

Online Business Banking Cash Management User's Guide

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Periodic revisions to this manual are issued to reflect technical changes and enhancements to the System, and to ensure that all information contained herein remains current and accurate.



Revision Guide: February 2013

Chapter Updated	Description of Change
Chapter 4: Wire Transfers	The Creating Multiple Transfers section has been added on page 213 . This optional feature allows you to transfer funds from as many as four accounts to other accounts.



Table of Contents

Part 1: Online Business Banking Cash Management User's Guide	7
Chapter 1: Introduction	8
What's in this Chapter	8
Services Description	8
Navigating the Cash Management Menu	11
Chapter 2: ACH Transfers	14
What's in this Chapter	14
Overview	14
Payroll Batches	15
Editing a Batch	28
Collect Payment	31
Re-present NSF Check Batch	33
Written Authorization Entries	41
Telephone Authorization	51
Internet Authorization Entries	58
Accounts Receivable Entries	68
Back Office Conversion	75
Creating NACHA Import Transfers	82
Viewing NACHA Imported Batch Details	88
Creating a Credit Batch	90
Creating a Debit Batch	98
Creating a CCD Credit Batch	106
Creating a CCD Debit Batch	115
Creating a Vendor Payment CTX Credit Batch	122
Creating a CTX Credit Batch	130
Creating a CTX Debit ACH Batch	137
Modifying a Created ACH Batch	143
Modifying a Created ACH Batch by Importing Items	144
Requesting ACH Batch Reversals	146
Copying ACH Batches	148
Clearing Amounts in Copied and Recurring ACH Batches	151
ACH Batch Item Search	153
Creating ACH Batch Summary and Detail Reports	156
Viewing Pending ACH Batches	158
Viewing ACH Transfer History	162
Viewing/Downloading the ACH Detail Report	163
Deleting a Batch	165
Approving Multiple ACH Batches	166
Failed Batches	167

Exporting Batches	167
Chapter 3: EFTPS Transfers	170
What's in this Chapter	170
Overview	170
Creating EFTPS Transfers	171
Approving the EFTPS Batch	182
Approving Multiple EFTPS Batches	184
Requesting EFTPS Batch Reversals	185
Copying EFTPS Batches	186
Viewing EFTPS Transfer History	189
Creating EFTPS Batch Summary and Detail Reports	190
Chapter 4: Wire Transfers	193
What's in this Chapter	193
Overview	193
Pending Wire Transfers Table	194
Creating a Domestic Single Wire Transfer	196
Creating an International Single Wire Transfer	201
Updating a Single Wire Transfer	208
Deleting a Pending Wire Transfer	212
Creating Multiple Transfers	213
Creating a Domestic Wire Transfer Template	218
Creating an International Wire Transfer Template	224
Editing a Wire Transfer Template	232
Deleting a Wire Transfer Template	236
Scheduling a Repetitive Wire Transfer	239
Updating a Repetitive Wire Transfer	243
Viewing a Wire Transfer History	247
Viewing Incoming Wire Transfers	248
Chapter 5: Balance Reporting	253
What's in this Chapter	253
Overview	253
Prior Day Balance Report	254
Current Day Balance Report	259
Prior and Current Day Balance Report	265
Quick Balance Report	267
Chapter 6: Check Reconciliation	271
What's in this Chapter	271
Overview	271
Benefits	272
Accessing Check Reconciliation	273
Entering Issued Items	274
Creating an Issued Check/Payment File	277
Importing an Issued Check/Payment File	279
Importing a File from QuickBooks	281
Searching for Items	286



- Modifying Items 287
- Generating the Reconciliation Report 288
- Viewing Today's Reconciliation Report 289
- Viewing Other Reconciliation Reports 294
- Chapter 7: Secure File Transfers 297
 - What's in this Chapter 297
 - Overview 297
 - Sending a Secure File Transfer 297
- Chapter 8: Other Services 299
 - Overview 299
 - Other Services 299
- Part 2: Reference Material 301
 - Chapter 9: Glossary 302



Part 1: Online Business Banking Cash Management User's Guide

What's in this Chapter

Cash Management services are a suite of online tools for commercial users, designed to efficiently process the collection of receivables, control disbursements or payments, reconcile accounts, provide balance information, and efficiently manage cash flow. Access to each service is assigned individually to authorized users or designated sub-users.

This chapter describes the Cash Management services that may be offered by your financial institution. (Your financial institution may only offer several of these services.)

Services Description

Cash Management services allow commercial business users to efficiently control cash flow and balances. The following table provides a brief summary of each service. Your financial institution may offer all or a subset of these services.

Service	Definition
ACH Credit Origination	ACH Credit batches are a type of ACH origination service that allows users to make direct deposits into other people's accounts. This service is useful for small businesses that want to offer direct paycheck deposits to their employees (Direct Deposit).
ACH Debit Origination	ACH Debit batches are a type of ACH origination service that allows users to make direct withdrawals from other people's accounts, as long as they have permission from the account owners. This service is useful for small businesses that want to offer users the convenience of paying their bills automatically (Auto Debit or Direct Payment).

Service	Definition
Balance Reporting	Balance Reporting allows users to create balance reports on individual accounts or any combination of accounts. Reports can be created for the current day, for a prior day, or for the current and the prior day. This service also includes a Quick Balance report that provides the latest ledger and available balances.
Book Transfers	Book Transfers allows users to make account-to-account transfers within your financial institution to manage your cash flow.
Check Reconciliation (Positive Pay)	Check Reconciliation allows users to monitor checks clearing their accounts to prevent check fraud. The system can quickly identify any fraudulent transactions by comparing an issued check/payment file with the processed check/payment file and notifying the financial institution of any exceptions that need to be handled.
EFTPS	Electronic Federal Tax Payment System (EFTPS) batches are a type of ACH origination service that allows users to pay their federal taxes by direct deposit. This service is especially useful for businesses that need to pay taxes quarterly.
NACHA Import	The NACHA Import feature allows users to import NACHA-formatted files that include both credit and debit items. They are typically received from third party software programs and may contain balanced and unbalanced, mixed batch files including credits, debits and prenotes.

Service	Definition
Secure File Transfer	A Secure File Transfer is an encrypted file of sensitive information that a commercial customer can send to their financial institution via encrypted email. Users send files to their financial institution using the Secure File Transfer page. For example, if you create a Payroll file using third party software, you can send the file to your financial institution using the Secure File Transfer option. The file is encrypted and sent via an encrypted email attachment that is opened by your financial institution and processed.
Wire Transfers Requests	Wire transfers are transfers of funds from an account at one financial institution to an account at another financial institution. Users can send wire transfer requests directly to their financial institution, selecting an Online Banking account that will be debited for the transaction. Your financial institution debits the selected account when the wire transfer request is processed.
Other Services	This section provides links to other services including the Commercial Customer Services Enrollment page where the user can sign up for Cash Management services.

Navigating the Cash Management Menu

The Cash Management menu provides an assortment of navigational links and buttons to assist you in carrying out a specific task. The Cash Management menu lists all cash management services offered by your institution. If your users see grayed-out services on the menu, this indicates that they do not have access to these services.

Help icon - Provides context-sensitive help for the page you are on

Last Login - Indicates the last date and time you logged in

Nickname - Shows the login nickname you have defined

Log Out - Ends your session on the system

Tabs - Allow navigation to other First Data Online Business Banking services

Product Modules - Allow access to other cash management services

The screenshot shows the 'AnyInstitution' logo at the top left with the tagline 'your money. your way.'. To the right of the logo, there is a user profile section containing 'Test User | Contact Us | Log Out' and 'Last Login: 08/08/12 at 01:55 PM CDT'. Below this is a navigation bar with tabs: Snapshot, Payments, Accounts, Transfers, Finance Center, PFM, Cash Management (highlighted), Notify Me Alerts, User Services, and Messages. The main content area is titled 'Cash Management' and contains several product modules, each with a 'Learn more' link:

- ACH**: Pending ACH Batches, History, Consumer Transactions (Payroll Batch, Collect Payment, Credit Batch, Debit Batch), Commercial Transactions (Collect Payment, Credit Batch (CCD/CCD+), Debit Batch (CCD/CCD+), Vendor Payments (CTX), Credit Batch (CTX), Debit Batch (CTX)), NACHA Import (NACHA File Import).
- Wire Transfers**: Pending Wires, History, Single Wire, Repetitive Wire, Incoming Wires.
- Check Reconciliation**: Enter Issued Items, View/Modify Issued Items, View Reconciliation Reports, Today's Reconciliation Report.
- Book Transfers**: Pending Transfers, History, Schedule Transfer.
- Balance Reporting**: Prior Day Balance Reports, Current Day Balance Reports, Prior/Current Day Balance Reports, Quick Balance Report.
- Tax Payments**: Pending EFTPS Transfers, History, Federal Tax Payment (EFTPS).
- Administration**: Sub-User Administration.
- Other Services**: Request Cash Management Services.

Annotations with red arrows point to: the Help icon (top right), the Last Login text, the Nickname text, the Log Out text, the Cash Management tab, and the Product Modules section.

Each page provides **Help**, and **Print** (when applicable) icons. The **Help** icon provides instructions on carrying out a task. The **Print** icon appears on pages that display data. It allows you to print the current page that you are viewing in the event you want to keep a paper copy of the transaction. Additional indicators exist to remind you about cut-off times when transactions must be completed for same-day processing.

All cash management pages provide similar navigational links and information links or icons for context-sensitive help, printing, and logging out.

Cut-off Times -
Indicate the deadline to add or edit a transaction

Print icon -
Sends page contents to your printer

Help icon -
Context-sensitive Help

Cash Management

ACH Add Cut-off Time: 11:38 pm CDT

Select the checkmark to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the Create Report button, and the reports will be displayed for viewing or printing. Click the Back button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers. Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkmark to the left of the batch and click the "Delete Selected Batch(es)" button.

Create Report for All Selected Batches Export Selected Batches

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	06/27/2012	PPD	Util Pay (search) Club Checking:*0058	3091522	5888.88	Scheduled, awa
<input type="checkbox"/>	07/03/2012	PPD	Payroll (search) Club Checking:*0058	3091743	\$1,234.56	Approved, awaiting processing

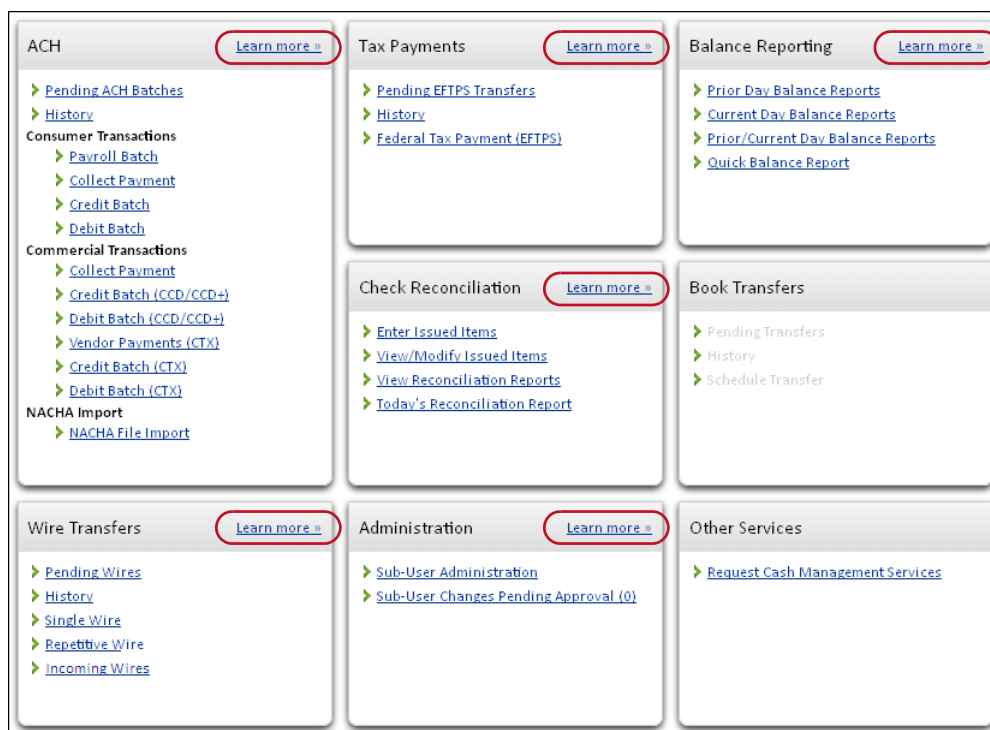
Click the batch name to edit and/or approve the batch.

Create Report Export Selected Batch(es) Delete Selected Batch(es) Approve Selected Batch(es) Copy Selected Batch(es)

Actions menu - Provides a selection of tasks to begin on a new page

Buttons - Allow you to complete a task

Some FIs offer a fast and easy way to sign up for Cash Management services by using **Learn more** links on the Cash Management menu.



The user can learn more about a service, and sign up for the service, by using the **Learn more** link in the upper right hand corner of the service module. Clicking the link will open a window that explains the benefits of the service. To sign up for most services, the user clicks the **Request Service** button and the Commercial Customer Services Enrollment page appears.

To sign up for Balance Reporting the process is even simpler. The user just clicks the **Learn more** link, reads the disclosure statement and clicks the **Activate Service** button. When the user returns to the Cash Management menu the service links will be activated and they can begin using the service immediately.

To sign up for Sub-User Administration the user clicks the **Learn more** link and then the **Activate Service** button to access the Add New Sub-User page. Once the sub-user has been added the service is activated. (Complete information on working with sub-users can be found in the product manual *A Guide to Configuring Commercial Services Sub-Users*.)

What's in this Chapter

This chapter provides information on Automated Clearinghouse (ACH) origination batches.

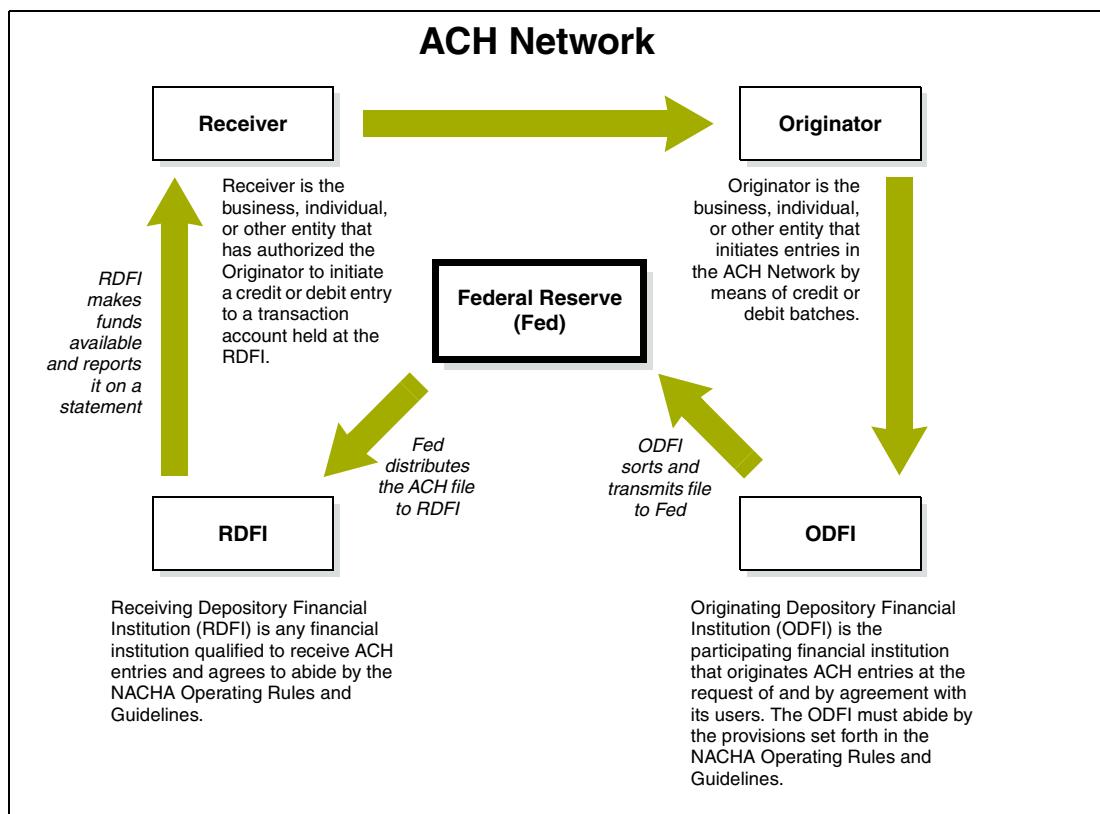
Overview

Automated Clearinghouse (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities. All ACH transfers use the National Automated Clearing House Association (NACHA) transaction rules format to move funds electronically between financial institutions in the United States Federal Reserve System.

The Federal Reserve Bank plays the role of the primary ACH processor and settlement facilitator between financial institutions. Commercial users create credit or debit batches, which they submit online to their financial institutions. The system submits the ACH transfers to the local Federal Reserve network to distribute the associated transactions to the end-point financial institutions. The Federal Reserve collects and settles all the funds between the participating financial institutions.

ACH origination provides commercial users the power to manage their cash flows by means of efficient collection of receivables and controlled disbursements of payments.

- Direct Deposit of payroll, tax refunds, social security and other government benefits
- Collection of consumer bills, such as mortgages, loans, utility, cable, and insurance premiums
- Business-to-Business vendor payments
- Re-present NSF Checks
- Cash Concentration Collection
- Federal, state and local tax payments



Payroll Batches

Overview

Direct Deposit is the electronic transfer of a payment from a company or organization into an individual's checking or savings account. Many businesses use ACH as a safe, confidential, convenient, and cost-effective way to send payroll payments to their employees. It is also known as a PPD Credit batch.

To create a new ACH batch, you must do the following steps:

- **Step 1 – Create a Batch Header:** Enter batch header information, including scheduling information, the settlement account, and the name of the batch.
- **Step 2 – Enter Batch Items:** Enter or import the transaction items for the batch at any time after entering the batch header information and before the batch is processed.
- **Step 3 – Approve the Batch:** Approve the batch after entering or importing items. Approving the batch will schedule it for processing.

Creating a Payroll Batch

The first step in creating a Payroll batch is to set up a batch header. The system uses the information in the batch header to send the payment to the correct financial institution and account through the Federal Reserve network.

To create a payroll batch header:

1. In the ACH section of the Cash Management Menu page, click **Payroll Batch** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New PPD Credit Batch** in the Pending PPD Credit Transfers' **Actions** menu.)

The PPD Credit Batch page appears.

2. In the **Batch Name** box, enter a name for the batch. The batch name has a maximum length of 10 characters and should be descriptive of the batch contents (for example, Payroll). This information appears on the user's account statement.
3. In the **Frequency** list, select the frequency of the batch if you did **not** click **One Time**. The frequency of a batch tells the system if the batch should be rescheduled and involves a fixed or variable dollar amount. Select the **One Time** check box for one-time only batches. Transfers are not automatically rescheduled and only appear on the Transfer History table. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the frequency selected.

Possible frequency options are as follows.

Frequency	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

Note

You cannot use an amount of zero dollars as an item amount in recurring batches. For example, if an employee should not be paid in this batch, select the **Hold** check box for that employee. Be sure to clear the **Hold** check box when you wish to reinstate the employee.

- In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch. If the batch is **One Time** only, leave it as the default and make sure you selected the **One Time** check box.

Warning!

If the **Period** is set for Once and the **One Time** check box is not checked, the batch can be rescheduled.

Possible options are as follows.

Period	Description
Once	Use this period if you clicked the One Time box or if you select Occasional as the Frequency.
Daily	Reschedules every business day including the day you scheduled the first payment.

Period	Description
Weekly	Reschedules every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Reschedules every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Reschedules every month on (or near) the same day you scheduled the first payment. The second payment will be made 15 days after the first payment date.
Monthly	Reschedules every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Reschedules every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Reschedules every three months on (or near) the same day of the week you scheduled the first payment.
Semi-Yearly	Reschedules reschedules every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Reschedules every 12 months on (or near) the same day of the week you scheduled the first payment.

- In the **Effective Date** box, enter the date the employee's account is to be credited, which is also the date the settlement account is debited for the total amount of the batch. You can also click the calendar icon to select a date.

Note

If you enter a date that is not a business day, the first business day before the entered date will be used.

6. In the **Company Name** box, modify the name of your company if necessary. Your company's name is the default entry. The company name field has a maximum length of 16 characters and appears on the user's account statement as part of the transaction description.
7. In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters. The options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer's Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user's account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

8. In the **Settlement Account** list, select the account that will be debited for the total of the transactions in the batch. (Note that the account's balance is displayed below the list when the account is selected.) The date the account is debited depends on which code has been assigned to the settlement account.

The financial institution assigns the codes defined below.

Code	Description
Early	Charged for the total of the credit batch 3 business days before the "effective date" of the batch.
Normal	Charged for the total of the credit batch 2 business days before the "effective date" of the batch.

Code	Description
Float	Charged for the total of the credit batch on the "effective date" of the batch.

9. In the **Discretionary Data** box, enter any additional information to describe the batch (for example, "Payroll for Mar 07"). This field has a maximum length of 20 characters and is optional. This information doesn't appear on the user's statement, but will appear the batch through the processing channels.
10. If you would like to enter batch items at a later date, click **Save**. Otherwise, scroll down to enter the batch items.

PPD Credit Batch Header

Batch Name* Payroll SEC Code PPD Frequency Occasional Payment Period Once Effective Date* 08/03/2012 (MM/DD/YYYY)

Company Name* Good Fortune Inc Tax Identification # 123456789 Settlement Account DDA:*6543 Balance: \$1,570.00

Discretionary Data:

Approve Save Cancel

11. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.
12. If you wish to sort batch items, select the sort order from the Sort By list and click **Sort**.
13. Click **Hold Items** if you want to place all of the existing items in this batch on hold, not just the new items on this page. The change is saved when you move to the next page, click **Save**, or click **Approve**.
After clicking **Hold Items**, you can remove the hold from one or more items in the batch. The hold is still applied on all of the other items in the batch.
14. Click **Release Items** to release the hold on all of the existing items in this batch, as well as the new items on hold on this page.

15. In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

16. In the **Account Number** box, enter the recipient's account number with the financial institution.
17. In the **Account Type** list, select the type of account to debit or credit. Only checking, savings and loan accounts can be used in the Federal Reserve's ACH system.
18. In the **Consumer Name** box, enter the name of the account owner.
19. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Do not include sensitive information as it may appear on an account statement.
20. Select the **Hold** check box to place an item on hold.
21. In the **Amount** box, enter the amount to deposit to the account. If the amount is less than one dollar, enter the amount in the format of "0.xx" where xx is the value in cents (for example, "0.25").
22. In the **Description/Addenda** box, enter a short explanation of the transaction (for example, Jan. Paycheck). This information is optional and has a maximum length of 80 characters.

23. Click **Save** to save your items.

Batch Items

Sort By: Trace # Ascending Sort

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Item 1	3040-9325	997654321	Checking	John Doe		<input type="checkbox"/>	\$ 50.00
Description/Addenda:							
Item 2	1040-0084	654852	Checking	John Doe		<input type="checkbox"/>	\$ 50.00
Description/Addenda:							
Item 3			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 4			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 5			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 6			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 7			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 8			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 9			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 10			Checking			<input type="checkbox"/>	\$
Description/Addenda:							

You have successfully entered your batch header and items.

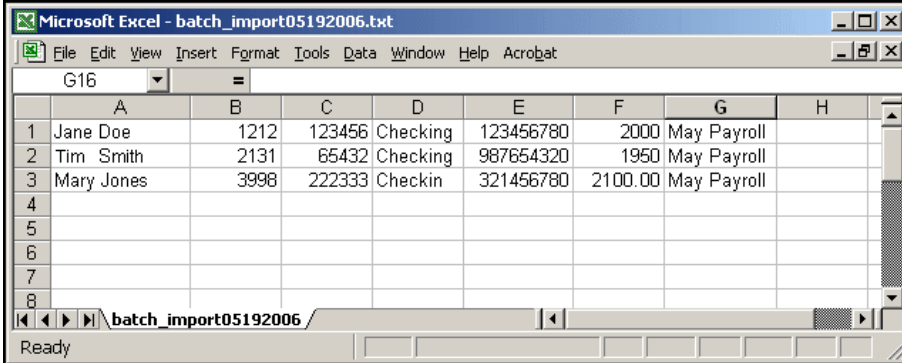
Importing Batch Items

If you have a large number of batch items to enter, you can save time by importing the batch items from a file, rather than manually entering each item individually.

You can create a batch item file using a standard spreadsheet program, such as Microsoft® Excel®. Save the file as a tab-delimited (.txt) text file. Make sure the information is in the following order from left to right.

- Name (account owner)
- ID (assigned by you)

- Account Number
- Account Type
- Routing and Transit Number
- Amount
- Item Description



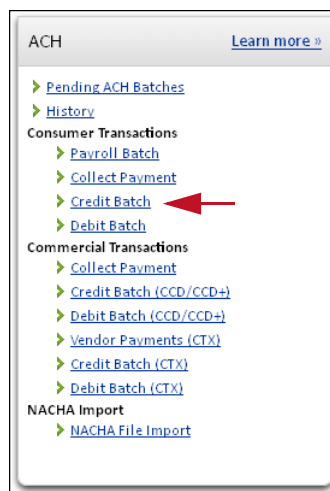
	A	B	C	D	E	F	G	H
1	Jane Doe	1212	123456	Checking	123456780	2000	May Payroll	
2	Tim Smith	2131	65432	Checking	987654320	1950	May Payroll	
3	Mary Jones	3998	222333	Checkin	321456780	2100.00	May Payroll	
4								
5								
6								
7								
8								

Note

You can also use Notepad to create an import file. Separate each batch item field with a tab. After each line, click **Enter** to go to the next line. When you are finished, save the file as a .txt file to your computer.

To import items:

1. In the ACH section of the Cash Management Menu page, click **Credit Batch** under Consumer Transactions.



The PPD Credit Batch page appears.

1. On the PPD Credit Batch Header page, in the **Batch Name** box, enter a name for the batch.
2. In the **Settlement Account** list, select the account that will be debited for the total of the transactions in the batch.
3. Select **Import Items** in the **Actions** menu. This allows you to import batch items from your computer in tab-separated format.

The screenshot shows the 'PPD Credit Batch Header' form. At the top right, there is an 'Actions' dropdown menu. The 'Import Items' option is highlighted in green and circled in red. A mouse cursor is pointing at it. Below the 'Actions' menu, the form contains fields for 'Batch Name' (Payroll), 'SEC Code' (PPD), 'Frequency' (Occasional Payment), 'Period' (Once), 'Effective Date' (08/03/2012), 'Company Name' (Good Fortune Inc), 'Tax Identification #' (123456789), and 'Settlement Account' (DDA: 6543). There are also buttons for 'Approve', 'Save', and 'Cancel' at the bottom.

The ACH Import Items screen appears.

4. Click **Browse** to locate and select the appropriate file.

The screenshot shows the 'ACH Import Items' page. At the top right, there is an 'Actions' dropdown menu. Below it, there is a text box explaining the purpose of the page and the required file format. Below the text box, there is a 'File:' label followed by a text input field and a 'Browse...' button. The 'Browse...' button is highlighted with a red circle and a red arrow. Below the 'File:' field, there is a note about uploading large files. At the bottom, there are three buttons: 'Upload Items by Adding To Existing Items', 'Upload Items by Deleting Existing Items', and 'Back'.

5. Do one of the following on the Import Items page.
 - ◆ Click **Upload Items by Adding Existing Items** to add your imported items to those you've previously entered. The items in your file will be added to the end of your existing list of items.
 - ◆ Click **Upload Items by Deleting Existing Items** to replace any items you've already entered with the ones you're importing.
 - ◆ Either button is fine if you haven't entered any batch items yet.

The file is uploaded and the items added to the batch.
6. When you have finished entering items, do one of the following:
 - ◆ To return to the Batch Header page, click **Batch Header**.

- ◆ To view the imported batch items, click **Enter/View Items**.
- ◆ To return to the Pending ACH Batches page, click **ACH Transfers Pending**.

You have successfully entered or imported your batch items. Next, you must approve the batch for transmission.

Approving the Payroll Batch

The final step to originate an ACH Payroll is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

Note

In addition to the ACH Add Cut-off time, some financial institutions may also display an ACH Edit Cut-off. The ACH Edit Cut-off time has been established so that priority ACH batches can be processed earlier in the day before the standard ACH Add Cut-off time. ACH batches approved prior to the ACH Edit Cut-off time will be sent for processing at the Edit Cut-off time. Batches created after the ACH Edit Cut-off time and before the Add Cut-off time will be processed at the Add Cut-off time. Batches created and approved after the Add Cut-off time will be processed the following business day.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending Transfers page appears.

2. Click the batch link in the Batch Name column.

Pending PPD Credit Transfers						Actions ▾
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/03/2012	PPD	Payroll (search) DDA: 6543	3097322	\$100.00	Scheduled, awaiting approval
<input type="checkbox"/>	08/10/2012	PPD	Payroll (search) DDA: 6543	3097323	\$275.00	Scheduled, awaiting approval

Create Report Export Selected Batch(es) Delete Selected Batch(es) Approve Selected Batch(es) Copy Selected Batch(es)

The PPD Credit Batch page appears.

3. Click **Approve**.

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Payroll	3097322	\$100.00	2	0
Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.				
Batch State Locked:	Debit Made to Associated Account:	Batch Submitted to ACH Network:	Effective Date:	
08/01/2012	08/01/2012	08/01/2012	08/03/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Debit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution’s ACH file.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.

Creating a Prenote for your Batch

Prenotes are zero-dollar batches that are used to test the account number and the receiving institution's ability to process the items. Prenote transactions have the same information as the real transactions except that the amount field (AMT) is left blank and is automatically filled with zeroes.

Creating a prenote batch does not affect your original batch, except that prenoted batch items are marked with an asterisk (*). Many institutions ignore prenotes and wait until the first actual transaction is received before sending a Notification Of Change (NOC) to correct any errors. The Fed no longer requires prenotes, but your financial institution may require it.

To create a prenote batch:

1. In the ACH section of the Cash Management Menu, click the **Pending ACH Batches** link.

The Pending ACH Batches page appears.

2. Locate your ACH batch, and then click the batch link in the Batch Name column.

Pending PPD Credit Transfers						Actions
	Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
<input type="checkbox"/>	08/03/2012	PPD	Payroll (search) DDA:*6543	3097322	\$100.00	Scheduled, awaiting approval
<input type="checkbox"/>	08/10/2012	PPD	Payroll (search) DDA:*6543	3097323	\$275.00	Scheduled, awaiting approval

Create Report Export Selected Batch(es) Delete Selected Batch(es) Approve Selected Batch(es) Copy Selected Batch(es)

The Batch Header page appears.

3. In the **Actions** menu, select **Create Prenote Batch**.

PPD Credit Batch Header						Actions
Batch Name*	SEC Code	Frequency	Period	Effect	Import Items Export Items Create Prenote Batch Search	
Payroll	PPD	Occasional Payment	Once	08/03/2012		
Company Name*		Tax Identification #	Settlement Account			
Good Fortune Inc		123456789	DDA:*6543		Balance: \$1,570.00	
Discretionary Data:						
Net Settlement: \$100.00 - 2 items						
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>						

The confirmation page appears.

Cash Management ACH Add Cut-off Time: 11:38 pm CDT ⓘ

ACH Batch

Changes made. Page Saved Successfully.

Also, your prenote batch has been created. Processing has started, and it is viewable in your ACH history.

[Return to Pending Transfers](#)

The prenote batch is created and scheduled.

Editing a Batch

When you require last minute changes to an existing batch, you can edit the batch as long as the system has not begun processing it. Make sure to check the ACH Add Cut-off time to get your edit in time for next day processing.

To edit a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.


The Pending ACH Batches page appears.

2. Locate your batch, and then click the batch link in the Batch Name column.


Pending PPD Credit Transfers							Actions ▼
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status	
<input type="checkbox"/>	08/03/2012	PPD	Payroll (search) DDA: 6543	3097322	\$100.00	Approved, awaiting processing	
<input type="checkbox"/>	08/10/2012	PPD	Payroll (search) DDA: 6543	3097323	\$275.00	Scheduled, awaiting approval	

The Batch Header page appears.

- Click **Unapprove** if the batch is in an “Approved, waiting for processing” state. If the batch is in a “Waiting for approval” state, you can make your changes immediately.

PPD Credit Batch Header					Actions 
Batch Name*	SEC Code	Frequency	Period	Effective Date*	
Payroll	PPD	Occasional Payment One Time: No	N/A	08/03/2012	
Company Name*	Tax Identification #		Settlement Account		
Good Fortune Inc	123456789		DDA:*6543		
Discretionary Data:					
Net Settlement: \$100.00 - 2 items					
<input type="button" value="Unapprove"/> <input type="button" value="Done"/>					

A confirmation appears briefly, and then the system takes you to the Pending ACH Batches page.

Cash Management	ACH Add Cut-off Time: 5:00 pm CDT 11/02/2012 
ACH Batch	
Changes made. Page Saved Successfully.	
Redirecting you to Pending ACH Batches...	

- On the Pending ACH Batches page, locate your batch again, and then click the batch link again.
- Scroll down to the Batch Items section and change any of the fields.

Note

The system can display 10, 20, 50, or 100 batch items per page, depending on the display option you select at the top or bottom of the batch items section.

- On the Batch Item page, make any changes to the fields. If you want to delete an item, click its **Delete Item** check box. If you want to place an item on hold, click its check box in the **Hold** column.
- Do one of the following:
 - If there are no other changes, click **Approve** to schedule it for processing. If the batch is a Fixed Recurring one, you only need to approve the first scheduled transaction.

- ◆ When you are editing a batch, you can see the prenoted items marked with an asterisk ("*"). If you added a batch item and would like to prenote it, select **Create Prenote Batch** in the **Actions** menu. The system will prenote any remaining items in the batch.
- ◆ Click **Save** to approve the batch at a later date.

PPD Credit Batch Header

Batch Name*	SEC Code	Frequency	Period	Effective	Actions
Payroll	PPD	Occasional Payment	Once	08/10/2012	<input type="button" value="Import Items"/> <input type="button" value="Export Items"/> <input type="button" value="Create Prenote Batch"/> <input type="button" value="Search"/>
Company Name*	Tax Identification #	Settlement Account			
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,570.00			
Discretionary Data:					
Net Settlement: \$275.00 - 2 Items					
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>					

10
 20
 50
 100

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Delete Item 1 3320	304083396	963258	Checking	Bob Jones		<input type="checkbox"/>	\$ 125.00
Description/Addenda:							
Delete Item 2 3321	104000854	741852	Checking	Sally Smith		<input type="checkbox"/>	\$ 150.00
Description/Addenda:							
Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount

The confirmation page appears if you clicked **Approve**.

Batch Approved

Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Payroll	3097322	\$100.00	2	0

Following is a breakdown of the processing dates for this batch.
It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.

Batch State Locked:	Debit Made to Associated Account:	Batch Submitted to ACH Network:	Effective Date:
08/01/2012	08/01/2012	08/01/2012	08/03/2012

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Debit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.

Collect Payment

Businesses can use ACH batches to collect monthly payments from their users, such as rent, mortgage, cable, health club membership dues, and others. Collecting payments is safe, efficient, reliable, and saves money for you and your users. They are also known as PPD Debit batches.

The Collect Payment page provides six types of collection options, depending on the nature of the payment type and the authorization received from the consumer to collect the payment.

Collection Type	Description
Represent NSF Check (RCK)	The Re-present NSF Check allows you to submit a batch to collect funds in the event the consumer has written a check to your business that has been returned for insufficient/uncollected funds.
Written Authorization (PPD)	The Written Authorization allows you to submit a batch to collect either a one-time or recurring payment from the consumer's account provided the consumer has provided your company written authorization to collect funds from their accounts.
Telephone Authorization (TEL)	The Telephone Authorization allows you to submit a batch to collect either a one-time payment from the consumer's account provided the consumer has provided your company authorization by phone to collect funds from their accounts.

Collection Type	Description
Internet Authorization (WEB)	The WEB Authorization allows you to submit a batch to collect either a one-time or recurring payment from the consumer's account provided the consumer has provided your company authorization on a Web page accessed through the Internet to collect funds from their accounts.
Accounts Receivable (ARC)	This standard entry class code enables originators to convert a consumer check, received via the US mail or at a drop-box location for the payment of goods or services, into a single-entry ACH debit transaction. The consumer's check is used to collect the consumer's routing number, account number, check serial number, and dollar amount for the transaction.
Back Office Conversion (BOC)	The BOC is the standard entry class code for checks that are written at a payment location for goods or services, and converted from paper to electronic debit transactions later at a centralized location. Checks converted under BOC are securely stored by the merchant until destroyed.

Collect Payment page:

Collect Payment Options

You must obtain authorization from the consumer in order to initiate an electronic transaction to collect a payment from their account. Please click the appropriate authorization method for the consumer payment(s) you are initiating. Click [here](#) for more information.

[Represent NSF Check](#) - the consumer has written a check to your company that has been returned for insufficient/uncollected funds. Click [here](#) for more information.

[Written Authorization](#) - the consumer has provided your company written authorization to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Telephone Authorization](#) - the consumer has provided your company authorization by phone to collect a one time payment from their account. Click [here](#) for more information.

[Internet Authorization](#) - the consumer has provided your company payment authorization by submitting the authorization on a web page accessed through the Internet to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Accounts Receivable](#) - the consumer has sent a check to your company by US mail or dropped the check at a drop box location which was converted into an electronic transaction at a centralized location. Click [here](#) for more information.

[Back Office Conversion](#) - the consumer has written a check to your company which was converted into an electronic transaction at a back office location. Click [here](#) for more information.

Re-present NSF Check Batch

Overview

A re-presented check entry (also known as PPD Debit RCK) is an alternative method of collecting on checks that have been returned due to insufficient or uncollected funds. This method of collection via the ACH network, when compared to the check collection process, provides you a way to improve the processing efficiency by controlling the timing of the re-presentation and reducing costs.

Eligible Items

To be eligible for ACH re-presentation, the item must:

- Be a negotiable draft drawn on or payable through a participating financial institution in the United States.
- Contain a pre-printed serial number (cannot be a temporary check).
- Be in an amount less than \$2500.00.
- Indicate on the face of the check that it was returned for insufficient or uncollected funds.
- Be dated less than 180 days from the date the entry is submitted to the ACH network.
- Be drawn on a consumer account.
- Must have been previously presented (a) no more than twice in paper form, or (b) no more than once as a subsequent RCK entry.

Ineligible Items

Items that are ineligible for ACH re-presentation include the following.

- Drafts drawn on the Treasury of the U.S., a Federal Reserve Bank or a Federal Home Loan Bank.
- Drafts drawn on a state or local government, or that are not payable through or at a U.S. financial institution.
- US Postal Service money orders.
- Items payable in a medium other than U.S. currency.
- Items that are third party items (for example, the payee endorses the check over to a third party who also endorses the check).
- Demand drafts and 3rd party drafts that do not contain the signature of the receiver.

You must provide the consumer with a notice that clearly and conspicuously states that the receipt of the check will authorize an ACH debit to the consumer's account in accordance with the normal terms of the check.

Prior to the origination of each represented check entry, you must provide the consumer with a notice that clearly and conspicuously states the term of the represented check policy in advance of receiving the check from the consumer.

Notification Requirements

You must provide notice to the check writer, prior to receiving the item relating to the re-presented check entry, informing the check writer that his returned check may be collected electronically if the check is returned for insufficient or uncollected funds.

The notice must clearly and conspicuously state the terms of your company's represented check policy. It is recommended that notice provided at the point-of-sale be clearly displayed on a sign at the point-of-sale, and that notice provided by a billing firm (for example, Utility company) be clearly displayed on or with the monthly billing statement.

You should be aware that the consumer can sign a written statement under penalty of perjury, and be re-credited with the amount of the item if the required notification is not provided.

Collection Fees

Re-presented check entries may be originated only for the face amount of the check. No collection fees may be added to the amount of the item when it is transmitted as an ACH entry.

If your company desires to collect a service fee, you must originate a separate entry for the amount of the service fee. It is suggested that you place an authorization stamp on the check in order to collect a return check fee in the event the check is returned for insufficient or uncollected funds. To do this, the following requirements must be met:

- The authorization placed on the check must be signed (not initialed), and must clearly relate to the authorization language itself. If stamped on the back of the check, it must be in the endorsement space provided.
- The authorization must clearly and conspicuously state the terms of the ACH debit authorization.

- The authorization on the check must contain information that explains how the consumer may revoke the authorization.
- You must provide the consumer with an electronic or hard copy of the authorization.
- You must retain the original or copy of the authorization for two years from the termination or revocation of the authorization.

Number of Presentments

You may transmit a re-presented check entry no more than twice after the first return of a paper item, and no more than once after the second return of a paper item.

Retention of Copy of Item

You must retain a copy of the front and back of the item to which the ACH RCK entry relates for seven years from the settlement date of the ACH RCK entry.

Creating a Represent NSF Check Batch

Collect Payment-Represent NSF Check allows you to re-present NSF checks electronically as ACH debit items when a consumer has written a paper check to your company that has been returned for insufficient/uncollected funds. Since the NSF check is electronic, your company can control the date the consumer's account will be debited (for example, the first of the month).

Only checks that indicate on the face of the check that it was returned due to Non-Sufficient Funds (NSF), Uncollected Funds, or comparable language can be re-presented. This batch is one-time only, and cannot be set as recurring.

Be sure the payee name on the check is accurately reflected below. Each RCK entry has a time limit of 180 days from the date of the check.

To create a Re-present NSF Check batch:

1. In the ACH section of the Cash Management Menu, click **Collect Payment** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New RCK Debit Batch** in the Pending RCK Debit Transfers' **Actions** menu.)

The Collect Payment Options page appears.

2. Click **Represent NSF Check**.

Collect Payment Options

You must obtain authorization from the consumer in order to initiate an electronic transaction to collect a payment from their account. Please click the appropriate authorization method for the consumer payment(s) you are initiating. Click [here](#) for more information.

Represent NSF Check - the consumer has written a check to your company that has been returned for insufficient/uncollected funds. Click [here](#) for more information.

Written Authorization - the consumer has provided your company written authorization to collect either a one time or recurring payment from their account. Click [here](#) for more information.

Telephone Authorization - the consumer has provided your company authorization by phone to collect a one time payment from their account. Click [here](#) for more information.

Internet Authorization - the consumer has provided your company payment authorization by submitting the authorization on a web page accessed through the Internet to collect either a one time or recurring payment from their account. Click [here](#) for more information.

Accounts Receivable - the consumer has sent a check to your company by US mail or dropped the check at a drop box location which was converted into an electronic transaction at a centralized location. Click [here](#) for more information.

Back Office Conversion - the consumer has written a check to your company which was converted into an electronic transaction at a back office location. Click [here](#) for more information.

The Collect Payment page appears.

3. In the **Effective Date** box, enter the date the consumer’s account is to be debited, which is also when the settlement account will be credited for the total amount of the batch.
4. In the **Payee Name** box, modify the name of your company, if needed. Be sure the payee name accurately reflects the payee name on the check. This field has a maximum length of 16 characters.
5. In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters. The options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer’s Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user’s account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

6. In the **Settlement Account** list, select the account to be credited for the total amount of the batch. The account is credited for the batch total on the Effective Date.
7. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, NSF for MAR 12). This field has a maximum of 20 characters and is optional.
8. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.
9. Once you have finished entering batch header information, you must enter batch items. (If you choose to enter batch items at a later time, click **Save**.)

Collect Payment - Represent NSF Check - RCK

Batch Name*	SEC Code	One Time	Effective Date*
REDEPCHECK	RCK	Yes	08/31/2012 (MM/DD/YYYY)
Payee Name*	Tax Identification #	Settlement Account	
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,570.00	
Discretionary Data: NSF AUG 12			
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>			

You must now enter or import batch items.

10. Scroll down to the batch item section.
11. If you wish to sort batch items, select the sort order in the **Sort By** list and click **Sort**.
12. In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

13. In the **Account Number** box, enter the recipient's account number with the financial institution.
14. In the **Account Type** list, select the type of account to debit. Only checking, savings and loan accounts can be used in the Federal Reserve's ACH system.
15. In the **Consumer Name** box, enter the name of the consumer who wrote the NSF check.
16. In the **Check No.** box, enter the check number of the returned NSF check.
17. In the **Amount** box, enter the amount to charge the account. If the amount is less than one dollar, enter the amount in the format of 0.XX (for example, 0.25).
18. Click **Save**.

Display Per Page 10 20 50 100 Show

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending Sort

Trace #	R&T Number	Account Number	Account Type	Consumer Name	Check No.	Amount
Item 1	<input type="text" value="304171839"/>	<input type="text" value="1234567899"/>	Checking ▾	<input type="text" value="Bob Doe"/>	<input type="text" value="2017"/>	<input type="text" value="\$ 50.00"/>
Item 2	<input type="text" value="075912835"/>	<input type="text" value="987654321"/>	Checking ▾	<input type="text" value="Ron White"/>	<input type="text" value="1011"/>	<input type="text" value="\$ 100.00"/>
Item 3	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 4	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 5	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 6	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 7	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 8	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 9	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 10	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>

Save Cancel

Show : 10 20 50 100 Next >>

A confirmation page briefly appears after which the Cash Management menu page appears.

Once you have created the batch header, entered batch items, scheduled the batch, then you must approve the batch for scheduling.

Approving the Represent NSF Check Batch

The final step to originate an ACH Represent NSF Check is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

Warning!

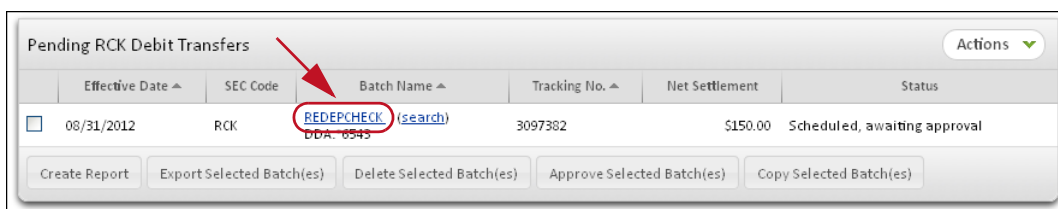
Do not click the browser's **STOP** or **BACK** buttons or you may end up creating the batch multiple times.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending ACH Batches page appears.

2. Click the batch link in the Batch Name column.



Pending RCK Debit Transfers						Actions ▾
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/31/2012	RCK	REDEPCHECK (search) DDA: 6543	3097382	\$150.00	Scheduled, awaiting approval
<input type="button" value="Create Report"/> <input type="button" value="Export Selected Batch(es)"/> <input type="button" value="Delete Selected Batch(es)"/> <input type="button" value="Approve Selected Batch(es)"/> <input type="button" value="Copy Selected Batch(es)"/>						

The Collect Payment page appears.

3. Click **Approve**.

Collect Payment - Represent NSF Check - RCK Actions ▾

Batch Name*	SEC Code	One Time	Effective Date*
REDEPCHECK	RCK	Yes	08/31/2012 (MM/DD/YYYY)
Payee Name*	Tax Identification #	Settlement Account	
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,570.00	
Discretionary Data: NSF for AUG 12			
Net Settlement: \$150.00 - 2 items			
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>			

A confirmation page appears with scheduling information and transaction totals.

Batch Approved

Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
REDEPCHECK	3097382	-\$150.00	2	0

Following is a breakdown of the processing dates for this batch.

Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:
08/30/2012	08/30/2012	08/31/2012	08/31/2012

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution’s ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed though the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.

Written Authorization Entries

Overview

All debits to consumer accounts via the ACH network must be authorized by the consumer in writing and signed by the consumer. This authorization may be sent in by email or fax. The consumer should be advised to retain a paper copy of this authorization for their records. Your company must be able to provide a hard copy of the authorization upon request.

Minimum Information Requirements

The authorization must be readily identifiable as an ACH debit authorization and must clearly and conspicuously state its terms, and must specify that the consumer may revoke the authorization in the manner specified on the authorization form.

Retention of Authorization

The signed authorization must be retained by your company for a period of two years following the termination or revocation of the authorization. Your company must retain either the original or micro-film equivalent copy of the signed authorization.

Multiple, Non-Recurring Debits

For multiple but non-recurring debits, where the amount and time frame for the initiation of debits may vary (for example, occasional purchases from a stock broker), you do not need to obtain a written authorization for each debit entry, provided you have obtained a written authorization up-front, which establishes a relationship between your company and the consumer for this type of activity.

Notice of Change in Amount/Change in Debiting Date for Recurring Debits

For recurring debits, when the debit amount varies, you must send the consumer written notification of the amount and scheduled date of the transfer at least ten (10) calendar days before the scheduled transfer date. In an application where you change the date on or after which a recurring debit entry is scheduled to be debited to the consumer's account, you must send the consumer written notification of the new date on which the entry will be debited at least seven (7) calendar days before the first entry to be affected by the change is scheduled to be debited to the consumer's account.

Creating Written Authorization PPD Credit Batch

Collect Payment-Written Authorization allows you to debit a consumer's account for one-time or recurring payments after you have received written authorization to debit their accounts. This transaction is also known as a "PPD Debit" and can be used to collect monthly mortgage, cable, or rent payments for example.

After you have finished entering your batch header information, you can save your changes by clicking **Save** at the bottom of the page. Once you save the changes, the batch header will appear in the appropriate Pending ACH Batches table.

Note

Batches with a Frequency of Fixed Recurring Payment only need to be approved once when the batch is created.

To create a written authorization batch (PPD) header:

1. In the ACH section of the Cash Management Menu, click **Collect Payment** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New PPD Credit Batch** in the Pending PPD Credit Transfers **Actions** menu.)


The Collect Payment Options page appears.

2. Click **Written Authorization**.

Collect Payment Options

You must obtain authorization from the consumer in order to initiate an electronic transaction to collect a payment from their account. Please click the appropriate authorization method for the consumer payment(s) you are initiating. Click [here](#) for more information.

[Represent NSF Check](#) - the consumer has written a check to your company that has been returned for insufficient/uncollected funds. Click [here](#) for more information.

 [Written Authorization](#) - the consumer has provided your company written authorization to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Telephone Authorization](#) - the consumer has provided your company authorization by phone to collect a one time payment from their account. Click [here](#) for more information.

[Internet Authorization](#) - the consumer has provided your company payment authorization by submitting the authorization on a web page accessed through the internet to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Accounts Receivable](#) - the consumer has sent a check to your company by US mail or dropped the check at a drop box location which was converted into an electronic transaction at a centralized location. Click [here](#) for more information.

[Back Office Conversion](#) - the consumer has written a check to your company which was converted into an electronic transaction at a back office location. Click [here](#) for more information.

The Collect Payment page appears.

3. In the **Batch Name** box, enter a name for the batch. The batch name should be descriptive of the batch contents (for example, Rent Pmt). This information appears on the user’s account statement and has a maximum field length of 10 characters.
4. In the **Frequency** list, select the frequency of the batch if you did **not** click **One Time**. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box for one-time-only batches. Transfers are not automatically rescheduled and only appear on the Transfer History table. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the Frequency selected.

The possible frequency options are as follows.

Frequency	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.

Frequency	Description
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

5. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the Period is set for Once and the **One Time** check box is not checked, the batch can be rescheduled.

The possible options are as follows.

Period	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 15 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.

Period	Description
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

- In the **Effective Date** box, enter the date the consumer's account is to be debited, which is also when the settlement account will be credited for the total amount of the batch.
- In the **Company Name** box, modify the name of the company the consumer is paying, if needed. Your company's name appears as the default entry. The company name appears on the user's account statement as part of the transaction description and has a maximum length of 16 characters.
- In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters. The options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer's Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user's account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

- In the **Settlement Account** list, select the account that is to be credited for the batch total on the Effective Date.

10. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Rent for MAR 03"). This field has a maximum length of 20 characters and is optional.
11. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.
12. Once you have finished entering batch header information, you must enter batch items. (If you choose to enter batch items at a later time, click **Save**.)

Collect Payment - Written Authorization - PPD

Batch Name* Rent Pmt SEC Code PPD Frequency Fixed Recurring Payment Period Monthly Effective Date* 08/31/2012 (MM/DD/YYYY)

Company Name* Good Fortune Inc Tax Identification # 123456789 Settlement Account DDA:*6543
Balance: \$1,570.00

Discretionary Data:

Net Settlement: \$1,250.00
Items

Approve Save Cancel

13. Scroll down to the batch items section.
14. If you wish to sort batch items, select the sort order from the Sort By list and click **Sort**.
15. Click **Hold Items** if you want to place all of the existing items in this batch on hold, not just the new items on this page. The change is saved when you move to the next page, click **Save**, or click **Approve**.
After clicking **Hold Items**, you can remove the hold from one or more items in the batch. The hold is still applied on all of the other items in the batch.
16. Click **Release Items** to release the hold on all of the existing items in this batch, as well as new items on hold on this page.

17. In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

18. In the **Account Number** box, enter the recipient's account number with the financial institution.
19. In the **Account Type** list, enter the type of account to debit or credit. Only checking, savings and loan accounts can be used in the Federal Reserve's ACH system.
20. In the **Name** box, enter the name of the account owner.
21. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Please do not include sensitive information as it may appear on an account statement.
22. Select the **Hold** check box to place an item on hold.
23. In the **Amount** box, enter the amount to either charge or deposit to the account. If the amount is less than one dollar, enter the amount in the format of 0.XX (for example, 0.25).
24. In the **Description/Addenda** box, enter a short explanation of the transaction (for example, Jan. Paycheck). This information is optional and has a maximum length of 80 characters.

25. Click **Save**.

Display Per Page 10 20 50 100

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Delete Item 1 <input type="checkbox"/> 3343	304171839	159753	Checking	Jane Doe	56112	<input type="checkbox"/>	\$ 500.00
Description/Addenda:							
Delete Item 2 <input type="checkbox"/> 3344	075912835	132262	Checking	John Smith	35889	<input type="checkbox"/>	\$ 750.00
Description/Addenda:							
Item 3			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 4			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 5			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 6			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 7			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 8			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 9			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 10			Checking			<input type="checkbox"/>	\$
Description/Addenda:							

1

A confirmation page briefly appears after which the Cash Management menu page appears.

Once you have created the batch header, entered batch items, scheduled the batch, then you must approve the batch for scheduling.

Approving the Written Authorization Batch

The final step to originate an ACH Written Authorization is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

Warning!

Do NOT click the browser's **STOP** or **BACK** buttons or you may end up creating the batch multiple times.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending ACH Batches page appears.

2. Locate the pending batch, and click the batch link in the Batch Name column.

Pending PPD Debit Transfers							Actions
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status	
<input type="checkbox"/>	08/31/2012	PPD	Rent Pmt (search) DDA: 6543	3097383	\$1,250.00	Scheduled, awaiting approval	
<input type="button" value="Create Report"/> <input type="button" value="Export Selected Batch(es)"/> <input type="button" value="Delete Selected Batch(es)"/> <input type="button" value="Approve Selected Batch(es)"/> <input type="button" value="Copy Selected Batch(es)"/>							

The Collect Payment - Written Authorization - PPD page appears.

3. Click **Approve**.

Collect Payment - Written Authorization - PPD

Batch Name* Rent Pmt SEC Code PPD Frequency Fixed Recurring Payment Period Monthly Effective Date* 08/31/2012

Company Name* Good Fortune Inc Tax Identification # 123456789 Settlement Account DDA:*6543 Balance: \$1,570.00

Discretionary Data:

Net Settlement: \$1,250.00 - 2 Items

Approve Save Cancel

A confirmation page appears with scheduling information and transaction totals.

Batch Approved

Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Rent Pmt	3097383	-\$1,250.00	2	0

Following is a breakdown of the processing dates for this batch.

Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:
08/30/2012	08/30/2012	08/31/2012	08/31/2012

Return to Pending Transfers

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution’s ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed though the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.

Telephone Authorization

Overview

You may originate a single ACH debit entry (PPD Debit TEL) to a consumer's account by obtaining the consumer's authorization for that debit entry, including banking information, orally via the telephone (also known as TEL entries). As single debit entries, you must obtain a separate oral authorization from the consumer for each entry to the consumer's account.

A TEL entry is an entry-initiated response to a consumer's oral authorization, which includes their banking information, captured via telephone, to transmit a single entry ACH debit to his account to collect payment for goods and/or services. A TEL entry should not be initiated in situations where the consumer has provided a standing authorization for multiple but non-recurring ACH debit entries to his account (for example, stock purchases), and makes those non-recurring requests by telephone.

A TEL entry may only be transmitted in circumstances where:

- there is an existing relationship between your company and the consumer;
- there is not an existing relationship, but the consumer has initiated the telephone call. The consumer is considered to have an existing relationship with your company if there is a written agreement in place between your company and the consumer, or the consumer has purchased goods and/or services from your company within the past two years.

Authorization Requirements

As with the consumer ACH payments, you must obtain explicit authorization prior to initiating a debit ACH entry to the consumer's account. You may obtain this authorization orally via the telephone, and are obligated to either tape record the consumer's oral authorization or to provide, in advance of the settlement date of the payment transaction, written notice to the consumer that confirms the oral authorization.

The following specific information must be included in the authorization:

- The date on or after which the consumer's account will be debited.
- The amount of the payment (debit entry).
- The consumer's name.

- A telephone number that is available to the consumer and answered during normal business hours for user inquiries.
- The date of the consumer's oral authorization.
- A statement by your company that the authorization obtained from the consumer will be used to originate an ACH debit entry to the consumer's account.

For an oral authorization obtained over the telephone to be valid, you must clearly state during the telephone conversation that the consumer is authorizing an ACH debit entry to their account, and express the terms of the authorization in a clear manner. You must retain either the original or a copy of the tape recording of the consumer's oral authorization or a copy of the written notice confirming the consumer's oral authorization for two years from the date of the origination. If you choose the written notification option, you must disclose to the consumer during the telephone call the method by which such notice will be provided. If choosing the tape recording method, please note that logging key strokes into a voice response unit does **not** qualify as oral authorization.

Risk Management

In an effort to minimize the risk related to the telephone-initiated entries in which the identity of the consumer and the consumer's assent to authorization cannot be assured by written authorization, the following risk management procedures must be implemented.

- **Verification of Identity.** You will need to establish a commercially reasonable method to verify the consumer's name, address, and telephone number. You are also advised to further verify the consumer's identity by verifying pertinent information with the consumer (for example, mother's maiden name, past transaction history, caller ID information, etc.).
- **Verification of Routing Numbers.** You are required to verify routing and transit numbers entered by the consumer are valid. This can be accomplished by calling the financial institution represented by the routing and transit number for verification.

Creating a Telephone Authorization PPD Credit Batch

Collect Payment-Telephone Authorization allows you to create a new Collect Payments batch to debit a consumer's account for one-time payments after you have obtained verbal authorization by telephone to debit their accounts. ACH rules disallow recurring Telephone Authorization batches.

After you have finished entering batch header information, you can save your changes by clicking **Save** at the bottom of the page. Once you save the changes the batch header will appear in the appropriate Pending ACH Batches table.

To create a telephone authorization batch (TEL) header:

1. In the ACH section of the Cash Management Menu, click **Collect Payment** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New TEL Debit Batch** in the Pending TEL Debit Transfers' Actions menu.)

The Collect Payment Options page appears.

2. Click **Telephone Authorization**.

Collect Payment Options

You must obtain authorization from the consumer in order to initiate an electronic transaction to collect a payment from their account. Please click the appropriate authorization method for the consumer payment(s) you are initiating. Click [here](#) for more information.

[Represent NSF Check](#) - the consumer has written a check to your company that has been returned for insufficient/uncollected funds. Click [here](#) for more information.

[Written Authorization](#) - the consumer has provided your company written authorization to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Telephone Authorization](#) - the consumer has provided your company authorization by phone to collect a one time payment from their account. Click [here](#) for more information.

[Internet Authorization](#) - the consumer has provided your company payment authorization by submitting the authorization on a web page accessed through the Internet to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Accounts Receivable](#) - the consumer has sent a check to your company by US mail or dropped the check at a drop box location which was converted into an electronic transaction at a centralized location. Click [here](#) for more information.

[Back Office Conversion](#) - the consumer has written a check to your company which was converted into an electronic transaction at a back office location. Click [here](#) for more information.

The Collect Payment page appears.

3. In the **Batch Name** box, enter a name for the batch. "Tel Pmt" appears as a default. The batch name should be descriptive of the batch contents (for example, "Rent pmt"). The batch name appears on the user's account statement and has a maximum length of 10 characters.
4. In the **Effective Date** box, enter the date to debit the consumer's account, which is also when the settlement account is credited for the total amount of the batch.
5. In the **Company Name** box, modify the company name as needed. The name appears on the user's account statement and has a maximum length of 16 characters.

- In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters. The options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer's Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user's account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

- In the **Settlement Account** list, select the account that is credited for the batch total on the Effective Date.
- In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Pymts for MAR 12"). This field has a maximum length of 20 characters and is optional.
- Once you have finished entering batch header information, you must enter batch items. (If you choose to enter batch items at a later time, click **Save**.)

Collect Payment - Telephone Authorized Transactions - TEL Actions ▾

Batch Name*	SEC Code	One Time	Effective Date*
Tel Pmt	TEL	Yes	08/31/2012 (MM/DD/YYYY)
Company Name*	Tax Identification #	Settlement Account	
Good Fortune Inc	123456789	DDA: 6543 Balance: \$1,570.00	
Discretionary Data: <input type="text"/>			
Approve Save Cancel			

10. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.
11. Scroll down to the Batch Items section.
12. If you wish to sort batch items, select the sort order from the Sort By list and click **Sort**.
13. In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

14. In the **Account Number** box, enter the consumer's account number with the financial institution.
15. In the **Account Type** list, enter the type of account to debit or credit. Only checking, savings and loan accounts can be used in the Federal Reserve's ACH system.
16. In the **Consumer Name** box, enter the name of the consumer.
17. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Please do not include sensitive information as it may appear on an account statement.
18. In the **Amount** box, enter the amount to either charge the account. If the amount is less than one dollar, enter the amount in the format of 0.XX (for example, 0.25).

19. Click **Save**.

Display Per Page 10 20 50 100

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By:

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Amount
Item 1	<input type="text" value="304171839"/>	<input type="text" value="555555"/>	<input type="text" value="Checking"/>	<input type="text" value="John Doe"/>	<input type="text" value="98745"/>	<input type="text" value="\$ 85.50"/>
Item 2	<input type="text" value="075912835"/>	<input type="text" value="569877"/>	<input type="text" value="Checking"/>	<input type="text" value="Mary Smith"/>	<input type="text" value="36985"/>	<input type="text" value="\$ 34.66"/>
Item 3	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 4	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 5	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 6	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 7	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 8	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 9	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 10	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>

Show : 10 20 50 100

Once you have created the batch header, entered batch items, scheduled the batch, then you must approve the batch for scheduling.

Approving the Telephone Authorization Batch

The final step to originate a Telephone Authorization batch is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

Warning!

Do NOT click the browser's **STOP** or **BACK** buttons or you may end up creating the batch multiple times.

To approve a batch:

1. On the Cash Management menu, click **Pending ACH Batches**.
The Pending ACH Batches page appears.
2. Locate the pending batch, and click the batch link in the Batch Name column.

Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
08/31/2012	TEL	Tel Pmt (search) DDA: 6543	3097384	\$120.16	Scheduled, awaiting approval

The Collect Payment page appears.

3. Click **Approve**.

Batch Name*	SEC Code	One Time	Effective Date*
Tel Pmt	TEL	Yes	08/31/2012 (MM/DD/YYYY)
Company Name*	Tax Identification #	Settlement Account	
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,570.00	
Discretionary Data:			
Net Settlement: \$120.16 - 2 items			
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>			

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Tel Pmt	3097384	-5120.16	2	0
Following is a breakdown of the processing dates for this batch.				
Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:	
08/30/2012	08/30/2012	08/31/2012	08/31/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.

Internet Authorization Entries

Overview

Internet-initiated entries (also known as PPD Debit WEB) are used for originating debit entries to consumer accounts with an authorization that is obtained from the consumer via the Internet.

Single Entry vs. Recurring

A single entry payment means a one-time transfer of funds in accordance with the consumer's authorization for a single ACH debit to their user's account (for example, an online book purchase).

A recurring payment is:

- An entry that has been set up to occur, based on the consumer's authorization obtained via the Internet, at regular intervals without any additional intervention of the consumer (for example, monthly debit to consumer's account for a mortgage payment); or
- Multiple entries, based on authorization provided by the consumer establishing a relationship with your company, that are originated each time upon the specific instructions of the consumer (for example, online stock purchases). You are required to provide the method by which the consumer can revoke his authorization for the recurring transaction as part of the authorization for the recurring payments.

Authorization Requirements

You must obtain the consumer's authorization prior to initiating a debit entry to their account. This authorization must be in writing (for example, displayed fully on the page), and should recommend that the consumer print the authorization and retain a copy. You must be able to provide the consumer with a hard copy of the authorization if requested to do so. The authorization must also be properly authenticated. The authentication method chosen must not only identify the consumer, but also must demonstrate the consumer's assent to the authorization.

Risk Management

To help mitigate the added risks associated with Internet-based payments, you are obligated to comply with the following requirements when originated Internet-initiated ACH WEB entries:

- **Fraudulent Transaction Detection System.** The best way to minimize fraudulent transactions is to properly identify and authenticate the consumer before accepting an ACH debit authorization. Existing users can usually be authenticated by shared secrets between the user and your company, such as a designated password, or previous transaction history. However, there is no standard authentication process being used online to identify and authenticate unknown individuals on the Internet (for example, new users). Therefore, you must choose an appropriate solution that will minimize the potential for fraudulent transactions.
- **Verification of Routing Numbers.** You are required to verify that routing and transit numbers entered by the consumer are valid. This can be accomplished either by employing such validation within your fraudulent transaction detection system, or by calling the financial institution represented by the routing and transit number for verification.

- **Security of Internet Session.** You must employ online security technology that provides a level of security that, at a minimum, is equivalent to 128-bit SSL encryption technology, which is the current standard for financial transactions, and must begin, at minimum, at the first point of key entry of the consumer's financial information.
- **Web Site Security.** You are required to ensure that the consumers' financial information is protected by security practices and procedures, including adequate levels of the following.
 - ◆ Physical security to protect against theft, tampering, or damage.
 - ◆ Personnel and access controls to protect against unauthorized access and use.
 - ◆ Network security to ensure secure capture, storage and distribution of financial information.

Creating an Internet Authorization Credit Batch

Collect Payment-Internet Authorization allows you to create a new Collect Payments batch to debit a consumer's account for one-time or recurring payments for consumers who have submitted the authorization on a web page accessed through the Internet.

After you have finished entering your batch header information, you can save your changes by clicking **Save** at the bottom of the page. Once you save the changes the batch header will appear in the appropriate Pending ACH Batches table.

Note

Batches with a Frequency of Fixed Recurring Payment only need to be approved once when the batch is created.

To create an Internet authorization batch (WEB) header:

1. In the ACH section of the Cash Management Menu, click **Collect Payment** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New WEB Debit Batch** in the Pending WEB Debit Transfers **Actions** menu.)

The Collect Payment Options page appears.

2. Click **Internet Authorization**.

Collect Payment Options

You must obtain authorization from the consumer in order to initiate an electronic transaction to collect a payment from their account. Please click the appropriate authorization method for the consumer payment(s) you are initiating. Click [here](#) for more information.

[Represent NSF Check](#) - the consumer has written a check to your company that has been returned for insufficient/uncollected funds. Click [here](#) for more information.

[Written Authorization](#) - the consumer has provided your company written authorization to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Telephone Authorization](#) - the consumer has provided your company authorization by phone to collect a one time payment from their account. Click [here](#) for more information.

Internet Authorization - the consumer has provided your company payment authorization by submitting the authorization on a web page accessed through the Internet to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Accounts Receivable](#) - the consumer has sent a check to your company by US mail or dropped the check at a drop box location which was converted into an electronic transaction at a centralized location. Click [here](#) for more information.

[Back Office Conversion](#) - the consumer has written a check to your company which was converted into an electronic transaction at a back office location. Click [here](#) for more information.

The Collect Payment page appears.

3. In the **Batch Name** box, enter a name for the batch. Online Pmt appears as a default. The batch name should be descriptive of the batch contents (for example, Rent pmt). The batch name appears on the user’s account statement and has a maximum length of 10 characters.
4. In the **Frequency** list, select the frequency of the batch if you did **not** click **One Time**. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box for one-time-only batches. Transfers are not automatically rescheduled and only appear on the Transfer History table. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the frequency selected.

The possible Frequency options are as follows.

Frequency	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.

Frequency	Description
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

5. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the Period is set for Once and the **One Time** check box is not checked, the batch can be rescheduled.

The possible options are as follows.

Period	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 15 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.

Period	Description
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

6. In the **Effective Date** box, enter the consumer's account will be debited, which is also when the settlement account will be credited for the total amount of the batch.
7. In the **Company Name** box, modify the name of your company if necessary. Your company's name is the default entry. The company name field has a maximum length of 16 characters and appears on the user's account statement as part of the transaction description.
8. In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters.

Possible options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer's Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user's account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

9. In the **Settlement Account** list, select the account that is credited for the batch total on the Effective Date.

10. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Payroll for MAR 03"). This field has a maximum of 20 characters and is optional.
11. Once you have finished entering batch header information, you must enter batch items. (If you choose to enter batch items at a later time, click **Save**.)

Collect Payment - Internet Authorized Transactions - WEB

Batch Name* Online Pmt SEC Code WEB Frequency Occasional Payment Period Once Effective Date* 08/31/2012 (MM/DD/YYYY)

Company Name* Good Fortune Inc Tax Identification # 123456789 Settlement Account DDA:*6543 Balance: \$1,570.00

Discretionary Data:

Approve **Save** Cancel

12. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.
13. If you wish to sort batch items, select the sort order from the Sort By list and click **Sort**.
14. Click **Hold Items** if you want to place all of the existing items in this batch on hold, not just the new items on this page. The change is saved when you move to the next page, click **Save**, or click **Approve**.
After clicking **Hold Items**, you can remove the hold from one or more items in the batch. The hold is still applied on all of the other items in the batch.
15. Click **Release Items** to release the hold on all of the existing items in this batch, as well as new items on hold on this page.

16. In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

17. In the **Account Number** box, enter the recipient's account number with the financial institution.
18. In the **Account Type** list, select the type of account to debit. Only checking, savings and loan accounts can be used in the Federal Reserve's ACH system.
19. In the **Consumer Name** box, enter the name of the consumer.
20. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Please do not include sensitive information as it may appear on an account statement.
21. Select the **Hold** check box to place an item on hold.
22. In the **Amount** box, enter the amount to either charge the account. If the amount is less than one dollar, enter the amount in the format of 0.XX (for example, 0.25).

23. Click **Save**.

Display Per Page 10 20 50 100 Show

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending Sort Hold Items Release Items

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Item 1	304171839	444444444	Checking	Jane Doe	12345	<input type="checkbox"/>	\$ 100.00
Description/Addenda:							
Item 2	075912835	222222222	Checking	Mary Jones	98765	<input type="checkbox"/>	\$ 75.00
Description/Addenda:							
Item 3			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 4			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 5			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 6			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 7			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 8			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 9			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 10			Checking			<input type="checkbox"/>	\$
Description/Addenda:							

Once you have created the batch header, entered batch items, scheduled the batch, then you must approve the batch for scheduling.

Approving the Internet Authorization Batch

The final step to originate an ACH Payroll is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

Warning!

Do NOT click the browser's **STOP** or **BACK** buttons or you may end up creating the batch multiple times.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending ACH Batches page appears.

2. Locate the pending batch, and click the batch link in the Batch Name column.

Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
08/31/2012	WEB	Online Pmt (search) DDA:*6543	3097385	\$175.00	Scheduled, awaiting approval

Buttons: Create Report, Export Selected Batch(es), Delete Selected Batch(es), Approve Selected Batch(es), Copy Selected Batch(es)

The Collect Payment page appears.

3. Click **Approve**.

Batch Name*: Online Pmt

SEC Code: WEB

Frequency: Occasional Payment

Period: Once

Effective Date*: 08/31/2012

Company Name*: Good Fortune Inc

Tax Identification #: 123456789

Settlement Account: DDA:*6543

Balance: \$1,570.00

Discretionary Data:

Net Settlement: \$175.00 - 2 items

Buttons: Approve, Save, Cancel

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Online Pmt	3097385	-\$175.00	2	0
Following is a breakdown of the processing dates for this batch.				
Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:	
08/30/2012	08/30/2012	08/31/2012	08/31/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.

Accounts Receivable Entries

Overview

The ARC standard entry class code enables originators to convert a consumer check, received via the US mail or at a drop-box location for the payment of goods or services, into a single-entry ACH debit transaction. The consumer's check is used to collect the consumer's routing number, account number, check serial number, and dollar amount for the transaction.

Source Documents

For an ARC entry, a check or sharedraft provided to the originator by the receiver via the U.S mail or at a dropbox location must be used by the originator as the source document for the receiver's routing number, account number, check serial number, and dollar amount.

To be used as the source document for an ARC entry, a check or sharedraft must:

- Contain a pre-printed serial number
- Not contain an Auxiliary On-Us field in the MICR line
- Be in an amount of \$25,000 or less
- Be completed and signed by the Receiver

The following may not be used as the source document for ARC entries:

- Checks or sharedrafts that contain an Auxiliary On-Us field in the MICR line
- Checks or sharedrafts in an amount greater than \$25,000
- Third-party checks or sharedrafts
- Remotely created checks, as defined by Regulation CC, and third-party drafts that do not contain the signature of the Receiver
- Checks provided by a credit card issuer for purposes of accessing a credit account or checks drawn on home equity lines of credit
- Checks drawn on an investment company as defined in the Investment Company Act of 1940
- Obligations of a financial institution (e.g., traveler's checks, cashier's checks, official checks, money orders, etc.)
- Checks drawn on the Treasury of the United States, a Federal Reserve Bank, or a Federal Home Loan Bank
- Checks drawn on a state or local government that are not payable through or at a participating DFI
- Checks or sharedrafts payable in a medium other than United States currency

Capture of MICR Information

During initial processing of an ARC entry, the Originator must use a reading device to capture the Receiver's routing number, account number, and check serial number from the MICR line of the Receiver's source document. Such information may not be key entered by the Originator. An Originator may, however, key-enter such information to correct errors relating to MICR misreads, mis-encoding, or processing rejects.

Source Document may not be Presented for Payment

The source document to which the ARC entry relates may not be presented or returned such that any person will be required to make payment based on the source document unless the ARC entry is returned by the RDFI. In addition to each RDFI, ACH operator, and Association, this warranty runs to any other party that may be liable on the source document.

Secure Storage of Payment Information

The Originator has employed commercially reasonable methods to securely store:

- All source documents until destruction
- All banking information relating to ARC entries

Creating Accounts Receivable Transfers

To create a new Accounts Receivable (ARC) Collect Payment batch, you must follow a three step process to schedule a transfer. The first step is to enter an ACH debit header. Second, you must enter or import batch items after creating your batch header. Third, once you have saved your header and item information, you must approve the batch header from the Pending ACH Batches page. The system only processes batches that you have approved for transmission.

To create an ARC Collect Payment batch:

1. In the ACH section of the Cash Management Menu, click **Collect Payment** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New ARC Debit Batch** in the Pending ARC Debit Transfers' **Actions** menu.)

The Collect Payment Options page appears.

2. Click **Accounts Receivable**.

Collect Payment Options


You must obtain authorization from the consumer in order to initiate an electronic transaction to collect a payment from their account. Please click the appropriate authorization method for the consumer payment(s) you are initiating. Click [here](#) for more information.

[Represent NSF Check](#) - the consumer has written a check to your company that has been returned for insufficient/uncollected funds. Click [here](#) for more information.

[Written Authorization](#) - the consumer has provided your company written authorization to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Telephone Authorization](#) - the consumer has provided your company authorization by phone to collect a one time payment from their account. Click [here](#) for more information.

[Internet Authorization](#) - the consumer has provided your company payment authorization by submitting the authorization on a web page accessed through the Internet to collect either a one time or recurring payment from their account. Click [here](#) for more information.

 [Accounts Receivable](#) - the consumer has sent a check to your company by US mail or dropped the check at a drop box location which was converted into an electronic transaction at a centralized location. Click [here](#) for more information.

[Back Office Conversion](#) - the consumer has written a check to your company which was converted into an electronic transaction at a back office location. Click [here](#) for more information.

The Collect Payment – Accounts Receivable – ARC page appears.

3. In the **Batch Name** box, enter a name for the batch. The name should be descriptive of the batch contents (for example, "ACRECVBL"). The batch name has a maximum length of 10 characters and appears on your account statement.
4. In the **Effective Date** box, enter the date to run the transaction.
5. In the **Company Name** box, enter the name of the payee. This box has a maximum of 16 characters.
6. In the **Tax Identification #** list, select the appropriate identification number if your financial institution offers more than one option. Enter the number in the box provided. This box has a maximum of 9 characters. Your financial institution will offer one or more of the following options:

Field	Description
Tax Identification #	Standard tax identification or social security number.
DUNS Number	The Data Universal Numbering System (DUNS) number is an identification number used by the government to identify contractors and their locations.
User Defined Identification	This is an identification number assigned by the company for controlling ACH batches.

7. In the **Settlement Account** list, select the account to be credited for the total amount of the batch.

8. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Pmnts for June 2011"). This box has a maximum of 20 characters and is optional.
9. Once you have finished entering the batch header information, you can enter your batch items. Scroll down to the Batch Items section. If you choose to enter batch items at a later time, click **Save**.

Collect Payment - Accounts Receivable - ARC

Batch Name*	SEC Code	One Time	Effective Date*
ACRECVBL	ARC	Yes	08/31/2012 (MM/DD/YYYY)
Company Name*	Tax Identification #	Settlement Account	
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,570.00	
Discretionary Data:			
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>			

10. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.
11. If you wish to sort batch items, select the sort order from the **Sort By** list.
12. In the **R&T Number** box, enter the Routing & Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount for credit transfers, or on a check drawn on the account to be debited for the transaction amount for debit transactions. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

13. In the **Account Number** box, enter the account at the institution to be debited for the transaction amount.
14. In the **Account Type** list, select the type of account.
15. In the **Name** box, enter the name of the owner of account.
16. In the **Check No.** field, enter the sequence number printed on the check.

17. In the **Amount** box, enter the transaction amount to deposit into the recipient’s account for credit transactions, or to withdraw from the account for debit transactions. For amounts of less than one dollar, type a zero before the decimal point.
18. Click **Save**.

Display Per Page 10 20 50 100 Show

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending Sort

Trace #	R&T Number	Account Number	Account Type	Name	Check No.	Amount
Item 1	<input type="text" value="075912835"/>	<input type="text" value="555555555"/>	Checking ▾	<input type="text" value="Tom Doe"/>	<input type="text" value="12589"/>	<input type="text" value="\$ 85.00"/>
Item 2	<input type="text" value="304171839"/>	<input type="text" value="111111111"/>	Checking ▾	<input type="text" value="Susan Smith"/>	<input type="text" value="0903"/>	<input type="text" value="\$ 38.00"/>
Item 3	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 4	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 5	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 6	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 7	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 8	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 9	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 10	<input type="text"/>	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>

Save Cancel

Show : 10 20 50 100 Next >>

You have successfully created your batch. You must approve it by the ACH Add Cut-off time displayed in the upper right corner to process it the same day.

Approving the Accounts Receivable Batch

The final step to originate an ARC transfer is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

Warning!

DO NOT click the browser's **STOP** or **BACK** buttons or you may end up creating the batch multiple times.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending ACH Batches page appears.

2. Locate the pending batch, and click the batch link in the Batch Name column.

Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
08/31/2012	ARC	ACRECVBL (search) DDA:*6543	3097422	\$113.00	Scheduled, awaiting approval

The Collect Payment page appears.

3. Click **Approve**.

Batch Name*	SEC Code	One Time	Effective Date*
ACRECVBL	ARC	Yes	08/31/2012 (MM/DD/YYYY)
Company Name*	Tax Identification #	Settlement Account	
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,570.00	
Discretionary Data:			
Net Settlement: \$113.00 - 2 Items			
Approve Save Cancel			

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
ACRECVBL	3097422	-5113.00	2	0
Following is a breakdown of the processing dates for this batch.				
Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:	
08/30/2012	08/30/2012	08/31/2012	08/31/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.

Back Office Conversion

Back Office Conversion (BOC) is the standard entry class code for checks that are written at a payment location for goods or services, and converted from paper to electronic debit transactions later at a centralized location. Checks converted under BOC are securely stored by the merchant until destroyed.

Source Documents

For a BOC entry, a check or sharedraft provided by the Receiver at the point of purchase must be used by the Originator as a source document for the Receiver's routing number, account number, check serial number, and dollar amount. Only a check or sharedraft that

- contains a pre-printed serial number,
- does not contain an Auxiliary On-Us field in the MICR line,

- is in an amount of \$25,000 or less, and
- is completed and signed by the Receiver

may be used as a source document for a BOC entry.

The following may not be used as the source document for BOC entries:

- Checks or sharedrafts that have not been encoded in magnetic ink
- Checks or sharedrafts that contain an Auxiliary On-Us field in the MICR line
- Checks or sharedrafts in an amount greater than \$25,000
- Third-party checks or sharedrafts
- Remotely created checks, as defined by Regulation CC, and third-party drafts that do not contain the signature of the Receiver
- Checks provided by a credit card issuer for purposes of accessing a credit account or checks drawn on home equity lines of credit
- Checks drawn on an investment company as defined in the Investment Company Act of 1940
- Obligations of a financial institution (e.g., traveler's checks, cashier's checks, official checks, money orders, etc.)
- Checks drawn on the Treasury of the United States, a Federal Reserve Bank, or a Federal Home Loan Bank
- Checks drawn on a state or local government that are not payable through or at a participating DFI
- Checks or sharedrafts payable in a medium other than United States currency

Capture of MICR Information

During initial processing of a BOC entry, the Originator must use a reading device to capture the Receiver's routing number, account number, and check serial number from the MICR line of the Receiver's source document. Such information may not be key entered by the Originator. An Originator may, however, key-enter such information to correct errors relating to MICR misreads, mis-encoding, or processing rejects.

Source Document may not be Presented for Payment

The source document to which the BOC entry relates may not be presented or returned such that any person will be required to make payment based on the source document unless the BOC entry is returned by the RDFI. In addition to each RDFI, ACH operator, and Association, this warranty runs to any other party that may be liable on the source document.

Secure Storage of Payment Information

The Originator has employed commercially reasonable methods to securely store:

- All source documents until destruction
- All banking information relating to BOC entries

Creating Back Office Conversion Transfers

To create a new Back Office Conversion (BOC) Collect Payment batch, you must follow a three step process to schedule a transfer. The first step is to enter an ACH debit header. Second, you must enter or import batch items after creating your batch header. Third, once you have saved your header and item information, you must approve the batch header from the Pending ACH Batches page. The system only processes batches that you have approved for transmission.

To create a BOC Collect Payment batch:

1. On the Cash Management Menu page, click **Collect Payment** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New BOC Debit Batch** in the Pending BOC Debit Transfers' **Actions** menu.)

The Collect Payment Options page appears.

2. Click **Back Office Conversion**.

Collect Payment Options

You must obtain authorization from the consumer in order to initiate an electronic transaction to collect a payment from their account. Please click the appropriate authorization method for the consumer payment(s) you are initiating. Click [here](#) for more information.

[Represent NSF Check](#) - the consumer has written a check to your company that has been returned for insufficient/uncollected funds. Click [here](#) for more information.

[Written Authorization](#) - the consumer has provided your company written authorization to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Telephone Authorization](#) - the consumer has provided your company authorization by phone to collect a one time payment from their account. Click [here](#) for more information.

[Internet Authorization](#) - the consumer has provided your company payment authorization by submitting the authorization on a web page accessed through the Internet to collect either a one time or recurring payment from their account. Click [here](#) for more information.

[Accounts Receivable](#) - the consumer has sent a check to your company by US mail or dropped the check at a drop box location which was converted into an electronic transaction at a centralized location. Click [here](#) for more information.

Back Office Conversion - the consumer has written a check to your company which was converted into an electronic transaction at a back office location. Click [here](#) for more information.

The Collect Payment – Back Office Conversion – BOC page appears.

3. In the **Batch Name** box, enter a name for the batch. The name should be descriptive of the batch contents (for example, "BKOFCCON"). The batch name has a maximum length of 10 characters and appears on your account statement.
4. In the **Effective Date** box, enter the date to run the transaction.
5. In the Company Name box, enter the name of the payee. This box has a maximum of 16 characters.
6. In the **Tax Identification #** list, select the appropriate identification number if your financial institution offers more than one option. Enter the number in the box provided. This box has a maximum of 9 characters. Your financial institution will offer one or more of the following options:

Field	Description
Tax Identification #	Standard tax identification or social security number.
DUNS Number	The Data Universal Numbering System (DUNS) number is an identification number used by the government to identify contractors and their locations.
User Defined Identification	This is an identification number assigned by the company for controlling ACH batches.

7. In the **Settlement Account** list, select the account to be credited for the total amount of the batch.

8. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Pmnts for June 2012"). This box has a maximum of 20 characters and is optional.
9. Once you have finished entering the batch header information, you can enter your batch items. Scroll down to the Batch Items section. If you choose to enter batch items at a later time, click **Save**.

Collect Payment - Back Office Conversion - BOC

Batch Name*	SEC Code	One Time	Effective Date*
BKOFCCON	BOC	Yes	08/31/2012 (MM/DD/YYYY)
Company Name*	Tax Identification #	Settlement Account	
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,570.00	
Discretionary Data: Pmnts for August 201			
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>			

10. If you have a large number of items to import, select **Import Items** in the **Actions** menu.
The Import Items page appears.
11. If you wish to sort batch items, select the sort order from the **Sort By** list.
12. In the **R&T Number** box, enter the Routing & Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount for credit transfers, or on a check drawn on the account to be debited for the transaction amount for debit transactions. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

13. In the **Account Number** box, enter the account at the institution to be debited or credited for the transaction amount.
14. In the **Account Type** list, select the type of account.
15. In the **Name** box, enter the name of the owner of account.

16. In the **Check No.** field, enter the sequence number printed on the check.
17. In the **Amount** box, enter the transaction amount to deposit into the recipient’s account for credit transactions, or to withdraw from the account for debit transactions. For amounts of less than one dollar, type a zero before the decimal point.
18. Click **Save**.

Display Items Per Page 10 20 50 100

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By:

Trace #	R&T Number	Account Number	Account Type	Name	Check No.	Amount
Item 1	<input type="text" value="304171839"/>	<input type="text" value="1111111111"/>	<input type="text" value="Checking"/>	<input type="text" value="Mary Doe"/>	<input type="text" value="1075"/>	<input type="text" value="\$ 45.00"/>
Item 2	<input type="text" value="075912835"/>	<input type="text" value="5555555555"/>	<input type="text" value="Checking"/>	<input type="text" value="Bob Smith"/>	<input type="text" value="2285"/>	<input type="text" value="\$ 75.00"/>
Item 3	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 4	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 5	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 6	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 7	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 8	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 9	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Item 10	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>

Show : 10 20 50 100

You have successfully created your batch. You must approve it by the ACH Add Cut-off time displayed in the upper right corner of this page to process it the same day.

Approving the Back Office Conversion Batch

The final step to originate an BOC transfer is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

Warning!

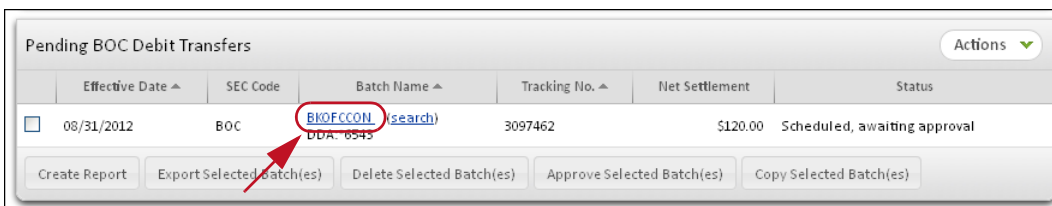
DO NOT click the browser's **STOP** or **BACK** buttons or you may end up creating the batch multiple times.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

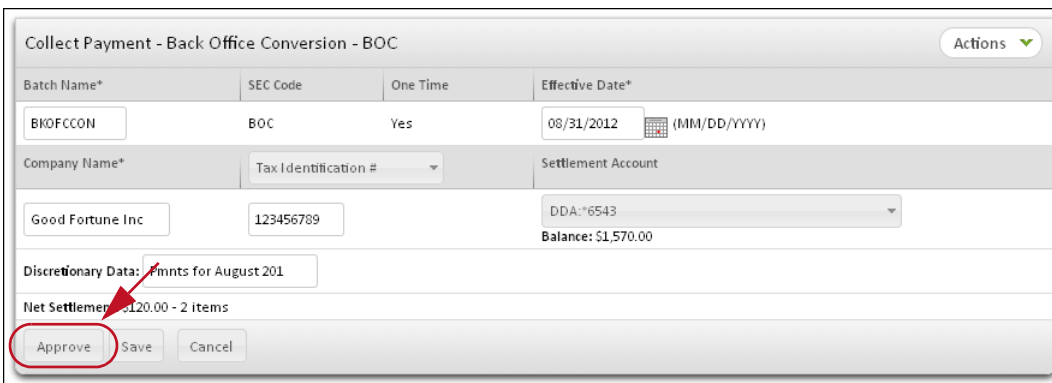
The Pending ACH Batches page appears.

2. Locate the pending batch, and click the batch link in the Batch Name column.



The Collect Payment page appears.

3. Click **Approve**.



A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
BKOFCCON	3097462	-\$120.00	2	0
Following is a breakdown of the processing dates for this batch.				
Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:	
08/30/2012	08/30/2012	08/31/2012	08/31/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.

Creating NACHA Import Transfers

Overview

NACHA Import Transfers are ACH batches that transmit files that may contain balanced and unbalanced totals, credits and debits, and prenotes.

You can create raw data files, also called NACHA Import files, from other third party applications that properly format the information using the National Automated Clearing House Association (NACHA) format. The NACHA Import batches may contain both debit and credit items mixed together and may contain several batches at a time. The SEC (Standard Entry Class) codes supported by NACHA Import Origination are as follows.

SEC Code	Description
ARC	Accounts Receivable Entry
BOC	Back-Office Conversion
CCD	Cash Concentration of Disbursement Entry
CIE	Customer-Initiated Entry
CTX	Corporate Trade Exchange
POP	Point-Of-Purchase
PPD	Prearranged Payment and Deposit Entry
RCK	Re-presented Check Entry
TEL	Telephone-Initiated Entry
WEB	Internet-Initiated Entry

You create a new NACHA Import Transfer batch by uploading a NACHA-formatted file from your computer to the system. Once the upload is successful, the batch will appear on the Pending NACHA Import Transfers table on the Pending ACH Batches page.

Once a NACHA-formatted batch is imported, the following details appear.

Detail	Description
Batch #	The number assigned to the batch for tracking purposes.
Company Name	The name of your company.
# Credits	The total number of credit items in the batch.
# Debits	The total number of debit items in the batch.
# Prenotes	The total number of prenote items in the batch.
Amount Credits	The total dollar amount of the credit items in the batch.

Detail	Description
Amount Debits	The total dollar amount of the debit items in the batch.

Warning!

NACHA Imports should not include offsetting entries. For example, the debit amount included with a Payroll credit batch should match. If your imported file includes offsetting entries, you must place the offsetting entries on hold before you approve the batch.

Importing a NACHA File

To import a new NACHA Import transfer file:

1. In the ACH section of the Cash Management Menu, click **NACHA File Import** under NACHA Import. (Or, on the Pending ACH Transfers page, select **Import NACHA File** in the Pending NACHA Import Batches' **Actions** menu.)

The NACHA File Import page appears.

2. Find the NACHA-formatted file to import by manually entering the file location, or by clicking **Browse** to search for it.
3. On the **Settlement Account** list, select the account to apply the NACHA Import items.
4. Click **Import NACHA File**.

The file is imported, and the second NACHA File Import page appears.

5. Verify the batch information. If all of the information is correct, click **Done**.

NACHA File Import

File: SampleNACHA_061410.txt

Status	No of Batches
Imported	8
Failed	0

- Each batch must be approved to complete the processing of the file.
- Select and click "Delete Selected Batches" to delete the batches you do not want to process.
- Click "Done" to return to the Pending ACH Transfers screen, where you can approve the batch for processing. Multiple batches in one file will be displayed separately and each batch must be approved separately.

Imported Batches

Batch #	Batch Type	Company Name	# Credits	# Debits	# Prenotes	Amount Credits	Amount Debits	Settlement Amount	Status	
<input checked="" type="checkbox"/>	3098151	PPD	TRANSFER	32	32	0	\$15,020.98	\$15,020.98	\$0.00	Imported
<input checked="" type="checkbox"/>	3098152	PPD	PE12/01/10	1	1	0	\$6,629.08	\$6,629.08	\$0.00	Imported
<input checked="" type="checkbox"/>	3098153	PPD	TaxPayment	1	1	0	\$2,027.76	\$2,027.76	\$0.00	Imported
<input checked="" type="checkbox"/>	3098154	PPD	Pvtl 04/01	1	1	0	\$1,026.14	\$1,026.14	\$0.00	Imported
<input checked="" type="checkbox"/>	3098155	PPD	TaxPayment	1	1	0	\$1,910.23	\$1,910.23	\$0.00	Imported
<input checked="" type="checkbox"/>	3098156	PPD	JP FINANCIAL COR	0	1	0	\$0.00	\$6,629.08	\$6,629.08	Imported with errors
This batch was imported with errors. • This is not a balanced batch, but no settlement account is specified										
<input checked="" type="checkbox"/>	3098157	PPD	FRAZZELL CONST	0	1	0	\$0.00	\$1,026.14	\$1,026.14	Imported with errors
This batch was imported with errors. • This is not a balanced batch, but no settlement account is specified										
<input checked="" type="checkbox"/>	3098158	PPD	Everybody's Bank	0	2	0	\$0.00	\$2,649.13	\$2,649.13	Imported with errors
This batch was imported with errors. • This is not a balanced batch, but no settlement account is specified										
File Totals			36	40	0	\$26,614.19	\$36,918.54	\$10,304.35		
Imported Batch Totals			36	40	0	\$26,614.19	\$36,918.54	\$10,304.35		

The NACHA file is added to the Pending NACHA Imports table.

6. If any of the information is incorrect, click **Delete These Batches**. The import is deleted, and the NACHA File Import page appears.

Working with NACHA Import Batch Items

Due to audit concerns, users cannot edit batch items after the items have been imported, except to place items on Hold status. If your file contains offsetting entries, you must go to the Batch Items page and place those offsetting entries on hold before you can approve the batch. The system will automatically offset the entries for you when the batch is processed.

If any change is needed to a batch item, the imported batch should be deleted. Corrections can be made in the original header and the revised batch can be re-imported into the system.

To work with NACHA Import Batch Items:

1. On the Cash Management Menu page, click **Pending ACH Batches**. The Pending ACH Batches page appears.
2. Locate your NACHA Batch and then, click the batch link in the Batch Name column. Make special note of the status, "Edit Offsetting Entry". This indicates that you need to manually offset your items.

Pending NACHA Import Batches							Actions
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098165	DR \$1,026.14	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098166	DR \$2,649.13	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098161	CR \$2,027.76 DR \$2,027.76	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098164	DR \$6,629.08	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098162	CR \$1,026.14 DR \$1,026.14	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098163	CR \$1,910.23 DR \$1,910.23	Scheduled, awaiting approval	

3. On the NACHA Import Batch Header page, change the Batch Name, Company Name, Effective Date, and Settlement account on the Batch Header page, if necessary.
4. Scroll down to the **Batch Items** section.
5. Review the Batch Items, and then click **Hold** next to any offsetting entries. That is, click **Hold** for any item with "ACH settlement" in the Consumer Name. The system will automatically offset the item.

6. Click **Approve**.

Batch Header

Batch Name*	SEC Code	One Time	Effective Date*
FX-SERVICE	PPD	Yes	11/23/2012 (MM/DD/YYYY)
Company Name*	Tax Identification #	Settlement Account	
FRAZZELL CONST.	999999999	Balanced Batch Balance: N/A	

Discretionary Data:
Net Settlement: DR \$1,026.14 - 1 items

Approve Save Cancel

Display Items Per Page: 10 20 50 100 Show

Batch Items

Sort By: Trace # Ascending Sort Hold Items Release Items

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Debits/ Credits	Amount
Item 1 0966	113017702	27144539	Checking	FX Settlement	Pyrl 04/01	<input type="checkbox"/>	D	\$1,026.14

Go To Page>> 1 Save Cancel

A confirmation page appears with scheduling information and transaction totals.

Batch Approved

Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
FX-SERVICE	3098165	\$1,025.14	1	0

Following is a breakdown of the processing dates for this batch.

Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:
11/21/2012	11/21/2012	11/23/2012	11/23/2012

Return to Pending Transfers

There are four dates listed on the Batch Summary page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution’s ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed though the Federal Reserve Electronic Payment Network.

You have successfully completed the batch entry and approval process.





Viewing NACHA Imported Batch Details

To view NACHA Imported batch details:

1. In the ACH section of the Cash Management Menu page, click **Pending ACH Batches**.


The Pending Transfers page appears.

2. Scroll down to the Pending NACHA Import Batches table.
3. Select the batch containing multiple addenda records by clicking the batch name.

Pending NACHA Import Batches							Actions 
	Effective Date 	SEC Code	Batch Name 	Tracking No. 	Net Settlement	Status	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098165	DR \$1,026.14	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098166	DR \$2,649.13	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098161	CR \$2,027.76 DR \$2,027.76	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098164	DR \$6,629.08	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098162	CR \$1,026.14 DR \$1,026.14	Scheduled, awaiting approval	
<input type="checkbox"/>	11/23/2012	PPD	FX-SERVICE (search) Balanced Batch	3098163	CR \$1,910.23 DR \$1,910.23	Scheduled, awaiting approval	

Create Report Export Selected Batch(es) Delete Selected Batch(es) Approve Selected Batch(es) Copy Selected Batch(es)

The Batch Header page appears, displaying the batch information including the net settlement amount and number of items in the batch.

Batch Header				Actions 
Batch Name*	SEC Code	One Time	Effective Date*	
FX-SERVICE	PPD	Yes	11/23/2012	
Company Name*	Tax Identification #		Settlement Account	
FRAZZELL CONST.	999999999		Savings:*4174	
Discretionary Data:				
Net Settlement: DR \$1,026.14 - 1 Items				
Unapprove Done				

4. Scroll down to the Batch Items section to view details of the batch.

The system automatically displays the first 10 batch items. You can increase this to 20, 50, or 100 items per page by selecting the appropriate display option and clicking **Show**.

Batch Items

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Debits/Credits	Amount
Item 1 8966	113017702	27144539	Checking	FX Settlement	Pyrl 04/01	Active	D	\$1,026.14

Go To Page>> 1 Done

Show : 10 20 50 100

5. Do one of the following.

- ◆ Select a page number in the list and click **Go To Page >>**.
- ◆ Select **20**, **50**, or **100** to display more items on the page.
- ◆ Click **Done** to close this page.

Batch Items

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Debits/Credits	Amount
Item 1 8966	113017702	27144539	Checking	FX Settlement	Pyrl 04/01	Active	D	\$1,026.14

Go To Page>> 1 Done

Show : 10 20 50 100

NACHA Import Errors

After you have clicked the **Import NACHA File** button, the system automatically parses your NACHA import file to obtain the correct data. If your NACHA file has an error, the system displays an error message.

To troubleshoot any errors in your NACHA Import File:

1. View the NACHA File Import page. All import errors are displayed in red.

NACHA File Import

File: NACHA_SampleFileSanitized_1batch.txt

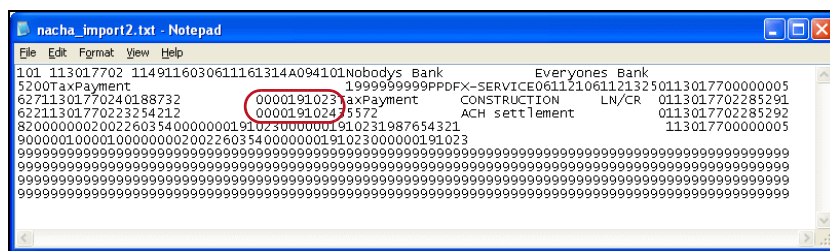
Status	No of Batches
Imported	1
Failed	0

- Each batch must be approved to complete the processing of the file.
- Select and click "Delete Selected Batches" to delete the batches you do not want to process.
- Click "Done" to return to the Pending ACH Transfers screen, where you can approve the batch for processing. Multiple batches in one file will be displayed separately and each batch must be approved separately.

Imported Batches

Batch #	Batch Type	Company Name	# Credits	# Debits	# Prenotes	Amount Credits	Amount Debits	Settlement Amount	Status
3098215	PPD	PAYROLL	30	0	0	\$14,660.49	\$0.00	-\$14,660.49	Imported with errors
<div style="border: 1px solid red; padding: 5px;"> <p style="color: red; margin: 0;">This batch was imported with errors.</p> <ul style="list-style-type: none"> This is not a balanced batch, but no settlement account is specified You have missed the cutoff time to approve this batch with a scheduled date of '11/23/2006', effective on '11/22/2006', the first business day before the scheduled date. You need to approve this batch 1 business day before the cutoff time (11:38 pm CDT) of its effective date. The earliest schedule date now possible is '06/29/2012'. Please reschedule. </div>									
File Totals			30	0	0	\$14,660.49	\$0.00	-\$14,660.49	
Imported Batch Totals			30	0	0	\$14,660.49	\$0.00	-\$14,660.49	

2. Open your NACHA Import file in Notepad. Locate your error, correct it, and then save the file. Then, retry the NACHA Import.



Creating a Credit Batch

A Prearranged Payment and Deposit (PPD) Credit transfer is a business-to-individual Automated Clearing House (ACH) batch, in which the batch amount is debited from the originator's settlement account and the batch item amounts are credited to each recipient's account. Examples of PPD Credit transactions are Direct Deposit of paychecks or social security, expense reimbursements (pensions, dividends, bonuses), funding branches (franchises or agents), annuity payments, and others.

To create a PPD credit batch:

1. In the ACH section of the Cash Management menu, click **Credit Batch** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New PPD Credit Batch** in the Pending PPD Credit Transfers' **Actions** menu.)

The Credit Batch page appears.

2. In the **Batch Name** box, enter a name for the batch. The batch name should be descriptive of the batch contents (for example, "Refund"). The batch name appears on the user's account statement and has a maximum length of 10 characters.
3. In the **Frequency** list, select the frequency of the batch if you did not click **One Time**. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box for one-time-only batches. Transfers are not automatically rescheduled and only appear on the Transfer History table. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the Frequency selected.

The possible frequency options are as follows.

Frequency	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

4. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the **Period** is set for Once and the **One Time** check box is not checked, the batch can be rescheduled.

The possible options are as follows.

Period	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 15 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

5. In the **Effective Date** box, enter the consumer's account will be debited, which is also when the settlement account will be credited for the total amount of the batch.
6. In the **Company Name** box, modify the name of your company if necessary. Your company's name is the default entry. The company name field has a maximum length of 16 characters and appears on the user's account statement as part of the transaction description.
7. In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters.

Possible options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer's Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user's account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

8. In the **Settlement Account** list, select the account that is credited for the batch total on the Effective Date.
9. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Payroll for MAR 03"). This field has a maximum of 20 characters and is optional.
10. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.

- Once you have finished entering batch header information, you must enter batch items. (If you choose to enter batch items at a later time, click **Save**.)

PPD Credit Batch Header

Batch Name*	SEC Code	Frequency	Period	Effective Date*
Refund	PPD	Occasional Payment	Once	08/24/2012 (MM/DD/YYYY)
Company Name*		Tax Identification #	Settlement Account	
Good Fortune Inc		123456789	DDA:*6543 Balance: \$1,570.00	
Discretionary Data: Returned Goods				
Approve Save Cancel				

- If you wish to sort batch items, select the sort order from the Sort By list and click **Sort**.
- Click **Hold Items** if you want to place all of the existing items in this batch on hold, not just the new items on this page. The change is saved when you move to the next page, click **Save**, or click **Approve**.
After clicking **Hold Items**, you can remove the hold from one or more items in the batch. The hold is still applied on all of the other items in the batch.
- Click **Release Items** to release the hold on all of the existing items in this batch, as well as new items on hold on this page.
- In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.
- In the **Account Number** box, enter the recipient's account number with the financial institution.
- In the **Account Type** list, enter the type of account to debit. Only checking, savings and loan accounts can be used in the Federal Reserve's ACH system.
- In the **Consumer Name** box, enter the name of the account owner.

19. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Please do not include sensitive information as it may appear on an account statement.
20. Select the **Hold** check box to place an item on hold.
21. In the **Amount** box, enter the amount to charge the account. If the amount is less than one dollar, enter the amount in the format of 0.XX (for example, 0.25).

22. Click **Save**.

Batch Items

Sort By: Trace # Ascending Sort Hold Items Release Items

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Delete Item 1 3423	304171839	444444444	Checking	John Doe	112233	<input type="checkbox"/>	\$ 125.00
Description/Addenda:							
Delete Item 2 3424	075912835	777777777	Checking	Alice Smith	665544	<input type="checkbox"/>	\$ 85.50
Description/Addenda:							
Item 3			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 4			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 5			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 6			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 7			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 8			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 9			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 10			Checking			<input type="checkbox"/>	\$
Description/Addenda:							

Go To Page >> 1 **Save** Cancel

Show : 10 20 50 100 Next >>

Once you have created the batch header, entered batch items, scheduled the batch, then you must approve the batch for scheduling.

Approving the Credit Batch

The final step to originate a credit batch is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

To approve a batch:

1. In the ACH section of the Cash Management menu, click **Pending ACH Batches**.

The Pending ACH Batches page appears.

2. Click the batch link in the Batch Name column.

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/03/2012	PPD	Payroll (search) DDA:*6543	3097322	\$100.00	Scheduled, awaiting approval
<input type="checkbox"/>	08/10/2012	PPD	Payroll (search) DDA:*6543	3097323	\$275.00	Scheduled, awaiting approval
<input type="checkbox"/>	08/24/2012	PPD	Refund (search) DDA:*6543	3097463	\$210.50	Scheduled, awaiting approval

The PPD Credit Batch Header page appears.

3. Click **Approve**.

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Refund	3097463	\$210.50	2	0
Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.				
Batch State Locked:	Debit Made to Associated Account:	Batch Submitted to ACH Network:	Effective Date:	
08/22/2012	08/22/2012	08/22/2012	08/24/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page:

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Debit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

Creating a Debit Batch

A Prearranged Payment and Deposit (PPD) Debit transfer is a business-to-individual Automated Clearing House (ACH) batch, in which the batch amount is credited to the originator's settlement account and the batch item amounts are debited from each payor's account. Examples of PPD Debit batches are insurance premiums, gym memberships, loan payments, monthly bills (cable, utility, phone) and others.

To create a PPD debit batch:

1. In the ACH section of the Cash Management Menu, click **Debit Batch** under Consumer Transactions. (Or, on the Pending ACH Transfers page, select **New PPD Debit Batch** in the Pending PPD Debit Transfers' **Actions** menu.)

The Collect Payment - Written Authorization - PPD page appears.

2. In the **Batch Name** box, enter a name for the batch. Online Pmt appears as a default. The batch name should be descriptive of the batch contents (for example, Rent pmt). The batch name appears on the user's account statement and has a maximum length of 10 characters.
3. On the **Frequency** list, select the frequency of the batch if you did **not** click **One Time**. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box for one-time-only batches. Transfers are not automatically rescheduled and only appear on the Transfer History table. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the Frequency selected.

The possible Frequency options are as follows.

Frequency	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

4. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the **Period** is set for Once and the **One Time** check box is not checked, the batch can be rescheduled.

The possible options are as follows.

Period	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 15 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

5. In the **Effective Date** box, enter the consumer's account will be debited, which is also when the settlement account will be credited for the total amount of the batch.
6. In the **Company Name** box, modify the name of your company if necessary. Your company's name is the default entry. The company name field has a maximum length of 16 characters and appears on the user's account statement as part of the transaction description.

7. In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters.

Possible options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer's Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user's account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

8. On the **Settlement Account** list, select the account that is credited for the batch total on the Effective Date.
9. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Payroll for MAR 03"). This field has a maximum of 20 characters and is optional.
10. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.

- Once you have finished entering batch header information, you must enter batch items. (If you choose to enter batch items at a later time, click **Save**.)

Collect Payment - Written Authorization - PPD

Batch Name* Rent Pmt SEC Code PPD Frequency Fixed Recurring Payment Period Monthly Effective Date* 08/31/2012 (MM/DD/YYYY)

One Time:

Company Name* Good Fortune Inc Tax Identification # 123456789 Settlement Account DDA:*6543
Balance: \$1,570.00

Discretionary Data:

Net Settlement: \$1,250.00
items

Approve **Save** Cancel

- If you wish to sort batch items, select the sort order from the Sort By list and click **Sort**.
- Click **Hold Items** if you want to place all of the existing items in this batch on hold, not just the new items on this page. The change is saved when you move to the next page, click **Save**, or click **Approve**.
After clicking **Hold Items**, you can remove the hold from one or more items in the batch. The hold is still applied on all of the other items in the batch.
- Click **Release Items** to release the hold on all of the existing items in this batch, as well as new items on hold on this page.
- In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.
- In the **Account Number** box, enter the recipient's account number with the financial institution.
- In the **Account Type** list, enter the type of account to debit. Only checking, savings and loan accounts can be used in the Federal Reserve's ACH system.
- In the **Consumer Name** box, enter the name of the account owner.

19. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Please do not include sensitive information as it may appear on an account statement.
20. Select the **Hold** check box to place an item on hold.
21. In the **Amount** box, enter the amount to charge the account. If the amount is less than one dollar, enter the amount in the format of 0.XX (for example, 0.25).

22. Click **Save**.

Display Per Page 10 20 50 100

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By:

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Delete Item 1 3343	<input type="text" value="304171839"/>	<input type="text" value="159753"/>	<input type="text" value="Checking"/>	<input type="text" value="Jane Doe"/>	<input type="text" value="56112"/>	<input type="checkbox"/>	<input type="text" value="\$ 500.00"/>
Description/Addenda: <input type="text"/>							
Delete Item 2 3344	<input type="text" value="075912835"/>	<input type="text" value="132262"/>	<input type="text" value="Checking"/>	<input type="text" value="John Smith"/>	<input type="text" value="35889"/>	<input type="checkbox"/>	<input type="text" value="\$ 750.00"/>
Description/Addenda: <input type="text"/>							
Item 3	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 4	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 5	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 6	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 7	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 8	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 9	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 10	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							

1

Once you have created the batch header, entered batch items, scheduled the batch, then you must approve the batch for scheduling.

Approving the Debit Batch

The final step to originate a debit batch is to approve the batch. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending PPD Debit Transfers page appears.

2. Click the batch link in the Batch Name column.

Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
08/31/2012	PPD	Rent Pmt (search) DDA: 6543	3097383	\$1,250.00	Scheduled, awaiting approval

Buttons: Create Report, Export Selected Batch(es), Delete Selected Batch(es), Approve Selected Batch(es), Copy Selected Batch(es)

The Collect Payment - Written Authorization - PPD page appears.

3. Click **Approve**.

Collect Payment - Written Authorization - PPD

Batch Name*: Rent Pmt | SEC Code: PPD | Frequency: Fixed Recurring Payment | Period: Monthly | Effective Date*: 08/31/2012 (MM/DD/YYYY)

Company Name*: Good Fortune Inc | Tax Identification #: 123456789 | Settlement Account: DDA: 6543 | Balance: \$1,570.00

Discretionary Data: []

Net Settlement: \$1,250.00 - 2 items

Buttons: Approve, Save, Cancel

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Rent Pmt	3097383	-51,250.00	2	0
Following is a breakdown of the processing dates for this batch.				
Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:	
08/30/2012	08/30/2012	08/31/2012	08/31/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page:

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

Creating a CCD Credit Batch

Cash Concentration and Disbursement (CCD) Credit is a business-to-business ACH batch, in which the batch amount is debited from the originator's settlement account and the batch item amounts are credited to each recipient's account. Examples of CCD Credit batches are corporate accounts payable, payments to branch offices and payments to trading partners.

To create a CCD credit batch:

1. In the ACH section of the Cash Management Menu, click **Credit Batch (CCD/CCD+)** under Commercial Transactions. (Or, on the Pending ACH Transfers page, select **New CCD Credit Batch** in the Pending BOC Debit Transfers' **Actions** menu.)

The CCD Credit Batch page appears.

2. In the **Batch Name** box, enter a name for the batch. The batch name should be descriptive of the batch contents (for example, "Refund"). The batch name appears on the user's account statement and has a maximum length of 10 characters.

3. In the **Frequency** list, select the frequency of the batch if you did **not** click **One Time**. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box for one-time-only batches. Transfers are not automatically rescheduled and only appear on the Transfer History table. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the Frequency selected.

The possible Frequency options are as follows.

Frequency	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

4. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the **Period** is set for Once and the **One Time** check box is not checked, the batch can be rescheduled.

The possible options are as follows.

Period	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.

Period	Description
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 15 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

5. In the **Effective Date** box, enter the date the consumer's account will be debited, which is also when the settlement account will be credited for the total amount of the batch.
6. In the **Company Name** box, modify the name of your company if necessary. Your company's name is the default entry. The company name field has a maximum length of 16 characters and appears on the user's account statement as part of the transaction description.
7. In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters.

Possible options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer’s Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user’s account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

8. In the **Settlement Account** list, select the account that is credited for the batch total on the Effective Date.
9. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Payroll for MAR 03"). This field has a maximum of 20 characters and is optional.
10. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.
11. Once you have finished entering batch header information, you must enter batch items. (If you choose to enter batch items at a later time, click **Save**.)

The screenshot shows the 'CCD Credit Batch Header' form. It contains several input fields and dropdown menus. The 'Batch Name' is 'BRNCHPMNT', 'SEC Code' is 'ccd', 'Frequency' is 'Occasional Payment', 'Period' is 'Once', and 'Effective Date' is '08/17/2012'. The 'Company Name' is 'Good Fortune Inc', 'Tax Identification #' is '123456789', and 'Settlement Account' is 'DDA:*6543'. A 'Discretionary Data' field is empty, with a red arrow pointing to it. At the bottom, there are three buttons: 'Approve', 'Save', and 'Cancel'. The 'Save' button is circled in red.

12. In the **Send Remittance Info Only** option, click Yes if you want to send only the remittance information. By selecting **Yes**, the contents of the batch item **Amount** field will be blanked out and frozen, but not saved. You must select **Save** or **Approve** to save the batch. Click **No** to send the contents of the batch item Amount field along with the remittance information.
13. If you wish to sort batch items, select the sort order from the Sort By list and click **Sort**.
14. Click **Hold Items** if you want to place all of the existing items in this batch on hold, not just the new items on this page. The change is saved when you move to the next page, click **Save**, or click **Approve**.
After clicking **Hold Items**, you can remove the hold from one or more items in the batch. The hold is still applied on all of the other items in the batch.
15. Click **Release Items** to release the hold on all of the existing items in this batch, as well as new items on hold on this page.
16. In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

17. In the **Account Number** box, enter the recipient's account number with the financial institution.
18. In the **Account Type** list, select the type of account to debit. Checking, savings, loan, and general ledger (GL) accounts are supported in the Federal Reserve's ACH system for CCD batches.
19. In the **Name** box, enter the name of the account owner.

20. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Please do not include sensitive information as it may appear on an account statement.
21. Select the **Hold** check box to place an item on hold.
22. In the **Amount** box, enter the amount to credit the account. If the amount is less than one dollar, enter the amount in the format of 0.XX (for example, 0.25).

23. Click **Save**.

Batch Items

Sort By: Trace # Ascending Sort Hold Items Release Items

Trace #	R&T Number	Account Number	Account Type	Name	ID	Hold	Amount
Item 1	<input type="text" value="304171839"/>	<input type="text" value="56789"/>	Checking	<input type="text" value="Cookie Co"/>	<input type="text" value="654789"/>	<input type="checkbox"/>	<input type="text" value="\$ 550.00"/>
Description/Addenda: <input type="text"/>							
Item 2	<input type="text" value="075912835"/>	<input type="text" value="98745"/>	Checking	<input type="text" value="Box Co"/>	<input type="text" value="123654"/>	<input type="checkbox"/>	<input type="text" value="\$ 375.00"/>
Description/Addenda: <input type="text"/>							
Item 3	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 4	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 5	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 6	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 7	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 8	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 9	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							
Item 10	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text" value="\$"/>
Description/Addenda: <input type="text"/>							

Show : 10 20 50 100

A confirmation page briefly appears.

Warning!

Creating and saving an ACH batch will validate the batch for errors the batch may encounter during approval. (E.g., the batch limit may be exceeded because there are batches already scheduled to process during the same processing period of the batch being created.)

Once you have created the batch header, entered batch items, scheduled the batch, you then must approve the batch for scheduling.

Approving the CCD Credit Batch

The final step to originate a CCD Credit batch is to approve it. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending Transfers page appears.

2. Click the batch link in the Batch Name column.

Pending CCD Credit Transfers							Actions
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status	
<input type="checkbox"/>	08/17/2012	CCD	BRNCHPMNT (search) DDR: 6545	3097524	5925.00	Scheduled, awaiting approval	
<input type="button" value="Create Report"/> <input type="button" value="Export Selected Batch(es)"/> <input type="button" value="Delete Selected Batch(es)"/> <input type="button" value="Approve Selected Batch(es)"/> <input type="button" value="Copy Selected Batch(es)"/>							

The CCD Credit Batch Transfer page appears.

3. Click **Approve**.

CCD Credit Batch Header

Batch Name* BRNCHPMNT SEC Code CCD Frequency Occasional Payment Period Once Effective Date* 08/17/2012

Company Name* Good Fortune Inc Tax Identification # 123456789 Settlement Account DDA:*6543 Balance: \$2,070.00

Discretionary Data:

Net Settlement: \$925.00 - 2 items

Approve Save Cancel

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
BRNCHPMNT	3097524	\$925.00	2	0
Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.				
Batch State Locked:	Debit Made to Associated Account:	Batch Submitted to ACH Network:	Effective Date:	
08/15/2012	08/15/2012	08/15/2012	08/17/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page:

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution’s ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective Date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

Creating a CCD Debit Batch

Cash Concentration and Disbursement (CCD) is a means to pool funds from multiple sources into one centralized location to maximize the use of available cash for investments. The CCD Debit Batch allows you to transfer funds from another account at another institution into your account. CCD+ contains the same basic information plus limited addenda records.

To create a CCD debit batch:

1. In the ACH section of the Cash Management menu, click **Debit Batch (CCD/CCD+)** under Commercial Transactions. (Or, on the Pending ACH Transfers page, select **New CCD Debit Batch** in the Pending BOC Debit Transfers' **Actions** menu.)

The CCD Debit Batch page appears.

2. In the **Batch Name** box, enter a name for the batch. Online Pmt appears as a default. The batch name should be descriptive of the batch contents (for example, CCD Debit). The batch name appears on the user's account statement and has a maximum length of 10 characters.
3. In the **Frequency** list, select the frequency of the batch if you did **not** click **One Time**. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box for one-time-only batches. Transfers are not automatically rescheduled and only appear on the Transfer History table. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the Frequency selected.

The possible Frequency options are as follows.

Frequency	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.

Frequency	Description
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

4. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the **Period** is set for Once and the **One Time** check box is not checked, the batch can be rescheduled.

The possible options are as follows.

Period	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 15 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.

Period	Description
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

5. In the **Effective Date** box, enter the consumer's account will be debited, which is also when the settlement account will be credited for the total amount of the batch.
6. In the **Company Name** box, modify the name of your company if necessary. Your company's name is the default entry. The company name field has a maximum length of 16 characters and appears on the user's account statement as part of the transaction description.
7. In the **Tax Identification Number** list, select the type of identification number if your institution offers more than one option. Enter the number in the box provided. This field has a maximum of nine characters.

Possible options are as follows.

ID Type	Description
Tax Identification #	The Tax Identification # is usually your Employer's Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user's account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

8. On the **Settlement Account** list, select the account that is credited for the batch total on the Effective Date.

9. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Payroll for MAR 03"). This field has a maximum of 20 characters and is optional.
10. Once you have finished entering batch header information, you must enter batch items. (If you choose to enter batch items at a later time, click **Save**.)

The screenshot shows the 'CCD Debit Batch Header' form. It contains several sections:

- Batch Information:** Batch Name* (CCD Debit), SEC Code (CCD), Frequency (Occasional Payment), Period (Once), and Effective Date* (08/17/2012).
- Company Information:** Company Name* (Good Fortune Inc), Tax Identification # (123456789), and Settlement Account (DDA:*6543).
- Discretionary Data:** A text input field for additional batch description.
- Actions:** Buttons for Approve, Save (circled in red), and Cancel.

 A red arrow points to the Discretionary Data field, and the Save button is highlighted with a red circle.

11. If you have a large number of items to import, select **Import Items** in the **Actions** menu. The Import Items page appears.
12. In the **Send Remittance Info Only** option, click Yes if you want to send only the remittance information. By selecting **Yes**, the contents of the batch item **Amount** field will be blanked out and frozen, but not saved. You must select **Save** or **Approve** to save the batch. Click **No** to send the contents of the batch item Amount field along with the remittance information.
13. If you wish to sort batch items, select the sort order in the Sort By list and click **Sort**.
14. Click **Hold Items** if you want to place all of the existing items in this batch on hold, not just the new items on this page. The change is saved when you move to the next page, click **Save**, or click **Approve**.
After clicking **Hold Items**, you can remove the hold from one or more items in the batch. The hold is still applied on all of the other items in the batch.
15. Click **Release Items** to release the hold on all of the existing items in this batch, as well as new items on hold on this page.

16. In the **R&T Number** box, enter the Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

17. In the **Account Number** box, enter the recipient's account number with the financial institution.
18. In the **Account Type** list, select the type of account to debit. Checking, savings, loan, and general ledger (GL) accounts are supported in the Federal Reserve's ACH system for CCD batches.
19. In the **Consumer Name** box, enter the name of the account owner.
20. In the **I.D.** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Please do not include sensitive information as it may appear on an account statement.
21. Select the **Hold** check box to place an item on hold.
22. In the **Amount** box, enter the amount to charge the account. If the amount is less than one dollar, enter the amount in the format of "0.XX" (for example, "0.25").

23. Click Save.

Batch Items

Sort By: Trace # Ascending Sort Hold Items Release Items

Trace #	R&T Number	Account Number	Account Type	Name	ID	Hold	Amount
Item 1	075912835	98745	Checking	Acct A	555555	<input type="checkbox"/>	\$ 100.00
Description/Addenda:							
Item 2	304171839	12365	Checking	Acct 2	111111	<input type="checkbox"/>	\$ 75.00
Description/Addenda:							
Item 3			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 4			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 5			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 6			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 7			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 8			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 9			Checking			<input type="checkbox"/>	\$
Description/Addenda:							
Item 10			Checking			<input type="checkbox"/>	\$
Description/Addenda:							

Show : 10 20 50 100

Once you have created the batch header, entered batch items, scheduled the batch, you then must approve the batch for scheduling.

Approving the CCD Debit Batch

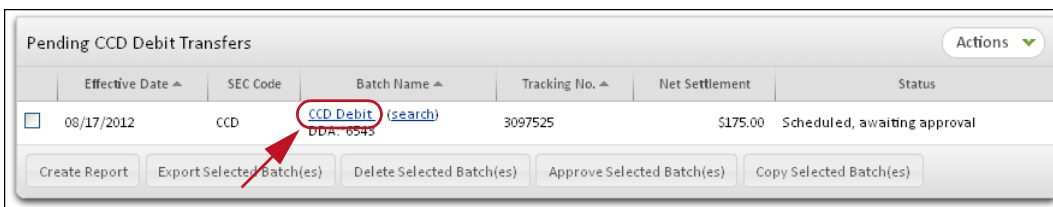
The final step to originate a CCD Debit batch is to approve it. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

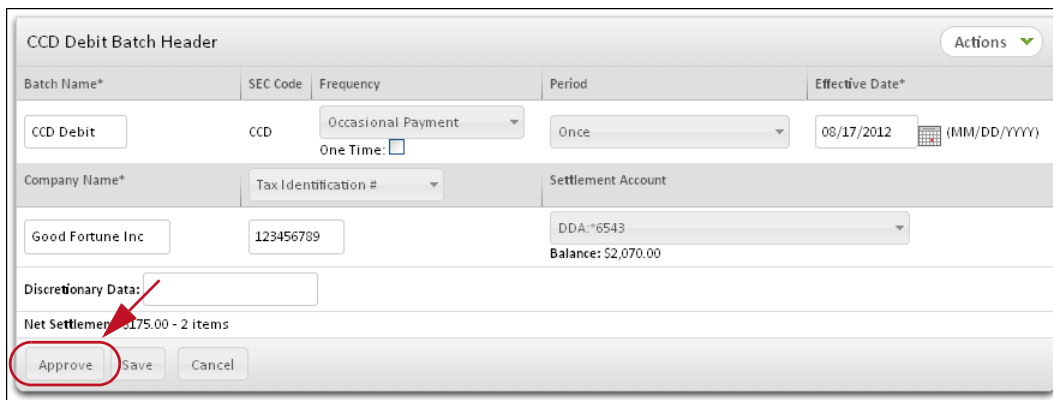
The Pending Transfers page appears.

2. Click the batch link in the Batch Name column.



The CCD Debit Batch page appears.

3. Click **Approve**.



A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
CCD Debit	3097525	-5175.00	2	0
Following is a breakdown of the processing dates for this batch.				
Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:	
08/16/2012	08/16/2012	08/17/2012	08/17/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page:

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

Creating a Vendor Payment CTX Credit Batch

The Vendor Payment Corporate Trade Exchange (CTX) template is designed to allow commercial users to make vendor payments through the Automated Clearing House (ACH) system. The CTX payment format combines payment information and a variable length record (called an addendum record) with related information, such as invoice numbers, allowing multiple payments to trade creditors in a single transfer of funds. The batch amount is debited from the originator's settlement account, and the batch item amounts are credited to each recipient's account.

To create a Vendor Payment (CTX Credit) Batch:

1. In the ACH section of the Cash Management Menu, click **Vendor Payments (CTX)** under Commercial Transactions.
The New Batch Header page appears.
2. In the **Batch Name** box, enter a name for the batch. The name should be descriptive of the batch contents (for example, "ABC Pymt" or "Mar Pymt"). The batch name has a maximum length of 10 characters and appears on your account statement.

- In the **Frequency** list, select the frequency of the batch. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box if you are only transmitting this batch once. One time transfers are not automatically rescheduled and only appear on the Transfer History page. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the frequency selected.

The possible frequency options are:

Field	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

- In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the **Period** is set for Once and the **One Time** check box is not checked, the batch can be rescheduled.

The possible options are:

Field	Description
Once	Use this period if you checked the One Time box, or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.

Field	Description
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 14 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

5. In the **Effective Date** box, enter the date to run the transaction.
6. In the **Company Name** box, enter the name of the of the payee. This box has a maximum of 16 characters.
7. In the **Tax Identification #** list, select the appropriate identification number if your financial institution offers more than one option. Enter the number in the box provided. This box has a maximum of 9 characters. Your financial institution will offer one or more of the following options:

Field	Description
Tax Identification #	Standard tax identification or social security number.
DUNS Number	The Data Universal Numbering System (DUNS) number is an identification number used by the government to identify contractors and their locations.

Field	Description
User Defined Identification	This is an identification number assigned by the company for controlling ACH batches.

8. In the **Settlement Account** list, select the account to be debited or credited for the total amount of the batch. The day when the account is debited depends on the Focus Customer's risk level as follows:

Field	Description
Early Risk	The settlement account is debited three business days before the Effective Date.
Normal Risk	The settlement account is debited two business days before the Effective Date.
Float Risk	The settlement account is debited on the Effective Date.

9. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Payroll for MAR 03"). This box has a maximum of 20 characters and is optional.
10. Once you have finished entering the batch header information, you can enter your batch items. Scroll down to the Batch Items section. If you choose to enter batch items at a later time, click **Save**.

Vendor Payments (CTX Credit) Batch Header

Batch Name* Aug Pymnt SEC Code CTX Frequency Occasional Payment Period Once Effective Date* 08/24/2012 (MM/DD/YYYY)

Company Name* Good Fortune Inc Tax Identification # 123456789 Settlement Account DDA:*6543 Balance: \$1,970.00

Discretionary Data:

Approve Save Cancel

11. If you have a large number of items to import, select **Import Items** in the **Actions** menu.

The Import Items page appears.

12. In the **Send Remittance Info Only** option, click **Yes** if you want to send only the remittance information. By selecting Yes, the batch item **Amount** field will be blanked out and frozen, but not saved. You must select Save or Approve to save the batch. Click **No** to send batch item Amount field along with the remittance information.
13. If you wish to sort batch items, select the sort order from the **Sort By** list.
14. In the **R&T Number** box, enter the Routing & Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount for credit transfers, or on a check drawn on the account to be debited for the transaction amount for debit transactions. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

15. In the **Account Number** box, enter the account at the institution to be debited or credited for the transaction amount.
16. In the **Account Type** list, select the type of account.
17. In the **Company Name** box, enter the name of the owner of account.
18. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or the owner's name can be used. Do not include sensitive data, such as a social security number, as it may appear in an account statement.
19. Select the **Hold** check box if you need to place the item on hold.
20. In the **Amount** box, enter the transaction amount to deposit into the recipient's account for credit transactions, or to withdraw from the account for debit transactions. For amounts of less than one dollar, type a zero before the decimal point.
21. In the **Invoice Date** box, enter the date of the invoice being entered into the addenda.

22. In the **Ref ID Code** list, select the code that identifies the type of invoice. Valid codes are:
 - ◆ BM – Bill of Lading
 - ◆ PO – Purchase Order
 - ◆ R7 – Accounts Receivable Item
 - ◆ VV – Voucher
23. In the **Adjustment Code** list, select the code that identifies the type of adjustment being made to the invoice amount. Valid codes are:
 - ◆ None
 - ◆ 01 – Pricing Error
 - ◆ 03 – Extension Error
 - ◆ 04 – Damaged
 - ◆ 05 – Quality Concern
 - ◆ 06 – Quality Contested
 - ◆ 07 – Wrong Product
 - ◆ 11 – Returns-Damage
 - ◆ 12 – Returns-Quality
 - ◆ 59 – Item Not Received
 - ◆ 81 – Credit as Agreed
 - ◆ CM – Credit Memo
24. In the **Invoice #** field, enter the number of the invoice being entered in the addenda.
25. In the **Ref ID #** field, enter the reference number of the invoice.
26. In the **Adj Description** field, change the description of the reason for the adjustment.
27. In the **Invoice Amount** field, enter the amount of the invoice before any adjustment.
28. In the **Discount Amount** field, enter the amount of the discount, if any is being given the user. The discount amount is deducted from the invoice amount.
29. In the **Adjustment Amount** field, enter the amount of the adjustment, if any is being made to the invoice amount. The adjustment amount is deducted from the invoice amount.

30. In the **Remittance Amount** field, enter the amount, after any discount and/or adjustment, which will be paid to the vendor.
31. In the **Description** field, enter a general description of the invoice and the purpose of the remittance. This field's maximum length varies depending on the other fields in the record. If one or more of the other fields are not entered, the length of this field increases.
32. Click **Save**.

The screenshot displays a 'Payment Details' form with a table of addenda. The first addenda row is populated with the following data:

Addenda #	R&T Number	Account Number	Account Type	Company Name	ID	Amount
	075912835	5555555555	Checking	ABC Inc	123456	\$ 55.00

Below the table, there are three addenda rows (1, 2, and 9) with various fields for invoice information and remittance details. The 'Save' button at the bottom is circled in red.

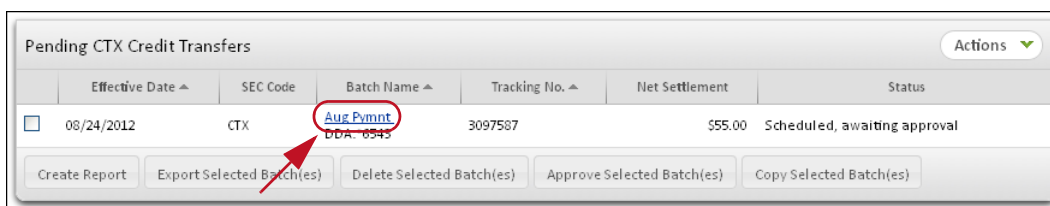
You have successfully created your batch. You must approve it by the ACH Add Cut-off time displayed in the upper right corner of this page to process it the same day.

Approving a Vendor Payment CTX Credit Batch

The final step to originate a Vendor Payment CTX credit batch is to approve it. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

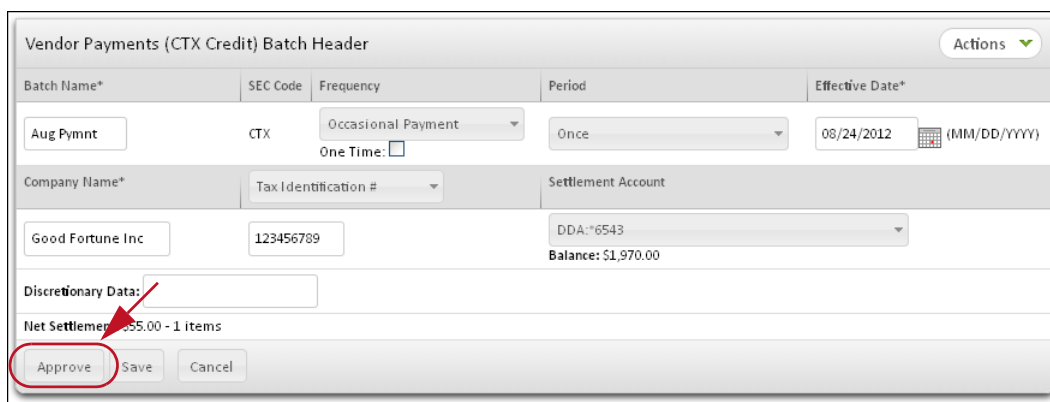
To approve a batch:

1. In the ACH section of the Cash Management menu, click **Pending ACH Batches**.
2. Click the batch link in the Batch Name column.



The CTX Credit Batch page appears.

3. Click **Approve**.



A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Aug Pymnt	3097587	\$55.00	1	0
Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.				
Batch State Locked:	Batch Submitted to ACH Network:	Debit Made to Associated Account:	Effective Date:	
08/22/2012	08/22/2012	08/24/2012	08/24/2012	
Return to Pending Transfers				

There are four dates listed on the Batch Summary page:

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

Creating a CTX Credit Batch

The Corporate Trade Exchange (CTX) Credit Batch template is designed to allow corporations and government agencies to make payments through the Automated Clearing House (ACH) system. Types of payments include child support and alimony. The CTX payment format combines payment information and a variable length record (called an addendum record) with related information, such as invoice numbers, allowing multiple payments to trade creditors in a single transfer of funds. The batch amount is debited from the originator's settlement account, and the batch item amounts are credited to each recipient's account.

To create a CTX Credit Batch:

1. In the ACH section of the Cash Management Menu, click the **Credit Batch (CTX)** link. (Or, on the Pending ACH Transfers page, select **New CTX Credit Batch** in the Pending CTX Credit Transfers **Actions** menu.)

The New Batch Header page appears.

2. In the **Batch Name** box, enter a name for the batch. The name should be descriptive of the batch contents (for example, "Child Sup" or "Mar Pymt"). The batch name has a maximum length of 10 characters.
3. In the **Frequency** list, select the frequency of the batch. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box if you are only transmitting this batch once. One Time transfers are not automatically rescheduled and only appear on the Transfer History page. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the frequency selected.

The possible Frequency options are:

Field	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

4. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the **Period** is set for Once and the **One Time** check box is not selected, the batch can be rescheduled.

The possible options are:

Field	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.

Field	Description
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 14 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

5. In the **Effective Date** box, enter the date to run the transaction.
6. In the **Company Name** box, enter the name of the payee. This box has a maximum of 16 characters.
7. In the **Tax Identification #** list, select the appropriate identification number if your financial institution offers more than one option. Enter the number in the box provided. This box has a maximum of 9 characters. Your financial institution will offer one or more of the following options:

Field	Description
Tax Identification #	Standard tax identification or social security number.

Field	Description
DUNS Number	The Data Universal Numbering System (DUNS) number is an identification number used by the government to identify contractors and their locations.
User Defined Identification	This is an identification number assigned by the company for controlling ACH batches.

- On the **Settlement Account** list, select the account to be debited for the total amount of the batch. The day when the account is debited depends on the Focus Customer’s risk level as follows:

Field	Description
Early Risk	The settlement account is debited three business days before the Effective Date.
Normal Risk	The settlement account is debited two business days before the Effective Date.
Float Risk	The settlement account is debited on the Effective Date.

- In the **Discretionary Data** box you can enter additional text to describe the batch (for example, “Pmnts for June 2011”). This box has a maximum of 20 characters and is optional.
- Once you have finished entering the batch header information, you can enter your batch items. Scroll down to the Batch Items section. If you choose to enter batch items at a later time, click **Save**.

The screenshot shows the 'CTX Credit Batch Header' form. It contains several input fields and dropdown menus. The 'Batch Name' is 'Rent', 'SEC Code' is 'CTX', 'Frequency' is 'Occasional Payment', 'Period' is 'Once', and 'Effective Date' is '08/31/2012'. The 'Company Name' is 'Good Fortune Inc', 'Tax Identification #' is '123456789', and 'Settlement Account' is 'DDA:*6543'. There is a 'Discretionary Data' field with a red arrow pointing to it. At the bottom, there are three buttons: 'Approve', 'Save', and 'Cancel'. The 'Save' button is circled in red.

11. If you have a large number of items to import, select **Import Items** in the **Actions** menu.
The Import Items page appears.
12. In the **Send Remittance Info Only** option, click **Yes** if you want to send only the remittance information. By selecting **Yes**, the batch item Amount field will be blanked out and frozen, but not saved. You must select **Save** or **Approve** to save the batch. Click **No** to send batch item Amount field along with the remittance information.
13. If you wish to sort batch items, select the sort order from the **Sort By** list.
14. In the **R&T Number** box, enter the Routing & Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount for credit transfers, or on a check drawn on the account to be debited for the transaction amount for debit transactions. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

15. In the **Account Number** box, enter the account at the institution to be debited or credited for the transaction amount.
16. In the **Account Type** list, select the type of account to debit. Checking, savings, loan, and general ledger (GL) accounts are supported in the Federal Reserve's ACH system for CTX batches.
17. In the **Company Name** box, enter the name of the owner of account.
18. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or the owner's name can be used. Please do not include sensitive data, such as a social security number, as it may appear in an Account Statement.
19. In the **Amount** box, enter the transaction amount to deposit into the recipient's account for credit transactions, or to withdraw from the account for debit transactions. For amounts of less than one dollar, type a zero before the decimal point.

20. In the **Description/Addenda** box, enter a short explanation of the transaction(s) (for example, Jan. Paycheck). This field is optional.
21. Click **Save**.

Display Items Per Page 10 20 50 100

[Look up Institution Transit/Routing Number](#)

Payment Details

Addenda #	R&T Number	Account Number	Account Type	Company Name	ID	Amount
	304171839	222222222	Checking ▾	Any Institution	11111	\$ 500.00
1	Description/Addenda: September rent					
2	Description/Addenda:					
3	Description/Addenda:					
4	Description/Addenda:					
5	Description/Addenda:					
6	Description/Addenda:					
7	Description/Addenda:					
8	Description/Addenda:					
9	Description/Addenda:					
10	Description/Addenda:					

Show : 10 20 50 100

You have successfully created your batch. You must approve it by the ACH Add Cut-off time displayed in the upper right corner of this page to process it the same day.

Approving a CTX Credit Batch

The final step to originate a CTX Credit Batch is to approve it. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

2. Click the batch link in the Batch Name column.

Pending CTX Credit Transfers							Actions
	Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status	
<input type="checkbox"/>	08/24/2012	CTX	Aug Pymnt DDA:*6543	3097587	\$55.00	Scheduled, awaiting approval	
<input type="checkbox"/>	08/31/2012	CTX	Rent DDA:*6543	3097588	\$500.00	Scheduled, awaiting approval	

Buttons: Create Report, Export Selected Batch(es), Delete Selected Batch(es), Approve Selected Batch(es), Copy Selected Batch(es)

The CTX Credit Batch page appears.

3. Click **Approve**.

CTX Credit Batch Header					Actions
Batch Name*	SEC Code	Frequency	Period	Effective Date*	
Rent	CTX	Occasional Payment	Once	08/31/2012	(MM/DD/YYYY)
Company Name*		Tax Identification #	Settlement Account		
Good Fortune Inc		123456789	DDA:*6543 Balance: \$1,970.00		
Discretionary Data:					
Net Settlement: \$500.00 - 1 items					
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>					

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Rent	3097588	\$500.00	1	0
Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.				
Batch State Locked:	Batch Submitted to ACH Network:	Debit Made to Associated Account:	Effective Date:	
08/29/2012	08/29/2012	08/31/2012	08/31/2012	
<input type="button" value="Return to Pending Transfers"/>				

There are four dates listed on the Batch Summary page:

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution’s ACH file.

- **Credit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

Creating a CTX Debit ACH Batch

A Corporate Trade Exchange (CTX) Debit transfer is a business-to-business Automated Clearing House (ACH) batch, in which the batch amount is credited to the originator's settlement account and the batch item amounts are debited from each payer's account. Examples of CTX Debit batches are payments for supplies and loan payments.

To create a CTX Debit batch:

1. In the ACH section of the Cash Management Menu page, click the **Debit Batch (CTX)** link under Commercial Transactions. (Or, on the Pending ACH Transfers page, select **New CTX Debit Batch** in the Pending CTX Debit Transfers' **Actions** menu.)

The New Batch Header page appears.

2. In the **Batch Name** box, enter a name for the batch. The name should be descriptive of the batch contents (for example, "Child Sup" or "Mar Pymt"). The batch name has a maximum length of 10 characters.
3. In the **Frequency** list, select the frequency of the batch. The frequency of a batch tells the system if the batch should be rescheduled and if the batch involves a fixed or variable dollar amount. Select the **One Time** check box if you are only transmitting this batch once. One Time transfers are not automatically rescheduled and only appear on the Transfer History page. Leave it unchecked for recurring batches.

Warning!

If you do not select the **One Time** check box, the batch can be rescheduled regardless of the frequency selected.

The possible Frequency options are:

Field	Description
Fixed Recurring	Transfers are automatically rescheduled for the same dollar amount each time.

Field	Description
Variable Recurring	Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
Occasional	Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.

4. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

Warning!

If the **Period** is set for Once and the **One Time** check box is not selected, the batch can be rescheduled.

5. The possible options are:

Field	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same date you scheduled for the first payment. The second payment will be made 14 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.

Field	Description
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

6. In the **Effective Date** box, enter the date to run the transaction.
7. In the **Company Name** box, enter the name of the of the payee. This box has a maximum of 16 characters.
8. In the **Tax Identification #** list, select the appropriate identification number if your financial institution offers more than one option. Enter the number in the box provided. This box has a maximum of 9 characters. Your financial institution will offer one or more of the following options:

Field	Description
Tax Identification #	Standard tax identification or social security number.
DUNS Number	The Data Universal Numbering System (DUNS) number is an identification number used by the government to identify contractors and their locations.
User Defined Identification	This is an identification number assigned by the company for controlling ACH batches.

9. In the **Settlement Account** list, select the account to be credited for the total amount of the batch. The account is credited for the batch total on the Effective Date.
10. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Pmnts for June 2011"). This box has a maximum of 20 characters and is optional.

11. Once you have finished entering the batch header information, you can enter your batch items. Scroll down to the Batch Items section. If you choose to enter batch items at a later time, click **Save**.

CTX Debit Batch Header

Batch Name* SEC Code Frequency Period Effective Date*

Aug Pymnt CTX Occasional Payment Once 08/24/2012 (MM/DD/YYYY)

Company Name* Tax Identification # Settlement Account

Good Fortune Inc 123456789 DDA:*6543 Balance: \$1,970.00

Discretionary Data:

Approve Save Cancel

12. If you have a large number of items to import, select **Import Items** in the **Actions** menu.

The Import Items page appears.

13. In the **Send Remittance Info Only** option, click **Yes** if you want to send only the remittance information. By selecting **Yes**, the batch item **Amount** field will be blanked out and frozen, but not saved. You must select **Save** or **Approve** to save the batch. Click **No** to send batch item **Amount** field along with the remittance information.
14. In the **R&T Number** box, enter the Routing & Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive the transaction amount for credit transfers, or on a check drawn on the account to be debited for the transaction amount for debit transactions. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

Note

If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link, above the Batch Items table, to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

15. In the **Account Number** box, enter the account at the institution to be debited or credited for the transaction amount.

16. In the **Account Type** list, select the type of account to debit. Checking, savings, loan, and general ledger (GL) accounts are supported in the Federal Reserve's ACH system for CTX batches.
17. In the **Name** box, enter the name of the owner of account.
18. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or the owner's name can be used. Please do not include sensitive data, such as a social security number, as it may appear in an Account Statement.
19. Select the **Hold** check box if you need to place the item on hold.
20. In the **Amount** box, enter the transaction amount to deposit into the recipient's account for credit transactions, or to withdraw from the account for debit transactions. For amounts of less than one dollar, type a zero before the decimal point.
21. In the **Description/Addenda** box, enter a short explanation of the transaction (for example, Jan. Paycheck). This field is optional.
22. Click **Save**.

Display Items Per Page: 10 20 50 100 Show

[Look up Institution Transit/Routing Number](#)

Payment Details

Addenda #	R&T Number	Account Number	Account Type	Company Name	ID	Amount
	304171839	777777777	Checking ▾	ABC Co.	9847	\$ 125.00
1	Description/Addenda:	Office supplies				
2	Description/Addenda:					
3	Description/Addenda:					
4	Description/Addenda:					
5	Description/Addenda:					
6	Description/Addenda:					
7	Description/Addenda:					
8	Description/Addenda:					
9	Description/Addenda:					
10	Description/Addenda:					

Save Cancel

Show : 10 20 50 100 Next >>

You have successfully created your batch. You must approve it by the ACH Add Cut-off time displayed in the upper right corner of this page to process it the same day.

Approving a CTX Debit Batch

The final step to originate a CTX Debit Batch is to approve it. Verify that the information is correct and that the batch is ready for processing. Only scheduled batches with items can be approved. Batches must be approved before the ACH Add Cut-off time displayed in the top right corner.

To approve a batch:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.
2. Click the batch link in the Batch Name column.

Pending CTX Debit Transfers							Actions
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status	
<input type="checkbox"/>	08/24/2012	CTX	Aug Pymnt DDA: 6543	3097589	\$125.00	Scheduled, awaiting approval	
<input type="button" value="Create Report"/> <input type="button" value="Export Selected Batch(es)"/> <input type="button" value="Delete Selected Batch(es)"/> <input type="button" value="Approve Selected Batch(es)"/> <input type="button" value="Copy Selected Batch(es)"/>							

The CTX Debit Batch page appears.

3. Click **Approve**.

CTX Debit Batch Header					Actions
Batch Name*	SEC Code	Frequency	Period	Effective Date*	
Aug Pymnt	CTX	Occasional Payment One Time: <input type="checkbox"/>	Once	08/24/2012 <input type="text" value="(MM/DD/YYYY)"/>	
Company Name*	Tax Identification #	Settlement Account			
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,970.00			
Discretionary Data:					
Net Settlement: \$125.00 - 1 items					
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>					

A confirmation page appears with scheduling information and transaction totals.

Batch Approved				
Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
Aug Pymnt	3097589	-5125.00	1	0
Following is a breakdown of the processing dates for this batch.				
Batch State Locked:	Batch Submitted to ACH Network:	Credit Made to Associated Account:	Effective Date:	
08/23/2012	08/23/2012	08/24/2012	08/24/2012	
<input type="button" value="Return to Pending Transfers"/>				

There are four dates listed on the Batch Summary page:

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution’s ACH file.
- **Debit Made to Associated Account.** This is the date when the funds are debited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

Modifying a Created ACH Batch

You can modify a created ACH batch. If the batch has been approved, you must unapprove it before making any modifications.

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches.**

The Pending Transfers page appears.

2. Click the batch link in the Batch Name column.

Pending PPD Credit Transfers							Actions ▼
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status	
<input type="checkbox"/>	08/03/2012	PPD	Payroll (search) DDA: 6543	3097322	\$100.00	Scheduled, awaiting approval	
<input type="checkbox"/>	08/10/2012	PPD	Payroll (search) DDA: 6543	3097323	\$275.00	Scheduled, awaiting approval	
<input type="checkbox"/>	08/24/2012	PPD	Refund (search) DDA: 6543	3097463	\$210.50	Scheduled, awaiting approval	
<input type="button" value="Create Report"/> <input type="button" value="Export Selected Batch(es)"/> <input type="button" value="Delete Selected Batch(es)"/> <input type="button" value="Approve Selected Batch(es)"/> <input type="button" value="Copy Selected Batch(es)"/>							

The Batch page appears.

3. Make the necessary modifications to the Batch Header and/or the Batch Items.
4. Click **Approve**.

PPD Credit Batch Header Actions ▾

Batch Name*	SEC Code	Frequency	Period	Effective Date*
Refund	PPD	Occasional Payment <small>One Time: <input type="checkbox"/></small>	Once	08/24/2012 <small>(MM/DD/YYYY)</small>
Company Name*	Tax Identification #	Settlement Account		
Good Fortune Inc	123456789	DDA:*6543 normal risk <small>Balance: \$1,970.00</small>		
Discretionary Data: Returned Goods				
Net Settlement: \$210.50 - 2 items				
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>				

Display Items Per Page: 10 20 50 100

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Delete Item 1 3423	304171839	444444444	Checking ▾	John Doe	112233	<input type="checkbox"/>	\$ 125.00
Description/Addenda:							
Delete Item 2 3424	075912835	777777777	Checking ▾	Alice Smith	665544	<input type="checkbox"/>	\$ 85.50
Description/Addenda:							

Modifying a Created ACH Batch by Importing Items

You can modify a created ACH batch by importing items. The file must be in tab separated format with the fields in the following order: item name, item ID, account number, account type, route and transit number, amount and item description. If the batch has been approved, you must unapprove it before making any modifications.

To modify a created ACH batch by importing items:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending Transfers page appears.

- Click the batch link in the Batch Name column.

Pending CCD Credit Transfers

Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
08/17/2012	CCD	BRNCHPMNT (search) DDA: 6543	3097524	\$925.00	Scheduled, awaiting approval

Buttons: Create Report, Export Selected Batch(es), Delete Selected Batch(es), Approve Selected Batch(es), Copy Selected Batch(es)

The Batch page appears.

- Select **Import Items** in the **Actions** menu.

CCD Credit Batch Header

Batch Name*: BRNCHPMNT, SEC Code: CCD, Frequency: Occasional Payment, Period: Once, Effective Date: 08/17/2012

Company Name*: Good Fortune Inc, Tax Identification #: 123456789, Settlement Account: DDA:*6543, Balance: \$1,970.00

Net Settlement: \$925.00 - 2 Items

Buttons: Approve, Save, Cancel

Send Remittance Info Only: Yes No

Display Items Per Page: 10 20 50 100 Show

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending

Trace #	R&T Number	Account Number	Account Type	Name	ID	Hold	Amount
Delete Item 1 3853	304171839	56789	Checking	Cookie Co	654789	<input type="checkbox"/>	\$ 550.00
Description/Addenda:							
Delete Item 2 3854	075912835	98745	Checking	Box Co	123654	<input type="checkbox"/>	\$ 375.00
Description/Addenda:							

The Import Items page appears.

- Select the file to be imported by clicking **Browse**.
- Do one of the following.
 - Click **Upload Items by Adding To Existing Items** to add your imported items to those you have previously entered.

- Click **Upload Items by Deleting Existing Items** to replace any items you've already entered with the ones you are importing.

If the file could not be imported, the Import Failed page appears, describing why it failed.

If the file was imported, a confirmation page appears.

Requesting ACH Batch Reversals

You can request the reversal of selected ACH batches within five business days from the effective date of the original batch.

To request a reversal of selected ACH batches:

- In the ACH section of the Cash Management menu, click **History**.
The ACH History page appears.
- Enter the batch search criteria, and click **View History**.

The Historical Transfers page appears.

- Select the batch(es) you want to reverse by selecting the check box to the left of the batch.

4. Click **Reverse Selected Batch(es)**.

Historical PPD Credit Transfers Actions ▾

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	PPD	Refund DDA:*6543	3097625	\$210.50	Processing Processing has started on this batch.
<input checked="" type="checkbox"/>	08/09/2012	PPD	Refund DDA:*6543	3097463	\$210.50	Processing Processing has started on this batch.
<input checked="" type="checkbox"/>	08/09/2012	PPD	Payroll DDA:*6543	3097323	\$275.00	Processing Processing has started on this batch.
<input type="checkbox"/>	08/09/2012	PPD	Payroll DDA:*6543	3097322	\$100.00	Processing Processing has started on this batch.
<input type="checkbox"/>	08/10/2012	PPD	Payroll DDA:*6543	3097624	\$275.00	Processing Processing has started on this batch.

Create Report Export Selected Batch(es) **Reverse Selected Batch(es)** Copy Selected Batch(es)

The Reversal Confirmation page appears.

Note

Batches that are highlighted in red cannot be reversed for the reasons given in the Warnings/Errors column. Batches in black can be reversed.

5. Click **Send Reversal File to FI**.

Reversal Confirmation

Effective Date	Batch Name	SEC Code	Tracking No.	Net Settlement	Warnings/Errors
08/09/2012	Refund	PPD	3097463	\$210.50 - 2 items	
08/09/2012	Payroll	PPD	3097323	\$275.00 - 2 items	

Send Reversal File to FI Back to History

The Historical Transfers page appears showing that the batch has been reversed.

Historical PPD Credit Transfers Actions ▾

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	PPD	Refund DDA:*6543	3097625	\$210.50	Processing Processing has started on this batch.
<input type="checkbox"/>	08/09/2012	PPD	Refund DDA:*6543	3097463	\$210.50	Reversed
<input type="checkbox"/>	08/09/2012	PPD	Payroll DDA:*6543	3097323	\$275.00	Reversed
<input type="checkbox"/>	08/09/2012	PPD	Payroll DDA:*6543	3097322	\$100.00	Processing Processing has started on this batch.
<input type="checkbox"/>	08/10/2012	PPD	Payroll DDA:*6543	3097624	\$275.00	Processing Processing has started on this batch.

Create Report Export Selected Batch(es) Reverse Selected Batch(es) Copy Selected Batch(es)

Copying ACH Batches

Commercial users with at least the Create privilege are able to make a copy of a batch. The ability to copy a batch is available on the Pending ACH Batches, Pending EFTPS Batches, ACH History, and EFTPS History screens.

Copying ACH Batches from Pending ACH Batches

To request a copy of selected ACH batches from Pending ACH Batches:

1. In the ACH section of the Cash Management menu, click **Pending ACH Batches**.

The Pending Transfers page appears.

2. Select the batch(es) you want to copy by selecting the check box to the left of the batch.

Note

Reversal batches cannot be copied.

3. Click **Copy Selected Batch(es)**.

Pending CTX Credit Transfers							Actions
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status	
<input type="checkbox"/>	08/24/2012	CTX	Aug Pymnt DDA:*6543	3097587	\$55.00	Scheduled, awaiting approval	
<input checked="" type="checkbox"/>	08/31/2012	CTX	Rent DDA:*6543	3097588	\$500.00	Scheduled, awaiting approval	

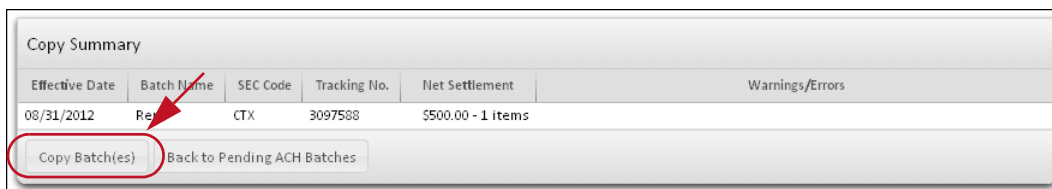
Create Report Export Selected Batch(es) Delete Selected Batch(es) Approve Selected Batch(es) Copy Selected Batch(es)

The Copy Summary page appears, listing ACH batch(es) selected for copying.

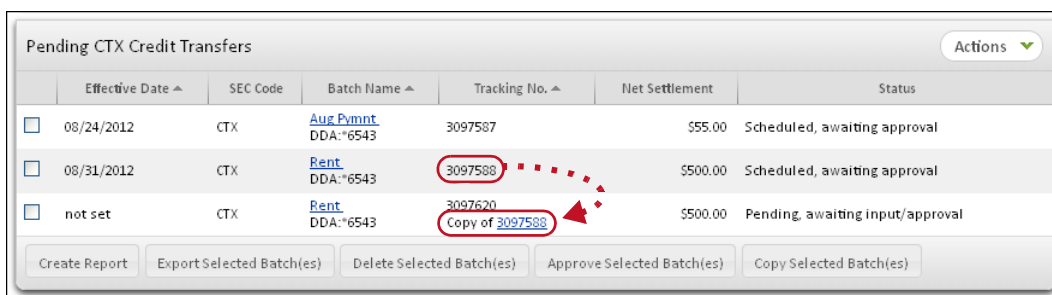
Note

If a batch was selected for copying, but it is a reversal batch and cannot be copied, it is highlighted in red.

4. Click **Copy Batch(es)** to create a copy of each batch that is listed as copyable.



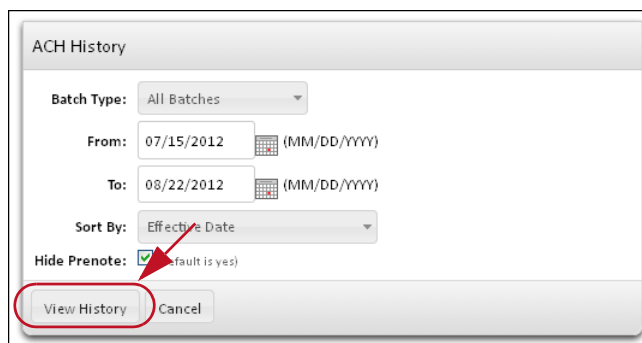
5. After a brief confirmation page, the Pending ACH Batches page appears with a duplicate of each copied batch listed under the appropriate heading. The name of each duplicate has "Copy" appended to the Batch Name, and under Tracking No., a new tracking number for the duplicate is given, annotated as "Copy of <original tracking number>". There is no Effective Date shown for this batch. You will have to edit the batch to add the date.



Copying ACH Batches from History

To request a copy of selected ACH batches from History:

1. In the ACH section of the Cash Management Menu, click **History**. The ACH History page appears.
2. Enter the batch search criteria, and click **View History**.



The Historical Transfers page appears.

3. Select the batch(es) you want to copy by selecting the check box to the left of the batch.

Note

Reversal batches cannot be copied.

4. Click **Copy Selected Batch(es)**.

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	PPD	Refund DDA: 6543	3097625	\$210.50	Processing. Processing has started on this batch.
<input checked="" type="checkbox"/>	08/09/2012	PPD	Refund DDA: 6543	3097463	\$210.50	Processing. Processing has started on this batch.
<input type="checkbox"/>	08/09/2012	PPD	Payroll DDA: 6543	3097323	\$275.00	Processing. Processing has started on this batch.
<input checked="" type="checkbox"/>	08/09/2012	PPD	Payroll DDA: 6543	3097322	\$100.00	Processing. Processing has started on this batch.
<input type="checkbox"/>	08/10/2012	PPD	Payroll DDA: 6543	3097624	\$275.00	Processing. Processing has started on this batch.

The Copy Summary page appears, listing ACH batch(es) selected for copying.

Note

If a batch was selected for copying but cannot be copied, it is highlighted in red.

5. Click **Copy Batch(es)** to create a copy of each batch that is listed as copyable.

Effective Date	Batch Name	SEC Code	Tracking No.	Net Settlement	Warnings/Errors
08/09/2012	Refund	PPD	3097463	\$210.50 - 2 items	
08/09/2012	Payroll	PPD	3097322	\$100.00 - 2 items	

After a brief warning page, the Historical Transfers page appears again. Return to the Pending Transfers page to view the copied batches.

The name of each duplicate has "Copy" appended to the Batch Name, and under Tracking No., a new tracking number for the duplicate is given, annotated as "Copy of <original tracking number>". There is no Effective Date shown for this batch. You will have to edit it to add the date.

Clearing Amounts in Copied and Recurring ACH Batches

With this feature, when a new ACH batch is created by copying another batch, or when it is a variable or occasional recurring batch, you can clear the dollar amounts all at once. Fixed recurring batches continue to be auto-approved; therefore, they do not have the Clear Amounts functionality.

The **Clear Amounts** button is available in the batch modify page, if one of the following conditions occurs.

- The batch is a copy of a standard batch (PPD, RCK, TEL, WEB, and CCD).
- The batch is a variable recurring or occasional recurring instance of a standard batch (PPD, RCK, TEL, WEB and CCD). The first occurrence of the recurring batch will not have this functionality.

To clear ACH batch amounts:

1. Click the batch link in the Batch Name column on the Pending Transfers page.

Pending PPD Credit Transfers						Actions
	Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	PPD	Refund (search) DDA:*6543	3097463	\$210.50	Approved, awaiting processing
<input type="checkbox"/>	08/09/2012	PPD	Payroll (search) DDA:*6543	3097323	\$275.00	Approved, awaiting processing
<input type="checkbox"/>	08/09/2012	PPD	Payroll (search) DDA:*6543	3097322	\$100.00	Approved, awaiting processing
<input type="checkbox"/>	08/24/2012	PPD	Payroll (search) DDA:*6543	3097621 Copy of 3097323	\$275.00	Scheduled, awaiting approval

Create Report Export Selected Batch(es) Delete Selected Batch(es) Approve Selected Batch(es) Copy Selected Batch(es)

The Batch Header page appears.

2. Click **Clear Amounts**.

PPD Credit Batch Header Actions ▾

Batch Name*	SEC Code	Frequency	Period	Effective Date*
Payroll	PPD	Occasional Payment One Time: <input type="checkbox"/>	Once	08/24/2012 (MM/DD/YYYY)
Company Name*	Tax Identification #	Settlement Account		
Good Fortune Inc	123456789	DDA:*6543 Balance: \$1,970.00		
Discretionary Data: <input type="text"/>				
Net Settlement: \$275.00 - 2 Items				
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Clear Amounts"/>				

Display Items Per Page 10 20 50 100

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Delete Item 1 4426	304083396	963258	Checking ▾	Bob Jones		<input type="checkbox"/>	\$ <input type="text"/>
Description/Addenda: <input type="text"/>							
Delete Item 2 4427	104000854	741852	Checking ▾	Sally Smith		<input type="checkbox"/>	\$ <input type="text"/>
Description/Addenda: <input type="text"/>							

The Batch Header appears again.

3. Note that all of the amounts have been cleared.

4. Click **Approve** or **Save** to save the changes to the batch.

PPD Credit Batch Header Actions ▾

Batch Name*	SEC Code	Frequency	Period	Effective Date*
Payroll	PPD	Occasional Payment <small>One Time: <input type="checkbox"/></small>	Once	08/24/2012 <small>(MM/DD/YYYY)</small>
Company Name*	Tax Identification #	Settlement Account		
Good Fortune Inc	123456789	DDA:*6543 <small>Balance: \$1,970.00</small>		
Discretionary Data: <input type="text"/>				
Net Settlement: \$275.00 2 Items				
<input type="button" value="Approve"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>				
<input type="button" value="Clear Amounts"/>				

Display Items Per Page: 10 20 50 100

[Look up Institution Transit/Routing Number](#)

Batch Items

Sort By: Trace # Ascending

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
Delete Item 1 4426	304083396	963258	Checking ▾	Bob Jones		<input type="checkbox"/>	\$
Description/Addenda: <input type="text"/>							
Delete Item 2 4427	104000854	741852	Checking ▾	Sally Smith		<input type="checkbox"/>	\$
Description/Addenda: <input type="text"/>							

ACH Batch Item Search

You can search for items within a batch using any of the batch fields as search criteria. When the search results page appears, you can edit batch item information as long as the batch has not been approved.

To search for a batch item:

1. In the ACH section of the Cash Management menu, click **Pending ACH Batches**.

The Pending Transfers page appears.

- Under the Batch Name heading, click the **(search)** link.

Pending PPD Credit Transfers							Actions ▾
	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status	
<input type="checkbox"/>	08/22/2012	PPD	Pavroll (search) DDA:*6543	3097697	\$275.00	Scheduled, awaiting approval	
<input type="checkbox"/>	08/24/2012	PPD	Pavroll (search) DDA:*6543	3097621 Copy of 3097323	\$275.00	Scheduled, awaiting approval	
<input type="checkbox"/>	09/21/2012	PPD	Refund (search) DDA:*6543	3097696	\$210.50	Scheduled, awaiting approval	

The ACH Search page appears.

- Enter the search information in as many of the following search fields as you like.
 - In the **Trace #** box, enter the number assigned to the batch item for tracking purposes.
 - In the **R&T Number** box, enter the Routing & Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account. On personal checks, it's the leftmost nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.
 - In the **Account Number** box, enter the account at the institution.
 - In the **Account Type** list, select which kind of account to search for. Select **Any** to search for all account types.
 - In the **Consumer Name** box, enter the name of the owner of the account.
- In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or the owner's name can be used. Please do not include sensitive information as it may appear on an account statement.
- In the **Hold** list, if applicable:
 - Select **Any** to search for all items.
 - Select **On Hold** to only search for on-hold items.
 - Select **Active** to only search for active items.

6. In the **Debits/Credits** list:
 - ◆ Select **Any** to search for all items.
 - ◆ Select **Credit** to only search for credit items.
 - ◆ Select **Debit** to only search for debit items.
7. In the **Amount** box, enter the transaction amount. Amounts of less than one dollar should use the format "0.XX."
8. In the **Description** box (if applicable), enter the text used to describe the transaction (for example, Jan. Paycheck).
9. Click **Search**.

Search Criteria: Payroll

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Debits/Credits	Amount
			Any	Bob Jones		Any	Any	\$

Description/Addenda:

Search Clear Form Cancel

The Search Results page appears. You can then modify or delete batch items.

10. To modify batch items on the Search Results page, change any incorrect information and click **Save This Page and Quit**.

Note

If the batch has already been approved, you must unapprove it to make modifications.

ACH Search Results: Payroll

To edit these search results, you can enter information directly into these fields and the changes will be saved to the batch when you click "Save Page and Quit". To delete an item, click the check box to the left of that item and click "Delete Selected Items".

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount
*	304083396	963258	Checking	Bob Jones		<input type="checkbox"/>	\$ 125.00

Delete Item
 1
 4614

Description/Addenda:

Save This Page and Quit Save Changes and Search Again Cancel Changes and Search Again
 Cancel This Page's Changes and Quit

A confirmation page appears briefly, and you are then returned to the Pending ACH Batches page.

11. To delete batch items, select the check box next to the items you want to delete and click **Save This Page and Quit**.

A confirmation page appears briefly, and you are then returned to the Pending ACH Batches page.

Creating ACH Batch Summary and Detail Reports

The Batch Summary and Detail Report shows information describing a batch. The following information is displayed in the Summary Report Header.

Field	Description
User Name	The account holder's name.
Generated	The date and time you created this report.
Batch Name	The name given to the batch when it was created.
Tracking #	The number assigned to the batch for tracking purposes.
Effective Date	The date when the batch is scheduled.
Count	The number of debit items in the batch.
Debit Amount	The total amount to be debited from the user's account for the batch.
Count	The number of credit items in the batch.

Field	Description
Credit Amount	The total amount to be credited to the user's account for the batch.

To create a batch summary and detail report:

1. From the Pending ACH Batches page or the History page, select the batches you want to include by clicking the check box next to the batch.
2. Click **Create Report for All Selected Batches**.


The screenshot shows two sections: 'Pending PPD Credit Transfers' and 'Pending CCD Credit Transfers'. In the PPD section, three rows are visible. The second and third rows have their checkboxes checked. In the CCD section, one row is visible with its checkbox checked. The 'Create Report for All Selected Batches' button at the top left is circled in red. Red arrows point from this button to the checked checkboxes in both sections.

	Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	PPD	Refund (search) DDA:*6543	3097463	\$210.50	Approved, awaiting processing
<input checked="" type="checkbox"/>	08/09/2012	PPD	Payroll (search) DDA:*6543	3097323	\$275.00	Approved, awaiting processing
<input checked="" type="checkbox"/>	08/09/2012	PPD	Payroll (search) DDA:*6543	3097322	\$100.00	Approved, awaiting processing
<input type="checkbox"/>	08/24/2012	PPD	Payroll (search) DDA:*6543	3097621 Copy of 3097323	\$275.00	Scheduled, awaiting approval

	Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
<input checked="" type="checkbox"/>	08/09/2012	CCD	BRNCHPMNT (search) DDA:*6543	3097524	\$925.00	Approved, awaiting processing

The ACH Summary Report appears.

- To print the report, click the Print icon in the upper right corner of the screen.

Cash Management


ACH Summary Report

User Name: Good Fortune Inc. Generated: 08/07/2012 10:59 am CDT

Batch Name	Tracking #	SEC Code	Focus Customer	Effective Date	Count	Debit Amount	Count	Credit Amount
Payroll	3097322	PPD	Good Fortune Inc.	08/09/2012	0	\$0.00	2	\$100.00
Payroll	3097323	PPD	Good Fortune Inc.	08/09/2012	0	\$0.00	2	\$275.00
BRNCHPMNT	3097524	CCD	Good Fortune Inc.	08/09/2012	0	\$0.00	2	\$925.00
Totals:					0	\$0.00	6	\$1,300.00

ACH Detail Report

Batch Name:	Payroll	Created By:	Good Fortune Inc.
Tracking #:	3097322	Created Date:	07/30/2012 12:13 pm CDT
Focus Customer:	Good Fortune Inc.	Approved By:	tsmith
Effective Date:	08/09/2012	Approved Date:	08/07/2012 08:27 am CDT
Settlement Account:	D 99876543	Settlement Amount:	\$0.00 Dr, \$100.00 Cr
SEC Code:	PPD	Count:	0 Debits, 2 Credits

Consumer Name	I.D.	R/T#	Acc Type	Account #	Prenote	Debit	Credit
Jane Doe		304083257	Checking	123456	Y	\$0.00	\$50.00
John Smith		104000841	Checking	852456	Y	\$0.00	\$50.00
Total						\$0.00	\$100.00
Count						0	2

ACH Detail Report

Batch Name:	Payroll	Created By:	Good Fortune Inc.
Tracking #:	3097323	Created Date:	07/30/2012 12:26 pm CDT
Focus Customer:	Good Fortune Inc.	Approved By:	tsmith
Effective Date:	08/09/2012	Approved Date:	08/07/2012 08:28 am CDT

Viewing Pending ACH Batches

Pending ACH batches are ACH batches that have been created but not yet sent. ACH transfers cannot be sent until they have been scheduled, reviewed and approved. (Note that batches with a Frequency of Fixed Recurring Payment only need to be approved once when the batch is created.)

All pending ACH batches are displayed in ACH Batch Tables. You will see separate transfers tables for PPD Credit, CCD Credit, PPD Debit, RCK Debit, TEL Debit, WEB Debit, CCD Debit, and NACHA Import batches.

To view all Pending ACH batches, scheduled or unscheduled:

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.

The Pending Transfers page appears.

The Pending Transfers tables list all transfers that are waiting for the processing date, for approval, or for scheduling. The following information is displayed for each pending transfer.

Field	Description
Effective Date	For credit batches, the date the payment will be deposited into the recipient accounts. For debit batches, the date the payment will be withdrawn from the accounts listed in the batch items. NACHA Import batches include both types of batches.
SEC Code	Standard Entry Class (SEC) code of the pending batch.
Batch Name and Settlement Account	The name given to the batch when it was created and the settlement account. For credit batches, the settlement account is the account selected to be debited for the funds. For debit batches, the settlement account is the account selected to receive the funds. NACHA Imports include both.
Tracking No.	A pre-assigned batch number for tracking purposes. If you ever have a question or a problem with a batch, please include this ID number when making inquiries.
Net Settlement	The total dollar amount of the batch. This is calculated from the batch items and cannot be changed directly. For NACHA Imports, CR is the total credit amount, and DR is the total debit amount.

Field	Description
Status	<p>The batch's status, which is one of the following:</p> <ul style="list-style-type: none">◆ Approved: Batch is waiting for the scheduled processing date.◆ Scheduled: Although it has been scheduled, batch can't be processed yet. Needs approval or other payment information.◆ Waiting: Batch needs to be scheduled. Might need other payment information as well.

Pending Transfers page (partial)

Cash Management

ACH Add Cut-off Time: 11:38 pm CDT

Select the checkbox to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the "Create Report" button and the reports will be displayed for viewing or printing. Click the "Back" button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers.

Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkbox to the left of the batch and click the "Delete Selected Batch(es)" button.

Create Report for All Selected Batches
Export Selected Batches

Pending PPD Credit Transfers
Actions

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	PPD	Refund (search) DDA:**6543	3097463	\$210.50	Approved, awaiting processing
<input type="checkbox"/>	08/09/2012	PPD	Payroll (search) DDA:**6543	3097323	\$275.00	Approved, awaiting processing
<input type="checkbox"/>	08/09/2012	PPD	Payroll (search) DDA:**6543	3097322	\$100.00	Approved, awaiting processing
<input type="checkbox"/>	08/24/2012	PPD	Payroll (search) DDA:**6543	3097621 Copy of 3097323	\$275.00	Scheduled, awaiting approval

Create Report
Export Selected Batch(es)
Delete Selected Batch(es)
Approve Selected Batch(es)
Copy Selected Batch(es)

Pending CCD Credit Transfers
Actions

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	CCD	BRNCHPMNT (search) DDA:**6543	3097524	\$925.00	Approved, awaiting processing

Create Report
Export Selected Batch(es)
Delete Selected Batch(es)
Copy Selected Batch(es)

Pending CTX Credit Transfers
Actions

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/24/2012	CTX	Aug Pymnt (search) DDA:**6543	3097587	\$55.00	Scheduled, awaiting approval
<input type="checkbox"/>	08/31/2012	CTX	Rent (search) DDA:**6543	3097588	\$500.00	Scheduled, awaiting approval
<input type="checkbox"/>	not set	CTX	Rent (search) DDA:**6543	3097620 Copy of 3097588	\$500.00	Pending, awaiting input/approval

Create Report
Export Selected Batch(es)
Delete Selected Batch(es)
Approve Selected Batch(es)
Copy Selected Batch(es)

Pending PPD Debit Transfers
Actions

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/31/2012	PPD	Rent Pmt (search) DDA:**6543	3097383	\$1,250.00	Scheduled, awaiting approval

Create Report
Export Selected Batch(es)
Delete Selected Batch(es)
Approve Selected Batch(es)
Copy Selected Batch(es)

Pending RCK Debit Transfers
Actions

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/31/2012	RCK	REDEPCHECK (search) DDA:**6543	3097382	\$150.00	Scheduled, awaiting approval

Create Report
Export Selected Batch(es)
Delete Selected Batch(es)
Approve Selected Batch(es)
Copy Selected Batch(es)

Viewing ACH Transfer History

Use the ACH History pages to review ACH batches that have already started or completed processing and can no longer be changed. You can view the batch information and the transaction items associated with the batch, but cannot edit any of the information.

To view a history of ACH transactions:

1. In the ACH section of the Cash Management Menu, click **History**.
The ACH History page appears.
2. In the **From** and **To** fields, enter the date range you wish to view in the format MM/DD/YYYY.
3. In the **Sort By** list, select the sort order:
 - ◆ Tracking No.
 - ◆ Batch Name
 - ◆ Effective Date
4. Click **View History**.

ACH History

Batch Type: All Batches

From: 07/07/2012 (MM/DD/YYYY)

To: 08/14/2012 (MM/DD/YYYY)

Sort By: Effective Date

Hide Pending (default is yes)

View History Cancel

The Historical ACH Transfers page appears.

Pending ACH Batches

Select the checkbox to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the "Create Report" button and the reports will be displayed for viewing or printing. Click the "Back" button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers.

Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkbox to the left of the batch and click the "Delete Selected Batch(es)" button.

Create Report for All Selected Batches Export Selected Batches

Historical PPD Credit Transfers Actions ▾

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	PPD	Refund DDA:*6543	3097625	\$210.50	Processing. Processing has started on this batch.
<input type="checkbox"/>	08/09/2012	PPD	Refund DDA:*6543	3097463	\$210.50	Processing. Processing has started on this batch.
<input type="checkbox"/>	08/09/2012	PPD	Payroll DDA:*6543	3097323	\$275.00	Processing. Processing has started on this batch.
<input type="checkbox"/>	08/09/2012	PPD	Payroll DDA:*6543	3097322	\$100.00	Processing. Processing has started on this batch.
<input type="checkbox"/>	08/10/2012	PPD	Payroll DDA:*6543	3097624	\$275.00	Processing. Processing has started on this batch.

Create Report Export Selected Batch(es) Reverse Selected Batch(es) Copy Selected Batch(es)

Historical CCD Credit Transfers Actions ▾

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/09/2012	CCD	BENCHPMNT DDA:*6543	3097626	\$925.00	Processing. Processing has started on this batch.
<input type="checkbox"/>	08/09/2012	CCD	BENCHPMNT DDA:*6543	3097524	\$925.00	Processing. Processing has started on this batch.

Create Report Export Selected Batch(es) Reverse Selected Batch(es) Copy Selected Batch(es)

Viewing/Downloading the ACH Detail Report

You can view the ACH Detail Report and download it, in html format, to your computer. When multiple batches with different SEC codes are selected for creating an ACH Detail Report, they are sorted by effective date (ascending order) and then by the create date (ascending order).

1. In the ACH section of the Cash Management menu, click **Pending ACH Batches**.

The Pending Batches page appears.

2. Select the check boxes to select the batches for which the report will be created.

3. Click **Create Report**.

Pending PPD Credit Transfers

Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
<input checked="" type="checkbox"/> 08/09/2012	PPD	Refund (search) DDA:6543	3097463	\$210.50	Approved, awaiting processing
<input type="checkbox"/> 08/09/2012	PPD	Pavroll (search) DDA:6543	3097323	\$275.00	Approved, awaiting processing
<input type="checkbox"/> 08/09/2012	PPD	Pavroll (search) DDA:6543	3097322	\$100.00	Approved, awaiting processing
<input type="checkbox"/> 08/24/2012	PPD	Pavroll (search) DDA:6543	3097621 Copy of 3097323	\$275.00	Scheduled, awaiting approval

The ACH Detail Report page appears.

4. Click **File > Save Page As...** to download the report in HTML format.

ACH Summary Report

User Name: Good Fortune Inc. Generated: 08/07/2012 12:51 pm CDT

Batch Name	Tracking #	SEC Code	Focus Customer	Effective Date	Count	Debit Amount	Count	Credit Amount
Refund	3097463	PPD	Good Fortune Inc.	08/09/2012	0	\$0.00	2	\$210.50
Totals:					0	\$0.00	2	\$210.50

ACH Detail Report

Batch Name: Refund **Created By:** Good Fortune Inc.
Tracking #: 3097463 **Created Date:** 08/02/2012 12:57 pm CDT
Focus Customer: Good Fortune Inc. **Approved By:** tsmith
Effective Date: 08/09/2012 **Approved Date:** 08/07/2012 08:29 am CDT
Settlement Account: D 99876543 **Settlement Amount:** \$0.00 Dr, \$210.50 Cr
SEC Code: PPD **Count:** 0 Debits, 2 Credits

Consumer Name	I.D.	R/T#	Acc Type	Account #	Prenote	Debit	Credit
John Doe	112233	304171839	Checking	4444444444	N	\$0.00	\$125.00
Alice Smith	665544	075912835	Checking	7777777777	N	\$0.00	\$85.50
Total						\$0.00	\$210.50
Count						0	2

You will then be able to specify where you want the report stored.

When you open the HTML file, it will look as follows.

Cash Management

ACH Summary Report

User Name: Good Fortune Inc. Generated: 08/07/2012 12:56 pm CDT

Batch Name	Tracking #	SEC Code	Focus Customer	Effective Date	Count	Debit Amount	Count	Credit Amount
Refund	3097463	PPD	Good Fortune Inc.	08/09/2012	0	\$0.00	2	\$210.50
Totals:					0	\$0.00	2	\$210.50

ACH Detail Report

Batch Name:	Refund	Created By:	Good Fortune Inc.
Tracking #:	3097463	Created Date:	08/02/2012 12:57 pm CDT
Focus Customer:	Good Fortune Inc.	Approved By:	tsmith
Effective Date:	08/09/2012	Approved Date:	08/07/2012 08:29 am CDT
Settlement Account:	D 99876543	Settlement Amount:	\$0.00 Dr, \$210.50 Cr
SEC Code:	PPD	Count:	0 Debits, 2 Credits

Consumer Name	I.D.	R/T#	Acc Type	Account #	Prenote	Debit	Credit
John Doe	112233	304171839	Checking	4444444444	N	\$0.00	\$125.00
Alice Smith	665544	075912835	Checking	7777777777	N	\$0.00	\$85.50
Total						\$0.00	\$210.50
Count						0	2

Deleting a Batch

Once a batch has been created, it is placed on the appropriate Pending ACH Batches table. You can delete the batch at any time prior to its scheduled transfer date. Once you delete a batch, you cannot retrieve it from the system.

To delete a pending ACH batch:

1. On the Pending ACH Batches table, find the batch that you want to delete.
2. Select the check boxes in front of the batches you want to delete and then click **Delete Selected Batch(es)**.

Pending CTX Credit Transfers Actions ▾

	Effective Date ▲	SEC Code	Batch Name ▲	Tracking No. ▲	Net Settlement	Status
<input type="checkbox"/>	08/24/2012	CTX	Aug Pymnt DDA:*6543	3097587	\$55.00	Scheduled, awaiting approval
<input type="checkbox"/>	8/31/2012	CTX	Rent DDA:*6543	3097588	\$500.00	Scheduled, awaiting approval
<input checked="" type="checkbox"/>	not set	CTX	Rent DDA:*6543	3097588 Copy of 3097588	\$500.00	Pending, awaiting input/approval

Create Report
Export Selected Batch(es)
Delete Selected Batch(es)
Approve Selected Batch(es)
Copy Selected Batch(es)

The Delete Batch(es) page appears.

3. Click **Delete Batch(es)** to delete the batch.



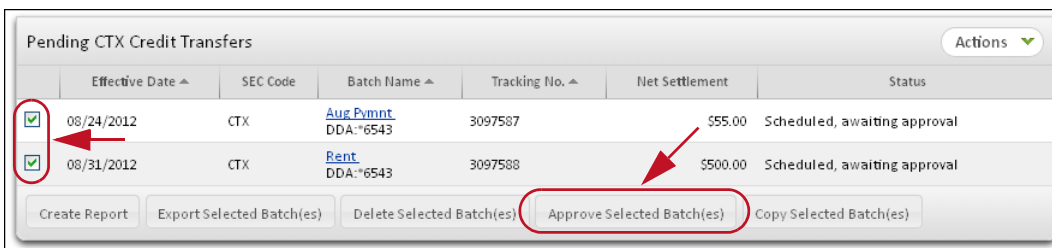
You briefly see a confirmation page (**Batch(es) Deleted**) after which you are returned to the Pending ACH Batches page.

Approving Multiple ACH Batches

Focus Customers who have the batch approve privilege are able to approve multiple batches, as long as they all belong to the same batch type (same SEC code). The system approves the batches that pass the validation process, and unapprove the ones that fail.

To approve multiple ACH batches:

1. In the ACH section of the Cash Management menu, click **Pending ACH Batches**.
The Pending Batches page appears.
2. Select the check boxes to select the batches you are approving.
3. Click **Approve Selected Batches**.



The Approval Summary page appears, displaying both the successful approvals and the failed approvals with error descriptions.

4. View the Approval Summary page and take the appropriate actions.

Approval Summary						
Successful Approvals						
Batch Name	SEC Code	Tracking #	Effective Date	Active Item Count	Items on Hold	Batch Totals
Aug Pymnt DDA:*6543	CTX	3097587	08/24/2012	1	0	\$55.00 CR
	Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited. Batch State Locked: 08/22/2012 Batch Submitted to ACH Network: 08/22/2012 Debit Made to Associated Account: 08/24/2012					
Rent DDA:*6543	CTX	3097588	08/31/2012	1	0	\$500.00 CR
	Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited. Batch State Locked: 08/29/2012 Batch Submitted to ACH Network: 08/29/2012 Debit Made to Associated Account: 08/31/2012					
Done						

Failed Batches

When a batch transmission has failed, a failed batch alert will be sent to the Focus Customer. The alert will indicate the agent/sub-user who set the batch and the agent/sub-user who approved the batch (assuming the user is different from the Focus Customer and the agent who set the account).

Exporting Batches

The Export Batch Item page allows commercial users to download transaction items from ACH batches to files on their computers in either the NACHA or .tsv format. The batches can be both standard (created) and imported. When exporting to a .tsv file, the user can include the column header in the file

On the Pending ACH Batches and ACH History screens, there is an export option under each batch table, and one global export option at the top of each screen.

The Export Batch Item page allows you to download transaction items from the ACH batch to a file on your computer in either the NACHA or .tsv format.

1. In the ACH section of the Cash Management Menu, click **Pending ACH Batches**.
The Pending Batches page appears.
2. Select the check boxes next to the batch(es) you want to export.

3. If the batches you select are all members of the same batch type, click **Export Selected Batch(es)** below the batch table.

The screenshot shows a table titled "Pending CCD Debit Transfers". The table has columns for Effective Date, SEC Code, Batch Name, Tracking No., Net Settlement, and Status. One row is selected with a checkmark. Below the table, the "Export Selected Batch(es)" button is circled in red.

Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
<input checked="" type="checkbox"/> 08/17/2012	CCD	CCD DDA:6543 (search)	3097525	\$175.00	Scheduled, awaiting approval

Buttons: Create Report, **Export Selected Batch(es)**, Delete Selected Batch(es), Approve Selected Batch(es), Copy Selected Batch(es)

4. If the batches you select are members of different batch types, click the global **Export Selected Batch(es)** button at the top of the screen.

The screenshot shows a table titled "Pending PPD Credit Transfers". The table has columns for Effective Date, SEC Code, Batch Name, Tracking No., Net Settlement, and Status. Three rows are selected with checkmarks. Above the table, the "Export Selected Batches" button is circled in red. Below the table, the "Export Selected Batch(es)" button is also circled in red.

Effective Date	SEC Code	Batch Name	Tracking No.	Net Settlement	Status
<input type="checkbox"/> 08/24/2012	PPD	Pavroll (search) DDA:6543	3097621 Copy of 3097323	\$275.00	Scheduled, awaiting approval
<input type="checkbox"/> 08/31/2012	PPD	Refund (search) DDA:6543	3097625	\$210.50	Scheduled, awaiting approval
<input checked="" type="checkbox"/> 08/31/2012	PPD	Pavroll (search) DDA:6543	3097624	\$275.00	Scheduled, awaiting approval
<input checked="" type="checkbox"/> 08/31/2012	PPD	Pavroll (search) DDA:6543	3097623	\$100.00	Scheduled, awaiting approval

Buttons: Create Report, **Export Selected Batches**, Delete Selected Batch(es), Approve Selected Batch(es), Copy Selected Batch(es)

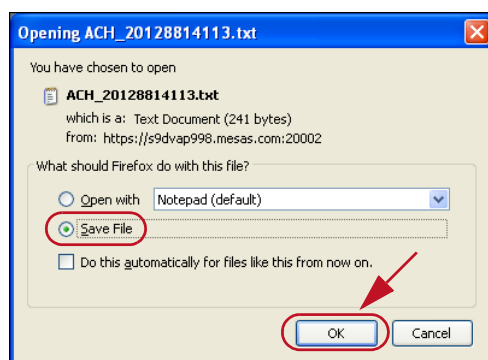
The Batch Export page appears.

5. Select the format in which you want to export the batch. If you select one batch to export, then you will have the following two choices. If you select two or more batches to export, then you will have just the NACHA formatted file option.
 - ◆ NACHA formatted file - The batch(es) will be exported in NACHA format. You can choose to include items on Hold in the exported file.
 - ◆ Tab Separated Value (.tsv) format - The batch items will be exported in Tab Separated Value format. You can choose to include items on hold. in the exported file. In addition to this, you can also specify if you want column headers.
6. Click **Export**.



The File Download pop-up appears.

7. Select to Save the file and click **OK**.



The Save As pop-up appears.

8. Select the location where you want this file saved, and name the file.
9. Click **Save**.

The file is downloaded to your computer.

EFTPS Transfers

What's in this Chapter

This chapter presents procedures to create Electronic Federal Tax Payment Systems (EFTPS) batches.

Overview

Electronic Federal Tax Payment System (EFTPS) batches are a type of ACH origination used primarily by businesses to pay their federal taxes by direct deposit. Like all ACH transfers, they use the National Automated Clearing House Association (NACHA) transaction format. Funds are moved electronically to a tax processing center.

To create an EFTPS batch, users first create the batch header with the settlement, scheduling, and tax type information. They then enter the transaction items that make up the tax payment, and then finally approve the batch. The Cash Management system stores the batch information until the scheduled date and then automatically forwards the transactions to the financial institution to process.

You work with EFTPS batches using options in the **Tax Payments** section of the Cash Management Menu page.

The screenshot displays the 'Cash Management' menu page for AnyInstitution. The 'Tax Payments' section is highlighted with a red box. The page includes a navigation bar with options like Snapshot, Payments, Accounts, Transfers, Finance Center, PFM, Cash Management, Notify Me Alerts, User Services, and Messages. The 'Tax Payments' section contains links for Pending EFTPS Transfers, History, and Federal Tax Payment (EFTPS).

Creating EFTPS Transfers

The Electronic Federal Tax Payment System (EFTPS) allows the user to make federal tax payments using ACH batch origination.

To create an EFTPS batch:

1. In the Tax Payments section of the Cash Management Menu page, click **Federal Tax Payment (EFTPS)**.
The EFTPS Payment page appears.
2. In the **Batch Name** box, enter a short descriptive label for the batch. For example, '1Q Tax pmt'. The field has a maximum length of 20 characters.

3. Under **Recurrence Type**, specify whether the batch should recur. For a one-time only batch, select the **One Time** check box. One-time payments are not automatically rescheduled and appear only on the Transfer History page, not the Pending Tax Payments page.
- For a recurring batch, leave **One Time** cleared, and from the **Recurrence Type** list, select how the batch should recur. This option tells the system if the batch should be rescheduled, and whether it involves a fixed or variable dollar amount. Possible recurrence options are as follows.

Recurrence Type	Description
Variable Recurring	Payments are automatically rescheduled, but you must enter a new dollar amount each time.
Fixed Recurring	Payments are automatically rescheduled for the same dollar amount each time.
Occasional	Payments are not automatically rescheduled, but the batch remains on the Pending Tax Payments table.

Note

You cannot use an amount of zero dollars as an item amount in recurring batches.

4. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch. If this is a one-time batch, leave Period set to 'Once' and make sure **One Time** is selected. Possible options are as follows.

Period	Description
Once	A single payment. Use this period if you selected One Time under Recurrence Type .
Daily	Reschedules every business day, including the day you scheduled the first payment.

Period	Description
Weekly	Reschedules every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Reschedules every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Reschedules every month on (or near) the same day of the week you scheduled the first payment. The second payment will be made 15 days after the first payment date.
Monthly	Reschedules every month on (or near) the same day of the week you scheduled the first payment.
Bi-Monthly	Reschedules every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Reschedules every three months on (or near) the same day of the week you scheduled the first payment.
Semi-Yearly	Reschedules reschedules every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Reschedules every 12 months on (or near) the same day of the week you scheduled the first payment.

- In the **Tax Due Date** box, enter the date the taxes are due.
- In the **Effective Date** box, enter the date the government's account is to be credited, which is also the date the settlement account is debited for the total amount of the batch.

Note

If you enter a date that is not a business day, the first business day before the entered date will be used.

7. In the **Company Name** box, modify your institution's name if necessary. The system will default to the Focus Customer's name on the account.
8. In the **E.I.N. (Employer Identification Number)** box, confirm that your institution's identification number is correct. The system will default to the Focus Customer's identification number on the account.

Note

The Employer Identification Number field will pre-fill with the Focus Customer's TIN for EFTPS batches.

9. In the **Settlement Account** list, select the account from which the tax payment will be made.
10. In the **Tax Type** list, select the type of tax payment you are making. For questions, please contact your tax consultant. Options are as follows. (Section references are to the Internal Revenue Code unless otherwise noted.)

Tax Type	Description
CT-1 Railroad Retirement Tax and Unemployment Return	Employers who paid one or more employees compensation subject to the Railroad Retirement Tax Act (RRTA) use Form CT-1 to report taxes imposed by RRTA. Form CT-1(V), used if there is a balance due, is included with this form.
CT-2 Employee Representatives Railroad Retirement	Use this form to report railroad retirement taxes imposed on compensation received by employee representatives.

Tax Type	Description
11-C Special Tax Return and Application for Registry-Wagering	Form 11-C is used to register certain information with the IRS and to pay the occupational tax on wagering. You must pay the occupational tax if you accept taxable wagers for yourself or another person. There are two amounts of occupational tax (\$50 or \$500). One or the other applies depending on whether the wagers you accept are authorized by the laws of the state in which you accept the wager. See the instructions for Line 2 to determine your occupational tax. Your cancelled check is proof of registration and payment.
730 Tax on Wagering	You must file Form 730 and pay the tax on wagers under Internal Revenue Code section 4401(a) if you: <ul style="list-style-type: none"> ◆ Are in the business of accepting wagers, ◆ Conduct a wagering pool or lottery, or ◆ Are required to be registered and you received wagers for or on behalf of another person but did not report that person's name and address.
926 Return by Transferrer of Property to Foreign Corporation, Estate, Trust, or Partnership	Use Form 926 to report certain transfers of tangible or intangible property to a foreign corporation required by section 6038B.
940 Employer's Annual Unemployment Tax Return Federal Tax Deposit	Form 940-V is a transmittal form for your check or money order. Using Form 940-V allows the Fed to process your payment more accurately and efficiently. If you have any balance due of \$500 or less on your 2006 Form 940, fill out Form 940-V and send it with your check or money order.

Tax Type	Description
945 Withheld Federal Income Federal Tax Deposit	Complete Form 945-V if you are making a payment with Form 945, Annual Return of Withheld Federal Income Tax. We will use Form 945-V to credit your payment more promptly and accurately, and to improve our service to you.
990 Return of Organization Exempt From Income Tax	Form 990 and Form 990-EZ are used by tax-exempt organizations, nonexempt charitable trusts, and section 527 political organizations to provide the IRS with information required by section 6033.
1041 Fiduciary Income Tax Return	The fiduciary of a domestic decedent's estate, trust, or bankruptcy estate uses Form 1041 to report: <ul style="list-style-type: none"> ◆ The income, deductions, gains, losses of the estate or trust. ◆ The income that is either accumulated or held for future distribution or distributed currently to the beneficiaries. ◆ Any income tax liability of the estate or trust. ◆ Employment taxes on wages paid to household employees.
1041A US Information Return - Trust Accumulation of Charitable Amounts	Use Form 1041-A to report the charitable information required by section 6034 and the related regulations.
1042 Annual Withholding Tax for Income of Foreign Persons Federal Tax Deposit	Use Form 1042 to report tax withheld on certain income of foreign persons, including nonresident aliens, foreign partnerships, foreign corporations, foreign estates, and foreign trusts.

Tax Type	Description
1065 Partnership Return of Income	Partnerships (including syndicates, groups, pools, joint ventures, etc.) use Form 1065 to report the income, deductions, gains, losses, etc., from their operations.
1066 Real Estate Mortgage Investment Conduit Income Tax	Real estate mortgage investment conduits (REMICs) use Form 1066 to report their income, deductions, and gains and losses from operation, as well as taxes on prohibited transactions, foreclosures, and contributions after the startup day.
1120 Corporation Income Tax Federal Tax Deposit	Corporations use Form 1120 to report the income, gains, losses, deductions, and credits, and to figure income tax liability.
1120DISC Domestic International Sales Corporation Return	Qualified corporations who elect to be interest charge domestic international sales corporations (IC-DISCs) file Form 1120-IC-DISC, an information return.
2438 Regulated Investment Company - Undistributed Capital Gains	Form 2438 is used by RICs or REITs to figure income tax on undistributed capital gains designated under section 852(b)(3)(D) or section 857(b)(3)(D).
3520 Information Return - Creation/Transfer to Foreign Trusts	A foreign trust with a U.S. owner files Form 3520-A annually to provide information about the trust, its U.S. beneficiaries, and any U.S. person who is treated as an owner of any portion of the foreign trust.
4720 Certain Excise Tax on Charities	Private foundations, foundation managers, self-dealers, and disqualified persons use Form 4720 to figure and pay certain excise taxes.

Tax Type	Description
5227 Split-Interest Trust Information Return	Certain charitable remainder trusts, pooled income funds, and charitable lead trusts use Form 5227 to report financial activities of a split-interest trust and to determine whether the trust is treated as a private foundation subject to excise taxes.
6069 Excess Tax on Excise Contribution to Black Lung Trust	Form 6069 is primarily a worksheet (Schedule A) used to determine the maximum allowable income tax deduction (under section 192) for contributions made by coal mine operators to tax-exempt black lung benefit trusts. The form is also used to determine the amount of excise tax imposed under section 4953 for contributions that are more than the maximum allowable deduction (see Schedule B).
706GS(D) Generation-Skipping Transfer Tax for Distribution	Skip person distributes use Form 706-GS(D) to calculate and report the tax due on distributions from a trust that are subject to the generation-skipping transfer (GST) tax.
706GS(T) Generation-Skipping Transfer for Terminations	Trustees use Form 706-GS(T) to figure and report the tax due from certain trust terminations that are subject to the generation-skipping transfer (GST) tax.
720 Quarterly Excise Tax	Taxpayers use Form 720 and attachments to report liability by IRS number and to pay the excise taxes listed on the form. It is filed quarterly.
8404 Interest Charge on DISC-related Deferred Tax Liability	Shareholders of Interest Charge Domestic International Sales Corporations (IC-DISCs) use form 8404 to figure and report their interest owned on DISC-related deferred tax liability.

Tax Type	Description
8831 Excise Tax on Excess Inclusion of REMC Residual Interest	Use Form 8831 to report and pay: <ul style="list-style-type: none"> ◆ The excise tax due under section 860E(e)(1) on any transfer of a residual interest in a REMIC to a disqualified organization, ◆ The amount due under Regulations section 1.860E-2(a)(7)(ii) if the tax under section 860E(e)(1) is to be waived, or ◆ The excise tax due under section 860E(e)(6) on pass-through entities with interests held by disqualified organizations. All interests in an electing large partnership are treated as held by disqualified organizations (see section 774(e) for details).
8613 Return of Excise Tax on Undistributed Income of Regulated Investment Companies	Use Form 8613 to figure and pay the excise tax on undistributed income under section 4982. The tax is 4% of the excess, if any, of the required distribution over the distributed amount.
8697 Interest Under the Look-Back Method for Completed Long-Term Contracts	Persons who complete long-term contracts that were accounted for using the percentage of completion or completion-capitalized cost methods use Form 8697 to figure the interest due or to be refunded under the look-back method.
8725 Excise Tax on Greenmail	Use Form 8725 to report and pay the 50% excise tax imposed under section 5881 on the gain or other income realized on the receipt of greenmail (defined below). Greenmail is considered received when the gain or other income is realized under your method of accounting regardless of whether the gain or other income is recognized.

Tax Type	Description
8752 Required Payment or Refund Under Section 7519	Partnerships and S corporations use Form 8752 to figure and report the payment required under section 7519 or to obtain a refund of net prior year payments.
8804 Foreign Partners Information Statement Withholding Tax	Partnerships use Form 8804 to report the total liability under section 1446 for the partnership's tax year. Form 8804 is also a transmittal form for Form 8805.
8813 Partnership Withholding Tax Payment	Partnerships use Form 8813 to pay the withholding tax under section 1446 to the United States Treasury.
941 Employer's Quarterly Tax Return (all form 941 series) Federal Tax Deposit	Employers who withhold income taxes from wages or who must pay social security or Medicare tax, use Form 941 to report those taxes.
990BL Information and Initial Excise Return for Black Lung Benefit Trust	Tax-exempt black lung benefit trusts use Form 990-BL to meet their reporting requirements. If initial taxes are imposed, they must also use Schedule A (Form 990-BL).
990C Farmers Cooperative Association Income Tax Federal Tax Deposit	Farmers' cooperative associations use Form 990-C to report income, gains, losses, deductions, and credits, and to figure income tax liability.
990PF Return of Private Foundation Tax Federal Tax Deposit	Tax-exempt private foundations and organizations treated as private foundations use Form 990-PF to figure tax based on investment income and report charitable distributions and activities.

Tax Type	Description
990T Exempt Organization Income Tax Federal Tax Deposit	Organizations exempt from tax use Form 990-T to report unrelated business income and the tax thereon, proxy tax liability, and to claim a refund of income tax paid by a RIC or a REIT on undistributed long-term capital gain.

11. In the **Tax Sub-Type** list, select the sub-type of your tax payment.

Options are:

- ◆ Amended
- ◆ Extension
- ◆ Designated Payment for Fees or Collection Costs
- ◆ Advanced Payment of Determined Deficiency
- ◆ Deposit
- ◆ Estimated
- ◆ Subsequent/With Return
- ◆ Designated Payment of Interest
- ◆ Designated Payment of Penalty

12. In the **Actions** menu, select **Enter/View Item**.

The EFTPS Payment page appears. Depending on the Tax Type and Sub-Type, one or more fields to enter payment amounts may appear.

13. Enter the appropriate dollar amount(s) to pay in this batch using the field(s) provided.

In this illustration for an employee quarterly tax payment, **Amount** boxes for FICA, Medicare and Withholding are present.

14. Click **Save**.

A confirmation page briefly appears, and you are returned to the Cash Management page.

The Tax Payment batch has been created. You must approve the batch to process it.

Approving the EFTPS Batch

The final step to originate an EFTPS transaction is to approve it. Verify that the information is correct and the batch is ready for processing. Only a batch with a batch item can be approved.

1. In the Tax Payments section of the Cash Management Menu page, click **Pending EFTPS Transfers**.

The Pending Tax Payments page appears.

2. Locate the desired EFTPS batch, and click its name in the Batch Name column.

	Effective Date	Batch Name	Tracking No.	Net Settlement	Status
<input type="checkbox"/>	08/30/2012	TAX PMT DDA: 6545	3097705	CR \$1,700.00	Scheduled, awaiting approval

The EFTPS Payment page appears.

3. Click **Approve**.

The screenshot shows the 'EFTPS Payment' form with the following details:

Batch Name*	Recurrence Type	Period	Tax Due Date*	Effective Date*
TAX PMT	Occasional Payment One Time: <input type="checkbox"/>	Once	09/03/2012 (MM/DD/YYYY)	08/30/2012 (MM/DD/YYYY)
Company Name*	E.I.N. (Employer Identification Number)	Settlement Account		
Good Fortune Inc.	123456789	DDA:*6543 Balance: \$1,982.00		
Tax Type: 941 Employer's Quarterly Tax Return (all form 941 series) Federal Tax Deposit				
Tax Sub Type: Deposit				
Net Settlement: \$1,700				
<input type="button" value="Save"/> <input type="button" value="Approve"/> <input type="button" value="Cancel Changes"/>				

The Batch Approved page appears with scheduling information and transaction totals.

The 'Batch Approved' page displays the following information:

- Batch Number: 3097785
- Batch Total: \$1,700.00
- Item Count: 1

Following is a breakdown of the processing dates for this batch.
It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.

- Batch State Locked: 08/28/2012
- Batch Submitted to ACH Network: 08/28/2012
- Debit Made to Associated Account: 08/30/2012
- Effective Date: 08/30/2012

There are four dates listed on the Batch Approved page.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Debit Made to Associated Account.** This is the date when the funds are credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

Approving Multiple EFTPS Batches

To approve a batch:

1. In the Tax Payments section of the Cash Management Menu page, click **Pending EFTPS Transfers**.
The Pending Tax Payments page appears.
2. Select one or more batches by clicking the check boxes.
3. Click **Approve Selected Batch(es)**.

Pending Tax Payments						Actions
	Effective Date	Batch Name	Tracking No.	Net Settlement	Status	
<input checked="" type="checkbox"/>	08/30/2012	TAX PMT DDA:*6543	3097785	CR \$1,700.00	Scheduled, awaiting approval	
<input checked="" type="checkbox"/>	08/30/2012	TAX PMT DDA:*6543	3097786	CR \$350.00	Scheduled, awaiting approval	
<input type="checkbox"/>	08/30/2012	TAX PMT DDA:*6543	3097787	CR \$2,650.00	Scheduled, awaiting approval	

The EFTPS Approval Summary page appears, displaying both the successful approvals and any failed approvals.

4. Review the EFTPS Approval Summary page, and take the appropriate actions.

Successful Approvals					
Batch Name	Tracking #	Effective Date	Item Count	Batch Totals	
TAX PMT DDA:*6543	3097785	08/30/2012	1	\$1,700.00 CR	
Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited. Batch State Locked: 08/28/2012 Batch Submitted to ACH Network: 08/28/2012 Debit Made to Associated Account: 08/30/2012					
TAX PMT DDA:*6543	3097786	08/30/2012	1	\$350.00 CR	
Following is a breakdown of the processing dates for this batch. It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited. Batch State Locked: 08/28/2012 Batch Submitted to ACH Network: 08/28/2012 Debit Made to Associated Account: 08/30/2012					

Requesting EFTPS Batch Reversals

You can request the reversal of selected EFTPS batches within five business days from the effective date of the original batch.

To request a reversal of selected EFTPS batches:

1. In the Tax Payments section of the Cash Management Menu page, click **History**.

The EFTPS History page appears.

2. Enter the batch search criteria, and click **View History**.

EFTPS History

From: 07/17/2012 (MM/DD/YYYY)

To: 08/24/2012 (MM/DD/YYYY)

Sort By: Effective Date

View History Cancel

The Historical Tax Payments page appears.

3. Select the batch(es) you want to reverse by selecting the check box to the left of the batch.
4. Click **Reverse Selected Batch(es)**.

Historical Tax Payments

Effective Date	Batch Name	Tracking No.	Net Settlement	Status
<input type="checkbox"/>	TAX PMT DDA:*6543	3097785	CR \$1,700.00	Processing. Processing has started on this batch.
<input type="checkbox"/>	TAX PMT DDA:*6543	3097787	CR \$2,650.00	Processing. Processing has started on this batch.
<input checked="" type="checkbox"/>	TAX PMT DDA:*6543	3097786	CR \$350.00	Processing. Processing has started on this batch.
<input checked="" type="checkbox"/>	TAX PMT DDA:*6543	3097788 Copy of 3097787	CR \$2,650.00	Processing. Processing has started on this batch.

Create Report Export Selected Batch(es) Reverse Selected Batch(es) Copy Selected Batch(es)

The Reverse Summary page appears.

Note

Batches that are highlighted in red cannot be reversed for the reasons given in the Warnings/Errors column. Batches in black can be reversed.

5. Confirm that this is the batch you want to reverse, and click **Send Reversal File to Financial Institution**.

Reversal Confirmation						
Effective Date	Batch Name	Batch Type	Tracking No.	Net Settlement	Warnings/Errors	
08/20/2012	TAX PMT	EFTPS	3097786	\$350.00		
08/20/2012	TAX PMT	EFTPS	3097788	\$2,650.00		

Send Reversal File to FI Back to History

The Historical Transfers page appears, showing that the batch has been reversed.

Historical Tax Payments						Actions
Effective Date	Batch Name	Tracking No.	Net Settlement	Status		
08/17/2012	TAX PMT DDA:**6543	3097785	CR \$1,700.00	Processing. Processing has started on this batch.		
08/17/2012	TAX PMT DDA:**6543	3097787	CR \$2,650.00	Processing. Processing has started on this batch.		
08/20/2012	TAX PMT DDA:**6543	3097786	CR \$350.00	Reversed		
08/20/2012	TAX PMT DDA:**6543	Copy of 3097787	CR \$2,650.00	Reversed		

Create Report Export Selected Batch(es) Reverse Selected Batch(es) Copy Selected Batch(es)

Copying EFTPS Batches

Commercial users with at least the Create privilege are able to make a copy of a batch. The ability to copy a batch is available on the Pending ACH Batches, Pending EFTPS Batches, ACH History, and EFTPS History screens.

Copying from Pending EFTPS Batches

To request a copy of selected EFTPS batches from Pending EFTPS Batches:

1. In the Tax Payments section of the Cash Management Menu page, click **Pending EFTPS Transfers**.

The Pending Tax Payments page appears.

2. Select the batch(es) you want to copy by selecting the check box to the left of the batch.

Note

Reversal batches cannot be copied.

3. Click **Copy Selected Batch(es)**.

Pending Tax Payments						Actions
	Effective Date	Batch Name	Tracking No.	Net Settlement	Status	
<input type="checkbox"/>	08/30/2012	TAX PMT DDA:*6543	3097785	CR \$1,700.00	Scheduled, awaiting approval	
<input type="checkbox"/>	08/30/2012	TAX PMT DDA:*6543	3097786	CR \$350.00	Scheduled, awaiting approval	
<input checked="" type="checkbox"/>	08/30/2012	TAX PMT DDA:*6543	3097787	CR \$2,650.00	Scheduled, awaiting approval	

The Copy Summary page appears, listing ACH batch(es) selected for copying.

Note

If a batch was selected for copying but cannot be copied, it is highlighted in red.

4. Click **Copy Batch(es)** to create a copy of each batch that is listed as copyable.

Copy Summary						
Effective Date	Batch Name	Batch Type	Tracking No.	Net Settlement	Warnings/Errors	
08/30/2012	TAX PMT	EFTPS	3097787	\$2,650.00		

After a brief confirmation page, a page appears with a duplicate of each copied batch listed under the appropriate heading.

The name of each duplicate has "Copy" appended to the Batch Name, and under Tracking No., a new tracking number for the duplicate is given, annotated as "Copy of <original tracking number>". There is no Effective Date shown for this batch. You will have to edit it to add the date.

Copying from History

To request a copy of selected EFTPS batches from History:

1. In the Tax Payments section of the Cash Management Menu page, click **History**.

The EFTPS History page appears.

2. Enter the batch search criteria, and click **View History**.

The Historical Tax Payments page appears.

3. Select the batch(es) you want to copy by selecting the check box to the left of the batch.
4. Click **Copy Selected Batch(es)**.

Note
Reversal batches cannot be copied.

	Effective Date	Batch Name	Tracking No.	Net Settlement	Status
<input checked="" type="checkbox"/>	08/17/2012	TAX PMT DDA:*6543	3097785	CR \$1,700.00	Processing. Processing has started on this batch.
<input checked="" type="checkbox"/>	08/17/2012	TAX PMT DDA:*6543	3097787	CR \$2,650.00	Processing. Processing has started on this batch.

The Copy Summary page appears, listing ACH batch(es) selected for copying.

Note

If a batch was selected for copying but cannot be copied, it is highlighted in red.

5. Click **Copy Batch(es)** to create a copy of each batch that is listed as copyable.

Copy Summary					
Effective Date	Batch Name	Batch Type	Tracking No.	Net Settlement	Warnings/Errors
08/17/2012	TAX PMT	EFTPS	3097785	\$1,700.00	
08/17/2012	TAX PMT	EFTPS	3097787	\$2,650.00	

Copy Batch(es) Back to History

After a brief confirmation page, a page appears with a duplicate of each copied batch listed under the appropriate heading.

The name of each duplicate has "Copy" appended to the Batch Name, and under Tracking No., a new tracking number for the duplicate is given, annotated as "Copy of <original tracking number>". There is no Effective Date shown for this batch. You will have to edit it to add the date.

Viewing EFTPS Transfer History

The EFTPS History page displays all of your EFTPS transfers that have started or completed processing. You can view EFTPS batch field information. You can also view batch item payment information.

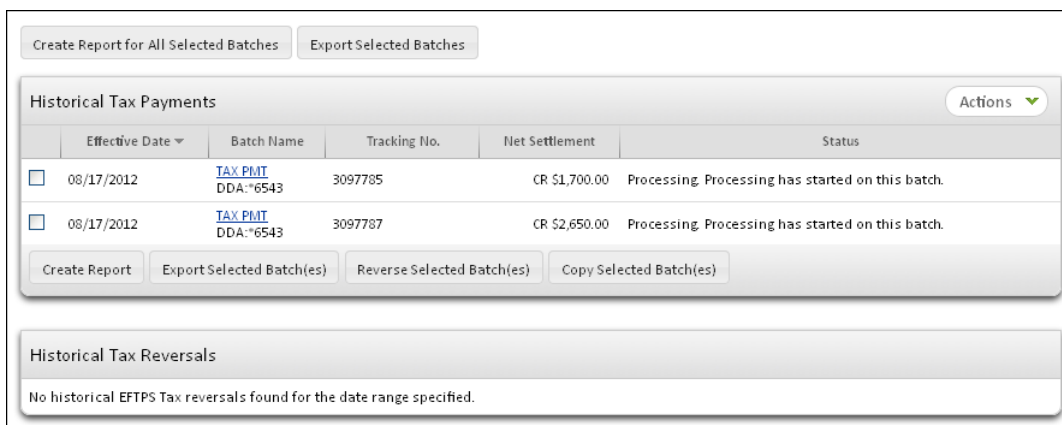
To view EFTPS transfer history:

1. In the Tax Payments section of the Cash Management Menu page, click **History**.
The EFTPS History page appears.
2. In the **Date Range** fields, enter the beginning and end dates of the range you wish to view, in the format MM/DD/YYYY.
3. In the **Sort By** field select the sort order:
 - ◆ Tracking No.
 - ◆ Batch Name
 - ◆ Effective Date

4. Click **View History**.



The Historical Tax Payments page appears.



Creating EFTPS Batch Summary and Detail Reports

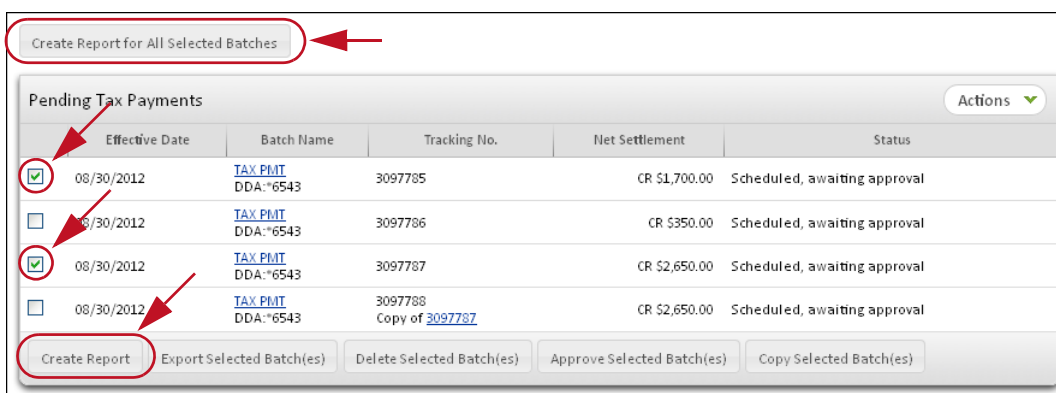
The Batch Summary and Detail Report shows information describing a batch. The following information is displayed in the EFTPS Report:

Field	Description
Taxpayer ID #	The Social Security or Employer Identification Number of the person associated with the company name.
Tax Type Code	The IRS code for the type of tax the batch is paying.
Tax Period End	The end of the tax period in which the tax payment is due.

Field	Description
Tax1 Amt Type	The first payment category (e.g., FICA, Medicare, Withholding), if there is a special payment type.
Tax1 Amt	The amount applied to the payment, or to the first payment category when there are multiple amounts.
Tax2 Amt Type	The second payment category, if applicable.
Tax2 Amt	The amount applied to the second payment category, if applicable.
Tax3 Amt Type	The third payment category, if applicable.
Tax3 Amt	The amount applied to the third payment category, if applicable.

To create batch summary and detail reports:

1. In the Tax Payments section of the Cash Management Menu page, click **Pending EFTPS Transfers**.
The Pending Tax Payments page appears.
2. Select the batches you want to include by clicking the check box next to the batch in the Pending Transfers page.
3. Click either **Create Report for All Selected Batches** or **Create Report**.



The Batch Report appears.

- To print the report, click the Print icon in the upper right corner of the screen, or select **File | Print** in your browser.

ACH Summary Report

User Name: Good Fortune Inc. Generated: 08/09/2012 12:13 pm CDT

Batch Name	Tracking #	SEC Code	Focus Customer	Effective Date	Count	Debit Amount	Count	Credit Amount
TAX PMT	3097785	CCD	Good Fortune Inc.	08/30/2012	0	\$0.00	1	\$1,700.00
TAX PMT	3097787	CCD	Good Fortune Inc.	08/30/2012	0	\$0.00	1	\$2,650.00
Totals:					0	\$0.00	2	\$4,350.00

ACH Detail Report

Batch Name: TAX PMT Created By: Good Fortune Inc.

Tracking #: 3097785 Created Date: 08/09/2012 09:17 am CDT

Focus Customer: Good Fortune Inc. Approved By:

Effective Date: 08/30/2012 Approved Date:

Settlement Account: D 99876543 Settlement Amount: \$0.00 Dr, \$1,700.00 Cr

SEC Code: CCD Count: 0 Debits, 1 Credits

Taxpayer ID#	Tax Type Code	Tax Period End	Tax1 Amt Type	Tax1 Amt	Tax2 Amt Type	Tax2 Amt	Tax3 Amt Type	Tax3 Amt
123456789	9410	09/03/2012	1	\$1,000.00	2	\$200.00	3	\$500.00
Total							\$0.00	\$1,700.00
Count							0	1

ACH Detail Report

Batch Name: TAX PMT Created By: Good Fortune Inc.

Tracking #: 3097787 Created Date: 08/09/2012 09:33 am CDT

Focus Customer: Good Fortune Inc. Approved By:

Effective Date: 08/30/2012 Approved Date:

Settlement Account: D 99876543 Settlement Amount: \$0.00 Dr, \$2,650.00 Cr

SEC Code: CCD Count: 0 Debits, 1 Credits

Taxpayer ID#	Tax Type Code	Tax Period End	Tax1 Amt Type	Tax1 Amt	Tax2 Amt Type	Tax2 Amt	Tax3 Amt Type	Tax3 Amt
123456789	9410	09/03/2012	1	\$2,000.00	2	\$150.00	3	\$500.00
Total							\$0.00	\$2,650.00
Count							0	1

Wire Transfers

What's in this Chapter

This chapter presents information on creating and viewing wire transfers.

Overview

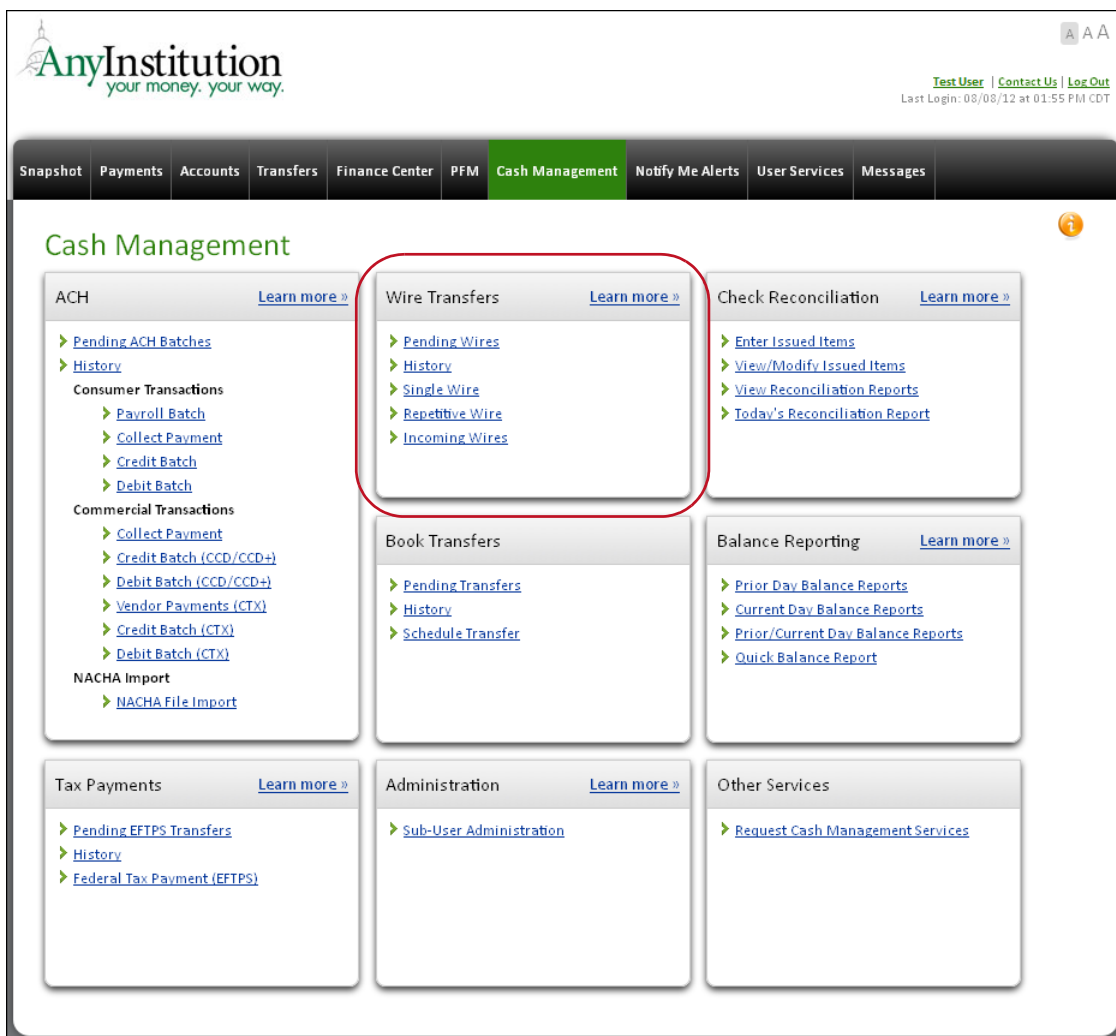
Users can send a wire transfer request directly to their financial institution, selecting an Online Banking enabled account that will be debited for the transaction. The system does not debit this account directly; the selected account is debited by someone at the financial institution when the wire transfer request is processed.

Because the system does not process the wire transfer directly, the process time varies between financial institutions, as with faxed wire transfer requests. You should contact your financial institution if you have questions regarding the processing time for a specific wire transfer.

To send a wire transfer on the same day, enter the request into the system and approve the request by the wire cut-off time. The wire transfer request cut-off time appears in the upper left corner of all pages in the Wire Transfers section. Wire transfer requests can only be processed on a business day. Requests for wire transfers with a Submit Date that falls on a non-business day will be scheduled for the prior business day. Acknowledgement details (IMAD/OMAD) of the outgoing wires are available via wire history.

Financial institutions that offer the Incoming Wire Transfers service can make it possible for users to be notified of wire transfers that have been received and posted to their accounts. Users with access to this service can see details of incoming wire transfer postings.

You work with wire transfers using options in the **Wire Transfers** section of the Cash Management Menu page.



Pending Wire Transfers Table

All wire transfer requests appear in the Pending Wire Transfers table. Before a wire transfer request can be sent, it must be scheduled and approved.

Wire transfer requests are sent to your financial institution on the Submit Date unless that date falls on a non-business day. In that case the wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution if you have questions regarding the processing time for a specific wire transfer.

Until they are submitted, wire transfer requests can be approved, unapproved, edited or deleted by using the links provided in the Pending Wire Transfers table.

The Pending Wire Transfers table can be sorted by the following columns. Click the up or down arrow under a column title to sort the table in ascending or descending order.

To access the Pending Wire Transfers table:

1. In the Wire Transfers section of the Cash Management Menu page, click **Pending Wires**.

The Pending Wire Transfers page appears.

Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status
319735	DDA:*6543	ABC Supplies 123654789	R/T# 304171839 Gold Bank	No	Single	08/10/2012	\$100.00	Good Fortune Inc 08/09/2012 10:52 am CDT	Scheduled
319775	DDA:*6543	ACME Boxes 888888888	R/T# 075912835 Fisher State Trust	No	Single	08/17/2012	\$350.00	Good Fortune Inc 08/10/2012 09:39 am CDT	Scheduled

The Pending Wire Transfers table contains the following information.

Information	Description
Ref #	System-assigned reference number for tracking purposes.
Sender Account	Senders account type and number.
Beneficiary	Account name and number of the recipient.
Institution	Beneficiary's financial institution and routing and transit number.
International	Whether the wire transfer is to a financial institution outside the US.
Wire Type	Designates if the transfer is a single wire transfer or repetitive. If repetitive, the frequency is occasional or recurring.

Information	Description
Submit Date	Date the transfer has been requested to be sent to your financial institution. The Processing Date will also appear if the Submit Date falls on a non-business day. The Processing Date is the date the request is actually sent to your financial institution.
Amount	Amount of the wire transfer.
Created By	Name of the user who created the transfer request and the date/time that the request was created.
Status	Indicates if the transfer request has been scheduled, approved or is unapproved.

Creating a Domestic Single Wire Transfer

A single wire transfer request is a one-time request for transfer of funds to another financial institution. It will be sent to your financial institution on the Submit Date. If the Submit date falls on a non-business day, the wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution if you have questions regarding the processing time for a specific wire transfer.

To create a single wire transfer request:

1. In the Wire Transfers section of the Cash Management Menu page, click **Single Wire**.
2. On the **Create Single Wire Transfer** page, verify that your address and telephone number information is correct. Make changes if necessary.
3. On the **Account to Debit** list, select the account to debit for the wire transfer amount. This is a required field.
4. In the **Amount** box, enter the dollar amount (xxxx.xx) of the wire transfer. This is a required field.

5. In the **Submit date** box, enter the date (mm/dd/yyyy) to send the wire transfer request to your financial institution. Or, you can select the date by clicking the calendar icon to the right. This field is not required to save the wire transfer, but a Submit date must be entered before the transfer can be approved.

The screenshot shows a web form titled "Create Single Wire Transfer - Domestic" with a "SENDER" section. The form contains the following fields and values:

- Name: Good Fortune Inc
- Tax ID #: 123456789
- Address: 1233 South St
- City: Anywhere
- State: Texas
- ZIP/Postal Code: 11111
- Phone Number: 555-555-5555
- Account to Debit: Free Checking 1
- Amount: \$ 510.00
- Submit date: 10/12/2012

6. Enter the Beneficiary's information:
 - ◆ **Beneficiary's Full Name.** Enter the full name of the wire transfer recipient. This is a required field.
 - ◆ **Beneficiary's Address 1.** Enter the first line of the recipient's address. This is a required field.
 - ◆ **Beneficiary's Address 2.** Enter the second line of the recipient's address. This is an optional field.
 - ◆ **Beneficiary's City.** Enter the recipient's city. This is a required field.
 - ◆ **Beneficiary's State.** Select the recipient's state in the list. This is a required field.
 - ◆ **ZIP/Postal Code.** Enter the recipient's ZIP or Postal Code. This is a required field.
 - ◆ **Beneficiary's Account Number.** Enter the beneficiary account's account number. This is a required field.
 - ◆ **Purpose.** If your financial institution subscribes to this feature, enter the reason for the wire transfer.
 - ◆ **Special Instructions for the Beneficiary.** Enter any brief information you would like to add for the beneficiary. This information is optional.

7. Some institutions may require an intermediary institution to process your wire transfer. If your institution requires an intermediary institution, enter all the following information:
 - ◆ **Code Type.** Select the type of routing information that is being used ('Routing Transit #' or 'Account #') in the list.
 - ◆ **Routing Code** (to the right of **Code Type**, but not labeled on screen). Enter the number (transit routing number or account number).
 - ◆ **Institution Name.** Enter the intermediary institution's name.
 - ◆ **Institution Address.** Enter the intermediary institution's address. This is an optional field.
 - ◆ **Institution City.** Enter the intermediary institution's city.
 - ◆ **Institution State.** Select the intermediary institution's state in the list.

Note

If data is entered in a single field in this section, all fields in this section become required.

BENEFICIARY	INTERMEDIARY INSTITUTION <small>(optional)</small>
<p style="font-size: small;">If data is entered in a single field in this section all fields in this section become required.</p>	
<p>Beneficiary's Full Name: <input type="text" value="The Pencil Store"/></p> <p>Beneficiary's Address 1: <input type="text" value="999 Front St"/> <small>(must be physical address)</small></p> <p>Beneficiary's Address 2: <input type="text"/></p> <p>Beneficiary's City: <input type="text" value="Anywhere"/></p> <p>Beneficiary's State: <input type="text" value="New Hampshire"/></p> <p>ZIP/Postal Code: <input type="text" value="55555"/></p> <p>Beneficiary's Account Number: <input type="text" value="8888888888"/></p> <p>Purpose: <small>(140 characters maximum)</small></p> <p>Special Instructions for the Beneficiary: <small>(140 characters maximum)</small></p>	<p>Code Type: <input type="text" value="Transit/Routing #"/> <input type="text" value="304171839"/> Look up Transit/Routing #</p> <p>Institution Name: <input type="text" value="The First Bank"/></p> <p>Institution Address: <input type="text" value="12 Main St"/></p> <p>Institution City: <input type="text" value="Anywhere"/></p> <p>Institution State: <input type="text" value="New Hampshire"/></p>

8. Enter the Beneficiary Institution's information.
 - ◆ **Routing Number.** Enter the routing and transit number of the beneficiary's receiving institution. You can obtain this number by clicking on the **Look up Institution Transit/Routing Number** link.
 - ◆ **Institution Name.** Enter the name of the recipient's financial institution. This is a required field.
 - ◆ **Institution Address.** Enter the address of the recipient's financial institution. This is a required field.
 - ◆ **Institution City.** Enter the recipient's financial institution city. This is a required field.
 - ◆ **Institution State.** Select the recipient's financial institution state in the list. This is a required field.
 - ◆ **ZIP/Postal Code.** Enter the recipient's financial institution ZIP or Postal Code. This is a required field.
9. In the **Special Instructions for the Beneficiary Institution** box, enter any brief information you would like to add. You can use up to 195 characters. This information is optional.
10. Once you have completed entering wire information, do one of the following:
 - ◆ Click **Save Wire** to save wire transfer information. The wire must be approved at a later date.
 - ◆ Click **Save and Approve Wire** to schedule the wire for processing.

BENEFICIARY INSTITUTION

Routing Number: 075912835 * [Look up Transit/Routing #](#)

Institution Name: The Second Bank *

Institution Address: 87 South St *

Institution City: Anywhere *

Institution State: New Hampshire *

ZIP/Postal Code: 55555 *

Special Instructions for the Beneficiary Institution:
(195 characters maximum)

Save Wire Save and Approve Wire Cancel Reset Form

The Single Wire Transfer Confirmation page appears.

11. Review wire information to ensure it is correct, and then click **Yes** to create the wire transfer.

Do you wish to create this Wire Transfer?

Yes No

Wire Information

SENDER

Name: Good Fortune Inc
 Tax ID #: 123456789
 Address: 123 South St
 City: Anywhere
 State: Texas
 ZIP/Postal Code: 11111
 Phone Number: 555-55-5555

Account to Debit: Checking-0184
 Amount: \$ 5510.00
 Submit date:

BENEFICIARY

BENEFICIARY'S FULL NAME: Tom Smith
BENEFICIARY'S ADDRESS 1: 692 East St
BENEFICIARY'S ADDRESS 2:
BENEFICIARY'S CITY: Thornridge
BENEFICIARY'S REGION/STATE:
BENEFICIARY'S COUNTRY: UNITED KINGDOM
ZIP/POSTAL CODE: 111-2222
BENEFICIARY'S ACCOUNT: Account # 333333333333
SPECIAL INSTRUCTIONS FOR THE BENEFICIARY:

INTERMEDIARY INSTITUTION (optional)
 If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: Account # 987654321
Local Clearing Code: 777777
Institution Name: Middle Bank of Thornridge
Institution Address: 852 Last St
Institution City: Thornridge
Institution Region/State:
Institution Country: UNITED KINGDOM
ZIP/Postal Code: 11-2222

The Create Wire Transfer page appears, showing that the single wire transfer request has been successfully created.

The **Print Wire** option in the **Actions** menu can be used print a copy of the wire information.

Create Wire Transfer

The following Wire Transfer was successfully created.

Ref #	Amount	Submit Date	From	Beneficiary	Institution	I want to...
319776	\$510.00	08/17/2012	Good Fortune Inc	The Pencil Store 9999999999	R/7075912835 The Second Bank	Actions Print Wire

Back Return to Pending Wires

Creating an International Single Wire Transfer

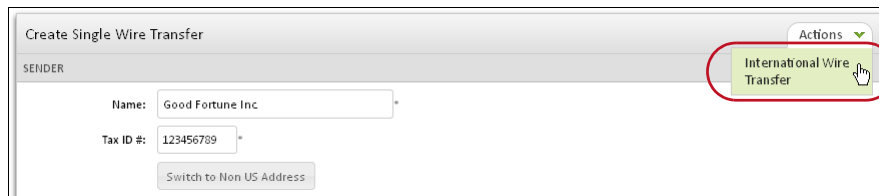
A single international wire transfer request is a one-time request for transfer of funds to an overseas financial institution. It will be sent to your financial institution on the Submit Date. If the Submit date falls on a non-business day, the international wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution if you have questions regarding the processing time for a specific international wire transfer.

To create a single international wire transfer request:

1. In the Wire Transfers section of the Cash Management Menu page, click **Single Wire**.

The Create Single Wire Transfer - International page appears.

2. In the **Actions** menu, select **International Wire Transfer**.



The screenshot shows a web form titled "Create Single Wire Transfer". The form has a "SENDER" section with two input fields: "Name" containing "Good Fortune Inc" and "Tax ID #" containing "123456789". Below these fields is a button labeled "Switch to Non US Address". In the top right corner, there is an "Actions" dropdown menu. A green button labeled "International Wire Transfer" is highlighted with a red circle, and a mouse cursor is pointing at it.

The Create Single Wire Transfer - International page appears.

3. Verify that your address and telephone number information is correct. Make changes if necessary.
4. In the **Account to Debit** list, select the account to debit for the wire transfer amount. This is a required field.
5. In the **Amount** box, enter the dollar amount (xxxx.xx) of the wire transfer. This is a required field.

6. In the **Submit date** box, enter the date (mm/dd/yyyy) to send the wire transfer request to your financial institution. This field is not required to save the wire transfer, but a Submit date must be entered before the transfer can be approved.

Create Single Wire Transfer - International

SENDER

Name: Good Fortune Inc *

Tax ID #: 123456789 *

Switch to Non US Address

Address: 123 South St *

Account to Debit: DDA *6543 Balance: \$2,132.00

Amount: \$ *

Submit date: *

City: Anywhere *

State: Texas *

ZIP/Postal Code: 11111 *

Phone Number: 555-555-5555 *

7. Enter the Beneficiary's name and address:
- ◆ **Beneficiary's Full Name.** Enter the full name of the wire transfer recipient. This is a required field.
 - ◆ **Beneficiary's Address 1.** Enter the first line of the recipient's address. This is a required field.
 - ◆ **Beneficiary's Address 2.** Enter the second line of the recipient's address. This is an optional field.
 - ◆ **Beneficiary's City.** Enter the recipient's city. This is a required field.
 - ◆ **Beneficiary's Region/State.** Enter the recipient's region or state. This is a required field.
 - ◆ **Beneficiary's Country.** Select the recipient's country in the list. This is a required field.
 - ◆ **ZIP/Postal Code.** Enter the recipient's ZIP or Postal Code. This is a required field.
 - ◆ **Beneficiary's Account Number.** Enter the beneficiary account's account number. This is a required field.
 - ◆ **Purpose.** If your financial institution subscribes to this feature, enter the reason for the wire transfer.
 - ◆ **Special Instructions for the Beneficiary.** Enter any brief information you would like to add for the beneficiary. This information is optional.

8. Some institutions may require an intermediary institution to process your wire transfer. If your institution requires an intermediary institution, enter the following information:

Note

If data is entered in a single field in this section, all fields in this section become required.

- ◆ **Code Type.** Select the type of routing information that is being used (Transit or BIC/SWIFT) in the list.
- ◆ **Routing Code** (to the right of Code Type, but not labeled on screen). Enter the routing number (transit routing number or BIC/SWIFT code).

Note

If the Code Type selected is BIC/SWIFT, then the value entered into the Routing Code field must be a valid BIC/SWIFT code.

- ◆ **Local Clearing Code.** Enter the intermediary institution's local clearing code. Validation for this field is as follows.
 - A UK wire transfer requires a 6-digit sort code.
 - A Canada wire transfer requires a transit code up to 12 digits in length.
 - A Mexico wire transfer requires an 18-digit CLABE standardized bank code.
 - This field is optional for all other countries.
- ◆ **Institution Name.** Enter the intermediary institution's name.
- ◆ **Institution Address.** Enter the intermediary institution's address. This is an optional field.
- ◆ **Institution City.** Enter the intermediary institution's city.
- ◆ **Institution Region/State.** Enter the intermediary institution's region or state.
- ◆ **Institution Country.** Select the name of the foreign financial institution country in the list.

BENEFICIARY INFORMATION		INTERMEDIARY INSTITUTION (optional)	
		If data is entered in a single field in this section all fields in this section become required.	
Beneficiary's Full Name:	<input type="text" value="Tom Smith"/>	Code Type:	<input type="text" value="BIC/SWIFT Code"/> <input type="text"/>
Beneficiary's Address 1:	<input type="text" value="692 East St"/>	BIC/SWIFT Code Lookup	
	(must be physical address)	Look up Transit/Routing #	
Beneficiary's Address 2:	<input type="text"/>	Local Clearing Code:	<input type="text"/>
Beneficiary's City:	<input type="text" value="Thornridge"/>	Institution Name:	<input type="text"/>
Beneficiary's Region/State:	<input type="text"/>	Institution Address:	<input type="text"/>
Beneficiary's Country:	<input type="text" value="UNITED KINGDOM"/>	Institution City:	<input type="text"/>
ZIP/Postal Code:	<input type="text" value="111-2222"/>	Institution Region/State:	<input type="text"/>
Beneficiary's Account:	<input type="text" value="Account #"/> <input type="text" value="333333333"/>	Institution Country:	<input type="text" value="Select one"/>
Purpose:	<input type="text"/>		
(140 characters maximum)			
Special Instructions for the Beneficiary:	<input type="text"/>		
(140 characters maximum)			

9. Enter the Beneficiary's Institution information.

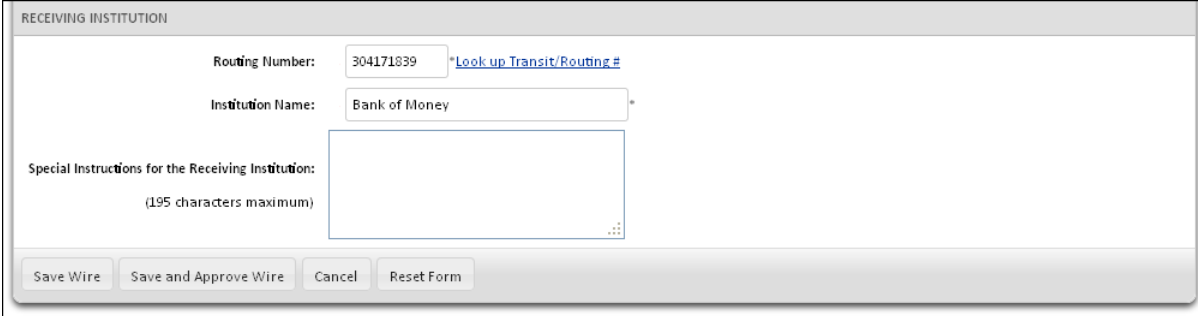
- ◆ **Code Type.** Select the type of routing information that is being used (Account, Transit, or BIC/SWIFT) in the list.
- ◆ **Routing Code** (to the right of Code Type, but not labeled on screen). Enter the routing number (account number, transit routing number, or BIC/SWIFT code). You can obtain this number by using the **Look up BIC/SWIFT Code** or **Look up Transit/Routing #** links. This is a required field.
- ◆ **Local Clearing Code.** Enter the beneficiary institution's local clearing code. Validation for this field is as follows.
 - A UK wire transfer requires a 6-digit sort code.
 - A Canada wire transfer requires a transit code up to 12 digits in length.
 - This field is optional for all other countries.
- ◆ **Institution Name.** Enter the name of the beneficiary's financial institution. This is a required field.
- ◆ **Institution Address.** Enter the address of the beneficiary's financial institution. This is a required field.

- ◆ **Institution City.** Enter the beneficiary's financial institution's city. This is a required field.
- ◆ **Institution Region/State.** Enter the beneficiary's financial institution's region or state. This is an optional field.
- ◆ **Institution Country.** Select the country of the beneficiary's financial institution in the list. This is a required field.
- ◆ **ZIP/Postal Code.** Enter the beneficiary's financial institution Postal Code. This is an optional field.

BENEFICIARY INSTITUTION	
Code Type:	Account # <input type="text" value="987654321"/> Look up BIC/SWIFT Code Look up Transit/Routing #
Local Clearing Code:	<input type="text" value="777777"/>
Institution Name:	<input type="text" value="Middle Bank of Thornridge"/>
Institution Address:	<input type="text" value="852 Last St"/>
Institution City:	<input type="text" value="Thornridge"/>
Institution Region/State:	<input type="text"/>
Institution Country:	<input type="text" value="UNITED KINGDOM"/>
ZIP/Postal Code:	<input type="text" value="11-2222"/>

10. If your financial institution has chosen to display it, enter the Receiving Institution information:
- ◆ **Routing Number.** Enter the transit/routing number of the receiving financial institution. You can obtain this number by using the **Look up Transit/Routing #** link. This is a required field.
 - ◆ **Institution Name.** Enter the receiving financial institution's name.
 - ◆ **Special Instructions for the Receiving Institution.** Enter any brief information you would like to add. You can use up to 195 characters. This information is optional.

11. Once you have completed entering wire information, do one of the following:
 - ◆ Click **Save Wire** to save wire transfer information. The wire must be approved at a later date.
 - ◆ Click **Save and Approve Wire** to schedule it for processing.



The screenshot shows a web form titled "RECEIVING INSTITUTION". It contains the following fields and controls:

- Routing Number:** A text input field containing "304171839" with a blue link "*Look up Transit/Routing #".
- Institution Name:** A text input field containing "Bank of Money".
- Special Instructions for the Receiving Institution:** A large text area with the label "(195 characters maximum)" and a vertical ellipsis icon in the bottom right corner.
- Buttons:** A row of four buttons at the bottom: "Save Wire", "Save and Approve Wire", "Cancel", and "Reset Form".

The Single Wire Transfer Confirmation page appears.

12. Review wire information to ensure it is correct, and then click **Yes** to create the international wire transfer.

Do you wish to create this Wire Transfer?

Yes No

Wire Information

SENDER

Name: Betty Niles Live Test Accounts
 Tax ID #: 123456789
 Address: 551 N. Mt Juliet Rd
 City: Mt Juliet
 State: Tennessee
 ZIP/Postal Code: 37122
 Phone Number: 6156201206

Account to Debit: Free Checking1
 Amount: \$ 5510.00
 Submit date:

BENEFICIARY

Beneficiary's Full Name: The Pencil Store
 Beneficiary's Address 1: 999 Front St
 Beneficiary's Address 2:
 Beneficiary's City: Anywhere
 Beneficiary's State: New Hampshire
 ZIP/Postal Code: 55555
 Beneficiary's Account Number: 888888888888
 Purpose:
 Special Instructions for the Beneficiary:

INTERMEDIARY INSTITUTION (optional)
 If data is entered in a single field in this section all fields in this section become required.

Code Type: Transit/Routing # 304171839
 Institution Name: The First Bank
 Institution Address: 12 Main St
 Institution City: Anywhere
 Institution State: New Hampshire

RECEIVING INSTITUTION

Routing Number: 075912835
 Institution Name: The Second Bank
 Institution Address: 87 South St
 Institution City: Anywhere
 Institution State: New Hampshire
 ZIP/Postal Code: 55555
 Special Instructions for the Receiving Institution:

The Create Wire Transfer page appears stating that the single wire transfer request has been successfully created.

The **Print Wire** option in the **Actions** menu can be used print a copy of the wire information.

Create Wire Transfer

The following Wire Transfer was successfully created.

Ref #	Amount	Submit Date	From	Beneficiary	Institution	I want to...
319776	5510.00	08/17/2012	Good Fortune Inc	The Pencil Store 9999999999	R/075912835 The Second Bank	<input type="button" value="Print Wire"/>

You have successfully scheduled an international wire transfer. You can unapprove, edit, or delete the transaction like any other wire transfer.

Updating a Single Wire Transfer

After a single wire transfer request is created, it is placed on the Pending Wire Transfers table. The transfer request can only be updated before the Submit Date and before it has been approved. If a transfer request is in approved status, it must be unapproved before it can be updated. A request can be unapproved by clicking the check box next to the wire in the Pending Wire Transfers table, and then clicking **Unapprove**.

To update a single wire transfer request:

1. In the Wire Transfers section of the Cash Management Menu page, click **Pending Wires**.

The Pending Wire Transfers page appears.

2. On the Pending Wire Transfers table, locate the single wire transfer request you want to update.
3. If the wire transfer has been approved, you must unapprove it to edit it. Select the transfer using its check box, and then click **Unapprove**.

Pending Wire Transfers										Actions
Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status	
<input type="checkbox"/> 319735	DDA:*6543	ABC Supplies 123654789	R/T#:304171839 Gold Bank	No	Single	08/10/2012	\$100.00	Good Fortune Inc 08/09/2012 10:52 am CDT	Scheduled	
<input checked="" type="checkbox"/> 319775	DDA:*6543	ACME Boxes 8888888888	R/T#:075912835 Fisher State Trust	No	Single	08/17/2012	\$350.00	Good Fortune Inc 08/10/2012 09:39 am CDT	Approved Good Fortune Inc 08/10/2012 12:31 pm CDT	
<input type="checkbox"/> 319776	DDA:*6543	The Pencil Store 9999999999	R/T#:075912835 The Second Bank	No	Single	08/17/2012	\$510.00	Good Fortune Inc 08/10/2012 10:08 am CDT	Scheduled	

Approve Unapprove Delete

4. On the Unapprove Wire Transfer page, click **Continue**.

Wire Transfer						
Ref #	Amount	Submit Date	From	Beneficiary	Institution	
319775	\$350.00	08/17/2012	Good Fortune Inc	ACME Boxes 8888888888	R/T#:075912835 Fisher State Trust	

Continue Cancel

A confirmation page appears.

5. Click **Return to Pending Wires**.

The following Wire Transfer was successfully unapproved.

Ref #	Amount	Submit Date	From	Beneficiary	Institution	I want to...
319775	\$350.00	08/17/2012	Good Fortune Inc	ACME Boxes 8888888888	R/T#075912835 Fisher State Trust	Actions ▾

[Return to Pending Wires](#)

6. Click the link under **Ref #** to open your wire transfer.

Pending Wire Transfers										Actions ▾
Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status	
319735	DDA:*6543	ABC Supplies 123654789	R/T#:304171839 Gold Bank	No	Single	08/10/2012	\$100.00	Good Fortune Inc 08/09/2012 10:52 am CDT	Scheduled	
319775	DDA:*6543	ACME Boxes 8888888888	R/T#075912835 Fisher State Trust	No	Single	08/17/2012	\$350.00	Good Fortune Inc 08/10/2012 09:39 am CDT	Scheduled	
319776	DDA:*6543	The Pencil Store 9999999999	R/T#075912835 The Second Bank	No	Single	08/17/2012	\$510.00	Good Fortune Inc 08/10/2012 10:08 am CDT	Scheduled	

Approve Delete

7. On the Update Single Wire Transfer page, update any of the fields.

- 8. Do one of the following:
 - ◆ Click **Save Wire** to save the wire information. The wire must be approved at a later date.
 - ◆ Click **Save and Approve Wire** to schedule it for processing.

Update Single Wire Transfer - Domestic

Ref #: 443596
Created by: Johnny Internet - 10/02/2012 10:30 am CDT

SENDER

Name: Good Fortune Inc
Tax ID #: 123456789
Switch to Non US Address
Address: 123 South St
P.O. Box 100
City: Anywhere
State: Texas
ZIP/Postal Code: 11111
Phone Number: 555-55-5555

Account to Debit: Checking *0184
Amount: \$ 350.00
Submit date: 10/19/2012

BENEFICIARY **INTERMEDIARY INSTITUTION (optional)**
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: ACME Boxes
Beneficiary's Address 1: 111 Jones St
(must be physical address)
Beneficiary's Address 2:
Beneficiary's City: Anywhere
Beneficiary's State: Colorado
ZIP/Postal Code: 22222
Beneficiary's Account Number: 8888888888
Purpose:
(140 characters maximum)
Special Instructions for the Beneficiary:
(140 characters maximum)

Code Type: Select one
[Look up Transit/Routing #](#)
Institution Name:
Institution Address:
Institution City:
Institution State: Select one

BENEFICIARY INSTITUTION

Routing Number: 075912835 [Look up Transit/Routing #](#)
Institution Name: Fisher State Trust
Institution Address: 555 West St
Institution City: Anywhere
Institution State: Indiana
ZIP/Postal Code: 33333
Special Instructions for the Receiving Institution:
(195 characters maximum)

Save Wire Save and Approve Wire Delete Cancel Reset Form

The Single Wire Transfer Confirmation page appears.

9. Click **Yes** to update your wire transfer.

Do you wish to update this Wire Transfer?

Wire Information

Ref #: 443596
Created by: Johnny Internet - 10/02/2012 10:30 am CDT

SENDER

Name: Good Fortune Inc
Tax ID #: 123456789
Address: 123 South St
P.O. Box 100
City: Anywhere
State: Texas
ZIP/Postal Code: 11111
Phone Number: 555-55-5555

Account to Debit: Checking:*0184
Amount: \$ 5350.00
Submit date: 10/19/2012

BENEFICIARY INFORMATION **INTERMEDIARY INSTITUTION (optional)**
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: ACME Boxes
Beneficiary's Address 1: 111 Jones St
Beneficiary's Address 2:
Beneficiary's City: Anywhere
Beneficiary's State: Colorado
ZIP/Postal Code: 22222
Beneficiary's Account Number: 888888888888
Purpose:
Special Instructions for the Beneficiary:

Code Type:
Institution Name:
Institution Address:
Institution City:
Institution State:

BENEFICIARY INSTITUTION

Routing Number: 075912835
Institution Name: Fisher State Trust
Institution Address: 555 West St
Institution City: Anywhere
Institution State: Indiana
ZIP/Postal Code: 33333
Special Instructions for the Receiving Institution:

The Update Wire Transfer page appears stating that the single wire transfer request has been successfully created.

10. Click **Return to Pending Wires** to return to the Pending Wire Transfers page.

The following Wire Transfer was successfully updated.

Ref #	Amount	Submit Date	From	Beneficiary	Institution	I want to...
319775	\$350.00	08/17/2012	Good Fortune Inc	ACME Boxes 8888888888	R/075912835 Fisher State Trust	Actions ▾

Back

You have successfully updated your wire transfer.

Deleting a Pending Wire Transfer

All wire transfer requests appear in the Pending Wire Transfers table. Before a wire transfer request can be sent, it must be scheduled and approved.

Wire transfer requests are sent to your financial institution on the Submit Date unless that date falls on a non-business day. In that case the wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution if you have questions regarding the processing time for a specific wire transfer.

Until they are submitted, wire transfer requests can be approved, unapproved, edited or deleted by using the links provided in the Pending Wire Transfers table.

To delete a pending wire transfer:

1. In the Wire Transfers section of the Cash Management Menu page, click **Pending Wires**.

The Pending Wire Transfers page appears.

2. Select the check box next to each transfer that you want to delete, and then click **Delete**.

Pending Wire Transfers										Actions
Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status	
<input type="checkbox"/> 319775	DDA:*6543	ABC Supplies 123654789	R/T#:304171839 Gold Bank	No	Single	08/10/2012	\$100.00	Good Fortune Inc 08/09/2012 10:52 am CDT	Scheduled	
<input checked="" type="checkbox"/> 319775	DDA:*6543	ACME Boxes 8888888888	R/T#:075912835 Fisher State Trust	No	Single	08/17/2012	\$350.00	Good Fortune Inc 08/10/2012 09:39 am CDT	Scheduled	
<input type="checkbox"/> 319776	DDA:*6543	The Pencil Store 9999999999	R/T#:075912835 The Second Bank	No	Single	08/17/2012	\$510.00	Good Fortune Inc 08/10/2012 10:08 am CDT	Scheduled	
<input type="checkbox"/> 319777	DDA:*6543	ABC Box Co. 125678	R/T#:304171839 Big Bank	No	Occasional	08/16/2012	\$1,500.00	Good Fortune Inc 08/10/2012 01:33 pm CDT	Approved Good Fortune Inc 08/10/2012 01:34 pm CDT	

Approve Unapprove **Delete**

- Review your transfer, and then click **Continue** to delete it.

You have requested to delete the following wire.

Ref #	Amount	Submit Date	From	Beneficiary	Institution
319775	\$350.00	08/17/2012	Good Fortune Inc	ACME Boxes 8888888888	R/T075912835 Fisher State Trust

Continue Cancel

- Click **Return to Pending Wires**.

The following Wire Transfer was successfully deleted.

Ref #	Amount	Submit Date	From	Beneficiary	Institution
319775	\$350.00	08/17/2012	Good Fortune Inc	ACME Boxes 8888888888	R/T075912835 Fisher State Trust

Return to Pending Wires

You have successfully deleted your wire transfer.

Creating Multiple Transfers

If your financial institution subscribes to the Multiple Transfers feature, you can move funds from as many as four accounts to other accounts, and schedule the transfers to occur once or on a recurring basis. When you schedule transfers to take place on the same day, you will see the transfers on the Transfer History table. If you schedule transfers to take place on the next day or beyond, you will see the transfers on the Pending Transfers table.

Note

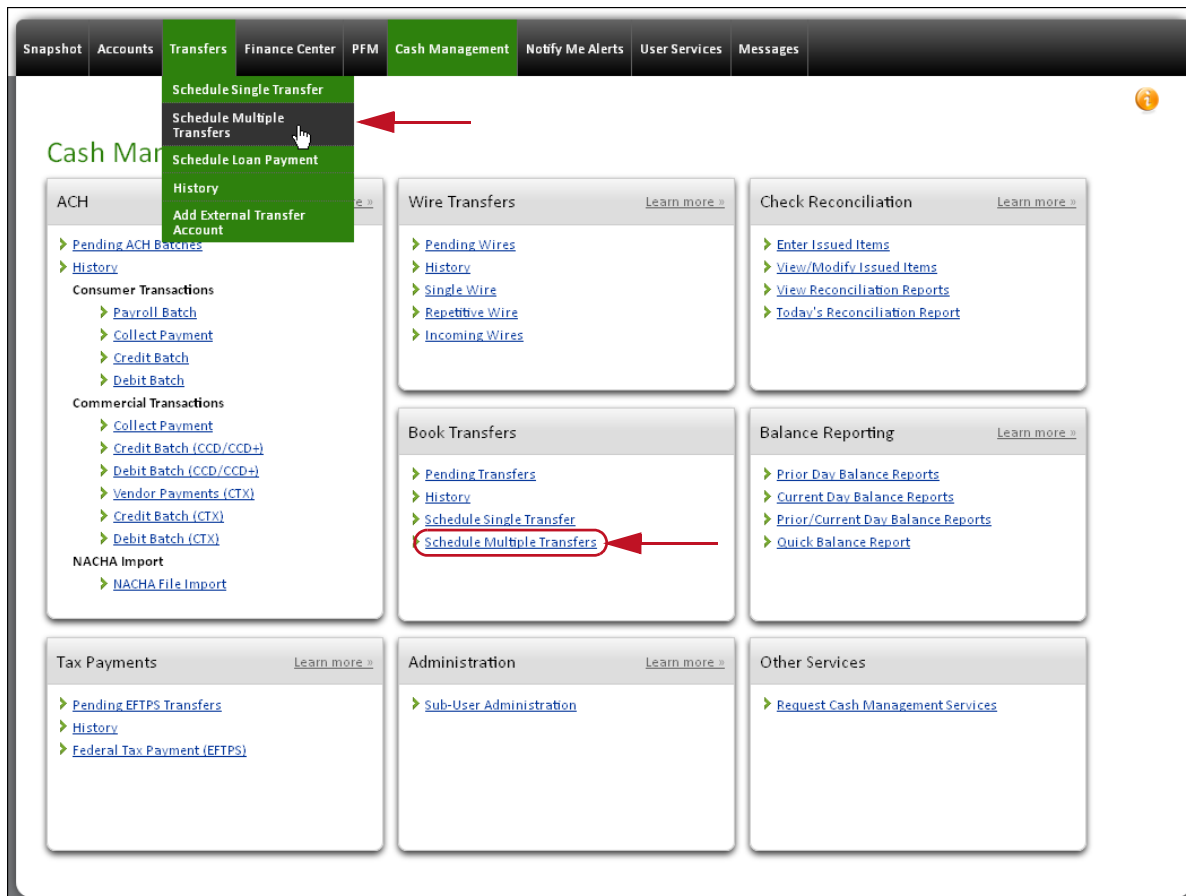
Principal Only or Interest Only loan payments cannot be scheduled on the Multiple Transfers page.

The cut-off time located in the upper right section of the Multiple Transfers page is the daily cut-off time for creating and approving transfers. Transfers scheduled and approved prior to this time will be processed that day. Any transfers scheduled and approved after this time will be processed on the following business day.

There are four Transfer panes on the Multiple Transfers page. All contain the same standard transfer input/selection fields and system data. Transfer panes 2, 3, and 4 become active if you click anywhere within the desired pane.

To schedule new account-to-account transfers:

- Do one of the following to open the Multiple Transfers page.
 - Click the **Transfers** tab, and select **Schedule Multiple Transfers** from the Transfers sub-menu.
 - Click **Schedule Multiple Transfers** in the Book Transfers section on the Cash Management menu.



The Multiple Transfers page appears. Use the Schedule Multiple Transfers form to schedule your transfers.

- In the **From** list, select the account from which to transfer funds.

Transfers from cross-border accounts are not supported, so those accounts do not appear in the list.
- In the **To** list, select the account to receive the funds.
- In the **Transfer Description** box, enter a brief description for the transfer.

The description serves as a reminder to yourself about the transaction. It is not sent to your financial institution and does not appear on the account statement. The box has a maximum length of 127 characters.

5. In the **Amount** box, enter the dollar amount of your transfer. For example, you can use any of the following formats: 100, 100.00, \$100.
6. In the **Frequency** list, select the frequency of the transfer. The frequency of a transfer tells the system if the transfer should be rescheduled and if the transfer involves a fixed or variable dollar amount. The possible options are as follows.
 - ◆ **Fixed Recurring** - Transfers are automatically rescheduled for the same dollar amount each time.
 - ◆ **Variable Recurring** - Transfers are automatically rescheduled, but you must enter a new dollar amount each time.
 - ◆ **Occasional** - Transfers are not automatically rescheduled, but the transfer remains on the Pending Transfers table.
 - ◆ **One Time** - Transfers are not automatically rescheduled and appear only on the Transfers History table.
7. In the **Period** list, select the period of the transfer to further define the frequency for recurring transfers. The period tells the system when to reschedule the transfer. The possible options are as follows.
 - ◆ **Once** - Use this period if you checked the **One Time** box or if you selected **Occasional** as the Frequency.
 - ◆ **Weekly** - Every week on (or near) the same day of the week you scheduled the first payment.
 - ◆ **Every Two Weeks** - Every other week on (or near) the same day of the week you scheduled the first payment.
 - ◆ **Monthly** - Every month on (or near) the same day of the week you scheduled the first payment.
 - ◆ **Every Two Months** - Every other month on (or near) the same day of the week you scheduled the first payment.
 - ◆ **Quarterly** - Every three months on (or near) the same day of the week you scheduled the first payment.
 - ◆ **Twice a Year** - Every six months on (or near) the same day of the week you scheduled the first payment.
 - ◆ **Yearly** - Every 12 months on (or near) the same day of the week you scheduled the first payment.
8. In the **Scheduled Transfer Date** box, enter the date when the transfer will take effect (mm/dd/yyyy). Today's date is the default date.
You can also use the calendar link to select the date.
9. Repeat the above steps for transfers 2 – 4, if necessary.

10. Click **Transfer**.

Multiple Transfers

The screenshot displays the 'Schedule Multiple Transfers' interface, which is divided into four panes for individual transfers (Transfer 1, Transfer 2, Transfer 3, and Transfer 4). Each pane contains the following fields:

- From:** Free Checking 1 (Balance: \$43.19)
- To:** Free Checking 1 (Balance: \$43.19)
- Transfer Description:** (Text input field)
- Amount:** (Text input field)
- Frequency:** One-Time (Dropdown menu)
- Period:** Once (Dropdown menu)
- Scheduled Transfer Date:** 01/22/2013 (Calendar icon and format: MM/DD/YYYY)
- Reset** button

At the bottom of the interface, there are two buttons: **Transfer** (highlighted with a red circle and a red arrow pointing to it) and **Reset All**.

A confirmation page will appear.

11. Click **Transfer**, **Edit**, or **Cancel**.

- ◆ **Transfer Processing.** Your transfers will be processed in numeric order. As the transfers process, do not navigate from the page. Transfer panes waiting to be processed will be indicated as "Pending". Once all transfer panes have processed the pane will be refreshed with information pertaining to the status of the transfer.
- ◆ **Transfer Failure.** If one of your immediate transfers fails, you can cancel, edit it and try again or reschedule it. If you reschedule it, the system will process it as a scheduled transfer on the next processing day.

Creating a Domestic Wire Transfer Template

A repetitive wire transfer template is used to create recurring or occasional wire transfer requests. A wire transfer template is created and then stored on the Wire Transfer Template table for future use.

When you create a new template, you can designate whether or not you want the user of the template to be able to edit some of the information fields. On the Repetitive Wire Transfer - New Template page, use the **Editable?** check boxes next to the fields to set whether the user can edit that item of information when they create a new repetitive wire transfer request using the template. Fields that can be designated editable or not editable are as follows.

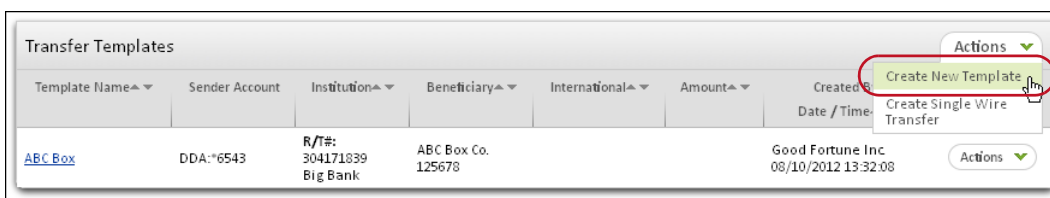
- Sender's Name
- Sender's Tax ID
- Sender's Address
- Sender's City
- Sender's State
- Sender's ZIP/Postal Code
- Sender's Phone Number
- Account to Debit From
- Amount

To create a repetitive wire transfer template:

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Template page appears.

2. In the **Actions** menu, select **Create New Template**.



The Repetitive Wire Transfer - New Template - Domestic page appears.

3. In the **Template Name** box, enter a descriptive name for the template. This is a required field.

4. By default, your business's name, address and account information are already populated, and are marked as editable. If you do not want to allow someone else to update any of these fields at a later date, clear the **Editable?** check box next to the field(s). Verify that your address and telephone number information is correct. Make changes if necessary.
 - ◆ **Name.** Your business's name. This is a required field.
 - ◆ **Tax ID #.** Your business's tax identification number. This is a required field.
 - ◆ **Address.** Your business's address. Use the second line for P.O. Box, Floor or Suite number information.
 - ◆ **City.** Your business's city.
 - ◆ **State.** Your business's state.
 - ◆ **ZIP/Postal Code.** Your business's ZIP code. This is a required field.
 - ◆ **Phone Number.** Your business's phone number.
 - ◆ **Account to Debit From.** Select the account to debit the wire transfer funds from.
 - ◆ **Amount.** Enter a default amount. This is a required field.

Repetitive Wire Transfer - New Template - Domestic Actions ▾

Template Name: *

SENDER

Name: <input type="text" value="John Doe"/> *	<input checked="" type="checkbox"/> Editable?		
Tax ID #: <input type="text" value="111222333"/> *	<input checked="" type="checkbox"/> Editable?		
<input type="button" value="Switch to Non US Address"/>			
Address: <input type="text" value="100 Main Street"/>	<input checked="" type="checkbox"/> Editable?	Account to Debit: <input type="text" value="Checking *0184"/>	<input checked="" type="checkbox"/> Editable?
<input type="text" value="P.O. Box 100"/>		Amount: \$ <input type="text" value="10,000.00"/> *	<input checked="" type="checkbox"/> Editable?
City: <input type="text" value="Anywhere"/>	<input checked="" type="checkbox"/> Editable?		
State: <input type="text" value="Texas"/>	<input checked="" type="checkbox"/> Editable?		
ZIP/Postal Code: <input type="text" value="11111"/> *	<input checked="" type="checkbox"/> Editable?		
Phone Number: <input type="text" value="555-55-5555"/>	<input checked="" type="checkbox"/> Editable?		

5. Enter the Beneficiary's name and address:
 - ◆ **Beneficiary's Full Name.** Enter the full name of the wire transfer recipient. This is a required field.
 - ◆ **Beneficiary's Address 1.** Enter the first line of the recipient's address. This is a required field.

- ◆ **Beneficiary's Address 2.** Enter the second line of the recipient's address. This is an optional field.
 - ◆ **Beneficiary's City.** Enter the recipient's city. This is a required field.
 - ◆ **Beneficiary's State.** Select the recipient's state in the list. This is a required field.
 - ◆ **ZIP/Postal Code.** Enter the recipient's ZIP or Postal Code. This is a required field. This is a required field.
 - ◆ **Beneficiary's Account Number.** Enter the account number for the receiving account. This is a required field.
 - ◆ **Purpose.** Enter the reason for the wire transfer. The financial institution must choose to display this field. When displayed, it is an optional field.
 - ◆ **Special Instructions for the Beneficiary.** Enter any brief information you would like to add for the beneficiary. This information is optional.
6. Some institutions may require an intermediary institution to process your wire transfer. If your institution requires an intermediary institution, enter the following information:

Note

If data is entered in a single field in this section, all fields in this section become required.

- ◆ **Code Type.** Select the type of routing information that is being used (transit routing number or account number) in the list.
- ◆ **Routing Code** (to the right of **Code Type**, but not labeled on screen). Enter the routing number (transit routing number or account number).
- ◆ **Institution Name.** Enter the intermediary institution's name.
- ◆ **Institution Address.** Enter the intermediary institution's address.
- ◆ **Institution City.** Enter the intermediary institution's city.

- ◆ **Institution State.** Select the intermediary institution's state in the list.

BENEFICIARY		INTERMEDIARY INSTITUTION (optional)	
If data is entered in a single field in this section all fields in this section become required.			
Beneficiary's Full Name:	<input type="text" value="Mary White"/>	Code Type:	<input type="text" value="Select one"/>
Beneficiary's Address 1:	<input type="text" value="152 North St"/>	Look up Transit/Routing #	
	(must be physical address)	Institution Name:	<input type="text"/>
Beneficiary's Address 2:	<input type="text"/>	Institution Address:	<input type="text"/>
Beneficiary's City:	<input type="text" value="Anywhere"/>	Institution City:	<input type="text"/>
Beneficiary's State:	<input type="text" value="Alabama"/>	Institution State:	<input type="text" value="Select one"/>
ZIP/Postal Code:	<input type="text" value="22222"/>		
Beneficiary's Account Number:	<input type="text" value="654321"/>		
Purpose:	<input type="text"/>		
(140 characters maximum)			
Special Instructions for the Beneficiary:	<input type="text"/>		
(140 characters maximum)			

7. Enter the Beneficiary's institution information.
 - ◆ **Transit Routing Number.** Enter the routing and transit number of the beneficiary's receiving institution. You can obtain this number by clicking on the **Look up Institution Transit/Routing #** link. This is a required field.
 - ◆ **Institution Name.** Enter the name of the beneficiary's financial institution. This is a required field.
 - ◆ **Institution Address.** Enter the beneficiary's financial institution's address. This is a required field.
 - ◆ **Institution City.** Enter the beneficiary's financial institution city. This is a required field.
 - ◆ **Institution State.** Select the beneficiary's financial institution state in the list. This is a required field.
 - ◆ **ZIP/Postal Code.** Enter the beneficiary's financial institution ZIP or Postal Code.
8. In the **Special Instructions for the Beneficiary Institution** box, enter any brief information you would like to add. You can use up to 140 characters. This information is optional.

9. Click **Save Template**.

The screenshot shows a web form titled "BENEFICIARY INSTITUTION". It contains several input fields: "Routing Number" (075912835), "Institution Name" (Large Bank), "Institution Address" (125 State St), "Institution City" (Anywhere), "Institution State" (Wisconsin), and "ZIP/Postal Code" (55555). There is a "Special Instructions for the Receiving Institution" field with a note "(195 characters maximum)". At the bottom, there are three buttons: "Save Template", "Cancel", and "Reset Form". A red arrow points to the "Save Template" button, which is also circled in red.

The Repetitive Wire Transfer confirmation page appears.

10. Review template information to ensure it is correct, and click **Yes** to confirm the information.

You have requested to create this Domestic Repetitive Wire template.

Is this correct?

Yes No

Wire Information

Template Name: Monthly Payroll Transfer

SENDER

Name: John Doe
 Tax ID #: 111222333
 Address: 100 Main Street
 P.O. Box 100
 City: Anywhere
 State: Texas
 ZIP/Postal Code: 11111
 Phone Number: 555-55-5555

Account to Debit: Checking*0184
 Amount: \$ 10000.00

BENEFICIARY

BENEFICIARY'S FULL NAME: Mary White
BENEFICIARY'S ADDRESS 1: 152 North St
BENEFICIARY'S ADDRESS 2:
BENEFICIARY'S CITY: Anywhere
BENEFICIARY'S STATE: Alabama
ZIP/POSTAL CODE: 22222
BENEFICIARY'S ACCOUNT NUMBER: 654321
 Purpose:
 Special Instructions for the Beneficiary:

INTERMEDIARY INSTITUTION (optional)
 If data is entered in a single field in this section all fields in this section become required.

BENEFICIARY INSTITUTION

ROUTING NUMBER: 075912835
INSTITUTION NAME: Large Bank
INSTITUTION ADDRESS: 125 State St
INSTITUTION CITY: Anywhere
INSTITUTION STATE: Wisconsin
ZIP/POSTAL CODE: 55555
 Special Instructions for the Receiving Institution:

The Wire Transfer Template Created page appears stating that the new repetitive wire transfer template has been created.

11. Click **Return to Repetitive Wires** to return to the Repetitive Wire Transfer Templates page.

Wire Transfer template created.

Wire Information	
Template Name: Monthly Payroll Transfer	
SENDER	
Name: John Doe	
Tax ID #: 111222333	
Address: 100 Main Street	
P.O. Box 100	
City: Anywhere	
State: Texas	
ZIP/Postal Code: 11111	
Phone Number: 555-55-5555	
Account to Debit: Checking*0184	
Amount: \$ 10000.00	
BENEFICIARY	INTERMEDIARY INSTITUTION (optional)
If data is entered in a single field in this section all fields in this section become required.	
Beneficiary's Full Name: Mary White	Code Type:
Beneficiary's Address 1: 152 North St	Institution Name:
Beneficiary's Address 2:	Institution Address:
Beneficiary's City: Anywhere	Institution City:
Beneficiary's State: Alabama	Institution State:
ZIP/Postal Code: 22222	
Beneficiary's Account Number: 654321	
Purpose:	
Special Instructions for the Beneficiary:	
BENEFICIARY INSTITUTION	
Routing Number: 075912835	
Institution Name: Large Bank	
Institution Address: 125 State St	
Institution City: Anywhere	
Institution State: Wisconsin	
ZIP/Postal Code: 55555	
Special Instructions for the Receiving Institution:	
<input type="button" value="Return to Repetitive Wires"/>	

Creating an International Wire Transfer Template

A repetitive international wire transfer template is used to create recurring or occasional international wire transfer requests. An international wire transfer template is created and then stored on the Wire Transfer Template table for future use.

When you create a new template, you can designate whether or not you want the user of the template to be able to edit some of the information fields. On the Repetitive Wire Transfer - New Template - International page, use the **Editable?** check boxes next to the fields to set whether the user can edit that item of information when they create a new repetitive international wire transfer request using the template.

Fields that can be designated editable or not editable are:

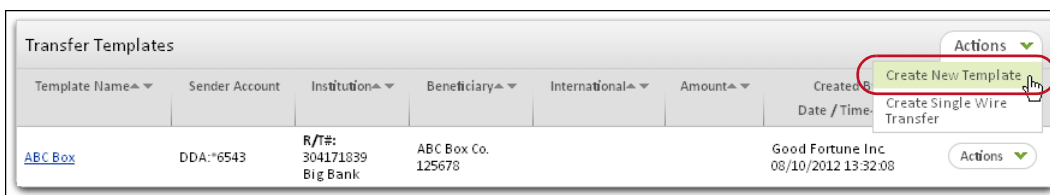
- Sender's Name
- Sender's Tax ID
- Sender's Address
- Sender's City
- Sender's State
- Sender's ZIP/Postal Code
- Sender's Phone Number
- Account to Debit From
- Amount

To create a repetitive international wire transfer template:

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Templates page appears.

2. In the **Actions** menu, select **Create New Template**.



The Repetitive Wire Transfer - New Template - Domestic page appears.

3. In the **Actions** menu, select **International Wire Transfer**.

The screenshot shows a web form titled "Repetitive Wire Transfer - New Template - Domestic". At the top right, there is an "Actions" dropdown menu. The "International Wire Transfer" option is highlighted in green and circled in red, with a mouse cursor pointing to it. Below the "Actions" menu is a "Template Name" input field. Underneath is a section labeled "SENDER" containing several fields: "Name" (The Linen Store), "Tax ID #", "Address", and "Account to Debit". Each of these fields has a checked "Editable?" checkbox next to it. There is also a "Switch to Non US Address" button.

The Repetitive Wire Transfer - New Template - International page appears.

4. In the **Template Name** box, enter a descriptive name for the template. This is a required field.
5. By default, your business's name, address and account information are populated. If you do not want to allow someone else to update any of these fields at a later date, clear the **Editable?** check box next to the field(s). Verify that your address and telephone number information is correct. Make changes if necessary.
 - ◆ **Name.** Your business's name. This is a required field.
 - ◆ **Tax ID #.** Your business's tax identification number. This is a required field.
 - ◆ **Address.** Your business's address. Use the second line for P.O. Box, Floor or Suite number information.
 - ◆ **City.** Your business's city.
 - ◆ **State.** Your business's state.
 - ◆ **ZIP/Postal Code.** Your business's ZIP code. This is a required field.
 - ◆ **Phone Number.** Your business's phone number.
 - ◆ **Account to Debit From.** Select the account to debit the wire transfer funds from or leave as is.
 - ◆ **Amount.** Enter a default amount. This is a required field.

Repetitive Wire Transfer - New Template - International
Actions ▼

Template Name:

SENDER

Name: <input type="text" value="The Linen Store"/>	<input checked="" type="checkbox"/> Editable?		
Tax ID #: <input type="text" value="123456789"/>	<input checked="" type="checkbox"/> Editable?		
<input type="button" value="Switch to Non US Address"/>			
Address: <input type="text" value="100 Main Street"/>	<input checked="" type="checkbox"/> Editable?	Account to Debit: <input type="text" value="Checking *0104"/>	<input checked="" type="checkbox"/> Editable?
<input type="text"/>		Amount: \$ <input type="text" value="2,000.00"/>	<input checked="" type="checkbox"/> Editable?
City: <input type="text" value="Anywhere"/>	<input checked="" type="checkbox"/> Editable?		
State: <input type="text" value="Texas"/>	<input checked="" type="checkbox"/> Editable?		
ZIP/Postal Code: <input type="text" value="11111"/>	<input checked="" type="checkbox"/> Editable?		
Phone Number: <input type="text" value="555-55-5555"/>	<input checked="" type="checkbox"/> Editable?		

6. Enter the Beneficiary's name and address:

- ◆ **Beneficiary's Full Name.** Enter the full name of the wire transfer recipient. This is a required field.
- ◆ **Beneficiary's Address 1.** Enter the first line of the recipient's address. This is a required field.
- ◆ **Beneficiary's Address 2.** Enter the second line of the recipient's address. This is an optional field.
- ◆ **Beneficiary's City.** Enter the recipient's city. This is a required field.
- ◆ **Beneficiary's Region/State.** Enter the recipient's region or state. This is an optional field.
- ◆ **Beneficiary's Country.** Select the recipient's country in the list.
- ◆ **ZIP/Postal Code.** Enter the recipient's ZIP or Postal Code. This is an optional field.
- ◆ **Beneficiary's Account Number.** Enter the account number for the recipient's account. This is a required field.
- ◆ **Purpose.** Enter the reason for the wire transfer. The financial institution must choose to display this field. When displayed, it is an optional field.
- ◆ **Special Instructions for the Beneficiary.** Enter any brief information you would like to add for the beneficiary. This information is optional.

7. Some institutions may require an intermediary institution to process your wire transfer. If your institution requires an intermediary institution, enter the following information:
- ◆ **Code Type.** Select the type of intermediary routing information that is being used (Transit Routing # or BIC/SWIFT Code) in the list.
 - ◆ **Routing Code** (next to **Code Type**, but not labeled on screen). Enter the intermediary routing number (Transit Routing # or BIC/SWIFT Code). You can obtain a BIC/SWIFT code using the institution's **Look up BIC/SWIFT Code** link under the Beneficiary Institution section.
 - ◆ **Local Clearing Code.** Enter the intermediary financial institution's local clearing code. The bank code is the local clearing code in some countries.
 - ◆ **Institution Name.** Enter the intermediary institution's name.
 - ◆ **Institution Address.** Enter the intermediary institution's address.
 - ◆ **Institution City.** Enter the intermediary institution's city.
 - ◆ **Institution Region/State.** Enter the intermediary institution's region or state.
 - ◆ **Institution Country.** Select the intermediary institution's country in the list.

BENEFICIARY		INTERMEDIARY INSTITUTION (optional)	
If data is entered in a single field in this section all fields in this section become required.			
Beneficiary's Full Name:	<input type="text" value="ACME Linen Supplies"/>	Code Type:	<input type="text" value="Select one"/>
Beneficiary's Address 1:	<input type="text" value="150 Woods Way"/>	Look up BIC/SWIFT Code	<input type="text"/>
	(must be physical address)	Look up Transit/Routing #	
Beneficiary's Address 2:	<input type="text"/>	Local Clearing Code:	<input type="text"/>
Beneficiary's City:	<input type="text" value="Anywhere"/>	Institution Name:	<input type="text"/>
Beneficiary's Region/State:	<input type="text"/>	Institution Address:	<input type="text"/>
Beneficiary's Country:	<input type="text" value="IRELAND"/>	Institution City:	<input type="text"/>
ZIP/Postal Code:	<input type="text" value="111-2222"/>	Institution Region/State:	<input type="text"/>
Beneficiary's Account:	<input type="text" value="Account # 987654321"/>	Institution Country:	<input type="text" value="Select one"/>
Purpose:	<input type="text"/>		
(140 characters maximum)			
Special Instructions for the Beneficiary:	<input type="text"/>		
(140 characters maximum)			

8. Enter the Beneficiary's account information.
 - ◆ **Code Type.** Select the type of routing information that is being used (Account #, BIC/SWIFT Code, or Transit/Routing #) in the list.
 - ◆ **Routing Code** (next to **Code Type**, but not labeled on screen). Enter the beneficiary's financial institution routing number (Account #, BIC/SWIFT Code, or Transit Routing #). You can obtain a BIC/SWIFT code using the **Look up BIC/SWIFT Code** link under the Beneficiary Institution section.
 - ◆ **Local Clearing Code.** Enter the beneficiary's financial institution local clearing code. The financial institution code is the local clearing code in some countries.
 - A UK wire transfer requires a 6-digit sort code.
 - A Canada wire transfer requires a transit code up to 12 digits in length.
 - A Mexico wire transfer requires an 18-digit CLABE standardized bank code.
 - This field is optional for all other countries.
 - ◆ **Institution Name.** Enter the name of the beneficiary's financial institution. This is a required field.
 - ◆ **Institution Address.** Enter the beneficiary's financial institution address. This is a required field.
 - ◆ **Institution City.** Enter the beneficiary's financial institution city. This is a required field. This is a required field.
 - ◆ **Institution Region/State.** Enter the beneficiary's financial institution region or state. This is an optional field.
 - ◆ **Institution Country.** Select the beneficiary's financial institution's country in the list. This is a required field.
 - ◆ **ZIP/Postal Code.** Enter the beneficiary's financial institution's Postal Code. This is an optional field.
9. Enter the receiving institution's information. This section will only display if your financial institution chooses to display it.
 - ◆ **Routing Number.** Enter the appropriate Transit/Routing number for the receiving financial institution. You can also click the link to look up the code.
 - ◆ **Institution Name.** Enter the name of the receiving financial institution.

- ◆ **Special Instructions for the Receiving Institution.** Enter any brief information you would like to add for the receiving financial institution. You can use up to 195 characters. This information is optional.

10. Click **Save Template**.

The screenshot displays a web form for wire transfers, divided into two main sections: BENEFICIARY INSTITUTION and RECEIVING INSTITUTION.

BENEFICIARY INSTITUTION

- Code Type: Account # (dropdown) * 654321987 * [Look up BIC/SWIFT Code](#)
[Look up Transit/Routing #](#)
- Local Clearing Code: 852147
- Institution Name: Old Bank *
- Institution Address: 200 Paved Road *
- Institution City: Anywhere *
- Institution Region/State: (empty)
- Institution Country: IRELAND (dropdown) *
- ZIP/Postal Code: 111-2222

RECEIVING INSTITUTION

- Routing Number: 075912835 * [Look up Transit/Routing #](#)
- Institution Name: Large Bank *
- Special Instructions for the Receiving Institution: (text area) (195 characters maximum)

At the bottom of the form, there are three buttons: **Save Template** (highlighted with a red circle and a red arrow), **Cancel**, and **Reset Form**.

The Repetitive Wire Transfer confirmation page appears.

11. Review template information to ensure it is correct, and click **Yes** to confirm the information.

You have requested to create this International Repetitive Wire template.

Is this correct?

Yes No

Wire Information

Template Name: Monthly ACME Linen Supplies Payment

SENDER

Name: The Linen Store
 Tax ID #: 123456789
 Address: 100 Main Street
 City: Anywhere
 State: Texas
 ZIP/Postal Code: 11111
 Phone Number: 555-55-5555

Account to Debit: Checking: *0184
 Amount: \$ 2000.00

BENEFICIARY

BENEFICIARY'S FULL NAME: ACME Linen Supplies
BENEFICIARY'S ADDRESS 1: 150 Woods Way
BENEFICIARY'S ADDRESS 2:
BENEFICIARY'S CITY: Anywhere
BENEFICIARY'S REGION/STATE:
BENEFICIARY'S COUNTRY: IRELAND
ZIP/POSTAL CODE: 111-2222
BENEFICIARY'S ACCOUNT: Account # 987654321
PURPOSE:
SPECIAL INSTRUCTIONS FOR THE BENEFICIARY:

INTERMEDIARY INSTITUTION (optional)
 If data is entered in a single field in this section all fields in this section become required.

BENEFICIARY INSTITUTION

Code Type: Account # 654321987
Local Clearing Code: 852147
Institution Name: Old Bank
Institution Address: 200 Paved Road
Institution City: Anywhere
Institution Region/State:
Institution Country: IRELAND
ZIP/Postal Code: 111-2222

RECEIVING INSTITUTION

Routing Number: 075912835
Institution Name: Large Bank
SPECIAL INSTRUCTIONS FOR THE RECEIVING INSTITUTION:

The Wire Transfer Template Created page appears stating that the new repetitive wire transfer template has been created.

- Click **Return to Repetitive Wires** to return to the Repetitive Wire Transfer Templates page.

Wire Transfer template created.

Wire Information	
Template Name: Monthly ACME Linen Supplies Payment	
SENDER	
Name: The Linen Store	
Tax ID #: 123456789	
Address: 100 Main Street	Account to Debit: Checking: 0184
	Amount: \$ 2000.00
City: Anywhere	
State: Texas	
ZIP/Postal Code: 11111	
Phone Number: 555-55-5555	
BENEFICIARY	INTERMEDIARY INSTITUTION (optional)
If data is entered in a single field in this section all fields in this section become required.	
Beneficiary's Full Name: ACME Linen Supplies	Code Type:
Beneficiary's Address 1: 150 Woods Way	Local Clearing Code:
Beneficiary's Address 2:	Institution Name:
Beneficiary's City: Anywhere	Institution Address:
Beneficiary's Region/State:	Institution City:
Beneficiary's Country: IRELAND	Institution Region/State:
ZIP/Postal Code: 111-2222	Institution Country:
Beneficiary's Account: Account # 987654321	
Purpose:	
Special Instructions for the Beneficiary:	
BENEFICIARY INSTITUTION	
Code Type: Account # 654321987	
Local Clearing Code: 852147	
Institution Name: Old Bank	
Institution Address: 200 Paved Road	
Institution City: Anywhere	
Institution Region/State:	
Institution Country: IRELAND	
ZIP/Postal Code: 111-2222	
RECEIVING INSTITUTION	
Routing Number: 075912835	
Institution Name: Large Bank	
Special Instructions for the Receiving Institution:	
Return to Repetitive Wires	

Editing a Wire Transfer Template

Wire transfer templates can be edited to change information field values and to indicate fields that can be edited by the user at the time they create a new recurring or occasional repetitive wire transfer request.

To edit a Wire Transfer Template:

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Templates page appears.

2. Locate the template you want to edit in the Transfer Templates table, and select **View/Edit Template** from its **Actions** menu in the **I want to** column.

Transfer Templates							Actions
Template Name	Sender Account	Institution	Beneficiary	International	Amount	Created By Date / Time	I want to...
ABC Box	DDA:*6543	R/T#: 304171839 Big Bank	ABC Box Co. 125678			Good Fortune Inc 08/10/2012 13:32:58	Actions View/Edit Template Delete Template
Linens Inc	DDA:*6543	R/T#: 075912835 Large Bank	John Doe 987654321		\$1,200.00	Good Fortune Inc 08/10/2012 13:59:13	

The Repetitive Wire Transfer - Editing Template page appears.

3. Change any fields as required. You can specify whether any Sender field can be edited by another user using the **Editable?** check boxes.
4. Click **Save Template**.

BENEFICIARY INSTITUTION

Code Type: * * [Look up BIC/SWIFT Code](#)
[Look up Transit/Routing #](#)

Local Clearing Code:

Institution Name: *

Institution Address: *

Institution City: *

Institution Region/State:

Institution Country: *

ZIP/Postal Code:

RECEIVING INSTITUTION

Routing Number: * [Look up Transit/Routing #](#)

Institution Name: *

Special Instructions for the Beneficiary Institution:
 (195 characters maximum)

The Repetitive Wire Transfer confirmation page appears.

- Review template information to ensure it is correct, and then click **Yes** to confirm the information.

You have requested to create this International Repetitive Wire template.

Is this correct?

Yes No

Wire Information

Template Name: Monthly ACME Linen Supplies Payment

SENDER

Name: The Linen Store
 Tax ID #: 123456789
 Address: 100 Main Street
 City: Anywhere
 State: Texas
 ZIP/Postal Code: 11111
 Phone Number: 555-55-5555

Account to Debit: Checking:0184
 Amount: \$ 2000.00

BENEFICIARY

Beneficiary's Full Name: ACME Linen Supplies
 Beneficiary's Address 1: 150 Woods Way
 Beneficiary's Address 2:
 Beneficiary's City: Anywhere
 Beneficiary's Region/State:
 Beneficiary's Country: IRELAND
 ZIP/Postal Code: 111-2222
 Beneficiary's Account: Account # 987654321
 Purpose:
 Special Instructions for the Beneficiary:

INTERMEDIARY INSTITUTION (optional)
 If data is entered in a single field in this section all fields in this section become required.

Code Type:
 Local Clearing Code:
 Institution Name:
 Institution Address:
 Institution City:
 Institution Region/State:
 Institution Country:

BENEFICIARY INSTITUTION

Code Type: Account # 654321987
 Local Clearing Code: 852147
 Institution Name: Old Bank
 Institution Address: 200 Paved Road
 Institution City: Anywhere
 Institution Region/State:
 Institution Country: IRELAND
 ZIP/Postal Code: 111-2222

RECEIVING INSTITUTION

Routing Number: 075912835
 Institution Name: Large Bank
 Special Instructions for the Receiving Institution:

The Wire Transfer Template Updated page appears.

6. Click **Return to Repetitive Wires** to return to the Repetitive Wire Transfer Templates page.

Wire Transfer template created.

Wire Information	
Template Name: Monthly ACME Linen Supplies Payment	
SENDER	
Name: The Linen Store	
Tax ID #: 123456789	
Address: 100 Main Street	
Account to Debit: Checking:*0184	
Amount: \$ 2000.00	
City: Anywhere	
State: Texas	
ZIP/Postal Code: 11111	
Phone Number: 555-55-5555	
BENEFICIARY	INTERMEDIARY INSTITUTION (optional)
If data is entered in a single field in this section all fields in this section become required.	
Beneficiary's Full Name: ACME Linen Supplies	Code Type:
Beneficiary's Address 1: 150 Woods Way	Local Clearing Code:
Beneficiary's Address 2:	Institution Name:
Beneficiary's City: Anywhere	Institution Address:
Beneficiary's Region/State:	Institution City:
Beneficiary's Country: IRELAND	Institution Region/State:
ZIP/Postal Code: 111-2222	Institution Country:
Beneficiary's Account: Account # 987654321	
Purpose:	
Special Instructions for the Beneficiary:	
BENEFICIARY INSTITUTION	
Code Type: Account # 654321987	
Local Clearing Code: 852147	
Institution Name: Old Bank	
Institution Address: 200 Paved Road	
Institution City: Anywhere	
Institution Region/State:	
Institution Country: IRELAND	
ZIP/Postal Code: 111-2222	
RECEIVING INSTITUTION	
Routing Number: 075912835	
Institution Name: Large Bank	
Special Instructions for the Receiving Institution:	
Return to Repetitive Wires	

You have successfully edited your wire transfer template.

Deleting a Wire Transfer Template

Repetitive Wire Transfer Templates remain on the system for as long as you like. You can remove a template at any time. Once you remove a template, you cannot retrieve it from the system.

To delete a template:

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Templates page appears.

2. Locate the template you want to remove in the Repetitive Wire Transfer Templates table and then choose **Delete Template** from its Actions menu in the **I want to** column.

Transfer Templates							Actions
Template Name	Sender Account	Institution	Beneficiary	International	Amount	Created By Date / Time	I want to...
ABC Co. Payment	Checking:*0184	R/T#: 304171839 First Last Bank	ABC Co. 987654321			Johnny Internet 10/09/2012 10:28:77	Actions View/Edit Template
Linens To Go Payment	Checking:*0184	R/T#: 304171839 Bank of Anywhere	Linens To Go 987654	Yes	\$2,000.00	Johnny Internet 10/09/2012 08:21:42	Delete Template
Monthly ACME Linen Supplies Payment	Checking:*0184	R/T#: 654321987 Old Bank	ACME Linen Supplies 987654321	Yes	\$2,000.00	Johnny Internet 10/05/2012 10:56:18	Actions

3. On the Confirmation page, click **Yes**.

You have requested to delete this International Repetitive Wire template.


Is this correct?


Yes No


Wire Information


Template Name: Linens To Go Payment


SENDER


Name: John Doe 


Tax ID #: 123456789 


Address: 100 Main Street 


Account to Debit: Checking:*0184 

Amount: \$ 2000.00 

City: Anywhere 

State: Texas 

ZIP/Postal Code: 11111 

Phone Number: 555-55-5555 

BENEFICIARY

INTERMEDIARY INSTITUTION (optional)
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: Linens To Go **Code Type:**

Beneficiary's Address 1: 150 Woods Way **Local Clearing Code:**

Beneficiary's Address 2: **Institution Name:**

Beneficiary's City: Anywhere **Institution Address:**

Beneficiary's Region/State: **Institution City:**

Beneficiary's Country: IRELAND **Institution Region/State:**

ZIP/Postal Code: 222222 **Institution Country:**

Beneficiary's Account: Account # 987654

Purpose:

Special Instructions for the Beneficiary:

BENEFICIARY INSTITUTION

Code Type: Transit/Routing # 304171839

Local Clearing Code: 654123

Institution Name: Bank of anywhere

Institution Address: 100 Paved Road

Institution City: Anywhere

Institution Region/State:

Institution Country: IRELAND

ZIP/Postal Code: 222-2222

RECEIVING INSTITUTION

Routing Number: 304171839

Institution Name: Bank of Anywhere Two

Special Instructions for the Beneficiary Institution:

4. Click **Return to Pending Wires**.

Wire Transfer template deleted.

Wire Information	
Template Name: Linens To Go Payment	
SENDER	
Name: John Doe	
Tax ID #: 123456789	
Address: 100 Main Street	
City: Anywhere	
State: Texas	
ZIP/Postal Code: 11111	
Phone Number: 555-55-5555	
Account to Debit: Checking:*0104	
Amount: \$ 2000.00	
BENEFICIARY	INTERMEDIARY INSTITUTION (optional) If data is entered in a single field in this section all fields in this section become required.
Beneficiary's Full Name: Linens To Go	Code Type:
Beneficiary's Address 1: 150 Woods Way	Local Clearing Code:
Beneficiary's Address 2:	Institution Name:
Beneficiary's City: Anywhere	Institution Address:
Beneficiary's Region/State:	Institution City:
Beneficiary's Country: IRELAND	Institution Region/State:
ZIP/Postal Code: 22222	Institution Country:
Beneficiary's Account: Account # 987654	
Purpose:	
Special Instructions for the Beneficiary:	
BENEFICIARY INSTITUTION	
Code Type: Transit/Routing #	304171839
Local Clearing Code: 654123	
Institution Name: Bank of Anywhere	
Institution Address: 100 Paved Road	
Institution City: Anywhere	
Institution Region/State:	
Institution Country: IRELAND	
ZIP/Postal Code: 111-2222	
RECEIVING INSTITUTION	
Routing Number: 304171839	
Institution Name: Bank of Anywhere Two	
Special Instructions for the Receiving Institution:	
<input type="button" value="Return to Repetitive Wires"/>	

You have successfully deleted the Repetitive Wire Transfer template.

Scheduling a Repetitive Wire Transfer

You create a repetitive wire transfer request by using a wire transfer template. A template contains fixed information that will be used each time you create a new repetitive wire transfer request. Repetitive wire transfer requests are of two types: recurring and occasional. Wire transfer requests are sent to your financial institution on the Submit Date unless that date falls on a non-business day. In that case the wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution directly if you have questions regarding the processing time for a specific wire transfer.

To schedule a repetitive wire transfer request:

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Templates page appears.

2. Locate the template you want to use on the Repetitive Wire Transfer Templates table, and then click the template's name.

Template Name	Sender Account	Institution	Beneficiary	International	Amount	Created By Date / Time	I want to...
Linens Inc	DDA:*6543	R/T#: 075912835 Large Bank	John Doe 987654321		\$1,200.00	Good Fortune Inc 08/10/2012 13:59:13	Actions

The Create Repetitive Wire Transfer page appears.

3. Verify the Template Name and Sender information. If any of the information in non-editable fields is incorrect, click the **View/Edit Template** option in the **Actions** menu and correct the information. Save the edited template and begin again.
4. In the **Account to Debit** list, select the account to debit for the wire transfer amount.
5. In the **Amount** box, edit the amount of the wire transfer if necessary.
6. In the **Submit Date** box, enter the date (mm/dd/yyyy) when the first wire transfer request of the repetitive schedule will be sent to your financial institution. You can use the icon to select the date from a calendar.

7. In the **Frequency** list, select the frequency of the wire transfer request. The frequency can be one of the following.

Frequency	Description
Recurring	Wire transfers are automatically rescheduled. Something other than 'Once' must be selected for Period .
Occasional	Wire transfers are not rescheduled, but the transfer request remains in the Pending Wire Transfers table.

8. In the **Period** list, select the period that tells the system how often to reschedule a recurring wire transfer request. The possible options are as follows.

Period	Description
Once	A single wire transfer. Use this period if you selected 'Occasional' for Frequency .
Daily	Every business day, including the day you scheduled the first wire transfer.
Weekly	Every week on (or near) the same day of the week you scheduled the first wire transfer.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first wire transfer.
Semi-Monthly	Every month on (or near) the same day you scheduled for the first wire transfer. The second wire transfer will be made 15 days after the first wire transfer date.
Monthly	Every month on (or near) the same day of the week you scheduled the first wire transfer.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first wire transfer.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first wire transfer.

Period	Description
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first wire transfer.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first wire transfer.

9. In the **Additional Information** box, enter any brief information you would like to add. You can use up to 140 characters. This information is optional.
10. Once you have completed entering wire information, do one of the following:
 - ◆ Click **Save Wire**.
 - ◆ Click **Save and Approve Wire**.

The Repetitive Wire Transfer Confirmation page appears.

11. Review wire information to ensure it is correct, and then click **Yes**.

Do you wish to create this Wire Transfer?

Yes No

Wire Information

Template Name: Linens To Go Payment [Edit Template](#)

SENDER

Name: John Doe
 Tax ID #: 123456789
 Address: 100 Main Street
 City: Anywhere
 State: Texas
 ZIP/Postal Code: 11111
 Phone Number: 555-55-5555
 Frequency: Occasional

Account to Debit: Checking:0184
 Amount: \$ 52,000.00
 Submit date: 10/26/2012

BENEFICIARY INTERMEDIARY INSTITUTION (optional)

If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: Linens To Go
 Beneficiary's Address 1: 150 Woods Way
 Beneficiary's Address 2:
 Beneficiary's City: Anywhere
 Beneficiary's Region/State:
 Beneficiary's Country: IRELAND
 ZIP/Postal Code: 22222
 Beneficiary's Account: Account # 987654
 Purpose:
 Special Instructions for the Beneficiary:

Code Type:
 Local Clearing Code:
 Institution Name:
 Institution Address:
 Institution City:
 Institution Region/State:
 Institution Country:

BENEFICIARY INSTITUTION

Code Type: Transit/Routing # 304171839
 Local Clearing Code: 654123
 Institution Name: Bank of Anywhere
 Institution Address: 100 Paved Road
 Institution City: Anywhere
 Institution Region/State:
 Institution Country: IRELAND
 ZIP/Postal Code: 111-2222

RECEIVING INSTITUTION

Routing Number: 304171839
 Institution Name: Bank of Anywhere Two
 Special Instructions for the Receiving Institution:

The Create Wire Transfer page appears, stating that the repetitive wire transfer request has been successfully created.

12. Click **Return to Pending Wires** to return to the Pending Wire Transfers page.

Create and Approve Wire Transfer

The following Wire Transfer was successfully created and approved.

Wire Transfer						
Ref #	Amount	Submit Date	From	Beneficiary	Institution	I want to...
319795	\$1,200.00	08/17/2012	Good Fortune Inc	John Doe 987654321	R/T075912835 Large Bank	Actions ▼

[Return to Pending Wires](#)

Updating a Repetitive Wire Transfer

After a repetitive wire transfer request is created, it is placed in the Pending Wire Transfers table. The transfer request can be updated before the Submit Date and before it has been approved. If a transfer request is in approved status, it must be unapproved before it can be updated. A request can be unapproved in the Status column of the Pending Wire Transfers table.

Not all fields on the repetitive wire transfer request form may be editable. If an information field is not editable but contains incorrect information, click the **View/Edit Template** option in the **Actions** menu to make necessary corrections.

To update a repetitive wire transfer request:

1. In the Wire Transfers section of the Cash Management Menu page, click **Pending Wires**.
The Pending Wire Transfers page appears
2. On the Pending Wire Transfers table, locate the wire transfer request you want to update.

3. If the wire transfer has been approved, you must unapprove it before you can edit it.
 - ◆ Select the check box next to the transaction and then click **Unapprove**.

Pending Wire Transfers										Actions
Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status	
<input type="checkbox"/> 319735	DDA:*6543	ABC Supplies 123654789	R/T#:304171839 Gold Bank	No	Single	08/10/2012	\$100.00	Good Fortune Inc 08/09/2012 10:52 am CDT	Scheduled	
<input type="checkbox"/> 319777	DDA:*6543	The Pencil Store 9999999999	R/T#:075912835 The Second Bank	No	Single	08/17/2012	\$510.00	Good Fortune Inc 08/10/2012 10:08 am CDT	Scheduled	
<input checked="" type="checkbox"/> 319777	DDA:*6543	ABC Box Co. 125678	R/T#:304171839 Big Bank	No	Occasional	08/16/2012	\$1,500.00	Good Fortune Inc 08/10/2012 01:33 pm CDT	Approved Good Fortune Inc 08/10/2012 01:34 pm CDT	
<input type="checkbox"/> 319795	DDA:*6543	Jenn Doe 987654321	R/T#:075912835 Large Bank	No	Recurring Monthly	08/17/2012	\$1,200.00	Good Fortune Inc 08/13/2012 11:38 am CDT	Approved Good Fortune Inc 08/13/2012 11:38 am CDT	

Approve Unapprove Delete

- ◆ On the Unapprove Wire confirmation page, click **Continue**.

You have requested to unapprove the following wire.

Wire Transfer						
Ref #	Amount	Submit Date	From	Beneficiary	Institution	
319777	\$1,500.00	08/16/2012	Good Fortune Inc	ABC Box Co. 125678	R/T:304171839 Big Bank	

Continue Cancel

The Confirmation page appears.

- ◆ Click **Return to Pending Wires**.

The following Wire Transfer was successfully unapproved.

Wire Transfer							
Ref #	Amount	Submit Date	From	Beneficiary	Institution	I want to...	
319777	\$1,500.00	08/16/2012	Good Fortune Inc	ABC Box Co. 125678	R/T:304171839 Big Bank		Actions

Return to Pending Wires

4. Click the transfer's link under **Ref #** to open your wire transfer.

Pending Wire Transfers										Actions
Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status	
319735	DDA:*6543	ABC Supplies 123654789	R/T#:304171839 Gold Bank	No	Single	08/10/2012	\$100.00	Good Fortune Inc 08/09/2012 10:52 am CDT	Scheduled	
319776	DDA:*6543	The Pencil Store 9999999999	R/T#:075912835 The Second Bank	No	Single	08/17/2012	\$510.00	Good Fortune Inc 08/10/2012 10:08 am CDT	Scheduled	
319777	DDA:*6543	ABC Box Co. 125678	R/T#:304171839 Big Bank	No	Occasional	08/16/2012	\$1,500.00	Good Fortune Inc 08/10/2012 01:33 pm CDT	Scheduled	
319795	DDA:*6543	John Doe 987654321	R/T#:075912835 Large Bank	No	Recurring Monthly	08/17/2012	\$1,200.00	Good Fortune Inc 08/13/2012 11:38 am CDT	Approved Good Fortune Inc 08/13/2012 11:38 am CDT	

Approve Unapprove Delete

5. On the Update Repetitive Wire Transfer page, update any of the fields.

6. Do one of the following:

- ◆ Click **Save Wire** to save the wire information. The wire must be approved at a later date.
- ◆ Click **Save and Approve Wire** to schedule it for processing.

(140 characters maximum)

BENEFICIARY INSTITUTION

Code Type: Transit/Routing # 304171839
 Local Clearing Code: 654123
 Institution Name: Bank of anywhere
 Institution Address: 100 Paved Road
 Institution City: Anywhere
 Institution Region/State:
 Institution Country: IRELAND
 ZIP/Postal Code: 222-2222

RECEIVING INSTITUTION

Routing Number: 304171839
 Institution Name: Bank of Anywhere Two

Special Instructions for the Receiving Institution:
 (195 characters maximum)

Save Wire Save and Approve Wire Delete Cancel Reset Form

The Repetitive Wire Transfer Confirmation page appears.

7. Click **Yes** to update your wire transfer.

Do you wish to update this Wire Transfer?

Yes
 No

Wire Information

Template Name: Linens To Go Payment
Ref #: 443601
Created by: Johnny Internet - 10/08/2012 09:05 am CDT

SENDER

Name: John Doe Tax ID #: 123456789 Address: 100 Main Street City: Anywhere State: Texas ZIP/Postal Code: 11111 Phone Number: 555-55-5555 Frequency: Occasional	Account to Debit: Checking*0184 Amount: \$ 2,000.00 Submit date: 10/26/2012
---	--

BENEFICIARY Beneficiary's Full Name: Linens To Go Beneficiary's Address 1: 150 Woods Way Beneficiary's Address 2: Beneficiary's City: Anywhere Beneficiary's Region/State: Beneficiary's Country: IRELAND ZIP/Postal Code: 22222 Beneficiary's Account: Account # 987654 Purpose: Special Instructions for the Beneficiary:	INTERMEDIARY INSTITUTION (optional) <small>If data is entered in a single field in this section all fields in this section become required.</small> Code Type: Local Clearing Code: Institution Name: Institution Address: Institution City: Institution Region/State: Institution Country:
--	---

BENEFICIARY INSTITUTION

Code Type: Transit/Routing # 304171839
Local Clearing Code: 654123
Institution Name: Bank of anywhere
Institution Address: 100 Paved Road
Institution City: Anywhere
Institution Region/State:
Institution Country: IRELAND
ZIP/Postal Code: 222-2222

RECEIVING INSTITUTION

Routing Number: 304171839
Institution Name: Bank of Anywhere Two
Special Instructions for the Receiving Institution:

The Update Wire Transfer page appears stating that the repetitive wire transfer request has been successfully updated.

- Click **Return to Pending Wires** to return to the Pending Wire Transfers page.

Wire Transfer						
Ref #	Amount	Submit Date	From	Beneficiary	Institution	I want to...
319777	\$1,500.00	08/16/2012	Good Fortune Inc	ABC Box Co. 125678	R/T:304171839 Big Bank	Actions ▼
<input type="button" value="Return to Pending Wires"/>						

You have successfully updated your repetitive wire transfer.

Viewing a Wire Transfer History

The Wire Transfer History page displays all wire transfers sent and confirmations of wire transfers that started or completed processing during the time period you select. Transfers that completed processing show IMAD and OMAD processing details; rejected transfers also include error information.

You can select up to twenty-four months of wire transfer transaction history. Once you have selected the history you want to view, you can click the **Ref #** link of a wire transfer to view the transfer details.

Wire transfer requests that are deleted after they have been approved will appear in the History table. Requests that are deleted before they have been approved will not appear in the History table.

To view wire transfer history:

- In the Wire Transfers section of the Cash Management Menu page, click **History**.
The Wire Transfer History page appears.
- In the first **Date Range** box, enter the beginning of the date range.
- In the second **Date Range** box, enter the end of the date range.
- In the **Sort By** list, select the field on which the history should be sorted:
 - ◆ Ref # (reference number)
 - ◆ Beneficiary
 - ◆ Institution R/T Number
 - ◆ Wire Type
 - ◆ Submit date

- ◆ Processing date
 - ◆ Amount
5. Click **View History**.



The Wire Transfer History Results page appears.

Wire Transfer History Results

Pending Wire Transfers						Actions
Ref #	Sender Account	Beneficiary	Institution	Wire Type	Submit Date	Amount
123456 Approved	Checking: 5200184	Joe's Tire Shop 9764320	Chase 123456789	Single	08/29/2012	\$200.00
987654 Approved	Checking: 5200184	AJ's Sports & Stuff 2452345	Frost Bank 123456789	Repetitive Variable	09/01/2012	\$0.00
159753 Approved	Checking: 5200184	Hammond's 7695247	National Bank 123456789	Repetitive Fixed	08/29/2012	\$1,000.00

Done

You have successfully opened your wire transfer history.

Viewing Incoming Wire Transfers

Incoming wire transfers are wire transfers that have been sent to you by a third party and posted to one of your accounts. To allow you to monitor this important funding source, financial institutions may offer the Incoming Wire Transfers service. If you have this service, the **Incoming Wires** link is available under the Wire Transfers heading of the Cash Management Menu, as shown in the illustrations throughout this manual.

The Incoming Wire Transfers feature provides a history of wire transfers that have been received and posted to your accounts. You can search and view this history, much the same as you can with your outgoing wire transfers. The history provides all available data about each wire transfer that has posted, including complete details on the sender, FIs involved, amount and processing information. This history data can be downloaded to your computer as a .tsv file that can be viewed in a spreadsheet program such as Microsoft® Excel®.

In addition, this service gives you in-session notification via a secure message of wire transfers that have been received during the day.

Searching for Incoming Wires

To search for incoming wire transfers:

1. In the Wire Transfers section of the Cash Management Menu page, click **Incoming Wires**.

The Incoming Wire Transfer History page appears.

2. In the **Account #** list, select a specific account to search for incoming wire transfers, or leave at 'All Accounts'.
3. In the **From** box, enter the beginning of the date range.
4. In the **To** box, enter the end of the date range.
5. Click **View History**.



The screenshot shows a window titled "Wire Transfer History". It contains three input fields: "From:" with the date "07/13/2012" and a calendar icon, "To:" with the date "08/13/2012" and a calendar icon, and "Sort By:" with a dropdown menu showing "Ref #". Below these fields are two buttons: "View History" and "Cancel". A red circle highlights the "View History" button, and a red arrow points to it from the right.

The Incoming Wire Transfer History Results page appears.

The Incoming Wire Transfer History page displays summary information on all wire transfers that were received and posted during the time period you selected. You can select up to twenty-four months of incoming wire transfer transaction history.

- To view the details of a particular transfer, click its link in the **Receipt Date+Time** column.

Incoming Wire Transfers Actions ▾

Receipt Date + Time	Account	ABA#	Short Name	Sender Ref#	Originator Name	IMAD	OMAD	Amount
08/29/2012	Checking: *0184	123456789	ANYBANK	123456789	NAME NOT ENTERED	201103191073AGC003066	201102210MGFNP3105360501201658FT01	\$1,234,567.00
08/30/2012	Checking: *0184	123456789	ANYBANK	123456789	NAME NOT ENTERED	201103191073AGC003066	201102210MGFNP3105360501201658FT01	\$1,234,567.00
08/31/2012	Checking: *0184	123456789	ANYBANK	123456789	NAME NOT ENTERED	201103191073AGC003066	201102210MGFNP3105360501201658FT01	\$1,234,567.00
09/01/2012	Checking: *0184	123456789	ANYBANK	123456789	NAME NOT ENTERED	201103191073AGC003066	201102210MGFNP3105360501201658FT01	\$1,234,567.00
09/02/2012	Checking: *0184	123456789	ANYBANK	123456789	NAME NOT ENTERED	201103191073AGC003066	201102210MGFNP3105360501201658FT01	\$1,234,567.00
09/02/2012	Checking: *0184	123456789	ANYBANK	123456789	NAME NOT ENTERED	201103191073AGC003066	201102210MGFNP3105360501201658FT01	\$1,234,567.00
09/03/2012	Checking: *0184	123456789	ANYBANK	123456789	NAME NOT ENTERED	201103191073AGC003066	201102210MGFNP3105360501201658FT01	\$1,234,567.00

Approve Unapprove Delete

The View Incoming Wire Transfer page appears.

- Click **Done** to return to the results page.

View Incoming Wire Transfer

Receipt Date + Time: 08/29/2012
 IMAD: 201103191073AGC003066
 OMAD: 201102210MGFNP3105360501201658FT01

Amount

Amount: \$1,234,567.00
 Instructed Amount: \$1,234,567.00
 Currency Code: USD
 Exchange Rate: 1

Sender FI	Intermediary FI
ABA#: 123456789 Short Name: ANYBANK Sender Ref#: 123456789	ABA#: 999999999 Name: Intermediary FI

Original Information	Originator FI
Originator Account#: 1234567890 Originator Name: ANYBANK BJONES Originator Address:	ABA#: 123412341 Name: Original Bank, NA

Other Information

Originator to Beneficiary Information: Purpose of Wire
 Beneficiary Information: THIS IS A DEMO WIRE ONLY. CONTAINS NO LIVE DATA.

ADDITIONAL INFORMATION (140 characters maximum)

undefined

Done

You have successfully viewed your incoming wire transfer history.

Downloading Incoming Wire Transfer History

In addition to viewing it online, you can download incoming wire transfer information for your accounts to your local computer. The incoming wire transfer information is in a report format, downloaded as a tab-separated text file. For each transfer, the download file contains all fields shown in the View Incoming Wire Transfer page illustrated above.

To download incoming wire transfer information:

1. Search for incoming wire transfer information as described in the preceding series of steps.
2. On the Incoming Wire Transfer History page, click **Download**.



Your browser's file download dialog appears.

3. Select the option to Save the file.
4. If your browser does not automatically save to a default folder, navigate to a folder on your computer where you want to save the file and click **Save**.

The file is downloaded to the location you specified. It is given a default filename "<date+time>_Incoming_Wires.tsv".

You have successfully downloaded and viewed an incoming wire transfer history file.

Viewed in a spreadsheet program, the first rows provide the Access ID of the user who generated the file, the search date range and account parameters, and the field names as column headings. Each following row contains the details of one wire transfer that was received. A total amount and the number of wires in the report are given.

In Microsoft Excel, the downloaded file would look similar to the following:

Receipt Date + Time	Amount	Instructed Amount	Currency Code	Exchange Rate	Sender FI ABA#	Sender FI Short Name	Sender Ref#	Originator Account
7190036	\$10.50				00000012	US BANK OHIO	1.0012E+11	52699
7181758	\$10.50				00000012	US BANK OHIO	1.0012E+11	52699
7180036	\$10.50				00000012	US BANK OHIO	1.0012E+11	52699
7180036	\$20.75				00000012	US BANK OHIO	1.0012E+11	52699
7180036	\$10.50				00000012	US BANK OHIO	1.0012E+11	52699
7180036	\$10.50				00000012	US BANK OHIO	1.0012E+11	52699
7150036	\$98.99				00000012	US BANK OHIO	1.0012E+11	52699
Total Amount:	\$172.24							
Total # Wires:	7							

Balance Reporting

What's in this Chapter

Balance Reporting is a service that allows you to create balance reports on individual accounts or any combination of accounts. Reports can be created for the current day, for a prior day or for the current and the prior day. This service also includes a Quick Balance report that provides the latest ledger and available balances.

Overview

This service helps you to effectively manage your daily cash flow, and enhance your ability to make investment and borrowing decisions. Balance Reporting displays a consolidated and individual account view of ledger, available, collected and float balances. It also displays transaction totals grouped by transaction type codes.

Balance Reporting includes the following features:

- View most recent ledger, available, collected, and float balance information for your accounts.
- View transaction totals grouped by transaction type codes.
- View consolidated or individual account summary.
- View balance and transaction information including specific transactions, such as checks, ACH, or Wire Transfer items.
- View consolidated summary, individual account summary, and detailed Balance Reports for a prior day as well as the current day.
- Select and save those accounts viewed on a regular basis and easily retrieve them for future use.
- Export data to a tab-separated file.
- Print a report in a printer friendly format.
- Save the report to a file (HTML format).
- Display an organized view of your accounts into meaningful groups for updating or reporting.

You work with balance reports using options in the **Balance Reporting** section of the Cash Management Menu page.

The screenshot displays the 'Cash Management' menu page for AnyInstitution. The 'Balance Reporting' section is highlighted with a red circle. The page structure is as follows:

- Navigation Menu:** Snapshot, Payments, Accounts, Transfers, Finance Center, PFM, **Cash Management**, Notify Me Alerts, User Services, Messages.
- Cash Management Section:**
 - ACH:** Pending ACH Batches, History, Consumer Transactions (Payroll Batch, Collect Payment, Credit Batch, Debit Batch), Commercial Transactions (Collect Payment, Credit Batch (CCD/CCD+), Debit Batch (CCD/CCD+), Vendor Payments (CTX), Credit Batch (CTX), Debit Batch (CTX)), NACHA Import (NACHA File Import).
 - Wire Transfers:** Pending Wires, History, Single Wire, Repetitive Wire, Incoming Wires.
 - Check Reconciliation:** Enter Issued Items, View/Modify Issued Items, View Reconciliation Reports, Today's Reconciliation Report.
 - Balance Reporting (highlighted):** Prior Day Balance Reports, Current Day Balance Reports, Prior/Current Day Balance Reports, Quick Balance Report.
 - Tax Payments:** Pending EFTPS Transfers, History, Federal Tax Payment (EFTPS).
 - Administration:** Sub-User Administration.
 - Other Services:** Request Cash Management Services.

Prior Day Balance Report

The Prior Day Balance Report displays all transactions and transaction totals grouped by transaction type codes for selected user accounts for a prior date. The default date is the previous business day.

The Prior Day Balance Report includes the following sections:

- Prior Day Account Summary Balance Report - Consolidated
- Prior Day Account Summary Balance Report
- Prior Day Account Detail Balance Report

Each balance section in the report begins with the following header information.

Information	Description
Routing #	Your financial institution's routing and transit number.
Report Created	The date the report was generated.
Date	The date appearing on the report.
Account #s	The account you selected to appear in the report.
Account Name	Descriptive name given to the account when the account was started. This does not appear in the Summary Balance Consolidated section.

Definitions of the various types of Balance Reports and the transaction types included in Balance Reports can be found in the Glossary.

Note

The first time you create a Prior Day Balance Report, you see the Select Accounts page, where you select the accounts to be included in the report. These accounts will always appear on the report until you change the selection. (By default, all accounts are initially selected.)

Creating a Prior Day Balance Report

To create a Prior Day Balance Report:

1. In the Balance Reporting section of the Cash Management Menu page, click **Prior Day Balance Reports**.

The Prior Day Balance Report page appears, showing the report information for the previous business day. Scroll down to see detail account information.

If Consolidated, Summary and Detail reports were selected, then all three reports appear on one page. The following examples show each individual report.

- ◆ The Prior Day Consolidated report looks like this:

Prior Day Account Summary Balance Report - Consolidated			
Any Institution		Report Created: 08/14/2012 08:20:56 AM CDT	
Date: 08/13/2012			
Account #s:	*5178, *6543, *7650, *0653, 8810974, *4174, *1754		
	Amount		
Ledger Balance	89,722.35		
Available Balance	9,254.39		
Collected Balance	Not Avail		
	Amount	Item Count	
Deposits	0.00	0	
ACH Credits	0.00	0	
Wire Credits	0.00	0	
Other Credits	0.00	0	
Checks	0.00	0	
ACH Debits	0.00	0	
Wire Debits	0.00	0	
Other Debits	0.00	0	
	Amount	Item Count	
Total Credits	0.00	0	
Total Debits	0.00	0	

- ◆ The Prior Day Summary Report looks like this:

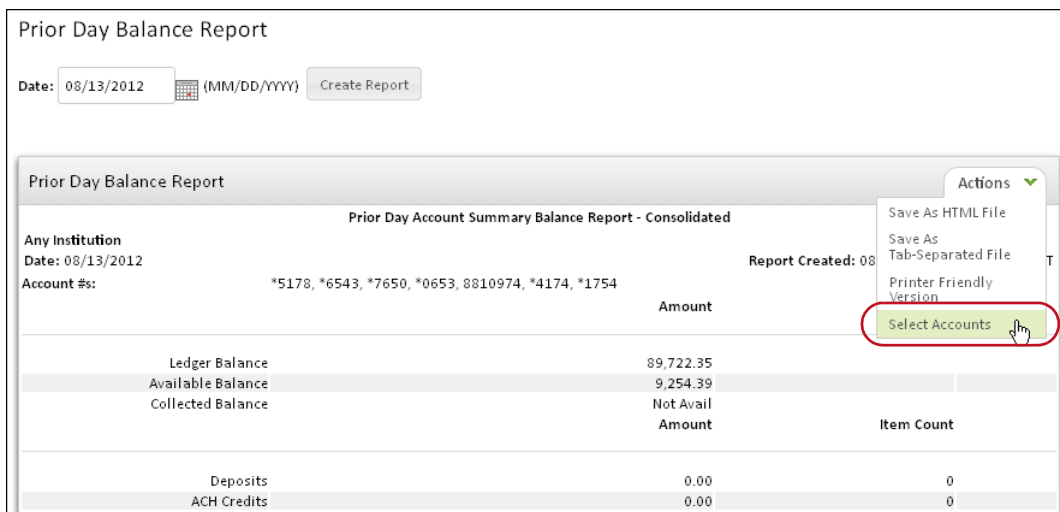
Prior Day Account Summary Balance Report			
Any Institution		Report Created: 08/14/2012 08:20:56 AM CDT	
Date: 08/13/2012			
Account #:	*5178		
Account Name:	Jane Doe		
	Amount		
Ledger Balance	375.80		
Available Balance	Not Avail		
Collected Balance	Not Avail		
	Amount	Item Count	
Deposits	0.00	0	
ACH Credits	0.00	0	
Wire Credits	0.00	0	
Other Credits	0.00	0	
Checks	0.00	0	
ACH Debits	0.00	0	
Wire Debits	0.00	0	
Other Debits	0.00	0	
	Amount	Item Count	
Total Credits	0.00	0	
Total Debits	0.00	0	

- ◆ The Prior Day Detail report looks like this:

Prior Day Account Detail Balance Report		
Any Institution		
Date: 08/13/2012		Report Created: 08/14/2012 08:20:56 AM CDT
Account #:	*5178	
Account Name:	Jane Doe	
Credit Transactions:		
	Amount	Description
Deposits		
Total Deposits	0.00	
ACH Credits		
Total ACH Credits	0.00	
Wire Credits		
Total Wire Credits	0.00	
Other Credits		
Total Other Credits	0.00	
TOTAL CREDITS	0.00	
Debit Transactions:		
	Amount	Description
		Check #
Checks		
Total Checks	0.00	
ACH Debits		
Total ACH Debits	0.00	
Wire Debits		
Total Wire Debits	0.00	
Other Debits		
Total Other Debits	0.00	
TOTAL DEBITS	0.00	

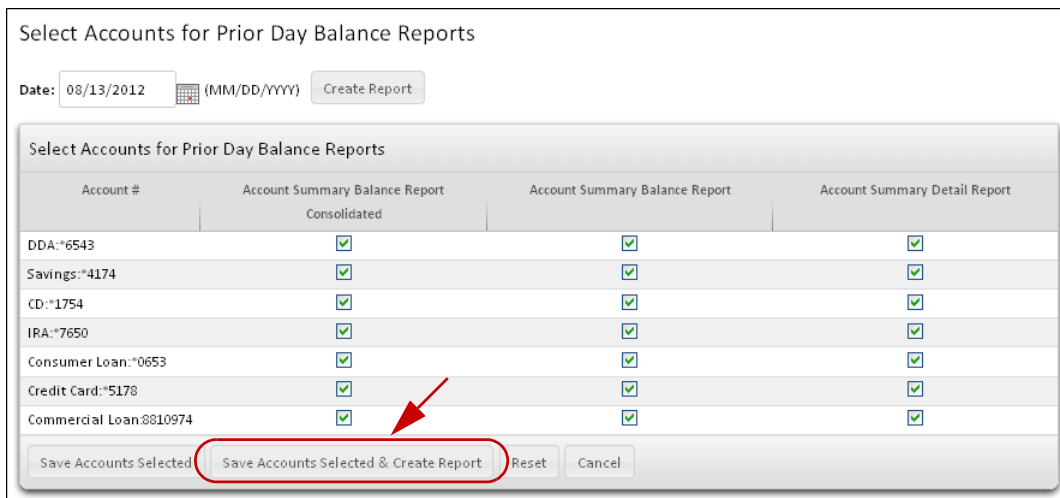
2. If you want to create a report for a different prior date, enter that date in the **Date** box.
3. If the account numbers selected are correct, click **Create Report**. Proceed to [step 8](#).

- If you want to change the accounts that appear on the report, choose **Select Accounts** in the **Actions** menu.



The Select Accounts for Prior Day Balance Reports page appears.

- Enter the prior date in the **Date** field.
- Clear or select the check boxes to indicate which accounts you want in the report. For each of your accounts, you can select any of the following:
 - Account Summary Balance Report Consolidated
 - Account Summary Balance Report
 - Account Summary Detail Report
- Click **Save Accounts Selected & Create Report**.

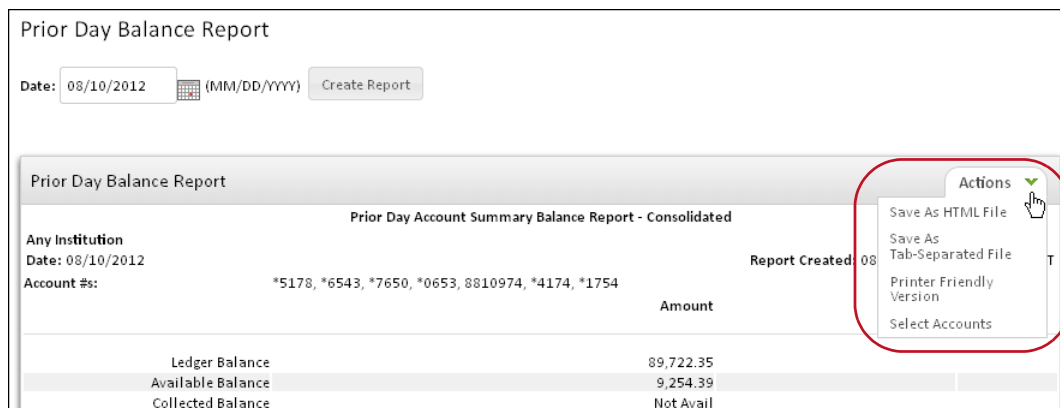


The Prior Day Balance Report page appears, showing the report information for the selected accounts and date.

Note

You can click **Create Report** to create a report using previously selected accounts or you can click **Save Accounts Selected** to save a new selection of accounts without creating the report.

8. Once you have created a report, you can use the links in the **Actions** menu on the Prior Day Balance Report page to save or print the report:
 - ◆ Click **Save as HTML File**. The report appears in a browser window. In the **File** menu, select **Save As** to save the report in HTML format.
 - ◆ Click **Save as Tab-Separated File**. In the **File Download** dialog box, click **Save** to save the file in text format.
 - ◆ Click **Printer Friendly Version**. A print-formatted version of the report appears in a separate window, along with the browser Print dialog. Use the Print dialog to print the report.



You have successfully generated your Prior Day Balance Reports.

Current Day Balance Report

The Current Day Balance Report displays all transactions and transaction totals grouped by transaction type codes for selected user accounts for the current day. The Current Day Balance Report includes the following sections:

- Current Day Account Summary Balance Report - Consolidated
- Current Day Account Summary Balance Report
- Current Day Account Detail Balance Report

The first time you create a Current Day Balance Report, you see the Select Accounts page, where you select the accounts to be included in the report. These accounts will always appear on the report until you change the selection. (By default, all accounts are initially selected.)

Each balance section in the report begins with the following header information.

Information	Description
Routing #	Your financial institution's routing and transit number.
Report Created	The date the report was generated.
Date	The date appearing on the report.
Account #s	The account you selected to appear in the report.
Account Name	Descriptive name given to the account when the account was started. This does not appear in the Summary Balance Consolidated section.

Definitions of the various types of Balance Reports and the transaction types included in Balance Reports can be found in the [Glossary](#).

Note

Not all financial institutions offer Current Day Balance Reports.

Creating a Current Day Balance Report

To create a Current Day Balance Report:

1. In the Balance Reporting section of the Cash Management Menu page, click **Current Day Balance Reports**.

The Current Day Balance Report page appears, showing the report information for the current business day. Scroll down to see detail account information.

If Consolidated, Summary and Detail reports were selected, then all three reports appear on one page. The following examples show each individual report.

- ◆ The Current Day Consolidated report looks like this:

Current Day Account Summary Balance Report - Consolidated			
Any Institution		Report Created: 08/14/2012 09:26:47 AM CDT	
Date: 08/14/2012			
Account #s: *6543, *4174			
	Amount		
Ledger Balance	2,765.04		
Available Balance	2,832.29		
Collected Balance	Not Avail		
	Amount	Item Count	
Deposits	0.00	0	
ACH Credits	0.00	0	
Wire Credits	0.00	0	
Other Credits	0.00	0	
Checks	0.00	0	
ACH Debits	0.00	0	
Wire Debits	0.00	0	
Other Debits	0.00	0	
	Amount	Item Count	
Total Credits	0.00	0	
Total Debits	0.00	0	

- ◆ The Current Day Summary Report looks like this:

Current Day Account Summary Balance Report			
Any Institution		Report Created: 08/14/2012 09:26:47 AM CDT	
Date: 08/14/2012	*6543		
Account #:	John or Jane Doe		
Account Name:			
	Amount		
Ledger Balance	1,570.00		
Available Balance	2,132.00		
Collected Balance	Not Avail		
	Amount	Item Count	
Deposits	0.00	0	
ACH Credits	0.00	0	
Wire Credits	0.00	0	
Other Credits	0.00	0	
Checks	0.00	0	
ACH Debits	0.00	0	
Wire Debits	0.00	0	
Other Debits	0.00	0	
	Amount	Item Count	
Total Credits	0.00	0	
Total Debits	0.00	0	

- ◆ The Current Day Detail report looks like this:

Current Day Account Detail Balance Report		
Any Institution		Report Created: 08/14/2012 09:26:47 AM CDT
Date: 08/14/2012	Account #: *6543	
Account Name: John or Jane Doe		
Credit Transactions:		
	Amount	Description
Deposits		
Total Deposits	0.00	
ACH Credits		
Total ACH Credits	0.00	
Wire Credits		
Total Wire Credits	0.00	
Other Credits		
Total Other Credits	0.00	
TOTAL CREDITS		
	0.00	
Debit Transactions:		
	Amount	Description Check #
Checks		
Total Checks	0.00	
ACH Debits		
Total ACH Debits	0.00	
Wire Debits		
Total Wire Debits	0.00	
Other Debits		
Total Other Debits	0.00	
TOTAL DEBITS		
	0.00	

2. If you want to change the accounts that appear on the report, choose **Select Accounts** in the **Actions** menu.

Current Day Balance Report

Current Day Account Summary Balance Report - Consolidated		
Any Institution		Report Created: 08/14/2012 09:26:47 AM CDT
Date: 08/14/2012	Account #s: *6543, *4174	
	Amount	
<div style="float: right; border: 1px solid gray; padding: 2px;"> Actions ▾ Save As HTML File Save As Tab-Separated File Printer Friendly Version Select Accounts </div>		
Ledger Balance	2,765.04	
Available Balance	2,832.29	

The Select Accounts for Current Day Balance Reports page appears.

3. Clear or select the check boxes to indicate which accounts you want in the report. For each of your accounts, you can select any of the following:
 - ◆ Account Summary Balance Report Consolidated
 - ◆ Account Summary Balance Report
 - ◆ Account Summary Detail Report
4. Click **Save Accounts Selected & Create Report**.

Select Accounts for Current Day Balance Reports

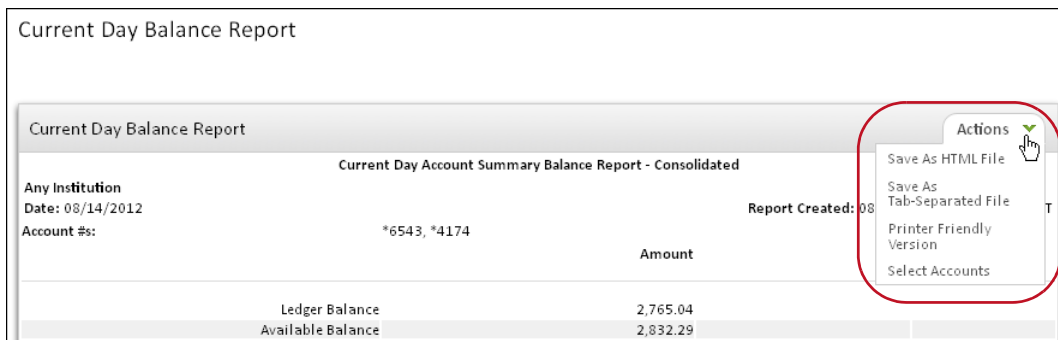
Account #	Account Summary Balance Report Consolidated	Account Summary Balance Report	Account Summary Detail Report
DDA:*6543	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Savings:*4174	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CD:*1754	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IRA:*7650	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consumer Loan:*0653	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card:*5178	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial Loan:8810974	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Save Accounts Selected **Save Accounts Selected & Create Report** Reset Cancel

The Current Day Balance Report page appears showing the report information for the selected accounts.

5. Once you have created a report, you can use the links in the **Actions** menu on the Current Day Balance Report page to save or print the report:
 - ◆ Click **Save as HTML File**. The report appears in a browser window. In the **File** menu, select **Save As** to save the report in HTML format.
 - ◆ Click **Save as Tab-Separated File**. In the **File Download** dialog box, click **Save** to save the file in text format.

- ◆ Click **Printer Friendly Version**. A print-formatted version of the report appears in a separate window, along with the browser Print dialog. Use the Print dialog to print the report.



You have successfully generated your Current Day Balance Reports.

Prior and Current Day Balance Report

The Prior and Current Day Balance Report displays all transactions and transaction totals grouped by transaction type codes for selected user accounts for the current day and the previous business day.

The Prior and Current Day Balance Report includes the following sections:

- Prior Day Account Summary Balance Report - Consolidated
- Prior Day Account Summary Balance Report
- Prior Day Account Detail Balance Report
- Current Day Account Summary Balance Report - Consolidated
- Current Day Account Summary Balance Report
- Current Day Account Detail Balance Report

The first time you create a Prior and Current Day Balance Report, you see balance information for all your accounts. These accounts will always appear on the report until you change the selection.

Each balance section in the report begins with the following header information.

Information	Description
Routing #	Your financial institution's routing and transit number.
Report Created	The date the report was generated.
Date	The date appearing on the report.
Account #s	The account you selected to appear in the report.
Account Name	Descriptive name given to the account when the account was started. This does not appear in the Summary Balance Consolidated sections.

Definitions of the various types of Balance Reports and the transaction types included in Balance Reports can be found in the [Glossary](#).

Note

Not all financial institutions offer Prior and Current Day Balance Reports.

Creating a Prior and Current Day Balance Report

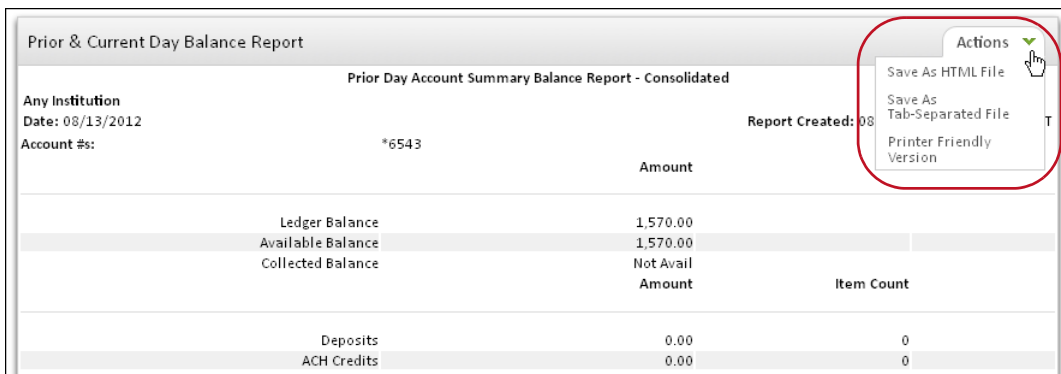
To create a Prior and Current Day Balance Report:

1. In the Balance Reporting section of the Cash Management Menu page, click **Prior/Current Day Balance Reports**.

The Prior & Current Day Balance Report page appears, showing the report information for the previous business day and the current day. The accounts selected for Prior Day and Current Day reports appear in the report.

2. Once you have created the report, you can use the links in the **Actions** menu on the Prior & Current Day Balance Report page to save or print the report:
 - ◆ Click **Save as HTML File**. The report appears in a browser window. In the **File** menu, select **Save As** to save the report in HTML format.
 - ◆ Click **Save as Tab-Separated File**. In the **File Download** dialog box, click **Save** to save the file in text format.

- Click **Printer Friendly Version**. A print-formatted version of the report appears in a separate window, along with the browser Print dialog. Use the Print dialog to print the report.



You have successfully generated the Prior and Current Day report.

Quick Balance Report

The Quick Balance Report displays the last available Ledger Balance and Available Balance for each of your accounts and the total Ledger Balance and total Available Balance for all accounts for the current day.

The Quick Balance Report displays the following header information.

Information	Description
Routing #	Your financial institution’s routing and transit number.
Report Created	The date the report was generated.
Date	The date appearing on the report.

Definitions of the balance fields on the report can be found in the [Glossary](#).

Creating a Quick Balance Report

To create a Quick Balance Report:

- In the Balance Reporting section of the Cash Management Menu page, click **Quick Balance Report**.

The Quick Balance Report page appears.

Cash Management

Select Account [v] Detail / Recent Transactions [v] Go

Quick Balance Report [Actions v]

Any Institution
Date: 08/14/2012 Report Created: 08/14/2012 10:15:33 AM CDT

	Total Accounts	Total Ledger Balance	Total Available Balance
2		2,765.04	2,832.29
Account # ▲▼	Account Type ▲▼	Ledger Balance ▲▼	Available Balance ▲▼
Savings: *4174	Savings	1,195.04	700.29
DDA: *6543	DDA	1,570.00	2,132.00

- If you want to view one specific account on the report, choose the account in the **Select Account** list.

Cash Management

Select Account [v] Detail / Recent Transactions [v] Go

Savings *4174
CD *1754
IRA *7650
Consumer Loan *0653
Credit Card *5178
Commercial Loan

Quick Balance Report [Actions v]

Any Institution
Date: 08/14/2012 Report Created: 08/14/2012 10:30:15 AM CDT

	Total Accounts	Total Ledger Balance	Total Available Balance
2		2,765.04	2,832.29
Account # ▲▼	Account Type ▲▼	Ledger Balance ▲▼	Available Balance ▲▼
Savings: *4174	Savings	1,195.04	700.29
DDA: *6543	DDA	1,570.00	2,132.00

- If you want to change the accounts that appear on the report, choose **Select Accounts** in the **Actions** menu.

The screenshot shows the 'Cash Management' interface. At the top, there's a 'Quick Balance Report' section with a 'Select Account' dropdown, a 'Detail / Recent Transactions' dropdown, and a 'Go' button. Below this is a table with columns for 'Total Accounts', 'Total Ledger Balance', and 'Total Available Balance'. The table shows two accounts: 'Savings: *4174' and 'DDA: *6543'. An 'Actions' menu is open over the table, with 'Select Accounts' highlighted in green and circled in red. Other options in the menu include 'Save As HTML File', 'Save As Tab-Separated File', and 'Printer Friendly Version'.

Account # ▲▼	Account Type ▲▼	Ledger Balance ▲▼	Available Balance ▲▼
Savings: *4174	Savings	1,195.04	700.29
DDA: *6543	DDA	1,570.00	2,132.00

The Select Accounts for Quick Balance Reports page appears.

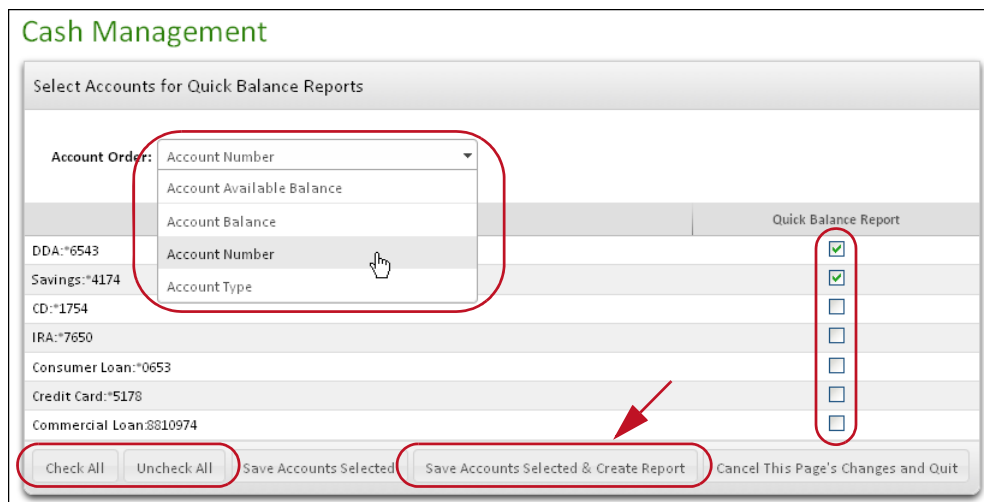
- Clear or select the check boxes to indicate which accounts you want in the report.

You can also click **Check All** or **Uncheck All** at the bottom of the screen to aid in your selection.

- If you want to change the order in which accounts appear in the Quick Balance Report, select an account field in the **Account Order** list:
 - ◆ Account Available Balance
 - ◆ Account Balance
 - ◆ Account Number
 - ◆ Account Type

Accounts in the report are sorted based on the values of the selected field. You can re-sort the account list in the report itself using the up/down arrows in the column headings.

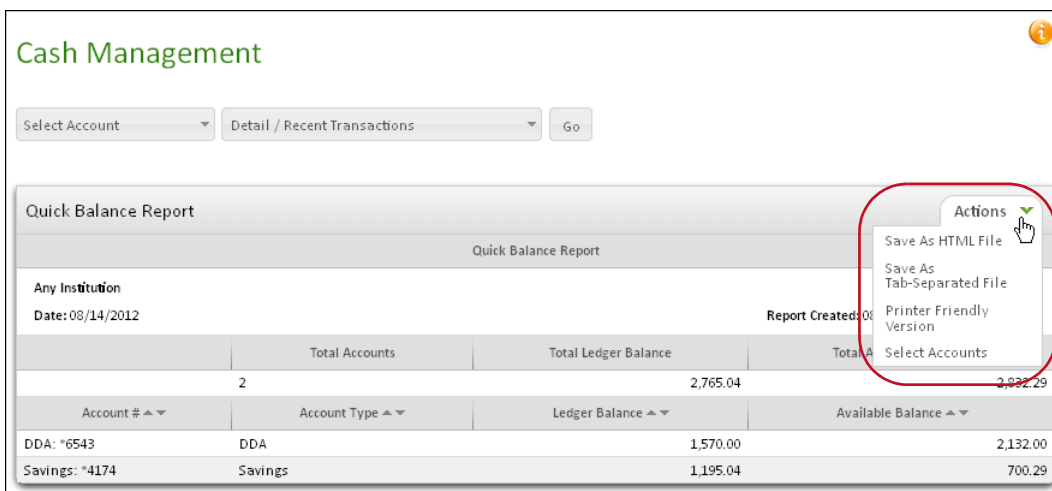
6. Click **Save Accounts Selected & Create Report**.



The Quick Balance Report page appears showing the report information for the selected accounts.

7. Once you have created the report, you can use the options in the **Actions** menu of the Quick Balance Report page to save or print the report:

- ◆ Click **Save as HTML File**. The report appears in a browser window. In the **File** menu, select **Save As** to save the report in HTML format.
- ◆ Click **Save as Tab-Separated File**. In the **File Download** dialog box, click **Save** to save the file in text format.
- ◆ Click **Printer Friendly Version**. A print-formatted version of the report appears in a separate window, along with the browser Print dialog. Use the Print dialog to print the report.



Check Reconciliation

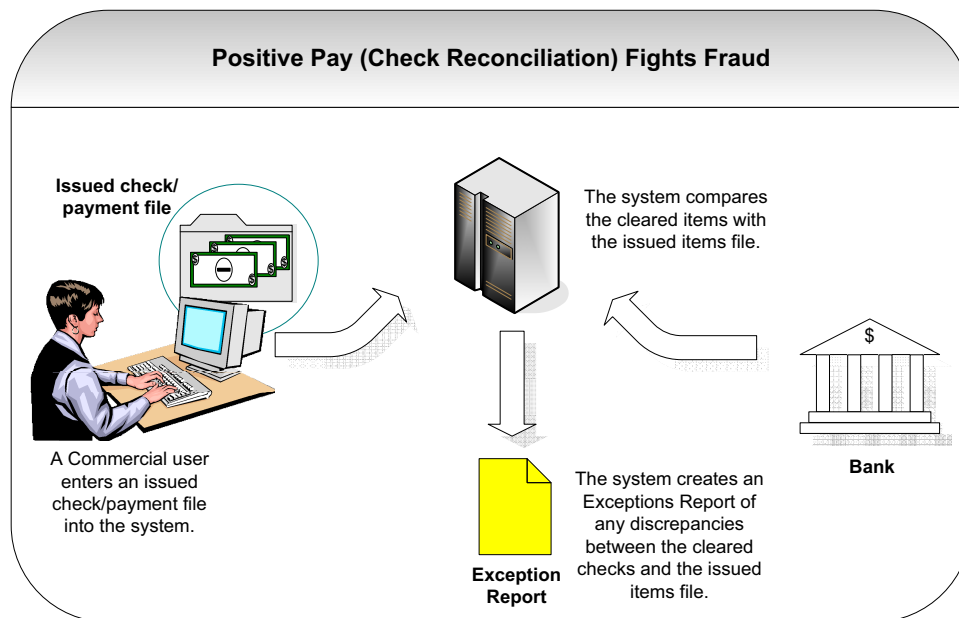
What's in this Chapter

This chapter provides information on Check Reconciliation.

Overview

The Check Reconciliation process provides commercial users a simple way to monitor all checks clearing their accounts to avoid any fraudulent check activity. A commercial user maintains a list of issued check item information, such as check number, payee, and amount that will be compared to their daily processed and cleared items. The system compares an issued check/payment file with the processed check/payment file and generates an exception report with any discrepancies between the two. The commercial user can review the exception items identified in a daily report and make a determination whether to pay the check or instruct their institution to return it to the depositor.

Check Reconciliation (also known as Positive Pay)



Benefits

The main benefits to you are the following.

- **Check Reconciliation protects commercial users from fraud.** Billions are lost yearly due to check fraud as criminal organizations primarily target commercial businesses. National statistics cite check fraud losses from counterfeiting and alteration, forgery, paperhanging (ordering checks on closed accounts), check kiting (opening accounts at multiple institutions and using the float time of available balances to create fraudulent balances). Check Reconciliation prevents this by comparing cleared checks with an issued check/payments file. Any exceptions will be flagged by the system.
- **Check Reconciliation is cost-effective.** Check Reconciliation was designed by large corporations to guard against check fraud but such systems were prohibitively too expensive for many smaller institutions. The Online Banking system provides a cost-effective Check Reconciliation tool for your commercial users.
- **Check Reconciliation is simple to use.** Commercial users can manually enter their issued items or import a file. The system reports any exceptions on the next business day. Commercial users can view the exceptions and then enter an Item Decision for each check number and submit those decisions to their financial institution for proper exception handling.

Accessing Check Reconciliation

Your commercial users work with Check Reconciliation functions using options in the **Check Reconciliation** section of the Cash Management Menu page.

The screenshot displays the 'Cash Management' menu page for AnyInstitution. The 'Check Reconciliation' section is highlighted with a red circle. The page includes a navigation bar with 'Cash Management' selected, and a main content area with several panels. The 'Check Reconciliation' panel contains the following links:

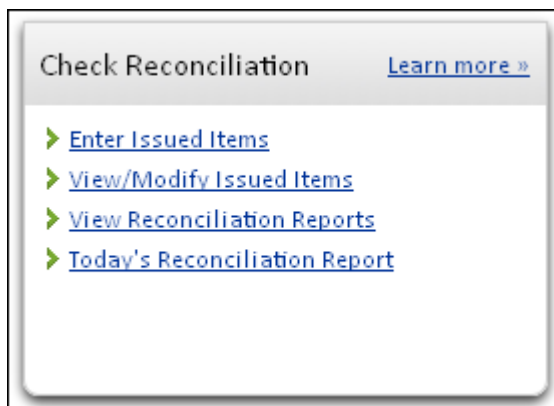
- Enter Issued Items
- View/Modify Issued Items
- View Reconciliation Reports
- Today's Reconciliation Report

Other panels visible include:

- ACH**: Pending ACH Batches, History, Consumer Transactions (Payroll Batch, Collect Payment, Credit Batch, Debit Batch), Commercial Transactions (Collect Payment, Credit Batch (CCD/CCD+), Debit Batch (CCD/CCD+), Vendor Payments (CTX), Credit Batch (CTX), Debit Batch (CTX)), NACHA Import (NACHA File Import).
- Wire Transfers**: Pending Wires, History, Single Wire, Repetitive Wire, Incoming Wires.
- Book Transfers**: Pending Transfers, History, Schedule Transfer.
- Balance Reporting**: Prior Day Balance Reports, Current Day Balance Reports, Prior/Current Day Balance Reports, Quick Balance Report.
- Tax Payments**: Pending EFTPS Transfers, History, Federal Tax Payment (EFTPS).
- Administration**: Sub-User Administration.
- Other Services**: Request Cash Management Services.

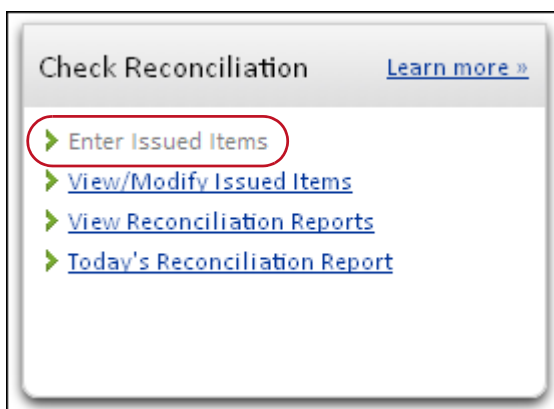
Depending on their privileges, some links that users see for Check Reconciliation in this section are unavailable. Commercial users given the **Check Reconciliation Full** service class will be able to enter, modify, and view issued items. They will also be able to view reconciliation reports as well as enter item decisions on the day's reconciliation report.

Check Reconciliation for users with Full privileges



Commercial users given the **Check Reconciliation View** service class will be able only to view issued items and reconciliation reports. They will not be able to enter or modify issued items; the corresponding link is grayed out and not available to them.

Check Reconciliation for users with View privileges



Entering Issued Items

The Check Reconciliation feature (also known as Positive Pay) allows a commercial user to maintain a list of issued item details, such as check number, payee, and amount, that will be compared to their daily processed and cleared items (for example, checks) for purposes of fraud control.

The first step in this reconciliation process begins with the commercial user manually entering their issued item information (for example, check #, date, amount, etc.) into the system. If they have a large number of checks, they have the option to import a file with their issued items. Refer to [Importing an Issued Check/Payment File](#) for more information.

To enter issued items:

1. In the Check Reconciliation section of the Cash Management Menu page, click **Enter Issued Items**.
The Check Reconciliation - Enter Issued Items page appears.
2. In the **Account** list, select the account you want to work with.
3. If you have a large number of checks to reconcile, you may wish to upload a check file instead of or in addition to entering items individually. Refer to [Importing an Issued Check/Payment File](#) for more information.
4. In the **Date** box, today's date is pre-filled, or click the calendar icon to select a date. This is a required field.
5. In the **Check #** box, enter the check number. This is a required field. If you accidentally enter a duplicate check number, the system will treat it as a field entry error and presents to the user an option to delete or revise the check number.
6. In the **Payee** box, enter the payee's name as it appears on the check.
7. In the **Amount** box, enter the check amount. This is a required field, except if the check status is Stopped or Voided.
8. In the **Status** list, select the status of the check. Options are:
 - ◆ Issued (default)
 - ◆ Voided
 - ◆ Stopped (depending on your FI configuration, this status may not be an option)
9. If you have more than 20 items to enter, click **Next Page** to proceed. The system saves each page's entries when you click **Next Page**.

10. Click Save Entered Items.

The screenshot shows a web interface titled "Enter Issued Item". At the top right is an "Actions" dropdown menu. Below the title is an "Account:" dropdown menu showing "DDA:*6543". Underneath is a section titled "Issued Items Info" containing a table with the following columns: "Date* (MM/DD/YYYY)", "Check #*", "Payee", "Amount*", and "Status". The table contains 17 rows. The first four rows have data: 08/16/2012, 1109, ABC Box, \$ 1000.00, Issued; 08/16/2012, 1114, Linens Inc, \$ 750.00, Issued; 08/16/2012, 1116, Consulting Consultants, \$ 445.00, Issued; 08/16/2012, 1120, John Doe, \$ 85.00, Issued. The remaining 13 rows have empty fields for check number and payee, but the date and amount fields are populated with "08/16/2012" and "\$" respectively. The status for all rows is "Issued". At the bottom of the form, there are three buttons: "Save Entered Items", "Next 20", and "Cancel". A red arrow points to the "Save Entered Items" button, which is also circled in red.

Date* (MM/DD/YYYY)	Check #*	Payee	Amount*	Status
08/16/2012	1109	ABC Box	\$ 1000.00	Issued
08/16/2012	1114	Linens Inc	\$ 750.00	Issued
08/16/2012	1116	Consulting Consultants	\$ 445.00	Issued
08/16/2012	1120	John Doe	\$ 85.00	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued
08/16/2012			\$	Issued

A confirmation page indicating the number of saved items is flashed on the page for five seconds.

You have successfully entered your issued items.

Creating an Issued Check/Payment File

Commercial users can save time by importing their issued items in a check/payment file if they have a large number of items. The simplest way to create a check/payment file is to use a spreadsheet program, such as Microsoft® Excel®, or a text editor, such as Notepad.

Check numbers cannot be modified once entered. Check numbers can only be deleted and re-entered.

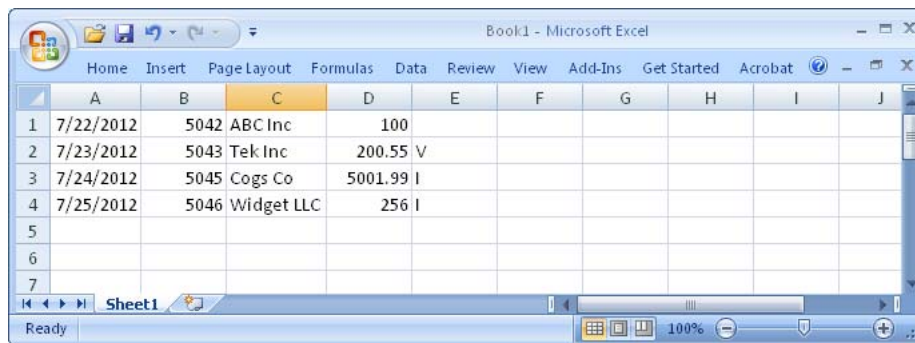
To create an issued check/payment file using Excel:

1. Open Microsoft Excel.
2. Create your check file by entering the following check data items in successive cells, one check per row:
 - ◆ **date** (mm/dd/yyyy)
 - ◆ **check #**
 - ◆ **payee name/description**
 - ◆ **amount** (whole dollars or dollars and cents; do not use \$ sign)
 - ◆ **item status code** (optional; if code is not included, item is assumed to be Issued)

If included, the status code must be one of the following:

- 'I' = Issued
- 'V' = Voided
- 'S' = Stopped (accepted only for FIs configured to recognize this status)

For example:

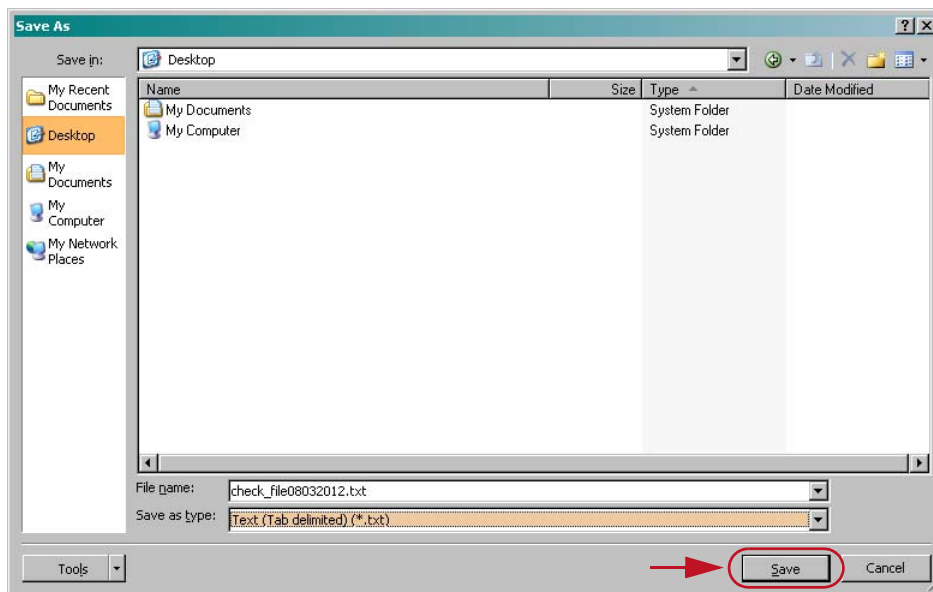


The screenshot shows a Microsoft Excel spreadsheet with the following data:

	A	B	C	D	E	F	G	H	I	J
1	7/22/2012	5042	ABC Inc	100						
2	7/23/2012	5043	Tek Inc	200.55	V					
3	7/24/2012	5045	Cogs Co	5001.99	I					
4	7/25/2012	5046	Widget LLC	256	I					
5										
6										
7										

3. On the File menu, click **Save As**.

4. In the **Save As** dialog, enter the file name with a **.txt** extension (for example, check_file08162012.txt) in the **File name** box.
5. In the **Save as type** list, select **Text (Tab delimited) (*.txt)**, and then click **Save**.

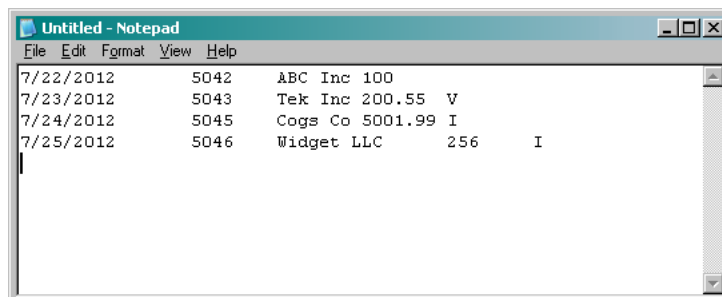


Excel issues a warning. Click **Yes**. You have successfully created a check/payment file using Excel.

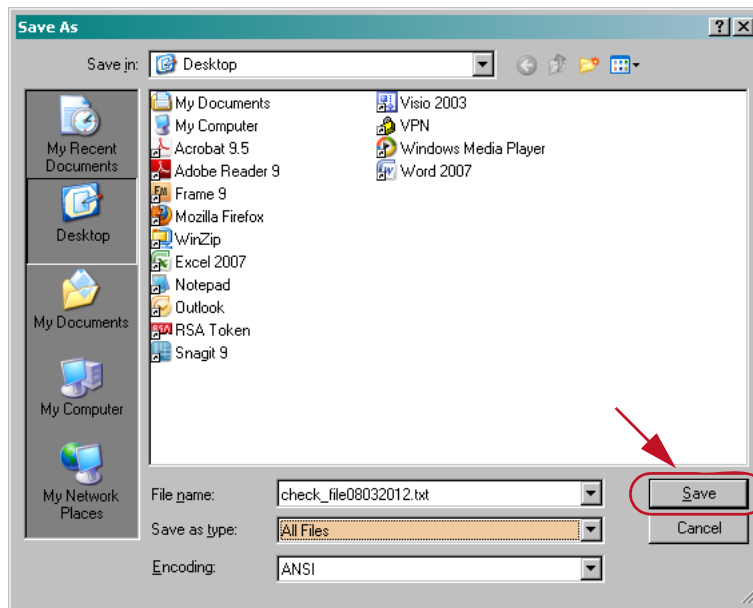
To create a check/payment file using Notepad:

1. Open Notepad.
2. Create your check file by entering the check data items listed on the preceding page, one check per line. Make sure you press the TAB key between the data items. In the check amount, do not enter the dollar (\$) sign.

For example:



3. On the File menu, click **Save As**.
The Save As dialog box appears.
4. On the Save As dialog, enter the file name with a **.txt** extension (for example, check_file03302005.txt) in the **File name** box.
5. On the **Save as type** list, select **All Files**, and then click **Save**.



You have successfully created a check/payment file using Notepad.

Importing an Issued Check/Payment File

Commercial users who have a large number of checks to reconcile can save time by importing a check/payments file from their computer. The Import feature allows commercial users to add the items in the check file to the end of their existing list of issued items, or replace their existing list with the items in the check file.

If users have a large file and a slow Internet connection, the file import may take a little extra time. Please remember to click the **Upload Items** button only once.

To import an issued check file:

1. Create a check file. Refer to [Creating an Issued Check/Payment File](#) for more information.

2. On the Check Reconciliation - Enter Issued Items page, click **Import Issued Items** in the **Actions** menu. The Check Reconciliation - Import Issued Items page appears.
3. Select an account from the **Account** list.
4. Click **Browse** to open a file dialog and locate your file.
5. When you have selected a file in the file dialog, do one of the following:
 - ◆ Click **Upload Items by Adding to Existing Items** if you want the checks in your check file added to the end of your existing list.
 - ◆ Click **Upload Items by Replacing Existing Items** if you want the checks in your check file to replace your existing list.

Check Reconciliation - Import Issued Items

This page is used to import issued items into the selected account's issued items list. The import file must be in tab separated format with the fields in the following order: date, check #, payee name/description, amount and status(optional). For more help, click the "Help" link on this screen.

Select the account into which you wish to import items, browse to the file location and click "Upload Items".

Account: DDA:6543

File: G:\OMA\LES-TEAMDO... Browse...

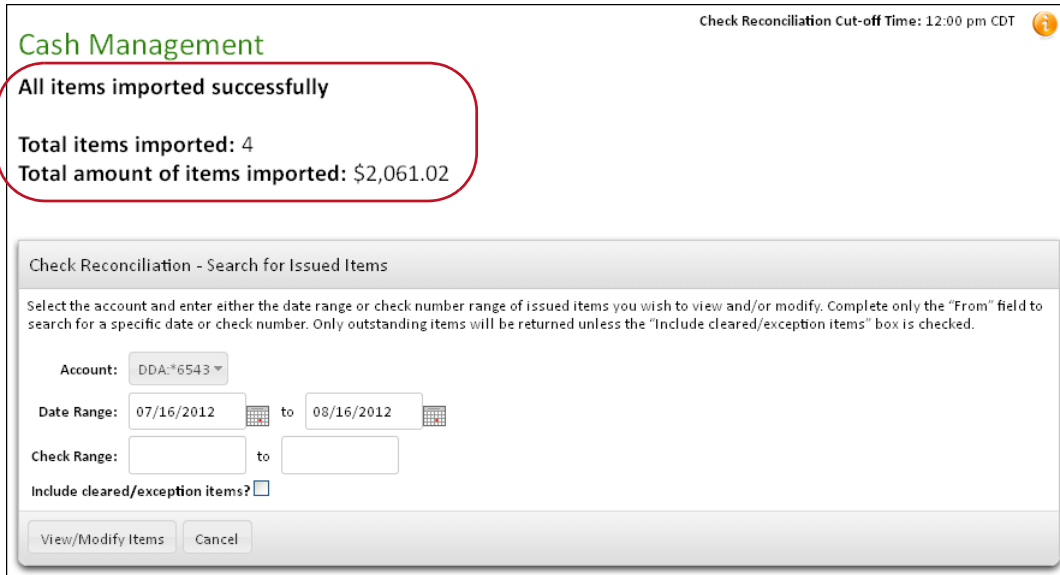
Uploading a large file might take several minutes, depending on the speed of your Internet connection. Please click the "Upload Items" button only once to avoid errors.

Upload Items by Adding to Existing Items* Upload Items by Replacing Existing Items**

* Duplicate check #s import will be ignored.
** Duplicate check #s import will be updated.

6. If any problems occur with file upload, error messages are displayed in red at the top of the page. Correct the file and re-submit it.

Upon success, the Search for Issued Items page appears, with a confirmation message at the top. The message lists the total number of items imported and the total dollar amount of those items (excluding duplicate items).



The screenshot displays the 'Cash Management' interface. At the top right, it shows 'Check Reconciliation Cut-off Time: 12:00 pm CDT' with an information icon. The main heading is 'Cash Management'. A red rounded rectangle highlights a confirmation message: 'All items imported successfully', 'Total items imported: 4', and 'Total amount of items imported: \$2,061.02'. Below this is a 'Check Reconciliation - Search for Issued Items' section. It contains instructions: 'Select the account and enter either the date range or check number range of issued items you wish to view and/or modify. Complete only the "From" field to search for a specific date or check number. Only outstanding items will be returned unless the "Include cleared/exception items" box is checked.' The form includes: 'Account: DDA:*6543', 'Date Range: 07/16/2012 to 08/16/2012', 'Check Range: [] to []', and 'Include cleared/exception items?' with an unchecked checkbox. At the bottom are 'View/Modify Items' and 'Cancel' buttons.

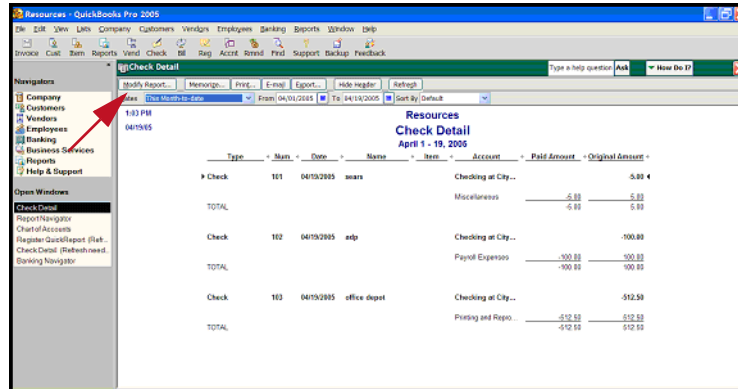
You have successfully imported your check file.

Importing a File from QuickBooks

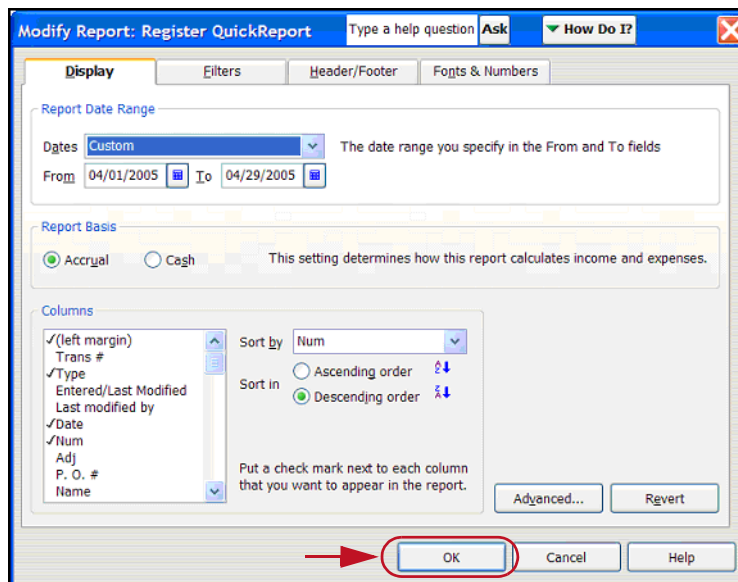
Business users who work with Intuit® QuickBooks® can create an issued check file by downloading check register information into a spreadsheet program, such as Microsoft Excel, and then import the file into the Check Reconciliation system.

To import an issued/check file using QuickBooks:

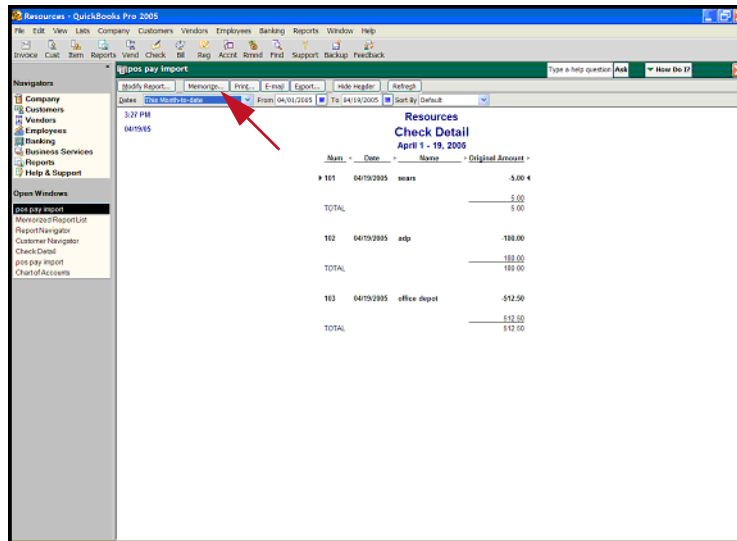
1. Open QuickBooks, open the check detail page with your specific date range, and then click **Modify Report**.



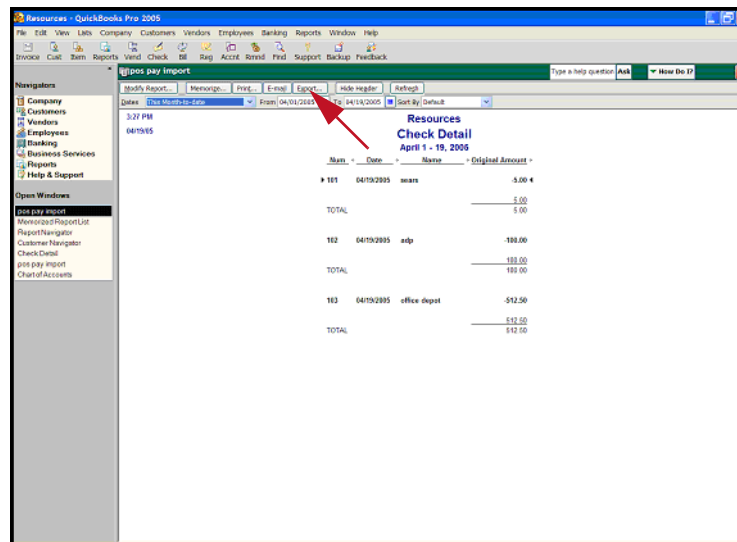
2. On the Modify Report: Register QuickReport dialog box, modify the default check listing report to include only the data needed for the import (date, check#, payee/name, and amount), and then click **OK**.



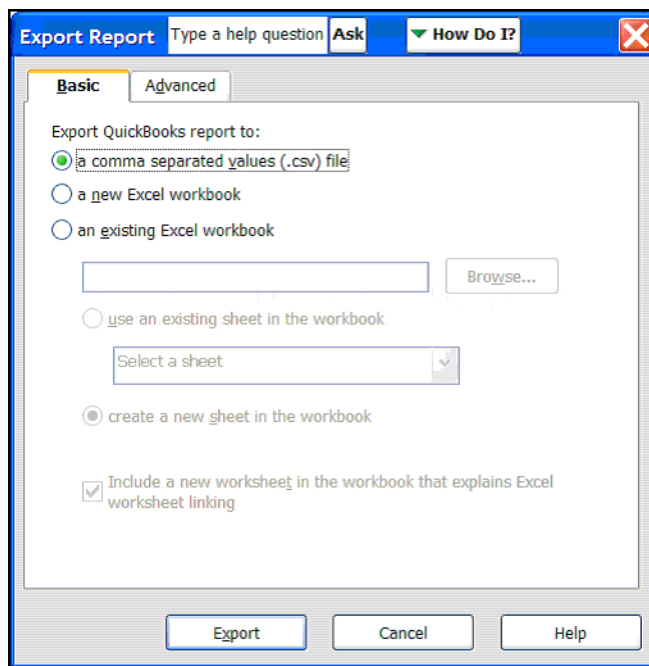
- Click **Memorize** to use this report for future use (for example, Ck Recon Import).



- Click **Export**.



5. Save the file as a comma-separated values (.csv) file on your hard drive or network.



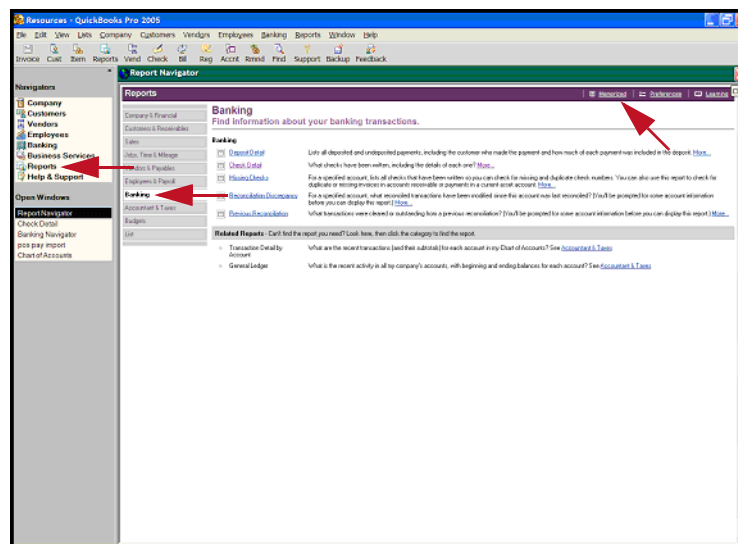
6. Import the file into Excel.

Num	Date	Name	Original Amount
101	4/19/2005	sears	-5
			5
TOTAL			5
102	4/19/2005	adp	-100
			100
TOTAL			100
103	4/19/2005	office depot	-512.5
			512.5
TOTAL			512.5

- Remove the column headings and totals. Each row should list a check number and corresponding payee and amount information. Save the file (in csv format). This is the file you will import into the Enter Issued Items page in Check Reconciliation.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	101	4/19/2005	Sears	-5											
2	102	4/19/2005	aarp	-100											
3	103	4/19/2005	office depot	-512.5											
4															
5															
6															
7															
8															
9															
10															
11															
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35															
36															
37															

- The next time you need to create a new issued item file, you can access memorized reports by selecting **Reports**, **Banking**, and then **Memorized** (upper right corner).



You have successfully imported an issued check item file from QuickBooks.

Searching for Items

The Check Reconciliation feature provides a search engine to help your customers or members locate an issued item. Only outstanding items are returned unless the **Include cleared/exception items?** option is selected. Authorized users can modify any outstanding issued item if necessary.

To search for an issued item:

1. In the Check Reconciliation section of the Cash Management Menu page, click **View/Modify Issued Items**.
The Check Reconciliation - Search for Issued Items page appears.
2. In the **Account** list, select the account you want to work with.
3. For **Date Range**, enter a starting date in the first box. (By default, the date 30 days previous to today's date appears in the box.) If you are searching for a specific date, enter a date in this field only. To search a date range, enter an ending date in the second box.
4. For **Check Range**, enter a starting check number in the first box. If you are searching for a specific check number, enter a number in this field only. To search for a range of checks, enter an ending check number in the second box.
5. To include all possible items in your search, select the **Include cleared/exception items?** check box.
6. Click **View/Modify Items**.

Check Reconciliation - Search for Issued Items

Select the account and enter either the date range or check number range of issued items you wish to view and/or modify. Complete only the "From" field to search for a specific date or check number. Only outstanding items will be returned unless the "Include cleared/exception items" box is checked.

Account: DDA:6543

Date Range: 07/16/2012 to 08/16/2012

Check Range: to

Include cleared/exception items?

View/Modify Items Cancel

- The Issued Items for Account# page appears with your search results.
7. Regarding deleting items on the Issued Items for Account# page:
 - ◆ If you want to delete all items on the page, click **Check All**.
 - ◆ If you change your mind about deleting all items on the page, click **Uncheck All**.

- ◆ You can also unselect an individual item by clearing the **Delete** check box to the left of the item.
8. Click **Save Changes** to delete the items.

Issued Items for Account# 99876543							Actions ▾
Delete?	Check #	Date*	Payee	Amount*	Status		
<input type="checkbox"/>	1109	08/16/2012	ABC Box	\$ 1000.00	Issued ▾		
<input type="checkbox"/>	1114	08/16/2012	Linens Inc	\$ 750.00	Issued ▾		
<input type="checkbox"/>	1116	08/16/2012	Consulting Consultants	\$ 445.00	Issued ▾		
<input type="checkbox"/>	1120	08/16/2012	John Doe	\$ 85.00	Issued ▾		
<input checked="" type="checkbox"/>	1392	08/10/2012	Bill Jones	\$ 125.36	Issued ▾		
<input checked="" type="checkbox"/>	1398	08/10/2012	Linens Inc	\$ 264.65	Issued ▾		
<input checked="" type="checkbox"/>	1405	08/10/2012	John Doe	\$ 65.15	Issued ▾		
<input type="checkbox"/>	1412	08/10/2012	ABC Boxes	\$ 350.00	Issued ▾		
<input type="checkbox"/>	1415	08/16/2012	ABC Box	\$ 750.00	Issued ▾		
<input type="checkbox"/>	1421	08/16/2012	John Doe	\$ 85.52	Issued ▾		
<input type="checkbox"/>	1423	08/16/2012	Linens Inc	\$ 1000.00	Issued ▾		
<input type="checkbox"/>	1425	08/16/2012	XYZ Co.	\$ 225.50	Issued ▾		

Check All Uncheck All **Save Changes** Cancel

Modifying Items

The Check Reconciliation feature allows authorized users to modify any previously issued items that are not in "cleared" or "exception" status.

For security reasons, check numbers cannot be modified once entered. Check numbers can only be deleted and re-entered.

To modify an issued item:

1. In the Check Reconciliation section of the Cash Management Menu page, click **View/Modify Issued Items**.

The Check Reconciliation - Search for Issued Items page appears.

2. Perform a search to locate the issued items you want to modify. (Refer to [Searching for Items](#), above.) Then continue as follows on the Issued Items for Account# page.
3. If you want to change a check number, select its **Delete** check box. You will need to re-enter all the check information.

4. Change any of the following fields for each check:
 - ◆ Date
 - ◆ Payee
 - ◆ Amount
 - ◆ Status
5. If you want to save the file or print it out, click **Export Items**. On the next page, click **Download Items**. Your browser begins to download a tab-separated value (.tsv) file. You can open the file in a spreadsheet program or save it to your computer.
6. Click **Save Changes** to exit with your modifications.

Issued Items for Account# 99876543 Actions ▾

Delete?	Check #	Date*	Payee	Amount*	Status
<input type="checkbox"/>	1109	08/16/2012	ABC Box	\$ 1000.00	Issued ▾
<input type="checkbox"/>	1114	08/16/2012	Linens Inc	\$ 750.00	Issued ▾
<input type="checkbox"/>	1116	08/16/2012	Consulting Consultants	\$ 445.00	Issued ▾
<input type="checkbox"/>	1120	08/16/2012	John Doe	\$ 85.00	Issued ▾
<input checked="" type="checkbox"/>	1392	08/10/2012	Bill Jones	\$ 125.36	Issued ▾
<input checked="" type="checkbox"/>	1398	08/10/2012	Linens Inc	\$ 264.65	Issued ▾
<input checked="" type="checkbox"/>	1405	08/10/2012	John Doe	\$ 65.15	Issued ▾
<input type="checkbox"/>	1412	08/10/2012	ABC Boxes	\$ 350.00	Issued ▾
<input type="checkbox"/>	1415	08/16/2012	ABC Box	\$ 750.00	Issued ▾
<input type="checkbox"/>	1421	08/16/2012	John Doe	\$ 85.52	Issued ▾
<input type="checkbox"/>	1423	08/16/2012	Linens Inc	\$ 1000.00	Issued ▾
<input type="checkbox"/>	1425	08/16/2012	XYZ Co.	\$ 225.50	Issued ▾

You have successfully modified your issued items.

Generating the Reconciliation Report

When the system receives your daily transaction import file (or at a predesignated cutoff time, whichever comes first), the system pulls a list of all checks that cleared against a Check Reconciliation account.

The system compares the cleared item information against the issued item information entered (or imported) by the commercial user. Any discrepancies identified between the issued and cleared/processed item information are listed on Today's Reconciliation Report as exceptions.

Status	Description
Amount	Check cleared for a different amount than listed in the issued items file.
Status	Check cleared but status is Stopped or Void in the issued items file.
Not Found	Check number was not found in the issued items file.

Upon completion of the Reconciliation Report process, the system does the following:

1. Updates the status of the issued item to either "cleared" or "exception" (if item was identified as an exception in the reconciliation report process).
2. Adds any item found in the processed items but not present in the issued items to the issued items register (in "exception" status).
3. Generates an in-session transaction alert to all users with Check Reconciliation privileges, indicating that the daily Reconciliation Exception report is available.

Viewing Today's Reconciliation Report

The Reconciliation Exception report lists all discrepancies between the issued check/payment file and the cleared items file and their item decisions.

If the system finds no exceptions between the issued check/payment file and the cleared items, the Reconciliation Exception report displays zeroes for all totals (i.e., Total Items Cleared and Total Exception Items). If another authorized user has decisioned an account, those items are displayed with the decision summaries submitted to your financial institution.

The commercial user with Check Reconciliation privileges should review today's reconciliation report each morning, research exception items listed, and submit pay/no pay decisions on those exception items before the exception process cutoff time defined by your institution.

If the user submits decisions after the exception cut-off time, the following message is displayed to the user in red text.

“You have submitted your exception decisions after the designated cutoff time. While <FINANCIAL INSTITUTION NAME> will make every attempt to honor your exception decisions, we have no obligation to do so after the designated cutoff time.”

For today’s reconciliation report, the following information is displayed.

Field	Description
Total #	The total number of checks cleared.
Total \$	The total dollar amount of the checks cleared.
Issued Date	The date the check was issued.
Issued Check #	The check number.
Issued Amount	The issued amount of the check.
Exception Reason	The exception reason. Typically, this would be the check amount.

Field	Description
Item Decision	<p>The user is required to enter a decision on the exception. Options are:</p> <ul style="list-style-type: none"> ◆ Pay. Pay the cleared amount. This situation may occur if the user entered an incorrect issued amount, even though the correct amount was paid. ◆ Pay issue amount. Pay the issued amount. This situation may occur if the user entered an incorrect issued amount and the financial institution pays the issued amount after the original check was cleared. In this case, the financial institution will be required to retrieve funds. ◆ Return-prior stop. Enter a stop payment and return the check. ◆ Return-voided. Return the check and void it. ◆ Return-fraud. Return the check and list it as a fraud. ◆ Suspect-item review required. More research is required.
Cleared Date	The date the check was cleared.
Cleared Check #	The cleared check number.
Cleared Amount	The cleared check amount.

You will receive an email alert that your reconciliation report is available.

To view today's reconciliation report:

1. In the Check Reconciliation section of the Cash Management Menu page, click **Today's Reconciliation Report**.

The Reconciliation Report for <date> page appears.

2. On the reconciliation report, review each exception item, and then in the **Item Decision** list, select an action for the check item.

3. In the **Comments** box, enter a brief comment (60 characters maximum) related to the item decision or exception.

Reconciliation Report for 08/24/2012

Account #	Total #	Total \$			
*6543	6	5185.00			
Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision	
08/23/2012	99965	\$100.00	Amount	Select One	
Cleared Date	Cleared Check #	Cleared Amount			
08/24/2012	99965	\$10.00			
Comments:	<input type="text"/>				
Issued Date	Issued Check #	Issued Amount	Exception Reason		
08/23/2012	99967	\$75.00	Status		

The 'Item Decision' dropdown menu is open, showing options: Select One, Pay (highlighted), Pay Issued Amount, Ret - Prior Stopped, Ret - Void Ck, and Ret - Fraud. A red circle highlights the dropdown menu and the 'Comments' text box.

4. Click **Submit** to enter your exception decisions.

Cash Management
Check Reconciliation Cut-off Time: 5:00 pm CDT

Reconciliation Report for 08/24/2012

The items listed below have been identified as exception items for the date listed above. Select the appropriate decision for each item and click "Submit" to send your item decisions to Any Institution for handling.

You must submit your exception decisions no later than 05:00 PM CST in order to be processed.

Reconciliation Report for 08/24/2012					
Account #	Total #	Total \$			
*6543	6	5185.00			
Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision	
08/23/2012	99965	\$100.00	Amount	Select One	
Cleared Date	Cleared Check #	Cleared Amount			
08/24/2012	99965	\$10.00			
Comments: <input type="text"/>					
Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision	
08/23/2012	99967	\$75.00	Status	Select One	
Cleared Date	Cleared Check #	Cleared Amount			
08/24/2012	99967	\$75.00			
Comments: <input type="text"/>					
Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision	
	99968	\$0.00	Duplicate	Select One	
Cleared Date	Cleared Check #	Cleared Amount			
08/24/2012	99968	\$25.00			
Comments: <input type="text"/>					
Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision	
Not Found	Not Found	Not Found	Not Found	Select One	
Cleared Date	Cleared Check #	Cleared Amount			
08/24/2012	99970	\$5000.00			
Comments: <input type="text"/>					

Submit
Reset

A confirmation message (Reconciliation Exception Report has been submitted) appears. The system saves the report and generates an Exception Response File for your financial institution to review and take action.

Viewing Other Reconciliation Reports

Prior day reconciliation reports are available to the user for 180 days. The reports include all exception items for that day, the decisions submitted to the financial institution, cleared and exception totals, and also lists the user and the date/time the exception report was submitted to the financial institution.

For each account, the following exception information is displayed.

Field	Description
Total #	The total number of checks cleared.
Total \$	The total dollar amount of the checks cleared.
Issued Date	The date the check was issued.
Issued Check #	The check number.
Issued Amount	The issued amount of the check.
Exception Reason	<p>The exception reason. Options are:</p> <ul style="list-style-type: none"> ◆ Amount. The processed check did not clear for the amount listed in the issued check/payment file. ◆ Status. The processed check cleared but the status is Stopped or Void. ◆ Not Found. The processed check was listed in the processed file but not included in the issued check/payment file.

Field	Description
Item Decision	<p>The user was required to enter a decision on the exception before the cutoff time. If no item decision was entered, the Item Decision displays "Not Submitted" in the report. Options are:</p> <ul style="list-style-type: none"> ◆ Pay. The cleared amount was paid. This situation may occur if the user entered an incorrect issued amount, even though the correct amount was paid. ◆ Pay issue amount. The issued amount was paid. This situation may occur if the user entered an incorrect issued amount and the financial institution pays the issued amount after the original check was cleared. In this case, the financial institution will be required to retrieve funds. ◆ Return-prior stop. A stop payment was entered for the check. ◆ Return-voided. The check was returned and voided. ◆ Return-fraud. The check was returned and listed as a fraud. ◆ Suspect-item review required. More research is required.
Submitted Date	The date the report was submitted.
Submitted User	The user name of the person who submitted the report.
Account #	The user's account number.
Account Name	The user's account nickname if any.
Total Items Cleared	The total number and amount of checks cleared.
Total Exception Items	The total number and dollar amount of the exception.

Field	Description
Total Return Items	The total number and dollar amount of returned items.
Total Paid Items	The total number and dollar amount of paid exception items.

To view a reconciliation report:

1. In the Check Reconciliation section of the Cash Management Menu page, click **View Reconciliation Reports**.
The View Reconciliation Reports page appears.
2. In the **Date** box, enter the date (mm/dd/yyyy) of the reconciliation report you want to view. By default, the report for the prior two business days is shown.
3. Click **View Reports**. The report appears below the date field.

View Reconciliation Reports

Reconciliation Report for 08/24/2012


Date: (MM/DD/YYYY)

View Reports ←

Reconciliation Report for 08/24/2012

Account#	*6543
Account Name	John or Jane Doe

Total Items Cleared:	0	\$0.00
Total Exception Items:	0	\$0.00

To print out the report, click the Print icon () next to the Help icon at the top of the page.

You have successfully opened a reconciliation report.

Secure File Transfers

What's in this Chapter

This chapter describes how to send files to your financial institution using the Secure File Transfer page.

Overview

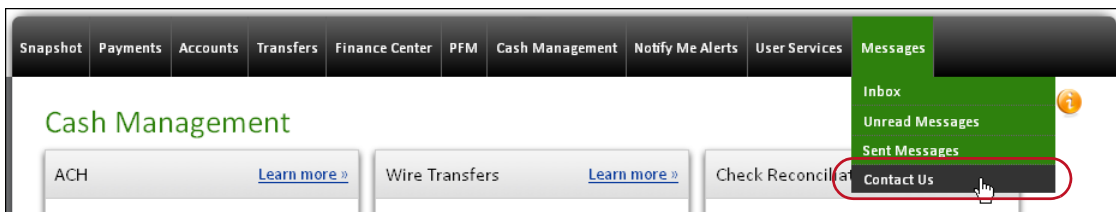
You can send files to your financial institution using the Secure File Transfer page. You can send any type of file via the Secure File Transfer option including payroll, financial information, confidential legal documents, etc. The file is encrypted and sent via an encrypted email attachment that is opened by your financial institution and processed.

Sending a Secure File Transfer

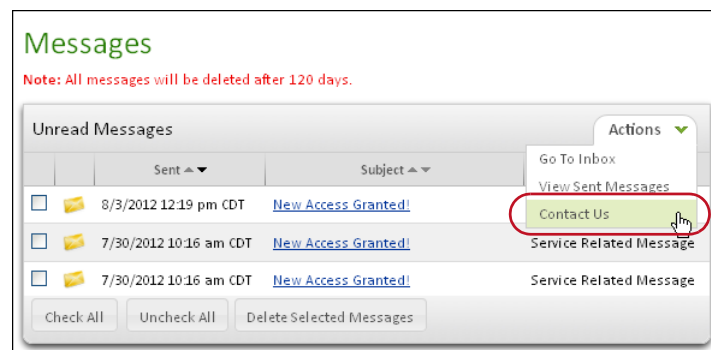
The Secure File Transfer action takes place in the Messages area. Simply create a new message and attach your file to it, then send it to your financial institution. It is secure and efficient!

To send a secure file transfer:

1. Select **Contact Us** in the **Messages** tab menu.



Or, on the **Messages** page, click **Contact Us** in the **Actions** menu.



The Send A Message page appears.

2. In the **Regarding** list, select the account that you are inquiring about, or select "Other" if it concerns some other issue. This field is required.
3. In the **Category** list, select the message type. This field is required and helps the system transmit the message to the responsible online banking support service representative at the financial institution.
4. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.
5. In the **Message** box, type your message. Do not include your passcode in the message; the online banking support service representative service does not need it to help you.
6. To attach a file to the message, click **Attach File** to attach a file no larger than 5 MB. File types with .exe, .bat, .com, and .sys are not allowed. If the user has secure file transfer privileges, the maximum file size will be 20 MB with no file type restrictions (i.e., any file type is allowed).
7. Click **Send Message**.

Send A Message

To send a secure message to Any Institution, select what it is regarding, the subject and category, type in your message and click "Send Message".

If you wish to attach a file, compose your message first, then click "Attach File".

Regarding: Category:

Subject:

Message:

A confirmation page appears. Click **Confirm** to continue. The file is encrypted and sent to your financial institution.

Other Services

Overview

This section provides links to other services within Online Banking and also externally to services from other providers.

Other Services

This section provides links to other services including the Commercial Customer Services Enrollment page where the user can sign up for Cash Management services.

To access other services:

1. In the Other Services section of the Cash Management Menu page, click **Request Cash Management Services**.

The Commercial Customer Services Enrollment page appears.

2. On this page, applicable services are listed for you to request. Various services may be available, including the following:
 - ◆ **Depository Transfer Service.** Allows you to transfer funds between deposit accounts at different institutions for cash management. Refer to the [Creating a CCD Credit Batch](#) or the [Creating a CCD Debit Batch](#) sections in Chapter 2: ACH Transfers for more information.
 - ◆ **Direct Deposit of Employee Payroll.** Allows you to direct deposit your employees' paychecks into their personal accounts. Refer to the [Payroll Batches](#) section in Chapter 2: ACH Transfers for more information.
 - ◆ **Direct Electronic Payments.** Allows you to use Direct Electronic Payment instead of invoicing your customers for recurring monthly billings. Refer to the [Collect Payment](#) section in Chapter 2: ACH Transfers for more information.
 - ◆ **NSF Check Representation.** If your online banking support service representative subscribes to this service, it provides an electronic way to collect non-sufficient funds (NSF) checks, and to increase collections. Refer to the [Re-present NSF Check Batch](#) section in Chapter 2: ACH Transfers for more information.
 - ◆ **EFTPS: Electronic Federal Tax Payment System.** Allows you to originate your federal tax payments online. Refer to Chapter 3: [EFTPS Transfers](#) for more information.

- ◆ **Check Reconciliation.** Allows you to submit your pay/no pay decisions for exception items electronically and securely. Refer to Chapter 6: [Check Reconciliation](#) for more information.
- ◆ **Wire Transfer.** Allows you to set up repetitive wire transfer instructions and submit wire transfer requests securely online. Refer to Chapter 4: [Wire Transfers](#) for more information.

User Services

Commercial Customer Services Enrollment

Take advantage of the electronic payment services and cash management tools available online by checking the corresponding boxes:

- Depository Transfer Service** - You can easily transfer funds between deposit accounts at different institutions for cash management.
- Direct Deposit of Employee Payroll** - Direct Deposit for your employees has never been easier!
- Direct Electronic Payments** - Use Direct Electronic Payment instead of invoicing your customers for recurring monthly billings.
- NSF Check Representation** - New banking rules provide for an electronic way to collect those NSF checks and increase collections by up to 60%!
- EFTPS: Electronic Federal Tax Payment System** - Whether you're mandated to file electronically by the IRS, or you just want to take the paperwork out of making your monthly tax payments, you can originate your federal tax payments online.
- Check Reconciliation** - Prevent fraud and automate daily check reconciliation on your checking accounts. A daily exception report will be generated listing any items that have cleared your account that are not in your online check register or that cleared for a different dollar amount. Submit your pay/no pay decisions for exception items electronically and securely.
- Wire Transfer** - Set up repetitive wire transfer instructions and submit wire transfer requests securely online.

Requested By:

Phone #:

Email:



Part 2: Reference Material

A

Account Summary Balance Report

A report that provides the commercial user with ledger, available, collected and float balance information for the accounts that the user has selected to appear in the report. The report also contains transaction totals grouped by transaction type codes for the individual accounts. This report can be created for a prior day or the current day.

Account Summary Balance Report - Consolidated

A report that provides the commercial user with consolidated ledger, available, collected and float balance information for the accounts that the user has selected to appear in the report. The report also contains transaction totals grouped by transaction type codes for the individual accounts. This report can be created for a prior day or the current day.

Account Summary Detail Balance Report

A report that provides the commercial user with individual transactions and totals grouped by transaction type codes for the accounts the user selected to appear in the report. This report can be created for a prior day or the current day.

ACH

Automated Clearing House.

ACH Credit

ACH Credit is a Cash Management service that allows a business to make direct deposits into other people's accounts. This service is useful for small businesses that want to offer direct deposit to their employees.

ACH Debit

ACH Debit is a Cash Management service that allows a business to make direct withdrawals from other people's accounts, as long as they have permission from the account owners. This service is useful for small businesses that want to offer their users the convenience of paying their monthly or yearly bills automatically.

ACH Transfer History

Past ACH Credit/ACH Debit/EFTPS transfers.

Agent

An agent is a commercial user who has been given access to multiple focus users and their accounts (for example, a bookkeeper). Agents also can have access levels and services that the Focus Customer does not have. For example, an agent with EFTPS privileges could handle all such transactions for a number of businesses, even though each Focus Customer has no EFTPS privileges.

Amount

The transaction amount to deposit into or debit from the recipient's account. Amounts of less than one dollar should use the format 0.XX.

ARC

The Accounts Receivable entry class code enables originators to convert a consumer check, received via the US mail or at a drop-box location for the payment of goods or services, into a single-entry ACH debit transaction. The consumer's check is used to collect the consumer's routing number, account number, check serial number, and dollar amount for the transaction.

Available Balance

The balance adjusted by any minimum account balance the institution requires in the account. This is the amount available for commercial transactions.

B**Balance Reporting**

A Cash Management service offered by a financial institution to deliver accurate and timely account balance information to their users.

Batch Name

The name given to the batch when it was created.

BOC

Back Office Conversion is the standard entry class code for checks that are written at a payment location for goods or services, and converted from paper to electronic debit transactions later at a centralized location. Checks converted under BOC are securely stored by the merchant until destroyed.

C**CCD**

Cash Concentration or Disbursement. CCD Debit and CCD Credit refer to types of ACH batches. CCD Debit transactions are for the use of identifying debits initiated by an originator (commercial user) to consolidate funds. CCD Credit transactions are for the use of identifying credits initiated by an originator (commercial user) to consolidate funds or for credit payments with a trading partner.

Check

A financial instrument representing funds drawn on a Demand Deposit Account (DDA).

Collected Balance

The balance in an account after the close of the previous Business Day, consisting of deposits, minus all withdrawals and other debits in the account.

Credit

A transaction that moves funds from the originator's account into another account.

CTX

The Corporate Trade Exchange (CTX) credit and debit batch templates allow corporations to make payments or collect payments as part of a trading partner relationship through the Automated Clearing House (ACH) system. CTX payment format combines payment information and remittance information. The format supports up to 9999 optional addenda records per batch item. These addenda records can be used to capture the remittance information.

Current Day Balance

The account balance that includes all transactions for the current day's activity.

D**Debit**

A transaction that moves funds into the originator's account from another account.

Deposit

Cash or a check credited to a user's savings or checking account.

Dual Control

An approval system that requires an authorized user to approve any changes to information made by another user.

DUNS

Data Universal Numbering System, a system used by the government to identify each government contractor and their location(s).

E**Effective Date**

Date the payment will be deposited into the recipient's account or withdrawn from the accounts listed in the batch items.

EFTPS

Electronic Federal Tax Payment System (EFTPS) is a Cash Management service that allows a business to pay its taxes by direct deposit. This service is especially useful for businesses that need to pay taxes quarterly.

F**Float**

The number of days it takes a financial institution to collect a deposited check from the financial institution the check is drawn on.

Focus Customer

The person or company that cash management services are used on behalf of. This is usually the owner of the accounts used with the service. A Focus Customer who is also a sub-user administrator has the Customer Type 'Sub-User Admin-Focus'.

I

IP Address

A unique numerical address, such as '123.45.1.234', that identifies a computer connection to the Internet. The IP address is assigned by the Internet Service Provider (ISP) providing the Internet connection. IP addresses can be dynamic (subject to change without notice) or static (permanent).

L

Ledger Balance

The balance in your account that consists of all deposits, plus interest credited to the account, minus all withdrawals and other debits to the account at the close of the Business Day.

N

NACHA

National Automated Clearing House Association.

Net Settlement

The total dollar amount of the batch. This is calculated from the batch items and cannot be changed directly.

O

Occasional Wire Transfer Request

A request where all the beneficiary information in the template is fixed except for the amount and the submit date.

Octet

One of the four 1-, 2-, or 3-digit numbers from 0 to 255 that make up an IP address.

Other Credits

Transactions that do not categorize under any of the supported Credit transaction type codes (ACH, wires, deposits) are rolled under Other Credits.

Other Debits

Transactions that do not categorize under any of the supported Debit transaction type codes (ACH, wires, checks) are rolled under Other Debits.

P

Pending ACH Credit Transfers Table

A table that shows all scheduled and unscheduled ACH transfers.

Pending Wire Transfers Table

A table that shows all scheduled and unscheduled wire transfer requests. Wire transfer requests can be approved, unapproved, edited or deleted by using the links provided in the Pending Wire Transfers table.

PPD

PPD (Prearranged Payment and Deposit Entry) refers to a type of ACH batch. PPD transactions are for the use of identifying credit or debit entries initiated by an Originator (usually a business entity) for a standing or single entry authorized from it's user or employee. In this case, user and employee are considered individual consumers.

Prenote Batch

This button sends a prenote transaction for each batch item. These transactions have the same information as the real transactions, but replace the amount with "\$0." They are used to test the account number and the receiving financial institution's ability to process the items.

Prior Day Balance

The account balance that includes all account transactions for a prior date.

Q

Quick Balance Report

A report that provides the commercial user with a listing of balances for selected accounts. It includes individual ledger and available balances for each account and total ledger and available balances for all selected accounts.

R

R&T Number

The Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive or to be debited for the transaction amount. On personal checks, it's the left-most nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

RCK

The NACHA SEC code for re-presented NSF Checks. The re-present NSF Check allows you to submit a batch to collect funds in the event the consumer has written a check to your business that has been returned for insufficient/uncollected funds.

Recurring Wire Transfer Request

A request where all the information in the template, including the amount and submit date, is defaulted but can be changed.

Repetitive Wire Transfer Request

A repetitive wire transfer request is a request that is created from a template to be sent more than one time.

Repetitive Wire Transfer Template

A repetitive wire transfer template is used to create recurring or occasional wire transfer requests.

Risk Level Limit

A risk level limit amount is only assigned to the Focus Customer. The limit amount determines how much credit risk the financial institution is willing to extend to the customer. It sets the maximum dollar amount of credit transactions the customer or anyone with access to the customer may have in process at one time.

S

Settlement Account

The account selected to be debited for the funds or to receive the funds.

Single Wire Transfer Request

A single wire transfer request is a one time request for transfer of funds to another financial institution.

Status

The pending batch's status:

- **Approved.** Batch is waiting for the scheduled processing date.
- **Scheduled.** Although it has been scheduled, batch can't be processed yet. Needs approval or other payment information.
- **Waiting.** Batch needs to be scheduled. Might need other payment information as well.

The historical batch's status:

- **Processing:** Batch has started processing, but isn't complete. (for example, the funds might have been withdrawn from your account, but not yet deposited into the receiving account.)
- **Processed:** The transfer has been completed.

Sub-User

A sub-user is a commercial user who is created and managed by a Sub-User Administrator on the system. The sub-user is limited to a subset of privileges, access levels, risk level limits, and services of the Focus Customer. For example, if a Focus Customer has the ACH Credit (for example, payroll batch) service, a Sub-User Administrator could create a sub-user that is responsible for all ACH Credit (Payroll Batch) transactions for the business's accounts.

Sub-User Administrator

Sub-User Administrators are sub-users who have been granted privileges to carry out the following tasks.

- Create new sub-users or sub-user administrators.
- Assign access to accounts and basic privileges on the accounts to the sub-user.
- Assign commercial privileges, and access levels to the sub-users.
- Modify a sub-user's information, services, or access levels.
- Approve changes to a sub-user made by another sub-user administrator.
- Disable or delete a sub-user's access ID.

T

TEL

The NACHA SEC code for telephone-authorized batches. The Telephone Authorization allows you to submit a batch to collect either a one-time payment from the consumer's account provided the consumer has provided your company authorization by phone to collect funds from their accounts.

Tracking Number

Number assigned to the batch for tracking purposes. If you ever have a question or a problem with a batch, please include this ID number when making inquiries.

Transaction Type Codes

Common transaction codes developed by the Bank Administration Institute for exchanging data.

V

Vendor CTX

The Vendor Payment Corporate Trade Exchange (CTX) template is designed to allow commercial users to make vendor payments through the Automated Clearing House (ACH) system. The CTX payment format combines payment information and a variable length record (called an addendum record) with related information, such as invoice numbers, allowing multiple payments to trade creditors in a single transfer of funds.

W

WEB

The NACHA SEC code for Internet-authorized batches. The WEB Authorization allows you to submit a batch to collect either a one-time or recurring payment from the consumer's account provided the consumer has provided your company authorization on a Web page accessed through the Internet to collect funds from their accounts.

Wire Credit

A transaction sent by wire that moves funds from the originator's account into another account.

Wire Debit

A transaction sent by wire that moves funds into the originator's account from another account.

Written Authorization

Same as PPD Credit. The Written Authorization allows you to submit a batch to collect either a one-time or recurring payment from the consumer's account provided the consumer has provided your company written authorization to collect funds from their accounts.