SECURITY BANK OF KANSAS CITY

ACH Origination User Guide

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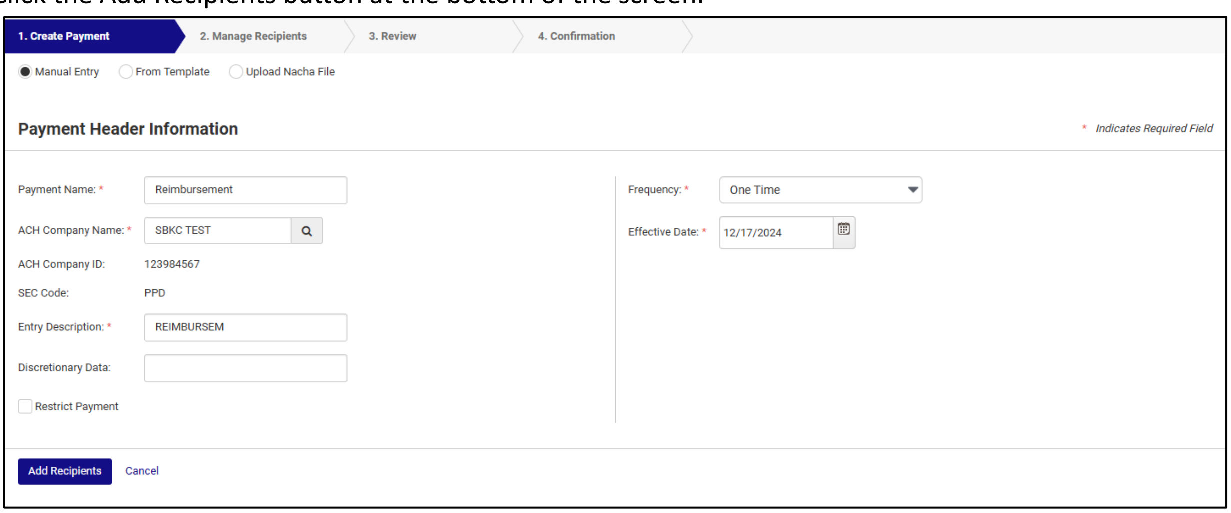
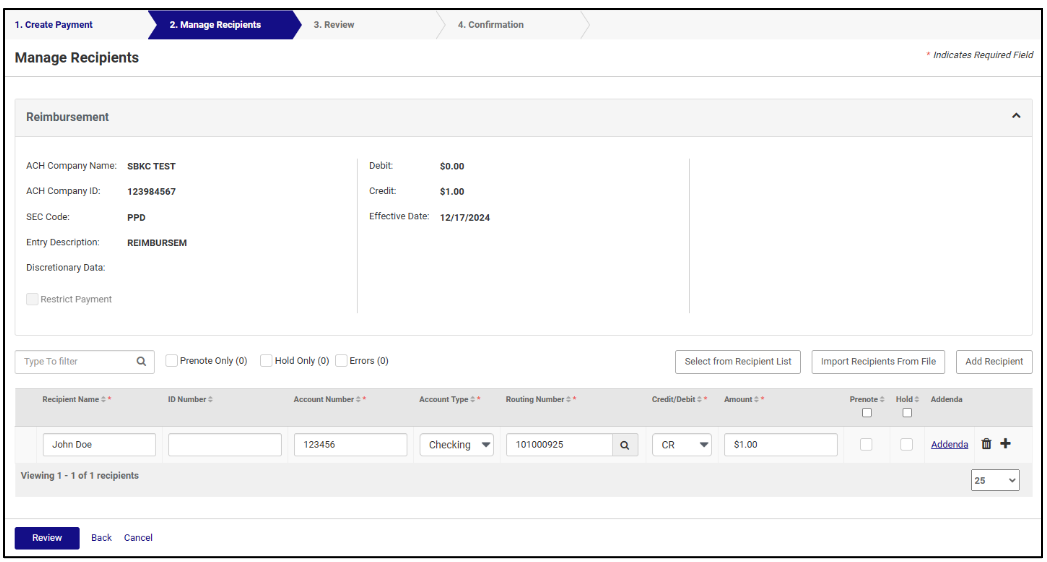
Create ACH Payment

1. From the Payments menu select Create ACH Payment.
2. Select Manual Entry and enter the Payment information:
    a. Payment Name – This is the name that you will use to identify what information was sent.
    b. ACH Company Name – select the appropriate ACH Company by clicking the magnifying glass icon.
    c. ACH Company ID – this will default based on the ACH Company selected.
    d. SEC Code – this will default based on the ACH Company selected.
    e. Entry Description – the information in this field will travel along with the transaction and may be visible on the receiver's bank statement. This field is limited to 10 characters. *Note: If funds are being sent for payroll purposes, PAYROLL should be entered here in all capital letters.*
    f. Discretionary Data – the discretionary data is for your internal use; it does not appear for the receiver to see.
    g. Restrict Payment – check this box if you do not wish for all users with ACH access to be able to view this template. *NOTE: Only users with the Restricted Batch entitlement will be able to view this template.*
    h. Frequency – select from the drop-down menu to identify this as a one-time payment or a recurring transaction.
    i. Effective Date – select the date the transaction should post to the receiver's account. *NOTE: This must be at least one (1) business day in the future.*

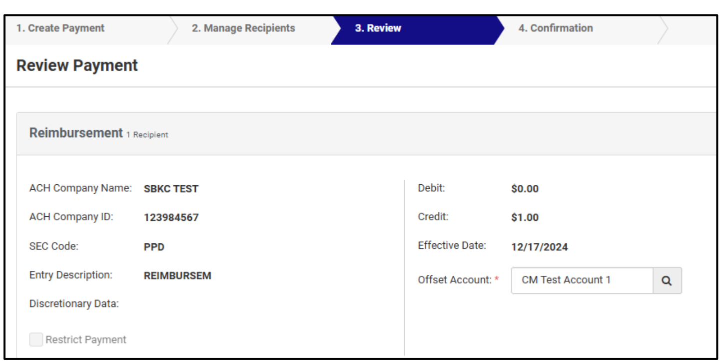
3. Click the Add Recipients button at the bottom of the screen.



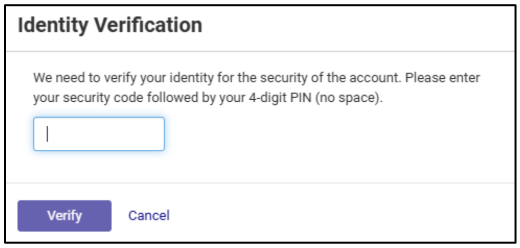
4. Enter the following recipient information:
    a. Recipient Name – This should be the name of the company or individual funds are being sent to.
    b. ID Number – This may be an invoice number, employee number, or identifier for the transaction.
    c. Account Number – Enter the account number provided by the receiver.
    d. Account Type – Select the appropriate account type from the dropdown menu.
    e. Routing Number – Enter the 9-digit routing number provided by the receiver. You may also search for the receiving banks routing number by clicking the magnifying glass icon and searching for the banks name.
    f. Credit/Debit – Select the appropriate transaction type from the dropdown menu. If you are sending funds to a receiver select Credit. If you're pulling funds from the receiver select Debit.
    g. Amount – Enter the transaction amount.
    h. Prenote – This can be used to send a $0 file to a receiver the first time to verify the bank and account information is correct. Prenotes must be sent three (3) business days prior to the live transaction.
    i. Hold – This will allow you to include the receiver in the template but not include them in the transmission. Any item on hold will not be sent for processing.
    j. Addenda – Additional information for the transaction can be added by clicking the Addenda hyperlink. This will be sent along with the funds to the receiving financial institution.
5. Click the Review button at the bottom of the screen.



6. Select the Offset Account by clicking the magnifying glass. This is the account tied to the ACH Company ID at Security Bank.

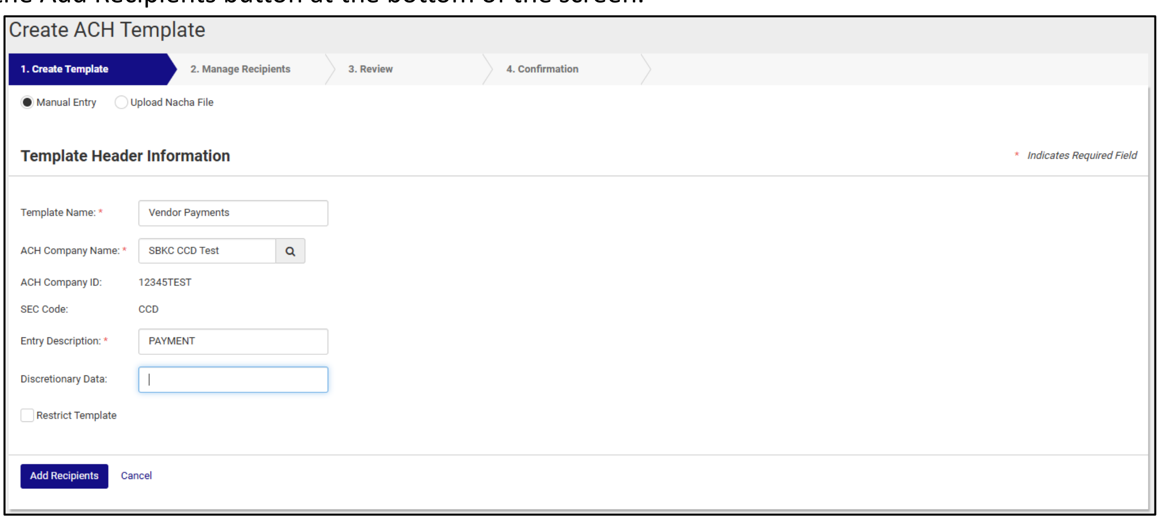


7. Click the Confirm button at the bottom of the screen.
8. Before the transaction can be sent to an approver, you must enter your token number followed by the 4-digit PIN you established during your initial login. Example: Token Code 123456 PIN 1234 will be entered in the Identity Verification pop-up as: 1234561234. Click Verify.



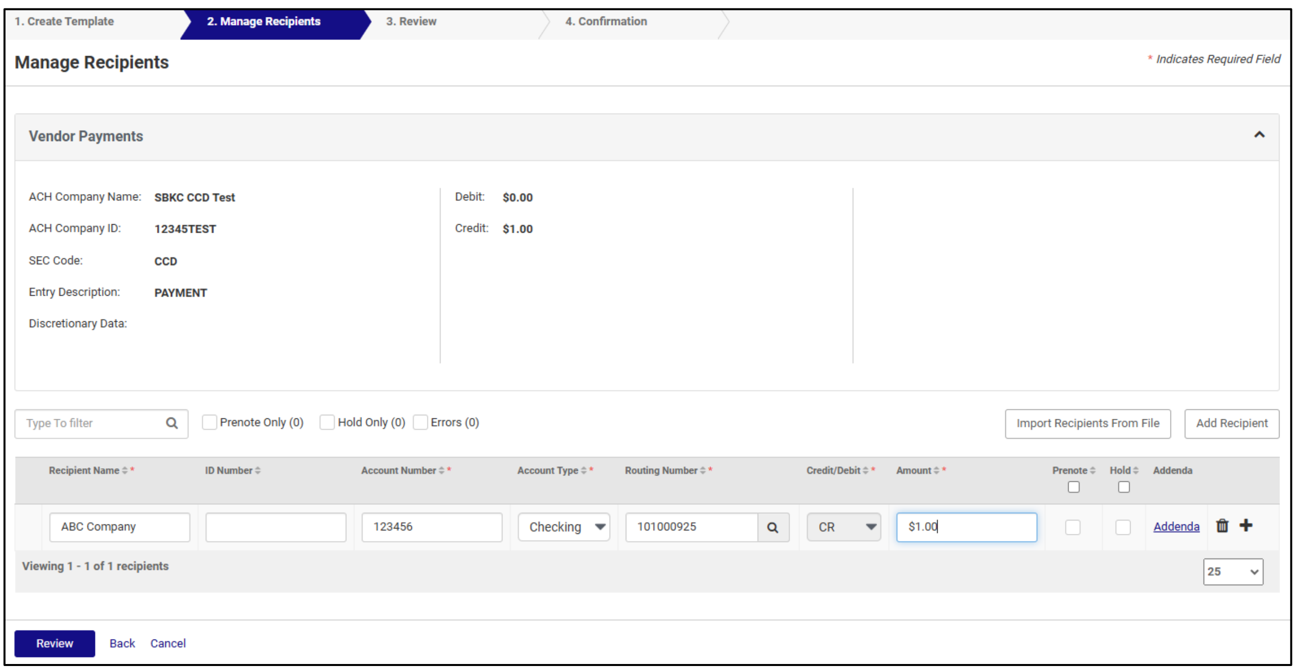
Creating ACH Templates

1. From the Payments menu select ACH Templates.
2. Click the Create New Template button at the top of the screen.
3. Enter the template information in the fields on the screen.
    a. Template Name – this will be the name your template is displayed with in Treasury Management.
    b. ACH Company Name – select the appropriate ACH Company by clicking the magnifying glass icon.
    c. ACH Company ID – this will default based on the ACH Company selected.
    d. SEC Code – this will default based on the ACH Company selected.
    e. Entry Description – the information in this field will travel along with the transaction and may be visible on the receiver's bank statement. This field is limited to 10 characters. *Note: If funds are being sent for payroll purposes, PAYROLL should be entered here in all capital letters.*
    f. Discretionary Data – the discretionary data is for your internal use; it does not appear for the receiver to see.
    g. Restrict Payment – check this box if you do not wish for all users with ACH access to be able to view this template. *NOTE: Only users with the Restricted Batch entitlement will be able to view this template.*
4. Click the Add Recipients button at the bottom of the screen.

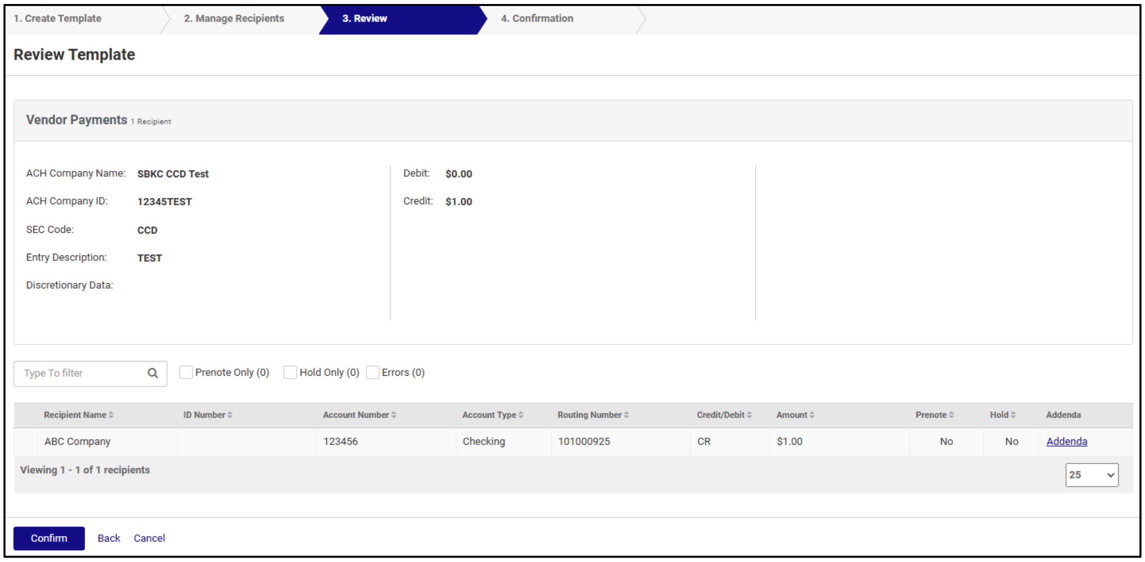


5. Enter the following recipient information:
   a. Recipient Name – This should be the name of the company or individual funds are being sent to.
   b. ID Number – This may be an invoice number, employee number, or identifier for the transaction.
   c. Account Number – Enter the account number provided by the receiver.
   d. Account Type – Select the appropriate account type from the dropdown menu.
   e. Routing Number – Enter the 9 digit routing number provided by the receiver. You may also search for the receiving banks routing number by clicking the magnifying glass icon and searching for the banks name.
   f. Credit/Debit – Select the appropriate transaction type from the dropdown menu. If you are sending funds to a receiver select Credit. If you're pulling funds from the receiver select Debit.
   g. Amount – Enter the transaction amount.
   h. Prenote – This can be used to send a $0 file to a receiver the first time to verify the bank and account information is correct. Prenotes must be sent three (3) business days prior to the live transaction.
   i. Hold – This will allow you to include the receiver in the template but not include them in the transmission. Any item on hold will not be sent for processing.
   j. Addenda – Additional information for the transaction can be added by clicking the Addenda hyperlink. This will be sent along with the funds to the receiving financial institution.

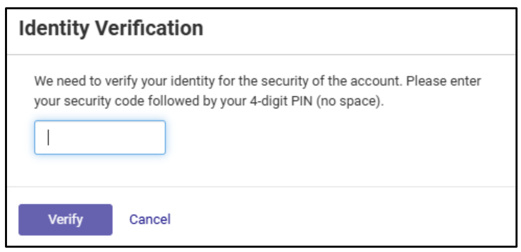
6. Click the Review button at the bottom of the screen.



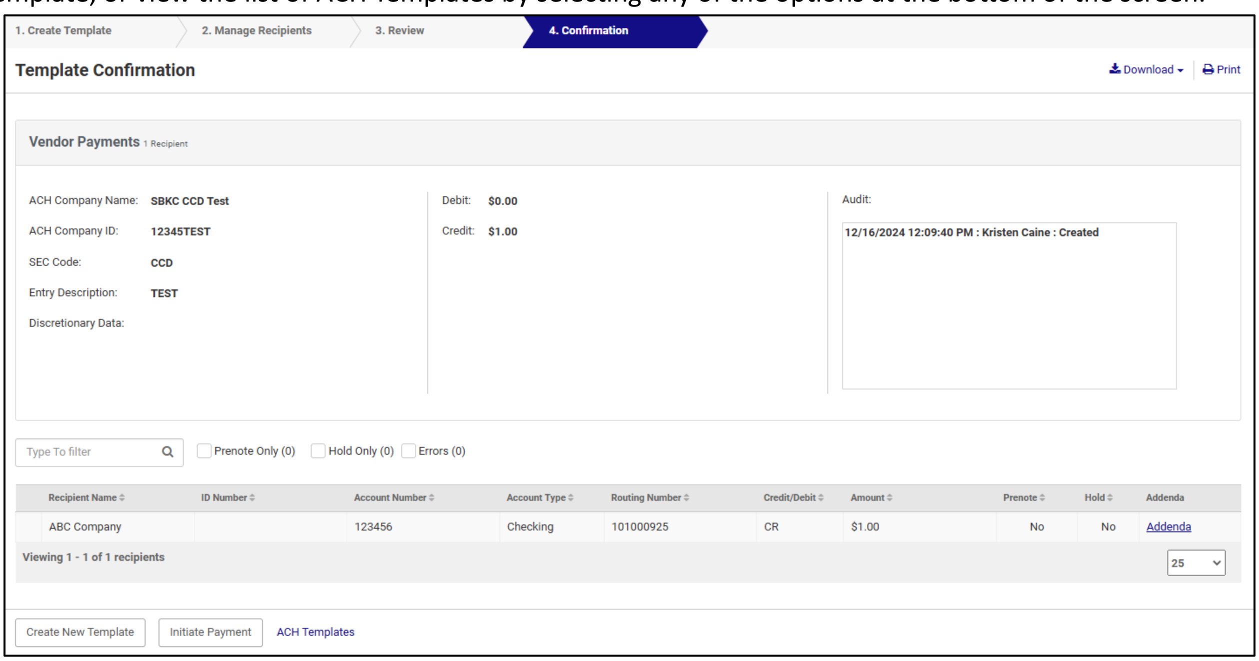
7. Verify the information within the template is accurate and click Confirm. If information needs to be updated within the template click the back button and make the appropriate changes. Once updated click Confirm.



8. Before the system will save the template, you must enter your token number followed by the 4 digit PIN you established during your initial login. Example: Token Code 123456 PIN 1234 will be entered in the Identity Verification pop-up as: 1234561234.

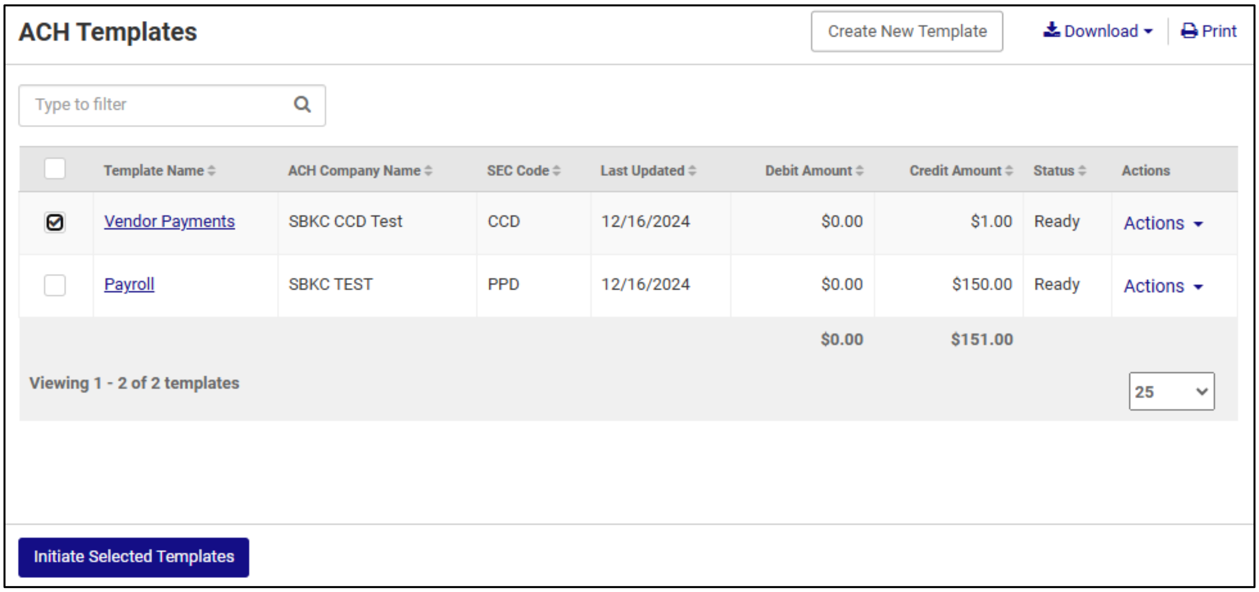


9. Once the template is confirmed you can create a new template, initiate a payment using the confirmed template, or view the list of ACH Templates by selecting any of the options at the bottom of the screen.

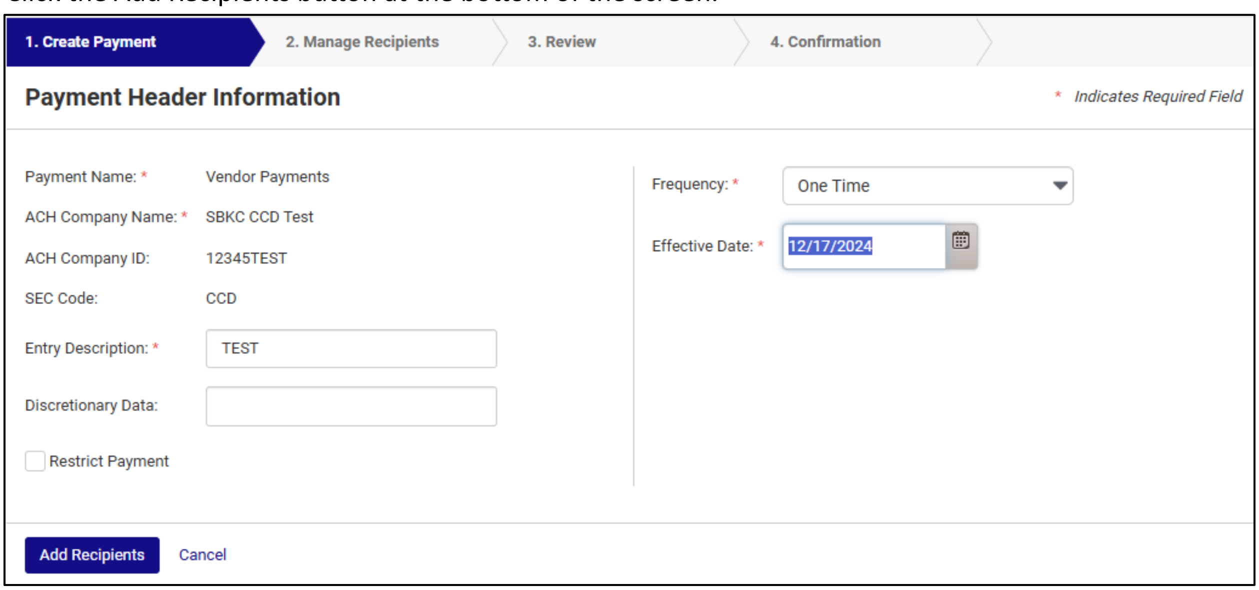


Creating ACH Payments from Templates

1. From the Payments menu select ACH Templates.
2. Locate the template you would like to use to send your ACH and click the checkbox to the left of the template name.
3. Click the Initiate Selected Templates button from the bottom of the screen. *NOTE: You can select multiple templates to initiate at this time.*

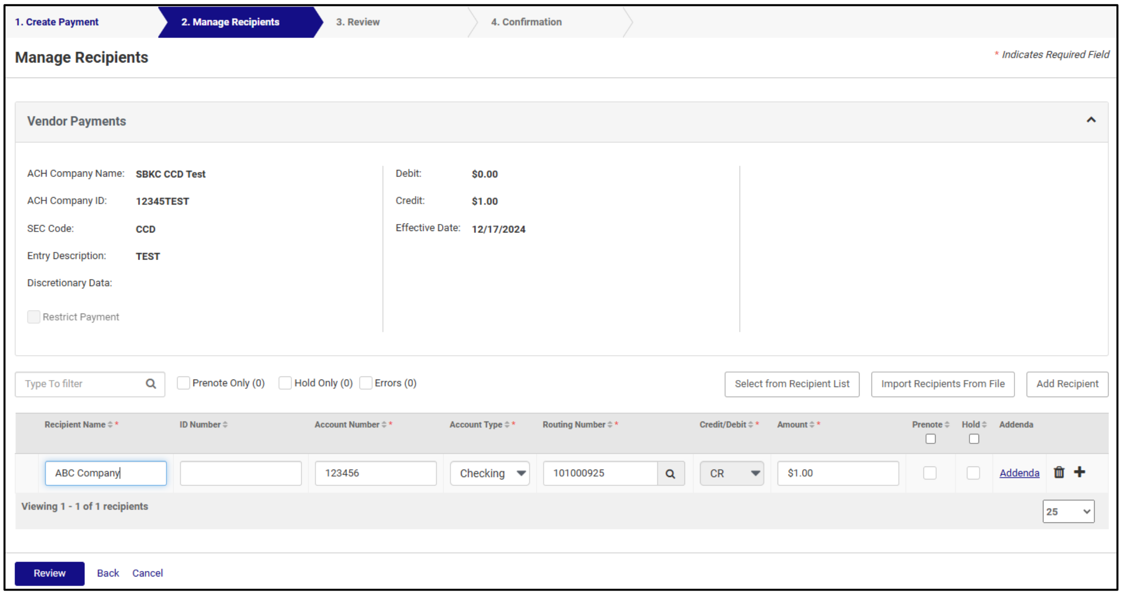


4. Select the Frequency from the drop-down menu to identify this as a one-time payment or a recurring transaction.
5. Select the Effective Date, this is the date the transaction should post to the receiver's account. *NOTE: This must be at least one (1) business day in the future.*
6. Click the Add Recipients button at the bottom of the screen.

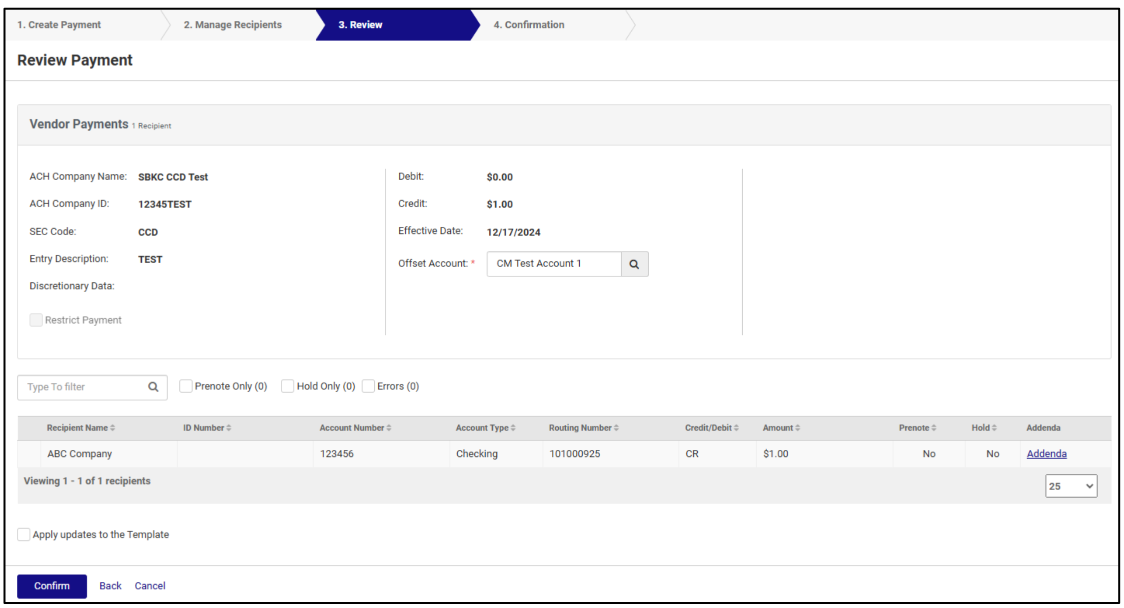


7. Verify the recipient information within the template. Make any changes or additions at this time.

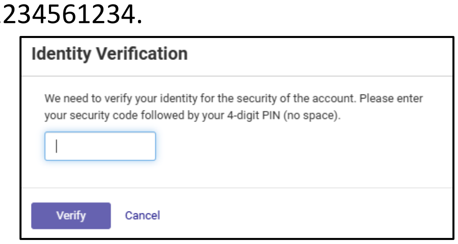
8. Click the Review button at the bottom of the screen.



9. Select the Offset Account by clicking the magnifying glass icon.
10. Click the Confirm button at the bottom of the screen.

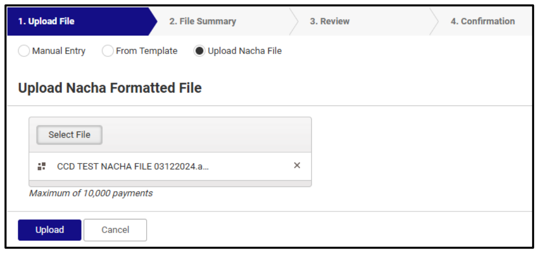


11. Before the transaction can be sent to an approver, you must enter your token number followed by the 4-digit PIN you established during your initial login. Example: Token Code 123456 PIN 1234 will be entered in the Identity Verification pop-up as: 1234561234.

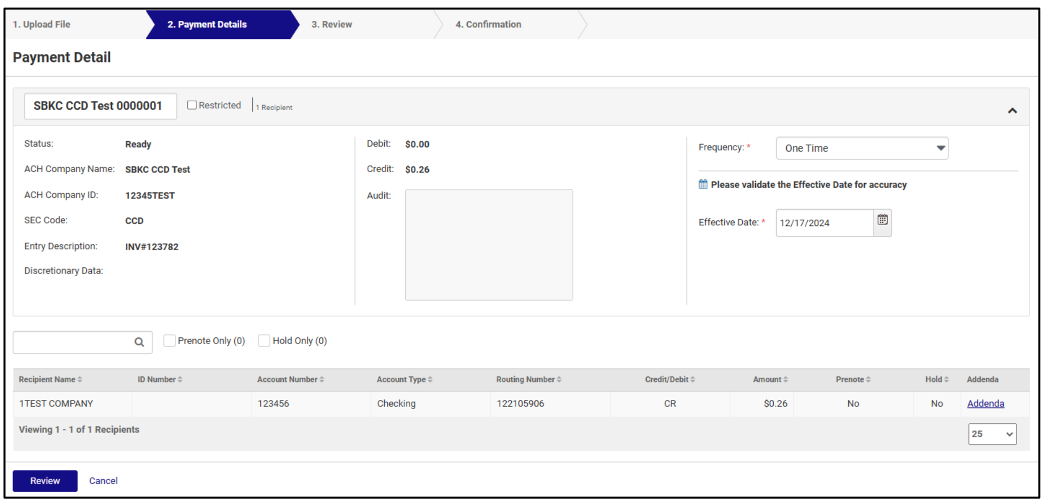


Uploading a NACHA File

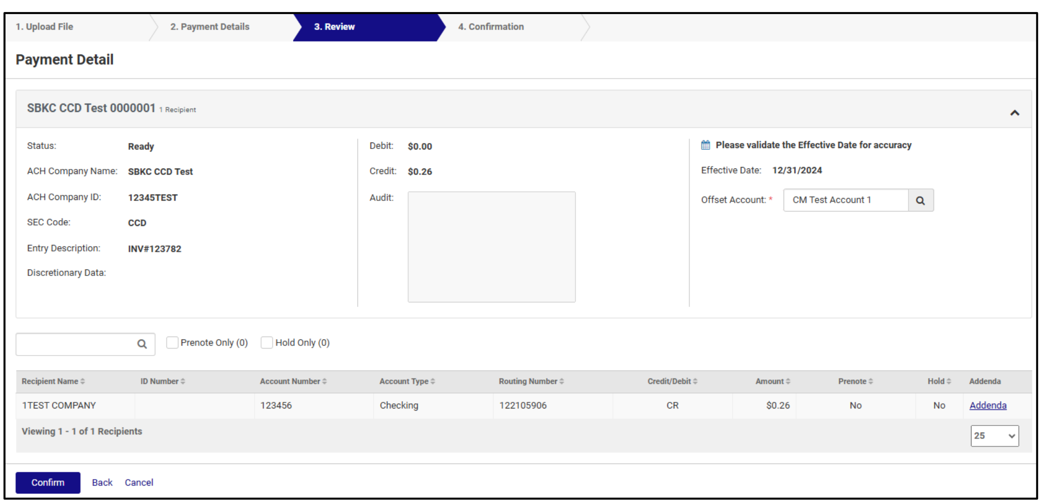
1. From the Payments menu select Create ACH Payment.
2. Select the Upload NACHA File option at the top of the screen.
3. Upload your saved NACHA File by clicking the Select File option and choosing your file from the saved location.
4. Click Upload.



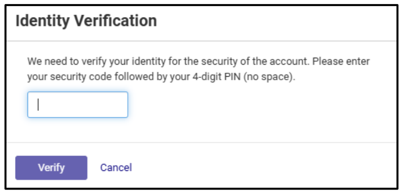
5. Select the Frequency with which the file will be sent.
6. Select the Effective Date that the funds will post to the receiver's account.
7. Click Review.



8. Select the Offset Account and Click Confirm.



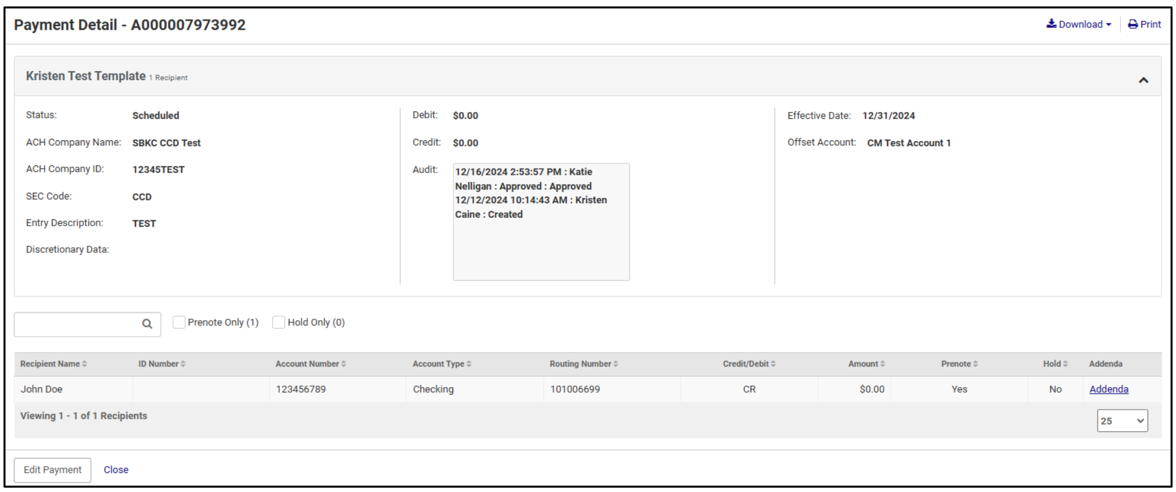
9. Before the transaction can be sent to an approver, you must enter your token number followed by the 4-digit PIN you established during your initial login. Example: Token Code 123456 PIN 1234 will be entered in the Identity Verification pop-up as: 1234561234.



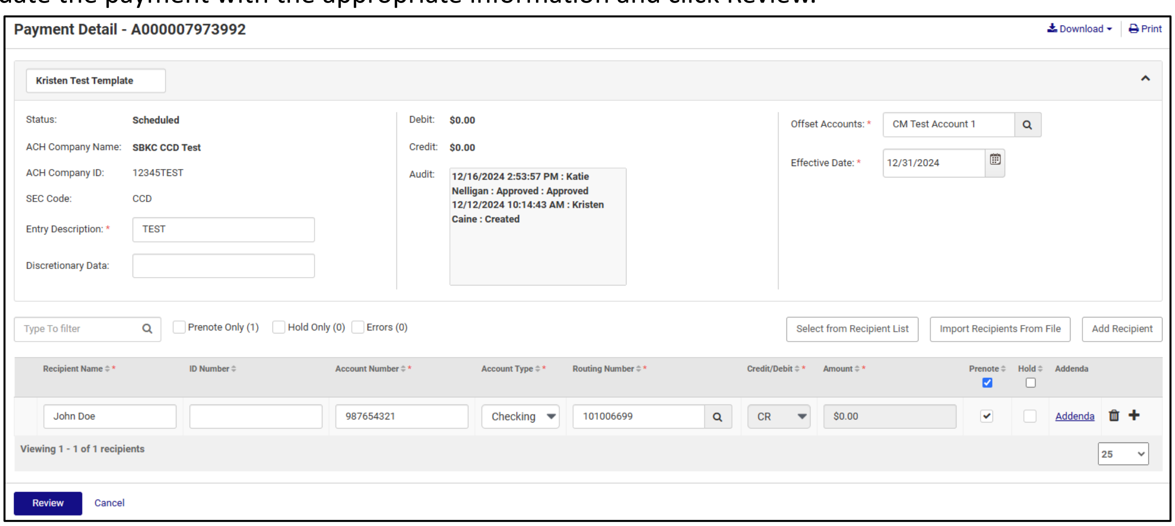
Editing an ACH Payment

If the ACH Payment has a status of Approval Rejected, Failed, Scheduled, or Expired changes can still be made to the payment.

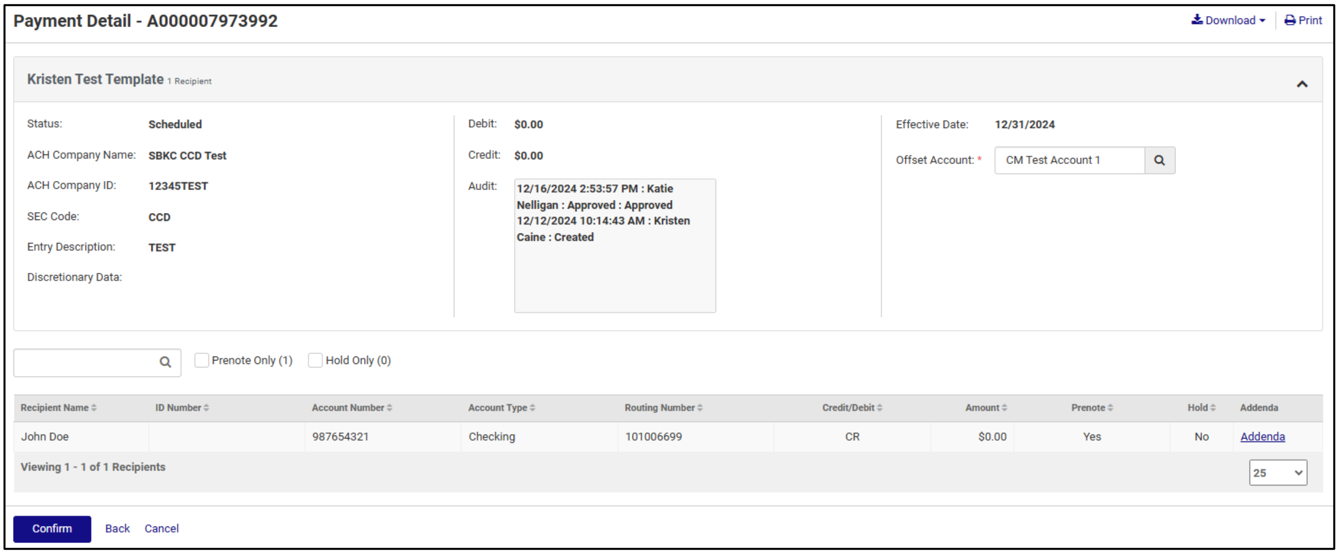
1. From the Payments menu select ACH Payment Activity.
2. Select the Transaction ID that needs to be changed
3. Click the Edit Payment button in the lower left corner of the screen.



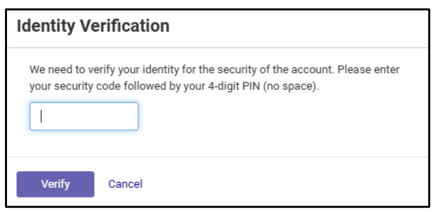
4. Update the payment with the appropriate information and click Review.



5. Verify that the information within the payment is accurate and click the Confirm button.



6. Before the transaction can be sent to an approver, you must enter your token number followed by the 4-digit PIN you established during your initial login. Example: Token Code 123456 PIN 1234 will be entered in the Identity Verification pop-up as: 1234561234.

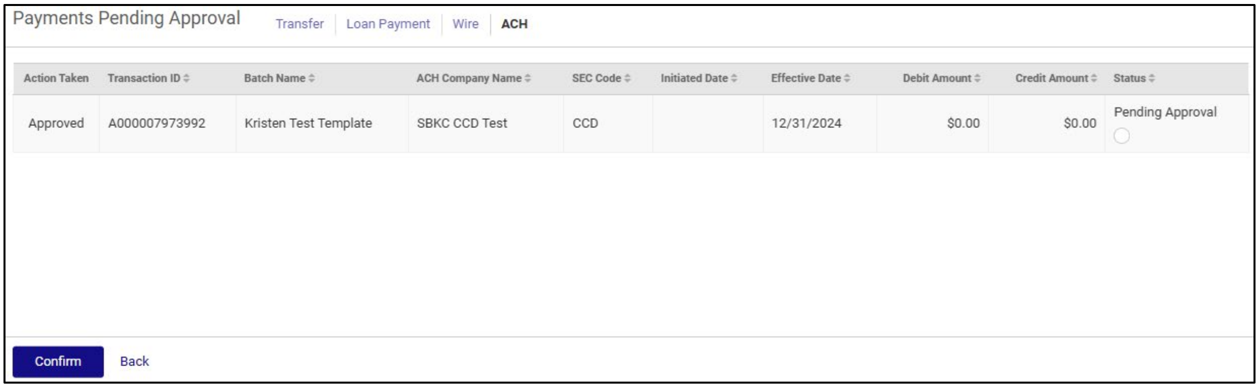


Approving or Rejecting Payments

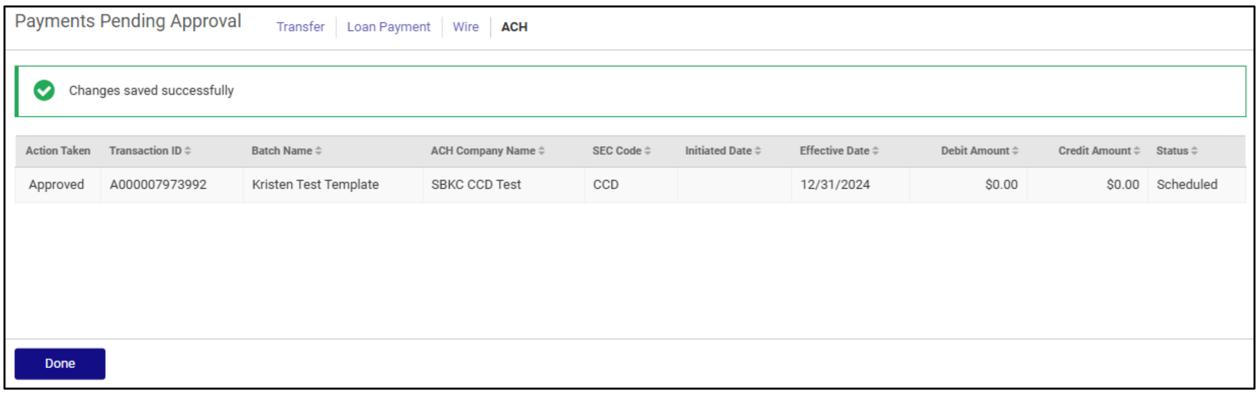
Payments can be approved or rejected from the Dashboard or from the Payments menu under ACH Payment Activity.

1. Select the ACH Payment to approve by clicking the checkbox to the left of the Transaction ID in the Payments Pending Approval widget.
2. Click the Approve or Reject button depending on which you need to do.
   Note: Hovering your mouse over the Pending Approval option will display the eligible approvers.

3. Click the Confirm button.



4. Click Done.



If you need further assistance, please contact Treasury Management Services at (913) 652-4888.