

ACH and Wire Guide

This document describes the process of creating new **Automated Clearing House (ACH)** and **Wire Transfer** requests in Business Digital Banking. It also describes some best practices in creating templates and entering information. Click the link(s) below to jump directly to each section.

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Important Information

Services are subject to terms and conditions. Please refer to your Business Digital Banking Agreement, Wire Transfer Agreement, and related Service Descriptions for more information.

- Processing cutoff time for ACH submission is 4:00 PM on Bank's business days.
- Processing cutoff time for online Wire Transfer submission is 1:00 PM on Bank's business days.
- Instructions received after the cutoff hour or on a non-business day may be deemed received as of the next business day or, at the Bank's discretion, may be deemed received the same business day. Alternatively, some services may require Client to resubmit an instruction when it is received after the cutoff hour or on a non-business day.
- *Effective Date* and *Process Date* are different. **The *Effective Date* is the date the payment takes effect.** The *Process date* is the date the Bank processes your payment, but it may not post for a few business days.
- The business' Administrator will be able to designate users and determine what Business Digital Banking Services will be available to particular users, and any limitations on the use of the Services by individual users.
 - Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to users if they enter a dollar amount over the Allowed Action.
 - User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.
 - User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.
 - Users with Draft Allowed Actions only will enable users to draft payments, however, a secondary user with Approve entitlements must submit final approval on the payment.

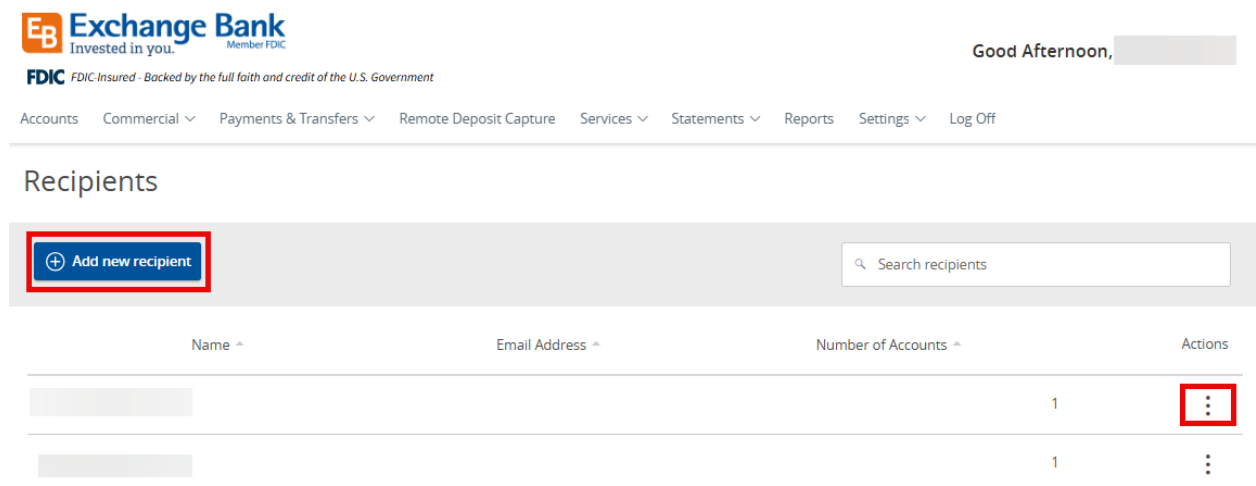
ACH and Wire Guide

- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one-time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.
- Exchange Bank will allow international Wires online in U.S. dollars, but not foreign currency wires, please visit a branch for foreign currency wires.

Create/Edit Recipient

You must create a recipient before creating a template or a one-time Wire or ACH. Below are the steps to create or edit a recipient for an ACH or Wire transaction.

1. Go to *Commercial > Recipients*.
2. Click the **Add new recipient** button.
 - To edit a recipient: click on the **three dots** under Actions then Edit on the right side of the recipient's name line.



3. On the *Recipient Detail* screen, enter all information for this recipient.
 - Note: Only some fields have the asterisk noting that they are required fields. Always enter all information for the recipient here. If all information is not present when creating an ACH or Wire for the recipient, you will be required to enter it at that time. Entering all information here will save time in the future.

Add Recipient

Display Name *	Email Address	☐ Send email notifications for template payments

Accounts (1)



Recipient Details



ACH Name ⓘ	ACH ID ⓘ	
Country	Address 1	Address 2
United States		
City	State	ZIP
	Select State	

Templates (0)



Cancel

Save Recipient

- Click Save Recipient when complete.

Payments / Collections

ACH and Wire payments are both accessed from *Commercial > Payments/Collections* menu. You can make a payment from an existing template, create a new template, or make a one-time payment. You can only use the *Payments/Collections* page to create payments or templates for any transaction type for which you have the *Draft* and *Manage Recipient* rights assigned.

Creating a Template

You can use commercial payments and templates to create one-time payments and to create templates to automate routine payments. You can create templates for ACH and Wire transactions.

- Go to *Commercial > Payments/Collections > New Template*.
 - User must have “draft” rights to a Transaction Type and the Manage Recipients feature or Manage Templates and Manage Recipients features assigned to create a template. After payment is drafted, it must be approved. Rights also control who can approve a drafted payment. These entitlements determine if the *Draft* or *Approve* buttons are visible to the user. The Manage Recipient right is required to be able to create a template.



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Good Afternoon, [User Name]

All International wires must include a reason for the wire in the Message to Beneficiary field

Accounts Commercial Payments & Transfers Remote Deposit Capture Services Statements Reports Settings Log Off

Payments Hub

MAKE A PAYMENT

New Payment

PAYMENT TEMPLATES

New Template

Search templates

2 Results Filters: All Payroll

	Name ^	Type ^	Recipients ^	Last Paid Date ^	Last Paid Amount ^	Actions
☆		Payroll (PPD)	10	/2024	\$	⋮
☆		Payroll (PPD)	2	/2024	\$	⋮

- Choose the type of template you would like to create. Available options include ACH Batch, ACH Collection, Domestic Wire, International Wire, and Payroll.

PAYMENT TEMPLATES

New Template Search templates

- ACH
- ACH Batch
- ACH Collection
- Payroll

- Enter the Template Name and choose the Users or User Roles that will be able to access this template. Note that users without rights to payments will show greyed out.
- Choose the *Class Code* from the drop down menu first, the account the transaction will draw from, then choose the payee/recipient, and amount.
- Click Save. You must save a template before you can draft a payment based on the template. Note that the first time drafting a new ACH template, you must save it before you can draft or approve.
 - If you have any error regarding tokens, contact us.

ACH and Wire Guide



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Good Afternoon,
[Accounts](#) [Commercial](#) [Payments & Transfers](#) [Remote Deposit Capture](#) [Services](#) [Statements](#) [Reports](#) [Settings](#) [Log Off](#)
ACH Batch [Change Type](#)

Template Properties

Template Name

TEST TEMPLATE

Template Access Rights

2 of 2 user roles selected

Origination Details

SEC Code ⓘ

----Select a SEC Code----



----Select a SEC Code----

PPD - Prearranged Payment and Deposit

CCD - Cash Concentration and Disbursement

From Subsidiary

Search by name

Account

Recipients ⓘ

+ Add multiple recipients

Find recipients in payment

Expand All

Filters: [Pre-Notes](#)

Recipient/Account

Amount

Search by name or account.

\$

0.00

Addenda (optional)

+ Add another recipient

\$0.00

1 payments (1 for \$0.00)

Cancel

Save

Editing a Template

From the *Commercial* menu, choose *Payments/Collections*. In the *Available Templates* section, click the three dots on the right side of the template tile to be edited. Make the necessary changes and save when complete.

ACH

Note: Approve/Draft options display based upon User entitlements.

1. To access ACH, click the *Commercial* menu, then select *Payments/Collections*.
2. To create a new single payment, click the **New Payment** button.
 - To create a new payment using a template, click the three dots under Actions and select *Pay*. Enter the *Effective Date* and confirm account information, Recipient details, then click *Approve/Draft*. Note – You may adjust amounts per Recipient if necessary.

All International wires must include a reason for the wire in the Message to Beneficiary field 
[Accounts](#)
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[Log Off](#)

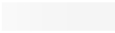
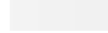
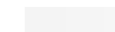
Payments Hub

MAKE A PAYMENT



PAYMENT TEMPLATES


 Search templates
2 Results Filters:  Payroll

	Name ^	Type ^	Recipients ^	Last Paid Date ^	Last Paid Amount ^	Actions
		Payroll (PPD)	10			
		Payroll (PPD)	2			Pay Edit Copy Delete

3. Select the *Class Code* and enter the *Recipient*, *Amount*, and *Effective Date*.
4. Choose/confirm the *Account* the transaction will draw from.
5. Click *Approve/Draft*.

Cancelling an ACH Batch

If you need to cancel a batch, you can do so via online banking before the 4:00 PM cut off time.

1. To cancel an ACH Batch, go to **Online Activity**.
2. Locate the batch to be cancelled. Click on the three dots to the right of the batch, then **Cancel**.
Note that the option to cancel will not be available after 4:00 PM or if status displays as *Processed*. If status displays *Hold*, a Customer Care Representative will be reaching out to authorized business users.
3. Follow the prompts to confirm.

Single Transactions Recurring Transactions






Search Transactions

Active Filters Transaction ID: 338547... x

Transaction List

Authorized ACH Batch

TRANSACTION DETAILS

ACH BATCH

Toggle Details

Cancel

Copy

Print Details

Payment Details

Created By	From Account
Authorized	Total Payments
Authorized By	ACH Header
Process Date	SEC Code
Effective	Company Entry Description
	Subsidiary Name
	Tax ID

Once an ACH Batch is approved and/or *Processed*, please contact the Bank regarding the availability to cancel a Batch. If you wish to recall, cancel or amend a Batch after it has been received by the Bank, the Bank may, but will not be required to, use its reasonable efforts to assist, but shall not be liable for any loss, cost or expense if unable to amend, cancel or recall the Batch.

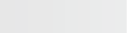
Wires

Note: Approve/Draft options display based upon User entitlements.

1. To initiate a new wire, access a template under *Commercial > Payments/Collections*.
2. To create a new single payment, click the **New Payment** button and choose either **Domestic Wire** or **International Wire**.



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Good Morning, All International wires must include a reason for the wire in the Message to Beneficiary field [Accounts](#) [Commercial](#) [Payments & Transfers](#) [Services](#) [Statements](#) [Settings](#) [Log Off](#)

Payments Hub

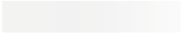
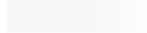
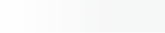
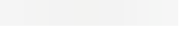
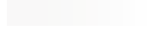
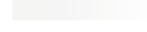
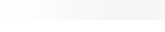
MAKE A PAYMENT

New Payment

Wire

Domestic Wire

International Wire

	Name ^	Type ^	Recipients ^	Last Paid Date ^	Last Paid Amount ^	Actions
★		Domestic Wire	1			
★		Domestic Wire	1			
☆		Domestic Wire	1			

3. Enter *Recipient* (beneficiary), *Amount*, and *Process Date*.
4. Choose/confirm the *Account* the transaction will draw from.
5. Enter *Message to Beneficiary*.
6. Click *Approve/Draft*.

Domestic Wire [Change Type](#)

ORIGINATION DETAILS

From Subsidiary

Account

 Search by name or number

Process Date

Recurrence

None

Wire Details

Recipient/Account

 Search by name or account.

Amount

\$ 0.00

Message to Beneficiary ⓘ

OPTIONAL WIRE INFORMATION

Cancel

Draft

Approve

Cancelling a Wire Transfer Request

Dual Approval: The approver of a Wire can cancel the wire request in the system before approving.

1. To cancel a pending Wire, go to **Online Activity**.
2. Locate the wire to be cancelled. Click on the three dots to the right of the wire, then **Cancel**.
Note that the option to cancel will not be available after 1:00 PM or if status displays as *Processed*. If status displays *Hold*, a Customer Care Representative will be reaching out to authorized business users.
3. Follow the prompts to confirm.

Single Transactions Recurring Transactions

🔍 Search Transactions

Active Filters Transaction ID: 338547... x

Transaction List

Transaction ID	Amount	Status	Authorized	Effective	Process Date	Created By	From Account	Total Payments	ACH Header	SEC Code	Company Entry Description	Subsidiary Name	Tax ID
338547...			☐										

Transaction Details

Payment Details

Created By From Account

Authorized Total Payments

Authorized By ACH Header

Process Date SEC Code

Effective Company Entry Description

Subsidiary Name

Tax ID

Once a wire is approved and/or *Processed*, please contact the Bank regarding the availability to cancel a Wire Transfer Request. If you wish to recall, cancel or amend a Request after it has been received by the Bank, the Bank may, but will not be required to, use its reasonable efforts to assist, but shall not be liable for any loss, cost or expense if unable to amend, cancel or recall the Request.