Sterling State Bank

ACH Manager
Quick Reference Guide

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Log on to Business Online banking. Under **Management Tools**, click on **ACH Manager** under **Funds Management.**

Create a New ACH Transfer

Create an ACH transfer without using payroll or accounts payable software.

1) If you are creating a new file and **NOT** using your own software, click **New ACH Transfer**.

2) From the drop down menu, select the type of ACH file you want to create. Then click **Submit**.

  a. **Payroll (PPD)** = your company paying its employees

  b. **Prearranged Deposit (PPD)** = your company crediting an individual

  c. **Prearranged Payment (PPD)** = your company debiting an individual

  **You MUST have written authorization from the individual on file in order to do this type of ACH

  d. **Corporate Debit (CCD)** = your company debiting another company

  **You MUST have written authorization from the business on file in order to do this type of ACH

  e. **Corporate Credit (CCD)** = your company crediting another company

  f. **Vendor Payment Corporate (CCD)** = your company paying a vendor

  g. **Federal Tax Payment (CCD)**

  h. **State/Local Tax Payment (CCD)**

3) Type in a **Description** (ex. Payroll)
4) Select the **Effective Date**

   *Cannot be more than **15 business days** in advance

5) Select a **Recurring Frequency**, if applicable.

   a. Select a **Recurring End Date** if the transfer is set to be recurring

6) Select the account at Sterling State Bank that you are debiting/crediting. Also, type in the total dollar amount of the file.

   a. If debiting/crediting more than one Sterling State Bank account, click **Add Row** to add another account.

7) Fill in the employee/customer information.

8) To send an addenda record with an item/items, click the **Description** link.

9) Click **Process** to submit the file to the bank.

    a.   After processing, you will receive a confirmation.

10) Click **Save** to save the file without submitting it to the bank. You can come back to it later to process it.

Import a NACHA Formatted File

Send an ACH file that is already formatted as a NACHA file.

1) If you are using your own software and the file **IS** in NACHA format, click on **NACHA** under **Import ACH Transfer.** Click **Submit.**

Select External Transfer Criteria

- ○ Inquire ACH Transfer
- ○ Change ACH Transfer
- ○ New ACH Transfer
- ○ New ACH Transfer Using Existing Transfer
- ○ Delete ACH Transfer
- ○ Review ACH Transfer
- ○ ACH Transfer Template
- ○ ACH File Import Template
  - Import ACH Transfer
    - ● NACHA
    - ○ Non NACHA
- ○ Incoming ACH

[Submit]

2) Click **Browse** to locate the NACHA formatted file (**.ach** file type) and select the **Transfer Type.**

 a. **Payroll (PPD)** = your company paying its employees

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 g. **Federal Tax Payment(CCD)**

 h. **State/Local Tax Payment(CCD)**

3) Click **Next**.

ACH Import	1 - File Selection	2 - Import

Step 1 - File Selection

File Location:	U:\Test NACHA File.ach [Browse...]
Tax Identification Number:	RENAE YOUNG[xxxxx6715] ▾
Transfer Type:	Payroll (PPD) ▾

[Next] [Cancel]

4) Click **Process** to submit the file to the bank.
    a. After processing, you will receive a confirmation.

5) Click **Review** to look at the file in ACH Manager
    a. This is helpful to double check effective dates and account information.
    * The effective date cannot be more than **15 business days** in advance.

    b. If you need to make any changes to your NACHA formatted file, you can do so here.

ACH Import	1 - File Selection	2 - Import

Step 2 - Import

Batch ID:	1
Effective Date:	Jul 24, 2017
Debit Totals:	$10.00
Credit Totals:	$10.00
Number of Debits:	1
Number of Credits:	4
File Details:	
File Debit Total:	$10.00
File Credit Total:	$10.00
Reference Number:	00140b1ab1

Back   Review   Process   Cancel

Import a Non NACHA Formatted File

Send an ACH file that is not a NACHA formatted file.

1) If you are using your own software and the file **IS NOT** in NACHA format, click on **Non NACHA** under **Import ACH Transfer**.

Use this option when a file is in .txt, .csv or any other delimited/fixed width format.

2) Click Browse to locate the file.
3) The very first time you import a file, a new template will need to be created. Click **Import Using New Template** from the **Template** dropdown. Then click **Next**.

    a. Select the **ACH Transfer Type**

    b. Type in a **Template Description** (ex. Payroll)

    c. Select the **Tax ID** associated with the file

    d. Select a **Template Group** from the dropdown, or create a new one by clicking [icon] (ex. Payroll)

    e. **Number of Header Rows to Exclude** = number of rows at the top of the file that do not contain payment-related information (if none, leave blank)

    f. **Number of Footer Rows to Exclude** = number of rows at the bottom of the file that do not contain payment-related information (if none, leave blank)

g. Insert **Decimal** into Amounts
  i. Choose **Yes** if the dollar amounts do not have a decimal in them.
  ii. Choose **No** if the dollar amounts already have a decimal in them.
h. Select either **Delimited** or **Fixed Width**, depending on how your file is formatted.
  i. If the file is delimited, choose the delimiter (the symbol that separates each column).
  ii. If there is a **Text Qualifier**, select the type of qualifier that is in your file.
    1. A text qualifier surrounds each field in a row.

In the example below, the delimiter is a comma (**,**) and the text qualifier is a quotation mark (**"**).

i. Click **Next**.
j. From the dropdowns for each column, choose what is in each column (ex. Name, Routing Number, Account Number, Dollar Amount, Transaction Code, etc.).
k. If any information is missing from the file (ex. Effective Date), you can add that information in under **Apply Additional Values to File**.
l. If the offsetting account entry is not in the file, you can add that to the file under **Offset Account Options**.

m. Click **Next**.

n. A summary of the data mapping comes up. Click **Next** again.

o. Click **Process** to submit the file to the bank.

4) If you had previously made a template for the same formatted file, click on the template name from the **Template** dropdown. Then click **Next**.

5) A summary of the data mapping comes up. Click **Next** again.

6) Click **Review** if you need to make any changes to the file.

7) Click **Process** to submit the file to the bank.

Review ACH Transfers

If the Client has opted in, ACH transfers above the established threshold will require a secondary approval by an authorized individual.

To approve an ACH transfer that is over the established threshold:

1) Select **Review ACH Transfer** from the main ACH Manager screen, then click **Submit**.
2) Select **Approve** or **Disapprove** from the **Status** dropdown list. Then click **Save**.

Modify ACH Transfers

ACH transfers that have not completed processing can be modified.

To modify an ACH transfer:

1) Select **Change ACH Transfer** from the main ACH Manager screen. Then click **Submit**.
2) Select the ACH transfer to modify by clicking on the **Transfer Description** link of the file.

3) Change any necessary information.
4) Click **Process** to submit it to the bank.
5) Click **Save** to save and finish later.

Delete ACH Transfers

ACH transfers that have not completed processing can be deleted.

To delete an ACH transfer:

1) Select **Delete ACH Transfer** from the main ACH Manager screen, then click **Submit**.
2) Select the ACH transfer to delete by clicking on the **Transfer Description** hyperlink of the specific file.

Select External Transfer Criteria

○ Inquire ACH Transfer	Transfer Description:
○ Change ACH Transfer	Date Range: ___ To ___
○ New ACH Transfer	Amount Range: ___ To ___
○ New ACH Transfer Using Existing Transfer	Reference Number: ___
● Delete ACH Transfer	ACH Type: (None)
○ Review ACH Transfer	
○ ACH Transfer Template	
○ ACH File Import Template	
Import ACH Transfer	
○ NACHA	
○ Non NACHA	
○ Incoming ACH	

Submit

ACH List

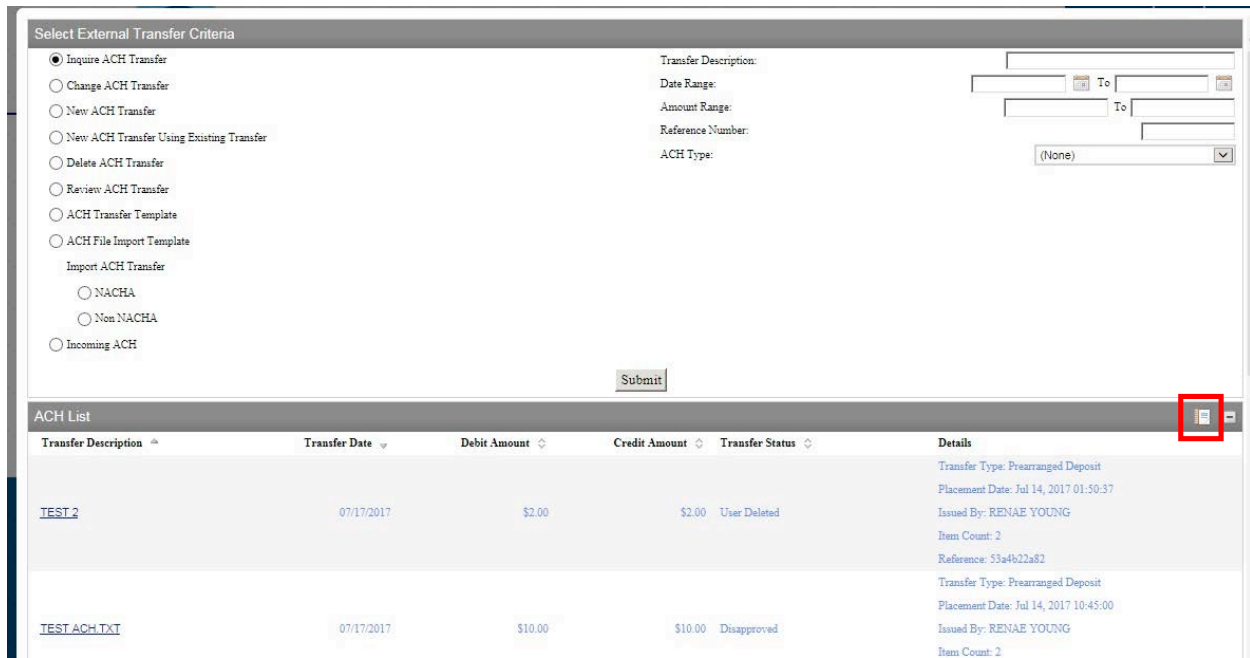| Transfer Description ▲	Transfer Date ▽	Debit Amount ↕	Credit Amount ↕	Transfer Status ↕	Details
7.17.17 TEST ACH.ach	07/18/2017	$20.00	$20.00	Saved	Transfer Type: Payroll Placement Date: Jul 17, 2017 11:11:00 Issued By: RENAE YOUNG Item Count: 2 Reference: eaf4dfba8a
7.17.17 TEST ACH.ach	07/18/2017	$20.00	$20.00	Saved	Transfer Type: Payroll Placement Date: Jul 17, 2017 11:11:00 Issued By: RENAE YOUNG Item Count: 2 Reference: 3fd462f82e

3) Click **Delete**.

Transfer To

Hold ↕	Employee Name ↕	Employee ID ↕	Account Number ↕	Account Type ↕	R/T Number ↕	Amount ↕	Reversal ↕
☐	MICKEY MOUSE	1	1234	Checking	091900944	$1.00	☐
☐	MINNIE MOUSE	2	5678	Checking	091900944	$2.00	☐
☐	DONALD DUCK	3	4321	Checking	091900944	$3.00	☐
☐	DAISY DUCK	4	8765	Checking	091900944	$4.00	☐

Delete   Cancel

4) Click **Done**.

Reporting

There are several reporting features in ACH Manager that can be utilized.

1) Select **Inquire ACH Transfer** from the main ACH Manager screen. If you are looking for a specific date/date range, dollar amount, etc., type that information in on the right-hand side of the screen. Then click **Submit**.

2) A list of ACH transfers will populate. To generate a report for the entire list, click the icon.

3) Click the **Select All** link.
4) From the dropdown menu, select the information you'd like the report to produce.

5) Click **Print** to generate a PDF of the report. Click **Export** to export the information to a CSV formatted report.

6) If you would like a report on one specific file, click **Inquire ACH Transfer** and type in any applicable dates, dollar amounts, etc. Then click **Submit**.

7) Click on the **Transfer Description** link of the file.

8) Click **Print** to generate a PDF of the report. Click **Export** to export the information to a CSV formatted report.