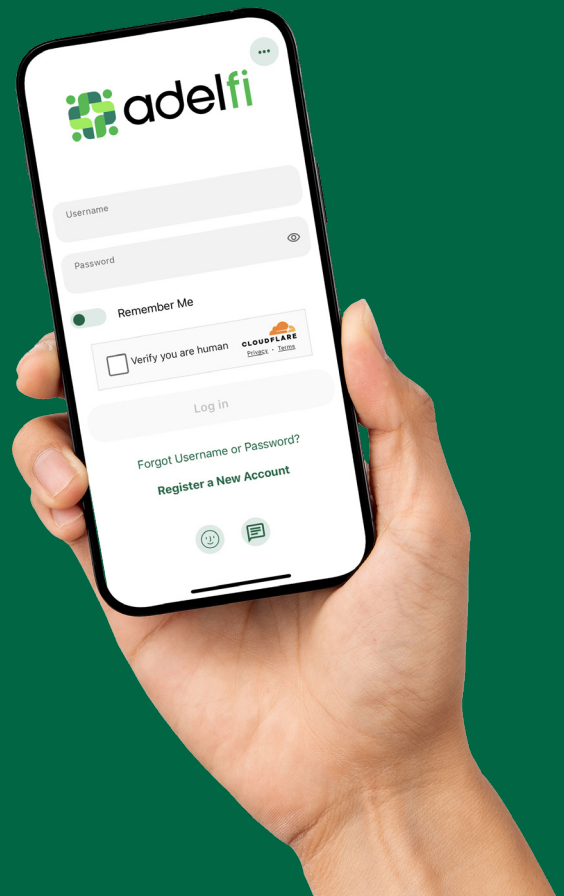


AdelFi's Business/ Non-Profit Banking User Guide: ACH Menu



As part of our ongoing effort to continually make your digital banking experience seamless, we have been working on a major upgrade to our platform. We have been focusing on creating an experience that is convenient, easy, and provides you the flexibility to take care of your personal and business finances at anytime from anywhere.

This guide is designed to assist in answering questions and help you navigate through some common transactions.





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Business ACH Menu

The Business ACH Menu allows you to:

1. Create ACH templates
2. Edit/Delete ACH templates
3. Authorize ACH templates
4. Submit ACH templates

Creating ACH Templates

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH template includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

1. Select the **ACH Template** button from the dropdown menu
2. The **New Template** window will display:
 1. Enter a **Template Name**.
 2. Select an **Offset Account** from the dropdown menu.
 3. Select a **Company Name** from the dropdown menu.
 4. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
 5. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
 6. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.
 7. Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.

Business ACH

Templates Scheduled History

Search Templates	
Beth Test Temp CCD, Credits - A1 Property	1 @
Beth Test Template CCD, Credits - A1 Property	1 @ 1 ■
Copied Template exa... PPD, Credits - Lakefront	
Dana Template CCD, Credits - Lakefront	

Import File
Create a Pass Thru submission or import a template and payees for future use.

ACH Template
Create ACH template first and add the saved payees.

Quick ACH
Send ACH without creating ACH template. It's used to make a one time payment to one payee.

NAME	ACCOUNT	STATUS	AMOUNT
Bright Gardening Ser...	Checking *****1111 061000227	PRENOTE	\$0.00

Import ACH File

Upload File

Text or comma-separated files accepted • Up to 1 MB

Show file setup instructions

Cancel Import Payees

New Template

Template Name 1

Offset Account ? 2

Company Name 3

Transaction Type 4

Company Entry Description ? e.g. payroll, bonuses 5

Access Level ? 6

Normal All users with ACH permissions can access

Restricted 8

Import Payees 7

Cancel Create Template

8. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
9. A confirmation message will display confirming the template has been created



Editing ACH Templates

The edit template function allows you to edit the Template Name, Offset Account, Company Entry Description, and the Access Level. You must be assigned a role with the **Edit ACH Template** permission in order to edit a template.

Important: Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

Details **Payees** Make a copy

Search Payees Show ACH Limits

NAME	ACCOUNT	STATUS	AMOUNT
Fix It Handyman	Checking **3123 062000019	ACTIVE	\$40.00

Deleting an ACH Template

The delete a template function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** role permission to delete a template.

Important: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you delete an ACH template that has been scheduled, the system will allow AdelFi to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button next to the scheduled template to cancel the template to prevent it from being processed.

Scheduled Tab

The **Scheduled** tab displays future-dated ACH submissions that are scheduled to be and have not yet been processed by AdelFi.

Business ACH

Templates **Scheduled** History

August '23							September '23							October '23						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
		1	2	3	4	5						1	2	1	2	3	4	5	6	7
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28
27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				



Scheduled Templates

Show Search



History Tab

The **History** tab displays pending batches (submissions available for processing by AdelFi) and a template history (submissions that have been completed or rejected by AdelFi)






Business ACH

[Templates](#) [Scheduled](#) [History](#)

Pending Batches

MAY 5	Dana Template	\$27.00 <small>Business Payments - CCD, Credits</small>	SCHEDULED	<input type="button" value="Cancel"/> ▼
----------	---------------	--	---	--

Template History Show Search ▼

FEB 7	Bobby's ACH 3	\$1,001.00 <small>Payroll PPD, Credits</small>	CANCELED	▼
JUL 7	Beth Test Temp	\$215.00 <small>Business Payments - CCD, Credits</small>	REJECTED	▼

ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that AdelFi will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time will be treated as received on the following ACH processing day.

Submit an ACH Template

The Submit Template feature allows you to submit templates for authorization (if needed) and processing. In order to submit ACH templates, you must be assigned a role with **Submit Template** permissions, permissions for the ACH transaction type, and the offset account used in the template.



To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review** and **Submit** button.

Notifications and Alerts

ACH alert contact methods are configurable under Settings > Notifications. The ACH transfer module supports the following alerts:

- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Canceled
- ACH Expired (not approved by the cutoff time)
- ACH Processed

Create ACH



Business ACH

[Templates](#) [Scheduled](#) [History](#)

Dana Template Offset Account
Maple Townhomes Operating Acct. **2800

2 payees - Business Payments - CCD, Credits

Make a copy

Details Payees

Show ACH Limits ▼

Search Payees

NAME	ACCOUNT	STATUS	AMOUNT
Dana Povlot	Checking *****2222 111000025	ACTIVE	\$15.00
Janitorial Services	Checking *****1111 121000358	ACTIVE	\$12.00

Total: \$27.00

Review and Submit