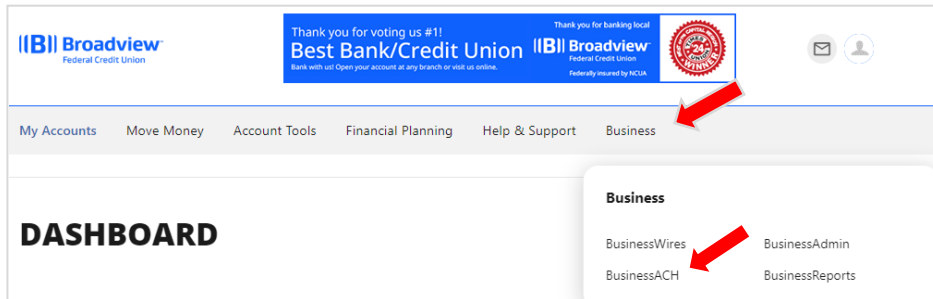


Business Online Banking ACH Quick Guide

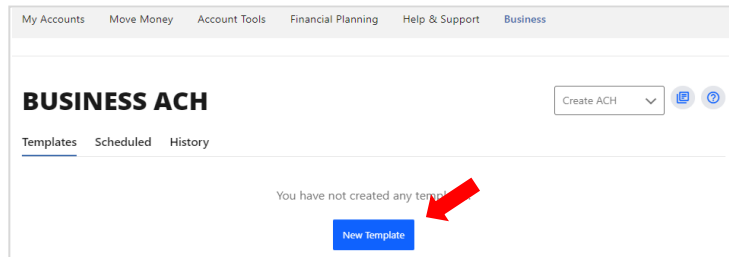
This **quick guide** will give you an overview of the ACH process and adding an ACH Template in Business Online Banking. For all features and ACH details, please refer to the **Business Online Banking Master User Guide**.

Login to Business Online Banking via the website at www.broadviewfcu.com and click on the Business widget and choose BusinessACH.



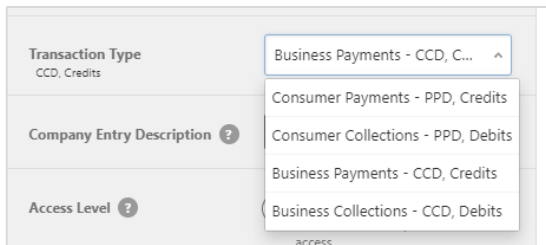
Click **New Template**:

Enter a Template Name, Transaction Type, Company Entry Description and Access Level.

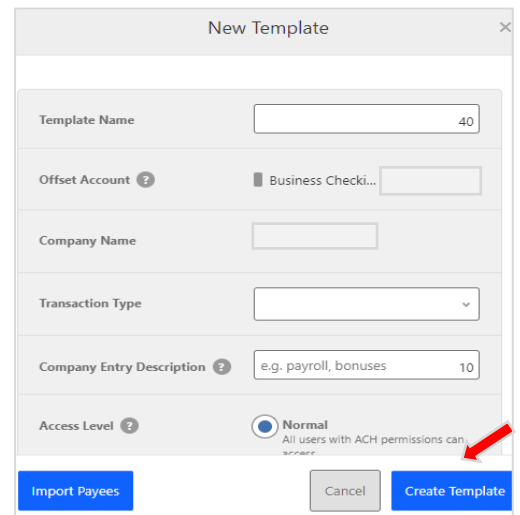


Transaction Type options include:

- Consumer Collections (Debit from a Personal account)
- Consumer Payments (Credit a Personal account)
- Business Payments (Credit a Business account)
- Business Collections (Debit a Business account)



Click **Create Template**.

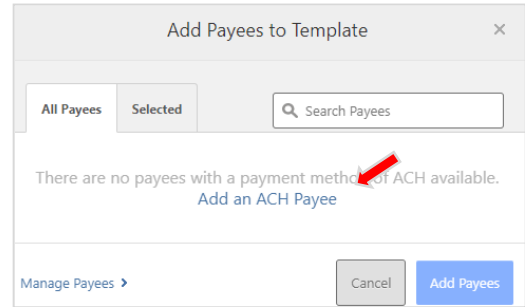


The **Add Payee** window will pop up.

Choose **Add an ACH Payee** or **Add Payees**.

Fill in the requested information including:

- Company entry description
- Access level normal (use restricted only if you have an agreement with the payee)



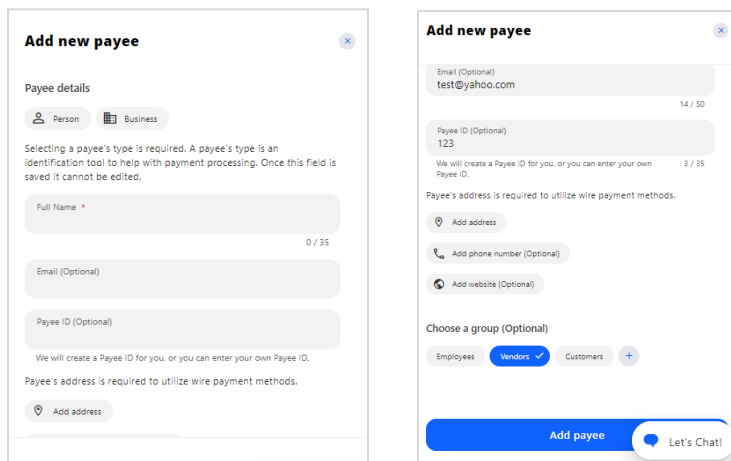
Click **Create Template**. System will acknowledge your template creation was successful.

For new payees select **Add Payee**. For existing payees: Select their existing template or search the payees name in the Search Payees field.

Click **Add an ACH Payee**.

At the **Add Payee** screen click **Get Started**.

Select Person or Business and enter **Payee Information**.



From **Choose a group**, select a payee group. This allows you to organize your Payees by type. Click **+ Create Group** to create a new group if you don't want to use the options listed.

Click **Add Payees**

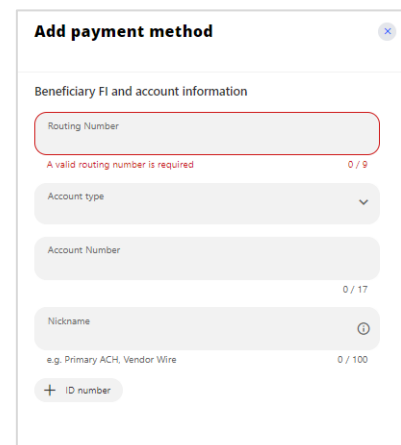
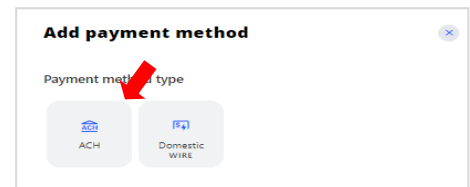
The system will advise that you have successfully added your Payee.

Choose a **Payment Method type** by clicking **the +** under payment method.

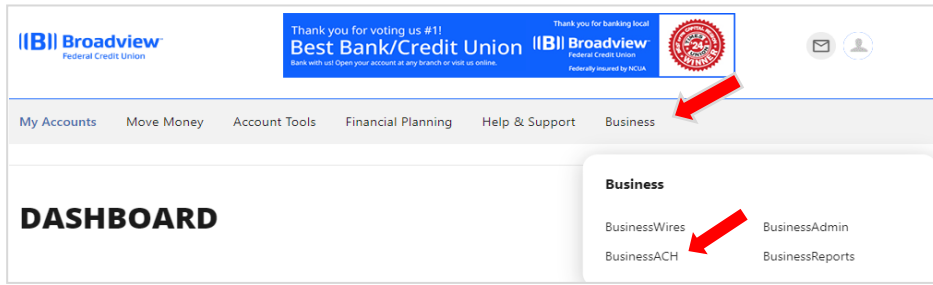
Click **ACH**.

Enter the **Account Information** where the funds will be debited or credited – (i.e. Collection means Debit). *Note, you must add a **Nickname** to be able to save the payment method.

Click **back to payee list**.

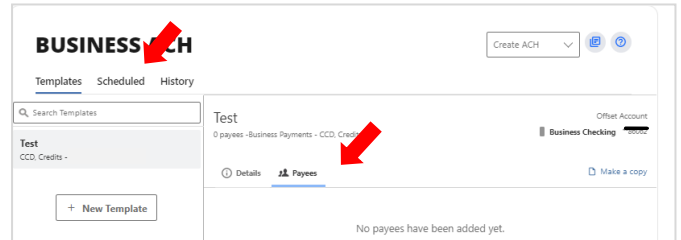


Go back to the Business widget on your Dashboard and choose **BusinessACH**.



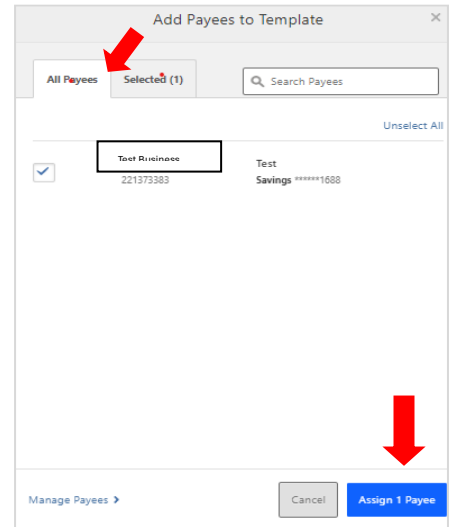
Choose **Scheduled** in the Business ACH screen.

Click **Add Payees**.



Click the **Payee** on the left that you wish to add to the template.

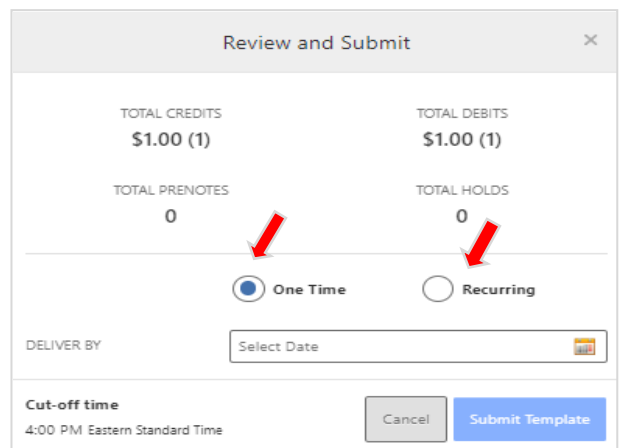
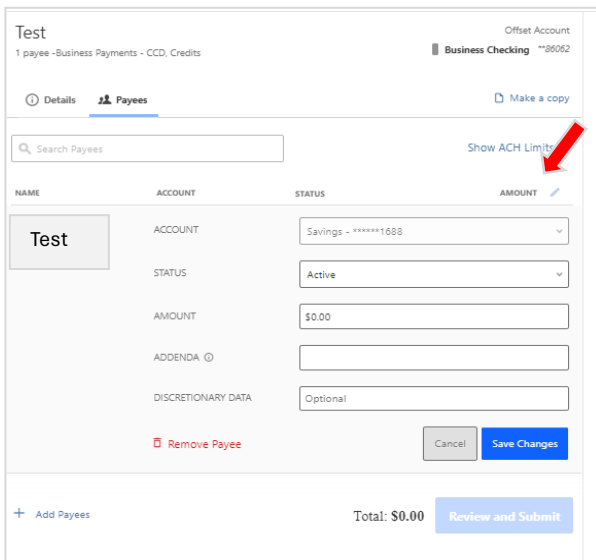
Click **Assign 1 Payee** at the bottom of the page.



You will receive a success notification.

Click **Edit (pencil)** in the amount column and enter the information and amount of the transfer.

Click **Save Changes**.



Click **Review and Submit**.

This screen will give you the option to send a one-time ACH or recurring ACH.

Select **One Time** or **Recurring** and the **Deliver By Date**.

Click **Submit Template**.

For Recurring ACH's, you have several options for frequency of Recurring ACH files:

- Weekly
- Bi-weekly
- Semi-monthly (1st and 15th)
- Monthly
- Every other month
- Quarterly
- Every six months or
- Yearly

Chose the **Start Date and Ending date** (or never).

Choose the **Non-Business Day Handling**: This feature is used to determine the processing date of the ACH when the scheduled date of the recurring ACHs is on a holiday or weekend.

A confirmation of the recurring ACH template set up will appear.

Click **Done**. Your ACH has been scheduled.

The 'Review and Submit' dialog box shows the following details:

- TOTAL CREDITS: \$1.00 (1)
- TOTAL DEBITS: \$1.00 (1)
- TOTAL PRENOTES: 0
- TOTAL HOLDS: 0
- Frequency: Recurring (selected)
- Frequency dropdown: Weekly
- Starting date: 05/03/2024
- Ending: On (selected) with date 05/24/2024
- Non-Business Day Handling: Deliver After (selected)
- Cut-off time: 4:00 PM Eastern Standard Time
- Buttons: Cancel, Submit Template

Click on **Scheduled** to review all the scheduled templates you have created and active templates you have already submitted.

At the bottom of the calendar screen, you can see all your scheduled templates and ACH files. A small **blue** dot will appear below a day that you have an ACH scheduled.

The 'BUSINESS ACH' screen shows a calendar view for May, June, and July 2024. A red arrow points to the 'Scheduled' tab. Another red arrow points to a blue dot on May 10th. A third red arrow points to the 'Scheduled Templates' list at the bottom.

May '24							June '24							July '24						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
		1	2	3									1		1	2	3	4	5	6
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27
26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31			
							30													

Scheduled Templates

DATE	TEST	AMOUNT	STATUS	ACTION
MAY 10	Test	\$1.00	ACTIVE	Cancel