

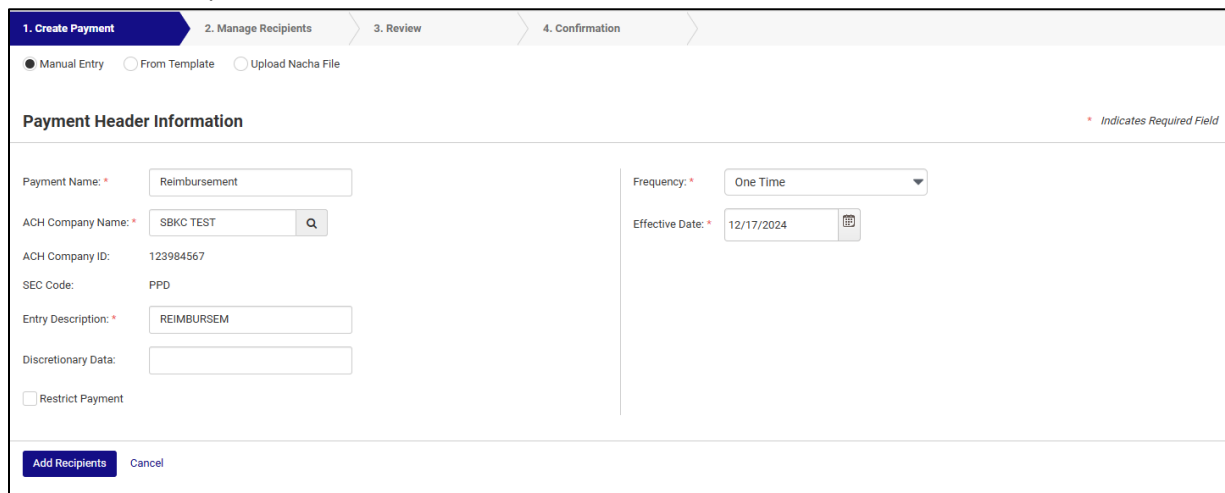
## ACH Origination User Guide

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### Create ACH Payment

- From the Payments menu select Create ACH Payment.
- Select Manual Entry and enter the Payment information:
  - Payment Name – This is the name that you will use to identify what information was sent.
  - ACH Company Name – select the appropriate ACH Company by clicking the magnifying glass icon.
  - ACH Company ID – this will default based on the ACH Company selected.
  - SEC Code – this will default based on the ACH Company selected.
  - 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.*
  - Discretionary Data – the discretionary data is for your internal use; it does not appear for the receiver to see.
  - 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.*
  - Frequency – select from the drop-down menu to identify this as a one-time payment or a recurring transaction.
  - 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.*
- Click the Add Recipients button at the bottom of the screen.



**1. Create Payment** | 2. Manage Recipients | 3. Review | 4. Confirmation

☒ Manual Entry ☐ From Template ☐ Upload Nacha File

**Payment Header Information** \* Indicates Required Field

Payment Name: \*

ACH Company Name: \*

ACH Company ID: 123984567

SEC Code: PPD

Entry Description: \*

Discretionary Data:

☐ Restrict Payment

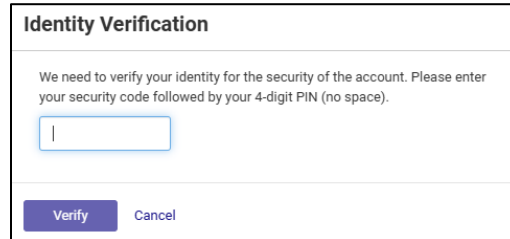
Frequency: \*

Effective Date: \*

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.

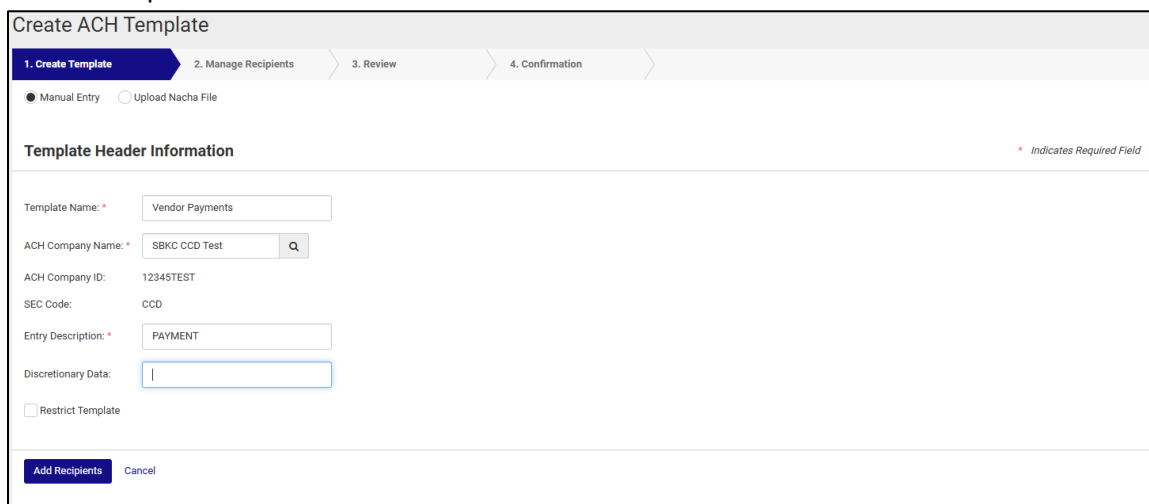
7. Click the Confirm button at the bottom of the screen.
8. Before the transaction can be sent to an approver, you must enter your token number followed by the 4-digit PIN you established during your initial login. Example: Token Code 123456 PIN 1234 will be entered in the Identity Verification pop-up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



The Identity Verification pop-up window has a title bar "Identity Verification". Below the title bar, it contains the text: "We need to verify your identity for the security of the account. Please enter your security code followed by your 4-digit PIN (no space)." Below this text is a single-line text input field. At the bottom of the window are two buttons: "Verify" (highlighted in blue) and "Cancel".

## 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.



The "Create ACH Template" screen features a progress bar at the top with four steps: "1. Create Template" (active), "2. Manage Recipients", "3. Review", and "4. Confirmation". Below the progress bar are two radio buttons: "Manual Entry" (selected) and "Upload Nacha File". The main section is titled "Template Header Information" and includes a red asterisk icon with the text "Indicates Required Field". The form fields are: "Template Name:" with the value "Vendor Payments"; "ACH Company Name:" with a dropdown menu showing "SBKC CCD Test" and a magnifying glass icon; "ACH Company ID:" with the value "12345TEST"; "SEC Code:" with the value "CCD"; "Entry Description:" with the value "PAYMENT"; and "Discretionary Data:" with an empty text input field. At the bottom left is a checkbox labeled "Restrict Template", which is currently unchecked. At the bottom right are two buttons: "Add Recipients" (highlighted in blue) and "Cancel".

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.

1. Create Template > 2. Manage Recipients > **3. Review** > 4. Confirmation

### Review Template

Vendor Payments 1 Recipient

ACH Company Name: **SBKC CCD Test**  
ACH Company ID: **12345TEST**  
SEC Code: **CCD**  
Entry Description: **TEST**  
Discretionary Data:

Debit: **\$0.00**  
Credit: **\$1.00**

Type To filter  
☐ Prenote Only (0)
☐ Hold Only (0)
☐ Errors (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
ABC Company		123456	Checking	101000925	CR	\$1.00	No	No	<a href="#">Addenda</a>

Viewing 1 - 1 of 1 recipients

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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.

Identity Verification

We need to verify your identity for the security of the account. Please enter your security code followed by your 4-digit PIN (no space).

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.

1. Create Template > 2. Manage Recipients > 3. Review > **4. Confirmation**

### Template Confirmation

Vendor Payments 1 Recipient

ACH Company Name: **SBKC CCD Test**  
ACH Company ID: **12345TEST**  
SEC Code: **CCD**  
Entry Description: **TEST**  
Discretionary Data:

Debit: **\$0.00**  
Credit: **\$1.00**

Audit:  
12/16/2024 12:09:40 PM : Kristen Caine : Created

Type To filter  
☐ Prenote Only (0)
☐ Hold Only (0)
☐ Errors (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
ABC Company		123456	Checking	101000925	CR	\$1.00	No	No	<a href="#">Addenda</a>

Viewing 1 - 1 of 1 recipients

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[ACH Templates](#)

## 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.*

**ACH Templates**

Create New TemplateDownloadPrint

Type to filter

<input type="checkbox"/>	Template Name	ACH Company Name	SEC Code	Last Updated	Debit Amount	Credit Amount	Status	Actions
<input checked="" type="checkbox"/>	<a href="#">Vendor Payments</a>	SBKC CCD Test	CCD	12/16/2024	\$0.00	\$1.00	Ready	Actions
<input type="checkbox"/>	<a href="#">Payroll</a>	SBKC TEST	PPD	12/16/2024	\$0.00	\$150.00	Ready	Actions
					\$0.00	\$151.00		

Viewing 1 - 2 of 2 templates25

Initiate Selected Templates

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.

1. Create Payment2. Manage Recipients3. Review4. Confirmation

**Payment Header Information**

\* Indicates Required Field

Payment Name: \*Vendor Payments

ACH Company Name: \*SBKC CCD Test

ACH Company ID:12345TEST

SEC Code:CCD

Entry Description: \*TEST

Discretionary Data:

☐ Restrict Payment

Frequency: \*One Time

Effective Date: \*12/17/2024

Add RecipientsCancel

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.

1. Create Payment 2. Manage Recipients 3. Review 4. Confirmation

**Manage Recipients** \* Indicates Required Field

**Vendor Payments**

ACH Company Name: **SBKC CCD Test** Debit: **\$0.00**  
ACH Company ID: **12345TEST** Credit: **\$1.00**  
SEC Code: **CCD** Effective Date: **12/17/2024**  
Entry Description: **TEST**  
Discretionary Data:  
☐ Restrict Payment

Type To filter  ☐ Prenote Only (0) ☐ Hold Only (0) ☐ Errors (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
ABC Company		123456	Checking	101000925	CR	\$1.00	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Addenda</a>

Viewing 1 - 1 of 1 recipients 25

9. Select the Offset Account by clicking the magnifying glass icon.

10. Click the Confirm button at the bottom of the screen.

1. Create Payment 2. Manage Recipients 3. Review 4. Confirmation

**Review Payment**

**Vendor Payments** 1 Recipient

ACH Company Name: **SBKC CCD Test** Debit: **\$0.00**  
ACH Company ID: **12345TEST** Credit: **\$1.00**  
SEC Code: **CCD** Effective Date: **12/17/2024**  
Entry Description: **TEST** Offset Account: **CM Test Account 1**  
Discretionary Data:  
☐ Restrict Payment

Type To filter  ☐ Prenote Only (0) ☐ Hold Only (0) ☐ Errors (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
ABC Company		123456	Checking	101000925	CR	\$1.00	No	No	<a href="#">Addenda</a>

Viewing 1 - 1 of 1 recipients 25

☐ Apply updates to the Template

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.

**Identity Verification**

We need to verify your identity for the security of the account. Please enter your security code followed by your 4-digit PIN (no space).

## 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.

1. Upload File 2. File Summary 3. Review 4. Confirmation

☐ Manual Entry ☐ From Template ☒ Upload NACHA File

Upload NACHA Formatted File

Select File

CCD TEST NACHA FILE 03122024.a... X

Maximum of 10,000 payments

Upload Cancel

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.

1. Upload File 2. Payment Details 3. Review 4. Confirmation

Payment Detail

SBKC CCD Test 0000001 ☐ Restricted 1 Recipient

Status: Ready Debit: \$0.00 Credit: \$0.26 Frequency: One Time

ACH Company Name: SBKC CCD Test ACH Company ID: 12345TEST SEC Code: CCD Entry Description: INV#123782 Discretionary Data:

Audit: [Image]

Please validate the Effective Date for accuracy

Effective Date: 12/17/2024

Q ☐ Prenote Only (0) ☐ Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
1TEST COMPANY		123456	Checking	122105906	CR	\$0.26	No	No	Addenda

Viewing 1 - 1 of 1 Recipients

Review Cancel

8. Select the Offset Account and Click Confirm.

1. Upload File 2. Payment Details 3. Review 4. Confirmation

Payment Detail

SBKC CCD Test 0000001 1 Recipient

Status: Ready Debit: \$0.00 Credit: \$0.26 Frequency: One Time

ACH Company Name: SBKC CCD Test ACH Company ID: 12345TEST SEC Code: CCD Entry Description: INV#123782 Discretionary Data:

Audit: [Image]

Please validate the Effective Date for accuracy

Effective Date: 12/31/2024

Offset Account: CM Test Account 1 Q

Q ☐ Prenote Only (0) ☐ Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
1TEST COMPANY		123456	Checking	122105906	CR	\$0.26	No	No	Addenda

Viewing 1 - 1 of 1 Recipients

Confirm Back Cancel



- 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.

**Identity Verification**

We need to verify your identity for the security of the account. Please enter your security code followed by your 4-digit PIN (no space).

Verify Cancel

## 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.

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

**Payment Detail - A000007973992** Download Print

**Kristen Test Template** 1 Recipient

Status: **Scheduled**

ACH Company Name: **SBKC CCD Test**

ACH Company ID: **12345TEST**

SEC Code: **CCD**

Entry Description: **TEST**

Discretionary Data:

Debit: **\$0.00**

Credit: **\$0.00**

Audit: 12/16/2024 2:53:57 PM : Katie Nelligan : Approved : Approved  
12/12/2024 10:14:43 AM : Kristen Caine : Created

Effective Date: **12/31/2024**

Offset Account: **CM Test Account 1**

☐ Prenote Only (1) ☐ Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
John Doe		123456789	Checking	101006699	CR	\$0.00	Yes	No	<a href="#">Addenda</a>

Viewing 1 - 1 of 1 Recipients 25

Edit Payment Close

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

**Payment Detail - A000007973992** Download Print

**Kristen Test Template**

Status: **Scheduled**

ACH Company Name: **SBKC CCD Test**

ACH Company ID: **12345TEST**

SEC Code: **CCD**

Entry Description:

Discretionary Data:

Debit: **\$0.00**

Credit: **\$0.00**

Audit: 12/16/2024 2:53:57 PM : Katie Nelligan : Approved : Approved  
12/12/2024 10:14:43 AM : Kristen Caine : Created

Offset Accounts: **CM Test Account 1**

Effective Date:

Type To filter ☐ Prenote Only (1) ☐ Hold Only (0) ☐ Errors (0) Select from Recipient List Import Recipients From File Add Recipient

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
<input type="text" value="John Doe"/>	<input type="text"/>	<input type="text" value="987654321"/>	<input type="text" value="Checking"/>	<input type="text" value="101006699"/>	<input type="text" value="CR"/>	<input type="text" value="\$0.00"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">Addenda</a> <input type="button" value=""/>

Viewing 1 - 1 of 1 recipients 25

Review Cancel

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

**Payment Detail - A000007973992** Download Print

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**Kristen Test Template** 1 Recipient

Status: **Scheduled**

ACH Company Name: **SBKC CCD Test**

ACH Company ID: **12345TEST**

SEC Code: **CCD**

Entry Description: **TEST**

Discretionary Data:

Debit: **\$0.00**

Credit: **\$0.00**

Audit: **12/16/2024 2:53:57 PM : Katie Nelligan : Approved : Approved**  
**12/12/2024 10:14:43 AM : Kristen Caine : Created**

Effective Date: **12/31/2024**

Offset Account: **CM Test Account 1** Q

Q ☐ Prenote Only (1) ☐ Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
John Doe		987654321	Checking	101006699	CR	\$0.00	Yes	No	<a href="#">Addenda</a>

Viewing 1 - 1 of 1 Recipients 25

Confirm Back Cancel

- 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.

**Identity Verification**

We need to verify your identity for the security of the account. Please enter your security code followed by your 4-digit PIN (no space).

Verify Cancel

## Approving or Rejecting Payments

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

- Select the ACH Payment to approve by clicking the checkbox to the left of the Transaction ID in the Payments Pending Approval widget.
- 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.*

**Payments Pending Approval** Transfer (0) Loan Payment (0) Wire (0) ACH (1)

<input checked="" type="checkbox"/>	Transaction ID	Batch Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status
<input checked="" type="checkbox"/>	<a href="#">A000007973992</a>	Kristen Test Template	SBKC CCD Test	CCD		12/31/2024	\$0.00	\$0.00	Pending Approval <input type="radio"/>

Approve Reject Reset

- Click the Confirm button.


Payments Pending Approval
Transfer
Loan Payment
Wire
**ACH**

Action Taken	Transaction ID	Batch Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status
Approved	A000007973992	Kristen Test Template	SBKC CCD Test	CCD		12/31/2024	\$0.00	\$0.00	Pending Approval <input type="radio"/>

Confirm
Back

#### 4. Click Done.

Payments Pending Approval
Transfer
Loan Payment
Wire
**ACH**


Changes saved successfully

Action Taken	Transaction ID	Batch Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status
Approved	A000007973992	Kristen Test Template	SBKC CCD Test	CCD		12/31/2024	\$0.00	\$0.00	Scheduled

Done

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