

# ACH Manager

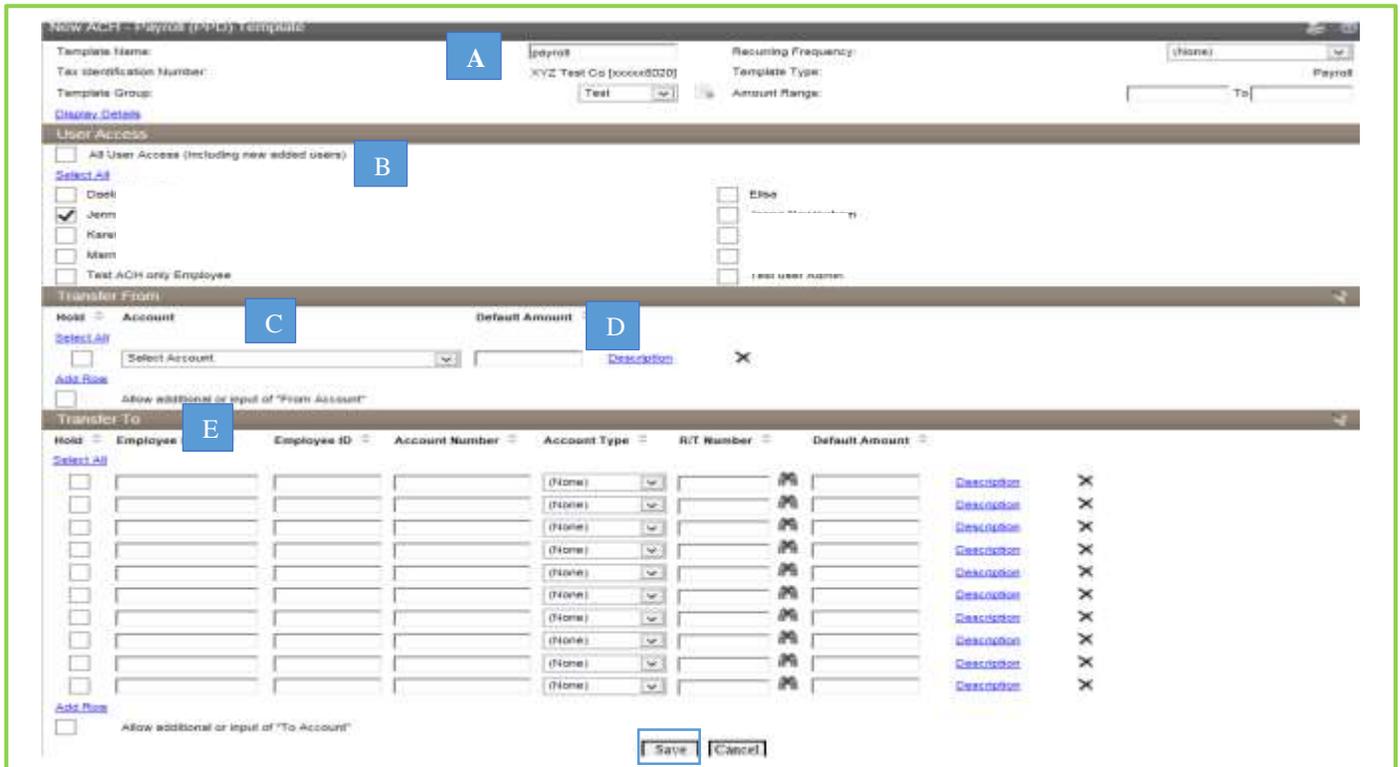
1. Login to your Business Bank Online account:  
[www.snbt.com](http://www.snbt.com)
2. Click on **Management Tools** navigation tab
3. Click on **ACH Manager** submenu item

## Creating a Template

ACH templates allow the user to quickly create ACH transactions by pre-specifying repetitive information.

To create a template:

1. Click **ACH Transfer Template**
2. Click **Submit**
3. Click the **New** icon 
4. Choose the **ACH Type**
5. Click **Submit**
6. Give your template a name (**A**), this will be the description used to identify this template
7. In the user access section (**B**), choose the users you would like to access this template
8. From the Transfer From section (**C**), choose the account you would like the transfers to come from. Enter the **Default Amount (D)**, this is the amount that the file will always be. If the amount of the file that you transfer changes, enter \$0 as the default amount
9. From the Transfer To section (**E**), enter your **Employee Name, Employee ID** (cannot be social security numbers), **employees account number, account type, routing number** and **default dollar amount**.
10. When you are finished and you have everything logged, click **Save**



The screenshot shows the 'New ACH - Payroll (PPD) template' form. Callout A points to the 'Template Name' field. Callout B points to the 'User Access' section where users like Jenn, Kari, and Matt are listed. Callout C points to the 'Transfer From' section, specifically the 'Account' dropdown. Callout D points to the 'Default Amount' field. Callout E points to the 'Transfer To' table, which has columns for Employee, Employee ID, Account Number, Account Type, R/T Number, and Default Amount.

### Processing a Transfer Using a Template

1. Click **ACH Transfer Template**
2. Click the **New Transfer** icon from the template you want to use
3. Enter you **Effective Date**
4. Enter the **Amount** from **Transfer From** list
5. Enter the **Amount** from the **Transfer To** list
6. Once all your information is entered and correct, click **process** to send the file.
7. You will now be prompted to enter you one time password that you will get from your token. Enter that number and click **Submit**



You will receive a confirmation number and all the following fields will have green check marks when you file is successfully processed:



### Reversing a Transfer

If after you process your file and you then realize that there is an error, you are able to reverse that transaction up to 5 days. (If you choose to reverse a transaction, you are required to notify your receivers of the reversal)

1. Click the **External Transfer** Criteria button for **Reverse ACH Transfer**
2. Open the File you want to reverse
3. Select the **Reversal** check box of the transaction to reverse
4. Click **Next**
5. Enter the amount of the file that you are reversing in the amount box.
6. Click **Process**
7. Enter your token number
8. Click **Submit**

### Change ACH Transfer on a Saved File

1. Select the **Change ACH Transfer**
2. Click **Submit**
3. Select the Transfer you would like to process
4. Verify the **Effective Date**
5. Click **Process**

### Processing a Transfer That Exceeds Limit

**Note:** If when processing your file your file you receive this error: **File not originated: Limit Completed With Errors/User Exceeded Settlement Date Credit Limit By...** you will have to call Customer Support so we can assist you with this transaction.

1. Click **New ACH Transfer Using Existing Transfer**
2. Select from the ACH List which transfer template you want to use. To open the file click **Transfer Description** name
3. Verify your effective date
4. Verify the amount being debited from your account in the **Transfer From** location
5. Verify the amount being credited (paid) to your employees in the **Transfer To** location
6. Once all your information is entered and correct, click **process** to send the file.
7. You will now be prompted to enter you one time password that you will get from your token. Enter that number and click **Submit**



You will receive a confirmation number and all the following fields will have green check marks when you file is successfully processed:



**To Upload a NACHA formatted file**

- 1) Click the External Transfer Criteria button for **Import ACH Transfer**  
Choose **NACHA**
- 2) Browse for the file you want to upload
- 3) Choose **ACH Pass-Thru** from the **Transfer Type** drop down
- 4) Click **Next**



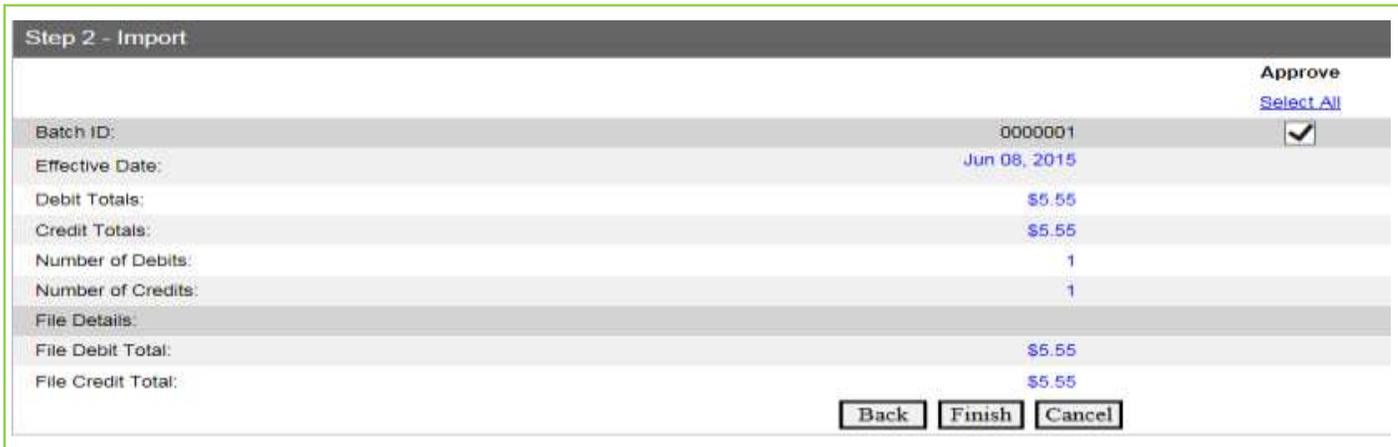
Step 1 - File Selection

File Location: R:\BOLIVACHINACHA test.txt

Tax Identification Number: MAI Test[xxxxx9991]

Transfer Type: ACH Pass-Thru

- 5) The Batch ID shows the identification number of the ACH file being imported and the number of debits and credits. Click the **Approve** box and then click **Finish**



Step 2 - Import

Batch ID:	0000001	<input checked="" type="checkbox"/>	<a href="#">Approve</a> <a href="#">Select All</a>
Effective Date:	Jun 08, 2015		
Debit Totals:	\$5.55		
Credit Totals:	\$5.55		
Number of Debits:	1		
Number of Credits:	1		
<b>File Details:</b>			
File Debit Total:	\$5.55		
File Credit Total:	\$5.55		

- 6) The import confirmation page shows that the file was successfully imported. Click **Process** and then click **Finish**



Step 3 - Import Confirmation

The following files were successfully imported

	Save	Review	Process
File Name:	<a href="#">Select All</a>	<a href="#">Select All</a>	<a href="#">Select All</a>
Confirmation Number:			<input checked="" type="checkbox"/>
Effective Date:			
Debit Totals:			
Credit Totals:			
Number of Debits:			
Number of Credits:			

- 7) You will now be prompted to enter you one time password that you will get from your token. Enter that number and click **Submit**

**Security Challenge**

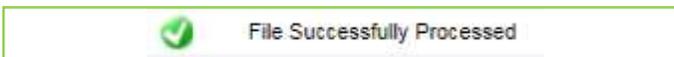
The transaction submitted requires a one time password to continue.

One Time Password:

To submit the required response, follow these steps:

1. Press the button on the token.
2. Token displays a value.
3. On the Security Challenge page, enter the value from the token as the **One Time Password**.
4. Click the "Submit" button.

- 8) You will receive a confirmation number and the following message when you file is successfully processed. Click on **Done**



- 9) If you require approval for your ACH transfers you will receive the following:



- 10) To Approve an ACH Transfer another user will need to log into Business Bank Online. The approval will be under the Review Transfers on the Home page. To view the ACH click on the file name under Description. To approve the transfer, click on the box in front of the file name and then click on **Approve**

**Review Transfers**

**Wire Transfers**

There are no transfers awaiting approval.

**ACH Transfers**

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	<a href="#">NACHA test_1</a>	Multiple Limits	5.55