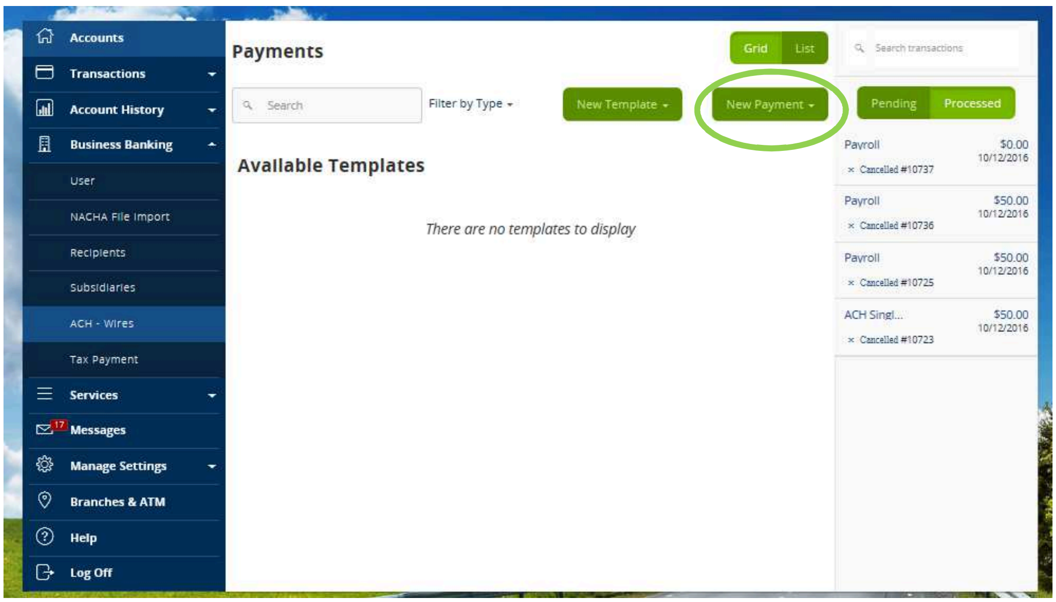
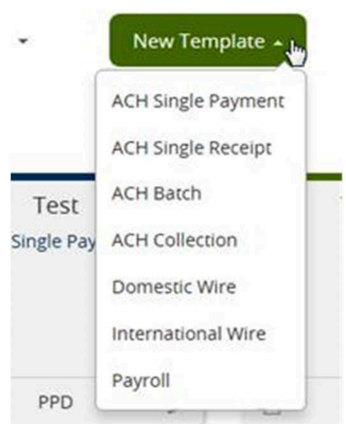
# How to create a new ACH Transfer

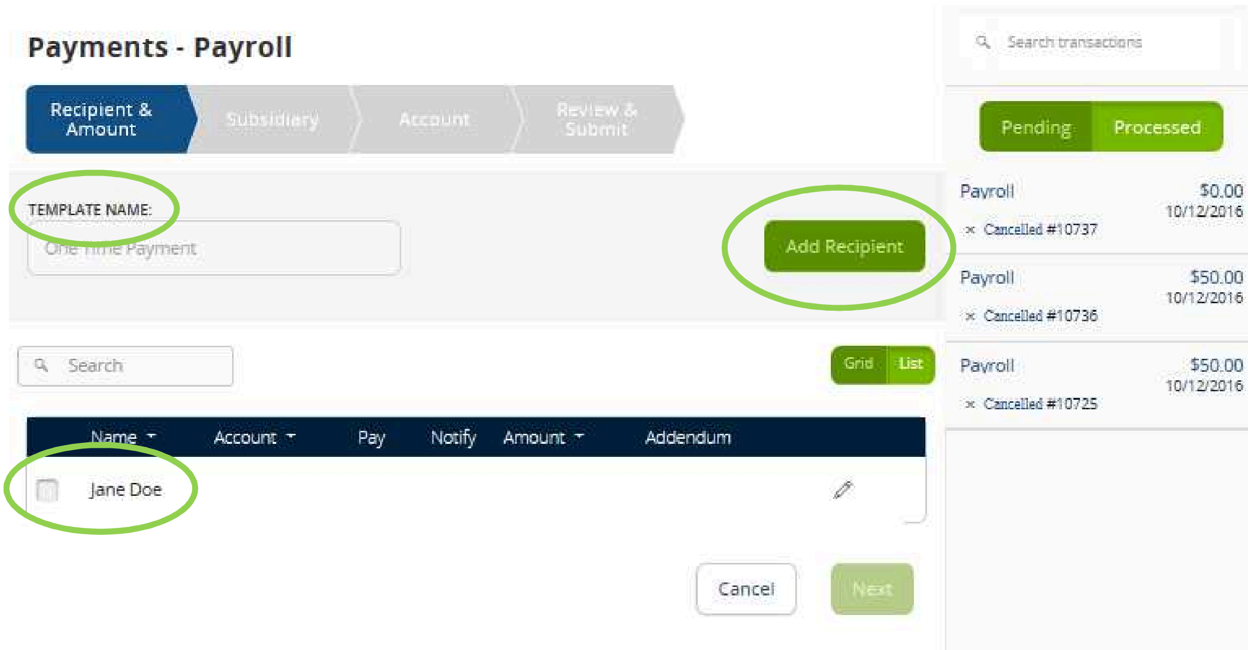
1. Login into Online Banking
2. Navigate to **Business Banking** > **ACH – Wires**



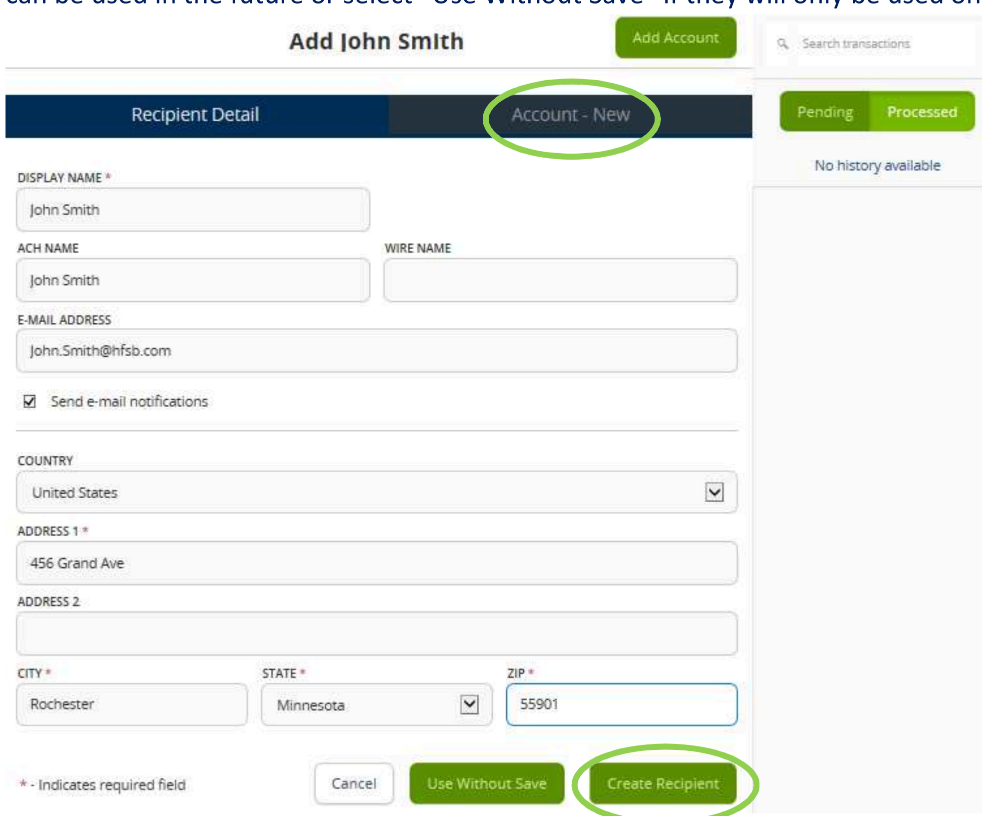

3. Select the New Payment Menu (if not using a Previously Created Template) and select the Type of Transaction you would like to create. For this example we will select Payroll. ACH Payment and ACH Receipt will only allow you to select one recipient whereas ACH Batch, Payroll, and ACH collection will allow you to select multiple recipients. Payment from file will allow you to upload a .CSV file that is formatted correctly.




4. Selecting Payroll will bring you to a new screen pictured below:



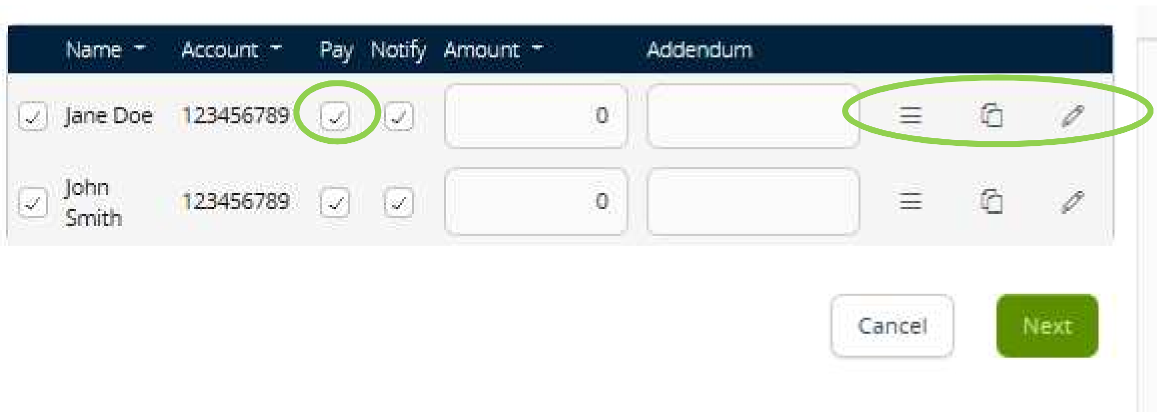

5. Select the recipients of the ACH by checking the box next to the recipient name, a new recipient can be added by selecting "Add Recipient." Fill in the appropriate fields and select the Account – New tab. Once the account information is entered, you can then either "Create Recipient" that can be used in the future or select "Use Without Save" if they will only be used once.



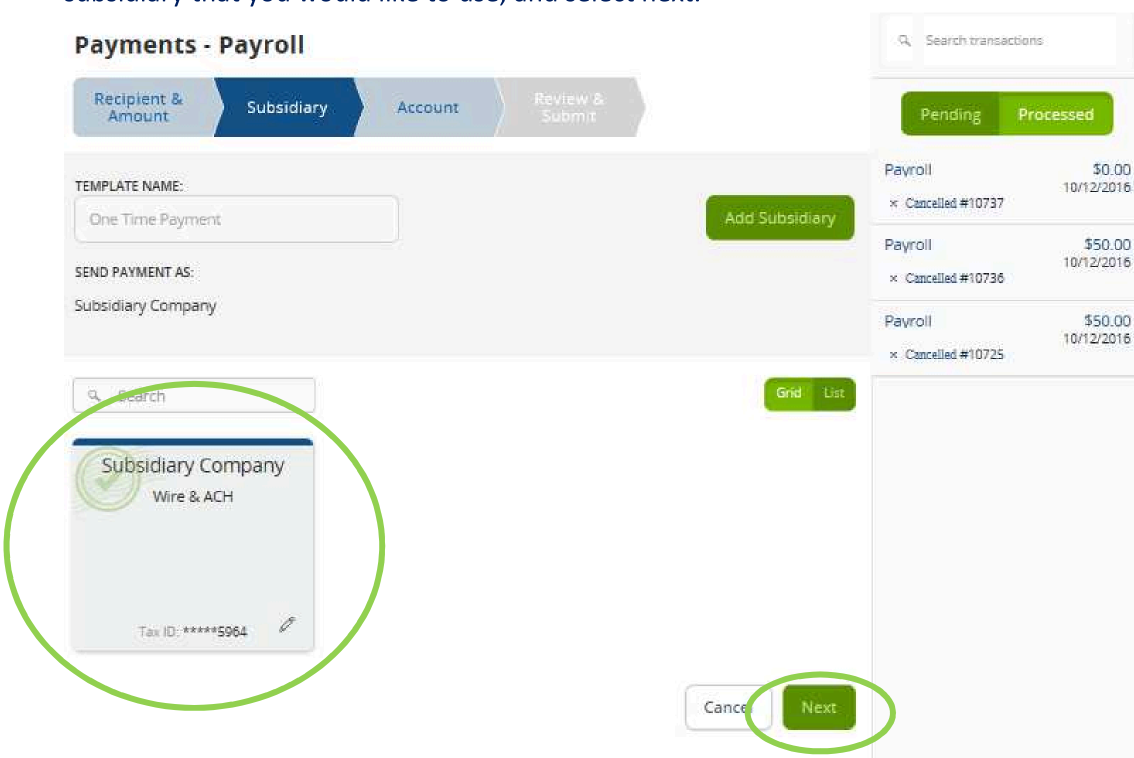

6. Once the recipients are selected you can enter the amount and description for each recipient. Unchecking the pay box will **withhold** that file for the selected recipient, checking the Notify box will send an email notification to the recipient when the file is processed. Selecting the 3 dashes

icon will open a new screen that allows you to split payments for that recipient across multiple accounts. Selecting the pages icon will create a duplicate recipient in the file, and the pencil icon will allow you to edit the recipient's information.

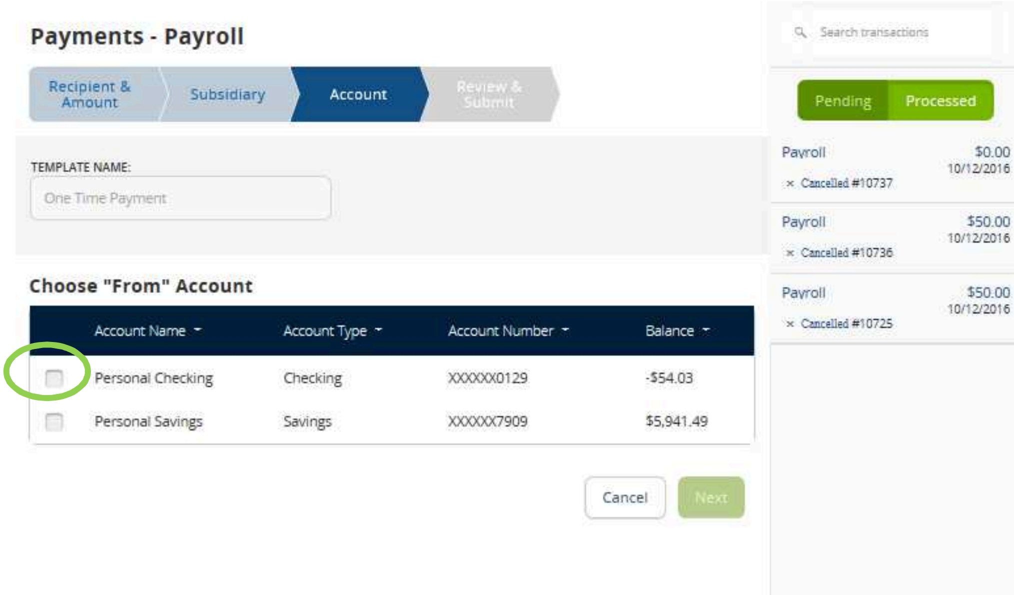
**Note:** To send a prenote, a $0.00 amount can be entered. *This is optional but is highly recommended by Home Federal for all new transactions being added.* ***If this is done you must wait 6 days prior to processing your first transaction for that recipient***



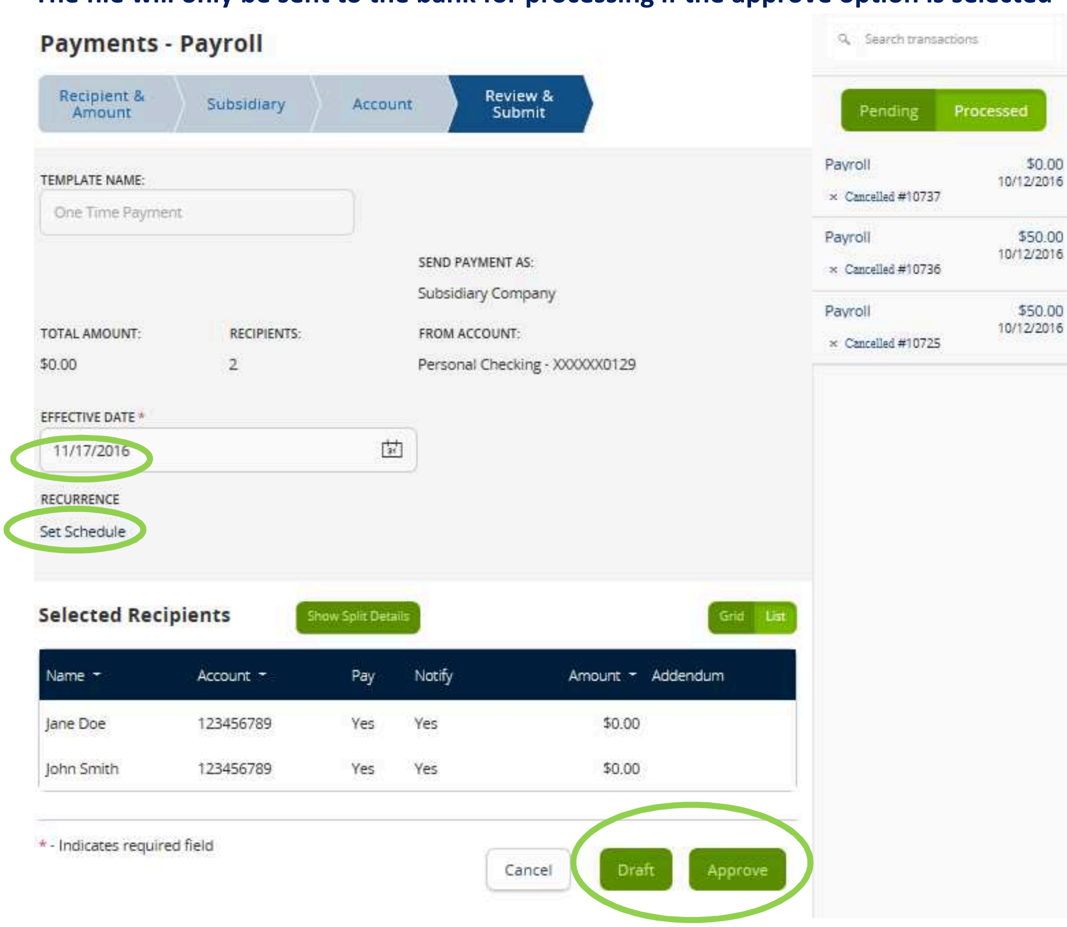

7. Selecting Next will move you to the next step in the process which, if your business has subsidiaries, will allow you to select the business that will be sending the file. Simply click on the subsidiary that you would like to use, and select next.



8. If your business does not have subsidiaries it will you move you to the Account page. Select the account that the ACH will be either be debiting or crediting and select next.




9. The Review and Submit Page allows you to review the data you have entered, select the effective date of the ACH transfer, and either draft (save) or approve (process) the Ach. **Note: The file will only be sent to the bank for processing if the approve option is selected**



10. To create a Recurring ACH, you can select the “Set Schedule” option under “Recurrence” which gives you these options:


**Important to Note: if the recurring effective date you choose falls on a Saturday, Sunday, or Holiday, your effective date will default to the previous available business day.**

11. A confirmation screen will appear and you can select “view in online activity” to view the details and print confirmation of the ACH. The ACH will now be sent to the bank for processing.