

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.

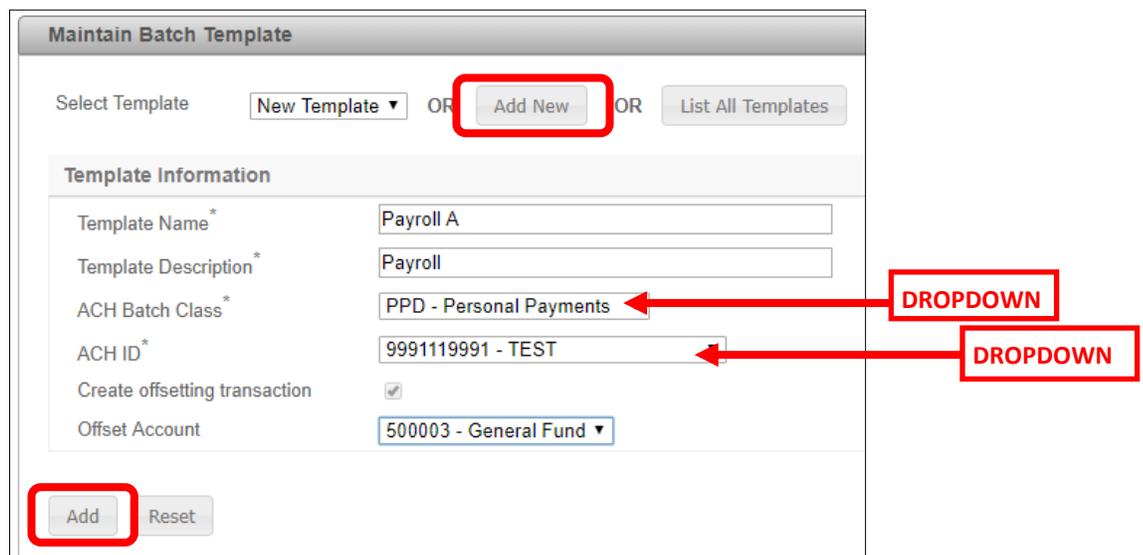
Template Name: How you wish to recognize the template.

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.

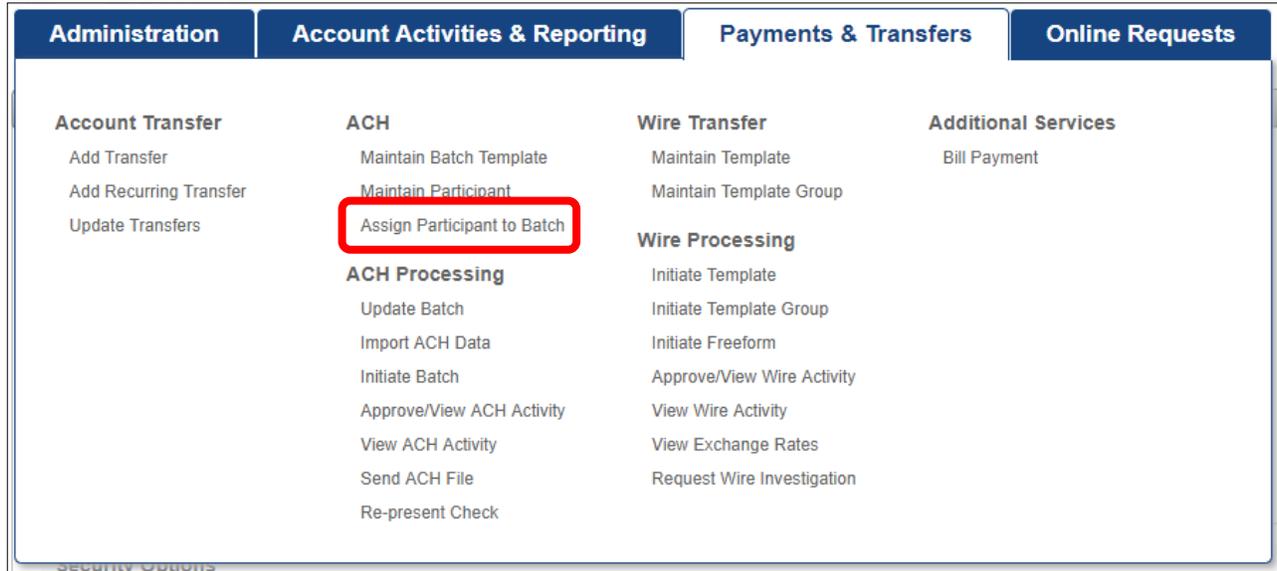
- Add each participant, including routing and account numbers and the transaction type, such as checking deposit or withdrawal.
- Click “Add” when finished.

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.

A screenshot of the 'Add Participants' form. The form has a table-like structure with columns for 'Participant ID', 'Participant Name', 'Financial Institution Information' (subdivided into 'Routing Number' and 'Account Number'), 'Amount', and 'Transaction Type'. There are three rows of input fields for adding participants. At the bottom of the form, there are three buttons: 'Add', 'Reset', and 'List All Participants'. The 'Add' button is highlighted with a red rectangular box.

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.

The screenshot shows the 'Assign Participants To Batch' form. At the top, there is a 'Template Name' dropdown menu with 'Billing' selected, highlighted by a red box and labeled 'DROPPDOWN'. Below this, there are fields for 'ACH Class' (CCD Corporate Payments), 'Company', and 'Offset Account' (450603 -). On the right, there is a 'Totals Per Batch' summary table:

Totals Per Batch	
Debits	\$190.00
Credits	0.00
Entries	2

Below the form is a table of participants with columns: Select, Participant ID, Participant Name, Receiving Account, Amount, Transaction Type, End Date, and Prenote. The 'Select' column has checkboxes, with the first two (0006 and 0004) checked. The table is also highlighted with a red box. At the bottom, there are 'Update' and 'Reset' buttons, with 'Update' highlighted by a red box.

Select	Participant ID	Participant Name	Receiving Account	Amount	Transaction Type	End Date	Prenote
<input checked="" type="checkbox"/>	0006	SABRE	450603	\$15.00	27 - Checking Withdrawal		No
<input checked="" type="checkbox"/>	0004	VANCE REFRIGERATION	450603	\$175.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	0010	CREED BRATTON	456123	\$0.00	22 - Checking Deposit		No
<input type="checkbox"/>	0011	DWIGHT SCHRUTE	888888	\$0.00	22 - Checking Deposit		No
<input type="checkbox"/>	0003	JIM HALPERT	450603	\$75.00	22 - Checking Deposit		No
<input type="checkbox"/>	0001	KEVIN MALONE	450603	\$45.00	22 - Checking Deposit		No
<input type="checkbox"/>	0002	MICHAEL SCOTT	450603	\$100.00	22 - Checking Deposit		No
<input type="checkbox"/>	0009	PAM HALPERT	987654	\$0.00	22 - Checking Deposit		No
<input type="checkbox"/>	0005	PRINCE PAPER	450603	\$0.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	0007	SLEEPING BEAUTY	500003	\$1.00	22 - Checking Deposit		No
<input type="checkbox"/>	ATHAY	STEVEN ATHAY	123456	\$200.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	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.

The screenshot shows the 'Initiate ACH Batch' interface. At the top, the 'Template Name' dropdown is set to 'Payroll', highlighted with a red box and arrow labeled 'TEMPLATE NAME'. Below it, the 'Effective Date' is set to '12/20/2018', also highlighted with a red box and arrow labeled 'EFFECTIVE DATE'. The 'Participants' table has a 'Hold' column with checkboxes for each row, highlighted with a red box. The 'Amount' column values are also highlighted with a red box. At the bottom, the 'Initiate' button is highlighted with a red box.

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

Select All (Holds)

Save **Initiate** Reset