

## 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.

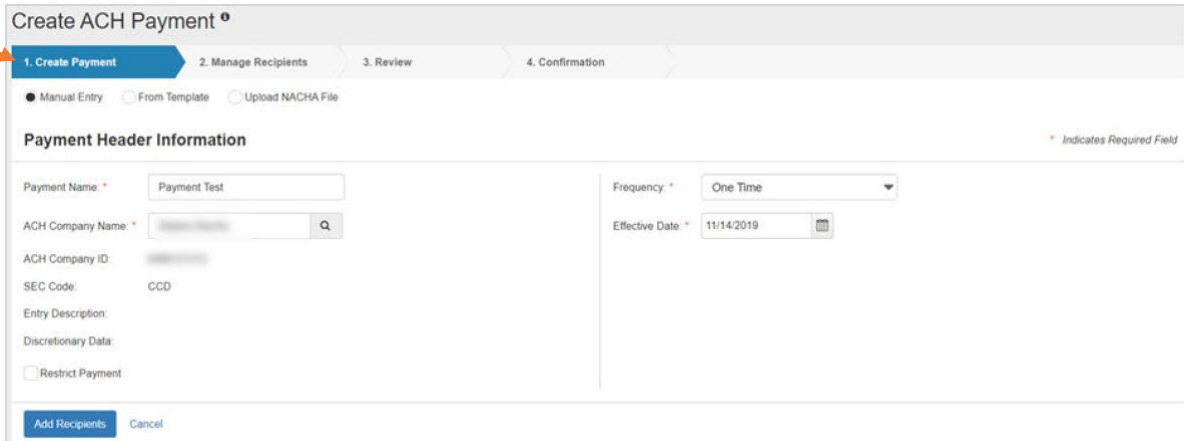
### Creating an ACH Payment Manually

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

### Creating an ACH:

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)

**Search ACH Companies**

**Company ID** should prefill when selecting ACH Company Name

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

SEC Code: \*

Entry Description: \*

Discretionary Data:

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

Restrict Payment


Choose **Frequency** from dropdown

Frequency: \* One Time ▼

Effective Date: \*

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Annually

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

Effective Date: \* 10/17/2022 

October 2022

Su	Mo	Tu	We	Th	Fr	Sa
		17	18	19	20	21
		22	23	24	25	26
		27	28	29		

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

Debit: \$0.00

Credit: \$2.00

Effective Date: 10/17/2022

**Search Accounts**

Offset Account: \*



Select

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

Create ACH Payment <sup>®</sup>

1. Create Payment → 2. Manage Recipients → 3. Review → 4. Confirmation

**Manage Recipients** \* Indicates Required Field

Payment Test

ACH Company Name: <b>Crenshaw</b>	Debit: \$0.00
ACH Company ID: 201404864	Credit: \$0.00
SEC Code: PPD	Effective Date: 10/17/2022
Entry Description: PAYROLL	
Discretionary Data: PAYROLL	

Restrict Payment

Type To Filter   Prenote Only (0)  Hold Only (0)  Errors (1)

Recipient Name *	ID Number *	Account Number *	Account Type *	Routing Number *	Credit/Debit *	Amount *	Prenote *	Hold *	Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	Checking	Type to filter	CR	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	Addenda <input type="button" value=""/>

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

Select **+** to add a recipient row if necessary

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Test User 1		123456	Checking	031311771	CR	\$1.00	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Addenda</a>
Test User 2		789456	Checking	031311771	CR	\$1.00	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Addenda</a> <b>+</b>

Viewing 1 - 2 of 2 recipients 25

**Review** Back Cancel

## Select Review

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

[Create Another Payment](#) [Save as a Template](#)

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

We need to verify your identity for the security of the account please enter your One Time Password below.

**Verify** Cancel

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

**Pending Approval!** ACH Payment is in pending approval status.

Payments Pending Approval | [Transfer \(0\)](#) | [Loan Payment \(0\)](#) | [Wire \(1\)](#) | [ACH \(3\)](#)

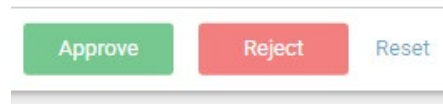
<input type="checkbox"/>	<a href="#">A000004176636</a>	Vendors	Crenshaw	PPD	10/25/2022	\$0.00	\$2.00	<input type="radio"/> Pending Approval
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Hovering over the Pending Approval to see a list of Eligible Approvers

\$36.00 Pending Approval

**Eligible Approvers:**

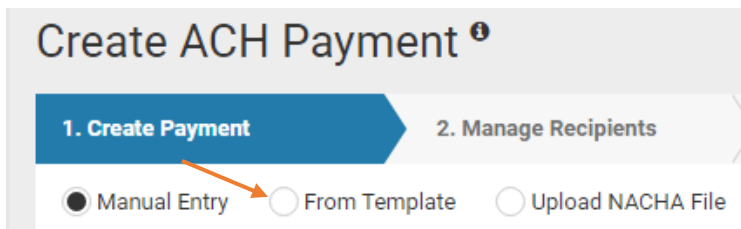
Approver will have the option to **Approve** or **Reject**



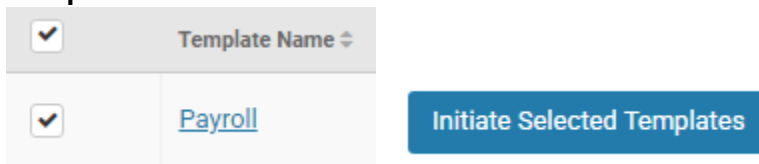
### **Creating ACH Payments from Templates:**

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

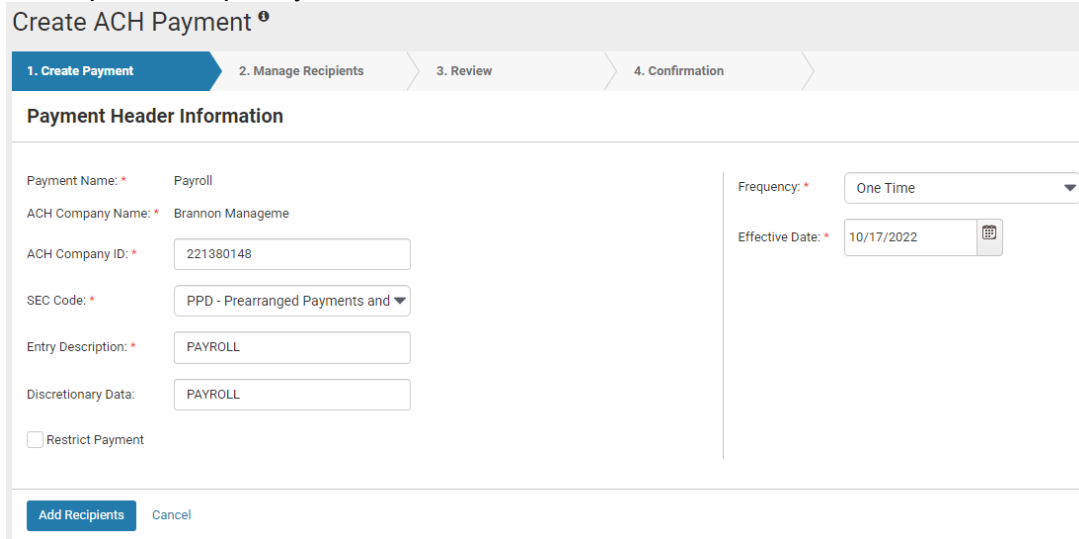
Within the *Create Payment* tab, select *From Template*



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

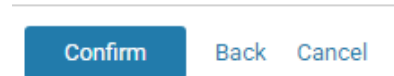


Select **Add Recipients**

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**

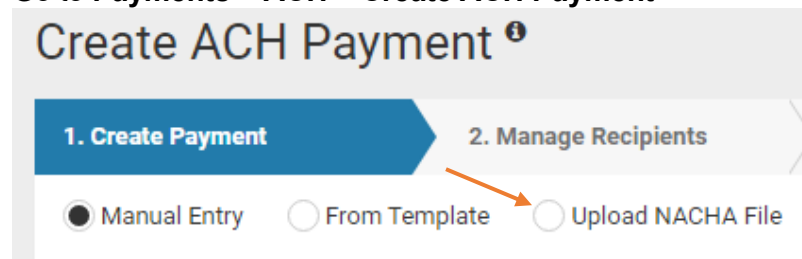
Apply updates to the Template



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

### Uploading a NACHA Formatted File:

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

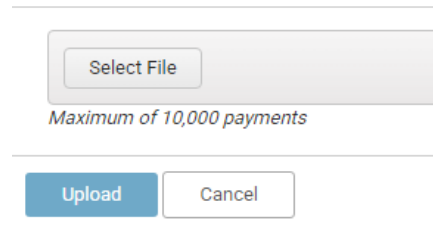


Within the *Create Payment* tab, select *Upload NACHA File*

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.

### **Upload NACHA Formatted File**



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](mailto:professionalservices@linkbank.com)