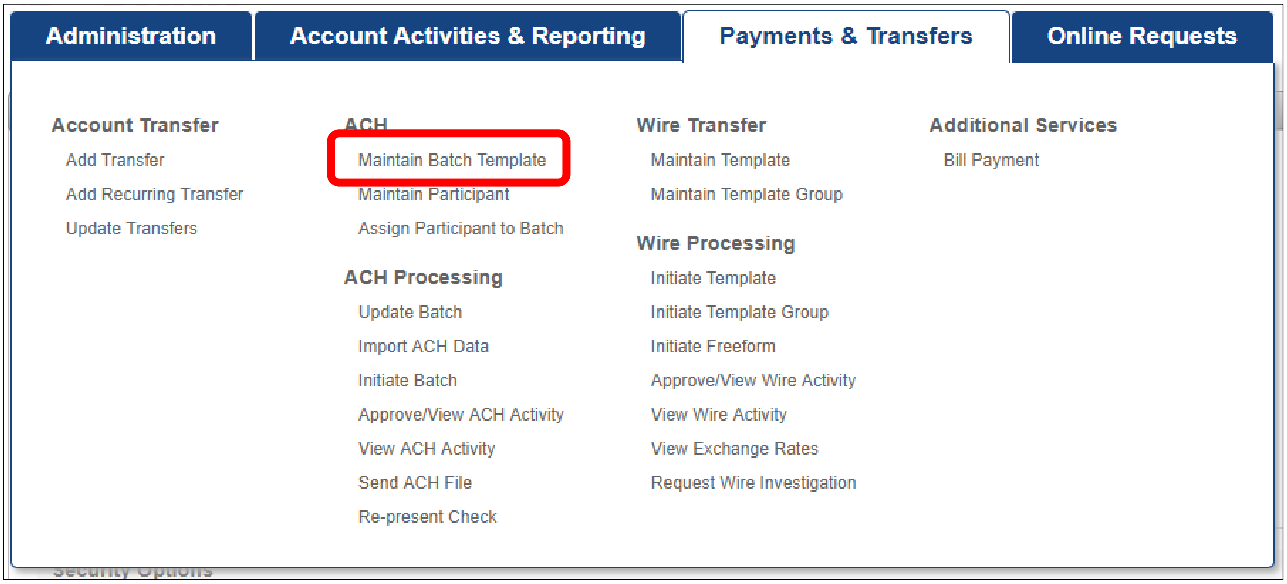
ACHs are electronic transfers that allow you to send and receive funds. Using Commercial Cash Management, all ACH transfers are set up using batches. A batch is a group of one or more transfers. After a batch is created it is saved and can be initiated anytime.

1. Hover over the Payments & Transfers tab and click on "Maintain Batch Template."



2. Click "Add New" and enter the Template Information. Click "Add" when finished.

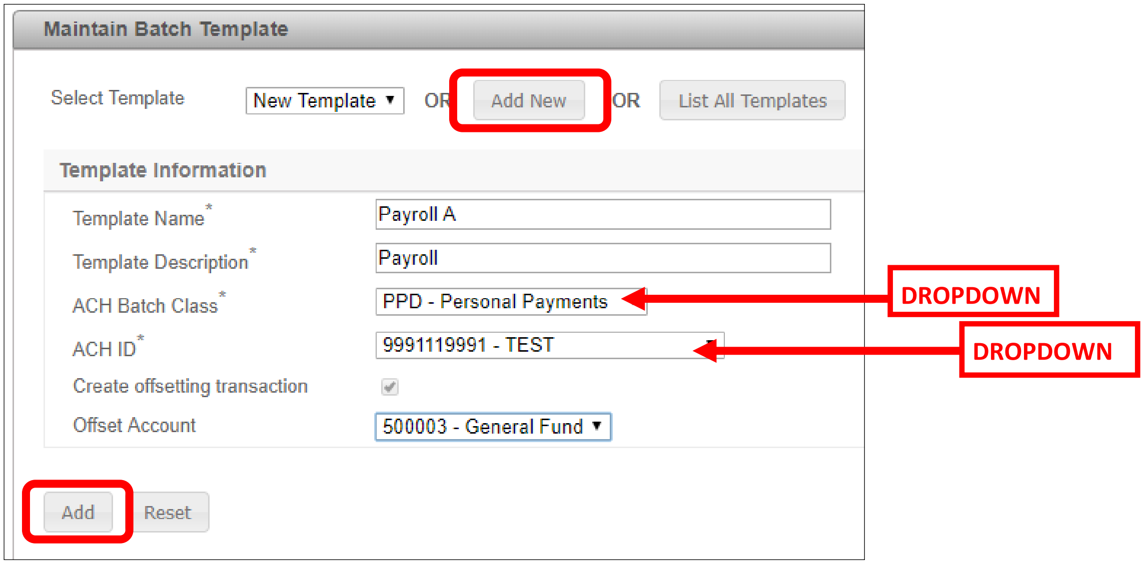
Template Name: How you wish to recognize the template.

Template Description: The type of ACHs you are creating, i.e. "Payroll"

ACH Batch Class: CCD for corporate transfers, PPD for personal transfers

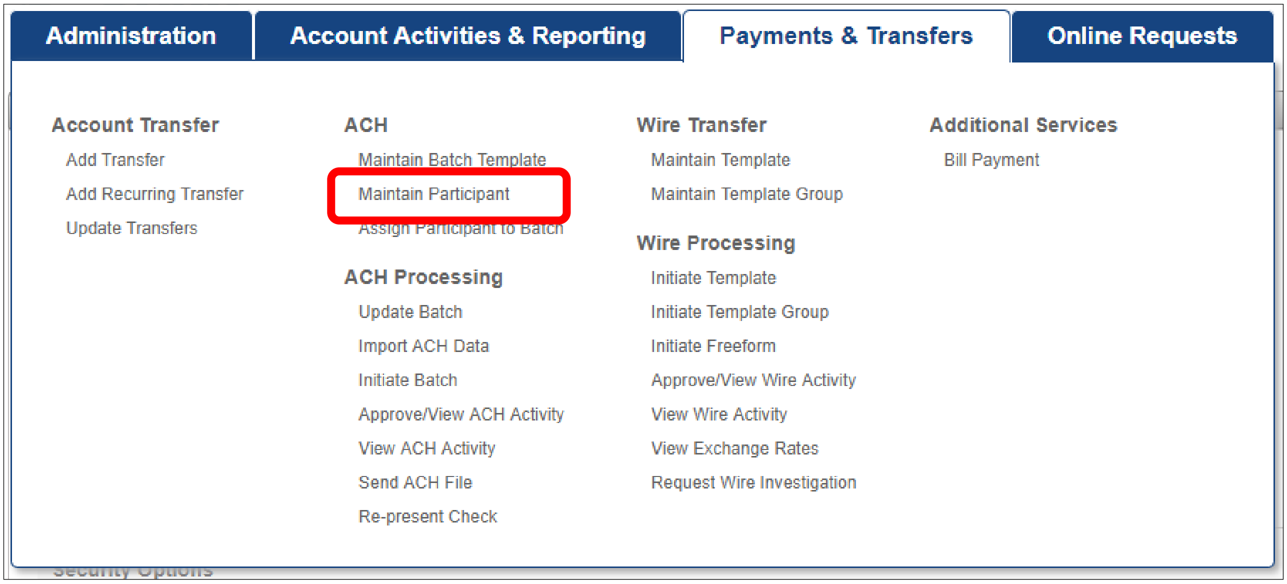
ACH ID: The account from which the funds will be debited/credited.

Offset Account: This is typically set to the same account for which the batch is being set up.



You have now created a template. Now you need to add participants to the batch template. Participants are the individuals or businesses that will participate in the ACH transfers.

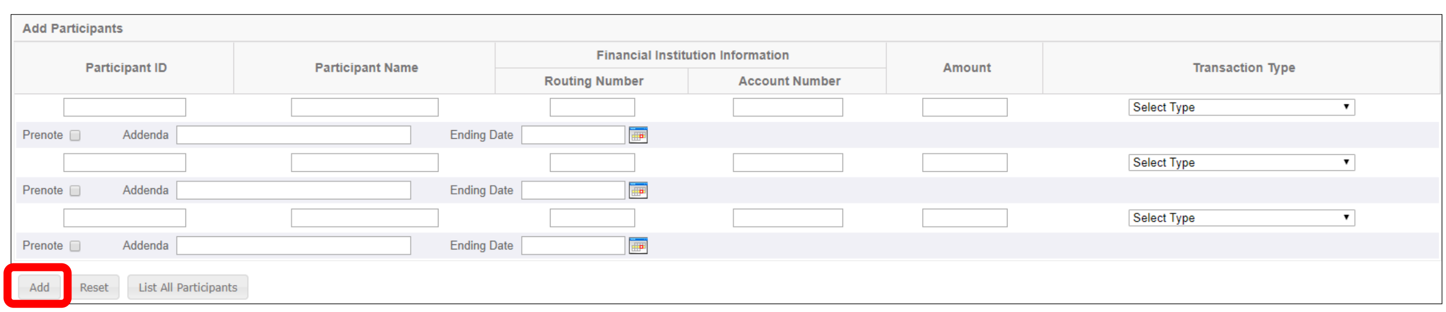
3. Hover over the Payments & Transfers tab and click on "Maintain Participant."



4. Scroll down to the Add Participants section.

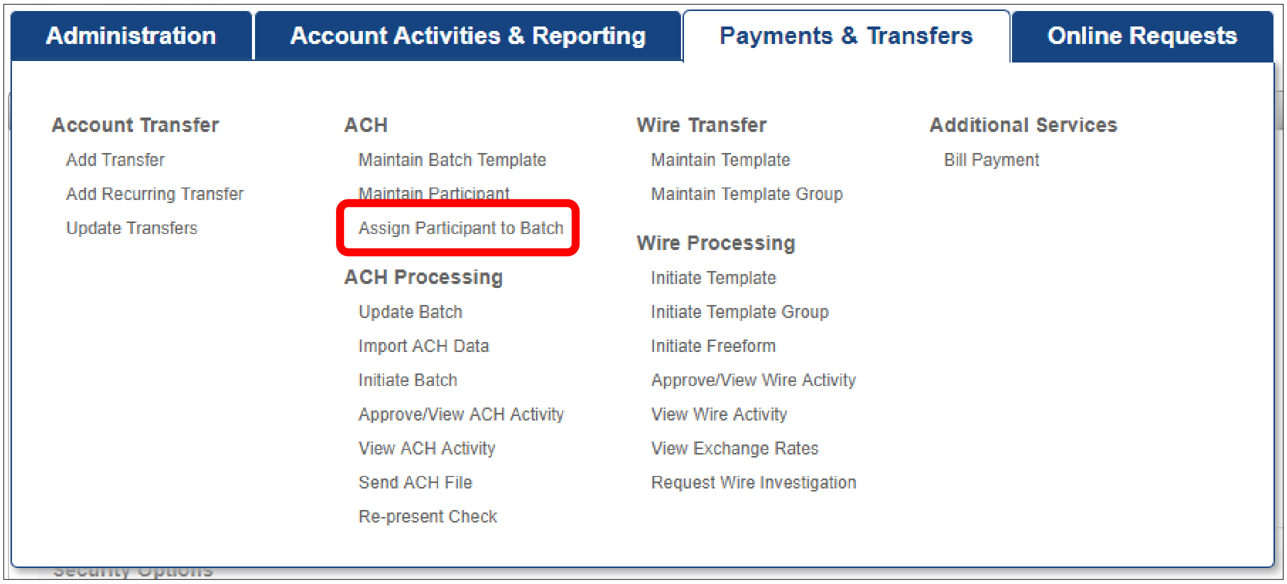
- Add each participant, including routing and account numbers and the transaction type, such as checking deposit or withdrawal.
- Click "Add" when finished.

You can add up to three participants at a time. Once all of your participants are added, you will need to assign them to a batch template.



You will now assign the participants you just added to the batch template you created. These templates will then be saved with the participants you've added so that you can initiate transfers at any time.

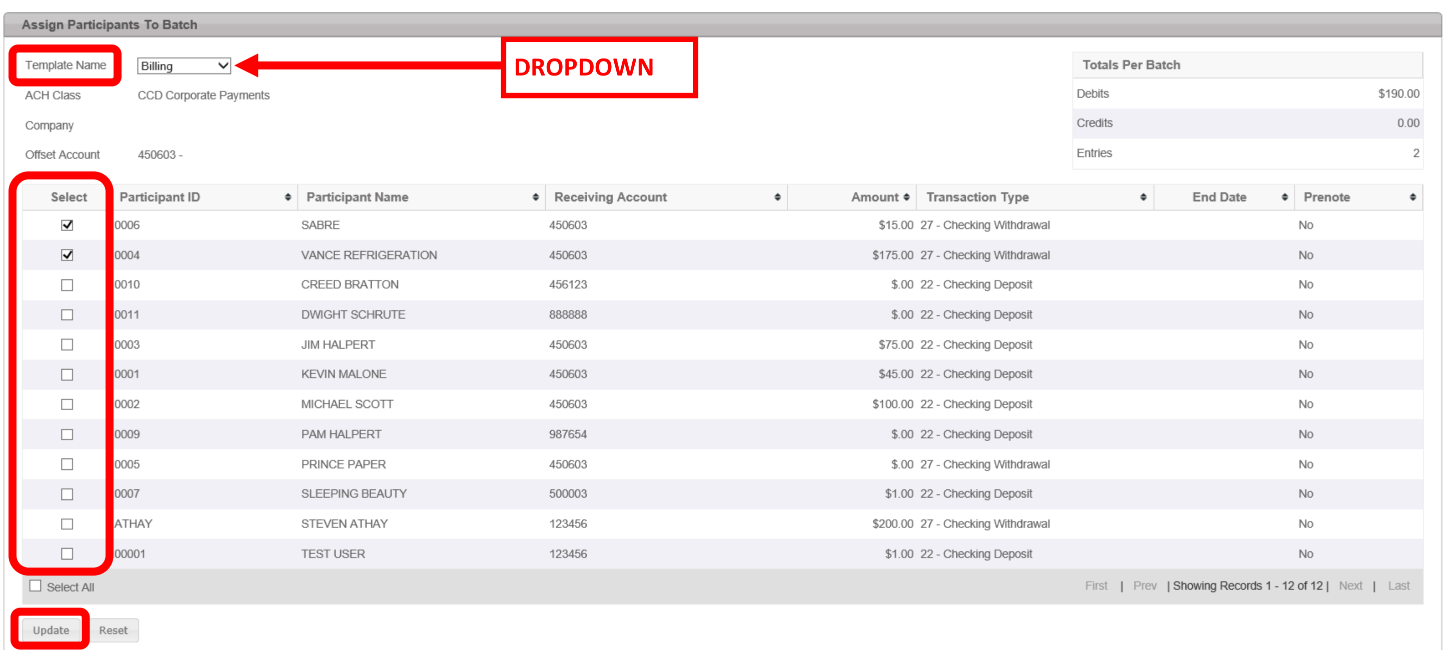
5. Hover over Payments & Transfers and click on "Assign Participant to Batch."



6. Select the appropriate template from the Template Name dropdown.

- Check the box in the Select column next to the participants you want to add.
- Click "Update."

By clicking update, you have added these participants to the batch. You can now initiate a batch to create an ACH transaction on this account.



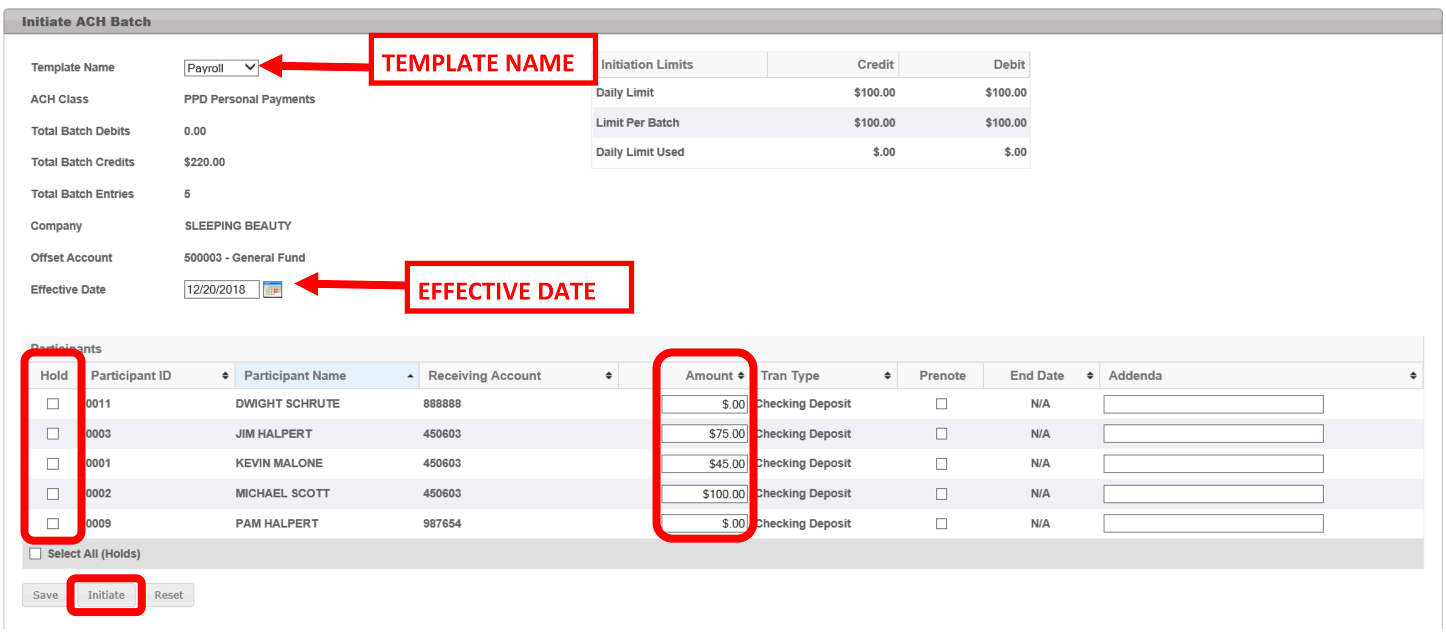
Select	Participant ID	Participant Name	Receiving Account	Amount	Transaction Type	End Date	Prenote
☑	0006	SABRE	450603	$15.00	27 - Checking Withdrawal		No
☑	0004	VANCE REFRIGERATION	450603	$175.00	27 - Checking Withdrawal		No
☐	0010	CREED BRATTON	456123	$.00	22 - Checking Deposit		No
☐	0011	DWIGHT SCHRUTE	888888	$.00	22 - Checking Deposit		No
☐	0003	JIM HALPERT	450603	$75.00	22 - Checking Deposit		No
☐	0001	KEVIN MALONE	450603	$45.00	22 - Checking Deposit		No
☐	0002	MICHAEL SCOTT	450603	$100.00	22 - Checking Deposit		No
☐	0009	PAM HALPERT	987654	$.00	22 - Checking Deposit		No
☐	0005	PRINCE PAPER	450603	$.00	27 - Checking Withdrawal		No
☐	0007	SLEEPING BEAUTY	500003	$1.00	22 - Checking Deposit		No
☐	ATHAY	STEVEN ATHAY	123456	$200.00	27 - Checking Withdrawal		No
☐	00001	TEST USER	123456	$1.00	22 - Checking Deposit		No

7. Hover over the Payments & Transfers tab and click on Initiate Batch.

- Choose the appropriate batch from the Template Name dropdown.
- Choose the appropriate Effective Date (the date the transactions will be applied to the participants accounts).
- If necessary, adjust the amounts for the participants in the Amount column
- Click “Initiate” and the batch will be sent to FNB to be processed.

Please Note:

- *The cutoff time for ACH initiation is 4:00 p.m. CST.*
- *Any participants that should not be included in this initiated batch can be held by checking the box in Hold column next to that participant.*
- *Clicking “Save” will not initiate the batch, but will save your changes to be Updated and Initiated at a later time.*



Initiate ACH Batch

Template Name	Payroll
ACH Class	PPD Personal Payments
Total Batch Debits	0.00
Total Batch Credits	$220.00
Total Batch Entries	5
Company	SLEEPING BEAUTY
Offset Account	500003 - General Fund
Effective Date	12/20/2018

Initiation Limits	Credit	Debit
Daily Limit	$100.00	$100.00
Limit Per Batch	$100.00	$100.00
Daily Limit Used	$.00	$.00

Participants

Hold	Participant ID	Participant Name	Receiving Account	Amount	Tran Type	Prenote	End Date	Addenda
☐	0011	DWIGHT SCHRUTE	888888	$.00	Checking Deposit	☐	N/A	
☐	0003	JIM HALPERT	450603	$75.00	Checking Deposit	☐	N/A	
☐	0001	KEVIN MALONE	450603	$45.00	Checking Deposit	☐	N/A	
☐	0002	MICHAEL SCOTT	450603	$100.00	Checking Deposit	☐	N/A	
☐	0009	PAM HALPERT	987654	$.00	Checking Deposit	☐	N/A	

☐ Select All (Holds)

Save Initiate Reset