



ACH Manager Version 4.0

Overview: The ACH Manager Version 4.0 release introduces a new user interface for Business Online 6.0 users. The new ACH Manager Version 4.0 employs the same user interface design as Business Online Version 6.0, which improves usability, responsiveness, and device independence.

Note: Future Business Online 6.0 Implementation will include turning on the new ACH Manager User Interface.

Existing Business Online 6.0 Implementation projects will be contacted individually to turn on the new ACH Manager User Interface

If your financial institution uses Business Online 5.5, you will notice program updates. However, the feature/functionality will be available after Business Online 6.0 implementation.

Affects: ACH Manager

Action Required: Please review the program enhancements included in this document. For specific guidelines for the ACH Manager 4.0 release, see Important Information on page 5.

The ACH Transfer Type labels have changed for the ACH Manager User Interface that you utilize through Access Manager and all versions of Business Online. See the ACH Transfer Types section on page 35.

Questions: For relevant dates and contact information, see the ServicePointSM Knowledge article.

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Important Information

Important Resources

We provide you with links to important resources that can assist you with upgrading to and leveraging the features of ACH Manager 4.0 in the table that follows.

Resource	Purpose
ServicePoint Knowledge article for ACH Manager release information. Search for KB0148658 .	Fiserv publishes the ACH Manager 4.0 Release Notes in ServicePoint Knowledge so that you always have access to the most up-to-date content. Should we have changes to the ACH Manager 4.0 Release Notes after initial distribution, we make the updates available in ServicePoint Knowledge.
ServicePoint Knowledge article for ACH Manager Quick Reference Guides. Search for KB0129862 .	Fiserv publishes the ACH Manager Quick Reference Guides in ServicePoint Knowledge so that you always have access to the most up-to-date content.

Business Online

ACH Manager is compatible with Business Online Version 5.5. However, Business Online Version 5.5 continues to use the same user interface for Access Manager and Business Online. The new ACH Manager Business Online User Interface is only compatible with Business Online Version 6.0.

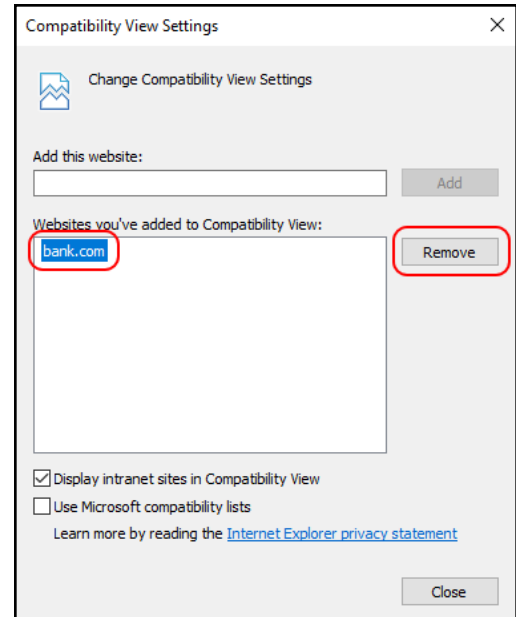
Supported Browsers

- Apple Safari 10.0
- Google Chrome
- Microsoft Edge
- Microsoft Internet Explorer 11.0
- Mozilla Firefox

Internet Explorer Notification

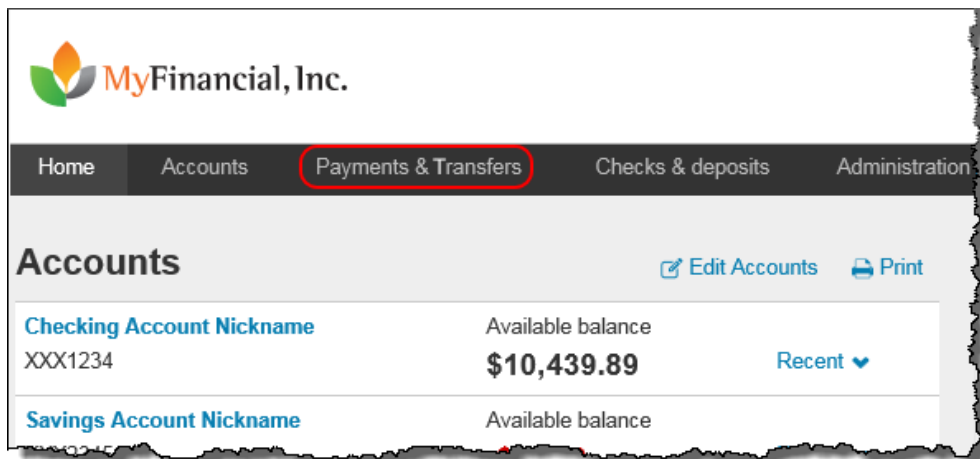
In the near future, Fiserv will no longer support Compatibility mode for Internet Explorer as part of a continued effort to phase out older technology. To prepare for future releases of Business Online you will need to communicate this change to your business customers as it requires them to manually review and change their Internet Explorer browser settings. Having your customers update this setting now will prevent unexpected behaviors with Business Online in the future. Fiserv will send a notification separately when end of support for Compatibility View is determined.

1. Open Internet Explorer.
2. From the **Tools** menu, select **Compatibility View settings**. The system displays the Compatibility View Settings dialog box. Select your institution (for example, bank.com) and click **Remove**.
3. Click **Close**.



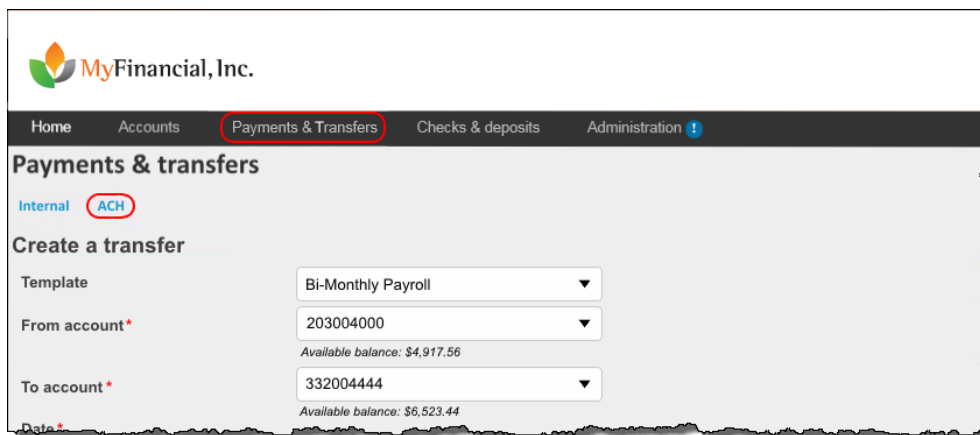
ACH Manager Version 4.0 Enhancements For Business Online 6.0 Clients

The ACH Manager Version 4.0 release employs the same redesign scheme as Business Online Version 6.0 which improves usability, responsiveness, and device independence. Responsive design helps ensure that the system clearly displays all data at virtually any screen size or resolution, without use of horizontal scrolling in lower resolutions, on smaller devices, or in smaller browser windows. You can access ACH Manager using the **Payments & Transfers** hyperlink on the top toolbar of the Business Online Home page.



The new responsive design helps ensure that the system clearly displays all data at virtually any screen size or resolution.

Once you click on the **Payments & Transfers** menu option, you can readily access all your ACH Manager options from the **ACH** hyperlink.



*Use the **Payments & Transfers** menu to access the ACH Manager Business Online User Interface.*

New User Interface for Business Online

Fiserv has redesigned the ACH user experience within Business Online. After the customer clicks on **ACH**, the user interface immediately presents them with the most recent activity. This reduces the amount of clicks to gain access to information.

Activity

Templates

File import templates

Incoming

+ New payment

+ New collection

+ Import file

Help

Date	Description	Status	Withdrawal	Deposit	Type	Report		
Oct 17, 20XX	IAT Non NACHA 0507	Saved	451.25	884.62	Payment	Copy	Edit	Delete
Oct 17, 20XX	PPD Payment 0226	Recurring Entry	108.08	101.08	Collection	Copy	Edit	Delete
Oct 17, 20XX	CCD Debit 1017	Pending Origination	217.77	211.17	Collection	Copy	Edit	Delete
Oct 14, 20XX	CCD Debit 1014	Pending Origination	314.25	324.25	Collection	Copy	Edit	Delete
Oct 13, 20XX	CCD Debit 1013	Pending Origination	213.63	213.63	Collection	Copy	Edit	Delete
Oct 12, 20XX	CCD Debit 1012	File not originated: Duplicate Check Failed	112.12	112.12	Collection	Copy	Edit	Delete
Oct 12, 20XX	CCD Debit 1012	Pending Origination	212.14	212.14	Collection	Copy	Edit	Delete
Oct 12, 20XX	Warehousing 3040	Recurring Entry	129.09	229.09	Payment	Copy	Edit	Delete
Oct 11, 20XX	CCD Debit 1011	Pending Origination	211.01	211.01	Collection	Copy	Edit	Delete
Oct 10, 20XX	CCD Debit 1010	Pending Origination	210.77	210.77	Collection	Copy	Edit	Delete
Oct 10, 20XX	IAT Recurring Payment	Recurring Entry	106.30	106.30	Payment	Copy	Edit	Delete
Oct 07, 20XX	CCD Debit 1007	Pending Origination	207.50	207.50	Collection	Copy	Edit	Delete
Oct 06, 20XX	CCD Debit 1006	Pending Origination	206.55	206.55	Collection	Copy	Edit	Delete
Oct 05, 20XX	Warehousing 3041	Processed	129.98	129.98	Payment			
Oct 05, 20XX	CCD Debit 1007	Processed	205.05	205.05	Collection			
Oct 04, 20XX	CCD Debit 1008	Processed	204.04	204.04	Collection			

Search activity

Date

All activity

Type

All types

Amount

Example: 40 or 10.00-50.00

Tax identification number

All

Description

Reference number

Priority

All

Status

All

* Indicates required field

Search

Clear search

The new redesigned ACH Manager User Interface for Business Online provides you with access to more information from a single page and interactive search and filter capabilities to aid you in finding the information you need faster.

Activity

The **Activity** tab provides you with a quick view of your transfers. You can utilize a variety of tools such as search criteria and sorting to aid you in quickly finding a specific transfer or set of transfers.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	+ Import file	Help
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Edit
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	Delete	

The **Activity** tab provides you with quick and easy access to your transaction history.

Expand and Collapse Transfer Details

You can click or tap ♥ next to any transfer to see additional details about the transfer (for example, the **Reference number**, **Payment type**, **Issued by**, **Issued date**, and **Item count**). Simply click or tap ▲ to collapse the row.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	+ Import file	Help
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Edit
Reference number: cc24b82a6c Payment type: Company - CCD Issued by: Bank Admin on behalf of John Adams Issued date: Oct 27, 20XX 01:22:57 PM Item count: 4							
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	Delete	

You can click or tap ♥ next to any transfer to see additional details about the transfer.

Load More Search Results

The system initially retrieves up to twenty transfers at a time. You can add more results by clicking or tapping on **More ACH Activity** at the bottom of the page.

More ACH activity

Sort

You can sort the list of transfers by clicking or tapping ▾ next to any column heading (for example, **Date**, **Description**, **Status**, **Withdrawal**, **Deposit**, or **Type**) to sort by the respective category.

Search activity

The Search activity section enables you to refine your search by defining key search terms such as: **Date**, **Type**, **Amount**, **Tax identification number**, **Description**, **Reference number**, **Priority**, and **Status**. The search options that display are dependent upon the task that the user wants to accomplish (for example, establishing a transfer or establishing a template).

Search activity

Date

Current business day ▼

Type

All payments ▼

Amount

1000.00-2000.00

Example: 40 or 10.00-50.00

Tax identification number

All ▼

Description

Reference number

Priority

All ▼

Status

All ▼

* Indicates required field

Search

Clear search

The Search activity helps you locate information faster.

New, Copy, Edit, and Delete Transfers

New Transfers

All ACH transfers are conveniently grouped into two categories: payments and collections. Within each category you can access all the types of ACH transfers (for example payroll, prearrange payments). From the main ACH Manager starting page you can click on [+ New payment](#) or [+ New collection](#) to establish a new ACH transfer.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	⊕ Import file	Help
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Edit Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment		

Click the **+New payment** or **+New collection** to initiate a new transfer.

Note: Refer to page 7 for a complete list of payment and collection options.

When you click on either option, the system displays a New payments or New collections box from which you can specify the type of ACH transfer from the **Type** drop-down list and click **Continue**.

New collection

Type *

* Indicates required field

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

ACH transfers are grouped into two categories: payments and collections.

Copy Transfers

If you have an existing transfer that you would like to reuse, you can simply locate the desired transfer and then click the **Copy** button. The system then displays an edit page for the transfer that you copied. You can then make any changes as needed and rename the transfer. The system retains the original transfer and the newly copied transfer.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	⊕ Import file	Help
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Edit Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment		

The **Copy** button enables you to quickly reuse content from an existing transfer.

Edit Transfers

Your ability to edit a payment or collection is easier than ever for transfers that have not completed processing. From the main **Activity** tab, you can click or tap the **Edit** button for the transfer that you want to edit. Previously, you had to inquire on a specific transfer before you could perform any maintenance.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	⊕ Import file	Help
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Edit
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment		Delete

Click the **Edit** button to make changes to a transfer.

Delete Transfers

From the main **Activity** tab, you can click or tap **Delete** for the transfer that you want to delete. The system then displays a transfer overview page. From the transfer overview page, you can click or tap **Delete ACH** and the system completes the deletion process.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	⊕ Import file	Help
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Delete
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment		

Click or tap **Delete** to initiate the deletion process for a transfer.

Reverse Transfers

From the main **Activity** tab, you can click or tap **Reverse** for a transfer that has a Status of **Processed**, the **Effective date** is within five business days, and the **ACH Type** is not a **Reversal**. The system then displays a transfer overview page. From the transfer overview page, you can click or tap the **No** switch below the **Reverse** column in the Pay to section for the transfer that you want to reverse and then click or tap the **Reverse ACH** button.

Note: You must have Reversal rights established in the Access Manager User Administrator in order to view transfers that can be reversed.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	⊕ Import file	Help
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
Oct 27, 20XX	PPD Payment 0226	Processed	129.90	800.00	Payment	Copy	Reverse
Oct 27, 20XX	CCD Debit 1017	Recurring Entry	290.12	750.00	Payment		

Click or tap **Reverse** to initiate the reversal process for a transfer.

User Interface Layout

The system divides the transfer page (for new, copy, and edit transfers) into three sections:

- Transfer Overview
- Pay from
- Pay to

Transfer Overview

The Transfer Overview section enables you to name the transfer, establish the transfer date, the frequency of the transfer, and the owner of the account.

ACH - [Transaction Description]
* Indicates required field
Undo all changes
Help

Description *

Tax identification number

Effective date *
 SELECT

Priority
☐ Same day ☐ Repeat...

Additional fees may apply for same day ACH.

Frequency

End date
 SELECT

If scheduled on non-business day use

Status	Type	Total withdrawal	Total deposit
Saved	Payroll - PPD	\$11,000.00	\$11,000.00

Batch

Name	Company	Company description
1-PPD-	WASHINGTON ORCH[xxxxx5522]	<input type="text"/>

A sample New ACH - Payroll (PPD) transfer illustrates the transfer overview section of an ACH transfer.

Pay from

The Pay from section provides you with an overview of where the payment funds are coming from. By clicking or tapping on the **Details** button, you can edit additional fields such as: **Payment information**, **Identification**, **Name** and **Discretionary data**.

For transfers that contain multiple rows of information, you can click or tap on the **Filter** button and then sort the results by **Account**, **Amount**, **Identification**, and **Name**. As you begin typing data into one of these fields, the system automatically starts sorting.

Note: The transfer type determines what additional fields display when you click or tap **Show Details** and **Show Filter**.

To place a hold on a transfer, click the **Pay** switch. A hold stops the system from submitting the indicated transfer to the financial institution during processing and saves the transfer for future use. To remove the hold, click the **Hold** switch to turn on the **Pay** option and proceed with processing the specified transfer as part of the batch.

Note: ACH Manager uses switches that change labels when you activate or deactivate the switch by clicking on them. We list these switches in the table that follows.

Pay all <input type="checkbox"/>	<input type="checkbox"/> Hold all
Pay <input type="checkbox"/>	<input type="checkbox"/> Hold
Prenote all <input type="checkbox"/>	<input type="checkbox"/> Prenote none
Yes <input type="checkbox"/>	<input type="checkbox"/> No

Pay from

Hide Details

Hide Filter

Total batch withdraw (1 item)

Filter Pay from

Account

DDA200200

Amount

2,700.50

Identification

1776

Name

John Adams

Pay all ☐

Pay/Hold ☐

Account

Amount

Identification

1812

Name

Thomas Jefferson

Discretionary data

Payment information

+ Add another pay to

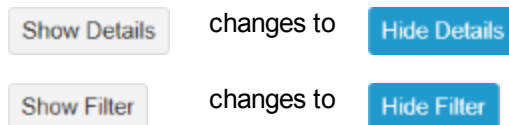
The Pay from section allows you to define where the funds are coming from.

Pay to

The Pay to section provides you with an overview of where the payment funds are coming from. By clicking or tapping on the **Details** button, you can edit additional fields such as: **Payment information** and **Discretionary data**.

For transfers that contain multiple sources of payment, you can click or tap on the **Filter** button and then sort the results by **Name**, **Identification**, **Routing transit**, **Account number**, **Account type**, and **Amount**. As you begin typing data into one of these fields, the system automatically starts sorting.

Note: Clicking or tapping on the **Show Details** and **Show Filter** buttons change the buttons **Hide Details** and **Hide Filter** and causes the user interface to display additional fields. Clicking or tapping on the buttons a second time will restore the buttons and the user interface to their default setting.





To add a prenote to all payments, click the **Prenote none** switch to enable the prenote and thereby adding a zero dollar prenote transfer for the current business day. To remove all the prenotes, click the **Prenote all** switch to turn on prenotes. You can enable prenotes for individual payments by clicking the **No** switch. You can disable prenotes for a specific transfer by clicking the **Yes** switch. The system processes the transfer on the effective date regardless if a prenote is sent prior to processing.

The screenshot shows the 'Pay to' interface. At the top, there are 'Hide Details' and 'Hide Filter' buttons. Below them is a 'Filter Pay to' section with a table of payment details. A red box highlights the first row of the table, and a callout points to it saying 'The user interface displays these fields when you click Show Filter.' The table has columns: Name, Identification, Routing transit, Account number, Account type, and Amount. Below the table are 'Pay all' and 'Prenote all' buttons. Below that is a table with columns: Pay/Hold, Name, Identification, Routing transit, Account number, Account type, Amount, and Prenote. A red box highlights the 'Payment information' and 'Discretionary data' fields, and a callout points to it saying 'The user interface displays these fields when you click Show Details.' At the bottom, there are buttons for '+ Add another pay to', 'Complete ACH', 'Save for later', and 'Cancel'. A note at the bottom right states 'Prenotes should be originated at least three business days prior to effective date.'

The Pay to section provides you with an overview of where the system is sending the payment funds.

Routing transit Field

The **Routing transit** field has dynamic search capabilities. Click or tap  to search for the routing transit number that identifies the Receiving Depository Financial Institution (RDFI). When you click or tap , the system opens a new Routing transit search box. You can then use the **Routing transit**, **Institution name**, **City**, or **State** fields to search for the correct routing transit number. When you find the correct institution, click on the appropriate **Institution Name** and the system populates the **Routing transit** field with the correct routing transit number.

Field	Value
Routing transit	To search by the RDFI routing transit number begin typing the routing transit number and the system automatically begins compiling a list of possible matches.
Institution name	To search by the RDFI institution name, begin typing the name of the institution and the system automatically begins compiling a list of possible matches.
City	To search by the RDFI city name, begin typing the name of the city and the system automatically begins compiling a list of possible matches.
State	To search by the RDFI state, begin typing the name of the state and the system automatically begins compiling a list of possible matches.

Routing transit search

Routing transit

Institution name

My

City

State

Institution name	Routing transit number	City, State
MYFINANCIAL	234567890	LINCOLN, NE
MYFINANCIAL & TRUST	345678901	LINCOLN, NE

Close

The system automatically starts building a list of possible matches as you type data into any of the fields.

Messages for Processing Transfers

When you click the **Complete ACH** or **Save for later** button, the system displays one of three types of messages: success, warning, or error. We list one example of each.

Note: When the system displays the transfer confirmation page you have the option to save the transfer as a template by clicking the **Save as a template** button. The system then applies the transfer specifications to a template which enables you to reuse the content for future transfers.

✔ Corporate CIE was saved successfully.

ⓘ Unable to complete your ACH, the date is no longer valid.

ⓘ Account XXXXXX3020 has insufficient funds.

The color coded messages quickly provide you with a visual informing you of the success or failure of the system processing or saving a transfer.

Delete a Recurring Transfer

From the Activity page, you can click on the **Delete** button for a recurring transfer and the system displays the Delete recurring file page. From this page you can chose to delete a single occurrence or all future recurring transfers from the **Deletion type** drop-down list.

Delete recurring file

Deletion type
Delete all transfers ▼

[Transfer Name]

Description Payroll	Tax identification number WASHINGTON ORCH [xxxxx5522]		
Effective date Dec 28, 20XX	<input checked="" type="checkbox"/> Repeat...		
Frequency Daily	End date		
Status Recurring Entry	Type Payment (Payroll - PPD)	Total withdrawal \$2,240.00	Total deposit \$0.00
Batch			
Name 1-PPD-Recurring_	Company WASHINGTON ORCH [xxxxx5522]	Company description Recurring_	

You can quickly delete a single occurrence or all future recurring transfers.

Templates

When you submit a transfer for review, the system displays the transfer confirmation page where you have the option to save the transfer as a template by clicking the **Save as a template button**, thus making it easier for you to establish a new template and reuse content for future transfers.

From the **Template** menu, you can click on [+ New payment template](#) or [+ New collection template](#) to establish a new template. In addition, you can edit or delete existing templates, and process transfers using an existing template.

Activity	Templates	File import templates	Incoming	+ New payment template		+ New collection template	
Template group ^	Template name ^	Type ^	Status ^	Report			
Group 1 name	Child support	Collections	Approved	Send	Edit	Delete	
Group 2 name	CTX recurring	Payment	Approved	Send	Edit	Delete	
Group 3 name	HSA contribution template	Payment	Approved	Send	Edit	Delete	
More ACH templates							

The new template list provides you more options from a single page.

Template Details

You can click [♥](#) to view details about a template, such as **Company name**, **Payment type**, **Amount range**, **Created by**, and **Approved by**.

Activity	Templates	File import templates	Incoming	+ New payment template			
Template group ^		Template name ^	Type ^	Status ^	Report		
^	Group 1 name	Child support	Collections	Approved	Send	Edit	Delete
		<div>Company name: WASHINGTON ELECT Payment type: Child support agency - CCD Amount range: \$2,000.00 – \$2,500.00 Created by: USER 1 Approved by: USER 2</div>					
v	Group 2 name	CTX recurring	Payment	Approved	Send	Edit	Delete


Click [♥](#) to view details about a template.

New Transfers from a Template

The template feature helps you save time by enabling you to establish transfer specifications ahead of time that you can use and reuse. You can use a template to establish a new transfer by clicking the **Send** button for the specified template.


Activity	Templates	File import templates	Incoming	
----------	-----------	-----------------------	----------	--

[Template Name]

Description Payroll	Tax identification number Washington Orchards[xxxx4500]	
Effective date * 10/02/20XX  SELECT	<input type="checkbox"/> Same day	<input type="checkbox"/> Repeat
Type Payment (Payroll - PPD)	Total withdrawal \$2,125.45	Total deposit \$1,636.83
Batch		
Name	Company [xxxxxxxxx]	Company description Agriculture

Click the **Send** button to begin establishing a new transfer from a template.

File import templates

The **File import templates** tab allows you to quickly access your import templates. You can click  to view the **Company name**, **Payment/Collection type**, **Created by**, and **Approved by** information for a specific import template. You can click on the **Template name** hyperlink to inquire on the import template.

Activity	Templates	File import templates	Incoming	Import file + New file import template Help		
Template group ^		Template name	File type ^	Type ^	Status ^	Report
▼	A new group	Child support	NACHA	Payment	Approved	Send Edit Delete
		Company name:	Washington Orchards			
		Payment type:	Child support agency - CCD			
		Created by:	John Adams			
		Approved by:	No Approval Required			
▼	A new group	CTX recurring	Non NACHA	Payment	N/A	Send Edit Delete

Accessing your File import templates are easier than ever when you use the **File import** tab

You can click **+ New file import template** to establish a new import template for NACHA and Non-NACHA files. Once you specify the type of file, you can define all the required fields for establishing the import template.

Activity
Templates
File import templates
Incoming
Help

New file import template

Import type
☒ NACHA
☐ Non-NACHA

Activity
Templates
File import templates
Incoming

New file import template

Template name
Monthly Payment

Tax identification number
WashingtonOrch [xxxxx4500]

Template group
Child Support

Type
Child support agency - CCD

From amount
\$5,000.00

To amount
\$10,000.00

User access
☐ All current and future users
☒ Specific users

☐ Deselect all

☐ Thomas Jefferson
☐ James Monroe
☒ John Tyler

Save
Cancel

Click **+ New file import template** to establish new import templates.

Click **Send** from the main File import template list to import a file and establish a transfer using the specified template. Click **Continue** and then **Complete ACH** to process the import file.

Note: You can click **Review ACH** to access the review transfer page and make edits.

Activity	Templates	File import templates	Incoming	Help
Import file				
File location	C:\ACH\Templates\CSP.txt			Browse...
Template	Child Support Payment			
Tax identification number	WASHINGTON ORCH[xxxxx5522] DDA xxxxx6050			
Type	Child support agency - CCD			
Continue Cancel				

Activity	Templates	File import templates	Incoming	Help
Import file - [File Name]				
File summary				
File withdrawal total	\$1,860.00			
Number of withdrawals	2			
File deposit total	\$2,450.00			
Number of deposits	4			
Reference number	19042c1ab2			
Batch summary (2) Show ▼				
Back Complete ACH Review ACH Cancel				

Click **Complete ACH** to process the transfer.

Exceptions

The system displays the Exceptions page when you import a Non-NACHA file and data in the file is missing or inaccurate (for example, the dollar amount has the decimal too far to the left or the routing transit number is invalid). Once you fix the exceptions and click **Continue**, the system continues with the import process.

Activity
Templates
File import templates
Incoming
Print
Help

New NACHA file import template

❗ Unable to import file - invalid file format.

Exceptions - [Number of Exceptions]

Row	Exception reason
17	Invalid Routing transit.

Transactions

Row 11
Delete row

Account number *	Amount *	Discretionary data
378250	2,482.24	
Identification	Name *	Payment information
EMP1776	George Washington	October payroll
Routing transit *	Transaction code	
1888888888	22	

Row 17
Delete row

Account number *	Amount *	Discretionary data
278248		
Identification	Name *	Payment information
EMP1784	John Adams	October payroll
Routing transit *	Transaction code	
	22	

Invalid Routing transit.

* Indicates required field

Continue
Cancel

The Exceptions page enables you to fix issues with the data from a Non-NACHA file that you import.

Edit or Delete Imported Files

Click **Edit** from the main File import template list to quickly apply changes to the file import template.

Activity	Templates	File import templates	Incoming	Help
----------	-----------	-----------------------	----------	------

Child Support Payment

[Print](#) [Undo all changes](#)

Template name Monthly Payment	Tax identification number WashingtonOrch [xxxxx4500]	Template group Child Support + New
Type Child support agency - CCD	From amount \$5,000.00	To amount \$10,000.00

User access ☐ All current and future users ☒ Specific users

☐ Deselect all

<input type="checkbox"/> Thomas Jefferson	<input type="checkbox"/> James Monroe	<input checked="" type="checkbox"/> John Tyler
---	---------------------------------------	--

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

The **Edit** button enables you to quickly make changes to a file import template.

Click **Delete** from the main File import template list followed by **Delete template** to quickly delete a template that you no longer need.

Activity	Templates	File import templates	Incoming	Help
----------	-----------	-----------------------	----------	------

Child Support Payment

Template name Child Support Payment	Tax identification number WASHINGTON ORCH[xxxxx5522]	Template group Payments
Type Child support agency - CCD	Amount range \$5,000 – \$10,000.00	

User access ☒ All current and future users ☐ Specific users

[Delete template](#) [Return to File import templates](#)

You can quickly delete file import templates using the **File import templates** tab.

Reports

You can quickly generate PDF or CSV based reports for transfer templates and transfers by clicking the **Report** button.

Activity	Templates	File import templates	Incoming	+ New payment	+ New collection	+ Import file	Help
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
Oct 27, 20XX	PPD Payment 0226	Recurring Entry	129.90	800.00	Payment	Copy	Edit
Oct 27, 20XX	CCD Debit 1017	Processed	290.12	750.00	Payment	Delete	

Click **Report** to initiate the report options.

Transfer Reports

When you click the **Report** button from the Activity page the system opens up the Activity Report box. At this point the system is ready to include all items that it lists on the Activity page at the time that you clicked the **Report** button. With the Activity Report box, you are able to fine tune the report and decide which pieces of information that the system includes when it generates the report.

Field	Value						
Summary	The number of files and batches that the system has queued to include in the report.						
Type	<p>Indicates the type of data that the system includes in the report.</p> <table> <tr> <td>File information</td><td>indicates that the report includes file information (for example, Transfer Description, Transfer Type, Transfer Status, Date and Amount)</td></tr> <tr> <td>Batch information</td><td>indicates that the report includes batch information (for example, Batch Number, SEC Type, Transfer Description, and Company Name)</td></tr> <tr> <td>Transactions</td><td>indicates that the report includes transfer information (for example, Transfer Description, Recipient Name, and Account Number)</td></tr> </table>	File information	indicates that the report includes file information (for example, Transfer Description, Transfer Type, Transfer Status, Date and Amount)	Batch information	indicates that the report includes batch information (for example, Batch Number, SEC Type, Transfer Description, and Company Name)	Transactions	indicates that the report includes transfer information (for example, Transfer Description, Recipient Name, and Account Number)
File information	indicates that the report includes file information (for example, Transfer Description, Transfer Type, Transfer Status, Date and Amount)						
Batch information	indicates that the report includes batch information (for example, Batch Number, SEC Type, Transfer Description, and Company Name)						
Transactions	indicates that the report includes transfer information (for example, Transfer Description, Recipient Name, and Account Number)						

Field	Value
Format	<p>Indicates the type of report that the system generates.</p> <p>PDF (.pdf) indicates that the system generates PDF based reports (default)</p> <p>Comma-separated values (.csv) indicates that the system generates CSV based reports</p> <p>Note: If you select more than one Type, the system bundles the individual reports in a ZIP file.</p>

Activity Report

Summary

4 ACH file(s) 4 batch(es)

Select

Type

☐ File information
☐ Batch information
☐ Transactions

Format

PDF (.pdf)

Download report

Cancel

Use the Activity Report box to select the report format and the type of data to include.

You can click the **Select** button to open the Activity Report Selection box. The Activity Report Selection box enables you to select the specific transaction activities that the system includes in the report.

Activity Report Selection

	Date ▾	Description	Status	Withdrawal	Deposit	Type
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll FC004	Recurring Entry	3,320.05	3,320.05	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll TW2020	Processed	4,101.02	4,101.02	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll 1006	Recurring Entry	2,785.55	2,785.55	Payment
<input type="checkbox"/>	Nov 04, 20XX	PPD Payroll 1020	Saved	6,693.06	6,693.06	Payment

Save & return to report

Cancel

Use the Activity Report Selection box to specify which transactions to include in the report.

Sample PDF and CSV Transfer Reports

Transfer List									
Transfer Description	Transfer Type	Date	Item Count	Addenda Count	Batches	Credit Amount	Debit Amount		
Monthly Payroll File	Payroll	11/17/XX	2	0	1	\$1,982.00			
Transfer Status:	Processed	Issued By:	Bank Admin on behalf of John Adams	Reviewer's Name:	Bank Admin	Review Date & Time:	11/19 12:45		
Pending Approvals:	0								
Payroll File_NotEdited2	Payroll	11/29/XX	2	0	1	\$2,134.00			
Transfer Status:	Processed	Issued By:	Bank Admin on behalf of John Adams	Reviewer's Name:	Bank Admin	Review Date & Time:	11/19 09:45		
Total Item Count:	2								
Total Addenda Count:	0								
Total Batches:	2								
Total Credit Amount:									
Total Debit Amount:									

	A	B	C	D	E	F	G	H	I
1	Transfer Description	ACH Type	Effective Date	Same Day	Status	Batch Count	DR Amount	CR Amount	Company Name
2	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	3240.41	3240.41	WASHINGTON ORCH
3	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	3350.23	3350.23	WASHINGTON ORCH
4	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	2656.1	2656.1	WASHINGTON ORCH
5	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	2794.78	2794.78	WASHINGTON ORCH
6	Bi-Monthly Payroll	Payroll	1/15/20XX	No	Recurring Entry	1	2794.78	2794.78	WASHINGTON ORCH

You can generate sample PDF or CSV reports to view details about ACH transfers.

Template Reports

When you click on the **Report** button from the Templates page, the system opens up the Template report box. At this point the system is ready to include all the groups that it lists on the templates page at the time that you clicked the **Report** button. With the Template report box you can fine tune the report by selecting the check boxes for individual template groups and decide which template groups that you want the system to include when it generates the report. Once you make your selection, you can select either **PDF (.pdf)** or **Comma-separated values (.csv)** from the **Format** drop-down list and click **Download report**.

Template report				
<input checked="" type="checkbox"/>	Group ^	Name ^	Type ^	Status ^
<input checked="" type="checkbox"/>	Group 1	Payroll	Payment - (Payroll - PPD)	Approved
<input checked="" type="checkbox"/>	Group 2	CIE	Payment - (Individual - CIE)	Approved
<input checked="" type="checkbox"/>	Group 3	CTX	Payment - (Corporate trade exchange - CTX)	Approved
<input checked="" type="checkbox"/>	Group 4	Remittance	Payment - (Remittance - CCD)	Approved
<input checked="" type="checkbox"/>	Group 5	Exec Payroll	Payment - (Payroll - PPD)	Approved

Format	PDF (.pdf) ▼
<input type="button" value="Download report"/> <input type="button" value="Cancel"/>	

You can generate PDF or CSV formatted template reports.

Sample PDF and CSV Template Reports

Template List							
MyFinancial Inc							
Template Name	ACH Type	Group Name	Status	Created By	Approved By		
Payroll	Payment - Payroll	Bi-monthly Payroll	Approved	John Adams	No Approval Req		
Fed Taxes	Payment - Federal taxes	Monthly Fed Payment	Approved	John Adams	No Approval Req		
State Taxes	Payment - State taxes	Monthly State Payment	Approved	John Adams	No Approval Req		

	A	B	C	D	E	F	G
1	Template Name	ACH Type	Status	Tax Identification Number	Template Group Description	Created By	Approved By
2	Payroll	Payment - Payroll	Approved	XXXXX5522	Bi-monthly payroll	john Adams	No Approval
3	Fed Taxes	Payment - Federal taxes	Approved	XXXXX5522	Monthly Fed Payment	john Adams	No Approval
4	State Taxes	Payment - State taxes	Approved	XXXXX4500	Monthly State Payment	john Adams	No Approval

You can generate sample PDF or CSV reports to view details about ACH templates.

Import File

You can access the import NACHA and Non-NACHA files functionality directly from the main ACH Activity page by clicking [⊕ import file](#).

Import NACHA Files

Once you click [⊕ import file](#) you can select whether you are importing a NACHA or Non-NACHA file and then select the appropriate file to import.

Activity

Templates

File import templates

Incoming

Help

Import file

Import type

☒ NACHA ☐ Non-NACHA

File location

Choose File

No file chosen

Template

Import without using template

Tax identification

Type

Activity

Templates

File import templates

Incoming

Help

Import file - [Import File Name]

File summary

File withdrawal total

\$1,255.55

Number of withdrawals

3

Activity

Templates

File import templates

Incoming

Print

Help

File depos

Number of

Reference

Batch sum

☑ [Import File Name] is pending financial institution review.

[Import File Name]

Reference number

cf84e8d824

Effective date

Jan 28, 20XX

Total withdrawal

\$1,255.55

Number of withdrawals

3

Total deposit

\$1,255.55

Number of deposits

3

Return to ACH activity

Importing a NACHA file is a quick three step process.

Import Non-NACHA

We have simplified the process for importing Non-NACHA file by combining steps, thus resulting in four easy steps. In addition, the system automatically populates additional information in the File format section such as **Delimited** (and associated type) or **Fixed width**, **Header** and **Footer** rows to exclude, and any **Text qualifier** (if there is one). Also, as you define each column in the File format section, the system displays a Mapping preview to show you how the system maps each piece of data.

Import file

Import type: ☐ NACHA ☒ Non-NACHA

File location: C:\Users\Documents\ACH\Credits.txt

Template:

Type:

Template name: Bi-monthly payroll

Tax identification number: WASHINGTON ORCH[xxxxx5522]

Template group: Payments

Type: Payment - Payroll (PPD)

Insert decimals into amounts: ☐ Yes ☒ No

File format: ☒ Delimited ☐ Fixed width

Number of rows to exclude: Header: 1, Footer: 2

☐ Tab ☐ Semicolon ☒ Comma ☐ Space ☐ Other

Text qualifier: Single quote - '

File preview

```
188888888,2000.00, George Washington, Washington Orchards, 11111118, 22
123456789,2150.00, Martha Washington, Washington Orchards, 11111118, 22
456787654,2200.00, John Adams, Washington Orchards, 11111118, 22
654321234,1900.00, Thomas Jefferson, Washington Orchards, 11111118, 22
```

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Routing transit *	Amount *	Name *	Identification	Transaction code	(Exclude Column)

Column 7	Column 8
(Exclude Column)	(Exclude Column)

Mapping preview

Routing transit	Amount	Name	Identification	Transaction code
188888888	2000.00	George Washington	Washington Orchards	22
123456789	2150.00	Martha Washington	Washington Orchards	22
456787654	2200.00	John Adams	Washington Orchards	22
654321234	1900.00	Thomas Jefferson	Washington Orchards	22

Apply additional values

Type: Account Number

Value:

The File format section reduces the number of steps that you need to take when importing a Non-NACHA file and provides a Mapping preview.

Once you review the data mapping and file summary, you can complete the import process by clicking **Complete ACH**.

Activity

Templates

File import templates

Incoming

Import file [File Name]

[template name]

Template

[template name]

Type

Payment (Payroll - PPD)

Routing transit

Data contained in file

Transaction code

Data contained in file

Name

Identification

Account number

Activity

Templates

File import templates

Incoming

Import file -

File summary

File withdrawal total

\$

Number of withdrawals

File deposit total

\$

Number of deposits

Reference number

Batch summary ()

Back

Complete ACH

Review ACH

Cancel

Importing Non-NACHA files is easier than ever.

Payments & Transfer Review

We have simplified the process of reviewing ACH transfers by limiting the review and approval process to a single access point, the Payments & Transfers review for ACH Manager widget on the Business Online Home page. Previously, the ability to review ACH transfers was accessible from both the Home page widget and from the ACH Manager application which was accessible from the **Management Tools** menu.

To see the details of the transfer prior to approving it you can click the **Description** for the transfer and the system expands the page to display the details.

You can approve or disapprove multiple transfers at once by selecting individual check boxes or you can select all transfers for approval or disapproval by selecting the **Description** check box and then clicking the appropriate **Approve** or **Disapprove** button.

PAYMENTS & TRANSFERS

Review (1) Hide ^

Wire

<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

ACH

<input type="checkbox"/>	Description	Reason	Amount
<input checked="" type="checkbox"/>	State Tax Payment	Review Required	See details
<input type="checkbox"/>	Child Support Payment	Review Required	See details

APPROVE

DISAPPROVE

Issued (527) Show v

The Payments & Transfers widget for ACH is the single access point for reviewing and approving ACH transfers.

Once you click **Approve** or **Disapprove**, the system displays one of the following the Security Challenge boxes, depending on your Multifactor Authentication security settings. Once you type your credentials, you can click **Complete Challenge** to approve the transfer.


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions
Show

Device nickname

Authentication Device



RT number

012345678

Amount

500.00

Account number

100200300

Digital signature *

* Indicates required field

Complete challenge

Can't scan the image?

SECURITY CHALLENGE

A challenge/response security challenge is required to complete this transaction.

Challenge/response instructions
Show

Challenge

07176780

Response *

* Indicates required field

COMPLETE CHALLENGE

CANCEL

Type your security token credentials to approve the transfer.

Template Review

You can review new templates or changes made to templates using the **Administration** option on the Business Online Home page. Once you navigate to the ACH Template review page you have several options:

- Click on the **Name** hyperlink for the template to see details about the template.
- Click **Edit** to make additional changes to the template.
- Click **Delete** to delete the template.
- Select the appropriate check box for the new or modified template and click **Approve**. The system then updates the page to show which templates you approved and which ones are still pending approval.

ADMINISTRATION

ACH TEMPLATE WIRE TEMPLATE EMPLOYEE PROFILE & PERMISSIONS EMPLOYEE ACCOUNTS BUSINESS ROLE DEFINITIONS

ACH TEMPLATE

Templates Print Help

Pending approval

<input type="checkbox"/>	Date ▾	Name ↻	Status ↻	Changed by ↻	
<input checked="" type="checkbox"/>	Aug 08, 20XX 11:39 AM	Payroll	Pending Approval - Change	John Adams	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="checkbox"/>	Aug 08, 20XX 10:20 AM	State Taxes	Pending Approval - New	John Adams	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Search review templates

Template name

Template type All ▾

ACH type

ADMINISTRATION

ACH TEMPLATE WIRE TEMPLATE EMPLOYEE PROFILE & PERMISSIONS EMPLOYEE ACCOUNTS BUSINESS ROLE DEFINITIONS

ACH TEMPLATE

Templates Print Help

Approved

Date ▾	Name ↻	Changed by ↻	Approval date ↻	Approved by ↻
Aug 08, 20XX 11:39 AM	Payroll	John Adams	Aug 08, 20XX 12:09 PM	Thomas Jefferson

Pending approval

<input type="checkbox"/>	Date ▾	Name ↻	Status ↻	Changed by ↻	
<input type="checkbox"/>	Aug 08, 20XX 10:20 AM	State Taxes	Pending Approval - New	John Adams	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Search review templates

Template name

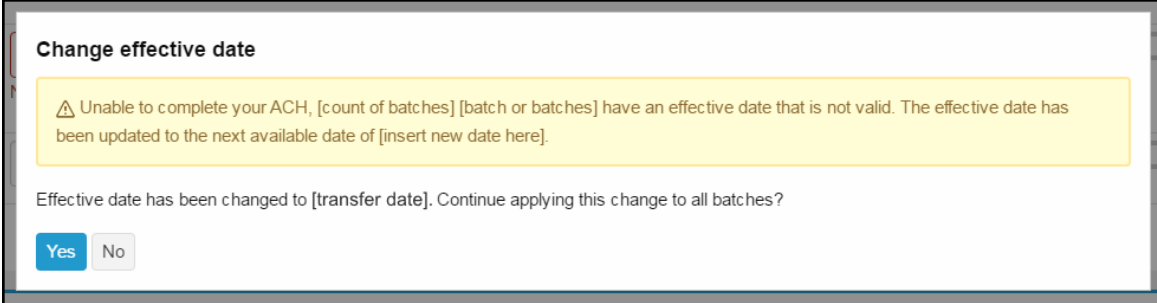
Template type All ▾

ACH type All types ▾

The ACH Template review page enables you to quickly inquire on, edit, delete, or approve templates.

Change Effective Date Warning for Multi-batch Files

In a multi-batch file, if dates are invalid (either too far in the future or past), the user is presented with a warning message and the system does not process the transfer until the user makes a decision.



The screenshot shows a dialog box titled "Change effective date". Inside, there is a yellow warning box with a triangle icon and the text: "Unable to complete your ACH, [count of batches] [batch or batches] have an effective date that is not valid. The effective date has been updated to the next available date of [insert new date here].". Below this, a question is posed: "Effective date has been changed to [transfer date]. Continue applying this change to all batches?". At the bottom, there are two buttons: "Yes" (highlighted in blue) and "No" (in grey).

The system provides the user with the option to either correct the dates or to cancel the transfer.

Changes For All Access Manager and Business Online Clients

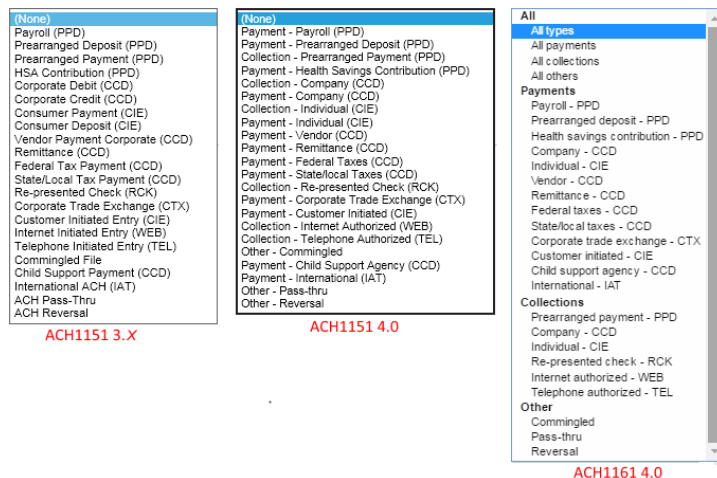
ACH Transfer Types

We updated the ACH Transfer Types listed in the ACH Manager User Interface for Access Manager and Business Online. We list the changes in the table that follows.

X = the minor version (for example, Version 3.3)

ACH Transfer Types: ACH Manager 3.X for Access Manager 5.X and Business Online 5.X	ACH Transfer Types: ACH Manager 4.0 for Access Manager 5.X and Business Online 5.X	ACH Transfer Types: ACH Manager 4. 0 for Business Online 6.0
Payroll (PPD)	Payment – Payroll (PPD)	Payments Payroll – PPD
Prearranged Deposit (PPD)	Collection– Prearranged Deposit (PPD)	Collections Prearranged deposit – PPD
Prearranged Payment (PPD)	Payment– Prearranged Payment (PPD)	Payments Prearranged payment - PPD
HSA Contribution (PPD)	Payment – Health Savings Contribution (PPD)	Payments Health savings contribution – PPD
Corporate Debit (CCD)	Collection – Company (CCD)	Collections Company - CCD
Corporate Credit (CCD)	Payment – Company (CCD)	Payments Company - CCD
Consumer Payment (CIE)	Payment – Individual (CIE)	Payments Individual - CIE
Consumer Deposit (CIE)	Collection – Individual (CIE)	Collections Individual - CIE
Vendor Payment Corporate (CCD)	Payment – Vendor (CCD)	Payments Vendor - CCD
Remittance (CCD)	Payment – Remittance (CCD)	Payments Remittance - CCD
Federal Tax Payment (CCD)	Payment – Federal Taxes (CCD)	Payments Federal taxes – CCD
State/Local Tax Payment (CCD)	Payment – State/local Taxes (CCD)	Payments State/local taxes - CCD

ACH Transfer Types: ACH Manager 3.X for Access Manager 5.X and Business Online 5.X	ACH Transfer Types: ACH Manager 4.0 for Access Manager 5.X and Business Online 5.X	ACH Transfer Types: ACH Manager 4.0 for Access Manager 5.X and Business Online 5.X
Re-presented Check (RCK)	Collection – Re-presented Check (RCK)	Collections Re-presented check - RCK
Corporate Trade Exchange (CTX)	Payment – Corporate Trade Exchange (CTX)	Payments Corporate trade exchange - CTX
Customer Initiated Entry (CIE)	Payment – Customer Initiated (CIE)	Payments Customer initiated - CIE
Internet Initiated Entry (WEB)	Collection – Internet Authorized (WEB)	Collections Internet authorized - WEB
Telephone Initiated Entry (TEL)	Collection – Telephone Authorized (TEL)	Collections Telephone authorized - TEL
Commingled File	Other - Commingled	Other Commingled
Child Support Payment	Payment – Child Support Agency (CCD)	Payments Child support agencies - CCD
International ACH (IAT)	Payment - International (IAT)	Payments International - IAT
ACH Pass-Thru	Other – Pass-thru	Other Pass-thru
ACH Reversal	Other - Reversal	Other Reversal



Both the ACH Manager User Interface and ACH Manager Business Online User Interface use an updated ACH type list.

Updates

The following is a list of additional program updates for the ACH Manager Version 4.0 release that are applicable regardless of which version of Business Online that you are on . We have updated the programs to:

- Display up to 80 characters in the **Add payment information** field for CTX transfers. Previously, the field only displayed 48 characters at a time.
- Include the appropriate prefix (for example, **Payment - Payroll** or **Collection - Internet Authorized**) in front of the **ACH Type** description for the Daily Reviewed ACH Transaction (ACH19002-003) report.
- No longer allow you to delete the default company for an institution and present you with an error message the moment you attempt to delete a default company. Previously, if you assigned a new default company (to replace the existing default company), the system allowed you to initiate the process of deleting the default company for an institution, which resulted in an error in processing.
- Include all columns on the Step 3- Field Definitions page associated with importing a delimited Non-NACHA file. Previously, the system did not always display all the columns on the Step 3 - Field Definitions page.
- No longer include extra spaces when you paste information into the **Transfer Description** field in the ACH Manager User Interface.
- Use the EBB Client ID when available, in order to retrieve account information from Connect3 when you establish a new template. Previously the system only used the key for the ACH Company which sometimes resulted with the system being unable to match the correct data points when it attempted to retrieve the information.
- Enable you to establish an ACH company without associating the user with an account. Previously if you tried to establish a new ACH company without associating the user with an account, the system did not retain the company in the database.
- Enable you to reverse an unbalanced file. Previously if you submitted a reversal for an unbalanced file, the system displayed the "Credit and Debit Amount should be equal" error message and did not process the reversal.
- Enable you to use an offset account on a reversal in a commingled file. Previously if you initiated the process for reversing an item in a commingle file, the system did not allow you to select the offset account.
- Only send the "Unable to process Memopost. Please contact system administrator" error message to the email addresses that you have defined in Global specifications located in the ACH Manager Administrator program. Previously, the system emailed this error message to addresses that you defined in the Global, Institution, and Company specifications if the system was unsuccessful in processing a memo post for remaining funds.
- Not error when you change ODFI Header specifications after you change any Institution specifications in the ACH Manager Administrator.

- Display the correct status of PDF and CSV batch export files. Previously the system displayed PDF and CSV exported files with a status of "Processed" even if the system encountered errors during the processing of the transfer.
- Allow you to inquire on a California state tax payment when you have defined the **Tax Agency Account** and **Tax Agency RT** fields. Previously if you established a new California state tax payment and did not define the **Tax Agency Account** and **Tax Agency RT** fields, the system did not allow you to inquire on the transfer.
- Not attempt to permanently delete users, from the database, who have created templates that are still in use. The system retains these users in the database, but keeps them from being displayed in the user interface. Previously the database cleanup failed when it attempted to delete users that had created templates that are still in use.
- Not send pending approval emails for recurring transfers that have already been preapproved through the auto-approval process with the **Auto Approve Future Recurring Transfers** specification in ACH Manager Administrator.
- Use the default company when you establish a new ACH user record. Previously the system did not apply any company record when you established a new ACH user.
- Not process deleted batches from a multibatch transfer. Previously, if you imported a multibatch transfer and then tried to delete a batch, the system still processed the batch even though it is listed as canceled.
- Not drop leading zeros from the Tax agency **Routing Transit** field located in the Payments section of a state tax payment in the ACH Manager User Interface program. Previously, if you performed a change to a state tax payment and the **Routing Transit** field had leading zeros, the system dropped the leading zeros and as a result the system did not process the transfer.
- Correctly allow the use of asterisks in taxpayer identification for the state of California payments. Previously the system did not accept asterisks in the taxpayer identification for the state of California, which had the potential to delay transactions posting to the receiving account.
- Correctly process imported Non-NACHA child support payments. Previously, the system generated an error on the Data Mapping page when you imported a Non-NACHA child support payment having a Non-Custodial Parent First Name with less than three characters and Non-Custodial Parent Last Name with less than seven characters.
- Use the Central Time zone when processing same day ACH transfers. For example, if you establish the Same Day Cutoff Time as 2:00 P.M., the cutoff time for same day ACH transfers is 2:00 P.M. CT.
- Correctly mask all but the last four digits of a memo post account number in the error email notification for a reversal that the system fails to process. Previously, if the system failed to process a reversal, the error email notification displayed the full account number from the memo post.
- Not fail when importing files using the FTP import process, even if you import duplicate files.
- Business Analytics Clients Only. Correctly import the Transaction Record - Receiving Account Integration Key for International ACH transfers into the Business Information manager system.

- Display the institution name on the top line of the File Totals By Effective Date (ACH1901) report. Previously, the system split the institution name between the top and second line. As a result, Director was unable to retrieve the report for the institution.
- Display the calendar icon for the **Tax Period End Date** on a new transfer established from a template. Previously, the system did not show the calendar icon and you had to manually type in the **Tax Period End Date**.
- Not display the "No Company Funding Account information found" error message when you inquire on or delete a transfer that no longer has a company associated with it.
- Not result in an error when you restore user access to State Tax Agency transfers. Previously if you revoked a user from being able to access State Tax Agency transfers and then reinstated permissions to access State Tax Agency transfers, the system generated an error message.
- Work more efficiently when you have a large number of users selected in the User Access section of an ACH template.
- Include leading zeros in the **R/T Number** field on the Exception page when you process a Non-NACHA transfer. Previously, if you processed a Non-NACHA file, the system dropped leading zeros from the **R/T Number** field on the Exception page.
- Apply the correct **Effective Date** in the PDF or CSV reports that you can generate when you inquire on a transfer using the ACH Manager User Interface. Previously, the system used the **Approved Date** for the transfer in place of the **Effective Date** in the report. As a result, the report could list a different **Effective Date** if the **Approval Date** was not the same day as the **Effective Date**. This issue did not impact the actual transfer.

ACH Manager Updates for Business Online 6.0 Clients

The following is a list of additional program updates for the ACH Manager Version 4.0 release that are associated with the Business Online 6.0. We have updated the programs to:

- Enable you to edit the **Amount Type 1** field when you submit a State Tax Payment. Previously the system predefined this field according to the **Tax Agency** that the user specified.
- Correctly display the same day status of a transfer when you inquire on a transfer that a user initiated using the ACH transfer widget on the Business Online Home page.
- Verify the user role specifications for viewing templates in the Business Online widget. Previously, the system allowed users to view templates in the Business Online widget regardless of the role specifications of the user.
- Not error if you use quotation marks (") as a Text Qualifier when you import a Non-NACHA file using the ACH Manager User Interface.
- Apply the correct user rights for importing an unbalanced NACHA file. Previously, the system enabled all users the ability to import an unbalanced NACHA file regardless of their user role settings.
- Correctly process ASCII values when you import a NACHA file. Previously, if you imported a NACHA file that contained a ASCII values, the system responded with a hexadecimal error and it displayed the "The webpage cannot be found" message if you tried to perform an inquiry or change to the transfer.
- Business Analytics Clients Only. Correctly import the Transaction Record - Receiving Account Integration Key for International ACH transfers into the Business Information manager system.

Appendix A - Field Name Changes

We updated many of the field names from the legacy ACH Manager User interface (Access Manager and Business Online 5.X) to the new ACH User Interface for Business Online 6.0 in order to maintain an uniform look with the design changes that we made for Business Online 6.0. We list the changes and their location in the table that follows.

X = the minor version (for example, Version 5.4)

Common Transfer Overview

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Total Credit Amount	Total deposit
Total Debit Amount	Total withdrawal
Transfer Type	Type
Recurring Frequency	Frequency
Recurring End Date	End date
Non-Processing Date Option	For non-business day use
Company Name	Company
Company Entry Description	Company Description

Transfer From/Transfer To and Pay from/Pay to

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Account Number	Account
Employee Name	Name
Employee ID	Identification
R/T Number	Routing transit

Batch

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Batch	Name
Company Name	Company
Company Entry Description	Company description

Child Support Payment/Child support agencies

Transfer To/Pay to

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
R/T Number	Routing transit
Medical Support Identifier	Medical support
FIPS Code	County (FIPS) code
Employment Termination Identifier	Employment status

Federal Tax Payment

Payment Details/Payments

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the New User Interface (Business Online 6.0)
Tax Description/Tax Type Code	Tax Description
Amount Type	Type
Amount Type Description	Type Description

International ACH Overview

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Foreign Exchange Reference	Reference
Foreign Exchange Indicator	Indicator
Foreign Exchange Reference Indicator	Reference indicator
Secondary Operator OFAC Screening Indicator	Secondary Operator
ISO Originating Currency Code	Originating currency
ISO Destination Currency Code	Destination currency
ISO Destination Country Code	Destination country

Transfer To/Pay to [Originator]

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Originator Name	Name
Originator City	City
Originator Street Address	Street
Originator State/Providence	State
Originator Postal Code	Postal code
Originator Country	Country
Originator DFI Identification Number Qualifier	Identification qualifier
Originator DFI Identification	Identification
Originator DFI Branch Country Code	Branch country code

Transfer To/Pay to [Receiver]

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Receiver Name	Name
Receiver City	City
Receiver Street Address	Street
Receiver State/Providence	State
Receiver Postal Code	Postal code
Receiver Country	Country
Receiving DFI Identification Number Qualifier	Identification qualifier
Receiving DFI Identification	Identification
Receiving DFI Branch Country Code	Branch country code

Correspondent Bank Information

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Indentification Number	Identification
Identification Number Qualifier	ID qualifier

State Tax Payments

Payment Details/Payments

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Taxpayer ID	Identification
Tax Description/Tax Type Code	Tax description
Taxpayer Verification	Verification
Tax Agency Account	Account
Tax Agency RT	Routing transit
Amount Type Description	Type description

Templates

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Amount Range	From amount To amount

User Access

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
All User Access (including new added users)	All current and future users Specific users

Transfer From/Pay from

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Default Amount	Amount

Transfer To/Pay to

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Employee Name	Name
Employee ID	Identification

File Import Template**NACHA**

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Amount Range	From amount To amount

User Access

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
All User Access (including new added users)	All current and future users Specific Users

Non-NACHA

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
ACH Type	Type
Number of Header Rows to Exclude Number of Footer Rows to Exclude	Number of rows to exclude Header Footer
R/T Number	Routing transit
Employee Name	Name
Employee ID	Identification
Account Number	Account

Offset Account Options

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
Add Offset Account to File	Select offset account

User Access

Field Names for the Legacy User Interface (Access Manager and Business Online 5.X)	Field Names for the User Interface (Business Online 6.0)
All User Access (including new added users)	All current and future users Specific Users