



## Business eBanking

### ACH User Guide

ACH services are delivered to customer and transmitted from customer to bank via online application Business eBanking, and implemented through specific request by customer.

#### Format and content of entries

All files must be submitted in National Automated Clearing House Association (NACHA) format and customer compliance with applicable NACHA rules is required. Customer must obtain, will obtain or has access to a copy of NACHA rules which may be purchased online at [www.nacha.org](http://www.nacha.org) under the publications tab. Please refer to Appendix Two in the NACHA Rulebook for specific formatting details.

Atlantic Union Bank requires a balanced file (balanced files should have an equal amount of credits and debits located in the 6 record).

#### Cut Off Time

Processing deadline to transmit template or manual entry ACH transactions is 5:00 p.m. ET one (1) business days prior to effective entry date or date of debit to account. We recommend you transmit by 4:00 p.m. ET to allow for any error resolution.

ACH file upload can be transmitted up to 7:00p.m. ET for processing the next business day. We recommend you transmit by 4:00 p.m. ET to allow for any error resolution.

Entries received after the cut off time shall be deemed to have been received on the next business day.

ACH initiation can be done with effective entry date of up to 30 business days in the future.

Effective entry date must be a business day - not a weekend and not a Federal holiday.

#### Error and Account Reconciliation Detection

Bank cannot detect customer errors. Customer must notify bank of any errors detected and any discrepancy between the customer's records and information on any periodic statement as quickly as possible. Notification to bank should be within 30 days of transaction for errors and within 10 calendar days of statement receipt for reconciliation.

#### Underwriting, Availability and Audit

Bank may establish and adjust ACH limits for customer, which will be reviewed annually and may involve underwriting and compliance with applicable credit agreement.

The total dollar amount of entries transmitted by customer on any one business day shall not exceed the lesser of the amount of collected funds in customer's account or the ACH limit established for customer.

Should an account not have sufficient funds to cover the total amount of requested ACH transactions, bank will take any of the following actions:

- Refuse to process all transactions and return the data relating to such transactions to customer or third party originator, or

- Process the portion of the transactions which sufficient funds are available to cover in any order and return the data relating to the unprocessed transactions to customer or third party originator, or

-Process all transactions and notify customer of overdraft and funds due and payable immediately

#### PreFunded ACH Credit Transactions

Pre-funding requirement is immediately available and collected funds sufficient to pay all transactions on the effective entry date (date of debit to the account).

Available balance in debit account will include visibility of funds available via dynamic transfer or sweep arrangement.

#### Returned Entries and Notifications of Change

In the event of a returned transaction or entry, bank will notify customer by email, fax or US mail and customer should notify the receiver no later than 1 business day after receiving the notice of return. We will provide related information on each Notification of Change or Corrected Notification of Change within 2 business days of the business day when the transaction will debit the account. Customer must ensure the changes requested by the NOC or Corrected NOC are made within

- 3 business days of receipt of the notice or
- prior to initiating another transaction to the related receiver, whichever is later

If customer wishes to initiate an entry that would exceed their established limit, customer may submit a request to initiate an over-limit entry. Customer must submit its request at least 2 banking days prior to the date on which customer wishes to initiate the entry. Bank may require from customer financial or other information in consideration of the request and bank may grant or deny customer's request.

#### Transaction Evaluation

From time to time, bank shall evaluate customer's transaction activity for the purpose of establishing averages for transaction frequency, amount, returns and adjustments. These evaluations will occur at least annually and may occur more frequently. In connection with these evaluations, bank may adjust ACH limit and may require customer to establish reserves with bank calculated by bank to cover customer's obligations to bank arising from ACH activities. Bank may suspend ACH processing activity for customer if customer fails to establish the required amount of reserves within the time period specified by bank in its communication to customer.

#### Additional Evaluation for Third Party Sender Customers

When customer is a Third Party Sender, as defined by NACHA, customer must comply with all applicable NACHA rules as originator and ODFI as applicable and provide bank with information within 2 business days to identify each originator for which ACH entries are initiated. Customer must verify the identity of any originator prior to entry initiation. Customer to obtain agreement from originator that they are in compliance with NACHA. In the event settlement is not received from Third Party Sender customer, the originator of the entry will pay the bank. Third Party Sender customer will conduct an annual audit of NACHA rules compliance and provide documentation of such to bank on request within 5 business days.

#### Rejected

Bank has no obligation to accept entries and therefore may reject any entry issued by customer. Bank will make reasonable efforts to contact customer to notify of any rejected entry.

#### Cancellation or Amendment of Entry

Bank may accept a cancellation or amendment request by customer if customer complies with the security procedures. If such a request is received by the bank before the affected Entry has been transmitted to the ACH (or, in the case of an On-Us Entry, before the Receiver's account has been credited or debited), the bank will use reasonable efforts to cancel or amend the entry as requested.

#### Pre-notification

Customer may send pre-notification of intent to initiate ACH transactions. Bank may reject or request a copy of the authorization signed by customer and/or originator and must receive resolution of reject reason or such authorization before prior to initiation.

#### Reversal of Entries

The bank will use reasonable efforts to effect a reversal of a batch (not an individual entry) if requested by customer, if the request is made within five (5) Business Days of the Effective Entry Date of the Batch, if the request is made immediately, not more than ten (10) hours, upon discovery of the error, and accompanied by a written request with complete information and comply with all of NACHA rules. In addition, if the customer requests reversal of a debit batch, it shall deposit into the related customer account an amount equal to that batch. The customer should notify the receiver of any reversing entry initiated to correct any entry it has initiated in error. The notification to the receiver should include the reason for the reversal and be made no later than the settlement date of the reversing entry.

#### Security

Limiting access and securely storing ACH data used in the routing and settlement of ACH transactions is a critical data security precaution. Customer's ability to limit access to production data can be done through commercially available software products. Access can be limited to specific programs, user IDs, or read-only or read-and-edit-only access functionality. Files can also be transmitted between ACH participants using the following data protection methods: encryption and authentication.

- **Encryption** is a process of scrambling data content through hardware or software in order to protect the confidentiality of a file's contents. This information should remain encrypted between all parties in the ACH Network using commercially reasonable procedures and must be transmitted using security technology that is AES 256 (minimum standards).
- **Message Integrity** is a process of ensuring that files and data content have not been altered between the Originator and receiving points. Like encryption, this can be done using hardware or software to ensure data integrity.

#### **Required** Security Procedures:

No. Description

1. Entry of Company ID, User ID, User Password
2. System security challenge if logging in from an unregistered computer
3. Entry of code from security token, secure text or secure phone call

#### **Recommended** Security Procedures:

No. Description

4. Dual control

- 5. Dedicated computer
- 6. Payment activity review

Notify the bank immediately if you suspect your information or instructions have been known or accessed by unauthorized persons, followed by written confirmation.

Customer will protect, secure and maintain their operating systems and data by backing up and applying anti-virus software, security patches, firewalls and other security measures.

The following table shows the proper SEC Codes to use depending on how you obtained the authorization to debit/credit an individual or company's account, as per NACHA rules:

<i>SEC Code</i>	<i>Debit / Credit</i>	<i>Authorization Method</i>
PPD	Debit or Credit	Document signed by individual or similarly authenticated
CCD	Debit or Credit	Document signed or similarly authenticated by customer*

*\*All transactions from a business account must be CCD. Please see the CCD definition further in this guide or refer to the NACHA Rules for a detailed explanation.*

Sample ACH authorization agreements:

**AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)**

Company Name \_\_\_\_\_ Company ID Number \_\_\_\_\_

I (we) hereby authorize, \_\_\_ hereinafter called COMPANY, to initiate debit entries to my (our)  $\Delta$  Checking Account/  $\Delta$  Savings Account (select one) indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository Name \_\_\_\_\_ Branch \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_  
 Name \_\_\_\_\_ ID Number \_\_\_\_\_  
 Date \_\_\_\_\_ Signature \_\_\_\_\_

**THIS AUTHORIZATION IS TO REMAIN IN FULL FORCE AND EFFECT UNTIL COMPANY HAS RECEIVED WRITTEN NOTIFICATION FROM ME OR US OF ITS TERMINATION IN SUCH TIME AND IN SUCH MANNER AS TO AFFORD COMPANY AND DEPOSITORY A REASONABLE OPPORTUNITY TO ACT ON IT.**

**ALL WRITTEN DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFY ING THE ORIGINAOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.**

AUTHORIZATION AGREEMENT FOR DIRECT DEPOSITS (ACH CREDITS)

Company Name

Company ID Number

I (we) hereby authorize \_\_, hereinafter called COMPANY, to initiate credit entries to my (our) Checking Account/ Savings Account (select one) indicated below at the depository Financial Institution named below, hereinafter called DEPOSITORY, and to credit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository Name \_\_\_\_\_ Branch \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_  
Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_  
Name \_\_\_\_\_ ID Number \_\_\_\_\_  
Date \_\_\_\_\_ Signature \_\_\_\_\_

THIS AUTHORIZATION IS TO REMAIN IN FULL FORCE AND EFFECT UNTIL COMPANY HAS RECEIVED WRITTEN NOTIFICAITON FROM ME OR US OF ITS TERMINATION IN SUCH TIME AND IN SUCH MANNER AS TO AFFORD COMPANY AND DEPOSITORY A REASONALBE OPPORTUNITY TO ACT ON IT.  
**ALL WRITTEN DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFY ING THE ORIGINAOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.**

# CCD, PPD, CTX PAYMENT AND COLLECTION AND FEDERAL TAX

---

ACH payments and collections can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The Manage Alerts page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

## About CCD Payment

The CCD Payment service allows company users to manage Corporate Credit or Debit (CCD) payments to vendors and suppliers.

## About PPD Payment

The PPD Payment service allows company users to manage Prearranged Payment and Deposit (PPD) payments to consumers.

## About CCD Collection

The CCD Collection service allows company users to manage Corporate Credit or Debit (CCD) collections from vendors and suppliers.

## About PPD Collection

The PPD Collection service allows company users to manage Prearranged Payment and Deposit (PPD) collections from consumers.

## About Federal Tax

The Federal Tax service allows company users to manage the origination of Federal tax payment credits in compliance with the Internal Revenue Service Electronic Federal Tax Payment System (EFTPS) program.

All tax payers using this service must be enrolled in the IRS EFTPS program. For additional information on the IRS EFTPS program, go to <https://www.eftps.gov/eftps/>.

## About CTX Payment

The CTX Payment service allows company users to manage Corporate Trade Exchange (CTX) payments to business or government entities. CTX Payment allows for aggregation of recurring, often identical, payments to a large number of recipients and inclusion of expanded payment data via addendum record.

## About CTX Collection

The CTX Collection service allows company users to manage Corporate Trade Exchange (CTX) collections from business or government entities. CTX Collection allows for receipt of expanded transaction data via addendum record.

# MANAGE PAYMENT TEMPLATES

## Creating a Template - ACH Payment or ACH Collection

1.	<p>For ACH Payment, Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b></p> <p>For ACH Collection, Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b></p>
2.	<p>Click the <b>Create a template</b> link.</p>
3.	<p>Select or fill in the <b>Template Information</b> options and then click <b>Continue</b>:</p> <p><b>Template name</b>                      Type a name for the template (up to 20 alphanumeric characters).</p> <p><b>Request type</b>                        If applicable, select the type of request</p> <p><b>Company name/ID</b>                    Select the appropriate company name/ID.</p> <p><b>Template description</b>                A description of the transaction (up to 10 alphanumeric characters).</p> <p><b>Debit account OR Credit account</b>                        Debit Account: The account from which money is deducted for ACH Payment  Credit Account: The account to which money is deposited in case of ACH Collection</p> <p><b>Maximum transfer amount</b>                                  A maximum amount to each detail record. This is a maximum amount that Business eBanking will allow you to transmit to any single recipient detail record or line item. This is a safety feature that may prevent mis-keying or over payment.</p>
4.	<p>Select or fill in the <b>Credit/Destination Accounts</b> options in case of ACH Payment or in the <b>Debit/Source Accounts</b> options in case of ACH Collection:</p> <p><b>ABA/TRC</b>                                Type the ABA or click the <b>ABA search</b> link to search for an ABA/TRC.</p> <p><b>Account</b>                                 The account number.</p> <p><b>Account Type</b>                         The type of account. For example, checking.</p> <p><b>Name</b>                                    The name of the individual/company associated with the account.</p> <p><b>Detail ID (Optional)</b>                 The detail ID.</p> <p><b>Default Amount (Optional)</b>                                The default amount to pay in case of ACH Payment and the amount to collect in case of ACH Collection.</p>

5. Click **Save template**.

*Template Confirmation Page Sample*

### Template Confirmation [Print this page](#)

The following CCD Payment template has been submitted for approval. The template will not be available for use until the final approval is received.

Your bank requires a 1 day prenote delay period for new detail accounts. During this 1 day prenote delay, items will be in a prenote status. Payments cannot be made on detail items that are in a prenote status.

[Send money using an existing ACH template](#) | [View your ACH limits](#)

#### Template Information

---

Template name:	Sample
Request type:	CCD Payment
Company name/ID:	Test ACH Co ID/1381111111
Template description:	PayCol
Debit account:	*7987 - Equipment Account
Maximum transfer amount:	\$777.99

#### Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
292976968	*6789	Checking	Lucy Customer		\$500.00

Additional information:

Total:					\$500.00
--------	--	--	--	--	----------

## Creating a Template - Federal Tax

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Click the <b>Create a template</b> link.
3.	<p>Select or fill in the <b>Template Information</b> options and then click <b>Continue</b>:</p> <p><b>Template name</b>            A name for the template (up to 20 alphanumeric characters).</p> <p><b>Request type</b>            If applicable, select Federal Tax.</p> <p><b>Taxpayer name/ID</b>        Select the appropriate taxpayer name/ID.</p> <p><b>Template description</b>    A description of the transaction (up to 10 alphanumeric characters).</p> <p><b>Debit account</b>            The account from which money is deducted.</p> <p><b>Maximum transfer amount</b>    A maximum amount to each detail record. This is a maximum amount that Business eBanking will allow you to transmit to any single recipient detail record or line item. This is a safety feature that may prevent mis-keying or over payment.</p>
4.	<p>Select or fill in the <b>Tax Payment Information</b> options and then click <b>Save template</b>:</p> <p><b>ABA/TRC</b>                    Type the ABA or click the <b>ABA search</b> link to search for an ABA/TRC. Example: Federal Tax Payment ABA 061036000</p> <p><b>Account Number</b>        The account number. Example: Federal Tax Account Number 2340100</p> <p><b>Account Type</b>            The type of account. Example: checking.</p> <p><b>EIN</b>                         Employer Identification Number.</p> <p><b>Tax type</b>                    Click the <b>Select Tax Type</b> link and select a tax type.</p> <p><b>Subcategory</b>              If applicable, click the <b>Select Subcategory</b> link and select a subcategory.</p>

## Template Confirmation Page Sample

### Template Confirmation

[Print this page](#)

The following template has been saved successfully.

The Federal Government requires a 1 day prenote delay period for new accounts. During this 1 day prenote delay, items will be in a prenote status. Payments cannot be made on detail items that are in a prenote status.

[Send money using this template](#) | [Send money using an existing ACH template](#) | [View your ACH limits](#)

#### Template Information

Template name: Fed Tax Sample  
Request type: Federal Tax  
Taxpayer name/ID: Test ACH Co ID/1381111111  
Template description: PayCol  
Debit account: 1701 - Acct - Rel Avail  
Maximum transfer amount: \$1,001.00

#### Tax Payment Information

ABA/TRC	Account Number	Account Type	EIN
292976968	*0000	Checking	000000000
	Tax Type:	09433	0943: Employer's Annual Tax for Agricultural Employees Federal Tax Deposit
	Subcategory 1:	test1	test1

## Editing a Template - ACH Payment or ACH Collection

1.	For ACH Payment, Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>  For ACH Collection, Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Click the link in the <b>Template Name</b> column for the template you want to change.
3.	Click the <b>Edit template</b> link.
4.	Fill in or change the template information as needed.
5.	Click <b>Continue</b> .
6.	Verify the changes as needed and then click <b>Save changes</b> .

## Editing a Template – Federal Tax

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Click the link in the <b>Template Name</b> column for the template you want to edit.
3.	Click the <b>Edit template</b> link.
4.	Fill in or change the template information as needed.
5.	Click <b>Save changes</b> .

## Copying a Template - ACH Payment, ACH Collection, or Federal Tax

1.	For ACH Payment, Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>  For ACH Collection, Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Click the link in the <b>Template Name</b> column for the template you want to copy.
3.	Click the <b>Copy template</b> link.
4.	Fill in or change the template information as needed.
5.	Click <b>Save changes.</b>

## Deleting a Template - ACH Payment, ACH Collection, or Federal Tax

1.	For ACH Payment, Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>  For ACH Collection, Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Click the link in the <b>Template Name</b> column for the template you want to delete.
3.	Click the <b>Delete template</b> link.
4.	Verify the template information as needed.
5.	Click <b>Delete.</b>

## Approving ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**
2. Select the templates to approve and then click **Approve**.

*Approve ACH Templates Page Sample*

### Approve ACH Templates

**ACH Templates Pending Approval**

Templates without a checkbox have already been approved by you.  
[Select all](#) • [Deselect all](#)

(To view template details, or delete a template request, click a template name.)

Show only templates for: All Services

Template Name	Request Type	Debit/Credit Account	Company Name/ID	Approval Status	Template Action Pending
<input type="checkbox"/> <a href="#">AA-Import</a>	PPD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
<input type="checkbox"/> <a href="#">ACH_Send_Moneier</a>	CCD Payment	*6789 - Operating Account	Test ACH Co ID / 1381111111	1 of 2 received	Change - pending approval
<input type="checkbox"/> <a href="#">ACHCCD</a>	CCD Payment	*6789 - Operating Account	Test ACH Co ID / 1381111111	1 of 2 received	Change - pending approval
<input type="checkbox"/> <a href="#">Collect_Template</a>	CCD Collection	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
<input type="checkbox"/> <a href="#">Payroll (small)</a>	PPD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	Change - pending approval
<input type="checkbox"/> <a href="#">Rent_Pmt_All</a>	CCD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	Change - pending approval
<input type="checkbox"/> <a href="#">Sample</a>	CCD Payment	*7987 - Equipment Account	Test ACH Co ID / 1381111111	1 of 2 received	New template - pending approval
<input type="checkbox"/> <a href="#">Sample</a>	Federal Tax	*1111 - CSB Inc	Test ACH Co ID / 1381111111	1 of 1 received	Change - pending approval
<input type="checkbox"/> <a href="#">Template Name</a>	CCD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
<input type="checkbox"/> <a href="#">WEB_Sample</a>	WEB Collection	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval

**Note:** Some of the services shown in the page sample may not be available to all company users.

## Canceling ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**
2. Click the link in the **Template Name** column for the template request you want to cancel.
3. Click the **Cancel template request** link.
4. Verify the template as needed and then click **Cancel request.**

*Verify Template Cancellation Page Sample*

### Verify Template Cancellation

[Print this page](#)

You have selected to cancel the following change template request. Once completed, the template request cannot be recovered.

The green (●) indicates that a value has changed, or that a credit/destination account has been added to the template.

The red (✗) indicates that that a credit/destination account has been removed from the template.

#### Template Information

---

Template name: ACHCCD  
 Request type: CCD Payment  
 Company name/ID: Test ACH Co ID / 1381111111  
 Template description: Bldg Rent  
 Debit account: \*6789 - Operating Account  
 ● Maximum transfer amount: **\$10,500.00**

#### Credit/Destination Accounts

---

Displaying 1 - 3 of 3 details Previous 1 Next

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
072000915	*4567	Savings	JOE CUSTOMERQ	8989	\$250.00
Additional information:					
072400528	*9874	Checking	Susie Q	98989898	\$550.00
Additional information:					
● 072400528	*9888	Checking	Susie Q	98989898S	<b>\$130.00</b>
Additional information:					
					Template Total: \$930.00
					Previous 1 Next
Action	User ID	Date	Time		
Approve Request	MREES4	05/12/2014	08:30:10 AM (ET)		

# FILE DEFINITIONS

## About ACH File Definitions

File definitions define the structure of files containing detail account information that are imported into ACH templates.

Detail account information can be imported into templates using the National Automated Clearing House Association (NACHA) format or a custom file format.

The NACHA format uses the format specifications described in NACHA Operating Rules and Guidelines; multiple customers for one financial organization may appear in one file. Custom file formats can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Imported detail account information can add to or replace existing detail account information in templates:

Update by Option	Description
Adding new and updating existing transactions	Imports all transactions; adds new transactions and updates existing.
Adding new transactions only	Imports only new transactions and ignores existing transactions.
Updating existing transactions	Overwrites existing transactions and does not add new transactions.
Delete existing and add new transactions	Deletes existing transactions and adds new transactions.

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the **Match records by** selections made in the **Characteristics** section of a file definition. For example, if **Account name** is selected for **Match records by** in a file definition then those records that match based on **Account name** are considered existing transactions.

The fields that are validated during import are as follows:

Field	Requirement
ABA/TRC	Nine-digit, numeric Receiving Depository Financial Institution's identification number.
Account Number	Receiving Depository Financial Institution's Account Number that is not greater than 17 alphanumeric characters.
Account Type	<b>NACHA-formatted files:</b> Two-digit numeric Transaction Code where the first digit is either a <b>2</b> for checking or a <b>3</b> for savings.

Field	Requirement
	<b>Fixed and Delimited formatted files:</b> For a checking account, <b>1</b> or <b>checking</b> is allowed. For a savings account, <b>2</b> or <b>savings</b> is allowed.
Account Name	Receiving Company Name or Individual Name. A maximum of 22 characters is supported. Single quotes are not supported.
ID	Identification number related to the account owner. A maximum of 15 characters is allowed. Single quotes are not supported.
Default Amount	Value between \$0.00 and \$99,999,999.99.
Addenda	For non-IATs (a U.S. domestic payment) - a maximum of 80 characters is allowed. Single quotes are not supported.

## Adding a Custom ACH Payment File Definition

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Click the <b>Maintain file import definitions</b> link.
3.	Click the <b>Add a file definition</b> link.
4.	<p>Select or fill in the <b>Description</b> options and then click <b>Continue</b>:</p> <p><b>Definition name</b>            The name of the definition (up to 35 alphanumeric characters).</p> <p><b>Description</b>                    A description of the definition (up to 35 alphanumeric characters).</p> <p><b>Request type</b>                 If applicable, select the type of request. For example, PPD Collection.</p> <p><b>File type</b>                        Delimited, Fixed, or Fixed-NACHA.</p>
5.	<p>Select or fill in the <b>Characteristics</b> options and then click <b>Continue</b>:</p> <p><b>Field delimiter</b>                For Delimited file types. Tab, Comma, Semi-colon, or Dash</p> <p><b>Amount format</b>                Whole dollar (123) or Implied decimal (1.23).</p> <p><b>Match records by (Optional)</b>    ABA/TRC, Account number, Account type, Account name, ID.</p>
6.	Fill in the <b>Position Number</b> or <b>Positions (Start to end)</b> in the <b>Field Properties</b> section.
7.	Click <b>Save</b> .

## File Definition Add Confirmation

The following file import definition has been added successfully.

[View existing definitions](#) | [Add a file definition](#)

### Description

[Edit description](#)

Definition name: Sample one  
Description: Describe here  
Request type: CCD Payment  
File type: Delimited

[Delete file import definition](#)

### Characteristics

[Edit characteristics](#)

Field delimiter: Comma  
Amount format: Whole dollar (123)  
Match records by (optional): ABA/TRC

### Field Properties

[Edit field properties](#)

Field Name	Position Number
ABA/TRC	1
Account number	2
Account type	4
Account name	7
ID (optional)	10
Default amount	25
Addenda (optional)	33

## Editing a Custom ACH Payment File Definition

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Click the <b>Maintain file import definitions</b> link.
3.	Click the link in the <b>Name</b> column for the definition you want to edit.
4.	Change the <b>Description</b> options as needed:  4.1 Click the <b>Edit description</b> link.  4.2 Change the options as needed.  4.3 Click <b>Save changes.</b>
5.	Change the <b>Characteristics</b> options as needed:  5.1 Click the <b>Edit characteristics</b> link.  5.2 Change the options as needed.  5.3 Click <b>Save changes.</b>
6.	Change the <b>Field Properties</b> options as needed:  6.1 Click the <b>Edit field properties</b> link.  6.2 Change the options as needed.  6.3 Click <b>Save changes.</b>

## Deleting a Custom ACH Payment File Definition

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Click the <b>Maintain file import definitions</b> link.
3.	Click the link in the <b>Name</b> column for the definition you want to delete.
4.	Click the <b>Delete file import definition</b> link.
5.	Verify the definition as needed and then click <b>Delete this definition.</b>

## Adding a Custom ACH Collection File Definition

1.	Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Click the <b>Maintain file import definitions</b> link.
3.	Click the <b>Add a file definition</b> link.
4.	Select or fill in the <b>Description</b> options:  4.1 In the <b>Definition name</b> field, type a name (up to 35 alphanumeric characters).  4.2 In the <b>Description</b> field, type a description (up to 35 alphanumeric characters).  4.3 If applicable, select a <b>Request type</b> option.  4.4 Select a <b>File type</b> option: Delimited, Fixed, or Fixed-NACHA.
5.	Click <b>Continue.</b>
6.	Select or fill in the <b>Characteristics</b> options:  6.1 For the Delimited file type, select a <b>Field delimiter</b> option: Tab, Comma, Semi-colon, or Dash.  6.2 For the Delimited and Fixed file types, select an <b>Amount format</b> : Whole dollar (123) or Implied decimal (1.23).  6.3 <b>Optional:</b> Select one or more <b>Match records by</b> options: ABA/TRC, Account number, Account type, Account name, ID.
7.	Click <b>Continue.</b>
8.	Fill in the <b>Position Number</b> or <b>Positions (Start to end)</b> in the <b>Field Properties</b> section.
9.	Click <b>Save.</b>

## Editing a Custom ACH Collection File Definition

1.	Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Click the <b>Maintain file import definitions</b> link.
3.	Click the link in the <b>Name</b> column for the definition you want to edit.
4.	Change the <b>Description</b> options as needed:  4.1 Click the <b>Edit description</b> link.  4.2 Change the options as needed.  4.3 Click <b>Save changes.</b>
5.	Change the <b>Characteristics</b> options as needed:  5.1 Click the <b>Edit characteristics</b> link.  5.2 Change the options as needed.  5.3 Click <b>Save changes.</b>
6.	Change the <b>Field Properties</b> options as needed:  6.1 Click the <b>Edit field properties</b> link.  6.2 Change the options as needed.  6.3 Click <b>Save changes.</b>

## Deleting a Custom ACH Collection File Definition

1.	Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Click the <b>Maintain file import definitions</b> link.
3.	Click the link in the <b>Name</b> column for the definition you want to delete.
4.	Click the <b>Delete file import definition</b> link.
5.	Verify the definition as needed and then click <b>Delete this definition.</b>

# MAKE PAYMENTS AND COLLECTIONS

## Making an ACH Payment without a Template

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Click the <b>Send money without a template</b> link.
3.	<p>Select or fill in the <b>Template Information</b> options and then click <b>Continue</b>:</p> <p><b>Template name (optional)</b> If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).</p> <p><b>Request type</b> If applicable, select a request type. For example, PPD Payment.</p> <p><b>Company name/ID</b> Select the appropriate company name/ID.</p> <p><b>Template description</b> A description of the transaction (up to 10 alphanumeric characters).</p> <p><b>Debit account</b> The account from which money is deducted.</p> <p><b>Maximum transfer amount</b> Applies if you are saving this transaction as a template. A maximum amount to allow for each detail record. This is a maximum amount that Business eBanking will allow you to transmit to any single recipient detail record or line item. This is a safety feature that may prevent mis-keying or over payment.</p> <p><b>Effective date</b> Type a date or click the calendar icon and select the date.</p>
4.	<b>Optional:</b> Type an amount in the <b>Control amount</b> field to indicate the intended value for the entire request.
5.	<p>Select or fill in the <b>Credit/Destination Accounts</b> options and then click <b>Continue</b>:</p> <p><b>Payment instructions</b> Do not process details with amounts of \$0.00. Send details with amounts of \$0.00 as payments.</p> <p><b>ABA/TRC</b> Type the ABA or click the <b>ABA search</b> link to search for an ABA/TRC.</p> <p><b>Account Number</b> The account number.</p> <p><b>Account Type</b> The type of account. For example, checking.</p> <p><b>Name</b> The name of the individual/company associated with the account.</p> <p><b>Detail ID (Optional)</b> The detail ID.</p>

	<p><b>Amount</b>                      The amount to pay.</p> <p><b>Additional information (Optional)</b>      More information to accompany the transaction.</p>																		
6.	<p>Verify the payment as needed and then click one of the following options:</p> <table border="0"> <tr> <td style="text-align: left;"><b>Option</b></td> <td style="text-align: left;"><b>Description</b></td> </tr> <tr> <td>Submit for approval</td> <td>Approve the payment later or allow other users in the company to approve it.</td> </tr> <tr> <td>Transmit</td> <td>Approve and transmit the payment.</td> </tr> <tr> <td>Approve</td> <td>Approve the payment now.</td> </tr> </table>	<b>Option</b>	<b>Description</b>	Submit for approval	Approve the payment later or allow other users in the company to approve it.	Transmit	Approve and transmit the payment.	Approve	Approve the payment now.										
<b>Option</b>	<b>Description</b>																		
Submit for approval	Approve the payment later or allow other users in the company to approve it.																		
Transmit	Approve and transmit the payment.																		
Approve	Approve the payment now.																		
7.	<p>If required, type your token passcode and then click <b>Continue</b>.</p> <p><i>Verify Payment Page Sample</i></p> <div style="border: 1px solid gray; padding: 10px;"> <p><b>Verify Payment</b></p> <p><a href="#">Send money with a different template</a>   <a href="#">View your ACH limits</a></p> <p><b>Template Information</b> <span style="float: right;"><a href="#">Edit this request</a></span></p> <hr/> <p>Template name:</p> <p>Request type:      CCD Payment</p> <p>Company name/ID:    CSB Inc / 1381234567</p> <p>Template description: Rent</p> <p>Debit account:      *6789 - Operating Account</p> <p>Effective date:      09/09/2014</p> <p><b>Credit/Destination Accounts</b></p> <p>The control amount of \$0.00 does not equal the total amount of \$90.00. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">ABA/TRC</th> <th style="text-align: left;">Account</th> <th style="text-align: left;">Account Type</th> <th style="text-align: left;">Name</th> <th style="text-align: left;">Detail ID</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td>292976968</td> <td>*6789</td> <td>Checking</td> <td>Clyde Customers</td> <td></td> <td style="text-align: right;">\$90.00</td> </tr> <tr> <td colspan="5" style="text-align: right;">Total:</td> <td style="text-align: right;">\$90.00</td> </tr> </tbody> </table> <p>To submit this request without transmitting, click <a href="#">submit for approval</a>.</p> <p><input type="button" value="Transmit"/></p> </div>	ABA/TRC	Account	Account Type	Name	Detail ID	Amount	292976968	*6789	Checking	Clyde Customers		\$90.00	Total:					\$90.00
ABA/TRC	Account	Account Type	Name	Detail ID	Amount														
292976968	*6789	Checking	Clyde Customers		\$90.00														
Total:					\$90.00														

## Making an ACH Payment via Template

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>								
2.	Select a <b>Template Name</b> option and then click <b>Continue</b> . If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.								
3.	Select or fill in the <b>Template Information</b> options:  3.1 Type the <b>Effective date</b> or click the calendar icon and select the date.  3.2 <b>Optional:</b> Type an amount in the <b>Control amount</b> field.								
4.	If requested, select a <b>Payment instructions</b> option:  <ul style="list-style-type: none"> <li>• Do not process details with amounts of \$0.00</li> <li>• Send details with amounts of \$0.00 as payments</li> </ul>								
5.	In the <b>Amount</b> fields, type the amount to pay to each account. To make the dollar amount the same for all accounts, type the dollar amount in the <b>Set all amounts to</b> field and then click <b>Change</b> .								
6.	Click <b>Continue</b> .								
7.	Verify the payment as needed and then click one of the following options:  <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;"><b>Option</b></th> <th style="text-align: left;"><b>Description</b></th> </tr> </thead> <tbody> <tr> <td>Submit for approval</td> <td>Approve the payment later or allow other users in the company to approve it.</td> </tr> <tr> <td>Transmit</td> <td>Approve and transmit the payment.</td> </tr> <tr> <td>Approve</td> <td>Approve the payment now.</td> </tr> </tbody> </table>	<b>Option</b>	<b>Description</b>	Submit for approval	Approve the payment later or allow other users in the company to approve it.	Transmit	Approve and transmit the payment.	Approve	Approve the payment now.
<b>Option</b>	<b>Description</b>								
Submit for approval	Approve the payment later or allow other users in the company to approve it.								
Transmit	Approve and transmit the payment.								
Approve	Approve the payment now.								
8.	If required, type your token passcode and then click <b>Continue</b> .								

## Making an ACH Collection without a Template

1.	Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Click the <b>Collect money without a template</b> link.
3.	<p>Select or fill in the <b>Template Information</b> options and then click <b>Continue</b>:</p> <p><b>Template name (Optional)</b> If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).</p> <p><b>Request type</b> If applicable, select a request type. For example, PPD Collection.</p> <p><b>Company name/ID</b> Select the appropriate company name/ID.</p> <p><b>Template description</b> A description of the transaction (up to 10 alphanumeric characters).</p> <p><b>Credit account</b> The account to which money is deposited.</p> <p><b>Maximum transfer amount</b> Applies if you are saving this transaction as a template. A maximum amount to allow for each detail record. This is a maximum amount that Business eBanking will allow you to transmit to any single collection detail record or line item. This is a safety feature that may prevent mis-keying or over payment.</p> <p><b>Effective date</b> Type a date or click the calendar icon and select the date.</p>
4.	<b>Optional:</b> Type an amount in the <b>Control amount</b> field to indicate the intended value for the entire request.
5.	<p>Select or fill in the <b>Debit/Source Accounts</b> options and then click <b>Continue</b>:</p> <p><b>Collection instructions</b> Do not process details with amounts of \$0.00. Send details with amounts of \$0.00 as collections.</p> <p><b>ABA/TRC</b> Type the ABA or click the <b>ABA search</b> link to search for an ABA/TRC.</p> <p><b>Account Number</b> The account number.</p> <p><b>Account Type</b> The type of account. For example, checking.</p> <p><b>Name</b> The name of the individual/company associated with the account.</p> <p><b>Detail ID (Optional)</b> The detail ID.</p> <p><b>Amount</b> The amount to collect.</p> <p><b>Additional information</b> More information to accompany the transaction.</p>

	<b>(Optional)</b>																		
6.	Click <b>Continue</b> .																		
7.	<p>Verify the collection as needed and then click one of the following options:</p> <table border="1"> <thead> <tr> <th>Option</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Submit for approval</td> <td>Approve the collection later or allow other users in the company to approve it.</td> </tr> <tr> <td>Transmit</td> <td>Approve and transmit the collection.</td> </tr> <tr> <td>Approve</td> <td>Approve the collection now.</td> </tr> </tbody> </table>	Option	Description	Submit for approval	Approve the collection later or allow other users in the company to approve it.	Transmit	Approve and transmit the collection.	Approve	Approve the collection now.										
Option	Description																		
Submit for approval	Approve the collection later or allow other users in the company to approve it.																		
Transmit	Approve and transmit the collection.																		
Approve	Approve the collection now.																		
8.	<p>If required, type your token passcode and then click <b>Continue</b>.</p> <p><i>Verify Collection Page Sample</i></p> <div style="border: 1px solid gray; padding: 10px;"> <p><b>Verify Collection</b>  <a href="#">Collect money with a different template</a>   <a href="#">View your ACH limits</a></p> <p><b>Template Information</b> <span style="float: right;"><a href="#">Edit this request</a></span></p> <hr/> <p>Template name:  Request type: CCD Collection  Company name/ID: CSB Inc / 1381234567  Template description: Rent  Credit account: *6789 - Operating Account  Effective date: 09/10/2014</p> <p><b>Debit/Source Accounts</b></p> <p><b>The control amount of \$0.00 does not equal the total amount of \$110.00.</b> Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."</p> <table border="1"> <thead> <tr> <th>ABA/TRC</th> <th>Account</th> <th>Account Type</th> <th>Name</th> <th>Detail ID</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>292976968</td> <td>*0000</td> <td>Checking</td> <td>Kevin Customer</td> <td></td> <td>\$110.00</td> </tr> <tr> <td colspan="5" style="text-align: right;"><b>Total:</b></td> <td><b>\$110.00</b></td> </tr> </tbody> </table> <p>To submit this request without transmitting, click <a href="#">submit for approval</a>.</p> <p><input type="button" value="Transmit"/></p> </div>	ABA/TRC	Account	Account Type	Name	Detail ID	Amount	292976968	*0000	Checking	Kevin Customer		\$110.00	<b>Total:</b>					<b>\$110.00</b>
ABA/TRC	Account	Account Type	Name	Detail ID	Amount														
292976968	*0000	Checking	Kevin Customer		\$110.00														
<b>Total:</b>					<b>\$110.00</b>														

## Making an ACH Collection via Template

1.	Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>								
2.	Select a <b>Template Name</b> option and then click <b>Continue</b> . If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.								
3.	Select or fill in the <b>Template Information</b> options:  3.1 Type the <b>Effective date</b> or click the calendar icon and select the date.  3.2 <b>Optional:</b> Type an amount in the <b>Control amount</b> field.								
4.	If requested, select a <b>Collection instructions</b> option:  <ul style="list-style-type: none"> <li>• Do not process details with amounts of \$0.00</li> <li>• Send details with amounts of \$0.00 as collections</li> </ul>								
5.	In the <b>Amount</b> fields, type the amount to collect from each account. To make the dollar amount the same for all accounts, type the dollar amount in the <b>Set all amounts to</b> field and then click <b>Change</b> .								
6.	Click <b>Continue</b> .								
7.	Verify the collection as needed and then click one of the following options:  <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;"><b>Option</b></th> <th style="text-align: left;"><b>Description</b></th> </tr> </thead> <tbody> <tr> <td>Submit for approval</td> <td>Approve the collection later or allow other users in the company to approve it.</td> </tr> <tr> <td>Transmit</td> <td>Approve and transmit the collection.</td> </tr> <tr> <td>Approve</td> <td>Approve the collection now.</td> </tr> </tbody> </table>	<b>Option</b>	<b>Description</b>	Submit for approval	Approve the collection later or allow other users in the company to approve it.	Transmit	Approve and transmit the collection.	Approve	Approve the collection now.
<b>Option</b>	<b>Description</b>								
Submit for approval	Approve the collection later or allow other users in the company to approve it.								
Transmit	Approve and transmit the collection.								
Approve	Approve the collection now.								
8.	If required, type your token passcode and then click <b>Continue</b> .								

## Making a Federal Tax Payment without a Template

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Click the <b>Send money without a template</b> link.
3.	<p>Select or fill in the <b>Template Information</b> options:</p> <p>3.1 <b>Optional:</b> In the <b>Template name</b> field, type a name (up to 20 alphanumeric characters) to save the payment as a template.</p> <p>3.2 If applicable, select the Federal Tax <b>Request type</b> option.</p> <p>3.3 Select a <b>Taxpayer name/ID</b> option. CHOOSE THE EIN, NOT COMPANY ID.</p> <p>3.4 In the <b>Template description</b> field, type a description of the transaction (up to 10 alphanumeric characters).</p> <p>3.5 Select a <b>Debit account</b> option.</p> <p>3.6 In the <b>Maximum transfer amount</b> field, type the maximum dollar amount that is allowed for each detail record or line item. Applies if you are saving this transaction as a template. This is a maximum amount that Business eBanking will allow you to transmit to any single detail record or line item. This is a safety feature that may prevent mis-keying or over payment.</p> <p>3.7 Type the <b>Effective date</b> or click the calendar icon and select the date.</p>
4.	Click <b>Continue.</b>
5.	<b>Optional:</b> Type an amount in the <b>Control amount</b> field.
6.	<p>Select or fill in the <b>Tax Payment Information</b> options:</p> <p>6.1 In the <b>ABA/TRC</b> field, type the ABA or click the <b>ABA search</b> link to search for an ABA/TRC. Example: Federal Tax ABA 061036000</p> <p>6.2 In the <b>Account Number</b> field, type the account number. Example Federal Tax Account Number 2340100</p> <p>6.3 Select an <b>Account Type</b> option.</p> <p>6.4 In the <b>EIN</b> field, type the EIN.</p> <p>6.5 Define the <b>Period End Date.</b></p> <p>6.6 If the payment is \$0.00, click the <b>Zero Tax Due</b> option.</p> <p>6.7 Click the <b>Select Tax Type</b> link and select a tax type.</p>

	<p>6.8 If applicable, click the <b>Select Subcategory</b> link and select a subcategory.</p> <p>6.9 If applicable, in the <b>Amount</b> fields, type the amount of the payment for the tax type and subcategories (if applicable).</p>																								
7.	Click <b>Continue</b> .																								
8.	<p>Verify the payment as needed and then click one of the following options:</p> <table border="0"> <thead> <tr> <th data-bbox="342 541 423 569">Option</th> <th data-bbox="886 541 1013 569">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="342 604 558 632">Submit for approval</td> <td data-bbox="886 604 1338 667">Approve the payment later or allow other users in the company to approve it.</td> </tr> <tr> <td data-bbox="342 701 440 728">Transmit</td> <td data-bbox="886 701 1268 728">Approve and transmit the payment</td> </tr> <tr> <td data-bbox="342 764 435 791">Approve</td> <td data-bbox="886 764 1182 791">Approve the payment now.</td> </tr> </tbody> </table>	Option	Description	Submit for approval	Approve the payment later or allow other users in the company to approve it.	Transmit	Approve and transmit the payment	Approve	Approve the payment now.																
Option	Description																								
Submit for approval	Approve the payment later or allow other users in the company to approve it.																								
Transmit	Approve and transmit the payment																								
Approve	Approve the payment now.																								
9.	<p>If required, type your token passcode and then click <b>Continue</b>.</p> <p><i>Verify Payment Page Sample</i></p> <div data-bbox="326 936 1273 1614" style="border: 1px solid gray; padding: 10px;"> <p><b>Verify Payment</b></p> <p>The Tax Type Code information is presented as received from applicable Federal or State authorities and does not constitute legal advice. For more information, please consult your tax advisor.</p> <p><a href="#">Send money with a different template</a>   <a href="#">View your ACH limits</a></p> <p><b>Template Information</b> <span style="float: right;"><a href="#">Edit this request</a></span></p> <hr/> <p>Template name:  Request type: Federal Tax  Taxpayer name/ID: Upload ID / 1381234123  Template description: Payroll  Debit account: 1701 - Acct - Rel Avail  Effective date: 09/10/2014</p> <p><b>Tax Payment Information</b></p> <p>Details with an amount value of \$0.00 and Zero Tax Due will be processed. To change the values, click "Edit this request."</p> <table border="1" data-bbox="363 1367 1240 1507"> <thead> <tr> <th>EIN</th> <th>Period End Date</th> <th>Tax Type</th> <th>Description</th> <th>Amount</th> <th>Zero Tax Due</th> </tr> </thead> <tbody> <tr> <td>000000000</td> <td>01/01/2014</td> <td>47203</td> <td>4720: Return of Certain Excise Taxes on Charities and Other Persons Under Chapter 41 and 42 of the IRC</td> <td>\$0.00</td> <td>Yes</td> </tr> <tr> <td colspan="4" style="text-align: right;">Subcategory: 133</td> <td>\$0.00</td> <td></td> </tr> <tr> <td colspan="4" style="text-align: right;"><b>Total:</b></td> <td><b>\$0.00</b></td> <td></td> </tr> </tbody> </table> <p>To submit this request without transmitting, click <a href="#">submit for approval</a>.</p> <p><input type="button" value="Transmit"/></p> </div>	EIN	Period End Date	Tax Type	Description	Amount	Zero Tax Due	000000000	01/01/2014	47203	4720: Return of Certain Excise Taxes on Charities and Other Persons Under Chapter 41 and 42 of the IRC	\$0.00	Yes	Subcategory: 133				\$0.00		<b>Total:</b>				<b>\$0.00</b>	
EIN	Period End Date	Tax Type	Description	Amount	Zero Tax Due																				
000000000	01/01/2014	47203	4720: Return of Certain Excise Taxes on Charities and Other Persons Under Chapter 41 and 42 of the IRC	\$0.00	Yes																				
Subcategory: 133				\$0.00																					
<b>Total:</b>				<b>\$0.00</b>																					

## Making a Federal Tax Payment via Template

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>	
2.	Select a <b>Template Name</b> option and then click <b>Continue.</b>  <i><b>Note:</b> If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.</i>	
3.	Type an <b>Effective date</b> or click the calendar icon and select a date.	
4.	<b>Optional:</b> Type an amount in the <b>Control amount</b> field.	
5.	Change the <b>Tax Payment Information</b> options as needed and then click <b>Continue.</b>	
6.	Verify the payment as needed and then click one of the following options:	
	<b>Option</b>	<b>Description</b>
	Submit for approval	Approve the payment later or allow other users in the company to approve it.
	Transmit	Approve and transmit the payment
	Approve	Approve the payment now.
7.	If required, type your token passcode and then click <b>Continue.</b>	

## Approving ACH Transactions

1.	Click <b>Transfers and Payments &gt; Approve ACH transactions.</b>	
2.	Select the transactions you want to approve and then click <b>Approve.</b>	
3.	Verify the transactions and then click one of the following options:	
	<b>Option</b>	<b>Description</b>
	Approve	Approve the transactions now.
	Transmit	Approve and transmit the transactions.
	Approve/Transmit	Approve the transactions now. Transactions that have received all required approvals are transmitted.

	<p><b>Note:</b> <i>The number of approvals required and approval settings for the service determine the options available to you.</i></p>
4.	If required, type your token passcode and then click <b>Continue</b> .

## Deleting ACH Transactions

1.	Click <b>Transfers and Payments &gt; Approve ACH transactions.</b>
2.	Click the link in the <b>Account</b> column for the transaction you want to delete.
3.	Click the <b>Delete request</b> link.
4.	Verify the transaction as needed and then click <b>Delete.</b>

## Returning ACH Transactions for Editing

Return approved ACH transactions to other users in the company for corrections or changes.

1.	Click <b>Transfers and Payments &gt; Approve ACH transactions.</b>
2.	Click the link in the <b>Account</b> column for the transaction you want to return.
3.	Click the <b>Return ACH transaction for edit</b> link.
4.	<b>Optional:</b> In the <b>Edit details</b> field, include any comments about what you want changed (up to 80 alphanumeric characters).  <b>Note:</b> <i>Text typed into the Edit details field is visible to users in the company who subscribe to the ACH Transaction Returned for Edit alert for the related account.</i>
5.	Click <b>Return for edit.</b>

All previously applied approvals are removed and the transaction is moved to the page where saved/unsubmitted ACH transactions are stored.

## Editing ACH Transactions

Correct or change approved ACH transactions for entitled accounts. Editing an ACH transaction removes all previously applied approvals.

1.	Click <b>Transfers and Payments &gt; Approve ACH transactions.</b>
2.	Click the link in the <b>Account</b> column for the transaction you want to edit.
3.	Click the <b>Edit request</b> link.
4.	Verify the ACH transaction and then click <b>Edit ACH transaction.</b>
5.	Modify the transaction information as needed and then click <b>Continue.</b>
6.	Review the ACH transaction as needed and perform one of the following actions: <ul style="list-style-type: none"><li>• Click the <b>submit for approval</b> link to schedule the ACH transaction without approving.</li><li>• Click <b>Approve</b> to approve and schedule the ACH transaction.</li><li>• Click <b>Transmit</b> to approve and transmit the ACH transaction.</li></ul>
7.	If your company requires token authentication for transaction approval, type your passcode and then click <b>Continue.</b>

# SCHEDULED TRANSACTIONS

## About Transaction Schedules

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Company users specify the frequency, start and end date, or the number of transactions to make.

## Scheduled Transaction Frequency Definitions

Frequency	Definition
Today only	Sends the transaction once on today's date.
One time	Sends the transaction once on a date in the future.
Weekly	Sends the transaction on the same day each week.
Every other week	Sends the transaction on the same day every other week.
Twice a month - the 15 <sup>th</sup> and last day of the month	Sends the transaction on the 15 <sup>th</sup> and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
Monthly	Sends the transaction on the same date every month.
Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.
Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
Every six months	Sends the transaction on same day every six months.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported. When <b>Custom</b> is selected, a table appears next to the <b>Send on</b> field that allows you to select different send on dates.

**Note:** Some frequencies may not be available for all services.

## User Roles and Entitlements Required for Managing Scheduled Transactions

Task	Required Role	Required Account Entitlement
Scheduling a transaction	N/A	Entitled Account (for the account used in the scheduled transaction)
Approving a scheduled transaction or schedule	Approval	Allow Transmit (for the account used in the scheduled transaction)
Viewing a scheduled transaction	N/A	Entitled Account (for the account used in the scheduled transaction)

**Note:** In the table it is assumed the company user is enabled to the appropriate service.

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all transactions governed by it. Any approvals previously applied to all transactions governed by the schedule are removed and the transactions must be re-approved. Edits cannot be completed or saved after 12:00:01 a.m. Eastern Time on the "Send on" date.

A schedule can only be deleted by the company user who created it. When a schedule is deleted, all transactions associated with it are deleted.

## Approvals for Schedules and Scheduled Transactions

Each transaction governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Transactions can be approved individually or collectively by approving the schedule. Schedules can be approved by the company user who created them provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled transaction including requests scheduled by other company users. Once a scheduled transaction has received all required approvals it is transmitted on the specified send on date.

If a transaction or schedule is modified, any approvals previously applied are removed and the transaction or schedule must be re-approved.

## Scheduling an ACH Payment

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Select a <b>Template Name</b> option and then click <b>Continue.</b> If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.
3.	Click the <b>Schedule a request with this template</b> link.
4.	Select a <b>Frequency</b> option: <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Every other week</li> <li>• Twice a month - the 15th and last day of the month</li> <li>• Monthly</li> <li>• Monthly - last day of the month</li> <li>• Every three months</li> <li>• Every three months - last day of the month</li> <li>• Every six months</li> <li>• Every six months - last day of the month</li> <li>• Yearly</li> <li>• Custom</li> </ul>
5.	If applicable, type the start date of the recurring transaction in the <b>Next send on</b> or <b>Send on</b> field. Note: "Next Send On" date is the date the request is sent. For example, if you want an effective date is the 15 <sup>th</sup> of every month, you will need to choose the 14 <sup>th</sup> as the "Next Send On" date.
6.	If applicable, select an <b>End on</b> option: <ul style="list-style-type: none"> <li>• Continue indefinitely</li> <li>• Continue until this date (select or type a date in the adjacent field)</li> <li>• Continue for this many occurrences (type the number of times you want the transaction sent)</li> </ul>
7.	If applicable, select one of the <b>Processing options:</b>

	<ul style="list-style-type: none"> <li>• Use the next processing date if a scheduled request falls on a non-processing date</li> <li>• Use the previous processing date if a scheduled request falls on a non-processing date</li> </ul>						
8.	Click <b>Continue</b> .						
9.	<p>Verify the schedule as needed and then click one of the following options:</p> <table border="1"> <thead> <tr> <th>Option</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Approve</td> <td>Approve the schedule now.</td> </tr> <tr> <td>Submit schedule</td> <td>Approve the schedule later or allow other users in the company to approve it.</td> </tr> </tbody> </table>	Option	Description	Approve	Approve the schedule now.	Submit schedule	Approve the schedule later or allow other users in the company to approve it.
Option	Description						
Approve	Approve the schedule now.						
Submit schedule	Approve the schedule later or allow other users in the company to approve it.						
10.	<p>If required, type your token passcode and then click <b>Continue</b>.</p> <p><i>Verify Payment Schedule Page Sample</i></p> <div data-bbox="326 842 1289 1325" style="border: 1px solid gray; padding: 10px;"> <p><b>Verify Payment Schedule</b></p> <p><a href="#">Enter a request without creating a schedule</a> <span style="float: right;"><a href="#">Edit schedule</a></span></p> <hr/> <p>Template name: ACHCCD  Request type: CCD Payment  Debit account: *6789 - Operating Account  Amount: \$830.00  Frequency: Every other week  Send first transfer on: 09/06/2014  End on: Continue for this many occurrences: 8  Processing options: The next processing date if a scheduled request falls on a non-processing date.  Next effective date: 09/08/2014</p> <hr/> <p><input type="button" value="Approve"/> <input type="button" value="Submit schedule"/></p> </div>						

## Scheduling an ACH Collection

1.	Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Select a <b>Template Name</b> option and then click <b>Continue.</b> If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.
3.	Click the <b>Schedule a request with this template</b> link.
4.	Select a <b>Frequency</b> option: <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Every other week</li> <li>• Twice a month - the 15th and last day of the month</li> <li>• Monthly</li> <li>• Monthly - last day of the month</li> <li>• Every three months</li> <li>• Every three months - last day of the month</li> <li>• Every six months</li> <li>• Every six months - last day of the month</li> <li>• Yearly</li> <li>• Custom</li> </ul>
5.	If applicable, type the start date of the recurring transaction in the <b>Next send on</b> or <b>Send on</b> field. Note: "Next Send On" date is the date the request is sent. For example, if you want an effective date is the 15 <sup>th</sup> of every month, you will need to choose the 14 <sup>th</sup> as the "Next Send On" date.
6.	If applicable, select an <b>End on</b> option: <ul style="list-style-type: none"> <li>• Continue indefinitely</li> <li>• Continue until this date (select or type a date in the adjacent field)</li> <li>• Continue for this many occurrences (type the number of times you want the transaction sent)</li> </ul>
7.	If applicable, select one of the <b>Processing options:</b>

	<ul style="list-style-type: none"> <li>• Use the next processing date if a scheduled request falls on a non-processing date</li> <li>• Use the previous processing date if a scheduled request falls on a non-processing date</li> </ul> <p>Note: Processing options for all collections as “next processing date if a scheduled request falls on a non-processing date” is typical practice.</p>						
8.	Click <b>Continue</b> .						
9.	<p>Verify the schedule as needed and then click one of the following options:</p> <table border="1"> <thead> <tr> <th><b>Option</b></th> <th><b>Description</b></th> </tr> </thead> <tbody> <tr> <td>Approve</td> <td>Approve the schedule now. Auto approves all future scheduled transactions.</td> </tr> <tr> <td>Submit schedule</td> <td>Approve the schedule later, allow other users in the company to approve it, or if left at this status each scheduled transaction will require approval.</td> </tr> </tbody> </table>	<b>Option</b>	<b>Description</b>	Approve	Approve the schedule now. Auto approves all future scheduled transactions.	Submit schedule	Approve the schedule later, allow other users in the company to approve it, or if left at this status each scheduled transaction will require approval.
<b>Option</b>	<b>Description</b>						
Approve	Approve the schedule now. Auto approves all future scheduled transactions.						
Submit schedule	Approve the schedule later, allow other users in the company to approve it, or if left at this status each scheduled transaction will require approval.						
10.	If required, type your token passcode and then click <b>Continue</b> .						

## Approving an ACH Transaction Schedule

Approving a schedule applies your approval to all transactions governed by the schedule.

1.	Click <b>Transfers and Payments &gt; Manage next scheduled requests.</b>
2.	Click <b>Edit schedule</b> link for the schedule you want to approve.
3.	Click <b>Continue.</b>
4.	Verify the schedule as needed and then click <b>Approve.</b>
5.	If required, type your token passcode and then click <b>Continue.</b>

## Editing an ACH Transaction Schedule

1.	Click <b>Transfers and Payments &gt; Manage next scheduled requests.</b>						
2.	Click the <b>Edit schedule</b> link beside the schedule you want to edit.						
3.	Edit the schedule as needed.						
4.	Click <b>Continue.</b>						
5.	Verify the schedule as needed and then click one of the following options: <table border="1"><thead><tr><th><b>Option</b></th><th><b>Description</b></th></tr></thead><tbody><tr><td>Approve</td><td>Approve the schedule now. Auto approves all future scheduled transactions.</td></tr><tr><td>Submit schedule</td><td>Approve the schedule later, allow other users in the company to approve it, or if left at this status each scheduled transaction will require approval.</td></tr></tbody></table>	<b>Option</b>	<b>Description</b>	Approve	Approve the schedule now. Auto approves all future scheduled transactions.	Submit schedule	Approve the schedule later, allow other users in the company to approve it, or if left at this status each scheduled transaction will require approval.
<b>Option</b>	<b>Description</b>						
Approve	Approve the schedule now. Auto approves all future scheduled transactions.						
Submit schedule	Approve the schedule later, allow other users in the company to approve it, or if left at this status each scheduled transaction will require approval.						
6.	If required, type your token passcode and then click <b>Continue.</b>						

## Deleting an ACH Transaction Schedule

1.	Click <b>Transfers and Payments</b> > <b>Manage next scheduled requests</b> .
2.	Click the <b>Edit schedule</b> link beside the schedule you want to delete.
3.	Verify the schedule as needed and then click <b>Delete</b> .

# SAVED PAYMENTS AND COLLECTIONS

---

## Completing a Saved ACH Payment

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>								
2.	Click the <b>Complete unsubmitted requests</b> link.								
3.	Click the link in the <b>Template Name</b> column for the saved payment you want to complete.								
4.	Fill in or select any remaining payment information and then click <b>Continue.</b>								
5.	Verify the payment as needed and then click one of the following options: <table border="1"><thead><tr><th><b>Option</b></th><th><b>Description</b></th></tr></thead><tbody><tr><td>Submit for approval</td><td>Approve the payment later or allow other users in the company to approve it.</td></tr><tr><td>Transmit</td><td>Approve and transmit the payment.</td></tr><tr><td>Approve</td><td>Approve the payment now.</td></tr></tbody></table>	<b>Option</b>	<b>Description</b>	Submit for approval	Approve the payment later or allow other users in the company to approve it.	Transmit	Approve and transmit the payment.	Approve	Approve the payment now.
<b>Option</b>	<b>Description</b>								
Submit for approval	Approve the payment later or allow other users in the company to approve it.								
Transmit	Approve and transmit the payment.								
Approve	Approve the payment now.								
6.	If required, type your token passcode and then click <b>Continue.</b>								

## Deleting a Saved ACH Payment

1.	Click <b>Transfers and Payments &gt; Make ACH payment / Manage templates.</b>
2.	Click the <b>Complete unsubmitted requests</b> link.
3.	Click the <b>Delete request</b> link beside the payment you want to delete.
4.	Verify the payment as needed and then click <b>Delete.</b>

## Completing a Saved ACH Collection

1.	Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>								
2.	Click the <b>Complete unsubmitted requests</b> link.								
3.	Click the link in the <b>Template Name</b> column for the saved collection you want to complete.								
4.	Fill in or select any remaining collection information and then click <b>Continue.</b>								
5.	Verify the collection as needed and then click one of the following options: <table border="1" data-bbox="289 1024 1445 1297"><thead><tr><th>Option</th><th>Description</th></tr></thead><tbody><tr><td>Submit for approval</td><td>Approve the collection later or allow other users in the company to approve it.</td></tr><tr><td>Transmit</td><td>Approve and transmit the collection.</td></tr><tr><td>Approve</td><td>Approve the collection now.</td></tr></tbody></table>	Option	Description	Submit for approval	Approve the collection later or allow other users in the company to approve it.	Transmit	Approve and transmit the collection.	Approve	Approve the collection now.
Option	Description								
Submit for approval	Approve the collection later or allow other users in the company to approve it.								
Transmit	Approve and transmit the collection.								
Approve	Approve the collection now.								
6.	If required, type your token passcode and then click <b>Continue.</b>								

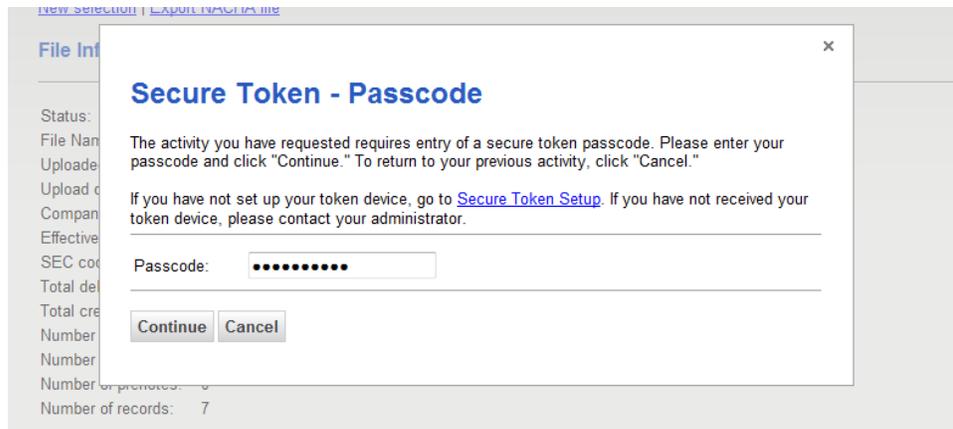
## Deleting a Saved ACH Collection

1.	Click <b>Transfers and Payments &gt; Collect money via ACH / Manage templates.</b>
2.	Click the <b>Complete unsubmitted requests</b> link.
3.	Click the <b>Delete request</b> link beside the collection you want to delete.
4.	Verify the collection as needed and then click <b>Delete.</b>

# TOKEN TRANSACTION AUTHENTICATION

Token transaction authentication requires transaction approvers to confirm their identity when approving ACH, ACH file upload, or wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device or on the Atlantic Union Bank Business Authenticator mobile app.

## Secure Token - Passcode Page Sample



## SEARCHING COMPLETED ACH TRANSACTIONS

---

1.	Click <b>Transfers and Payments</b> > <b>View completed ACH transactions</b> .
2.	Select one or more <b>Account</b> options.
3.	Select a <b>Date type</b> option: <ul style="list-style-type: none"><li>• Effective date</li><li>• Transmit date</li></ul>
4.	If applicable, select one or more <b>Service</b> options.
5.	Select a <b>Date range</b> option: <ul style="list-style-type: none"><li>• Specific date</li><li>• From/To</li></ul>
6.	Click <b>Generate report</b> .

# ACH FILE UPLOAD

---

## About ACH File Upload

The ACH File Upload service allows company users to initiate and approve large quantities of ACH transactions concurrently.

The structure and content of all ACH files are validated. The totals included in an uploaded ACH file are applied to any applicable customer ACH daily limits.

Company users can export ACH files (in a NACHA format) to compare uploaded files against the original files and verify whether the files have been altered. Files that have a status of `PENDING APPROVAL`, `TRANSMITTED`, or `CONFIRMED` can be exported. Files that have a `PENDING APPROVAL` status can be exported regardless of the number of approvals they may have received. Files that have a status of `UPLOADED`, `VERIFYING`, or `REJECTED` cannot be exported.

ACH files are automatically deleted if they are not approved or manually deleted within two weeks of the upload date.

The Manage Alerts page includes an optional alert to which company users can subscribe to be notified when an ACH file fails to upload to Business eBanking.

## ACH File Validation

All uploaded ACH files are validated.

ACH file validation occurs in three parts:

1. File structure
2. File content
3. File transmission

When an ACH file passes validation it is routed for approval. ACH files that do not pass validation are not routed for approval but remain on a status page for 30 days after the upload date.

### File Structure Validation

At upload an ACH file is verified that it:

1. Can be retrieved.
2. Does not exceed 16Mb.
3. Has valid record lengths.
4. Has a valid effective date (i.e. is equal to or later than the current date and is a processing day).

When the first item in the verification sequence is not met: the validation stops, the file is not uploaded, and the company user is notified which item caused the error. If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

An ACH file's Checksum and Summary Statistics are also verified; company users are warned if an ACH file is a potential duplicate.

**Note:** *The Checksum is a value calculated based on the file. Summary Statistics is a value calculated based on total debits, total credits, total number of debits, total number of credits, and number of prenotes.*

## File Content Validation

ACH file contents are sequentially validated as follows:

<b>File Header</b>	1 record is the first record. (position 1)
	Creation date/time is valid (position 24 - 33).
	Must contain the immediate origin ID of 222222223. (position 14-23, there is a preceeding blank)
	Must contain a Bank ABA. Atlantic Union Bank ABA 051403164 (position 4-13)
<b>Batch Header</b>	5 record is in the correct position. (position 1)
	Service class code is valid (position 2 - 4).
	Valid effective entry date (position 70 - 75).
	Valid batch number (position 88 - 94)
	Originator ID is valid for the company and is enabled for the ACH File Upload Service (position 41 - 50).
	Service class code is allowed (position 51 - 53).
<b>Entry Detail Record</b>	6 record is in the correct position. (position 1)
	Amount field is numeric (position 30 - 39).
	Legal check digit in RDFI ABA number (position 12).
	Legal transaction code (position 2 - 3).
<b>Addenda Record</b>	7 record is in the correct position. (position 1)
<b>Batch Control Record</b>	8 record is in the correct position. (position 1)
	Valid service class code (position 2 - 4).
	Valid entry/addenda count (position 5 -10).
	Valid entry hash (position 11 - 20).
	Valid debit dollar amount (position 21 - 32).
	Valid credit dollar amount (position 33 - 44).

	Valid batch number (position 88 - 94). Must be in ascending, sequential order.
	Sum of debits are equal to batch debit amount.
	Sum of credits are equal to batch credit amount.
	Sum of entry/addenda equal batch count.
<b>File Control Record</b>	9 record is in the correct position. (position 1)
	Valid batch count (position 2 - 7).
	Valid block count (position 8 - 13). The Block Count contains the number of blocks (a block is 940 characters) in the File, including both the File Header and File Control Records.
	Valid entry/addenda count (position 14 - 21).
	Valid entry hash (position 22 - 31).
	Valid debit dollar amount (position 32 - 43).
	Valid credit dollar amount (position 44 - 55).
	Sum of debits equal to file debit amount.
	Sum of credits equal to file credit amount.
	Sum of entry/addenda equal file count.

When the first item in the file does not pass validation: the validation stops, the file is not uploaded, and the company user is notified which item caused the error. If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

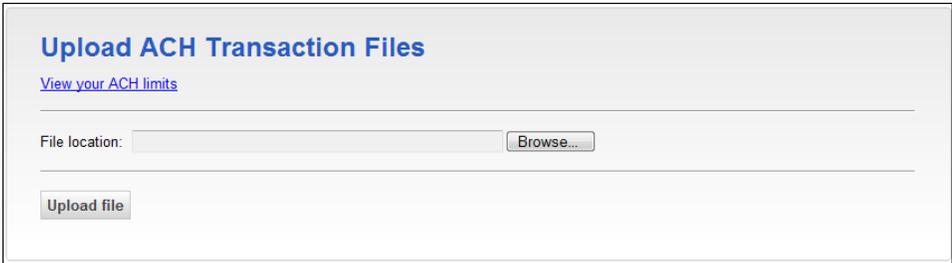
## File Transmission Validation

During transmission Business eBanking:

1. Verifies all effective dates in the file are equal to or later than the current date and is a processing day.
2. Selects the larger value between Total Credits and Total Debits and ensures the cumulative ACH transactions do not exceed the company's daily limit.
3. Selects the larger value between Total Credits and Total Debits and ensures the cumulative ACH transactions do not exceed the user's daily limit.

When the first item in the verification sequence is not met: the validation stops, the file is not uploaded, and the company user is notified which item caused the error. If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

## Uploading an ACH File

1.	Click <b>Transfers and Payments &gt; Upload ACH transactions.</b>
2.	Click <b>Browse</b> and select the file to upload.
3.	Click <b>Upload file.</b>  <i>Upload ACH Transaction Files Page Sample</i> 

ACH files that pass validation require approval before they are transmitted.

## Approving Uploaded ACH Files

1. Click **Transfers and Payments > View file status / Approve files.**
2. Scroll to the **Files to Approve or Transmit** section, select the files to approve, and then click **Continue.**
3. Verify the file(s) as needed and then click one of the following options:
 

Option	Description
Approve	Approve all transactions in the file now; more approvals are required.
Transmit	Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.
4. If required, type your token passcode and then click **Continue.**

*Verify File Approval Page Sample*

**Verify File Approval**

[View your ACH limits](#) [Change selections](#)

(To view or delete a file, click the file name.)

File Name	Upload Date	Company ID	Total Debits Amount / Number of Debits	Total Credits Amount / Number of Credits	Effective Date	SEC codes	Number of Prenotes	Approval Status
<a href="#">ACH_09042014.TXT</a>	09/04/2014 01:15:34 PM (ET)	ACHCOMPANY	\$5,000.00 1	\$5,000.00 10	09/06/2014	CCD	0	1 of 2 received Ready to transmit
<a href="#">ACH1_09042014.TXT</a>	09/04/2014 01:15:34 PM (ET)	ACHCOMPANY	\$1,000.00 1	\$1,000.00 10	Multiple batches(2)	CCD, PPD	1	1 of 2 received Ready to transmit

## Deleting an Unapproved ACH File

1.	Click <b>Transfers and Payments</b> > <b>View file status / Approve files</b> .
2.	Click the link in the <b>File Name</b> column for the ACH file you want to delete.
3.	Click the <b>Delete file</b> link.
4.	Verify the ACH file as needed and then click <b>Delete</b> .

## Checking the Status of ACH Files

1. Click **Transfers and Payments > View file status / Approve files.**

### File Upload Status / Approve Files Page Sample

#### File Upload Status / Approve Files [Print this page](#)

The following ACH files have been uploaded in the past 30 days.

**Files Being Verified**

File Name	Upload Date	Status
Sample ACH.txt	07/22/2014 09:45:49 AM (ET)	VERIFYING

**Files to Approve or Transmit**

All approvals must be received for a file before it will be transmitted. Files without a checkbox have been previously approved by you.

(To view details or delete a file, click the file name.) My approvals

<input type="checkbox"/>	File Name	Upload Date	Company ID	Total Debits Amount / Number of Debits	Total Credits Amount / Number of Credits	Effective Date	SEC Codes	Number of Prenotes	Approval Status
<input type="checkbox"/>	Sample ACH.txt	07/21/2014 01:54:47 PM (ET)	1381234123	\$0.00 0	\$250.00 1	07/28/2014	PPD	0	0 of 1 received Ready to transmit
<input type="checkbox"/>	<a href="#">ElectronicTransfer_1159_09062014_revised-dates_Jul.txt</a>	07/20/2014 08:34:06 AM (ET)	1161711793	\$10,751.86 20	\$10,751.86 20	Multiple batches (6)	PPD.CCD	1	0 of 1 received Ready to transmit
<input type="checkbox"/>	<a href="#">ElectronicTransfer_1159_09062014_revised-dates_Jul.txt</a>	07/20/2014 07:35:11 AM (ET)	1161711793	\$10,751.86 20	\$10,751.86 20	Multiple batches (6)	PPD.CCD	1	0 of 1 received Ready to transmit

**Rejected Files**

File Name	Upload Date	Status
Sample ACH.txt	07/21/2014 02:07:18 PM (ET)	Rejected
EMPLOYEEDD14BAL_revised-dates_Jul.txt	07/21/2014 01:48:34 PM (ET)	Rejected

If you need support, please contact Treasury Services Support at 877.920.6888, Monday – Friday 8 am – 5pm.

## Searching Uploaded ACH Files

1. Click **Transfers and Payments > Search uploaded ACH files.**
2. Select one or more **Status** options:
  - Verifying
  - Pending Approval
  - Rejected
  - Transmitted
  - Confirmed
3. Select a **Date range** option:
  - Specific date
  - From/To
4. Click **Generate report.**

*Uploaded ACH Files Page Sample*

**Uploaded ACH Files** [Print this page](#)

[New search](#)

---

(To view details, click the file name.)

File Name	Upload Date	Company ID	Total Debits Amount / Number of Debits	Total Credits Amount / Number of Credits	Effective Date	SEC Codes	Status
<a href="#">NACHA20110215_2nd10000.txt</a>	07/22/2014 04:57:10 PM (ET)	1381234567	\$10,001.00 10001	\$10,001.00 10001	07/28/2014	PPD	PENDING APPROVAL
<a href="#">Sample ACH.txt</a>	07/22/2014 09:45:49 AM (ET)	1381234123	\$0.00 0	\$250.00 1	07/28/2014	PPD	PENDING APPROVAL
<a href="#">Sample ACH.txt</a>	07/21/2014 02:07:18 PM (ET)		\$0.00 0	\$250.00 1			REJECTED
<a href="#">Sample ACH.txt</a>	07/21/2014 01:54:47 PM (ET)	1381234123	\$0.00 0	\$250.00 1	07/28/2014	PPD	PENDING APPROVAL
<a href="#">EMPLOYEEDD14BAL_revised-dates Jul.txt</a>	07/21/2014 01:48:34 PM (ET)		\$2,473,829.14 1	\$2,473,829.14 343			REJECTED
<a href="#">ElectronicTransfer_1159_09062014_revised-dates Jul.txt</a>	07/20/2014 08:34:06 AM (ET)	1161711793	\$10,751.86 20	\$10,751.86 20	Multiple batches (6)	PPD,CCD	PENDING APPROVAL
<a href="#">ElectronicTransfer_1159_09062014_revised-dates Jul.txt</a>	07/20/2014 07:35:11 AM (ET)	1161711793	\$10,751.86 20	\$10,751.86 20	Multiple batches (6)	PPD,CCD	PENDING APPROVAL
<a href="#">Import_DtIs_Test_NACHA_Formatted_File.txt</a>	06/16/2014 04:58:32 PM (ET)		0	0			REJECTED
<a href="#">Import_DtIs_Test_NACHA_Formatted_File.txt</a>	06/16/2014 04:52:56 PM (ET)		0	0			REJECTED
<a href="#">NACHA20140117.txt</a>	06/16/2014 04:48:55 PM (ET)		\$10,001.00 10001	\$10,001.00 10001			REJECTED

## ACH File Status Definitions

Status	Description
UPLOADED	The file is uploaded to Business eBanking. This appears as the file goes through the first phase of validation.
VERIFYING	The file structure is being verified. This appears as the file goes through the second phase of validation.
PENDING APPROVAL	The file passed verification and is awaiting approvals.
REJECTED	The file failed second phase of validation.
TRANSMITTED	The file is approved and transmitted.
CONFIRMED	The file is sent to the ACH processor. This appears after the file is transmitted.