



## How to Create an ACH using existing Template

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

The screenshot shows the Home Federal online banking interface. On the left is a dark blue navigation menu with options: Accounts, Transactions, Account History, Business Banking (expanded), User, NACHA File Import, Recipients, Subsidiaries, ACH - Wires (highlighted), Tax Payment, Services, Messages (23), Manage Settings, Branches & ATM, Help, and Log Off. The main content area is titled "Payments" and includes a search bar, a "Filter by Type" dropdown, and buttons for "New Template" and "New Payment". Below this is the "Available Templates" section, which contains a table with columns for Template Name, Transaction Type, Last Amount, and Last Date. The first row in the table is "Membership Fees" with a transaction type of "ACH Collection". This row is circled in green.

Template Name	Transaction Type	Last Amount	Last Date
Membership Fees	ACH Collection		

3. Select the template you wish to use.
4. Make any changes necessary to the template name or user access and select next.

## Payments - ACH Collection

Info & Users | **Recipient & Amount** | Subsidiary | Account | Review & Submit

TEMPLATE NAME:

Membership Fees 

Delete

Add Recipient

Import Amounts

ACH CLASS CODE:






Individual (PPD)

Show All

Pay All | Notify All

Grid

List

Name	Account	Pay	Notify	Amount	Addendum			
<input checked="" type="checkbox"/> Jane Doe	123456789	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$ 0.00				
<input checked="" type="checkbox"/> John Smith	123456789	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$ 0.00				

Cancel

Next

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.

**Add John Smith** Add Account

Search transactions

Recipient Detail Account - New Pending Processed

No history available

DISPLAY NAME \*  
John Smith

ACH NAME  
John Smith

WIRE NAME

E-MAIL ADDRESS  
John.Smith@hfsb.com

Send e-mail notifications

COUNTRY  
United States

ADDRESS 1 \*  
456 Grand Ave

ADDRESS 2

CITY \*  
Rochester

STATE \*  
Minnesota

ZIP \*  
55901

\* - Indicates required field

Cancel Use Without Save **Create Recipient**

- Once the recipients are selected you can enter the amount and description for each recipient. Unchecking the pay box will **withhold** that file for that 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.

Name	Account	Pay	Notify	Amount	Addendum	
<input checked="" type="checkbox"/> Jane Doe	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0		☰ 📄 ✎
<input checked="" type="checkbox"/> John Smith	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0		☰ 📄 ✎

Cancel **Next**

- 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.

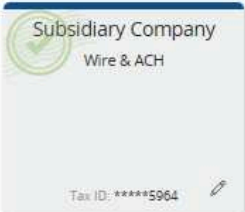
### Payments - Payroll

Recipient & Amount   **Subsidiary**   Account   Review & Submit

TEMPLATE NAME:  
One Time Payment Add Subsidiary

SEND PAYMENT AS:  
Subsidiary Company

Search Grid List



Subsidiary Company  
Wire & ACH  
Tax ID: \*\*\*\*\*5964

Cancel Next

Search transactions

Pending   Processed

Payroll	\$0.00
× Cancelled #10737	10/12/2016
Payroll	\$50.00
× Cancelled #10736	10/12/2016
Payroll	\$50.00
× Cancelled #10725	10/12/2016

- 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.

### Payments - Payroll

Recipient & Amount   Subsidiary   **Account**   Review & Submit

TEMPLATE NAME:  
One Time Payment

#### Choose "From" Account

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Personal Checking	Checking	XXXXXX0129	-\$54.03
<input type="checkbox"/> Personal Savings	Savings	XXXXXX7909	\$5,941.49

Cancel Next

Search transactions

Pending   Processed

Payroll	\$0.00
× Cancelled #10737	10/12/2016
Payroll	\$50.00
× Cancelled #10736	10/12/2016
Payroll	\$50.00
× Cancelled #10725	10/12/2016

- 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.

**Payments - Payroll**

Recipient & Amount    Subsidiary    Account    **Review & Submit**

TEMPLATE NAME:  
One Time Payment

SEND PAYMENT AS:  
Subsidiary Company

TOTAL AMOUNT: \$0.00    RECIPIENTS: 2    FROM ACCOUNT: Personal Checking - XXXXXX0129

**EFFECTIVE DATE \***  
11/17/2016

**RECURRENCE**  
Set Schedule

**Selected Recipients**    Show Split Details    Grid    List

Name	Account	Pay	Notify	Amount	Addendum
Jane Doe	123456789	Yes	Yes	\$0.00	
John Smith	123456789	Yes	Yes	\$0.00	

\* - Indicates required field

Cancel    **Draft**    **Approve**

Search transactions

Pending    Processed

Payroll \$0.00 10/12/2016  
× Cancelled #10737

Payroll \$50.00 10/12/2016  
× Cancelled #10736

Payroll \$50.00 10/12/2016  
× Cancelled #10725

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

**Schedule Recurring Transaction**

How often should this transaction repeat?

1st of the month     Last day of the month  
 1st & 15th of the month     15th & last day of the month  
 Weekly     Every other week  
 Monthly     Quarterly  
 Semi-annually     Yearly

When should this transaction stop?

    Repeat Forever

Save

**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.**

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 **Note: The file will only be sent to the bank for processing if the approve option is selected**

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