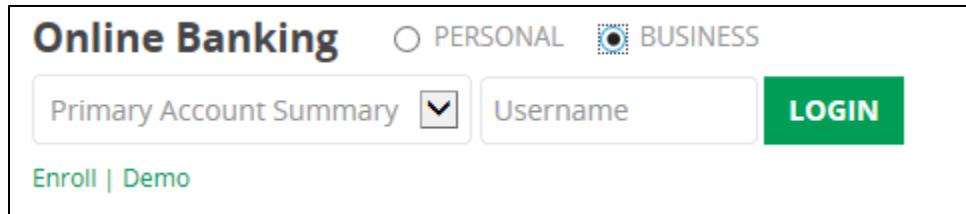


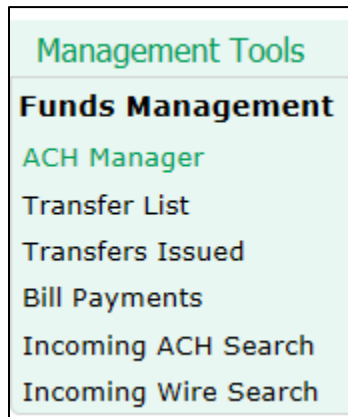
## New ACH Transfer in ACH Manager

1. Log in to Business Online Banking



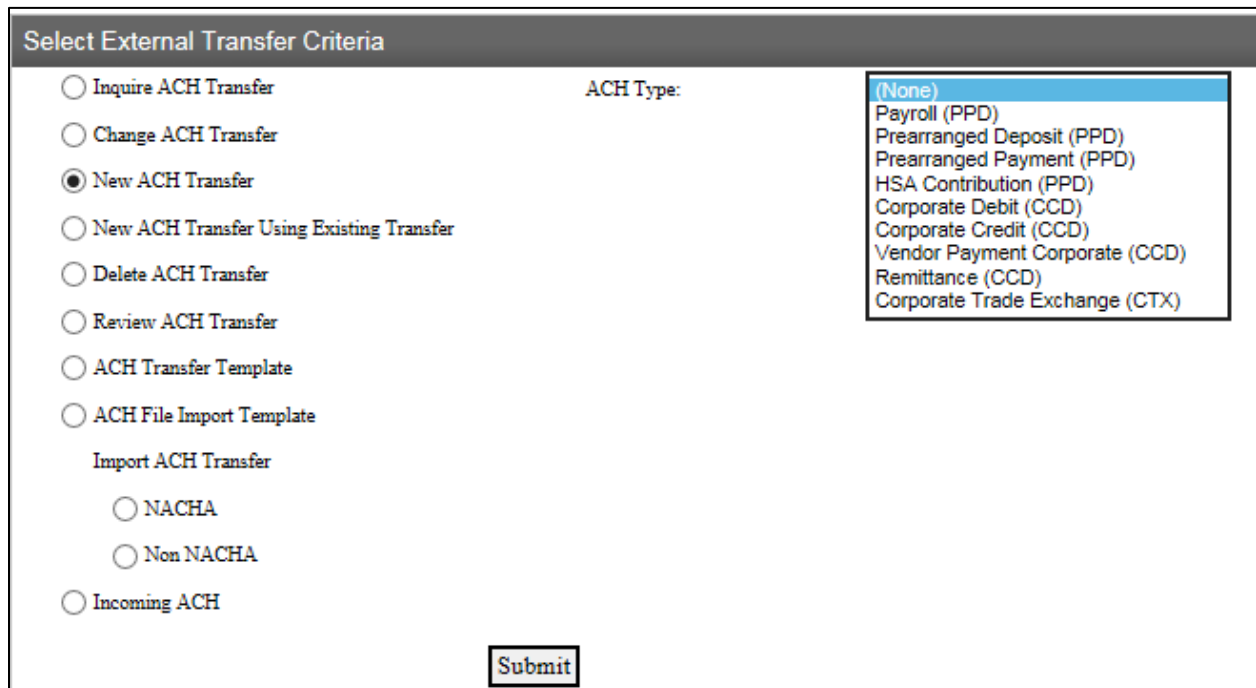
The screenshot shows the Online Banking login interface. At the top, there is a header with "Online Banking" and two radio buttons: "PERSONAL" (unselected) and "BUSINESS" (selected). Below the header, there is a dropdown menu for "Primary Account Summary" with a downward arrow, a text input field for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

2. Under Management Tools, select ACH Manager



The screenshot shows a vertical menu titled "Management Tools". Under this title, there is a sub-section "Funds Management" which is highlighted in a light green background. Below "Funds Management", the following options are listed: "ACH Manager" (highlighted in light green), "Transfer List", "Transfers Issued", "Bill Payments", "Incoming ACH Search", and "Incoming Wire Search".

3. Select the radio button next to New ACH Transfer and select the ACH Type from the drop down box. Click Submit.



The screenshot shows the "Select External Transfer Criteria" screen. It features a list of radio buttons for different transfer actions: "Inquire ACH Transfer", "Change ACH Transfer", "New ACH Transfer" (selected), "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" and "Non NACHA"), and "Incoming ACH". To the right, there is a label "ACH Type:" followed by a dropdown menu. The dropdown menu is open, showing a list of ACH types: "(None)", "Payroll (PPD)", "Prearranged Deposit (PPD)", "Prearranged Payment (PPD)", "HSA Contribution (PPD)", "Corporate Debit (CCD)", "Corporate Credit (CCD)", "Vendor Payment Corporate (CCD)", "Remittance (CCD)", and "Corporate Trade Exchange (CTX)". At the bottom center, there is a "Submit" button.

4. Enter the following information in the ACH screen
  - a. Description – this is the description that will help you identify the ACH transfer later
  - b. Recurring Frequency – if you want to send this ACH on a recurring basis, select the frequency from the drop down box.

- c. Effective Date – Enter the date you want the ACH to post to the other account.
  - d. Same Day – Check this box if you want to send the ACH the same day you are originating the transfer. These must be submitted by 12 p.m. CT to post the same day. There are additional per item fees that apply to same day ACH's. Contact your bank for details.
  - e. Company Entry Description – this is a 10 character field that is used to describe reason for the ACH. For example, PAYROLL.
  - f. Transfer From Banner – select the account you want the funds to come out of and enter the dollar amount.
  - g. Transfer To Banner – enter the recipient information. If you have a large number of recipients, click the Add Row hyperlink to add additional rows.
- \*Note – this example is an ACH Credit. If you were debiting the customer's accounts, the Transfer From and Transfer To banners would be reversed.

- 5. After all of the information has been entered, hit the Process button. If you want to save the information and come back to it later, click the Save button.
- 6. 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.

- 7. 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:

Submit

ACH List

Transfer Description ^	Transfer Date v	Debit Amount d	Credit Amount d	Transfer Status d
<a href="#">ACH DESCRIPTION</a>	08/30/2017	\$100.00	\$100.00	Pending Origination