PACIFIC WEST
BANK

ACH MANAGER
USER GUIDE

Business Online Banking

This page intentionally left blank.

# Table of Contents

ACH Manager User Guide

Business Online Banking

This guide offers basic walk-through instructions on how to use ACH Manager. For further assistance, please contact our West Linn Branch at (503) 905-2222.

Accessing ACH Manager

1. Log in to Business Online Banking
2. Once you click on the **Payments & Transfers** menu option, you can readily access all your ACH Manager options from the **ACH** hyperlink. Use the **Payments & Transfers** menu to access the ACH Manager User Interface.
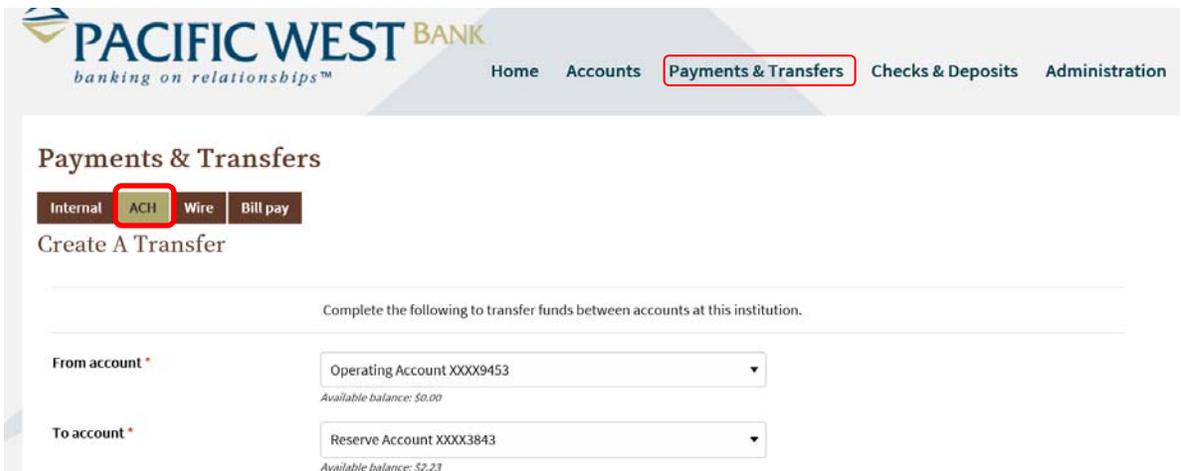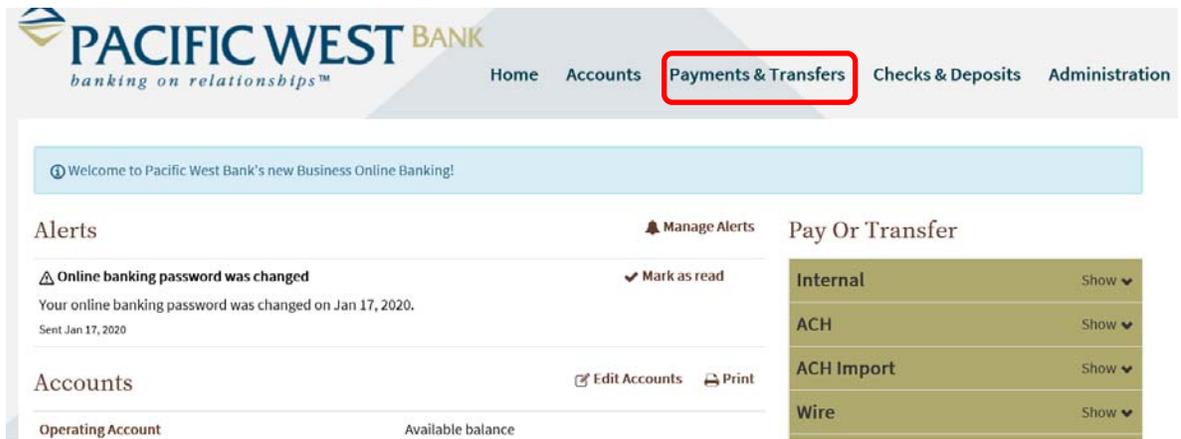
After clicking on ACH, the user interface immediately displays the most recent ACH activity. This reduces the amount of clicks to gain access to information. The new redesigned ACH Manager User Interface provides you with access to more information from a single page and interactive search and filter capabilities to aid you in finding the information you need faster.

Activity

The Activity tab provides you with a quick view of your transfers. You can utilize a variety of tools such as search criteria and sorting to aid you in quickly finding a specific transfer or set of transfers.

	Date ↓	Description ↕	Status ↕	Withdrawal ↕	Deposit ↕	Type ↕	Report
∨	Dec 23, 2019	Payroll_4	Saved	$2,357.58	$0.00	Payment	Copy Edit Delete
∨	Dec 22, 2019	Payroll_3	Processed	$2,672.54	$200.00	Payment	Copy Reverse
∨	Dec 21, 2019	Service_3	Canceled	$0.00	$1,703.49	Collection	Copy
∨	Dec 20, 2019	Supplies	Transfer Exceeds Review: Pending Approval	$238.17	$0.00	Payment	Copy

Expand and Collapse Transfer Details

You can click or tap ∨ next to any transfer to see additional details about the transfer (for example, the **Reference number, Payment type, Issued by, Issued date,** and **Item count**). Simply click or tap ∧ to collapse the row.

	Date ↓	Description ↕	Status ↕	Withdrawal ↕	Deposit ↕	Type ↕	Report
∧	Dec 23, 2019	Payroll_4	Saved	$2,357.58	$0.00	Payment	Copy Edit Delete

Reference Number: NhuVv8Snfy

Payment type: Payroll - PPD

Issued by: John Adams

Issued date: Dec 15, 2019 04:06:13 PM

Item count   1

	Date	Description	Status	Withdrawal	Deposit	Type	
∨	Dec 22, 2019	Payroll_3	Processed	$2,672.54	$200.00	Payment	Copy Reverse

Load More Search Results

The system initially retrieves up to twenty transfers at a time. You can add more results by clicking or tapping on **More ACH Activity** at the bottom of the page.

> More ACH activity

Sort

You can sort the list of transfers by clicking or tapping ∨ **or** ∧ next to any column heading (for example, **Date, Description, Status, Withdrawal, Deposit** or **Type**) to sort by the respective category.

Search activity

The Search activity section enables you to refine your search by defining key search terms such as: **Date, Type, Amount, Tax identification number, Description, Reference number, Priority,** and **Status**. The search options that display are dependent upon the task that the user wants to accomplish (for example, establishing a transfer or establishing a template).

➕ New Payment   ⊕ Import file   Help

Search Activity

Date

All Activity ▼

Type

All types ▼

Amount

Example: 40 or 10.00-50.00

Tax identification number

All ▼

Description

Reference Number

Edit/Change Transfers

Your ability to edit a payment or collection is easier that ever for transfers that have not completed processing. From the main **Activity** tab, you can click or tap the **Edit** button for the transfer that you want to edit. Previously, you had to inquire on a specific transfer before you could perform any maintenance.

Activity	Templates	File import templates	Incoming				
Date ▾	Description ⇕	Status ⇕	Withdrawal ⇕	Deposit ⇕	Type ⇕		Report
⌄ Dec 23, 2019	Payroll_4	Saved	$2,357.58	$0.00	Payment	Copy	Edit	Delete
⌄ Dec 22, 2019	Payroll_3	Processed	$2,672.54	$200.00	Payment		Copy	Reverse
⌄ Dec 21, 2019	Service_3	Canceled	$0.00	$1,703.49	Collection		Copy

Delete Transfers

From the main **Activity** tab, you can click or tap **Delete** for the transfer that you want to delete. The system then displays a transfer overview page. From the transfer overview page, you can click or tap **Delete ACH** and the system completes the deletion process.

Activity	Templates	File import templates	Incoming				
Date ▾	Description ⇕	Status ⇕	Withdrawal ⇕	Deposit ⇕	Type ⇕		Report
⌄ Dec 23, 2019	Payroll_4	Saved	$2,357.58	$0.00	Payment	Copy	Edit	Delete
⌄ Dec 22, 2019	Payroll_3	Processed	$2,672.54	$200.00	Payment		Copy	Reverse
⌄ Dec 21, 2019	Service_3	Canceled	$0.00	$1,703.49	Collection		Copy

Reverse Transfers

From the main **Activity** tab, you can click or tap **Reverse** for a transfer that has a Status of **Processed,** the **Effective date** is within five business days, and the **ACH Type** is not a **Reversal**. The system then displays a transfer overview page. From the transfer overview page, you can click on tap the **No** switch below the **Reverse** column in the Pay to section for the transfer that you want to reverse and then click or tap the **Reverse ACH** button.

Note: You must the Reversal rights established in order to view transfers that can be reversed.

Review Transfers

We have simplified the process of reviewing ACH transfers by limiting the review and approval process to a single access point, the Payments & Transfers review for ACH Manager widget on the **Business Online Banking Home page**.

To see the details of the transfer prior to approving it you can click the **Description** for the transfer and the system expands the page to display the details.

You can approve or disapprove multiple transfers at once by selecting individual check boxes or you can select all transfers for approval or disapproval by selection the **Description** check box and then clicking the appropriate **Approve** or **Disapprove** button.

Templates

From the Template menu, you can click on <u>+New payment template</u> or <u>+New collection template</u> to establish a new template. In addition, you can edit or delete existing templates, and process transfers using an existing template.

The new template list provides you more options from a single page.

Template Name	Maximum of 10 Characters. Field information will post to both Company and Recipients Statement.
Recurring Frequency	If the transaction is one that repeats on a scheduled basis this allows you to automatically execute this transaction in the future without setting it up each time.
Template Group	Select a name from the drop-down or click the New Template Group icon to create a new group (ex. Payroll, Vendors, Insurance Premiums, HSA contributions, etc.)
Amount Range	Restricts template users from sending files outside of the specified range.
User Access	Select the users who should have access to use this template.
Transfer From	Use the dropdown menu to select the "transfer from" account and then enter the amount you want taken from this account. You can specify more than one account and assign a different amount to each by clicking the Add Row link. Allow additional or input of "From Account" – select this check box if you want to allow users of the template to add additional rows to the template.
Transfer To	Enter the "transfer to" account details: Name, Employee I.D., Account Number, Type of Account, Routing number and Amount. You can add additional "transfer to" accounts by clicking the Add Row link. • You have the option of including a description, which is like the memo line on a check. • You have the option of sending a prenote, which sends a zero-dollar transaction to verify the accuracy of account data, such as routing numbers and account numbers. A prenote should be initiated at least 10 business days prior to the first transaction. The amount field must be a zero-dollar amount. You have the option to select the Hold checkbox to omit a "transfer to" account from a file submitted for processing without deleting the information from the saved file.
Delete (X) button	Removes the row

Activity	Templates	File import templates		🖶 Print Help

New template

Template name *	Tax identification number	Template group
[ ]	Pacific West Ban[xxxxx5376]	Vendors ▼ ➕ New

| **Type** | | |
| Payment (Payroll - 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]

☐	**ALEX**	☐	**Ashley**
☑	**CORI**	☐	**JULIA**

If this is a Payment File, select from the drop-down options the PWB account to be debited. If this is a Collection File, select from the drop-down options the PWB account to be credited. Enter the amount of the debit or credit to the PWB account. (The amount field can be changed as the file is used, based on the offsetting entries.)

Pay from Show Details Show Filter

Pay all ▢

Pay/Hold ⇕	Account * ⇕		Amount * ⇕	
Pay ▢	Select an account	▼		✖

+ Add another pay from

Enter the account information for the offsetting entries. SAVE when complete.

Pay to Show Details Show Filter

Pay all ▢

Pay/Hold ⇕	Name * ⇕	Identification ⇕	Routing transit * ⇕	Account number * ⇕	Account type * ⇕	Amount * ⇕	
Pay ▢			🔍		Select a type ▼		✖
Pay ▢			🔍		Select a type ▼		✖
Pay ▢			🔍		Select a type ▼		✖
Pay ▢			🔍		Select a type ▼		✖
Pay ▢			🔍		Select a type ▼		✖

+ Add another pay to

Template Details

You can click ∨ to view details about a template, such as **Company name**, **Payment type**, **Amount range**, **Created by**, and **Approved by**.

New Transfers from a Template

The template feature helps you save time by enabling you to establish transfer specifications ahead of time that you can use and reuse. You can use a template to establish a new transfer by clicking the Send button for the specified template.

Using the calendar, select the effective date of the transaction.

Test Template

Description
Test Template

Tax identification number
Pacific West Ban[xxxxx5376]

Effective date *

[   ] 🗓 SELECT   ☐ Repeat

Enter the transaction amount (in this example, the debit to the PWB account)

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

Pay all ☐

Pay/Hold ⇕	Account * ⇕	Amount * ⇕
Pay ☐	Operating Account	0.02

Enter the offsetting transaction amounts.
If any transaction is a "Prenote", select the box to the right. A non-monetary entry will be sent to the bank to validate the account.
If you elect to not debit or credit an account in the template, you may "Hold" the account.

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

Pay all ☐   ☐ Prenote none

Pay/Hold ⇕	Name * ⇕	Identification ⇕	Routing transit * ⇕	Account number * ⇕	Account type * ⇕	Amount * ⇕	Prenote ⇕
Pay ☐	Test 1		123206943	123456789	Checking	0.01	☐ No
Pay ☐	Test 2		123206943	123456789	Checking	0.01	☐ No
☐ Hold	Test 3		123206943	123456789	Checking	0.00	☐ No

* Indicates required field

Complete ACH   Save for later   Cancel

When entries have been made, select Complete ACH.

Security Challenge

For hard token users, use the token to produce your one time password.

For soft token users, in the "DigiPass for Business Banking" app and click the Digital Signature button. Take a photo of the multi-color cryptogram image, review the transaction details and click OK in the upper right hand corner of your phone screen. Type the digital signature number generated on the phone into the box on the computer and press Complete challenge.
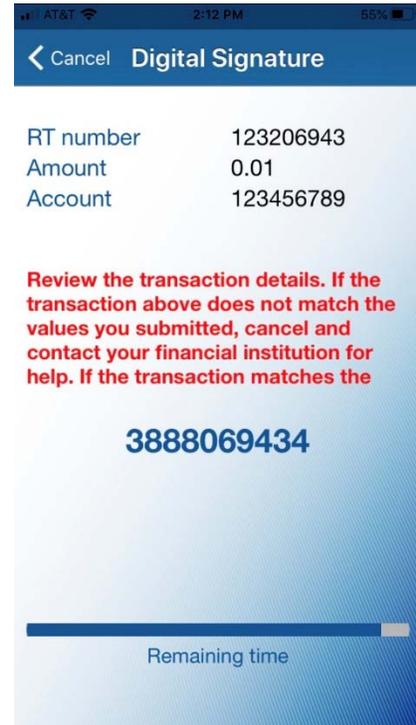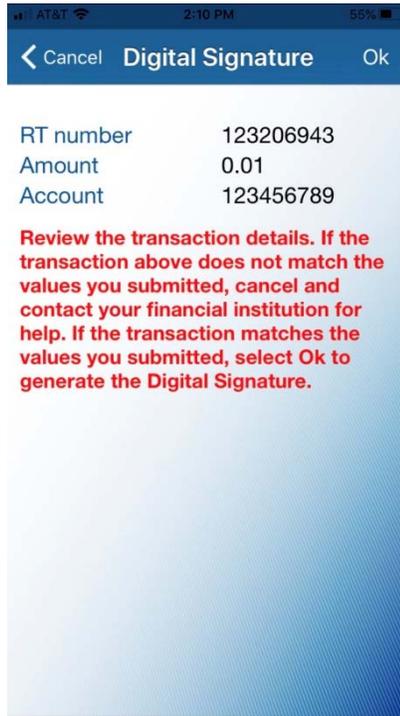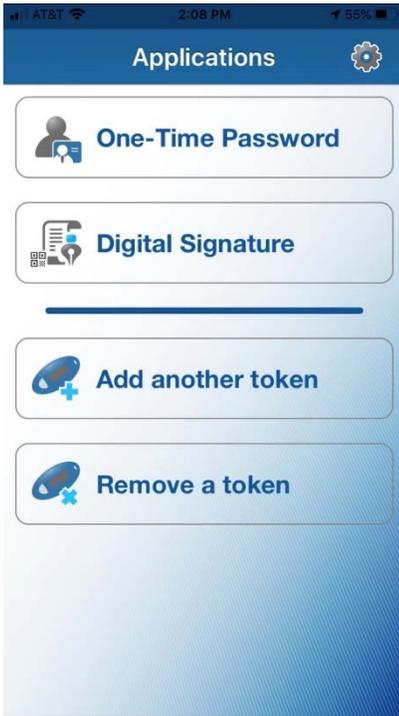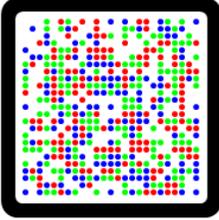
Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions	Show ❯

Device nickname   Cori's Iphone

RT number   123206943

Amount   0.01

Account   123456789

Digital signature *   [SHOW]

* Indicates required field

[Complete challenge] [Cancel]

Can't scan the image?

✓   If "File Successfully Processed" is displayed as the last validation check, then the transfer has been successfully submitted for processing (see Appendix B for details)

✓   If a Yellow Warning banner is displayed at the top of the processing window, then the transfer is flagged for additional Client or Bank Approval (see Appendix B for details)

✓   If a Red Error banner is displayed at the top of the processing window, then the transfer is flagged for Exceeding a Limit, File Duplication or Insufficient Funds (see Appendix B for details)

A Reference number will be provided for the transaction, along with any warning messages, if applicable.

An email notification will be sent.

Test Transfer received from Pacific West Bank on 01/21/2020 has passed all origination steps without exception.

First Effective Date:	01/24/2020
Debit Totals:	$1.00
Credit Totals:	$1.00
Number of Debits:	1
Number of Credits:	1
Client Name:	Pacific West Bank
Reference Number:	1d34e9342f
ACH Transfer Type:	Corporate_Credit

Thank you,
TreasMgmt@bankpacificwest.com

File import templates

The **File import templates** tab allows you to quickly access your import templates. You can click "v" to view the **Company name**, **Payment/Collection type**, **Created by**, and **Approved by** information for a specific import template.

You can click +New file import template to establish a new import for NACHA and Non-NACHA files. Once you specify the type of file, you can define all the required fields for establishing the import template.

Click **Send** from the mail File import template list to import a file and establish a transfer using the specified template. Click **Continue** and then **Complete ACH** to process the import.
(Note: You can click **Review ACH** to access the review transfer page and make edits.)

Exceptions

The system displays the Exceptions page when you import a Non-NACHA file and data in the file is missing or inaccurate (for example, the dollar amount has the decimal too far to the left of the routing transit number is invalid). Once you fix the exceptions and click **Continue**, the system continues with the import process.

Edit or Delete Imported Files

Click **Edit** from the main File import template list to quickly apply changes to the file import template.

Click **Delete** from the main File import template list followed by **Delete template** to quickly delete a template that you no longer need.

Appendix A
Transfer Status Descriptions

Transfer Status	Description
Saved	Transfer has been created but not processed *Saved files are listed until they are deleted
Processed	Transfer has been successfully validated and has been exported for processing **Processed files are listed for 6 months
Transfer Exceeds Review: Pending Approval	Transfer has been submitted and is awaiting bank approval before it can be exported for processing
Transfer Exceeds Limit	Transfer has exceeded an established limit and will not be exported for processing
Pending Origination	Transfer has been submitted and is awaiting any of the following before it can be exported for processing: • Secondary Client Approval • Prefunding
User Deleted	Transfer has been deleted
Transfer Processing	Transfer is undergoing pre-processing steps
File not originated. Account Balance Verification Completed with Errors	File not processed due to Insufficient Funds when attempted to prefund 2 business days before the effective date
File not originated. Memopost Completed with Errors	File not accepted – Attempted to submit within 2 business days of effective date and funds were not available
User Deleted	Client cancelled the transfer