

## ***Transaction Guide: ACH***

BUSINESS ONLINE BANKING incorporates payment modules to assist you in controlling and managing payment services provided by First Bank, Inc. Through the appropriate Payments Module you can create single use payments by using the Enter option or schedule recurring payments by using the Templates option.

You will also be able to access, modify or view your pending transactions in the Pending screen and finally, track all processed payment transactions in the History screen.

This chapter describes how to:

- ◆ Begin Your Session
- ◆ Create ACH Transactions
- ◆ Single use ACH Transactions
- ◆ Create a Template
- ◆ View and Modify Pending ACH Payments
- ◆ Import External Payment Files
- ◆ View History

### **Getting Started – Begin Your Session**

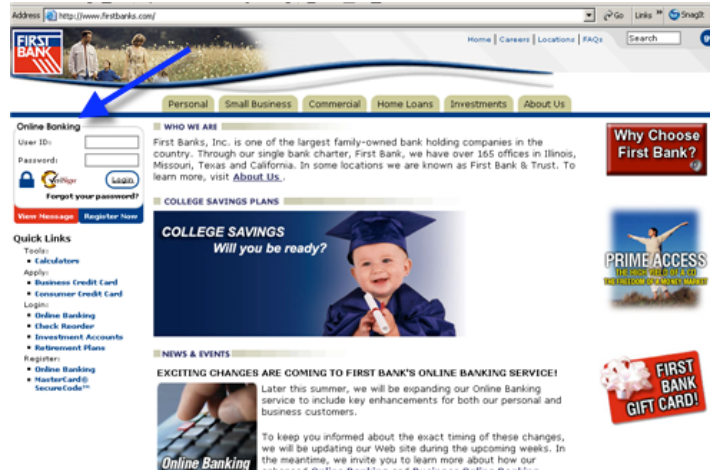
General payment information describes terms and functions common to all Payment type modules.

#### ***This section includes:***

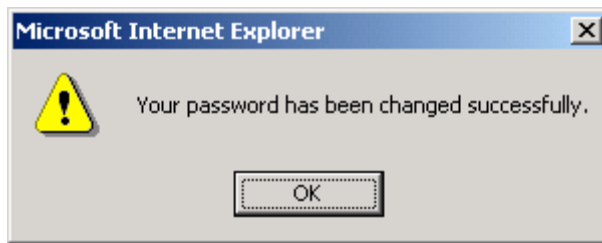
- ◆ Login to BUSINESS ONLINE BANKING
- ◆ Beginning the ACH Payment Module
- ◆ Common Payment functions: Enter, Pending, Templates, and History

### Login to Business Online Banking

Users are required to enter a User ID and a password upon login. Enter your secure information and Click “Login”.



If this is your first time signing onto the system, you will be prompted to change your password. Please do so and Click ‘Submit’ to proceed

A screenshot of a 'Change Password' form. The title is 'Change Password'. Below the title, it says 'To change your password, complete the form below and click on submit.' There are three input fields: 'Current Password:', 'New Password:', and 'Confirm New Password:'. The 'New Password:' field has a note: '(Must be 6-20 characters and contain at least 1 number and 1 letter and is case sensitive.)'. A 'Submit' button is at the bottom.

The system will begin retrieving your data. This process may take a few moments depending on the amount of activity that is stored for each of your accounts.



**Summary** PRINT

Welcome Jane Doe. Last time you logged in was 06/02/2005 09:55 AM.

[Accounts](#)  
[Account Transfers](#)  
[ACH](#)  
[Wire Transfer](#)  
[Bill Payment](#)  
[Stop Payment](#)  
[Messaging](#)  
[Administration](#)  
[Customer Service](#)  
[Log Off](#)

**Business Checking Accounts**

Account Number	Account Name	Ledger Balance	Collected Balance	As Of
9465100614	Checking TEST	\$50.00	\$50.00	05/11/2005

**Business Money Market Accounts**

Account Number	Account Name	Ledger Balance	Collected Balance	As Of
9465100627	Test Money Market	\$50.00	\$50.00	05/11/2005

**Lockbox as of 06/02/2005**

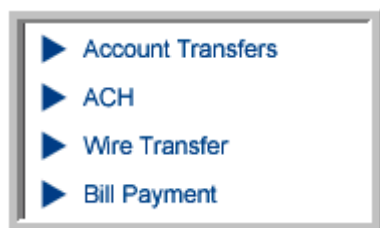
Account Number	Account Name	Deposits
No transactions for this period.		

**Controlled Disbursement as of 06/02/2005**

Account Number	Account Name	Clearings
No transactions for this period.		

### Payment Modules

BUSINESS ONLINE BANKING supports various Payment Modules and types. The Payment options that your company is enrolled in will be located within the left navigation bar.



**Currently, the payment methods available are:**

#### **ACH - \*\*\*Covered in this Guide \*\*\***

- ◆ Originate payments from one company to another company or move funds between branches of an organization.
- ◆ Originate payments (such as payroll) between a corporate and consumer account.
- ◆ Originate tax payments for state and federal tax authorities supported by BUSINESS ONLINE BANKING.

Also available are:

**Wire Transfers** – Used to move funds between corporate accounts in the U.S. or US dollars to countries outside of the U.S. on an intra-day basis.

**Account Transfers** – Used to move same-day funds between accounts housed at First Bank under the same Company.

### ***ACH Payment Module Functions***

In order to initiate transactions within any of the Payment Modules, the following functions are available. All functions are located within the left navigation bar and listed under their respective Payment Module:

**Enter** – This function allows to you enter information for ACH payments, either one time payments or regularly scheduled payments using a predefined Template.

**Pending** – The Pending screen contains payments waiting to be approved, released, balanced, or the applicable processing date. Payments in the Pending list can be cancelled or modified prior to being released to the bank.

**Templates** – Use this function when creating a payment file that will be used multiple times with minimal maintenance to the data.

**History** – The History screen for ACH payments displays payments and/or batches that have been processed or cancelled during the last 30 days. The list displays pertinent data regarding Name, Amount, Effective Date, Status, and Entered By. Use the Search button in any of the payment History Screens for easy research.

### ***ACH Payments***

This section describes:

- ◆ General Rules for ACH Payments
- ◆ Creating an ACH Payment
- ◆ Single-Use ACH Payments
- ◆ Template Creation
- ◆ ACH History

### ***General ACH Payment Information***

- ◆ All ACH batches must move through the 3-step process of Create, Approve and Release before being submitted to the Bank for processing.

- ◆ All ACH Batches must be “balanced” with an offsetting transaction before being submitted to the bank for processing.
- ◆ ACH payments must be effective dated and sent to the Bank at least one business day prior to the desired settlement date. Direct deposit of payroll should be effective dated at least two (2) days prior to the desired settlement date.
- ◆ Payments must be released to First Bank, Inc. between 7:30 a.m. and 5:30 p.m. CST for same-day processing.

**NOTE:**

Your company’s payment policy should be adhered to when authorizing individuals for one or more of these processing steps. One individual or several individuals may be granted authority for one or more of the processing steps. Refer to the Company Administration Module for more information about User Authority for Payment Processing.

***The ACH Payment Module Navigation Options***

After opening the ACH Payment Module located within the left navigation bar, you will see a list of available functions: Enter, Pending, Templates, and History.

Each of these functions will be covered in this Chapter.

**Create an ACH Payment**

The Enter function is used to create either a single-use payment file or a regularly used file (Template).

To create a *single-use* ACH payment, perform the following actions:

1. At the ACH module, Click on the Enter function located within the left navigation bar.
2. Name the ACH Batch in the Name field.

**NOTE:** This is a required field and must be populated with alphanumeric data.

3. In the **Use Template Field** the selection should remain as **None**

**Enter ACH Batch**

Batch

Use Template: - None -

Name: [ ]

Type: - Please Select -

Credits	Number	Total	Debits	Number	Total
0		\$0.00	0		\$0.00

Detail

Individual Name	Individual ID	ABA Number	Account Number	Amount	Tran Type	Pnt
				0.00	[Ck Cr]	[ ]
				0.00	[Ck Cr]	[ ]
				0.00	[Ck Cr]	[ ]
				0.00	[Ck Cr]	[ ]
				0.00	[Ck Cr]	[ ]
				0.00	[Ck Cr]	[ ]
				0.00	[Ck Cr]	[ ]
				0.00	[Ck Cr]	[ ]
				0.00	[Ck Cr]	[ ]

<< Items 1 - 10 of 10 >> Add Import Sort Search Reset Balance

Addenda

Addenda Record Add Addenda Templates

4. Select the ACH Batch Type

Name: [ ]

Type: - Please Select -

- Please Select -
- (CCD) Cash Concentration & Disbursements
- (CTX) Corporate Trade Exchange
- (PPD) Billing/Payroll
- (TXP) Tax Payment

Account: [ ]

Pnt: [ ]

5. Enter in the information for the fields that are listed.
6. Select the Tran Type for each item as you enter the data.

**NOTE:** ACH batches must consist of the same type of transaction, all debits or all credits.

Amount	Tran Type	Pnt
0.00	Ck Cr	<input type="checkbox"/>
0.00	Ck Dr	<input type="checkbox"/>
0.00	Ck Cr	<input type="checkbox"/>
0.00	Sv Dr	<input type="checkbox"/>
0.00	Sv Cr	<input type="checkbox"/>
0.00	GL Dr	<input type="checkbox"/>
0.00	GL Cr	<input type="checkbox"/>
0.00	Ln Cr	<input type="checkbox"/>
0.00	Ck Cr	<input type="checkbox"/>
0.00	Ck Cr	<input type="checkbox"/>
0.00	Ck Cr	<input type="checkbox"/>

### Create a Prenote Transaction (\$0.00 transaction)

Prenotes may be included within a live payment file.

1. Click the PNT box and ✓ will appear for any item denoted as a Prenote. These items will NOT appear in the dollar totals for the batch.

Batch

Name: User Guide Batch  
Type: (PPD) Billing/Payroll

Use Template: [dropdown]

Credits: Number 2 Total \$1,076.00 Debits: Number 0 Total \$0.00

Save Submit

Individual Name	Individual ID	ABA Number	Account Number	Amount	Tran Type	Pnt
John Doe	123456789	081000210	999999	987	Ck Cr	<input type="checkbox"/>
Jane Smith	87897987	081009428	8787878	89	Sv Cr	<input type="checkbox"/>
Bill Jones	345345	081000210	909090	32	Ck Cr	<input checked="" type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>

<< Items 1 - 10 of 10 >> Add Import Sort Search Reset Balance

### Balance the Batch

The batch must be balanced with an offsetting entry before it can be submitted to the bank.

1. Click the Balance button and then select the offsetting account number, click OK.

Enter ACH Batch

Number	Amount
99999999	20
9999999999	30
9999	10
	0.00
	0.00
	0.00
	0.00
	0.00
	0.00
	0.00

The offsetting transaction will populate the batch. The batch is now ready for the next step in the process.

Enter ACH Batch

Credits	Number	Total	Debits	Number	Total
	2	\$1,076.00	1		\$1,076.00

Individual Name	Individual ID	ABA Number	Account Number	Amount	Tran Type	Post	Del
John Doe	123456789	081000210	999999	987.00	Ck Cr	<input type="checkbox"/>	<input type="checkbox"/>
Jane Smith	07897907	081009420	0787878	09.00	Sv Cr	<input type="checkbox"/>	<input type="checkbox"/>
Bill Jones	345345	081000210	909090	72.00	Ck Cr	<input checked="" type="checkbox"/>	<input type="checkbox"/>
First Bank & Trust	1555555555	122299131	9465100614	1076.00	Ck Dr	<input type="checkbox"/>	<input type="checkbox"/>

- Click Submit, the batch will move to pending with one of the following status indicators:
  - Entered - Batch has been created and is waiting for approval from an authorized person
  - Approved - Batch has been created and approved and is waiting to be released by an authorized person
  - Released - Batch has been created, approved and released by authorized person(s) and is ready for processing by the bank

After all three processing steps have taken place, Create, Approve, and Release; the Bank will process the batch.

Once the Bank has processed the batch, it will move from the Pending screen to the History screen with a status of Processed.

**ACH History** PRINT

History for the last 30 days.

Name	Total Debits	Total Credits Effective	Status	Entered By	Security
Test Batch0	\$60.00	\$60.00 06/17/2005	Processed	cvtest9	Open
useability test	\$4.00	\$4.00 06/16/2005	Processed	cvtest9	Open

Security Sort Search View Export

### Using a Template to Create a Payment

To create a payment using a Template, perform the following actions,

1. At the ACH module, Click on the Enter function located within the left navigation bar.

**NOTE:** The Template must be created prior to selecting Enter ACH. See Creating a Template for ACH Payments for more information.

2. Name the ACH Batch in the Name field.

**NOTE:** This is a required field and must be populated with alphanumeric data.

3. Select the Template name from the dropdown list titled **Use Template**

**Enter ACH Batch** PRINT

Batch

Name:  Type:

Use Template:  Credits: 0 Number: 0 Total: \$0.00 Save Submit

Detail	Individual Name	ABA Number	Account Number	Amount	Tran Type	Pnt
	1 Import File			0.00	Ck Cr	<input type="checkbox"/>
	0038 Tax Payment Tes			0.00	Ck Cr	<input type="checkbox"/>
	Create ACHTemplate			0.00	Ck Cr	<input type="checkbox"/>
	Create New Template			0.00	Ck Cr	<input type="checkbox"/>
	Import ACH File			0.00	Ck Cr	<input type="checkbox"/>
	Import File			0.00	Ck Cr	<input type="checkbox"/>
	MarysTest			0.00	Ck Cr	<input type="checkbox"/>
	mike test			0.00	Ck Cr	<input type="checkbox"/>
	Payroll 2 a			0.00	Ck Cr	<input type="checkbox"/>
	Tax Payments			0.00	Ck Cr	<input type="checkbox"/>

**ACH Enter Screen – Important Options**

Item Count, Save, Save & Exit, Add, Import, Sort, Search, Reset, Balance, Addenda Record

The upper right corner of the Enter screen tracks the number of debits and credits and the total dollar amount of the batch.

The screenshot shows the 'Batch' section of the ACH Enter screen. At the top, there are fields for 'Name' and 'Type' (set to '- Please Select -'). Below these is a summary table with columns for Credits, Number, Total, Debits, Number, and Total. The values shown are 0 credits, 0 number, and \$0.00 total for both credits and debits. To the right of the table are 'Save' and 'Submit' buttons. Below the table is a list of items with columns for amount and 'Ck Cr' status. At the bottom of this section are buttons for '<< Items 1 - 10 of 10 >>', 'Add', 'Import', 'Sort', 'Search', 'Reset', and 'Balance'. The 'Addenda' section below contains an 'Addenda Record' field and buttons for 'Add', 'Modify', and 'Delete', along with an 'Addenda Templates' section.

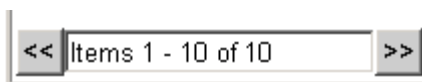
**Save**

Use the Save button to save data that has been input into the batch. You can save the current screen data and go to another screen or exit Business Online Banking. Upon log in you will be prompted to use the saved batch or enter a new batch. The existing Saved batch will be deleted if you Click Cancel.

This screenshot shows the ACH Enter screen with a 'Microsoft Internet Explorer' dialog box overlaid. The dialog box contains a question mark icon and the text: 'You have selected to enter a new ACH batch, and there is work in progress from a previous session. Click OK to continue from your prior session. Otherwise, click Cancel to enter a new ACH batch.' The dialog has 'OK' and 'Cancel' buttons. In the background, the 'Batch' section shows 'Use Template' set to 'Test Tax Payment' and 'Type' set to '(TXP) Tax Payment'. The summary table shows 0 credits and 0 debits. The 'Addenda' section is also visible at the bottom.

**Submit**

Use the Submit button to save and submit your batch for the next step in processing.



Click the Double << or >> to move forward or backward within the transactions of the batch if there are more than 10 transactions.



Use the Add button to add more screens to input more than 10 transactions in a batch.

Enter the first 10 transactions then Click Add and another blank screen will appear to accept additional transactions.



Use the Import button to upload an external file of ACH payments into Business Online Banking. See “Importing ACH Files” for more information



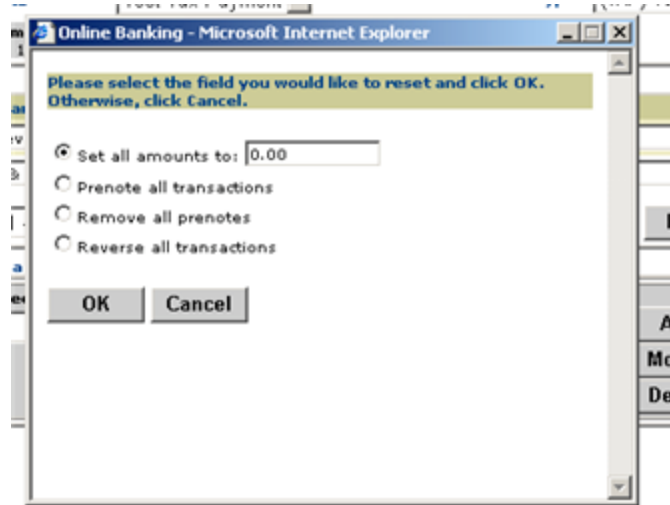
Use the Sort button to sort transactions by multiple options within the batch.



Use the Search button to search for a specific transaction by dollar amount or name.

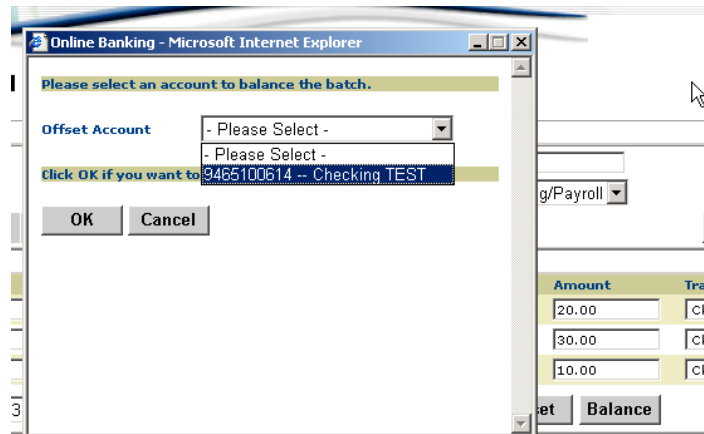


Use the Reset button to change all the dollar amounts in the current batch with the following criteria.



**Balance**

Use the Balance button to choose the offsetting entry account number and balance the batch prior to submitting it for processing.



**Addenda Records**

Adding, modifying or deleting addenda records to a qualifying ACH record.

1. Create the appropriate payment data in the Enter or Templates screen,
2. Click on the payment to highlight the transaction and type the addenda information in the Addenda Record field.

Use Template: - None - Type: (CD) Corporate Trade Exchange

Credits: Number 2 Total \$3,000.00 Debits: Number 0 Total \$0.00 Save Submit

Company Name	ID number	ABA number	Account number	Amount	Tran Type	Post
ABC Company	12345679	08100210	11111111	1000	Ck Cr	<input type="checkbox"/>
JVZ Company	80808080808	122299131	22222222	2000	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>
				0.00	Ck Cr	<input type="checkbox"/>

<< Items 1 - 10 of 10 >> Add Import Sort Search Reset Balance

**Addenda Record**  
 Payment for invoice 123456987 dated 060605 less negotiated discount 200.00  
 Addenda Templates

Add  
 Modify  
 Delete

3. Click the Add button in the Addenda Record section. The addenda record information will move to the lower box indicating the addenda data has been attached to the payment.

**Addenda**

**Addenda Record**  
 Payment of invoice 123456979 dated 060905 less discount

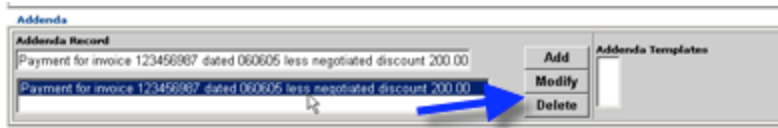
**Addenda Templates**

Add  
 Modify  
 Delete

NOTE: To view the addenda record attached to a payment, click on the specific transaction in the Detail screen and the addenda information will appear in the Addenda Data box at the bottom of the screen.

### Modify or Delete an Addenda Record

1. Click on the payment to highlight it and display the addenda data in the Addenda Data field.
2. Click on the Addenda Data to highlight it and Click Delete or Modify. Make the appropriate change.



NOTE: The payment transaction will not be deleted – just the addenda information attached to the payment. To delete the entire payment see Modifying ACH Payments.

3. Continue the next step in the batch process, i.e. Save, Balance, or Submit.

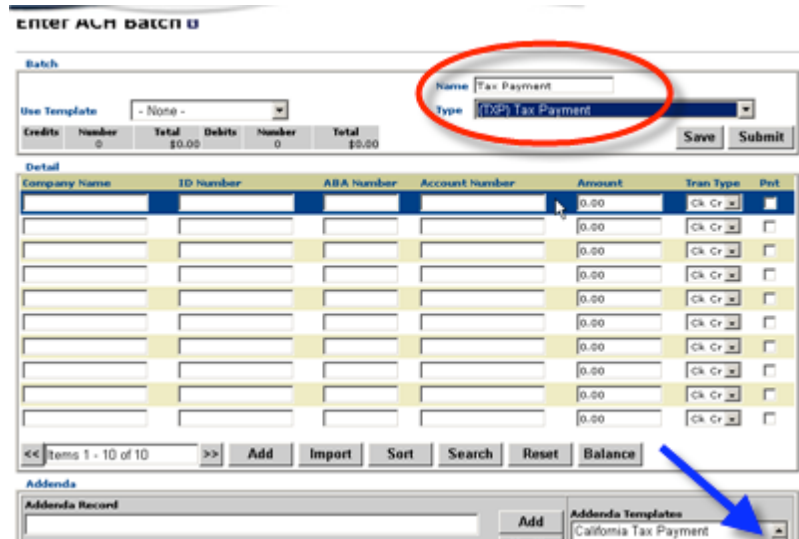
### Create an ACH Tax Payment

To create an ACH Tax payment, perform the following actions:

1. At the ACH module, Click on the Enter function located within the left navigation bar.
2. Name the ACH Batch in the Name field.

NOTE: This is a required field and must be populated with alphanumeric data.

3. Use **Template Field** should be **None** or you may select a **Template** from the dropdown list.
4. Select the ACH Batch Type – **TXP Tax Payment**



5. Enter the pertinent information for the fields that are listed.

6. Select the **Tran Type** for each item.

**NOTE:** ACH batches must consist of the same type of transaction, all debits or all credits.

### Add the Tax Payment Addenda

1. Click on the payment in the detail screen to highlight it.
2. Go to the **Addenda Data** section and select the **Tax Payment Type** from the list of tax payments that are available.

**Batch**

Name: Test Tax Payment  
 Type: (TXP) Tax Payment

Use Template: Test Tax Payment

Credits	Number	Total	Debits	Number	Total
	1	\$90,000.00		0	\$0.00

Save Submit

**Detail**

Company Name	ID Number	ABA Number	Account Number	Amount	Tran Type	Pnt	Del
Internal Revenue	111111111	081000210	9999999999999	90000.00	Chk Cr		

<< Items 1 - 1 of 1 >> Add Import Sort Search Reset Balance

**Addenda**

Addenda Record

Add Modify Delete

Addenda Templates

- Federal 941
- Federal 943
- Federal 945

3. Select the Tax Payment Type under the **Addenda Templates**
4. Complete the information in the new window and Click **Submit**.

Batch

Name: Test T.

Use Template: Test Tax Payment

Type: (TXP)

Credits	Number	Total	Debits	Number	Total
---------	--------	-------	--------	--------	-------

Online Banking - Microsoft Internet Explorer

Federal 941 - Employers Quarterly Tax Return (All Form 941 Series)  
Please input the necessary information below and click the Submit Button.

Segment ID: TXP

Tax ID: 111111111

Tax Type Code: Federal Tax Deposit

Tax Period End Date: 03 01 05 (mm dd yy)

Amount Type: 1

Soc. Sec. Amount: 90,000.00

Amount Type: 2

Medicare Amount: 0.00

Amount Type: 3

Withholding Amount: 0.00

Submit

- Click **Add** to attach the tax payment information to the payment transaction.

Addenda

Addenda Record

TXP\*111111111\*94105\*050301\*1\*90000000\*2\*0\*3\*0%

Add

Modify

Delete

Addenda Templates

Federal 941

Federal 943

Federal 945

- The tax payment addenda information will move to the lower box of the **Addenda Data** field, which indicates the tax payment information is saved to the payment transaction.

Addenda

Addenda Record

TXP\*111111111\*94105\*050301\*1\*90000000\*2\*0\*3\*0%

Add

Modify

Delete

**Balance the Batch**

The batch must be balanced with an offsetting entry before it can be submitted to the bank.

1. Click on the **Balance** button and then select the offsetting entry account number, click OK.

**Enter ACH Batch**

Number	Amount
99999999	20
999999999	30
9999	10
	0.00
	0.00
	0.00
	0.00
	0.00
	0.00
	0.00

The offsetting transaction will populate within the batch. The batch is now ready for the next processing step.

Credits	Number	Total	Debits	Number	Total
	1	\$90,000.00		1	\$90,000.00

Company Name	ID Number	ABA Number	Account Number	Amount	Tran Type	Pnt	Del
Internal Revenue	111111111	081000210	99999999999999	90000.00	Ck Cr		
First Bank & Trust	155555555	122239131	9465100614	90000.00	Ck Dr		

2. Click on the **Submit** button, the batch will move to Pending with one of the following status indicators:
  - Entered - Batch has been created and is waiting for approval from an authorized person
  - Approved - Batch has been created and approved and is waiting to be released by an authorized person
  - Released - Batch has been created, approved and released by authorized person(s) and is ready for processing by the bank

After all three processing steps have taken place, Create, Approve, and Release; the Bank will process the batch.

Once the Bank has processed the batch, it will move from the Pending screen to the History screen.

## Modify ACH Templates

1. Select ACH, and then **Templates** from the left Navigation screen.
2. Select the batch to be modified, click on **Modify**. All fields can be modified.

To “**HOLD**” a payment transaction until a future date.

1. Select the transaction and click in the box marked **HLD**.
2. Enter the **Hold Until Date** in the box. The payment will be released in the next batch after the **Hold Date**.

### Modify ACH Template

The screenshot displays the 'Modify ACH Template' interface. At the top, there are fields for 'Name' (Import File) and 'Type' ((PPD) Billing/Payroll). Below this is a summary table with columns for Credits, Number, Total, Debits, Number, and Total. The main area contains a table of transactions with columns for Individual Name, Individual ID, Type, HLD, and Date. A red circle highlights the 'HLD' column. A modal window is open, prompting the user to 'Please enter the Until Date (mm/dd/yyyy):' with a text input field containing '06/20/2005' and a 'Submit' button. The 'HLD' column in the table has a checked checkbox for the selected transaction.

**NOTE:** To view the hold date, select the batch from Templates and click on View. The detailed transactions as well as the hold until date will be displayed in the View screen.

3. After all modifications are complete, Click **Save and Exit** to save the modified template.

## Modify an ACH Payment

**NOTE:** Only the creator of an ACH Batch or an ACH Template is authorized to **Modify** the transaction.

The creator of a batch may make modifications to the transactions within the batch or to the batch itself if the batch is in the **Pending** list.

**Pending ACH**

[PRINT](#)

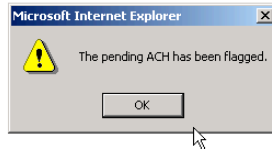
Name	Total Debits	Total Credits	Effective Status	Entered By	Security
Addenda Record Batch	\$3,000.00	\$3,000.00	06/21/2005 Approved	cvtest9	Open
Test Tax Payment	\$90,000.00	\$90,000.00	06/20/2005 Flagged	cvtest9	Open
User Guide Batch	\$0.00	\$1,108.00	06/20/2005 Flagged	cvtest9	Open

1. To modify a pending ACH batch, select the transaction by Clicking on the Batch.
2. After Clicking on the batch, Click on the **Flag** button to begin the process. You will receive a Flag confirmation pop up. Click OK.

**Pending ACH**

[PRINT](#)

Name	Total Debits	Total Credits	Effective Status	Entered By	Security
Test Batch0	\$0.00	\$60.00	06/16/2005 Flagged	cvtest9	Open
Test Tax Payment	\$90,000.00	\$90,000.00	06/17/2005 Entered	cvtest9	Open



3. After flagging the batch, select the batch again and Click **Modify**. All fields are eligible for modification

**Modify ACH**

Batch

Use Template:  Name:  Type:

Credits	Number	Total	Debits	Number	Total
	3	\$60.00		0	\$0.00

Save Submit

Individual Name	Individual ID	ABA Number	Account Number	Amount	Tran Type	Pnt	Del
Cindy	1234568987	081000210	999999999999999	20.00	Ck Cr	<input type="checkbox"/>	<input type="checkbox"/>
Bob	987879879878	081000210	999999999999999	30.00	Ck Cr	<input type="checkbox"/>	<input type="checkbox"/>
Susie	2222222222	081000210	9999999999	10.00	Ck Cr	<input type="checkbox"/>	<input type="checkbox"/>

<< Items 1 - 3 of 3 >> Add Import Sort Search Reset Balance

4. Make desired changes and Click **Submit**.

Your changes have been saved and the batch will remain in **Pending** until the appropriate authorization is completed or the applicable effective date has been reached.

**NOTE:** A payment in the **Pending** screen that holds a status of **Flagged** will NOT be processed by bank until the status is changed to **Released**.

**Pending ACH**

PRINT

Name	Total Debits	Total Credits	Effective Status	Entered By	Security
Test Batch0	\$0.00	\$60.00	06/16/2005 <b>Flagged</b>	cwtest9	Open
Test Tax Payment	\$90,000.00	\$90,000.00	06/17/2005 Entered	cwtest9	Open

Approve Release Modify Cancel Security Flag Sort View Export

If you have flagged a payment and you do *NOT* need to make changes to the scheduled batch, the User must **Submit** the batch to change the status of the batch to **Entered**, **Approved** or **Released**.

**Modify Effective Entry Date**

ACH Batches listed in the Pending screen may be modified.

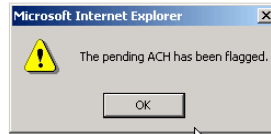
1. To modify a pending ACH batch, select the transaction by Clicking on the Batch.
2. Click on the **Flag** button to begin the process. You will receive a Flag confirmation pop up. Click OK.

**Pending ACH**

PRINT

Name	Total Debits	Total Credits	Effective Status	Entered By	Security
Test Batch0	\$0.00	\$60.00	06/16/2005 Flagged	cwtest9	Open
Test Tax Payment	\$90,000.00	\$90,000.00	06/17/2005 Entered	cwtest9	Open

Approve Release Modify Cancel Security Flag Sort View Export



3. After flagging the batch, select the batch again and Click **Modify**. The detailed transactions will appear.

**Modify ACH**

Batch

Name: User Guide Batch  
Type: (PPD) Billing/Payroll

Use Template: User Guide Batch

Credits	Number	Total	Debits	Number	Total
	2	\$1,076.00		1	\$1,076.00

Save Submit

Detail

Individual Name	Individual ID	ABA Number	Account Number	Amount	Tran Type	Post	Del
John Doe	120456787	081000210	999999	987.00	Ch Cr	<input type="checkbox"/>	<input type="checkbox"/>
Jane Smith	07897907	081009420	8787878	89.00	Sw Cr	<input type="checkbox"/>	<input type="checkbox"/>
Bill Jones	345345	081000210	909090	32.00	Ch Cr	<input checked="" type="checkbox"/>	<input type="checkbox"/>
First Bank & Trust	155555555	122299131	9465100614	1076.00	Ch Dr	<input type="checkbox"/>	<input type="checkbox"/>

<< Items 1 - 4 of 4 >> Add Import Sort Search Reset Balance

- Click **Submit** and a new window will open. Change the **Effective Entry Date, Entry Description** or **Discretionary Data**.

Online Banking - Microsoft Internet Explorer

You are about to enter an ACH Batch.

Please complete the following information:

Effective Date (mm/dd/yyyy) 06/17/2005

Company Name First Bank & Tru

Entry Description Tax Paymen

Discretionary Data IRS 061505

Click OK if you want to continue, otherwise click Cancel.

OK Cancel

- Click **OK** and the changes will be saved and the batch will appear in the **Pending** screen.

## Modify Offsetting Entry Transaction

ACH Batches listed in the Pending screen may be modified.

- To modify the **Offsetting Entry Transaction** in a pending ACH batch, select the transaction by Clicking on the Batch.
- Highlight the Batch, Click on the **Flag** button to begin the process. You will receive a Flag confirmation pop up. Click **OK**.

Pending ACH PRINT

Name	Total Debits	Total Credits	Effective Status	Entered By	Security
Test Batch0	\$0.00	\$60.00	06/16/2005 Flagged	cvtest9	Open
Test Tax Payment	\$90,000.00	\$90,000.00	06/17/2005 Entered	cvtest9	Open

Approve Release **Modify** Cancel Security **Flag** Sort View Export

Microsoft Internet Explorer

The pending ACH has been flagged.

OK

- Click **Modify**, the detailed transactions will appear.
- Click in the small box under the **Del** column to mark the offsetting transaction for deletion. A confirmation box advising that this transaction has been marked for deletion will appear.

- Click **OK** to continue or **Cancel** to return to detailed transaction screen.

**Modify ACH**

**Batch**

Name: Test Tax Payment  
 Type: (TXP) Tax Payment

Use Template: Test Tax Payment

Credits	Number	Total	Debits	Number	Total
	1	\$90,000.00		1	\$90,000.00

**Detail**

Company Name	ID Number	ABA Number	Account Number	Amount	Tran Type	Pnt	Del
Internal Revenue	111111111	081000210	9999999999999	90000.00	Ck Cr		<input type="checkbox"/>
First Bank & Trust	155555555	122239131	9465100614	90000.00	Ck Dr		<input checked="" type="checkbox"/>

Buttons: Add, Import, Sort, Search, Reset, Balance

Microsoft Internet Explorer dialog: This transaction has been marked for deletion, are you sure you want to delete this transaction? (OK, Cancel)

Addenda Templates: California Tax Payment, Federal 1041, Federal 1041-A

- Click **OK** to delete the offsetting transaction, then Click **Save**. The detailed transaction screen will return with the offsetting transaction removed.

**Modify ACH**

**Batch**

Name: User Guide Batch  
 Type: (PPD) Billing/Payroll

Use Template: User Guide Batch

Credits	Number	Total	Debits	Number	Total
	3	\$1,108.00		0	\$0.00

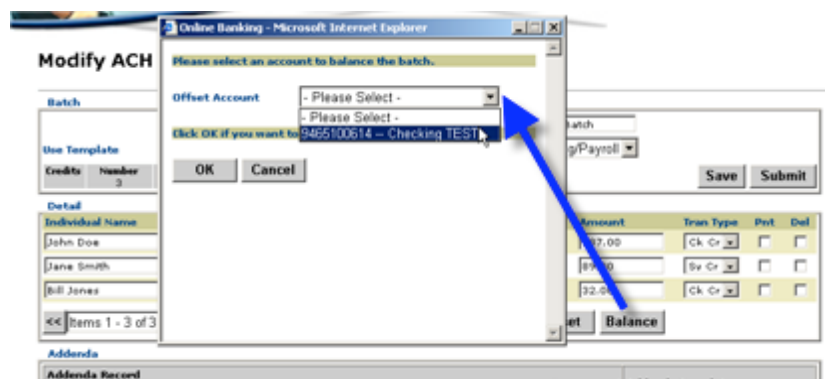
**Detail**

Individual Name	Individual ID	ABA Number	Account Number	Amount	Tran Type	Pnt	Del
John Doe	123456787	081000210	999999	500.00	Ck Cr		<input type="checkbox"/>
Jane Smith	07897987	081009420	8787878	89.00	Ev Cr		<input checked="" type="checkbox"/>
Bill Jones	345345	081000210	989898	52.00	Ck Cr		<input type="checkbox"/>

Buttons: Add, Import, Sort, Search, Reset, Balance

Addenda

- Click the **Balance** button, select the new offsetting transaction account number, and Click **OK**.

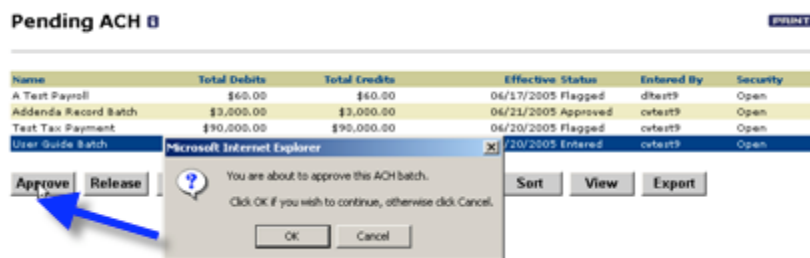


8. Click **Submit** to move the ACH batch into the **Pending** screen or move it to the next level of authorization.

### Approve an ACH Batch

An authorized user must approve an ACH Batch before it can be moved to the next step for processing. A batch in an **Entered** status in the **Pending** screen is ready to be **Approved**.

1. Select the batch to highlight it.
2. Click the **Approve** button. A confirmation message will appear to indicate that the User is about to approve this batch.
3. Click OK if you wish to continue or Cancel to cancel the approve request.

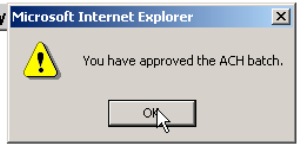


4. Click OK, a confirmation box will appear to confirm that the batch has been approved.

**Pending ACH**

Name	Total Debits	Total Credits	Effective Status	Entered By	Security
Test Batch0	\$60.00	\$60.00	06/17/2005 Released	cwtest9	Open
Test Tax Payment	\$90,000.00	\$90,000.00	06/17/2005 Approved	cwtest9	Open

Approve Release Modify Sort View Export



**Release an ACH Batch**

An authorized user must approve an ACH Batch before it can be moved to the next step for processing. A batch in an **Entered** status in the **Pending** screen is ready to be **Approved**. A batch in the **Pending** screen in an **Approved** status is ready to be **Released**.

1. Select the batch to highlight it, Click the **Release** button.

A confirmation message will appear to indicate that the User is about to Release this batch. Click OK if you wish to continue or Cancel to cancel the approve request.

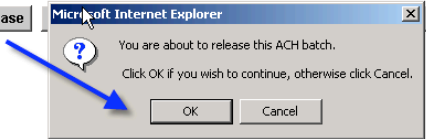
**NOTE:** Contact your Security Administrator if error messages appear indicating that the User does not have authority to approve/release a batch, or the User has exceeded the dollar limit.

**Pending ACH**

PRINT

Name	Total Debits	Total Credits	Effective Status	Entered By	Security
Test Batch0	\$60.00	\$60.00	06/17/2005 Released	cwtest9	Open
Test Tax Payment	\$90,000.00	\$90,000.00	06/17/2005 Approved	cwtest9	Open

Approve Release Microsoft Internet Explorer Sort View Export



2. Click OK and the batch will be processed by the Bank in the next ACH processing window.

**Canceling a Pending ACH Batch**

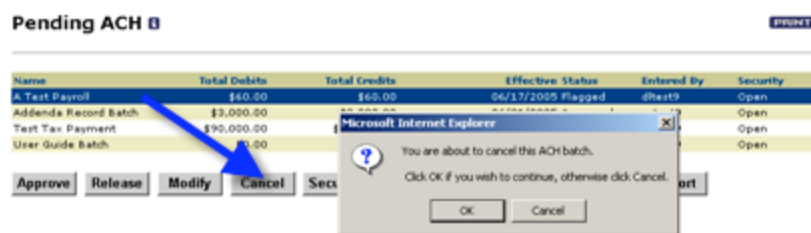
**NOTE:** ALL users within a company are authorized to **Cancel** an ACH Batch that is located within the **Pending** screen.

ACH Batches within the **Pending** screen may be cancelled at any time.

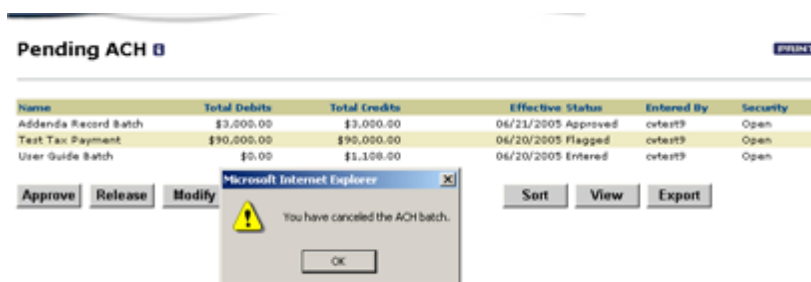
1. To **Cancel** a batch, simply Click on the desired ACH Batch and Click **Cancel**.

A confirmation prompt will appear to insure that the User wants to cancel the selected ACH batch.

2. Click OK if you are sure you want to cancel the ACH batch.



You will receive a validation prompt that your Batch has been cancelled. To proceed, Click **OK**.



## Restricting Access to ACH Batches

Users may restrict viewing and modifications to batches they have created. This action may be useful when creating payroll batches or other private batches that should not be viewed by all users in the company with ACH functionality.

**NOTE:** The Company Security Administrator has access to all ACH batches, even if they have been restricted.

1. In the **Pending** Screen, select the batch that should be restricted and click on the **Security** button.

**Pending ACH**

Name	Total Debits	Total Credits
A Test Payroll	\$60.00	\$60.00
Test Batch0	\$60.00	\$60.00
Test Tax Payment	\$90,000.00	\$90,000.00

**Modify ACH Security Information For: Test Batch0**

Open
  Restricted

**Company Users**  
 Erway, Joe  
 Moen, Jon  
 love, love  
 kelly, Mary  
 Operations,

**Users With Access To This Batch**  
 (Empty list)


2. Click on the radio button in front of **Restricted**
3. From the list of ACH users, highlight the user(s) who should have access to the batch and click the **==>** button. This action will move the selected user(s) to the **Users with Access to This Batch** box. The users in this list will have access to the selected batch. All other users will not be able to view or modify this batch.

**Modify ACH Security Information For: Test Tax Payment**

Open
  Restricted

**Company Users**  
 Keutzer, Christine  
 Wood, Cammy  
 Collins, David  
 Shourd, Dina  
 Turner-Sims, Debbie

**Users With Access To This Batch**  
 Collins, David  
 Hardin, Diane  
 Lohman, Darlene

1. To **remove** a user from access to the batch, Click the  and the user will be removed from the authorized list.

**NOTE:** This function must be done for each batch that requires restricted batch access. If the batch also requires Dual Control, the users that must perform the Approve and/or Release functions must be included in the Access list.

1. To remove all restrictions from the batch click on the radio button in front of **Open** and the batch will no longer be restricted.

### ACH Pending Screen – Important Options

#### Flag

The **Flag** option suspends a batch so that it cannot go to the next level of processing. The Flag option is used for the following reasons:

- ◆ Modifying a batch or payment. In order to make a modification to a payment, the batch must be flagged prior to the modification.
- ◆ Notifying the creator of the batch that there is a need to view the batch and make a modification, i.e. the Approver and/or the Releaser has a need to modify the batch or a payment within the batch.

**NOTE:** Only the user who has created the batch can modify the batch, other users may **Flag** the batch to suspend the process. The batch must be re-submitted to remove the batch from the **Flag** status.

#### Sort

Click the **Sort** button to sort transactions by multiple options within the batch.



#### View

To **View** the details of the transactions within the batch, select the batch, then Click the View button.

**View Pending ACH**

**PRINT**

Name	Test Tax Payment
Type	TXP
Company	First Bank & Trust prodtest
On Behalf Of	First Bank & Tru
Entry Description	Tax Paymen
Discretionary Data	IRS 061505
Effective	06/17/2005
Created By	cvtest9
Created Date	06/16/2005 08:22:24
Last Modified By	dltest9
Last Modified Date	06/16/2005 09:46:50

<b>Credits:</b>	
Number of Credits	1
Total	\$90,000.00
GL	\$0.00
Loan	\$0.00
DDA	\$90,000.00
Savings	\$0.00
Other	\$0.00
Prenote	\$0.00
Hold	\$0.00

<b>Debits:</b>	
Number of Debits	1
Total	\$90,000.00
GL	\$0.00
DDA	\$90,000.00
Savings	\$0.00
Other	\$0.00
Prenote	\$0.00
Hold	\$0.00

<b>Difference</b>	
	\$0.00

Individual Name	Individual ID	ABA Number	Account Number	Transaction Type	Amount	Pre-note	Hold Until
First Bank & Trust	155555555	122239131	9465100614	DDA Debit	\$90,000.00		
Internal Revenue	111111111	081000210	999999999999	DDA Credit	\$90,000.00		
<b>Addenda 1</b>							
TXP*11111111*94105*050301*1*90000000*2*0*3*0*							

**Back**

Click the **Back** button within the **View** screen to return to the **Pending ACH Screen**.

**Export**

1. To **Export** the data within an ACH batch to another location, select the batch, and then Click the **Export** button.
2. A File Download window will open and ask you to Open, Save, or Cancel the download. To continue, Click Open or Save.

**Pending ACH**

**PRINT**

Name	A Test Payroll
Test Batch0	
Test Tax Payment	

Active Status	Entered By	Security
2005 Approved	dltest9	Open
2005 Released	cvtest9	Open
2005 Flagged	cvtest9	Open

**Approve** **Release** **View** **Export**

**File Download**

Some files can harm your computer. If the file information below looks suspicious, or you do not fully trust the source, do not open or save this file.

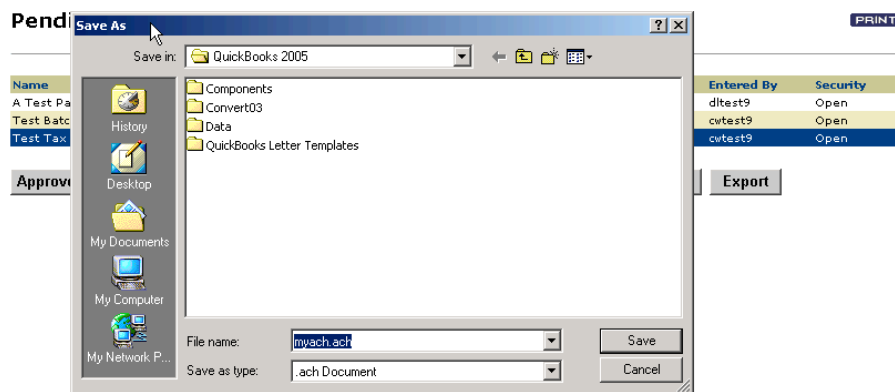
File name: myach.ach  
File type: ACH File  
From: olbqa.firstbanks.com

**!** This type of file could harm your computer if it contains malicious code.

Would you like to open the file or save it to your computer?

Always ask before opening this type of file.

3. Save the file by naming it and selecting the location, or Click Open to view the file.



## Importing External Files

To **Import** a single use payment file

1. Select **Enter** from the ACH Module
2. At the **Enter** ACH Screen, Click **Import**. **Do Not** name the batch or select a batch type.
3. Click on the **Import** Button to begin your process.

### Import ACH Batch



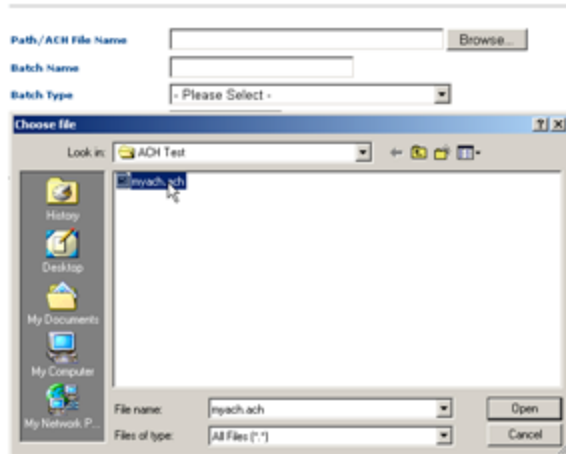
4. Select the file format from the dropdown list.
  - NACHA – Fully formatted NACHA file including header, batch and detail records
  - NACHA w/o File Header – NACHA file formatted fields without the header record
  - NACHA Transaction Only – file contains only the detailed payment information with required NACHA fields
  - Select Create New Batch from the dropdown list

5. Click Submit, complete Path/ACH File Name or Click Browse to find the correct file on the PC.
6. Name the Batch, Select the Batch Type, and complete the Company Entry Description.
7. Click **Import** to retrieve the data or Cancel to cancel the file import. The Enter ACH screen will appear with the payment transactions populated.
8. Complete the processing steps to send the file to the bank. Refer to Modify ACH payments or Processing ACH payments for further instructions.

### To **Import** a file into a **Template**

1. Click Templates, Create and then Import to begin the file retrieval process.

#### Import ACH Batch -- NACHA -- Create



2. Name the Batch, complete the Entry Description and Discretionary Data Fields, and Click Import.

**Import ACH Batch -- NACHA -- Create**

Path/ACH File Name

Batch Name

Batch Type

Company Entry Description

9. Click **Import** to retrieve the data or **Cancel** to cancel the file import. The ACH Templates screen will appear with the payment transactions populated.
10. Complete the processing steps to send the file to the bank. Refer to Modify ACH Templates or Processing ACH payments for further instructions.

**Import ACH Files – Important Options****Submit**

Use the Submit button to save the file import information and navigate to the next screen to obtain the external file.

**Import Formats**

Import Formats – Contact Business Banking Customer Service at 888-635-2608 for information on this selection.

**Import History**

Use the Import History Function to obtain historical data on all external files imported into the ACH module

**Cancel**

Use the Cancel button to return to the Entry Screen and cancel the import process.

**Copy**

Use the Copy button to make an identical copy of an existing ACH Template. The template must contain a new name. To modify transactions see Modifying ACH Templates.

**ACH Payment History**

Use the ACH History button to obtain the last 30 days of historical data on all payments that have been processed or cancelled. The list displays data on the batch Name, Amount, Effective Date, Status, and Entered By.