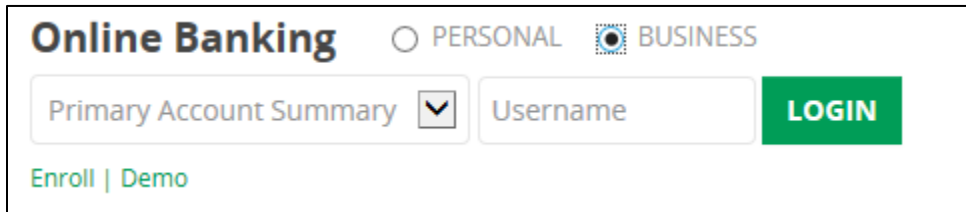


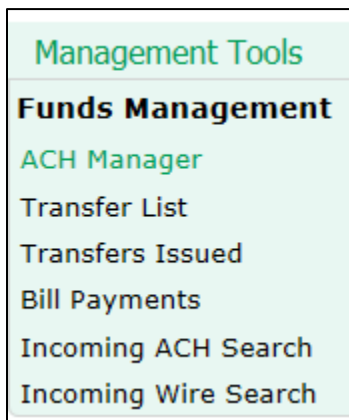
Upload an a NACHA formatted ACH File

1. Log in to Business Online Banking



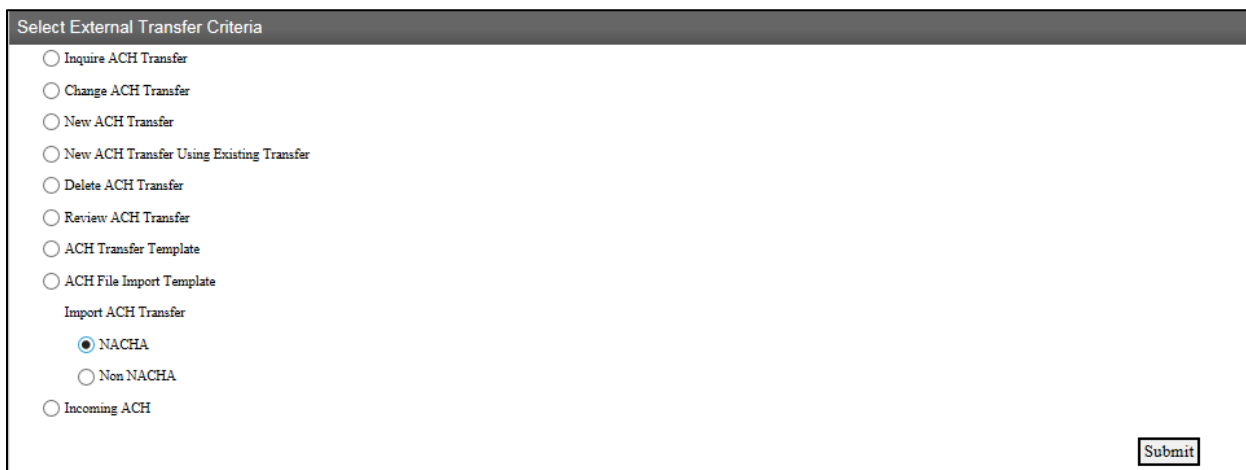
The screenshot shows the Online Banking login interface. At the top, there are two radio buttons: 'PERSONAL' (unselected) and 'BUSINESS' (selected). Below this is a navigation menu with 'Primary Account Summary' and a dropdown arrow. To the right is a 'Username' input field and a green 'LOGIN' button. At the bottom left, there are links for 'Enroll | Demo'.

2. Under Management Tools, select ACH Manager



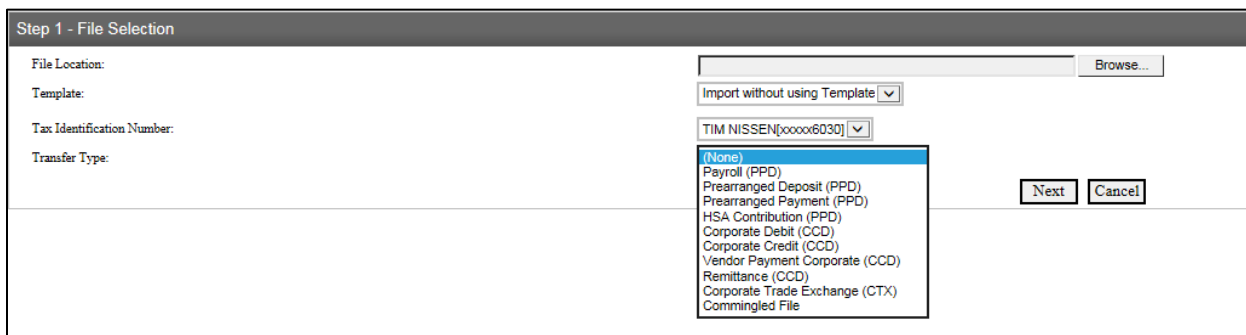
The screenshot shows a 'Management Tools' sidebar menu. The menu items are: 'Funds Management', 'ACH Manager' (highlighted in green), 'Transfer List', 'Transfers Issued', 'Bill Payments', 'Incoming ACH Search', and 'Incoming Wire Search'.

3. Click the radio button next to NACHA under Import ACH Transfer and click Submit.



The screenshot shows the 'Select External Transfer Criteria' screen. It lists various options with radio buttons: 'Inquire ACH Transfer', 'Change ACH Transfer', 'New ACH Transfer', 'New ACH Transfer Using Existing Transfer', 'Delete ACH Transfer', 'Review ACH Transfer', 'ACH Transfer Template', 'ACH File Import Template', 'Import ACH Transfer' (with sub-options 'NACHA' (selected) and 'Non NACHA'), and 'Incoming ACH'. A 'Submit' button is located at the bottom right.

4. Click the Browse button and browse to the location where you have the ACH file saved. Select the ACH type from the drop down box. This should be the same type that you entered when you created the file. Click Next.



The screenshot shows the 'Step 1 - File Selection' screen. It has fields for 'File Location:', 'Template:', 'Tax Identification Number:', and 'Transfer Type:'. The 'File Location:' field has a 'Browse...' button. The 'Template:' field has a dropdown menu set to 'Import without using Template'. The 'Tax Identification Number:' field has a dropdown menu set to 'TIM NISSEN[xxxxx6030]'. The 'Transfer Type:' field has a dropdown menu with a list of options: '(None)', 'Payroll (PPD)', 'Prearranged Deposit (PPD)', 'Prearranged Payment (PPD)', 'HSA Contribution (PPD)', 'Corporate Debit (CCD)', 'Corporate Credit (CCD)', 'Vendor Payment Corporate (CCD)', 'Remittance (CCD)', 'Corporate Trade Exchange (CTX)', and 'Commingled File'. 'Next' and 'Cancel' buttons are at the bottom right.

- On the next screen, verify the debit and credit amounts and the effective date are correct. If you need to modify any of this information, click the Review button to open the transfer. If the information is correct, click the Process button.

Step 2 - Import	
Batch ID:	1
Effective Date:	Sep 27, 2017
Debit Totals:	\$100.00
Credit Totals:	\$100.00
Number of Debits:	1
Number of Credits:	1
File Details:	
File Debit Total:	\$100.00
File Credit Total:	\$100.00
Reference Number:	#1947998c3

- After you click the Process button you will be taken to the Security Challenge screen. Enter the One Time Password from the token and click Submit.

Security Challenge

The transaction submitted requires a one time password to continue.

One Time Password:

To submit the required response, follow these steps:

- Press the button on the token.
- Token displays a value.
- On the Security Challenge page, enter the value from the token as the **One Time Password**.
- Click the "Submit" button.

- To ensure the transfer was submitted, select the radio button next to Inquire ACH Transfer and click submit. You will see the new transfer in the list and the status will say Pending Origination.

Select External Transfer Criteria

- Inquire ACH Transfer
- Change ACH Transfer
- New ACH Transfer
- New ACH Transfer Using Existing Transfer
- Delete ACH Transfer
- Review ACH Transfer
- ACH Transfer Template
- ACH File Import Template
- Import ACH Transfer
 - NACHA
 - Non NACHA
- Incoming ACH

Transfer Description:

Date Range:

Amount Range:

Reference Number:

Transfer Priority:

ACH Type:

ACH List

Transfer Description [^]	Transfer Date ^v	Debit Amount ^d	Credit Amount ^d	Transfer Status ^d
ACH DESCRIPTION	08/30/2017	\$100.00	\$100.00	Pending Origination