

# TREASURY MANAGEMENT

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## Payments: ACH

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**NOTE: SAME-DAY ACH cutoff time is 3:30PM ET.  
Standard ACH processing deadline in 5:00PM ET.**

# TREASURY MANAGEMENT

## Payments: ACH

In the **Payments** menu for **ACH**, you have the option to perform the following functions:

- Create ACH Payment
- Create ACH Tax Payment
- ACH File Activity
- ACH Payment Activity
- Recurring ACH Payments
- ACH Templates
- ACH Tax Templates
- ACH Recipients
- ACH Recipient Activity
- ACH Recipient Import Layout
- ACH Notification of Change Activity
- ACH Return Activity

The screenshot displays the Treasury Management interface. At the top, there is a navigation bar with 'Message Center', 'Notifications', 'Cut-Off Times', 'Last Login: 06/18/2024, 08:14 PM, EST', and 'Hi, implementation (PAA2266)'. Below this is a menu bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' menu is highlighted, and a dropdown menu is open, showing options like 'Create ACH Payment', 'ACH File Activity', 'ACH Payment Activity', 'Recurring ACH Payments', 'ACH Templates', 'ACH Tax Templates', 'ACH Recipients', 'ACH Recipient Activity', 'ACH Recipient Import Layout', 'ACH Notification of Change Activity', and 'ACH Return Activity'. The 'ACH' menu item is highlighted in the dropdown. The main content area shows the 'Create ACH Payment' form with a progress bar (1. Create Payment, 2. Manage Recipients, 3. Review, 4. Confirmation) and options for 'Manual Entry', 'From Template', and 'Upload Nacha File'. The form includes fields for 'Payment Name', 'ACH Company Name', 'ACH Company ID', 'SEC Code', 'Entry Description', 'Discretionary Data', 'Frequency', and 'Effective Date'. There is also a 'Restrict Payment' checkbox and 'Add Recipients' and 'Cancel' buttons at the bottom.

# TREASURY MANAGEMENT

## Payments: Create ACH Payment Manual Entry

Go to **Payments** → **ACH** → **Create ACH Payment** to create an ACH payment.

In the **Create ACH Payment** view, you have three options to choose from to create an ACH payment.

- Manual Entry
- From Template
- Upload NACHA File

### Create ACH Payment <sup>ⓘ</sup>

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

Manual Entry
  From Template
  Upload Nacha File

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

<p>Payment Name: * <input type="text" value="50 character limit"/></p> <p>ACH Company Name: * <input type="text" value="PENNPROJECT"/> <input type="button" value="Q"/></p> <p>ACH Company ID: * <input type="text" value="01-1111111"/></p> <p>SEC Code: * <input type="text" value="CCD - Cash Concentration or Dist"/></p> <p>Entry Description: * <input type="text" value="PAYMENT"/></p> <p>Discretionary Data: <input type="text" value="ACH TREASURY TEST"/></p> <p><input type="checkbox"/> Restrict Payment</p>	<p>Frequency: * <input type="text" value="One Time"/></p> <p>Effective Date: * <input type="text" value="07/26/2024"/> <input type="button" value="📅"/></p>
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NOTE: SAME-DAY ACH cutoff time is 3:30PM ET.  
Standard ACH processing deadline in 5:00PM ET.

# TREASURY MANAGEMENT

## Payments: Create ACH Payment Manual Entry

Go to **Payments** → **ACH** → **Create ACH Payment**. Within the **Create Payment** tab, select **Manual Entry**.

Enter a **Payment Name**, this field has a 50-character limit.

Select the **ACH Company Name** to be used for the payment.

**ACH Company ID** will be prefilled based on the ACH Company Name selection. Do not edit this field.

Chose the proper **SEC Code**. It is very important to use the correct SEC Code to comply w ACH Rules.

- PPD – Use for all consumer related transactions.
- CCD – Use for all business entity related transactions.
- CTX – Use for all business entity related transactions with multiple addenda fields

Use **Entry Description** to best describe the purpose of the ACH transactions – Payroll, Payment, Fees, Dues, etc. This field has a 10-character limit.

**Discretionary Data**, this field has a 20-character limit.

Select the **Restrict Payment** check box, if appropriate. Only users with this entitlement can see restricted payments.

**Frequency**, select the frequency.

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Depending on the frequency selected, you may be promoted to enter **Effective Date**, **Repeat On Day**, **Repeat On**, **Start On** or **End On**.

**Effective Date**, the date of ACH origination. You can select a future date up to 10 business days.

Select **Add Recipients** to proceed to the **Manage Recipients** tab.

**NOTE:** Effective Date will default to the **current date** before 3:30PM ET. This will create a **SAME DAY ACH** transaction and additional fees will apply. Please select the **next business day** as the earliest processing day for STANDARD ACH processing.

The STANDARD ACH deadline is 5:00PM ET.

The screenshot shows the 'Create ACH Payment' interface with three steps: 1. Create Payment, 2. Manage Recipients, and 3. Review. Under '1. Create Payment', 'Manual Entry' is selected. The 'Payment Header Information' section contains the following fields: Payment Name (50 character limit), ACH Company Name (PENNPROJECT), ACH Company ID (01-111111), SEC Code (CCD - Cash Concentration or Dist), Entry Description (PAYMENT), and Discretionary Data (ACH TREASURY TEST). There is a 'Restrict Payment' checkbox. At the bottom, there are 'Add Recipients' and 'Cancel' buttons. A callout box shows a 'Frequency' dropdown set to 'One Time' and an 'Effective Date' field set to '07/26/2024'.

# TREASURY MANAGEMENT

## Payments: Create ACH Payment Manual Entry

Complete the recipient information on the **Manage Recipient** tab.

Select the **+** to add a recipient row if necessary.

If you have saved ACH recipients in your **Recipient List** (see page 21), you can use **Select from Recipient List** to pull in the recipient data.

Once complete, select **Review**.

**NOTE:** The routing number field will generate associated financial institutions, and you can select from the list.

Create ACH Payment <sup>o</sup>

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

Manage Recipients \* Indicates Required Field

50 character limit

ACH Company Name: PENNPROJECT    Debit: \$0.00  
ACH Company ID: 01-1111111    Credit: \$100.00  
SEC Code: CCD    Effective Date: 07/29/2024  
Entry Description: PAYMENT  
Discretionary Data: ACH TREASURY TEST  
 Restrict Payment

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

Recipient Name <sup>o</sup> *	ID Number <sup>o</sup>	Account Number <sup>o</sup> *	Account Type <sup>o</sup> *	Routing Number <sup>o</sup> *	Credit/Debit <sup>o</sup> *	Amount <sup>o</sup> *	Prenote <sup>o</sup>	Hold <sup>o</sup>	Addenda
ABC Company		12345678	Checking	07400	CR	\$100.00	<input type="checkbox"/>	<input type="checkbox"/>	Addenda <input type="button" value="trash"/> <input type="button" value="+"/>

Viewing 1 - 1 of 1 recipients

**074006674 NB OF INDIANAPOLIS**  
074000010 JPMORGAN CHASE BANK, NA TAMPA, FL  
074000065 PNC BANK, INDIANA PITTSBURGH, PA  
074000078 HUNTINGTON NATIONAL BANK COLUMBUS, OH  
074000162 BMO BANK NA NAPERVILLE, IL

Review  Back Cancel

# TREASURY MANAGEMENT

## Payments: Create ACH Payment Manual Entry

From the **Review** tab, review the information entered to ensure that it is accurate. Then select **Confirm**.

The Confirmation tab will confirm that you have created an ACH Payment. From this screen, you can select **Create Another Payment**, **Save as Template**, or **View Activity**

The screenshot shows the 'Review Payment' step of the 'Create ACH Payment' process. The progress bar at the top indicates that the 'Review' step is active. The main content area displays payment details for a single recipient, including ACH Company Name (PENNPROJECT), ID (01-1111111), SEC Code (CCD), and Entry Description (PAYMENT). It also shows a debit of \$0.00 and a credit of \$1.00, with an effective date of 07/29/2024. A table below lists the recipient details for 'ABC Company' with a \$1.00 credit. At the bottom, there are 'Confirm', 'Back', and 'Cancel' buttons.

The screenshot shows the 'Payment Confirmation' step of the 'Create ACH Payment' process. The progress bar at the top indicates that the 'Confirmation' step is active. A message at the top states 'Pending Approval! ACH Payment is in pending approval status.' The main content area displays the same payment details as the previous step. A callout box on the right side of the screen contains the text: 'The ACH payment will be pending approval for a second user to Approve.' At the bottom, there are buttons for 'Create Another Payment', 'Save as a Template', and 'ACH Activity'.



# TREASURY MANAGEMENT

## Payments: Create ACH Payment from Template

Go to **Payments** → **ACH** → **Create ACH Payment**. Within the **Create Payment** tab, select **From Template**.

Select the check box next to the ACH template(s) to initiate, then select **Initiate Selected Templates** (you can only initiate ACH templates that are in **Ready** status).

Complete the required fields for each template and then select **Add Recipients**.

Review recipients for accuracy and then select **Review**.

The screenshot displays the Treasury Management interface for creating an ACH payment from a template. It is divided into several sections:

- ACH Templates List:** A table with columns for Template Name, ACH Company Name, SEC Code, Last Updated, Debit Amount, Credit Amount, Status, and Actions. The 'Monthly Payments' template is selected with a checkmark. Below the table is an 'Initiate Selected Templates' button.
- Payment Header Information:** A form with the following fields:
  - Payment Name: Monthly Payments
  - ACH Company Name: PENNPROJECT
  - ACH Company ID: 01-111111
  - SEC Code: CCD - Cash Concentration or Dist
  - Entry Description: PAYMENT
  - Discretionary Data: ACH TREASURY TEST
  - Frequency: One Time
  - Effective Date: 07/29/2024
- Add Recipients Table:** A table with columns for Recipient Name, ID Number, Account Number, Account Type, Routing Number, Credit/Debit, Amount, Prenote, Hold, and Addenda. Two recipients are listed:
  - ABC Co, Account Number 12345678, Checking, Routing Number 074006674, Credit, Amount \$0.10
  - XYZ Inc, Account Number 23456789, Checking, Routing Number 074006674, Credit, Amount \$0.10, with the 'Hold' checkbox checked.
- Navigation:** A 'Review' button is located at the bottom of the recipients table. A separate box on the right contains 'Delete', 'Clone', and 'Initiate' options, with an arrow pointing to the 'Actions' dropdown in the templates table.

# TREASURY MANAGEMENT

## Payments: Create ACH Payment from Template

From the **Review** tab, review the information entered to ensure that it is accurate. Then select **Confirm**

The screenshot shows the 'Review Payment' tab. At the top, a progress bar indicates four steps: 1. Create Payment, 2. Manage Recipients, 3. Review (highlighted), and 4. Confirmation. Below the progress bar, the title 'Review Payment' is displayed. The main content area is titled 'Monthly Payments 2 Recipients'. It contains a summary of payment details: ACH Company Name: PENNPROJECT, Debit: \$0.00, ACH Company ID: 01-1111111, Credit: \$0.10, SEC Code: CCD, Effective Date: 07/29/2024, Entry Description: PAYMENT, Offset Account: 5987, and Discretionary Data: ACH TREASURY TEST. There is a 'Restrict Payment' checkbox which is currently unchecked. Below this is a search filter 'Type To filter' and checkboxes for 'Prenote Only (0)', 'Hold Only (1)', and 'Errors (0)'. A table lists two recipients: ABC Co and XYZ Inc, with columns for Recipient Name, ID Number, Account Number, Account Type, Routing Number, Credit/Debit, Amount, Prenote, Hold, and Addenda. At the bottom, there is an 'Apply updates to the Template' checkbox and a 'Confirm' button.

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
ABC Co		12345678	Checking	074006674	CR	\$0.10	No	No	Addenda
XYZ Inc		23456789	Checking	074006674	CR	\$0.10	No	Yes	Addenda

Select the **Apply Updates to the Template** check box, if appropriate. This step updates the template saved on the **ACH Templates** page.

The screenshot shows the 'Confirmation' tab. The progress bar at the top highlights step 4, 'Confirmation'. The title is 'Payment Confirmation'. A message box at the top states 'Pending Approval! ACH Payment is in pending approval status.' Below this, the same payment details as in the Review tab are shown. A green callout box with a white background and a green border contains the text: 'The ACH payment will be pending approval for a second user to Approve.' At the bottom, there are buttons for 'Create Another Payment' and 'ACH Activity'.

The Confirmation tab will confirm that you have created an ACH Payment. From this screen, you can select **Create Another Payment**, or view **ACH Activity**.

# TREASURY MANAGEMENT

## Payments: Create ACH Payment Upload Nacha File

Go to **Payments** → **ACH** → **Create ACH Payment**. Within the **Create Payment** tab, select **Upload NACHA File**.

Use **Select File** and choose the file to be used for payment. Select **Upload**.

From the **Payment Details** view, select a **Frequency** and **Effective Date** for processing.

Review recipients and other information for accuracy and then select **Review**.

The screenshot displays two overlapping windows from the Treasury Management system. The top window is titled 'Create ACH Payment' and shows a progress bar with four steps: 1. Upload File (active), 2. File Summary, 3. Review, and 4. Confirmation. Below the progress bar, there are three radio buttons: 'Manual Entry', 'From Template', and 'Upload NACHA File' (selected). The main content area is titled 'Upload NACHA Formatted File' and contains a 'Select File' button, a file selection area showing 'NACHA Test for Treasury.txt', and a note 'Maximum of 10,000 payments'. At the bottom are 'Upload' and 'Cancel' buttons.

The bottom window is titled 'Payment Detail' and shows a progress bar with four steps: 1. Upload File, 2. Payment Details (active), 3. Review, and 4. Confirmation. The main content area is titled 'Payment Detail' and shows a form for 'PENPROJECT 0000001' with a 'Restricted' checkbox and '1 Recipient'. The form includes fields for Status (Ready), ACH Company Name (PENPROJECT), ACH Company ID (91-1111111), SEC Code (CCD), Entry Description (PAYMENT), Discretionary Data (ACH TREASURY TEST), Debit (\$0.00), Credit (\$0.10), Audit, Frequency (One Time), and Effective Date (08/12/2024). Below the form is a search bar and checkboxes for 'Prenote Only (0)' and 'Hold Only (0)'. At the bottom is a table of recipients and 'Review' and 'Cancel' buttons.

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
AT&T		1717545	Checking	074006674	CR	\$0.10	No	No	Addenda

**NOTE: SAME-DAY ACH cutoff time is 3:30PM ET.  
Standard ACH processing deadline in 5:00PM ET.**

# TREASURY MANAGEMENT

## Payments: Create ACH Payment Upload Nacha File

From the **Review** tab, review the information for accuracy. Then select **Confirm**.

You can download an ACH Payment in .csv, NACHA or PDF format.

The screenshot shows the 'Create Payment' interface with the 'Review' step selected. The 'Payment Detail' section displays the following information:

- Status: Ready
- ACH Company Name: PENNPROJECT
- ACH Company ID: 01-1111111
- SEC Code: CCD
- Entry Description: PAYMENT
- Discretionary Data: ACH TREASURY TEST
- Debit: \$0.00
- Credit: \$0.10
- Effective Date: 08/12/2024
- Offset Account: 5987

Below the details is a table with columns: Recipient Name, ID Number, Account Number, Account Type, Routing Number, Credit/Debit, Amount, Prenote, and Hold. The table contains one row for AT&T with an amount of \$0.10.

At the bottom, there are buttons for 'Confirm', 'Back', and 'Cancel'.

The screenshot shows the 'Payment Detail' interface in the 'Confirmation' step. The status is 'Pending Approval'. The details are identical to the previous screenshot. A 'Download' menu is open, showing options for CSV, NACHA, and PDF. A text box highlights the status: 'The ACH payment will be pending approval for a second user to Approve.'

Below the details is a table with columns: Recipient Name, ID Number, Account Number, Account Type, Routing Number, Credit/Debit, Amount, Prenote, Hold, and Addenda. The table contains one row for AT&T with an amount of \$0.10 and an 'Addenda' link.

At the bottom, there are buttons for 'Close' and a page number '25'.

# TREASURY MANAGEMENT

## Payments: Create ACH Tax Payment

Go to **Payments** → **ACH** → **Create ACH Tax Payment** to manually create ACH tax payments. Select **Manual Entry**, the select if the payment is **Federal** or **State** (the default selection is **Federal**). If using **State**, enter the applicable state.

Enter a **Tax Payment Name**, this field has a 50-character limit.

Select the **Tax Period End Date**.

Enter or search for the **Tax Code**. If the necessary tax code is not available in the list, you can enter it manually.

Enter the **Tax Payer ID**.

Select the **ACH Company Name** to be used for the payment and the **Pay From Account**.

**Effective Date**, the date of ACH origination.

Enter the **Amount** of the tax payment.

Complete the recipient fields and then select **Review**.

**Create ACH Tax Payment**

1. Create Payment | 2. Review | 3. Confirmation

Manual Entry  From Template

**Create Tax Payment** \* Indicates Required Field

Federal  State

[No Title]

Tax Payment Name: \* 50 character limit

Tax Period End Date: \* 12/31/2024

Tax Code: \* 09451

Tax Payer ID \* 123456789

Restrict Payment

ACH Company Name: \* NBI TM

Pay From Account: \* 5987

Effective Date: \* 01/02/2025

Amount: \* \$51,000.00

Recipient Name: \* Test Tax Payment

Recipient ID Number: Optional Field

Recipient Routing Number: \* 074006674

Recipient Account Number: \* 456123789

Recipient Account Type: \* Checking

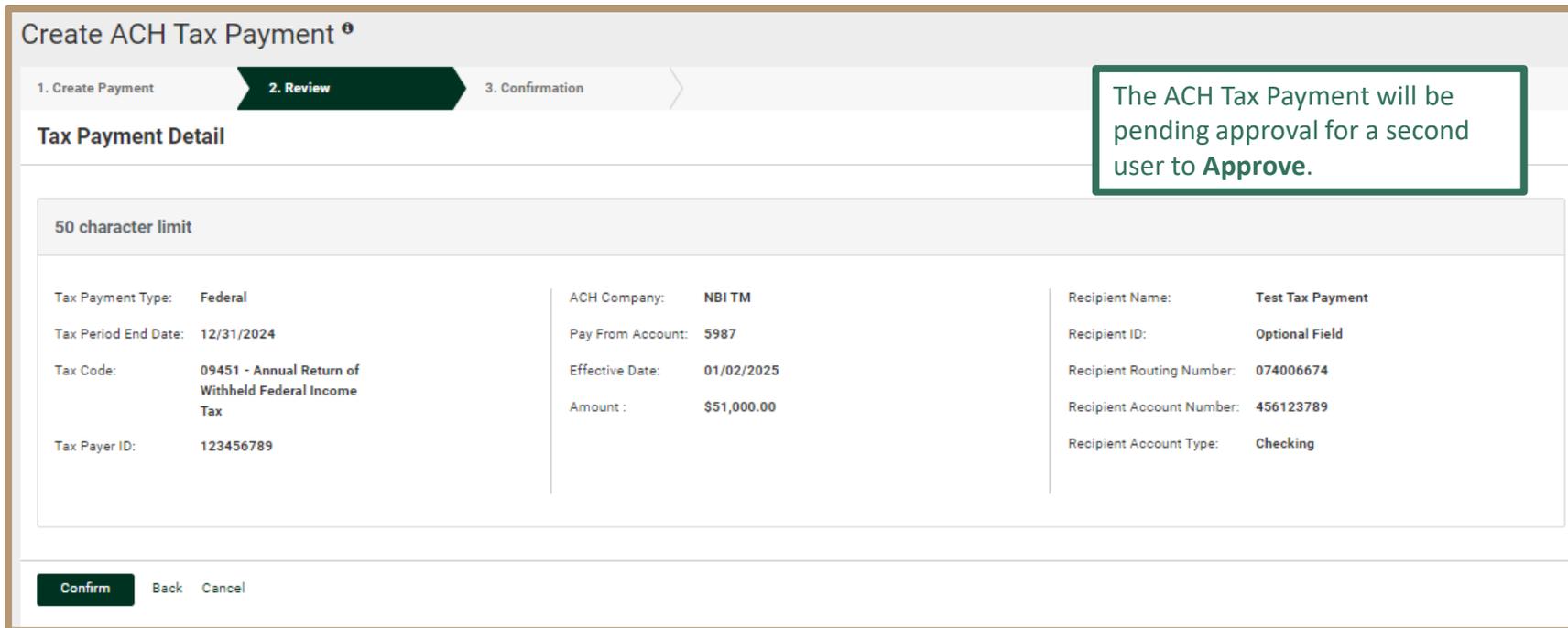
Review Cancel

# TREASURY MANAGEMENT

## Payments: Create ACH Tax Payment

From the **Review** tab, review the information entered to ensure that it is accurate. Then select **Confirm**.

The Confirmation tab will confirm that you have created an ACH Tax Payment. From this screen, you can select **Create Another Tax Payment**, or view **ACH Activity**.



Create ACH Tax Payment ⓘ

1. Create Payment    **2. Review**    3. Confirmation

**Tax Payment Detail**

50 character limit

Tax Payment Type:	Federal	ACH Company:	NBI TM	Recipient Name:	Test Tax Payment
Tax Period End Date:	12/31/2024	Pay From Account:	5987	Recipient ID:	Optional Field
Tax Code:	09451 - Annual Return of Withheld Federal Income Tax	Effective Date:	01/02/2025	Recipient Routing Number:	074006674
Tax Payer ID:	123456789	Amount:	\$51,000.00	Recipient Account Number:	456123789
				Recipient Account Type:	Checking

**Confirm**    Back    Cancel

The ACH Tax Payment will be pending approval for a second user to **Approve**.

# TREASURY MANAGEMENT

## Payments: ACH File Activity

Go to **Payments** → **ACH** → **ACH File Activity** to view all ACH files and respective details for files that have been uploaded and/or transmitted.

In the **Actions** column, use **Review** to view the payment activity for a file that has been transmitted. Select the **Transaction ID**, to view the **Payment Detail** menu. It displays ACH payment details and recipient information. You can **Edit Payment** from this screen and **Create New Payment**.

To find a file, use the expandable **Search ACH File Activity** panel on the left. Enter the search criteria as necessary and select **Search**. Select **Reset** for the fields to return to default settings.

The screenshot shows the 'Search ACH File Activity' panel on the left with filters for File Name, Source, ACH Company Name, and Date. The main table lists ACH files with columns for File Name, Size, Source, Processed Date, Total Batches, Approved, Pending Approval, Rejected, Expired, Total Debits, Total Credits, and Actions. A 'Review' button is highlighted in the Actions column for the first row.

File Name	Size	Source	Processed Date	Total Batches	Approved	Pending Approval	Rejected	Expired	Total Debits	Total Credits	Actions
NACHA Test for Treasury.txt	960 B	Kristen Smerlas	08/09/2024	1	0	1	0	0	\$0.00	\$0.10	Review
NACHA Test for Treasury.txt	960 B	Kristen Smerlas	08/09/2024	1	0	0	0	0	\$0.00	\$0.00	
NACHA Test for Treasury.txt	960 B	Kristen Smerlas	08/09/2024	1	0	0	0	0	\$0.00	\$0.00	
NACHA Test for Treasury.txt	960 B	Kristen Smerlas	08/09/2024	1	0	0	0	0	\$0.00	\$0.00	
NACHA TEST.txt	960 B	Will Burke	07/12/2024	1	0	0	0	0	\$0.00	\$12.00	
NACHA TEST.txt	960 B	Will Burke	07/11/2024	1	0	0	1	0	\$0.00	\$12.00	Review
NACHA TEST.txt	960 B	Will Burke	07/11/2024	1	0	0	0	0	\$0.00	\$12.00	
NACHA TEST.txt	960 B	Will Burke	07/11/2024	1	0	0	0	1	\$0.00	\$12.00	Review
NACHA TEST.txt											
Test Test Test.txt											

The screenshot shows the 'ACH Payment Activity' table with columns for Transaction ID, Batch Name, File Name, ACH Company Name, SEC Code, Initiated Date, Effective Date, Debit Amount, Credit Amount, Status, and Actions. A 'Review' button is highlighted in the Actions column for the first row.

Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status	Actions
A000007097840	NBI TM 0000001	NACHA TEST.txt	NBI TM	CCD		07/11/2024	\$0.00	\$12.00	EXPIRED	
							\$0.00	\$12.00		

The screenshot shows the 'Payment Detail - A000007097840' screen. It displays payment details for NBI TM 0000001, including Status (Expired), Debit (\$0.00), Credit (\$12.00), Effective Date (07/11/2024), and Offset Account (5987). It also shows an audit trail and a table of recipients.

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Address
Debbie Demo		12340	Checking	021000021	CR	\$9.00	No	No	Address
Sam Sample		7894563	Checking	021000021	CR	\$1.00	No	No	Address
John Doe		852369	Savings	021000021	CR	\$1.00	No	No	Address
Jane Doe		741258	Checking	021000021	CR	\$1.00	No	No	Address

# TREASURY MANAGEMENT

## Payments: ACH Payment Activity

Go to **Payments** → **ACH** → **ACH Payment Activity** to see ACH payment activity.

Select the **Transaction ID**, to view the **Payment Detail page**. This displays audit, payment instructions and recipient information.

To find a transaction, use the expandable **Search ACH Payment Activity** panel on the left. Enter the search criteria as necessary and select **Search**. Select **Reset** for the fields to return to default settings.

Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status	Actions
<a href="#">A000007238200</a>	New New Recurring ACH - Friday		PENNPROJECT	CCD		08/16/2024 <a href="#">Weekly</a>	\$4.00	\$0.00	SCHEDULED	Cancel
<a href="#">A000007231090</a>	New New Recurring ACH - Thursday		PENNPROJECT	CCD		08/15/2024 <a href="#">Weekly</a>	\$1.00	\$0.00	SCHEDULED	Cancel
<a href="#">A000007224920</a>	New New Recurring ACH - Wednesday		PENNPROJECT	CCD		08/14/2024 <a href="#">Weekly</a>	\$1.00	\$0.00	SCHEDULED	Cancel
<a href="#">A000007217199</a>	New New Recurring ACH - Tuesday		PENNPROJECT	CCD	08/09/2024	08/13/2024 <a href="#">Weekly</a>	\$1.00	\$0.00	INITIATED	
<a href="#">A000007205318</a>	New New Recurring ACH - Monday		PENNPROJECT	CCD	08/08/2024	08/12/2024 <a href="#">Weekly</a>	\$1.00	\$0.00	INITIATED	

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Jeremiah		5987	Checking	074006674	DR	\$4.00	No	No	<a href="#">Addenda</a>

- Summary - PDF
- Detail - PDF
- Summary - CSV
- Detail - CSV



Questions? Please contact our Treasury Management Support Team at 317-261-0333 or treasurymanagement@nbofi.com.

# TREASURY MANAGEMENT

## Payments: Recurring ACH Payments

Go to **Payments** → **ACH** → **Recurring ACH Payment Activity** to see recurring ACH payments and activity.

To find a transaction, use the expandable **Search Recurring ACH Payments** panel on the left. Enter the search criteria as necessary and select **Search**. Select **Reset** for the fields to return to default settings.

Select the **Transaction ID**, to view the **Payment Detail** page. This displays audit, payment instructions and recipient information. It displays ACH payment details and recipient information. You can select **Edit Payment** or **Create New Payment** from this screen.

The screenshot displays the 'Recurring ACH Payments' interface. On the left is a 'Search Recurring ACH Payments' panel with filters for Status, ACH Company Name, Batch Name, Transaction ID, SEC Code, Debit Amount, Credit Amount, Created Date, Frequency, and Next Payment Date. The main area shows a table of transactions with columns for Transaction ID, Batch Name, ACH Company Name, SEC Code, Created Date, Debit Amount, Credit Amount, Frequency, Next Payment Date, Status, and Actions. A 'Create New Payment' button is highlighted in the top right. Below the table, a 'Payment Detail' window for transaction A000007082885 is open, showing details for 'New New Recurring ACH - Tuesday' including status, company name, audit trail, and recipient information.

Transaction ID	Batch Name	ACH Company Name	SEC Code	Created Date	Debit Amount	Credit Amount	Frequency	Next Payment Date	Status	Actions
<a href="#">A000007082885</a>	New New Recurring ACH - Tuesday	PENNPROJECT	CCD	07/10/2024	\$1.00	\$0.00	Weekly	08/20/2024	SCHEDULED	Cancel
<a href="#">A000007082868</a>	New New Recurring ACH - Monday	PENNPROJECT	CCD	07/10/2024	\$1.00	\$0.00	Weekly	08/19/2024	SCHEDULED	Cancel
<a href="#">A000007082927</a>	New New Recurring ACH - Friday	PENNPROJECT	CCD	07/10/2024	\$4.00	\$0.00	Weekly	08/16/2024	SCHEDULED	Cancel
<a href="#">A000007082914</a>	New New Recurring ACH - Thursday	PENNPROJECT	CCD	07/10/2024	\$1.00	\$0.00	Weekly	08/15/2024	SCHEDULED	Cancel
<a href="#">A000007082901</a>	New New Recurring ACH - Wednesday	PENNPROJECT	CCD	07/10/2024	\$1.00	\$0.00	Weekly	08/14/2024	SCHEDULED	Cancel
<a href="#">A000007071687</a>	Monthly Payments	PENNPROJECT	CCD	07/08/2024	\$0.00	\$0.10	Monthly	08/01/2024	CANCELLED	
<a href="#">A000007029957</a>	Updated Tuesday Recurring ACH	PENNPROJECT	CCD	06/28/2024	\$1.00	\$0.00	Weekly	07/23/2024	CANCELLED	
<a href="#">A000007028643</a>	Updated Monday Recurring ACH	PENNPROJECT	CCD	06/28/2024	\$0.00	\$1.00	Weekly	07/22/2024	CANCELLED	
<a href="#">A000007030046</a>	Updated Thursday Recurring ACH	PENNPROJECT	CCD	06/28/2024	\$1.00	\$0.00	Weekly	07/18/2024	CANCELLED	
<a href="#">A000007029965</a>	Updated Wednesday Recurring ACH	PENNPROJECT	CCD	06/28/2024	\$0.00	\$1.00	Weekly	07/17/2024	CANCELLED	

**Payment Detail - A000007082885**

**New New Recurring ACH - Tuesday** recipient

Status: Scheduled  
ACH Company Name: PENNPROJECT  
ACH Company ID: 01-1111111  
SEC Code: CCD  
Entry Description: PAYMENT  
Discretionary Data: ACH TREASURY TEST

Debit: \$1.00  
Credit: \$0.00

Audit: 7/10/2024 12:20:54 PM : Will Burke : Approved : Approved  
7/10/2024 10:17:51 AM : Jeremiah Blackford : Created

Frequency: Occurs every Tuesday starting on 07/16/2024.  
Offset Account: 5987

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Address
Jeremiah		8745	Checking	074006674	DR	\$1.00	No	No	Address

Viewing 1 - 1 of 1 Recipients

[Edit Payment](#) [Close](#)

# TREASURY MANAGEMENT

## Payments: Recurring ACH Payments

After selecting **Edit Payment**, you can update the payment details, frequency and recipient information for the batch.

**NOTE: If you edit a recurring ACH payment, it will require approval from another user.**

To cancel a recurring ACH, select **Cancel** in the **Actions** column. The **Confirm Cancel Payment** box will ask for comment and authentication to cancel a recurring ACH Payment.

The screenshot displays the Treasury Management interface. At the top, a 'Payment Detail - A000007258318' window is open, showing fields for Status (Scheduled), ACH Company Name (PENNPROJECT), ACH Company ID (01-1111111), SEC Code (CCD), Entry Description (PAYMENT), and Discretionary Data (ACH TREASURY TEST). It also shows Debit (\$1.00), Credit (\$0.00), and an audit trail. Below this is a recipient list table with columns for Recipient Name, ID Number, Account Number, Account Type, Routing Number, Credit/Debit, and Amount. One recipient, Jeremiah, is listed with a balance of \$1.00. A 'Confirm Cancel Payment' dialog box is overlaid on the screen, asking 'Are you sure you want to cancel A000007238200?' and providing a text area for comments. At the bottom of the dialog are 'Cancel Payment' and 'Close' buttons. In the background, a table of 'ACH Payment Activity' is visible, with a 'Cancel' button highlighted in the 'Actions' column for the first row.

Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status	Actions
A000007238200	New New Recurring ACH - Friday		PENNPROJECT	CCD		08/16/2024 Weekly	\$4.00	\$0.00	SCHEDULED	Cancel
A000007231090	New New Recurring ACH - Thursday		PENNPROJECT	CCD		08/15/2024 Weekly	\$1.00	\$0.00	SCHEDULED	Cancel
A000007224320	New New Recurring ACH - Wednesday		PENNPROJECT	CCD		08/14/2024 Weekly	\$1.00	\$0.00	SCHEDULED	Cancel
A000007217199	New New Recurring ACH - Tuesday		PENNPROJECT	CCD	08/09/2024	08/13/2024 Weekly	\$1.00	\$0.00	INITIATED	

# TREASURY MANAGEMENT

## Payments: ACH Templates

Go to **Payments** → **ACH** → **ACH Templates** to create an ACH template.

In the **Create New Template** view, you can select **Manual Entry** or **Upload Nacha File**.

Complete the fields on the **Create Template** tab. Then select **Add Recipients**. In the **Manage Recipients** tab, you will enter the recipient payment information or import receipt information from a file by selecting **Import Recipients From File** (see page 21). Select **Review**.

Review information for accuracy and then select **Confirm**. From this menu, you can **Create New Template**, **Initiate Payment** or go to **ACH Templates**.

You can download or print ACH templates in **NACHA** or **PDF** format.

The image displays three screenshots of the Treasury Management interface for creating an ACH template.

**1. Create ACH Template (Manual Entry Tab):** This screen shows the 'Template Header Information' form with the following fields:

- Template Name: 50 Character Limit
- ACH Company Name: PENNPROJECT
- ACH Company ID: 01-1111111
- SEC Code: CCD - Cash Concentration or Dist
- Entry Description: PAYMENT
- Discretionary Data: ACH TREASURY TEST

Buttons for 'Add Recipients' and 'Cancel' are at the bottom.

**2. Manage Recipients:** This screen shows a table of recipients with the following columns: Recipient Name, ID Number, Account Number, Account Type, Routing Number, Credit/Debit, Amount, Prenote, Hold, and Addenda. A table with one row is visible:

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Test Transaction		8745	Checking	074006674	CR	\$1.00			Addenda

Buttons for 'Review' and 'Cancel' are at the bottom.

**3. Template Confirmation (Confirmation Tab):** This screen shows the 'Template Confirmation' details for the '50 Character Limit' recipient. It includes:

- ACH Company Name: PENNPROJECT
- ACH Company ID: 01-1111111
- SEC Code: CCD
- Entry Description: PAYMENT
- Discretionary Data: ACH TREASURY TEST
- Debit: \$0.00
- Credit: \$1.00
- Audit: 8/9/2024 11:59:18 AM : Implementation : Created

Buttons for 'Download' and 'Print' are at the top right.

# TREASURY MANAGEMENT

## Payments: ACH Templates

You can select check boxes for the templates that you want to initiate, and then select **Initiate Selected Templates**.

One can select **One Effective Date for all Templates**, or you can expand the template and enter a **Frequency** and **Effective Date** for each template.

Review for accuracy, select **Review** and **Confirm**.

Use the **Actions** drop-down menu to **Delete**, **Clone**, or **Initiate** a template.

Select the **Template Name** hyperlink to view, edit, or delete the template.

The screenshot displays the 'ACH Templates' interface. At the top, there are tabs for 'ACH Templates' and 'ACH Tax Templates', along with buttons for 'Create New Template', 'Download', and 'Print'. A search bar is present with the placeholder 'Type to filter'. Below this is a table of templates with columns for 'Template Name', 'ACH Company Name', 'SEC Code', 'Last Updated', 'Debit Amount', 'Credit Amount', 'Status', and 'Actions'. The 'Actions' column contains a dropdown menu with options 'Delete', 'Clone', and 'Initiate'. A box highlights these options, with an arrow pointing to the 'Initiate' option. The 'Initiate Selected Templates' button is also highlighted. Below the table, there is a section for 'One Effective Date for all Templates' and a detailed view of the 'Monthly Payments' template. This view shows fields for 'ACH Company', 'ACH Company ID', 'SEC Code', 'Discretionary Data', 'Entry Description', 'Debit', 'Credit', 'Frequency', 'Effective Date', and 'Offset Account'. The 'Frequency' dropdown is set to 'One Time' and the 'Effective Date' is '08/09/2024'. A 'Review' button is visible at the bottom of the detailed view.

<input type="checkbox"/>	Template Name	ACH Company Name	SEC Code	Last Updated	Debit Amount	Credit Amount	Status	Actions
<input checked="" type="checkbox"/>	<a href="#">Monthly Payments</a>	PENNPROJECT	CCD	07/03/2024	\$0.00	\$0.10	Ready	Actions
<input checked="" type="checkbox"/>	<a href="#">Test 1</a>	PENNPROJECT	CCD	07/01/2024	\$0.00	\$1.00	Ready	Actions
<input type="checkbox"/>	<a href="#">Jeremiah</a>	PENNPROJECT	CTX	07/01/2024	\$1.00	\$0.00	Ready	Actions
<input type="checkbox"/>	<a href="#">NBI TM 0001262</a>	NBI TM	PPD	07/02/2024	\$0.00	\$0.20	Ready	Actions
<input type="checkbox"/>	<a href="#">NBI TM 0000008</a>	NBI TM	PPD	07/11/2024	\$0.00	\$12.00	Ready	Actions
<input type="checkbox"/>	<a href="#">NBI TM 0000026</a>	NBI TM	CCD	07/15/2024	\$0.00	\$1.75	Ready	Actions

**Initiate Selected Templates**

One Effective Date for all Templates

**Monthly Payments**  Restricted | Credits: \$0.10 | Debits: \$0.00 | 3 Recipients

ACH Company: PENNPROJECT | Debit: \$0.00  
ACH Company ID: 01-1111111 | Credit: \$0.10  
SEC Code: CCD | Frequency: One Time  
Discretionary Data: ACH TREASURY TEST | Effective Date: 08/09/2024  
Entry Description: PAYMENT | Offset Account: 5987

**Test 1**  Restricted | Credits: \$1.00 | Debits: \$0.00 | 1 Recipient

**Review** Cancel

# TREASURY MANAGEMENT

## Payments: ACH Tax Templates

Go to **Payments** → **ACH** → **ACH Tax Templates** to view a list of tax templates, select one or more templates to initiate payment, and create new templates. In the **Create New Template** view, you can select if the template is **Federal** or **State** (the default selection is **Federal**). If using **State**, enter the applicable state.

Enter a **Template Name**, this field has a 50-character limit.

Enter or search for the **Tax Code**. If the necessary tax code is not available in the list, you can enter it manually.

Enter the **Tax Payer ID**.

Select the **ACH Company Name** to be used for the payment.

Enter the **Amount** of the tax payment.

Complete the recipient fields and then select **Review**. Review for accuracy and select **Confirm**.

Create ACH Tax Template

1. Create Tax Template 2. Review 3. Confirmation

Create Tax Template \* Indicates Required Field

Federal  State

Template Name: \* Federal Tax Payment

Tax Code: \* 07097

Tax Payer ID \* 123456789

Restrict Template

ACH Company Name: \* PENNPROJECT

Amount: \* \$1.50

Recipient Name: \* Tax Payment

Recipient ID Number:

Recipient Routing Number: \* 074006674

Recipient Account Number: \* 234123567

Recipient Account Type: \* Checking

Review Cancel

# TREASURY MANAGEMENT

## Payments: ACH Recipients

Go to **Payments** → **ACH** → **ACH Recipients** to view saved recipients, create payments for recipients, or to add, edit or delete a recipient.

You can print or download the list of recipients in PDF or CSV formats.

Select **Add Recipient**, then complete the fields in the **Add Recipient** panel. Select **Save**.

You can also enter ACH Recipients from a delimited or fixed position formatted file (see page 26).

**NOTE:** The system will not allow entries for duplicate recipients.

The screenshot displays the 'ACH Recipients' interface. On the left is a 'Search Recipients' panel with fields for Recipient Name, Amount, and Status. The main area shows a table of recipients with columns: Recipient Name, ID Number, Account Number, Account Type, Routing Number, CR/DR, Default Amount, and Status. A 'Download' button is highlighted with a box and an arrow pointing to a 'CSV PDF' label. An 'Actions' dropdown menu is also highlighted, showing 'Edit' and 'Delete' options. At the bottom, there are buttons for 'Create Payment From Selected', 'Approve Selected', 'Reject Selected', 'Delete Selected', 'Import Recipients from File', and 'Add Recipient'. Below the main interface is the 'Add Recipient' form, which includes input fields for Recipient Name, ID Number, Account Number, Account Type (set to 'Checkin'), Routing Number (with a search filter), Credit/Debit (set to 'CR'), and Default Amount (set to '\$0.00'). There are 'Cancel' and 'Save' buttons at the bottom right of the form.

# TREASURY MANAGEMENT

## Payments: ACH Recipient Activity

Go to **Payments** → **ACH** → **ACH Recipient Activity** to search the activity for ACH recipients.

Complete the fields in the **Search Recipients** panel.

- **Record Type**, select if the recipient receives a **Batch** or a single **Payment**.
- **Recipient Name**, enter the name of the recipient of the batch or payment.
- **Amount**, select a **specific amount** or **amount range** from the drop-down list. Then enter the amounts.

Select **Prenote**, **Hold**, and/or **Reversal** if applicable. Then select **Search**.

The screenshot shows the 'ACH Recipient Activity' interface. On the left is the 'Search Recipients' panel with the following fields:

- Record Type:** Radio buttons for 'Both' (selected), 'Batch', and 'Payment'.
- Recipient Name:** Text input field containing 'Kristen Smerlas'.
- Amount:** Drop-down menu.
- Filters:** Checkboxes for 'Prenote', 'Hold', and 'Reversal'.

On the right is the 'ACH Recipient Activity' table with a search filter 'Type to filter' and a search icon. The table contains the following data:

Recipient Name	Record Type	Transaction ID / Batch Name	Account	CR/DR	Reversal	Amount	Hold	Prenote	Effective Date
Kristen Smerlas	Payment	<a href="#">A000007024157</a>	02772019974	Credit	No	\$0.10	No	No	06/28/2024
Kristen Smerlas	Payment	<a href="#">A000007259778</a>	8754	Credit	No	\$0.25	No	No	08/15/2024

Below the table, it says 'Viewing 1 - 2 of 2 recipients' and a page size dropdown is set to '25'.

The ACH Recipient Activity screen will populate the recipients matching the search criteria entered.

# TREASURY MANAGEMENT

## Payments: ACH Recipient Import Layout

Go to **Payments** → **ACH** → **ACH Recipient Import Layout** to customize the layout for ACH recipient imports. Select a situation and then follow the corresponding steps.

The upload format is delimited (.csv):

- Select **Delimited** for the **Upload Format** field.
- Enter the field location in the text box available to change the default positions for **Name, ID Number, Routing Number, Account Number, Amount,** and **Transaction Code.**
- Select **Save.**

If your file does not use Transaction Code, delete the number from that field to display the **Account Type** and **Transaction Type** fields, and use those entries instead.

**NOTE:** All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.

The upload format is fixed position (.txt):

- Select **Fixed Position** for the **Upload Format** field.
- Enter a **Begin** and **End** field location in the text boxes available to change the default positions for **Name, ID Number, Routing Number, Account Number, Amount,** and **Transaction Code.**
- Select **Save.**

If your file does not use Transaction Code, enter a **Begin** and **End** field location for **Account Type** and **Transaction Type.**

**NOTE:** The **End** value must be greater than the **Begin** value. If the values match the **End** value will appear in red with a warning.

# TREASURY MANAGEMENT

## Payments: ACH Recipient Import Layout

Delimited (.csv) Format Example:

**Import Layout**

Upload Format:  Delimited  Fixed Position

Select the order of the fields in your file.

Delimiter:

Name *	1
ID Number	2
Routing Number *	3
Account Number *	4
Amount *	5
Transaction Code * Use Account and Transaction Types instead ⓘ	6

Fixed Position (.txt) Format Example:

**Import Layout**

Upload Format:  Delimited  Fixed Position

Indicate the starting and ending positions of the fields in your file.

	Begin	End
Name *	<input type="text"/>	<input type="text"/>
ID Number	<input type="text"/>	<input type="text"/>
Routing Number *	<input type="text"/>	<input type="text"/>
Account Number *	<input type="text"/>	<input type="text"/>
Amount *	<input type="text"/>	<input type="text"/>
Transaction Code * Use Account and Transaction Types instead ⓘ	<input type="text"/>	<input type="text"/>

# TREASURY MANAGEMENT

## Payments: ACH Recipient Import (adding from file)

Once the **ACH Recipient Layout** is setup, navigate to the **ACH Recipients** tab and select **Import Recipients from File**.

Choose the format of your file (**Delimited** or **Fixed Position**), browse the file and then select **Upload**.

Review the imported recipients for accuracy, and then select **Save**.

The recipients from the file will now be available to work with from the **ACH Recipients** panel.

The screenshot shows the 'ACH Recipients' interface. On the left, there are search filters for Recipient Name, Amount, and Status. The main area displays a table of recipients with columns for Recipient Name, ID Number, Account Number, Account Type, Routing Number, CR/DR, Default Amount, and Status. Below the table are buttons for 'Create Payment From Selected', 'Approve Selected', 'Reject Selected', 'Delete Selected', 'Import Recipients from File' (highlighted), and 'Add Recipient'.

Recipient Name	ID Number	Account Number	Account Type	Routing Number	CR/DR	Default Amount	Status
Alison Arauco		45443217789	Savings	044000024	CR	\$1.00	Ready
Jennifer Strawn		1717552	Checking	074006674	CR	\$3.00	Ready
Kristen Smerlas		1717545	Checking	074006674	CR	\$6.00	Ready
William Burke		6522459965	Checking	031176110	CR	\$5.00	Ready

The 'Import Recipients' dialog box shows two tabs: 'Delimited' (selected) and 'Fixed Position'. Below the tabs is a 'Select File' field with a 'Browse...' button. A file named 'ACH Import Example.csv' is shown in the selection area. At the bottom, there are 'Upload' and 'Cancel' buttons. A note indicates 'Maximum file size of 3MB'.

# TREASURY MANAGEMENT

## Payments: ACH Notice of Change Activity

An ACH Notification of Change may be created by the receiving bank to inform you (the ACH originator) that a posted entry or prenote contains invalid or erroneous information and should be updated accordingly.

This will allow you to identify the transaction and update any existing transactions or templates that need to be modified, as well as working with the recipient to correct information pertaining to future transactions.

In the **Search ACH Notification of Change Activity** search panel, enter the applicable search criteria:

- **Original Effective Date**, search by Today, Specific Date, Date Range, Week to Date, Month to Date, or Year to Date
- **Notification Received Date**, search by Today, Specific Date, Date Range, Week to Date, Month to Date, or Year to Date
- **ACH Company**, select your ACH Company (or all)
- **Recipient Name**, search by a recipient name

**NOTE:** If you have received a correction for the current day, that notice will display on the activity page. Otherwise, you can perform a historical search.

The screenshot shows a web interface for searching ACH Notification of Change Activity. The left sidebar contains search filters: Original Effective Date (Year to Date: 01/01/2024 - 08/12/2024), Date Notification Received (Year to Date: 01/01/2024 - 08/12/2024), ACH Company (All), and Recipient Name (empty text box). The main content area has a search bar with the placeholder text 'Type to filter' and a magnifying glass icon. The breadcrumb navigation at the top shows 'ACH Notification of Change Activity' and 'ACH Return Activity'.

# TREASURY MANAGEMENT

## Payments: ACH Return Activity

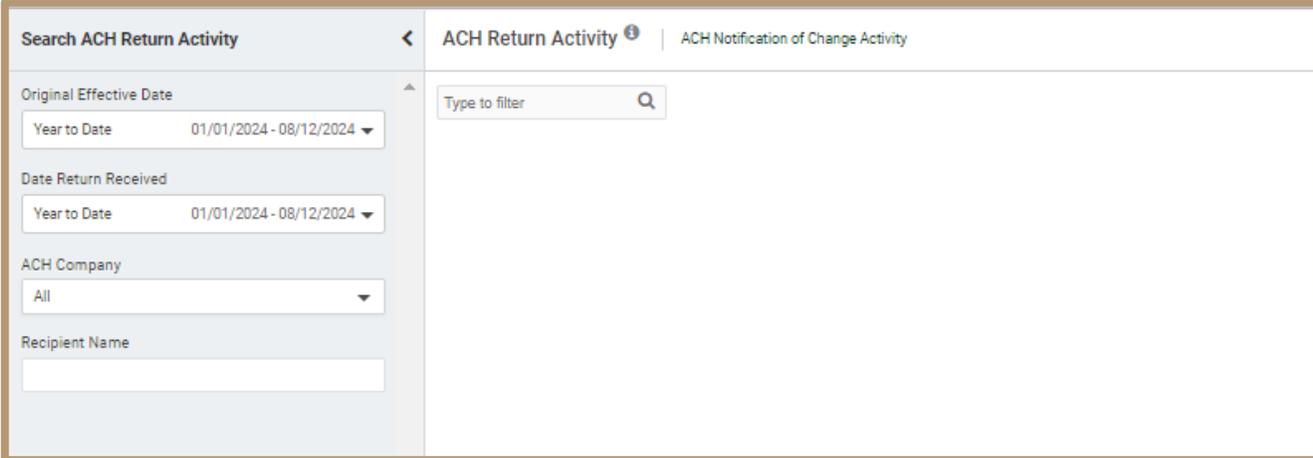
An ACH Return may be created by the receiving bank to inform you (the ACH originator) that the transaction has not been posted and was returned for the reason indicated, such as the account has been closed.

This will allow you to review returns, identifying the transaction and update any existing transactions or templates that need to be modified, as well as working with the recipient to correct information pertaining to future transactions.

In the **Search ACH Return Activity** search panel, enter the applicable search criteria:

- **Original Effective Date**, search by Today, Specific Date, Date Range, Week to Date, Month to Date, or Year to Date
- **Date Return Received**, search by Today, Specific Date, Date Range, Week to Date, Month to Date, or Year to Date
- **ACH Company**, select your ACH Company (or all)
- **Recipient Name**, search by a recipient name

**NOTE:** If you have received a return for the current day, that notice will display on the activity page. Otherwise, you can perform a historical search.



The screenshot shows the 'Search ACH Return Activity' search panel. The panel is titled 'Search ACH Return Activity' and has a back arrow and a search icon. Below the title, there are four search criteria sections: 'Original Effective Date', 'Date Return Received', 'ACH Company', and 'Recipient Name'. Each section has a 'Year to Date' dropdown menu with the date range '01/01/2024 - 08/12/2024'. The 'ACH Company' section has a dropdown menu with 'All' selected. The 'Recipient Name' section has a text input field. To the right of the search criteria, there is a search bar with the placeholder text 'Type to filter' and a search icon. The search bar is titled 'ACH Return Activity' and has a notification icon. Below the search bar, there is a link for 'ACH Notification of Change Activity'.

# TREASURY MANAGEMENT

## ACH Rules for ACH Originators

Each ACH Operator agrees to adhere to the requirements of the NACHA Operating Rules and to other applicable laws, regulations and policies governing the transfer of ACH payments.

## ACH Legal Framework

You are required to abide by multiple rules and agreements including, but not limited to, the following when initiating ACH transactions:

- NACHA Operating Rules ([www.nacha.org](http://www.nacha.org))
- Regulation E (for consumer entries)
- UCC4 (for corporate credits)
- The National Bank of Indianapolis Deposit Agreement and Terms and Conditions
- The National Bank of Indianapolis Treasury Management Services Master Agreement
- Authorizations from employees, customers, etc.
- Bank and Corporate agreements

## Your Responsibilities as an Originator:

- Obtain proper authorizations, dependent upon the transaction type, and retain authorizations for two years past revocation.
- If requested by the Bank, provide a copy of the authorization. The Bank may request to see your authorizations from time to time as part of an annual audit.
- Send entries on proper date.
- Give appropriate notice to debtor if changing amount or date.
- Cease subsequent entries when notified.
- Make necessary changes to payee account information within three (3) banking days upon receipt of a Notice of Correction or before another entry is sent.
- Check payees against OFAC compliance checklists.
- Protect the banking information received to originate transactions.
- Ensure your computer and you are protected as outlined in the Treasury Management Services Master Agreement.
- Ensure the Originator is clearly identified as the source of the ACH transaction. Specifically, populate the Company Name Field of the NACHA formatted file with a name known to and readily recognized by the Receiver of the entry.