Business eBanking Essentials
Transfers and Payments
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Overview

The Transfers and Payments tab allows users to access all the pages required to initiate, approve and transmit money. This includes:

• ACH
• Scheduled Requests
• Multiple Approvals for Templates
**ACH**

The ACH service allows you to process ACH Payments, ACH Collections, Federal and State Tax Payments. You can offer direct deposit, electronic expense reimbursement or electronic payment to vendors via ACH.

The tasks you perform using ACH are:

- Create ACH Payment Template
- Make an ACH Payment
- Approve an ACH Payment
- Copy ACH Payment Templates
- Edit an ACH Payment Template
- ACH Upload of your NACHA-formatted files for straight through processing
- Import comma delimited, fixed file or NACHA file formats to an ACH template
- Delete an ACH Payment
- Set up a One Time ACH Payment
- View completed ACH transactions

**ACH Payments**

The ACH Payment service allows you to create one-to-many ACH transfers. You can define “pay to” accounts and transfer templates.

**Benefit**

Helps automate the accounts payable process by enabling payments to be made electronically using an ACH transfer.
Create Payment ACH Template

To create an ACH payment template, complete the following from the ACH section of the Transfer and Payments page:

**Step 1.** Click **Make ACH Payment / Manage Templates.** The Make ACH Payment / Manage Templates page displays.

**Step 2.** Click **Create a Template.** The Add Template page displays:

**Step 3.** Complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template Name</td>
<td>Name of the ACH Send Money template, up to 20 characters. Tip: Name something that makes sense to you. For example: One Time Club Fees, Monthly Dues, Coffee Fund, etc.</td>
</tr>
<tr>
<td>Request type</td>
<td>Select the type of ACH from the drop down menu.</td>
</tr>
<tr>
<td>Co. Name/ID</td>
<td>Select ACH company name and ID from the drop down list.</td>
</tr>
<tr>
<td>Template description</td>
<td>Further identify the transactions included in the template.</td>
</tr>
<tr>
<td>Debit account</td>
<td>The account the debit is originating from.</td>
</tr>
<tr>
<td>Max. Transfer Amount</td>
<td>Enter the maximum transfer amount, which is the maximum amount that any detailed transaction in the category can be.</td>
</tr>
</tbody>
</table>
**Step 4.** Click *Continue.*

The Add Template Destination Accounts page displays:

![Add Template Destination Accounts](image)

**Step 5.** Complete the following fields for each credit/destination account:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA/TRC</td>
<td>Enter the American Banking Association (ABA) number or transit routing code (TRC).</td>
</tr>
<tr>
<td>Account</td>
<td>Enter the appropriate account number.</td>
</tr>
<tr>
<td>Account Type</td>
<td>Select either CHECKING or SAVINGS.</td>
</tr>
<tr>
<td>Name</td>
<td>Enter the name of the account that should be credited. Spanish characters can be included in ACH files.</td>
</tr>
<tr>
<td>Detail ID (optional)</td>
<td>Enter an ID, which is an end user assigned identification number that defines the party being credited. It could be an employee, account, or member number. For example, if this is a payroll, the identification number might be the employee number.</td>
</tr>
<tr>
<td>Default Amount</td>
<td>Enter the appropriate default amount, which should be equal or less than the Maximum Amount.</td>
</tr>
<tr>
<td>Additional Detail</td>
<td>Enter detail account information</td>
</tr>
</tbody>
</table>

**Note:** The Edit function will display once the ACH entry has been added.

**Note:** For each additional destination account click *Add Additional Detail Row*, repeat step five.

**Step 6.** Click *Save template.*

The Template Confirmation page displays.

**Note:** If you have assigned multiple approvals for templates, the next step would require approval. How to approve template additions, modifications, and deletions is discussed in the Multiple Approvals for Templates section of the guide.
Note: Templates remain active even if the user who created the template leaves the company.

Making an ACH Payment

To make an ACH payment, complete the following:

**Step 1.** Click the Make ACH Payment / Manage Templates. The Make ACH Payment/Manage Templates page displays:

**Step 2.** In the Available Templates list, select for the appropriate template

![Make ACH Payment / Manage Templates](image)

**Step 3.** Click Continue. The Make ACH Payment page displays:

Note: You will not be able to use certain transactions if the prenote timeframe has not lapsed. The pending prenote activation will display next to the account if it is in a prenote status.
Step 4. Complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective date</td>
<td>Accept the default or change the effective date of the transactions.</td>
</tr>
<tr>
<td>Control amount</td>
<td>Enter the control amount for the transfer, which is the expected total of all entered detail transaction amounts.</td>
</tr>
<tr>
<td>Amount</td>
<td>Enter the transfer amount for each detail transaction.</td>
</tr>
<tr>
<td>Additional Information</td>
<td>Enter detail account addenda information.</td>
</tr>
</tbody>
</table>

Step 5. Click Continue.
The Verify Payment page displays:
Click Transmit.
The Payment Confirmation page displays.

Approve ACH Transactions

If Submit for Approval was used in entering an ACH Payment, complete the following steps to Approve/Transmit from the Approve ACH Transactions page:

Step 1. Select the ACH template to transmit.
Note: You can also click Select all.

Step 2. Click Continue.
The Verify ACH Transaction Approval page displays:
Step 3. Click Transmit.
The ACH Transaction Approval Confirmation page displays.

Copying an ACH Payment Templates

To copy an existing ACH payment template, complete the following from the Make ACH Payment / Manage Templates page:

Step 1. Select the Link for the desired template to be copied.
The View Template Details page displays:
Step 2. Click the **Copy Template** link.
The Copy Template page displays:

Step 3. Type a **template Name**.
Step 4. Enter any necessary changes.

Step 5. Click Save changes.

The Template Confirmation page displays.

**Editing ACH Templates**

To edit an existing template, complete the following tasks from the Transfers and Payments tab:

Step 1. Click Make ACH Payment / Manage Templates.

The ACH Payment / Manage Templates page displays.

Step 2. Click the Template Name to be edited.

The View Template Details page displays:

![View Template Details](image)

Step 3. Click Edit Template.

The ACH Send Money Setup - Edit Template page displays.

Step 4. Complete required changes.

Note: You can change the template information or the Credit/Destination Account information.

Step 5. Click Continue.

The Verify Template page displays.

Step 6. Click Save changes.

The Template Confirmation page displays.
Importing an ACH File into a Template

To import a file into a template, complete the following tasks on the Transfers and Payments tab:

**Step 1.** Click **Make ACH Payment / Manage Template**.

The Make ACH Payment / Manage Templates page displays.

**Step 2.** Click the **template name** which will receive the import information.

The View Template Details page displays.

**Step 3.** Click **Edit Template**.

The Edit Template page displays.

**Step 4.** Click **Import Details**.

![Screenshot of the Edit Template page](image-url)
The Import Detail Account Information / Manage File Definitions page displays:

---

**Step 5.** Select the **File Definition**.

**Step 6.** Click **Continue**.
---

The Select File to Import page displays.

**Step 7.** Indicate **file to import**.

**Step 8.** Update **feature**.

**Step 9.** Click **Import File**.
---

The File Import Confirmation page displays.

**Step 10.** Return to the **Edit Template** page.

**Step 11.** Edit the **individual line entries** from the imported file

**Step 12.** Click **Save Changes**.
---

The File Import Confirmation page displays.
Deleting an ACH Payment Request

To delete an ACH payment request, complete the following from the Approve ACH Transactions Selection page.

**Note:** Customers, who process ACH payments using the Transmit box on the Entry page, do not have the option to delete the transfer requests in BeB. Those requests are processed immediately.

**Step 1.** Click the desired Account link for the ACH transaction to be deleted. The Approve ACH Transaction page displays.

**Step 2.** Click Delete Request.

The Verify ACH Transaction Deletion page displays.
Step 3. **Click Delete.**

A confirmation page displays.

**Setting Up a One Time ACH Payment- Send Money without a Template**

To set up a One Time ACH payment, complete the following from the Transfers and Payments tab:

**Step 1.** **Click Make ACH Payment / Manage Template.**

The Make ACH Payment / Manage Templates page displays:

**Step 2.** **Click Send money without a template.**

The Make ACH Payment without a Template page displays.
Step 3. Complete the **required fields**.

Step 4. Click **Continue**.

The Add Payment Details page displays:

**Note:** If a template name is used the template will be saved for future use.

Step 5. Complete the **required fields**.

Step 6. Click **Continue**.
The Verify Payment page displays.

**Step 7.** Click *Transmit to approve.*
The Payment Confirmation page displays.

**Step 8.** Click *Submit for approval* to submit the template into the Approve ACH Transaction queue.
The Payment Confirmation page displays.

**Note:** If Submit for approval is used, the ACH Transmit task needs to be completed to transmit the payment.
Viewing Completed ACH Transactions

To view history of ACH payments, complete the following in the ACH section of the Transfers and Payments section:

**Step 1.** Click the **View Completed ACH Transactions link**.
The Search Completed ACH Transactions page displays.

Step 2. Select the **desired account(s)**.

Step 3. Select the **Date Type**.

Step 4. Enter the **desired date or date range**.

Step 5. Click **Generate Report**.
The Completed ACH Transactions page displays.
Step 6. Click the **Account link** to view details.

![Image of Business eBanking interface](image.png)

The Completed ACH Transaction Detail page displays.

**Note:** The Info Icon (ℹ️) represents Pre Note information in history or deleted templates.

### ACH Collection

The Collect Money via ACH/Manage Templates service allows you to collect funds from various accounts and place them into one of your accounts. Customers can also use this method to concentrate their cash from other remote accounts at other financial institutions.

#### Benefit

Enables you to increase cash flow by allowing receivables to be collected electronically using an ACH transfer. Also increases cash forecasting capabilities by controlling and knowing in advance the day the collections will settle.

If you have assigned multiple approvals for templates, the process of how to use template additions, modifications, and deletions is discussed in the Multiple Approvals for Templates section of the guide.
Federal Tax Payment

The Federal Tax Payment service allows you to manage the origination of Federal tax payment credits in compliance with the IRS Electronic Federal Tax Payment System (EFTPS) program. Customers interested in or mandated by the IRS can submit electronic Federal tax payment.

All Taxpayers using Federal Tax Payment must be enrolled in the IRS EFTPS program. For additional information on the IRS EFTPS program, go to www.eftps.gov.

A prenote can be issued if your institution is using them. There will be a mandatory waiting period before the tax payment can be used.

Benefit

Helps automate the Federal tax payment process by enabling payments to be made electronically using an ACH transfer. This also puts the control of the debiting of funds in the hands of the taxpayer. Based on when you enter the effective date of the payment, you know exactly when the debit will come from the account.

Setting Up an Federal Tax Payment

To set up a Federal tax payment, complete the following from the Make ACH Payment/Manage Templates page:

Step 1. Click the Create a template link.

The Add Template page displays:
Step 2. Complete the **following fields**:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template name</td>
<td>Name of the ACH payment template, up to 20 characters. Tip: Name this something that makes sense to you. For example: Quarterly, Annual Taxes, etc.</td>
</tr>
<tr>
<td>Request type</td>
<td>Select the type of request for this template.</td>
</tr>
<tr>
<td>Company name/ID</td>
<td>Select ACH company name and ID from the drop down list.</td>
</tr>
<tr>
<td>Template description</td>
<td>Further identify the transactions included in the template</td>
</tr>
<tr>
<td>Debit account</td>
<td>The account the debit is originating from.</td>
</tr>
<tr>
<td>Maximum transfer amount</td>
<td>Enter the maximum transfer amount, which is the maximum amount that any detailed transaction in the category can be.</td>
</tr>
</tbody>
</table>

Step 3. Click **Continue**.  
The Add Template Destination Accounts page displays:

![Add Template Destination Accounts page](image)

Step 4. Complete the **following fields**:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA/RI/TC</td>
<td>The receiving institutions routing number.</td>
</tr>
<tr>
<td>Account Number</td>
<td>The receiving account is established by the IRS for ACH Federal tax payments.</td>
</tr>
<tr>
<td>Account Type</td>
<td>Checking or Savings</td>
</tr>
<tr>
<td>EIN</td>
<td>This is the 9-digit tax identification number as assigned by the taxing authority. The number is to be entered without dashes.</td>
</tr>
</tbody>
</table>

**Note:** Click Add Additional Detail Row if you need to add an additional Tax Type Code to the template.
Step 5. Click Save Template to retain the new Federal Tax Template. The Template Confirmation page displays.

Entering a Federal Tax Payment

Sending a Federal tax payment is just like any other ACH payment. From the Make ACH Payment Manage Template, select the Federal Tax payment template and complete the request. Then transmit the payment as usual. It’s that easy!

ACH State Tax Payment

ACH State Payments provides a means for business customers to pay their state tax payments electronically and for Financial Institution’s to assist their business customers in meeting their electronic tax obligations. Customers have the ability to create tax templates that facilitate state tax payments, enter state tax payments, submit state tax payment for processing through an ACH NACHA file, and view state tax payment in histories. Customers interested in or mandated by the IRS can submit electronic State tax payment.

Benefit

Helps automate the State tax payment process by enabling payments to be made electronically using an ACH transfer. This also puts the control of the debiting of funds in the hands of the taxpayer. Based on when you enter the effective date of the payment, you know exactly when the debit will come from the account.
Upload ACH Transactions

The Upload ACH Transactions service allows you to manage the transfer of ACH files from his/her PC to CoBank for processing. You create the ACH file using your accounting or ACH software. Use ACH File Upload to upload files from your computer. The totals included in an uploaded ACH file are applied to the ACH daily limits.

The tasks you perform using ACH File Upload are:

- Transmitting file upload
- Reviewing pending files for approval
- Viewing report options

Target Audience

Anyone who needs a vehicle to pass a preformatted NACHA or MICASH file to CoBank.

Benefit

The ACH File Upload process eliminates the need to email, FAX, or phone the Positive Pay information to the bank.

Upload ACH Transaction file

To upload a file complete the following from the Transfers and Payments tab:

Step 1. Click **Upload ACH transactions** in the navigation menu. The Upload ACH Transaction Files page displays.

Step 2. Click **Browse**. The Choose File dialog box displays.

Step 3. Click **Open** for the desired file.

**Note:** The file path is included in the File location field.

Step 4. Click **Upload file**.
The File Upload Status/Approve Files page displays when the transfer is complete.

**Note:** The file format and integrity are verified to ensure compliance with NACHA standards.

**Step 5.** Click **Continue**, if your file was not rejected. The Verify File Approval page displays:
Step 6. If authorized, click Transmit.
The File Approval Confirmation page displays.

![File Approval Confirmation](image)

**Note:** If a file verification is successful, then the file is placed in the transmit queue. If the verification is unsuccessful, then the file is not included in the transmit queue but remains on the ACH File Upload Status page until ten business days after the upload. You should not leave the ACH File Upload Confirmation page until the status is either Pending or Rejected. Use your browser Refresh button to update the view.

### File Status

Use the Search Uploaded ACH Files link to view the status of ACH files that have been uploaded.

To view the status of a file upload:

**Step 1.** Click the **Search Uploaded ACH Files** link.
The Search Uploaded ACH Files report page displays.

**Step 2.** Complete the **required fields**.

**Step 3.** Click **Generate report**.
The Uploaded ACH Files page displays.

**Step 4.** Click the **desired file name** to view the details.
The Uploaded ACH File Details page displays.
Approve/Transmit an ACH File

To approve an uploaded ACH file, complete the following from the Transfers and Payments tab:

**Step 1.** Click the **File Upload Status/Approve Files** link in the ACH section.

The File Upload Status/Approve Files page displays

**Step 2.** Select the **desired files** to approve.

![File Upload Status / Approve Files](image)

**Step 3.** Click **Continue**.

The Verify File Approval page displays;

**Step 4.** Review the **files as required**.

**Step 5.** Click **Transmit**.

The File Approval Confirmation page displays.
Delete an ACH File

ACH files that have a Pending Approval status can be deleted. ACH files that have a Rejected, Transmitted, or Confirmed status cannot be deleted.

To delete a pending ACH file complete the following from the File Upload Status/Approve Files page:

**Step 1.** Click the desired **File Name** to delete.
The Approve File page displays.

**Step 2.** Click the **Delete file** link.

![Approve File](image)

The Approve File - Delete verification page displays.

**Step 3.** Click **Delete**.
The Approve File – Delete confirmation page displays.
Scheduled Requests

Use Scheduled Requests to view, edit and delete your schedule requests or request schedules, and approve a scheduled request(s) in advance.

A schedule allows you to automatically generate and place a request in the transmit queue for approval based on a combination of frequency, duration, and start date. On the Send On date, requests that have all approvals are added to the transmit queue for approval.

Requests can be scheduled for the following services:

- External Transfer
- Make ACH payments (excluding Federal Tax and State Tax)
- Collect Money via ACH

View a Scheduled Request

To view scheduled requests, complete the following from the Transfers and Payments tab:

Step 1. Click the Manage Next Scheduled Requests link.

The Next Scheduled Requests page displays:

![Next Scheduled Requests Page]

Note: Non-recurring ACH requests, the View request link is only available for ACH requests.

Note: Scheduled requests (recurring ACH payments) can only be edited or deleted by the user that created them. If the user is deleted, the scheduled requests will also be deleted.
**Step 2.** Review the following fields as required:

<table>
<thead>
<tr>
<th><strong>Fields</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Send On</td>
<td>The date that the selected request is scheduled to start.</td>
</tr>
<tr>
<td>Request Type</td>
<td>Service of the template.</td>
</tr>
<tr>
<td>From</td>
<td>A description of the account that is debited.</td>
</tr>
<tr>
<td>To</td>
<td>A description of the account that is credited.</td>
</tr>
<tr>
<td>Amount</td>
<td>The amount of the request.</td>
</tr>
<tr>
<td>Currency</td>
<td>N/A</td>
</tr>
<tr>
<td>Frequency</td>
<td>Frequency of the selected request.</td>
</tr>
<tr>
<td>Approval Status</td>
<td>The number of approvals received out of the number of approvals required.</td>
</tr>
</tbody>
</table>

**Edit a Scheduled Request**

To edit a scheduled request complete the following from the Next Scheduled Requests page:

**Step 1.** Click the **Edit request link** associated with the request.  
The Edit Scheduled Transfer – Internal page displays:

**Step 2.** Edit the **request details, as needed**.
Step 3. Click **Continue**.
The Verify Transfer page displays:

![Verify Transfer](image)

Step 4. Click **Approve**.
The Scheduled Transfer Confirmation page displays.
Delete a Scheduled Request

To delete a scheduled request, complete the following from the Edit Scheduled Transfer – Internal page:

**Step 1.** Click the **Delete request link**.

[Image of Edit Scheduled Transfer - Internal page]

Verify Scheduled Transfer Deletion page displays:

[Image of Verify Scheduled Transfer Deletion page]

**Step 2.** Click **Delete**.

The Next Scheduled Requests page displays with a confirmation message that the request has been deleted.
Edit a Schedule

The changes are applied to all requests associated with the schedule, including the next schedule request. Editing a schedule requires re-approval of the schedule requests. Recurring ACH payment or collection request schedule details can only be edited through the Edit schedule link by the user who set up the recurring request.

To edit a request schedule complete the following from the Next Scheduled Requests page:

**Step 3.** Click the **Edit schedule link** associated with the request.
The Edit Transfer Schedule – Internal page displays:

**Step 4.** Edit **the schedule**, as needed

**Step 5.** Click **Continue**.
The Verify Schedule page displays.

**Step 6.** Click **Approve**.
The Transfer Schedule Confirmation page displays.
Delete a Request Schedule

To delete a request schedule, complete the following from the Next Scheduled Requests page:

**Step 1.** Click the **Edit schedule link** associated with the request.
   The Edit Transfer Schedule - Internal page displays.

**Step 2.** Click the **Delete schedule** link.

![Edit Transfer Schedule - Internal](image)

The Verify Schedule page displays.

**Step 3.** Click **Approve**.
   The Next Scheduled Requests page displays with a confirmation message that the schedule has been deleted.

Approve a Request in Advance

Approvals should be submitted in advance of scheduled requests. If the request is not approved prior to the first scheduled request date, the schedule is adjusted based on the frequency, for the next scheduled request date.

To provide request approval, you must:

- Be entitled to the service.
- Be entitled to the account used for the request and have the Allow Transmit privilege for the account.
- Have the Approval role.
Submit an Approval

To submit an approval, complete the following from the Next Scheduled Requests page:

Step 1. Click the Approval Status link associated with the request requiring an approval.

The Approve Transfer – Internal page displays.

Step 2. Review the details of the request, as needed.

Step 3. Click Approve.

The Transfer Approval Confirmation page displays.
The following steps describe how to create a File Import Definition in Business eBanking to accommodate the import of NACHA ACH files that contain multiple payments to the same payee.

**Step 1.** Select the **Maintain file import definitions** link at the top of the page:

![Screen shot of Maintain file import definitions](image1)

**Step 2.** Select **Add a file definition.**

![Screen shot of Add a file definition](image2)

**Step 3.** Enter a Definition name, Description and select the Request type. For File type, select Fixed – NACHA. Then click Continue.
**Step 4.** Leave all boxes unchecked under the Characteristics menu. Click **Continue**:

![Add File Definition Characteristics](image1)

**Step 5.** Click **Save**.

![Add File Import Definition Field Properties](image2)

**Step 6.** Going forward, when importing details from a NACHA file with multiple payments to the same payee, select the new definition that was created in steps 1-5 above rather than “NACHA” on the Import Detail Account Information/Manage File Definitions screen:

![Import Detail Account Information / Manage File Definitions](image3)