



# 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 the options you selected on your enrollment form.

- 1) If you do not have software that creates NACHA formatted files then you will follow the instructions under **Section I**.
- 2) If you have software that will create a NACHA formatted file, AND you have been approved to submit Pass-Thru files, then follow the instructions under Section II.

## Section 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: 133333333 – LUNA APARTMENTS

\* Batch Code (12):

\* Batch Name (25):

\* Transaction Type:

\* Entry Description (10):

\* Offset Account:

Discretionary Data (20):

Create Prenote:

## 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 the funds sent to the participants in the file.

**Note:** ACH credit file submissions require pre-funding. Be sure account has sufficient funds to cover the amount of the ACH transaction prior to approving the file.

**Discretionary Data** - Optional additional information that describes batch template.

- If the batch should be a Pre-note, keep the checkmark in the box. If it is not a Pre-note, remove the check mark.
- Click **Add Batch**. Repeat process for multiple templates (i.e. Salary Payroll, Hourly Payroll, Payables).
- Approve** the Batch template if approval is required navigate to: ACH Admin, Template Approval Service.

## B. Create Participants and add them to the Batch Template

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

Batch Selection

Batch	Name	Details	Edit	Copy	Delete	Entries
Dues	Dues Pmt W/D					

- 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.

**Add Transaction Entry**

\* Type: Credit  Debit  Create Prenote:

\* Name (22):  Disc. Data (2):

\* ID Number (15):

\* Account Number (17):

\* Bank ABA (9):

\* Account Type:

\* Amount (11):

\* Addenda Input Screen:

Addendum:

- Click the **Add Entry to Batch** button, click **OK** to confirm. Repeat process for additional participants.
- 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, navigate to : 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

**Search**

Available Companies:

All Companies

1333333333 - LUNA APARTMENTS

2333333333 - LUNA APARTMENTS

Display Batches

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

Results Select All Batches

Company: 1333333333 - LUNA APARTMENTS

Select 1333333333 Batches

Batch		Effective Entry Date:	Total Debits:	Total Credits:	Details
<input type="checkbox"/>	Dues - Dues Pmt W/D	01/13/2017	(1) \$143.25	(1) \$25.00	Edit:
		Descriptive Date:			
		Transaction Type: PPD+CD			

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

Transaction Entries

Batch: Dues - Dues Pmt W/D (PPD+CD)

\*Offset Account: 7047003401 - Receipts Account (USD)

Select All (Unsaved Changes - Click Update Batch to Save) Update Amounts Only Zero All Amounts Freeze All

Entry	Credit/Debit	Name	ID Number	Bank	Account	Type	Amount	Disc	State
<input type="checkbox"/>	Debit	Bill Jones	713425	271972899	123456789	Checking	\$143.25		Active
<input checked="" type="checkbox"/>	Credit	Jake Tritsi	98214	271972899	9871245	Checking	\$25.00		Active

5. Make the necessary changes to the entry and click **Save Changes** when you have finished.

**NOTE:** The last column on the Edit screen will allow you to change the **State** of the entry to **Prenote, Active or Frozen**. Prenote is used when you update the **Participants'** account information and need to test the account number and routing number for accuracy. Frozen is used so no transaction originates to the Participants account for that particular batch run.

Entry	Credit/Debit	Name	ID Number	Bank	Account	Type	Amount	Disc	State
2	Credit	Jake Tritsi	98214	271972899	9871245	Checking	25.00		<div style="border: 1px solid #ccc; padding: 2px; width: fit-content;">                     Prenote                      Active                      Frozen                 </div>

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

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

- 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.

## Return to Batch Selection Page

Select ACH from the drop-down menu and ACH Batch Activation

- Check off the batch(s) to be activated and enter **Effective Entry Date** for each. Click the **Activate Selected** button.

- Note: If ACH approval is required, click ACH Batch Approval to approve the batch. All Prefunded ACH Batches require an approval.

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

- The batch activation confirmation screen will appear. Note the status of the batch. The ACH File Status definitions found on the last page of this guide. Print page if desired, and select **OK** to submit for processing.

**Note:** ACH credit file submission requires pre-funding. If the offset account does not have sufficient funds to cover the transaction amount, including any associated line of credit, the ACH credit file will fail and not be processed.

### Batch Activation Confirmation

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

#### Approval Required - Activated Status

Company: 1333333333 - LUNA APARTMENTS

Batches					
Dues - Dues Pmt WID	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.

## 9. Select ACH Batch Approval

ACH Batch Approval

User: Joe Smith Date: March 19, 2019 at 02:54 PM CDT

### Batch Approval Selection

**Activated Batches**

Number of ACH Batches requiring approval: **1**  
To approve batches, select the desired batch(es) and click "Approve Selected".  
To send a batch back for maintenance, select the desired batch(es) and click "Reject Selected".  
Highlighted Batch(es) have an Invalid Effective Entry Date and must be corrected to approve.

**Available Batches** [Select All Batches](#)

Company: 1333333333 - LUNA APARTMENTS

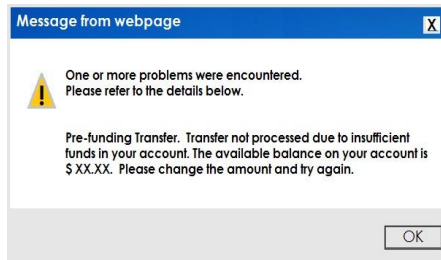
Select 1333333333 Batches

Batch	*Effective Entry Date:	Total Debits:	Total Credits:	Details:
<input checked="" type="checkbox"/> Same Day t1 - SDTEST	03/07/2019	(0) \$0.00	(1) \$1.00	Details:
Activated: 03/07/2019 8:41:33 AM CST		Delete:		
Transaction Type: CCDCO		Customer Trace: 257		

Approve Selected Reject Selected Reset

10. Check off the batch(s) you want to approve and click Approve Selected.

11. Funds will be immediately withdrawn from the offset account for ACH credit transactions upon execution of the **ACH Batch Approval** step. If funds are not available to cover the transaction amount, you will be informed that the file was not approved for execution with a pop-up message from webpage:

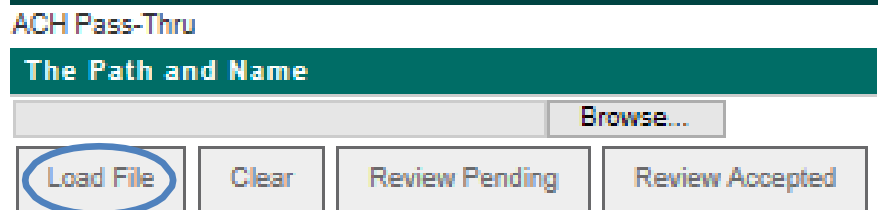


## Section II: Send ACH NACHA Formatted File

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

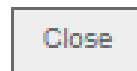


3. Click **Browse** to locate your saved file to upload to Online Business Banking. Click to add file.

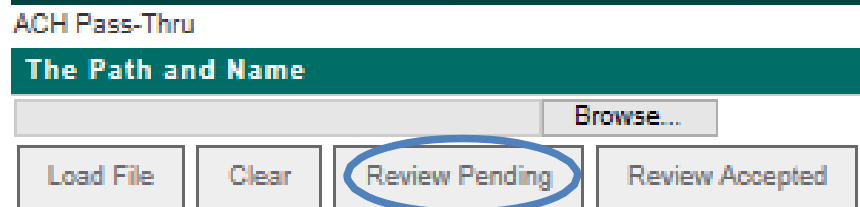


4. You will receive a message. Click **Close**.

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.



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



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- 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	

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



**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.

- Check the ACH file **Status**. If "**Approval**" is indicated in the status, this means 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\_P01200007    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

- 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. If your approval process requires a different user for approvals, for added security, it is recommended that the approver use a different computer from the initiator. All prefunded ACH files require your approval.

#### **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*.

#### **Notification of Change / Non-Compliance (NOC)**

A Notification of Change (NOC) is created to notify you that your ACH file contains information that is not valid. It may be that the information has become outdated or that the live transaction is erroneous and should be changed. You must update your file with valid information. If the file is not rectified, and you continue to process with erroneous information, your file will be considered non-compliant, and you may be subject to an ACH NOC non-compliance fee.

#### **Prefunding Required**

Prefunding is the requirement to pay immediately for all ACH transactions processed by the bank regardless of the payment effective date. Therefore, it requires that sufficient funds be available in the account to cover the ACH credit items at the time the file is submitted and approved for processing regardless of the payment effective date.

**Tip:** To schedule a prefunded ACH payment in advance without having the funds immediately deducted from your deposit account, schedule the ACH credit transaction, then wait to submit and approve the transaction until the business day prior to the effective date.

### **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.