AMERICANA COMMUNITY BANK
Member FDIC

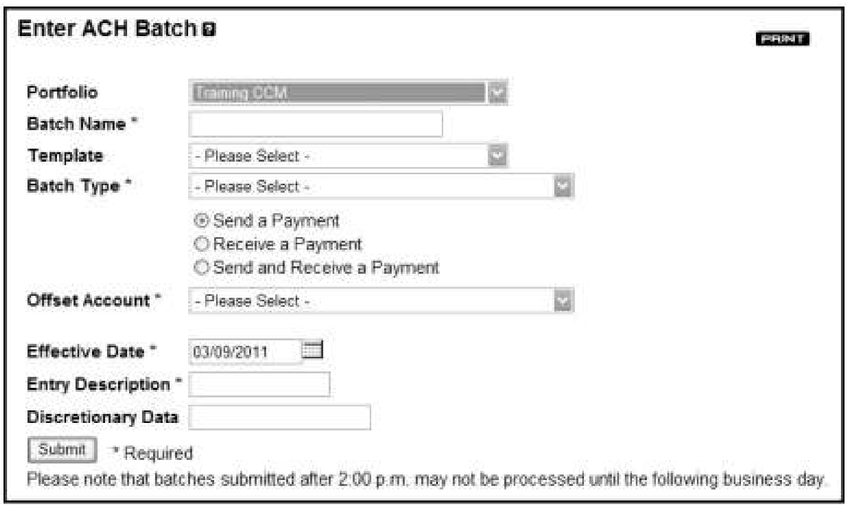
eBIZ ACH TRANSFER GUIDE

CREATING A NEW BATCH:

The "Enter ACH Batch" screen allows you to enter a one-time ACH Batch. When the "Enter ACH Batch" function is used, a batch is created containing the header information. This batch is ready for transactions to be added by completing the required fields.

To enter an ACH Batch, follow these steps:

1. Click **"Enter ACH Batch"** from the **ACH** menu. The "**Enter ACH Batch**" screen appears:



Enter ACH Batch

PRINT

Portfolio: Training CCM
Batch Name *
Template: - Please Select -
Batch Type *: - Please Select -
Send a Payment
Receive a Payment
Send and Receive a Payment
Offset Account *: - Please Select -
Effective Date *: 03/09/2011
Entry Description *
Discretionary Data
Submit * Required
Please note that batches submitted after 2:00 p.m. may not be processed until the following business day.

2. Select the **Portfolio** from the list. *This field will display if you are associated with multiple business relationships.*

3. Enter a **Batch Name;** this can be whatever you would like to use to identify this batch**.** *If you use a template, this field will be pre-filled; however, you will be able to modify the name.*

4. Select a **Template** from the list to pre-fill the fields. *This is available if you have previously saved templates that you have made.*

5. Select a **Batch Type**. The options include:
   - **CCD** – Corporate Credit or Debit
   - **PPD –** Prearranged Payment and Deposit Entry

6. Select a payment type. The options include:
   - **Send a Payment**
   - **Receive a Payment**

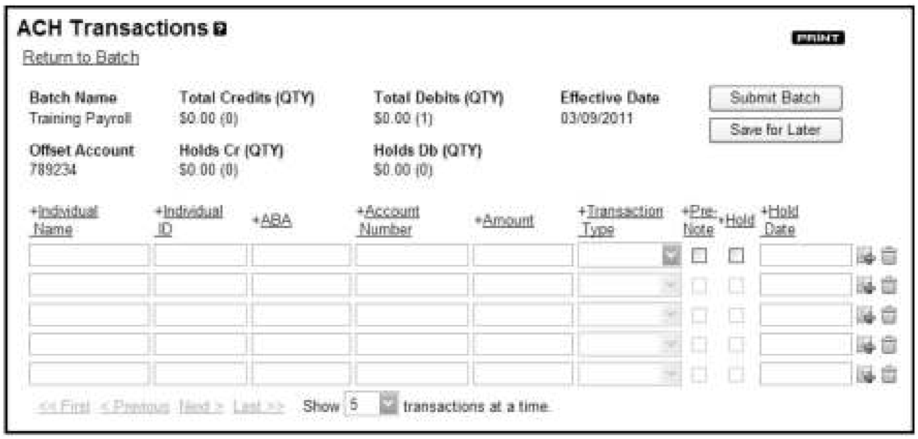
7. Select an **Offset Account.** *The approved account numbers for ACH transactions will be available in the dropdown list.*

8. Enter the **Effective Date** for the ACH Batch. *NOTE: The date field will default to the next available effective date.*

9. Enter the **Entry Description.** *This is a short description for the batch. A maximum of 10 characters is allowed.*

10. Enter the **Discretionary Data** if you would like to add additional information to the batch.

11. Click **Submit.** The **ACH Transactions** screen appears:



NOTE: *The information at the top of your screen (batch header) summarizes the information entered on the Enter ACH Batch screen. The field names that appear on the lower half of the ACH Transactions screen will vary based on the ACH batch type selected on the Enter ACH Batch screen.*

12. Review the batch header.

Field	Description
Batch Name	Displays the user-defined name identifying the batch in Online Banking.
Total Credits (QTY)	Displays the total dollar amount of the batch credits minus pre-notes followed by the number of transactions in parentheses.
Total Debits (QTY)	Displays the total dollar amount of the batch debits minus pre-notes followed by the number of transactions in parentheses.
Effective Date	Displays the user-defined effective date of the batch.
Offset Account	Displays the user-defined offset account.
Holds CR (QTY)	Displays the total dollar amount of credit holds within the batch followed by the number of transactions in parentheses.
Holds DB (QTY)	Displays the total dollar amount of debits holds within the batch followed by the number of transactions in parentheses.

13. Enter the following information:

Individual ID (Optional) **ABA (Routing Number).**
Account Number **Amount of the transaction**

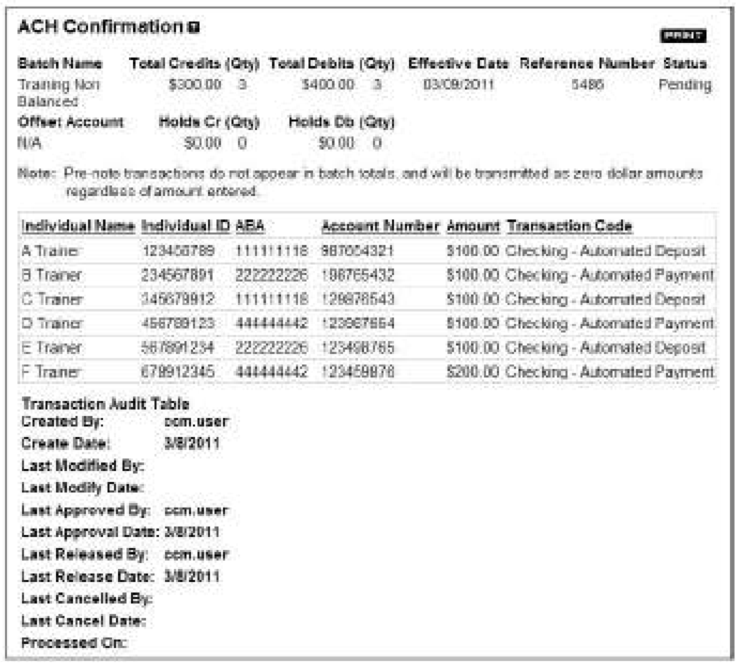
14. Select a **Transaction Type** from the dropdown menu.

15. Check **Prenote** to place a specific transaction as a zero dollar test transaction (if applicable).

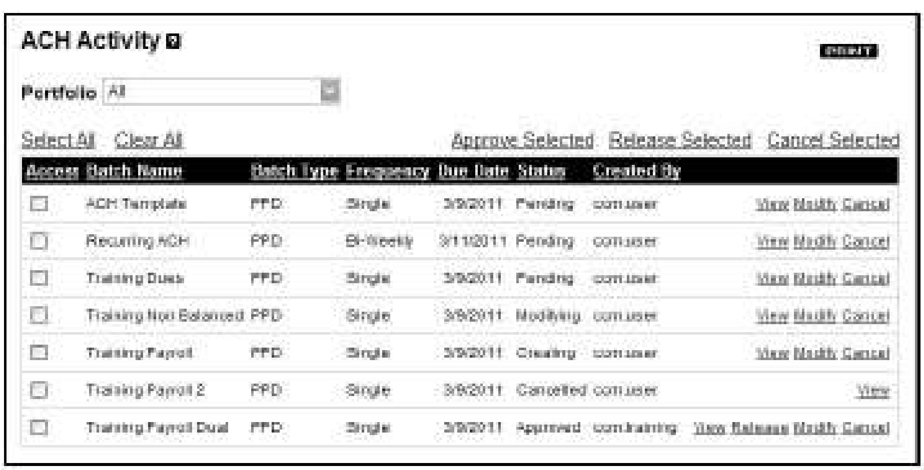
16. Click the **(Delete)** icon to delete an individual transaction from the batch, if necessary.

17. Continue adding transactions following steps 11-15.

18. Complete the **ACH Batch.** If you choose **Submit Batch**, the **ACH Confirmation** screen appears, displaying the details of the batch:



If you choose **Save for Later,** the **ACH Activity** screen appears with the batch listed in a CREATING status:

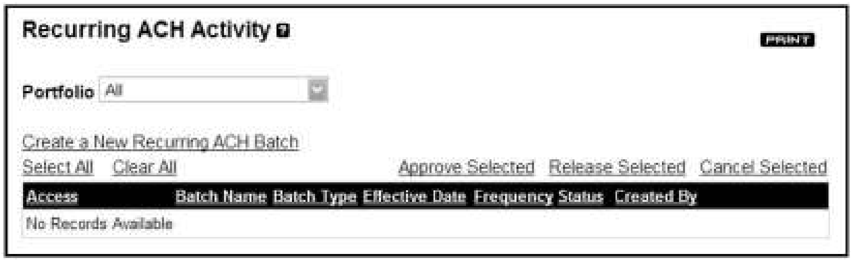


NOTE: *ACH Batches may be subject to approval, release rights, and dollar limits. All ACH batches must be approved and released prior to processing.*

CREATING A RECURRING ACH BATCH:

To create a Recurring ACH Batch, follow these steps:

1. Click **Recurring ACH Batch** from the **ACH** menu. The **Recurring ACH Activity** screen appears:



2. Click **Create New Recurring ACH Batch.** The **Create Recurring ACH** screen appears:

3. Enter a **Batch Name;** this can be whatever you would like to use to identify this batch**.** *If you use a template, this field will be pre-filled; however, you will be able to modify the name***.**

4. Select a **Template** from the list to pre-fill the fields. *This is available if you have previously saved templates that you have made.*

5. Select a **Batch Type.** The options include:
   - **CCD –** Corporate Credit or Debit
   - **PPD –** Prearranged Payment and Deposit Entry

6. Select a **Payment Type.** The options include:
   - **Send a Payment**

- **Receive a Payment**

7. Select an **Offset Account.** *The approved account numbers for ACH transactions will be available in the dropdown list.*

8. Select the **Frequency** from the dropdown menu.

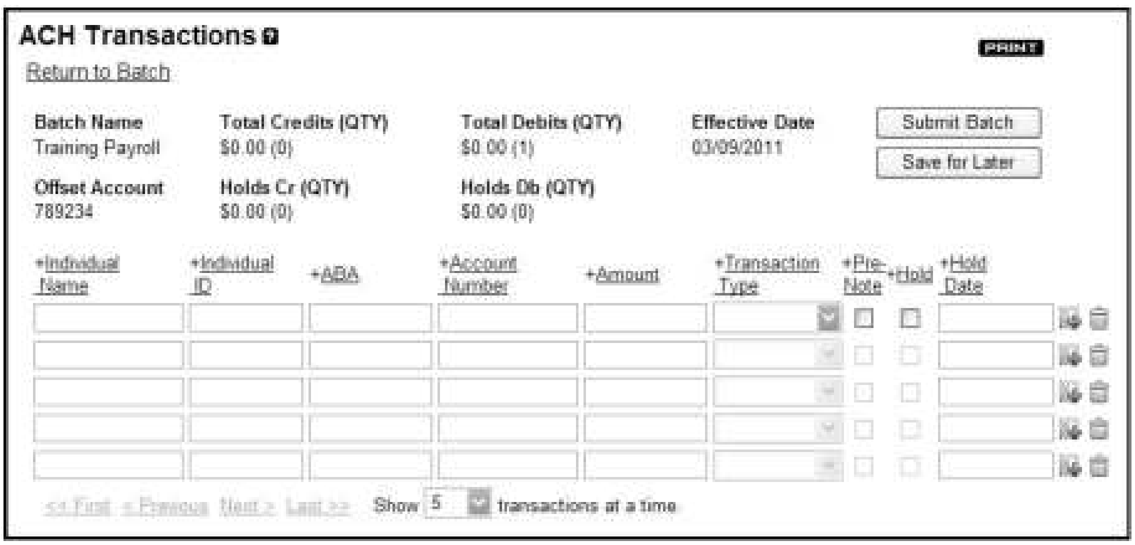
9. Enter the **# of ACH Batches.** *How many times do you want the transaction to automatically run? The maximum number of transfers that can be entered is 999.*

10. Enter the **Effective Date** for the recurring ACH batch to begin.

11. Enter the **Entry Description.** *This is a short description for the batch. A maximum of 10 characters is allowed.*

12. Enter the **Discretionary Data** if you would like to include additional information in the batch.

13. Click **Submit.** The **ACH Transactions** screen appears:



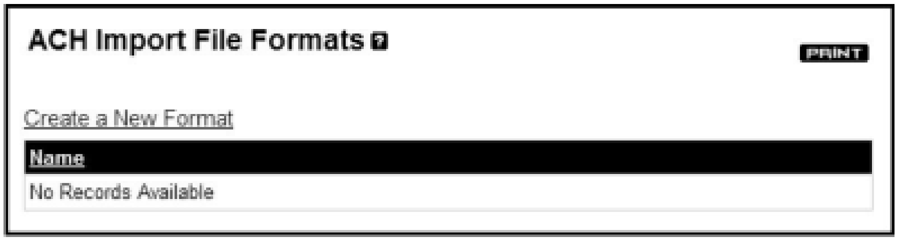
14. Follow instructions 11-18 from the "Enter a New Batch" section of this packet to add transactions to, as well as submit, your new batch.

IMPORTING AN ACH BATCH:

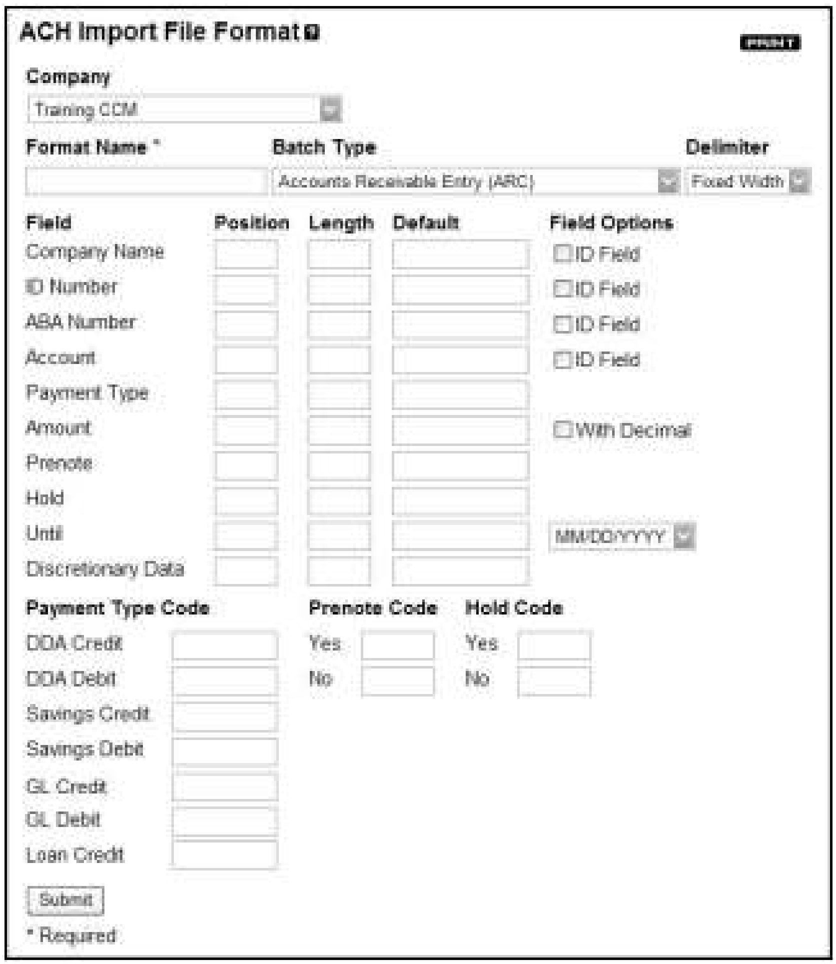
This screen allows you to import an ACH file for ACH processing or for creating a template for future use. ACH Batches can be imported from a standard NACHA file or a user-defined file format (Excel).

To create an **Import Format**, follow these steps:

1. Click **Import Formats** from the **ACH** menu. The **ACH Import File Formats** screen appears:



2. Click **Create a New Format.** The **ACH Import File Format** screen appears:



3. Select a **Company** from the list, if applicable.

4. Enter the **Format Name** (whatever you would like)**, Batch Type,** and **Delimiter** (Fixed Width or Tab).

5. Define the fields within the file.

Field:	**Description:**
Field	Lists fields available to import to an ACH Batch or Template.

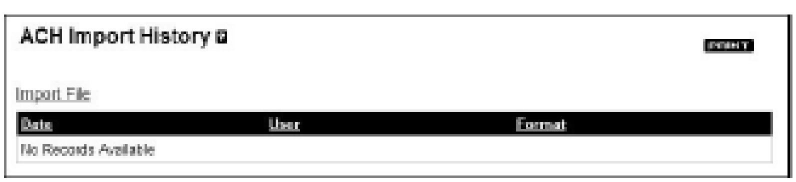
Field:	Description:
Company Name	This field will list the **individual** or **company name.**
ID Number	This field will list the **individual** or **company ID.** (optional)
ABA Number	This field will list the receiving **ABA** or **routing number.**
Payment Type	This field will list the **Transaction Types.**
Amount	This field will list the **amount** of the receiving transaction. **NOTE:** *Check the "With Decimal" box if the amount displays using a decimal.*
Prenote	This field will list the transactions that will have a **zero dollar test transaction.** (optional)
Hold	This field will list the transactions that will have a **hold** placed on them.
Until	This field will list the **date** the transaction is held until.

Position	Use this field to identify the **position** of the field in the file.
Length	Use this field to enter the **length** of the field in the file.
Default	Use this field to enter the **default value.**
Field Options	Select **Field Options.**
Payment Type Code	Enter the text used in the import file for the Payment or Transaction Type. (ex. Checking account debit, savings account credit, etc.)
Prenote Code	Enter the text used in the import file for a prenote. *Is there any special verbiage you use when initiating a prenotification?*
Hold Code	Enter the text used in the import file for a hold code. *Is there any special verbiage you use when holding a transaction?*

6. Click **Submit.** The **ACH Import File Formats** screen appears with the new client-defined file format.

To Import an ACH Batch, follow these steps:

1. Click **ACH Import** from the **ACH** menu. The **ACH Import History** screen appears:



2. Click **Import File.** The **Import ACH Batch** screen appears:

3. Select a **File Format** from the list. The **Import ACH Batch** screen appears:

File Format	Description
NACHA	The accepted and warranted ACH payment record format specifications provided by NACHA Operating Rules and Guidelines.
NACHA w/o File Header	The NACHA file format without the file header information.
NACHA Transactions Only	The NACHA file format with detail records only.
Client-defined format	A file format created by a user for the company to import a non-NACHA formatted file into FIS Online Banking. **Note:** *Import formats are created in the Import File menu. (See the topic Import File)*

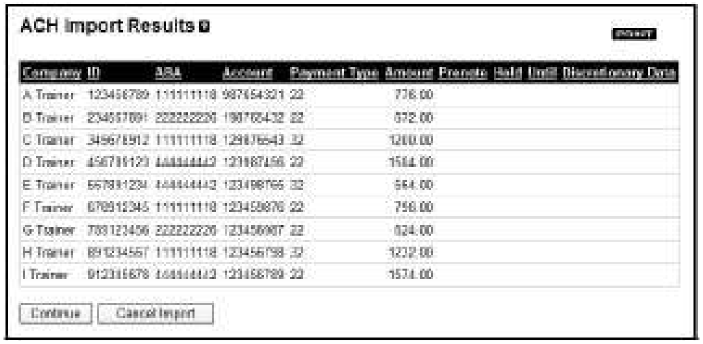
4. Select an **Action.**

5. Select the **ACH Batch** or **ACH Template** to be updated from the list. *If Create New Batch or Create New Template is selected in step 4, the ACH Batch/Template selection is not available.*

6. Select a **Batch Type.** The options include:
   - **CCD –** Corporate Credit or Debit
   - **PPD –** Prearranged Payment and Deposit Entry

7. Choose the **File** by entering the path and ACH file name or clicking **Browse** to locate the file.

8. Click **Submit.** The **ACH Import Results** screen appears:



ACH Import Results

PRINT

Company	ID	ABA	Account	Payment Type	Amount	Prenote	Hold	Until	Discretionary Data
A Trainer	123456789	111111118	987654321	22	776.00				
B Trainer	234567891	222222226	198765432	22	572.00				
C Trainer	345678912	111111118	129876543	32	1200.00				
D Trainer	456789123	444444442	123987456	22	1564.00				
E Trainer	567891234	444444442	123498765	32	564.00				
F Trainer	678912345	111111118	123459876	22	756.00				
G Trainer	789123456	222222226	123456987	22	624.00				
H Trainer	891234567	111111118	123456798	32	1232.00				
I Trainer	912345678	444444442	123456789	22	1574.00				

Continue | Cancel Import

9. Complete the **ACH Import.**

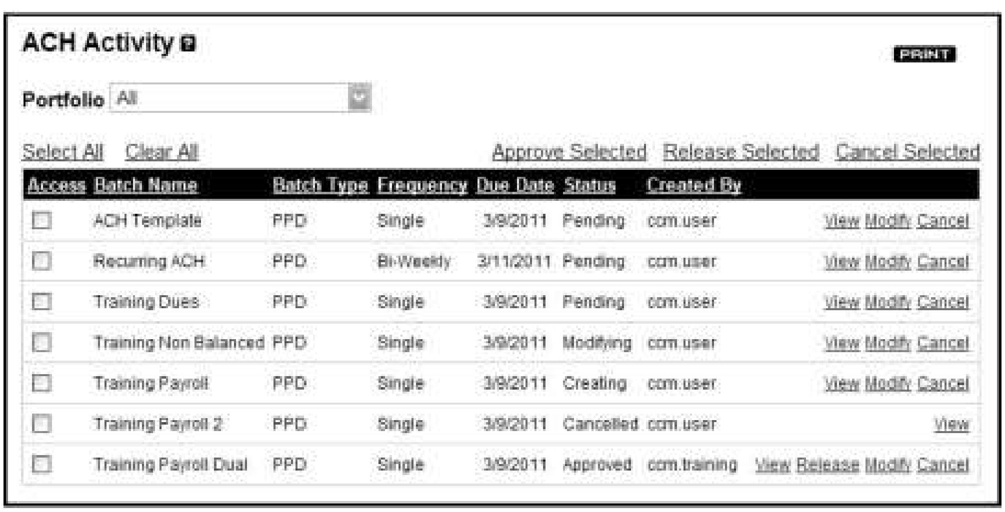
If click on...	Then...
Continue	The next screen appears, dependent on the **Action** selected on **Import ACH Batch** screen. **Action** → **Screen after Continue** **Create New Batch** → Create ACH Batch **Update Existing Batch** → ACH Transactions **Add to Existing Batch** → ACH Transactions **Create New Template** → Create ACH Template **Update Existing Template** → ACH Transactions **Add to Existing Template** → ACH Transactions
Cancel Import	The **ACH Import History** screen appears without the import listed.

VIEWING/APPROVING AN ACH BATCH:

The **ACH Activity** screen displays a summary list of all ACH batches that have been entered. From this screen you can: view ACH Batch details **and/or** Approve, Release, Modify, Retry or Cancel an ACH Batch.

To view the ACH Activity screen, follow these steps:

1. Click **ACH Activity** from the **ACH** menu. The **ACH Activity** screen appears:



ACH Activity

PRINT

Portfolio: All

Select All | Clear All | Approve Selected | Release Selected | Cancel Selected

Access	Batch Name	Batch Type	Frequency	Due Date	Status	Created By	
☐	ACH Template	PPD	Single	3/9/2011	Pending	ccm.user	View Modify Cancel
☐	Recurring ACH	PPD	Bi-Weekly	3/11/2011	Pending	ccm.user	View Modify Cancel
☐	Training Dues	PPD	Single	3/9/2011	Pending	ccm.user	View Modify Cancel
☐	Training Non Balanced	PPD	Single	3/9/2011	Modifying	ccm.user	View Modify Cancel
☐	Training Payroll	PPD	Single	3/9/2011	Creating	ccm.user	View Modify Cancel
☐	Training Payroll 2	PPD	Single	3/9/2011	Cancelled	ccm.user	View
☐	Training Payroll Dual	PPD	Single	3/9/2011	Approved	ccm.training	View Release Modify Cancel

2. Review the **ACH Activity** screen.

<table>
<tr><th>Field:</th><th>Description:</th></tr>
<tr><td>Access</td><td>Select a check box corresponding to an ACH activity to approve, release, or cancel it.</td></tr>
<tr><td>Batch Name</td><td>Displays the name uses to identify this batch.</td></tr>
<tr><td>Batch Type</td><td>Displays the type of batch determining the payment option.</td></tr>
<tr><td>Frequency</td><td>Displays the frequency of the transaction.</td></tr>
<tr><td>Due Date</td><td>Displays the effective date for the transaction.</td></tr>
<tr><td>Status</td><td>Displays the status of the transaction:
Pending Cancelled
Creating Entered
Modifying Approved</td></tr>
<tr><td>Created By</td><td>Displays the creator of the transaction.</td></tr>
<tr><td>Action</td><td>
<table>
<tr><th>Action:</th><th>Description:</th></tr>
<tr><td>Approve</td><td>Click this link to approve a single ACH activity.

NOTE: If the batch is within your daily dollar limit, the status will change to Approved. This link will only display when the status of the ACH activity is Entered and additional approval is required.</td></tr>
<tr><td>Approve Selected</td><td>Click this link to approve the selected ACH activity or activities. To approve multiple ACH activities, click the Access check box next to each activity to be included before clicking the link.

NOTE: If the batch is within your daily dollar limit, the status will change to approved.</td></tr>
<tr><td>Cancel</td><td>Click this link to cancel the ACH activity. The system cancels the batch and changes the status to caCancelled.

NOTE: Once a batch is cancelled it cannot be undone. Caution, when Submit is pressed, the recurring transfer is cancelled and is deleted from the Recurring Transfers screen without a confirmation.</td></tr>
<tr><td>Cancel Selected</td><td>Click this link to cancel the selected ACH activity or activities. To cancel multiple ACH activities, click the Access check box next to each activity to be included before clicking the link.</td></tr>
<tr><td>Modify</td><td>Click this link to access the ACH Transactions screen that enables the user to update the transactions in the batch.

NOTE: The modify link does not display when the status is Processed, Failed or Cancelled. The ACH batch cannot be modified after 2 p.m.</td></tr>
<tr><td>Release</td><td>Click this link to release a single ACH activity.

NOTE: If the batch is within your daily dollar limit, the status will change to Pending. This link will only display when the status of the ACH activity is Approved.</td></tr>
<tr><td>Release Selected</td><td>Click this link to release the selected ACH activity or activities. To release multiple ACH activities, click the Access check box next to each activity to be included before clicking the link.</td></tr>
</table>
</td></tr>
</table>

		NOTE: *If the batch is within your daily dollar limit, the status will change to Pending. If you are limited by dual control, you cannot approve and release the same ACH batch; another user must release the batch.*
	Retry	Click this link to **access** the ACH Transactions screen and subsequently click **Submit Batch** to resubmit the failed batch.
	View	Click this link to access the ACH Confirmation screen, which displays a **summary** of all **ACH transactions** within the batch.

3. From the options above, you may select the link next to the **ACH activity** that you would like to **Approve, Release, Modify, Cancel** or **Retry.**

4. All **ACH Transactions** should have a status of **Approved** before 2 p.m. to be processed on the same business day.

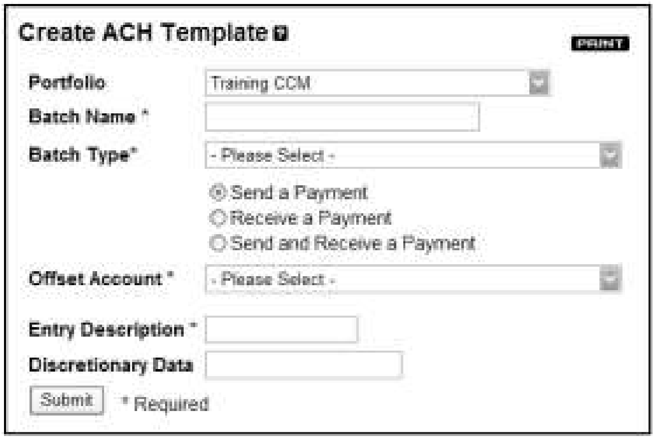
CREATING AN ACH TEMPLATE:

An ACH Template pre-fills ACH batch information, but allows the user to make changes as necessary. When using a template, it is necessary to check the Effective Date, Offset Account, and transaction details for accuracy before submitting the batch.

To create an ACH Template, follow these steps:

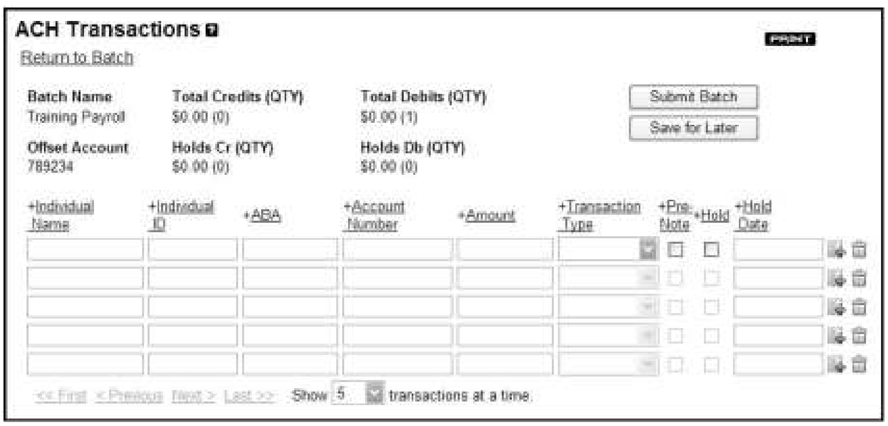
1. Click **ACH Templates** from the **ACH** menu. The **ACH Templates** screen appears:

2. Click **Create New ACH Template.** The **Create ACH Template** screen appears:



3. Enter a **Batch Name, Batch Type, Payment Type, Offset Account, and Entry Description.**

4. Click **Submit.** The **ACH Transactions** screen appears:



5. Enter the **Individual Name, Individual ID** (if applicable), **ABA (Routing Number), Account Number, Amount** of transaction, and **Transaction Type.**

6. Follow steps 11-18 in the "Enter an ACH Batch" section to add transactions to and submit your ACH Template.