

# ACH User's Guide

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

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## 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



First National Bank

**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 (19)

Hide

ACH

	Description	Reason	Amount
<input type="checkbox"/>	60 CCD CREDIT	Review Required	2.87

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 (19)

Hide

ACH

	Description	Reason	Amount
<input type="checkbox"/>	60 CCD CREDIT	Review Required	2.87

APPROVE

DISAPPROVE

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

ACH

✔ Your ACH transfer has been disapproved:

• 60 CCD CREDIT

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.

## 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).**

**Payments & transfers**

INTERNAL **ACH** WIRE BILL PAY

**ACH**

NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINE

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

Date	Description	Status	Withdrawal	Deposit	Type	Report
Nov 02, 2019	GOJO ACH_041019_102334.1 xt	Disapproved	87,786.50	87,786.50	Payment	Copy
Oct 22, 2019	PATCHING	Recurring Entry	1.00	1.00	Payment	Copy Edit Delete
Oct 21, 2019	PATCHING	Processed	1.00	1.00	Payment	Copy Reverse
Transfer Exceeds						

**Search activity**

**Date**  
All activity

**Type**  
All types

**Amount**

**ACH**

Activity Templates File import templates + New payment

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 15, 2019	NEW USING ACCESS	Pending Origination	1.00	1.00	Payment	Copy Edit Delete

# TREASURY MANAGEMENT



**\*\*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**

HomeAccountsPayments & TransfersChecks & DepositsAdministration !

Payments & transfers

INTERNALACHWIREBILL PAY

- Select **Templates**

ACH

ActivityTemplatesFile import templates+ New payment template+ New collection templateEdit template groupHelp

Template group ^	Template name ^	Type ^	Status ^	Report
PPD	NEEDSAPPROVAL	Collection	Approved	Send Edit Delete
PPD	TEMPLATE 1	Payment	Approved	Send Edit Delete
TAX PAYMENTS	NAS	Payment	Approved	Send Edit Delete
TEMPLATES	template test	Payment	Approved	Send Edit Delete
TEST	PAYROLL TEMPLATE	Payment	Approved	Send Edit Delete
TEST	TEMPLATE EXAMPLE	Payment	Approved	Send Edit Delete

Search templates

Template group

Template name

TypeAll types

Tax identification number

- 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.

ACH

ActivityTemplatesFile import templates+ New payment template+ New collection templateEdit template groupHelp

Template group ^	Template name ^	Type ^	Status ^	Report
PPD	NEEDSAPPROVAL	Collection	Approved	Send Edit Delete

Search templates

Template group

- Select the **Type** from the dropdown list:  
If **New payment template** was selected, choices will include:
  - **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)** - 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:
  - **Prearranged Payment - PPD** - used for collecting funds from consumer accounts
  - **Company- CCD** - used for collecting funds from business accounts
- Click **Continue**

**NOTE: THE FOLLOWING SCREEN SHOTS ARE FOR A PAYROLL TRANSFER TEMPLATE**

**New payment template**

Type \* Payroll - PPD ▼

\* Indicates required field

Continue Cancel

- 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

ECORP TEST CLIEN[xxxxx6789] ▼ New ACH Template ▼ + New

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

## TREASURY MANAGEMENT



### 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.

**Type**  
 Payment (Payroll - PPD)

☒ Repeat

**From amount**

**To amount**

**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

<input checked="" type="checkbox"/> AMOS DECKER	<input checked="" type="checkbox"/> BENJAMIN REILLY
<input checked="" type="checkbox"/> EMILY ANNE	<input checked="" type="checkbox"/> JAMES PATTERSON
<input checked="" type="checkbox"/> KYLEE WHISTLER	<input checked="" type="checkbox"/> MEGAN RAGER
<input checked="" type="checkbox"/> SEAN SAURO	<input checked="" type="checkbox"/> SUE SAURO



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**

☐ **Pay all**

**NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINES**

Pay/Hold	Account	Amount
<input type="checkbox"/> <b>Pay</b>	Select an account	

+ **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

**Routing transit search**

Routing transit

Institution name

City

State

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

**Pay to**

☐ **Pay all**

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
<input type="checkbox"/> <b>Pay</b>			<input type="text"/>		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	<a href="#">+ New payment template</a> <a href="#">+ New collection template</a> <a href="#">Edit template group</a> <a href="#">Help</a>			
Template group ^	Template name ^	Type ^	Status ^	Report		
▼ PPD	NEEDSAPPROVAL	Collection	Approved	Send	Edit	Delete
▼ PPD	PAYROLL	Payment	Pending Approval - New	Edit	Delete	

**Search templates**  

**Template group**

## 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.

Home Accounts Payments & Transfers Checks & Deposits Administration !

### Administration

ACH TEMPLATE ! WIRE TEMPLATE EMPLOYEE PROFILE & PERMISSIONS EMPLOYEE ACCOUNTS

#### ACH template

Templates Pending approval Search review templates

<input type="checkbox"/> Date ▾	Name ⇅	Status ⇅	Changed by ⇅	
<input type="checkbox"/> Oct 21, 2019 10:26 AM	PAYROLL	Pending Approval - New	NICHOLE MIHALIK	Edit Delete

Template name

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

ACH template

Templates Pending approval Search review templates

<input type="checkbox"/> Date ▾	Name ⇅	Status ⇅	Changed by ⇅	
<input type="checkbox"/> Oct 21, 2019 10:26 AM	PAYROLL	Pending Approval - New	NICHOLE MIHALIK	Edit Delete

Template name

- 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

ACH template

Templates PAYROLL

Report Edit

- Clicking **Edit** will allow the user to edit the template
  - **Note:** For security purposes, once a template is edited it will need approved by another user

- 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"/> Oct 21, 2019 11:01 AM	PAYROLL	Pending Approval - New	KURT LIVINGSTON	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

- 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"/> Oct 21, 2019 11:01 AM	PAYROLL	Pending Approval - New	KURT LIVINGSTON	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Oct 21, 2019 10:26 AM	PAYROLL	Pending Approval - New	NICHOLE MIHALIK	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="button" value="Approve"/>				

- The template will show as **Approved**

Templates				
Approved				
Date ▾	Name ▾	Changed by ▾	Approval date ▾	Approved by ▾
Oct 21, 2019 11:01 AM	PAYROLL	KURT LIVINGSTON	Oct 21, 2019 11:07 AM	NICHOLE MIHALIK
Pending approval				
<input type="checkbox"/> Date ▾	Name ▾	Status ▾	Changed by ▾	
Oct 21, 2019 10:26 AM	PAYROLL	Pending Approval - New	NICHOLE MIHALIK	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

## 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

- Select the **Send** icon

- Enter, or select from the calendar, the **Effective Date**
  - Placing a checkmark in the Same Day box should only be used as an emergency option and must be processed and approved by 10:00 am.
- Only enter **Company description** if you would like to change from the Description displayed on the top left

# TREASURY MANAGEMENT



- 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 from		Total batch withdrawal (1 item) \$2.00	
<input type="checkbox"/> Pay all	<input type="button" value="Show Details"/> <input type="button" value="Show Filter"/>		
Pay/Hold	Account *	Amount *	
<input type="checkbox"/> Pay	CHECKING 9253	2.00	

- 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 to		NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINES					Total batch deposit (1 item) \$2.00	
<input type="checkbox"/> Pay all	<input type="button" value="Show Details"/> <input type="button" value="Show Filter"/>						<input type="checkbox"/> Prenote none	
Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote	
<input type="checkbox"/> Pay	EMPLOYEE		043318092		Checking	2.00	<input type="checkbox"/> No	

# TREASURY MANAGEMENT



- 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 button will not save any changes on 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](#)

⚠ PAYROLL is pending client review.

PAYROLL

Reference number	f934b7fa65
Effective date	Oct 22, 2020
Total withdrawal	\$2.00
Number of withdrawals	1
Total deposit	\$2.00
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

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

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

- **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** - 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:

- **Prearranged Payment - PPD** - used for collecting funds from consumer accounts
- **Company- CCD** - used for collecting funds from business accounts

New payment

Type \* Payroll - PPD ▼

\* Indicates required field

Continue Cancel

# 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 should only be used as an emergency option and must be processed and approved by 10:00 am
- 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 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

**NOTE: THE FOLLOWING SCREEN SHOTS ARE FOR A PAYROLL TRANSFER**

### New ACH

**Description \***

**Tax identification number**

**Effective date \***  

☐ Same day
 ☐ Repeat

**Type**  
 Payment (Payroll - PPD)

**Total withdrawal**  
 \$0.00

**Total deposit**  
 \$0.00

**Batch**  

**Name**

**Company**

**Company description**

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

- 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**

**Total batch withdrawal (0 items)** \$0.00

☐ Pay all

Pay/Hold	Account *	Amount *
<input type="checkbox"/> Pay	<input type="text" value="Select an account"/>	<input type="text"/> <input type="button" value="X"/>

# 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

Close

**Pay to**

Show Details

Show Filter

NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINES

Total batch deposit (0 items) \$0.00

Pay all ☐

Prenote none ☐

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay <input type="checkbox"/>	<div></div>	<div></div>	<div></div>	<div></div>	Select a type ▼	<div></div>	<div>No</div>

- 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 **Safe for later**; you will receive a confirmation that the file was saved
- Click **Cancel** to delete the entire transfer

**Pay to**

Show Details

Show Filter

Total batch deposit (0 items) \$0.00

Pay all ☐

Prenote none ☐

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay <input type="checkbox"/>	<div></div>	<div></div>	<div></div>	<div></div>	Select a type ▼	<div></div>	<div>No</div>

\* Indicates required field

Complete ACH

Save for later

Cancel

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

✔ TEST ONE was saved successfully

---

### TEST ONE

Reference number	e5b4235b98
Effective date	Oct 22, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
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 (PreNote) is pending client review.

---

### TEST ONE

Reference number	ead47059bc
Effective date	Oct 23, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
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**

Home Accounts Payments & Transfers Checks & Deposits Administration !

Payments & transfers

INTERNAL ACH WIRE BILL PAY

- 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 23, 2010	PPD1.ach	Saved	6.00	6.00	Other	Copy Edit Delete
Jul 23, 2010	PPD1.ach	Saved	6.00	6.00	Other	Copy Edit Delete
Aug 23, 2010	082010Pimtesting2ppd.ach	Saved	0.50	0.50	Payment	Copy Edit Delete

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.

<b>Description</b> PAYROLL	<b>Tax identification number</b> ECORP TEST COMPA[xxxxx5540]	
<b>Effective date *</b> 10/22/2019 <input type="button" value="SELECT"/>	<input type="checkbox"/> Same day	<input type="checkbox"/> Repeat
<b>Type</b> Payment (Payroll - PPD)	<b>Total withdrawal</b> \$4.00	<b>Total deposit</b> \$4.00
<b>Batch</b>		
<b>Name</b> 1-PPD-PAYROLL	<b>Company</b> ECORP TEST COMPA[xxxxx5540]	<b>Company description</b> PAYROLL

---

**Pay from**   **Total batch withdrawal (1 item)** \$4.00

☐

Pay/Hold	Account *	Amount *
<input type="button" value="Pay"/> <input type="checkbox"/>	CHECKING 9253	4.00

---

**Pay to**   **Total batch deposit (1 item)** \$2.00

☐ ☐ Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="button" value="Pay"/> <input type="checkbox"/>	EMPLOYEE		043318092		Checking	2.00	<input type="checkbox"/> No
<input type="button" value="Hold"/> <input type="checkbox"/>	EMPLOY		043318092		Checking	2.00	<input type="checkbox"/> No

- 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

<  >


# 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.**

 PAYROLL is pending client review.

PAYROLL

Reference number	5b747cd91b
Effective date	Nov 04, 2019
Total withdrawal	\$2.00
Number of withdrawals	1
Total deposit	\$2.00
Number of deposits	1

- 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

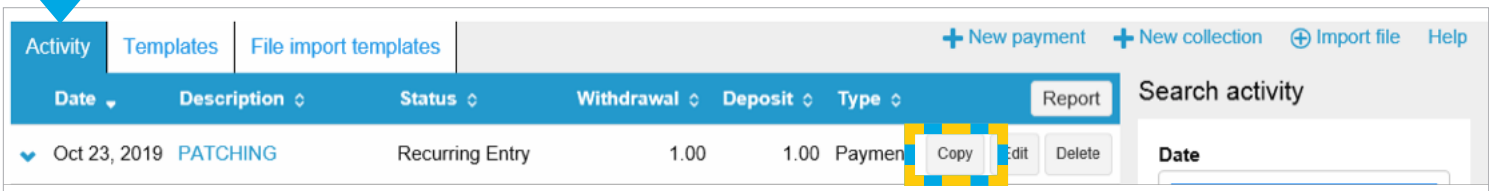
## CHANGE ACH TRANSFER (File) - to change a saved ACH file created in the ACH software

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

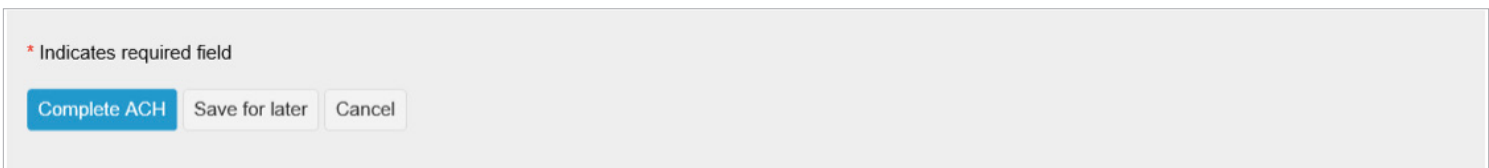


- Select **Edit** on the right of the corresponding transfer **(This gives you the ability to change transfers that were previously saved.)**
- Search options are available on the right side of the screen.
  - **Note:** The **Date** searches by the effective date in the file, not the date the file was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

**NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINES**



- 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.**



⚠ PAYROLL is pending client review.

## PAYROLL

Reference number	5b747cd91b
Effective date	Nov 04, 2019
Total withdrawal	\$2.00
Number of withdrawals	1
Total deposit	\$2.00
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

---

# TREASURY MANAGEMENT

---



## 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**



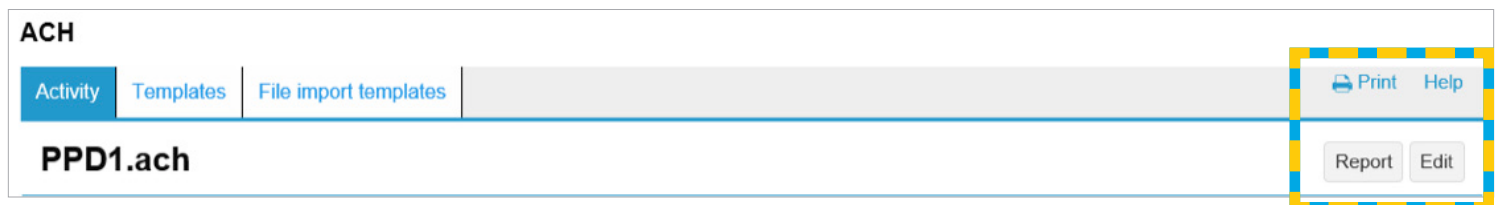
- The Activity tab will be selected
- Search options are available on the right side of the screen
  - **Note:** The **Date Range** searches by the effective date in the file, not the date the file was created
- Click on the **Description** you would like to view

Activity								+ New payment		+ New collection	+ Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report						
Jul 23, 2010	PPD1.ach	Saved	6.00	6.00	Other	Copy	Edit	Delete				
Jul 23, 2010	PPD1.ach	Saved	6.00	6.00	Other	Copy	Edit	Delete				
Aug 23, 2010	082010Pimtesting2ppd.ach	Saved	0.50	0.50	Payment	Copy	Edit	Delete				
Sep 17, 2010	PPD1.ach	Saved	1.00	1.00	Payment	Copy	Edit	Delete				
Sep 17, 2010	PPD1.ach	Saved	1.00	1.00	Payment	Copy	Edit	Delete				

**Search activity**  
**Date**  
All activity  
**Type**  
All types  
**Amount**  
Example: 40 or 10.00-50.00

### 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



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

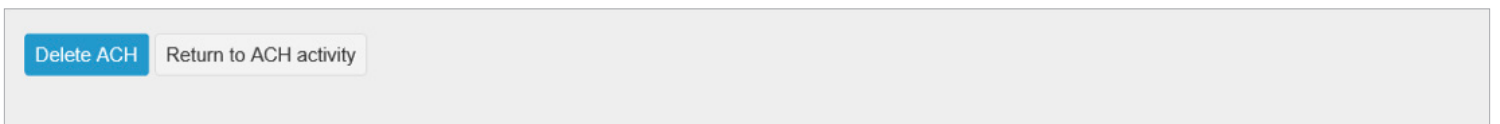
- Select the **Payments & Transfers** tab
- Select **ACH**



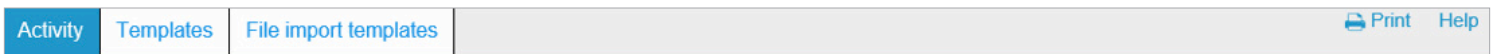
### Payments & transfers



- 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



✓ PPD1.ach was deleted successfully

### PPD1.ach

Reference number	78a46889ec
Total withdrawal	\$6.00
Number of withdrawals	1
Total deposit	\$6.00
Number of deposits	3

Return to ACH activity

# TREASURY MANAGEMENT

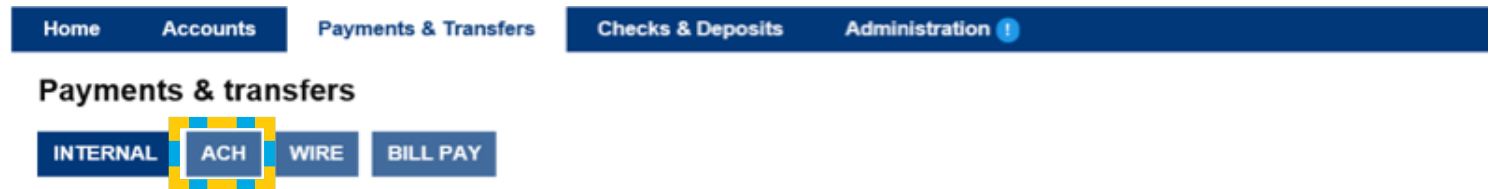


## IMPORT ACH TRANSFER (File) - to import NACHA files created in your own ACH software

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

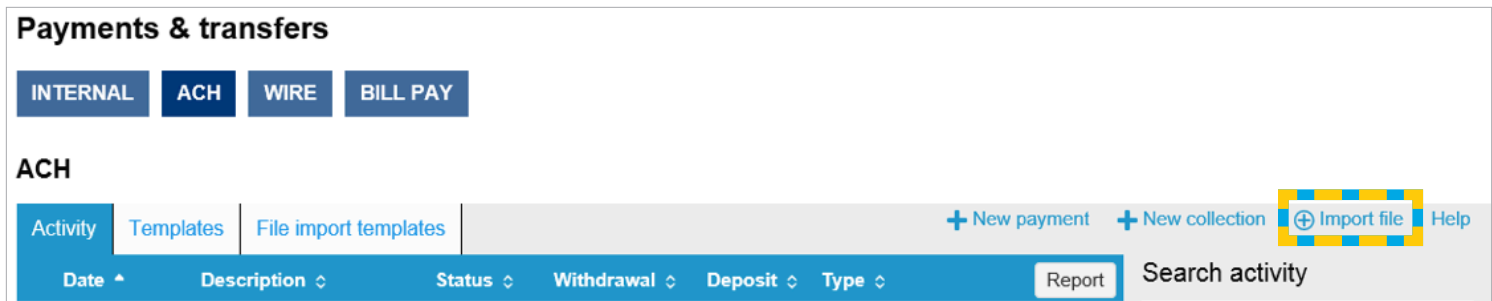
- **Immediate Destination** - Bank routing number 043318092
- **Immediate Origin** - Bank routing number 043318092
- **Company Name** - Your Company name
- **Company Identification** - Tax ID preceded by a "1"- no spaces/dash
- **Company Entry Description** - Payroll, taxes, etc.
- **Originating DFI 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**



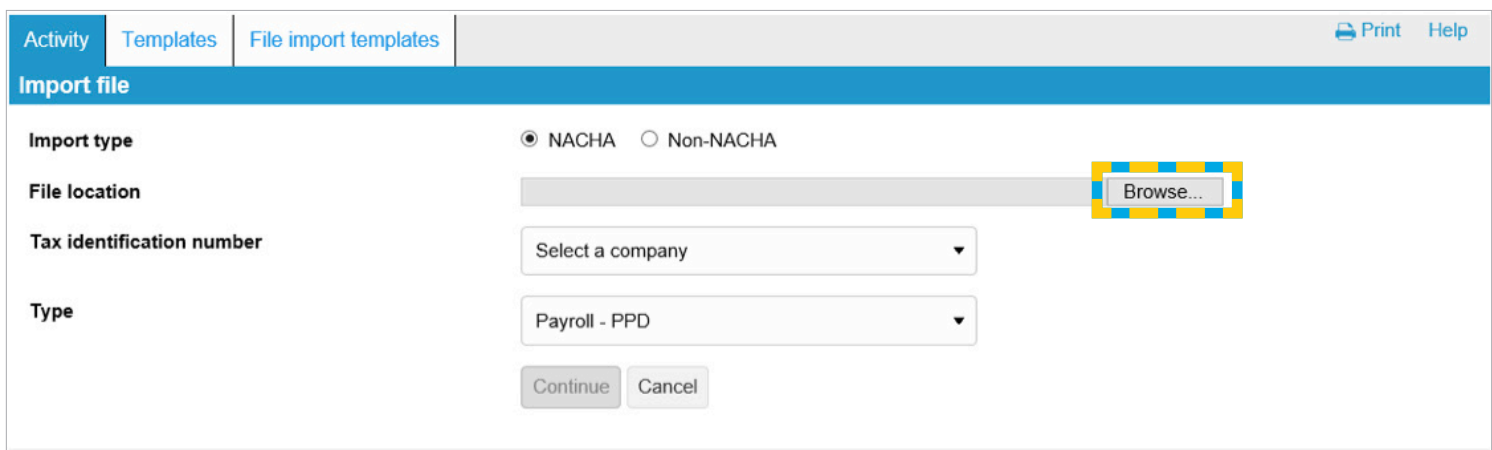
The screenshot shows the top navigation bar with tabs: Home, Accounts, Payments & Transfers (selected), Checks & Deposits, and Administration. Below the navigation bar, the 'Payments & transfers' section is active, showing four buttons: INTERNAL, ACH (highlighted with a yellow and blue border), WIRE, and BILL PAY.

- Select + **Import File**



The screenshot shows the 'Payments & transfers' section with the 'ACH' button selected. Below the buttons, the 'ACH' section is active, showing tabs: Activity, Templates, and File import templates. The 'File import templates' tab is selected, displaying a table with columns: Date, Description, Status, Withdrawal, Deposit, Type, and Report. The 'Import file' button (with a plus icon) is highlighted with a yellow and blue border. Other buttons include '+ New payment', '+ New collection', and 'Help'.

- Click **Browse...** and select the transfer file from your computer



The screenshot shows the 'Import file' form. It has tabs: Activity, Templates, and File import templates. The 'File import templates' tab is selected. The form includes fields for: Import type (radio buttons for NACHA and Non-NACHA), File location (a text input field with a 'Browse...' button highlighted by a yellow and blue border), Tax identification number (a dropdown menu showing 'Select a company'), and Type (a dropdown menu showing 'Payroll - PPD'). At the bottom are 'Continue' and 'Cancel' buttons.

# 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.)

**ACH**

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

**Import file**

Import type: ☒ NACHA ☐ Non-NACHA

File location: C:\Users\mihalik\OneDrive - FNBCorp\PPD1.ach [Browse...](#)

Tax identification number

Type

**Payment**

- Payroll - PPD
- Prearranged deposit - PPD
- Health savings contribution - PPD
- Company - CCD
- Vendor - CCD
- Federal taxes - CCD
- Corporate trade exchange - CTX
- Child support agency - CCD

**Collection**

- Prearranged payment - PPD
- Company - CCD

**Other**

- Commingled

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- 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

## Batch summary (1)

Hide 

Batch identification	1
Effective date	10/25/2019  SELECT <a href="#">X Revert</a>
Total withdrawal	\$6.24
Number of withdrawals	1
Total deposit	\$6.24
Number of deposits	1






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

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












☐ Pay all

Pay/Hold 	Account * 	Amount * 
<input type="checkbox"/> Pay	TEST CHECKING 2681 	6.24 

[+ Add another 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 
<input type="checkbox"/> Pay	SUMMER		043318092 		Checking 	6.24	<input type="checkbox"/> No 

[+ Add another pay to](#)

\* Indicates required field

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

# TREASURY MANAGEMENT



\*\*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

Activity | Templates | File import templates | Print Help

⚠ PPD6.ach is pending client review.

PPD6.ach

Reference number	d3d4093b41
Effective date	Oct 25, 2019
Total withdrawal	\$6.24
Number of withdrawals	1
Total deposit	\$6.24
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



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

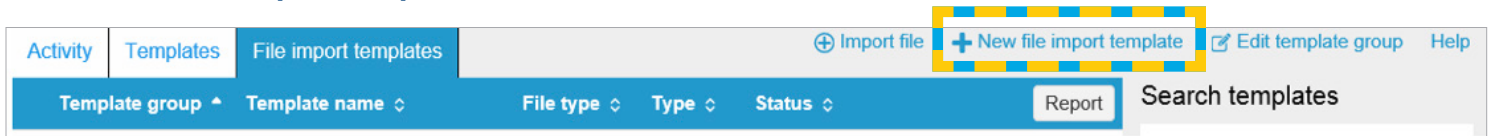
**Note:** If you are using your own software to create NACHA files, refer to the Import ACH Transfer process on page 26 of this guide.

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 **Browse...** and select the transfer file from your computer

A screenshot of the 'New file import template' form. The 'Import type' section has radio buttons for 'NACHA' and 'Non-NACHA', with 'Non-NACHA' selected. The 'File location' section has a text input field and a 'Browse...' button. The 'Type' section has a dropdown menu with 'Payroll - PPD' selected. At the bottom 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
- **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

# TREASURY MANAGEMENT



**ACH**

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

**Import file**

Import type: ☒ NACHA ☐ Non-NACHA

File location: C:\Users\mihalik\OneDrive - FNBCorp\PPD1.ach [Browse...](#)

Tax identification number: **Payment**

- Payroll - PPD
- Prearranged deposit - PPD
- Health savings contribution - PPD
- Company - CCD
- Vendor - CCD
- Federal taxes - CCD
- Corporate trade exchange - CTX
- Child support agency - CCD

**Collection**


- Prearranged payment - PPD
- Company - CCD

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

**New file import template**

Template name \*

Tax identification number: ECORP TEST CLIEN[xxxxx6789] ▼

Template group: New ACH Template ▼ 

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

**New template group**

Template Group

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

- **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)

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

**Insert decimals into amounts**  
☐ Yes ☒ No

**File format** **Number of rows to exclude**

☐ Delimited ☒ Fixed width

**Header**  **Footer**

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

```
employee 1,123,043318092,1.00
employee 2,456,043318092,2.00
```

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

Column 1	Column 2	Column 3	Column 4
Name *	Account number *	Routing transit *	Amount *

**Mapping preview**

Name	Account number	Routing transit	Amount
employee 1	123	043318092	1.00
employee 2	456	043318092	2.00

- **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)	×
Discretionary data	×
Effective date	×
Identification	×
Payment information	×
Transaction code	×
(None)	×

[+ 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**
- Enter, or select from the calendar, the **Effective Date** (if applicable)

#### 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**

### 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"/> AMOS DECKER	<input type="checkbox"/> BENJAMIN REILLY	<input type="checkbox"/> CAPTAIN AMERICA
<input type="checkbox"/> EMILY ANNE	<input type="checkbox"/> JAMES PATTERSON	<input type="checkbox"/> JILL DAVIS
<input type="checkbox"/> KYLEE WHISTLER	<input type="checkbox"/> MEGAN RAGER	<input checked="" type="checkbox"/> NICHOLE MIHALIK
<input type="checkbox"/> SEAN SAURO	<input type="checkbox"/> SUE SAURO	<input type="checkbox"/> TEST USER


Continue

Cancel

- 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 - payroll template

Template	payroll template
Type	Payment (Payroll - PPD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Transaction code	Checking credit (22)
Offset Account	CHECKING 2702 TWO
Effective Date	01/03/2020  SELECT

Back

Continue

Cancel

# 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 - Payroll.csv

File summary

File withdrawal total	\$3.00
Number of withdrawals	1
File deposit total	\$3.00
Number of deposits	2
Reference number	46143aab29

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

Activity

Templates

File import templates

Print

Help

PPD6.ach is pending client review.

PPD6.ach

Reference number	d3d4093b41
Effective date	Oct 25, 2019
Total withdrawal	\$6.24
Number of withdrawals	1
Total deposit	\$6.24
Number of deposits	1

Return to ACH activity

Save as template

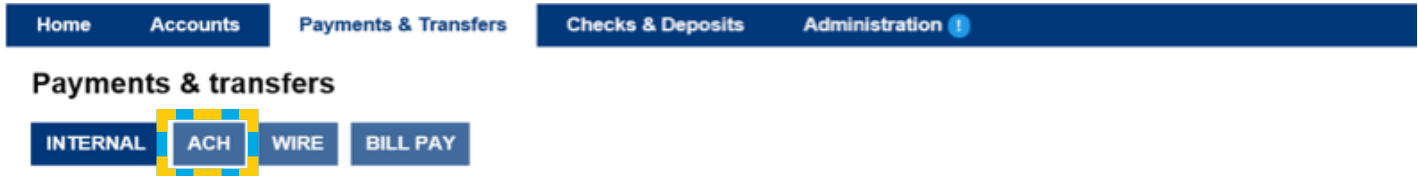
- Select either **Return to file import template** or **Save as template** to save as a template

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

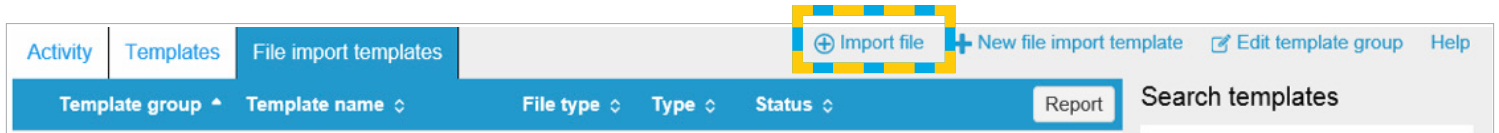
**Note:** If you are using your own software to create NACHA files, refer to the Import ACH Transfer process on page 26 of this guide.

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**



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




- Select **Non-NACHA**
- Click **Browse** 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 'Import type' is set to 'Non-NACHA'. The 'File location' is 'C:\Users\mihalik\OneDrive - FNBCorp\Payroll.csv'. The 'Template' dropdown is set to 'TEST'. The 'Tax identification number' is 'ECORP TEST CLIEN[xxxxx6789]'. The 'Type' is 'Payment (Payroll - PPD)'. The 'Continue' button is highlighted with a yellow dashed box. There is also a 'Cancel' button.

- 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**

## TEST

Template	TEST
Type	Payment (Payroll - PPD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Identification	Data Contained In File
Transaction code	Checking credit (22)
Offset Account	TEST CHECKING 2681
Effective Date	10/25/2019  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	\$3.00
Number of withdrawals	1
File deposit total	\$3.00
Number of deposits	2
Reference number	3da41eaa62

### Batch summary (1)

[Show](#) ▼

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

# TREASURY MANAGEMENT





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

**Payroll.csv**Undo all changes

**Description \***  
Payroll.csv

**Tax identification number**  
ECORP TEST CLIEN[xxxxx6789]

**Effective date \***  
10/25/2019 SELECT

☐ Same day ☐ Repeat

**Status**  
Saved

**Type**  
Payment (Payroll - PPD)

**Total withdrawal**  
\$3.00

**Total deposit**  
\$3.00

**Batch**

**Name**  
1-PPD-payroll te

**Company**  
ECORP TEST CLIEN[xxxxx6789]

**Company description**  
payroll te

**Pay from** Show Details Show Filter

Total batch withdrawal (1 item) \$3.00

☐ Pay all

Pay/Hold	Account *	Amount *
<input type="checkbox"/> Pay	CHECKING 2702 TWO	3.00

**Pay to** Show Details Show Filter

Total batch deposit (2 items) \$3.00

☐ Pay all Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	employee 1		043318092	123	Checking	1.00	No
<input type="checkbox"/> Pay	employee 2		043318092	456	Checking	2.00	No

+ Add another pay to

\* Indicates required field

Complete ACH Save for later Cancel

- 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



## ACH

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

⚠ PPD6.ach is pending client review.

### PPD6.ach

Reference number	d3d4093b41
Effective date	Oct 25, 2019
Total withdrawal	\$6.24
Number of withdrawals	1
Total deposit	\$6.24
Number of deposits	1

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

- Select either [Return to file import template](#) or [Save as template](#) to save as a template

# TREASURY MANAGEMENT

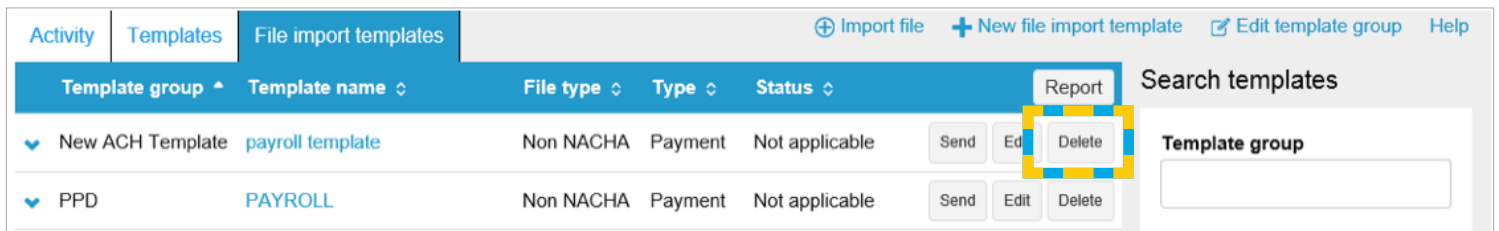


## ACH FILE IMPORT TEMPLATE - DELETE - (used to delete existing templates)

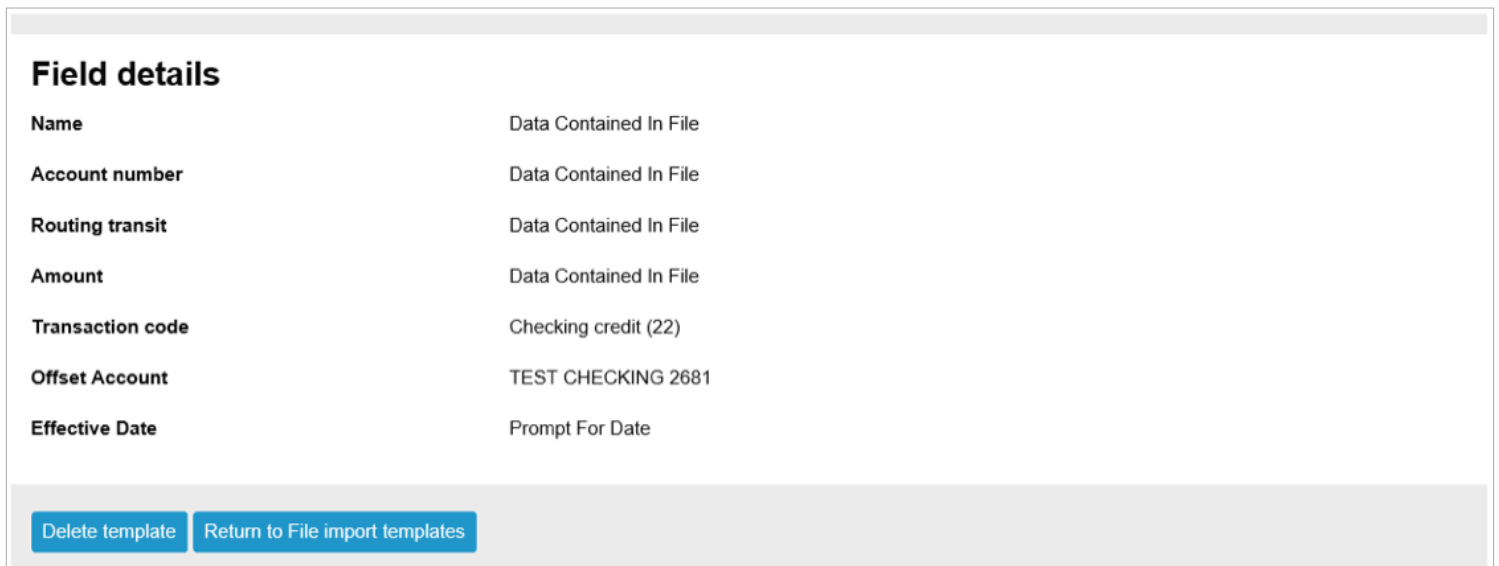
- Select the **Payments & Transfers** tab
- Select **ACH**



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



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



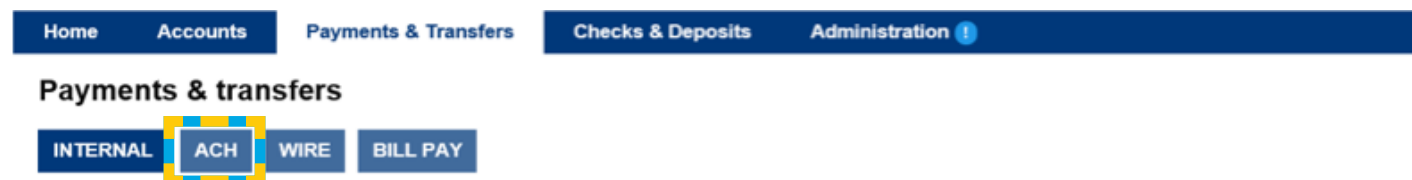
- You will return back to the **File import template** screen

# TREASURY MANAGEMENT



## REVERSE ACH TRANSFER - (File)

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



- 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

Activity	Templates	File import templates					+ New payment	+ New collection	+ Import file	Help
Date	Description	Status	Withdrawal	Deposit	Type	Report	Search activity			
Oct 22, 2020	PAYROLL	Processed	2.00	2.00	Payment	Copy Reverse	Date			
Oct 25, 2019	PPD6.ach	Processed	6.00	6.00	Payment	Copy Reverse	All activity			

**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

Pay to

Show Details

Show Filter

Total batch deposit (1 item) \$2.00

NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE LINES

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	EMPLOYEE		043318092		Checking	2.00	Reverse all Yes

Approval

Name  
Bank Admin

Date  
Oct 21, 2019 5:00:26 PM

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
- Click **Complete ACH reversal** field (**Note:** The black **X** will delete the corresponding row)
- Click **Cancel** to return back to the main menu

PAYROLL\_Reversal

Description \*

PAYROLL\_Reversal

Tax identification number

ECORP TEST COMPA[xxxxx5540]

Type

Other (Reversal)

Effective date

Oct 22, 2020

Total withdrawal

\$2.00

Total deposit

\$0.00

Batch

Name

1-PPD-PAYROLL

Company

ECORP TEST COMPA[xxxxx5540]

Company description

REVERSAL

Pay from

Show Details

Show Filter

Total batch withdrawal (1 item) \$2.00

Name ↕	Identification ↕	Routing transit ↕	Account number ↕	Account type ↕	Amount ↕
EMPLOYEE		043318092		Checking	2.00

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

✔ PAYROLL\_Reversal was processed successfully

PAYROLL\_Reversal

Reference number	78a45008bf
Effective date	Oct 22, 2020
Total withdrawal	\$2.00
Number of withdrawals	1
Total deposit	\$2.00
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

<b>Description *</b>	<b>Tax identification number</b>		
<input type="text"/>	<input type="text" value="ECORP TEST CLIEN[xxxxx6789]"/>		
<b>Effective date *</b>			
<input type="text" value="SELECT"/>	<input type="checkbox"/> Same day	<input type="checkbox"/> Repeat	
<b>From account</b>	<b>Type</b>	<b>Total payment</b>	
<input type="text" value="Select an account"/>	Payment (Federal taxes - CCD)	\$0.00	
<b>Batch</b>			
<b>Name</b>	<b>Company</b>	<b>Company description</b>	
	[xxxxxxxxx]	<input type="text"/>	

### 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
 Name \* 
Tax description 
Taxpayer ID \* 
Tax period end date \*

Tax amount 1

Amount \* 
Type \* 
Type description

Tax amount 2

Amount 
Type 
Type description

Tax amount 3

Amount 
Type 
Type description

[+ Add payment](#)

- 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.**

### ACH

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

PPD6.ach is pending client review.

#### PPD6.ach

Reference number	d3d4093b41
Effective date	Oct 25, 2019
Total withdrawal	\$6.24
Number of withdrawals	1
Total deposit	\$6.24
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	
Oct 22, 2020	PAYROLL_Reversal	Pending Origination	2.00	2.00	Other	
Oct 22, 2020	PAYROLL	Processed	2.00	2.00	Payment	Copy Reverse
Jan 03, 2020	Payroll.csv	Transfer Exceeds Review: Pending Approval	3.00	3.00	Payment	Copy

**Report**

**Search activity**

**Date**  
All activity

**Type**  
All types

**Amount**

- 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 provided below
  - Comma-separated value (.csv)** (Microsoft Excel or a similar program)

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

**Activity report**

**Summary** 18 ACH files 18 batches Select

**Type \***

☒ File information

☒ Batch information

☒ Transactions

**Format**

PDF (.pdf)

Download report Cancel

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

Transfer List First National Bank of Pennsylv									Page 1 of 2
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 First National Bank of Pennsylv									Page 1 of 1
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 First National Bank of Pennsylv									Page 1 of 15
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

