

Business Online ACH User Guide

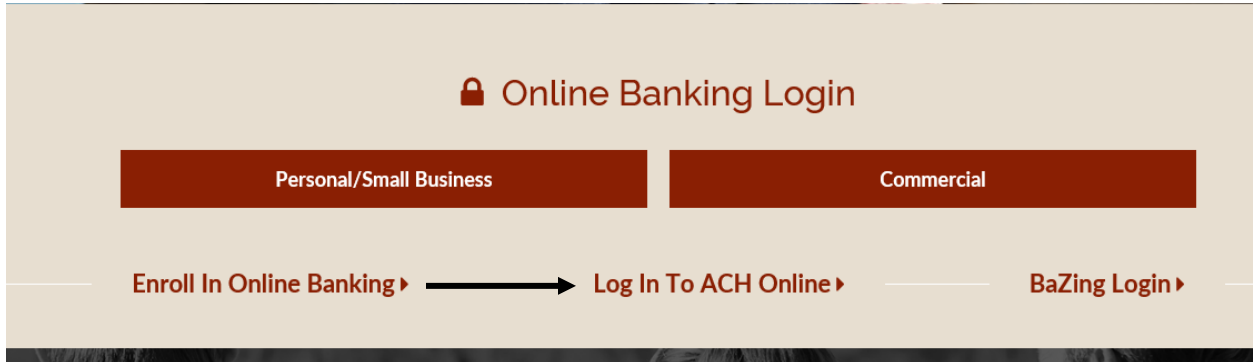
**For any questions regarding Business Online ACH please contact eBanking
Support at 888-569-9909.**

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Business Online ACH Log In

1. Select the **Log In To ACH Online** link on First Bank Financial Centre's website, www.fbcwi.com.



2. Log in to your secure site by entering your **Customer Number** and **User Name**, then select **Login**.

Where is my password?

Customer Number

User Name

Login | Reset

3. After answering a Security Question correctly, enter your **Password**, then select **Continue**.

Please enter your password and click **Continue**. To return to the login page, click Cancel.

Password

Continue | Cancel

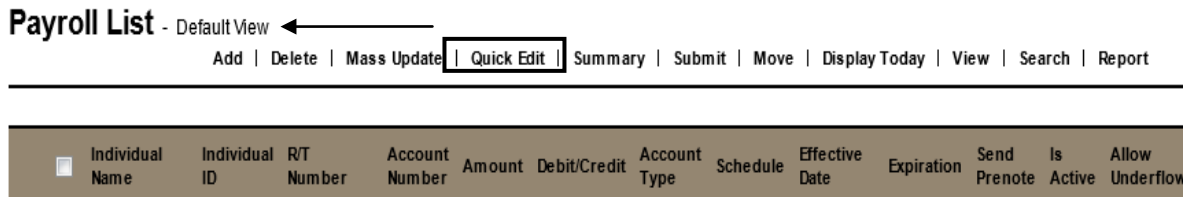
Creating a File Using the Bank's ACH Software

Entering Transactions –

1. If you are using the Bank's **ACH Software**, select the appropriate category (for example: Payroll)



2. In the *Category List Default View*, select **Quick Edit**.



3. In the **Quick Edit** screen the following fields are required:
 - Enter the **Individual Name** for the ACH entry.
 - Enter the **Individual ID**. This can be any number used to identify the person or company.
 - Enter the **Routing Number** (R/T Number) of the bank to be credited or debited.
 - Enter the **Account Number** for the person/company.
 - Enter the **Amount** of the transaction.
 - Select DDA (checking) or SAV (savings) from the drop down list in **Account Type**.
 - Select a **Schedule** from the drop down list or leave at **One-Time**. **NOTE: If the transactions are recurring a Schedule will have to be selected.**
 - The **Effective Date** should be the date the transaction will be credited/debited to your customer's account.
 - For first time entries, select **Send Prenote**.
 - A **Prenote**, a zero dollar test transaction, is required to be submitted prior to your first file submission. Prenotes should be sent *3 business days* prior to the first transmission date, a total of *5 days* prior to the first effective date.
 - Select the **Is Active** box
4. Once all of the transactions have been entered or you need additional lines to enter more customer information, select **Save**. **NOTE: More lines will appear if needed to add more entries.**

Errors & Warnings

Errors will be highlighted **red**.

1. Verify and fix the highlighted entries.
2. Select **Save** once the entries have been corrected.

Payroll Quick Edit - Default View

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to

Account Number: This field is required. (1002)

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule
<input type="checkbox"/>	Sally Jones	987321	075902421	...	2.00	Credit	DDA	Payroll

Warnings will be highlighted in purple.

- This is for your information only and can be by-passed by selecting **Save** again.

Payroll Quick Edit - Default View

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

Effective Entry Date: Effective entry date is less than today's date. (8002)

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective
<input type="checkbox"/>	Sally Jones	987321	075902421	...	2.00	Credit	DDA	Payroll	6/14/2018

- When all of the entries have been entered correctly you will receive a **green** message that states the items were saved successfully.

Payroll Quick Edit - Default View

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

2 transaction(s) saved successfully. (2018)

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective
<input type="checkbox"/>	Sally Jones	987321	075902421	...	2.00	Credit	DDA	Payroll	6/14/2018
<input type="checkbox"/>	Susan Smith	654321	075902421	...	1.75	Credit	DDA	Payroll	6/14/2018

- Once you've received the green message stating that all of the transactions have been saved successfully, select **Return to List**.

Preparing a File for Submission

Using the **Bank's ACH Software** – select the **Category** from your homepage.

Marking the Files as Active – All transactions within an ACH File must be **Active** before submission.

- o Select **Quick Edit** from the *Category List*.

Payroll List - Default View

Add | Delete | Mass Update | **Quick Edit** | Summar

- o Select the **Is Active** checkbox for each Transaction that needs to be submitted.
- o Select **Save**.

Payroll Quick Edit - Default View

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Ref

R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Next Scheduled Effective Date	Expiration	Send Prenote	Is Active	Allow Underflow
075902421	444555	1.00	Credit	SAV	Payroll	8/28/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
075902421	333445	1.25	Credit	DDA	Payroll	8/28/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
075902421	3525501	1.00	Credit	SAV	One Time	8/14/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
075902421	988856	1.00	Credit	DDA	One Time	6/26/2015		None	<input type="checkbox"/>	<input type="checkbox"/>	
075902421	54548889	1.00	Credit	DDA	One Time	7/10/2015		None	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Effective Date – Verify the **Effective Date** is correct for each active transaction. Select **Save** if any changes are made.

R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Next Scheduled Effective Date	Expiration	Send Prenote	Is Active	Allow Underflow
075902421	444555	1.00	Credit	SAV	Payroll	8/28/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
075902421	333445	1.25	Credit	DDA	Payroll	8/28/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
075902421	3525501	1.00	Credit	SAV	One Time	8/14/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

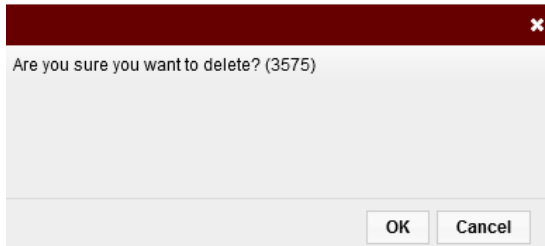
Amount – Verify the **Amount** of each transaction is correct. Select **Save** if any changes are made.

R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Next Scheduled Effective Date	Expiration	Send Prenote	Is Active	Allow Underflow
075902421	444555	1.00	Credit	SAV	Payroll	8/28/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
075902421	333445	1.25	Credit	DDA	Payroll	8/28/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
075902421	3525501	1.00	Credit	SAV	One Time	8/14/2015		None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Deleting Transactions – To **delete** a transaction from a **Category/Subcategory**:

Important Note: Deleting a transaction removes it from the application permanently. The application limits the maximum number of transactions each category can contain, so you may wish to delete inactive transactions from very large categories regularly or have the application automatically purge older inactive transactions nightly.

1. Delete the transaction from the **Quick Edit** page. Select the checkbox to the left of the transaction you wish to delete and select **Delete Selected**.
2. Select **OK**.

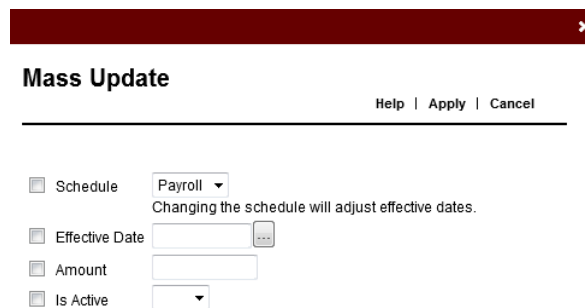


3. There will be a **Transactions Deleted** message that displays.

Mass Updates – The **Mass Update** page allows you to change the **Schedule**, **Effective Date**, **Amount**, or **Active Status** for every transaction in your list. The same value will be used for *every* entry. **Example: If you enter \$1.00 in the amount field, each transaction within the file will be submitted for \$1.00.**

In the *Category List Default View*, select **Mass Update**.

1. Select the box to the left of each option that you would like to update.
2. Enter the new information in the appropriate field.
 - o **Schedule** – Changes the schedule for every transaction (this can only be used if you have more than one schedule set up).
 - o **Effective Date** – Changes the Effective Date for every transaction
 - o **Amount** – Changes the Amount of every transaction in the file
 - o **Is Active** – Makes all of the transactions in the file active (this option cannot be selected in combination with any of the other options).
3. Select **Apply**.



Submitting a File using the Bank's ACH Software

After you have created or edited transactions as necessary, you need to indicate that they are ready for origination by submitting them. Transactions can be submitted in four ways:

1. **Submit Selected** – to submit *specific* transactions
2. **Submit All** – to submit *all* of the transactions
3. **Display Today** – will allow you to submit all of the *active* transactions
4. **Standing Order** – active transactions will be submitted *automatically* according to the schedule

1. Submit Selected:

- Select the **Category/Subcategory** from the application **Home** page and select the appropriate **Category/Subcategory**.



- To submit selected transactions, mark them by selecting the checkbox to the left of each one and position the cursor over **Submit** and select **Submit Selected**.

NOTE: If you have multiple pages of transactions and you are submitting selected transactions from each page, go to *Display Today*. This will prevent you from having to submit multiple files.

Payroll List - Default View

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Report

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active
<input checked="" type="checkbox"/>	Sally Jones	987321	075902421	123456	2.00	Credit	DDA	Payroll	7/19/2013	None	No	Yes
<input checked="" type="checkbox"/>	Susan Smith	654321	075902421	444555	1.00	Credit	SAV	Payroll	7/19/2013	None	No	Yes
<input checked="" type="checkbox"/>	Mark Smith	789654	075902421	333445	1.25	Credit	DDA	Payroll	6/14/2013	None	No	No

- In the **Transaction Summary** window select **Continue Submit**.

NOTE: If the option to submit says *Continue Submit for Verification*. You will need to verify the file by completing the following step.

Transaction Summary		
	Debit	Credit
Transactions	0	2
Addendum	0	0
Total Amount	0.00	3.00
Effective Date Range	N/A	7/24/2013 - 7/24/2013

- To verify a file, position the cursor over **Review** and select **Verify Transactions**. Select the checkbox to the left of the file and select **Verify**.

FINANCIAL CENTRE Transactions Review Administration Report Manager Security File Transfer Links

Payroll List - Default View **Verify Transactions** Unauthorize Transactions

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active
<input type="checkbox"/>	Sally Jones	987321	075902421	123456	2.00	Credit	DDA	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Susan Smith	654321	075902421	444555	1.00	Credit	SAV	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Mark Smith	789654	075902421	333445	1.25	Credit	DDA	Payroll	6/14/2013	None	No	No

- The file will now be submitted to the Financial Institution for processing.

2. Display Today:

- If you have more than one page of transactions and you are *not* submitting all of the transactions, select the **Is Active** checkboxes for the transactions you want to submit.

Payroll List - Default View Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Report

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active
<input type="checkbox"/>	Sally Jones	987321	075902421	123456	2.00	Credit	DDA	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Susan Smith	654321	075902421	444555	1.00	Credit	SAV	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Mark Smith	789654	075902421	333445	1.25	Credit	DDA	Payroll	6/14/2013	None	No	No
<input type="checkbox"/>	Daisy Duck	568896	075902421	3525501	1.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Donald Duck	855654	075902421	988856	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Kenny King	999555	075902421	54548889	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	John Doe	548787	075902421	15888996	2.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Jane Doe	565450	075902421	12345678	1.00	Credit	DDA	One Time	6/14/2013	None	No	No
<input type="checkbox"/>	Thomas Tiny	759998	075902421	125678	2.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Pete Piper	856557	075902421	577778	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Ian Emery	888666	075902421	155668	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Pam King	756652	075902421	5566668	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Andy Douglas	889665	075902421	6685542	2.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Jane Jones	759952	075902421	0008865	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Brad Doe	574789	075902421	123456789	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Tim Young	548899	075902421	7894567	2.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Andrew Young	564568	075902421	456789	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes

Record Count: 38 Previous | Next Previous Set 12

- Make sure the **Effective Dates** are correct for all the active files.
- Select **Save**.
NOTE: Make sure you receive a green message that says # transactions saved successfully.
- Select **Return to List**.
- Select **Display Today** to display the *active* files only.
NOTE: You cannot use this function to submit files more than 7 days in advance.

Payroll List - Display Today View

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Repr

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active
<input type="checkbox"/>	Sally Jones	987321	075902421	123456	2.00	Credit	DDA	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Susan Smith	654321	075902421	444555	1.00	Credit	SAV	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Daisy Duck	568896	075902421	3525501	1.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Donald Duck	855654	075902421	988856	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Kenny King	999555	075902421	54548889	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	John Doe	548787	075902421	15888996	2.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Thomas Tiny	759998	075902421	125678	2.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Pete Piper	856557	075902421	577778	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Ian Emery	888666	075902421	155668	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Pam King	756652	075902421	5566668	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Andy Douglas	889665	075902421	6685542	2.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Jane Jones	759952	075902421	0008865	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Brad Doe	574789	075902421	123456789	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Tim Young	548899	075902421	7894567	2.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Andrew Young	564568	075902421	456789	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Josh Doe	555226	075902421	777777777	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Angela Harper	3333558	075902421	155555566	2.00	Credit	DDA	One Time	7/19/2013	None	No	Yes

Record Count: 28 Previous | Next Previous Set | 1

- Position the cursor over **Submit** and select **Submit All**.
- In the **Transaction Summary** window select **Continue Submit**.
Important Note: If the option to submit says *Continue Submit for Verification*. You will need to verify the file by completing the next step.

Transaction Summary

Help | Continue Submit | Cancel

	Debit	Credit
Transactions	0	28
Addendum	0	0
Total Amount	0.00	38.00
Effective Date Range	N/A	7/24/2013 - 7/24/2013

- To verify a file, position the cursor over **Review** and select **Verify Transactions**. Select the checkbox to the left of the file and select **Verify**.

FINANCIAL CENTRE												
Transactions Review Administration Report Manager Security File Transfer Links												
Payroll List - Default View												
Add Delete Mass Update Quick Edit Summary Submit Move Display Today View												

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active
<input type="checkbox"/>	Sally Jones	987321	075902421	123456	2.00	Credit	DDA	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Susan Smith	654321	075902421	444555	1.00	Credit	SAV	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Mark Smith	789654	075902421	333445	1.25	Credit	DDA	Payroll	6/14/2013	None	No	No

- The file will now be submitted to the Financial Institution for processing.

3. Submit All:

- Select the **Category/Subcategory** from the application **Home** page, or position the cursor over **Transactions** and select the appropriate **Category/Subcategory**.

► Payroll

- To submit all transactions, position the cursor over **Submit** and select **Submit All**.

Payroll List - Default View

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Report

Submit Selected
Submit All

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active
<input type="checkbox"/>	Sally Jones	987321	075902421	123456	2.00	Credit	DDA	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Susan Smith	654321	075902421	444555	1.00	Credit	SAV	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Mark Smith	789654	075902421	333445	1.25	Credit	DDA	Payroll	6/14/2013	None	No	No
<input type="checkbox"/>	Daisy Duck	568896	075902421	3525501	1.00	Credit	SAV	One Time	7/19/2013	None	No	Yes
<input type="checkbox"/>	Donald Duck	855654	075902421	988856	1.00	Credit	DDA	One Time	7/19/2013	None	No	Yes

- In the **Transaction Summary** window select **Continue Submit**.
NOTE: If the option to submit says *Continue Submit for Verification*. You will need to verify the file by completing Step 4.
- To verify a file, position the cursor over **Review** and select **Verify Transactions**. Select the checkbox to the left of the file and select **Verify**.

FINANCIAL CENTRE

Transactions | Review | Administration | Report Manager | Security | File Transfer | Links

Verify Transactions
Unauthorize Transactions

Payroll List - Default View

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active
<input type="checkbox"/>	Sally Jones	987321	075902421	123456	2.00	Credit	DDA	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Susan Smith	654321	075902421	444555	1.00	Credit	SAV	Payroll	7/19/2013	None	No	Yes
<input type="checkbox"/>	Mark Smith	789654	075902421	333445	1.25	Credit	DDA	Payroll	6/14/2013	None	No	No

- The file will now be submitted to the Financial Institution for processing.

4. Standing Orders – are recurring transactions whose amounts and due dates do not vary.

- To **Submit a Standing Order**, select the **Category/Subcategory** from the application **Home** page.

► Payroll

- If the transactions have a **Standing Order Status**, the file will go automatically on the **Effective Date** and you do not need to complete the following steps.
- If the transactions have a **Work in Progress Status**, the transactions will need to be submitted manually for the first time. Complete the following steps to submit the transactions manually.
- To submit all transactions, position the cursor over **Submit** and select **Submit All**.

- Once they are submitted for the first time the **Status** will change from **Work in Progress** to **Standing order**. The transaction(s) in that category or subcategory will now be set to recur automatically.

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Report

This list contains standing orders. If you add or edit a transaction in this list, it will need to be submitted for verification and approved before becoming a standing order. (5060)

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active	Status
<input type="checkbox"/>	Test Customer	1234_	275971825	0120152770	180.00	Debit	DDA	15th	8/15/2013	None	No	Yes	Standing Order

- If there are transaction(s) whose status is **Work in Progress** the individual transaction(s) will need to be submitted manually.
- In the example below, the transaction that has a **Work in Progress** status will need to be submitted manually for **8/1/2013**. Once it is submitted the transaction's status should change to **Standing Order**.

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Report

This list contains standing orders. If you add or edit a transaction in this list, it will need to be submitted for verification and approved before becoming a standing order. (5060)

<input type="checkbox"/>	Individual Name	Individual ID	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Expiration	Send Prenote	Is Active	Status
<input type="checkbox"/>	Peter J Suelflow	Peter Suelflow	275971825	0120152770	180.00	Debit	DDA	15th	8/15/2013	None	No	Yes	Standing Order
<input type="checkbox"/>	Juan E Contreras	Juan E Contrera	075000019	952660660	110.00	Debit	DDA	1st	8/1/2013	None	No	Yes	Work In Progress

- The first time you select **Save** to save a transaction(s) that is recurring in a **Work in Progress Status**, you will receive a purple warning. Change the **Next Scheduled Effective Date** before you save again because the system will automatically select two months out from the current effective date. In the example below, you will need to select **5/1/15**, so that way you are not skipping a month in between the current and next scheduled effective dates.

Add Split | Save | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

Effective Date: Effective Dates for recurring transactions have been edited. Please review the next scheduled effective date(s) to ensure each date is correct. Click Save again after your review. (8006)

<input type="checkbox"/>	Receiving Company Name	Identification Number	R/T Number	Account Number	Amount	Debit/Credit	Account Type	Schedule	Effective Date	Next Scheduled Effective Date	Expiration	Send Prenote	Is Active	Al
<input checked="" type="checkbox"/>	CCC	123	075902421	12312313	2.00	Debit	DDA	Test Schedule	4/1/2015	5/1/2015	None	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	AAA	123	075902421	123123123	1.00	Debit	DDA	One Time	6/9/2014	5/1/2015	None	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

NOTE: After the file is submitted, make sure the next scheduled effective date is correct. If any changes are made or new transactions are added the status will change to Work in Progress Status. This means the user will have to submit these transactions until the status changes to Standing Order.

Approving Suspicious Transactions

If you have opted in to approve suspicious transactions, complete the following steps:

1. After verifying the file, select **Approve Transactions** for listed Suspicious Transactions:

[Report](#) | [Approve Transactions](#) | [Cancel Verification](#)

Check Serial #	EPC	Amount	Times Sent	Creation Date	Modification Date
		1.00	0	4/18/2017 2:51:00 PM	4/18/2017 2:51:00 PM

Submitting a File Using Your Own NACHA Formatted Software

To submit a file using your *own ACH formatted software*, complete the following steps:

1. From the application **Home** page, position your cursor over **Load File**
2. Select **ACH File**



3. The **ACH File Load** screen will appear
4. Enter a **Description** of the file (Examples: Payroll, Direct Deposit or Vendor Payments)
5. **Browse** for the appropriate **ACH file**
6. Select **Next**

ACH File Load

[Next](#) | [Cancel](#)

Description*

File*

7. You will receive an **ACH File Load Confirmation**. Verify the *Effective Date*, *Transaction Count*, and *Totals* are correct. Select **Next** to finish.

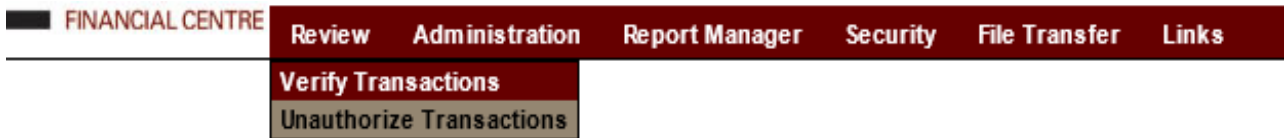
ACH File Load Confirm

Next | Cancel

Name: prenote
File Name: 06192012PRENOTES.ACH
Total Transaction Count: 3
Total Addendum Count: 0
Total Credit Count: 0
Total Debit Count: 3
Total Credit Amount: 0.00
Total Debit Amount: 0.00
Effective Date From: 6/20/2012
Effective Date To: 6/20/2012

Please click 'Next' to finish.

- If the file has been submitted properly, you will receive a **File Loaded Successfully** message. You may have to verify the file. Position the cursor over **Review** and select **Verify Transactions**



- Select the checkbox to the left of the ACH file name and select **Verify**.

Verify Transactions

Verify | Verify All | Reject | Reject All

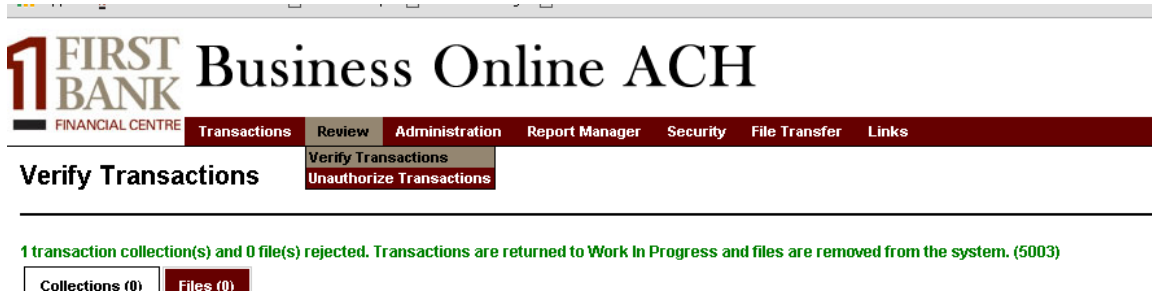
Collections (0)		Files (1)					
Name	File Name	Effective Date (Range)	Debit Transaction Count	Debit Total Amount	Credit Transaction Count	Credit Total Amount	Add Count
<input type="checkbox"/>	prenote	06192012PRENOTES.ACH	6/20/2012 - 6/20/2012	3	0.00	0	0.00 0

- The file will now be submitted to the Financial Institution for processing

Reversing a Submitted File

If a file has been submitted to the Financial Institution in error and the Financial Institution has not picked it up yet, the file can be reversed.

1. Position the cursor over **Review** and select **Unauthorize Transactions**.



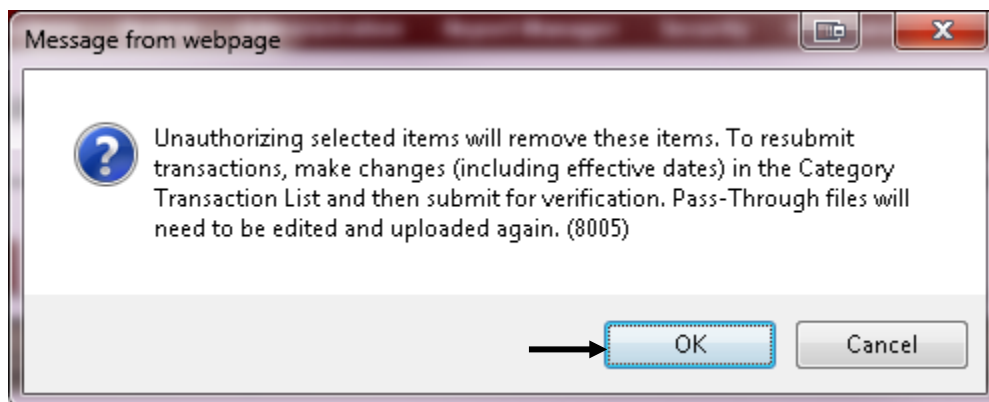
2. If the file has not been picked up for processing, it will be listed in the **Collections** tab.
3. Select the checkbox to the left of the file and select **Unauthorize**.

Unauthorize Transactions

→ Unauthorize | Unauthorize All

ACH	Category	Debit/Credit	Processing Date	Effective Entry Date	Transaction Count	Total
Payroll	<input checked="" type="checkbox"/>	Credit	7/20/2013 - 7/20/2013	7/19/2013 - 7/19/2013	2	3.00

4. Select **OK**.



- There will be a **Transaction Collections and File Unauthorized** message that displays
NOTE: Unauthorized collections are sent back to the category/subcategory transaction list where the transactions may be edited and resubmitted for verification. Unauthorized files will need to be edited outside the application and loaded again. Make sure to verify the effective date when resubmitting the file.

Reports

Below is a list of reports the application generates and sends to the Report Manager. These reports may be created automatically when you perform an action.



Transaction Submission Report – Contains summary and detail information about transactions that have been submitted for verification, including the category name. This report is generated automatically when transactions are submitted.

Transaction Verification Report – Contains summary information about all transactions, collections and files that have been verified. This report is generated automatically when a user verifies collections and files on the Verify Transactions page. **NOTE: If this report is not available, the file has not been verified. Select Review and Verify Transactions. If this report is not available, the file has not been submitted to the Financial Institution (FI) for processing.**

Collection/File Pick-up Report – Contains a list of subtotals and grand totals of all transaction collections and files, including file names, separated into two sections: items picked up and not yet picked up by the FI. This PDF-formatted report is automatically generated when the FI picks up data.

Standing Order Processor Job Summary Report (Detail Report) – Contains detailed information about standing order transactions that have been automatically collected to go to the FI, including any transactions that did not process due to exceeding collection and/or daily amount limits (if applicable). This report is generated in PDF format automatically when the Standing Order Processor runs and attempts to pick up transactions.

Report List

[View](#) | [Download](#) | [Delete](#) | [Search](#)

<input type="checkbox"/>	Date Created	Name	User Name	Viewed	Downloaded
<input type="checkbox"/>	7/11/2013 2:51:47 PM	ACH Collection/File Pick-up Report	Automated	No	No
<input type="checkbox"/>	7/11/2013 11:54:48 AM	Transaction Verification Report (Expense Reimbursement)	rwolosek	No	No
<input type="checkbox"/>	7/11/2013 11:54:48 AM	Transaction Submission Report (Expense Reimbursement)	rwolosek	No	No
<input type="checkbox"/>	7/3/2013 2:24:04 PM	ACH Collection/File Pick-up Report	Automated	No	No
<input type="checkbox"/>	7/2/2013 4:40:35 PM	Transaction Verification Report (Expense Reimbursement)	rwolosek	No	No
<input type="checkbox"/>	7/2/2013 4:40:35 PM	Transaction Submission Report (Expense Reimbursement)	rwolosek	No	No

NOTE: At the end of every ACH processing day, there should be 3 reports generated in Report Manager. Transaction Submission Report, Transaction Verification Report and Collection File Pick Up Report.

Notifications

To Receive Notifications – Enter the user's e-mail address in the Notification E-mail Address field. A maximum of two addresses, separated by a semicolon, may be used if desired. Select the **Enabled** checkbox for each notification that you want activated and select **Save**.

Enabled	Frequency	Schedule
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	<input checked="" type="radio"/> Daily at 4:00 PM <input type="radio"/> Hourly from 8 AM to 8 PM
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	
<input type="checkbox"/>	Per Event	

Processing Alerts – Lists events related to transaction processing about which this user may be notified.

- **A collection/file has been submitted** – A file has been submitted to the bank for processing or to the Verification queue to be reviewed.
- **A collection/file has been verified** – A file has been verified and sent to the bank for processing.
- **A standing order collection has been submitted** – A recurring file has been submitted to the bank for processing.
- **A standing order collection could not be processed** – A recurring file requires attention and was not submitted to the bank for processing.
- **A collection/file has been unauthorized** – A file was removed from the bank's pick up file and returned to you for correcting.
- **One or more collections/files have been picked up by the financial institution** – Files have been picked up by the bank and sent to the Federal Reserve for processing.
- **Submitted collections/files have not been verified** – Files need to be verified before they are sent to the bank for processing.

Security Alerts – Lists events related to security occurrences about which this user may be notified.

- **A user attempted to exceed a maximum transaction limit** – A user is attempting to submit a transaction that exceeds the transaction limit.
- **A user attempted to exceed a transaction verification limit*** – A user is attempting to verify a transaction that exceeds the transaction verification limit.
- **A user attempted to exceed a collection/file verification limit*** – A user is attempting to verify a file that exceeds the file verification limit.
- **A user has submitted suspicious transactions*** – A user submitted suspicious transactions.
- **A user has approved suspicious transactions***
- **A user has been deactivated due to inactivity** – If a user does not login after 90 days their account is deactivated. *Please note: This notification is activated at setup as a courtesy.*

***NOTE:** These notifications require the Security Features be activated in order to generate.

Security Features

Section 1 –

Authenticate File Submission – If this option is enabled, you will be required to authenticate the submission of System Created or Pass-through files by providing the correct answer to a challenge question every time you submit a file.

Authenticate When the File Amount Equals or Exceeds – If this option is enabled, you must enter an amount equal to or over which the authentication requirement will be triggered for files. **NOTE: Every submission will trigger a challenge if you do not enter an amount, as the field will default to zero.**

Section 2 –

Restrict Access by IP Address – If this option is enabled you are allowing only a single IP address or a series of trusted IP addresses to access the **Business Online ACH**.

IP Address Range – If this field is enabled, you have specified the acceptable range(s) in the IP Range section on the **Business Online ACH Application**.

Section 3 –

Restrict User Access – If this option is enabled, users will only be able to access **Business Online ACH** on specified days and at specified times as indicated on the **Business Online ACH Application**.

Section 4 –

Require Approval for Suspicious Transactions – If this option is enabled, you must separately approve unusual credit/debit transactions, such as those sent to new receivers and multiple transactions sent to the same receiver.

Resubmitting Returned ACH Items

The reinitiated entry must meet the following criteria:

- Entry must be reinitiated within 180 days of the original effective date.
- Entry may be reinitiated two times for a total of three entries.
- Entry must contain identical information in the following files: Company Name, Company ID and Amount
- The Company Entry Description must read **“RETRY PMT”** (For system created users, please see instructions below. For users that create and upload their own NACHA ready file(s), please work with your ACH software provider.)

How to submit a reinitiated ACH entry using FBFC’s system:

- Using your **customer number, username** and **password** log into ACH
- Select **Category Configuration** under **Administration**

Business Online ACH



- Select the correct category from your list of categories
- Change the **Company Entry Description** to **RETRY PMT**
- Select **Save**
- Select **Home**
- In **Quick Edit**, change the effective date for the reinitiated entry and resubmit the transaction.
IMPORTANT NOTE: Make sure to only select the reinitiated entry before submitting to the FI for processing.

Once the transaction has been submitted, change the **Company Entry Description** back to the original description before submitting any other transactions.