

BANKOH BUSINESS CONNECTIONS 3.0

QUICK REFERENCE GUIDE

ACH Payments

ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

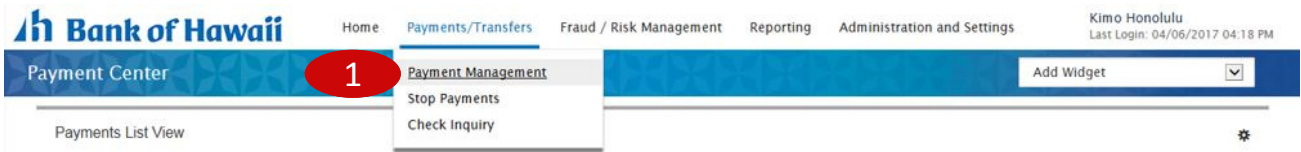
ACH / NACHA Payments

ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business and government payments through participating financial institutions. There are several ways to initiate an ACH payment:

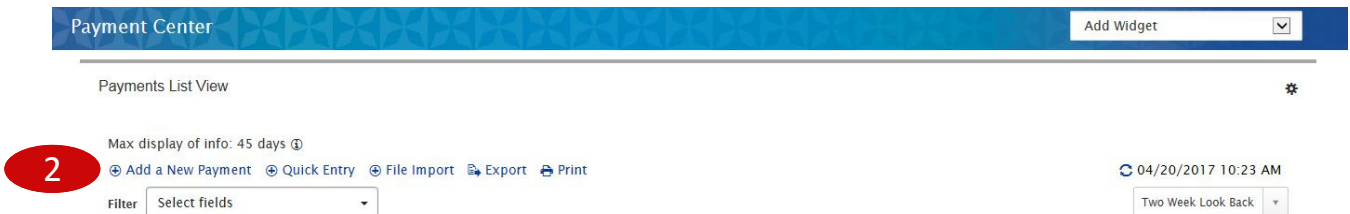
- Create a single or multi-beneficiary freeform ACH payment
- Create an ACH payment using a template
- Schedule a recurring ACH payment

Note: For instructions on creating a NACHA File Import, please refer to the ACH Import Quick Reference Guide.

1. From **Payments/Transfers**, select **Payment Management**.



2. Click **Add a New Payment**.



ACH Payments

Bankoh Business Connections (BBC) 3.0

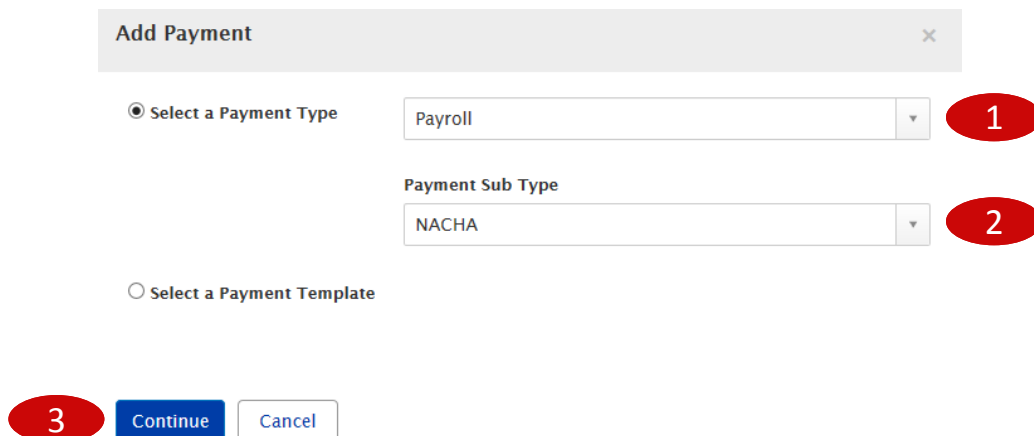
ACH Payments

Creating a Freeform ACH Payment

There are several payment types to choose from, including:

Payment Types
Child Support Payments – used to pay court-ordered child support.
Consumer Collections – used to collect debts or periodic fees; essentially debiting a consumers account by the corporation or vendor collecting the debt.
Consumer Payments – used to pay a consumer or individual either in the form of a reward for purchasing goods/services or a refund.
Consumer Collections/Payments – used to either pay or collect from a consumer.
Corporate/Vendor Payments – made either to corporations or individual vendors supplying goods and services.
Corporate Collections – used for corporate debt collections.
Payroll – used to initiate payroll payments to employees of a corporation.
Tax Payments – used to pay taxes to the appropriate tax authority.

1. From the **Add Payment** modal, in **Select a Payment Type**, make your ACH Payment Type selection.
2. The **Payment Sub Type** will default to NACHA.
3. Click **Continue**.



ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating a Freeform ACH Payment *(continued)*

4. Enter Originator Information on the New Payment page.

- **Originator ID** – This is the ACH Company which the funds will post to or debit from. *This field is mandatory.*
- **ACH Company, Company ID/Name, Offset Account** – These fields will automatically populate based on the selection of the Originator ID.
- **Value Date** – The earliest possible Value Date will automatically be selected. You can enter a different Value Date (MM/DD/YYYY) or select a date using the calendar icon. *This field is mandatory.*

Note: The Value Date is the date the funds should post to the credit or debit account.

- **Descriptive Date** – This field is optional.
- **Batch Description** – This field is optional.
- **Comments** – Information in the Comments Field is stored with the transaction, but not forwarded with the payment. (optional)

← New Consumer Payment
Payment Total
0.00

4

Originator Information

* Originator ID

--Select--

ACH Company

Company ID/Name

Offset Account

* Value Date

04/21/2017
📅

Descriptive Date 🔗

Batch Description

Comments

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating a Freeform ACH Payment *(continued)*

5. Enter Beneficiary Information.

Note: The Beneficiary Information fields and labels correlate to the specific ACH Payment Type selected. The example below is for Payment Type > Corporate Collections. Fields indicated with a red asterisk are mandatory.

5

Beneficiary Information

* Corporate Name	Corporate ID
<input type="text"/>	<input type="text"/>
Discretionary Data	
<input type="text"/>	
* Corporate ABA	
<input type="text"/>	
Corporate Bank Name	
<input type="text"/>	
* Company Account Number	* Account Type
<input type="text"/>	<input type="text" value="--Select--"/>
* Amount	
<input type="text" value="0.00"/>	

6

Create Prenote

7

Hold

8

Addenda

Addenda Code

Addenda

Characters Remaining: 80

Transactional Comment

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

9

> Beneficiary Exclusion Dates (Optional)

10

Add Another Beneficiary

6. Check the **Create Prenote** box if you want to create and send a prenote (optional).
7. Check the **Hold** box if you want to place a hold on the transaction (optional).
8. **Addenda** information is available for eligible Payment Types. Addenda information can be entered in Freeform or Formatted fields, depending on the Payment Type.

ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating a Freeform ACH Payment *(continued)*

9. Expand **Beneficiary Exclusion Dates (Optional)** section, check appropriate boxes and select dates (optional).
10. Click **Add Another Beneficiary** to the batch to add multiple recipients (optional).
11. **Payment Summary Section**

11

- **Save this payment as a template for future use** – Select checkbox to create a template. The template will be created when the payment is submitted. Templates will not be created if the payment is Saved for Later.
 - **Template Code** – Enter a unique name for the template. The name must be alphanumeric, cannot contain spaces or special characters, and is limited to 35 characters.
 - **Template Description** – Enter a description for the template. The description is limited to 35 characters.
 - **Restrict** – Check **Restrict** to restrict template to users who are explicitly entitled to it.
- **Save for Later** – Payment information can be saved in **Incomplete** status for modification at a later date. Payments in incomplete status are not available for workflow.
- **Submit** – Click **Submit** to submit the payment.

12. A message will appear in greenbar. A payment must be approved before it is sent to the beneficiary.
13. Based on the User’s payment permissions, if the payment requires additional approval, the payment will move into **Entered** status.
14. Click the drop-down icon in the Actions column to Delete, Modify or Reject the payment.
15. You can also check the checkbox and click the Approve, Reject, or Delete button.
16. A confirmation message will appear in greenbar.

15

14

15

<input checked="" type="checkbox"/> All	Actions	Beneficiary	ID	Amount	Currency	Credit / Debit Indicator	From Account	Value Date	Same Day ACH Payment	Temp
<input checked="" type="checkbox"/>	View	Joe Alpha	3922	100.00	USD	Credit	008	04/24/2017	No	

Viewing 1-1 of 1

Display 10 per page Page 1 of 1

ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating an ACH Template

Templates for ACH payments can also be created and managed to improve payment efficiency.

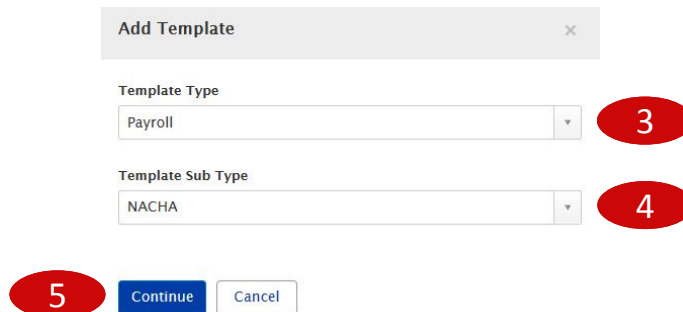
1. From **Payments/Transfers**, select **Payment Management**.
2. In the **Template List View** widget, click **Add a New Template**.

Template List View

*



3. Users will have permissions to the same ACH Template Types as their ACH Payment Types. From the **Add Template** modal, in **Template Type**, make your ACH Template Type selection.
4. The **Template Sub Type** will default to NACHA.
5. Click **Continue**.



ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating an ACH Template *(continued)*

6. Enter Template Information on the **New Template** page.
 - **Template Code** – Enter a unique name for the template. The name must be alphanumeric, cannot contain spaces or special characters, and is limited to 35 characters. *This field is mandatory.*
 - **Template Description** – Enter a description for the template. The description is limited to 35 characters/spaces. *This field is mandatory.*
 - **Restrict** – Check **Restrict** to restrict template to users who are explicitly entitled to it.

← New Payroll Template
Payment Total
0.00

6

Template Information

* Template Code

* Template Description

Restrict

7

Originator Information

* Originator ID

ACH Company

Company ID/Name

Offset Account

Batch Description

Descriptive Date

Comments

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating an ACH Template *(continued)*

7. Enter Originator Information.

- **Originator ID** – This is the ACH Company which the funds will post to or debit from. *This field is mandatory.*
- **ACH Company, Company ID/Name, Offset Account** – These fields will automatically populate based on the selection of the Originator ID.
- **Batch Description** – This field is optional.
- **Descriptive Date** – This field is optional.
- **Comments** – Information in the Comments Field is stored with the transaction, but not forwarded with the payment. (optional)

8. Enter Beneficiary Information.

Note: *The Beneficiary Information fields and labels correlate to the specific ACH Payment Type selected. The example below is for Payment Type > Payroll. Fields indicated with a red asterisk are mandatory.*

8 Beneficiary Information

* Employee Name	Employee ID
<input type="text"/>	<input type="text"/>
Discretionary Data	
<input type="text"/>	
* Employee ABA	
<input type="text"/>	
Employee Bank Name	
<input type="text"/>	
* Employee Account No	* Account Type
<input type="text"/>	<input type="text" value="--Select--"/>
Amount	
<input type="text" value="0.00"/>	

9 Create Prenote

10 Hold

Transactional Comment

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

11 > Beneficiary Exclusion Dates (Optional)

12 Add Another Beneficiary

ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating an ACH Template *(continued)*

9. Check the **Create Prenote** box if you want to create and send a prenote (optional).
10. Check the **Hold** box if you want to place a hold on the transaction (optional).
11. Expand **Beneficiary Exclusion Dates (Optional)** section, check appropriate boxes and select dates (optional).
12. Click **Add Another Beneficiary** to the batch to add multiple recipients (optional).
13. **Summary Section**



- **Save For Later** – Payment information can be saved in **Incomplete** status for modification at a later date. Payments in incomplete status are not available for workflow.
- **Save** – Click **Save** to submit the template.

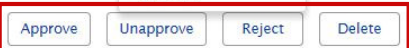
14. A message will appear in greenbar. Based on the User's template permissions, if the template requires additional approval, the template will move into **Entered** status.
15. Click the drop-down icon in the Actions column to Approve, Delete, Modify, Modify via file import, Reject or Schedule the template.
16. You can also check the checkbox and click the Approve, Reject, or Delete button.

All	Actions	Template Name	Beneficiary	From Account	Payment Type	Amou...	Curre...	Credit / Debit Indica	*
<input checked="" type="checkbox"/>	View	CashCon	[REDACTED]	0008 [REDACTED]	Cash Concentration	[REDACTED]	USD	Debit	
<input type="checkbox"/>	View		Installment Loan	0000 [REDACTED]	Loan Payment	55.00	USD	Credit	
<input type="checkbox"/>	View		MULTI	0008 [REDACTED]	Payroll	19.00	USD	Credit	

16

15

16



ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating an ACH Template *(continued)*

For Approved templates, click the drop-down icon in the Actions column and one of the following actions:

1. **Delete** – Select this option to delete the template.
2. **Copy as Template** – Select this option to copy a new template based on the selected template. A template must be in approved status to be copied.
3. **Copy as Payment** – Select this option to initiate a new payment.
4. **Quick Entry** – (see page 13).
5. **Modify** – Select this option to modify the template.
6. **Modify via file import** – Select this option to modify the template via file import.
7. **Unapprove** – Select this option to unapprove the template.
8. **Schedule** – Select this option to schedule a recurring payment (see pages 14-15).

All	Actions	Template Name	Beneficiary	From Account	Payment Type	Amount	Curre...	Credi	*
<input type="checkbox"/>	View	[REDACTED]	HI CHILD SUPPORT		Child Support Payments	100.00	USD	Credit	
<input type="checkbox"/>	View	[REDACTED]	STEMPLATE	MULTI	Consumer Payments	0.03	USD	Credit	
<input type="checkbox"/>	View	[REDACTED]	TIONTEMPLATE	MULTI	Corporate Collections	0.03	USD	Debit	
<input type="checkbox"/>	View	[REDACTED]	[REDACTED]	[REDACTED]	Tax Payments	200.00	USD	Credit	
<input type="checkbox"/>	View	[REDACTED]	[REDACTED]	[REDACTED]	Transfer		USD	Credit	

Viewing 1-5 of 15 | Display 5 per page | Page 1 of 3

ACH Payments

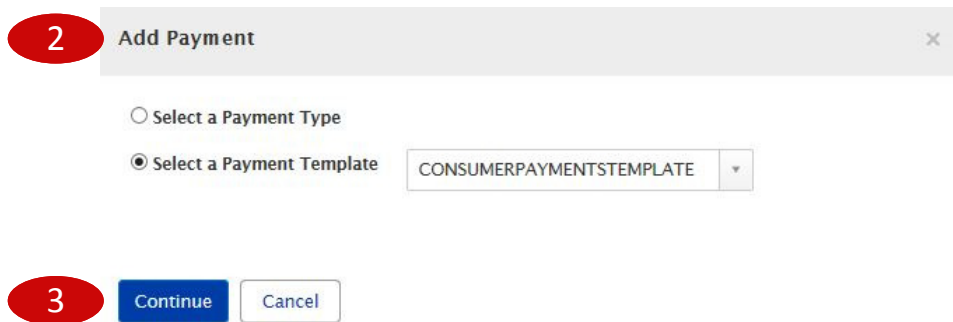
Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating an ACH Payment from a Template

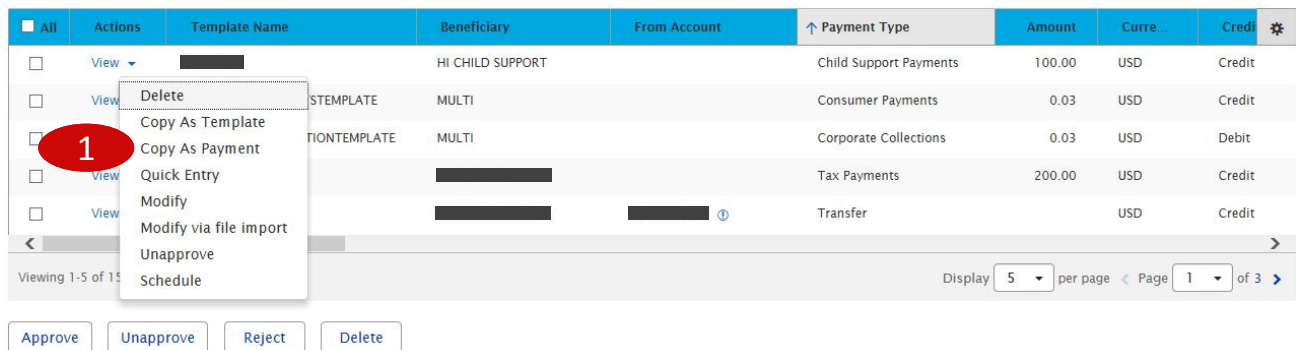
To initiate an ACH payment from **Payments List View**:

1. Click **Add a New Payment**.
2. In the **Add Payment** modal, in **Select a Payment Template**, select a template from the drop-down menu.
3. Click **Continue**.



To initiate an ACH payment from **Template List View**:

1. Click on the drop-down icon in the Actions column and select **Copy As Payment**.



ACH Payments

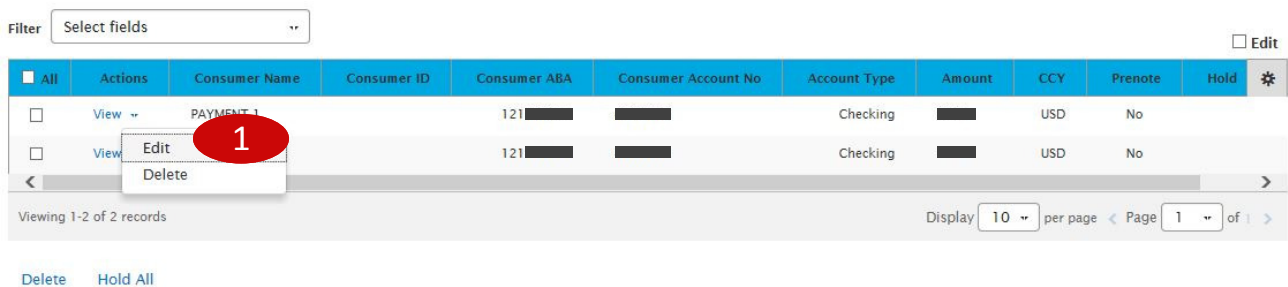
Bankoh Business Connections (BBC) 3.0

ACH Payments

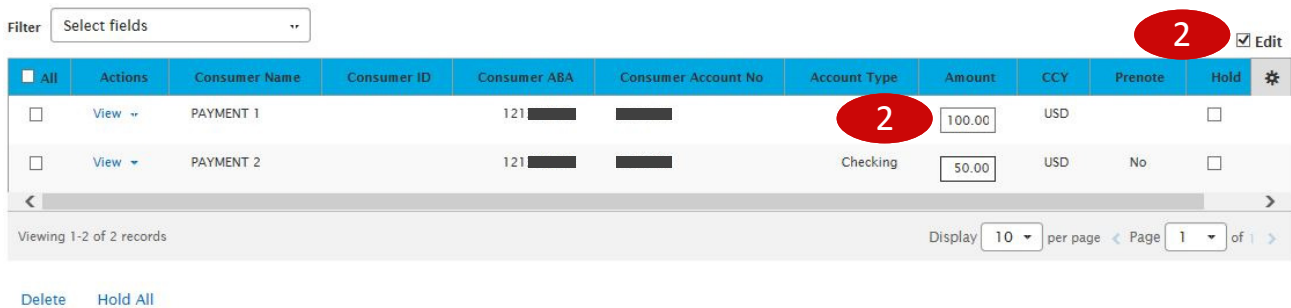
Creating an ACH Payment from a Template *(continued)*

When initiating an ACH payment from a template, a number of protected fields will pre-populate. Not all fields are protected. Fields such as the Value Date, Descriptive Date, Batch Description, and Comments are editable.

1. Select **Edit** from the drop-down icon in the Actions column to modify the applicable fields in the Beneficiary Information section, as applicable.



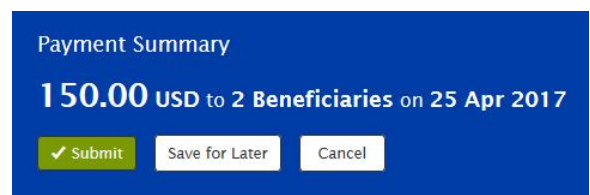
2. To update just the Amount field through the table list, click the **Edit** box in the upper right corner.



IMPORTANT: Templates are saved with a default value, not the last value submitted. Therefore, there is no longer a “Zero All” function.

3. Payment Summary Section

- **Save for Later** – Payment information can be saved in **Incomplete** status for modification at a later date. Payments in incomplete status are not available for workflow.
- **Submit** – Click **Submit** to submit the payment.



4. A message will appear in greenbar. A payment must be approved before it is sent to the beneficiary.
5. Based on the User’s payment permissions, if the payment requires additional approval, the payment will move into **Entered** status.
6. Click the drop-down icon in the Actions column to Delete, Modify or Reject the payment.
7. You can also check the checkbox and click the Approve, Reject, or Delete button.
8. A confirmation message will appear in greenbar.

ACH Payments

Bankoh Business Connections (BBC) 3.0

ACH Payments

Creating an ACH Payment from a Template *(continued)*

To initiate an ACH payment from **Quick Entry**:

1. From **Payments List View**, click **Quick Entry**.
2. In **Template Name** drop-down menu, select an ACH template. *This field is mandatory.*
3. The earliest possible **Value Date** will automatically be selected. You can enter a different Value Date (MM/DD/YYYY) or select a date using the calendar icon.
4. Enter an Amount (USD).
5. Click **Add Quick Entry** to add additional payments.
6. Click **Submit**.




The screenshot shows a form with the following fields and buttons:

- 2**: Template Name dropdown menu (selected: Child Support Pay...)
- 3**: Value Date field (04/25/2017)
- 4**: Amount field (100.00 USD)
- 5**: Add Quick Entry button
- 6**: Submit button

7. A message will appear in greenbar. A payment must be approved before it is sent to the beneficiary.
8. Based on the User's payment permissions, if the payment requires additional approval, the payment will move into **Entered** status.
9. Click the drop-down icon in the Actions column to Delete, Modify or Reject the payment.
10. You can also check the checkbox and click the Approve, Reject, or Delete button.
11. A confirmation message will appear in greenbar.

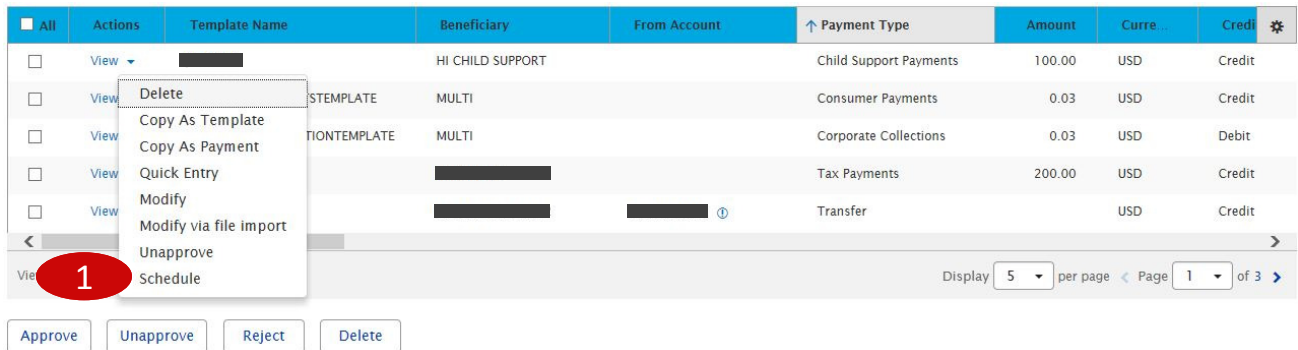
ACH Payments

Bankoh Business Connections (BBC) 3.0

Scheduling an ACH Payment

You can schedule a payment using templates.

1. Select **Schedule** from the drop-down icon in the Actions column.



2. On the **Schedule Payment** page are four sections:
 - Schedule Payment
 - Recurrence Pattern
 - Range of Recurrence
 - Payment Settings
3. The **Schedule Payment** section is prepopulated with the Payment Type, Template Description and Template Code.
4. In the **Recurrence Pattern** section, select Daily, Weekly, Monthly, or Yearly; by default, the Off radio button is selected.
 - Further definitions may be required based on your selection.
5. In the **Range of Recurrence** section, enter the Schedule Starting Date (MM/DD/YYYY) or select a date using the calendar icon. *This field is mandatory.*
 - The Starting Effective Date is the first value date the scheduler will attempt to create a payment for and must be less than or equal to 5 business days from the date the template is created.
 - Further definitions may be required based on your selection.
6. In the **Payment Settings** section, select a Creation Time from the drop-down menu. *This field is mandatory.*
7. For Effective Dates Falling on Non-Business Days, select one of the following: Select the previous business day; Select the next business day; or Do not create the payment.
8. Click **Save**.
9. A message in greenbar will accompany the scheduled payment submission (sample below): "Saving a schedule today will not create any payments today. If the first payment will have a Transaction Date of today, a payment will not be created until the next cycle."

ACH Payments

Bankoh Business Connections (BBC) 3.0

Scheduling an ACH Payment *(continued)*

← Schedule Payment

3 Schedule Payment

Payment Type: Corporate Collections Template Description: CORPORATE COLLECTION TEST Template Code: CORPORATECOLLECTIONTEMPLATE

4 Recurrence Pattern

Off Daily Weekly Monthly Yearly

5 Range of Recurrence

* Schedule Starting Date: ⓘ

04/11/2017 

▲ Earliest Value Date this recurring payment can be created for is 2017-04-25.

No end date End after: Schedule Ending Date: occurrences

Schedule Ending Date:



6 Payment Settings

* Creation Time: For Effective Dates Falling on Non-Business Days: Select the previous business day. Select the next business day. Do not create the payment.

--Select-- 

8

 Save

Cancel

FAQ

Frequently Asked Questions

ACH Templates

Q: *How do I zero dollar all of the recipients in my saved ACH templates?*

A: There is no longer a need to zero dollar an ACH template each time you initiate the batch. Templates may be saved with zero dollar entries or with a default dollar value for each recipient. To modify an imported template, select the template or payment and select “Edit” to modify the values.

Filter

All	Actions	Employee Name	Employee ID	Employee ABA	Employee Account No	Account Type	Amount	CCY	Prenote	Hold	Edit
<input type="checkbox"/>	View	Joe Aloha	0001	1213	89	Checking	425.00	USD	No	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	View	Kim o Honolulu	0002	1213	34	Checking	425.00	USD	No	<input type="checkbox"/>	<input type="checkbox"/>

Viewing 1-2 of 2 records Display 10 per page Page 1 of 1

Delete Hold All

Payment Summary

850.00 USD to 2 Beneficiaries on 22 Mar 2017

ACH Payment Processing

Q: *What does the Unapprove button do?*

A: The Unapprove button will bring a payment or a template from an Approved status to an Entered status. Regardless of the number of steps for approval, the authorization process will begin anew once the Unapprove action has been initiated.

Payment Status

Bankoh Business Connections (BBC) 3.0

Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified, deleted or rejected.
Incomplete	Saved in an incomplete status, for later completion. Not available for workflow. Can be modified or deleted.
Needs Repair	Needs repair, usually due to an error in a file import validation.
Incomplete Approval	Currently in approval workflow. Not available for modification or deletion.
High Value	Requires secondary approval for high value payments. Not available for modification or deletion.
Approved	Approval workflow complete. Not available for modification or deletion. Ready for extraction to back office.
Approver Rejected	Rejected by approver. Not available for workflow. Can be modified or deleted.
Deleted	Deleted. Not available for workflow or modification.
Import In Process	Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved.
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
Needs Rate	Needs an online rate. Available for trading and unapproved status, but cannot be modified or deleted.
Released	Released to the back office. Not available for deletion, modification or rejection.
Bank Received	Received by the back office. Not available for deletion or modification.
Bank Confirmed	Confirmed by the back office. Not available for deletion or modification.
Rejected	Rejected by the back office. Not available for workflow, deletion, or modification.

Contact Information

For more information, contact Cash Management Services at the following:

Hawaii: (808) 694-8021

Toll-free: (877) 232-0118

Guam: (671) 479-3629 or (671) 479-3633

Email: connections@boh.com