

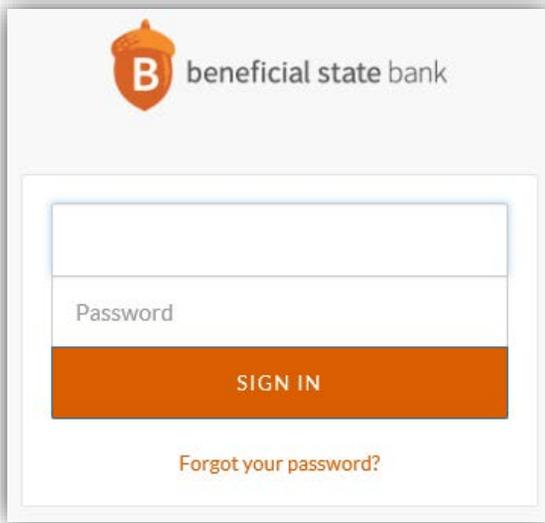
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# ACH

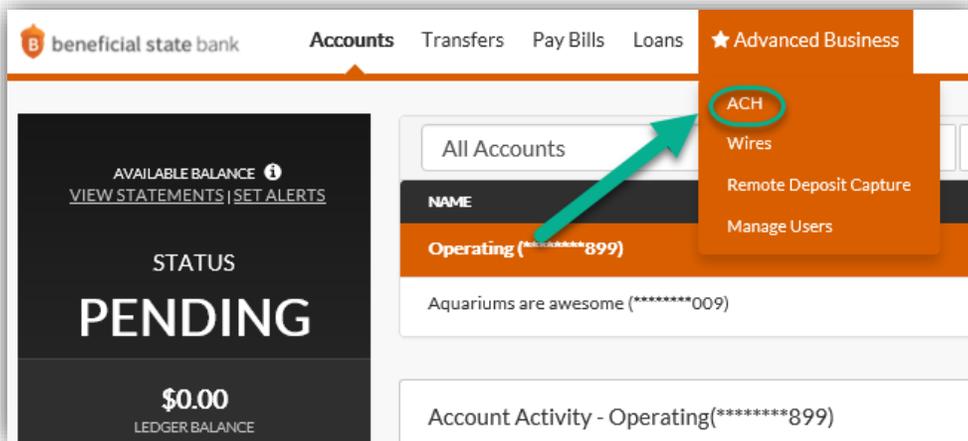
## First Time User Guide

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1. Log into Online Banking with your username and password.

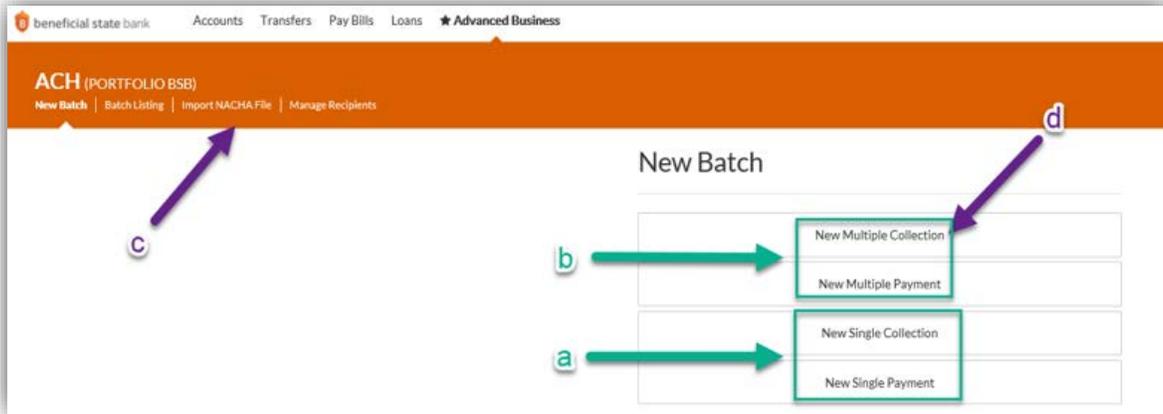


2. Select ACH from the Advanced Business drop-down menu.



There are 4 ways to enter ACH Transactions.

- A. Single Manual Entry
- B. Multiple Manual Entry
- C. NACHA Format Upload
- D. Non-NACHA Format Upload



A. Single Manual Entry – Click New Single Collection to pull funds from your client or click New Single Payment to send funds to your recipient. Full out the page and click Save Batch at the bottom.

### New Single Collection

ACH Batch Originator Information

<b>Batch Name</b> <input type="text"/>	<b>Company Name</b> PORTFOLIO BSB
<b>Batch Amount</b> \$ <input type="text"/>	<b>Company ID</b> 1555555555
<b>Effective Date</b> <input type="text"/>	<b>Company Description</b> BUSINESS
<b>Batch Type</b> Choose One...	<b>Credit To Account</b> Choose One...
<b>Payment Frequency</b> Choose One...	<b>Available Balance</b> <input type="text"/>

ACH Draft Information  
Person or Company Being Drafted

<b>Recipient</b> Choose One...	<b>Routing Number</b> #####
<b>Individual Name</b> <input type="text"/>	<b>Account Number</b> <input type="text"/>

<b>Individual ID</b> <input type="text"/>	<b>Account Type</b> Choose One
<b>Discretionary Data</b> <input type="text"/>	<input type="checkbox"/> Pre-Note <input type="checkbox"/> Addenda Detail
<a href="#">Add To Common Recipients</a>	
<a href="#">SAVE BATCH</a>	<a href="#">CLOSE</a>

**B. Multiple Manual Entry – Click New Multiple Collection to pull funds from multiple clients or click New Multiple Payment to send funds to multiple recipients. After filling out the Batch Information you can click Add Transaction to enter each recipient or client individually. Once you have entered all of your information click Save Batch to complete.**

### New Multiple Payment

ACH Batch Originator Information #1

<b>Batch Name</b> Payroll	<b>Company Name</b> PORTFOLIO BSB
<b>Batch Amount</b> \$ 20.00	<b>Company ID</b> 1555555555
<b>Effective Date</b> 8/31/2018	<b>Company Description</b> BUSINESS
<b>Batch Type</b> PPD	<b>Draw From Account</b> Aquariums are awesome (*****009)
<b>Payment Frequency</b> One Time Only	<b>Available Balance</b> \$66.00

**CREATE BATCH** BACK

### Transactions

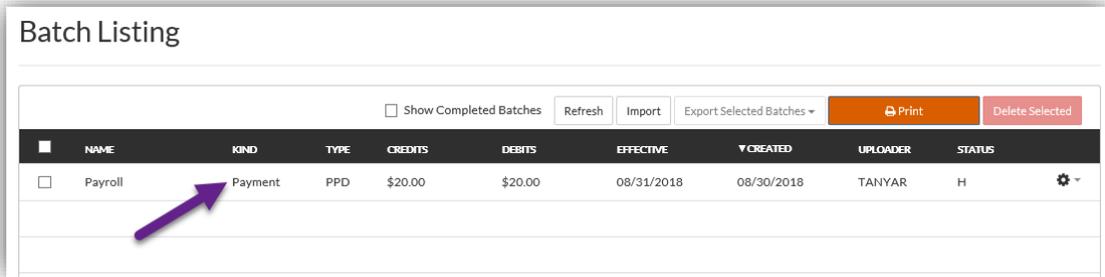
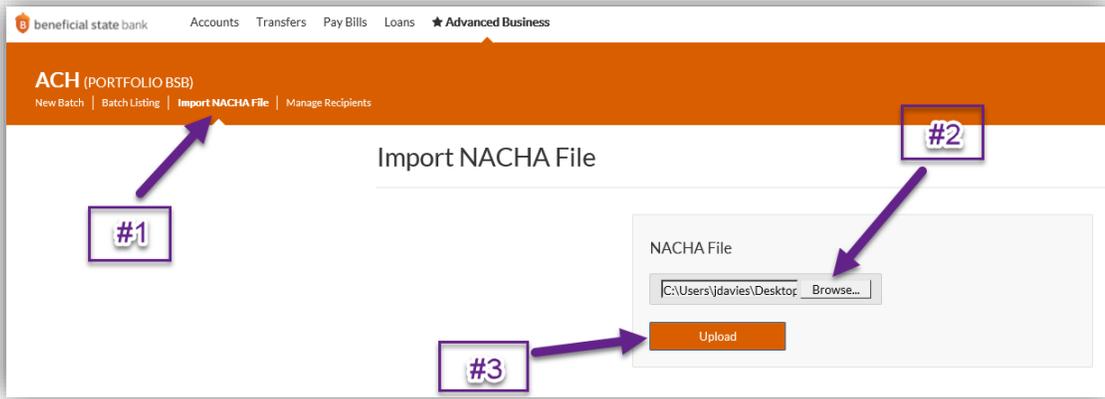
NAME	AMOUNT	ACCOUNT NUMBER	ACCOUNT TYPE	ROUTING NUMBER	DESCRIPTION	HOLD
<span>Delete Selected</span> <span>+ Add Transaction</span>						
<span>#1</span> <span>ADD TRANSACTIONS FROM CSV FILE</span>						

### Add ACH Transaction Detail

Transaction Detail

<b>Recipient</b> Choose One..	<b>Routing Number</b> #####
<b>Individual Name</b> Jane Smith	<b>Account Number</b> 
<b>Individual ID</b> 	<b>Account Type</b> Choose One
<b>Transaction Amount</b> \$ 20.00	<b>Discretionary Data</b> 
<input type="checkbox"/> Pre-Note <span>#2</span>	<input type="checkbox"/> Addenda Detail
<input type="checkbox"/> Hold	<span>Add To Common Recipients</span>
<span>Save Transaction</span> <span>Done</span>	

**C. NACHA Format Upload – Click Import NACHA File from the main ACH window. Once you have clicked Upload, the file will show its status in the Batch Listing.**



D. Non-NACHA Format Upload – Prepare your .csv file by entering your information into the following format, and then click New Multiple Payment to send funds to multiple recipients or New Multiple Collection to pull funds from multiple clients. After filling out the Batch Information, you can upload your .csv and Online Banking will confirm the information. You can also make last minute updated by clicking the gear on the right. Click Save Batch to complete.

	A	B	C	D	E	F
1	Jane Smith	123456789	D	123000220	1	5.00
2	John Smith	123456987	D	323075880	2	6.50
3	Justin Smith	321456987	D	121042882	3	8.50
4						
5						
6	Recipient Name	Account Number	Account Type	Routing Number	Sequence Number	Dollar Amount
7			D = Checking			(no \$ symbols)
8			S = Savings			
9						

### New Multiple Payment

**ACH Batch Originator Information** #1

<b>Batch Name</b> <input type="text" value="Payroll"/>	<b>Company Name</b> <input type="text" value="PORTFOLIO BSB"/>
<b>Batch Amount</b> <input type="text" value="\$ 20.00"/>	<b>Company ID</b> <input type="text" value="155555555"/>
<b>Effective Date</b> <input type="text" value="8/31/2018"/>	<b>Company Description</b> <input type="text" value="BUSINESS"/>
<b>Batch Type</b> <input type="text" value="PPD"/>	<b>Draw From Account</b> <input type="text" value="Aquariums are awesome (*****009)"/>
<b>Payment Frequency</b> <input type="text" value="One Time Only"/>	<b>Available Balance</b> \$66.00

**CREATE BATCH**

### Transactions

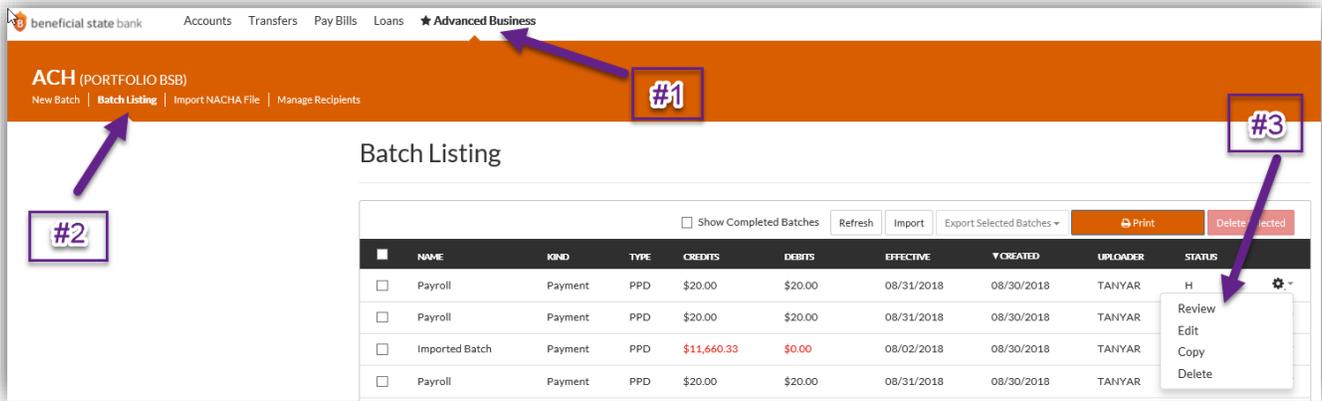
NAME	AMOUNT	ACCOUNT NUMBER	ACCOUNT TYPE	ROUTING NUMBER	DESCRIPTION	HOLD
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#2

### Transactions

NAME	AMOUNT	ACCOUNT NUMBER	ACCOUNT TYPE	ROUTING NUMBER	DESCRIPTION	HOLD
<input type="checkbox"/> Jane Smith	\$5.00	123456789	D	123000220		No <input type="button" value="⚙"/>
<input type="checkbox"/> John Smith	\$6.50	123456987	D	323075880		No <input type="button" value="⚙"/>
<input type="checkbox"/> Justin Smith	\$8.50	321456987	D	121042882		No <input type="button" value="⚙"/>

3. Approving ACH Transactions – This process is the same for dual control or sole control approval processes. After selecting ACH from the Advanced Business menu, select Batch Listing to see the current status of your ACH transactions. You can click the gear next to the transaction you wish to review.



After reviewing the details of the transaction, you can change the Batch Status by selecting the appropriate option in the dropdown menu. Select Rejected to cancel the ACH. Select Pending Approval to submit for approval.



Finally, go back to the Batch listing and click the gear again to update the status to Submit For Processing when you are ready for the bank to begin sending funds. Click Save to complete the approval process.

