



Business eBanking Automated Clearing House (ACH) User Guide

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ACH Terms of Service and Obligations

This User Guide, along with the Treasury Services Terms and Conditions, and any other documents Atlantic Union Bank (“Bank”) gives a Customer pertaining to the use of the Bank’s ACH Services as described herein (the “Services”), (collectively, the “Agreement”), is a contract that establishes the rules which control Customer's use of the Services. By using the Services, or permitting any other person to use the Services, you acknowledge and agree to be bound by the terms of this Agreement.

Customer wishes to initiate credit and debit Entries by means of the Automated Clearing House Network pursuant to the terms of this Agreement and rules of the National Automated Clearing House Association (“Nacha”) (the “Rules”). Customer agrees to comply with and Bank is willing to act as an Originating Depository Financial Institution (“ODFI”) with respect to such Entries. The Bank may limit the transactions initiated by the Customer as Originator or Third-Party Sender/Provider to specific Standard Entry Class codes (“SEC”) as defined below in this User Guide.

This Agreement sets forth the terms and conditions pursuant to which the Bank will provide the Services. Throughout this document, Atlantic Union Bank is referred to as “Bank” and the entity using the Automated Clearing House (“ACH”) Services as “Customer,” however if the Customer is a Third-Party Sender/Provider this Agreement refers to them as Third-Party Sender/Provider and their customer is “Originator.” In the event of inconsistency between a provision of Article 4A of the Uniform Commercial Code as in effect in the Commonwealth of Virginia (the “UCC”) and this Agreement, the provisions of this Agreement shall prevail. Terms not otherwise defined in this Agreement have the meaning given to them in the Rules.

Compliance with Rules and Laws

Customer agrees to comply with the Bank’s Treasury Services Terms and Conditions, User Guides, procedures, as well as all applicable federal, state, and local laws and regulations. Additionally, Customer acknowledges it has a copy or has access to a copy of the Rules. Customer agrees to comply with and be subject to the Rules in existence on the date of this Agreement, and any amendments to the Rules made from time to time. Customer must obtain, will obtain or have access to a copy of the Rules which may be purchased online at www.nacha.org under the publications tab and updated annually.

Credit Approval

By using the ACH Network in performance of this Agreement, the Bank must make certain warranties on behalf of Customer. Specifically, Bank is charged with assuring the financial soundness of the Customer and/or Third Party Sender/Provider to make the intended Entries. The Bank may request financial information from Customer and/or a separate credit agreement. Customer also authorizes the Bank to obtain credit reports on Customer as may be necessary from time to time. The Bank may also assign a Customer a limit representing the maximum aggregate dollar amount of Entries which may be initiated by Customer each day (“ACH Exposure Limit”). Customer acknowledges that the ACH Exposure Limit is solely for the protection of the Bank and its assets. Customer understands that daily requests for Entries exceeding the ACH Exposure Limit are honored solely at the discretion of the Bank.

In addition to the general requirements in this Section, a Third-Party Sender/Provider agrees that it shall perform a financial analysis of each Originator and establish and monitor an exposure limit for each Originator. Upon request, Third-Party Sender/Provider shall provide Bank a copy of the financial analysis and the exposure limit set for the Originator(s).

Format and Content of Entries

Customers shall initiate debit or credit Entries using the SEC Codes identified below. All files must be submitted in Nacha format. Customer must comply with the Rules, including any amendments to the Rules as issued from time to time. Customer should refer to Appendix Three in the Nacha Rules for specific formatting details.

Bank requires a balanced file in computer readable format in compliance with the formatting and other requirements set forth in the Nacha file specifications or as otherwise specified by Bank at time of onboarding. Balanced files should have an equal amount of credits and debits, as indicated in the File Control Record or the “9” record, by the same amount listed for Total Debit Entry Dollar Amount and Total Credit Entry Dollar Amount in the file. Bank may accept unbalanced files at Bank’s discretion with advance notice. Entries shall be transmitted to the Bank in accordance with the Processing Schedule and Deadlines below.

Standard Entry Class Codes

The following are the allowed and enabled SEC Codes approved for use by Customer, depending on Receiver and how Customer obtained the authorization to debit/credit an individual or company’s account, as per the Rules. Bank may allow additional SEC Codes for a Customer under its sole discretion and specific authorization to Customer.

SEC Code	Debit / Credit	Account Type	Authorization Method
PPD <i>Prearranged Payment and Deposit Entries</i>	Debit or Credit	Consumer Only	Document signed by individual or similarly authenticated, samples below.
CCD <i>Corporate Credit or Debit</i>	Debit or Credit	Business/Corporate Only	Document signed or similarly authenticated by Customer company.
WEB <i>Internet Initiated/Mobile Entries</i>	Debit	Consumer Only	Internet or wireless network; Document signed by individual or similarly authenticated <i>*Prenotification usage is required with WEB, see Prenotification section</i>
CTX <i>Corporate Trade Exchange</i>	Debit or Credit	Business/Corporate Only	Document signed or similarly authenticated by Customer company.

Processing Schedule and Deadlines

Effective Entry Date

- The “Effective Entry Date” is the Business Day specified by the Customer on which it intends a batch of Entries to be settled.
- 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.
- A batch of Entries containing an Effective Entry Date beyond 30 days will be rejected by Bank.

Processing deadlines:

Effective Entry Date	Files Must Be Received By*:	Funds Availability
Same Day	9:30AM ET	1:00PM ET
Same Day	1:00PM ET	5:00PM ET
Same Day	4:00PM files received after 4:00PM are considered Next Day	6:00PM ET
Next Day	5:00PM ET	Next Day
Future Date, beyond Next Day	5:00PM ET	On the Effective Entry Date

*Files submitted after 5:00PM ET containing errors will be subject to resolution the following business day.

Processing deadlines above are based on receipt of properly structured files. We recommend you transmit files or transactions by 4:00PM ET to allow for any error resolution.

- Deadline for ACH File Upload is 7:00PM ET for processing the next Business Day. We recommend you transmit by 4:00 PM ET to allow for any error resolution before close of business at 5:00PM ET. Bank may enable ACH File Upload service at its discretion at the time ACH origination services are implemented or upon written request from Customer.
- Deadline to transmit files via ACH Pass Through method is 7:00PM ET. We recommend you transmit by 4:00PM ET to allow for any error resolution before close of business at 5:00PM ET. See Data Transmission User Guide, located at www.atlanticunionbank.com/commercial/treasury-management/user-guides for additional terms of service for ACH Pass Through.
- Entries received after the processing deadlines described above shall be deemed to have been received on the next Business Day.

Notices

All notices to Bank hereunder shall be in writing and sent to Bank at:

Atlantic Union Bank
P.O. Box 5568
Glen Allen, Virginia 23058
Telephone: 1-877-920-6888

Prenotification

“Prenotification” is a zero-dollar Entry utilized to validate recipient account information prior to initiating a monetary Entry or Entries. When transmitted, the Customer must abide by the time limit delay prescribed within the Rules before a monetary Entry or Entries can be transmitted using the same recipient account information. If the Customer receives notice that such Prenotification has been rejected by an RDFI within the prescribed period, or that an RDFI will not receive Entries without having first received a copy of the Authorization signed by its Customer, Customer will not initiate any corresponding Entries to such accounts until the cause for rejection has been corrected or until providing the RDFI with such authorization within the time limits provided within the Rules. Use of Prenotification is required with WEB SEC code usage and automatically enabled with WEB templates. The requirement for Prenotification with WEB SEC code usage can be removed at Bank discretion, based on Customer use of external account validation system, due to requirement for validation of Receiver account and additional authorization requirements stated in the Rules. Prenotification is recommended, but optional for all other allowed SEC codes.

Error and Account Reconciliation Detection

Bank cannot detect Customer errors. Bank has no obligation to discover and shall not be liable to Customer for errors made by Customer, including but not limited to errors made in identifying the Receiver, or an Intermediary or RDFI or for errors in the amount of an Entry or for errors in the Settlement Dates or for errors related to duplicate Entries issued by Customer. Notwithstanding the foregoing, if Customer discovers that an Entry it initiated was in error, 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 immediately upon discovery of the error or discrepancy, within 30 days of transaction and within 10 calendar days of account statement date for reconciliation. If notification is received four (4) hours prior to ACH processing deadline, Bank will use reasonable best efforts to initiate an adjusting Entry or stop payment of any "On-Us" credit Entry within the time limits provided by the Rules. In the event the Customer makes an error or issues a duplicate Entry, Customer shall indemnify, defend all claims, and hold Bank harmless from any loss, damages, expenses, including but not limited to attorneys' fees, incurred by Bank as result of error or issuance of duplicate Entries.

Underwriting Limits and Transaction Evaluation

Bank may establish and adjust ACH limits for Customer, which are approved by Bank and may involve underwriting and compliance with applicable credit standards or agreement. At least annually, Bank shall evaluate Customer's transaction activity including establishing averages for transaction frequency, amount, returns and adjustments. These evaluations will occur at least annually and may occur more frequently at Bank's discretion. 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 under this User Guide. 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.

"Entry Settlement Limit," referred to as "ACH limit," means the maximum daily aggregate amount of In-Process Entries permitted to be outstanding at any time, which amount shall be separately communicated to Customer by Bank in writing from time to time.

"In-Process Entries" means the aggregate dollar amount of all credit or debit Entries initiated by Customer and in process on any date for which settlement has not occurred with respect to credit Entries, or the applicable period for the return of items has not expired with respect to debit Entries.

"Overlimit Entry" means an Entry the amount of which would cause the aggregate amount of In-Process Entries to exceed the Entry Settlement Limit. Customer agrees that Bank will process an Overlimit Entry at Bank's discretion. Bank may suspend any Overlimit Entry submitted by Customer and may, following its receipt of an Overlimit Entry; suspend all In-Process Entries. Customer acknowledges that any Overlimit Entry or other In-Process Entries suspended by Bank will not settle on their scheduled Settlement Date. Bank may provide Customer with temporary increase to the ACH limit, allowing origination of the Overlimit Entry. If Customer wishes to initiate an Entry that would cause the amount of In-Process Entries to exceed the Entry Settlement Limit, Customer may submit to Bank its request to initiate an Entry that otherwise would be an Overlimit Entry. Customer should submit its request at least two (2) Business Days prior to the date on which Customer wishes to initiate the Entry that otherwise would be an Overlimit Entry. Bank may require from Customer financial or other information in connection with Bank's consideration of the request and Bank may grant or deny Customer's request at its sole discretion. In addition to the foregoing, Bank generally reserves the right to limit the nature and amount of the preauthorized debit/credit Entries processed under this Agreement or to refuse to process any debit/credit Entries under this Agreement if,

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in Bank's sole judgment (i) there is reasonable cause to believe that any Entry will be returned or will not settle in the ordinary course of the transaction for any reason, (ii) to do otherwise would violate any limit set by the applicable clearing house association or any governmental authority or agency to control payment system risk, or (iii) a preauthorized credit Entry or the return of a preauthorized debit Entry would create an overdraft of Customer's accounts. If any of the foregoing actions are taken by Bank with respect to a particular preauthorized debit/credit Entry, Bank will notify Customer as promptly as practicable, but in no event later than two (2) Business Days after its decision Customer may not reinitiate Entries except as prescribed by the Rules.

Funds Availability

For availability of credit entries, see the Terms and Conditions for your account

Prefunded ACH Credit Entries

Customer may elect or Bank may require ACH Credit Entries to be prefunded. If prefunding is required or elected by Customer, Customer will be required to have sufficient available and collected funds on deposit with Bank to pay all transactions on the date of transmission to Bank as a condition for Bank's processing of any outgoing ACH Credit Entries. When prefunding is required or elected by Customer, a hold will be placed on the funding account for settlement of the amount of the Customer's initiated ACH Credit Entries.

Rejected Entries, Returned Entries and Notifications of Change

Bank will make reasonable efforts to notify Customer of a Rejected Entry and/or file and bank will take no action on the Entry and/or file. Bank shall notify Customer by e-mail, facsimile transmission mail, or other means of the receipt of a Returned Entry from the ACH Operator. Bank shall have no obligation to retransmit a Returned Entry to the ACH Operator if Bank complied with the terms of this Agreement with respect to the original Entry. Customer shall notify the Receiver by phone or electronic transmission of receipt of each return Entry no later than one (1) Business Day after the Business Day of receiving such notification from Bank.

For Customers that originate debit Entries, Bank is required to track return percentages for various return categories which include:

Customer obligations in accordance with the Rules, require you to stay below the return rate thresholds outlined below:

- Unauthorized Returns – 0.5%
- Administrative Returns – 3.0%
- Overall Debit Returns – 15.0%

Bank will contact Customer through phone and/or email to obtain Customer's plan to reduce excessive returns that are over the thresholds. Customer's plan to reduce excessive returns must be acceptable to Bank. ACH service may be suspended or terminated if excessive returns are not reduced by Customer after notification from Bank, immediately or otherwise, at Bank's sole discretion.

Bank shall provide Customer all information, as required by the Rules, with respect to each Notification of Change ("NOC") Entry or Corrected Notification of Change ("Corrected NOC") Entry received by Bank relating to Entries transmitted by Customer. Bank must provide such information to Customer within two (2) Business Days of the Settlement Date of each NOC or Corrected NOC Entry. Customer shall ensure that changes requested by the NOC or Corrected NOC are made within six (6) Business Days of Customer's receipt of the NOC information from Bank or prior to initiating another Entry to the Receiver's account, whichever is later, or issue a Refused Notification of Change.

Cancellation or Amendment of Entry

Customer shall have no right to cancel or amend any Entry after its receipt by Bank. However, Bank may, at its option, accept a cancellation or amendment request received by Customer in writing. If Bank accepts a cancellation or amendment of an Entry, Customer must issue the cancellation or amendment in accordance with the Bank's security procedure and Bank shall use reasonable efforts to act on the request by Customer for cancellation of an Entry prior to transmitting it to the ACH processor or, in the case of an On-Us Entry, prior to crediting a receiver's account, but Bank shall have no liability if such cancellation is not affected. The Customer shall notify the Receiver of any reversing Entry initiated to correct any Entry it has initiated in error. The notification to the Receiver must include the reason for the reversal and be provided no later than the Settlement Date of the reversing Entry. If Bank accepts a cancellation or amendment of an Entry, Customer hereby agrees to indemnify, defend all claims and hold Bank harmless from any loss, damages, or expenses, including but not limited to attorneys' fees, incurred by Bank as the result of its acceptance of the cancellation or amendment.

Reversal of Entries or File

Upon proper and timely request by the Customer, Bank will use reasonable efforts to assist Customer with creation of a reversal of an Entry or File to the extent reversal is expressly permitted by the Rules. To be "proper and timely," the request must (i) be made within five (5) Business Days of the Effective Entry Date for the Entry or File and within 24 hours of recognition of File error; (ii) be accompanied by written request with all relevant detail; (iii) Customer will generate a reversal file with "REVERSAL" in company Entry description field; and (iv) the basis for such reversal must be expressly permitted by the Rules and otherwise in compliance with the Rules. In addition, if the Customer requests reversal of a Debit Entry or Debit File, it shall concurrently deposit into the Customer account an amount equal to that Entry or File. Customer shall notify the Receiver of any reversing Entry initiated to correct any Entry it has initiated in error. The notification to the Receiver must include the reason for the reversal and be made no later than the Settlement Date of the reversing Entry.

Under no circumstances shall Bank be liable for interest or related losses if the requested reversal of an Entry is not affected. The Customer shall reimburse Bank for any expenses, losses or damages it incurs in effecting or attempting to affect the Customer's request for reversal of an Entry.

Security Procedures

Customer is responsible to strictly establish and to maintain procedures to safeguard against unauthorized transactions (collectively, the "Security Procedures"). Customer warrants that no individual will be allowed to initiate transfers in the absence of proper supervision and safeguards, and agrees to take reasonable steps to maintain the confidentiality of the security procedures and any passwords, codes, security devices, and related instructions provided by Bank. If Customer believes or suspects that any such information has been accessed by an unauthorized individual, Customer will verbally notify Bank immediately, followed by written confirmation.

The occurrence of such notification will not affect any transfers made in good faith by Bank prior to the notification and within a reasonable time period to prevent unauthorized transfers. Customer acknowledges and agrees that the Security Procedures including (without limitation) any code, password, person identification number, user identification technology, token, certificate, or other element, means, or method of authentication or identification used in connection with a Security Procedure used in connection with this Agreement, constitute commercially reasonable security procedures under applicable law for the initiation of ACH Entries.

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.

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 as provided in the Rules.
- 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:

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

Recommended Security Procedures:

- Dual control
- Dedicated computer
- Payment activity review

Data Retention and Protection

Customer shall retain data on file adequate to permit remaking of Entries for three (3) Business Days following the date of their transmittal by Bank as provided herein, and shall provide such data to Bank upon its request. Without limiting the generality of the foregoing provisions, Customer specifically agrees to be bound by and comply with all applicable provisions of the Rules regarding the retention of documents or any record, including, without limitation, Customer's responsibilities to retain all items, source documents, and records of authorization in accordance with the Rules. Customer acknowledges and agrees to comply with any and all Data Security Requirements contained in the Rules, including without limitation any requirements of ACH Originators, Third-Party Service Providers and Third-Party Senders to protect account numbers used in the initiation of ACH Entries and Files by rendering them unreadable when stored electronically. To the extent Customer comes into possession, custody or control of any Personally Identifiable Information ("PII") or other non-public information, including information (1) provided by a consumer to Customer, (2) resulting from any transaction with the consumer or any service performed for the consumer, or (3) otherwise obtained by Customer with regard to a consumer, including account information, Customer represents and warrants to Bank and its Customers, clients, vendors and processors that Customer will protect such PII by rendering it unreadable and inaccessible by persons who do not have legal authority to access such PII.

Authorization Agreements

Customer shall obtain an authorization ("Authorization Agreement") as required by the Rules from the Receiver whose account will be debited or credited as the result of a debit/credit Entry initiated by Customer. A sample of an Authorization Agreement is provided within this User Guide. Customer shall retain the Authorization Agreement as a copy or original form while it is in effect and for two (2) years after termination or revocation of such authorization as stated in the Rules. Upon request, Customer shall furnish the original or a copy of the authorization to any affected Participating Depository Financial Institution, as defined in the Rules. Customer and Third-Party Sender/Provider's Originators shall be solely responsible for communicating with the Participating Depository Financial Institution to establish the method by which the Authorization Agreement will be provided and Customer will provide the Authorization Agreement to the identified Participating Depository Financial Institution within the time frame identified in the Rules. Customer shall ensure that all authorization requirements of the Rules for each SEC Code are satisfied and in compliance with the Rules.

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Representations and Warranties; Indemnity

With respect to each and every Entry transmitted by Customer, Customer represents and warrants to Bank and agrees that (a) each person or entity shown as the Receiver on an Entry received by Bank from Customer has authorized the initiation of such Entry and the crediting or debiting of its account in the amount and on the effective Entry date shown on such Entry, (b) such authorization is operative at the time of transmittal or crediting or debiting by Bank as provided herein, (c) Entries transmitted to Bank by Customer are limited to those types of credit and debit Entries described in this guide, (d) Customer shall perform their obligations under this Agreement in accordance with all applicable laws, regulations, and orders, including, but not limited to, the sanctions laws, regulations, and orders administered by OFAC; laws, regulations, and orders administered by FinCEN; and any state laws, regulations, or orders applicable to the providers of ACH payment services, and (e) Customer shall be bound by and comply with the provision of the Rules (among other provisions of the Rules) making payment of an Entry by the Receiving Depository Financial Institution (RDFI) to the Receiver provisional until receipt by the RDFI of final settlement for such Entry. Customer specifically acknowledges that it has received notice of the rule regarding provisional payment and of the fact that, if such settlement is not received, the RDFI shall be entitled to a refund from the Receiver of the amount credited and Customer shall not be deemed to have paid the Receiver the amount of the Entry. Customer shall defend, indemnify, and hold harmless Bank, and its officers, directors, agents, and employees, from and against any and all actions, costs, claims, losses, damages, or expenses, including attorney's fees and costs resulting from or arising out of (i) any breach of any of the foregoing warranties, representations, or agreements, representations or warranties of the Customer contained in this Agreement; or (ii) any act or omission of the Customer or any other person acting on the Customer's behalf.

Additional Warranties for Selected Standard Entry Classes

Nacha, in its role of ensuring the safety, security, and viability of the ACH network has determined that certain single-use or limited-use consumer authorizations have the potential to increase risk in the ACH system and compromise system effectiveness by increasing the incidence of returned Entries. Therefore, to qualify as an originating Customer of such Entries, Customer hereby warrants to Bank that for each such ACH Entry submitted for processing, Customer and Third-Party Sender/Provider's Originators have obtained all authorizations from the Receiver as required by the Rules, by Regulation E or other applicable law, and this Agreement. Customer also makes the additional warranties to Bank that Bank makes to each Receiving Depository Financial Institution and ACH Operator under the Rules for the respective SEC codes for Entries originated by Customer. Customer indemnifies and holds Bank harmless from any liability arising out of Customer's breach of these warranties.

Additional Third-Party Sender/Provider Terms of Service and Obligations

The following terms and obligations apply to all Third-Party Sender/Providers, in addition to all established duties, responsibilities, warranties, representations and liabilities under the Agreement and all applicable federal, state, and local laws and regulations.

- (a) Representations and Warranties: Except for any Entry initiated by Third-Party Sender/Provider as a Customer, in addition to all established duties, responsibilities, warranties, representations and liabilities under the Agreement and all applicable federal, state, and local laws and regulations, for each and every Entry transmitted by Third-Party Sender/Provider to Bank, Third-Party Sender/Provider represents and warrants to Bank and agrees that Third-Party Sender/Provider shall: (i) perform all of the duties, including, but not limited to, the duty to identify Originators and, upon request of Bank, provide the identity of the Originators to Bank; (ii) identify and register any third-party Sender/Providers of Third-Party Sender/Provider ("Nested Third-Party Sender/Provider") as required by the Rules and enter into an ACH agreement with such Nested Third-Party Sender/Provider warranting compliance with the Rules; (iii) assume all of the responsibilities, including, but not limited to, the responsibilities of an Originating Depository Financial Institution (ODFI) and Originators; (iv) make

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all of the warranties, including, but not limited to, the warranties of ODFIs and the warranty that Originators have agreed to assume the responsibilities of Originators under the Rules; (v) make all of the representations; (vi) assume all of the liabilities, including, but not limited to, liability for indemnification for failure of an Originator to perform its obligations as an Originator; or a Third-Party Sender/Provider in accordance with the Rules; (vii) conduct, or have conducted, an audit of its compliance with the Rules in accordance with the Rules; and (viii) before permitting an Originator to originate an Entry, Third-Party Sender/Provider shall enter into an ACH Agreement as required by the Rules.

- (b) Relationship with Originators: Third-Party Sender/Provider agrees and acknowledges requirement to notify Bank of any and all Nested Third-Party Sender/Providers and that Bank does not maintain a separate contractual relationship with any of the Originators for which Third-Party Sender/Provider intends to transmit Entries. Subject to Bank's right of approval, Third-Party Sender/Provider may from time to time agree to process Entries for new Originators. Bank reserves the right to terminate, immediately or otherwise at Bank's sole discretion, its agreement to process any Entries created for the benefit of any Originator.

Financial Information and Audit

Bank may from time-to-time request information from Customer in order to evaluate a continuation of the ACH service to be provided by Bank hereunder and/or adjustment of any limits set. Customer agrees to provide the requested financial information immediately upon request by Bank, in the form required by Bank. Customer authorizes the Bank to investigate or reinvestigate at any time any information provided by Customer in connection with the ACH service. Upon request by Bank, Customer hereby authorizes Bank enter Customer's business premises for the purpose of ensuring that Customer is compliant with this Agreement and Customer agrees to provide information to Bank regarding Customer's operational controls, risk management practices, authentication methods, fraudulent transaction detection systems, copies of audits, staffing and the need for training and ongoing support, and information technology infrastructure. Customer hereby acknowledges and agrees that Bank shall have the right to mandate specific internal controls at Customer's location(s) and Customer shall comply with any such mandate. In addition, Customer hereby agrees to allow Bank to review available reports of independent audits performed related to information technology, the ACH service and any associated operational processes. Customer agrees that if requested by Bank, Customer will complete an assessment of Customer's operations, management, staff, systems, internal controls, training and risk management practices that will be reviewed by Bank. If Customer refuses to provide the requested financial information, or if Bank concludes, in its sole discretion, that the risk of Customer is unacceptable, or if Customer violates this Agreement or the Rules, or if Customer refuses to give Bank access to Customer's premises, Bank may terminate the Service and this Agreement according to the provisions hereof.

Third-Party Service Providers

Customer may be using special equipment, services or software provided by a third party to assist it in processing entries ("Service Provider"). Specific transmission implementation documents are required by the Bank to establish Customer processing using secure transfer protocol via a Service Provider. If Customer uses Service Provider to transmit files to Bank, Customer (a) agrees that Service Provider is acting as Customer's agent in the delivery of files to Bank, and (b) agrees to assume full responsibility and liability for any failure of Service Provider to comply with the laws of the United States, the Rules and this Agreement. Financial Institution will not be liable for any losses or additional costs incurred by Customer as a result of any error by Service Provider or a malfunction of equipment provided by Service Provider. Customer is solely responsible for maintaining compliance with the requirements of Service Provider, including obtaining any software updates. If Bank authorizes Customer to use a Service Provider, the terms and conditions governing the relationship between Customer and the Service Provider shall be governed by a separate agreement between Customer and Service Provider. All of Customer's obligations and responsibilities under this Agreement will apply to the Service Provider, and Customer's separate agreement with the Service Provider must so provide. At Bank's request, Customer will provide to Bank a true and exact copy of their agreement with the Service Provider. Notwithstanding the foregoing, Customer hereby authorizes Bank to accept any file submitted by the Service Provider even if the Service Provider has not been designated as a User in accordance with this Agreement. Customer hereby indemnifies and holds Financial Institution harmless for any losses, damages, fines, assessments, costs and expenses incurred or suffered by Bank or any other person as a result of or arising from Customer's use of Service Provider, including fines or assessments incurred under or pursuant to the Rules and attorneys' fees.

Sample Authorization Agreements

Consumer Authorization for Direct Payment via ACH

(ACH Debits)

Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of making a payment.

I (we) authorize [Company Name] ("COMPANY") to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits¹) as follows:

☐ Checking Account / ☐ Savings Account (select one) at the depository financial institution ("DEPOSITORY") named below.

Depository Name _____

Routing Number _____ Account Number _____

Amount of debit(s) or method of determining amount of debit(s) [or specify range of acceptable dollar Amounts authorized]: _____.

Date(s) and/or frequency of debit(s): _____

I (we) understand that this authorization will remain in full force and effect until I (we) notify COMPANY {insert manner of revocation, i.e., in writing, by phone, location, address, etc.} that I (we) wish to revoke this authorization. I (we) understand that COMPANY requires at least [X days/weeks] prior notice in order to cancel this authorization².

Name(s) _____
(Please Print)

Date _____ Signature(s) _____

1 The Nacha Rules do not require the consumer's express authorization to initiate Reversing Entries to correct erroneous transactions. However, Originators should consider obtaining express authorization of debits or credits to correct errors.

2 Written debit authorizations must provide that the Receiver may revoke the authorization only by notifying the Originator in the time and manner stated in the authorization. The reference to notification should be filled with a statement of the time and manner that notification must be given in order to provide company a reasonable opportunity to act on it (e.g., "In writing by mail to 100 Main Street, Anytown, NY that is received at least three (3) days prior to the proposed effective date of the termination of authorization").

Consumer Authorization for Direct Deposit via ACH

(ACH Credits)

Direct Deposit via ACH is the deposit of funds to a consumer's account for payroll, employee expense reimbursement, government benefits, tax and other refunds, and annuities and interest payments.

Check all that apply: ☐ Begin Deposit ☐ Change Information ☐ Split Among Multiple Accounts
I have provided information for each of my accounts below.

I (we) hereby authorize _____ [Company Name] _____ ("COMPANY") to electronically credit my (our) account (and, if necessary, to electronically debit my (our) account to correct erroneous credits¹). I (we) agree that ACH transactions I (we) authorize do comply with all applicable law.

Account #1

☐ Checking Account/☐ Savings Account (select one) at the depository financial institution ("DEPOSITORY") named below.

Depository Name _____

Routing Number _____ Account Number _____

Name(s) on the Account _____

Amount of credit (i.e., flat amount or percentage) _____

Date(s) and/or frequency of credit(s) _____

Account #2

☐ Checking Account/☐ Savings Account (select one) at the depository financial institution ("DEPOSITORY") named below.

Depository Name _____

Routing Number _____ Account Number _____

Name(s) on the Account _____

Amount of credit (i.e., flat amount or percentage) _____

Date(s) and/or frequency of credit(s) _____

I (we) understand that this authorization will remain in full force and effect until I (we) notify COMPANY {insert manner of revocation, i.e., in writing, by phone, location, address, etc.} that I (we) wish to revoke this authorization. I (we) understand that COMPANY requires at least [X days/weeks] prior notice in order to cancel this authorization.²

Names(s) _____

(Please Print)

Date _____ Signature(s) _____

¹ The Nacha Rules do not require the consumer's express authorization to initiate Reversing Entries to correct erroneous transactions. However, originators should consider obtaining express authorization of debits or credits to correct errors.

² Written credit authorizations must provide that the Receiver may revoke the authorization only by notifying the Originator in the time and manner stated in the authorization. The reference to notification should be filled with a statement of the time and manner that notification must be given in order to provide company a reasonable opportunity to act on it (e.g., "In writing by mail to 100 Main Street, Anytown, NY that is received at least three (3) days prior to the proposed effective date of the termination of authorization").

About Payments, Collections and Federal Tax Payments

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.

About WEB Collection

The WEB Collection service allows a company to collect funds from one or more individuals who used the Internet/wireless network to authorize the company to debit their account for purchases or services.

MANAGE ACH TEMPLATES

Creating a Template - ACH Payment or ACH Collection

1.	For ACH Payment, Click Money Movement > ACH > Make Payment For ACH Collection, Click Money Movement > ACH > Collect Money
2.	Click the Create a template link.
3.	<p>Select or fill in the Template Information options and then click Continue:</p> <p>Template name Type a name for the template (up to 20 alphanumeric characters).</p> <p>Request type If applicable, select the type of request</p> <p>Company name/ID Select the appropriate company name/ID.</p> <p>Template description A description of the transaction (up to 10 alphanumeric characters).</p> <p>Debit account OR Credit account 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>Maximum transfer amount 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 Credit/Destination Accounts options in case of ACH Payment or in the Debit/Source Accounts options in case of ACH Collection:</p> <p>ABA/TRC Type the ABA or click the ABA search link to search for an ABA/TRC.</p> <p>Account The account number.</p> <p>Account Type The type of account. For example, checking.</p> <p>Name The name of the individual/company associated with the account.</p> <p>Detail ID (Optional) The detail ID.</p> <p>Default Amount (Optional) The default amount to pay in case of ACH Payment and the amount to collect in case of ACH Collection.</p> <p>Note: <i>If the client is enabled for prenotification, the initial use of a template will be restricted by time limit delay prescribed within the Rules.</i></p>

5. Click **Save template**.

Template Confirmation Page Sample

Atlantic Union Bank

Welcome Reports Money Movement Account Services Administration

Hi, Scott | SignOff
Last Login: Dec 11, 2020, 10:53:15 AM ET

Template Confirmation

✓ The following template has been saved successfully.

[Send money using this template](#) | [Choose another template](#)

Template Information

Template Name: Scott Test
 Request Type: CCD Payment
 Company Name/ID: Test Digital One / 123456789
 Template Description: Test
 Debit Account: Checking - Checking - *9157
 Maximum Transfer Amount: \$1.00

Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
051000020	*2328	Checking	Bill Test		\$0.10

Total: Got Questions? We can help +

Creating a Template - Federal Tax Payments

1. Click **Money Movement > ACH > Make Payment**

2. Click the **Create a template** link.

3. Select or fill in the **Template Information** options and then click **Continue**:

Template name	A name for the template (up to 20 alphanumeric characters).
Request type	If applicable, select Federal Tax.
Taxpayer name/ID	Select the appropriate taxpayer name/ID.
Template description	A description of the transaction (up to 10 alphanumeric characters).
Debit account	The account from which money is deducted.
Maximum transfer amount	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.

4. Select or fill in the **Tax Payment Information** options and then click **Save template**:

ABA/TRC	Type the ABA or click the ABA search link to search for an ABA/TRC. Example: Federal Tax Payment ABA 061036000
Account Number	The account number. Example: Federal Tax Account Number 2340100
Account Type	The type of account. Example: checking.
EIN	Employer Identification Number.
Tax type	Click the Select Tax Type link and select a tax type.
Subcategory	If applicable, click the Select Subcategory link and select a subcategory.

Note: If the client is enabled for prenotification, the initial use of a template will be restricted by time limit delay prescribed within the Rules.

Template Confirmation Page Sample

The screenshot displays the Atlantic Union Bank interface. At the top, there is a navigation bar with the bank's logo and several menu items: Welcome, Reports, Money Movement, Account Services, and Administration. On the right side of the navigation bar, it shows 'Demo User' and a 'Sign Out' link, along with the last login time: 'Last Login: 2020-12-11 10:21:49'.

Below the navigation bar, the page is titled 'Template Information'. It contains the following details:

- Template Name: Test
- Request Type: Federal Tax
- Company Name/ID: MVK Inc/1381234567
- Template Description: Test
- 'Credit' Account: Tax Account - *1003
- Maximum Transfer Amount: \$1000

Below the template information, there is a section titled 'Tax Payment'. It contains a table with the following columns: ABA/TRC, Account, Account Type, Name, Detail ID (Optional), and Default Amount (Optional).

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
051000020	1328282	Checking	Test	0	\$500.00

At the bottom right of the table, there is a 'Total' row showing a value of '\$500.00'. Below the table, there is a green button that says 'Got Questions? We can help!' with a plus sign icon.

Editing a Template - ACH Payment, ACH Collection or Federal Tax Payments

1.	For ACH Payment, Click Money Movement > ACH > Make Payment For ACH Collection, Click Money Movement > ACH > Collect Money For Federal Tax Payment, Click Money Movement > ACH > Make Payment
2.	Click the link in the Template Name column for the template you want to change.
3.	Click the Edit template icon.
4.	Fill in or change the template information as needed. <i>Note: If enabled for prenotification and a new recipient is added or amended within an existing template, the system will generate a prenote for that recipient. The recipient will reflect a prenote delay status and cannot be used for monetary transaction until the delay days have passed. The prenotification functionality will not impact other recipients or use of the template.</i>
5.	Click Continue .
6.	Verify the changes as needed and then click Save changes .

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

1.	For ACH Payment, Click Money Movement > ACH > Make Payment For ACH Collection, Click Money Movement > ACH > Collect Money For Federal Tax Payment, Click Money Movement > ACH > Make Payment
2.	Click the link in the Template Name column for the template you want to copy.
3.	Click the Copy template icon.
4.	Fill in or change the template information as needed.
5.	Click Save changes .

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

1.	For ACH Payment, Click Money Movement > ACH > Make Payment For ACH Collection, Click Money Movement > ACH > Collect Money For Federal Tax Payment, Click Money Movement > ACH > Make Payment
2.	Click the link in the Template Name column for the template you want to delete.
3.	Click the Delete template icon.
4.	Verify the template information as needed.
5.	Click Delete .

Approving ACH Template Requests

1. Click **Approvals > Templates** and scroll down to ACH Templates

2. Select the templates to approve and then click **Approve**.

Approve ACH Templates Page Sample

Atlantic Union Bank

Welcome Reports Money Movement Account Services Administration

Demo User Sign Out
Last Login: 2020-12-11 10:21:49

Approve Selected

ACH Templates

Template	Request Type	Debit/Credit Account	Company Name/ID	Status	Approval Action
<input type="checkbox"/> Yearly Bonus with Approvals	PPD Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design/007619340	0 of 2	New template
<input type="checkbox"/> Monthly Bonus	PPD Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design/007619340	1 of 2	Change - pending

Approve Selected

Wire Templates

Template	Account	Recipient	Status	Approval Action Pending
<input type="checkbox"/> Wire Template 3	*4511	Construction Supply Inc.	1 of 2	Delete - pending approval
<input type="checkbox"/> Biweekly Template	*4512	Johnson Industries	1 of 2	

Got Questions? We can help! +

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

Canceling ACH Template Requests

1.	Click Approvals > Templates and scroll down to 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 icon.																																						
4.	<p>Verify the template as needed and then click Cancel Request.</p> <p><i>Template Cancellation Page Sample</i></p> <p>Verify Template Cancellation</p> <p>You have selected to cancel the following add template request. Once completed, the template request cannot be recovered.</p> <p>New Selection</p> <p>Template Information</p> <table> <tr> <td>Template Name:</td> <td>Test1</td> </tr> <tr> <td>Request Type:</td> <td>PPD Payment</td> </tr> <tr> <td>Company Name/ID:</td> <td>Test Digital One / 123456789</td> </tr> <tr> <td>Template Description:</td> <td>Testing</td> </tr> <tr> <td>Debit Account:</td> <td>8330269157 - Checking</td> </tr> <tr> <td>Maximum Transfer Amount:</td> <td>\$1.00</td> </tr> <tr> <td>Template Action Pending:</td> <td>New Template - pending approval</td> </tr> </table> <p>Credit/Destination Accounts</p> <table> <thead> <tr> <th>ABA/TRC</th> <th>Account</th> <th>Account Type</th> <th>Name</th> <th>Detail ID</th> <th>Default Amount</th> </tr> </thead> <tbody> <tr> <td>051400549</td> <td>10101012345</td> <td>Checking</td> <td>Stuart Little</td> <td>test</td> <td>\$0.00</td> </tr> <tr> <td colspan="5">Total:</td> <td>\$0.00</td> </tr> </tbody> </table> <p>Approval History Information</p> <p>Approval Status: 1 of 2 Received</p> <table> <thead> <tr> <th>Action</th> <th>User ID</th> <th>Date/Time</th> </tr> </thead> <tbody> <tr> <td>Approve Request</td> <td>TKHAN</td> <td>12/22/2020 02:04:33 PM (ET)</td> </tr> </tbody> </table> <p> <input type="button" value="Cancel Request"/> <input type="button" value="Do Not Cancel Request"/> </p>	Template Name:	Test1	Request Type:	PPD Payment	Company Name/ID:	Test Digital One / 123456789	Template Description:	Testing	Debit Account:	8330269157 - Checking	Maximum Transfer Amount:	\$1.00	Template Action Pending:	New Template - pending approval	ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount	051400549	10101012345	Checking	Stuart Little	test	\$0.00	Total:					\$0.00	Action	User ID	Date/Time	Approve Request	TKHAN	12/22/2020 02:04:33 PM (ET)
Template Name:	Test1																																						
Request Type:	PPD Payment																																						
Company Name/ID:	Test Digital One / 123456789																																						
Template Description:	Testing																																						
Debit Account:	8330269157 - Checking																																						
Maximum Transfer Amount:	\$1.00																																						
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ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount																																		
051400549	10101012345	Checking	Stuart Little	test	\$0.00																																		
Total:					\$0.00																																		
Action	User ID	Date/Time																																					
Approve Request	TKHAN	12/22/2020 02:04:33 PM (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	NACHA-formatted files: Two-digit numeric Transaction Code where the first digit is either a 2 for checking or a 3 for savings.

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

File Definition Add Confirmation Page Sample

File Definition Add Confirmation

 The following file import definition has been added successfully.

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

Description

Definition Name: jeff1
Description: testing
Request Type: PPD Payment
File Type: Delimited

Characteristics

Field Delimiter: Comma
Amount Format: Whole dollar (123)
Match Records By (optional):

Field Properties

Field Name	Position Number
ABA/TRC:	1
Account Number:	2
Account Type:	3
Account Name:	4
ID (optional):	5
Default Amount:	6

Editing a Custom ACH Payment File Definition

1.	Click Money Movement > ACH > Make Payment .
2.	Click the Maintain file import definitions link.
3.	Click the link in the Name column for the definition you want to edit.
4.	Change the Description options as needed: 4.1 Click the Edit description link. 4.2 Change the options as needed. 4.3 Click Save changes .
5.	Change the Characteristics options as needed: 5.1 Click the Edit characteristics link. 5.2 Change the options as needed. 5.3 Click Save changes .
6.	Change the Field Properties options as needed: 6.1 Click the Edit field properties link. 6.2 Change the options as needed. 6.3 Click Save changes .

Deleting a Custom ACH Payment File Definition

1.	Click Money Movement > ACH > Make Payment.
2.	Click the Maintain file import definitions link.
3.	Click the link in the Name column for the definition you want to delete.
4.	Click the Delete file import definition icon.
5.	Verify the definition as needed and then click Delete this definition .

Adding a Custom ACH Collection File Definition

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

Editing a Custom ACH Collection File Definition

1.	Click Money Movement > ACH > Collect Money .
2.	Click the Maintain file import definitions link.
3.	Click the link in the Name column for the definition you want to edit.
4.	Change the Description options as needed: 4.1 Click the Edit description link. 4.2 Change the options as needed. 4.3 Click Save changes .
5.	Change the Characteristics options as needed: 5.1 Click the Edit characteristics link. 5.2 Change the options as needed. 5.3 Click Save changes .
6.	Change the Field Properties options as needed: 6.1 Click the Edit field properties link. 6.2 Change the options as needed. 6.3 Click Save changes .

Deleting a Custom ACH Collection File Definition

1.	Click Money Movement > ACH > Collect Money .
2.	Click the Maintain file import definitions link.
3.	Click the link in the Name column for the definition you want to delete.
4.	Click the Delete file import definition icon.
5.	Verify the definition as needed and then click Delete this definition .

MAKE PAYMENTS AND COLLECTIONS

Making an ACH Payment without a Template

1.	Click Money Movement > ACH > Make Payment .														
2.	Click the Send money without a template link.														
3.	<p>Select or fill in the Template Information options and then click Continue:</p> <table> <tr> <td>Template name (optional)</td><td>If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).</td></tr> <tr> <td>Request type</td><td>If applicable, select a request type. For example, PPD Payment.</td></tr> <tr> <td>Company name/ID</td><td>Select the appropriate company name/ID.</td></tr> <tr> <td>Template description</td><td>A description of the transaction (up to 10 alphanumeric characters).</td></tr> <tr> <td>Debit account</td><td>The account from which money is deducted.</td></tr> <tr> <td>Maximum transfer amount</td><td>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.</td></tr> <tr> <td>Effective date</td><td>Type a date or click the calendar icon and select the date.</td></tr> </table>	Template name (optional)	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).	Request type	If applicable, select a request type. For example, PPD Payment.	Company name/ID	Select the appropriate company name/ID.	Template description	A description of the transaction (up to 10 alphanumeric characters).	Debit account	The account from which money is deducted.	Maximum transfer amount	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.	Effective date	Type a date or click the calendar icon and select the date.
Template name (optional)	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).														
Request type	If applicable, select a request type. For example, PPD Payment.														
Company name/ID	Select the appropriate company name/ID.														
Template description	A description of the transaction (up to 10 alphanumeric characters).														
Debit account	The account from which money is deducted.														
Maximum transfer amount	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.														
Effective date	Type a date or click the calendar icon and select the date.														
4.	Optional: Type an amount in the Control amount field to indicate the intended value for the entire request.														
5.	<p>Select or fill in the Credit/Destination Accounts options and then click Continue:</p> <table> <tr> <td>ABA/TRC</td><td>Type the ABA or click the ABA search link to search for an ABA/TRC.</td></tr> <tr> <td>Account</td><td>The account number.</td></tr> <tr> <td>Account Type</td><td>The type of account. For example, checking.</td></tr> <tr> <td>Name</td><td>The name of the individual/company associated with the account.</td></tr> <tr> <td>Detail ID (Optional)</td><td>The detail ID</td></tr> </table> <p>Note: If enabled for prenotification, clients will be unable to originate ACH transactions utilizing the Send money without a template link</p>	ABA/TRC	Type the ABA or click the ABA search link to search for an ABA/TRC.	Account	The account number.	Account Type	The type of account. For example, checking.	Name	The name of the individual/company associated with the account.	Detail ID (Optional)	The detail ID				
ABA/TRC	Type the ABA or click the ABA search link to search for an ABA/TRC.														
Account	The account number.														
Account Type	The type of account. For example, checking.														
Name	The name of the individual/company associated with the account.														
Detail ID (Optional)	The detail ID														

	<p>Amount The amount to pay.</p> <p>Additional information (Optional) 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="1"> <thead> <tr> <th>Option</th><th>Description</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>	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.				
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7.	<p>If required, type your token passcode and then click Continue.</p> <p><i>Verify Payment Page Sample</i></p> <p>The screenshot displays the Atlantic Union Bank 'Payment Confirmation' page. At the top, the bank logo and navigation links (Welcome, Reports, Money Movement, Account Services, Administration) are visible. The user is logged in as 'Hi, Scott' with a 'Sign Off' option. The page title is 'Payment Confirmation'. A green success message box states: 'The CCD Payment request below has been added to the transmit queue successfully. To send requests for processing, go to ACH Transmit - Selection. All approvals must be received before the request will be transmitted.' Below this, there is a 'New Transaction' section. Under 'Template Information', the details are: Template Name: CCD Payment, Request Type: Test Digital One / 123456789, Company Name/ID: test, Template Description: Checking - Checking - *9157, Debit Account: 12/08/2020, Effective Date: Pending Approval, and Transmit Status: Pending Approval. Under 'Credit/Destination Accounts', a table lists the account details:</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>051000020</td><td>*8282</td><td>Checking</td><td>William Manning</td><td>Test</td><td></td></tr> </tbody> </table> <p>A green button at the bottom right says 'Got Questions? We can help +'.</p>	ABA/TRC	Account	Account Type	Name	Detail ID	Amount	051000020	*8282	Checking	William Manning	Test	
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051000020	*8282	Checking	William Manning	Test									

Making an ACH Payment via Template

1.	Click Money Movement > ACH > Make Payment								
2.	<p>Select a Template Name option and then click Continue.</p> <p>If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.</p>								
3.	<p>Select or fill in the Template Information options:</p> <p>3.1 Type the Effective date or click the calendar icon and select the date.</p> <p>3.2 Optional: Type an amount in the Control amount field.</p>								
4.	<p>If requested, select a Payment instructions option:</p> <ul style="list-style-type: none"> Do not process details with amounts of \$0.00 Send details with amounts of \$0.00 as payments 								
5.	In the Amount 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 Set all amounts to field and then click Change .								
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8.	If required, type your token passcode and then click Continue .								

Making an ACH Collection without a Template

1.	Click Money Movement > ACH > Collect Money .																
2.	Click the Collect money without a template link.																
3.	<p>Select or fill in the Template Information options and then click Continue:</p> <table> <tr> <td>Template name (Optional)</td><td>If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).</td></tr> <tr> <td>Request type</td><td>If applicable, select a request type. For example, PPD Collection.</td></tr> <tr> <td>Company name/ID</td><td>Select the appropriate company name/ID.</td></tr> <tr> <td>Template description</td><td>A description of the transaction (up to 10 alphanumeric characters).</td></tr> <tr> <td>Credit account</td><td>The account to which money is deposited.</td></tr> <tr> <td>Maximum transfer amount</td><td>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.</td></tr> <tr> <td>Effective date</td><td>Type a date or click the calendar icon and select the date.</td></tr> </table>	Template name (Optional)	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).	Request type	If applicable, select a request type. For example, PPD Collection.	Company name/ID	Select the appropriate company name/ID.	Template description	A description of the transaction (up to 10 alphanumeric characters).	Credit account	The account to which money is deposited.	Maximum transfer amount	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.	Effective date	Type a date or click the calendar icon and select the date.		
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4.	Optional: Type an amount in the Control amount field to indicate the intended value for the entire request.																
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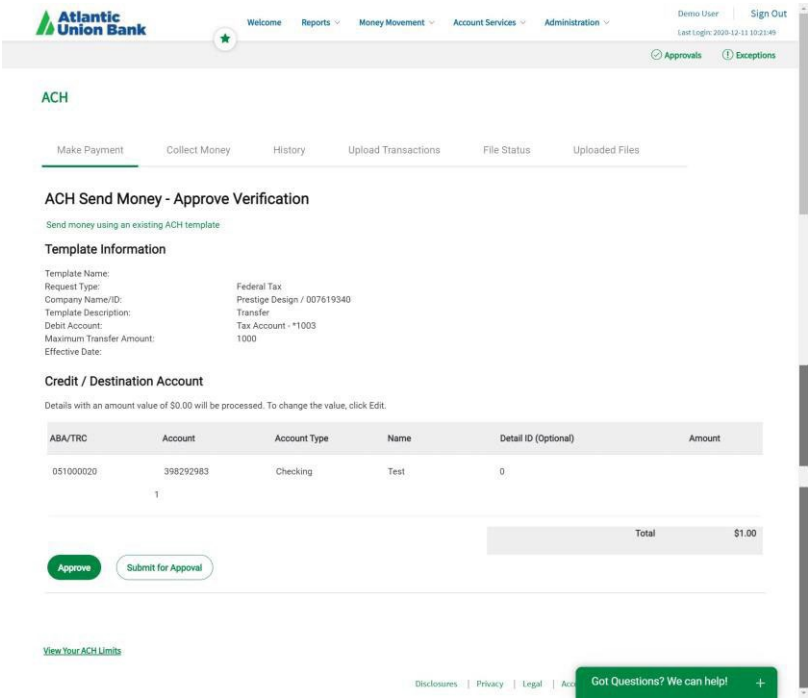
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8.	<p>If required, type your token passcode and then click Continue.</p> <p><i>Verify Collection Page Sample</i></p> <p>The screenshot displays the 'Verify Collection Page' for Atlantic Union Bank. It includes a navigation bar with links like 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The main content area shows 'Template Information' with details like 'Template Name: Cash Concentration' and 'Request Type: CCD'. Below this is a table titled 'Add Credit / Destination Accounts' with columns for ABA/TRC, Account, Account Type, Name, Detail ID, and Default Amount. The table lists several accounts with their respective details. At the bottom, there is a 'Continue' button and a 'Total: \$300.00' label.</p>								

Making an ACH Collection via Template

1.	Click Money Movement > ACH > Collect Money								
2.	<p>Select a Template Name option and then click Continue.</p> <p>If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.</p>								
3.	<p>Select or fill in the Template Information options:</p> <p>3.1 Type the Effective date or click the calendar icon and select the date.</p> <p>3.2 Optional: Type an amount in the Control amount field.</p>								
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5.	In the Amount 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 Set all amounts to field and then click Change .								
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8.	If required, type your token passcode and then click Continue .								

Making a Federal Tax Payment without a Template

1.	Click Money Movement > ACH > Make Payment
2.	Click the Send money without a template link.
3.	<p>Select or fill in the Template Information options:</p> <p>3.1 Optional: In the Template name 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 Request type option.</p> <p>3.3 Select a Taxpayer name/ID option. CHOOSE THE EIN, NOT COMPANY ID.</p> <p>3.4 In the Template description field, type a description of the transaction (up to 10 alphanumeric characters).</p> <p>3.5 Select a Debit account option.</p> <p>3.6 In the Maximum transfer amount 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 Effective date or click the calendar icon and select the date.</p>
4.	Click Continue .
5.	Optional: Type an amount in the Control amount field.
6.	<p>Select or fill in the Tax Payment Information options:</p> <p>6.1 In the ABA/TRC field, type the ABA or click the ABA search link to search for an ABA/TRC. Example: Federal Tax ABA 061036000</p> <p>6.2 In the Account Number field, type the account number. Example Federal Tax Account Number 2340100</p> <p>6.3 Select an Account Type option.</p> <p>6.4 In the EIN field, type the EIN.</p> <p>6.5 Define the Period End Date.</p> <p>6.6 If the payment is \$0.00, click the Zero Tax Due option.</p> <p>6.7 Click the Select Tax Type link and select a tax type.</p>

	<p>6.8 If applicable, click the Select Subcategory link and select a subcategory.</p> <p>6.9 If applicable, in the Amount fields, type the amount of the payment for the tax type and subcategories (if applicable).</p>								
7.	Click Continue .								
8.	<p>Verify the payment 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 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>	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.
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9.	<p>If required, type your token passcode and then click Continue.</p> <p><i>Verify Payment Page Sample</i></p>  <p>The screenshot displays the 'ACH Send Money - Approve Verification' page on the Atlantic Union Bank website. The page includes a navigation bar with links like 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. Below the navigation bar, there's a section for 'ACH' with tabs for 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. The main content area is titled 'ACH Send Money - Approve Verification' and includes a link to 'Send money using an existing ACH template'. Under 'Template Information', it lists details like Template Name, Request Type, Company Name/ID, Template Description, Debit Account, Maximum Transfer Amount, and Effective Date. Below this, the 'Credit / Destination Account' section shows a table with columns: ABA/TRC, Account, Account Type, Name, Detail ID (Optional), and Amount. The table contains one row with values: 051000020, 398292983, Checking, Test, 0, and 0. At the bottom right, there's a 'Total' of \$1.00. Two buttons are visible: 'Approve' and 'Submit for Approval'. At the very bottom, there's a footer with links for 'Disclosures', 'Privacy', 'Legal', and 'Aut', and a green button that says 'Got Questions? We can help!'.</p>								

Making a Federal Tax Payment via Template

1.	Click Money Movement > ACH > Make Payment .								
2.	Select a Template Name option and then click Continue . <i>Note: 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 Effective date or click the calendar icon and select a date.								
4.	Optional: Type an amount in the Control amount field.								
5.	Change the Tax Payment Information options as needed and then click Continue .								
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Transmit	Approve and transmit the payment								
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7.	If required, type your token passcode and then click Continue .								

Approving ACH Transactions

1.	Click Approvals > Transactions and scroll down to ACH Transactions								
2.	Select the transactions you want to approve and then click Approve .								
3.	Verify the transactions and then click one of the following options: <table> <thead> <tr> <th>Option</th><th>Description</th></tr> </thead> <tbody> <tr> <td>Approve</td><td>Approve the transactions now.</td></tr> <tr> <td>Transmit</td><td>Approve and transmit the transactions.</td></tr> <tr> <td>Approve/Transmit</td><td>Approve the transactions now. Transactions that have received all required approvals are transmitted.</td></tr> </tbody> </table>	Option	Description	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.
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Approve/Transmit	Approve the transactions now. Transactions that have received all required approvals are transmitted.								
	<i>Note: The number of approvals required and approval settings for the service determine the options available to you.</i>								
4.	If required, type your token passcode and then click Continue .								

Deleting ACH Transactions

1.	Click Approvals > Transactions and scroll down to ACH Transactions
2.	Click the link in the Account column for the transaction you want to delete.
3.	Click the Delete request icon.
4.	Verify the transaction as needed and then click Delete .

Returning ACH Transactions for Editing

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

1.	Click Approvals > Transactions and scroll down to ACH Transactions.
2.	Click the link in the Account column for the transaction you want to return.
3.	Click the Return ACH transaction for edit link.
4.	Optional: In the Edit details field, include any comments about what you want changed (up to 80 alphanumeric characters). <i>Note: 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 Return for edit .

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 Approvals > Transactions and scroll down to ACH Transactions.
2.	Click the link in the Account column for the transaction you want to edit.
3.	Click the Edit request icon.
4.	Verify the ACH transaction and then click Edit ACH transaction .
5.	Modify the transaction information as needed and then click Continue .

6.	<p>Review the ACH transaction as needed and perform one of the following actions:</p> <ul style="list-style-type: none"> • Click the submit for approval link to schedule the ACH transaction without approving. • Click Approve to approve and schedule the ACH transaction. • Click Transmit to approve and transmit the ACH transaction.
7.	<p>If your company requires token authentication for transaction approval, type your passcode and then click Continue.</p>

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 th and last day of the month	Sends the transaction on the 15 th 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 Custom is selected, a table appears next to the Send on 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 12:00:01AM ET 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

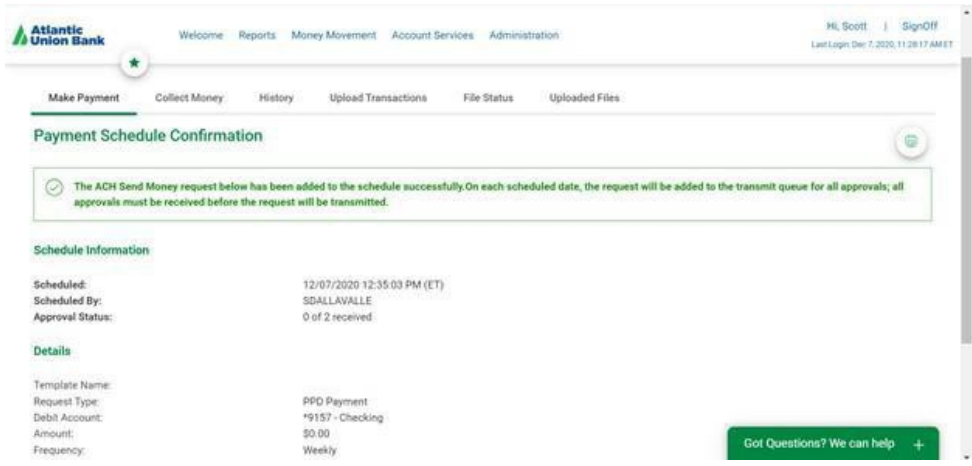
Each transaction governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

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

	<ul style="list-style-type: none"> • Use the next processing date if a scheduled request falls on a non-processing date • Use the previous processing date if a scheduled request falls on a non-processing date 						
8.	Click Continue .						
9.	<p>Verify the schedule as needed and then click one of the following options:</p> <table> <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						
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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 Continue.</p> <p><i>Verify Payment Schedule Page Sample</i></p> 						

Scheduling an ACH Collection

1.	Click Money Movement > ACH > Collect Money
2.	<p>Select a Template Name option and then click Continue.</p> <p>If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.</p>
3.	Click the Use this Template link. Click the Schedule a request with this template link.
4.	<p>Select a Frequency option:</p> <ul style="list-style-type: none"> • Weekly • Every other week • Twice a month - the 15th and last day of the month • Monthly • Monthly - last day of the month • Every three months • Every three months - last day of the month • Every six months • Every six months - last day of the month • Yearly • Custom
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7.	If applicable, select one of the Processing options :

	<ul style="list-style-type: none"> • Use the next processing date if a scheduled request falls on a non-processing date • Use the previous processing date if a scheduled request falls on a non-processing date <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 Continue .						
9.	<p>Verify the schedule as needed and then click one of the following options:</p> <table> <thead> <tr> <th>Option</th><th>Description</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>	Option	Description	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.
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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 Continue .						

Approving an ACH Transaction Schedule

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

1.	Click Approvals > Scheduled Requests
2.	Click on the Ellipsis, then Select the Edit schedule link for the schedule you want to approve.
3.	Click Continue .
4.	Verify the schedule as needed and then click Approve .
5.	If required, type your token passcode and then click Continue .

Editing an ACH Transaction Schedule

1.	Click Approvals > Scheduled Requests .						
2.	Click on the Ellipsis, then Select the Edit schedule link beside the schedule you want to edit.						
3.	Edit the schedule as needed.						
4.	Click Continue .						
5.	<p>Verify the schedule as needed and then click one of the following options:</p> <table> <thead> <tr> <th>Option</th><th>Description</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>	Option	Description	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.
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6.	If required, type your token passcode and then click Continue .						

Deleting an ACH Transaction Schedule

1.	Click Approvals > Scheduled Requests
2.	Click on the Ellipsis, then Select the Edit schedule link beside the schedule you want to delete.
3.	Verify the schedule as needed and then click Delete Schedule link.

SAVED PAYMENTS AND COLLECTIONS

Completing a Saved ACH Payment

1.	Click Money Movement > ACH > Make Payment .								
2.	Click the Complete unsubmitted requests link.								
3.	Click the link in the Debit Account column for the saved payment you want to complete.								
4.	Fill in or select any remaining payment information and then click Continue .								
5.	Verify the payment as needed and then click one of the following options: <table><tr><th>Option</th><th>Description</th></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>	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.								
6.	If required, type your token passcode and then click Continue .								

Deleting a Saved ACH Payment

1.	Click Money Movement > ACH > Make Payments
2.	Click the Complete unsubmitted requests link.
3.	Click the Delete request icon beside the payment you want to delete.
4.	Verify the payment as needed and then click Delete .

Completing a Saved ACH Collection

1.	Click Money Movement > ACH > Collect Money
2.	Click the Complete unsubmitted requests link.
3.	Click the link in the Debit Account column for the saved collection you want to complete.
4.	Fill in or select any remaining collection information and then click Continue .

5.	Verify the collection as needed and then click one of the following options:	
	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 Continue .	

Deleting a Saved ACH Collection

1.	Click Money Movement > ACH > Collect Money
2.	Click the Complete unsubmitted requests link.
3.	Click the Delete request icon beside the collection you want to delete.
4.	Verify the collection as needed and then click Delete .

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.

SEARCHING COMPLETED ACH TRANSACTIONS

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

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:

File Header	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 preceding blank)
	Must contain a Bank ABA. Atlantic Union Bank ABA 051403164 (position 4-13)
Batch Header	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).
Entry Detail Record	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).
Addenda Record	7 record is in the correct position. (position 1)
Batch Control Record	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.
File Control Record	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.

Note: 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.

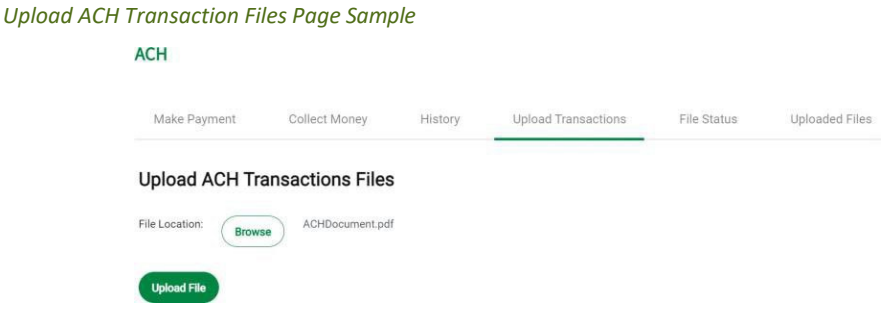
File Transmission Validation

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 Money Movement > ACH > Upload Transactions
2.	Click Browse and select the file to upload.
3.	<p>Click Upload file.</p> <p><i>Upload ACH Transaction Files Page Sample</i></p> 

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

Approving Uploaded ACH Files

1.	Click Approvals > Files						
2.	Scroll to the ACH Files section, select the files to approve, and then click Continue .						
3.	<p>Verify the file(s) as needed and then click one of the following options:</p> <table> <thead> <tr> <th>Option</th><th>Description</th></tr> </thead> <tbody> <tr> <td>Approve</td><td>Approve all transactions in the file now; more approvals are required.</td></tr> <tr> <td>Transmit</td><td>Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.</td></tr> </tbody> </table>	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.
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 .						

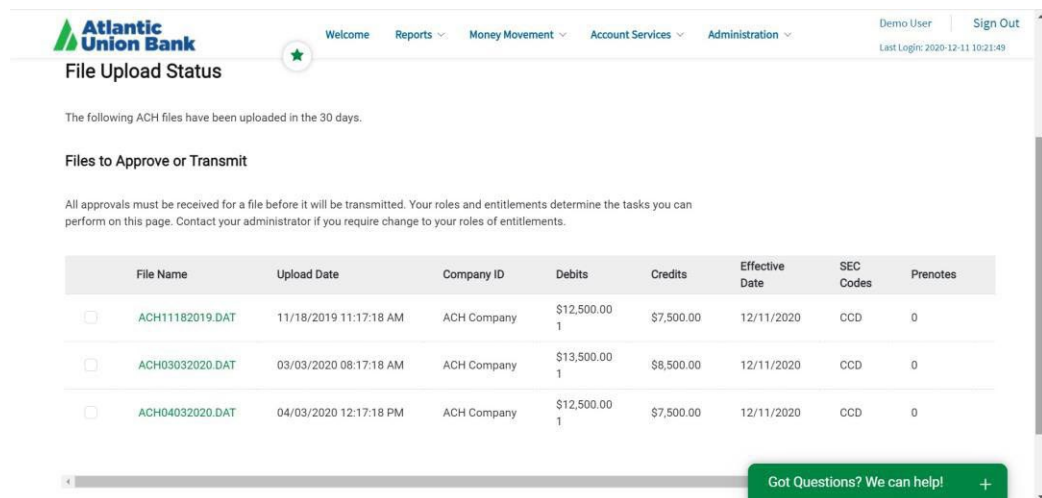
Deleting an Unapproved ACH File

1.	Click Approvals > Files and scroll to ACH Files
2.	Click the link in the File Name column for the ACH file you want to delete.
3.	Click the Delete file icon.
4.	Verify the ACH file as needed and then click Delete .

Checking the Status of ACH Files

1. Click **Money Movement > ACH > File Status**

File Upload Status / Approve Files Page Sample



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

Files to Approve or Transmit

All approvals must be received for a file before it will be transmitted. Your roles and entitlements determine the tasks you can perform on this page. Contact your administrator if you require change to your roles of entitlements.

File Name	Upload Date	Company ID	Debits	Credits	Effective Date	SEC Codes	Prenotes
<input type="checkbox"/> ACH11182019.DAT	11/18/2019 11:17:18 AM	ACH Company	\$12,500.00 1	\$7,500.00	12/11/2020	CCD	0
<input type="checkbox"/> ACH03032020.DAT	03/03/2020 08:17:18 AM	ACH Company	\$13,500.00 1	\$8,500.00	12/11/2020	CCD	0
<input type="checkbox"/> ACH04032020.DAT	04/03/2020 12:17:18 PM	ACH Company	\$12,500.00 1	\$7,500.00	12/11/2020	CCD	0

Got Questions? We can help! +

Searching Uploaded ACH Files

1.

Click **Money Movement > ACH > Uploaded Files**

2.

Select one or more **Status** options:

- Verifying
- Pending Approval
- Rejected
- Transmitted
- Confirmed

3.

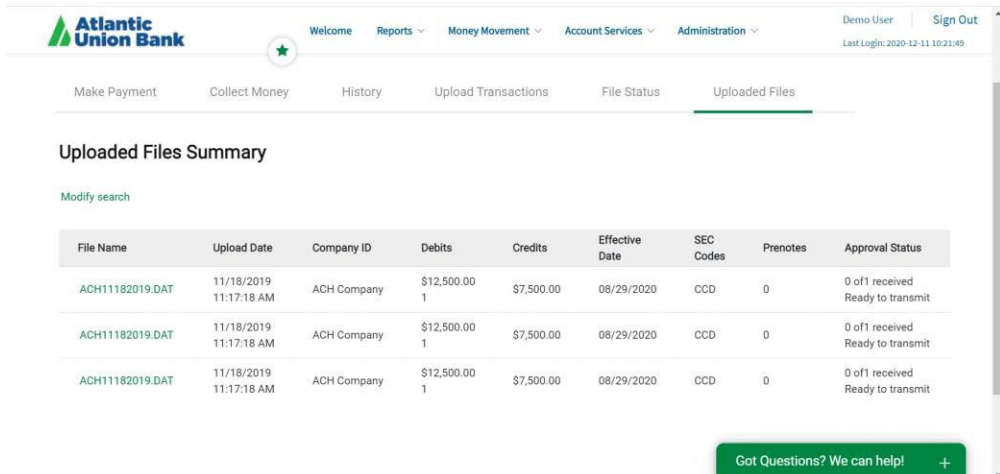
Select a **Date range** option:

- Specific date
- From/To

4.

Click **Generate report**.

Uploaded ACH Files Page Sample



The screenshot displays the 'Uploaded Files Summary' page for Atlantic Union Bank. The page includes a navigation bar with links like 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. Below the navigation bar, there are tabs for 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. The 'Uploaded Files' tab is selected. The main content area shows a table with the following data:

File Name	Upload Date	Company ID	Debits	Credits	Effective Date	SEC Codes	Prenotes	Approval Status
ACH11182019.DAT	11/18/2019 11:17:18 AM	ACH Company	\$12,500.00 1	\$7,500.00	08/29/2020	CCD	0	0 of 1 received Ready to transmit
ACH11182019.DAT	11/18/2019 11:17:18 AM	ACH Company	\$12,500.00 1	\$7,500.00	08/29/2020	CCD	0	0 of 1 received Ready to transmit
ACH11182019.DAT	11/18/2019 11:17:18 AM	ACH Company	\$12,500.00 1	\$7,500.00	08/29/2020	CCD	0	0 of 1 received Ready to transmit

At the bottom right of the page, there is a green button that says 'Got Questions? We can help!' with a plus icon.

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.