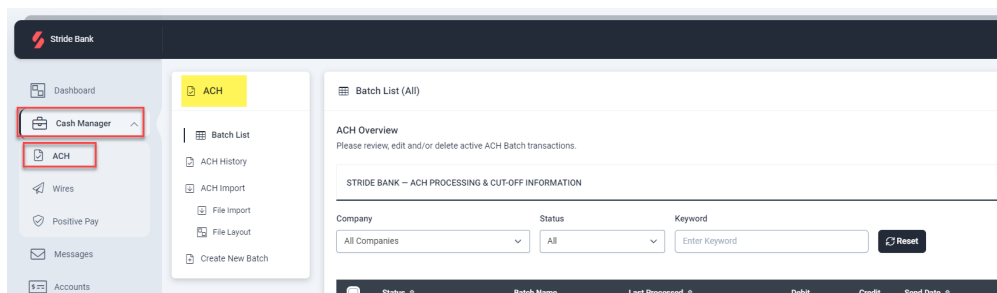


ACH Origination Instructions

To Access ACH:

- ✓ Click Cash Manager
- ✓ Choose ACH



- **Batch List** - will list all ACH batches that have been created and where you will go to create, edit or initiate a batch
- **ACH History** – this will list all your activity history including the below
(The items/trans/files will post here after the file has processed)
- **ACH Import**
 - **File Import** – if you upload a NACHA file, you will choose this menu
 - **File Layout** – if you manually create your ACH Batch and would like to import your recipients/payees into your batch, you will choose your import file type and format according to your file layout
- **Create New Batch** – will allow the user to create a manual ACH Batch to be submitted.

Manually create ACH batch:

- ✓ Choose ACH Batch List
- ✓ Click Create a New Batch
 - This will walk the user through Create New Batch wizard steps

Step 1

Create New Batch

1 Batch 2 Entries 3 Review

Create New ACH Batch

Automated Clearing House (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities. All ACH transfers use the National Automated Clearing House Association (NACHA) transaction rules format to move funds electronically between financial institutions in the United States Federal Reserve System.

Batch Name:

Category:

Company:

Company ID:

Discretionary Data:

Entry Description:

☐ Restricted Batch

☐ Recurring

- Add a Batch Name
 - (Batch Name such as Payroll 3.22.2022, Supply Payment, etc)
- Select Category (PPD, CCD, etc.)
 - PPD –any item being debited or credited to an individuals account; would be personal payments such as payroll
 - CCD – any item being debited or credited to a commercial or business account such as a vendor payment
 - CTX – any item being debited or credited to a commercial or business account but requires more information than a typical CCD
- If you have more than one ACH company they will all be listed
- Choose your ACH company
 - Company ID will prefill

- ✓ Provide Discretionary Data
 - Optional
- ✓ Provide the Entry Description
 - Only allows 10 characters
 - Be as descriptive as possible (Payroll, AcctRec, AcctPay, etc)
- ✓ Select the toggles for Restricted or Recurring if applicable
- ✓ Select Next

Step 2

Create New Batch

1 Batch 2 **Entries** 3 Review

ACH Type
ACH Transaction Type – Is this a single or multiple entry batch?

Entry Count
Single ACH Entry

ACH Single Entry Information
Automated Clearing House (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities.

Entry Name ID # Amount
Enter Entry Name Enter ID # \$ 0.00

Addenda Type Addenda
00 - No Addenda Information Enter Addenda

☐ Prenote Batch

ACH Receiving Financial Institution Information
Automated Clearing House (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities.

Routing # **Account #** **Account Type** **Tran Type** **Active/Held**
Enter Routing # Enter Account # Checking Debit Active

Cancel Previous Next

- ✓ Enter your Entry Type and Information
 - Entry Type
 - Single or Multiple Entries
 - If you have more than one entry, you can choose Add Multiple to get multiple entry lines

- Include Entry Name (person or business), ID #, Routing Number and Account for recipient
- Choose Account type (checking, savings)

- Tran Type Debit if pulling money from recipient or Credit if sending money to recipient

- Amount
- Addenda Records (optional)
- Active or Held

✓ Then click Next

Step 3

✓ Review the entries

Create New Batch

1
Batch

2
Entries

3
Review

ACH Batch – Final Review
Review the final batch preview for quality assurance prior to submitting.

Record	Entry Name	ID #	Routing #	Account #	CKG/SA	DB/CR	Amount	Addenda
1	Entry 1				C	DB	0.01	
Totals							Total Amount:	\$0.01

Cancel Previous Submit

✓ Now your completed Batch will show on your Batch list

○ Status should show Approval Pending

Batch List (All)

ACH Overview
Please review, edit and/or delete active ACH Batch transactions.

STRIDE BANK – ACH PROCESSING & CUT-OFF INFORMATION

Company: All Companies Status: All Keyword: Enter Keyword Reset

	Status	Batch Name	Last Processed	Debit	Credit	Send Date	Effective
<input type="checkbox"/>	Ready		02/05/2024	\$ 0.00	\$ 4.75		
<input type="checkbox"/>	Initiated		01/18/2023	\$ 0.00	\$ 3.00	02/15/2024	02/16/2024
<input type="checkbox"/>	Initiated		01/19/2024	\$ 1.29	\$ 0.00	02/13/2024	02/14/2024
<input type="checkbox"/>	Approval Pending		01/19/2024	\$ 3.23	\$ 0.00		
<input type="checkbox"/>	Approval Pending	test		\$ 0.01	\$ 0.00		

Note – Select the check box to Initiate or Uninitiate multiple batches at a time.

☒ Initiate ☒ Uninitiate ☐ Delete

Once the Batches are Created, Imported, etc they will need to be Approved and Initiated.

✓ Approve ACH Batch

- You can choose the ellipsis button to display the options available for the ACH Batch

<input type="checkbox"/>	Status	Batch Name	Last Processed	Debit	Credit	Send Date
<input type="checkbox"/>	Initiated	Franks Towing	01/18/2023	\$ 0.00	\$ 3.00	02/15/2024
<input type="checkbox"/>	Initiated	FILTER TEST 1	01/19/2024	\$ 1.29	\$ 0.00	02/13/2024
<input type="checkbox"/>	Approval Pending	FILTER TEST 2	01/19/2024	\$ 3.23	\$ 0.00	
<input type="checkbox"/>	Approval Pending	test		\$ 0.01	\$ 0.00	

Note – Select the check box to Initiate or Uninitiate multiple batches at a time.

☒ Initiate ☒ Uninitiate ☐ Delete

✓ Select Approve

- This will set the Batch status to Ready in the ACH Batch list

✓ Initiate ACH Batch

- To initiate an ACH Batch, the user can select individually or multiple
- If Dual Control is set for the Company, the user will not be able to Initiate the batch if they Approved the Batch.

ACH Overview

Please review, edit and/or delete active ACH Batch transactions.

STRIDE BANK – ACH PROCESSING & CUT-OFF INFORMATION


Company: All Companies Status: All Keyword: Enter Keyword Reset

<input type="checkbox"/>	Status	Batch Name	Last Processed	Debit	Credit	Send Date
<input checked="" type="checkbox"/>	Ready	Undo test	02/05/2024	\$ 0.00	\$ 4.75	
<input checked="" type="checkbox"/>	Initiated		01/18/2023	\$ 0.00	\$ 3.00	02/15/2024
<input type="checkbox"/>	Initiated		01/19/2024	\$ 1.29	\$ 0.00	02/13/2024
<input type="checkbox"/>	Approval Pending		01/19/2024	\$ 3.23	\$ 0.00	
<input type="checkbox"/>	Ready	test		\$ 0.01	\$ 0.00	

Note – Select the check box to Initiate or Uninitiate multiple batches at a time.

☒ Initiate ☒ Uninitiate ☐ Delete

- Two options to Initiate
 - Select the batch to Initiate and select the Initiate Button at the bottom left hand of the screen, (This allows for multiple) OR
 - Select the ellipsis button to display the options available for the ach batch and select the Initiate menu item.
- Select your effective date and offset account
- Click Initiate

 ACH Batch Initiate

Please select all information needed (Effective Date, Offset Acct, etc.) for initiating batches.

Company

FRANK N STEIN

Debits

\$ 0.00

Credits

\$ 4.75

Entry Code

PPD

Offset Accounts

Checking Account - 1867

☐ Same Day

There will be an additional fee applied when initiating a same day ACH.

Effective Date

Monday, February 12, 2024

Tuesday, February 13, 2024

Wednesday, February 14, 2024

Thursday, February 15, 2024


Friday, February 16, 2024

Tuesday, February 20, 2024

Cancel

Submit

- This will allow the user to select the offset account and the effective day for the ACH Batch.
- ✓ Initiate ACH Batch will require a DUO Soft or Hard Token for Multi Factor Authorization
 - Once the user selects the Initiate button a separate window will open on the device to allow entry of a code from the Duo Mobile App or Duo Hard Token



Enter your bypass code

Verify it's you by entering a code from your IT help desk.

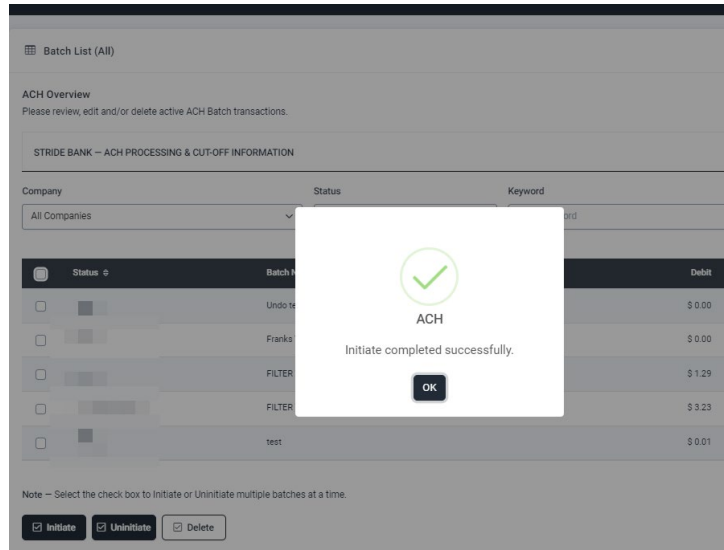
Bypass code

Verify

[Other options](#)

[Need help?](#) Secured by Duo

The user will receive an Initiate Complete pop up to continue

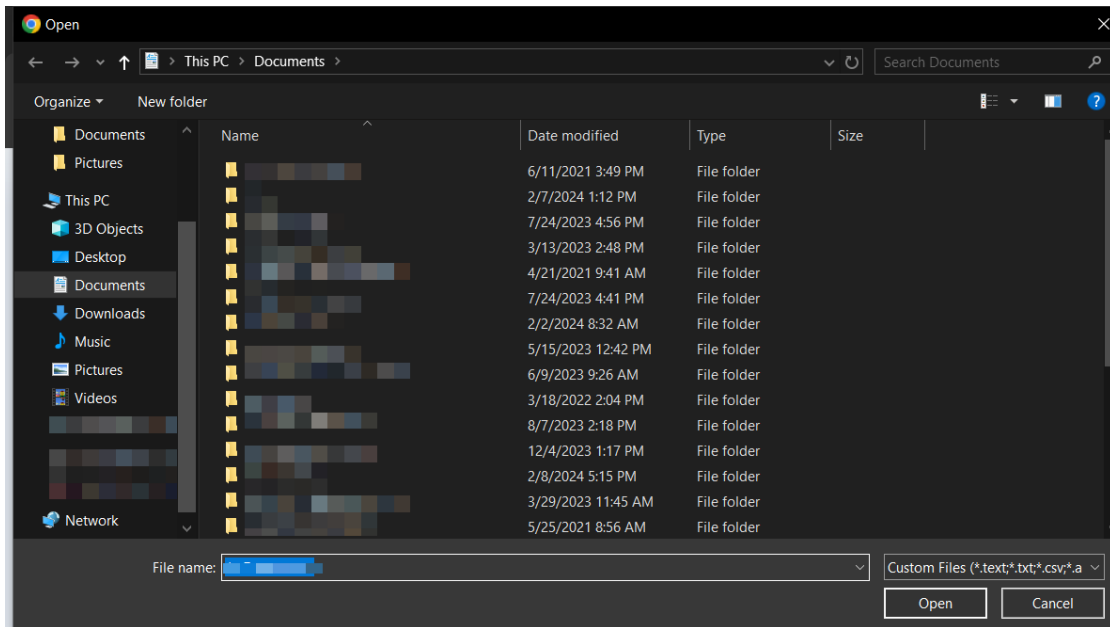


This will place the Initiated ACH Batch in a Ready for Processing status.

Upload Nacha File via ACH File Import:

- ✓ Choose ACH Import menu
 - You will click within the Upload ACH File box
 - This will open your windows explorer box
 - Choose the file you saved on your computer to upload
 - Then click the **Import** button

A screenshot of the "ACH File Import" form. The left sidebar contains a menu with "ACH", "Batch List", "ACH History", "ACH Import" (highlighted with a red box), "File Import" (highlighted with a red box), "File Layout", and "Create New Batch". The main form area has a title "ACH File Import" and a description. Below is a section for "STRIDE BANK - IMPORTANT FILE INFORMATION" with fields for "Company" and "File Type" (set to "NACHA"). To the right is a large dashed box labeled "Upload ACH File" with instructions: "Drag and drop files or click here to upload attachments". Below this are bullet points: "Submit up to 5 MB in size.", "Submit up to 1 files or until the maximum size is reached.", and "The following types can be uploaded: txt, csv, nacha, ach." At the bottom, a note states: "File name cannot be longer than 50 characters (No spaces or blanks)." and there are "Cancel" and "Import" buttons.



- The uploaded file will then be displayed in the ACH Batch List with an Uploaded Status

✓ Initiate ACH Batch

- To initiate an ACH Batch, the user can select individually or multiple

ACH Overview

Please review, edit and/or delete active ACH Batch transactions.

STRIDE BANK – ACH PROCESSING & CUT-OFF INFORMATION

Company: All Companies Status: All Keyword: Enter Keyword [Reset]

	Status	Batch Name	Last Processed	Debit	Credit	Send Date	
<input checked="" type="checkbox"/>	Ready	Undo test	02/05/2024	\$ 0.00	\$ 4.75		
<input checked="" type="checkbox"/>	Initiated		01/18/2023	\$ 0.00	\$ 3.00	02/15/2024	
<input type="checkbox"/>	Initiated		01/19/2024	\$ 1.29	\$ 0.00	02/13/2024	
<input type="checkbox"/>	Approval Pending		01/19/2024	\$ 3.23	\$ 0.00		
<input type="checkbox"/>	Ready	test		\$ 0.01	\$ 0.00		

Batch Options

- View
- Initiate
- Download
- Quick Edit
- Edit
- Delete
- Copy

Note – Select the check box to Initiate or Uninitiate multiple batches at a time.

☒ Initiate ☐ Uninitiate ☐ Delete

- Two options to Initiate
 - Select the batch to Initiate and select the Initiate Button at the bottom left hand of the screen, (This allows for multiple) OR
 - Select the ellipsis button to display the options available for the ACH batch and select the Initiate menu item.
- Select your effective date and offset account
- Click Initiate

ACH Batch Initiate

Please select all information needed (Effective Date, Offset Acct, etc.) for initiating batches.

Company

FRANK N STEIN

Debits

\$ 0.00

Credits

\$ 4.75

Entry Code

PPD

Offset Accounts

Checking Account - 1867

Same Day

There will be an additional fee applied when initiating a same day ACH.

Effective Date

Monday, February 12, 2024

Tuesday, February 13, 2024

Wednesday, February 14, 2024

Thursday, February 15, 2024

Friday, February 16, 2024

Tuesday, February 20, 2024

Cancel

Submit

- This will allow the user to select the offset account and the effective day for the ACH Batch.
- This will place the ACH Batch in the batch list with the Ready for Processing status

- ✓ All created/uploaded batches will remain on the Batch List menu
 - Here you can edit and re-use any batch
 - Click Quick Edit in ellipsis drop down menu list you can edit the amount, Debit/Credit, Active/Held and Prenote toggle of the transaction.

Company: Status: Keyword:

<input type="checkbox"/>	Status	Batch Name	Last Processed	Debit	Credit	Send Date	
<input type="checkbox"/>	Ready		02/05/2024	\$ 0.00	\$ 4.75		
<input type="checkbox"/>	Initiated		01/18/2023	\$ 0.00	\$ 3.00	02/15/2024	
<input type="checkbox"/>	Initiated		01/19/2024	\$ 1.29	\$ 0.00	02/13/2024	
<input type="checkbox"/>	Approval Pending		01/19/2024	\$ 3.23	\$ 0.00		

Batch Options

- View
- Initiate
- Download
- Quick Edit
- Edit
- Delete
- Copy

Batch Details

All payments within a single batch represent transactions for a single company or originator.

<input type="checkbox"/>	Name	ID #	Routing #	Account #	Account Type	Amount	Debit/Credit	Active/Held	Prenote
<input type="checkbox"/>		TEST			Checking	\$ 0.50	Credit	Active	<input type="checkbox"/>
<input type="checkbox"/>		TEST			Checking	\$ 4.25	Credit	Active	<input type="checkbox"/>

- Click Edit will allow you to edit all fields (ex: if someone's account information changed)

ACH Batch

ACH Batch Review

Please review the details of the selected batch.

Batch Name: Category: Company: Company ID:

Discretionary Data: Entry Description:

☐ Restricted Batch

☐ Recurring

Batch Details

All payments within a single batch represent transactions for a single company or originator.

<input type="checkbox"/>	Name	ID #	Routing #	Account #	Account Type	Amount	Debit/Credit	Active/Held	+ Add
<input type="checkbox"/>	RACHEL LEBEDA	TEST	303085476	56810472	Checking	\$ 0.50	Credit	A	
<input type="checkbox"/>	RACHEL LEBEDA	TEST	103100195	10705236	Checking	\$ 4.25	Credit	A	

- Click Delete to remove a transaction from the list without deleting entire batch when you have several entries

- Click Edit for the transaction item you want to edit
 - Update any information you need then click Submit

Reminder: Any batch that is being edited One time or Recurring, once Submitted the user will need to Approve and Initiate the batch again.