



## ACH Manager Version 4.0

**Overview:** The ACH Manager Version 4.0 release introduces a new user interface for Business Online 6.0 users. The new ACH Manager Version 4.0 employs the same user interface design as Business Online Version 6.0, which improves usability, responsiveness, and device independence.

**Note:** Future Business Online 6.0 Implementation will include turning on the new ACH Manager User Interface.

Existing Business Online 6.0 Implementation projects will be contacted individually to turn on the new ACH Manager User Interface

If your financial institution uses Business Online 5.5, you will notice program updates. However, the feature/functionality will be available after Business Online 6.0 implementation.

**Affects:** ACH Manager

**Action Required:** Please review the program enhancements included in this document. For specific guidelines for the ACH Manager 4.0 release, see Important Information on page 5.

The ACH Transfer Type labels have changed for the ACH Manager User Interface that you utilize through Access Manager and all versions of Business Online. See the ACH Transfer Types section on page 35.

**Questions:** For relevant dates and contact information, see the ServicePoint<sup>SM</sup> Knowledge article.

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## Important Information

### Important Resources

We provide you with links to important resources that can assist you with upgrading to and leveraging the features of ACH Manager 4.0 in the table that follows.

Resource	Purpose
ServicePoint Knowledge <a href="#">article</a> for ACH Manager release information. Search for <b>KB0148658</b> .	Fiserv publishes the ACH Manager 4.0 Release Notes in ServicePoint Knowledge so that you always have access to the most up-to-date content. Should we have changes to the ACH Manager 4.0 Release Notes after initial distribution, we make the updates available in ServicePoint Knowledge.
ServicePoint Knowledge <a href="#">article</a> for ACH Manager Quick Reference Guides. Search for <b>KB0129862</b> .	Fiserv publishes the ACH Manager Quick Reference Guides in ServicePoint Knowledge so that you always have access to the most up-to-date content.

### Business Online

ACH Manager is compatible with Business Online Version 5.5. However, Business Online Version 5.5 continues to use the same user interface for Access Manager and Business Online. The new ACH Manager Business Online User Interface is only compatible with Business Online Version 6.0.

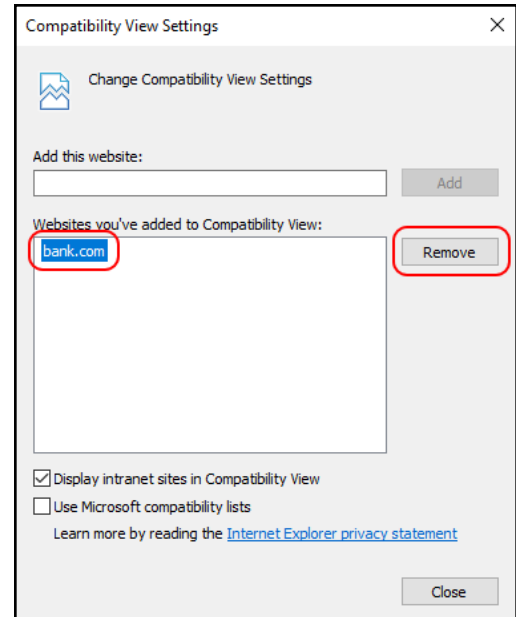
### Supported Browsers

- Apple Safari 10.0
- Google Chrome
- Microsoft Edge
- Microsoft Internet Explorer 11.0
- Mozilla Firefox

## Internet Explorer Notification

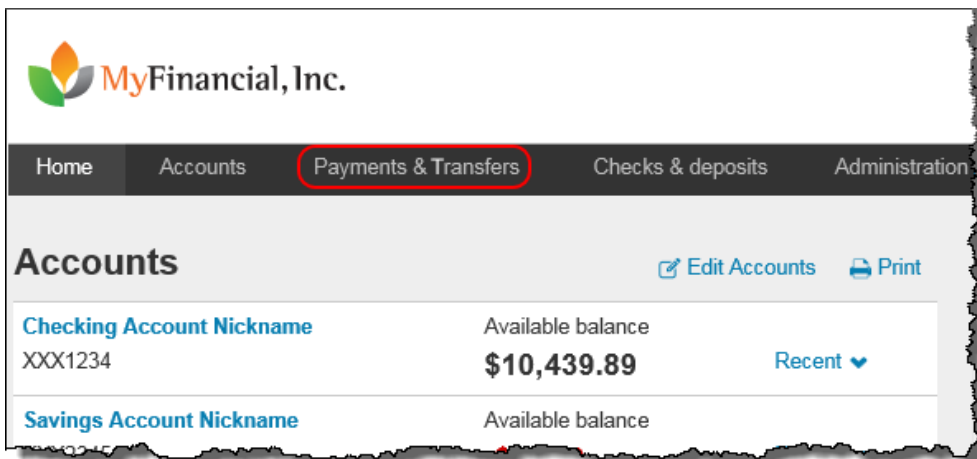
In the near future, Fiserv will no longer support Compatibility mode for Internet Explorer as part of a continued effort to phase out older technology. To prepare for future releases of Business Online you will need to communicate this change to your business customers as it requires them to manually review and change their Internet Explorer browser settings. Having your customers update this setting now will prevent unexpected behaviors with Business Online in the future. Fiserv will send a notification separately when end of support for Compatibility View is determined.

1. Open Internet Explorer.
2. From the **Tools** menu, select **Compatibility View settings**. The system displays the Compatibility View Settings dialog box. Select your institution (for example, bank.com) and click **Remove**.
3. Click **Close**.



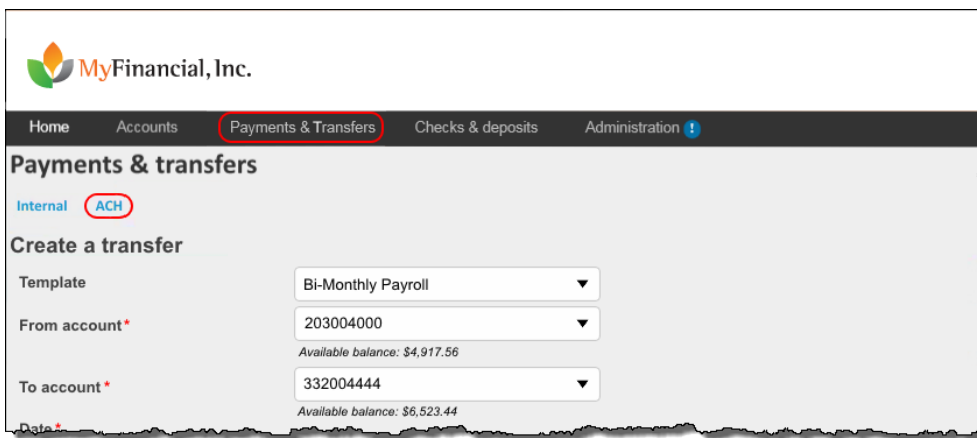
## ACH Manager Version 4.0 Enhancements For Business Online 6.0 Clients

The ACH Manager Version 4.0 release employs the same redesign scheme as Business Online Version 6.0 which improves usability, responsiveness, and device independence. Responsive design helps ensure that the system clearly displays all data at virtually any screen size or resolution, without use of horizontal scrolling in lower resolutions, on smaller devices, or in smaller browser windows. You can access ACH Manager using the **Payments & Transfers** hyperlink on the top toolbar of the Business Online Home page.



The new responsive design helps ensure that the system clearly displays all data at virtually any screen size or resolution.

Once you click on the **Payments & Transfers** menu option, you can readily access all your ACH Manager options from the **ACH** hyperlink.



Use the **Payments & Transfers** menu to access the ACH Manager Business Online User Interface.

## New User Interface for Business Online

Fiserv has redesigned the ACH user experience within Business Online. After the customer clicks on **ACH**, the user interface immediately presents them with the most recent activity. This reduces the amount of clicks to gain access to information.

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 17, 20XX	IAT Non NACHA 0507	Saved	451.25	884.62	Payment	Copy Edit Delete
Oct 17, 20XX	PPD Payment 0226	Recurring Entry	108.08	101.08	Collection	Copy Edit Delete
Oct 17, 20XX	CCD Debit 1017	Pending Origination	217.77	211.17	Collection	Copy Edit Delete
Oct 14, 20XX	CCD Debit 1014	Pending Origination	314.25	324.25	Collection	Copy Edit Delete
Oct 13, 20XX	CCD Debit 1013	Pending Origination	213.63	213.63	Collection	Copy Edit Delete
Oct 12, 20XX	CCD Debit 1012	File not originated: Duplicate Check Failed	112.12	112.12	Collection	Copy Edit Delete
Oct 12, 20XX	CCD Debit 1012	Pending Origination	212.14	212.14	Collection	Copy Edit Delete
Oct 12, 20XX	Warehousing 3040	Recurring Entry	129.09	229.09	Payment	Copy Edit Delete
Oct 11, 20XX	CCD Debit 1011	Pending Origination	211.01	211.01	Collection	Copy Edit Delete
Oct 10, 20XX	CCD Debit 1010	Pending Origination	210.77	210.77	Collection	Copy Edit Delete
Oct 10, 20XX	IAT Recurring Payment	Recurring Entry	106.30	106.30	Payment	Copy Edit Delete
Oct 07, 20XX	CCD Debit 1007	Pending Origination	207.50	207.50	Collection	Copy Edit Delete
Oct 06, 20XX	CCD Debit 1006	Pending Origination	206.55	206.55	Collection	Copy Edit Delete
Oct 05, 20XX	Warehousing 3041	Processed	129.98	129.98	Payment	
Oct 05, 20XX	CCD Debit 1007	Processed	205.05	205.05	Collection	
Oct 04, 20XX	CCD Debit 1008	Processed	204.04	204.04	Collection	

**Search activity**

**Date**  
All activity

**Type**  
All types

**Amount**  
  
Example: 40 or 10.00-50.00

**Tax identification number**  
All

**Description**

**Reference number**

**Priority**  
All

**Status**  
All

\* Indicates required field

The new redesigned ACH Manager User Interface for Business Online provides you with access to more information from a single page and interactive search and filter capabilities to aid you in finding the information you need faster.



## Activity

The **Activity** tab provides you with a quick view of your transfers. You can utilize a variety of tools such as search criteria and sorting to aid you in quickly finding a specific transfer or set of transfers.

Date	Description	Status	Withdrawal	Deposit	Type	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	

The **Activity** tab provides you with quick and easy access to your transaction history.

## Expand and Collapse Transfer Details

You can click or tap next to any transfer to see additional details about the transfer (for example, the **Reference number**, **Payment type**, **Issued by**, **Issued date**, and **Item count**). Simply click or tap to collapse the row.

Date	Description	Status	Withdrawal	Deposit	Type	
	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete
Reference number: cc24b82a6c Payment type: Company - CCD Issued by: Bank Admin on behalf of John Adams Issued date: Oct 27, 20XX 01:22:57 PM Item count: 4						
	CCD Debit 1017	Processed	290.12	750.00	Payment	

You can click or tap next to any transfer to see additional details about the transfer.

## Load More Search Results

The system initially retrieves up to twenty transfers at a time. You can add more results by clicking or tapping on **More ACH Activity** at the bottom of the page.

More ACH activity

## Sort

You can sort the list of transfers by clicking or tapping next to any column heading (for example, **Date**, **Description**, **Status**, **Withdrawal**, **Deposit**, or **Type**) to sort by the respective category.

## Search activity

The Search activity section enables you to refine your search by defining key search terms such as: **Date**, **Type**, **Amount**, **Tax identification number**, **Description**, **Reference number**, **Priority**, and **Status**. The search options that display are dependent upon the task that the user wants to accomplish (for example, establishing a transfer or establishing a template).

**Search activity**

**Date**

**Type**

**Amount**  
  
*Example: 40 or 10.00-50.00*

**Tax identification number**

**Description**

**Reference number**

**Priority**

**Status**

\* Indicates required field

*The Search activity helps you locate information faster.*

# New, Copy, Edit, and Delete Transfers

## New Transfers

All ACH transfers are conveniently grouped into two categories: payments and collections. Within each category you can access all the types of ACH transfers (for example payroll, prearrange payments). From the main ACH Manager starting page you can click on [+ New payment](#) or [+ New collection](#) to establish a new ACH transfer.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Edit
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment		

Click the **+New payment** or **+New collection** to initiate a new transfer.

**Note:** Refer to page 7 for a complete list of payment and collection options.

When you click on either option, the system displays a New payments or New collections box from which you can specify the type of ACH transfer from the **Type** drop-down list and click **Continue**.

**New collection**

Type \*

\* Indicates required field

ACH transfers are grouped into two categories: payments and collections.

## Copy Transfers

If you have an existing transfer that you would like to reuse, you can simply locate the desired transfer and then click the **Copy** button. The system then displays an edit page for the transfer that you copied. You can then make any changes as needed and rename the transfer. The system retains the original transfer and the newly copied transfer.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Edit
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment		

The **Copy** button enables you to quickly reuse content from an existing transfer.

## Edit Transfers

Your ability to edit a payment or collection is easier than ever for transfers that have not completed processing. From the main **Activity** tab, you can click or tap the **Edit** button for the transfer that you want to edit. Previously, you had to inquire on a specific transfer before you could perform any maintenance.

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	

Click the **Edit** button to make changes to a transfer.

## Delete Transfers

From the main **Activity** tab, you can click or tap **Delete** for the transfer that you want to delete. The system then displays a transfer overview page. From the transfer overview page, you can click or tap **Delete ACH** and the system completes the deletion process.

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	

Click or tap **Delete** to initiate the deletion process for a transfer.

## Reverse Transfers

From the main **Activity** tab, you can click or tap **Reverse** for a transfer that has a Status of **Processed**, the **Effective date** is within five business days, and the **ACH Type** is not a **Reversal**. The system then displays a transfer overview page. From the transfer overview page, you can click or tap the **No** switch below the **Reverse** column in the Pay to section for the transfer that you want to reverse and then click or tap the **Reverse ACH** button.

**Note:** You must have Reversal rights established in the Access Manager User Administrator in order to view transfers that can be reversed.

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 27, 20XX	PPD Payment 0226	Processed	129.90	800.00	Payment	Copy Reverse
Oct 27, 20XX	CCD Debit 1017	Recurring Entry	290.12	750.00	Payment	

Click or tap **Reverse** to initiate the reversal process for a transfer.

## User Interface Layout

The system divides the transfer page (for new, copy, and edit transfers) into three sections:

- Transfer Overview
- Pay from
- Pay to

### Transfer Overview

The Transfer Overview section enables you to name the transfer, establish the transfer date, the frequency of the transfer, and the owner of the account.

**ACH - [Transaction Description]** \* Indicates required field    Undo all changes    Help

<b>Description *</b> Payroll Template	<b>Tax identification number</b> WASHINGTON ORCH[xxxxx5522]
<b>Effective date *</b> 4/25/20XX <span style="float: right;">SELECT</span>	<b>Priority</b> <input type="checkbox"/> Same day <input type="checkbox"/> Repeat...
<small>Additional fees may apply for same day ACH.</small>	
<b>Frequency</b> Monthly	<b>End date</b> 12/31/20XX <span style="float: right;">SELECT</span>
<b>If scheduled on non-business day use</b> Previous business day	
<b>Status</b> Saved	<b>Type</b> Payroll - PPD
<b>Total withdrawal</b> \$11,000.00	<b>Total deposit</b> \$11,000.00
<b>Batch</b>	
<b>Name</b> 1-PPD-	<b>Company</b> WASHINGTON ORCH[xxxxx5522]
<b>Company description</b> <input style="width: 100%;" type="text"/>	

*A sample New ACH - Payroll (PPD) transfer illustrates the transfer overview section of an ACH transfer.*

## Pay from

The Pay from section provides you with an overview of where the payment funds are coming from. By clicking or tapping on the **Details** button, you can edit additional fields such as: **Payment information, Identification, Name** and **Discretionary data**.

For transfers that contain multiple rows of information, you can click or tap on the **Filter** button and then sort the results by **Account, Amount, Identification, and Name**. As you begin typing data into one of these fields, the system automatically starts sorting.

**Note:** The transfer type determines what additional fields display when you click or tap **Show Details** and **Show Filter**.

To place a hold on a transfer, click the **Pay** switch. A hold stops the system from submitting the indicated transfer to the financial institution during processing and saves the transfer for future use. To remove the hold, click the **Hold** switch to turn on the **Pay** option and proceed with processing the specified transfer as part of the batch.

**Note:** ACH Manager uses switches that change labels when you activate or deactivate the switch by clicking on them. We list these switches in the table that follows.

Pay all <input type="checkbox"/>	Hold all <input type="checkbox"/>
Pay <input type="checkbox"/>	Hold <input type="checkbox"/>
Prenote all <input type="checkbox"/>	Prenote none <input type="checkbox"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>

**Pay from** Hide Details Hide Filter
Total batch withdraw (1 item)

Filter Pay from

Account DDA200200	Amount 2,700.50	Identification 1776	Name John Adams
----------------------	--------------------	------------------------	--------------------

Pay all

Pay/Hold	Account	Amount
<input type="checkbox"/> Pay	DDA300200	2,700.50

Identification 1812	Name Thomas Jefferson	Discretionary data
------------------------	--------------------------	--------------------

Payment information

[+ Add another pay to](#)

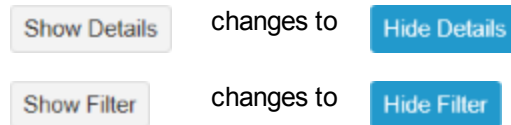
The Pay from section allows you to define where the funds are coming from.

## Pay to

The Pay to section provides you with an overview of where the payment funds are coming from. By clicking or tapping on the **Details** button, you can edit additional fields such as: **Payment information** and **Discretionary data**.

For transfers that contain multiple sources of payment, you can click or tap on the **Filter** button and then sort the results by **Name, Identification, Routing transit, Account number, Account type**, and **Amount**. As you begin typing data into one of these fields, the system automatically starts sorting.

**Note:** Clicking or tapping on the **Show Details** and **Show Filter** buttons change the buttons **Hide Details** and **Hide Filter** and causes the user interface to display additional fields. Clicking or tapping on the buttons a second time will restore the buttons and the user interface to their default setting.





To add a prenote to all payments, click the **Prenote none** switch to enable the prenote and thereby adding a zero dollar prenote transfer for the current business day. To remove all the prenotes, click the **Prenote all** switch to turn on prenotes. You can enable prenotes for individual payments by clicking the **No** switch. You can disable prenotes for a specific transfer by clicking the **Yes** switch. The system processes the transfer on the effective date regardless if a prenote is sent prior to processing.

The screenshot shows the 'Pay to' interface. At the top, there are 'Hide Details' and 'Hide Filter' buttons. Below them is a 'Filter Pay to' section with a table of filter fields: Name (James Monroe), Identification (1804), Routing transit (876543210), Account number (DDA400200), Account type (Checking), and Amount (2,700.50). Below the filter table are 'Pay all' and 'Prenote all' buttons. A table below shows a payment entry for James Madison with fields for Name, Identification, Routing transit, Account number, Account type, Amount, and Prenote (Yes). Below the table are 'Payment information' and 'Discretionary data' fields. At the bottom, there are '+ Add another pay to', '\* Indicates required field', and 'Complete ACH', 'Save for later', and 'Cancel' buttons. Two red callout boxes provide additional context: one pointing to the filter fields and another pointing to the 'Payment information' and 'Discretionary data' fields.

The Pay to section provides you with an overview of where the system is sending the payment funds.

## Routing transit Field

The **Routing transit** field has dynamic search capabilities. Click or tap  to search for the routing transit number that identifies the Receiving Depository Financial Institution (RDFI). When you click or tap , the system opens a new Routing transit search box. You can then use the **Routing transit**, **Institution name**, **City**, or **State** fields to search for the correct routing transit number. When you find the correct institution, click on the appropriate **Institution Name** and the system populates the **Routing transit** field with the correct routing transit number.

Field	Value
Routing transit	To search by the RDFI routing transit number begin typing the routing transit number and the system automatically begins compiling a list of possible matches.
Institution name	To search by the RDFI institution name, begin typing the name of the institution and the system automatically begins compiling a list of possible matches.
City	To search by the RDFI city name, begin typing the name of the city and the system automatically begins compiling a list of possible matches.
State	To search by the RDFI state, begin typing the name of the state and the system automatically begins compiling a list of possible matches.

**Routing transit search**

Routing transit

Institution name

City

State

Institution name	Routing transit number	City, State
MYFINANCIAL	234567890	LINCOLN, NE
MYFINANCIAL & TRUST	345678901	LINCOLN, NE

*The system automatically starts building a list of possible matches as you type data into any of the fields.*



## Messages for Processing Transfers

When you click the **Complete ACH** or **Save for later** button, the system displays one of three types of messages: success, warning, or error. We list one example of each.

**Note:** When the system displays the transfer confirmation page you have the option to save the transfer as a template by clicking the **Save as a template** button. The system then applies the transfer specifications to a template which enables you to reuse the content for future transfers.

✔ Corporate CIE was saved successfully.

ⓘ Unable to complete your ACH, the date is no longer valid.

ⓘ Account XXXXXX3020 has insufficient funds.

The color coded messages quickly provide you with a visual informing you of the success or failure of the system processing or saving a transfer.

## Delete a Recurring Transfer

From the Activity page, you can click on the **Delete** button for a recurring transfer and the system displays the Delete recurring file page. From this page you can chose to delete a single occurrence or all future recurring transfers from the **Deletion type** drop-down list.

**Delete recurring file**

Deletion type  
Delete all transfers ▼

---

**[Transfer Name]**

<b>Description</b> Payroll	<b>Tax identification number</b> WASHINGTON ORCH [xxxxx5522]		
<b>Effective date</b> Dec 28, 20XX	<input checked="" type="checkbox"/> Repeat...		
<b>Frequency</b> Daily	<b>End date</b>		
<b>Status</b> Recurring Entry	<b>Type</b> Payment (Payroll - PPD)	<b>Total withdrawal</b> \$2,240.00	<b>Total deposit</b> \$0.00

**Batch**

<b>Name</b> 1-PPD-Recurring_	<b>Company</b> WASHINGTON ORCH [xxxxx5522]	<b>Company description</b> Recurring_
---------------------------------	---	--

You can quickly delete a single occurrence or all future recurring transfers.

## Templates

When you submit a transfer for review, the system displays the transfer confirmation page where you have the option to save the transfer as a template by clicking the **Save as a template button**, thus making it easier for you to establish a new template and reuse content for future transfers.

From the **Template** menu, you can click on [+ New payment template](#) or [+ New collection template](#) to establish a new template. In addition, you can edit or delete existing templates, and process transfers using an existing template.

Activity	Templates	File import templates	Incoming	<a href="#">+ New payment template</a>		<a href="#">+ New collection template</a>	
Template group ^	Template name ▾	Type ▾	Status ▾	Report			
Group 1 name	Child support	Collections	Approved	Send	Edit	Delete	
Group 2 name	CTX recurring	Payment	Approved	Send	Edit	Delete	
Group 3 name	HSA contribution template	Payment	Approved	Send	Edit	Delete	
More ACH templates							

The new template list provides you more options from a single page.

## Template Details

You can click [♥](#) to view details about a template, such as **Company name**, **Payment type**, **Amount range**, **Created by**, and **Approved by**.

Activity	Templates	File import templates	Incoming	<a href="#">+ New payment template</a>			
Template group ^	Template name ▾	Type ▾	Status ▾	Report			
<a href="#">♥</a> Group 1 name	Child support	Collections	Approved	Send	Edit	Delete	
<div style="border: 1px solid gray; padding: 5px;">                     Company name: WASHINGTON ELECT                      Payment type: Child support agency - CCD                      Amount range: \$2,000.00 -- \$2,500.00                      Created by: USER 1                      Approved by: USER 2                 </div>							
<a href="#">♥</a> Group 2 name	CTX recurring	Payment	Approved	Send	Edit	Delete	

Click [♥](#) to view details about a template.


## New Transfers from a Template

The template feature helps you save time by enabling you to establish transfer specifications ahead of time that you can use and reuse. You can use a template to establish a new transfer by clicking the **Send** button for the specified template.

Activity	Templates	File import templates	Incoming
<b>[Template Name]</b>			
<b>Description</b>	<b>Tax identification number</b>		
Payroll	Washington Orchards[xxxx4500]		
<b>Effective date *</b>		<input type="checkbox"/> Same day	<b>Amount range</b>
10/02/20XX <input type="button" value="SELECT"/>		<input type="checkbox"/> Repeat	
<b>Type</b>	<b>Total withdrawal</b>	<b>Total deposit</b>	
Payment (Payroll - PPD)	\$2,125.45	\$1,636.83	
<b>Batch</b>			
<b>Name</b>	<b>Company</b>	<b>Company description</b>	
	[xxxxxxxx]	Agriculture	

Click the **Send** button to begin establishing a new transfer from a template.

## File import templates

The **File import templates** tab allows you to quickly access your import templates. You can click  to view the **Company name**, **Payment/Collection type**, **Created by**, and **Approved by** information for a specific import template. You can click on the **Template name** hyperlink to inquire on the import template.

Activity	Templates	File import templates	Incoming	<a href="#">Import file</a>	<a href="#">+ New file import template</a>	<a href="#">Help</a>	
Template group	Template name	File type	Type	Status	Report		
▼ A new group	<a href="#">Child support</a>	NACHA	Payment	Approved	Send	Edit	Delete
Company name: Washington Orchards Payment type: Child support agency - CCD Created by: John Adams Approved by: No Approval Required							
▼ A new group	<a href="#">CTX recurring</a>	Non NACHA	Payment	N/A	Send	Edit	Delete

Accessing your File import templates are easier than ever when you use the **File import** tab

You can click **+ New file import template** to establish a new import template for NACHA and Non-NACHA files. Once you specify the type of file, you can define all the required fields for establishing the import template.

Activity Templates **File import templates** Incoming [Help](#)

**New file import template**

Import type  NACHA  Non-NACHA

[Continue](#) [Cancel](#)

Activity Templates **File import templates** Incoming [Help](#)

**New file import template**

**User access**
 All current and future users
  Specific users

Deselect all

Thomas Jefferson
  James Monroe
  John Tyler

Click **+ New file import template** to establish new import templates.

Click **Send** from the main File import template list to import a file and establish a transfer using the specified template. Click **Continue** and then **Complete ACH** to process the import file.

**Note:** You can click **Review ACH** to access the review transfer page and make edits.

Activity
Templates
File import templates
Incoming
Help

**Import file**

**File location** C:\ACH\Templates\CSP.txt Browse...

**Template** Child Support Payment

**Tax identification number** WASHINGTON ORCH[xxxxx5522] DDA xxxxx6050

**Type** Child support agency - CCD

Continue
Cancel

Activity
Templates
File import templates
Incoming
Help

**Import file - [File Name]**

**File summary**

---

**File withdrawal total** \$1,860.00

**Number of withdrawals** 2

**File deposit total** \$2,450.00

**Number of deposits** 4

**Reference number** 19042c1ab2

**Batch summary (2)** Show ▼

Back
Complete ACH
Review ACH
Cancel

Click **Complete ACH** to process the transfer.

## Exceptions

The system displays the Exceptions page when you import a Non-NACHA file and data in the file is missing or inaccurate (for example, the dollar amount has the decimal too far to the left or the routing transit number is invalid). Once you fix the exceptions and click **Continue**, the system continues with the import process.

Activity
Templates
File import templates
Incoming
Print
Help

**New NACHA file import template**

ⓘ Unable to import file - invalid file format.

### Exceptions - [Number of Exceptions]

Exceptions	
Row	Exception reason
17	Invalid Routing transit.

### Transactions

**Row 11** ✕ Delete row

<b>Account number *</b> 378250	<b>Amount *</b> 2,482.24	<b>Discretionary data</b> 
<b>Identification</b> EMP1776	<b>Name *</b> George Washington	<b>Payment information</b> October payroll
<b>Routing transit *</b> 1888888888	<b>Transaction code</b> 22	

**Row 17** ✕ Delete row

<b>Account number *</b> 278248	<b>Amount *</b> 	<b>Discretionary data</b> 
<b>Identification</b> EMP1784	<b>Name *</b> John Adams	<b>Payment information</b> October payroll
<b>Routing transit *</b> <div style="border: 1px solid red; padding: 2px;"> </div>	<b>Transaction code</b> 22	

Invalid Routing transit.

\* Indicates required field

Continue
Cancel

The Exceptions page enables you to fix issues with the data from a Non-NACHA file that you import.

## Edit or Delete Imported Files

Click **Edit** from the main File import template list to quickly apply changes to the file import template.

**Child Support Payment** Print Undo all changes

**Template name**: Monthly Payment  
**Tax identification number**: WashingtonOrch [xxxxx4500]  
**Template group**: Child Support + New

**Type**: Child support agency - CCD  
**From amount**: \$5,000.00  
**To amount**: \$10,000.00

**User access**:  All current and future users  Specific users  
 Deselect all  
 Thomas Jefferson  James Monroe  John Tyler

Save Cancel

The **Edit** button enables you to quickly make changes to a file import template.

Click **Delete** from the main File import template list followed by **Delete template** to quickly delete a template that you no longer need.

**Child Support Payment**

**Template name**: Child Support Payment  
**Tax identification number**: WASHINGTON ORCH[xxxxx5522]  
**Template group**: Payments

**Type**: Child support agency - CCD  
**Amount range**: \$5,000 – \$10,000.00

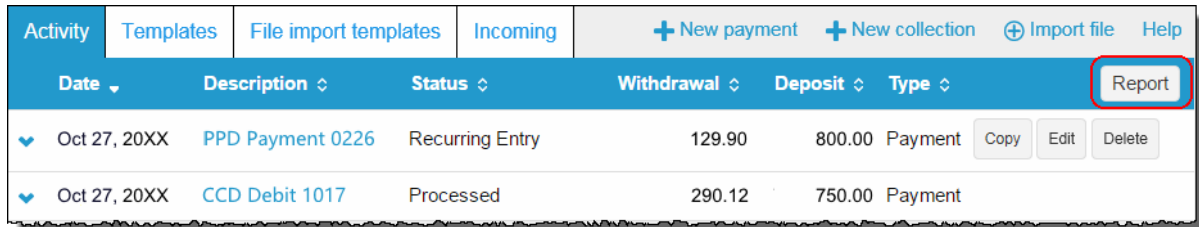
**User access**:  All current and future users  Specific users

Delete template Return to File import templates

You can quickly delete file import templates using the **File import templates** tab.

## Reports

You can quickly generate PDF or CSV based reports for transfer templates and transfers by clicking the **Report** button.



Click **Report** to initiate the report options.

## Transfer Reports

When you click the **Report** button from the Activity page the system opens up the Activity Report box. At this point the system is ready to include all items that it lists on the Activity page at the time that you clicked the **Report** button. With the Activity Report box, you are able to fine tune the report and decide which pieces of information that the system includes when it generates the report.

Field	Value
Summary	The number of files and batches that the system has queued to include in the report.
Type	<p>Indicates the type of data that the system includes in the report.</p> <ul style="list-style-type: none"> <li>File information indicates that the report includes file information (for example, Transfer Description, Transfer Type, Transfer Status, Date and Amount)</li> <li>Batch information indicates that the report includes batch information (for example, Batch Number, SEC Type, Transfer Description, and Company Name)</li> <li>Transactions indicates that the report includes transfer information (for example, Transfer Description, Recipient Name, and Account Number)</li> </ul>



Field	Value
Format	<p>Indicates the type of report that the system generates.</p> <p>PDF (.pdf) indicates that the system generates PDF based reports (default)</p> <p>Comma-separated values (.csv) indicates that the system generates CSV based reports</p> <p><b>Note:</b> If you select more than one <b>Type</b>, the system bundles the individual reports in a ZIP file.</p>

**Activity Report** ×

**Summary** 4 ACH file(s) 4 batch(es) Select

**Type**

File information

Batch information

Transactions

**Format**

PDF (.pdf) ▼

Download report
Cancel

Use the Activity Report box to select the report format and the type of data to include.

You can click the **Select** button to open the Activity Report Selection box. The Activity Report Selection box enables you to select the specific transaction activities that the system includes in the report.

**Activity Report Selection**

<input type="checkbox"/>	Date ▼	Description	Status	Withdrawal	Deposit	Type
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll FC004	Recurring Entry	3,320.05	3,320.05	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll TW2020	Processed	4,101.02	4,101.02	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll 1006	Recurring Entry	2,785.55	2,785.55	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll 1020	Saved	6,693.06	6,693.06	Payment

Save & return to report
Cancel

Use the Activity Report Selection box to specify which transactions to include in the report.

### Sample PDF and CSV Transfer Reports

Transfer List											
Transfer Description	Transfer Type	Date	Item Count	Addenda Count	Batches	Credit Amount	Debit Amount	Transfer Status	Issued By	Reviewer's Name	Review Date & Time
Monthly Payroll File	Payroll	11/17/XX	2	0	1	\$1,982.00		Processed	Bank Admin on behalf of John Adams	Bank Admin	11/19 12:44
Pending Approvals: 0											
Payroll File_NotEdited2	Payroll	11/29/XX	2	0	1	\$2,134.00		Processed	Bank Admin on behalf of John Adams	Bank Admin	11/19 09:45
Total Item Count: 2											
Total Addenda Count: 0											
Total Batches: 2											
Total Credit Amount: 4,116.00											
Total Debit Amount: 0.00											

	A	B	C	D	E	F	G	H	I
1	Transfer Description	ACH Type	Effective Date	Same Day	Status	Batch Count	DR Amount	CR Amount	Company Name
2	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	3240.41	3240.41	WASHINGTON ORCH
3	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	3350.23	3350.23	WASHINGTON ORCH
4	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	2656.1	2656.1	WASHINGTON ORCH
5	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	2794.78	2794.78	WASHINGTON ORCH
6	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	2794.78	2794.78	WASHINGTON ORCH

You can generate sample PDF or CSV reports to view details about ACH transfers.

### Template Reports

When you click on the **Report** button from the Templates page, the system opens up the Template report box. At this point the system is ready to include all the groups that it lists on the templates page at the time that you clicked the **Report** button. With the Template report box you can fine tune the report by selecting the check boxes for individual template groups and decide which template groups that you want the system to include when it generates the report. Once you make your selection, you can select either **PDF (.pdf)** or **Comma-separated values (.csv)** from the **Format** drop-down list and click **Download report**.

**Template report**

<input checked="" type="checkbox"/>	Group ^	Name v	Type v	Status v
<input checked="" type="checkbox"/>	Group 1	Payroll	Payment - (Payroll - PPD)	Approved
<input checked="" type="checkbox"/>	Group 2	CIE	Payment - (Individual - CIE)	Approved
<input checked="" type="checkbox"/>	Group 3	CTX	Payment - (Corporate trade exchange - CTX)	Approved
<input checked="" type="checkbox"/>	Group 4	Remittance	Payment - (Remittance - CCD)	Approved
<input checked="" type="checkbox"/>	Group 5	Exec Payroll	Payment - (Payroll - PPD)	Approved

**Format** PDF (.pdf) v

Download report
Cancel

You can generate PDF or CSV formatted template reports.

Sample PDF and CSV Template Reports

Template List							
MyFinancial Inc							
Template Name	ACH Type	Group Name	Status	Created By	Approved By		
Payroll	Payment - Payroll	Bi-monthly Payroll	Approved	John Adams	No Approval Req		
Fed Taxes	Payment - Federal taxes	Monthly Fed Payment	Approved	John Adams	No Approval Req		
State Taxes	Payment - State taxes	Monthly State Payment	Approved	John Adams	No Approval Req		

	A	B	C	D	E	F	G
1	Template Name	ACH Type	Status	Tax Identification Number	Template Group Description	Created By	Approved By
2	Payroll	Payment - Payroll	Approved	XXXXX5522	Bi-monthly payroll	john Adams	No Approval
3	Fed Taxes	Payment - Federal taxes	Approved	XXXXX5522	Monthly Fed Payment	john Adams	No Approval
4	State Taxes	Payment - State taxes	Approved	XXXXX4500	Monthly State Payment	john Adams	No Approval

You can generate sample PDF or CSV reports to view details about ACH templates.

## Import File

You can access the import NACHA and Non-NACHA files functionality directly from the main ACH Activity page by clicking [⊕ import file](#).

### Import NACHA Files

Once you click [⊕ import file](#) you can select whether you are importing a NACHA or Non-NACHA file and then select the appropriate file to import.

The screenshots illustrate the three-step process of importing a NACHA file:

- Step 1: Import file form** - The user selects 'NACHA' as the import type and chooses a file location.
- Step 2: File summary** - A summary is generated for the imported file, showing a total withdrawal of \$1,255.55 and 3 withdrawals.
- Step 3: Confirmation and details** - A confirmation message states the file is pending review. Below this, a detailed summary is provided:
 

[Import File Name]	
Reference number	cf84e8d824
Effective date	Jan 28, 20XX
Total withdrawal	\$1,255.55
Number of withdrawals	3
Total deposit	\$1,255.55
Number of deposits	3

*Importing a NACHA file is a quick three step process.*

## Import Non-NACHA

We have simplified the process for importing Non-NACHA file by combining steps, thus resulting in four easy steps. In addition, the system automatically populates additional information in the File format section such as **Delimited** (and associated type) or **Fixed width**, **Header** and **Footer** rows to exclude, and any **Text qualifier** (if there is one). Also, as you define each column in the File format section, the system displays a Mapping preview to show you how the system maps each piece of data.

**Import file**

Import type:  NACHA  Non-NACHA

File location: C:\Users\Documents\ACH\Credits.txt

Template:

Type:

Template name: Bi-monthly payroll

Tax identification number: WASHINGTON ORCH[xxxxx5522]

Template group: Payments

Type: Payment - Payroll (PPD)

Insert decimals into amounts:  Yes  No

File format:  Delimited  Fixed width

Number of rows to exclude: Header: 1, Footer: 2

Tab  Semicolon  Comma  Space  Other

Text qualifier: Single quote - '

**File preview**

```
188888888,2000.00, George Washington, Washington Orchards, 11111118, 22
123456789,2150.00, Martha Washington, Washington Orchards, 11111118, 22
456787654,2200.00, John Adams, Washington Orchards, 11111118, 22
654321234,1900.00, Thomas Jefferson, Washington Orchards, 11111118, 22
```

Column 1: Routing transit \* | Column 2: Amount \* | Column 3: Name \* | Column 4: Identification | Column 5: Transaction code | Column 6: (Exclude Column)

Column 7: (Exclude Column) | Column 8: (Exclude Column)

**Mapping preview**

Routing transit	Amount	Name	Identification	Transaction code
188888888	2000.00	George Washington	Washington Orchards	22
123456789	2150.00	Martha Washington	Washington Orchards	22
456787654	2200.00	John Adams	Washington Orchards	22
654321234	1900.00	Thomas Jefferson	Washington Orchards	22

**Apply additional values**

Type: Account Number | Value:

The File format section reduces the number of steps that you need to take when importing a Non-NACHA file and provides a Mapping preview.

Once you review the data mapping and file summary, you can complete the import process by clicking **Complete ACH**.

The screenshot shows a web interface for ACH import. On the left is a sidebar with a navigation menu (Activity, Templates, File import templates, Incoming) and a list of fields: [template name], Template, Type, Routing transit, Transaction code, Name, Identification, and Account number. The main window has the same navigation menu and a title bar 'Import file -'. It contains a 'File summary' section with the following data:

File withdrawal total	\$
Number of withdrawals	
File deposit total	\$
Number of deposits	
Reference number	

Below the file summary is a 'Batch summary ()' section. At the bottom of the main window are four buttons: Back, Complete ACH (highlighted in blue), Review ACH, and Cancel.

*Importing Non-NACHA files is easier than ever.*

## Payments & Transfer Review

We have simplified the process of reviewing ACH transfers by limiting the review and approval process to a single access point, the Payments & Transfers review for ACH Manager widget on the Business Online Home page. Previously, the ability to review ACH transfers was accessible from both the Home page widget and from the ACH Manager application which was accessible from the **Management Tools** menu.

To see the details of the transfer prior to approving it you can click the **Description** for the transfer and the system expands the page to display the details.

You can approve or disapprove multiple transfers at once by selecting individual check boxes or you can select all transfers for approval or disapproval by selecting the **Description** check box and then clicking the appropriate **Approve** or **Disapprove** button.

**PAYMENTS & TRANSFERS**

Review (1)
Hide ^

**Wire**

<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

**ACH**

<input type="checkbox"/>	Description	Reason	Amount
<input checked="" type="checkbox"/>	State Tax Payment	Review Required	See details
<input type="checkbox"/>	Child Support Payment	Review Required	See details

APPROVE
DISAPPROVE

Issued (527)
Show v

*The Payments & Transfers widget for ACH is the single access point for reviewing and approving ACH transfers.*


Once you click **Approve** or **Disapprove**, the system displays one of the following the Security Challenge boxes, depending on your Multifactor Authentication security settings. Once you type your credentials, you can click **Complete Challenge** to approve the transfer.

### Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show ▾

Device nickname	Authentication Device
-----------------	-----------------------



RT number	012345678
Amount	500.00
Account number	100200300
Digital signature *	<input type="text"/>

\* Indicates required field

**Complete challenge**

[Can't scan the image?](#)

### SECURITY CHALLENGE

A challenge/response security challenge is required to complete this transaction.

Challenge/response instructions Show ▾

Challenge	07176780
Response *	<input type="text"/>

\* Indicates required field

**COMPLETE CHALLENGE** **CANCEL**

Type your security token credentials to approve the transfer.



## Template Review

You can review new templates or changes made to templates using the **Administration** option on the Business Online Home page. Once you navigate to the ACH Template review page you have several options:

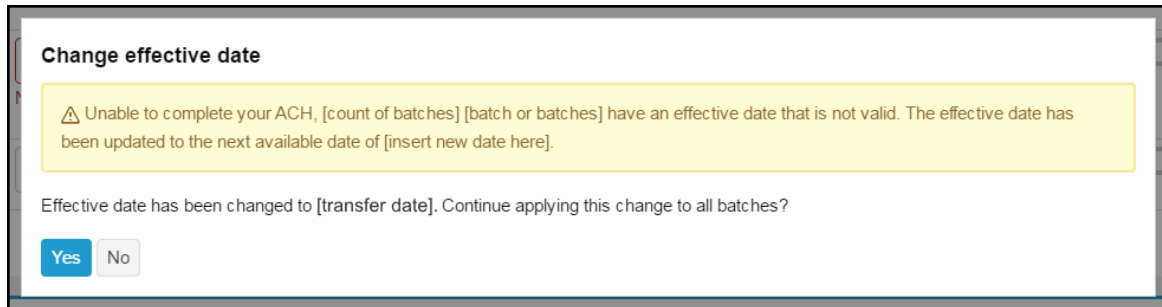
- Click on the **Name** hyperlink for the template to see details about the template.
- Click **Edit** to make additional changes to the template.
- Click **Delete** to delete the template.
- Select the appropriate check box for the new or modified template and click **Approve**. The system then updates the page to show which templates you approved and which ones are still pending approval.

The image displays two screenshots of the 'ADMINISTRATION' interface, specifically the 'ACH TEMPLATE' review page. The top screenshot shows the 'Pending approval' section. It features a table with columns for 'Date', 'Name', 'Status', and 'Changed by'. Two rows are visible: one for 'Payroll' and one for 'State Taxes'. The 'Payroll' row has a checked checkbox and 'Edit' and 'Delete' buttons. A red box highlights the 'APPROVE' button below the table. The bottom screenshot shows the 'Approved' section. It features a table with columns for 'Date', 'Name', 'Changed by', 'Approval date', and 'Approved by'. One row is visible for 'Payroll' with an approval date of 'Aug 08, 20XX 12:09 PM' and approved by 'Thomas Jefferson'. A red box highlights the 'APPROVE' button below this table. Both screenshots include a search bar on the right and a navigation menu at the top.

The ACH Template review page enables you to quickly inquire on, edit, delete, or approve templates.

## Change Effective Date Warning for Multi-batch Files

In a multi-batch file, if dates are invalid (either too far in the future or past), the user is presented with a warning message and the system does not process the transfer until the user makes a decision.



*The system provides the user with the option to either correct the dates or to cancel the transfer.*

## Changes For All Access Manager and Business Online Clients

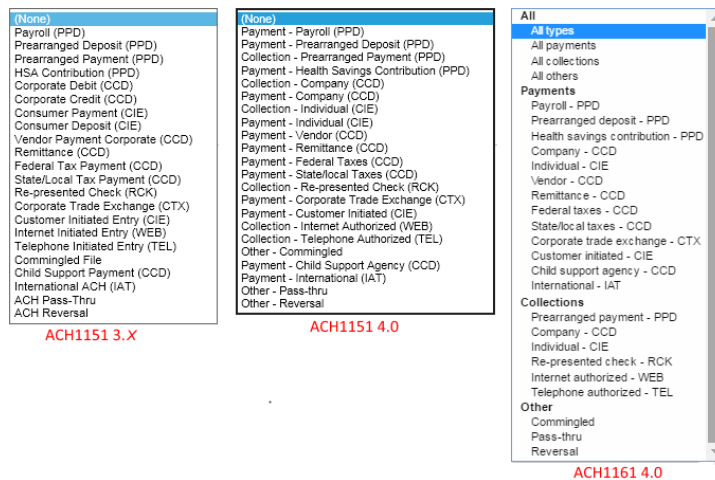
### ACH Transfer Types

We updated the ACH Transfer Types listed in the ACH Manager User Interface for Access Manager and Business Online. We list the changes in the table that follows.

X = the minor version (for example, Version 3.3)

<b>ACH Transfer Types: ACH Manager 3.X for Access Manager 5.X and Business Online 5.X</b>	<b>ACH Transfer Types: ACH Manager 4.0 for Access Manager 5.X and Business Online 5.X</b>	<b>ACH Transfer Types: ACH Manager 4. 0 for Business Online 6.0</b>
Payroll (PPD)	Payment – Payroll (PPD)	Payments Payroll – PPD
Prearranged Deposit (PPD)	Collection– Prearranged Deposit (PPD)	Collections Prearranged deposit – PPD
Prearranged Payment (PPD)	Payment–Prearranged Payment (PPD)	Payments Prearranged payment - PPD
HSA Contribution (PPD)	Payment – Health Savings Contribution (PPD)	Payments Health savings contribution – PPD
Corporate Debit (CCD)	Collection – Company (CCD)	Collections Company - CCD
Corporate Credit (CCD)	Payment – Company (CCD)	Payments Company - CCD
Consumer Payment (CIE)	Payment – Individual (CIE)	Payments Individual - CIE
Consumer Deposit (CIE)	Collection – Individual (CIE)	Collections Individual - CIE
Vendor Payment Corporate (CCD)	Payment – Vendor (CCD)	Payments Vendor - CCD
Remittance (CCD)	Payment – Remittance (CCD)	Payments Remittance - CCD
Federal Tax Payment (CCD)	Payment – Federal Taxes (CCD)	Payments Federal taxes – CCD
State/Local Tax Payment (CCD)	Payment – State/local Taxes (CCD)	Payments State/local taxes - CCD

ACH Transfer Types: ACH Manager 3.X for Access Manager 5.X and Business Online 5.X	ACH Transfer Types: ACH Manager 4.0 for Access Manager 5.X and Business Online 5.X	ACH Transfer Types: ACH Manager 4.0 for Business Online 6.0
Re-presented Check (RCK)	Collection – Re-presented Check (RCK)	Collections Re-presented check - RCK
Corporate Trade Exchange (CTX)	Payment – Corporate Trade Exchange (CTX)	Payments Corporate trade exchange - CTX
Customer Initiated Entry (CIE)	Payment – Customer Initiated (CIE)	Payments Customer initiated - CIE
Internet Initiated Entry (WEB)	Collection – Internet Authorized (WEB)	Collections Internet authorized - WEB
Telephone Initiated Entry (TEL)	Collection – Telephone Authorized (TEL)	Collections Telephone authorized - TEL
Commingled File	Other - Commingled	Other Commingled
Child Support Payment	Payment – Child Support Agency (CCD)	Payments Child support agencies - CCD
International ACH (IAT)	Payment - International (IAT)	Payments International - IAT
ACH Pass-Thru	Other – Pass-thru	Other Pass-thru
ACH Reversal	Other - Reversal	Other Reversal



Both the ACH Manger User Interface and ACH Manager Business Online User Interface use an updated ACH type list.

---

## Updates

The following is a list of additional program updates for the ACH Manager Version 4.0 release that are applicable regardless of which version of Business Online that you are on . We have updated the programs to:

- Display up to 80 characters in the **Add payment information** field for CTX transfers. Previously, the field only displayed 48 characters at a time.
- Include the appropriate prefix (for example, **Payment - Payroll** or **Collection - Internet Authorized**) in front of the **ACH Type** description for the Daily Reviewed ACH Transaction (ACH19002-003) report.
- No longer allow you to delete the default company for an institution and present you with an error message the moment you attempt to delete a default company. Previously, if you assigned a new default company (to replace the existing default company), the system allowed you to initiate the process of deleting the default company for an institution, which resulted in an error in processing.
- Include all columns on the Step 3- Field Definitions page associated with importing a delimited Non-NACHA file. Previously, the system did not always display all the columns on the Step 3 - Field Definitions page.
- No longer include extra spaces when you paste information into the **Transfer Description** field in the ACH Manager User Interface.
- Use the EBB Client ID when available, in order to retrieve account information from Connect3 when you establish a new template. Previously the system only used the key for the ACH Company which sometimes resulted with the system being unable to match the correct data points when it attempted to retrieve the information.
- Enable you to establish an ACH company without associating the user with an account. Previously if you tried to establish a new ACH company without associating the user with an account, the system did not retain the company in the database.
- Enable you to reverse an unbalanced file. Previously if you submitted a reversal for an unbalanced file, the system displayed the "Credit and Debit Amount should be equal" error message and did not process the reversal.
- Enable you to use an offset account on a reversal in a commingled file. Previously if you initiated the process for reversing an item in a commingle file, the system did not allow you to select the offset account.
- Only send the "Unable to process Memopost. Please contact system administrator" error message to the email addresses that you have defined in Global specifications located in the ACH Manager Administrator program. Previously, the system emailed this error message to addresses that you defined in the Global, Institution, and Company specifications if the system was unsuccessful in processing a memo post for remaining funds.
- Not error when you change ODFI Header specifications after you change any Institution specifications in the ACH Manager Administrator.

- Display the correct status of PDF and CSV batch export files. Previously the system displayed PDF and CSV exported files with a status of "Processed" even if the system encountered errors during the processing of the transfer.
- Allow you to inquire on a California state tax payment when you have defined the **Tax Agency Account** and **Tax Agency RT** fields. Previously if you established a new California state tax payment and did not define the **Tax Agency Account** and **Tax Agency RT** fields, the system did not allow you to inquire on the transfer.
- Not attempt to permanently delete users, from the database, who have created templates that are still in use. The system retains these users in the database, but keeps them from being displayed in the user interface. Previously the database cleanup failed when it attempted to delete users that had created templates that are still in use.
- Not send pending approval emails for recurring transfers that have already been preapproved through the auto-approval process with the **Auto Approve Future Recurring Transfers** specification in ACH Manager Administrator.
- Use the default company when you establish a new ACH user record. Previously the system did not apply any company record when you established a new ACH user.
- Not process deleted batches from a multibatch transfer. Previously, if you imported a multibatch transfer and then tried to delete a batch, the system still processed the batch even though it is listed as canceled.
- Not drop leading zeros from the Tax agency **Routing Transit** field located in the Payments section of a state tax payment in the ACH Manager User Interface program. Previously, if you performed a change to a state tax payment and the **Routing Transit** field had leading zeros, the system dropped the leading zeros and as a result the system did not process the transfer.
- Correctly allow the use of asterisks in taxpayer identification for the state of California payments. Previously the system did not accept asterisks in the taxpayer identification for the state of California, which had the potential to delay transactions posting to the receiving account.
- Correctly process imported Non-NACHA child support payments. Previously, the system generated an error on the Data Mapping page when you imported a Non-NACHA child support payment having a Non-Custodial Parent First Name with less than three characters and Non-Custodial Parent Last Name with less than seven characters.
- Use the Central Time zone when processing same day ACH transfers. For example, if you establish the Same Day Cutoff Time as 2:00 P.M., the cutoff time for same day ACH transfers is 2:00 P.M. CT.
- Correctly mask all but the last four digits of a memo post account number in the error email notification for a reversal that the system fails to process. Previously, if the system failed to process a reversal, the error email notification displayed the full account number from the memo post.
- Not fail when importing files using the FTP import process, even if you import duplicate files.
- Business Analytics Clients Only. Correctly import the Transaction Record - Receiving Account Integration Key for International ACH transfers into the Business Information manager system.

- Display the institution name on the top line of the File Totals By Effective Date (ACH1901) report. Previously, the system split the institution name between the top and second line. As a result, Director was unable to retrieve the report for the institution.
- Display the calendar icon for the **Tax Period End Date** on a new transfer established from a template. Previously, the system did not show the calendar icon and you had to manually type in the **Tax Period End Date**.
- Not display the "No Company Funding Account information found" error message when you inquire on or delete a transfer that no longer has a company associated with it.
- Not result in an error when you restore user access to State Tax Agency transfers. Previously if you revoked a user from being able to access State Tax Agency transfers and then reinstated permissions to access State Tax Agency transfers, the system generated an error message.
- Work more efficiently when you have a large number of users selected in the User Access section of an ACH template.
- Include leading zeros in the **R/T Number** field on the Exception page when you process a Non-NACHA transfer. Previously, if you processed a Non-NACHA file, the system dropped leading zeros from the **R/T Number** field on the Exception page.
- Apply the correct **Effective Date** in the PDF or CSV reports that you can generate when you inquire on a transfer using the ACH Manager User Interface. Previously, the system used the **Approved Date** for the transfer in place of the **Effective Date** in the report. As a result, the report could list a different **Effective Date** if the **Approval Date** was not the same day as the **Effective Date**. This issue did not impact the actual transfer.

## ACH Manager Updates for Business Online 6.0 Clients

The following is a list of additional program updates for the ACH Manager Version 4.0 release that are associated with the Business Online 6.0. We have updated the programs to:

- Enable you to edit the **Amount Type 1** field when you submit a State Tax Payment. Previously the system predefined this field according to the **Tax Agency** that the user specified.
- Correctly display the same day status of a transfer when you inquire on a transfer that a user initiated using the ACH transfer widget on the Business Online Home page.
- Verify the user role specifications for viewing templates in the Business Online widget. Previously, the system allowed users to view templates in the Business Online widget regardless of the role specifications of the user.
- Not error if you use quotation marks (") as a Text Qualifier when you import a Non-NACHA file using the ACH Manager User Interface.
- Apply the correct user rights for importing an unbalanced NACHA file. Previously, the system enabled all users the ability to import an unbalanced NACHA file regardless of their user role settings.
- Correctly process ASCII values when you import a NACHA file. Previously, if you imported a NACHA file that contained a ASCII values, the system responded with a hexadecimal error and it displayed the "The webpage cannot be found" message if you tried to perform an inquiry or change to the transfer.
- Business Analytics Clients Only. Correctly import the Transaction Record - Receiving Account Integration Key for International ACH transfers into the Business Information manager system.



## Appendix A - Field Name Changes

We updated many of the field names from the legacy ACH Manager User interface (Access Manager and Business Online 5.X) to the new ACH User Interface for Business Online 6.0 in order to maintain an uniform look with the design changes that we made for Business Online 6.0. We list the changes and their location in the table that follows.

X = the minor version (for example, Version 5.4)

### Common Transfer Overview

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Total Credit Amount	Total deposit
Total Debit Amount	Total withdrawal
Transfer Type	Type
Recurring Frequency	Frequency
Recurring End Date	End date
Non-Processing Date Option	For non-business day use
Company Name	Company
Company Entry Description	Company Description

### Transfer From/Transfer To and Pay from/Pay to

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Account Number	Account
Employee Name	Name
Employee ID	Identification
R/T Number	Routing transit

### Batch

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Batch	Name
Company Name	Company
Company Entry Description	Company description

## Child Support Payment/Child support agencies

### Transfer To/Pay to

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
R/T Number	Routing transit
Medical Support Identifier	Medical support
FIPS Code	County (FIPS) code
Employment Termination Identifier	Employment status

## Federal Tax Payment

### Payment Details/Payments

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Tax Description/Tax Type Code	Tax Description
Amount Type	Type
Amount Type Description	Type Description

## International ACH Overview

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Foreign Exchange Reference	Reference
Foreign Exchange Indicator	Indicator
Foreign Exchange Reference Indicator	Reference indicator
Secondary Operator OFAC Screening Indicator	Secondary Operator
ISO Originating Currency Code	Originating currency
ISO Destination Currency Code	Destination currency
ISO Destination Country Code	Destination country

**Transfer To/Pay to [Originator]**

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
Originator Name	Name
Originator City	City
Originator Street Address	Street
Originator State/Providence	State
Originator Postal Code	Postal code
Originator Country	Country
Originator DFI Identification Number Qualifier	Identification qualifier
Originator DFI Identification	Identification
Originator DFI Branch Country Code	Branch country code

**Transfer To/Pay to [Receiver]**

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
Receiver Name	Name
Receiver City	City
Receiver Street Address	Street
Receiver State/Providence	State
Receiver Postal Code	Postal code
Receiver Country	Country
Receiving DFI Identification Number Qualifier	Identification qualifier
Receiving DFI Identification	Identification
Receiving DFI Branch Country Code	Branch country code

**Correspondent Bank Information**

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
Identification Number	Identification
Identification Number Qualifier	ID qualifier

## State Tax Payments

### Payment Details/Payments

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Taxpayer ID	Identification
Tax Description/Tax Type Code	Tax description
Taxpayer Verification	Verification
Tax Agency Account	Account
Tax Agency RT	Routing transit
Amount Type Description	Type description

### Templates

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Amount Range	From amount To amount

### User Access

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
All User Access (including new added users)	All current and future users Specific users

### Transfer From/Pay from

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Default Amount	Amount

**Transfer To/Pay to**

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Employee Name	Name
Employee ID	Identification

**File Import Template**

**NACHA**

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Amount Range	From amount To amount

**User Access**

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
All User Access (including new added users)	All current and future users Specific Users

**Non-NACHA**

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
ACH Type	Type
Number of Header Rows to Exclude Number of Footer Rows to Exclude	Number of rows to exclude Header Footer
R/T Number	Routing transit
Employee Name	Name
Employee ID	Identification
Account Number	Account

**Offset Account Options**

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Add Offset Account to File	Select offset account

**User Access**

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
All User Access (including new added users)	All current and future users Specific Users



**Quick Reference Guide**

## **ACH for Business Online User Interface**

- Affects:** ACH Programs
- Action Required:** Complete the steps in this quick reference guide as necessary according to the needs of your institution.
- Questions:** Contact a member of the E-Commerce Solutions team at 1-855-237-7378. When the system prompts you, enter your Client ID, press the pound sign, enter option 5 and then option 4.
- Questions:** Contact a member of your respective client service team.



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## Establish a New ACH Payment

You can generate a new ACH payment using the **+ New payment** functionality.

### To establish a new ACH payment

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select **+ New payment**. The system displays the New payment dialog box.
5. Select the appropriate **Type** (for example, Payroll - PPD) from the drop-down list. Click **Continue**. The system displays the New payment page.
6. Type the **Description** of the transfer (for example, Monthly Payroll).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
 

**Note:**

In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Select the **Same day** check box to process the transfer the same day.
10. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
11. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.
 

**Note:**

When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of a recurring transfer as the **End date**.
12. Select the appropriate option for processing a recurring transfer on a nonprocessing date from the **For non-business day use** drop-down list.
13. Type the **Company description**.
14. In the Pay from section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.
15. In the Pay to section, complete the following:
  - a. Type the **Name** of the recipient.
  - b. Type the **Identification** number of the recipient.
  - c. Type the **Routing transit** number of recipient.
  - d. Type the **Account number** of the recipient.
  - e. Select the appropriate **Account** type.
  - f. Type the **Amount** to deposit in the recipient's account.
16. Click **Complete ACH**, the system displays the processing results page.
17. Repeat steps 4 through 16 to generate additional transfers.
18. Sign out of Business Online.

## Establish a New ACH Collection

You can generate a new ACH collection using the **+ New ACH collection** functionality.

### To establish a new ACH collection

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select **+ New collection**. The system displays the New collection dialog box.
5. Select the appropriate **Type** (for example, Prearranged payment- PPD) from the drop-down list. Click **Continue**. The system displays the New collection page.
6. Type the **Description** of the transfer (for example, Monthly service contract).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
 

**Note:**

In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Select the **Same day** check box to process the transfer the same day.
10. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
11. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.
 

**Note:**

When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.
12. Select the appropriate option for processing a recurring transfer on a nonprocessing date in the **For non-business day use** drop-down list.
13. Type the **Company description**.
14. In the Pay from section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.
15. In the Pay to section, complete the following:
  - a. Type the **Name** of the recipient.
  - b. Type the **Identification** number of the recipient.
  - c. Type the **Routing transit** number of recipient.
  - d. Type the **Account number** of the recipient.
  - e. Select the appropriate **Account** type.
  - f. Type the **Amount** to deposit in the recipient's account.
16. Click **Complete ACH**, the system displays the processing results page.
17. Repeat steps 4 through 16 to generate additional transfers.
18. Sign out of Business Online.

## Inquire into an ACH Payment or Collection

You can find information about ACH transfers using Inquire ACH Transfer functionality.

### To inquire into an ACH payment or collection

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Type search criteria as needed then click **Submit**. The system displays a list of transfers on the ACH Activity page.
5. Locate the ACH transfer that you want to inquire into and click the down arrow next to the transfer to view a brief overview of the transfer.
6. Locate the ACH transfer that you want to inquire into and click on the **Description** hyperlink that the system associates with that particular transfer. The system displays the ACH transfer details page.
7. Review the ACH transfer. Complete steps 7 through 10 as needed.
8. To generate a report, click **Report**. The system displays the Transfer report dialog box.
9. Select **PDF (.pdf)** or **Comma separated value (.csv)** from the **Format** drop-down list and click **Download report**.
10. Click **Return to ACH activity**. The system displays the ACH Activity list page.
11. Repeat steps 2 through 10 to inquire into additional ACH transfers.
12. Sign out of Business Online.

# Modify an ACH Payment or Collection

You can modify ACH transfers using Change ACH Transfer functionality.

## To modify an ACH payment or collection

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click **Edit** for the appropriate transfer from the list. The system displays the edit page for the transfer.
5. In the **Description** field, modify the name of the transfer as needed (for example, Wash Orchards Payroll becomes Wash Orch Pay).
6. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
7. Type the date that you intend the ACH transfer to process in the **Effective date** field.
8. Modify the frequency with which the ACH transfer occurs in the **Frequency** field.

**Note:**

When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.

9. Select the appropriate payment schedule conditions from the **For non-business day use** drop-down list.
10. Modify the description according to your needs in the **Company description** field.
11. Modify the information in the fields populating the Pay from section and the Pay to section as needed.
12. Click **Complete ACH**. The system displays the confirmation page.
13. Sign out of Business Online.

---

## Review ACH Transfers

Review ACH Transfer functionality ensures that individual ACH users or institutions can review and approve ACH transfers before the system processes them.

### To review an ACH transfer

1. Sign in to Business Online. The system displays Business Online.
2. Select the appropriate check boxes for the transfers listed in the ACH section of the Payments & Transfers widget on the home page.
3. Select **Review ACH Transfer** and then click **Submit**. The system displays the Review ACH Transfers list.
4. Locate the ACH transfers that require review from the ACH section of the Payments Transfers widget on the home page and select **Approve** or **Disapprove**. The system displays the Security Challenge dialog box.

**Note:**

You can approve or disapprove all of the ACH transfers populating the ACH Transfers list by selecting the **Description** check box.

5. Type the appropriate token response and click **Complete Challenge**.
6. Sign out of Business Online.

---

## Delete ACH Transfers

Delete ACH Transfer functionality ensures that an ACH user can delete saved ACH transfers or ACH transfers that have not completed processing.

### To delete an ACH transfer

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Use the **Search activity** fields to narrow the list of ACH transfers that the system returns.
5. Click **Delete** for the appropriate transfer. The system displays the Delete transfer page
6. Recurring ACH Transfers Only. Select the appropriate value from the **Deletion type** drop-down list.
7. Click **Delete ACH**. The system displays the processing results page.
8. Repeat steps 2 through 7 to delete additional ACH transfers.
9. Sign out of Business Online.



## Establish a New ACH Transfer Using an Existing ACH Transfer

You can generate new ACH transfers using an existing ACH transfer when you use New Change ACH Transfer functionality.

### To establish a new ACH transfer using an existing ACH transfer

1. Sign in to Business Online. The system displays Business Online.
  2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
  3. Select **ACH**. The system displays the ACH transfer page.
  4. Locate the appropriate transfer that you want use and click **Copy**. The system displays the [Transfer name] page.
  5. In the **Description** field, type the name of the new transfer (for example, Wash Orchards Payroll).
  6. Select the tax identification number that the system associates with the transfer in the **Tax identification number** drop-down list.
- Note:**
- In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
7. Type the date that you intend the new ACH transfer to process in the **Effective date** field.
  8. Optional. Select the **Same day** check box to process the transfer the same business day.
  9. Optional. Select the **Repeat** check box to define the **Frequency** that the transfer occurs, the **End date** and the **For Non-business day use** option.
  10. Type the appropriate information in the fields populating the Transfer from section and the Transfer to section.
  11. Click **Complete ACH**. The system displays the processing results page.
  12. Click **Return to ACH activity** to return to the ACH Activity list or click **Save as template** to initiate the process of establishing a new template based on the transfer that you just established.
  13. Repeat steps 2 through 12 to generate additional transfers.
  14. Sign out of Business Online.

## Generating PDF Formatted Reports – Transfers

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in a PDF format when inquiring into individual transfers and transfer templates.

### Generate PDF formatted reports for ACH transfers

1. Sign in to Business Online. The system displays Business Online.
  2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
  3. Select **ACH**. The system displays the ACH transfer page.
  4. Use the search criteria to narrow the list of transfers and click **Search**. The system refreshes the page with the new search results.
  5. Click **Report** to generate a report for all items that the system displays. The system displays the Activity report dialog box.
  6. Select the appropriate **Type** check boxes (for example, **File information**, **Batch information**, or **Transactions**) for the information that you want the system to include in the report.
- Note:**  
If you select more than one **Type** check box, the system compiles the report in a Zip file.
7. Select **PDF** from the **Format** drop-down list.
  8. Click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.

**Note:**

By default, the system generates a PDF formatted report that uses the naming convention **TransferDetail\_MMDDYYYYHHMMSS.pdf**.

*MM* = the month that the system generates the PDF report.

*DD* = the day that the system generates the PDF report.

*YYYY* = the year that the system generates the PDF report.

*HH* = the time of day in hours that the system generates the PDF report.

*MM* = the time of day in minutes that the system generates the PDF report.

*SS* = the time of day in seconds that the system generates the PDF report.

9. Once you save the PDF formatted report, open the report in Adobe Reader. The system displays the PDF formatted report for the ACH transfer.
10. When you complete your review of the report, close Adobe Reader.
11. Repeat steps 3 through 10 for each set of ACH transfers that you want to generate a PDF formatted report for.
12. Sign out of Business Online.

## Generating PDF Formatted Reports – Templates

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in a PDF format when inquiring into individual transfers and transfer templates.

### Generate PDF formatted reports for ACH templates

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of templates.
5. Click the **Report** button. The system displays the Template report dialog box.
6. Select the appropriate check boxes for the templates that you want to include in the report, select **PDF (.pdf)** from the **Format** drop-down list and click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.
7. Once you save the PDF formatted report, open the report in Adobe Reader. The system displays the PDF formatted report for the ACH template.
8. When you complete your review of the report, close Adobe Reader.
9. Repeat steps 4 through 8 for each set of ACH transfers that you want to generate a PDF formatted report for.
10. Sign out of Business Online.

#### Note:

By default, the system generates a PDF formatted report that uses the naming convention **TemplateList\_MMDDYYYYHHMMSS.pdf**.

*MM* = the month that the system generates the PDF report.

*DD* = the day that the system generates the PDF report.

*YYYY* = the year that the system generates the PDF report.

*HH* = the time of day in hours that the system generates the PDF report.

*MM* = the time of day in minutes that the system generates the PDF report.

*SS* = the time of day in seconds that the system generates the PDF report.

## Generate CSV Formatted Reports – Transfers

Export functionality provides users with the ability to generate ACH transfers in a CSV formatted report when inquiring into individual transfers and transfer templates.

### Generate CSV formatted reports for ACH transfers

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Use the search criteria to narrow the list of transfers and click **Search**. The system refreshes the page with the new search results.
5. Click **Report** to generate a report for all items that the system displays. The system displays the Activity report dialog box.
6. Select the appropriate **Type** check boxes (for example, **File information**, **Batch information**, or **Transactions**) for the information that you want the system to include in the report.
7. Select **Comma separated values** from the **Format** drop-down list.
8. Click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.
9. Once you save the CSV formatted report, open the report in a program like Microsoft Excel. The system displays the CSV formatted report for the ACH transfer.
10. When you complete your review of the report, close the report.
11. Repeat steps 3 through 10 for each set of ACH transfers that you want to generate a CSV formatted report for.
12. Sign out of Business Online.

*MM* = the time of day in minutes that the system generates the CSV report.

*SS* = the time of day in seconds that the system generates the CSV report.

#### Note:

If you select more than one **Type** check box, the system compiles the report in a Zip file.

#### Note:

By default, the system generates the CSV formatted report using the naming convention **TransferDetail\_MMDDYYYYHHMMSS.csv**.

*MM* = the month that the system generates the CSV report.

*DD* = the day that the system generates the CSV report.

*YYYY* = the year that the system generates the CSV report.

*HH* = the time of day in hours that the system generates the CSV report.

## Generating CSV Formatted Reports – Templates

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in a CSV format when inquiring into individual transfers and transfer templates.

### Generate CSV formatted reports for ACH templates

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of templates.
5. Click the **Report** button. The system displays the Template report dialog box.
6. Select the appropriate check boxes for the templates that you want to include in the report, select **Comma-separated value (.csv)** from the **Format** drop-down list and click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.
7. Once you save the CSV formatted report, open the report in Microsoft Excel. The system displays the CSV formatted report for the ACH template.
8. When you complete your review of the report, close Microsoft Excel.
9. Repeat steps 4 through 8 for each set of ACH transfers that you want to generate a CSV formatted report for.
10. Sign out of Business Online.

#### Note:

By default, the system generates a CSV formatted report that uses the naming convention **TemplateList\_MMDDYYYYHHMMSS.csv**.

*MM* = the month that the system generates the CSV report.

*DD* = the day that the system generates the CSV report.

*YYYY* = the year that the system generates the CSV report.

*HH* = the time of day in hours that the system generates the CSV report.

*MM* = the time of day in minutes that the system generates the CSV report.

*SS* = the time of day in seconds that the system generates the CSV report.

## Import a NACHA File Using an Existing Template

Import ACH Transfer functionality for NACHA files enables you to import a stored NACHA transfer file against a stored template. The system validates the transfer type and amount range (total transfer amount) stipulated in a selected template against the values in the imported ACH file. If the validation fails, the system displays an error message and the import process cannot continue.

**Note:**

ACH users who do not have access to stored templates can only import files without using a template.

### Import a NACHA file formatted transfer using an existing template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.
5. Select **NACHA** as the Import type.
6. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
7. Select the file to upload and click **Open**. The system displays the Import file page.
8. Select the appropriate **Template** from the drop-down list.
9. Click **Continue**. The system displays the File summary page.
10. Click the **Review ACH** button. The system displays the transfer Activity edit page.
11. Review the transfer details and make any desired changes, and then click **Complete ACH**. The system displays the confirmation page.
12. Sign out of Business Online.

## Import a Non-NACHA File Using an Existing Template

Import ACH Transfer functionality for non-NACHA files enables users to import a stored transfer file against an existing template. The ACH transfer system validates the tax identification number, transfer type, and amount range (that is, total transfer amount) stipulated in a selected template against the values in the imported ACH file. If the validation fails, the system displays an error message and the import process cannot continue.

**Note:**

ACH users who do not have access to stored templates can only import files without using a template.

### Import a Non-NACHA formatted transfer using an existing template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.
5. Select **Non-NACHA**.
6. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
7. Select the file to import and click **Open**. The system displays the Import file page.
8. Select the appropriate **Template** from the drop-down list.
9. Click **Continue**. The system displays the New NACHA file import template page.
10. Review the content. If the system prompts you, type the **Effective date** and click **Continue**. The system displays the Import file [File Name] page.
11. Click **Complete ACH**. The system displays a status message about the imported file.
12. Click **Return to ACH activity**.
13. Sign out of Business Online.

---

## Import a NACHA File Without Using a Template

Import ACH Transfer functionality for NACHA files enables users to import a stored NACHA transfer file without validating it against the fields stored in an existing NACHA template.

**Note:**

ACH users who do not have access to stored templates can only import files without using a template. The import process does not display the **Template** field for these users.

### Import a NACHA file without using a template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.
5. Select **NACHA**.
6. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
7. Select the file to import and click **Open**. The system displays the Import file page.
8. Select **Import without using a template** from the **Template** drop-down list.
9. Select the tax ID number from the **Tax identification number** drop-down list.
10. Select the appropriate ACH transfer type from the **Type** drop-down list.
11. Click **Continue**. The system displays the Import file - [File Name] page.
12. Click **Review ACH**. The system displays the transfer Activity edit page.
13. Review the transfer details and make any desired changes, and then click **Complete ACH**. The system displays the confirmation page.
14. Sign out of Business Online.



## Import a Non-NACHA File Using a New Template

Import ACH Transfer functionality for non-NACHA files enables users to import a stored transfer using a new template. The system validates the transfer type and any other applicable information. If the validation fails, a message displays and the import process cannot continue.

### Import a Non-NACHA file using a new template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **+ Import file** hyperlink. The system displays the Import file page.
5. In the Import file section, complete the following:
  - a. Select **Non-NACHA**.
  - b. Select the **File location** using the **Browse** button.
  - c. Select **Create a new template** from the **Template** drop-down list.
  - d. Select the ACH transfer type from the **Type** drop-down list.
6. Click **Continue**. The system displays the Import file page with all the import details.
7. Complete the following:
  - a. Type the **Template name**.
  - b. Select the **Tax identification number** from the drop-down list.
  - c. Select the **Template group** from the drop-down list.
  - d. Select the appropriate **Insert decimals into amounts option**.
  - e. Select **Delimited** or **Fixed width** as the file format.
  - f. Type the number of **Header** and **Footer** rows to exclude.
  - g. Select the **Text qualifier** from the drop-down list.
  - h. Select all appropriate **Column** options.
8. In the Apply additional values section select the appropriate **Type** from the drop-down list.
9. In the Offset account options section, select whether you want the system to apply an offset.
10. In the Effective date section, select whether the system uses the **Date in file**, **Prompt for date**, or the **Default current business date**.
11. In the User access section, select either **All current and future users** or **Specific users**.
12. Click **Continue**. The system displays the Import file - [Template Name] page which provides an overview of the data mapping.
13. Type the **Effective date** and click **Continue**. The system displays the File summary page.
14. Sign out of Business Online.

## Import ACH Pass-Thru Files

ACH Pass-Thru functionality extends your ability to indicate how the system handles individual batches populating an imported NACHA formatted transfer file, once it completes the import process.

### To import an ACH Pass-Thru file

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Activity tab for importing files.
5. Complete the following:
  - a. Select **NACHA**.
  - b. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
  - c. Select the appropriate **Template** from the drop-down list.
  - d. Select the appropriate **Tax identification number** from the drop-down list.
  - e. Select **Pass-thru** from the **Type** drop-down list.
6. Click **Continue**. The system displays the Import file [Import File Name] page.
7. For each batch that populates in the ACH Pass-thru file, specify whether the system discards, saves, or processes the batch by selecting **Discard**, **Save** or **Process** for each batch.

#### Note:

If you select the **Discard All** option but do not want to discard all batches, ensure that you mark or save at least one of the batches in the ACH Pass-thru file for processing.

8. Click **Complete ACH**. The system displays a message indicating the status of the file.
9. Click **Return to ACH Activity**. The system displays the Activity tab page.
10. Repeat steps 2 through 9 to import additional ACH Pass-Thru files.
11. Sign out of Business Online.

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## Review ACH Templates

Approve new or modified ACH Transfer Templates before the template is available to use in a live environment with the Review ACH Template functionality.

### Review ACH templates

1. Sign in to Business Online. The system displays Business Online.
2. Select **Administration**. The system displays the ACH Template administration page.
3. Use the Search activity options (for example, **Template type**) to locate templates that need approval.
4. Select the check-box for the appropriate template that needs approval and click **Approve**. The system displays the ACH Template administration page and adds the approved template to the list of Approved templates.
5. Optional. Click the **Print** icon to print the list of templates that need approval.
6. Sign out of Business Online.

## View Incoming ACH Transfers

New Incoming ACH capabilities enable you to view incoming transfers and details of transfers. Incoming ACH provides you with information regarding all incoming ACH transfers for individual accounts to help improve account maintenance and financial management.

### View incoming ACH transfers

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select **Incoming ACH** and then click **Submit**. The system displays the User List dialog box.
5. Locate the appropriate user and click the name hyperlink (for example, George Washington) to view the list of accounts for the user that you selected. The system displays the Account Selection dialog box.
6. Select the check box for the appropriate **Account Number** (for example, XXXXXX47). Click **Submit**. The system displays the Incoming ACH dialog box.
7. To view more information regarding the incoming ACH transfer, click the **Trace Number** hyperlink. The system displays the ACH Trace dialog box.
8. Click the **View File Details** hyperlink to view detailed information regarding the incoming ACH transfer. The system displays the File Details dialog box.
9. Review the information and click **Done**.
10. Sign out of Business Online.

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## Reverse ACH Transfers

Quickly reverse ACH transactions by inquiring into a batch or a specific transaction. This enables you to easily reverse a specific transaction, multiple transactions, or an entire batch. The system processes reversals and memo posts to all affected accounts.

### To reverse an ACH transfer

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH Activity page.
4. Click **Reverse** for the associated transfer. The system displays the transfer page.
5. Click **Reverse ACH**. The system displays the ACH List page.
6. Sign out of Business Online.

## Establish a New ACH Template

The ACH transfer system provides easy-to-use templates for many transfer types, including payroll, tax payments, consumer debits and credits, cash concentration, disbursements, and vendor payments. ACH Transfer templates enable you to automatically define information about the receiving institution and to add multiple ACH transfers using easy to use templates. You can leverage all templates at any time, without having to reestablish each transfer one at a time. Any time that you generate or process a new template, the system requires approvals in order for it to process transfers as accurately as possible.

### Note:

To establish templates based on NACHA standard or non-NACHA (fixed width or delimited) file formats, use the ACH File Import Template function.

### Establish a new ACH transfer template

1. Sign in to Business Online. The system displays Business Online.
  2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
  3. Select **ACH**. The system displays the ACH transfer page.
  4. Click the **Templates** tab. The system displays a list of available templates.
  5. Click **+ New payment template**. The system displays the New payment template dialog box.
  6. Select **Payroll - PPD** from the **Type** drop-down list and click **Continue**. The system displays the New Template page.
- Note:**  
We use the **Payroll - PPD** as an example only.
7. Complete the following:
    - a. Type a **Template name**.
    - b. Select the **Tax identification number** from the drop-down list.
    - c. Select the **Template group** from the drop-down list.
    - d. Select the **Repeat** check box if the template is for recurring transfers.
    - e. Type the **From amount**.
    - f. Type the **To amount**.
    - g. Select the **Frequency** from the drop-down list.
  8. In the User access section, complete the following:
    - a. To enable the template for all users select **All current and future users**.
    - b. To enable the template for specific users, select **Specific users**. Select the appropriate check boxes for each user that you want to have access to the template.
  9. In the Pay from section, complete the following:
    - a. Optional. Type the **Account** number to filter by the account number of the Originating Depository Financial Institution (ODFI).
    - b. Optional. Type the **Amount** to filter by the amount to be paid from the specified accounts to be debited.
    - c. Optional. Type the **Identification** to filter by the identification number that the system associates with the originator of the transfer.
    - d. Optional. Type the **Name**, to filter by the name of the customer that the system associates with the account it debits from.
    - e. Optional. Click the **Pay all** switch to turn on the **Hold** option for all transfers in the batch.
    - f. Type the **Identification**.
    - g. Type the **Name**.
    - h. Optional. Type any **Discretionary data**.
    - i. Optional. Type the **Payment information** to include notes about the transfer.
  10. In the Pay to section, complete the following:
    - a. Type the **Name** of the recipient.
    - b. Type the **Identification** number of the recipient.
    - c. Type the **Routing transit** number of recipient.
    - d. Type the **Account number** of the recipient.

- e. Select the appropriate **Account** type from the drop-down list.
  - f. Type the **Amount** to deposit in the recipient's account.
11. Select the appropriate **Template Group** from the drop-down list.
  12. Click **Save**.
  13. Sign out of Business Online.

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## Edit an ACH Template

You can modify ACH templates using Edit template functionality.

### Edit an ACH transfer template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **Edit** for the template that you want to edit. The system displays the Edit template dialog box.
6. In the Description section, modify the **Template name**, **Template group**, **From account**, and **To amount** as needed.
7. In the User access section, modify any user access specifications as needed.
8. Modify the information in the fields populating the Pay from section and the Pay to section as needed.
9. Click **Save**.
10. Sign out of Business Online.



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## Delete an ACH Template

Delete Template functionality enables you to delete templates that you no longer have a need for.

### Delete a transfer template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **Delete** for the template that you want to delete. The system displays the delete Template page for the template that you specified.
6. Click **Delete Template**. The system displays the Templates page.
7. Sign out of Business Online.