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BANKOH BUSINESS CONNECTIONS

QUICK REFERENCE GUIDE ACH Payments

ACH Payments

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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 Freeform ACH payment
- Create an ACH payment using a template
- Create an ACH template
- Create a recurring ACH payment
- Create a NACHA file import*

Note: For instructions on creating a NACHA File Import, please refer to the ACH Import Quick Reference Guide in the <u>BBC Resource Center</u>.

Creating a Freeform ACH Payment

- 1. From *Payments/Transfers*, select *Payment Management* which will take you to the *Payment Center*.
- 2. Click Add a New Payment.

4	1 Bank of Hawaii	Home	Payments / Transfers	Fraud / Risk Management	Reporting	Administration & Settings	MYRA SMITH Last Login: 08/14/2020 (04:55 PM
X	Payment Center	1	<u>Payment Management</u> Transfers Management	{XXXX			Add Widget	~
	Payments List View		Stop Payments Check Inquiry					*
	Max display of info: 92 days (j)							
2	\oplus Add a New Payment \oplus Quick Entry	⊕ File Impo	rt				08/14/2020 06:19	РМ
	Filter Select fields -						Payments Requiring Approval	٣



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There are several ACH payment types to choose from, including:

Payment Types

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.

Payroll – used to initiate payroll payments to employees of a corporation.

Corporate/Vendor Payments – made either to corporations or individual vendors supplying goods and services.

Corporate Collections – used for corporate debt collections.

Child Support Payments – used to pay court ordered child support.

Tax Payments – used to pay taxes to the appropriate tax authority.

- 3. Use the *Payment Type* drop-down to select the appropriate ACH payment type.
- 4. Click Continue.



- 5. Enter Originator Information
- **Originator ID** Select the ACH Company ID. This will identify the originator (payer) of the transaction.
- Value Date will be automatically default to the earliest date, which can be changed by using

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the calendar icon.

Note: Credit files (sending funds to receiver) should be sent at least two banking days prior to the value date.

- Batch Description This field will autofill when Originator ID is selected.
- Company Discretionary Data This field is optional.
- Descriptive Date This field is optional.
- **Internal Comments** Information in the comments field is stored with the transaction, but not forwarded with the payment (optional).

- New Payrol	ll Payment			Payment Total 0.00 USD
Originator Informat	ion 5	* Value Date		
ACH DEMO COMPANY-1	111122222 × *	07/30/2020		
No Balance Available		Payment must be approved by 07/29/2020 13:30 HST		
Batch Description	Company Discretionary Data	Descriptive Date	Internal Comments	
PAYROLL				
			Stored with the transaction, but not forwarded with the payment	

6. Enter Beneficiary Information.

Note: Mandatory fields are indicated by a red asterisk

- 7. **Create Prenote** to send a zero dollar transaction to receiving bank to verify account number. This is not bank required and is optional.
- 8. Hold select to place a hold on the transaction (optional).
- 9. Addenda fields is optional and available for eligible Payment Types. This is to send additional information to the receiver.

Beneficiary Information	6				
* Name Q	* Bank Code	Q *	* Account Number	* Account Type	* Amount 0.00 USD
ID	Discretionary Data		Create Prenote Hold	Internal Comment Stored with the transaction, but not forw	rarded with the payment
> Beneficiary Exclusion Dates					

10. **Beneficiary Exclusion Dates** - Optional. Expand this section and select the range dates to designate a range of dates when beneficiary will "not" be paid.

✓ Beneficiary Exclusion Dates 1	.0
	
Don't include this Beneficiary	
before	
Don't include this Beneficiary aft	er
> Transaction Audit History	

11. Click Add Another Beneficiary to add another beneficiary, if needed.

11	Add Another B	eneficiary Clear	r Beneficiary Info	
13		D to O Beneficia ayment as a template	a ries on 30 Jul 2020 e for future use (j)	
	Submit	Save for Later	Cancel	

12. Additional features

For multiple beneficiaries, the option below will open the Hold or Amount fields on the screen.

- **Edit Hold** is a quick way to Edit, "Hold All", "Unhold All" transactions without having to open individual transactions.
- *Edit Amounts* is a quick way to edit, "Clear All Amounts, "Adjust Amounts" without having to open individual transactions.

ter Select fields 🛛 👻				1 Edit Hold -	Edit Amounts -	All Benefic	iaries
Actions	Name	Bank Code	Account Num	Account T	Amount	Prenote	Hold
View 👻	JOE ALOHA	054001699	007845784	Checking	729.14	No	No
View 👻	CHRIS TS	063112155	004565799	Checking	729.00	No	No

13. Payment Summary Section

- **Save this payment as a template for future use** Optional. Select to create an ACH payment and template.
- Template Code Enter a unique name (can use letters and numbers, no symbols or spaces)
- Template Description Enter a description for the template
- Save for Later To save payment as a draft. Status will display incomplete until modified.
- **Submit** -To submit the ACH Payment. 14. The ACH payment must be approved (by a second user)

Note: Status will be marked as *Released* when transaction is successfully released to the back office.

Creating an ACH Payment using a Template

To initiate an ACH payment using a template:

- 1. From Payments/Transfer, select Payment Management.
- 2. Locate desired template in the Template List View widget.
- 3. Select *Copy As Payment* from the *Action* drop down list

Note: Template must be in approved status for option to appear.

Template L		2	Manage Template	Groups	⊕ File Import		
	ect fields			Croups			
All	Action	s	Template Code	Tei	nplate Description	Amount	Status
	View 👻		WEEKLY	PAY	ROLL - WEEKLY	6,193.55	Approved
<		Delete	9				
Viewing 1-1	of 1 reco	Сору	As Template				
		Сору	As Payment 3				
Approve	Uni	Modif	-	Delete)		
		Modif	y via file import	Derete	J		
		Unapp	prove				

4. *Value Date* will automatically default to the earliest date, which can be changed by using the calendar icon.

Note: Credit files (sending funds to receiver) should be sent at least two banking days prior to the value date.

- 5. Make the necessary changes to the *Beneficiary Detail Information*.
- Add/delete beneficiaries

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- Edit beneficiary's information
- Edit Hold to quickly adjust hold status of transactions in the batch.
- Edit Amounts to quickly adjust the amounts for transactions in the batch
 6. Payment Summary Section
- Save for Later To save payment as a draft. Status will display incomplete until modified.
- **Submit** -To submit the ACH Payment.
 - 7. The ACH payment must be approved (by a second user)

Note: Status will be marked as Released when transaction is successfully released to the back office.

Creating an ACH Template

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

Note: Mandatory fields are marked with red asterisks.

- 1. From *Payments/Transfers*, select *Payment Management* which will take you to the *Payment Center*.
- 2. Scroll down to Template List View.
- 3. Click Add a New Template.

	Template List View 2	*
3	↔ Add a New Template ↔ Manage Template Groups ↔ File Import	🔁 🗋 🧿 07/29/2020 03:49 PM
	Filter Select fields -	All Templates 🔹

4. Select a Template Type

Payment Types

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.

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Corporate Collections – used for corporate debt collections.

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Tax Payments – used to pay taxes to the appropriate tax authority.

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5. Click Continue.

	Add Template	×
	Template Type	•
5	Continue	

- 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** Optional. If you want the template to only be visible to users who are explicitly entitled to it, check the Restrict check box.



- 7. Enter Originator Information.
- Originator ID Select the ACH Company ID. This will identify the originator of the transaction.
- Batch Description This field will autofill when Originator ID is selected.
- **Company Discretionary Data** This field will be populated by information taken from the Client ACH Company Information entered by an administrator. The field can be edited as necessary.
- Descriptive Date This field is optional.
- **Internal Comments** This field is optional. Information in the comments field is stored with the transaction, but not forwarded with the payment.

Originator Inform	ation 7		
* Originator ID			
ACH DEMO COMPANY	Y-1111122222 × ▼		
Batch Description	Company Discretionary	Descriptive Date	Internal Comments
PAYROLL	Data		
			Stored with the transaction, but not forwarded with the payment

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8. Enter Beneficiary Information.

Note: Mandatory fields are indicated by a red asterisk.

- 9. **Create Prenote** to send a zero dollar transaction to receiving bank to verify account number. This is not bank required and is optional.
- 10. *Hold* This is field is optional. This is to place a hold on the transaction.
- 11. Addenda information is available for eligible Payment Types. This is to send additional information for the receiver.

		10 million (10 mil	* Account Number	* Account Type	A	mount
		Ŧ		Select	•	USD
D	Discretionary Da	ita		Internal Comment		
			🗆 Create Prenote 🛛 Hold	3		

12. **Beneficiary Exclusion Dates** - Optional. Expand this section and select the range dates to designate a range of dates when beneficiary will "not" be paid.

~	Beneficiary Exclusion Dates 12
	Don't include this Beneficiary
	before
	Don't include this Beneficiary after
	Add Another Beneficiary Clear Beneficiary Info

13. Click Add Another Beneficiary to add another beneficiary, if needed.

14. Click *Make Recurring* to create a recurring payment from a template (optional). 15. Template Summary Section:

- Click Save for Later to save a draft of template. Confirmation message "Template Saved As Draft" will appear. Template will remain in incomplete status and is not available for workflow until modified.
- Click **Save** to submit template for approval. Message "Template Submitted" will appear.

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16. Template must be approved (by a second user) before it can be used to create a payment.

- 17. For Approved templates, click the drop-down icon in the *Actions* column and select one of the following actions:
- Delete Select this option to delete the template.
- **Copy as Template** Select this option to create a new template by copying the selected template.
- **Copy as Payment** Select this option to create a new payment by copying the select template.
- *Modify* Select this option to modify the contents of the template.
- Modify via file import Select this option to modify the template via file import.
- Unapprove Select this option to unapprove the template.

	Actions	Template C	Template Descrip	Status 16
	View 👻	WEEKLY	Part Timers Payroll	Approved
Viewing 1-1	17 Delete iewing 1-1 of 1 recc Copy As Template Copy As Payment Modify Modify via file import Unapprove		Delete	

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Create a Recurring ACH Payment

You can create recurring payments from templates.

- 1. Create a template or modify an existing template.
- 2. Select the *Make Recurring* checkbox.



- 3. Use the Start Date calendar icon to select a start date for the recurring payment.
- 4. In the *Repeat every* section, use the drop-down to select the schedule (weekly or monthly)
- 5. In the *Ends* section, select an option for the ending date of the schedule payment.
- Further definitions may be required based on your selection.

6. At If Transfer Date falls on a non-business date, select the preferred option:

- Previous Business Day
- Next Business Day
- Do Not Transfer Funds
 - 7. Select one:
 - Click **Save for Later** To save template as a draft. Template will remain in the "incomplete" status and is not available for workflow until modified/saved.
 - Click **Save** To submit template for approval by a second user.
 - 8. Confirmation message "Template Submitted" will appear.
 - 9. Template must be approved (by a second user) for next recurring payment to be created automatically.



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	08/05/2020 3					
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	O End by selected date					
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6				ness day, transf ext business da		ransfer funds
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	Template	e History				
	> Full Temp	lata History				
	/ run remp	nate mistory				
	0.00 USD to 1 Beneficiary					
	Save Save for Later Cancel					
		7				
		7				



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Payment Status definitions

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.	
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.	
Released	Released to the back office. Not available for deletion, modification or rejection.	



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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: cmsrequest@boh.com

