

What is different about ACH – Key changes for Sandy Spring Bank conversion

Aggregate Daily Limit - ACH enabled Online Banking profiles have an Aggregate Daily Limit that is the daily ceiling for ACH transaction origination for all accounts enabled for the profile. Aggregate Daily limits were determined by historical largest transaction or specific discussion – to change a profile Aggregate Daily ACH limit, please contact us.

Company users with Administrator rights can see the profile daily limit by following these steps: Select **Settings, Users**, Select a Role

User Roles, Transactions screen will show a tile for each service enabled

Each service tile will show the daily aggregate limit and that user's rights

Note that while shown by separate service, the limit amount is a single daily ACH aggregate limit

ACH Prefund:

- profiles will not be enabled for ACH Collection service, therefore that tile will not be present for Prefunded ACH customers.
- debit to the originating account is on Process Date which is a maximum of 2 business days prior to the Effective Date.

Originating an ACH transaction using a template, single entry or Upload a single batch Nacha File:

Note - The system will automatically assign a Process Date, which is the date the transaction will be pushed from Online Banking to the bank. Process Date will be a maximum of 2 business days prior to the Effective Date of the ACH transaction. If Process Date is the same as the Effective Date, this is a Same Day ACH and a banner will present to alert that a Same Day ACH fee applies

Treasury, Select Payments

Existing template: Select the three dots to the right of an ACH template – located on screen or Search templates using template name

Or

New Payment: Select the ACH type (Collection, Payment or Payroll), enter Origination Details at top of screen, then either Upload From File (at top, right) or enter all recipient(s) details

Originating an ACH transaction using a Nacha file that may include multiple batches or SEC code CTX with extended addenda (Pass-Thru):

Note – Please read banner explanation of Process Date at top of page. Using Pass-Thru you must assign the Process Date, which is the date the transaction will be pushed from Online Banking to the bank. If Process Date is the same as the Effective Date, this is a Same Day ACH transaction.

Treasury, ACH Pass-Thru

Select Import File, Enter Process Date (according to banner explanation at top of page)

Follow instructions on screen related to file acceptance

Approving a Drafted ACH transaction:

Select Home (or from Home page), **Select Online Activity** (from the menu at right side of screen)

Locate the Drafted transaction, Click the three dots to the right

Note: You can use the check box to select multiple transactions as one time

View ACH Return notices, Notifications of Change (NOC) or if enrolled, daily EDI Reports:

Service Center, ACH Reporting OR Treasury, Positive Pay/Account Recon/ACH Reporting

Select Launch Advanced Options

On left side menu:

Select ACH Reporting files for EDI Reports (requires implementation request) NOC or Return notices

Select Incoming ACH Originator Report for NOC or Return notices

ACH Deposit Posting:

ACH deposits, including collection originations, are subject to early availability. Any ACH deposit may be posted 1 day prior to the Effective Date – the debit party will be debited on the Effective Date.