



## ACH Manager Version 4.0

**Overview:** The ACH Manager Version 4.0 release introduces a new user interface for Business Online 6.0 users. The new ACH Manager Version 4.0 employs the same user interface design as Business Online Version 6.0, which improves usability, responsiveness, and device independence.

**Please review the program enhancements included in this document. For specific guidelines for the ACH Manager 4.0 release, see Important Information on page 5.**

**The ACH Transfer Type labels have changed for the ACH Manager User Interface that you utilize through Access Manager and all versions of Business Online. See the ACH Transfer Types section on page 35.**

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## Important Information

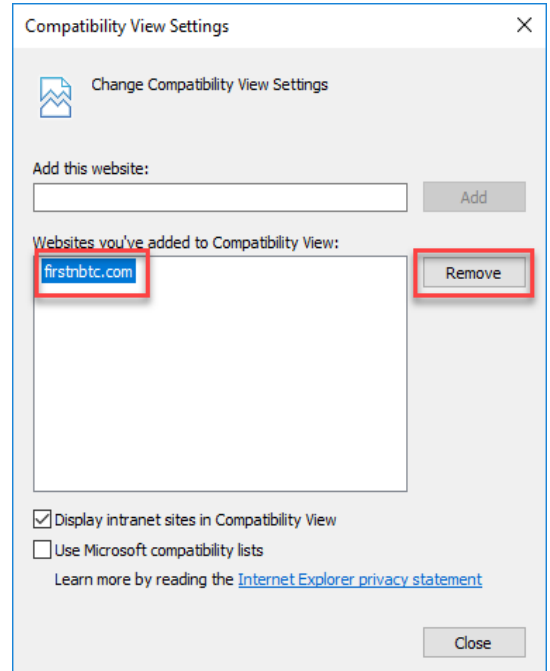
### Supported Browsers

- Apple Safari 10.0
- Google Chrome
- Microsoft Edge
- Microsoft Internet Explorer 11.0
- Mozilla Firefox

## Internet Explorer Notification

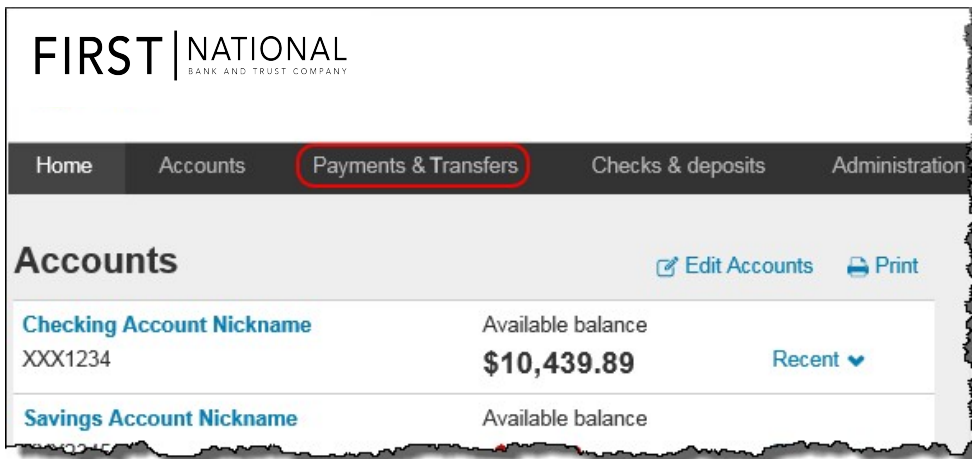
In the near future, First National Bank will no longer support Compatibility mode for Internet Explorer as part of a continued effort to phase out older technology. Below are the instructions to remove firstnbt.com from the compatibility mode in Internet Explorer.

1. Open Internet Explorer.
2. From the **Tools** menu, select **Compatibility View settings**. The system displays the Compatibility View Settings dialog box. Select your institution (for example, bank.com) and click **Remove**.
3. Click **Close**.



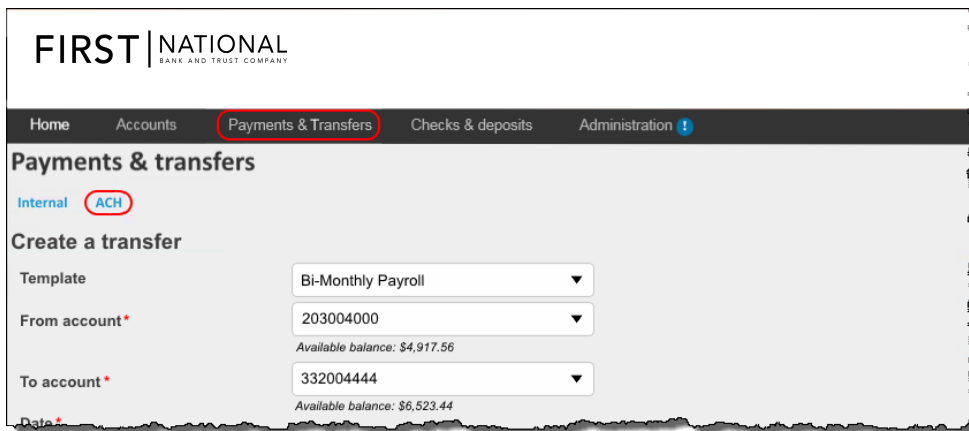
# ACH Manager Version 4.0 Enhancements For Business Online Banking

The ACH Manager Version 4.0 release employs the same redesign scheme as Business Online Banking which improves usability, responsiveness, and device independence. Responsive design helps ensure that the system clearly displays all data at virtually any screen size or resolution, without use of horizontal scrolling in lower resolutions, on smaller devices, or in smaller browser windows. You can access ACH Manager using the **Payments & Transfers** hyperlink on the top toolbar of the Business Online Home page.



The new responsive design helps ensure that the system clearly displays all data at virtually any screen size or resolution.

Once you click on the **Payments & Transfers** menu option, you can readily access all your ACH Manager options from the **ACH** hyperlink.



## New User Interface for Business Online

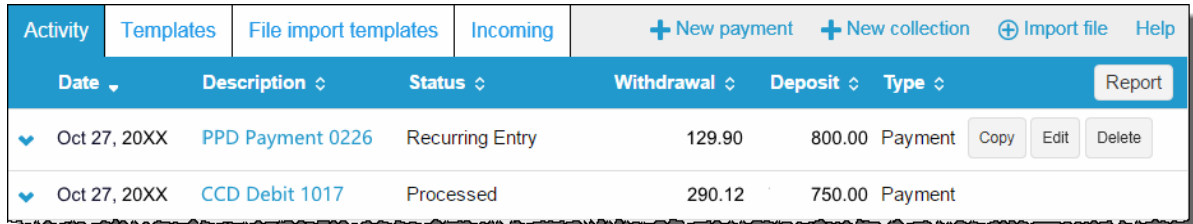
A redesign for the ACH user experience within Business Online. When you click on **ACH**, the user interface immediately presents them with the most recent activity. This reduces the amount of clicks to gain access to information.

Activity		Templates	File import templates	Incoming				+ New payment	+ New collection	+ Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report		Search activity			
Oct 17, 20XX	IAT Non NACHA 0507	Saved	451.25	884.62	Payment	Copy	Edit	Delete	Date		
Oct 17, 20XX	PPD Payment 0226	Recurring Entry	108.08	101.08	Collection	Copy	Edit	Delete	All activity		
Oct 17, 20XX	CCD Debit 1017	Pending Origination	217.77	211.17	Collection	Copy	Edit	Delete	Type		
Oct 14, 20XX	CCD Debit 1014	Pending Origination	314.25	324.25	Collection	Copy	Edit	Delete	All types		
Oct 13, 20XX	CCD Debit 1013	Pending Origination	213.63	213.63	Collection	Copy	Edit	Delete	Amount		
Oct 12, 20XX	CCD Debit 1012	File not originated: Duplicate Check Failed	112.12	112.12	Collection	Copy	Edit	Delete	<input type="text"/>		
Oct 12, 20XX	CCD Debit 1012	Pending Origination	212.14	212.14	Collection	Copy	Edit	Delete	Example: 40 or 10.00-50.00		
Oct 12, 20XX	Warehousing 3040	Recurring Entry	129.09	229.09	Payment	Copy	Edit	Delete	Tax identification number		
Oct 11, 20XX	CCD Debit 1011	Pending Origination	211.01	211.01	Collection	Copy	Edit	Delete	All		
Oct 10, 20XX	CCD Debit 1010	Pending Origination	210.77	210.77	Collection	Copy	Edit	Delete	Description		
Oct 10, 20XX	IAT Recurring Payment	Recurring Entry	106.30	106.30	Payment	Copy	Edit	Delete	<input type="text"/>		
Oct 07, 20XX	CCD Debit 1007	Pending Origination	207.50	207.50	Collection	Copy	Edit	Delete	Reference number		
Oct 06, 20XX	CCD Debit 1006	Pending Origination	206.55	206.55	Collection	Copy	Edit	Delete	<input type="text"/>		
Oct 05, 20XX	Warehousing 3041	Processed	129.98	129.98	Payment				Priority		
Oct 05, 20XX	CCD Debit 1007	Processed	205.05	205.05	Collection				All		
Oct 04, 20XX	CCD Debit 1008	Processed	204.04	204.04	Collection				Status		
									All		

The new redesigned ACH Manager User Interface for Business Online provides you with access to more information from a single page and interactive search and filter capabilities to aid you in finding the information you need faster.

## Activity



The **Activity** tab provides you with a quick view of your transfers. You can utilize a variety of tools such as search criteria and sorting to aid you in quickly finding a specific transfer or set of transfers.

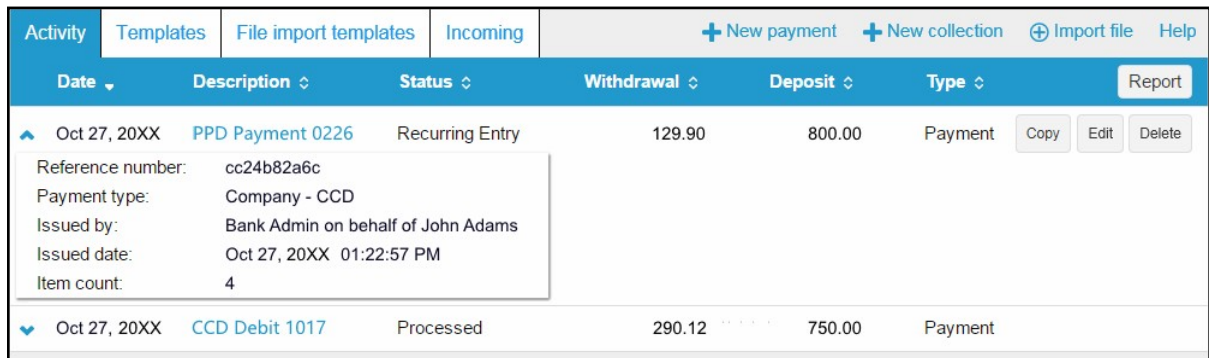




Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	


The **Activity** tab provides you with quick and easy access to your transaction history.

## Expand and Collapse Transfer Details

You can click or tap  next to any transfer to see additional details about the transfer (for example, the **Reference number**, **Payment type**, **Issued by**, **Issued date**, and **Item count**). Simply click or tap  to collapse the row.



Date	Description	Status	Withdrawal	Deposit	Type	Report
 Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete
<p>Reference number: cc24b82a6c Payment type: Company - CCD Issued by: Bank Admin on behalf of John Adams Issued date: Oct 27, 20XX 01:22:57 PM Item count: 4</p>						
 Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	

You can click or tap  next to any transfer to see additional details about the transfer.

## Load More Search Results

The system initially retrieves up to twenty transfers at a time. You can add more results by clicking or tapping on **More ACH Activity** at the bottom of the page.

More ACH activity

## Sort

You can sort the list of transfers by clicking or tapping  next to any column heading (for example, **Date**, **Description**, **Status**, **Withdrawal**, **Deposit**, or **Type**) to sort by the respective category.



## Search activity

The Search activity section enables you to refine your search by defining key search terms such as: **Date**, **Type**, **Amount**, **Tax identification number**, **Description**, **Reference number**, **Priority**, and **Status**. The search options that display are dependent upon the task that the user wants to accomplish (for example, establishing a transfer or establishing a template).

### Search activity

**Date**

**Type**

**Amount**  
  
Example: 40 or 10.00-50.00

**Tax identification number**

**Description**

**Reference number**

**Priority**

**Status**

\* Indicates required field

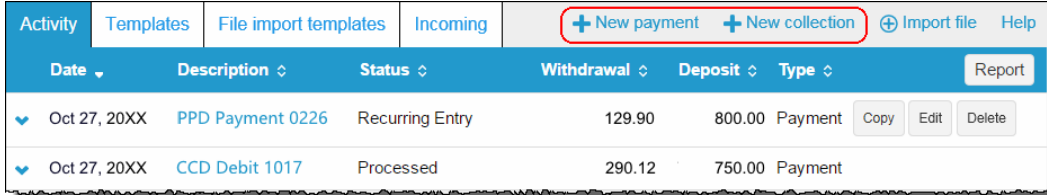
*The Search activity helps you locate information faster.*

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# New, Copy, Edit, and Delete Transfers

## New Transfers

All ACH transfers are conveniently grouped into two categories: payments and collections. Within each category you can access all the types of ACH transfers (for example payroll, prearrange payments). From the main ACH Manager starting page you can click on [+ New payment](#) or [+ New collection](#) to establish a new ACH transfer.



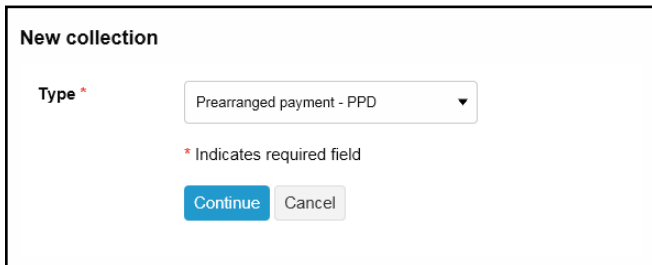
The screenshot shows the ACH Manager interface. At the top, there are navigation tabs: Activity, Templates, File import templates, Incoming, and a highlighted area containing '+ New payment' and '+ New collection'. Below the tabs is a table with columns: Date, Description, Status, Withdrawal, Deposit, Type, and Report. The table contains two rows of data. The first row is for a 'PPD Payment 0226' with a status of 'Recurring Entry', a withdrawal of 129.90, and a deposit of 800.00. The second row is for a 'CCD Debit 1017' with a status of 'Processed', a withdrawal of 290.12, and a deposit of 750.00. Each row has 'Copy', 'Edit', and 'Delete' buttons.

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	

Click the **+New payment** or **+New collection** to initiate a new transfer.

**Note:** Refer to page 35 for a complete list of payment and collection options.

When you click on either option, the system displays a New payments or New collections box from which you can specify the type of ACH transfer from the **Type** drop-down list and click **Continue**.

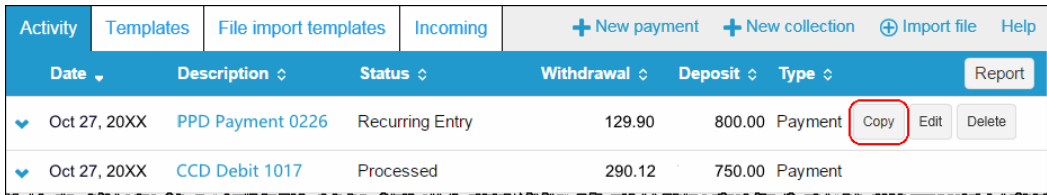


The screenshot shows a 'New collection' dialog box. It has a 'Type' dropdown menu with 'Prearranged payment - PPD' selected. Below the dropdown is a note: '\* Indicates required field'. At the bottom of the dialog are 'Continue' and 'Cancel' buttons.

ACH transfers are grouped into two categories: payments and collections.

## Copy Transfers

If you have an existing transfer that you would like to reuse, you can simply locate the desired transfer and then click the **Copy** button. The system then displays an edit page for the transfer that you copied. You can then make any changes as needed and rename the transfer. The system retains the original transfer and the newly copied transfer.



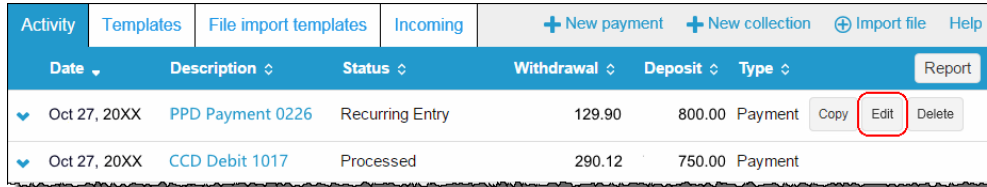
The screenshot shows the ACH Manager interface, similar to the one above. The 'Copy' button for the first row (PPD Payment 0226) is highlighted with a red circle.

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	

The **Copy** button enables you to quickly reuse content from an existing transfer.

## Edit Transfers

Your ability to edit a payment or collection is easier than ever for transfers that have not completed processing. From the main **Activity** tab, you can click or tap the **Edit** button for the transfer that you want to edit. Previously, you had to inquire on a specific transfer before you could perform any maintenance.

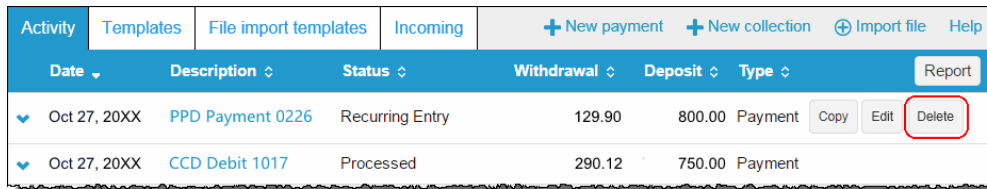


Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	⊕ Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete	
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment		

Click the **Edit** button to make changes to a transfer.

## Delete Transfers

From the main **Activity** tab, you can click or tap **Delete** for the transfer that you want to delete. The system then displays a transfer overview page. From the transfer overview page, you can click or tap **Delete ACH** and the system completes the deletion process.



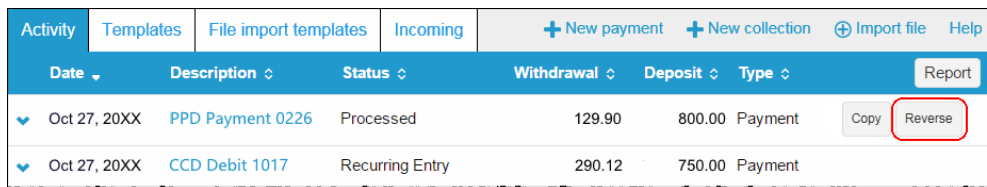
Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	⊕ Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy Edit Delete	
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment		

Click or tap **Delete** to initiate the deletion process for a transfer.

## Reverse Transfers

From the main **Activity** tab, you can click or tap **Reverse** for a transfer that has a Status of **Processed**, the **Effective date** is within five business days, and the **ACH Type** is not a **Reversal**. The system then displays a transfer overview page. From the transfer overview page, you can click or tap the **No** switch below the **Reverse** column in the Pay to section for the transfer that you want to reverse and then click or tap the **Reverse ACH** button.

**Note:** You must have Reversal rights established in the Access Manager User Administrator in order to view transfers that can be reversed.



Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	⊕ Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report	
Oct 27, 20XX	PPD Payment 0226	Processed	129.90	800.00	Payment	Copy Reverse	
Oct 27, 20XX	CCD Debit 1017	Recurring Entry	290.12	750.00	Payment		

Click or tap **Reverse** to initiate the reversal process for a transfer.

## User Interface Layout

The system divides the transfer page (for new, copy, and edit transfers) into three sections:

- Transfer Overview
- Pay from
- Pay to

### Transfer Overview

The Transfer Overview section enables you to name the transfer, establish the transfer date, the frequency of the transfer, and the owner of the account.

**ACH - [Transaction Description]** \* Indicates required field    Undo all changes    Help

<b>Description *</b> Payroll Template	<b>Tax identification number</b> WASHINGTON ORCH[xxxxx5522]		
<b>Effective date *</b> 4/25/20XX <input type="button" value="SELECT"/>	<b>Priority</b> <input type="checkbox"/> Same day <input type="checkbox"/> Repeat...		
Additional fees may apply for same day ACH.			
<b>Frequency</b> Monthly	<b>End date</b> 12/31/20XX <input type="button" value="SELECT"/>	<b>If scheduled on non-business day use</b> Previous business day	
<b>Status</b> Saved	<b>Type</b> Payroll - PPD	<b>Total withdrawal</b> \$11,000.00	<b>Total deposit</b> \$11,000.00
<b>Batch</b>			
<b>Name</b> 1-PPD-	<b>Company</b> WASHINGTON ORCH[xxxxx5522]	<b>Company description</b> <input type="text"/>	

*A sample New ACH - Payroll (PPD) transfer illustrates the transfer overview section of an ACH transfer.*

## Pay from

The Pay from section provides you with an overview of where the payment funds are coming from. By clicking or tapping on the **Details** button, you can edit additional fields such as: **Payment information, Identification, Name** and **Discretionary data**.

For transfers that contain multiple rows of information, you can click or tap on the **Filter** button and then sort the results by **Account, Amount, Identification, and Name**. As you begin typing data into one of these fields, the system automatically starts sorting.

**Note:** The transfer type determines what additional fields display when you click or tap **Show Details** and **Show Filter**.

To place a hold on a transfer, click the **Pay** switch. A hold stops the system from submitting the indicated transfer to the financial institution during processing and saves the transfer for future use. To remove the hold, click the **Hold** switch to turn on the **Pay** option and proceed with processing the specified transfer as part of the batch.

**Note:** ACH Manager uses switches that change labels when you activate or deactivate the switch by clicking on them. We list these switches in the table that follows.

Pay all <input type="checkbox"/>	<input type="checkbox"/> Hold all
Pay <input type="checkbox"/>	<input type="checkbox"/> Hold
Prenote all <input type="checkbox"/>	<input type="checkbox"/> Prenote none
Yes <input type="checkbox"/>	<input type="checkbox"/> No

**Pay from** Hide Details Hide Filter Total batch withdraw (1 Item)

Filter Pay from

Account	Amount	Identification	Name
DDA200200	2,700.50	1776	John Adams

Pay all

Pay/Hold	Account	Amount
<input type="checkbox"/> Pay	DDA300200	2,700.50

Identification	Name	Discretionary data
1812	Thomas Jefferson	

Payment information

[+ Add another pay to](#)

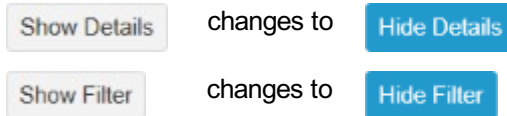
The Pay from section allows you to define where the funds are coming from.

## Pay to

The Pay to section provides you with an overview of where the payment funds are coming from. By clicking or tapping on the **Details** button, you can edit additional fields such as: **Payment information** and **Discretionary data**.

For transfers that contain multiple sources of payment, you can click or tap on the **Filter** button and then sort the results by **Name**, **Identification**, **Routing transit**, **Account number**, **Account type**, and **Amount**. As you begin typing data into one of these fields, the system automatically starts sorting.

**Note:** Clicking or tapping on the **Show Details** and **Show Filter** buttons change the buttons **Hide Details** and **Hide Filter** and causes the user interface to display additional fields. Clicking or tapping on the buttons a second time will restore the buttons and the user interface to their default setting.



To add a prenote to all payments, click the **Prenote none** switch to enable the prenote and thereby adding a zero dollar prenote transfer for the current business day. To remove all the prenotes, click the **Prenote all** switch to turn on prenotes. You can enable prenotes for individual payments by clicking the **No** switch. You can disable prenotes for a specific transfer by clicking the **Yes** switch. The system processes the transfer on the effective date regardless if a prenote is sent prior to processing.

The screenshot shows the 'Pay to' interface. At the top, there are buttons for 'Hide Details' and 'Hide Filter'. A red callout box points to the 'Show Filter' button, stating: "The user interface displays these fields when you click **Show Filter**".

Below the buttons, there is a 'Filter Pay to' section with a table of payment details:

Name	Identification	Routing transit	Account number	Account type	Amount
James Monroe	1804	876543210	DDA400200	Checking	2,700.50

Below the table, there are 'Pay all' and 'Prenote all' buttons. A 'Pay/Hold' section shows a detailed view of a payment:



Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay	James Madison	1809	234567890	DDA500200	Checking	2,700.50	Yes

Below the detailed view, there are two input fields: 'Payment information' and 'Discretionary data'. A red callout box points to these fields, stating: "The user interface displays these fields when you click **Show Details**".

At the bottom, there is a '+ Add another pay to' button and a note: "Prenotes should be originated at least three business days prior to effective date." There are also buttons for 'Complete ACH', 'Save for later', and 'Cancel'.

The Pay to section provides you with an overview of where the system is sending the payment funds.

## Routing transit Field

The **Routing transit** field has dynamic search capabilities. Click or tap  to search for the routing transit number that identifies the Receiving Depository Financial Institution (RDFI). When you click or tap , the system opens a new Routing transit search box. You can then use the **Routing transit**, **Institution name**, **City**, or **State** fields to search for the correct routing transit number. When you find the correct institution, click on the appropriate **Institution Name** and the system populates the **Routing transit** field with the correct routing transit number.

Field	Value
Routing transit	To search by the RDFI routing transit number begin typing the routing transit number and the system automatically begins compiling a list of possible matches.
Institution name	To search by the RDFI institution name, begin typing the name of the institution and the system automatically begins compiling a list of possible matches.
City	To search by the RDFI city name, begin typing the name of the city and the system automatically begins compiling a list of possible matches.
State	To search by the RDFI state, begin typing the name of the state and the system automatically begins compiling a list of possible matches.

**Routing transit search**

Routing transit

Institution name

City

State

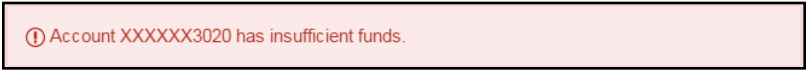
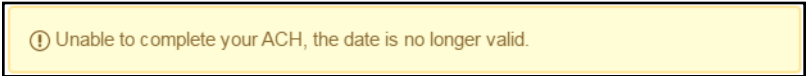
Institution name	Routing transit number	City, State
<a href="#">MYFINANCIAL</a>	234567890	LINCOLN, NE
<a href="#">MYFINANCIAL &amp; TRUST</a>	345678901	LINCOLN, NE

*The system automatically starts building a list of possible matches as you type data into any of the fields.*

# Messages for Processing Transfers

When you click the **Complete ACH** or **Save for later** button, the system displays one of three types of messages: success, warning, or error. We list one example of each.

**Note:** When the system displays the transfer confirmation page you have the option to save the transfer as a template by clicking the **Save as a template** button. The system then applies the transfer specifications to a template which enables you to reuse the content for future transfers.



The color coded messages quickly provide you with a visual informing you of the success or failure of the system processing or saving a transfer.

# Delete a Recurring Transfer

From the Activity page, you can click on the **Delete** button for a recurring transfer and the system displays the Delete recurring file page. From this page you can chose to delete a single occurrence or all future recurring transfers from the **Deletion type** drop-down list.

**Delete recurring file**

Deletion type  
Delete all transfers

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**[Transfer Name]**

<b>Description</b> Payroll	<b>Tax identification number</b> WASHINGTON ORCH [xxxxx5522]		
<b>Effective date</b> Dec 28, 20XX	<input checked="" type="checkbox"/> Repeat...		
<b>Frequency</b> Daily	<b>End date</b>		
<b>Status</b> Recurring Entry	<b>Type</b> Payment (Payroll - PPD)	<b>Total withdrawal</b> \$2,240.00	<b>Total deposit</b> \$0.00
<b>Batch</b>			
<b>Name</b> 1-PPD-Recurring_	<b>Company</b> WASHINGTON ORCH [xxxxx5522]	<b>Company description</b> Recurring_	

You can quickly delete a single occurrence or all future recurring transfers.



## Templates

When you submit a transfer for review, the system displays the transfer confirmation page where you have the option to save the transfer as a template by clicking the **Save as a template button**, thus making it easier for you to establish a new template and reuse content for future transfers.

From the **Template** menu, you can click on [+ New payment template](#) or [+ New collection template](#) to establish a new template. In addition, you can edit or delete existing templates, and process transfers using an existing template.

Activity	Templates	File import templates	Incoming	<a href="#">+ New payment template</a>	<a href="#">+ New collection template</a>	
Template group ^	Template name ^	Type ^	Status ^	Report		
Group 1 name	<a href="#">Child support</a>	Collections	Approved	Send	Edit	Delete
Group 2 name	<a href="#">CTX recurring</a>	Payment	Approved	Send	Edit	Delete
Group 3 name	<a href="#">HSA contribution template</a>	Payment	Approved	Send	Edit	Delete
<a href="#">More ACH templates</a>						

The new template list provides you more options from a single page.

## Template Details

You can click [♥](#) to view details about a template, such as **Company name**, **Payment type**, **Amount range**, **Created by**, and **Approved by**.

Activity	Templates	File import templates	Incoming	<a href="#">+ New payment template</a>		
Template group ^	Template name ^	Type ^	Status ^	Report		
<a href="#">♥</a> Group 1 name	<a href="#">Child support</a>	Collections	Approved	Send	Edit	Delete
<div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"><p>Company name: WASHINGTON ELECT</p><p>Payment type: Child support agency - CCD</p><p>Amount range: \$2,000.00 -- \$2,500.00</p><p>Created by: USER 1</p><p>Approved by: USER 2</p></div>						
<a href="#">♥</a> Group 2 name	<a href="#">CTX recurring</a>	Payment	Approved	Send	Edit	Delete

Click [♥](#) to view details about a template.


## New Transfers from a Template

The template feature helps you save time by enabling you to establish transfer specifications ahead of time that you can use and reuse. You can use a template to establish a new transfer by clicking the **Send** button for the specified template.

Activity	Templates	File import templates	Incoming
<b>[Template Name]</b>			
<b>Description</b> Payroll	<b>Tax identification number</b> Washington Orchards[xxxx4500]		
<b>Effective date *</b> 10/02/20XX <input type="button" value="SELECT"/>	<input type="checkbox"/> Same day	<input type="checkbox"/> Repeat	<b>Amount range</b>
<b>Type</b> Payment (Payroll - PPD)	<b>Total withdrawal</b> \$2,125.45	<b>Total deposit</b> \$1,636.83	
<b>Batch</b>			
<b>Name</b>	<b>Company</b> [xxxxxxxxx]	<b>Company description</b> Agriculture	

Click the **Send** button to begin establishing a new transfer from a template.

## File import templates

The **File import templates** tab allows you to quickly access your import templates. You can click  to view the **Company name**, **Payment/Collection type**, **Created by**, and **Approved by** information for a specific import template. You can click on the **Template name** hyperlink to inquire on the import template.

Activity	Templates	File import templates	Incoming	<a href="#">Import file</a>	<a href="#">New file import template</a>	<a href="#">Help</a>
Template group	Template name	File type	Type	Status	Report	
▼ A new group	<a href="#">Child support</a>	NACHA	Payment	Approved	<a href="#">Send</a> <a href="#">Edit</a> <a href="#">Delete</a>	
Company name: Washington Orchards						
Payment type: Child support agency - CCD						
Created by: John Adams						
Approved by: No Approval Required						
▼ A new group	<a href="#">CTX recurring</a>	Non NACHA	Payment	N/A	<a href="#">Send</a> <a href="#">Edit</a> <a href="#">Delete</a>	

Accessing your File import templates are easier than ever when you use the **File import** tab

You can click [+ New file import template](#) to establish a new import template for NACHA and Non-NACHA files. Once you specify the type of file, you can define all the required fields for establishing the import template.

Activity	Templates	File import templates	Incoming	<a href="#">Help</a>
<b>New file import template</b>				
Import type <input checked="" type="radio"/> NACHA <input type="radio"/> Non-NACHA				
<a href="#">Continue</a> <a href="#">Cancel</a>				

Activity	Templates	File import templates	Incoming	<a href="#">Help</a>
<b>New file import template</b>				
Template name		Tax identification number	Template group	
<input type="text" value="Monthly Payment"/>		<input type="text" value="WashingtonOrch [xxxxx4500]"/>	<input type="text" value="Child Support"/>	
Type	From amount	To amount		
<input type="text" value="Child support agency - CCD"/>	<input type="text" value="\$5,000.00"/>	<input type="text" value="\$10,000.00"/>		
<b>User access</b> <input type="radio"/> All current and future users <input checked="" type="radio"/> Specific users				
<input type="checkbox"/> Deselect all				
<input type="checkbox"/> Thomas Jefferson	<input type="checkbox"/> James Monroe	<input checked="" type="checkbox"/> John Tyler		
<a href="#">Save</a> <a href="#">Cancel</a>				

Click [+ New file import template](#) to establish new import templates.

Click **Send** from the main File import template list to import a file and establish a transfer using the specified template. Click **Continue** and then **Complete ACH** to process the import file.

**Note:** You can click **Review ACH** to access the review transfer page and make edits.

The image shows two overlapping screenshots of a web application interface for processing ACH transfers.

The top screenshot shows the "Import file" form. It has a navigation bar with tabs: "Activity", "Templates", "File import templates", "Incoming", and "Help". The form fields are:

- File location:** C:\ACH\Templates\CSP.txt (with a "Browse..." button)
- Template:** Child Support Payment
- Tax identification number:** WASHINGTON ORCH[xxxxx5522] DDA xxxxx6050
- Type:** Child support agency - CCD

Buttons for "Continue" and "Cancel" are located below the form.

The bottom screenshot shows the "Import file - [File Name]" summary page. It has the same navigation bar. The "File summary" section contains the following data:

<b>File withdrawal total</b>	\$1,860.00
<b>Number of withdrawals</b>	2
<b>File deposit total</b>	\$2,450.00
<b>Number of deposits</b>	4
<b>Reference number</b>	19042c1ab2

Below the summary is a "Batch summary (2)" section with a "Show" dropdown arrow. At the bottom, there are buttons for "Back", "Complete ACH", "Review ACH", and "Cancel".

Click **Complete ACH** to process the transfer.

## Exceptions

The system displays the Exceptions page when you import a Non-NACHA file and data in the file is missing or inaccurate (for example, the dollar amount has the decimal too far to the left or the routing transit number is invalid). Once you fix the exceptions and click **Continue**, the system continues with the import process.

Activity Templates File import templates Incoming Print Help

**New NACHA file import template**

Unable to import file - invalid file format.

### Exceptions - [Number of Exceptions]

Row	Exception reason
11	Invalid Amount.
17	Invalid Routing transit.

#### Transactions

Row 11 Delete row

Account number *	Amount *	Discretionary data
378250	11.321 Invalid amount.	
Identification	Name *	Payment information
EMP1776	George Washington	October payroll
Routing transit *	Transaction code	
1888888888	22	

Row 17 Delete row

Account number *	Amount *	Discretionary data
278248		
Identification	Name *	Payment information
EMP1784	John Adams	October payroll
Routing transit *	Transaction code	
 Invalid Routing transit.	22	

\* Indicates required field

Continue Cancel

The Exceptions page enables you to fix issues with the data from a Non-NACHA file that you import.

## Edit or Delete Imported Files

Click **Edit** from the main File import template list to quickly apply changes to the file import template.

**Child Support Payment** Print Undo all changes

**Template name**  
Monthly Payment

**Tax identification number**  
WashingtonOrch [xxxxx4500]

**Template group**  
Child Support + New

**Type**  
Child support agency - CCD

**From amount**  
\$5,000.00

**To amount**  
\$10,000.00

**User access**  All current and future users  Specific users

Deselect all

Thomas Jefferson  James Monroe  John Tyler

Save Cancel

The **Edit** button enables you to quickly make changes to a file import template.

Click **Delete** from the main File import template list followed by **Delete template** to quickly delete a template that you no longer need.

**Child Support Payment**

**Template name**  
Child Support Payment

**Tax identification number**  
WASHINGTON ORCH[xxxxx5522]

**Template group**  
Payments

**Type**  
Child support agency - CCD

**Amount range**  
\$5,000 - \$10,000.00

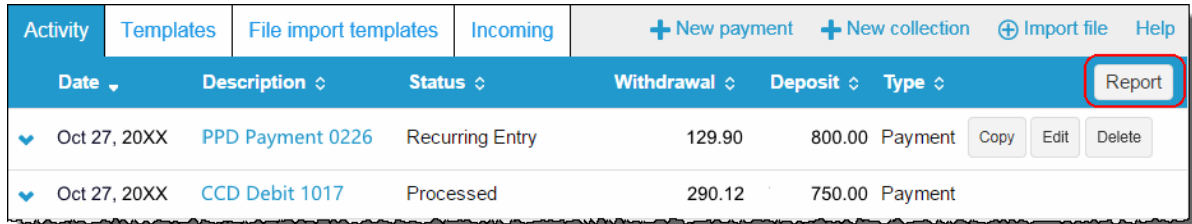
**User access**  All current and future users  Specific users

Delete template Return to File import templates

You can quickly delete file import templates using the **File import templates** tab.

## Reports

You can quickly generate PDF or CSV based reports for transfer templates and transfers by clicking the **Report** button.



The screenshot shows a software interface with a navigation bar at the top containing 'Activity', 'Templates', 'File import templates', and 'Incoming'. To the right of these are buttons for '+ New payment', '+ New collection', 'Import file', and 'Help'. Below the navigation bar is a table with columns: 'Date', 'Description', 'Status', 'Withdrawal', 'Deposit', and 'Type'. A 'Report' button is located in the top right corner of the table area, highlighted with a red box. The table contains two rows of data:

Date	Description	Status	Withdrawal	Deposit	Type
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment

Click **Report** to initiate the report options.

## Transfer Reports

When you click the **Report** button from the Activity page the system opens up the Activity Report box. At this point the system is ready to include all items that it lists on the Activity page at the time that you clicked the **Report** button. With the Activity Report box, you are able to fine tune the report and decide which pieces of information that the system includes when it generates the report.

Field	Value
Summary	The number of files and batches that the system has queued to include in the report.
Type	Indicates the type of data that the system includes in the report.  File information indicates that the report includes file information (for example, Transfer Description, Transfer Type, Transfer Status, Date and Amount)  Batch information indicates that the report includes batch information (for example, Batch Number, SEC Type, Transfer Description, and Company Name)  Transactions indicates that the report includes transfer information (for example, Transfer Description, Recipient Name, and Account Number)

Field	Value
Format	<p>Indicates the type of report that the system generates.</p> <p>PDF (.pdf) indicates that the system generates PDF based reports (default)</p> <p>Comma-separated values (.csv) indicates that the system generates CSV based reports</p> <p><b>Note:</b> If you select more than one <b>Type</b>, the system bundles the individual reports in a ZIP file.</p>

**Activity Report** ×

**Summary** 4 ACH file(s) 4 batch(es) Select

**Type**

File information

Batch information

Transactions

**Format**

PDF (.pdf) ▼

Download report
Cancel

Use the Activity Report box to select the report format and the type of data to include.

You can click the **Select** button to open the Activity Report Selection box. The Activity Report Selection box enables you to select the specific transaction activities that the system includes in the report.

**Activity Report Selection**

	Date	Description	Status	Withdrawal	Deposit	Type
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll FC004	Recurring Entry	3,320.05	3,320.05	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll TW2020	Processed	4,101.02	4,101.02	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll 1006	Recurring Entry	2,785.55	2,785.55	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll 1020	Saved	6,693.06	6,693.06	Payment

Save & return to report
Cancel

Use the Activity Report Selection box to specify which transactions to include in the report.



## Sample PDF and CSV Transfer Reports

Transfer List										
Transfer Description	Transfer Type	Date	Item Count	Addenda Count	Batches	Credit Amount	Debit Amount			
Monthly Payroll File	Payroll	11/17/XX	2	0	1	\$1,982.00				
<b>Transfer Status:</b>	Processed	<b>Issued By:</b>	Bank Admin on behalf of John Adams	<b>Reviewer's Name:</b>	Bank Admin	<b>Review Date &amp; Time:</b>		11/18/19	12:44	
<b>Pending Approvals:</b>	0									
Payroll File_NotEdited2	Payroll	11/29/XX	2	0	1	\$2,134.00				
<b>Transfer Status:</b>	Processed	<b>Issued By:</b>	Bank Admin on behalf of John Adams	<b>Reviewer's Name:</b>	Bank Admin	<b>Review Date &amp; Time:</b>		11/18/19	09:45	
<b>Total Item Count:</b>	2									
<b>Total Addenda Count:</b>	0									
<b>Total Batches:</b>										
<b>Total Credit Amount:</b>										
<b>Total Debit Amount:</b>										

	A	B	C	D	E	F	G	H	I
	Transfer Description	ACH Type	Effective Date	Same Day	Status	Batch Count	DR Amount	CR Amount	Company Name
1	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	3240.41	3240.41	WASHINGTON ORCH
2	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	3350.23	3350.23	WASHINGTON ORCH
3	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	2656.1	2656.1	WASHINGTON ORCH
4	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	2794.78	2794.78	WASHINGTON ORCH
5	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1			WASHINGTON ORCH
6	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1			WASHINGTON ORCH

You can generate sample PDF or CSV reports to view details about ACH transfers.

## Template Reports

When you click on the **Report** button from the Templates page, the system opens up the Template report box. At this point the system is ready to include all the groups that it lists on the templates page at the time that you clicked the **Report** button. With the Template report box you can fine tune the report by selecting the check boxes for individual template groups and decide which template groups that you want the system to include when it generates the report. Once you make your selection, you can select either **PDF (.pdf)** or **Comma-separated values (.csv)** from the **Format** drop-down list and click **Download report**.

**Template report**

<input checked="" type="checkbox"/>	Group ^	Name ^	Type ^	Status ^
<input checked="" type="checkbox"/>	Group 1	Payroll	Payment - (Payroll - PPD)	Approved
<input checked="" type="checkbox"/>	Group 2	CIE	Payment - (Individual - CIE)	Approved
<input checked="" type="checkbox"/>	Group 3	CTX	Payment - (Corporate trade exchange - CTX)	Approved
<input checked="" type="checkbox"/>	Group 4	Remittance	Payment - (Remittance - CCD)	Approved
<input checked="" type="checkbox"/>	Group 5	Exec Payroll	Payment - (Payroll - PPD)	Approved

**Format** PDF (.pdf) ▼

Download report
Cancel

You can generate PDF or CSV formatted template reports.

## Sample PDF and CSV Template Reports

Template List						
MyFinancial Inc						
Template Name	ACH Type	Group Name	Status	Created By	Approved By	
Payroll	Payment - Payroll	Bi-monthly Payroll	Approved	John Adams	No Approval Req	
Fed Taxes	Payment - Federal taxes	Monthly Fed Payment	Approved	John Adams	No Approval Req	
State Taxes	Payment - State taxes	Monthly State Payment	Approved	John Adams	No Approval Req	

	A	B	C	D	E	F	G
1	Template Name	ACH Type	Status	Tax Identification Number	Template Group Description	Created By	Approved By
2	Payroll	Payment - Payroll	Approved	XXXXX5522	Bi-monthly payroll	john Adams	No Approval
3	Fed Taxes	Payment - Federal taxes	Approved	XXXXX5522	Monthly Fed Payment	john Adams	No Approval
4	State Taxes	Payment - State taxes	Approved	XXXXX4500	Monthly State Payment	john Adams	No Approval

You can generate sample PDF or CSV reports to view details about ACH templates.

## Import File

You can access the import NACHA and Non-NACHA files functionality directly from the main ACH Activity page by clicking [⊕ import file](#).

### Import NACHA Files

Once you click [⊕ import file](#) you can select whether you are importing a NACHA or Non-NACHA file and then select the appropriate file to import.

The screenshot illustrates the 'Import file' process in three stages:

- Import file form:** Shows options for 'Import type' (NACHA selected), 'File location' (Choose File), and 'Template' (Import without using template).
- File summary:** Displays 'File withdrawal total' as \$1,255.55 and 'Number of withdrawals' as 3.
- File details:** Shows a status message: '[Import File Name] is pending financial institution review.' Below this, a table lists file details:

[Import File Name]	
Reference number	cf84e8d824
Effective date	Jan 28, 20XX
Total withdrawal	\$1,255.55
Number of withdrawals	3
Total deposit	\$1,255.55
Number of deposits	3

[Return to ACH activity](#)

*Importing a NACHA file is a quick three step process.*

## Import Non-NACHA

We have simplified the process for importing Non-NACHA file by combining steps, thus resulting in four easy steps. In addition, the system automatically populates additional information in the File format section such as **Delimited** (and associated type) or **Fixed width**, **Header** and **Footer** rows to exclude, and any **Text qualifier** (if there is one). Also, as you define each column in the File format section, the system displays a Mapping preview to show you how the system maps each piece of data.

The screenshot shows the 'Import file' configuration window. The 'Import type' is set to 'Non-NACHA'. The 'File location' is 'C:\Users\Documents\ACH\Credits.txt'. The 'Template' is 'Bi-monthly payroll' with a 'Tax identification number' of 'WASHINGTON ORCH[xxxxx5522]' and a 'Template group' of 'Payments'. The 'Type' is 'Payment - Payroll (PPD)'. The 'File format' is 'Delimited' with 'Comma' as the separator. The 'Text qualifier' is 'Single quote - \''. The 'File preview' shows a list of transactions. The 'Column mapping' section shows columns for Routing transit, Amount, Name, Identification, Transaction code, and Exclude Column. The 'Mapping preview' table is as follows:

Routing transit	Amount	Name	Identification	Transaction code
188888888	2000.00	George Washington	Washington Orchards	22
123456789	2150.00	Martha Washington	Washington Orchards	22
456787654	2200.00	John Adams	Washington Orchards	22
654321234	1900.00	Thomas Jefferson	Washington Orchards	22

The 'Apply additional values' section shows 'Account Number' as the type and an empty value field.

The File format section reduces the number of steps that you need to take when importing a Non-NACHA file and provides a Mapping preview.

Once you review the data mapping and file summary, you can complete the import process by clicking **Complete ACH**.

The image shows two overlapping windows from a software interface. The top window is titled "Import file [File Name]" and contains the following details:

- Activity: Templates
- File import templates: File import templates
- Incoming: Incoming
- Template: [template name]
- Type: Payment (Payroll - PPD)
- Routing transit: Data contained in file
- Transaction code: Data contained in file
- Name: [blank]
- Identification: [blank]
- Account number: [blank]

The bottom window is titled "Import file -" and displays a "File summary" section with the following data:

File summary	
File withdrawal total	\$
Number of withdrawals	
File deposit total	\$
Number of deposits	
Reference number	

Below the file summary is a "Batch summary ()" section which is currently empty. At the bottom of the interface, there are four buttons: "Back", "Complete ACH", "Review ACH", and "Cancel".

*Importing Non-NACHA files is easier than ever.*

## Payments & Transfer Review

We have simplified the process of reviewing ACH transfers by limiting the review and approval process to a single access point, the Payments & Transfers review for ACH Manager widget on the Business Online Home page. Previously, the ability to review ACH transfers was accessible from both the Home page widget and from the ACH Manager application which was accessible from the **Management Tools** menu.

To see the details of the transfer prior to approving it you can click the **Description** for the transfer and the system expands the page to display the details.

You can approve or disapprove multiple transfers at once by selecting individual check boxes or you can select all transfers for approval or disapproval by selecting the **Description** check box and then clicking the appropriate **Approve** or **Disapprove** button.

### PAYMENTS & TRANSFERS

Review (1) Hide ^

#### Wire

<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

#### ACH

<input type="checkbox"/>	Description	Reason	Amount
<input checked="" type="checkbox"/>	State Tax Payment	Review Required	See details
<input type="checkbox"/>	Child Support Payment	Review Required	See details

Issued (527) Show v

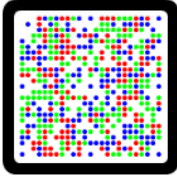
The Payments & Transfers widget for ACH is the single access point for reviewing and approving ACH transfers.

Once you click **Approve** or **Disapprove**, the system displays one of the following the Security Challenge boxes, depending on your Multifactor Authentication security settings. Once you type your credentials, you can click **Complete Challenge** to approve the transfer.

### Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show ▾

Device nickname	Authentication Device
	
RT number	012345678
Amount	500.00
Account number	100200300
Digital signature *	<input type="text"/>

\* Indicates required field

[Complete challenge](#)

[Can't scan the image?](#)

### SECURITY CHALLENGE

A challenge/response security challenge is required to complete this transaction.

Challenge/response instructions Show ▾

Challenge	07176780
Response *	<input type="text"/>

\* Indicates required field

[COMPLETE CHALLENGE](#) [CANCEL](#)

Type your security token credentials to approve the transfer.

## Template Review

You can review new templates or changes made to templates using the **Administration** option on the Business Online Home page. Once you navigate to the ACH Template review page you have several options:

- Click on the **Name** hyperlink for the template to see details about the template.
- Click **Edit** to make additional changes to the template.
- Click **Delete** to delete the template.
- Select the appropriate check box for the new or modified template and click **Approve**. The system then updates the page to show which templates you approved and which ones are still pending approval.

The screenshot shows the 'ADMINISTRATION' section with a navigation bar containing 'ACH TEMPLATE', 'WIRE TEMPLATE', 'EMPLOYEE PROFILE & PERMISSIONS', 'EMPLOYEE ACCOUNTS', and 'BUSINESS ROLE DEFINITIONS'. The 'ACH TEMPLATE' section is active, showing a 'Pending approval' table with two rows. The first row, for 'Payroll', has a checked checkbox and 'Edit' and 'Delete' buttons. The second row, for 'State Taxes', has an unchecked checkbox and 'Edit' and 'Delete' buttons. An 'APPROVE' button is located below the table. To the right, there is a search area for review templates with fields for 'Template name', 'Template type' (set to 'All'), and 'ACH type'. 'Print' and 'Help' links are also visible.

Date	Name	Status	Changed by		
<input checked="" type="checkbox"/>	Aug 08, 20XX 11:39 AM	Payroll	Pending Approval - Change	John Adams	Edit Delete
<input type="checkbox"/>	Aug 08, 20XX 10:20 AM	State Taxes	Pending Approval - New	John Adams	Edit Delete

This screenshot shows the 'ADMINISTRATION' section with the same navigation bar. The 'ACH TEMPLATE' section is active, showing an 'Approved' table with one row for 'Payroll' approved on 'Aug 08, 20XX 12:09 PM' by 'Thomas Jefferson'. Below it is a 'Pending approval' table with one row for 'State Taxes' that has not been approved. An 'APPROVE' button is located below the pending table. The search area on the right is identical to the previous screenshot, but includes a 'Search' button and a 'Clear search' button.

Date	Name	Changed by	Approval date	Approved by
Aug 08, 20XX 11:39 AM	Payroll	John Adams	Aug 08, 20XX 12:09 PM	Thomas Jefferson

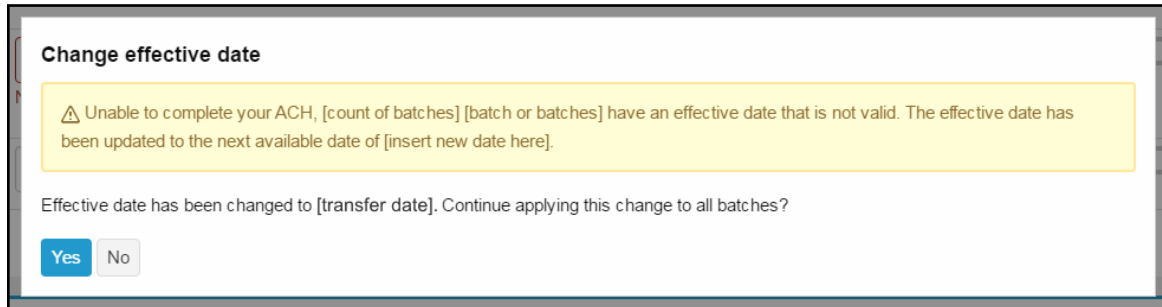
Date	Name	Status	Changed by		
<input type="checkbox"/>	Aug 08, 20XX 10:20 AM	State Taxes	Pending Approval - New	John Adams	Edit Delete

The ACH Template review page enables you to quickly inquire on, edit, delete, or approve templates.



## Change Effective Date Warning for Multi-batch Files

In a multi-batch file, if dates are invalid (either too far in the future or past), the user is presented with a warning message and the system does not process the transfer until the user makes a decision.



The screenshot shows a dialog box titled "Change effective date". At the top, there is a yellow warning banner with a triangle icon and the text: "Unable to complete your ACH, [count of batches] [batch or batches] have an effective date that is not valid. The effective date has been updated to the next available date of [insert new date here].". Below the banner, the text reads: "Effective date has been changed to [transfer date]. Continue applying this change to all batches?". At the bottom, there are two buttons: "Yes" (highlighted in blue) and "No" (grey).

*The system provides the user with the option to either correct the dates or to cancel the transfer.*

## Changes For All Access Manager and Business Online Clients

### ACH Transfer Types

We updated the ACH Transfer Types listed in the ACH Manager User Interface for Access Manager and Business Online. We list the changes in the table that follows.

X = the minor version (for example, Version 3.3)

<b>ACH Transfer Types: ACH Manager 3.X for Access Manager 5.X and Business Online 5.X</b>	<b>ACH Transfer Types: ACH Manager 4.0 for Access Manager 5.X and Business Online 5.X</b>	<b>ACH Transfer Types: ACH Manager 4. 0 for Business Online 6.0</b>
Payroll (PPD)	Payment – Payroll (PPD)	Payments Payroll – PPD
Prearranged Deposit (PPD)	Collection– Prearranged Deposit (PPD)	Collections Prearranged deposit – PPD
Prearranged Payment (PPD)	Payment– Prearranged Payment (PPD)	Payments Prearranged payment - PPD
HSA Contribution (PPD)	Payment – Health Savings Contribution (PPD)	Payments Health savings contribution – PPD
Corporate Debit (CCD)	Collection – Company (CCD)	Collections Company - CCD
Corporate Credit (CCD)	Payment – Company (CCD)	Payments Company - CCD
Consumer Payment (CIE)	Payment – Individual (CIE)	Payments Individual - CIE
Consumer Deposit (CIE)	Collection – Individual (CIE)	Collections Individual - CIE
Vendor Payment Corporate (CCD)	Payment – Vendor (CCD)	Payments Vendor - CCD
Remittance (CCD)	Payment – Remittance (CCD)	Payments Remittance - CCD
Federal Tax Payment (CCD)	Payment – Federal Taxes (CCD)	Payments Federal taxes – CCD
State/Local Tax Payment (CCD)	Payment – State/local Taxes (CCD)	Payments State/local taxes - CCD

ACH Transfer Types: ACH Manager 3.X for Access Manager 5.X and Business Online 5.X	ACH Transfer Types: ACH Manager 4.0 for Access Manager 5.X and Business Online 5.X	ACH Transfer Types: ACH Manager 4.0 for Business Online 6.0
Re-presented Check (RCK)	Collection – Re-presented Check (RCK)	Collections Re-presented check - RCK
Corporate Trade Exchange (CTX)	Payment – Corporate Trade Exchange (CTX)	Payments Corporate trade exchange - CTX
Customer Initiated Entry (CIE)	Payment – Customer Initiated (CIE)	Payments Customer initiated - CIE
Internet Initiated Entry (WEB)	Collection – Internet Authorized (WEB)	Collections Internet authorized - WEB
Telephone Initiated Entry (TEL)	Collection – Telephone Authorized (TEL)	Collections Telephone authorized - TEL
Commingled File	Other - Commingled	Other Commingled
Child Support Payment	Payment – Child Support Agency (CCD)	Payments Child support agencies - CCD
International ACH (IAT)	Payment - International (IAT)	Payments International - IAT
ACH Pass-Thru	Other – Pass-thru	Other Pass-thru
ACH Reversal	Other - Reversal	Other Reversal

- (None)
- Payroll (PPD)
- Prearranged Deposit (PPD)
- Prearranged Payment (PPD)
- HSA Contribution (PPD)
- Corporate Debit (CCD)
- Corporate Credit (CCD)
- Consumer Payment (CIE)
- Consumer Deposit (CIE)
- Vendor Payment Corporate (CCD)
- Remittance (CCD)
- Federal Tax Payment (CCD)
- State/Local Tax Payment (CCD)
- Re-presented Check (RCK)
- Corporate Trade Exchange (CTX)
- Customer Initiated Entry (CIE)
- Internet Initiated Entry (WEB)
- Telephone Initiated Entry (TEL)
- Commingled File
- Child Support Payment (CCD)
- International ACH (IAT)
- ACH Pass-Thru
- ACH Reversal

ACH1151 3.X

- (None)
- Payment - Payroll (PPD)
- Payment - Prearranged Deposit (PPD)
- Collection - Prearranged Payment (PPD)
- Payment - Health Savings Contribution (PPD)
- Collection - Company (CCD)
- Payment - Company (CCD)
- Collection - Individual (CIE)
- Payment - Individual (CIE)
- Payment - Vendor (CCD)
- Payment - Remittance (CCD)
- Payment - Federal Taxes (CCD)
- Payment - State/local Taxes (CCD)
- Collection - Re-presented Check (RCK)
- Payment - Corporate Trade Exchange (CTX)
- Payment - Customer Initiated (CIE)
- Collection - Internet Authorized (WEB)
- Collection - Telephone Authorized (TEL)
- Other - Commingled
- Payment - Child Support Agency (CCD)
- Payment - International (IAT)
- Other - Pass-thru
- Other - Reversal

ACH1151 4.0

- All
- All types
- All payments
- All collections
- All others
- Payments
- Payroll - PPD
- Prearranged deposit - PPD
- Health savings contribution - PPD
- Company - CCD
- Individual - CIE
- Vendor - CCD
- Remittance - CCD
- Federal taxes - CCD
- State/local taxes - CCD
- Corporate trade exchange - CTX
- Customer initiated - CIE
- Child support agency - CCD
- International - IAT
- Collections
- Prearranged payment - PPD
- Company - CCD
- Individual - CIE
- Re-presented check - RCK
- Internet authorized - WEB
- Telephone authorized - TEL
- Other
- Commingled
- Pass-thru
- Reversal

ACH1161 4.0

Both the ACH Manger User Interface and ACH Manager Business Online User Interface use an updated ACH type list.

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## Updates

The following is a list of additional program updates for the ACH Manager Version 4.0 release that are applicable regardless of which version of Business Online that you are on . We have updated the programs to:

- Display up to 80 characters in the **Add payment information** field for CTX transfers. Previously, the field only displayed 48 characters at a time.
  - Include the appropriate prefix (for example, **Payment - Payroll** or **Collection - Internet Authorized**) in front of the **ACH Type** description for the Daily Reviewed ACH Transaction (ACH19002-003) report.
  - No longer allow you to delete the default company for an institution and present you with an error message the moment you attempt to delete a default company. Previously, if you assigned a new default company (to replace the existing default company), the system allowed you to initiate the process of deleting the default company for an institution, which resulted in an error in processing.
  - Include all columns on the Step 3- Field Definitions page associated with importing a delimited Non-NACHA file. Previously, the system did not always display all the columns on the Step 3 - Field Definitions page.
  - No longer include extra spaces when you paste information into the **Transfer Description** field in the ACH Manager User Interface.
  - Use the EBB Client ID when available, in order to retrieve account information from Connect3 when you establish a new template. Previously the system only used the key for the ACH Company which sometimes resulted with the system being unable to match the correct data points when it attempted to retrieve the information.
  - Enable you to establish an ACH company without associating the user with an account. Previously if you tried to establish a new ACH company without associating the user with an account, the system did not retain the company in the database.
  - Enable you to reverse an unbalanced file. Previously if you submitted a reversal for an unbalanced file, the system displayed the "Credit and Debit Amount should be equal" error message and did not process the reversal.
  - Enable you to use an offset account on a reversal in a commingled file. Previously if you initiated the process for reversing an item in a commingle file, the system did not allow you to select the offset account.
  - Only send the "Unable to process Memopost. Please contact system administrator" error message to the email addresses that you have defined in Global specifications located in the ACH Manager Administrator program. Previously, the system emailed this error message to addresses that you defined in the Global, Institution, and Company specifications if the system was unsuccessful in processing a memo post for remaining funds.
  - Not error when you change ODFI Header specifications after you change any Institution specifications in the ACH Manager Administrator.
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- Display the correct status of PDF and CSV batch export files. Previously the system displayed PDF and CSV exported files with a status of "Processed" even if the system encountered errors during the processing of the transfer.
  - Allow you to inquire on a California state tax payment when you have defined the **Tax Agency Account** and **Tax Agency RT** fields. Previously if you established a new California state tax payment and did not define the **Tax Agency Account** and **Tax Agency RT** fields, the system did not allow you to inquire on the transfer.
  - Not attempt to permanently delete users, from the database, who have created templates that are still in use. The system retains these users in the database, but keeps them from being displayed in the user interface. Previously the database cleanup failed when it attempted to delete users that had created templates that are still in use.
  - Not send pending approval emails for recurring transfers that have already been preapproved through the auto-approval process with the **Auto Approve Future Recurring Transfers** specification in ACH Manager Administrator.
  - Use the default company when you establish a new ACH user record. Previously the system did not apply any company record when you established a new ACH user.
  - Not process deleted batches from a multibatch transfer. Previously, if you imported a multibatch transfer and then tried to delete a batch, the system still processed the batch even though it is listed as canceled.
  - Not drop leading zeros from the Tax agency **Routing Transit** field located in the Payments section of a state tax payment in the ACH Manager User Interface program. Previously, if you performed a change to a state tax payment and the **Routing Transit** field had leading zeros, the system dropped the leading zeros and as a result the system did not process the transfer.
  - Correctly allow the use of asterisks in taxpayer identification for the state of California payments. Previously the system did not accept asterisks in the taxpayer identification for the state of California, which had the potential to delay transactions posting to the receiving account.
  - Correctly process imported Non-NACHA child support payments. Previously, the system generated an error on the Data Mapping page when you imported a Non-NACHA child support payment having a Non-Custodial Parent First Name with less than three characters and Non-Custodial Parent Last Name with less than seven characters.
  - Use the Central Time zone when processing same day ACH transfers. For example, if you establish the Same Day Cutoff Time as 2:00 P.M., the cutoff time for same day ACH transfers is 2:00 P.M. CT.
  - Correctly mask all but the last four digits of a memo post account number in the error email notification for a reversal that the system fails to process. Previously, if the system failed to process a reversal, the error email notification displayed the full account number from the memo post.
  - Not fail when importing files using the FTP import process, even if you import duplicate files.
  - Business Analytics Clients Only. Correctly import the Transaction Record - Receiving Account Integration Key for International ACH transfers into the Business Information manager system.
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- Display the institution name on the top line of the File Totals By Effective Date (ACH1901) report. Previously, the system split the institution name between the top and second line. As a result, Director was unable to retrieve the report for the institution.
  - Display the calendar icon for the **Tax Period End Date** on a new transfer established from a template. Previously, the system did not show the calendar icon and you had to manually type in the **Tax Period End Date**.
  - Not display the "No Company Funding Account information found" error message when you inquire on or delete a transfer that no longer has a company associated with it.
  - Not result in an error when you restore user access to State Tax Agency transfers. Previously if you revoked a user from being able to access State Tax Agency transfers and then reinstated permissions to access State Tax Agency transfers, the system generated an error message.
  - Work more efficiently when you have a large number of users selected in the User Access section of an ACH template.
  - Include leading zeros in the **R/T Number** field on the Exception page when you process a Non-NACHA transfer. Previously, if you processed a Non-NACHA file, the system dropped leading zeros from the **R/T Number** field on the Exception page.
  - Apply the correct **Effective Date** in the PDF or CSV reports that you can generate when you inquire on a transfer using the ACH Manager User Interface. Previously, the system used the **Approved Date** for the transfer in place of the **Effective Date** in the report. As a result, the report could list a different **Effective Date** if the **Approval Date** was not the same day as the **Effective Date**. This issue did not impact the actual transfer.
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## ACH Manager Updates for Business Online 6.0 Clients

The following is a list of additional program updates for the ACH Manager Version 4.0 release that are associated with the Business Online 6.0. We have updated the programs to:

- Enable you to edit the **Amount Type 1** field when you submit a State Tax Payment. Previously the system predefined this field according to the **Tax Agency** that the user specified.
  - Correctly display the same day status of a transfer when you inquire on a transfer that a user initiated using the ACH transfer widget on the Business Online Home page.
  - Verify the user role specifications for viewing templates in the Business Online widget. Previously, the system allowed users to view templates in the Business Online widget regardless of the role specifications of the user.
  - Not error if you use quotation marks (") as a Text Qualifier when you import a Non-NACHA file using the ACH Manager User Interface.
  - Apply the correct user rights for importing an unbalanced NACHA file. Previously, the system enabled all users the ability to import an unbalanced NACHA file regardless of their user role settings.
  - Correctly process ASCII values when you import a NACHA file. Previously, if you imported a NACHA file that contained a ASCII values, the system responded with a hexadecimal error and it displayed the "The webpage cannot be found" message if you tried to perform an inquiry or change to the transfer.
  - Business Analytics Clients Only. Correctly import the Transaction Record - Receiving Account Integration Key for International ACH transfers into the Business Information manager system.
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## Appendix A - Field Name Changes

We updated many of the field names from the legacy ACH Manager User interface (Access Manager and Business Online 5.X) to the new ACH User Interface for Business Online 6.0 in order to maintain a uniform look with the design changes that we made for Business Online 6.0. We list the changes and their location in the table that follows.

X = the minor version (for example, Version 5.4)

### Common Transfer Overview

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Total Credit Amount	Total deposit
Total Debit Amount	Total withdrawal
Transfer Type	Type
Recurring Frequency	Frequency
Recurring End Date	End date
Non-Processing Date Option	For non-business day use
Company Name	Company
Company Entry Description	Company Description

### Transfer From/Transfer To and Pay from/Pay to

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Account Number	Account
Employee Name	Name
Employee ID	Identification
R/T Number	Routing transit

### Batch

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Batch	Name
Company Name	Company
Company Entry Description	Company description

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## Child Support Payment/Child support agencies

### Transfer To/Pay to

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
R/T Number	Routing transit
Medical Support Identifier	Medical support
FIPS Code	County (FIPS) code
Employment Termination Identifier	Employment status

## Federal Tax Payment

### Payment Details/Payments

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Tax Description/Tax Type Code	Tax Description
Amount Type	Type
Amount Type Description	Type Description

## International ACH Overview

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Foreign Exchange Reference	Reference
Foreign Exchange Indicator	Indicator
Foreign Exchange Reference Indicator	Reference indicator
Secondary Operator OFAC Screening Indicator	Secondary Operator
ISO Originating Currency Code	Originating currency
ISO Destination Currency Code	Destination currency
ISO Destination Country Code	Destination country

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### Transfer To/Pay to [Originator]

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Originator Name	Name
Originator City	City
Originator Street Address	Street
Originator State/Providence	State
Originator Postal Code	Postal code
Originator Country	Country
Originator DFI Identification Number Qualifier	Identification qualifier
Originator DFI Identification	Identification
Originator DFI Branch Country Code	Branch country code

### Transfer To/Pay to [Receiver]

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Receiver Name	Name
Receiver City	City
Receiver Street Address	Street
Receiver State/Providence	State
Receiver Postal Code	Postal code
Receiver Country	Country
Receiving DFI Identification Number Qualifier	Identification qualifier
Receiving DFI Identification	Identification
Receiving DFI Branch Country Code	Branch country code

### Correspondent Bank Information

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Identification Number	Identification
Identification Number Qualifier	ID qualifier

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## State Tax Payments

### Payment Details/Payments

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
Taxpayer ID	Identification
Tax Description/Tax Type Code	Tax description
Taxpayer Verification	Verification
Tax Agency Account	Account
Tax Agency RT	Routing transit
Amount Type Description	Type description

### Templates

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
Amount Range	From amount To amount

### User Access

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
All User Access (including new added users)	All current and future users Specific users

### Transfer From/Pay from

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
Default Amount	Amount

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## Transfer To/Pay to

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Employee Name	Name
Employee ID	Identification

## File Import Template

### NACHA

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Amount Range	From amount To amount

### User Access

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
All User Access (including new added users)	All current and future users Specific Users

### Non-NACHA

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
ACH Type	Type
Number of Header Rows to Exclude Number of Footer Rows to Exclude	Number of rows to exclude Header Footer
R/T Number	Routing transit
Employee Name	Name
Employee ID	Identification
Account Number	Account

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### ***Offset Account Options***

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
Add Offset Account to File	Select offset account

### ***User Access***

<b>Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)</b>	<b>Field Names for the User Interface (Business Online 6.0)</b>
All User Access (including new added users)	All current and future users Specific Users

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