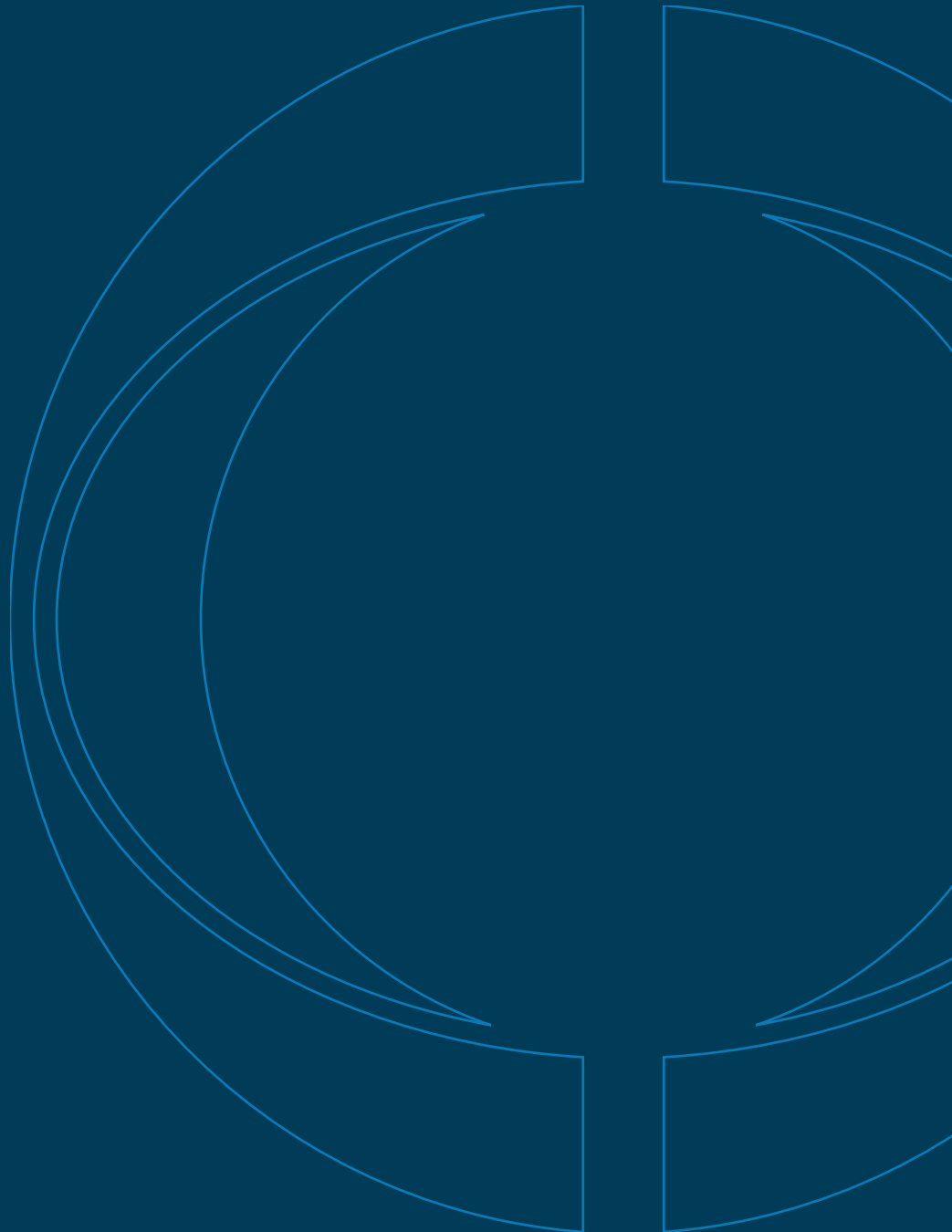


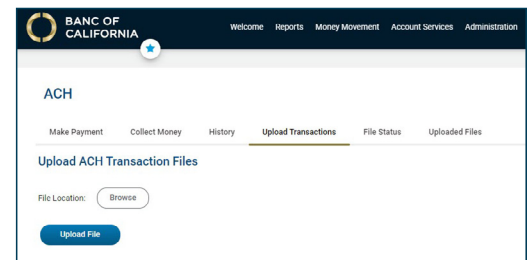
USER GUIDE:
**ACH ORIGINATION
& APPROVAL**



User Guide: ACH Origination & Approval

Submitting an ACH Nacha File Upload.

- 1 Click **Money Movement > ACH > Upload Transactions**. Click **Browse** and select the file **Upload File**.



Approve Uploaded ACH Files.

- 1 Click one of the following:
 - Approvals > Files
 - Money Movement > ACH > File Status
- 2 Scroll to the ACH Files or Files to Approve or Transmit section (depending on the navigation path you chose):



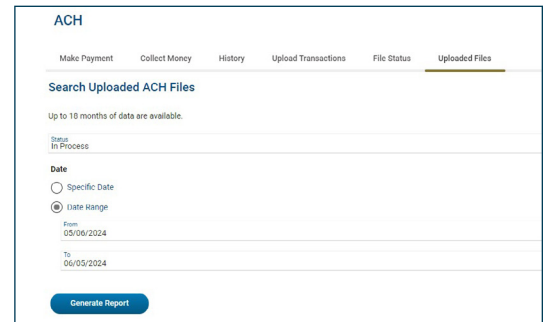
Approvals									
Transfers	Transactions	Templates	Scheduled Requests	Issues/Voids	Files	Users			
ACH Files									
Files Name	Upload Date	Company ID	Debits	Credits	Effective Date	SEC Codes	Prenotes	Approval Status	

- 3 Select the files you want to approve and then click **Continue**.
- 4 Verify the files as needed and then click one of the following:
 - **Approve**: Approve all transactions in the file now; more approvals are required.
 - **Transmit**: Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.
 - Complete additional user validation using your token.

Check the Status of ACH Files.

Check the status of ACH files that were uploaded in the past 30 days.

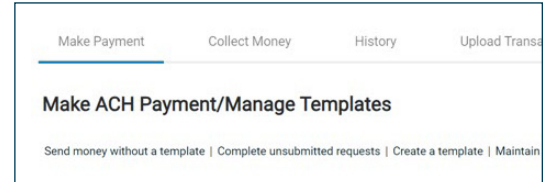
- 1 Click **Money Movement > ACH > Uploaded Files.**
- 2 Complete the following fields:
 - **Status:** Verifying, Pending, Approval, Rejected, Transmitted, Confirmed and/or In Process
 - **Date:** Specific Date or Date Range



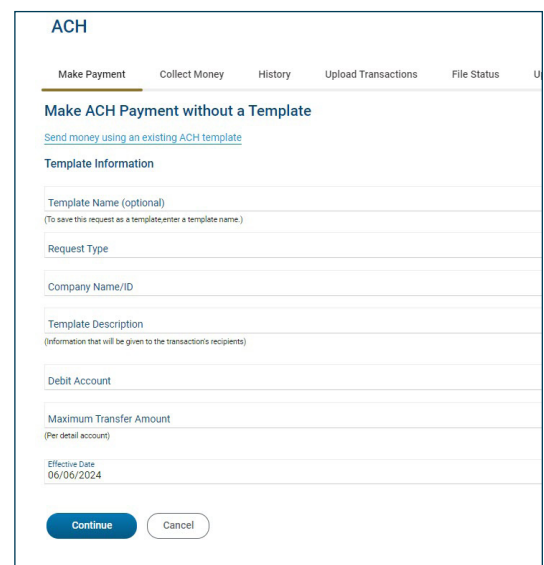
Making an ACH Payment without a Template.

For ACH Collections, please see page 7 of this guide.

- 1 Click **Money Movement > ACH > Make ACH Payment/Manage templates.**
- 2 Click the **Send Money Without a Template** link



- 3 Please note all fields are required unless indicated below. Once completed, click **Continue.**
 - **Optional:** In the Template Name field, type a name (up to 20 alphanumeric characters) to save the payment as a template.
 - If applicable, select a Request Type option.
 - Select a Company Name/ID option.
 - In the Template Description field, type a description of the transaction (up to 10 alphanumeric characters). This field does follow the transaction to the recipient bank.
 - Select a Debit Account option.
 - In the Maximum Transfer amount field, type the dollar amount that is applied to each detail account.
 - Type the Effective Date or click the calendar icon and select the date. Then click **Continue.**



(Cont'd on next page)

(cont'd) Making an ACH Payment without a Template.

- 4 **Optional:** Type an amount in the **Control Amount** field.
- 5 Select a Payment Instructions option:
 - a) Select a Payment Instructions option:
 1. Do not process details with amounts of \$0.00.
This can be used to hold transactions.
 2. Send details with amounts of \$0.00 as payments.
 - b) In the ABA/TRC field, type the ABA or click the ABA search link to search for an ABA/TRC.
 - c) In the Account Number field, type the account number.
 - d) Select an Account Type option.
 - e) In the Name field, type the name of the individual/company associated with the account.
 - f) Optional: In the Detail ID field, type the detail ID.
 - g) In the Amount field, type the amount to pay.
 - h) Optional: In the Additional Information field, please add any addenda that would follow the transaction.

Search ABA Numbers

If you do not find the financial organization you are searching for, narrow your search by selecting a state and city.

Name
(Letters, numbers, spaces, -, /, &)

Exact match on name

State
All states

City
All cities
(Select state or territory to list corresponding cities)

ABA Number
(Whole or partial number; first 2 digits minimum)

Exact match on ABA number

Add Payment Details

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

Template information [🔗](#)

Template Name: CCD Payment
 Request Type: Test Ca / 1234567890
 Company Name/ID: ExampleACH
 Template Description: SMALL BUSINESS CHECKING
 Debit Account: \$100.00
 Maximum Transfer Amount: \$100.00

Effective Date: 06/10/2024

Control Amount (optional): 0
(Intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Payment Instructions

Do not process details with amounts of \$0.00
 Send details with amounts of \$0.00 as payments

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC 122035199	Account 1231231234	Type Checking	Name John Doe	Detail ID	Amount \$100.00 USD

[ABA Search](#)

(Cont'd on next page)

(cont'd) Making an ACH Payment without a Template.

- 6 Click **Continue**.
- 7 Verify the payment as needed, then click **Submit for Approval**.

Verify Payment

i This request requires approval by a different company user before it can be transmitted.

[Send money with a different template](#)

Template Information [🔗](#)

Template Name: CCD Payment
 Request Type: Test Ca / 1234567890
 Company Name/ID: ExampleACH
 Template Description: SMALL BUSINESS CHECKING - *7670
 Debit Account: 06/10/2024
 Effective Date:

Credit/Destination Accounts [🔗](#)

The control amount is \$0.00 and the total amount is \$100.00. Held details and those with an amount of \$0.00 are not processed. To change the details, click the "Edit this request" icon.

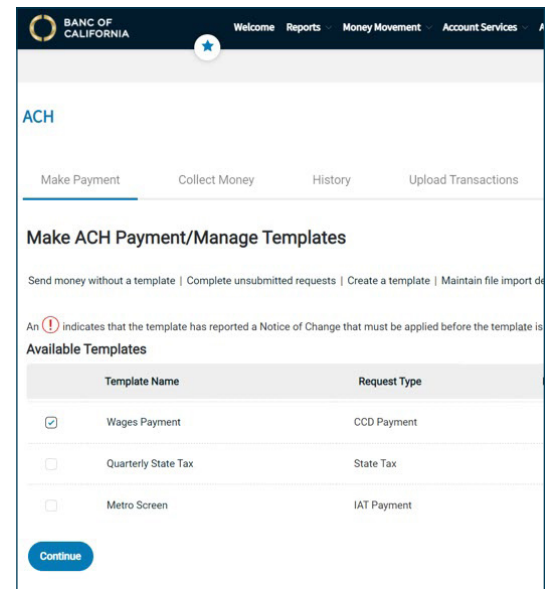
ABA/TRC	Account	Account Type	Name	Detail ID	Amount
122035199	*1234	Checking	John Doe		\$100.00
Total					\$100.00

- 8 After clicking **Submit for Approval**, you will see a payment confirmation.
 - **Note:** This does not mean the request has been transmitted; it is a confirmation that the request has been moved to the transmit queue successfully, and is ready for approval.

A user with the approver role will now be able to transmit the ACH transaction in their approval queue. See the Approve ACH Files section above.

Making an ACH Payment via Template.

- 1 Click **Money Movement > ACH.**
- 2 Select a **Template Name** option and then click **Continue.**
- 3 Select or fill in the **Template Information** options:
 - Type the effective date or click the calendar icon and select the date.
 - Optional: Type an amount in the Control Amount field.
- 4 If requested, select a **Payment Instructions** option:
 - Do not process details with amounts of \$0.00; hold the transaction for this payment.
 - Send details with amounts of \$0.00 as payments.
- 5 In the **Amount** fields, type the amount to pay to each account. Click **Continue.**



Add Payment Details

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

Template Information [✎](#)

Template Name:	Wages Payment
Request Type:	CCD Payment
Company Name/ID:	Test Ca / 1234567890
Template Description:	ExampleACH
Debit Account:	SMALL BUSINESS CHECKING
Maximum Transfer Amount:	\$100.00

Effective Date: 06/10/2024 [📅](#)

Control Amount (optional): 0
(Intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Payment Instructions

Do not process details with amounts of \$0.00

Send details with amounts of \$0.00 as payments

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC 122035199	Account 1231231234	Type Checking	Name John Doe	Detail ID	Amount \$100.00 USD

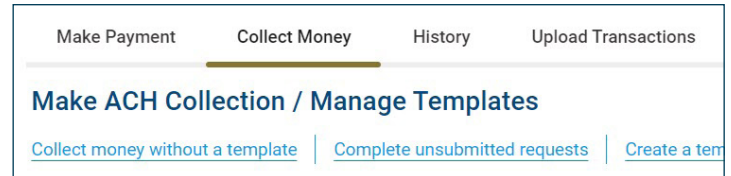
[ABA Search](#)

- 6 Verify the payment as needed, then **Submit for Approval.**
- 7 After clicking **Submit for Approval**, you will see a payment confirmation.
 - **Note:** This does not mean the request has been transmitted; it is a confirmation that the request has been moved to the transmit queue successfully, and is ready for approval.

A user with the approver role will now be able to transmit the ACH transaction in their approval queue.

Originating an ACH Collection without a Template.

- 1 Click **Money Movement > ACH > Collect Money / Manage templates.**
- 2 Click the **Collect Money Without a Template** link.



- 3 *Please note all fields are required unless indicated below.*
Once completed, click **Continue.**

- **Optional:** In the Template Name field, type a name (up to 20 alphanumeric characters) to save the collection as a template.
- If applicable, select a Request Type option.
- Select a Company Name/ID option.
- In the Template Description field, type a description of the transaction (up to 10 alphanumeric characters). This field does follow the transaction to the recipient bank.
- Select a Debit Account option.
- In the Maximum Transfer amount field, type the dollar amount that is applied to each detail account.
- Type the Effective Date or click the calendar icon and select the date. Then click **Continue.**

- 4 **Optional:** Type an amount in the **Control Amount** field.
- 5 Select a Collection Instructions option:

a) Select a Collection Instructions option:

1. Do not process details with amounts of \$0.00 This can be used to hold transactions.
2. Send details with amounts of \$0.00 as collections.

b) In the ABA/TRC field, type the ABA or click the ABA search link to search for an ABA/TRC.

c) In the Account Number field, type the account number.


(Cont'd on next page)

(cont'd) Originating an ACH Collection without a Template.


- d) Select an Account Type option.
- e) In the Name field, type the name of the individual/company associated with the account.
- f) Optional: In the Detail ID field, type the detail ID.
- g) In the Amount field, type the amount to collect.
- h) Optional: In the Additional Information field, please add any addenda that would follow the transaction.

Add Collection Details

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

Template Information 

Template Name: CCD Collection
 Request Type: Test Ca / 1234567890
 Company Name/ID: ExampleACH
 Template Description: SMALL BUSINESS CHECKING - *7670
 Credit Account: \$100.00
 Maximum Transfer Amount: \$100.00

Effective Date: 11/15/2024 

Control Amount (optional): 0
(Intended Value for the entire template)

Debit / Source Accounts

These are the accounts which will send the recorded amount when a collection request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Collection Instructions

Do not process details with amounts of \$0.00
 Send details with amounts of \$0.00 as collections


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

[ABA Search](#)


6 Click **Continue**.

7 Verify the collection as needed, then click **Submit for Approval**.


Verify Collection

 This request requires approval by a different company user before it can be transmitted.

[Collect money with a different template](#)

Template Information 

Template Name: CCD Collection
 Request Type: Test Ca / 1234567890
 Company Name/ID: ExampleACH
 Template Description: SMALL BUSINESS CHECKING - *7670
 Credit Account: \$100.00
 Effective Date: 11/15/2024

Debit/Source Accounts 

The control amount is \$0.00 and the total amount is \$100.00. Held details and those with an amount of \$0.00 are not processed. Loan collection details with an amount of \$0.00 are not processed. To change the details, click the "Edit this request" icon.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
122035199	*1234	Checking	John Doe		\$100.00
Total					\$100.00

8 After clicking **Submit for Approval**, you will see a confirmation.

- **Note:** This does not mean the request has been transmitted; it is a confirmation that the request has been moved to the transmit queue successfully, and is ready for approval.

A user with the approver role will now be able to transmit the ACH transaction in their approval queue. See the Approve ACH Files section above.

Originating an ACH Collection via Template.

1 Click **Money Movement > ACH > Collect Money**.

2 Select a **Template Name** option and then click Continue.

3 Select or fill in the Template Information Options:

- Type the effective date or click the calendar icon and select the date.

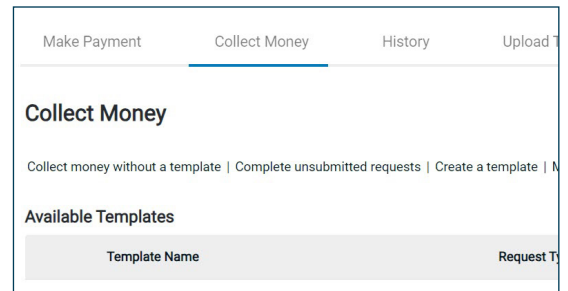
- Optional: Type an amount in the Control Amount field.

4 If requested, select a Collection Instructions option:

-Do not process details with amounts of \$0.00.


-Send details with amounts of \$0.00 as collections.

5 In the **Amount fields**, type the amount to collect to each account. Click **Continue**.




Add Collection Details

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

Template Information 

Template Name:	Cash Concentration
Request Type:	CCD Collection
Company Name/ID:	Test Ca / 1234567890
Template Description:	CashConcen
Credit Account:	SMALL BUSINESS CHECKING - *7670
Maximum Transfer Amount:	\$100.00

Effective Date: 

Control Amount (optional):

(Intended Value for the entire template)

Debit / Source Accounts

These are the accounts which will send the recorded amount when a collection request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Collection Instructions

Do not process details with amounts of \$0.00

Send details with amounts of \$0.00 as collections

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
<input type="text" value="ABA/TRC"/>	<input type="text" value="Account"/>	<input type="text" value="Type"/> Checking	<input type="text" value="Name"/>	<input type="text" value="Detail ID"/>	<input type="text" value="Amount"/> 0

[ABA Search](#)

(cont'd) Originating an ACH Collection via Template.

- 6 Verify the collection as needed, then **Submit for Approval**.
 - 7 After clicking **Submit for Approval**, you will see a confirmation.
 - **Note:** This does not mean the request has been transmitted; it is a confirmation that the request has been moved to the transmit queue successfully, and is ready for approval.
- A user with the approver role will now be able to transmit the ACH transaction in their approval queue.

Importing ACH Information

File imports allow you to import payees into existing ACH templates created in Business Online. Before importing, the template must be created first in Business Online. Once the template is created you will create the Import Definition.

About ACH File Definitions

File definitions define the structure of files containing detail account information that are imported into ACH templates.

Detail account information can be imported into templates using the National Automated Clearing House Association (NACHA) format or a customer file format in .csv or fixed width.

The NACHA format uses the format specifications described in NACHA Operating Rules and Guidelines; multiple customers for one financial organization may appear in one file. Custom file formats can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Adding a Custom ACH Payment File Definition

- 1 Click **Money Movement > ACH**.
- 2 Click the **Maintain file import definitions** link.
- 3 Click the **Add a File** definition link.
- 4 Select or fill in the **Description** options:
 - a) In the **Definition Name** field, type a name (up to 35 alphanumeric characters).
 - b) In the **Description** field, type a description (up to 35 alphanumeric characters).
 - c) If applicable, select a **Request Type** option.
 - d) Select a **File Type** option: Delimited, Fixed or Fixed-NACHA.
- 5 Click **Next**.

(Cont'd on next page)

- 6 Select or fill in the **Characteristics** options:
 - a) For the Delimited file type, select a **Field delimiter** option: Tab, Comma, Semi-colon or Dash.
 - b) For the Delimited and Fixed file types, select an **Amount format**: Whole dollar (123) or Implied decimal (1.23).
 - c) **Optional**: Select one or more **Match records by** options: ABA/TRC, Account number, Account type, Account name, ID.
- 7 Click **Next**.
- 8 Fill in the **Position Number** or **Positions (Start to end)** in the **Field Properties** section.
- 9 Click **Next**. Then Click **Add File Definition**.

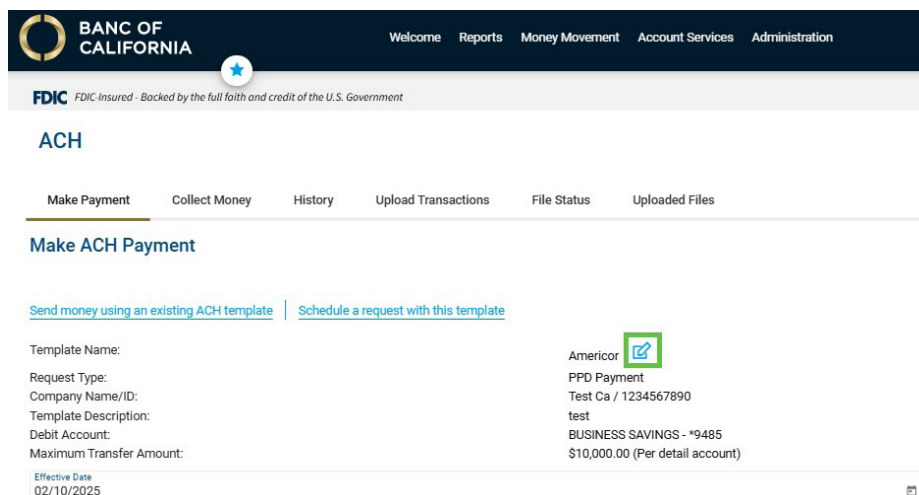
Importing ACH into an Existing Template

Making an ACH Payment via Template with File Import

- 1 Click **Money Movement > ACH**.
- 2 Select a **Template Name** option and then click **Continue**.

If you cannot locate a particular template, contact your company's Administrator to verify that you have privileges for the template's source account.

- 3 Click the Edit icon next to the template name.





The screenshot shows the Banc of California ACH payment interface. At the top, there is a navigation bar with the Banc of California logo and the text "BANC OF CALIFORNIA". To the right of the logo are navigation links: "Welcome", "Reports", "Money Movement", "Account Services", and "Administration". Below the navigation bar is a grey bar with the text "FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government".

The main content area is titled "ACH" and has a sub-header "Make ACH Payment". Below this sub-header are several tabs: "Make Payment", "Collect Money", "History", "Upload Transactions", "File Status", and "Uploaded Files". The "Make Payment" tab is currently selected.

Under the "Make ACH Payment" section, there are two links: "Send money using an existing ACH template" and "Schedule a request with this template".

Below the links, there is a form with the following fields and values:

Template Name:	Americor 
Request Type:	PPD Payment
Company Name/ID:	Test Ca / 1234567890
Template Description:	test
Debit Account:	BUSINESS SAVINGS - *9485
Maximum Transfer Amount:	\$10,000.00 (Per detail account)
Effective Date:	02/10/2025 

(Cont'd on next page)

a) Select **Import Details**.

Edit Template

Template changes will affect scheduled requests that are based on the template. Once a request is in Transmit status, it is no longer impacted by changes to the template used to create it.

[View current template details](#)

Template Name Americor	
Request Type PPD Payment	
Company Name ID Test Ca/1234567890	
Template Description test <small>(Information that will be given to the transaction's recipients)</small>	
Debit Account BUSINESS SAVINGS - Savings - *9485	
Maximum Transfer Amount \$10,000.00 USD <small>(Per detail account)</small>	

Credit / Destination Accounts

[Import Details](#)

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

b) Select your **File Definition** previously created, select **Continue**.

c) Select **Browse** to locate your file. Select **Update By** with the following choices:

Updated by Option	Description
Adding new and updating existing transactions	Imports all transactions; adds new transactions and updates existing.
Adding new transactions only	Imports only new transactions and ignores existing transactions.
Updating existing transactions	Overwrites existing transactions and does not add new transactions.
Delete existing and add new transactions	Deletes existing transactions and adds new transactions.

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the **Match records by** selections made in the Characteristics section of a file definition. For example, if account name is selected for **Match records by** in a file definition then those records that match based on **Account name** are considered existing transactions.

d) **Import File**. File information will be loaded into T

4 Click **Continue**.

5 Verify the payment as needed and then click one of the following options:

Option	Description
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

6 If prompted, complete additional user validation:

a) Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b) Do one of the following:

(Cont'd on next page)

- If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
- If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on cord, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c) For SMS text messages, type the one-time security code displayed on your mobile device into the **one-time security code** field on the Enter the Security Code dialog and then click **Submit**.

7 If required, type your token pass-code and then click Continue.

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the Match records by selections made in the Characteristics section of a file definition. For example, if Account name is selected for Match records by in a file definition then those records that match based on Account name are considered existing transactions.

The fields that are validated during import are as follows:

Field	Requirement
ABA/TRC	Nine-digit, numeric Receiving Depository Financial Institution's identification number.
Account Number	Receiving Depository Financial Institution's Account Number that is not greater than 17 alphanumeric characters.
Account Type	<p>NACHA-formatted files: Two-digit numeric Transaction Code where the first digit is either a 2 for checking or a 3 for savings.</p> <p>Fixed and Delimited formatted files: For a checking account, 1 or checking is allowed. For a savings account, 2 or savings is allowed.</p>
Account Name	Receiving Company Name or Individual Name. A maximum of 22 characters is supported. Single quotes are not supported.
ID	Identification number related to the account owner. A maximum of 15 characters is allowed. Single quotes are not supported.
Default Amount	Value between \$0.00 and \$99,999,999.99.
Addenda	For non-IATs - a maximum of 80 characters is allowed. Single quotes are not supported. For IATs - appropriate IAT addendas are included and not blank.

USER GUIDE:
**ACH ORIGINATION
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