USER GUIDE

TCCU Online for Business

ACH

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Basic Overview – ACH Payments

Make/Collect a Payment – Allows users to perform ACH transactions by selecting any templates that they have created as well as make/collect one time payments.

Manage Payment Templates – Provides the user with the ability to create and maintain ACH templates.

Schedule Payments – Schedule or maintain existing ACH scheduled/recurring payments.

Import Recipient Information – Upload payee or payor information directly to a list in order to easily carry it over to any templates in the future.

Manage Import File Definitions – Allows the user to set rules for when Import Recipient information can/should be used on a template.

Detailed Guide – ACH

ACH Origination is not a default option. If you are interested in ACH origination, please reach out to a Business Services Specialist for details on how to enroll.

<u>ACH Payments</u>

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- o Manage Payment Templates
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<u>Making and Collecting Payment</u>

Making and collecting payments is a process that **will** require dual approval by default for any account that has at least two admins (one Primary Admin and one Secondary Admin).

<u>Creating a Template</u>

1. Navigate to the "Move Money" banner option > Manage Payment Templates

2. Click "+ Add a Template"

> *Note: You may alternatively duplicate existing templates, this duplicate template will still require approval.*

3. The Template Details workflow will populate. Select the funding account and template type. Depending on the template type selected the form may change, wires and ACH transactions have different requirements.

4. Click "Add recipient". A pop up window will appear requesting their ACH information. Fill out all of the required information and click "Save". This will add a recipient to the list below, repeat this step for any additional recipients that may be necessary.
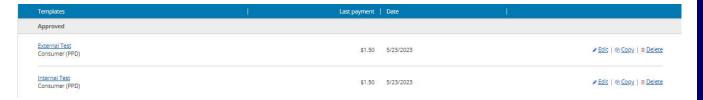
4a. Creating a prenote is a possibility at this point. If this is selected a non-monetary ACH will be sent to the recipient's provided credentials to ensure validity of the account. To do this check the box next to the recipient that you would like to perform the prenote check on and click "Create prenote". If a prenote is created you will be unable to schedule payments for that individual until it is complete (typically 1-2 full business days).

5. Once the template is complete and all recipients are entered, save the template.

Editing, Copying, and Deleting Templates

Any template that a user has created can be edited, copied, or deleted by a user with the proper authority.

In order to perform these actions Navigate to the "Move Money" banner option > Manage Payment Templates. The below image is an example of a template list.

Templates		Last payment	Date		
Approved					
External Test Consumer (PPD)		$1.50	5/23/2023		✎ Edit | 🗐 Copy | 🗑 Delete
Internal Test Consumer (PPD)		$1.50	5/23/2023		✎ Edit | 🗐 Copy | 🗑 Delete

Edit

If edits are necessary on existing templates, select that option. The system will bring you to the standard template creation form, make any changes necessary. *Note: If any changes are made and Dual Approval rules are in effect the template must be approved again by an admin.*

This option can be used to add additional recipients rather than creating new templates for each recipient.

<u>Copy</u>

Copying a template creates an exact duplicate of an existing template. The only requirement is to create a new name for the template. *Note: Copied Templates are subject to Dual Approval if edits are made to the copied version.*

<u>Delete</u>

If a template must be deleted, select the "Delete" option. A pop up will appear to confirm the action.

<u>Make/Collect an ACH</u>

To access this option navigate to "Move Money" > Make/Collect a payment.

1. Select either "Make payments" or "Collect payments"

2. A "How do you want to pay/collect money" option will appear. Select the template you would like to use from the dropdown or choose to create a new one if necessary.

Note: If you select "Make a one-time payment" you will be prompted to fill out the recipient's information.

3. After you select your template it will populate with a list of all of the recipients associated with the template. Input the amount of the transaction for each individual recipient on the file and an addenda record if necessary.

4. Select a deliver on date and frequency (by default it will be a one-time send).

> 4a. If Same Day ACH is enabled for your business, check the box if you would like to utilize that option.

5. Review the total and any fees that may be associated with the transaction for accuracy, if everything checks out select "Continue to review".

6. A review screen will populate allowing you to review the template for accuracy one more time. Click "Pay" to submit the file. *Note: If you must cancel a transaction that can be done up until it processes.* **Please call 800-872-6358 for assistance to cancel the transaction if you are unable to through TCCU Online or App options. Cancellation requests sent in after admin approval may be possible, but it is not a guarantee after it has been sent to the credit union as an approved file. We will make our best attempt, but if the file has already been sent to the Fed resolution will need to be made between your company and the recipient.**

Scheduled Payments/Approved Payments/Declined and Failed Payments

Scheduled Payments can be viewed and maintained by either selecting "Make/Collect a Payment" or by selecting "Scheduled Payments".

Scheduled Payments

Displays a list of all scheduled payments that require approval.

If any payments are scheduled and have not been approved they may be edited or canceled.

Approved Payments

Lists all transactions that have been approved and the current status of the transaction.

Declined/Failed Payments

Provides a list of any failed or declined ACH or Wire payments.

Importing Recipient Information

Importing recipient information directly can speed up the process for regular ACH users. Before information can be imported you will need to establish rules for the files that you import.

Manage Import File Definition

Managing the import file definitions is a process that allows you to set rules to make it easier to add bulk recipients to a template. To find this option navigate to "Move Money" > Manage Import File Definitions

1. Enter a name for the file definition.

2. Select the funding account.

3. Choose the appropriate payment template.

4. Select the necessary ACH Company ID.

5. Enter a description for the payment.

6. Select how you would like the payments to settle (Batch offset or Item offset).

After the initial template settings have been filled, proceed to the "File definition" section at the bottom of the page.

7. Select either Delimited or NACHA for the file type (NACHA is the preferred option).

> 7a. If NACHA is selected choose at least one record match option: Recipient ID, Recipient Name, or Bank Account Number. Click "Next". – Skip to step 15.

> 7b. If Delimited was selected continue to step 8.

8. Choose to Skip the first header row if a header row is present on the file.

9. Choose the Field delimiter: Comma, Pipe, or Tab.

10. Enter the amounts of fields in the file. (Minimum of 6 but a max of 10 entries)

11. Select at least one record match option: Recipient ID, Recipient Name, or Bank Account Number.

12. Click "Next".

13. You will be directed to the Map Fields step. *Note: If the file is in NACHA format and had been selected previously mapping is not necessary.*

14. Map the fields with their corresponding field in your import file. In order to reduce errors once a file field is selected it cannot be selected under a different mapping option. Once this is complete click "Next".

15. Test and confirm. Upload your file and perform the test to ensure the information is filling in the correct fields.

Import Recipient Information

Once you have set up definitions and rules for your recipient files, you can utilize those rules to upload the files.

To do this navigate to "Move Money" > Import Recipient Information.

File Definitions will only appear under this option if a file definition was created and passed testing.