

ACH Manager

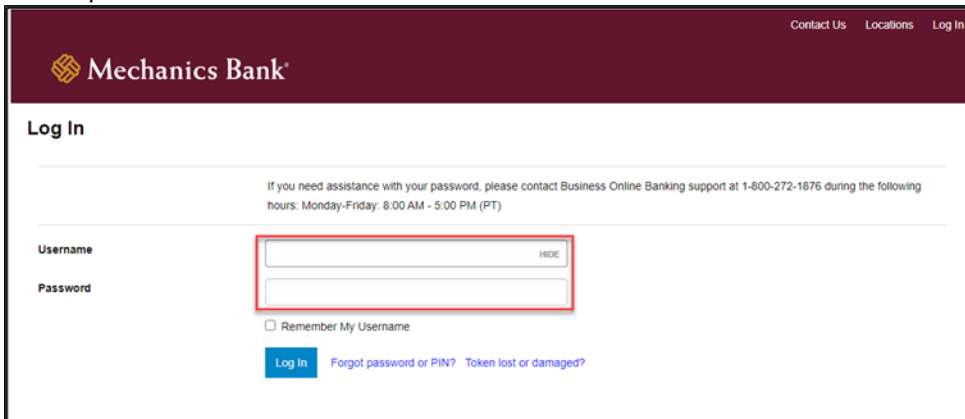
User Guide

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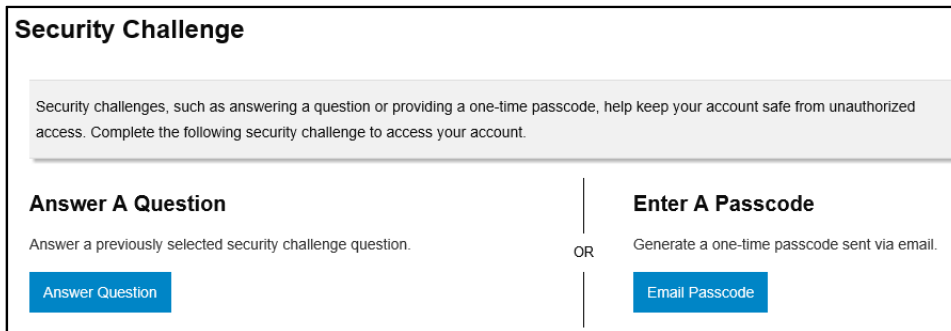
Launching ACH Manager

- Access our website www.mechanicsbank.com to log in to Business Online Banking
- Click the **Log in** button on the right side of the window
- In the window that displays, scroll down and select **Business Online Banking**
- On the **Log In** page enter your **Username** and **Password**
 - ☞ **Note:** *Security token users ONLY-* your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**
 - ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



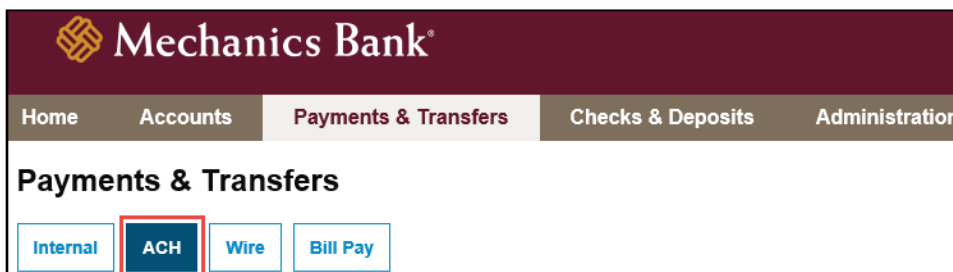
The screenshot shows the Mechanics Bank Log In page. At the top right, there are links for "Contact Us", "Locations", and "Log In". The Mechanics Bank logo is on the left. Below the logo, the text "Log In" is displayed. A message states: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". There are two input fields: "Username" and "Password". The "Password" field has a "HIDE" button. Below the fields is a checkbox labeled "Remember My Username". At the bottom, there is a blue "Log In" button and two links: "Forgot password or PIN?" and "Token lost or damaged?".

- You may be promoted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



The screenshot shows the Security Challenge page. At the top, it says "Security Challenge". Below that, a message states: "Security challenges, such as answering a question or providing a one-time passcode, help keep your account safe from unauthorized access. Complete the following security challenge to access your account." There are two options: "Answer A Question" and "Enter A Passcode". The "Answer A Question" option has a sub-message: "Answer a previously selected security challenge question." and a blue "Answer Question" button. The "Enter A Passcode" option has a sub-message: "Generate a one-time passcode sent via email." and a blue "Email Passcode" button. The two options are separated by a vertical line with "OR" in the middle.

- Once logged in, locate ACH Manager by clicking on **Payments & Transfers** and then select **ACH**

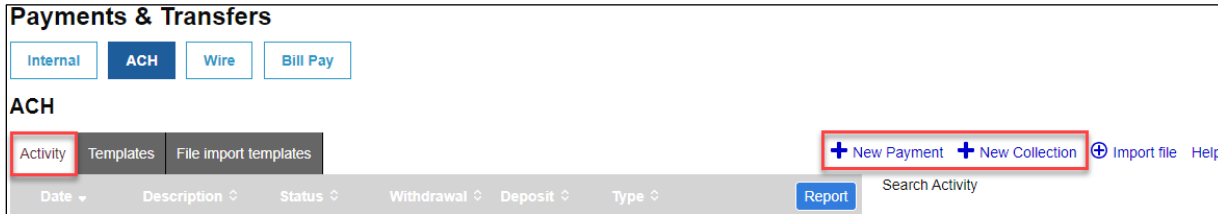


The screenshot shows the Mechanics Bank Payments & Transfers page. At the top, there is a navigation bar with the Mechanics Bank logo and the text "Mechanics Bank". Below the navigation bar, there are five tabs: "Home", "Accounts", "Payments & Transfers", "Checks & Deposits", and "Administration". The "Payments & Transfers" tab is selected. Below the tabs, the text "Payments & Transfers" is displayed. There are four buttons: "Internal", "ACH", "Wire", and "Bill Pay". The "ACH" button is highlighted with a red border.

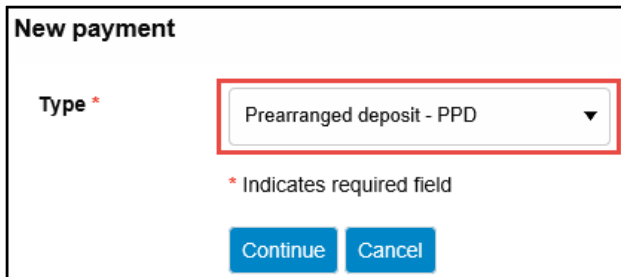
Creating a New ACH Transfer

You can use the **New payment** or **New Collection** options to build ACH transfer files for onetime use, or set-up the ACH transfer to reoccur based on the transfer frequency you select.

- From the ACH menu, on the **Activity** tab, select **New payment** or **New Collection**, depending on the type of transfer you want to submit



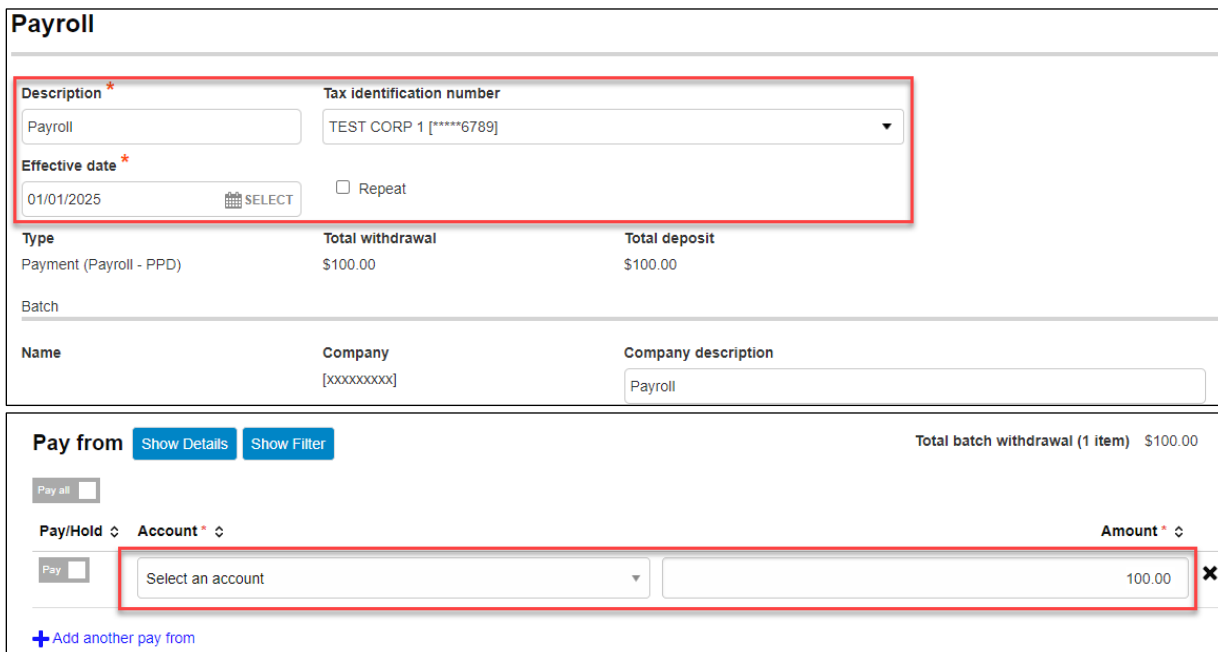
- Select the applicable ACH **Type** from the drop down menu and then click **Continue**



- The **New ACH** screen will appear; enter the ACH transfer instructions and when finished click **Complete ACH** (see *transfer examples and field descriptions below*)

 **Note:** To complete the ACH transfer instructions at a later time, select **Save for later** instead.

Example – New Payment:



Type	Total withdrawal	Total deposit
Payment (Payroll - PPD)	\$100.00	\$100.00

Pay/Hold	Account	Amount
Pay	Select an account	100.00

Pay to Show Details Show Filter Total batch deposit (2 items) \$100.00

Pay all Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	John Smith		121102036 <input type="text"/>	123456789 <input type="text"/>	Checking	50.00	<input type="checkbox"/> No <input type="checkbox"/> X
		MECHANICS BANK					
<input type="checkbox"/> Pay	Jane Doe		121000358 <input type="text"/>	987654321 <input type="text"/>	Checking	50.00	<input type="checkbox"/> No <input type="checkbox"/> X
		BANK OF AMERICA, N.A.					
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/> No <input type="checkbox"/> X

[+ Add another pay to](#)

* Indicates required field

Complete ACH Save for later Cancel

Fields	Description
Description	Based on the type of ACH selected, enter the ACH file name (<i>i.e. Payroll</i>). Field information will post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Effective Date	Click on the calendar icon and select the effective date of the transfer.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu and the transfer end date (<i>This option may not be available to all users and on all transfer types</i>).
Company description	Field will default based on Description entered. Can be changed if needed (<i>Maximum of 10 characters allowed</i>).
Pay From	Use the dropdown menu to select your Account you want the funds to be transferred from and the total Amount you want withdrawn from that account.
Pay To	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be credited. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search <input type="text"/> icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay to	To add additional rows, click Add another pay to.
Prenote	To submit a Prenote for a specific entry, click the Prenote box to the right of the entry (<i>Prenotes should be sent at least 3 banking days prior to the first live credit/debit entry to the receiver</i>).
Delete Row	To delete a row, click the <input type="checkbox"/> X to the right of the entry.

Example – New Collection:

Monthly Dues

Description * **Tax identification number**

Effective date * Repeat

Type	Total withdrawal	Total deposit
Collection (Prearranged payment - PPD)	\$20.00	\$20.00

Batch

Name	Company	Company description
	ACME & CO	<input type="text" value="Monthly Dues"/>

Pay from Total batch withdrawal (2 items) \$20.00

Pay all Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	Jane Doe		121102036 <input type="button" value="Q"/>	987654321	Checking	10.00	<input type="checkbox"/> No <input type="button" value="X"/>
		MECHANICS BANK					
<input type="checkbox"/> Pay	John Doe		121000358 <input type="button" value="Q"/>	123456789	Checking	10.00	<input type="checkbox"/> No <input type="button" value="X"/>
		BANK OF AMERICA, N.A.					
<input type="checkbox"/> Pay			<input type="button" value="Q"/>		Select a type		<input type="checkbox"/> No <input type="button" value="X"/>
<input type="checkbox"/> Pay			<input type="button" value="Q"/>		Select a type		<input type="checkbox"/> No <input type="button" value="X"/>
<input type="checkbox"/> Pay			<input type="button" value="Q"/>		Select a type		<input type="checkbox"/> No <input type="button" value="X"/>

[+ Add another pay from](#)

Pay to Total batch deposit (1 item) \$20.00

Pay all

Pay/Hold	Account *	Amount *
<input type="checkbox"/> Pay	<input type="text" value="Select an account"/>	20.00 <input type="button" value="X"/>



[+ Add another pay to](#)

* Indicates required field

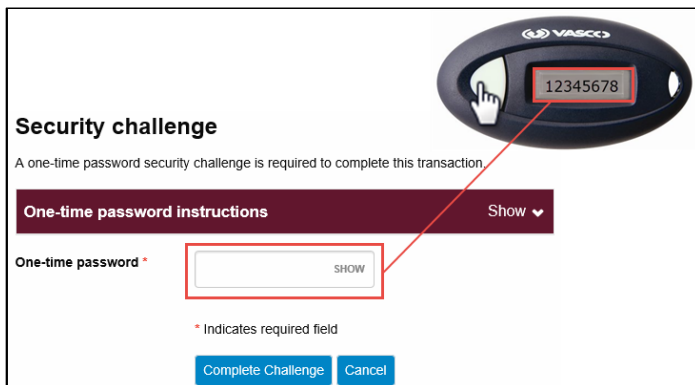
Complete ACH

FM-2523.4-eCH

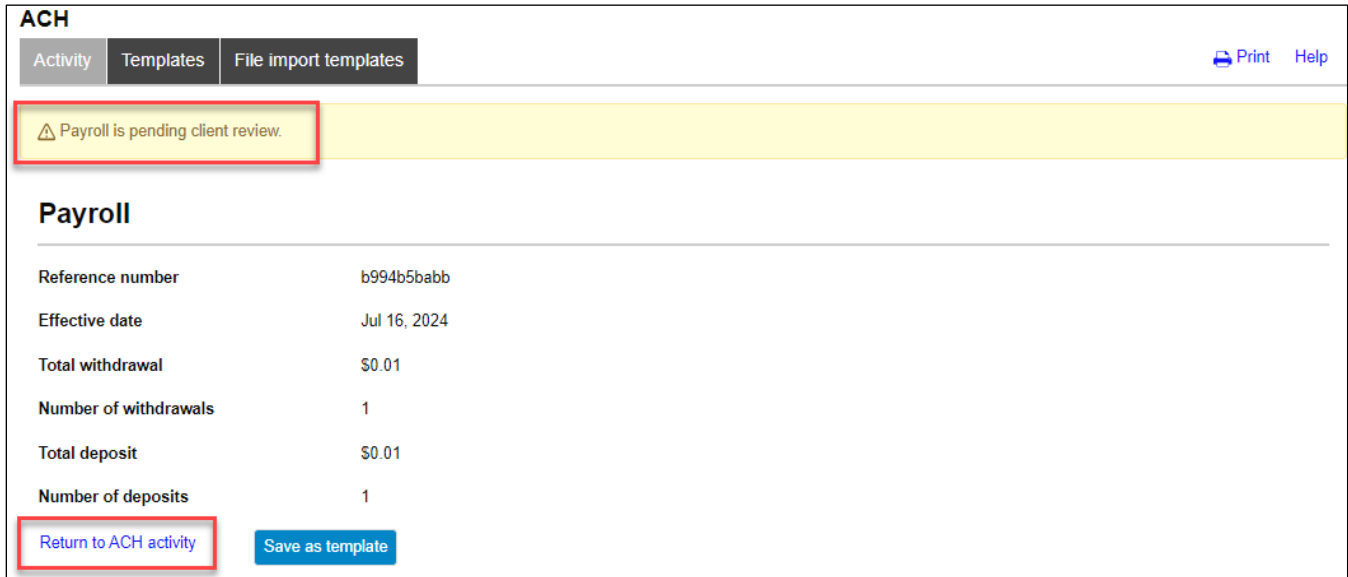
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Fields	Description
Description	Based on the type of ACH selected, enter the ACH file name (<i>i.e. Monthly Dues</i>). Field information will post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Effective Date	Click on the calendar icon and select the effective date of the transfer.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu and the transfer end date (<i>This option may not be available to all users and on all transfer types</i>).
Company description	Field will default based on Description entered. Can be changed if needed (<i>Maximum of 10 characters allowed</i>).
Pay From	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be debited. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search  icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay from	To add additional rows, click Add another pay from.
Pay To	Use the dropdown menu to select your Account you want the funds to be transferred to and the total Amount you want deposited to that account.
Prenote	To submit a Prenote for a specific entry, click the Prenote box to the right of the entry (<i>Prenotes should be sent at least 3 banking days prior to the first live credit/debit entry to the receiver</i>).
Delete Row	To delete a row, click the  to the right of the entry.

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments



The screenshot shows the ACH Manager interface. At the top, there are tabs for 'Activity', 'Templates', and 'File import templates'. A yellow banner at the top contains a warning icon and the text 'Payroll is pending client review.' Below this, the 'Payroll' section is displayed with the following details:


Reference number	b994b5babb
Effective date	Jul 16, 2024
Total withdrawal	\$0.01
Number of withdrawals	1
Total deposit	\$0.01
Number of deposits	1

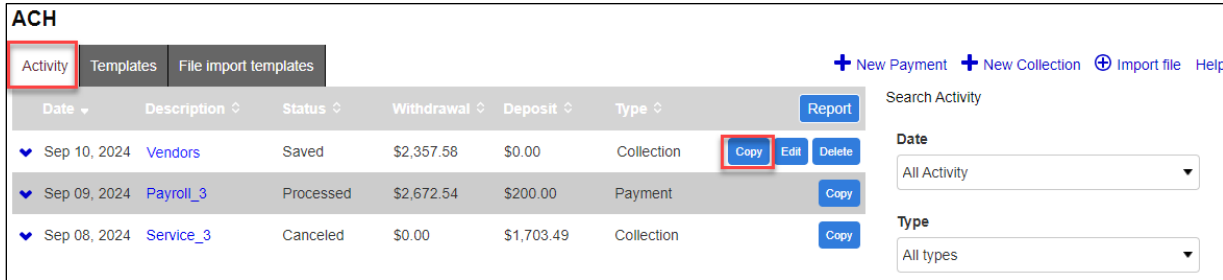
At the bottom of the payroll details, there are two buttons: 'Return to ACH activity' and 'Save as template'.

Creating a New ACH Transfer Using an Existing Transfer

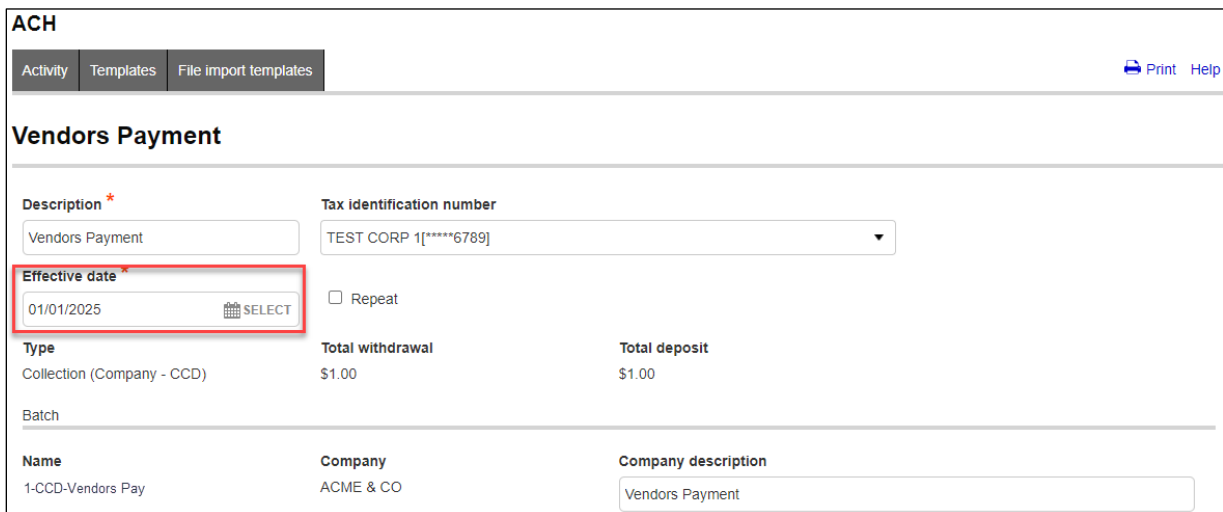
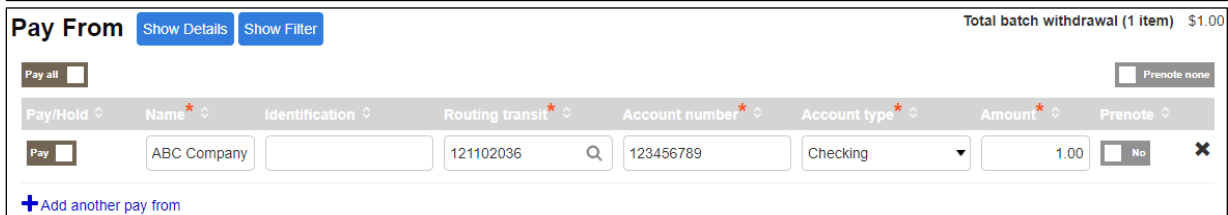
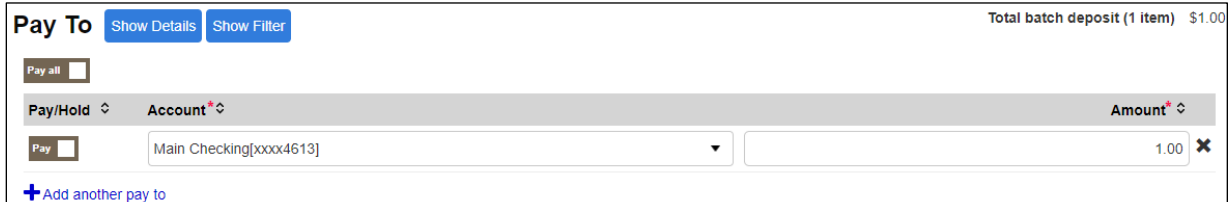
A New ACH Transfer can be created from a previously submitted and/or saved ACH Transfer.

- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the transfer you want to initiate and then click the **Copy** button to the right of the transfer

 **Note:** You can use the search criteria fields on the right to filter out the results.



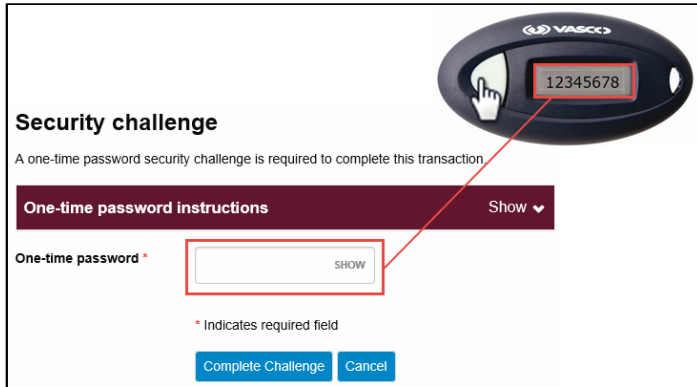
- After selecting the transfer from the list, the transfer will open in an editing screen; select the **Effective date** for the new transfer and make any other changes as needed and when finished click **Complete ACH**

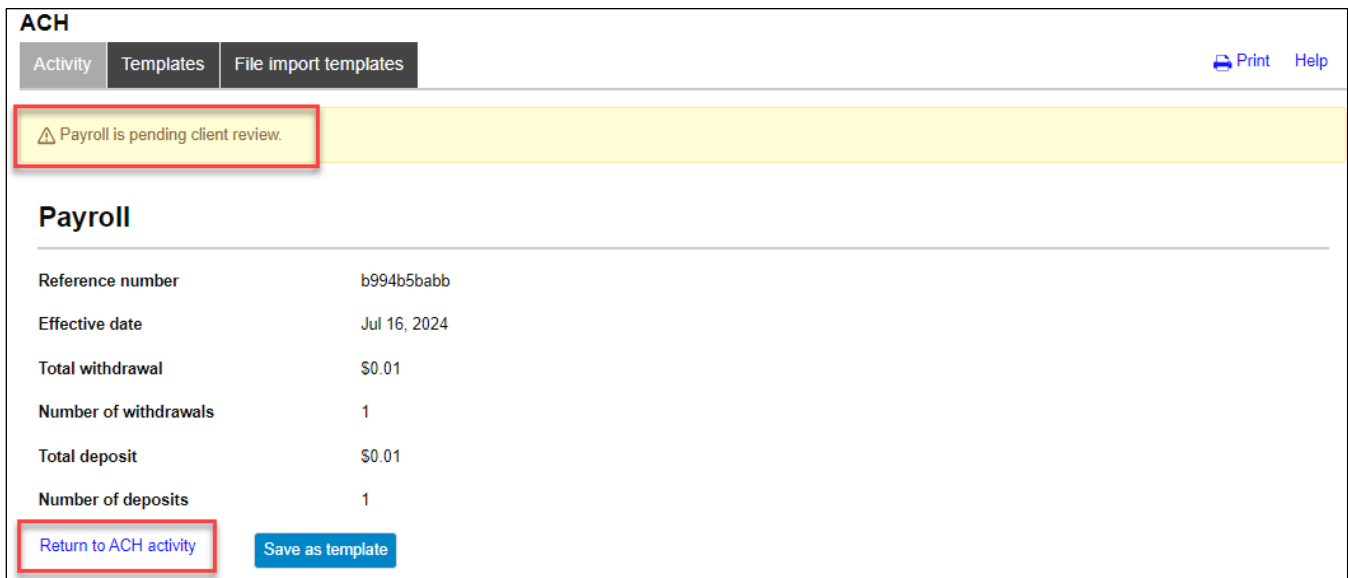
* Indicates a required field

Complete ACH **Save for later** **Cancel**

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

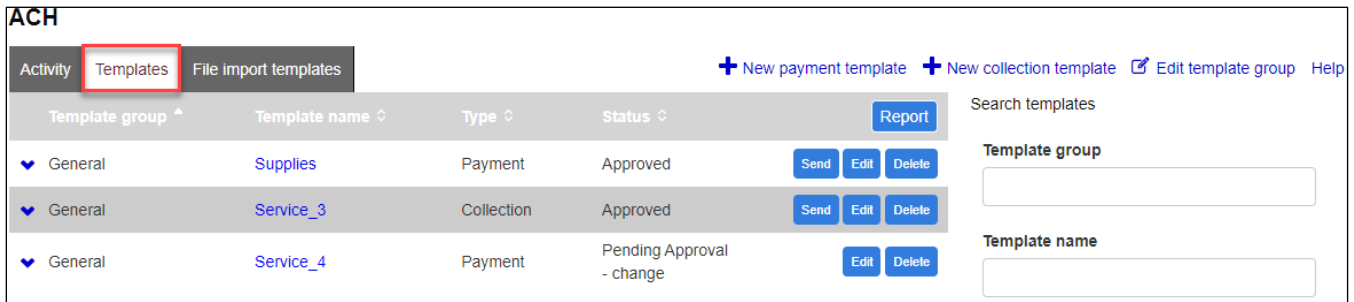


ACH Transfer Templates

You can create ACH transfer templates to build transfer files for recurring use. The templates can be assigned to specific users for use. You can create new templates, initiate a transfer from an existing template, edit existing templates and delete templates that you no longer need.

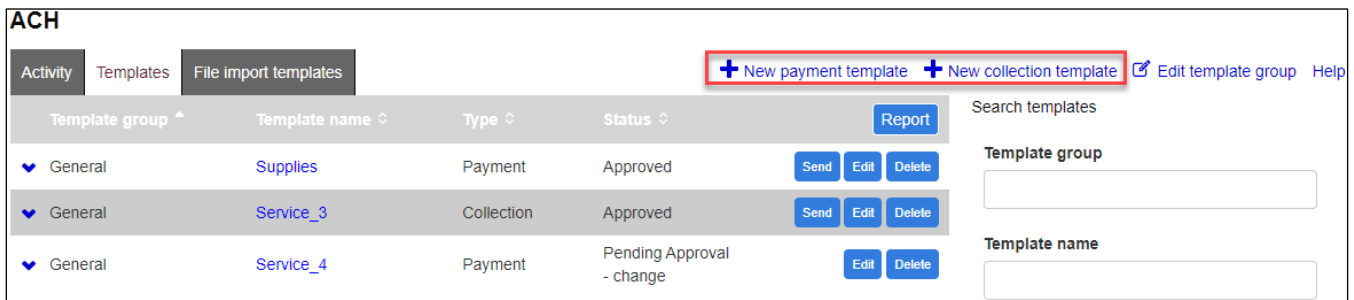
Creating a New ACH Transfer Template

- From the ACH menu, select the **Templates** tab

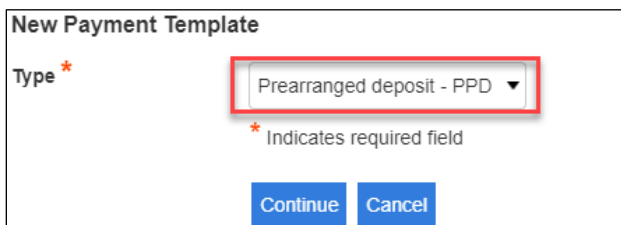


Template group ^	Template name ◊	Type ◊	Status ◊	
General	Supplies	Payment	Approved	Send Edit Delete
General	Service_3	Collection	Approved	Send Edit Delete
General	Service_4	Payment	Pending Approval - change	Edit Delete

- A template list will appear; click on **New payment template** or **New collection template** depending on the type of transfer template you want to create



- Select the applicable ACH **Type** from the drop down menu and then click **Continue**



- The **New template** screen will appear; enter the ACH transfer template instructions and when finished click **Save** (see *transfer template examples and field descriptions below*)

Note: A user **MUST** have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.

Example – New Payment Template

ACH

Activity | Templates | File import templates Print Help

Payroll

Template Name * Tax identification number Template group + New

Type Prearranged deposit - PPD Repeat

From amount To amount

Total withdrawal \$0.00 Total deposit \$0.00

User Access All current and future users Specific users

Deselect all

George Washington Thomas Jefferson John Adams

James Madison

Pay From Show Details Show Filter

Pay all

Pay/Hold	Account	Amount
<input type="checkbox"/>	Select an account	0.00

+ Add another pay from

Allow additional rows No

Pay to Show Details Show Filter


Pay all

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *
<input type="checkbox"/>	John Smith		121102036 <input type="text"/>	123456789	Checking	50.00
MECHANICS BANK						
<input type="checkbox"/>	Jane Doe		121000358 <input type="text"/>	987654321	Checking	50.00
BANK OF AMERICA, N.A.						
<input type="checkbox"/>			<input type="text"/> <input type="text"/>		Select a type	
<input type="checkbox"/>			<input type="text"/> <input type="text"/>		Select a type	
<input type="checkbox"/>			<input type="text"/> <input type="text"/>		Select a type	

+ Add another pay to

Allow additional rows No

* Indicates a required field

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>). Field information may post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New + icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu (<i>This option may not be available to all users and on all transfer types</i>).
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.
Pay From	Use the dropdown menu to select your Account you want the funds to be transferred from and the total Amount you want withdrawn from that account. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00.
Add another pay from	To add additional rows, click Add another pay from.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Pay To	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be credited. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search  icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay to	To add additional rows, click Add another pay to.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Delete Row	To delete a row, click the × to the right of the entry.

Example – New Collection Template:

ACH
Print Help

Activity
Templates
File import templates

Monthly Dues

Template Name *

Tax identification number

Template group

+ New

Type

Collection (Prearranged payment - PPD) Repeat

From amount

To amount

Total withdrawal

\$0.00

Total deposit

\$0.00

User Access

All current and future users
 Specific users

Deselect all

George Washington
 Thomas Jefferson
 John Adams

 James Madison

Pay from

Show Details
Show Filter

Pay all

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	
<input type="checkbox"/>	John Smith		121102036 <input type="text"/>	123456789	Checking	50.00	✕
MECHANICS BANK							
<input type="checkbox"/>	Jane Doe		121000358 <input type="text"/>	987654321	Checking	50.00	✕
BANK OF AMERICA, N.A.							
<input type="checkbox"/>			<input type="text"/> <input type="text"/>		Select a type		✕
<input type="checkbox"/>			<input type="text"/> <input type="text"/>		Select a type		✕
<input type="checkbox"/>			<input type="text"/> <input type="text"/>		Select a type		✕

+ Add another pay from

Allow additional rows

 No

Pay to

Show Details
Show Filter

Pay all

Pay/Hold	Account *	Amount *	
<input type="checkbox"/>	Select an account	0.00	✕

+ Add another pay to

Allow additional rows

 No

* Indicates required field

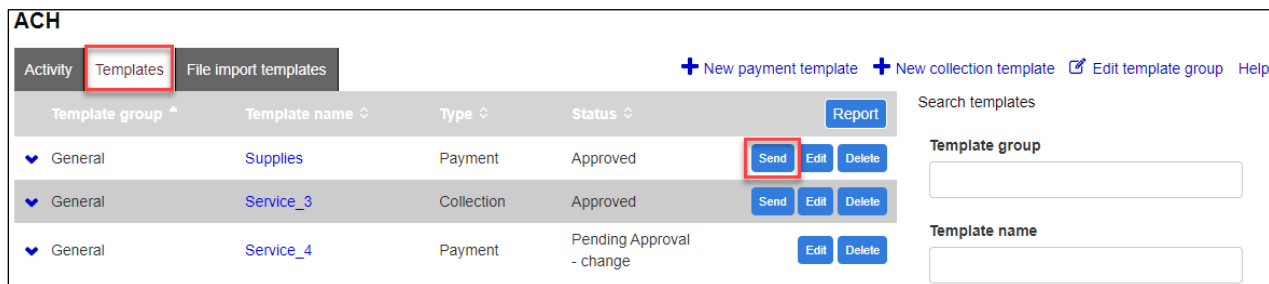
Save
Cancel

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>). Field information may post to both the company and recipients bank statement.
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New + icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Repeat	Leave the option unchecked unless you would like the transfer to recur automatically. If checked, select the frequency from the drop down menu (<i>This option may not be available to all users and on all transfer types</i>).
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.
Pay From	Enter the receivers Name, Account Number, Account Type, the Routing Transit Number of their financial institution, and the Amount to be debited. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00. If you have incomplete information about the receivers financial institution you can look it up by clicking on the Search Q icon. You have the option of adding a description by clicking on the Show Details button, which will display a Payment Information field and attach the information as an addenda to that particular item.
Add another pay from	To add additional rows, click Add another pay from.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Pay to	Use the dropdown menu to select your Account you want the funds to be transferred to and the total Amount you want credited to that account. The Default Amount field is a mandatory field; if you do not have a total dollar amount to enter at this time, you must enter 0.00.
Add another pay to	To add additional rows, click Add another pay to.
Allow Additional Rows	If you would like to have the option to input additional rows of entries at the time you initiate a transfer, check the box next to Allow additional rows box.
Delete Row	To delete a row, click the X to the right of the entry.

Initiating an ACH Transfer from an Existing Template


- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to initiate a transfer from and then click the **Send** button to the right of the template

 **Note:** You can use the search criteria fields on the right to filter out the results.



The screenshot shows the ACH Manager interface with the 'Templates' tab selected. The interface includes a navigation bar with 'Activity', 'Templates', and 'File import templates'. There are also links for '+ New payment template', '+ New collection template', 'Edit template group', and 'Help'. A table lists templates with columns for Template group, Template name, Type, Status, and actions (Send, Edit, Delete, Report). The 'Send' button for the 'Supplies' template is highlighted with a red box. On the right side, there are search fields for 'Template group' and 'Template name'.

- After selecting the template from the list, the transfer will open in an editing screen; select the **Effective date** for the new transfer, enter the item **Amounts** as applicable and make any other changes as needed and when finished click **Complete ACH**

 **Note:** To place an item on hold, click the **Hold** box to the left of the entry. When an item is placed on hold, it will NOT be included in the transfer.

ACH
Print Help

Activity Templates File import templates
Undo all changes

Description *
Transfer

Effective date *
01/01/2025 SELECT

Type
Payment Prearranged deposit - PPD

Batch

Tax identification number
ACME & CO[xxxxx6789]

Repeat

Total withdrawal
\$1.00

Company
TEST CORP

Amount range

Total deposit
\$1.00

Company description
Transfer

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

Pay all

Pay/Hold	Account	Amount
Pay <input type="checkbox"/>	TEST CORP	1.00

Pay To Show Details Show Filter
Total batch deposit (1 item) \$1.00

Pay all Prenote none

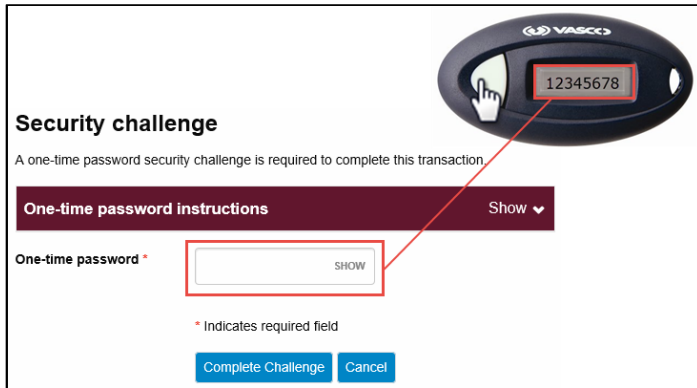
Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay <input type="checkbox"/>	John Smith	987654321	121102036	654321	Checking	1.00	<input type="checkbox"/> No
Hold <input type="checkbox"/>	John Doe	123456789	103456789	123456	Checking	1.00	<input type="checkbox"/> No

* Indicates a required field

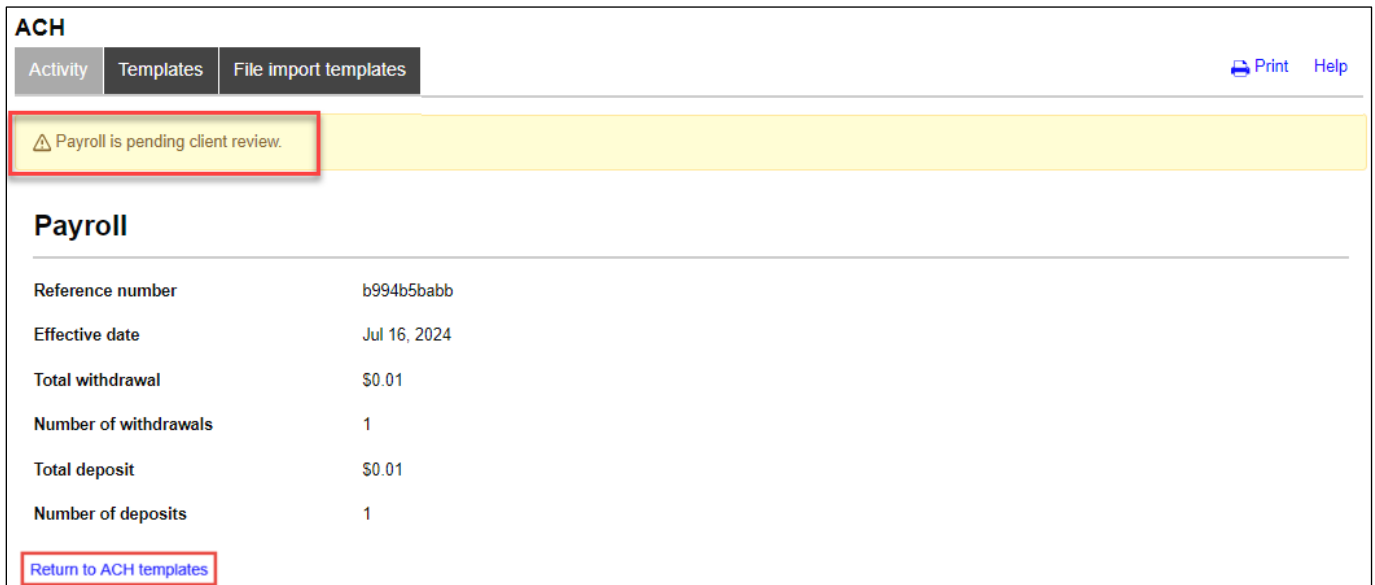
Complete ACH
Save for later
Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**

- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**




- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH templates** to return to the ACH menu

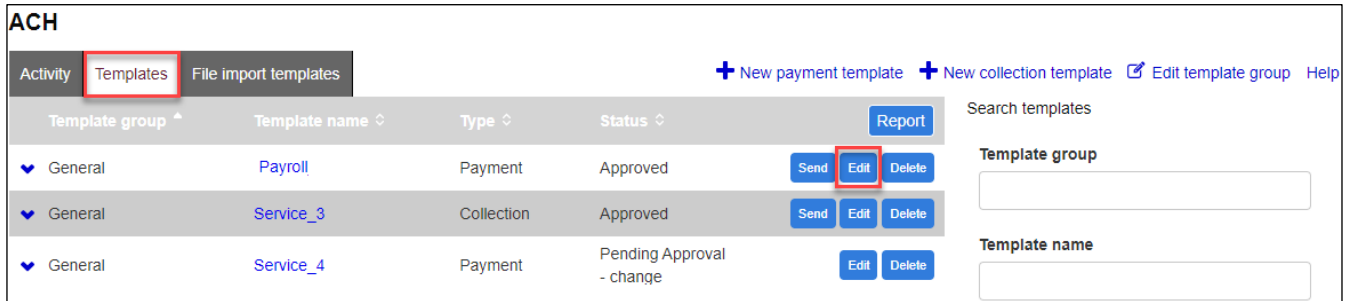


Editing a Template

Specific detail of existing templates can be edited and saved for future use.

- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to edit and then click the **Edit** button to the right of the template

 **Note:** You can use the search criteria fields on the right to filter out the results.



ACH

Activity **Templates** File import templates [+ New payment template](#) [+ New collection template](#) [Edit template group](#) [Help](#)

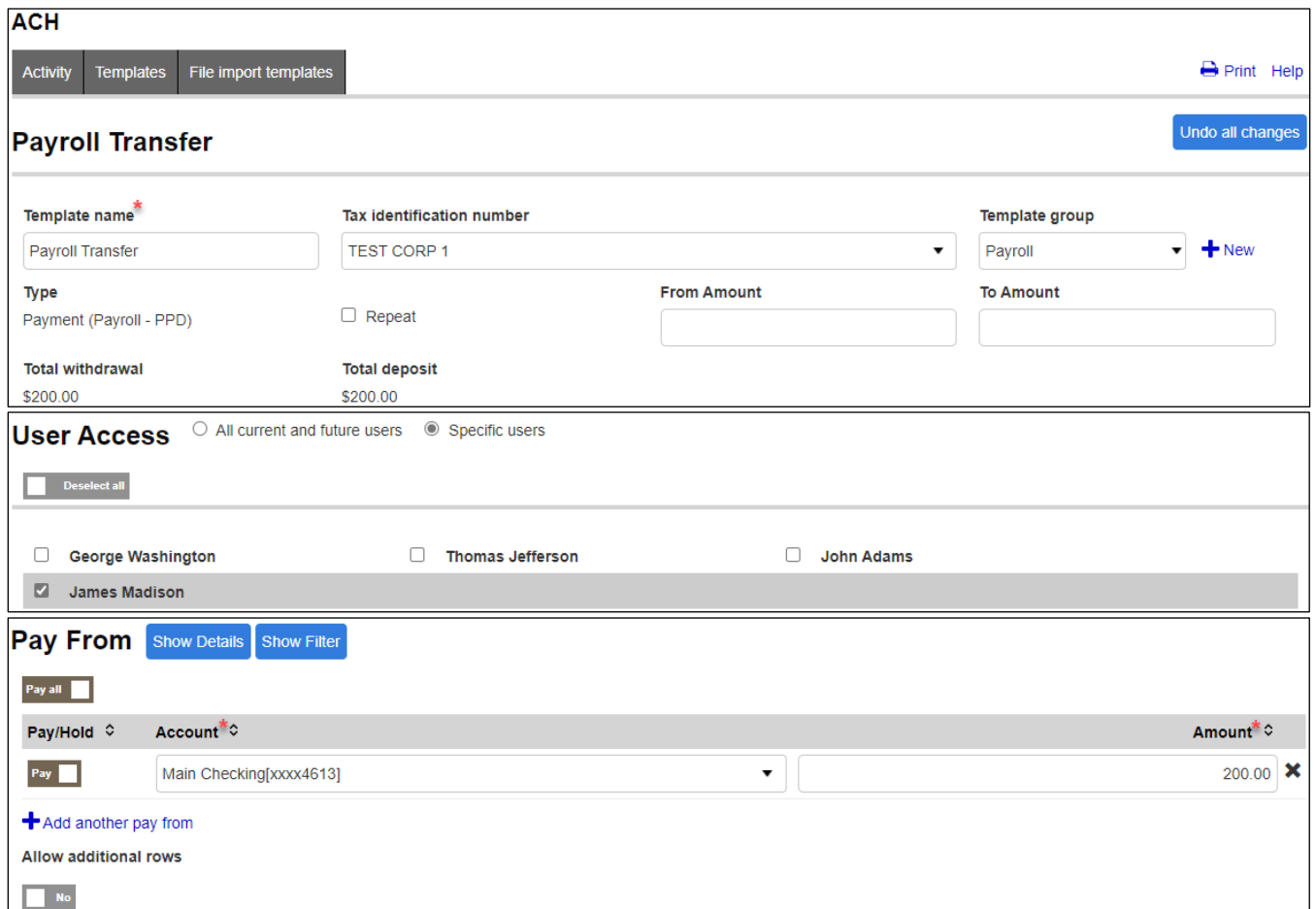
Template group ^	Template name ^	Type ^	Status ^	Report
General	Payroll	Payment	Approved	Send Edit Delete
General	Service_3	Collection	Approved	Send Edit Delete
General	Service_4	Payment	Pending Approval - change	Edit Delete

Search templates

Template group

Template name

- After selecting the template from the list, the template will open in an editing screen; make any changes to the template as needed and when finished click **Save**



ACH

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

Payroll Transfer [Undo all changes](#)

Template name* Tax identification number Template group [+ New](#)

Type Repeat From Amount To Amount

Total withdrawal \$200.00 Total deposit \$200.00

User Access All current and future users Specific users

Deselect all

George Washington Thomas Jefferson John Adams James Madison

Pay From [Show Details](#) [Show Filter](#)

Pay all

Pay/Hold ^ Account* ^ Amount* ^

Pay

[+ Add another pay from](#)

Allow additional rows No

Pay To [Show Details](#) [Show Filter](#)

Pay all

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount
Pay <input type="checkbox"/>	John Doe		103456789	123456	Checking	200.00

+ Add another pay to

Allow additional rows

No


* Indicates a required field

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

Deleting a Template

You can delete an existing template if it's no longer needed.

- From the ACH menu, select the **Templates** tab; from the list of templates, locate the template you want to delete and then click the **Delete** button to the right of the template

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity **Templates** File import templates

[+ New payment template](#) [+ New collection template](#) [Edit template group](#) [Help](#)

Template group	Template name	Type	Status	Report
General	TEST TEMP	Collection	Approved	Send Edit Delete
General	Service_3	Collection	Approved	Send Edit Delete
General	Service_4	Payment	Pending Approval - change	Edit Delete

Search templates

Template group

Template name

- After selecting the template from the list, the template will display; click **Delete template**

ACH

Activity **Templates** File import templates

[Print](#) [Help](#)

TEST TEMP

Template name TEST TEMP	Tax identification number Mechanics Bank T[xxxxx]	Template group TEST TEMP
<input type="checkbox"/> Repeat	Type Collection (Prearranged payment - PPD)	Amount range
Total withdrawal \$0.00	Total deposit \$0.00	

User Access All current and future users Specific users

Deselect all

George Washington Thomas Jefferson John Adams

James Madison

Pay from [Show Details](#) [Show Filter](#)

Pay/Hold ▾	Name ▾	Identification ▾	Routing transit ▾	Account number ▾	Account type ▾	Amount ▾
Pay	John Smith		121102036	123456789	Checking	0.00
Pay	Jane Doe		121000358	987654321	Checking	0.00

Allow additional rows
No

Pay to [Show Details](#) [Show Filter](#)

Pay/Hold ▾	Account ▾	Amount ▾
Pay	Mechanics Bank Test	0.00

Allow additional rows
No

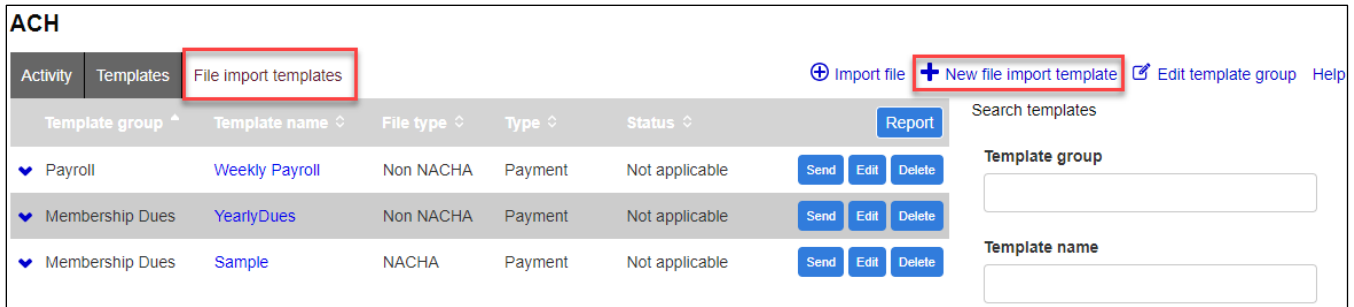
[Delete template](#) [Return to ACH templates](#)

ACH File Import Templates

ACH File Import Templates allow you to manage templates for your file imports and assign user access, allowing for greater controls of your file imports. You can create new templates, create a transfer from an existing template, edit existing templates and delete templates that you no longer need.

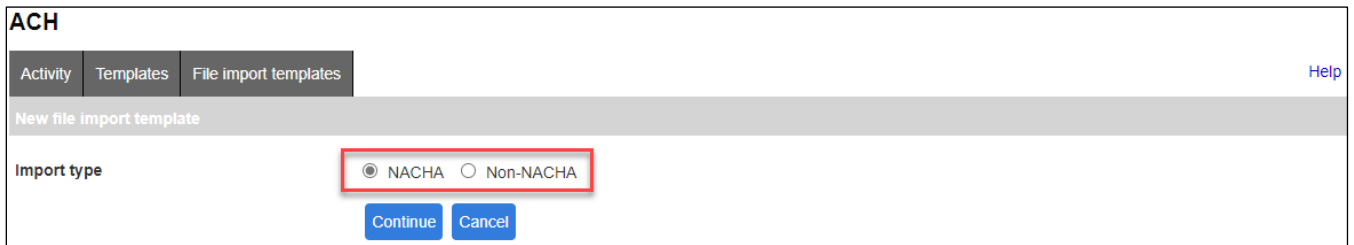
Creating a New ACH File Import Template

- From the ACH menu, select the **File import templates** tab and then click **New file import template**



Template group	Template name	File type	Type	Status	Report
Payroll	Weekly Payroll	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	YearlyDues	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	Sample	NACHA	Payment	Not applicable	Send Edit Delete

- Select the file **Import type** (*NACHA or Non NACHA*) and then click **Continue**




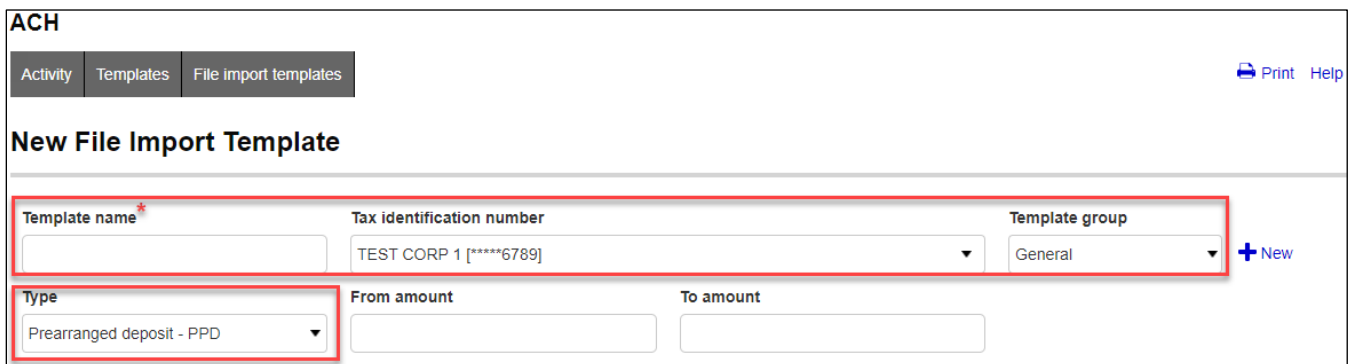
Import type: NACHA Non-NACHA

Continue Cancel

For NACHA Files:

- The **New file import template** screen will appear; complete the below fields and then click **Save**

 **Note:** A user **MUST** have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.



Template name* [] Tax identification number TEST CORP 1 [*****6789] Template group General [] + New

Type Prearranged deposit - PPD [] From amount [] To amount []

User Access All current and future users Specific users

Deselect all

<input type="checkbox"/> George Washington	<input type="checkbox"/> Thomas Jefferson	<input type="checkbox"/> John Adams
<input checked="" type="checkbox"/> James Madison		

* Indicates a required field

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH template name (<i>i.e. Payroll</i>).
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New + icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Type	Based on the type of ACH items you are sending, select the ACH type from the drop down menu.
From/To amount	If you want to restrict the transfer amount that is allowed to be initiated when using this template, enter an amount range.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.

For Non NACHA Files:

- The **New file import template** screen will appear; click **Choose File** and select the file you want to import
- Based on the type of ACH items you are sending, select the ACH **Type** from the drop down menu and then click **Continue**

ACH

Activity | Templates | File import templates Help

New file import template

Import type NACHA Non-NACHA

File location No file chosen

Type

- The mapping screen will appear; complete the below fields and then click **Continue**
- **Note:** A user **MUST** have access to a template in order to initiate, inquire and approve a transfer that was initiated from that specific template.
- Fields that are required to be in or added to the file are the **Amount, Name, R/T Number, Account Number and Transaction Code**. See the list below for commonly used Transaction Codes.

ACH

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

Payroll File Undo all changes

Template name *
Payroll File

Tax identification number
Mechanics Bank T[xxxxx9999]

Template group
Payroll + New

Type
Payment (Prearranged deposit - PPD)

Insert decimals into amounts
 Yes No

File format

Delimited Fixed width

 Tab Semicolon Comma Space Other

Text qualifier
None

Number of rows to exclude

Header	Footer
1	0

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

```
Effective Date,Name,Account number #,Routing Transit,Amount,Payment Information,Transaction Code
12/5/2023,ABC Company,123456789,121102036,1.39,Invoice 123456,27
12/5/2023,ZYX Company,987654321,121102036,2.33,Invoice 654321,37
```

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Effective date	Name *	Account number *	Routing transit *	Amount *	Payment information
Column 7					
Transaction code					

Mapping preview

Effective date	Name	Account number	Routing transit	Amount	Payment information	Transaction code
12/5/2023	ABC Company	123456789	121102036	1.39	Invoice 123456	27

Apply additional values

Type	Value
(None)	

+ Add value

Offset account options

Offset account defined in file Select offset account Mechanics Bank Test

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"/> George Washington	<input type="checkbox"/> Thomas Jefferson	<input type="checkbox"/> John Adams
<input checked="" type="checkbox"/> James Madison		

* Indicates a required field

Continue
Cancel

Fields	Description
Template Name	Based on the type of ACH selected, enter the ACH File Name (<i>i.e. Payroll</i>).
Tax Identification Number	<i>Only applicable for multi-entity clients.</i> If available, select the appropriate company tax identification number from the drop down menu.
Template Group	Click on the New + icon to create a new Template Group. Enter a template group name and click Save. If a template group was already created, simply select one from the drop down menu as applicable.
Insert Decimal into Amounts	Select Yes or No from the drop down menu as applicable.
File Format	Select Delimited or Fixed Width. For Delimited also select which method the fields in the file are separated by (<i>i.e. comma</i>).
Number of Rows to Exclude	Enter the number of header and footer rows in the file that should be excluded.
File Preview	Define each column in the file by selecting the appropriate field value for each column (<i>i.e. Account Number</i>) or choose Exclude Column if the field should be excluded.
Apply Additional Values	Additional field values can be applied to the file by selecting any one of the applicable options from the drop down menu. The values selected here will be applied to the entire file.
Offset Account Options	If the offset account is defined in the file, select the Offset Account Defined in File option. If it's not contained in the file, select the Add Offset Account to File option and select your offset account from the drop menu.
Effective Date Option	If the effective date is already contained in the file, select Date In File, or if it's not in the file select the option to Prompt For Date or Default Current Business Date.
User Access	Select the check box next to each user that you want to grant access to this template OR select the All current and future users box, which will grant access to ALL existing ACH users and also any new ACH users added in the future.

Transaction Codes	Normal Forward Entry	Prenote
Checking Account Credit	22	23
Checking Account Debit	27	28
Savings Account Credit	32	33
Savings Account Debit	37	38

- A summary of the file field values that you selected will be displayed; if the option to **Prompt for Date** was chosen from the previous page, you will need to select the **Effective Date** from the calendar and then click **Continue**

ACH

Activity | **Templates** | File import templates Print Help

New file import template

Import File - Vendor

Template	Vendor
Type	Collection (Company - CCD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Payment information	Data Contained In File
Transaction code	Data Contained In File
Offset Account	Mechanics Bank Test
Effective Date	<div style="border: 2px solid red; padding: 5px; display: inline-block;"> <input type="text"/> SELECT </div> <p style="font-size: small; color: red; margin-top: 5px;">Effective date must be entered as mm/dd/yyyy.</p>

Back
Continue
Cancel

- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed (*you can then submit the transfer or save the import template for later use*), select **Complete ACH** to submit the file for processing and save the import template for future use or **Cancel** to cancel the process

ACH

Activity | **Templates** | File import templates Print Help

Import file - Non NACHA Example File.csv

File summary

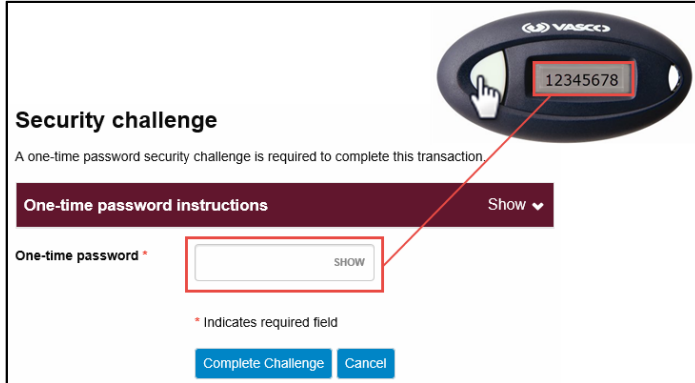
File withdrawal total	\$3.72
Number of withdrawals	2
File deposit total	\$3.72
Number of deposits	1
Reference number	f34495dbb7

Batch summary (1) Show ▾

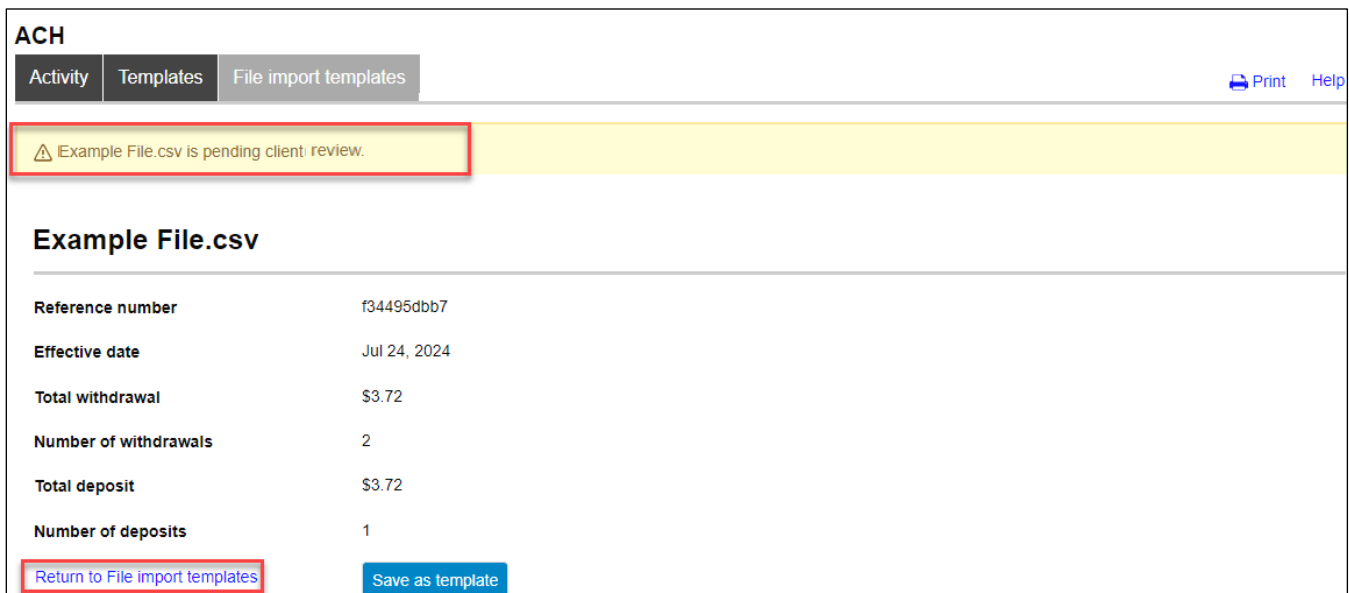
Back
Complete ACH
Review ACH
Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**

- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**




- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments



Initiating a New ACH Transfer from an Existing ACH File Import Template

- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to initiate a transfer from and click the **Send** button to the right of the template

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity | Templates | **File import templates**
[Import file](#) [New file import template](#) [Edit template group](#) [Help](#)

Template group ^	Template name ^	File type ^	Type ^	Status ^	
Payroll	Weekly Payroll	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	YearlyDues	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	Sample	NACHA	Payment	Not applicable	Send Edit Delete

Search templates

Template group

Template name

For NACHA Files:

- The **Import file** screen will appear; click **Choose File** and select the file you want to import and click **Continue**

ACH

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

Import file

File location Choose File NACHA Example File.csv


Template Vendor

Tax identification number Mechanics Bank T[xxxxx]

Type Collection (Company - CCD)

Continue
Cancel

- A screen will display a summary of the imported file; you can now either select **Review ACH** to review and/or change the file details before submitting it, or **Complete ACH** to submit the file for processing

 **Note:** If the file contains a past effective date, you will be prompted to select a valid **Effective Date** from the calendar.


ACH

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

Import file - NACHA Example File.csv

File summary


File withdrawal total	\$3.72
Number of withdrawals	2
File deposit total	\$3.72
Number of deposits	1
Reference number	55d43d7bf3

Batch summary (1) Hide 

Batch identification	1
Effective date	07/24/2024 Edit
Total withdrawal	\$3.72
Number of withdrawals	2
Total deposit	\$3.72
Number of deposits	1


Back
Complete ACH
Review ACH
Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions Show 

One-time password *

* Indicates required field

Complete Challenge
Cancel

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

Activity | Templates | File import templates Print Help

⚠ Example File.csv is pending client review.

Example File.csv

Reference number	f34495dbb7
Effective date	Jul 24, 2024
Total withdrawal	\$3.72
Number of withdrawals	2
Total deposit	\$3.72
Number of deposits	1

Return to File import templates
Save as template

For Non NACHA Files:

- The **Import file** screen will appear; click **Choose File** and select the file you want to import and click **Continue**

ACH

Activity | Templates | File import templates Print Help

Import file

File location	Choose File Non NACHA Example File.csv
Template	Vendor
Tax identification number	Mechanics Bank T[xxxxx]
Type	Collection (Company - CCD)

Continue
Cancel

- A screen will display a summary of the file field values; if prompted select the **Effective Date** from the calendar and then click **Continue**

ACH

Activity | Templates | File import templates Print Help

Import file - Non NACHA Example File.csv

Import File - Vendor

Template	Vendor
Type	Collection (Company - CCD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Payment information	Data Contained In File
Transaction code	Data Contained In File
Offset Account	Mechanics Bank DDA Test 27927
Effective Date	<div style="border: 1px solid red; padding: 2px; display: inline-block;"> <input type="text"/> <input type="button" value="SELECT"/> </div> <p style="font-size: small; color: red;">Effective date must be entered as mm/dd/yyyy.</p>

- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed (*you can then submit the transfer or save the import template for later use*), select **Complete ACH** to submit the file for processing and save the import template for future use or **Cancel** to cancel the process

ACH

Activity | Templates | File import templates Print Help

Import file - Non NACHA Example File.csv

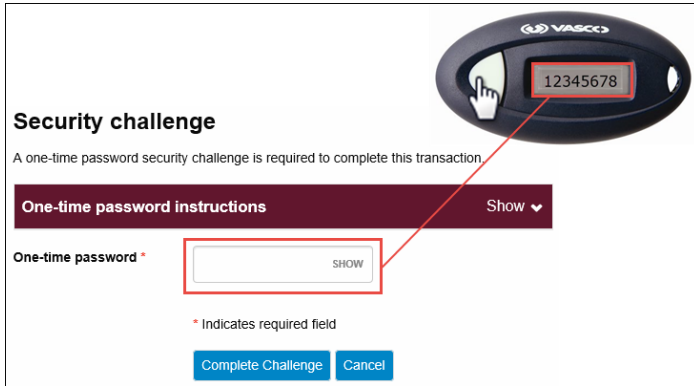
File summary

File withdrawal total	\$3.72
Number of withdrawals	2
File deposit total	\$3.72
Number of deposits	1
Reference number	55d43d7bf3

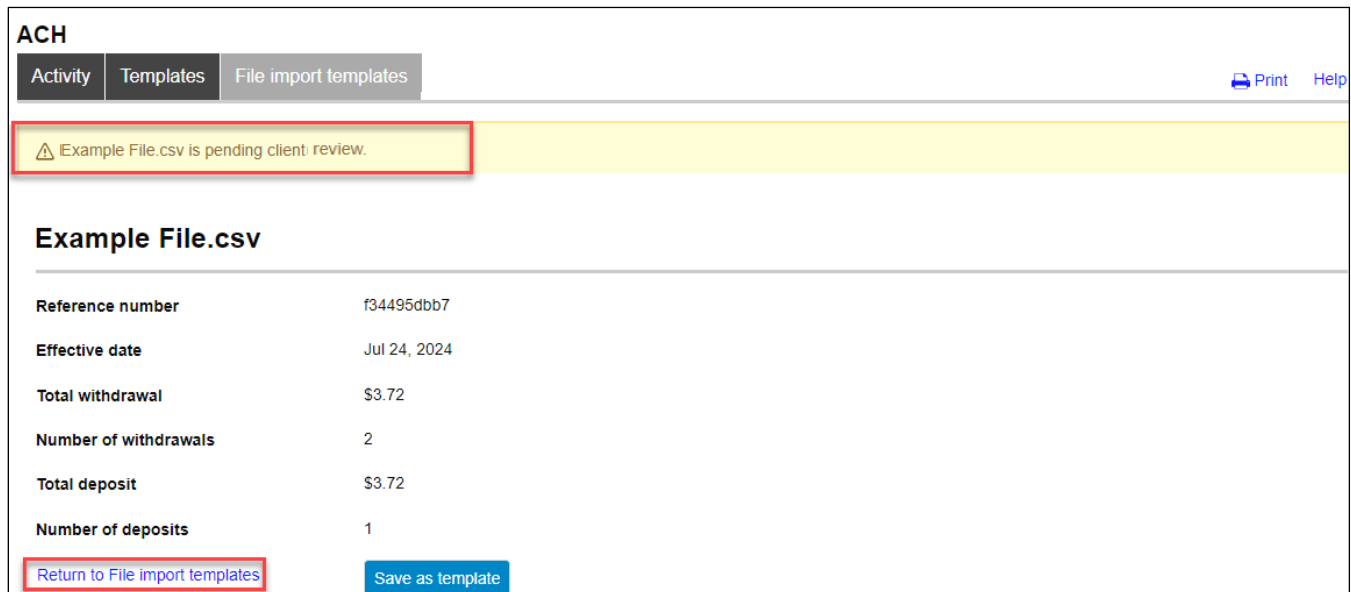
Batch summary (1) Hide ^

Batch identification	1	
Effective date	07/24/2024	Edit
Total withdrawal	\$3.72	
Number of withdrawals	2	
Total deposit	\$3.72	
Number of deposits	1	

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a *Soft Token user*, use the *DIGIPASS Soft Token APP* to generate a *Digital Signature*; see *Business Online Banking Security Token User Guide* for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**




- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the *Reviewing & Approving an ACH Transfer* section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to File import templates** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments



Editing an ACH File Import Template

Specific detail of existing templates can be edited and saved for future use.

- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to edit and click the **Edit** button to the right of the template

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity | Templates | **File import templates**
[Import file](#) [+ New file import template](#) [Edit template group](#) [Help](#)

Template group ^	Template name ^	File type ^	Type ^	Status ^	Report
Payroll	Weekly Payroll	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	YearlyDues	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	Sample	NACHA	Payment	Not applicable	Send Edit Delete

Search templates

Template group

Template name

For NACHA Files:

- After selecting the transfer template from the list, the transfer will open in an editing screen; make any changes to the template as needed and when finished click **Save**

ACH

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

Payroll NACHA File Import

Template name * Tax identification number Template group [+ New](#)

Type From amount To amount

User Access All current and future users Specific users

Deselect all


George Washington Thomas Jefferson John Adams

James Madison

* Indicates a required field

For Non NACHA Files:

- After selecting the transfer template from the list, the transfer will open in an editing screen; make any changes to the template as needed and when finished click **Save**

 **Note:** You are not able to edit the **ACH Transfer Type** or **Field Details** fields. You would need to create a new import template if changes are needed to those fields.

ACH

Activity | **Templates** | File import templates Print Help

Vendor Undo all changes

Template name * Vendor	Tax identification number Mechanics Bank T[xxxxx]	Template group Vendors + New
Type Collection (Company - CCD)	Insert decimals into amounts <input type="radio"/> Yes <input checked="" type="radio"/> No	
File format <input checked="" type="radio"/> Delimited	Number of rows to exclude	
<input type="radio"/> Tab <input type="radio"/> Semicolon <input checked="" type="radio"/> Comma <input type="radio"/> Space <input type="radio"/> Other	Header 1	Footer 0
Text qualifier None		

User Access

All current and future users Specific users

Deselect all

George Washington Thomas Jefferson John Adams

James Madison

Field details

Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Payment information	Data Contained In File
Transaction code	Data Contained In File
Offset Account	Mechanics Bank Test
Effective Date	Prompt For Date

Offset account options

Offset account defined in file Select offset account Mechanics Bank

Effective date options


Date in file Prompt for date Default current business date

Save **Cancel**

Deleting an ACH File Import Template

You can delete an existing template if it is no longer needed.

- From the ACH menu, select the **File import templates** tab; from the list of templates, locate the template you want to delete and click the **Delete** button to the right of the template.

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity | **Templates** | File import templates
[⊕ Import file](#) [+ New file import template](#) [🔗 Edit template group](#) [Help](#)

Template group ^	Template name ▾	File type ▾	Type ▾	Status ▾	
Payroll	Weekly Payroll	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	YearlyDues	Non NACHA	Payment	Not applicable	Send Edit Delete
Membership Dues	Sample	NACHA	Payment	Not applicable	Send Edit Delete

Search templates

Template group

Template name

- After selecting the template from the list, the template will display; click **Delete template**

ACH

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

Payroll

Template name
Payroll

Type
Payment (Prearranged deposit - PPD)

Tax identification number
Mechanics Bank T[xxxxx]

Amount range

Template group
Payroll

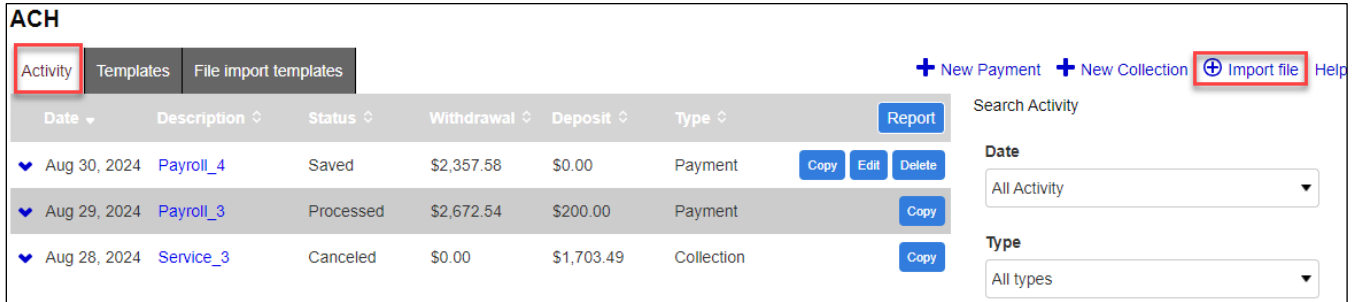
User access All current and future users Specific users

Delete template
Return to File import templates

Importing an ACH File


Many accounting programs will let you export payroll or other payables in a NACHA formatted file. Those files can then be imported into the ACH Origination system. If you are unable to create a NACHA formatted file, you also have the option to import a Non NACHA file (*i.e. csv formatted file*).

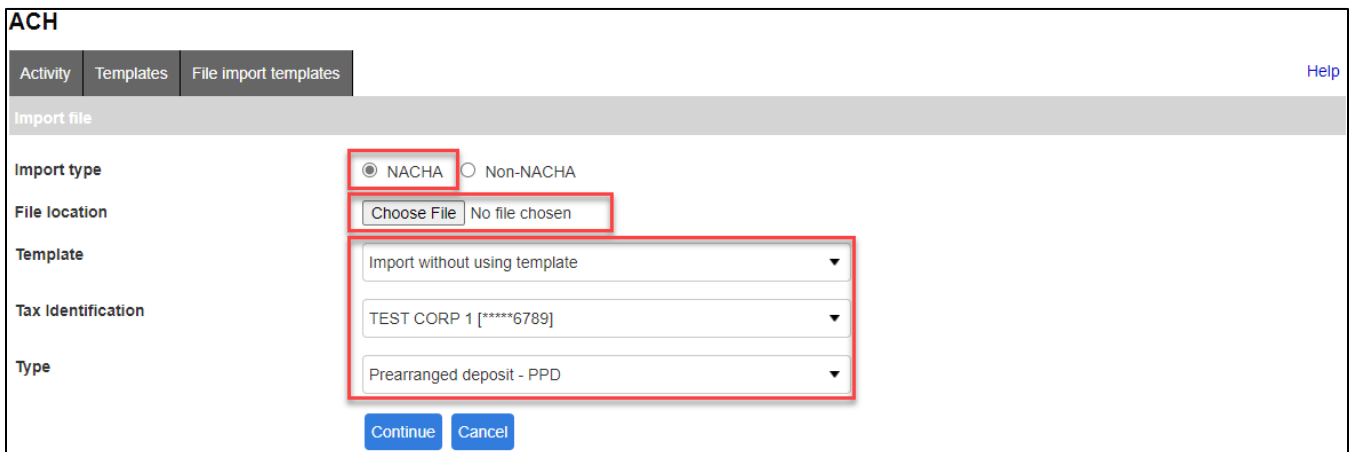
- From the ACH menu, on the **Activity** tab, select **Import File**




The screenshot shows the ACH Activity tab interface. The 'Activity' tab is selected and highlighted in red. In the top right corner, the '+ Import file' button is also highlighted in red. Below the tabs is a table of activity records with columns for Date, Description, Status, Withdrawal, Deposit, and Type. To the right of the table are search filters for Date and Type, and a 'Report' button.

For NACHA Files:

- The **Import file** screen will appear; select **NACHA** as the **Import type** and click **Choose File** to select the file you want to import
- If applicable, select an import template from the **Template** drop down menu; otherwise leave at **Import without using Template**
-  **Note:** This option will only appear if import templates have already been created.
- If applicable, select the **Tax Identification Number** from the drop down menu (*for multi-entity clients only*)
- Select the transfer **Type** from the drop down menu and then click **Continue**



The screenshot shows the 'Import file' screen. The 'Import type' section has the 'NACHA' radio button selected and highlighted in red. The 'File location' section has the 'Choose File' button highlighted in red. The 'Template' dropdown menu is open, showing 'Import without using template' as the selected option, and is highlighted in red. The 'Tax Identification' dropdown shows 'TEST CORP 1 [*****6789]' and the 'Type' dropdown shows 'Prearranged deposit - PPD'. At the bottom are 'Continue' and 'Cancel' buttons.

- A screen will display a summary of the imported file; you can now either select **Review ACH** to review and/or change the file details before submitting it, or **Complete ACH** to submit the file for processing
-  **Note:** If the file contains a past effective date, you will be prompted to select a valid **Effective Date** from the calendar.

ACH

Activity Templates File import templates
Print Help

Import file - Sample NACHA PPD File.txt

File summary


File withdrawal total	\$3,750.75
Number of withdrawals	1
File deposit total	\$3,750.75
Number of deposits	3
Reference number	43747a1a62

Batch summary (1)
Hide ^

Batch identification	1
Effective date	<div style="display: flex; align-items: center;"> <input type="text" value="07/24/2024"/> SELECT ✕ Revert </div>
Total withdrawal	\$3,750.75
Number of withdrawals	1
Total deposit	\$3,750.75
Number of deposits	3

Back Complete ACH Review ACH Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



Security challenge

A one-time password security challenge is required to complete this transaction.

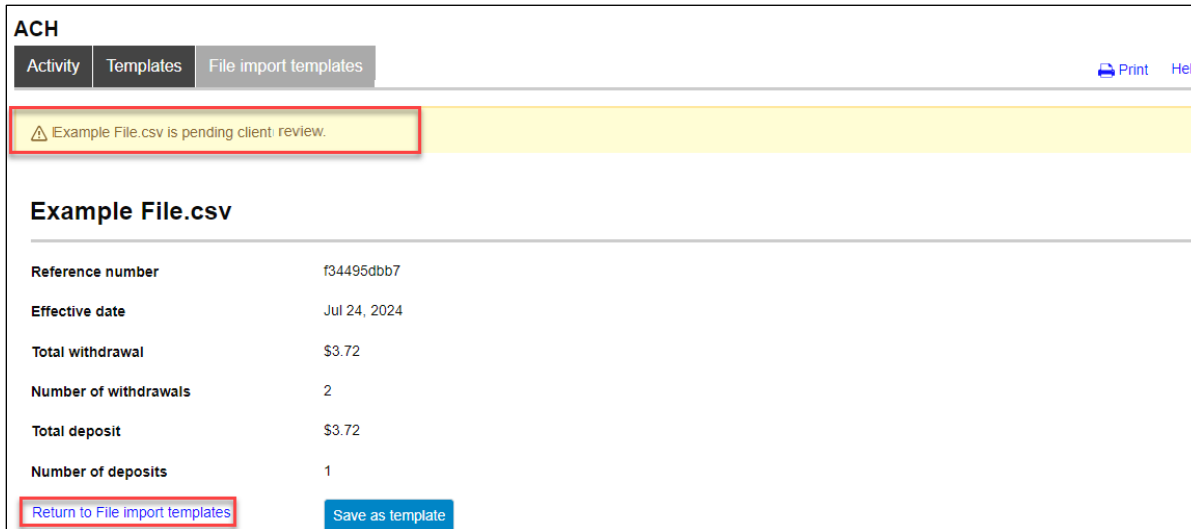
One-time password instructions
Show ▾

One-time password *

* Indicates required field

Complete Challenge Cancel

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - ☞ **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - ☞ **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH Activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments



ACH

Activity | Templates | File import templates Print Help

⚠ Example File.csv is pending client review.

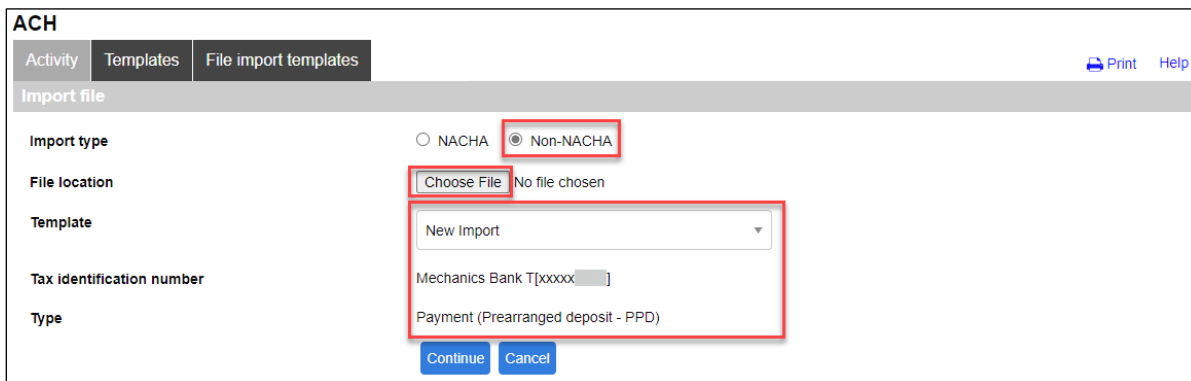
Example File.csv

Reference number	f34495dbb7
Effective date	Jul 24, 2024
Total withdrawal	\$3.72
Number of withdrawals	2
Total deposit	\$3.72
Number of deposits	1

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

For Non NACHA Files:

- The **Import file** screen will appear; select **Non-NACHA** as the **Import type** and click **Choose File** to select the file you want to import
- Select the applicable import template from the **Template** drop down menu; or if one needs to created select **Create new template** (see the *Creating a New ACH File Import Template* section for details)
 - ☞ **Note:** This option will only appear if import templates have already been created.
- If an import template was selected, the **Tax Identification Number** from the template will display
- If an import template was selected, the transfer **Type** from the template will display; if **Create new template** was selected, you must then select the applicable transfer **Type** from the drop down menu and then click **Continue**



ACH

Activity | Templates | File import templates Print Help

Import file

Import type: NACHA Non-NACHA

File location: [Choose File](#) No file chosen

Template:

Tax identification number: Mechanics Bank T[xxxxx]

Type: Payment (Prearranged deposit - PPD)

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

- A summary of the file field values will be displayed; if prompted, you will need to select the **Effective Date** from the calendar and then click **Continue**

ACH

Activity | Templates | File import templates Print Help

Import file - Non NACHA Example File.csv

Test

Template	Test
Type	Payment (Prearranged deposit - PPD)
Name	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Amount	Data Contained In File
Payment information	Data Contained In File
Transaction code	Data Contained In File
Offset Account	Mechanics Bank DDA Test
Effective Date	<div style="border: 2px solid red; padding: 2px; display: inline-block;"> <input type="text"/> <input type="button" value="SELECT"/> </div> <p style="color: red; font-size: small;">Effective date must be entered as mm/dd/yyyy.</p>

Back | Continue | Cancel

- A final summary of the imported file details will display; you can now either select **Review ACH** to review and make changes if needed (*you can then submit the transfer or save the transfer for later use*), select **Complete ACH** to submit the file for processing or **Cancel** to cancel the process

ACH

Activity | Templates | File import templates Print Help

Import file - Non NACHA Example File.csv

File summary

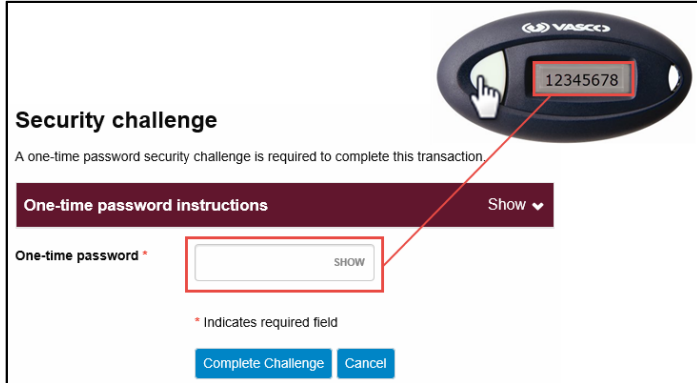
File withdrawal total	\$3.72
Number of withdrawals	1
File deposit total	\$3.72
Number of deposits	2
Reference number	f3d4ec7a04

Batch summary (1) Show ▾

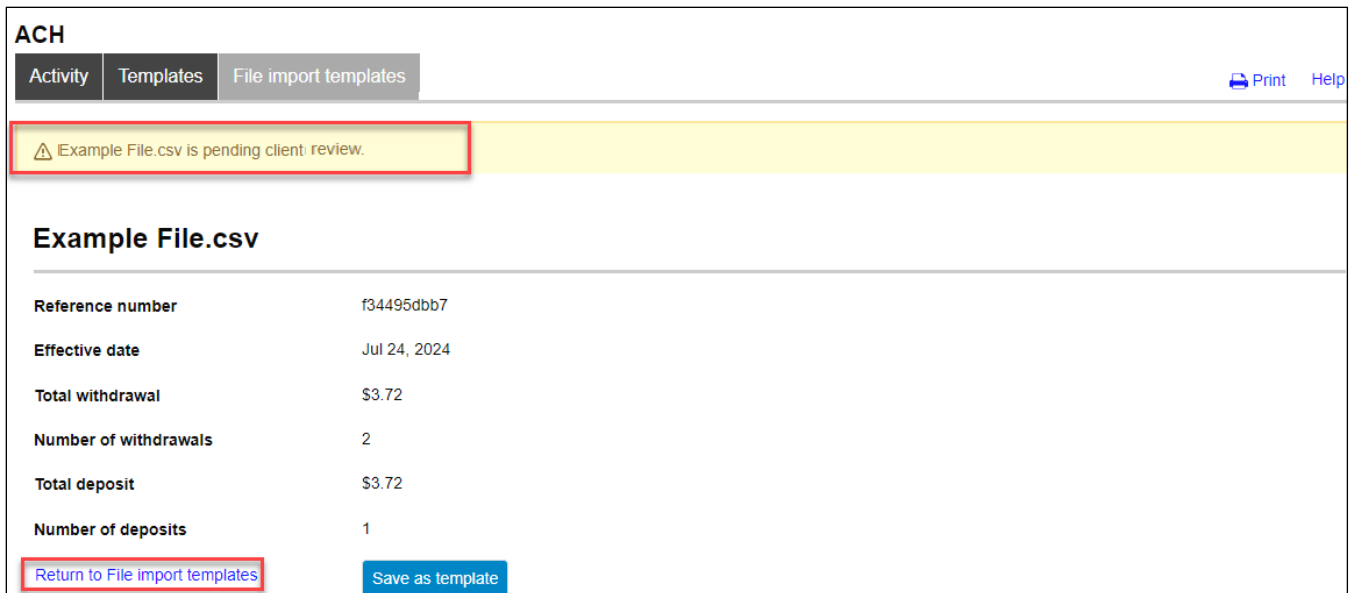
Back | Complete ACH | Review ACH | Cancel

- After you select **Complete ACH**, you will be prompted with a **Security Challenge**

- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH Activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments



ACH Transfer Inquiry

You can easily view the status, print or export the details of your ACH transactions.

- From the ACH menu, select the **Activity** tab; a list of your ACH activity will appear

Note: You can use the search criteria fields on the right to filter out the results.

ACH

Activity | Templates | File import templates

+ New Payment + New Collection + Import file Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy
Aug 27, 2024	Supplies	Transfer Exceeds Review: Pending Approval	\$238.17	\$0.00	Payment	Copy
Aug 23, 2024	Sales07	Disapproved	\$0.00	\$3,467.11	Collection	Copy

Search Activity

Date: All Activity

Type: All types

Amount: Example: 40 or 10.00-50.00

- From the activity list; you can quickly view the transfer **Status** and other transfer details, or you can click on the transfer **Description** to view the details of a specific transfer

Note: See below for **Transfer Status** descriptions.

ACH

Activity | Templates | File import templates

+ New Payment + New Collection + Import file Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy
Aug 27, 2024	Supplies	Transfer Exceeds Review: Pending Approval	\$238.17	\$0.00	Payment	Copy
Aug 23, 2024	Sales07	Disapproved	\$0.00	\$3,467.11	Collection	Copy

Search Activity

Date: All Activity

Type: All types


Amount: Example: 40 or 10.00-50.00

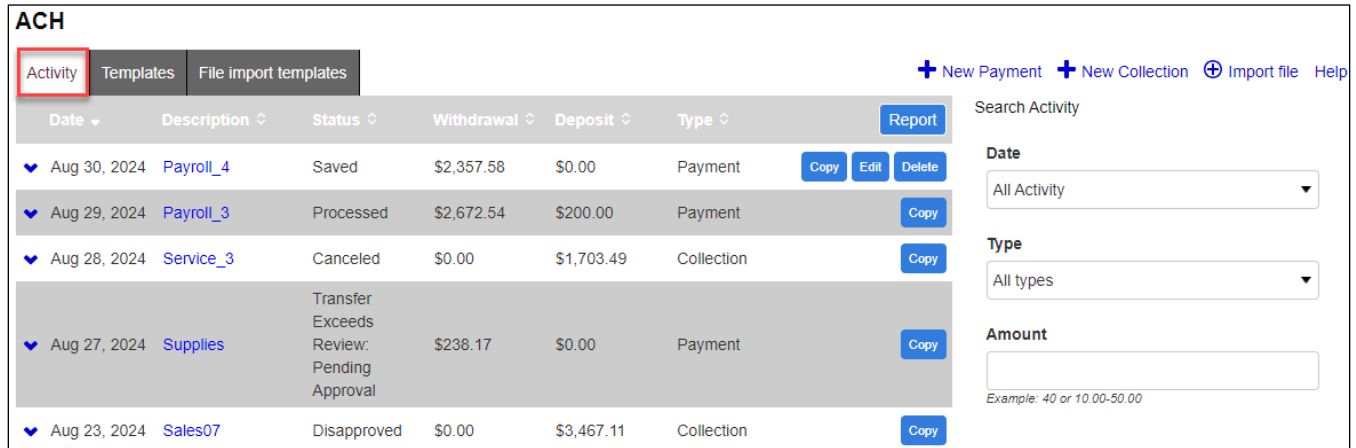
Transfer Status	Description
Saved	The transfer has been created but not submitted for processing.
Pending Origination	The transfer has been submitted for processing and is pending the Bank to export and originate the file.
Processed	The transfer has been successfully validated and has been processed/originated by the Bank.
Transfer Exceeds Review: Pending Approval	The transfer is pending approval and needs to be approved before it can be processed by the Bank.
Account Balance Verification Completed with Errors	There were insufficient funds in the funding account and the transfer was not originated.

Exports and Reporting

The Export and Report functions provide the ability to download ACH transfer activity in either a .pdf or .csv file format.

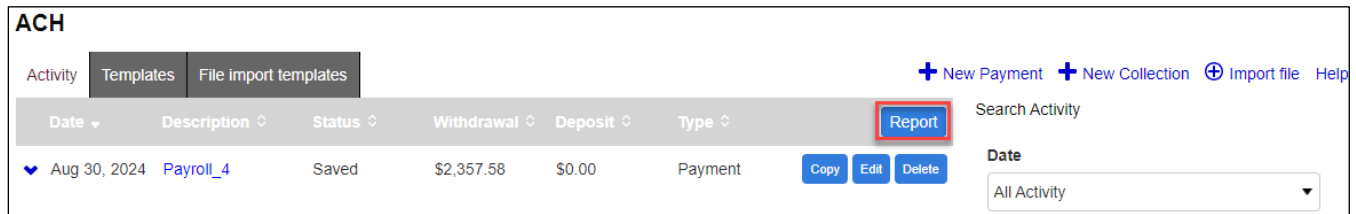
- From the ACH menu, select the **Activity** tab; a list of your ACH activity will appear

 **Note:** You can use the search criteria fields on the right to filter out the results.

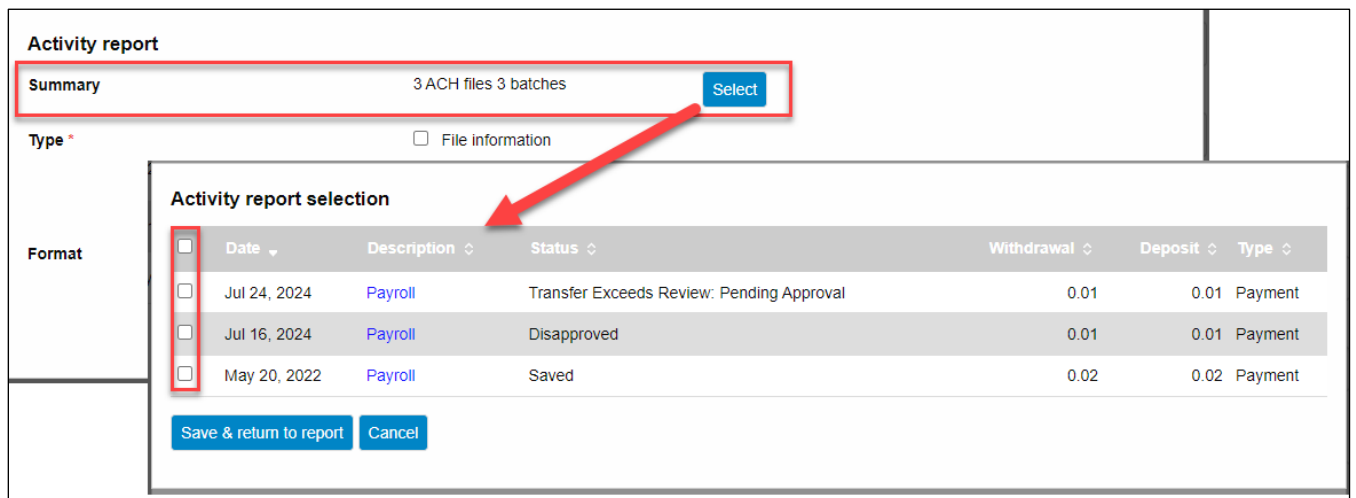


Date	Description	Status	Withdrawal	Deposit	Type	Report
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy
Aug 27, 2024	Supplies	Transfer Exceeds Review: Pending Approval	\$238.17	\$0.00	Payment	Copy
Aug 23, 2024	Sales07	Disapproved	\$0.00	\$3,467.11	Collection	Copy

- Click on the **Report** button



- An **Activity report** window will open; to include only certain transfers from your inquiry, you can click the **Select** button to choose the transfers, otherwise it will include all of the transfers from your inquiry in the report or export file



Activity report

Summary 3 ACH files 3 batches **Select**

Type File information

Format

<input type="checkbox"/>	Date	Description	Status	Withdrawal	Deposit	Type
<input type="checkbox"/>	Jul 24, 2024	Payroll	Transfer Exceeds Review: Pending Approval	0.01	0.01	Payment
<input type="checkbox"/>	Jul 16, 2024	Payroll	Disapproved	0.01	0.01	Payment
<input type="checkbox"/>	May 20, 2022	Payroll	Saved	0.02	0.02	Payment

Save & return to report **Cancel**

- Once the transactions are selected you can select a report **Type** and report **Format** from the drop down menu (*.pdf* or *.csv*); then click **Download report**

Activity report

Summary 3 ACH files 3 batches Select

Type *

- File information
- Batch information
- Transactions

Format


PDF (.pdf) ▼

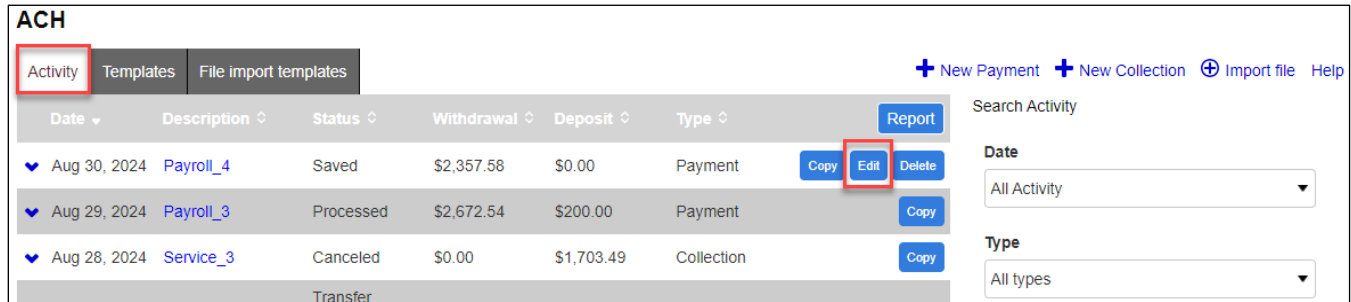
Download report Cancel

Changing a Saved ACH Transfer


Specific details of pending transfers that have a Saved status may be changed.

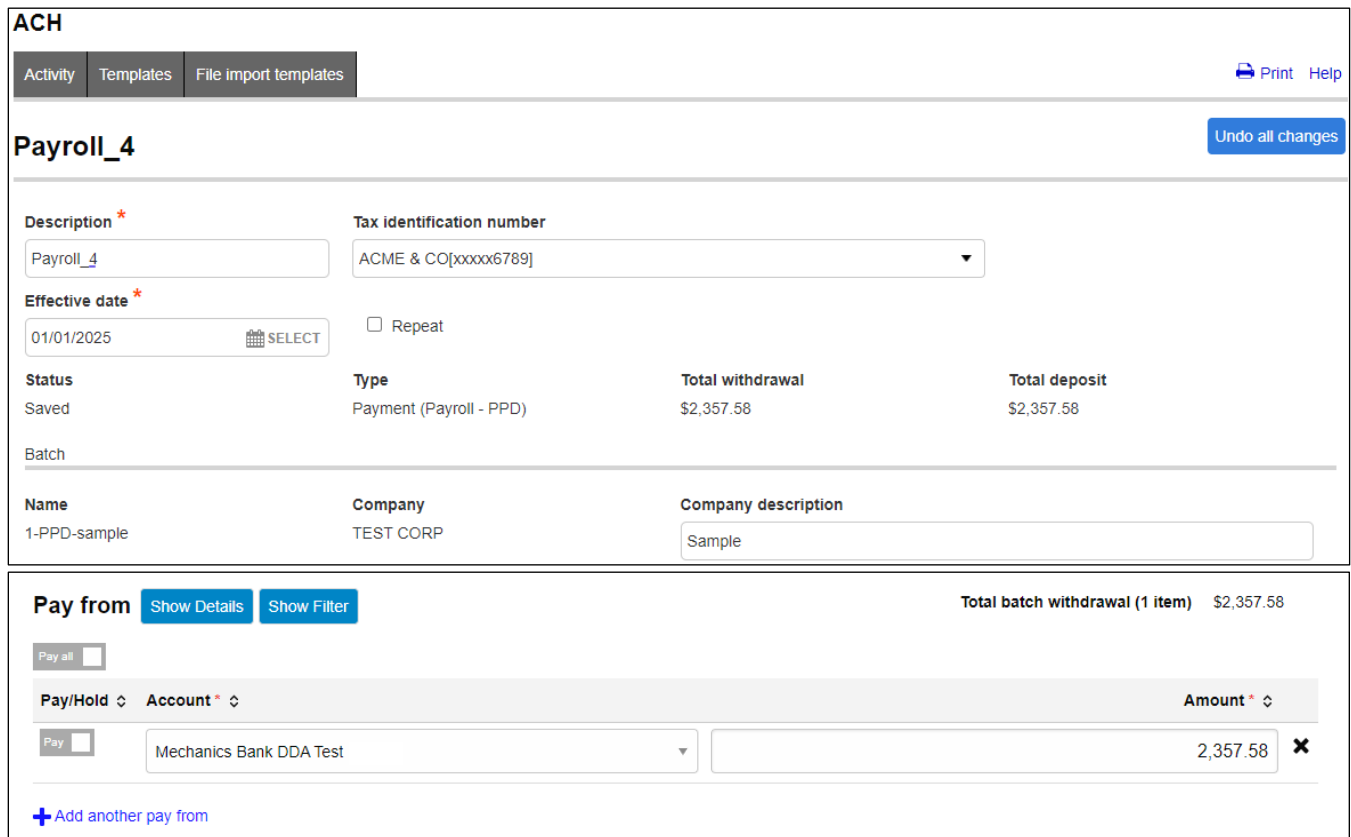
- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the **Saved** transfer you want to edit and then click the **Edit** button to the right of the transfer

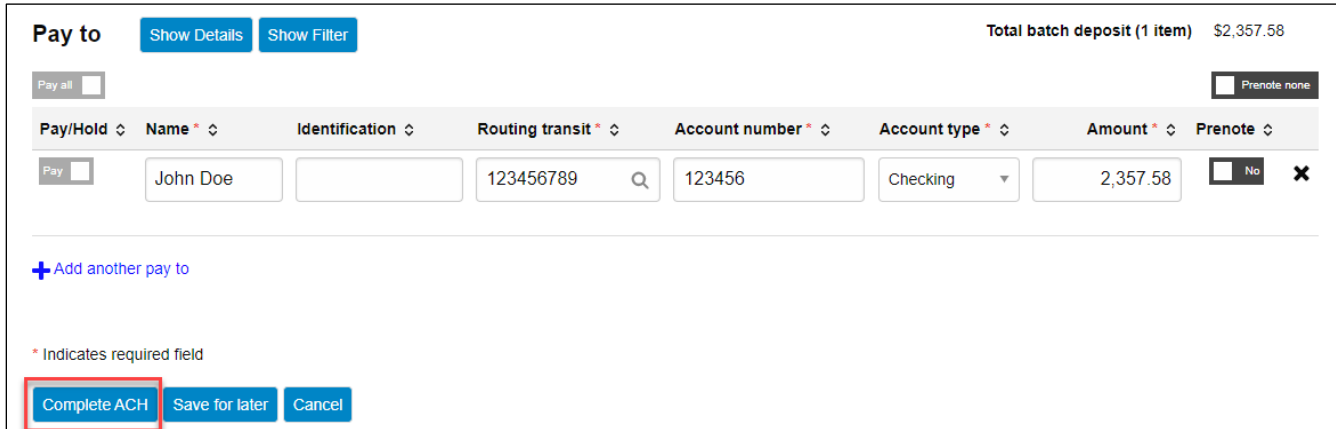
 **Note:** You can use the search criteria fields on the right to filter out the results.



- After selecting the saved transfer from the list, the transfer will open in an editing screen; select the **Effective date** for the transfer and make any other changes as needed and when finished click **Complete ACH**

 **Note:** After making your changes, if you are not ready to submit the transfer for processing, you can click **Save for later** instead.





Pay to Show Details Show Filter Total batch deposit (1 item) \$2,357.58

Pay all Prenote none

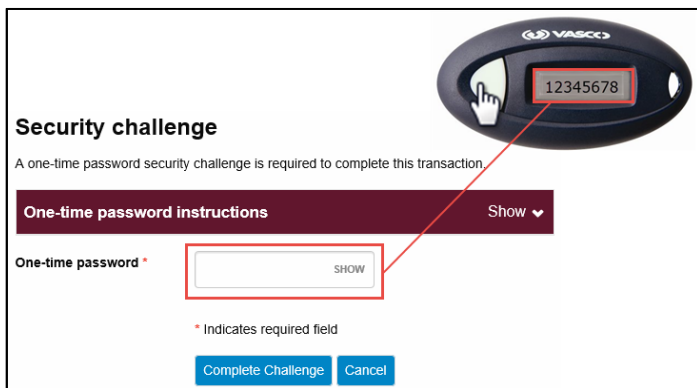
Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	John Doe		123456789	123456	Checking	2,357.58	<input type="checkbox"/> No

[+ Add another pay to](#)

* Indicates required field

Complete ACH Save for later Cancel

- If you selected **Complete ACH**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions Show

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

- A transfer status screen will display the status of the transfer;
 - If the transfer requires a secondary approval, a **pending review** message will appear
 - 👉 **Note:** Another online user must now log in to review and approve the pending transfer. See the Reviewing & Approving an ACH Transfer section for details. Transfers that exceed your established transfer limit may also require Bank review and approval.
 - If the transfer is unable to process due to an error, an **error** message will appear; depending on the error message received you may need to contact the Bank for assistance
 - 👉 **Note:** Once the error is corrected, you will need to re-submit the ACH transfer.
- Once the file has successfully been submitted, you can click **Return to ACH activity** to return to the ACH menu or you can click **Save as template**, to copy the transfer instructions to a template that can be used for future payments

ACH

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

⚠ Payroll is pending client review.

Payroll

Reference number	b994b5babb
Effective date	Jul 16, 2024
Total withdrawal	\$0.01
Number of withdrawals	1
Total deposit	\$0.01
Number of deposits	1


[Return to ACH activity](#)

[Save as template](#)

Deleting an ACH Transfer

Pending transfers that have a **Saved** or **Pending Origination** status may be deleted.

- From the ACH menu, select the **Activity** tab; from the list of transfer activity, locate the transfer you want to delete and then click the **Delete** button to the right of the transfer

 **Note:** You can use the search criteria fields on the right to filter out the results.

ACH

Activity | Templates | File import templates + New Payment + New Collection + Import file Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Aug 30, 2024	Payroll_4	Saved	\$2,357.58	\$0.00	Payment	Copy Edit Delete
Aug 29, 2024	Payroll_3	Processed	\$2,672.54	\$200.00	Payment	Copy
Aug 28, 2024	Service_3	Canceled	\$0.00	\$1,703.49	Collection	Copy

Search Activity

Date: All Activity

Type: All types

- After selecting the transfer from the list, the transfer will display; click **Delete ACH**

ACH

Activity | Templates | File import templates Print Help

Payroll

Description: Payroll | Tax identification number: Mechanics Bank [xxxxx]

Effective date: May 20, 2022 | Repeat

Status	Type	Total withdrawal	Total deposit
Saved	Payment (Prearranged deposit - PPD)	\$0.02	\$0.02

Batch

Name	Company	Company description
1-PPD-Payroll	Mechanics Bank [xxxxx]	Payroll

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$0.02

Pay/Hold	Account	Amount
Pay	Mechanics Bank	0.02

Pay to Show Details Show Filter Total batch deposit (2 items) \$0.02

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	John Smith	10001	121102036	123456789	Checking	0.01	<input type="checkbox"/> No
Pay	Jane Doe	10002	121102036	123456780	Checking	0.01	<input type="checkbox"/> No

Delete ACH Return to ACH activity

- A success message will display; click **Return to ACH Activity** to return to the ACH menu

ACH

Activity | Templates | File import templates Print Help

✔ Payroll was deleted successfully

Payroll

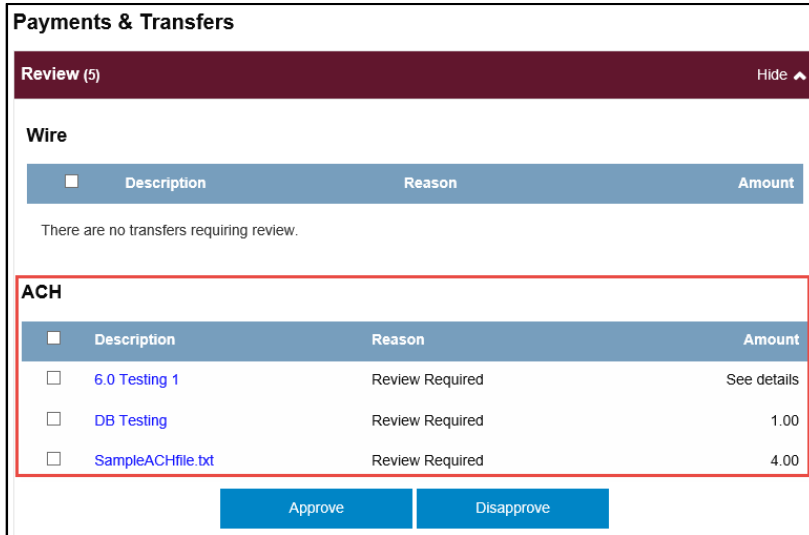
Reference number	56c446db6b
Total withdrawal	\$0.02
Number of withdrawals	1
Total deposit	\$0.02
Number of deposits	2

[Return to ACH activity](#)

Reviewing & Approving an ACH Transfer

Some ACH Transfers will require additional client review/approval before the transfer is submitted to the Bank for processing. User's setup with this review/approval authority, will have the capability to approve or disapprove transfers. You can review/approve transfers easily from the **Home** page.

- From the **Home** page the pending transfers will appear under **Payments & Transfers** in the **Review ACH** section



Payments & Transfers

Review (5) Hide ^


Wire

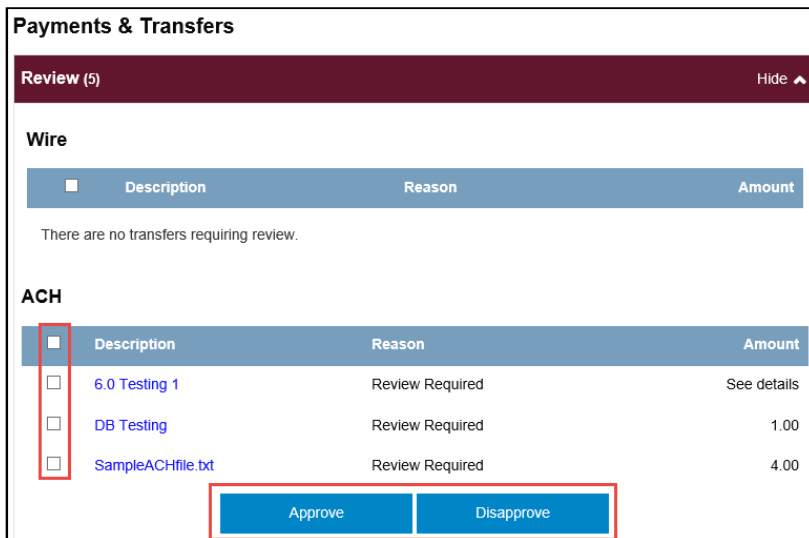
<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

ACH

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	6.0 Testing 1	Review Required	See details
<input type="checkbox"/>	DB Testing	Review Required	1.00
<input type="checkbox"/>	SampleACHfile.txt	Review Required	4.00

- Place a check mark to the left of the transfer that you want to decision and then click the **Approve** or **Disapprove** button as applicable

 **Note:** To view the details of the transfer before approving it, click on the transfer **Description** link.



Payments & Transfers

Review (5) Hide ^

Wire

<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

ACH

<input checked="" type="checkbox"/>	Description	Reason	Amount
<input checked="" type="checkbox"/>	6.0 Testing 1	Review Required	See details
<input checked="" type="checkbox"/>	DB Testing	Review Required	1.00
<input checked="" type="checkbox"/>	SampleACHfile.txt	Review Required	4.00

- A confirmation message will appear



ACH

✔ Your ACH transfer has been approved:
• DB Testing ✕