



**ACH Manager**  
Quick Reference Guide

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Log on to Business Online banking. Under **Management Tools**, click on **ACH Manager** under **Funds Management**.

## Create a New ACH Transfer

Create an ACH transfer without using payroll or accounts payable software.

- 1) If you are creating a new file and **NOT** using your own software, click **New ACH Transfer**.
- 2) From the drop down menu, select the type of ACH file you want to create. Then click **Submit**.
  - a. **Payroll (PPD)** = your company paying its employees
  - b. **Prearranged Deposit (PPD)** = your company crediting an individual
  - c. **Prearranged Payment (PPD)** = your company debiting an individual  
**\*\*You MUST have written authorization from the individual on file in order to do this type of ACH**
  - d. **Corporate Debit (CCD)** = your company debiting another company  
**\*\*You MUST have written authorization from the business on file in order to do this type of ACH**
  - e. **Corporate Credit (CCD)** = your company crediting another company
  - f. **Vendor Payment Corporate (CCD)** = your company paying a vendor
  - g. **Federal Tax Payment (CCD)**
  - h. **State/Local Tax Payment (CCD)**

Select External Transfer Criteria

ACH Type:

Inquire ACH Transfer

Change ACH Transfer

New ACH Transfer

New ACH Transfer Using Existing Transfer

Delete ACH Transfer

ACH Transfer Template

ACH File Import Template

Review ACH Template

Import ACH Transfer

NACHA

Non NACHA

Incoming ACH

Submit

Dropdown menu options:

- Payroll (PPD)
- Prearranged Deposit (PPD)
- Prearranged Payment (PPD)
- Corporate Debit (CCD)
- Corporate Credit (CCD)
- Vendor Payment Corporate (CCD)
- Federal Tax Payment (CCD)
- State/Local Tax Payment (CCD)

- 3) Type in a **Description** (ex. Payroll)
- 4) Select the **Effective Date**
  - \*Cannot be more than **15 business days** in advance
- 5) Select a **Recurring Frequency**, if applicable.
  - a. Select a **Recurring End Date** if the transfer is set to be recurring
- 6) Select the account at Sterling State Bank that you are debiting/crediting. Also, type in the total dollar amount of the file.
  - a. If debiting/crediting more than one Sterling State Bank account, click **Add Row** to add another account.

- 7) Fill in the employee/customer information.

- 8) To send an addenda record with an item/items, click the **Description** link.

Close Print Refresh Help

**ACH - PAYROLL**

Description: PAYROLL Recurring Frequency: None

Effective Date: 7/21/2017

Total Credit Amount: \$10.00

Total Debit Amount: \$10.00 Tax Identification Number: RENAE YOUNG [xxxxx8715]

Transfer Type: Payroll

[Display Details](#)

**Transfer From**

Hold	Account	Amount	Description	
<input type="checkbox"/>	CHECKING	5.00	Description	X
<input type="checkbox"/>	SAVINGS	5.00	Description	X

[Add Row](#)

**Transfer To**

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount	Prenote	Description	
<input type="checkbox"/>	MICKEY MOUSE	1	1234	Checking	091900944	1.00	<input type="checkbox"/>	Description	X
<input type="checkbox"/>	MINNIE MOUSE	2	5678	Checking	091900944	2.00	<input type="checkbox"/>	Description	X
<input type="checkbox"/>	DONALD DUCK	3	4321	Checking	091900944	3.00	<input type="checkbox"/>	Description	X
<input type="checkbox"/>	DAISY DUCK	4	8765	Checking	091900944	4.00	<input type="checkbox"/>	Description	X

Description: [pay period 7/9/17-7/15/17]

[Add Row](#)

Save Process Cancel

9) Click **Process** to submit the file to the bank.

a. After processing, you will receive a confirmation.

10) Click **Save** to save the file without submitting it to the bank. You can come back to it later to process it.













## Review ACH Transfers

If the Client has opted in, ACH transfers above the established threshold will require a secondary approval by an authorized individual.

To approve an ACH transfer that is over the established threshold:

- 1) Select **Review ACH Transfer** from the main ACH Manager screen, then click **Submit**.
- 2) Select **Approve** or **Disapprove** from the **Status** dropdown list. Then click **Save**.



## Modify ACH Transfers

ACH transfers that have not completed processing can be modified.

To modify an ACH transfer:

- 1) Select **Change ACH Transfer** from the main ACH Manager screen. Then click **Submit**.
- 2) Select the ACH transfer to modify by clicking on the **Transfer Description** link of the file.

The screenshot displays the 'Select External Transfer Criteria' window. On the left, a list of radio buttons includes 'Change ACH Transfer', which is selected and highlighted with a red box. Other options include 'Inquire ACH Transfer', 'New ACH Transfer', 'New ACH Transfer Using Existing Transfer', 'Delete ACH Transfer', 'Review ACH Transfer', 'ACH Transfer Template', 'ACH File Import Template', and 'Import ACH Transfer' (with sub-options for NACHA, Non NACHA, and Incoming ACH). On the right, there are input fields for 'Transfer Description', 'Date Range', 'Amount Range', 'Reference Number', and 'ACH Type' (set to '(None)'). A 'Submit' button is located at the bottom center of this section and is also highlighted with a red box.

Below the criteria section is the 'ACH List' table:

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
<a href="#">Test.NACHA.File.ach</a>	07/04/2017	\$10.00	\$10.00	Saved	Transfer Type: Payroll Placement Date: Jul 19, 2017 07:56:14 Issued By: KENAE YOUNG Item Count: 5 Reference: a8416639c
<a href="#">Test.Test.ACH.File.txt</a>	07/03/2017	\$10.00	\$10.00	Saved	Transfer Type: Payroll Placement Date: Jul 19, 2017 07:44:43 Issued By: KENAE YOUNG Item Count: 5 Reference: 174601d3c

- 3) Change any necessary information.
- 4) Click **Process** to submit it to the bank.
- 5) Click **Save** to save and finish later.

## Delete ACH Transfers

ACH transfers that have not completed processing can be deleted.

To delete an ACH transfer:

- 1) Select **Delete ACH Transfer** from the main ACH Manager screen, then click **Submit**.
- 2) Select the ACH transfer to delete by clicking on the **Transfer Description** hyperlink of the specific file.

The screenshot shows the 'Select External Transfer Criteria' dialog with the 'Delete ACH Transfer' option selected. Below it is the 'ACH List' table with two rows. The first row, 'Test NACHA File.ach', is highlighted with a red box.

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
<a href="#">Test NACHA File.ach</a>	07/24/2017	\$10.00	\$10.00	Saved	Transfer Type: Payroll Placement Date: Jul 19, 2017 07:43:49 Issued By: RENAE YOUNG Item Count: 5 Reference: 84026404
<a href="#">Test Test ACH File.txt</a>	07/21/2017	\$10.00	\$10.00	Saved	Transfer Type: Payroll Placement Date: Jul 19, 2017 07:44:43 Issued By: RENAE YOUNG Item Count: 5 Reference: 17641485c

- 3) Click **Delete**.


The screenshot shows the 'Transfer To' dialog with a list of employees. The 'Delete' button is highlighted with a red box.

Hold	Employee Name	Employee ID	Account Number	Account Type	R/T Number	Amount	Reversal
<input type="checkbox"/>	MICKEY MOUSE	1	1234	Checking	091900944	\$1.00	<input type="checkbox"/>
<input type="checkbox"/>	MINNIE MOUSE	2	5678	Checking	091900944	\$2.00	<input type="checkbox"/>
<input type="checkbox"/>	DONALD DUCK	3	4321	Checking	091900944	\$3.00	<input type="checkbox"/>
<input type="checkbox"/>	DAISY DUCK	4	8765	Checking	091900944	\$4.00	<input type="checkbox"/>

- 4) Click **Done**.

## Reporting

There are several reporting features in ACH Manager that can be utilized.

- 1) Select **Inquire ACH Transfer** from the main ACH Manager screen. If you are looking for a specific date/date range, dollar amount, etc., type that information in on the right-hand side of the screen. Then click **Submit**.
- 2) A list of ACH transfers will populate. To generate a report for the entire list, click the  icon.


**Select External Transfer Criteria**

Inquire ACH Transfer  
 Change ACH Transfer  
 New ACH Transfer  
 New ACH Transfer Using Existing Transfer  
 Delete ACH Transfer  
 Review ACH Transfer  
 ACH Transfer Template  
 ACH File Import Template  
 Import ACH Transfer  
      NACHA  
      Non NACHA  
 Incoming ACH

Transfer Description:   
 Date Range:  To   
 Amount Range:  To   
 Reference Number:   
 ACH Type:

**Submit**

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**ACH List** 

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
<a href="#">TEST 2</a>	07/17/2017	\$2.00	\$2.00	User Deleted	Transfer Type: Prearranged Deposit Placement Date: Jul 14, 2017 01:50:37 Issued By: RENAE YOUNG Item Count: 2 Reference: 53a4b22a82
<a href="#">TEST ACH.TXT</a>	07/17/2017	\$10.00	\$10.00	Disapproved	Transfer Type: Prearranged Deposit Placement Date: Jul 14, 2017 10:45:00 Issued By: RENAE YOUNG Item Count: 2

- 3) Click the **Select All** link.
- 4) From the dropdown menu, select the information you'd like the report to produce.

**Export ACH List**

<input checked="" type="checkbox"/>	Transfer Description	Transfer Type	Transfer Date	Transfer Status	Issued By	Batch Count	Debit Amount	Credit Amount	Reference Number
<input checked="" type="checkbox"/>	TEST 2	Prearranged Deposit	07/17/2017	User Deleted	RENAE YOUNG	1	\$2.00	\$2.00	53a4b22a82
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/17/2017	Disapproved	RENAE YOUNG	1	\$10.00	\$10.00	5e9466a1f
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/17/2017	User Deleted	RENAE YOUNG	1	\$10.00	\$10.00	6e2489b7b
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/17/2017	User Deleted	RENAE YOUNG	1	\$10.00	\$10.00	4094354b34
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/17/2017	User Deleted	RENAE YOUNG	1	\$10.00	\$10.00	97e42d931
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/14/2017	Disapproved	RENAE YOUNG	1	\$10.00	\$10.00	a714e7b53
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/13/2017	Disapproved	RENAE YOUNG	1	\$10.00	\$10.00	106482835
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/13/2017	User Deleted	RENAE YOUNG	1	\$10.00	\$10.00	36a2a494e
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/13/2017	User Deleted	RENAE YOUNG	1	\$10.00	\$10.00	05946a81c
<input type="checkbox"/>	TEST ACH.TXT	Prearranged Deposit	07/12/2017	Processed	RENAE YOUNG	1	\$10.00	\$10.00	733467a4d
<input type="checkbox"/>	Test NACHA File.ach	Payroll	07/24/2017	User Deleted	RENAE YOUNG	1	\$10.00	\$10.00	e68e3992f
<input type="checkbox"/>	Test NACHA File.ach	Payroll	07/24/2017	Saved	RENAE YOUNG	1	\$10.00	\$10.00	ab416689e
<input type="checkbox"/>	Test NACHA File.ach	Payroll	07/24/2017	User Deleted	RENAE YOUNG	1	\$10.00	\$10.00	30a4539d7
<input type="checkbox"/>	Test Test ACH File.txt	Payroll	07/21/2017	Saved	RENAE YOUNG	1	\$10.00	\$10.00	174441a83c

- 5) Click **Print** to generate a PDF of the report. Click **Export** to export the information to a CSV formatted report.
- 6) If you would like a report on one specific file, click **Inquire ACH Transfer** and type in any applicable dates, dollar amounts, etc. Then click **Submit**.
- 7) Click on the **Transfer Description** link of the file.

**Select External Transfer Criteria**

Inquire ACH Transfer

Change ACH Transfer

New ACH Transfer

New ACH Transfer Using Existing Transfer

Delete ACH Transfer

Review ACH Transfer

ACH Transfer Template

ACH File Import Template

Import ACH Transfer

NACHA

Non NACHA

Incoming ACH

Transfer Description: \_\_\_\_\_

Date Range:  To

Amount Range:  To

Reference Number:

ACH Type:

**ACH List**

Transfer Description	Transfer Date	Debit Amount	Credit Amount	Transfer Status	Details
TEST ACH TXT	07/12/2017	\$10.00	\$10.00	Processed	<p>Transfer Type: Prearranged Deposit</p> <p>Placement Date: Jul 11, 2017 09:09:00</p> <p>Issued By: RENAE YOUNG</p> <p>Item Count: 2</p> <p>Reference: 755467y4d</p>

- 8) Click **Print** to generate a PDF of the report. Click **Export** to export the information to a CSV formatted report.