BUSINESS ACH

The Business ACH Menu found under Transfer & Pay allows you to:

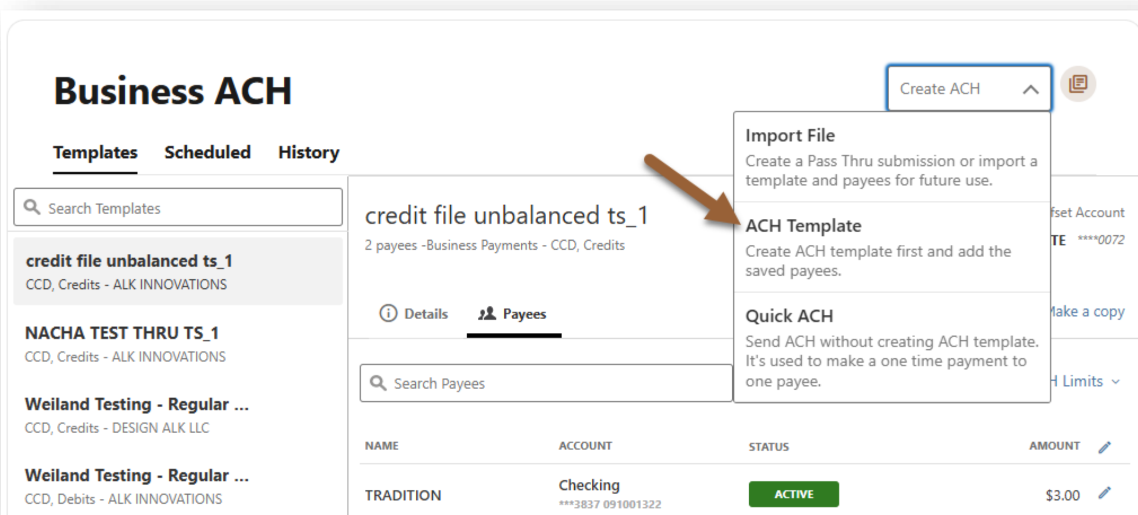
1. Create ACH templates.
2. Edit/Delete ACH templates.
3. Authorize ACH templates.
4. Submit ACH templates.

Creating ACH Templates

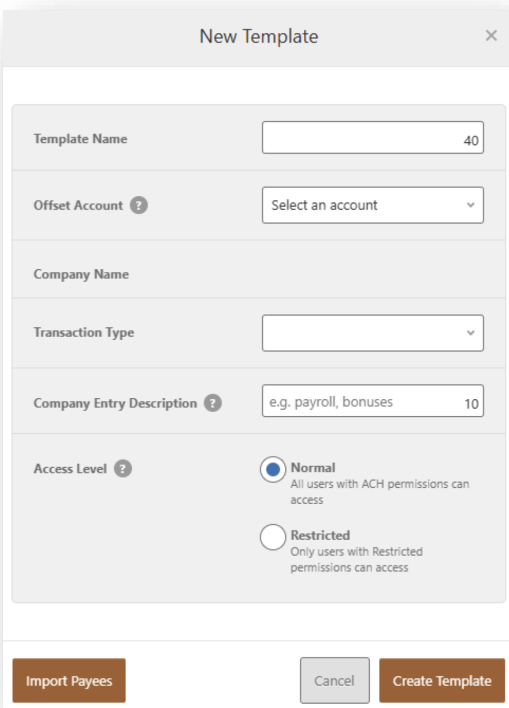
An ACH template is a set of instructions that, once created and saved, can be used in the future as the starting point from which to send or collect payments. Information in the ACH template includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

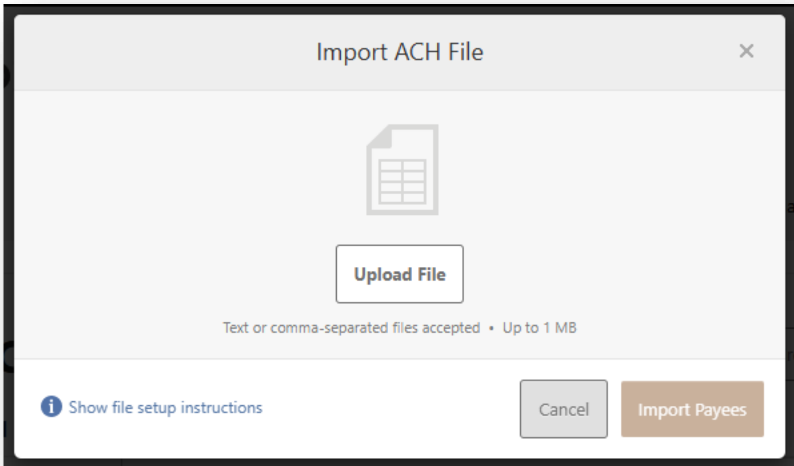
1. Select **ACH Template** from the dropdown menu or click the New Template button at the bottom of the list of templates on the left.



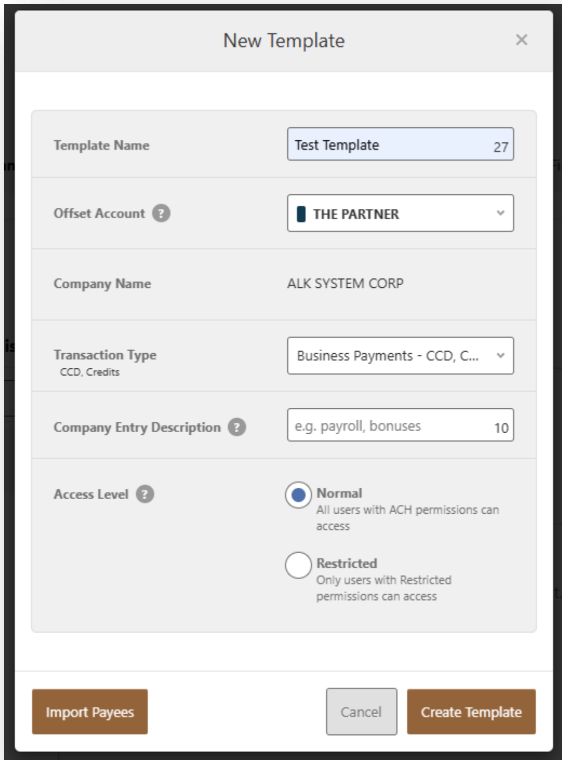
2. The **New Template** window will display:



a. Enter a **Template Name.**
b. Select an **Offset Account** from the dropdown menu.
c. Select a **Company Name** from the dropdown menu.
d. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
e. Enter a **Company Entry Description**. This provides a description of the transaction to the payee.
f. Select an **Access Level** for the template. A template marked as Restricted would only be viewable by a business user with **Access to Restricted Templates** permissions.
g. Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into business banking for future use (optional). The required format for the file upload is noted in the **Show file setup instructions** link.



h. Click the **Create Template** button to save the new template.



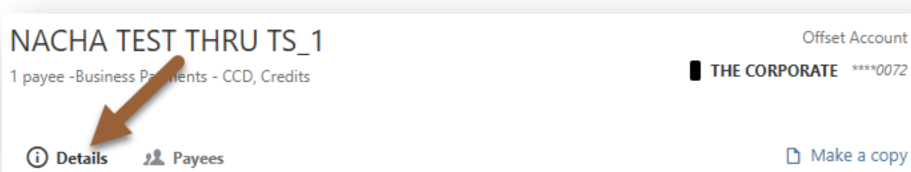
i. A confirmation message will display confirming the template has been created.

Editing ACH Templates

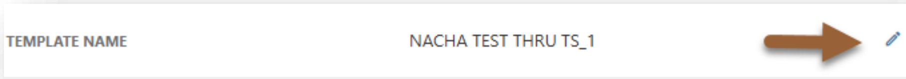
The edit template function allows you to edit the Template Name, Offset Account, Company Entry Description, and the Access Level. You must be assigned a role with the **Edit ACH Template** permission in order to edit a template.

To edit a template:

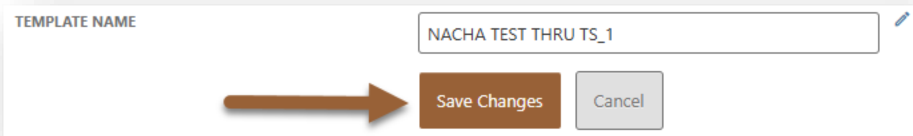
1. Click Details under the template name.



2. Click the pencil icon next to each field you would like to edit.



3. Click Save Changes to save each edit.



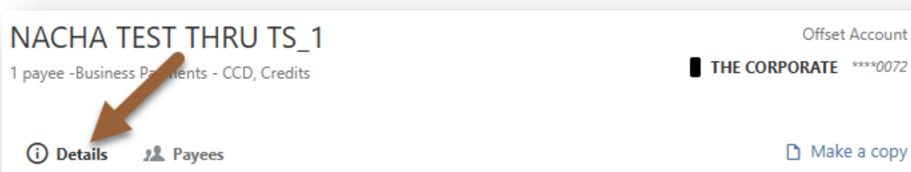
NOTE: Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

Deleting an ACH Template

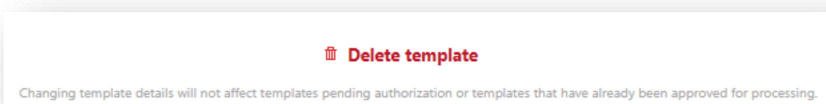
This function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** role permission to delete a template.

To delete a template:

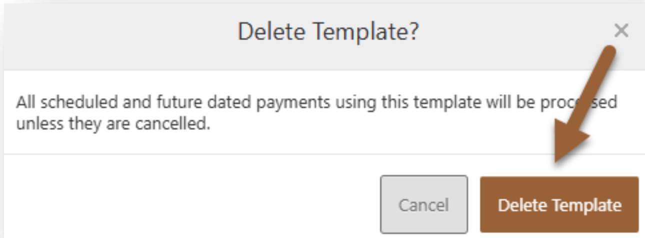
1. Click Details under the template name.



2. Click Delete Template at the bottom of the screen.



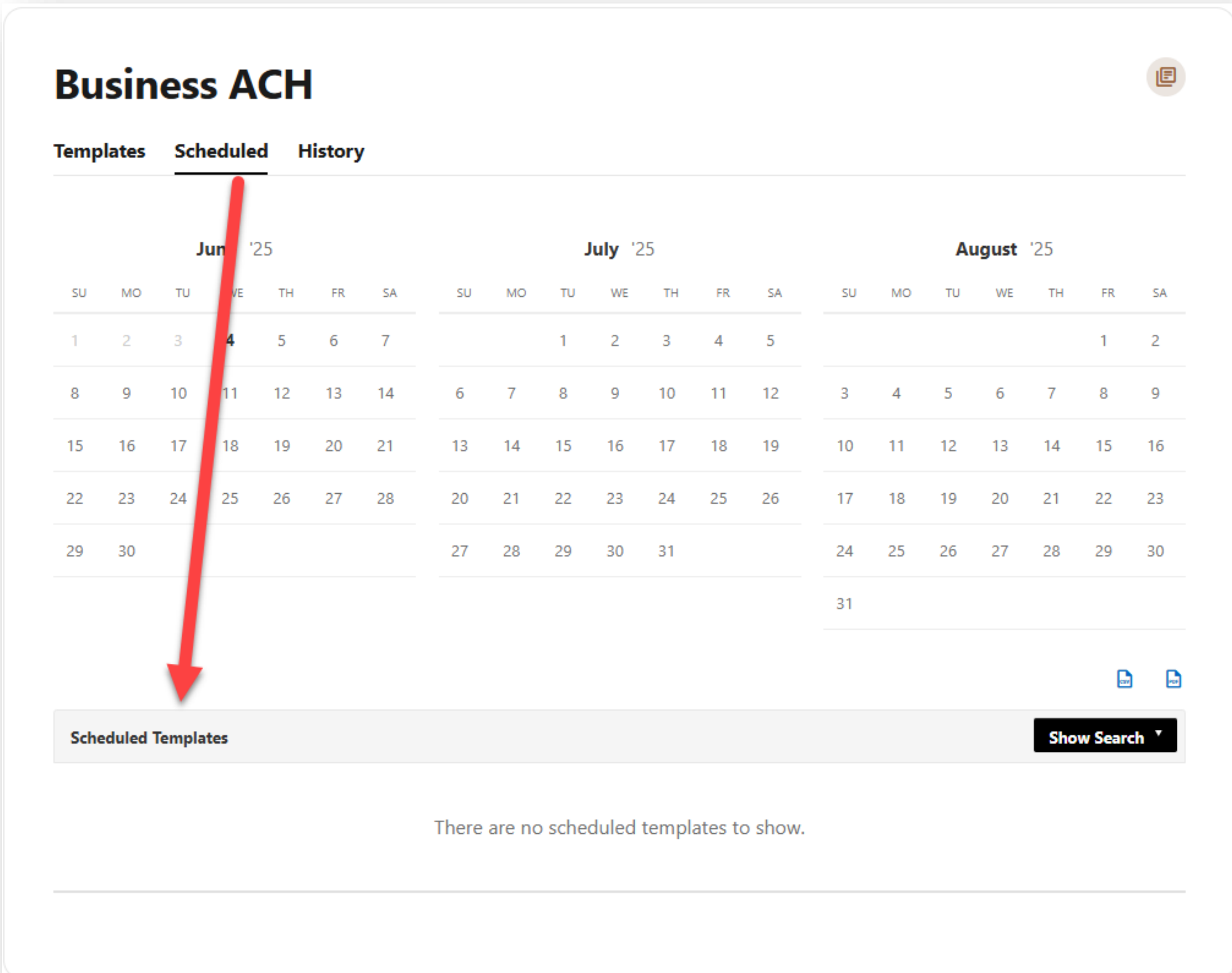
3. Finalize the deletion by clicking the Delete Template button in the pop-up.

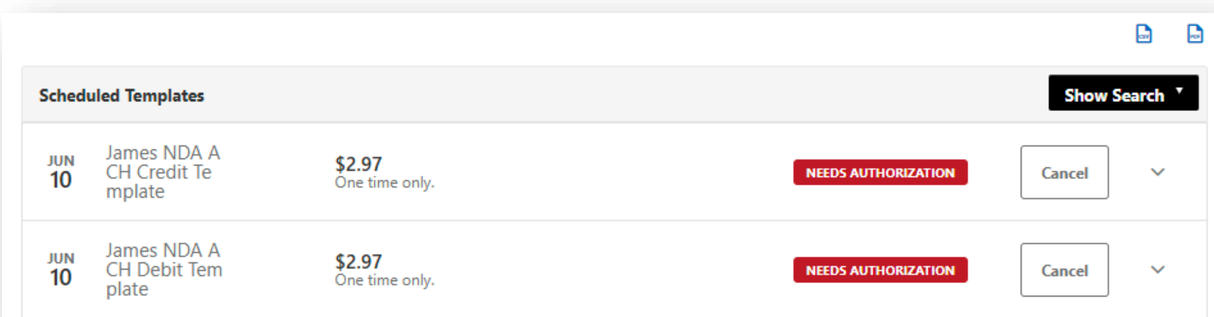


Important: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you delete an ACH template that has been scheduled, the system will allow Alpha Financial to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button next to the scheduled template to cancel the template to prevent it from being processed.

Scheduled Tab

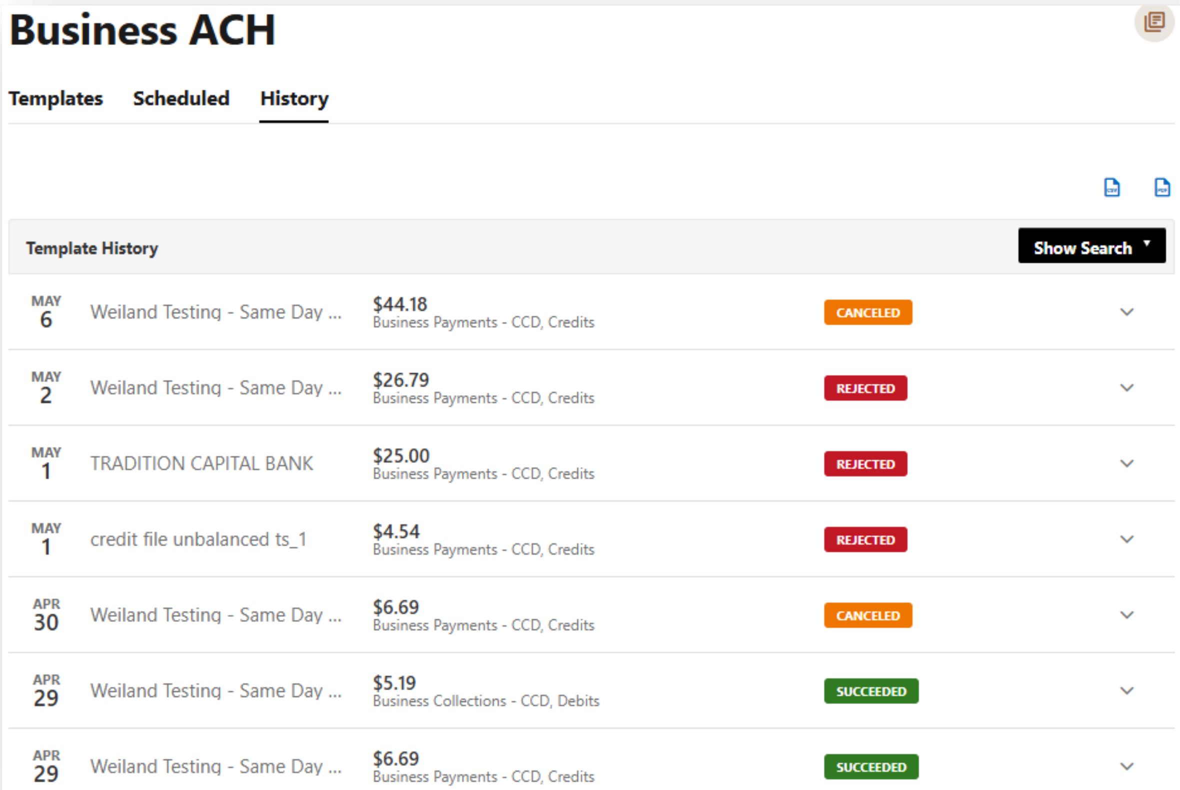
The **Scheduled** tab displays future-dated ACH submissions that are scheduled to be and have not yet been processed by Tradition Capital Bank.


Business ACH
Templates
Scheduled
History
June '25
July '25
August '25
SU MO TU WE TH FR SA
Scheduled Templates
Show Search
There are no scheduled templates to show.


Scheduled Templates
Show Search
JUN 10
James NDA ACH Credit Template
$2.97
One time only.
NEEDS AUTHORIZATION
Cancel
JUN 10
James NDA ACH Debit Template
$2.97
One time only.
NEEDS AUTHORIZATION
Cancel

History Tab

The **History** tab displays pending batches (submissions available for processing by Tradition Capital Bank) and a template history (submissions that have been completed or rejected by Tradition Capital Bank).



ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that Tradition Capital Bank will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission.

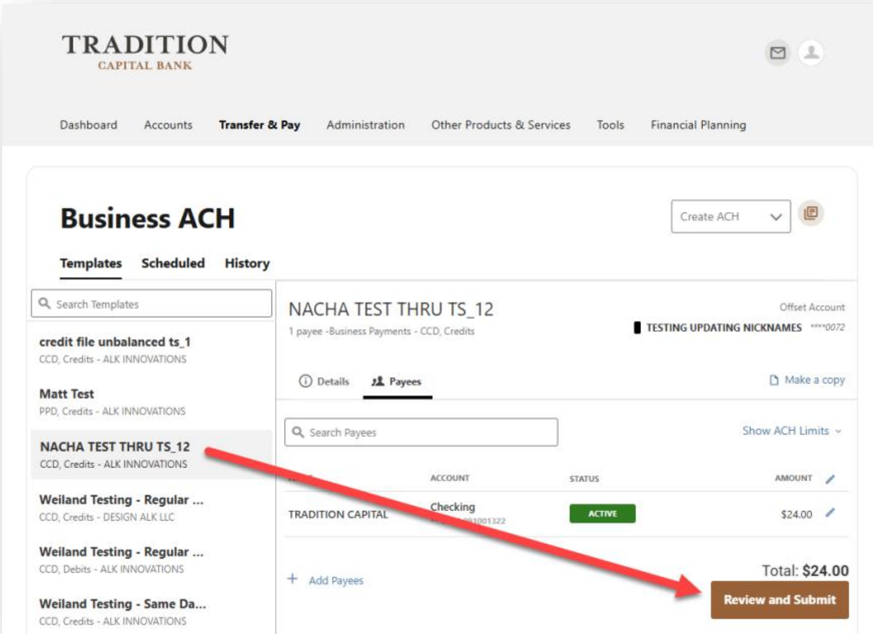
An ACH submission cutoff time is the deadline for you to originate an ACH batch on a given day.

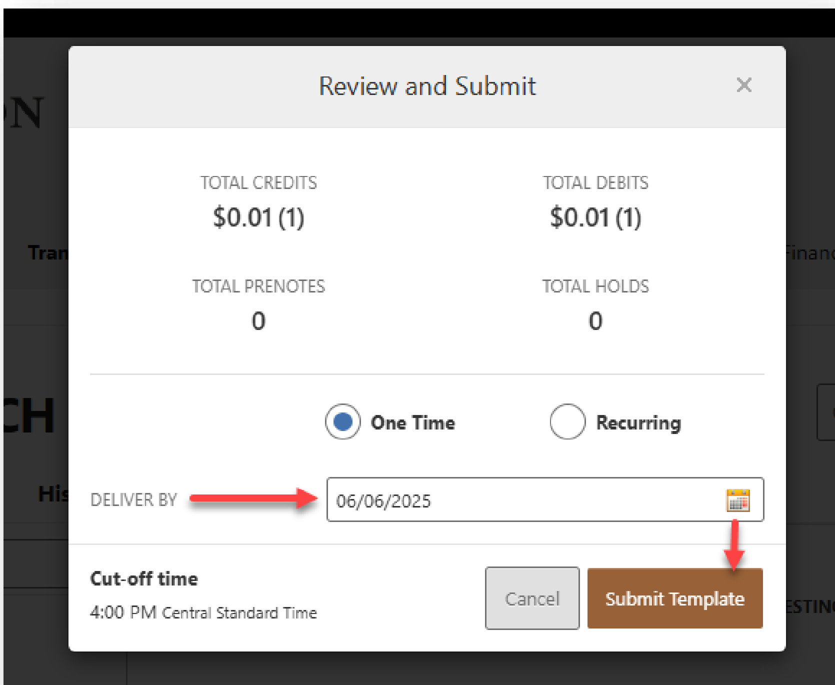
Submit an ACH Template

The Submit Template feature allows you to submit templates for authorization (if needed) and processing. To submit ACH templates, you must first be assigned a role with **Submit Template** permissions, permissions for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.





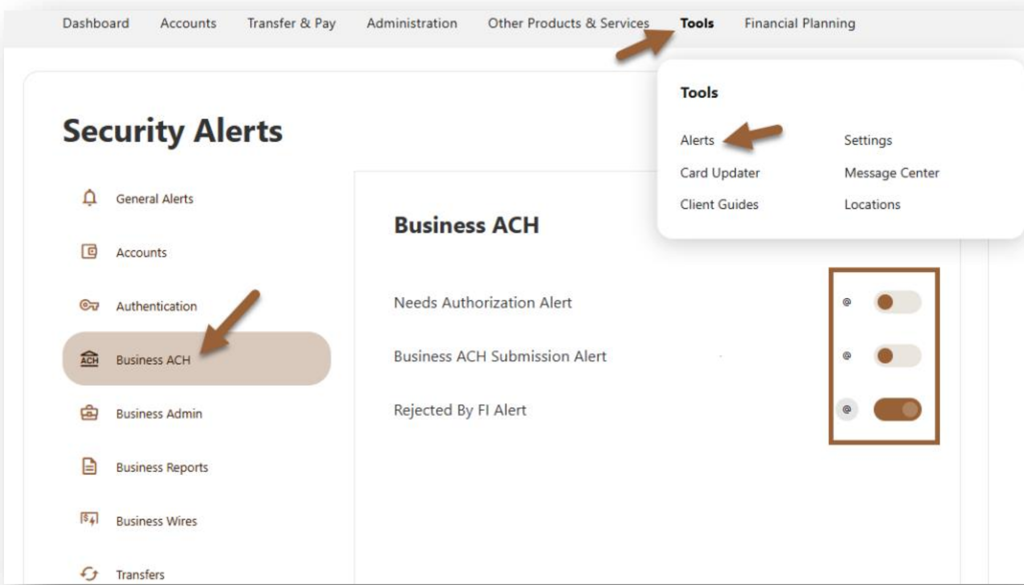
NOTE: Please note that you can contact Treasury Management at 952-806-6694 to request an increased limit.

Notifications and Alerts

ACH alert contact methods are configurable under **Tools → Alerts → Business ACH**. The ACH transfer module supports the following alerts:

- Needs Authorization Alert
- Business ACH Submission Alert
- Rejected By FI Alert

For example, in order to be alerted of a pending ACH needing dual authorization the "Needs Authorization Alert" must be toggled on by each business user wanting the alert.



NOTE: For each one you toggle on, it will ask for delivery method. Select how you want to receive notification then click save at the bottom.

Dual Authorization

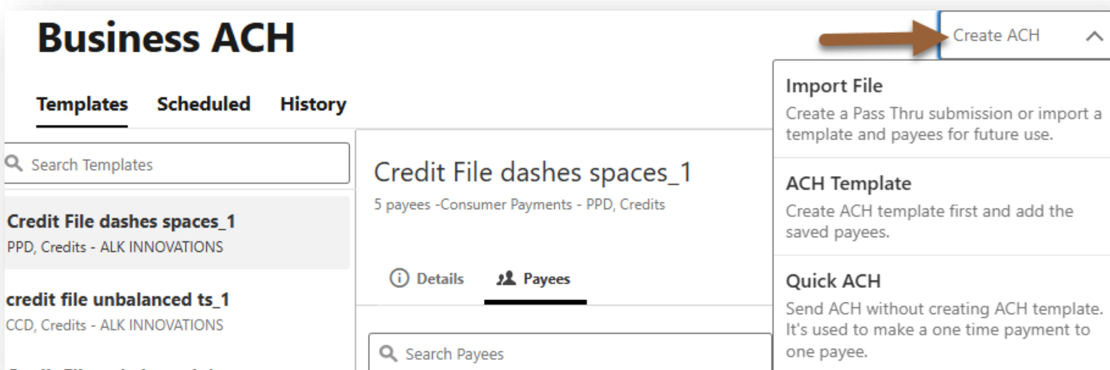
If an ACH transaction requires dual authorization, the transaction must be authorized by another business user (either a primary user or a sub user with the Allowed to Authorize ACH role permission) in the Business Admin widget.

In order for business users to be alerted of a pending ACH needing dual authorization the "Needs Authorization Alert" must be toggled on.

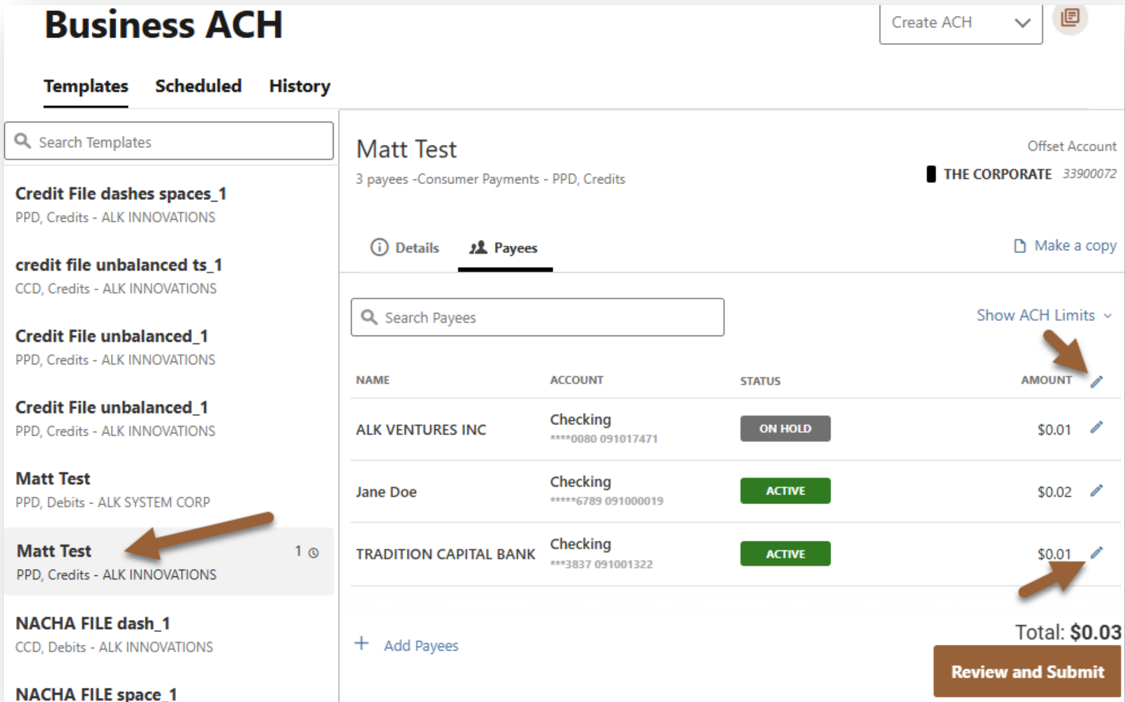
Business user #1 - Submits the ACH file.

1. Under Transfer & Pay click ACH Origination.

2. Select from the Create ACH dropdown a submission type for a new ACH.
   a. Options include Import File, ACH Template, or Quick ACH.

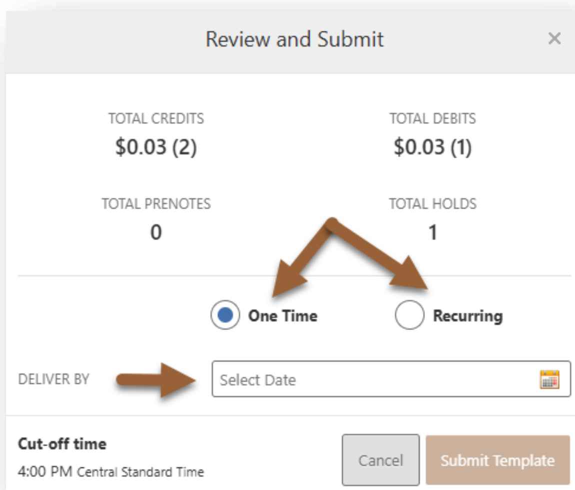


3. If using an already created template, select the template from the list of templates. Use the pencil icon to edit the dollar amounts, status, and/or hold a line from the file.

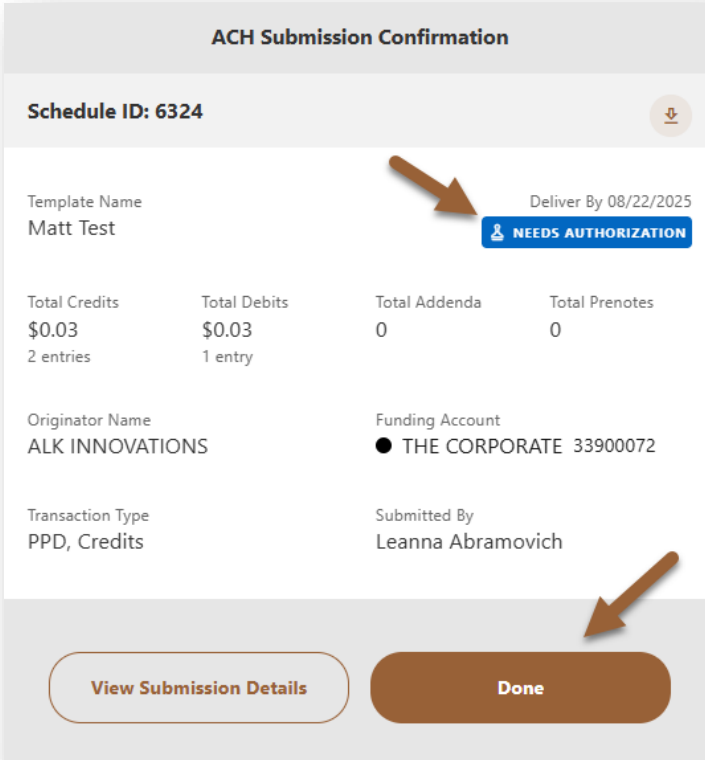


NOTE: The pencil icon next to the top "amount" will expand all lines for editing. Otherwise, clicking the pencil icon next to each individual line will allow editing for that line only.

4. Once edits are complete, click Review and Submit to submit the file.
5. Next select an occurrence of One Time or Recurring and select the Deliver By date.

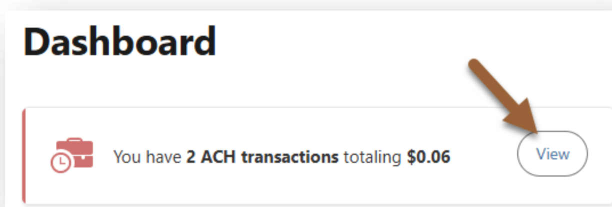


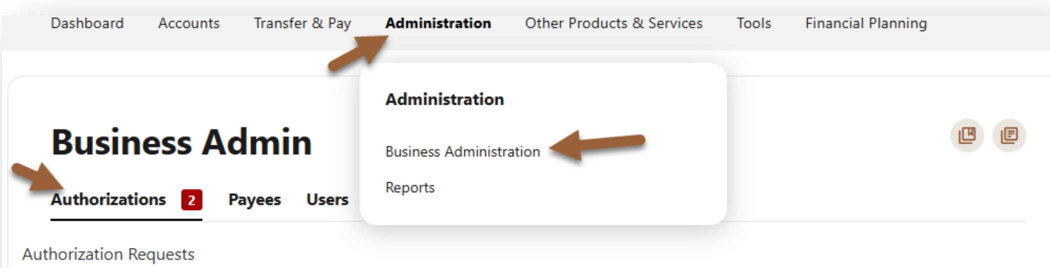
6. The next screen will show the ACH Submission Confirmation and flag that it needs authorization from another user. Select Done.



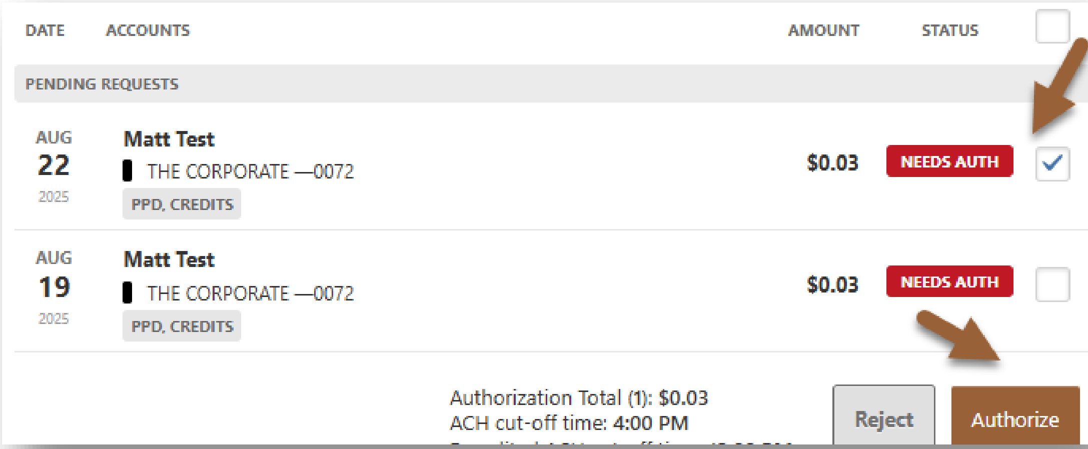
Business user #2 – Approve ACH file.

1. An alert will be displayed on the Dashboard. Click View to launch authorization requests or navigate to **Administration → Business Administration → Authorizations**.



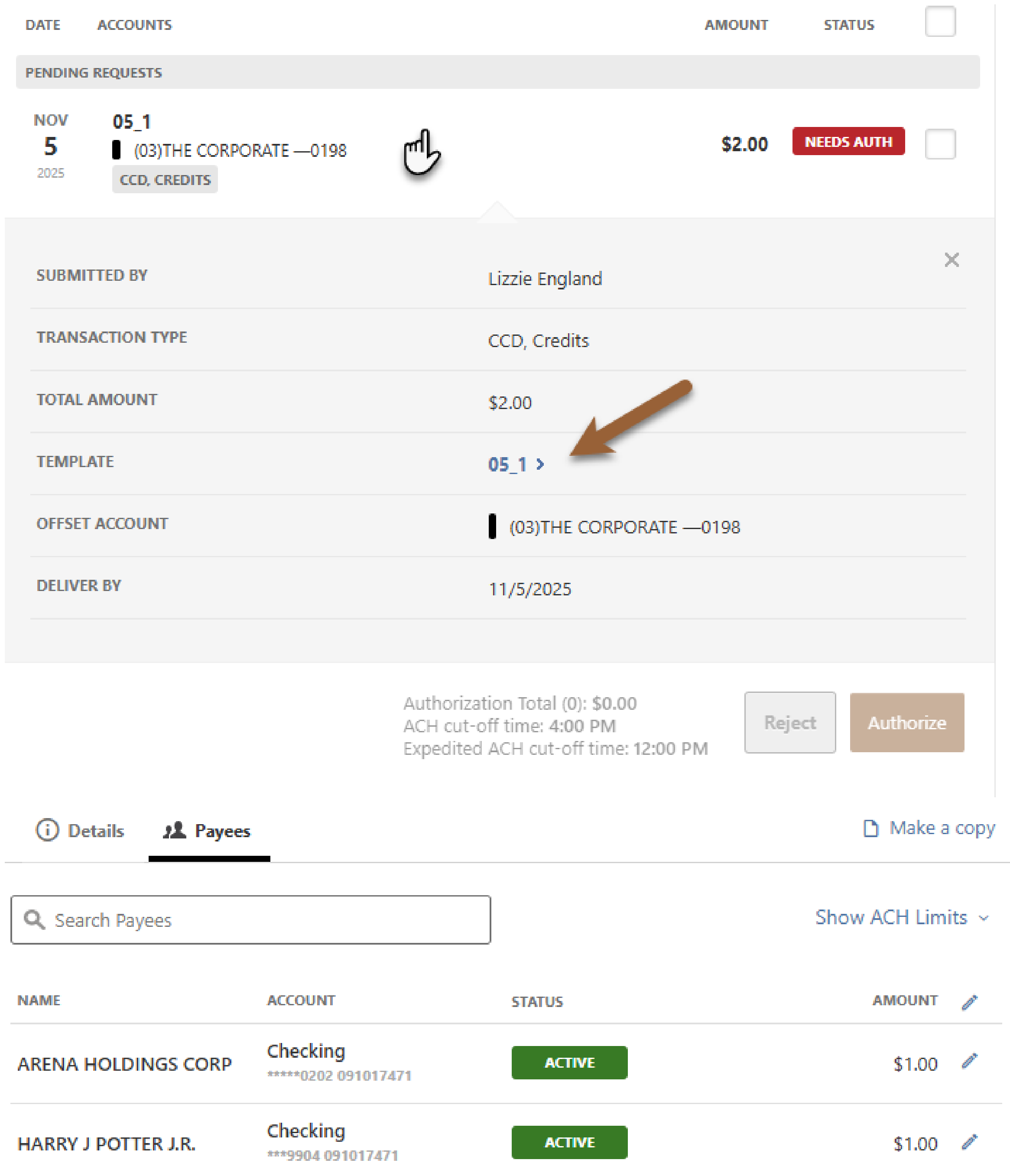


2. Authorize or Reject files by placing a checkmark and clicking the button of the action desired.



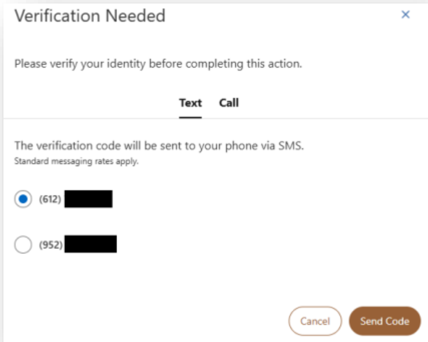
Note:

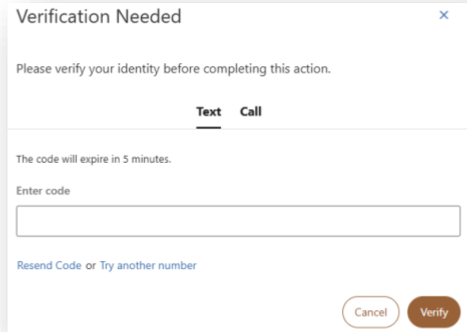
i. To see full template content, click the file name to reveal more detailed information including a link to the template.



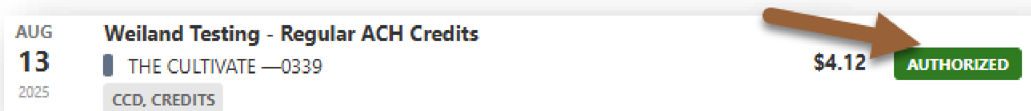
ii. This will direct you to the template for content review. Navigate back to the approval page once completed.

3. Select method of Verification and click Send Code. Enter the code received and click Verify.





4. The file will then be displayed with an "Authorized" tag next to it.



Add a Payee

Before a business ACH template can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a payee (or multiple payees) for your business by accessing the Payees tab, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

1. On the **Payees** tab within the Business Admin menu.
2. Click **Add New Payee**. A new drawer will open where you will enter the payee's details.
3. You must select if the payee is a **Person** or a **Business**.
4. Then enter the payee's **Full Name.**
5. You can enter information in the other optional fields to further classify the payee, if desired.
6. Enter the payees **Address**.
7. Lastly, you will click **Add Payee**.

After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to Delete a Payee.

Add a Payment Method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used by the business banking menus to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

1. On the **Payees** tab, select the payee you created from the payee list.
2. Scroll to the *Payment methods* section and click the **plus sign** to add a payment method.
3. Choose the **Payment method type** by selecting one of the tiles.
4. **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, etc.).
5. Click **Save.**

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to Delete a Payment Method.