



Online Business Banking ACH User Guide

Creating ACH Transactions

There are two ways to send an ACH file within Online Business Banking which depends on what options you selected on your enrollment form. If you do not have software that creates NACHA formatted files than you will follow the instructions under Section I. If you have software that will create a NACHA formatted file, you will follow the instructions under Section II.

I. Create an ACH file within Online Business Banking

A. Create an ACH Batch Template

1. From the Drop-Down Menu select ACH Admin then Batches.



2. Select an Available Company then click Add a Batch.

Batch Selection



TIP: If you want to setup a recurring batch, click the “Add a Recurring Payment” button to define a schedule for the batch to be automatically activated by the system on a recurring basis.

3. Enter Batch Code and Batch Name.
4. Select the transaction type from the dropdown menu and fill in the Entry Description.
5. Select your Offset Account. This is your BankFinancial account that will either be debited or credited depending on the type of transactions you originate.

Add a Batch

Add a Batch to Company: 1333333333 -- LUNA APARTMENTS

* Batch Code (12):	<input type="text"/>
* Batch Name (25):	<input type="text"/>
* Transaction Type:	Select a Transaction Type <input type="button" value="v"/>
* Entry Description (10):	<input type="text"/>
* Offset Account:	Not Applicable <input type="button" value="v"/>
Discretionary Data (20):	<input type="text"/>
Create Prenote:	<input checked="" type="checkbox"/>

Description of fields – the batch identifier

Batch Code - User-defined code that you create for your reference

Batch Name - description of the batch

Transaction Type - PPD for debits & credits to personal accounts or CCD for business to business payments

Entry Description - description that will appear on receiver’s statement

Offset Acct – The account that will be debited or credited for the funds sent to the participants in the file.

Discretionary Data - Optional additional information that describes batch template.

6. If the batch should be a Pre-note, keep the checkmark in the box. If it is not a Pre-note, remove the checkmark.
7. **Click Add Batch.** Repeat process for multiple templates (i.e. Salary Payroll, Hourly Payroll, Payables).

Approve the Batch template if approval is required: ACH Admin, Template Approval Service.

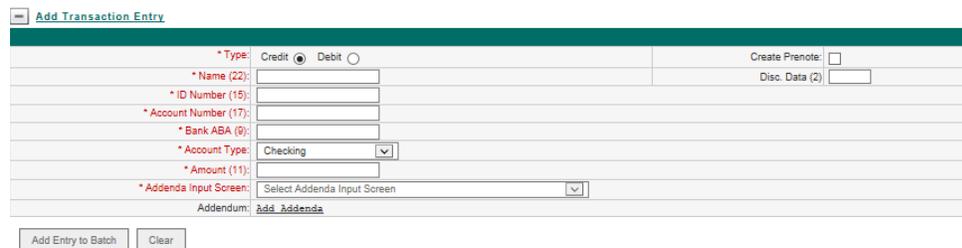
B. Create Participants and add them to the Batch Template

1. From the Drop-Down Menu select ACH Admin then Batches.
2. Select an Available Company, choose a Batch Template.
3. Click on the Entries icon.

Batch Selection



4. Enter the participant details, name, ID, bank information, transaction type and amount. The **Addend Input Screen** is not required. Select No Addenda if you are not entering any freeform addenda information. The Addenda Record is usually not shown on the receiver’s statement.



5. **Click the Add Entry to Batch button**, click ok to confirm. Repeat process for additional participants.
6. **Click Update Batch** at the bottom of the page to permanently save changes.



If ACH approval is required, **click Approve the Batch template** once participants are added: ACH Admin, Template Approval Service.

Note: If your company requires dual approval, another user may need to approve the batch.

C. Activate the ACH Batch

1. From the Drop-Down Menu select ACH then ACH Batch Activation.
2. Select the ACH Company ID and click on Display Batches.

Batch Activation Selection

3. **Click the Edit icon** to view and update the details of the batch prior to activation.

4. To make changes to the batch entries, check the boxes next to the participants that need to be updated and click **Edit Selected**.

5. Make the necessary changes to the entry and click **Save Changes** when you have finished.
 - a. The last column on the Edit screen will allow you to change the **State** of the entry to **Prenote, Active or Frozen**. This is used when you update the **Participants** account information and need to test the account number and routing number for accuracy (**Prenote**) or freeze the entry so that no transaction originates to the Participants account (**Frozen**) for that particular batch run.

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- Once you have made any necessary changes and have verified the file amount is correct, click **Update Batch** to save the changes for future use. **Tip:** For Temporary changes, choose “Save changes to this activation only”.

Batch Totals			
Debits:	(1)	\$143.25	Zero Dollar State: 0
Credits:	(1)	\$25.00	Frozen: (0) \$0.00
Prenotes:	0		Zero Amount Active: 0

Highlighted Entries have not been activated in the last 120 days.

If ACH approval is required, click ACH then ACH Batch Approval service.

- Check off the batches to be activated and enter effective entry date for each. Click the **Activate Selected** button.

Batch	Effective Entry Date:
<input checked="" type="checkbox"/> Dues - Dues Pmt W/D	01/25/2017
	Descriptive Date:
	Transaction Type: PPD+CD

- The batch activation confirmation screen will appear. Note the status of the batch (see ACH File Status on the last page of this guide). Print page if desired and select Ok to submit for processing.

Batch Activation Confirmation

Customer Name: Luna Apartments
 Requested by: Joe Smith
 Requested: Jan 12, 2017

Approval Required - Activated Status

Company: 1555555555 - LUNA APARTMENTS

Batches			
Dues - Dues Pmt W/D	Customer Trace: 18	Effective Entry Date: 01/25/2017	Total Debits: (1) \$143.25
	Bank Trace:	Transaction Type: PPD+CD	Total Credits: (1) \$25.00

An ACH Batch Activation request has been submitted for the batches described above. Please press the print button on your browser to generate a hard copy of the confirmation. This transaction is subject to bank rules and regulations governing such electronic transactions as described in our services agreement. Please keep this information handy in case you have any questions regarding this transaction.

If any portion of the above is incorrect, or if you have further questions, please [contact customer service](#).
Thank you.

II. Send ACH NACHA formatted file

- Create your file in your proprietary software and save it.** Note the location of the saved file.
- Sign into Online Business Banking** and Select ACH then ACH Pass-Thru from the navigation bar.

Online Business Banking

Select a group
 Dashboard
 Support Center

 ACH Admin
 Activity

3. **Click Browse** to locate your saved file to upload to Online Business Banking. Click load file.

ACH Pass-Thru

The Path and Name

Browse...

Load File Clear Review Pending Review Accepted

4. You will receive a message. Click **Close**.

The ACH Pass-Thru load/validation process is in progress.
The file will continue to be processed,
but your session will return to the ACH Pass-Thru initial page
so that you may perform other activities while the load/validation completes.
Remember to select ACH Pass-Thru and Review Pending at a later time
to complete acceptance or deletion of this file.

Close

5. **Select Review Pending** to review file format of pending ACH Pass Thru file.

ACH Pass-Thru

The Path and Name

Browse...

Load File Clear Review Pending Review Accepted

6. **Click the red process arrow** in the far right column of the file you wish to send to review details prior to activation.

Status	Process
01/12/2017 11:58 AM CST	F 

7. Click **Accept** to activate the Pass-Thru File or **Delete** to remove the file from the system.

Accept Delete Close

Note: Accept will not be an option if the file has a failed status and corrections need to be made. A confirmation screen will appear for accepted files.

8. **Check ACH File status** if Approval is indicated in the status, the file has NOT been submitted. Make sure to notify another approver to approve your file.

Joe Smith

Luna Apartments
4205 Main St
Burr Ridge, IL 60527

File Name: LUNA_PO1200007 ACH Pass-Thru File Accepted by: LUNA jsmith
File Debits: \$200.00 (1) ACH Pass-Thru File Accepted on: 01/12/2017 at 12:13 PM CST
File Credits: \$200.00 (2)
Batches: 1
Status: Accepted/Approved

ACH Pass-Thru Customer Trace # 000009 / Bank Trace # 201701200007

An ACH Pass-Thru request has been submitted with the information described above. Please press the print button on your browser to generate a hard copy of this confirmation. This transaction is subject to bank rules and regulations governing such electronic transactions as described in our services agreement. Please keep these numbers handy in case you have any questions regarding this transaction.

If any portion of the above is incorrect, or you have further questions, please [contact customer service](#).
Thank you

Close

9. **Once the file approved**, go to ACH PT Report, enter the date range and review the File Status column for a status of **Accepted/Approved**.

ACH File Status Definitions

Activated

The batch has been entered either manually by a user or automatically by Online Business Banking for recurring batches.

Approved

The activated batch has been approved.

Approval Required

The batch requires approval. Depending on the options you selected during enrollment, approval is either required by the same user or a different user with Approval Authority.

File Created

At the next cutoff time after a batch has been approved, the batch is included in the file that is created and sent to *BankFinancial*.

Pass-Thru Files Only:

Successful

The file has been uploaded but has not been accepted.

Accepted/Approval Required

The file has been uploaded and the file format has been accepted but needs to be approved.

Accepted/Approved

The file has been uploaded and the file format has been accepted and approved (if approval required) OR the file has been uploaded and accepted (if approval not required).

Note: If *Accepted/Approved* appears in the status column, your file has been sent to the bank.