



ACH MANAGER USER GUIDE

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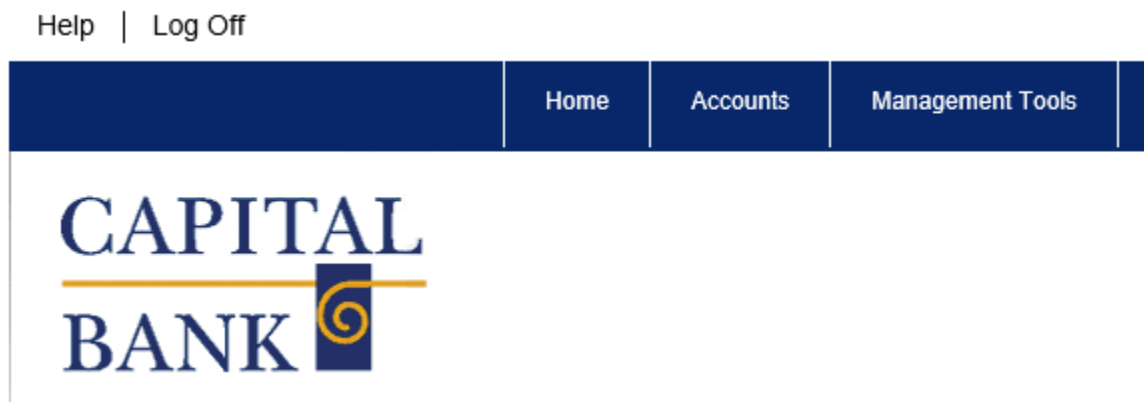
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Accessing ACH Manager:

Login to Capital Express Business Online Banking

From the Main page, click **Management Tools** and Select **ACH Manager**



The ACH Manager Window will Display:

Select External Transfer Criteria

- ☒ Inquire ACH Transfer
- ☐ Change ACH Transfer
- ☐ New ACH Transfer
- ☐ New ACH Transfer Using Existing Transfer
- ☐ Review ACH Transfer
- ☐ ACH Transfer Template
- ☐ ACH File Import Template
- ☐ Review ACH Template
- Import ACH Transfer
 - ☐ NACHA
 - ☐ Non NACHA

Submit

Inquire ACH Transfer

Use Inquire ACH Transfer to view the details of an ACH transfer:

1. Select the **Inquire ACH Transfer** option button.
2. Click **Submit**
3. From the **ACH List**, click the **Report** icon.

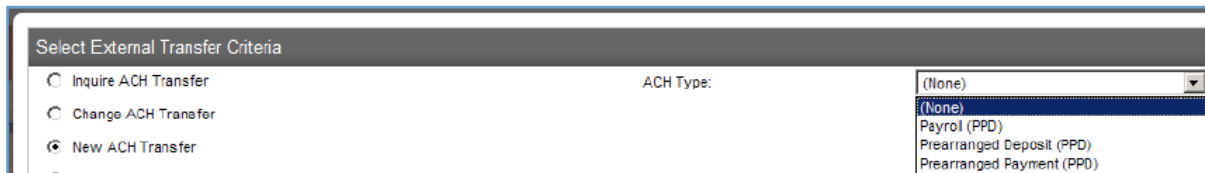
The screenshot displays the 'Inquire ACH Transfer' interface. On the left, a sidebar titled 'Select External Transfer Criteria' contains several radio button options: 'Inquire ACH Transfer' (selected and highlighted with a red box), 'Change ACH Transfer', 'New ACH Transfer', 'New ACH Transfer Using Existing Transfer', and 'Delete ACH Transfer'. To the right of the sidebar are input fields for 'User Name:', 'User Code:', 'User Type:', and a checkbox for 'Use Additional Search Criteria'. Below the sidebar is a 'Submit' button, which is also highlighted with a red box. The main area shows a table of ACH transfers with columns: 'Transfer Date', 'Debit Amount', 'Credit Amount', 'Transfer Status', and 'Details'. Two rows of data are visible. The first row has a date of '10/03/2012', debit and credit amounts of '\$100.00', and a status of 'Saved'. The second row has a date of '09/29/2012', debit and credit amounts of '\$100.00', and a status of 'Saved'. The 'Details' column for each row shows 'Transfer Type: Payroll', 'Issued By: GRACE GLAZED' (for the first row) or 'SPICES' (for the second row), 'Item Count: 2', and a 'Confirmation' ID. In the top right corner of the table area, there is a toolbar with icons; the 'Report' icon (a document with a magnifying glass) is highlighted with a red box.

Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
10/03/2012	\$100.00	\$100.00	Saved	Transfer Type: Payroll Issued By: GRACE GLAZED Item Count: 2 Confirmation: b2948da082
09/29/2012	\$100.00	\$100.00	Saved	Transfer Type: Payroll Issued By: SPICES Item Count: 2 Confirmation: 1a2f7019a7

New ACH Transfer

The New ACH Transfer page allows users to create a new ACH transfer.

1. Select the **New ACH Transfer** option button.
2. From the **ACH Type** list, select the ACH Type.
3. Click **Submit**.



Select External Transfer Criteria

☐ Inquire ACH Transfer ACH Type: (None)

☐ Change ACH Transfer

☒ New ACH Transfer

(None)
Payroll (PPD)
Prearranged Deposit (PPD)
Prearranged Payment (PPD)

Definitions:

Payroll (PPD) - Prearranged Deposit Entry to a **Consumer** Account for Payroll purposes

Prearranged Deposit (PPD) - an Entry initiated by an Organization based on a standing or Single Entry authorization from a Receiver to transfer funds **to a Consumer account**

Prearranged Payment (PPD) - an Entry initiated by an Organization based on a standing or Single Entry authorization from a Receiver to transfer funds **from a Consumer account**

Corporate Debit (CCD) – the code that identifies an Entry initiated by an Organization to transfer funds **from an account of that Organization or another Organization**

Corporate Credit (CCD) – the code that identifies an Entry initiated by an Organization to transfer funds **to an account of that Organization or another Organization**

4. In the **Description** box, type the name of the transfer.
5. Click the **Effective Date** calendar icon, and then select a date of the first transfer.

Note: The Total Credit/Debit amount will total as you complete the Transfer To section.

Transfer From Banner

6. Select the offsetting account and type the amount.

Transfer To Banner

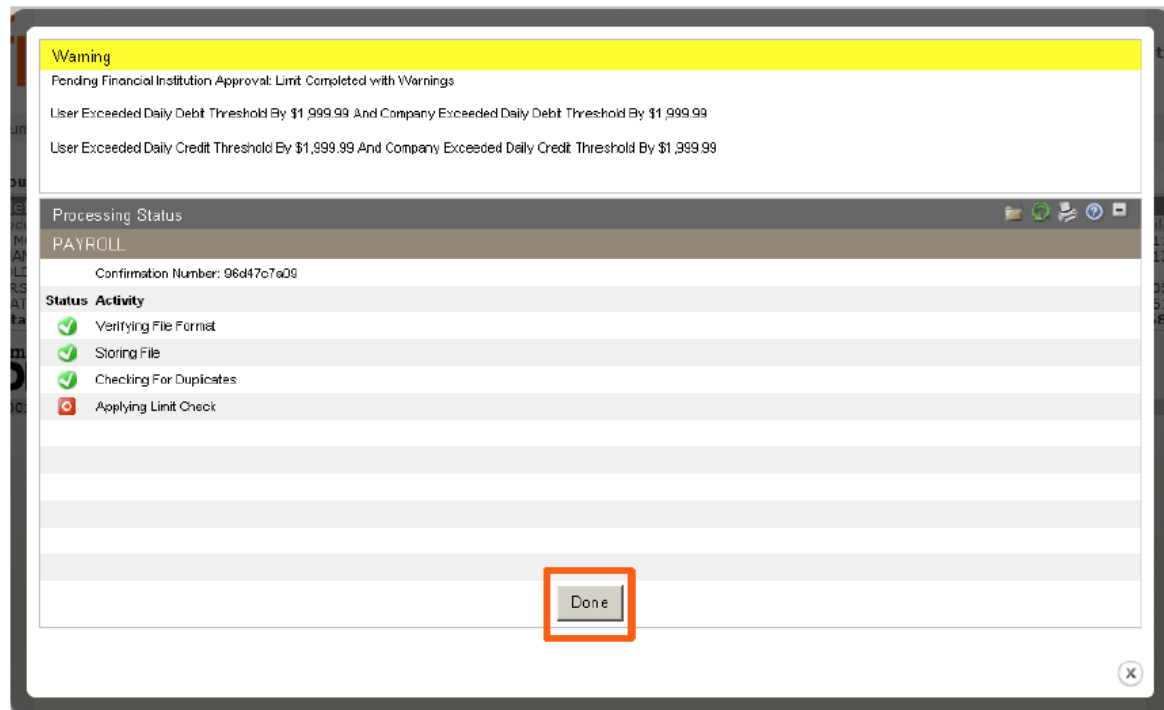
7. In the **Employee Name** box, type the employee name.
8. If applicable, in the **Employee ID** box, type the Employee ID.
9. In the **Account Number** box, type the Account Number.
10. From the **Account Type** list, select the account type.
11. In the R/T Number box, type the Routing Transit Number (click the magnifying glass 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.

12. In the **Amount** box, type the dollar amount of the transfer.
13. To add addenda information, click the **Description** link.
14. To prenote individual transactions, select the **Prenote** check box next to the transaction. Click the **Select All** link to prenote all transactions.
15. If additional transactions need to be added, click the **Add Row** link.
16. Complete one of the following:
 - ▢ To Save the file for pending status and allow modifications at a later date, click **Save**.
 - ▢ To activate the file for validation and processing, click **Process**.

The Processing Status page appears.

17. When finished viewing, click **Done**.



Note: In this example, the file was stopped at the Apply Limit Check due to exceeding the limits identified in the Limit Group specification.

Note: All ACH Transfers require Financial Institution review, each transfer will display a Warning message that the Transfer is Pending Financial Institution Review.

Recurring Transfers

When creating a 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. From the **Recurring Frequency** list, select the frequency of the transfer.
4. 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.

New ACH - Payroll (PPD)

Description: Recurring Frequency: Daily

Effective Date: Recurring End Date:

Total Credit Amount: \$0.00 Tax Identification Number: JEIWELS BAKERY10100009797

Total Debit Amount: \$0.00

Transfer Type: Payroll

[Display Details](#)

5. Complete the transfer by following 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 corporate clients to improve record and account monitoring by excluding transactions placed on hold from the debit and credit totals that are reflected for active transactions.

If a template transfer is put on hold, the review process is automatically initiated, ensuring an email notification is sent to the authorized administrator to approve the hold.

New ACH - Payroll (PPD)

Description: Recurring Frequency: (None)

Effective Date: Tax Identification Number: 33JEIWELS JUNK00005133

Total Credit Amount: \$0.00

Total Debit Amount: \$0.00

Transfer Type: Payroll

[Display Details](#)

Transfer From:

Hold ☐ Account Amount

[Select All](#)

☐ Select Account [Description](#) ☐

[Add Row](#)

Transfer To:

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount	Prenote
☒				(None)			☐ Description ☐
☐				(None)			☐ Description ☐
☐				(None)			☐ Description ☐
☐				(None)			☐ Description ☐
☐				(None)			☐ Description ☐
☐				(None)			☐ Description ☐
☐				(None)			☐ Description ☐
☐				(None)			☐ Description ☐

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

Batch Holds

You are now able to place a hold on all transactions, even if there are multiple pages of transactions. This feature enables you to quickly place a hold on an entire batch run and also remove a hold from a specific item for processing. You can apply the **Hold Batch** to accounts that the system lists in the Transfer From and the Transfer To sections. You can remove the hold on the batch by clicking on the **Unhold Batch** hyperlink.

The screenshot shows two sections of a software interface. The top section, titled 'Transfer From', contains a table with columns: Hold, Account, Amount, and Description. The 'Hold' column has a 'Select All' link and a 'Hold Batch' link (circled in red). The table lists several rows with 'DCA 2060' as the account and various amounts. The bottom section, titled 'Transfer To', contains a table with columns: Hold, Employee Name, Employee ID, Account Number, Account Type, RT Number, Amount, and Prenote. The 'Hold' column has a 'Select All' link and a 'Hold Batch' link (circled in red). The table lists one row for 'George Washington' with an amount of 2250.00.

Change Transfer

1. Select the **Change ACH Transfer** option button.
2. Click **Submit**.
3. Click the **Transfer Description** link.

The screenshot shows a window titled 'Select External Transfer Criteria'. On the left, there is a list of options: 'Inquire ACH Transfer', 'Change ACH Transfer' (selected and highlighted with a red box), 'New ACH Transfer', 'New ACH Transfer Using Existing Transfer', 'Delete ACH Transfer', 'Reverse ACH Transfer', 'Review ACH Transfer', 'ACH Transfer Template', 'Review ACH Transfer Template', 'Import ACH Transfer', and 'Import ACH Using Template'. On the right, there are fields for 'Transfer Description', 'Date Range', 'Amount Range', and 'ACH Type'. Below this, there is a 'Submit' button (highlighted with a red box). At the bottom, there is an 'ACH List' table with columns: Transfer Description, Transfer Date, Debit Amount, Credit Amount, Transfer Status, and Details. The first row, 'BANKPAYROLLS', is highlighted with a red box. The 'Details' column for this row shows: Transfer Type: Payroll, Issued By: GRACE, GRACE, Item Count: 2, Confirmation: b2945ds02.

4. Complete any applicable changes to the transfer.
5. Click **Process**.

ACH - JEWELL PAVROLL

Destination: **CUMULATIVE** Recurring Frequency: **NONE**

Effective Date: **03/04/2014** Tax Identification Number: **33042914**

Total Credit Amount: **01:00.00** Payroll: **33042914**

Total Debit Amount: **01:00.00**

Transfer Type: **Payroll**

[Display Details](#)

Transfer From:

Bank: **Account** **Amount**

Select All: **CHECKING** **01:00.00** **Destination** **X**

Add Row

Transfer To:

Select All	Employee Name	Employee ID	Account Number	Account Type	RT Number	Amount	Periods	Description	X
☐	JANE SMITH		100119	Checking	01000119	100.00	☐	Description	X
☐				Checking			☐	Description	X
☐				Checking			☐	Description	X
☐				Checking			☐	Description	X
☐				Checking			☐	Description	X
☐				Checking			☐	Description	X
☐				Checking			☐	Description	X
☐				Checking			☐	Description	X
☐				Checking			☐	Description	X
☐				Checking			☐	Description	X

Add Row

Save **Refresh** **Cancel**

New ACH Transfer Using Existing Transfer

1. Select the **New ACH Transfer Using Existing Transfer** option button.
2. Click **Submit**.

My View **External Transfer** **X** **+**

Select External Transfer Criteria

☐ Inquire ACH Transfer

☐ Change ACH Transfer

☐ New ACH Transfer

☒ **New ACH Transfer Using Existing Transfer**

User Name:

User Code:

User Type:

☐ Use Additional Search Criteria

3. Complete the necessary changes.
4. Click Process.

By View

External Transfer X

Description: ACU812500
Recurring Frequency: (None)

Transfer Start Date:
Tax Identification Number: Client 2809(00004321)

Batch

Batch: 1-PPD
Total Batch Credit Amount: \$500.00
Total Batch Debit Amount: \$500.00

Debits

Batch	Name	Account Number	Account Type	Identification	R/T number	Amount	Prenote
1	Checking 1	100720	Checking	907654321	567654052	500.00	☐ Select All Description

[Add Row](#)

Credits

Batch	Name	Account Number	Account Type	Identification	R/T number	Amount	Prenote
1	Test employee	9954656	Checking	1234	098666666	500.00	☐ Select All

Description: Test addenda
[Add Row](#)

Save
Process
Cancel

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

5. When finished viewing, click Done.

Review ACH Transfer

To review ACH transfers:

1. Select the Review ACH Transfer option button.
2. Click **Submit**.

Select External Transfer Criteria

☐ Inquire ACH Transfer
☐ Change ACH Transfer
☐ New ACH Transfer
☐ New ACH Transfer Using Existing Transfer
☐ Delete ACH Transfer
☒ **Review ACH Transfer**
☐ Import ACH Transfer
☐ Import ACH Using Template

Transfer Description:

Date Range: To

Amount Range: To

Submit

3. From the **Status** list, click Approve or Disapprove.

Note: Click the **Description** link to view the transactions.

4. Click **Save**.

Review ACH Transfers

Status	Client	Description	Placement Date	Details
Outstanding	web central	0620 test payroll	Dec 22, 2009	User Exceeded Daily Debt Threshold By \$48,999.99 User Exceeded Daily Credit Threshold By \$48,999.99 Issued By: Jim Brown Debt Amount: \$35,000.00 Credit Amount: \$35,000.00
Outstanding	Client 2009	ACL 012500	Dec 17, 2009	User Exceeded Daily Debt Threshold By \$1,199.99 User Exceeded Daily Credit Threshold By \$1,400.00 Issued By: Test user Debt Amount: \$500.00 Credit Amount: \$500.00
Outstanding	Client 2009	BB Test Co	Jan 21, 2010	User Exceeded Daily Debt Threshold By \$2,000.99 User Exceeded Daily Credit Threshold By \$2,000.99 Issued By: Test user Debt Amount: \$1.00

Save **Cancel**

Definitions

Status	The status of the transfer. Outstanding - In review. Approve - Approved and will be processed. Disapprove - Not approved and will not be processed. Approved All - All transfers are approved and will be processed. Disapproved All - All transfers are not approved and will not be processed.
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Note: If you have more than 10 transfers to approve or disapprove, it is recommended that you save the transfers in groups of 10 so you do not time-out.

Note: This option is only enabled for Users that have been set-up for dual approval by the Financial Institution.

ACH Transfer Template

To create a new template:

1. Click the ACH Transfer Template option button.
2. Click **Submit**.
3. Click the **New** icon.

Select External Transfer Criteria

☐ Inquire ACH Transfer
☐ Change ACH Transfer
☐ New ACH Transfer
☐ New ACH Transfer Using Existing Transfer
☐ Delete ACH Transfer
☐ Reverse ACH Transfer
☐ Review ACH Transfer
☒ **ACH Transfer Template**
☐ Review ACH Transfer Template
☐ Import ACH Transfer
☐ Import ACH Using Template

Template Name:
ACH Type:
Template Group:

Submit

Template List 12

4. From the ACH Type list, select the ACH Type.
5. Click **Submit**.

New Template

ACH Type:

Submit Cancel

(None)
(None)
Payroll (PPD)
Prearranged Deposit (PPD)
Prearranged Payment (PPD)
ACH Transfer (PPD)

Template Group Section

- From the Template Group list, select a group to tie the template to.
- To create a new group, click the New icon to create a group name, and link the template.

New ACH - Payroll (PPD) Template

Template Name: Payroll Template Recurring Frequency: (None)

Tax Identification Number: JEWELS BAKERY101jxxxx9797 Template Type: Payroll

Template Group: [Dropdown] Amount Range: [] To []

User Access Section

- Select all users that need access to this template.

User Access

[Select All](#)

☐ BLUEBERRY MUFFIN	☒ DHOLE2
☐ DOUGHNUT HOLE	☐ JEWELSG123
☐ Jjewels	☐ JULE G
☐ JULE GERASCHER9	☐ JULE TRAINER

Transfer From Section

- From the Account list, select the account nickname.
- Type the Default Amount.

Transfer From

Account	Default Amount
TRAINING	7585.10
Select Account	
Select Account	
Select Account	
Select Account	

[Add Row](#)

☒ Allow additional or input of "From Account"

Note: To allow users to perform maintenance on the template, select the Allow additional or input of "From Account" check box.

Note: Templates are specific to the Tax ID Number that matches the Business Online Tax ID Number.

Transfer To Section

11. Type information related to each transaction.

To add additional information:

12. Click the [Description](#) link.

13. Click **Save**.

Note: To allow users to perform maintenance on the template, select the Allow additional or input of "From Account" check box.

The 'Transfer To' form contains a table with the following columns: Employee Name, Employee ID, Account Number, Account Type, R/T number, and Default Amount. It also includes a 'Description' link and a close button (X) for each row. The 'Save' button is highlighted with a red box.

Employee Name	Employee ID	Account Number	Account Type	R/T number	Default Amount	Description	X
John Adams	997	100740	Checking	071002147	3050.25	Description	X
ASSOCIATED BANK CHICAGO							
Jane Madison	125	100730	Checking	071002147	4535.10	Description	X
ASSOCIATED BANK CHICAGO							
			(None)			Description	X
			(None)			Description	X
			(None)			Description	X
			(None)			Description	X
			(None)			Description	X
			(None)			Description	X
			(None)			Description	X

[Add Row](#)

☒ Allow additional or input of "To Account"

Save Cancel

The template appears in the Template List.

Template Name	ACH Type	Status	New Transfer	Edit Template	Delete Template
Payroll Template	Payroll (PPD)	Pending Approval - New			

Reviewing ACH Transfer Templates

To review and/or approve a transfer template:

1. Select the Review ACH Transfer Template option button.
2. Click **Submit**.

The screenshot shows a web application window titled 'My View' with a sub-tab 'External Transfer'. Below the tab is a section titled 'Select External Transfer Criteria'. On the left, there is a list of radio button options: Inquire ACH Transfer, Change ACH Transfer, New ACH Transfer, New ACH Transfer Using Existing Transfer, Delete ACH Transfer, Reverse ACH Transfer, Review ACH Transfer, Review External Accounts, ACH Transfer Template, Review ACH Transfer Template (selected and highlighted with a red box), Review Administration, Import ACH Transfer, Import ACH Using Template, Processing Exceptions, and Incoming ACH. On the right, there is a 'User Name:' field and a checkbox for 'Use Additional Search Criteria'. At the bottom right, there is a 'Submit' button highlighted with a red box.

3. To approve the template, select the Approve check box.
4. To review the template details, click the Template Name link.
5. To make changes to the template, click the Edit icon.
6. Click **Submit**.

The screenshot shows a web application window titled 'Review ACH Transfer Templates'. It contains a table with the following columns: Status, Approve, Edit, Delete, Template Name, Date Last Updated, Change By, Approval, and Approved By. The first row has the status 'Pending Approval - Change', an unchecked 'Approve' checkbox (highlighted with a red box), an 'Edit' icon, a 'Delete' icon, a link 'Control Template', the date 'May 27, 2011 03:16', and the user 'DHOLE2'. At the bottom, there are 'Submit' and 'Cancel' buttons, with the 'Submit' button highlighted with a red box.

Note: All ACH Transfer Templates must be approved by another. If the Lock  icon appears, the template is locked and must be approved by another user.

Import ACH Transfers

To import an ACH Transfer:

1. Select the Import ACH Transfer option button.
2. Click **Submit**.

Select External Transfer Criteria

- ☐ Inquire ACH Transfer
- ☐ Change ACH Transfer
- ☐ New ACH Transfer
- ☐ New ACH Transfer Using Existing Transfer
- ☐ Delete ACH Transfer
- ☐ Reverse ACH Transfer
- ☐ Review ACH Transfer
- ☐ ACH Transfer Template
- ☐ Review ACH Transfer Template
- ☒ Import ACH Transfer
- ☐ Import ACH Using Template

Submit

Step 1 - File Selection

1. To locate the file, click Browse.
2. From the Transfer Type list, select the Transfer Type.
3. Click Next.

Step 1 - File Selection

Company Name: Branch:

File Location: **Browse...**

Next

Transfer Type:

- Payroll (PPS)
- Salary
- Direct Deposit
- Preauthorized Deposit (PPD)
- Preauthorized Payment (PRC)

Definitions

File Location	The directory path where the ACH files are located for import.
Transfer Type	Standard Entry Class descriptions appear as defined in NACHA guidelines.

Step 2 - Import

The Batch ID value displays the identification number of the ACH file being imported, along with the number of debits and credits.

- Click Finish.



The screenshot shows the 'Step 2 - Import' window with a progress bar at the top indicating '2 - Import' is the current step. The window contains a table with the following data:

Step 2 - Import	
Batch ID:	0000001
Effective Date:	Sep 30, 2010
Debit Totals:	\$2,000.00
Credit Totals:	\$2,000.00
Number of Debits:	1
Number of Credits:	2
File Details:	
File Debit Total:	\$2,000.00
File Credit Total:	\$2,000.00

At the bottom of the window are three buttons: 'Back', 'Finish' (highlighted with an orange box), and 'Cancel'.

Step 3 - Import Confirmation

The Import Confirmation page shows that the file was successfully imported.

- Click Process.



The screenshot shows the 'Step 3 - Import Confirmation' window with a progress bar at the top indicating '3 - Import Confirmation' is the current step. The window contains a table with the following data:

Step 3 - Import Confirmation	
The following file was successfully imported.	
Batch ID:	0000001
Effective Date:	Sep 30, 2010
Debit Totals:	\$2,000.00
Credit Totals:	\$2,000.00
Number of Debits:	1
Number of Credits:	2
File Summary:	
Confirmation Number:	766435e624
File Debit Total:	\$2,000.00
File Credit Total:	\$2,000.00

At the bottom of the window are three buttons: 'Review', 'Process' (highlighted with an orange box), and 'Cancel'.

Note: The Company Name & Company ID in the ODFI Header Record must match the Company and Source ID in Access Manager.

Duplicate File Verification

The program now performs duplicate file verification by default when you establish a new transfer, establish a new transfer using an existing template, make changes to an existing transfer file or recurring transfer, or import a transfer. Duplicate file verification helps reduce false-positive duplicate warnings that the system identifies.

In the event that the system flags a file as a duplicate, it displays a warning message with information about each suspected duplicate file and sends an email notification to the recipient you have designated. Click **Cancel** or **Done** to stop the file from processing, or click **Process** to enable the file to continue processing.

ACH Manager verifies the following fields to determine whether transfers are duplicates:

- **Effective Date**
- **Company ID**
- **Debit and Credit totals**
- **Total of the routing transit numbers in the transfer**

The screenshot shows a software window titled 'Close' and 'Print' with a 'Help' icon. A yellow warning box contains the text: 'This file is an exact duplicate of a previously used file. Select "Cancel" to not process or select "Process" to continue origination'. Below this, it lists 'Submitted File' details: File Name: PPD PYMT 0818Aa00, Submitted By: BANK ADMIN on Behalf of John Adams, Date Submitted: 08/18/2015. It also lists 'Previously Preprocessed File(s)' with identical details. At the bottom of the yellow box are 'Process' and 'Cancel' buttons. Below the yellow box is a grey box titled 'PPD PYMT 0818Aa00 submitted for process' containing a table of transfer details and a 'Done' button.

PPD PYMT 0818Aa00 submitted for process	
Debit Totals:	\$125.00
Credit Totals:	\$125.00
Number Of Debits:	1
Number Of Credits:	1
Reference Number:	44248be86f

To Delete or Cancel an ACH Transfer:

Please contact Capital Bank's Operations Department by phone at (301) 468-8848 or via email at Operations@Capitalbankmd.com