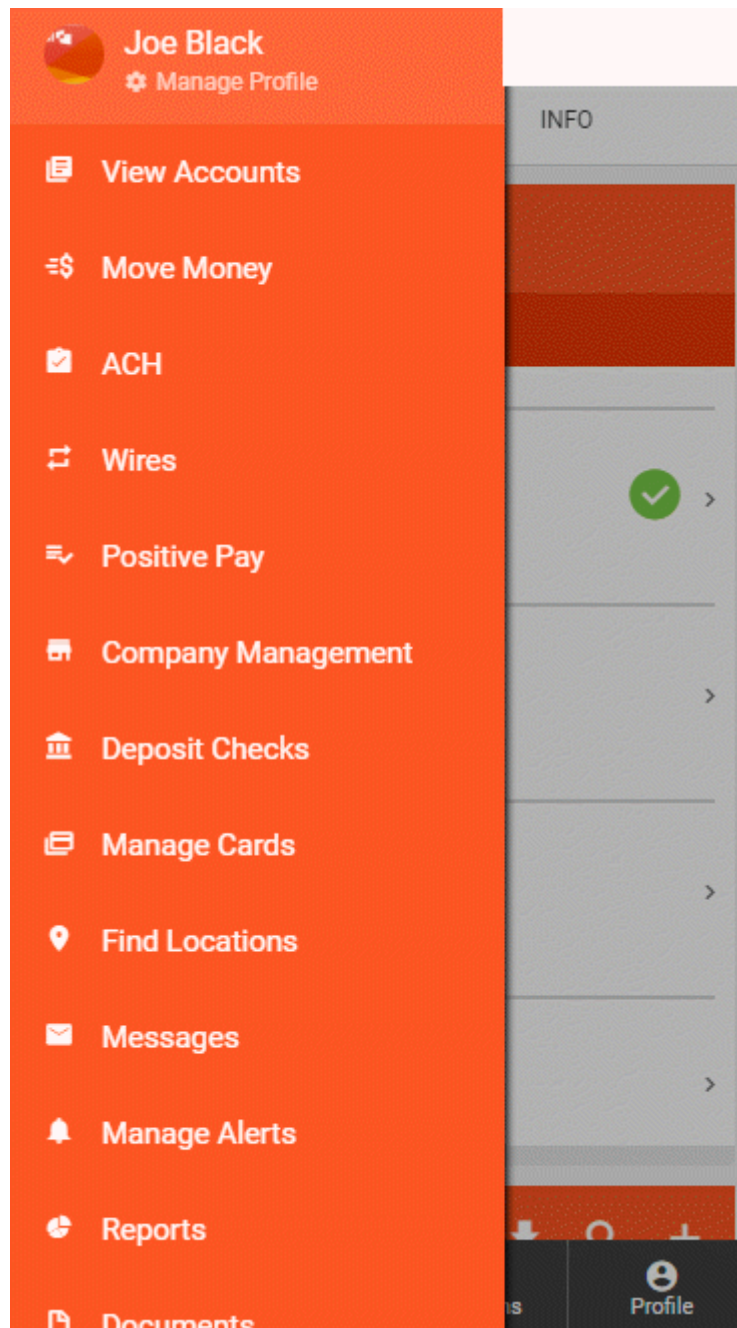
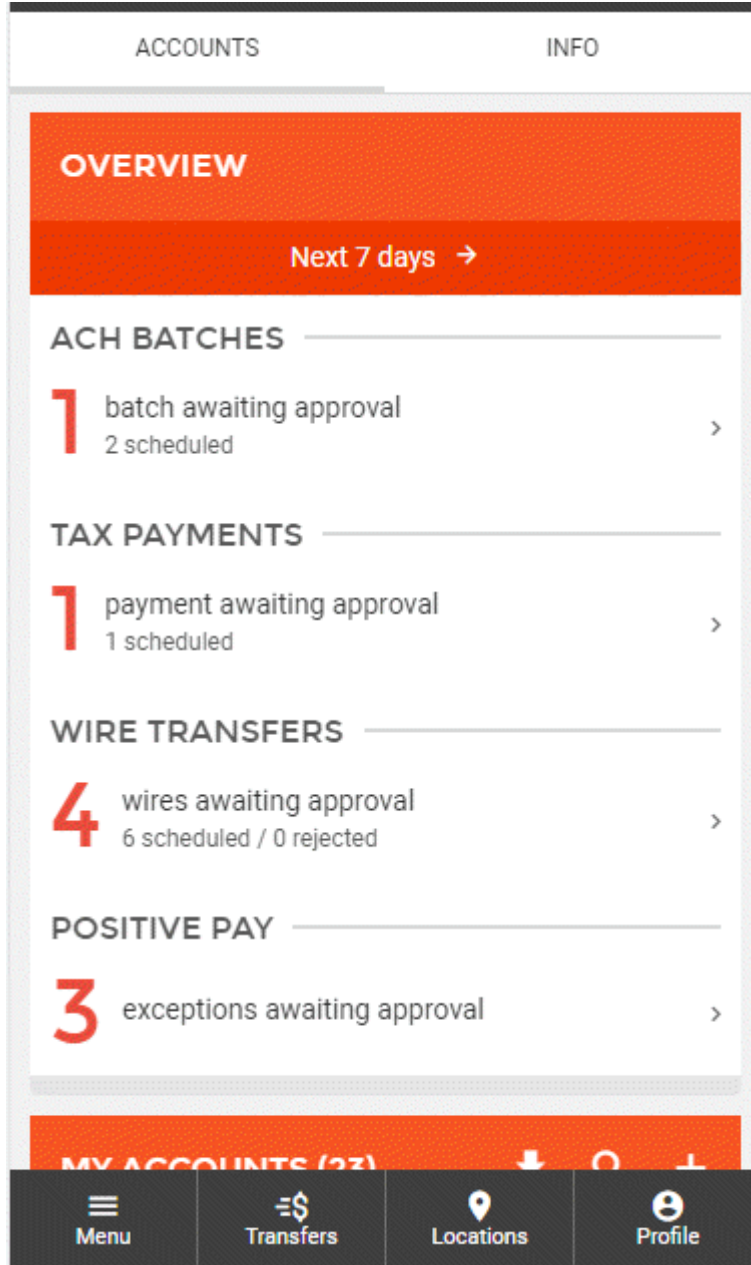


# Manual ACH Batch Creation

With the change to the new business banking user interface, you will find new steps for manually scheduling ACH batches. To begin creating a new ACH batch, you can either click on the "ACH" menu item within the menu on the left side of the screen, or by clicking on the ACH batches section of the Overview on the landing page.



ACH

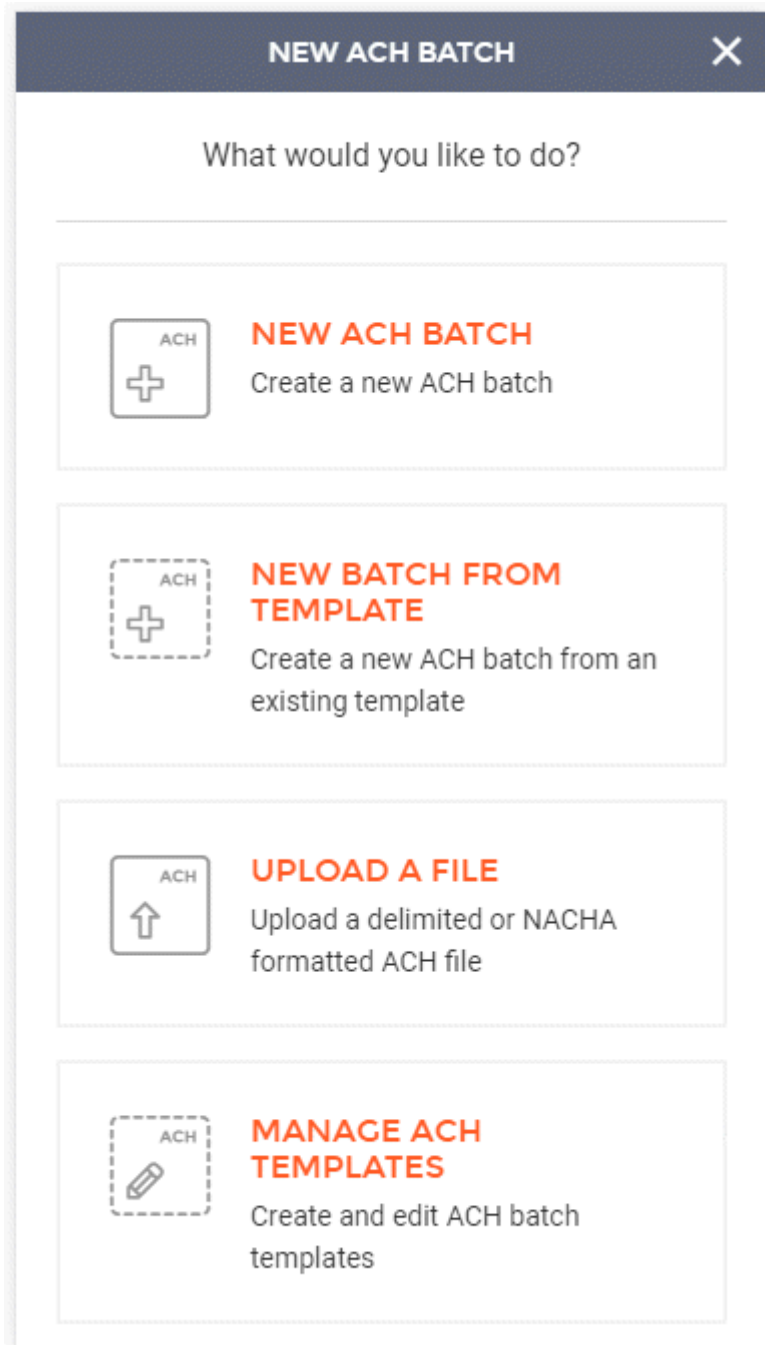


This will take you to a screen displaying all Scheduled ACH Batches, Tax Payments, and ACH History. To start the manual ACH batch creation process, you will need to click the "+" button near the top of page. This will enable the ACH batch wizard, guiding you through various workflows including: manually creating a new batch, using a previously created batch template, uploading an ACH file, or template management. Clicking on the button labeled "New ACH Batch" will take you through the manual ACH batch wizard.

The screenshot shows a mobile application interface for managing ACH batches. At the top, there are three tabs: "SAVED BATCHES", "HISTORY", and "TAX PAYMENTS". The "SAVED BATCHES" tab is selected. Below the tabs is a header bar with the text "ACH BATCHES" on the left, a "+" icon, and a pencil icon on the right. Underneath the header bar is a sub-header "Next 7 days →". Below this is a status bar showing "Updated: Sep 27, 2018 9:35:58 AM" and a refresh icon. The main content area displays a list of three batches:

Status	Batch Name	Amount	Effective Date
UNAPPROVED	Batch2	\$165.00	Effective: 10/04/2018
SAVED FOR LATER	Batch3	\$122.00	Effective: 10/04/2018
APPROVED	Batch1	\$144.00	Effective: 10/01/2018

Each batch entry includes a vertical ellipsis icon to its right. At the bottom of the list is a green button labeled "APPROVE ALL". The bottom navigation bar contains four icons: a menu icon labeled "Menu", a dollar sign icon labeled "Transfers", a location pin icon labeled "Locations", and a person icon labeled "Profile".



The first step in creating a new ACH batch is entering the necessary header information, including:

- 1 Batch Name
- 2 Company
- 3 Offsetting Account

- 4 Entry Description
- 5 Discretionary Data
- 6 Entry Class

< **NEW ACH BATCH** ✕

**BATCH NAME** required

**COMPANY** required →

**OFFSETTING ACCOUNT** required →

**ENTRY DESCRIPTION** required

The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")

**DISCRETIONARY DATA**

Discretionary data includes reference information for use by the originator

**ENTRY CLASS** required →

The entry class defines the type of ACH entries contained in the batch

**ADD RECIPIENTS** →

ACH

Once all required fields have been filled out, you can click "Add Recipients" at the bottom of the screen to proceed to the next step.

The screenshot displays a mobile application interface for creating a new ACH batch. The title bar at the top is dark blue with a back arrow on the left and a close 'X' on the right, and the text 'NEW ACH BATCH' in the center. Below the title bar are six input fields, each with a label and a value, and a right-pointing arrow on the right side of the field. The fields are: 'BATCH NAME' with the value 'TEST BATCH'; 'COMPANY' with the value 'PUPPY SUPPLY INC'; 'OFFSETTING ACCOUNT' with the value '\*Test Account \*\*\*\*\*901'; 'ENTRY DESCRIPTION' with the value 'TEST ENTRY'; 'DISCRETIONARY DATA' with the value 'TEST DATA'; and 'ENTRY CLASS' with the value 'Telephone-Initiated Entry (TEL)'. Below the 'ENTRY DESCRIPTION' field is a descriptive paragraph: 'The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")'. Below the 'DISCRETIONARY DATA' field is another descriptive paragraph: 'Discretionary data includes reference information for use by the originator'. Below the 'ENTRY CLASS' field is a third descriptive paragraph: 'The entry class defines the type of ACH entries contained in the batch'. At the bottom of the form is a prominent orange button with the text 'ADD RECIPIENTS' and a right-pointing arrow.

The next step in creating a new ACH batch is adding recipients (also known as detail records) to the batch. There are two ways to accomplish this. The first way includes the "+ Add Detail Record(s)" option, which allows the manual addition of new participants. The second way includes the "+ Add

Participant(s)" option, which allows you to select from a list of participants that have been built under a company.

**ADD RECIPIENTS**

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s)      + Add Participant(s)

YOU HAVE NOT ADDED ANY RECIPIENTS

Credits (0)      Debits (0)  
\$0.00      \$0.00

SCHEDULE BATCH →

Selecting the "+ Add Detail Record(s)" option will take you to a screen where individual recipients (also known as detail records) can be added to the batch. Here you will enter all the recipient's information, including:

ACH

- 1** Full Name
- 2** Identification Number
- 3** Amount
- 4** Transaction Type – Credit or Debit
- 5** Prenote (if a prenote is needed)
- 6** Routing Number
- 7** Account Number
- 8** Account Type
- 9** Payment Related Information (Addenda Information)



**10** Notify Via Email (Allows notifications to be sent via email to the recipient upon ACH processing)

**CREATE NEW DETAIL RECORD**

**FULL NAME** required

**IDENTIFICATION NUMBER**

This is an identifying number by which the receiver is known to the originator

**AMOUNT**  
\$0

Transaction Type: **Credit** Debit

**Prenote**

Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record.

**ROUTING NUMBER** required

**ACCOUNT NUMBER** required

**SAVE**

**< CREATE NEW DETAIL RECORD >**

receiving financial institution to ensure validity of the account information for this detail record.

---

**ROUTING NUMBER** required

**ACCOUNT NUMBER** required

**ACCOUNT TYPE** required →

**PAYMENT RELATED INFORMATION**

Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

**NOTIFY VIA EMAIL**

Enter an email address, for recipient to be notified of ACH batch processing.

**SAVE & ADD ANOTHER**

**SAVE**

Once these fields have been filled out for the detail record, you can click the "Save & Add Another" option, near the bottom of the screen, if you would like to manually add more detail records. If you are finished adding detail records you can click the "Save" option at the bottom of the screen. Once this is done, you will be taken back to the "Add Recipients" page of the ACH batch wizard. If you are ready to schedule the batch, you can click "Schedule Batch" at the bottom of the screen, taking you to the schedule screen.

< **CREATE NEW DETAIL RECORD** X

receiving financial institution to ensure validity of the account information for this detail record.

---

ROUTING NUMBER  
111300958

ACCOUNT NUMBER  
84886551

ACCOUNT TYPE  
Checking →

PAYMENT RELATED INFORMATION  
PAYMENT INFO TEST

Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

NOTIFY VIA EMAIL  
TEST@EMAIL.COM

Enter an email address, for recipient to be notified of ACH batch processing.

**SAVE & ADD ANOTHER**

**SAVE**

**ADD RECIPIENTS**

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

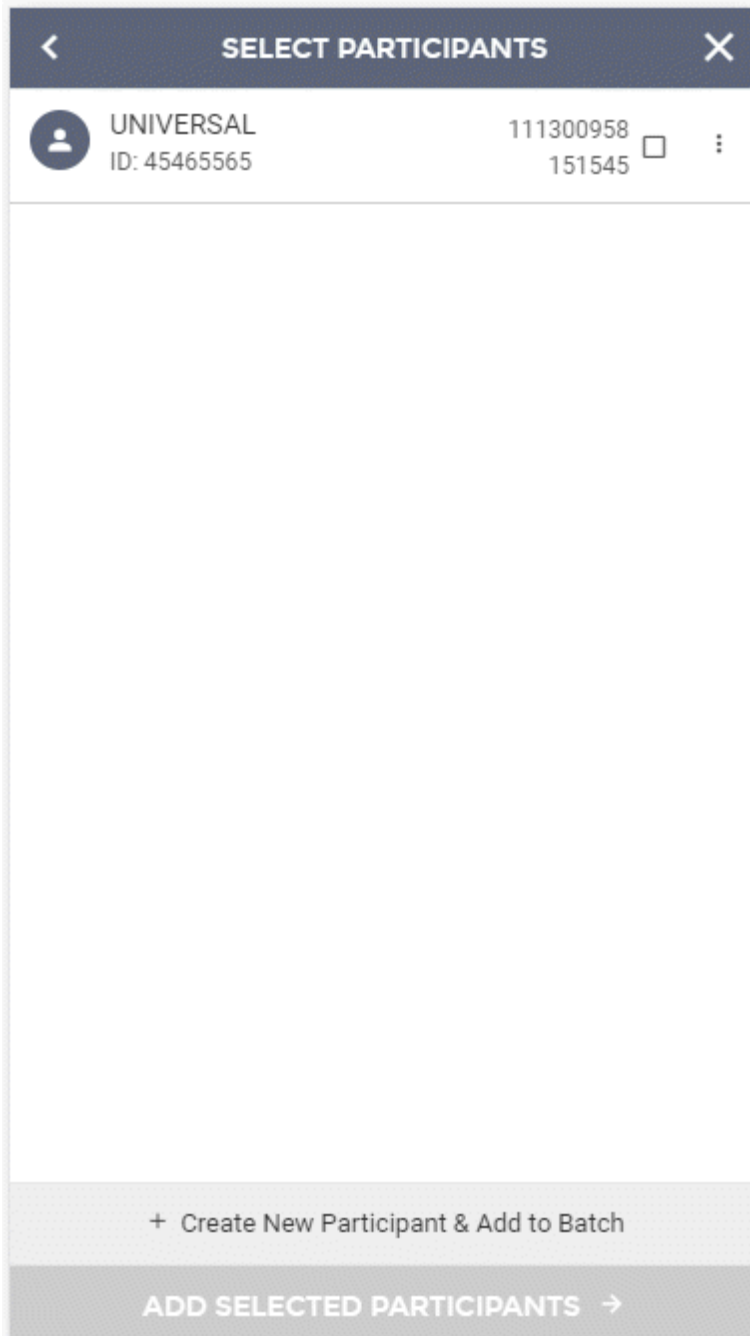
+ Add Detail Record(s)      + Add Participant(s)

**TEST DETAIL**  
ID: 80932532      **\$109.65**  
**DETAIL RECORD**      111300958  
84886551

Credits (1) <b>\$109.65</b>	Debits (0) <b>\$0.00</b>
--------------------------------	-----------------------------

**SCHEDULE BATCH** →

Selecting the "+ Add Participant(s)" option will take you to a screen where all participants built under this company are listed and can be selected for addition to the batch. All details associated with the participant will automatically be moved into the batch upon selection.



ACH

If you do not see the participant you are looking for, you can also create new participants from this screen and include them in the current batch. To accomplish this, click the "+ Create New Participant & Add to Batch" button.

Selecting the "+ Create New Participant & Add to Batch" option will take you to the Add New Participant screen. Here you will enter all the participant's information, including:

- 1** Full Name
- 2** Identification Number
- 3** Email Address
- 4** Notify Via Email (Allows notifications to be sent via email to the participant upon ACH processing)  
When this field is enabled, an email address is required.

**5 Universal Participant (Allows the participant to be used by all companies)**

The screenshot shows a mobile application screen titled "ADD NEW PARTICIPANT". At the top, there is a dark blue header with a back arrow on the left and a close 'X' icon on the right. Below the header are three input fields: "FULL NAME" (with a "required" label on the right), "IDENTIFICATION NUMBER", and "EMAIL ADDRESS". Below these fields are two radio button options. The first is "Notify via Email" with a description: "Send participant an email when any batches that participant is included in are submitted / processed." The second is "Universal Participant" with a description: "Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company." Below the radio buttons is a section titled "PARTICIPANT'S ACCOUNTS:" with an upward-pointing arrow. Underneath this section is a "+ Add Accounts" button. At the bottom of the screen is a grey bar with the text "SAVE PARTICIPANT".

A participant account must be added to save the participant. You can click the "+ Add Accounts" button to add an account.

Selecting the "+ Add Accounts" button will take you to the Add Participant Account screen. Here you will enter all the account information, including:

ACH

- 1 Account Name
- 2 Account Type (Checking, Savings, GL, or Loan)
- 3 Account Number
- 4 Routing Number

ADD PARTICIPANT ACCOUNT

ACCOUNT NAME required

ACCOUNT TYPE required →

ACCOUNT NUMBER required

ROUTING NUMBER required

SAVE ACCOUNT



Once these fields have been filled out for the participant account, you can click the "Save Account" option near the bottom of the screen. Once this is done, you will be taken back to the "Add New Participants" page. If you are ready to save the participant, click "Save Participant" at the bottom of the screen.

**ADD NEW PARTICIPANT**

FULL NAME  
JOHN JONES

IDENTIFICATION NUMBER  
98956215

EMAIL ADDRESS  
TEST@EMAIL.COM

Notify via Email   
Send participant an email when any batches that participant is included in are submitted / processed.

Universal Participant   
Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company.

PARTICIPANT'S ACCOUNTS: ^

**WORK ACCOUNT** Remove  
Checking / Acct #486841561  
Routing 11111111

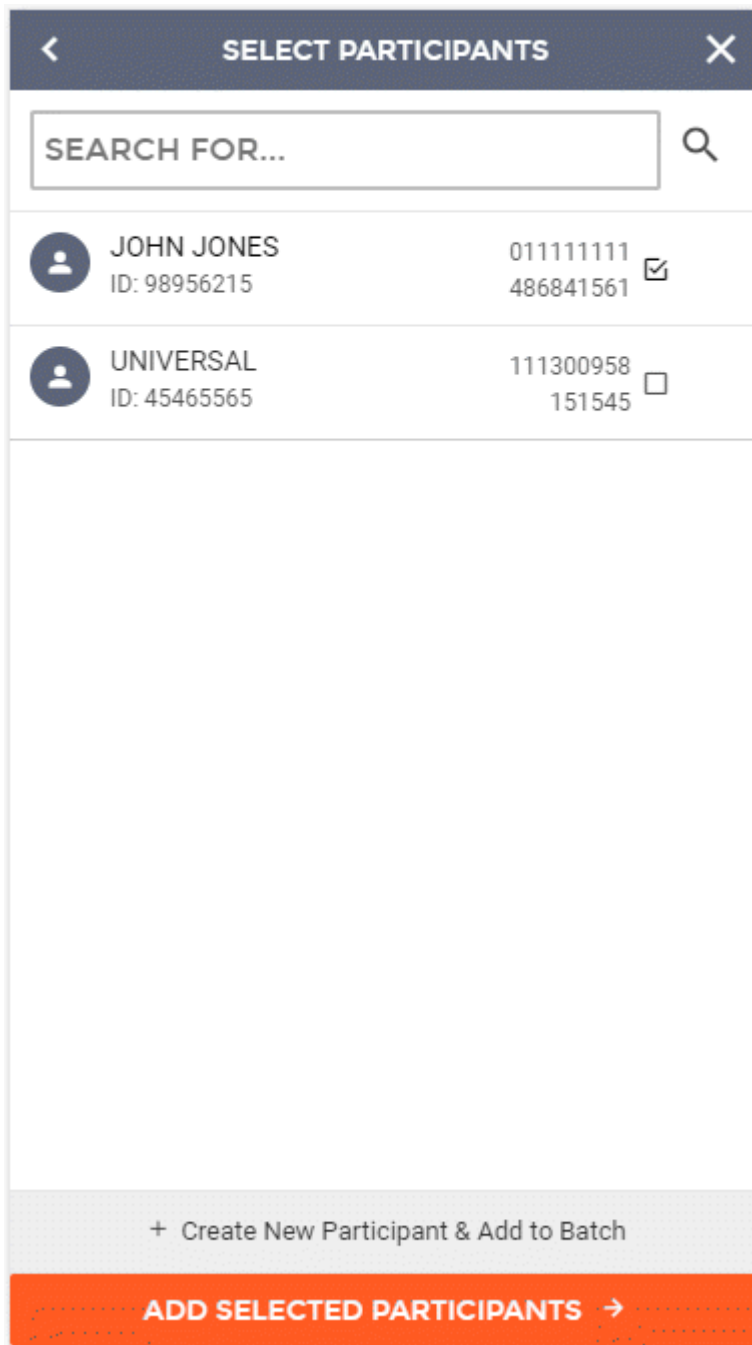
+ Add Accounts

**SAVE PARTICIPANT**

ACH

You will be directed back to the "Select Participants" screen where the participant you just created is marked for selection. You can create additional participants by clicking the "+Create New Participant & Add to Batch" button and going through the participant setup again.

Once all desired participants have been selected, click the "Add Selected Participants" option at the bottom of the screen to add them to the batch.



You will be directed back to the Add Recipients screen where the selected participants will be displayed.

You will need to add an amount and designate the type of transaction for each participant on the Add Recipients screen.



## ACH

Once all detail records and or participants have been added to the ACH batch and you are ready to submit the batch, you can click the "Schedule Batch" option at the bottom of the screen. This will take you to the next screen where you can schedule the batch, determining whether you would like it to be a one-time batch or a recurring batch. On this screen you can also select the effective date and whether you would like the batch to be paid before or after a holiday or weekend if the effective date falls on one of these days. When finished, you can click on the "Review Batch" button at the bottom of the screen, which will take you to the review screen for the ACH batch.

**ADD RECIPIENTS**

Detail records can be created and added to the batch manually by selecting "+ Add Detail Record(s)". Selecting "+ Add Participant(s)" will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s)      + Add Participant(s)

 TEST DETAIL ID: 80932532 <b>DETAIL RECORD</b>	<b>\$109.65</b>	111300958 84886551	⋮
 UNIVERSAL ID: 45465565	<b>\$10.00</b>	<input type="button" value="Credit"/> <input checked="" type="button" value="Debit"/>	⋮
		111300958 151545	

Credits (1) <b>\$109.65</b>	Debits (1) <b>\$10.00</b>
--------------------------------	------------------------------

**SCHEDULE BATCH** →

ACH

The image shows a mobile application interface for scheduling a batch. At the top, there is a dark blue header with a back arrow on the left, the text "SCHEDULE BATCH" in the center, and a three-dot menu icon on the right. Below the header, the text "Is this a One-Time or Recurring batch?" is displayed. Underneath this text is a white rectangular dropdown menu with a thin border, containing the text "SCHEDULE TYPE" and a right-pointing arrow. At the bottom of the screen, there is a grey bar with the text "REVIEW BATCH" and a right-pointing arrow.

**< SCHEDULE BATCH** **⋮**

**Is this a One-Time or Recurring batch?**

One-Time →

**When should it occur?**

EFFECTIVE DATE →

**After Holiday**

Payments that fall on a holiday or weekend will be paid the next available business day

**REVIEW BATCH** →

**SCHEDULE BATCH**

Is this a One-Time or Recurring batch?

SCHEDULE TYPE  
One-Time →

When should it occur?

11/8/18 →

**After Holiday**

Payments that fall on a holiday or weekend will be paid the next available business day

**REVIEW BATCH** →

On the review screen, you will be able to see all details of the current ACH batch. This includes:

- 1 Header Information (Batch Name, Company Name, etc.)
- 2 Recipients (Detail Records)
- 3 Scheduling (Type and Effective Date)



**4 Totals (Credits and Debits)**

ACH

If all information contained within the review screen looks accurate, you can select to "Submit and Approve" (if you have access to approve your own batches), or to "Submit to Approver" if you require secondary approval before bank processing can occur.

**REVIEW BATCH**

---

**STATUS** **NEW**

---

**BATCH NAME** TEST BATCH

**OFFSETTING ACCOUNT** \*Test Account \*\*\*\*\*901

**ENTRY DESCRIPTION** TEST ENTRY

**COMPANY NAME** PUPPY SUPPLY INC

**DISCRETIONARY DATA** TEST DATA

**ENTRY CLASS** Telephone-Initiated Entry (TEL)

---

**RECIPIENTS** ^

---

**DETAIL RECORD** TEST DETAIL / **\$109.65**

**PARTICIPANT** UNIVERSAL / **\$10.00**

---

**SCHEDULING** ^

---

**SCHEDULE TYPE** One-Time

**EFFECTIVE DATE** 11/8/18

**HOLIDAY** Before

---

**TOTALS** ^

---

**CREDITS (1)** \$109.65

**APPROVE AND SUBMIT**

REVIEW BATCH	
BATCH NAME	TEST BATCH
OFFSETTING ACCOUNT	*Test Account *****901
ENTRY DESCRIPTION	TEST ENTRY
COMPANY NAME	PUPPY SUPPLY INC
DISCRETIONARY DATA	TEST DATA
ENTRY CLASS	Telephone-Initiated Entry (TEL)
RECIPIENTS ^	
DETAIL RECORD	TEST DETAIL / <b>\$109.65</b>
PARTICIPANT	UNIVERSAL / <b>\$10.00</b>
SCHEDULING ^	
SCHEDULE TYPE	One-Time
EFFECTIVE DATE	11/8/18
HOLIDAY	Before
TOTALS ^	
CREDITS (1)	\$109.65
DEBITS (1)	\$10.00
<b>APPROVE AND SUBMIT</b>	

**REVIEW BATCH**

---

**STATUS** **NEW**

---

**BATCH NAME** TEST BATCH

**OFFSETTING ACCOUNT** 123 Checking \*\*\*\*\*601

**ENTRY DESCRIPTION** TEST ENTRY

**COMPANY NAME** PUPPY SUPPLY INC

**DISCRETIONARY DATA** TEST DATA

**ENTRY CLASS** Telephone-Initiated Entry (TEL)

---

**RECIPIENTS** ^

---

**DETAIL RECORD** TEST DETAIL / **\$109.65**

**PARTICIPANT** UNIVERSAL / **\$10.00**

---

**SCHEDULING** ^

---

**SCHEDULE TYPE** One-Time

**EFFECTIVE DATE** 11/8/18

**HOLIDAY** Before

---

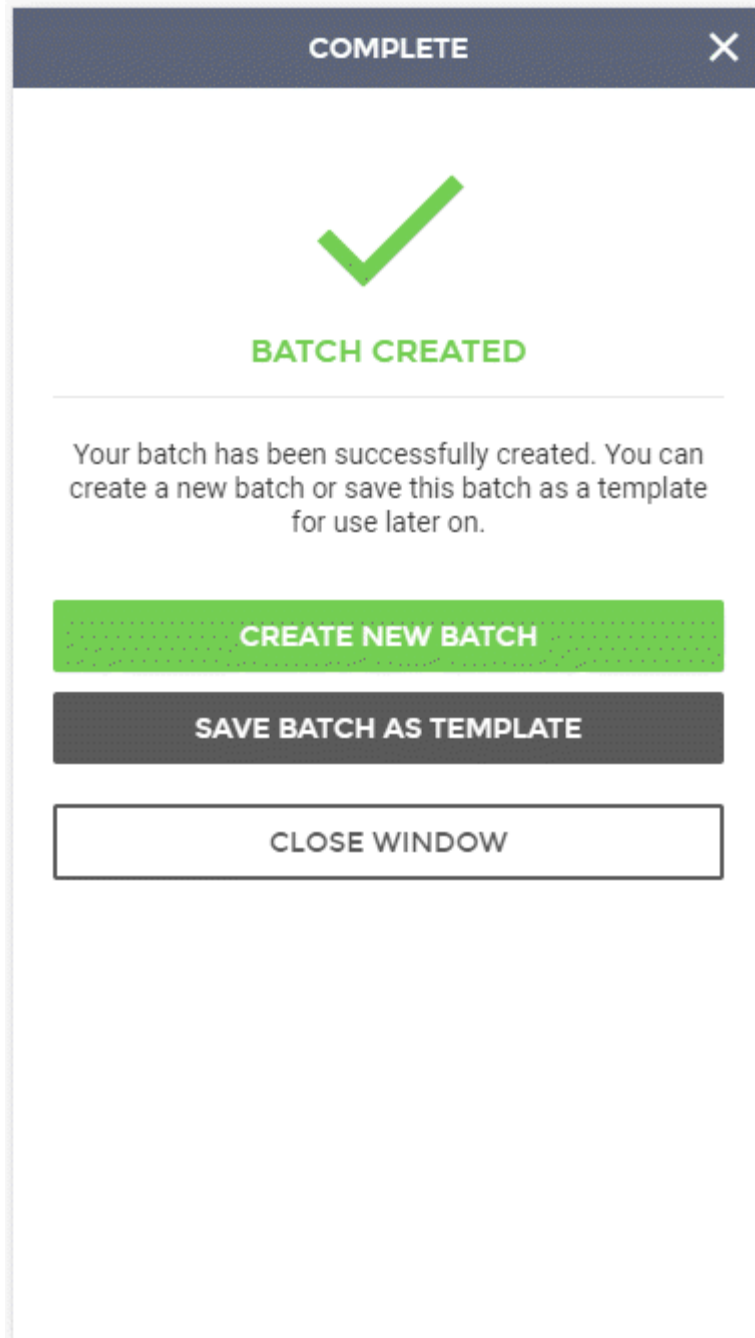
**TOTALS** ^

---

**CREDITS (1)** \$109.65

**SUBMIT FOR APPROVAL**

Upon finishing the process, you will see a success message, letting you know that the ACH was created properly.

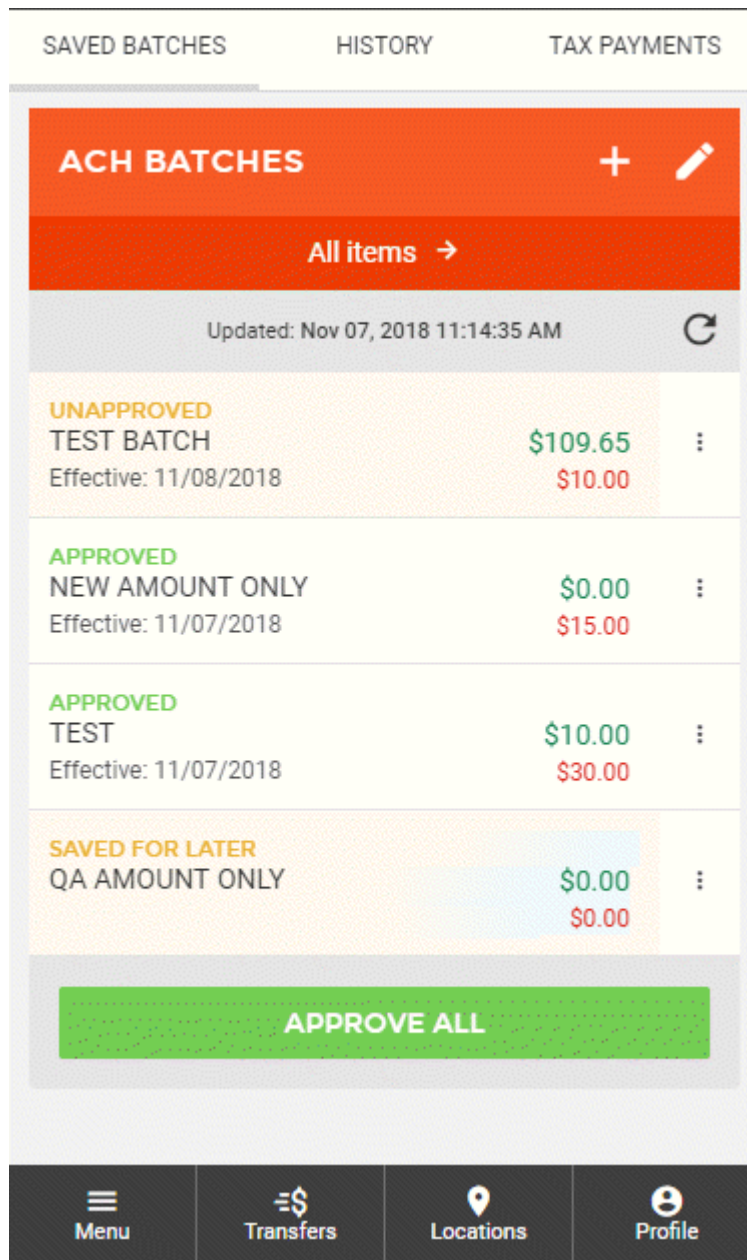


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Note: In the new user interface, ACH batches are saved as they are being created. If for some reason your session ends abruptly, or you decide to leave your device and your session times out, you can rest assured that the batch will be in a "Saved for Later" status on the ACH batch approval screen and on the

# ACH

Overview on the landing page of digital banking. In addition, at any point you would like to save a batch for later, you can click on the 3 dots in the top right portion of the ACH screen and select "Save for Later". Saving an ACH batch this way, will ensure that the batch information is saved, but is not submitted to an approver or to the bank until you are ready to do so.



**ADD RECIPIENTS**

Detail records can be created and manually by selecting "+ Add Detail Record(s)" or "+ Add Participant(s)" will provide participants that can be added to the batch.

*YOU HAVE NOT ADDED ANY RECIPIENTS TO THIS BATCH.*

- Save Batch for Later
- Save as Template
- Submit
- Cancel Batch Creation

Credits (0) <b>\$0.00</b>	Debits (0) <b>\$0.00</b>
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**SCHEDULE BATCH** →