User Guide

ACH
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Create Payment ACH Template

To create an ACH payment template, complete the following:

1. Click Make ACH Payment / Manage Templates located in the ACH section of the Transfer and Payments page. The Make ACH Payment / Manage Templates page will appear on screen:

![Make ACH Payment / Manage Templates page]

2. Click Create a template. The Add Template page will appear:
3. Complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template name</td>
<td>Name of the ACH Send Money template, up to 20 characters. Tip: Name this something that makes sense to you. For example: One Time Club Fees, Monthly Dues, etc.</td>
</tr>
<tr>
<td>Request type</td>
<td>Select the type of ACH from the drop down menu.</td>
</tr>
<tr>
<td>Co. Name/ID</td>
<td>Select ACH company name and Id from the drop down list.</td>
</tr>
<tr>
<td>Template description</td>
<td>Further identify the transactions included in the template.</td>
</tr>
<tr>
<td>Debit account</td>
<td>The account the debit is originating from.</td>
</tr>
<tr>
<td>Max. Transfer Amount</td>
<td>Enter the maximum transfer amount, which is the maximum amount that any detailed transaction in the category can be.</td>
</tr>
</tbody>
</table>

4. Click Continue. The Add Template Destination Accounts page appears:
5. Complete the following fields for each credit/destination account:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA/TRC</td>
<td>Enter the American Banking Association (ABA) number or transit routing code (TRC).</td>
</tr>
<tr>
<td>Account</td>
<td>Enter the appropriate account number.</td>
</tr>
<tr>
<td>Account Type</td>
<td>Select either CHECKINGS or SAVINGS.</td>
</tr>
<tr>
<td>Name</td>
<td>Enter the Name of the account that should be credited. Spanish characters can be included in ACH files.</td>
</tr>
<tr>
<td>Detail ID (optional)</td>
<td>Enter an ID, which is an end user assigned identification number that defines the party being credited. It could be an employee, account, or member number. For example, if this is a payroll, the identification number might be the employee number.</td>
</tr>
<tr>
<td>Default Amount (optional)</td>
<td>Enter the appropriate default amount, which should be equal or less than the Maximum Amount.</td>
</tr>
<tr>
<td>Additional Detail</td>
<td>Enter detail account information.</td>
</tr>
</tbody>
</table>

**Tip:** The edit function will display once the ACH entry has been added.

6. For each additional destination account click Add Additional Detail Row, repeat step five.
7. Click Save template. The Template Confirmation page will appear.

**Note:** If you have assigned your users with multiple approvals for templates, the next step would require approval. How to approve template additions, modifications, and deletions is discussed in the Multiple Approvals for Templates section of the guide.
Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH template
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:
- Manage next scheduled requests

### Template Confirmation

The following template has been saved successfully.

[Send money using this template](#) | [Send money using an existing ACH template](#) | [View your ACH limits](#)

#### Template Information

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template name:</td>
<td>Corp Payroll</td>
</tr>
<tr>
<td>Request type:</td>
<td>PPD Payment</td>
</tr>
<tr>
<td>Company name/ID:</td>
<td>BUSINESS WELDING CO/98735125</td>
</tr>
<tr>
<td>Template description:</td>
<td>payroll</td>
</tr>
<tr>
<td>Debit account:</td>
<td>2510 - PETTY CASH</td>
</tr>
<tr>
<td>Maximum transfer amount:</td>
<td>$3,000.00</td>
</tr>
</tbody>
</table>

#### Credit/Destination Accounts

<table>
<thead>
<tr>
<th>AIA/IFIE</th>
<th>Account</th>
<th>Account Type</th>
<th>Name</th>
<th>Detail ID</th>
<th>Default Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4040</td>
<td>Checking</td>
<td>Carl Client</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>275071301</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1920</td>
<td>4040</td>
<td>Checking</td>
<td>Carl Client</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>275071301</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Additional information:

- $0.00
- $0.00

Total: $0.00
Making an ACH Payment
To make an ACH payment, complete the following:

1. Click the Make ACH Payment / Manage Templates. The Make ACH Payment/Manage Templates page will appear.

2. In the Available Templates list, select for the appropriate template.

3. Click Continue. The Make ACH Payment page will appear.
Tip: You will not be able to use certain transactions if the prenote timeframe has not lapsed. This only applies to financial organizations using prenotes. The pending prenote activation will display next to the account if it is in a prenote status.

4. Complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date</td>
<td>Accept the default or change the effective date of the transactions.</td>
</tr>
<tr>
<td>Control Amount</td>
<td>Enter the control amount for the transfer, which is the expected total of all entered detail transaction amounts.</td>
</tr>
<tr>
<td>Amount</td>
<td>Enter the transfer amount for each detail transaction.</td>
</tr>
<tr>
<td>Additional Information</td>
<td>Enter detail account addenda information.</td>
</tr>
</tbody>
</table>
Approve ACH Transactions

If Submit for Approval was used in entering an ACH Payment, complete the following steps to Approve/Transmit:

1. Access the Approve ACH Transactions. The Approve ACH Transaction page appears:

![Approve ACH Transactions](image1)

2. Select the ACH template to transmit or click Select all.
3. Click Continue. The Verify ACH Transaction Approval page will appear:

![Verify ACH Transaction Approval](image2)

4. Click Transmit. The ACH Transaction Approval Confirmation page will appear.
Copying an ACH Payment Templates

To copy an existing ACH payment template, complete the following:

1. Access the Make ACH Payment / Manage Templates. The Make ACH Payment / Manage Templates page will appear.

2. Select the Link for the name of the template to be copied. The View Template Details page appears:
3. Click the Copy Template link. The Copy Template page appears:

4. Type a template Name, and make any necessary changes.
5. Click Save changes. The Template confirmation page will appear.
Editing ACH Templates

To edit an existing template, complete the following task:

1. From the Transfers and Payments tab, click Make ACH Payment / Manage Templates. The ACH Payment / Manage Template page will appear.
2. Click the Template Name to be edited. The View Template Details page appears:

3. Click Edit Template. The ACH Send Money Setup – Edit Template page appears:
4. Complete the changes as required.

**Note:** You can change the template information or the Credit/Destination Account information.

5. Click Continue. The Verify Template page will appear:
6. Click Save changes. The template confirmation page will appear:
Importing an ACH File into a Template.
To import a file into a template, complete the following tasks:

1. From the Transfers and Payments, Click Make ACH Payment / Manage Template. The Make ACH Payment / Manage Templates page appears.
2. Click the template name which will receive the import information. The View Template Details page will appear.
3. Click Edit Template. The Edit Template page will appear.
4. Click Import Details. The Import Detail Account Information / Manage File Definitions page appears:
5. Select the File Definition and Click Continue. The Select File to Import page appears.

7. Return to the Edit Template page to edit the individual line entries from the imported file.
8. Click Save Changes. The File Import Confirmation page appears.
Deleting an ACH Payment Request
To delete an ACH payment request, complete the following.

**Note:** If you process ACH payments using the Transmit box on the Entry page, do not have the option to delete the transfer requests in BeB. Those requests are processed immediately.

1. Access the Approve ACH Transactions Selection page:

2. Click the Account link of the ACH transaction that need to be deleted. The Approve ACH Transaction page will appear.

3. Click Delete Request. The Verify ACH Transaction Deletion page will appear.
4. Click Delete. A confirmation page will appear.
Setting Up a One Time ACH Payment - Send Money without a Template

To set up a One Time ACH payment, complete the following:

1. Click Make ACH Payment / Manage Template from the Transfers and Payments tab. The Make ACH Payment / Manage Templates page will appear:

   ![Make ACH Payment / Manage Templates]

2. Click Send money without a template. The Make ACH Payment without a Template page will appear.
3. Complete the fields as required.
4. Click Continue. The Add Payment Details page will appear.

Note: If a template name is used the template will be saved for future use.
5. Complete the fields as required.
6. Click Continue. The Verify Payment page will appear.
7. Click Transmit to approve and transmit the request. The Payment Confirmation page will appear.
8. Click Submit for approval to submit the template into the Approve ACH Transaction queue. The Payment Confirmation page will appear.

**Note:** If Submit for approval is used, the ACH Transmit task needs to be completed to transmit the payment.
Viewing Completed ACH Transactions

To view history of ACH payments, complete the following:

1. In the ACH section of the Transfers and Payments section, click the View Completed ACH Transactions link. The Search Completed ACH Transactions page will appear.

2. Choose the accounts for which you want to view history.
3. Choose the Date Type.
4. Enter the desired date or date range.
6. If necessary, click the Account link to view details. The Completed ACH Transaction Detail page appears:

**Note:** The Info Icon (ℹ️) represents Pre Note information in history or deleted templates.