

ACH Manager

User Guide

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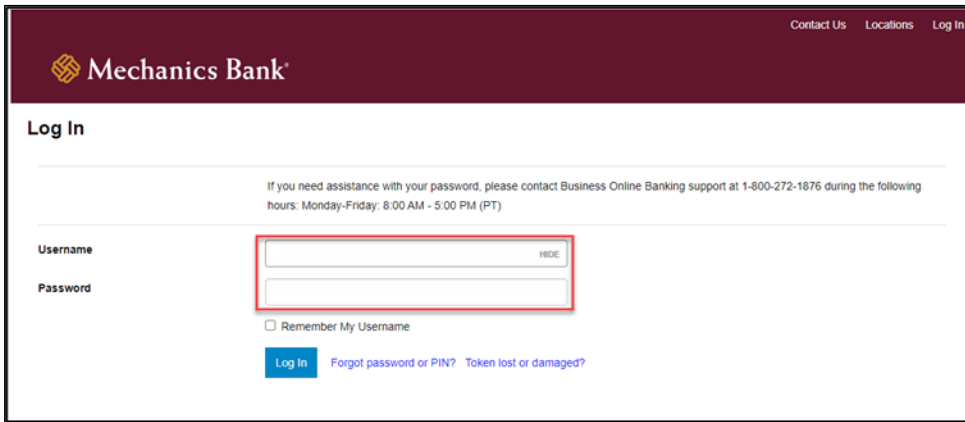
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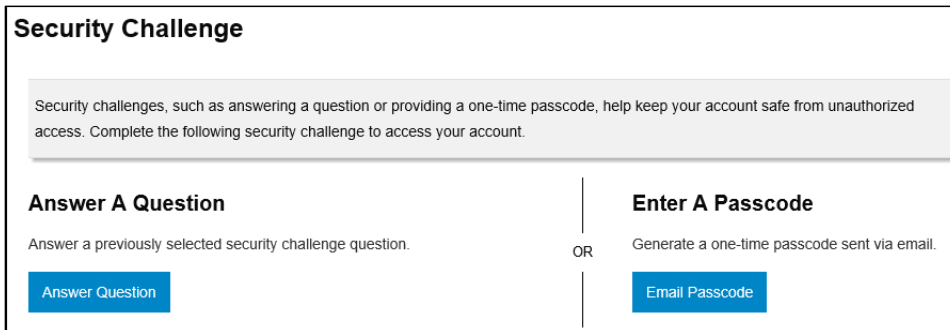
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Launching ACH Manager

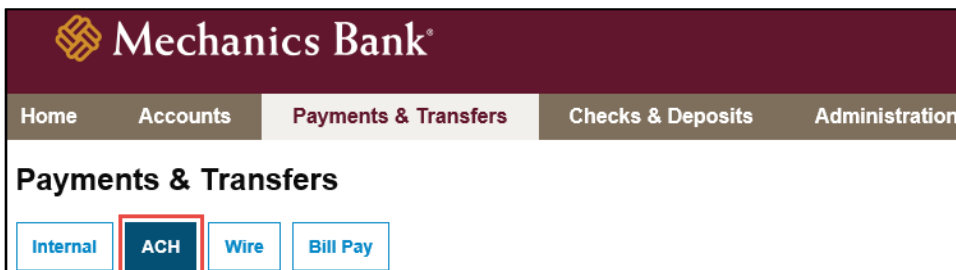
- Access our website www.mechanicsbank.com to log in to Business Online Banking
- Click the **Log in** button on the right side of the window
- In the window that displays, scroll down and select **Business Online Banking**
- On the **Log In** page enter your **Username** and **Password**
 - ☞ **Note:**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



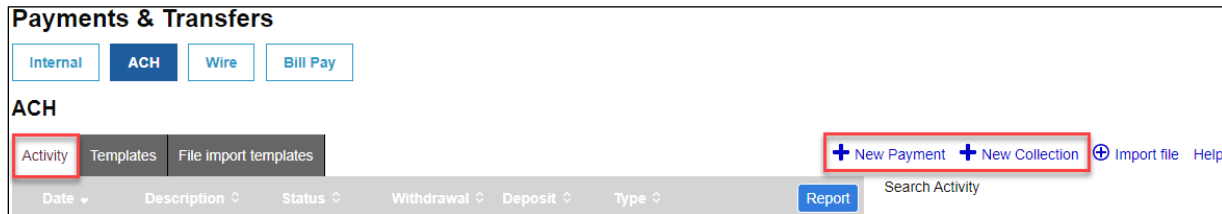
- Once logged in, locate ACH Manager by clicking on **Payments & Transfers** and then select **ACH**



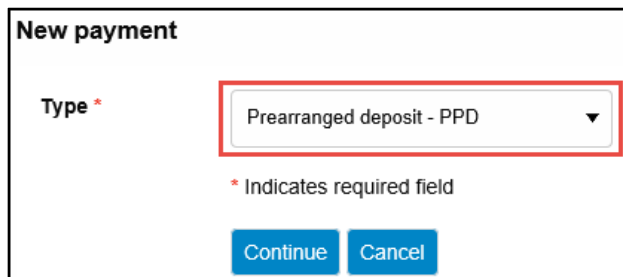
Creating a New ACH Transfer

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



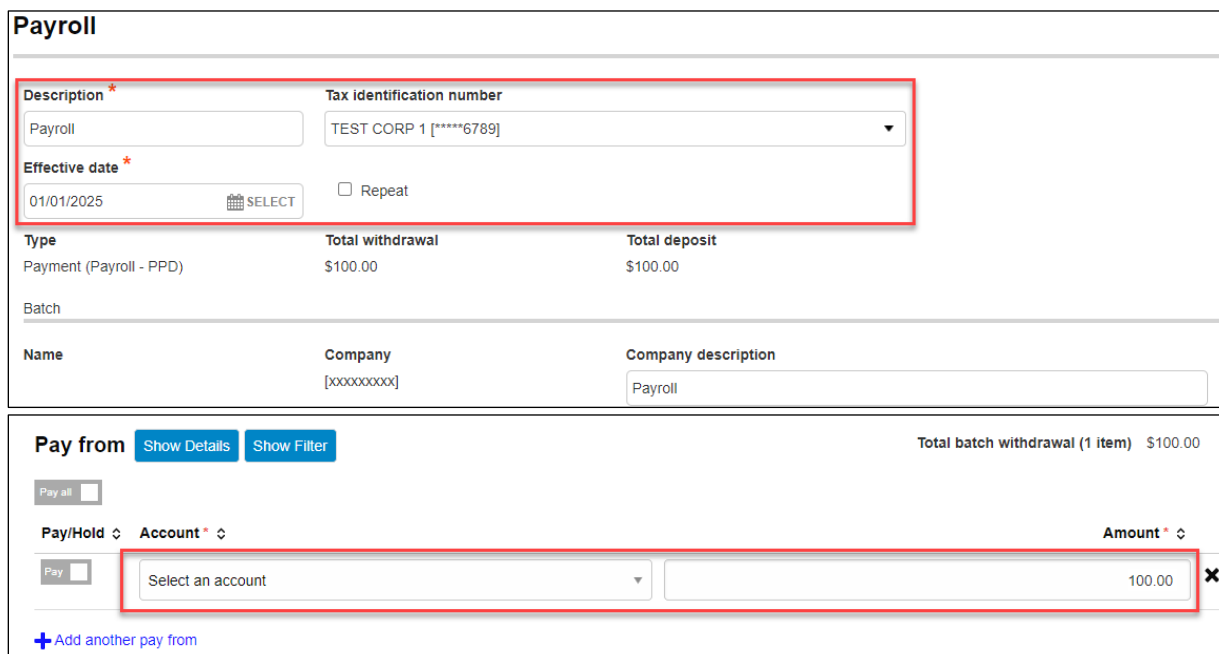
- Select the applicable ACH **Type** from the drop down menu and then click **Continue**



- 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.

Example – New Payment:



Pay to [Show Details](#) [Show Filter](#) Total batch deposit (2 items) \$100.00

☐ Pay all ☐ Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
☐ Pay	John Smith		121102036	123456789	Checking	50.00	☐ No
		MECHANICS BANK					
☐ Pay	Jane Doe		121000358	987654321	Checking	50.00	☐ No
		BANK OF AMERICA, N.A.					
☐ Pay					Select a type		☐ No
☐ Pay					Select a type		☐ No
☐ Pay					Select a type		☐ No

[+ 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>i.e. Payroll</i>). Field information will post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> 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 (<i>This option may not be available to all users and on all transfer types</i>).
Company description	Field will default based on Description entered. Can be changed if needed (<i>Maximum of 10 characters allowed</i>). '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 (<i>Prenotes should be sent at least 3 banking days prior to the first live credit/debit entry to the receiver</i>).
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

Collection (Prearranged payment - PPD)

Total withdrawal

\$20.00

Total deposit

\$20.00

Batch

Name

Company

ACME & CO

Company description

Monthly Dues

Pay from

Show Details

Show Filter

Total batch withdrawal (2 items)

\$20.00

Pay all ☐

Prenote none ☐

+ Add another pay from

Pay to

Show Details

Show Filter

Total batch deposit (1 item)

\$20.00

Pay all ☐

+ Add another pay to

* Indicates required field

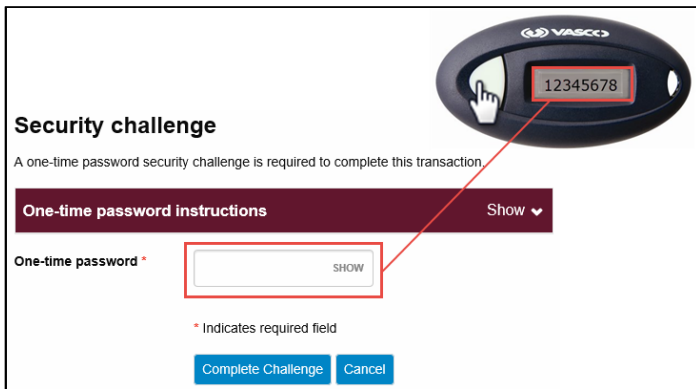
Complete ACH

Save for later

Cancel

Fields	Description
Description	Based on the type of ACH selected, enter the ACH file name (<i>i.e. Monthly Dues</i>). Field information will post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> 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 (<i>This option may not be available to all users and on all transfer types</i>).
Company description	Field will default based on Description entered. Can be changed if needed (<i>Maximum of 10 characters allowed</i>). '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 (<i>Prenotes should be sent at least 3 banking days prior to the first live credit/debit entry to the receiver</i>).
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**



Security challenge

A one-time password security challenge is required to complete this transaction

One-time password instructions Show ▾

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

- 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

⚠ This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name: Testing Dup 2

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Previously submitted file(s):

File name: Testing Dup 1

Submitted by: Soft Token

Date submitted: Apr 30, 2025

[Complete ACH](#) [Cancel](#)

- 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

[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

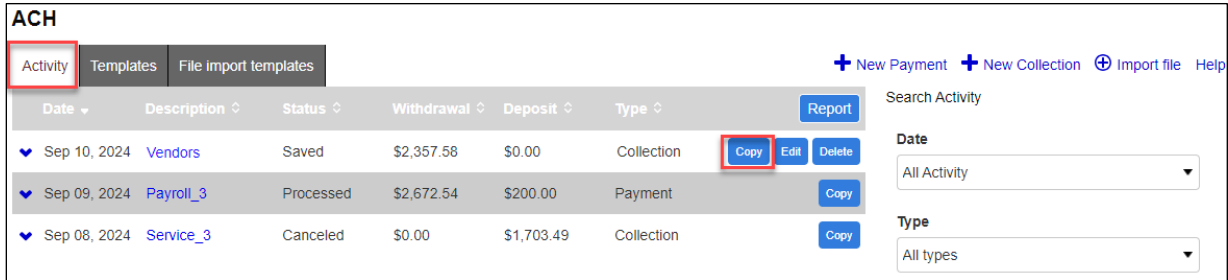
[Return to ACH activity](#) [Save as template](#)

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.



ACH

Activity | Templates | File import templates

+ New Payment + New Collection + Import file Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Sep 10, 2024	Vendors	Saved	\$2,357.58	\$0.00	Collection	Copy Edit Delete
Sep 09, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Sep 08, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy

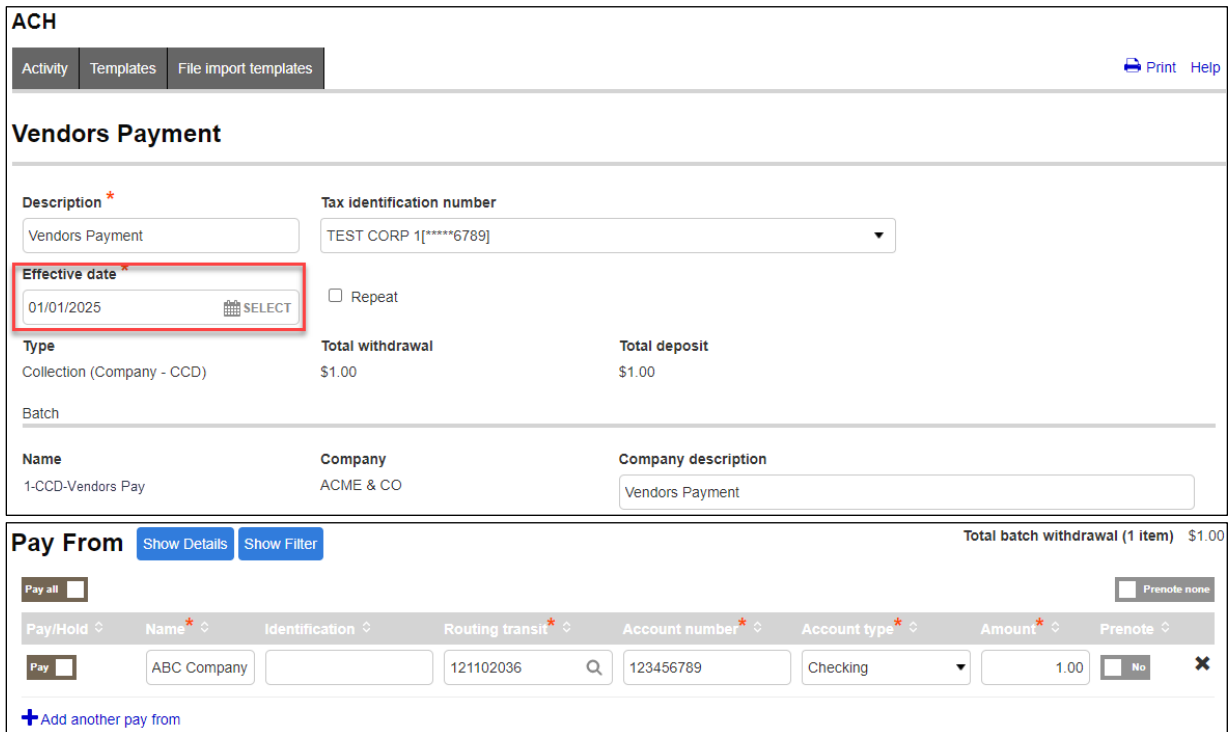
Search Activity

Date: All Activity

Type: All types

- 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.



ACH

Activity | Templates | File import templates

Print Help

Vendors Payment

Description * Vendors Payment

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

Effective date * 01/01/2025  SELECT

☐ Repeat

Type Collection (Company - CCD)

Total withdrawal \$1.00

Total deposit \$1.00

Batch

Name 1-CCD-Vendors Pay

Company ACME & CO

Company description Vendors Payment

Pay From

Show Details Show Filter

Total batch withdrawal (1 item) \$1.00

Pay all ☐ Prenote none ☐

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay ☐	ABC Company		121102036	123456789	Checking	1.00	No ☐

+ Add another pay from

Pay To [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$1.00

☐ Pay all

Pay/Hold	Account*	Amount*
☐ Pay	Main Checking[xxxx4613]	1.00 ✕

[+ Add another pay to](#)

* Indicates a required field

[Complete ACH](#) [Save for later](#) [Cancel](#)

- 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**

Security challenge

A one-time password security challenge is required to complete this transaction

One-time password instructions [Show](#)

One-time password * [SHOW](#)

* Indicates required field

[Complete Challenge](#) [Cancel](#)



- 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

 This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name: Testing Dup 2

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Previously submitted file(s):

File name: Testing Dup 1

Submitted by: Soft Token

Date submitted: Apr 30, 2025

[Complete ACH](#) [Cancel](#)

- 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

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 activity](#) [Save as template](#)

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

ACH

Activity

Templates

File import templates

+ New payment template

+ New collection template

Edit template group

Help

Template group ^	Template name ^	Type ^	Status ^	
General	Supplies	Payment	Approved	Send Edit Delete
General	Service_3	Collection	Approved	Send Edit Delete
General	Service_4	Payment	Pending Approval - change	Edit Delete

Report

Search templates

Template group

Template name

- 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

ACH

Activity

Templates

File import templates

+ New payment template

+ New collection template

Edit template group

Help

Template group ^	Template name ^	Type ^	Status ^	
General	Supplies	Payment	Approved	Send Edit Delete
General	Service_3	Collection	Approved	Send Edit Delete
General	Service_4	Payment	Pending Approval - change	Edit Delete

Report

Search templates

Template group

Template name

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

New Payment Template

Type *

Prearranged deposit - PPD

* Indicates required field

Continue

Cancel

- 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.

Example – New Payment Template

ACH

Activity
Templates
File import templates

Print
Help

Payroll

Template Name *

Tax identification number

Template group

Payroll

TEST CORP 1[*****6789]

Payroll

+ New

Type

From amount

To amount

Payment
Prearranged deposit - PPD
☐ Repeat

Total withdrawal

Total deposit

\$0.00

\$0.00

User Access

☐ All current and future users
☒ Specific users

Deselect all

☐ George Washington
☐ Thomas Jefferson
☐ John Adams

☒ James Madison

Pay From

Show Details
Show Filter

Pay all

Pay/Hold

Account

Amount

Pay

Select an account

0.00

×

+ Add another pay from

Allow additional rows

No

Pay to

Show Details
Show Filter

Pay all

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	
Pay	John Smith		121102036	123456789	Checking	50.00	×
	MECHANICS BANK						
Pay	Jane Doe		121000358	987654321	Checking	50.00	×
	BANK OF AMERICA, N.A.						
Pay					Select a type		×
Pay					Select a type		×
Pay					Select a type		×

+ Add another pay to

Allow additional rows

No

* Indicates a required field

Save
Cancel

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>). Field information may post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> 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 (<i>This option may not be available to all users and on all transfer types</i>).
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:

ACH

Activity Templates File import templates

Print Help

Monthly Dues

Template Name *
Monthly Dues

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

Template group
General

+ New

Type
Collection (Prearranged payment - PPD)

☐ Repeat

From amount

To amount

Total withdrawal
\$0.00

Total deposit
\$0.00

User Access ☐ All current and future users ☒ Specific users

☐ Deselect all

☐ George Washington ☐ Thomas Jefferson ☐ John Adams ☒ James Madison

Pay from [Show Details](#) [Show Filter](#)

☐ Pay all

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	
☐ Pay	John Smith		121102036	123456789	Checking	50.00	×
MECHANICS BANK							
☐ Pay	Jane Doe		121000358	987654321	Checking	50.00	×
BANK OF AMERICA, N.A.							
☐ Pay					Select a type		×
☐ Pay					Select a type		×
☐ Pay					Select a type		×

+ Add another pay from

Allow additional rows
☐ No

Pay to [Show Details](#) [Show Filter](#)

☐ Pay all

Pay/Hold	Account	Amount	
☐ Pay	Select an account	0.00	×

+ Add another pay to

Allow additional rows
☐ No

* Indicates required field

Save Cancel

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>). Field information may post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> 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 (<i>This option may not be available to all users and on all transfer types</i>).
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.

ACH

Activity **Templates** File import templates

[+ New payment template](#) [+ New collection template](#) [Edit template group](#) [Help](#)

Template group ^	Template name ^	Type ^	Status ^	
General	Supplies	Payment	Approved	  
General	Service_3	Collection	Approved	  
General	Service_4	Payment	Pending Approval - change	 

Report

Search templates

Template group

Template name

- 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.

ACH

Activity
Templates
File import templates

Print
Help

Supplies

Undo all changes

Description *

Tax identification number

Transfer

ACME & CO[xxxxx6789]

Effective date *

01/01/2025

SELECT

Repeat

☐

Amount range

Type

Payment Prearranged deposit - PPD

Total withdrawal

\$1.00

Total deposit

\$1.00

Batch

Name

Company

Company description

TEST CORP

Transfer

Pay From

Show Details

Show Filter

Show Account Number

Total batch withdrawal (1 item) \$1.00

Pay all ☐

Pay/Hold

Account

Amount

Pay ☐

TEST CORP

1.00

Pay To

Show Details

Show Filter

Total batch deposit (1 item) \$1.00

Pay all ☐

Prenote none ☐

Pay/Hold

Name

Identification

Routing transit

Account number

Account type

Amount

Prenote

Pay ☐

John Smith

987654321

121102036

654321

Checking

1.00

No ☐

Hold ☐

John Doe

123456789

103456789

123456

Checking

1.00

No ☐

* Indicates a required field

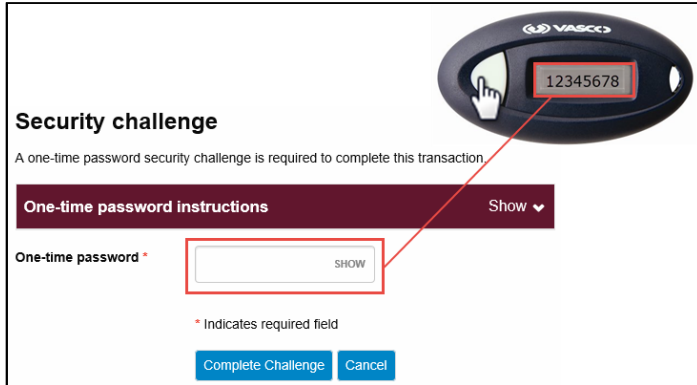
Complete ACH

Save for later

Cancel

- 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**



Security challenge

A one-time password security challenge is required to complete this transaction.

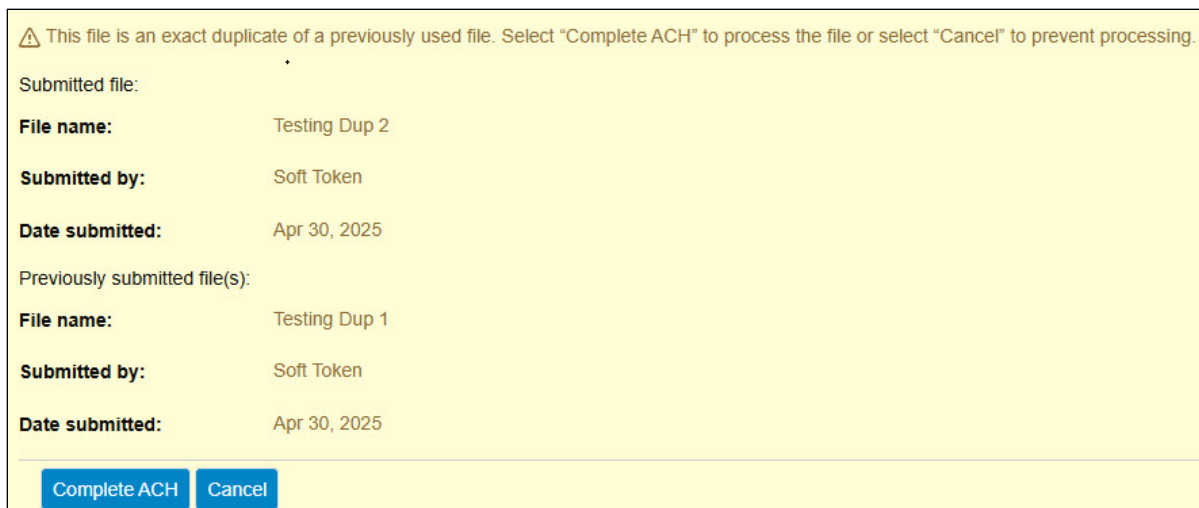
One-time password instructions Show ▾

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

- 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



⚠ This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name: Testing Dup 2

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Previously submitted file(s):

File name: Testing Dup 1

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Complete ACH Cancel

- 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.

ACH

Activity **Templates** File import templates [+ New payment template](#) [+ New collection template](#) [Edit template group](#) [Help](#)

Template group ^	Template name ^	Type ^	Status ^	Report
General	Payroll	Payment	Approved	Send Edit Delete
General	Service_3	Collection	Approved	Send Edit Delete
General	Service_4	Payment	Pending Approval - change	Edit Delete

Search templates

Template group

Template name

- 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**

ACH

Activity **Templates** File import templates [Print](#) [Help](#)

Payroll Transfer [Undo all changes](#)

Template name* Tax identification number Template group [+ New](#)

Type ☐ Repeat From Amount To Amount

Total withdrawal \$200.00 Total deposit \$200.00

User Access ☐ All current and future users ☒ Specific users

☐ Deselect all

☐ George Washington ☐ Thomas Jefferson ☐ John Adams ☒ James Madison

Pay From [Show Details](#) [Show Filter](#)

☐ Pay all ☐

Pay/Hold ^ Account* ^ Amount* ^

☐ Pay [X](#)

[+ Add another pay from](#)

Allow additional rows ☐ No

Pay To [Show Details](#) [Show Filter](#) [Show Account Number](#)

Pay all ☐

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
☐ Pay	John Doe		103456789	xxxxx1234	Checking	200.00

+ Add another pay to

Allow additional rows

☐ No

* Indicates a required field

[Save](#) [Cancel](#)

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.

ACH

Activity **Templates** File import templates

+ New payment template + New collection template [Edit template group](#) [Help](#)

Template group	Template name	Type	Status	
General	TEST TEMP	Collection	Approved	Send Edit Delete
General	Service_3	Collection	Approved	Send Edit Delete
General	Service_4	Payment	Pending Approval - change	Edit Delete

Search templates

Template group

Template name

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

ACH

Activity **Templates** File import templates

[Print](#) [Help](#)

TEST TEMP

Template name TEST TEMP	Tax identification number Mechanics Bank T[xxxxx]	Template group TEST TEMP
☐ Repeat	Type Collection (Prearranged payment - PPD)	Amount range
Total withdrawal \$0.00	Total deposit \$0.00	

User Access ☐ All current and future users ☒ Specific users

☐ Deselect all

☐ George Washington	☐ Thomas Jefferson	☐ John Adams
☒ James Madison		

Pay from

Show Details

Show Filter

Show Account Number

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
Pay	John Smith		121102036	xxx5678	Checking	0.00
Pay	Jane Doe		121000358	xxx4567	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

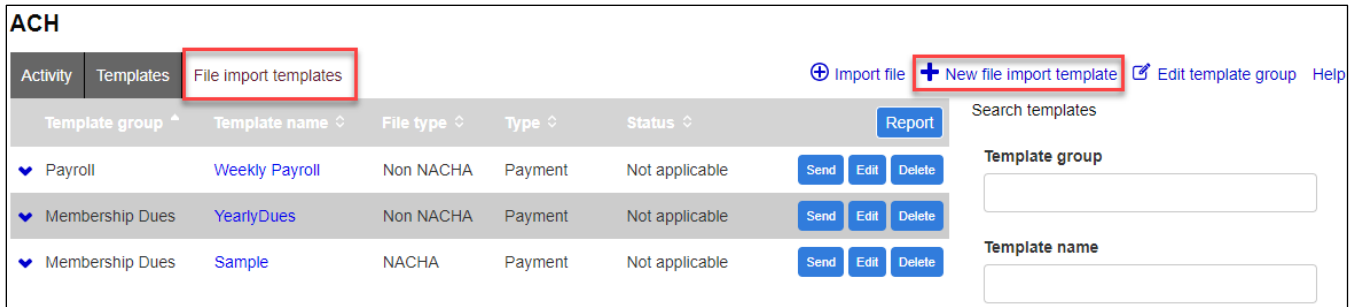
Return to ACH templates

ACH File Import Templates

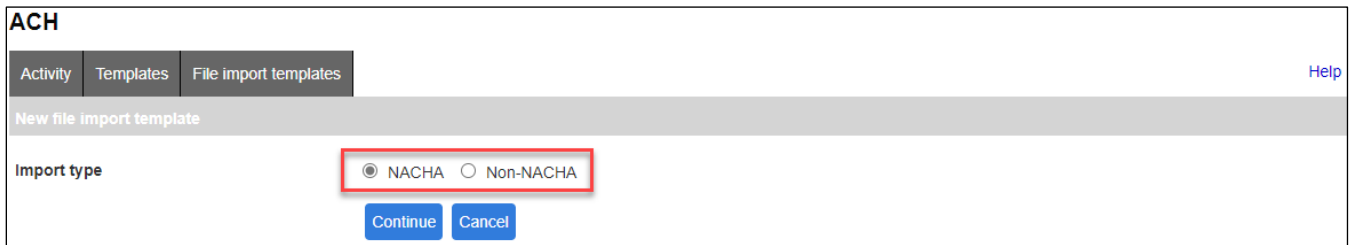
ACH File Import Templates allow you to manage templates for your file imports and assign user access, allowing for greater controls of your file imports. You can create new templates, create a transfer from an existing template, edit existing templates and delete templates that you no longer need.

Creating a New ACH File Import Template

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



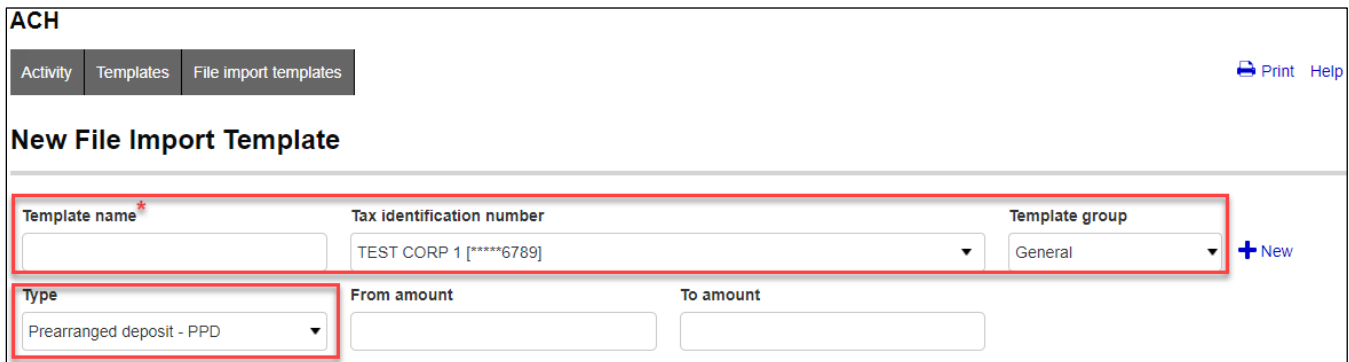
- Select the file **Import type** (*NACHA or Non NACHA*) and then click **Continue**



For NACHA Files:

- 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.



User Access ☐ All current and future users ☒ Specific users

☐ George Washington	☐ Thomas Jefferson	☐ John Adams
☒ James Madison		

* Indicates a required field

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>).
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> 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**

ACH

Activity Templates **File import templates** [Help](#)

New file import template

Import type ☐ NACHA ☒ Non-NACHA

File location No file chosen

Type

- 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

ActivityTemplatesFile import templates

PrintHelp

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

ContinueCancel

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH File Name (<i>i.e. Payroll</i>).
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> 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>i.e. comma</i>).
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>i.e. Account Number</i>) 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**

ACH

ActivityTemplatesFile import templates

Print

Help

New file import template

Import File - Vendor

Template	Vendor
Type	Collection (Company - CCD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Payment information	Data Contained In File
Transaction code	Data Contained In File
Offset Account	Mechanics Bank Test
Effective Date	SELECT Effective date must be entered as mm/dd/yyyy.

Back

Continue

Cancel

- 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

ACH

ActivityTemplatesFile import templates

Print

Help

Import file - Non NACHA Example File.csv

File summary

File withdrawal total	\$3.72
Number of withdrawals	2
File deposit total	\$3.72
Number of deposits	1
Reference number	f34495dbb7

Batch summary (1)

Show

Back

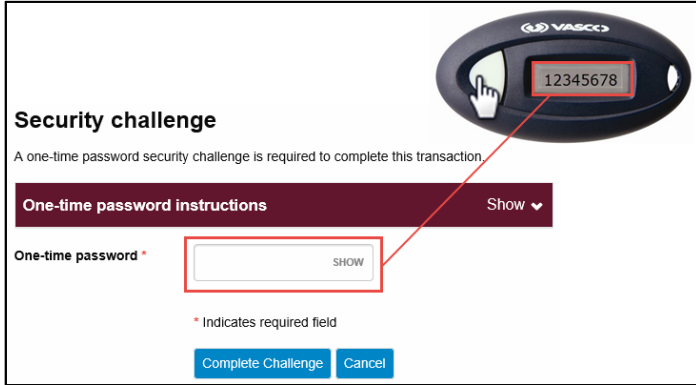
Complete ACH

Review ACH

Cancel

- 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**



Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

- 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

⚠ This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name:	Testing Dup 2
Submitted by:	Soft Token
Date submitted:	Apr 30, 2025

Previously submitted file(s):

File name:	Testing Dup 1
Submitted by:	Soft Token
Date submitted:	Apr 30, 2025

Complete ACH Cancel

- 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

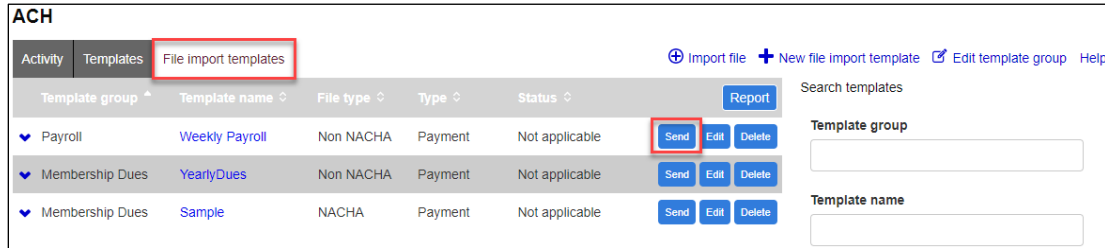
[Return to File import templates](#)

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

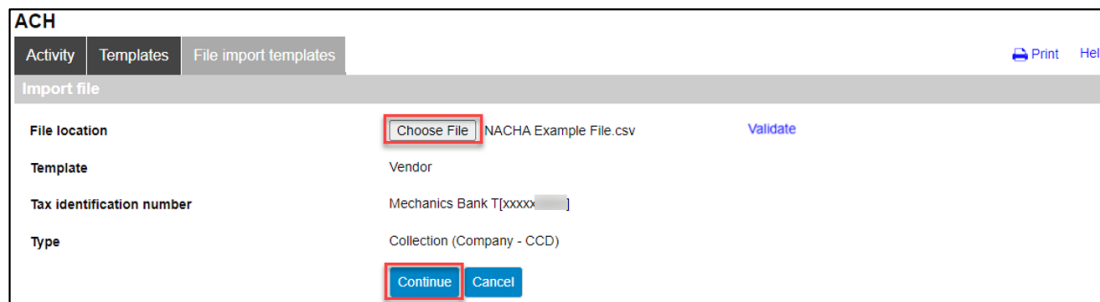
 **Note:** You can use the search criteria fields on the right to filter out the results.



Template group	Template name	File type	Type	Status	Actions
Payroll	Weekly Payroll	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	YearlyDues	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	Sample	NACHA	Payment	Not applicable	Send Edit Delete

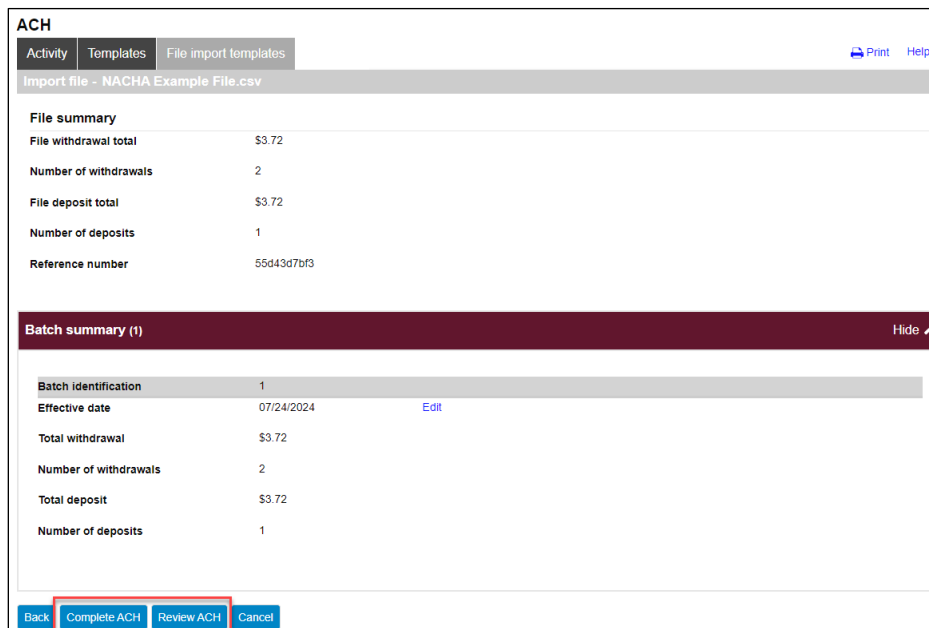
For NACHA Files:

- 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

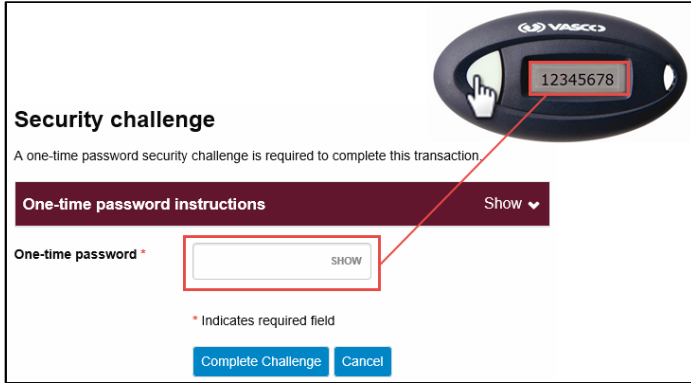
 **Note:** If the file contains a past effective date, you will be prompted to select a valid **Effective Date** from the calendar.



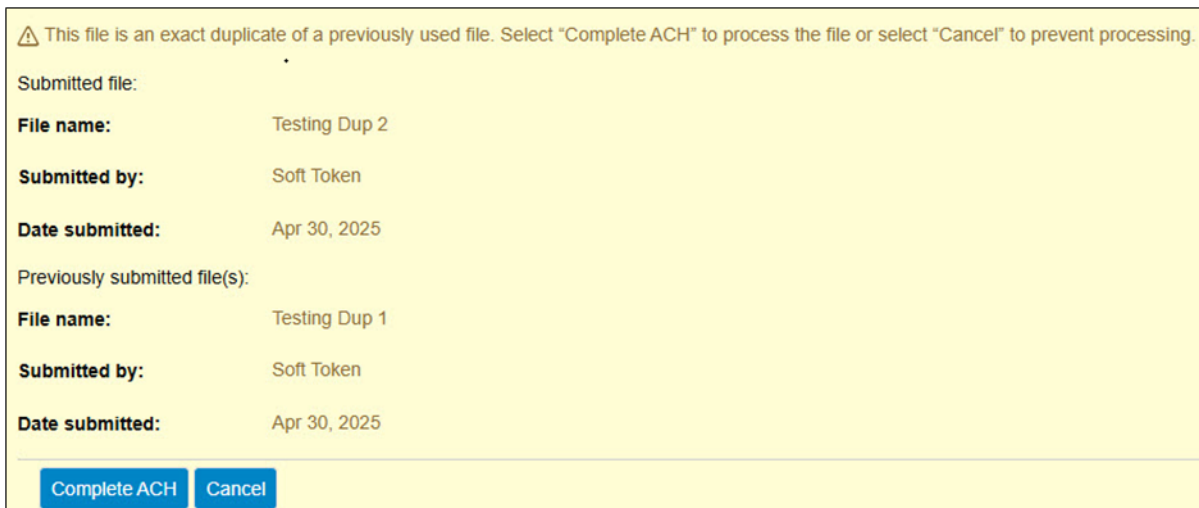
File summary	
File withdrawal total	\$3.72
Number of withdrawals	2
File deposit total	\$3.72
Number of deposits	1
Reference number	55d43d7bf3

Batch summary (1)		Hide
Batch identification	1	
Effective date	07/24/2024	Edit
Total withdrawal	\$3.72	
Number of withdrawals	2	
Total deposit	\$3.72	
Number of deposits	1	

- 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

ActivityTemplatesFile 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

For Non NACHA Files:

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

ACH

ActivityTemplatesFile import templates

Print Help

Import file

File location	Choose File Non NACHA Example File.csv
Template	Vendor
Tax identification number	Mechanics Bank T[xxxxx]
Type	Collection (Company - CCD)

Continue

Cancel

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

ACH

Activity Templates File import templates [Print](#) [Help](#)

Import file - Non NACHA Example File.csv

Import File - Vendor

Template	Vendor
Type	Collection (Company - CCD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Payment information	Data Contained In File
Transaction code	Data Contained In File
Offset Account	Mechanics Bank DDA Test 27927
Effective Date	SELECT Effective date must be entered as mm/dd/yyyy.

[Back](#) [Continue](#) [Cancel](#)

- 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

ACH

Activity Templates File import templates [Print](#) [Help](#)

Import file - Non NACHA Example File.csv

File summary

File withdrawal total	\$3.72
Number of withdrawals	2
File deposit total	\$3.72
Number of deposits	1
Reference number	55d43d7bf3

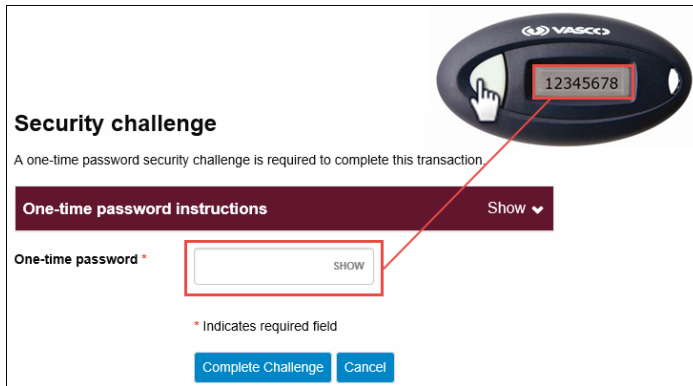
Batch summary (1)

[Hide](#) ^

Batch identification	1
Effective date	07/24/2024 Edit
Total withdrawal	\$3.72
Number of withdrawals	2
Total deposit	\$3.72
Number of deposits	1

[Back](#) [Complete ACH](#) [Review ACH](#) [Cancel](#)

- 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**



Security challenge

A one-time password security challenge is required to complete this transaction.

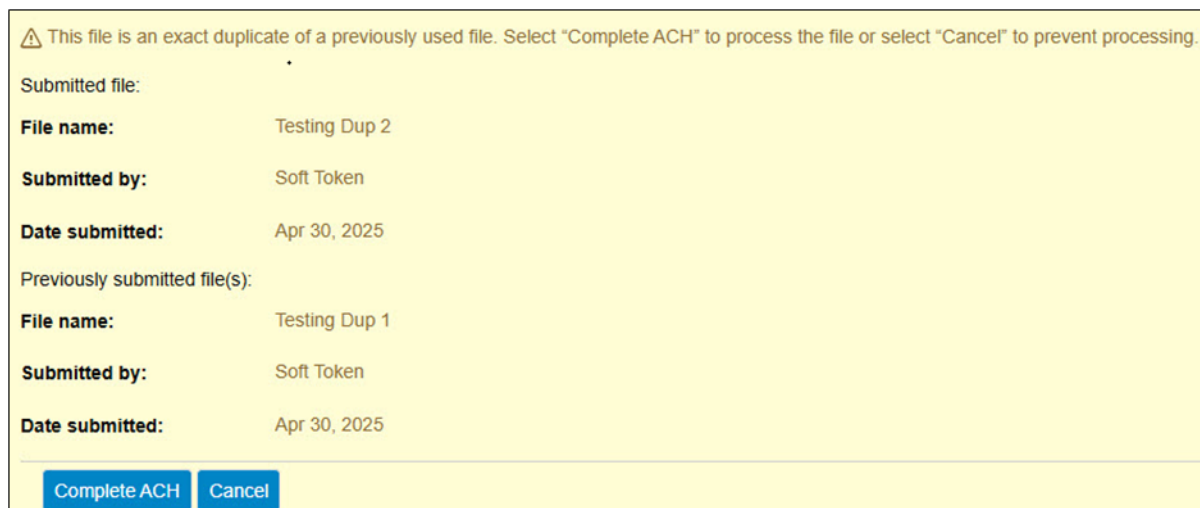
One-time password instructions Show ▼

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

- 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



⚠ This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name: Testing Dup 2

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Previously submitted file(s):

File name: Testing Dup 1

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Complete ACH Cancel

- 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](#)

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.

ACH

Activity Templates **File import templates** [Import file](#) [New file import template](#) [Edit template group](#) [Help](#)

Template group ^	Template name ^	File type ^	Type ^	Status ^	
Payroll	Weekly Payroll	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	YearlyDues	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	Sample	NACHA	Payment	Not applicable	Send Edit Delete

[Report](#)

Search templates

Template group

Template name

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**

ACH

Activity Templates **File import templates** [Print](#) [Help](#)

Payroll NACHA File Import

Template name *	Tax identification number	Template group
Payroll NACHA File Import	TEST CORP 1 [*****6789]	Payroll New
Type	From amount	To amount
Prearranged deposit - PPD		

User Access
☐ All current and future users
 ☒ Specific users

☐ Deselect all

☐ George Washington
 ☐ Thomas Jefferson
 ☐ John Adams
 ☒ James Madison

* Indicates a required field

For Non 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**

 **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.

ACH

Activity
 Templates
 File import templates

[Print](#)
[Help](#)

Vendor

Template name *

Tax identification number
 Mechanics Bank T[xxxxx]

Template group

[+ New](#)

Type
 Collection (Company - CCD)

Insert decimals into amounts
☐ Yes
 ☒ No

File format
☒ Delimited

Number of rows to exclude

☐ Tab
 ☐ Semicolon
 ☒ Comma
 ☐ Space
 ☐ Other

Header

Footer

Text qualifier

User Access
☐ All current and future users
 ☒ Specific users

☐ Deselect all

☐ George Washington
 ☐ Thomas Jefferson
 ☐ John Adams
 ☒ James Madison

Field details

Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Payment information	Data Contained In File
Transaction code	Data Contained In File
Offset Account	Mechanics Bank Test
Effective Date	Prompt For Date

Offset account options

☐ Offset account defined in file
 ☒ Select offset account

Mechanics Bank

Effective date options

☐ Date in file
 ☒ Prompt for date
 ☐ Default current business date

Save

Cancel

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.

ACH

Activity

Templates

File import templates

⊕ Import file

+ New file import template

✎ Edit template group

Help

Template group ^	Template name ^	File type ^	Type ^	Status ^	
Payroll	Weekly Payroll	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	YearlyDues	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	Sample	NACHA	Payment	Not applicable	Send Edit Delete

Report

Search templates

Template group

Template name

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

ACH

ActivityTemplatesFile 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**

ACH

Activity

Templates

File import templates

+ New Payment

+ New Collection

+ Import file

Help

Date	Description	Status	Withdrawal	Deposit	Type	
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy

Report

Search Activity

Date

All Activity

Type

All types

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**

ACH

Activity

Templates

File import templates

Help

Import file

Import type

☒ NACHA

☐ Non-NACHA

File location

Choose File

No file chosen

Validate

Template

Import without using template

Tax Identification

TEST CORP 1 [*****6789]

Type

Prearranged deposit - PPD

Continue

Cancel

- 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.

ACH

Activity

Templates

File import templates

Print Help

Import file - Sample NACHA PPD File.txt

File summary

File withdrawal total	\$3,750.75
Number of withdrawals	1
File deposit total	\$3,750.75
Number of deposits	3
Reference number	43747a1a62

Batch summary (1)

Hide

Batch identification	1
Effective date	07/24/2024 SELECT X Revert
Total withdrawal	\$3,750.75
Number of withdrawals	1
Total deposit	\$3,750.75
Number of deposits	3

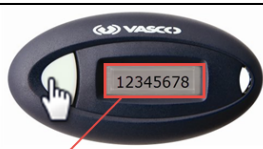
Back

Complete ACH

Review ACH

Cancel

- 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**



Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions

Show

One-time password *

SHOW

* Indicates required field

Complete Challenge

Cancel

- 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

⚠ This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name: Testing Dup 2

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Previously submitted file(s):

File name: Testing Dup 1

Submitted by: Soft Token

Date submitted: Apr 30, 2025

[Complete ACH](#) [Cancel](#)

- 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

[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](#)

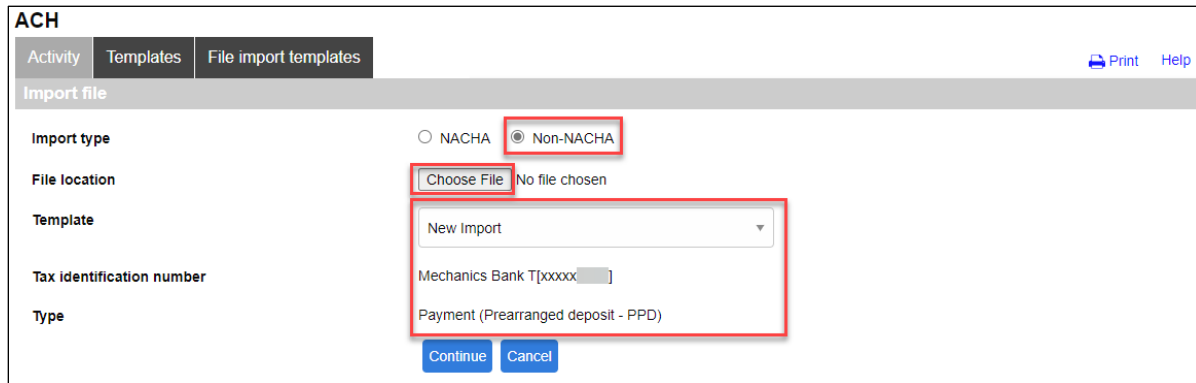
For Non NACHA Files:

- 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

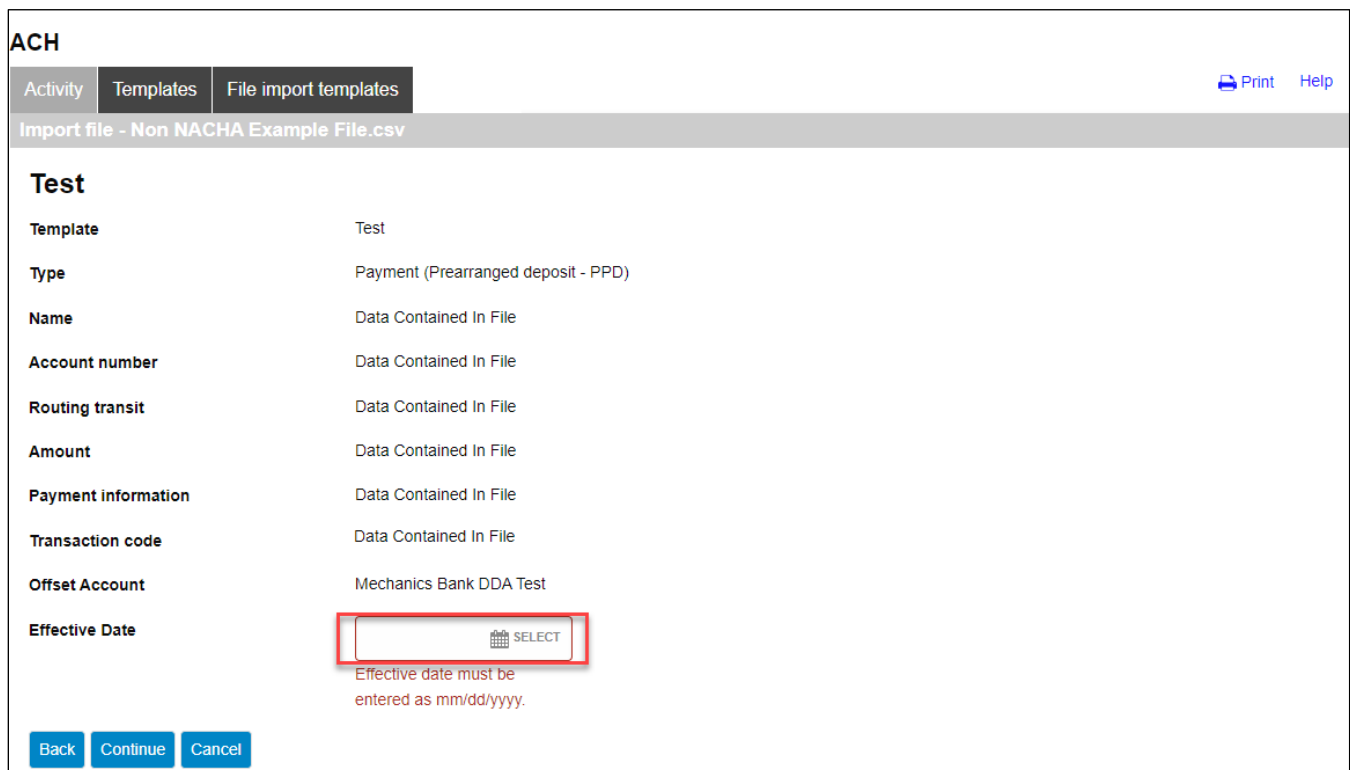
- Select the applicable import template from the **Template** drop down menu; or if one needs to created select **Create new template** (see the *Creating a New ACH File Import Template* section for details)

 **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

ACH

Activity
Templates
File import templates

Print
Help

Import file - Non NACHA Example File.csv

File summary

File withdrawal total	\$3.72
Number of withdrawals	1
File deposit total	\$3.72
Number of deposits	2
Reference number	f3d4ec7a04

Batch summary (1)
Show ▼

Back
Complete ACH
Review ACH
Cancel

- 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**

Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions
Show ▼

One-time password *
SHOW

* Indicates required field

Complete Challenge
Cancel

- 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

 This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name: Testing Dup 2

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Previously submitted file(s):

File name: Testing Dup 1

Submitted by: Soft Token

Date submitted: Apr 30, 2025

[Complete ACH](#) [Cancel](#)

- 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

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](#)

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.

ACH

Activity

Templates

File import templates

+ New Payment

+ New Collection

+ Import file

Help

Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Report Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy
Aug 27, 2024	Supplies	Transfer Exceeds Review: Pending Approval	\$238.17	\$0.00	Payment	Copy
Aug 23, 2024	Sales07	Disapproved	\$0.00	\$3,467.11	Collection	Copy

Search Activity

Date

All Activity ▾

Type

All types ▾

Amount

Example: 40 or 10.00-50.00

- 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.

ACH

Activity

Templates

File import templates

+ New Payment

+ New Collection

+ Import file

Help

Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Report Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy
Aug 27, 2024	Supplies	Transfer Exceeds Review: Pending Approval	\$238.17	\$0.00	Payment	Copy
Aug 23, 2024	Sales07	Disapproved	\$0.00	\$3,467.11	Collection	Copy

Search Activity

Date

All Activity ▾

Type

All types ▾

Amount

Example: 40 or 10.00-50.00

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.

ACH

Activity

Templates

File import templates

+ New Payment

+ New Collection

+ Import file

Help

Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Report Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy
Aug 27, 2024	Supplies	Transfer Exceeds Review: Pending Approval	\$238.17	\$0.00	Payment	Copy
Aug 23, 2024	Sales07	Disapproved	\$0.00	\$3,467.11	Collection	Copy

Search Activity

Date

All Activity ▾

Type

All types ▾

Amount

Example: 40 or 10.00-50.00

- Click on the **Report** button

ACH

Activity

Templates

File import templates

+ New Payment

+ New Collection

+ Import file

Help

Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Report Copy Edit Delete

Search Activity

Date

All Activity ▾

- 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

Activity report

Summary

3 ACH files 3 batches

Select

Type *

☐ File information

Format

Activity report selection

☐	Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾
☐	Jul 24, 2024	Payroll	Transfer Exceeds Review: Pending Approval	0.01	0.01	Payment
☐	Jul 16, 2024	Payroll	Disapproved	0.01	0.01	Payment
☐	May 20, 2022	Payroll	Saved	0.02	0.02	Payment

Save & return to report

Cancel

- 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**

Activity report

Summary

3 ACH files 3 batches

Select

Type *

☐ File information

☒ Batch information

☐ Transactions

Format

PDF (.pdf)

Download report

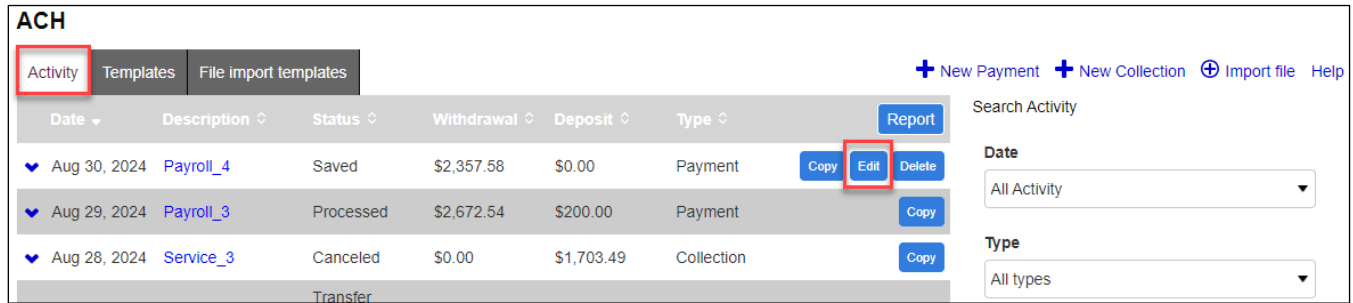
Cancel

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.



ACH

Activity Templates File import templates

+ New Payment + New Collection + Import file Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy

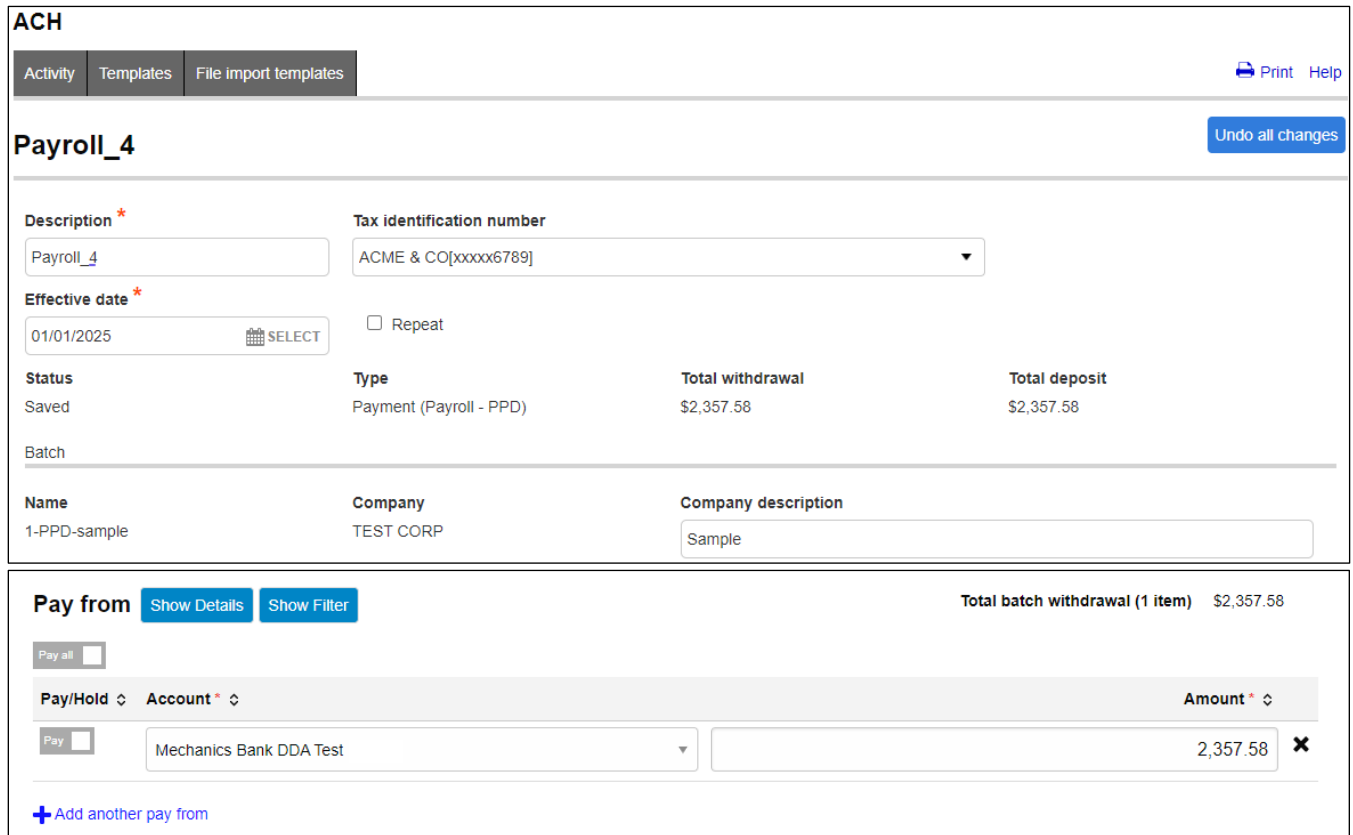
Search Activity

Date: All Activity

Type: All types

- 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.



ACH

Activity Templates File import templates

Print Help

Payroll_4 Undo all changes

Description * Tax identification number

Payroll_4 ACME & CO[xxxxx6789]

Effective date * 01/01/2025 SELECT Repeat

Status Type Total withdrawal Total deposit

Saved Payment (Payroll - PPD) \$2,357.58 \$2,357.58

Batch

Name Company Company description

1-PPD-sample TEST CORP Sample

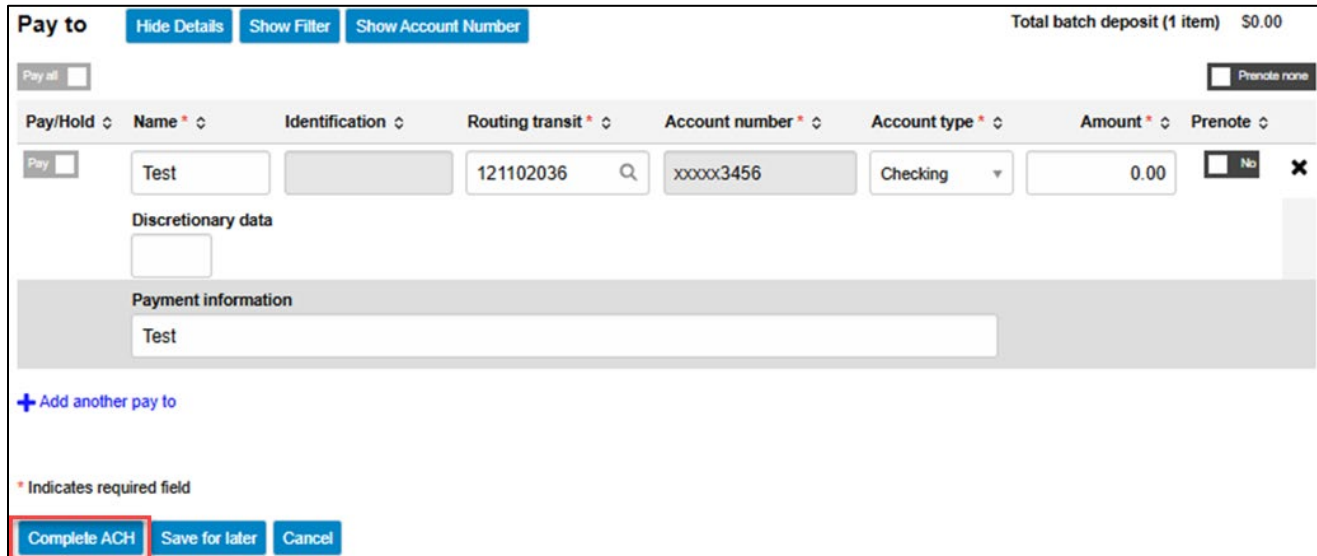
Pay from Show Details Show Filter Total batch withdrawal (1 item) \$2,357.58

Pay all

Pay/Hold Account Amount

Pay Mechanics Bank DDA Test 2,357.58 X

+ Add another pay from



Pay to Hide Details Show Filter Show Account Number Total batch deposit (1 item) \$0.00

☐ Pay all ☐ Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
☐ Pay	Test		121102036	xxxxx3456	Checking	0.00	☐ No

Discretionary data

Payment information

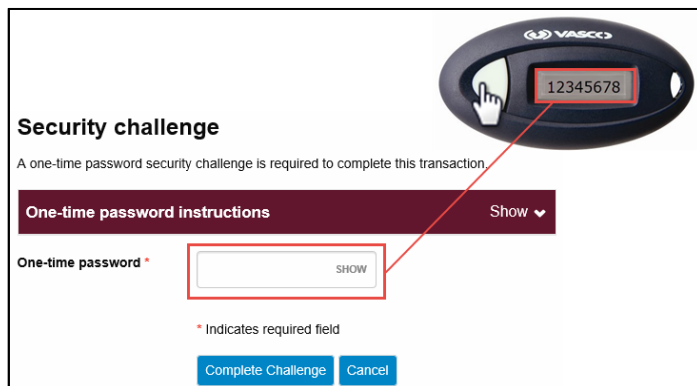
Test

[+ Add another pay to](#)

* Indicates required field

Complete ACH Save for later Cancel

- 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**



Security challenge

A one-time password security challenge is required to complete this transaction

One-time password instructions Show

One-time password *

* Indicates required field

Complete Challenge Cancel

- 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

⚠ This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name: Testing Dup 2

Submitted by: Soft Token

Date submitted: Apr 30, 2025

Previously submitted file(s):

File name: Testing Dup 1

Submitted by: Soft Token

Date submitted: Apr 30, 2025

[Complete ACH](#) [Cancel](#)

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 activity](#) [Save as template](#)

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.

ACH

Activity Templates File import templates

+ New Payment + New Collection + Import file Help

Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy

Report

Search Activity

Date
All Activity ▾

Type
All types ▾

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

ACH

Activity Templates File import templates

Print Help

Payroll

Description	Tax identification number		
Payroll	Mechanics Bank [xxxxx-xx]		
Effective date	☐ Repeat		
May 20, 2022			
Status	Type	Total withdrawal	Total deposit
Saved	Payment (Prearranged deposit - PPD)	\$0.02	\$0.02
Batch			
Name	Company	Company description	
1-PPD-Payroll	Mechanics Bank [xxxxx-xx]	Payroll	

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$0.02

Pay/Hold ▾	Account ▾	Amount ▾
Pay	Mechanics Bank	0.02

Pay to Show Details Show Filter Show Account Number Total batch deposit (2 items) \$0.02

Pay/Hold ▾	Name ▾	Identification ▾	Routing transit ▾	Account number ▾	Account type ▾	Amount ▾	Reverse ▾
Pay	John Smith	10001	121102036	123456789	Checking	0.01	☐ No
Pay	Jane Doe	10002	121102036	123456780	Checking	0.01	☐ No

Delete ACH Return to ACH activity

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

ACH

ActivityTemplatesFile import templates

Print Help

Payroll was deleted successfully

Payroll

Reference number

56c446db6b

Total withdrawal

\$0.02

Number of withdrawals

1

Total deposit

\$0.02

Number of deposits

2

Return to ACH activity

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

Payments & Transfers

Review (5)

Hide

Wire

Description

Reason

Amount

There are no transfers requiring review.

ACH

Description

Reason

Amount

6.0 Testing 1

Review Required

See details

DB Testing

Review Required

1.00

SampleACHfile.txt

Review Required

4.00

Approve

Disapprove

- 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.

Payments & Transfers

Review (5)

Hide

Wire

Description

Reason

Amount

There are no transfers requiring review.

ACH

Description

Reason

Amount

6.0 Testing 1

Review Required

See details

DB Testing

Review Required

1.00

SampleACHfile.txt

Review Required

4.00

Approve

Disapprove

- A confirmation message will appear

ACH

Your ACH transfer has been approved:

DB Testing

X

FM-2523.6-eCH

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