ACH Origination

User Guide

BankTennessee

www.banktennessee.com

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User Guide – ACH Origination

OVERVIEW

Digital Banking Advanced Business is an internet banking product that allows select businesses to perform more advanced operations which include ACH origination and the ability to establish Sub Users at the company that will have access to Web Banking on behalf of the business. These Sub Users do not have to be customers of the bank.

Listed below are the steps required to originate an ACH batch. Detailed instructions for each step are provided within this document.

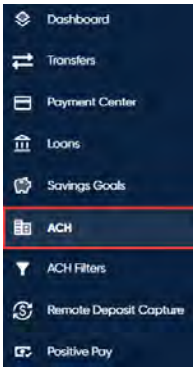
- Steps when Sub User **CAN APPROVE** batches that they created
  - Create ACH batch manually or by importing a NACHA file
    - Batch is automatically set to status 'Hold'
  - Review batch for accuracy to confirm no errors exist
    - Instructions for editing, rejecting, or deleting a batch are included in this document
  - When it is determined that the batch should be processed, change status to 'Submit for Processing'
    - NOTE: *Batches must be submitted no later than the bank's established cutoff time*
  - Sub Users that are set up for Advanced Security will be prompted to enter a 4-digit PIN that is sent to their mobile phone number on file at the bank.
- Steps when Sub User **CANNOT APPROVE** batches that they create (a second approver is required to approve the batch)
  - First Sub User
    - Create ACH batch manually or by importing a NACHA file
      - Batch is automatically set to status 'Hold'
    - Review batch for accuracy to confirm no errors exist
      - Instructions for editing, rejecting, or deleting a batch are included in this document
    - When it is determined that the batch should be processed, change status to 'Pending Approval'
      - Batch is ready for final approval by a second Sub User
  - Second Sub User
    - Review batch for accuracy to confirm no errors exist
    - When it is determined that the batch should be processed, change status to 'Submit for Processing'
      - NOTE: *Batches must be submitted no later than the bank's established cutoff time*
  - Sub Users that are set up for Advanced Security will be prompted to enter a 4-digit PIN that is sent to their mobile phone number on file at the bank.

CREATE BATCH

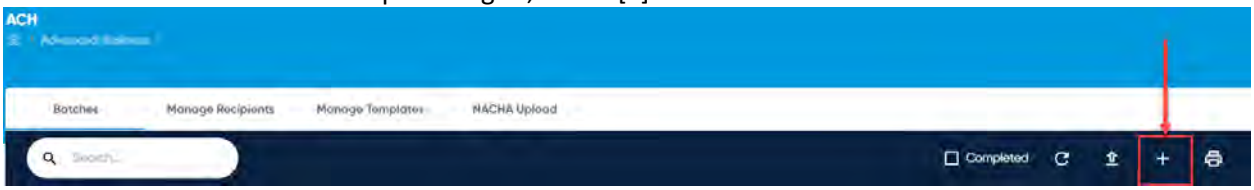
Manually Create New Batch

Log into Web Banking

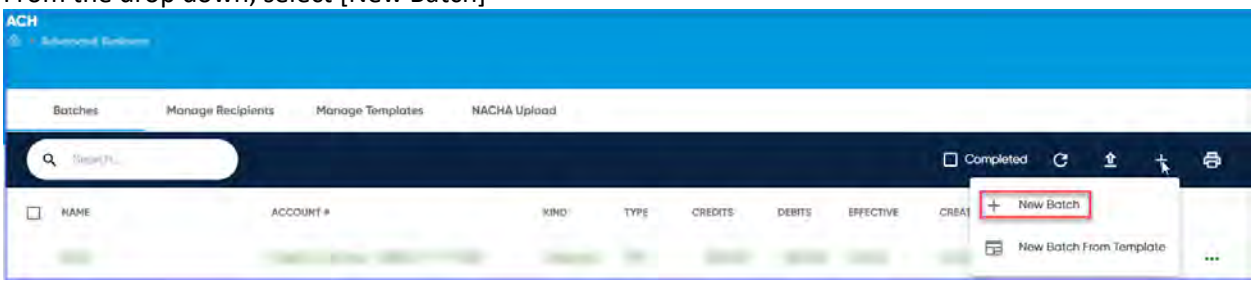
From the column along the left of the screen, select [ACH]



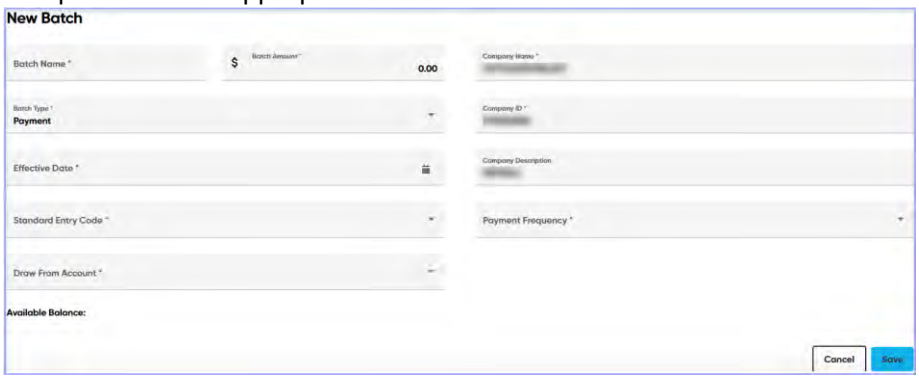
Within the banner across the top of the grid, select [+]



From the drop down, select [New Batch]



Complete fields as appropriate



Batch Name: Unique name determined by the user to identify a specific batch

Batch Amount: Amount of funds to be submitted in the file

Batch Type: Indicates if the item is a Payment or Collection

Effective Date: Date on which funds should be received by or collected from the recipient

Standard Entry Code (SEC Code): Three letter code that describes how a payment was authorized by the consumer or business receiving an ACH transaction; select from the drop down

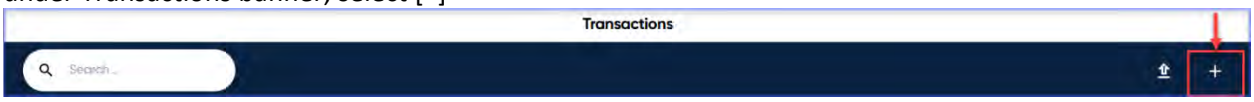
- PPD: Prearranged Payment and Deposit Entry = A credit or debit Entry initiated by an Organization to a Consumer Account of a Receiver based on a standing or a Single-Entry authorization from the Receiver (Business to/from Consumer)
- CCD: Corporate Credit or Debit Entry = Originated by an Organization to or from the account of that Organization or another Organization (Business to/from Business)
- CTX: Corporate Trade Exchange Entry = Credit or debit Entry originated by an Organization to/from the account of that Organization or another Organization and accompanied by one or more Addenda Records, up to a maximum of 9,999 (Business to/from Business with Addenda Records)

Draw From Account: Account from/to funds will be drawn/deposited; select from dropdown
Available Balance: Once the draw-from account has been selected, available balance will be displayed
Company Name: Defaulted field
Company ID: Defaulted field
Company Description: Defaulted field; can be edited, if needed
Payment Frequency: Frequency within which the transaction should occur; select from dropdown

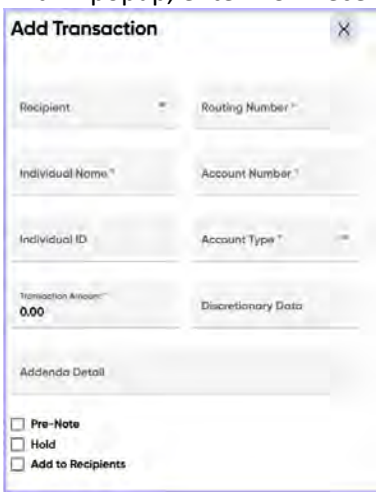
- One Time
- Weekly
- First and Fifteenth
- Monthly

Transfer Frequency: When 'Payment Frequency' above is set to [Weekly] or [Monthly], this field identifies the number of weeks or months during which the transfer should occur.
Example: Weekly/2 is bi-weekly; Monthly/3 is quarterly

Once all fields have been completed; select [Save]. To add recipient(s), scroll to the bottom of the screen under Transactions banner; select [+]



Within popup, enter ACH Receiver information



Recipient: Party that will send/receive funds; key in information or select from dropdown
Individual Name: Name of person or company being paid or submitted payment
Individual ID: Optional field; contains a number by which the individual is know to the originator and is used for identification and descriptive purposes by the receiver (i.e., policy number)

- NOTE: *This is NOT the account number of the recipient*

Transaction Amount: Amount of batch to be submitted
Addenda Detail: This field is only used for SEC Code 'CTX'; contains additional remittance information for the payment/collection ACH record
Routing Number: Bank routing number for the receiving institution
Account Number: Account number of the recipient
Account Type: Type of account affected by the transaction; select from the dropdown

- Checking
- Savings
- Loan

Discretionary Date: Optional field for additional information
Pre-Note: Zero-dollar (non-monetary) transaction to validate the account and routing details of a bank account for debiting/crediting. When this box is checked, field 'Amount' automatically changes to $0.00; a separate batch will be necessary to send funds
Hold: Selecting this option prevents the recipient from being included in the batch

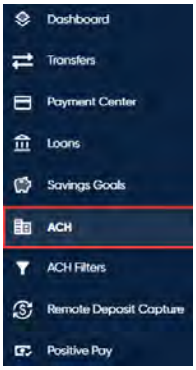
- If a recipient is held, the amount of their entry must be removed from the batch total to prevent the batch from being out-of-balance
- To release the recipient hold, locate the recipient within the grid. Select the ellipsis to the right of the grid; select [Edit]. Uncheck the 'hold' box; select [Save].
  (Insert screenshot)

Add to Recipients: Optional; checking the box creates a separate recipient record for ACH batches to a specific payee (nickname) that can be automatically selected on a future date

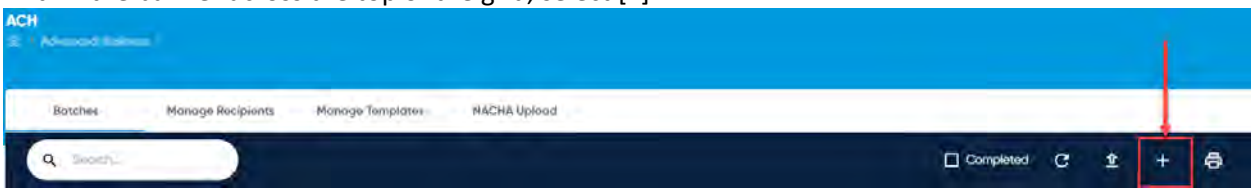
Enter data as appropriate; select [Save Batch]. Sub User will be returned to the Transactions grid. Repeat these steps until all recipients have been added; select [Save]. Batch is automatically set to status 'Hold' and ready to be reviewed, approved (if appropriate), and submitted for processing.

Create New Batch from Template

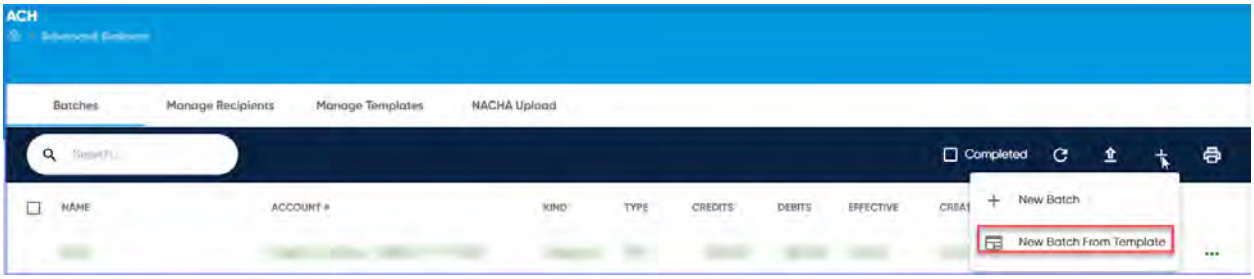
Log into Web Banking
From the column along the left of the screen, select [ACH]



Within the banner across the top of the grid, select [+]



From the drop down, select [New Batch from Template]



Complete fields as appropriate

Template: Unique name determined by the user to identify a specific template (i.e., By-Weekly Payroll, Salaries, etc.); select from drop down
Batch Name: Unique name determined by the user to identify a specific batch
Batch Amount: Amount of funds to be submitted in the file
Batch Type: Indicates if the item is a Payment or Collection
Effective Date: Date on which funds should be received by or collected from the recipient
Standard Entry Code (SEC Code): Three letter code that describes how a payment was authorized by the consumer or business receiving an ACH transaction; select from the drop down

- PPD: Prearranged Payment and Deposit Entry = A credit or debit Entry initiated by an Organization to a Consumer Account of a Receiver based on a standing or a Single-Entry authorization from the Receiver (Business to/from Consumer)
- CCD: Corporate Credit or Debit Entry = Originated by an Organization to or from the account of that Organization or another Organization (Business to/from Business)
- CTX: Corporate Trade Exchange Entry = Credit or debit Entry originated by an Organization to/from the account of that Organization or another Organization and accompanied by one or more Addenda Records, up to a maximum of 9,999 (Business to/from Business with Addenda Records)

Draw From Account: Account from/to funds will be drawn/deposited; select from dropdown
Available Balance: Once the draw-from account has been selected, available balance will be displayed
Recipient Grid: List of names, amounts, account number, account types and routing number for each recipient in the batch
Company Name: Defaulted field
Company ID: Defaulted field
Company Description: Defaulted field; can be edited, if needed
Payment Frequency: Frequency within which the transaction should occur; select from dropdown

- One Time
- Weekly

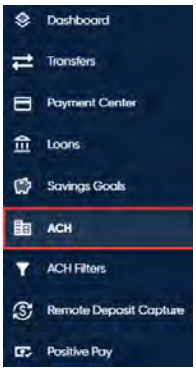
- First and Fifteenth
- Monthly

Transfer Frequency: When 'Payment Frequency' above is set to [Weekly] or [Monthly], this field identifies the number of weeks or months during which the transfer should occur.
Example: Weekly/2 is bi-weekly; Monthly/3 is quarterly

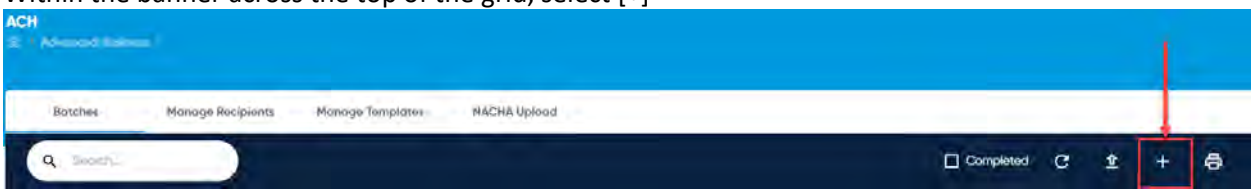
Once all fields have been completed; select [Save]. Batch is automatically set status 'Hold' and ready to be reviewed, approved, and submitted for processing.

Create Same Day ACH Batch

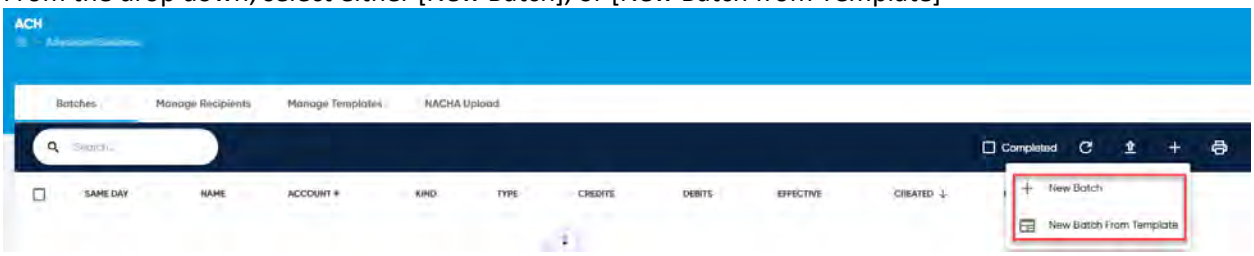
Log into Web Banking
From the column along the left of the screen, select [ACH]



Within the banner across the top of the grid, select [+]

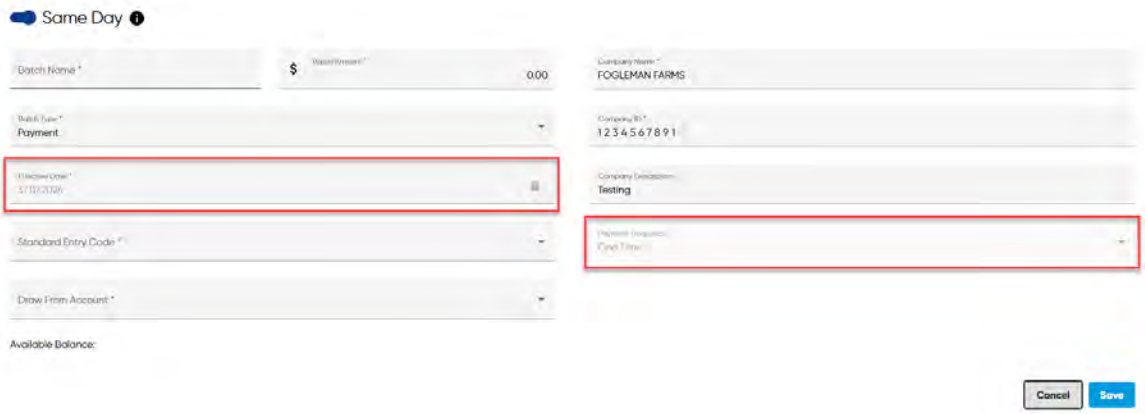


From the drop down, select either [New Batch], or [New Batch from Template]



Select Same Day

Complete fields as appropriate



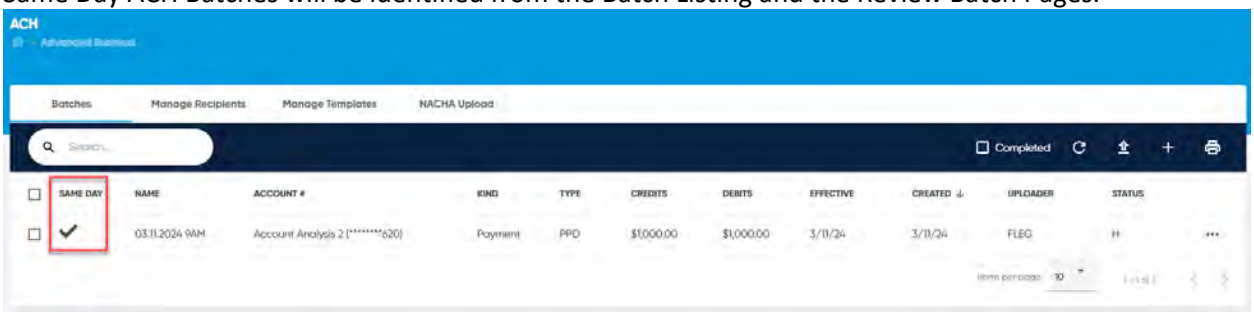
Date: Will be defaulted to current date for Same Day ACH Batches
Payment Frequency: Will be defaulted to One Time for Same Day ACH Batches
For a definition of all fields on the batch screen, please refer to the section on Manually Creating a new batch.

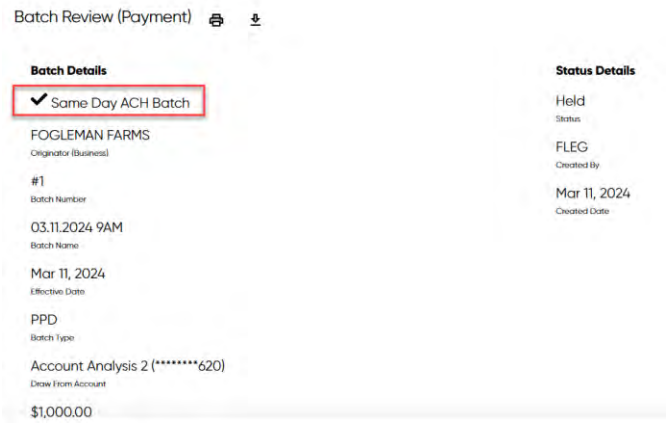
Once all fields have been completed, select [Save]. If not using a template, to add recipient(s), scroll to the bottom of the screen under transactions banner; select [+] to enter recipients individually, or [⇪] to upload a csv file.

Enter each ACH Receiver information if applicable. For a definition of all fields on the receiver screen, please refer to the section on Manually Creating a new batch.

Enter data as appropriate; select [Save Batch]. Batch is automatically set to status 'Hold' and ready to be reviewed, approved (if appropriate), and submitted for processing.

Same Day ACH Batches will be identified from the Batch Listing and the Review Batch Pages.





There are three Same Day processing windows established by the Federal Reserve, please reach out the bank for a listing of those processing windows.

PROCESS BATCH

Review / Change Batch Status

A batch's status identifies where it is in the ACH process. Options are:

- Hold: Pending review and further processing. Batches in this state can be deleted
- Pending Approval: Sub User cannot approve a batch they created; batch is awaiting approval by second Sub User. Batches in this state can be deleted.
- Submitted for Processing: Batch has been submitted to Smiley to be included in the next ACH file. Batches in this state cannot be deleted
- Rejected Batch: Batch was rejected from submission. Batches in this state can be deleted; however, they cannot be edited. Rejected batches must be created again.
- Completed Batch: Batch has been submitted to Smiley and was included in a previous file; batches in this status cannot be edited or deleted

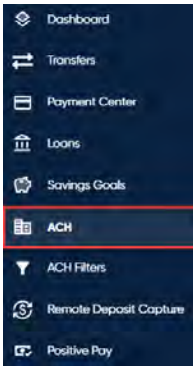
NOTE: *A batch's status must be set to 'Submitted for Processing' before it can be transmitted by the bank.*

Two steps are required by Sub Users to complete the batch process, depending on whether the Sub User CAN APPROVE batches they created, or CANNOT APPROVE batches they created (a second Sub User must approve the batch.) Instructions for both scenarios are listed below.

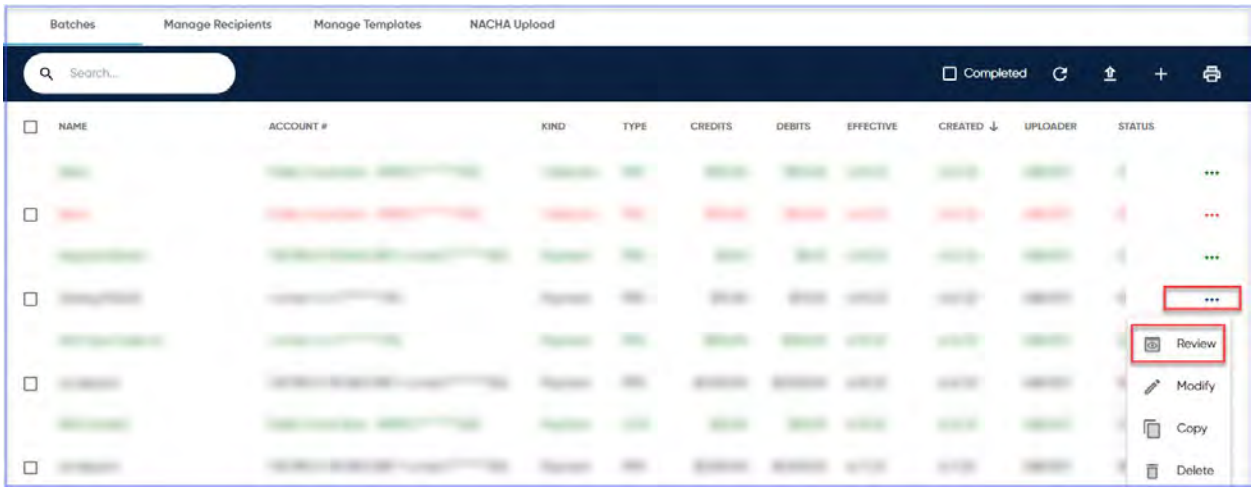
- Steps when Sub User **CAN APPROVE** batches that they create
    - Create ACH batch manually, using a template or by importing a NACHA file
        - Batch is automatically set to status 'Hold'
    - Review batch for accuracy to confirm no errors exist
        - Instructions for editing, rejecting, or deleting a back are included in this document
    - When it is determined that the batch should be processed, change status to 'Submit for Processing'
        - NOTE: *Batches must be submitted no later than the bank's established cutoff time*

    - Sub Users that are set up for Advanced Security will be prompted to enter a 4-digit PIN that is sent to their mobile phone number on file at the bank.
- Steps when Sub User **CANNOT APPROVE** batches that they create (a second approver is required to approve the batch)
    - First Sub User
        - Create ACH batch manually or by importing a NACHA file
            - Batch is automatically set to status 'Hold'
        - Review batch for accuracy to confirm no errors exist
            - Instructions for editing, rejecting, or deleting a batch are included in this document
        - When it is determined that the batch should be processed, change status to 'Pending Approval'
            - Batch is ready for final approval by a second Sub User
    - Second Sub User
        - Review batch for accuracy to confirm no errors exist
        - When it is determined that the batch should be processed, change status to 'Submit for Processing'
            - NOTE: *Batches must be submitted no later than the bank's established cutoff time*
    - Sub Users that are set up for Advanced Security will be prompted to enter a 4-digit PIN that is sent to their mobile phone number on file at the bank.

From the column along the left, select 'ACH'

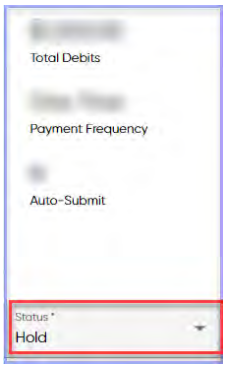


'Batches' grid will be displayed. Locate and select the ellipsis on the right side of the batch to be reviewed. From the dropdown, select [Review]

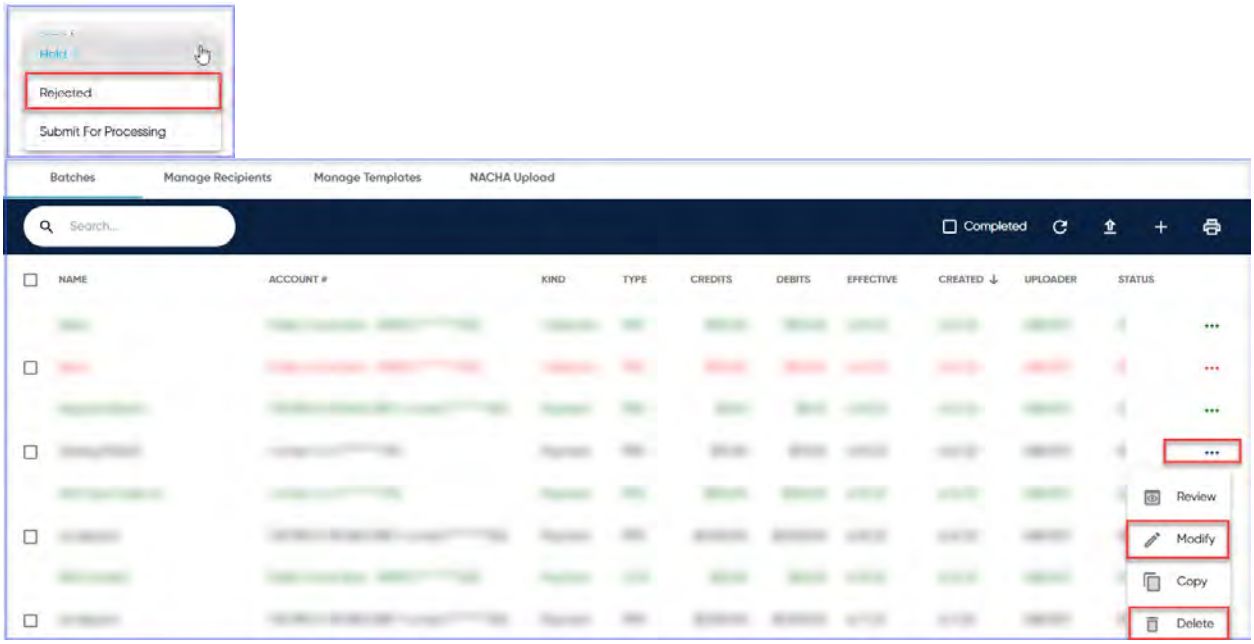


Screen 'Batch Review' will be displayed, will indicate if the batch is a Payment (credit file) or Collection (debit file), includes details of the batch entry, and indicates the batch is in status 'Hold'. Review the batch for accuracy.

- If all fields **ARE** correct, scroll to the bottom of the screen and resolve errors, if any. From the button at the bottom of the screen, change status



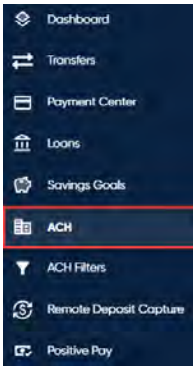
  - If Sub User **CAN APPROVE** batches created by them, select from the dropdown
    - Rejected: Rejects batch from submission
    - Submit for Processing: Submits batch to Smiley to be included in the next ACH file
  - If Sub User **CANNOT APPROVE** batches created by them, select from the dropdown [Pending Approval]
    - Second Sub User must review the batch and, if appropriate, select from the dropdown
      - Hold: Pending review and further processing. Batches in this state can be deleted
      - Rejected: Rejects batch from submission
      - Submit for Processing: Submits batch to Smiley to be included in the next ACH file
- If any fields **ARE NOT** correct, Sub User can select [Rejected], or select [Cancel] to be returned to the 'Batches' grid. Selecting the ellipsis to the right of the batch allows Sub User to edit or delete the batch.



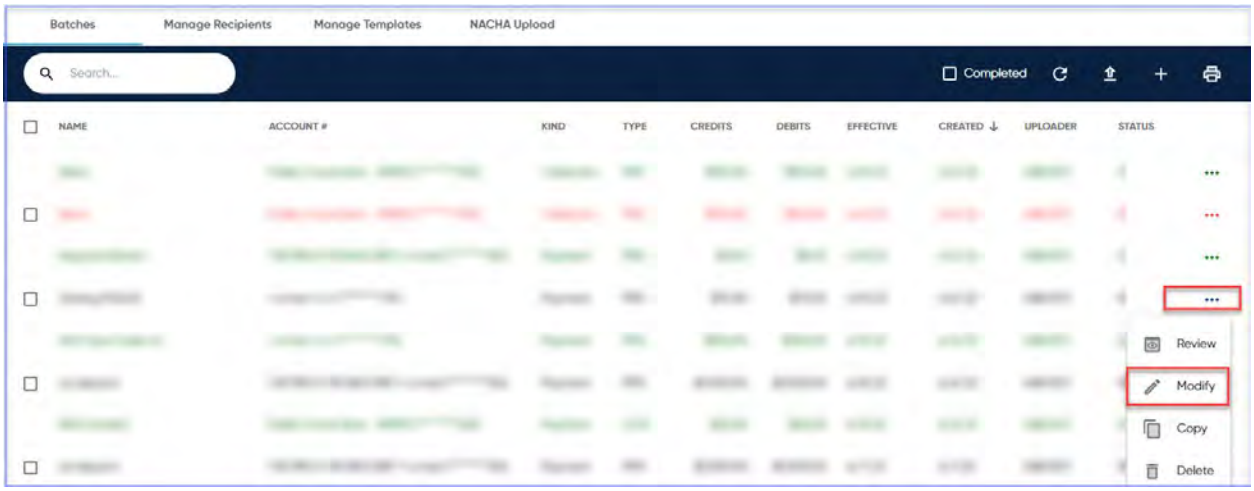
Edit Batch

Edits can be made to batches in status 'Hold' and 'Pending Approval'. Batches in status 'Submitted for Processing', 'Rejected Batch' or 'Completed Batch' cannot be edited.

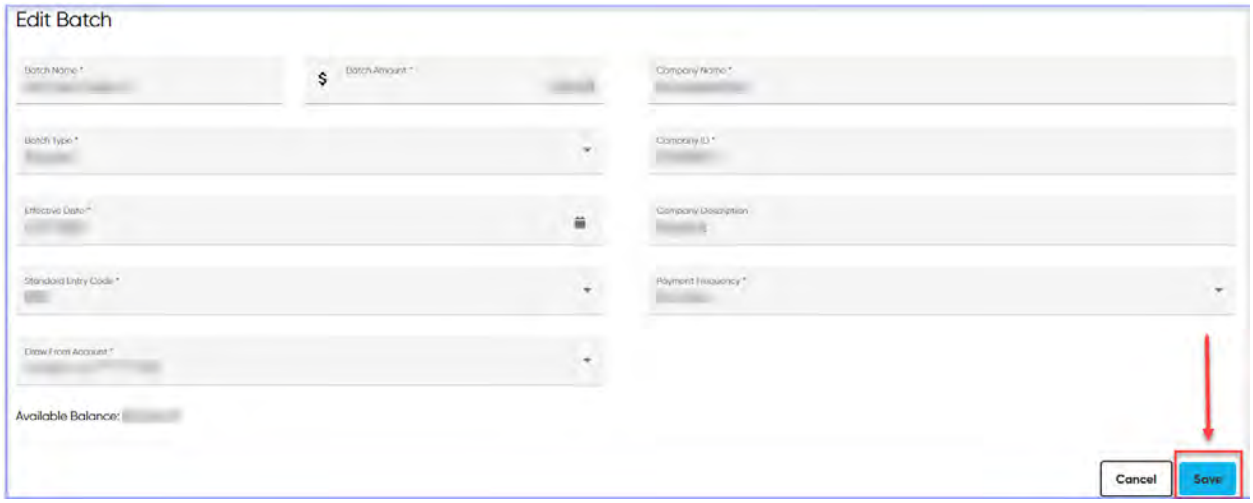
From the column along the left, select 'ACH'



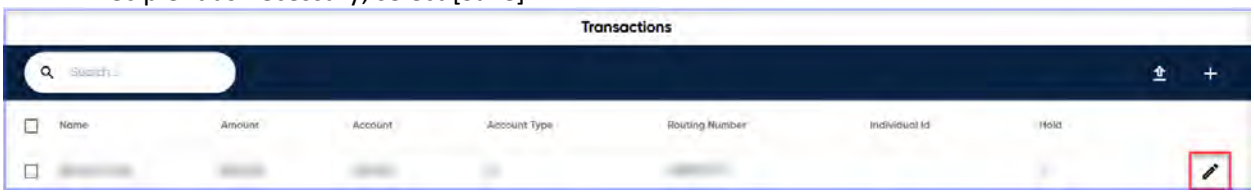
'Batches' grid will be displayed. Locate and select the ellipsis on the right side of the batch to be reviewed. From the dropdown, select [Edit]



'Edit Batch' will be displayed and includes details of the batch. Edit as necessary; select [Save]



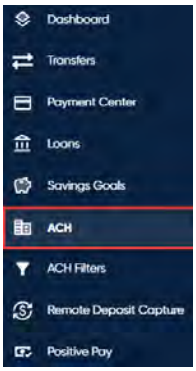
- If edits to the recipient are necessary, scroll to the bottom of the screen to 'Transactions' banner. Locate and select the pencil icon along the right side of the recipient to be edited. Edit recipient as necessary; select [Save]



Print Batch Detail

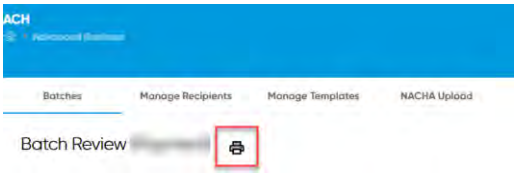
Batch Detail can be printed for individual batches in any state (Hold, Pending Approval, Submit for Processing)

From the column along the left, select [ACH]

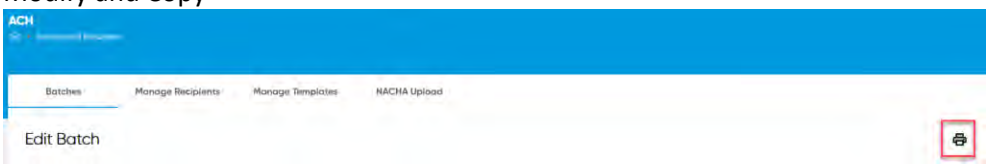


Within the batch grid, locate the desired batch. Select the three dots on the right of the batch to reveal options to Review, Modify, Copy and Delete. Users can print from Review, Modify and Copy options.

Batch Review



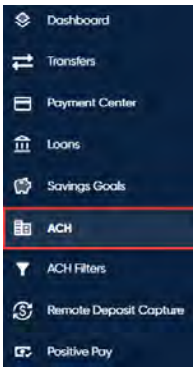
Modify and Copy



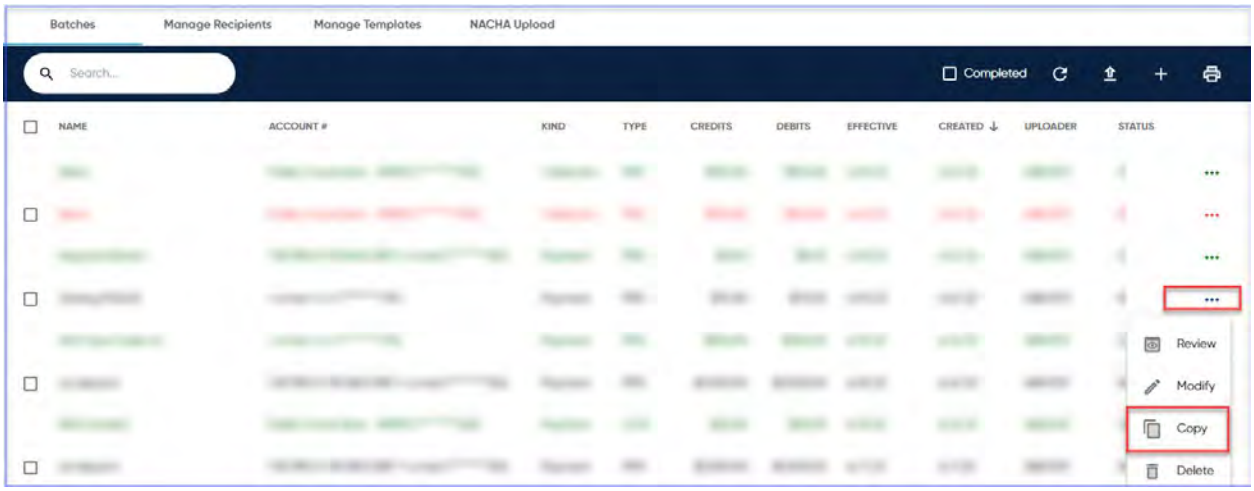
Copy Batch

Previously created batches can be copied and edited to create a new batch.

From the column along the left, select [ACH]



Within the Batches grid locate the batch to be copied. Along the right side of the batch, select the ellipsis; from the dropdown, select [Copy].

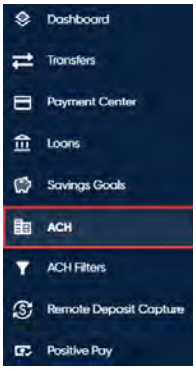


Screen 'Edit Batch' will be displayed. Edit as appropriate for the new batch; select [Save Batch]

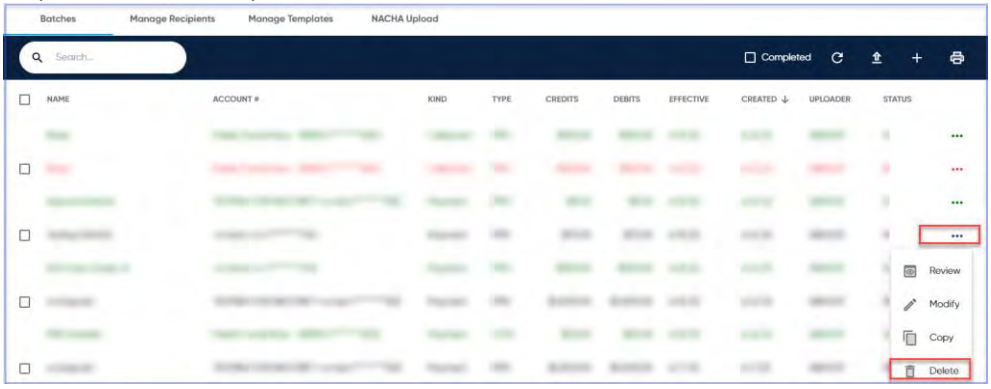
Delete

Delete Batch

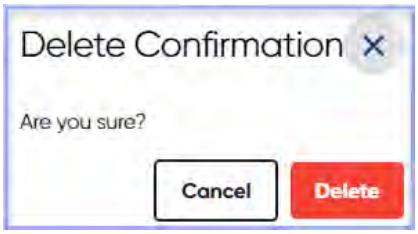
From the column along the left, select [ACH]



Within the Batches grid, locate the batch to be deleted. Along the right side of the screen, select the ellipsis; from the dropdown select [Delete].



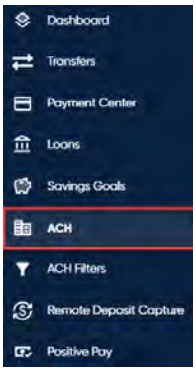
Confirmation message 'Are you sure?' will display; if the appropriate batch was selected, select [Delete]



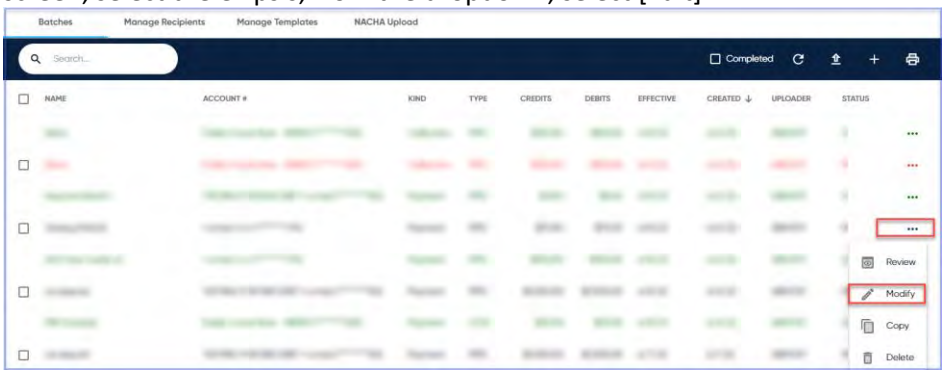
Batches grid will automatically refresh

Delete Recipient from Existing Batch

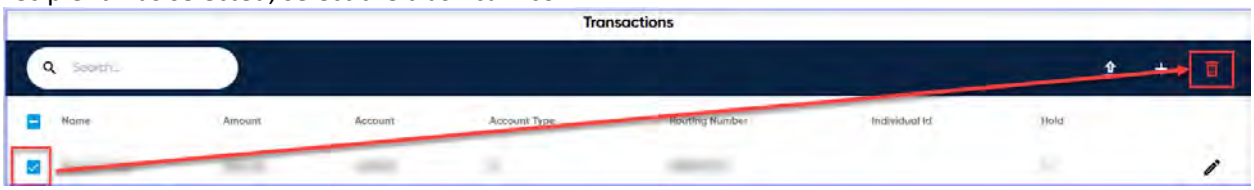
From the column along the left, select [ACH]



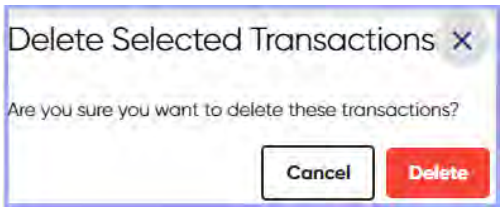
Within the Batches grid, locate the batch that contains the desired recipient. Along the right side of the screen, select the ellipsis; from the dropdown, select [Edit]



Scroll to the bottom of the batch to locate the desired recipient. Checking the box next to the recipient's name will reveal a trash can icon along the top right of the banner. Confirm the appropriate recipient was selected; select the trash can icon.



Confirmation message 'Are you sure you want to delete these transactions?' will display; if the appropriate recipient was selected, select [Delete]



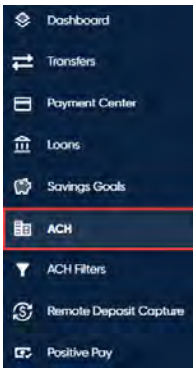
NOTE: After the recipient is deleted, batch will become out of balance. Adjust the batch total or recipients' amounts as appropriate. Select [Save].

BATCH LISTING

Batch Listing is the complete listing of all batches for the Advanced Business. Each columnar heading can be selected to provide the user with sort functionality. Each batch can be edited, reviewed, or deleted, depending on the batch status. Batch information can also be exported as Batch Detail and Batch Summary; the output will be in CSV format. The user will be prompted to save or open the file.

Show Completed Batches

Completed batches are batches that have been transmitted by the bank. To view completed batches, from the column along the left, select [ACH]

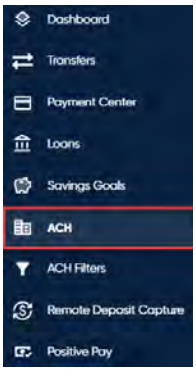


Within the banner above the grid, select checkbox [Completed]. To return to the previous view, uncheck the box.

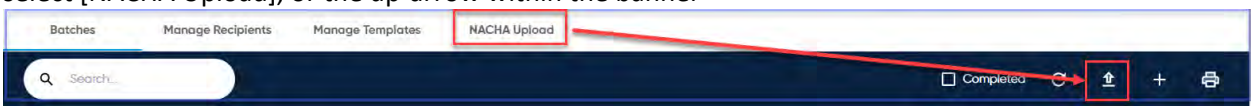
Import Batch

Batches can be entered manually, created by use of a template or by importing a NACHA-formatted file. To manually enter a batch, or to use an existing template go to section 'Create Batches' within this document. To import a file, follow instructions below.

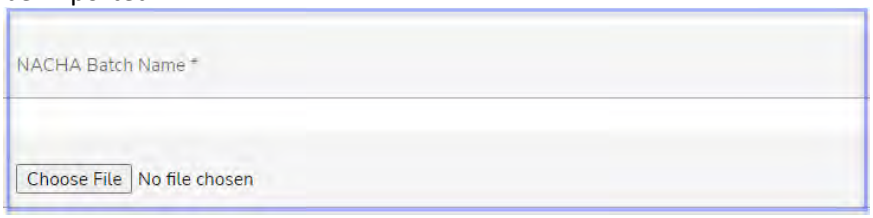
From the column along the left, select [ACH]



From the menu options across the top, or from the up-arrow within the banner above the batch grid, select [NACHA Upload], or the up-arrow within the banner



Enter the NACHA Batch Name to be associated with this batch. Select [Choose File] to locate the file to be imported.



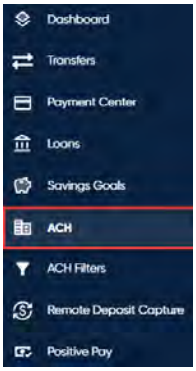
Select [Upload NACHA File]. Batch will automatically set to status 'Hold'. Sub User will be returned to the 'Batches' grid.

Export Selected Batches

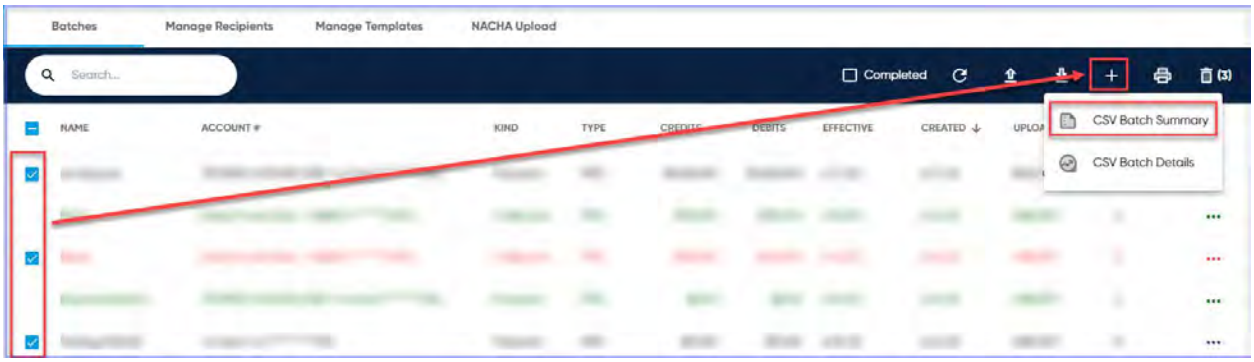
An Excel report, in CSV format, can be produced for a single batch, a group of selected batches or all batches. Users can produce a Batch Summary which includes the business account information and amounts, or Batch Details which includes the detail of each entry included in a single batch.

CSV Batch Summary

From the column along the left, select [ACH]



Locate the batches to be included in the summary. Select the checkbox next to each batch; to 'select-all', select the [Name] checkbox within the columnar headings. From buttons above grid, select the down arrow; select [CSV Batch Summary]



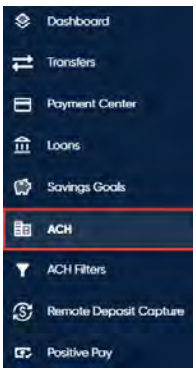
The Batch Summary will download. Select the downloaded batch to display data. To save the Summary, select [Save As] and save to the appropriate location.

The selected batches will save in CSV format, and includes the following data

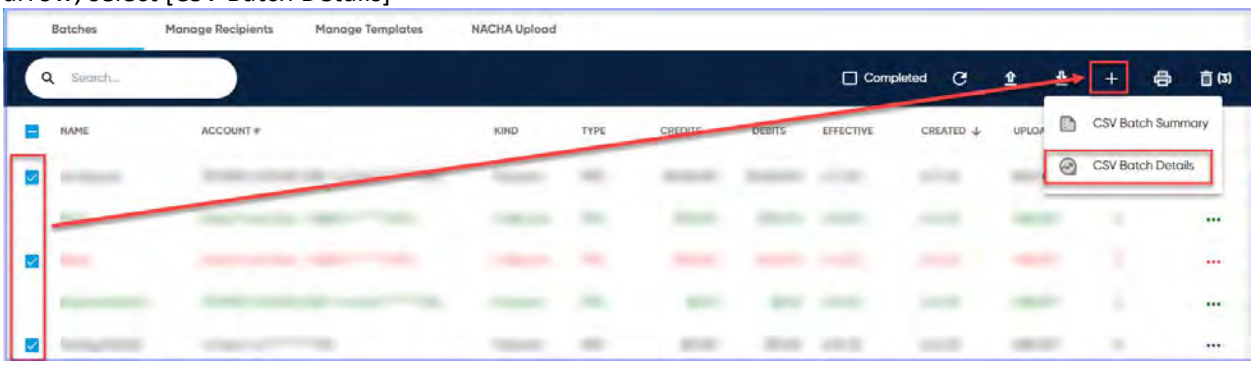
- Batch Number
- Description
- Type of Batch
- Customer Name
- SEC Type
- Debit Count
- Total Debits
- Credit Count
- Total Credits
- Effective Date
- Entered Date
- Recurring Days
- Expire Date
- Status
- Date Received
- Approval Date 1
- Approval Date 2
- Approval User 1
- Approval User 2

CSV Batch Details

From the column along the left, select [ACH]



Locate the batches to be included in the export. Select the checkbox next to each batch; to ‘select-all’, select the [Name] checkbox within the columnar headings. From buttons above grid, select the down arrow; select [CSV Batch Details]



The Batch Details will download. Select the downloaded batch to display data. To save the Details, select [Save As] and save to the appropriate location.

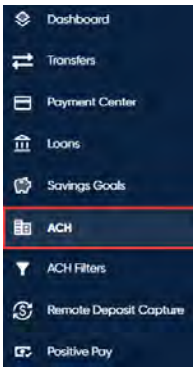
The selected batches will save in CSV format, and includes the following data

- Batch Number
- Description
- Customer Name
- SEC Type
- Individual Name
- Individual ID Number
- Receiving DFI ID
- Account Number
- Account Type
- Pre-Note
- Debit Amount
- Credit Amount
- Hold Flag
- Date Received
- Updated by User
- Updated Date

Print Batch Lists

All the batches appearing in the Batch grid can be printed.

From the column along the left, select [ACH]



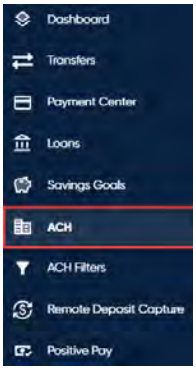
From the right side of the banner, select printer icon. All batches on the page that is being displayed will print.

To print additional pages, from the bottom right below the grid, select the right or left arrows to advance to the next page or return to the previous page.

Delete Selected Batches

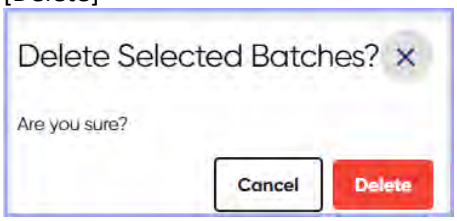
Batches in states ‘Hold’, ‘Pending Approval’ and ‘Rejected’ can be deleted.

From the column along the left, select [ACH]



Locate the batch to be deleted. Selecting the checkbox next to the batch name will reveal a trash can icon and display the number of selected batches along the left above the grid; select the icon

Warning message 'Are you sure' will be displayed. Confirm the appropriate batch was selected; select [Delete]



MANAGE RECIPIENTS

Recipients are the individuals or businesses that have been created in Digital Banking to whom funds will be sent or from whom funds will be received via ACH

Establish New Recipient

From the column along the left, select [ACH]

From the menu options above the grid, select [Manage Recipients]

Along the left of the Recipient banner, select [+]. Screen 'New Recipient' will be displayed.

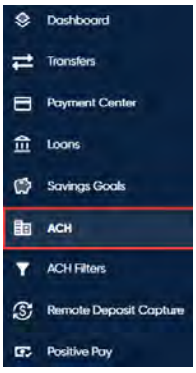
Nickname: Unique name identified by the user
Recipient Name: Name of person or entity being drafted
Recipient ID: This is not the recipients account number at the financial institution. Optional field: contains a number by which the recipient is known to the originator and is used for identification and descriptive purposes by the sending party (i.e., Policy Number)
Account Number: Account number of the recipient at their financial institution
Account Type: Type of account being drafted from or credited for the transfer

- Checking
- Savings
- Loan

Discretionary Data: Optional field for additional information
Routing Number: Bank routing number for institution being drafted or credited
Complete all fields as appropriate; select [Save] Recipients screen will automatically refresh and include the newly created recipient

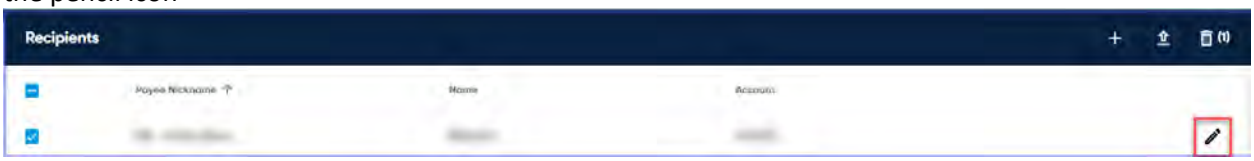
Edit Existing Recipient

From the column along the left, select [ACH]



From the menu options across the stop, select [Manage Recipients]

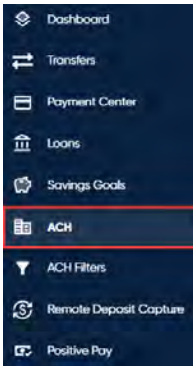
Within the recipient grid, locate the recipient record to be edited. To the right of the recipient record, the pencil icon



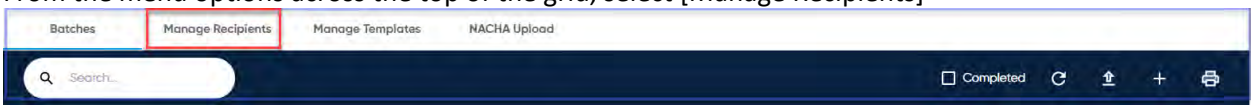
Screen 'Edit Recipient' will display. Edit as appropriate; select [Save]

Delete Recipient

From the column along the left, select [ACH]

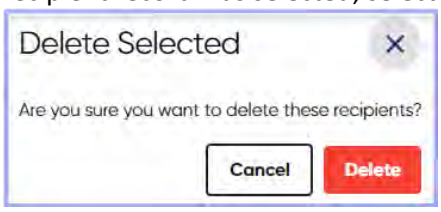


From the menu options across the top of the grid, select [Manage Recipients]



Within the recipient grid, locate the recipient record to be deleted. To the left of the recipient's name, select the checkbox. To the right in the banner above the grid, a trash can icon will display. Select the trash can icon.

Warning message 'Are you sure you want to delete these recipients?' will display. Confirm the correct recipient record was selected; select [Delete]



Recipient screen will automatically refresh and exclude the deleted recipient

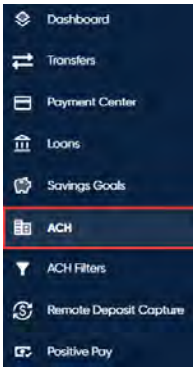
MANAGE TEMPLATES

ACH Templates give the Sub User the ability to create templates of ACH records to be used to create ACH Batches quickly and efficiently and will be stored for ease of access and future use.

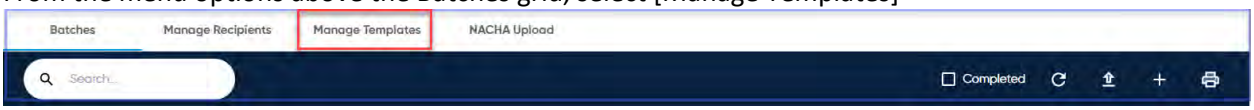
Create New Template

There are two steps required to create a template. First, build the headers with template information. Then add recipients to the template.

From the column along the left, select [ACH]

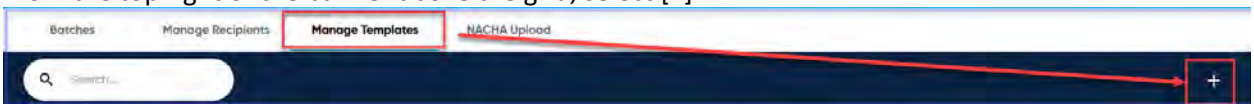


From the menu options above the Batches grid, select [Manage Templates]

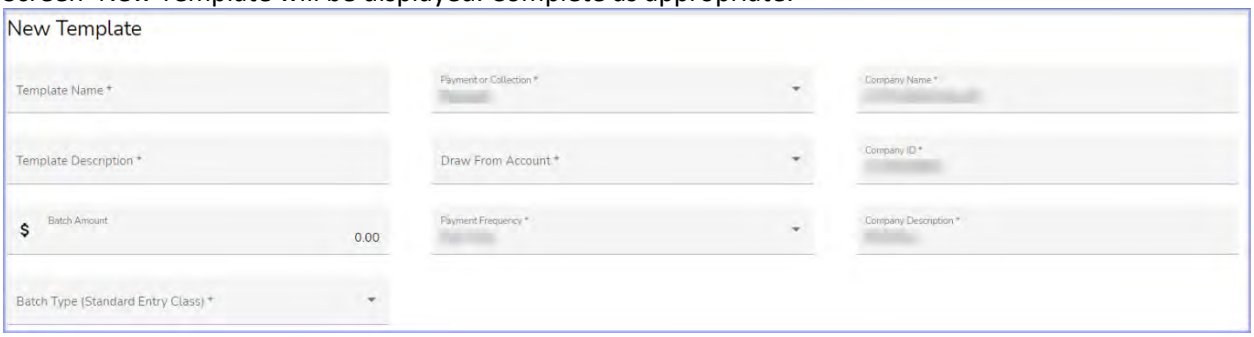


BUILD TEMPLATE HEADERS

From the top right of the banner above the grid, select [+]



Screen 'New Template will be displayed. Complete as appropriate.



Template Name: A unique name determined by the Sub User to identify the template

Template Description: A brief description of the purpose of the template

Batch Amount: This is an optional field for the template. If Amount is not set initially, it must be set whenever the template is used.

Batch Type (Standard Entry Class): The NACHA SEC code used to identify the type of batch being created. Select from the drop down.

- PPD: Prearranged Payment and Deposit Entry = A credit or debit Entry initiated by an Organization to a Consumer Account of a Receiver based on a standing or a Single-Entry authorization from the Receiver (Business to/from Consumer)
- CCD: Corporate Credit or Debit Entry = Originated by an Organization to or from the account of that Organization or another Organization (Business to/from Business)
- CTX: Corporate Trade Exchange Entry = Credit or debit Entry originated by an Organization to/from the account of that Organization or another Organization and accompanied by one or more Addenda Records, up to a maximum of 9,999 (Business to/from Business with Addenda Records)

Payment or Collection: Defines the type of batch being originated. Payment (credit file) or Collection (debit file)

- Typical Payment files are payrolls, refunds, or deposits to an account
- Typical Collection files are membership dues, bill payments, or debits to an account

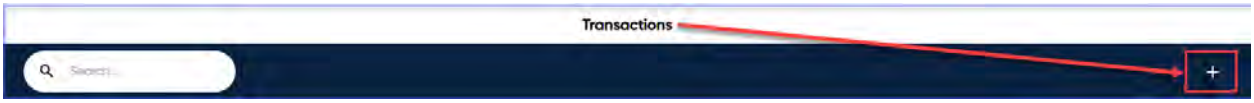
Draw from Account: Internal account that will be used to offset the list of transactions in the batch
Payment Frequency: Frequency within which the transaction should occur; select from dropdown

- One Time
- Weekly
- First and Fifteenth
- Monthly

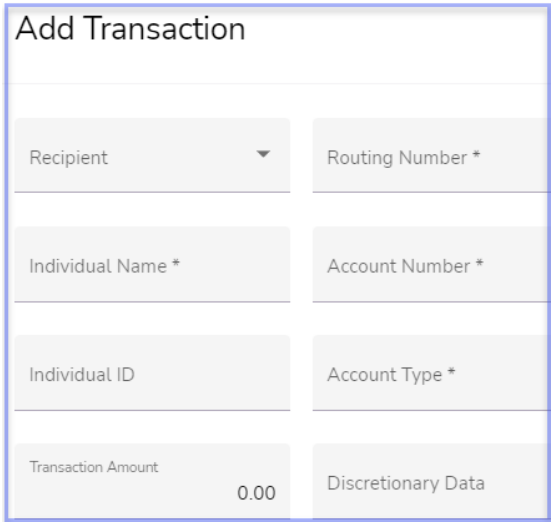
Company Name: This field will automatically populate with the company name based on settings with the bank
Company ID: This field will automatically populate with the company identification number based on settings with the bank
Company Description: This field will automatically populate with the company description based on settings with the bank

Select [Save Template]. Template screen will refresh, and the Transactions grid will be displayed at the bottom of the screen.

ADD RECIPIENTS
To add the first recipient, from the right of the Transactions banner, select [+]



Screen 'Add Transaction' will be displayed. Complete as appropriate; select [Save]



Recipient: Individual or company sending/receiving funds; select an existing recipient from the dropdown

- To add the individual to the Recipient list, go to 'Manage Recipients' section within this document

Individual Name: Name of person or company sending receiving funds
Individual ID: Optional field; contains a number by which the recipient is knows to the originator and is used for identification and descriptive purposes by the sending party

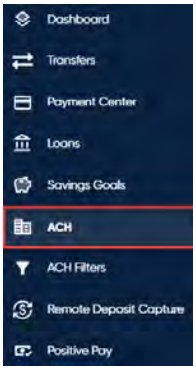
- This is NOT the recipient's account number

Transaction Amount:
Routing Number: Banking routing number for the receiving institution. This field will auto-check for valid routing information
Account Number: Account number of the individual sending the transaction
Account Type: Type of account at the receiving institution
Discretionary Data: Optional field; a two-character code for the company's internal use

Select [Save]. Repeat until all necessary recipients have been added to the Template

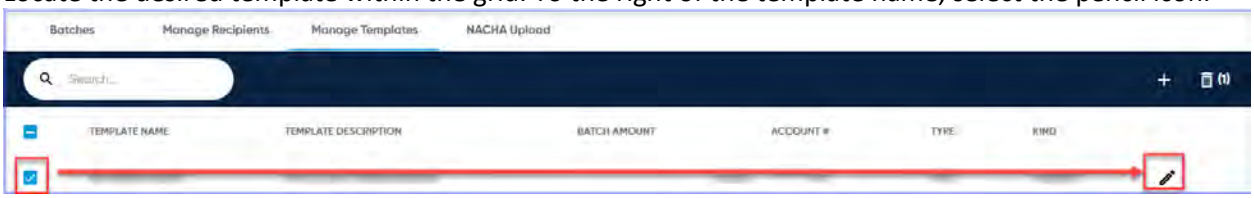
Edit Existing Template

From the column along the left, select [ACH]



From the menu options, select [Manage Templates]

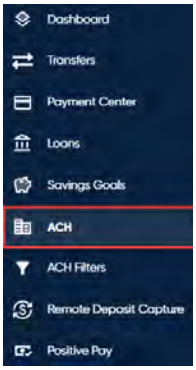
Locate the desired template within the grid. To the right of the template name, select the pencil icon.



Screen 'Edit Template' will display. Edit as appropriate; select [Save Template]

Delete Template

From the column along the left, select [ACH]



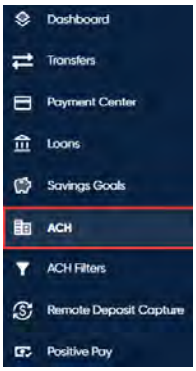
From the menu options above the grid, select [Manage Templates]

Selecting the checkbox next to the recipient's name will reveal a trash can icon and display the number of selected recipients along the left above the grid; select the icon

Warning message 'Are you sure?' will display. Confirm the appropriate template was selected; select [Delete]

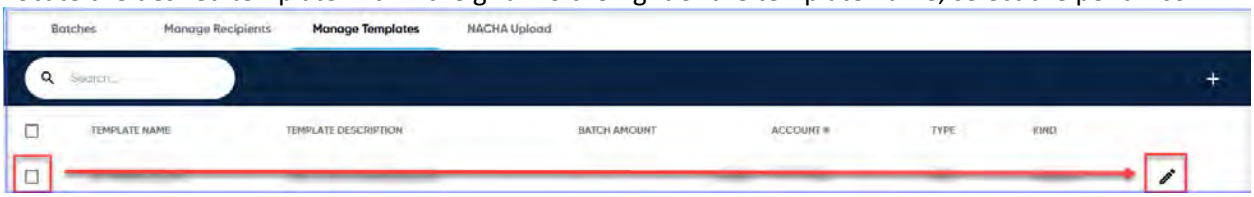
Add/Edit/Delete Recipient within a Template

From the column along the left, select [ACH]

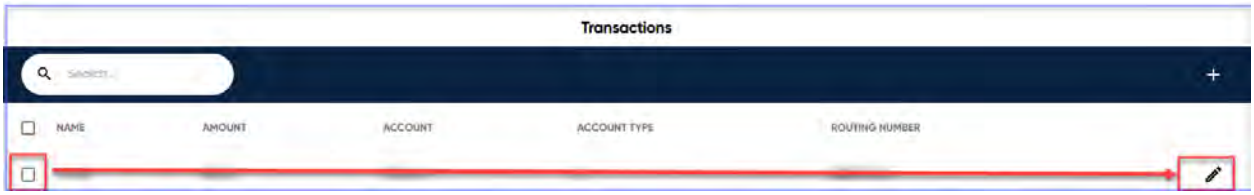


From the menu options, select [Manage Templates]

Locate the desired template within the grid. To the right of the template name, select the pencil icon.



Scroll to the bottom of the screen under 'Transactions' to locate the desired recipient. To the right of the recipient's name, select the pencil icon



Add, edit, or delete recipient as appropriate; select [Save]

- For detailed information around adding/editing/delete recipients, go to 'Manage Recipients' section within this document

DEFINITIONS

Addenda Records

A record included in an ACH batch that contains supplemental information related to the batch. Addenda records are used with SEC code 'CTX'.

CCD (Corporate Credit or Debit Entry)

A credit or debit Entry originated by an Organization to or from the account of that Organization or another Organization. (Business to/from Business)

CTX (Corporate Trade Exchange Entry)

A credit or debit Entry originated by an Organization to or from the account of that Organization or another Organization and accompanied by one or more Addenda Records, up to a maximum of 9,999. (Business to/from Business; with addenda records)

EFTPS (Electronic Federal Tax Payment System)

EFTPS is a system for payment of federal taxes electronically using the Internet, or by phone using the EFTPS Voice Response System.

PPD (Prearranged Payment and Deposit Entry)

A credit or debit Entry initiated by an Organization to a Consumer Account of a Receiver based on a standing or a Single-Entry authorization from the Receiver. (Business to/from Consumer)

Pre-Note

A non-monetary (zero dollar) entry initiated prior to the first credit or debit Entry for the purpose of notifying the receiving institution that the sending institution intends to initiate one or more credit or debit Entries to the receiving institution's customer's account.

SEC Code

SEC (Standard Entry Class Code) is a three-character code that identifies the type of Entry. SEC options in Web Banking Advanced Business include 'CCD', 'CTX' and 'PPD'.