

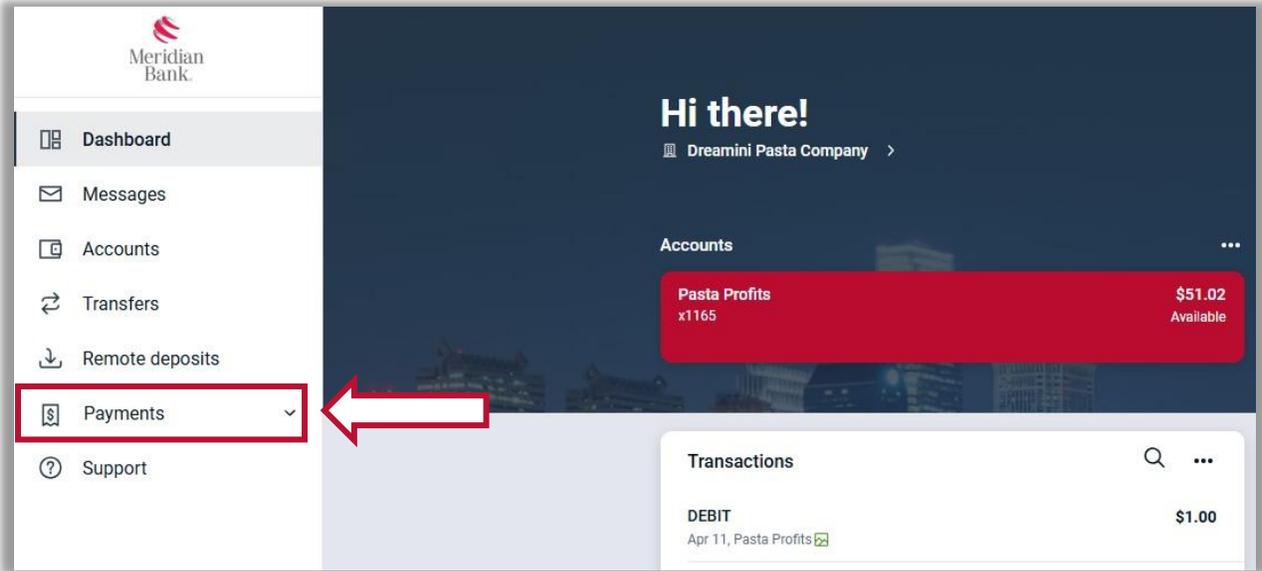
ACH Processing

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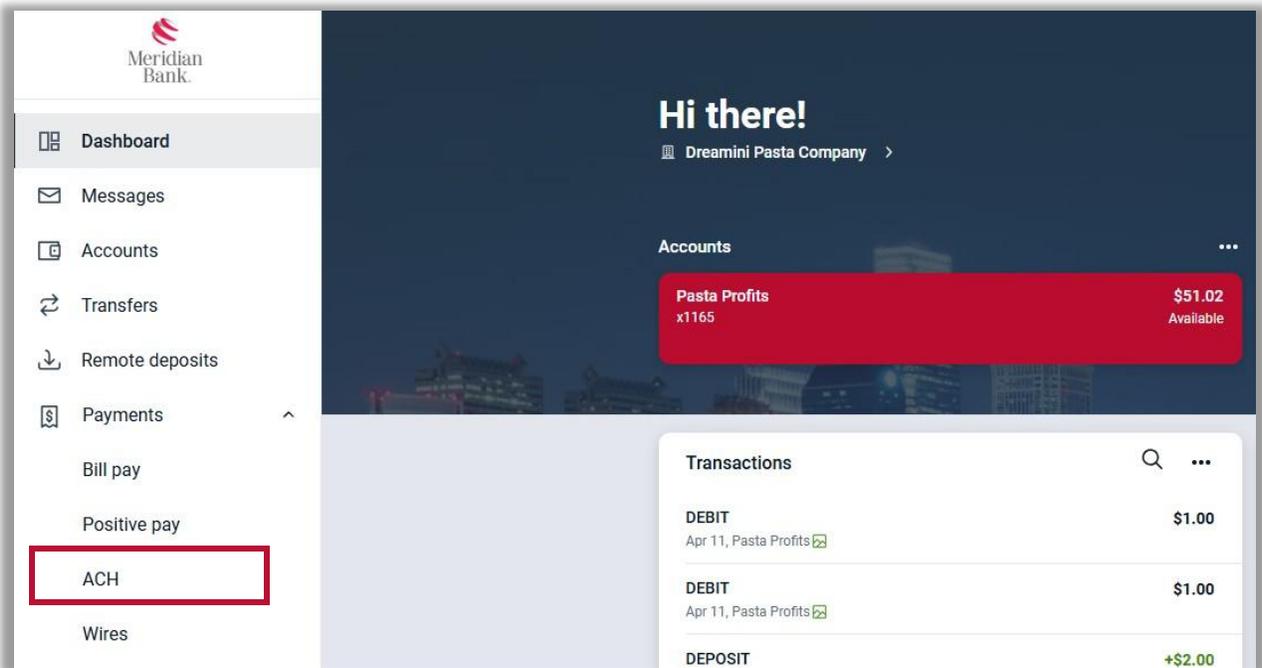
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Section A: Accessing ACH Menu

1. To access the ACH menu, click on the "Payments" tab

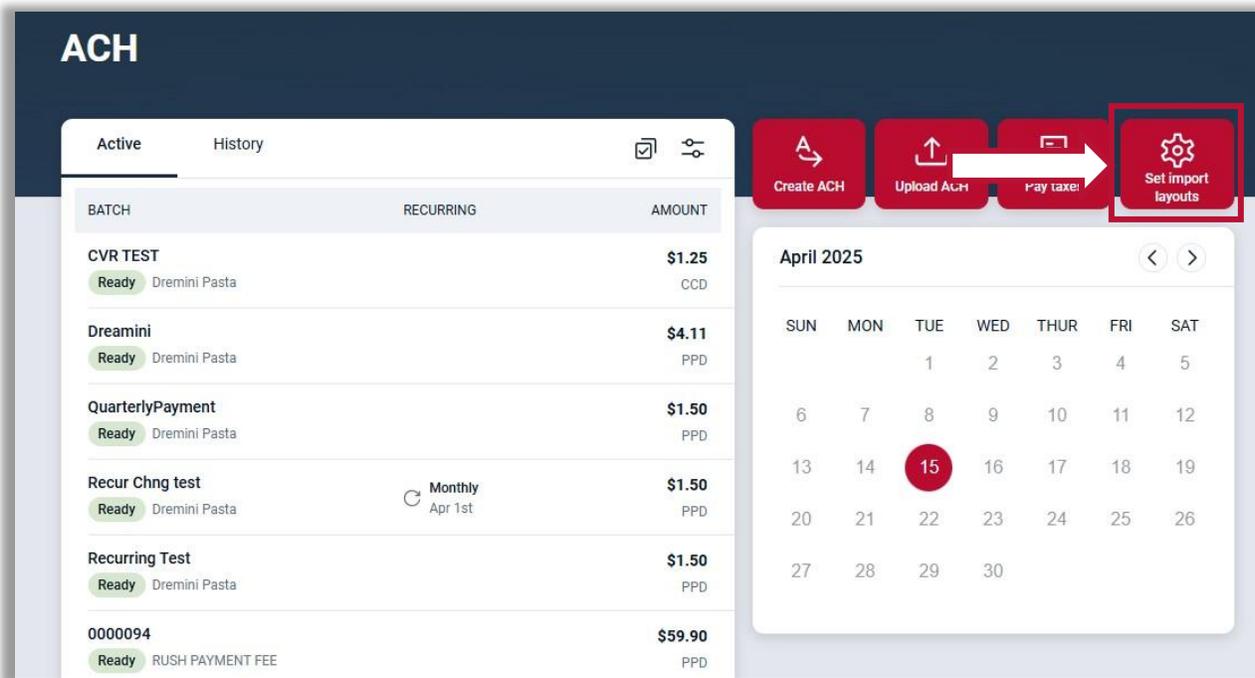


2. From here, you will be able to select the specific option for utilizing the ACH feature



Section B: Establishing File Upload Format

1. To create a new File Upload Format, you will need to click on the “Set Import Layouts” button below



2. Next, you will select one of three File Layout options: CSV, Tab Delimited or Fixed Position
3. Then you will be able to select the order of fields (columns) in your file by assigning a number to each. You will be required to assign a number to each of the following fields:
 - a. Name
 - b. Account Number
 - c. Routing Number
 - d. Amount
 - e. Account Type
 - f. Transaction Type



4. **Note:** We recommend using the “Transaction Code” option, as this matches what you have entered within the file you upload
5. If you select to “Use Account and Transaction Types” instead, you will have a limited number of options to enter in these details
6. Once you have entered this information, click “Save” to complete the Import Layout

File layouts

CSV Tab delimited Fixed position

Enter the column positions of each label as it is placed within your file. If you are not using a label then leave it blank.

Name	Column 1
Account number	Column 4
Routing number	Column 5
ID number	Column 7
Amount	Column 2
Account type	Column 6

Use transaction code

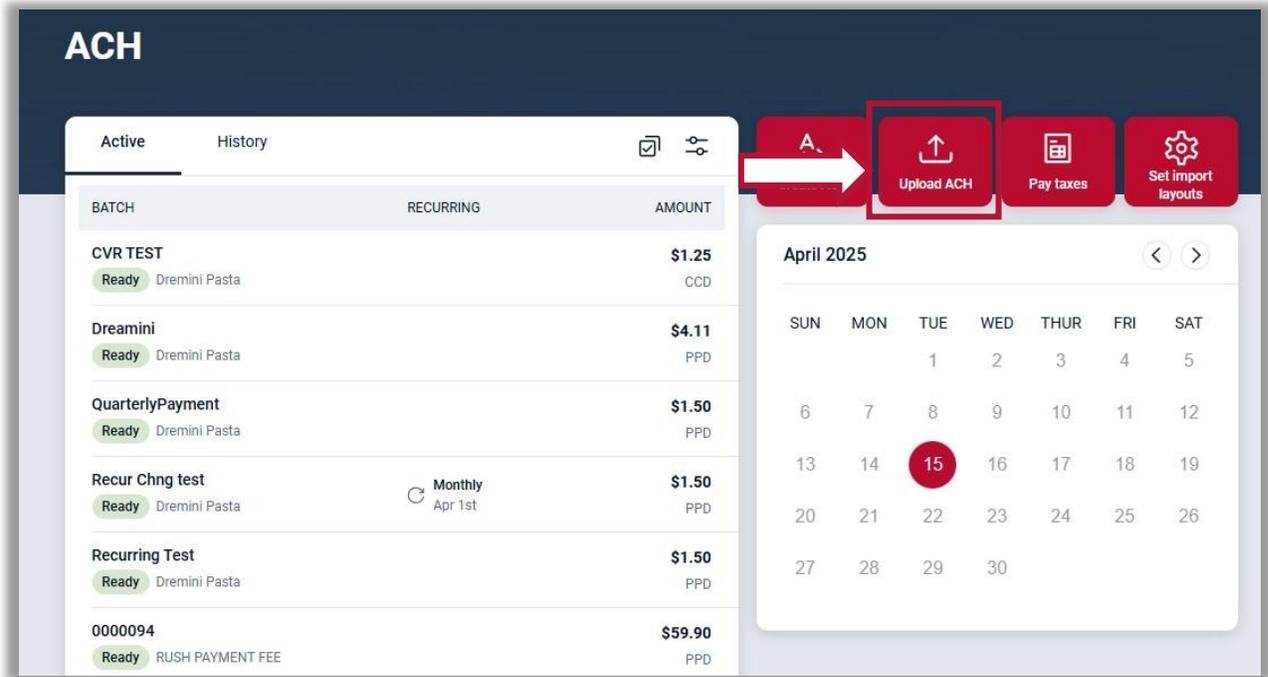
Transaction type	Column 3
Checking equals	C
Savings equals	S
Debit equals	DR
Credit equals	CR

Cancel Save

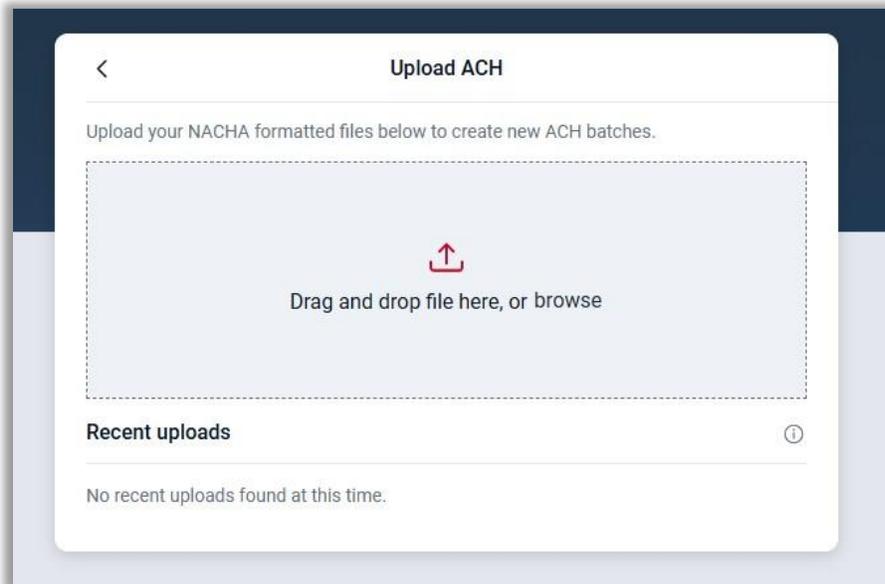
Section C: ACH File Upload

Section I: Uploading NACHA File Templates

1. To create a new ACH template by uploading a NACHA File, you will need to select the "Upload ACH" option from the ACH Payments screen



2. Then you will either drag and drop the file into the box or click the "browse" button on the screen to find the file you wish to upload

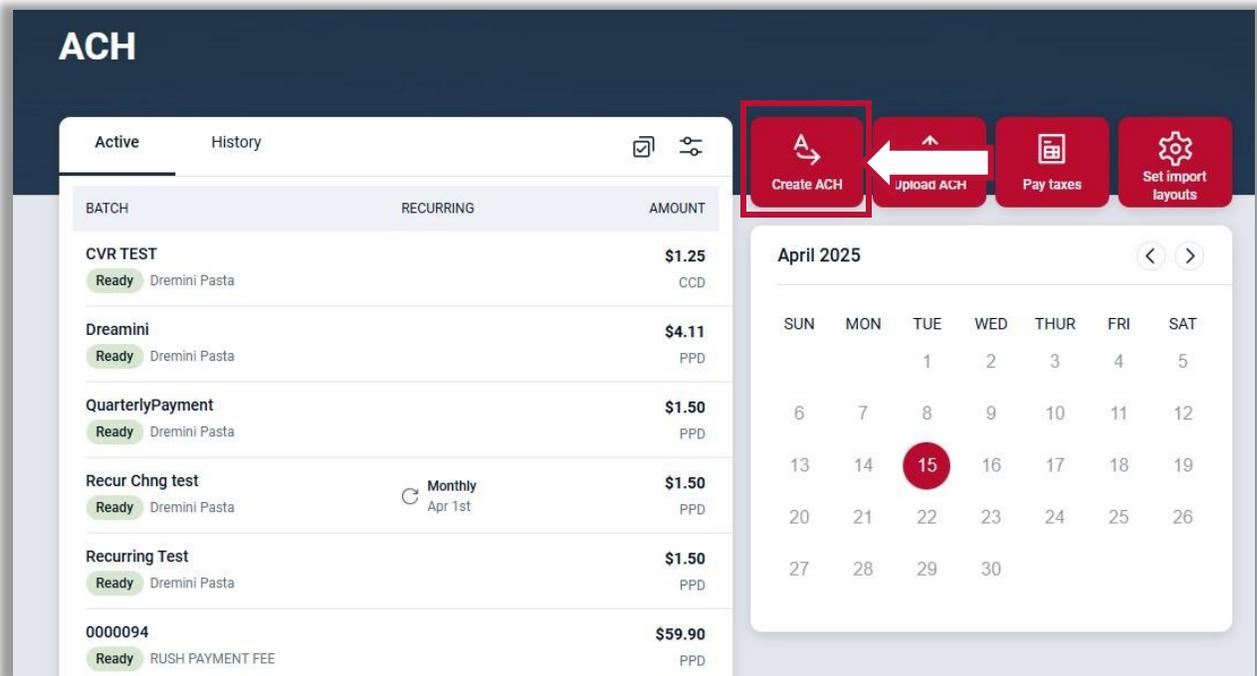


3. Once the file is uploaded, you will be able to find the new NACHA file batch within the Active ACH Batch list
4. From there you will be able to proceed with initiating the ACH batch for payment

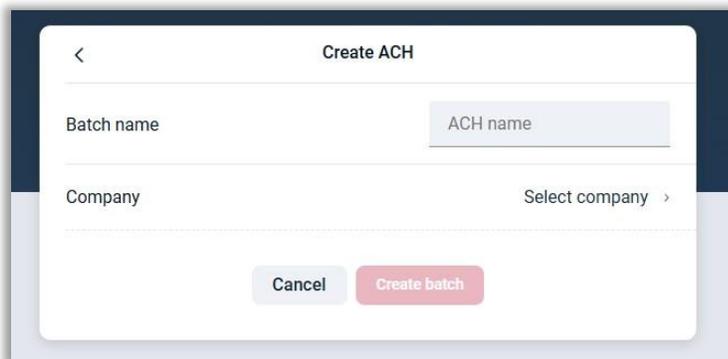
Section D: Creating ACH Transactions

Section I: Creating ACH Payment

1. To create a new ACH Payment, you will need to select the “Create ACH” option from the Payments tab

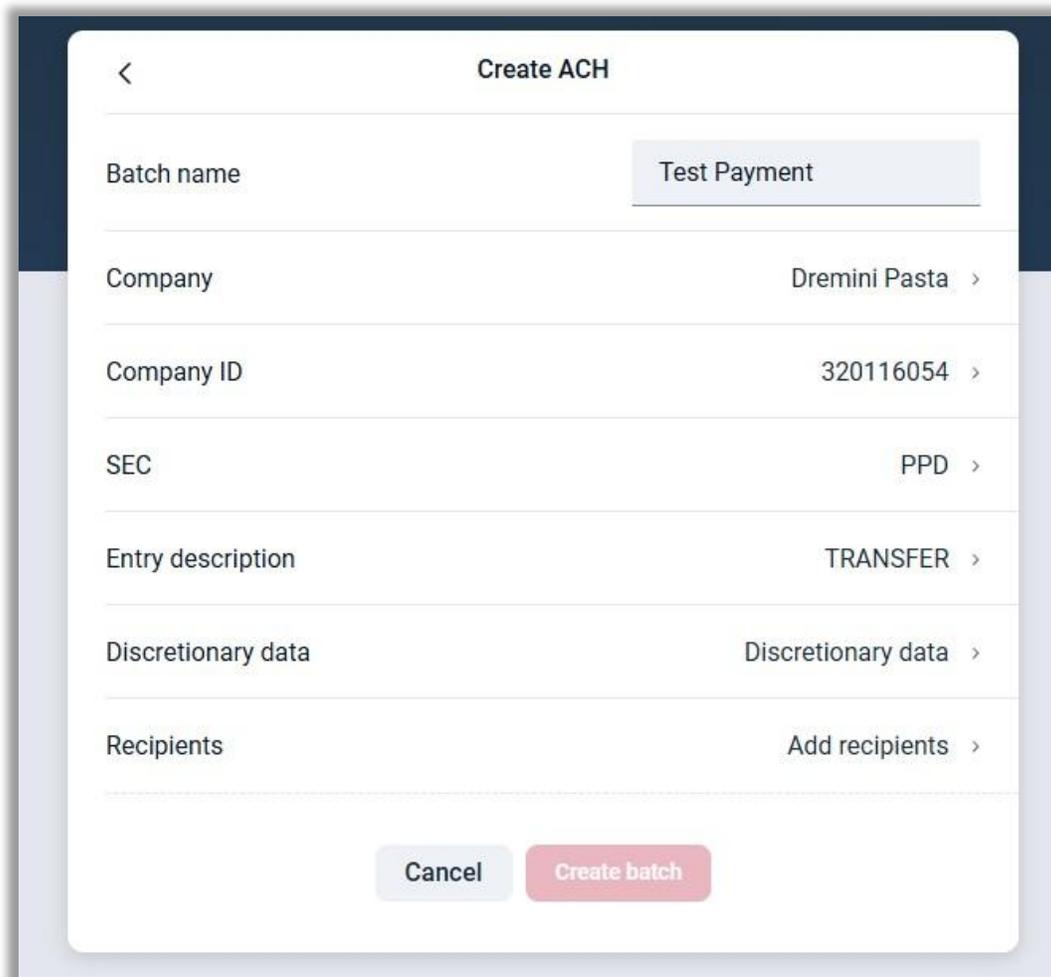


2. Then you will need to enter the Batch Name for this payment and select the company that you will be sending the payment from

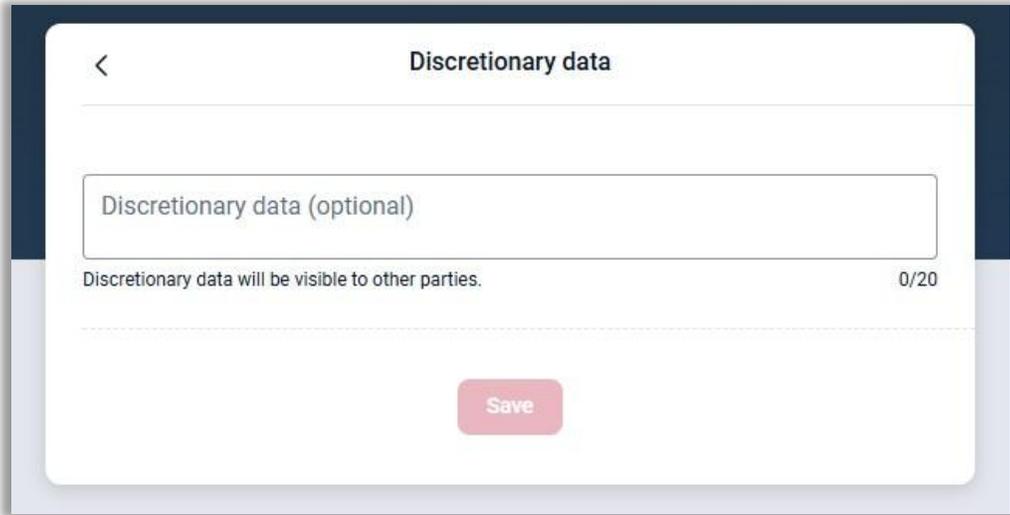




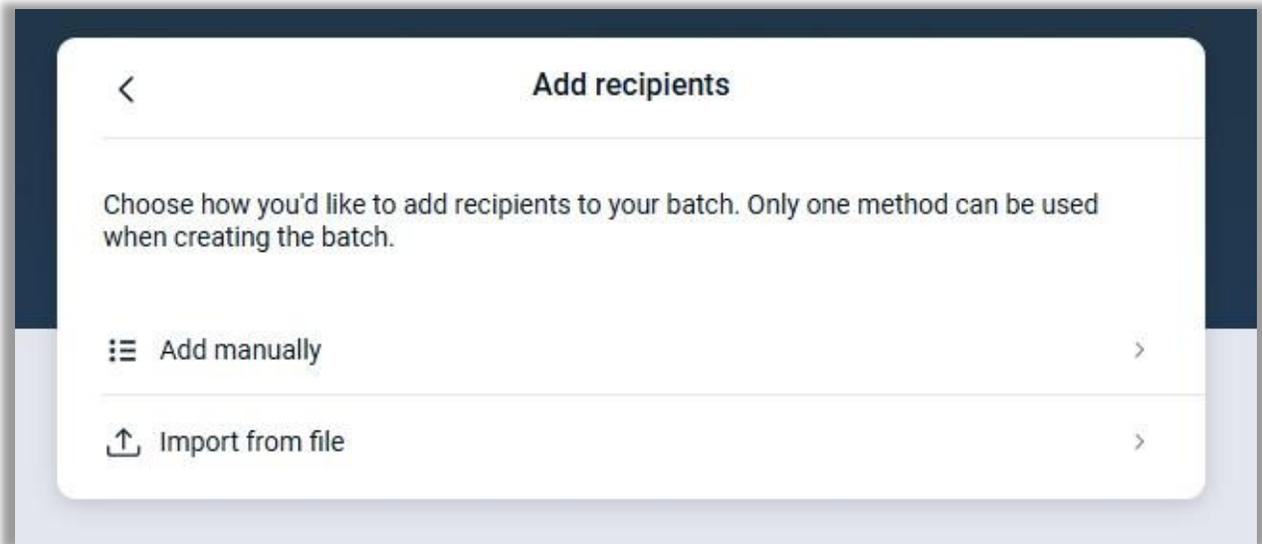
- 3. Once these two items are entered, the below information will appear, that identifies the Company and Company ID for which the payment is coming from, the SEC code to be selected for the payment, the Entry Description, Discretionary Data field and Recipients option



- 4. If you select to enter data into the Discretionary Data field, you will be able to include up to 20 characters of text and this information will be visible to other parties that are associated with this ACH batch

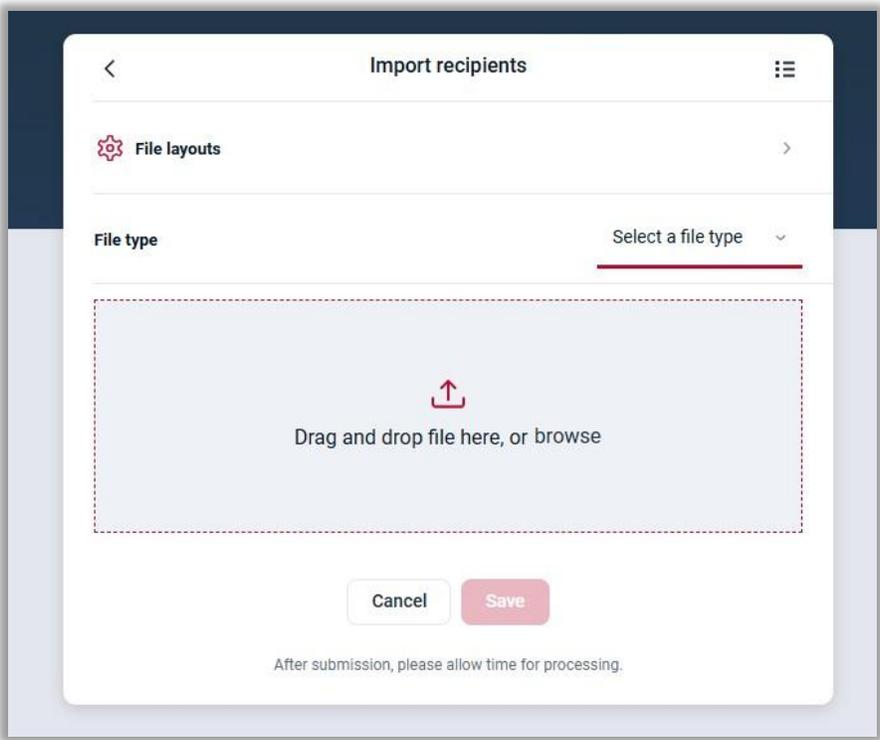


- 5. When adding recipients, you can either manually add recipients or import the recipients from a file

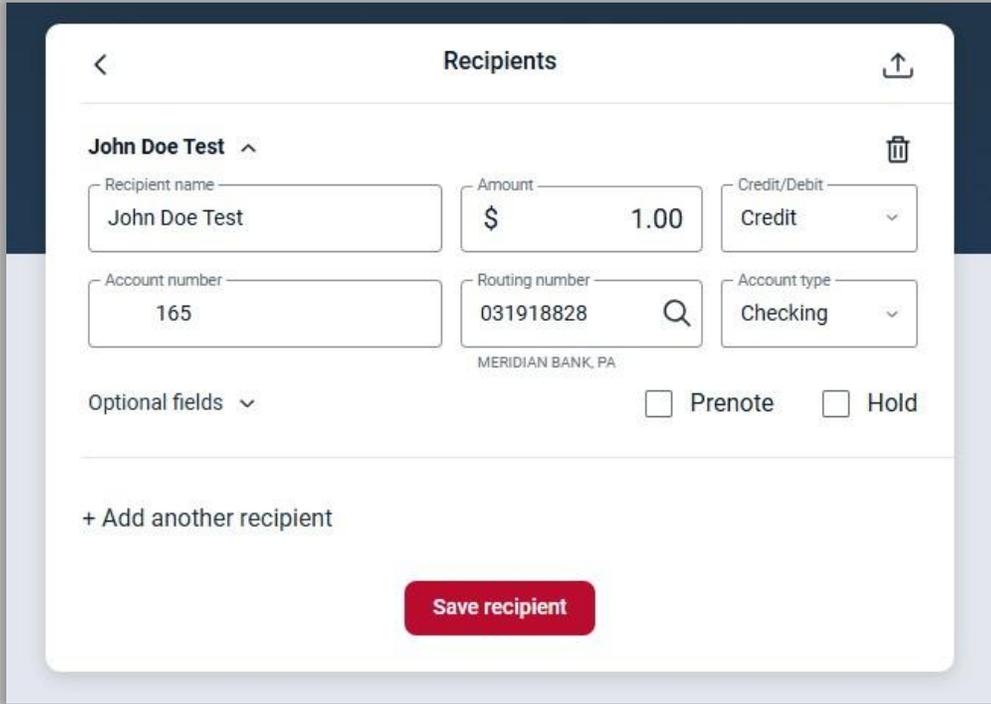


- 6. When importing recipients from a file, you must first select the file layout and file type prior to uploading the file





- 7. If you decide to manually add recipients, you will need to enter the recipient name, account number, routing number, amount, whether it is a credit to the customer or a debit request to pull funds from the customer’s account, and the account type.



- 8. You also have the ability to add optional fields to the recipient’s payment that include ID number and/or Addenda information

The screenshot shows a mobile application interface for adding a recipient. The title is "Recipients". Below the title, there is a section for "John Doe Test" with a trash icon. The form includes the following fields: "Recipient name" (John Doe Test), "Amount" (\$ 1.00), "Credit/Debit" (Credit), "Account number", "Routing number" (031918828 with a search icon), "Account type" (Checking), "ID number (optional)", and "Addenda (optional)". At the bottom, there are checkboxes for "Prenote" and "Hold", and a "0/80" character count.

- 9. If you need to add additional recipients, you will simply need to click the “Add another recipient” field to open additional entry fields for additional recipients within the same ACH batch

The screenshot shows the "Recipients" screen with a list of recipients and a "New recipient" section. The list has columns for "RECIPIENT", "ROUTING", "STATUS", and "AMOUNT". The first entry is "John Doe Test" with routing number "031918828" and amount "\$1.00 credit". Below the list is a "New recipient" section with a trash icon. The form includes the following fields: "Recipient name", "Amount" (\$ 0.00), "Credit/Debit" (Credit), "Account number", "Routing number" (with a search icon), and "Account type" (Account type). At the bottom, there are checkboxes for "Prenote" and "Hold", and a "+ Add another recipient" button. A "Save recipients" button is at the very bottom.



10. Once you have entered all recipients and saved them, you will then select “Create Batch” to save the batch for scheduling a payment

Create ACH

Batch name: Test Payment

Company: Dremini Pasta >

Company ID: 320116054 >

SEC: PPD >

Entry description: TRANSFER >

Discretionary data: Discretionary data >

Recipients: 1 recipient >

Buttons: Cancel, Create batch

11. If you created the batch successfully, you will receive a confirmation screen as shown below

ACH batch created

Test Payment

Credits: **\$1.00** Debits: **\$0.00**

Recipients: 1

ACH company: Dremini Pasta

SEC code: PPD

Description: TRANSFER

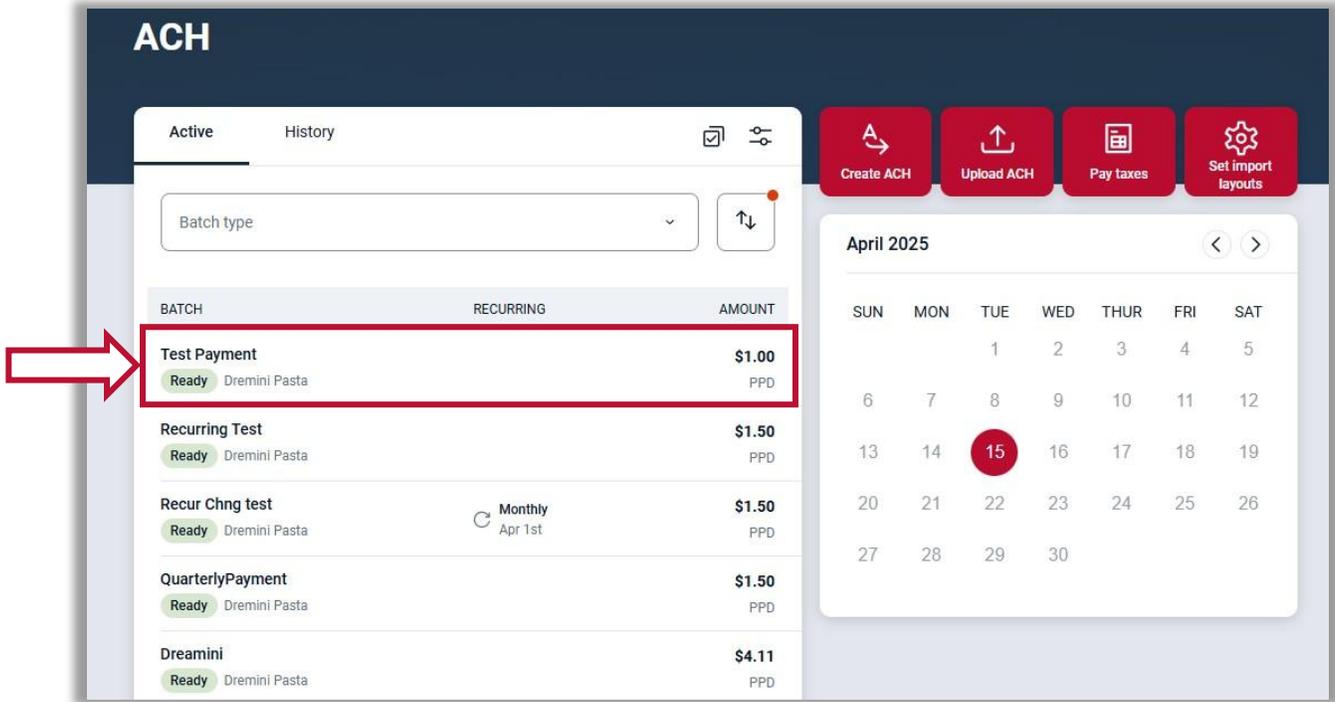
Discretionary:

Button: Done

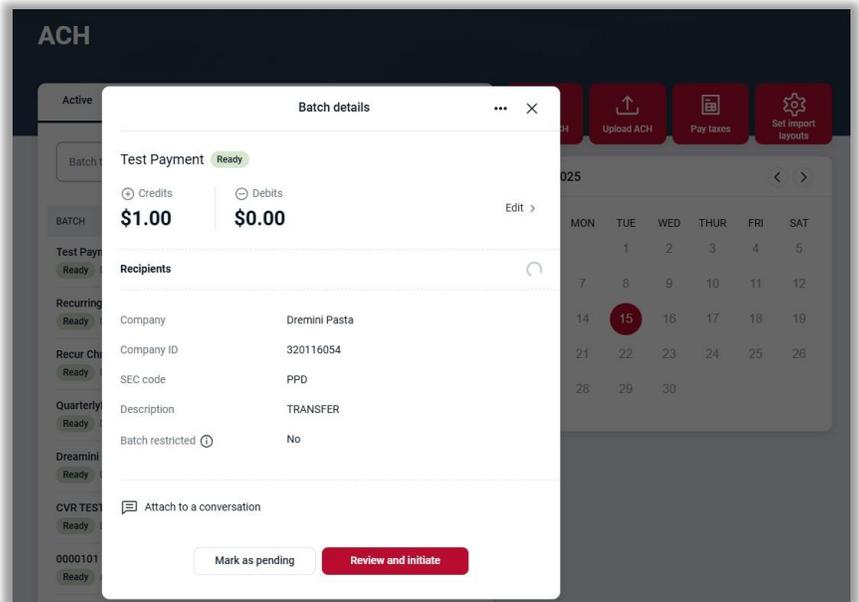


Section II: Initiating ACH Payment

1. To initiate an ACH Payment, you will need to select the previously created batch from the Active batch list or select the option to select multiple batches to process



2. Once selected, the batch details screen will appear, and you will be able to “Review and Initiate” the payment



- 3. Next, you will arrive at the “Initiate ACH” screen when you will be able to select the Offset account, Frequency, Effective Date, and whether to reset the batch amount to \$0.00 after processing

Initiate ACH

Test Payment

⊕ Credits **\$1.00** ⊖ Debits **\$0.00**

Company	Dremini Pasta
Company ID	320116054
SEC code	PPD
Description	TRANSFER
Batch restricted ⓘ	No

Hide details ^

Offset account Select account >

Frequency Once >

Effective date Select date >

Reset amounts to \$0.00 after processing

Cancel Initiate

- 4. As mentioned above, when selecting the Offset Account, you will be able to select any account currently setup to be able to send payments from for this specific Company

Offset accounts

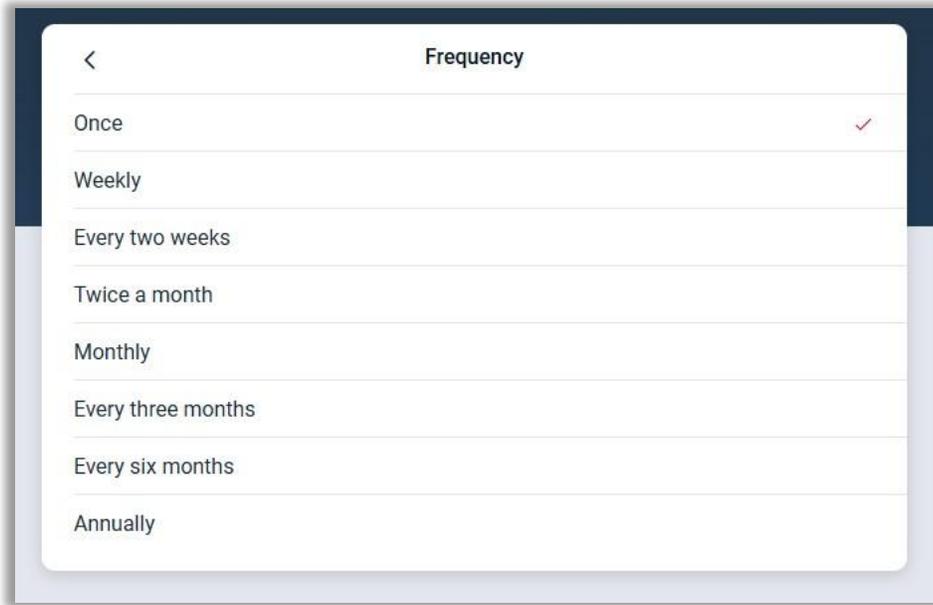
Search accounts

Pasta Profits x1165

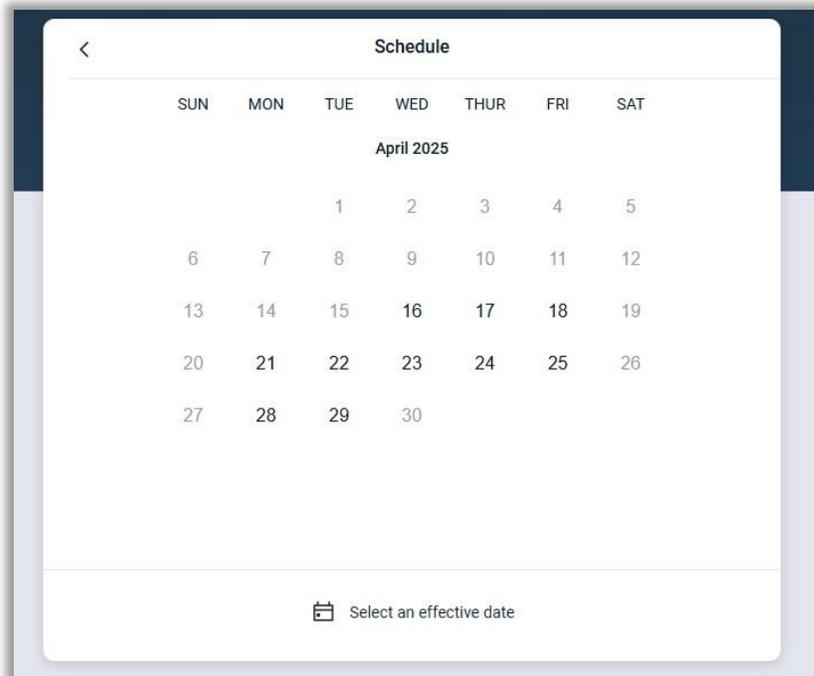
Essn Sav 0001 x2656



- 5. Also mentioned before, the frequency selection has a number of different options for processing a payment such as:



- 6. Lastly, you will select the Effective Date for when the payment should be received by the customer/customer's bank



7. Once all of these items have been selected, you will select the “Initiate” button

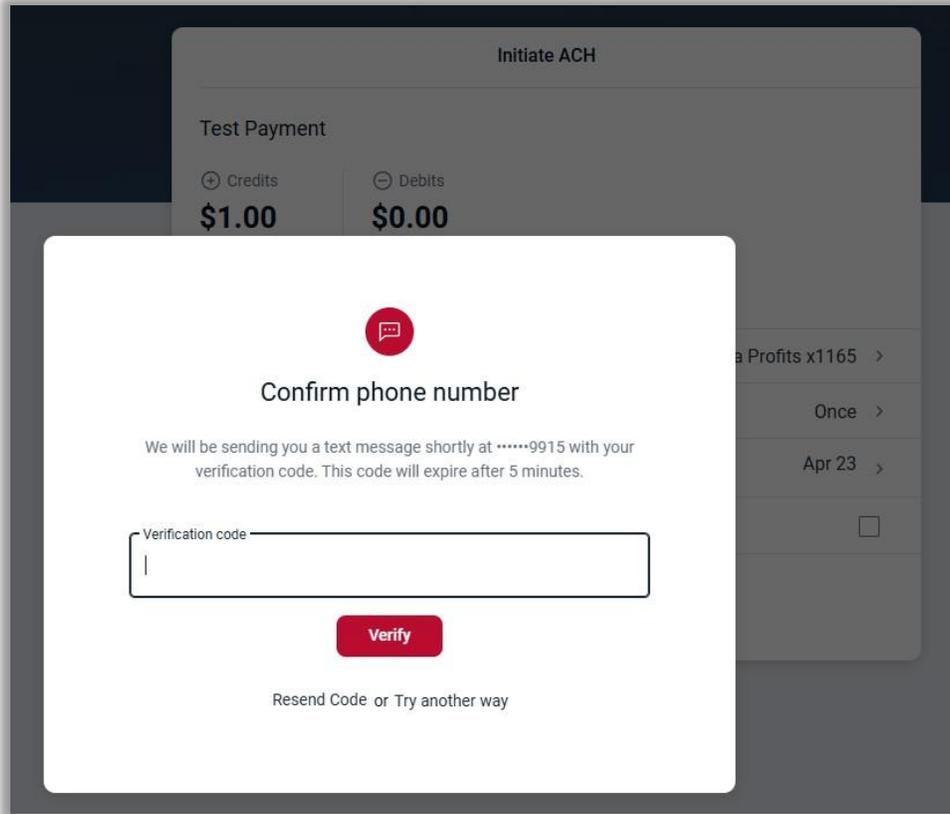
The screenshot shows a web form titled "Initiate ACH". Under the heading "Test Payment", there are two columns: "Credits" with a plus icon and a value of "\$1.00", and "Debits" with a minus icon and a value of "\$0.00". Below this is a "Show details" dropdown menu. The form lists several fields: "Offset account" with the value "Pasta Profits x1165", "Frequency" with the value "Once", and "Effective date" with the value "Apr 23". At the bottom of the form, there is a checkbox labeled "Reset amounts to \$0.00 after processing" which is currently unchecked. Two buttons are at the bottom: a grey "Cancel" button and a red "Initiate" button.

8. This will then prompt a Two-factor authentication request to verify the transaction

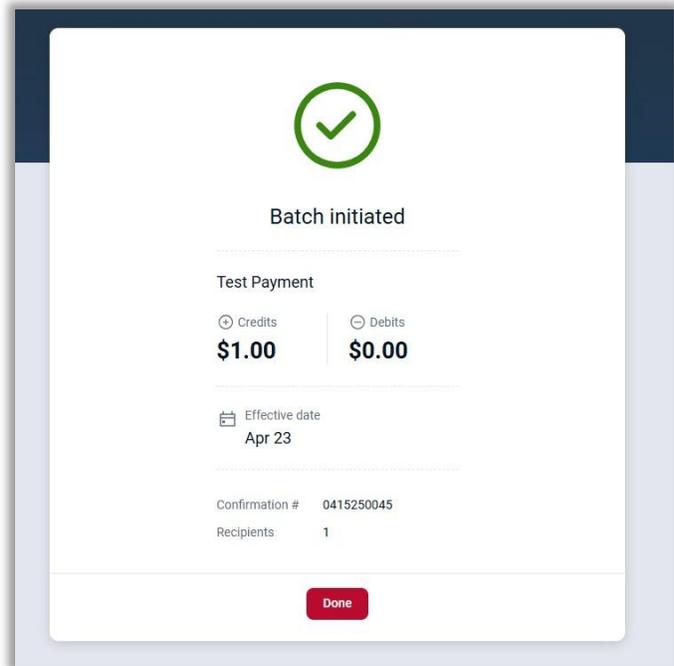
The screenshot shows a modal window titled "Verification code delivery" overlaid on the "Initiate ACH" form. The modal has a red shield icon at the top. It contains two radio button options: "Text message" with the phone number ".....9915" and "Phone call" with the phone number ".....9915". A red "Next" button is located at the bottom of the modal.



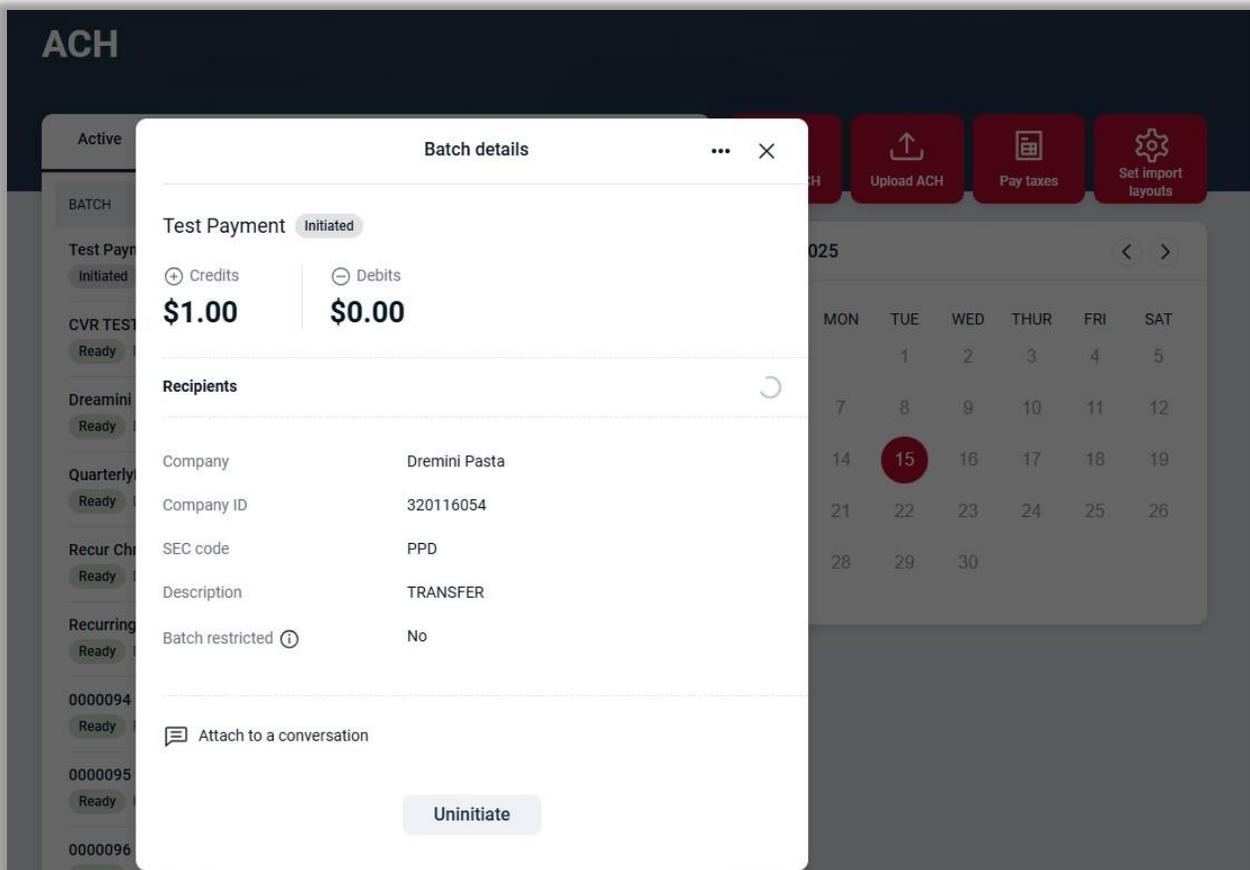
- 9. This could occur either by Text Passcode or Automated Phone Call, both of which will provide a code for you to enter in the following screen



- 10. Once entered and verified, you will receive the successfully initiated batch screen

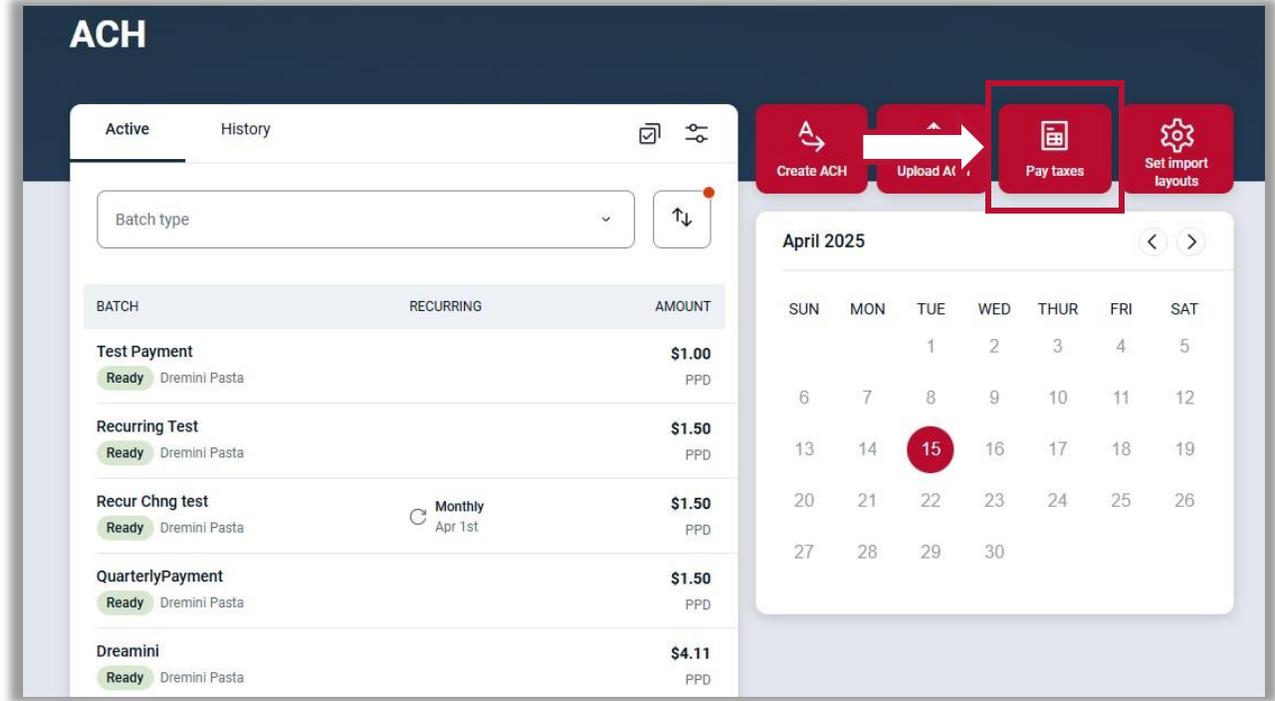


- 11. To verify to make sure the batch has successfully been initiated, go back to the ACH batch list and see the status change from “ready” to “initiated”, as well as clicking on the batch and viewing the batch details screen below

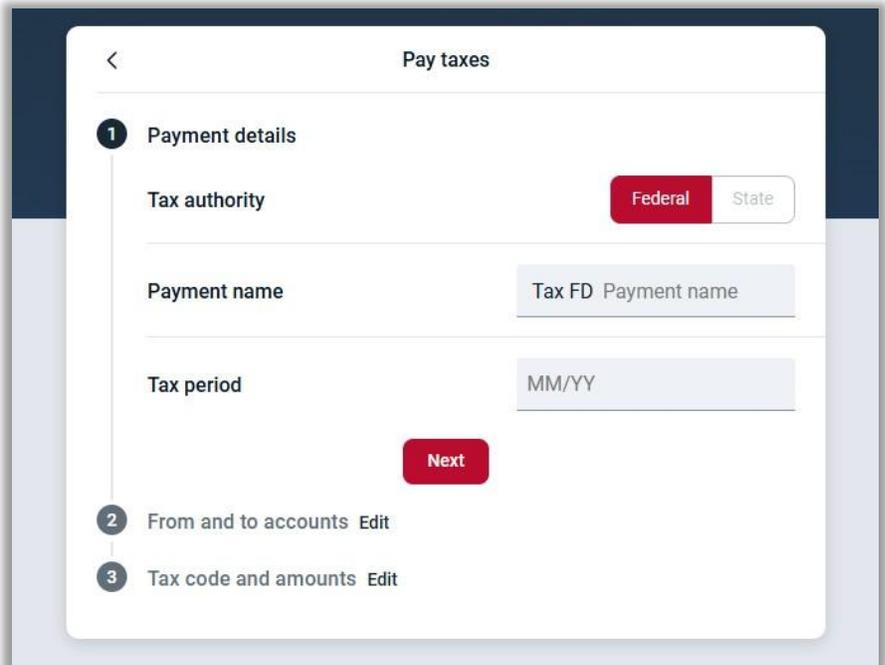


Section III: Creating ACH Tax Payment

1. To create a new ACH Tax Payment, you will need to select the “Pay Taxes” option from the Payments tabs

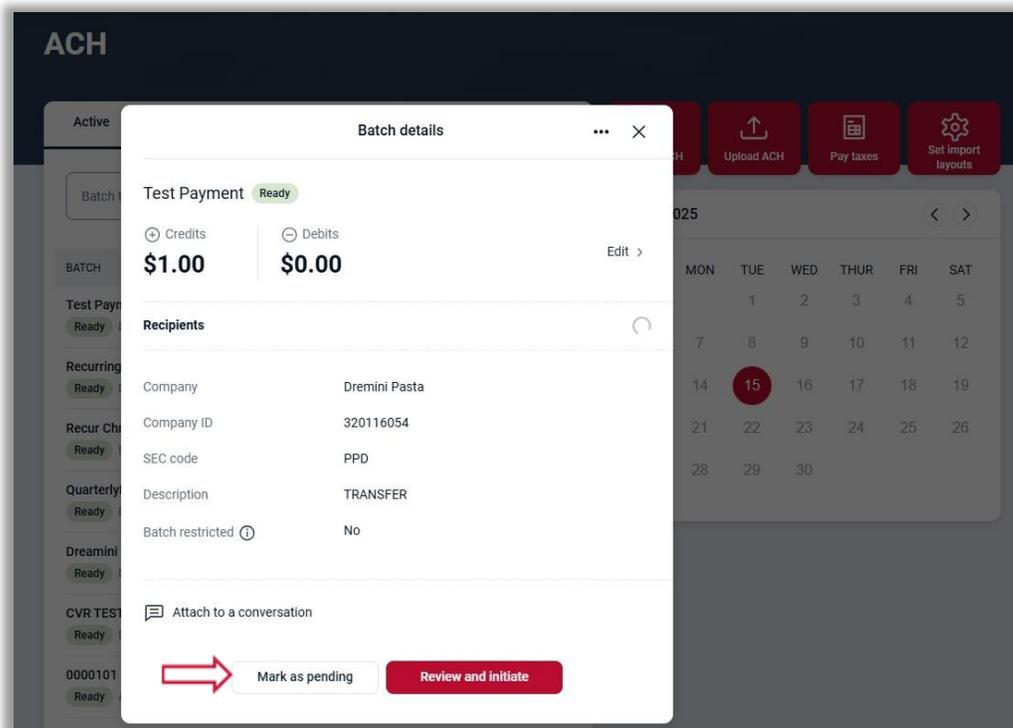


2. From here, you will have the option to select to pay either the Federal or State taxes (State taxes coming soon!)



Section E: ACH Processing Under Dual Control

1. If your company profile requires two different people to successfully process an ACH Payment, then you are set-up under Dual Control. User #1 will create the batch using steps found in Section D:I through D:II Step 2, except you will take the “Mark as Pending” option instead of Review and Initiate:



2. User #2 will locate the batch in Pending Approval status in the ACH Active list and take the Review and Initiate Option.

Section F: Searching ACH Activity

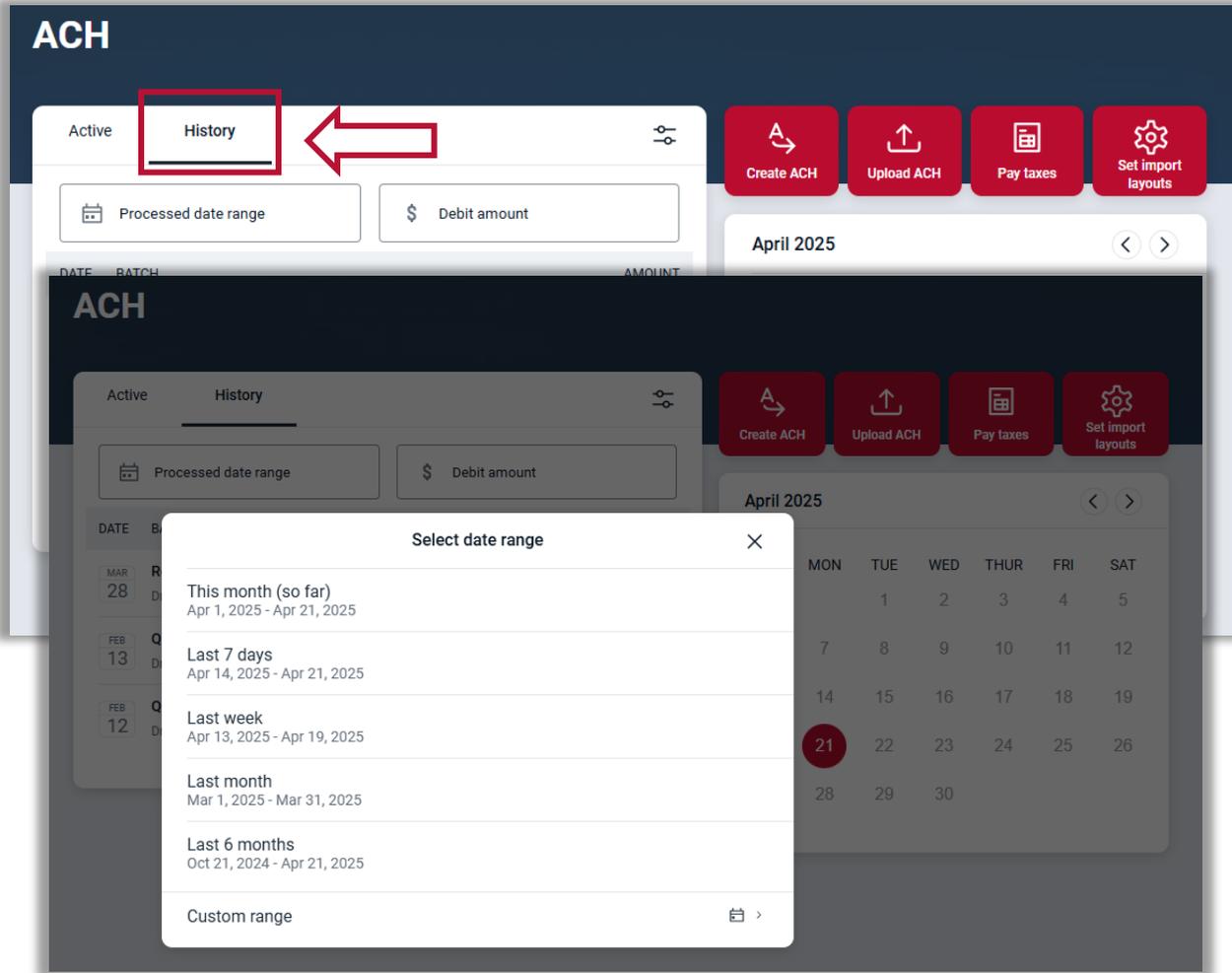
Section I: ACH Payment Activity

1. To be able to view the ACH Payment Activity on the accounts, click on the “History” option from the Payments tab and then click on this icon 



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- Then, there will be the option to select to search transactions either by processed date range or debit amount



- To view past activity based on "Debit Amount", you have the ability to search based on the below amount range:

