CAPITAL BANK

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ACH User Guide for Business Online Banking

TRAINING GUIDE

To establish a new ACH payment

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select **+ New payment**. The system displays the New payment dialog box.
5. Select the appropriate **Type** (for example, Payroll - PPD) from the drop-down list. Click **Continue**. The system displays the New payment page.
6. Type the **Description** of the transfer (for example, Monthly Payroll).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.

   Note: In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.

8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
10. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.

    Note: When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of a recurring transfer as the **End date**.

11. Type the **Company description**.
12. In the Pay from section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.
13. In the Pay to section, complete the following:
14. Type the **Name** of the recipient.
15. Type the **Identification** number of the recipient (Optional)
16. Type the **Routing transit** number of recipient.
17. Type the **Account number** of the recipient.
18. Select the appropriate **Account** type.
19. Type the **Amount** to deposit in the recipient's account.
20. Click **Complete ACH**, the system displays the processing results page.

To establish a new ACH collection

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Select **+ New collection**. The system displays the New collection dialog box.
4. Select the appropriate **Type** (for example, Prearranged payment- PPD) from the drop-down list. Click
5. **Continue**. The system displays the New collection page.
6. Type the **Description** of the transfer (for example, Monthly service contract).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.

   Note: In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.

8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
10. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.

    Note: When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.

11. Type the **Company description**.
12. In the Pay from section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.
13. In the Pay to section, complete the following:
14. Type the **Name** of the recipient.
15. Type the **Identification** number of the recipient (Optional)
16. Type the **Routing transit** number of recipient.
17. Type the **Account number** of the recipient.
18. Select the appropriate **Account** type.
19. Type the **Amount** to deposit in the recipient's account.
20. Click **Complete ACH**, the system displays the processing results page.

To inquire into an ACH payment or collection

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Type search criteria as needed then click **Submit**. The system displays a list of transfers on the ACH Activity page.
4. Locate the ACH transfer that you want to inquire into and click the down arrow next to the transfer to view a brief overview of the transfer.
5. Locate the ACH transfer that you want to inquire into and click on the **Description** hyperlink that the system associates with that particular transfer. The system displays the ACH transfer details page.
6. Review the ACH transfer. Complete steps 7 through 10 as needed.
7. To generate a report, click **Report**. They system displays the Transfer report dialog box.
8. Select **PDF (.pdf)** or **Comma separated value (.csv)** from the **Format** drop-down list and click **Download report**.
9. Click **Return to ACH activity**. The system displays the ACH Activity list page.

To modify an ACH payment or collection

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Click **Edit** for the appropriate transfer from the list. The system displays the edit page for the transfer.
4. In the **Description** field, modify the name of the transfer as needed (for example, Wash Orchards Payroll becomes Wash Orch Pay).
5. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
6. Type the date that you intend the ACH transfer to process in the **Effective date** field.
7. Modify the frequency with which the ACH transfer occurs in the **Frequency** field.

   Note: When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.

8. Modify the description according to your needs in the **Company description** field.

9. Modify the information in the fields populating the Pay from section and the Pay to section as needed.
10. Click **Complete ACH**. The system displays the confirmation page.

To Review and Approve an ACH transfer

1. Select the **Home Page** scroll down to the Payments & Transfers section.
2. Select **Review,** the system displays the transfers pending Approval.
3. Locate the ACH transfers that require review, click on the transfer description to display details. Select **Approve** or **Disapprove**.

   Note: You can approve or disapprove all of the ACH transfers displayed by selecting the **Description** check box.
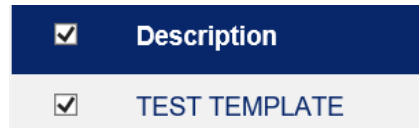
To delete an ACH transfer

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Use the **Search activity** fields to narrow the list of ACH transfers that the system returns.
4. Click **Delete** next to the appropriate transfer. The system displays the Delete transfer page
   a. Recurring ACH Transfers Only: Select the appropriate value from the **Deletion type** drop-down list- Delete this Transfer or Delete All Transfers.
5. Click **Delete ACH**. The system displays the processing results page.

Note: If a transfer has already been processed by the Bank, it may not be available to delete. If the Delete button is not displayed next to the transfer contact the Bank for assistance.

Establish a New ACH Transfer Using an Existing ACH Transfer

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Locate the appropriate transfer that you want use and click **Copy**. The system displays the transfer name page.
4. In the **Description** field, type the name of the new transfer (for example, Wash Orchards Payroll).
5. Select the tax identification number that the system associates with the transfer in the **Tax identification number** drop-down list.
6. Type the date that you intend the new ACH transfer to process in the **Effective date** field.
   For recurring transfers select the **Repeat** check box to define the **Frequency** that the transfer occurs, and the **End date**.
7. Review the information in the Transfer from section and the Transfer to section, make changes as necessary.
8. Click **Complete ACH**. The system displays the processing results page.
9. Click **Return to ACH activity** to return to the ACH Activity list or click **Save as template** to initiate the process of establishing a new template based on the transfer that you just established.

Generate PDF formatted reports for ACH templates

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Click the **Templates** tab. The system displays a list of templates.
4. Click the **Report** button. The system displays the
5. Template report dialog box.
6. Select the appropriate check boxes for the templates that you want to include in the report, select **PDF (.pdf)** from the **Format** drop-down list and click
7. **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.
8. Once you save the PDF formatted report, open the report in Adobe Reader. The system displays the PDF formatted report for the ACH template.
9. When you complete your review of the report, close

Generate CSV formatted reports for ACH transfers

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Use the search criteria to narrow the list of transfers and click **Search**. The system refreshes the page with the new search results.
4. Click **Report** to generate a report for all items that the system displays. The system displays the Activity report dialog box.
5. Select the appropriate **Type** check boxes (for example, **File information**, **Batch information**, or **Transactions**) for the information that you want the system to include in the report.
6. If you select more than one **Type** check box, the system compiles the report in a Zip file.
7. Select **Comma separated values** from the **Format** drop-down list.
8. Click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.
9. Once you save the CSV formatted report, open the report in a program like Microsoft Excel. The system displays the CSV formatted report for the ACH transfer.
10. When you complete your review of the report, close the report.

Import a NACHA file formatted transfer using an existing template

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Click the **Import file** hyperlink. The system displays the Import file page.
4. Select **NACHA** as the Import type.
5. In the **File location** field, select **Browse**. The system displays the Choose File to upload window.
6. Select the file to upload and click **Open**. The system displays the Import file page.
7. Select the appropriate **Template** from the drop-down list.
8. Click **Continue**. The system displays the File summary page.
9. Click the **Review ACH** button. The system displays the transfer Activity edit page.
10. Review the transfer details and make any desired changes, and then click **Complete ACH**. The system displays the confirmation page.

Import a Non-NACHA formatted transfer using an existing template

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Click the **Import file** hyperlink. The system displays the Import file page.
4. Select **Non-NACHA**.
5. In the **File location** field, select **Browse**. The system displays the Choose File to upload window.
6. Select the file to import and click **Open**. The system displays the Import file page.
7. Select the appropriate **Template** from the drop-down list.
8. Click **Continue**. The system displays the New
9. NACHA file import template page.
10. Review the content. If the system prompts you, type the **Effective date** and click **Continue**. The system displays the Import file [File Name] page.
11. Click **Complete ACH**. The system displays a status message about the imported file.
12. Click **Return to ACH activity**.

Import a NACHA file without using a template

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Click the **Import file** hyperlink. The system displays the Import file page.
4. Select **NACHA**.
5. In the **File location** field, select **Browse**. The system displays the Choose File to upload window.
6. Select the file to import and click **Open**. The system displays the Import file page.
7. Select **Import without using a template** from the **Template** drop-down list.
8. Select the tax ID number from the **Tax identification number** drop-down list.
9. Select the appropriate ACH transfer type from the **Type** drop-down list.
10. Click **Continue**. The system displays the Import file.
11. Click **Review ACH**. The system displays the transfer Activity edit page.
12. Review the transfer details and make any desired changes, and then click **Complete ACH**. The system displays the confirmation page.

Import a Non-NACHA file using a new template

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Click the **+ Import file** hyperlink. The system displays the Import file page.
4. In the Import file section, complete the following:
5. Select **Non-NACHA**.
6. Select the **File location** using the **Browse** button.
7. Select **Create a new template** from the **Template** drop-down list.
8. Select the ACH transfer type from the **Type** dropdown list.
9. Click **Continue**. The system displays the Import file page with all the import details. Complete the following:
10. Type the **Template name**.
11. Select the **Tax identification number** from the drop-down list.
12. Select the **Template group** from the drop-down list.
13. Select the appropriate **Insert decimals into amounts option**.
14. Select **Delimited** or **Fixed width** as the file format.
15. Type the number of **Header** and **Footer** rows to exclude.
16. Select the **Text qualifier** from the drop-down list.
17. Select all appropriate **Column** options.
18. In the Apply additional values section select the appropriate **Type** from the drop-down list.
19. In the Offset account options section, select whether you want the system to apply an offset.
20. In the Effective date section, select whether the system use the **Date in file**, **Prompt for date**, or the **Default current business date**.
21. In the User access section, select either **All current and future users** or **Specific users**.
22. Click **Continue**. The system displays the Import file - [Template Name] page which provides an overview of the data mapping.
23. Type the **Effective date** and click **Continue**. The system displays the File summary page.

Review ACH templates

1. Select **Administration**.
2. Select the ACH Template Tab.
3. Use the Search activity options (for example, **Template type**) to locate templates that need approval.
4. Select the check-box for the appropriate template that needs approval and click **Approve**. The system displays the ACH Template administration page and adds the approved template to the list of Approved templates.
5. Optional. Click the **Print** icon to print the list of templates that need to approval.

Establish a new ACH transfer template

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Click the **Templates** tab. The system displays a list of available templates.
4. Click **+ New payment template**. The system displays the New payment template dialog box.
5. Select **Payroll - PPD** from the **Type** drop-down list and click **Continue**. The system displays the New Template page.
6. **Note:** We use the **Payroll - PPD** as an example only.

Complete the following:

1. Type a **Template name**.
2. Select the **Tax identification number** from the drop-down list.
3. Select the **Template group** from the drop-down list.
4. Select the **Repeat** check box if the template is for recurring transfers.
5. Type the **From amount**.
6. Type the **To amount**.
7. Select the **Frequency** from the drop-down list.
8. In the User access section, complete the following:
9. To enable the template for all users select **All current and future users**.
10. To enable the template for specific users, select **Specific users**. Select the appropriate check boxes for each user that you want to have access to the template.

In the Pay from section, complete the following:

1. Optional. Type the **Account** number to filter by the account number of the Originating Depository Financial Institution (ODFI).
2. Optional. Type the **Amount** to filter by the amount to be paid from the specified accounts to be debited.
3. Optional. Type the **Identification** to filter by the identification number that the system associates with the originator of the transfer.
4. Optional. Type the **Name**, to filter by the name of the customer that the system associates with the account it debits from.
5. Optional. Click the **Pay all** switch to turn on the **Hold** option for all transfers in the batch.
6. Type the **Identification**.
7. Type the **Name**.
8. Optional. Type any **Discretionary data**.
9. Optional. Type the **Payment information** to include notes about the transfer.
10. In the Pay to section, complete the following:
11. Type the **Name** of the recipient.
12. Type the **Identification** number of the recipient.
13. Type the **Routing transit** number of recipient.
14. Type the **Account number** of the recipient.
15. Select the appropriate **Account** type from the drop-down list.
16. Type the **Amount** to deposit in the recipient's account.
17. Select the appropriate **Template Group** from the dropdown list.
18. Click **Save**.

Edit an ACH transfer template

1. Select Payments & Transfers. The system displays the Payments & Transfers page.
2. Select ACH. The system displays the ACH transfer page.
3. Click the Templates tab. The system displays a list of available templates.
4. Click Edit for the template that you want to edit. The system displays the Edit template dialog box.
5. In the Description section, modify the Template name, Template group, From account, and To amount as needed.
6. In the User access section, modify any user access specifications as needed.
7. Modify the information in the fields populating the Pay from section and the Pay to section as needed.
8. Click Save.

Delete a transfer template

1. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
2. Select **ACH**. The system displays the ACH transfer page.
3. Click the **Templates** tab. The system displays a list of available templates.
4. Click **Delete** for the template that you want to delete. The system displays the delete Template page for the template that you specified.
5. Click **Delete Template**. The system displays the Templates page.