ONLINE ACH USER GUIDE

Within Payments > ACH, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients.

Create ACH Payment

Use the Create ACH Payment view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

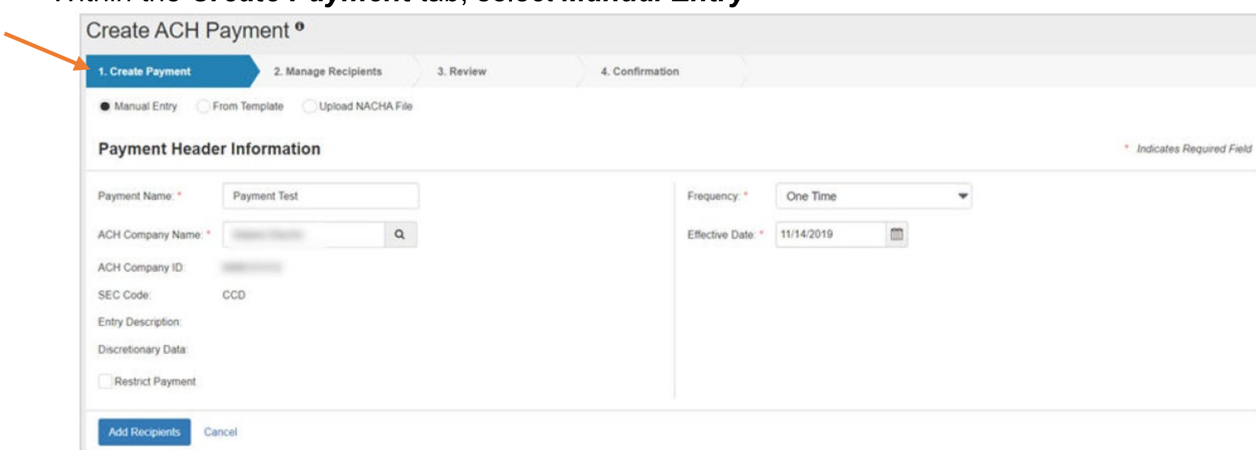
Creating an ACH Payment Manually

Use this process when manually creating an automated clearing house (ACH) payment.

<u>Creating an ACH</u>:

Go to **Payments** >**ACH** > **Create ACH Payment**

Within the ***Create Payment*** tab, select ***Manual Entry***

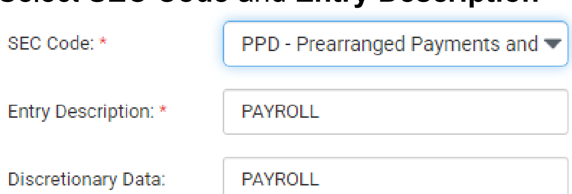


Enter a **Payment Name**

Enter the **ACH Company Name** (search when having multiple companies and then click Select)

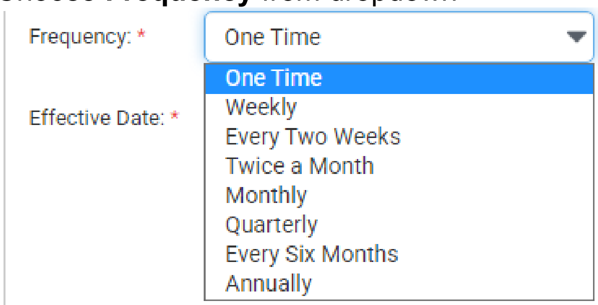
Company ID should prefill when selecting ACH Company Name

Select **SEC Code** and **Entry Description**

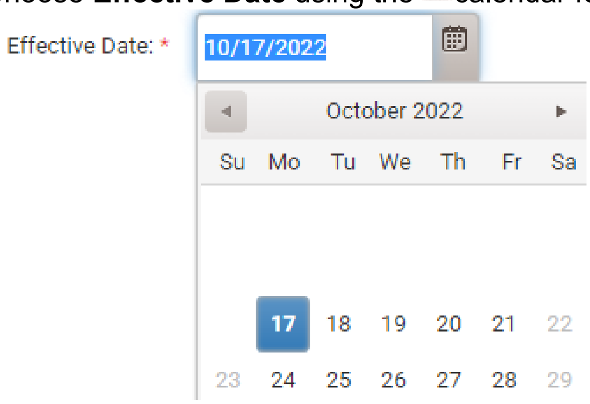


Select **Restrict Payment** check box (if appropriate). Only users with the Restricted Batch entitlement can see restricted payments.

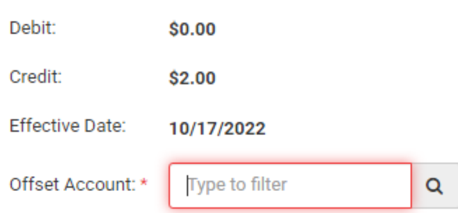
Choose **Frequency** from dropdown

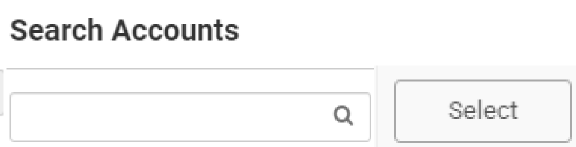


Choose **Effective Date** using the calendar feature:

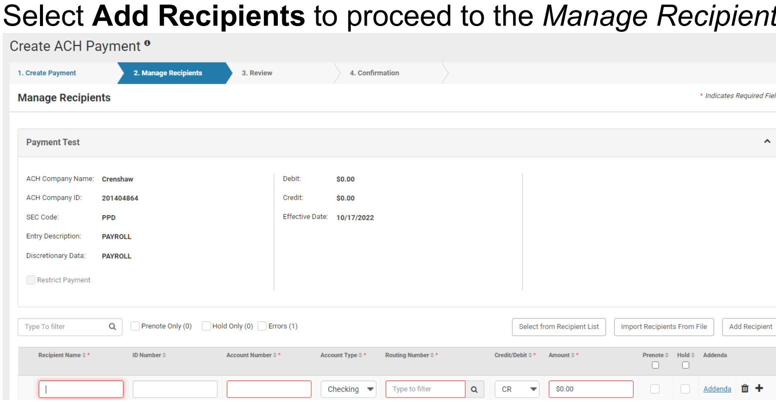


Select **Offset Account** – use search feature when having multiple companies and then click **Select**



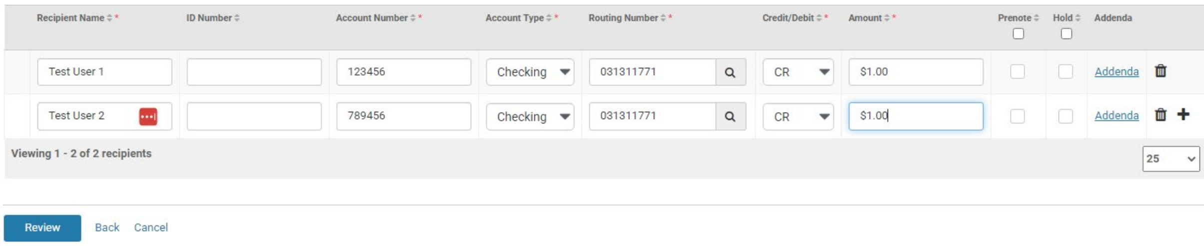


Select **Add Recipients** to proceed to the *Manage Recipients* tab



Add **Recipient Name**, **Account Number**, **Account Type**, **Routing Number**, **Credit/Debit and Amount**

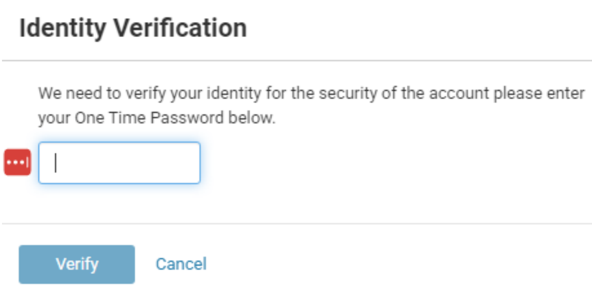
Select ➕ to add a recipient row if necessary



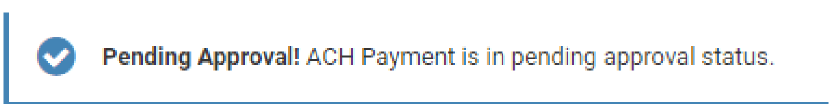
Select **Review**

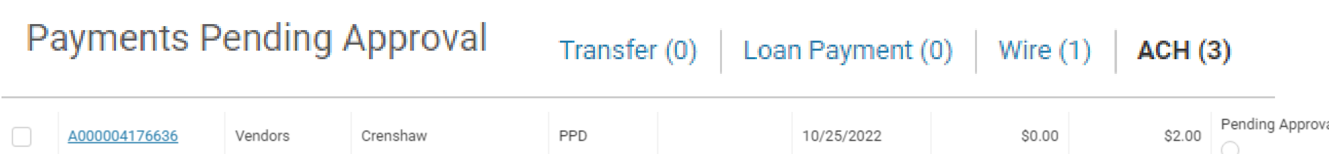
➢ **NOTE:** From this screen, you can **save the ACH as a Template** or **Create Another Payment**

Single Control Users – will receive a One Time Password to approve ACH file to be released

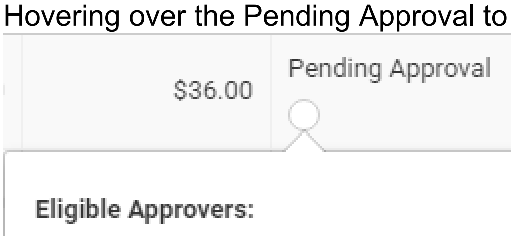


Dual Control Users – additional authorized user will approve the ACH file to be released

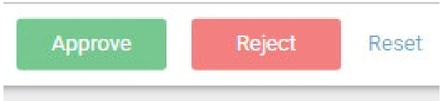




Hovering over the Pending Approval to see a list of Eligible Approvers



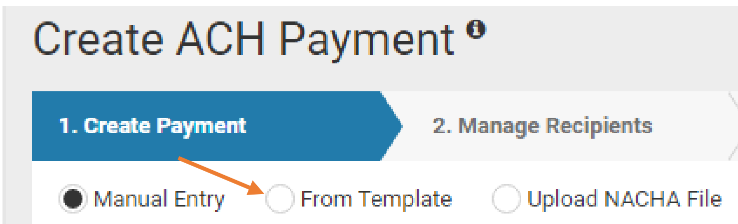
Approver will have the option to **Approve** or **Reject**



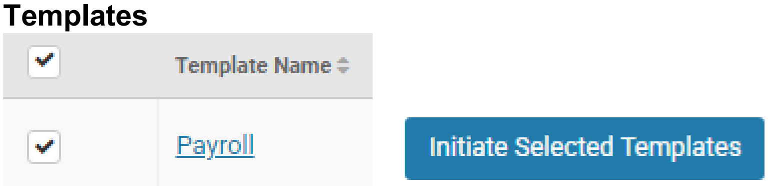
<u>Creating ACH Payments from Templates</u>:

Go to **Payments** > **ACH** > **Create ACH Payment**

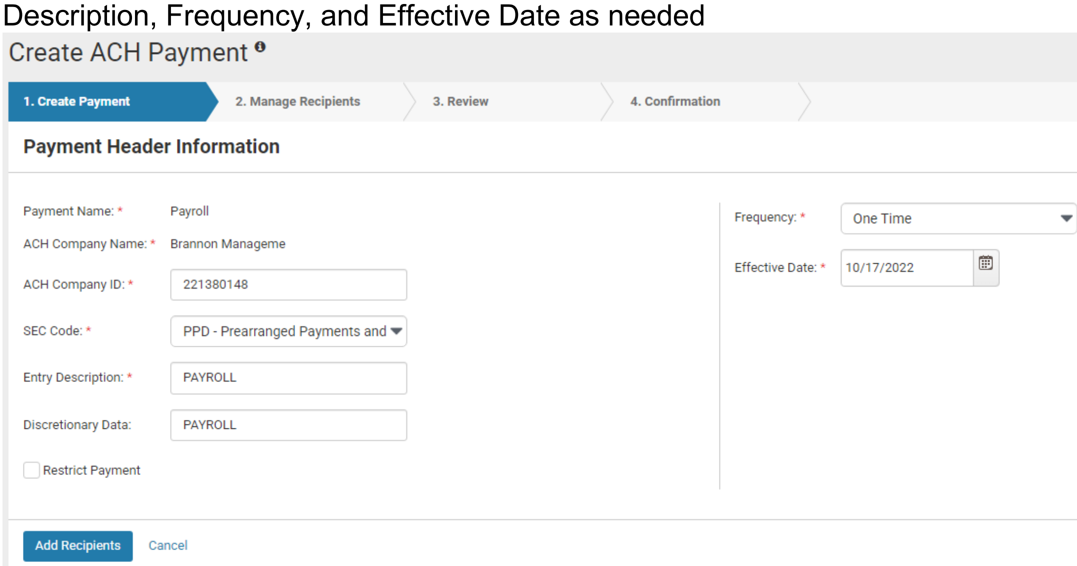
Within the *Create Payment* tab, select *From Template*



Select the check box beside the appropriate template name, and then select **Initiate Selected Templates**



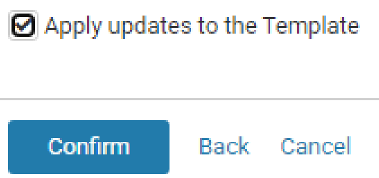
The *ACH Payments Detail* screen appears – Change the ACH Company ID, SEC Code, Entry Description, Frequency, and Effective Date as needed



Select **Add Recipients**

Add Recipient information and click **Review**

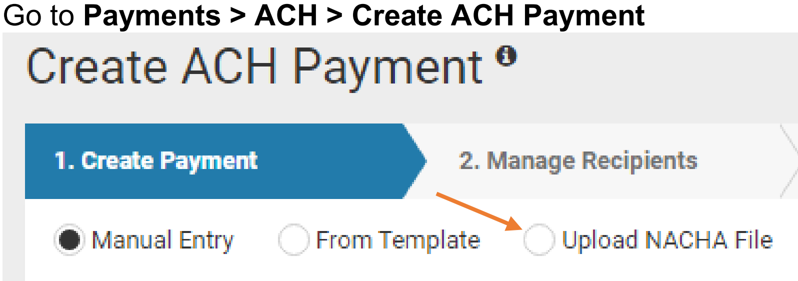
Any changes that were made to the template when creating the ACH can be saved by selecting the **Apply Updates to the Template** check box. Then click **Confirm**



Single Users will get a one time passcode – **Dual Control** Users will need an additional approval

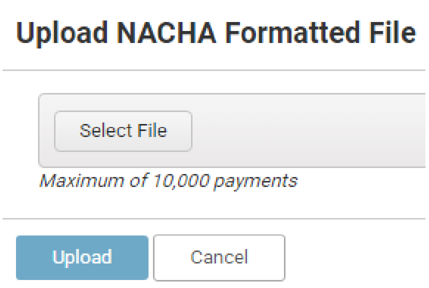
<u>Uploading a NACHA Formatted File</u>:

Go to **Payments > ACH > Create ACH Payment**



Within the *Create Payment* tab, select *Upload NACHA File*
Select **Browse** beside **Select File**, and browse for the appropriate file and click **Upload**

- **NOTE:** Your file must be formatted to NACHA specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.



Select an option from the **Frequency** drop-down list

Enter the **Effective Date** of the payment

Select **Review** and ensure that the display information is correct

Select **Confirm**

For further instruction on how to use additional ACH features, please refer to the **Treasury Complete Guide** or contact **Professional Services** at professionalservices@linkbank.com