United Bank
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ACH GUIDE

Our new online banking system introduces enhanced menus and tools for ACH processing. This guide is designed to help you navigate the system and manage your transactions.

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ACH Participants

ACH Participants help simplify and organize ACH payments by allowing client-managed company or individual payment details to be stored in one place. Participants should be created for each company or individual to be credited or debited and can be selected when processing one-time ACH transfers or creating ACH templates.

Any updates made to a participant automatically carry through to all associated templates, helping streamline ongoing management and improve efficiency.

To create an ACH participant:

- Navigate to **ACH > ACH Participants.**
- Select **Add Participant**.
- Input required Participant Details.
  - Name, Nickname, Routing Number, Account Number, Account Type, Status
- Optional fields can be used to streamline participant payment management.
- Select **Save**.

Create ACH Templates

ACH templates are available to help streamline recurring ACH transactions and improve consistency, supporting a simpler and efficient payment process.

To add an ACH template:

- Navigate to **ACH > ACH Templates > Add Template.**
- Transfer Type
  - Payment: Transfer funds out (e.g., payroll, account payables).
  - Collection: Pull funds in (e.g., collecting rent or premiums, account receivables).
- SEC (Standard Entry Class) code, then Next
  - PPD: Consumer transactions.
  - CCD: Corporate/non-consumer transactions.
- Template Name
  - Enter a name to easily identify the template.
- Is Restricted (Optional): When selected, this option restricts editing of the template to employees who have the entitlement to edit restricted batches or templates.
- Offset Individually (Optional): When selected, each entry in the template will create its own corresponding credit or debit to the desired United Bank account, rather than a single aggregated credit or debit.
- Deny Specific Users (Optional): Ability to restrict users access to the template.
- Company Entry Description
  - Enter a 10-character description to help the receiver identify the transaction. This description will appear on the receiver's account. Note: PAYROLL must be used for transactions related to payroll, wages, or commissions.
- Company
  - Select the ACH originating company from the dropdown menu.
- Offset Account
  - Select desired United Bank account to be credited or debited.
- Add Participants

    - Select ACH participants to be credited or debited. Select **Show Search Options** to quickly locate a participant or group.
    - Amount (optional): An amount may be entered or added at the time of processing. If not included, it must be entered prior to processing the file.
- **Save and Close**.

Use Existing ACH Templates

Use this process to submit an ACH file using an existing ACH template.

To initiate a file using a template:

- Navigate to **ACH > ACH Templates.**
- Select the template for use and proceed in one of two ways:
    - If the template is ready to process, check the box next to desired template.
    - If the file does not have a standard amount or requires adjustments:
        - Select the pencil icon to edit the template.
        - Enter the amounts for this file and necessary updates.
        - Select Save and Close.
        - Check the box next to the desired template.
- Enter the effective date.
- Select **Initiate**.

Recurring ACH Transfers

Note: A template must be created before scheduling a recurring ACH transaction.

To schedule a recurring ACH transfer:

- Navigate to **ACH > ACH Templates**.
- Locate the template to be scheduled as recurring.
- Select **Schedule This Batch**.
- When the Scheduler window opens, complete the following:
    - Enter the Start Date
    - Select the Frequency
    - Specify the Transfer Time Frame
        - No End – The transfer will continue until manually deleted.
        - End By – The transfer will stop on the selected date.
        - Number of Transfers – The transfer will run for the specified number of occurrences.
- Select **Initiate** to save and activate the recurring schedule.

Viewing recurring ACH transfers:

All scheduled recurring ACH transfers can be viewed under **ACH > ACH Activity > Scheduled ACH Batches**.

Onetime ACH Payment

To complete a onetime ACH payment:

- Navigate to **ACH > Onetime ACH payment.**
- Transfer Type
    - Payment: Transfer funds out (e.g., payroll, account payables).
    - Collection: Pull funds in (e.g., collecting rent or premiums, account receivables).
- SEC (Standard Entry Class) code
    - PPD: Consumer transactions.
    - CCD: Corporate / non-consumer transactions.
- Effective date
    - Immediate: Processes on the next available business date.
    - Future dated: Select preferred effective date for the file.
- Company Entry Description
    - Enter a 10-character description to help the receiver identify the transaction. This description will appear on the receiver's account. Note: PAYROLL must be used for transactions related to payroll, wages, or commissions.
- Company
    - Select the ACH originating company from the dropdown menu.
- Offset Account
    - Select desired United Bank account to be credited or debited.
- Add Participants
    - Select the ACH participants to be crediting or debiting
- Select **Initiate**.

ACH Batch Import (Pass Thru)

To process ACH using a NACHA file, use the ACH Batch Import (Pass Thru) feature.

NACHA File Import:

- Navigate to **ACH > ACH Batch Import (Pass Thru).**
- Select the **effective date.**
- Select **Attach File** and choose NACHA file.
- Select **Upload**.
    - A confirmation will be displayed indicating whether the file was imported successfully, rejected or imported with errors.

If the file is imported with errors:

- Navigate to the **ACH > ACH Batch Import (Pass Thru) > Imported Batches With Errors ACH Activity**
- Locate the file identified by a **hazard icon**.
- Select the **file name** to view the listed errors.
- Close the error details.
- Select the **pencil icon** to correct the errors.
- Select **Save and Close**.
- After corrections are made, check the box next to the file.
- Select **Initiate**.
    - A confirmation will be displayed indicating whether the file was imported successfully.

ACH Import Templates: Non-NACHA

To create a new non-NACHA file import template:

- Navigate to ACH > Import File > Non-NACHA.
- Company: Select the appropriate company from the dropdown menu.
- Choose Template: Select New Template.
- Transaction Type: Select appropriate PPD/CCD debit/credit option.
- Select Choose File and choose the file to import.
- Select Continue.
- Input data within each section and select help icon for assistance on various import selections.
    - Template Name
    - Input Decimals into Amount
    - Header, Footer
    - Text Qualifier. CSV files are typically None.
    - Delimited, Fixed Width, Comma, etc. CSV files are typically Delimited, Comma.
    - Map Columns: Map the columns by assigning each column for delimited files, or assign character positions for fixed-width files.
    - Optional: Apply Additional Values to every entry in the file if desired.
- Select Continue.
- Import the file for processing.

To import a file using an existing ACH import template:

- Navigate to ACH > Import File > Non-NACHA.
- Select the appropriate company from the dropdown menu.
- Choose the appropriate template from the dropdown menu.
- Select Choose File and select the file to import.
- Select Import.
- Select Initiate.

Prenotes

A prenote is used to confirm participant account information before sending a live dollar transaction. Prenotes are optional, but recommended when adding or updating participants.

To complete a prenote, add the participant to an ACH template. Prenotes should be submitted at least three business days before a live transaction and initiated three business days prior to the file effective date.

Prenotes confirm that the routing and account numbers are valid and active. They do not verify the account holder's name.

To initiate a prenote:

- Navigate to ACH > ACH Templates.
- Select Edit Template.
- In the participant list, check the participant(s) to initiate a prenote for.
- Select Initiate Prenote.

Dual Control Approval

Note: If dual control is required, the same employee who initiated the ACH batch cannot approve it.

To approve or reject ACH batches using dual control:

- Navigate to ACH > ACH Activity > Pending ACH Batches.
- Locate the batch(es) with a status of Pending Approval.
- Select View (magnifying glass icon) to review the batch details, then close the view.
- Select the batch(es) to be processed (individually or select all).
- Choose Approve or Reject to complete the action.

Track & Review

ACH Activity – Displays ACH files that are currently in process.
ACH History – Displays ACH files that have already been processed. ACH history is available in the system for one year.