

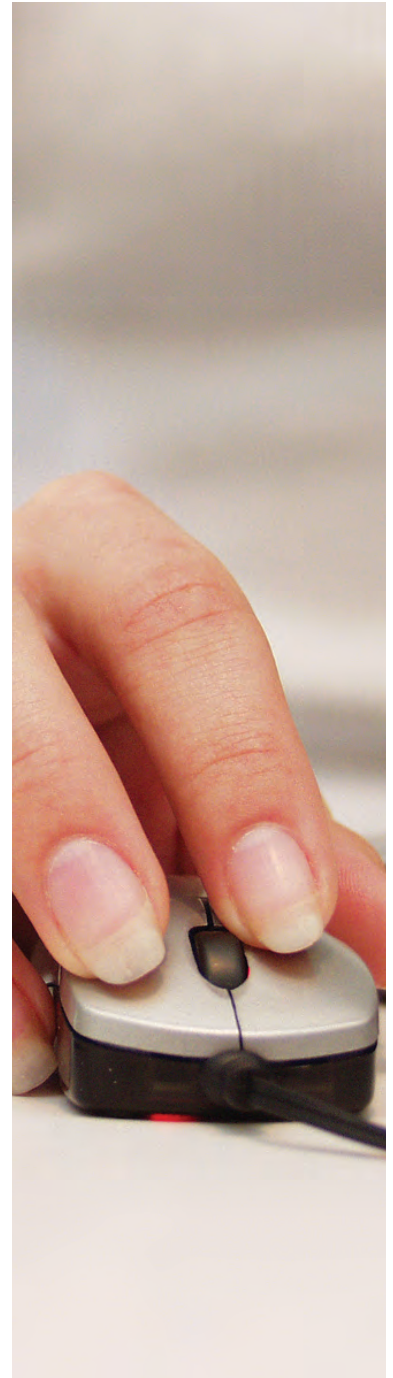
# Business Online Banking

## ACH User Guide

This document describes the process of creating and sending ACH files using the Business Online Banking ACH software.

### TABLE OF CONTENTS (click to jump to page)

<a href="#">Review ACH Transfer (File) .....</a>	<a href="#">Page 3</a>
<a href="#">ACH Transfer (File) Template – New Template .....</a>	<a href="#">Page 5</a>
<a href="#">Review ACH Template .....</a>	<a href="#">Page 10</a>
<a href="#">ACH Transfer (File) Template Using Existing Template .....</a>	<a href="#">Page 12</a>
<a href="#">New ACH Transfer (File) .....</a>	<a href="#">Page 15</a>
<a href="#">New ACH Transfer (File) Using Existing Transfer .....</a>	<a href="#">Page 19</a>
<a href="#">Change ACH Transfer (File) .....</a>	<a href="#">Page 22</a>
<a href="#">Inquire ACH Transfer (File) .....</a>	<a href="#">Page 24</a>
<a href="#">Delete ACH Transfer (File) .....</a>	<a href="#">Page 25</a>
<a href="#">Import ACH Transfer (File) - NACHA .....</a>	<a href="#">Page 26</a>
<a href="#">ACH File Import Template – Non NACHA .....</a>	<a href="#">Page 30</a>
<a href="#">Import ACH Transfer – Non NACHA .....</a>	<a href="#">Page 35</a>
<a href="#">ACH File Import Template – Delete .....</a>	<a href="#">Page 39</a>
<a href="#">Reverse ACH Transfer (File) .....</a>	<a href="#">Page 40</a>
<a href="#">Federal Tax Payment (CCD) .....</a>	<a href="#">Page 43</a>
<a href="#">Reports .....</a>	<a href="#">Page 46</a>



TREASURY MANAGEMENT



# ACH User's Guide

**Note: ACH transfers must be sent two business days in advance of the effective date to allow time for processing.**

FNB has policies and procedures to address data confidentiality, integrity and availability. We encourage all companies to review the following useful security tips to create and support a culture of security awareness.

- Control access to sensitive areas of the office.
- Ensure all company data and customer information is securely controlled.
- Change your password on a regular basis.
- Change your password immediately if you suspect it has been compromised in any way.
- Educate staff about password confidentiality and reinforce this regularly.
- Check that all requests for information are genuine – and ignore any requests for bank account details and passwords, whether by phone or email.
- Ignore suspicious emails, consider deleting them unread – **and be very wary of opening attachments unless from a known source and of clicking on any links contained within an email.** Always cut and paste URL information into a new browser window.
- Keep your web browser and anti-virus applications up to date with security patches.
- Ensure account transaction reconciliation functions are performed utilizing segregation of duties processes and performed and reviewed in a timely manner
- Frequently check and review systems and processes with your 'security hat' on.
- Review transaction activity and account information on a daily basis. FNB has several Treasury Management services such as Positive Pay that can provide additional tools to assist with the review.

PLEASE NOTE: A Business Email Compromise (BEC) is a form of phishing attack where a cyber-criminal impersonates an executive (often the CEO), and attempts to get an employee, customer, or vendor to transfer funds or sensitive information to the phisher.

Unlike traditional phishing attacks, which target a large number of individuals across a company, BEC attacks are highly focused. Cyber criminals will scrape compromised email inboxes, study recent company news, and research employees on social media sites in order to make these email attacks look as convincing as possible. This high level of targeting helps these email scams to slip through spam filters and evade email whitelisting campaigns. It can also make it much, much harder for employees to recognize the email is not legitimate. An email message request for payment to be sent outside the company should ALWAYS be verified OUTSIDE of the email channel to ensure it is a legitimate request. Do not verify the request via email as the verification may be coming from the fraudster.

***If you see anything unusual immediately contact Treasury Management Support at (866) 750-5298.***

Everyone in your business needs to remember that skilled fraudsters will resort to all manners of subtlety and guile to trick people into disclosing valuable information.

For additional security updates and information, visit our website at [www.fnb-online.com](http://www.fnb-online.com) and click on the [Security option on the top right of the screen.](#)

---

## TREASURY MANAGEMENT



**Note: Recurring transfers are available for approval the day the transfer is initiated. All future recurring transfers will automatically be approved.**

## REVIEW ACH TRANSFER (File) to approve a file submitted by another user

- The Home screen is displayed when you successfully access online banking. Scroll down to view the **Payments & transfers** section.
- ACH files requiring review will be listed under the **ACH** section.

REVIEW (7) HIDE ^

ACH

Description	Reason	Amount
<input type="checkbox"/> ACH 4.2 UPGRADE	Review Required	1.00

APPROVE DISAPPROVE

- Clicking on the **Description** will launch a new window and will display the contents of the file in an inquiry screen.
- Select **Approve** to submit, **Disapprove** to cancel, or **Close** to exit.

**OR**

- Place a checkmark to the left of the Description for the file(s) you would like to approve or disapprove.
- Select **Approve** to submit the file(s), or **Disapprove** to remove the file(s).

REVIEW (7) HIDE ^

ACH

Description	Reason	Amount
<input type="checkbox"/> ACH 4.2 UPGRADE	Review Required	1.00

APPROVE DISAPPROVE

- A green confirmation screen will display, similar to the one below:

ACH

✔ Your ACH transfer has been disapproved:  
• ACH 4.2 UPGRADE

X

- Once the **X** is clicked the green window will disappear and the file you approved or disapproved will no longer be listed in the **ACH** section.

# TREASURY MANAGEMENT



## Verifying the Transfer Status of a file:

- Select the **Payments & Transfers** tab
- Select **ACH**
- The **ACH Activity** screen will appear
- Search options are available on the right side of the screen
  - **Note:** The **Date** searches by the effective date in the file, not the date the file was created
- Verify the Approved file is showing as **Pending Origination** under the **Status** section
  - **Note:** The **Status** will change to **Processed** after the file is processed by the bank during the business day.

**If there is an error message listed, please contact Treasury Management Support at 1-866-750-5298 for further instructions**

**Note: Processed files will be listed for a period of 3 months.  
Saved files will be listed until they are deleted (explained on page 25).**

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jul 24, 2020	NONNACHA SAMP LE.csv	Transfer Exceeds Review: Pending Approval	2.75	2.75	Payment	Copy
Jul 22, 2020	TEST ONE	Transfer Exceeds Review: Pending Approval	1.10	1.10	Payment	Copy
Jul 22, 2020	samplefileCCD.txt	Disapproved	2,595.24	2,595.24	Payment	Copy

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jul 17, 2020	TEST TRANSFER	Pending Origination	2.10	2.10	Payment	Copy Edit Delete



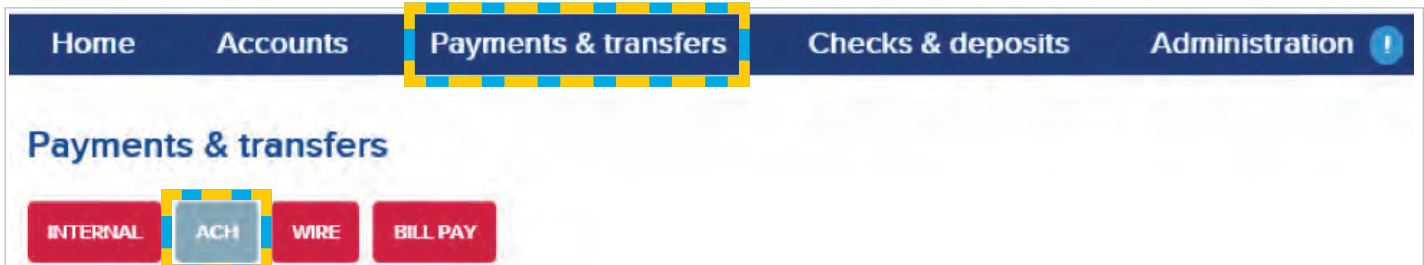
**\*\*Transfer (file) templates are beneficial for file transfers that will be reused, removing the need to re-key the information contained in files.**

**\*\*Templates also provide an additional layer of security with a secondary approval process with new templates or changes to an existing template.**

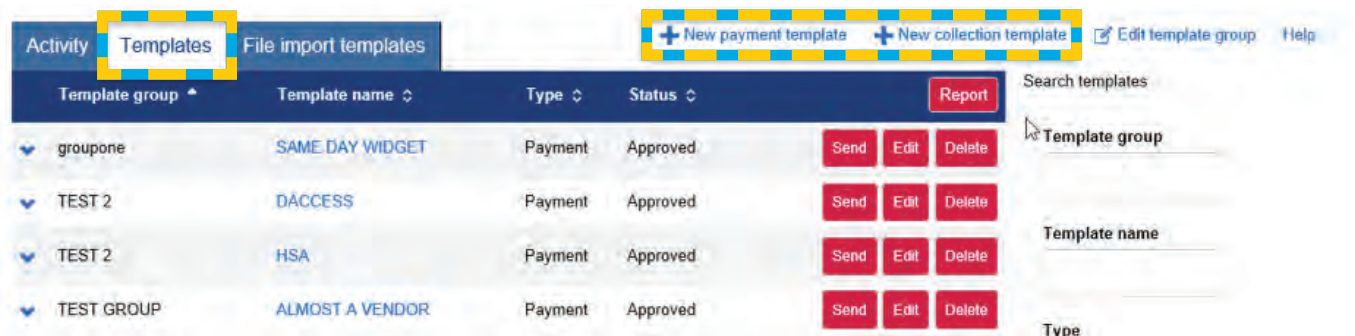
## ACH TRANSFER (File) TEMPLATE – used to create a new template

**Note:** If you are using your own software to create ACH files, refer to the Import ACH Transfer process on page 26 of this guide.

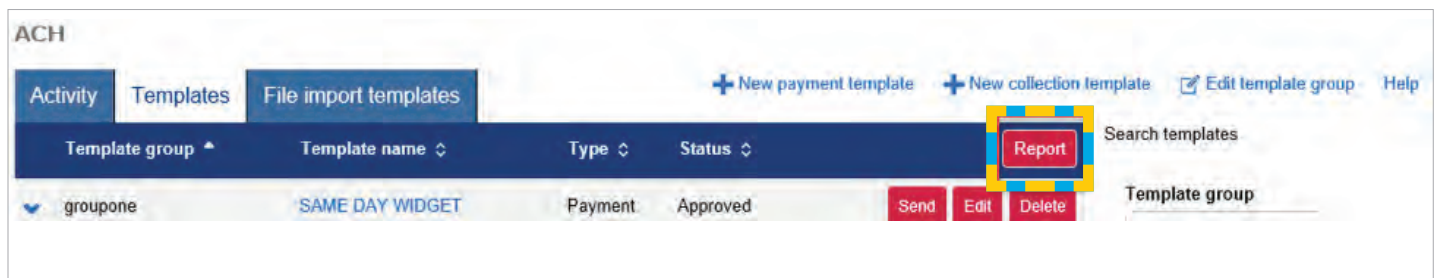
- Select the **Payments & Transfers** tab
- Select **ACH**



- Select **Templates**



- Select the **New Payment Template** if sending funds out or **New Collection Template** if receiving funds in  
- **Note:** The Report option is explained on page 46.



- Select the **Type** from the dropdown list:
  - ☑ If **New payment template** was selected, choices will include:
    - **Payroll (PPD)** – to submit payroll for employees
    - **Preranged Deposit (PPD)** - used for sending funds to consumer accounts
    - **Health savings contribution (PPD)** - used for dispersing funds into your employees Health Savings Accounts
    - **Company (CCD)** - used for sending funds to business accounts
    - **Vendor (CCD)** - used for sending funds to a vendor
    - **Federal taxes (CCD)** - used to submit federal tax payments
    - **Corporate Trade Exchange (CTX)** - used to transfer funds to or from a business account; the maximum number of addenda records is 9,999
    - **Child Support Agency (CCD)** - used to submit child support payments
  - If **New collection template** was selected, choices will include:
    - **Preranged Payment - PPD** - used for collecting funds from consumer accounts
    - **Company- CCD** - used for collecting funds from business accounts
- Click **Continue**

**NOTE: THE FOLLOWING SCREENSHOTS ARE FOR A PAYROLL TRANSFER TEMPLATE**

**New payment template**

Type \*

\* Indicates required field

- Enter the **Template Name** (Ex. Payroll, Membership Dues)
- Select the **Tax identification number** (if applicable)
- **Template group:** Select the + **New** icon to create a new template group or select the template group from the dropdown

ACH

Activity Templates **File import templates** Print Help

**New template**

Template name \*

Tax identification number

Template group

- If + **New** was selected, enter the **New template group** name (Ex. Payroll, Membership Dues)
- Select **Save**

**New template group**

Template Group

- Select the **Repeat** checkbox to set up recurring transfers
  - The **Frequency** dropdown menu will display allowing you to select the desired frequency
  - The **For non-business day use** dropdown menu will display allowing you to select the desired option in the event the next occurrence falls on a non-processing day
- Enter **From amount** and **To amount**, if desired. This option restricts template users from sending files outside of this amount range. If the amount range is set from \$5.00 to \$100.00 the user cannot send files for less than \$5.00 or more than \$100.00.

Payment (Payroll - PPD)  Repeat

**Frequency**

- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually

**For non-business day use**

- Next business day
- Previous business day

- Selecting **All current and future users** will automatically add the template to any new users added in the future.
- **OR** Select **Specific Users** who should have access to use the template. **The user who will be approving the template will need access to the template.**

**User access**  All current and future users  Specific users

Select all

<input checked="" type="checkbox"/> ACH ONE ADMIN	<input checked="" type="checkbox"/> BARBARA GORDON
<input checked="" type="checkbox"/> CADE SKYWALKER	<input checked="" type="checkbox"/> CASSANDRA CAIN
<input checked="" type="checkbox"/> DICK GRAYSON	<input checked="" type="checkbox"/> MILES MORALES
<input checked="" type="checkbox"/> THOMAS DUKE	<input checked="" type="checkbox"/> TIM DRAKE

Under **Pay from** (when sending funds from your account):

- Selecting **Show Details** will allow an addenda to be added
- Selecting **Show Filter** will display options for filtering of information
- **Pay all/Hold all** will hold each line on this page of the file
- Select the **Pay/Hold** box to include/omit the corresponding line from processing without deleting the information
- Select the **Account(s)**
- Enter **Amount(s)** – a zero can be entered as a place holder
  - The black **X** will delete the corresponding row. Once clicked you will have the option to Restore
  - Click + **Add another pay from** (when sending funds from your account) to add more rows if needed
- Select **Allow additional rows Yes/No** if users will be authorized to select additional accounts for the ACH to originate from

**Pay from** Show Details Show Filter

NOTE :CLICKING ON A COLUMN HEADING WILL SORT THE LINES

Pay all

Pay/Hold Account Amount

Pay Select an account X

+ Add another pay from

Allow additional rows  No

- Under **Pay To:**
- **Pay/Hold All** will hold each line on this page of the file

Select the **Pay/Hold** box to omit the corresponding line from processing without deleting the information (i.e., withholding an employee's pay).

- Enter the **Name**
- **Identification ID** (this is an optional field)
- Enter the **R/T (Routing) Number**
  - Use the magnifying glass to search for a bank's routing number
- Enter the **Account Number**
- Select the **Account Type** (Ex. checking, savings)
- Enter the **Amount** – a zero can be entered as a place holder

NOTE: SELECTING SHOW FILTER WILL DISPLAY OPTIONS FOR FILTERING OF INFORMATION

**Pay to** Show Details Show Filter

Pay all

Pay/Hold Name Identification Routing transit Account number Account type Amount

Pay X

Routing transit search

Routing transit

Institution name

City

State

Close

Select a type

TREASURY MANAGEMENT





- Click **Show Details** at top of section to add an addenda, with a maximum of 80 characters, to the corresponding line (When creating a CTX, click **Add payment information for** for each additional 80 character addenda.)
  - The black **X** will delete the corresponding row. Once clicked you will have the option to restore
- Click **Add another pay** to add more rows
- Select **Allow additional rows** if users are authorized to add rows to the template
- Click **Save** to save the template
- Click **Cancel** to delete the entire template

+ Add another pay to

Allow additional rows

No

\* Indicates required field

Save Cancel

- You will be directed back to the **Templates** screen.
    - The new template will display under the **Template name** with a **Status** of **Pending Approval - New**
- Note: A separate user will have to login to approve the newly created ACH template**

ACH

Activity Templates File import templates + New payment template + New collection template Edit template group Help

Template group ^	Template name ^	Type ^	Status ^	Report
groupone	SAME DAY WIDGET	Payment	Approved	Send Edit Delete
TEST 2	ACH PAYROLL	Payment	Pending Approval - New	Edit Delete

Search templates

Template group

Template name

## REVIEW ACH TEMPLATE

**Note:** For security reasons, a user cannot approve an ACH template they created or changed. A separate user must log in to approve the ACH template.

- Select the **Administration** tab
- Select **ACH template**

NOTE: THIS EXCLAMATION POINT DISPLAYS WHEN AN ACH OR WIRE TEMPLATE IS PENDING REVIEW

The screenshot shows the top navigation bar with 'Administration' selected. Below it, the 'Administration' section has 'ACH TEMPLATE' highlighted. A callout box points to an exclamation mark icon in the top right of the 'ACH template' section, indicating pending review. The main content area shows a table of pending approval templates.

Date	Name	Status	Changed by	
Aug 03, 2020 1:12 PM	ACH PAYROLL	Pending Approval - Change	CADE SKYWALKER	<a href="#">Edit</a> <a href="#">Delete</a>

- Select the **Template Name** to view the template

The screenshot shows the 'ACH template' table with the 'ACH PAYROLL' row highlighted. The status is 'Pending Approval - New'. The 'Edit' and 'Delete' buttons are visible.

Date	Name	Status	Changed by	
Jul 16, 2020 2:03 PM	ACH PAYROLL	Pending Approval - New	CADE SKYWALKER	<a href="#">Edit</a> <a href="#">Delete</a>

- Click **Print** to print the template
- Click **Report** to open or save the template in .pdf or .csv format (Microsoft Excel or a similar program)
- Click **Edit** to edit the template
  - Note: For security purposes, once a template is edited it will need approval by another user

The screenshot shows the 'ACH template' detail view for 'ACH PAYROLL'. The status is 'Pending Approval - New'. The 'Report' and 'Edit' buttons are visible.

**ACH PAYROLL** [Report](#) [Edit](#)

- Select **Return** to template review

- Clicking **Delete** will delete the template
  - **Note:** Once a template is deleted it will not be available for any users

Templates				
Pending approval				
<input type="checkbox"/> Date ▼	Name ↕	Status ↕	Changed by ↕	
<input type="checkbox"/> Jul 16, 2020 2:03 PM	<a href="#">ACH PAYROLL</a>	Pending Approval - New	CADE SKYWALKER	<a href="#">Edit</a> <a href="#">Delete</a>

- To authorize the template for use, Click the box to **Approve** the template
- Click **Approve**

Templates				
Pending approval				
<input type="checkbox"/> Date ▼	Name ↕	Status ↕	Changed by ↕	
<input checked="" type="checkbox"/> Jul 16, 2020 2:03 PM	<a href="#">ACH PAYROLL</a>	Pending Approval - New	CADE SKYWALKER	<a href="#">Edit</a> <a href="#">Delete</a>
<input type="checkbox"/> Jul 16, 2020 10:06 AM	<a href="#">CORP DEB</a>	Pending Approval - Change	CADE SKYWALKER	<a href="#">Edit</a> <a href="#">Delete</a>

[Approve](#)

- The template will show as **Approved**

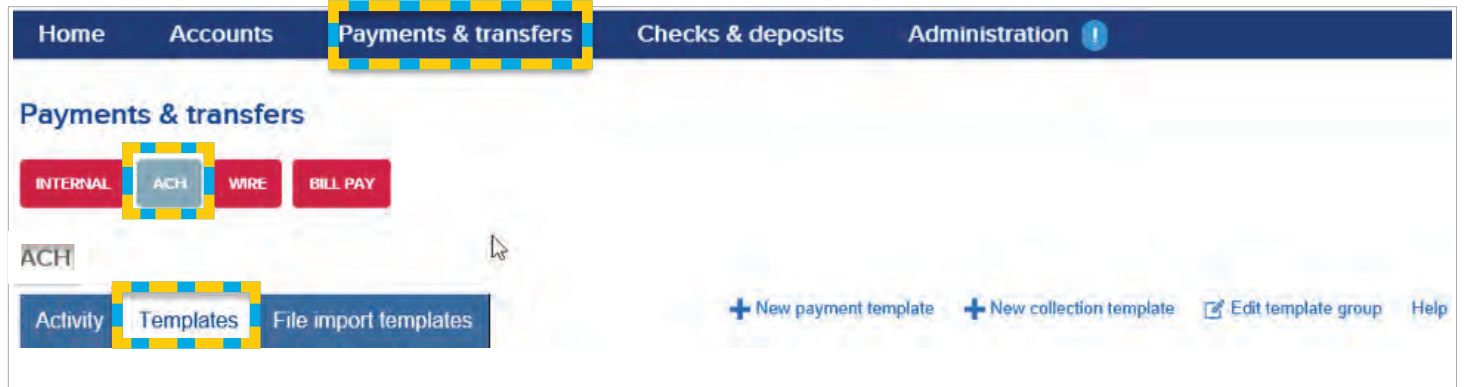
Templates				
Approved				
Date ▼	Name ↕	Changed by ↕	Approval date ↕	Approved by ↕
Jul 16, 2020 2:03 PM	<a href="#">ACH PAYROLL</a>	CADE SKYWALKER	Jul 16, 2020 2:47 PM	BRUCE WAYNE

Pending approval				
<input type="checkbox"/> Date ▼	Name ↕	Status ↕	Changed by ↕	
<input type="checkbox"/> Jul 16, 2020 10:06 AM	<a href="#">CORP DEB</a>	Pending Approval - Change	CADE SKYWALKER	<a href="#">Edit</a> <a href="#">Delete</a>

## ACH TRANSFER (File) TEMPLATE USING EXISTING TEMPLATE

**Note:** If you are using your own software to create ACH files, refer to the Import ACH Transfer process on page 26.

- Select the **Payments & Transfers** tab
- Select **ACH**
- Select **Templates** tab



Home Accounts **Payments & transfers** Checks & deposits Administration

Payments & transfers

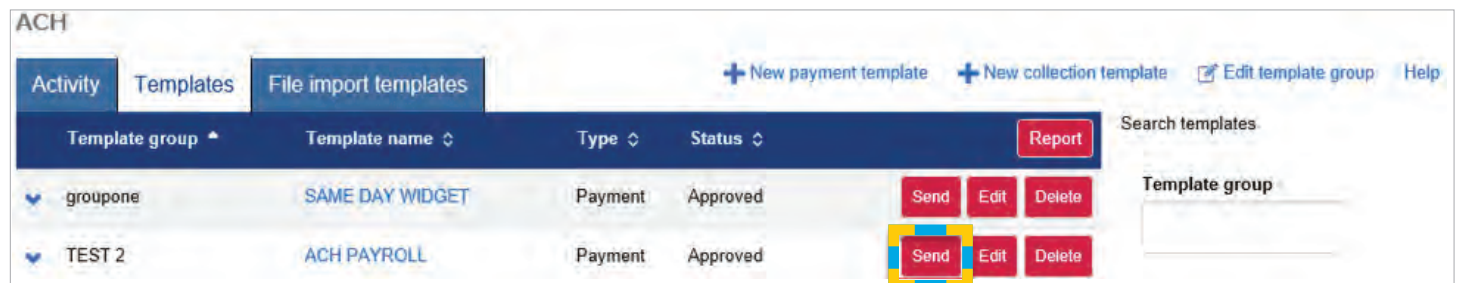
INTERNAL **ACH** WIRE BILL PAY

ACH

Activity **Templates** File import templates

+ New payment template + New collection template Edit template group Help

- Select **Send** on the right of the corresponding transfer



ACH

Activity Templates **File import templates**

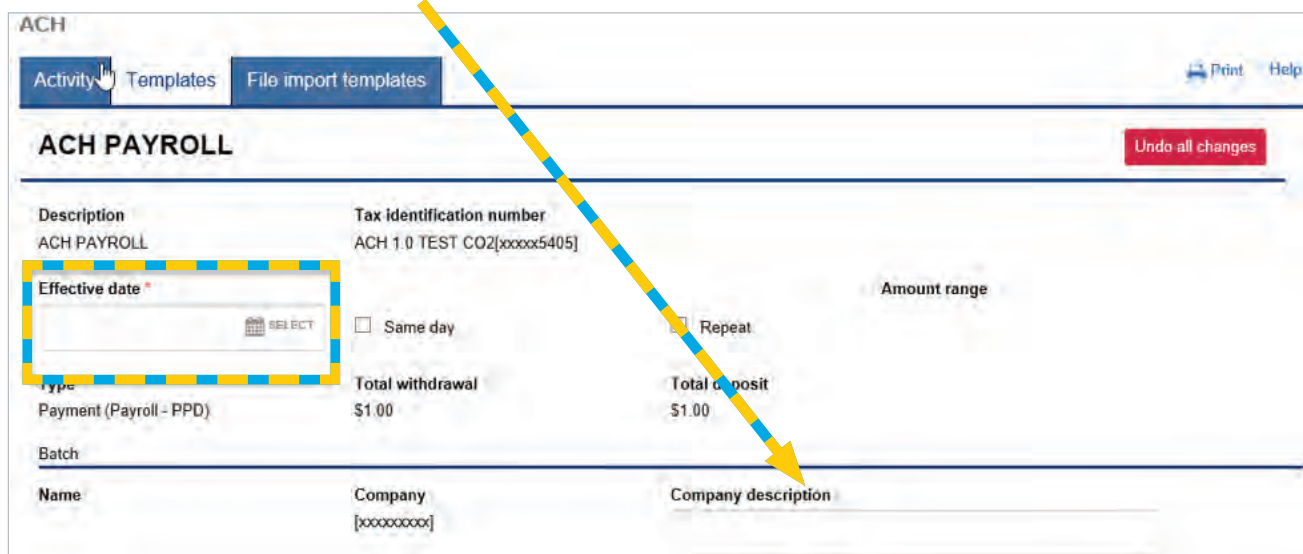
+ New payment template + New collection template Edit template group Help

Template group	Template name	Type	Status	Report
groupone	SAME DAY WIDGET	Payment	Approved	Send Edit Delete
TEST 2	ACH PAYROLL	Payment	Approved	<b>Send</b> Edit Delete

Search templates

Template group

- Enter, or select from the calendar, the **Effective Date**
  - Placing a checkmark in the Same Day box will allow transactions to be processed on the current business day. The file must be processed and approved by 9:30 am. In addition by selecting the Same Day box by 1:30 pm, a second Same Day transmission time allows files submitted and approved to be processed on the current business day.
- Only enter **Company description** if you would like to change from the Description displayed on the top left



ACH

Activity Templates **File import templates** Print Help

**ACH PAYROLL** Undo all changes

Description: ACH PAYROLL Tax identification number: ACH 1.0 TEST C02[xxxxx5405]

**Effective date \*** Amount range

Same day  Repeat

Type: Payment (Payroll - PPD) Total withdrawal: \$1.00 Total deposit: \$1.00

Batch

Name: Company: [xxxxxxxx] Company description:

# TREASURY MANAGEMENT



First National Bank



- Under **Pay From** (when sending funds from your account):
- Selecting **Show Filter** will display options for filtering of information
- Select the **Pay/Hold** box to include/omit the corresponding line from processing without deleting the information
  - Select the **Hold** box to omit the corresponding line from processing without deleting the information (i.e., withholding an employee's pay)
    - **Hold all** will hold each line on this page of the file
  - Select the **Account(s), unless already defined in the template**
  - Enter the **Amount(s), unless already defined in the template**
  - Click **Show Details** to add an addenda
  - Click **Add another pay from** to add more rows (if authorized to do so)

Pay/Hold	Account	Amount
	TEST 3	1.00

- Under **Pay To** (when sending funds from your account):
  - Select the **Hold** box to omit the corresponding line from processing without deleting the information (i.e., withholding an employee's pay)
    - **Hold all** will hold each line on this page of the file
- Complete the following fields, **unless already defined in the template**
  - Enter the **Name**
  - **Identification** (this is an optional field)
  - Enter the **Routing transit**
  - Enter the **Account number**
  - Select the **Account type** (Ex. checking, savings)
  - Enter the **Amount**
  - Select **Prenote** to send a pre-notification to the receiver's bank (**Prenote All** will make each line a prenote)
  - Click **Show Details** to add an addenda
  - Click **Add another pay to** to add more rows (if authorized to do so)

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
	TEST		043318092		Checking	1.00	No

- Click **Complete ACH** to submit the file for review by your company's designated approver
- The **Save for later** button will save the changes you have made under the Activity tab. This will not save any changes to the template.
- Click **Cancel** to delete the entire transfer

\* Indicates required field

Complete ACH Save for later Cancel

**\*\*The file has not been submitted to the bank.\*\***

**The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the ACH submission to the bank for processing.**

\*\*Example of the **Process** confirmation screen:

ACH

Activity Templates File import templates Print Help

ACH PAYROLL is pending client review.

### ACH PAYROLL

Reference number	3ae42098fc
Effective date	Jul 20, 2020
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

Return to ACH templates

- Click **Return to ACH templates** to return back to the templates screen

## NEW ACH TRANSFER (File) - to create ACH files using the ExecuBanc ACH software

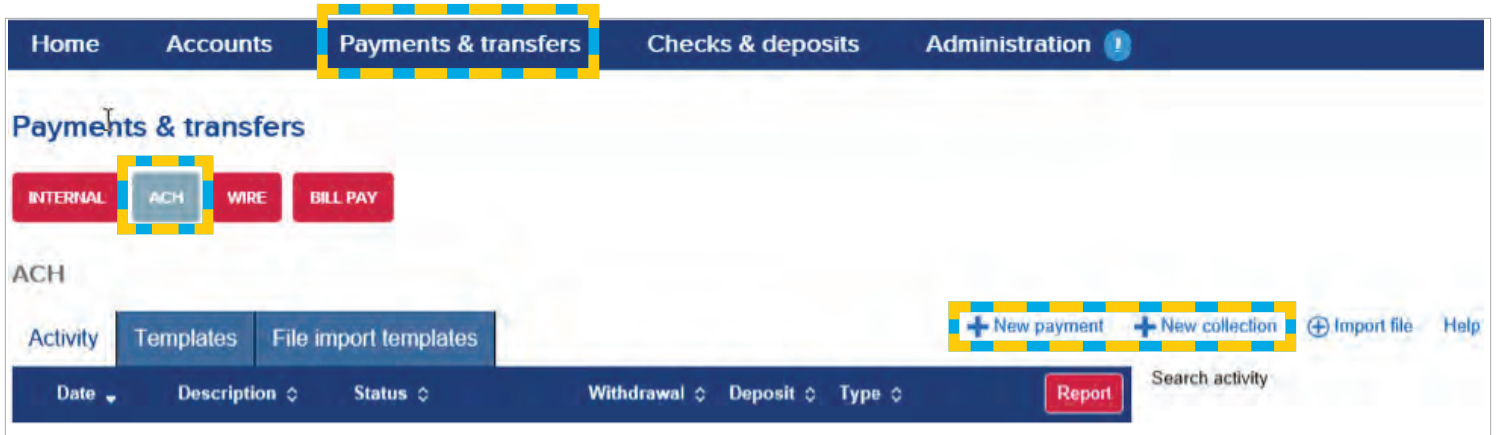
**\*\*This type of transfer is ideal for creating one-time use files. To create a transfer (file) template refer to the instructions on page 5.**

**Note:** If you are using your own software to create ACH files, refer to the Import ACH Transfer process on page 26 of this guide.

- Select the **Payments & Transfers** tab
- Select **ACH**

Select **New payment** if sending funds out or **New collection** if receiving funds in

- Select the **Type** from the dropdown list

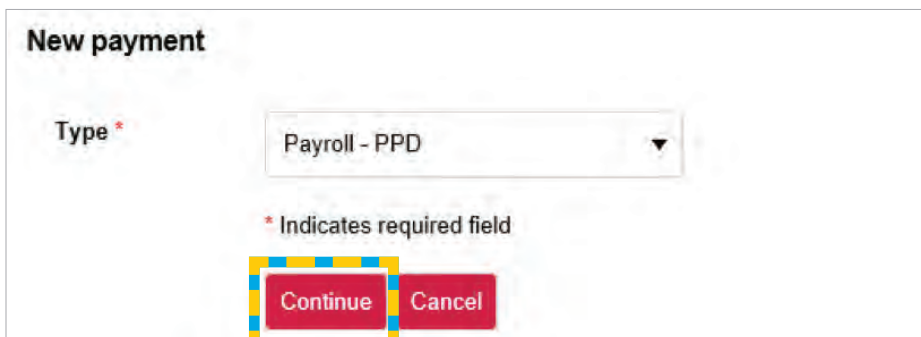


If **New payment** was selected choices will include:

- **Payroll - PPD** – to submit payroll for employees
- **Preranged deposit - PPD** - used for sending funds to consumer accounts
- **Health savings contribution - PPD** - used for dispersing funds into your employees Health Savings Accounts
- **Company - CCD** - used for sending funds to business accounts
- **Vendor - CCD** - used for sending funds to a vendor
- **Federal taxes - CCD** - used to submit federal tax payments
- **Corporate trade exchange - CTX** - used to transfer funds to or from a business account; the maximum number of addenda records is 9,999
- **Child support agency - CCD** - used to submit child support payments

If **New collection** was selected, choices will include:

- **Preranged Payment - PPD** - used for collecting funds from consumer accounts
- **Company- CCD** - used for collecting funds from business accounts
- Click **Continue**



# TREASURY MANAGEMENT



- Enter the **Description**, or name, of the transfer (Ex. Payroll, Membership Dues)
- Select the **Tax identification number** (if applicable)
- Enter, or select from the calendar, the **Effective Date**
  - Placing a checkmark in the Same Day box will allow transactions to be processed on the current business day. The file must be processed and approved by 9:30 am. In addition by selecting the Same Day box by 1:30 pm, a second Same Day transmission time allows files submitted and approved to be processed on the current business day.
- Select **Repeat** for Recurring Frequency - Do not select for on-demand transfers
- When selecting a recurring frequency, you will be given the choice to select an End Date for the transfer to be completed and the effective date in the event the next occurrence falls on a non-processing day
- Selecting **Show Details** will allow an addenda to be added
- Selecting **Show Filter** will display options for filtering of information

**New ACH**

NOTE: THE FOLLOWING SCREEN SHOTS ARE FOR A PAYROLL TRANSFER

---

**Description** \*

**Tax identification number**

**Effective date** \*

Same day       Repeat

**Type**

Payment (Payroll - PPD)

**Total withdrawal**

\$0.00

**Total deposit**

\$1.00

THIS FIELD WILL AUTO-FILL FROM THE DESCRIPTION FIELD. ONLY ENTER COMPANY DESCRIPTION IF YOU WOULD LIKE TO CHANGE FROM THE DESCRIPTION DISPLAYED ON THE TOP LEFT

---

**Name**

**Company**

**Company description**

- Under **Pay from** (when sending funds from your account):
  - Select the **Hold** box to omit the corresponding line from processing without deleting the information (i.e., withholding an employee's pay)
    - **Hold All** will hold each line on this page of the file
  - Select the **Account(s)**
  - Enter the **Amount(s)**
  - Click **Show details** to add an addenda, with a maximum of 80 characters, to the corresponding line (when creating a CTX, click **Add payment information** for each additional 80 character addenda)
  - The black **X** will delete the corresponding row. Once clicked you will have the option to restore
  - Click **Add another pay from** to add more rows

**Pay from**

Show Details
Show Filter

Total batch withdrawal (0 items) \$0.00

---

Pay/Hold  Account \*

Amount \*

---

Pay

[+ Add another pay from](#)

# TREASURY MANAGEMENT





- Under **Pay to:**

- Select the **Hold** box to quickly omit a transaction from processing without deleting the transaction information (i.e., withholding an employee's pay).
  - **Hold All** will hold each line on this page of the file
- Enter the **Name**
- Enter the **Identification** (if applicable; this is an optional field)
- Enter the **Routing transit number**
  - **Note:** The magnifying glass can be used to search for a bank's routing number
- Enter the **Account Number**
- Select the **Account Type** (Ex. checking, savings)
- Enter the **Amount**

**Routing transit search**

Routing transit

Institution name

City

State

**Pay to**

NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINES

Pay all

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
Pay			<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>

- Select **Prenote** to send a pre-notification to the receiver's bank. (**Prenote** will make each line a prenote)
- Click **Show Details** to add an addenda, with a maximum of 80 characters, to the corresponding line (when creating a CTX, click **Add payment information** for each additional 80 character addenda)
- Note: The black X will delete the corresponding row.
- Click **Add another pay to** to add more rows

- Click **Complete ACH** to submit the file for review by your company's approver
- Click **Save for later**; you will receive a confirmation that the file was saved
- Click **Cancel** to delete the entire transfer

**Pay to**   Total batch deposit (0 items) \$0.00

Pay all

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay			<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="button" value="No"/>

\* Indicates required field

\*\*Example of the **Save** confirmation screen:

✔ TEST ONE was saved successfully

### TEST ONE

Reference number	0164a7bb64
Effective date	Jul 17, 2020
Total withdrawal	\$1.10
Number of withdrawals	1
Total deposit	\$1.10
Number of deposits	1

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

\*\*Example of the **Process** confirmation screen:

**\*\*The file has not been submitted to the bank.\*\***

**The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the ACH submission to the bank for processing.**

⚠ TEST ONE is pending client review:

### TEST ONE

Reference number	c44433b975
Effective date	Jul 17, 2020
Total withdrawal	\$1.10
Number of withdrawals	1
Total deposit	\$1.10
Number of deposits	1

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

- Click **Return to ACH activity** to view status of file
- Click **Save as template** to save as template and refer to Template instructions for further information

## NEW ACH TRANSFER (FILE) USING EXISTING TRANSFER

- Select the **Payments & Transfers** tab
- Select **ACH**



### Payments & transfers



- Select **Copy** on the right of the corresponding transfer (**used for all transfers created by all users of the client**)
- Search options are available on the right side of the screen to narrow your results
  - **Note:** The **Date** searches by the effective date in the file, not the date the file was created

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jul 20, 2020	ACH PAYROLL	Pending Origination	1.00	1.00	Payment	Copy Edit Delete
Jul 17, 2020	TEST TRANSFER	Processed	2.10	2.10	Payment	Copy Reverse
Jul 17, 2020	PREFUND TEST	Processed	2.22	2.22	Payment	Copy Reverse

Search activity

Date  
All activity

Type  
All types

- Once the file is open, make the adjustments as needed
  - **Note: The effective date will auto-fill with the next business day. Be sure to change this if need be.**
  - The example below placed line TWO on hold. Notice how the textboxes are grayed out.

Description \* PPD6.ach Tax identification number ECORP TEST CLIEN[xxxxx6789]

Effective date \* 12/2/2020  Same day  Repeat

Type Other (Commingled) Total withdrawal \$6.24 Total deposit \$6.24

Batch

Name 1-PPD-ACH Company FNE[xxxxx6789] Company description ACH

**Pay from** [Show Details](#) [Show Filter](#) Total batch withdrawal (1 item) \$6.24

Pay all  Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay	VACATION		043318092		Checking	6.24	<input type="checkbox"/> No <input checked="" type="checkbox"/>

[+Add pay from](#)

**Pay to** [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$6.24

Pay all  Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay	SUMMER		043318092		Checking	6.24	<input type="checkbox"/> No <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Hold	WINTER		043318092		Checking	3.00	<input type="checkbox"/> No <input checked="" type="checkbox"/>

[+Add pay to](#)

\* Indicates required field

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

- Click **Complete ACH** to submit the file for review by your company's designated approver
- Click **Save for later** to save the file; you will receive a confirmation that the file was saved (This will save the new file in addition to your initial file.)
- Click **Cancel** to delete the entire transfer

\* Indicates required field

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

# TREASURY MANAGEMENT





\*\*Example of the **Complete ACH** confirmation screen:

**\*\*The file has not been submitted to the bank.\*\***

**The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the ACH submission to the bank for processing.**

⚠ TEST ONE is pending client review.

## TEST ONE

Reference number	c44433b975
Effective date	Jul 17, 2020
Total withdrawal	\$1.10
Number of withdrawals	1
Total deposit	\$1.10
Number of deposits	1

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

- Click **Return to ACH Activity to view status of file** or **Save as template** to save as template and refer to Template instructions for further information

## CHANGE ACH TRANSFER (File) - to change a saved ACH file created in the ACH software

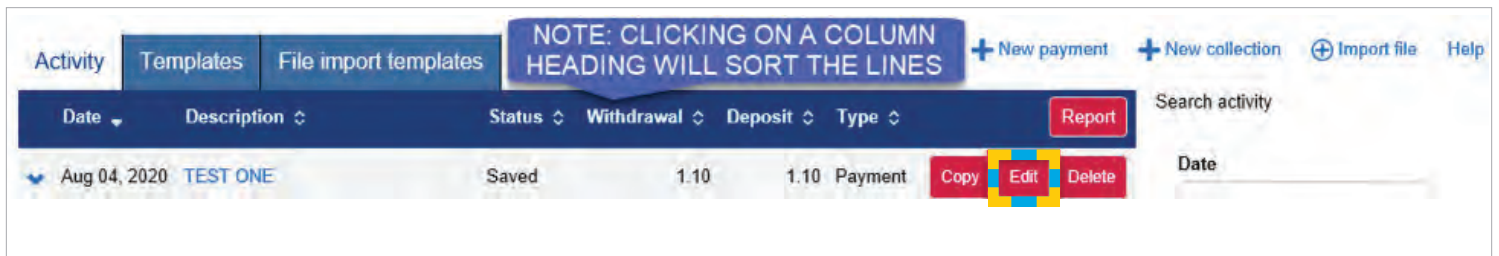
- Select the **Payments & Transfers** tab
- Select **ACH**



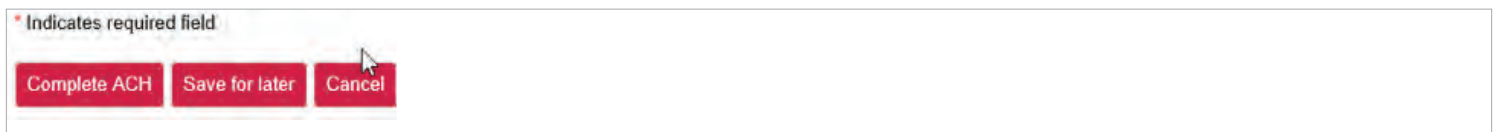
### Payments & transfers



- Select **Edit** on the right of the corresponding transfer (**This gives you the ability to change transfers that were previously saved.**)
- Search options are available on the right side of the screen.
  - **Note:** The **Date** searches by the effective date in the file, not the date the file was created.
- The **ACH List** will populate in date order



- The selected transfer's information will be displayed
- Make your changes
- Click **Complete ACH** to submit the file for review by your company's designated approver
- Click **Save for later** to save the file; you will receive a confirmation that the file was saved (These changes will overwrite your initial saved file.)
- Click **Cancel** to delete the entire transfer and not save your changes



\*\*Example of the **Process** confirmation screen:

**\*\*The file has not been submitted to the bank.\*\***

**The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the ACH submission to the bank for processing.**

⚠ TEST ONE is pending client review.

## TEST ONE

Reference number	c44433b975
Effective date	Jul 17, 2020
Total withdrawal	\$1.10
Number of withdrawals	1
Total deposit	\$1.10
Number of deposits	1

[Return to ACH activity](#)

[Save as template](#)

- Click **Return to ACH Activity to view status of file** or **Save as template** to save as template and refer to Template instructions for further information

## INQUIRE ACH TRANSFER (FILE)

**Note: Processed files will be listed for a period of 3 months. Saved files will be listed until they are deleted (explained on page 25).**

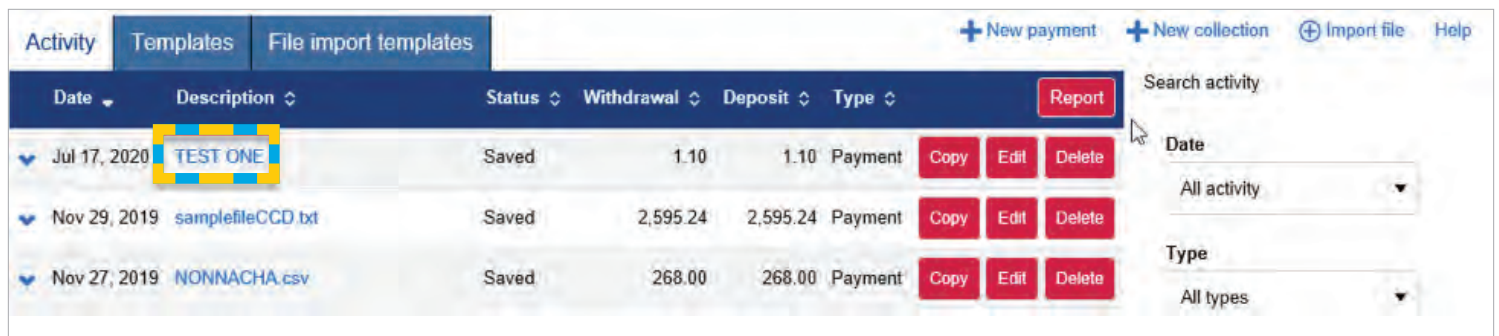
- Select the **Payments & Transfers** tab
- Select **ACH**



### Payments & transfers



- The Activity tab will be selected
- Search options are available on the right side of the screen
  - **Note:** The **Date Range** searches by the effective date in the file, not the date the file was created
- Click on the **Description** you would like to view



Date	Description	Status	Withdrawal	Deposit	Type	Report
Jul 17, 2020	TEST ONE	Saved	1.10	1.10	Payment	Copy Edit Delete
Nov 29, 2019	samplefileCCD.txt	Saved	2,595.24	2,595.24	Payment	Copy Edit Delete
Nov 27, 2019	NONNACHA.csv	Saved	268.00	268.00	Payment	Copy Edit Delete

### The selected transfer's information will be displayed

- At the top right of the screen there is a **Edit** icon (this is only available if you are the user who previously saved this transfer)
  - Click the **Edit** icon to make changes to the transfer
    - From this screen you will have the options to Complete ACH, Save for later, or Cancel -
  - Click **Print** to print the file's contents
  - Click **Report** to open or save the file in .pdf or .csv format (Microsoft Excel or a similar program) to print or save the file's contents
  - Click **Return to ACH Activity** at the bottom to return back to the Activity screen



# TREASURY MANAGEMENT





## DELETE ACH TRANSFER (File) - to delete saved ACH files created in the ACH software

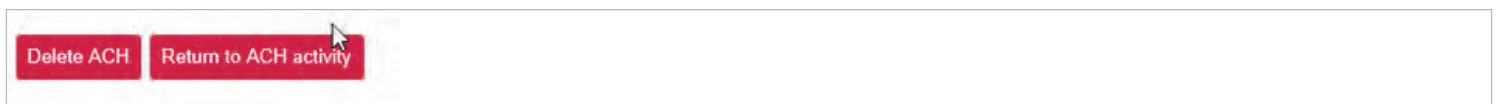
- Select the **Payments & Transfers** tab
- Select **ACH**



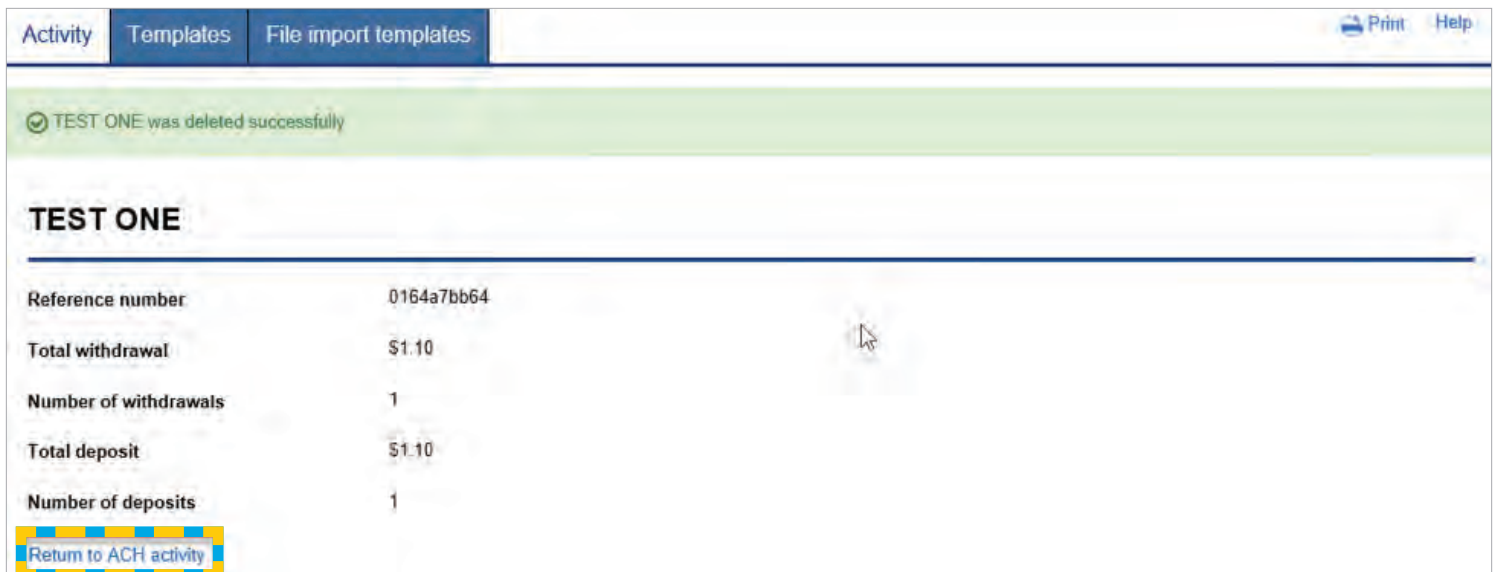
### Payments & transfers



- Select **Delete** on the right of the corresponding transfer (**This will delete transfers that were previously saved. This does not stop a transfer from occurring. Refer to the instructions on page 40 to reverse a processed file.**)
- The selected transfer's information will be displayed
- Click **Delete ACH** at the bottom of the screen



- You will receive a success message.
- The option to Print is on the top right.
- Click **Return to ACH activity** to be directed back to the Activity Screen



## IMPORT ACH TRANSFER (File) - to import NACHA files created in your own ACH software

**Note: The following header information should be included in your file:**

- **Immediate Destination** - Bank routing number 043318092
  - **Immediate Origin** - Bank routing number 043318092
  - **Company Name** - Your Company name
  - **Company Identification** - Tax ID preceded by a "1"- no spaces/dash
  - **Company Entry Description** - Payroll, taxes, etc.
  - **Originating DFI Identification** - 04331809 (FNB routing number minus the number 2 at the end)
  - **Immediate Destination Name** - FNB PA
  - **Immediate Origin Name** - FNB PA
- Select the **Payments & Transfers** tab
  - Select **ACH**



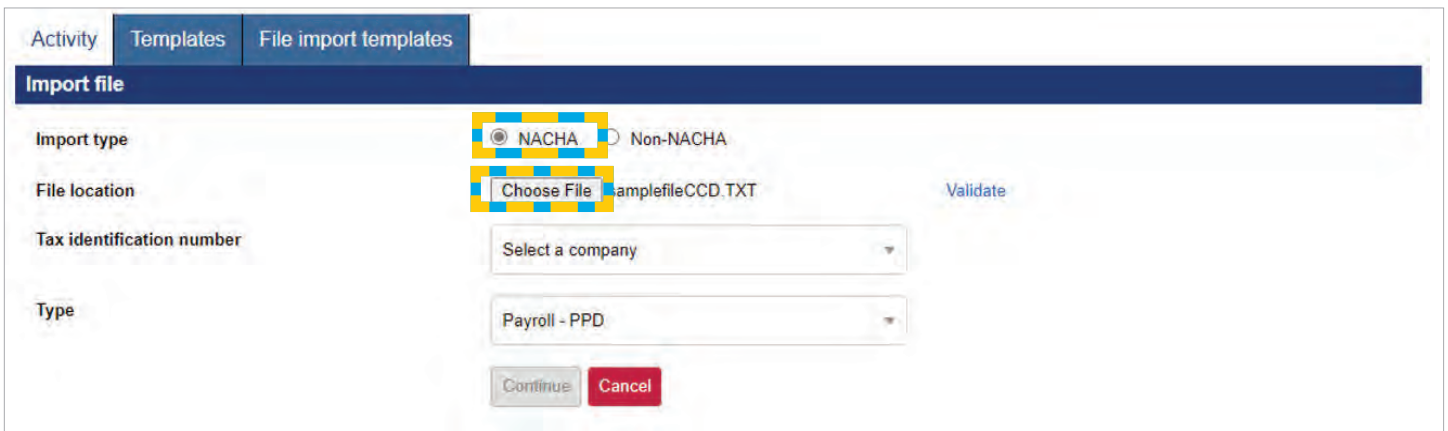
### Payments & transfers



- Select + **Import File**



- Select **NACHA**
- Click **Choose File...** and select the transfer file from your computer



# TREASURY MANAGEMENT



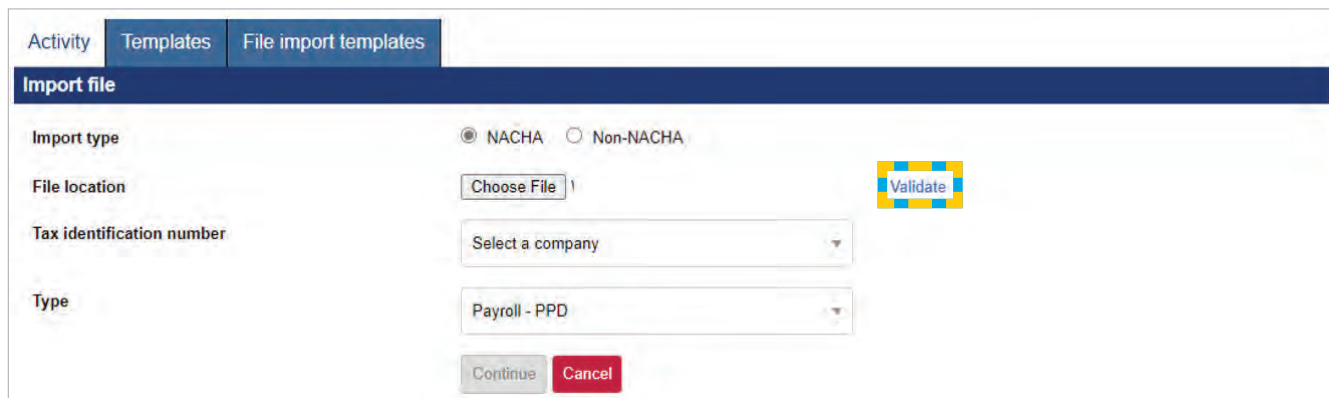
Select the **Tax identification number** from dropdown

• Select the **Type**:

- **Payroll (PPD)** – to submit payroll for employees
- **Prearranged deposit (PPD)** - used for sending funds to consumer accounts
- **Health savings contribution (PPD)** - used for collecting funds from your employees into your Health Savings Account
- **Company (CCD)** - used for sending funds to business accounts
- **Vendor (CCD)** - used for sending funds to a vendor
- **Federal Taxes (CCD)** - used to submit federal tax payments
- **Corporate trade exchange (CTX)** - used to transfer funds to or from a business account; the maximum number of addenda records is 9,999
- **Child Support Agency (CCD)** - used to submit child support payments
- **Prearranged payment (PPD)** - used for collecting funds from consumer accounts
- **Company (CCD)** - used for collecting funds from business accounts
- **Commingled File** - used to submit files with more than one standard entry class code (Ex. PPD, CCD, etc.)

Imported files can be reviewed for any errors before submitting to the bank by clicking the Validate tab.

- Select **Validate** once the file has been selected. The system will review and report if there are any errors (see ex 1.1) or if no errors are found (ex 1.2)



EX 1.1 A report will display showing if there are any errors in the file before processing. This will allow you to correct any errors before uploading the file.

File Validation of 8.29..23.txt  
05/06/2024 12:21:10

File Creation Date in 1 record contains potentially invalid year. [230829] (Format should be YYMMDD)

**INVALID CHARACTER FOUND [225 = á] AT LINE: 550**

EX 1.2 If there are no errors in the file, the following report will appear. Close the report.

File Validation of samplefileCCD.TXT  
05/06/2024 12:13:52

**No issues found**

• Click **Continue**

Continue Cancel

- A batch summary screen will appear; verify the **Effective date**, **Total withdrawal** and **Total deposit**
- Click **Back** to go back to the File Selections screen
- Click **Review ACH** for an in-depth overview of your file; any adjustments can be made on this screen
- Click **Complete ACH** to submit the file for review by your company's designated approver
- Click **Cancel** to delete the entire transfer

TREASURY MANAGEMENT



**Batch summary (1)** Hide ^

<b>Batch identification</b>	1
<b>Effective date</b>	07/22/2020 <input type="text"/> SELECT <input type="button" value="X Revert"/>
<b>Total withdrawal</b>	\$2,595.24
<b>Number of withdrawals</b>	1
<b>Total deposit</b>	\$2,595.24
<b>Number of deposits</b>	5

\*\*Example of the **Review** screen:

- Any adjustments can be made on this screen.
- Click **Complete ACH** to submit the file for review by your company's designated approver (example on the next page)
- Click **Save for later** to save the file; you will receive confirmation that the file was saved
- Click **Cancel** to delete the entire transfer

**Pay from**   Total batch withdrawal (1 item) \$2,595.24

Pay all

Pay/Hold	Account	Amount
Pay	TWO	2,595.24 <input type="button" value="X"/>

[+ Add another pay from](#)

---

**Pay to**   Total batch deposit (1 item) \$2,595.24

Pay all  Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay	Test VENDOI	1	043318092		Checking	2,595.24	<input type="checkbox"/> No <input type="button" value="X"/>

[+ Add another pay to](#)

\* Indicates required field



\*\*Example of the **Process** confirmation screen:

**\*\*The file has not been submitted to the bank.\*\***

**The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the ACH submission to the bank for processing.**

The screenshot shows the ACH system interface. At the top, there are tabs for 'Activity', 'Templates', and 'File import templates'. A yellow banner at the top indicates that 'samplefileCCD.txt' is pending client review. Below this, the file name 'samplefileCCD.txt' is displayed. A table of details follows:

Reference number	5484c61b88
Effective date	Jul 22, 2020
Total withdrawal	\$2,595.24
Number of withdrawals	1
Total deposit	\$2,595.24
Number of deposits	1

At the bottom of the screen, there are two buttons: 'Return to ACH activity' and 'Save as template'.

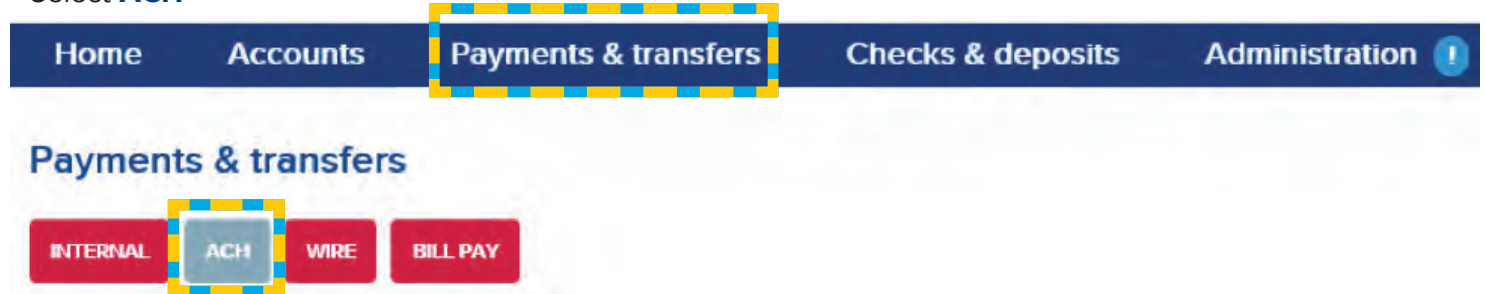
- Click **Return to ACH Activity to view status of file** or **Save as template** to save as template and refer to Template instructions for further information

## ACH FILE IMPORT TEMPLATE - used for Non NACHA files (For example, .csv files)

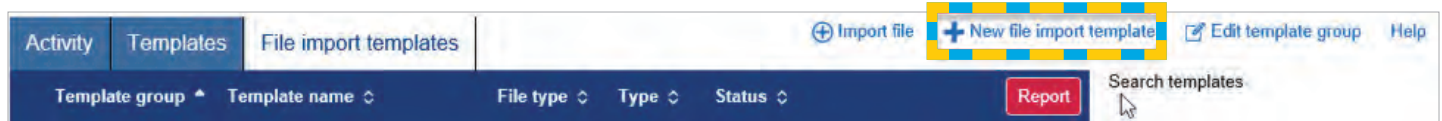
**Note:** If you are using your own software to create NACHA files, refer to the Import ACH Transfer process on page 26 of this guide.

The below steps are used to create a new import template. To import a file using an existing template, refer to the Existing Template process on page 35 of this guide.

- Select the **Payments & Transfers** tab
- Select **ACH**



- Select **File Import Templates**
- Select **New file import template:**



- **Import type** Select **Non-NACHA**
- Click **Choose File...** and select the transfer file from your computer

A screenshot of the 'Import file' form. The form has a dark blue header with the text 'Import file'. Below the header, there are several fields: 'Import type' with radio buttons for 'NACHA' and 'Non-NACHA' (selected); 'File location' with a 'Choose File' button and 'No file chosen' text; 'Template' with a dropdown menu showing 'Create new template'; and 'Type' with a dropdown menu showing 'Payroll - PPD'. At the bottom of the form, there are 'Continue' and 'Cancel' buttons.

Select the **Type:**

- **Payment** (sending funds out)
  - **Payroll – PPD** – to submit payroll for employees
  - **Prearranged deposit - PPD** - used for sending funds to consumer accounts
  - **Health savings contribution - PPD** - used for dispersing funds into your employees Health Savings Accounts
  - **Company - CCD (Credit)** - used for sending funds to business accounts
  - **Vendor - CCD** - used for sending funds to a vendor
  - **Federal taxes - CCD** - used to submit federal tax payments
  - **Corporate trade exchange CTX** - used to transfer funds to or from a business account; the maximum number of addenda records is 9,999
  - **Child support agency - CCD** - used to submit child support payments

# TREASURY MANAGEMENT



- **Collection** (receiving funds in)
  - **Prearranged Payment - PPD** - used for collecting funds from consumer accounts
  - **Corporate Debit - CCD (Debit)** - used for collecting funds from business accounts

- Click **Continue**
- Enter the **Template name**
- **Template group:** Select the New Icon

- Enter the **Template Group** name (Ex. Payroll, Membership Dues)
- Click **Save**

- **Insert decimal into amounts:** Select Yes or No
- Select file format:
  - **Delimited** and select how the fields are separated (**Tab**, **Semicolon**, **Comma**, **Space** or **Other**; if selecting **Other**, enter the symbol in the textbox provided)
  - **Fixed Width**
- Enter the **Number of Header Rows to Exclude** (if applicable)
- Enter the **Number of Footer Rows to Exclude** (if applicable)
- Select **Text Qualifier** (if applicable)

## TREASURY MANAGEMENT



**Type**  
Payment (Payroll - PPD)  Yes  No

**Insert decimals into amounts**

**File format**  Delimited  Fixed width

**Number of rows to exclude**  
Header: 0 Footer: 0

Tab  Semicolon  Comma  Space  Other

**Text qualifier**  
None

**File preview**  
(Showing rows from beginning and end of file)

```
EMPLOYEE 1,043318092,1234,1.5
EMPLOYEE 2,043318092,5678,1.25
```

- Select the corresponding column names (below is a Delimited example)

**Column 1** **Column 2** **Column 3** **Column 4**

Name \* Routing transit \* Account number \* Amount \*

**Mapping preview**

Name	Routing transit	Account number	Amount
EMPLOYEE 1	043318092	1234	1.5
EMPLOYEE 2	043318092	5678	1.25

- **Apply additional values to File** -(if applicable) select additional criteria to be entered into the file
- Click **Add Value** if additional lines are needed

**Apply additional values**

Type	Value
(None)	X
Discretionary data	X
Effective date	X
Identification	X
Payment information	X
Transaction code	X
(None)	X

+ Add value

- **Offset account options** - select one:
  - **Offset account defined in file**
  - **Select offset account** from the dropdown
- **Effective Date Option** - select one:
  - **Date in file**
  - **Prompt for date**
  - **Default current business date**



## User Access

- Selecting **All current and future users** will select all listed users and automatically add the template to any new users added in the future.
- **OR** Select the specific users who should have access to use the template.
- Click **Continue**
- Enter, or select from the calendar, the **Effective Date** (if applicable)

### Offset account options

Offset account defined in file     Select offset account

### Effective date options

Date in file     Prompt for date     Default current business date

### User access

All current and future users     Specific users

Deselect all

<input type="checkbox"/> ACH ONE ADMIN	<input type="checkbox"/> BARBARA GORDON	<input type="checkbox"/> BRUCE WAYNE
<input checked="" type="checkbox"/> CADE SKYWALKER	<input type="checkbox"/> CASSANDRA CAIN	<input type="checkbox"/> DAMIAN WAYNE
<input type="checkbox"/> DICK GRAYSON	<input type="checkbox"/> MILES MORALES	<input type="checkbox"/> TAS TWO LIVE TESTER
<input type="checkbox"/> THOMAS DUKE	<input type="checkbox"/> TIM DRAKE	

- Click **Back** to go back to the previous screen
- Click **Continue** to review the file summary
- Click **Cancel** to delete the entire transfer

### New file import template

#### Import File - NONNACHA SAMPLE

Template	NONNACHA SAMPLE
Type	Payment (Payroll - PPD)
Name	Data Contained In File
Routing transit	Data Contained In File
Account number	Data Contained In File
Amount	Data Contained In File
Transaction code	Checking credit (22)
Offset Account	TWO
Effective Date	07/21/2020 <input type="button" value="SELECT"/>

# TREASURY MANAGEMENT



- Click **Back** to go back to the previous screen
- Click **Complete ACH** to submit the file for your review by your company's designated approver
- Click **Review ACH** for an in-depth overview of your file, any adjustments can be made on this screen
- Click **Cancel** to delete the entire transfer

**Import file - NONNACHA SAMPLE.csv**

<b>File summary</b>	
File withdrawal total	\$2.75
Number of withdrawals	1
File deposit total	\$2.75
Number of deposits	2
Reference number	f24465cbc8

**Batch summary (1)**
Show ▾

Back
Complete ACH
Review ACH
Cancel

\*\*Example of the **Process** confirmation screen:

**\*\*The file has not been submitted to the bank.\*\***

**The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the ACH submission to the bank for processing.**

ACH
Print Help

Activity

Templates

File import templates

⚠ NONNACHA SAMPLE.csv is pending client review.

### NONNACHA SAMPLE.csv

Reference number	f24465cbc8
Effective date	Jul 21, 2020
Total withdrawal	\$2.75
Number of withdrawals	1
Total deposit	\$2.75
Number of deposits	2

[Return to file import templates](#)
Save as template

- Select either **Return to file import template** or **Save as template** to save as a template

## IMPORT ACH TRANSFER - NON NACHA - used once a new template has been created

**Note:** If you are using your own software to create NACHA files, refer to the Import ACH Transfer process on page 26 of this guide.

The below steps are used to to import Non NACHA files (such as .csv files) using a template already created using the process on page 30 of this guide.

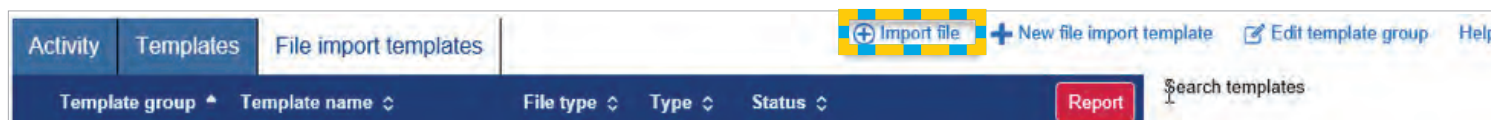
- Select the **Payments & Transfers** tab
- Select **ACH**



### Payments & transfers



- Under **File import templates**
- Select **Import file**




- Select **Non-NACHA**
- Click **Choose File** to select the file saved on your computer
- Select the **Template** name from the dropdown
- Click **Continue**

A screenshot of the 'Import file' form. The form has several fields: 'Import type' with radio buttons for 'NACHA' and 'Non-NACHA' (selected); 'File location' with a 'Choose File' button and 'Payroll.csv' text; 'Template' with a dropdown menu showing 'MY OWN TEMPLATE'; 'Tax identification number' with the text 'ECORP TEST CLIEN[xxxxx6789]'; and 'Type' with the text 'Payment (Prearranged deposit - PPD)'. At the bottom, there are two buttons: 'Continue' and 'Cancel'. The 'Continue' button is highlighted with a yellow and blue dashed border.

- The **mapping** screen will appear. Any missing information from your file can be entered (The example below required the Effective Date be entered.)
- Click **Continue**

## NONNACHA SAMPLE

Template	NONNACHA SAMPLE
Type	Payment (Payroll - PPD)
Name	Data Contained In File
Routing transit	Data Contained In File
Account number	Data Contained In File
Amount	Data Contained In File
Transaction code	Checking credit (22)
Offset Account	TWO
Effective Date	07/24/2020  SELECT

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

- A File Summary screen will appear; verify the **File withdrawal total** and **File deposit total**
- Click **Back** to go back to the mapping screen
- Click **Review ACH** for an in-depth overview of your file; any adjustments can be made on this screen
- Click **Complete ACH** to submit the file for review by your company's designated approver
- Click **Cancel** to delete the entire transfer

### File summary

File withdrawal total	\$2.75
Number of withdrawals	1
File deposit total	\$2.75
Number of deposits	2
Reference number	f864e66a6b

Batch summary (1)

Show 

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

---

# TREASURY MANAGEMENT

---





\*\*Example of the **Review** screen:

**NONNACHA SAMPLE.csv**
Undo all changes

---

**Description \***

**Tax identification number**

**Effective date \***

 SELECT

Same day       Repeat

<b>Status</b>	<b>Type</b>	<b>Total withdrawal</b>	<b>Total deposit</b>
Saved	Payment (Payroll - PPD)	\$2.75	\$2.75
<b>Status</b>	<b>Type</b>	<b>Total withdrawal</b>	<b>Total deposit</b>
Saved	Payment (Payroll - PPD)	\$2.75	\$2.75

---

<b>Name</b>	<b>Company</b>	<b>Company description</b>
1-PPD-NONNACHA S	ACH 1.0 TEST CO2[xxxxx5405]	NONNACHA S

---

**Pay from** Show Details Show Filter

Pay all

<b>Pay/Hold</b> ⌵	<b>Account</b> ⌵		<b>Amount</b> ⌵
Pay	TWO		2.75 ✕

+ Add another pay from

**Total batch withdrawal (1 item)** \$2.75

---

**Pay to** Show Details Show Filter

Pay all  Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay	EMPLOYEE		043318092 🔍	1234	Checking	1.50	<input type="checkbox"/> No ✕
Pay	EMPLOYEE		043318092 🔍	5678	Checking	1.25	<input type="checkbox"/> No ✕

+ Add another pay to

\* Indicates required field

Complete ACH
Save for later
Cancel

**Total batch deposit (2 items)** \$2.75


• You will receive a **Reference Number** to let you know that your file was uploaded successfully

\*\*Example of the **Process** confirmation screen:

**\*\*The file has not been submitted to the bank.\*\***

**The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the ACH submission to the bank for processing.**

TREASURY MANAGEMENT



First National Bank

Page 37 of 47

NONNACHA SAMPLE.csv is pending client review.

### NONNACHA SAMPLE.csv

Reference number	f864e66a6b
Effective date	Jul 24, 2020
Total withdrawal	\$2.75
Number of withdrawals	1
Total deposit	\$2.75
Number of deposits	2

[Return to File import templates](#)

[Save as template](#)

- Select either **Return to file import template** or **Save as template** to save as a template

# ACH FILE IMPORT TEMPLATE - DELETE - (used to delete existing templates)

- Select the **Payments & Transfers** tab
- Select **ACH**



## Payments & transfers



- Select **File import templates**
- Select **Delete** on the right of the corresponding template name

Activity	Templates	File import templates					Report	Search templates
Template group	Template name	File type	Type	Status			Template group	
▼ New ACH Template	NONNACHA SAMPLE	Non NACHA	Payment	Not applicable	Send	Edit	Delete	
▼ TEST 2	ALTOONA	Non NACHA	Payment	Not applicable	Send	Edit	Delete	

- An overview of the template will display, scroll down and click **Delete template**

### Field details

Name	Data Contained In File
Routing transit	Data Contained In File
Account number	Data Contained In File
Amount	Data Contained In File
Transaction code	Checking credit (22)
Offset Account	TWO
Effective Date	Prompt For Date

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

- You will return back to the **File import template** screen

## REVERSE ACH TRANSFER - (File)

- Select the **Payments & Transfers** tab
- Select **ACH**



### Payments & transfers



- The **Activity** screen will display (This gives you the ability to reverse a transfer (file) that has been processed through ACH with an effective date within the past 5 business days.)
- Search options are available on the right side of the screen
  - **Note:** The **Date** searches by the effective date in the file, not the date the file was created
- Select the **Reverse** button on the right side of the corresponding file name

The screenshot shows the 'Activity' screen with a table of transactions. The table has columns: Date, Description, Status, Withdrawal, Deposit, Type, and buttons for Copy and Reverse. The 'Reverse' button for the 'ACH PAYROLL' transaction is highlighted with a yellow and blue dashed border.

Date	Description	Status	Withdrawal	Deposit	Type	Copy	Reverse
Jul 20, 2020	ACH PAYROLL	Processed	1.00	1.00	Payment	Copy	Reverse
Jul 17, 2020	TEST TRANSFER	Processed	2.10	2.10	Payment	Copy	Reverse

**NOTE: You will only be able to reverse a file, or an item(s) within a file, with the Transfer Status of Processed and with a Transfer Date in the past 5 business days.**

The selected transfer's information will be displayed. Scroll down to the section you would like to reverse.

- Click **Reverse none/Reverse all** to reverse each line on this page
- **Or No/"Yes"** for the line(s) you would like to reverse
- Click **Reverse ACH** to continue

The screenshot shows the 'Pay to' section with a table of transaction details. A blue callout box says 'NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINES'. The 'Reverse all' button is highlighted with a yellow and blue dashed border. Below the table is the 'Approval' section with 'Reverse ACH' and 'Return to ACH activity' buttons. The 'Reverse ACH' button is highlighted with a yellow and blue dashed border.

**Pay to** [Show Details](#) [Show Filter](#) **NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINES** Total batch deposit (1 item) \$0.50

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	TEST		043318092		Checking	0.50	Yes

**Approval**

Name: KURT APPROVE Date: Jul 27, 2020 9:10:27 AM

[Reverse ACH](#) [Return to ACH activity](#)

# TREASURY MANAGEMENT





- The system will automatically add “\_Reversal” after your original **Description**
- The system will automatically set the **Transfer Start Date** to match the original file’s effective date, or current day’s date if the original file’s date has passed
- The accounts to be included in the reversal will be listed
- Select your company’s account to be used in the reversal from the **Account** dropdown and then enter the amount (**Note:** The black **X** will delete the corresponding row)
- Click **Complete ACH reversal** field
- Click **Cancel** to return back to the main menu

### ACH PAYROLL\_Reversal

Description *	Tax identification number	Type
ACH PAYROLL_Reversal	ACH 1.0 TEST CO2[xxxxx5405]	Other (Reversal)
Effective date	Total withdrawal	Total deposit
Aug 17, 2020	\$1.00	\$0.00
Batch		
Name	Company	Company description
1-PPD-ACH PAYROL	ACH 1.0 TEST CO2[xxxxx5405]	REVERSAL

---

**Pay from** Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Name	Identification	Routing transit	Account number	Account type	Amount
TEST		043318092		Checking	1.00

---

**Pay to** Show Details Show Filter Total batch deposit (0 items) \$0.00

Account \* Amount \*

Select an account X

+ Add another pay to

\* Indicates required field

Complete ACH reversal Cancel

- You will receive the below message
- Click [Return to ACH activity](#) to return to main menu

ACH PAYROLL\_Reversal was processed successfully

### ACH PAYROLL\_Reversal

Reference number	23f4b628ee
Effective date	Jul 20, 2020
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)

## NEW FEDERAL TAX PAYMENT (CCD) - to submit a Federal Tax Payment using the ExecuBanc ACH software

- Select the **Payments & Transfers** tab
- Select **ACH**
- Select **New payment**
- Select the **Type: Federal taxes – CCD**
- Click **Continue**

Home Accounts **Payments & transfers** Checks & deposits Administration

Payments & transfers

INTERNAL **ACH** WIRE BILL PAY

ACH

Activity Templates File import templates **+ New payment** + New collection + Import file Help

Date Description Status Withdrawal Deposit Type Report Search activity

**New payment**

Type \* **Federal taxes - CCD**

\* Indicates required field

**Continue** Cancel

**Note:** The following instructions explain how to complete a **Federal Tax Deposit-94105**.

- Enter the **Description**, or name of the transfer (Ex. Payroll June)
- Select the **Tax identification number** (if applicable)
- Enter, or select from the calendar, the **Effective date**
- Only select **Repeat** to set a recurring frequency
  - **Note:** Do not select **Repeat** for on-demand transfers
- Select the **From account** from the dropdown
- Only enter **Company description** if you would like to change from the description displayed on the top left

TREASURY MANAGEMENT



## New ACH

Description *	Tax identification number ACH MANAGER 1.0[xxxxxx5405]	
Effective date *	<input type="checkbox"/> Same day <input type="checkbox"/> Repeat	
From account *	Type Payment (Federal taxes - CCD)	Total payment \$0.00
Batch		
Name	Company [xxxxxxxxxx]	Company description

### Under **Payments**

- Select the **Pay/Hold** box to quickly omit a transaction from processing without deleting the transaction information
- Enter the following:
  - **Name** - Will default to **IRS**
  - Select the **Tax description** - (This example shows Emp. Quarterly Return – Dep./94105)
    - **Note:** Clicking the black **X** will delete the section
  - **Taxpayer ID** – Enter your tax identification number
  - Enter, or select from the calendar, the **Tax Period End Date**
    - **Note:** This should be the quarter the payment is effective and **MUST BE March (3), June (6), September (9), or December (12)** for the month, the day should be **1** and choose the appropriate year.
- **Tax amount 1:**
  - **Amount** - Enter the Social Security portion of the tax due
  - **Type** – Delete the number listed and enter **1**
  - **Type description** – Enter **Social Security**
- **Tax amount 2:**
  - **Amount** – Enter the Medicare portion of the tax due
  - **Type** – Enter **2**
  - **Type description** – Enter **Medicare**
- **Tax Amount 3:**
  - **Amount** – Enter the Tax Withholding portion of the tax due
  - **Type** – Enter **3**
  - **Type description** – Enter **Tax Withholding**
    - **Note:** Clicking the black **X** will delete the section
- Click the **Add Payment** button to create an additional tax payment (all payments in the file will have the same Transfer Start Date / effective date)

**Payments**

Pay

---

Tax amount 1

---

Tax amount 2

---

Tax amount 3

- Click **Save for later** to save the file; you will receive a confirmation that the file was saved
- Click **Complete ACH** to submit the file for review by your company's designated approver
- Click **Cancel** to delete the entire transfer

\* Indicates required field

\*\*Example of the **Process** confirmation screen:

**\*\*The file has not been submitted to the bank.\*\***

**The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the ACH submission to the bank for processing.**

**TEST ONE**

---

Reference number: c44433b975

Effective date: Jul 17, 2020

Total withdrawal: \$1.10

Number of withdrawals: 1

Total deposit: \$1.10

Number of deposits: 1

- Click **Return to ACH activity**

# TREASURY MANAGEMENT





## REPORTS – A feature that allows you to create a report of transfers

- The Report icon is available on the **Activity, Templates** and **File import templates** tabs

ACH

Activity Templates File import templates + New payment + New collection Import file Help

Date	Description	Status	Withdrawal	Deposit	Type	Report	Copy	Reverse
Jul 20, 2020	ACH PAYROLL	Processed	1.00	1.00	Payment	Report	Copy	Reverse
Jul 17, 2020	TEST TRANSFER	Processed	2.10	2.10	Payment	Report	Copy	Reverse
Jul 17, 2020	PREFUND TEST	Processed	2.22	2.22	Payment	Report	Copy	Reverse

Search activity

Date: All activity

Type: All types

- Once the **Report** icon is selected, the Activity report box displays. This allows you to create a report
- Select the report type:
  - **File information** – displays all selected files
  - **Batch information** – displays all selected files and any multiple batches contained in the files
  - **Transactions** – displays all selected files and the contents of the files
- Select the **Format** you wish to download to open or save and print if desired:
  - **PDF (.pdf)** (Adobe Acrobat or a similar program); examples are on the next page
  - **Comma-separated value (.csv)** (Microsoft Excel or a similar program)

**Note:** To view an individual file report, select the file name and the follow the instructions above.

**Activity report**

Summary: 6 ACH files 6 batches Select

Type \*  
 File information  
 Batch information  
 Transactions

Format: PDF (.pdf) ▼

Download report Cancel

**\*\*Examples of Reports after selecting PDF format\*\***

Transfer List										Page 1 of 2
First National Bank of Pennsylv										
Transfer Description	Transfer Type	Date	Item Count	Addenda Count	Batches	Credit Amount	Debit Amount	Reference #		
PAYROLL	Payment - Payroll	10/22/20	2	0	1	\$2.00	\$2.00	f934b7fa65		
Transfer Status: Processed		Issued By: NICHOLE MIHALIK		Reviewer's Name: Bank Admin		Review Date & Time: 10/21/2019 05:00:26 PM				
Pending Approvals: 0										
PAYROLL_Reversal	Other - Reversal	10/22/20	2	0	1	\$2.00	\$2.00	78a45008bf		
Transfer Status: Pending Origination		Issued By: NICHOLE MIHALIK		Reviewer's Name:		Review Date & Time:				
Pending Approvals: 0										
Payroll.csv	Payment - Payroll	01/03/20	3	0	1	\$3.00	\$3.00	46143aab29		
Transfer Status: Transfer Exceeds Review: Pending Approval		Issued By: NICHOLE MIHALIK		Reviewer's Name: Bank Admin		Review Date & Time: 10/21/2019 04:59:29 PM				

Batch List										Page 1 of 1
First National Bank of Pennsylv										
Batch#	SEC	Transfer Description	Company Name	Effective Date	Item Count	Status	Reference Number	Credit	Debit	
1	PPD	712sample.txt	ECORP TEST CLIEN	10/23/2019	6	Disapproved	7ea41a78ad	\$0.05	\$0.05	
1	PPD	712sample.txt	ECORP TEST CLIEN	10/23/2019	6	Disapproved	a01465aa78	\$0.05	\$0.05	
1	PPD	GOJO ACH_041019_102334.txt	SERVIC	11/02/2019	281	Disapproved	5cb4a9585b	\$87,786.50	\$87,786.50	
1	PPD	PATCHING	ECORP TEST COMPA	10/24/2019	2	Recurring Entry	e8c498682d	\$1.00	\$1.00	
1	PPD	PATCHING	ECORP TEST COMPA	10/23/2019	2	Processed	cca4a29b04	\$1.00	\$1.00	
1	PPD	PAYROLL	ECORP TEST COMPA	10/22/2020	2	Processed	f934b7fa65	\$2.00	\$2.00	

All Transactions										Page 1 of 15
First National Bank of Pennsylv										
Transfer Description:		712sample.txt								
Transfer Type:		Payment - Prearranged Deposit								
Company Name:		ECORP TEST CLIEN								
Issued By:		SUE SAURO								
Reviewer's Name:		SUSAN SAURO								
Review Date and Time:		10/21/2019 12:54:17 PM								
Placement Date and Time:		10/21/2019 11:00:43								
Batch#	SEC	Recipient Name	Effective Date	Status	Account Number	Account Type	Amount	CR/DR	RT	

**Note:** To view an individual file report, select the file name and the follow the instructions above.

**Contact Information:**

- For additional assistance, please call Treasury Management Support Toll-free at (866) 750-5298 to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:30 PM ET.
- For additional information, you can visit our website at [www.fnb-online.com](http://www.fnb-online.com), or you can take advantage of the Demos also available on our website.
- To contact Treasury Management Support via e-mail, the address is [treasurymgmt@fnb-corp.com](mailto:treasurymgmt@fnb-corp.com).

**System Requirements:**

**Equipment -**

- A personal computer and Internet connection are needed.
- A monitor resolution of 800x600 (or greater) is recommended for best performance on our website.

**Software -**

- Current version of Adobe Reader
- Current version of an Internet browser capable of 128-bit encryption

**Note:** Beta versions of browsers or Operating Systems are not supported.

TREASURY MANAGEMENT

