<u>ACH Instructions</u>

Step 1: Building a Company

*Before you upload or build any ACH batches, you much first have a company tied to your user. If you already have a company, this step will not be necessary. A separate document (Company Management) is available upon request.

Step 2: Building Participants

*Any change made to a participant will be applied to that participant in all batches they exist in. This ranges from updating information to deleting a participant or a participant account.

*Participants are not required to build batches, but it can be a very handy tool if you are going to be using the same detail records in many batches.

Shown below are screen shots on how to create a Participant in online banking:
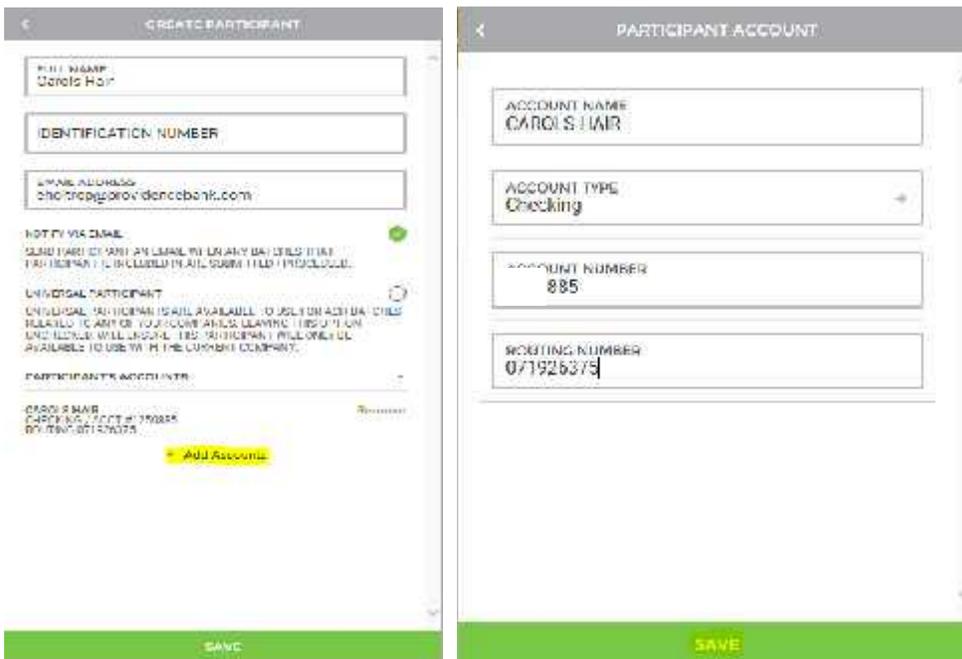
Select Company Management
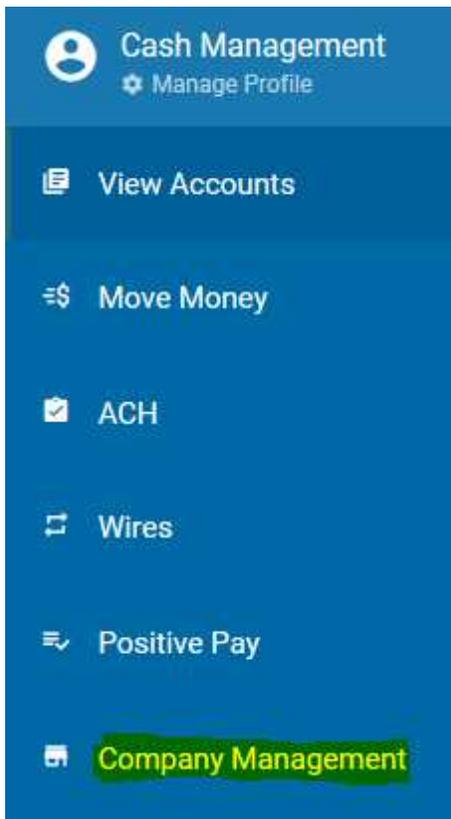
Select the company to add a Participant to.

* To edit or delete an existing participant click the three bar menu/edit icon

To create a new participant, enter participant information and then scroll down to add an account to the participant.

Account(s) can be added by clicking the + Add Accounts button.

The Participant Account screen will be displayed. Enter values for all fields and then click the save button to add it to the participant.
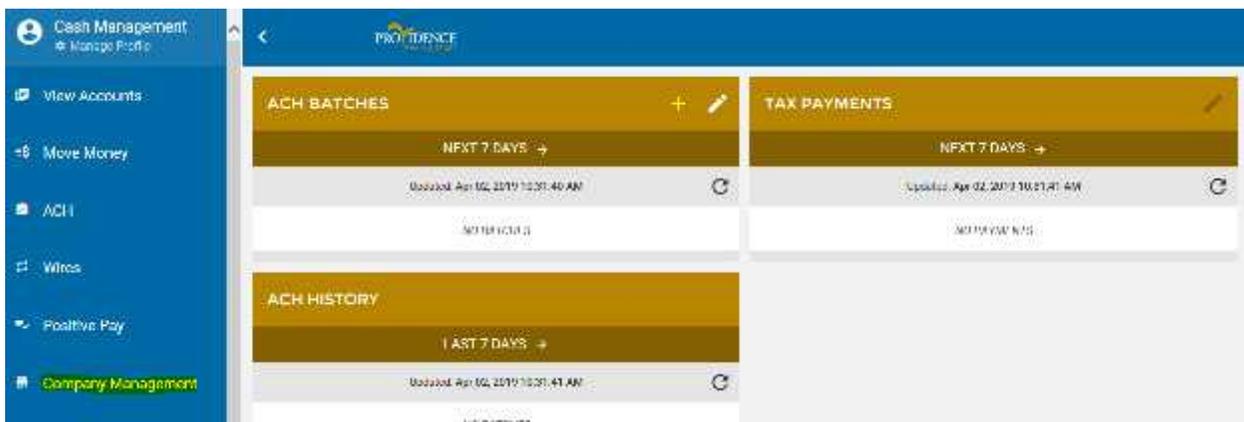
Once all desired information and fields have been added, click Save to add the participant to the company.

The new participant will be displayed on the Company Participants screen

Step 3: Building and ACH Batch / Create Manual Batch

To begin creating a new ACH batch, you can either click on the "ACH" menu item within the menu on the left side of the screen, or by clicking on the ACH batches section of the Overview on the landing page. Select "+" to begin

A pop up appears asking what type of ACH Batch you want to build. Shown below is how to create a Manual Batch.

Once all required fields have been filled out, you can click "Add Recipients" at the bottom of the screen to proceed to the next step.

The next step in creating a new ACH batch is adding recipients (also known as detail records) to the batch. There are two ways to accomplish this. The first way includes the "+ Add Detail Record(s)" option, which allows the manual addition of new participants. The second way includes the "+ Add Participant(s)" option, which allows you to select from a list of participants that have been built under a company.

Selecting the "+ Add Detail Record(s)" option will take you to a screen where individual recipients (also known as detail records) can be added to the batch. Here you will enter all the recipient's information, including:

CREATE NEW DETAIL RECORD

FULL NAME
Mickey Mouse

IDENTIFICATION NUMBER
3
THIS IS AN IDENTIFYING NUMBER BY WHICH THE RECEIVER IS KNOWN
TO THE ORIGINATOR

AMOUNT
$50

Transaction Type: **Credit** Debit

Prenote ◯
SELECTING THIS OPTION WILL ISSUE A TEST TRANSACTION TO
THE RECEIVING FINANCIAL INSTITUTION TO ENSURE VALIDITY OF
THE ACCOUNT INFORMATION FOR THIS DETAIL RECORD.

ROUTING NUMBER
071926375

ACCOUNT NUMBER

ACCOUNT TYPE
Checking

PAYMENT RELATED INFORMATION
Payroll
INCLUDES ADDENDA RECORD INFORMATION, WHICH IS USED TO
PROVIDE THE PAYMENT RECEIVER WITH REMITTANCE DATA
ASSOCIATED WITH THE TRANSACTION

NOTIFY VIA EMAIL
Mickey@Mouse.com
ENTER AN EMAIL ADDRESS, FOR RECIPIENT TO BE NOTIFIED OF ACH
BATCH PROCESSING.

SAVE & ADD ANOTHER

SAVE

Once these fields have been filled out for the detail record, you can click the "Save & Add Another" option, near the bottom of the screen, if you would like to manually add more detail records. If you are finished adding detail records you can click the "Save" option at the bottom of the screen. Once this is done, you will be taken back to the "Add Recipients" page of the ACH batch wizard. If you are ready to schedule the batch, you can click "Schedule Batch" at the bottom of the screen, taking you to the schedule screen.

Selecting the "+ Add Participant(s)" option will take you to a screen where all participants built under this company are listed and can be selected for addition to the batch. All details associated with the participant will automatically be moved into the batch upon selection.

Shown below is how to Add a Participant in the existing batch:
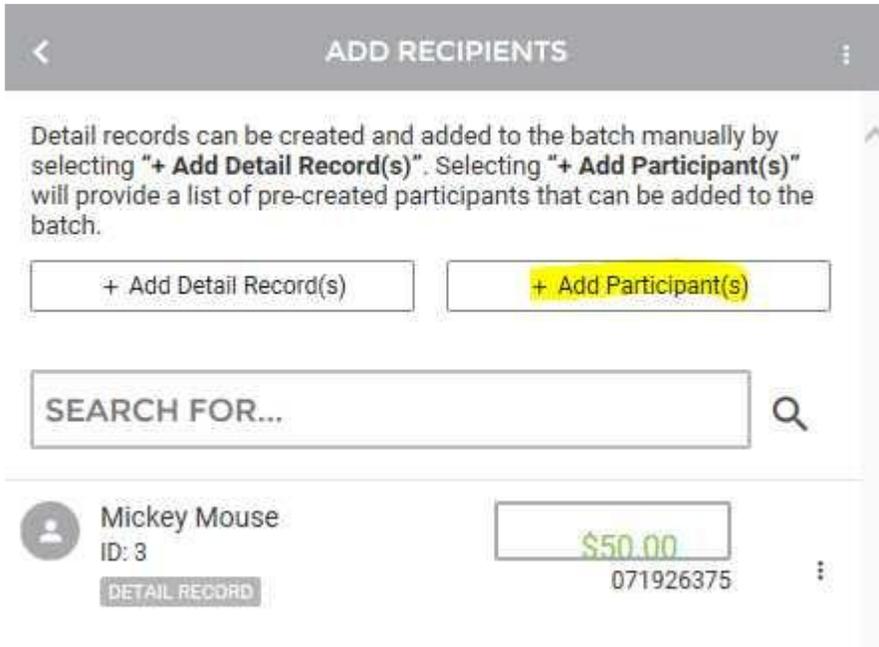
If you do not see the participant you are looking for, you can also create new participants from this screen and include them in the current batch. To accomplish this, click the "+ Create New Participant & Add to Batch" button.

Selecting the "+ Create New Participant & Add to Batch" option will take you to the Add New Participant Screen. In this case, the Participant is already there so select the Participant and Add Selected Participant.
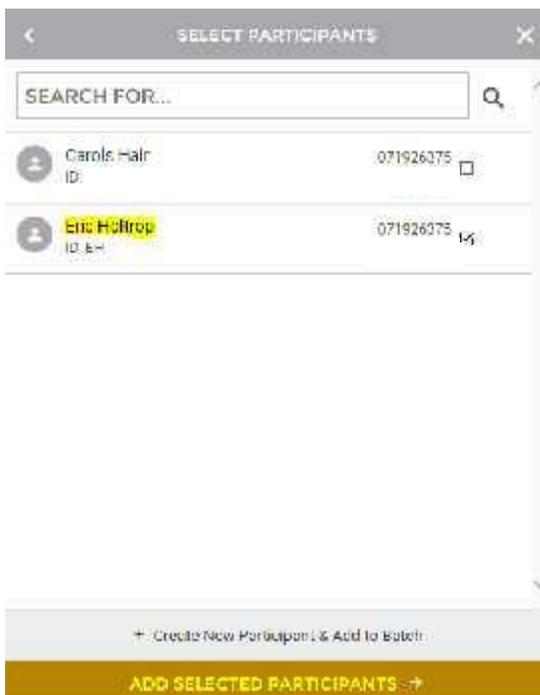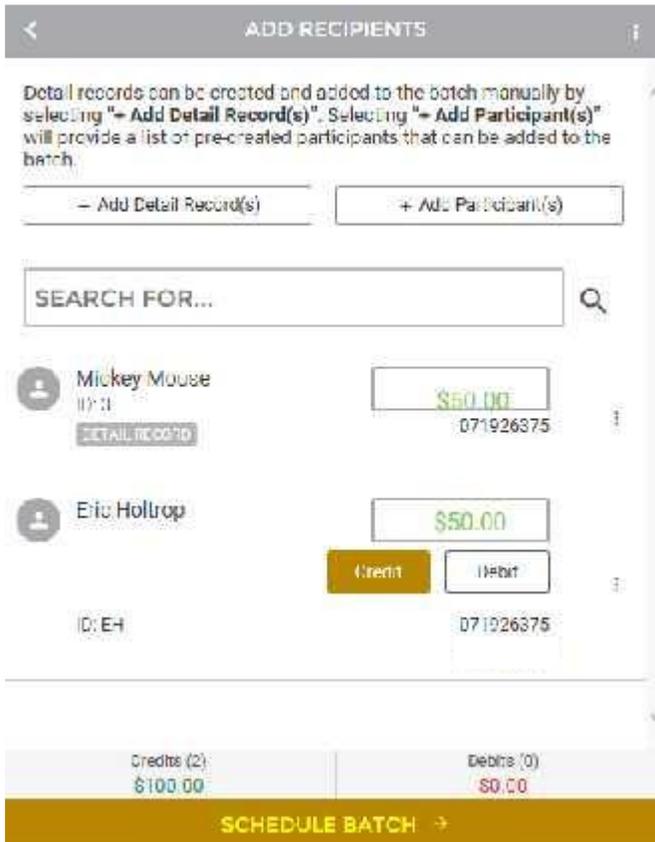
You will be directed back to the Add Recipients screen where the selected participants will be displayed.

You will need to add an amount and designate the type of transaction for each participant on the Add Recipients screen.

Add the payment information into the Participant payment box

Once all detail records and or participants have been added to the ACH batch and you are ready to submit the batch, you can click the "Schedule Batch" option at the bottom of the screen. This will take you to the next screen where you can schedule the batch, determining whether you would like it to be a one-time batch or a recurring batch. On this screen you can also select the effective date and whether you would like the batch to be paid before or after a holiday or weekend if the effective date falls on one of these days. When finished, you can click on the "Review Batch" button at the bottom of the screen, which will take you to the review screen for the ACH batch.

Below is an example of a One-Iime payment:

Below is an example of a reoccurring payment:

SCHEDULE BATCH

Is this a One-Time or Recurring batch?

SCHEDULE TYPE
Recurring →

When should it occur?

EFFECTIVE DATE
4/5/19 →

How often should it occur?

OCCURRENCE
Monthly →

END DATE
12/31/20 →

After Holiday ○

Payments that fall on a holiday or weekend will be paid the next available business day

REVIEW BATCH →

If all information contained within the review screen looks accurate, you can select to "Submit and Approve" (if you have access to approve your own batches), or to "Submit to Approver" if you require secondary approval before bank processing can occur.

REVIEW BATCH

STATUS	NEW
BATCH NAME	Batch Example
OFFSETTING ACCOUNT	Checking *****885
ENTRY DESCRIPTION	NewUITest
COMPANY NAME	Carols Hair
DISCRETIONARY DATA	New System
ENTRY CLASS	Prearranged Payment & Deposit (PPD)

RECIPIENTS

DETAIL RECORD	Mickey Mouse / $50.00
PARTICIPANT	Eric Holtrop / $50.00

SCHEDULING

SCHEDULE TYPE	Recurring
EFFECTIVE DATE	4/5/19
OCCURRENCE	Monthly
END DATE	12/31/20
HOLIDAY	Before

TOTALS

CREDITS (2)	$100.00
DEBITS (0)	$0.00

APPROVE AND SUBMIT

Providence Bank & Trust utilizes Out of Bank Authentication (OOBA) as a security measure against fraud. This is to ensure the user originating an ACH Batch is indeed the true approved user. After selecting "Approve and Submit" the user will be required to verify via the Duo, Text, or Phone call devise they have previously setup. Below are the screen shots showing this process:

Upon finishing the process, you will see a success message, letting you know that the ACH was created properly.

If you need to edit or delete the pending batch, select the 3 dot menu bar to do so.

Note: In the new user interface, ACH batches are saved as they are being created. If for some reason your session ends abruptly, or you decide to leave your device and your session times out, you can rest assured that the batch will be in a "Saved for Later" status on the ACH batch approval screen and on the Overview on the landing page of digital banking. In addition, at any point you would like to save a batch for later, you can click on the 3 dots in the top right portion of the ACH screen and select "Save for Later". Saving an ACH batch this way, will ensure that the batch information is saved, but is not submitted to an approver or to the bank until you are ready to do so.

Step 3: Building an ACH Batch / Create Manual Batch

To begin creating a new ACH batch, you can either click on the "ACH" menu item within the menu on the left side of the screen, or by clicking on the ACH batches section of the Overview on the landing page. Select "+" to begin
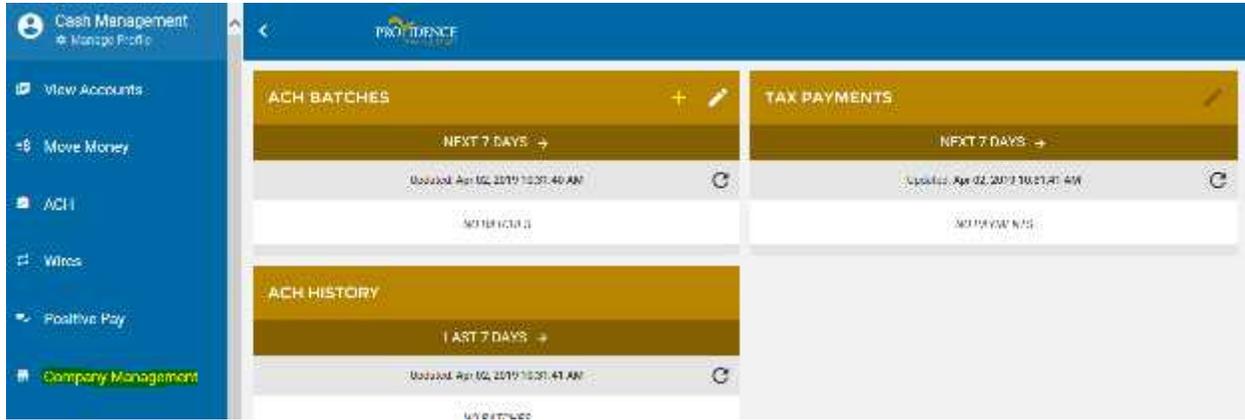
This will take you to a screen displaying all Scheduled ACH Batches, Tax Payments, and ACH History. To start the ACH File Upload process, you will need to click the "+" button near the top of page. This will enable the ACH batch wizard, guiding you through various workflows including: manually creating a new batch, using a previously created batch template, uploading an ACH file, or template management. Clicking on the button labeled "Upload a File" will take you through the ACH file upload wizard.
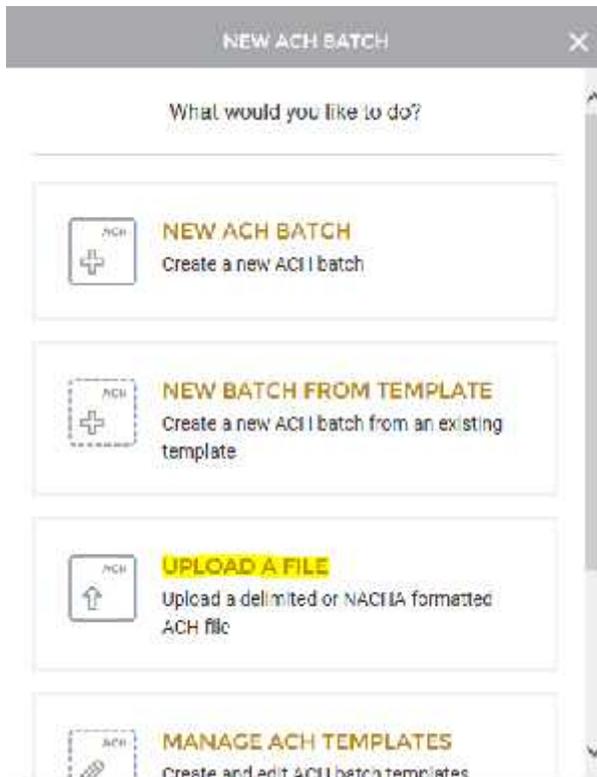
The first step is to select the ACH file you wish to upload. The system is able to determine if you are uploading a NACHA formatted file, or a delimited file.
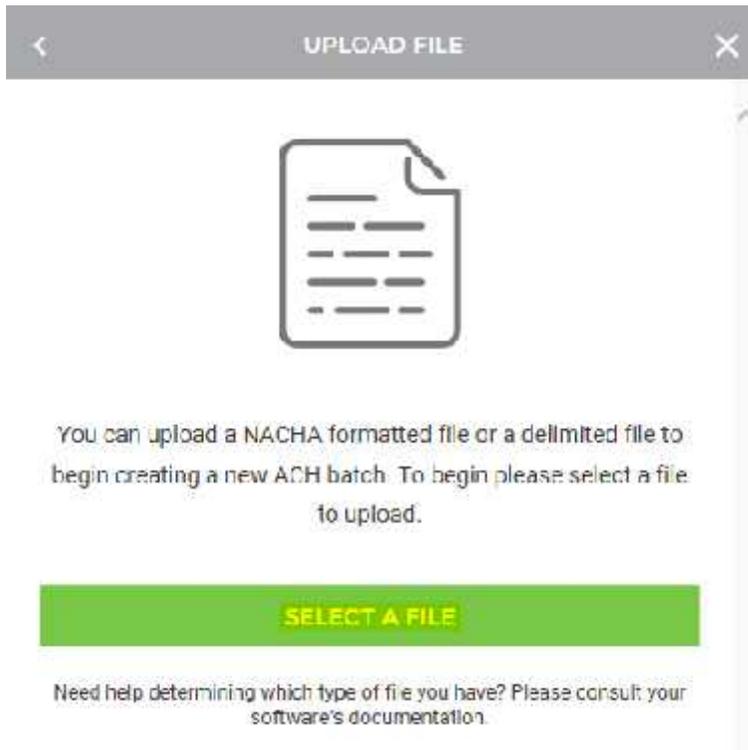
Go to your computer and select the appropriate file:
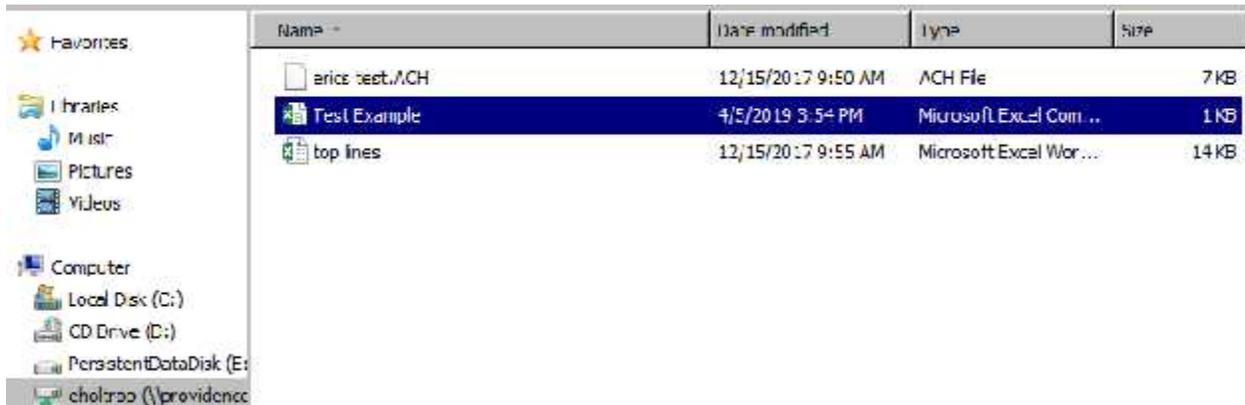
If uploading a NACHA formatted file, you will be taken to a review screen where you can select which batches to include in the upload. Here you will also be required to select the Company and Offsetting Account to be used with this file. Once the process has been finalized, you will receive a confirmation message showing the batches were successfully uploaded.

If uploading a Comma Separated Delimited File, you will be taken to a screen where you can select which layout template you will like to use, or you can manually build a layout to use.

You can upload a NACHA formatted file or a delimited file to begin creating a new ACH batch. To begin please select a file to upload.

Test Example.csv (0kb)
Detected Format: Delimiter Separated

Upload a different file...

NEXT →

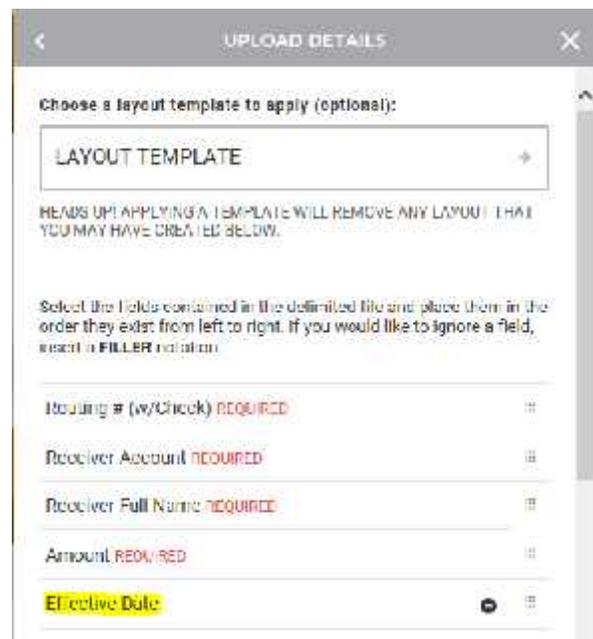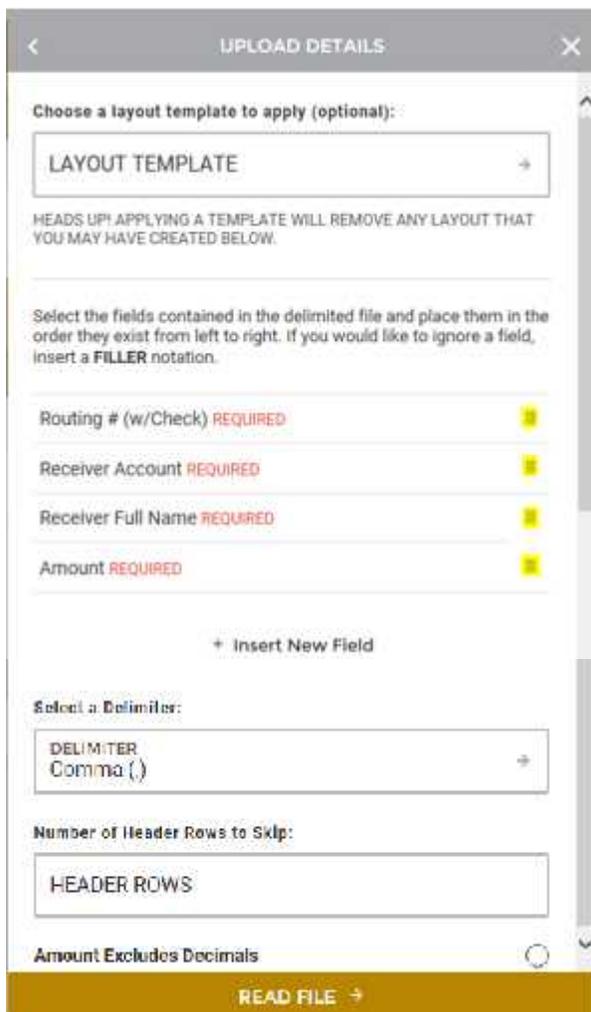| ▲	A	B	C	D	E
1	71926375	123456789	Eric Holtrop	50	6/30/2019
2	71926375	987654321	Mickey Mouse	50	6/30/2019
3	71926375		Donald Duck	100	6/30/2019

After uploading the file, you are taking to a screen to format the file and upload the details.
*If it is a Debit File the Transaction Type (D/C) is not required. If it is a Credit File the CSV file needs to have a "C" in the credit rows.

UPLOAD DETAILS

Choose a layout template to apply (optional):

LAYOUT TEMPLATE →

HEADS UP! APPLYING A TEMPLATE WILL REMOVE ANY LAYOUT THAT YOU MAY HAVE CREATED BELOW.

Select the fields contained in the delimited file and place them in the order they exist from left to right. If you would like to ignore a field, insert a FILLER notation.

Routing # (w/Check) REQUIRED

Receiver Account REQUIRED

Receiver Full Name REQUIRED

Amount REQUIRED

+ Insert New Field

Select a Delimiter:

DELIMITER
Comma (,) →

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals ○

READ FILE →

UPLOAD DETAILS

Choose a layout template to apply (optional):

LAYOUT TEMPLATE →

HEADS UP! APPLYING A TEMPLATE WILL REMOVE ANY LAYOUT THAT YOU MAY HAVE CREATED BELOW.

Select the fields contained in the delimited file and place them in the order they exist from left to right. If you would like to ignore a field, insert a FILLER notation.

Routing # (w/Check) REQUIRED

Receiver Account REQUIRED

Receiver Full Name REQUIRED

Amount REQUIRED

Effective Date ⊖

Click and drag the fields based on the order of the Delimited File. The four required fields are shown above and included in the Test Example. Click "Insert New Field" if you need to add additional column information.

When the fields are formatted, Select "Read File".

After the file is read, you need to select the correct company and offsetting account:
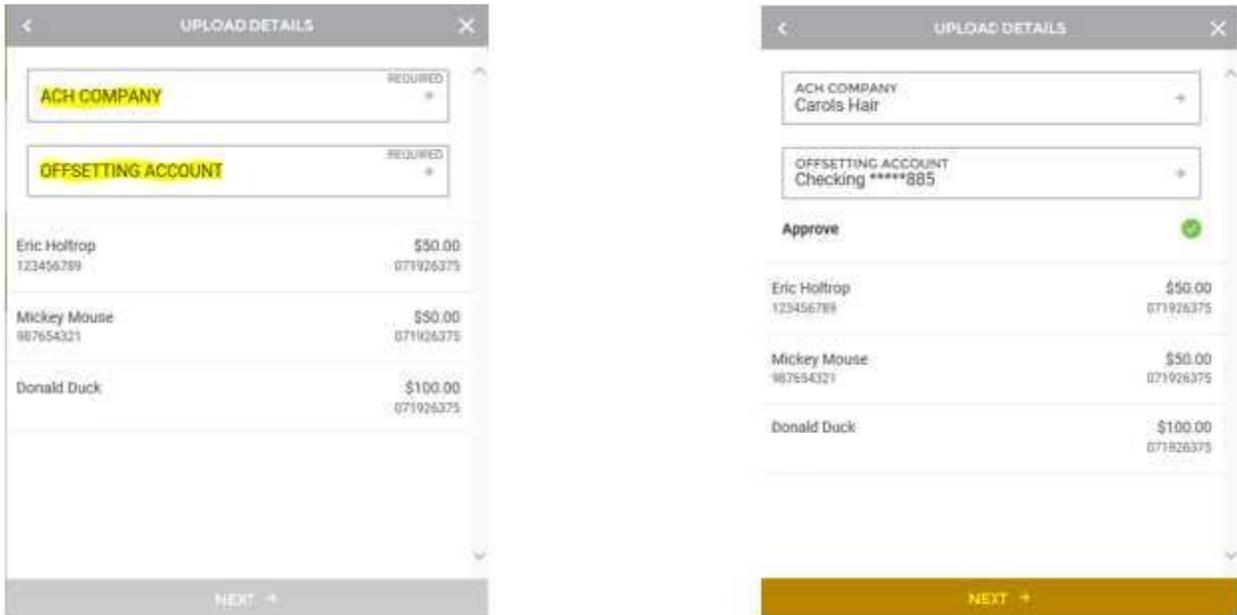
Once fields are set as desired, click "Next" to continue the upload process and move to the Review File Upload screen. The "Review File Upload" screen displays the File Name, ACH Company, Offsetting Account, Total Credits, Total Debits, and all Recipients (Name, Account, Amount).

Review the information and click the "Submit File" button to submit.

Providence Bank & Trust utilizes Out of Bank Authentication (OOBA) as a security measure against fraud. This is to ensure the user originating an ACH Batch is indeed the true approved user. After selecting "Approve and Submit" the user will be required to verify via the Duo, Text, or Phone call devise they have previously setup. Below are the screen shots showing this process:
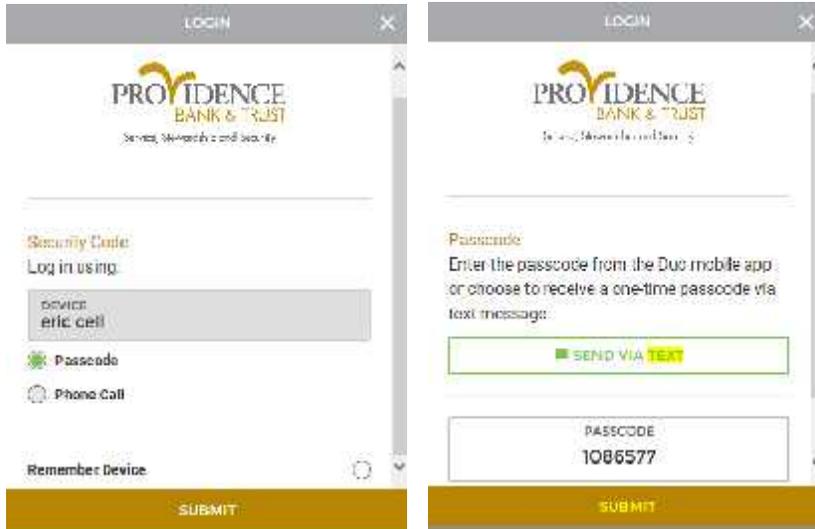
After confirming the passcode the File Upload is Complete.
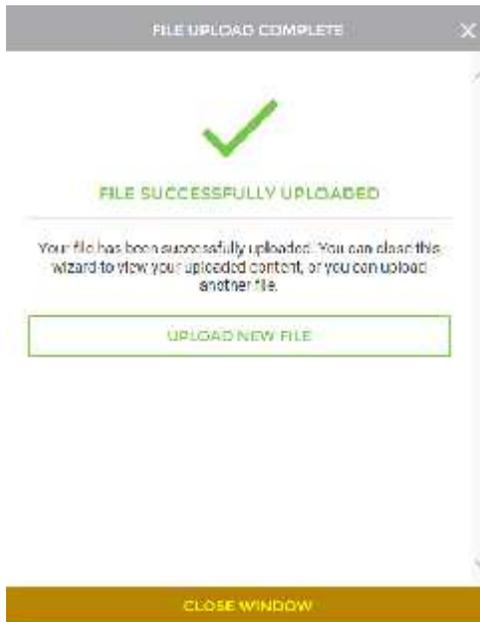
The pending batch can be found under ACH Batches. The Batch can be edited there by selecting the 3 Dot Menu Bar:

The pending batch can be found under ACH Batches. The Batch is now named and any other edits you may have done would be completed now:

ACH BATCHES   +   🖉

ALL ITEMS →

Updated: Apr 05, 2019 5:05:36 PM   ⟳

APPROVED
                                                    $100.00
                                                      $0.00   ⋮
Batch Example
EFFECTIVE: 12/25/2019

APPROVED
                                                      $0.00
                                                    $200.00   ⋮
Customer Debits
EFFECTIVE: 06/30/2019

Shown Below is an Example of a Credit File. The Text Example file was edited to include "C" in the rows:

	A	B	C	D	E	F
1	71926375	123456789	Eric Holtrc	50	6/30/2019	C
2	71926375	987654321	Mickey M	50	6/30/2019	C
3	71926375		Donald Du	100	6/30/2019	C
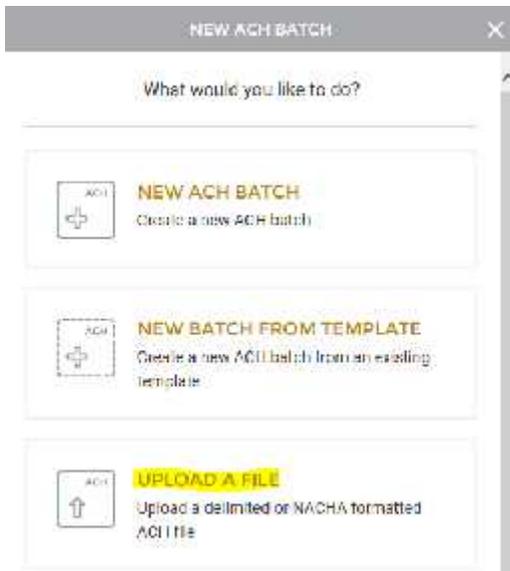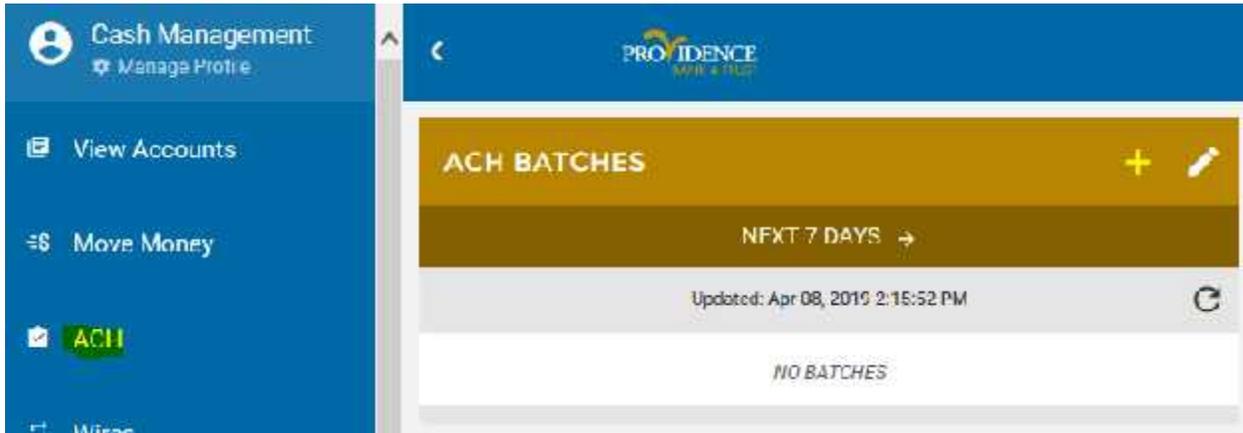
Cash Management
⚙ Manage Profile

🗐 View Accounts

⇄$ Move Money

☑ ACH

⇄ Wires

‹

PROVIDENCE

ACH BATCHES   + ✎

NEXT 7 DAYS →

Updated: Apr 08, 2019 2:15:52 PM   ↻

NO BATCHES

NEW ACH BATCH   ✕

What would you like to do?

NEW ACH BATCH
Create a new ACH batch

NEW BATCH FROM TEMPLATE
Create a new ACH batch from an existing template

UPLOAD A FILE
Upload a delimited or NACHA formatted ACH file

UPLOAD FILE

You can upload a NACHA formatted file or a delimited file to begin creating a new ACH batch. To begin please select a file to upload.

SELECT A FILE

Favorites	Name ▲	Date modified	Type	Size
Libraries	erics test.ACH	12/15/2017 9:50 AM	ACH File	7 KB
Music	Test Example Credit File	4/8/2019 2:11 PM	Microsoft Excel Com...	1 KB
Pictures	Test Example	4/8/2019 2:08 PM	Microsoft Excel Com...	1 KB
Videos	Toplines	12/15/2017 9:55 AM	Microsoft Excel Wor...	14 KB

UPLOAD FILE

You can upload a NACHA formatted file or a delimited file to begin creating a new ACH batch. To begin please select a file to upload.

Test Example Credit File.csv (0kb)
Detected Format: Delimiter Separated

Upload a different file...

NEXT →

UPLOAD DETAILS

Choose a layout template to apply (optional):

LAYOUT TEMPLATE ▴

HEADS UP! APPLYING A TEMPLATE WILL REMOVE ANY LAYOUT THAT YOU MAY HAVE CREATED BELOW.

Select the fields contained in the delimited file and place them in the order they exist from left to right. If you would like to ignore a field, insert a FILLER notation.

Routing # (w/Check) REQUIRED ⇕

Receiver Account REQUIRED ⇕

Receiver Full Name REQUIRED ⇕

Amount REQUIRED ⇕

Effective Date ⊖ ⇕

Transaction Type (D/C) ⊖ ⇕

+ Insert New Field

READ FILE →

UPLOAD DETAILS

ACH COMPANY
Carols Hair →

OFFSETTING ACCOUNT
Checking *****885 →

Approve ✓

Eric Holtrop	$50.00
123455789	071926875

Mickey Mouse	$50.00
987654321	071926875

Donald Duck	$100.00
11111111	071926875

NEXT →

FILE	Test Example Credit File.csv
ACH COMPANY	Candis Hair
OFFSETTING ACCOUNT	Checking ****885

TOTALS

CREDITS (3)	$200.00
DEBITS (0)	$0.00

RECIPIENTS

ERIC HOLTROP	123456789 / $50.00
MICKEY MOUSE	987654321 / $50.00
DONALD DUCK	/ $100.00

SUBMIT FILE

LOGIN

PRO IDENCE
BANK & TRUST
Service, Stewardship and Security

Security Code
Log in using:

DEVICE
eric cell

◉ Passcode
○ Phone Call

Remember Device

SUBMIT

PROVIDENCE
BANK & TRUST

Service Stewardship and Security

Passcode

Enter the passcode from the Duo mobile app or choose to receive a one-time passcode via text message

☐ SEND VIA TEXT

PASSCODE
1614373

SUBMIT

FILE UPLOAD COMPLETE ✕

✓

FILE SUCCESSFULLY UPLOADED

Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

UPLOAD NEW FILE

CLOSE WINDOW