

AUTOMATED CLEARING HOUSE (ACH)

QUICK REFERENCE GUIDE



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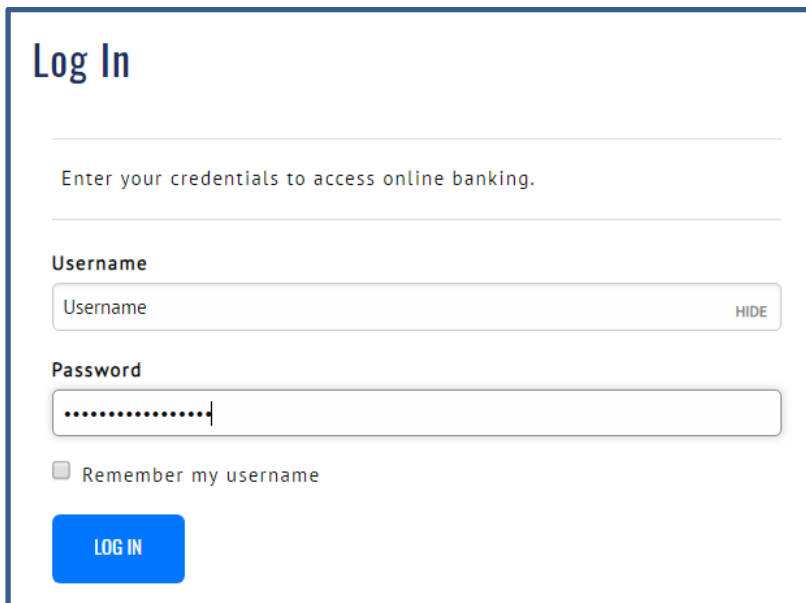
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Logging in to ACH Manager

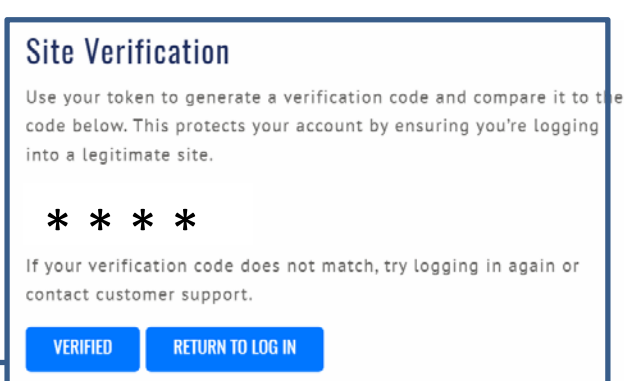
1. On the <https://www.affiliatedbank.com> homepage, hover over the **Log In** icon and select **Business Online Banking**.



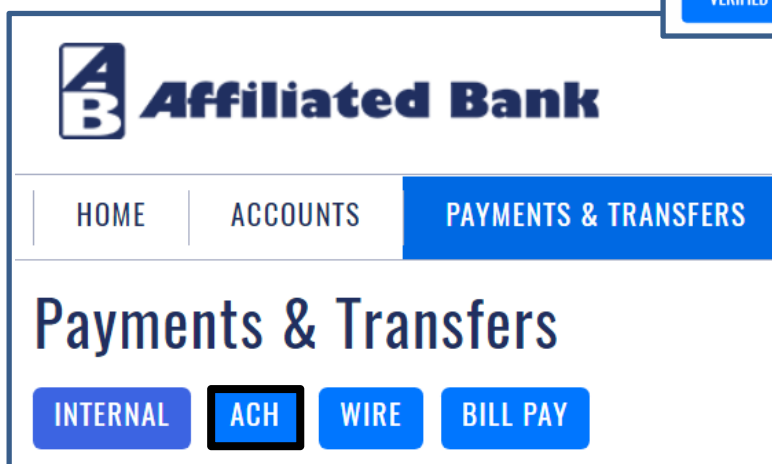
2. Turn on your token and Input your **Token Number + 4-digit PIN** as your password.



3. The next screen shows a 4 digit code. Press the button on your token again and confirm it matches the code on the screen. If they do not match, return to log in and try again. If they do, click **Verified**.

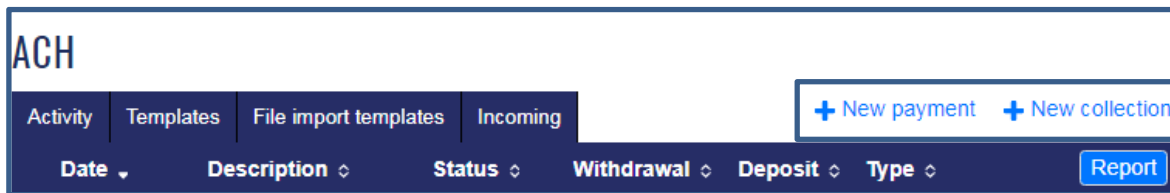


4. Click Payments & Transfers menu and then select ACH:



Send a New ACH Transfer

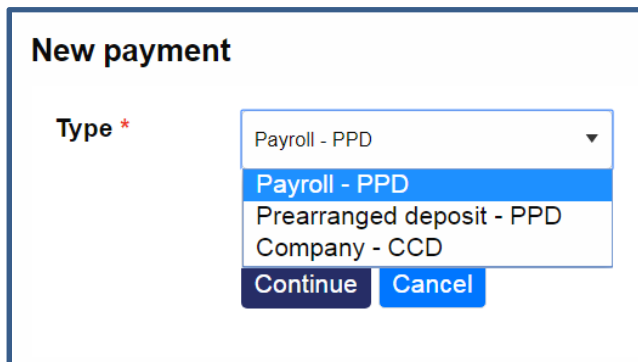
1. Select **New Payment** (for credits) or **New collection** (for debits)



2. Select appropriate **ACH Type**. **Continue**.

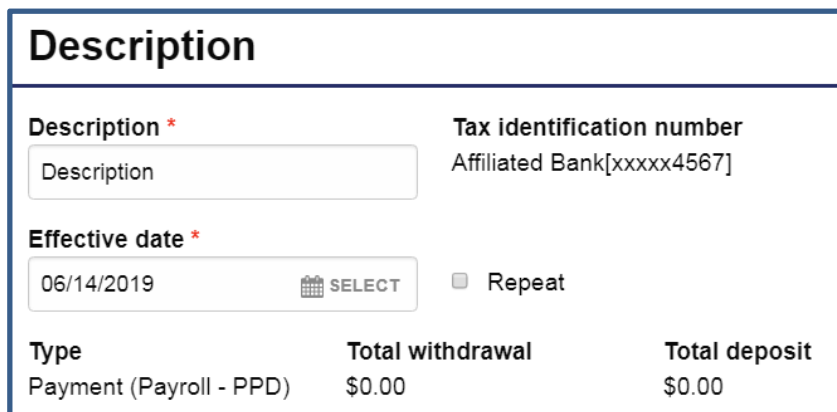
NOTE: Use the **PPD** choices when the accounts at the other bank(s) are **consumer** accounts.

Use the **CCD** choices when the accounts at the other bank(s) are **business** accounts.

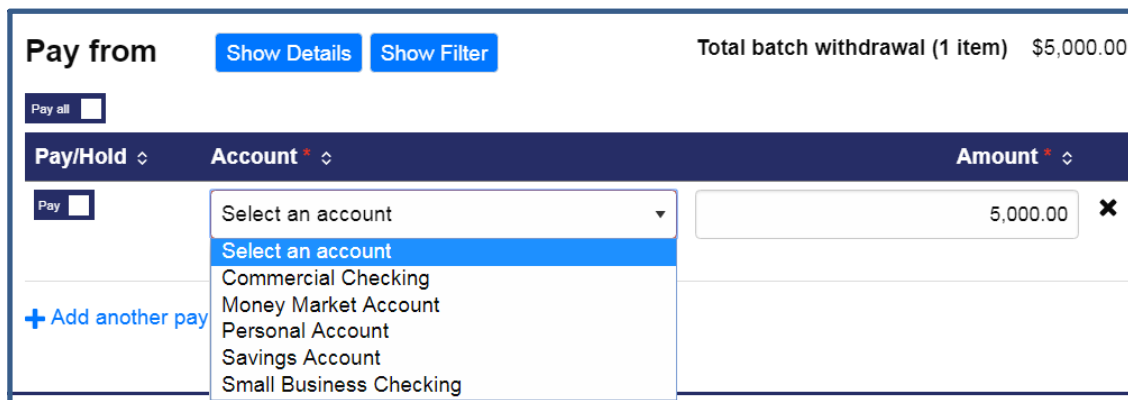


3. Enter the **Description** and **Effective Date**.

- * **Description** – name the transfer
- * **Effective Date** – when you want the transfers to post
NOTE: Needs to be at least 2 business days in the future
- * **Repeat** – If the transfer is a recurring transfer, select the Repeat check box and in the Frequency field, type the frequency with which the ACH transfer occurs.



4. Select the offsetting **Account** and input the total **Amount** of the ACH batch transfer.



5. Input the detail information for the transfers.

Pay to

Show Details

Show Filter


Total batch deposit (2 items) \$5,000.00

Pay all ☐

Prenote none ☐

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote	
<input type="checkbox"/> Pay	Employee 1		311978818 <input type="text"/>	123456798	Checking	4,000.00	<input type="checkbox"/> No	✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	1,000.00	<input type="checkbox"/> No	
	Name is required.		Routing transit is required.	Account number is required.	Account type is required.			
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No	✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No	✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No	✕

+ Add another pay to

- * **Name** – Account name for employee, customer or vendor
- * **Identification** – Employee, customer or vendor number (**not required**)
- * **Routing Transit** – Routing Transit number for the bank
 - * Click the  to search for a bank's routing number
- * **Account Number** - Account number for employee, customer or vendor
- * **Account Type** – i.e. checking or savings
- * **Amount** – transfer amount for this employee, customer or vendor
- * **Prenote** – verify the bank account information by sending a zero dollar prenote before processing.

NOTE: Prenotes are initiated 5 business days prior to a live ACH transaction, but are not required
- * Click “[Add Another pay to](#)” to add additional transfers if needed

6. Select **Complete ACH** or **Save for later**.

- **Complete ACH** – Activates the file for validation and processing.
- **Save for later** – Saves the transfer file and allows modifications and submission at a later date.

NOTE: The daily cutoff for processing a transfer file is **4:00 pm**. If a transfer file is processed after 4:00 pm, it will be submitted on the following business day.

7. You will be asked for a One-time password. Hit the button on your secure token and enter the 8-digit pin number. Do not include your 4 digit pin at this time. Click **Complete Challenge**.

Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▼

One-time password *

* Indicates required field

Complete Challenge
Cancel

8. Review warnings, if any. You will also be able to see the status; if it is pending client review or financial review, with a confirmation reference number and details of the processing file.

- Pending client review means that your ACH files are set up under dual control, and another user must approve the initiated file(s). Once approved, our bank will perform the ACH call back procedure for verification. You may or may not be contacted and asked to verify details of the ACH file in order to process it.
- Pending financial institution review means that our bank has received the ACH file and will perform the ACH call back procedure for verification. You may or may not be contacted and asked to verify details of the ACH file in order to process it
- If you would like to save this transaction to use as a template for future use, click **Save as template**.

⚠ Description is pending financial institution review.

Description

Reference number	afb42c18b4
Effective date	Jun 14, 2019
Total withdrawal	\$5,000.00
Number of withdrawals	1
Total deposit	\$5,000.00
Number of deposits	1

[Return to ACH activity](#)
Save as template

If you receive a warning that the file exceeds the daily limit, our Treasury Management Support team must acquire the necessary approvals to temporarily raise the daily limit. Our team can be contacted at 817-987-2150 or tmsupport@affiliatedbank.com.

Send a New ACH Transfer by Copying an Existing Transfer

1. Select **ACH** from **Payments & Transfers**. The Activity tab lists existing ACH transfers.

ACH						
Activity	Templates	File import templates	Incoming			
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report
Jul 08, 2019	June42019	Disapproved	2.00	2.00	Payment	Copy
Jul 08, 2019	June42019	Disapproved	2.00	2.00	Payment	Copy
Jul 05, 2019	Corp Credits 7.31	Disapproved	2.10	2.10	Payment	Copy
Jul 05, 2019	Corp Credits 7.31	Disapproved	2.10	2.10	Payment	Copy

2. Click **Copy** for the transfer that you want to base your new transfer from.

3. Enter the **Description** and **Effective Date**.

- * **Description** – name the transfer
- * **Effective Date** – when you want the transfers to post

NOTE: Needs to be at least 2 business days in the future

- * **Repeat** – If the transfer is a recurring transfer, select the Repeat check box and in the Frequency field, type the frequency with which the ACH transfer occurs.

Description

Description *

Tax identification number
 Affiliated Bank[xxxxx4567]

Effective date *
☐ Repeat

Type
 Payment (Payroll - PPD)

Total withdrawal
 \$0.00

Total deposit
 \$0.00

4. Select the offsetting **Account** and input the total **Amount** of the ACH batch transfer.

Pay from

Total batch withdrawal (1 item) \$5,000.00

☐ Pay all

Pay/Hold ▾	Account * ▾	Amount * ▾
<input type="checkbox"/> Pay	<div> <input type="text" value="Select an account"/> <div> <div>Select an account</div> <div>Commercial Checking</div> <div>Money Market Account</div> <div>Personal Account</div> <div>Savings Account</div> <div>Small Business Checking</div> </div> </div>	<input type="text" value="5,000.00"/> <input type="button" value="X"/>

5. Input the detail information for the transfers.


Pay to
Show Details
Show Filter

Total batch deposit (2 items) \$5,000.00

☐ Pay all
 ☐ Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote	
<input type="checkbox"/> Pay	Employee 1		311978818 <input type="text"/>	123456798	Checking	4,000.00	<input type="checkbox"/> No	<input type="button" value="X"/>
<input type="checkbox"/> Pay	<div style="border: 1px solid red; padding: 2px;">Name is required.</div>		<div style="border: 1px solid red; padding: 2px;">Routing transit is required.</div>	<div style="border: 1px solid red; padding: 2px;">Account number is required.</div>	<div style="border: 1px solid red; padding: 2px;">Select a type</div>	1,000.00	<input type="checkbox"/> No	
<input type="checkbox"/> Pay			<input type="text"/>		Select a type		<input type="checkbox"/> No	<input type="button" value="X"/>
<input type="checkbox"/> Pay			<input type="text"/>		Select a type		<input type="checkbox"/> No	<input type="button" value="X"/>
<input type="checkbox"/> Pay			<input type="text"/>		Select a type		<input type="checkbox"/> No	<input type="button" value="X"/>

[+ Add another pay to](#)

- * **Name** – Account name for employee, customer or vendor
- * **Identification** – Employee, customer or vendor number (**not required**)
- * **Routing Transit** – Routing Transit number for the bank
 - * Click the  to search for a bank's routing number
- * **Account Number** - Account number for employee, customer or vendor
- * **Account Type** – i.e. checking or savings
- * **Amount** – transfer amount for this employee, customer or vendor
- * **Prenote** – verify the bank account information by sending a zero dollar prenote before processing.

NOTE: Prenotes are initiated 5 business days prior to a live ACH transaction, but are not required
- * Click "[Add Another pay to](#)" to add additional transfers if needed

6. Select **Complete ACH** or **Save for later**.

- **Complete ACH** – Activates the file for validation and processing.
- **Save for later** – Saves the transfer file and allows modifications and submission at a later date.

NOTE: The daily cutoff for processing a transfer file is **4:00 pm**. If a transfer file is processed after 4:00 pm, it will be submitted on the following business day.

7. You will be asked for a One-time password. Hit the button on your secure token and enter the 8-digit pin number. Do not include your 4 digit pin at this time. Click **Complete Challenge**.

Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions
Show ▼

One-time password *

* Indicates required field

Complete Challenge
Cancel

8. Review warnings, if any. You will also be able to see the status; if it is pending client review or financial review, with a confirmation reference number and details of the processing file.

- Pending client review means that your ACH files are set up under dual control, and another user must approve the initiated file(s). Once approved, our bank will perform the ACH call back procedure for verification. You may or may not be contacted and asked to verify details of the ACH file in order to process it.
- Pending financial institution review means that our bank has received the ACH file and will perform the ACH call back procedure for verification. You may or may not be contacted and asked to verify details of the ACH file in order to process it
- If you would like to save this transaction to use as a template for future use, click **Save as template**.

⚠ Description is pending financial institution review.

Description

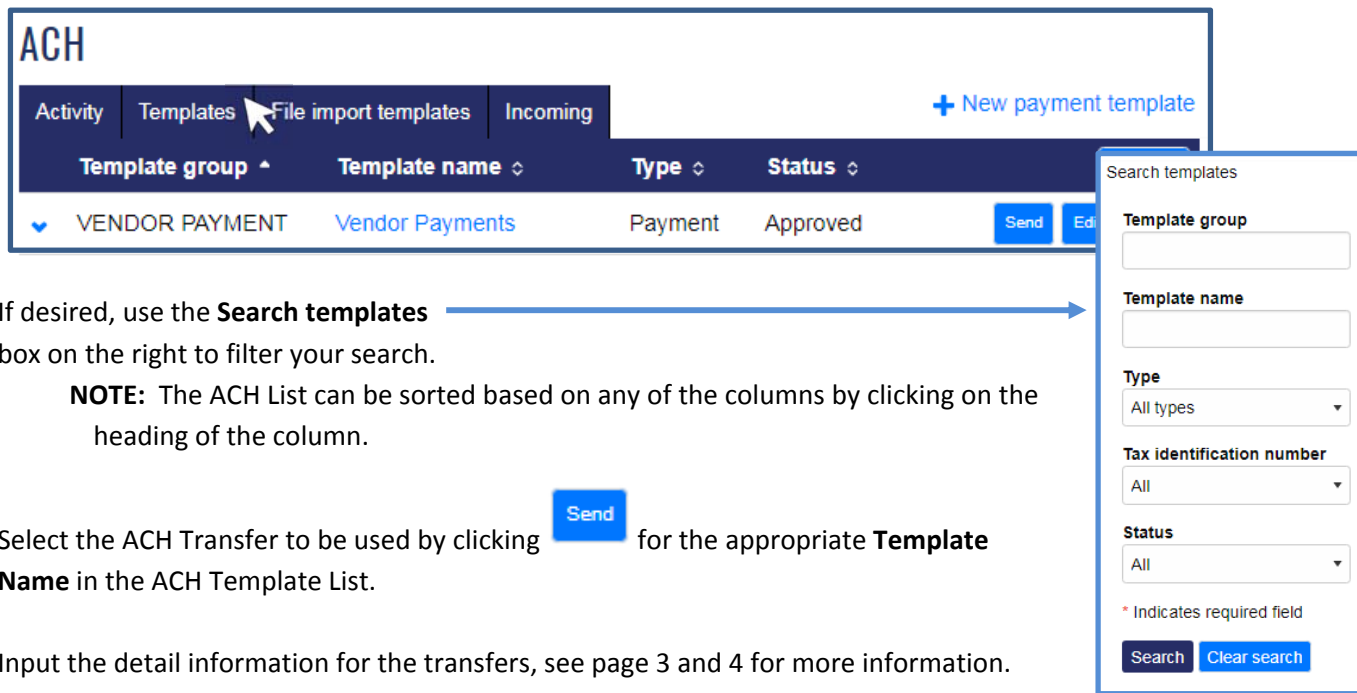
Reference number	afb42c18b4
Effective date	Jun 14, 2019
Total withdrawal	\$5,000.00
Number of withdrawals	1
Total deposit	\$5,000.00
Number of deposits	1

Return to ACH activity
Save as template

If you receive a warning that the file exceeds the daily limit, our Treasury Management Support team must acquire the necessary approvals to temporarily raise the daily limit. Our team can be contacted at 817-987-2150 or tmsupport@affiliatedbank.com.

Send a New ACH Transfer Using Existing Template

1. Select Templates.



ACH

Activity | **Templates** | File import templates | Incoming

+ New payment template

Template group	Template name	Type	Status	
VENDOR PAYMENT	Vendor Payments	Payment	Approved	Send Edit

Search templates

Template group

Template name

Type

All types

Tax identification number

All

Status

All

* Indicates required field

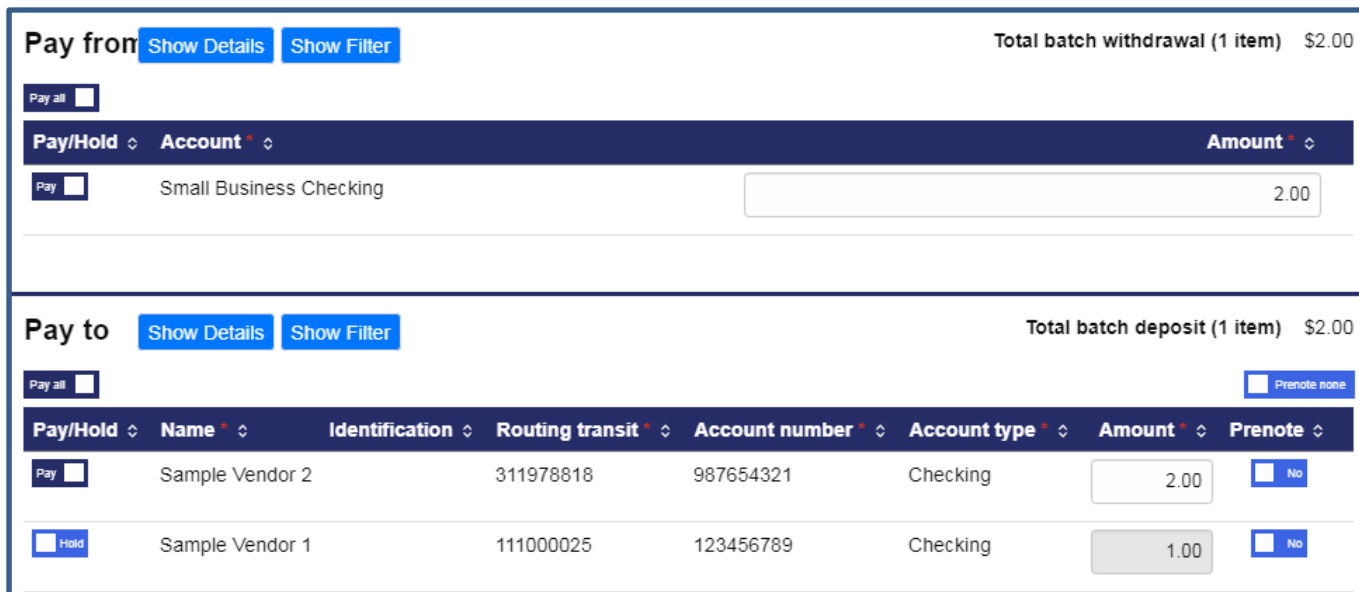
Search Clear search

2. If desired, use the **Search templates** box on the right to filter your search.

NOTE: The ACH List can be sorted based on any of the columns by clicking on the heading of the column.

3. Select the ACH Transfer to be used by clicking **Send** for the appropriate **Template Name** in the ACH Template List.

4. Input the detail information for the transfers, see page 3 and 4 for more information.



Pay from Show Details Show Filter

Total batch withdrawal (1 item) \$2.00

Pay all

Pay/Hold	Account	Amount
Pay	Small Business Checking	2.00

Pay to Show Details Show Filter

Total batch deposit (1 item) \$2.00

Pay all Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay	Sample Vendor 2	311978818	987654321	Checking	2.00	No	
Hold	Sample Vendor 1	111000025	123456789	Checking	1.00	No	

5. Toggle the **Pay/Hold** button to the Hold position if you would like to withhold payments for the individual(s) in the template for this particular batch.
 - ACH Hold functionality provides the ability to quickly omit a transaction from processing without deleting the transaction information. This is useful when an employee is on a medical leave, disability, etc.
 - When the Hold check box is selected for a transaction, the transaction will not be processed.

6. Select **Complete ACH** or **Save for later**.

- **Complete ACH** – Activates the file for validation and processing.
- **Save for later** – Saves the transfer file and allows modifications and submission at a later date.

NOTE: The daily cutoff for processing a transfer file is **4:00 pm**.

If a transfer file is processed after 4:00 pm, it will be submitted on the following business day.

7. After completion, you will be asked for a One-time password. Hit the button on your secure token and enter the 8-digit pin number. Do not include your 4 digit pin at this time. Click **Complete Challenge**.

Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions
Show ▼

One-time password *

* Indicates required field

Complete Challenge
Cancel

8. Review warnings, if any. You will also be able to see the status; if it is pending client review or financial review, with a confirmation reference number and details of the processing file.

- **Pending client review** means that your ACH files are set up under dual control, and another user must approve the initiated file(s). Once approved, our bank will perform the ACH call back procedure for verification. You may or may not be contacted and asked to verify details of the ACH file in order to process it.
- **Pending financial institution** review means that our bank has received the ACH file and will perform the ACH call back procedure for verification. You may or may not be contacted and asked to verify details of the ACH file in order to process it.

⚠ ACH Template Testing is pending client and financial institution review.

ACH Template Testing

Reference number	4664180803
Effective date	Jun 14, 2019
Total withdrawal	\$1.56
Number of withdrawals	1
Total deposit	\$1.56
Number of deposits	1

[Return to ACH templates](#)

If you receive a warning that the file exceeds the daily limit, our Treasury Management Support team must acquire the necessary approvals to temporarily raise the daily limit. Our team can be contacted at 817-987-2150 or tmsupport@affiliatedbank.com.

Review an ACH Transfer

If your business utilizes dual control functionality and there are transfers awaiting review, you will be able to view these on the home screen, given that you have the authority to approve. A list of the ACH Transfers awaiting review is presented on the home screen of business online banking.

Payments & Transfers

REVIEW (2)
HIDE ^

Wire

Description	Reason	Amount
There are no transfers requiring review.		

ACH

Description	Reason	Amount
<input type="checkbox"/> Consumer Credits	Review Required	1.33
<input type="checkbox"/> June42019	Review Required	2.00

APPROVE
DISAPPROVE

1. To approve (or disapprove) an ACH Transfer, check the box next to a transfer and select **Approve** or **Disapprove**.

2. To view detail information within the transfer prior to approving, click on the Description of the file. A new window will pop up with details and the same options to approve or disapprove at the bottom.

ACH

Description	Reason
<input type="checkbox"/> Consumer Credits	Review Required
<input checked="" type="checkbox"/> <u>June42019</u>	Review Required

APPROVE
DISAPPROVE

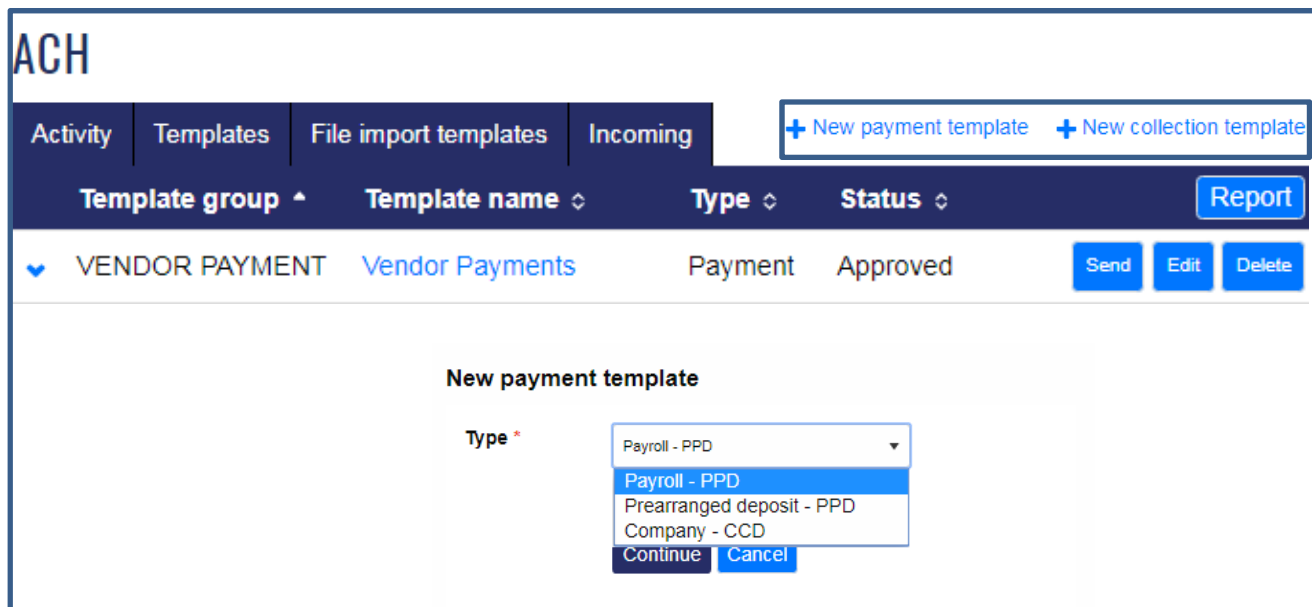
3. Once the file is successfully decisioned, a notice will pop up to confirm the review.

✔ Your ACH transfer has been approved:

• Consumer Credits

Create a New ACH Template

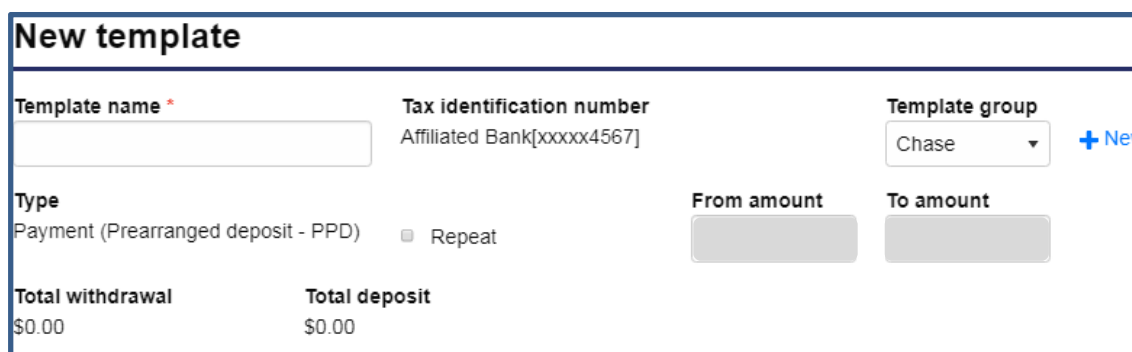
1. Select Templates, then [New payment template](#) (for credits) or [New collection Template](#) (for debits).



The screenshot shows the ACH system interface. At the top, there's a navigation bar with tabs: Activity, Templates, File import templates, and Incoming. To the right of the tabs are two buttons: '+ New payment template' and '+ New collection template'. Below the navigation bar is a table with columns: Template group, Template name, Type, Status, and a Report button. The table has one row: VENDOR PAYMENT, Vendor Payments, Payment, Approved, and buttons for Send, Edit, and Delete. Below the table is a section titled 'New payment template'. It has a 'Type' dropdown menu with options: Payroll - PPD, Payroll - PPD (highlighted), Prearranged deposit - PPD, and Company - CCD. There are also 'Continue' and 'Cancel' buttons.

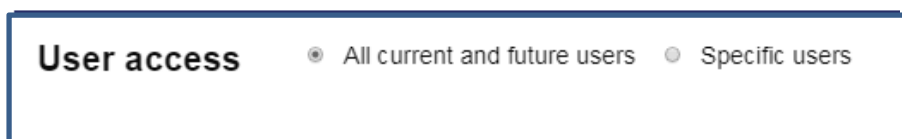
NOTE: Use the **PPD** choices when the accounts at the other bank(s) are **consumer** accounts.
Use the **CCD** choices when the accounts at the other bank(s) are **business** accounts.

2. Key a **Template name** (Example: Payroll, Vendor Payments, etc.) and if desired, assign it to an existing or new **Template group**. You may leave the **From amount** and **To amount** blank, unless you would like to add dollar amount restrictions to the template. Select "**Repeat**" when you want the transfer to automatically reoccur on a scheduled basis.



The screenshot shows the 'New template' form. It has fields for: Template name (with an asterisk), Tax identification number (Affiliated Bank[xxxxx4567]), Template group (Chase, with a '+ New' button), Type (Payment (Prearranged deposit - PPD)), From amount, To amount, Total withdrawal (\$0.00), Total deposit (\$0.00), and a 'Repeat' checkbox.

3. In the **User Access** section, you will grant permission to other online users who can access this template. If you select specific users, be sure to include yourself.



The screenshot shows the 'User access' section. It has a title 'User access' and two radio buttons: 'All current and future users' (selected) and 'Specific users'.

- Select the offsetting **Account** and input the total **Amount** of the ACH batch transfer.

Pay from
Show Details
Show Filter

Total batch withdrawal (1 item) \$5,000.00

☐ Pay all

Pay/Hold ▾	Account * ▾	Amount * ▾
<input type="checkbox"/> Pay	<div> Select an account <div> Select an account Commercial Checking Money Market Account Personal Account Savings Account Small Business Checking </div> </div>	5,000.00 ✕

+ Add another pay

- Input the detail information for the transfers.

Pay to
Show Details
Show Filter

Total batch deposit (2 items) \$5,000.00

☐ Pay all
☐ Prenote none

Pay/Hold ▾	Name * ▾	Identification ▾	Routing transit * ▾	Account number * ▾	Account type * ▾	Amount * ▾
<input type="checkbox"/> Pay	Employee 1		311978818 🔍	123456798	Checking ▾	4,000.00
<input type="checkbox"/> Pay	<div>Name is required.</div>		<div>Routing transit is required.</div> 🔍	<div>Account number is required.</div>	<div>Account type is required.</div> Select a type ▾	1,000.00
<input type="checkbox"/> Pay			🔍		Select a type ▾	
<input type="checkbox"/> Pay			🔍		Select a type ▾	
<input type="checkbox"/> Pay			🔍		Select a type ▾	

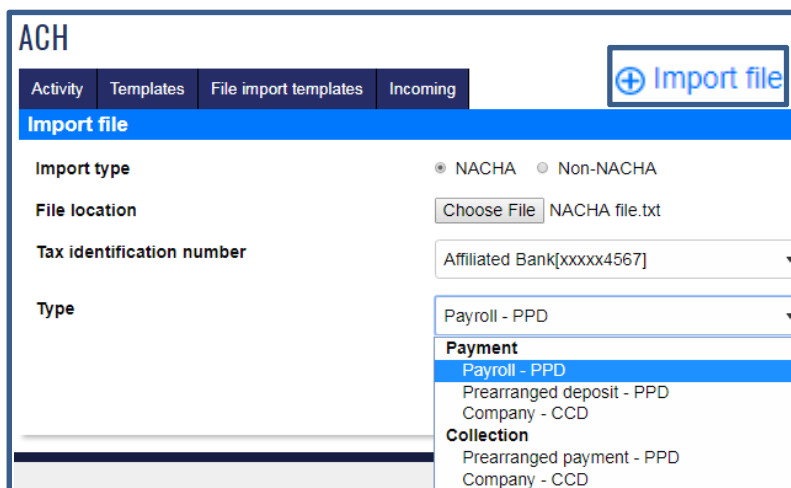
+ Add another pay to

- * **Name** – Account name for employee, customer or vendor
- * **Identification** – Employee, customer or vendor number (**not required**)
- * **Routing Transit** – Routing Transit number for the bank
 - * Click the 🔍 to search for a bank's routing number
- * **Account Number** - Account number for employee, customer or vendor
- * **Account Type** – i.e. checking or savings
- * **Amount** – transfer amount for this employee, customer or vendor
- * Click “Add Another pay to” to add additional transfers.

- Select **Save** or **Cancel**. Once Saved, you will be redirected to the Templates tab and will see the newly created template. From there, you can send a file, edit the template, or delete the template.

Import a Template Using a NACHA file

1. Select **File import templates**, then [Import file](#). Select **NACHA**, locate the file from your computer, select the payment **Type** and Click **Continue**.



The screenshot shows the 'ACH' section with tabs for Activity, Templates, File import templates, and Incoming. The 'Import file' button is highlighted. Below, the 'Import type' is set to NACHA. The 'File location' is 'Choose File' and the 'File name' is 'NACHA file.txt'. The 'Tax identification number' is 'Affiliated Bank[xxxxx4567]'. The 'Type' is 'Payroll - PPD'. A dropdown menu for 'Payment' is open, showing options: 'Payroll - PPD' (selected), 'Prearranged deposit - PPD', 'Company - CCD', 'Prearranged payment - PPD', and 'Company - CCD'.

NOTE: If there are any errors with your file, you will immediately be alerted before proceeding.

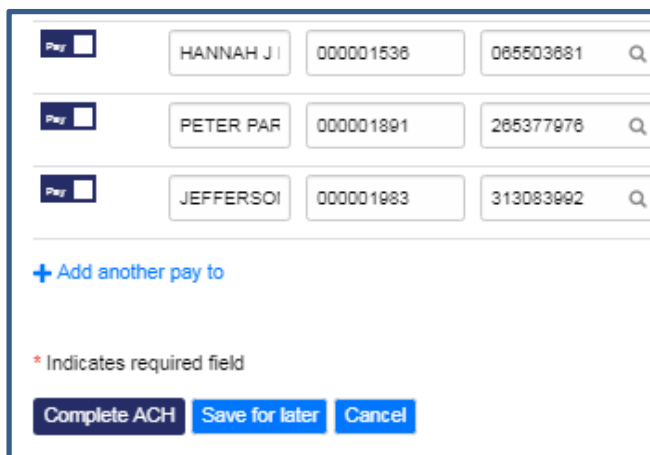
Use the **PPD** choices when the accounts at the other bank(s) are **consumer** accounts.

Use the **CCD** choices when the accounts at the other bank(s) are **business** accounts.

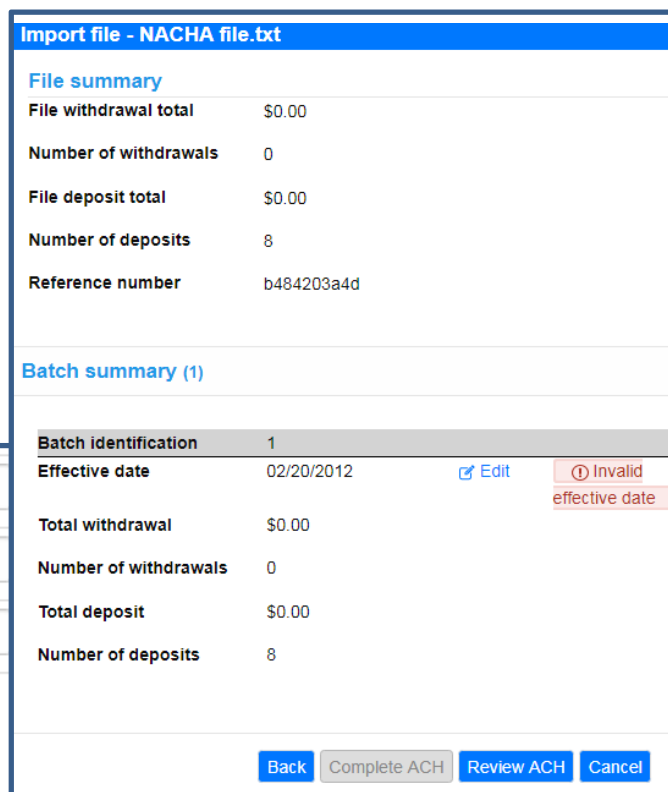
2. The next page shows a summary of your uploaded file and any errors that may need to be corrected.

NOTE: Errors can be corrected by clicking [Edit](#).

3. Once corrected, click **Review ACH**.
4. Review the details of the ACH as imported into the ACH Manager template (below).
5. Click **Complete ACH**.



The screenshot shows the 'ACH Manager' template with a table of payees. Each row has a 'Pay' checkbox, a name, a routing number, and an account number. The first row is 'HANNAH J I' with routing number '000001536' and account number '065503681'. The second row is 'PETER PAR' with routing number '000001891' and account number '265377976'. The third row is 'JEFFERSOI' with routing number '000001983' and account number '313083992'. Below the table is a '+ Add another pay to' button. At the bottom, there is a legend '* Indicates required field' and three buttons: 'Complete ACH', 'Save for later', and 'Cancel'.



The screenshot shows the 'Import file - NACHA file.txt' summary screen. It has two sections: 'File summary' and 'Batch summary (1)'. The 'File summary' section shows: 'File withdrawal total' \$0.00, 'Number of withdrawals' 0, 'File deposit total' \$0.00, 'Number of deposits' 8, and 'Reference number' b484203a4d. The 'Batch summary (1)' section shows: 'Batch identification' 1, 'Effective date' 02/20/2012 (with an 'Invalid effective date' error message), 'Total withdrawal' \$0.00, 'Number of withdrawals' 0, 'Total deposit' \$0.00, and 'Number of deposits' 8. At the bottom, there are four buttons: 'Back', 'Complete ACH', 'Review ACH', and 'Cancel'.

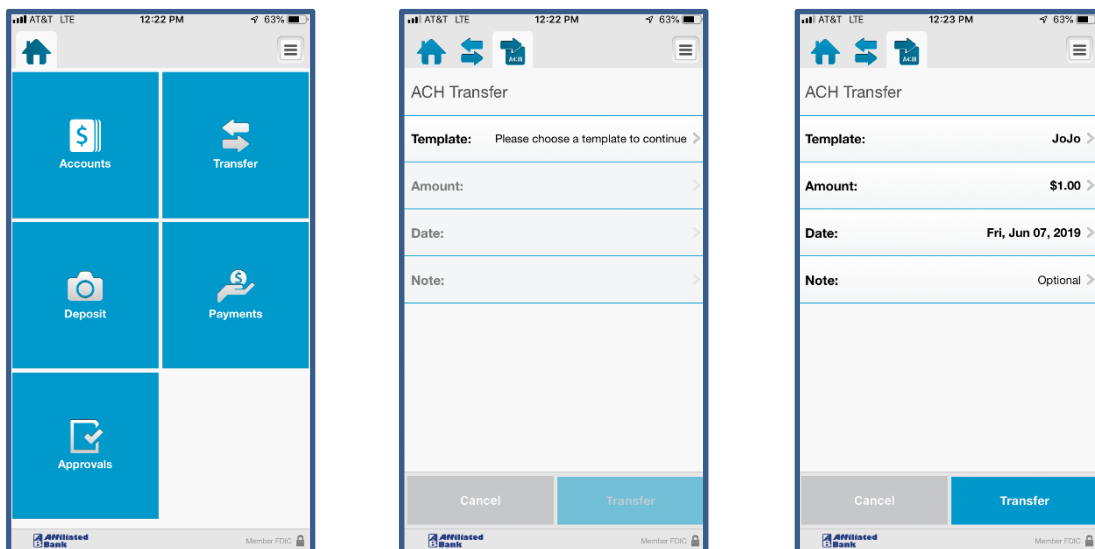
View Previously Issued ACH files at a Glance from the Home Screen

On the home screen, scroll down to Payments & Transfers and select “ISSUED”. You will be able to see the status of previously issued ACH files. You may click on the description for more details from this screen.

Payments & Transfers		
REVIEW (1)		SHOW ▾
ISSUED (9)		HIDE ▲
Wire		
Description	Status	Amount
There are no issued transfers.		
ACH		
Description	Status	Amount
Consumer Credits	Pending	1.33
Corp Credits 7.31	Disapproved	2.10
Corp Credits 7.31	Disapproved	2.10
Description	Disapproved	5,000.00
June42019	Pending	2.00
Test ACH	Pending	10.00
Test Save	Disapproved	2.50
Test Save	Disapproved	2.50

Initiate an ACH Transfer from Business Online Banking Mobile App

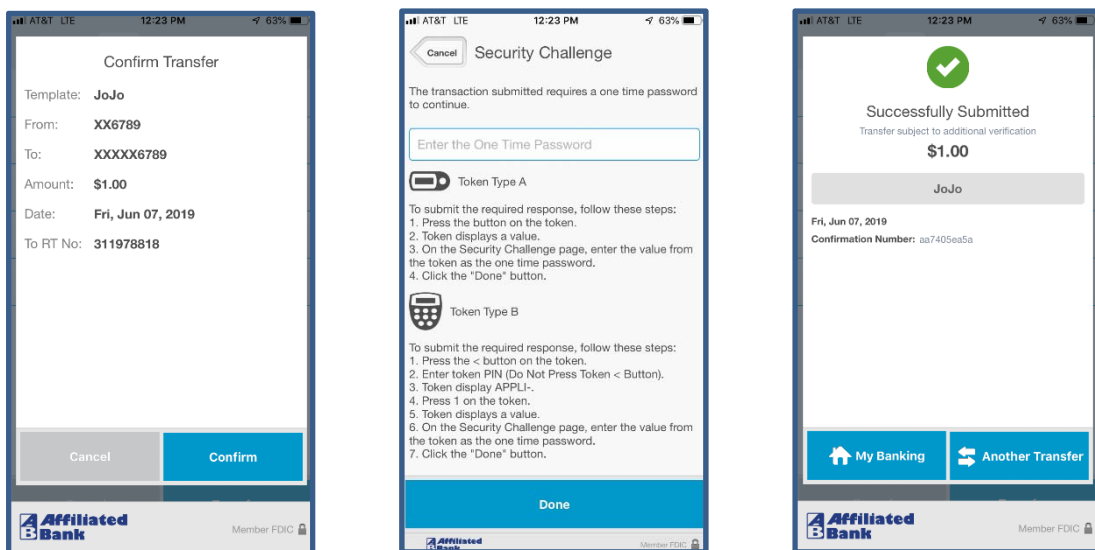
1. From the Business Mobile Banking App, select **Transfer**, then **ACH Transfer**



2. Select the template you would like to use. Enter the amount, the effective date and a description, if desired. Hit **Transfer**.

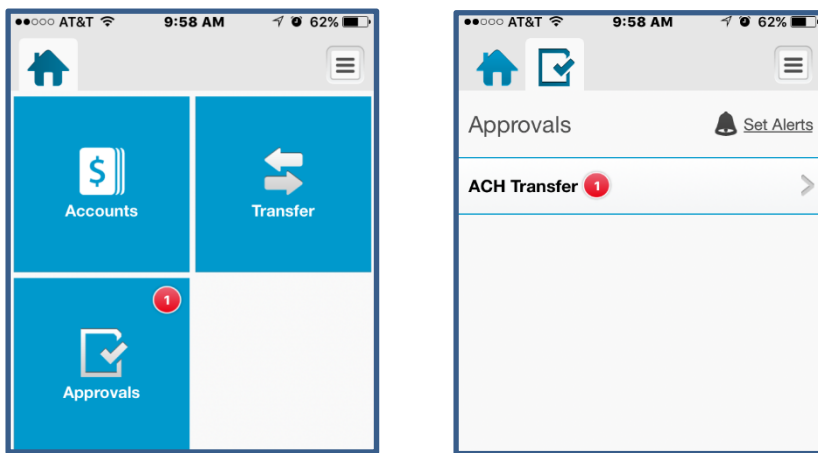
NOTE: Templates will need to be set up on a PC before using on the mobile app.

3. Verify that the details of the transfer are correct, then select **Confirm**. Select **Cancel** if you need to make any changes to the transfer.
4. The Security Challenge page will pop up, and you will be prompted to enter a one-time password. Press the button on your secure token and enter in the 8-digit number. You will not need to add your 4-digit pin this time. Select **Done**.
5. Success! You will see a confirmation number for the ACH transfer. If you are under dual control, you must notify an approver that a file has been submitted for their review. If you are under full control, you will receive a call back to verify the details of the transaction.

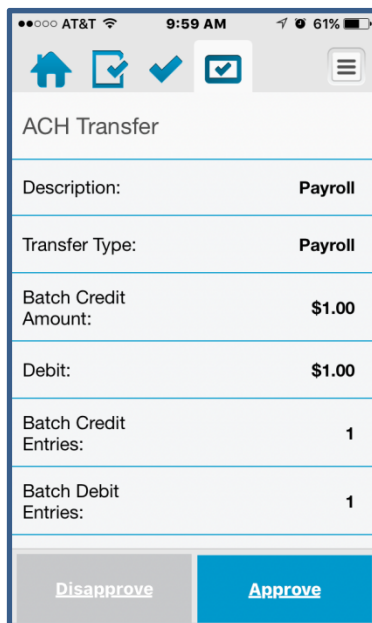
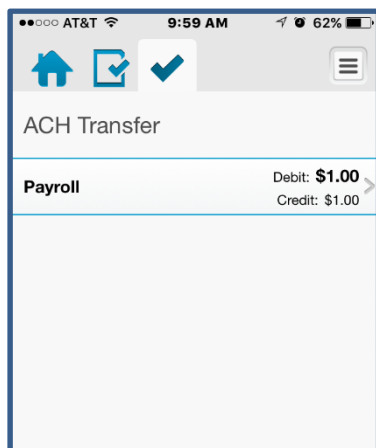


Review an ACH Transfer from Business Online Banking Mobile App

- From the Business Mobile Banking App, select **Approvals** then **ACH Transfer**:



- Select the ACH Transfer that you would like to review and then **Approve** or **Disapprove**:



NOTE: To see the transaction detail, review Transfers in **Online Banking** instead of Mobile Banking.

- Confirm** your approval.

