



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)**

Select External Transfer Criteria

ACH Type:

Inquire ACH Transfer

Change ACH Transfer

New ACH Transfer

New ACH Transfer Using Existing Transfer

Delete ACH Transfer

ACH Transfer Template

ACH File Import Template

Review ACH Template

Import ACH Transfer

NACHA

Non NACHA

Incoming ACH

Submit

Dropdown menu options:

- Payroll (PPD)
- Prearranged Deposit (PPD)
- Prearranged Payment (PPD)
- Corporate Debit (CCD)
- Corporate Credit (CCD)
- Vendor Payment Corporate (CCD)
- Federal Tax Payment (CCD)
- 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.

Close Print Refresh Help

ACH - PAYROLL

Description: PAYROLL Recurring Frequency: None

Effective Date: 7/21/2017

Total Credit Amount: \$10.00

Total Debit Amount: \$10.00 Tax Identification Number: RENAE YOUNG [xxxxx8715]

Transfer Type: Payroll

[Display Details](#)

Transfer From

Hold	Account	Amount	Description	
<input type="checkbox"/>	CHECKING	5.00	Description	X
<input type="checkbox"/>	SAVINGS	5.00	Description	X

[Add Row](#)

Transfer To

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount	Prenote	Description	
<input type="checkbox"/>	MICKEY MOUSE	1	1234	Checking	091900944	1.00	<input type="checkbox"/>	Description	X
<input type="checkbox"/>	MINNIE MOUSE	2	5678	Checking	091900944	2.00	<input type="checkbox"/>	Description	X
<input type="checkbox"/>	DONALD DUCK	3	4321	Checking	091900944	3.00	<input type="checkbox"/>	Description	X
<input type="checkbox"/>	DAISY DUCK	4	8765	Checking	091900944	4.00	<input type="checkbox"/>	Description	X

Description: [pay period 7/9/17-7/15/17]

[Add Row](#)

Save Process Cancel

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
- 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) Click **Next**.

ACH Import 1 - File Selection 2 - Import

Step 1 - File Selection

File Location: U:\Test NACHA File.ach Browse...

Tax Identification Number: RENA E YOUNG[xxxxxxxx6715]

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.

The screenshot shows a web application window titled "ACH Import" with a sub-header "1 - File Selection" and "2 - Import". The main content area is titled "Step 2 - Import" and displays the following information:

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:	0014061ab1

At the bottom of the screen, there are four buttons: "Back", "Review", "Process", and "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.*

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 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**.


Non NACHA File Import 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import 6 - Import Confirmation

Step 1 - File Selection

File Location: U:\Test Text ACH File.txt Browse...

Template: Import Using New Template

Next Cancel

- 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  (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 (“).

The screenshot displays the 'Step 2 - Template Details' configuration window. Key settings include:

- ACH Transfer Type:** Payroll (PPD)
- Template Description:** PAYROLL
- Tax Identification Number:** RENAE YOUNG[xxxxx8715]
- Template Group:** PAYROLL
- Insert Decimal into Amounts:** Delimited (selected), Comma (selected as delimiter), Text Qualifier: " (selected)
- File Preview:**

```
"MICKEY MOUSE", "091900944", "1234", 1.00, "22"
"MINNIE MOUSE", "091900944", "5678", 2.00, "22"
"DONALD DUCK", "091900944", "4321", 3.00, "22"
"DAISY DUCK", "091900944", "8765", 4.00, "22"
"RENAE RYAN", "091900944", "420007235", 10.00, "27"
```
- User Access:** RENAE YOUNG (checked)

- 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**.

Non NACHA File Import 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import 6 - Import Confirmation

Step 3 - Field Definitions

Layout Preview:

Column 1: Employee Name Column 2: R/T Number Column 3: Account Number Column 4: Amount Column 5: Transaction Code

File Preview:

```
"MICKEY MOUSE","091900944","1234",1.00,"22"
"MINNIE MOUSE","091900944","5678",2.00,"22"
"DONALD DUCK","091900944","4321",3.00,"22"
"DAISY DUCK","091900944","8765",4.00,"22"
"RENAE RYAN","091900944","1000000000",10.00,"27"
```

Apply Additional Values to File

Type	Value
Effective Date	07/21/2017
(None)	
(None)	
(None)	
(None)	

[Add Column](#)

Offset Account Options

Offset Account Defined In File Add Offset Account to File

Effective Date Option

Date In File Prompt For Date Default Current Business Date

Back Next Cancel

- 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**.

Non NACHA File Import 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import 6 - Import Confirmation

Step 1 - File Selection

File Location: U:\Test Text ACH File.txt

Template: PAYROLL

Tax Identification Number: RENAE YOUNG[xxxxxx6715]

Transfer Type: Payroll

Next Cancel

- 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**.

Status	Client	Description	Placement Date & Time	Reviewer	Details
Approve All Disapprove All					
Outstanding	RENAE YOUNG	TEST	Oct 27, 2017 11:56:16 AM		User Exceeded Batch Total Credit Threshold By \$9.00 And Company Exceeded Batch Total Credit Threshold By \$9.00 User Exceeded Daily Credit Threshold By \$9.00 And Company Exceeded Daily Credit Threshold By \$9.00 Issued By: RENAE YOUNG Debit Amount: \$10.00 Credit Amount: \$10.00 Number of Batches: 1

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.

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

Transfer Description:

Date Range: To

Amount Range: To

Reference Number:

ACH Type:

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: 368462f82e

- 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

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

Transfer Description:

Date Range: To

Amount Range: To

Reference Number:

ACH Type:

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: ea8dfba8a
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: 36346282e

- 3) Click **Delete**.


Transfer To

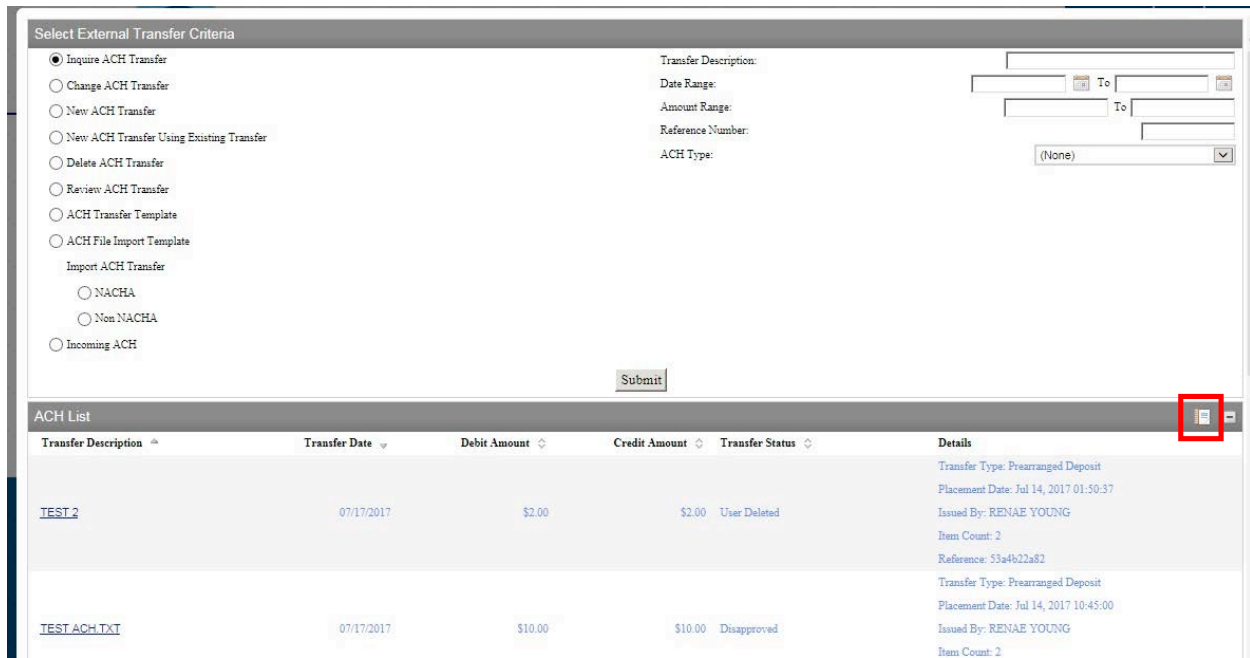
Hold	Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount	Reversal
<input type="checkbox"/>	MICKEY MOUSE	1	1234	Checking	091900944	\$1.00	<input type="checkbox"/>
<input type="checkbox"/>	MINNIE MOUSE	2	5678	Checking	091900944	\$2.00	<input type="checkbox"/>
<input type="checkbox"/>	DONALD DUCK	3	4321	Checking	091900944	\$3.00	<input type="checkbox"/>
<input type="checkbox"/>	DAISY DUCK	4	8765	Checking	091900944	\$4.00	<input type="checkbox"/>

- 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.



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

Transfer Description: _____
 Date Range: _____ To _____
 Amount Range: _____ To _____
 Reference Number: _____
 ACH Type: (None) [v]

Submit

ACH List

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
TEST2	07/17/2017	\$2.00	\$2.00	User Deleted	Transfer Type: Prearranged Deposit Placement Date: Jul 14, 2017 01:50:37 Issued By: RENAE YOUNG Item Count: 2 Reference: 53a4b22a82
TEST ACH.TXT	07/17/2017	\$10.00	\$10.00	Disapproved	Transfer Type: Prearranged Deposit Placement Date: Jul 14, 2017 10:45:00 Issued By: RENAE YOUNG Item Count: 2

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

Export ACH List

Transfer Description	Transfer Type	Transfer Date	Transfer Status	Issued By	Batch Count	Debit Amount	Credit Amount	Reference Number
<input type="checkbox"/> ACH BO	Prearranged Deposit	06/26/2017	Processed	MICKEY MOUSE	1	\$0.01	\$0.01	6164a51b1d
<input type="checkbox"/> TEST	Payroll	11/02/2017	Saved	MICKEY MOUSE	1	\$10.00	\$10.00	a654af8976
<input type="checkbox"/> Test ACH AM 1	Payroll	06/29/2017	Processed	Bank Admin on Behalf of MICKEY MOUSE	1	\$0.01	\$0.01	ebb4caff8e1
<input type="checkbox"/> Test BRT 1	Prearranged Deposit	06/27/2017	Disapproved	MICKEY MOUSE	1	\$0.02	\$0.02	bc44575a90

[Select All](#)

Transfer List [v] Print Export Cancel

- 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.