

# ACH REFERENCE GUIDE

## ADVANTAGE BUSINESS CHECKING

### What is ACH?

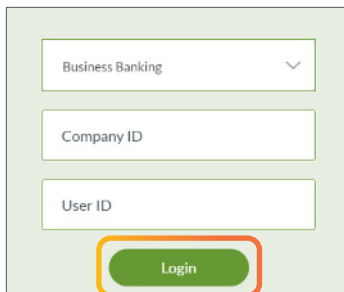
An ACH transfer is an electronic transfer of funds between financial accounts through an Automated Clearing House network. ACH transactions are processed during bank operating days. Federal and Bank holidays, as well as weekends are considered non-business days. Transactions submitted on non-business days will be delayed until the next operational business day.

### This service allows an ACH Originator to:

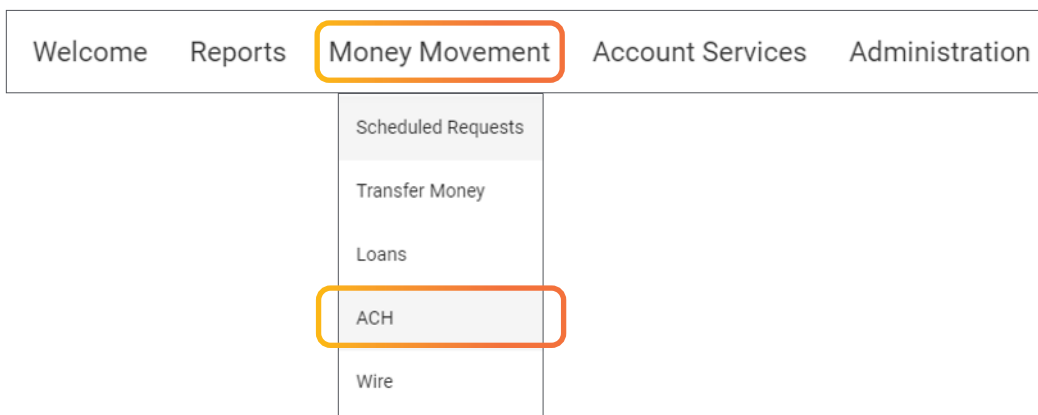
- » Create ACH templates and process payments for direct deposit into a payee's account.
- » Set up recurring ACH payments.
- » Upload files using a preformatted NACHA format instead of using templates.

### To create a template for an ACH payment:

1. Log in to USB's Business Online Banking.

A screenshot of the Business Banking login interface. It features three input fields: 'Business Banking' (a dropdown menu), 'Company ID', and 'User ID'. Below these fields is a green 'Login' button, which is highlighted with an orange rectangular border.

2. From the home page under the **Money Movement** tab, click **ACH**.

A screenshot of the 'Money Movement' menu in the online banking interface. The menu is displayed as a vertical list of options: 'Scheduled Requests', 'Transfer Money', 'Loans', 'ACH', and 'Wire'. The 'ACH' option is highlighted with an orange rectangular border. The menu is part of a larger navigation bar that includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'.

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3. Click on the Create a Template link.

### Make ACH Payment / Manage Templates

[Send money without a template](#)

[Complete unsubmitted requests](#)

[Create a template](#)

[Maintain file import definitions](#)

4. In the Add Template screen complete all fields:

### Add Template

[Send money using an existing ACH template](#)

#### Template Information

Template Name

Request Type

Company Name/ID

Template Description

(Information that will be given to the transaction's recipients)

Debit Account

Maximum Transfer Amount

(Per detail account)

Continue

Cancel

Select an option

CCD Payment (Corporate)

PPD Payment (Personal)

The Company ID is assigned by the bank and is connected to the originator's settlement account

5. Click on **Continue**.

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6. In the Add Template Destination Account screen **Enter Recipient's Account Information**.

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC	Account	Type Checking	Name	Detail ID	Amount 0

7. In the Additional Information field, the ACH Originator can type text that will accompany and identify the payment.

Additional Information (Optional)

8. Click on the **Add Additional Row** link to add additional credit destination accounts.  
a. Once all payee information has been entered Click on **Save Template**.


 Add additional detail row

Save Template

Cancel

9. The template confirmation screen appears. You are now able to use the ACH template to send payments.

### Template Confirmation

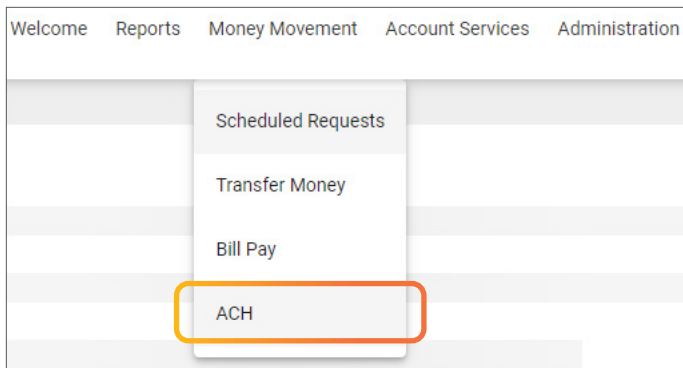
 The following template has been saved successfully.

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### Deleting an ACH payment template:

1. From the home page under the **Money Movement** tab, click **ACH**.



2. Click the **link** for the template you wish to **delete**.



3. Click the **X** to delete the template.

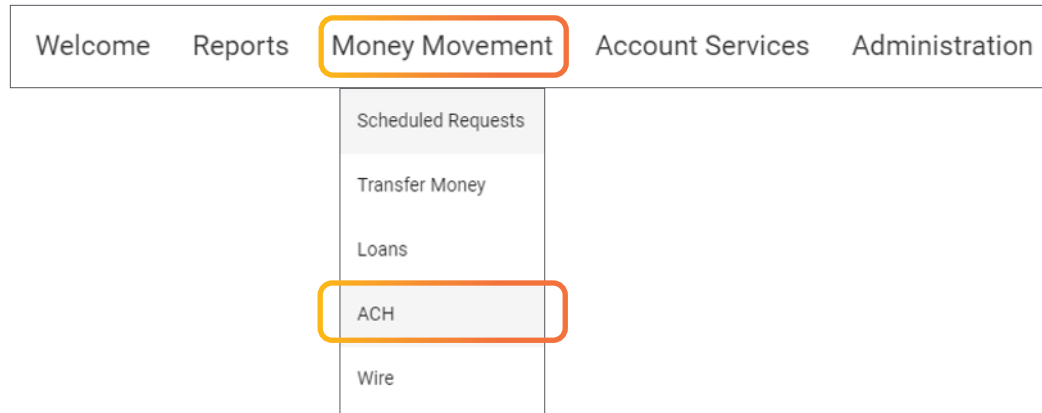


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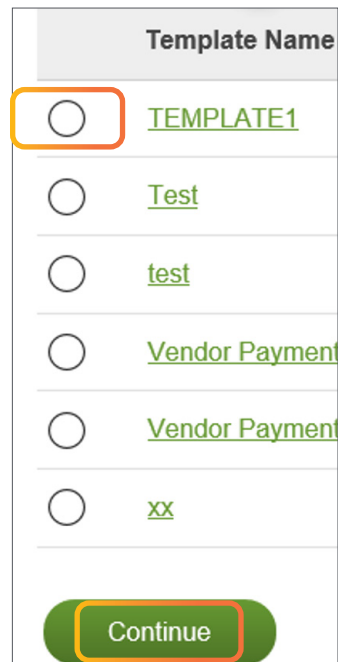
### Process an ACH payment using a template:

1. From the home page under the **Money Movement** tab, click **ACH**.



A screenshot of a web application's navigation bar. The bar contains five tabs: 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Money Movement' tab is highlighted with an orange border. Below this tab, a dropdown menu is open, listing several options: 'Scheduled Requests', 'Transfer Money', 'Loans', 'ACH', and 'Wire'. The 'ACH' option is highlighted with an orange border.

2. Select **Template** to use and click on **Continue**.



A screenshot of a web application's 'Template Name' selection screen. The screen has a header 'Template Name' and a list of templates. The first template, 'TEMPLATE1', is selected, indicated by an orange circle around its radio button. Below the list, there is a green 'Continue' button, which is also highlighted with an orange border.

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3. Enter your **effective date** if different than the default date. **The default date is always the next business day.**

Effective Date  
1/19/2021

4. Enter your **control amount**. This is an **optional field** but is helpful in balancing your ACH payment total.

Control Amount (optional)  
0  
(Maximum Value for the entire template)

5. Enter **payment dollar** amounts for **each credit destination account**. The total amount of all credit entries must be equal to the **control amount**.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221172241	*6789	Checking	ABC Paper Company		<input type="text"/> Amount \$1.00 USD
Additional Information (Optional)					
221172241	*4321	Checking	DEF Computer		<input type="text"/> Amount \$1.00 USD
Additional Information (Optional)					
Total:					\$2.00

6. In **the Additional Information** field, the ACH Originator can type text that will accompany and identify the payment.

Additional Information (Optional)  
PAYROLL

7. Click on **Continue**.

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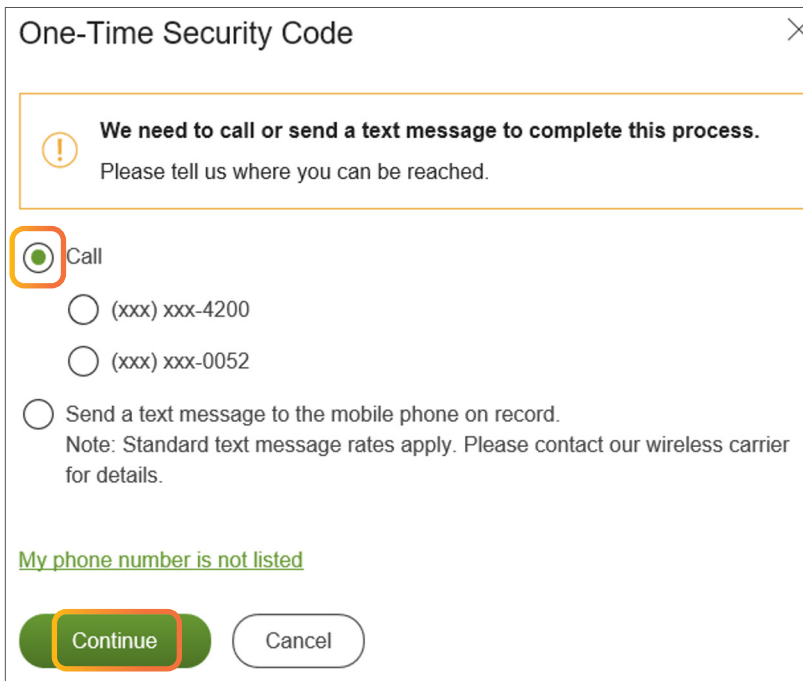
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8. On the following page **verify amounts** and if correct click on **Transmit** to approve and transmit the transaction.



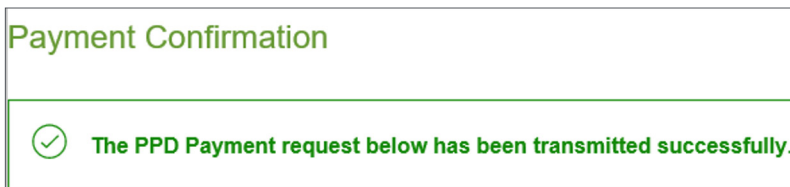
A screenshot of a user interface showing two buttons: "Transmit" and "Cancel". The "Transmit" button is green with a white border and is highlighted with a red rectangle. The "Cancel" button is white with a gray border.

9. The **one-time security code window** is presented. **Select phone or text** to receive the one-time security code to complete the approval process. Click **Continue**.



A screenshot of a "One-Time Security Code" window. At the top, there is a message: "We need to call or send a text message to complete this process. Please tell us where you can be reached." Below this, there are two options: "Call" and "Send a text message to the mobile phone on record." The "Call" option is selected, indicated by a red circle around the radio button. Under "Call", there are two sub-options: "(xxx) xxx-4200" and "(xxx) xxx-0052". Under "Send a text message...", there is a note: "Note: Standard text message rates apply. Please contact our wireless carrier for details." At the bottom, there is a link: "My phone number is not listed". Below the link, there are two buttons: "Continue" and "Cancel". The "Continue" button is green with a white border and is highlighted with a red rectangle.

10. When the approval process has been completed the **payment confirmation screen** will appear.



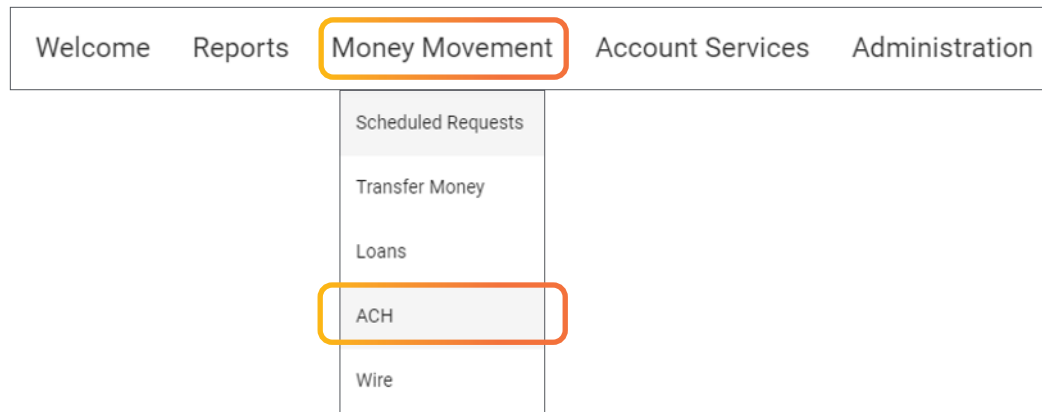
A screenshot of a "Payment Confirmation" screen. It features a green checkmark icon and the text: "The PPD Payment request below has been transmitted successfully."

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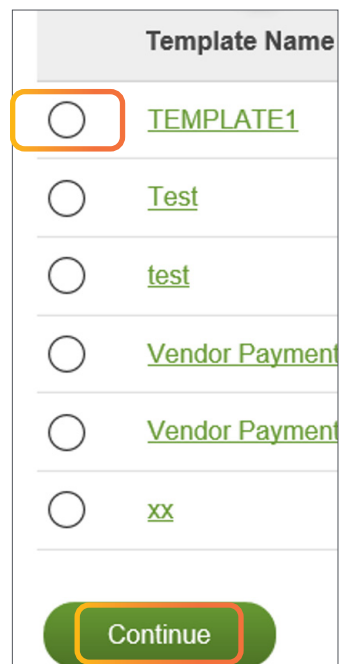
### Scheduling Recurring ACH Payments:

1. From the home page under the **Money Movement** tab, select **ACH**.



A screenshot of a web application's navigation bar. The bar contains five tabs: 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Money Movement' tab is highlighted with an orange border. Below this tab, a dropdown menu is open, listing several options: 'Scheduled Requests', 'Transfer Money', 'Loans', 'ACH', and 'Wire'. The 'ACH' option is highlighted with an orange border.

2. Select **Template** to use and click on **Continue**.



A screenshot of a web application's 'Template Name' selection screen. The screen has a header 'Template Name' and a list of templates. The first template, 'TEMPLATE1', is selected with a radio button. Below the list, there is a green 'Continue' button. The 'Continue' button is highlighted with an orange border.



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3. Click on the **Schedule a request** with this template link that appears at the top of the page.

### Make ACH Payment

[Send money using an existing ACH template](#)

[Schedule a request with this template](#)

4. Select your **frequency**.

Frequency  
Weekly

Every other week

Twice a month - the 15th and last day of the month

Monthly

Monthly - last day of the month

Every three months

5. Select **Next Send On**. The transaction will settle on the following business day of the send on date.

Next Send On  
1/19/2021

6. Select **End On** and **Processing Options**.

**End on**

☒ Continue indefinitely

☐ Continue until this date

☐ Continue for this many occurrences

**Processing Options:**

☒ Use the next processing date if a scheduled request falls on a non-processing date.

☐ Use the previous processing date if a scheduled request falls on a non-processing date.

7. Click on **Continue**.

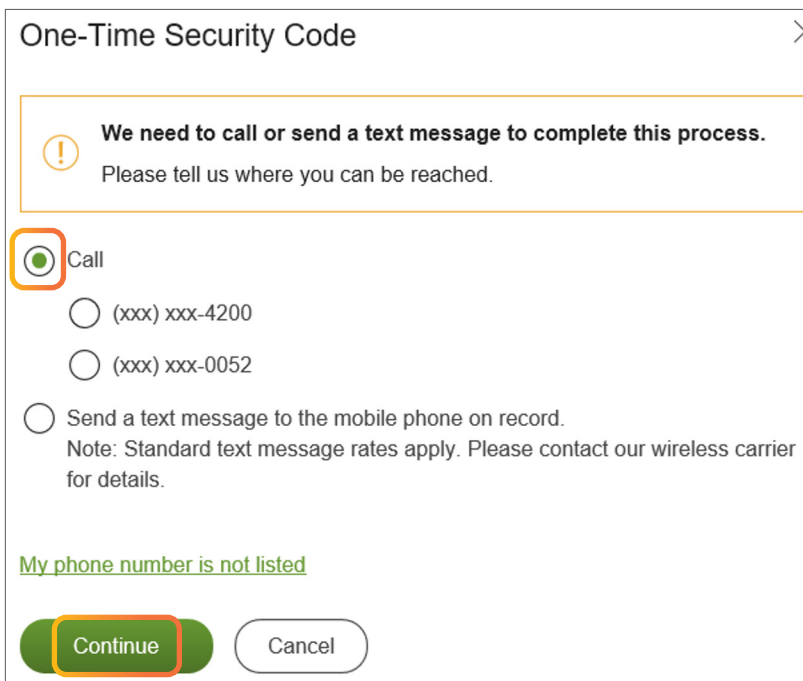
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8. Review recurring payment details and click on **Approve**.

A screenshot showing two green buttons: 'Approve' and 'Submit schedule'. The 'Approve' button is highlighted with a red rectangular border.

9. The **one time security code** window is presented. **Select phone or text** to receive the one time security code to complete the approval process. Click **Continue**.

A screenshot of the 'One-Time Security Code' window. It features a warning icon and text: 'We need to call or send a text message to complete this process. Please tell us where you can be reached.' Below this, there are three radio button options: 'Call' (selected and highlighted with a red border), '(xxx) xxx-4200', and '(xxx) xxx-0052'. A fourth option is 'Send a text message to the mobile phone on record.' with a note: 'Note: Standard text message rates apply. Please contact our wireless carrier for details.' At the bottom, there is a link 'My phone number is not listed' and two buttons: 'Continue' (highlighted with a red border) and 'Cancel'.

10. When the approval process has been completed the **payment confirmation screen** will appear.

Payment Schedule Confirmation