ACH Origination
User Guide
**ACH Payments**

The ACH Payment service allows you to create one-to-many ACH transfers. This will be used for clients originating ACH for direct deposit, electronic expense reimbursement, or electronic payments to vendors.

**Creating an ACH Payment Template**

To create an ACH payment template, complete the following:

1. Click Make ACH Payment / Manage Templates located in the ACH section of the Transfer and Payments page. The Make ACH Payment / Manage Templates page appears:

![Make ACH Payment / Manage Templates](image1)

Click Create a template. The Add Template page appears:

![Add Template](image2)
Complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template Name</td>
<td>Name of the ACH Send Money template, up to 20 characters. Tip: Name this something that makes sense to you. For example: One Time Club Fees, Monthly Dues, Coffee Fund, etc.</td>
</tr>
<tr>
<td>Request type</td>
<td>Select the type of ACH from the drop down menu.</td>
</tr>
<tr>
<td>Co. Name/ ID</td>
<td>Select ACH company name and ID from the drop down list.</td>
</tr>
<tr>
<td>Template description</td>
<td>Further identify the transactions included in the template.</td>
</tr>
<tr>
<td>Debit account</td>
<td>The account the debit is originating from.</td>
</tr>
<tr>
<td>Max. Transfer Amount</td>
<td>Enter the maximum transfer amount, which is the maximum amount that any detailed transaction in the category can be.</td>
</tr>
</tbody>
</table>

Click Continue. The Add Template Destination Accounts page appears:
Complete the following fields for each credit/destination account:

<table>
<thead>
<tr>
<th><strong>Fields</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA/TRC</td>
<td>Enter the American Banking Association (ABA) number or transit routing code (TRC).</td>
</tr>
<tr>
<td>Account</td>
<td>Enter the appropriate account number.</td>
</tr>
<tr>
<td>Account Type</td>
<td>Select either CHECKING or SAVINGS.</td>
</tr>
<tr>
<td>Name</td>
<td>Enter the name of the account that should be credited. Spanish characters can be included in ACH files.</td>
</tr>
<tr>
<td>Detail ID (optional)</td>
<td>Enter an ID, which is an end user assigned identification number that defines the party being credited. It could be an employee, account, or member number. For example, if this is a payroll, the identification number might be the employee number.</td>
</tr>
<tr>
<td>Default Amount (optional)</td>
<td>Enter the appropriate default amount, which should be equal or less than the Maximum Amount.</td>
</tr>
<tr>
<td>Additional Detail</td>
<td>Enter detail account information</td>
</tr>
</tbody>
</table>

For each additional destination account click Add Additional Detail Row, repeat step five.

Click Save template. The Template Confirmation page appears.
Editing ACH Templates

To edit an existing template, complete the following tasks:

From the Transfers and Payments tab, click Make ACH Payment / Manage Templates. The ACH Payment / Manage Templates page appears.

Click the Template Name to be edited. The View Template Details page appears:

Click Edit Template. The ACH Send Money Setup - Edit Template page appears:
Complete the changes as required.

**Note:** You can change the template information or the Credit/Destination Account information.

Click Continue. The Verify Template page appears:

Click Save changes. The Template Confirmation page appears:
Setting Up a One Time ACH Payment- Send Money without a Template

To set up a One Time ACH payment, complete the following:

Click Make ACH Payment / Manage Template from the Transfers and Payments tab. The Make ACH Payment / Manage Templates page appears:

Click Send money without a template. The Make ACH Payment without a Template page appears:
Complete the fields as required.
Click Continue. The Add Payment Details page appears:

**Note:** If a template name is used the template will be saved for future use.

Complete the fields as required.
Click Continue. The Verify Payment page appears.
Click Transmit to approve and transmit the request. The Payment Confirmation page appears.
Click Submit for approval to submit the template into the Approve ACH Transaction queue. The Payment Confirmation page appears.
Making an ACH Payment from Template

To make an ACH payment, complete the following:

Click the Make ACH Payment / Manage Templates. The Make ACH Payment/Manage Templates page appears:

In the Available Templates list, select for the appropriate template.

Click Continue. The Make ACH Payment page appears:

Complete the following fields:
<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective date</td>
<td>Accept the default or change the effective date of the transactions.</td>
</tr>
<tr>
<td>Control amount</td>
<td>Enter the control amount for the transfer, which is the expected total of all entered detail transaction amounts.</td>
</tr>
<tr>
<td>Amount</td>
<td>Enter the transfer amount for each detail transaction.</td>
</tr>
<tr>
<td>Additional Information</td>
<td>Enter detail account addenda information.</td>
</tr>
</tbody>
</table>

Click Continue. The Verify Payment page appears:

![Verify Payment](image)

Click Transmit. The Payment Confirmation page appears.

**Importing an ACH File into a Template**
To import a file into a template, complete the following tasks:

From the Transfers and Payments, Click Make ACH Payment / Manage Template. The Make ACH Payment / Manage Templates page appears.

Click the template name which will receive the import information. The View Template Details page appears.

Click Edit Template. The Edit Template page appears:
Click Import Details. The Import Detail Account Information / Manage File Definitions page appears:

![Import Detail Account Information / Manage File Definitions](image1)

Select the File Definition and Click Continue. The Select File to Import page appears:

![Select File to Import](image2)

Indicate file to import and update feature. Click Import File. The File Import Confirmation page appears.

Return to the Edit Template page to edit the individual line entries from the imported file. Click Save Changes. The File Import Confirmation page appears.
ACH Collections

The Collect Money via ACH allows you to collect funds from various accounts and place them into one of your accounts that resides at Community Banks of Colorado. This service can be used for collecting payments for accounts receivable or concentrating funds from accounts at other FI’s.

The ACH Collection process is the same as ACH Payment process. You will use the same steps from the ACH Payments section above.

1. Click Make Collect Money via ACH / Manage Templates located in the ACH section of the Transfer and Payments page.
2. All other steps will remain the same.
Approve ACH File

If Submit for Approval was used in entering an ACH Payment, complete the following steps to Approve/Transmit:

Access the Approve ACH Transactions. The Approve ACH Transaction page appears:

Select the ACH template to transmit or click Select all.

Click Continue. The Verify ACH Transaction Approval page appears:

Click Transmit. The ACH Transaction Approval Confirmation page appears.
View Completed ACH Transactions

To view history of ACH payments, complete the following:

In the ACH section of the Transfers and Payments section, click the View Completed ACH Transactions link. The Search Completed ACH Transactions page appears:
Choose the accounts for which you want to view history.
Choose the Date Type.
Enter the desired date or date range.
Click Generate Report. The Completed ACH Transactions page appears:

If necessary, click the Account link to view details. The Completed ACH Transaction Detail page appears:

**Note:** The Info Icon (ⓘ) represents Pre Note information in history or deleted templates.
Upload NACHA Formatted Files
The Upload ACH Transactions service allows you to manage the transfer of ACH files from your PC to the bank for processing. You will create a NACHA formatted ACH file using your accounting or ACH software. Use ACH File Upload to upload files from your computer.

Uploading the File
To upload a file:

In the navigation menu, click Transfers and Payments, and Upload ACH transactions. The Upload ACH Transaction Files page is displayed.

Click the Browse button next to the File location field. The Choose File dialog box is displayed. Locate the file to upload and click Open. The file path is included in the File location field.
Click Upload file. When the transfer is complete, the File Upload Status/Approve Files page appears:

If your file was not rejected, click the Continue Button. The Verify File Approval page appears:

If authorized, click the Transmit button. The File Approval Confirmation page appears:
Note: If a file verification is successful, then the file is placed in the transmit queue. If the verification is unsuccessful, then the file is not included in the transmit queue but remains on the ACH File Upload Status page until ten business days after the upload. You should not leave the ACH File Upload Confirmation page until the status is either Pending or Rejected. Use your browser Refresh button to update the view.

Viewing File Status of Uploaded File
Use the Search Uploaded ACH Files link to view the status of ACH files that have been uploaded.

To view the status of a file upload:

From the left navigation panel, click the Search Uploaded ACH Files link. The Search Uploaded ACH Files report page is displayed.
Complete the fields as required and click the Generate Report button. The Uploaded ACH Files page appears:

![Uploaded ACH Files](image)

To view the details of a file, click the file name. The Uploaded ACH File Details page appears:

![Uploaded ACH File Details](image)
Approving an ACH Upload File

To approve an uploaded ACH file, complete the following:

From the Transfers and Payments tab, click the File Upload Status/Approve Files link in the ACH section. The File Upload Status/Approve Files page appears;

Select the checkbox of the files to approve and click Continue. The Verify File Approval page appears;

Review the files as required, and click Transmit. The File Approval Confirmation page appears.