



Business Online Banking ACH Origination

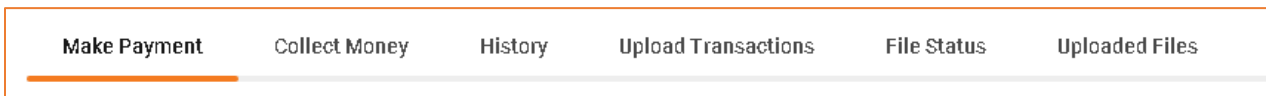
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ACH Origination

Make ACH Payment or Collect Money without a template

1. Click **Money Movement > ACH**
2. Select the **Make Payment** tab or the **Collect Money** tab



3. Click **Send money without a template** or **Collect money without a template**

Make ACH Payment / Manage Templates



Make ACH Collection / Manage Templates



4. Fill in the ACH Information:

- a. Template name (Optional) – If you give this transaction a title, and a template will automatically be created using the information in this transaction.
- b. Request type:
 - CCD Payment – used when paying Corporate/Business accounts.
 - CCD Collection – used when collecting funds from Corporate/Business accounts.
 - PPD Payment – used when paying consumer/personal accounts.
 - PPD Collection – used when collecting funds from consumer/personal accounts.
 - Federal Tax
 - State Tax
- c. Company Name/ID – Select the ACH Company ID. This will be the information that is displayed when the transaction(s) posts at your beneficiary’s institution.
- d. Template Description
- e. Debit Account/Credit Account – Select your BSC account for this transaction.
- f. Maximum Transfer Amount – Enter the maximum amount for each transaction in this ACH batch.
- g. Effective Date
 - Please be sure to follow our ACH Cutoff guidelines:
 - **Same-Day ACH:** Must be submitted and approved prior to **12:00pm PST**
 - **Next Business Day ACH:** Must be submitted and approved prior to **4:00pm PST**
 - An effective date up to 30 days into the future can be entered.

5. Click Continue

Make ACH Payment without a Template

Send money using an existing ACH template

Template Information

Template Name (optional) Test Template	a
(To save this request as a template, enter a template name.)	
Request Type PPD Payment (Personal)	b
Company Name/ID Test ACH ID/1123456789	c
Template Description Test ACHID	d
(Information that will be given to the transaction's recipients)	
Debit Account Test Account - Checking - *9999	e
Maximum Transfer Amount \$10,000.00 USD	f
(Per detail account)	
Effective Date 02/04/2022	g

Continue Cancel

6. Add Details

- a. Control Amount (Optional) – This is intended to balance the entire ACH batch, or the value of the entire template.
- b. Add the **Credit / Destination Account(s)**
 - ABA/TRD – Enter the beneficiaries ABA routing number.
 - *If you do not know the routing number, use the **ABA Search** to attempt to locate the routing number.*
 - Account – Enter the beneficiaries account number.
 - Account Type – Select **Checking** or **Savings** as an account type.
 - Name – Enter the name of the beneficiary. Please note that this must match the name on the account, at the beneficiary bank.
 - Detail ID (Optional)
 - Default Amount – Enter the amount for this beneficiary.
 - *Please note that this reads “(Optional)” because you can leave the amount at \$0.00 when creating a template.*
 - Additional Information (Optional) - Information you want to appear with the transfer. Up to eighty (80) alphanumeric characters are allowed.
- c. If applicable, click on **Add additional detail row** to add more beneficiaries.

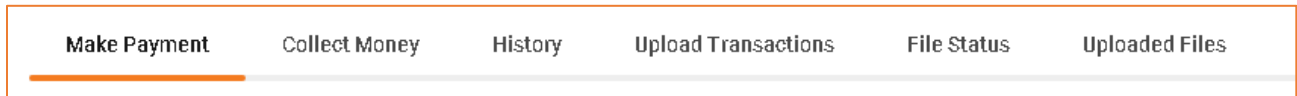
The screenshot shows a form for adding details to an ACH batch. At the top, there is a text input field for the Control Amount (optional), containing '\$2,450.00 USD'. A red callout 'a' points to this field. Below it is the text '(Intended Value for the entire template)'. The next section is titled 'Credit / Destination Accounts' with a red callout 'b' pointing to the section header. Below this title is a paragraph explaining that these are the accounts which will receive the recorded amount. Underneath is a table with columns: ABA/TRC, Account, Account Type, Name, Detail ID (Optional), and Default Amount (Optional). The table contains one row with the following data: ABA/TRC: 122243402, Account: 123456789, Account Type: Type Checking (with a dropdown arrow), Name: Jane Doe, Detail ID: Detail ID, and Default Amount: Amount \$2,450.00 USD. Below the table is an 'ABA Search' section with a text input field containing 'Payroll 02.04.2022'. At the bottom left, there is a button with a plus sign and the text 'Add additional detail row', with a red callout 'c' pointing to it. At the bottom right, there is a summary box with 'Total: \$2,450.00' and 'Variance amount: \$0.00', with the note '(Difference between Control amount and Total.)' below it. At the very bottom, there are two buttons: 'Continue' and 'Cancel'.

7. Click Continue

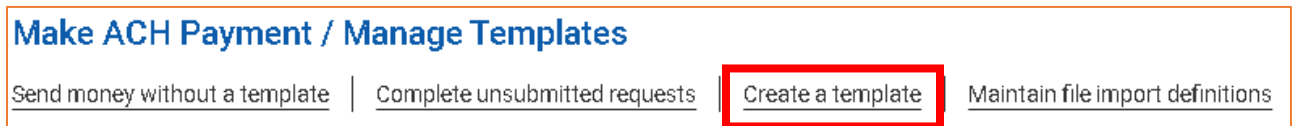
8. Verify the ACH Batch as needed and then click one of the following:
 - a. **Submit for Approval:** Approve the transaction later or allow other users in the company to approve it.
 - b. **Approve:** Approve the transaction now.
 - c. **Transmit:** Approve and send the transaction.
9. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**. Follow the prompts the complete the security code verification. Please refer to Out-of-Band Transaction Authentication for more information.
 - b. If you have a Soft-Token for approvals, input your token passcode and then click **Continue**. Please refer to Token Transaction Authentication for more information.

Create a template

1. Click **Money Movement > ACH**
2. Select the **Make Payment** tab or the **Collect Money** tab



3. Click **Create a template**



4. Add Template
 - a. Template name
 - b. Request type
 - c. Company Name/ID
 - d. Template Description
 - e. Debit Account/Credit Account
 - f. Maximum Transfer Amount
5. Click **Continue**

Add Template

Send money using an existing ACH template

Template Information

Template Name

Request Type

Company Name/ID

Template Description

(Information that will be given to the transaction's recipients)

Debit Account

Maximum Transfer Amount

(Per detail account)

6. Add Details

- a. Control Amount
- b. Add the **Credit / Destination Account(s)**
 - ABA/TRD – Enter the beneficiaries ABA routing number.
*If you do not know the routing number, use the **ABA Search** to attempt to locate the routing number.*
 - Account – Enter the beneficiaries account number.
 - Account Type – Select **Checking** or **Savings** as an account type.
 - Name – Enter the name of the beneficiary.
 - Detail ID (Optional)
 - Default Amount (Optional)
 - Additional Information (Optional)
- c. If applicable, click on **Add additional detail row** to add more beneficiaries.

Control Amount (optional)
\$2,450.00 USD
(Intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC 122243402	Account 123456789	Type Checking	Name Jane Doe	Detail ID	Amount \$2,450.00 USD

ABA Search

Additional Information (Optional)
Payroll 02.04.2022

Total:	\$2,450.00
Variance amount:	\$0.00

(Difference between Control amount and Total.)

+ Add additional detail row

Continue Cancel

7. Click **Save Template**

Search Completed ACH Transfers

1. Click **Money Movement > ACH**
2. Select the **History** tab.



3. Complete the following fields:
 - a. Account
 - b. Date Type:
 - Effective date - The date that the transaction posted.
 - Transmit date - The date the ACH batch was approved/transmitted.
 - c. Service
 - d. Date:
 - Specific Date
 - Date Range
4. Click **Generate Report**.
5. Click on the Account section to see the full details of a specific ACH Transfer

Completed ACH Transactions

[Modify Search](#)

Print Selected Transactions

(To view details, click the account.)

Account	Template Name	Request Type	Amount	Effective Date	Transmitted By	Transmit Date	Confirmation	Status
<input type="checkbox"/> <u>*9999 - Test Account</u>	Test Template 1	CCD Payment	\$2,000.00	02/04/2022	TESTFS1	02/02/2022	78012131	Transmitted
<input type="checkbox"/> <u>*9999 - Test Account</u>	Test Template 1	CCD Payment	\$0.00	02/03/2022	TESTFS1	02/02/2022	3405008482	Transmitted
<input type="checkbox"/> <u>*9999 - Test Account</u>	Test Template 1	CCD Payment	\$0.00	02/03/2022	TESTFS1	02/02/2022	909907757	Transmitted
Total			\$2,000.00					



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Completed Transaction Details

Template Information



Template Name: Test Template 1
Request Type: CCD Payment
Company Name/ID: Test ACH ID / 1123456789
Template Description: VENDORS
Debit Account: *9999 - Test Account
Effective Date: 02/04/2022
Confirmation Number: 78012131
Status: Transmitted

Credit / Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
122243402	*6789	Checking	Landscaping Services		\$1,260.00
Additional information(Optional): January Landscaping					
122243402	*4321	Checking	Shipping Company		\$740.00
Additional information(Optional): INV42321 Payment					
Total:					\$2,000.00

Approval History Information

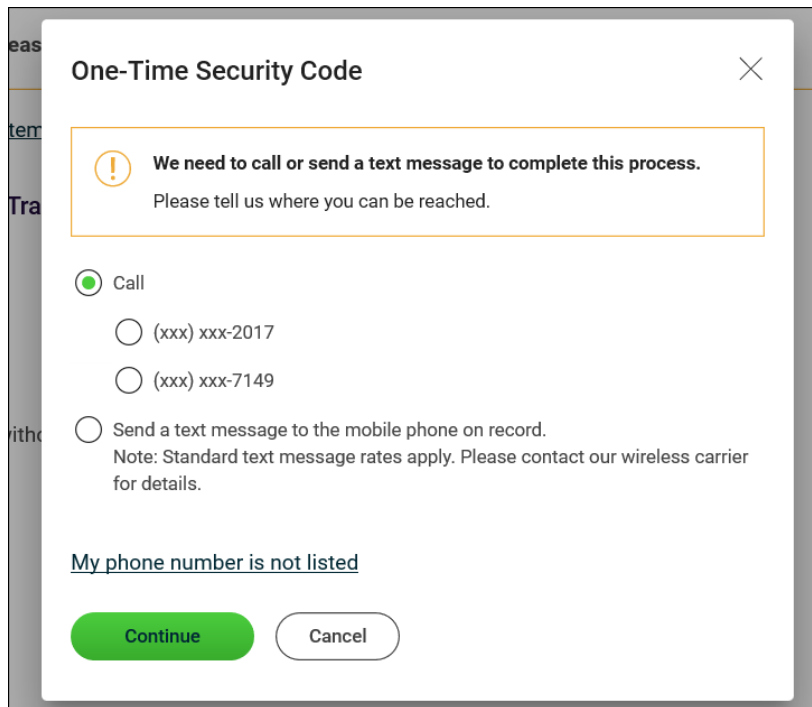
Approval Status : 1 of 1 received

Action	User ID	Date
Enter Request	TESTFS1	02/02/2022 06:48:38 PM (ET)
Approve/Transmit Request	TESTFS1	02/02/2022 06:48:38 PM (ET)

Out-of-Band Transaction Authentication

Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

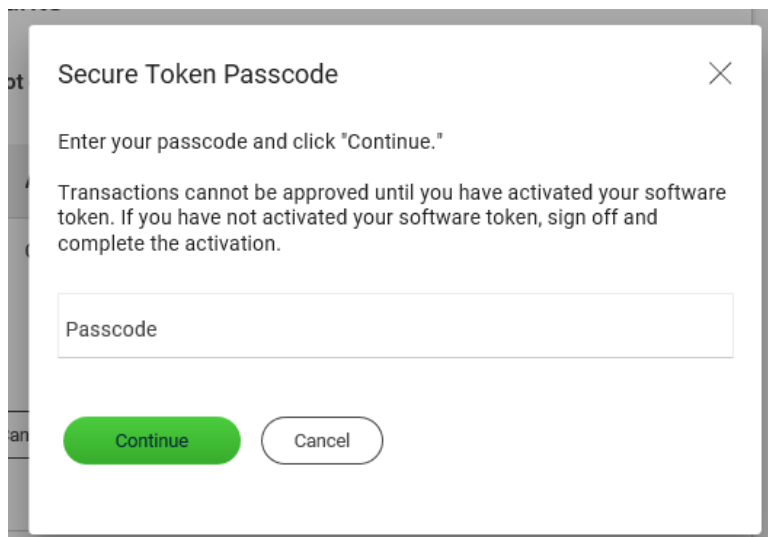
Company users may be charged standard text message rates for SMS messages based on their carrier contract.



The dialog box is titled "One-Time Security Code" and has a close button (X) in the top right corner. It contains a warning message: "We need to call or send a text message to complete this process. Please tell us where you can be reached." Below this, there are three radio button options: "Call" (selected), "(xxx) xxx-2017", and "(xxx) xxx-7149". A fourth option is "Send a text message to the mobile phone on record." with a note: "Note: Standard text message rates apply. Please contact our wireless carrier for details." At the bottom, there is a link: "My phone number is not listed". Two buttons are at the bottom: "Continue" (green) and "Cancel" (white).

Token Transaction Authentication

Token transaction authentication requires transaction approvers to confirm their identity when approving ACH, ACH file upload, or wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device.



The dialog box is titled "Secure Token Passcode" and has a close button (X) in the top right corner. It contains the instruction: "Enter your passcode and click 'Continue.'" Below this, there is a paragraph: "Transactions cannot be approved until you have activated your software token. If you have not activated your software token, sign off and complete the activation." A text input field labeled "Passcode" is provided. At the bottom, there are two buttons: "Continue" (green) and "Cancel" (white).