



ACH MANAGER USER GUIDE

Cash Management

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This guide offers basic walk-through instructions on how to use ACH Manager. For further assistance, please contact our Customer Service Department at (877) 226-5820.

Accessing ACH Manager

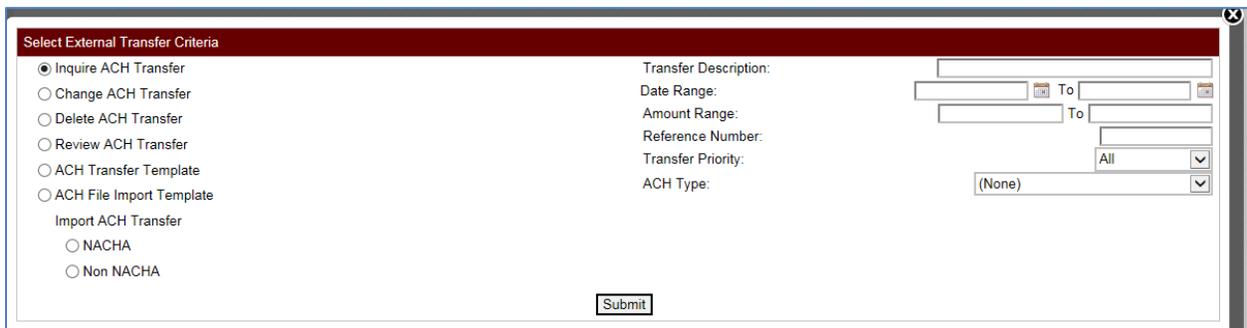
1. Log in to Cash Management
2. From the Management Tools menu, select ACH Manager
3. ACH Manager opens as a new window titled "Select External Transfer Criteria". *ACH Manager is subject to a 10 minute inactivity timeout constraint.*
4. To close the ACH Manager window, click the X in the upper right-hand corner.



Inquire ACH Transfer

Check on the transfer status, view or print a detailed listing of saved or processed ACH Transfer files.

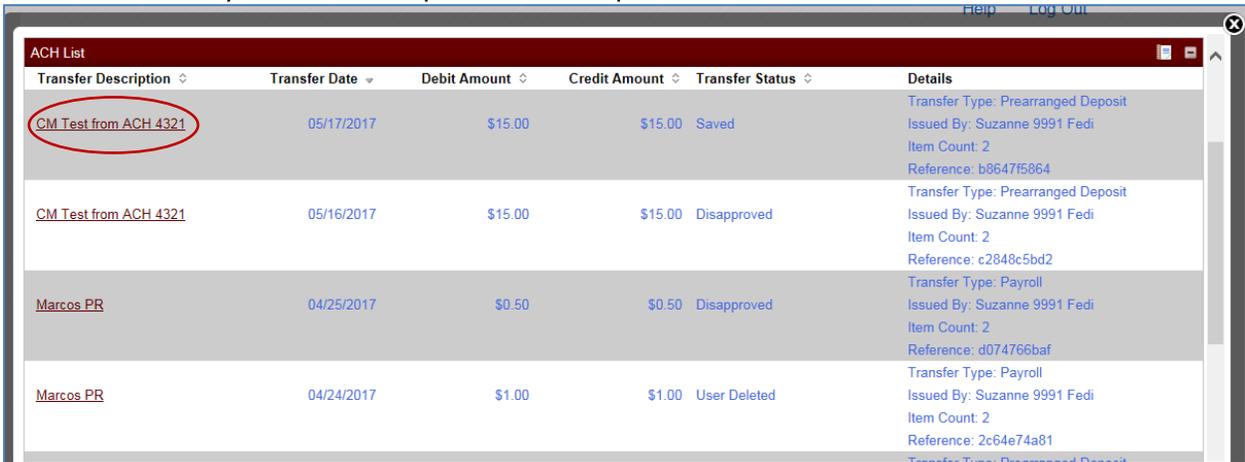
1. Select Inquire ACH Transfer
2. Enter search criteria and click Submit or leave search criteria blank and click Submit to display all files



Criteria	Fields Searched
Transfer Description	Searches by File Transfer Description or Template Name
Date Range	Searches by effective Transfer Date, not the date the file was created.
Amount Range	Searches by the Transfer Amount
Reference Number	Searches by the Transaction Reference Number you received upon submission of the original file

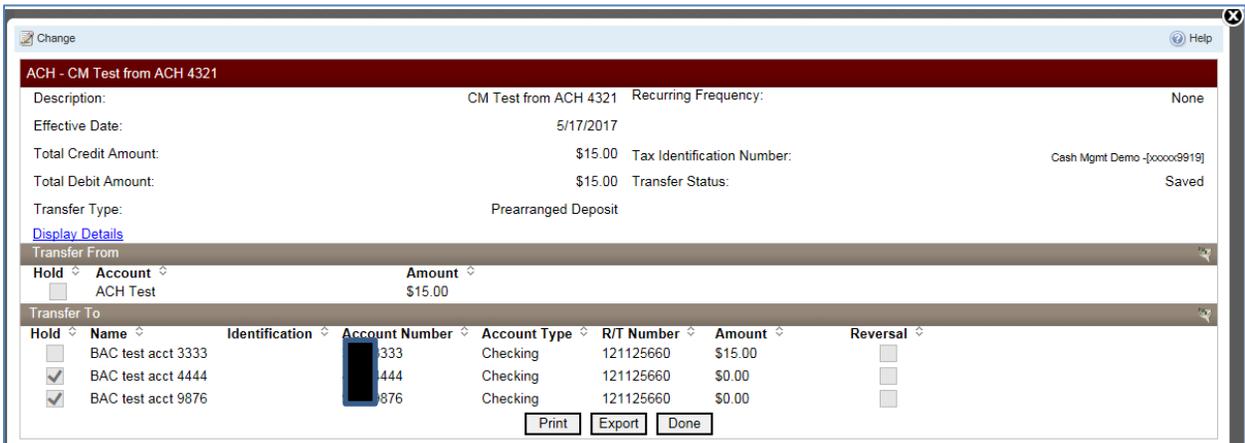
- Files are displayed under the ACH List header
 See Appendix A for detailed Transfer Status descriptions

- Click on any Transfer Description to view or print file details



Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
CM Test from ACH 4321	05/17/2017	\$15.00	\$15.00	Saved	Transfer Type: Prearranged Deposit Issued By: Suzanne 9991 Fedi Item Count: 2 Reference: b8647f5864
CM Test from ACH 4321	05/16/2017	\$15.00	\$15.00	Disapproved	Transfer Type: Prearranged Deposit Issued By: Suzanne 9991 Fedi Item Count: 2 Reference: c2848c5bd2
Marcos PR	04/25/2017	\$0.50	\$0.50	Disapproved	Transfer Type: Payroll Issued By: Suzanne 9991 Fedi Item Count: 2 Reference: d074766baf
Marcos PR	04/24/2017	\$1.00	\$1.00	User Deleted	Transfer Type: Payroll Issued By: Suzanne 9991 Fedi Item Count: 2 Reference: 2c64e74a81

- Click print or click Done to return to the main menu.



ACH - CM Test from ACH 4321

Description: CM Test from ACH 4321 Recurring Frequency: None

Effective Date: 5/17/2017

Total Credit Amount: \$15.00 Tax Identification Number: Cash Mgmt Demo -{xxxxx9919}

Total Debit Amount: \$15.00 Transfer Status: Saved

Transfer Type: Prearranged Deposit

[Display Details](#)

Transfer From

Hold	Account	Amount
<input type="checkbox"/>	ACH Test	\$15.00

Transfer To

Hold	Name	Identification	Account Number	Account Type	R/T Number	Amount	Reversal
<input type="checkbox"/>	BAC test acct 3333		333	Checking	121125660	\$15.00	<input type="checkbox"/>
<input checked="" type="checkbox"/>	BAC test acct 4444		444	Checking	121125660	\$0.00	<input type="checkbox"/>
<input checked="" type="checkbox"/>	BAC test acct 9876		876	Checking	121125660	\$0.00	<input type="checkbox"/>

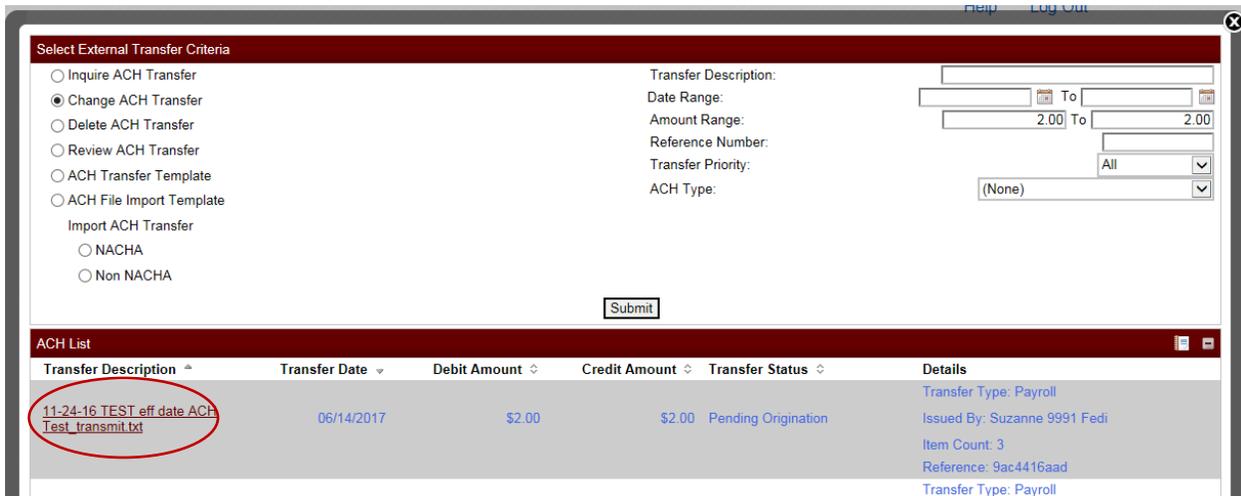
Print Export Done

Change ACH Transfer

Edit saved, pending or suspended ACH Transfer files

 *Users only have access to edit files they have saved or submitted for processing.*

1. Select Change ACH Transfer
2. Enter search criteria and click Submit or leave search criteria blank and click Submit to display all
3. Files are displayed under the ACH List header
4. Click on the Transfer Description of the file you want to change



5. Edit available fields (Transfer Start Date, From Amount, To Amount, Holds, Prenotes, etc.). Be sure to read any warning messages displayed to understand how the changes will impact the original file.
6. Click Save to save the ACH Transfer File without processing or click Process to submit for processing.

7. If processing the file, enter the one time password generated by your security token

8. The processing screen displays the progress transaction submission.

9. Click Done

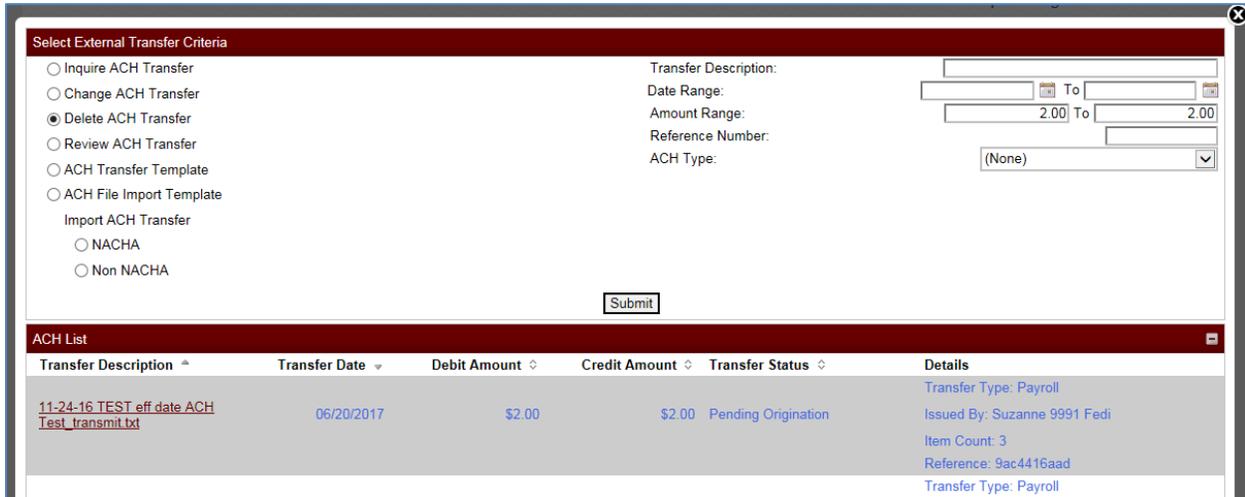
- 🔍 If "File Successfully Processed" is displayed as the last validation check, then the transfer has been successfully submitted for processing (see Appendix B for details)
- 🔍 If a Yellow Warning banner is displayed at the top of the processing window, then the transfer is flagged for additional Client or Bank Approval (see Appendix B for details)
- 🔍 If a Red Error banner is displayed at the top of the processing window, then the transfer is flagged for Exceeding a Limit, File Duplication or Insufficient Funds (see Appendix B for details)

Delete ACH Transfer

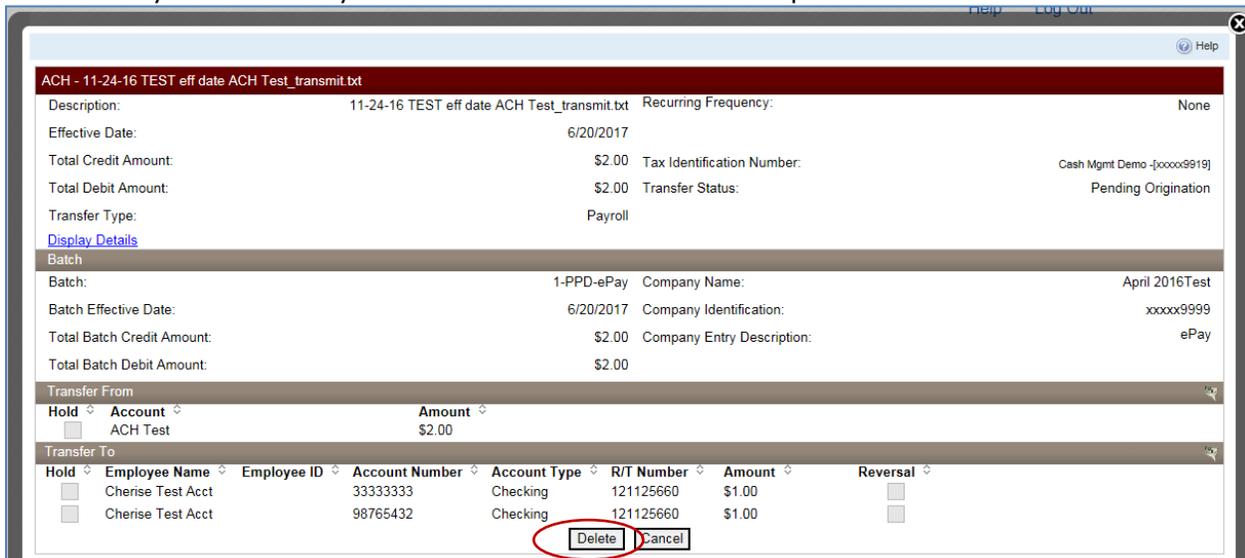
Delete saved, pending or suspended ACH Transfer files

 Users only have access to delete files they have created or submitted for processing.

1. Select Delete ACH Transfer
2. Enter search criteria and click Submit or leave search criteria blank and click Submit to display all files
3. Files are displayed under the ACH List header
4. Click on the Transfer Description of the file you want to delete



5. Verify this is the file you want to delete and click Delete to proceed



6. Click Finish to complete
7. Click Done at the Delete Confirmation screen

Reversing an ACH Transfer

Reverse processed ACH Transfer files within five business days of the effective transfer date.

1. Select Inquire ACH Transfer
2. Enter search criteria and click Submit or leave search criteria blank and click Submit to display all files
3. Files are displayed under the ACH List header
4. Click on the Transfer Description of the file you want to reverse.

Select External Transfer Criteria

Inquire ACH Transfer
 Change ACH Transfer
 Delete ACH Transfer
 ACH Transfer Template
 ACH File Import Template
 Import ACH Transfer
 NACHA
 Non NACHA

Transfer Description:
 Date Range: To
 Amount Range: To
 Reference Number:
 Transfer Priority: All
 ACH Type: (None)

ACH List

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
fromxx7766	08/18/2017	\$1.00	\$1.00	Processed	Transfer Type: Payroll Placement Date: Aug 17, 2017 03:51:39 Issued By: Suzanne Test 9996 Fedi Item Count: 2 Reference: d16410b975
fromxx7766	08/14/2017	\$0.10	\$0.10	Processed	Transfer Type: Payroll Placement Date: Aug 09, 2017 08:44:53 Issued By: Suzanne Test 9996 Fedi Item Count: 2 Reference: aa04cef902

5. Review file details and mark transactions you want to reverse by selecting the checkbox in the Reverse column (this box will only be available if the transaction is available to be reserved.)
6. Click Next to proceed

ACH - fromxx7766

Description: fromxx7766 Recurring Frequency: None
 Effective Date: 8/18/2017
 Total Credit Amount: \$1.00
 Total Debit Amount: \$1.00 Tax Identification Number: ACH MGR 9996 Tes[xxxx9969]
 Transfer Type: Payroll Transfer Status: Processed
[Display Details](#)

Transfer From

Hold	Account	Amount
<input type="checkbox"/>	Test 99887766	\$1.00

Transfer To

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount	Reversal
<input type="checkbox"/>	BAC test acct		33333333	Checking	121125660	\$1.00	<input type="checkbox"/>

7. The system automatically adds "_Reversal" to the original description
8. The system automatically sets the Transfer Start Date to match the original file's effective date
9. Select the offsetting account from the account drop-down and enter the offsetting amount.
10. Click Process

Reversal - fromxx7766_Reversal

Description: fromxx7766 Reversal Recurring Frequency: None

Effective Date: 8/18/2017

Total Credit Amount: \$0.00 Tax Identification Number: ACH MGR 9996 Tes[xxxx9969]

Total Debit Amount: \$1.00

Transfer Type: ACH Reversal

[Display Details](#)

Batch

Batch: 1-PPD-fromxx7766 Company Name: ACH MGR 9996 Tes

Batch Effective Date: 8/18/2017 Company Identification: xxxx9969

Total Batch Credit Amount: \$0.00 Company Entry Description: REVERSAL

Total Batch Debit Amount: \$1.00

Debits

Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount
BAC test acct		33333333	Checking	121125660	\$1.00

Credits

Account: Select Account Amount: Description: X

[Add Row](#)

11. Enter the one time password generated by your security token

Security Challenge

The transaction submitted requires a one time password to continue.

One Time Password:

To submit the required response, follow these steps:

1. Press the button on the token.
2. Token displays a value.
3. On the Security Challenge page, enter the value from the token as the **One Time Password**.
4. Click the "Submit" button.

12. The Processing Status screen will display "File Successfully Processed" and click Done.

Close Print

Success:
fromxx7766_Reversal was processed successfully

fromxx7766_Reversal submitted for process

Debit Totals:	\$1.00
Credit Totals:	\$1.00
Number Of Debits:	1
Number Of Credits:	1
Reference Number:	8a745c6a79

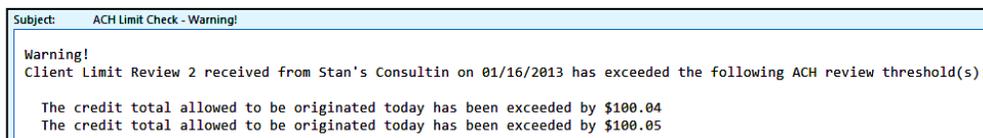
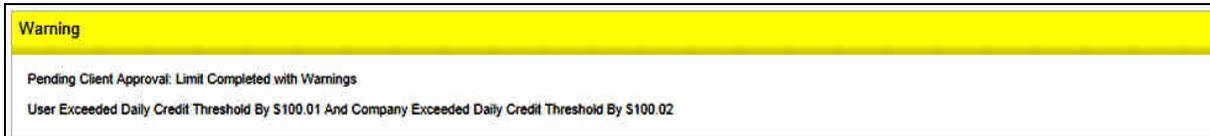
13. A status Email is sent to the notification email address on file.

From:	<input type="checkbox"/> customer.service@bankbac.com
To:	<input checked="" type="checkbox"/> Suzanne Fedi
Cc:	
Subject:	Transfer Notification

fromxx7766_Reversal received from ACH MGR 9996 Tes on 08/18/2017 has passed all origination steps without exception.

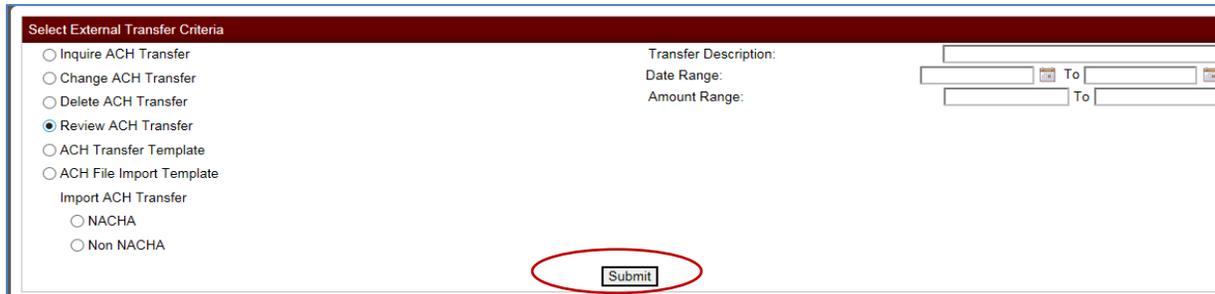
Review ACH Transfer

You can require internal secondary approval on every ACH Transfer File submitted or only on those that exceed a specified dollar amount (*see Appendix C*). ACH Transfer files requiring secondary client approval will display a Yellow Warning Message stating "Pending Client Approval: Limit Completed with Warnings" and a status email notification is sent to the notification email address on file. **To set up an internal secondary approval process, please contact our Customer Service Department at (877) 226-5820.**

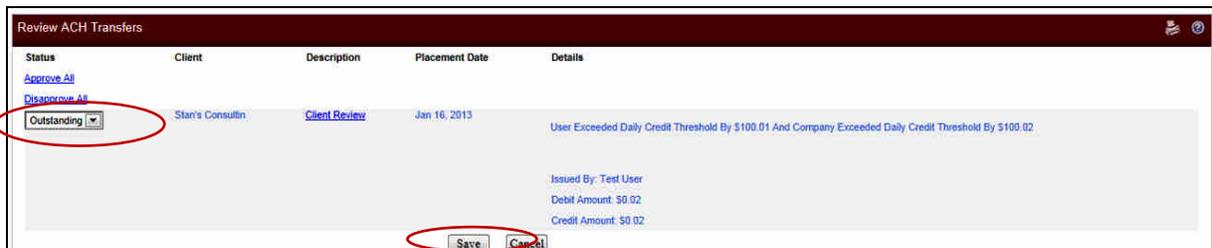


- Users are not able to review ACH Transfer Files they have submitted for processing.
- Recurring transfers are available for approval the day before the transfer effective date
- Only Users granted the authority to review will be able to review the transfer under Review ACH Transfer.

1. Select Review ACH Transfer



2. Enter search criteria and click Submit or leave search criteria blank and click Submit to display all files
3. Review any transfers listed and Select Approve or Disapprove from the drop-down and click Save.
4. Approved transfers will have a status of "Pending Origination". Disapproved transfers will have a status of "Disapproved".



ACH Transfer Template

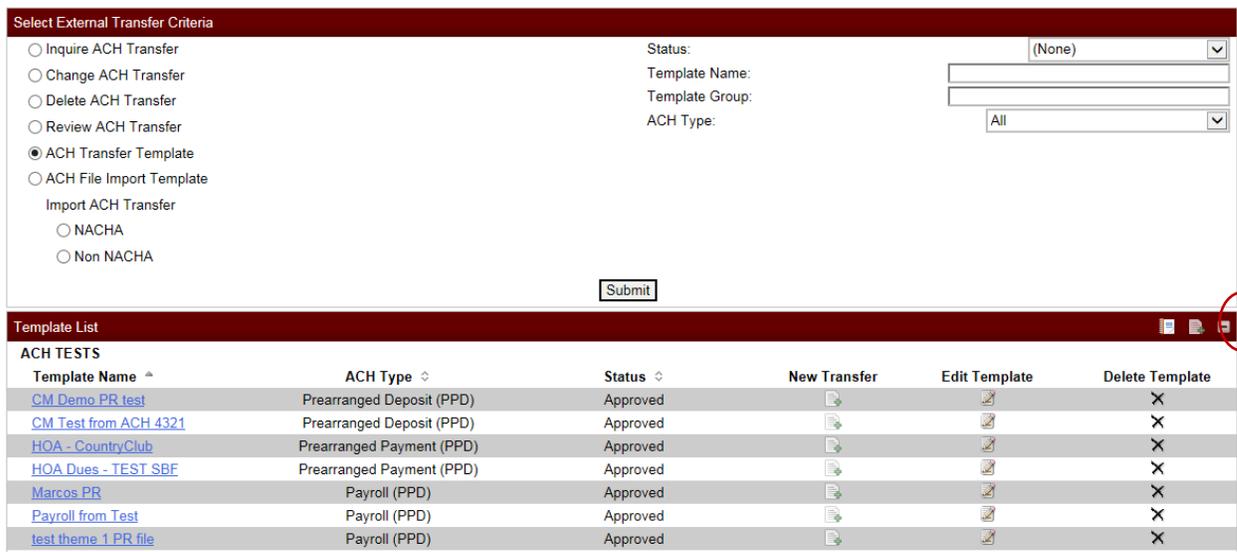
ACH Transfer Templates allow you to create pre-defined transaction templates. After a template is created, when you use the template to submit a file, you will only be required to key in certain data such as effective transfer date and debit and credit amounts.

Features of an ACH Transfer Template

- Require Bank approval before first use
- Organize into Display Groups
- Set allowable dollar range
- Control User access
- Stored on BAC servers until deleted
- Reversal option (effective date must be within last 5 days)
- Only the template creator can edit or delete the template

Create New ACH Transfer Template

1. Select ACH Transfer Template
2. Click on the New Template icon located at the right side of the Template List header bar. 



Select External Transfer Criteria

Inquire ACH Transfer
 Change ACH Transfer
 Delete ACH Transfer
 Review ACH Transfer
 ACH Transfer Template
 ACH File Import Template
 Import ACH Transfer
 NACHA
 Non NACHA

Status: (None) [v]
 Template Name: []
 Template Group: []
 ACH Type: All [v]

[Submit]

Template List

Template Name ^	ACH Type ^	Status ^	New Transfer	Edit Template	Delete Template
CM Demo PR test	Prearranged Deposit (PPD)	Approved			
CM Test from ACH 4321	Prearranged Deposit (PPD)	Approved			
HOA - CountryClub	Prearranged Payment (PPD)	Approved			
HOA Dues - TEST SBF	Prearranged Payment (PPD)	Approved			
Marcos PR	Payroll (PPD)	Approved			
Payroll from Test	Payroll (PPD)	Approved			
test theme 1 PR file	Payroll (PPD)	Approved			

3. Select the ACH Type from the drop-down list and click Submit. (see Appendix D for a list of ACH Types)



New Template

ACH Type: []

[Submit] [Cancel]

(None) [v]
 (None)
 Payroll (PPD)
 Prearranged Deposit (PPD)
 Prearranged Payment (PPD)
 HSA Contribution (PPD)
 Corporate Debit (CCD)
 Corporate Credit (CCD)
 Vendor Payment (CCD)
 Federal Tax Payment (CCD)
 State/Local Tax Payment (CCD)
 Corporate Trade Exchange (CTX)
 Child Support Payment (CCD)

4. A New template page displays fields specific to the ACH Type selected

5. Complete all required fields.

Template Name	Maximum of 10 Characters. Field information will post to both Company and Recipients Statement.
Recurring Frequency	If the transaction is one that repeats on a scheduled basis this allows you to automatically execute this transaction in the future without setting it up each time.
Template Group	Select a name from the drop-down or click the New Template Group icon to create a new group (ex. Payroll, Vendors, Insurance Premiums, HSA contributions, etc.)
Amount Range	Restricts template users from sending files outside of the specified range.
User Access	Select the users who should have access to use this template.
Transfer From	Use the dropdown menu to select the "transfer from" account and then enter the amount you want taken from this account. You can specify more than one account and assign a different amount to each by clicking the Add Row link. <ul style="list-style-type: none"> Allow additional or input of "From Account" – select this check box if you want to allow users of the template to add additional rows to the template.
Transfer To	Enter the "transfer to" account details: Name, Employee I.D., Account Number, Type of Account, Routing number and Amount. You can add additional "transfer to" accounts by clicking the Add Row link. <ul style="list-style-type: none"> You have the option of including a description, which is like the memo line on a check. You have the option of sending a prenote, which sends a zero-dollar transaction to verify the accuracy of account data, such as routing numbers and account numbers. A prenote should be initiated at least 10 business days prior to the first transaction. The amount field must be a zero dollar amount. You have the option to select the Hold checkbox to omit a "transfer to" account from a file submitted for processing without deleting the information from the saved file.
Delete (X) button	Removes the row

- Click Save to save the Template
- The new template will display with a status of "Pending Approval – New"
- A status Email is sent to the notification email address on file
- The Bank must approve the template before it may be used.

Subject: Pending Template Approval
 Test Template 1 has been created and requires approval.

If you need immediate approval of a template, contact our Customer Service Department at (877) 226-5820. You can also submit a Template Approval Request online using the Contact Us link at the bottom of the Cash Management page.

Process a Transfer using an ACH Transfer Template

9. Select ACH Transfer Template

Select External Transfer Criteria

Inquire ACH Transfer
 Change ACH Transfer
 Delete ACH Transfer
 Review ACH Transfer
 ACH Transfer Template
 ACH File Import Template
 Import ACH Transfer
 NACHA
 Non NACHA

Status: (None) [v]
 Template Name: []
 Template Group: []
 ACH Type: All [v]

[Submit]

Template List

Template Name	ACH Type	Status	New Transfer	Edit Template	Delete Template
CM Demo PR test	Prearranged Deposit (PPD)	Approved			
CM Test from ACH 4321	Prearranged Deposit (PPD)	Approved			
HOA - CountryClub	Prearranged Payment (PPD)	Approved			

10. Click on the New Transfer Icon for the template you want to use
11. Complete available fields (Transfer Start Date, From Amount, To Amount, Holds, Prenotes, etc.)
12. Click Save to save as an ACH Transfer File without processing (*clicking Save while in the New Transfer option does not save changes to the ACH Template. To make permanent changes to an ACH Template you must select the Edit Template option*).
- a. Select *Inquire ACH Transfer* to view the saved file for printing or quick reference.
 - b. Select *Change ACH Transfer* to edit the saved file and submit for processing.
13. Click Process to submit for processing.

New ACH - Payroll

Template: No access Skerr Recurring Frequency: (None)
 Transfer Start Date: []
 Total Credit Amount: \$0.01 Tax Identification Number: Stan's Consultin[xxxx4554]
 Total Debit Amount: \$0.01 Amount Range: []

Transfer From

Account	Amount
Karen Test Account	0.01

Transfer To

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount	Prenote
<input type="checkbox"/>	test	1	1234567890	Checking	121042882	0.01	Select All Description

[Save] [Process] [Cancel]

14. Enter the one time password generated by your security token

Security Challenge

The transaction submitted requires a one time password to continue.

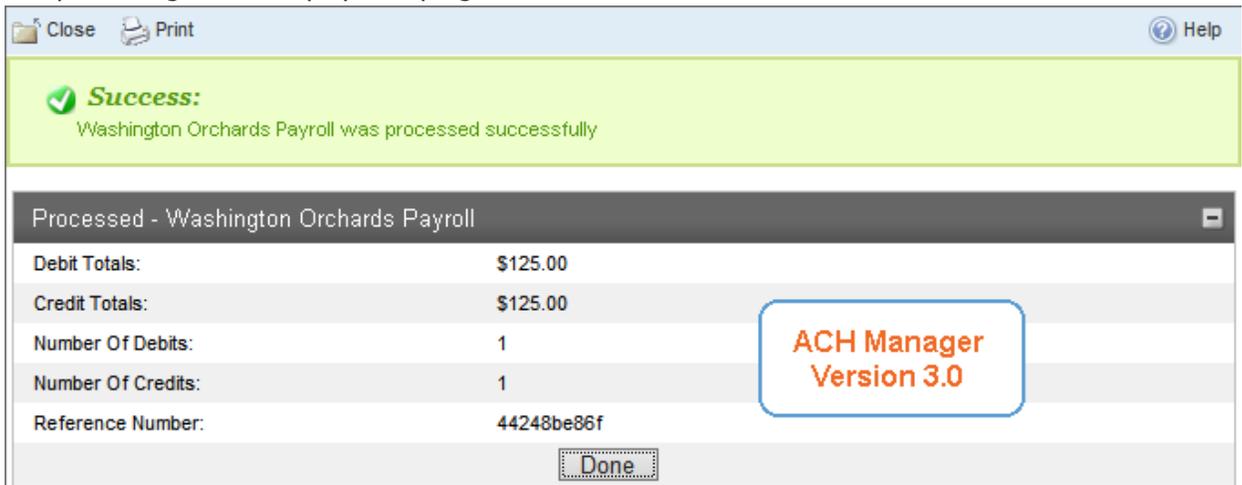
One Time Password: []

[Submit] [Cancel]

To submit the required response, follow these steps:

1. Press the button on the token.
2. Token displays a value.
3. On the Security Challenge page, enter the value from the token as the **One Time Password**.
4. Click the "Submit" button.

15. The processing screen displays the progress of the validation checks.



- ✔ If "File Successfully Processed" is displayed as the last validation check, then the transfer has been successfully submitted for processing (see Appendix B for details)
- ✔ If a Yellow Warning banner is displayed at the top of the processing window, then the transfer is flagged for additional Client or Bank Approval (see Appendix B for details)
- ✔ If a Red Error banner is displayed at the top of the processing window, then the transfer is flagged for Exceeding a Limit, File Duplication or Insufficient Funds (see Appendix B for details)

16. Click Done

Edit ACH Transfer Template

1. Select ACH Transfer Template - Submit

Select External Transfer Criteria

Inquire ACH Transfer
 Change ACH Transfer
 Delete ACH Transfer
 Review ACH Transfer
 ACH Transfer Template
 ACH File Import Template
 Import ACH Transfer
 NACHA
 Non NACHA

Status: (None) [v]
 Template Name: []
 Template Group: []
 ACH Type: All [v]

[Submit]

Template List

Template Name ^	ACH Type ^	Status ^	New Transfer	Edit Template	Delete Template
CM Demo PR test	Prearranged Deposit (PPD)	Approved	[icon]	[icon]	[X]
CM Test from ACH 4321	Prearranged Deposit (PPD)	Approved	[icon]	[icon]	[X]
HOA - CountryClub	Prearranged Payment (PPD)	Approved	[icon]	[icon]	[X]

2. Click on the Edit Template Icon for the template you want to change
3. Make the required changes, then click Save

Change ACH - Payroll Template

Template Name: No access Skerr
 Tax Identification Number: Stan's Consultin[xxxxx4554]
 Template Group: Payroll
 Recurring Frequency: (None) [v]
 Template Type: Payroll
 Amount Range: [] To []

User Access

[Select All](#)
 Shanae Kerr
 Test User
 Stan Smith
 Test User 2

Transfer From

Account	Default Amount
Karen Test Account	0.01 [X]
Select Account	[] [X]

[Add Row](#)
 Allow additional or input of "From Account"

Transfer To

Hold	Employee Name ^	Employee ID ^	Account Number ^	Account Type ^	R/T Number ^	Default Amount ^	Description
<input checked="" type="checkbox"/>	test	1	1234567890	Checking	121042882	0.01	[Description] [X]
<input checked="" type="checkbox"/>	[]	[]	[]	(None)	[]	[]	[Description] [X]

[Add Row](#)
 Allow additional or input of "To Account"

[Save] [Cancel]

4. The template will now display with a status of "Pending Approval - Change"

Template List

Template Name ^	ACH Type ^	Status ^	New Transfer	Edit Template	Delete Template
No access Skerr	Payroll (PPD)	Pending Approval - Change	[icon]	[icon]	[X]
Payroll Test	Payroll (PPD)	Pending Approval - Change	[icon]	[icon]	[X]

5. A status Email is sent to the notification email address on file

Subject: Pending Template Approval

ACH OUT 1 has been updated and requires approval.

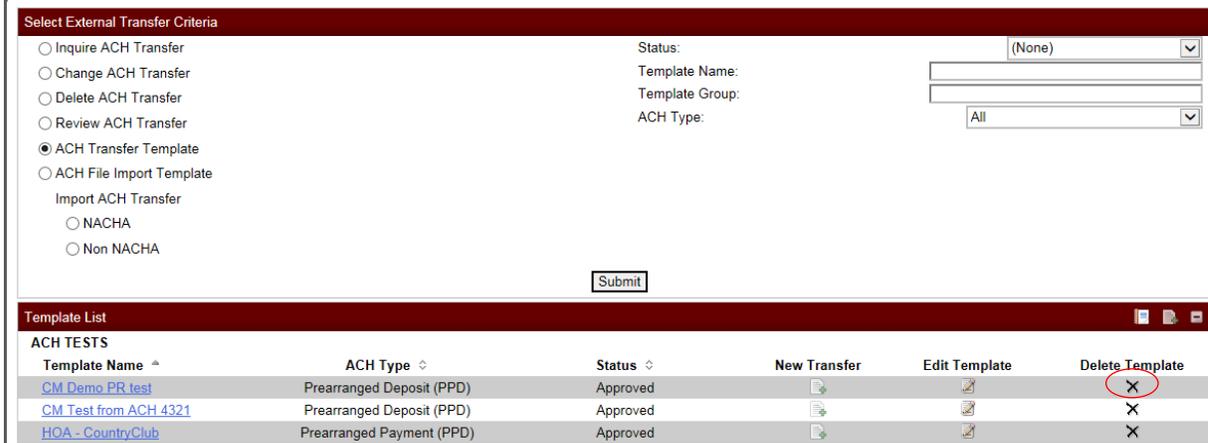
6. The Bank must approve the changed template before it may be used.

Obtaining Bank Approval of a Changed Template

If you need immediate approval of a changed template, contact our Customer Service Department at (877) 226-5820. You can also submit an ACH Manager Template Approval Request online using the Contact Us link at the bottom of the Cash Management page.

Delete ACH Transfer Template

1. Select ACH Transfer Template
2. Click on the Delete Template Icon for the Template you want to delete 



Select External Transfer Criteria

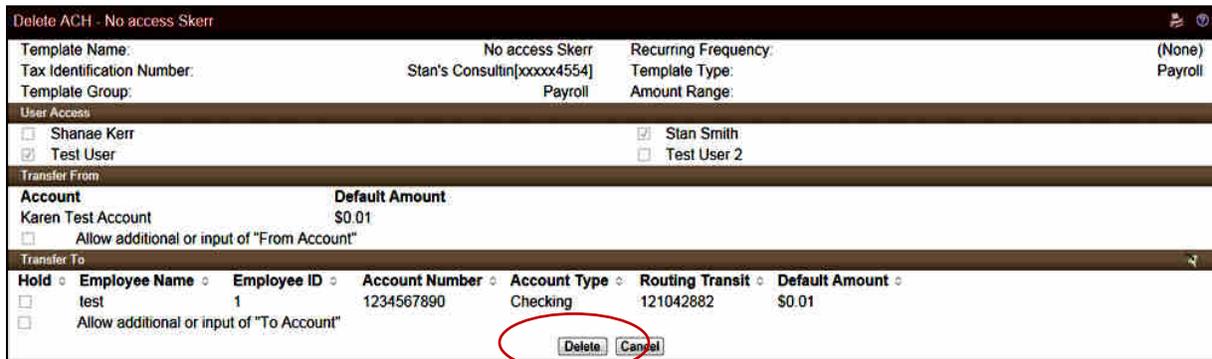
Inquire ACH Transfer
 Change ACH Transfer
 Delete ACH Transfer
 Review ACH Transfer
 ACH Transfer Template
 ACH File Import Template
Import ACH Transfer
 NACHA
 Non NACHA

Status: (None) [v]
Template Name: []
Template Group: []
ACH Type: All [v]

Submit

Template Name	ACH Type	Status	New Transfer	Edit Template	Delete Template
CM Demo PR test	Prearranged Deposit (PPD)	Approved			
CM Test from ACH 4321	Prearranged Deposit (PPD)	Approved			
HOA - CountryClub	Prearranged Payment (PPD)	Approved			

3. Click Delete



Delete ACH - No access Skerr

Template Name: No access Skerr
Tax Identification Number: Stan's Consultin[xxxxx4554]
Template Group: Payroll
Recurring Frequency: (None)
Template Type: Payroll
Amount Range: []

User Access

Shanae Kerr
 Test User
 Stan Smith
 Test User 2

Transfer From

Account: Karen Test Account
Default Amount: \$0.01
 Allow additional or input of "From Account"

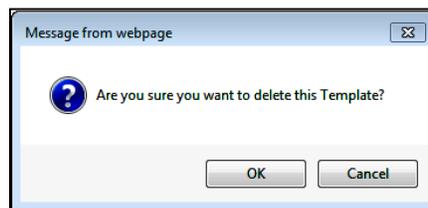
Transfer To

Hold	Employee Name	Employee ID	Account Number	Account Type	Routing Transit	Default Amount
<input type="checkbox"/>	test	1	1234567890	Checking	121042882	\$0.01

Allow additional or input of "To Account"

Delete Cancel

4. Click OK when prompted for confirmation to delete template



Message from webpage

Are you sure you want to delete this Template?

OK Cancel

Import ACH Transfer

NACHA formatted files (file extension .ach) may be imported as ACH Transfer Files.

Sample NACHA formatted PPD (Prearranged Payment and Deposit) file

1. Select Import ACH Transfer and click Submit

The screenshot shows a dialog box titled "Select External Transfer Criteria". It contains a list of radio button options: "Inquire ACH Transfer", "Change ACH Transfer", "Delete ACH Transfer", "Review ACH Transfer", "ACH Transfer Template", and "ACH File Import Template". Below these is the "Import ACH Transfer" section, which has two radio button options: "NACHA" (which is selected) and "Non NACHA". A "Submit" button is located in the bottom right corner of the dialog box and is circled in red.

2. Browse to locate your NACHA formatted file
3. Select the file Transfer Type and click Next

The screenshot shows a dialog box titled "Step 1 - File Selection" with a sub-header "ACH Import" and "1 - File Selection". It contains several fields: "File Location:" with a text box and a "Browse..." button; "Template:" with a dropdown menu set to "Import without using Template"; "Tax Identification Number:" with a dropdown menu set to "Cash Mgmt Demo -[xxxxx9919]"; and "Transfer Type:" with a dropdown menu set to "Payroll (PPD)". "Next" and "Cancel" buttons are at the bottom, with the "Next" button circled in red.

4. Verify the Effective Transfer Date, Number of Debits\Credits and Total Amounts for Debits\Credits
5. Click Finish

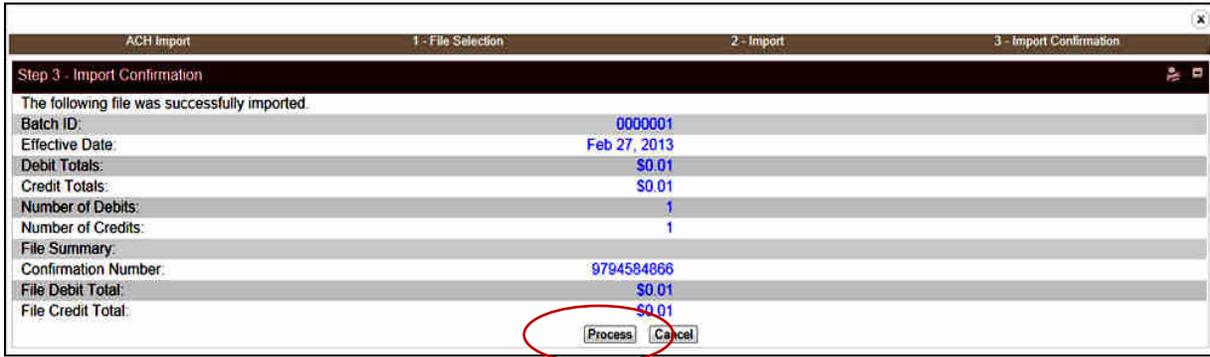
The screenshot shows a dialog box titled "Step 2 - Import" with a sub-header "ACH Import" and "2 - Import". It displays a summary of the import details:

Batch ID:	0000001
Effective Date:	02/27/2013
Debit Totals:	\$0.01
Credit Totals:	\$0.01
Number of Debits:	1
Number of Credits:	1
File Debit Total:	\$0.01
File Credit Total:	\$0.01

At the bottom, there are "Back", "Finish", and "Cancel" buttons, with the "Finish" button circled in red.

6. Import Confirmation is displayed

- Click Process to submit the file for processing immediately or Click Cancel to delete the import



Import ACH Using Template

Delimited or fixed-width text files saved with a .txt or .csv extension may be imported as ACH Transfer Files using a Template as long as they are not NACHA formatted. The file must contain all fields required to process a particular ACH Type (i.e. PPD payroll files must contain, Employee Name, Account Number, Routing/Transit Number, Amount and Transaction Code).

Sample Tab Delimited Import File

```
Batch → Employee Name → Account Identification → Discretionary → Amount → Routing/Transit → Effective Date → Transaction Code
1 → test → 123456 → → → 0.02 → 121042882 → 1/31/2013 → 22
1 → test2 → 456789 → → → 0.03 → 121042882 → 1/31/2013 → 22
1 → test3 → 789456 → → → 0.05 → 121042882 → 1/31/2013 → 22
1 → test4 → 98769876 → → → 0.1 → 121125660 → 1/31/2013 → 27
```

Sample Comma Delimited Import File

```
Batch,Employee Name,Account,Identification,Discretionary,Amount,Routing/Transit,Effective Date,Transaction Code
1,test,123456,, ,0.02,121042882,1/31/2013,22
1,test2,456789,, ,0.03,121042882,1/31/2013,22
1,test3,789456,, ,0.05,121042882,1/31/2013,22
1,test4,98769876,, ,0.1,121125660,1/31/2013,27
```

Sample Fixed-Width Import File

```
Batch·Employee·Name·Account··Identification·Discretionary·Amount···Routing/TransitEffective·Date·Transaction·Code
·····1test··········123456··········0.02·····121042882·····1/31/2013··········22
·····1test2··········456789··········0.03·····121042882·····1/31/2013··········22
·····1test3··········789456··········0.05·····121042882·····1/31/2013··········22
·····1test4··········98769876··········0.1·····121125660·····1/31/2013··········27
```

Create New ACH Import Template

1. Select Import ACH Using Template - New Template and click Submit

Select External Transfer Criteria

- Inquire ACH Transfer
- Delete ACH Transfer
- Reverse ACH Transfer
- Review ACH Transfer
- ACH Transfer Template
- Import ACH Transfer
- Import ACH Using Template
 - Existing Template
 - New Template
 - Delete Template

Submit

2. Browse to locate your import file and click Next (example is a tab delimited file)

New Import Template 1 - File Selection

Step 1 - File Selection

File Location

J:\PROJECT FOLDERS\ACH Manager\Testing\Tab.txt Browse...

Back Next Cancel

3. Complete Template Details

ACH Transfer Type – select the transfer type (example is PPD Payroll)

Template Description – enter a description

Number of Header Rows to Exclude – if transactional rows are preceded by a header row or a row with non-transactional data, enter the number of these rows (example has 1 header row)

Number of Footer Rows to Exclude – if the transactional rows are followed by a footer row or a row with non-transactional data, enter the number of these rows (example has none)

Insert Decimal into Amounts – decimals will be added to all dollar amounts (example has none)

Select Delimited or Fixed Width – selection of delimited requires selection of delimiter type

4. Click Next

New Import Template 1 - File Selection 2 - Template Details

Step 2 - Template Details

ACH Transfer Type: Payroll (PPD)

Template Description: PPD Payroll

Tax Identification Number: Stan's Consultin[xxxxx4554]

Number of Header Rows to Exclude: 1

Number of Footer Rows to Exclude: 0

Insert Decimal into Amounts: No

Delimited: Tab Semicolon Comma Space Other

Fixed Width:

File Preview:

Batch	Employee Name	Account	Identification	Discretionary Amount	Routing/Transit	Effective Date	Transaction Code
1	test	123456	0.02	121042882	1/31/2013	22	
1	test2	456789	0.03	121042882	1/31/2013	22	
1	test3	789456	0.05	121042882	1/31/2013	22	
1	test4	98769876	0.1	121125660	1/31/2013	27	

Back Next Cancel

5. Map File Data to Field Definitions

- Assign each column in your file a corresponding data value (example excludes column 1 and columns 4 and 5 that contain blank data)
- Apply Additional Values to File – add required data that is not present in the file (example has none)
- Offset Account Options – designate the offset account if not present in the file (example has offset account present in the file)
- Effective Date Option – designate the effective date if not present in the file (example has effective date present in the file) *The designated date will apply to all transactions in the file.

```
Batch → Employee Name → Account Identification → Discretionary → Amount → Routing/Transit → Effective Date → Transaction Code → Free Form Addenda → Sequence
1 → test → 123456 → → → 0.02 → 121042882 → 01/31/2013 → 22 Demand Auto Payment → 1
1 → test2 → 456789 → → → 0.03 → 121042882 → 01/31/2013 → 22 Demand Auto Payment → 2
1 → test3 → 789456 → → → 0.05 → 121042882 → 01/31/2013 → 22 Demand Auto Payment → 3
1 → test4 → 98769876 → → → 0.1 → 121125660 → 01/31/2013 → 27 Demand Auto Deposit → 4
```

Step 3 - Field Definitions

Layout Preview:

Column 1: (Exclude Column) Column 2: Employee Name Column 3: Account Number Column 4: (Exclude Column) Column 5: (Exclude Column) Column 6: Amount Column 7: R/T Number

Column 8: Effective Date Column 9: Transaction Code Column 10: (Exclude Column) Column 11: (Exclude Column)

File Preview:

1	test	123456	0.02	121042882	01/31/2013	22	Demand Auto Payment	1
1	test2	456789	0.03	121042882	01/31/2013	22	Demand Auto Payment	2
1	test3	789456	0.05	121042882	01/31/2013	22	Demand Auto Payment	3
1	test4	98769876	0.1	121125660	01/31/2013	27	Demand Auto Deposit	4

Apply Additional Values to File

Type: (None) Value:

Offset Account Options

Offset Account Defined In File Add Offset Account to File Select Account:

Effective Date Option

Date In File Prompt For Date Default Current Business Date

Back Next Cancel

- 🔗 When importing a comma delimited file verify that names do not contain commas (i.e. Jones, Dave)
- 🔗 Verify that Routing/Transit Numbers are 9 digits
- 🔗 Verify that you have correctly identified the number of columns of data (i.e. columns may exist that contain blank or null data and sometimes these columns are not excluded from the layout mapping)
- 🔗 Verify that you have used the correct Debit\Credit transaction codes (*see Appendix E*)

6. Enter any required information not marked as "Data Contained in File"

7. Click Next

Step 4 - Data Mapping

Tab list

Template:	PPD Payroll
ACH Type:	Payroll (PPD)
Employee Name:	Data Contained In File
Account Number:	Data Contained In File
Amount:	Data Contained In File
R/T Number:	Data Contained In File
Effective Date:	Data Contained In File
Transaction Code:	Data Contained In File
Offset Account:	Data Contained In File

Back Next Cancel

8. Verify imported transfer information and click Finish to save Template
9. Click Process to submit the file for processing immediately

Step 6 - Import Confirmation

The following file was successfully imported.

Batch ID:	0000001
Effective Date:	Feb 28, 2013
Debit Totals:	\$0.10
Credit Totals:	\$0.10
Number of Debits:	1
Number of Credits:	3

File Summary:

Confirmation Number:	4d94ab3902
File Debit Total:	\$0.10
File Credit Total:	\$0.10

Buttons: **Process** (circled in red), Cancel

10. Click Cancel if you do not wish to Review or Process the saved file

Import an ACH File using an Existing ACH Import Template

1. Select Import ACH Using Template - Existing Template and click Submit

Select External Transfer Criteria

- Inquire ACH Transfer
- Delete ACH Transfer
- Reverse ACH Transfer
- Review ACH Transfer
- ACH Transfer Template
- Import ACH Transfer
 - Existing Template
 - New Template
 - Delete Template

Buttons: **Submit** (circled in red)

2. Browse to locate your import file
3. Select the import template and click Next

Existing Import Template

Step 1 - File Selection

File Location: J:\PROJECT FOLDERS\ACH Manager\Testing\Tab.txt Browse...

Template: PPD Payroll

Buttons: Back, **Next** (circled in red), Cancel

4. Enter any required information not marked as "Data Contained in File"
5. Click Next

Existing Import Template

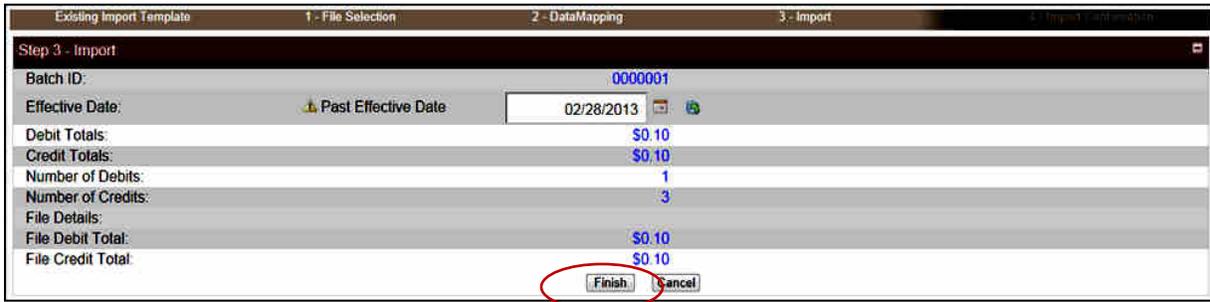
Step 2 - Data Mapping

Tab.txt

Template:	Tab.txt
ACH Type:	PPD - Payroll
Employee Name:	Data Contained In File
Account Number:	Data Contained In File
Amount:	Data Contained In File
R/T Number:	Data Contained In File
Effective Date:	Data Contained In File
Transaction Code:	Data Contained In File
Offset Account:	Data Contained In File

Buttons: Back, **Next** (circled in red), Cancel

- Verify imported transfer information and click Finish to save Template.



Existing Import Template | 1 - File Selection | 2 - DataMapping | 3 - Import

Step 3 - Import

Batch ID: 0000001

Effective Date: ⬇️ Past Effective Date

Debit Totals: \$0.10

Credit Totals: \$0.10

Number of Debits: 1

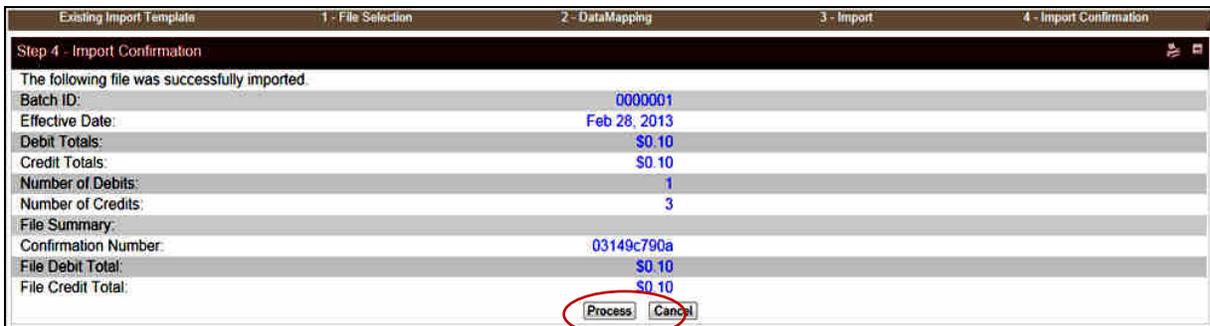
Number of Credits: 3

File Details:

File Debit Total: \$0.10

File Credit Total: \$0.10

- Click Process to submit the file for processing immediately
- Click Cancel if you do not wish to Review or Process the saved file



Existing Import Template | 1 - File Selection | 2 - DataMapping | 3 - Import | 4 - Import Confirmation

Step 4 - Import Confirmation

The following file was successfully imported.

Batch ID: 0000001

Effective Date: Feb 28, 2013

Debit Totals: \$0.10

Credit Totals: \$0.10

Number of Debits: 1

Number of Credits: 3

File Summary:

Confirmation Number: 03149c790a

File Debit Total: \$0.10

File Credit Total: \$0.10

Delete an Existing ACH Import Template

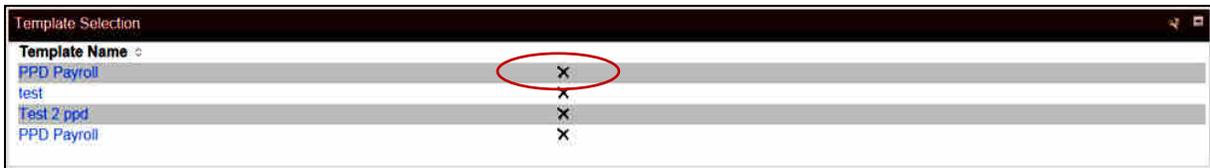
- Select Import ACH Using Template - Delete Template and click Submit



Select External Transfer Criteria

- Inquire ACH Transfer
- Delete ACH Transfer
- Reverse ACH Transfer
- Review ACH Transfer
- ACH Transfer Template
- Import ACH Transfer
- Import ACH Using Template
 - Existing Template
 - New Template
 - Delete Template

- Click on the Delete Template Icon



Template Selection

Template Name

PPD Payroll	<input checked="" type="checkbox"/>
test	<input type="checkbox"/>
test 2 ppd	<input type="checkbox"/>
PPD Payroll	<input type="checkbox"/>

- Review template details and if you are sure you want to delete click Delete

Template Details	
Template:	PPD Payroll
ACH Type:	PPD - Payroll
Employee Name:	Data Contained In File
Account Number:	Data Contained In File
Amount:	Data Contained In File
R/T Number:	Data Contained In File
Effective Date:	Data Contained In File
Transaction Code:	Data Contained In File
Offset Account:	Data Contained In File
<input type="button" value="Delete"/> <input type="button" value="Cancel"/>	

- Warning Message will appear at the top of the page – click Delete

Warning	
The following template will be permanently deleted	
Template Details	
Template:	PPD Payroll
ACH Type:	PPD - Payroll
Employee Name:	Data Contained In File
Account Number:	Data Contained In File
Amount:	Data Contained In File
R/T Number:	Data Contained In File
Effective Date:	Data Contained In File
Transaction Code:	Data Contained In File
Offset Account:	Data Contained In File
<input type="button" value="Delete"/> <input type="button" value="Cancel"/>	

- Click Done

Information	
The following template was successfully deleted	
Template Details	
Template:	PPD Payroll
ACH Type:	PPD - Payroll
Employee Name:	Data Contained In File
Account Number:	Data Contained In File
Amount:	Data Contained In File
R/T Number:	Data Contained In File
Effective Date:	Data Contained In File
Transaction Code:	Data Contained In File
Offset Account:	Data Contained In File
<input type="button" value="Done"/>	

Appendix A Transfer Status Descriptions

Transfer Status	Description
Saved	Transfer has been created but not processed *Saved files are listed until they are deleted
Processed	Transfer has been successfully validated and has been exported for processing **Processed files are listed for 6 months
Transfer Exceeds Review: Pending Approval	Transfer has been submitted and is awaiting bank approval before it can be exported for processing
Transfer Exceeds Limit	Transfer has exceeded an established limit and will not be exported for processing
Pending Origination	Transfer has been submitted and is awaiting any of the following before it can be exported for processing: <ul style="list-style-type: none"> • Secondary Client Approval • Prefunding
User Deleted	Transfer has been deleted
Transfer Processing	Transfer is undergoing pre-processing steps
File not originated. Account Balance Verification Completed with Errors	File not processed due to Insufficient Funds when attempted to prefund 2 business days before the effective date
File not originated. Memopost Completed with Errors	File not accepted – Attempted to submit within 2 business days of effective date and funds were not available
User Deleted	Client cancelled the transfer

Appendix B

File Submission - Examples of Success, Warnings and Errors

Table 1

Success – File Successfully Processed

Steps

1. All file processing steps are completed successfully on Submit.
2. Transfer Status shows "Pending Origination"
3. Status Email sent to notification email address on file

Sample Payroll Prefund 4567 submitted for process	
Debit Totals:	\$8.00
Credit Totals:	\$8.00
Number Of Debits:	1
Number Of Credits:	4
Reference Number:	0764aad95a

ACH List					
Sample Payroll Prefund 4567	08/28/2017	\$8.00	\$8.00	Pending Origination	Transfer Type: Payroll Placement Date: Aug 28, 2017 02:12:11 Issued By: Suzanne SOW Fall Item Count: 5 Reference: 0764aad95a

Sample Payroll Prefund 4567 received from Cash Mgmt Demo - on 08/28/2017 has passed all origination steps without exception.

Table 2

Warning – Review Threshold Exceeded

Steps

1. Warning Banner displayed on Submit.
2. Transfer Status shows "Pending Approval"
3. Status Email sent to notification email address on file
4. Upon Bank Approval, the transfer will complete origination steps and if funds are sufficient, the Transfer Status will change to "Pending Origination".
5. Updated Status email sent to notification email address on file if successfully processed

1

 *The following warning(s) occurred:*
 CM Demo PR test is pending financial institution review.
 The credit total allowed to be originated today has been exceeded by \$0.50
 The credit total allowed to be originated today has been exceeded by \$0.50

CM Demo PR test submitted for process

Debit Totals:	\$1.50
Credit Totals:	\$1.50
Number Of Debits:	1
Number Of Credits:	1
Reference Number:	d784267a25

ACH List

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
CM Demo PR test	09/08/2017	\$1.50	\$1.50	Transfer Exceeds Review: Pending Approval	Transfer Type: Prearranged Deposit Placement Date: Sep 07, 2017 08:23:42 Issued By: Suzanne 9991 Fedi Item Count: 2 Reference: d784267a25

2

Warning!
 CM Demo PR test received from Cash Mgmt Demo - on 09/07/2017 is pending financial institution review.
 The file has exceeded the following ACH review threshold(s):

The credit total allowed to be originated today has been exceeded by \$0.50
 The credit total allowed to be originated today has been exceeded by \$0.50

3

ACH List

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
CM Demo PR test	09/08/2017	\$1.50	\$1.50	Pending Origination	Transfer Type: Prearranged Deposit Placement Date: Sep 07, 2017 08:23:42 Issued By: Suzanne 9991 Fedi Item Count: 2 Reference: d784267a25

4

5

CM Demo PR test received from Cash Mgmt Demo - on 09/07/2017 has passed all origination steps without exception.

Table 3

Error – Memopost Completed with Errors

Steps

1. Error Banner displayed on Submit.
2. Transfer Status shows "File not originated: Memopost Completed with Errors"
3. Status Email sent to notification email address on file

✖ **The following error(s) occurred:**
Account XXXXXX4567 has insufficient funds.

Sample Payroll Prefund 4567 submitted for process

Debit Totals:	\$10.00	
Credit Totals:	\$10.00	
Number Of Debits:	1	1
Number Of Credits:	4	
Reference Number:	3cf4c4d858	

Done

ACH List

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
Sample Payroll Prefund 4567	09/08/2017	2	\$10.00	\$10.00	<p>File not originated: Memopost Completed with Errors</p> <p>Transfer Type: Payroll Placement Date: Sep 07, 2017 08:39:25 Issued By: Suzanne 9991 Fedi Item Count: 5 Reference: 3cf4c4d858</p>

Error - File not originated!
Sample Payroll Prefund 4567 received from Cash Mgmt Demo - on 09/07/2017 was unable to complete the prefunding process due to the following reason(s) and will not be originated:

Account XXXXXX4567 has insufficient funds.

3

Table 4

Warning – Duplicate File

You may submit the exact same ACH Template or saved ACH Transfer File more than once in a single processing period.

1. Warning banner displayed
2. Email will be generated with a Warning
3. To accept the duplicate Transfer, select Process
4. Email will be generated upon acceptance

⚠ This file is an exact duplicate of a previously used file. Select "Cancel" to not process or select "Process" to continue origination

Submitted File:
 File Name: CM Demo PR test
 Submitted By: Suzanne 9991 Fedi
 Date Submitted: 09/08/2017

Previously Processed File(s):
 File Name: CM Demo PR test
 Submitted By: Suzanne 9991 Fedi
 Date Submitted: 09/08/2017

1 **3**

CM Demo PR test submitted for process	
Debit Totals:	\$1.50
Credit Totals:	\$1.50
Number Of Debits:	1
Number Of Credits:	1
Reference Number:	35c4fcf912
<input type="button" value="Done"/>	

Warning - Suspect Duplicate Identified!
 CM Demo PR test received from Suzanne 9991 Fedi on 09/07/2017 contains suspect duplicate items and the file will not be originated:

Submitted File:
 File Name: CM Demo PR test
 Submitted By: Suzanne 9991 Fedi
 Date Submitted: 09/08/2017

Previously Imported File:
 File Name: CM Demo PR test
 Submitted By: Suzanne 9991 Fedi
 Date Submitted: 09/08/2017

2

CM Demo PR test received from Cash Mgmt Demo - on 09/07/2017 has passed all origination steps without exception.

First Effective Date:	09/08/2017
Debit Totals:	\$1.50
Credit Totals:	\$1.50
Number of Debits:	1
Number of Credits:	1
Client Name:	Cash Mgmt Demo -
Reference Number:	35c4fcf912
ACH Transfer Type:	Prearranged_Deposit

4

Table 5

Error – Limit Exceeded

1. Error banner displayed on Submit.
2. Transfer Status shows "File Not Originated Exceeded Limit"
3. Status Email sent to notification email address on file

✖ *The following error(s) occurred:* 1

Sample Payroll Prefund 4567 has exceeded the following limit(s) and will not be originated.
The credit total allowed to be originated today has been exceeded by \$8.00

Sample Payroll Prefund 4567 submitted for process

Debit Totals:	\$15.00
Credit Totals:	\$15.00
Number Of Debits:	1
Number Of Credits:	1
Reference Number:	0ca47b4a4a

Sample Payroll Prefund 4567	09/11/2017	2	\$15.00	\$15.00	File not originated: Exceeded Limit	Transfer Type: Payroll Placement Date: Sep 07, 2017 09:13:00 Issued By: Suzanne 9991 Fedi Item Count: 2 Reference: 0ca47b4a4a
---	------------	---	---------	---------	--	---

Error - File not originated!

Sample Payroll Prefund 4567 received from Cash Mgmt Demo - on 09/07/2017 has exceeded the following limit(s) and will not be originated:
The credit total allowed to be originated today has been exceeded by \$8.00 3

Table 6

Prefunding: Insufficient Funds Available on the 2nd Business Day before the Effective Date – File Not Processed

ACH Remaining Funds - Warning!
customer.service@bankbac.com
Sent: Mon 8/21/2017 3:22 AM
To:

Warning!
CM Demo PR test received from Cash Mgmt Demo - on 08/18/2017 encountered the following exception(s) after the remaining funds process:

Account XXXXXX4321 has insufficient funds.

Appendix C

Client Defined Limits and Secondary Approval Options

Client Defined Limit Group Options			
Maximum Files Per Day	maximum number of ACH files an institution can process in one business day		
Disallow Transactions			
Daily Limit	limits for a single day's transactions	Debit \$	Credit \$
Settlement Date Limit	limits for the settlement date	Debit \$	Credit \$
Weekly Limit	limits for seven days of transactions	Debit \$	Credit \$
Monthly Limit	limits for 30 days of transactions	Debit \$	Credit \$
Per Transfer Limit	limits for a single ACH transfer	Debit \$	Credit \$
Per Batch Limit	limits for a batch of ACH transfers	Debit \$	Credit \$
Require Secondary Approval			
Review All	An administrator is required to review all transactions	Yes	No
Review Type	the entity that reviews ACH files or transfers	Client	Institution
Daily Review Threshold	thresholds for a single day's transactions	Debit \$	Credit \$
Settlement Date Review Threshold	thresholds for the settlement date	Debit \$	Credit \$
Weekly Review Threshold	thresholds for seven days of transactions	Debit \$	Credit \$
Monthly Review Threshold	thresholds for 30 days of transactions	Debit \$	Credit \$
Per Transfer Review Threshold	thresholds for a single ACH transfer	Debit \$	Credit \$
Per Batch Review Threshold	thresholds for a batch of ACH transfers	Debit \$	Credit \$
Require Secondary Approval			
Limit by SEC code	transaction limits set for each SEC type	Amount	None

Appendix D

Standard Entry Class (SEC) Codes – ACH File Types

Standard Entry Class (SEC) Codes		
ACH Code	Description	Entry Type
CCD / CCD+ (Corporate Credit or Debit)	Used for transfers between business-to-business accounts .	Credit/Debit
PPD (Prearranged Payment & Deposit Entry)	Prearranged entry to or from a consumer account for direct deposit of payroll, pension, or for direct payment of recurring bills such as utilities, loans and insurance (for example).	Credit/Debit
Bank approval is required to use these SEC codes		
ARC (Accounts Receivable Entry)	Used for ACH debits converted from checks received at a dropbox or lockbox location.	Debit
POP (Point of Purchase Entry)	Used by merchants and billers as a method of payment for the in-person purchase of goods/services. Converted checks received by merchant at point-of-sale.	Debit
TEL (Telephone Authorized Entry)	Telephone initiated entry used when customer provides authorization over the phone.	Debit
WEB (Internet-Initiated Entry)	Internet initiated entry used when customer provides authorization over the internet or a wireless network.	Credit/Debit
BOC (Back Office Conversion)	Used to convert checks received at a point-of-purchase or manned bill payment location to ACH debits during back-office processing.	Debit
CIE (Customer Initiated Entry)	Used by an individual (usually through a bill pay service) to pay some sort of obligation.	Credit
CTX (Corporate Trade Exchange)	Payment or collection of obligations between separate businesses.	Credit/Debit
POS (Point of Sale Entry)	Entry initiated by individual at a merchant location using a merchant-issued card for payment of goods/services.	Debit
RCK (Represented Check Entry)	Re-presented check entry usually submitted after a check is processed and returned because of insufficient or uncollected funds.	Debit

Appendix E

Standard NACHA Transaction Codes

Demand Deposit Account Credit NACHA Transaction Codes

- **21** Automated Return of Notification of Change for an original transaction code of 22, 23, or 24
- **22** Automated Deposit
- **23** Prenote, Death Notification, or Automated Enrollment Entry (this transaction code can only be used with a zero dollar amount)
- **24** Zero dollar with remittance data (CCD and CTX entries only), Acknowledgement Entries (ACK and ATX entries only)

Demand Deposit Account Debit NACHA Transaction Codes

- **26** Automated Return or Notification of Change for an original transaction code of 27, 28, or 29
- **27** Automated Payment
- **28** Prenote (this transaction code can only be used with a zero dollar amount)
- **29** Zero dollar with remittance data (CCD and CTX entries only)

Savings Account Credit NACHA Transaction Codes

- **31** Automated Return or Notification of Change for original transaction code of 32, 33, or 34
- **32** Automated Deposit
- **33** Prenote, Death Notification, or Automated Enrollment Entry (this transaction code can only be used with a zero dollar amount)
- **34** Zero dollar with remittance data (CCD and CTX entries only), Acknowledgement Entries (ACK and ATX entries only)

Savings Account Debit NACHA Transaction Codes

- **36** Automated Return or Notification of Change for an original transaction code 37, 38, or 39
- **37** Automated Payment
- **38** Prenote (this transaction code can only be used with a zero dollar amount)
- **39** Zero dollar with remittance data (CCD and CTX entries only)