# AUTOMATED CLEARING HOUSE (ACH)

QUICK REFERENCE GUIDE

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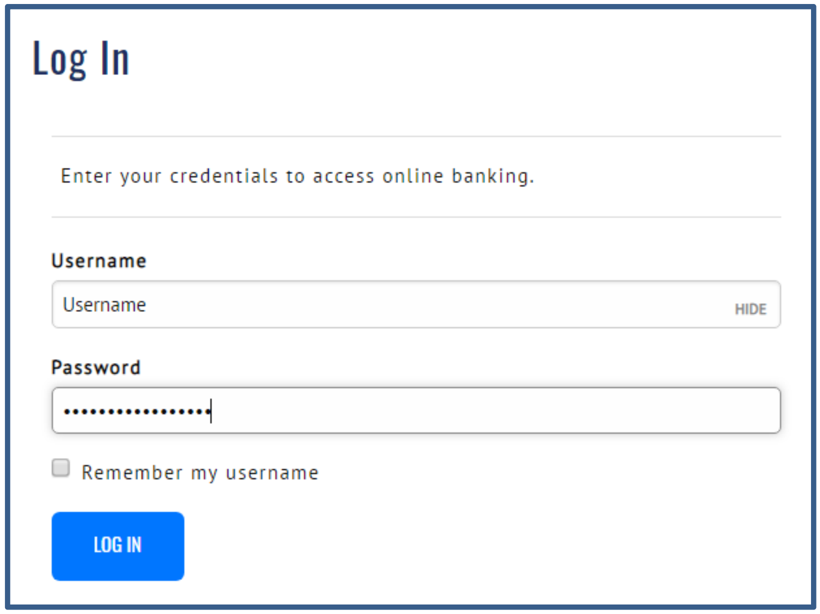
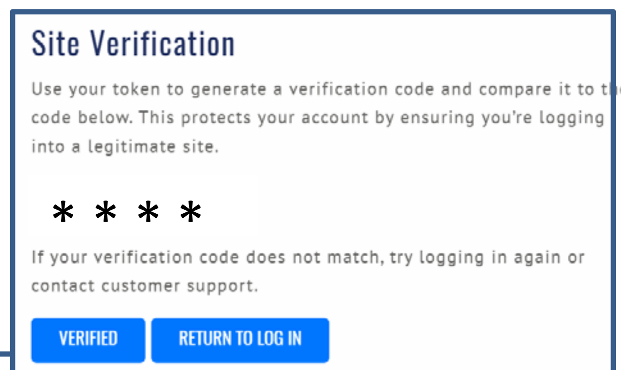
# Logging in to ACH Manager

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

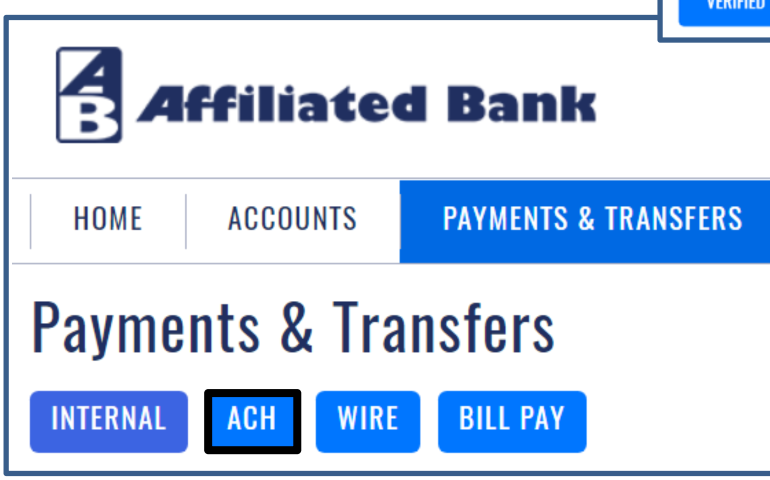




2. Turn on your token and Input your **Token Number + 4-digit PIN** as your password.

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.**

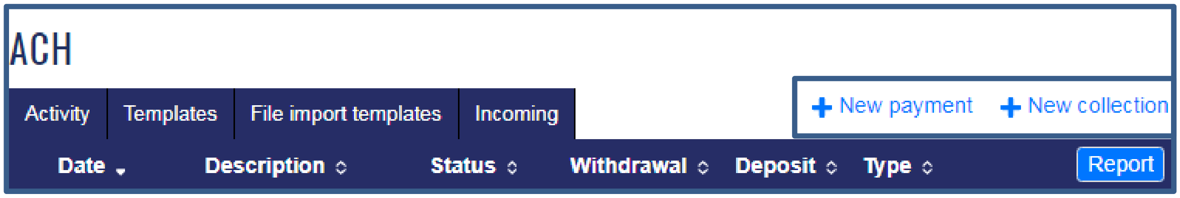



4. Click Payments & Transfers menu and then select ACH:



# Send a New ACH Transfer

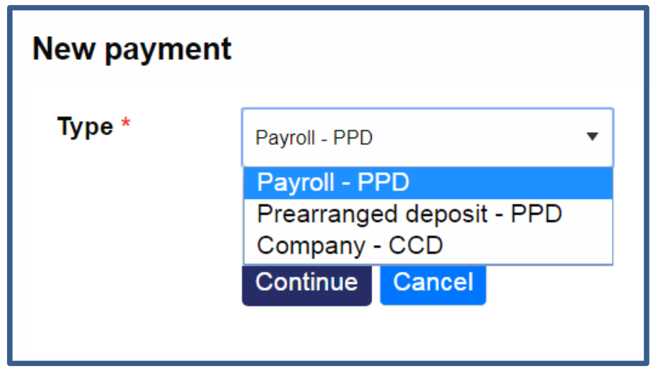
1. Select **New Payment** (for credits) or **New collection** (for debits)




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

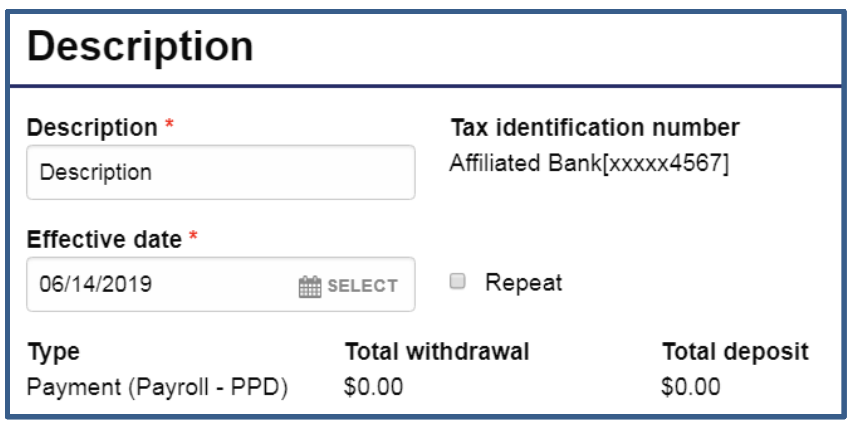
   **NOTE**: Use the **PPD** choices when the accounts at the other bank(s) are **consumer** accounts.

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

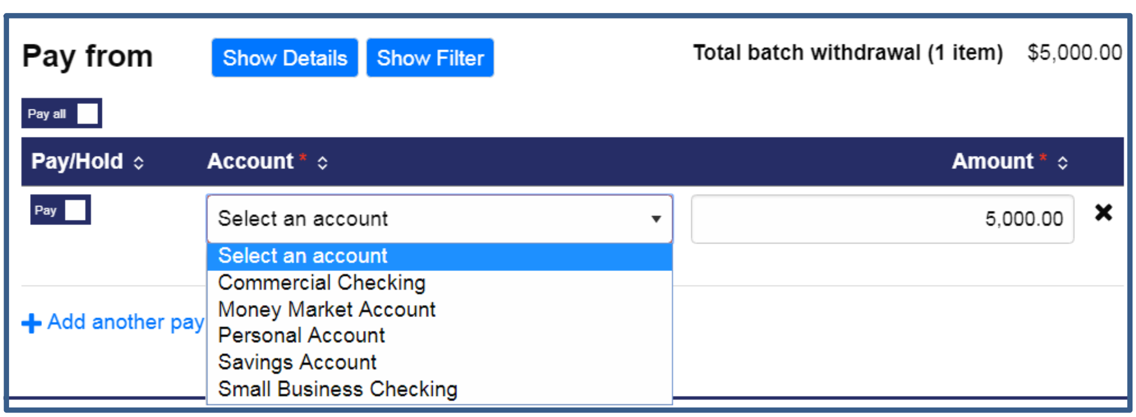



3. Enter the **Description** and **Effective Date**.

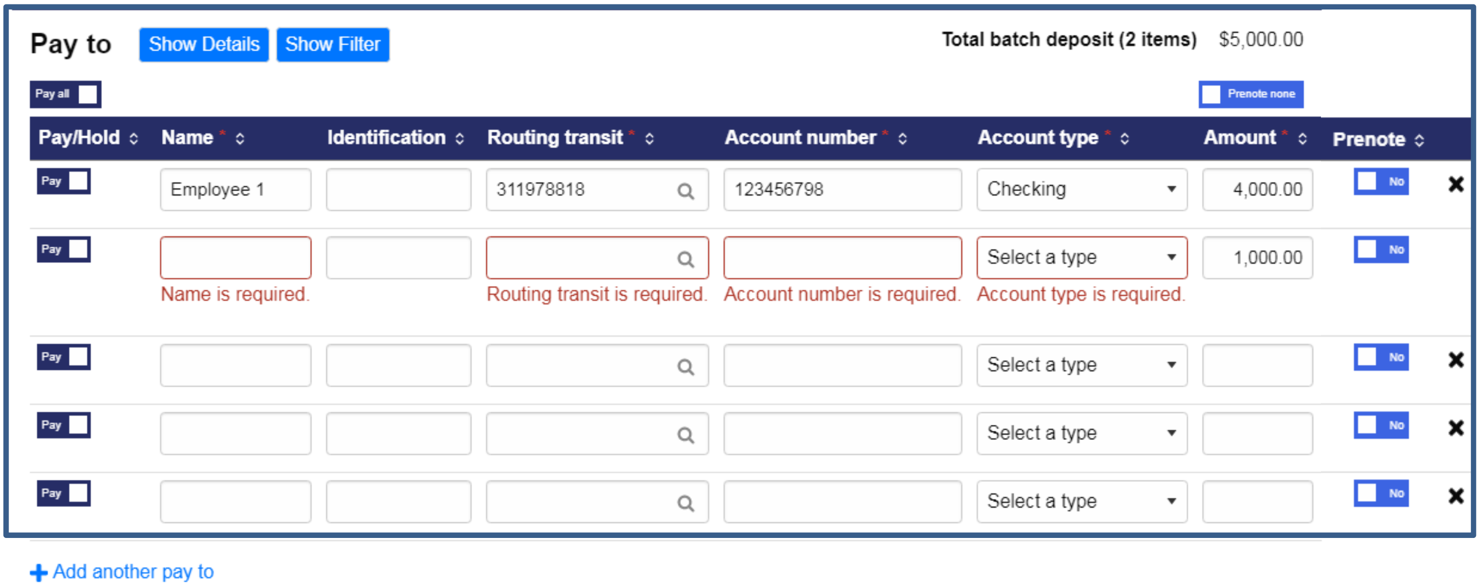
   * **Description** – name the transfer
   * **Effective Date** – when you want the transfers to post
     **NOTE**: Needs to be at least 2 business days in the future
   * **Repeat** – If the transfer is a recurring transfer, select the Repeat check box and in the Frequency field, type the frequency with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




4. Select the offsetting **Account** and input the <u>total</u> **Amount** of the ACH batch transfer.



5. Input the detail information for the transfers.



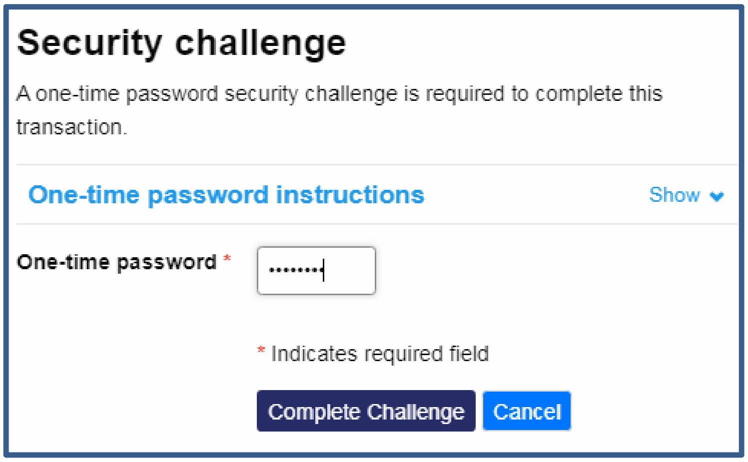

* **Name** – Account name for employee, customer or vendor
* **Identification** – Employee, customer or vendor number (**not required**)
* **Routing Transit** – Routing Transit number for the bank
    * Click the 🔍 to search for a bank's routing number
* **Account Number** - Account number for employee, 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.

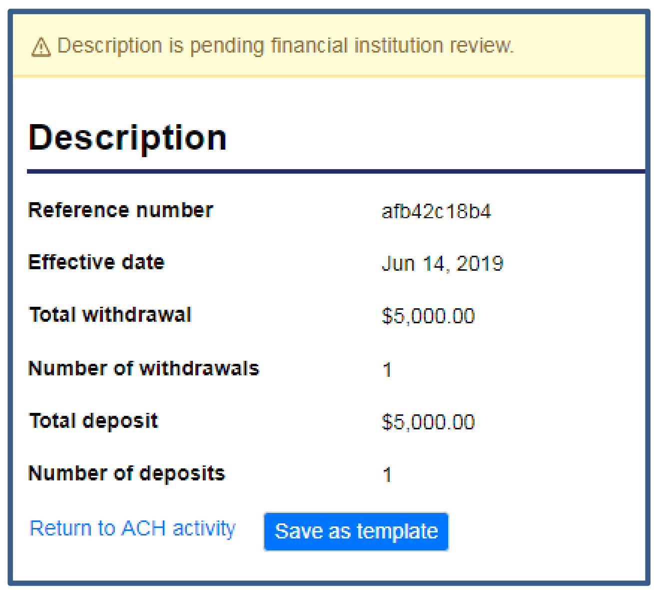
**NOTE:** The daily cutoff for processing a transfer file is **4:00 pm**. If a transfer file is processed after 4:00 pm, it will be submitted on the following business day.

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.**




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.**




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.

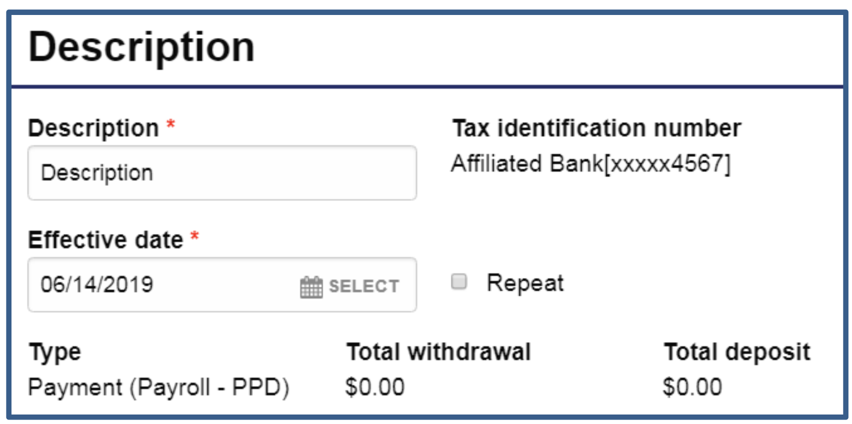
# Send a New ACH Transfer by Copying an Existing Transfer

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

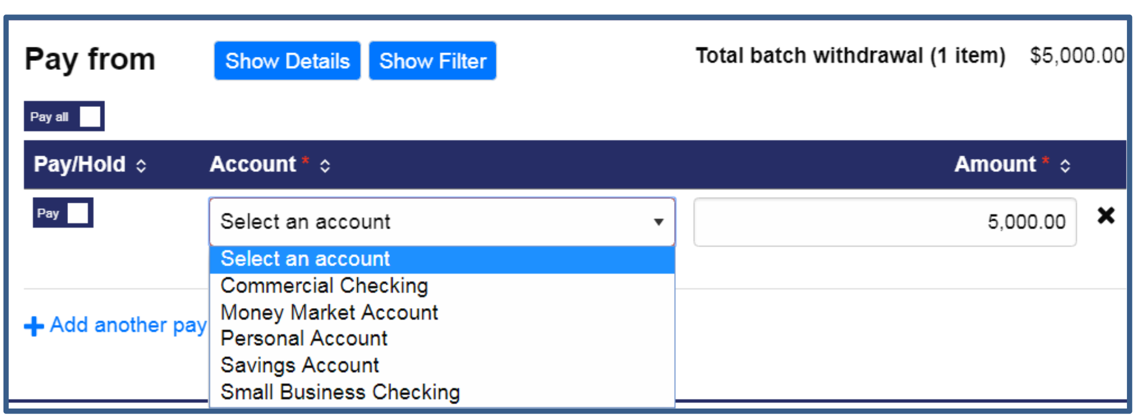

2. Click **Copy** for the transfer that you want to base your new transfer from.

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

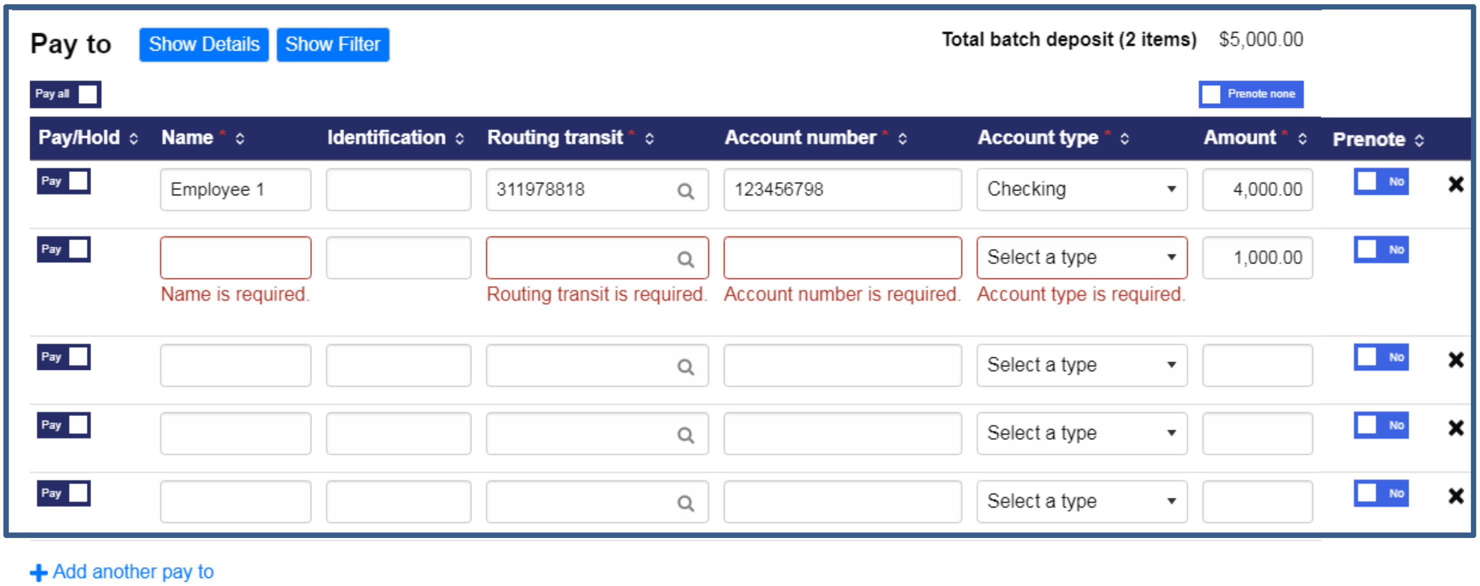
- **Description** – name the transfer
- **Effective Date** – when you want the transfers to post
  **NOTE**: Needs to be at least 2 business days in the future
- **Repeat** – If the transfer is a recurring transfer, select the Repeat check box and in the Frequency field, type the frequency with which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




4. Select the offsetting **Account** and input the <u>total</u> **Amount** of the ACH batch transfer.



5. Input the detail information for the transfers.




- ∗ **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.

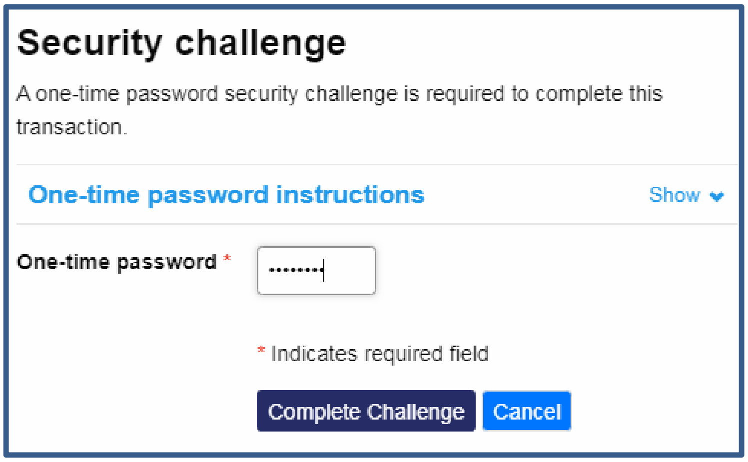
  **NOTE:** Prenotes are initiated 5 business days prior to a live ACH transaction, but are not required
- ∗ Click "Add Another pay to" to add additional transfers if needed

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.**

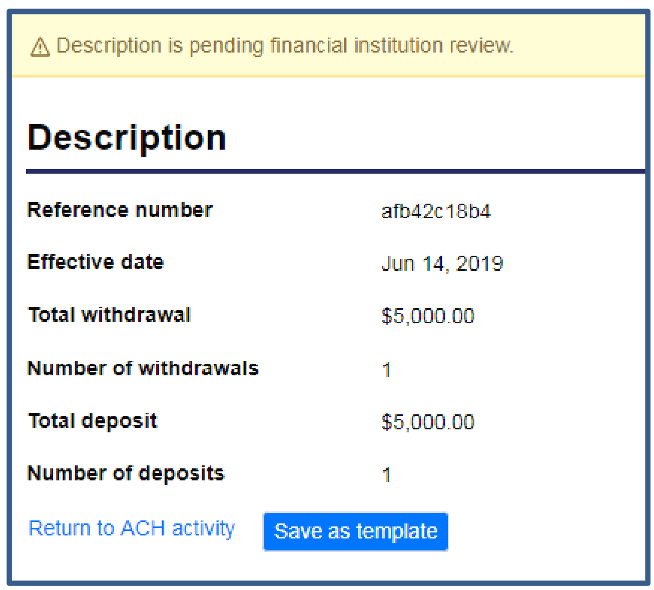



8. Review warnings, if any. You will also be able to see the status; if it is pending client review or financial review, with a confirmation reference number and details of the processing file.

   - 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

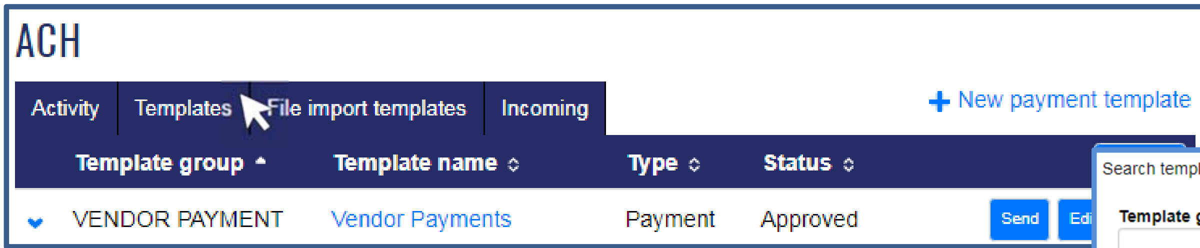
   - If you would like to save this transaction to use as a template for future use, click **Save as template.**

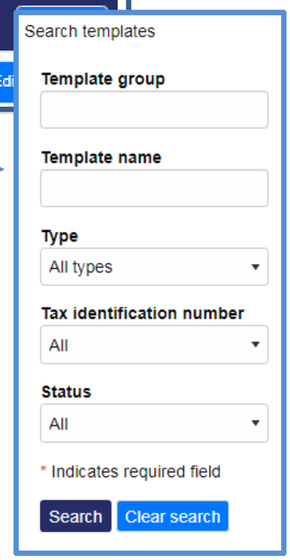



If you receive a warning that the file exceeds the daily limit, our Treasury Management Support team must acquire the necessary approvals to temporarily raise the daily limit. Our team can be contacted at 817-987-2150 or tmsupport@affiliatedbank.com.

# Send a New ACH Transfer Using Existing Template

1. Select Templates.



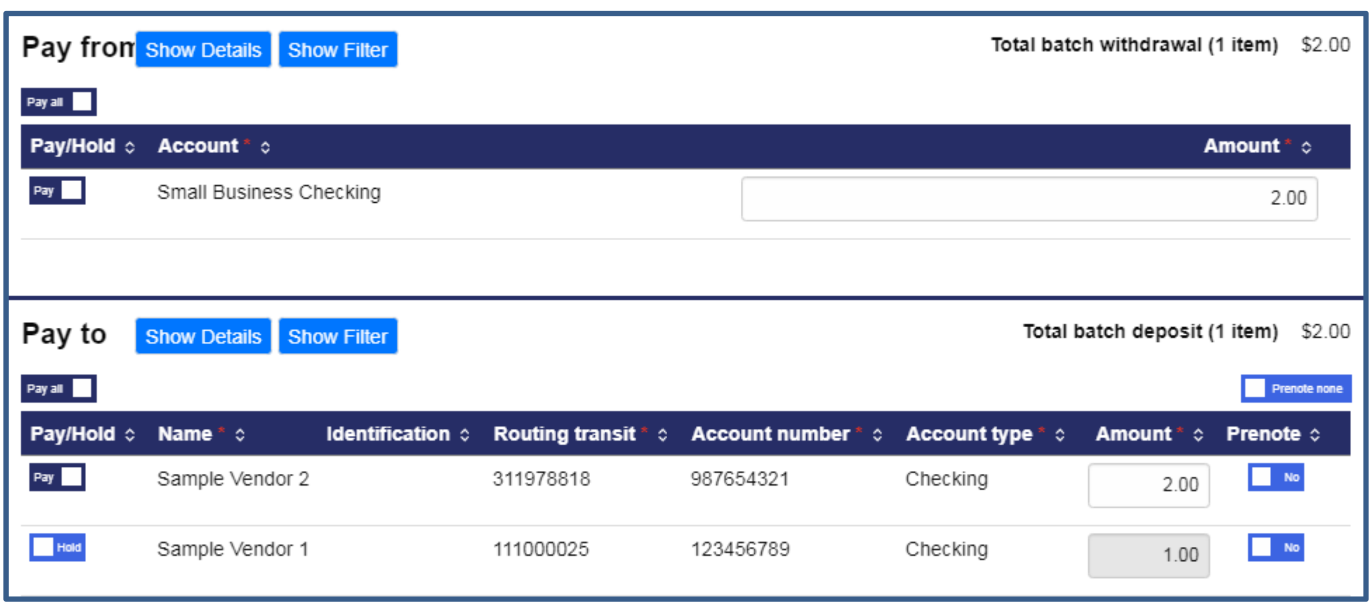

2. If desired, use the **Search templates** box on the right to filter your search.

   **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 

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.

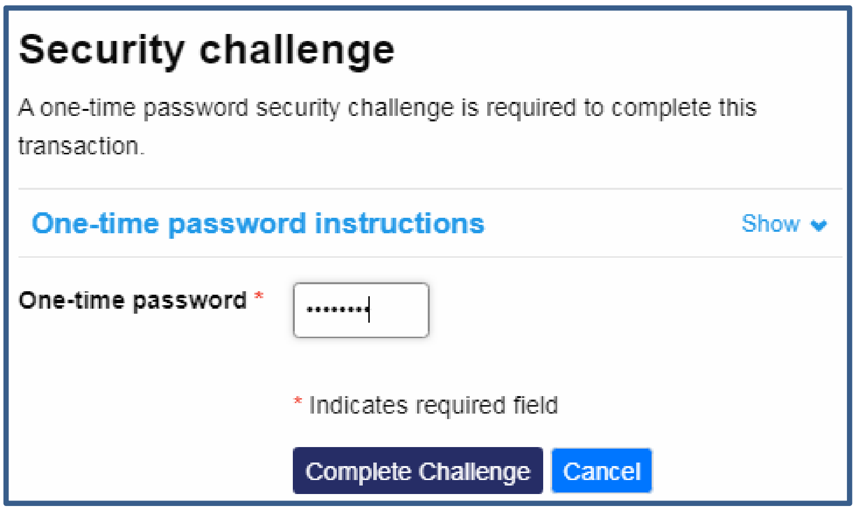



5. Toggle the **Pay/Hold** button to the Hold position if you would like to withhold payments for the individual(s) in the template for this particular batch.
   - ACH Hold functionality provides the ability to quickly omit a transaction from processing without deleting the transaction information. This 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.

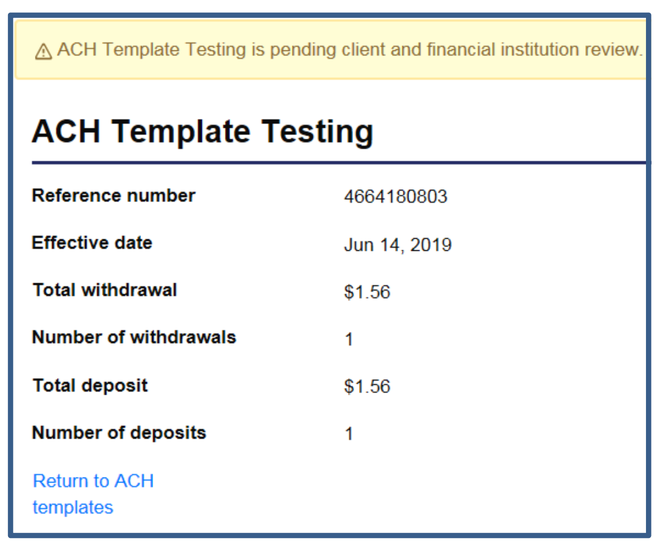
7. After completion, you will be asked for a One-time password. Hit the button on your secure token and enter the 8-digit pin number. Do not include your 4 digit pin at this time. Click **Complete Challenge**.




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.

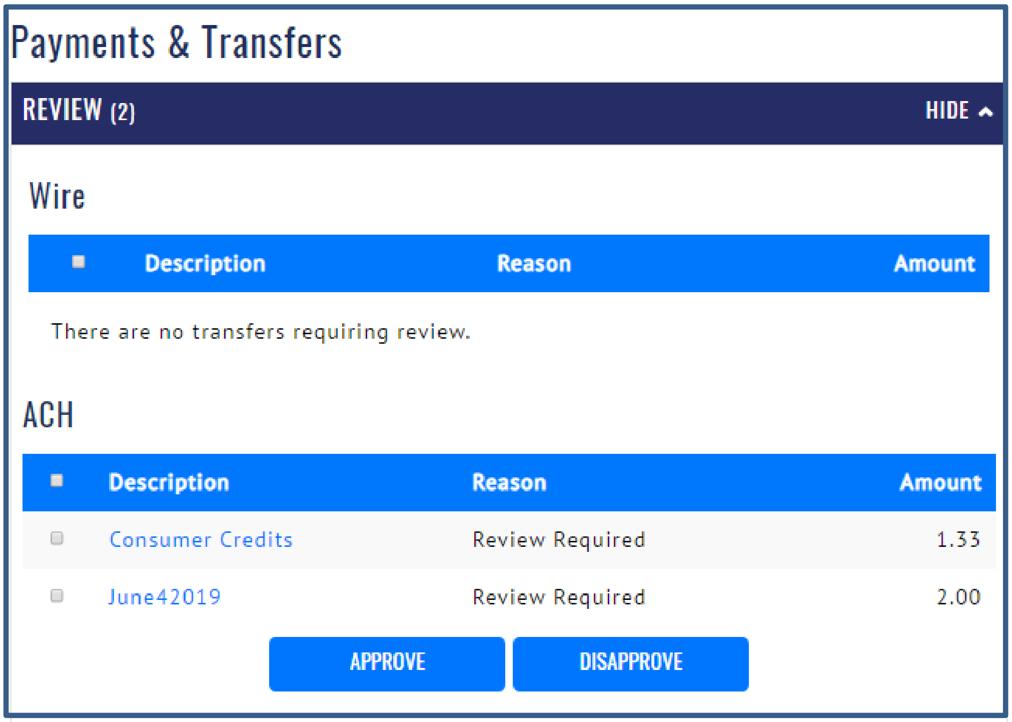
   - **Pending financial institution** review means that our bank has received the ACH file and will perform the ACH call back procedure for verification. You may or may not be contacted and asked to verify details of the ACH file in order to process it.




   If you 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.

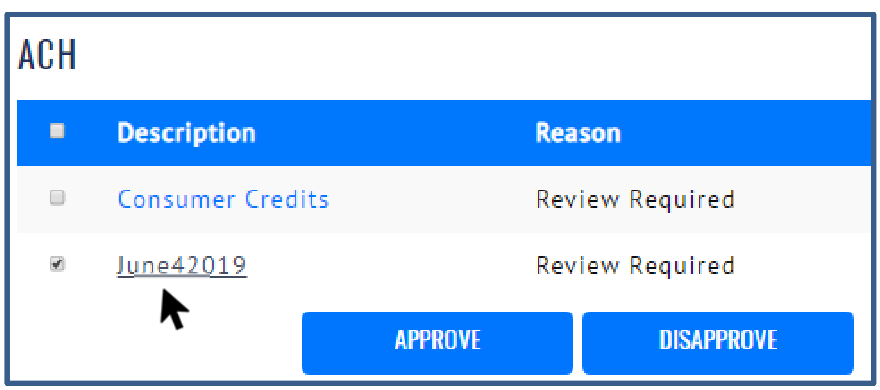
# Review an ACH Transfer

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.




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

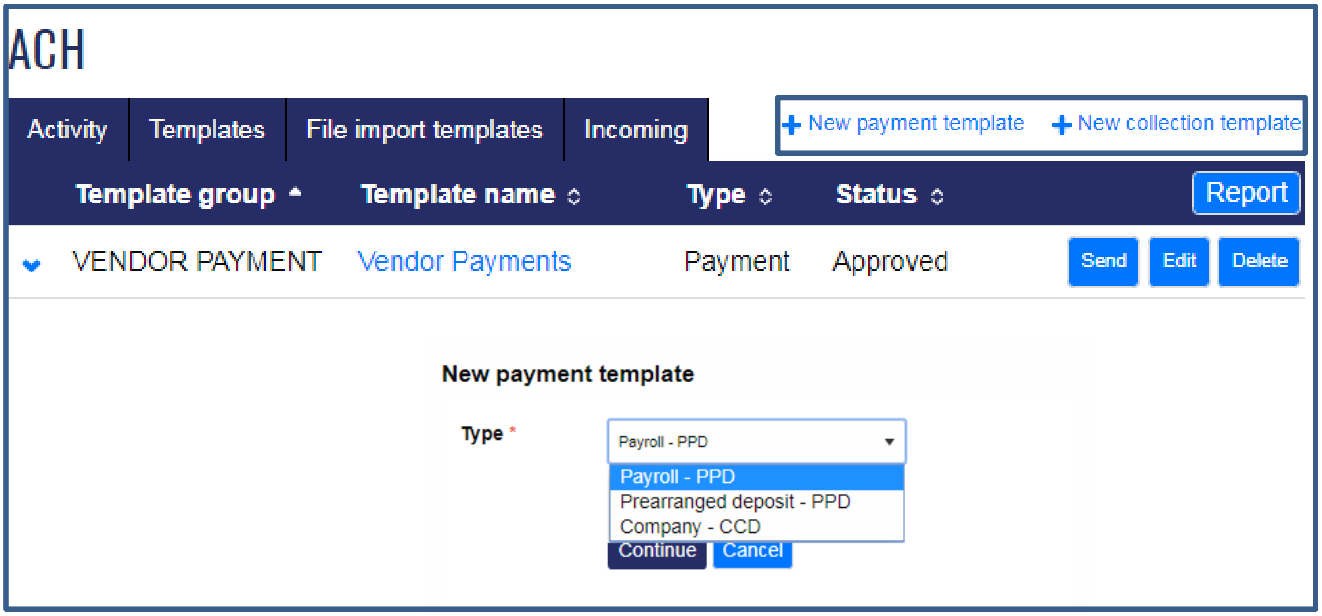
2. To view detail information within the transfer prior to approving, click on the Description of the file. A new window will pop up with details and the same options to approve or disapprove at the bottom.




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

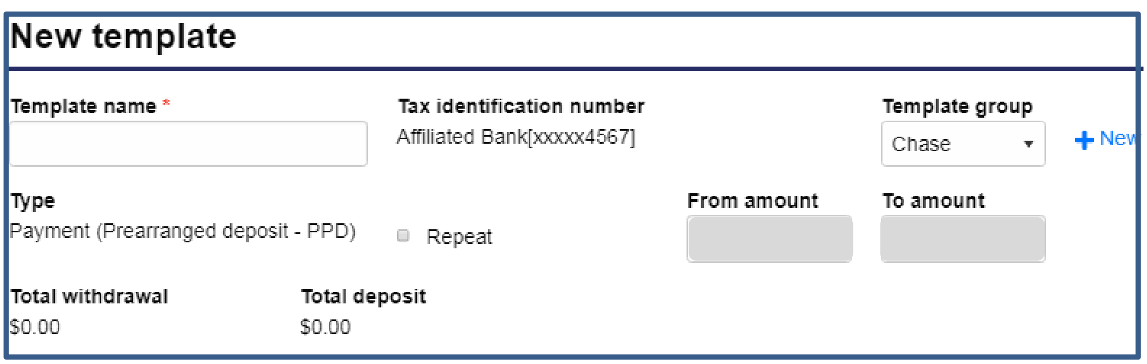
# Create a New ACH Template

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

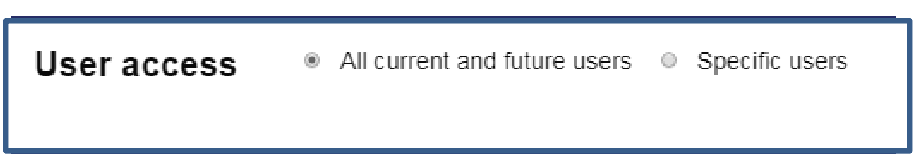



**NOTE**: Use the **PPD** choices when the accounts at the other bank(s) are **consumer** accounts.
Use the **CCD** choices when the accounts at the other bank(s) are **business** accounts.

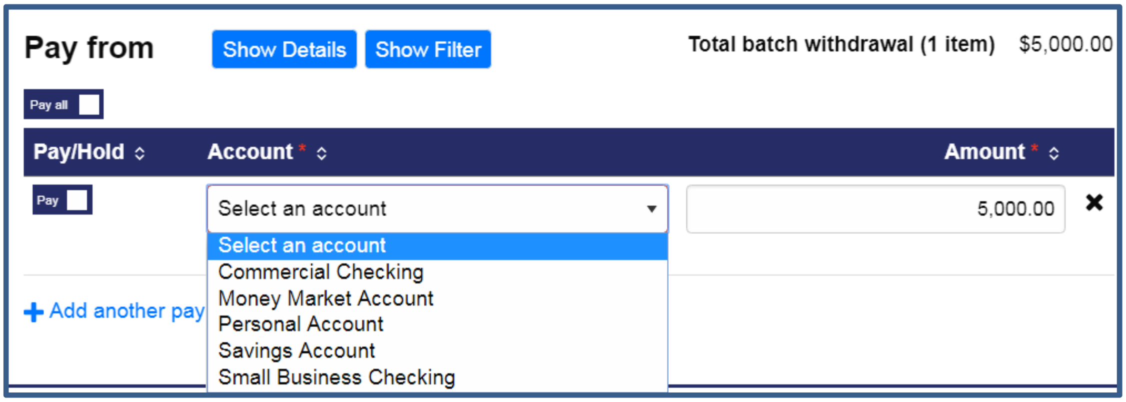
2. Key a **Template name** (Example: Payroll, Vendor Payments, etc.) and if desired, assign it to an existing or new **Template group**. You may leave the **From amount** and **To amount** blank, unless you would like to add dollar amount restrictions to the template. Select "**Repeat**" when you want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



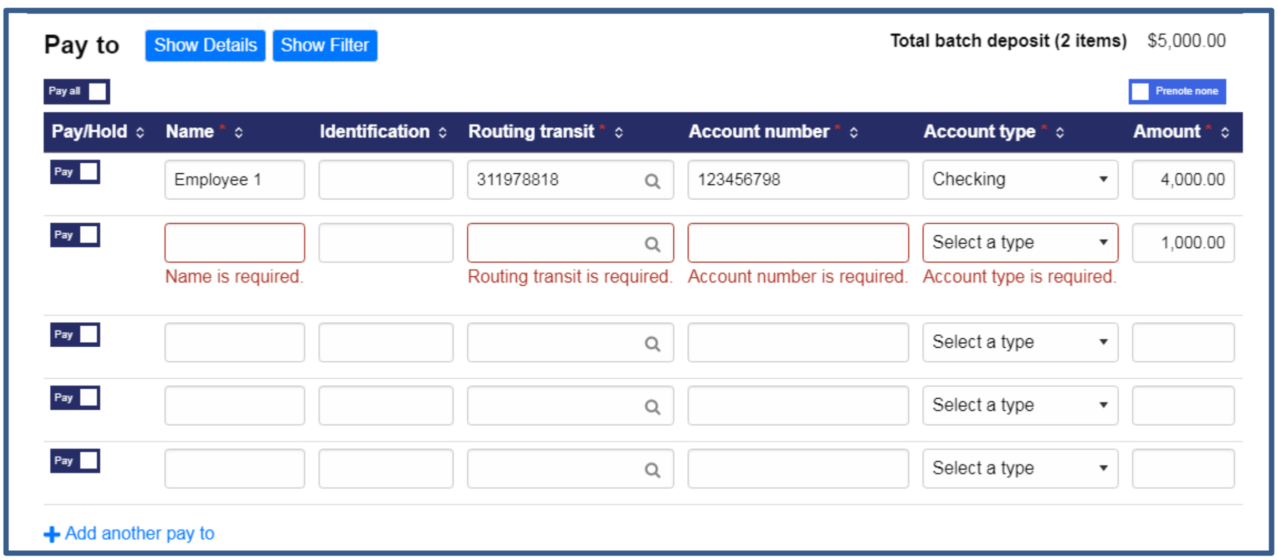

3. In the **User Access** section, you will grant permission to other online users who can access this template. If you select specific users, be sure to include yourself.



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




5. Input the detail information for the transfers.

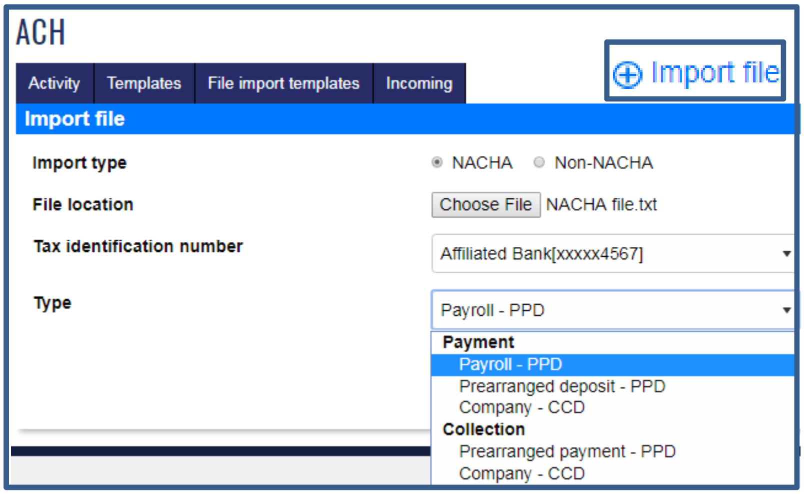



- **Name** – Account name for employee, customer or vendor
- **Identification** – Employee, customer or vendor number (**not required**)
- **Routing Transit** – Routing Transit number for the bank
  - Click the to search for a bank's routing number
- **Account Number** - Account number for employee, 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.

7. 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**.




**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.

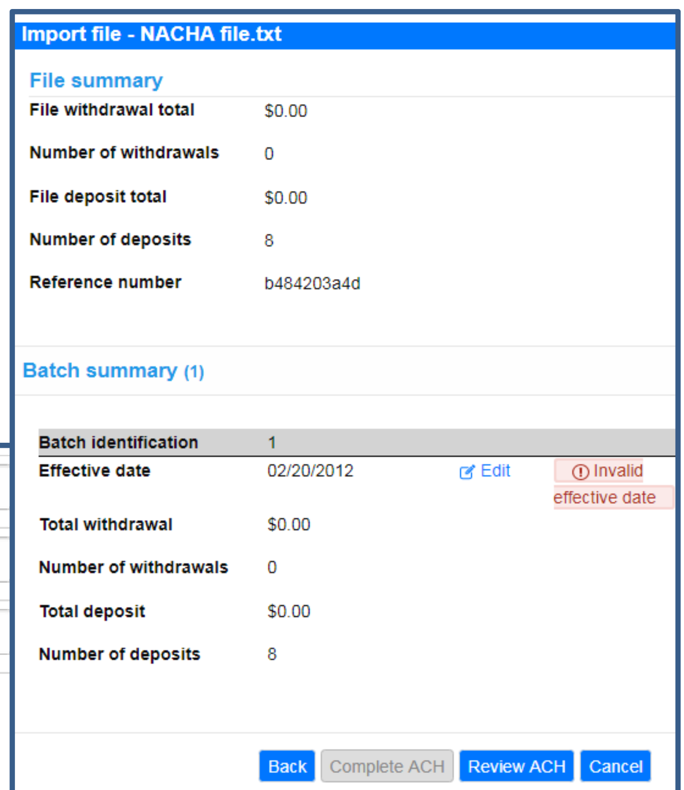
2. The next page shows a summary of your uploaded file and any errors that may need to be corrected.

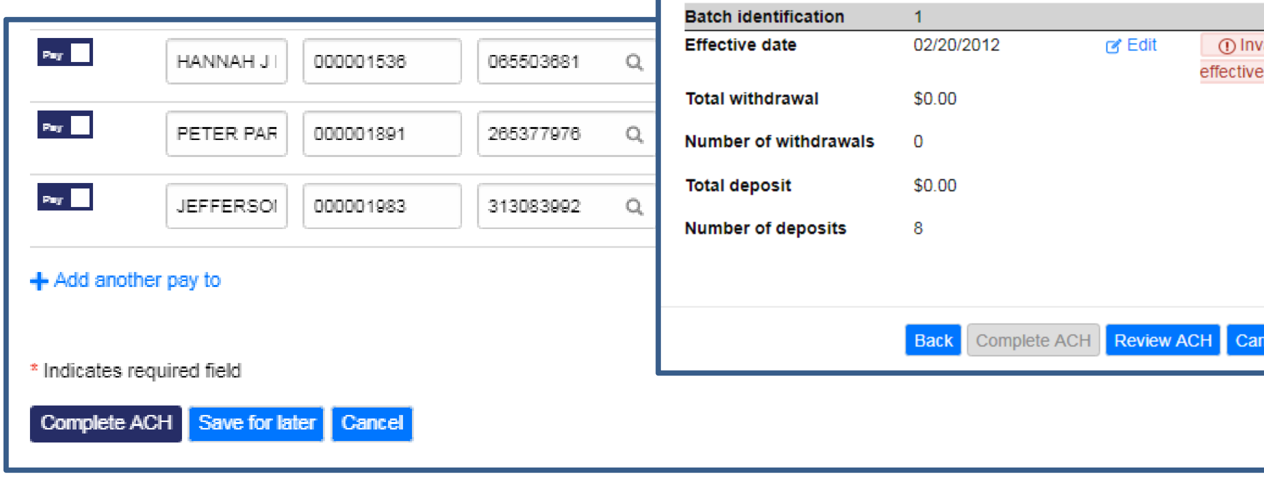
   **NOTE:** Errors can be corrected by clicking Edit.

3. Once corrected, click **Review ACH.**

4. Review the details of the ACH as imported into the ACH Manager template (below).

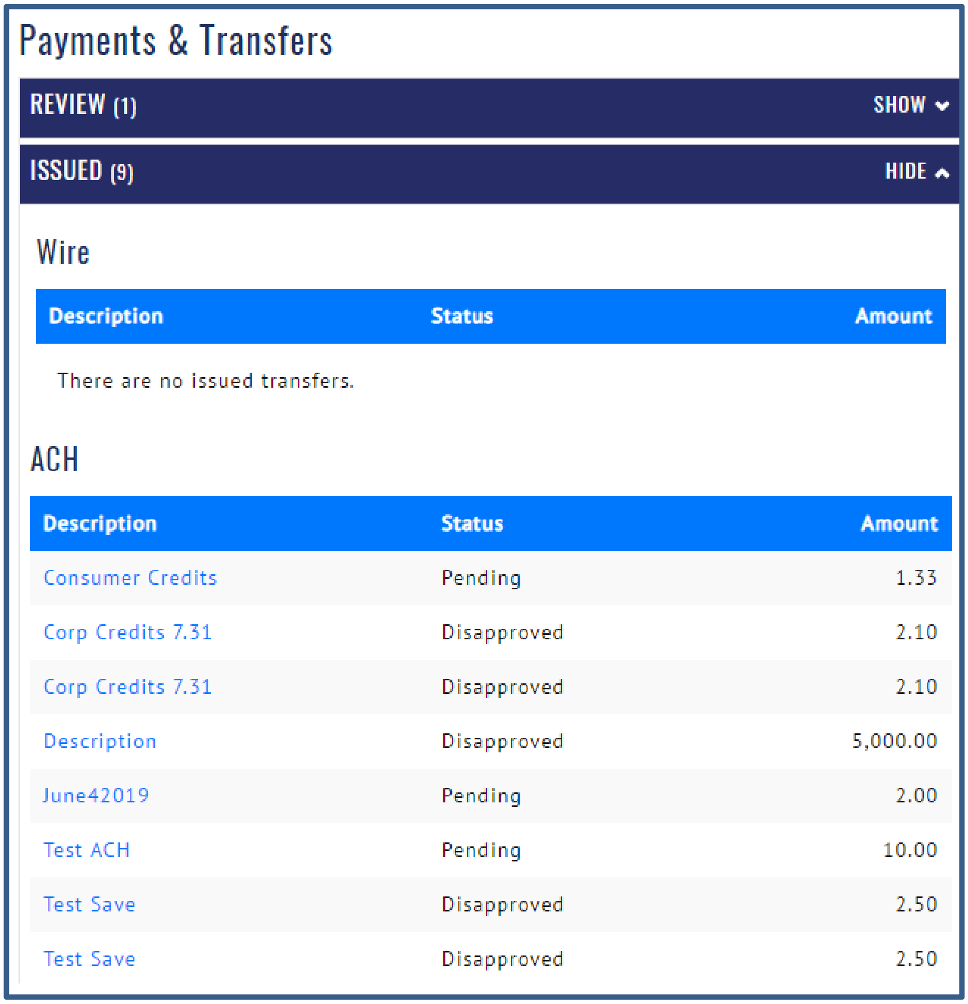
5. Click **Complete ACH.**



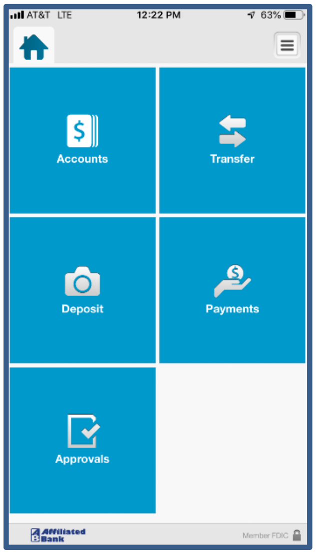
# View Previously Issued ACH files at a Glance from the Home Screen

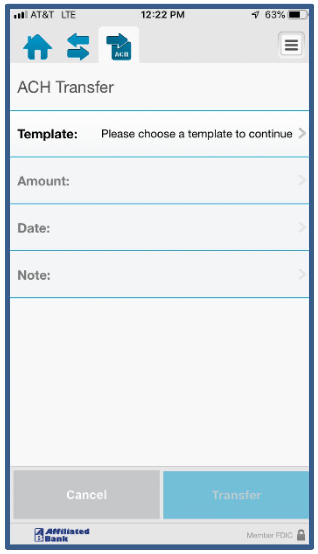
On the home screen, scroll down to Payments & Transfers and select “ISSUED”. You will be able to see the status of previously issued ACH files. You may click on the description for more details from this screen.

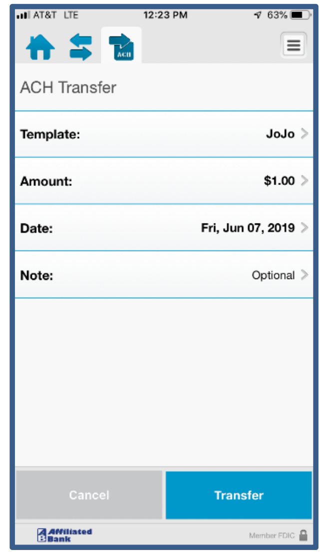


# Initiate an ACH Transfer from Business Online Banking Mobile App

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



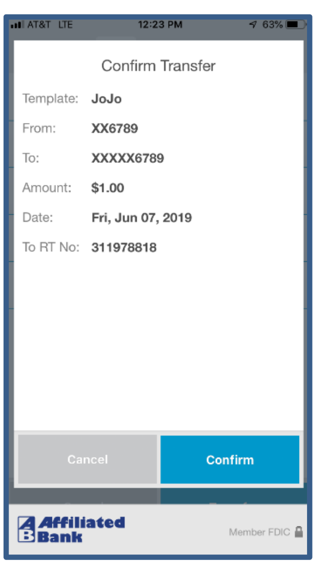



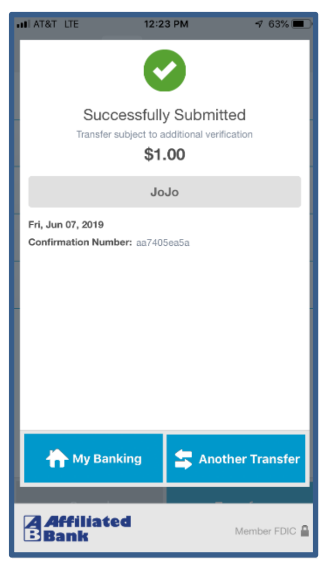

2. Select the template you would like to use. Enter the amount, the effective date and a description, if desired. Hit **Transfer**.

   **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.

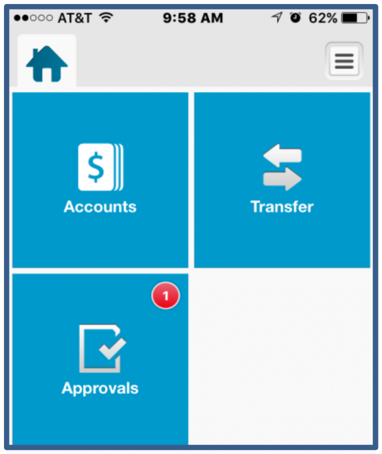


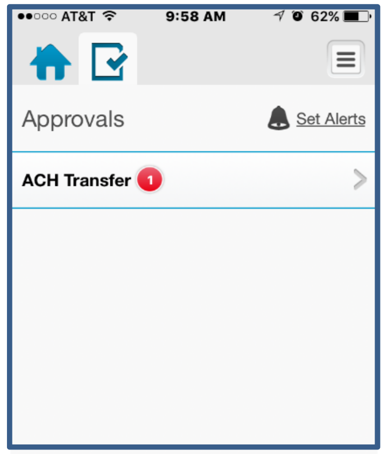




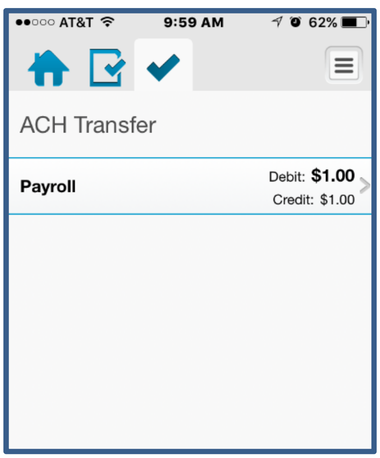
# Review an ACH Transfer from Business Online Banking Mobile App

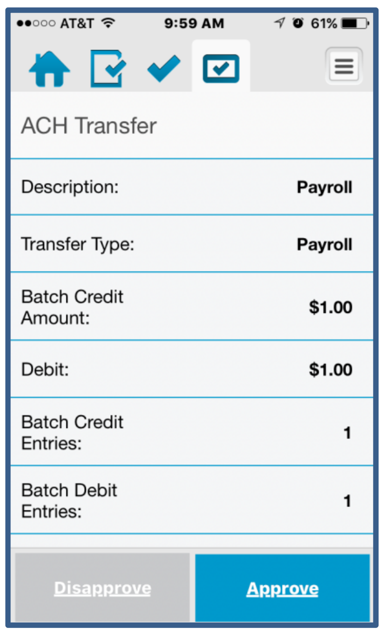
1. From the Business Mobile Banking App, select **Approvals** then **ACH Transfer**:




2. 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.

3. **Confirm** your approval.