UNITED PRAIRIE BANK™

ACH USER GUIDE

We'll help you get there. ™

MEMBER
FDIC

ACH USER GUIDE

TABLE OF CONTENTS

ACH USER GUIDE

You can use the **Pay or Transfer** options from the home page to initiate ACH files if you are using templates or importing files.

Establish a New ACH Payment

You can generate a new ACH payment using the + **New payment** functionality.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select + **New payment**. The system displays the New payment dialog box.
5. Select the appropriate **Type** (for example, Payroll – PPD) from the drop-down list. Click **Continue**. The system displays the New payment page.
6. Type the **Description** of the transfers (for example, Payroll, Invoice, etc.).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.

   Note: In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Optional. Select the **Same day** check box to process the transfer the same day.
10. Optional. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
    a. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.

    Note: When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of a recurring transfer as the **End date**.
11. Type the **Company description** (This is what posts to the originator and receivers account along with the company name. If left blank the first 10 letters/digits of the Description field populates the Company Description in the field).
12. In the **Pay from** section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.
13. In the **Pay to** section, complete the following:
    a. Type the **Name** of the recipient.
    b. Optional. Type the **Identification** number of the recipient.
    c. Type the **Routing transit** number of the recipient.
    d. Type the **Account number** of the recipient.
    e. Select the appropriate **Account** type.
    f. Type the **Amount** to deposit in the recipient's account.

14. Click **Complete ACH** to originate file, the system displays the processing results page.
    a. Click **Save for later** to save the file.
    b. Click **Cancel** to terminate file.
15. Click the token and enter the **One-Time Password** from the token, without the PIN.
16. Click **Complete Challenge**.

Establish a New ACH Collection

You can generate a new ACH collection using the + **New ACH collection** functionality.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select + **New Collection**. The system displays the New collection dialog box.
5. Select the appropriate **Type** (for example, Prearranged payment – PPD) from the drop-down list. Click **Continue**. The system displays the New collection page.
6. Type the **Description** of the transfer (for example, Dues, Rent, etc.).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.

   Note: In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Optional. Select the **Same day** checkbox to process the transfer same day.
10. Optional. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
    a. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.

    Note: When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of a recurring transfer as the **End date**.
11. Type the **Company description** (This is what posts to the originator and receivers account along with the company name. If left blank the first 10 letters/digits of the Description field populates the Company Description in the field).
12. In the Pay to section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.
13. In the Pay from section, complete the following:
    a. Type the **Name** of the recipient.
    b. Optional. Type the **Identification** number of the recipient.
    c. Type the **Routing transit** number of the recipient.
    d. Type the **Account number** of the recipient.
    e. Select the appropriate **Account** type.
    f. Type the **Amount** to deposit in the recipient's account.

14. Click **Complete ACH** to originate file, the system displays the processing results page.
    a. Click **Save for later** to save the file.
    b. Click **Cancel** to terminate file.
15. Click the token and enter the **One-Time Password** from the token, without the PIN.
16. Click **Complete Challenge**.

Inquire into an ACH Payment or Collection

You can find information about ACH transfers using Inquire ACH Transfer functionality.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Type search criteria in the Search Activity area as needed then click **Submit**. The system displays a list of transfers on the ACH Activity page.
5. Locate the ACH transfer that you want to inquire into and click the down arrow next to the transfer to view a brief overview of the transfer.
6. Locate the ACH transfer that you want to inquire into and click on the **Description** hyperlink that the system associates with that particular transfer. The system displays the ACH transfer details page.
7. Review the ACH transfer.
8. To generate a report, click **Report**. The system displays the Transfer report dialog box.
9. Select **PDF (.pdf)** or **Comma separated value (.csv)** from the **Format** drop-down list and click **Download report**.
10. Click **Return to ACH activity**. The system displays the ACH Activity list page.

Modify an ACH Payment or Collection

You can modify ACH transfers using Change ACH Transfer functionality up to two business days before the Effective date.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click **Edit** for the appropriate transfer from the list. The system displays the edit page for the transfer.
5. In the **Description** field, modify the name of the transfer as needed (for example, Wash Orchards Payroll becomes Wash Orch Pay).
6. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
7. Type the date that you intend the ACH transfer to process in the **Effective date** field.
8. Optional. Modify the frequency with which the ACH transfer occurs in the **Frequency** field.

   Note: When you select a recurring frequency value other than **None**, they system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.

9. Modify the description according to your needs in the **Company description** field.

10. Modify the information in the fields populating the **Pay from** section and the **Pay to** section as needed.

11. Click **Complete ACH** to originate file, the system displays the processing results page.

    a. Click **Save for later** to save the file.
    b. Click **Cancel** to terminate file.

12. Click the token and enter the **One-Time Password** from the token, without the PIN.

13. Click **Complete Challenge**.

Approve or Disapprove ACH Transfers

Review ACH Transfer functionality ensures that individual ACH users can review and approve ACH transfers before the system processes them.

1. Sign in to Business Online. The system displays Business Online.

2. Select the appropriate check boxes for the transfers listed in the ACH section of the Payments & Transfers widget on the Home page.

3. Select **Review ACH Transfer** and then click **Submit**. The system displays the ACH review ACH Transfers list.

4. Locate the ACH transfers that require review from the ACH section of the Payments Transfers widget on the home page and select **Approve** or **Disapprove**.

   Note: You can approve or disapprove all of the ACH transfers populating the ACH Transfers list by selection the **Description** check box.

Delete ACH Transfers

Delete ACH Transfer functionality ensures that an ACH user can delete saved ACH transfers or ACH transfers that have not completed processing. Files can be deleted up to two business days before the effective date.

1. Sign in to Business Online. The system displays Business Online.

2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.

3. Select **ACH**. The system displays the ACH transfer page.

4. Use the **Search activity** fields to narrow the list of ACH transfers that the system returns.

5. Click **Delete** for the appropriate transfer. The system displays the Delete transfer page.

6. Click **Delete ACH**. The system displays the processing results page.

7. Sign out of Business Online.

Establish a New ACH Transfer Using an Existing ACH Transfer

You can generate new ACH transfers using an existing ACH transfer when you use New Change ACH Transfer functionality.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Locate the appropriate transfer that you want use and click **Copy**. The system displays the [Transfer name] page.
5. In the **Description** field, type the name of the new transfer (for example, Wash Orchards Payroll).
6. Select the tax identification number that the system associates with the transfer in the **Tax identification number** drop-down list.

   Note: In some instances, the system associates an ACH user (for example, George Washington with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
7. Type the date that you intend the new ACH transfer to process in the **Effective date** field.
8. Optional. Select the **Same day** check box to process the transfer the same business day.
9. Optional. Select the **Repeat** check box to define the **Frequency** that the transfer occurs, the **End date** and the **For Non-business day use** option.
10. Type the appropriate information in the fields populating the **Transfer from** section and the **Transfer to** section.
11. Click **Complete ACH** to originate file, the system displays the processing results page.
    a. Click **Save for later** to save the file.
    b. Click B to terminate file.
12. Click the token and enter the **One-Time Password** from the token, without the PIN.
13. Click **Complete Challenge**.

Generating PDF Formatted Reports – Transfers

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in the PDF format when inquiring into individual transfers and transfer templates.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. They system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Use the search criteria to narrow the list of transfers and click **Search**. The system refreshes the page with the new search results.
5. Click **Report** to generate a report for all items that the system displays. The system displays the **Activity report** dialog box.

6. Select the appropriate **Type** check boxes (for example, **File information**, **Batch information**, or **Transactions**) for the information that you want the system to include in the report.

   Note: If you select more than one **Type** check box, the system complies the report in a Zip file.

7. Select **PDF** from the **Format** drop-down list.

8. Click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.

   Note: By default, the system generates a PDF formatted report that uses the naming convention **TransferDetail_MMDDYYYYHHMMSS.pdf.**

   MM = the month that the system generates to PDF report.
   DD = the day that the system generates the PDF report.
   YYYY = the year that the system generates the PDF report.
   HH = the time of the day in hours that the system generates the PDF report.
   MM = the time of day in minutes that the system generates the PDF report.
   SS = the time of day in seconds that the system generates the PDF report.

9. Once you save or open the PDF formatted report, open the report in Adobe Reader. The system displays the PDF formatted report for the ACH transfer.

10. When you complete your review of the report, close Adobe Reader.

Generating PDF Formatted Reports – Templates

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in a PDF format when inquiring into individual transfers and transfer templates.

1. Sign in to Business Online. The system displays Business Online.

2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.

3. Select **ACH**. The system displays the ACH transfer page.

4. Click the **Templates** tab. The system displays a list of templates.

5. Click the **Report** button. The system displays the **Template report** dialog box.

6. Select the appropriate check boxes for the templates that you want to include in the report, select **PDF (.pdf)** from the **Format** drop-down list and click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.

   Note: By default, the system generates a PDF formatted report that uses the naming convention **TemplateList_MMDDYYYYHHMMSS.pdf**.

   MM = the month that the system generates to PDF report.
   DD = the day that the system generates the PDF report.
   YYYY = the year that the system generates the PDF report.
   HH = the time of the day in hours that the system generates the PDF report.
   MM = the time of day in minutes that the system generates the PDF report.
   SS = the time of day in seconds that the system generates the PDF report.

7. Once you save or open the PDF formatted report, open the report in Adobe Reader. The system displays the PDF formatted report for the ACH template.

8. When you compete your review of the report, close Adobe Reader.

Generating CSV Formatted Reports – Transfers

Export functionality provides users with the ability to generate ACH transfers in a CSV formatted report when inquiring into individual transfers and transfer templates.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Use the search criteria to narrow the list of transfers and click **Search**. The system refreshes the page with the new search results.
5. Click **Report** to generate a report for all items that the system displays. The system displays the **Activity report** dialog box.
6. Select the appropriate **Type** check boxes (for example, **File information**, **Batch information**, or **Transactions**) for the information that you want the system to include in the report.

   Note: if you select more than **Type** check box, the system compiles the report in a Zip file.
7. Select **Comma separated values (.csv)** from the **Format** drop-down list.
8. Click **Download report**. When the system prompts you, select the local folder to which you want to save or open the CSV formatted report.

   Note: By default, the system generates a CSV formatted report that uses the naming convention **TemplateList_MMDDYYYYHHMMSS.csv**.

   MM = the month that the system generates to CSV report.
   DD = the day that the system generates the CSV report.
   YYYY = the year that the system generates the CSV report.
   HH = the time of the day in hours that the system generates the CSV report.
   MM = the time of day in minutes that the system generates the CSV report.
   SS = the time of day in seconds that the system generates the CSV report.
9. Once you save the CSV formatted report, open the report in a program like Microsoft Excel. The system displays the CSV formatted report for the ACH transfer.
10. When you complete your review of the report, close the report.

Generating CSV Formatted Reports – Templates

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in a CSV format when inquiring into individual transfers and transfer templates.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of templates.
5. Click the **Reports** tab. The system displays the **Template report** dialog box.

6. Select the appropriate check boxes for the templates that you want to include in the report, select **Comma separated value (.csv)** from the **Format** drop-down list and click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.

   Note: By default, the system generates a CSV formatted report that uses the naming convention **TemplateList_MMDDYYYYHHMMSS.csv**.

   MM = the month that the system generates to CSV report.
   DD = the day that the system generates the CSV report.
   YYYY = the year that the system generates the CSV report.
   HH = the time of the day in hours that the system generates the CSV report.
   MM = the time of day in minutes that the system generates the CSV report.
   SS = the time of day in seconds that the system generates the CSV report.

7. Once you save or open the CSV formatted report, open the report in Microsoft Excel. The system displays the CSV formatted report for the ACH template.

8. When you complete your review of the report, close Microsoft Excel.

Import a NACHA File Using an Existing Template

Import ACH Transfer functionality for NACHA files enables you to import a stored NACHA transfer file against a stored template. The system validates the transfer type and amount range (total transfer amount) stipulated in a selected template against the values in the imported ACH file. If the validation fails, the system displays an error message and the import process cannot continue.

   Note: ACH users who do not have access to stored templates can only import files without using a template.

1. Sign in to Business Online. The system displays Business Online.

2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.

3. Select **ACH**. The system displays the ACH transfer page.

4. Click the **Import file** hyperlink. The system displays the Import file page.

5. Select **NACHA** as the Import type.

6. In the **File location** field, select **Browse**. The system displays the **Choose File to Upload** window.

7. Select the file to upload and click **Open**. The system displays the Import file page.

8. Select the appropriate **Template** from the drop-down list.

9. Select the **Tax identification number** from the drop-down list.

10. Select the **Type** from the drop-down list.

11. Click **Continue**. The system displays the **File summary** page.

12. Click the **Review ACH** button. The system displays the transfer Activity edit page.

13. Review the transfer details and make any desired changes, and then click **Complete ACH** to originate file, the system displays the processing results page.
    a. Click **Save for later** to save the file.
    b. Click **Cancel** to terminate file.

14. Click the token and enter the **One-Time Password** from the token, without the PIN.

15. Click **Complete Challenge**.

Import a Non-NACHA File Using an Existing Template

Import ACH Transfer functionality for non-NACHA files enables users to import a stored transfer file against an existing template. The ACH transfer system validates the tax identification number, transfer type, and amount range (that is, total transfer amount) stipulated in a selected template against the values in the imported ACH file. If the validation fails, the system displays an error message and the import process cannot continue.

> Note: ACH users who do not have access to stored templates can only import files without using a template.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.
5. Select **Non-NACHA**.
6. In the **File location** field, select **Browse**. The system displays the **Choose File to Upload** window.
7. Select the file to import and click **Open**. The system displays the Import file page.
8. Select the appropriate **Template** from the drop-down list.
9. Click **Continue**. The system displays the **New NACHA file import template** page.
10. Review the content. If the system prompts you, type the **Effective date** and click **Continue**. The system displays the **Import file [File Name]** page.
11. Click **Complete ACH** to originate file, the system displays the processing results page.
    a. Click **Save for later** to save the file.
    b. Click **Cancel** to terminate file.
12. Click the token and enter the **One-Time Password** from the token, without the PIN.
13. Click **Complete Challenge**.

Import a NACHA File Without Using a Template

Import ACH Transfer functionality for NACHA files enables users to import a stored NACHA transfer file without validating it against the fields stored in an existing NACHA template.

> Note: ACH users who do not have access to stored templates can only import files without using a template. The import process does not display the Template filed for these users.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.
5. Select **NACHA**.
6. In the **File location** filed, select **Browse**. The system displays the **Choose File to Upload** window.
7. Select the file to import and click **Open**. The system displays the Import file page.
8. Select **Import without using a template** from the **Template** drop-down list.

9. Select the tax ID number from the **Tax identification number** drop-down list.

10. Select the appropriate ACH transfer type from the **Type** drop-down list.

11. Click **Continue**. The system displays the **Import file – [File Name]** page.

12. Click **Review ACH**. The system displays the transfer Activity edit page.

13. Review the transfer details and make any desired changes, and then click **Complete ACH** to originate file, the system displays the processing results page.

    a. Click **Save for later** to save the file.
    b. Click **Cancel** to terminate file.

14. Click the token and enter the **One-Time Password** from the token, without the PIN.

15. Click **Complete Challenge**.

Import a Non-NACHA File Using a New Template

Import ACH Transfer functionality for non-NACHA files enables users to import a stored transfer using a new template. The system validates the transfer type and any other applicable information. If the validation fails, a message displays and the import process cannot continue.

    Note: ACH users who do not have access to stored templates can only import files without using a template.

1. Sign in to Business Online. The system displays Business Online.

2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.

3. Select **ACH**. The system displays the ACH transfer page.

4. Click the **+ Import file** hyperlink. The system displays the Import file page.

5. In the Import file section, complete the following:

    a. Select **Non-NACHA**.
    b. Select the **File location** using the **Browse** button.
    c. Select **Create a new template** from the **Template** drop-down list.
    d. Select the ACH transfer type from the **Type** drop-down list.

6. Click **Continue**. The system displays the Import file page with all the import details.

7. Complete the following:

    a. Type the **Template name**.
    b. Select the **Tax identification number** from the drop-down list.
    c. Select the **Template group** from the drop-down list.
    d. Select the appropriate **Insert decimals into amounts** option.
    e. Select **Delimited** or **Fixed width** as the file format.
    f. Type the number of **Header** and **Footer** rows to exclude.
    g. Select the **Text qualifier** from the drop-down list.
    h. Select all appropriate **Column** options.

8. In the Apply additional values section select the appropriate **Type** from the drop-down list.

9. In the **Offset account options** section, select whether you want the system to apply an offset.

10. In the Effective date section, select whether the system use the **Date in file**, **Prompt for date**, or the **Default current business date**.

11. In the **User access** section, select either **All current and future users** or **Specific users**.

12. Click **Continue**. The system displays the **Import file – [Template Name]** page which provides an overview of the data mapping.

13. Type the **Effective date** and click **Continue**. The system displays the **File summary** page.

14. Click **Complete ACH** to originate file, the system displays the processing results page.
    a. Click **Save for later** to save the file.
    b. Click **Cancel** to terminate file.

15. Click the token and enter the **One-Time Password** from the token, without the PIN.

16. Click **Complete Challenge**.

Send a Prenote

Sending a Prenote will help solve any errors before sending a live file.

1. Create a new file or add to an existing file and locate the **Prenote** column. It will be set at No.

2. Click the word **No** to switch it to **Yes**. This will initiate this specific entry as a prenote.

Reverse ACH Transfers

Quickly reverse ACH transactions by inquiring into a batch or a specific transaction. This enables you to easily reverse a specific transaction, multiple transactions, or an entire batch. The system processes reversals and memo posts to all affected accounts.

1. Sign in to Business Online. The system displays Business Online.

2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.

3. Select **ACH**. The system displays the ACH Activity page.

4. Click **Reverse** for the associated transfer. The system displays the transfer page.

5. Click the **No** switch below the **Reverse** column in the **Pay to** section for the transfer that you want to reverse.

    • May need to select account if not reversing entire file.

6. Click **Reverse ACH**. The system displays the ACH List page.

Establish a New ACH Template

The ACH transfer system provides easy-to-use templates for many transfer types, including payroll, tax payments, consumer debits and credits, cash concentrations, disbursements, and vendor payments. ACH Transfer templates enable you to automatically define information about the receiving institution and to add multiple ACH transfers using easy to use templates. You can leverage all templates at any time, without having to reestablish each transfer one at a time. Any time that you generate or process a new template, the system requires approvals in order for it to process transfers as accurately as possible.

Note: To establish templates based on NACHA standard or non-NACHA (fixed width or delimited) file formats, use the ACH File Import Template function.

1. Sign in to Business Online. The system displays Business Online.

2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.

3. Select **ACH**. The system displays the ACH transfer page.

4. Click the **Templates** tab. The system displays the list of available templates.

5. Click + **New payment template** or + **New collection template**. The system displays the new template dialog box.

6. Select a type from the **Type** drop-down list and click **Continue**. The system displays the New template page.

7. Complete the following:

   a. Type a **Template name**.
   b. Select the **Tax identification number** from the drop-down list.
   c. Select the **Template group** from the drop-down list.
   d. Select the **Repeat** check box if the template is for recurring transfers.
   e. Type the **From amount**.
   f. Type the **To amount**.
   g. Select the **Frequency** from the drop-down list.

8. In the User access section, complete the following:

   a. To enable the template for all users select **All current and future users**.
   b. To enable the template for specific users, select **Specific users**. Select the appropriate check boxes for each user that you want to have access to the template.

9. In the Pay from section, complete the following:

   a. Optional. Type the **Account** number to filer by the account number of the Originating Depository Financial Institution (ODFI).
   b. Optional. Type the **Amount** to filter by the amount to be paid from the specified accounts to be debited.
   c. Optional. Type the **Identification** to filter by the identification number that the system associates with the origination of the transfer.
   d. Optional. Type the **Name**, to filter by the name of the customer that the system associates with the account it debits from.
   e. Optional. Click the **Pay all** switch to turn on the **Hold** option for all transfers in the batch.
   f. Type the **Identification**.
   g. Type the **Name**.
   h. Optional. Type any **Discretionary data**.
   i. Optional. Type the **Payment information** to include notes about the transfer.

10. In the Pay to section, complete the following:

    a. Type the **Name** of the recipient.
    b. Optional. Type the **Identification** number of the recipient.
    c. Type the **Routing transit** number of the recipient.
    d. Type the **Account number** of the recipient.
    e. Select the appropriate **Account** type from the drop-down list.
    f. Type the **Amount** to deposit in the recipient's account.

11. Select the appropriate **Template Group** from the drop-down list.

12. Click **Save**.

Edit an ACH Template

You can modify ACH templates using Edit template functionality.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **Edit** for the template that you want to edit. The system displays the Edit template dialog box.
6. In the Description section, modify the **Template name**, **Template group**, **From amount**, and **To amount** as needed.
7. In the **User access** section, modify any user access specifications as needed.
8. Modify the information in the fields populating the **Pay from** section and the **Pay section** as needed.
9. Click **Save**.

Delete an ACH Template

Delete Template functionality enables you to delete templates that you no longer have a need for.

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **Delete** for the template that you want to delete. The system displays the delete Template page for the template that you specified.
6. Click **Delete Template**. The system displays the Templates page.

ACH File Status

File Transfer Status	Meaning
Disapproved	File not processed. The secondary approver disapproved the file.
File Not Originated	File not processed.
File Not Originated: Account Balance Verification Completed with Errors	File not processed. The account does not have enough funds to fund the file.
File Not Originated: Exceeded Limit	File not processed. The daily and/or monthly limit has been exceeded.
File Not Originated: Memopost Completed with Errors	File not processed. The account does not have enough funds to fund the file.
Pending Origination	File has been submitted and is waiting to be processed. Changes can be made to the file if needed.
Processed	File has been submitted and fully processed. If changes are needed, a reversal file will need to be originated.
Recurring Entry	Indicates that the file is an entry that automatically repeats. File will generate the next payment on its own based on the frequency that was selected when set to recurring.
Saved	File is saved and not originated/processed.
Transfer Exceeds Review: Pending Approval	File not processed. Secondary approval is required, and file will not process until it is approved.
User Deleted	File is not processed. An existing user has deleted the file.