



ADAMS BANK & TRUST

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ACH Manager™

Quick Reference

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Establish A New ACH Transfer

New ACH Transfers can be quickly generated using the New ACH Transfer functionality in ACH Manager. Several ACH Transfer Types are available (e.g., Preranged Deposits, Vendor Payments) to initiate transfers.

Complete the following steps to establish a new ACH transfer.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **New ACH Transfer** and then select the appropriate ACH Type from the drop-down list.
4. Click **Submit**. The New ACH – Payroll box displays.

Note:

The Payroll (PPD) ACH Type is used as an example only.

5. In the ACH section, establish the following:
 - Description
 - Recurring Frequency
 - Effective Date
 - Recurring End Date
 - Total Credit Amount
 - Tax Identification Number
 - Total Debit Amount

Note:

The Total Credit Amount and the Total Debit Amount automatically calculate as information is entered in the Transfer From and Transfer To sections.

6. In the Transfer From section, establish the following:
 - Hold
 - Account
 - Amount
 - Identification
 - Name
 - Add Row

7. In the Transfer To section, establish the following:

- Hold
- Employee Name
- Employee ID
- Account Number
- Account Type
- R/T Number
- Amount
- Prenote
- Discretionary Data

Note:

This information is displayed when the user clicks on the **Display Details** hyperlink.

- Description
- Add Row

8. Click **Process**. The Processing Status box displays.
9. Click **Done** when finished viewing the Processing Status details.
10. Close the **External Transfers** tab.

New ACH Transfers Using Existing Transfers

Generate new ACH transfers and ACH files using information from an existing ACH transfer. Once all the transfer information is defined, simply review the information, make adjustments and then submit the transfer for processing.

Complete the following steps to establish an ACH transfer using the information from an existing ACH transfer.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **New ACH Transfer Using Existing Transfer**.
4. Click **Submit**. The ACH List box displays.

Note:

The Payroll (PPD) ACH Type is an example only.

5. Locate the existing ACH Transfer description and click the transfer description hyperlink. The New ACH – Payroll box displays.
6. In the ACH section, review the following fields and make changes as needed:
 - Description
 - Recurring Frequency
 - Effective Date
 - Recurring End Date
 - Total Credit Amount
 - Tax Identification Number
 - Total Debit Amount
 - Transfer Type
 - Display/Hide Details
7. In the Transfer From section, review the following fields and make changes as needed:
 - Hold
 - Account
 - Amount
 - Identification
 - Name
 - Discretionary Data
 - Description
 - Add Row
8. In the Transfer To section, review the following information and make changes to the appropriate field or fields.
 - Hold
 - Employee Name
 - Employee ID
 - Account Number
 - Account Type
 - R/T Number
 - Amount
 - Prenote
 - Discretionary Data
 - Description
 - Add Row
9. Click **Done** when finished viewing the Processing Status details.
10. Close ACH Manager.
11. Exit Business Online.

Change ACH Transfer

Modify saved or pending ACH transfers and ACH files using the Change ACH Transfer functionality in ACH Manager.

Complete the following steps to modify an ACH Transfer.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **Change ACH Transfer** and click **Submit**. The ACH List box displays.
4. Locate the appropriate transfer to modify and click the transfer description hyperlink. The Change ACH box displays.
5. In the ACH section, review the following fields and make changes as needed:
 - Description
 - Recurring Frequency
 - Transfer Start Date
 - Transfer End Date
 - Total Credit Amount
 - Tax Identification Number
 - Total Debit Amount
6. In the Transfer To section, review the following fields and make changes as needed:
 - Hold
 - Name
 - Account Number
 - Account Type
 - R/T number
 - Amount
 - Prenote
 - Description
 - Add Row
7. Click **Process**. The Processing Status box displays.
8. Click **Done** once all of the processing steps have completed.
9. Close ACH Manager.
10. Exit Business Online.

Inquire ACH Transfer

Inquire into any ACH transfers or ACH files that are processed, pending, saved or that have received errors using the Inquire ACH Transfer functionality. Further, the Print and Export functions build on ACH Manager's capability to inquire into ACH transfers by generating Portable Document Format (PDF) and Comma Separated Values (CSV) formatted reports of the data present in ACH transactions.

Complete the following steps to inquire into an ACH transfer.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **Inquire ACH Transfer** and click **Submit**. The ACH List box displays.
4. Locate the appropriate transfer to inquire into and click the transfer description hyperlink. The ACH Inquiry box displays (e.g., ACH – Weekly Prearranged Deposit).

Note:

Inquiries that do not require running the reversal process proceed to step 7.

5. Transfer Reversals Only: From the Reverse column, select the active check box associated with the transaction requiring reversal.
6. Transfer Reversals Only: Select the **Next** button to initiate the reversal process.

Note:

Hold functionality cannot be completed during an ACH Inquiry.

Reverse functionality is only available during an ACH Inquiry within five business days after the transaction effective date or future date. Reversals can only be performed once for each transaction.

7. Select the **Print** button to generate a Portable Document Format (PDF) report of the data presented in the ACH Inquiry box.
8. Select the **Export** button to generate a Comma Separated Values (CSV) formatted report of the data presented in the ACH Inquiry box.

9. Select the **Done** button to close the ACH Inquiry box. The ACH List box displays.

Note:


The transfers populating the ACH List are from the most recent query.

10. Close ACH Manager.
11. Exit Business Online.

Inquire ACH Transfer – View Report

View Report builds on ACH Manager's capability to inquire into ACH transfers and files through the use of a View Report button that displays a listing of ACH transfers and files. From this list, ACH transfer and file data can be printed and exported.

Complete the following steps to print or export ACH transfer and file data.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **Inquire ACH Transfer** and then click **Submit**. The ACH List box displays.
4. Click on  to access the Export ACH List box. The Export ACH List box displays.
5. Review the transfers populating the Export ACH List box and select the appropriate transfer for print or export by clicking the check box associated with that transfer or transfers.
6. Select the report type to generate from the drop-down list.
9. Select **Cancel** to close the Export ACH List box and return to the ACH List box.
10. Close ACH Manager.
11. Exit Business Online.

Note:

A report generated under the Transfer List heading provides the user with summary information about the transfer file or transfer files that were selected.

A report generated under the Batch List heading provides the user with summary information about any batches in the transfer file or transfer files that were selected.

A report generated under the All Transactions heading provides the user with summary information about all the transactions in the transfer file or transfer files that were selected.

7. Select the **Print** button to generate a Portable Document Format (PDF) report based on the selections established in Step 6.
8. Select the **Export** button to generate a Comma Separated Values (CSV) formatted report based on the selections established in Step 6.

Review ACH Transfer

The Review ACH Transfer functionality extends ACH Manager clients the ability to decide whether a transfer is approved, disapproved or remains outstanding.

Complete the following steps to review and change the status of an ACH transfer.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **Review ACH Transfer** and then click **Submit**. The Review ACH Transfers box displays.
4. Locate the appropriate ACH Transfer and establish the following:
 - Status (e.g., Outstanding, Approve)
 - Client
 - Description
 - Placement Date
 - Details
 - Approve All
 - Disapprove All
5. Click **Save** to save the status of the transfer.
6. Close ACH Manager.
7. Exit Business Online.

Establish A New ACH Transfer Template

Easy-to-use templates are provided for many transfer types, including payroll, tax payments, consumer debits and credits, cash concentration, disbursements and vendor payments. ACH Transfer templates enable you to automatically define information about the receiving financial institution and add multiple ACH transfers using easy to use templates. All templates can be leveraged at any time, without having to reestablish each transfer one at a time. In addition, any time a new template is generated or processed, approvals are required for transfers to be processed as accurately as possible.

Note:

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

Complete the following steps to establish a new ACH transfer template.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **ACH Transfer Template** and then click **Submit**. The New Template box displays.
4. Establish the following:
 - ACH Transfer Type
5. Click **Submit**. The New ACH box displays.

Note:

The Corporate Trade Exchange ACH Type is used as an example only.

6. Establish the following:
 - Template
 - Recurring Frequency
 - Transfer Start Date
 - Transfer End Date
 - Total Credit Amount
 - Tax Identification Number
 - Total Debit Amount
 - Amount Range
7. The New ACH box remains displayed.
8. In the Transfer From section establish the following:
 - Account
 - Amount
 - Add Row

9. The New ACH box remains displayed.
10. In the Transfer To section establish the following:
 - Hold
 - Name
 - Account Number
 - Account Type
 - Routing Transit Number
 - Amount
 - Prenote
 - Description
 - Add Row
11. Click **Save**.
12. Close ACH Manager.
13. Exit Business Online.

Establish A New NACHA File Import Template

The ACH File Import Template function includes a NACHA file import process that enables users to generate a template that specifically conforms to the NACHA standardized ACH file format. Users who have access to established NACHA templates can then use those templates to establish NACHA transfers using the Import ACH Transfer function.

Note:


To establish templates based on ACH type rather than NACHA or non-NACHA specific formats, use the ACH Transfer Template function. Once established, NACHA transfer templates display in the ACH File Import Template list (rather than the ACH Transfer Template list). NACHA transfers must be approved before they display in the list.

Complete the following steps to establish a new NACHA file import template.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **ACH File Import Template** and then click **Submit**. The ACH File Import Template box displays.

Note:

To view only the NACHA file import templates, select **NACHA** from the **Import File Type** drop-down list.

4. Click  in the ACH File Import Template List toolbar. The New File Import Template box displays.
5. Choose **NACHA** from the **Import File Type** drop-down list.
6. Click **Submit**. The New NACHA File Import Template box displays.
7. Establish the following:
 - Template Name
 - Template Type
 - Tax Identification Number
 - Amount Range
 - Template Group
 - User Access
8. Click **Save**.

Establish a New Non-NACHA File Import Template

The ACH File Import Template function includes a NACHA file import process that enables users to generate a template that specifically conforms to the NACHA standardized ACH file format. Users who have access to established NACHA templates can then use those templates to establish NACHA transfers using the Import ACH Transfer function.

Note:


To establish templates based on ACH type rather than NACHA or non-NACHA specific formats, use the ACH Transfer Template function. Once established, NACHA transfer templates display in the ACH File Import Template list (rather than the ACH Transfer Template list). NACHA transfers must be approved before they display in the list.

Complete the following steps to establish a new non-NACHA file import template.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **ACH File Import Template** and then click **Submit**. The ACH File Import Template box displays.

Note:

To view only the non-NACHA file import templates, select **Non NACHA** from the **Import File Type** drop-down list.


4. Click  in the ACH File Import Template List toolbar. The New File Import Template box displays.
5. Choose **Non NACHA** from the **Import File Type** drop-down list.
6. Click **Submit**. The Non NACHA File Import workflow page displays the Step 1 – File Selection box.
7. Click **Browse**. The Choose File to Download dialog box is displayed.
8. Locate and choose the appropriate delimited or fixed-width file and click **Open**. The Step 2 – Template Details box displays, containing a preview of the imported file contents.

9. Establish the following:
 - ACH Transfer Type
 - Template Description
 - Tax Identification Number
 - Template Group
 - Number of Header Rows to Exclude
 - Number of Footer Rows to Exclude
 - Insert Decimal into Amounts
 - Text Qualifier
 - Fixed Width
 - User Access
10. Click **Next**. The Step 3 – Field Definitions box displays, still showing the imported file contents in the **File Preview** field.
11. Establish the following:
 - Columns
 - Additional Types and Values
 - Offset Account Options
 - Effective Date Option
12. Click **Next**. The Step 4 – Data Mapping box displays. Ensure that the fields display the appropriate information or click **Back** to edit.
13. Click **Next**. The Step 5 – Import box displays.
14. Ensure that the box displays the expected amounts and click **Finish**. The Step 6 – Import Confirmation box displays.
15. Ensure that the box displays the message "The following file was successfully imported" and that the **Batch ID** and file **Summary** fields display the expected amounts.
16. Click **Review**. The ACH transfer page displays.
17. Edit fields if needed and click **Save**. ACH Manager saves the template in the non-NACHA format.
18. Close ACH Manager and exit Business Online.

Inquire ACH Transfer Template – View Report

View Report builds on ACH Manager's capability to inquire into ACH transfers and files through the use of a View Report button that displays a listing of ACH transfers and files. From this list, ACH transfer and file data can be printed and exported.

Complete the following steps to print or export ACH transfer and file data.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **Inquire ACH Transfer** and then click **Submit**. The ACH List box displays.
4. Click on  to access the Export Template List box. The Export Template List box displays.
5. Review the transfers populating the Export ACH List box and select the appropriate transfer for print or export by clicking the check box associated with that transfer or transfers.
6. Select the report type to generate from the drop-down list.
7. Select the **Print** button to generate a Portable Document Format (PDF) report based on the selections established in Step 6.
8. Select the **Export** button to generate a Comma Separated Values (CSV) formatted report based on the selections established in Step 6.
9. Select **Cancel** to close the Export ACH List box and return to the ACH List box.
10. Close ACH Manager.
11. Exit Business Online.

Note:

A report generated under the Transfer List heading provides the user with summary information about the transfer file or transfer files that were selected.

A report generated under the Batch List heading provides the user with summary information about any batches in the transfer file or transfer files that were selected.

A report generated under the All Transactions heading provides the user with summary information about all the transactions in the transfer file or transfer files that were selected.

7. Select the **Print** button to generate a Portable Document Format (PDF) report based on the selections established in Step 6.
8. Select the **Export** button to generate a Comma Separated Values (CSV) formatted report based on the selections established in Step 6.

Inquire ACH File Import Template – View Report

View Report builds on ACH Manager's capability to inquire into ACH files through the use of a View Report button that displays a listing of ACH File Import Templates (NACHA and non-NACHA). From this list, NACHA and non-NACHA file import template data can be printed and exported.

Complete the following steps to print or export ACH file import templates and file data.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **ACH File Import Template** and then click **Submit**. The ACH File Import Template List box displays.

Note:

To view a list of NACHA or non-NACHA file import templates only, select either **NACHA** or **Non NACHA** from the **Import File Type** drop-down list before clicking **Submit**. A filter is also available once the ACH File Import Template List is generated.

4. Click on  to access the Export File Import Template List box. The Export File Import Template List box displays.
5. Review the templates populating the Export File Import Template List box and select one or more templates for print or export by clicking the check box associated with that template or templates, or click **Select All** for all templates.
6. Select the **Print** button to generate a Portable Document Format (PDF) report based on the selections established in Step 6.
7. Select the **Export** button to generate a Comma Separated Values (CSV) formatted report based on the selections established in Step 6.
8. Select **Cancel** to close the Export File Import Template List box and return to the ACH File Import Template List box.
9. Close ACH Manager.
10. Exit Business Online.

Review ACH Templates

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

Complete the following steps to review ACH transfer templates.


Print or Export ACH Template

1. Log in to Session and Security Management. Session and Security Management displays.
2. Move the mouse pointer over the **Menu** tab, then **Account Options** and select **External Transfer**.
3. Select **Review ACH Template**.
4. Click **Submit**. The Review ACH Templates box displays.
5. Locate the ACH template that in need of review.
6. Click the template name hyperlink (e.g., Payroll Template 2) to view the template. The Inquire ACH box displays.
7. Click the **Print** button to generate a Portable Document Format (PDF) report of the data presented in the ACH Inquiry box.
8. Click the **Export** button to generate a Comma Separated Values (CSV) formatted report of the data presented in the ACH Inquiry box.
9. Ensure the information is accurate and then click **Done**. The Review ACH Transfer Templates box displays.

Approve an ACH Template

10. Locate the appropriate ACH Transfer Template that needs approval.

Note:

All ACH Transfer Templates must be approved by a user other than the user who specified the changes or established the new template. If the  icon displays, this indicates the template is locked and must be approved by another user.

11. Select the check box associated with the template that needs to be approved.

12. Click **Submit**.
13. Close the **External Transfer** tab.
14. Log out of Session and Security Management.


Import a NACHA Transfer Without a Template

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

Note:

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


Complete the following steps to import a NACHA transfer without validating it against a stored template.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **NACHA** under **Import ACH Transfer** and then click **Submit**. The Step 1 – File Selection box displays.
4. Click **Browse** to locate the NACHA transfer file to import and open the file. The file name displays in the **File Location** field.
5. Select **Import without using template** from the **Template** drop-down list.
6. Select the client ID number in the **Tax Identification Number** drop-down list.
7. Choose the type of transfer (matching the transfer type contained in the imported file) from the **Transfer Type** drop-down list.
8. Click **Next**. The Step 2 – Import box displays.
9. Click  to change the **Effective Date**.
10. Click **Finish**. The Step 3 – Import Confirmation box displays.
11. Click **Review**. Review the transfer details and make any desired changes, and then click **Process**. The Processing Status box displays.
12. Ensure that the last item under **Status Activity** displays the message, "File Successfully Processed".
13. Click **Done**.
14. Close ACH Manager.
15. Exit Business Online.

Step 1 – File Selection

4. Click **Browse** to locate the NACHA transfer file to import and open the file. The file name displays in the **File Location** field.
5. Select **Import without using template** from the **Template** drop-down list.
6. Select the client ID number in the **Tax Identification Number** drop-down list.
7. Choose the type of transfer (matching the transfer type contained in the imported file) from the **Transfer Type** drop-down list.
8. Click **Next**. The Step 2 – Import box displays.

Step 2 - Import

9. Click  to change the **Effective Date**.
10. Click **Finish**. The Step 3 – Import Confirmation box displays.

Step 3 – Import Confirmation

11. Click **Review**. Review the transfer details and make any desired changes, and then click **Process**. The Processing Status box displays.

Import a NACHA Transfer Using a Template

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


Complete the following steps to import a NACHA transfer and validate it against a stored NACHA template.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **NACHA** under **Import ACH Transfer** and then click **Submit**. The Step 1 – File Selection box displays.

Step 1 – File Selection

4. Click **Browse** to locate the NACHA transfer file to import and open the file. The file name displays in the **File Location** field.
5. Select the NACHA template against which to validate the transfer file from the **Template** drop-down list. The **Tax Identification Number**, **Transfer Type** and **Amount Range** fields display the data stored in the selected template as read-only.
6. Ensure that the read-only fields display as expected or choose another drop-down list.
7. Click **Next**. The Step 2 – Import box displays.

Step 2 - Import

8. Click  to change the **Effective Date**.
9. Click **Finish**. The Step 3 – Import Confirmation box displays.

Step 3 – Import Confirmation

10. Click **Review**. Review the transfer details and make any desired changes, and then click **Process**. The Processing Status box displays.
11. Ensure that the last item under Status Activity displays the message, "File Successfully Processed".

12. Click **Done**.
13. Close ACH Manager.
14. Exit Business Online.

Import a Non-NACHA Transfer Using an Existing Template

Non-NACHA transfers are established from existing template files that do not conform to the NACHA standard but are formatted specifically as delimited or fixed-width files with assigned values and typically have the CSV extension. Information present in an import file is validated against a non-NACHA template during the import process.


Complete the following steps to import a non-NACHA transfer and validate it against an existing non-NACHA file import template.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **Non NACHA** under **Import ACH Transfer** and then click **Submit**. The Step 1 – File Selection box displays.
12. Ensure the last item under Status Activity displays the message, "File Successfully Processed".
13. Click **Done**.
14. Close ACH Manager.
15. Exit Business Online.

Step 1 – File Selection

4. Click **Browse** to locate the non-NACHA transfer file to import and open the file. The file name displays in the **File Location** field.
5. Select the non-NACHA template against which to validate the transfer file from the **Template** drop-down list.
6. Select the template against which to validate the imported file from the **Template** drop-down list. The **Tax Identification Number** and **Transfer Type** fields display the data in the selected template as read-only.
7. Click **Next**. The Step 2 – Data Mapping box displays.

Step 2 – Data Mapping

8. Ensure that the batch information is as expected based on the imported file, and then click **Next**. The Step 3 – Import box displays.
9. Click  to change the **Effective Date**.
10. Click **Finish**. The Step 3 – Import Confirmation box displays.

Step 3 – Import

11. Click **Review**. Review the transfer details and make any desired changes, and then click **Process**. The Processing Status box displays.

Import a Non-NACHA Transfer Using a New Template

Non-NACHA transfers can be established from new template files that do not conform to the NACHA standard. The non-NACHA template can be generated during the transfer file import process using the data in the file to establish a file layout that can be edited to establish a new template and originate a new transfer.

Complete the following steps to import a non-NACHA file, establish a new non-NACHA template based on that file, and generate a new transfer.

1. Log in to Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **Non NACHA** under **Import ACH Transfer** and then click **Submit**. The Step 1 – File Selection box displays.

Step 1 – File Selection

4. Click **Browse** to locate the non-NACHA transfer file to import and open the file. The file name displays in the **File Location** field.
5. Select the non-NACHA template against which to validate the transfer file from the **Template** drop-down list.
6. Leave the default value **Import Using New Template** in the **Template** field and click **Next**. The Step 2 – Template Details box displays.

Step 2 – Template Details

7. Establish the following:
 - ACH Transfer Type
 - Template Description
 - Tax Identification Number
 - Template Group
 - Number of Header Rows to Exclude
 - Number of Footer Rows to Exclude
 - Insert Decimal into Amounts
 - Text Qualifier
 - Fixed Width
 - User Access
8. Click **Next**. The Step 3 – Field Definitions box displays, still showing the imported file contents in the **File Preview** field.

Step 3 – Field Definitions

9. Establish the following:
 - Columns
 - Additional Types and Values
 - Offset Account Options
 - Effective Date Option
10. Click **Next**. The Step 4 – Data Mapping box displays.

Step 4 – Data Mapping

11. Ensure that the Data Mapping fields display the appropriate information or click **Back** to edit.
12. Click **Next**. The Step 5 – Import box is displayed.

Step 5 - Import

13. Ensure that the box displays the expected amounts and click **Finish**. The Step 6 – Import Confirmation box displays.

Step 6 – Import Confirmation

14. Ensure that the box displays the message "The following file was successfully imported" and that the **Batch ID** and file **Summary** fields display the expected amounts.
15. Click **Review**. The ACH transfer page displays.
16. Edit fields if needed and click **Save**. ACH Manager saves the template in the non-NACHA format.
17. Close ACH Manager and exit Business Online.

Reverse ACH Transfer

Quickly reverse ACH transactions by either inquiring into a batch or a specific transaction or by utilizing the Reverse ACH Transfer function. This enables individuals to easily reverse a specific transaction, multiple transactions or an entire batch. Reversals are processed and memoposted to all affected accounts.

Complete the following steps to reverse an ACH Transfer

1. Log into Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **Reverse ACH Transfer**.
4. Click **Submit**. The ACH List box displays.
5. Locate the appropriate ACH transfer that you want to reverse and click the Transfer Description hyperlink. The ACH Reverse box displays.
10. Click **Done**.
11. Close ACH Manager.
12. Exit Business Online.

Note:

ACH transactions can only be reversed for **five** business days after the transaction effective date and future date. Transaction reversals can only be performed once for each transaction.

6. In the Transfer To section select the **Reverse** check box associated with the transfer or transfers that you want to reverse.
7. Click **Next**. The Reversal box displays.
8. In the Credits section utilize the following fields to establish additional accounts to which the reversal is credited.
 - Account
 - Amount
 - Row

Note:

You can split reversal amounts among multiple accounts if the account holder is an owner or signer.

9. Click **Process**. The Processing Status box displays.

View Incoming ACH Transfers

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



Complete the following steps to view an incoming ACH transfer using the Incoming ACH functionality in ACH Manager.

1. Log into Session and Security Management. Session and Security Management displays.
2. Move the mouse pointer over the **Menu** tab, then **Account Options** and select **External Transfer**. The Select External Transfer Criteria box displays.
3. Select **Incoming ACH**
4. Click **Submit**. The User List box displays.
5. Locate the appropriate user and click the name hyperlink (e.g., George Washington) to view the list of accounts for the selected user. The Account Selection box displays.
6. Select the check box for the appropriate account (e.g., XXXXXX47).
7. Click **Submit**. The Incoming ACH box displays.
8. To view more information regarding the incoming ACH transfer, click the trace number hyperlink. The ACH Trace box displays.
9. Click the **View File Details** hyperlink to view detailed information regarding the incoming ACH transfer. The File Details box displays.
10. Review the information and click **Done**.
11. Close the **External Transfer** tab.
12. Log out of Session and Security Management.

How To Establish Template Groups

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

Complete the following steps to establish a new template group in ACH Manager.

1. Log into Business Online. Business Online displays.
2. Move the mouse pointer over **Management Tools** and select **ACH Manager**. The Select External Transfer Criteria box displays.
3. Select **ACH Transfer Template**.
4. Click **Submit**. The Template List box displays.
5. Click  in the Edit Template column to add a new template group. The Template box displays.
6. Locate the Template Group option and click  to add a new template group. The New Template Group box displays.
7. Enter the new template group name (e.g., Payroll Template Group 2).
8. Click **Submit**. The Template box displays.
9. Select the template group established in step 7 (e.g., Payroll Template Group 2) from the **Template Group** drop-down list.
10. Click **Save**. The Template List box displays.
11. The newly established template group displays along with the template that was used to generate it in the Template List box.
12. Close ACH Manager.
13. Exit Business Online.