



**Cash Management**  
**ACH Origination Guide**

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## ACH Overview

The Automated Clearing House (ACH) network is an electronic payments network used by individuals, businesses, financial institutions, and government entities. It provides a means to send and receive funds electronically, along with relevant information about the transaction. Direct Deposits and Automatic Payments are some of the most well-known ACH transactions, but the system can also be used for government tax payments, cash concentrations, and other monetary transfers.

All ACH transactions are governed by NACHA, the National Automated Clearing House Association. For more information about your rights and responsibilities as an originator of ACH transactions, please refer to your Business Online Agreement or call us at (413)775-8150.

### ***Supported ACH Transactions***

Business Online is able to manually create 6 types of ACH transactions currently:

**Corporate Collections (CCD DR)** – This type of transaction is used for any withdrawal from a business’s account at their financial institution. Examples would be a business-to-business payment, or cash concentration from one business account to another.

**Corporate Payments (CCD CR)** – This type of transaction is used to credit a business account at another financial institution. An example would be paying one of your vendors.

**Consumer Collections (PPD DR)** – This transaction debits a consumer’s account at their financial institution. An example would be a charitable contribution or membership dues.

**Consumer Payments (PPD CR)** – This transaction credits a consumer’s account. An example would be the deposit of a tax refund.

**Payroll Collections (PPD DR)** – This transaction would be used to debit an account for overpayment of payroll.

**Payroll Payments (PPD CR)** – This transaction would be for the direct deposit of an employee’s payroll.

Other types of transactions can be imported via NACHA Pass-Thru. Business Online does not support International ACH Transactions using the IAT SEC code.

### ***ACH Processing Times***


The ACH network uses a “batch” system of processing, meaning that all payments are processed at one particular time rather than throughout the day. GSB’s Business Online system allows all payments that are submitted and approved by 4:00 PM EST to be sent for processing that evening. For Same Day ACH the cutoff time is 3:25 PM EST.

# Home Page

From the home page you can quickly access your ACH Transfers to review and issue, along with being able to quickly process an ACH Transfer.

Welcome, **Melanie Johnson**  
Last log in: Feb 14, 2019

Contact Us Alerts Profile Log Out



Home Accounts Payments & Transfers Checks & Deposits Administration

Greenfield Savings Bank offices will be closed on Monday, February 18, 2019 in observance of Presidents Day.

### Alerts

Manage Alerts

You have no unread alerts.

### Accounts

Edit Accounts Print

Account Name	Available Balance	Recent
Checking 5507 *****5507	<b>\$46.68</b>	Recent
Vacation Account *****2257	<b>\$14.00</b>	Recent

Show All Accounts

### Positive Pay

Positive Pay Account Client Id	Current Day Exceptions
Checking 5507	Account has no exceptions today

### Payments & Transfers


Review (0)	Show
Issued (2)	Show

### Pay Or Transfer

- Internal Show
- ACH Show
- ACH import Show
- Wire Show
- Wire import Show
- Bill pay Show

### Quick Launch

User Guides



# Payments & Transfers

1. Click on Payments and Transfers.

The screenshot shows the Greenfield Savings Bank website. At the top, a dark teal header contains the text "Welcome, Melanie Johnson" and "Last log in: Feb 14, 2019", along with links for "Contact Us", "Alerts", "Profile", and "Log Out". Below the header is the Greenfield Savings Bank logo. A navigation bar includes "Home", "Accounts", "Payments & Transfers" (highlighted with an orange box), "Checks & Deposits", and "Administration". A light blue banner below the navigation bar states: "Greenfield Savings Bank offices will be closed on Monday, February 18, 2019 in observance of Presidents Day." The main content area is divided into several sections: "Alerts" with a "Manage Alerts" link and a message "You have no unread alerts."; "Accounts" with "Edit Accounts" and "Print" links, listing a Checking account (5507) with an available balance of \$46.68 and a Vacation Account (2257) with an available balance of \$14.00; "Positive Pay" with a table showing "Current Day Exceptions" for the Checking 5507 account, which has no exceptions today; "Payments & Transfers" with buttons for "Review (0)" and "Issued (2)"; and "Pay Or Transfer" with a list of options: Internal, ACH, ACH import, Wire, Wire import, and Bill pay, each with a "Show" dropdown. A "Quick Launch" section includes a "User Guides" link and an image of a person using a smartphone.

2. Click on ACH

The screenshot shows the "Payments & Transfers" section of the website. The navigation bar is the same as in the previous screenshot. Below the navigation bar, the "Payments & Transfers" heading is followed by four buttons: "Internal", "ACH" (highlighted with an orange box), "Wire", and "Bill Pay". Below these buttons is the heading "Create A Transfer". A horizontal line separates this heading from the text "Complete the following to transfer funds between accounts at this institution." Below this text is another horizontal line, followed by a "Template" label and a dropdown menu currently set to "Open transfer".

# ACH Transfer Activity

Activity will display once ACH is selected. You will see a list of ACH transactions. Search criteria are available on the right hand side.

## Payments & Transfers

**Internal** **ACH** **Wire** **Bill Pay**

### ACH

Activity | Templates | File import templates + New payment + New collection ⊕ Import file Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	Copy Edit Delete

Search activity

**Date**  
All activity

**Type**  
All types

**Amount**  
  
*Example: 40 or 10.00-50.00*

**Tax identification number**  
All

**Description**

**Reference number**

1. Click the **Transfer Description** to view the details.
2. Click the **Report** icon to generate a report of ACH files.
3. Click the **Copy** icon to reuse the ACH file.
4. If a file shows the **Delete** or **Edit** icons you are able to modify that file.

### To create a report:

5. Search for the ACH transactions you wish to include in the report.
6. Click the **Report** icon. You can also modify what transactions to include from here. Click the select button to do so.

## Activity report

**Summary** 5 ACH files 5 batches Select

**Type \***

- File information
- Batch information
- Transactions

**Format**

PDF (.pdf) ▼

Download report Cancel

7. Select the report type. Options are File Information, Batch Information and Transactions.
8. Select your format from the drop down. Options are PDF or CSV.
9. You can search back 4 months for these transactions.

## Change Transfer

### ACH

Activity	Templates	File import templates			<span>+ New payment</span>	<span>+ I</span>
Date ▼	Description ◊	Status ◊	Withdrawal ◊	Deposit ◊	Type ◊	Report
▼ Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	<span>Copy</span>
▼ Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	<span>Copy</span>
▼ Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	<span>Copy</span>
▼ Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	<span>Copy</span>
▼ Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	<span>Copy</span> <span>Edit</span> <span>Delete</span>

1. Select the **Edit** button.  
**NOTE:** If Edit is not available the ACH transfer is not able to be changed. You would need to submit a reversal.

ACH

import non-nacha.txt

Undo all changes

Description \* import non-nacha.txt Tax identification number Mrs J's Sweet Sh[xxxxx2222]

Effective date \* 9/28/2018 Repeat

Status Saved Type Payment (Prearranged deposit - PPD) Total withdrawal \$1.00 Total deposit \$1.00

Batch

Name 1-PPD-Mrs Js Pay Company Mrs J's Sweet Sh[xxxxx2222] Company description Mrs Js Pay

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Pay all

Pay/Hold	Account	Amount
Pay	Checking 5507	1.00

+ Add another pay from

Pay to Show Details Show Filter Total batch deposit (1 item) \$1.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay	Test Custome		211870799		Checking	1.00	No

+ Add another pay to

\* Indicates required field

Complete ACH Save for later Cancel

- 2. Complete any applicable changes to the transfer.
- 3. Click **Complete ACH** to process or **Save for later** to come back and make more changes.



# New ACH Transfer

After selecting **ACH** on the Payments & Transfers page Select **New Payment** or **New Collection** or **Import file**.

## Payments & Transfers

Internal ACH Wire Bill Pay

### ACH

Activity Templates File import templates

+ New payment + New collection + Import file Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 20, 2019	TEST Prenote	Transfer Exceeds Review: Pending Approval	0.00	0.00	Payment	Copy
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	Copy Edit Delete

Search activity

Date: All activity

Type: All types

Amount: Example: 40 or 10.00-50.00

Tax identification number: All

1. Select the **File type** from the pop up window and click continue

Disapproved 1.00 1.00 Payment Copy

**New payment**


Type \* Payroll - PPD

\* Indicates required field

Continue Cancel

**Note:** The ACH Type list only displays the ACH types for which the user has permissions.

## Mrs J's Payroll

<b>Description *</b> Mrs J's Payroll	<b>Tax identification number</b> Mrs J's Sweet Sh[xxxxx2222]	
<b>Effective date *</b> <input type="text"/>  SELECT	<input type="checkbox"/> Repeat	
<b>Type</b> Payment (Payroll - PPD)	<b>Total withdrawal</b> \$0.00	<b>Total deposit</b> \$0.00
Batch		
<b>Name</b>	<b>Company</b> [xxxxxxxxx]	<b>Company description</b> weekly pay

- In the **Description** box, type the name of the transfer. It is important to be as descriptive as possible as the **Description** is what will appear on the statement for the account holder who is receiving the transfer.

Example of Description: Xpert Landscaping Payroll

- Click the **Effective Date** calendar icon, and then select a date of the first transfer.
- Company Description** will show up on your statement. It will default to the same as the Description

## Transfer From Banner

Pay from [Show Details](#) [Show Filter](#) Total batch withdrawal (0 items) \$0.00

Pay all

Pay/Hold	Account	Amount
<input type="checkbox"/> Pay	Select an account	<input type="text"/>

[+](#) Add another pay from

- Select the offsetting account and type the amount.
- Show Details allows you to add more descriptive information

## Transfer To Banner

Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

Pay all  Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount	Prenote
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text" value="Q"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text" value="Q"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text" value="Q"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text" value="Q"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text" value="Q"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> X

[+ Add another pay to](#)

\* Indicates required field

Complete ACH Save for later Cancel

7. In the **Name** box, type the person's name receiving the transfer.
8. If applicable, in the **Identification** box, type a number reference for the individual.
9. In the **R/T Number** box, type the Routing Transit Number (click the magnifying glass icon to search for a Routing Transit Number).
10. In the **Account Number** box, type the Account Number.
11. From the **Account Type** list, select the account type.

**Note:** If the number is in the correct format but does not match a financial institution, "NA" appears. If the R/T number is not in correct format, a message appears letting you know the number is invalid.

12. In the **Amount** box, type the dollar amount of the transfer.
13. To add addenda information, click the **Show Details** button

### Important requirement for Health Plan ACH Originator's Addenda for Healthcare Payments Processing

Users will construct these free-form addenda as follows:

TRN\*1\*12345\*122298765\*999999~  
 [a] [b] [c] [d] [e]

Enter all asterisks and the closing tilde exactly as shown. In place of the tilde, a backslash (\) may be used.

- a. [TRN] Static text. Enter exactly as shown.

- b. [1] Static text. Enter exactly as shown.
- c. [12345] Unique 5-digit number between Payer and Provider, e.g., an electronic payment number. This is the equivalent to a check serial number.
- d. [1222298765] 1, followed by the Payer's 9-digit EIN/tax ID.
- e. [999999] Up to 6 alphanumeric characters of optional additional information to identify the payer

14. To add additional transactions, click the **Add another to pay** link.

15. Complete one of the following:

- To save the file for pending status and allow modifications at a later date, click **Save for later**.
- To activate the file for validation and processing, click **Complete ACH**, and then enter your fob's **one-time token password** or use the **Digital Signature** feature in DigiPass to scan the cronto image, verify the transaction, and enter the code.

**Security challenge**  
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password \*

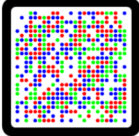
\* Indicates required field

Complete Challenge Cancel

**Security challenge**  
A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show ▾

Device nickname: Jared's Phone



RT number: 211870799

Amount: 1.00

Account:

Digital signature \*  SHOW

\* Indicates required field

Complete challenge Cancel

The Processing Status page appears.

## ACH

Activity Templates File import templates

Print Help

⚠ Test ACH 4.0 is pending client review.

### Test ACH 4.0

Reference number	6184f5caa1
Effective date	Feb 21, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)

[Save as template](#)

16. When finished viewing, click **Return to ACH Activity**. You can also use the **Save as Template** button to save this ACH information in a template for later use.

**Note:** In this example, the file was stopped at the Apply Limit Check because dual control is required with this particular Business Online user. Refer to the **Review ACH Transfer** section for instruction on how a second person approves the file.

## Prenotes

A prenote (preauthorization) is a zero dollar transaction created and sent through the ACH network to test the validity of a payor's/payee's bank account information that was provided at the time of enrollment or if subsequently changed.

All prenotes are originated 3 business days prior to sending a live dollar transaction.

1. Select the **New Payment** option button.
2. From the **ACH Type** list, select the ACH type.
3. Click **Continue**


**Note:** The ACH Type list only displays the ACH types for which the user has permissions.

## ACH

Activity Templates File import templates

Print Help

### New ACH

<b>Description *</b> <input type="text"/>	<b>Tax identification number</b> Mrs J's Sweet Sh[xxxxx2222]	
<b>Effective date *</b> <input type="text"/>  SELECT	<input type="checkbox"/> Repeat	
<b>Type</b> Payment (Payroll - PPD)	<b>Total withdrawal</b> \$0.00	<b>Total deposit</b> \$0.00
<b>Batch</b>		
<b>Name</b>	<b>Company</b> [xxxxxxxxxx]	<b>Company description</b> <input type="text"/>

4. In the **Description** box, type the name of the transfer. It is important to be as descriptive as possible as the **Description** is what will appear on the statement for the account holder who is receiving the transfer.

Example of Description: Xpert Landscaping Payroll

5. Click the **Effective Date** calendar icon, and then select a date of the first transfer.

### Pay From Banner

Pay from [Show Details](#) [Show Filter](#) Total batch withdrawal (0 items) \$0.00

Pay all

Pay/Hold	Account	Amount
<input type="checkbox"/> Pay	Select an account	<input type="text"/>

[+ Add another pay from](#)

6. Select the offsetting account and type the amount \$0.00.

## Pay To Banner

Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

Pay all

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> Prenote none <input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕

[+ Add another pay to](#)

\* Indicates required field

Complete ACH Save for later Cancel

- In the **Name** box, type the person's name receiving the transfer.
- If applicable, in the **Identification** box, type the ID number for this individual.
- In the **R/T Number** box, type the Routing Transit Number (click the binoculars icon to search for a Routing Transit Number).

**Note:** If the number is in the correct format but does not match a financial institution, "NA" appears. If the R/T number is not in correct format, a message appears letting you know the number is invalid.

- In the **Account Number** box, type the Account Number.
- From the **Account Type** list, select the account type.
- In the **Amount** box, type the dollar amount \$0.00.
- Select the **Prenote** checkbox. You can also use the **Prenote none** button. It will change from none to all.
- Click **Save for later**.

**Note:** If dual approval is required for file transfers, a second person at the company will need to approve the transfer.

## Recurring Transfers

ACH

Activity Templates File import templates

Print Help

### New ACH

Description *	Tax identification number	
<input type="text"/>	Mrs J's Sweet Sh[xxxxx2222]	
Effective date *	<input type="checkbox"/> Repeat	
<input type="text"/> SELECT		
Frequency	End date	
Daily	<input type="text"/> SELECT	
Type	Total withdrawal	Total deposit
Payment (Payroll - PPD)	\$0.00	\$0.00

When creating a recurring transfer, from the New ACH section:

1. In the **Description** box, type the name of the transfer.
2. Click the **Effective Date** calendar icon, and then select a date of the first transfer.
3. Click the **Repeat** box.
4. From the **Frequency** list, select the frequency of the transfer.
5. Click the **Recurring End Date** calendar icon, and then select an end date.

**Note:** The Recurring End Date box will only appear if a Recurring Frequency is selected.

6. Complete the transfer by following the procedures to create a new ACH transfer.

### Hold Function

ACH hold functionality provides the ability to quickly omit a transaction from processing without deleting the transaction information.

When the Hold Check box is selected for a transaction, the transaction will not be processed. This enables you to improve record and account monitoring by excluding transactions placed on hold from the debit and credit totals that are reflected for active transactions.



Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

Pay all  Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input checked="" type="checkbox"/> Hold			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No
<input type="checkbox"/> Pay			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No <input type="checkbox"/> X

Simply click on the word **Pay** and the option will change to **Hold**. The line will also grey out making the held line unable to be changed.

## New ACH Transfer Using Existing Transfer

### ACH

Activity Templates File import templates + New payment + N

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 21, 2019	Test ACH 4.0	Transfer Exceeds Review: Pending Approval	1.00	1.00	Payment	<input type="button" value="Copy"/>
Feb 20, 2019	TEST Prenote	Transfer Exceeds Review: Pending Approval	0.00	0.00	Payment	<input type="button" value="Copy"/>
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	<input type="button" value="Copy"/>
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	<input type="button" value="Copy"/>
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	<input type="button" value="Copy"/>
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	<input type="button" value="Copy"/>
Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	<input type="button" value="Copy"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>

1. From the ACH Activity tab, select **copy** on the transfer you'd like to reuse.

# ACH

## Test ACH 4.0

Undo all changes

<b>Description *</b> Test ACH 4.0	<b>Tax identification number</b> Mrs J's Sweet Sh[xxxxx2222]	
<b>Effective date *</b> 2/20/2019 <input type="button" value="SELECT"/>	<input type="checkbox"/> Repeat	
<b>Type</b> Payment (Prearranged deposit - PPD)	<b>Total withdrawal</b> \$1.00	<b>Total deposit</b> \$1.00
Batch		
<b>Name</b> 1-PPD-Test ACH 4	<b>Company</b> Mrs J's Sweet Sh[xxxxx2222]	<b>Company description</b> Test ACH 4

**Pay from**   Total batch withdrawal (1 item) \$1.00

Pay/Hold	Account	Amount
<input type="button" value="Pay"/>	Checking 5507	1.00 <input type="button" value="X"/>

**Pay to**   Total batch deposit (1 item) \$1.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input type="button" value="Pay"/>	Test Custome		211870799 <input type="button" value="Q"/>	<input type="text" value=""/>	Checking	1.00	<input type="button" value="No"/> <input type="button" value="X"/>

\* Indicates required field

2. Complete the necessary changes.
3. Click **Complete ACH**

**Note:** Once the file has been processed, it cannot be edited.

### Security challenge

A one-time password security challenge is required to complete this transaction.

[One-time password instructions](#) Show ▾

One-time password \*

\* Indicates required field


[Complete Challenge](#) [Cancel](#)

### Security challenge

A digital signature security challenge is required to complete this transaction.

[Digital signature instructions](#) Show ▾

Device nickname Jared's Phone



RT number 211870799

Amount 1.00

Account

Digital signature \*  SHOW

\* Indicates required field

[Complete challenge](#) [Cancel](#)

4. Enter your fob's one-time token password or DigiPass Digital Signature.
5. Click **Complete Challenge**

The Processing Status page appears.

**ACH**

[Activity](#) [Templates](#) [File import templates](#) [Print](#) [Help](#)

⚠ Test ACH 4.0 is pending client review.

### Test ACH 4.0

Reference number	6184f5caa1
Effective date	Feb 21, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#) [Save as template](#)

6. When finished viewing, click **Return to ACH activity** or **Save as template**.

**Note:** In this example, the file was stopped at the Apply Limit Check because dual control is required with this particular Business Online user. Refer to the **Review ACH Transfer** section for instruction on how a second person approves the file.

# Delete Transfer

## ACH

Activity Templates File import templates [+ New payment](#) [+](#)

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 21, 2019	Test ACH 4.0	Transfer Exceeds Review: Pending Approval	1.00	1.00	Payment	<a href="#">Copy</a>
Feb 20, 2019	TEST Prenote	Transfer Exceeds Review: Pending Approval	0.00	0.00	Payment	<a href="#">Copy</a>
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	<a href="#">Copy</a>
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	<a href="#">Copy</a>
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	<a href="#">Copy</a>
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	<a href="#">Copy</a>
Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	<a href="#">Copy</a> <a href="#">Edit</a> <a href="#">Delete</a>

- From the ACH activity tab, click the **Delete** button on the transfer you need to delete.

Activity Templates File import templates [Print](#) [Help](#)

### import non-nacha.txt

---

**Description**  
import non-nacha.txt

**Tax identification number**  
Mrs J's Sweet Sh[xxxxx2222]

**Effective date**  
Sep 28, 2018

Repeat

**Status**  
Saved

**Type**  
Payment (Prearranged deposit - PPD)

**Total withdrawal**  
\$1.00

**Total deposit**  
\$1.00

**Batch**

---

**Name**  
1-PPD-Mrs Js Pay

**Company**  
Mrs J's Sweet Sh[xxxxx2222]

**Company description**  
Mrs Js Pay

---

**Pay from** [Show Details](#) [Show Filter](#) **Total batch withdrawal (1 item)** \$1.00

Pay/Hold	Account	Amount
Pay	Checking 5507	1.00

---

**Pay to** [Show Details](#) [Show Filter](#) **Total batch deposit (1 item)** \$1.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Test Customer		211870799		Checking	1.00	<input checked="" type="checkbox"/> No

---

[Delete ACH](#) [Return to ACH activity](#)

## 2. Click **Delete ACH**

### ACH

Activity | Templates | File import templates Print Help

import non-nacha.txt was deleted successfully

### import non-nacha.txt

Reference number	0a3466eb40
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1
<a href="#">Return to ACH activity</a>	

## 3. Confirmation will display. Click **Return to ACH activity**.

# Reverse Transfer

### ACH

Activity | Templates | File import templates + New payment + M

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 20, 2019	TEST Prenote	Disapproved	0.00	0.00	Payment	Copy
Feb 20, 2019	Test ACH 4.0	Processed	1.00	1.00	Payment	Copy <b>Reverse</b>
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy

## 1. From the ACH Activity tab, click on the **Reverse** button.

## ACH

Activity Templates File import templates

Help

### Test ACH 4.0

Report

#### Description

Test ACH 4.0

#### Tax identification number

Mrs J's Sweet Sh[xxxxx2222]

#### Effective date

Feb 20, 2019

Repeat

#### Status

Processed

#### Type

Payment (Prearranged deposit - PPD)

#### Total withdrawal

\$1.00

#### Total deposit

\$1.00

#### Batch

Processed

#### Name

1-PPD-Test ACH 4

#### Company

Mrs J's Sweet Sh[xxxxx2222]

#### Company description

Test ACH 4

### Pay from

Show Details

Show Filter

Total batch withdrawal (1 item) \$1.00

Pay/Hold	Account	Amount
Pay	Checking 5507	1.00

### Pay to

Show Details

Show Filter

Total batch deposit (1 item) \$1.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Test Customer		211870799		Checking	1.00	<input type="checkbox"/>

Reverse none

Reverse

Yes

## Approval

#### Name

Harry Dresden

#### Date

Feb 19, 2019 11:18:08 AM

Reverse ACH

Return to ACH activity

2. Select the **Reversal** box of the transaction to reverse. Or use the **Reverse none** button to change all transactions to reverse.
3. Click **Reverse ACH**

<b>Description *</b> Test ACH 4.0_Reversal	<b>Tax identification number</b> Mrs J's Sweet Sh[xxxxx2222]	<b>Type</b> Other (Reversal)
<b>Effective date</b> Feb 20, 2019	<b>Total withdrawal</b> \$1.00	<b>Total deposit</b> \$1.00

Batch

<b>Name</b> 1-PPD-Test ACH 4	<b>Company</b> Mrs J's Sweet Sh[xxxxx2222]	<b>Company description</b> REVERSAL
---------------------------------	---	--

**Pay from** [Show Details](#) [Show Filter](#) Total batch withdrawal (1 item) \$1.00

Name	Identification	Routing transit	Account number	Account type	Amount
Test Customer		211870799	[REDACTED]	Checking	1.00

**Pay to** [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$1.00

Account	Amount
Checking 5507	1.00

[+ Add another pay to](#)

\* Indicates required field

[Complete ACH reversal](#) [Cancel](#)

- Select your **Account** to offset.
- Enter the **Amount**.
- Click **Complete ACH Reversal**.

### Security challenge

A digital signature security challenge is required to complete this transaction.

[Digital signature instructions](#) [Show](#)

Device nickname: Jared's Phone



<b>RT number</b>	211870799
<b>Amount</b>	1.00
<b>Account</b>	[REDACTED]
<b>Digital signature *</b>	<input type="text"/> SHOW

\* Indicates required field

[Complete challenge](#) [Cancel](#)

### Security challenge

A one-time password security challenge is required to complete this transaction.

[One-time password instructions](#) [Show](#)

**One-time password \***

\* Indicates required field

[Complete Challenge](#) [Cancel](#)

- Enter your fob's one-time token password of DigiPass Digital Signature and click **Complete Challenge**

Test ACH 4.0\_Reversal was processed successfully

### Test ACH 4.0\_Reversal

Reference number	9f1444fabc
Effective date	Feb 20, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)

8. Click **Return to ACH activity**

## Review ACH Transfer

You can Approve and Disapprove ACH Transfers quickly and easily right from the **Home Page**.

Home Accounts Payments & Transfers Checks & Deposits Administration

Greenfield Savings Bank offices will be closed on Monday, February 18, 2019 in observance of Presidents Day.

**Alerts** Manage Alerts

You have no unread alerts.

**Accounts** Edit Accounts Print

Vacation Account ****2257	Available Balance <b>\$14.00</b>	Recent
Checking 5507 ****5507	Available Balance <b>\$46.68</b>	Recent
Loan 0001 *****0001	Available Credit <b>\$100,000.00</b>	Recent
Loan 8888 *****8888	Available Credit <b>\$25,000.00</b>	Recent

**Positive Pay**

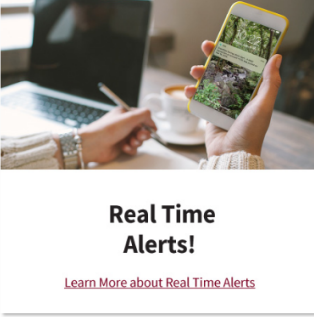
Positive Pay Account Client Id	Current Day Exceptions
Checking 5507	Account has no exceptions today

**Pay Or Transfer**

- Internal Show
- ACH Show
- ACH import Show
- Wire Show
- Wire import Show
- Bill pay Show

**Quick Launch**

User Guides



**Payments & Transfers**

Review (1) Hide

**ACH**

Description	Reason	Amount
<input type="checkbox"/> TEST Prenote	Multiple Limits	0.00



1. From the **Home Page**, locate the **Payments & Transfers** section.
2. Check the box next to the description and click **Approve** or **Disapprove**. If you need to view the transaction details continue to step 3 before selecting an option.
3. To view the transaction details, click the **Description** Link.

### ACH Transfer Review

 Print

## TEST Prenote

<b>Description</b> TEST Prenote	<b>Tax identification number</b> Mrs J's Sweet Sh[xxxxx2222]		
<b>Effective date</b> Feb 20, 2019	<input type="checkbox"/> Repeat		
<b>Status</b> Transfer Exceeds Review: Pending Approval	<b>Type</b> Payment (Prearranged deposit - PPD)	<b>Total withdrawal</b> \$0.00	<b>Total deposit</b> \$0.00
<b>Placement date</b> Feb 15, 2019 03:19:54 PM	<b>Issued by</b> Melanie Johnson		
Batch			
<b>Name</b> 1-PPD-TEST Preno	<b>Company</b> Mrs J's Sweet Sh[xxxxx2222]	<b>Company description</b> TEST Preno	

**Pay from** [Show Details](#) [Show Filter](#) Total batch withdrawal (0 items) \$0.00

Pay/Hold	Account	Amount
----------	---------	--------

**Pay to** [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$0.00

Pay/Hold	Name	Identification	Amount	Reverse
Pay	Test Customer		0.00	<input checked="" type="checkbox"/> No

<b>Routing transit</b> 211870799	<b>Account number</b> [REDACTED]	<b>Account type</b> Savings
-------------------------------------	-------------------------------------	--------------------------------

[Approve](#) [Disapprove](#) [Close](#)

4. You can **Approve** or **Disapprove** from here.
5. Check the box to the left of the transfer you want to **Approve** or **Disapprove**.

When **Approved**, you will receive the following message:

## Payments & Transfers

**Review (1)** Hide ▲

**ACH**

✔ Your ACH transfer has been approved: ×

- Test ACH 4.0

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	TEST Prenote	Multiple Limits	0.00

**Issued (2)** Show ▼

When **Disapproved**, you will receive the following message:

## Payments & Transfers

**Review (0)** Hide ▲

**ACH**

✔ Your ACH transfer has been disapproved: ×

- TEST Prenote

<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

**Issued (2)** Show ▼

## Review ACH Transfer Definitions

### Status

The status of the transfer.

Outstanding -	In Review
Approve -	Approved and will be processed.
Disapprove -	Not approved and will not be processed.

### Reviewer

The person who is responsible for reviewing the ACH transfer.

## ACH Transfer Template

### New ACH Transfer Template

#### Payments & Transfers

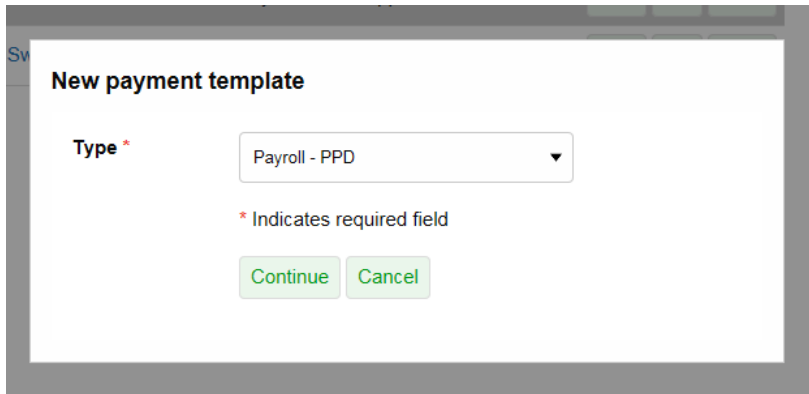
Internal ACH Wire Bill Pay

#### ACH

The screenshot shows a navigation bar with three tabs: 'Activity', 'Templates', and 'File import templates'. The 'Templates' tab is active. To the right of the tabs are two buttons: '+ New payment template' and '+ New collection template'. Below the navigation bar is a table header with columns: 'Template group', 'Template name', 'Type', and 'Status'. A 'Report' button is located to the right of the 'Status' column. A search bar labeled 'Search templates' is positioned to the right of the 'Report' button.

#### To create a new template:

1. Click the Templates.
2. Click on **New payment template** or **New collection template** option button.



3. From the **ACH Type** list, select the ACH Type.
4. Click **Continue**

## Template Group Section

ACH

Activity
Templates
File import templates

[Print](#) [Help](#)

---

### New template

**Template name \***

**Tax identification number**  
Mrs J's Sweet Sh[xxxxx2222]

**Template group**

+ New

**Type**  
Payment (Payroll - PPD)

Repeat

**From amount**

**To amount**

**Total withdrawal**  
\$0.00

**Total deposit**  
\$0.00

5. Enter a **Template Name**. This will show up on the bank statement.
6. From the **Template Group** list, select a group to link the template to.
7. To create a new group, click the **New** icon. NOTE: If this is your first template you will need to create a Template Group.

## User Access Section

**User access**     All current and future users     Specific users

Deselect all

<input type="checkbox"/> Buffy Summers	<input type="checkbox"/> Cayde Sixx	<input type="checkbox"/> Harry Dresden
<input type="checkbox"/> John Snow	<input checked="" type="checkbox"/> Melanie Johnson	<input type="checkbox"/> Shannon Manzi

8. Select the check box for all users that require access to this template.

## Pay From Section

Pay from [Show Details](#) [Show Filter](#)

Pay all

Pay/Hold	Account	Amount
Pay <input type="checkbox"/>	Select an account	

+ Add another pay from

Allow additional rows

No

- From the **Account** list, select the account nickname.
- Type the **Amount**.

## Pay To Section

Pay to [Show Details](#) [Show Filter](#)

Pay all

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
Pay <input type="checkbox"/>					Select a type	
Pay <input type="checkbox"/>					Select a type	
Pay <input type="checkbox"/>					Select a type	
Pay <input type="checkbox"/>					Select a type	
Pay <input type="checkbox"/>					Select a type	

+ Add another pay to

Allow additional rows

No

\* Indicates required field

[Save](#) [Cancel](#)

- Type information related to each transaction.

### To add additional information (Addenda Record):

- Click the **Show Details** button.
- Click **Save**.

The template appears in the Template List.

## ACH

Activity	Templates	File import templates	+ New payment template			
Template group ^	Template name ^	Type ^	Status ^	Report		
▼ Fees	Condo Fees	Collection	Approved	Send Edit Delete		
▼ Fees	Mrs Js Fees	Payment	Approved	Send Edit Delete		
▼ Payroll	Mrs J Sweet payroll	Payment	Approved	Send Edit Delete		

## Send/Edit/Delete ACH Transfer Template

### ACH

Activity	Templates	File import templates	+ New payment template			
Template group ^	Template name ^	Type ^	Status ^	Report		
▼ Fees	Condo Fees	Collection	Approved	Send Edit Delete		
▼ Fees	Mrs Js Fees	Payment	Approved	Send Edit Delete		
▼ Payroll	Mrs J Sweet payroll	Payment	Approved	Send Edit Delete		

Click the **Templates** option button.

#### To Send a Template:

1. Click the **Send** button to the right of the template to be processed.
2. Enter the effective date.
3. In the **Pay From** section enter the amount for each line item you have.
4. In the **Pay To** section enter the amount for each line item you have.
5. Click **Complete ACH**. The security challenge will appear. Once complete you will be given a confirmation.

#### To Edit a Template:

1. Click the **Edit** button to the right of the template to be edited.
2. Make the changes to the template, click save.

#### To Delete a Template:

1. Click the **Delete** button to the right of the template to be deleted.
2. Click **Delete** template.

# Import ACH Transfers

## NACHA Formatted File

### Payments & Transfers

Internal ACH Wire Bill Pay

### ACH

+ New payment + New collection ⊕ Import file Help

Activity Templates File import templates

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 20, 2019	TEST Prenote	Disapproved	0.00	0.00	Payment	Copy
Feb 20, 2019	Test ACH 4.0	Processed	1.00	1.00	Payment	Copy Reverse
Feb 20, 2019	Test ACH 4.0_Reversal	Pending Origination	1.00	1.00	Other	
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy

Search activity

**Date**  
All activity

**Type**  
All types

**Amount**  
Example: 40 or 10.00-50.00

**Tax identification number**  
All

1. Select the **Import File** button.
2. Select NACHA

### Step 1 – File Selection


3. To locate the file, click **Browse**.
4. Select the business name from the Tax identification list. If you have multiple entities you will have the option to pick one from here.
5. From the Transfer Type list, select the **Transfer Type**.
6. Click continue.

A NACHA File Import – Step 2 – Import page appears.

## Step 2 – Import

### ACH

Activity | Templates | File import templates

 Print  Help

Import file - NACHA TEST FILE - BALANCED 180924.txt

#### File summary

File withdrawal total	\$31.00
Number of withdrawals	1
File deposit total	\$31.00
Number of deposits	31
Reference number	6da472fb74

#### Batch summary (1)

[Hide](#) 

<b>Batch identification</b>	1		
<b>Effective date</b>	09/27/2018	<a href="#">Edit</a>	<span style="color: red;">❗ Invalid effective date</span>
<b>Total withdrawal</b>	\$31.00		
<b>Number of withdrawals</b>	1		
<b>Total deposit</b>	\$31.00		
<b>Number of deposits</b>	31		

[Back](#) [Complete ACH](#) [Review ACH](#) [Cancel](#)

7. If any errors appear correct the information.
8. To review or edit the transfer details, click **Review**.



ACH

**NACHA TEST FILE - BALANCED 180**

[Undo all changes](#)

**Description \***  
NACHA TEST FILE - BALANCED

**Tax identification number**  
Mrs J's Sweet Sh[xxxxx2222]

**Effective date \***  
9/27/2018   Repeat

**Status** Saved      **Type** Payment (Payroll - PPD)      **Total withdrawal** \$31.00      **Total deposit** \$31.00

Batch

**Name** 1-PPD-DIRECT DEP      **Company** GSB TEST[xxxxx9998]      **Company description** DIRECT DEP

**Pay from** [Show Details](#) [Show Filter](#) **Total batch withdrawal (1 item)** \$31.00

Pay/Hold	Account	Amount
<input type="button" value="Pay"/>	Checking 5507	31.00

[+ Add another pay from](#)

**Pay to** [Show Details](#) [Show Filter](#) **Total batch deposit (31 items)** \$31.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No
<input type="button" value="Pay"/>	CUSTOMER,	212121212	211870799	[REDACTED]	Checking	1.00	No

[More Pay to](#)

[+ Add another pay to](#)

\* Indicates required field  
[Complete ACH](#) [Save for later](#) [Cancel](#)

9. If necessary, edit fields.

10. To save the transfer, click **Save for later**, or to complete the transfer, click **Complete ACH**.

11. The Security Challenge will come up. Enter your Fob's One Time Password or DigiPass Digital Signature, click **Challenge Complete**.

**Security challenge**  
A one-time password security challenge is required to complete this transaction.

Digital signature instructions Show

Device nickname: Jared's Phone

RT number: 211870799  
Amount: 1.00  
Account: [REDACTED]  
Digital signature: [REDACTED] SHOW

\* Indicates required field

Complete Challenge Cancel

Complete challenge Cancel

The Processing Status page appears. Click **Return to ACH Activity** or **Save as template**.

Activity Templates File import templates Print Help

⚠ Test ACH 4.0 is pending client review.

### Test ACH 4.0

Reference number	6184f5caa1
Effective date	Feb 21, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#) Save as template

# Non NACHA Formatted File

ACH

Activity | Templates | File import templates Print Help

---

**Import file**

Import type  NACHA  Non-NACHA

File location

Template

Type

## Step 1 – File Selection

1. Select the **Import File** button.
2. Select **Non-NACHA**.
3. To locate the file, click **Browse**.
4. From the Template list, select Create new template.
5. Select the Type from the **Type** list.

A Non NACHA File Import – Step 2 – Template Details page appears.

## Step 2 – Template Details

ACH

Activity | Templates | File import templates Print Help

---

**Import file**

---

### New file import template

Template name \*  Tax identification number  Template group

Type  Insert decimals into amounts  Yes  No

File format  Delimited  Fixed width

Number of rows to exclude

Header  Footer

Tab  Semicolon  Comma  Space  Other

Text qualifier

- In the **Template Name** box, type the template description.
- Select a Template Group.

ACH

Activity | Templates | File import templates
Print Help

Import file

---

### New file import template

**Template name \***

**Tax identification number**

**Template group**

Payroll
+ New

**Type**

Payment (Payroll - PPD)

**Insert decimals into amounts**

Yes  No

**File format**

Delimited  Fixed width

Tab  Semicolon  Comma  Space  Other

**Number of rows to exclude**

**Header**

**Footer**

**Text qualifier**

None
▼

- Continue filling in all sections. See the definitions below to assist.

### Definitions

#### **Tax Identification Number**

Tax ID number of the account owner at the ODFI.

#### **Number of Header Rows to Exclude**

Number of header rows at the beginning of the file, excluded during file import.

#### **Number of Footer Rows to Exclude**

Number of rows at the end of the file excluded during file import.

#### **Insert Decimal into Amounts**

Determines whether or not the decimal is inserted into the amount.

#### **Delimited**

Select this option button to determine a specific character to separate values.

#### **Fixed Width**

Select this option to use a specific number of characters between values.

### File preview

(Showing rows from beginning and end of file)

Name	Amount	Account	Type	Routing
Test Customer	\$1.00	[REDACTED]	Checking	211870799
Test Customer	\$1.00	[REDACTED]	Checking	211870799
Test Customer	\$1.00	[REDACTED]	Checking	211870799

Column 1	Column 2	Column 3	Column 4	Column 5
Name *	Amount *	(Exclude Column)	(Exclude Column)	(Exclude Column)

### Mapping preview

Name	Amount	Exclude	Exclude	Exclude
Test Customer	\$1.00	[REDACTED]	Checking	211870799
Test Customer	\$1.00	[REDACTED]	Checking	211870799
Test Customer	\$1.00	[REDACTED]	Checking	211870799

### Apply additional values

Type	Value
(None)	x

[+ Add value](#)

### Offset account options

- Offset account defined in file  Select offset account

## Definitions

### File Preview

The preview of the ACH file format displays.

### Column

Select the columns within the ACH file that contains the associated value.

### Apply Additional Values to File Section

#### Type

Additional required data that is not contained in the file.

#### Value

The value of each ACH type.

## Offset Account Options Section

### Offset Account Define in File

Indicates whether the offset account is defined within the ACH file.

### Add Offset Account to File

Indicates whether the offset account is added into the import file.

#### Effective date options

Date in file  Prompt for date  Default current business date

#### User access

All current and future users  Specific users

Deselect all

---

<input type="checkbox"/> Buffy Summers	<input type="checkbox"/> Cayde Sixx	<input checked="" type="checkbox"/> Harry Dresden
<input type="checkbox"/> John Snow	<input checked="" type="checkbox"/> Melanie Johnson	<input type="checkbox"/> Shannon Manzi

## Effective Date Option Section

### Date in File

Indicates whether the effective date is defined within the ACH file.

### Prompt For Date

Indicates whether the ACH user is prompted for the effective date during the file import process.

### Default Current Business Date

Indicates whether the current business date is added into the file during the import process.

### User Access

Select what users or future users can view this.

9. Click **Continue**

A Non NACHA File Import – Import page appears.


## ACH

Activity | Templates | File import templates

[Print](#) [Help](#)

### New file import template

#### Import File - Mrs J's Payroll

Template	Mrs J's Payroll
Type	Payment (Payroll - PPD)
Name	Data Contained In File
Amount	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Transaction code	Checking credit (22)
Offset Account	Checking 5507
Effective Date	02/22/2019  SELECT

[Back](#) [Continue](#) [Cancel](#)

## Definitions

### Template

The name of the import file.

### ACH Type

The name of the ACH type.

### Effective Date

If the date was not in the file select your effective date.

The file summary displays

## ACH

Activity | Templates | File import templates

[Print](#) [Help](#)

### Import file - import non-nacha.csv

#### File summary

File withdrawal total	\$3.00
Number of withdrawals	1
File deposit total	\$3.00
Number of deposits	3
Reference number	ea54653bc4

#### Batch summary (1)

[Show](#) 

[Back](#) [Complete ACH](#) [Review ACH](#) [Cancel](#)

- Click **Complete ACH** or **Review ACH**.
- Enter your one-time token password or DigiPass Digital Signature and click **Complete Challenge**

The left screenshot shows a 'Security challenge' screen with the following elements:

- Title: Security challenge
- Message: A one-time password security challenge is required to complete this transaction.
- Field: One-time password instructions (with a 'Show' dropdown)
- Field: One-time password \* (with an asterisk indicating a required field)
- Buttons: Complete Challenge, Cancel

The right screenshot shows a 'Security challenge' screen with the following elements:

- Title: Security challenge
- Message: A digital signature security challenge is required to complete this transaction.
- Field: Digital signature instructions (with a 'Show' dropdown)
- Field: Device nickname (Jared's Phone)
- Image: A square image of a digital signature device (DigiPass) displaying a colorful grid pattern.
- Fields: RT number (211870799), Amount (1.00), Account (blacked out), Digital signature \* (with an asterisk indicating a required field)
- Buttons: Complete challenge, Cancel

- The confirmation will appear.

ACH

Activity Templates File import templates Print Help

⚠ Test ACH 4.0 is pending client review.

### Test ACH 4.0

Reference number	6184f5caa1
Effective date	Feb 21, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#) [Save as template](#)

- When finished viewing, click **Return to ACH Activity**. You can also use the **Save as Template** button to save this ACH information in a template for later use.

**Note:** In this example, the file was stopped at the Apply Limit Check because dual control is required with this particular Business Online user. Refer to the **Review ACH Transfer** section for instruction on how a second person approves the file.



## ACH Transfer from the Home Page

You can import a file for processing from the Home page.

Once a *single item* template has been created, you can process one-off ACH Transfers right from the home page.

The screenshot shows the Greenfield Savings Bank Home page. At the top, there is a navigation bar with the user's name 'Welcome, Melanie Johnson', the last login time 'Last log in: Feb 19, 2019', and links for 'Contact Us', 'Alerts', 'Profile', and 'Log Out'. Below this is the Greenfield Savings Bank logo. A secondary navigation bar contains 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. The main content area is divided into three sections: 'Alerts' (with a 'Manage Alerts' link and a message 'You have no unread alerts.'), 'Accounts' (with 'Edit Accounts' and 'Print' links, and a table of accounts), and 'Pay Or Transfer' (with a dropdown menu). The 'Pay Or Transfer' menu is open, showing options: 'Internal', 'ACH', 'ACH import', 'Wire', 'Wire import', and 'Bill pay', each with a 'Show' link and a dropdown arrow.

Account Name	Account ID	Available Balance	Recent
Checking 5507	*****5507	\$46.68	Recent
Vacation Account	*****2257	\$14.00	Recent

1. From the Home page, under **Pay & Transfer**, click the **ACH** to send a single item template or **ACH Import** to import a file.
2. Continue following the prompts until the file is processed successfully.

## ACH Transfer Status Descriptions

### Canceled

An ACH transfer transaction was canceled by the User before completion.

### Disapproved

A Reviewer for an ACH transfer transaction denied the transfer.

### Extract in process

The ACH transfer transaction was successfully submitted by the User and the ACH origination batch file is processing.

### File not originated

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent.

**File not originated: Account Balance Verification Completed with Errors**

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the account balance verification was completed with errors.

**File not originated: Account Balance Verification Completed with Warnings**

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the account balance verification was completed with warnings.

**File not originated: Account Balance Verification Failed**

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the account balance verification failed.

**File not originated: Duplicate Check Completed with Errors**

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the duplicate check verification process completed with errors.

**File not originated: Duplicate Check Completed with Warnings**

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the duplicate check verification process completed with warnings.

**File not originated: Duplicate Check Failed**

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the duplicate check verification process failed.

**File not originated: Exceeded Limit**

One of the following limits has been exceeded and the ACH transfer transaction has been stopped:

- Exceeded Batch Limit
- Exceeded Daily Limit
- Exceeded Daily Settlement Limit
- Exceeded File Limit
- Exceeded Monthly Limit
- Exceeded Number of Files per Day Allowed
- Exceeded Standards Entry Class Limit
- Exceeded Transaction Limit
- Exceeded Weekly Limit

**File not originated: Filter Check Failed**

The ACH transfer transaction was successfully submitted by the User, but the incoming ACH file failed during debit filter processing.

**Partial Origination**

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not completely processed.

**Pending Origination**

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file is pending and has not been processed.

**Processed**

The ACH transfer transaction has been successfully submitted by the User and sent in an ACH origination batch file.

**Processing Resumed**

The ACH transfer transaction was initially stopped, but then started again by the User.

**Recurring Entry**

The ACH transfer transaction is not currently pending or processed, but it is scheduled to occur again.

**Resubmit Required: System was Unavailable**

A corporate client is attempting an ACH Transfer Inquiry, ACH Transfer Change, New ACH Transfer Using Existing Transfer, or Delete ACH Transfer, but ACH Manager or a related program is unresponsive.

**Return File not originated: Return Filter Failed**

The ACH transfer transaction was successfully submitted by the User, but the incoming ACH file failed during return filter processing.

**Saved**

The ACH transfer transaction has been saved by the User and may be selected for ACH transfer transaction validation and submission in the future.

**Suspended**

The ACH transfer transaction was initiated, but temporarily stopped.

**Transfer Exceeds Review: Pending Approval**

One of the following thresholds has been exceeded and the ACH transfer transaction must be approved by a Reviewer before it can be processed:

- Batch Review Threshold
- Daily Review Threshold
- Daily Settlement Review Threshold
- File Review Threshold
- Monthly Review Threshold
- Number of Files per Day Allowed
- Transaction review Threshold
- Weekly Review Threshold

**Transfer has been canceled**

An ACH transfer transaction was canceled by the User before completion.

**Transfer has been suspended**

The ACH transfer transaction was initiated, but temporarily stopped.

**Transfer Processed**

The ACH transfer transaction has been successfully submitted by the User and sent in an ACH origination batch file.

**Transfer Processing**

The ACH transfer transaction has been successfully submitted by the User and will be sent in an ACH origination batch file.

**User Deleted**

The ACH transfer transaction was initiated, but later it was deleted by the User.

**User Suspended**

The ACH transfer transaction was initiated, but later it was modified by the User.

**Workflow was down**

The system was unavailable when the ACH transfer transaction was attempted.

## Support

Email or call our Cash Management Group at Greenfield Savings Bank with any questions at [businessonline@greenfieldsavings.com](mailto:businessonline@greenfieldsavings.com) or 413-775-8150.

Support is available during normal business hours.