

ACH and Wire Guide

This document describes the process to create a new ACH and Wire. It also describes some best practices in creating templates and entering information. Click the link below to jump directly to that section.

You can also view a short 13 minute video showing how to create a payment, recipient, and template on our corporate website, or by clicking [here](#).

[Create a Template](#)

[Edit a Template](#)

[ACH](#)

[Cancel an ACH Batch](#)

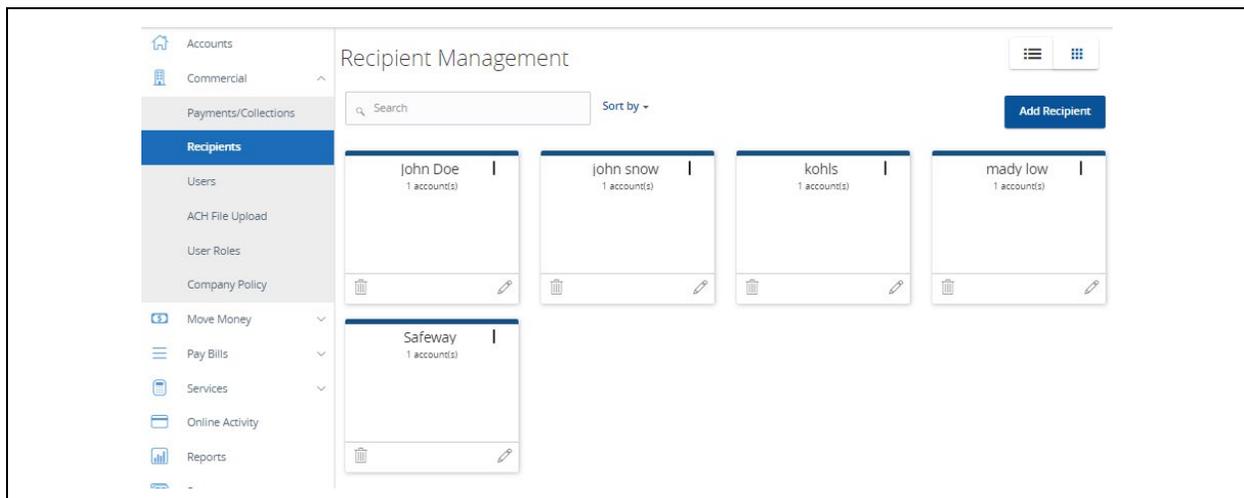
[Wires](#)

Information about ACH and Wire

- Cut off time for ACH is 4:00 p.m. It's a best practice to have them done by 3:30.
- Cut off time for wires is 1:00 p.m.
- *Effective Date* and *Process Date* are different. The *Effective Date* is the date the payment takes effect. The *Process date* is the date the bank processes your payment, but may not post for a few business days.

Create Recipient

You must create a recipient before creating a template, creating a one-time Wire, or ACH. Below are the steps to create or edit a recipient for an ACH or Wire transaction.



1. Go to <i>Commercial > Recipients</i> .	
To Add a Recipient	To Edit a Recipient
2. Click the Add Recipient button.	2. Click on the edit  icon on the tile of the recipient to edit.
<div data-bbox="418 514 1198 1323" data-label="Form"> </div>	
3. On the <i>Recipient Detail</i> screen, enter all information for this recipient.	
<p>Note: Only some fields have the asterisk noting that they are required fields. Always enter all information for a recipient here. If all information is not present when creating an ACH or Wire for the recipient, you will be required to enter it at that time. Entering all information here will save time in the future.</p>	
4. Click Save Recipient when complete.	

Payments / Collections

ACH and Wire payments are both accessed from *Payments / Collections* under the *Commercial* menu. You can make a payment from an existing template, create a new template, or make a one-time payment.

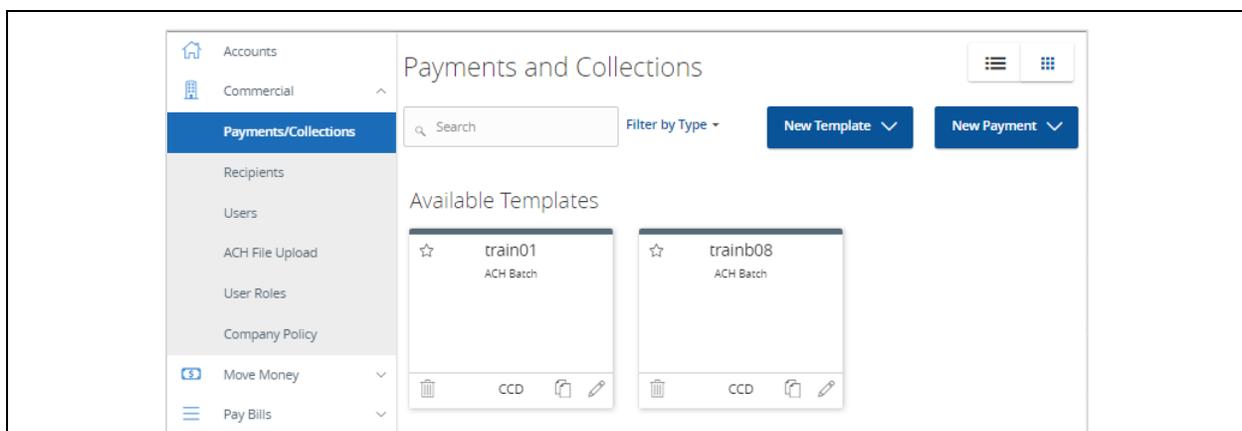
You can only use the *Payments/Collections* page to create payments or templates for any transaction type for which you have the *Draft* and *Manage Recipient* rights assigned.

Create a Template

You can use commercial payments and templates in online and mobile banking to create one-time payments and to create templates to automate routine payments. You can create a template for ACH or Wire transactions.

User Rights for Making Payments

- Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to users if they enter a dollar amount over the Allowed Action.
- User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.
- User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.
- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one-time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.



1. Go to *Commercial > Payments/Collections > New Template*.

You must have “draft” rights to a Transaction Type and the *Manage Recipients* feature or *Manage Templates* and *Manage Recipients* features assigned to create a template. After a payment is drafted, it must be approved. Rights also control who can approve a drafted payment. The *Manage Recipient* right is required to be able to create a template.

2. Choose the type of template you would like to create.



Payments and Collections - ACH Batch

Info & Users | Recipient & Amount | Account | Review & Submit

Template Name *

Grant User Role Access *

Name	
Training	<input checked="" type="checkbox"/>
Payroll Clerk	<input checked="" type="checkbox"/>
Admin	<input checked="" type="checkbox"/>

* - Indicates required field

3. Enter the *Template Name* and choose the Users or User Roles that will be able to access this template. Note that users without rights to payments will show greyed out.

4. Click **Next**.

Payments and Collections - ACH Batch

Info & Users Recipient & Amount Account Review & Submit

Template Name:
Test

ACH Class Code *
PPD - Prearranged Payment and Deposit

Search Pay All New Recipient

Show Payments

Name	Account	Pay	Notify	Amount	Addendum
<input checked="" type="checkbox"/> kohls	5555555555	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="\$0.01"/>	<input type="text"/>
<input type="checkbox"/> mady low					<input type="text"/>
<input type="checkbox"/> Safeway					<input type="text"/>

Cancel Next

5. Choose the *ACH Class Code* from the drop down menu first, then choose the payee, and amount.
6. Click **Next**.

Payments and Collections - ACH Batch

Info & Users Recipient & Amount **Account** Review & Submit

Template Name:
Test

ACH Class Code
PPD - Prearranged Payment and Deposit - Change

Choose "From" Account

Account Name ^	Account Type ^	Account Number ^	Balance ^
<i>There are no accounts to display.</i>			

Cancel Next

7. Choose the account that the transaction will draw from. Click **Next**.

8. On the *Review & Submit* screen, review all data, then click **Save**. You must save a template before you can draft a payment based on the template. Note that the first time drafting a new ACH template, you must save it before you can draft or approve.

If you receive an error regarding tokens, contact us.

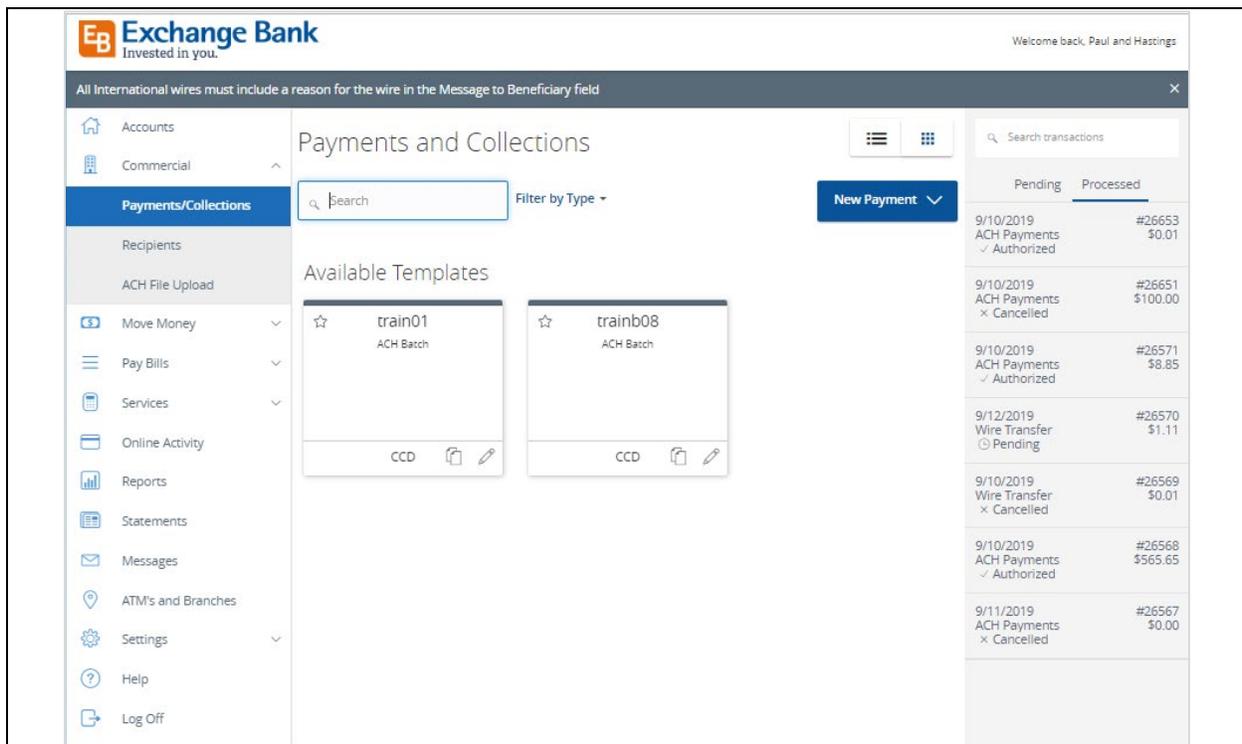
Edit a Template

From the *Commercial* menu, choose *Payments / Collections*. In the *Available Templates* section, click the



button on the template tile to be edited. Make the necessary changes, and save when complete.

ACH



1. To access ACH, click the *Commercial* menu, then select **Payments/Collections**.

2. To create a new single payment, click the **New Payment** button.

2. To create a new payment using a template, click edit symbol on the template tile to select.

3. Enter the *Recipient & Amount*, click **Next**.

4. Choose the *Account* the transaction will draw from.

5. *Review & Submit* the transaction, then confirm. Some items to note on this screen:

- By default, the *Pay* checkbox is unchecked.
- *Effective Date* and *Process Date* are different. *Process date* the date it leaves your account. In the previous online banking system, *Effective Date* was the *Process Date*.

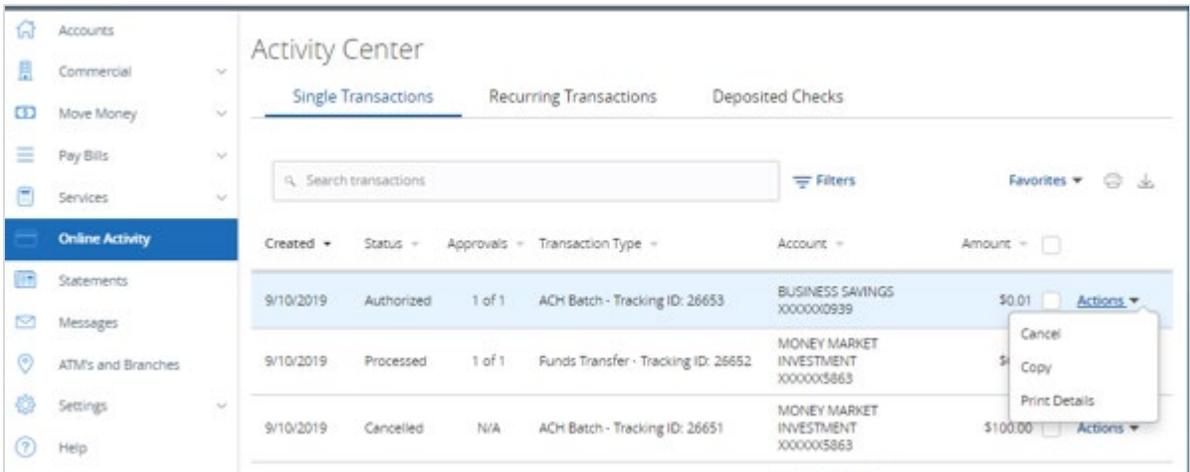
6. After confirming the ACH or Wire, you will see a black screen with small print and a button below titled **Notify Approvers**. Clicking this button will not notify approvers unless they have alerts set up under their user ID. Develop a process in your business so that approvers know when there is an item ready to be approved.

ACH Pass Thru

You can upload any correctly formatted NACHA file compliant with our ACH agreement. You can delete a file up until 4:00 p.m. on the day that it was submitted.

Cancel an ACH Batch

If you need to cancel a batch, you can do so in online banking before the 4:00 p.m. cut off time.



The screenshot shows the 'Activity Center' interface with the 'Online Activity' menu item selected. The table below lists transactions:

Created	Status	Approvals	Transaction Type	Account	Amount	Actions
9/10/2019	Authorized	1 of 1	ACH Batch - Tracking ID: 26653	BUSINESS SAVINGS XXXXXX0939	\$0.01	Actions
9/10/2019	Processed	1 of 1	Funds Transfer - Tracking ID: 26652	MONEY MARKET INVESTMENT XXXXXX5863	\$	
9/10/2019	Cancelled	N/A	ACH Batch - Tracking ID: 26651	MONEY MARKET INVESTMENT XXXXXX5863	\$100.00	Actions

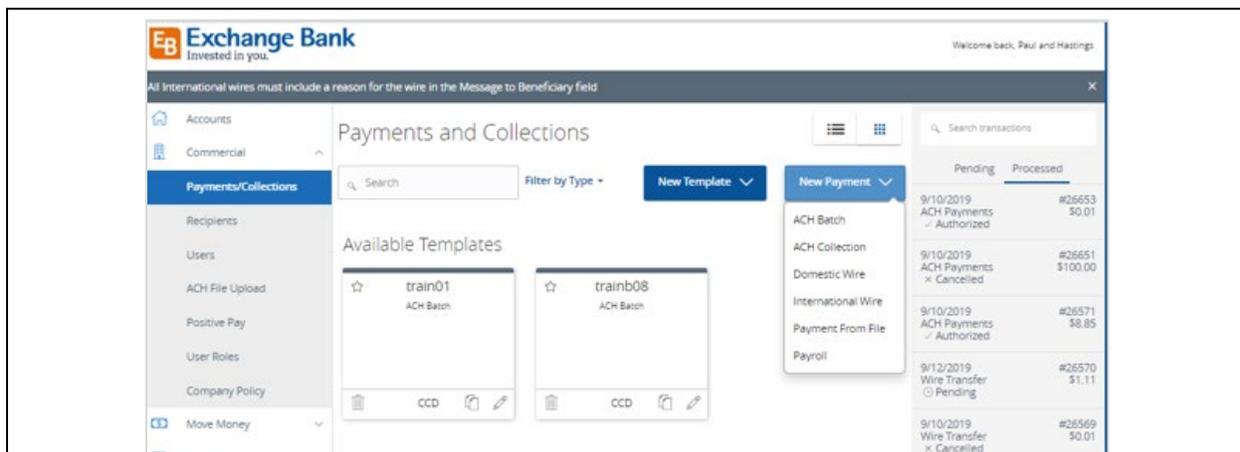
The 'Actions' dropdown menu for the cancelled transaction is open, showing the following options:

- Cancel
- Copy
- Print Details

1. To cancel an ACH Batch, go to *Online Activity*.
2. Locate the batch to be cancelled. Click on *Actions*, then *Cancel*. Note that the option to cancel will not be available after 4:00 p.m.
3. Follow the prompts to confirm.

Wires

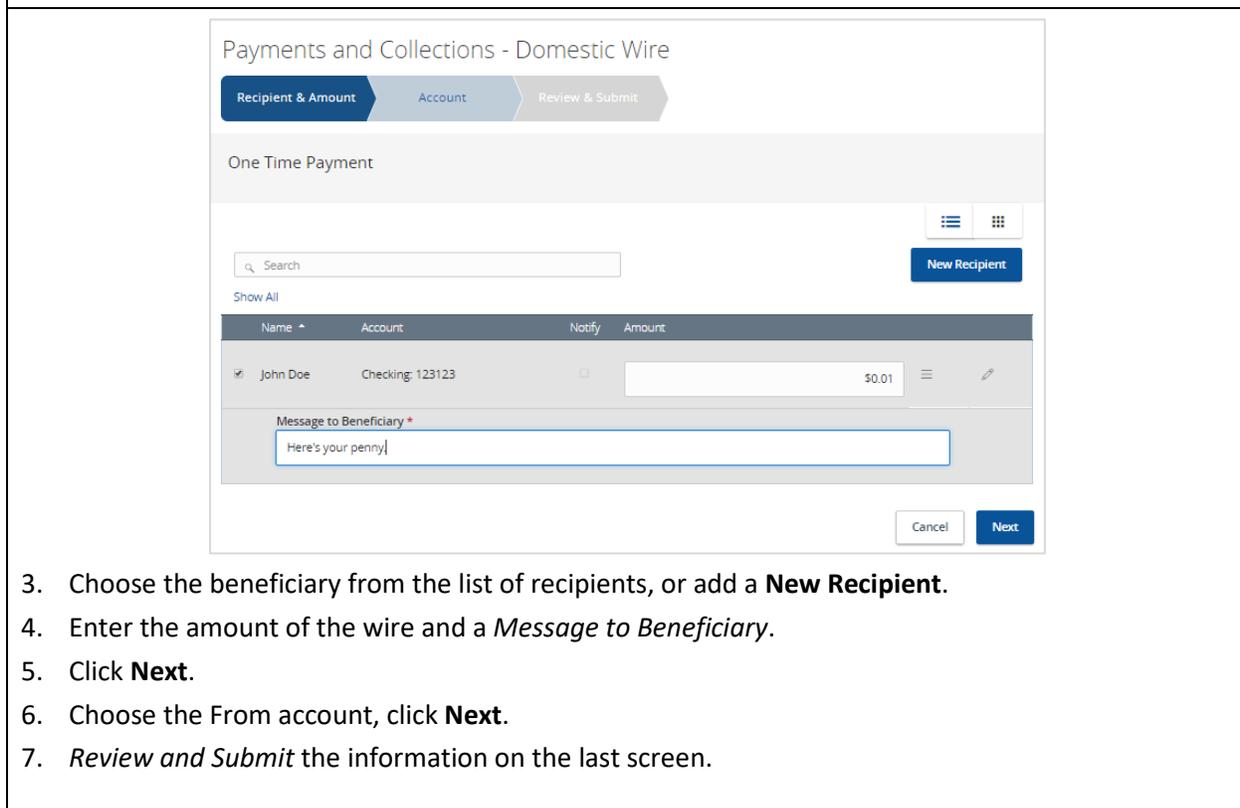
- Cut off time for wires is 1:00 p.m.
- Exchange Bank will allow foreign wires, but not foreign currency wires.



1. To initiate a new wire, access a template under *Commercial > Payments/Collections*.

Note: If you choose *Domestic Wire* or *International Wire* from the *New Payment* drop down menu, there will be no option to save a message to beneficiary.

2. From the *New Payment* drop down, choose either **Domestic Wire** or **International Wire**.



3. Choose the beneficiary from the list of recipients, or add a **New Recipient**.

4. Enter the amount of the wire and a *Message to Beneficiary*.

5. Click **Next**.

6. Choose the From account, click **Next**.

7. *Review and Submit* the information on the last screen.