Digital Banking

Business Banking
User Guide

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Getting Started

Welcome to Business Online Banking with American Community Bank of Indiana! Whether you are at home or the office using a mobile phone, tablet or laptop, we strive to make your Business Online Banking experience easy and convenient.

By adding powerful commercial products and features, ACB provides you with the complex tools your business needs to achieve its goals. Business Online Banking shares similar features with our personal accounts, but this guide is designed to direct you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Online Banking process. If you have additional questions, contact us at (219) 365-6700.

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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features within Business Online Banking by establishing user entitlements.

Recipients

Recipients are people or businesses to whom you send or request money using a payment feature offered through Business Online Banking. After creating a profile for each recipient, you can choose the method to send them money and view the respective transaction details. Each created recipient saves within the system, so you can quickly and easily make future payments.

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Transaction Type Overview

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though both methods are quick, electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions can be sent as a single or batch process, and funds are generally not available until the next business day.

Please contact us at (219) 365-6700 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

Type	Description
ACH Upload	Upload a NACHA-formatted file.
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Receipt	Initiate a payment from one recipient.
ACH Collection	Initiate a payment from several recipients.
ACH Import	Import a list of recipients and amounts.
Domestic Wire	Send a wire to a recipient within the US.
Payroll/ Restricted Batch	Create batches with sensitive information that will prevent additional ACH operators from seeing sensitive information. Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.

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Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user entitlements that permits or prevents them from performing certain actions such as:

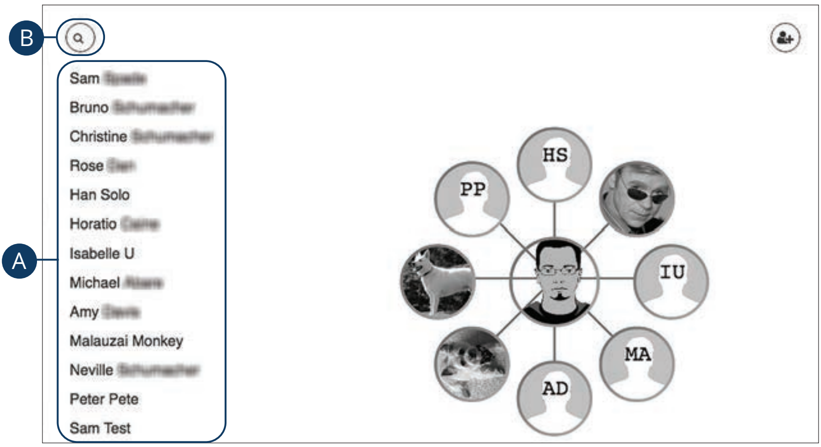
- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts for multiple entities.
- Managing recipients, users and templates.

Authorized users can set up the features, accounts and entitlements each user needs to do their job. Establishing these entitlements gives users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

User Management Overview

The User Management page lets you view all your existing users in one easy place. From a desktop device, you can create users, edit entitlements and oversee your employees on a day-to-day basis.

Desktop



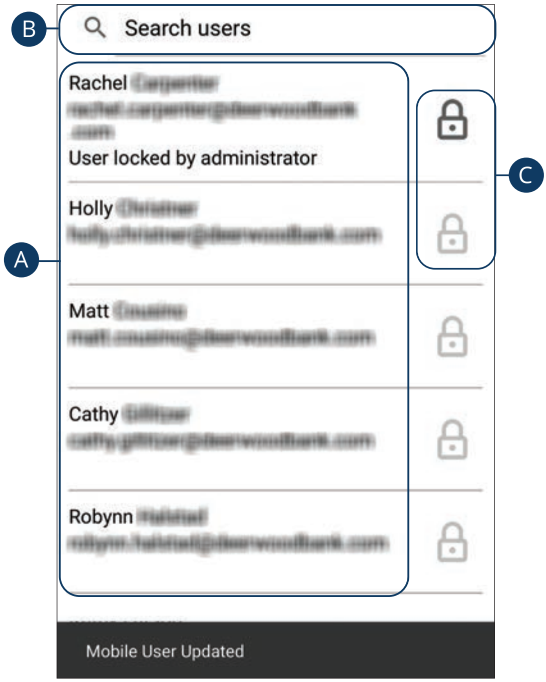
In the sidebar, click **Manage Users**.

A. View the name of each user on the left side of your screen.

B. Use the search bar to find a specific user.

Mobile

The User Management page lets you view all your existing users in one easy place.



In the sidebar, click **Manage Users**.

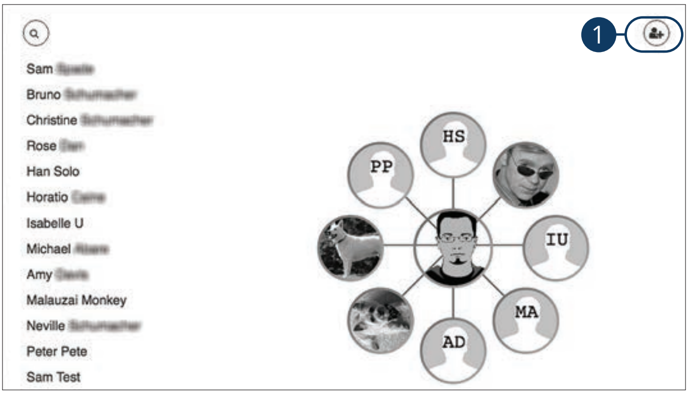
A. View the name and email of each user.

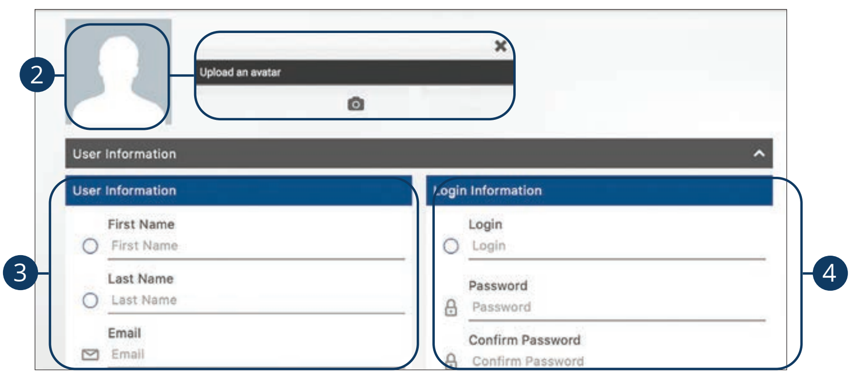
B. Use the search bar to find a specific user.

C. Lock and unlock a user by clicking the icon.

Adding a New User

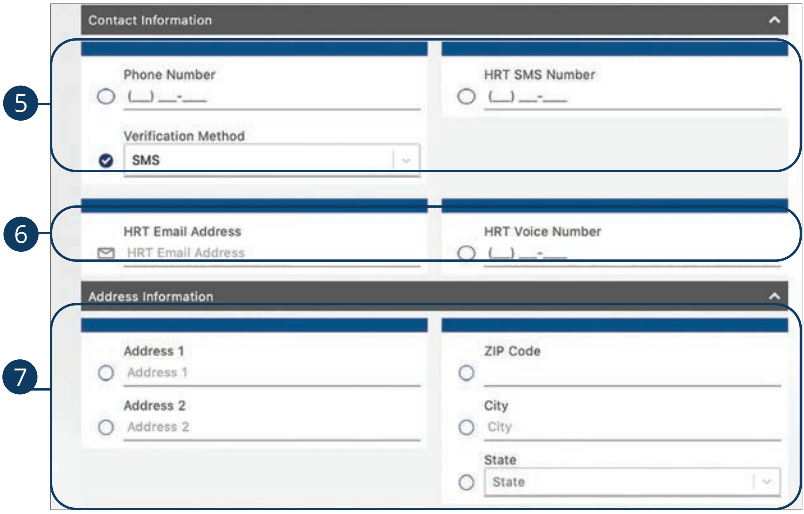
An authorized user with Manage Users entitlements can set up a new user by creating a profile, unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user entitlements.





In the sidebar, click **Manage Users**.

1. Click the icon.
2. (Optional) Click on the image in the upper left-hand corner to add an avatar, then click the icon to upload an image.
3. Enter the user's first name, last name and email address.
4. Create a new login ID for the user, then enter and confirm a password following our guidelines.

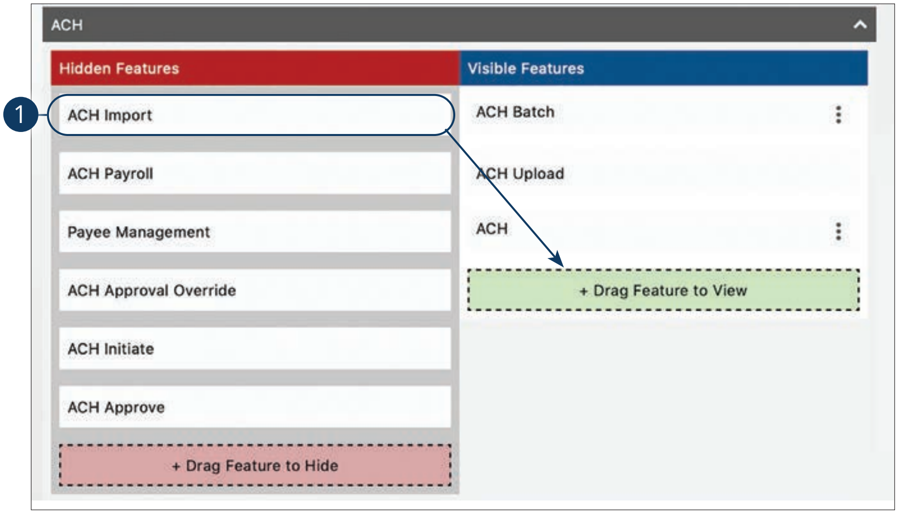


5. Enter the user's phone number. Select a verification method from the drop-down, and enter the High Risk Transaction (HRT) SMS phone number.
6. Enter the user's HRT email address and HRT voice number.
7. Enter the user's street address, zip code, city and state.

Note: If you choose "Phone" as your verification method, extensions are not supported.

Part 1 of 4: Establishing Transaction Type Entitlements

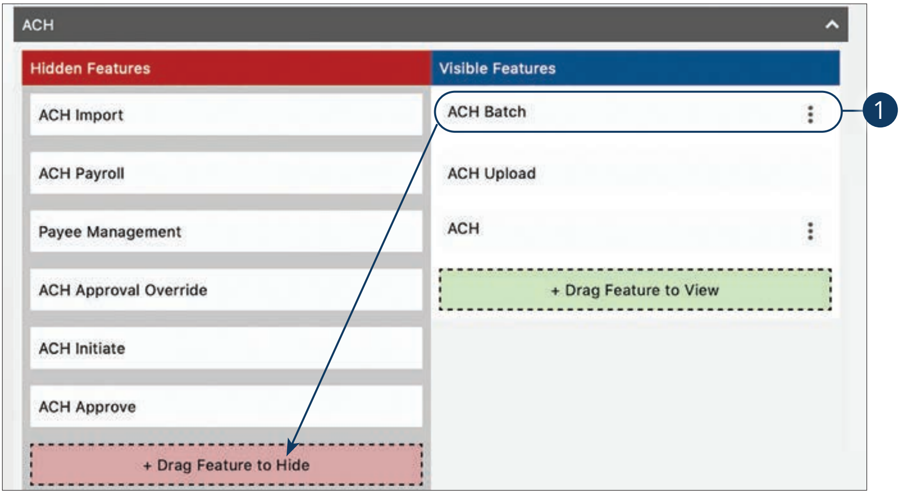
You can assign or edit a user's entitlements based on which responsibilities and limitations a user has regarding certain transactions. Here, you can also change a user's transaction limits.



1. Choose whether a user can view a specific feature by dragging the transaction to the "+Drag Feature to View" box.

Part 2 of 4: Disabling a Transaction Type

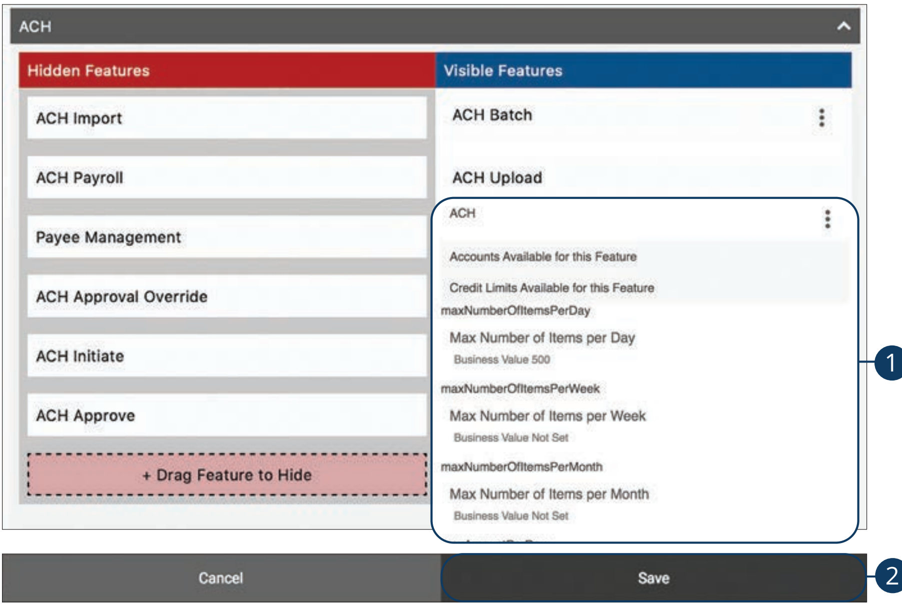
If a user should not have access to a certain transaction type such as payroll or wires, an authorized user can disable those entitlements for individual users.



1. Disable a user's ability to view a specific transaction by dragging the feature to the "+Drag Feature to Hide" box.

Part 3 of 4: Editing Approval Limits for a Transaction Type

A user's approval limits can be adjusted, so you never have to worry about the dollar amount or number of transactions they make. You can set these restrictions for a daily basis, as well as per account.



1. Click the ⋮ icon to show the limits for a feature. Edit the maximum amounts a user can send and the maximum number of transactions a user can perform. The maximum number cannot be higher than the business value.
2. Click the **Save** button when you are finished making changes.

Note: You must establish approval limits for single and batch ACH transactions separately.

Part 4 of 4: Dual Control

If a payment requires dual approval, once one user creates an ACH or Wire transaction a second user with ACH/wire approval authority will need to approve the payment before it can be processed.

Daily reminders will be sent to all users that have ACH/wire approval authority. They will get a notification for each payment needing approval. If payments aren't approved before the Deliver By date, they will still remain in a needs approval status. Once approved, the Deliver By date will update and the notification emails will cease.

Single user businesses can also set up dual control by creating a separate user ID for themselves that only has ACH/wire approval authority. For example they can originate an ACH/wire transaction on their desktop and approve it through the ACB mobile app.

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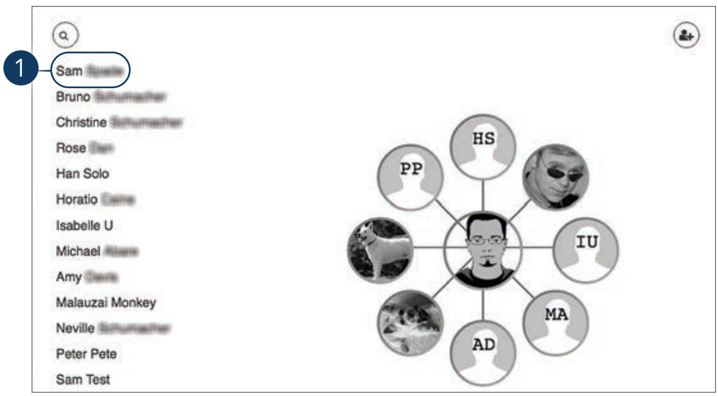
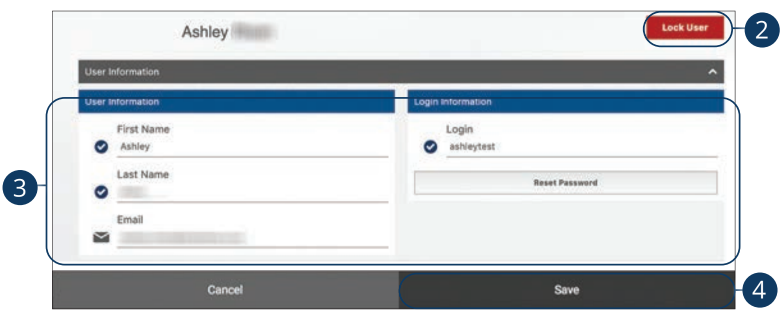
Editing an Existing User's Entitlements

Authorized users with the Manage Users entitlement can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.





In the sidebar, click **Manage Users**.

1. Select a user to edit.
2. (Optional) Lock or unlock a user by clicking the **Lock User/Unlock User** button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

Note: For more details on editing user entitlements, visit page 11.

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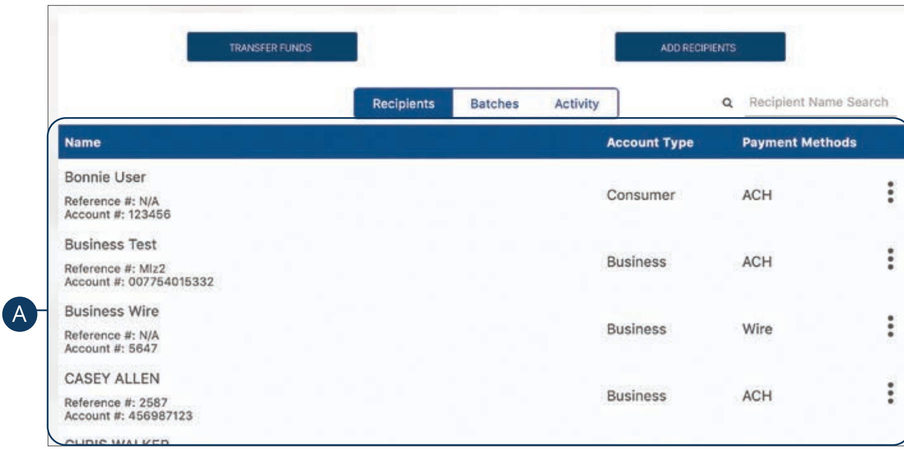
Recipient Overview

A recipient is any person or company you can pay or collect payments from. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or collected from a recipient. After they are created, you can include them in multiple payments or templates.



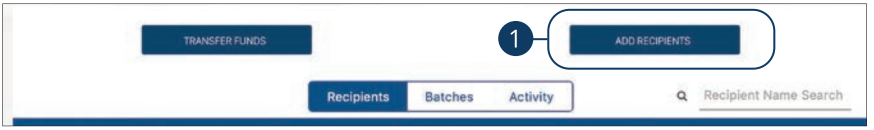
In the sidebar, click **Business Payments**.

A. The following information presents for each recipient:

- Name
- Reference Number
- Account Number
- Account Type
- Payment Methods

Adding a Recipient

If you are assigned the Payee Management entitlement, you will need to set up your recipients before you can send payments. In order to add a recipient, you will need to have their contact and account information.

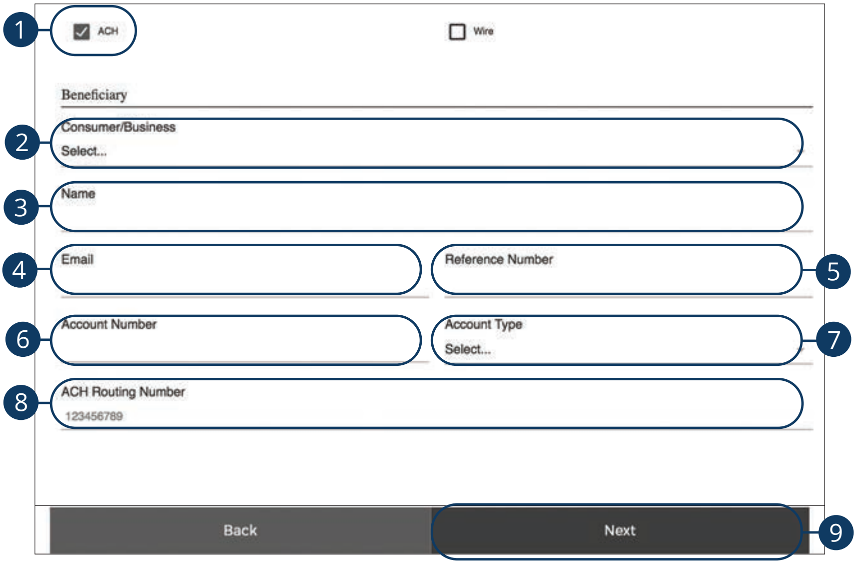


In the sidebar, click **Business Payments**.

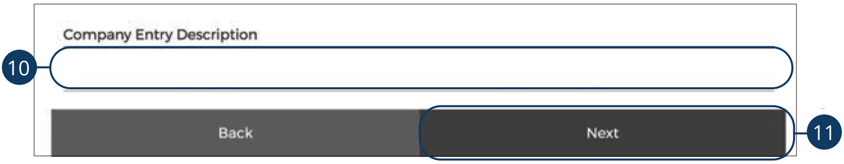
1. Click the **Add Recipients** button.
2. Click the **Create Payee** (Desktop) or **Add Recipient** (Mobile) button.

ACH Only - Recipient Account Detail

When adding a payee who will only receive ACH payments, you will need to provide additional information for that recipient.



1. Check the box next to "ACH."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the ACH.
4. (Optional) Enter the recipient's email address.
5. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
6. Enter their account number.
7. Select an account type using the drop-down.
8. Enter their ACH routing number.
9. Click the **Next** button.



10. Enter a company entry description.

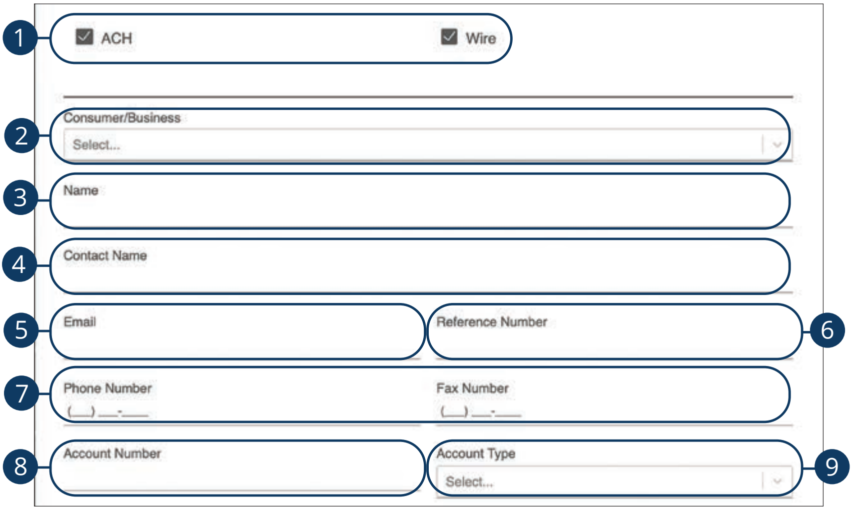
11. Click the **Next** button.

12. Continue to page 27.

Note: The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

ACH & Wire - Receiving Bank Detail

When adding a payee who will receive ACH and wire payments, you will need to provide additional information for that recipient.



Follow steps 1-2 on page 17.

1. Check the boxes next to "ACH" and "Wire."

2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.

3. Enter the name of the person or business receiving the ACH.

4. (Optional) Enter a contact name.

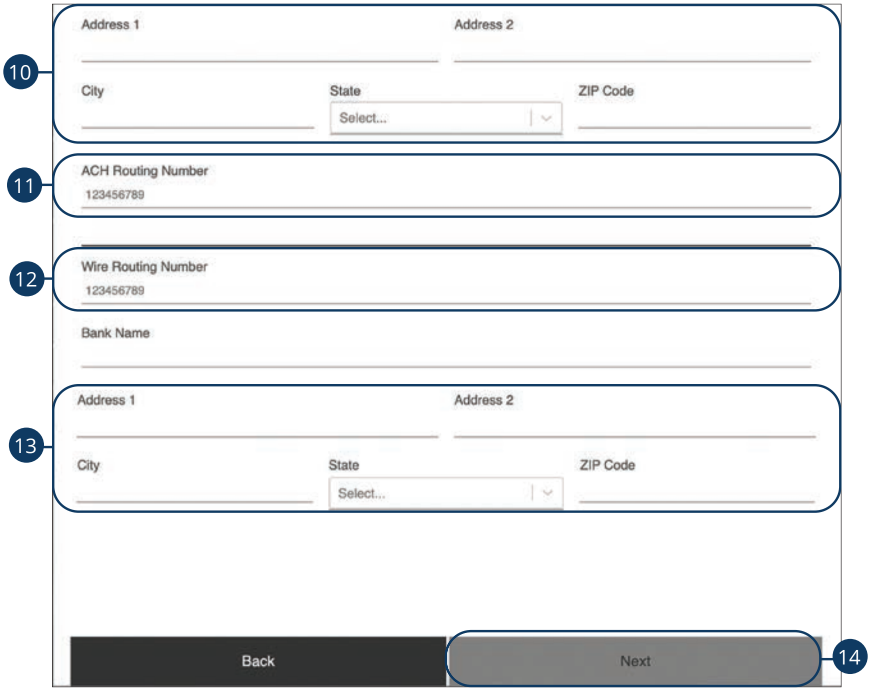
5. (Optional) Enter the recipient's email address.

6. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.

7. (Optional) Enter the recipient's phone and fax number.

8. Enter their account number.

9. Select an account type using the drop-down.



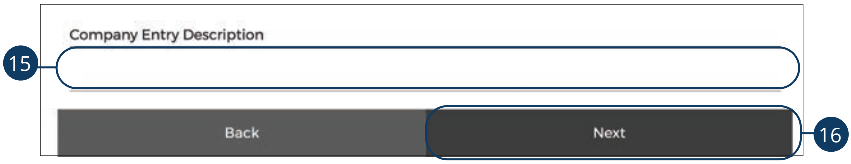
10. Enter their street address.

11. Enter their ACH routing number.

12. Enter their wire routing number.

13. Enter their bank's street address.

14. Click the **Next** button.



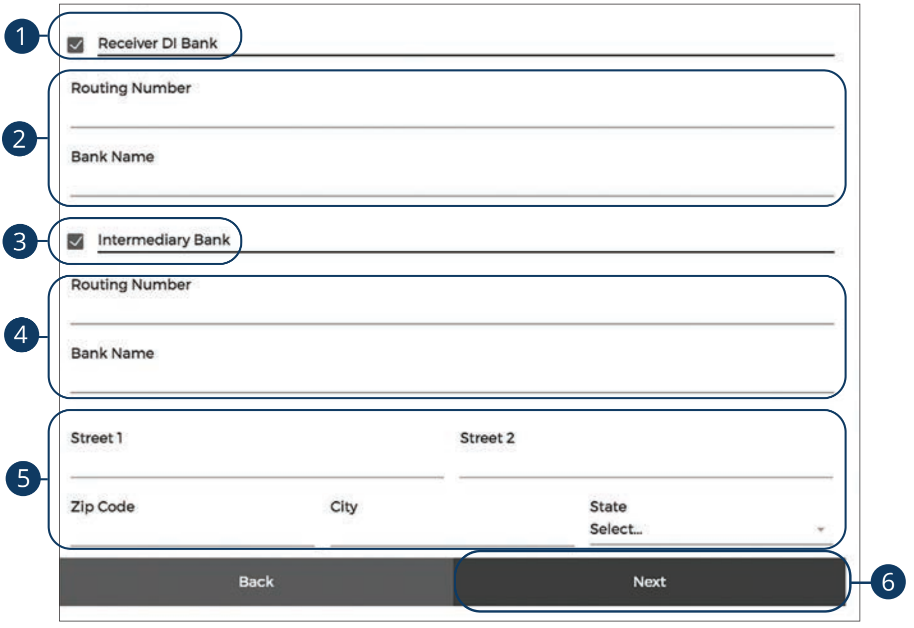
15. Enter a company entry description.

16. Click the **Next** button.

Note: The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

ACH & Wire - Receiver and Intermediary Detail

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

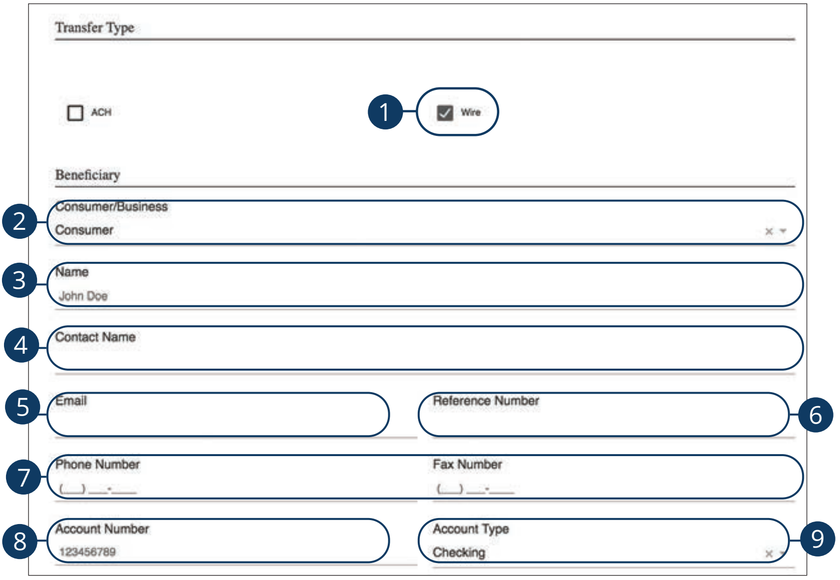


If you have a Reciever DI Bank and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.
7. Continue to page 27.

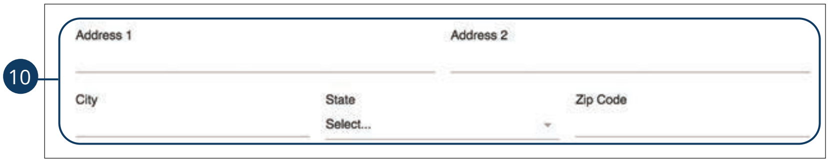
Domestic Wires Only - Receiving Bank Detail

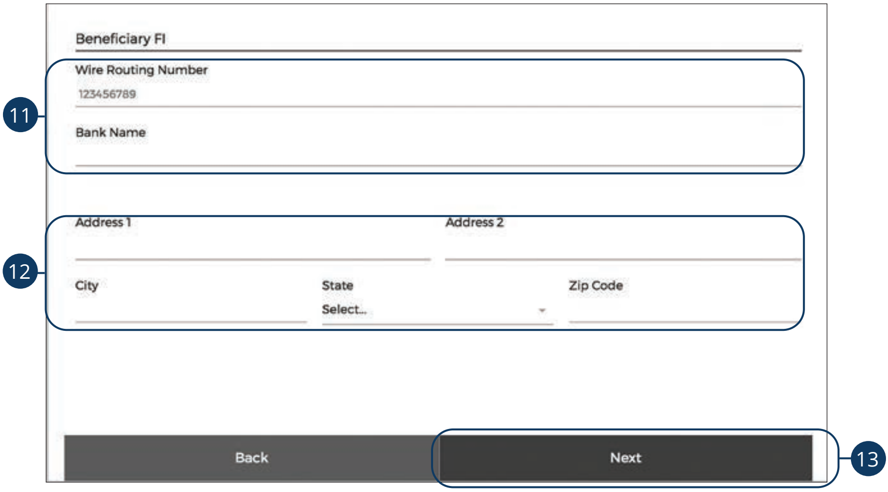
A beneficiary financial institution is the final institution to receive funds. Depending on the transfer method you selected in Part 1, you will need to provide receiving bank information.



Follow steps 1-2 on page 17.

1. Check the box next to “Wire.”
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the wire.
4. Enter the contact name. If you are sending the wire to a person, enter same name from step 3.
5. (Optional) Enter the recipient’s email address.
6. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
7. (Optional) Enter the phone number and fax number.
8. Enter the account number.
9. Select an account type using the drop-down.





10. Enter the address.

11. Enter the beneficiary financial institution's routing number. The bank's name will auto-populate.

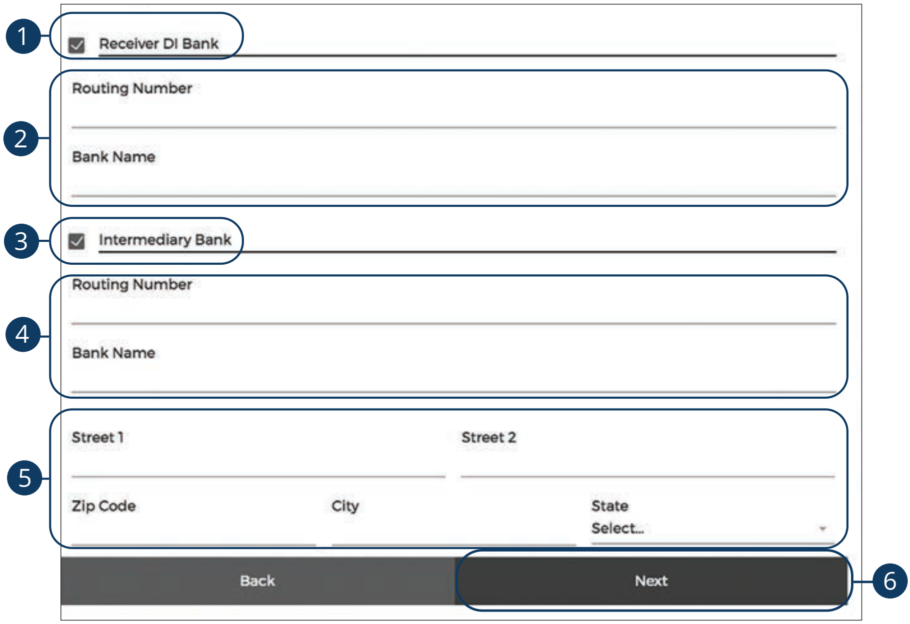
12. Enter the beneficiary financial institution's address.

13. Click the **Next** button.

Note: Incorrect receiving bank details are the main reason wire transfers get rejected. Wires are considered a final method of payment and may not be recalled if incorrect information is entered. Be sure the wiring instruction data is accurate.

Domestic Wires Only - Receiver and Intermediary Detail

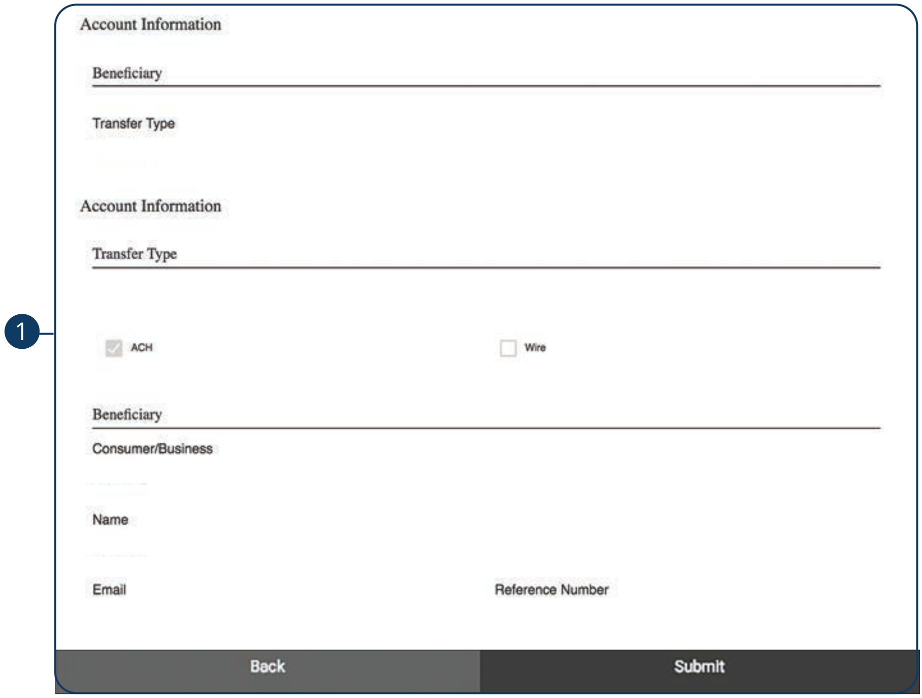
Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

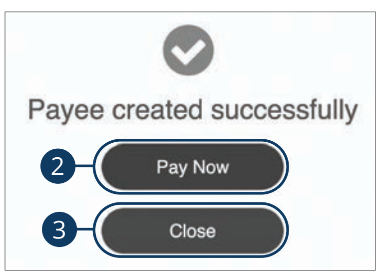


If you have a Reciever DI Bank and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.
7. Continue to page 27.

Review



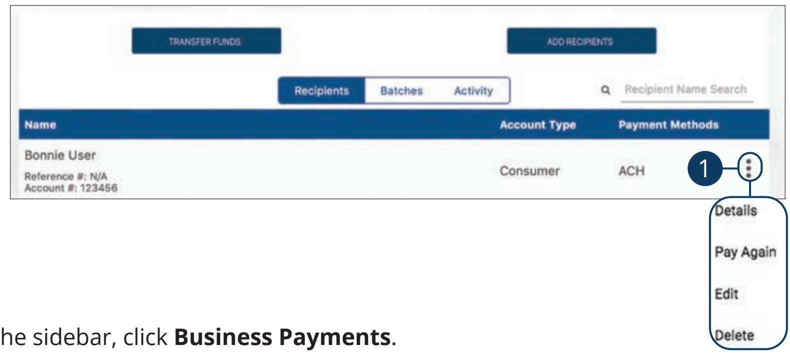


1. Review the information and click the **Submit** button when you are finished. You will receive a message that says the batch was created successfully.
2. Click the **Pay Now** button to send the batch payment.
3. Click the **Close** button to close the popup window.

Business Banking

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make edits from the Business Payments screen.



In the sidebar, click **Business Payments**.

1. Find the recipient you want to edit, click the ⋮ icon and select "Edit" (Desktop) or "View Details" (Mobile).
2. Make changes to the recipient's information. Click the **Next** button and then the **Close** button.

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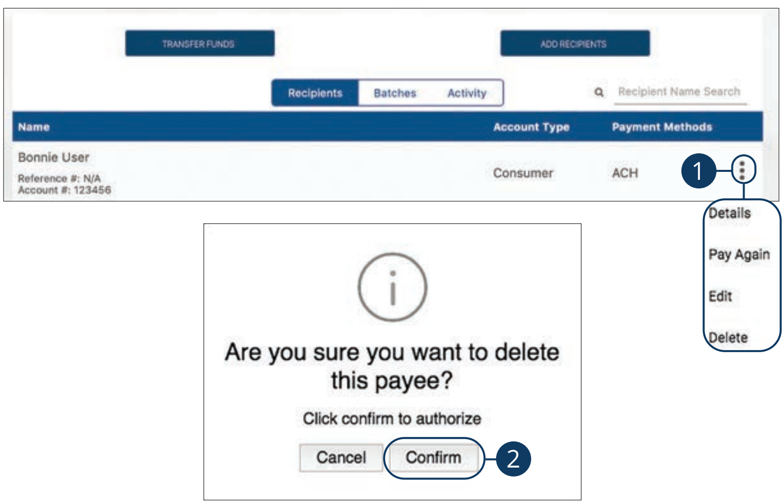
Deleting a Recipient

If you are assigned the Payee Management entitlement, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Business Payments screen, but does not erase the data from any existing payments. To remove a recipient from a saved transaction, you must delete them from the actual transaction.



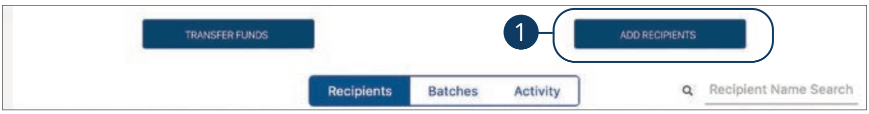
In the sidebar, click **Business Payments**.

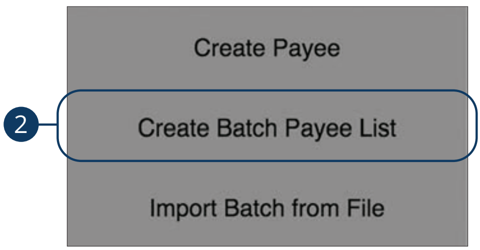
1. Find the recipient you want to delete, click the ⋮ icon and select “Delete” (Desktop) or “Delete Payee” (Mobile).
2. Click the **Confirm** button when you are finished.

Business Banking

Creating a Batch Payee List

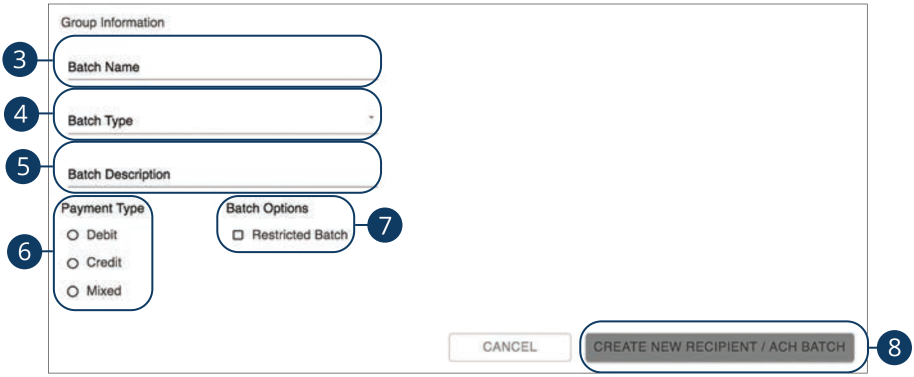
Business Online Banking allows you to create a batch payee list to make quick payments to multiple people. This is especially beneficial when doing payroll since you can enter multiple amounts and recipients.





In the **Sidebar Menu**, click **Business Payments**.

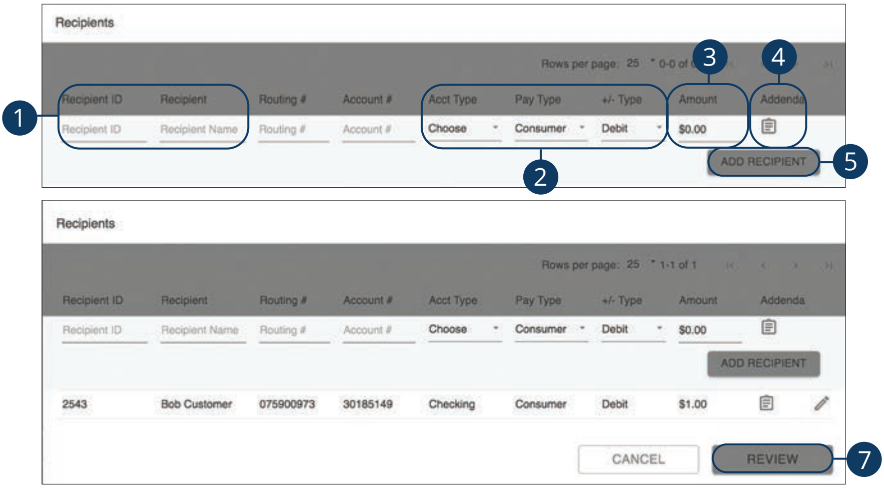
1. Click the **Add Recipients** button, then Create Batch Payee List.
2. Click the **Create Batch Payee List** button.



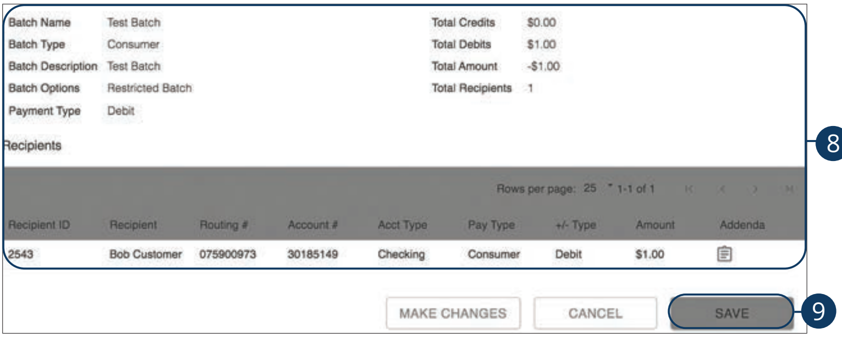
3. Enter a batch name.
4. Use the drop-down to select a batch type. Select PPD for consumer or CCD for business.
5. Enter a batch description. This field is limited to ten characters or less. The description is automatically added to the NACHA-formatted ACH file.
6. Select the payment type by checking the appropriate box.
7. (Optional) Check this box if the transaction is a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Create New Recipient/ACH Batch** (Desktop) or **Next** (Mobile) button.

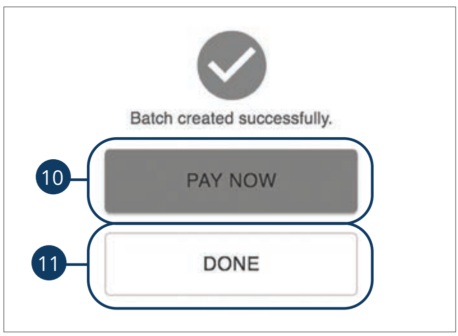
Note: For desktop instructions continue to the next page. For mobile instructions go to page 34.

Desktop



1. Use the drop-downs to select a recipient by their Id or name.
2. Use the drop-downs to select the account type, pay type and +/- type.
3. Enter the amount.
4. Click the icon to add an addenda.
5. Click the **Add Recipient** button.
6. Repeat steps 1-5 to add additional recipients.
7. Click the **Review** button.





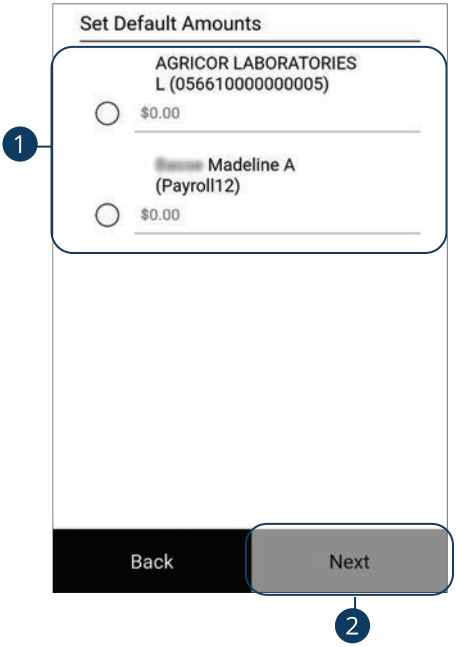
8. Review payment information.

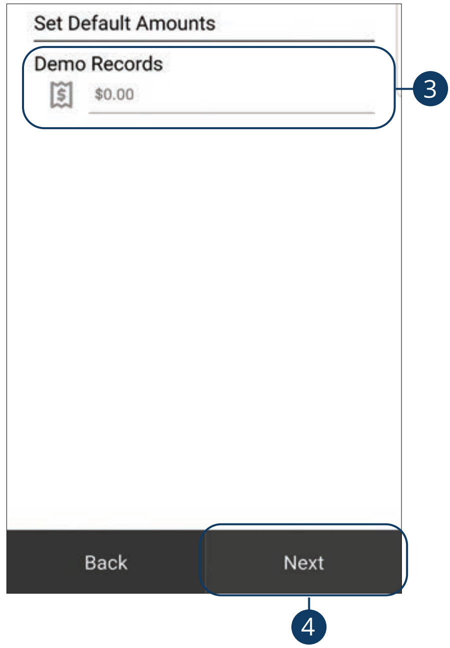
9. Click the **Save** button. You will receive a message that says the batch was created successfully.

10. Click the **Pay Now** button to send the batch payment.

11. Click the **Done** button to close the popup window.

Mobile

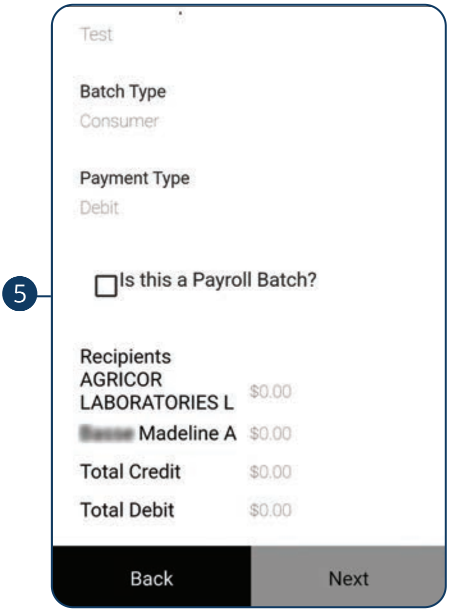




1. Check the appropriate boxes to add recipients to a batch.
2. Click the **Next** button.
3. Enter default amounts for each recipient.

> **Note**: Default amounts are saved to be used for ACH batch transactions. It is also possible to edit the default amounts on a one-time basis when setting up an ACH batch transaction.

4. Click the **Next** button.



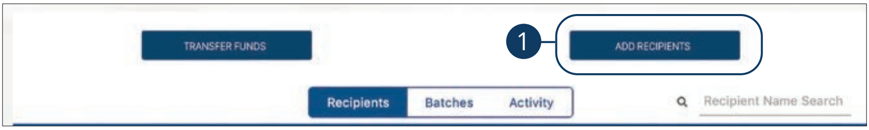
5. Review payment information and click the **Next** button.
6. You are presented with a message that says your Batch created successfully. Click the **Close** button when you are finished.

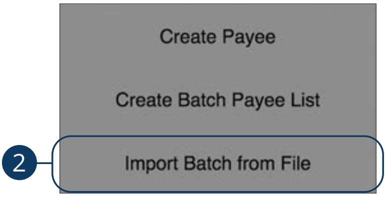
Business Banking

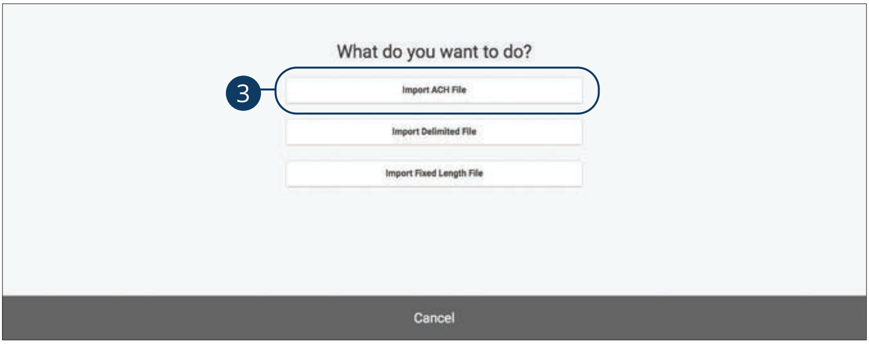
Importing a Batch from File

When creating a batch payment, you can import select ACH, delimited or fixed length files from your device. This allows you to import recipients and amounts swiftly and efficiently.

Import ACH File

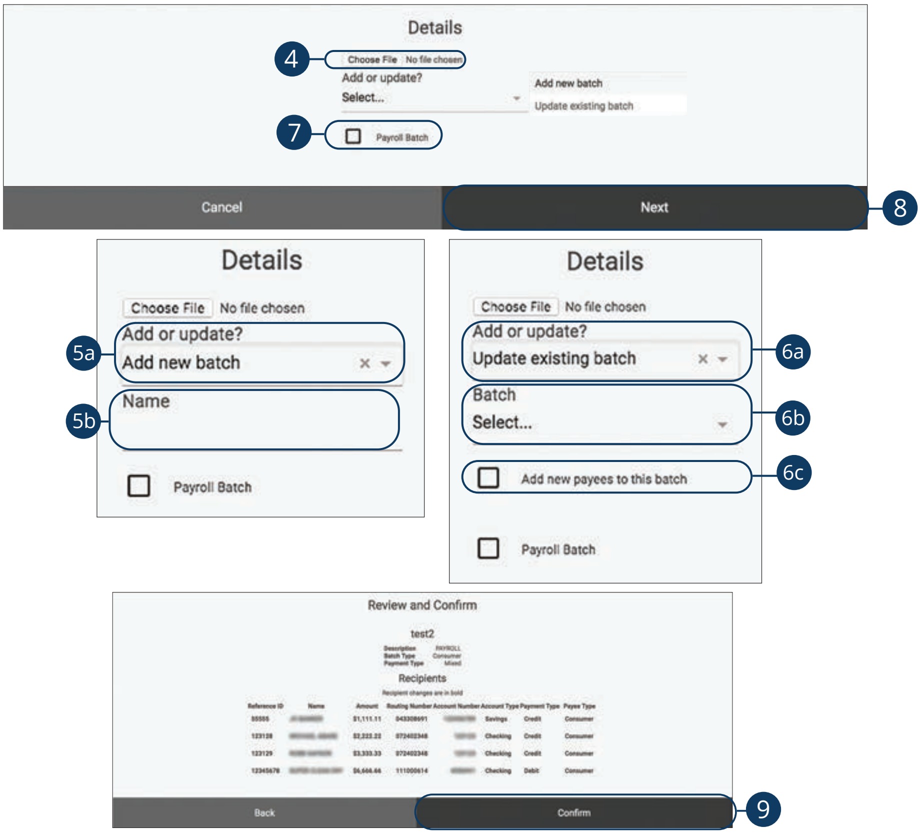






In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import ACH File** button.



4. Click the **Choose File** button to choose a file to upload.

5. Follow these steps to upload a new file:

  a. Use the drop-down and select “Add a new batch.”

  b. Enter the batch name. (10 Characters Maximum)

6. Follow the steps to update an existing file:

  a. Use the drop-down and select “Update existing batch.”

  b. Select a batch from the drop-down.

  c. (Optional) Check the box to add new payees to the batch.

7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.

8. Click the **Next** button.

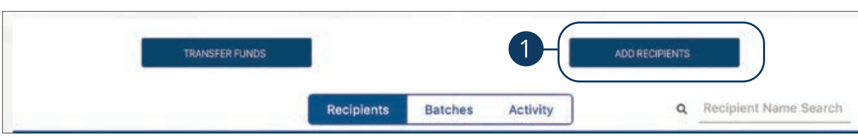
9. Review the information and click the **Confirm** button.

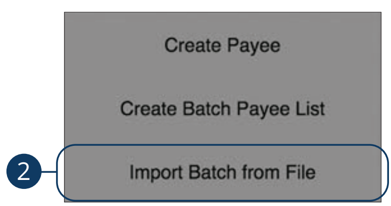
Import Delimited File

Delimited files must include the following columns:

- **Amount:** Format column as dollars in Excel.
- **Reference number:** Employee ID, Invoice Number, etc.
- **Type of payment:** Must read Consumer for PPD or Business for CCD.
- **Name of person receiving funds:** special characters not allowed, i.e. John & Mary Smith
- **Account number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Routing Number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Account Type:** Checking or Savings
- **Payment Type:** Credit or Debit

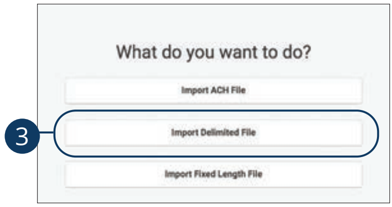
Note: Columns do not have to be in this order and do not require a heading.

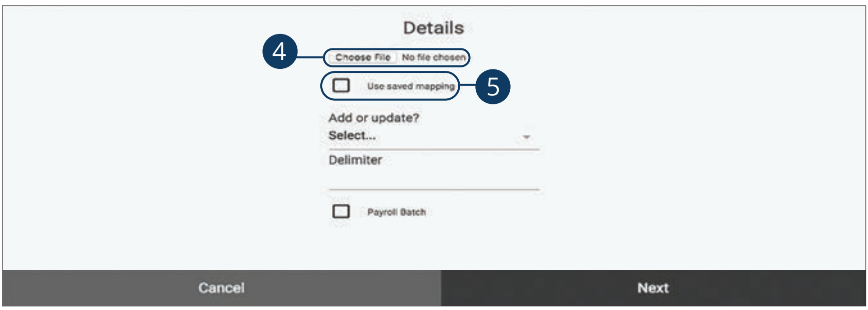


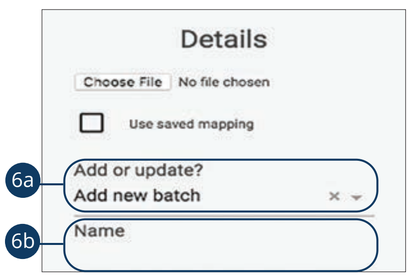


In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.







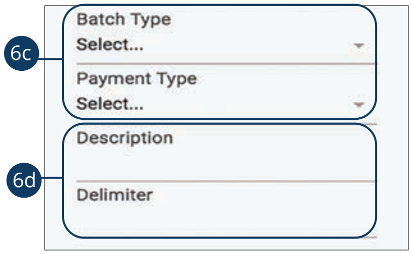
3. Click the **Import Delimited File** button.

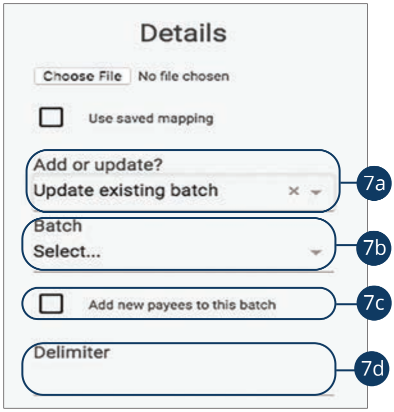
4. Click the **Choose File** button to choose a file to upload.

5. Check this box to use saved mapping from a previous import.

6. Follow these steps to add a new batch:

- **a.** Use the drop-down and select “Add a new batch.”
- **b.** Enter the batch name. Batch names within the same business cannot be repeated.

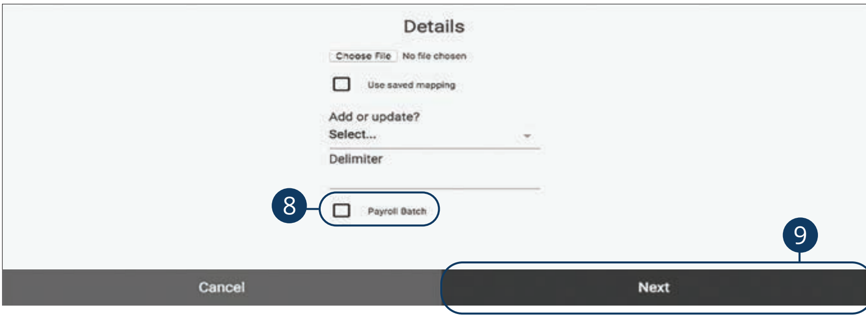


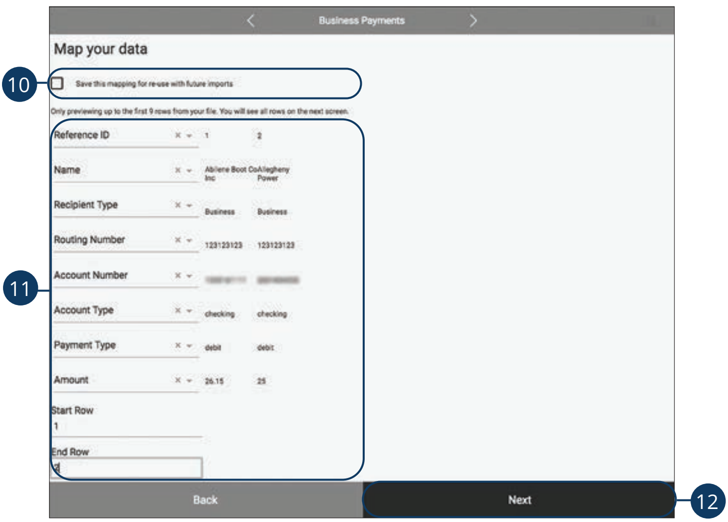


- **c.** Select the batch type and payment type using the drop-downs.
- **d.** Enter a description (10 Characters Maximum) and delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes (“), pipes (|) and braces ({ }).

7. Follow these steps to update an existing file:

- **a.** Use the drop-down and select “Update existing batch.”
- **b.** Select a batch from the drop-down.
- **c.** (Optional) Check the box to add new payees to the batch.
- **d.** Enter a delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes (“), pipes (|) and braces ({ }).





8. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.

9. Click the **Next** button.

10. Check this box to save the mapping for re-use with future imports

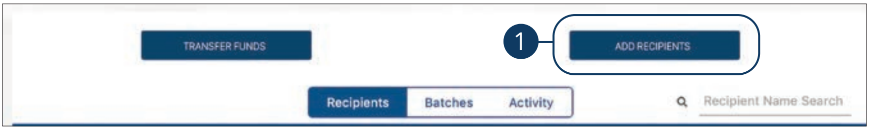
11. Map the imported data.

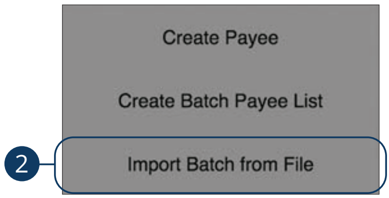
12. Click the **Next** button.

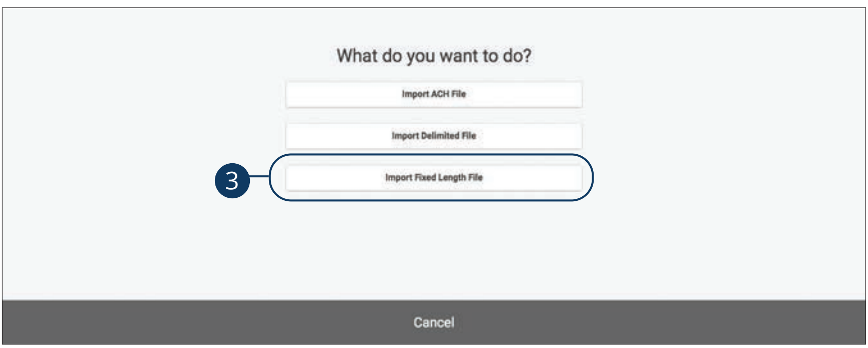
13. Click the **Confirm** button when you are finished.

Note: After mapping has been completed the ACH Batch and the individual payees within that batch will be visible within Business Payments.

Import Fixed Length File

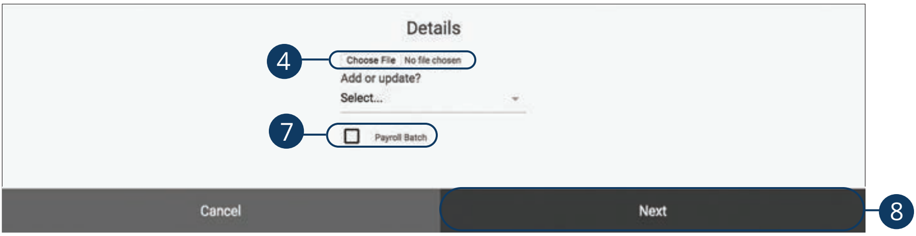


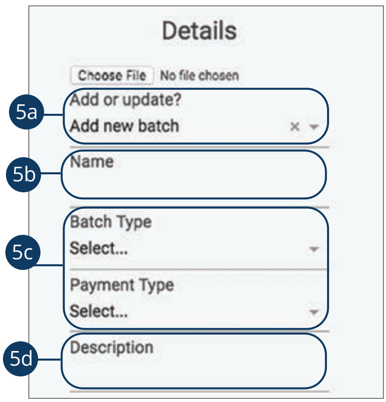


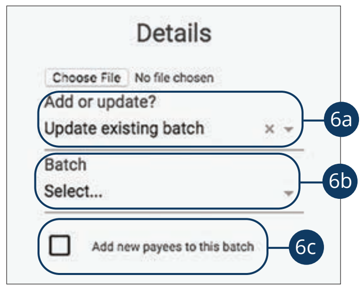


In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import Fixed Length File** button.







4. Click the **Choose File** button to choose a file to upload.

5. Follow the steps to add a new batch:

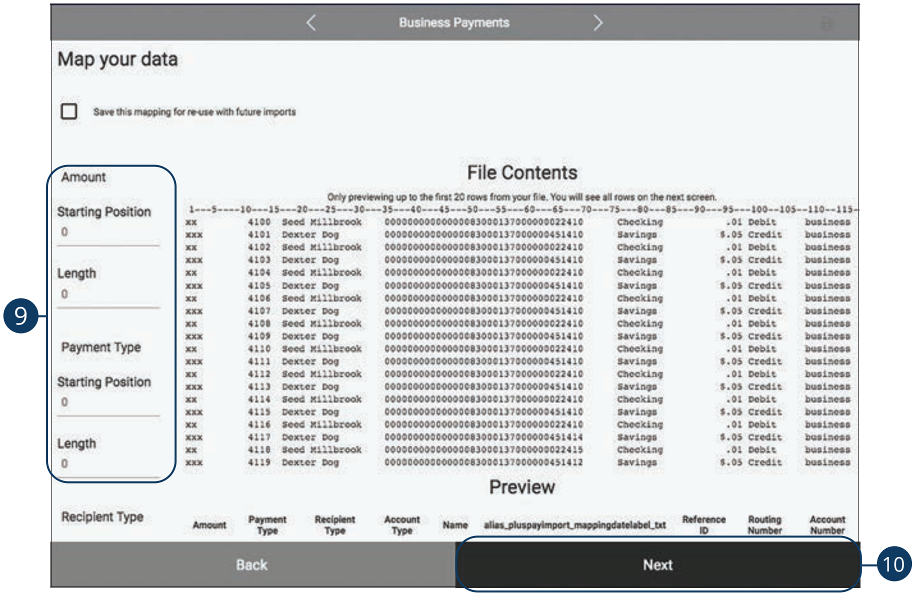
- **a.** Use the drop-down and select "Add a new batch."
- **b.** Enter the batch name.
- **c.** Select the batch type and payment type using the drop-downs.
- **d.** Enter a description.

6. Follow the steps to update an existing file:

- **a.** Use the drop-down and select "Update existing batch."
- **b.** Enter the batch name.
- **c.** (Optional) Check the box to add new payees to the batch.

7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.

8. Click the **Next** button.



9. Map the imported data.

10. Click the **Next** button when you are finished.

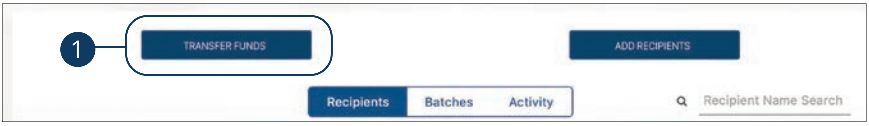
Business Banking

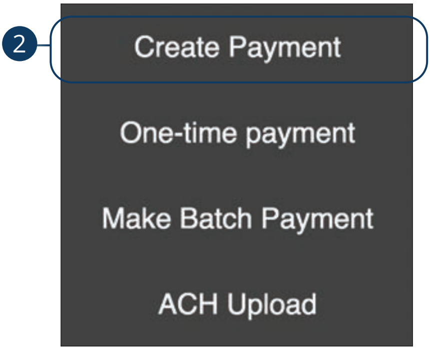
Creating a New Payment

If you are assigned the initiate entitlement, you can use the Payments tab to send a one-time payment.

Create a Payment

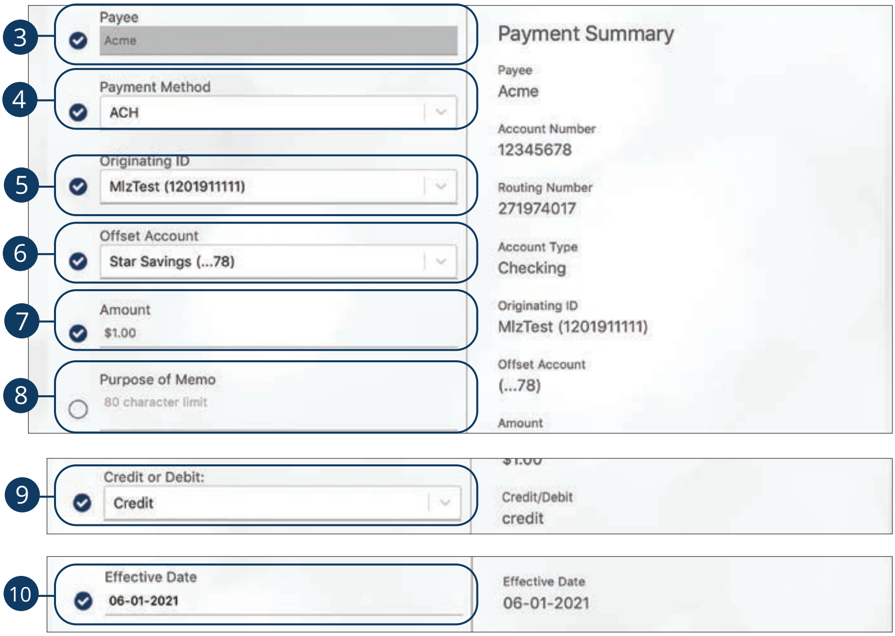
You can initiate payments within Business Online Banking after establishing a payee. Creating a new payment also allows you to set up recurring payments and effective dates.





In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Create Payment** (Desktop) or **Transfer** (Mobile) button.



3. Select a recipient using the drop-down.

4. (Optional) Select a payment method using the drop-down.

5. Use the drop-down to select an originating ID.

> **Note**: Originating IDs are entered by your financial institution when the business is added to the Administrator Console. Originating IDs are often the EIN for a business, but could also be a DUNS number or another identifying number generated by your financial institution. If the field is blank, the business account holder must contact your financial institution to add the correct number in the Originating Entities fields in Administrator Console.

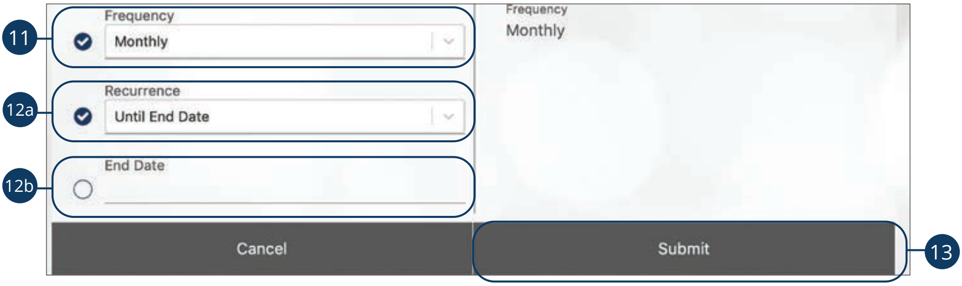
6. Use the drop-down to select an offset account.

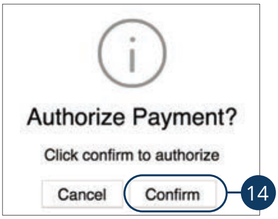
7. Enter a payment amount.

8. Enter a memo.

9. Select a payment type using the drop-down.

10. Select an effective date.





11. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

12. For a recurring transfer:

a. Choose how long the transfer should occur.

- **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
- **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
- **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.

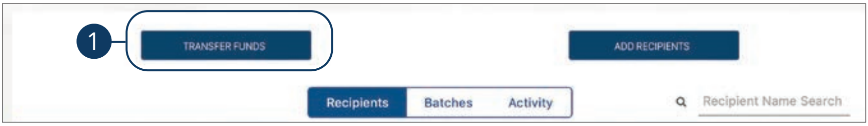
b. Enter an end date or total number of transfers, if necessary.

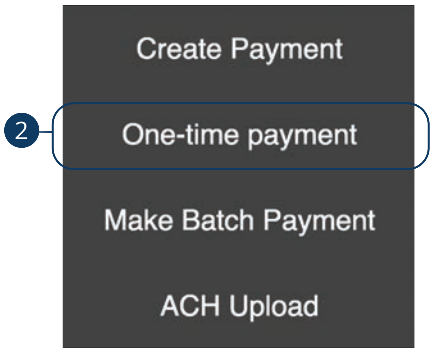
13. Click the **Submit** (Desktop) or **Next** (Mobile) button.

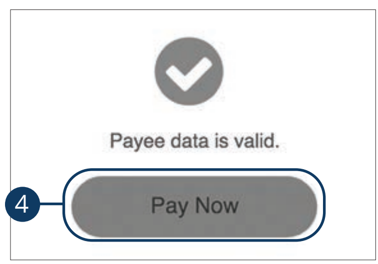
14. Click the **Confirm** button.

One-time Payment

Create a one-time single transaction with out saving the recipients information.





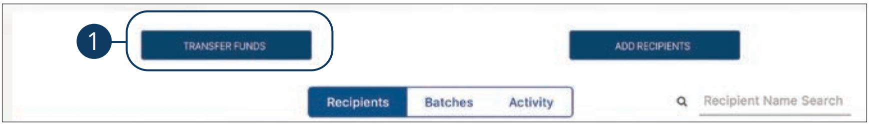


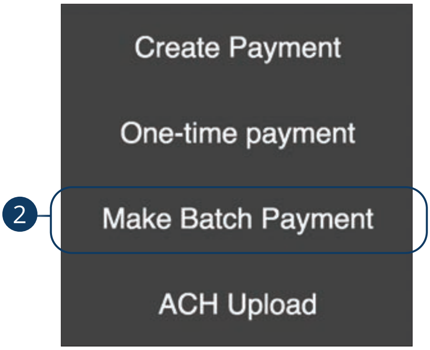
In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **One-Time Payment** button.
3. For more information about creating a recipient go to page 18.
4. Click the **Pay Now** button.

Make Batch Payment

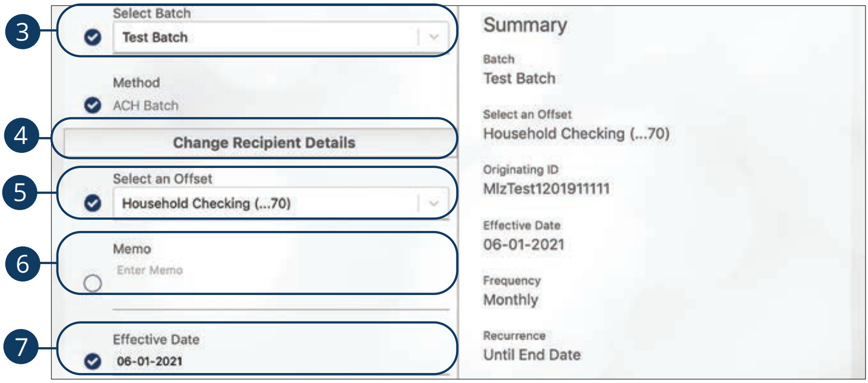
If you have draft entitlements, you can create a batch payment using an established batch payment list.

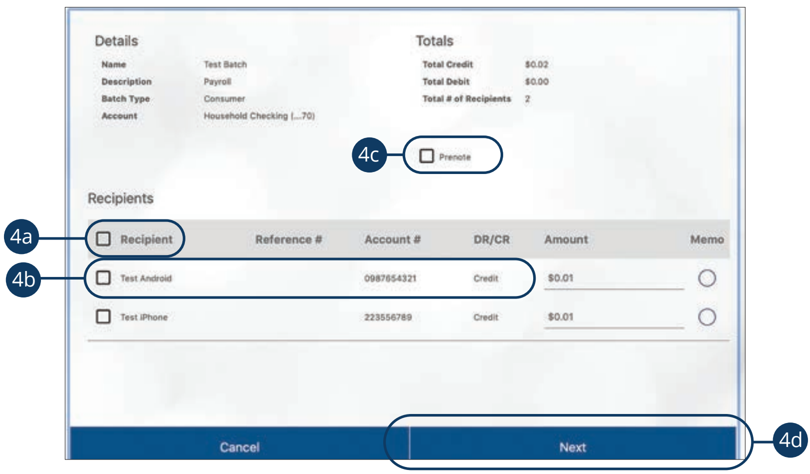




In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Make Batch Payment** (Desktop) or **Batch Transfer** (Mobile) button.





3. Select a batch using the drop-down.

4. To make a one-time edit to payment amounts for the selected batch, click the **Change Recipient Details** button. You can also select the pre-note option on this section of the page.

   a. Click the box to select all payments in this batch.

   b. Click a box next to a recipient to select individual payments.

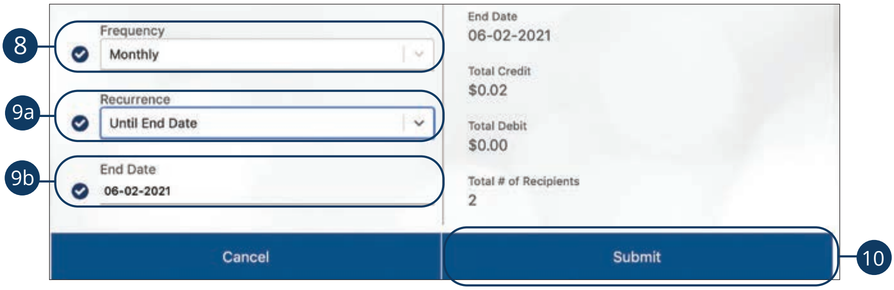
   c. Click the box to prenote all recipients in the batch and verify their information.

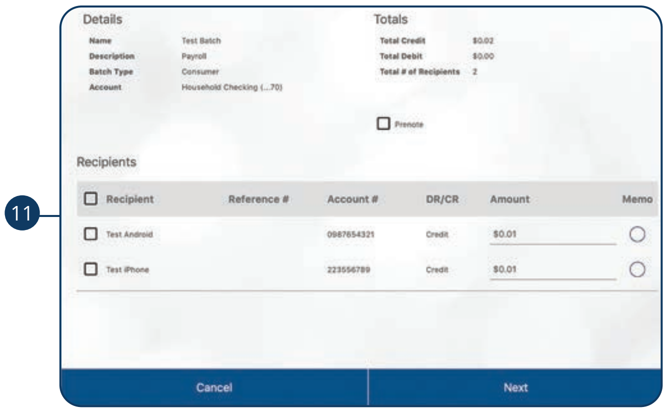
   d. Click the **Next** button when you are finished.

5. Select an account to pay from using the drop-down.

6. Enter a memo.

7. Enter an effective date.





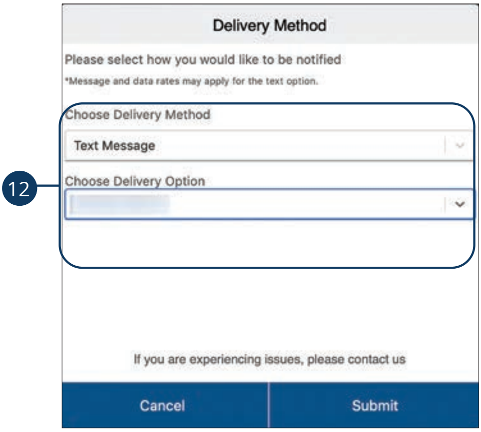
8. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

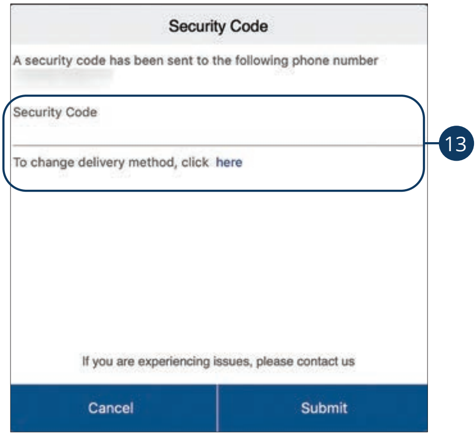
9. For a recurring transfer:

- **a.** Choose how long the transfer should occur.
  - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
  - **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
  - **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
- **b.** Enter an end date or total number of transfers, if necessary.

10. Click the **Submit** button.

11. Review the information and click the **Next** button.





12. Choose the contact method and delivery method to receive your security code and click the **Submit** button.

13. Enter the security code and click the **Submit** button.

Business Banking

ACH Batch Upload

ACH Batch Upload allows you to upload properly formatted NACHA ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

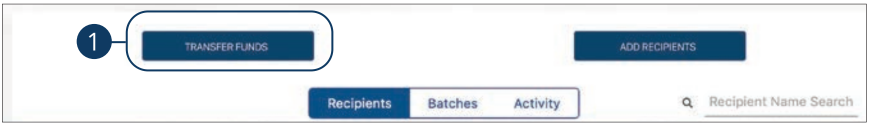
- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names & IDs match what was setup by your financial institution
- Effective Date is within permitted date range
  - Business Cutoff
  - ACH Debit & Credit Lead Days
  - Same Day ACH Cutoff

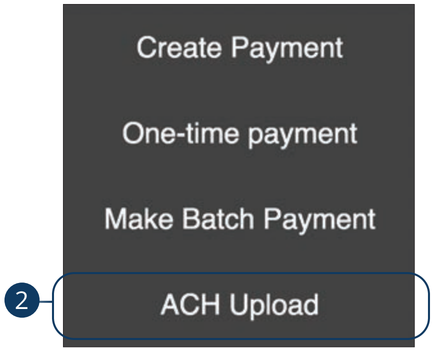
Note: ACH Upload functionality conforms to NACHA guidelines. These guidelines have been established to help financial institutions mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

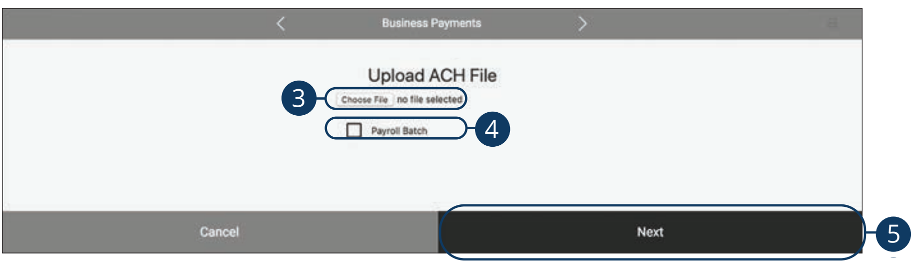
Common conditions that cause ACH upload errors:

- The use of special characters.
- Effective date out of range – Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- Company Name and ID do not match – Company Name and ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- Batch unbalanced – The system was unable to detect an offset transaction with the amount equal to the total amount of transactions within the batch. The file could also contain an account that was set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system then inserts the offset transaction using the selected account in order to make the batched balanced.
- Block count – Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9s are added to the file after the initial 9 record to fill out the block 10. Platform allows validation of 9 records.
- SEC code not supported – Common issue, typically resolved by entitling the business permission to upload such SEC type.

After the uploaded ACH file is accepted, it is available for processing by the financial institution.

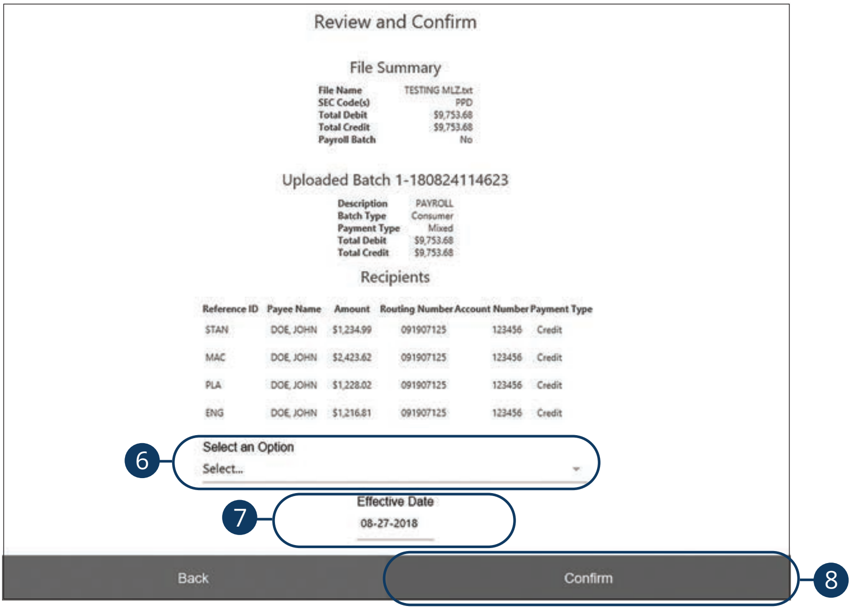


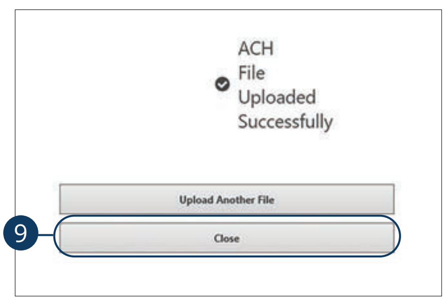




In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **ACH Upload** button.
3. Click the **Choose File** button and upload the ACH file for Pass-Thru.
4. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
5. Click the **Next** button.





6. Select the From account.

7. Choose an effective date.

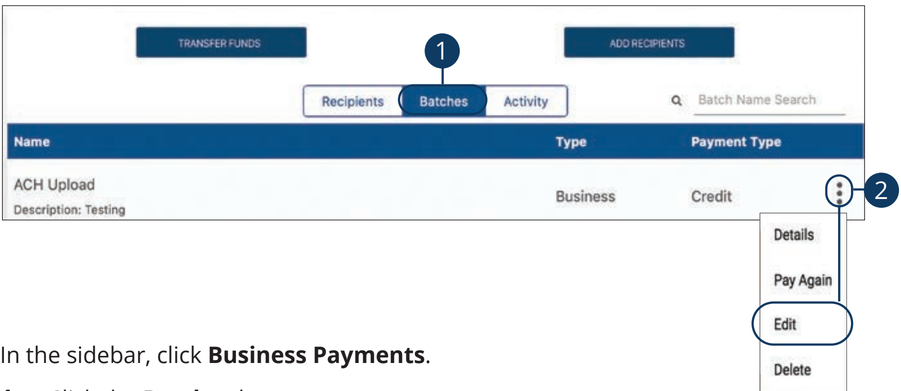
8. Click the **Confirm** button.

9. Click the **Close** button when finished.

Business Banking

Editing a Batch

You can edit the information in a batch. This changes the batch template, but does not change pending payments using that batch template.



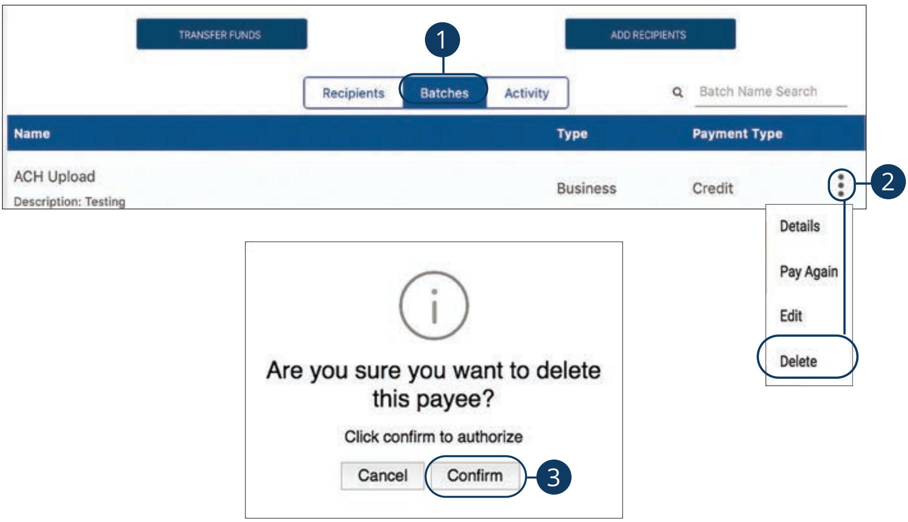
In the sidebar, click **Business Payments**.

1. Click the **Batches** button.
2. Find the batch you want to edit, click the ⋮ icon and select "Edit" (Desktop) "View Details" (Mobile).
3. Make your necessary changes and click **Submit**. Review and click **Close**.

Business Banking

Deleting a Batch

You can delete a batch that is no longer needed. This deletes the batch template, but does not erase pending payments using that batch template.



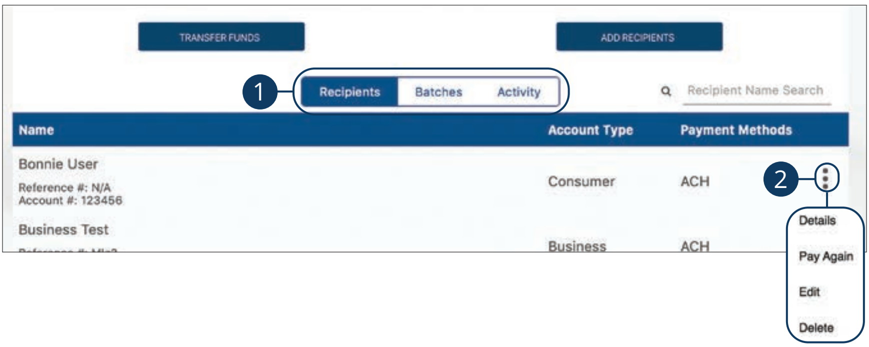
In the sidebar, click **Business Payments**.

1. Click the **Batches** button.
2. Find the batch you want to delete, click the ⋮ icon and select “Delete” (Desktop) or “Delete Payee” (Mobile).
3. Click the **Confirm** button when you are finished.

Business Banking

Pay Again

Quickly and easily create transactions for previously created recipients and batches. You can also repeat previous transactions.



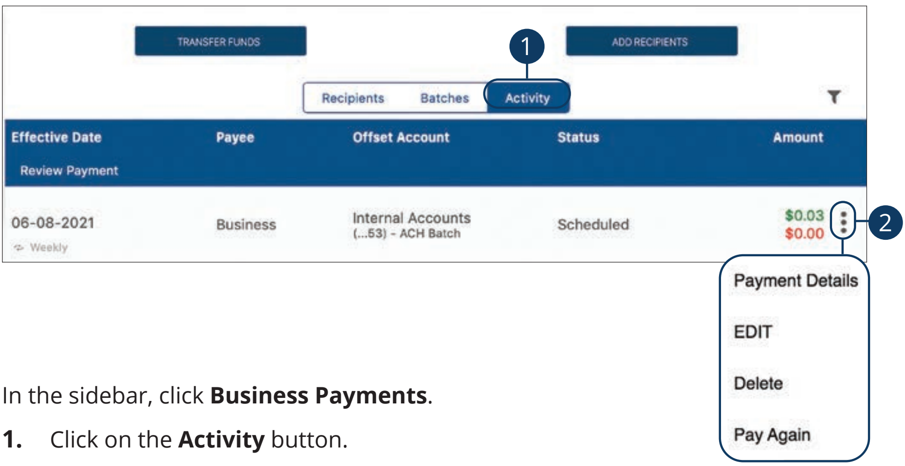
In the sidebar, click **Business Payments**.

1. Repeat a payment to a recipient, batch or previous payment by selecting either the **Recipients**, **Batches** or **Activity** button.
2. Find the recipient, batch or payment you want to repeat, click the ⋮ icon and select "Pay Again."
3. For more information about repeating a single recipient transaction, go to page 46.
4. For more information about repeating a batch transaction, go to page 50.

Business Banking

Activity

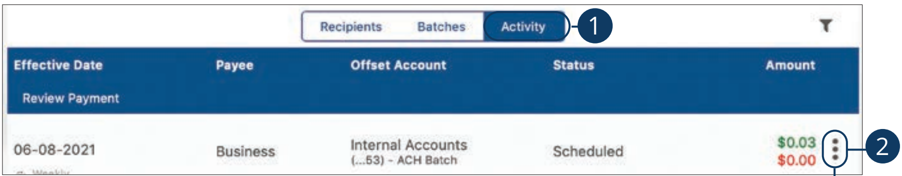
All transactions initiated through Business Online Banking or through our app appear in the Activity tab. Here, you can view additional details for all of your transactions and edit or delete pending transactions.

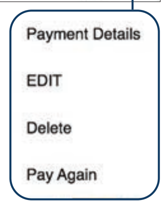


In the sidebar, click **Business Payments**.

1. Click on the **Activity** button.
2. Click on the ⋮ icon to view more details about a transaction.

Editing a Transaction

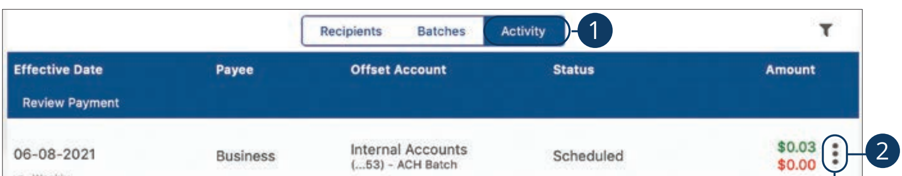


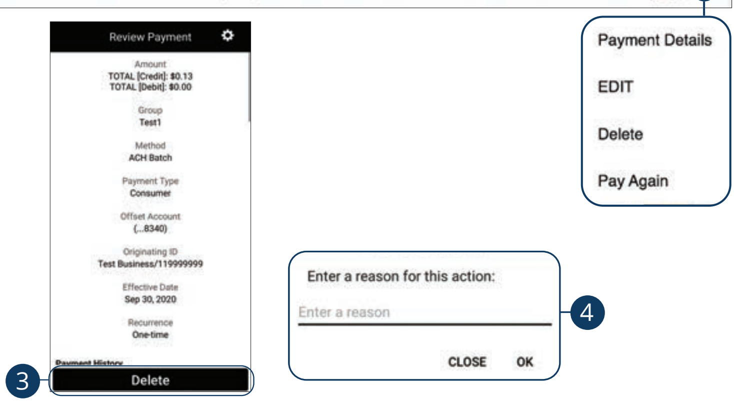


In the sidebar, click **Business Payments**.

1. Click on the **Activity** button.
2. Find the transaction you want to edit, click the ⋮ icon and select "Edit."

Deleting a Transaction





In the sidebar, click **Business Payments**.

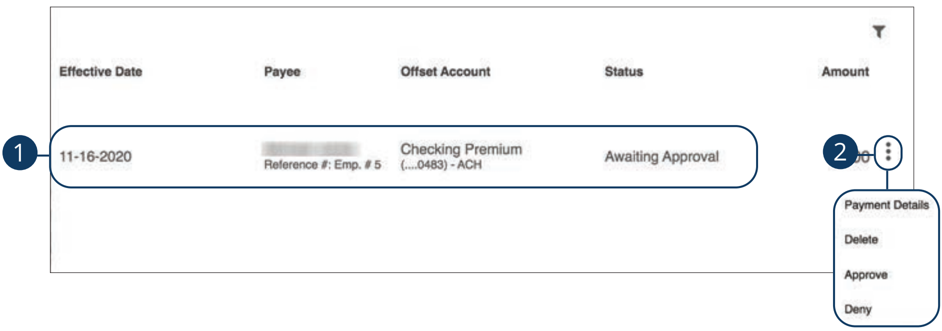
1. Click on the **Activity** button.
2. Find the transaction you want to delete, click the ⋮ icon and select "Delete" (Desktop) or "View Details" (Mobile).
3. (Mobile Only) Click the **Delete** button.
4. Enter a reason and click the **OK** button.

Business Banking

Viewing, Approving or Denying a Transaction

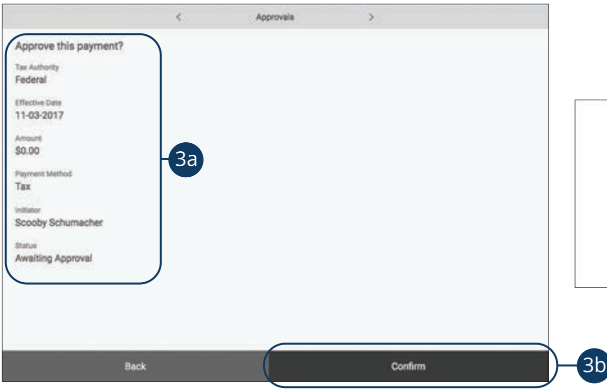
Authorized users can view, approve or deny certain payments within the Business Approvals feature. If a payment has processed and cleared, you cannot make changes to that transaction.

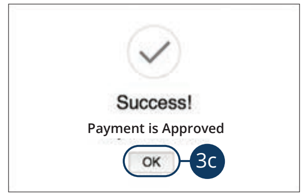
Desktop

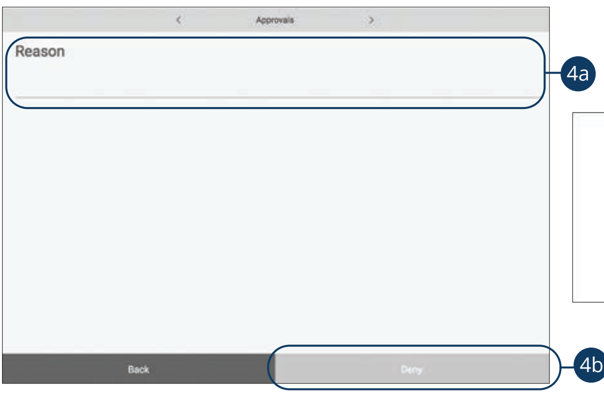


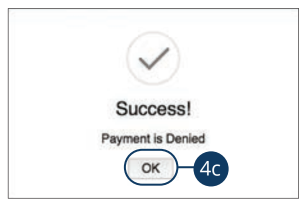
In the sidebar, click **Business Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the ⋮ icon and select “Approve” or “Deny.”

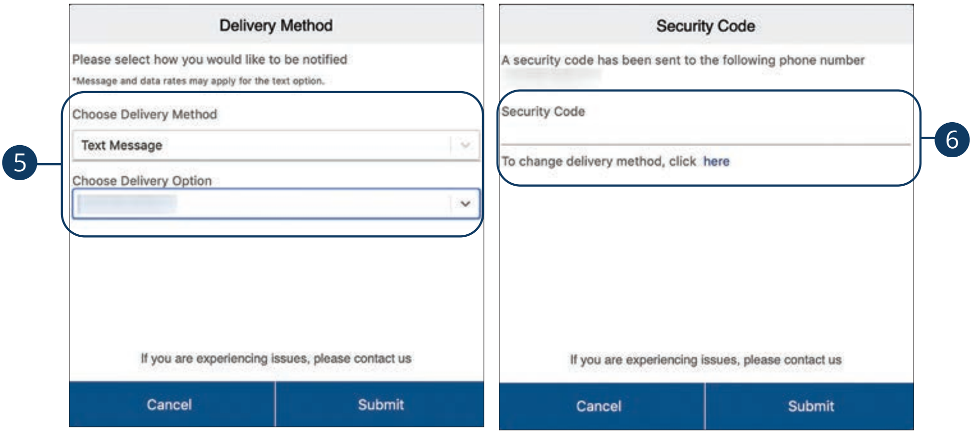








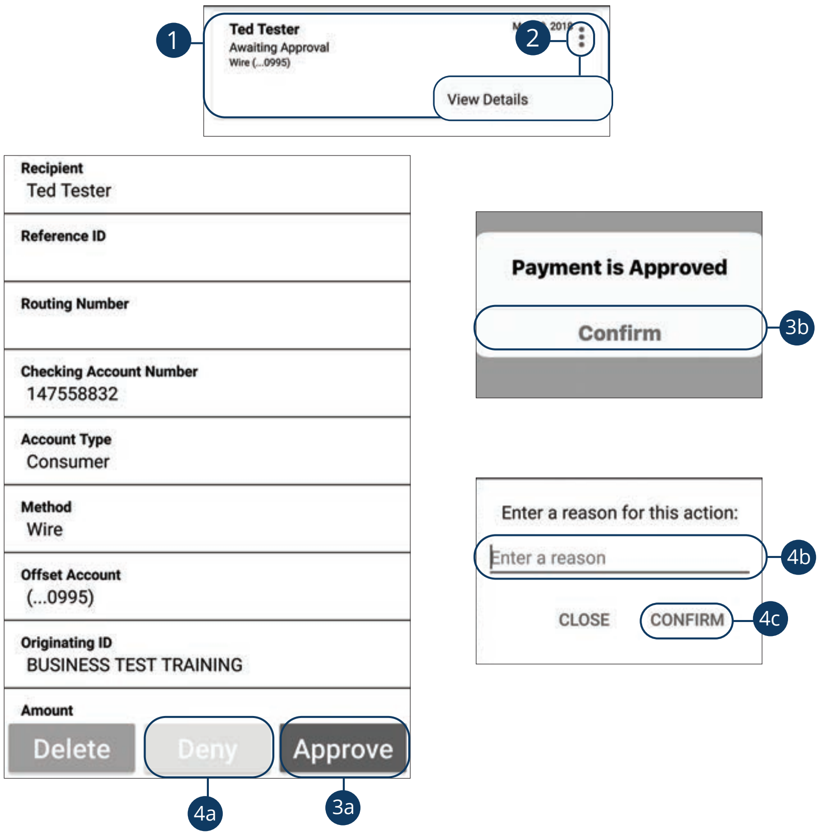
3. Follow the steps to approve a transaction:
    a. Review the payment information.
    b. Click the **Confirm** button.
    c. Click the **OK** button.
4. Follow the steps to deny a transaction:
    a. Enter a reason for the denial.
    b. Click the **Deny** button.
    c. Click the **OK** button.



5. Choose the contact method and delivery method to receive your security code and click the **Submit** button.

6. Enter the security code and click the **Submit** button.

Mobile



In the sidebar, click **Business Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the ⋮ icon and select "View Details."
3. Follow the steps to approve a transaction:
    a. Click the **Approve** button.
    b. Click the **Confirm** button.
4. Follow the steps to deny a transaction:
    a. Click the **Deny** button.
    b. Enter a reason for the denial.
    c. Click the **Confirm** button.

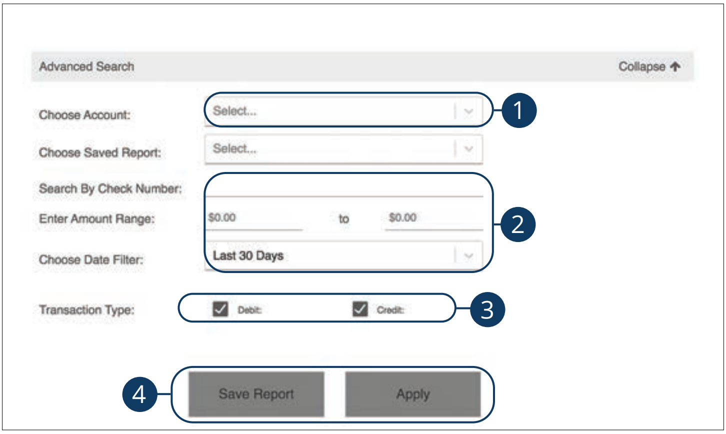
Business Banking

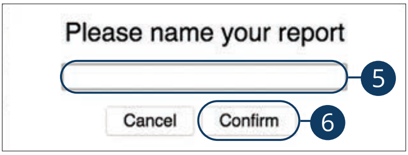
Account Reporting

You can create several reports within Business Online Banking to keep track of payments, checks and transactions during a specified date range.

Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.



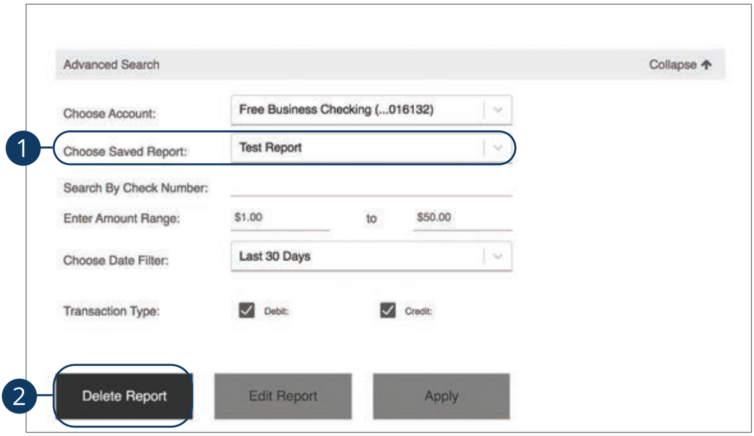


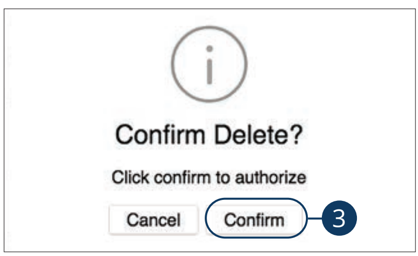
In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account using the drop-down.
2. Select at least one filter: check number, amount range or date.
3. (Optional) Choose a transaction type by selecting the appropriate box.
4. Click the **Save Report** button to save the report for future use. Click the **Apply** button to run a one-time report.
5. Enter a name for the report.
6. Click the **Confirm** button.

Deleting an Existing Report

If you no longer need an existing report, you can delete it from your Business Online Banking.



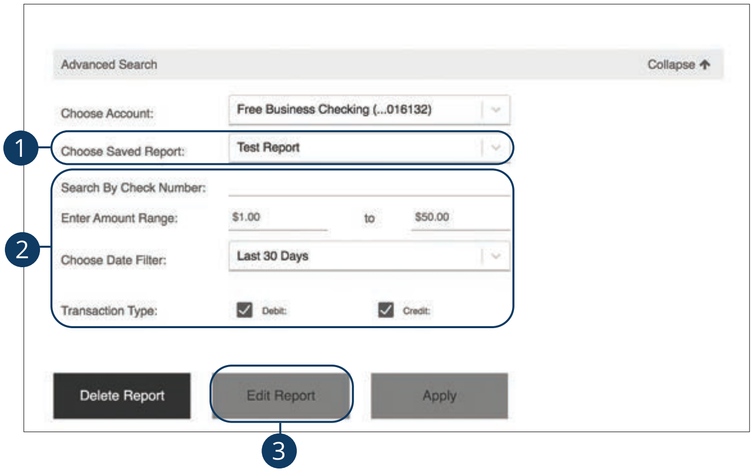


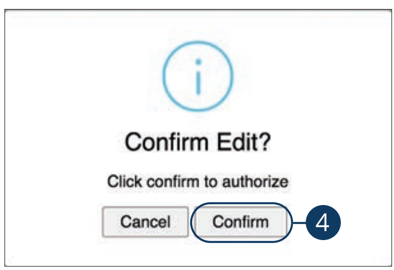
In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

Editing an Existing Report

If you need to edit an existing report, you can edit it from your Business Online Banking.



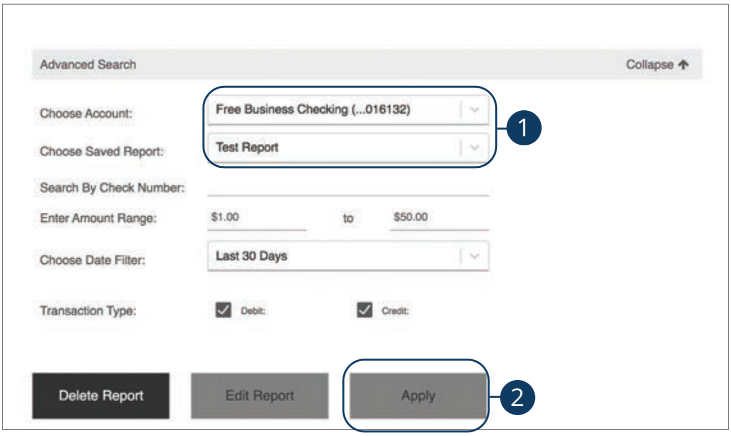


In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Make the necessary changes.
3. Click the **Edit Report** button.
4. Click the **Confirm** button.

Running an Existing Report

Running an existing report allows you to display the results from your saved reports.



In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account and saved report using the appropriate drop-down.
2. Click the **Apply** button to run the report.

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AMERICAN COMMUNITY BANK

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