

ACH ORIGINATION

Uploading a NACHA File

Step 1: Select **Upload**.

Step 2: Click **Browse** to locate the file. Using files with .txt file extension is recommended.

Step 3: Click **Upload**.

Step 4: The status of the file upload displays. Once in an Uploaded status the batch appears on the batch listing page.

Step 5: A generic batch name generates based on a sequence number. To modify the batch name select Edit from the drop-down menu.

ACH Batch List		Total Batches: 8 View 10 20 50 100				
Status:	Batch Name: ▲	Type:	Company:	Debit:	Credit:	
<input type="checkbox"/> Uploaded	0000002	PPD	Abf Equipment	\$0.00	\$1,000.00	Select option... ▼
<input type="checkbox"/> Uploaded	Farmers	PPD	Abf Equipment	\$0.00	\$1,000.00	Select option... ▼

Manually Creating a Batch

Step 1: From the main ACH page, select the company for which the batch is being created from the **Create a new batch for** drop-down menu.

Step 2: Enter batch header information.

- **Batch Name:** Distinguishes batch for benefit of customer.
- **Category:** Type of ACH batch (i.e. PPD – personal, CCD – company).
- **Company:** Company for which batch is being created for. Pre-fills based on previous step.
- **Company ID:** Identification number for ACH company. Usually Tax ID number of company. ****Please do not alter****
- **Discretionary Data:** Purpose of ACH batch for benefit of customer and financial institution.
- **Entry Description:** Purpose of ACH batch that displays to recipient.
- **Restrict Batch:** Prevents cash users without Restricted Batch Access from viewing/working with batch.

Step 3: Complete transaction information. **Quick Add:** Saves transaction information to batch. Screen refreshes to allow for the entry of another transaction.

Transaction Information:

Name **Addenda Type** 00-No Addenda Information

ID Number **Addenda**

Amount* Prenote

* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.

Receiving Financial Institution Information:

Routing [Search for ABA #](#) **Account Type** Checking

Account Number **Transaction Type** Debit Credit

Status Active Hold

Quick Add Add Multiple Import Transaction Submit Cancel

- **Name:** Recipient of transaction.
- **ID Number:** Identification of recipient (employee number, etc.).
- **Amount:** Dollar amount of transaction. Transaction amount cannot be zero.
- **Prenote:** Click this box to have system generate a separate prenote batch. Prenote batch contains all transactions in the batch marked as prenote.
- **Addenda Type:** If adding addenda to transaction, select correct type.
- **Addenda:** Enter addenda information if needed.
- **Routing:** Enter receiving financial institution's routing number. Search option is available.
- **Account Number:** Enter recipient's account number.
- **Account Type:** Select type of receiving account.
- **Transaction Type:** Select whether transaction is a credit or debit.
- **Status:** Select Active to include transaction in batch or Hold to omit it from processing.

Step 3 (alternate): Add Multiple Transactions is a quick way to create transactions. It allows up to 15 records to be added at a time. Enter name, ID number, ABA, account number, checking or savings designation, amount, and debit or credit designation.

	Name:	ID #:	Routing #:	Account #:	Chk Sav	* Amount:	DR CR
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>

Quick Add: Saves transaction information to batch. Screen refreshes to allow for the entry of more transactions.

Initiating a Batch

Single Batch

Status: ▾	Batch Name:	Type:
<input checked="" type="checkbox"/>	Uploaded Import Demo	PPD
<input checked="" type="checkbox"/>	Ready Thursday 2	PPD
<input type="checkbox"/>	Ready Thursday	PPD

Step 1: Status must be in an “Uploaded” or “Ready” Status. If not, batch needs to be corrected.

Step 2: Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch has debits only or credits only.

Step 3: Select the effective date from the drop down menu (only dates available for selection display.)

Step 4: Select the offset account number.

Select Effective Date: ▾
Select Offset Account: ▾
Reset amounts to \$0.00 after processing batch:

Step 4: Click **Initiate**.

Multiple Batches

Step 1: Check the box for each batch to be initiated on the batch listing page.

Status: ▾	Batch Name:	Type:
<input checked="" type="checkbox"/>	Uploaded Import Demo	PPD
<input checked="" type="checkbox"/>	Ready Thursday 2	PPD
<input type="checkbox"/>	Ready Thursday	PPD

Step 2: Click **Initiate Selected**.

Step 3: Select effective date for each batch.

Step 4: Select offset account number.

Effective Date	Offset Account
<input type="text" value="Tuesday, December 27, 2011"/> ▾	<input type="text" value="PosPay 2"/> ▾
<input type="text" value="Thursday, December 29, 2011"/> ▾	<input type="text" value="PosPay 2"/> ▾

Step 5: Click **Initiate**.

Prenote Transactions

A prenote transaction allows you to send a zero dollar test transaction to verify that the recipient's account information is correct before sending the actual credit or debit transaction. With NACHA, prenote transactions have specific tran code requirements. Therefore, a normal zero dollar amount transaction cannot be sent.

In Online Banking, a prenote is created by adding the transaction to the batch that will ultimately include the transaction. That transaction is then flagged for prenote and in turn, Online Banking will create a separate batch containing the actual prenote transaction.

Creating Prenote Transaction

Step 1: Select **Edit** from the drop down menu for the batch that will ultimately contain the transaction.

Step 2: Select **Add Transaction**.

Step 3: Complete the transaction information.



Online Banking does not allow zero dollar transactions. A dollar amount must always be entered. If the amount of the transaction is not known the cash user might enter \$0.01 or \$1.00, for example.

Step 4: Select **Prenote**.

Transaction Information:	
Name	John Doe
ID Number	123456
Amount*	1.00
	<input checked="" type="checkbox"/> Prenote
Addenda Type	00-No Addenda Information
Addenda	

* Amount cannot be \$0. If the Prenote option is selected, a separate record of this entry is created.

Step 5: Select **Hold** for the Status field. By selecting **Hold**, this transaction will not be included in batch if it is initiated.

Receiving Financial Institution Information:	
Routing	082901822 Search for ABA #
Account Number	654321
Account Type	Checking
Transaction Type	<input type="radio"/> Debit <input checked="" type="radio"/> Credit
Status	<input type="radio"/> Active <input checked="" type="radio"/> Hold

Step 6: Select **Submit**. The transaction is added to the batch but not included in the totals. On the batch list, a new batch will display that begins with **PNT**. This indicates it is the prenote batch that was created by Online Banking. Initiate this batch to send the actual prenote transaction.

Ready	PNT-Dec 15 Payroll	PPD Training Inc.	\$0.00	\$0.00	Select option... ▼
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Sending Live Transaction

When ready to send the actual transaction, release the hold status and edit the dollar amount.

Step 1: Select **Quick Edit** for the batch containing the original transaction from the drop-down menu.

Step 2: Change the dollar amount and uncheck the held option.

Mary	12313	500.00	654654	082901855	<input checked="" type="checkbox"/>	<input type="checkbox"/>
John Doe	123456	1.00	654321	082901855	<input type="checkbox"/>	<input type="checkbox"/>

Step 3: Modify the dollar amount of the offset transaction if a balanced batch is required.

Batch List

Displays batches already created/uploaded in Online Banking. Drop-down menu options include:

- **View:** List of transactions within batch.
- **Download:** Export batch to PDF or NACHA file format.
- **Edit:** Change or add transactions.
- **Quick Edit:** Change transaction dollar amounts and held status.
- **Copy:** Clone a batch.
- **Import:** Upload new transactions into batch from CSV, Tab-Delimited, Fixed Position or NACHA files.
- **Update:** Upload new dollar amount using ID Number as matching field; will not create new transactions.
- **Delete:** Remove batch from Online Banking. If batch is in initiated status, batch also deletes from financial institution.
- **Initiate:** Send batch information to financial institution for processing.

ACH Statuses

- **Ready:** Batch can be edited or initiated.
- **Uploaded:** Batch has been uploaded or transactions imported.
- **Initiated:** Batch has been sent to financial institution.
- **Processed:** Financial institution has moved batch to ACH warehouse.

Importing Transactions

The import feature allows a cash user to upload a transaction file. CSV, Fixed Position, and Tab-Delimited file types can be imported into Online Banking.

Establishing Import Layout

Unlike NACHA files, which have a required format, a CSV, Fixed Position, or Tab-Delimited file type does not have a required format. Therefore, transaction information can be placed in any desired order. Indicate the layout of the data according to type of file being imported.

Step 1: Select **Import Layout**.

Step 2: Select the type of file being imported.

Step 3: Define where information is located within the file. If the **Transaction Code** is not known, enter **Account Type** and **Transaction Type**. Enter how the **Account Type** and **Transaction Type** are defined in file.

CSV / Delimited (example)

Name:	1	Account Number:	4
ID Number:	2	Amount:	5
Routing Number:	3	*Transaction Code:	

**NOTE: If your file does not contain Transaction Codes, provide the following:*

Account Type:	6	Checking Equals	C	Savings Equals	S
Transaction Type:	7	Debit Equals	DR	Credit Equals	CR

Fixed Position (example)

Name:	Begin	End	Account Number:	Begin	End
	1	10		18	28
ID Number:	12	16	Amount:	40	50
Routing Number:	30	38	*Transaction Number:		

**NOTE: If your file does not contain Transaction Codes, provide the following:*

Account Type:	52	52	Checking Equals	C	Savings Equals	S
Transaction Type:	54	55	Debit Equals	DR	Credit Equals	CR

Importing Transactions to a New Batch

Step 1: From the main ACH page, select the company for which the batch is being created from the **Create a new batch for** drop-down menu.

Step 2: Enter batch header information.

Step 3: Select **Import Transaction**.

* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.

Receiving Financial Institution Information:

Routing	<input type="text"/>	Search for ABA #	Account Type	Checking
Account Number	<input type="text"/>		Transaction Type	<input type="radio"/> Debit <input checked="" type="radio"/> Credit
			Status	<input checked="" type="radio"/> Active <input type="radio"/> Hold

Step 4: Browse for file.

Step 5: Click **Import**.

Step 6: The status of the transaction upload displays. Once in an **Uploaded** status the batch appears on the batch listing page.

Importing Transactions to an Existing Batch

Step 1: Select **Import** from the Select Option drop-down menu.

Step 2: Select **Import File Type**.

Step 3: **Browse** for file.

Step 4: Click **Import**.

Step 5: The status of the transaction upload displays. Once in an **Uploaded** status the transactions appear in the batch.

ACH History

ACH batches that have been initiated and processed. Click **View** to see transactions within the batch.

Initiated:	Effective:	Batch:	Type:	Company:	Debits:	Credits:	Offset Account:	Details:
05/23/2011	11/21/2011	Dec Payroll	PPD	Chihuahua Rescue	\$1,500.00	\$1,500.00		View
05/23/2011	11/15/2011	Hot Topics	PPD	Training Inc.	\$0.00	\$25,000.00	PosPay 2	View

Search

Search and display any transactions within all batches that match desired search criteria. Make changes to transaction information if corresponding batch is in a Ready status.

Name:	ID Number:	Batch	Account:	Amount:	CR/DR:	Held:		
John Doe	123456	Payroll	654321	\$1.00	CR	Y	Edit	Delete
John Doe	D023123	Thursday 2	456915	\$500.00	CR		Edit	Delete
John Doe	123456	Dec Payroll	654321	\$1.00	CR	Y	Edit	Delete

Important Reminders:

*As an ACH originator, Stonegate Bank approved and established your company for the ACH service based on the file type(s) and authorized exposure limits indicated on the ACH Service Agreement.

*If a reversal is needed, Stonegate Bank will utilize reasonable efforts to assist your company with an adjusting entry or stop payment of any on-us credit entry within the time limits provided by the rules, however the bank will not originate ACH entries on behalf of your company.