



Quick Reference Guide

ACH Manager User

- Affects: ACH Manager (ACH) Programs
- Action Required: Complete the steps in this quick reference guide as necessary according to the needs of your institution.
- Questions? If you have any questions, please contact Kim Neff at 320-257-1951.



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Establish a New ACH Transfer

You can generate a new ACH Manager transfers using the New ACH Transfer functionality.

To establish a new ACH Manager transfer

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. Select New ACH Transfer, the appropriate ACH Type from the ACH Type drop-down list, and then click Submit. The system displays New ACH transfer page.
4. In the Description field, enter the name of the new transfer (for example, Wash Orchards Payroll).
5. In the Recurring Frequency field, select the frequency with which the new ACH transfer occurs.

Note:

When you select a recurring frequency value other than none, the system populates the transfer with an additional date field titled Recurring End Date. Enter the end date of a recurring transfer as the Recurring End Date.

6. In the Effective Date field, enter the date you

intend the new ACH transfer to process.

7. Select the Same Day check box to process the transfer the same day.
8. In the Tax Identification Number field, select the tax identification number the transfer is associated with.

Note:


In some instances, an ACH User (for example, George Washington) is associated with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the Tax Identification Number drop-down with each of the companies that the user is tied to.

9. Enter the appropriate information in the fields populating the Transfer From section and the Transfer To section.
10. Click Process, the system displays the processing results page.
11. Click Done. The system displays Select External Transfer Criteria page.
12. Repeat steps 2-10 to generate additional transfers.
13. Close ACH Manager.
14. Sign out of Business Online.

Inquiring Into an ACH Transfer

You can inquire into information about ACH Manager Transfers generated within ACH Manager or imported into ACH Manager using the Inquire ACH Transfer functionality.

To inquire Into an ACH Manager transfer

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. Select Inquire ACH Transfer.
4. Enter search criteria as needed then click Submit. The system displays the ACH List box.
5. Locate the ACH transfer that you want to inquire into and click on the Transfer Description hyperlink associated with that particular transfer. The ACH system displays the transfer details page.
6. While reviewing the transfer's details, you can click Print to generate a PDF formatted Transfer Detail report.
7. While reviewing the transfer's details, you can click Export to generate a CSV formatted Transfer Detail report.
8. While reviewing the transfer's details, the  icon appears if the user has saved the transfer or the system has not completed processing for the transfer. Click on the icon to initiate changes to the transfer that you are reviewing.
9. Click Done. The system displays the ACH List box.
10. Repeat steps 3-9 to inquire into additional ACH transfers.
11. Close ACH Manager.
12. Sign out of Business Online.

Modify an ACH Transfer

You can modify ACH Manager Transfers using the Change ACH Transfer functionality.

To modify an ACH Manager transfer

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. Select Change ACH Transfer, enter search criteria as needed and then click submit. The system displays the ACH List box.
4. Locate the ACH transfer that you want to modify and click on the Transfer description hyperlink associated with that particular transfer. The system displays the ACH transfer details page.
5. In the description field, modify the name of the transfer as needed (for example, Wash Orchards Payroll becomes Wash Orch Jan Pay).
6. In the recurring frequency field, modify the frequency with which the ACH transfer occurs.

Note:

When you select a recurring frequency value other than none, the system populates the transfer with an additional date field titled recurring End Date. Enter the end date of a recurring transfer as the recurring End Date.

7. In the effective Date field, enter the date that you intend the ACH transfer to process.
8. In the Tax identification Number field, select the tax identification number the transfer is associated with.
9. Modify the information in the fields populating the Transfer From section and the Transfer To section as needed.
10. Click process. The system displays the processing results page.
11. Click Done. The system displays the ACH List box.
12. Close ACH Manager.

13. Sign out of Business Online.

Review ACH Transfer

The Review ACH Transfer functionality ensures that individual ACH Manager Users or institutions that are using ACH Manager can review and approve ACH transfers that exceed the established review threshold.

To review an ACH transfer

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select External Transfer Criteria page.
3. Select Review ACH Transfer and then click Submit. The system displays the Review ACH Transfers list.
4. Locate the ACH transfers that require review and select Approve or Disapprove from the Status drop-down list.

Note:

You can approve or disapprove all of the ACH transfers populating the Review ACH Transfers list by clicking the Approve All hyperlink or the Disapprove All hyperlink.

5. Click Save. The system displays the Select External Transfer Criteria page.
6. Close ACH Manager.
7. Sign out of Business Online.

Review and Approve ACH Transfers that Require Multiple Approvals

Multiple Approvals is an optional client review functionality that extends the ability to include up to nine clients in the review and approval of a transfer. This review option extends an added layer of security into the processing of transfers by establishing a review requirement that ensures one or more client resources familiar with the transfer are reviewing the transfer before it completes processing.

To review and approve an ACH transfer that requires multiple approvals

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The Select External Transfer Criteria box displays.
3. Select Review ACH Transfer and then click submit. The Review ACH Transfers box displays.
4. Locate the appropriate ACH transfer.

Note:

If a transfer requires multiple approvers, the Reviewer column displays the names of those that have already approved the transfer. The Details column indicates the remaining number of approvals that the system requires.

5. Click the Save button to save the status of the transfer.
6. Repeat steps 2-5 for each client required to review and approve an ACH transfer that exceeds an established review threshold.
7. Close ACH Manager.
8. Sign out of Business Online.

Delete ACH Transfers

The Delete ACH Transfer functionality ensures that an ACH Manager user can delete saved ACH transfers or ACH transfers that have not completed processing.

To delete an ACH Manager transfer

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. Select Delete ACH Transfer, enter additional search criteria as necessary and then click submit. The system displays the ACH List box.
4. Locate the ACH transfer you want to delete and then select the hyperlinked Transfer description associated with that particular ACH transfer. The system displays the ACH transfers details.
5. Click Delete. The system displays the processing results page.
6. Click Done. The system displays the Select External Transfer Criteria box
7. Repeat steps 2-6 to delete additional ACH transfers.
8. Close ACH Manager.
9. Sign out of Business Online.

Establish a New ACH Transfer Using an Existing ACH Transfer

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

To establish a new ACH Manager transfer using an existing ACH transfer

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. Select New ACH Transfer Using Existing Transfer, enter search criteria as needed and then click submit. The system displays the ACH List box.
4. Locate the ACH transfer that you want to use to generate a new transfer and click on the Transfer description hyperlink associated with that particular transfer. The system displays the ACH transfer details page.
5. In the description field, enter the name of the new transfer (for example, Wash Orchards Payroll).
6. In the recurring frequency field, select the frequency with which the new ACH transfer occurs.
7. In the effective Date field, enter the date you intend the new ACH transfer to process.
8. In the Tax identification Number field, select the tax identification number the transfer is associated with.
9. Enter the appropriate information in the fields populating the Transfer From section and the Transfer To section.
10. Click process. The system displays the processing results page.
11. Click Done. The system displays the ACH List box.
12. Repeat steps 2-11 to generate additional transfers.
13. Close ACH Manager.
14. Sign out of Business Online.

Note:

When you select a recurring frequency value other than none, the system populates the transfer with an additional date field titled recurring End Date. You enter the end date of a recurring transfer as the recurring End Date.

Note:

In some instances, an ACH User (for example, George Washington) is associated

Generating PDF Formatted Reports

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

Generate PDF formatted reports for ACH transfers

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. Select Inquire ACH Transfer and then click submit. The system displays the ACH List box.
4. Locate the appropriate transfer to inquire in to and click the transfer description hyperlink associated with that transfer. The system displays the details associated with the selected transfer.
5. Click print to generate a PDF report of the data the system presents in the Inquire ACH box. When the system prompts you, select the local folder to which you want to save the PDF formatted report.

Note:

By default, the system generates a PDF formatted report that uses the naming convention **TransferDetail@MMDDYYYYHHMMSS.pdf**.

MM = the month the system generates the PDF report.

DD = the day the system generates the PDF report.

YYYY = the year the system generates

the PDF report.

HH = the time of day in hours the system generates the PDF report.

MM = the time of day in minutes the system generates the PDF report.

SS = the time of day in seconds the system generates the PDF report.

6. Once you save the PDF formatted report, open the report in Adobe Reader. The system displays the PDF formatted report for the ACH transfer.
7. When you complete your review of the report, close Adobe Reader. The system displays the details associated with the previously selected transfer.
8. Click Done. The system displays the Select External Transfer Criteria box.
9. Repeat steps 2-8 for each ACH transfer that you want to generate a PDF formatted report for.

Generate PDF formatted reports for ACH transfers templates

10. To generate PDF formatted reports for ACH Transfer templates, select ACH Transfer Template and then click submit. Repeat steps 4-6 to generate a PDF formatted report of an ACH transfer template.
11. Close ACH Manager.
12. Sign out of Business Online.

Generate CSV Formatted Reports

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

Generate CSV formatted reports for ACH transfers

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. Select Inquire ACH Transfer and then click submit. The system displays the ACH List box.
4. Locate the appropriate transfer to inquire in to and click the transfer description hyperlink associated with that transfer. The system displays the details associated with the selected transfer.
5. Click Export to generate a CSV formatted report of the data the system presents in the Inquire ACH box. When the system prompts you, select the local folder to which you want to save the CSV formatted report.

Note:

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

MM = the month the system generates the PDF report.

DD = the day the system generates the PDF report.

YYYY = the year the system generates the PDF report.

HH = the time of day in hours the system generates the PDF report.

MM = the time of day in minutes the system generates the PDF report.


SS = the time of day in seconds the system generates the PDF report.

6. Once you save the CSV formatted report, open the report in a program like Microsoft Excel. The system displays the CSV formatted report for the ACH transfer.
7. When you complete your review of the report, close the report. The system displays the details associated with the previously selected transfer.
8. Click Done. The system displays the Select External Transfer Criteria box.
9. Repeat steps 2-8 for each ACH transfer that you want to generate a CSV formatted report for.

Generate CSV formatted reports for ACH transfers templates

10. To generate CSV formatted reports for ACH Transfer templates, select ACH Transfer Template and then click submit. Repeat steps 4-6 to generate a CSV formatted report of an ACH transfer template.
11. Close ACH Manager.
12. Sign out of Business Online.

Utilize the View Report Functionality


View Report involves the use of the View Report  button that lists ACH transfers and files. From this list, you can print or export ACH transfer data. The print function generates a Portable Document Format (PDF) file that you can review, save to a file folder, or print when you open it in Adobe Acrobat. The export function generates a Comma Separated Values (CSV) file that you can save to a file folder and then open in a program like Microsoft Excel that supports the CSV format.

Utilize the View Report functionality with ACH Transfers

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. Select Inquire ACH Transfer and then click Submit. The system displays the ACH List box.

Note:

The View Report functionality is also available from Change ACH Transfer.

4. Click the  icon. The system displays the Export ACH List box.
5. Review the transfers populating the Export ACH List box and select the appropriate transfers for print or export by clicking the check box associated with the transfers.
6. Select the report type to generate from the drop-down list.
7. Click Print to generate a PDF report based on the selections established in steps 4-5. Click Export to generate a CSV formatted report based on the selections established in steps 4-5. Click Cancel to close the Export ACH List box and return to the ACH List box.
8. Once review is complete, close the report. The system displays the Select External Transfer Criteria box.

Utilize the View Report functionality with ACH Manager Templates

9. To utilize the view report functionality with ACH Transfer templates, select ACH Transfer Template and then click Submit.
10. Repeat steps -3-8 to select a group of transfer templates for print or export
11. Close ACH Manager
12. Sign out of Business Online.

Import a NACHA Formatted Transfer without Using a Template

The system generates NACHA transfers from files that conform to the standard format in the NACHA ACH File Exchange specifications. These files typically have the ACH file extension. The Import ACH Transfer function for NACHA files enables users to import a stored NACHA transfer file without validating it against the fields stored in an existing NACHA template.

Note:

ACH Manager Users who do not have access to stored templates can only import files without using a template. The import process does not display the Template field for these users.

Import a NACHA formatted transfer without using a template

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. From Import ACH Transfer, select NACHA and then click Submit. The system displays the Step 1 — File Selection box.

Step 1 — File Selection

4. Click Browse to locate the NACHA transfer file to import and open the file. The system displays the file name in the File Location field.
5. Select Import without using template from the Template drop-down list.
6. Select the client ID number in the Tax

Identification Number drop-down list.

7. Choose the type of transfer (matching the transfer type contained in the imported file) from the Transfer Type drop-down list.
8. Click Next. The system displays the Step 2 — Import box.

Step 2 - Import

9. Click the icon to change the Effective Date.
10. Click Finish. The system displays the Step 3 — Import Confirmation box.

Step 3 — Import Confirmation

11. Click Review. Review the transfer details and make any desired changes, and then click Process. The system displays the Processing Status box.
12. Ensure that the message, "File Successfully Processed" appears with the last item under Status Activity.
13. Click Done.
14. Close ACH Manager
15. Sign out of Business Online.

Import a NACHA Formatted Transfer Using a Template

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

Import a NACHA file formatted transfer using a template

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select Wire Transfer Criteria page.
3. From Import ACH Transfer, select NACHA and then click submit. The system displays the Step 1 — File Selection box.

Step 1 Selection

4. Click Browse to locate the NACHA transfer file to import and open the file. The system displays the file name in the File Location field.
5. Select the NACHA template against which to validate the transfer file from the Template drop-down list. The Tax Identification Number, Transfer Type and Amount Range fields display the data stored in the selected template as read-only.

6. Ensure that the read-only fields display as expected or choose another drop-down list.
7. Click Next. The system displays the Step 2 — Import box.

Step 2 - Import

8. Click the icon to change the Effective Date.
9. Click Finish. The system displays the Step 3 — Import Confirmation box.

Step 3 — Import Confirmation

10. Click Review. Review the transfer details and make any desired changes, and then click Process. The system displays the Processing Status box.
11. Ensure that the message, "File Successfully Processed" appears with the last item under Status Activity.
12. Click Done.
13. Close ACH Manager.
14. Sign out of Business Online

Review ACH Templates

Approve new or modified ACH Transfer Templates before the template is available to use in a live environment with the Review ACH Template functionality

Review ACH templates

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select External Transfer Criteria box.
3. Select Review ACH Template and then click submit. The system displays the Review ACH Template box.
4. Locate the ACH template that is in need of review.
5. Click the template name hyperlink (for example, Payroll Template) to view the template. The system displays the Inquire ACH box.
6. Click the print button to generate a Portable Document Format (PDF) report of the data the system presents in the ACH Inquiry box.
7. Click the Export button to generate a Comma Separated Values (CSV) formatted report of the data the system presents in the ACH Inquiry box.
8. Ensure the information is accurate and then click done. The system displays the Review ACH Transfer Templates box.
9. Close ACH Manager.
10. Sign out of Business Online.

View Incoming ACH Transfers

New Incoming ACH capabilities in ACH Manager enable you to view incoming transfers and details of transfers. Incoming ACH provides you with information regarding all incoming ACH transfers for individual accounts to help improve account maintenance and financial management.

View Incoming ACH transfers

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select External Transfer Criteria box.
3. Select Incoming ACH and then click submit. The system displays the User List box.
4. Locate the appropriate user and click the name hyperlink (for example, George Washington) to view the list of accounts for the user you selected. The system displays the Account Selection box.
5. Select the check box for the appropriate Account Number (for example, XXXXXX47). Click submit. The system displays the Incoming ACH box.
6. To view more information regarding the incoming ACH transfer, click the Trace Number hyperlink. The system displays the ACH Trace box.
7. Click the View File Details hyperlink to view detailed information regarding the incoming ACH transfer. The system displays the File Details box.
8. Review the information and click done.
9. Close ACH Manager.
10. Sign out of Business Online.

Establish a New ACH Transfer Template

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

Note:


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

Establish a new ACH transfer template

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select External Transfer Criteria box.
3. Select ACH Transfer Template and then click submit. The system displays the Template List box.

Note:

We use the Payroll ACH Type as an example only.

4. Click the  icon. The system displays the User List box.
5. Click on the appropriate User name hyperlink. The system displays the New Template box.
6. Select an ACH Type from the drop-down list and click Submit. The system displays the New ACH [Template Name] box.
7. Enter a Template Name.
8. Select the appropriate Recurring Frequency from the drop-down list.
9. Select the appropriate Template Group from the drop-down list.
10. Enter the Amount Range.
11. In the User Access section, select the appropriate

check boxes to enable user access to the new ACH template.

12. In the Transfer From section, complete the following:
 - a. Select the funding account from the Account drop-down list.
 - b. Enter the Default Amount.

Note:

Select the Hold check box to stop the system from submitting the transaction to the Institution during processing and to save the transaction for future use.

Click the Add Row hyperlink to add additional funding accounts.

13. In the Transfer To section, complete the following:

Note:



Select the Hold check box to stop the system from submitting the transaction to the Institution during processing and to save the transaction for future use.

- a. Enter the Employee Name.
 - b. Enter the Employee ID.
 - c. Enter the employee Account Number
 - d. Select the Account Type from the drop-down list.
 - e. Enter the R/T Number.
 - f. Enter the Default Amount.
14. Click Save.
 15. Close ACH Manager.
 16. Sign out of Business Online.

Establish a Template Group

Conveniently organize all templates in groups using the new Template Group functionality in ACH Manager. This provides you with the flexibility to assign templates to a new Template Group or to add templates to an existing group.

Establish a template group

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select External Transfer Criteria box.
3. Select ACH Transfer Template and then click Submit. The system displays the Template List box.
4. Click the  icon in the Edit Template column to add a new template group. The system displays the Template box.
5. Locate the Template Group option and click the  icon to add a new template group. The system displays the New Template Group box.
6. Enter the new template group name (for example, Payroll Template Group 2).
7. Click Submit. The system displays the Template box.
8. Select the template group established in step 7 (for example, Payroll Template Group 2) from the Template Group drop-down list.
9. Click Save. The system displays the Template List box. The newly established template group appears along with the template that you used to generate it in the Template List box.
12. Close ACH Manager.
13. Sign out of Business Online.

Reverse ACH Transfers

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

To reverse an ACH transfer:

1. Sign in to Business Online. The system displays Business Online.
2. From the Management Tools menu, select ACH Manager. The system displays the Select External Transfer Criteria box.
3. Select Inquire ACH Transfer and then click Submit. The system displays the ACH List box.
4. Click the hyperlink for the appropriate Transfer Description. The system displays the ACH transfer page.
5. In the Transfer To section, click the Reversal check box and click next. The system displays the Reversal page.
6. In the Credits section, complete the following:
 - a. Select the appropriate account from the Account drop-down list. This is the account that the system credits the reversal amount to.
 - b. Enter the Amount.
7. Click Process. The system displays the Reversal success page.
8. Click Done. The system displays the ACH List page.
9. Close ACH Manager.
10. Sign out of Business Online.