



Business Online Banking – ACH Origination

ACH User Role Setup	2
Create a Role.....	2
Edit Existing Role	3
Manage ACH.....	4
Creating a Template	4
Edit a Template	7
Delete a Template	7
Schedule a Template.....	7
Creating a Pass Thru File	8
Approving an ACH	9
Recipients	10
Add a Recipient	10
Edit A Recipient	10
Delete A Recipient	10
Scheduled Tab	11
ACH NOC's and Returns	11
Limits & Cut-off Times	12

ACH User Role Setup

ACH access must be turned on within a role that is assigned to a sub user to give that user access to the service. The ACH Access can be added to an existing role that has already been created, or a new role can be created and assigned to a user. **The steps below will walk through what access within a role you will want to turn on for ACH access and can only be done by users that have administrator rights.** Note: Authorized Signers will automatically receive the ACH service without additional action needed.

Create a Role

1. Select **Manage Users**
2. Select **Roles**
3. Select **Add a New Role** in the right corner
4. In the **Role Name** input what you would like to name the role.
6. Scroll Down to **Business ACH**
7. In the **ACH Company Access** account select the accounts you would like to assign ACH access to for this role.
8. **Select User Access** - Select the checkboxes next to the permissions you would like to assign to the role. See definitions of each permission below:

Business ACH Permission	Definition
Add ACH Templates	Allow sub users to add a new business ACH template
Delete ACH Templates	Allows sub users to delete business ACH templates
Import ACH Templates	Allows sub users to import ACH and recipient entries using .csv or NACHA formats
Schedule Same Day ACH	Allows sub users to schedule templates for Same Day delivery
ACH Reversals	Allows sub users to access and schedule ACH reversal transactions if within NACHA specified time frame
Manage ACH NOC's and Returns	Sub Users with this role permission can access the ACH NOC/Return feature, view open issues and resolves issues and view resolved items
Access Restricted Templates	Enables sub users to add and view ACH templates and ACH Pass-Thru files flagged as Restricted
ACH Pass-Thru	Allows sub users to access the ACH Pass-Thru feature and upload .csv and NACHA-formatted files generated using other software systems

Approve ACH Templates	Allows sub users to approve ACH templates. Users can approve templates of any transaction type (PPD, Debits, PPD, Credits, CCD, Debits, CCD, Credits, etc)
Add Recipient	Allow sub users to add ACH recipients
Delete Recipient	Allows sub users to delete ACH recipients

9. Select **ACH Transaction Types** you want the role to be able to process ACH with. (Note: if a user is permitted to ANY ACH transaction type **and** has Edit or Add a New Role permissions, they have ability to edit ACH Transaction Limits and assign ACH Companies).

ACH Transaction Types	
Payroll Direct Deposit (PPD)	This code can be used to credit individuals (e.g., refunds, other payments to consumers).
Debit Consumers (PPD)	This code is used to debit individuals (e.g., debit a consumer for a monthly fee).
Credit Business (CCD)	This code is used to credit businesses.
Debit Businesses (CCD)	This code is used to debit businesses.
Telephone Authorized Collection (TEL)	This code is used to debit consumers who have consented to either single or recurring debit over the telephone (e.g., recorded consent via calls center)
Internet Authorized Collection (WEB)	This code is used to debit consumers who have consented to either single or recurring debits from the business.

10. Input appropriate **ACH Debit and ACH Credit Limits** (Note: The maximum limit for the business is set by Summit Credit Union. If you would like the role to have a maximum limit you will input that limit).
11. Select **Create Role**
12. Select into the **Users Tab** and Assign the role by either creating a new user or editing an existing user's role. (Note: You can edit an existing role that is already tied to a user by following the Edit Role on Existing Users Section).

Edit Existing Role

1. Select **Manage Users**

2. Select **Roles**
3. Follow **Steps 5-10** in the **Create a Role** section above
3. Select **Save** (Note: Doing this will update all users that have been tied to the already existing role).

Manage ACH

The Automated Clearing House (ACH) Origination service within your Business Digital Online Banking allows for electronic payments through the ACH Network that is governed by the National ACH Association (NACHA).

Creating a Template

ACH templates allow you to save your Recipients in one easy place by allowing you to conveniently name, use, and re-use the same template to process for future payments and/or collections.

1. Select **Manage ACH**
2. Select **Create a New Template**

The screenshot shows the 'Templates' page with a search bar and a list of templates. A red box highlights the 'Create a New Template' button in the top right corner.

Template Name	Details	Amount	Schedule
Sample Template	Payroll Direct Deposit (PPD) *0002 Treasury Test	\$12.00 3	Schedule
Sample Template Payroll 1	Payroll Direct Deposit (PPD) *0002 Treasury Test	\$16.00 3	Schedule
Vendor Payments	Credit Businesses (CCD) *0000 Treasury Test	\$0.00 1	Schedule

You've reached the end of your list of templates.

3. In the **Template Name** field input what you would like to name the template
4. Select a **Company Name** from the drop-down menu.
5. Select Transaction Type from the drop-down menu.

6. Enter a template **Description**. (Note: Limited to 10-Characters and is the Batch entry Description).
7. Enter **Company Disc. Data** (Company Discretionary Data). (Note: This optional field is for your business's internal use. No specific format is required).
8. In the **Offset Account** drop-down menu select your membership share you would like to process with.
9. Check the **Restricted template** checkbox if you wish to prevent anyone except a user with the **Access Restricted Templates** permission from viewing the template.
10. Select **Save**.

New Template

Template name Company name Transaction type

Description Company disc. data (optional)

Offset account

Restricted template

11. The Add Recipients Page will display. Select the **Add or Import Recipients** option

← Back to Templates

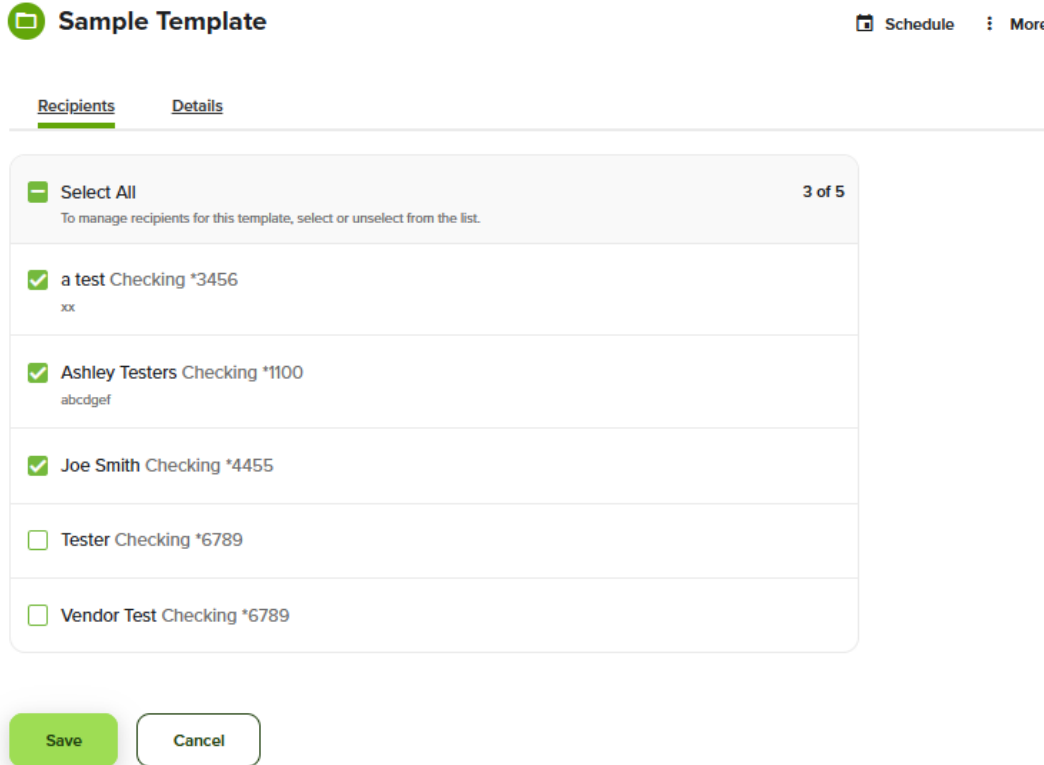
ACH Template created.

Test #3

Recipients

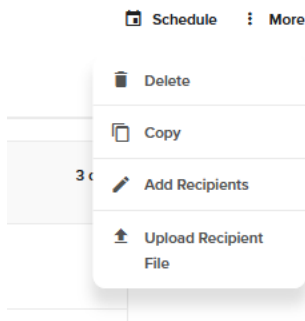
Q Search recipients

12. Select the checkbox to the left of the recipient's name to add the recipient to the template. (Note: If no recipients are in the list go to the **Recipients** section of this guide to add new recipients).



13. Select **Save**.

14. There is an alternative option to Upload a Recipient File. Instead of selecting recipients you can select **Upload Recipient File**



- Select the file format – NACHA or Comma separated value (.csv)
- Drag and drop the target file or select a file.
- Select **Import**.

- Select **Done** on confirmation pop up -the uploaded recipients will display in the recipient's screen of the template.
15. After recipients are added, enter the **Pay/Collect** amount to the right of each recipient.
 16. Select **Save** button to save the template and recipients.

Edit a Template

1. Select **Manage ACH**
2. Select the template to edit
3. Make changes to the recipients in the **Recipients tab**
 - To edit Add/Remove Recipients within the template select the **Add or Edit Recipients** Button in the top right corner



- From there check or uncheck any recipients you would like to add or remove from the template.
 - If you want to edit a recipient that is not appearing in the template, select the **More** button in the top right corner and select **Add Recipient** to add a new recipient. (Note: If you are wanting to edit the Recipients Name/Account Information jump down to the **Edit a Recipient** section of the user guide).
4. Make changes to the Details of the template in the **Details tab**
 5. Select **Save**

Delete a Template

1. Select **Manage ACH**
2. Select the template to Delete
3. Select **More** in the top right corner
4. Select **Delete**
5. Select **Yes**

Schedule a Template

1. Select **Manage ACH**
2. Click **Schedule** next to the desired template
3. Select the **Deliver by Date** (Note: This will be at least one business day prior to the funds delivery date).

- If you would like to schedule the template to be re-occurring, drop down the **Occurs** menu to view schedule occurrences and date options.
4. Input the amounts next to the recipients you would like to process with.
- Pre-Note: There is the ability to Pre-Note a recipient prior to sending live funds to their account.

- i. Select the **tool** icon to the right of the amount box



- ii. Select **Prenote**
- iii. Select **Update**. ***You will not be able to initiate live entries until the third business day following the settlement date to ensure we have not received a return or Notification of Change related to the entry.***

- b. Hold: There is the ability to hold any recipient from a template which would block the template from sending anything out to that recipient but leaves the recipient within the template.

- i. Select the **tool** icon to the right of the amount box



- ii. Select **Hold**
- iii. Select **Update**

- 5. If Applicable: Select the check box next to **Save Changes to Template Defaults** if you would like this to save permanently in your template.

6. Select Review

7. Select Submit

- 8. Move to **Approval Step** to finish processing (Note: This next step must be done in order for the transaction to fully process).

Creating a Pass Thru File

This option provides the option to upload a NACHA file instead of creating recipients and using a template to process your ACH Origination.

1. Select **Manage ACH**
2. Select **Upload Pass Thru**
3. In the **File Format** dropdown, select **NACHA (. ACH or .TXT)**
4. If Applicable: Click the checkbox **Select a new deliver by date for my templates** if the date in your file is not already the next business day.

5. Select **My file does not contain Offset Accounts** (Note: The offset account is the offsetting entry within the file. If you file has a debit/credit to your share at Summit Credit Union, you would not select this).
6. Select your share account that you would like to offset the entry with.
7. If applicable: Input the **Description**
8. If Applicable: Check the **Restricted Template** checkbox. (Note: Only users with the ability to view Restricted Templates will be able to see this Pass Thru File).
9. Either **Drag and Drop** the file into the box or **Select the File**
10. Select **Upload**
11. A verification page will display all file details. Select **the Submit** button to submit the file for processing.
12. Move to **Approval** Section to finish processing (Note: This next step must be done in order for the transaction to fully process).

Approving an ACH

Once all transactions have been submitted the system will require them to be approved and Multi-factor Authentication be completed. **ACH files that are not approved will not be processed for Summit Credit Union.**

1. Select **Manage ACH**
2. Select **Approval**
3. Select the **Template** you would like to review and approve
4. Review the transaction and either **Approve** or **Reject**
 - I. If the ACH file is rejected by the reviewer, a window will display to enter a reject reason. The ACH History will reflect the template that was rejected, who rejected the template, and the rejection reason. An email will also go out to the originator displaying the template name and the reject reason.

Hourly Payroll

Confirmation number
3105687978

Rejected by Avery Smith	Rejection reason Need to update amounts	
Date submitted 📅 Oct 19, 2023 8:25 AM PDT	Occurs 🕒 One time	Deliver by 📅 Oct 19, 2023
Delivery type Same Day	Submitted by Avery Smith	
Transaction type Payroll Direct Deposit (PPD)	Number of recipients 6	Payment total \$18.50
Offset account Silver Member Checking *21-505		

5. Complete **Multi-Factor Authentication** to complete processing of the transaction.

Recipients

Add a Recipient

1. Select **Recipients** on the left-hand side.
2. Select **Add a New Recipient**
3. Fill in all required information, if not required the field will have an “optional” next to the label
4. Select **Save**

The screenshot shows the Summit Credit Union interface. At the top, there is a navigation bar with the Summit Credit Union logo and a search bar. Below the navigation bar, there are several menu items: View my Accounts, Make a Transfer, Account Reports, Pay Bills, Manage Users, Manage ACH (highlighted), Send Wires, and Apply for a loan. On the left side, there is a sidebar menu with options: Templates, Upload Pass-Thru, Approvals, Scheduled, History, Recipients (highlighted), and Limits & Cut-off Times. The main content area is titled 'New Recipient' and contains the following fields: Name, Nickname (optional), Account number, Confirm account number, Account type (dropdown), Routing number, ID Number (optional), Add a Category (optional), and Email (optional). There are also buttons for 'Save' and 'Cancel' at the bottom.

3. On Recipients main screen - regular search and filter functions remain here for the ability to look up any existing Recipients

Edit A Recipient

1. Select **Manage ACH**
2. Select **Recipients**
3. Select **Edit** on the recipient you would like to make changes too
4. Edit the Recipient
5. Select **Save**

Delete A Recipient

1. Select **Manage ACH**
2. Select **Recipients**

3. Select **Edit** on the recipient you would like to make changes too
4. Select the **Delete** icon in the top right corner
5. Select **Yes**

Scheduled Tab

The Scheduled tab displays a list of all pending ACH requests. These requests can be cancelled prior to processing.

1. Select **Manage ACH**
2. Select **Scheduled**
3. Select any template for additional information.
 - a) If the template has not been processed you are able to select **Cancel Template** at the bottom of the template details to cancel the scheduled request.

A green rectangular button with rounded corners and the text "Cancel Template" in black.

ACH NOC's and Returns

When an ACH NOC or Return has been received by Summit Credit Union you will receive an email alert that it needs to be resolved. The recipient with the NOC or Return will be placed on hold and not able to be used until you have resolved it. Please note: Changes must be made within 6 banking days or prior to the initiation of another ACH Entry to this receiver.

1. Select **Manage ACH**
2. Select the **NOC>Returns** to view the NOC/Return
3. Click on the **NOC/Return** that you would like to view
4. A message will display regarding the reason for the NOC or Return, and additional information with anything that may need to be changed.
5. Make the necessary changes in by editing the recipient in the **Recipient's tab**
6. Once the changes have been made go back into the **NOC>Returns tab** to select the return and **Mark as Resolved**.
 - a. Note: If it has been found that an update has been Marked as Resolved but not actually Resolved Summit Credit Union can hold the recipient from being used until the changes have been made.

Limits & Cut-off Times

1. Listed here are your cutoff limits for the businesses allowance per day, and per month.