



Commercial & Business Banking

ACH Origination Guide

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.

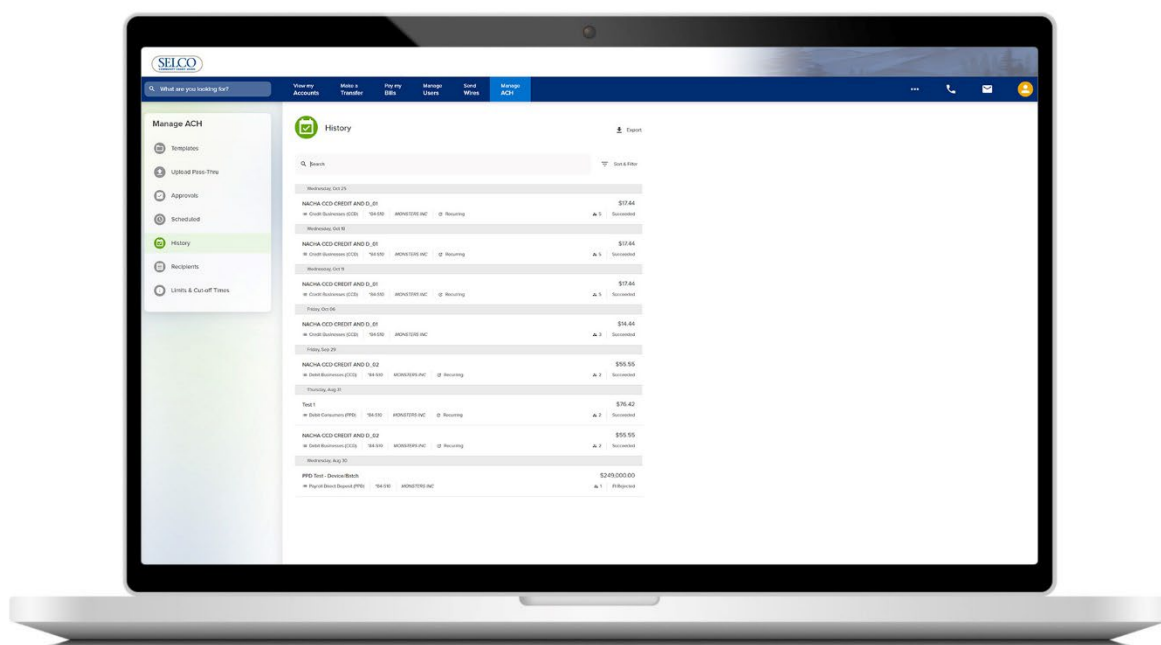


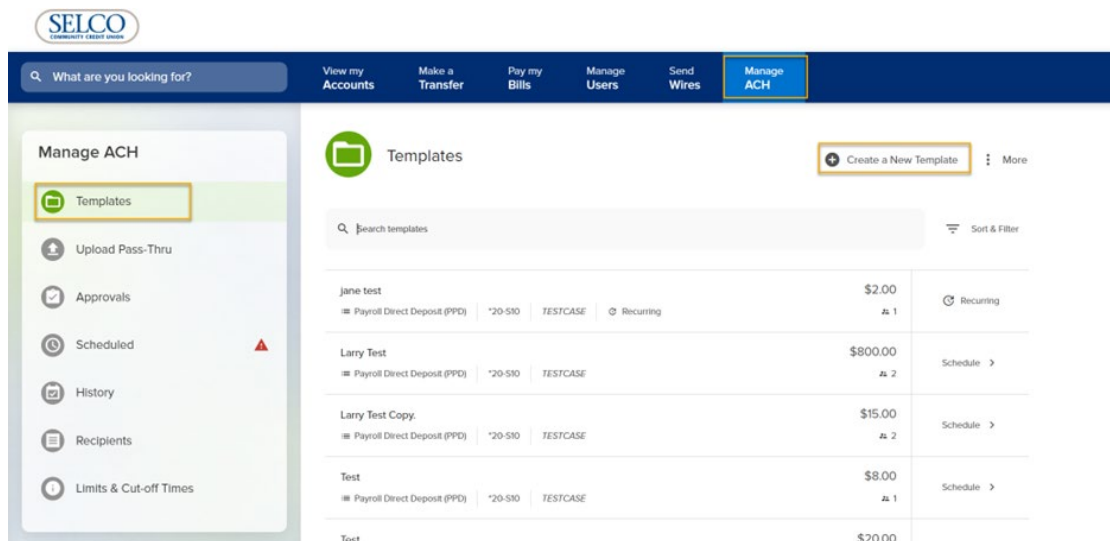
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Creating ACH Templates

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.

New Template

Template name

Company name

Select

Description ⓘ

Offset account

\$ Select Account

☐ Restricted template ⓘ

Transaction type

Select

- Credit Businesses (CCD)
- Debit Businesses (CCD)
- Debit Consumers (PPD)
- Payroll Direct Deposit (PPD)
- Telephone Authorized Collection (TEL)
- Internet Authorized Collection (WEB)

Save Cancel

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

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COMMUNITY CREDIT UNION

What are you looking for?

View my Accounts Make a Transfer Pay my Bills Documents & Statements Manage Users Send Wires Manage ACH Deposit Checks

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times
- NOC / Returns

← Back to Templates

Newbies

Schedule More

Recipients Details

Add or Import Recipients

Search recipients

Sort by

No Items
There are no items to display.

Save Cancel

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

- 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.

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COMMUNITY CREDIT UNION

What are you looking for?

View my Accounts | Make a Transfer | Pay my Bills | Documents & Statements | Manage Users | Send Wires | **Manage ACH** | Deposit Checks

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients**
- Limits & Cut-off Times
- NOC / Returns

← Back to Recipients

New Recipient

Name: Nickname (optional):

Account number: Confirm account number:

Account type:

Routing number: [Search for a routing number](#)

ID Number (optional): Email (optional):

Category (optional):

Save **Cancel**

- 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.

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What are you looking for?

View my Accounts | Make a Transfer | Pay my Bills | Manage Users | Send Wires | **Manage ACH**

Manage ACH

- Templates**
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times

← Back to Test

Import Recipients

File format:

NACHA

Comma separated values (csv)

Select a File

Drag and drop your file here

Import **Cancel**

[How to import](#)

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NCUA

- 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**.

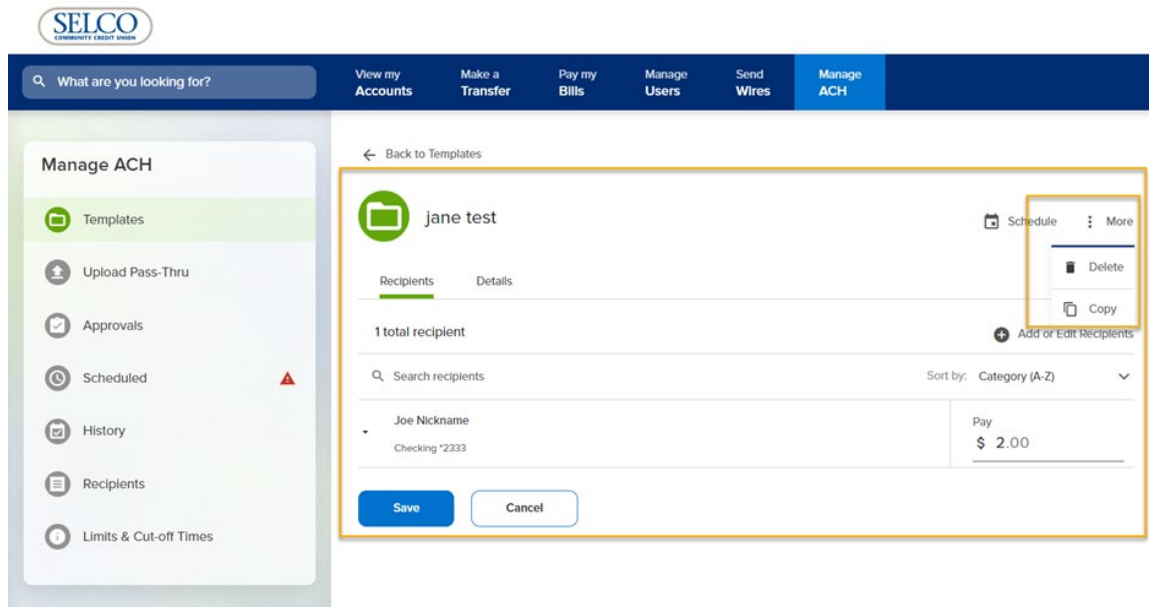
The screenshot shows the SELCO Manage ACH interface. On the left is a sidebar with options: Templates, Upload Pass-Thru, Approvals, Scheduled, History, Recipients, and Limits & Cut-off Times. The main area is titled 'Manage ACH' and shows a 'Test' template. Below the template name, it says '0 total recipients' and 'To manage recipients for this template, select or unselect from the list.' There is a search bar and a 'Sort by' dropdown. A list of recipients is shown with checkboxes next to them. The 'All Recipients' checkbox is highlighted. Below the list, there is a message 'Recipient list has changed' and a 'Save' button, which is highlighted with a yellow box.

- 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.

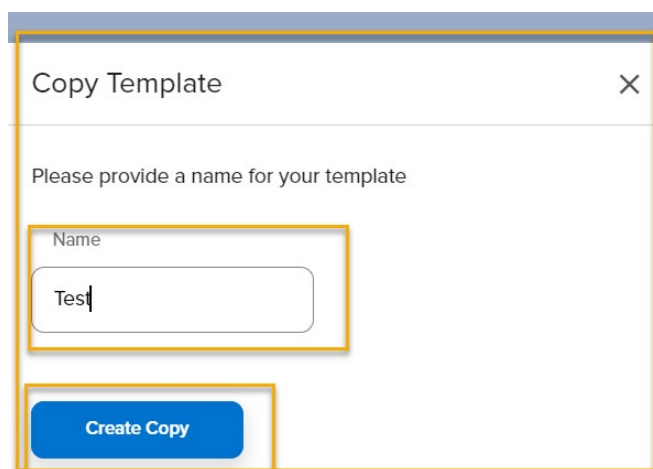
The screenshot shows the SELCO Manage ACH interface. On the left is a sidebar with options: Templates, Upload Pass-Thru, Approvals, Scheduled, History, Recipients, and Limits & Cut-off Times. The main area is titled 'Manage ACH' and shows a 'Test' template. Below the template name, it says '2 total recipients' and 'Add or Edit Recipients'. There is a search bar and a 'Sort by' dropdown. A list of recipients is shown with checkboxes next to them. The 'John Smith' and 'Avery Johnson' recipients are listed. The 'Pay' field for 'John Smith' is highlighted. Below the list, there is a message 'You must enter an amount, create a prenote entry or place a recipient on hold before scheduling a template.' and a 'Save' button.

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.



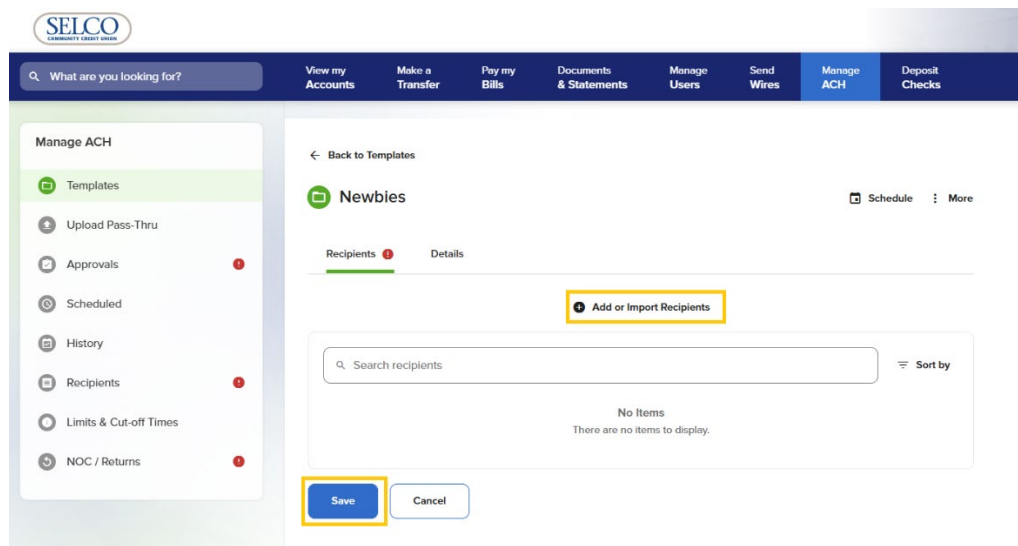
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Managing ACH Recipients

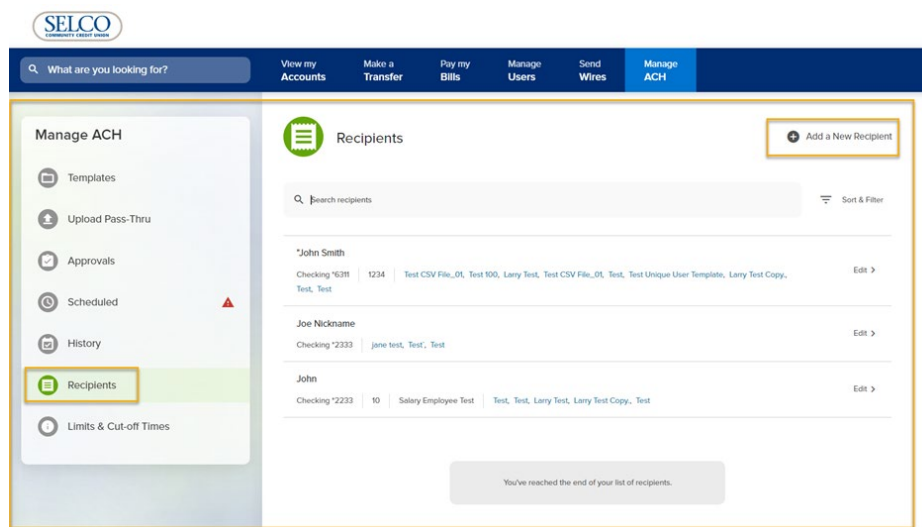
ACH recipients can be added several ways, including under the Recipients menu, during template creation, individually, or in bulk by importing a template.

Adding a New Recipient

1. To add recipients:
 - a. During template creation, once all the template attributes have been entered and saved, select the **Recipients** tab on the template. Select **Add or Import Recipients**.



- b. From the Recipients menu, select **Add a New Recipient** at the top right.

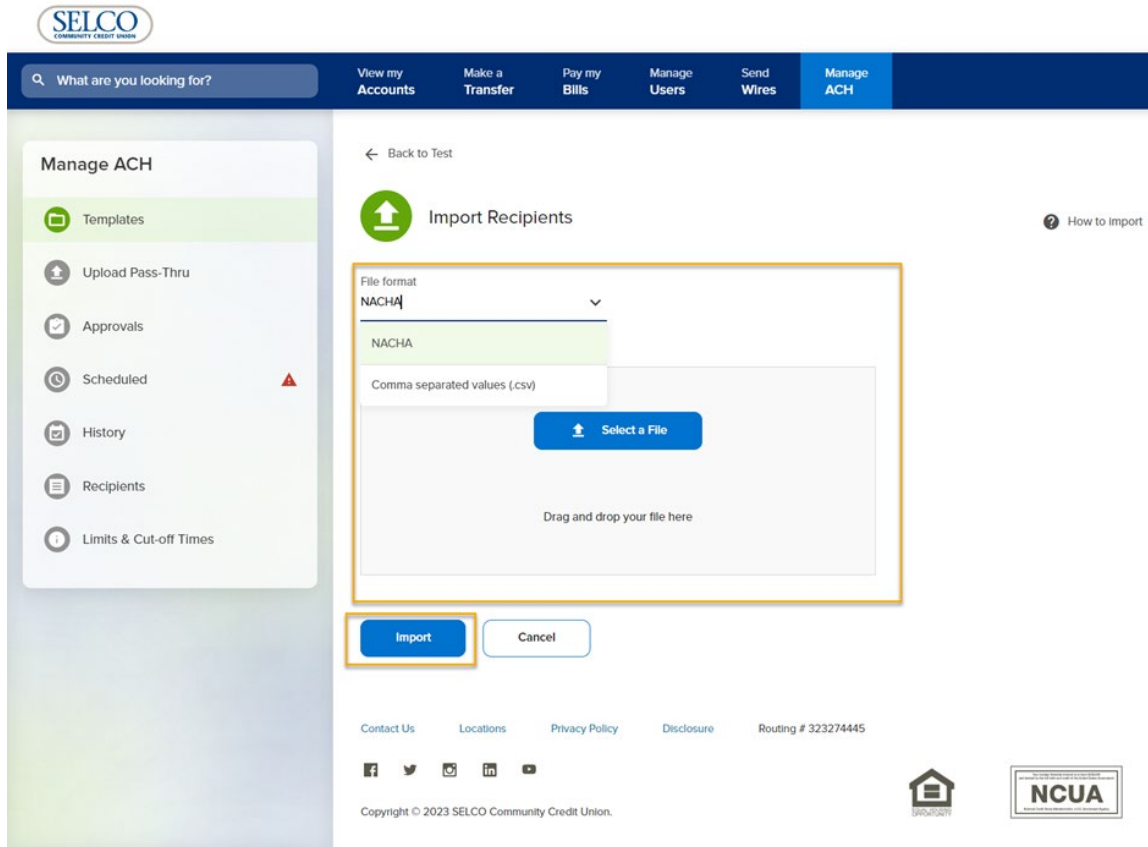


2. Fill in the recipient information, then select **Save**. (Note: Name, account number, and routing number are required.) A banner will display at the bottom indicating the recipient's information has been saved.

The screenshot shows the SELCO Community Credit Union interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Documents & Statements', 'Manage Users', 'Send Wires', 'Manage ACH', and 'Deposit Checks'. The 'Manage ACH' section is active, showing a sidebar with options: Templates, Upload Pass-Thru, Approvals, Scheduled, History, Recipients (highlighted), Limits & Cut-off Times, and NOC / Returns. The 'New Recipient' form is displayed, featuring a yellow border around the main input fields. The form includes fields for Name, Nickname (optional), Account number, Confirm account number, Account type (a dropdown menu currently showing 'Select'), Routing number, ID Number (optional), Email (optional), and Category (optional). A 'Search for a routing number' button is located next to the Routing number field. At the bottom of the form are 'Save' and 'Cancel' buttons.

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.

The screenshot displays the SELCO digital banking interface. At the top, the SELCO logo is on the left, and a navigation bar contains links: View my Accounts, Make a Transfer, Pay my Bills, Documents & Statements, Manage Users, Send Wires, Manage ACH (highlighted), and Deposit Checks. A search bar is on the left of the navigation bar.

On the left side, a 'Manage ACH' sidebar lists options: Templates, Upload Pass-Thru, Approvals, Scheduled, History, Recipients (highlighted with a yellow box and a red indicator), Limits & Cut-off Times, and NOC / Returns.

The main content area shows the 'Back to Recipients' link and a form for a recipient named 'John Smith'. The form has a 'Delete' button at the top right. The form is divided into two tabs: 'Details' (selected) and 'History'. The 'Details' tab contains the following fields:

- Name: John Smith
- Nickname (optional): John Smith
- Account number: 1425896311
- Confirm account number: 1425896311
- Account type: Checking (dropdown menu)
- Routing number: 051000017
- Search for a routing number: Bank of America
- ID Number (optional): 1234
- Email (optional):
- Category (optional):

At the bottom of the form, there are 'Save' and 'Cancel' buttons. The 'Save' button is highlighted with a yellow box.

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.

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients**
- Limits & Cut-off Times
- NOC / Returns

← Back to Recipients

"John Smith" Delete

Details **History**

Name: "John Smith" Nickname (optional): "John Smith"

Account number: 1425896311 Confirm account number: 1425896311

Account type: Checking

Routing number: 051000017 Bank of America

ID Number (optional): 1234

Category (optional):

Save Cancel

Search for a routing number

"John Smith"

Details **History**

Are you sure you want to delete this recipient? Deletion will not affect templates that contain the recipient that are pending approval by another user, or approved templates ready for processing by your financial institution.

Yes No

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

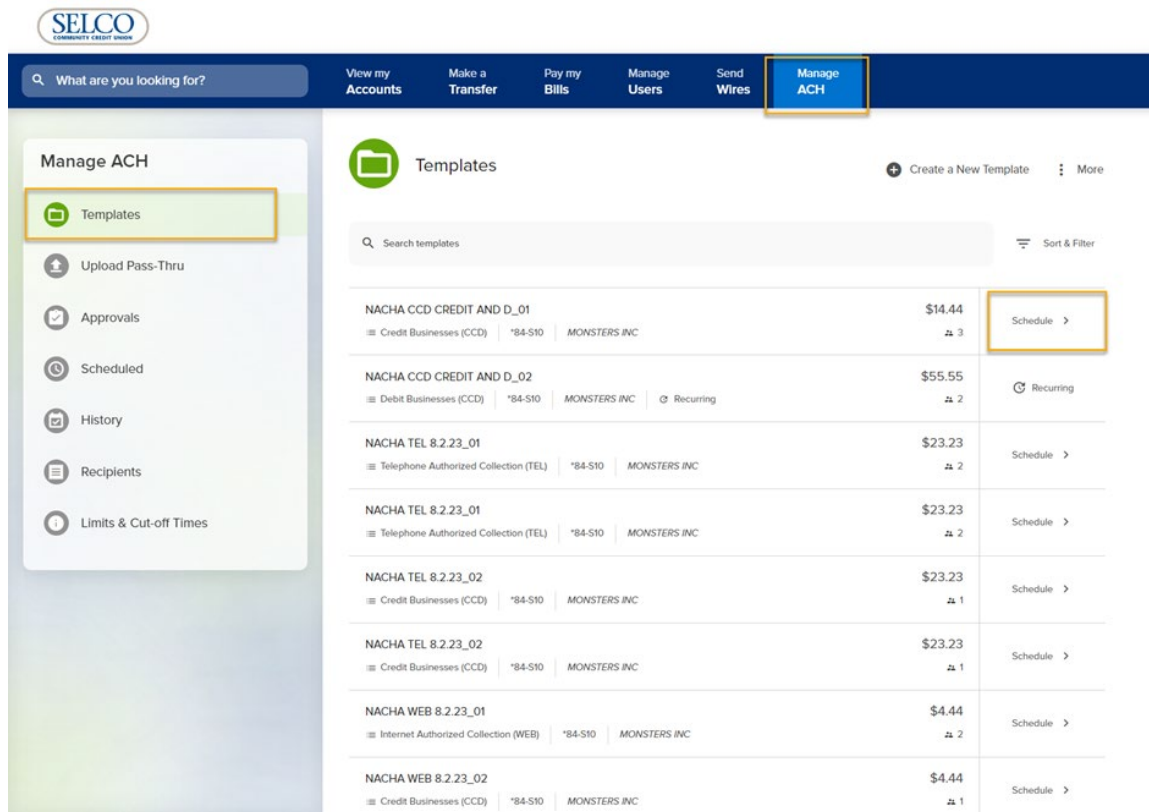
Tip: Select **How to Upload Pass-Thru Files** on the **Upload Pass-Thru** screen for details on how to upload a pass-thru file.

The screenshot displays the SELCO digital banking interface. At the top, a dark blue navigation bar contains links: 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Documents & Statements', 'Manage Users', 'Send Wires', 'Manage ACH' (highlighted), and 'Deposit Checks'. A search bar is on the left of this bar. Below the navigation bar, a left sidebar titled 'Manage ACH' lists options: 'Templates', 'Upload Pass-Thru' (highlighted with a green box), 'Approvals', 'Scheduled', 'History', 'Recipients', 'Limits & Cut-off Times', and 'NOC / Returns'. The main content area is titled 'Upload Pass-Thru' and features a yellow box containing a link 'How to upload pass-thru files'. The form within this box includes a 'File format' dropdown menu set to 'NACHA (.ach or .txt)', two checkboxes ('Select a new deliver by date for my templates' and 'My file does not contain offset accounts'), a 'Description (optional)' text field, and a 'Restricted template' checkbox. Below the form is a file upload area with a drag-and-drop instruction and a link to 'select a file'. At the bottom of the form area is a blue 'Upload' button.

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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.)

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What are you looking for?

View my Accounts Make a Transfer Pay my Bills Manage Users Send Wires Manage ACH

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times

← Back to Templates

NACHA CCD CREDIT AND D_01
Test CCD

Occurs: Weekly Deliver by: 8/25/2023
Sends on 08/24/2023

Ends: Never After a number of transfers On a specific date

If Scheduled on non-business day use:

\$3,104,610.31

Transaction type: Credit Businesses (CCD) Company name: MONSTERS INC

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

SELCO COMMUNITY CREDIT UNION

What are you looking for?

View my Accounts Make a Transfer Pay my Bills Documents & Statements Manage Users Send Wires Manage ACH Deposit Checks

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times
- NOC / Returns

← Back to Templates

Test Template

Description: Test

Offset account: BUSINESS MEMBERSHIP *55-S01 \$37,226.22

Occurs: Weekly Deliver by: MM/DD/YYYY

Ending: Select

If scheduled on non-business day, use:

☐ Previous business day

☐ Following business day

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

SELCO COMMUNITY CREDIT UNION

What are you looking for?

View my Accounts | Make a Transfer | Pay my Bills | Documents & Statements | Manage Users | Send Wires | **Manage ACH** | Deposit Checks

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times
- NOC / Returns

← Back to Templates

NACHA_228_SELCOUAT_031_01 [View Limits & Cut-off Times](#)

Description
Payment

Offset account **BUSINESS MEMBERSHI...** **\$37,226.22**

*55-501

Occurs: **One time**

Deliver by: **03/28/2025**

Sends on 03/27/2025

Transaction type: Payroll Direct Deposit (PPD) | Company name: MOTDGE, INC

Sort by

Payee	Pay
*John Smith Checking *6311 1234	\$ 57.00

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.

☐ Save changes to template defaults

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

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times

Review Template

NACHA CCD CREDIT AND D_01

Date submitted	Occurs	Deliver by
Aug 10, 2023 11:36 AM PDT	One time	Aug 25, 2023
Delivery type	Submitted by	
Standard	MONSTERS INC	
Transaction type	Number of recipients	Payment total
Credit Businesses (CCD)	3	\$14.44
Offset account		
BUSINESS CHECKING ACCOUNT	\$3,104,610.31	
*84-S10		

Recipient details

Once submitted, this template will require approval before payment is issued

Submit Cancel Edit

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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**.

Manage ACH

- Templates**
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times

Templates

Search templates

Template Name	Amount	Frequency	Actions
NACHA CCD CREDIT AND D_01	\$14.44	3	Schedule >
NACHA CCD CREDIT AND D_02	\$55.55	2	Manage Template, Recurring
NACHA TEL 8.2.23_01	\$23.23	2	Schedule >
NACHA TEL 8.2.23_01	\$23.23	2	Schedule >

- 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.

Manage ACH

- Recipients**
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Templates
- Limits & Cut-off Times

NACHA CCD CREDIT AND D_02

Recipients Details

2 total recipients

Search recipients

Recipient Name	Account	Amount	Actions
*John Smith	Checking *6311 1234	Collect \$ 11.11	Hold, Prenote, Addendum (optional)
John Tester	Checking *2233 10	Collect \$ 44.44	

Save Cancel

- 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.

The screenshot displays the SELCO Community Credit Union digital banking interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Documents & Statements', 'Manage Users', 'Send Wires', 'Manage ACH', and 'Deposit Checks'. The left sidebar, under 'Manage ACH', lists various options: 'Templates', 'Upload Pass-Thru', 'Approvals', 'Scheduled', 'History', 'Recipients', 'Limits & Cut-off Times', and 'NOC / Returns'. The main content area shows the 'Test Template' details, with tabs for 'Recipients' and 'Details'. The 'Details' tab is active, showing fields for 'Template name' (Test Template), 'Company name' (MOTDGE, INC), 'Transaction type' (Credit Businesses (CCD)), 'Description' (Test), 'Company disc. data (optional)', and 'Offset account' (BUSINESS MEMBERSHI... \$37,226.22). A 'Save' button is located at the bottom of the form.

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.

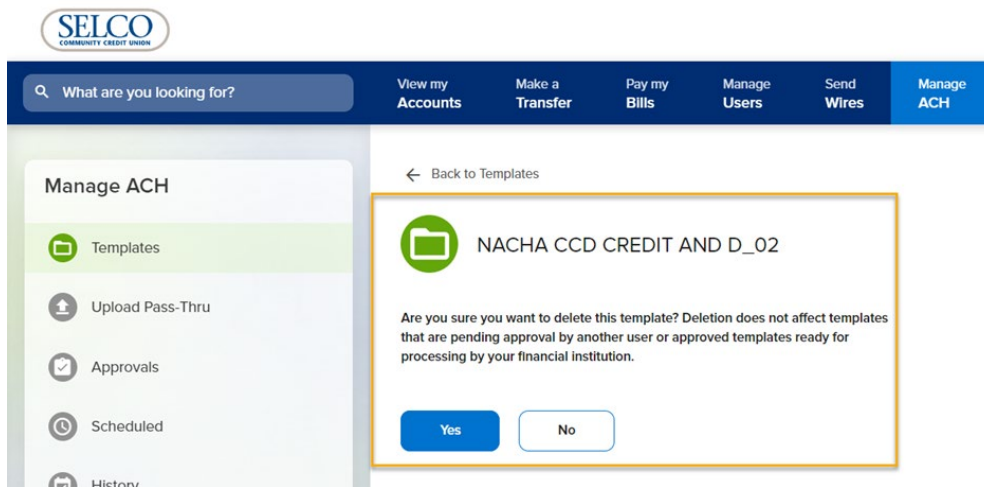
6. Click **Save**. A green toaster message will indicate that a template was updated.

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.

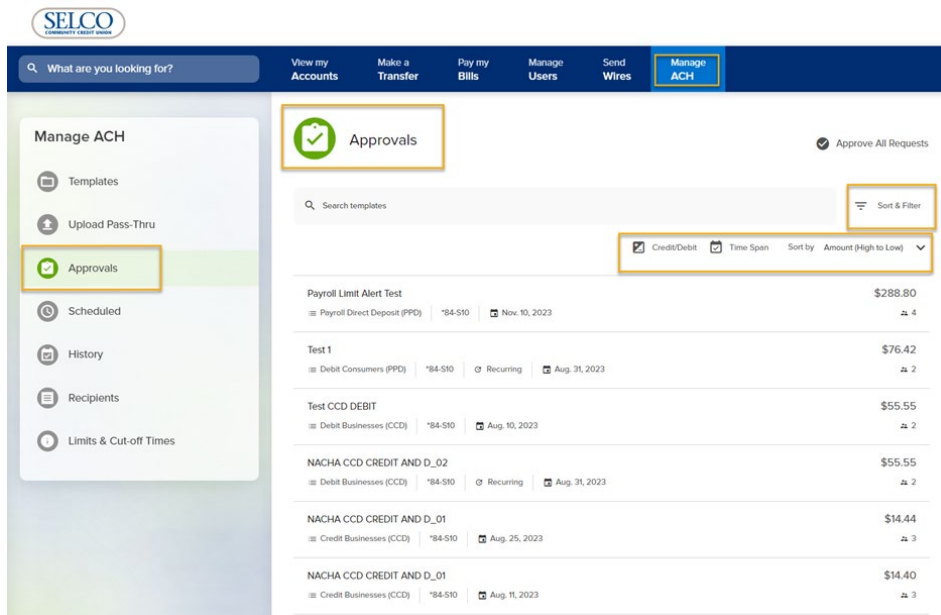


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Approving/Rejecting ACH Templates

Viewing Templates in the Approvals Queue

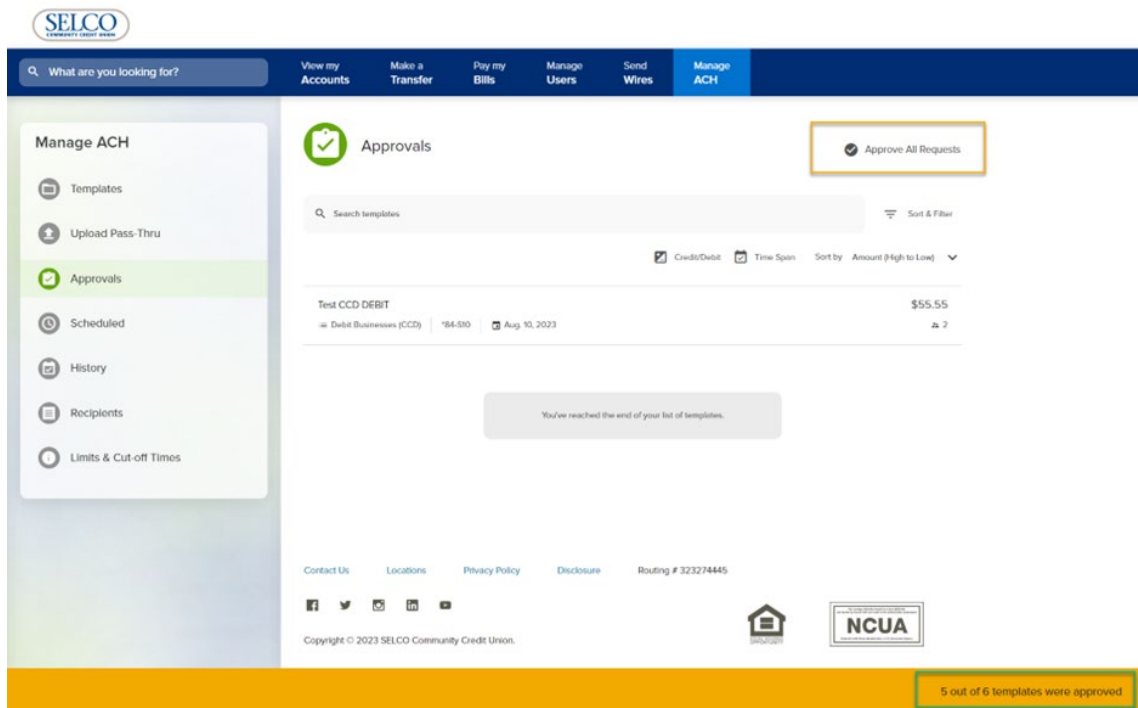
1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Templates can be searched for and/or the results can be sorted and filtered by selecting **Sort & Filter** at the top right.
3. Select the **Sort function desired** from the menu.



Approving an ACH template

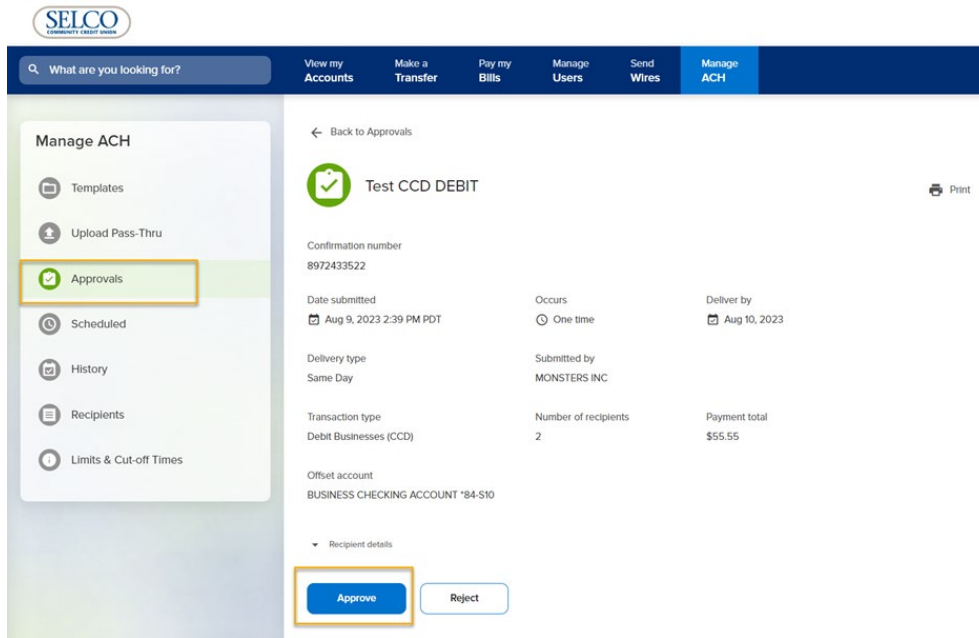
Approving All Requests

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.



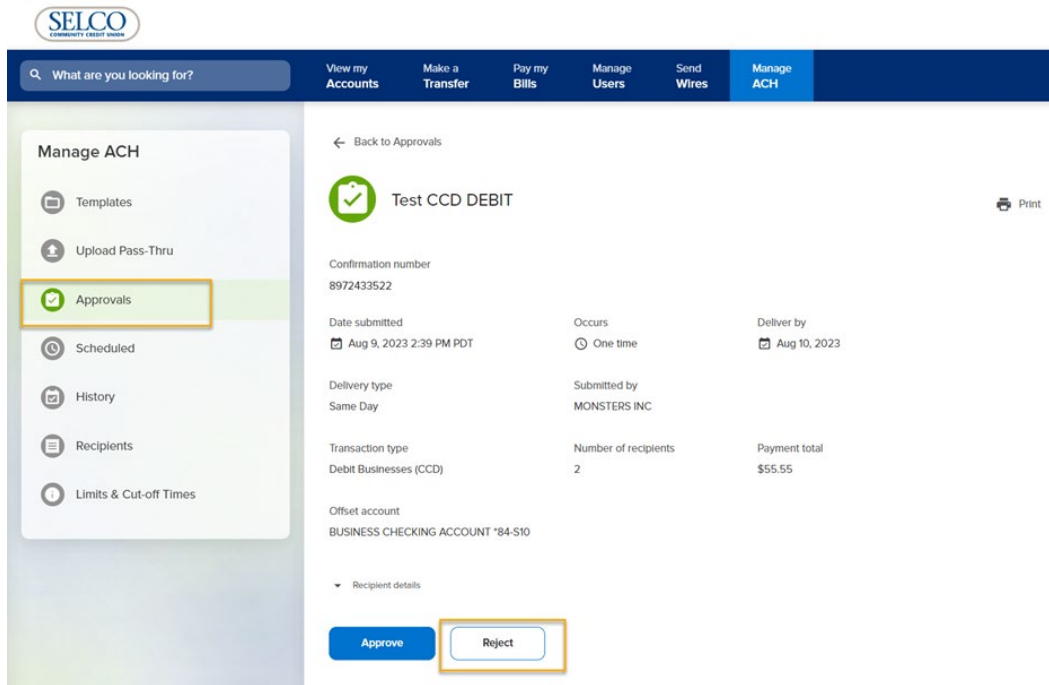
Approving Individual Requests

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.



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**.)

The screenshot shows the SELCO digital banking interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Manage Users', 'Send Wires', and 'Manage ACH'. The left sidebar menu has options for 'Manage ACH', 'Templates', 'Upload Pass-Thru', 'Approvals', 'Scheduled', 'History' (highlighted), 'Recipients', and 'Limits & Cut-off Times'. The main content area is titled 'History' and displays a list of transactions. The transactions are grouped by date: Thursday, Aug 10; Thursday, Aug 03; Wednesday, Aug 02; and Monday, Jul 31. The transaction 'NACHA CCD CREDIT AND D_01' on Thursday, Aug 03, is highlighted with an orange box, showing a status of 'Succeeded'.

Date	Description	Amount	Status
Thursday, Aug 10	Test CCD DEBIT	\$55.55	Succeeded
Thursday, Aug 10	NACHA WEB 8.2.23_01	\$4.44	FI Rejected
Thursday, Aug 03	NACHA CCD CREDIT AND D_01	\$14.44	Succeeded
Thursday, Aug 03	NACHA CCD CREDIT AND D_01	\$14.44	Expired
Wednesday, Aug 02	Test TEL	\$23.23	Succeeded
Wednesday, Aug 02	TEST WEB 1	\$4.44	Succeeded
Monday, Jul 31	Test 1	\$76.42	Expired

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

Template Details

×

Test CCD DEBIT

Confirmation number

7268073147

Date submitted

📅

Aug 9, 2023 2:49 PM PDT

Occurs

🕒

One time

Deliver by

📅

Aug 10, 2023

Delivery type

Same Day

Submitted by

MONSTERS INC

Transaction type

Debit Businesses (CCD)

Number of recipients

2

Payment total

\$55.55

Approved by

MONSTERS INC

Offset account

BUSINESS MEMBERSHIP SAVINGS *84-S01

▼ Recipient details

Print

More

Export

ACH Reversal

Copy Template

- 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.
- 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.
- Select **Continue**.

← ACH Reversal

×

ⓘ

Your business is responsible for initiating a correcting file that corrects the participant entries contained in your reversal file. The exception to this rule is if the file you submitted was a duplicate file.

Select the transactions you would like to reverse or click All Recipients to reverse the entire file.

☐

All Recipients

0 of 2

☐

*John Smith

Checking *6311 | Bank of America - 051000017

\$11.11

☐

John Tester

Checking *2233 | COLUMBIA CREDIT UNION - 323383349

\$44.44


Continue

Cancel

- 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."

25 |

←
Recipient Details
×


 You must make a reasonable attempt to notify the receiver of the reason for the reversing entry no later than the Deliver By date of the reversing template.

"John Smith"

Checking *6311

Bank of America - 051000017

Reversal Amount

\$11.11

Reason

Duplicate entry

Incorrect recipient

Incorrect dollar amount

Incorrect date

Termination/separation from employment

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.

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled**
- History
- Recipients
- Limits & Cut-off Times

Scheduled

Search

Sort & Filter

☒ Credit/Debit ☒ Time Span Sort by Date (Ascending) ▼

Date	Description	Amount	Status
Thursday, Jul 27	Test 1	\$77.00	
	Debit Consumers (PPD) *84-S10 MONSTERS INC		2
Friday, Jul 28	Test 1	\$76.00	
	Debit Consumers (PPD) *84-S10 MONSTERS INC		2
Thursday, Aug 10	Payroll Limit Alert Test	\$288.86	
	Payroll Direct Deposit (PPD) *84-S10 MONSTERS INC		4
Friday, Aug 11	NACHA CCD CREDIT AND D_01	\$14.40	
	Credit Businesses (CCD) *84-S10 MONSTERS INC		3
Friday, Aug 25	NACHA CCD CREDIT AND D_01	\$14.44	
	Credit Businesses (CCD) *84-S10 MONSTERS INC		3
Thursday, Aug 31	Test 1	\$76.42	

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.

[View my Accounts](#)
[Make a Transfer](#)
[Pay my Bills](#)
[Manage Users](#)
[Send Wires](#)
[Manage ACH](#)

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled**
- History
- Recipients
- Limits & Cut-off Times

Scheduled

Sort & Filter

☒ Credits/Debit
 ☒ Time Span
 Sort by Date (Ascending)

Thursday, Jul 27			
Test 1			\$77.00
Debit Consumers (PPD)	*84-S10	MONSTERS INC	2
Friday, Jul 28			
Test 1			\$76.00
Debit Consumers (PPD)	*84-S10	MONSTERS INC	2
Thursday, Aug 10			
Payroll Limit Alert Test			\$288.86
Payroll Direct Deposit (PPD)	*84-S10	MONSTERS INC	4
Friday, Aug 11			
NACHA CCD CREDIT AND D_01			\$14.40
Credit Businesses (CCD)	*84-S10	MONSTERS INC	3
Friday, Aug 25			
NACHA CCD CREDIT AND D_01			\$14.44
Credit Businesses (CCD)	*84-S10	MONSTERS INC	3
Thursday, Aug 31			
Test 1			\$76.42

- 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.

Template Details
×

Test 1

Confirmation number

3042034176

Date submitted

Jul 25, 2023 4:04 PM PDT

Occurs

One time

Deliver by

Jul 27, 2023

Delivery type

Standard

Submitted by

MONSTERS INC

Transaction type

Debit Consumers (PPD)

Number of recipients

2

Payment total

\$77.00

Approved by

MONSTERS INC

Offset account

BUSINESS CHECKING ACCOUNT *84-S10

Recipient details

Are you sure you want to cancel this template?

Yes

No

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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.

The screenshot displays the SELCO digital banking interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Manage Users', 'Send Wires', and 'Manage ACH'. The left sidebar under 'Manage ACH' lists 'Templates', 'Upload Pass-Thru', 'Approvals', 'Scheduled', 'History' (highlighted), 'Recipients', and 'Limits & Cut-off Times'. The main content area is titled 'History' and features a search bar, a 'Sort & Filter' dropdown, and a table of transactions. The table is filtered by 'Credits/Debit' and sorted by 'Date (Descending)'. The transactions are grouped by date: Thursday, Aug 10; Thursday, Aug 03; and Wednesday, Aug 02. Each transaction entry includes the request name, transaction type, offset account, business name, number of recipients, amount, and status.

Date	Request Name	Transaction Type	Offset Account	Business Name	Recipients	Amount	Status
Thursday, Aug 10	Test CCD DEBIT	Debit Businesses (CCD)	*84-S10	MONSTERS INC	2	\$55.55	Succeeded
	NACHA WEB 8.2.23_01	Internet Authorized Collection (WEB)	*84-S10	MONSTERS INC	2	\$4.44	FI Rejected
Thursday, Aug 03	NACHA CCD CREDIT AND D_01	Credit Businesses (CCD)	*84-S10	MONSTERS INC	3	\$14.44	Succeeded
	NACHA CCD CREDIT AND D_01	Credit Businesses (CCD)	*84-S10	MONSTERS INC	3	\$14.44	Expired
Wednesday, Aug 02	Test TEL	Telephone Authorized Collection (TEL)	*84-S10	MONSTERS INC	2	\$23.23	Succeeded
	TEST WEB 1	Internet Authorized Collection (WEB)	*84-S10	MONSTERS INC	2	\$4.44	Succeeded

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**.

Template Details

Test CCD Credit

Confirmation number

4192895014

Date submitted

Jul 27, 2023 12:10 PM PDT

Delivery type

Standard

Transaction type

Credit Businesses (CCD)

Offset account

BUSINESS CHECKING ACCOUNT *84-S10

Occurs

One time

Submitted by

MONSTERS INC

Number of recipients

2

Deliver by

Jul 28, 2023

Payment total

\$11.20

Approved by

MONSTERS INC

Print

More

Export

Copy Template

Recipient details

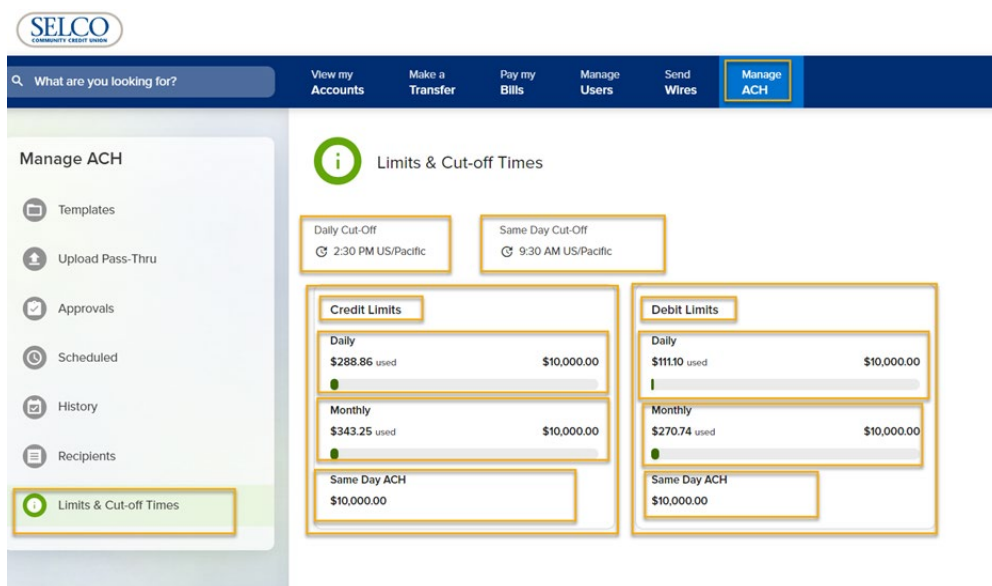
Recipient	Account	Financial Institution	Pay	Addendum
*John Smith	Checking *6311	Bank of America - 051000017	\$1.10	
John Tester	Checking *2233	COLUMBIA CREDIT UNION - 323383349	\$10.10	

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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

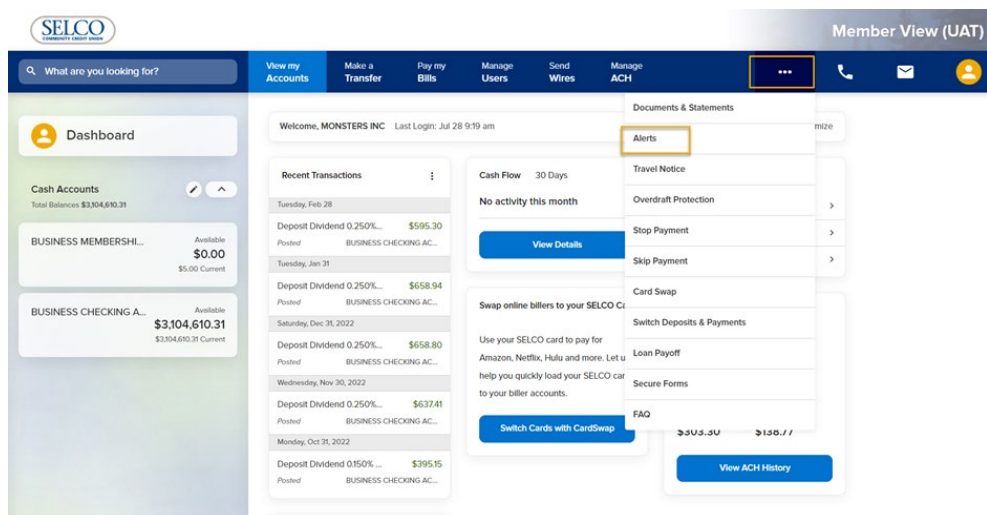
- ACH Approval: Sent when a business ACH Template requires approval.
- ACH Template Limit Violation: Sent when a business ACH Template changes to a hold status because of a limit violation.
- ACH Template Rejected By FI: Sent when a business ACH Template is rejected by the financial institution.
- Business 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

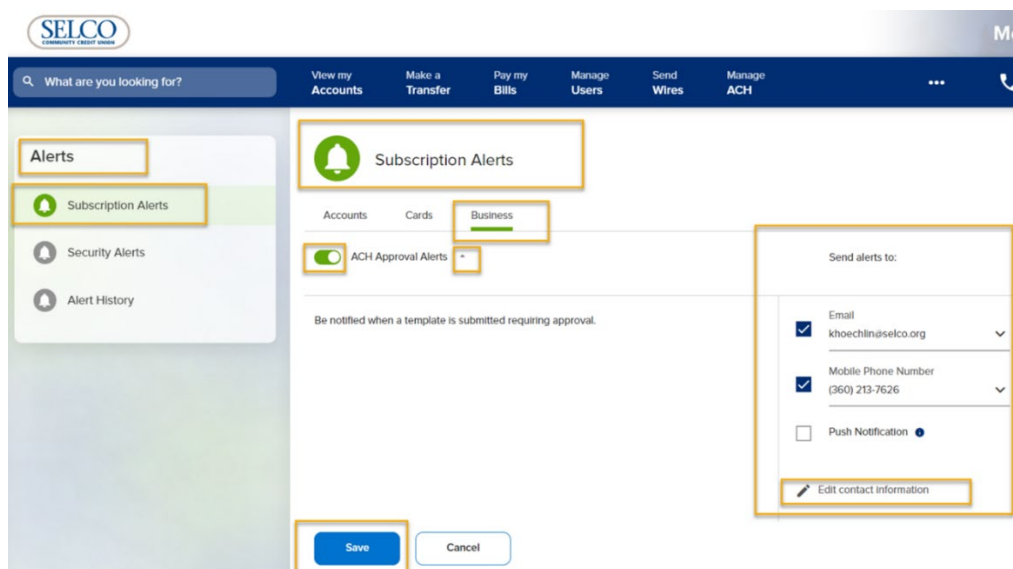
1. In digital banking, select the menu icon (ellipsis) from the top menu, then choose **Alerts** and **Business**.



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.

The screenshot shows the SELCO digital banking interface. The top navigation bar includes links like 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Manage Users', 'Send Wires', and 'Manage ACH'. The left sidebar has 'Alerts' selected, with 'Security Alerts' highlighted. The main content area is titled 'Security Alerts' and contains a message: 'In order to protect your financial security, you will be alerted if suspicious activity takes place on your account. Security Alerts cannot be completely disabled.' Below this, there's a section 'Send Alerts to:' with two checked options: 'Email' (khoechlin@selco.org) and 'Mobile Phone Number' ((360) 213). There's an 'Edit contact information' link and a 'Save' button. On the right, a sidebar lists various services: 'Documents & Statements', 'Alerts', 'Travel Notice', 'Overdraft Protection', 'Stop Payment', 'Skip Payment', 'Card Swap', 'Switch Deposits & Payments', 'Loan Payoff', 'Secure Forms', and 'FAQ'.

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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.

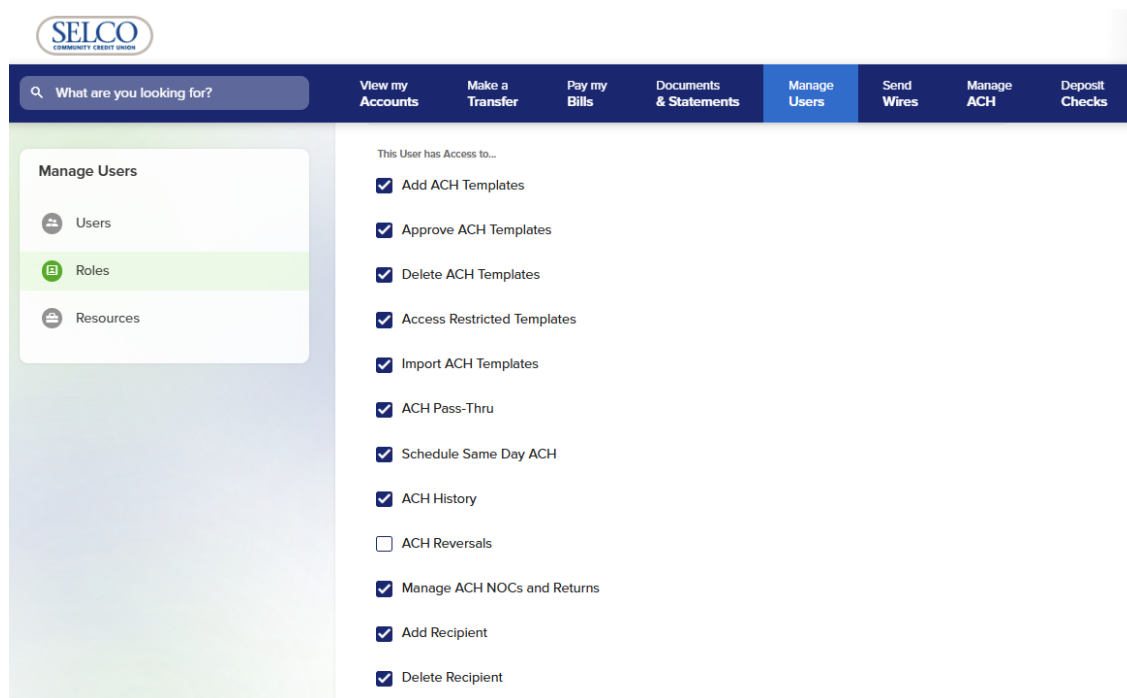
Business ACH Permissions

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 enabled for your 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.

The screenshot displays the SELCO web portal interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Documents & Statements', 'Manage Users' (highlighted), 'Send Wires', 'Manage ACH', and 'Deposit Checks'. A search bar is present on the left. The 'Manage Users' sidebar shows 'Users', 'Roles' (selected), and 'Resources'. The main content area is titled 'ACH Transaction Types' and lists several transaction types with checkboxes: Payroll Direct Deposit (PPD), Credit Businesses (CCD), Debit Consumers (PPD), Debit Businesses (CCD), Telephone Authorized Collection (TEL), and Internet Authorized Collection (WEB). Below this, the 'ACH Debit Limits' section shows input fields for 'Max monthly debit limit' and 'Max daily debit limit', both set to \$20,000.00. The 'ACH Credit Limits' section shows input fields for 'Max monthly credit limit' and 'Max daily credit limit', both set to \$20,000.00. The 'ACH Same Day Limits' section shows input fields for 'Max per same day debit transaction limit' and 'Max per same day credit transaction limit', both set to \$20,000.00. Each input field has a small icon indicating a maximum limit of \$20,000.00.

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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