Beneficial State Bank

ACH User Guide

Cost
$25/month
$5/batch
$.10/item

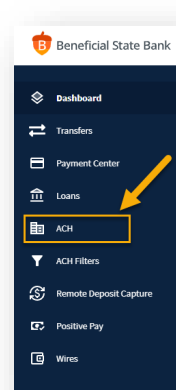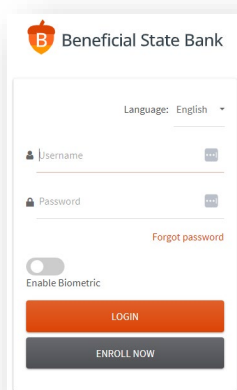### Cut-Off Times
5pm PST Daily

Accessing the ACH Service in Online Banking   beneficialstatebank.com

Log into Online Banking with your username and password. Select ACH from the side menu.

Create and Approve an ACH Batch Transaction - Consolidated

ACH Create Options

- Click the Plus icon and select New Batch.
- Enter Batch Header information and click Save.
- Scroll down to enter individual transaction information.
  - Click the Up Arrow icon to upload a .csv file.
  - Click the Plus icon to enter each transaction manually.
- At any time, you can click the NACHA Upload button to upload your NACHA file.

ACH Approve Process

- Click Batches to view the ACH Batches in process.
- Click the Three Dots on the right of your selected batch and select Review from the dropdown menu.

Dual Control

- Change the status from Hold to Pending Approval and Save.
- Click Batches to view the ACH Batches in process.
- Click the Three Dots on the right of your selected batch and select Review from the dropdown menu.
- Change the status from Pending Approval to Submit for Processing and Save.

Sole Control

- Click Batches to view the ACH Batches in process.
- Click the Three Dots on the right of your selected batch and select Review from the dropdown menu.
- Change the status from Hold to Submit for Processing and Save.

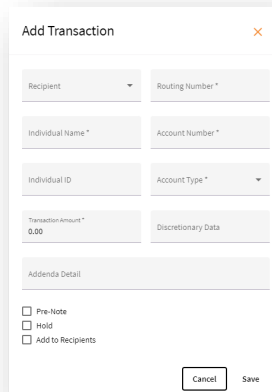Completed ACH Batch Transactions will display in GREEN text in the Batches tab and display a status of S.

Beneficial State Bank

Create an ACH Batch Transaction – Detailed

Manual Entry

- Click the Plus Icon to begin a new ACH Batch.

- Complete your Batch Header. (See "Entering an ACH Batch Header" section for detailed information)
- Scroll down to Transactions and click the Plus icon to add each new recipient individually.
  - Enter the name of the individual.
  - Enter the routing and account number.
  - Individual ID = Internal code for you alone, if necessary.
  - Discretionary Data = Used for tax purposes only.
  - Addenda Detail = Information transmitted only to the other bank, not passed on to your recipient, if necessary.
  - Pre-Note = Check this box to send a $0 Batch. (used to confirm an account number is accurate, if necessary)
  - Hold = Used when copying a previous batch, but not paying one individual within a larger list.
  - Add to Recipients = Add the individual to your "address book" to quick-add them to a batch in the future.
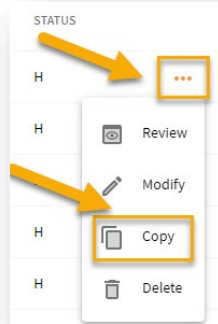
- Click the Up Arrow to upload a .csv file.
  - All .csv files must follow the below format:
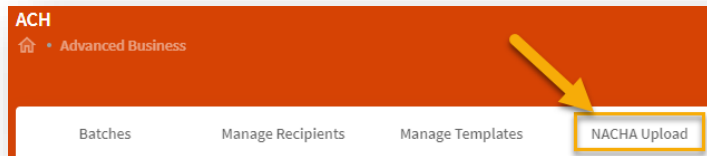
Create an ACH Batch Transaction – Continued

Copy From Previous Batch

- Click Batches to view your previously sent ACH batches.
- Locate the batch you wish to copy, click the Three Dots on the far right, and select "copy" from the dropdown menu.
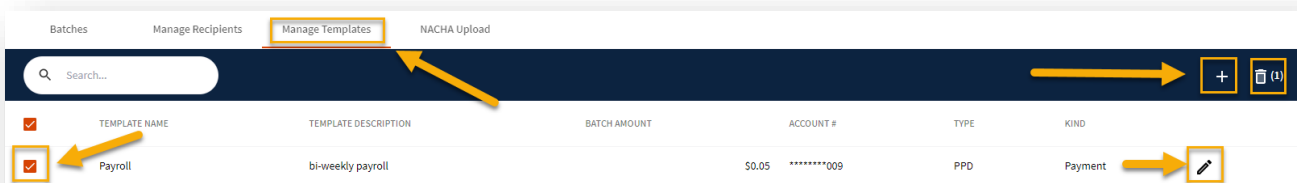

Import NACHA File

- Click NACHA Upload from the top menu. NACHA files should be balanced and have no debit offset.

Use a Prebuilt Template

- Click Manage Templates from the top menu.
- Click the Plus icon to create a new template.
- Click the Pencil icon to edit a template.
- Click the Check Box next to a template, and the Trash Can will appear, allowing you to delete a template.

- To create a Template batch, click the Plus icon from the main ACH window, and select New Batch From Template.
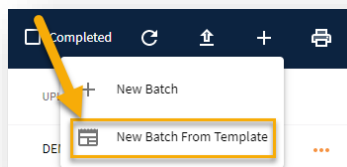
Entering an ACH Batch Header - Detailed

Batch Header

- Batch Name – Nickname for your reference only.
- Batch Amount – Total amount of funds being sent or pulled.
- Batch Type
    - o Payment = Sending money to another recipient.
    - o Collection = Pulling money from another recipient.
- Effective Date – Any date at least 1 day into the future (3 week maximum).
- Standard Entry Code
    - o PPD – Personal Transfers such as payroll, staff bonusses, or individual donations.
    - o CCD – Corporate Transfers such as vendor payments, invoiced bills, or corporate donations.
    - o CTX – Tax Transfers, used only when asked by the recipient.
- Payment Frequency – One-Time for single payment, or choose recurring options.
- Company Name – Prefills your name (can be edited).
- Company Description – Prefill your information (can be edited).
- Draw From/To Account – Select the Beneficial account you wish to perform the ACH batch against.

Batch Name * Today	Batch Amount * $ 200.00	Company Name * BSB Test
Batch Type * Payment ▾		Company ID * _ _ _ b s b t e s t
Effective Date * 2/17/2023 📅		Company Description Wire Test
Standard Entry Code * PPD ▾		Payment Frequency * One Time ▾
Draw From Account * Operating checking (********009) ▾		