



Business Online
ACH Origination Guide

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ACH Origination Guide
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ACH Overview

The Automated Clearing House (ACH) network is an electronic payments network used by individuals, businesses, financial institutions, and government entities. It provides a means to send and receive funds electronically, along with relevant information about the transaction. Direct Deposits and Automatic Payments are some of the most well-known ACH transactions, but the system can also be used for government tax payments, cash concentrations, and other monetary transfers.

All ACH transactions are governed by NACHA, the National Automated Clearing House Association. For more information about your rights and responsibilities as an originator of ACH transactions, please refer to your Business Internet Banking contract or call us at (413)774-3191.

Supported ACH Transactions

Business Internet Banking is able to manually create 6 types of ACH transactions currently:

Corporate Collections (CCD DR) – This type of transaction is used for any withdrawal from a businesses account at their financial institution. Examples would be a business-to-business payment, or cash concentration from one business account to another.

Corporate Payments (CCD CR) – This type of transaction is used to credit a business account at another financial institution. An example would be paying one of your vendors.

Consumer Collections (PPD DR) – This transaction debits a consumer's account at their financial institution. An example would be a charitable contribution or membership dues.

Consumer Payments (PPD CR) – This transaction credits a consumer's account. An example would be the deposit of a tax refund.

Payroll Collections (PPD DR) – This transaction would be used to debit an account for overpayment of payroll.

Payroll Payments (PPD CR) – This transaction would be for the direct deposit of an employee's payroll.

Other types of transactions can be imported via NACHA Pass-Thru. Business Internet Banking does not support International ACH Transactions using the IAT SEC code.

ACH Processing Times

The ACH network uses a "batch" system of processing, meaning that all payments are processed at one particular time rather than throughout the day. GSB's Business Online system allows all payments that are submitted and approved by 4:00 PM to be sent for processing that evening.

Home Page

From the home page, you can quickly access your ACH Transfers to review and issue, along with being able to quickly process an ACH Transfer.


Welcome, Melanie Johnson
Last log in: Feb 14, 2019

Contact Us

Alerts

Profile

Log Out



HomeAccountsPayments & TransfersChecks & DepositsAdministration

Greenfield Savings Bank offices will be closed on Monday, February 18, 2019 in observance of Presidents Day.

Alerts

Manage Alerts

You have no unread alerts.

Accounts

Edit Accounts

Print

Checking 5507 *****5507	Available Balance \$46.68	Recent ▾
Vacation Account *****2257	Available Balance \$14.00	Recent ▾

Show All Accounts ▾

Positive Pay

Positive Pay Account Client Id	Current Day Exceptions
Checking 5507	Account has no exceptions today

Payments & Transfers

Review (0)	Show ▾
Issued (2)	Show ▾

Pay Or Transfer

Internal

Show ▾

ACH

Show ▾

ACH import

Show ▾

Wire

Show ▾

Wire import


Show ▾

Bill pay

Show ▾

Quick Launch

User Guides




Payments & Transfers

1. Click on Payments and Transfers.

Welcome, **Melanie Johnson**
Last log in: Feb 14, 2019

Contact UsAlertsProfileLog Out



HomeAccounts**Payments & Transfers**Checks & DepositsAdministration

Greenfield Savings Bank offices will be closed on Monday, February 18, 2019 in observance of Presidents Day.

Alerts

Manage Alerts

You have no unread alerts.

Accounts

Edit AccountsPrint

Checking 5507 *****5507	Available Balance \$46.68	Recent ▾
Vacation Account *****2257	Available Balance \$14.00	Recent ▾
Show All Accounts ▾		

Positive Pay

Positive Pay Account Client Id	Current Day Exceptions
Checking 5507	Account has no exceptions today

Payments & Transfers


Review (0)	Show ▾
Issued (2)	Show ▾

Pay Or Transfer

Internal	Show ▾
ACH	Show ▾
ACH import	Show ▾
Wire	Show ▾
Wire import	Show ▾
Bill pay	Show ▾

Quick Launch

User Guides



2. Click on ACH

HomeAccounts**Payments & Transfers**Checks & DepositsAdministration

Payments & Transfers

Internal**ACH**WireBill Pay

Create A Transfer

Complete the following to transfer funds between accounts at this institution.

TemplateOpen transfer ▾

ACH Transfer Activity

Activity will display once ACH is selected. You will see a list of ACH transactions. Search criteria are available on the right hand side.

Payments & Transfers

Internal **ACH** **Wire** **Bill Pay**

ACH

Activity | Templates | File import templates

[+ New payment](#) [+ New collection](#) [⊕ Import file](#) [Help](#)

Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report
▼ Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
▼ Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
▼ Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
▼ Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
▼ Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	Copy Edit Delete

Search activity

Date

All activity ▾

Type

All types ▾

Amount

Example: 40 or 10.00-50.00

Tax identification number

All ▾

Description

Reference number

1. Click the **Transfer Description** to view the details.
2. Click the **Report** icon to generate a report of ACH files.
3. Click the **Copy** icon to reuse the ACH file.
4. If a file shows the **Delete** or **Edit** icons you are able to modify that file.

To create a report:

5. Search for the ACH transactions you wish to include in the report.
6. Click the **Report** icon. You can also modify what transactions to include from here. Click the select button to do so.

Activity report

Summary

5 ACH files 5 batches

Select

Type *

- ☐ File information
- ☐ Batch information
- ☐ Transactions

Format

PDF (.pdf)

Download report

Cancel

7. Select the report type. Options are File Information, Batch Information and Transactions.
8. Select your format from the drop down. Options are PDF or CSV.
9. You can search back 4 months for these transactions.

Change Transfer

ACH

Activity

Templates

File import templates

+ New payment

+ New batch

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	Copy Edit Delete

1. Select the **Edit** button.

NOTE: If Edit is not available the ACH transfer is not able to be changed. You would need to submit a reversal.

ACH

Activity
Templates
File import templates
Print
Help

import non-nacha.txt
Undo all changes

Description *
import non-nacha.txt

Tax identification number
Mrs J's Sweet Sh[xxxxx2222]

Effective date *
9/28/2018
SELECT

☐ Repeat

Status
Saved

Type
Payment (Prearranged deposit - PPD)

Total withdrawal
\$1.00

Total deposit
\$1.00

Batch

Name
1-PPD-Mrs Js Pay

Company
Mrs J's Sweet Sh[xxxxx2222]

Company description
Mrs Js Pay

Pay from
Show Details
Show Filter
Total batch withdrawal (1 item) \$1.00

☐ Pay all

Pay/Hold	Account	Amount
<input type="checkbox"/> Pay	Checking 5507	1.00

+ Add another pay from

Pay to
Show Details
Show Filter
Total batch deposit (1 item) \$1.00

☐ Pay all
☐ Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input type="checkbox"/> Pay	Test Custome		211870799	105072257	Checking	1.00	<input type="checkbox"/> No

+ Add another pay to

* Indicates required field

Complete ACH
Save for later
Cancel

2. Complete any applicable changes to the transfer.
3. Click **Complete ACH** to process or **Save for later** to come back and make more changes.

New ACH Transfer

After selecting **ACH** on the Payments & Transfers page Select **New Payment** or **New Collection** or **Import file**.

Payments & Transfers

Internal ACH Wire Bill Pay

ACH

Activity Templates File import templates

+ New payment

+ New collection

+ Import file

Help

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 20, 2019	TEST Prenote	Transfer Exceeds Review: Pending Approval	0.00	0.00	Payment	Copy
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	Copy Edit Delete

Search activity

Date

All activity

Type

All types

Amount

Example: 40 or 10.00-50.00

Tax identification number

All

1. Select the **File type** from the pop up window and click continue

Disapproved1.001.00PaymentCopy

New payment

Type *Payroll - PPD

* Indicates required field

ContinueCancel

Note: The ACH Type list only displays the ACH types for which the user has permissions.

Mrs J's Payroll

Description *		Tax identification number	
<input type="text" value="Mrs J's Payroll"/>		<input type="text" value="Mrs J's Sweet Sh[xxxxx2222]"/>	
Effective date *		<input type="checkbox"/> Repeat	
<input type="text" value="SELECT"/>			
Type	Total withdrawal	Total deposit	
Payment (Payroll - PPD)	\$0.00	\$0.00	
Batch			
Name	Company	Company description	
	<input type="text" value="[xxxxxxxxx]"/>	<input type="text" value="weekly pay"/>	

- In the **Description** box, type the name of the transfer. It is important to be as descriptive as possible as the **Description** is what will appear on the statement for the account holder who is receiving the transfer.

Example of Description: Xpert Landscaping Payroll

- Click the **Effective Date** calendar icon, and then select a date of the first transfer.
- Company Description** will show up on your statement. It will default to the same as the Description

Transfer From Banner

Pay from [Show Details](#) [Show Filter](#) Total batch withdrawal (0 items) \$0.00

Pay/Hold	Account	Amount
<input type="button" value="Pay"/>	<input type="text" value="Select an account"/>	<input type="text"/>

[+ Add another pay from](#)

- Select the offsetting account and type the amount.
- Show Details allows you to add more descriptive information

Transfer To Banner

Pay to
Show Details
Show Filter
Total batch deposit (0 items) \$0.00

Pay all
Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay					Select a type		No
Pay					Select a type		No
Pay					Select a type		No
Pay					Select a type		No
Pay					Select a type		No

+ Add another pay to

* Indicates required field

Complete ACH
Save for later
Cancel

- In the **Name** box, type the person's name receiving the transfer.
- If applicable, in the **Identification** box, type a number reference for the individual.
- In the **R/T Number** box, type the Routing Transit Number (click the magnifying glass icon to search for a Routing Transit Number).
- In the **Account Number** box, type the Account Number.
- From the **Account Type** list, select the account type.

Note: If the number is in the correct format but does not match a financial institution, "NA" appears. If the R/T number is not in correct format, a message appears letting you know the number is invalid.

- In the **Amount** box, type the dollar amount of the transfer.
- To add addenda information, click the **Show Details** button

Important requirement for Health Plan ACH Originator's Addenda for Healthcare Payments Processing

Users will construct these free-form addenda as follows:

TRN*1*12345*122298765*999999~
 [a] [b] [c] [d] [e]

Enter all asterisks and the closing tilde exactly as shown. In place of the tilde, a backslash (\) may be used.

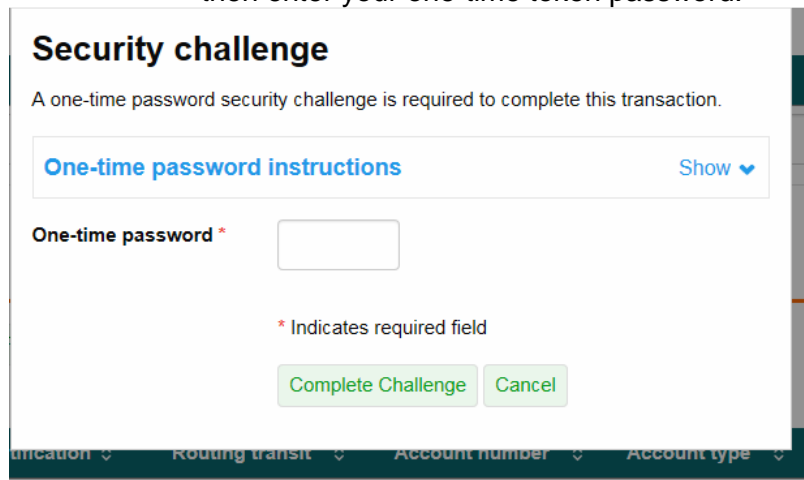
- [TRN] Static text. Enter exactly as shown.

- b. [1] Static text. Enter exactly as shown.
- c. [12345] Unique 5-digit number between Payer and Provider, e.g., an electronic payment number. This is the equivalent to a check serial number.
- d. [1222298765] 1, followed by the Payer's 9-digit EIN/tax ID.
- e. [999999] Up to 6 alphanumeric characters of optional additional information to identify the payer

13. To add additional transactions, click the **Add another to pay** link.

14. Complete one of the following:



- To save the file for pending status and allow modifications at a later date, click **Save for later**.
- To activate the file for validation and processing, click **Complete ACH**, and then enter your one-time token password:


A screenshot of a 'Security challenge' dialog box. The title is 'Security challenge' in bold. Below it, a message states: 'A one-time password security challenge is required to complete this transaction.' There is a section titled 'One-time password instructions' with a 'Show' link and a dropdown arrow. Below this is a label 'One-time password *' next to an empty text input field. A red asterisk indicates a required field. At the bottom, there are two buttons: 'Complete Challenge' (green) and 'Cancel' (light green). The dialog box is overlaid on a blurred background of a web form with labels like 'Routing transit', 'Account number', and 'Account type'.

The Processing Status page appears.

ACH

Activity Templates File import templates

 Print  Help

 Test ACH 4.0 is pending client review.

Test ACH 4.0

Reference number	6184f5caa1
Effective date	Feb 21, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)

[Save as template](#)

15. When finished viewing, click **Return to ACH Activity**. You can also use the **Save as Template** button to save this ACH information in a template for later use.

Note: In this example, the file was stopped at the Apply Limit Check because dual control is required with this particular Business Online user. Refer to the **Review ACH Transfer** section for instruction on how a second person approves the file.

Prenotes

A prenote (preauthorization) is a zero dollar transaction created and sent through the ACH network to test the validity of a payor's/payee's bank account information that was provided at the time of enrollment or if subsequently changed.

All prenotes are originated 3 business days prior to sending a live dollar transaction.

1. Select the **New Payment** option button.
2. From the **ACH Type** list, select the ACH type.
3. Click **Continue**

Note: The ACH Type list only displays the ACH types for which the user has permissions.

ACH

[Activity](#) [Templates](#) [File import templates](#) [Print](#) [Help](#)

New ACH

Description *	Tax identification number	
<input type="text"/>	Mrs J's Sweet Sh[xxxxx2222]	
Effective date *	<input type="text" value="SELECT"/> <input type="checkbox"/> Repeat	
Type	Total withdrawal	Total deposit
Payment (Payroll - PPD)	\$0.00	\$0.00
Batch		
Name	Company	Company description
	[xxxxxxxxx]	<input type="text"/>

4. In the **Description** box, type the name of the transfer. It is important to be as descriptive as possible as the **Description** is what will appear on the statement for the account holder who is receiving the transfer.

Example of Description: Xpert Landscaping Payroll

5. Click the **Effective Date** calendar icon, and then select a date of the first transfer.

Pay From Banner

Pay from [Show Details](#) [Show Filter](#) Total batch withdrawal (0 items) \$0.00

☐

Pay/Hold	Account	Amount
<input type="button" value="Pay"/> <input type="checkbox"/>	<input type="text" value="Select an account"/>	<input type="text"/>

[+ Add another pay from](#)

6. Select the offsetting account and type the amount \$0.00.

Pay To Banner

Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

Pay all ☐

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	<input type="checkbox"/> No ✕

+ Add another pay to

* Indicates required field

Complete ACH Save for later Cancel

- In the **Name** box, type the person's name receiving the transfer.
- If applicable, in the **Identification** box, type the ID number for this individual.
- In the **R/T Number** box, type the Routing Transit Number (click the binoculars icon to search for a Routing Transit Number).

Note: If the number is in the correct format but does not match a financial institution, "NA" appears. If the R/T number is not in correct format, a message appears letting you know the number is invalid.

- In the **Account Number** box, type the Account Number.
- From the **Account Type** list, select the account type.
- In the **Amount** box, type the dollar amount \$0.00.
- Select the **Prenote** checkbox. You can also use the **Prenote none** button. It will change from non to all.
- Click **Save for later**.

Note: If dual approval is required for file transfers, a second person at the company will need to approve the transfer.

Recurring Transfers

ACH

Activity

Templates

File import templates

PrintHelp

New ACH

Description *

Tax identification number

Mrs J's Sweet Sh[xxxxx2222]

Effective date *

SELECT

☒ Repeat

Frequency

End date

Daily

SELECT

Type

Total withdrawal

Total deposit

Payment (Payroll - PPD)

\$0.00

\$0.00

When creating recurring transfer, from the New ACH section:

1. In the **Description** box, type the name of the transfer.
2. Click the **Effective Date** calendar icon, and then select a date of the first transfer.
3. Click the **Repeat** box.
4. From the **Frequency** list, select the frequency of the transfer.
5. Click the **Recurring End Date** calendar icon, and then select an end date.

Note: The Recurring End Date box will only appear if a Recurring Frequency is selected.

6. Complete the transfer by following the procedures to create a new ACH transfer.

Hold Function

ACH hold functionality provides the ability to quickly omit a transaction from processing without deleting the transaction information.

When the Hold Check box is selected for a transaction, the transaction will not be processed. This enables you to improve record and account monitoring by excluding transactions placed on hold from the debit and credit totals that are reflected for active transactions.

Pay to

Show Details Show Filter

Total batch deposit (0 items) \$0.00

Pay all ☐

Hold ☒

Pay ☐

Pay ☐

Pay ☐

Pay ☐

Prenote none ☐

Pay/Hold	Name *	Identification *	Routing transit *	Account number *	Account type *	Amount *	Prenote *
<input checked="" type="checkbox"/> Hold			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No
<input type="checkbox"/> Pay			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No <input type="button" value="x"/>
<input type="checkbox"/> Pay			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No <input type="button" value="x"/>
<input type="checkbox"/> Pay			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No <input type="button" value="x"/>
<input type="checkbox"/> Pay			<input type="text"/>	<input type="text"/>	Select a type		<input type="checkbox"/> No <input type="button" value="x"/>

Simply click on the word **Pay** and the option will change to **Hold**. The line will also grey out making the held line unable to be changed.

New ACH Transfer Using Existing Transfer

ACH

Activity

Templates

File import templates

+ New payment

+ N

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 21, 2019	Test ACH 4.0	Transfer Exceeds Review: Pending Approval	1.00	1.00	Payment	Copy
Feb 20, 2019	TEST Prenote	Transfer Exceeds Review: Pending Approval	0.00	0.00	Payment	Copy
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	Copy Edit Delete

1. From the ACH Activity tab, select **copy** on the transfer you'd like to reuse.

ACH

Activity
Templates
File import templates
Print
Help

Test ACH 4.0
Undo all changes

Description *
Tax identification number

Test ACH 4.0
Mrs J's Sweet Sh[xxxxx2222]

Effective date *
2/20/2019
SELECT
Repeat

Type
Total withdrawal
Total deposit

Payment (Prearranged deposit - PPD)
\$1.00
\$1.00

Batch

Name
Company
Company description

1-PPD-Test ACH 4
Mrs J's Sweet Sh[xxxxx2222]
Test ACH 4

Pay from
Show Details
Show Filter
Total batch withdrawal (1 item) \$1.00

Pay all

Pay/Hold Account Amount

Pay
Checking 5507
1.00

+ Add another pay from

Pay to
Show Details
Show Filter
Total batch deposit (1 item) \$1.00

Pay all
Prenote none

Pay/Hold Name Identification Routing transit Account number Account type Amount Prenote

Pay
Test Custome
211870799
0105072257
Checking
1.00
No

+ Add another pay to

* Indicates required field

Complete ACH
Save for later
Cancel

2. Complete the necessary changes.
3. Click **Complete ACH**

Note: Once the file has been processed, it cannot be edited.

Security challenge

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

[One-time password instructions](#)
[Show ▾](#)

One-time password *

* Indicates required field

[Complete Challenge](#)
[Cancel](#)

4. Enter your one-time token password.
5. Click **Complete Challenge**

The Processing Status page appears.

ACH

[Activity](#)
[Templates](#)
[File import templates](#)

[Print](#)
[Help](#)

Test ACH 4.0 is pending client review.

Test ACH 4.0

Reference number	6184f5caa1
Effective date	Feb 21, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)
[Save as template](#)

6. When finished viewing, click **Return to ACH activity** or **Save as template**.

Note: In this example, the file was stopped at the Apply Limit Check because dual control is required with this particular Business Online user. Refer to the **Review ACH Transfer** section for instruction on how a second person approves the file.

Delete Transfer

ACH

Activity

Templates

File import templates

+ New payment

+

Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report
▼ Feb 21, 2019	Test ACH 4.0	Transfer Exceeds Review: Pending Approval	1.00	1.00	Payment	Copy
▼ Feb 20, 2019	TEST Prenote	Transfer Exceeds Review: Pending Approval	0.00	0.00	Payment	Copy
▼ Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
▼ Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
▼ Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
▼ Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
▼ Sep 28, 2018	import non-nacha.txt	Saved	1.00	1.00	Payment	Copy Edit Delete

1. From the ACH activity tab, click the **Delete** button on the transfer you need to delete.

import non-nacha.txt

Description import non-nacha.txt	Tax identification number Mrs J's Sweet Sh[xxxxx2222]		
Effective date Sep 28, 2018	<input type="checkbox"/> Repeat		
Status Saved	Type Payment (Prearranged deposit - PPD)	Total withdrawal \$1.00	Total deposit \$1.00
Batch			
Name 1-PPD-Mrs Js Pay	Company Mrs J's Sweet Sh[xxxxx2222]	Company description Mrs Js Pay	

Pay from [Show Details](#) [Show Filter](#) **Total batch withdrawal (1 item)** \$1.00

Pay/Hold	Account	Amount
Pay	Checking 5507	1.00

Pay to [Show Details](#) [Show Filter](#) **Total batch deposit (1 item)** \$1.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Test Customer		211870799	105072257	Checking	1.00	<input checked="" type="checkbox"/> No

[Delete ACH](#) [Return to ACH activity](#)

2. Click **Delete ACH**

ACH

import non-nacha.txt was deleted successfully

import non-nacha.txt

Reference number	0a3466eb40
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)

3. Confirmation will display. Click **Return to ACH activity**.

Reverse Transfer

ACH

Activity

Templates

File import templates

New payment

New deposit

Date	Description	Status	Withdrawal	Deposit	Type	Report
Feb 20, 2019	TEST Prenote	Disapproved	0.00	0.00	Payment	Copy
Feb 20, 2019	Test ACH 4.0	Processed	1.00	1.00	Payment	Copy Reverse
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy

1. From the ACH Activity tab, click on the **Reverse** button.

ACH

[Activity](#) [Templates](#) [File import templates](#) [Help](#)

Test ACH 4.0

[Report](#)

Description
Test ACH 4.0

Tax identification number
Mrs J's Sweet Sh[xxxxx2222]

Effective date
Feb 20, 2019

☐ Repeat

Status
Processed

Type
Payment (Prearranged deposit - PPD)

Total withdrawal
\$1.00

Total deposit
\$1.00

Batch
Processed

Name
1-PPD-Test ACH 4

Company
Mrs J's Sweet Sh[xxxxx2222]

Company description
Test ACH 4

Pay from [Show Details](#) [Show Filter](#) **Total batch withdrawal (1 item)** \$1.00

Pay/Hold ▾	Account * ▾	Amount * ▾
Pay	Checking 5507	1.00

Pay to [Show Details](#) [Show Filter](#) **Total batch deposit (1 item)** \$1.00

Pay/Hold ▾	Name ▾	Identification ▾	Routing transit ▾	Account number ▾	Account type ▾	Amount ▾	Reverse ▾
Pay	Test Customer		211870799	0105072257	Checking	1.00	<div><input type="checkbox"/> Reverse none</div> <div>Yes <input type="checkbox"/></div>

Approval

Name
Harry Dresden

Date
Feb 19, 2019 11:18:08 AM

[Reverse ACH](#) [Return to ACH activity](#)

2. Select the **Reversal** box of the transaction to reverse. Or use the **Reverse none** button to change all transactions to reverse.
3. Click **Reverse ACH**

Description *	Tax identification number	Type
Test ACH 4.0_Reversal	Mrs J's Sweet Sh[xxxxx2222]	Other (Reversal)
Effective date	Total withdrawal	Total deposit
Feb 20, 2019	\$1.00	\$1.00

Batch

Name	Company	Company description
1-PPD-Test ACH 4	Mrs J's Sweet Sh[xxxxx2222]	REVERSAL

Pay from [Show Details](#) [Show Filter](#) Total batch withdrawal (1 item) \$1.00

Name	Identification	Routing transit	Account number	Account type	Amount
Test Customer		211870799	0105072257	Checking	1.00

Pay to [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$1.00

Account	Amount
Checking 5507	1.00

[+ Add another pay to](#)

* Indicates required field

[Complete ACH reversal](#) [Cancel](#)

4. Select your **Account** to offset.
5. Enter the **Amount**.
6. Click **Complete ACH Reversal**.

Security challenge

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

[One-time password instructions](#) [Show](#)

One-time password *

* Indicates required field

[Complete Challenge](#) [Cancel](#)

7. Enter your one-time token password and click **Complete Challenge**

ACH

Activity Templates File import templates

 Print [Help](#)

✔ Test ACH 4.0_Reversal was processed successfully

Test ACH 4.0_Reversal

Reference number	9f1444fabcb
Effective date	Feb 20, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)

8. Click **Return to ACH activity**

Review ACH Transfer

You can Approve and Disapprove ACH Transfers quickly and easily right from the **Home Page**.

Greenfield Savings Bank offices will be closed on Monday, February 18, 2019 in observance of Presidents Day.

Alerts

Manage Alerts

You have no unread alerts.

Accounts

Edit Accounts Print

Vacation Account *****2257	Available Balance \$14.00	Recent ▼
Checking 5507 *****5507	Available Balance \$46.68	Recent ▼
Loan 0001 *****0001	Available Credit \$100,000.00	Recent ▼
Loan 8888 *****8888	Available Credit \$25,000.00	Recent ▼

Positive Pay

Positive Pay Account Client Id	Current Day Exceptions
Checking 5507	Account has no exceptions today

Payments & Transfers

Review (1) Hide ▲

ACH

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	TEST Prenote	Multiple Limits	0.00

Approve

Disapprove

Pay Or Transfer

Internal	Show ▼
ACH	Show ▼
ACH import	Show ▼
Wire	Show ▼
Wire import	Show ▼
Bill pay	Show ▼

Quick Launch

User Guides



Real Time Alerts!

[Learn More about Real Time Alerts](#)

1. From the **Home Page**, locate the **Payments & Transfers** section.
2. Check the box next to the description and click **Approve** or **Disapprove**. If you need to view the transaction details continue to step 3 before selecting an option.
3. To view the transaction details, click the **Description** Link.

ACH Transfer Review

 Print

TEST Prenote

Description	Tax identification number		
TEST Prenote	Mrs J's Sweet Sh[xxxxx2222]		
Effective date			
Feb 20, 2019	<input type="checkbox"/> Repeat		
Status	Type	Total withdrawal	Total deposit
Transfer Exceeds Review:	Payment (Prearranged deposit -	\$0.00	\$0.00
Pending Approval	PPD)		
Placement date	Issued by		
Feb 15, 2019 03:19:54 PM	Melanie Johnson		
Batch			

Name 1-PPD-TEST Preno	Company Mrs J's Sweet Sh[xxxxx2222]	Company description TEST Preno
---------------------------------	---	--

Pay from [Show Details](#) [Show Filter](#) **Total batch withdrawal (0 items)** \$0.00

Pay/Hold ▾	Account ▾	Amount ▾
------------	-----------	----------

Pay to [Show Details](#) [Show Filter](#) **Total batch deposit (1 item)** \$0.00

Pay/Hold ▾	Name ▾	Identification ▾	Amount ▾	Reverse ▾
Pay	Test Customer		0.00	<input type="checkbox"/> No

Routing transit 211870799	Account number 0105072257	Account type Savings
-------------------------------------	-------------------------------------	--------------------------------

[Approve](#) [Disapprove](#) [Close](#)

- You can **Approve** or **Disapprove** from here.
- Check the box to the left of the transfer you want to **Approve** or **Disapprove**.

When **Approved**, you will receive the following message:

Payments & Transfers

Review (1)

Hide ^

ACH

✔ Your ACH transfer has been approved:

• Test ACH 4.0

×

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	TEST Prenote	Multiple Limits	0.00
		<input type="button" value="Approve"/>	<input type="button" value="Disapprove"/>

Issued (2)

Show ▼

When **Disapproved**, you will receive the following message:
Payments & Transfers

Review (0)

Hide ^

ACH

✔ Your ACH transfer has been disapproved:

• TEST Prenote

×

<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

Issued (2)

Show ▼

Review ACH Transfer Definitions

Status

The status of the transfer.

Outstanding -	In Review
Approve -	Approved and will be processed.
Disapprove -	Not approved and will not be processed.

Reviewer

The person who is responsible for reviewing the ACH transfer.

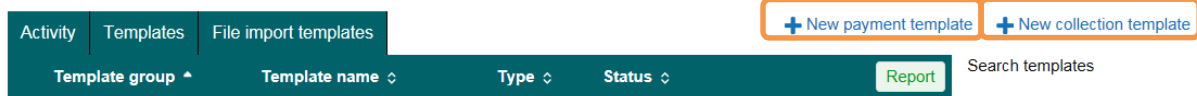
ACH Transfer Template

New ACH Transfer Template

Payments & Transfers



ACH



To create a new template:

1. Click the Templates.
2. Click on **New payment template** or **New collection template** option button.

3. From the **ACH Type** list, select the ACH Type.
4. Click **Continue**

Template Group Section

ACH

Activity Templates File import templates

Print Help

New template

Template name *	Tax identification number Mrs J's Sweet Sh[xxxxx2222]	Template group Fees	+ New
Type Payment (Payroll - PPD)	<input type="checkbox"/> Repeat	From amount	To amount
Total withdrawal \$0.00	Total deposit \$0.00		

5. Enter a **Template Name**. This will show up on the bank statement.
6. From the **Template Group** list, select a group to tie the template to.
7. To create a new group, click the **New** icon.

User Access Section

User access ☐ All current and future users ☒ Specific users

☒ Deselect all

<input type="checkbox"/> Buffy Summers	<input type="checkbox"/> Cayde Sixx	<input type="checkbox"/> Harry Dresden
<input type="checkbox"/> John Snow	<input checked="" type="checkbox"/> Melanie Johnson	<input type="checkbox"/> Shannon Manzi

8. Select the check box for all users that require access to this template.

Pay From Section

Pay from [Show Details](#) [Show Filter](#)

Pay all ☐

Pay/Hold	Account *	Amount *
Pay <input type="checkbox"/>	Select an account	<input type="text"/>

[+ Add another pay from](#)

Allow additional rows

☐ No

9. From the **Account** list, select the account nickname.
10. Type the **Amount**.

Pay To Section

Pay to [Show Details](#) [Show Filter](#)

[Pay all](#) ☐

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	✕
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	✕
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	✕
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	✕
Pay <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	Select a type ▼	<input type="text"/>	✕

[+ Add another pay to](#)

Allow additional rows
☒ No

* Indicates required field

[Save](#) [Cancel](#)

11. Type information related to each transaction.

To add additional information (Addenda Record):

13. Click the **Show Details** button.
14. Click **Save**.

The template appears in the Template List.

ACH

Activity

Templates

File import templates

+ New payment template

Template group ^	Template name ^	Type ^	Status ^	Report
▼ Fees	Condo Fees	Collection	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>
▼ Fees	Mrs Js Fees	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>
▼ Payroll	Mrs J Sweet payroll	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>

Edit/Delete ACH Transfer Template

ACH

Activity

Templates

File import templates

+ New payment template

Template group ^	Template name ^	Type ^	Status ^	Report
▼ Fees	Condo Fees	Collection	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>
▼ Fees	Mrs Js Fees	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>
▼ Payroll	Mrs J Sweet payroll	Payment	Approved	<div>Send</div> <div>Edit</div> <div>Delete</div>

Click the **Templates** option button.

To Send a Template:

1. Click the **Send** button to the right of the template to be processed.
2. Enter the effective date.
3. In the **Pay From** section, enter the amount for each line item you have.
4. In the **Pay To** section, enter the amount for each line item you have.
5. Click **Complete ACH**. The security challenge will appear. Once complete, you will be given a confirmation.

To Edit a Template:

1. Click the **Edit** button to the right of the template to be edited.
2. Make the changes to the template, click save.

To Delete a Template:

1. Click the **Delete** button to the right of the template to be deleted.
2. Click **Delete** template.

Import ACH Transfers

NACHA Formatted File

Payments & Transfers

Internal ACH Wire Bill Pay

ACH

Activity Templates File import templates							+ New payment + New collection ⊕ Import file Help	
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	Search activity	
Feb 20, 2019	TEST Prenote	Disapproved	0.00	0.00	Payment	Copy	Date	
Feb 20, 2019	Test ACH 4.0	Processed	1.00	1.00	Payment	Copy Reverse	All activity ▾	
Feb 20, 2019	Test ACH 4.0_Reversal	Pending Origination	1.00	1.00	Other		Type	
Feb 11, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy	All types ▾	
Feb 11, 2019	Mrs J Sweet payroll	User Deleted	1.00	1.00	Payment	Copy	Amount	
Jan 17, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy	<input type="text"/>	
Jan 16, 2019	Test Script	Disapproved	1.00	1.00	Payment	Copy	Example: 40 or 10.00-50.00	
							Tax identification number	
							All ▾	

1. Select the **Import File** button.
2. Select NACHA

Step 1 – File Selection

3. To locate the file, click **Browse**.
4. Select the business name from the Tax identification list. If you have multiple entities you will have the option to pick one from here.
5. From the Transfer Type list, select the **Transfer Type**.
6. Click continue.

A NACHA File Import – Step 2 – Import page appears.

Step 2 – Import

ACH

Activity | Templates | File import templates

 Print  Help

Import file - NACHA TEST FILE - BALANCED 180924.txt

File summary

File withdrawal total	\$31.00
Number of withdrawals	1
File deposit total	\$31.00
Number of deposits	31
Reference number	6da472fb74

Batch summary (1)

Hide 

Batch identification	1	
Effective date	09/27/2018	Edit Invalid effective date
Total withdrawal	\$31.00	
Number of withdrawals	1	
Total deposit	\$31.00	
Number of deposits	31	

[Back](#) [Complete ACH](#) [Review ACH](#) [Cancel](#)

7. If any errors appear correct the information.
8. To review or edit the transfer details, click **Review**.

ACH

[Activity](#) [Templates](#) [File import templates](#)[Print](#) [Help](#)

NACHA TEST FILE - BALANCED 180

[Undo all changes](#)

Description *

NACHA TEST FILE - BALANCED

Tax identification number

Mrs J's Sweet Sh[xxxxx2222]

Effective date *

9/27/2018

SELECT

☐ Repeat

Status

Saved

Type

Payment (Payroll - PPD)

Total withdrawal

\$31.00

Total deposit

\$31.00

Batch

Name

1-PPD-DIRECT DEP

Company

GSB TEST[xxxxx9998]

Company description

DIRECT DEP

Pay from

[Show Details](#)[Show Filter](#)

Total batch withdrawal (1 item) \$31.00

[Pay all](#) ☐

Pay/Hold ▾

Account * ▾

Amount * ▾

[Pay](#) ☐

Checking 5507 ▾

31.00

✕

[+ Add another pay from](#)

Pay to

Show Details

Show Filter

Total batch deposit (31 items) \$31.00

Pay all

Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>
<div>Pay</div>	CUSTOMER,	212121212	211870799	1500005523	Checking	1.00	<div>No</div>

More Pay to

+ Add another pay to

* Indicates required field

Complete ACH

Save for later

Cancel

- If necessary, edit fields.
- To save the transfer, click **Save for later**, or to complete the transfer, click **Complete ACH**.

11. The Security Challenge will come up. Enter your One Time Password, click **Challenge Complete**.

Security challenge

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

One-time password instructions [Show ▾](#)

One-time password *

* Indicates required field

[Complete Challenge](#) [Cancel](#)

The Processing Status page appears. Click **Return to ACH Activity** or **Save as template**.

Activity | **Templates** | File import templates

[Print](#) [Help](#)

⚠ Test ACH 4.0 is pending client review.

Test ACH 4.0

Reference number	6184f5caa1
Effective date	Feb 21, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#) [Save as template](#)

Non NACHA Formatted File

ACH

Activity

Templates

File import templates

Print Help

Import file

Import type

☐ NACHA ☒ Non-NACHA

File location

C:\Users\mjohanson\Desktop\import non-nacha.csv

Browse...

Template

Create new template

Type

Payroll - PPD

Continue

Cancel

Step 1 – File Selection

1. Select the **Import File** button.
2. Select **Non-NACHA**.
3. To locate the file, click **Browse**.
4. From the Template list, select Create new template.
5. Select the Type from the **Type** list.

A Non NACHA File Import – Step 2 – Template Details page appears.

Step 2 – Template Details

ACH

Activity

Templates

File import templates

Print Help

Import file

New file import template

Template name *

Mrs J's Payroll

Tax identification number

Mrs J's Sweet Sh[xxxxx2222]

Template group

Payroll

+ New

Type

Payment (Payroll - PPD)

Insert decimals into amounts

☐ Yes ☒ No

File format

☒ Delimited ☐ Fixed width

Number of rows to exclude

☐ Tab ☐ Semicolon ☒ Comma ☐ Space ☐ Other

Text qualifier

None

Header

1

Footer

0

6. In the **Template Name** box, type the template description.

7. Select a Template Group.

ACH

Activity

Templates

File import templates

PrintHelp

Import file

New file import template

Template name *
Mrs J's Payroll

Tax identification number
Mrs J's Sweet Sh[xxxxx2222]

Template group
Payroll + New

Type
Payment (Payroll - PPD)

Insert decimals into amounts
☐ Yes ☒ No

File format
☒ Delimited ☐ Fixed width

Number of rows to exclude
Header: 1 Footer: 0

☐ Tab ☐ Semicolon ☒ Comma ☐ Space ☐ Other

Text qualifier
None

8. Continue filling in all sections. See the definitions below to assist.

Definitions

Tax Identification Number

Tax ID number of the account owner at the ODFI.

Number of Header Rows to Exclude

Number of header rows at the beginning of the file, excluded during file import.

Number of Footer Rows to Exclude

Number of rows at the end of the file excluded during file import.

Insert Decimal into Amounts

Determines whether or not the decimal is inserted into the amount.

Delimited

Select this option button to determine a specific character to separate values.

Fixed Width

Select this option to use a specific number of characters between values.

File preview

(Showing rows from beginning and end of file)

Name,Amount,Account,Type,Routing

Test Customer, \$1.00 ,105072257,Checking,211870799

Test Customer, \$1.00 ,105072257,Checking,211870799

Test Customer, \$1.00 ,105072257,Checking,211870799

Column 1	Column 2	Column 3	Column 4	Column 5
Name *	Amount *	(Exclude Column)	(Exclude Column)	(Exclude Column)

Mapping preview

Name	Amount	Exclude	Exclude	Exclude
Test Customer	\$1.00	105072257	Checking	211870799
Test Customer	\$1.00	105072257	Checking	211870799
Test Customer	\$1.00	105072257	Checking	211870799

Apply additional values

Type	Value
(None)	

+ Add value

Offset account options

- ☒ Offset account defined in file ☐ Select offset account

Definitions

File Preview

The preview of the ACH file format displays.

Column

Select the columns within the ACH file that contains the associated value.

Apply Additional Values to File Section

Type

Additional required data that is not contained in the file.

Value

The value of each ACH type.

Offset Account Options Section

Offset Account Define in File

Indicates whether the offset account is defined within the ACH file.

Add Offset Account to File

Indicates whether the offset account is added into the import file.

Effective date options

☐ Date in file ☒ Prompt for date ☐ Default current business date

User access

☐ All current and future users ☒ Specific users

<input checked="" type="checkbox"/> Deselect all		
<input type="checkbox"/> Buffy Summers	<input type="checkbox"/> Cayde Sixx	<input checked="" type="checkbox"/> Harry Dresden
<input type="checkbox"/> John Snow	<input checked="" type="checkbox"/> Melanie Johnson	<input type="checkbox"/> Shannon Manzi

Effective Date Option Section

Date in File

Indicates whether the effective date is defined within the ACH file.

Prompt For Date

Indicates whether the ACH user is prompted for the effective date during the file import process.

Default Current Business Date

Indicates whether the current business date is added into the file during the import process.

User Access

Select what users or future users can view this.

9. Click **Continue**

A Non NACHA File Import – Step 5 – Import page appears.


ACH

Activity | Templates | File import templates

 Print  Help

New file import template

Import File - Mrs J's Payroll

Template	Mrs J's Payroll
Type	Payment (Payroll - PPD)
Name	Data Contained In File
Amount	Data Contained In File
Account number	Data Contained In File
Routing transit	Data Contained In File
Transaction code	Checking credit (22)
Offset Account	Checking 5507
Effective Date	02/22/2019  SELECT

[Back](#) [Continue](#) [Cancel](#)

Definitions

Template

The name of the import file.

ACH Type

The name of the ACH type.

Effective Date

If the date was not in the file select your effective date.

The file summary displays

ACH

Activity | Templates | File import templates

 Print  Help

Import file - import non-nacha.csv

File summary

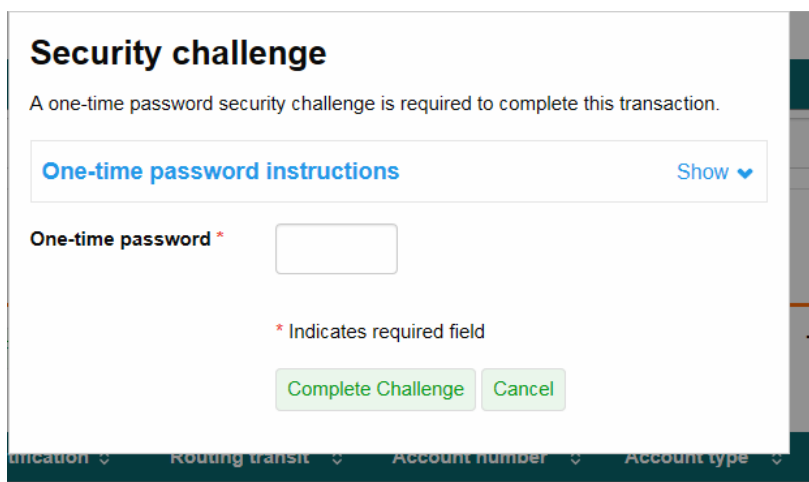
File withdrawal total	\$3.00
Number of withdrawals	1
File deposit total	\$3.00
Number of deposits	3
Reference number	ea54653bc4

Batch summary (1)

[Show](#) 

[Back](#) [Complete ACH](#) [Review ACH](#) [Cancel](#)

10. Click **Complete ACH** or **Review ACH**.
11. Enter your one-time token password and click **Complete Challenge**



Security challenge

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

[One-time password instructions](#) [Show](#) ▼

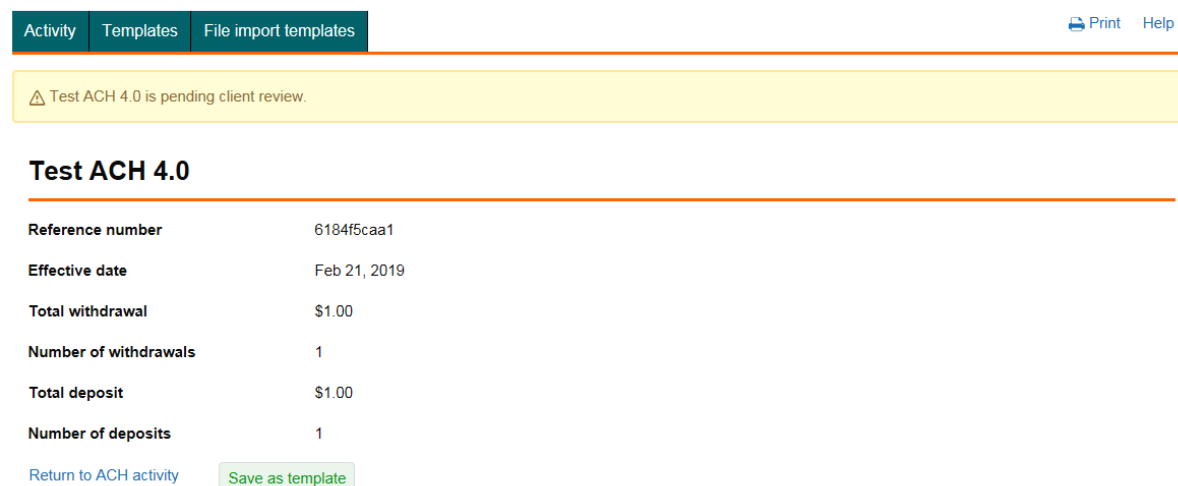
One-time password *

* Indicates required field

[Complete Challenge](#) [Cancel](#)

12. The confirmation will appear.

ACH



Activity Templates File import templates [Print](#) [Help](#)

⚠ Test ACH 4.0 is pending client review.

Test ACH 4.0

Reference number	6184f5caa1
Effective date	Feb 21, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#) [Save as template](#)

13. When finished viewing, click **Return to ACH Activity**. You can also use the **Save as Template** button to save this ACH information in a template for later use.

Note: In this example, the file was stopped at the Apply Limit Check because dual control is required with this particular Business Online user. Refer to the **Review ACH Transfer** section for instruction on how a second person approves the file.

ACH Transfer from the Home Page

You can import a file for processing from the Home page.

Once a *single item* template has been created, you can process one-off ACH Transfers right from the home page.


Welcome, Melanie Johnson
Last log in: Feb 19, 2019

Contact Us

Alerts

Profile

Log Out



Home

Accounts

Payments & Transfers

Checks & Deposits

Administration

Alerts

Manage Alerts

You have no unread alerts.

Accounts

Edit Accounts

Print

Checking 5507 *****5507	Available Balance \$46.68	Recent ▾
Vacation Account *****2257	Available Balance \$14.00	Recent ▾

Pay Or Transfer

Internal	Show ▾
ACH	Show ▾
ACH import	Show ▾
Wire	Show ▾
Wire import	Show ▾
Bill pay	Show ▾

1. From the Home page, under **Pay & Transfer**, click the **ACH** to send a single item template or **ACH Import** to import a file.
3. Continue following the prompts until the file is processed successfully.

ACH Transfer Status Descriptions

Canceled

An ACH transfer transaction was canceled by the User before completion.

Disapproved

A Reviewer for an ACH transfer transaction denied the transfer.

Extract in process

The ACH transfer transaction was successfully submitted by the User and the ACH origination batch file is processing.

File not originated

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent.

File not originated: Account Balance Verification Completed with Errors

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the account balance verification was completed with errors.

File not originated: Account Balance Verification Completed with Warnings

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the account balance verification was completed with warnings.

File not originated: Account Balance Verification Failed

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the account balance verification failed.

File not originated: Duplicate Check Completed with Errors

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the duplicate check verification process completed with errors.

File not originated: Duplicate Check Completed with Warnings

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the duplicate check verification process completed with warnings.

File not originated: Duplicate Check Failed

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not been sent because the duplicate check verification process failed.

File not originated: Exceeded Limit

One of the following limits has been exceeded and the ACH transfer transaction has been stopped:

- Exceeded Batch Limit
- Exceeded Daily Limit
- Exceeded Daily Settlement Limit
- Exceeded File Limit
- Exceeded Monthly Limit
- Exceeded Number of Files per Day Allowed
- Exceeded Standards Entry Class Limit
- Exceeded Transaction Limit
- Exceeded Weekly Limit

File not originated: Filter Check Failed

The ACH transfer transaction was successfully submitted by the User, but the incoming ACH file failed during debit filter processing.

Partial Origination

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file has not completely processed.

Pending Origination

The ACH transfer transaction was successfully submitted by the User, but the ACH origination batch file is pending and has not been processed.

Processed

The ACH transfer transaction has been successfully submitted by the User and sent in an ACH origination batch file.

Processing Resumed

The ACH transfer transaction was initially stopped, but then started again by the User.

Recurring Entry

The ACH transfer transaction is not currently pending or processed, but it is scheduled to occur again.

Resubmit Required: System was Unavailable

A corporate client is attempting an ACH Transfer Inquiry, ACH Transfer Change, New ACH Transfer Using Existing Transfer, or Delete ACH Transfer, but ACH Manager or a related program is unresponsive.

Return File not originated: Return Filter Failed

The ACH transfer transaction was successfully submitted by the User, but the incoming ACH file failed during return filter processing.

Saved

The ACH transfer transaction has been saved by the User and may be selected for ACH transfer transaction validation and submission in the future.

Suspended

The ACH transfer transaction was initiated, but temporarily stopped.

Transfer Exceeds Review: Pending Approval

One of the following thresholds has been exceeded and the ACH transfer transaction must be approved by a Reviewer before it can be processed:

- Batch Review Threshold
- Daily Review Threshold
- Daily Settlement Review Threshold
- File Review Threshold
- Monthly Review Threshold
- Number of Files per Day Allowed
- Transaction review Threshold
- Weekly Review Threshold

Transfer has been canceled

An ACH transfer transaction was canceled by the User before completion.

Transfer has been suspended

The ACH transfer transaction was initiated, but temporarily stopped.

Transfer Processed

The ACH transfer transaction has been successfully submitted by the User and sent in an ACH origination batch file.

Transfer Processing

The ACH transfer transaction has been successfully submitted by the User and will be sent in an ACH origination batch file.

User Deleted

The ACH transfer transaction was initiated, but later it was deleted by the User.

User Suspended

The ACH transfer transaction was initiated, but later it was modified by the User.

Workflow was down

The system was unavailable when the ACH transfer transaction was attempted.

Support

Call Customer Service at Greenfield Savings Bank with any questions at (413) 774-3191 or toll-free at 888-324-3191.

Support is available during normal business hours, 7:00am - 7:00pm Monday through Friday and Saturday 9:00am – 3:00pm.