ACH Manager

User Guide

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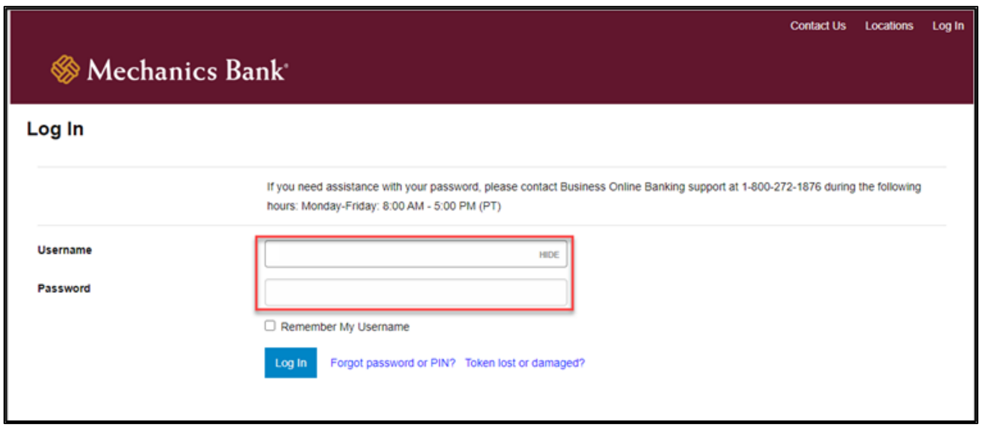
Launching ACH Manager

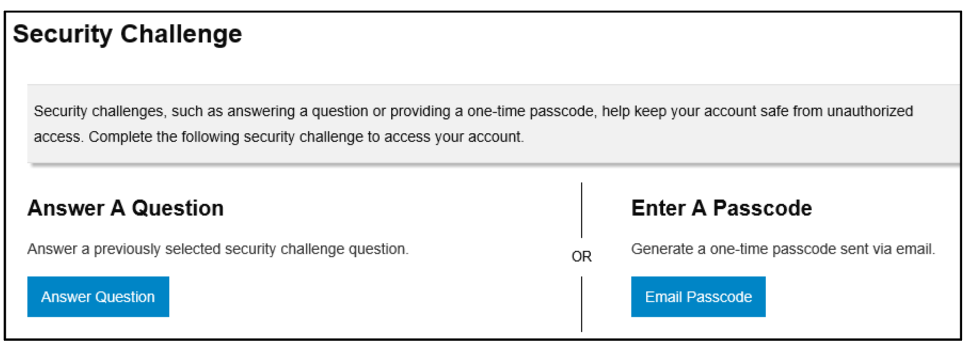
- Access our website **www.mechanicsbank.com** to log in to Business Online Banking
- Click the **Log in** button on the right side of the window
- In the window that displays, scroll down and select **Business Online Banking**
- On the **Log In** page enter your **Username** and **Password**

  ☞ **Note:** *Security token users ONLY*- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**

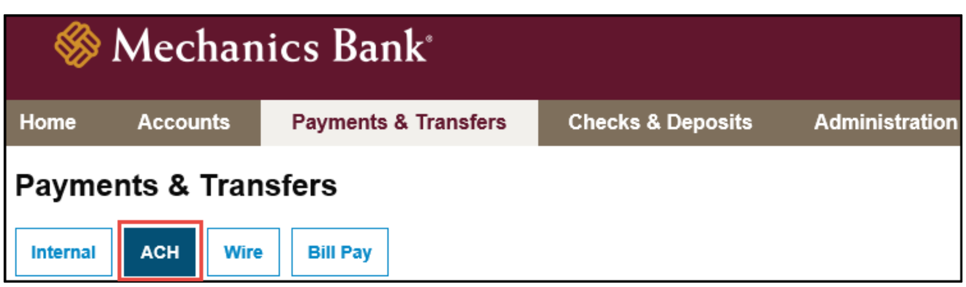
  ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



- You may be promoted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



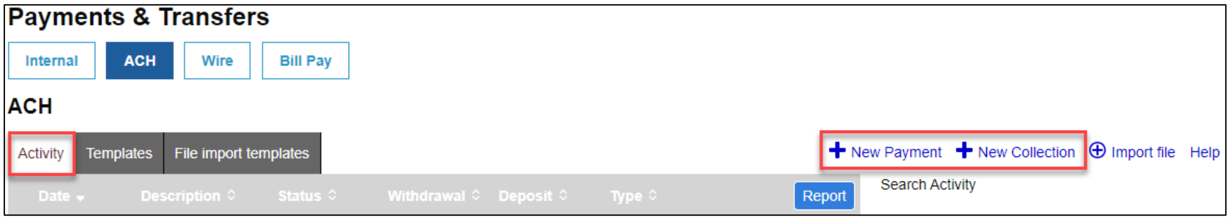
- Once logged in, locate ACH Manager by clicking on **Payments & Transfers** and then select **ACH**



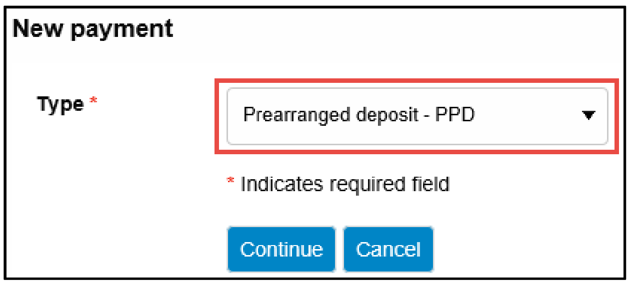
Creating a New ACH Transfer

You can use the **New payment** or **New Collection** options to build ACH transfer files for onetime use, or set-up the ACH transfer to reoccur based on the transfer frequency you select.

- From the ACH menu, on the **Activity** tab, select **New payment** or **New Collection**, depending on the type of transfer you want to submit



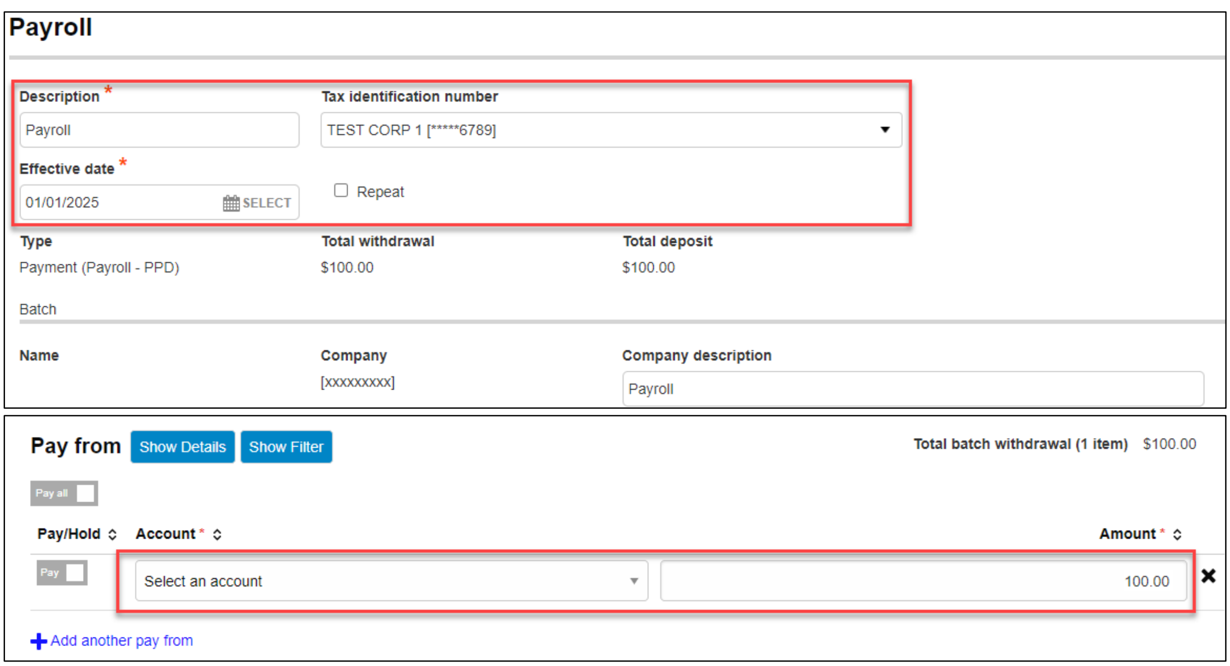
- Select the applicable ACH **Type** from the drop down menu and then click **Continue**

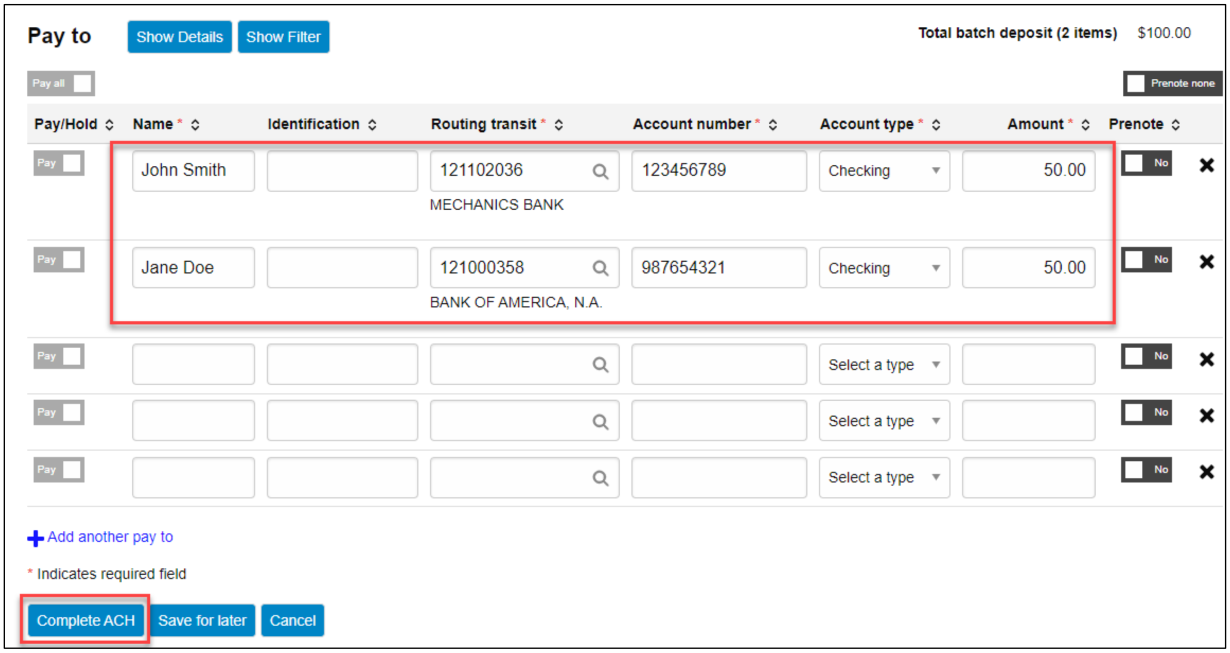


- The **New ACH** screen will appear; enter the ACH transfer instructions and when finished click **Complete ACH** *(see transfer examples and field descriptions below)*

  ☞ **Note:** To complete the ACH transfer instructions at a later time, select **Save for later** instead.

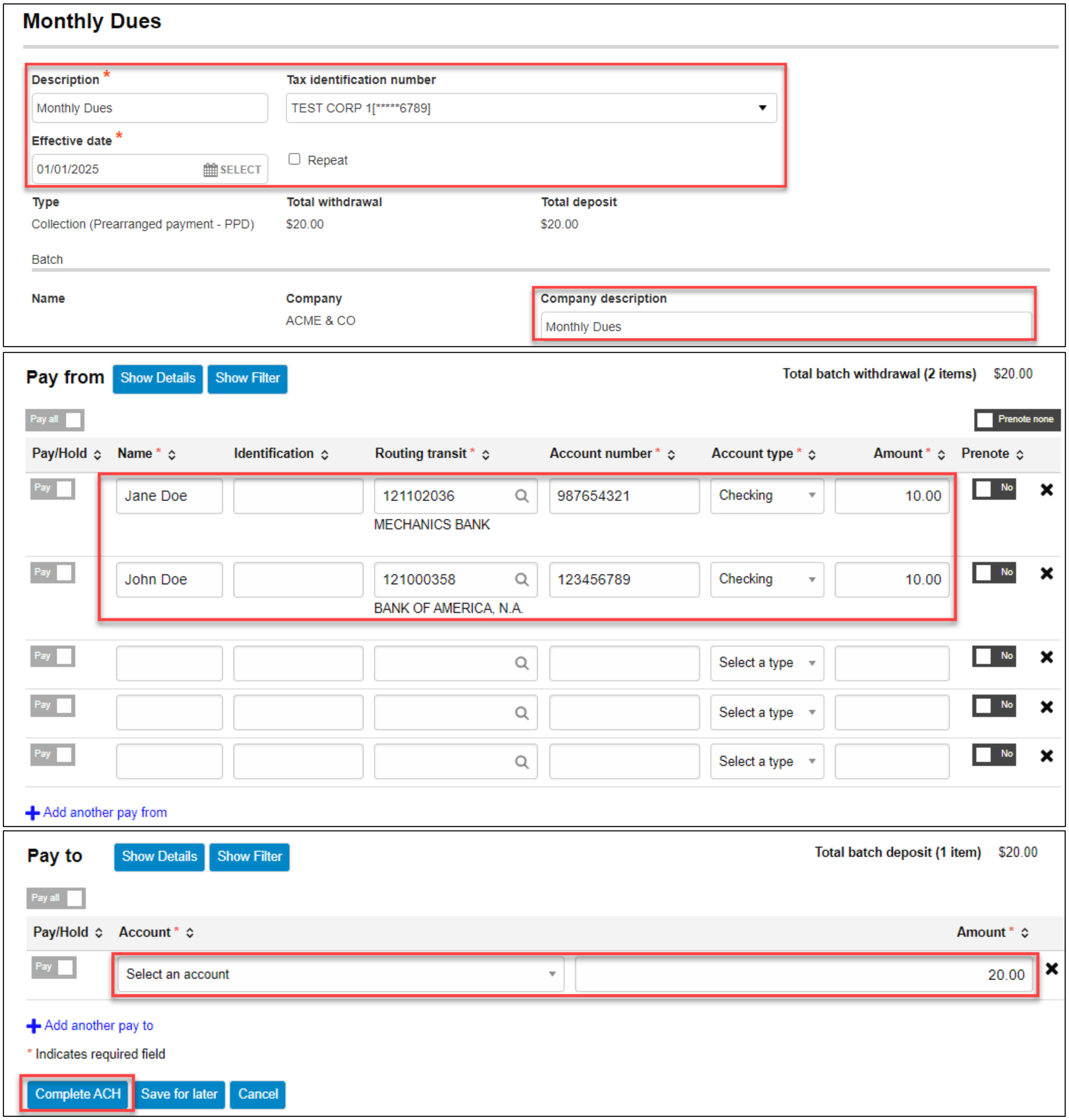
  <u>Example – New Payment:</u>





Fields	Description
Description	Based on the type of ACH selected, enter the ACH file name *(i.e. Payroll)*. Field information will post to both the company and recipients bank statement.
Tax Identification Number	*Only applicable for multi-entity clients*. If available, select the appropriate company tax identification number from the drop down menu.
Effective Date	Click on the calendar icon and select the effective date of the transfer.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu and the transfer end date *(This option may not be available to all users and on all transfer types)*.
Company description	Field will default based on Description entered. Can be changed if needed *(Maximum of 10 characters allowed)*. 'Payroll' or 'Purchase' must be added when applicable.
Pay From	Use the dropdown menu to select your Account you want the funds to be transferred from and the total Amount you want withdrawn from that account.
Pay To	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be credited. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay to	To add additional rows, click Add another pay to.
Prenote	To submit a Prenote for a specific entry, click the Prenote box to the right of the entry *(Prenotes should be sent at least 3 banking days prior to the first live credit/debit entry to the receiver)*.
Delete Row	To delete a row, click the ✕ to the right of the entry.

Example – New Collection:



Monthly Dues

Description *
Monthly Dues

Tax identification number
TEST CORP 1[*****6789]

Effective date *
01/01/2025 SELECT

Repeat

Type	Total withdrawal	Total deposit
Collection (Prearranged payment - PPD)	$20.00	$20.00

Batch

Name	Company	Company description
	ACME & CO	Monthly Dues

Pay from Show Details Show Filter

Total batch withdrawal (2 items) $20.00

Pay all | Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay	Jane Doe		121102036 MECHANICS BANK	987654321	Checking	10.00	No
Pay	John Doe		121000358 BANK OF AMERICA, N.A.	123456789	Checking	10.00	No
Pay					Select a type		No
Pay					Select a type		No
Pay					Select a type		No

+ Add another pay from

Pay to Show Details Show Filter

Total batch deposit (1 item) $20.00

Pay all

Pay/Hold	Account *	Amount *
Pay	Select an account	20.00

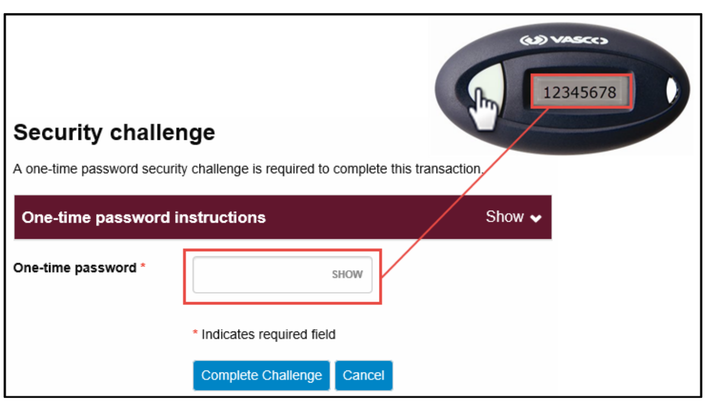
+ Add another pay to

* Indicates required field

Complete ACH | Save for later | Cancel

Fields	Description
Description	Based on the type of ACH selected, enter the ACH file name *(i.e. Monthly Dues)*. Field information will post to both the company and recipients bank statement.
Tax Identification Number	*Only applicable for multi-entity clients*. If available, select the appropriate company tax identification number from the drop down menu.
Effective Date	Click on the calendar icon and select the effective date of the transfer.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu and the transfer end date *(This option may not be available to all users and on all transfer types)*.
Company description	Field will default based on Description entered. Can be changed if needed *(Maximum of 10 characters allowed)*. 'Payroll' or 'Purchase' must be entered when applicable.
Pay From	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be debited. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay from	To add additional rows, click Add another pay from.
Pay To	Use the dropdown menu to select your Account you want the funds to be transferred to and the total Amount you want deposited to that account.
Prenote	To submit a Prenote for a specific entry, click the Prenote box to the right of the entry *(Prenotes should be sent at least 3 banking days prior to the first live credit/debit entry to the receiver)*.
Delete Row	To delete a row, click the ✕ to the right of the entry.

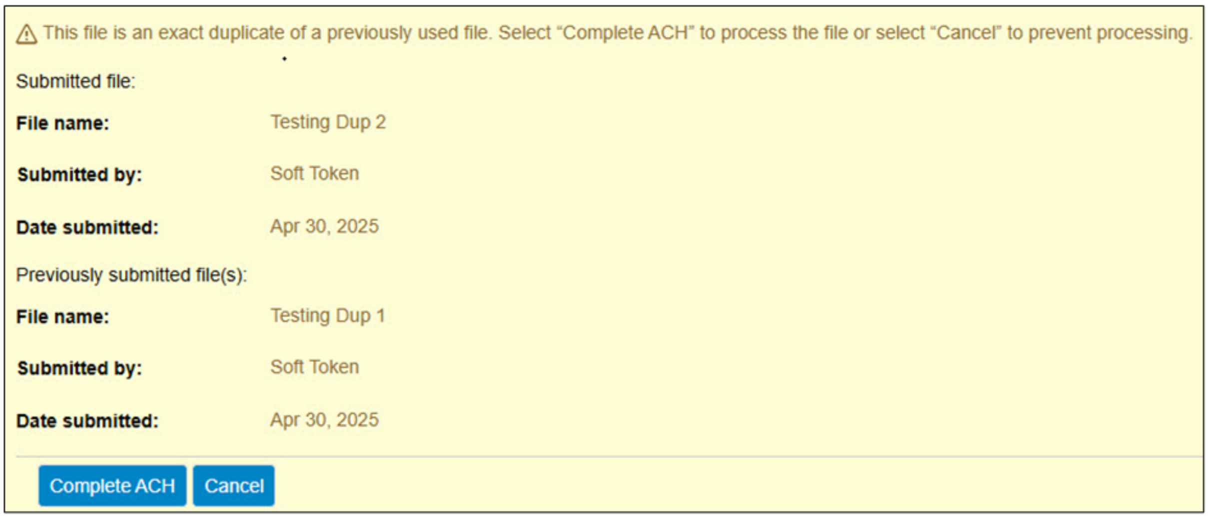
- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



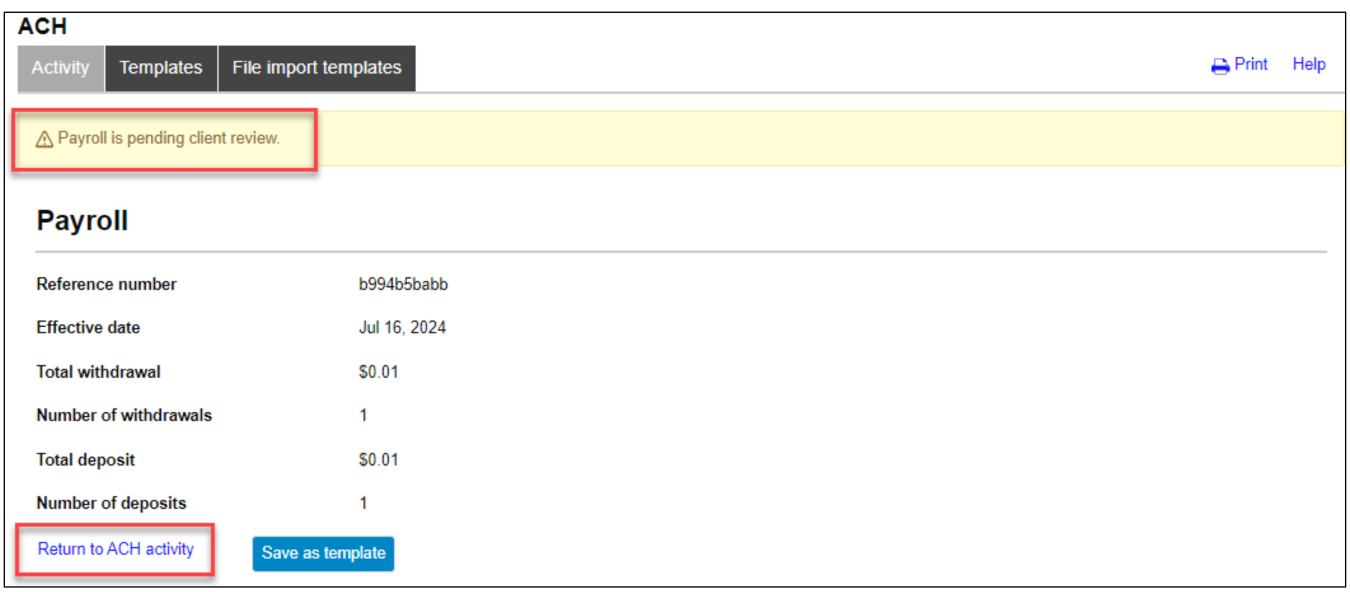
- A transfer status screen will display the status of the transfer;
  - If the transfer requires a secondary approval, a **pending review** message will appear

    ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
  - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

    ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
  - If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process



- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

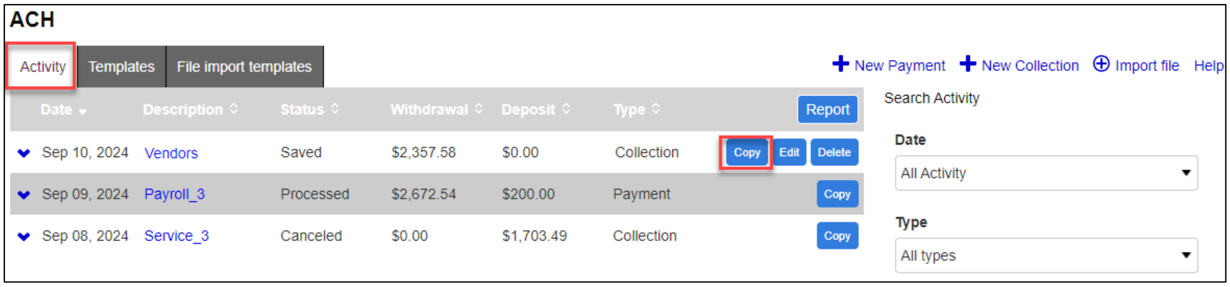


Creating a New ACH Transfer Using an Existing Transfer

A New ACH Transfer can be created from a previously submitted and/or saved ACH Transfer.

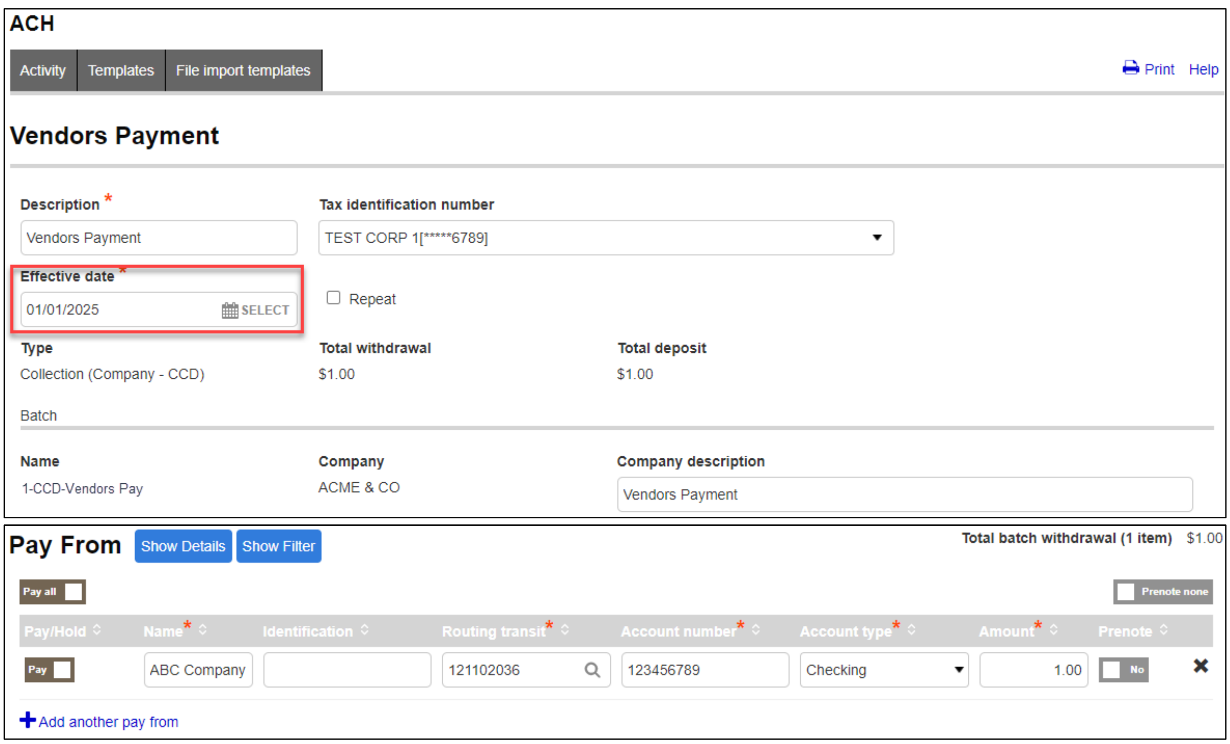
- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the transfer you want to initiate and then click the **Copy** button to the right of the transfer

  ☞ **Note:** You can use the search criteria fields on the right to filter out the results.

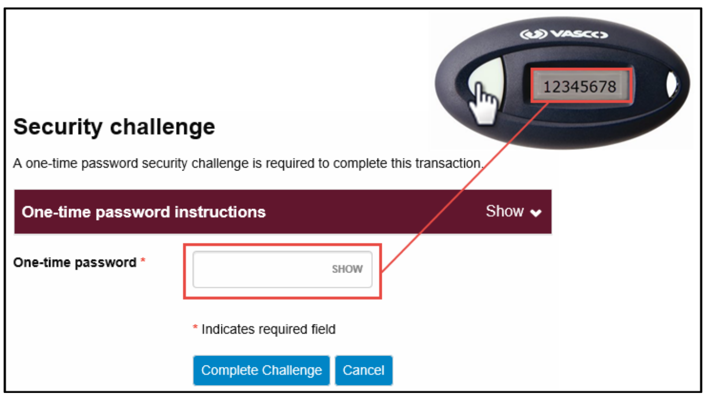


- After selecting the transfer from the list, the transfer will open in an editing screen; select the **Effective date** for the new transfer and make any other changes as needed and when finished click **Complete ACH**

  ☞ **Note:** Company description must read 'Payroll' or 'Purchase' when applicable.



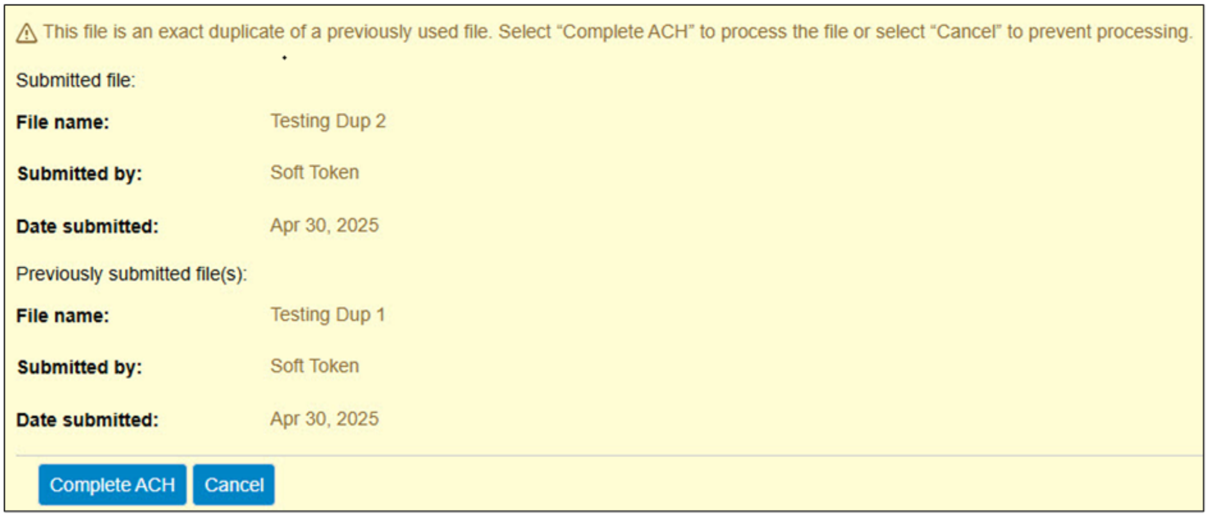
- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code *(or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)*
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



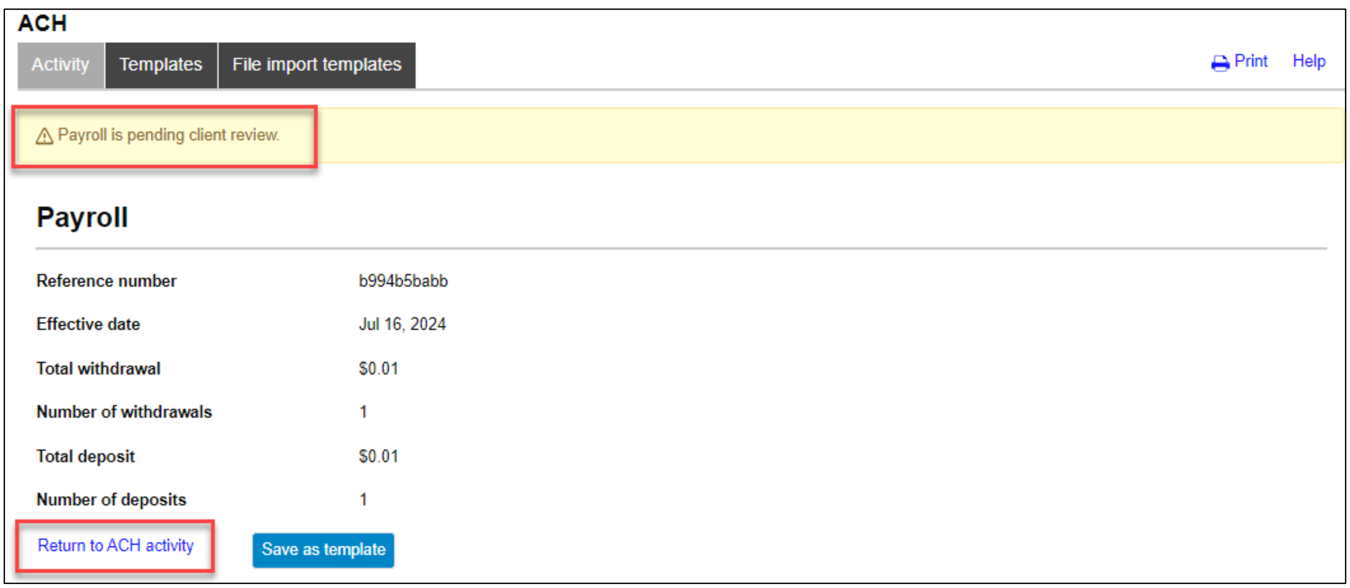
- A transfer status screen will display the status of the transfer;
    - If the transfer requires a secondary approval, a **pending review** message will appear

      ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
    - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

      ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
    - If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process



- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

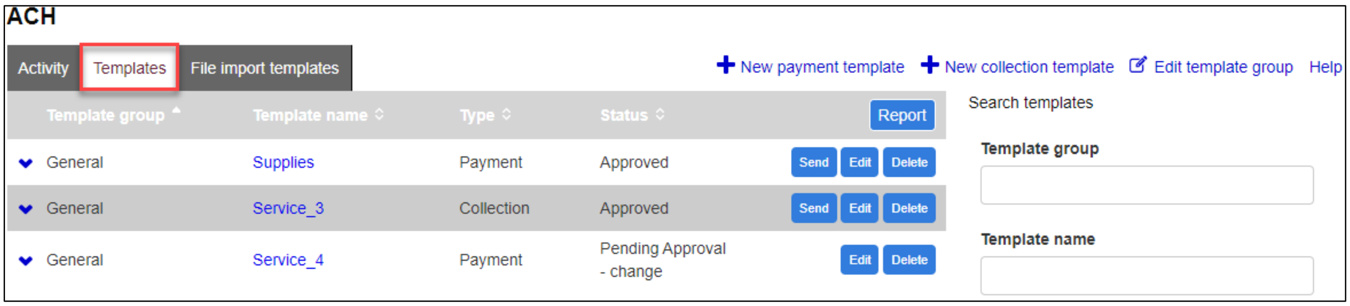


ACH Transfer Templates

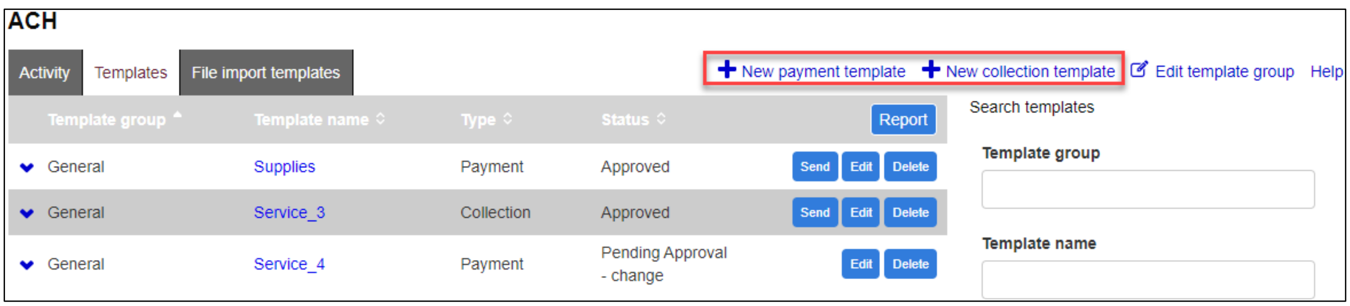
You can create ACH transfer templates to build transfer files for reoccurring use. The templates can be assigned to specific users for use. You can create new templates, initiate a transfer from an existing template, edit existing templates and delete templates that you no longer need.

Creating a New ACH Transfer Template

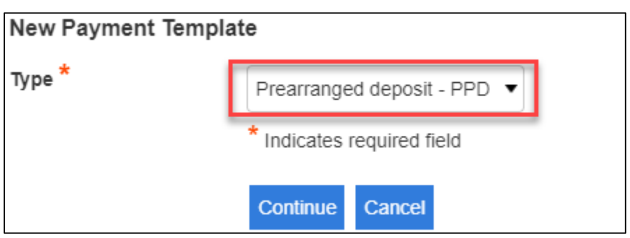
- From the ACH menu, select the **Templates** tab



- A template list will appear; click on **New payment template** or **New collection template** depending on the type of transfer template you want to create



- Select the applicable ACH **Type** from the drop down menu and then click **Continue**

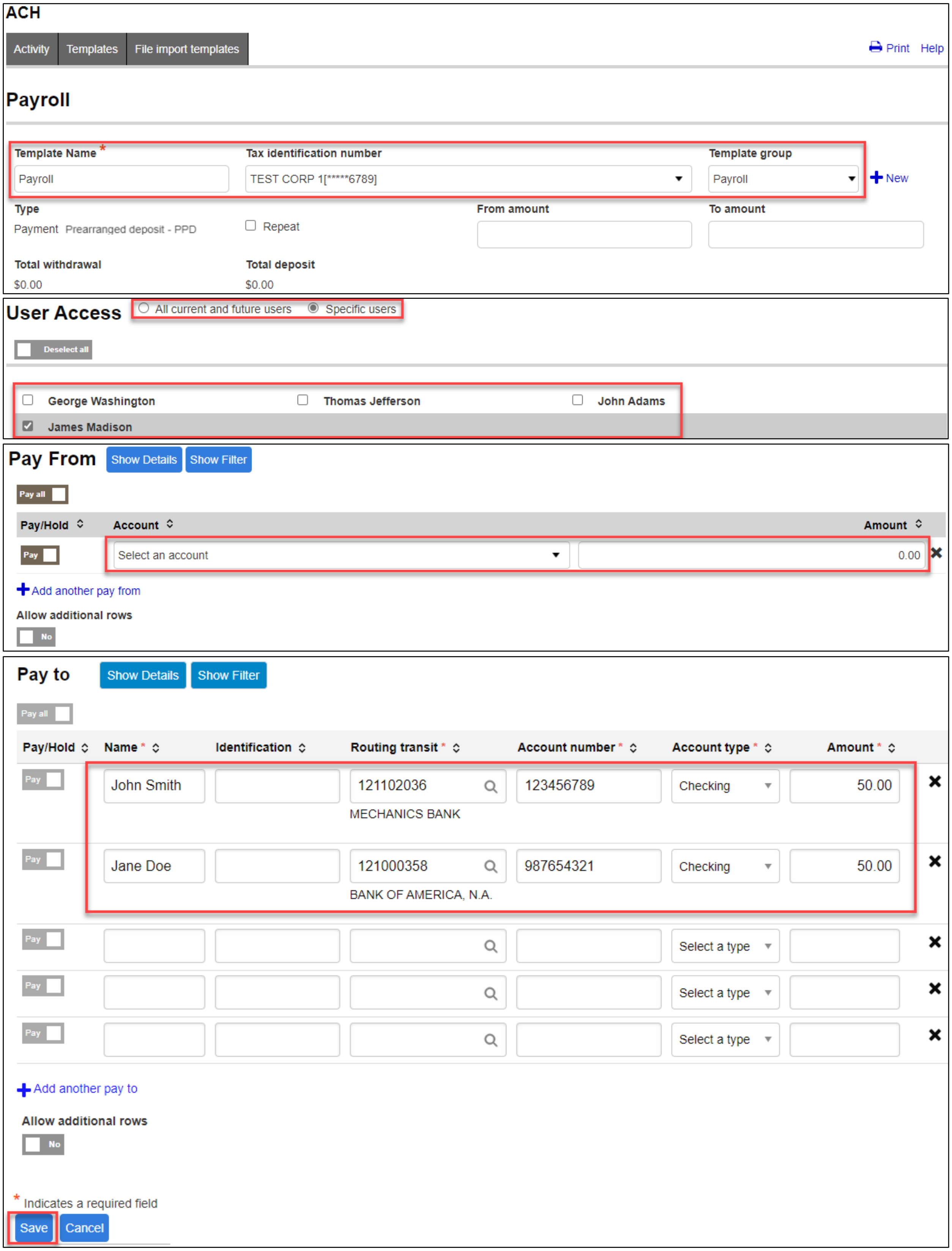


- The **New template** screen will appear; enter the ACH transfer template instructions and when finished click **Save** *(see transfer template examples and field descriptions below)*

  ☞ **Note:** A user MUST have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.

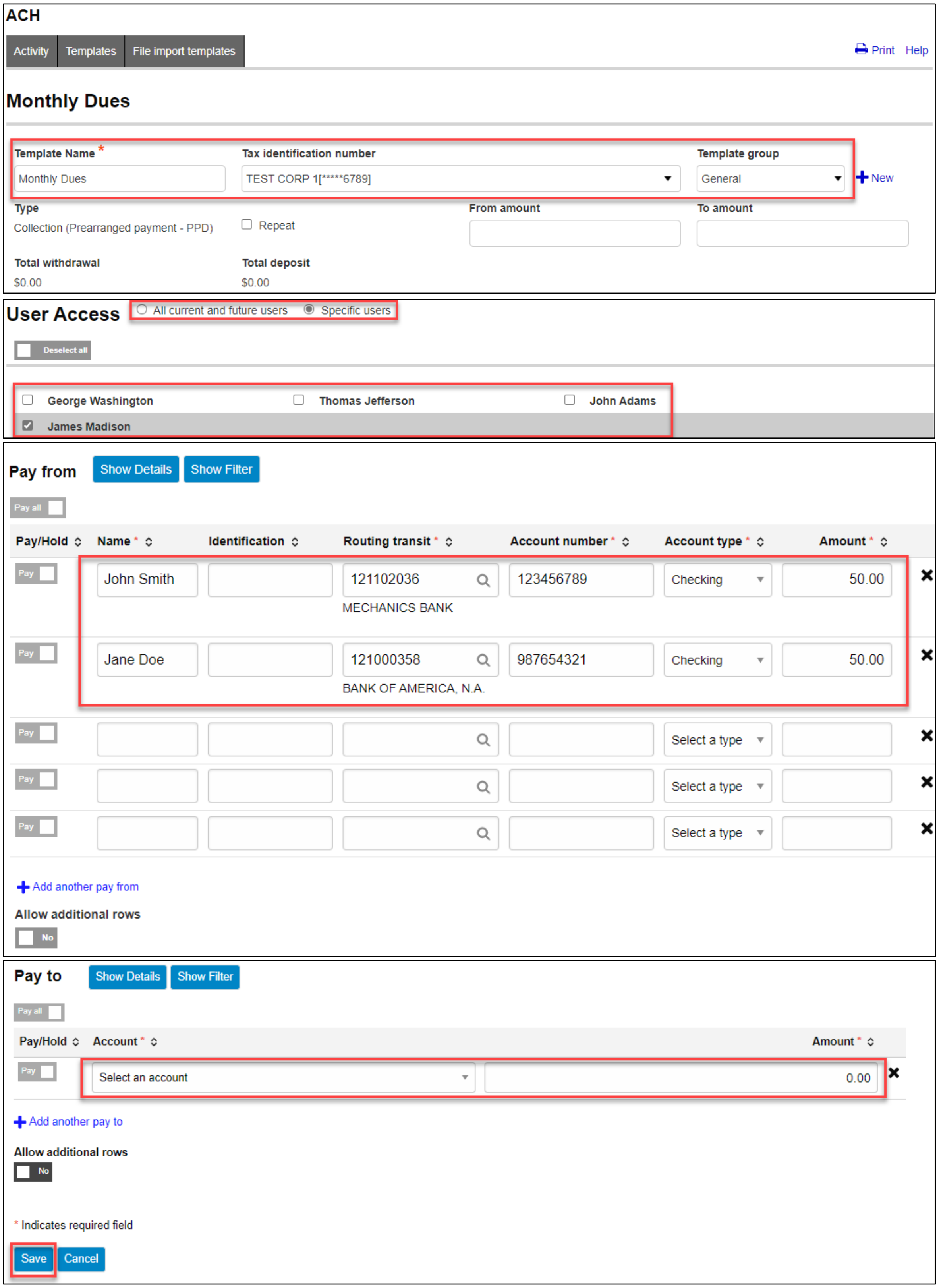
Mechanics Bank®

Example – New Payment Template



Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name *(i.e. Payroll)*. Field information may post to both the company and recipients bank statement.
Tax Identification Number	*Only applicable for multi-entity clients*. If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New + icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu *(This option may not be available to all users and on all transfer types).*
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.
Pay From	Use the dropdown menu to select your Account you want the funds to be transferred from and the total Amount you want withdrawn from that account. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00.
Add another pay from	To add additional rows, click Add another pay from.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Pay To	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be credited. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay to	To add additional rows, click Add another pay to.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Delete Row	To delete a row, click the ✕ to the right of the entry.

Example – New Collection Template:

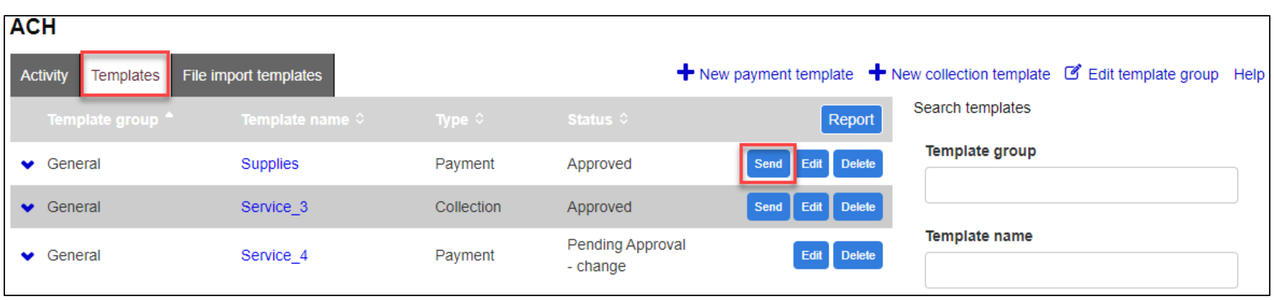


Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name *(i.e. Payroll)*. Field information may post to both the company and recipients bank statement.
Tax Identification Number	*Only applicable for multi-entity clients*. If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu *(This option may not be available to all users and on all transfer types).*
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.
Pay From	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be debited. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay from	To add additional rows, click Add another pay from.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Pay to	Use the dropdown menu to select your Account you want the funds to be transferred to and the total Amount you want credited to that account. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00.
Add another pay to	To add additional rows, click Add another pay to.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Delete Row	To delete a row, click the ✕ to the right of the entry.

Initiating an ACH Transfer from an Existing Template

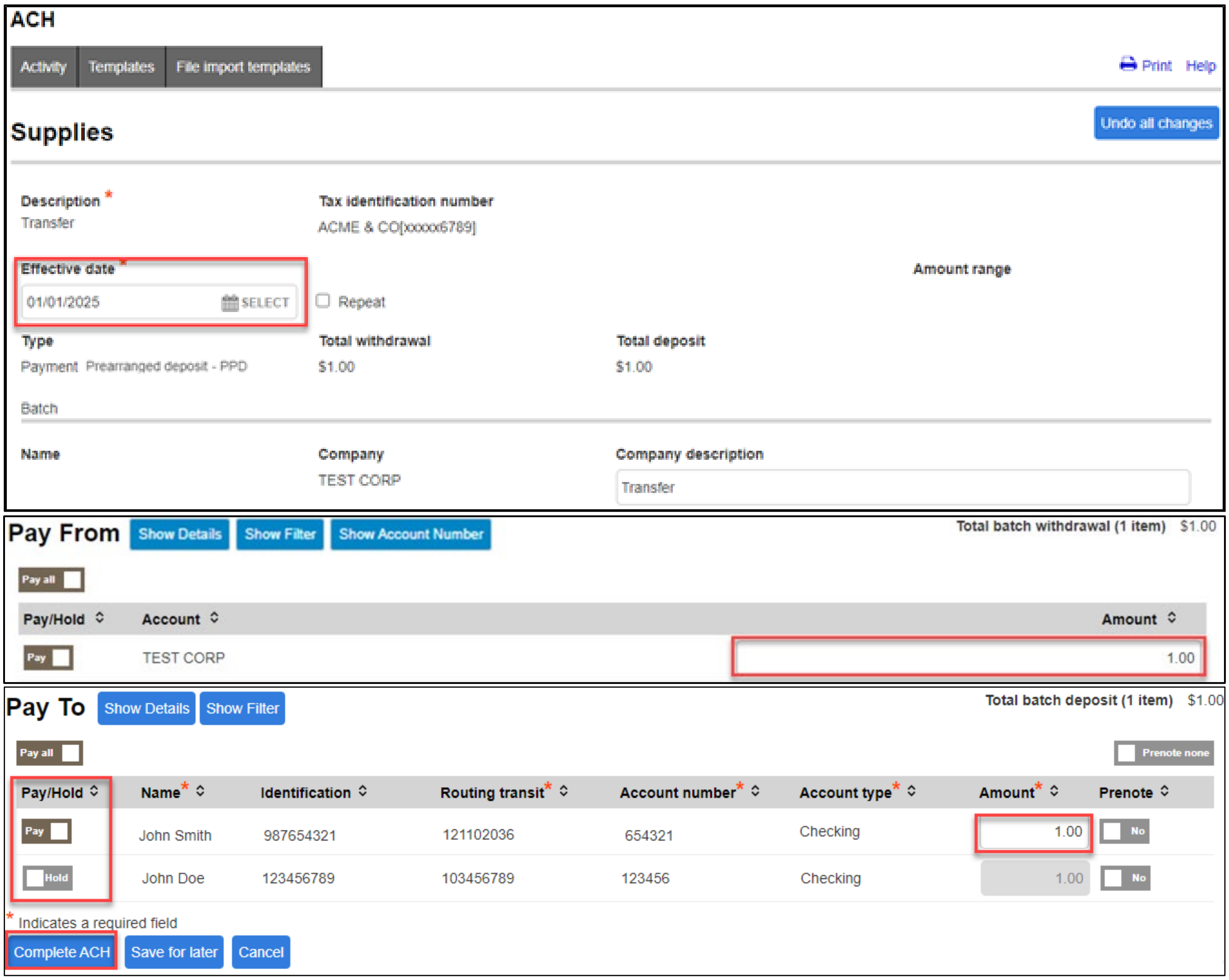
- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to initiate a transfer from and then click the **Send** button to the right of the template

☞ **Note:** You can use the search criteria fields on the right to filter out the results.



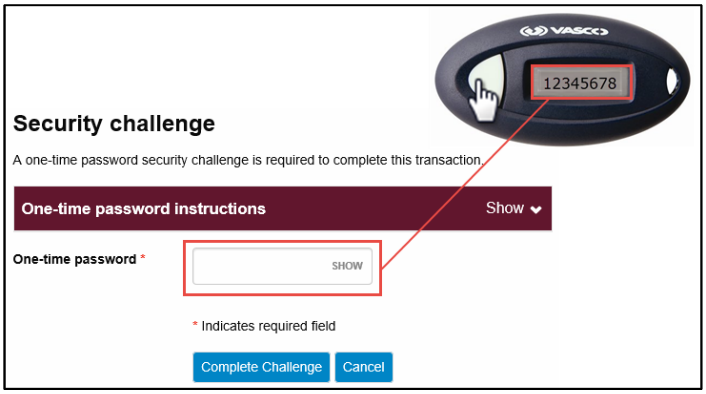
- After selecting the template from the list, the transfer will open in an editing screen; select the **Effective date** for the new transfer, update Company description as 'Payroll' or 'Purchase' when applicable, enter the item **Amount** as applicable and make any other changes as needed and when finished click **Complete ACH**

  ☞ **Note:** To place an item on hold, click the **Hold** box to the left of the entry. When an item is placed on hold, it will NOT be included in the transfer.



- After you select **Complete ACH**, you will be prompted with a **Security Challenge**

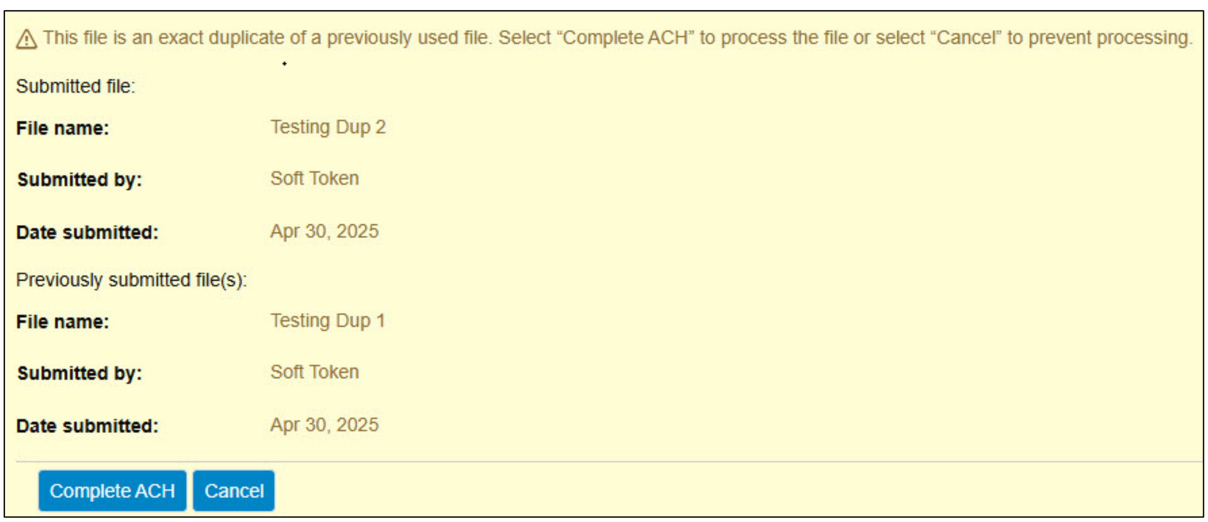
- Press the button on your token device to generate an 8-digit one-time code *(or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)*
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



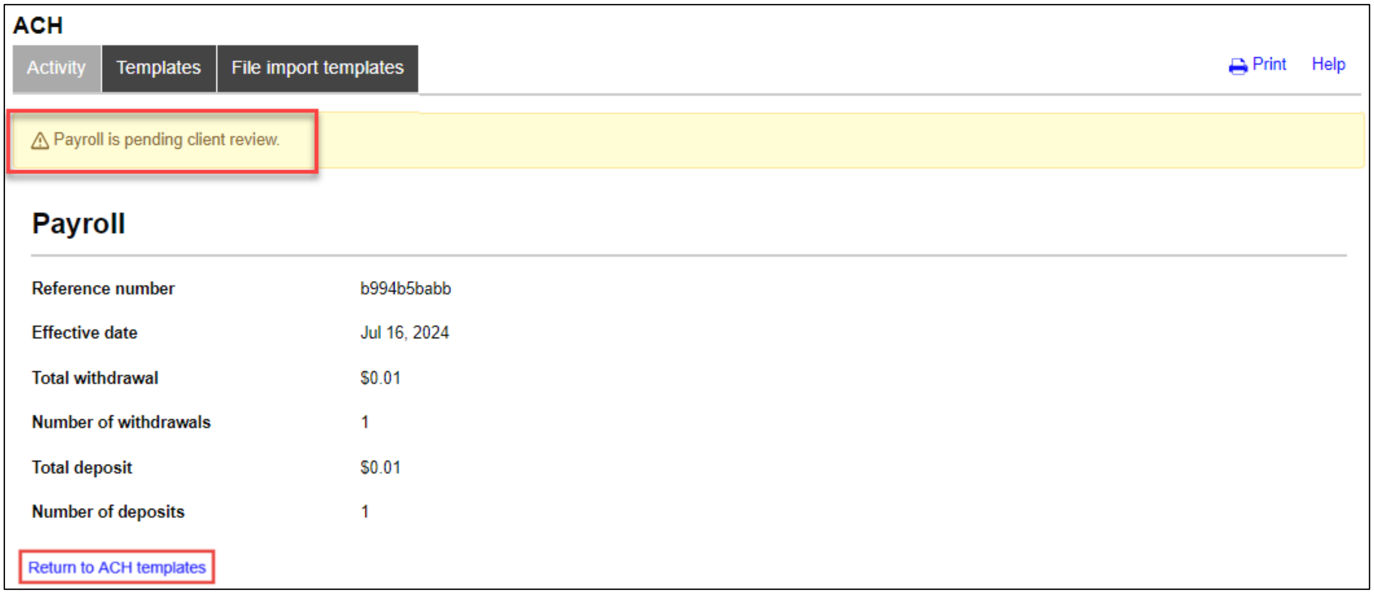
- A transfer status screen will display the status of the transfer;
  - If the transfer requires a secondary approval, a **pending review** message will appear

    ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
  - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

    ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
  - If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process



- Once the file has successfully been submitted, you can click **Return to ACH templates** to return to the ACH menu

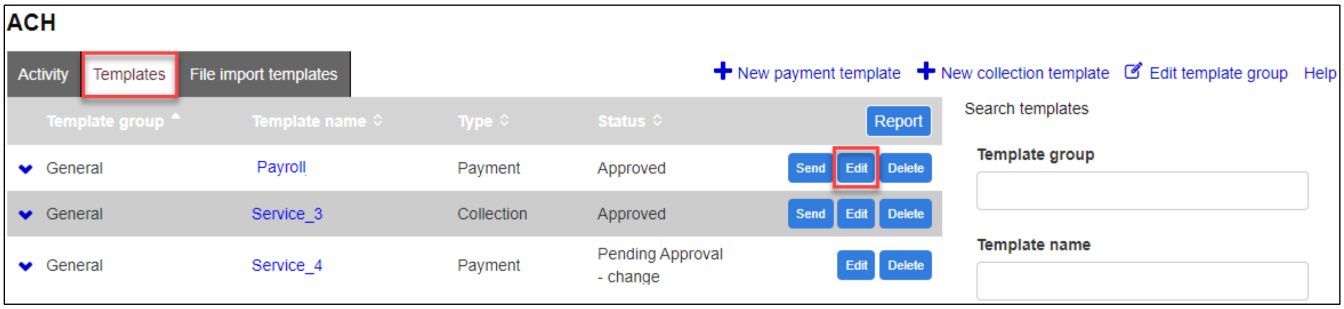

ACH
Activity
Templates
File import templates
Print
Help
Payroll is pending client review.
Payroll
Reference number
b994b5babb
Effective date
Jul 16, 2024
Total withdrawal
$0.01
Number of withdrawals
1
Total deposit
$0.01
Number of deposits
1
Return to ACH templates

Editing a Template

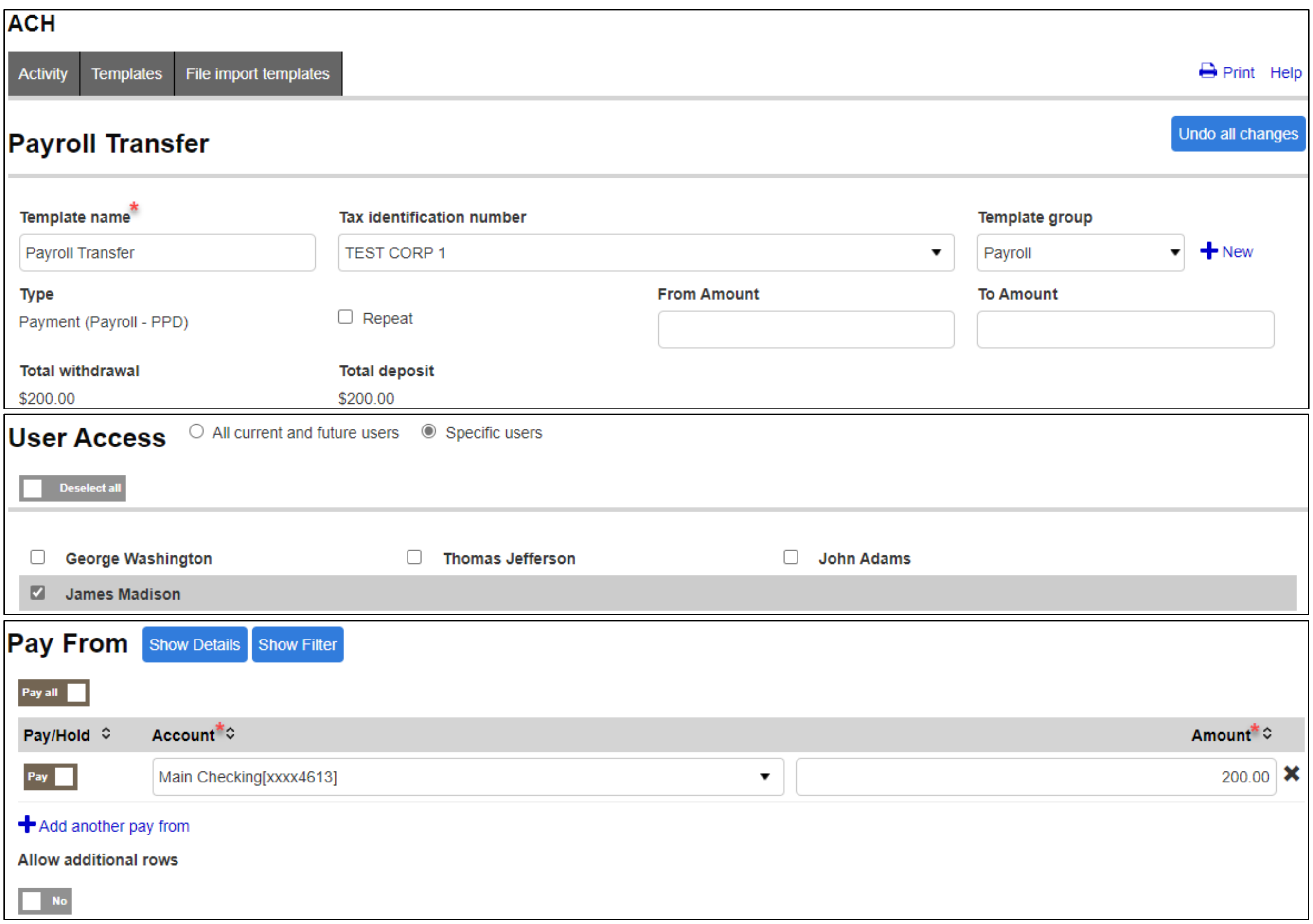
Specific detail of existing templates can be edited and saved for future use.

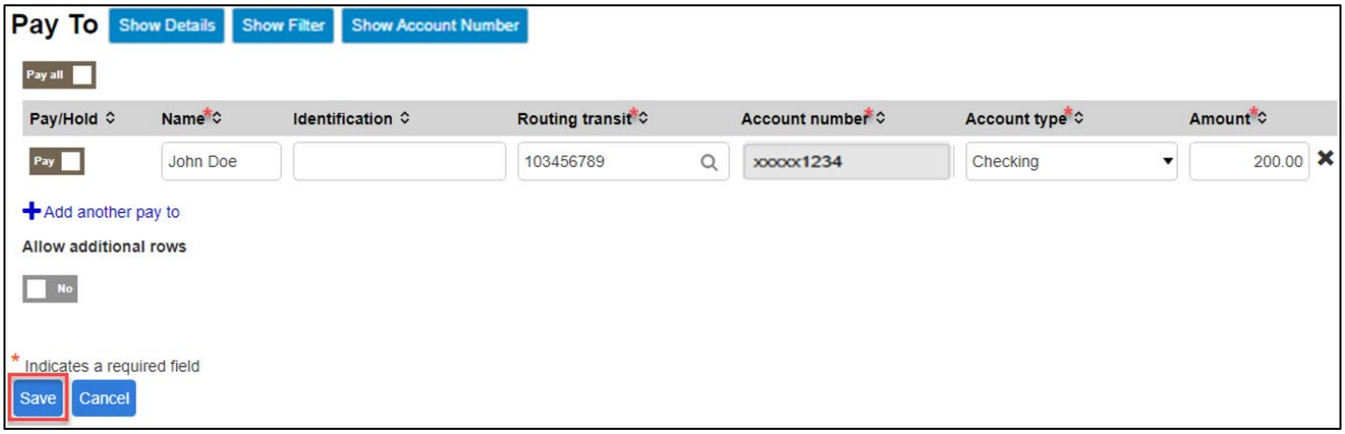
- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to edit and then click the **Edit** button to the right of the template

  ☞ **Note:** You can use the search criteria fields on the right to filter out the results.



- After selecting the template from the list, the template will open in an editing screen; make any changes to the template as needed and when finished click **Save**



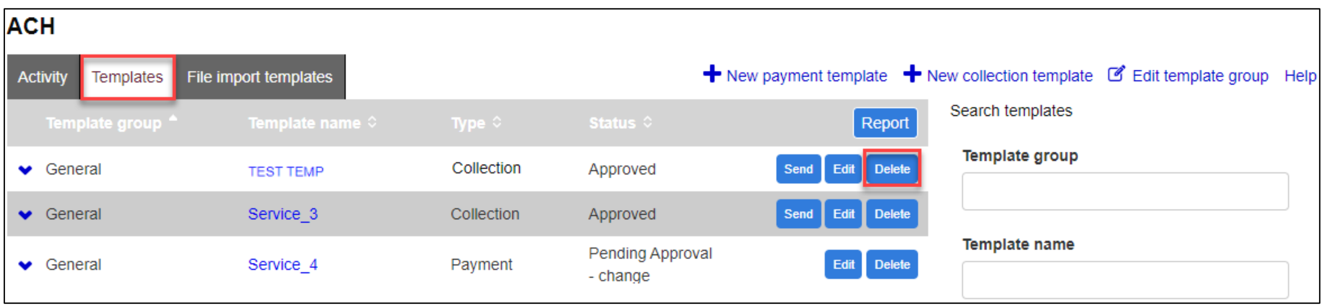


Deleting a Template

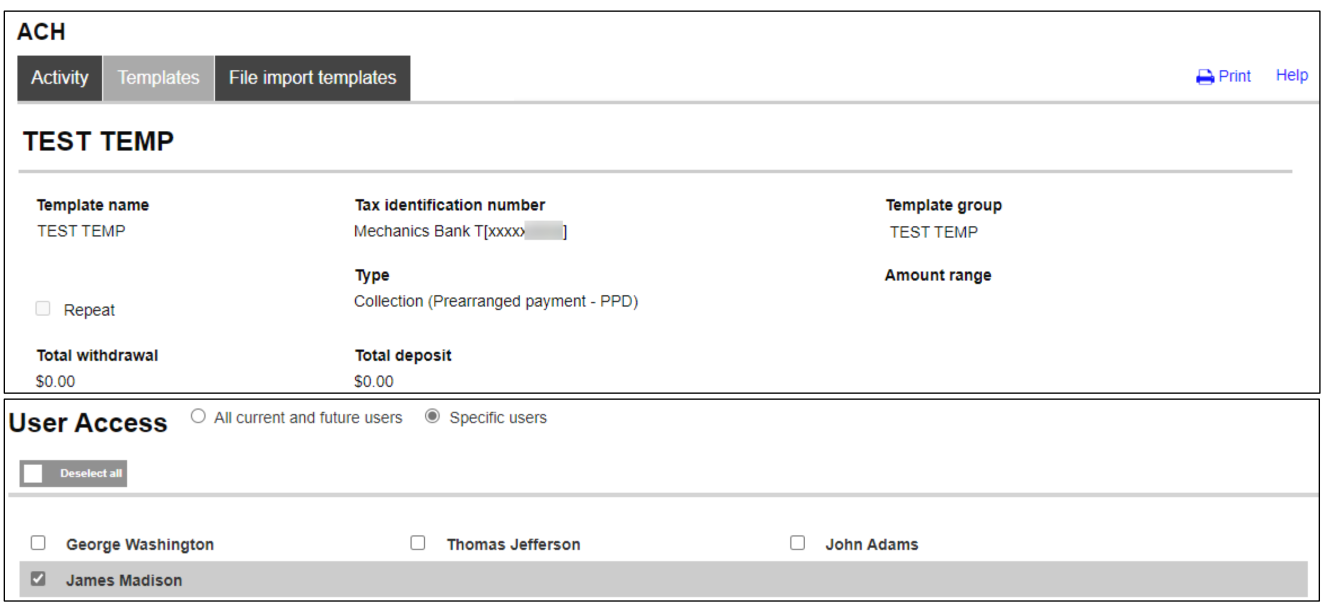
You can delete an existing template if it's no longer needed.

- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to delete and then click the **Delete** button to the right of the template

  ☞ **Note:** You can use the search criteria fields on the right to filter out the results.



- After selecting the template from the list, the template will display; click **Delete template**



Pay from Show Details Show Filter Show Account Number

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
Pay	John Smith		121102036	xxxx5678	Checking	0.00
Pay	Jane Doe		121000358	xxxx4567	Checking	0.00

Allow additional rows
No

Pay to Show Details Show Filter

Pay/Hold	Account	Amount
Pay	Mechanics Bank Test	0.00

Allow additional rows
No

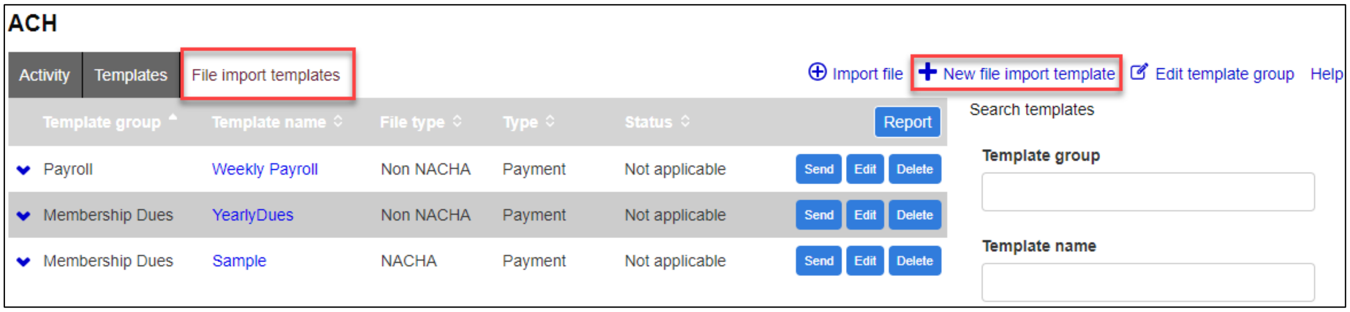
Delete template Return to ACH templates

ACH File Import Templates

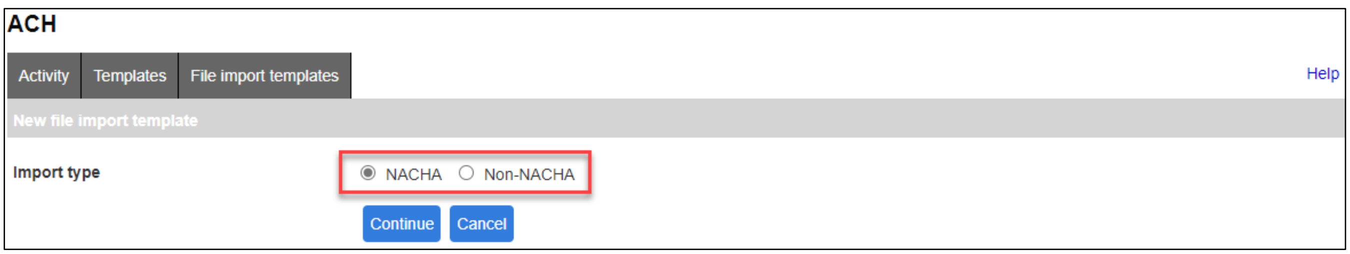
ACH File Import Templates allow you to manage templates for your file imports and assign user access, allowing for greater controls of your file imports. You can create new templates, create a transfer from an existing template, edit existing templates and delete templates that you no longer need.

Creating a New ACH File Import Template

- From the ACH menu, select the **File import templates** tab and then click **New file import template**



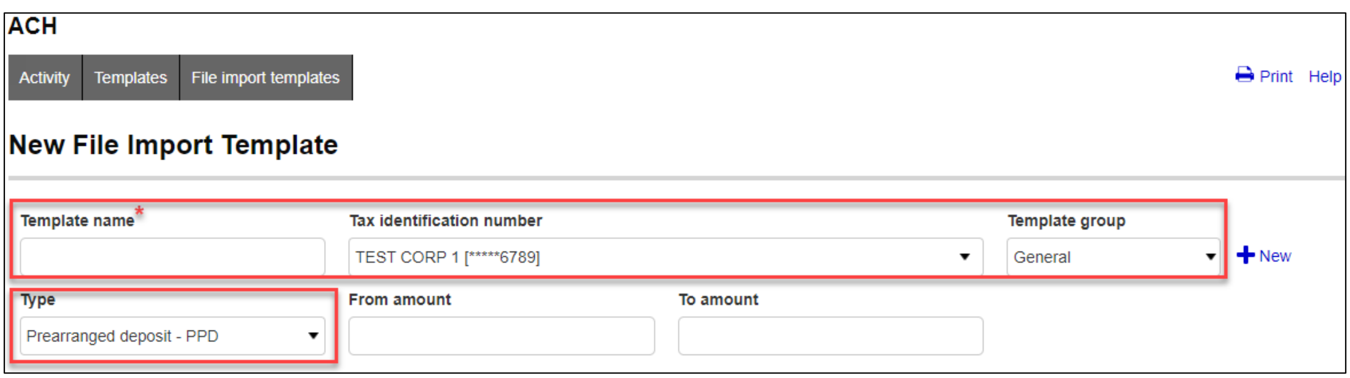
- Select the file **Import type** *(NACHA or Non NACHA)* and then click **Continue**

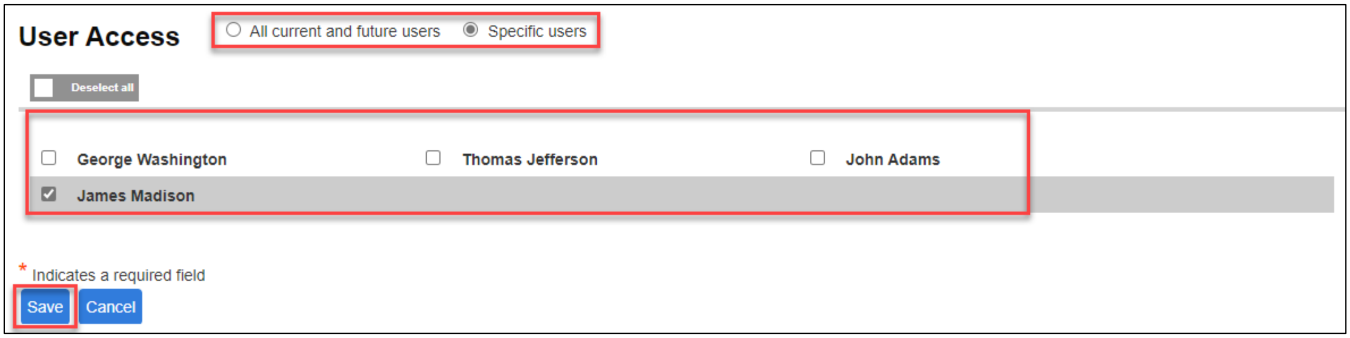


<u>For NACHA Files:</u>

- The **New file import template** screen will appear; complete the below fields and then click **Save**

☞ **Note:** A user MUST have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.

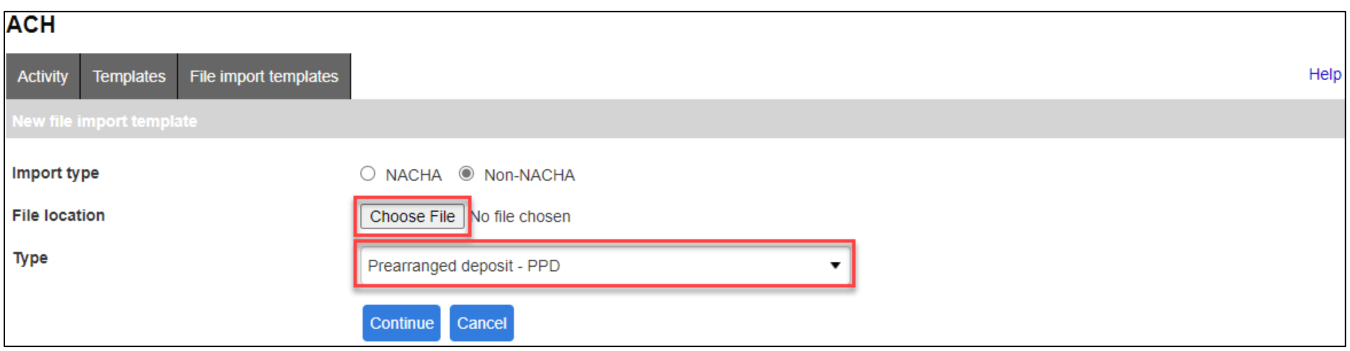




Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name *(i.e. Payroll)*.
Tax Identification Number	*Only applicable for multi-entity clients*. If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New + icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Type	Based on the type of ACH items you are sending, select the ACH type from the drop down menu.
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.

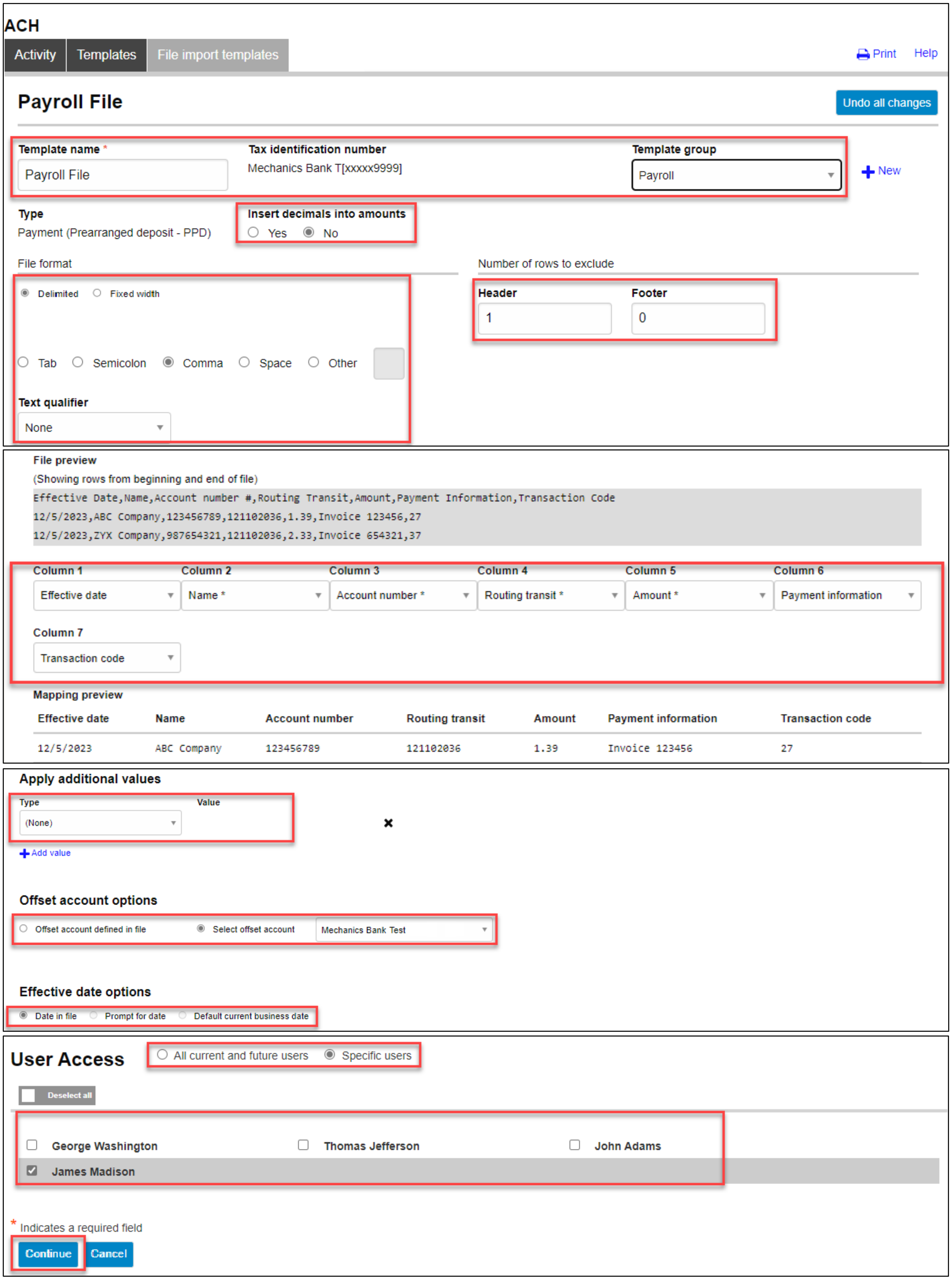
For Non NACHA Files:

- The **New file import template** screen will appear; click **Choose File** and select the file you want to import
- Based on the type of ACH items you are sending, select the ACH **Type** from the drop down menu and then click **Continue**



- The mapping screen will appear; complete the below fields and then click **Continue**

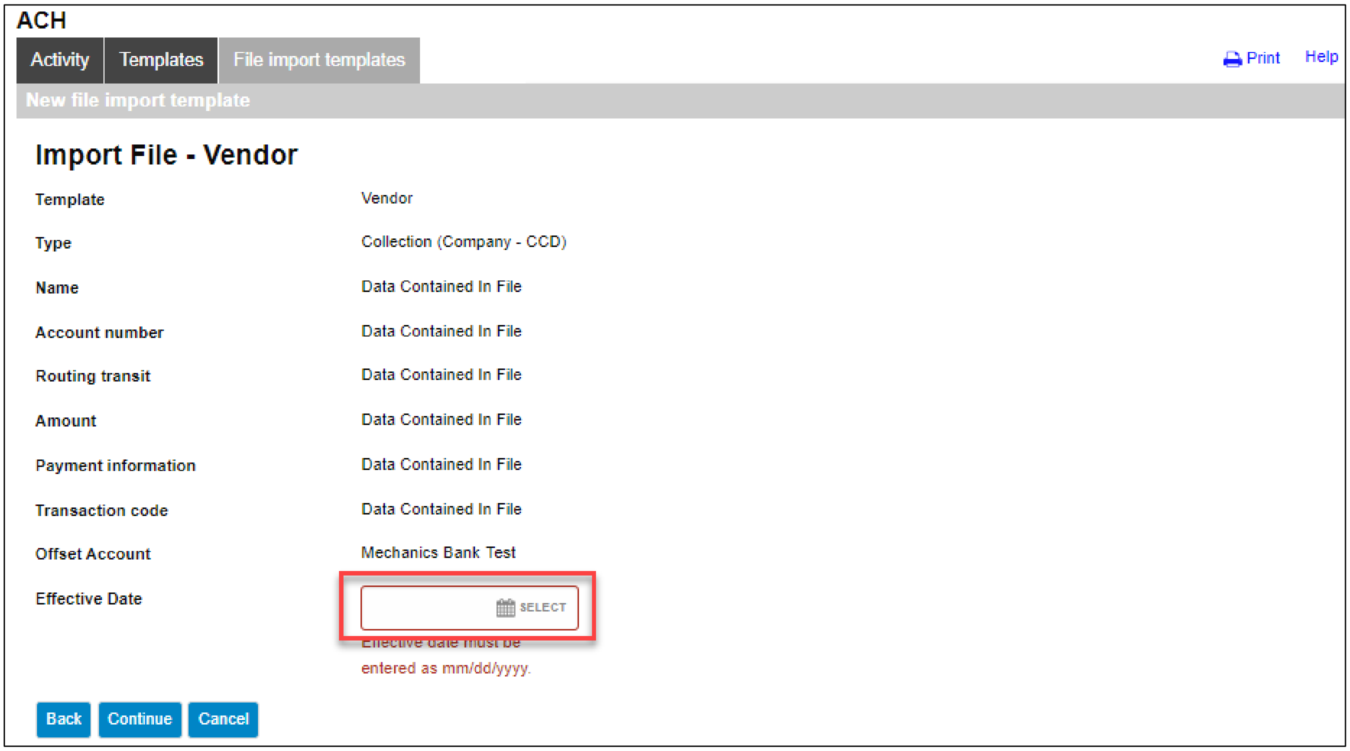
  ☞ **Note:** A user MUST have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.
- Fields that are required to be in or added to the file are the **Amount**, **Name**, **R/T Number**, **Account Number** and **Transaction Code**. See the list below for commonly used Transaction Codes.


ACH
Activity
Templates
File import templates
Print
Help
Payroll File
Undo all changes
Template name *
Payroll File
Tax identification number
Mechanics Bank T[xxxxx9999]
Template group
Payroll
New
Type
Payment (Prearranged deposit - PPD)
Insert decimals into amounts
Yes
No
File format
Delimited
Fixed width
Tab
Semicolon
Comma
Space
Other
Text qualifier
None
Number of rows to exclude
Header
1
Footer
0
File preview
(Showing rows from beginning and end of file)
Effective Date,Name,Account number #,Routing Transit,Amount,Payment Information,Transaction Code
12/5/2023,ABC Company,123456789,121102036,1.39,Invoice 123456,27
12/5/2023,ZYX Company,987654321,121102036,2.33,Invoice 654321,37
Column 1
Effective date
Column 2
Name *
Column 3
Account number *
Column 4
Routing transit *
Column 5
Amount *
Column 6
Payment information
Column 7
Transaction code
Mapping preview
Effective date
Name
Account number
Routing transit
Amount
Payment information
Transaction code
12/5/2023
ABC Company
123456789
121102036
1.39
Invoice 123456
27
Apply additional values
Type
(None)
Value
Add value
Offset account options
Offset account defined in file
Select offset account
Mechanics Bank Test
Effective date options
Date in file
Prompt for date
Default current business date
User Access
All current and future users
Specific users
Deselect all
George Washington
Thomas Jefferson
John Adams
James Madison
* Indicates a required field
Continue
Cancel

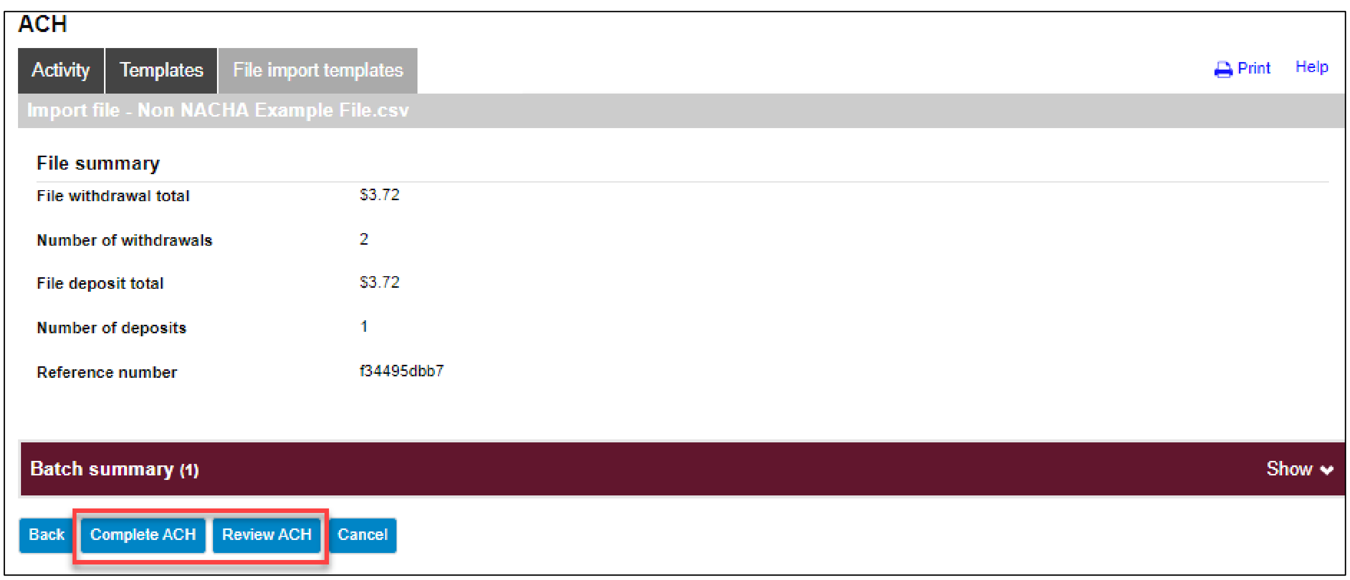
Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH File Name *(i.e. Payroll)*.
Tax Identification Number	*Only applicable for multi-entity clients*. If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New + icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Insert Decimal into Amounts	Select Yes or No from the drop down menu as applicable.
File Format	Select Delimited or Fixed Width. For Delimited also select which method the fields in the file are separated by *(i.e. comma).*
Number of Rows to Exclude	Enter the number of header and footer rows in the file that should be excluded.
File Preview	Define each column in the file by selecting the appropriate field value for each column *(i.e. Account Number)* or choose Exclude Column if the field should be excluded.
Apply Additional Values	Additional field values can be applied to the file by selecting any one of the applicable options from the drop down menu. The values selected here will be applied to the entire file.
Offset Account Options	If the offset account is defined in the file, select the Offset Account Defined in File option. If it's not contained in the file, select the Add Offset Account to File option and select your offset account from the drop menu.
Effective Date Option	If the effective date is already contained in the file, select Date In File, or if it's not in the file select the option to Prompt For Date or Default Current Business Date.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.

Transaction Codes	Normal Forward Entry	Prenote
Checking Account Credit	22	23
Checking Account Debit	27	28
Savings Account Credit	32	33
Savings Account Debit	37	38

- A summary of the file field values that you selected will be displayed; if the option to **Prompt for Date** was chosen from the previous page, you will need to select the **Effective Date** from the calendar and then click **Continue**

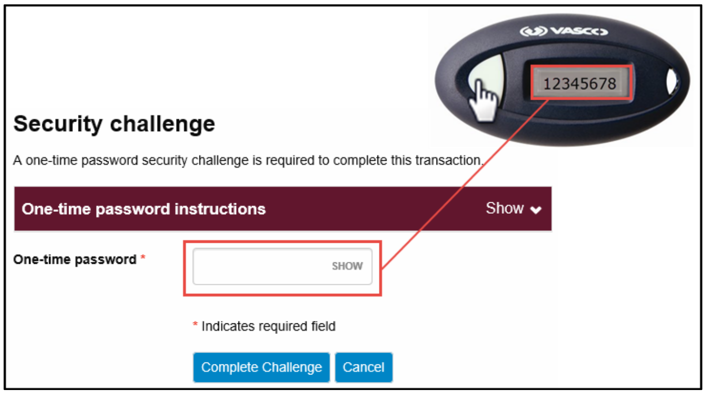


- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed *(you can then submit the transfer or save the import template for later use)*, select **Complete ACH** to submit the file for processing and save the import template for future use or **Cancel** to cancel the process



- After you select **Complete ACH**, you will be prompted with a **Security Challenge**

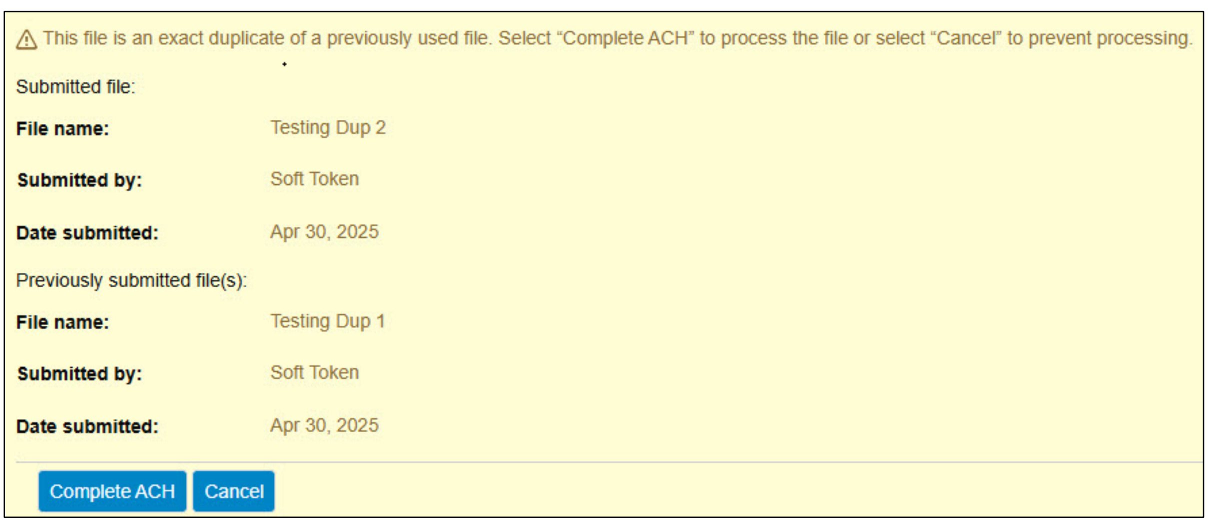
- Press the button on your token device to generate an 8-digit one-time code *(or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)*
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



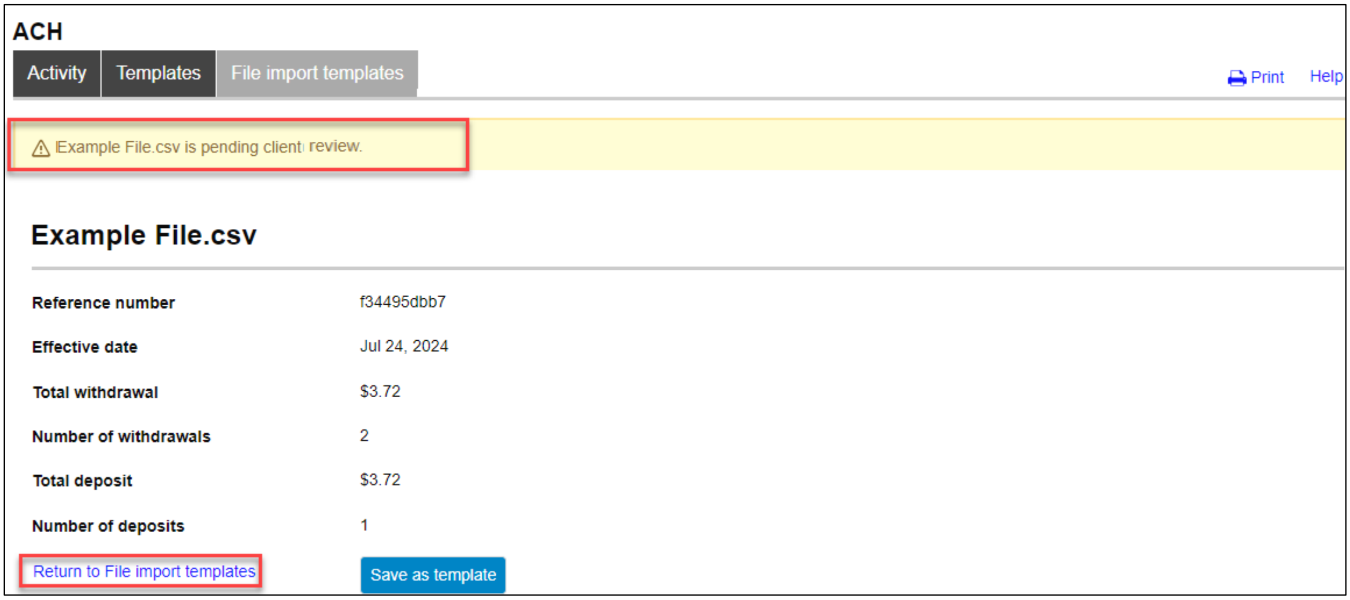
- A transfer status screen will display the status of the transfer;
  - If the transfer requires a secondary approval, a **pending review** message will appear

    ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
  - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

    ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
  - If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process



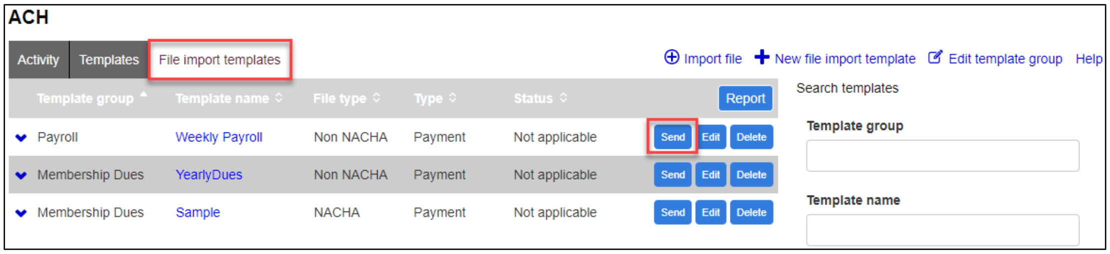
- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments


ACH
Activity
Templates
File import templates
Print
Help
Example File.csv is pending client review.
Example File.csv
Reference number
f34495dbb7
Effective date
Jul 24, 2024
Total withdrawal
$3.72
Number of withdrawals
2
Total deposit
$3.72
Number of deposits
1
Return to File import templates
Save as template

Initiating a New ACH Transfer from an Existing ACH File Import Template

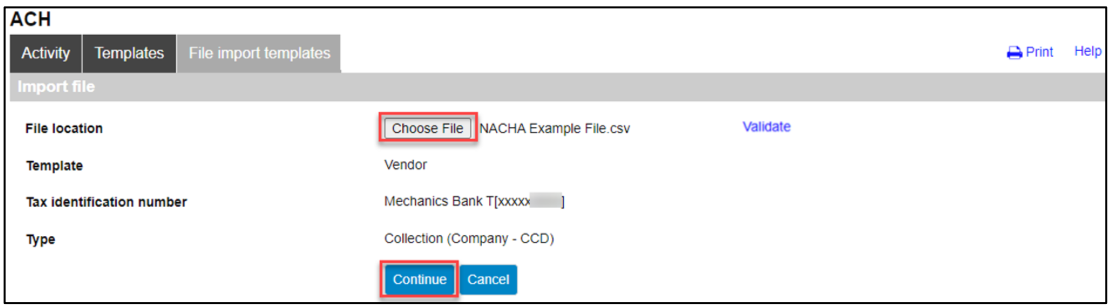
- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to initiate a transfer from and click the **Send** button to the right of the template

  ☞ **Note:** You can use the search criteria fields on the right to filter out the results.



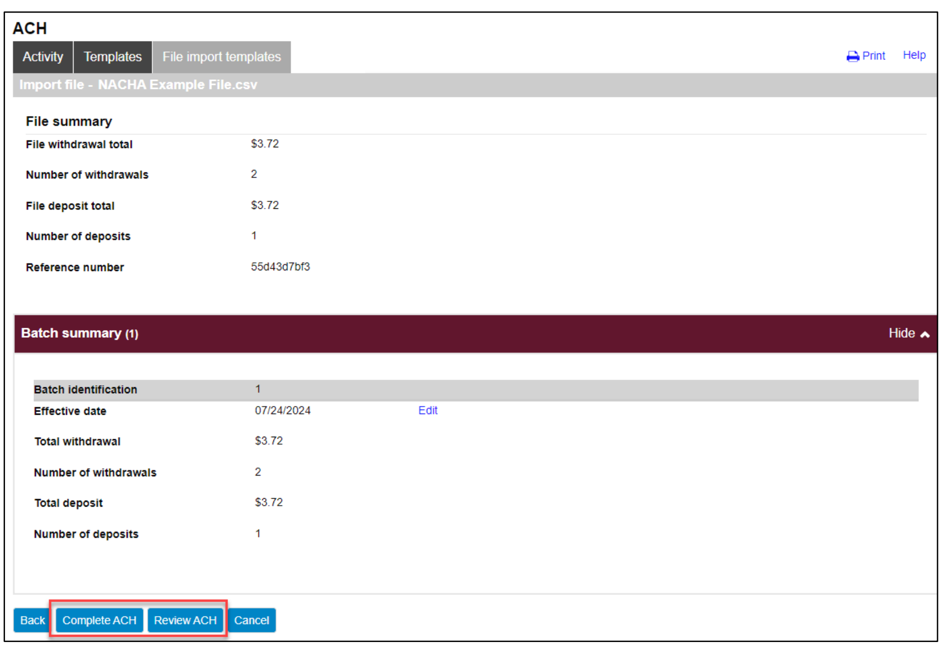
For NACHA Files:

- The **Import file** screen will appear; click **Choose File** and select the file you want to import and click **Continue**

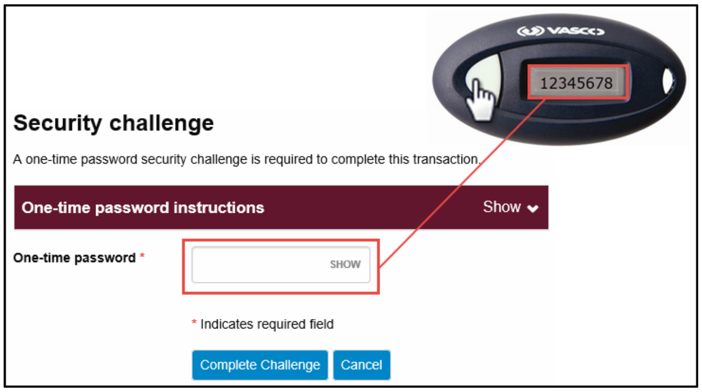


- A screen will display a summary of the imported file; you can now either select **Review ACH** to review and/or change the file details before submitting it, or **Complete ACH** to submit the file for processing

  ☞ **Note:** If the file contains a past effective date, you will be prompted to select a valid **Effective Date** from the calendar.



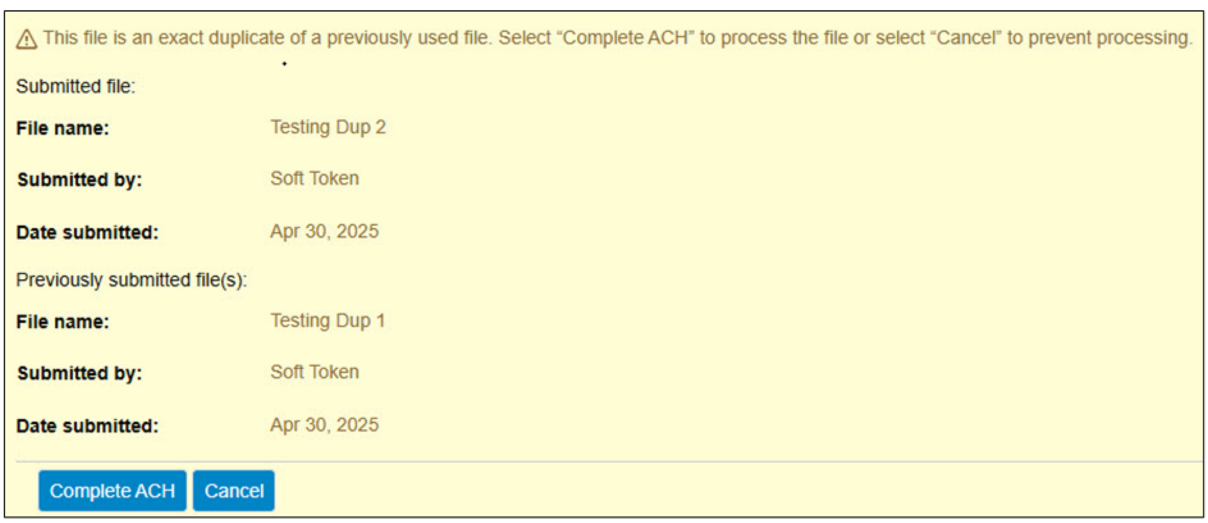
- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code *(or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)*
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



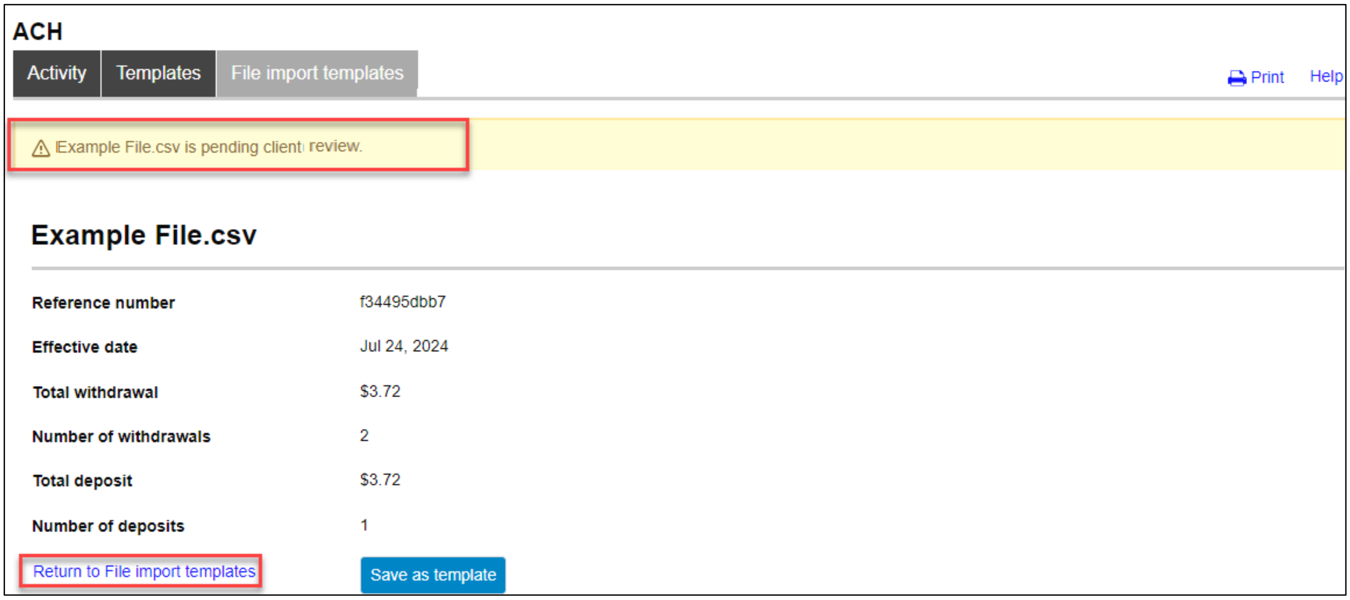
- A transfer status screen will display the status of the transfer;
  - If the transfer requires a secondary approval, a **pending review** message will appear

    ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
  - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

    ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
  - If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process

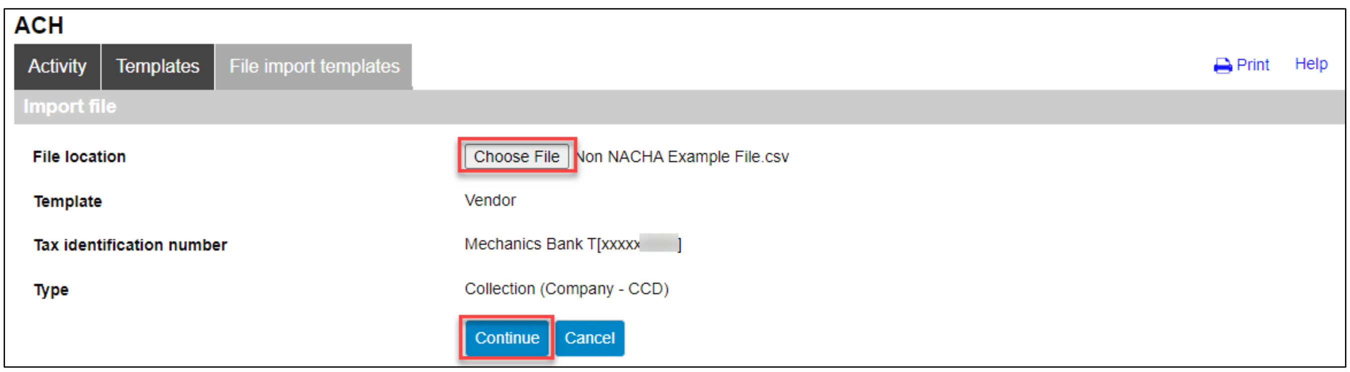


- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

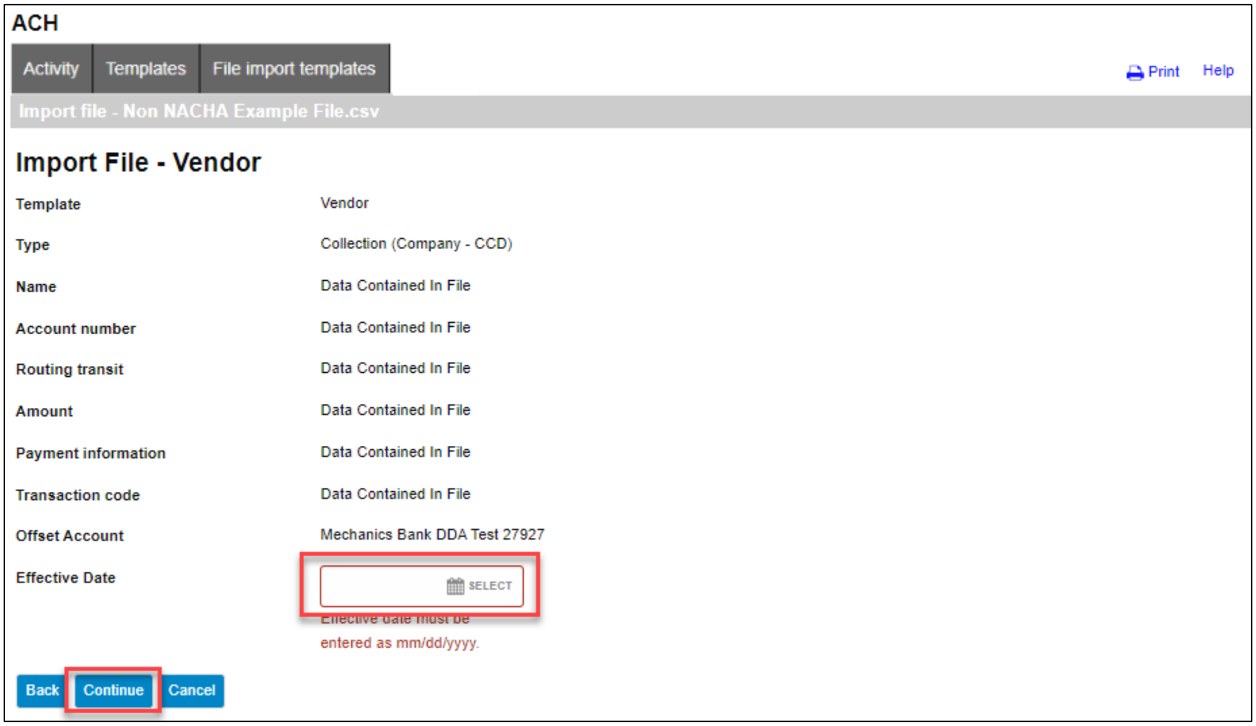


<u>For Non NACHA Files:</u>

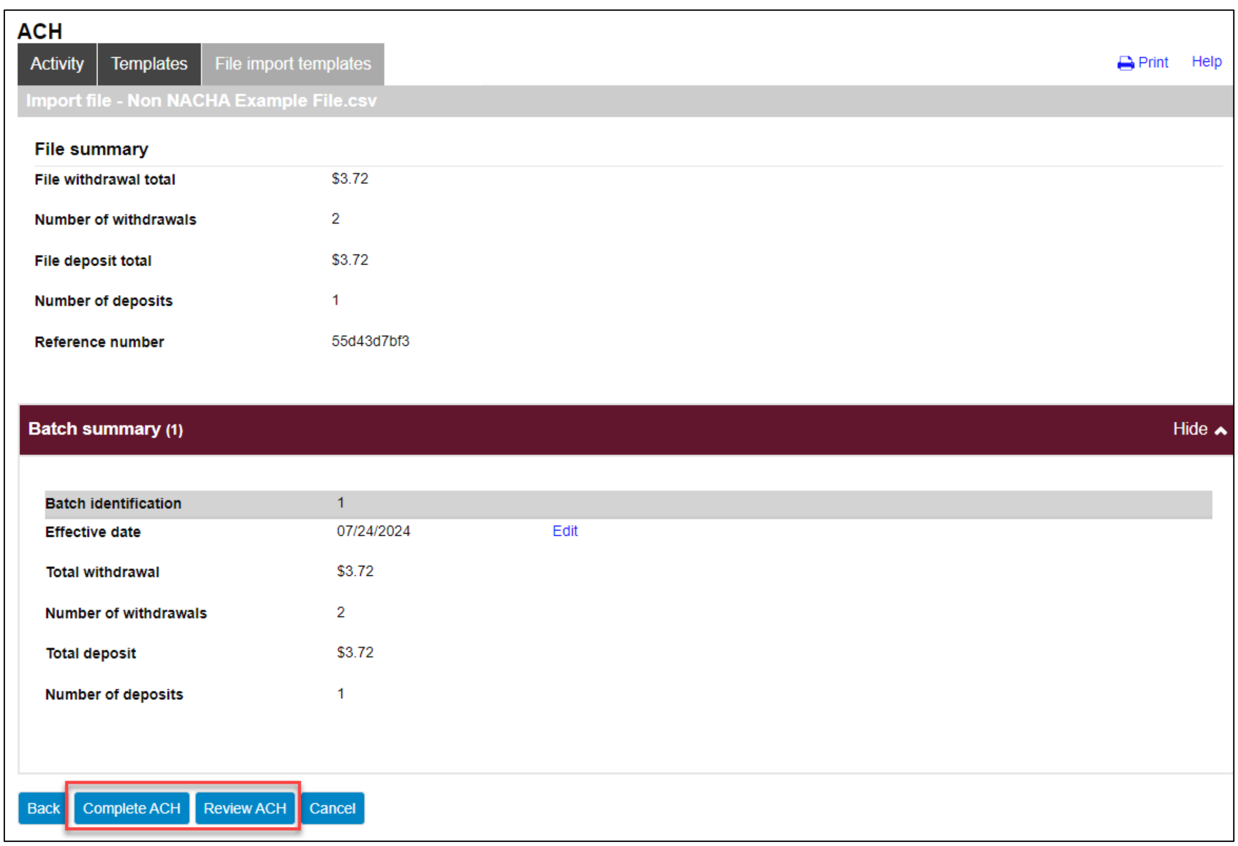
- The **Import file** screen will appear; click **Choose File** and select the file you want to import and click **Continue**



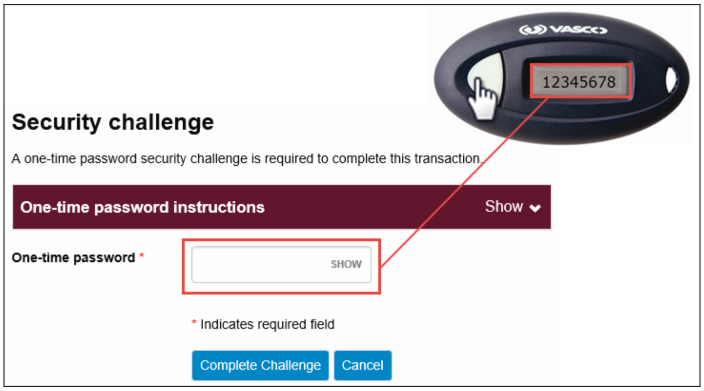
- A screen will display a summary of the file field values; if prompted select the **Effective Date** from the calendar and then click **Continue**



- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed *(you can then submit the transfer or save the import template for later use)*, select **Complete ACH** to submit the file for processing and save the import template for future use or **Cancel** to cancel the process



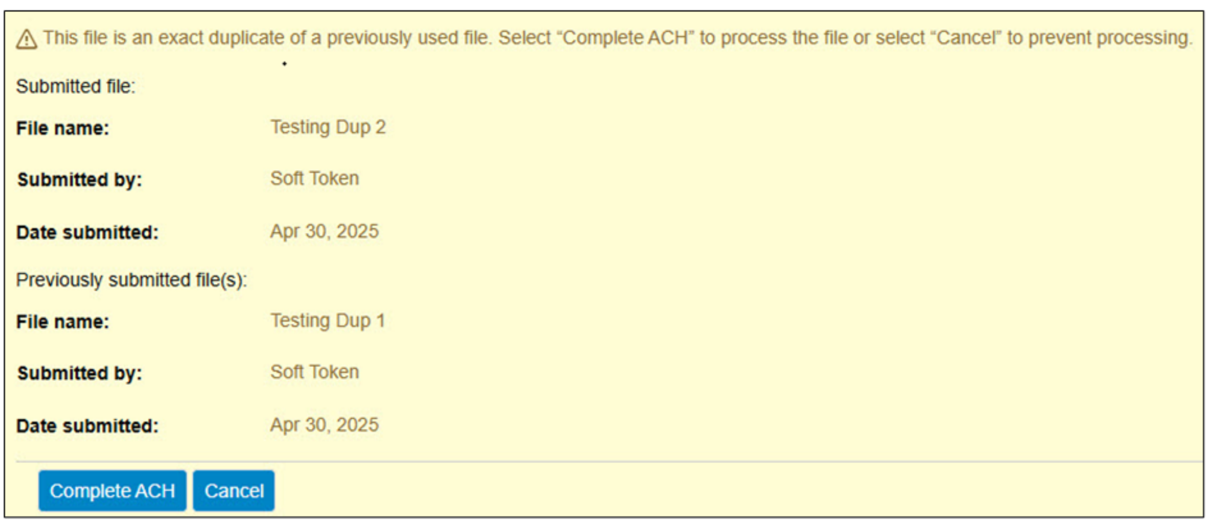
- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code *(or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)*
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



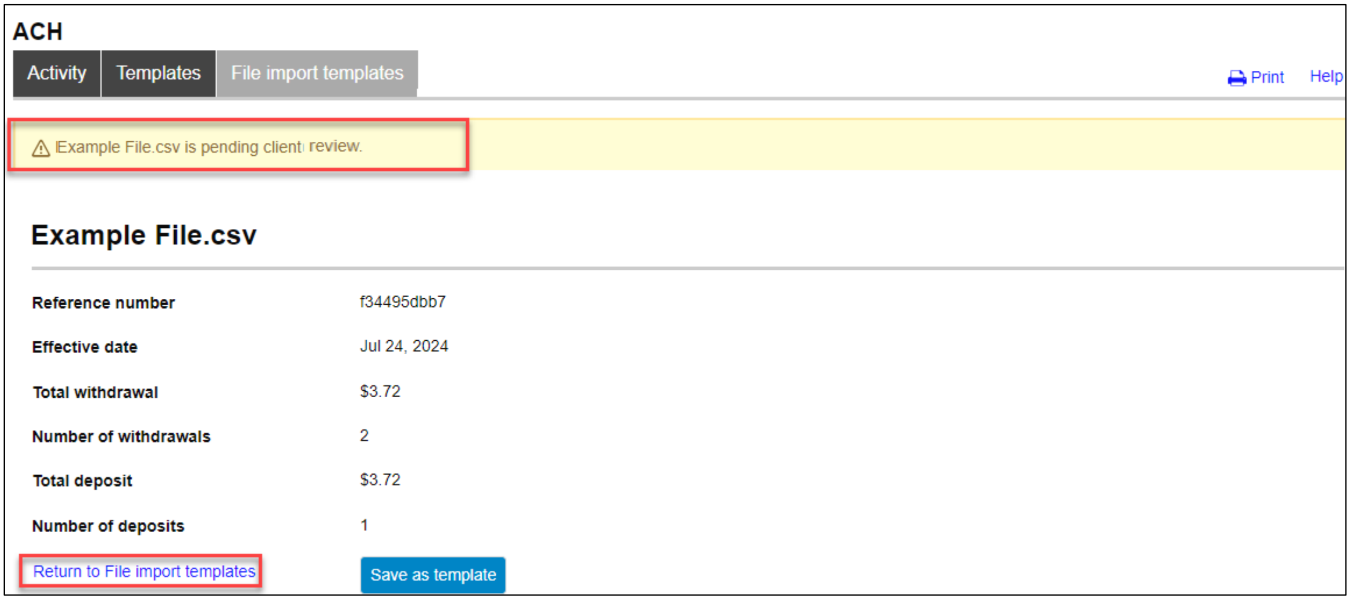
- A transfer status screen will display the status of the transfer;
  - If the transfer requires a secondary approval, a **pending review** message will appear

    ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
  - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

    ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
  - If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process



- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

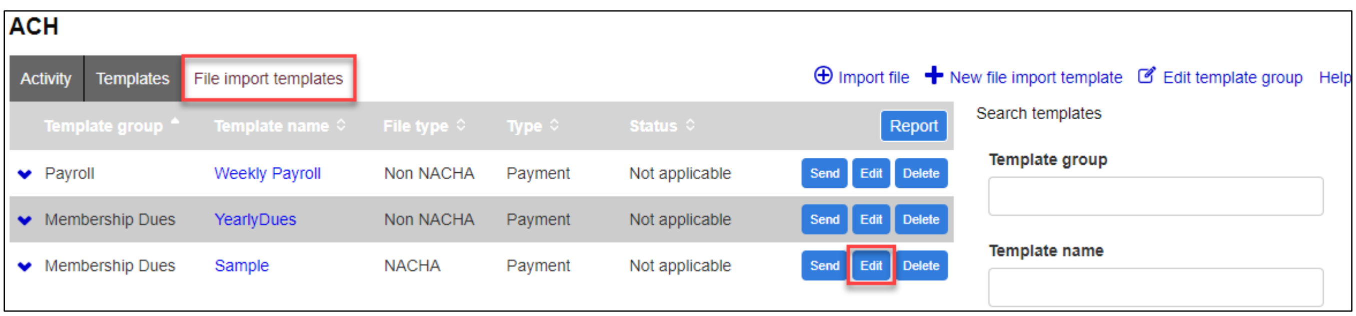


Editing an ACH File Import Template

Specific detail of existing templates can be edited and saved for future use.

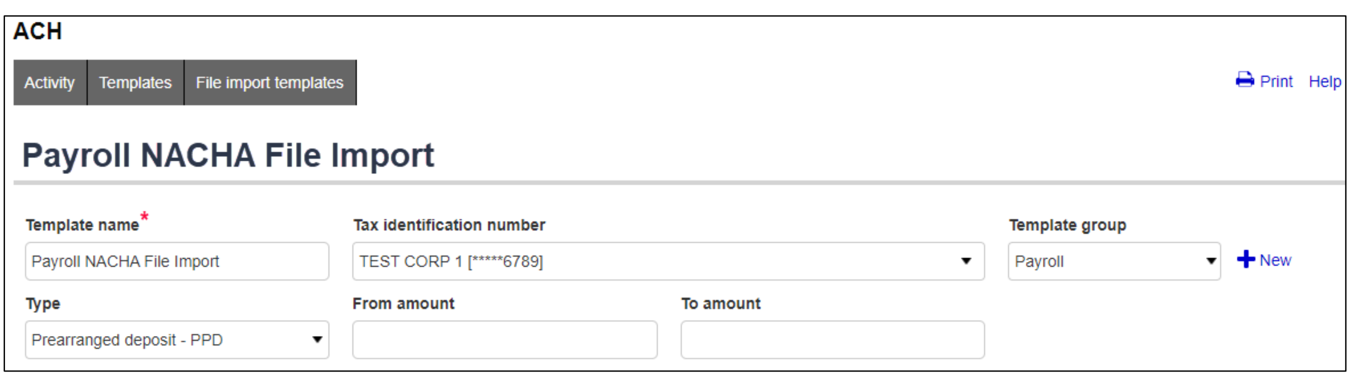
- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to edit and click the **Edit** button to the right of the template

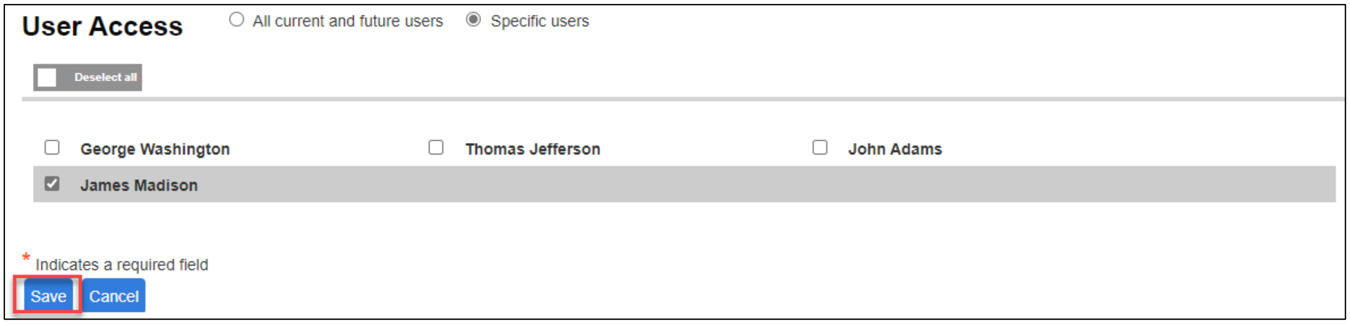
☞ **Note:** You can use the search criteria fields on the right to filter out the results.



For NACHA Files:

- After selecting the transfer template from the list, the transfer will open in an editing screen; make any changes to the template as needed and when finished click **Save**

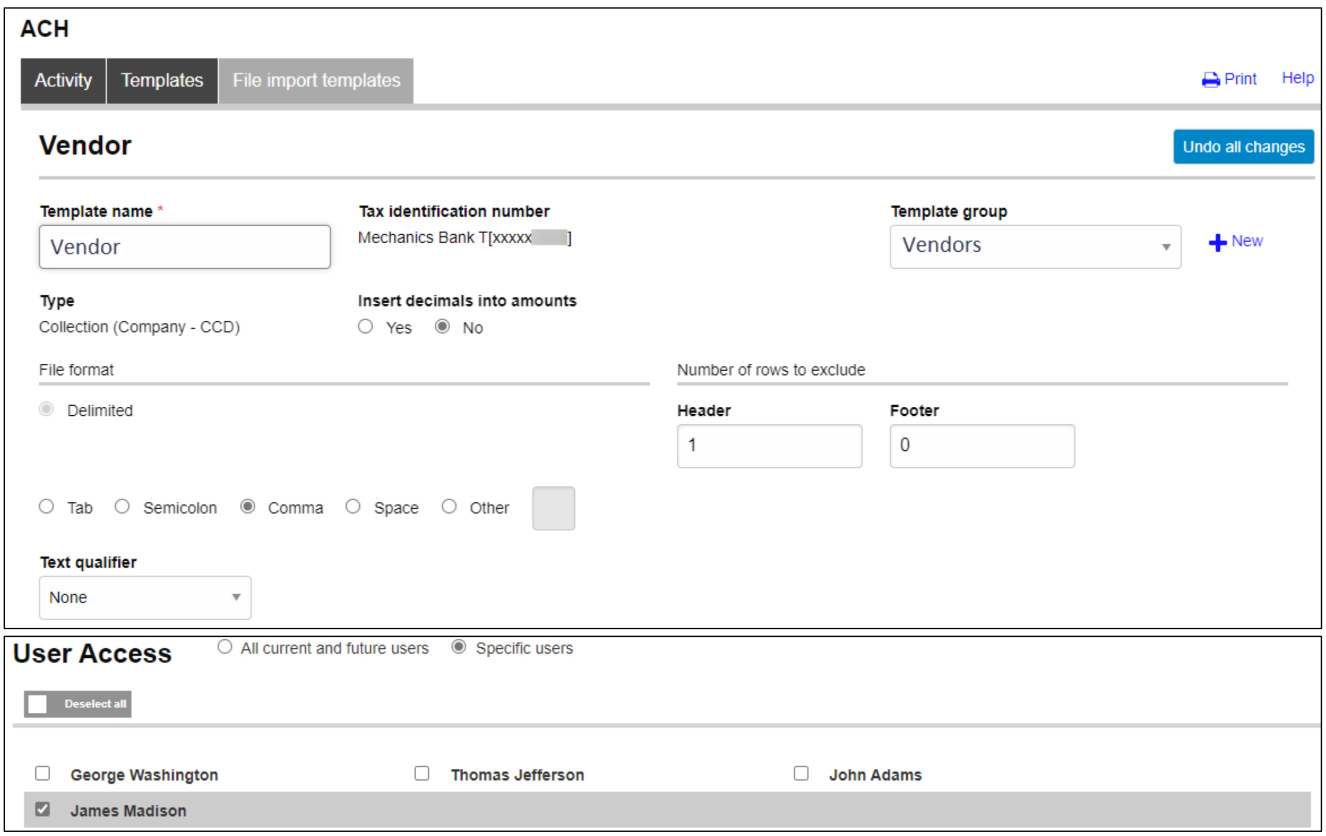


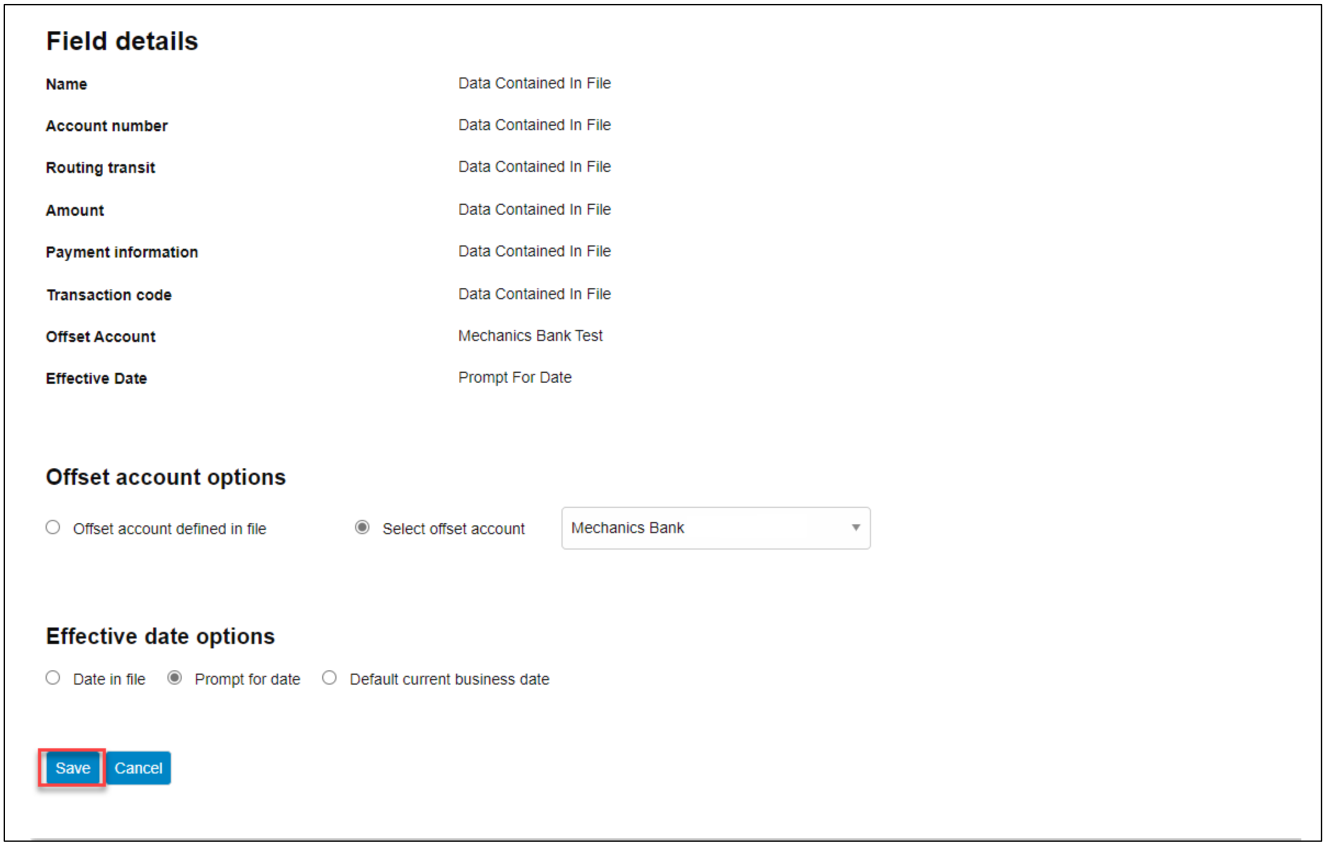


<u>For Non NACHA Files:</u>

- After selecting the transfer template from the list, the transfer will open in an editing screen; make any changes to the template as needed and when finished click **Save**

☞ **Note:** You are not able to edit the **ACH Transfer Type** or **Field Details** fields. You would need to create a new import template if changes are needed to those fields.



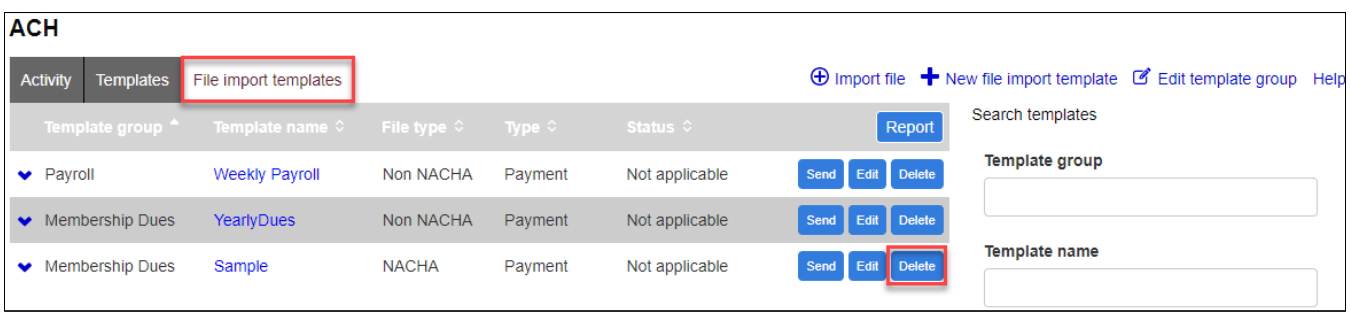


Deleting an ACH File Import Template

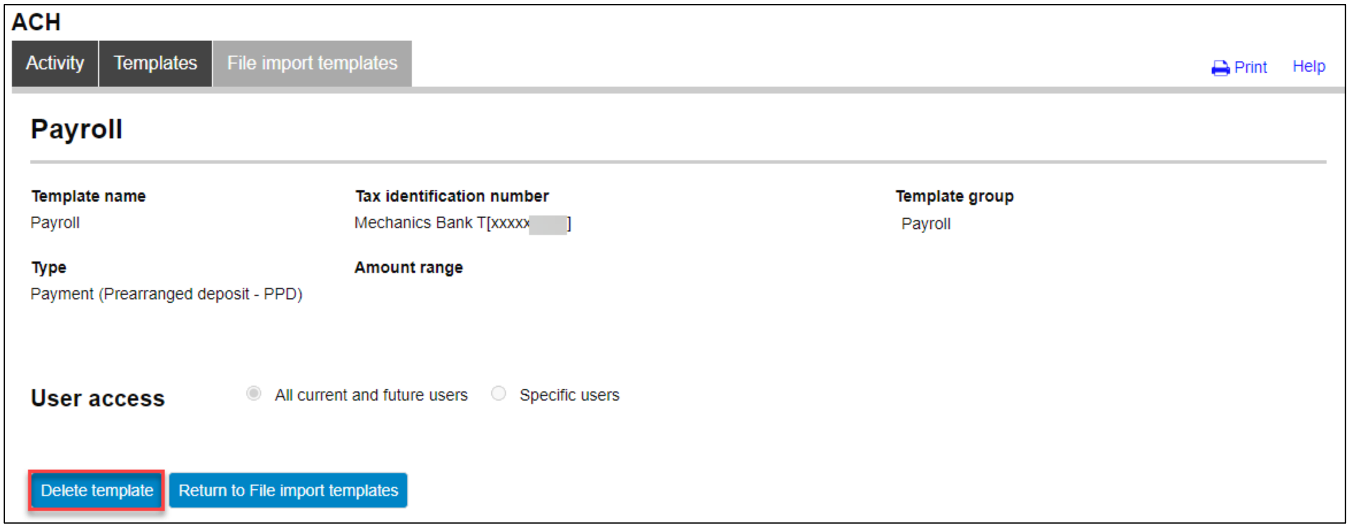
You can delete an existing template if it is no longer needed.

- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to delete and click the **Delete** button to the right of the template.

  ☞ **Note:** You can use the search criteria fields on the right to filter out the results.



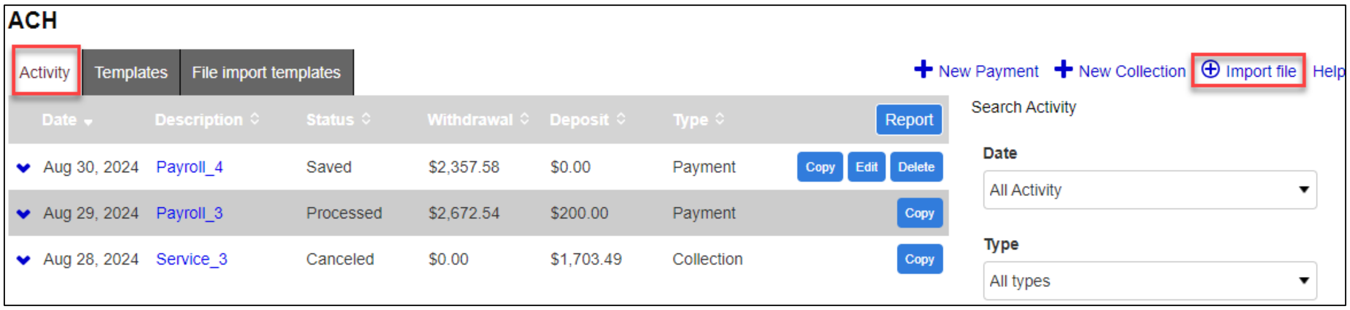
- After selecting the template from the list, the template will display; click **Delete template**


ACH
Activity
Templates
File import templates
Print
Help
Payroll
Template name
Payroll
Tax identification number
Mechanics Bank T[xxxxx]
Template group
Payroll
Type
Payment (Prearranged deposit - PPD)
Amount range
User access
All current and future users
Specific users
Delete template
Return to File import templates

Importing an ACH File

Many accounting programs will let you export payroll or other payables in a NACHA formatted file. Those files can then be imported into the ACH Origination system. If you are unable to create a NACHA formatted file, you also have the option to import a Non NACHA file *(i.e. csv formatted file)*.

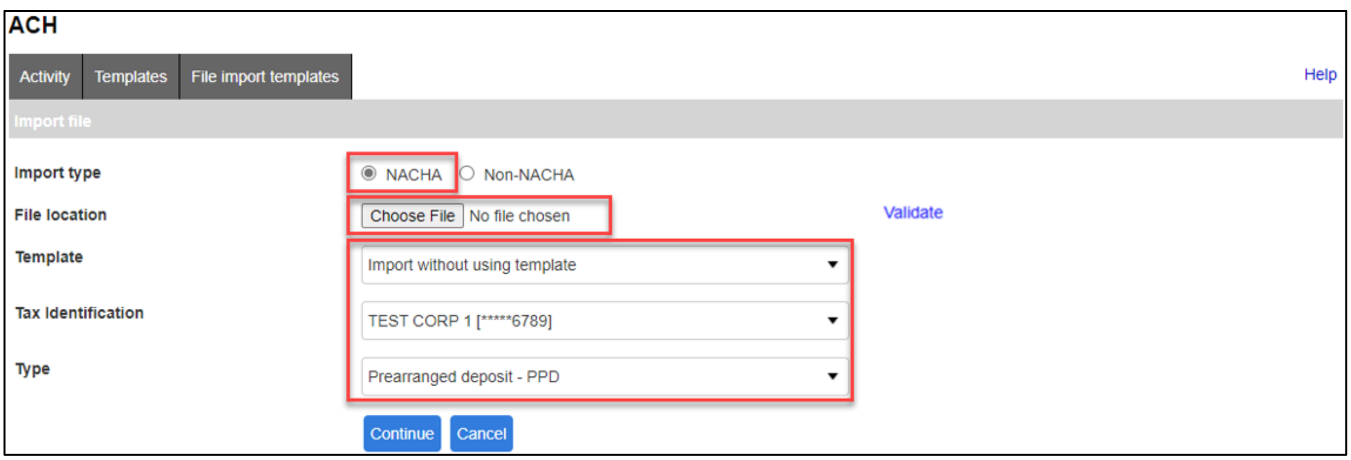
- From the ACH menu, on the **Activity** tab, select **Import File**



For NACHA Files:

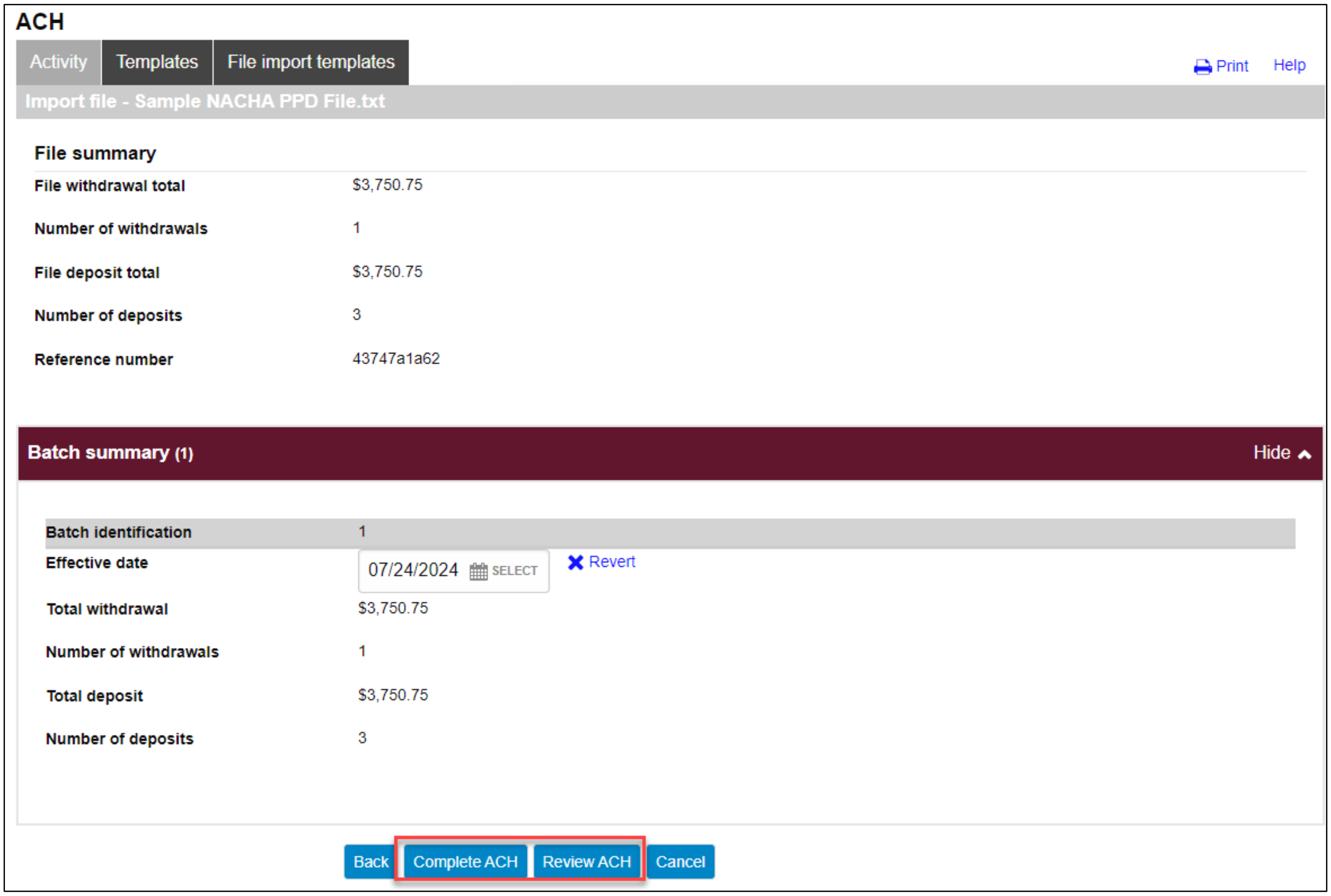
- The **Import file** screen will appear; select **NACHA** as the **Import type** and click **Choose File** to select the file you want to import
- If applicable, select an import template from the **Template** drop down menu; otherwise leave at **Import without using Template**

  Note: This option will only appear if import templates have already been created.
- If applicable, select the **Tax Identification Number** from the drop down menu *(for multi-entity clients only)*
- Select the transfer **Type** from the drop down menu and then click **Continue**

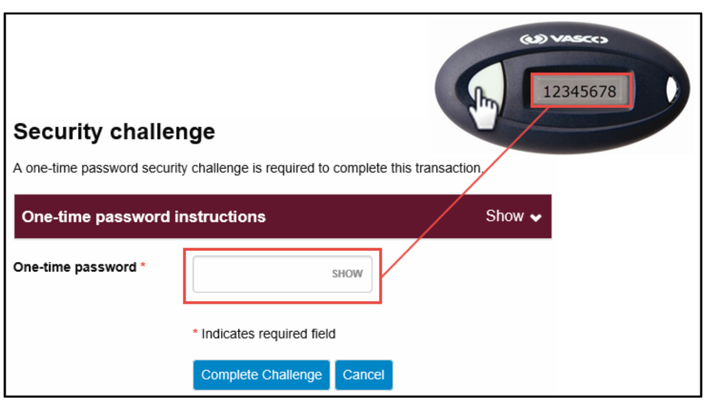


- A screen will display a summary of the imported file; you can now either select **Review ACH** to review and/or change the file details before submitting it, or **Complete ACH** to submit the file for processing

  Note: If the file contains a past effective date, you will be prompted to select a valid **Effective Date** from the calendar.



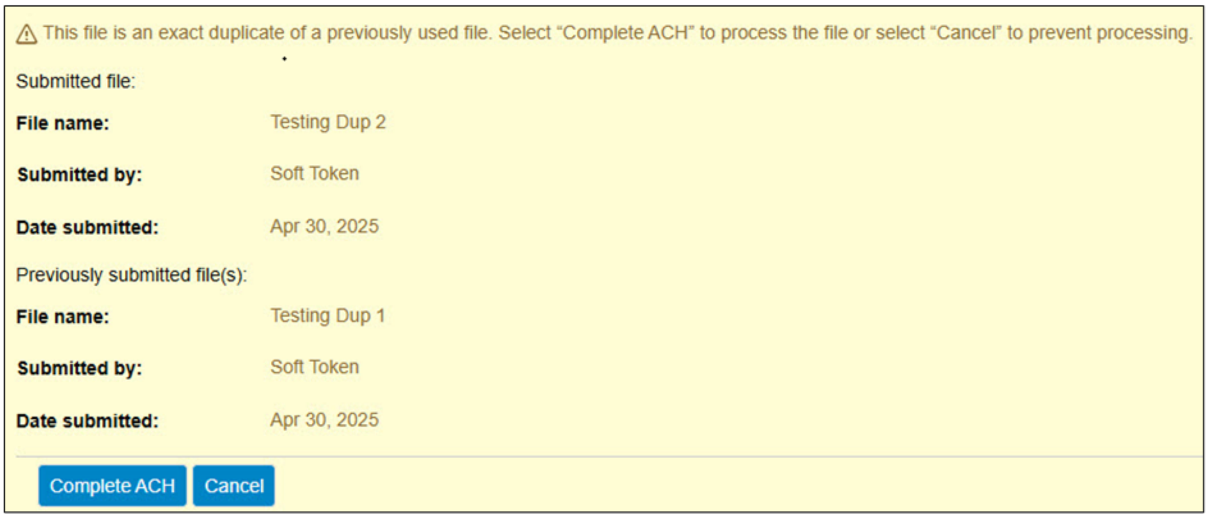
- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code *(or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)*
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



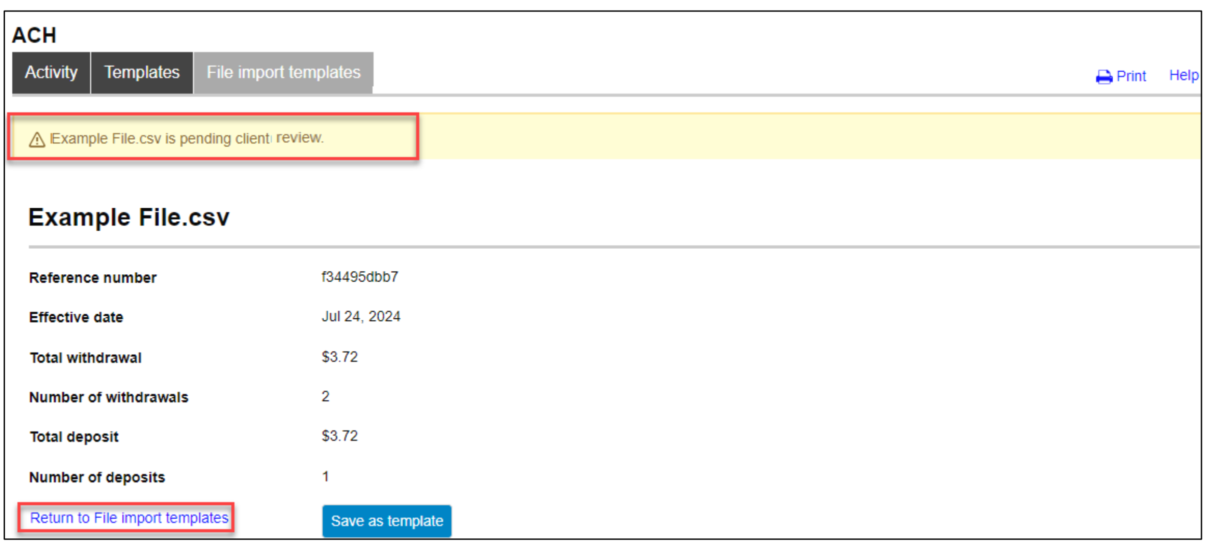
- A transfer status screen will display the status of the transfer;
  - If the transfer requires a secondary approval, a **pending review** message will appear

    Note: Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
  - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

    Note: Once the error is corrected, you will need to re-submit the ACH transfer.
  - If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process



- Once the file has successfully been submitted, you can click **Return to ACH Activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

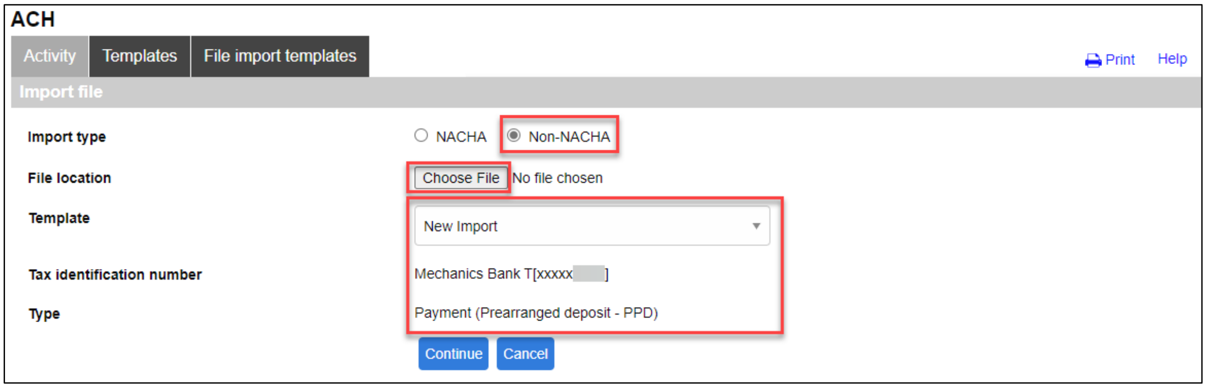


For Non NACHA Files:

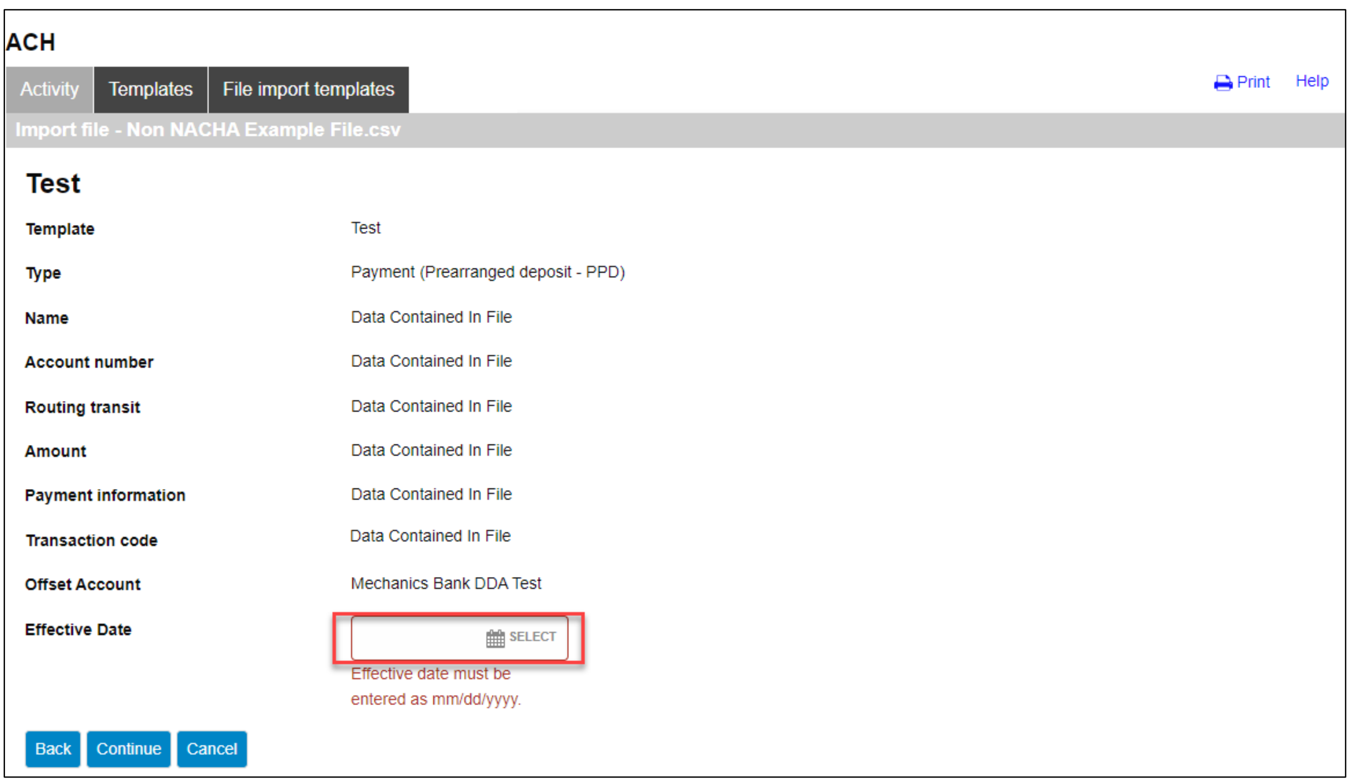
- The **Import file** screen will appear; select **Non-NACHA** as the **Import type** and click **Choose File** to select the file you want to import

- Select the applicable import template from the **Template** drop down menu; or if one needs to created select **Create new template** *(see the Creating a New ACH File Import Template section for details)*

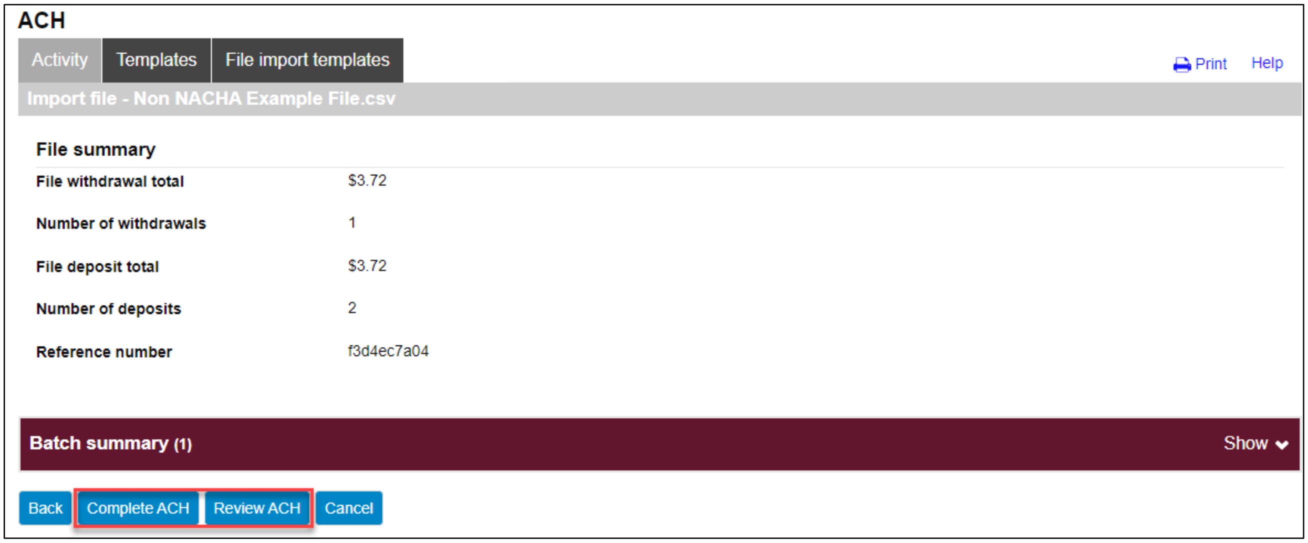
  ☞ **Note:** This option will only appear if import templates have already been created.
- If an import template was selected, the **Tax Identification Number** from the template will display
- If an import template was selected, the transfer **Type** from the template will display; if **Create new template** was selected, you must then select the applicable transfer **Type** from the drop down menu and then click **Continue**



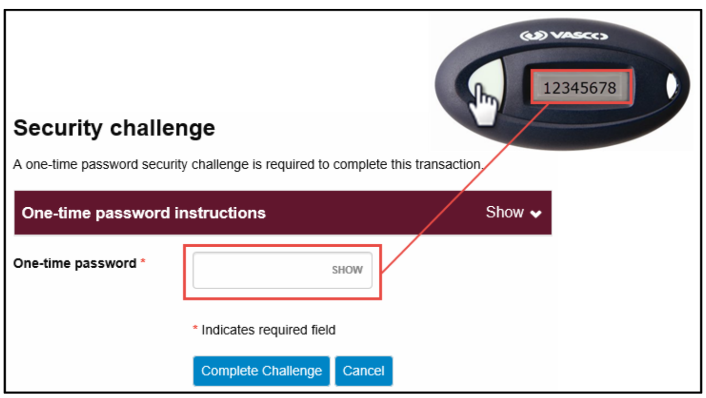
- A summary of the file field values will be displayed; if prompted, you will need to select the **Effective Date** from the calendar and then click **Continue**



- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed *(you can then submit the transfer or save the transfer for later use)*, select **Complete ACH** to submit the file for processing or **Cancel** to cancel the process



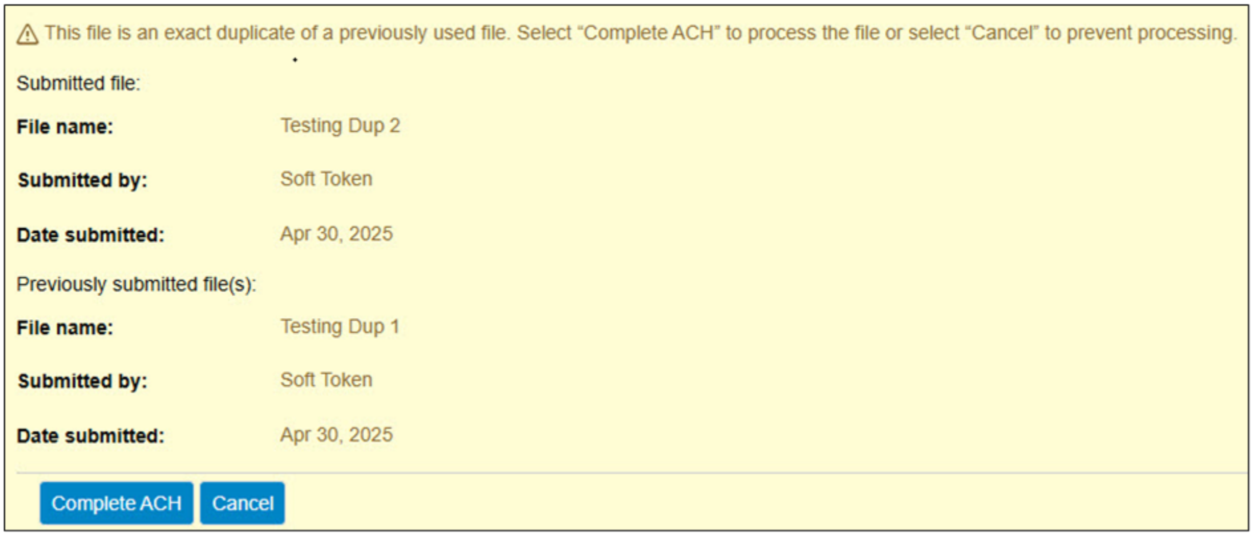
- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code *(or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)*
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



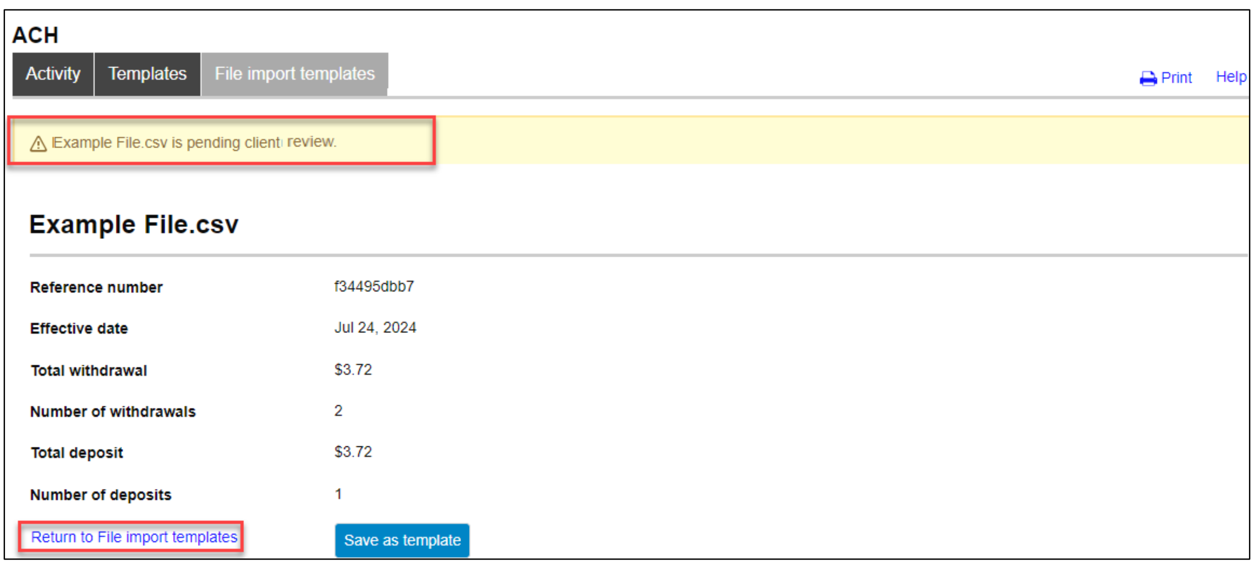
- A transfer status screen will display the status of the transfer;
  - If the transfer requires a secondary approval, a **pending review** message will appear

    ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
  - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

    ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
  - If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process



- Once the file has successfully been submitted, you can click **Return to ACH Activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

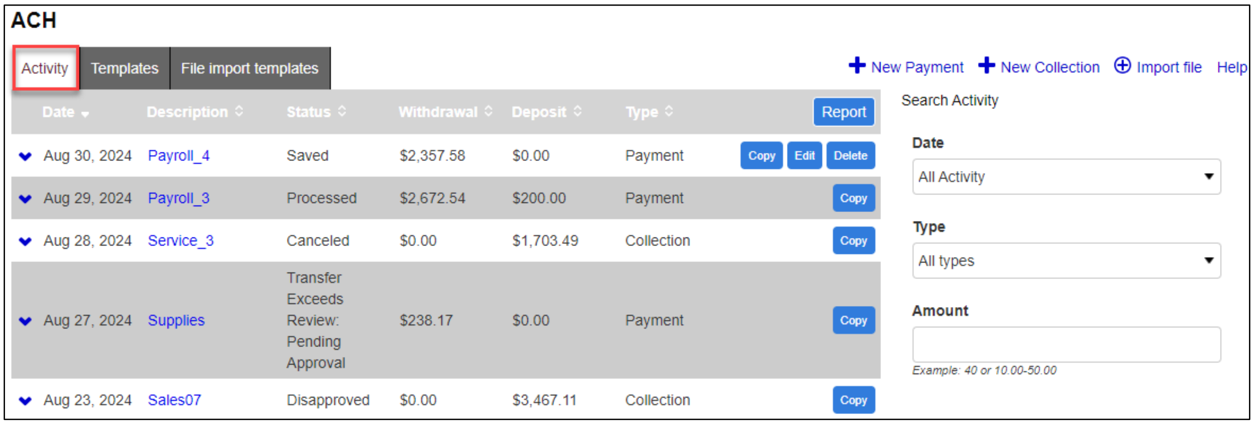


ACH Transfer Inquiry

You can easily view the status, print or export the details of your ACH transactions.

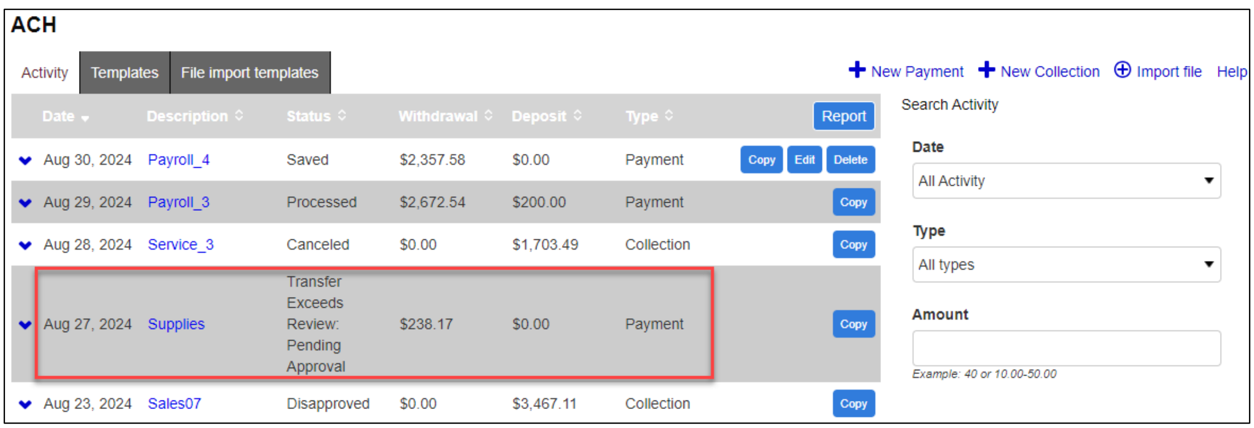
- From the ACH menu, select the **Activity** tab; a list of your ACH activity will appear

☞ **Note:** You can use the search criteria fields on the right to filter out the results.



- From the activity list; you can quickly view the transfer **Status** and other transfer details, or you can click on the transfer **Description** to view the details of a specific transfer

☞ **Note:** See below for **Transfer Status** descriptions.



Transfer Status	Description
Saved	The transfer has been created but not submitted for processing.
Pending Origination	The transfer has been submitted for processing and is pending the Bank to export and originate the file.
Processed	The transfer has been successfully validated and has been processed/originated by the Bank.
Transfer Exceeds Review: Pending Approval	The transfer is pending approval and needs to be approved before it can be processed by the Bank.
Account Balance Verification Completed with Errors	There were insufficient funds in the funding account and the transfer was not originated.

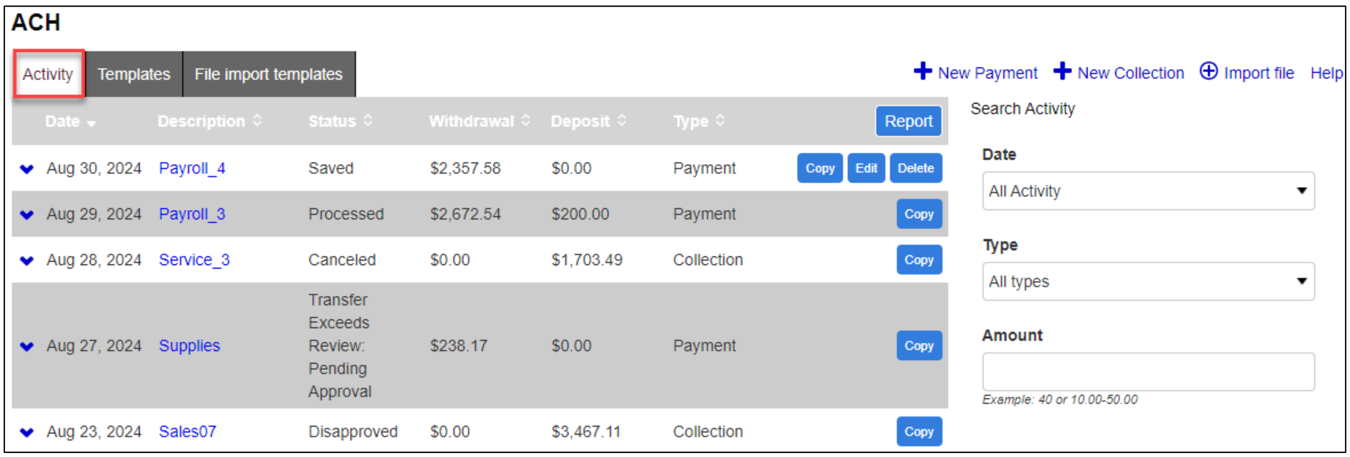
Transfer Status	Description
Awaiting Processing	The transfer is incomplete due to a service interruption. Do not duplicate transfer. Contact your Bank for assistance.

Exports and Reporting

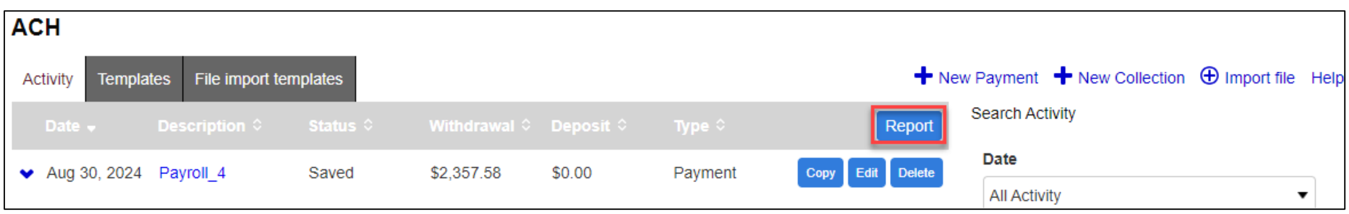
The Export and Report functions provide the ability to download ACH transfer activity in either a .pdf or .csv file format.

- From the ACH menu, select the **Activity** tab; a list of your ACH activity will appear

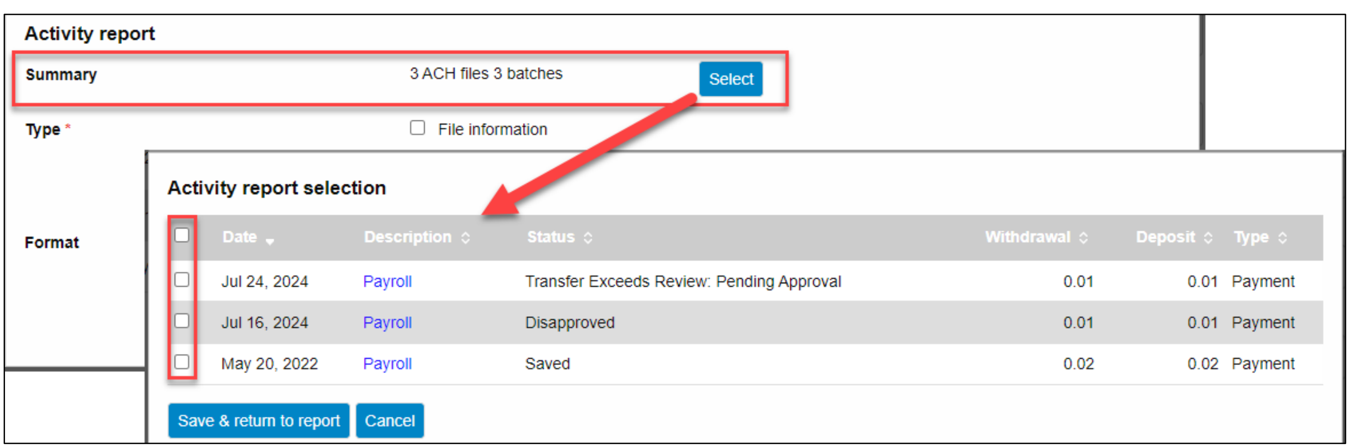
  ☞ **Note:** You can use the search criteria fields on the right to filter out the results.



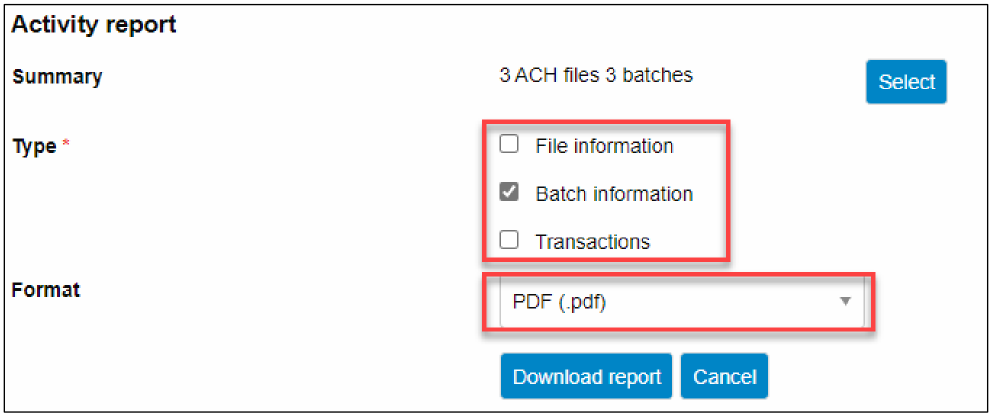
- Click on the **Report** button



- An **Activity report** window will open; to include only certain transfers from your inquiry, you can click the **Select** button to choose the transfers, otherwise it will include all of the transfers from your inquiry in the report or export file



- Once the transactions are selected you can select a report **Type** and report **Format** from the drop down menu *(.pdf or .csv)*; then click **Download report**

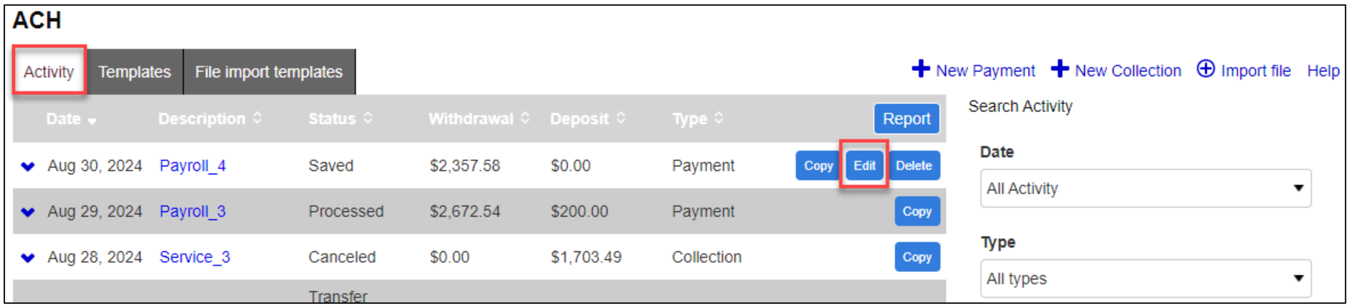


Changing a Saved ACH Transfer

Specific details of pending transfers that have a Saved status may be changed.

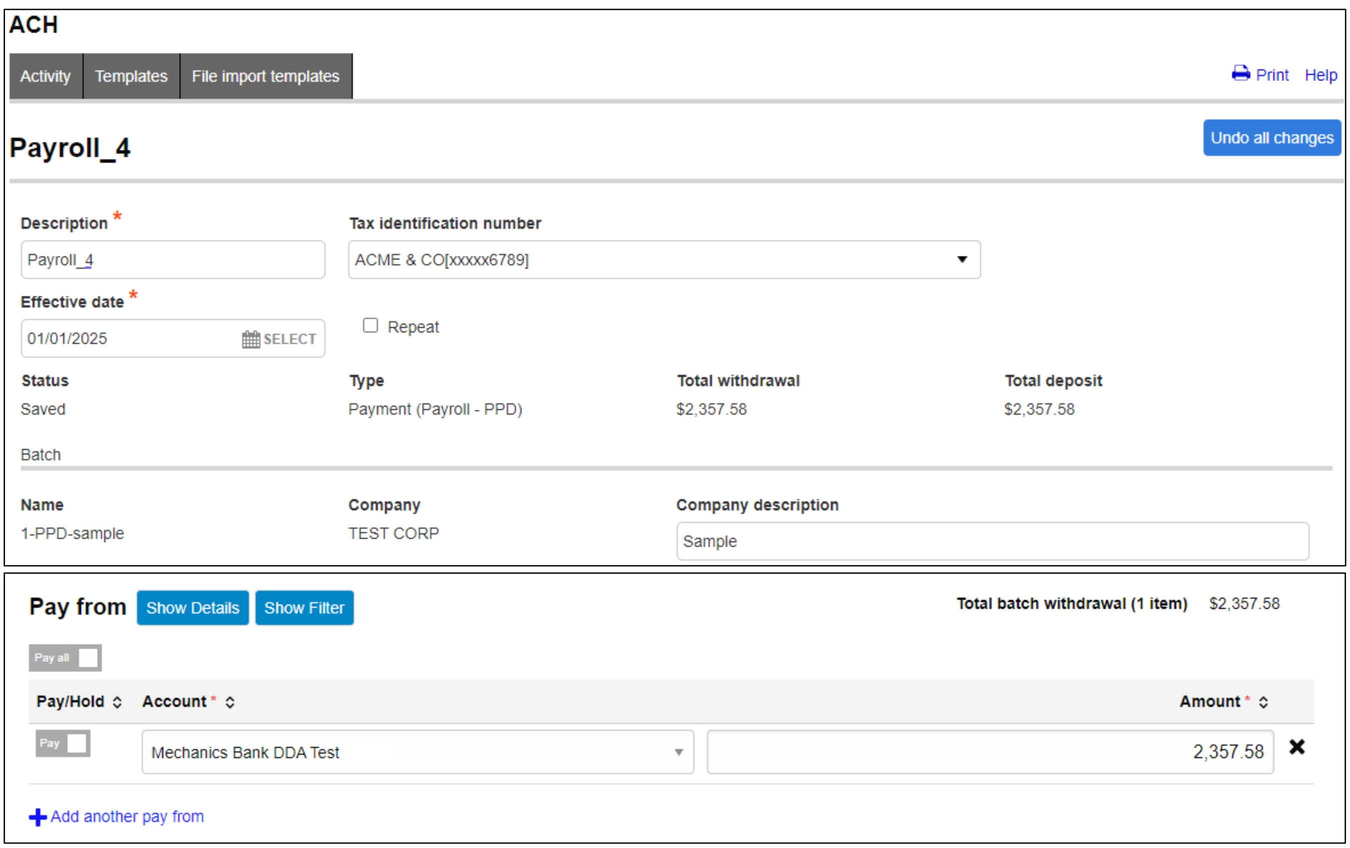
- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the **Saved** transfer you want to edit and then click the **Edit** button to the right of the transfer

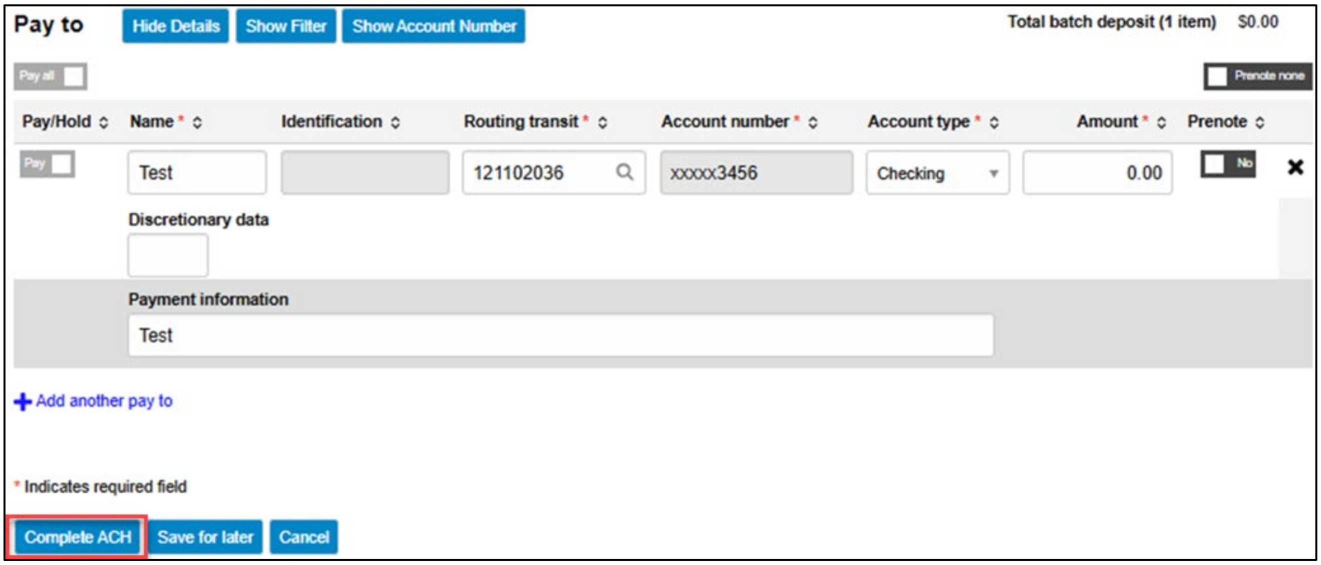
  ☞ **Note:** You can use the search criteria fields on the right to filter out the results.



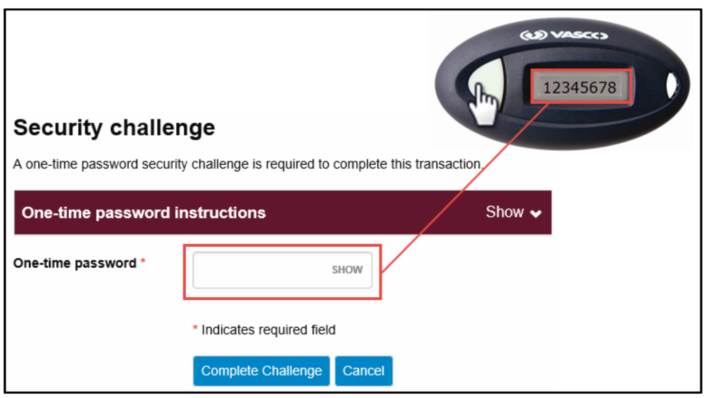
- After selecting the saved transfer from the list, the transfer will open in an editing screen; select the **Effective date** for the transfer and make any other changes as needed and when finished click **Complete ACH**

  ☞ **Note:** After making your changes, if you are not ready to submit the transfer for processing, you can click **Save for later** instead.





- If you selected **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code *(or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)*
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**

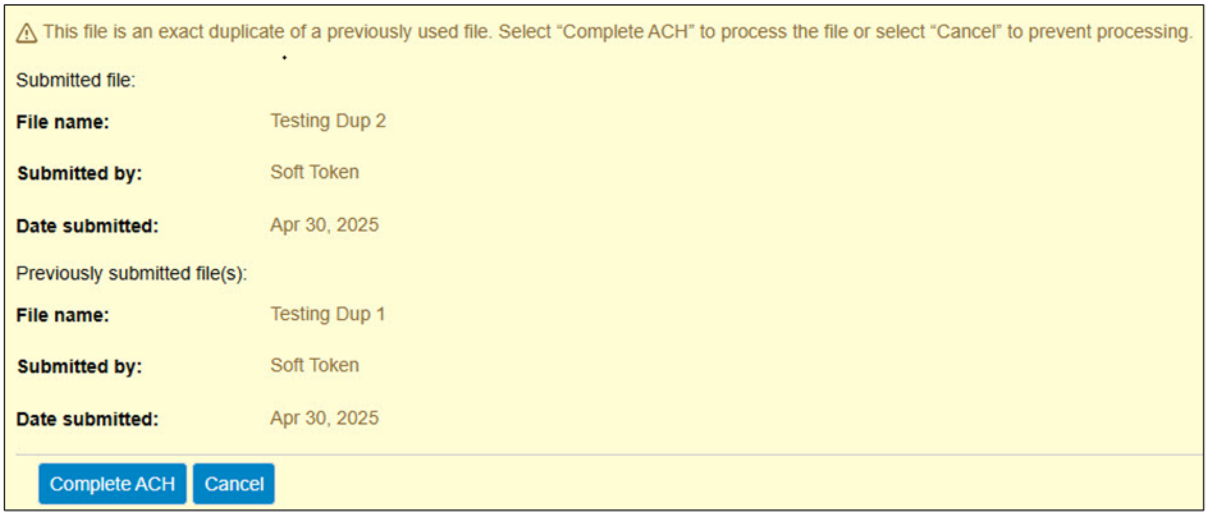


- A transfer status screen will display the status of the transfer;
  - If the transfer requires a secondary approval, a **pending review** message will appear

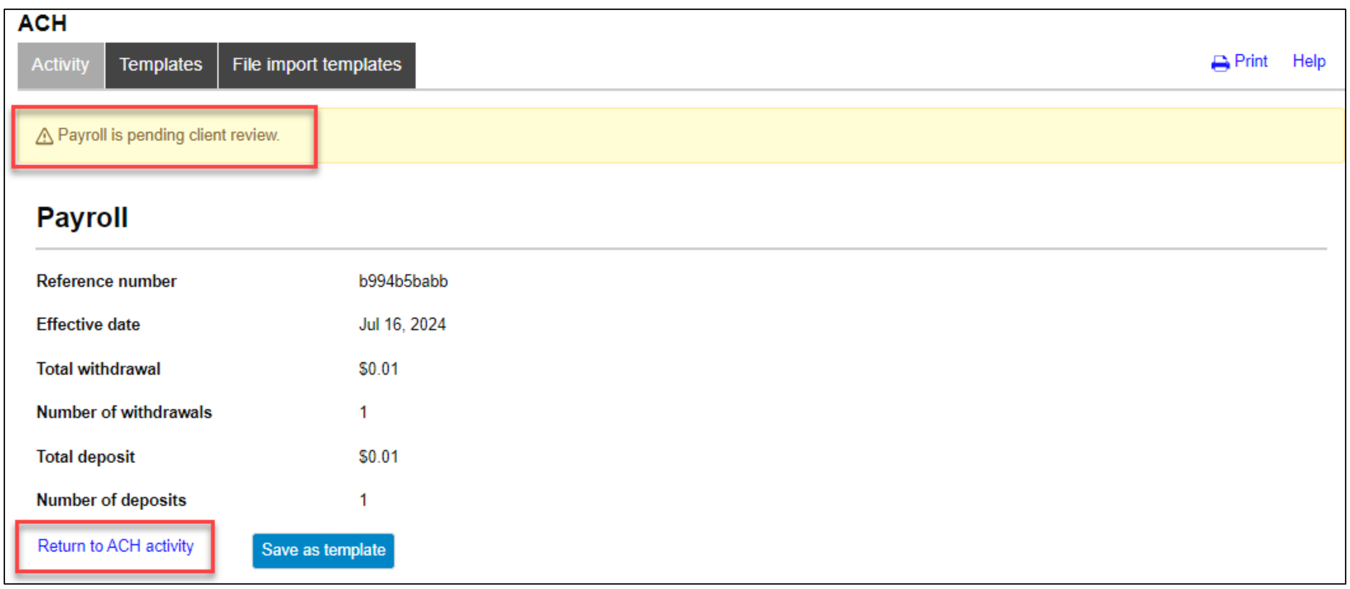
    ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
  - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance

    ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.

- If the transfer was identified as a duplicate, a **confirmation** message will appear. Select **Complete ACH** to override the duplicate message and submit the transfer for processing or **Cancel** to cancel the process



- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

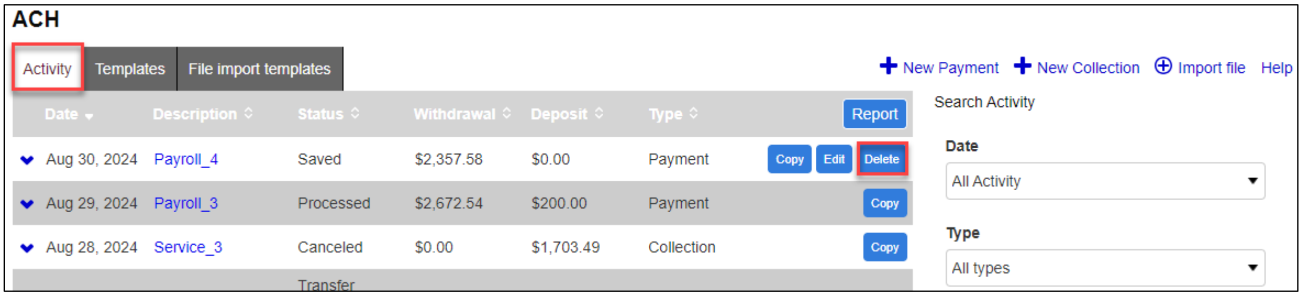


Deleting an ACH Transfer

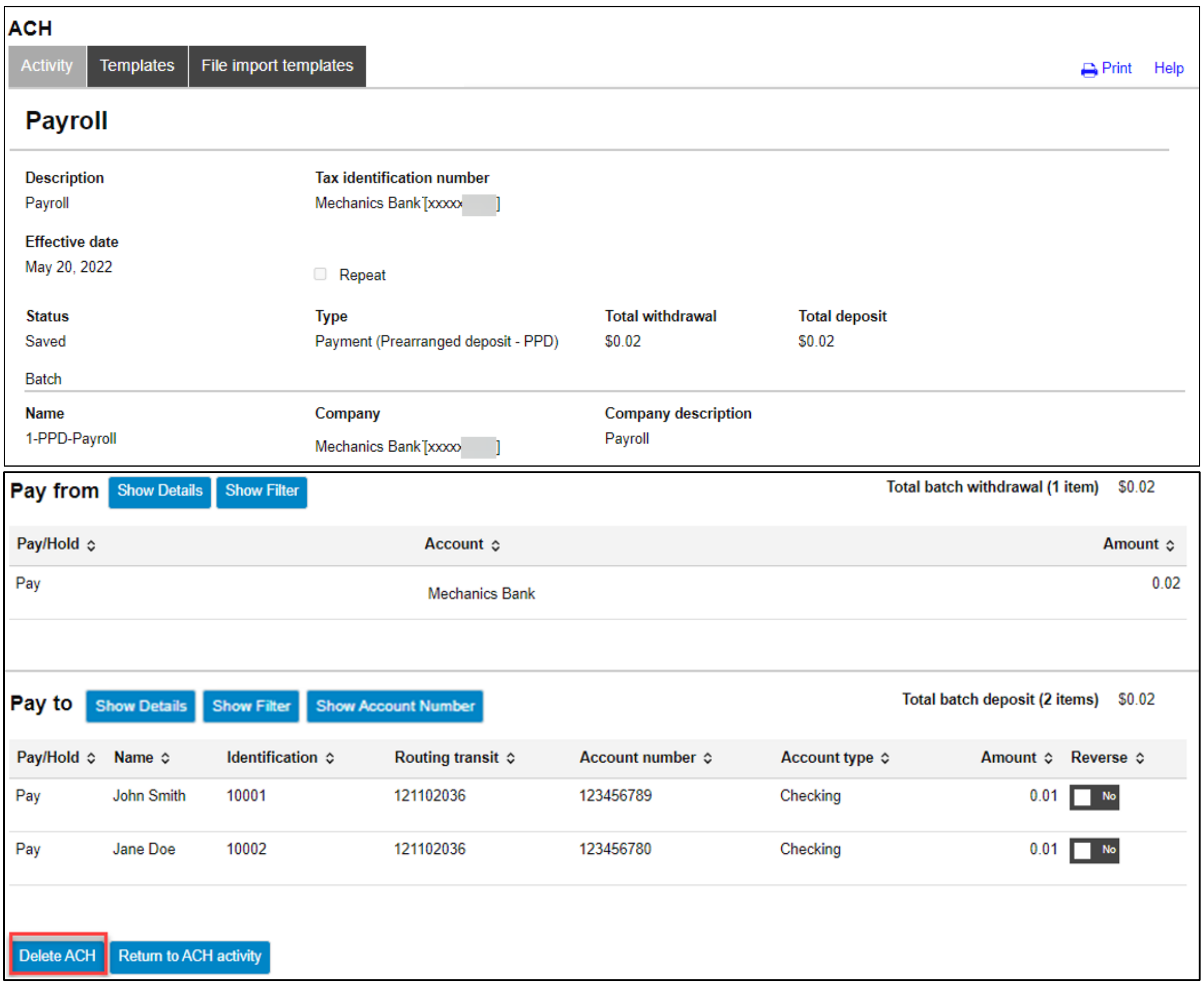
Pending transfers that have a **Saved** or **Pending Origination** status may be deleted.

- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the transfer you want to delete and then click the **Delete** button to the right of the transfer

  ☞ **Note:** You can use the search criteria fields on the right to filter out the results.



- After selecting the transfer from the list, the transfer will display; click **Delete ACH**

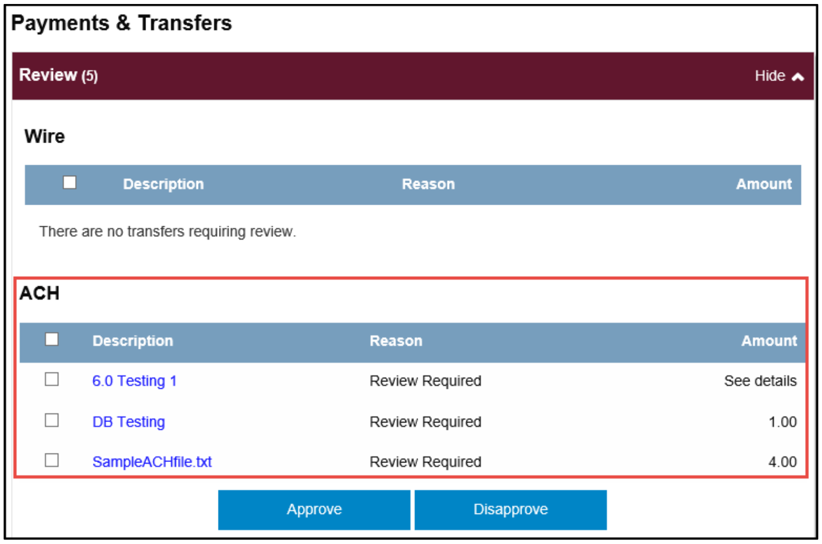


- A success message will display; click **Return to ACH Activity** to return to the ACH menu

Reviewing & Approving an ACH Transfer

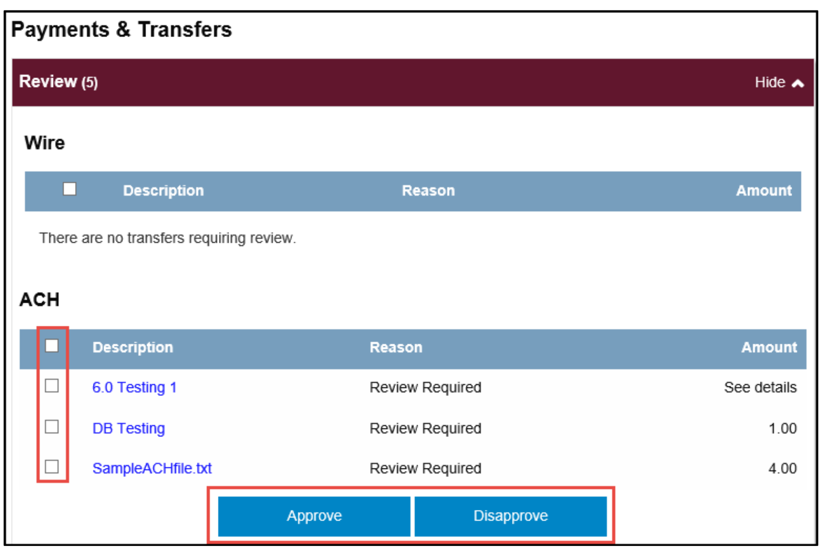
Some ACH Transfers will require additional client review/approval before the transfer is submitted to the Bank for processing. User's setup with this review/approval authority, will have the capability to approve or disapprove transfers. You can review/approve transfers easily from the **Home** page.

- From the **Home** page the pending transfers will appear under **Payments & Transfers** in the **Review ACH** section



- Place a check mark to the left of the transfer that you want to decision and then click the **Approve** or **Disapprove** button as applicable

☞ **Note:** To view the details of the transfer before approving it, click on the transfer **Description** link.



- A confirmation message will appear