BANKOH BUSINESS CONNECTIONS

QUICK REFERENCE GUIDE

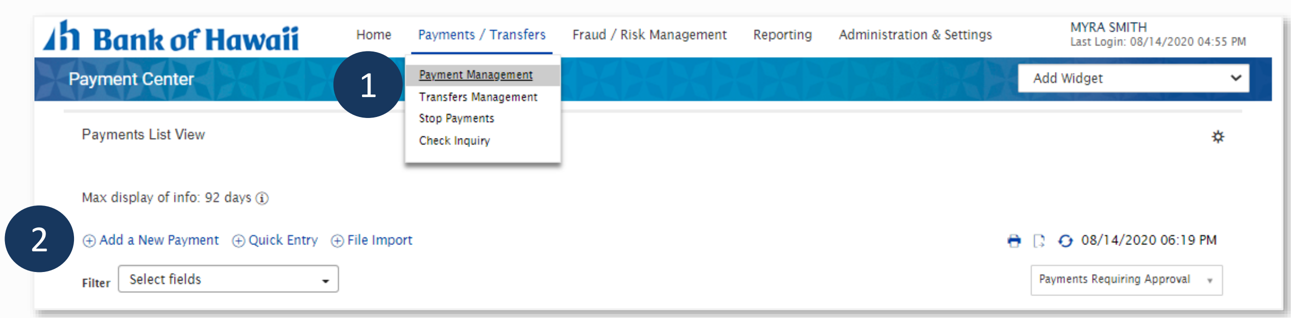
ACH Payments

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 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 BBC Resource Center.

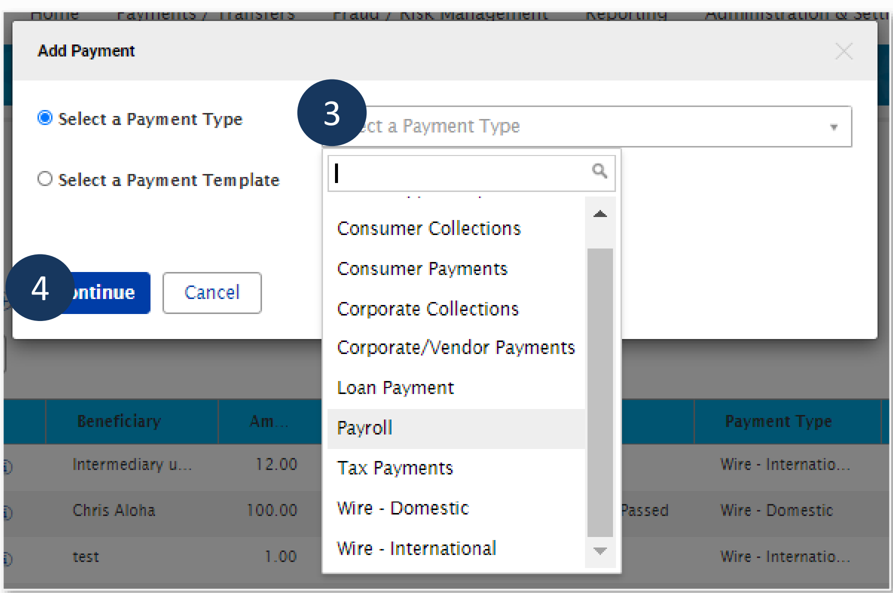
Creating a Freeform ACH Payment
1. From ***Payments/Transfers***, select ***Payment Management*** which will take you to the ***Payment Center***.
2. Click Add a New Payment.



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***.



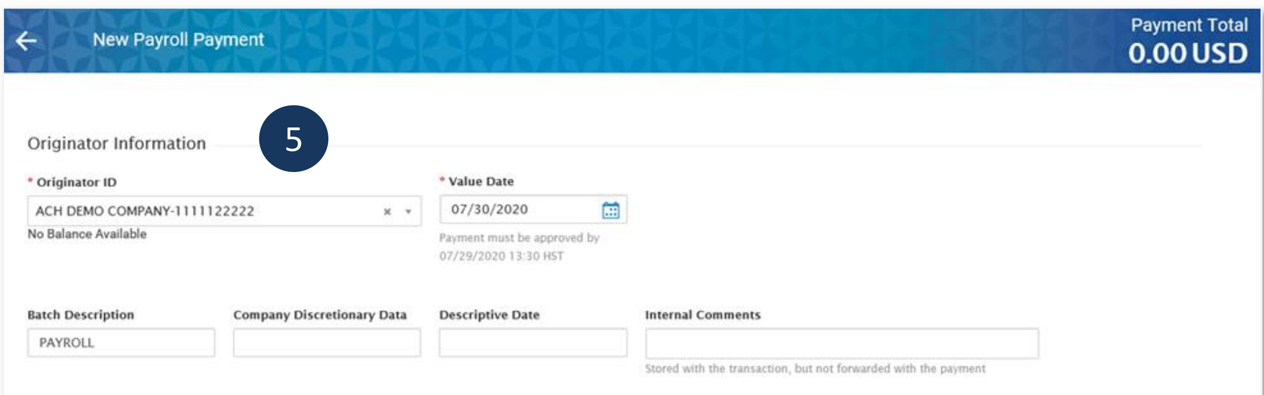
5. Enter ***Originator Information***

- ***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

the calendar icon.

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

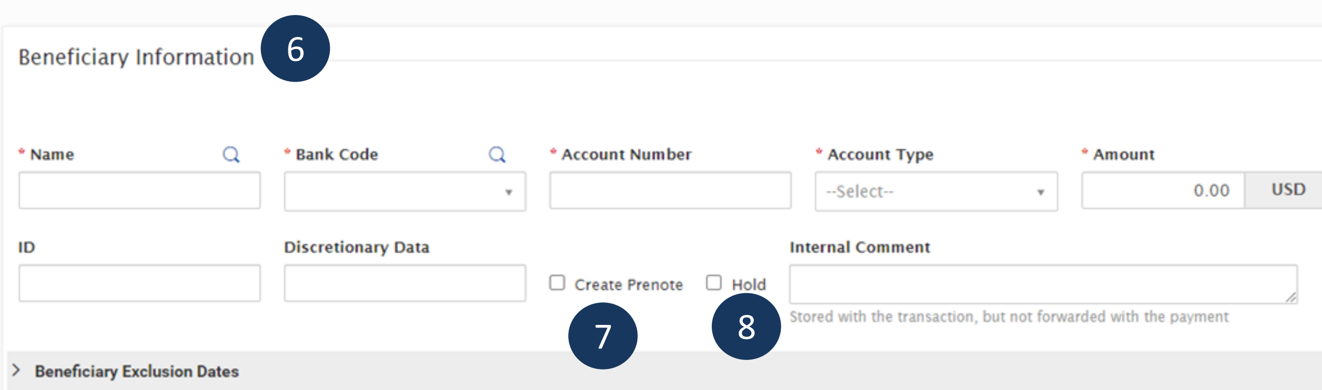
- ***Batch Description*** - This field will autofill when Originator ID is selected.
- ***Company Discretionary Data*** - This field is optional.
- ***Descriptive Date*** - This field is optional.
- ***Internal Comments*** - Information in the comments field is stored with the transaction, but not forwarded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



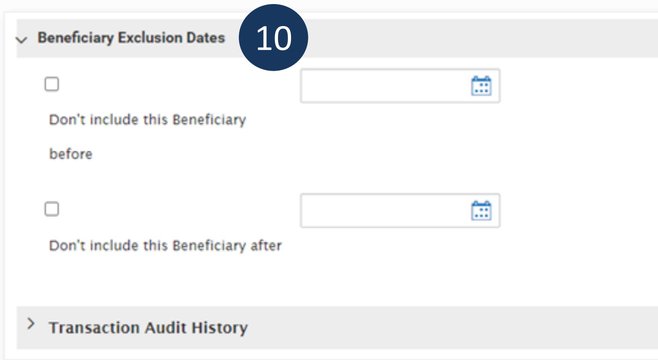
6. Enter ***Beneficiary Information***.

Note: Mandatory fields are indicated by a red asterisk

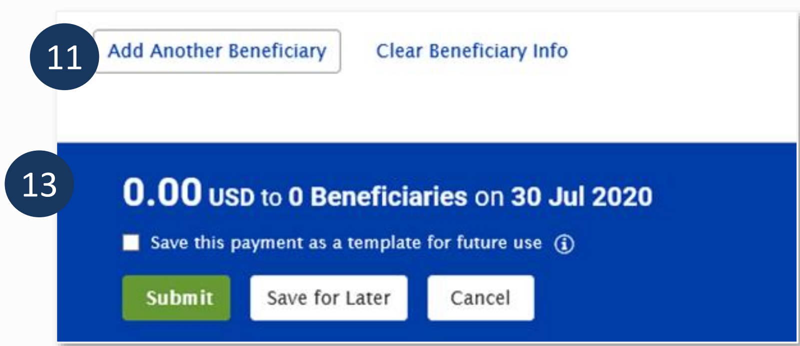
7. ***Create Prenote*** - to send a zero dollar transaction to receiving bank to verify account number. This is not bank required and is optional.
8. ***Hold*** - select to place a hold on the transaction (optional).
9. Addenda fields is optional and available for eligible Payment Types. This is to send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



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.



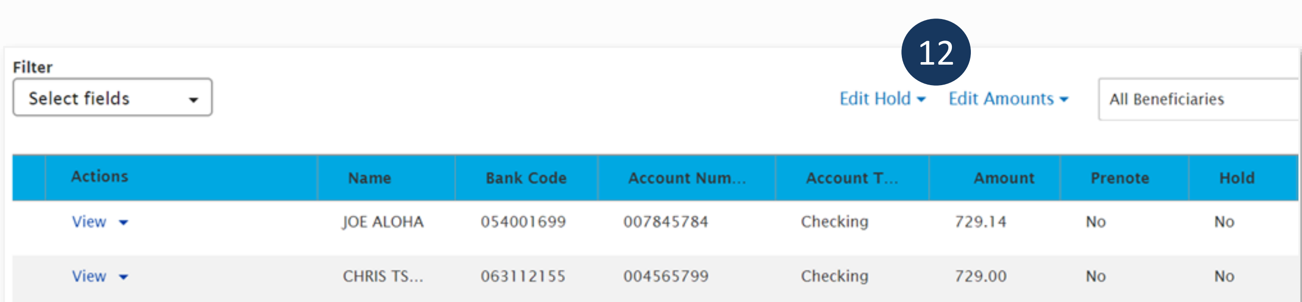
11. Click ***Add Another Beneficiary*** to add another beneficiary, if needed.



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.



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)

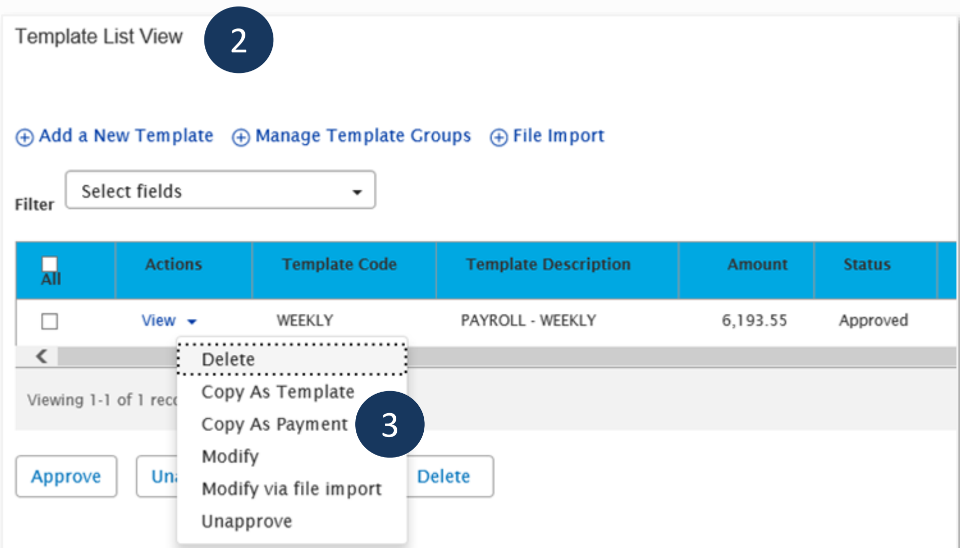
Note: Status will be marked as ***Released*** when transaction is successfully released to the back office.

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.



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

- 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)

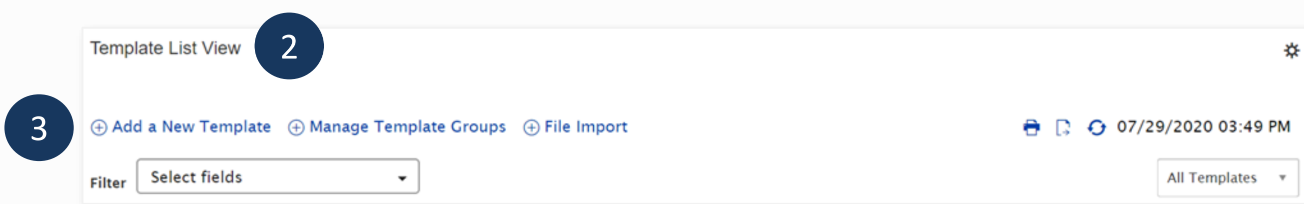
Note: Status will be marked as Released when transaction is successfully released to the back office.

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***.



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.*
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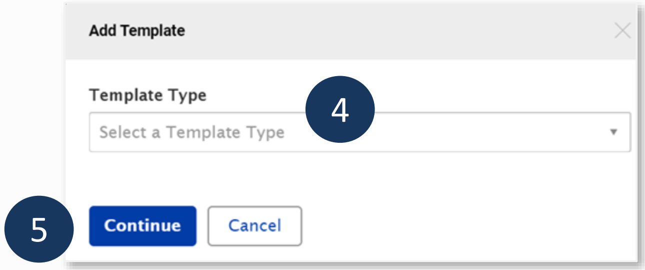
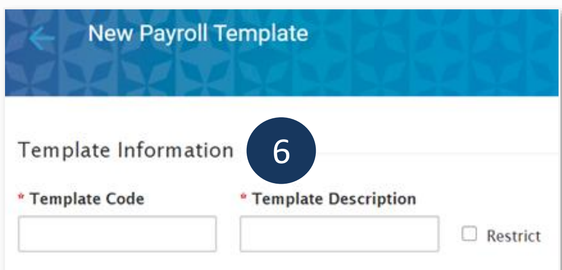
Child Support Payments *– used to pay court ordered child support.*
Tax Payments *– used to pay taxes to the appropriate tax authority.*

5. Click ***Continue***.



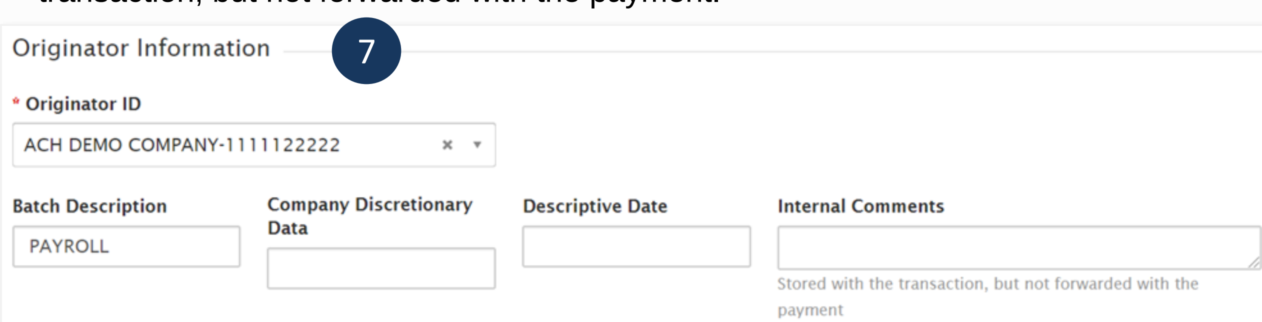
6. Enter ***Template Information*** on the New Template page.

- ***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***.

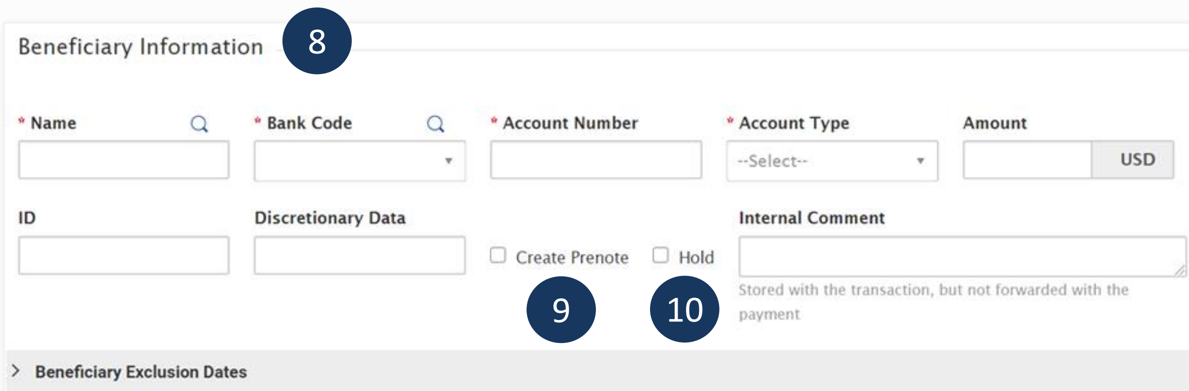
- ***Originator ID*** - Select the ACH Company ID. This will identify the originator of the transaction.
- ***Batch Description*** - This field will autofill when Originator ID is selected.
- ***Company Discretionary Data*** - This field will be populated by information taken from the Client ACH Company 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.



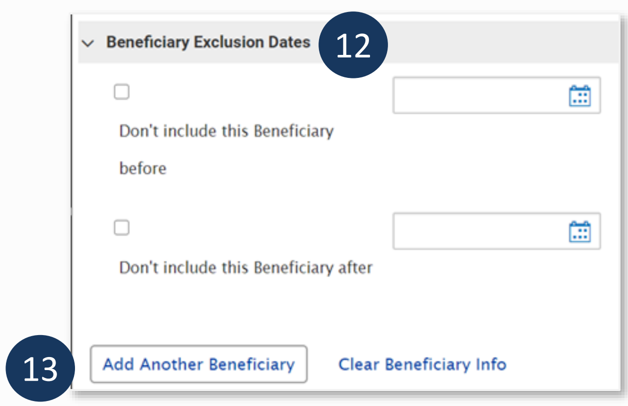
8. Enter ***Beneficiary Information***.

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.

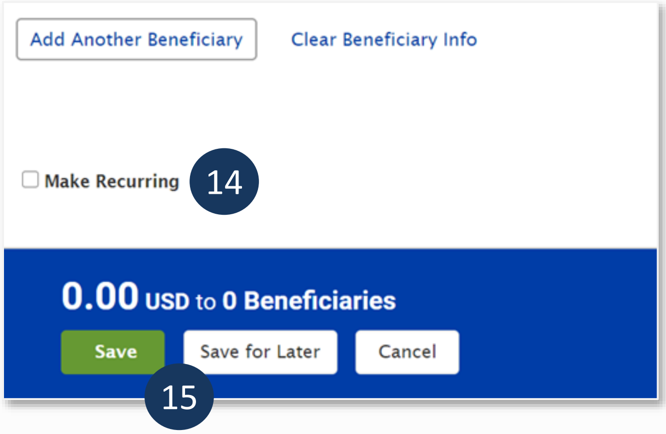


12. ***Beneficiary Exclusion Dates*** - Optional. Expand this section and select the range dates to designate a range of dates when beneficiary will "not" be paid.



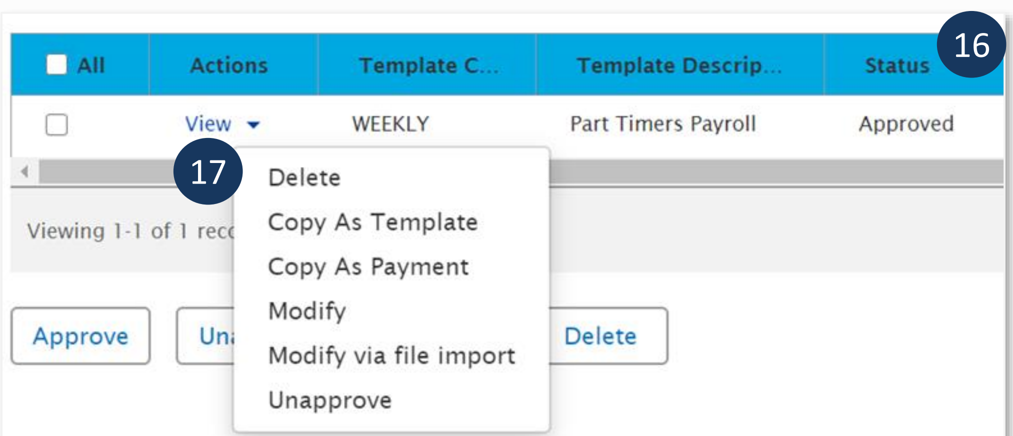
13. Click ***Add Another Beneficiary*** to add another beneficiary, if needed.
14. Click ***Make Recurring*** to create a recurring payment from a template (optional).
15. Template Summary Section:

- 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.



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:

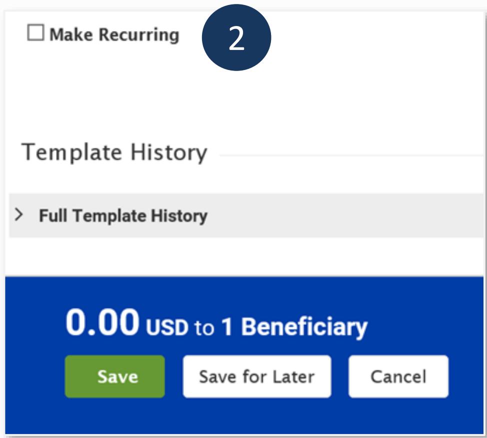
- ***Delete*** - Select this option to delete the template.
- ***Copy as Template*** - Select this option to create a new template by copying the selected template.
- ***Copy as Payment*** - Select this option to create a new payment by copying the select template.
- ***Modify*** - Select this option 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.



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.

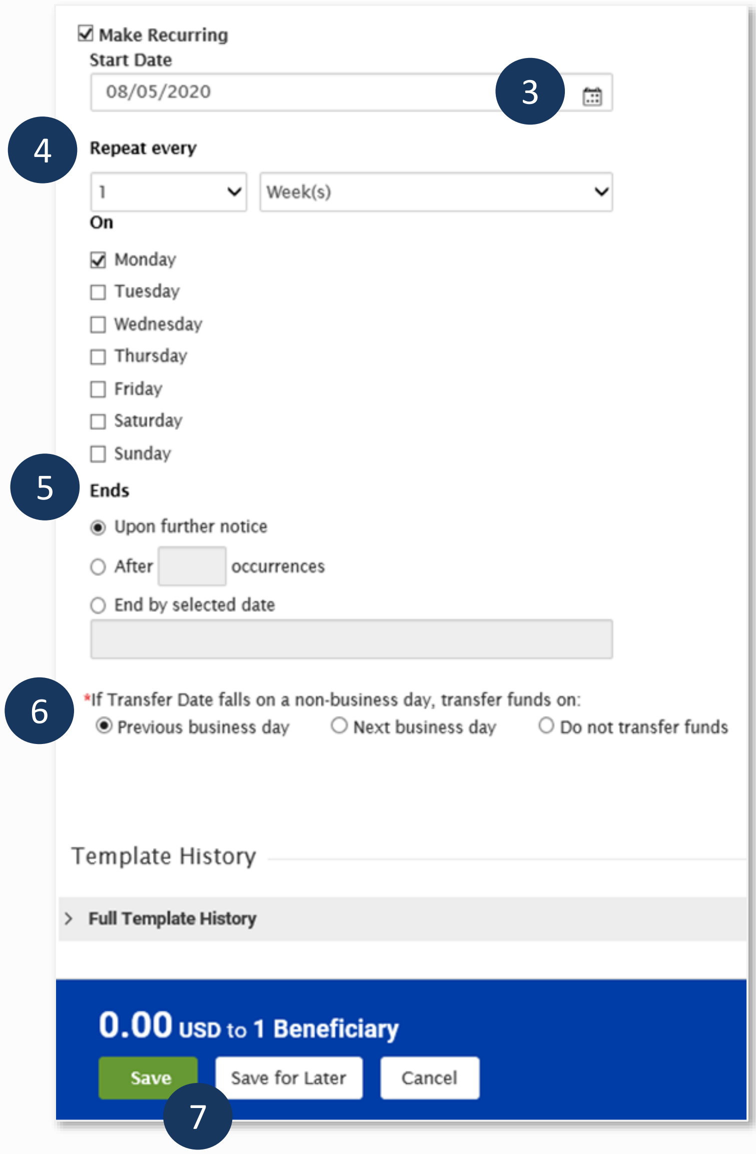
6. At ***If Transfer Date falls on a non-business date***, select the preferred option:

- 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.



Make Recurring
Start Date
08/05/2020
3
4
Repeat every
1
Week(s)
On
Monday
Tuesday
Wednesday
Thursday
Friday
Saturday
Sunday
5
Ends
Upon further notice
After
occurrences
End by selected date
6
*If Transfer Date falls on a non-business day, transfer funds on:
Previous business day
Next business day
Do not transfer funds
Template History
Full Template History
0.00 USD to 1 Beneficiary
Save
Save for Later
Cancel
7

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.

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