Integrated ACH

Our new Integrated ACH Module will allow you to complete a host of electronic funds transfer activities via an easy to learn process outlined in the next several pages.

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This ACH module is fully integrated within Business Banking Online. It has the same layout that you are accustomed to. The chart below describes all options available under the ACH tab that could be granted to users as permissions.

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Always be mindful that ACH transactions, once submitted, are very difficult to reverse. Be sure that transactions are only submitted after review, as the window in which to stop a submitted ACH is very small. Effective dates and transaction totals should be checked for accuracy before submission. Transactions will be accepted until 6:00 pm EST daily. Transactions received after this time will be processed the next business day. You are strongly encouraged to send all ACH files by 6:00pm two business days prior to the effective date to ensure payment is received on time.

Rev 03/10/15
Create a New Profile

1. Select the **Maintenance** tab

2. Click to create a new profile.

3. Choose your payment method from the drop down (methods available depend on customer setup). Make sure to use the appropriate consumer or business option depending on who you are paying. Click Next.

4. This is the profile page. Required fields are in **Bold** with an *.

**GENERAL SECTION**

5. **Profile Name:** Enter the name used to identify what this profile is used for, such as, ABC Payroll. This is for your reference only.

6. **Description:** Enter a description for the profile. This field can be similar to the name you created for the profile but helps further define. This field is used to populate the batch name in a NACHA file.

7. **Account:** Use the pull-down menu to choose the account you would like to originate your payment from. The account(s) displayed will correspond with the account(s) granted ACH permissions per your documentation.

8. **Company:** Use the pull-down menu to choose a Company Name from the list. This is a 16 character field that needs to clearly identify to the receiver of the ACH transaction from whom this transaction is coming. *This is one field that is displayed on your bank statements as well as the receivers’ bank statements.*

9. **Company Entry Description:** Enter a description for the payment, such as Deposit or Payment. This field has a 10 character limit but again needs to help the receiver identify the purpose of the transaction. *This field is what is displayed on your bank statements as well as the receivers’ bank statements.*
10. Start Date/End Date: These fields do not need to be adjusted. These fields restrict when the profile would be available to use to create a payment. If you put a future date in this field, this profile will not show in the Create Payment screen until that date.

11. Warning Days:* The default is 15 days. We recommend changing to an appropriate number of days based on how frequently you will create payments from this profile. This field is used to set a pop-up reminder if you submit payment more frequently than the set warning days. For example, if I create a profile for Payroll, and input 21 into my Warning Days field, I am simply telling the system that I plan on sending payroll payments no less than 21 days after my last submission. If I decide to send one earlier, my payment can still be processed as usual, but the system will remind me that my payment is earlier than the 21 days I originally input in the system.

12. Prenote Required: Check this box if you want to create a prenote on all new transactions keyed or account information modified. Please note by doing a prenote (a zero dollar test transaction to ensure a valid account) you cannot immediately originate a transaction. The prenote period must expire before you originate a transaction for this receiver.

13. Notify Receiver by Email: This field, when checked, will allow you to input the receiver’s email address. This will allow the receiver of funds to be notified, via email, of a pending ACH transaction. Contact Cash Management Support for access to this field. See the instructions for Setting Up Email Notices in a Profile in this guide.

14. Hold $0 Records: This is a helpful option if you change dollar amounts frequently and only want to submit some of the transactions in this profile. For example, if there is a profile with 10 transactions and I only want to enter amounts for the 3 receivers I am paying today, by setting up all with $0 amounts and checking this box, the other 7 will be placed on hold so that I only pay the 3. However, if you always pay all receivers in the profile and want to be warned if you forgot to enter an amount for someone, do not check this field.

15. If you will be importing your transactions from a NACHA file, scroll down, click Save and go to step 27. If you will be hand-keying amounts for each receiver, continue to the next step.
16. Click in the top right corner of the transaction section to add a receiver.

17. **Receiver Name:** Enter the name of the person/business you are going to pay/collect in this transaction. If this is direct deposit of payroll, enter the employee name.

18. **Receiver ID:** Enter the number used to identify the receiver. This can be an employee number, vendor number, customer number, or any other identifier.

19. **Receiver A/c Number:** Enter the account number for the receiver. Dashes and/or spaces need to be omitted.

20. **Account Type Role:** Choose the account type from the drop-down menu. This must correspond with the account number from the **Receiver A/c Number** field.

21. **Bank R/T:** Enter the bank routing number of the financial institution for the receiver. This field is checks for a valid bank routing number but cannot tell you it is the correct router for your receiver.

22. **Amount:** There are two ways you can use this field. You can enter a specific dollar amount in that rarely changes such that when creating payments you do not have to change the amount or only make minor changes (tuition, monthly payments, etc). Another way to use this field is to enter the amount at $0.00 when the amounts change each time you submit the payment. If using $0.00, this will work with the Hold $0 Records option if checked above. All amounts that change frequently would then be entered in the Create Payment tab such that it does not update the profile.

23. **Receiver Email ID:** Enter the email address for the receiver if you are using the “Notify receiver by Email” option.
24. **Free Format Addenda:** We recommend NOTHING is entered here unless you are specifically requested by a BUSINESS to send addenda. Unless a Business has setup with their bank a way to see this information, it does not get automatically displayed. **Entering ANY additional information here will incur additional fees.**

25. **Add and Continue:** Add the current receiver to the profile and start a new receiver. OR

26. **Add and End:** Add the receiver to the profile and then click **Save** to finish editing the profile.

27. Once a completed profile is saved, the system will take you back to the original screen where all saved profiles are listed. If your security level requires an **Approval at Profile,** any modified or newly saved profiles will remain in a **Pending Approval** status until such a time that a second user goes in the system to approve it. Profiles in pending approval status will not show in Create Payment and cannot be used until approved. **Approval at Payment** authority will show profiles in an **Active** status.

### Approving a Profile in Pending Approval Status

1. Go to the **Maintenance** tab. Select the profile you want to edit by clicking once on the profile name such that the row changes color.

2. Click to view the profile details prior to approval.

3. Once ready to approve, there is an approval button at the bottom of this screen.

4. It is possible to approve the profile from the Maintenance screen; however, we encourage you to review before approving. Should you simply wish to approve, you can either right click and select Approve or click .

5. Once a profile has moved from Pending Approval status to Active status, it can be used in the Create Payment screen.
**Add/Delete/Change Receivers in a Profile**

1. Go to your **Maintenance** tab. Select the profile you want to edit by clicking once on the profile name such that the row changes color.

2. Click on the toolbar or right-click on the profile name and select **Modify**.

3. If you want to add a receiver, click in the top right corner of the transaction section.

4. Or, scroll down to the **Transaction box**. Select the receiver you want to edit by clicking once on the receiver name.

5. Now you can click on **Modify** to modify the receiver or click **Delete** to delete the receiver.

6. Click **Save** when done to save all edits to the profile.

**Creating Payments with Hand-Keyed Amounts**

1. Click the ACH tab and then the **Create Payment** tab. Only profiles in Active status will be available to choose from.

2. Select the appropriate profile from the pull-down menu. Click **Next**.

3. **Effective Entry Date**: Input the date on which you want these transactions to take place. A business date must be selected and be no more than 14 business days into the future. Note that only business days can be an effective date – Saturday, Sundays and Federal Holidays are not valid effective dates. Please see the Holiday Schedule on the home page for specific dates. Dates can be hand keyed into the date field or you can click and select the effective date from the pop up calendar.
4. Scroll down to the receivers listed in the transaction box to modify the amounts and/or change the status. Receivers are listed 25 at a time. Click through using the Next Page Arrow at the top. Make changes accordingly.

5. Click Submit button at the bottom of the screen when you are done making changes. Once submitted, you will be taken to the summary screen. Approval at Profile customers will show payments as submitted on this screen. Approval at Payment will show submitted payments in a pending approval status under the Approval tab.

Creating a Payment with an Imported NACHA File

1. Click the Create Payment tab. Only profiles in Active status will be available to choose.
2. Select the appropriate profile from the pull-down menu. Click Next.
3. Click to get to the import option screen.
4. Click Browse to search for you file. Select NACHA from the pull-down menu.
5. Choose the dial next to **Overwrite to Existing**, and click OK.

6. Files that import with no errors will allow you to submit your payment. If errors are found, this will be indicated in red letters at the top of the Create Payment screen and an Error Report will be generated. Clicking \[\text{Error Report}\] will pull up the Error Report that will list changes to be made before a payment can be successfully submitted. Call Cash Management Customer Support for assistance with error reports if needed.

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**Approving Payments in Pending Approval Status**

1. Click the **Approval** tab. Only profiles your user has the rights to approve will show pending approval on this tab. There could be other payments pending approval that you created but could not approve, that you don’t have access to view/use, or that are pending an approval at a higher level than what you have been granted.

2. Click on the payment in which you would like to approve and do one of the following:

   a. Right Click to View & Approve or Quick Approve or

   b. Use the icons in the header; \[\text{View & Approve}\] or \[\text{Quick Approve}\].

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**Setting Up Profiles and Creating Payments for Business Vendor Payments**

1. Setting up a profile for Business Vendor Payments isn’t much different than a normal profile. The difference is that in a Vendor Payment you have a different addenda section than say on a Consumer Direct Deposit or Business Cash Disbursement and you intentionally want to use it.

2. Once you have created a Business Vendor Payment profile with at least one transaction in it, you will need to decide what, if any, addenda you want to add in the profile itself. You may want to not have an addenda record in the profile and add them each time in the Create Payment screen so that you add the addenda specific for that effective date.
3. At any rate, the process is the same. You will want to modify the Receiver in which you are adding addenda and then click to add an addenda segment in the Addenda section.

4. There are 4 fields that are required in the addenda section:
   a. Vendor Assigned Customer Account #
   b. Tracking #
   c. Date
   d. Payment Amount

5. Note that the sum of all Payment Amounts must equal the Amount field in the Transaction record.

6. When all addenda records are added, you can scroll to the bottom of the page and to get back to the summary of your Transactions.

7. If satisfied with the receiver records and the transaction statistic (count and classification of status and amounts), then you can scroll to the bottom of the page and your payment for processing.
Setting Up Email Notices in a Profile

1. If you wish to send an email notice to any receiver when a transaction is submitted, you can setup notification and email address in a profile if that feature is turned in your package. For more information on how to turn this on, contact Cash Management Customer Support.

2. Within the **Maintenance** tab, select the profile you want to edit by clicking once on the profile name such that the row changes color.

3. Click **Edit** to edit the profile.

4. Under the Processing Information section, you will see a box for Notify receiver by Email box. If this box is active, such that you can check mark it, then you are setup to send email notices. Checking the box will cause email notices to be sent to any receiver in which you have entered an email address in the Transaction section.

   **PROCESSING INFORMATION SECTION**

   ![Processing Information Section Image]

5. Once you have checked this box, it is **CRITICAL** that you click ** Configure Email** that follows to configure the email such that the receivers’ can easily identify who is sending them the notice. All emails will be sent from **CashMgtSupport@1stSource.com** and that cannot be changed. However, there are edits you can do to help the receiver identify you.

6. Once you have clicked **Configure Email**, the following box will appear:

   ![Configure Email Image]

7. You **MUST** change the Email Subject line to identify your Sending Company Name or something in which the receiver will identify this transaction.
8. In the body of the Email Message, you are strongly encouraged to add language similar to the following:

   For questions concerning this ACH transaction, please contact (a contact name at your company or your company’s name) at (enter a phone number or email address for your company). Please do not reply to this email.

9. Should we receive email replies from your receivers, we take no responsibility to get them to someone at your company. Furthermore, any company using email alerts that do not properly setup the email as described above is subject to revocation of this feature.

10. We do not guarantee that emails will be sent or properly delivered. Please do not rely on this email notice as a substitution for any other process you would normally put in place.