BUSINESS ONLINE BANKING +PLUS

ACH Origination User Guide

- GUIDELINES
- VIEW & SEARCH
- UPLOAD STATUSES
- CREATING AN ACH BATCH: NACHA FILE UPLOAD
- MANUALLY CREATING AN ACH FILE
- INITIATING AN ACH BATCH

With specialized permissions, your team members can access particular actions and fields, providing your business with precise control capabilities.

Guidelines

- Business Online requires modern, up-to-date web browser to ensure security and functionality. The preferred and best-support browser is Microsoft Edge.
- ACH is a two-step process: 1) Create a batch, 2) Initiate a batch.
- ACH is a three-step process if you have opted into Dual Control
    - User A: 1) Create a batch, 2) Initiate a batch
    - User B: 3) Approve a batch
- Your ACH Company name needs to match exactly what we have in Bar Harbor Bank's system. This means spelling, spacing, capitalization, and punctuation must all be identical. If you're using accounting software, you might need to update it so the Company Name matches precisely.
- When using accounting software, ensure you update it so that the Company ID# matches exactly what we have in Bar Harbor Bank's system.

View & Search

The ACH list view allows you to manage ACH batches through viewing, editing, initiating, and uninitiating functions.

Based on their status, batches appear in either the Active or History list for each account.

- **Active** batches include those with Ready, Initiated, or Pending approval status
- **History** contains Processed batches that have already been delivered to recipients.
- For **uninitiated** batches that are ready for initiation, look for Ready or Pending approval status - selecting these will let you review entered information, modify details including recipients, or proceed with initiation.

Upload Statuses

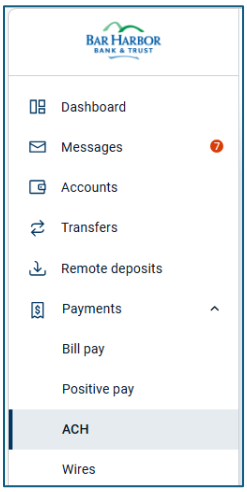
Based on a batch's position within the transmission workflow, it will display one of several statuses:

- **Queued**: upload process is about to commence
- **Ready**: batch has been created and ready to initiate to send funds to recipients
- **Initiated**: batch has been sent and will be processed for the effective date
- **Processed**: batch has been completed, and recipients have received funds as of the effective date
- **Pending Approval**: batch was initiated by a user and is awaiting approval from a user
- **In Progress**: file is in the process of uploading
- **Done**: upload successful
- **Error**: error occurred during upload; try uploading again
- **Stalled**: an issue caused the upload to pause; if status does not change, contact us for further assistance

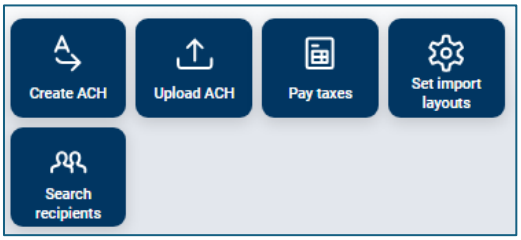
CREATING AN ACH BATCH: NACHA FILE UPLOAD

If you have software that can create a NACHA file formatted ACH file for you; you can upload the file into Banno Business.

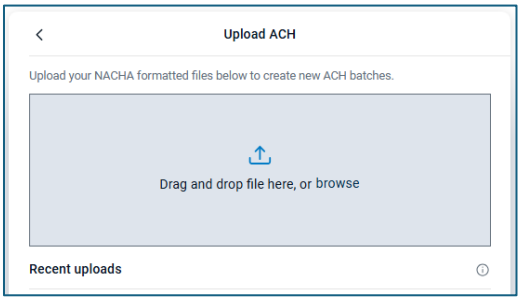
1. Navigate to **Payments > ACH**



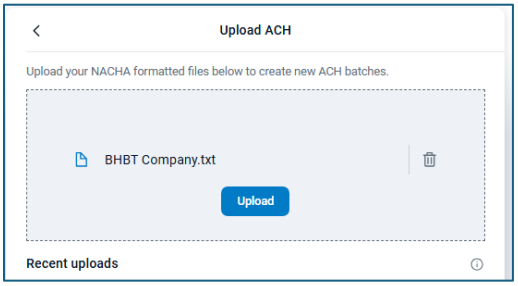
2. Select **Upload ACH**



3. Search for the file or **drag and drop** your file into the screen

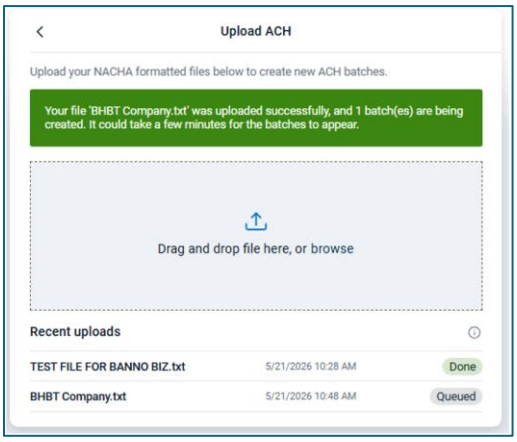


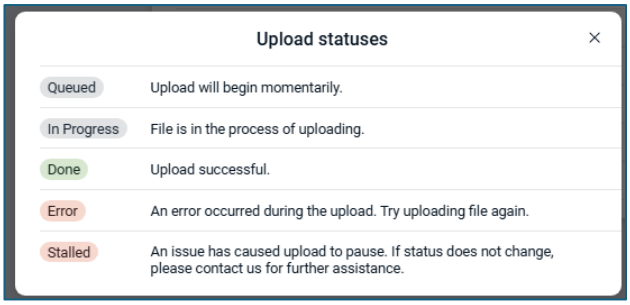
4. Select **Upload**



The uploaded file status appears.

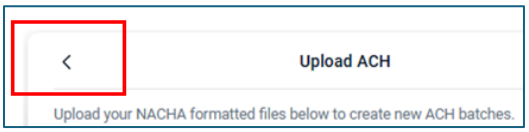
Note: You may need to refresh your browser for a queued batch to appear as Done.



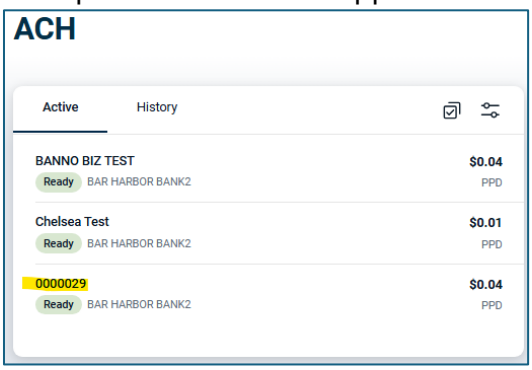


Once in an **Uploaded** or **Done** status, the file appears on the ACH Active List screen.

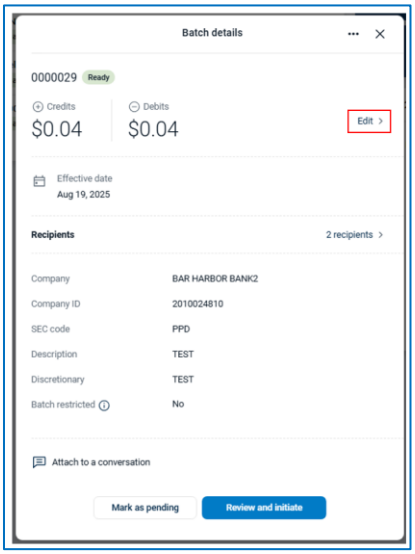
5. Select the back arrow next to "Upload ACH" to return to the ACH **Active** List.



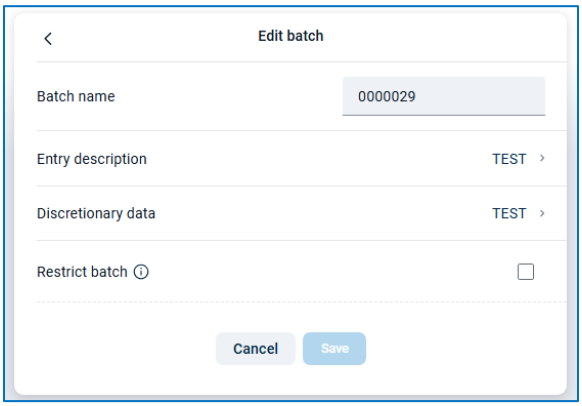
The uploaded file status appears on the ACH **Active** List screen.



6. Select the file to view the details of your Batch.



If needed, select **Edit** to customize the uploaded Batch name, Entry description, Discretionary data, or Restrict batch. Select the back arrow next to “Edit batch” to return to the batch details.



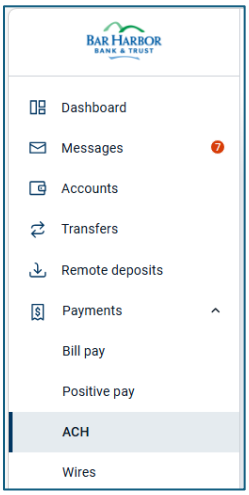
You have successfully created an ACH file by uploading a NACHA file. Please proceed to Initiating when you are ready to send the file.

NOTE: ACH is a two-step process, and you must initiate your batch. Follow the **Initiating a File** instructions below.

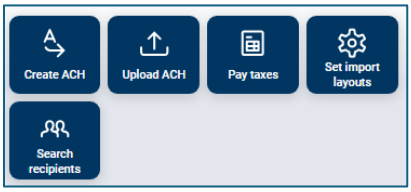
MANUALLY CREATING AN ACH FILE

You can manually enter file information by creating a file header and then adding necessary transactions.

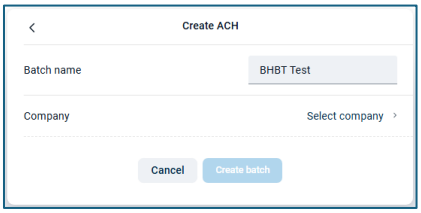
1. Navigate to **Payments > ACH**



2. Select **Create ACH**



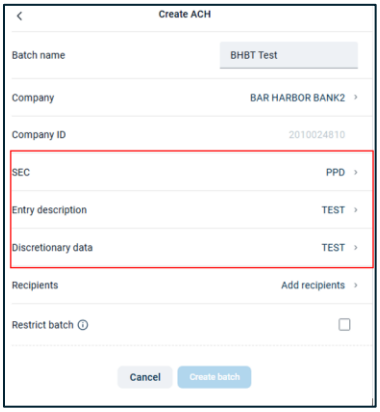
3. Enter a **batch name** and **select** the appropriate **company**.





Note: Only ACH companies tied to the online banking ID will appear.

4. After you have selected the appropriate company, you will need to complete the necessary fields (**SEC**, **Entry Description**, and **Discretionary Data**).

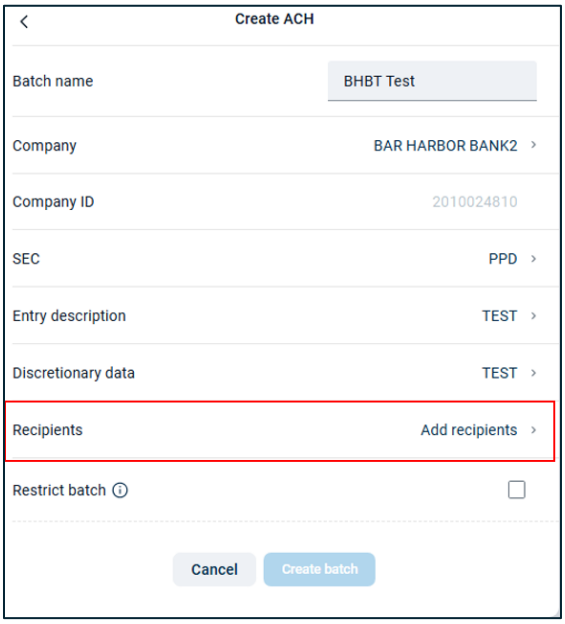


- **SEC** (Standard Entry Class): This is a mandatory three-letter code assigned to every ACH transaction. These transactions are governed by Nacha, the organization responsible for the ACH network.
    - PPD (Prearranged Payment and Deposit): Used for direct deposits (paychecks) or recurring automatic payments (like monthly utility bills).
    - CCD (Corporate Credit or Debit): Used for business-to-business transactions and fund transfers.

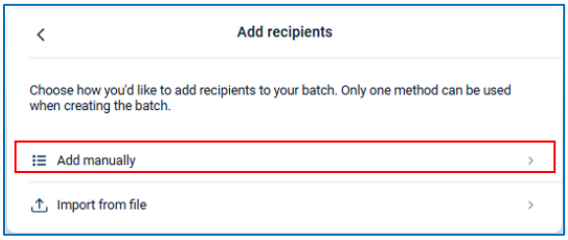
  Important: Using the correct SEC code ensures that the transfer complies with Nacha regulations, determines how authorization is verified, and affects how the transaction appears on a bank statement.
- **Entry description**: This tells the recipient what the payment is for. For certain transactions, Nacha rules mandate specific descriptions. For example, PAYROLL is required for compensation credits, and PURCHASE is required for consumer e-commerce debits.
- **Discretionary data**: This is an optional, free-form field used for specialized handling or internal tracking by your business

*Always consult the specific **Nacha Operating Rules** or contact Treasury Support to ensure compliance with specialized formatting.

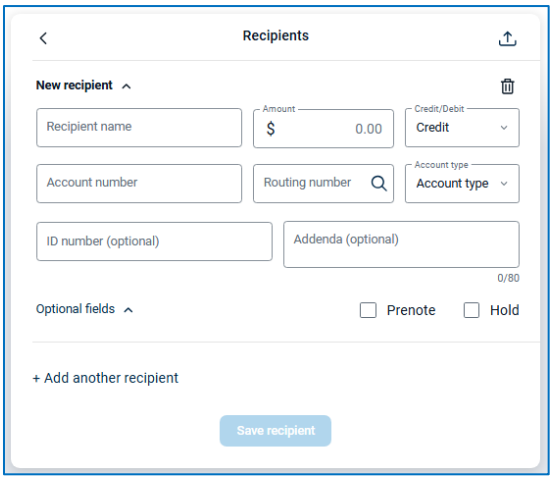
5. Select **Add recipients**. You will add each recipient needed in that particular batch template being created.



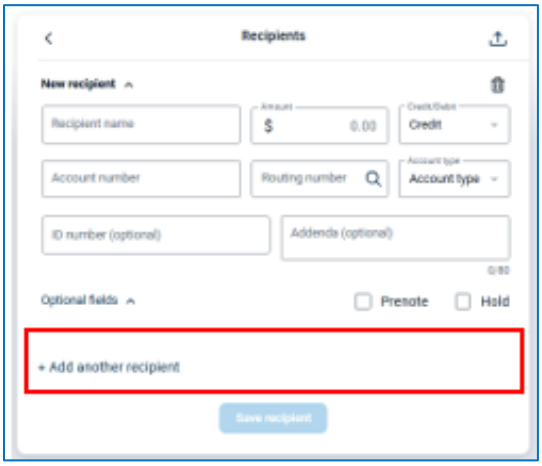
6. Select **Add manually**



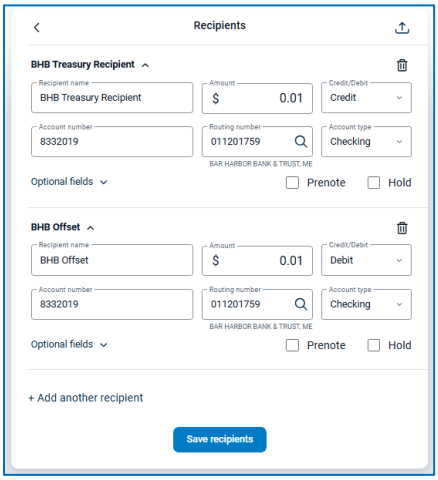
7. Enter **Recipient** information



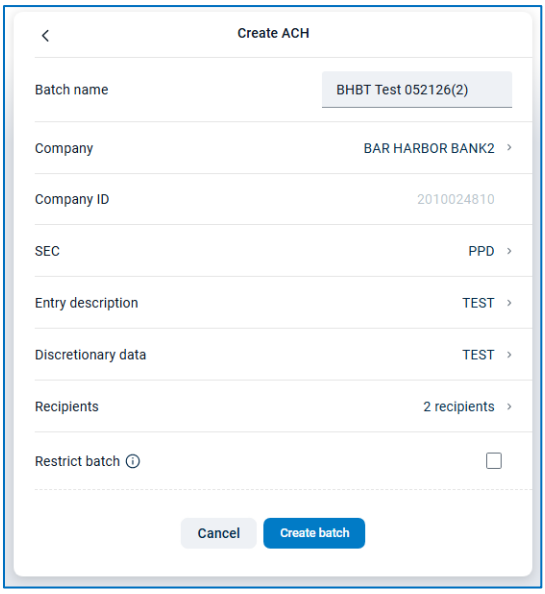
8. Select "**Add another recipient**" until all recipients have been added.



9. Once you have added all the recipients, select **Save recipients** to complete the template.



10. Select **Create batch**. Your newly created batch will now appear in the **Active** list.

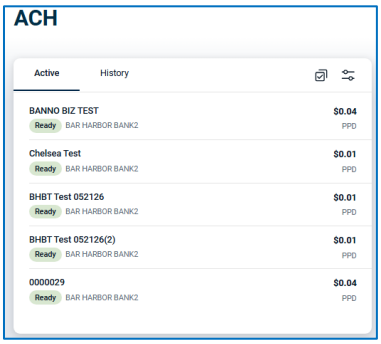


You must now initiate your batch. Follow the **Initiating a File** instructions below.

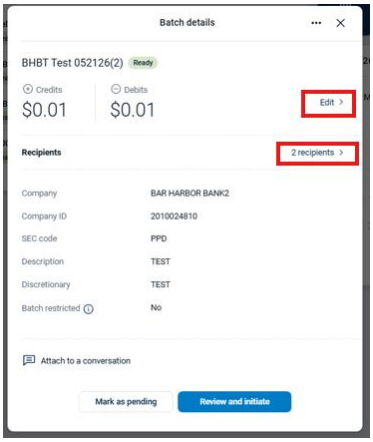
INITIATING AN ACH BATCH

**If you have an existing file you have previously used, you can skip to this step. You will need to edit/update your file before you start. **

1. Select a batch from the **Active** ACH list

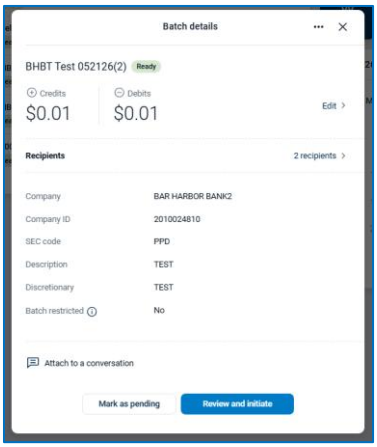


2. To edit an existing batch, select **Edit**
   To edit recipients (name, account number, routing number, amounts, add/delete recipients), select **# recipients**
   Note: if no edits are needed skip this step.



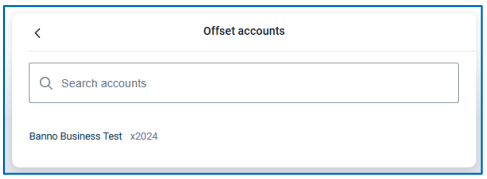


3. Select **Review & Initiate** at the bottom.



4. Complete the **Offset account**. Choose **Select account**.
   Note: Only accounts tied to the online banking ID will appear.

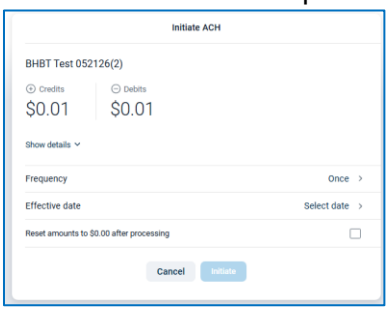
5. Select the Offset account

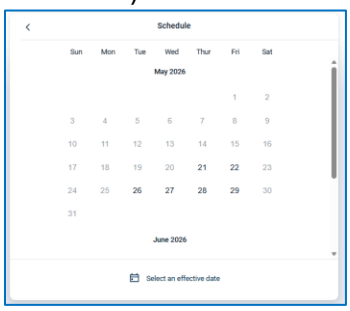


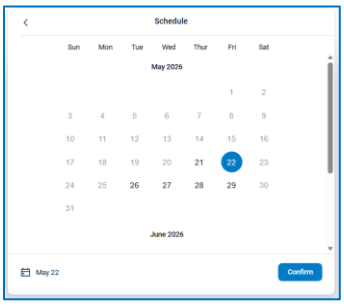
6. Complete the Frequency. The system default is “Once”. If this is a one-time non-recurring ACH, move to the next step.
   If selecting a recurring frequency, select **Once** to view additional frequency options. Select the frequency. Select the first day for your payment to repeat. Select Confirm



7. Complete the Effective date. Choose **Select date** (this will be the date the file will debit or credit the recipient’s accounts). Select **Confirm**.

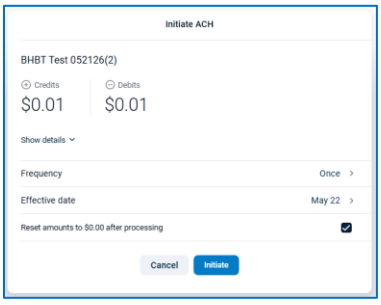




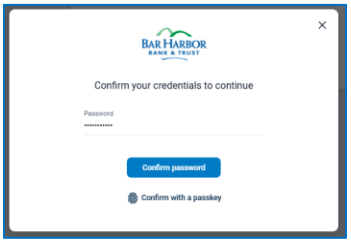


8. If recipient amounts change with each batch processed, you have the option here to select “Reset amounts to $0.00 after processing” to allow entries to be made each time the batch is initiated.

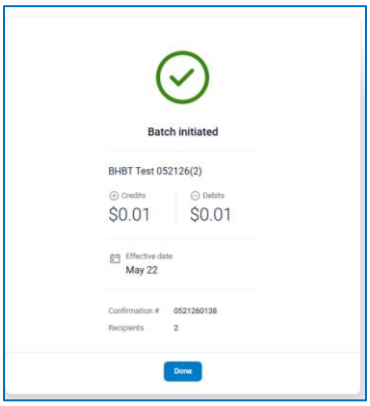
9. Select **Initiate**.



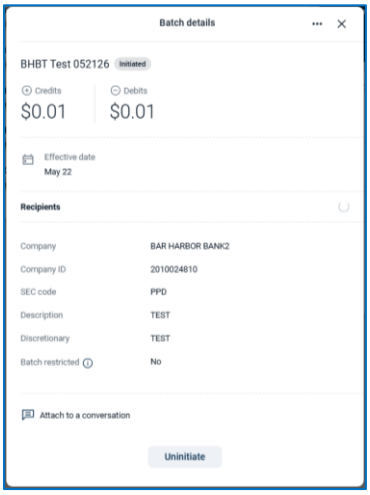
10. Enter your **Password** and select **Confirm password**.



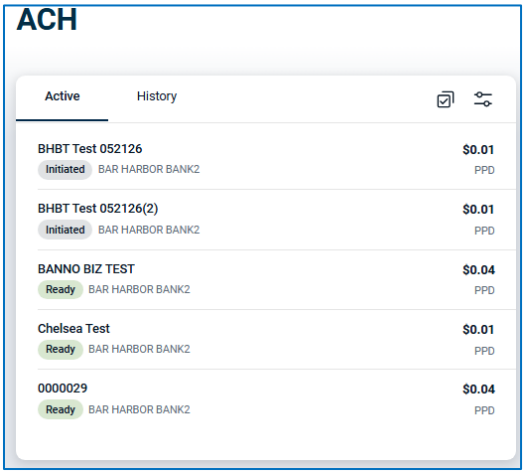
11. A confirmation screen will be displayed. Click Done. The ACH file Is now in an initiated status and will be processed. Select **Done**.



12. Select **X** to exit the Batch details. You will be taken back to the ACH Active list.



13. Your batch will now appear in your ACH Active list with the status of "**Initiated**".



Note: You have the ability to "**Uninitiate**" a file, but only for a short period of time. Select the batch, you'd like to Uninitiate. Select **Uninitiate** at the bottom. If you no longer have the ""**Uninitiate**" option, this means the file has already been sent. You will need to contact Treasury Support for further assistance.