BUSINESS ACH

iBanking

Fleetwood Bank®

COCC
collaborative to the core

January 23, 2017

Table of Contents

Business ACH & iBanking Terminology 3

End User Guide 4

- Getting Started 4
- Participants 4
  - Creating a participant 4
    - The Participants module 5
    - Creating participants via the Batch module 7
    - Adding participants via the Import process 9
  - Updating a participant 15
    - The Participants module 15
    - Updating a participant via the Batch module 16
    - Updating a participant via the Import process 18
  - Deleting or removing a participant 20
    - The Participants module 20
    - Removing a participant from an existing batch template 21
- ACH Batches 22
  - Creating an ACH batch 22
  - Tax Payments 26
  - Updating an ACH batch 28
  - Deleting an ACH batch 29
  - Initiating an ACH batch 30
  - Approving or Rejecting an ACH batch 32
  - Canceling an ACH Batch 34
  - ACH Activity 35
  - Pending Batches 35
  - ACH History 36
- Pass-Thru 38
  - Uploading a file 38
  - Reviewing a file 40
  - Approving a file 41
  - Canceling a file 42
  - History 44

Financial Institution Administration Guide 45
Getting started 45
ACH Entitlements 47
Business Entitlements 48
Business User Entitlements 51
ACH Companies 54
iBanking Lead Days 56
Native ACH 56
Pass-Thru 56
Pending Batches 57
Review Pending Batches 57
Review pending downloads 58
Delete a pending batch (Native ACH) 60
Delete a pending download (Pass-thru) 61
ACH History 62
Native ACH History 62
Pass-Thru History 63
Re-downloading ACH Files 65
Re-download Native ACH 65
Re-download pass-thru ACH 66
Outgoing File Process 68
Manual ACH Download Process 68
Automated ACH Process 69
iBanking ACH Workflow 70
INSIGHT ACH Manager Workflow 70
Miscellaneous Information 72
Import Process 72
NACHA File Format 72
Native ACH Batch Mapping Guide 72
Reports 74

Business ACH & iBanking Terminology

This section reviews terminology that is commonly used with ACH and iBanking. These terms will be used throughout this document to explain Business ACH and iBanking.

Account Level Entitlements – Permissions that can be controlled (enabled or disabled) for a business or business user by specific accounts. For example: a user can have the stop payment functionality turned on, but the FI can restrict which accounts are eligible to perform stop payments by disabling the account entitlement for stop payments. For more information, please see the "ACH Entitlements" section of this guide.

ACH – An electronic funds-transfer system run by the National Automated Clearing House Association. This payment system deals with payroll, direct deposit, tax payments and many more payment services.

ACH Transaction – A monetary item that is routed through the automated clearinghouse network for settlement on a specified date.

Balanced file – A file that contains an offsetting settlement entry to the originator's account.

Batch – A collection of transactions.

Batch Template – A copy of an ACH batch that can be saved in iBanking to allow the end user easy access to update and initiate a batch without recreating the entire batch.

Business – The organization within INSIGHT (for example: ABC Company – Org#1234).

Business Users – The users that have an iBanking profile that relates to a specific business (for example: John Smith has username User01 that resides under ABC Company).

Cutoff Times – A time at which a file is no longer eligible to be processed on the same business day. These can apply to either the end user or the Financial Institution.

Entitlements – Permissions within iBanking that control an end user's functionality.

End User – The financial institution's customer or member that is enrolled in iBanking. In relation to this guide, this is also the business user.

Initiate a batch – When an end user sends their ACH batch to the FI for processing through the native iBanking business ACH platform.

Lead Days – The number of days to which an ACH batch can be submitted by the end user before the effective date within the file.

NACHA – The National Automated Clearing House Association manages the development, administration, and governance of the ACH Network, the backbone for the electronic movement of money and data in the United States.

Native ACH – ACH batches or transactions that are created and initiated by iBanking.

ODFI – The Originating Depository Financial Institution.

Originator – The party who creates an ACH transaction.

Participants – The parties within an ACH batch that a business user is either debiting or crediting via ACH.

Pass-thru – A function in iBanking that allows business users to pass a previously created ACH file (created outside of iBanking) through the iBanking console for processing to the Fed.

Prenotification (prenote) – A non-monetary entry that an originator sends through the ACH network to an RDFI. It contains the same posting information (with the exception of dollar amount and transaction code) that subsequent entries to the particular receiver will carry. The transaction allows RDFI's to validate the posting information.

RDFI –The Receiving Depository Financial Institution (the receiver's bank).

Receiver – The party whose account receives an ACH transaction.

SEC Code – Standard Entry Class code. Three-letter code that uniquely identifies the type of ACH payment (for example, PPD)

Unbalanced file – A file that does not contain an offsetting settlement entry to the originator's account and for which the ODFI creates the offsetting entry.

End User Guide

This section will review the customer/member facing ACH pages, modules, and functionality.

Getting Started

In order for a business user to utilize ACH, the FI will need to enable this feature for the business and business user. Please refer to the ACH Entitlements section for more details on enabling the features. Once the business and business user have applicable permissions, the business user will have an ACH tab or ACH icon (depending on the iBanking theme selected by the FI) that displays along with the other main tabs and icons.

When the user clicks on the ACH tab or icon, they will have the ability to see the functionality that the FI entitled for their profile. The submenu bar will display items such as participants, batches, activity, pass-thru, and import menu options.

Participants

Participants are the parties within an ACH batch that a business user is either debiting or crediting via ACH. This section will review how to create, update, remove, or delete an ACH participant.

Creating a participant

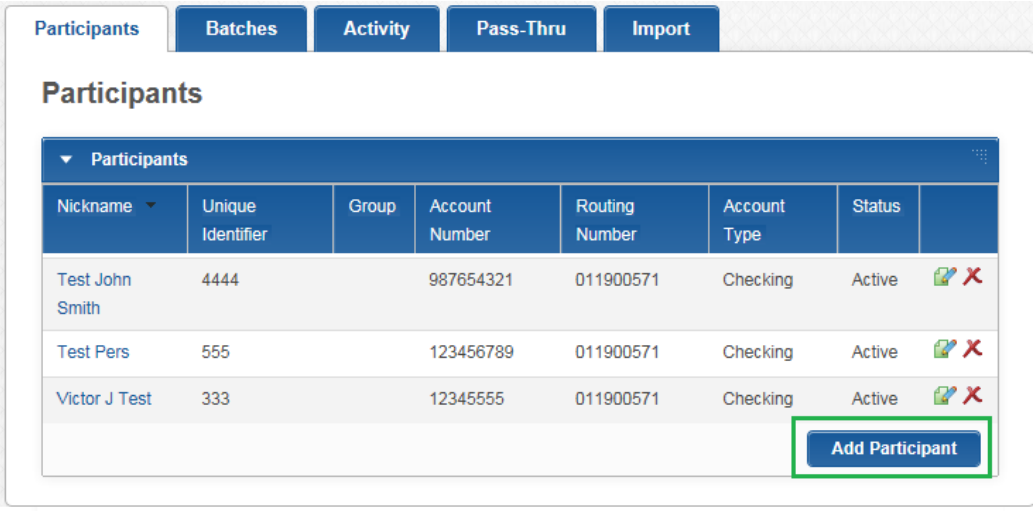
Participants can be created by utilizing one of the three different options in iBanking. Participants can be added via the Participants module directly, via the creation of a native ach batch, or via the import process. All of these options will be reviewed in this section.

The Participants module

To create a participant via the Participant module, follow these steps:

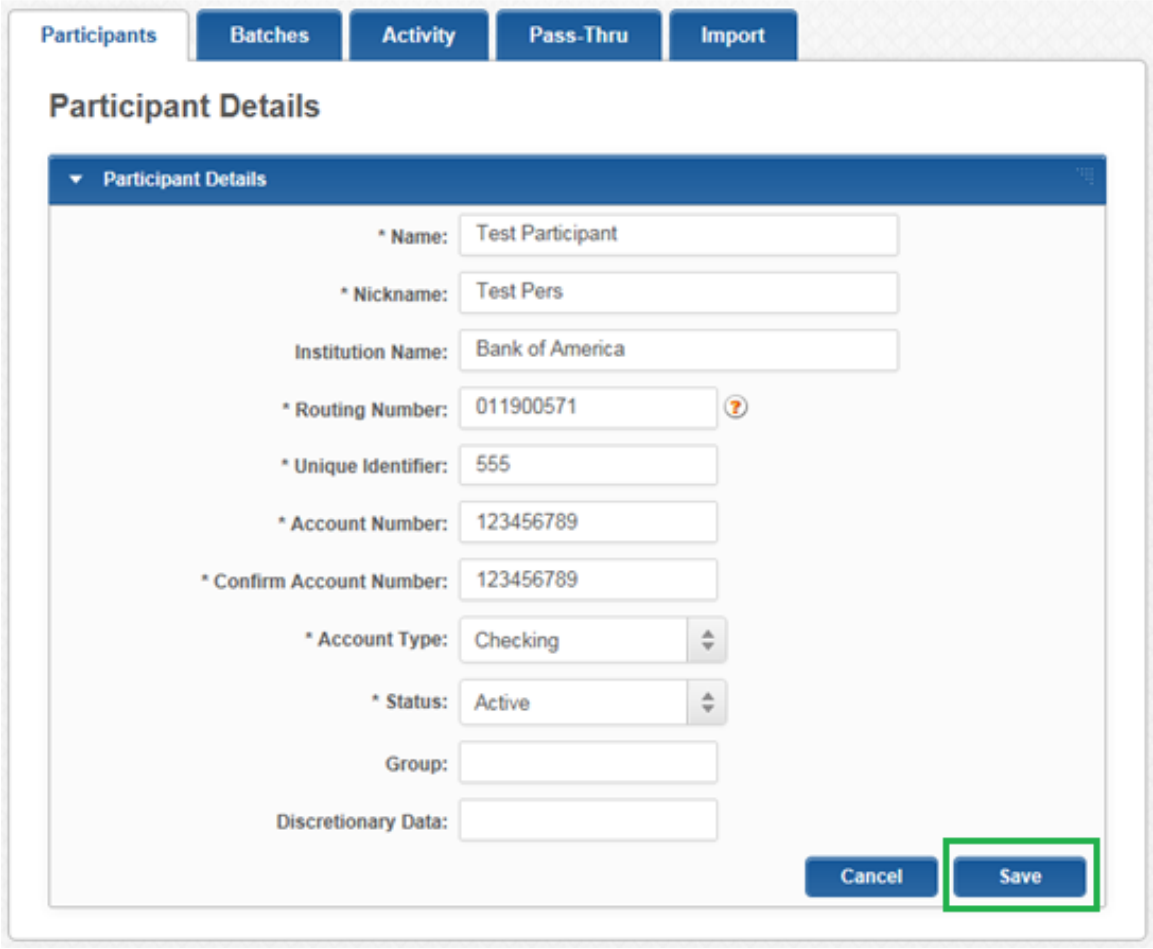
1) Navigate to the Participants page by clicking on the ACH tab or icon that displays along with the other main tabs and icons and click on the Participants tab or submenu item (ACH > Participants). This will pull up any existing participants that have already been created by the business.

2) Click on the "Add Participant" button at the bottom of the page.

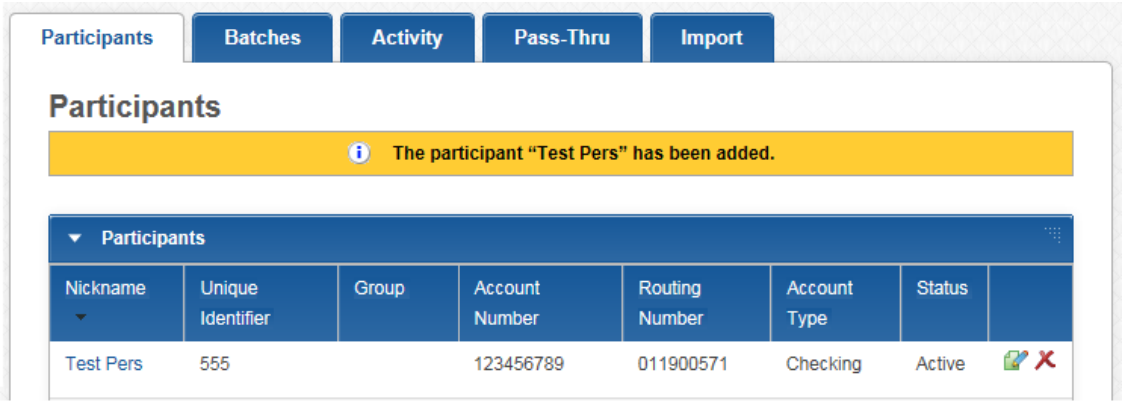


3) Complete the fields in the Participant Details screen that is displayed. Please note that an asterisk (*) identifies a required field.

❖ Helpful Hint - The unique identifier is a field to help track the participant.



4) Once the applicable data has been entered, click “save” and the participant will be added to the list of current participants.

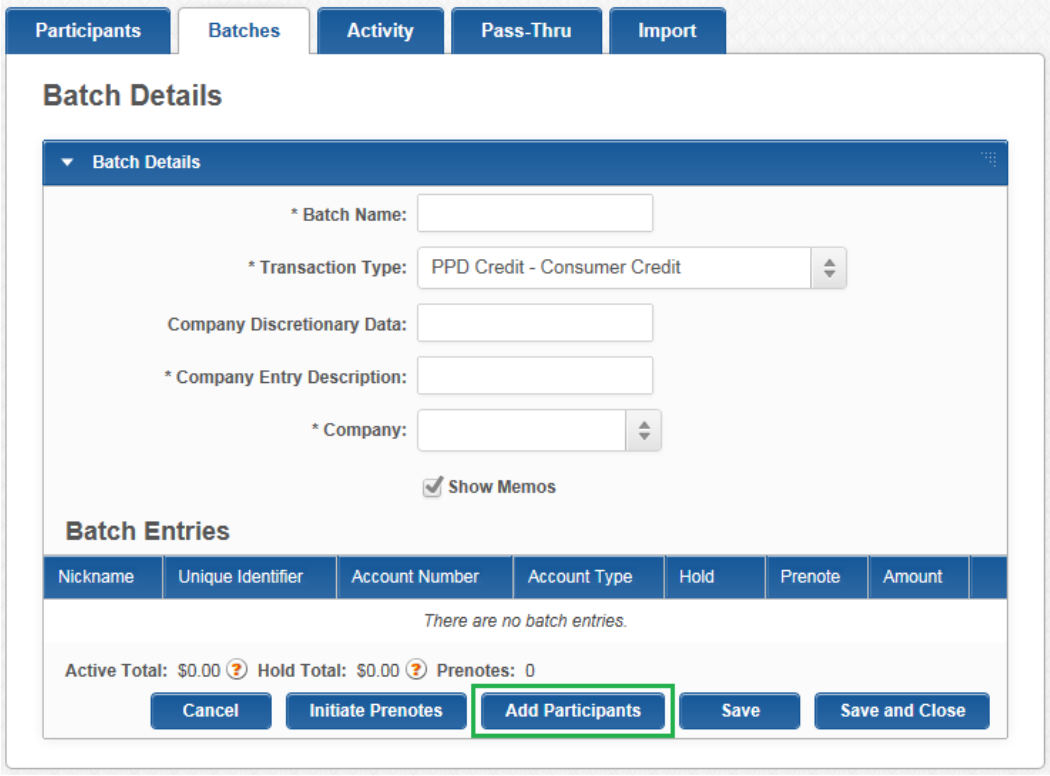


Creating participants via the Batch module

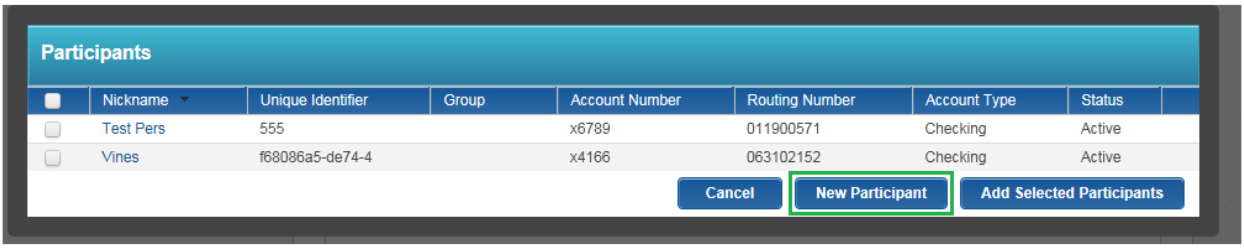
To create a participant while creating a native ACH Batch, follow these steps:

- Please note: to review details on how to create an ACH batch, please refer to the "Creating an ACH Batch" section of this guide.

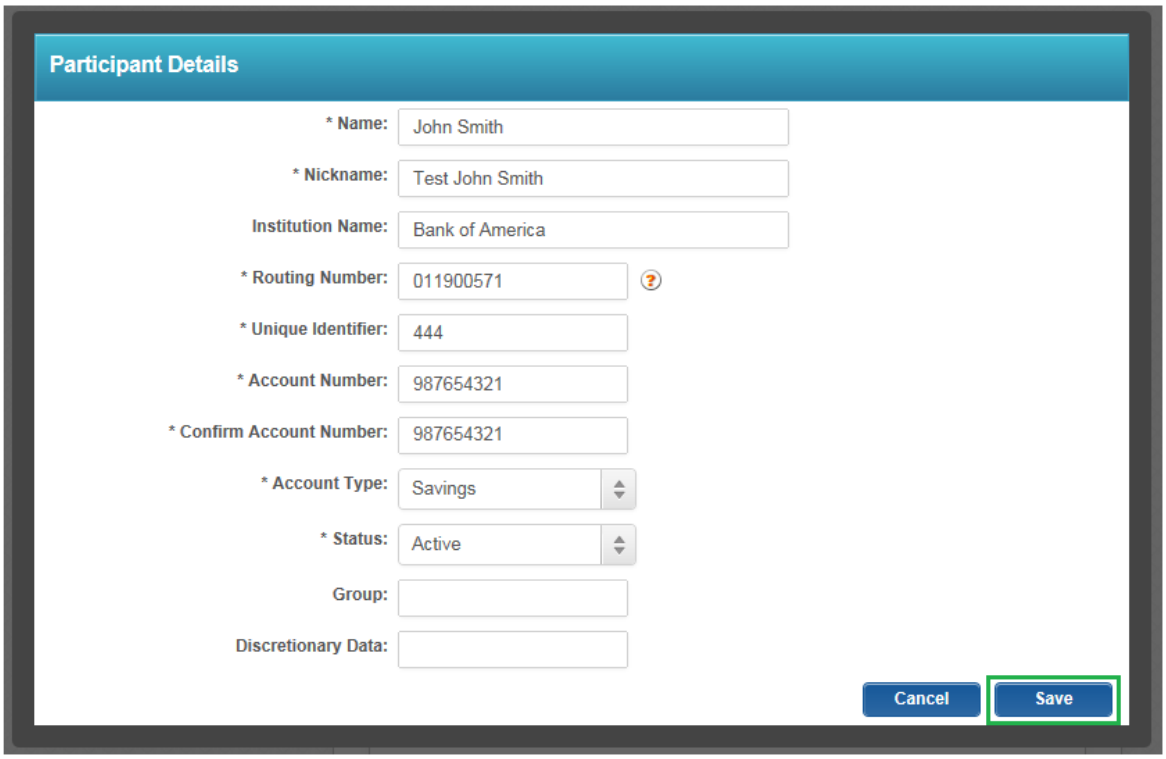
1) While in the process of creating an ACH Batch, at the bottom of the Batch Details module click the button that says "Add Participants".



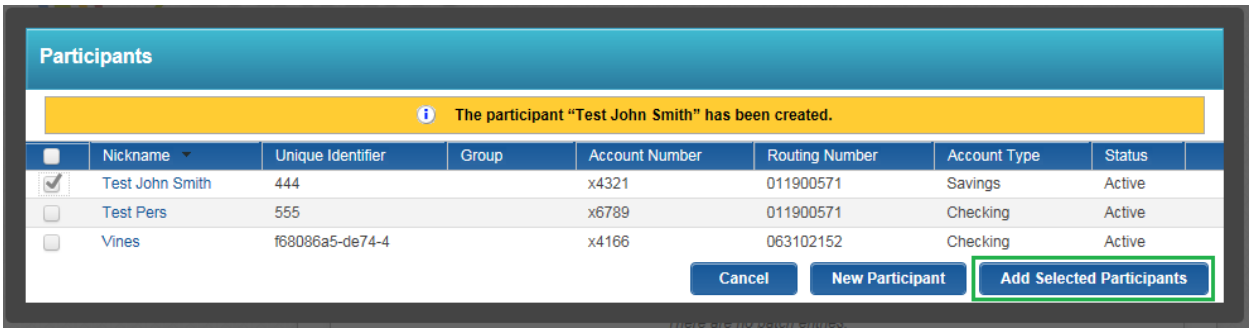
2) All of the participants that have been created by the business will display in a pop up window. At the bottom of this pop up window, the user will need to click the "New Participant" button.



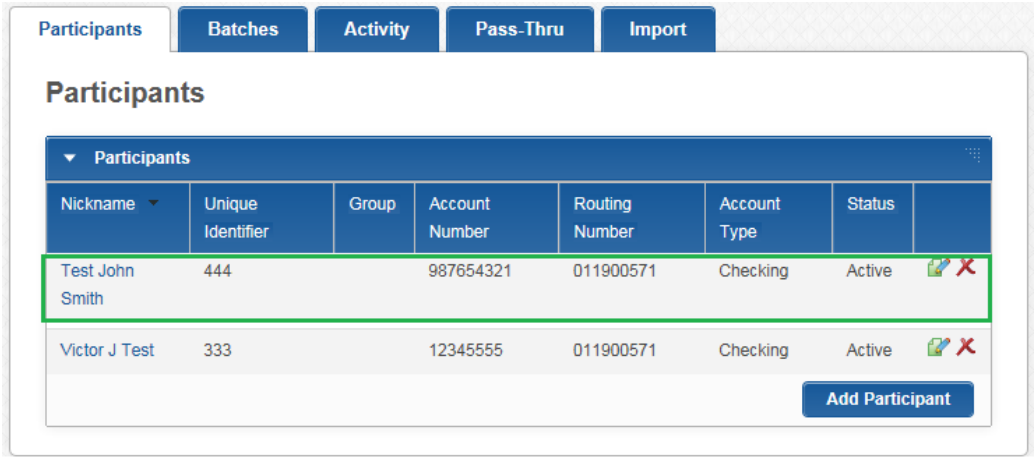
3) Complete the fields in the Participant Details pop up window and click save. Please note that an asterisk (*) identifies a required field.



4) The newly created participant will be added to the list of participants that have previously been created by the business. This participant is now available to add to the batch in process.
5) To add the new participant to the ACH batch, check of the box next to the applicable participant and click the "Add Selected Participants" button.



6) The participant will be added to the batch and saved within the existing participants located on the Participant page.



Adding participants via the Import process

The Batch Import feature allows end users to upload participants into exiting Batches. This feature can be utilized to both import AND override any data associated with a Batch (name, nickname, participants, transaction amounts, prenote, holds, etc.).

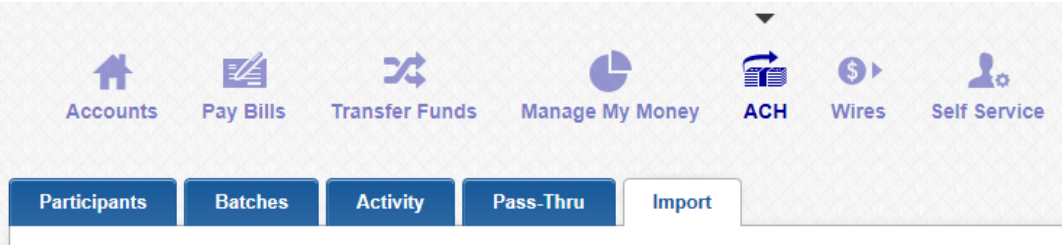
The end user can utilize either a CSV file, ACH file, or create the template of the participant file that will be uploaded to the existing Batch. All of these options will be reviewed in step #2 of how to create participants while using the Import process.

- Helpful hint- If an end user is looking to upload participants, but does not want to associate the participants with a specific batch, the user can create a temporary batch to upload the participants into and then delete the temporary batched that was created. The loaded participants will remain in the Participants module and can be selected for future batches.

To create a participant while using the Import process, follow these steps:

- Helpful hint – these steps are included on the "Important information about Batch Import" module that is found on the Import page in iBanking.

1) Navigate to the Import page by clicking on the ACH icon or tab, and then clicking on the Import tab or submenu item (ACH > Import).



2) In order to import participants into iBanking, the participants require a batch to be associated with. If a batch does not already exist to incorporate these participants, a batch will need to be created before the participants are imported. For more information on how to create a batch, refer to the ACH Batches section of this guide.

3) The end user can utilize either a CSV file, ACH file, or create the template of the participants file that will be uploaded to the existing Batch.

a. In order to use a CSV file to import participants, the end user must follow these specifications for the file.

File Spec:

First/last name, account number, routing number, nickname, $ amount for the batch, account type, n,

Account types:

32 = Savings

22 = Checking

Format Example:

John Smith L.,13543789,102300970,John's Account,0,32,n,

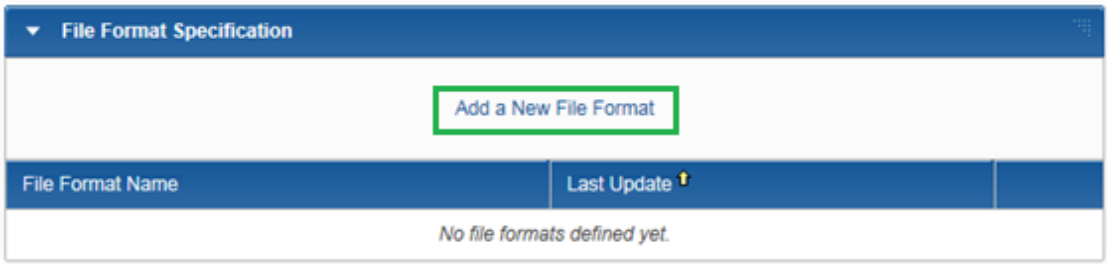
John Smith 2,13543789,102300970,John's Second Account,0,22,n,

❖ Helpful hint- It is *highly* recommend that this set up in a text editor (notepad, text edit, etc.) and saved with a .csv extension when completed. **Do not open the file in excel.** This will avoid Excel dropping lead zeros in account/routing numbers and help ensure that the file is correctly formatted.

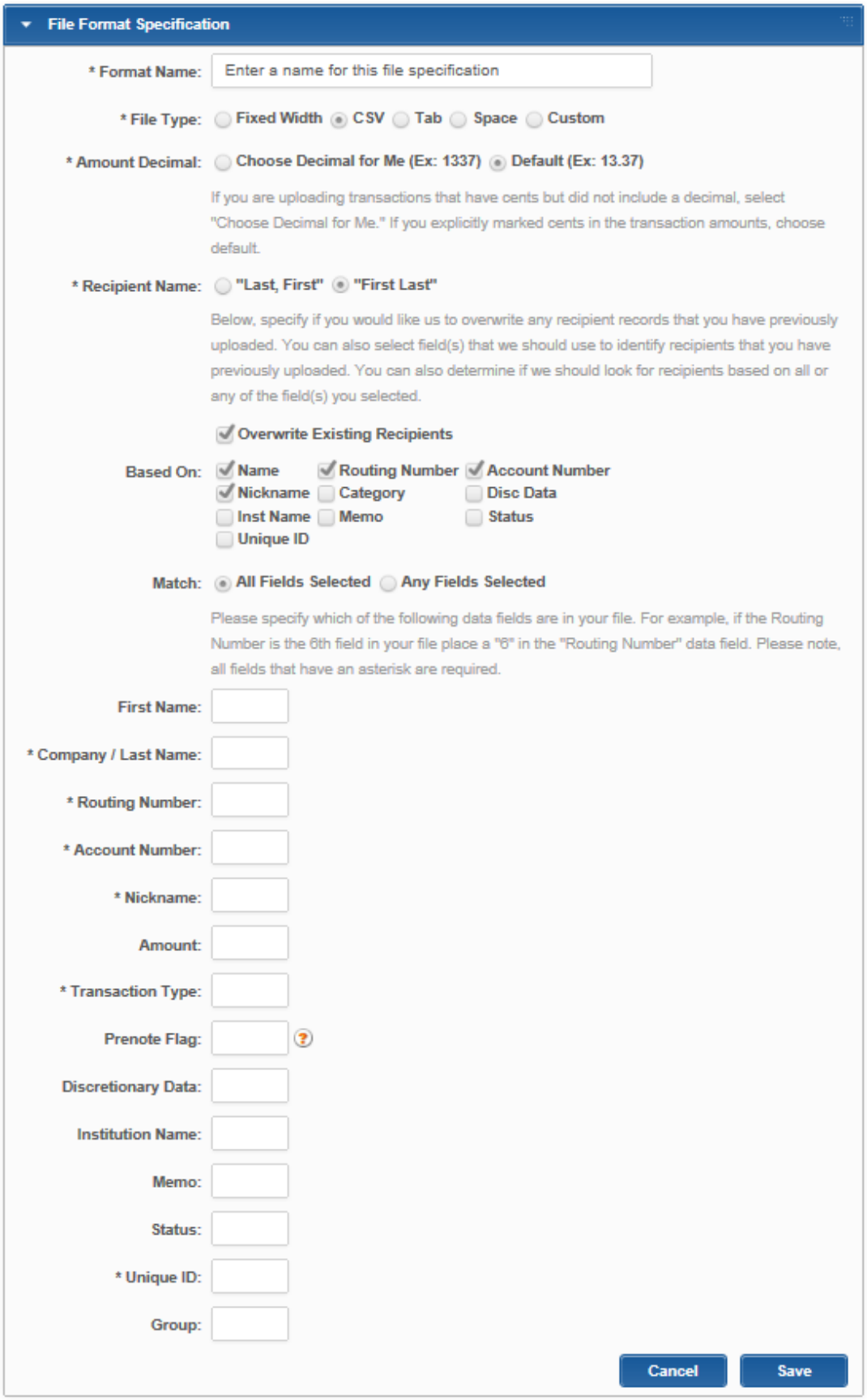
b. In order to use an ACH file to import participants, the end user must use a NACHA formatted file.

c. To add a template that outlines the type of file that will be used to import participants, follow these steps:

i. On the Import page of iBanking, scroll down to the File Format Specification module and click the "Add a New File Format" link. Once the format has been added it can be selected in the File Format drop down for future imports.



ii. The File Format Specification module will expand with options the end user can select to outline the template. Each section has instructions on how to complete each field.


File Format Specification
* Format Name:
Enter a name for this file specification
* File Type:
Fixed Width
CSV
Tab
Space
Custom
* Amount Decimal:
Choose Decimal for Me (Ex: 1337)
Default (Ex: 13.37)
If you are uploading transactions that have cents but did not include a decimal, select "Choose Decimal for Me." If you explicitly marked cents in the transaction amounts, choose default.
* Recipient Name:
"Last, First"
"First Last"
Below, specify if you would like us to overwrite any recipient records that you have previously uploaded. You can also select field(s) that we should use to identify recipients that you have previously uploaded. You can also determine if we should look for recipients based on all or any of the field(s) you selected.
Overwrite Existing Recipients
Based On:
Name
Routing Number
Account Number
Nickname
Category
Disc Data
Inst Name
Memo
Status
Unique ID
Match:
All Fields Selected
Any Fields Selected
Please specify which of the following data fields are in your file. For example, if the Routing Number is the 6th field in your file place a "6" in the "Routing Number" data field. Please note, all fields that have an asterisk are required.
First Name:
* Company / Last Name:
* Routing Number:
* Account Number:
* Nickname:
Amount:
* Transaction Type:
Prenote Flag:
Discretionary Data:
Institution Name:
Memo:
Status:
* Unique ID:
Group:
Cancel
Save

iii. Enter the data field that will be included in the template:

Format Name

This is for the end user's records, in the event that the user would like to upload different file types in the future.

File Type

This will determine what type of file is being uploaded.

- CSV = Comma Separated
- Tab = Tab delimited
- Space = Space Delimited
- Custom = Any other character used to separate data fields in your file.

Amount Decimal

Adjust this setting based on how the file formats dollar amounts. If added decimal points indicates cents (ex: 13.37), then use the Default setting. Otherwise use "Choose Decimal For Me" (1337).

Recipient Name

Indicate how the recipient name should appear in the transaction. The default is "First Last."

Overwrite Existing Participants - Based On & Match

This section is where the user can control how to identify participants that have already been uploaded or added to online banking.

For example, if the user has already uploaded/added John Smith and has the same John Smith participant in the new upload file –

- The "Overwrite" option will make sure that iBanking only retains the one record of John Smith. If this option is not selected, iBanking would have two records of John Smith.
- The "Match" option indicates how the system should match the new participants to the existing participants. The system can match on either multiple fields combined or one field to determine if the participant already exists in the online banking profile.

  Please note:
  If selecting the "Any Fields Selected" option, review the "Based On" fields that have been selected. The user should remove any general fields, such as Routing Number, to avoid replacing participants on a field that other non-duplicate participants would contain.

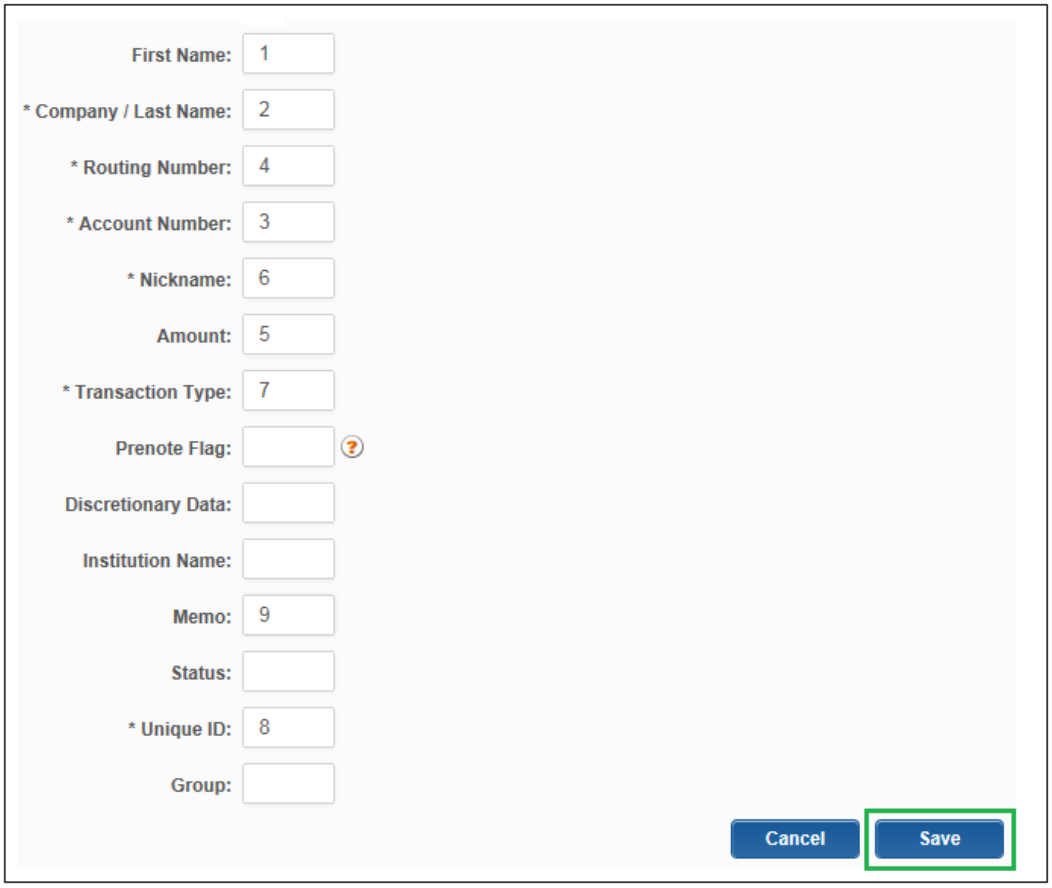
Data fields

The last section allows the user to setup which data fields are present in the file. For example, if the account number will be the first data field in the file, enter a "1" in the Account number text field. Please note that an asterisk (*) indicates a required field.

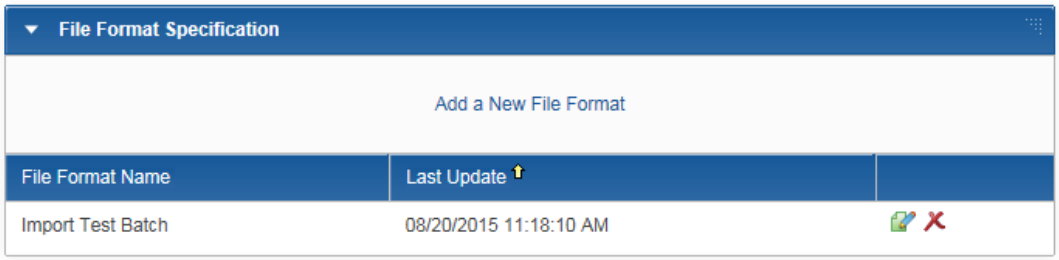
Please Note:

- Transaction Type: In the import file, this value can be set with the ACH transaction code (ex: 22, 27, etc.) or "S" for savings, "C" for checking.
- Unique ID: This value is used for the receiving (external) bank to further identify the transaction and/or recipient of the transaction. If the user does not have a value to place here, most individuals use a last name.

iv. When the file format has been completed, click Save.

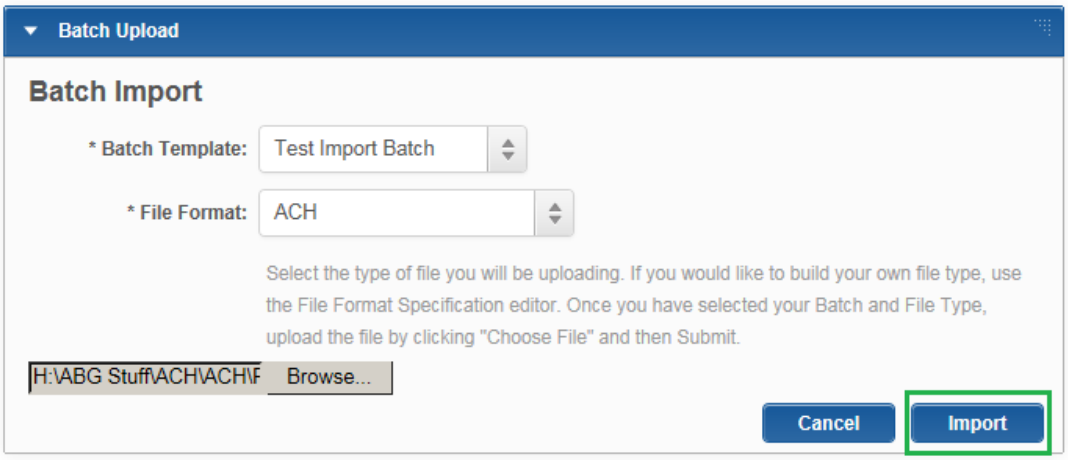


v. The new format will be displayed with any existing formats in the File Format Specification module. This format can now be selected when importing participants to an existing batch.



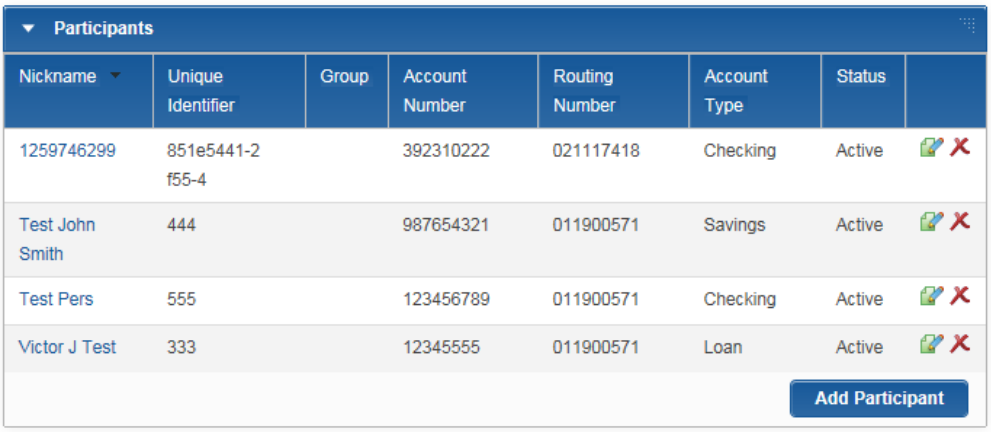
4) In the Batch Upload module select the Batch Template that the participants should be added to, the File Format that the file will be utilizing, and click browse to locate the file that will be imported.

5) Once the file has been selected, click import.



❖ Helpful hint- iBanking will display a message for the participants that were not uploaded.

6) The batch will now include all the successfully added participants and all of the participants that were imported will now display in the Participants page.



❖ Helpful hint - The user can now delete the batch if it was not needed. The participants that were imported will remain saved in the Participants module.

Updating a participant

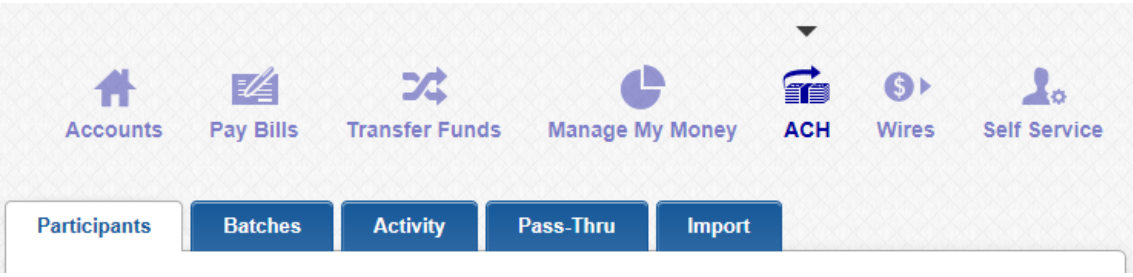
Participants can be updated within iBanking using three different methods. The end user can update a participant via the Participant module, while editing an existing batch, or by using the Import process. All three of these methods will be reviewed in this section.

- Helpful hint- The end user must have the "Manage Batches and Participants" entitlement in order to add or edit batches.

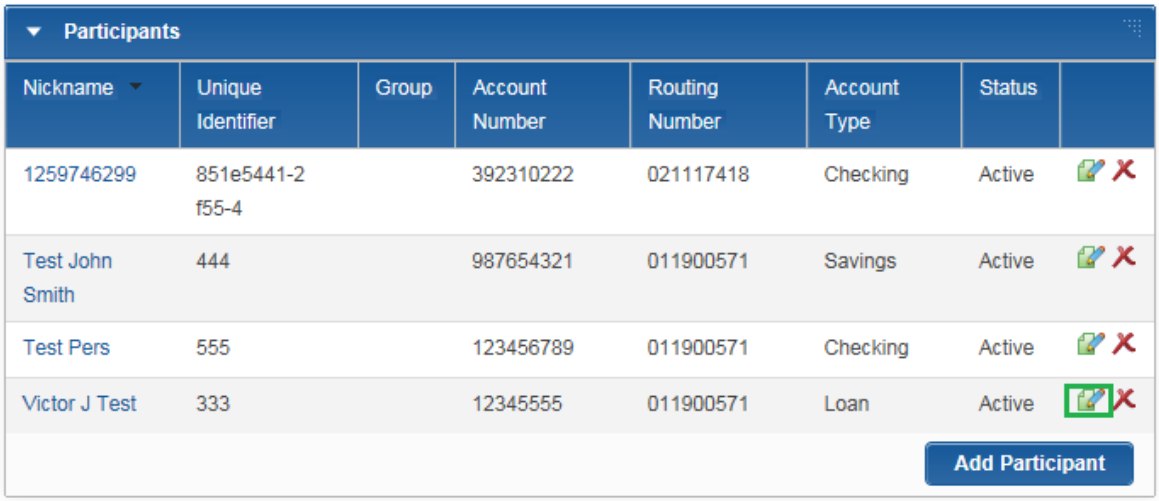
The Participants module

An end user can edit an existing participant by utilizing the Participants page in iBanking. To edit or update a participant, follow these steps:

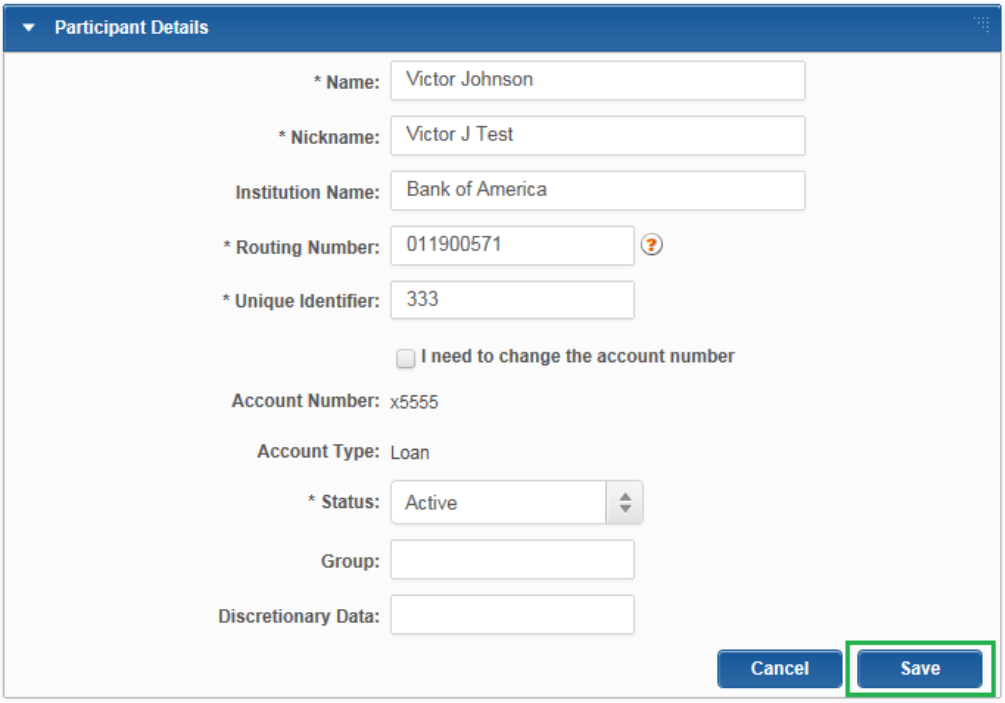
1) Navigate to the page by clicking on the ACH icon or tab and then clicking on the Participants tab or submenu item (ACH > Participants).



2) To edit a participant, click on the green pencil and paper icon by the applicable record.



3) The Participant Details will display allowing the end user to edit the fields. Update the fields as needed and once completed, click "Save".

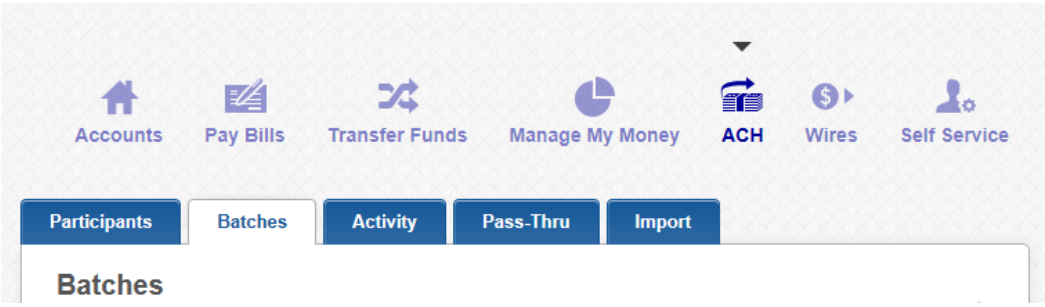


4) The newly change information is now saved for this participant and will reflect in any batches they are associated with.

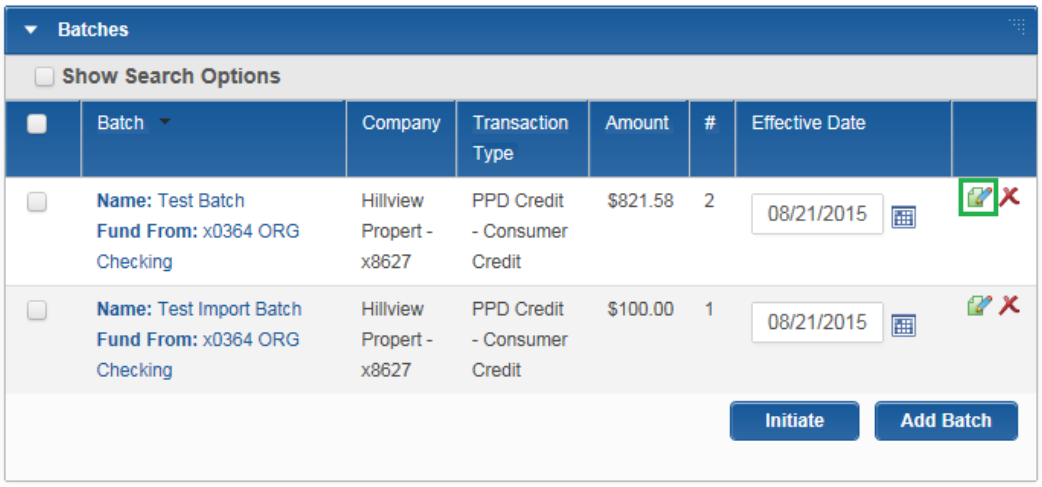
Updating a participant via the Batch module

The end user can update an existing participant while editing a batch template. To update a participant while using the Batch module, follow these steps:

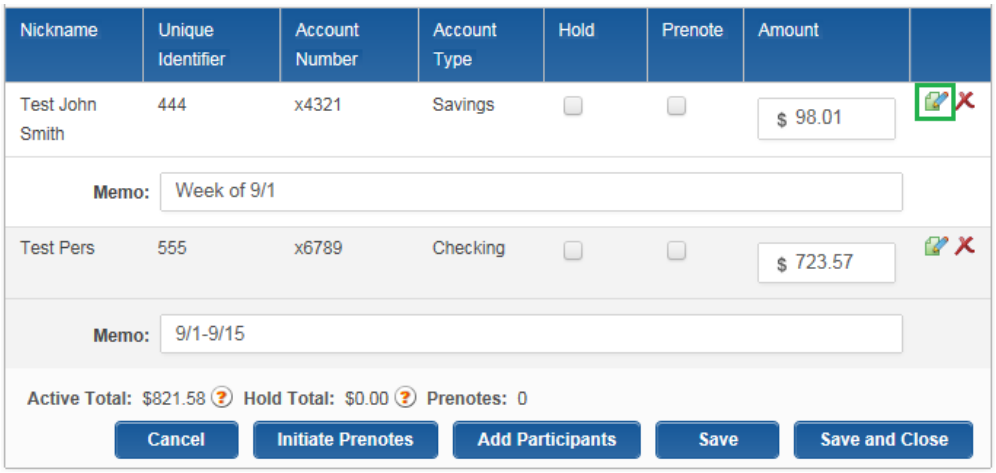
1) Navigate to the Batches page, by click on the ACH icon or tab and then clicking on the Batches tab or submenu (ACH > Batches).



2) Edit the batch that utilizes the existing participant by clicking on the green pencil and paper icon.



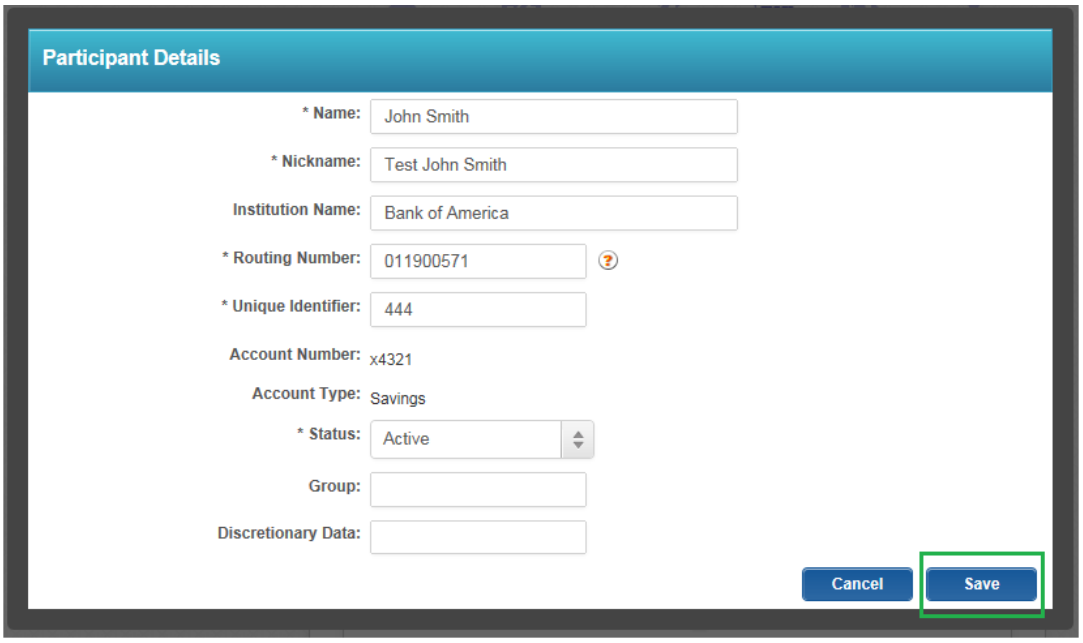
3) To update a participant, click the green pencil and paper icon by the applicable record.



4) A pop up window will open with the existing data for the participant.

❖ Helpful hint- If the end user needs to change the participant's account number, they will need to either use the import process or the Participants module. Account numbers cannot be edited within the batch.

5) Once the applicable fields have been updated, click Save.



6) Once the participant has been successfully updated, the end user can close out of the batch and the new participant information will be saved.

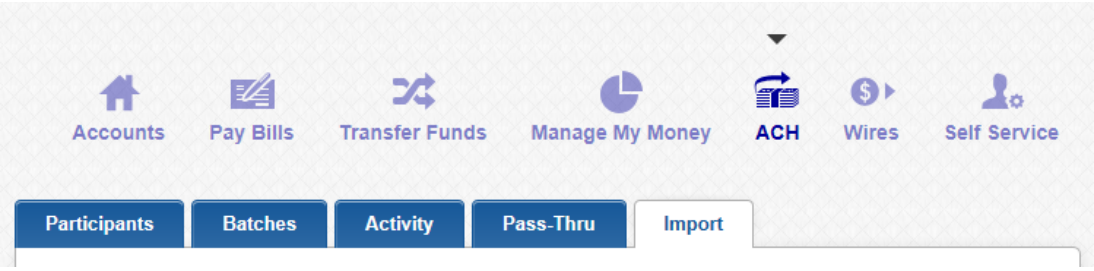
Updating a participant via the Import process

The end user can replace an existing participant with new information for that individual by utilizing the import process. This process is generally used to edit a large amount of participants at once. If the business is only interested in updated a couple of participants, the previous two options are more efficient.

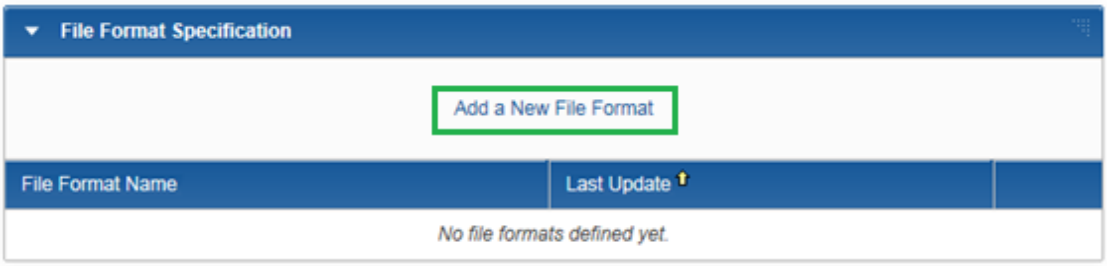
- **To review the entire import process, please refer to the "Adding Participants via the Import process" section of this guide.**

In order to use the import process to update participants, follow these steps:

1) Navigate to the Import page by clicking on the ACH icon or tab and then clicking the Import tab or submenu item (ACH > Import).



2) On the Import page of iBanking, scroll down to the File Format Specification module and click the "Add a New File Format" link. (Once the format has been added in can be selected in the File Format drop down for future imports.)

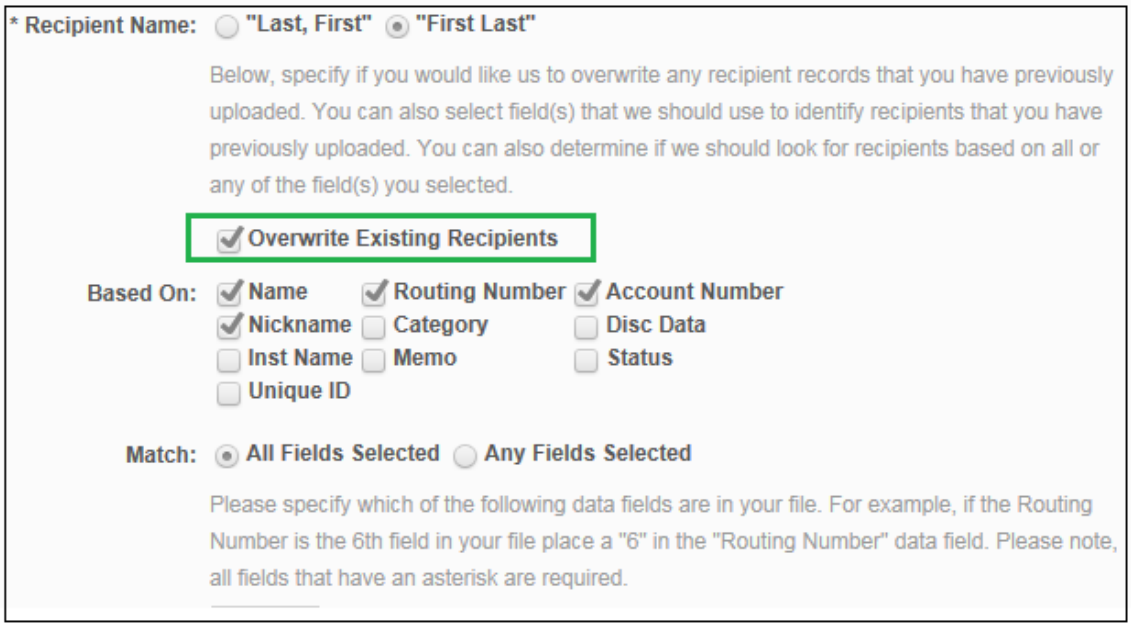


3) The File Format Specification module will expand with options the end user can select to outline the template.

❖ For more information on each of these fields, refer to the "Adding Participants via the Import process" section of this guide.

4) Under "Recipient Name" on the File Format Specification form is a checkbox labeled "Overwrite Existing Recipients". While creating a template for the participant file, check off this box. This option will update the existing participant record if the system finds a match for the new participant within the imported file.

❖ Helpful hint- If selecting to overwrite existing participants, it is strongly recommended that the user select to Match on "All Fields Selected" and select fields that help identify the a specific match.



5) Once the form is completed and saved, the end user is able to import their file of participants and any existing participants within iBanking will be updated and saved.

❖ For more information on this process, refer to the "Adding Participants via the Import process" section of this guide.

Deleting or removing a participant

The end user can delete a participant in iBanking via the Participant page. This action will completely remove the participant from the online banking system and any batches that currently use that participant.

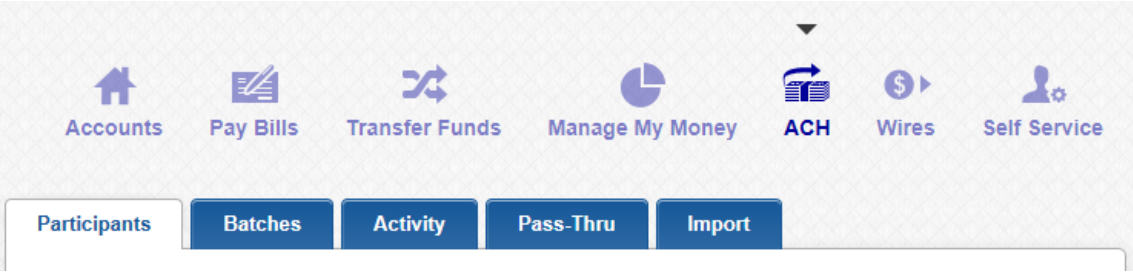
The end user can also delete a participant from a batch template, but this will only remove the participant form that template. The participant will remain in the Participants page to be used in future batches.

The Participants module

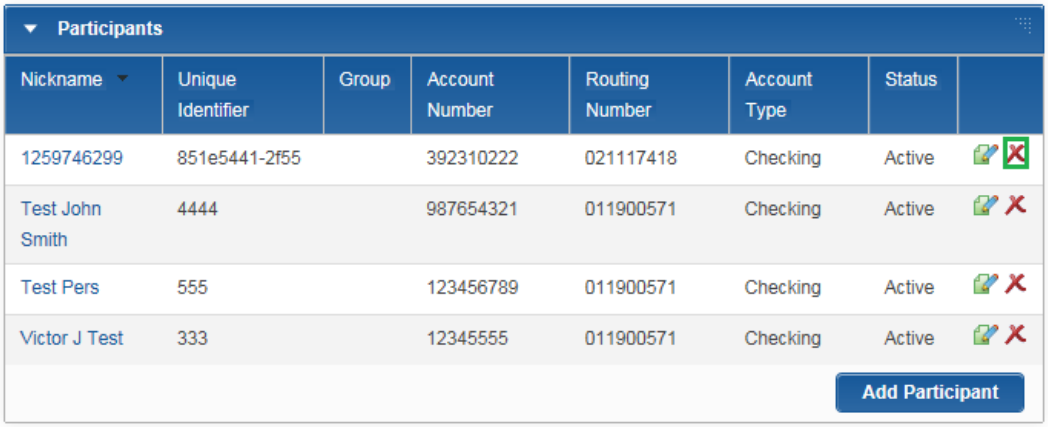
Deleting a participant via this method will completely remove the participant from the online banking system and any batches that currently use that participant.

In order to delete a participant via this method, follow these steps:

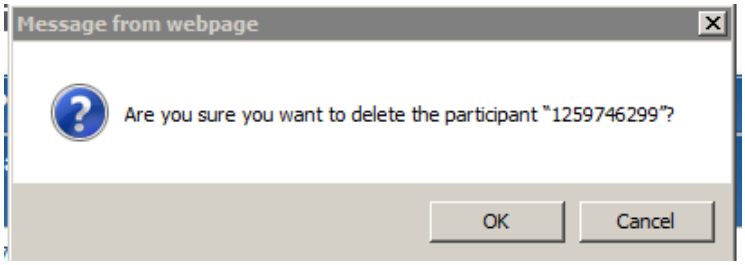
1) Navigate to the page by clicking on the ACH icon or tab and then clicking on the Participants tab or submenu item (ACH > Participants).



2) All existing participants will display on this page. In order to delete an existing participant, click the red X icon be the applicable record.



3) A popup window will display asking the user to confirm the deletion. Once confirmed, the participant will be removed from this page and all batches that were utilizing this record.

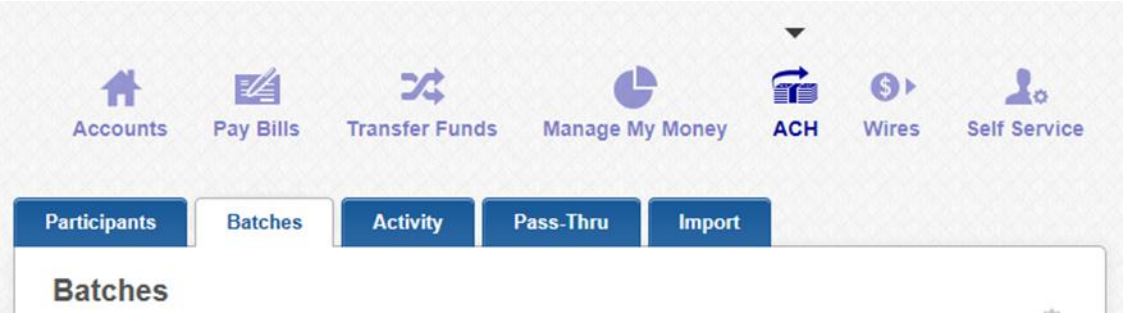


Removing a participant from an existing batch template

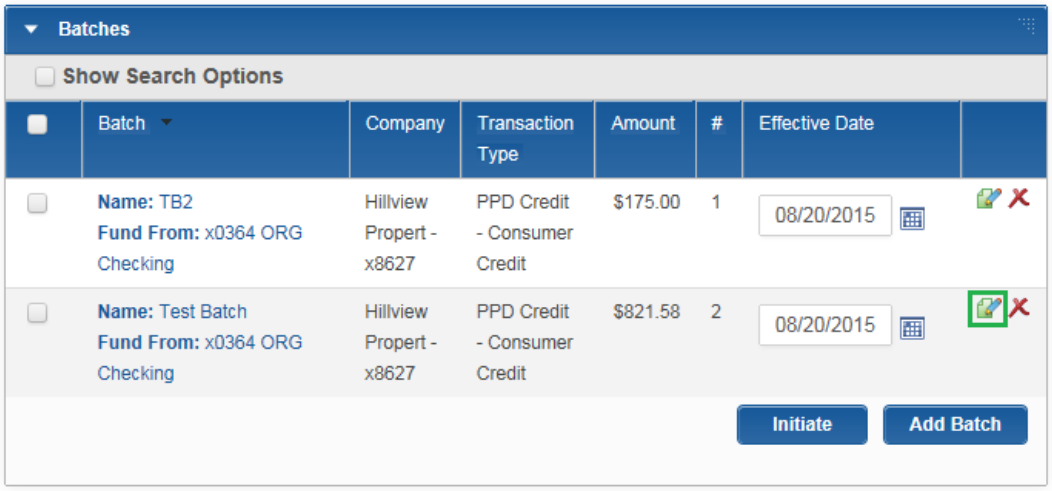
An end user can delete a participant from a batch template. However, this only removes the record from the batch template. The only way to completely remove a participant record from the online banking profile is to delete the participant via the Participants page.

In order to delete a participant from a batch template, follow these steps:

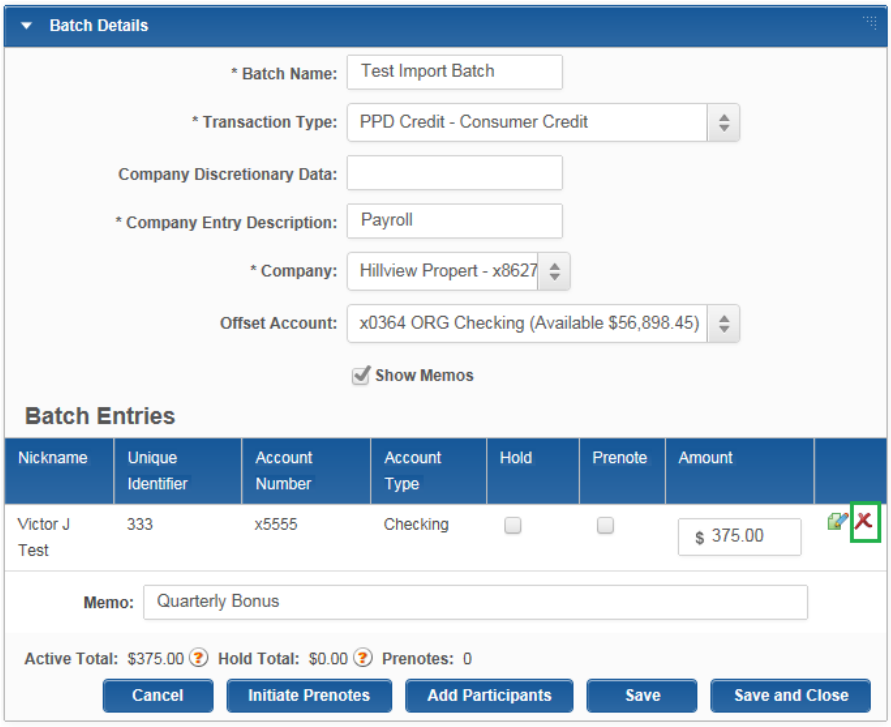
1) Navigate to the batches module, by clicking on the ACH icon or tab and then clicking on the batches tab or submenu item. (ACH > Batches)



2) This page will display any batch templates that have already been created. To delete a participant, edit the batch that is utilizing the participant by click the green pencil and paper icon next the applicable record.



3) The batch details will be displayed. To delete a participant click the red X icon next the applicable individual.



4) The participant will be removed from the batch, but remain in the list of existing participants on the Participants page.

ACH Batches

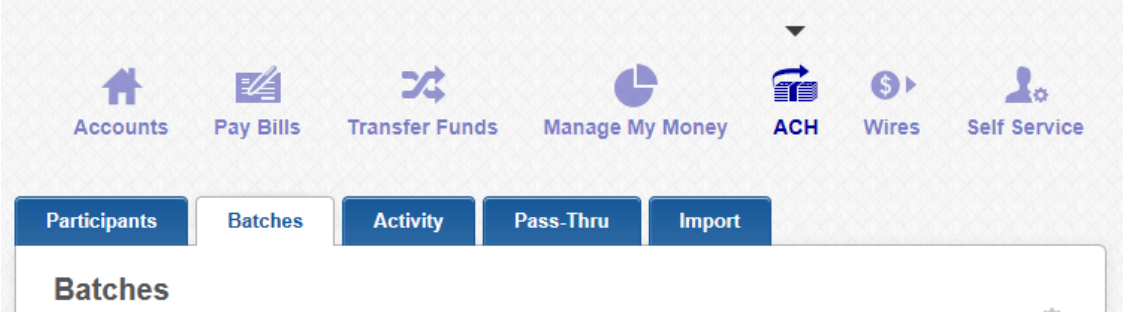
A batch template is a copy of an ACH batch that can be saved in iBanking to allow the end user easy access to update and initiate the batch without recreating the entire batch. This section will review how a business user can create, update, initiate, and delete a batch template.

Creating an ACH batch

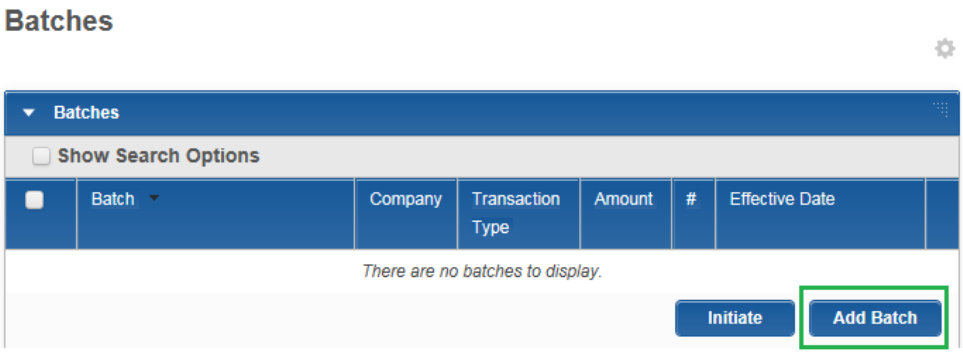
End users are able to utilize iBanking to create native ACH batches online. In order to create a new ACH batch, follow these steps:

- Helpful hints-
  - The end user must have the "Manage Batches and Participants" entitlement in order to add or edit batches.
  - Any users that do not have access to an account via the account level entitlements for ACH will not be able to see the batches associated with those accounts.

1) Navigate to the batches module, by clicking on the ACH icon or tab and then clicking on the batches tab or submenu item. (ACH > Batches)



2) This page will display any batch templates that have already been created. At the bottom of the Batches module, click "Add Batch" to create a new batch.



3) Complete the fields on the Batch Details screen. Please note that an asterisk (*) indicates a required field.

I. Batch or Template Name - Required:
   i. This will help the user identify what the batch is for and differentiate it from other templates. All Template names must be unique.

II. Transaction Type - Required:
   i. User selects which SEC code the template will be as well as the transaction type. Please note that when using iBanking to send out an ACH file, iBanking requires that all participants use the same SEC code within that batch. If a business needs to send a PPD credit to one person and a PPD debit to another person, the business will need to create two batches to complete these two transactions.
   ii. SEC codes and transaction types are controlled by user entitlements. For example: If a user is not entitled for "PPD Debits" they will not see this as an option in a batch. Credit transactions are outgoing, Debit transactions are incoming.

III. Company Discretionary Data - Optional:
   i. While this field is not required in a NACHA file, the end user can place discretionary data here that will carry to the ACH file.

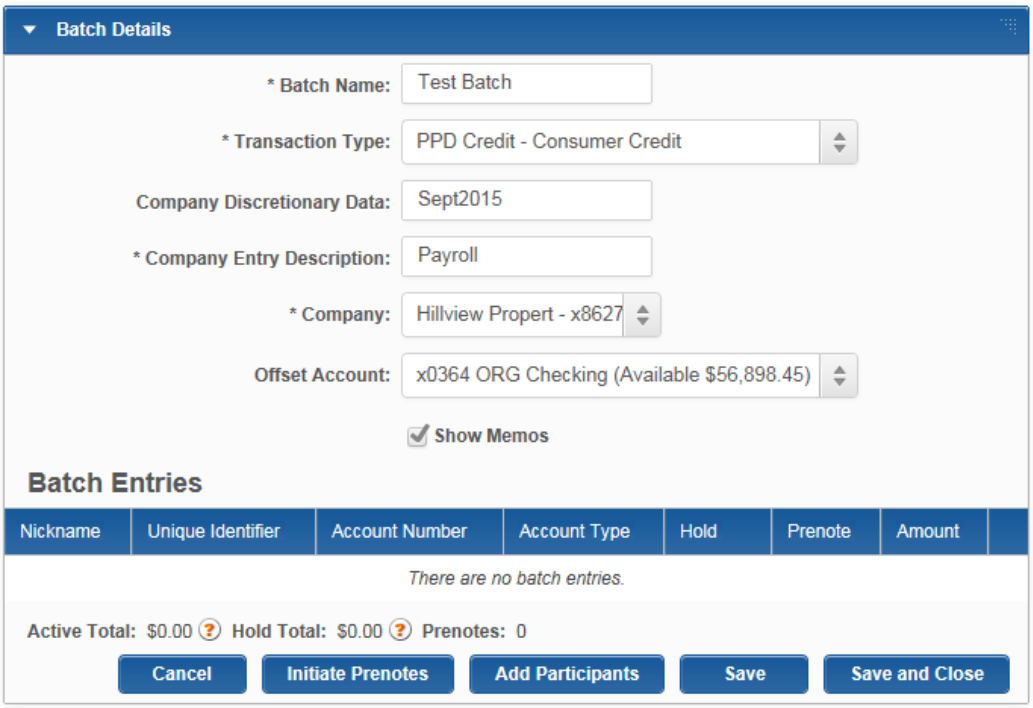
IV. Company Entry Description - Required:
   i. This field will carry into the Company Entry Description field in the NACHA file.

ii. Financial Institutions will often put this field into the transaction description of the individuals who are a part of the ACH transaction so that the user can identify this transaction on their statements or transaction history. Example: If a business user sends an ACH batch with "Payroll" in the Company Entry Description, the employee may see "Payroll" in the transaction description when they view their eStatements for this transaction or online banking history.

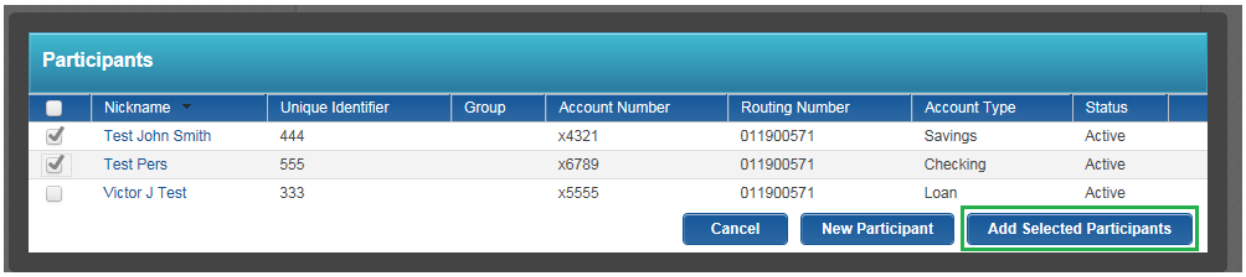
V. Company - Required:
   i. User selects which company the ACH transaction is coming from.
   ii. If a business has multiple subsidiaries (Multi-TIN ORG), they can select which subsidiary the transaction is coming from in this drop down. Access to the subsidiaries is driven by entitlements, FI administrative users can also create additional "ACH Companies" for businesses in the Business Manager. For more information on ACH companies, please refer to the "ACH Companies" section of this guide.

VI. Offset Account – Required:
   i. User selects which account will be used to fund or offset the transaction.

VII. Show Memos – Optional
   i. User can select this checkbox if they would like to show the memo field in order to enter an addenda to each transaction.

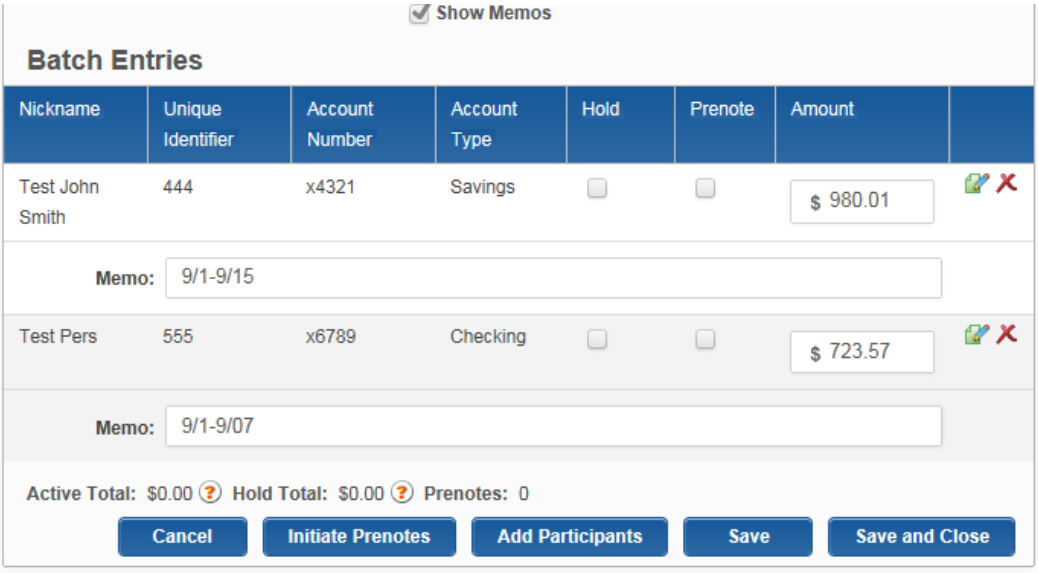


4) To add participants to the batch, click "Add Participants" at the bottom of the page.
5) All of the participants that have been created by the business will display in a pop up window. The user can select their participants by checking off the box next to the applicable participant. If the user needs to create another participant, at the bottom of this pop up window click the "New Participant" button. For more information on how to create new participants please refer to the Participants section of this guide.



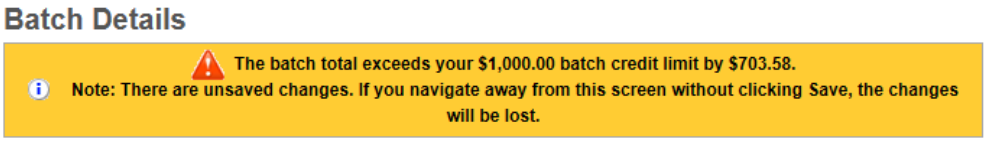
❖ Helpful hint - Once Participants have been added to the batch, the SEC code can no longer be changed for this template.

6) The participants will be added into the Batch. On this screen you can enter the dollar amount of the transaction for each participant as well as select options for a hold and/or prenote.
Please note, if the user selected to show the memo fields, the user can also enter text into the Memo field as shown below.

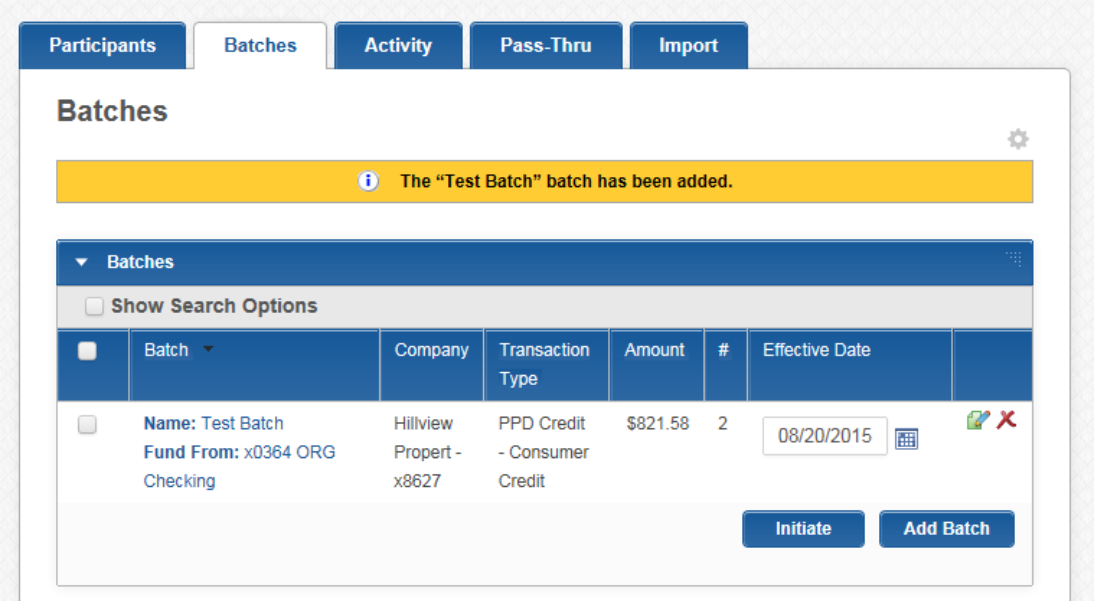


7) Click Save to save the batch or click save and close to save the batch and close the window.

❖ Helpful hint – If the batch is over the limit set by the Financial Institution in the entitlements, the user will receive an error explaining the issue.



8) The end user will now see the batch template on the Batches page.

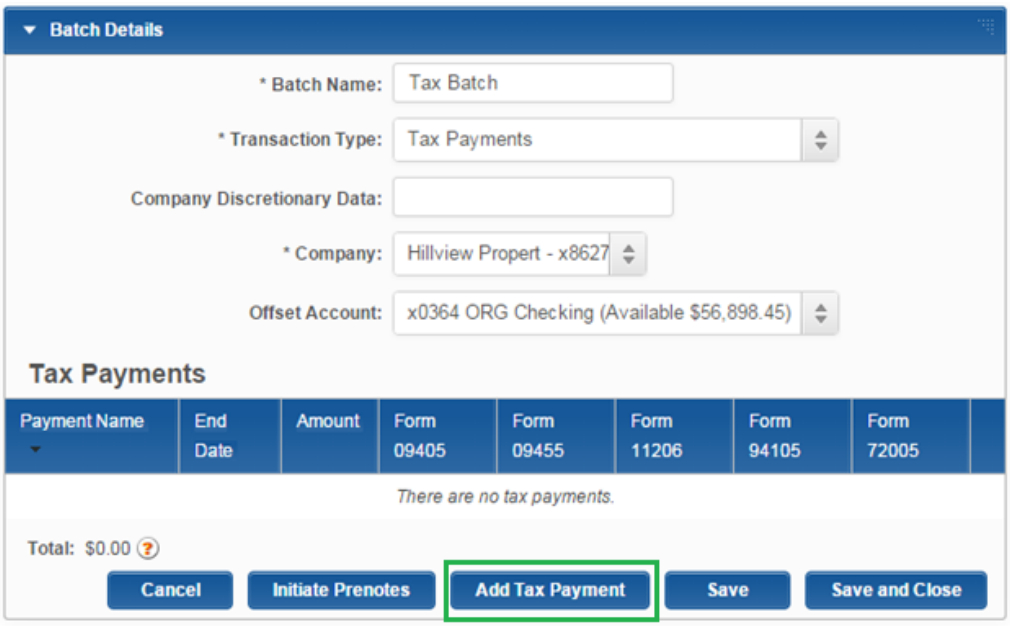


Tax Payments

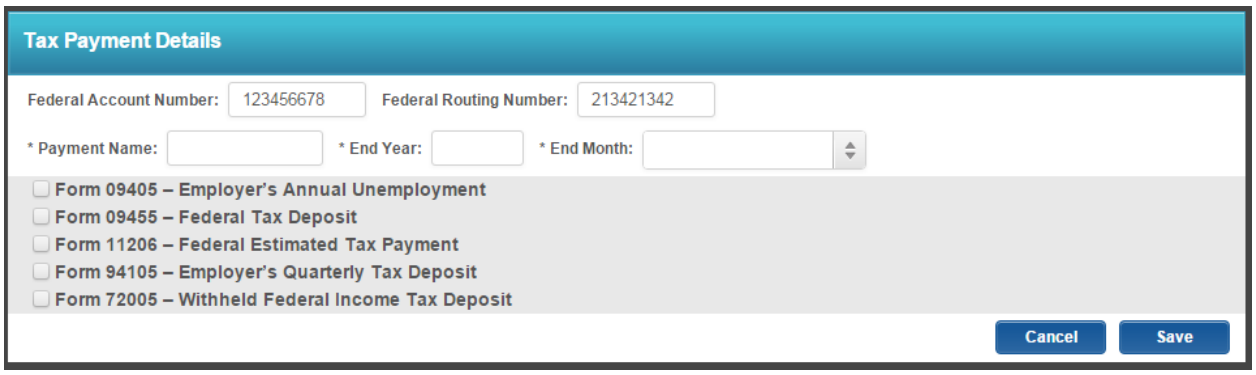
Business users can utilize iBanking to send out tax payments via ACH when creating a native ACH batch. In order to create a batch with a tax payment, follow the "Create an ACH batch" section of this guide with these additional steps:

1) Once the batch details have been entered, click "Add Tax Payment".

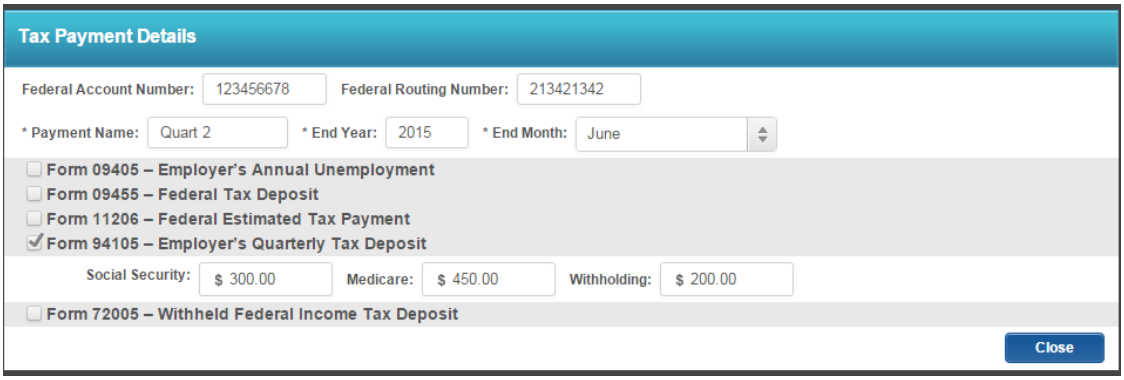
❖ Helpful hint- This button will not appear unless the Transaction Type of "Tax Payments" was selected.



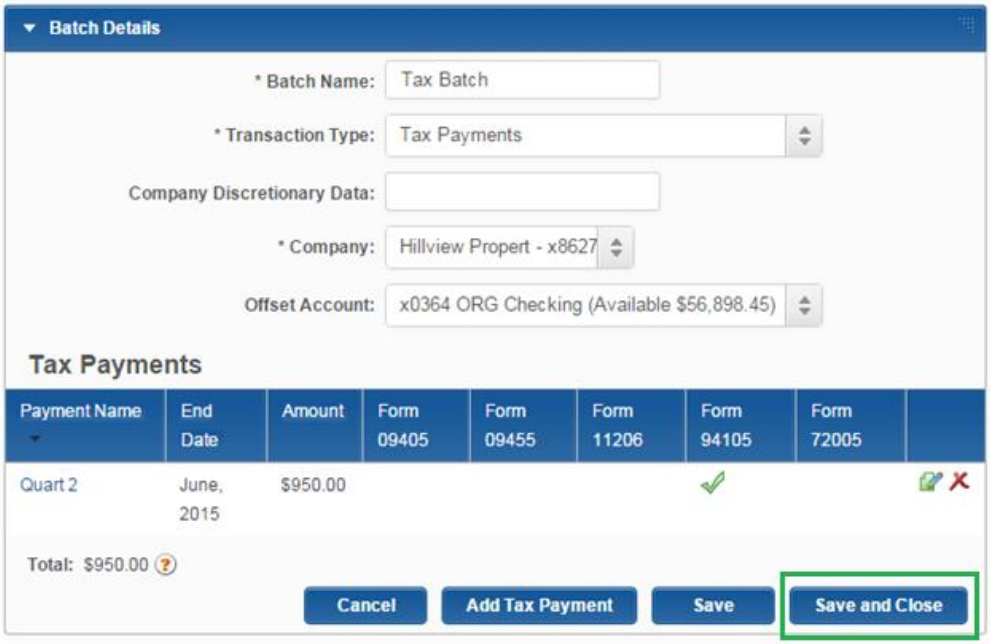
2) A popup window will display with applicable tax options that can be selected for the transactions.



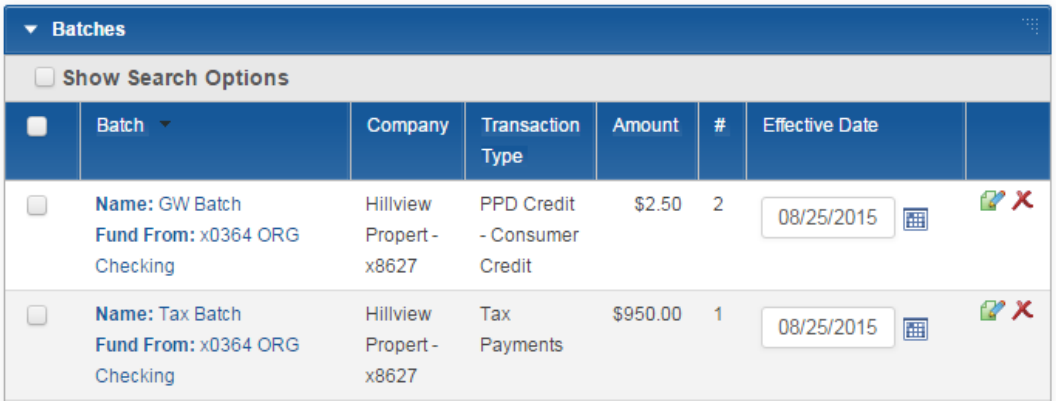
3) Check off the applicable option, complete the information, and click "close".



4) Once all the tax payments have been added, click "Save and close" to save the batch and return to the main batches page.



5) The batch will now be saved along with the other existing batch templates for future use. To process the tax payment, please refer to the "Initiating an ACH batch" section of this guide.



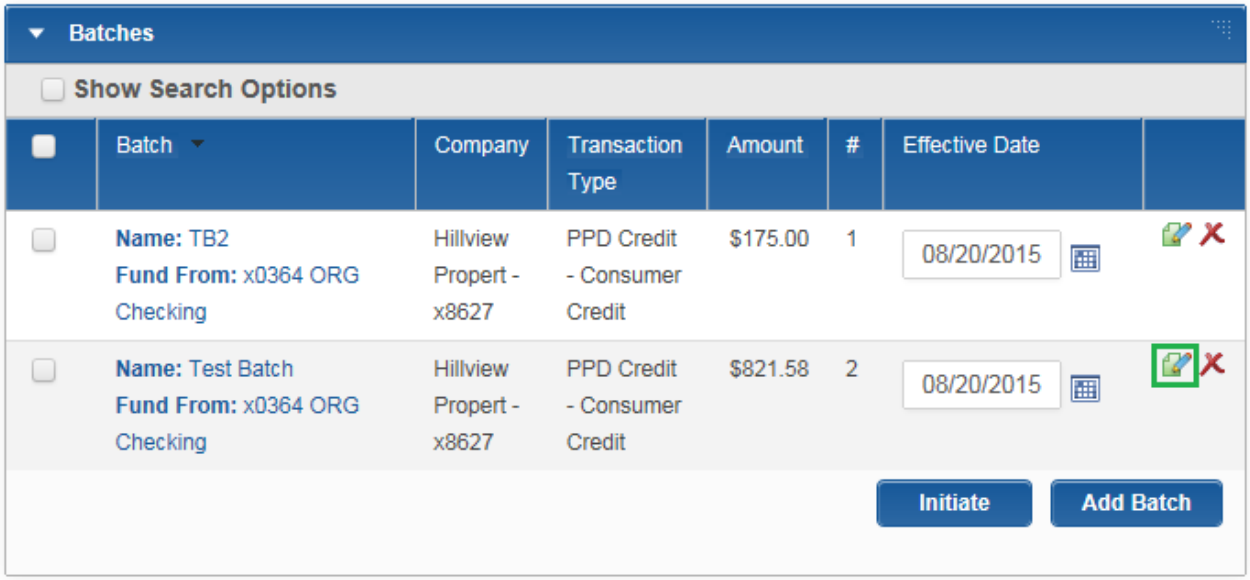
Updating an ACH batch

Business users can update batch templates that have already been created before the batch is initiated. This is commonly utilized with payroll templates, as payment amounts often change with employees.

- ❖ Helpful hint- The end user must have the "Manage Batches and Participants" entitlement in order to add or edit batches.

To update an existing batch template, follow these steps:

1) Navigate to the batches page by clicking on the ACH icon or tab and then clicking on the Batches tab or submenu item. (ACH > Batches)
2) The batches page will display the existing batch templates. In order to edit a template, click the green pencil and paper icon next to the applicable batch.



3) The batch details will be displayed. The end user can add or delete participants as well as change any of the following fields within the template:
    a. Batch Name
    b. Company Discretionary Data
    c. Company Entry Description
    d. Company
    e. Offset Account
    f. Show Memos
    g. Participant Amount
    h. Participant Memo
    i. Hold
    j. Prenote

    For more information on these fields, please refer to the "Create an ACH Batch" section of this guide.

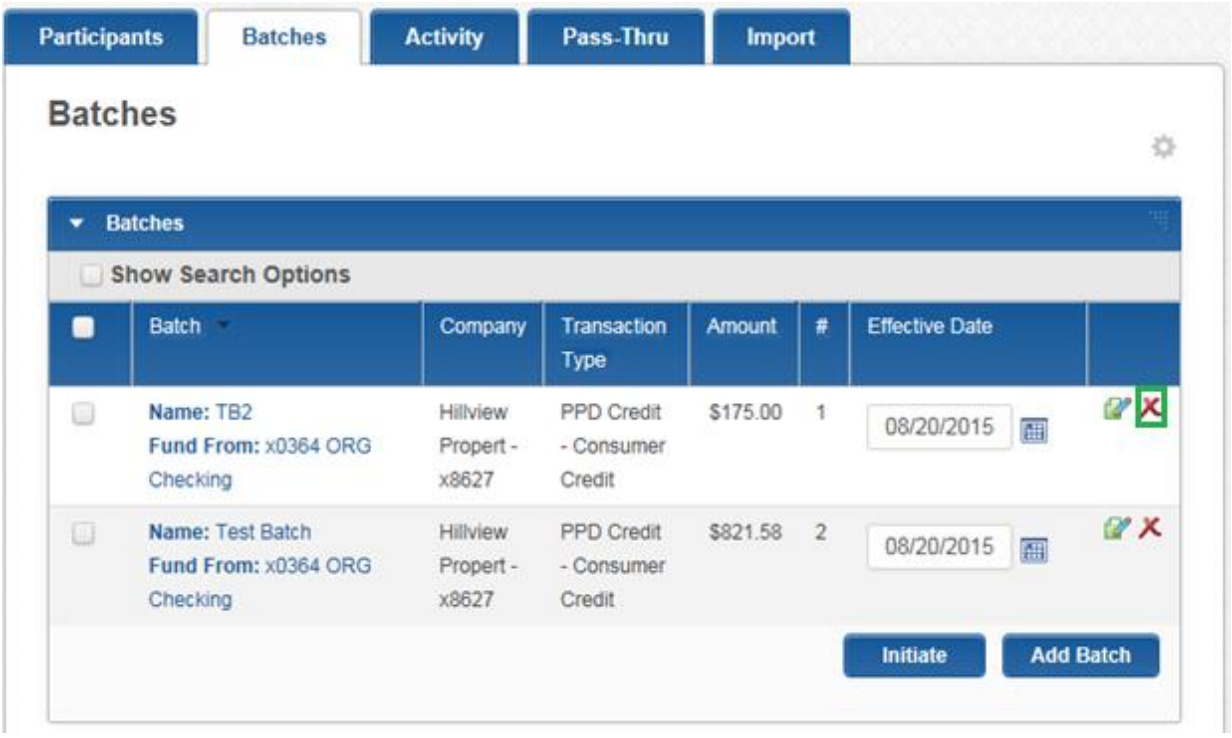
4) Once the batch has been updated, click save and close.

Deleting an ACH batch

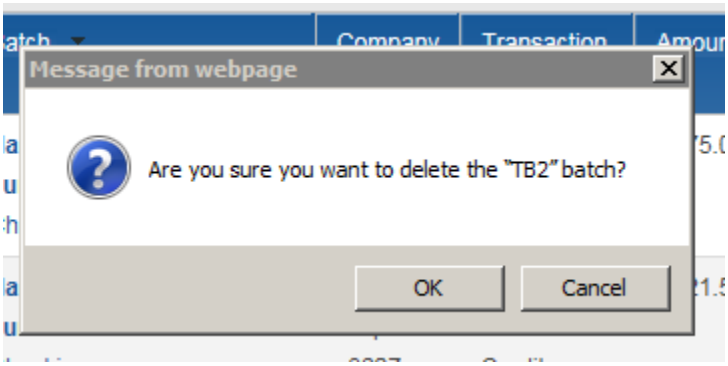
Business users can delete existing templates within iBanking that are no longer needed by the business.

To delete a batch template, follow these steps:

1) Navigate to the batches page by clicking on the ACH icon or tab and then clicking on the Batches tab or submenu item. (ACH > Batches)
2) The Batches page will display all existing batches created by the business. To delete a batch, simply click on the red X icon button next to the applicable record.



3) A popup window will display asking the user to confirm the deletion. Once the deletion has been confirmed, the batch will be deleted from iBanking.



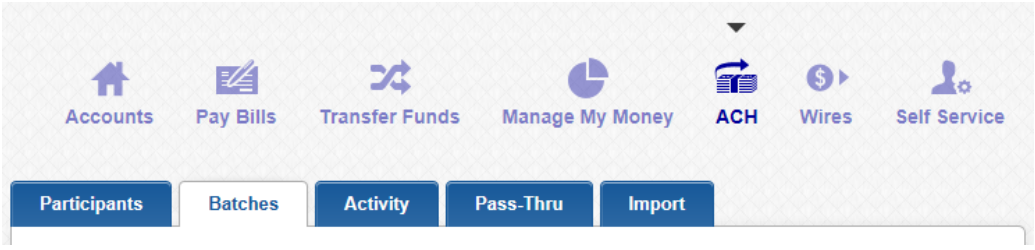
Initiating an ACH batch

In order for an end user to send out a native ACH batch for processing, the end user must initiate the batch in iBanking. Initiating a batch allows the files to be approved by a business user (if the account is entitled for approval) and moved to the Financial Institution's page for review. For more on the FI review process, please refer to the "Review Pending Batches" section in the Financial Institution Administration Guide segment of this document.

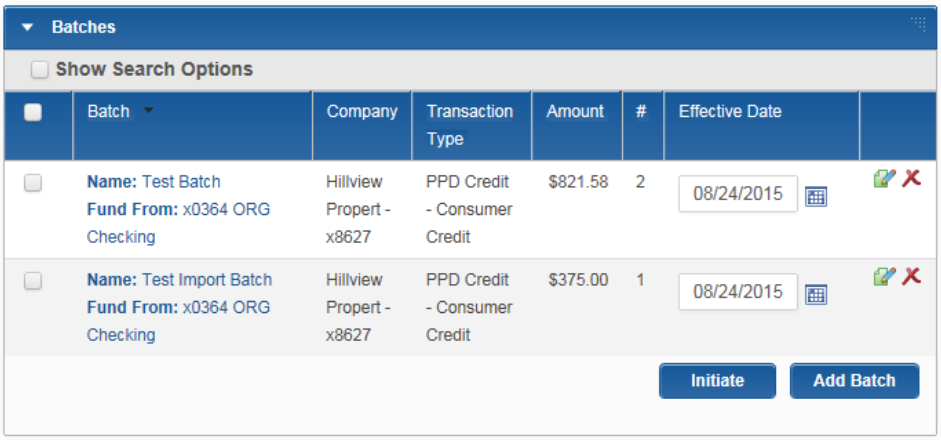
- Helpful hint – In order for a business user to initiate a batch, they must have the initiate entitlement enabled. For more information on entitlements, please refer to the "ACH Entitlements" segment of this guide.

To initiate a batch, follow these steps:

1) Navigate to the batches page by clicking on the ACH icon or tab and then clicking the Batches tab or submenu item (ACH > Batches).



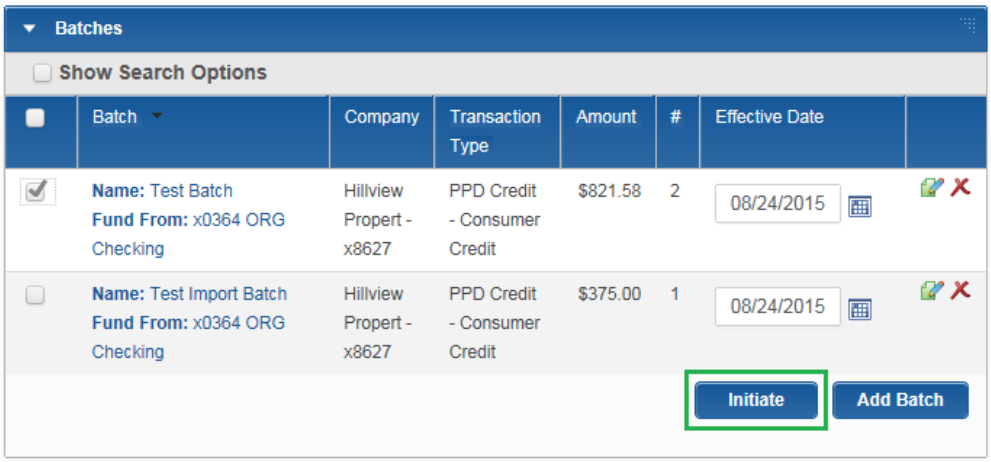
2) The Batches page will display all of the batch templates that have been created by the business. These batches can be edited or reviewed before they are initiated.



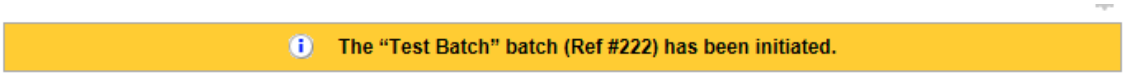
For more information on how to edit a batch, please refer to the "Updating an ACH batch" section of this guide.

If the batch that needs to be processed does not currently exist, the user can click the "Add Batch" button to create a new batch. For instructions on how to create a batch, please refer to the "Creating an ACH batch" section of this guide.

3) Once the batch is ready to process, check off the box by the applicable record and click "Initiate".

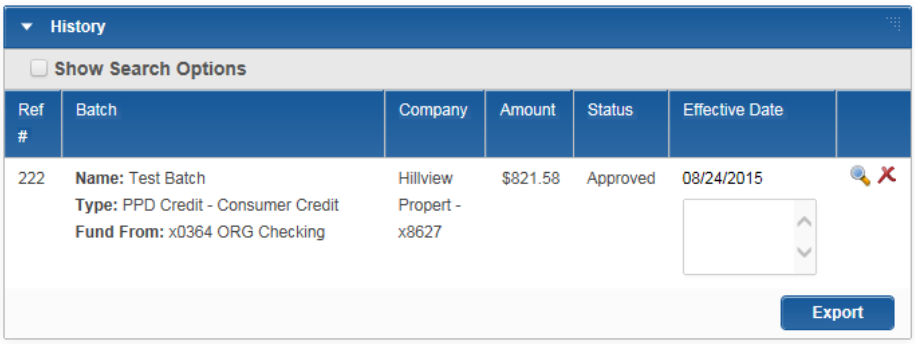


4) A message will display that informs the user that the batch has been initiated and provides a reference number.



5) If this business user's entitlements are setup to allow the batches to bypass approval, the batch will be moved to the Financial Institutions administrative portal and the batch will display in the end user's history.

For business users that have entitlements setup to approve batches, please refer to the "Approving or Rejecting an ACH batch" section of this guide.

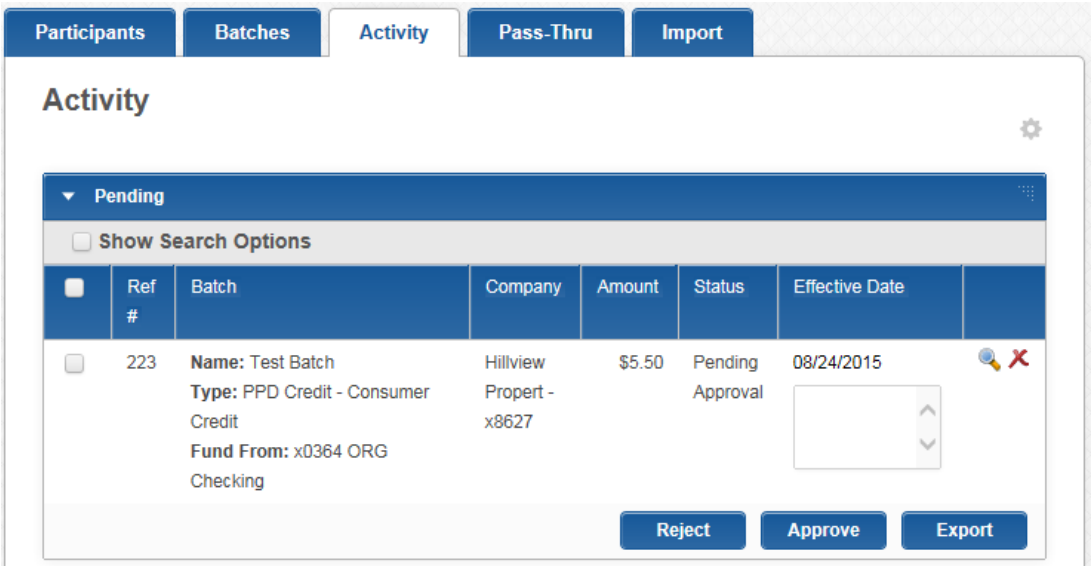


Approving or Rejecting an ACH batch

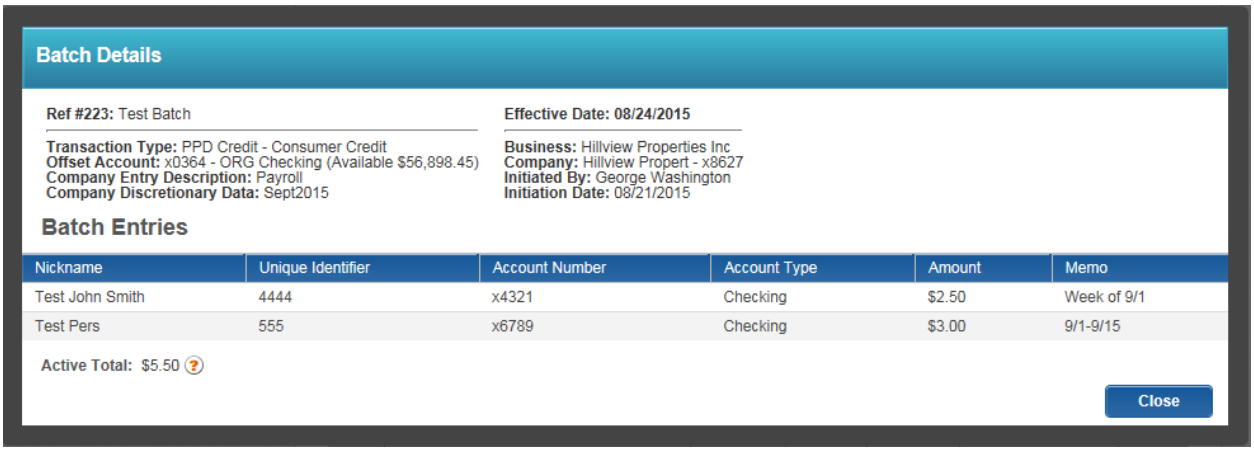
The iBanking system allows the Financial Institution to set up a business' entitlements to enforce the business users to approve ACH batches before they are processed. The system allows the financial institution to control the approval process and change settings for the business or business user. For more information on entitlements, please refer to the "ACH Entitlements" section of this guide.

- Helpful hint- in order for a business user to approve a batch, the individual's entitlement must have "Approve and Reject" enabled.
  - Please note if this is a business with multiple business users, in order for a batch to be queued for approval the user who *initiates* the batch must have "Number of Approvals" set to 1 or more, and any user that has "Approve and Reject" enabled can approve the batch.
  - If a business with one user is initiating an ACH batch, they cannot initiate and approve the same batch, they would need to have "Number of Approvals" set to 0.

1) Once a batch has been initiated (and the correct entitlements have been applied to the user), the batch will move to the Pending module on the Activity page.

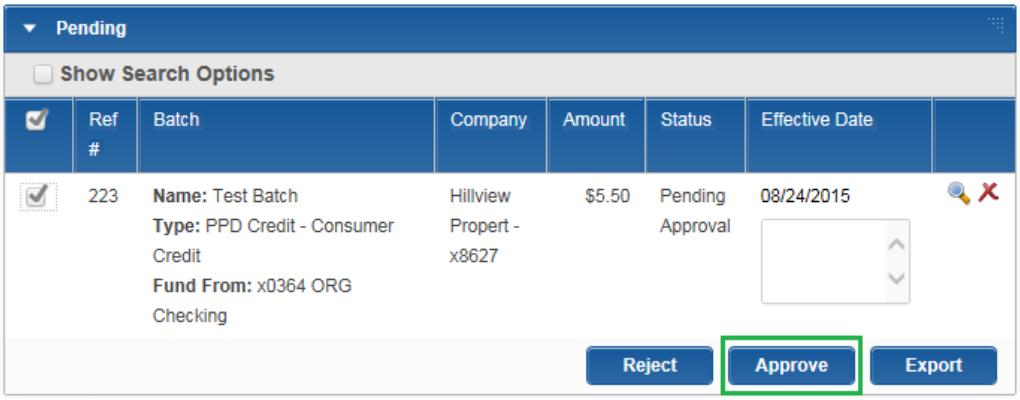


2) Any business user that has the entitlements to approve a batch can review and approve this record for processing. In order to review the record, the click the magnifying glass next to the applicable batch. A popup window will display with the batch details.



3) Once the batch has been successfully reviewed, the user can approve the item by checking of the box next to the applicable record and clicking the "Approve" button. The end user can also click "Export" to export the file information into a CSV format for their records.

- ❖ Helpful hint – this pending module has a free form box under the effective date that the user can add comments to. Typically these are used for rejections.



- ❖ Helpful hint - if the batch has an issue, the user can click the "Reject" button to stop the batch from being processed. This will allow the business user(s) to edit the batch and initiate a corrected record.

4) Once the batch has been approved, a message will display informing the user that the batch was approved.

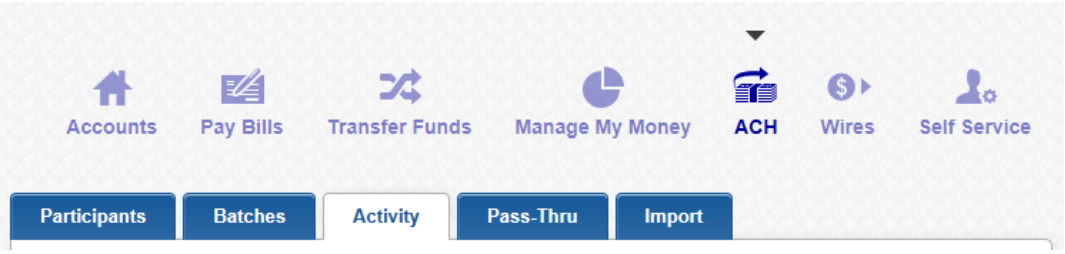
- ❖ Helpful hint- If the user who initiate the batch attempts to approve the batch they initiated, iBanking will display an error message. Businesses that have one user that utilizes ACH, should have the "Number of Approvals" entitlement set to 0 to allow the batch to be processed once initiated.

Canceling an ACH Batch

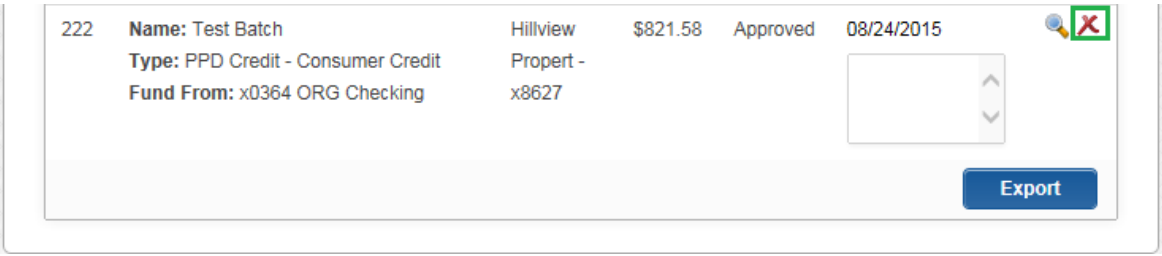
The end user has the ability to cancel an approved batch within iBanking. As long as the ACH batch has not been processed, the end user can stop the batch.

To cancel an approved ACH batch, following these steps:

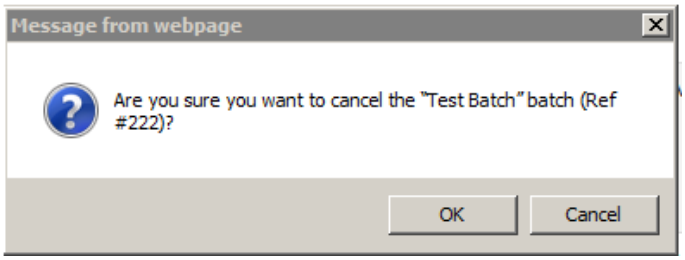
1) Navigate to the History module on the Activity page by clicking on the ACH icon or tab and then clicking on the Activity tab or submenu item (ACH > Activity).



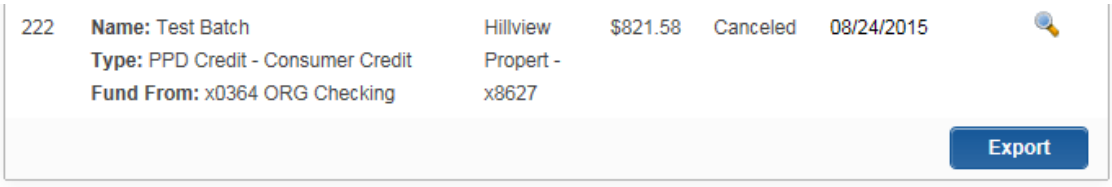
2) The History module displays approved and rejected ACH batches. Batches that have the red X icon next to them have not yet been processed. Click this button next to the applicable record to cancel the Batch.



3) The system will display a popup message to confirm the cancelation.



4) Once confirmed the batch will now display as “canceled” in the History and this batch will no longer be available for processing on the Financial Institutions administrative portal.



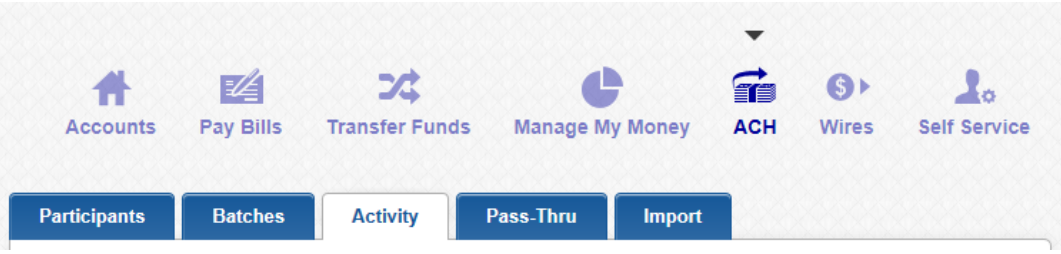
For More information on the features and functionality of the History module, please refer to the “Pending Batches” section of this guide.

ACH Activity

End users can review their current native ACH activity and search through their ACH history within iBanking. This section will review the features and functionality of these two modules. Please note that pass-thru batches do not utilize this Activity page, pass-thru activity can be found on the Pass-Thru page. For more information on Pass-Thru, refer to the "Pass-Thru" section of this guide.

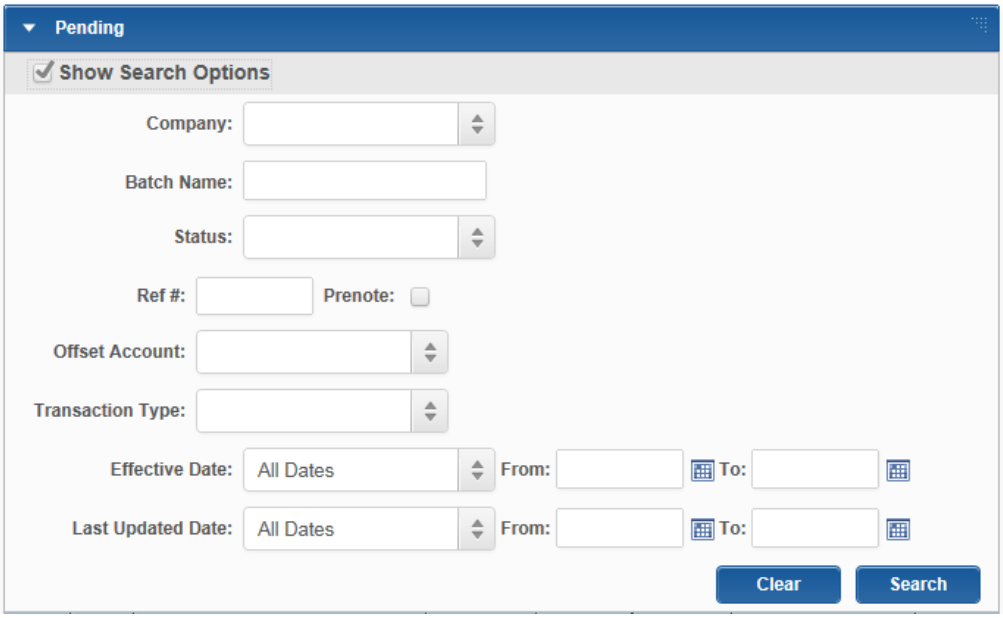
- Helpful hint- Users will only see pending items and history for batches that utilize offset accounts that the user has access to via the account level entitlements. For more information on entitlements, refer to the "ACH Entitlements" section of this guide.

To review ACH activity, navigate to the Activity page by clicking on the ACH icon or tab and then clicking on the Activity batch or submenu item (ACH > Activity).

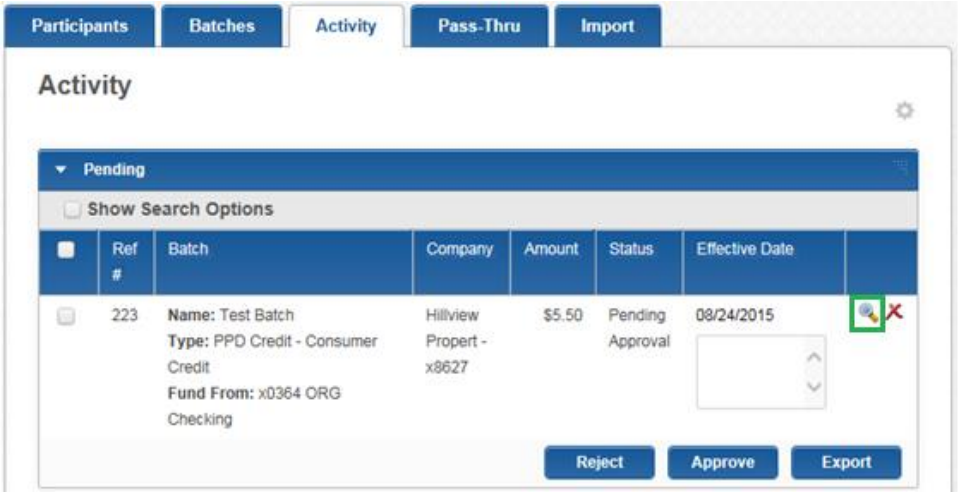


Pending Batches

The Activity page includes pending items that need to be approved before the batch is sent out for processing. The end user can check off the "Show Search Options" box to expand a search tool. This tool allows the business user to search for a specific pending item.

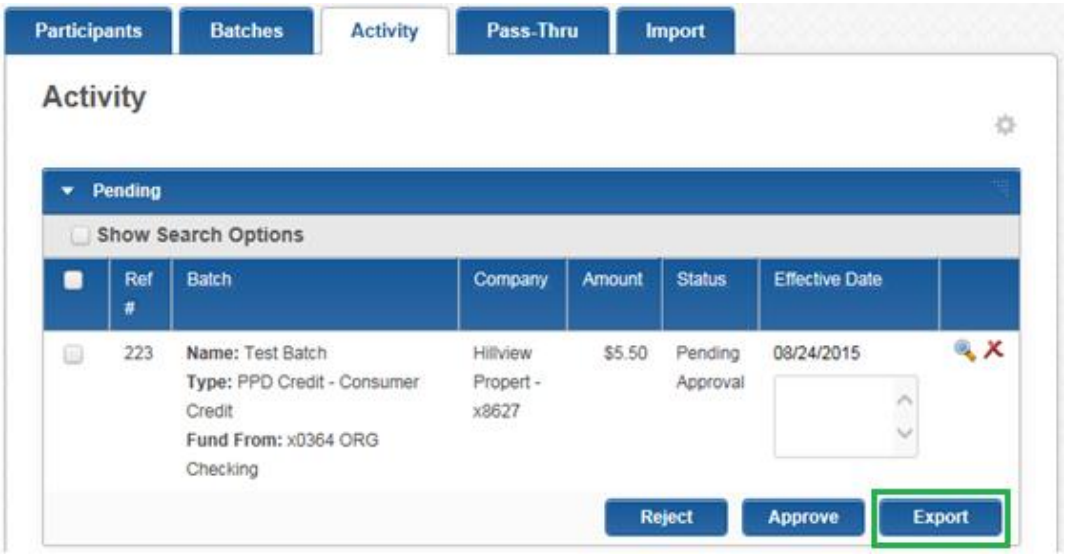


To review a batch, click the magnifying glass and a popup window with batch details will be displayed.



The end user can review the pending batch to confirm everything is correct before approving or rejecting the batch for processing. For more information on how to approve or reject a batch, refer to the "Approving or Rejecting an ACH batch" section of this guide.

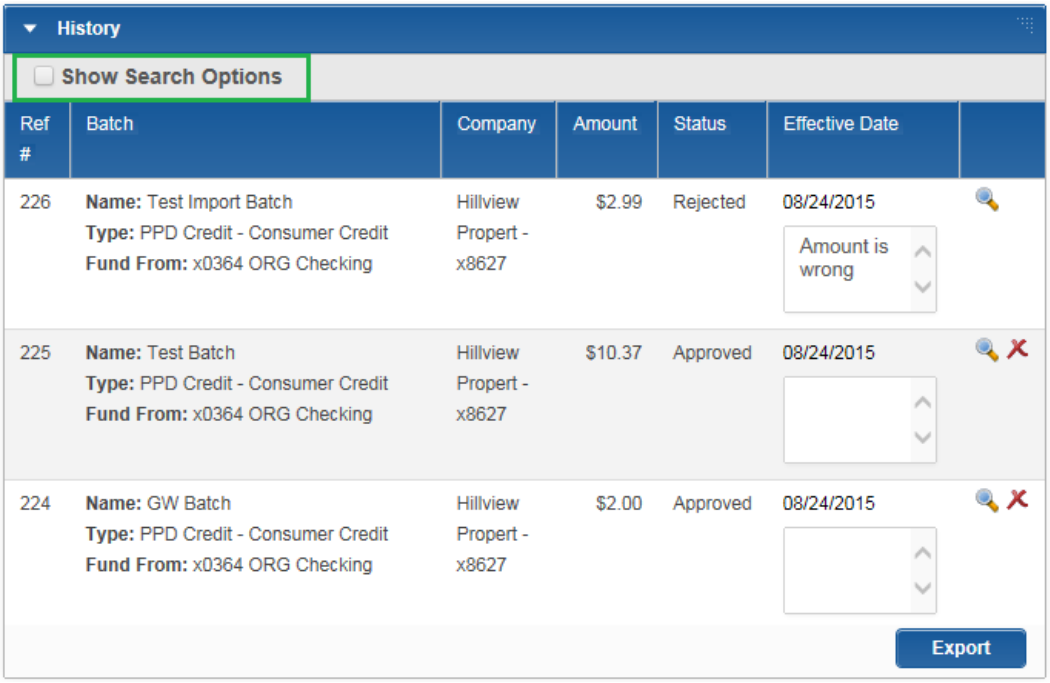
The End user also has the ability to export this information into a CSV file for their records.



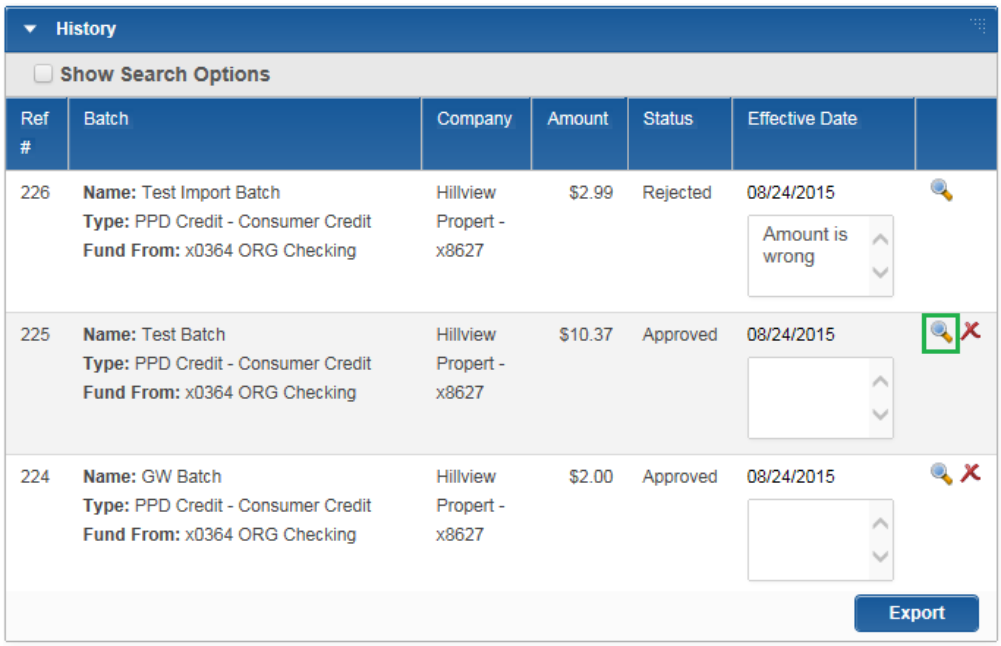
ACH History

The Activity page includes a History module that will retain approved and rejected ACH Batches. This section will review the features and functionality of this module.

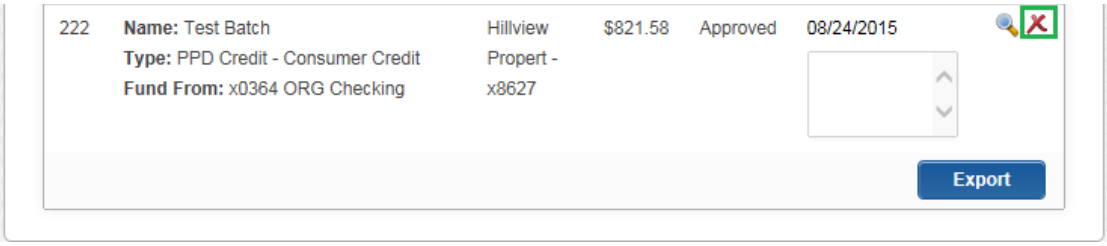
The History module allows end users to search through their history by checking off the box labeled "Show Search Options".



End users can review the batch details by clicking on the magnifying glass next to the applicable record. This button will trigger a popup window with the batch details to display.



The batches that contain the red X icon button are batches that have not yet been processed. The End user has the option to cancel these batches. For step by step instructions on how to cancel a batch, please refer to the "Canceling an ACH Batch" section of this guide.



Business Users also has the ability to export this information into a CSV file for their records by clicking the "Export Button".

Pass-Thru

The Pass-Thru functionality of iBanking allows business users to upload an ACH file for processing. This feature is designed to pass an ACH file (typically created by software or another vendor) through iBanking for processing. This section will review the Pass-Thru functionality and upload process.

Uploading a file

In order to utilize this feature, the pass-thru file has two requirements:

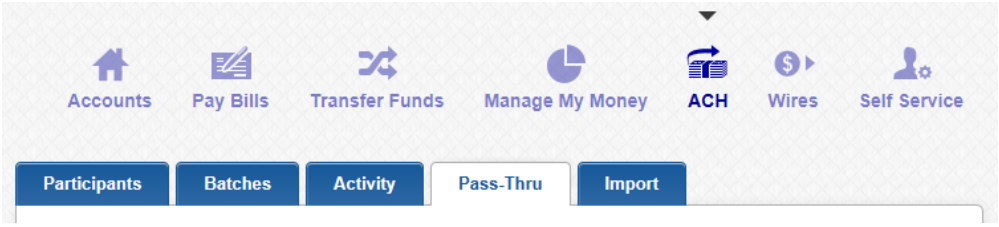
1. The file needs to be a NACHA formatted file.
   - ❖ Helpful hint- The NACHA format allows ACH files to include all the data on a single line, however iBanking requires that the NACHA file include carriage returns.

2. The file needs to have an .ACH extension.

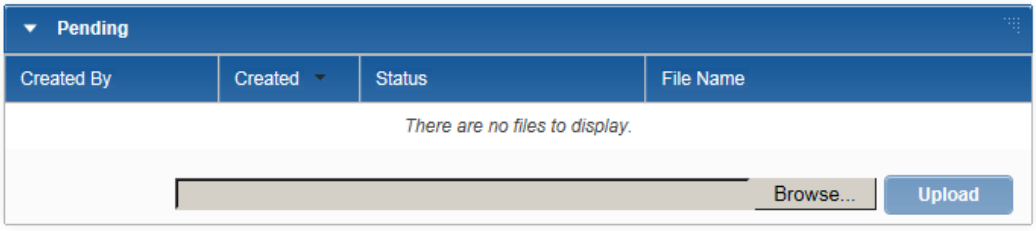
The iBanking system will review these two items. If the file does not comply with these requirements the upload will fail.

To upload an ACH pass-thru file to iBanking, follow these steps:

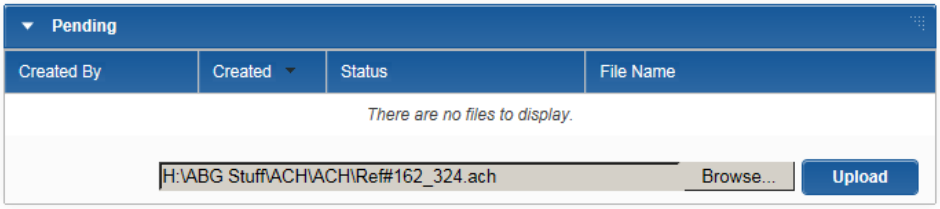
1) Navigate to the Pass-Thru page by clicking on the ACH icon or tab and then clicking on the Pass-Thru tab or submenu item (ACH > Pass-Thru).
   - ❖ Helpful hint- In order to view the Pass-Thru page, the end user must have the ACH Pass-Thru entitlement enabled. For more information on entitlements, refer to the "ACH Entitlements" section of this guide.



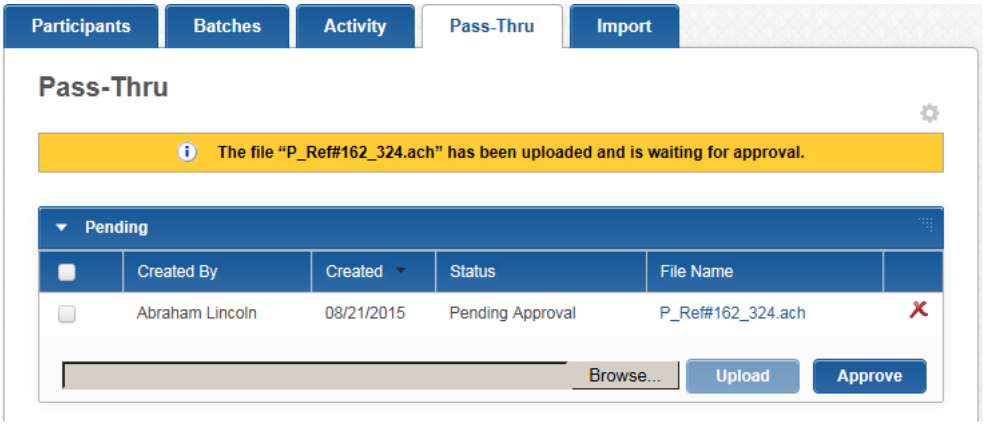
2) The Pass-Thru page will display pending pass-thru files and history. Please note these modules only apply to pass-thru files and do not reflect data for the native ACH.
3) The Pending module has a Browse feature that the end user can utilize to upload a pass-thru file for processing.



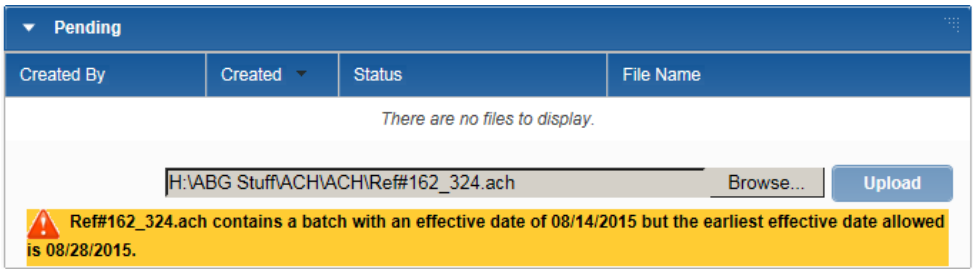
4) Once the file has been selected, click “Upload”.



5) A message will display letting the end user know the file was successfully uploaded.



- Helpful hint- If the file has an incorrect effective date or the user is over their limits, the upload will fail and the system will display a message that informs the end user of the reason. If the file is an incorrect file type or the NACHA format is incorrect, the user will receive and invalid file error message.

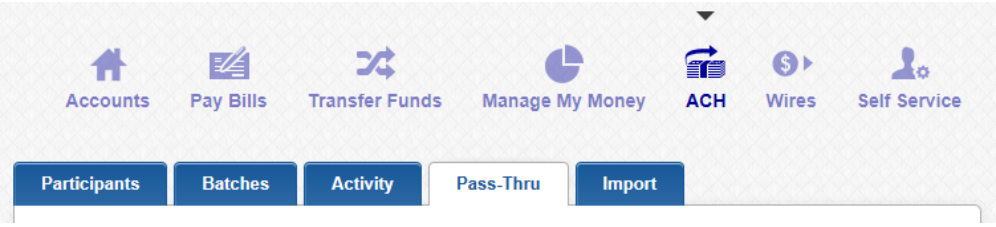


6) Files submitted by users that have the “Number of Approvals” entitlement set to 0 will be submitted to the FI for processing. Files submitted by users that require approval will display in the pending module for approval. For more information on entitlements, please refer to the “ACH Entitlements” section of this guide.

Reviewing a file

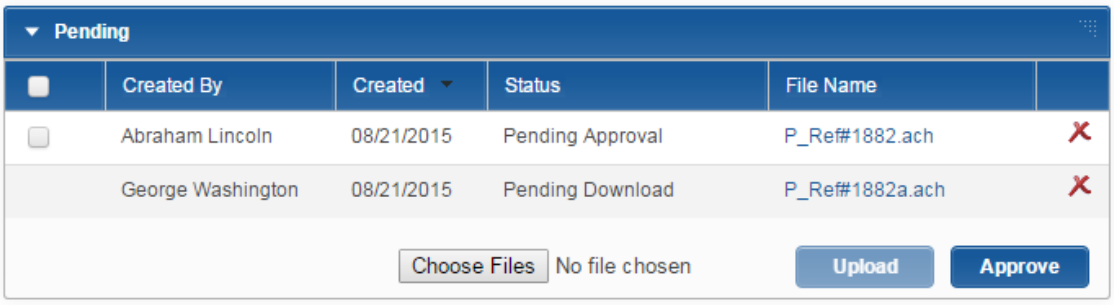
The pass-thru functionality in iBanking has a pending and history module that separates the pass-thru batches from the native ACH batches that are created within the system.

Users can navigate to the Pass-Thru page by clicking on the ACH icon or tab and then clicking on the Pass-Thru tab or submenu item (ACH > Pass-Thru).

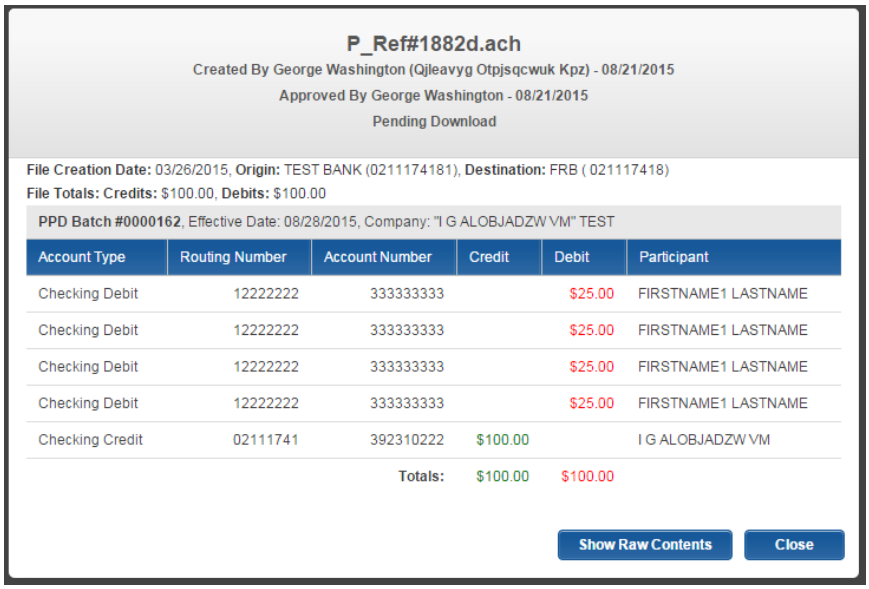


The pending module on the Pass-Thru page displays two different types of pending batches. The two different pending batches are:

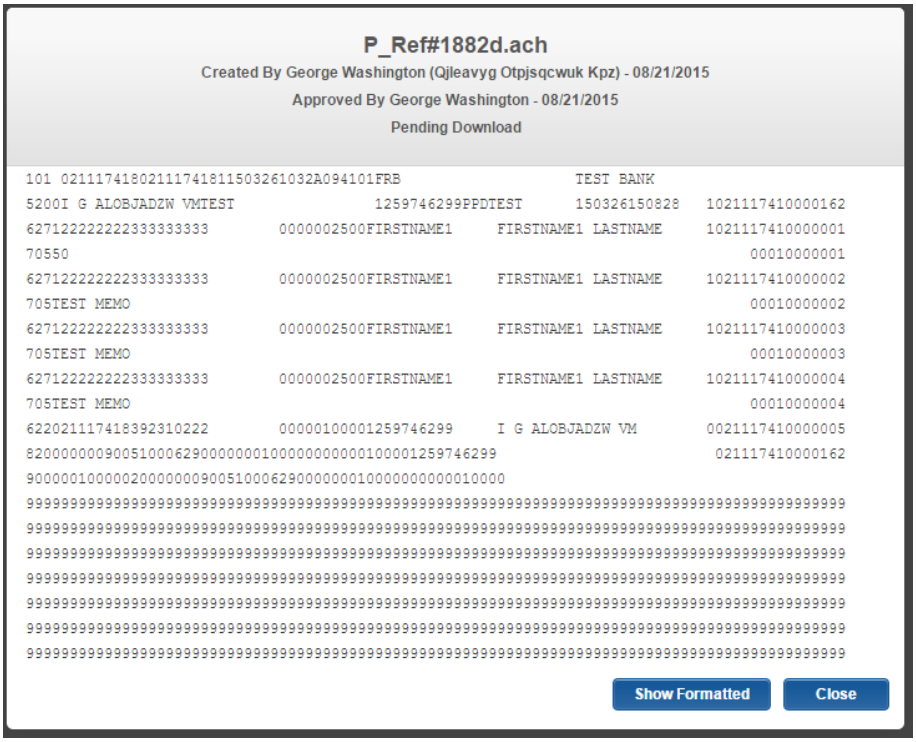
- Pass-thru batches that are waiting for approval by a business user (status: Pending Approval).
- Pass-thru batches that have been approved by a business user and are waiting to be processed (status: Pending Download).



To review a file on this page, simply click the File Name of the applicable record. The batch details will be displayed in an easy to read format.



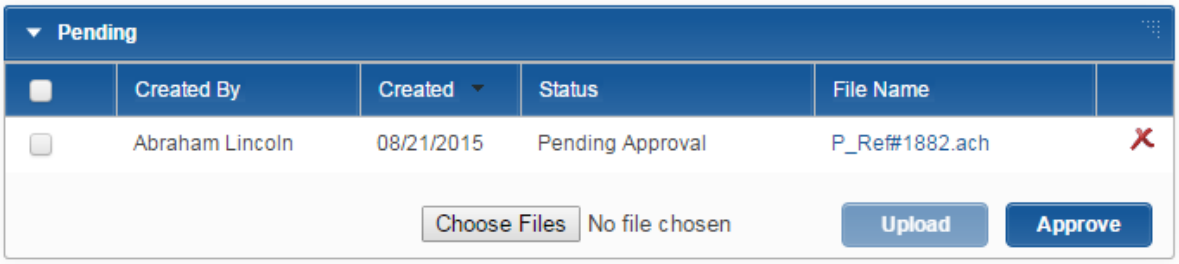
The end user can click "Show Raw Contents" to see the raw NACHA file that was uploaded. A popup window will display with the information.



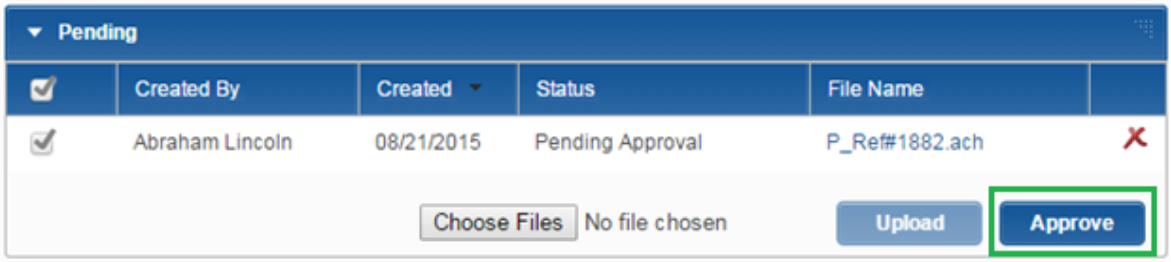
Approving a file

Files can be approved via the pending module. To approve a pass-thru batch, follow these steps:

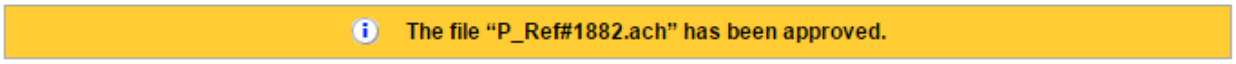
1) The Pending module on the Pass-Thru page will display all pending items. Items that have a status of "Pending Approval" need to be approved by a business user.

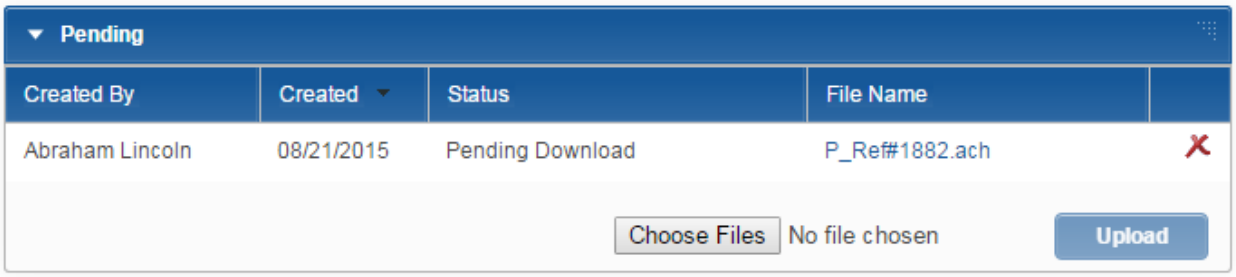


2) To review the item, click on the File Name to display the batch details in a pop up window.
3) To approve the batch, check off the box next to the applicable batch and click “Approve”.

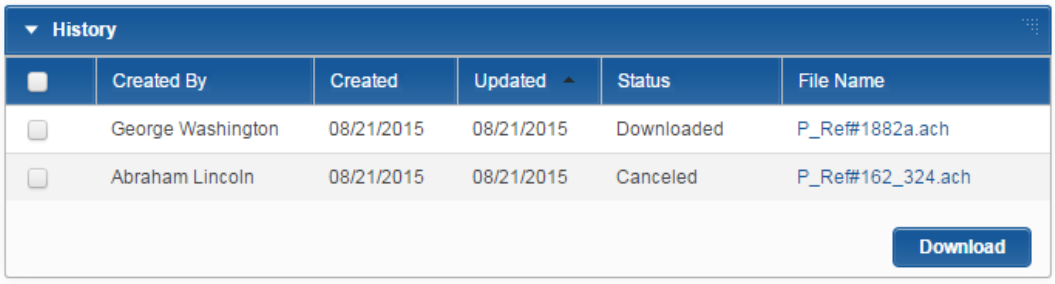


4) The system will display a message informing the user that the file has been successfully approved. The item will remain in the Pending module until it is fully processed. The status will change from “Pending Approval” to “Pending Download”.





5) Once the file is processed, the batch will move to the History module on the Pass-Thru page and have a new status of “Downloaded”.

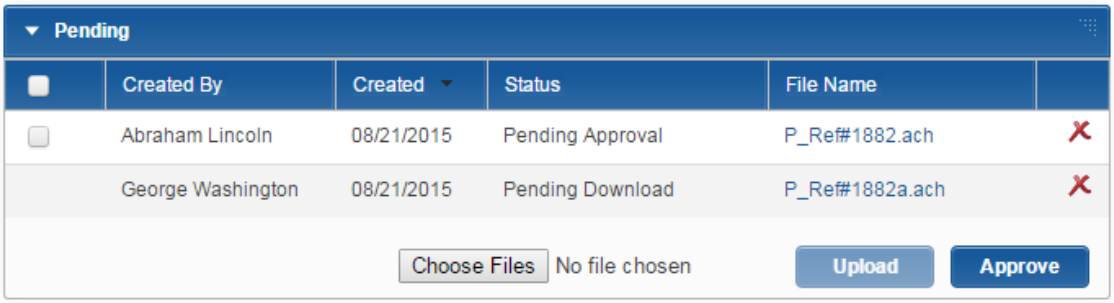


Canceling a file

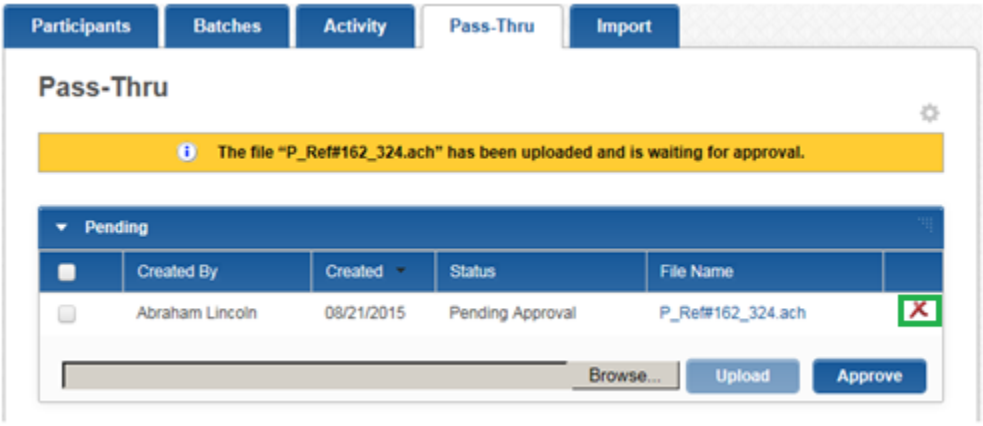
Files can be canceled via the pending module as long as the file has not been downloaded for processing.

To cancel a file, follow these steps:

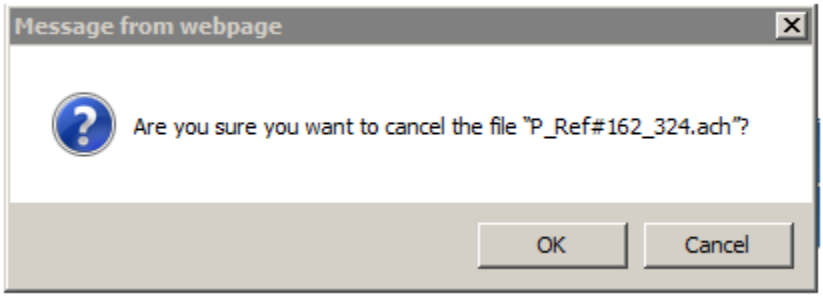
1) Files that have a status of “Pending Download” have been sent to the Financial Institution for processing. Items with the “Pending Approval” status are waiting for a business user to approve the batch.



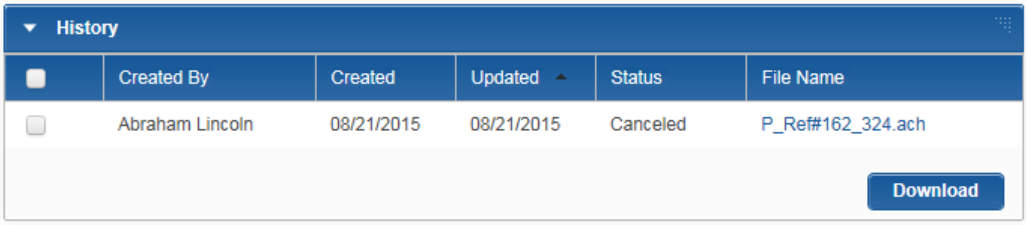
2) The end user can cancel either of these pending items by clicking on the red X icon.



3) A popup window will display to confirm the cancelation.



4) Once the user confirms the cancelation, the batch will display with a “Canceled” status in the History module.

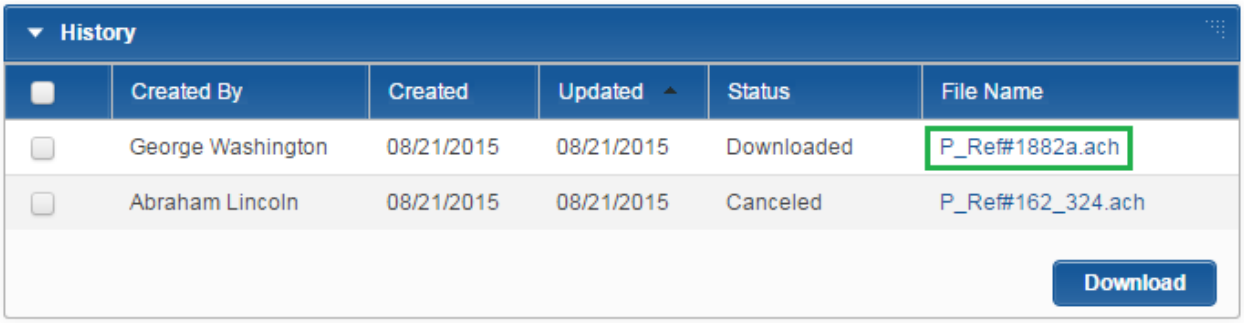


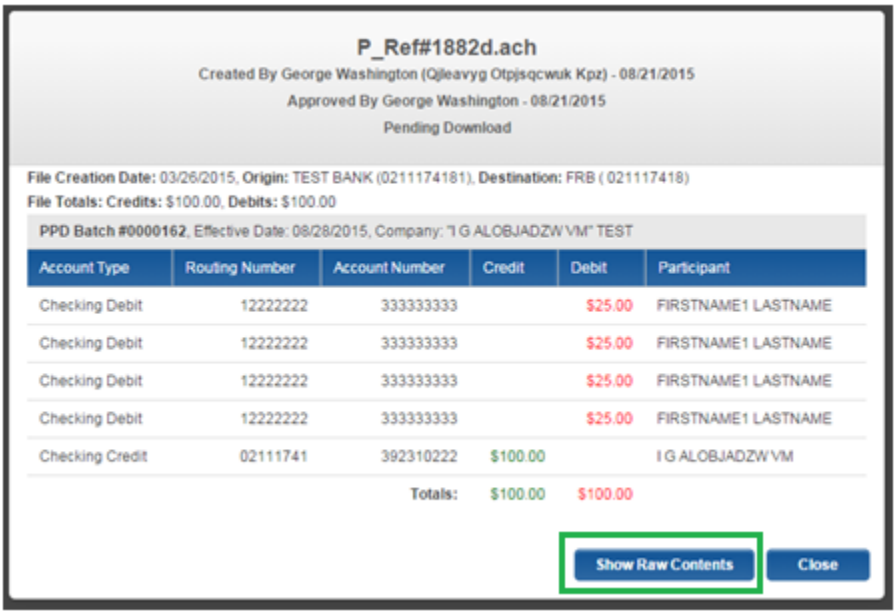
History

The pass-thru functionality in iBanking has a history module that separates the pass-thru batches from the native ACH batches that are created within the system. This system displays items that have been processed or rejected.

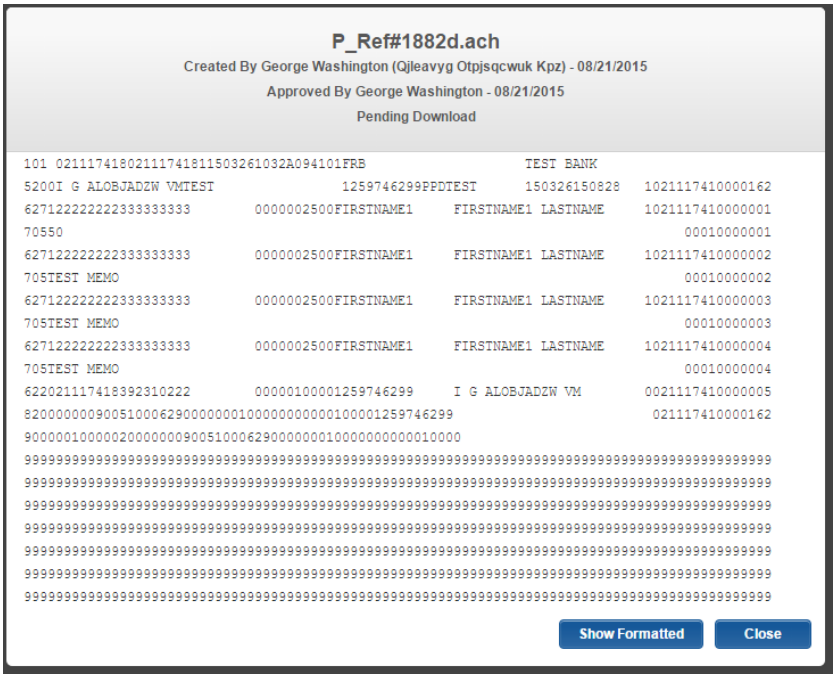
Rejected items will display with a “Canceled” status, and processed items will display with a “Downloaded” status.

The business user can review the batch details by clicking on the File Name of the applicable record. This will display a popup window containing the batch details.

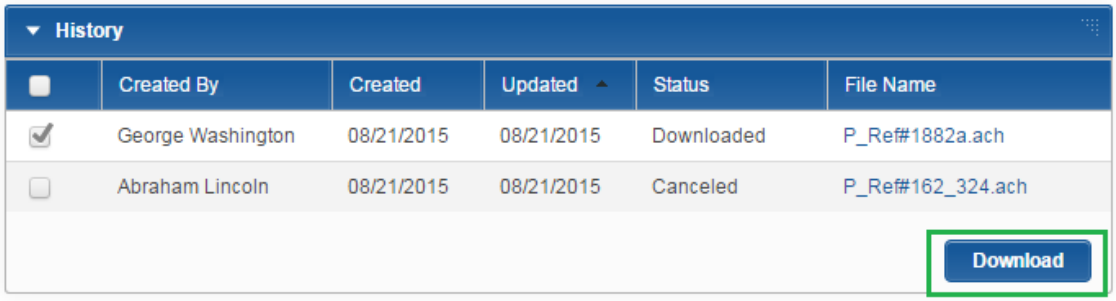




For further information, the end user can click “Show Raw Contents” to see the raw NACHA file that was uploaded. A popup window will display with the information.



This data can also be exported by checking off the applicable batch and clicking “Download”.



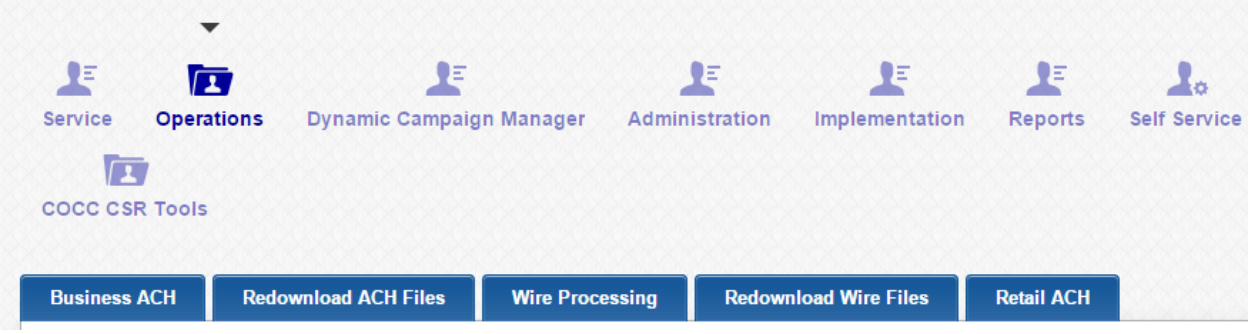
Financial Institution Administration Guide

This section will review the ACH process, functionality, entitlements and tools for the financial institutions’ staff.

Getting started

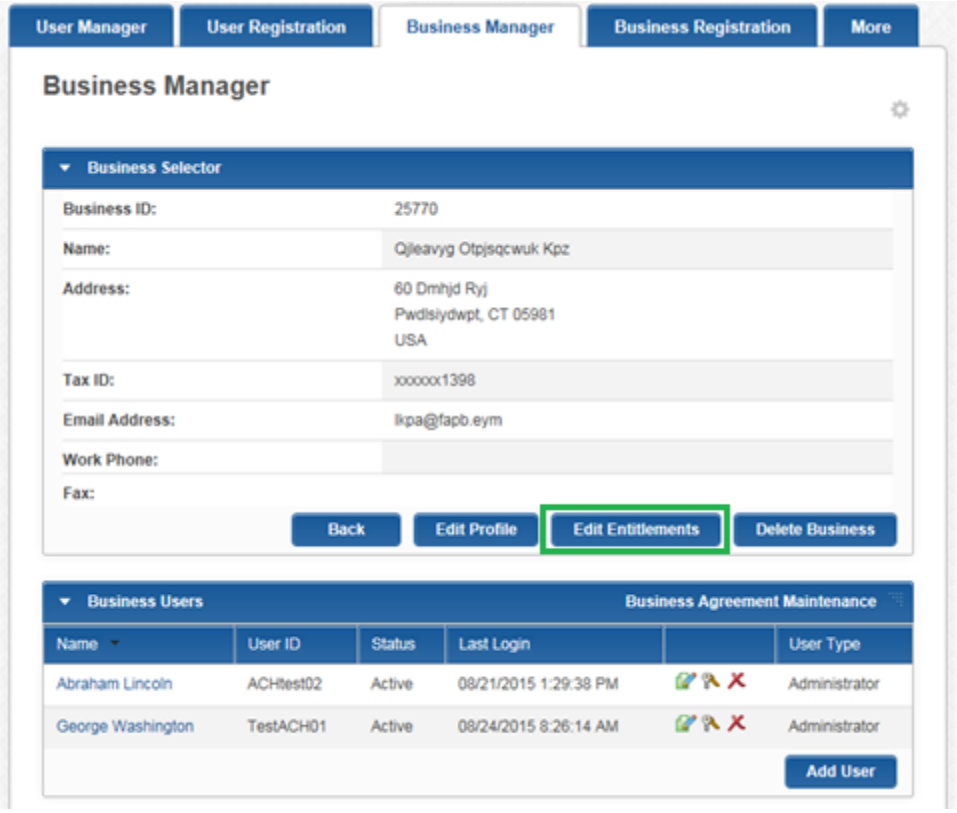
In order for an employee of the financial institution to review or delete ACH items, the user must have an admin role that allows ACH File Processing. Typically these roles include the FI Admin and DOPS (Deposit Operations) roles.

Once the FI user has the appropriate permissions, the user will be able to navigate to an Operations tab or icon (depending on the iBanking theme) that displays along with the other main tabs and icons.



When the user clicks on the Operations tab or icon, they will be able to see the features that are enabled for their specific Financial Institution. The submenu bar will display items such as Business ACH, Retail ACH, Wire processing, and the ability to re-download ACH and Wire files.

In order for an employee of the financial institution to review or update entitlements for a business or business user, the FI user must have an admin role that allows access to entitlements. Once the FI user has the appropriate permissions, they will be able to view or edit the business or business user's entitlements. Typically these roles include the FI Admin and DOPS (Deposit Operations) roles.

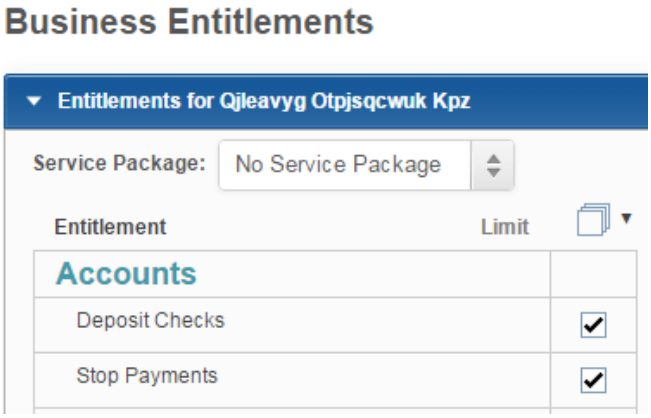


ACH Entitlements

This section will review iBanking entitlements that apply to ACH functionality for businesses and business users.

Entitlements are permissions within iBanking that control an end user's functionality. There are two types of entitlements utilized when referring to a business users or business. In this guide the two types of entitlements will be referred to as Functionality Entitlements and Account Level Entitlements.

Functionality Entitlements will refer to the entitlements within iBanking that allow a business or business user the ability to turn on or off a certain function. For example: Stop Payments, this is a general entitlement that grants the user permission to use stop payments.



Account Level Entitlements are permissions that can be controlled (enabled or disabled) for a business or business user by specific accounts. For example: a user can have the stop payment functionality turned on, but the FI can restrict which accounts are eligible to perform the stop payments (by disabling the account entitlement for stop payments).

- Helpful hint – Entitlement changes are not retroactive. For example: this means that if a user initiates a batch while having the "Number of Approvals" entitlement set to 1 or more (requiring them to have other users approve the batch), if the FI changes this the business user will need to delete that pending batch and initiate a new one. If the business users tries to approve the original pending batch, the system will still tell them that they are unable to approve a batch they initiated, as the entitlement change does not affect past actions.

Business Entitlements

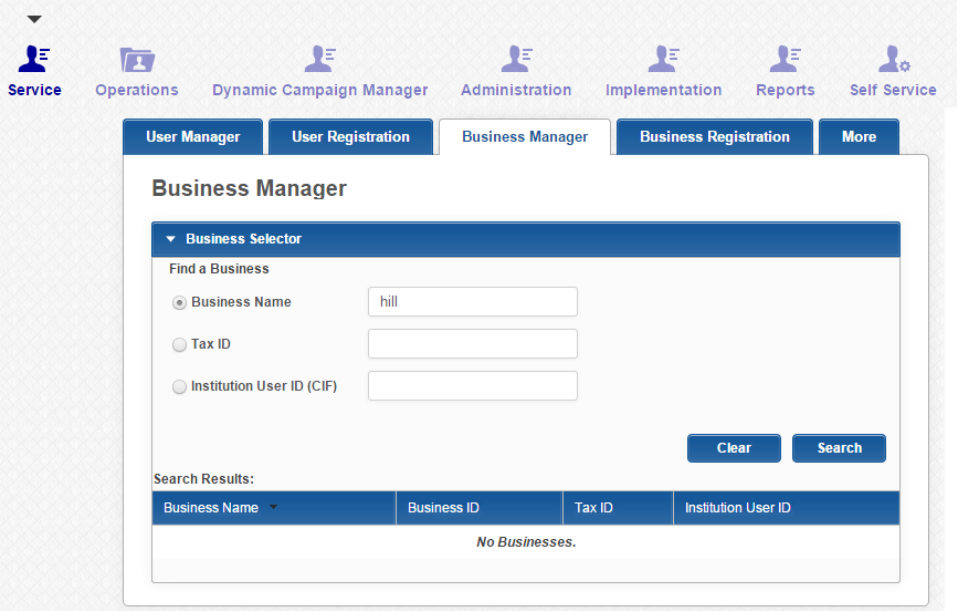
iBanking allows the FI to set a number of entitlements and limits for Business ACH. This section will provide an overview of the Business Entitlements and some helpful tips.

Business entitlements are given to the organization, not an individual. When setting up business entitlements it is import to note the following:

- Business entitlements flow down to the business user.
  - If the Business (ORG) doesn't have an entitlement, the FI cannot enable that option for the business user (person).
  - If the FI gives a Business a new entitlement, the system will not automatically apply it to the business user. If the user requires the functionality, the FI would need to enable the feature for the business user.

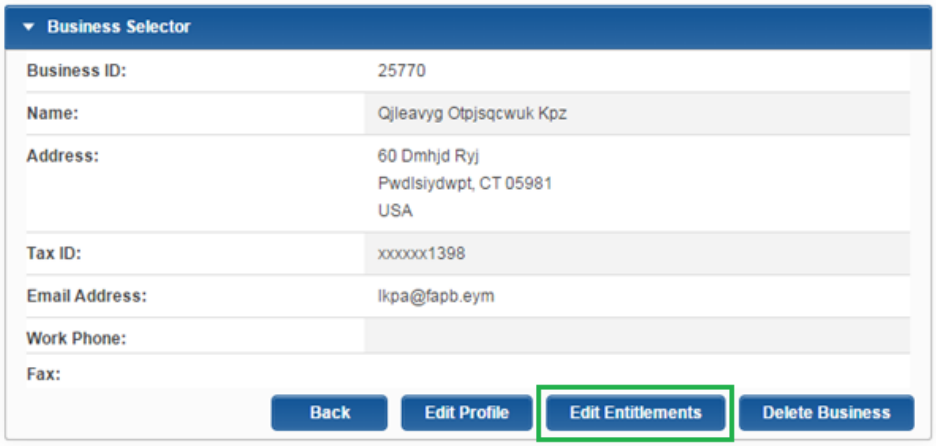
To review or update Business entitlements, follow these steps:

1) Once logged into the Admin site (URL ends with /Adminhome.aspx), click on the Service Tab.
2) Click on the Business Manager tab or submenu item and search for the business.



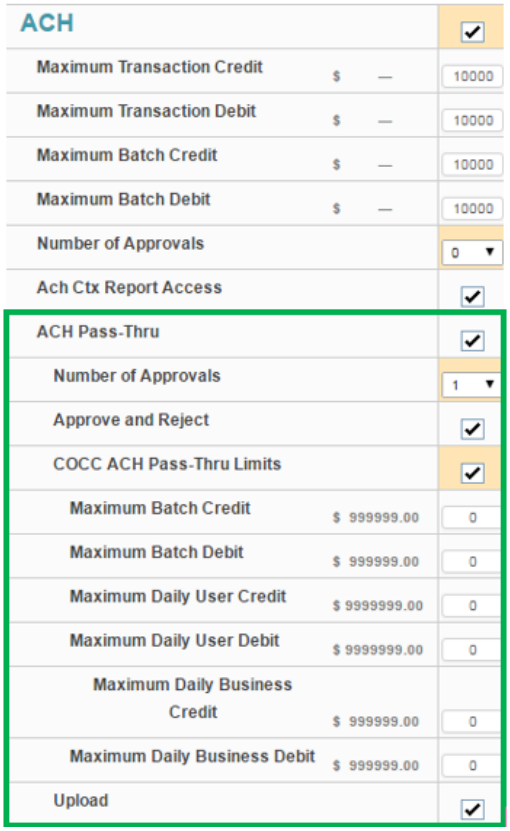
❖ Helpful hint- The search tool will accept partial names in the "Business Name" field and return any similar matches to what is entered. Tax ID and Institution User Id (IUID) require the entire number entered or the system will not return any results.

3) Pull up the business profile and click on "Edit Entitlements". This will pull up all the current entitlement settings for the business.



To enable Business ACH for a business, the FI needs to check off the "ACH" entitlement. This entitlement expands the ACH section for further controls. This section contains entitlements for both native ACH and pass-thru ACH.

The FI can identify the Pass-Thru entitlements from the native ACH entitlements by the indentation in the list. These following 10 items that are indented under the "ACH Pass-Thru" item are all related to pass-thru. The remaining entitlements under the ACH section apply to native ACH (not all entitlements are depicted below).



The items below are the main ACH entitlement options and their functions. Please note, that a business user cannot be given an entitlement that the business does not have. If the business is given an entitlement the business user will not automatically have this capability.

Pass-Thru Entitlements

ACH Pass-Thru – This enables the business to use Pass-Thru and expands other options for this functionality. If this is disabled, the Pass-thru tab or submenu item will not display in iBanking.

Approve and Reject – This enables the business to approve or reject batches if also given to the business user.

Number of Approvals Requirements- This enables the business to bypass any approval if set to 0. However, if this is set to 1 or higher, other users will have to approval the batch before it gets processed.

COCC ACH Pass-Thru Limits –This enables the ability for the FI to set limits on pass-thru files. This also expands other limit options for this functionality.

Upload- This allows the business access to use the upload functionality to import the pass-thru files.

Native ACH

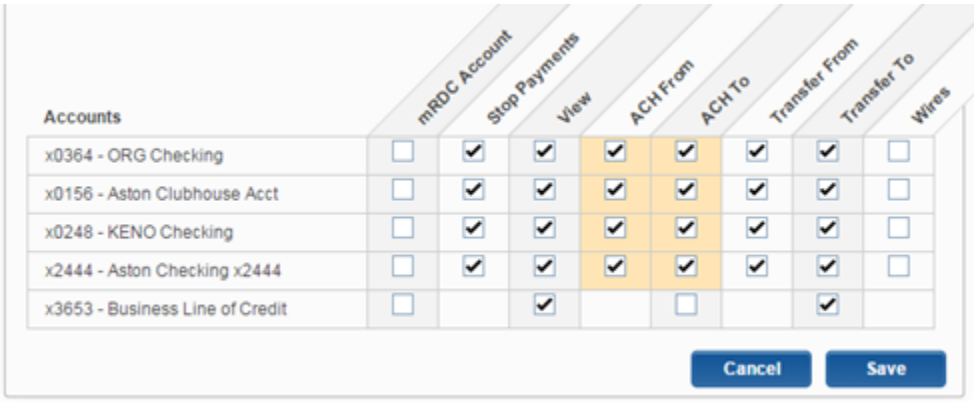
Number of Approvals Requirements- This enables the business to bypass any approval if set to 0. However, if this is set to 1 or higher, other users will have to approval the batch before it gets processed.

Initiate- This enables the business to send out batches that were originated in iBanking to the FI for processing.

Batch Import- This allows the business to utilize this functionality to import participants into a Batch.

SEC Codes – This dictates what SEC Codes the business can use while originating ACH via iBanking.

Once the Functionality entitlements have been enabled, the FI will need to review and set up the Account Level entitlements.



The Financial Institution will need to enable all accounts that the business can access and utilize for ACH. The FI can restrict the accounts based on Debits and Credits (ACH From and ACH To).

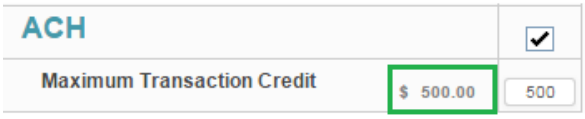
Once all the entitlements have been selected, make sure to click “Save” and confirm the changes made. If the FI doesn’t confirm the changes, the entitlements will not be saved.

Business User Entitlements

iBanking allows the FI to set a number of entitlements and limits for Business ACH. This section will provide an overview of the Business User Entitlements.

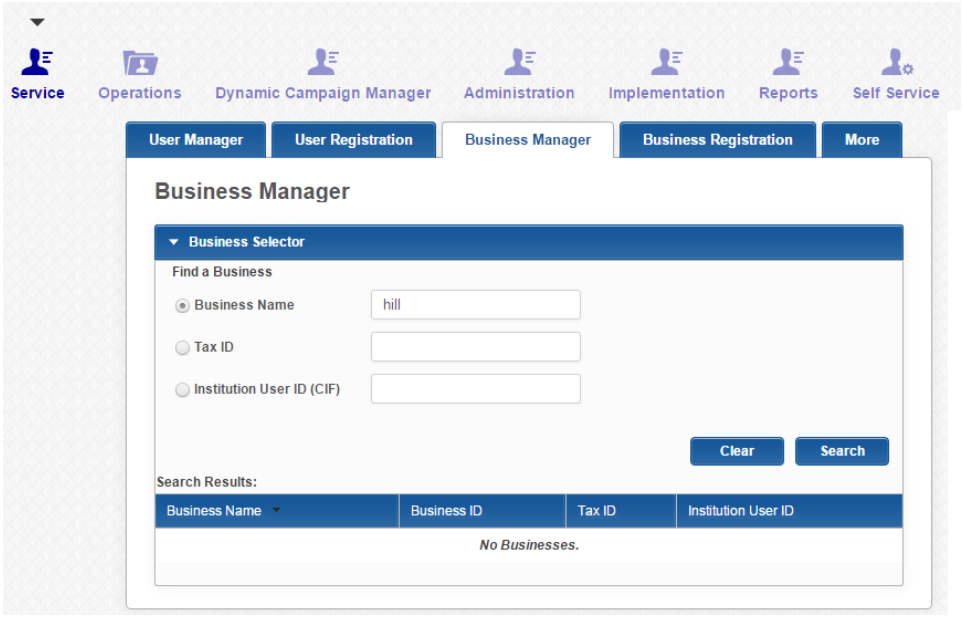
Business user entitlements are given to the individual associated with the business. When setting up business user entitlements it is import to note the following:

- The user cannot be given an entitlement if the business was not already enabled for that option.
- The Business' entitlements flow down to the user. This means that if the business has a specific limit, any user tied to that business cannot go above it.
- Business Users can have lower limits than the Business limits, but never above the business.
- The Business limits will display on the entitlement screen to help with understanding what the business restrictions are currently set to.

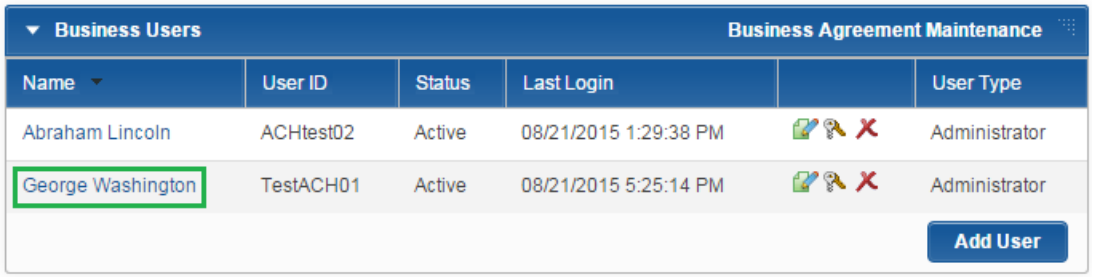


To review or update Business User entitlements, follow these steps:

1) Once logged into the Admin site (URL ends with /Adminhome.aspx)
2) Click on the Service Tab or Icon
3) Click on the Business Manager tab or sub menu item
4) Search for the Business
    I. The search tool will accept partial names in the "Business Name" field and return any similar matches to what is entered
    II. Tax ID and Institution User Id (IUID) need to have the entire number entered or the system will not return any results.



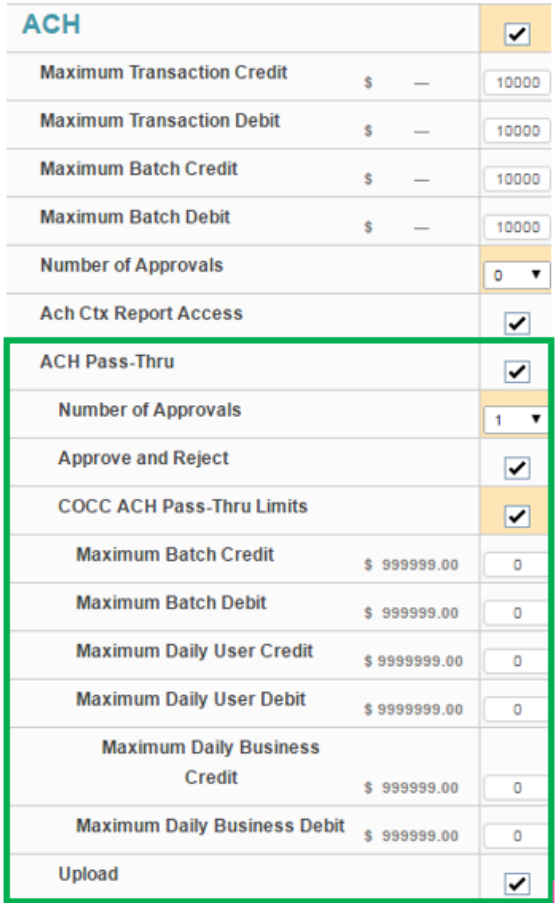
5) In the search results, click on the Business
6) In the Business User module, click on the user's name (This will bring up that user's profile)



7) Under User Details, click on Edit Entitlements
8) This will bring up all the entitlements for that one user

To enable Business ACH for a business user, check off the "ACH" entitlement. This entitlement expands the ACH section for further controls. This section contains entitlements for both native ACH and pass-thru ACH.

The FI can identify the Pass-Thru entitlements from the native ACH entitlements by the indentation in the list. These following 10 items that are indented under the "ACH Pass-Thru" item are all related to pass-thru. The remaining entitlements under the ACH section apply to native ACH (not all entitlements are depicted below).



The items below are the main ACH entitlement options and their functions. Please note, that a business user cannot be given an entitlement that the business does not have.

Pass-Thru Entitlements

ACH Pass-Thru – This enables the business user to utilize Pass-Thru and expands other options for this functionality. If this is disabled, the Pass-thru tab or submenu item will not display in iBanking.

Approve and Reject – This enables the business user to approve or reject batches that another user has uploaded. Please note that a user cannot approve a batch they have uploaded. If a user needs to have the ability to upload a batch and approve it, the user should have the "Number of Approvals" entitlement set to 0.

Number of Approvals Requirements- This enables the business to bypass any approval if set to 0. However, if this is set to 1 or higher, other users will have to approval the batch before it gets processed.

COCC ACH Pass-Thru Limits –This enables the ability for the FI to set limits on pass-thru files. This also expands other limit options for this functionality.

Upload- This allows the business user access to use the upload functionality to import the pass-thru files.

Native ACH

Approve and Reject- This enables the business user to approve or reject batches that another user has initiated. Please note that a user cannot approve a batch they have initiated. If a user needs to have the ability to initiate a batch and approve it, the user should have the "Number of Approvals" entitlement set to 0.

Number of Approvals Requirements- This enables the business to bypass any approval if set to 0. However, if this is set to 1 or higher, other users will have to approval the batch before it gets processed.

Authorized ACH Companies – This allows the FI to control which business TINs the business user can originate ACH from.

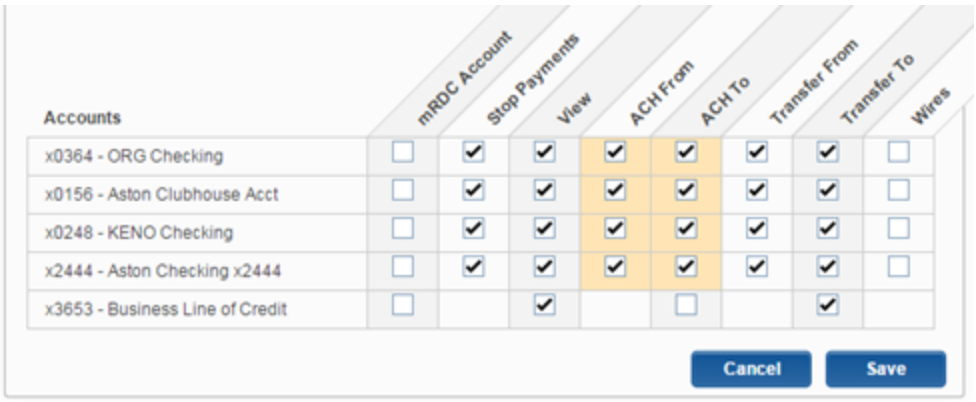
Initiate- This allows the user to send out a batch to the FI for processing.

Manage Batches & Participants- This allows the business user to add and edit batches and participants.

Batch Import- This allows the business user to utilize this functionality to import participants into a Batch.

SEC Codes – This dictates what SEC Codes the business user can utilize while originating ACH via iBanking.

Once the Functionality entitlements have been enabled, the FI will need to review and set up the Account Level entitlements.



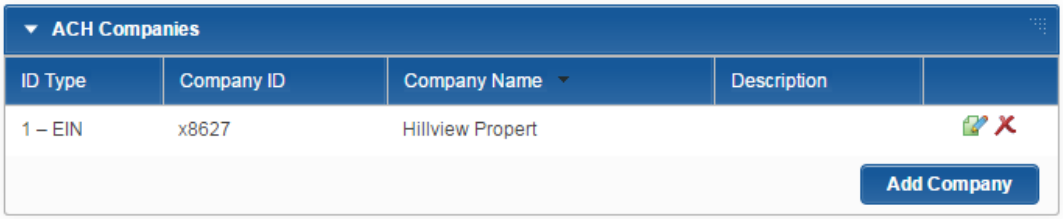
The Financial Institution will need to enable all accounts that the business user can access and utilize for ACH. The FI can restrict the accounts based on Debits and Credits (ACH From and ACH To).

- Helpful hint- Business users will only be able to see the applicable batches and transactions of accounts they have access to. This means if a business has two users and one user has access to all accounts and the other only has access to one ACH account. The second user will not be able to see the batches or transaction that use an offset account that is not entitled to them.

Once all the entitlements have been selected, make sure to click "Save" and confirm the changes made. If the FI doesn't confirm the changes, the entitlements will not be saved.

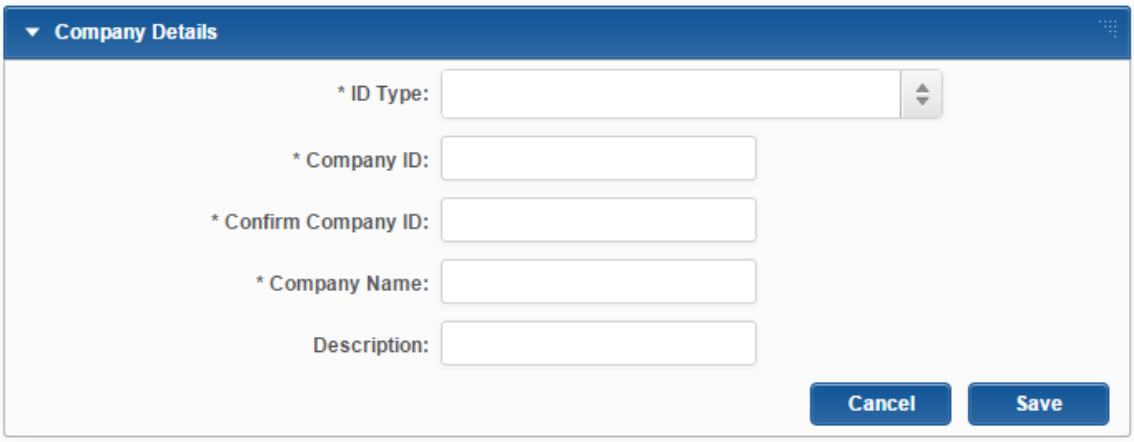
ACH Companies

In order for a business to utilize ACH in iBanking, the business is required to have a Tax Identification Number. The TIN is entered in a module named "ACH Companies". This module displays under the Business profile in iBanking.



Entering a TIN into this module will control the ACH Company that displays within the entitlements of a business user. The FI can add multiple TIN numbers to this module if an org has multiple subsidiaries. By adding other TINs, this allows the business user to select the applicable company when originating an ACH from iBanking.

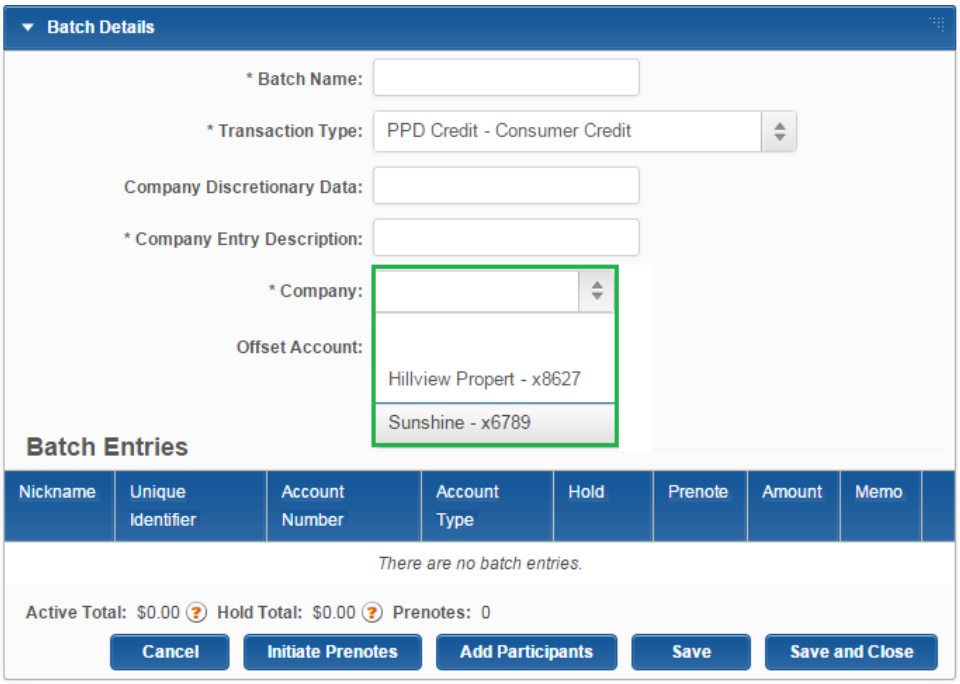
To add a new Tax ID, the Financial Institution administrative user would click "Add Company". This will display a window called "Company Details".



Enter the company's information and once complete, click "Save".

Now this business will have two companies displayed in the business user's entitlements. This will allow the business user to originate ACH batches via either of these companies. For more information on entitlements, refer to the "ACH Entitlements" section of this guide.

Having both of these companies enabled within the entitlements, allows the user to select a company when creating and ACH batch in iBanking.



iBanking Lead Days

The iBanking system allows the Financial Institution to select appropriate Lead Days for Business ACH. This section will review both the lead day functionality for Pass-Thru and native ACH.

Lead Days refer to the number of days to which an ACH batch can be submitted by the end user before the effective date within the file.

For example:

(Native ACH) If the lead days are set to "2 days "and it is Monday, business users will not be able to schedule an ACH batch until Wednesday.

(Pass-Thru) If the lead days are set to "2 days" and it is Monday, business users will not be able to upload a file with an effective date earlier than Wednesday.

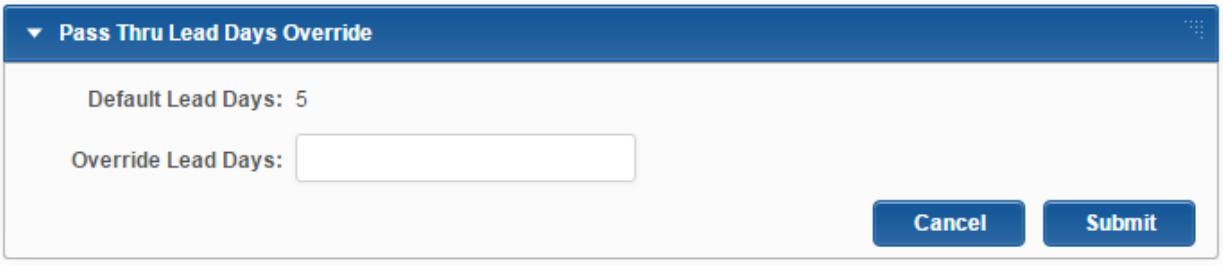
Native ACH

Native iBanking ACH has a Business ACH global default lead time that is applied to all Business users. This default is configured and controlled by COCC. The FI can select the lead days for this functionality. The FI does not have the ability to override this lead day setting on a per business basis.

Pass-Thru

Pass-Thru has a global default lead time that is applied to all business users. This default is configured by COCC. The FI can select the lead days for this functionality. If the FI has a business that requires an exception to the default lead days, Pass-Thru allows the FI to override the lead days per business. This module can be found under the Business' profile in iBanking.

- Helpful hint- this override applies to all business users that belong to this business' profile.

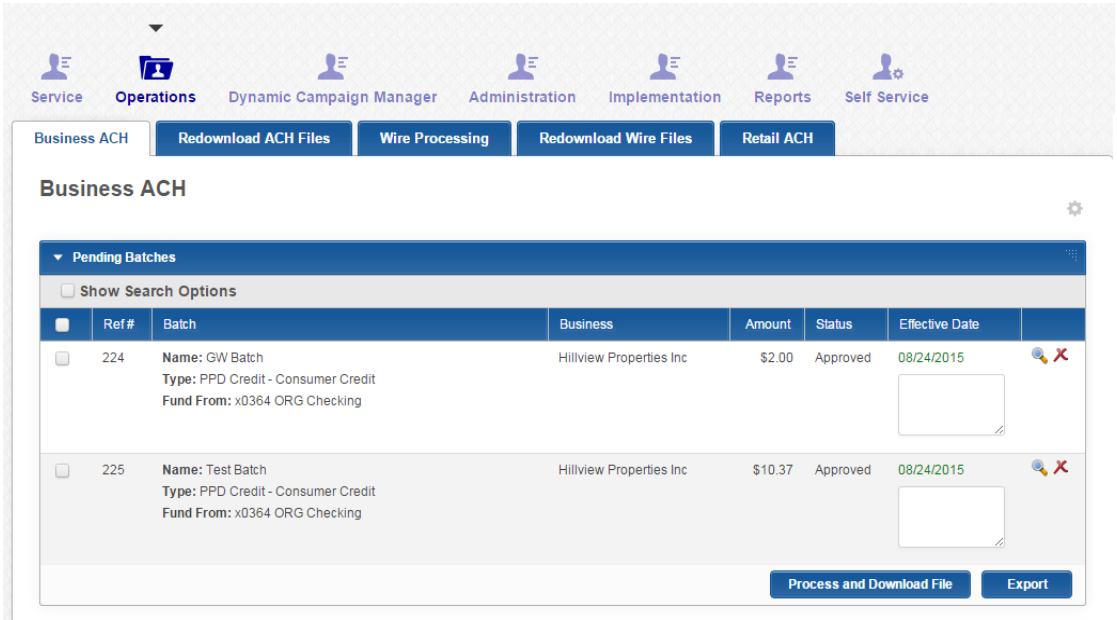


Pending Batches

The Financial Institution is not currently required by iBanking to approve the ACH batches created by business users. The FI can however review the batches and delete any batches that should not be processed. If the Financial Institution is utilizing Pass-Thru, by default the FI will have two modules to review for pending files. One is for native ACH and the other for pass-thru items. This is helpful when attempting to troubleshoot items with business users. However, the FI can have the site configured to display both batches in one module.

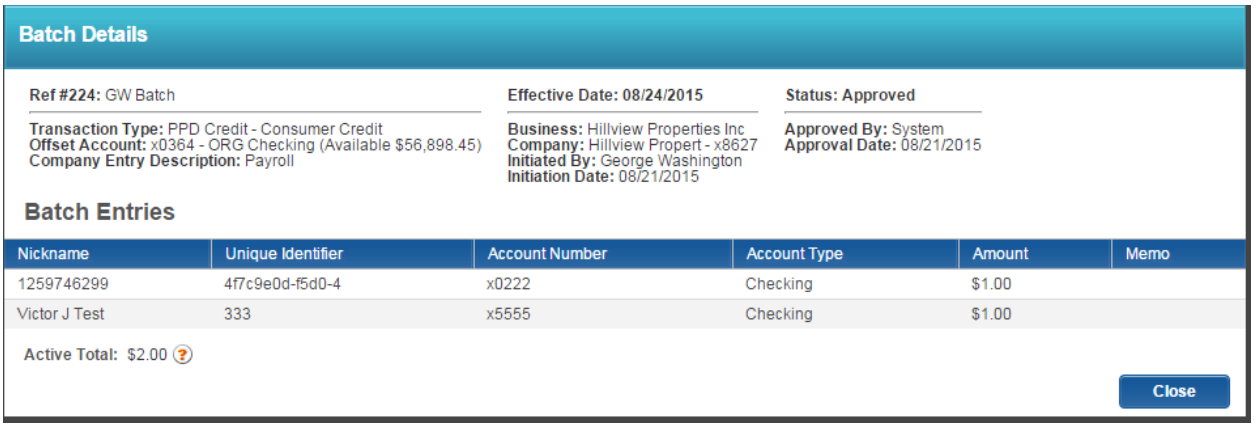
Review Pending Batches

The pending batches module will display native ACH batches that have been initiated and approved by the business users. In order to review pending batches, navigate to the Operations icon and click on the Business ACH tab (Operations > Business ACH tab).



Once an end user has initiated and approved a native ACH batch, the batch will display under the Pending Batches module.

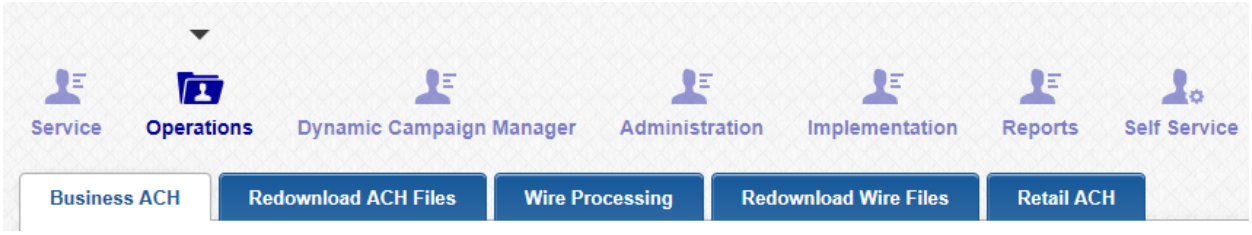
To review a pending batch, click the magnifying glass to review the batch details. A popup window will display with the batch details.



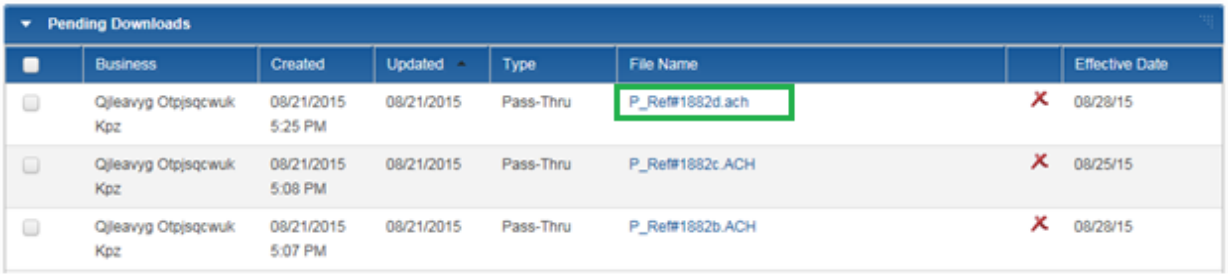
If the FI is okay with the information, the institution has no other action items necessary for COCC's scheduler to pull the file and process it. If the FI is using a manual approach to processing the files, then the FI has more action items to complete. Please refer to the "Outgoing File Process" section of this guide to review file processing options.

Review pending downloads

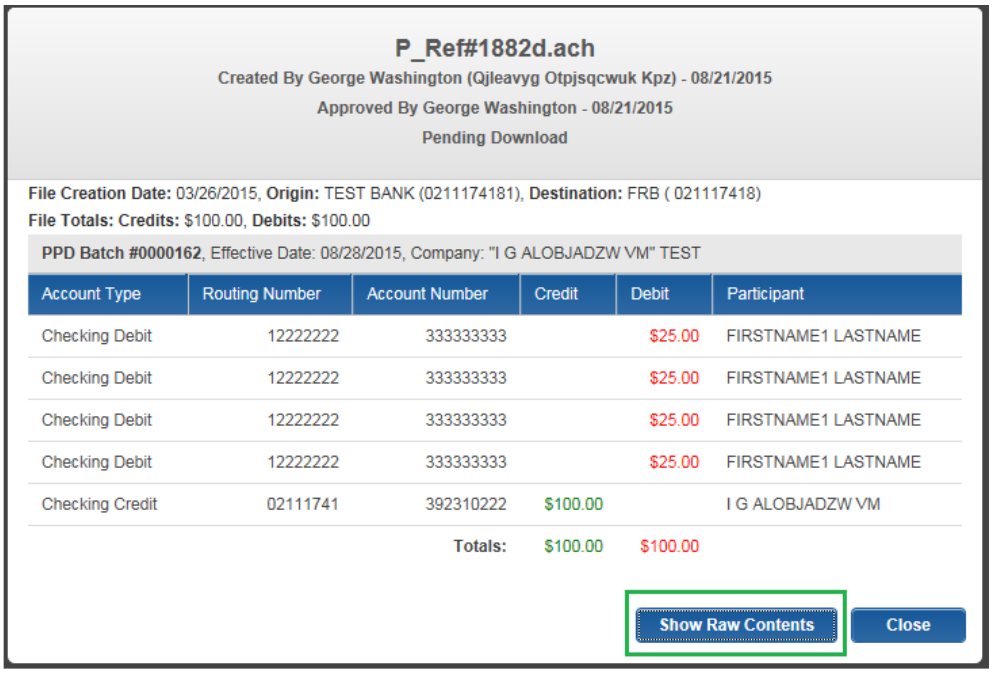
The pending downloads module will display pass-thru batches that have been uploaded and approved by the business users. In order to review pending downloads, navigate to the Operations icon and click on the Business ACH tab (Operations > Business ACH tab).



This page will display all pending pass-thru items. In order to review a pass-thru file, click on the File Name.



A popup window will display with the batch details. In order to review the raw file, click on “Show Raw Contents”.



P_Ref#1882d.ach

Created By George Washington (Qjleavyg Otpjsqcwuk Kpz) - 08/21/2015

Approved By George Washington - 08/21/2015

Pending Download

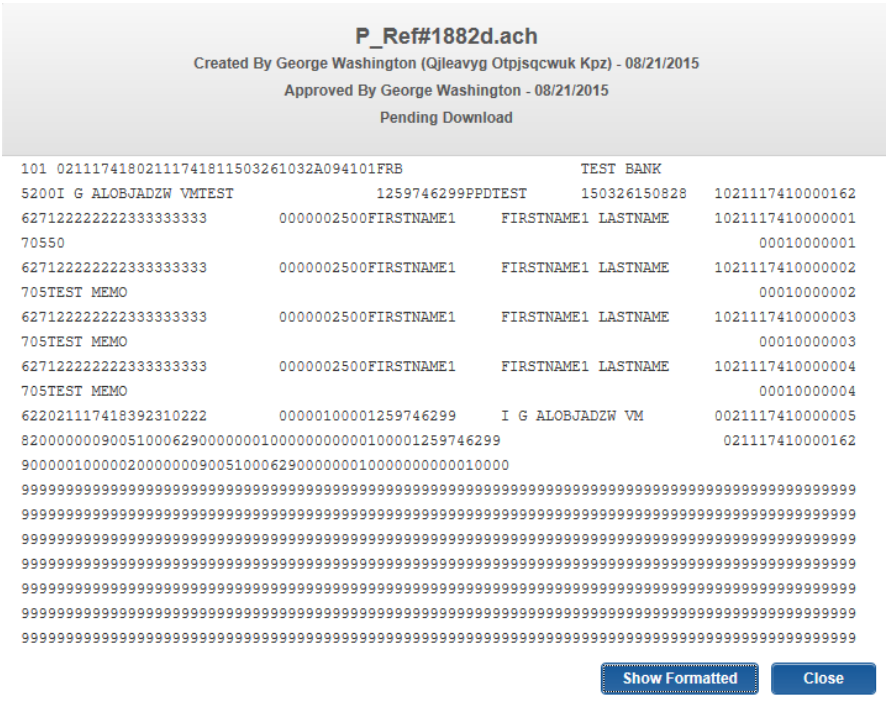
File Creation Date: 03/26/2015, **Origin:** TEST BANK (0211174181), **Destination:** FRB (021117418)

File Totals: Credits: $100.00, **Debits:** $100.00

PPD Batch #0000162, Effective Date: 08/28/2015, Company: "I G ALOBJADZW VM" TEST

Account Type	Routing Number	Account Number	Credit	Debit	Participant
Checking Debit	12222222	333333333		$25.00	FIRSTNAME1 LASTNAME
Checking Debit	12222222	333333333		$25.00	FIRSTNAME1 LASTNAME
Checking Debit	12222222	333333333		$25.00	FIRSTNAME1 LASTNAME
Checking Debit	12222222	333333333		$25.00	FIRSTNAME1 LASTNAME
Checking Credit	02111741	392310222	$100.00		I G ALOBJADZW VM
		Totals:	$100.00	$100.00	

Show Raw Contents | Close



P_Ref#1882d.ach

Created By George Washington (Qjleavyg Otpjsqcwuk Kpz) - 08/21/2015

Approved By George Washington - 08/21/2015

Pending Download

```
101 021117418021117418115032610 32A094101FRB                    TEST BANK
5200I G ALOBJADZW VMTEST               1259746299PPDTEST      150326150828   1021117410000162
627122222222333333333        0000002500FIRSTNAME1     FIRSTNAME1 LASTNAME     1021117410000001
70550                                                                              00010000001
627122222222333333333        0000002500FIRSTNAME1     FIRSTNAME1 LASTNAME     1021117410000002
705TEST MEMO                                                                       00010000002
627122222222333333333        0000002500FIRSTNAME1     FIRSTNAME1 LASTNAME     1021117410000003
705TEST MEMO                                                                       00010000003
627122222222333333333        0000002500FIRSTNAME1     FIRSTNAME1 LASTNAME     1021117410000004
705TEST MEMO                                                                       00010000004
622021117418392310222        0000010000 1259746299     I G ALOBJADZW VM        1021117410000005
820000000900510006290000000100000000001000001259746299                         021117410000162
900000100000200000009005100062900000001000000000010000
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
```

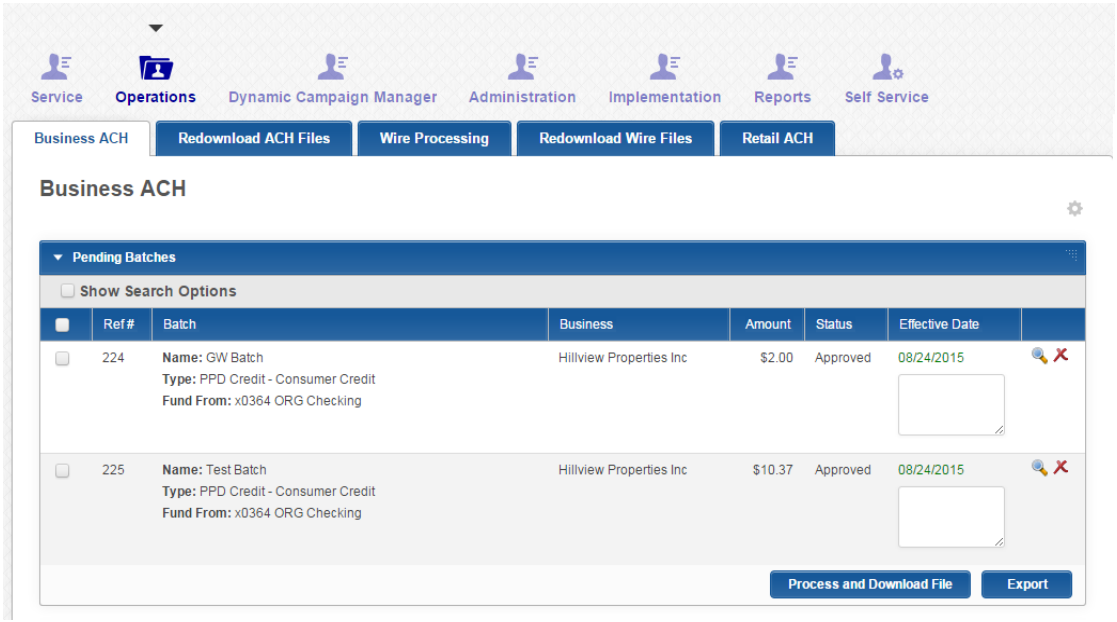
Show Formatted | Close

If the FI is okay with the information, the institution has no other action items necessary for COCC’s scheduler to pull the file and process it. If the FI is using a manual approach to processing the files, then the FI has

more action items to complete. Please refer to the "Outgoing File Process" section of this guide to review file processing options.

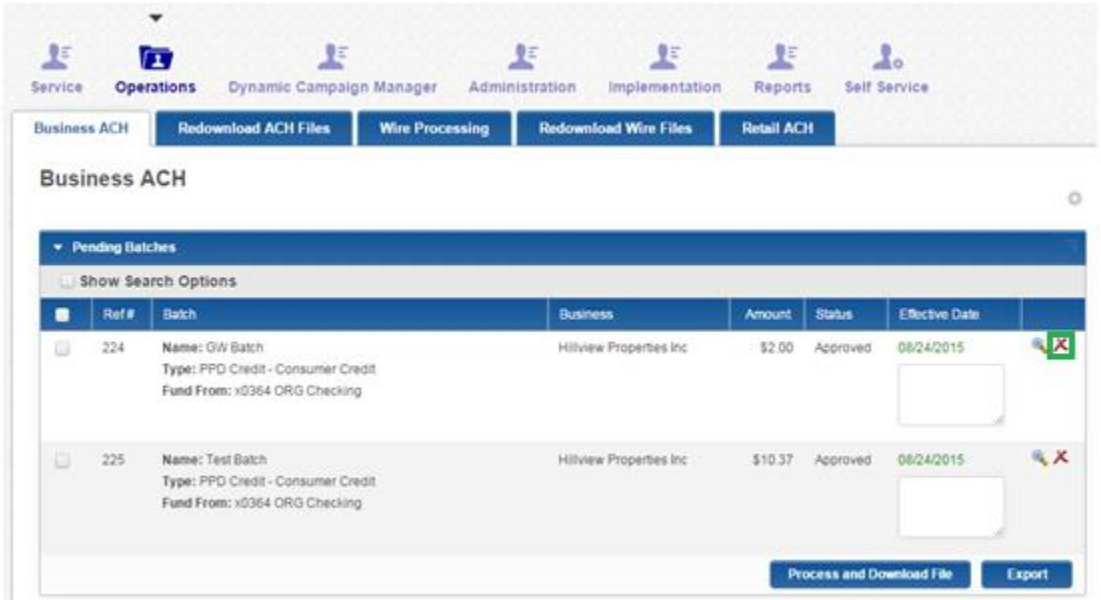
Delete a pending batch (Native ACH)

The pending batches module will display native ACH batches that have been initiated and approved by the business users. In order to delete a pending batch, navigate to the Operations icon and click on the Business ACH tab (Operations > Business ACH tab).



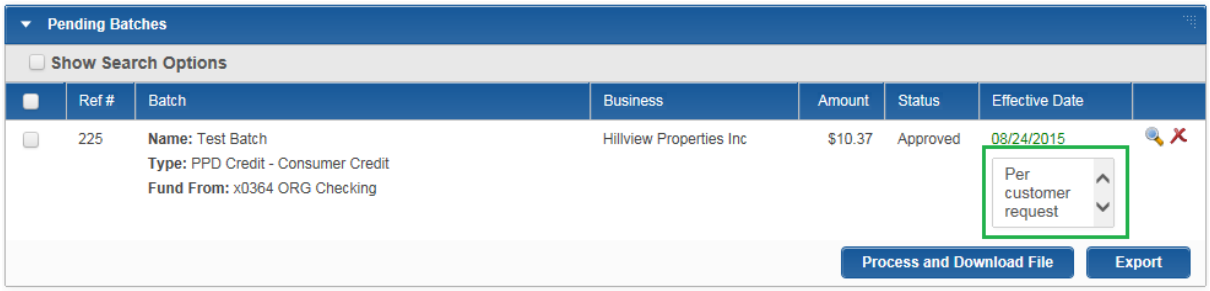
Once an end user has initiated and approved an ACH batch, the batch will display under the Pending Batches module.

To delete a batch, click the red X icon next to the applicable batch. A popup message will display to confirm the deletion. Once confirmed, the batch will be canceled and will not be processed.

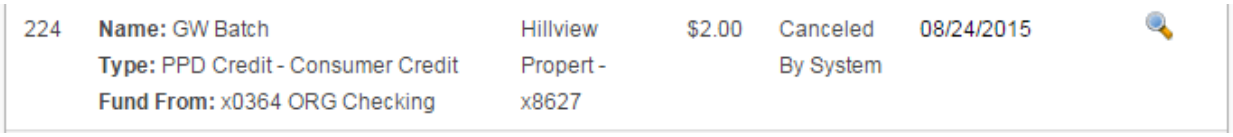


The Financial Institution can see in the History module that the batch was canceled.

- Helpful hint- The FI can write a note on why the batch was canceled in the free form text box under the effective date.

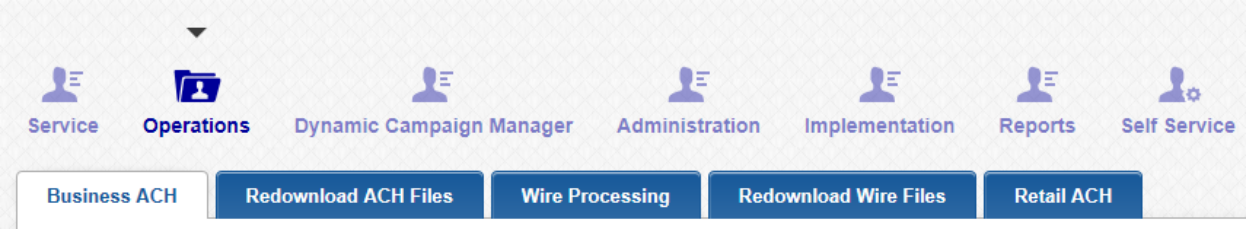


The canceled batch will display as "Canceled By System" in the business user's native ACH history.



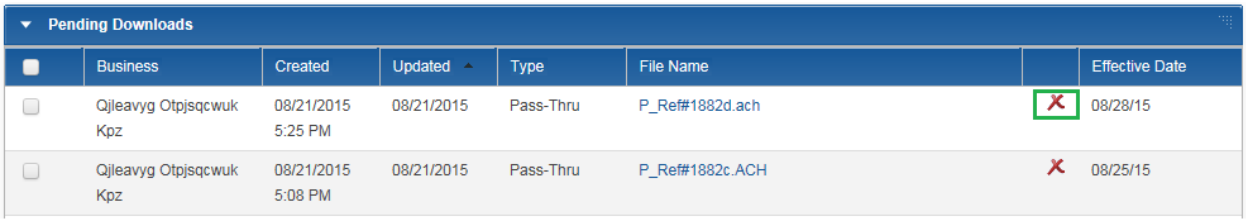
Delete a pending download (Pass-thru)

The pending downloads module will display pass-thru batches that have been uploaded and approved by the business users. In order to delete pending downloads, navigate to the Operations icon and click on the Business ACH tab (Operations > Business ACH tab).

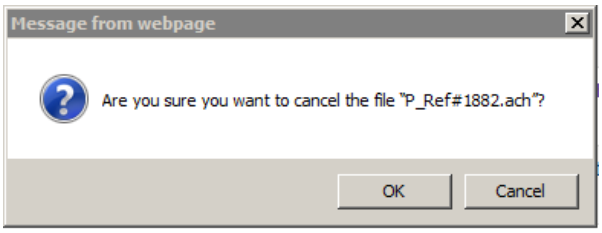


Once an end user has uploaded and approved a pass-thru file, the batch will display under the Pending Downloads module.

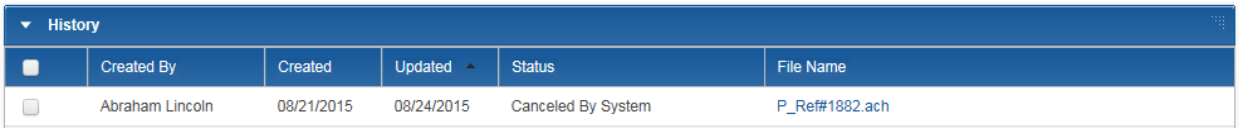
To delete a batch, click the red X icon next to the applicable batch.



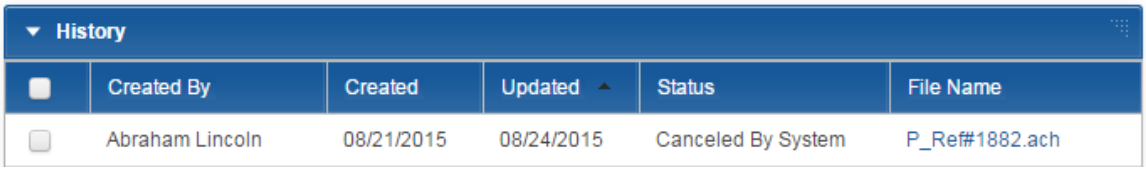
A popup window will display to confirm the deletion. Once confirmed, the file will be deleted and the batch will no longer be processed.



In the pass-thru history module, the FI will see that this batch was canceled.



The business user will see this batch as "Canceled By System" in the pass-thru history module on the Pass-Thru page.

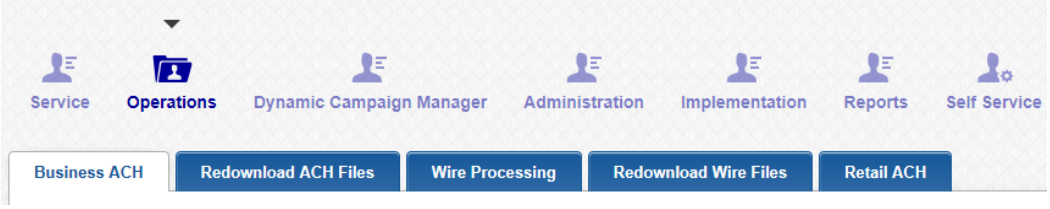


ACH History

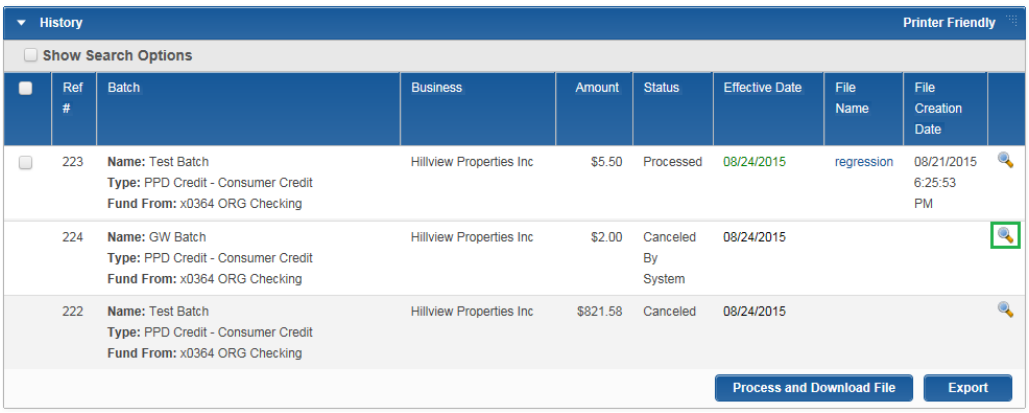
By default iBanking has two history modules to separate pass-thru items and native ACH items. This is helpful when attempting to troubleshoot items with business users.

Native ACH History

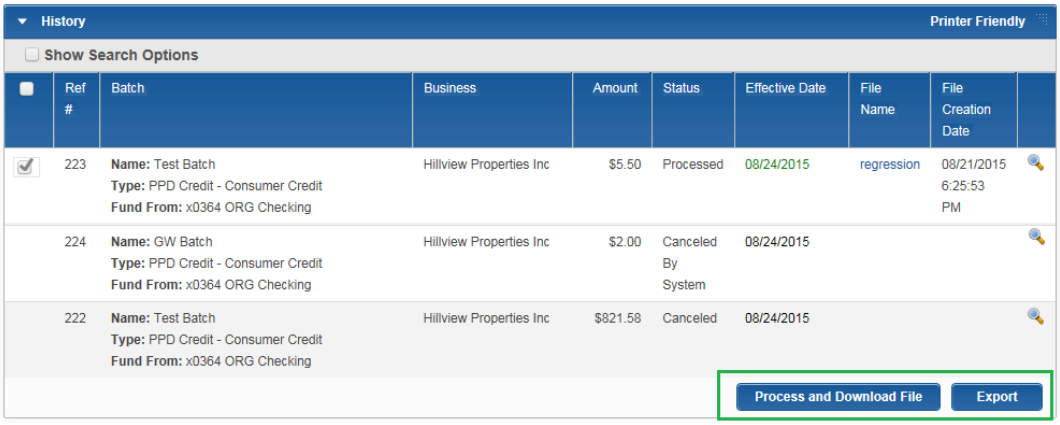
The Financial Institution can review native ACH batches that have been processed or canceled within iBanking. To review historical data, click on the Operations tab or icon and click on the Business ACH tab or submenu item (Operations > Business ACH).



This history module will display both canceled and processed items. The Financial Institution can review these batches by clicking on the magnifying glass.

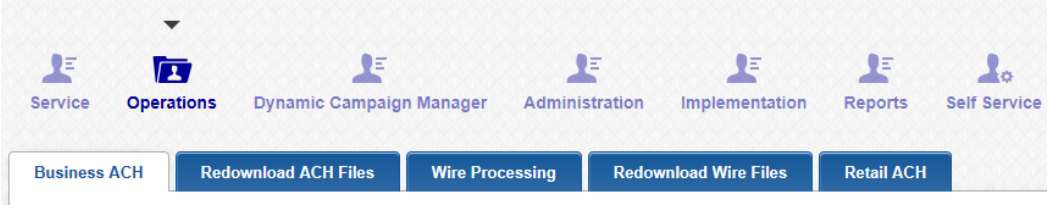


- Helpful hint- The Financial Institution can downloaded the NACHA files or export the batches for the items that were processed. To download the NACHA file, check off the box next to the applicable record and click "Process and Download File". To export the batch, check off the box next to the applicable record and click "Export".

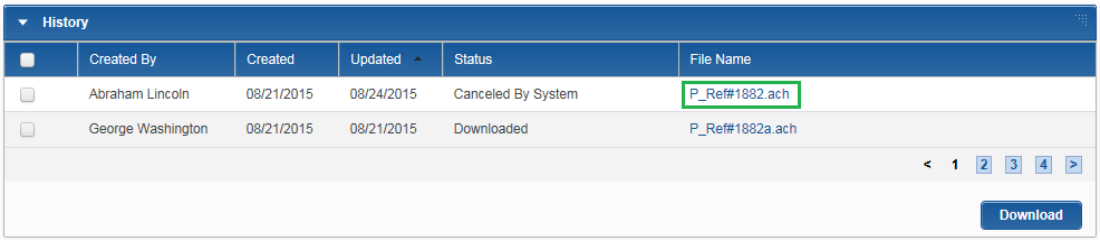


Pass-Thru History

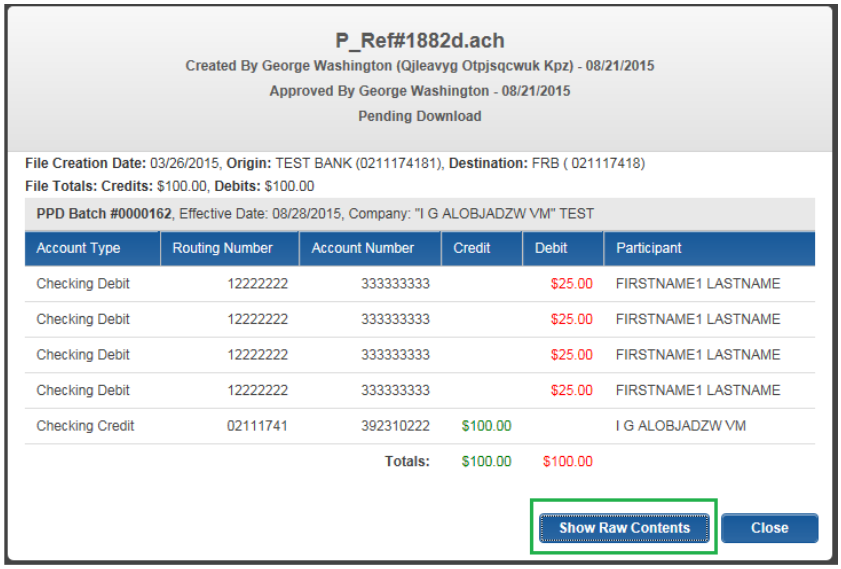
The Financial Institution can review pass-thru batches that have been processed or canceled within iBanking. To review historical data, click on the Operations tab or icon and click on the Business ACH tab or submenu item (Operations > Business ACH).

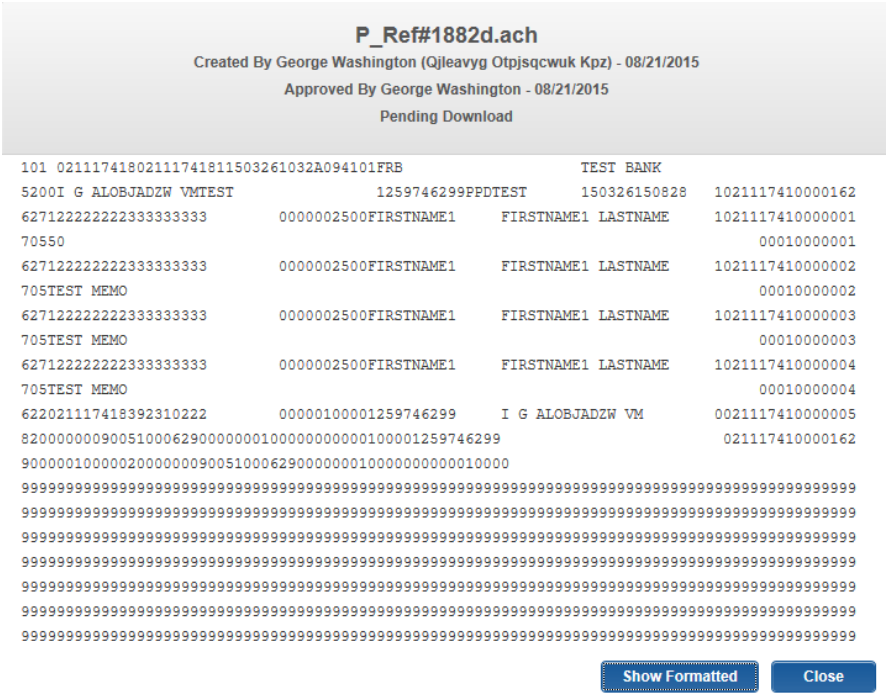


This history module will display both canceled and processed items. The Financial Institution can review these batches by clicking on the file name of the applicable record.



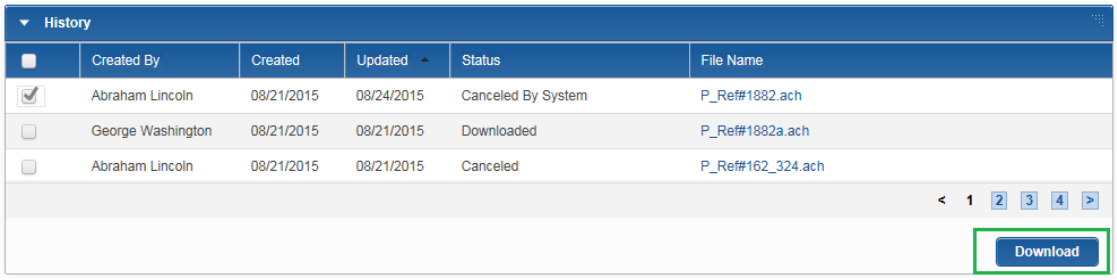
A popup window will display with the batch details. In order to review the raw file, click on "Show Raw Contents".





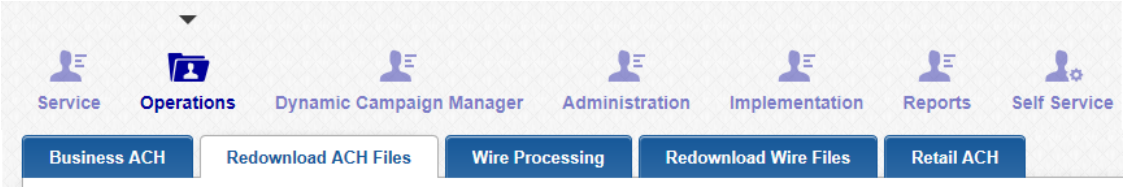
The Financial Institution can download uploaded batches by checking off the applicable batch and clicking download.

- Helpful hint- Unlike the native ACH history module, the pass-thru module has the ability to download both approved and canceled batches for the institution's records.



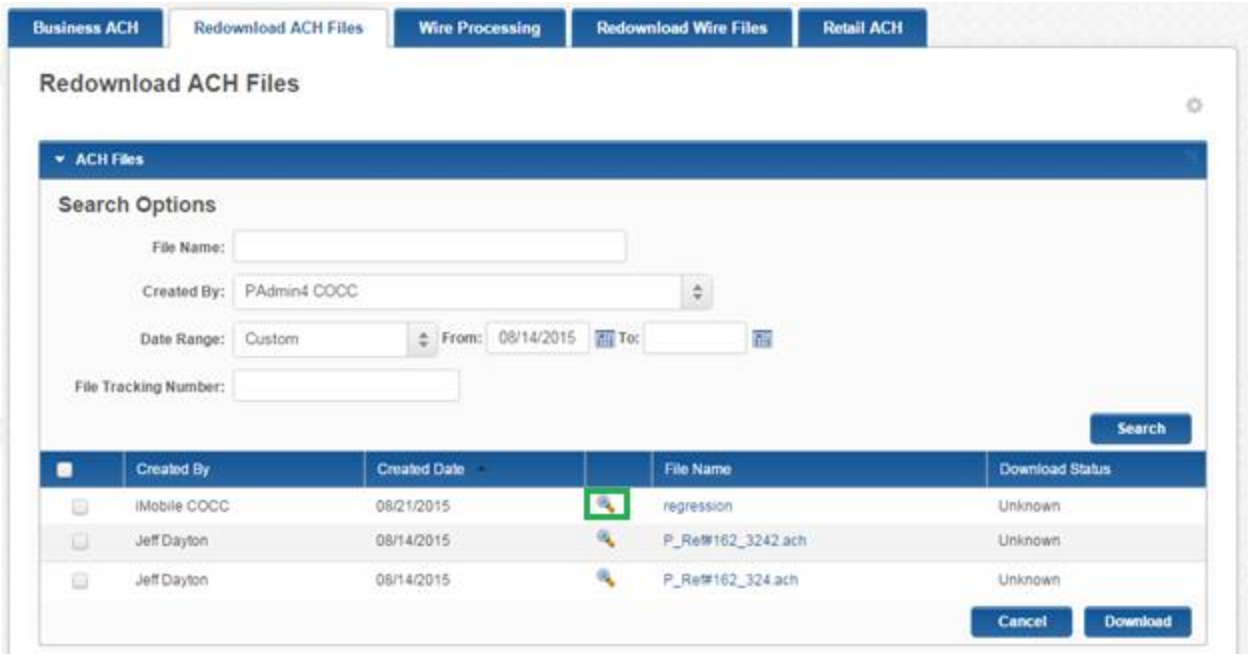
Re-downloading ACH Files

The iBanking system allows the Financial Institution to re-download both pass-thru and native ACH batches if needed. This can be done utilizing the "Redownload ACH Files" page. To navigate to this page click the Operations icon or tab and then click the "Redownload ACH Files" tab or submenu item.

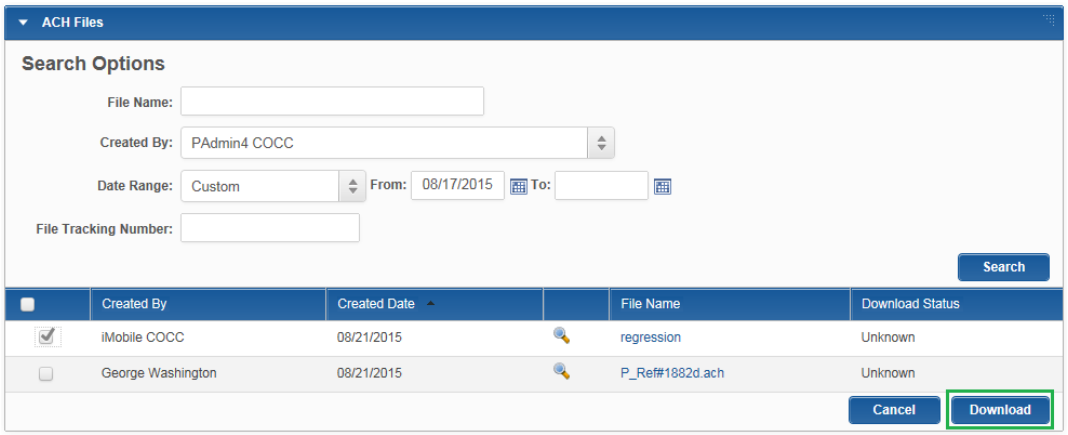


Re-download Native ACH

This page functions similarly to the native ACH history module. To review a file, click on the magnifying glass next to the applicable record and a window will display with the batch details.

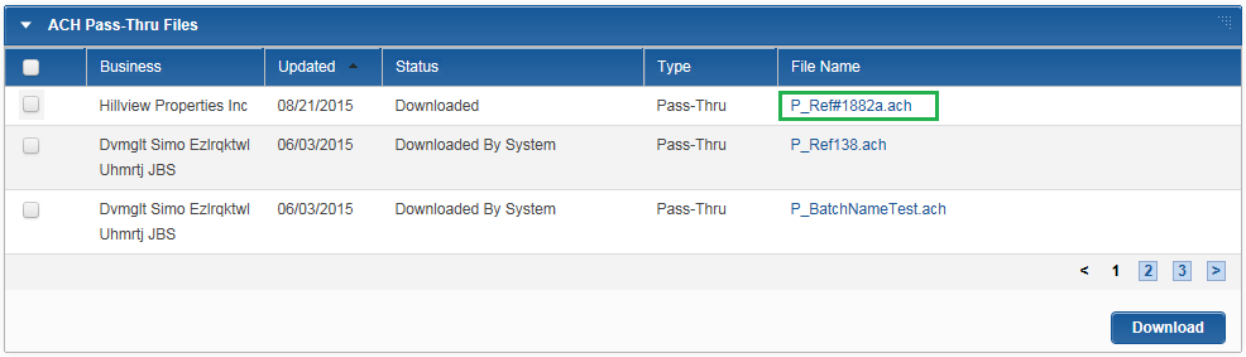


To download a batch, check off the box next to the applicable record and click “Download”.

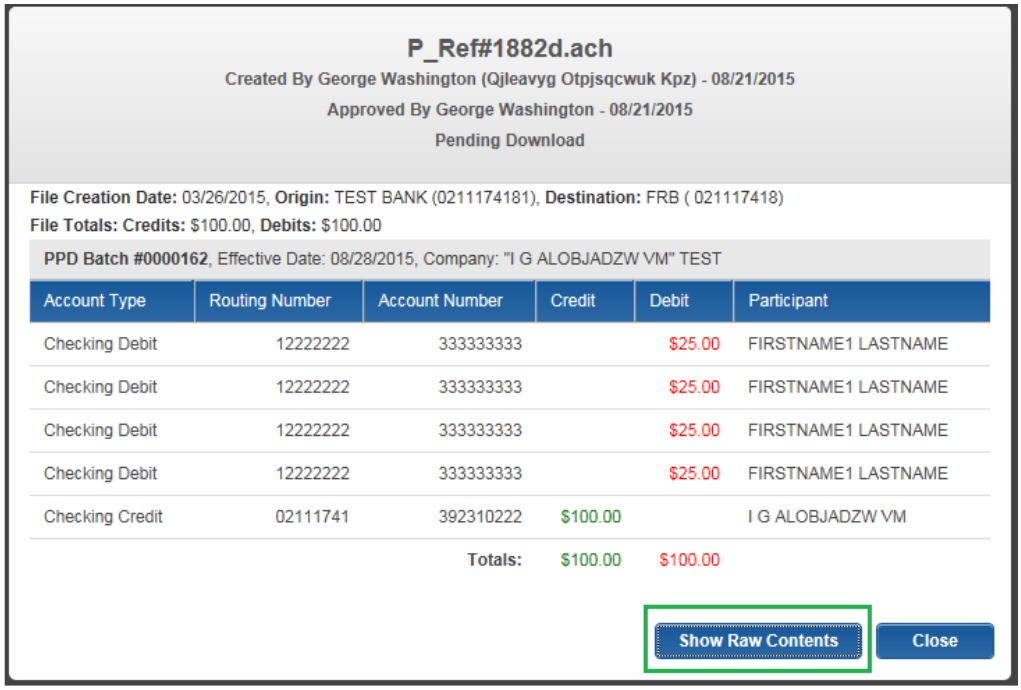


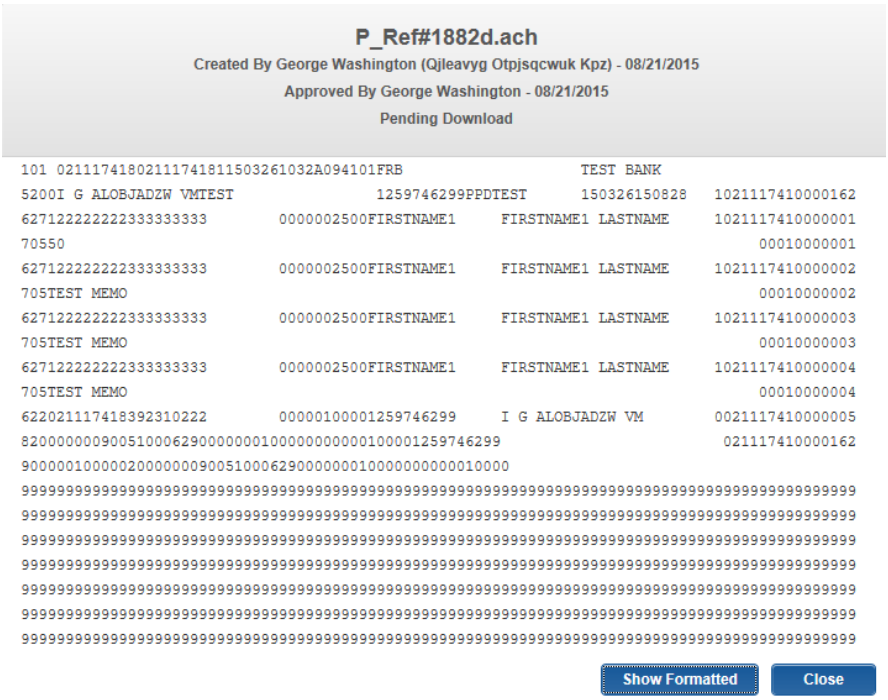
Re-download pass-thru ACH

This page functions similarly to the pass-thru history module. To review a file, click on the file name of the applicable record and a window will display with the batch details.

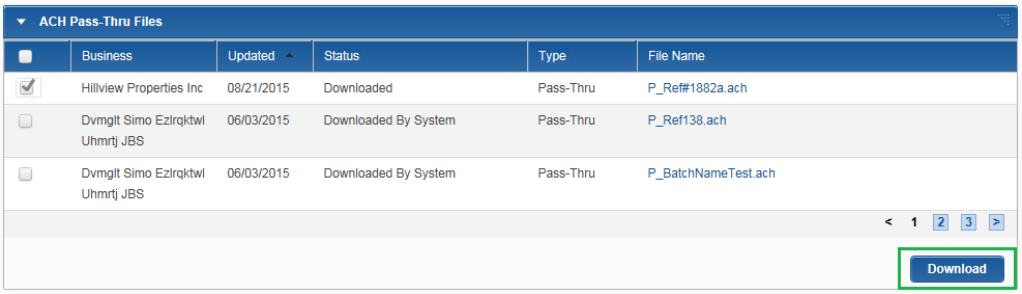


To review the NACHA file, click “Show Raw Contents”.





To re-download a pass-thru item, check off the box next to the applicable record and click “Download”.

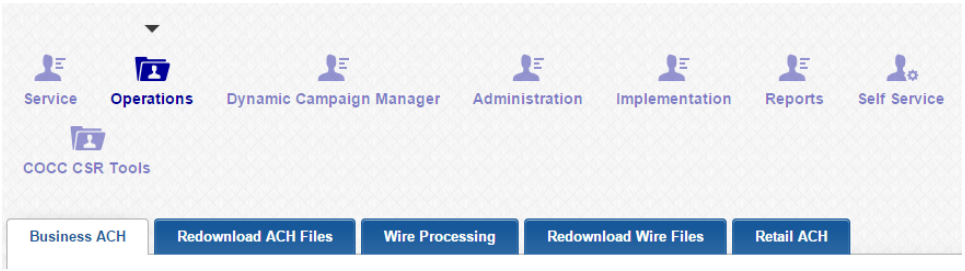


Outgoing File Process

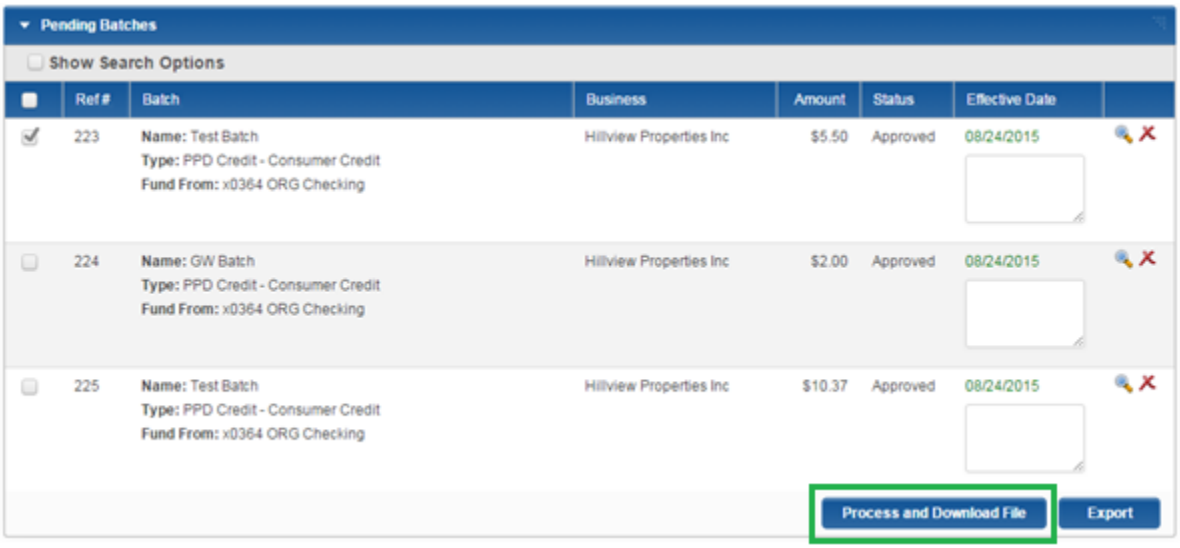
Manual ACH Download Process

The Financial Institution can select to manually download their ACH files and manually process them. In order to download an ACH Batch, follow these steps:

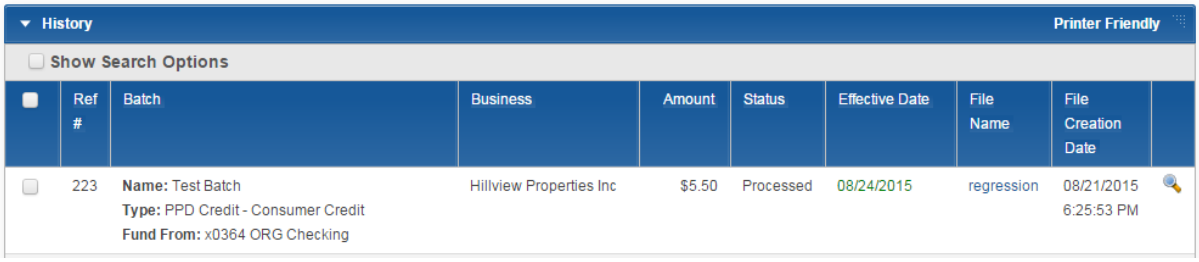
1) On the FI administrative console click on the Operations tab or icon and select the Business ACH tab or submenu item.



2) Once the FI has reviewed the batches and is ready to download the files, check off the box next to the applicable batch and click “Process and Download”.



3) The file will be downloaded to the administrator’s local PC for manual processing. The batch will then be moved to the History module with a status of “Processed”.



- Helpful hint- The “Pending Batches” module generally refers to native batches that were created in iBanking, whereas the “Pending Download” module refers to pass-thru batches. The FI can select to have COCC configure these modules to display in one Pending module.

Automated ACH Process

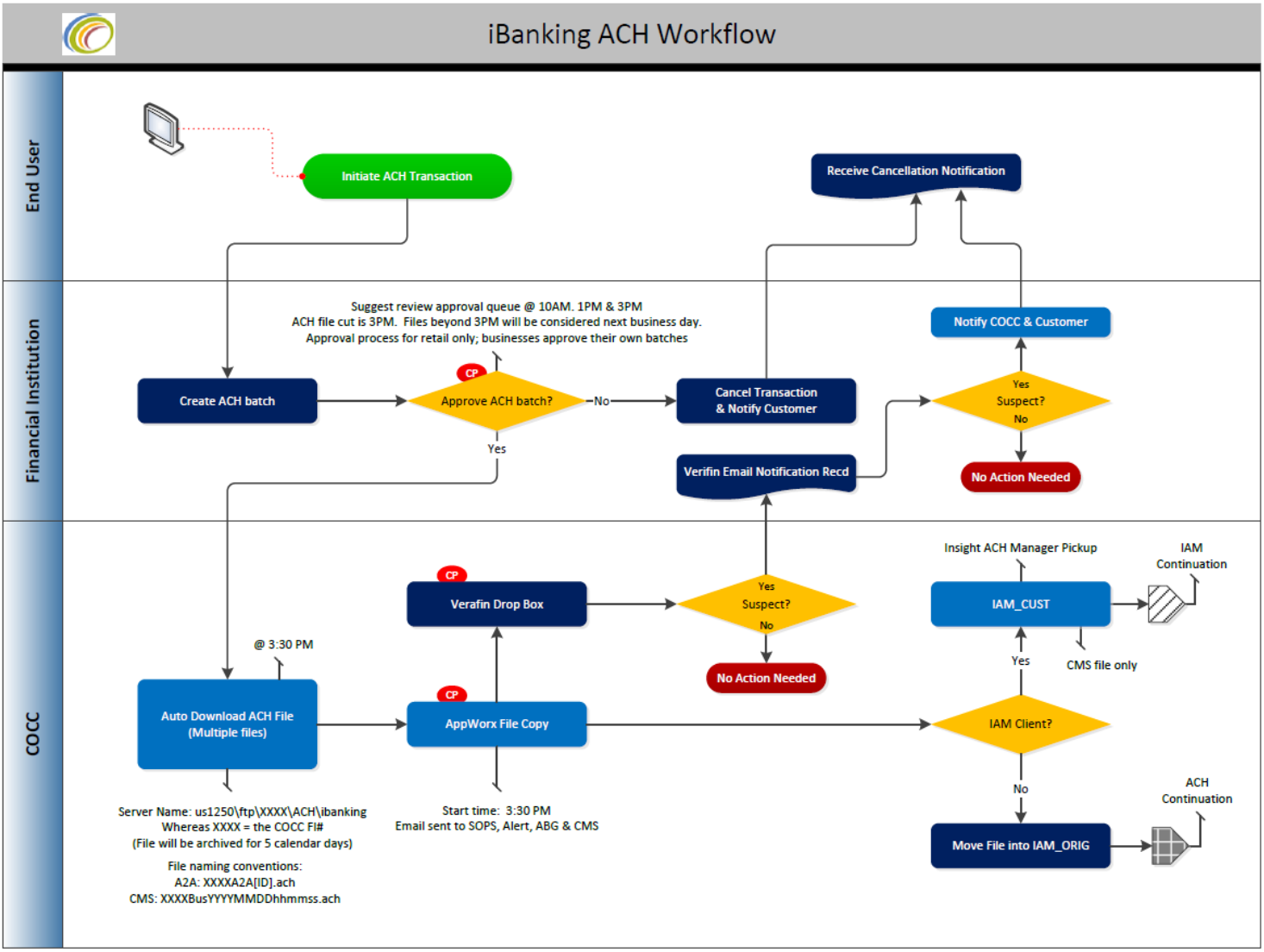
COCC can automate the Financial Institution’s ACH process by downloading the ACH files and sending them to the applicable processor (ex: The FED, Priority Payments, Bankers Bank, etc.)

The Financial Institution will have a cutoff time that is applied to their business ACH batches. The typical cutoff time is 3pm (Eastern Time). The FI has a window of 30 minutes from this cutoff time to review batches for the day (please note the FI does not have to approve Business ACH batches). At 3:30pm COCC’s automated jobs will start to pull any batches that are in an approved status for processing.

COCC will deliver these files to the appropriate processor on behalf of the FI. If the FI has any other products, such as Verafin or INSIGHT ACH Manager, COCC will also send the files through these systems during processing.

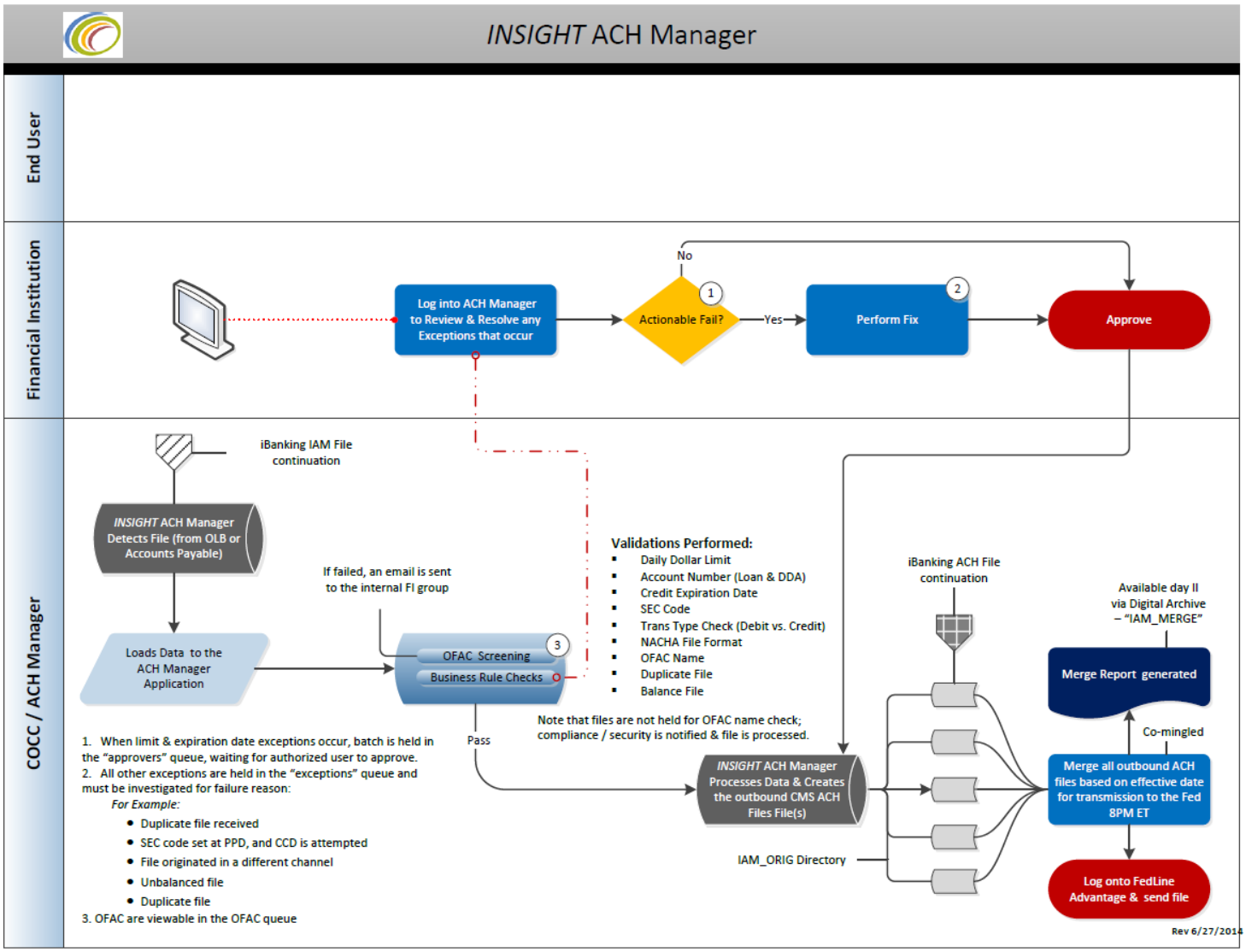
iBanking ACH Workflow

This workflow details the process of the ACH files from iBanking to the FED.



INSIGHT ACH Manager Workflow

Financial Institutions that are utilizing INSIGHT ACH Manager will also have the files processed via this additional workflow.


INSIGHT ACH Manager
End User
Financial Institution
COCC / ACH Manager
Log into ACH Manager to Review & Resolve any Exceptions that occur
Actionable Fail?
No
Yes
Perform Fix
Approve
iBanking IAM File continuation
INSIGHT ACH Manager Detects File (from OLB or Accounts Payable)
Loads Data to the ACH Manager Application
If failed, an email is sent to the internal FI group
OFAC Screening
Business Rule Checks
Validations Performed:
Daily Dollar Limit
Account Number (Loan & DDA)
Credit Expiration Date
SEC Code
Trans Type Check (Debit vs. Credit)
NACHA File Format
OFAC Name
Duplicate File
Balance File
Note that files are not held for OFAC name check; compliance / security is notified & file is processed.
Pass
1. When limit & expiration date exceptions occur, batch is held in the "approvers" queue, waiting for authorized user to approve.
2. All other exceptions are held in the "exceptions" queue and must be investigated for failure reason:
For Example:
Duplicate file received
SEC code set at PPD, and CCD is attempted
File originated in a different channel
Unbalanced file
Duplicate file
3. OFAC are viewable in the OFAC queue
INSIGHT ACH Manager Processes Data & Creates the outbound CMS ACH Files File(s)
IAM_ORIG Directory
iBanking ACH File continuation
Available day II via Digital Archive – "IAM_MERGE"
Merge Report generated
Co-mingled
Merge all outbound ACH files based on effective date for transmission to the Fed 8PM ET
Log onto FedLine Advantage & send file
Rev 6/27/2014

Miscellaneous Information

This section will review common inquiries and questions about the iBanking Business ACH features.

Import Process

The Batch Import feature allows end users to upload participants into exiting Batches. This feature can be utilized to both import AND override any data associated with the Batch (name, nickname, participants, transaction amounts, prenote, holds, etc.).

The user can use either a CSV file, ACH file, or create the template of the participant file that will be uploaded to the existing Batch.

This feature does not upload batch templates. End users must use the native ACH batch functionality to add a batch template.

For information on how to utilize this feature, refer to the "Adding participants via the Import process" section of this guide.

NACHA File Format

For more information on NACHA rules and standards, please refer to the National Automated Clearing House Association's website.

https://www.nacha.org/

Click this link to review information on the NACHA file format.

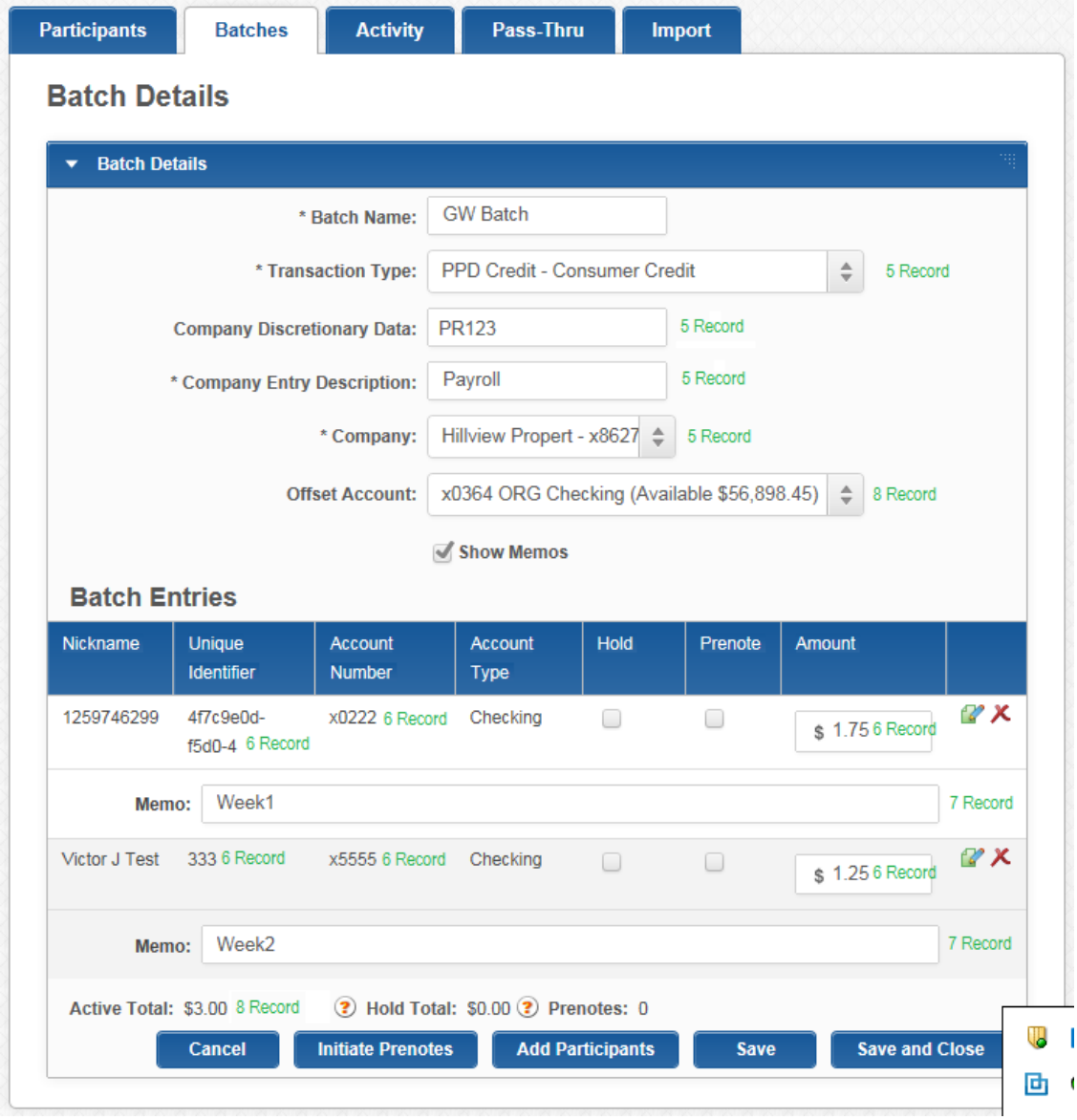
https://www.nacha.org/system/files/resources/AAP201%20-%20ACH%20File%20Formatting.pdf

Native ACH Batch Mapping Guide

Business users can utilizing iBanking to create/initiate a native ACH batch. Native ACH refers to ACH batches or transactions that are created and initiated by iBanking.

This section will review the iBanking batch template layout and mapping of the fields into a NACHA formatted file.

The following batch template sample displays the batch template fields and identifies the corresponding placement in a NACHA formatted file.



❖ The NACHA file below is the result of the batch template sample:

```
101 201167818 3013134561509091423309410 1FRB                    TEST BANK
5200HILLVIEW PROPERTPR123          1202478627PPDPAYROLL   150909150910   1201167810000229
6220211174183923102220        00000001754F7C9E0D-F5D0-4I G ALOBJADZW VM        1201167810000001
705WEEK1                                                                       00010000001
6220119005711234555 5        0000000125333            VICTOR JOHNSON          1201167810000002
705WEEK2                                                                       00010000002
6272011678181923103640        00000003001202478627     HILLVIEW PROPERT        0201167810000003
8200000005002341857900000000030000000000030012024786270                        201167810000229
900000100000100000005002341857900000000030000000000300
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
```

Reports

Financial institutions can grant their staff members' permissions to view reports in iBanking. The system has a few reports that are helpful with Business ACH items.

These are a few of the reports and information on the data they provide:

- ACH Entitlements – Displays users' ACH entitlements and limits.
- ACH Activity Report – Displays business ACH and pass-thru activity details.
- User Activity Report – Display a multitude of information on Business ACH.

COCC also has the IAM_Orig_Merge: ACH Manager Merge report that can be utilized to view all ACH items that were sent out to the FED or future dated items that are currently on hold. This report can be viewed via Digital Archives or Integra.