



ACH Manager User Guide

This guide offers basic overview instructions on ACH Manager and how to create one time or recurring ACH transfers. For further assistance, please contact FLCBank Treasury Management Client Support at 888.343.4988 or by email at tm@flcb.com.

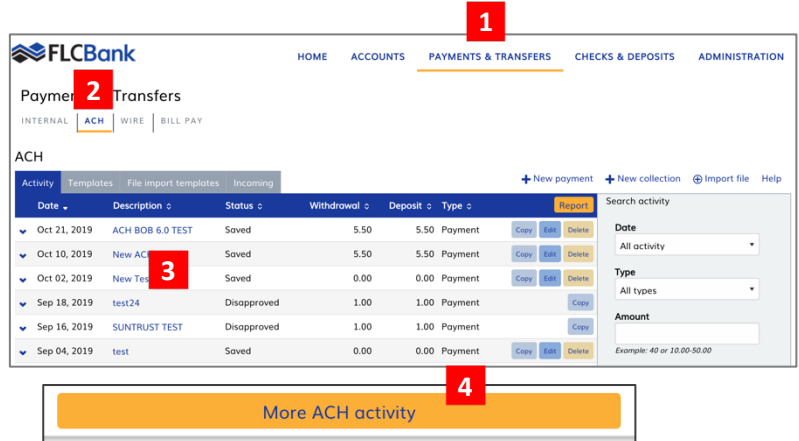
Table of Contents

Accessing ACH Manager	2
ACH Manager Menu	
Activity Tab	2
<i>Search Activity</i>	2
<i>New Transfers</i>	3
<i>Import File</i>	3
<i>Copy Transfers</i>	4
<i>Edit Transfers</i>	4
<i>Delete Transfers</i>	4
Templates Tab	5
<i>New Payment/Collections Template</i>	5
<i>Edit, Copy or Delete Template</i>	5
<i>Template Details</i>	5
File Import Template Tab	5
<i>New File Import</i>	6
<i>Edit or Delete Import File</i>	6
<i>Exceptions</i>	7
Reports	
Activity Reports	8
Template Reports	8
File Import Template Reports	8
Payments & Transfer Review (approval workflows)	9
Administration Tab	10

Accessing ACH Manager

Log in to Business Online Banking.

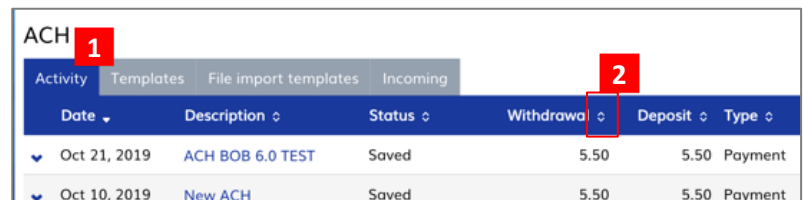
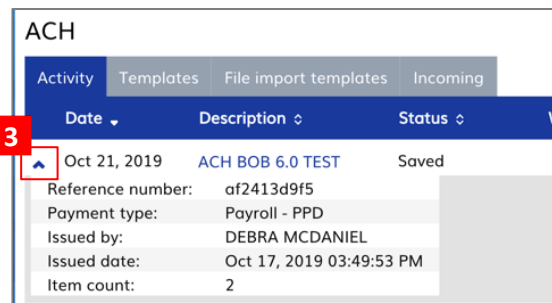
1. Access the ACH Manager module by clicking the **Payments & Transfers** tab.
2. Select the **ACH** tab under the Payments & Transfer menu.
3. The screen immediately displays the ACH activity main screen.
4. The system initially retrieves up to twenty transfers at a time. You can add more results by clicking the **More ACH Activity** button at the bottom of the page.



ACH Manager Menu

ACH Activity Tab

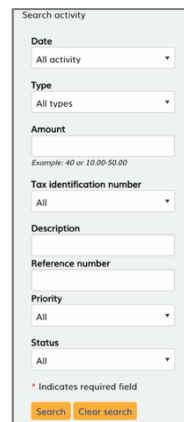
1. The **Activity** tab provides you with quick and easy access to your transaction history.
2. Utilize the sort features to quickly find a specific transfer or set of transfers. Sort the list of transfers by clicking the **up/down arrow** next to any column heading (*Transfers can be sorted by Date, Description, Status, Withdrawal, Deposit, or Type*).
3. To expand and collapse transfer details click the **Up/Down arrow** 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*).

Search Activity

The **Search activity** section enables refining the search by defining key search terms such as: Date, Type, Amount, Tax identification number, Description, Reference number, Priority, and Status.

NOTE: 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).

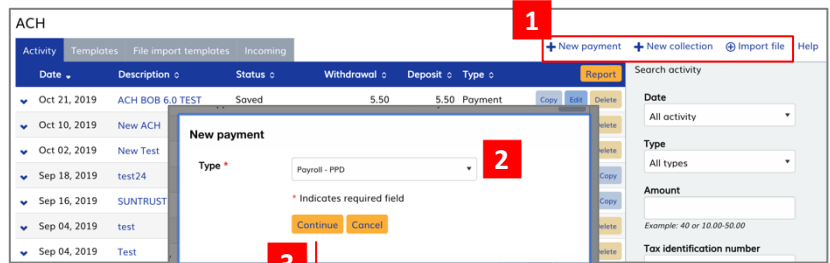
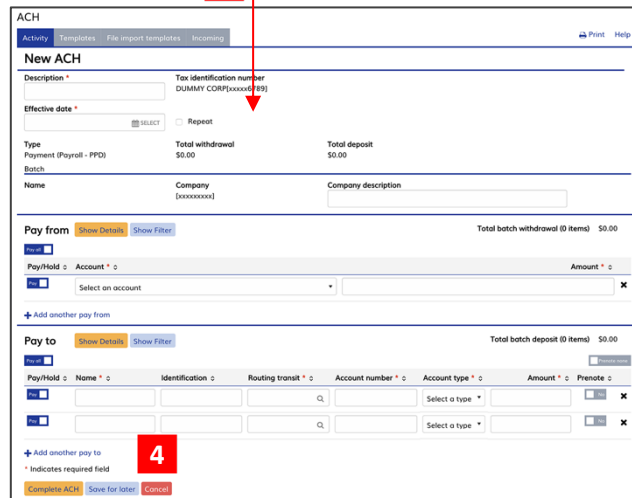
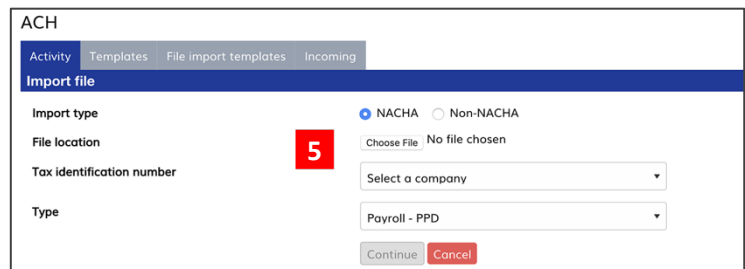


New, Import, Copy, Edit, and Delete Transfers

All ACH transfers are conveniently grouped into two categories: payments and collections. Within each category you can access ACH transfers of all types. (for example payroll or prearranged payments).

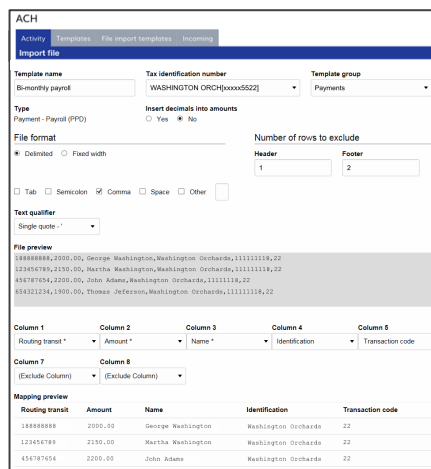
New Transfers

- 1) From the Activity menu click on **+ New payment, + New collection or Import file** to create a new ACH transfer.
- 2) When **New Payment** or **New Collection** option is clicked a window pops up and displays a dropdown of the type of ACH transactions available.
- 3) Click **Continue** to display a new ACH screen to enter in the details of the transfer.
- 4) Make sure you click the **Complete ACH** or **Save for later** button at the bottom of the page.
- 5) When the **Import file** option is clicked the screen changes where you select the file type, and transaction type to import.

Note: Select NACHA or Non-NACHA then browse to select the appropriate file to import. All NACHA files must be tested by the Treasury Management Department to ensure a successful import.

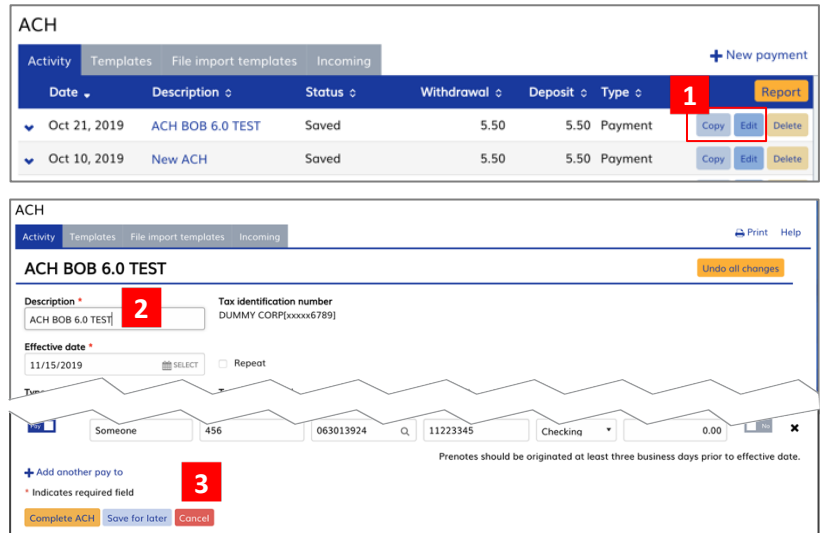
*The process for importing a Non-NACHA file has been simplified by combining steps. In addition, the system automatically populates additional information in the **File Format** section such as **Delimited** (and associated type) or **Fixed Width**, **Header and Footer** rows to exclude any **Text Qualifier** (if there is one). Each column is defined in the **File Format** section, the system displays a Mapping preview.*



Copy or Edit Transfers

- 1) Locate an existing transfer and click the **Edit or Copy** button.
- 2) The details of the transfer will be displayed in the window. Make any changes as needed. If making a copy enter in a new name for the transfer.
- 3) Be sure to click the **Complete ACH** or **Save for later** button at the bottom of the page.

NOTE: When making a copy of a transfer. The system will retain the original transfer once the copied transfer is saved.



ACH

Activity Templates File import templates Incoming + New payment

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 21, 2019	ACH BOB 6.0 TEST	Saved	5.50	5.50	Payment	Copy Edit Delete
Oct 10, 2019	New ACH	Saved	5.50	5.50	Payment	Copy Edit Delete

ACH BOB 6.0 TEST

Undo all changes

Description * ACH BOB 6.0 TEST Tax identification number DUMMY CORP[xxxxx6789]

Effective date * 11/15/2019 Repeat

Someone 456 063013924 11223345 Checking 0.00

+ Add another pay to

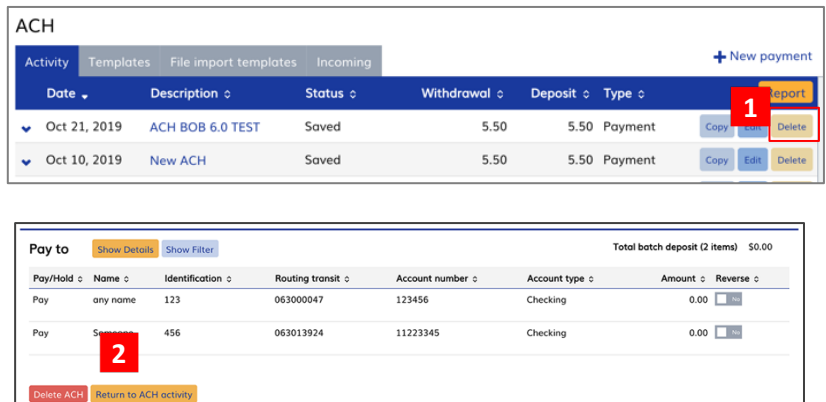
* Indicates required field

Complete ACH Save for later Cancel

Prenotes should be originated at least three business days prior to effective date.

Delete Transfers

- 1) From the main **Activity** tab, locate the transfer and click the **Delete** button.
- 2) The system then displays the transfer detail page. Scroll to the bottom of the page and click the **Delete ACH** button. The system will remove the transfer from the system.



ACH

Activity Templates File import templates Incoming + New payment

Date	Description	Status	Withdrawal	Deposit	Type	Report
Oct 21, 2019	ACH BOB 6.0 TEST	Saved	5.50	5.50	Payment	Copy Edit Delete
Oct 10, 2019	New ACH	Saved	5.50	5.50	Payment	Copy Edit Delete

Pay to Show Details Show Filter Total batch deposit (2 items) \$0.00

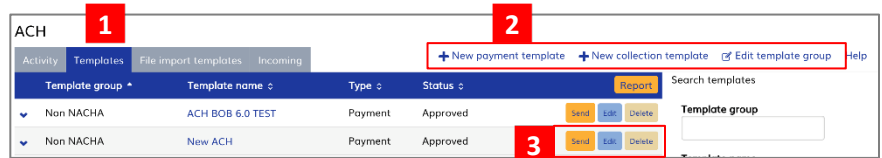
Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	any name	123	063000047	123456	Checking	0.00	Reverse
Pay	Someone	456	063013924	11223345	Checking	0.00	Reverse

Delete ACH Return to ACH activity

ACH Templates Tab

New Payment/Collections Template

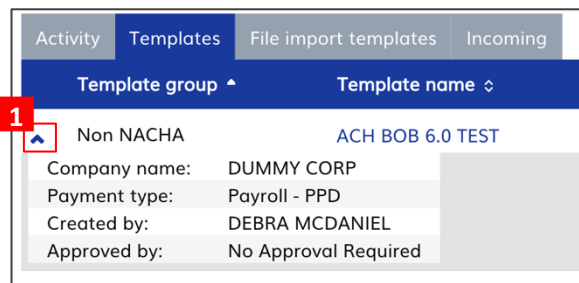
1. When the **Templates Tab** is selected, the screen changes and displays the existing templates.
2. From the Template menu, you can create a **+ New payment template**, **+ New collection template** or **edit template group**.
3. Locate an existing template and click the **Edit, Copy or Delete** button.



*NOTE: When a transfer is submitted for review, the system will display a confirmation page to save the transfer as a template by clicking the **Save As a Template** button, making it easier to establish a new template and reuse content for future transfers.*

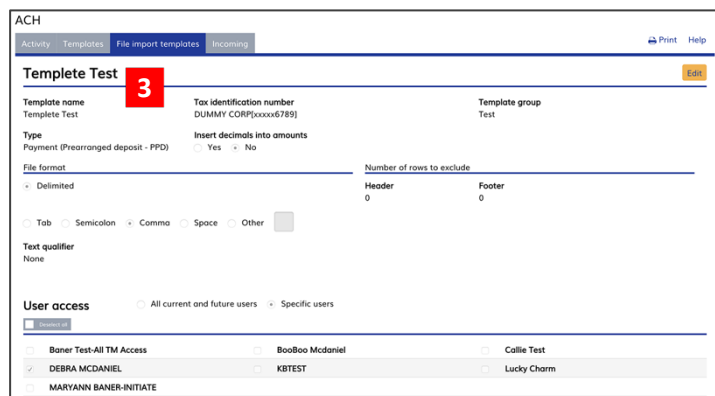
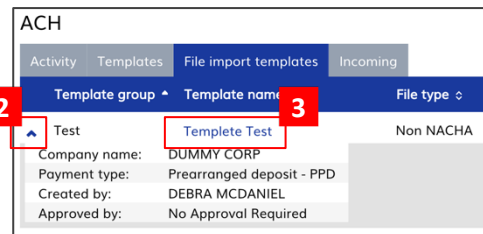
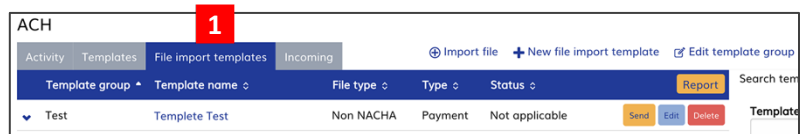
Template Details

1. To expand and collapse Template details click the **Up/Down arrow** next to any template name to view the Company name, Payment/Collection type, Created by, and Approved by information for a specific template.



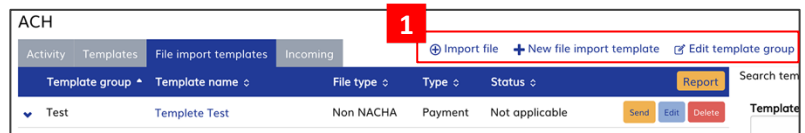
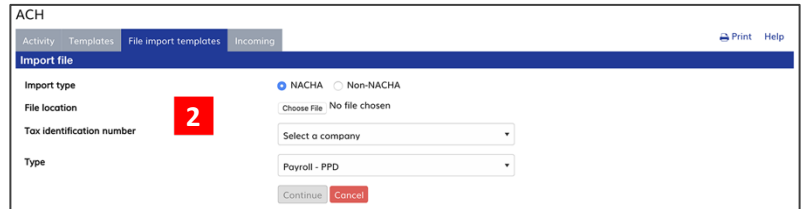
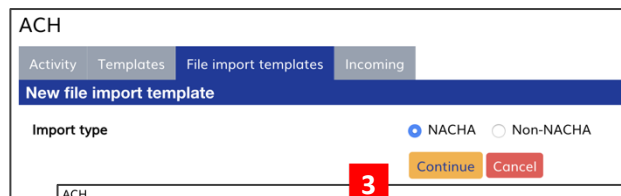
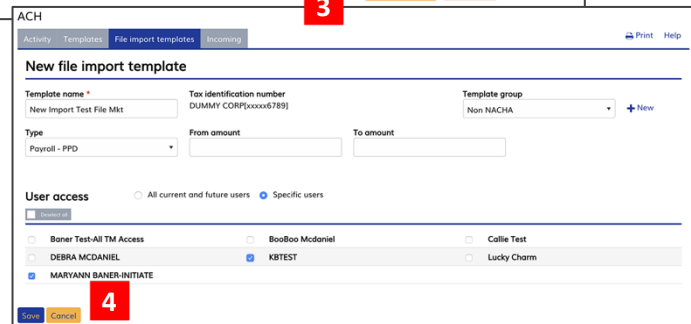
File Import Templates Tab

1. The **File import templates** tab allows quick access to imported templates.
2. Click the arrow to view the Company name, Payment/Collection type, Created by, and Approved by information for a specific import template.
3. Click on the **Template name** hyperlink to display the details of the import template.



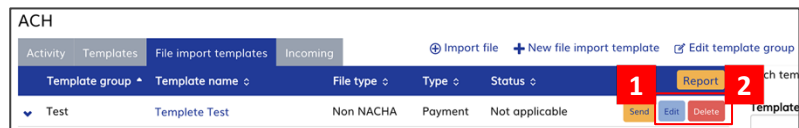
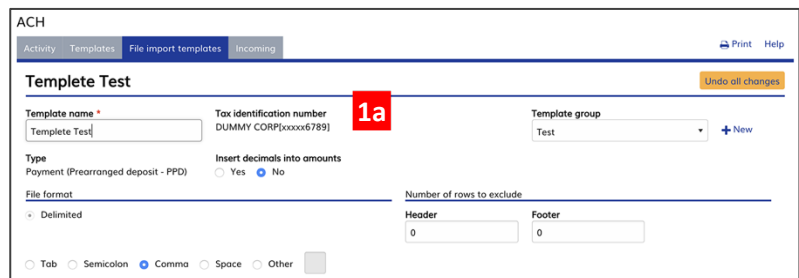
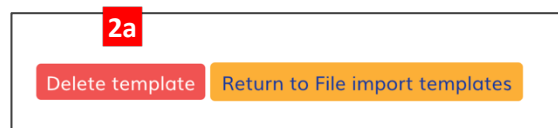
New File Import Template

1. Click the **Import file, + New file import template** or **Edit template** to establish a new import template for NACHA and Non- NACHA files.
2. When importing a file specify the type of file, and define all the required fields for establishing the import template. Click the **Continue button** and then **Complete ACH** to process the import file.
3. When selecting a **New file import template** specify the type of file and click **Continue**. Then define all the required fields for establishing the import template.
4. Be sure to click the **Save button** to complete the import process.

Edit or Delete File Import Templates

1. Click on the **Edit button**.
 - 1a. The window will display the template information to apply changes to the file import template.
2. Click **Delete button**.
 - 2a. A window pops up where you confirm you want to delete the template by clicking the **Delete template button**.

Exceptions

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

ACH

Activity
Templates
File import templates
Incoming

Print Help

Import file

Unable to import file - invalid file format.
1

Exceptions - [Number of Exceptions]

Row	Exception reason
11	Invalid Amount.
17	Invalid Routing transit.

Transactions

Row 11
Delete row

Account number *
378250

Amount *
11.321
Invalid amount.

Discretionary data

Identification
EMP1776

Name *
George Washington

Payment information
October payroll

Routing transit *
1888888888

Transaction code
22

Row 17
Delete row

Account number *
278248

Amount *

Discretionary data

Identification
EMP1784

Name *
John Adams

Payment information
October payroll

Routing transit *
Invalid Routing transit.

Transaction code
22

* Indicates required field

Continue
Cancel

Reports

A **Report Button** can be found on all of the ACH Menu tabs. All reports can be downloaded in either **PDF (.pdf)** or **Comma-separated values (.csv)** from the **Format** drop-down list.

Activity Reports

From the **Activity Tab** click the **Report button**.

1. The **Activity Report** window will open. Select the pieces of information you want and select the type of file format. Then click **Download report**.
2. Click the **Select button** to open the **Activity Report Selection** window.
- 2a. The **Activity Report Selection** window allows the selection of specific transaction activities to be included in the report.
3. Sample PDF and CSV Transfer report.

Template Reports

From the **Templates Tab**, click the **Report button**.

1. The **Template Report** window will open. Select the pieces of information you want and select the type of file format. Then click **Download report**.
2. Sample PDF and CSV Transfer report.

File Import Template Reports

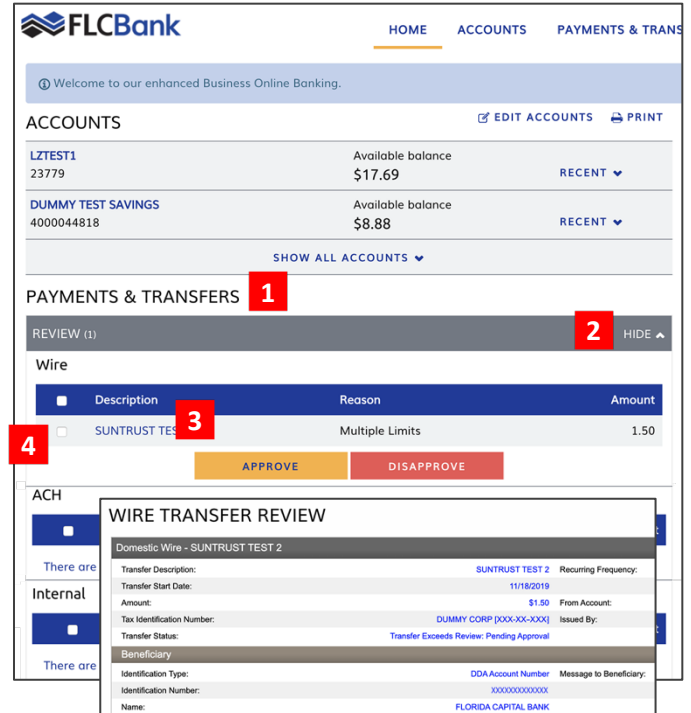
From the **File Import Template Tab**, click the **Report button**.

1. The **File Import Template Report** window will open. Select the pieces of information you want and select the type of file format. Then click **Download report**.

Payments & Transfer Review (approval workflows)

The process of reviewing ACH transfers has been simplified by limiting the review and approval process to a single access point on the **Home Page** of Business Online Banking.

1. On the Home Page there is a **Payments & Transfer Section** which displays the items that need to be approved.
2. Click the arrow next to the words HIDE or SHOW to display all of the items that need to be **Reviewed** or items that were **Issued**.
3. To view details of a transfer prior to approving it, click the **Name** under the **Description column** to open a window that displays the details.
4. Approve or disapprove multiple transfers at once by **selecting individual check boxes** or select all transfers for approval or disapproval by selecting the **Description** check box and then clicking the appropriate **Approve** or **Disapprove** button.
5. After clicking the **Approve** or **Disapprove** button, a **Security Challenge** box appears.
6. Once credentials are input, click **Complete Challenge** to approve the transfer.



FLC Bank HOME ACCOUNTS PAYMENTS & TRANS

Welcome to our enhanced Business Online Banking.

ACCOUNTS [EDIT ACCOUNTS](#) [PRINT](#)

ACCOUNT	Available balance	
LZTEST1 23779	\$17.69	RECENT ▾
DUMMY TEST SAVINGS 4000044818	\$8.88	RECENT ▾

[SHOW ALL ACCOUNTS ▾](#)

PAYMENTS & TRANSFERS **1**

REVIEW (1) **2** [HIDE ▴](#)

Wire

Description	Reason	Amount
<input type="checkbox"/> SUNTRUST TEST 3	Multiple Limits	1.50

4 [APPROVE](#) [DISAPPROVE](#)

ACH

WIRE TRANSFER REVIEW

Domestic Wire - SUNTRUST TEST 2

Transfer Description: SUNTRUST TEST 2 Recurring Frequency:

Transfer Start Date: 11/18/2019

Amount: \$1.50 From Account:

Tax Identification Number: DUMMY CORP [XXX-XX-XXXX] Issued By:

Transfer Status: Transfer Exceeds Review: Pending Approval

Beneficiary

Identification Type: DDA Account Number Message to Beneficiary:

Identification Number: XXXXXXXXXX

Name: FLORIDA CAPITAL BANK



SECURITY CHALLENGE **5**

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

[ONE-TIME PASSWORD INSTRUCTIONS](#) [SHOW ▾](#)

One-time password * [SHOW](#)

* Indicates required field

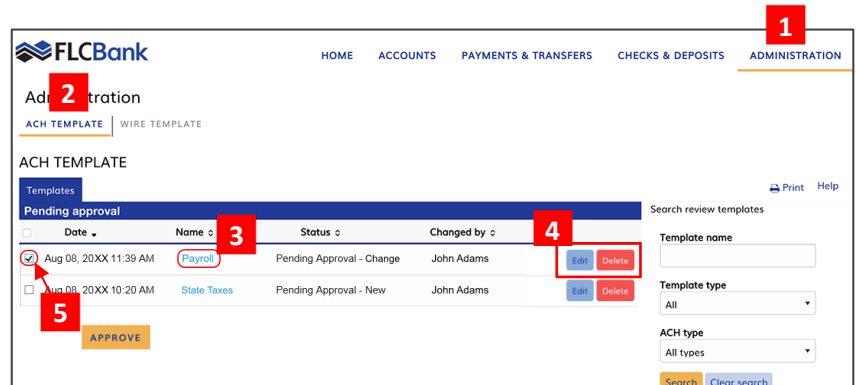
6 [COMPLETE CHALLENGE](#) [CANCEL](#)

Administration Tab

The process of reviewing new templates or changes made to templates has been simplified with a single access point on Business Online Banking with the **Administration Tab**. Users that have Access Rights to set-up and approve templates will see ACH Templates and WIRE Templates that need to be approved or have been approved.

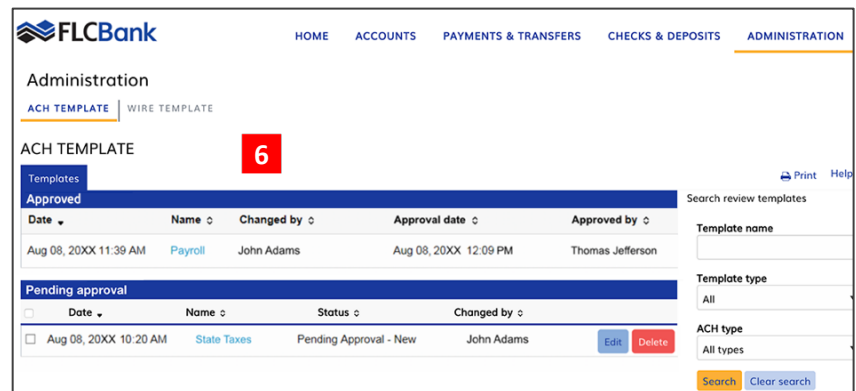
ACH Template Review

1. Click the **Administration Tab** on the main menu.
2. Click the **ACH Template Tab** or the **WIRE Template Tab** under the Administration menu.
3. The templates pending approval or approved will be listed. To view details about the template click on the **Name** of the template.
4. Click **Edit** or **Delete** to make additional changes to the template or delete the template.
5. Select the appropriate check box for the new or modified template and click the **Approve** button.



The screenshot shows the FLC Bank Administration page. The 'ADMINISTRATION' tab is selected. Under 'Administration', the 'ACH TEMPLATE' tab is active. The 'ACH TEMPLATE' section has a 'Pending approval' sub-section. A table lists templates with columns: Date, Name, Status, and Changed by. The first row shows a template named 'Payroll' with status 'Pending Approval - Change' and changed by 'John Adams'. The second row shows a template named 'State Taxes' with status 'Pending Approval - New' and changed by 'John Adams'. To the right of the table are 'Edit' and 'Delete' buttons for each row. Below the table is an 'APPROVE' button. On the right side of the page, there is a search area with fields for 'Template name', 'Template type', and 'ACH type', along with 'Search' and 'Clear search' buttons.

6. The page will update and display which templates were approved and which ones are still pending approval.



The screenshot shows the FLC Bank Administration page after an update. The 'ACH TEMPLATE' section now has an 'Approved' sub-section. A table lists approved templates with columns: Date, Name, Changed by, Approval date, and Approved by. The first row shows a template named 'Payroll' with status 'Approved' and approved by 'Thomas Jefferson'. Below the 'Approved' table is a 'Pending approval' sub-section with a table listing templates pending approval. The 'APPROVE' button is still present. The search area on the right remains the same.