SELCO
COMMUNITY CREDIT UNION

Commercial & Business Banking

ACH Origination Guide

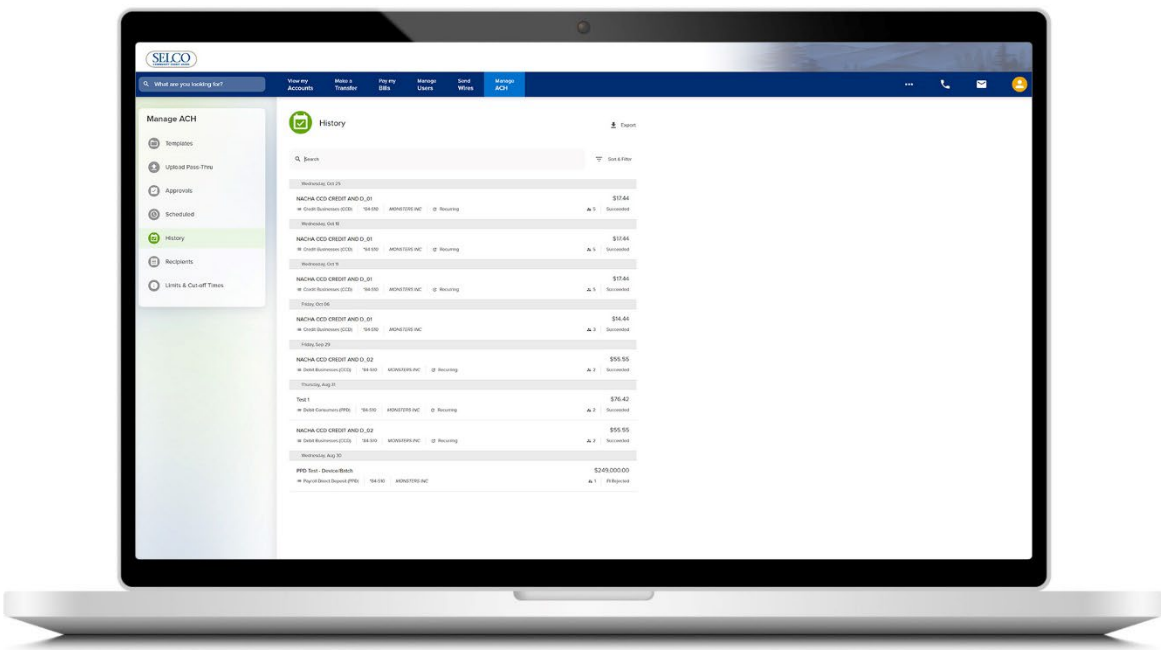
Rev. 6/25

Welcome

Thank you for choosing SELCO Community Credit Union for your business banking needs. This guide provides everything you need to get started using business banking for Automated Clearing House (ACH) transfers, from creating templates to ACH reversals—and everything in between. To navigate to specific instructions, click a topic or feature in the Table of Contents.

Questions?

If you have additional questions, call us at **541-744-7787**. We're available Monday through Friday from **8:00am-5:00pm** and always happy to help.



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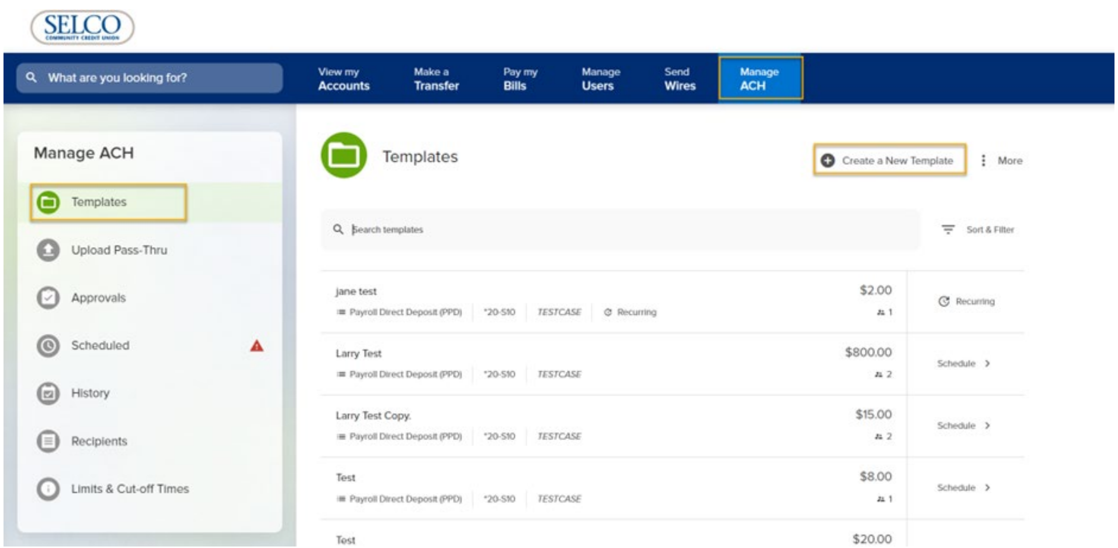
Creating ACH Templates

Follow these steps in digital banking to create a new ACH template:

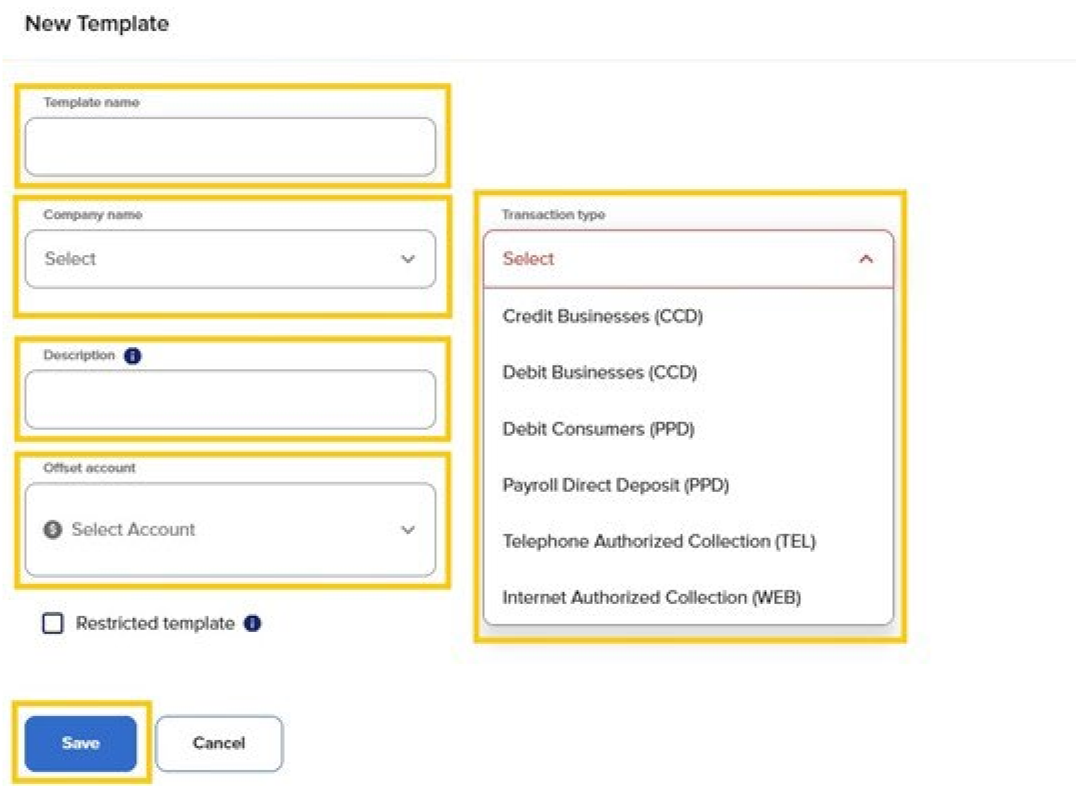
1. Log in to digital banking.
2. Select **Manage ACH** from the top menu, **Templates** from the left menu, then **Create a New Template** at the top right.



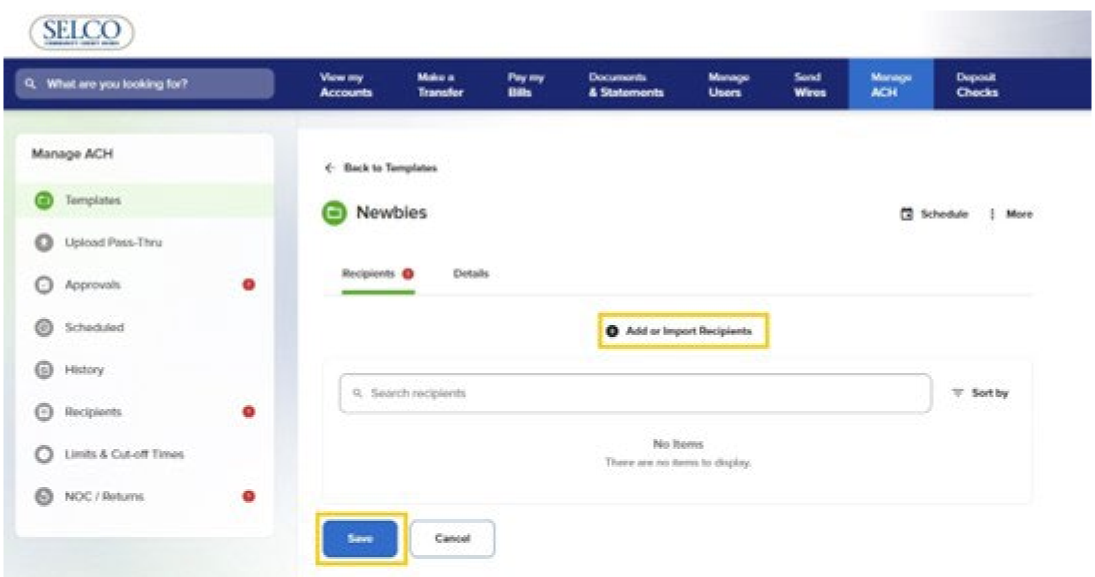
3. Enter a template name in **Template Name**.
4. Select a company name and an authorized transaction type from the drop-down menus.

    a. Credit Businesses (CCD)
    b. Debit Businesses (CCD)
    c. Debit Consumers (PPD)
    d. Payroll Direct Deposit (PPD)
    e. Telephone Authorized Collection (TEL)
    f. Internet Authorized Collection (WEB)

5. Enter a template description.
6. Select an **Offset Account** from the drop-down menu.
7. Check the **Restricted Template** box if you'd like the template to be restricted, then select **Save**. A green toaster message will let you know that an ACH template has been created.

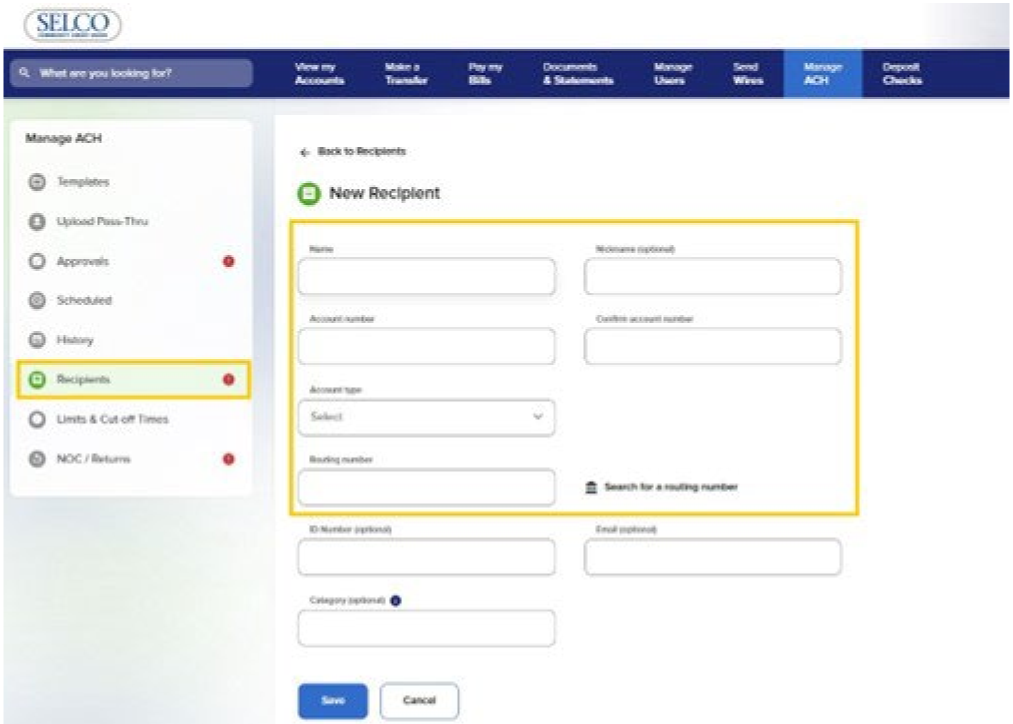


8. Select **Add or Import Recipients**.



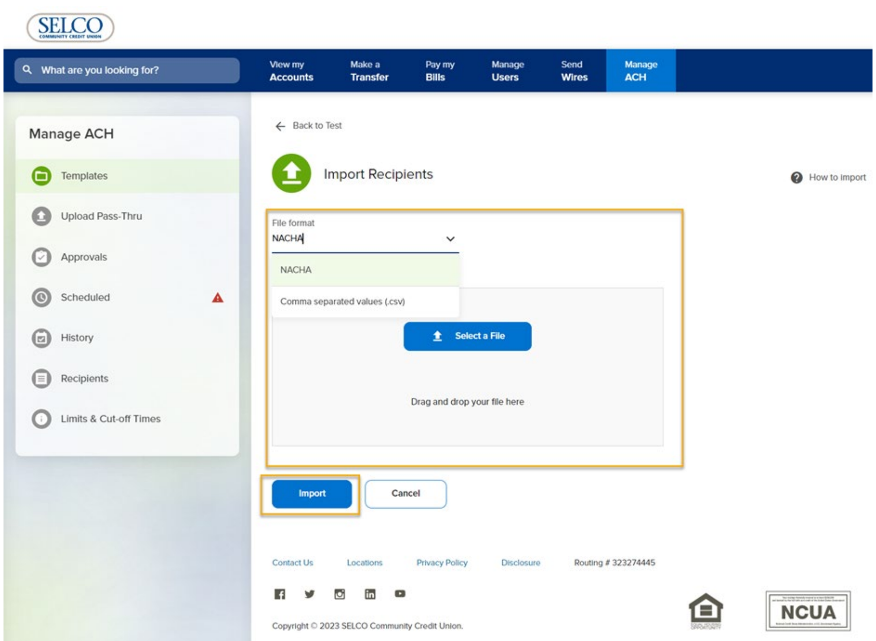
9. To add recipients, do one of the following:

   a. Select the **Add Recipients** pencil icon from the menu, then enter all the recipient information and then select **Save**. A green toaster message will indicate the recipient has been saved.

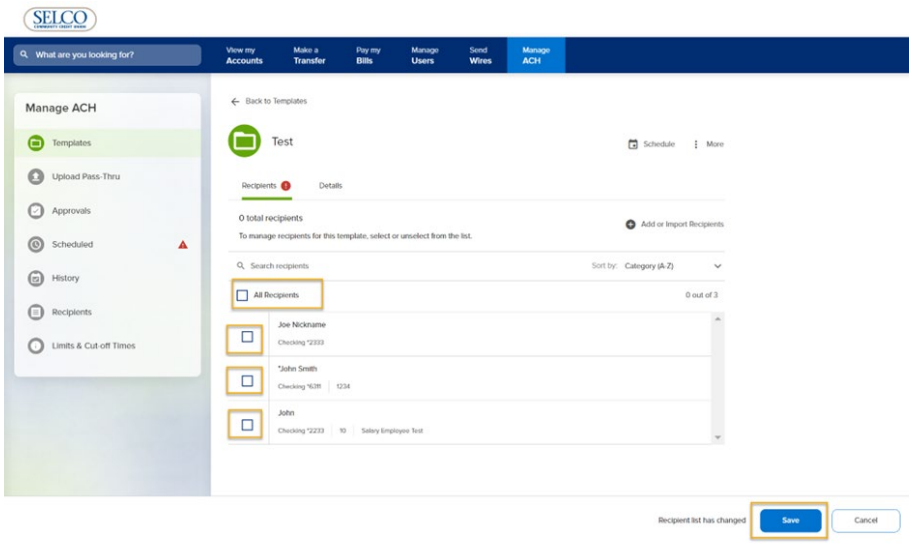


b. Select the **Upload Recipient File** icon from the menu to upload a recipient file.

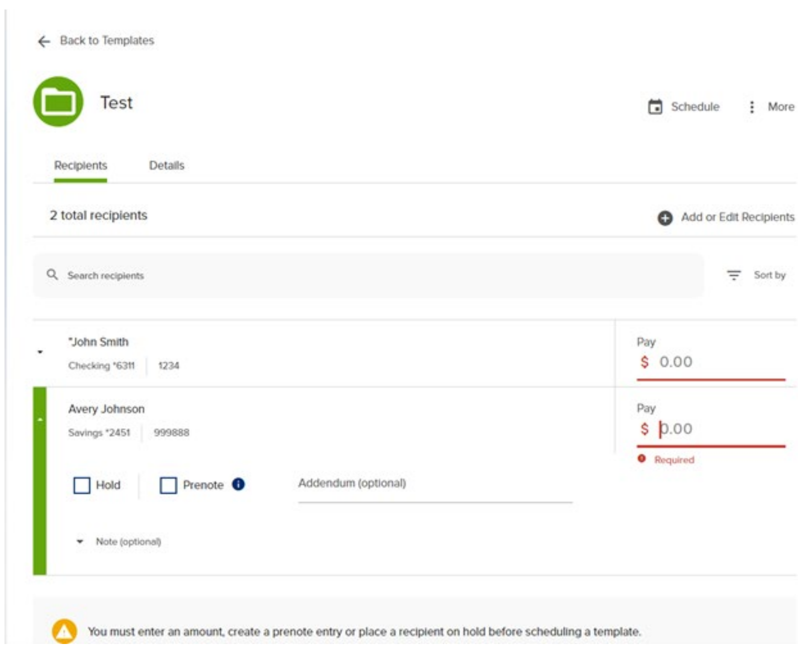
i. Select the file format from the drop-down menu.
ii. Either select or drag and drop the recipient file.
iii. Select **Import**. A green toaster message will indicate the recipient list was imported.



c. Check the **All Recipients** box to add all existing recipients, or check the boxes next to the names of the individual existing recipients on the list to add them to the template. Select **Save**.

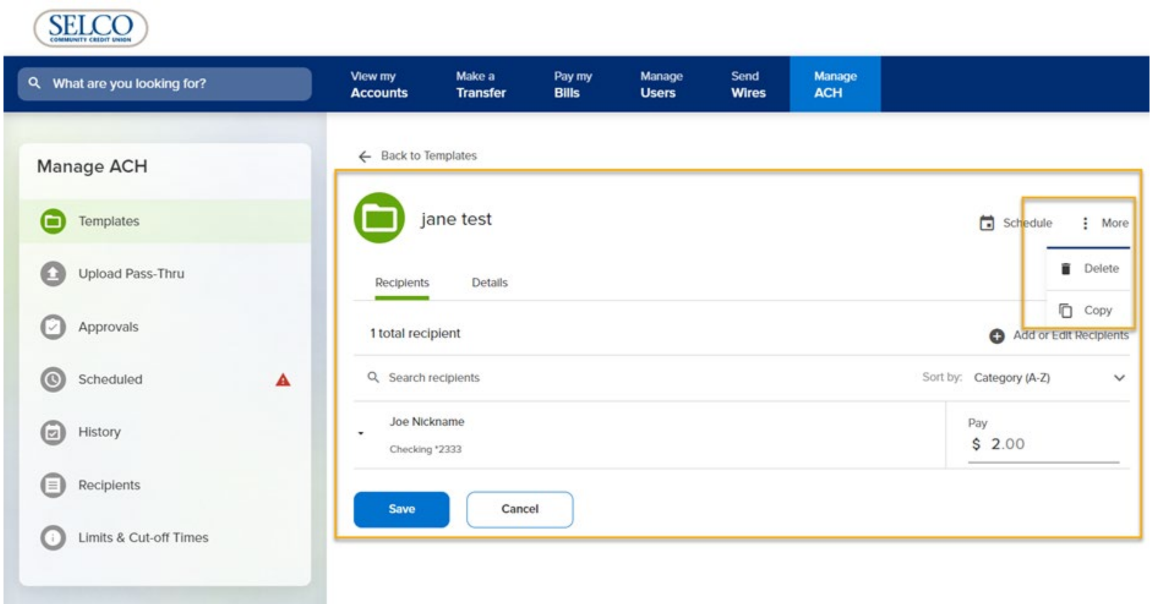


d. A message will pop up stating: “You must enter an amount, create a prenote entry, or place a recipient on hold before scheduling a template.” New boxes will populate for you to enter an amount, set a pre-note, or place a hold. Once that’s completed, select **Save**. A green toaster message will indicate that your template has been created.

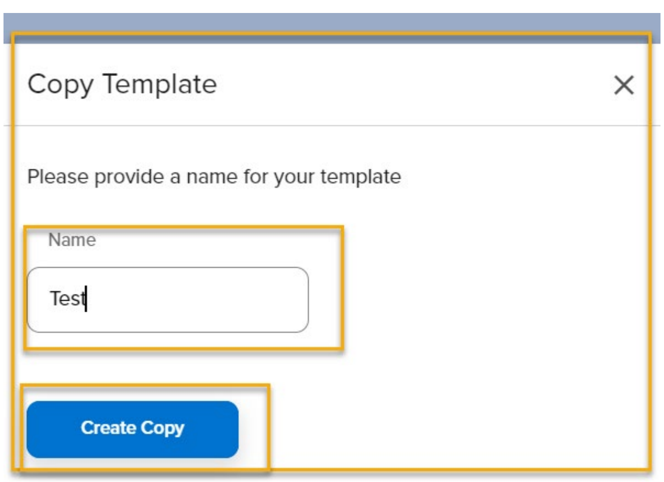


Copying a Template

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu.
2. Select the template to copy, then **More** at the top right.
3. Select **Copy** from the menu.



4. Enter a name for the template copy.
5. Select **Create Copy**. A green toaster message will indicate that your new template has been created. The copied template now shows on the **Template** list.



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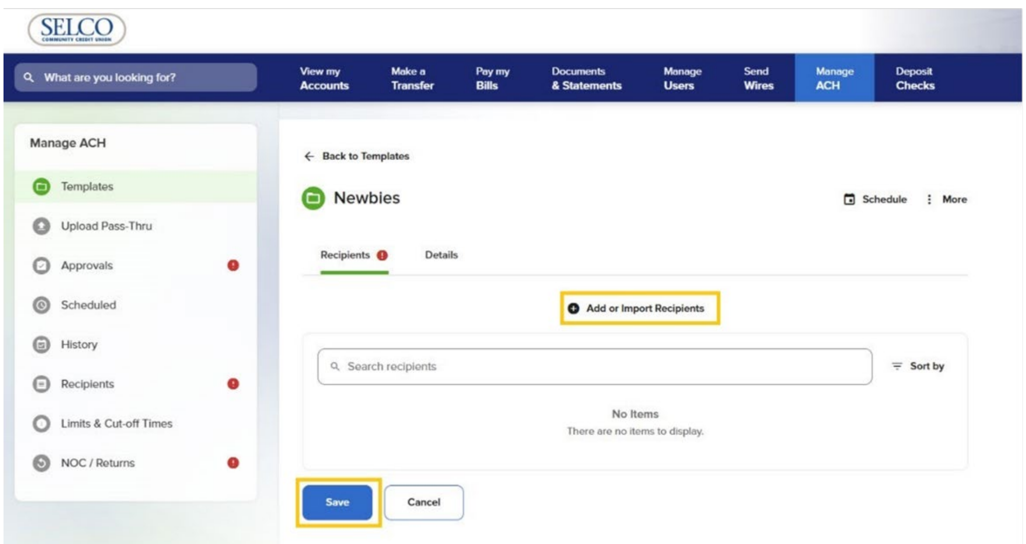
Managing ACH Recipients

ACH recipients can be added several ways, including under the Recipients menu, during template creation, individually, or in bulk by importing a template.

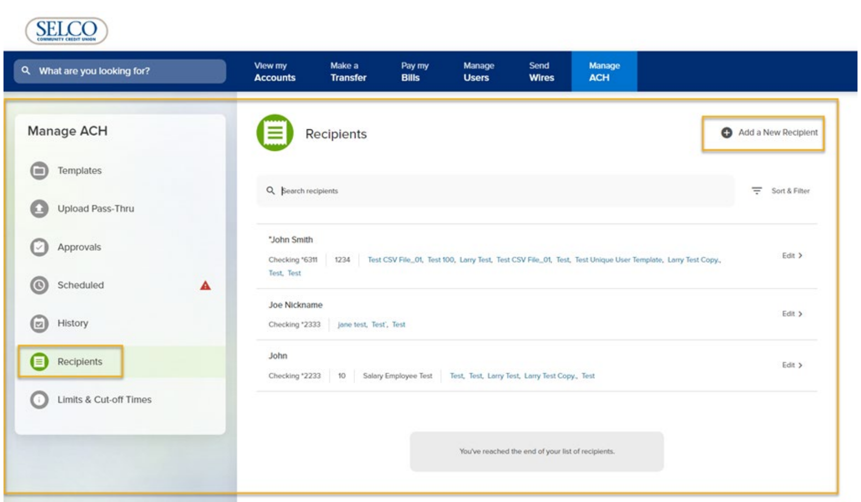
Adding a New Recipient

1. To add recipients:

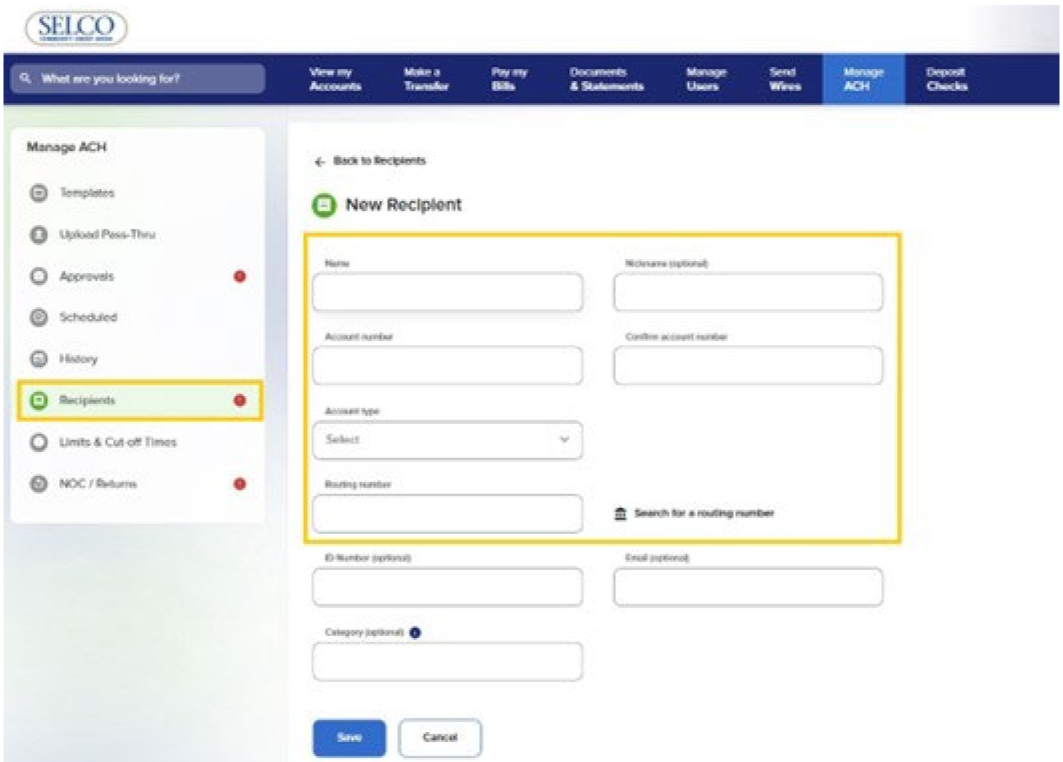
   a. <u>During template creation</u>, once all the template attributes have been entered and saved, select the **Recipients** tab on the template. Select **Add or Import Recipients** or **Select Add Recipients**.



   b. <u>From the **Recipients** menu</u>, select **Add a New Recipient** at the top right.

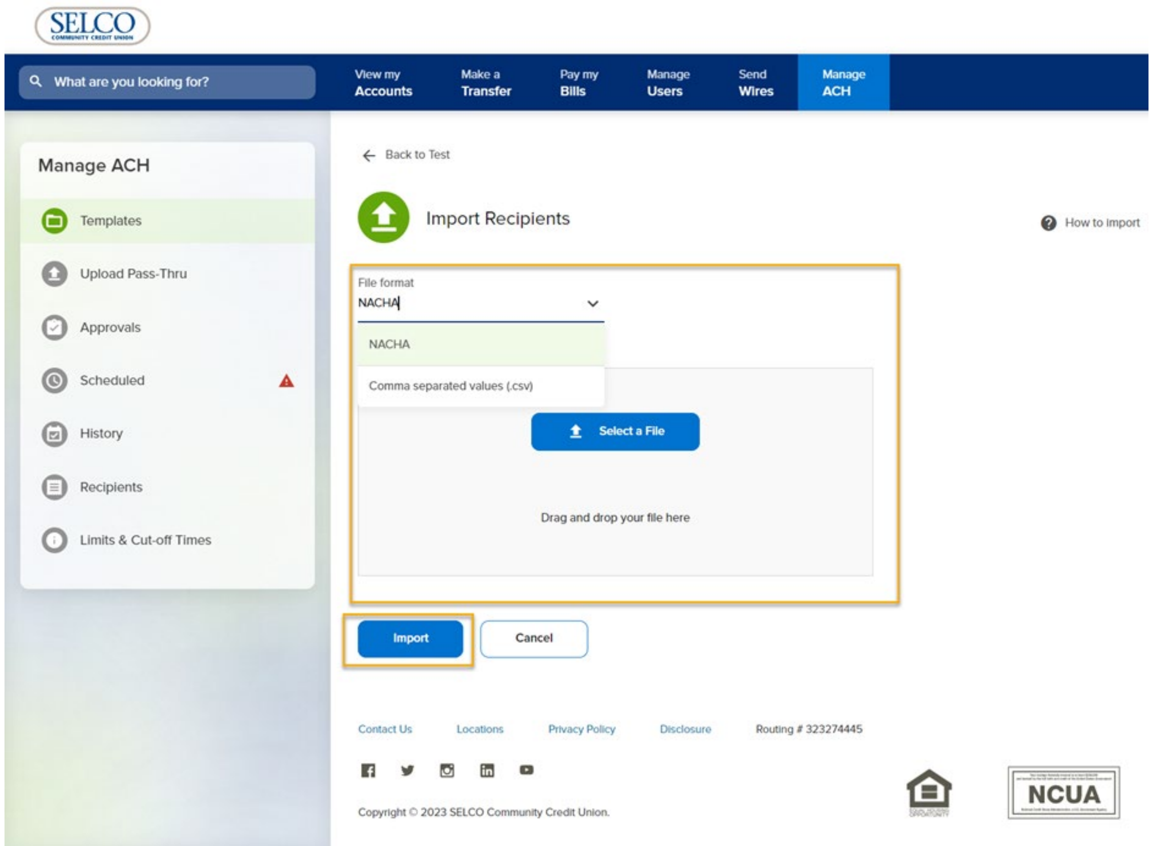


2. Fill in the recipient information, then select **Save**. (Note: Name, account number, and routing number are required.) A banner will display at the bottom indicating the recipient's information has been saved.



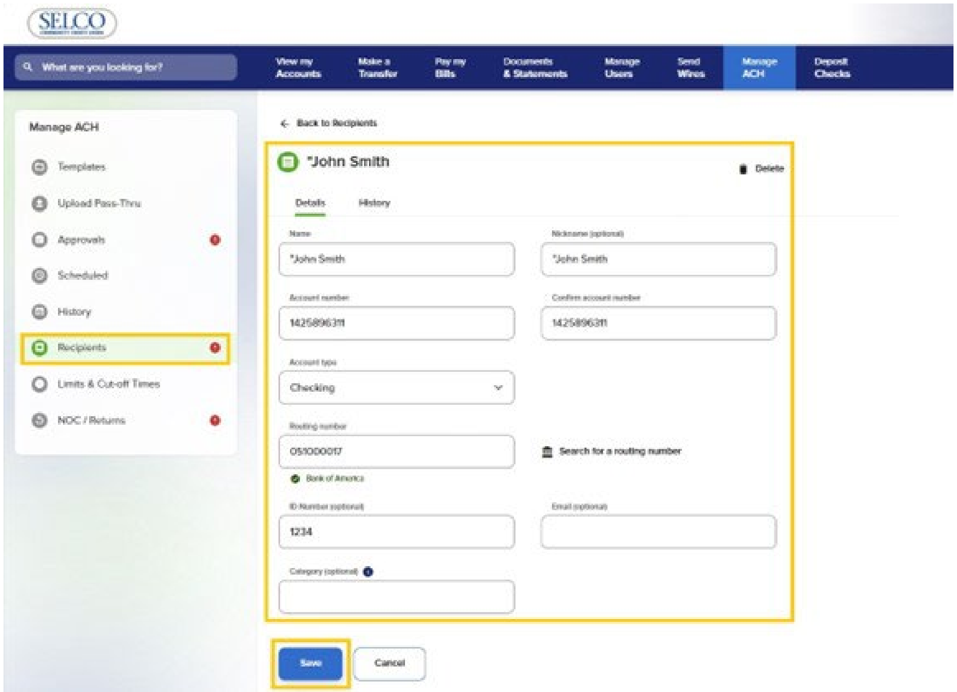
Uploading a New Recipient File

1. During template creation, once all the template attributes have been entered and saved, select the **Recipients** tab on the template.
2. Select **Upload Recipient File**.
3. Select the file format from the drop-down menu, either NACHA or CSV.
4. Select **Select a File** or drag and drop the file, then click or tap **Import**. A message will indicate that the file was successfully uploaded and recipients imported. To complete the process, select **Done**.
5. To see your new list of recipients, select **Recipients** from the left-side menu.



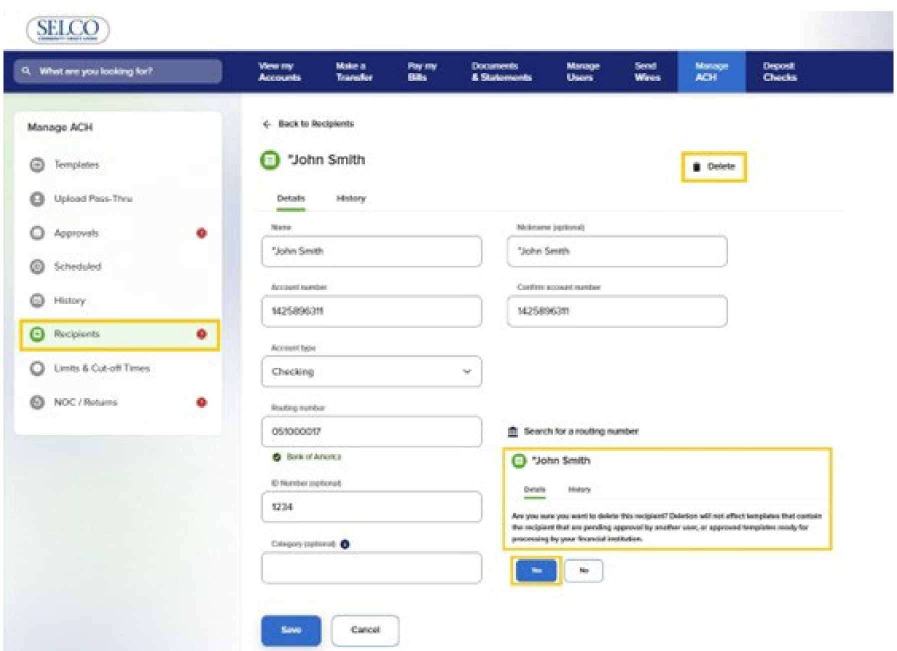
Editing Recipients

1. In digital banking, select **Manage ACH** from the top menu, then **Recipients** from the left-side menu.
2. Select the desired recipient from the list.
3. Click or tap **Edit**, make your edits to the recipient's information, then select **Save**. A banner will be displayed at the bottom of the screen indicating the recipient's information has been saved.



Deleting Recipients

1. In digital banking, select **Manage ACH** from the top menu, then **Recipients** from the left menu.
2. Select the desired recipient from the list.
3. Click or tap **Edit**, then select **Delete** at the top right.



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Importing Template Files

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu.
2. Select **More** at the top right, then **Import a New Template**, then choose NACHA or CSV for the file format.
3. Select the transaction type, then the company name and offset account from the drop-down menu.
4. If applicable, check the **Restricted template** box.
5. Click or tap **Select a File** and select NACHA or CSV for the file format to import.
6. Select **Continue**, then **Submit**. A message will be displayed indicating the template(s) were successfully imported.
7. Select **Done**.

   Tip: Select How to Import on the Import Templates screen for details on importing files.

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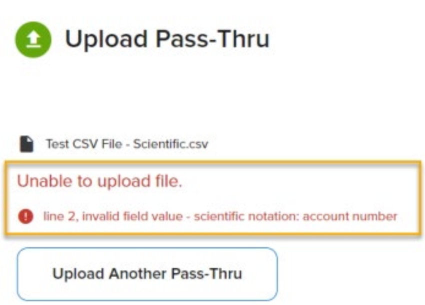
Uploading A Pass-Thru File

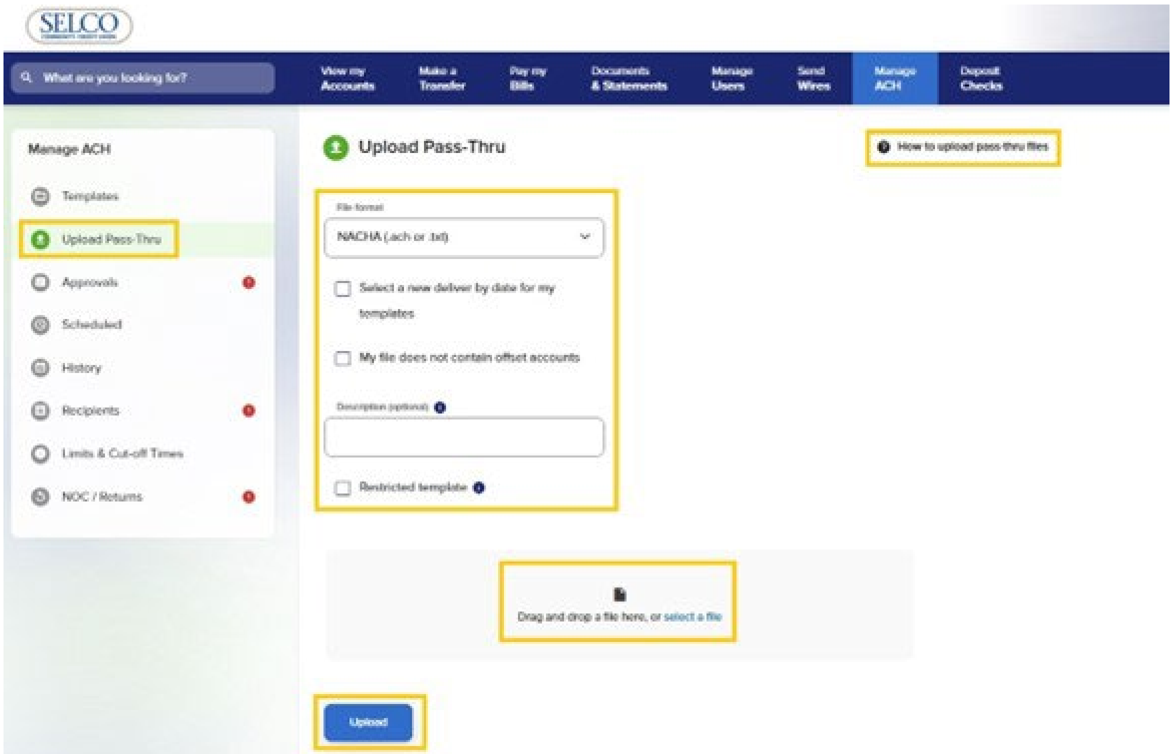
ACH Pass-Thru allows a business to upload NACHA- and CSV-formatted files containing one or more ACH templates for processing. Different from importing a template, uploading a pass-thru file imports the template(s) and schedules it at the same time.

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu.
2. Select **More** at the top right, then **Upload a Pass-Thru File**.
3. Select NACHA or CSV for the file format.
4. Enter the **Transaction Type** indicated in the test case.
5. Select the **Company Name** from the drop-down menu and enter a description.
6. Check the **Restricted Template** box if applicable.
7. Enter the **Deliver by Date**.
8. Select **Offset Account** from the drop-down menu, then **Select a File**, and choose the file to upload. **Note:** If a CSV file has any numbers truncated via scientific notation for being too long, an error message will display indicating which line contains the error. You'll need to correct the file before re-uploading.



9. Select **Upload**, then **Submit**. A message will display indicating that your pass-thru file has been submitted.

Tip: Select **How to Upload Pass-Thru Files** on the **Upload Pass-Thru** screen for details on how to upload a pass-thru file.



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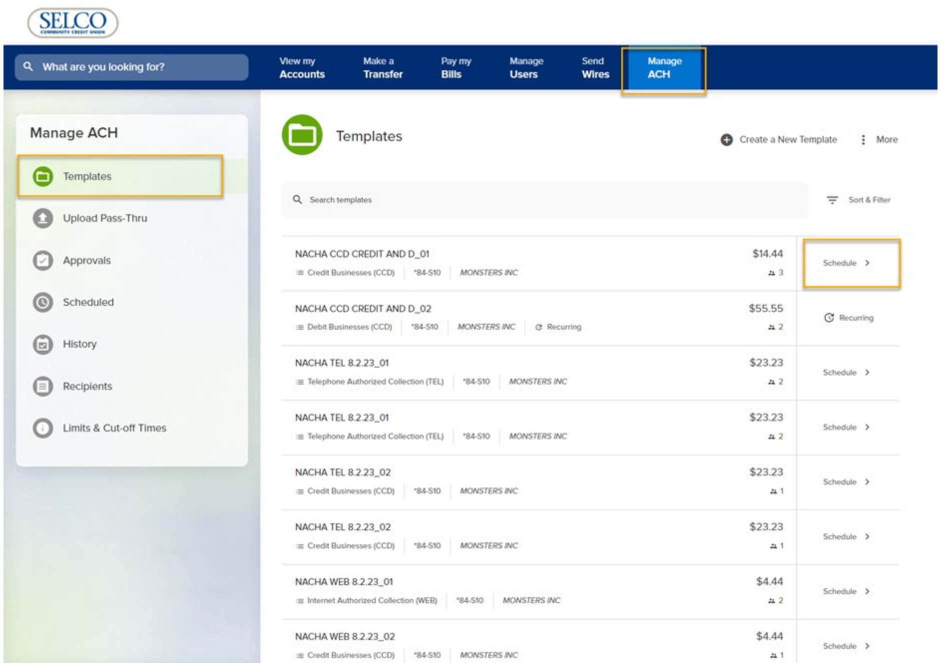
Scheduling Templates

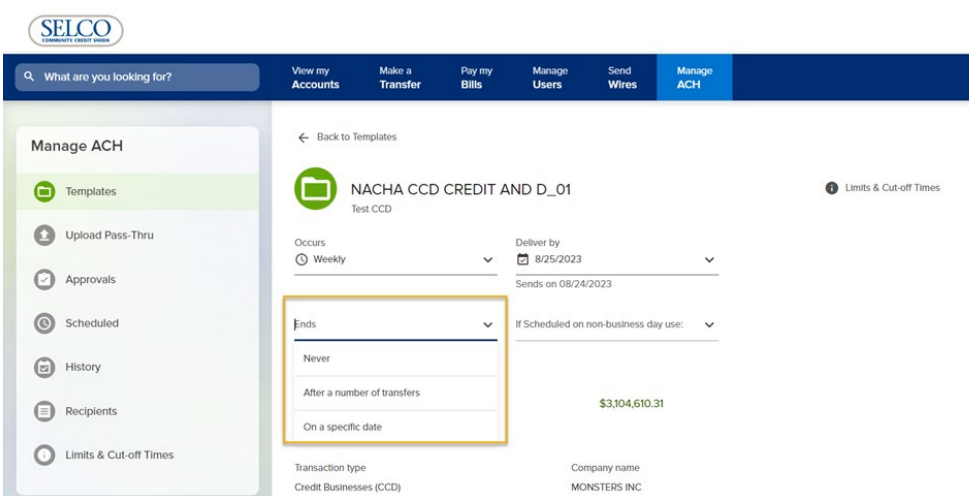
1. In digital banking, select **Manage ACH** from the top menu, **Templates** from the left-side menu, then **Schedule** to the right of a template.



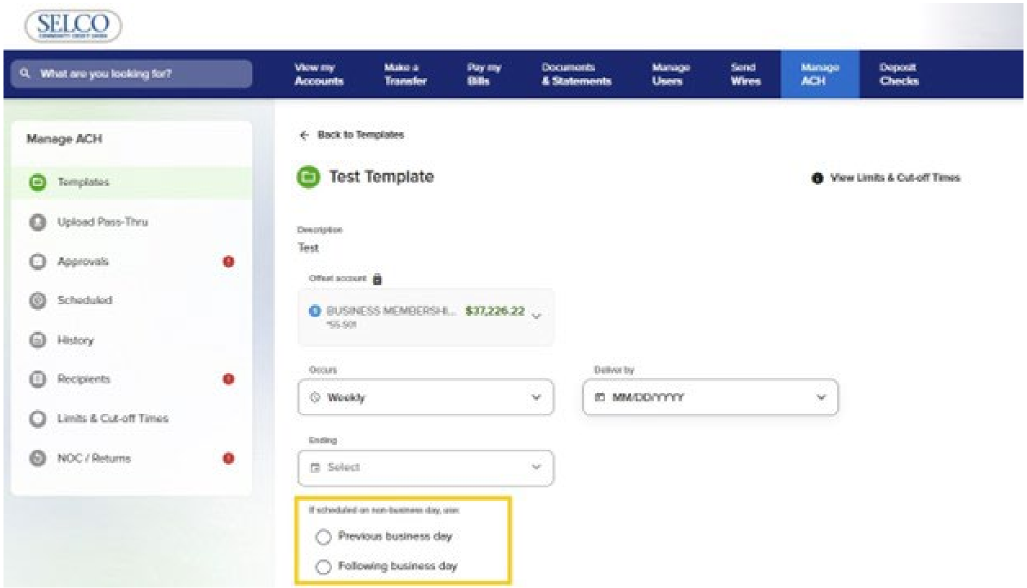
2. Select the desired occurrence option from the following:

    a. One Time
    b. Weekly
    c. Every Two Weeks
    d. Occurs Monthly
    e. Occurs 15th and End of Month
    f. Occurs Last Day of the Month
    g. Occurs Quarterly
    h. Occurs Annually

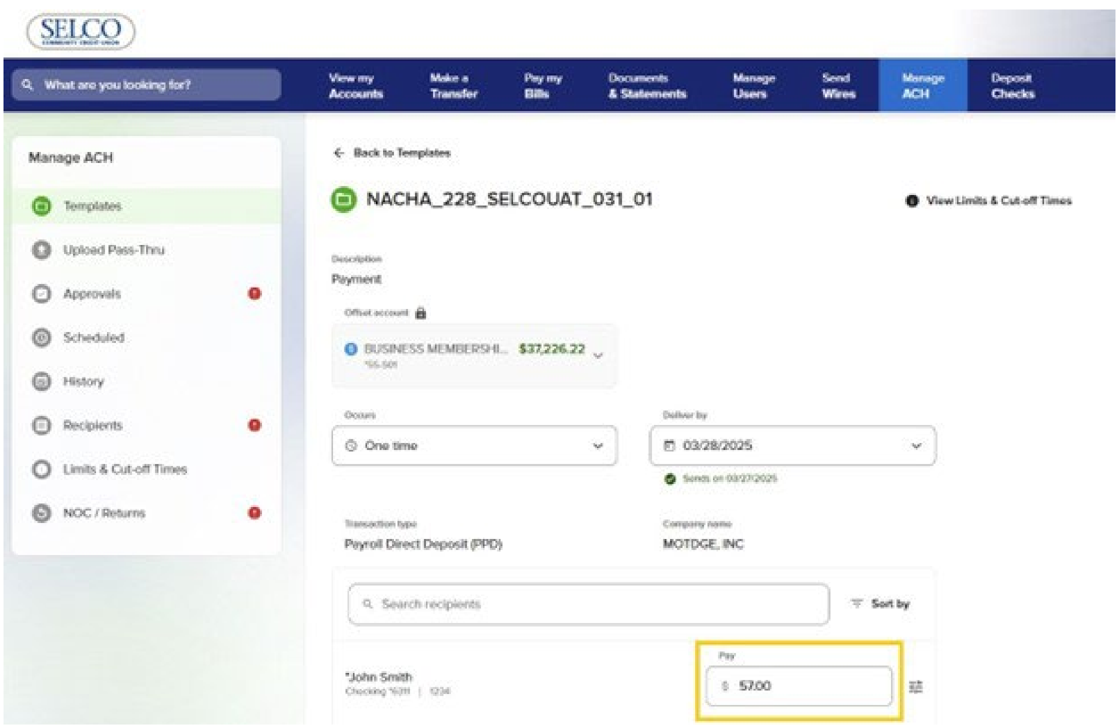
3. Select the **Deliver by Date**, then an “ends on” date from the drop-down menu. (If scheduling a one-time template, skip to step 4.)



4. Select an option from the **If Scheduled on a non-business day use** drop-down menu.

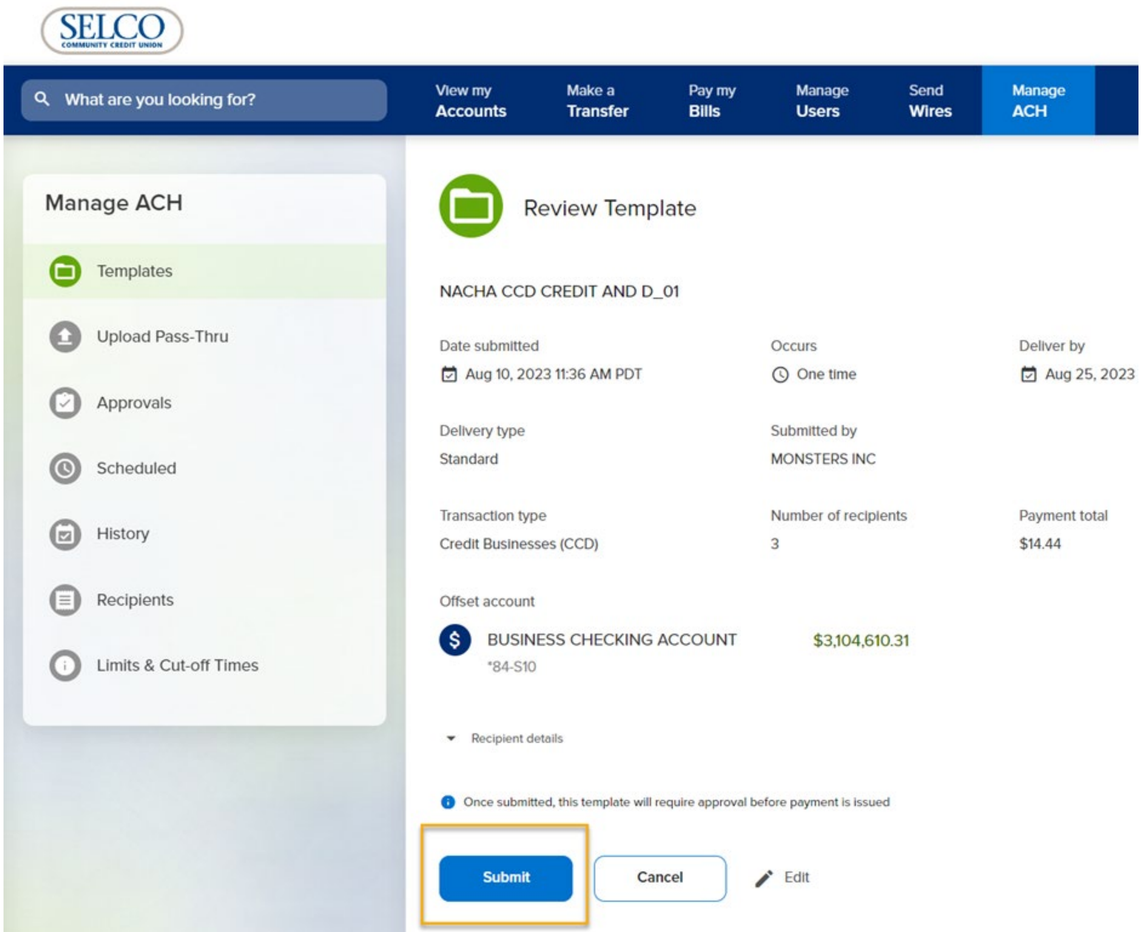


5. If applicable, edit the payment amounts for each payee. If using the existing amounts, skip to step 6.



6. Select **Review**. If the payment amounts were changed, a check box will appear at the bottom of the screen stating: Save changes to template defaults. Check the box if the new amounts should be saved as the template defaults.

7. Select **Submit**. A message will indicate that the template was successfully submitted.



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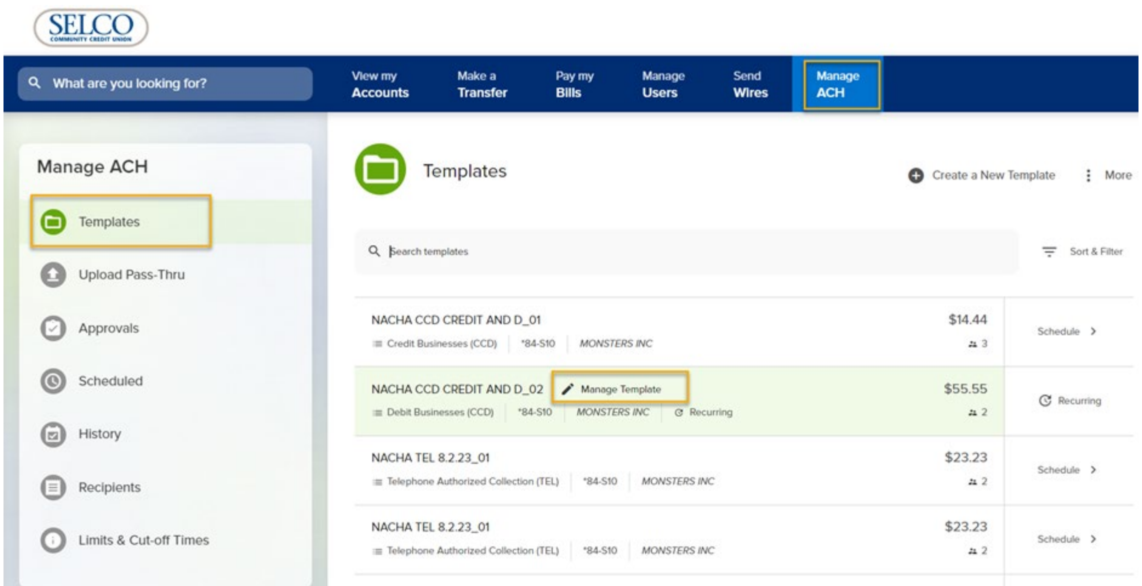
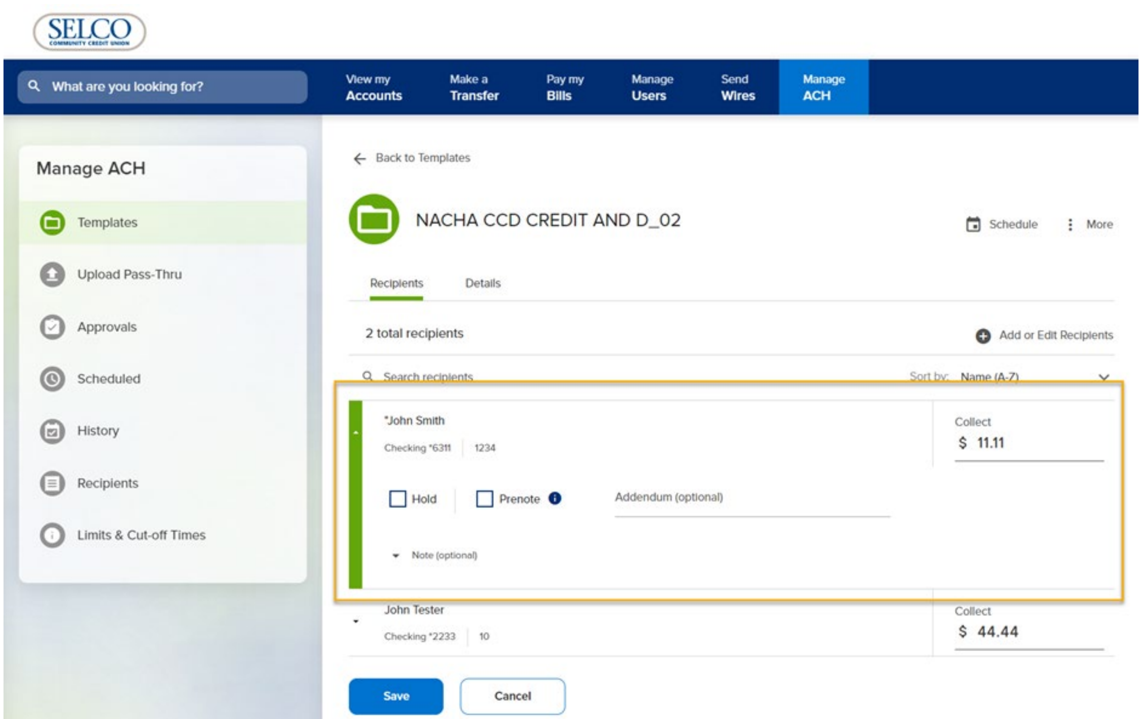
Managing Templates

Editing a Template from the Templates List

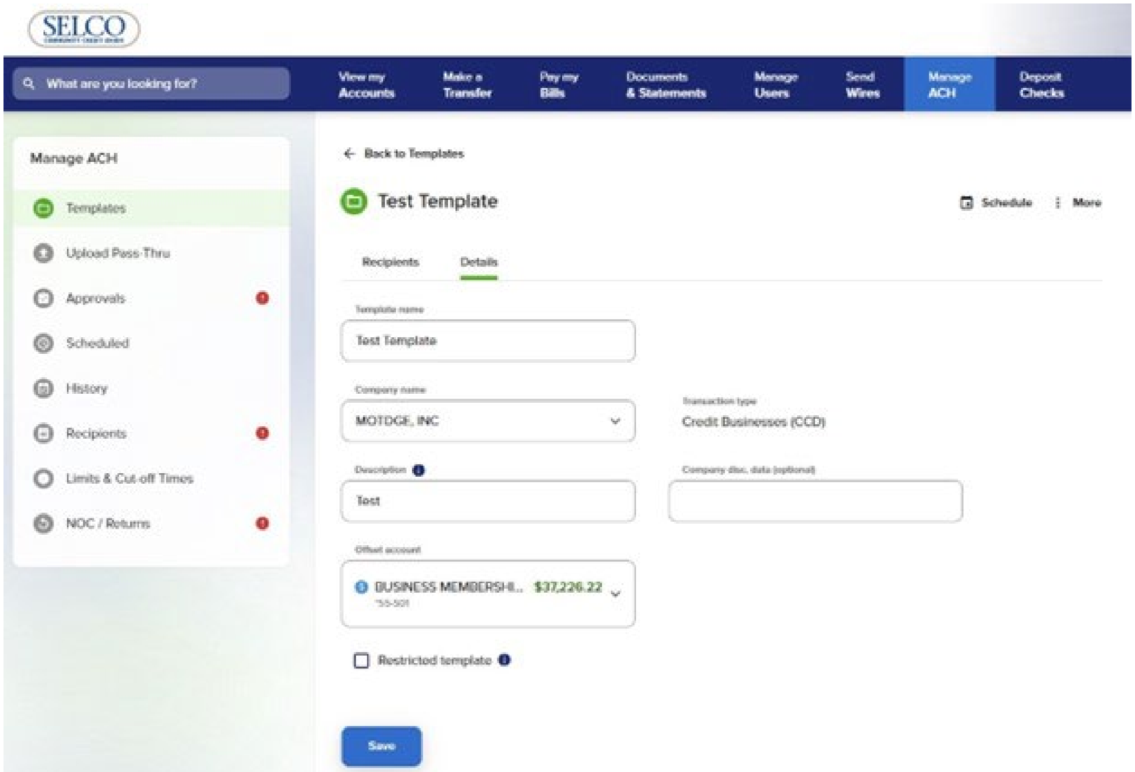
1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu.
2. Hover over the template on the list to edit.
3. Select **Manage Template**.



4. To edit the template recipients, select **Recipients**. From here the amount can be edited. Selecting the down arrow next to a recipient will allow the recipient details to be edited.



5. To make a change to the template details, select **Details**. From here the templated details can be edited, including **Template Name**, **Company Name**, **Description**, **Offset Account**, and **Restricted Template** setting.



Please note: If editing a recurring template, a message will display indicating that the template, and all future scheduled requests in the series, will need to be re-approved. Click **Continue** before proceeding.

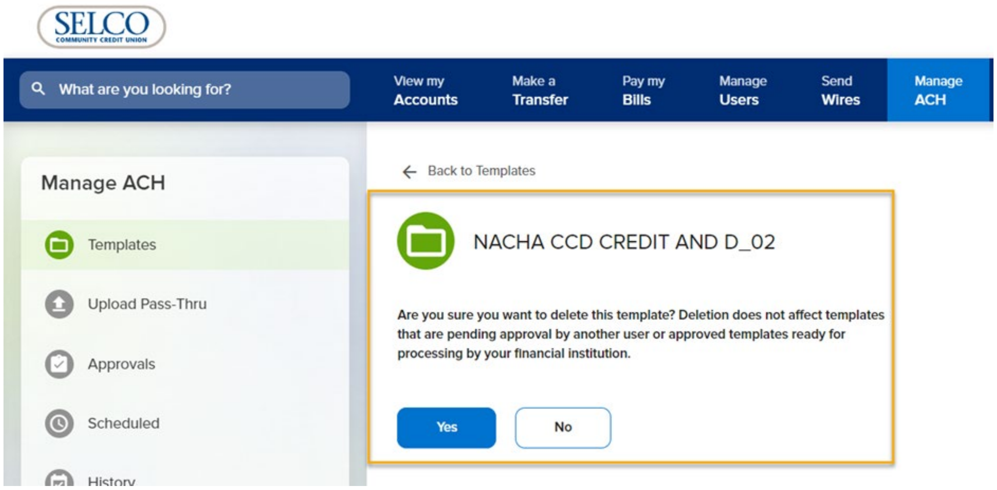
6. Click **Save**. A green toaster message will indicate that a template was updated.

Editing a Template from the Scheduling Screen

1. In digital banking, select **Manage ACH** from the top menu, **Templates** from the left-side menu, then **Schedule** to the right of a template on the list.
2. Make an edit to the template such as amount, occurrence, deliver by date, etc.
3. Check the box to save changes to template defaults.
4. Select **Review**, then **Submit**. A message will be displayed indicating that the template was successfully submitted.

Deleting a Template

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu, then the template you want to remove from the list.
2. Select **More** at the top right, then **Delete**. A message will display, asking if you're sure you want to delete the template. If you'd like to proceed, select **Yes**. A green toaster message will indicate the template has been deleted. If you decide you don't want to delete the template, select **No**, which will return you to the previous workflow.



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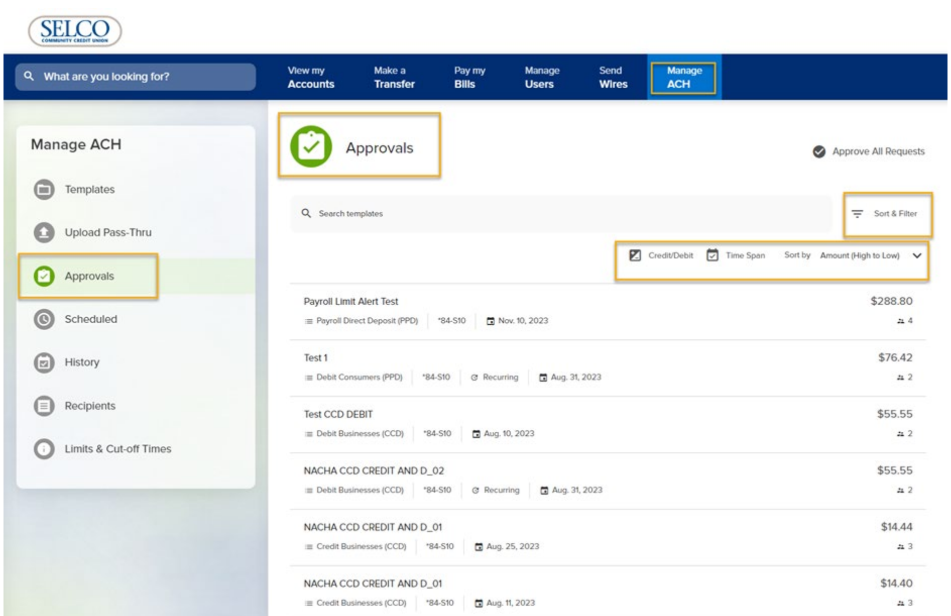
Approving/Rejecting ACH Templates

Viewing Templates in the Approvals Queue

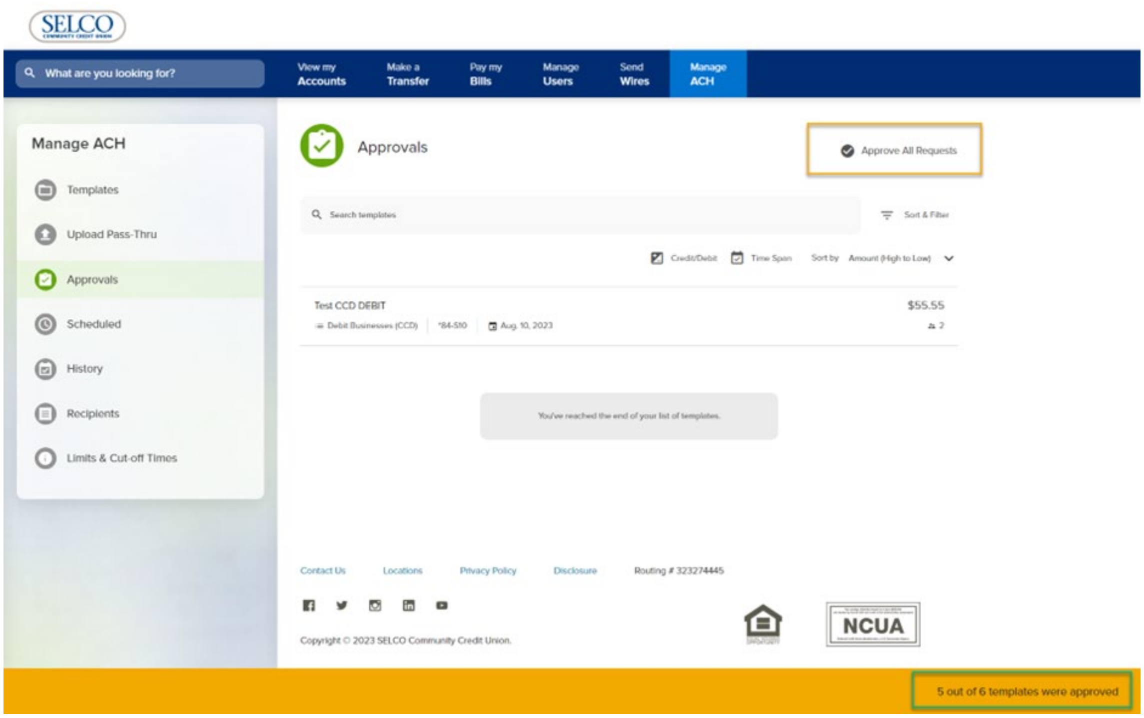
1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Templates can be searched for and/or the results can be sorted and filtered by selecting **Sort & Filter** at the top right.
3. Select the **Sort function desired** from the menu.



Approving an ACH template

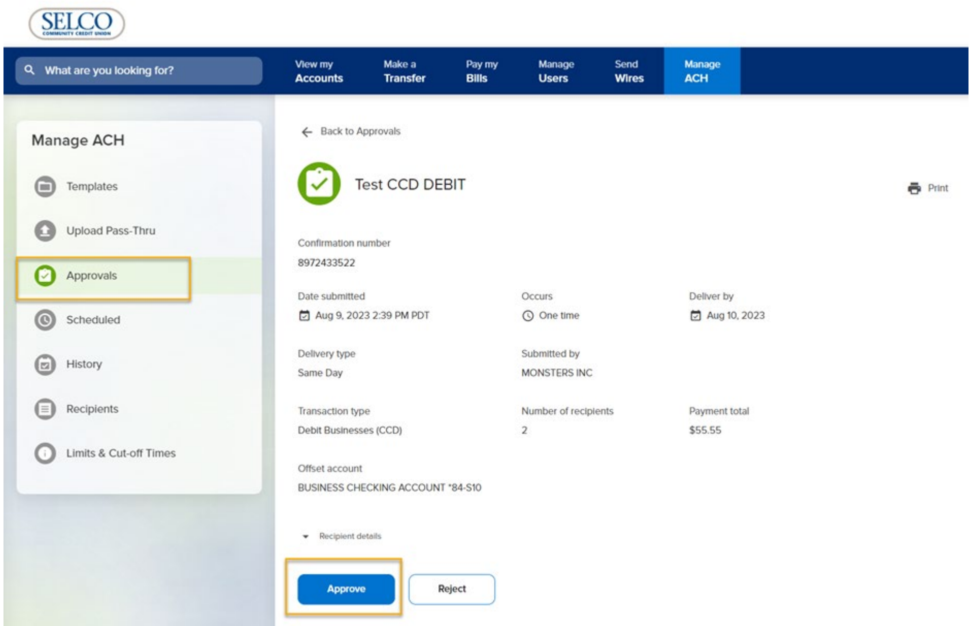
Approving All Requests

1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Select **Approve All Requests** at the top right. A green toaster message will indicate all the templates were approved, which will include the number of templates. A yellow toaster message will indicate if only some of the templates were approved, including the number that were approved and the total number of templates.



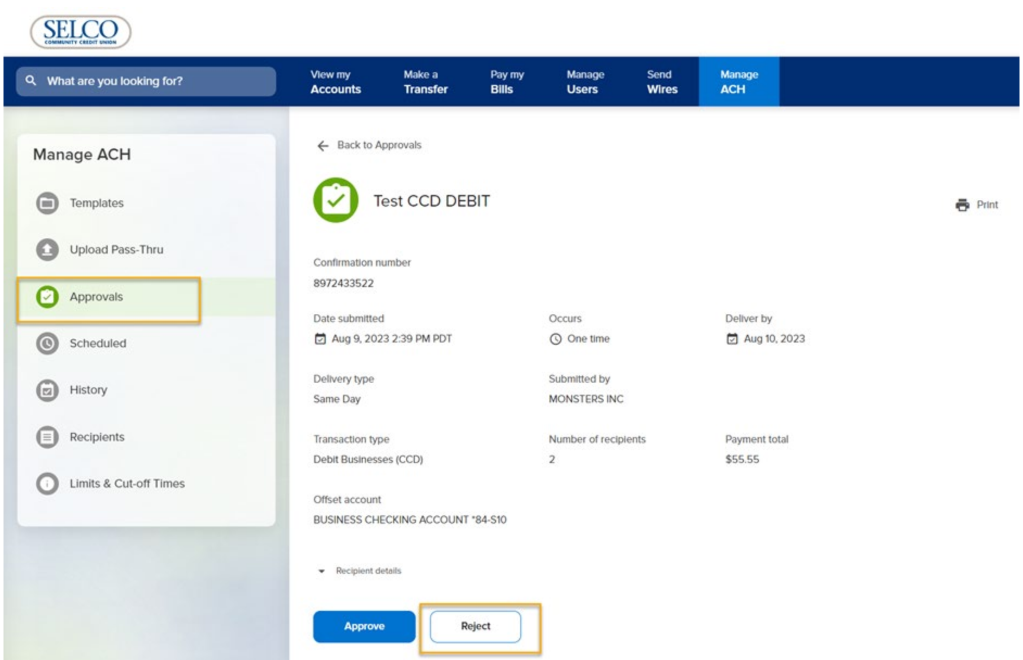
Approving Individual Requests

1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Select the template from the list to approve.
3. Click or tap **Approve**. A green toaster message will appear indicating the template was approved.



Rejecting an ACH Template

1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Select the template from the list to reject, then click or tap **Reject**.
3. Enter the reason for rejecting and select **Reject**. A green toaster message will indicate the template has been rejected.



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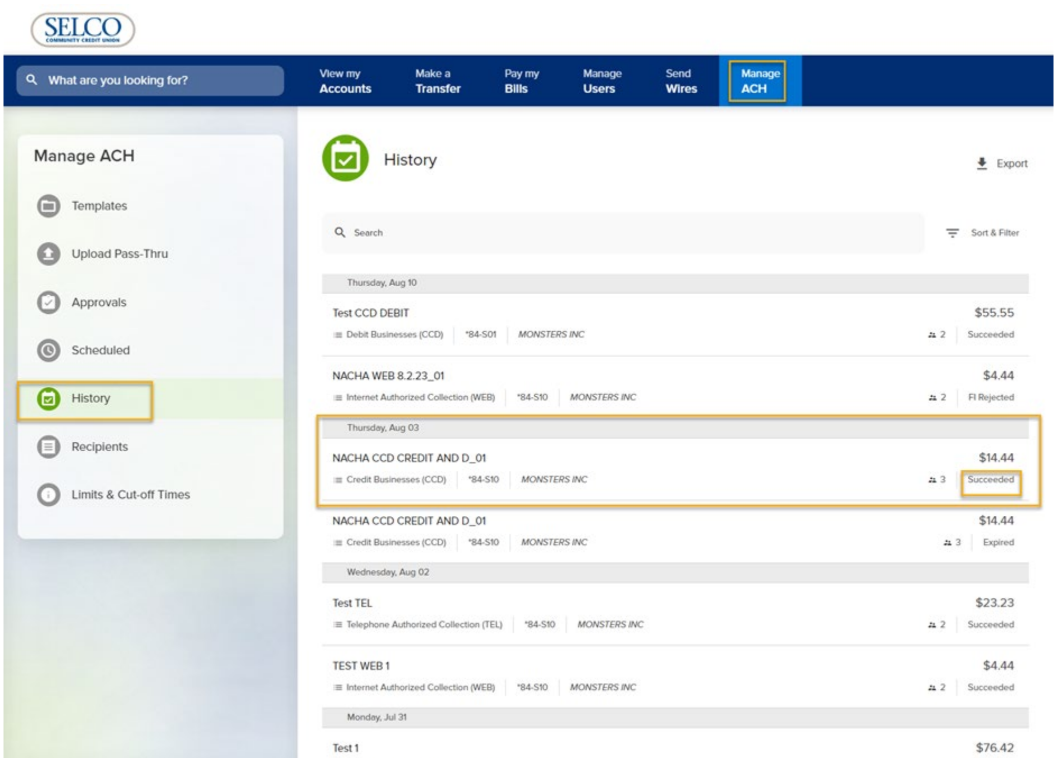
ACH Reversals

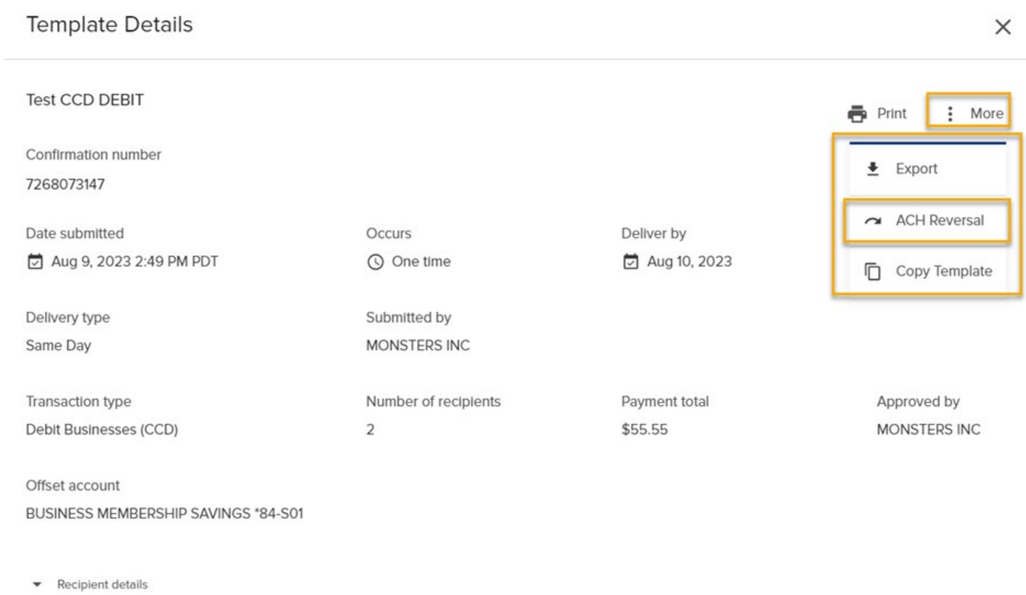
You have the option to submit ACH Reversal files for qualifying transactions. Reversals are only allowed within 5 business days of the deliver-by date. Reversals are not allowed for pre-notes or an entry with a hold status. You're obligated to schedule correcting files after submitting the reversal unless it was a duplicate. When ACH reversals are processed, the amounts reversed credit back to the daily and monthly limits. Additionally, when reversals are done, the recipient will be sent an email notification informing them of the reversal.

Submitting an ACH Reversal

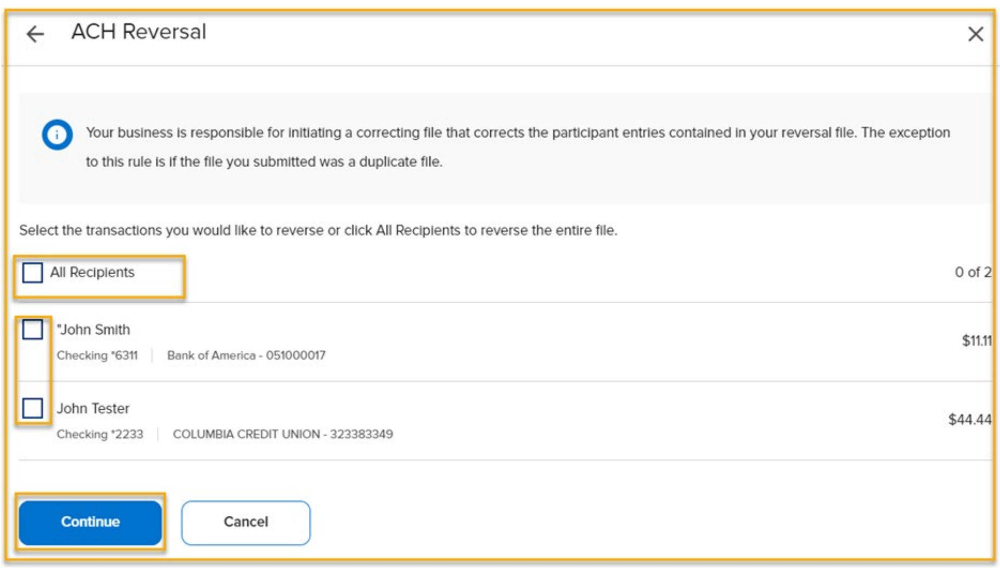
1. In digital banking, select **Manage ACH** from the top menu, then **History** from the left-side menu.
2. Highlight the template on the list to submit for which a reversal needs to be submitted. (This must have a status of **Succeeded**.)



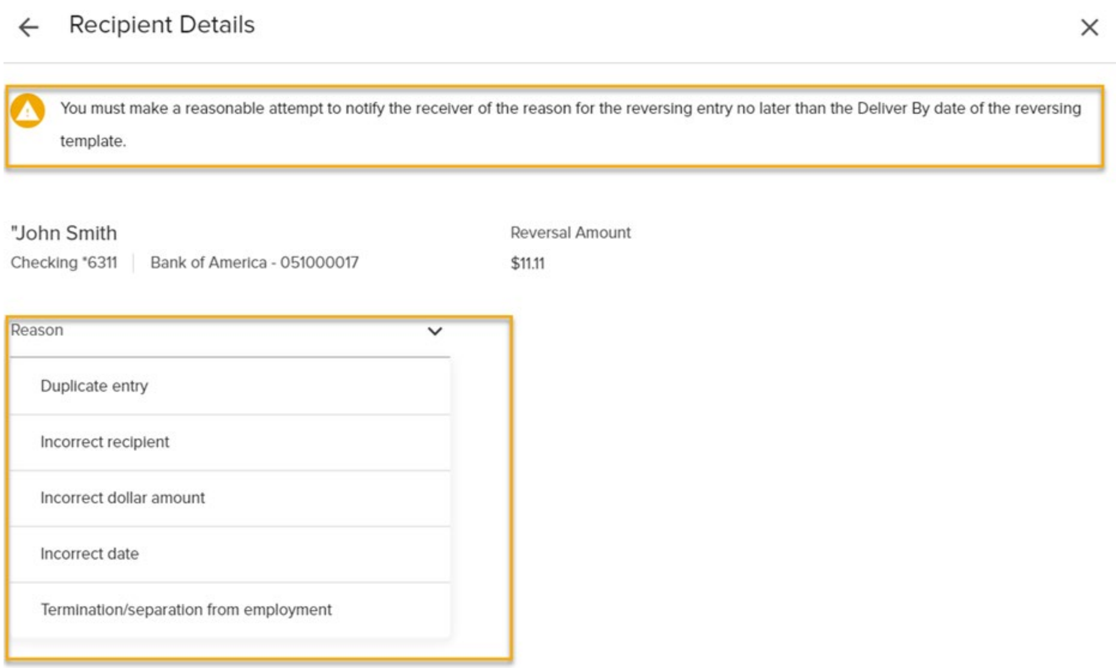
3. Select **More**, then **ACH Reversal** from the menu.



4. The **ACH Reversal** entry modal will be displayed. Check the individual recipient entries to reverse or select **All Recipients** to reverse all entries in the template.
5. A message will display on the reversal screen notifying the user that they are obligated to schedule correcting files after submitting the reversal unless it was a duplicate.
6. Select **Continue**.



7. In the **Recipient Details** section, assign a reason and enter an email address for the recipient. A reason must be selected from the drop-down menu for each reversal. If the reason for the reversal does not match one of the options on the list, the transaction is not eligible for reversal. This message will then display: “You must make a reasonable attempt to notify the recipient of the reason for the reversing entry no later than the Deliver by Date of the reversing template.”



8. Select **Review** and then verify that all the of the information is correct.
9. Select **Submit ACH Reversal**. A message will be displayed, indicating the reversal was submitted successfully.

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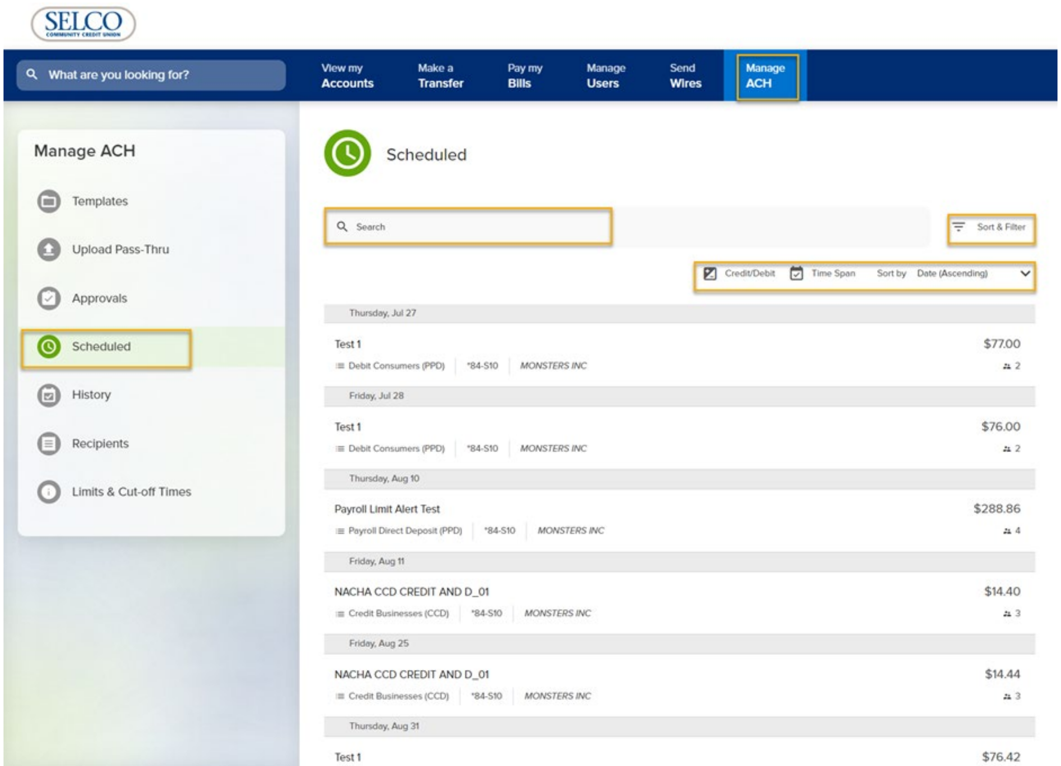
Viewing/Canceling Scheduled Templates

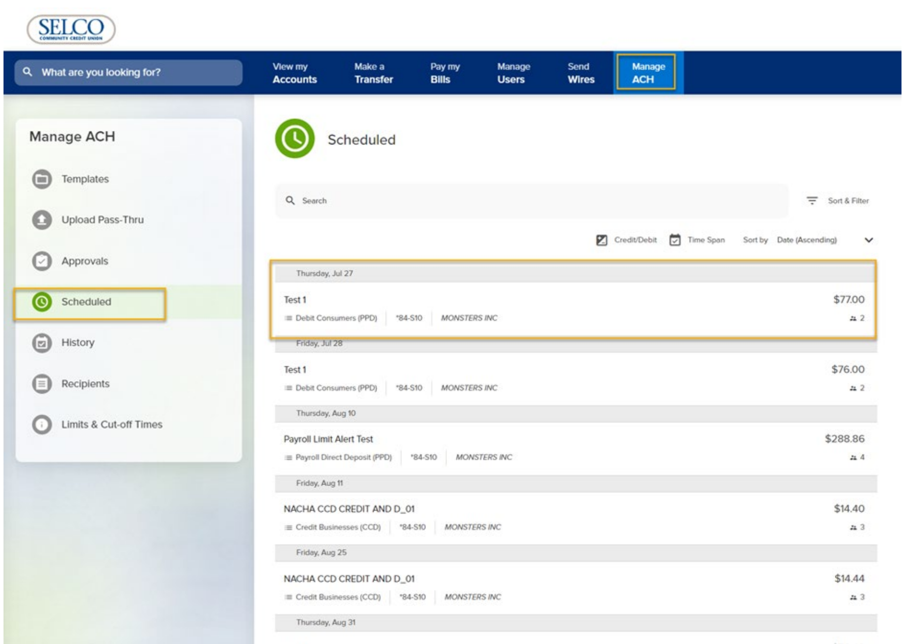
Viewing Scheduled Templates

1. In digital banking, select **Manage ACH** from the top menu, then **Scheduled** from the left-side menu.
2. Select the **Sort & Filter** Icon at the top right and choose the desired sort & filter options. The templates will be displayed on the list.
3. Select a template from the list to view the details of the scheduled template.

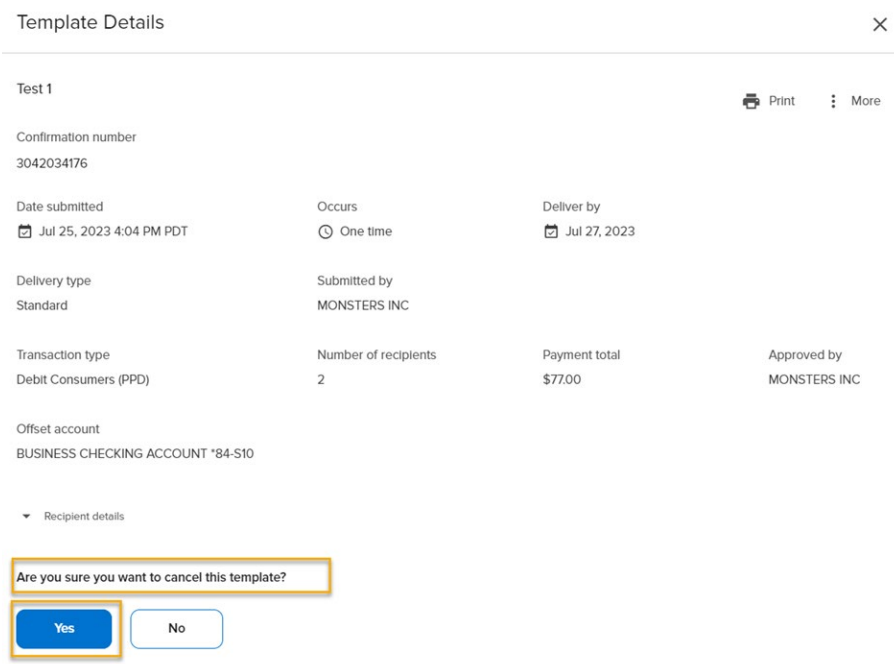


Canceling Scheduled Templates

1. In digital banking, select **Manage ACH** from the top menu, then **Scheduled** from the left-side menu.
2. Select the request to be canceled from the list. The **Template Details** screen will populate and display all the template details.



3. Select the blue **Cancel Template** button. A screen prompt will ask if you're sure you want to cancel the template. If you'd like to proceed, select **Yes**. A green toaster message will indicate the template has been canceled. The template will move to the **History** tab and will be displayed with a status of canceled.



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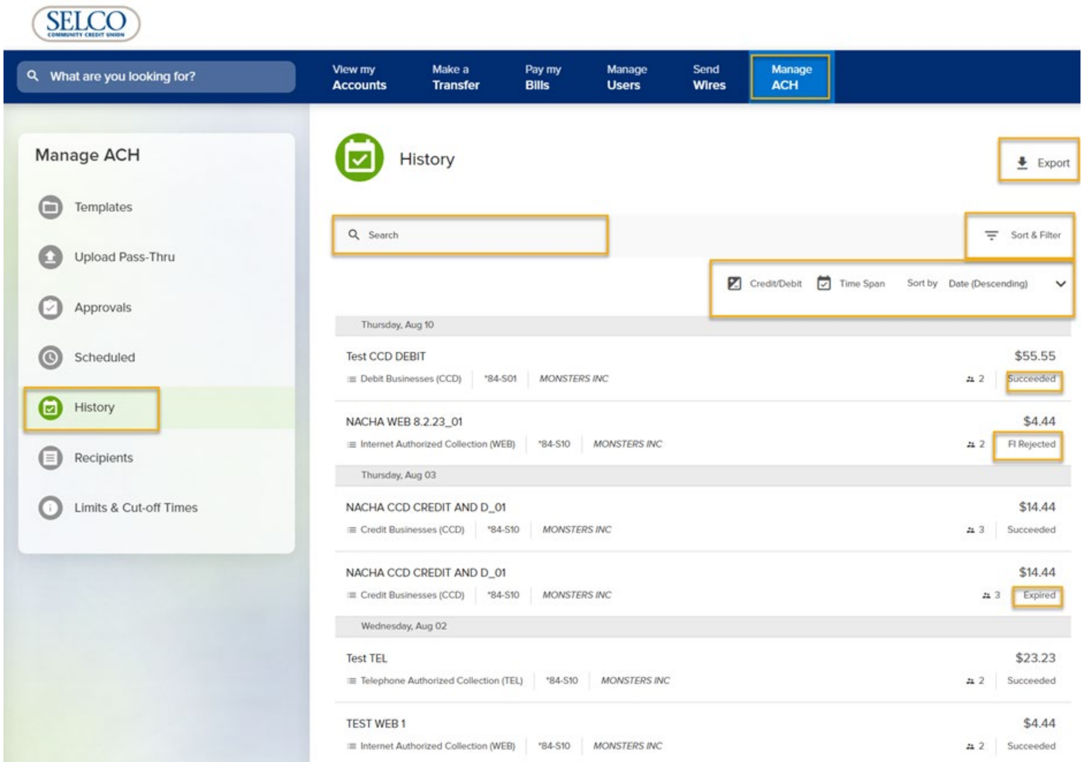
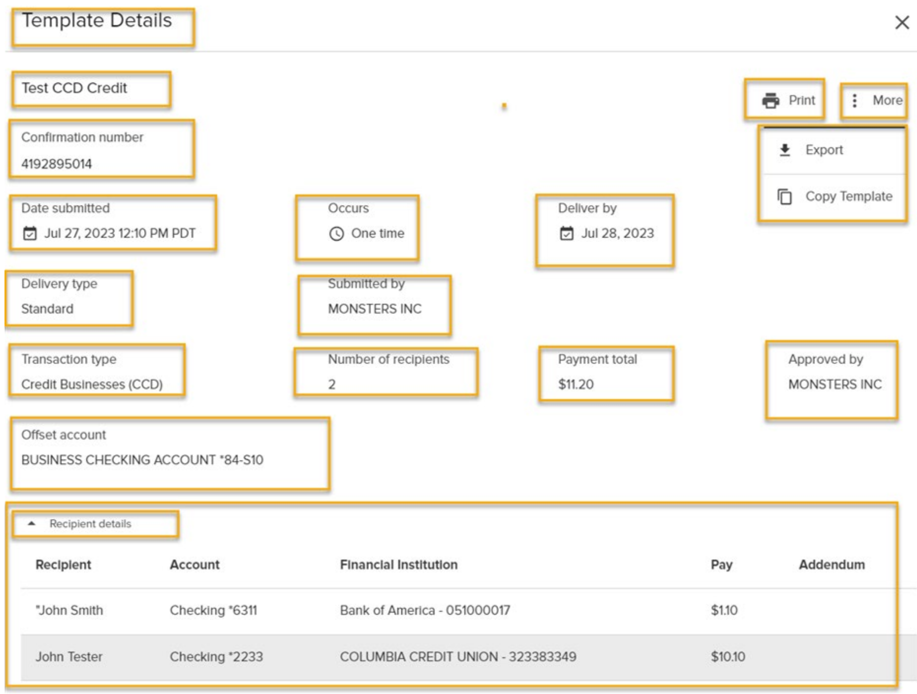
ACH Template History

Viewing ACH Template History

1. In digital banking, select **Manage ACH** from the top menu, then **History** from the left-side menu.
2. Requests can then be searched for and/or the list can be sorted and filtered.
3. Locate the request from the **History** list. The status will be displayed to the right of the request. (A status may show as Expired, Canceled, Succeeded, FI Rejected, or Rejected.) The request will also show the number of recipients, the name of the request, the type of transaction, the last few digits of the offset account, and the business name.
4. The template's history can be exported by selecting **Export** at the top right.



5. To view more details, select a request on the list.
6. The **Template Details** screen will show additional details for the request, including the confirmation number, the date submitted, the occurrence frequency, deliver-by date, delivery type, business name submitted by, transaction type, number of recipients, payment total, the offset account, and recipient details for which the carrot icon must be selected to display. For the recipients, it will show the recipient(s) name, account, financial institution, amount, and any addendum.
7. The template details can be printed by selecting the print icon at the top right. They also can be exported by selecting **More** at the top right and then selecting **Export**.
8. The template can be copied from the **Template Details** screen by selecting **More** at the top right and then selecting **Copy Template**.



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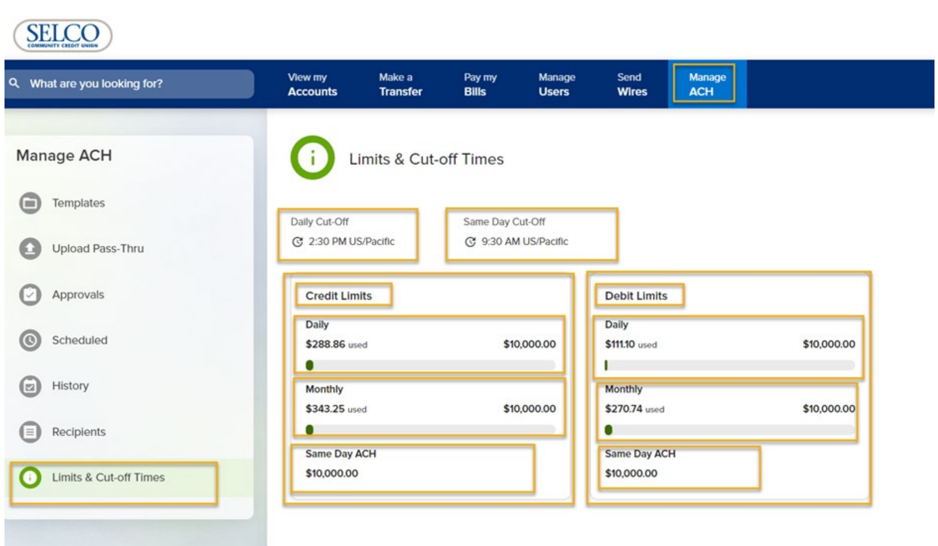
Limits & Cutoff Times

Viewing Business ACH Limits & Cutoff Times

1. In digital banking, select **Manage ACH** from the top menu, then **Limits & Cut Off Times** from the left-side menu. The ACH limits & cut-off times will then be displayed.
2. The limits are broken into debit and credit categories and will display the current amount of the limit used for the day and the month.



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ACH Alerts

Users can enroll in Business ACH Alerts. These can be received via enrolled channels, including email, mobile phone, and push notification. There are two types of alerts for Business ACH—subscription and security alerts:

Subscription Alerts

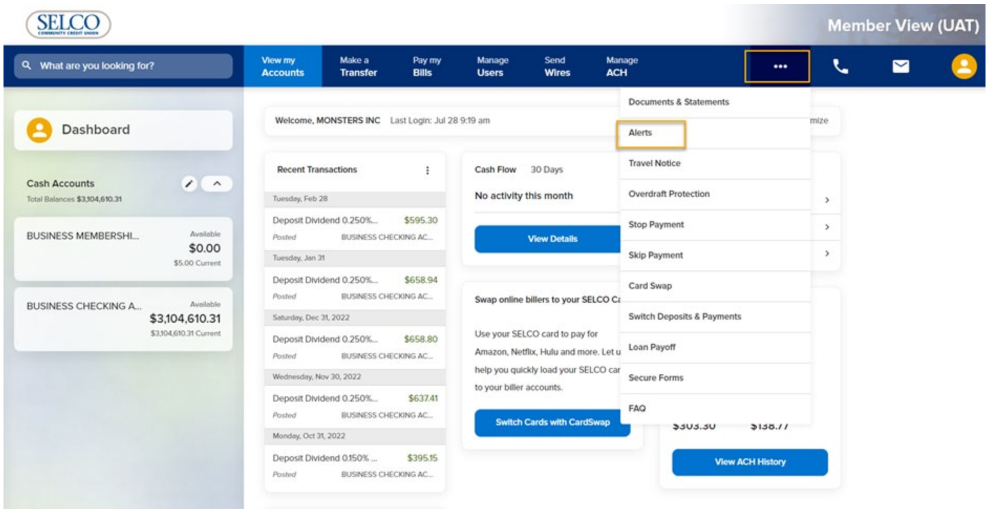
- ACH Approval: Sent when a business ACH Template requires approval.
- ACH Template Limit Violation: Sent when a business ACH Template changes to a hold status because of a limit violation.
- ACH Template Rejected By FI: Sent when a business ACH Template is rejected by the financial institution.
- Business ACH Template Has Insufficient Funds: Sent when a business ACH template fails balance check and is being held from processing due to insufficient funds.

Security Alerts

- Business ACH Recurring Template Failed: Sent to Business Users when a recurring ACH Template fails to be scheduled due to a zero-dollar entry or other issue with the template.
- Business ACH Template Failed Pre-Funding: Sent when the offset account in a business ACH credit template fails the auto-debit/pre-funding process due to insufficient funds.
- ACH Template Expired: Sent when a business ACH Template goes past its send-on date while awaiting approval.
- Business ACH Reversal Notification: Sent to ACH recipients when a debit or credit reversal transaction is processed.

Enabling Business ACH Subscription Alerts

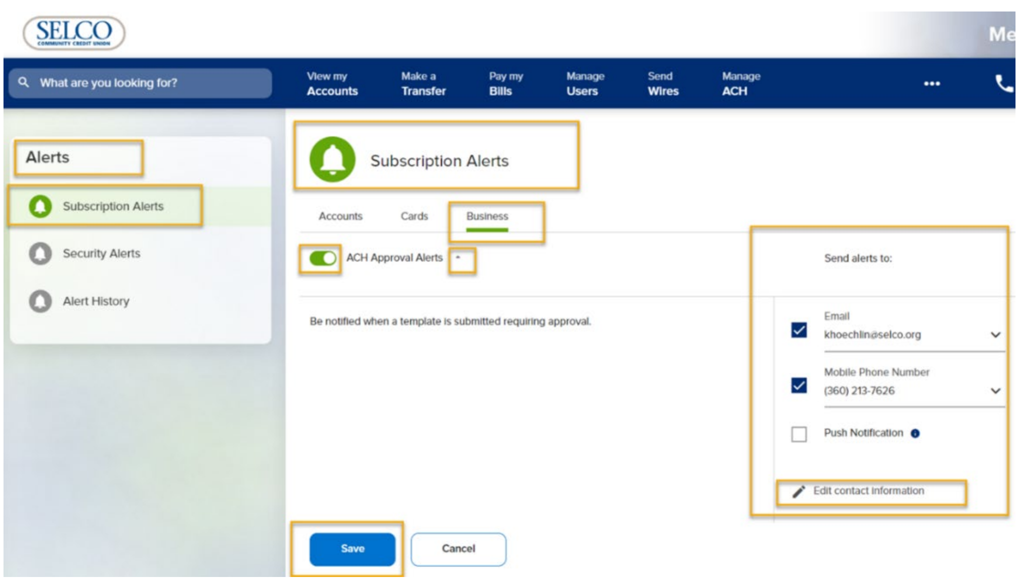
1. In digital banking, select the menu icon (ellipsis) from the top menu, then choose **Alerts** and **Business**.



2. Move the slider button to on; it will turn green.
3. Select the carrot icon to expand the **ACH Approval Alerts**. Enable the alert types desired by checking the box next to the desired alert delivery options (email, mobile phone number, push notification).

   Please note: For push notifications to be enrolled, you'll need to be enrolled for push notifications on the SELCO app. If you're not enrolled, you won't be able to enroll in ACH Alerts on a browser.

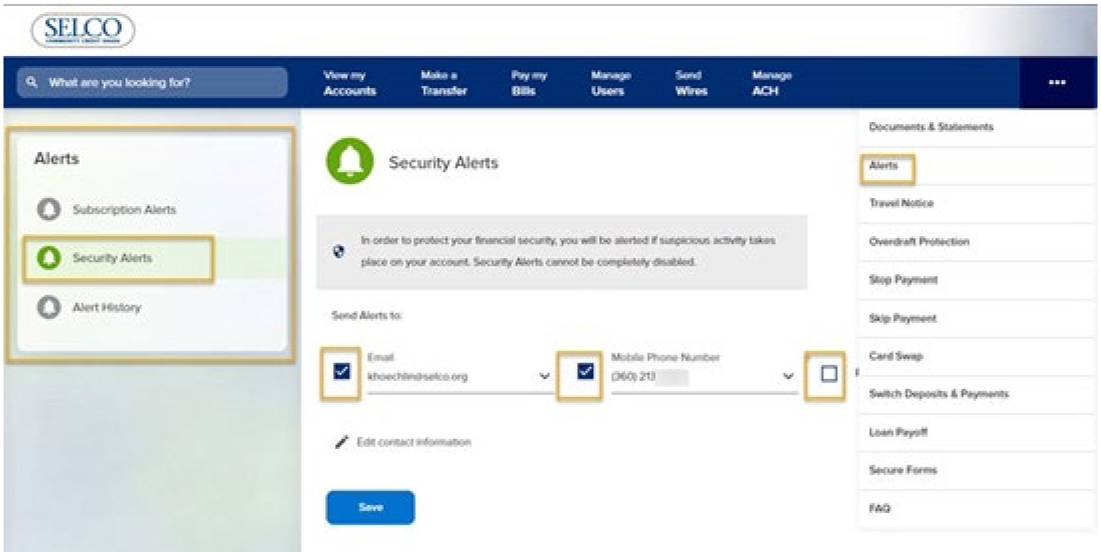
4. If your contact information needs to be changed, select **Edit Contact Information**.
5. Select **Save**.



Enabling Business ACH Security Alerts

1. In digital banking, select the menu icon from the top menu, then select **Alerts**.
2. Select **Security Alerts** from the left-side menu.

3. Check the box next to each of the desired delivery methods (email, mobile phone, push notification)
4. Select **Save**. A green toaster message will be displayed indicating that your security alert preferences have been saved.



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Enabling Business ACH Permissions for Users

A Business Admin or user with the appropriate Manage User entitlements can enable Business ACH Permissions for any user that should access/manage ACH.

Business ACH Permissions

1. In digital banking, select **Manage Users** from the top menu, then **Roles** from the left-side menu.
2. Under the user's permissions, scroll down to **Business ACH**.
3. Enable the ACH permissions desired from the following:

   a. Add ACH Templates
   b. Delete ACH Templates
   c. Import ACH Templates
   d. ACH Reversals
   e. Approve ACH Templates
   f. Access Restricted Templates
   g. Schedule Same Day ACH

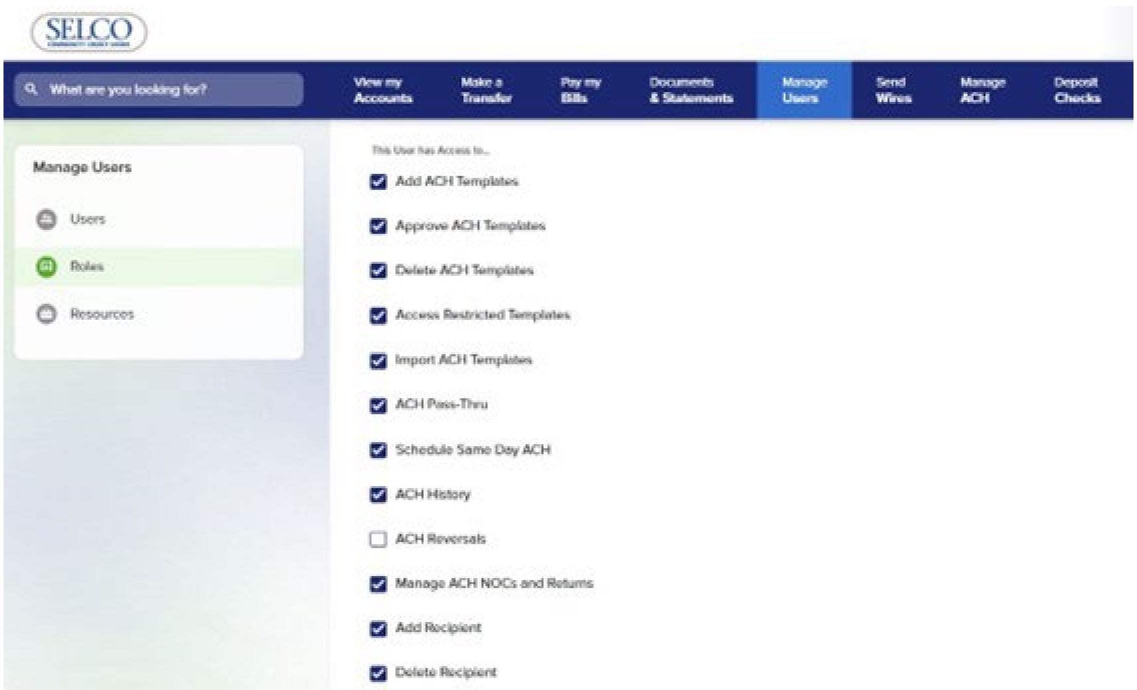
4. If enabling additional permissions, move on to step 5 in the next section of permissions. Otherwise, select **Save**. A green toaster message should be displayed indicating the role has been updated.

Business ACH Recipient Permissions

5. Enable the **ACH Recipient Permissions** desired from the following:

    a. Add Recipient
    b. Delete Recipient

6. If enabling additional permissions, move on to step 7 in the next section of permissions. Otherwise, select **Save**. A green toaster message should be displayed indicating the role has been updated.



Business ACH Transaction Type Permissions

7. Only transaction types that SELCO enables for your business will display. Here are all the transaction type permissions that can be set:

    a. Payroll Direct Deposit (PPD)
    b. Debit Consumers (PPD)
    c. Telephone Authorized Collection (TEL)
    d. Credit Businesses (CCD)
    e. Debit Businesses (CCD)
    f. Internet Authorized Collection (WEB)

8. If enabling additional permissions, move on to step 9 in the next section of permissions. Otherwise, select **Save**. A green toaster message should be displayed indicating the role has been updated.

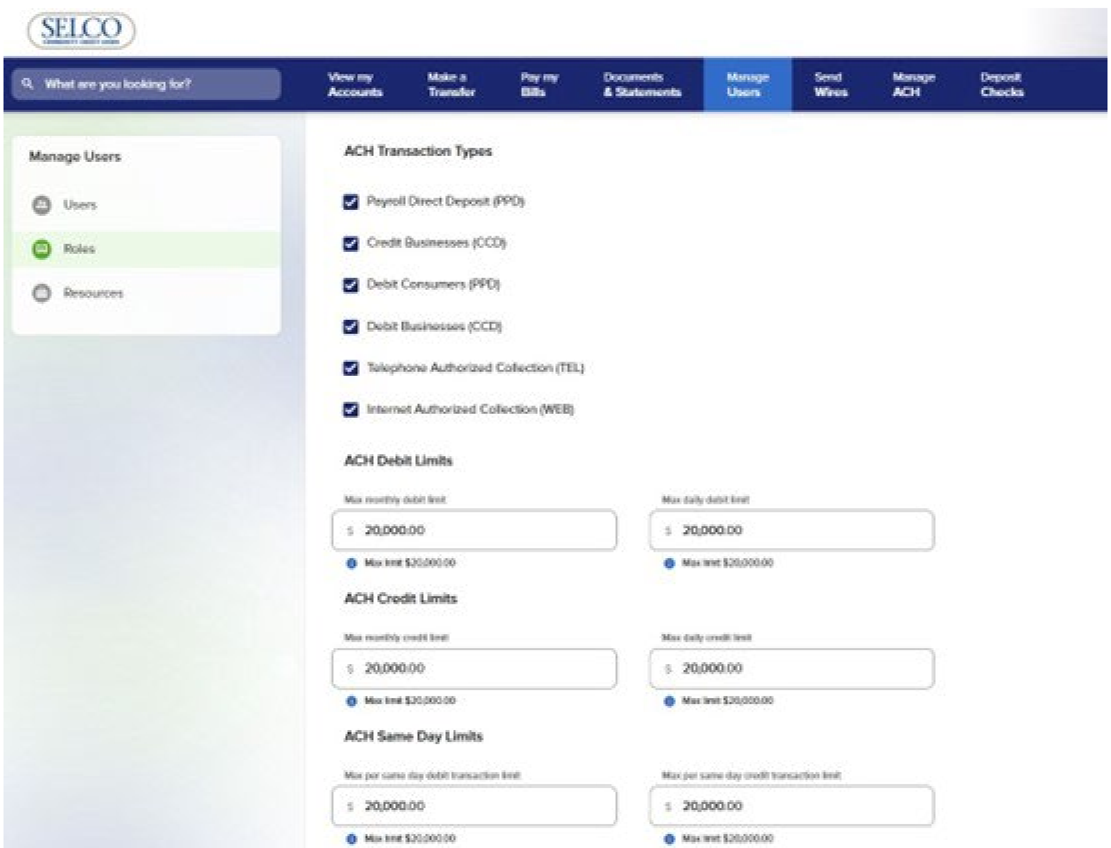
Business ACH Limit Permissions

For a user to initiate ACH, they will need to have limits set. A user’s limit should fall within SELCO’s designated ACH limit for the business.

9. Only limit categories that have been set for the business will be displayed. Here are all the limit categories that can be set:

    a. Max Monthly Debit Limit
    b. Max Daily Debit Limit
    c. Max Monthly Credit Limit
    d. Max Daily Credit Limit
    e. Max Per Same Day Debit Transaction Limit
    f. Max Per Same Day Credit Transaction Limit

10. If enabling additional permissions, move on to step 11 in the next section of permissions. Otherwise, select **Save**. A green toaster message should be displayed indicating the role has been updated.



Business ACH Company Access Permissions

Users will need to be granted access to offset accounts to initiate ACH.

11. Either check the box for **All Companies** to grant access to all the available offset accounts listed for the business or check the individual boxes next to each desired offset account.
12. Select **Save**. A green toaster message should be displayed indicating the role has been updated.

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