



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.

Q. What are you looking for?	Viewery Male a Plyriny Manage Sind Manage Accounts Transfer Bills Users Witres ACH		··· 📞 🖬 🤤
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Templates		-	
Upload Pass-Theu	Q, Joant	₩ Sort&Filter	
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History	NACHA CCD CREDIT AND D_61	\$12.44	
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	Test 1 # Debt Carsumers (PPD) 194:530 #04637(R51VC @ Recurrence	\$76.42 A 2 Succeeded	
	NACHA CED CIEDT AND D. 62	\$55.55	
	w Debt Businesses (CCB) 34.510 MOREREAC (2 Records)	a 2 Succeded	
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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.

SELCO		
What are you looking for?	View my Make a Pay my Manage Send Mana Accounts Transfer Bills Users Wires ACH	•
Manage ACH	Templates	Create a New Template
Templates Upload Pass-Thru	Q, Bearch temptates	😴 Sort & Filter
Approvals	jane test III Payroll Direct Deposit (PPD) *20-550 7ESTCASE Ø Recurring	\$2.00 25 1 @ Recurring
Scheduled	Larry Test III Payrol Direct Deposit (PPD) *20-510 TESTCASE	\$800.00 24.2 Schedule >
History Recipients	Larry Test Copy. III Phyrol Direct Deposit (PPD) *20-510 TESTCASE	\$15.00 a 2
Limits & Cut-off Times	Test III Payroll Direct Deposit (PPD) *20-510 TESTCASE	\$8.00 At 1
	Test	\$20.00

- 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.
- 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

ompany name	12	Transaction type	
ielect	~)	Select	^
		Credit Businesses (CCD)	
escription 🚺		Debit Businesses (CCD)	
		Debit Consumers (PPD)	
ffset account		Payroll Direct Deposit (PPD)	
Select Account	~	Telephone Authorized Collection (TEL)	
		Internet Authorized Collection (WEB)	

8. Select Add or Import Recipients.

. What are you looking for?		Accounts	Transfer	Bills	& Statements	Users	Send Wires	ACH	Checks
Manage ACH		€ Back to T	emplates						
Templates		New	bies						hedule More
Upload Pass-Thru								5	10
O Approvals	•	Recipients	O Detail	5					
Scheduled					O Add or Imp	ort Recipients			
History		-	netrosta o			10			
Recipients	•	Q. Sea	rch recipients						
O Limits & Cut-off Times					No Its There are no its	oms muto display.			
NOC / Returns	•								

- 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.

Whet are you looking for?	Accounts Transfer	Pay my Documents Bills & Statements	Manage Send Users Wires	ACH Deput
Manage ACH	4- Back to Recipients			
Templetes	New Recipient	t		
Upload Pasa-Thru				_
O Approvals	Natio	Nonan	a (splinul)	
Scheduled				
G History	Account.number	Custon	account number	
Recipients				
Units & Cut off Times	Select	~]		
NOC/Returns 0	Bouting number			
-		1 Search	In for a routing number	
	10 Member (sprional)	Erching	storaș	
	Calegory Stational)			

- b. Select the Upload Recipient File icon from the menu to upload a recipient file.
 - i.
 - ii.
- Select the file format from the drop-down menu. Either select or drag and drop the recipient file. Select **Import**. A green toaster message will indicate the recipient list was iii. imported.

SELCO COMMUNITY CALENT MAKEN										
Q What are you looking for?		View my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH			
Manage ACH Templates Dipload Pass-Thru Approvals Scheduled History Recipients Limits & Cut-off Times	•	€ Back to Te E Back to Te In File format NACHA NACHA Comma sepa	st ated values (csv)	Lents	cta File				How to impo How to impo	rt
		Contact Us	Locations	Privacy Policy by Credit Union.	Disclosure	Routing	# 323274445	Ê	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**.

What are you looking for?	View my Make a Pay my Manage Sond Manage Accounts Transfer Bills Users Wires ACH	
Manage ACH	← Back to Templates	
Templates	Test	Schedule I More
Upload Pass-Thru	Recipients 🌒 Details	
Approvals	O total recipients	Add or Import Reciptents
Scheduled	To manage recipients for this template, select or unselect from the list.	
History	Q. Search recipients	Sort by: Category (A.Z) V
Recipients	All Recipients	0 out of 3
Umits & Cut-off Times	Joe Nickname Checking '2303	
	Solar Smith	
	ndot	
	Checking "2233 10 Salary Employee Test	*

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.

lest	Schedule M
Recipients Details	
2 total recipients	Add or Edit Recipie
Q, Search recipients	👻 Sort b
*John Smith Checking *6311 1234	Pay \$ 0.00
Avery Johnson Savings *2451 999888	Pay \$ 0.00
Hold Prenote Addendum (optional)	Required
Note (optional)	

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.

What are you looking for?		/lew my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH	
Manage ACH		← Back to Ter	mplates					
Templates		ja	ne test					🖬 Schedule 🚦 Mor
Upload Pass-Thru		Recipients	Details					Delete
Approvals		1 total recip	ient					Add or Edit Recipien
Scheduled	A	Q Search re	cipients					Sort by: Category (A-Z)
History		Joe Nicks	name 2333					Pay \$ 2.00
Recipients		Save	Canc	el				
Limits & Cut-off Times								

- 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.

Copy Template	×
Please provide a name for your template	
Name Test	
Create Copy	

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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**.

What are you looking for?	View my Accounts	Make a Transfer	Pay my Bills	Documents & Statements	Manage Users	Send Wires	Manage ACH	Deposit Checks
lanage ACH	← Back to Te	emplates						
Templates	G New	bies					Sc Sc	hedule : More
Upload Pass-Thru							-	
Approvals	Recipients	0 Detail	5					
Scheduled				G Add or Imp	ort Recipients			
History								
Recipients	Q. Sea	rch recipients						
Limits & Cut-off Times				No Ite There are no ite	ms to display.			
NOC / Returns								
	Save	Cancel						

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

What are you looking for?	View my Make a Pay my Manage Send Manage Accounts Transfer Bills Users Wires ACH	
Manage ACH	Recipients	Add a New Recipier
Templates	-	
Upload Pass-Thru	Q. Bearch recigients	😇 Sort & Filter
Approvals	"John Smith	Edt >
Scheduled	Checking forth 12/4 iest CSV He_UT, Test 100, Lany Test, Test CSV He_UT, Test, Test Test, Test	Larry lest Copy.
History	Joe Nickname Checking 2233 jane test, Test, Test	Edit >
Recipients	John Chucken 2222 10 Salara Employee Test Test Test Test Laws Test Conv. Test	Edit >
Limits & Cut-off Times	encode and a set an	
	You've reached the end of your list of recipients.	

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.

What are you looking for?	View my Accounts	Moke a Transfor	Pay my Bills	Documents & Statements	Manage Users	Send Wires	Monoge ACH	Deposit Checks
Ianage ACH		a de la set						
Templates	O Now	Paciplent						
Upload Pass-Thru	0.00	neopen						
O Approvels	Narm			Nickean	de listicial)			
Scheduled								
History	Account num	ber .		Contres	account number			
🕤 Recipients 🛛 🗧	Accessive							
Units & Cut-off Times	Select			~				
NOC / Returns	Rading sure	ler						
				≜ Seat	th for a routing re	unber		
	D Notice p	pfina)		Errol po	ptional			
	Calapory (sp)	ional) \tag		_				

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.

SELCO COMMENTY CEEDT LINEN								
Q 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	← Back to Te	nport Recipi	ents ~]	How to import
 Approvals Scheduled History Recipients Limits & Cut-off Times 	NACHA Comma sepa	rated values (.csv)	Sele	ct a File				
	Contact Us	Locations	Privacy Policy	Disclosure	Routing	# 323274445		NCUA

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.

What are you looking for?	View my Make a Accounts Transfer	Pay my Bills	E Statements	Manage Users	Send Wires	Manage ACH	Deposit Checka
Manage ACH	← Back to Recipients						
Templates	O "John Smith					Delete	
Upload Pass-Thru	Details History						
Approvah	Nano		Nekran	e japitoral)			
-	"John Smith		"John t	Smith			
Scheduled							
History	1435,9063/1		14258	ACOR .			
Recipients	HECODOSH			POSIT			
-	Account type		_				
Units & Cut-off Times	Checking		~				
NOC/Returns 0	Routing number						
	051000017		1 Searc	h for a routing m	umber		
	Benk of America		_				
	ID Number systemat		Email.pg	00140			
	1234						
	Calagory (spliteral)						

Deleting Recipients

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

What are you looking for?		View my Accounts	Make a Transfer	Ray my Bills	Documents & Statements	Manage Users	Send Wires	Manage ACH	Deposit Checks
lanage ACH		← Back to B	ecipients						
Templates		O "Johr	n Smith					Delete	
Upload Page-Thru		Details	History						
Approvals		Novo			Ndea	(kerekted)			
A Schudulard		"John Smit	h		"John	Smith			
		Account name	an .		Curter	account number			
History		142589631	15		1425	196311			
Recipients	•	Account here							
Units & Cut-off Times		Checking			~				
NOC / Returns	•	Budfire meth							
		05100001	,		ft Sea	ch for a routing m	umber		
		O Bark of A	monca		0.	ohn Smith			
		© Number on	privat		Detail	a History			
		1234			Are you	-	e this recipient? C	warfon will not effec	t kenglates that contain
		Category (split	urut O		the social processi	iert that are pending ng by your Scandial in	approval by anoth obtaction.	er uner, er approved	templates ready for
						-			

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 dropdown 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**.
- 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.

. What are you looking for?	Access	y Muko a nts Transfer	Puy my Bills	Documents & Statements	Managa Usens	Send Wires	Manage ACH	Deposit Checks
Manage ACH	0	Upload Pass-T	hru				How to	upload pass thru files
Templates	14	format		1				
Upload Pass-Thru	NA	CHA (ach or .brl)		~)				
Approvals	• 0	Select a new deliver l	by date for my					
Scheduled		templates						
History	0	My file does not contr	ein offset accou	nts				
Recipients	• Des	ulatino infogranti 🔘						
C Limits & Cut-off Times								
NOC / Returns	• 0	Restricted template	•	_				

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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.

What are you looking for?	View my Make a Pay my Manage Send Manage Accounts Transfer Bills Users Wires ACH	
Manage ACH	Templates	Create a New Template : Mo
Templates		
Upload Pass-Thru	Q Search templates	\Xi Sort & Filter
Approvals	NACHA CCD CREDIT AND D_01 III Cireda Businesses (CCD) ¹⁹⁸⁴⁻⁵¹⁰ MONSTERS INC	\$14.44 Schedule >
Scheduled	NACHA CCD CREDIT AND 0_02	\$55.55 C Recurring
History	NACHA TEL 8.2.23_01	\$23.23 # 2 Schedule >
Limits & Cut-off Times	NACHA TEL 8.2.23_01 III Telephone Authorized Collection (TEL) *84-510 MONSTERS INC	\$23.23 # 2 Schedule >
	NACHA TEL 8.2.23_02 ≡ Credit Businesses (CCD) *84-510 MONSTERS INC	\$23.23 zi 1 Schedule >
	NACHA TEL 8.2.23_02 Ⅲ Credit Businesses (CCD) *84-510 MONSTERS INC	\$23.23 z 1 Schedule >
	NACHA WEB 8.2.23_01 Imitemet Authorized Collection (WEB) *84-S10 MONSTERS INC	\$4.44 Schedule >
	NACHA WEB 8.2.23_02 III: Credit Businesses (CCD) 198-510 MONSTERS INC	\$4.44 Schedule >

- 2. Select the desired occurrence option from the following:
 - a. One Time
 - b. Weekly
 - c. Every Two Weeksd. 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.)

What are you looking for?	View my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH	
Manage ACH	← Back to T	emplates					
Templates			CREDIT A	ND D_01			Limits & Cut-off Time
Upload Pass-Thru	Occurs			Deliver by			
Approvals				Sends on 08/24/2	2023		
Scheduled	Ends		~	If Scheduled on n	on-business da	ay use: 🗸	
History	Never						
Recipients	After a numb	er of transfers date	_		\$3,104,610.3	31	
Limits & Cut-off Times	Transaction typ	e		Com	pany name		
	Credit Busines	ses (CCD)		MON	ISTERS INC		

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

Manage ACH	, What are you looking for?		View my Accounts	Make a Transfer	Bills	& Statements	Users	Send Wires	AGH	Checks
Templates © Test Template View Limits & Cut-off Time Upload Pass-Thru Description Approvals • Scheduled • Bittory • Bittory • Limits & Cut-off Times • NOC / Returns •	Manage ACH		← Back to T	emplates						
○ Upload Pass-Thru Description ○ Approvals Offent accurst ⊕ ○ Schedulad ● ○ History ● ○ Recipients ● ○ Limits & Cut-off Times ● ○ NOC / Returns ●	Templates		🕒 Test	Template					O View	Limits & Cut-off Times
 Approvals Scheduled History Recipients Limits & Cut-off Times NOC / Returns Test Other Iscourt B Object I Deliver by Deliver by Deliver by MMACD/YYYY Strang School I 	Upload Pass-Thru		Description							
Scheduled BUSHESS MEMBERSHL. \$37,226.22 ~ History Ocoas Detective Ocoas Linits & Cut-off Times Modely ~ NOC / Returns Model	C Approvals	•	Test Offeri account							
	Scheduled		O BUSIN	SS MEMBERSH	\$37,226.22					
	History		*95.901							
Limits & Cut-off Times NOC / Returns Noc / Returns	Recipients	•	Occurs	2		Deliver b	a			
NOC/Returns	O Limits & Cut-off Times		© Weekly			~ (E MA	100/11/1		*	
No. of the second se	NOC / Returns		Ending							
			if schooland o	n non-business day,	ator.					
If schoolding on non-business day, unit			O Prev	ious business de	a					

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

What are you looking for?		View my Accounts	Moke a Transfer	Pay my Bills	Docume & State	nts ments	Manage Users	Send Wires	Manage ACH	Deposit Checks
Manage ACH		← Back to Te	emplates							
Templates			HA_228_S	ELCOUAT	_031_01				O View Li	mits & Cut-off Time
Uploed Pess-Thru		Description								
Approvels	•	Payment.								
Scheduled		O BUSIN	SS MEMBERSH	\$37,226.22						
History		195.501								
Recipients	•	Occurs			_	Deliver by	6			
O Limits & Cut-off Times		© One tin	ne		*	E 03/2	8/2025		~	
NOC / Returns	•	Transaction by Payroll Dire	ect Deposit (PPD	9		Company MOTDG	name E, INC			
		Q. 500	rch recipients					s	ion by	
		"John Smit Checking %7	h 1 1224				Pay 8 57.00		题	

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.

SELCO COMMUNITY CREDIT UNION						
Q What are you looking for?	View my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH
						-
Manage ACH		eview Temp	late			
Templates	NACHA CCD	CREDIT AND D	_01			
Upload Pass-Thru	Date submitted	1		Occurs		Deliver by
Approvals	Aug 10, 20.	23 11:36 AM PDT		() One time		✓ Aug 25, 2023
Scheduled	Delivery type Standard			Submitted by MONSTERS INC		
History	Transaction typ Credit Busines	e ses (CCD)		Number of recipion	ents	Payment total \$14.44
Recipients	Offset account					
Limits & Cut-off Times	\$ BUSIN *84-S10	ESS CHECKING	ACCOUNT	\$3,104,61	0.31	
	▼ Recipient de	etails				
	Once submitted	ted, this template will r	equire approval b	efore payment is issue	d	
	Submit	Car	ncel	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.

오 What are you looking for?	View my Make a Pay my Manage Send Ma Accounts Transfer Bills Users Wires Ac	nage CH	
Manage ACH	Templates	Create a New	lemplate : Mor
Upload Pass-Thru	Q. jsearch templates		\Xi Sort & Filter
Approvals	NACHA CCD CREDIT AND D_01 IIII Credit Businesses (CCD) *84-510 MONSTERS INC	\$14.44 24 3	Schedule >
Scheduled	NACHA CCD CREDIT AND D_02 Manage Template III Debit Businesses (CCD) *84-510 MONSTERS INC @ Recurring	\$55.55 # 2	C Recurring
History Recipients	NACHA TEL 8.2.23_01 IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	\$23.23 22 2	Schedule >
Limits & Cut-off Times	NACHA TEL 8.2.23_01 III Telephone Authorized Collection (TEL) *84-S10 MONSTERS INC	\$23.23 24 2	Schedule >

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.

λ What are you looking for?	View my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH			
Manage ACH	← Back to Te	emplates							
Templates		IACHA CCD	CREDIT A	ND D_02				Schedule	: Mor
Upload Pass-Thru	Recipients	Details							
Approvals	2 total rec	ipients						Add or Edit R	lecipien
Scheduled	Q. Search r	ecipients					Sort by:	Name (A-Z)	
History	*John Sr Checking	nith *6311 1234					c :	ollect 5 11.11	
Recipients	П На	ld Prei	note 🕕	Addendum (opt	ional)				
Limits & Cut-off Times	✓ No	te (optional)							
	John Te	ster					c	ollect	
	Checking	*2233 10					1	44.44	

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.

CTI CO

), 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		← Back to Te	emplates						
Templates		Test	Template					G 5	chedule Mor
O Upload Pass-Thru		Recipients	Details						
Approvals	•	Template nam							
Scheduled		Test Tempi	late						
History		Company nam			franacti	in type			
Recipients	•	MOTDGE,	INC		✓ Credit I	lusinesses (CCD	9		
O Limits & Cut-off Times		Description	•		Company	disc, data (optional)			
NOC / Returns	•	lest							
		Othest account	κ		_				
		9 BUSINE 55-501	ESS MEMBERSH	\$37,226.22	~				
		Restric	ted template	0					

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 leftside menu, then the template you want to remove from the list.
- 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.

SELCO COMMUNITY CELOT UNION									
Q What are you looking for?	View my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH			
Manage ACH	← Back to T	emplates				1			
Templates		IACHA CCD	CREDIT A	ND D_02					
Upload Pass-Thru	Are you sure y	Are you sure you want to delete this template? Deletion does not affect templates							
Approvals	that are pendi processing by	ng approval by and your financial insti	other user or app tution.	roved templates	ready for				
Scheduled	Yes	No							
History	L					1			

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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.

What are you looking for?	View my Make a Pay my Manage Send Manage Accounts Transfer Bills Users Wires ACH	
Manage ACH	Approvals	Approve All Reque
Templates		
Upload Pass-Thru	Q. Search templates	👳 Sort & Filt
Approvals	Credit/Debit 💟 T	Time Span Sort by Amount (High to Low)
Scheduled	Payroll Limit Alert Test = Payroll Direct Deposit (PPD) "84-510 T Nov. 10, 2023	\$288.8
0	Toot 1	\$76.4
History	III Debit Consumers (PPD) *84-S10 Ø Recurring 🖬 Aug. 31, 2023	2) () () 2
Recipients	Test CCD DEBIT	\$55.5
Limits & Cut-off Times	III Debit Businesses (CCD) *84-S10 🖸 Aug. 10, 2023	2
	NACHA CCD CREDIT AND D_02 III Debit Businesses (CCD) *84-S10 @ Recurring G Aug. 31, 2023	\$55.5
	NACHA CCD CREDIT AND D_01	\$14.4
	III Credit Businesses (CCD) *84-S10 🛱 Aug. 25, 2023	a
	NACHA CCD CREDIT AND D. 01	\$14.4

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.

Q. What are you looking for?	View my Make a P Accounts Transfer B	hiy my Manage Billis Users	Send Wires	Manage ACH		
Manage ACH	Approvals				Approve All Requests	
Templates	-					
Upload Pass-Thru	Q Search templates				👻 Sort & Fiber	
Approvals			Ø	Credit/Debit 🛃 Time Spa	in Sort by Amount (High to Low) 🗸	
Scheduled	Test CCD DEBIT = Debit Businesses (CCD) *84-510	🖀 Aug. 10, 2023			\$55.55 # 2	
History						
Recipients		You'we reaches	the end of your list	t of templates.		
Limits & Cut-off Times						
	Contact Us Locations Priv	acy Policy Disclosure	Routing	# 323274445		
				企	NCUA	
	Copyright © 2023 SELCO Community Cree	at Union.		Debrozn		
					5 out of 6 template	is were ap

Approving Individual Requests

- 1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the leftside 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.

२. What are you looking for?	View my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH	
Manage ACH	← Back to A	pprovals					
Templates	()	est CCD DE	BIT				👼 Pr
Upload Pass-Thru	Confirmation n	umber					
O Approvals	8972433522						
Scheduled	Date submitted	I 3 2:39 PM PDT		Occurs One time		Deliver by Aug 10, 2023	
History	Delivery type Same Day			Submitted by MONSTERS INC			
Recipients	Transaction typ	e		Number of recipier	nts	Payment total	
Limits & Cut-off Times	Offset account BUSINESS CH	es (CCD) ECKING ACCOUNT	*84-510	2		\$55.55	
	✓ Recipient de	etails					

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.

Q. What are you looking for?	View my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH		
Manage ACH	← Back to Ap	oprovals						
Templates	O T	est CCD DE	BIT					🖶 Print
Upload Pass-Thru	Confirmation nu 8972433522	mber						
Approvals	Date submitted			Occurs		Deliver by		
Scheduled	Aug 9, 202	3 2:39 PM PDT		One time		Aug 10, 2023	3	
History	Delivery type Same Day			Submitted by MONSTERS INC				
Recipients	Transaction typ	9		Number of recipi	ents	Payment total		
Limits & Cut-off Times	Debit Businesse	es (CCD)		2		\$55.55		
	Offset account BUSINESS CHE	CKING ACCOUNT	*84-S10					
	✓ Recipient de	tails						
	Approve	R	eject					

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

(OPT OO)

- 1. In digital banking, select **Manage ACH** from the top menu, then **History** from the leftside 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**.)

Q What are you looking for?	View my Make a Pay my Manage Send Manage Accounts Transfer Bills Users Wires ACH	
Manage ACH	History	₫ Ex
Templates	-	
Upload Pass-Thru	Q Search	\Xi Sort & Fil
Approvals	Thursday, Aug 10	
O Approvais	Test CCD DEBIT III Debit Businesses (CCD) *84-S01 MONSTERS INC	\$55.5 # 2 Succeede
Scheduled	NACHA WEB 8.2.23 01	\$4.4
History	III Internet Authorized Collection (WEB) *84-S10 MONSTERS INC	# 2 FI Rejecte
	Thursday, Aug 03	
	NACHA CCD CREDIT AND D_01	\$14.4
Limits & Cut-off Times	III Credit Businesses (CCD) *84-S10 MONSTERS INC	21.3 Succeed
	NACHA CCD CREDIT AND D_01	\$14.4
		a 3 Expire
	Wednesday, Aug 02	
	Test TEL	\$23.2
	I Telephone Authorized Collection (TEL) *84-St0 MONSTERS INC	21 2 Succeede
	TEST WEB 1	\$4.4
	Internet Authorized Collection (WEB) *84-S10 MONSTERS INC	a 2 Succeede
	Monday, Jul 31	
	Test 1	\$76.4
	T Data Comment (200) 194 (200 MONETEDS BIC O Description	A 2 Evelo

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

Template Details			×
Test CCD DEBIT			Print 🚺 More
Confirmation number			+ Evport
7268073147			± Export
Date submitted	Occurs	Deliver by	🗢 ACH Reversal
Aug 9, 2023 2:49 PM PDT	(One time	🖾 Aug 10, 2023	Copy Template
Delivery type	Submitted by		
Same Day	MONSTERS INC		
Transaction type	Number of recipients	Payment total	Approved by
Debit Businesses (CCD)	2	\$55.55	MONSTERS INC
Offset account			
BUSINESS MEMBERSHIP SAVINGS *84-S01			
✓ Recipient details			

- 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**.

← ACH Reversal	×
(i) Your business is responsible for initiating a correcting file that corrects the participant entries contained in your reversal file. The entries to this rule is if the file you submitted was a duplicate file.	xception
Select the transactions you would like to reverse or click All Recipients to reverse the entire file.	0 of 2
"John Smith Checking *6311 Bank of America - 051000017	\$11.11
John Tester Checking *2233 COLUMBIA CREDIT UNION - 323383349	\$44.44
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."

← Recipient Details

template.	
"John Smith	Reversal Amount
Checking *6311 Bank of America - 051000017	\$11.11
Reason	× III
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 leftside menu.
- 2. Select the **Sort & Filter** lcon 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.

Х

Q. What are you looking for?	Vlew my Make a Pay my Manage Accounts Transfer Bills Users	Send Wires	Manage ACH
Manage ACH	Scheduled		
Templates			
Upload Pass-Thru	Q Search	_	
Approvals	Thursday, Jul 27	Ø	Credit/Debit 💆 Time Span Sort by Date (Ascending)
Scheduled	Test 1 ≡ Debit Consumers (PPD) ?84-S10 MONSTERS INC		\$77.0
History	Friday, Jul 28		-
Recipients	Test 1 Ⅲ Debit Consumers (PPD) '84-S10 MONSTERS INC		\$76.0
	Thursday, Aug 10		
Cannas a curon ranes	Payroll Limit Alert Test ■ Payroll Direct Deposit (PPD) *84-510 MONSTERS INC		\$288.8
	Friday, Aug 11		
	NACHA CCD CREDIT AND D_01		\$14.4
	III Credit Businesses (CCD) *84-S10 MONSTERS INC		A
	Fridøy, Aug 25		
	IIII Credit Businesses (CCD) *84-S10 MONSTERS INC		\$14.4
	Thursday, Aug 31		
	Test 1		\$76.4

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.

λ What are you looking for?	Vew my Make a Pay my Manage Send Accounts Transfer Bills Users Wires ACH	
Manage ACH	Scheduled	
Templates	-	
Upload Pass-Thru	Q, Search	\Xi Sort & Filte
Approvals	CreduDebit	Time Span Sort by Date (Ascending)
O Approvais	Thursday, Jul 27	
Scheduled	Test 1	\$77.00
	III Debit Consumers (PPD) *84-S10 MONSTERS INC	# 2
History	Fridøy, Jul 28	
-	Test 1	\$76.00
Recipients	III Debit Consumers (PPD) *84-S10 MONSTERS INC	21 2
Limits & Cut.off Times	Thursday, Aug 10	
U Linnes & Curon Times	Payroll Limit Alert Test	\$288.86
		21 4
	Friday, Aug 11	
	NACHA CCD CREDIT AND D_01	\$14.40
	III Credit Businesses (CCD) *84-St0 MONSTERS INC	24 3
	Friday, Aug 25	
	NACHA CCD CREDIT AND D_01	\$14.44
	III Credit Businesses (CCD) *84-510 MONSTERS INC	и 3
	Thursday, Aug 31	
	Test 1	\$76.42

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.

Template Details			×
Test 1			Print : More
Confirmation number			
3042034176			
Date submitted	Occurs	Deliver by	
💆 Jul 25, 2023 4:04 PM PDT	() One time	💆 Jul 27, 2023	
Delivery type	Submitted by		
Standard	MONSTERS INC		
Transaction type	Number of recipients	Payment total	Approved by
Debit Consumers (PPD)	2	\$77.00	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 leftside 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.

SELCO

Q What are you looking for?	View my Make a Pay my Manage Send Manage Accounts Transfer Bills Users Wires ACH
Manage ACH	History
Templates	
Upload Pass-Thru	Q, Search 😇 Sort & Filter
Approvals	🗹 Credit/Debit 🖾 Time Span Sort by Date (Descending) 🗸
Scheduled	Test CCD DeBT \$55.55 Debt Buildesses (CCD) 194.501 MONSTERS MC b2 Constant
History	NACHA WEB 8.2.23_01 \$4.44
Recipients	Immernet Authorized Collection (WEB) *84-510 MONSTERS INC 22 In Rejected Thursdey, Aug 03
Limits & Cut-off Times	NACHA CCD CREDIT AND D_01 \$14.44 ⊆ Credit Businesses (CCD) *84-510 MONSTERS INC
	NACHA CCD CREDIT AND D_01 \$14.44
	Wednesday, Aug 02
	Test TEL \$23.23 Ⅲ Telephone Authorized Collection (TEL) *84-510 MONISTERS INC #2 Succeeded
	TEST WEB 1 \$4.44
	III Internet Authorized Collection (WEB) *84-S10 MCINSTERS INC A 2 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 Deta	ails			×
Test CCD Credit Confirmation number 4192895014				Print More Export
Date submitted	PM PDT	Occurs Deliver by One time Jul 28, 2023		Copy Template
Delivery type Standard		Submitted by MONSTERS INC		
Transaction type Credit Businesses (CC	CD)	Number of recipients Payment total \$11.20		Approved by MONSTERS INC
Offset account BUSINESS CHECKING	G ACCOUNT *84-S10			
 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

(OTT OO)

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.

What are you looking for?	View my Accounts	Make a Transfer	Pay my Bills	Manage Users	Send Wires	Manage ACH	
lanage ACH		imits & Cut-	off Times				
Templates					_		
Upload Pass-Thru	C 2:30 PM U	S/Pacific	Same Day Cut-	Off S/Pacific			
2 Approvals	Credit Lin	nits			Debit Limits]	
Scheduled	Daily \$288.86 u	ed	\$10,00	00.00	Daily \$111.10 used		\$10,000.00
History	Monthly		¢10.01		Monthly		£10,000,00
Recipients	\$343.25 0	ea	\$10,00		\$270.74 used		\$10,000.00
Limits & Cut-off Times	Same Day \$10,000.00	ACH		1	Same Day ACH \$10,000.00		

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**.

What are you looking for?	View my Make a Accounts Transf	a Paymy fer Bills	Manage Users	Send Wires	Manage ACH		e.	(
2 Dashboard	Welcome, MONSTERS	INC Last Login: Jul 28	3 9:19 am		Documents & Statements	1	mize	
Cash Accounts	Recent Transactions	1	Cash Flow No activity t	30 Days his month	Travel Notice Overdraft Protection			
BUSINESS MEMBERSHI Aveilable \$0.00	Deposit Dividend 0.250' Posted BUSINE Tuesday, Jan 31	% \$595.30 ISS CHECKING AC		View Details	Stop Payment Skip Payment		>	
BUSINESS CHECKING A Aveilable \$3.104.610.31	Deposit Dividend 0.250' Posted BUSINE Saturday, Dec 31, 2022	% \$658.94 ISS CHECKING AC	Swap online b	oillers to your SEL	Card Swap .CO Cr Switch Deposits & Paym	ints		
\$3,304,610.31 Current	Deposit Dividend 0.250' Posted BUSINE Wednesday, Nov 30, 2022	% \$658.80 ISS CHECKING AC	Use your SELC Amazon, Netfl help you quick	CO card to pay fo lix, Hulu and more kly load your SEL	r e. Let u Loan Payoff CO car Secure Forms			
	Deposit Dividend 0.250 Posted BUSINE Monday, Oct 31, 2022	% \$637.41 SSS CHECKING AC	to your biller a	accounts. Cards with CardSv	FAQ \$303.30	\$158.//		
	Deposit Dividend 0.1509	6 \$395.15			Vic	w ACH History		

- 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.

Accounts	Transfer	Bills	Users	Wires	ACH		ر
Accounts		Alerts					
ACH App	proval Alerts]				Send alerts to:	
Be notified when	n a template is sul	bmitted requiring	approval.			Email khoechlinäselco.org	~
						Mobile Phone Number (360) 213-7626 Push Notification	~
						Edit contact information	.
	Accounts Accounts Accounts Be notified when	Accounts Transfer	Accounts Transfer Bills Accounts Cards Business Accounts Cards Be notified when a template is submitted requiring	Accounts Transfer Bills Users	Accounts Transfer Bills Users Wires Subscription Alerts Accounts Cards Business ACCH Approval Alerts • • Be notified when a template is submitted requiring approval.	Accounts Transfer Bills Users Wires ACH	Accounts Transfer Bills Users Wires ACH Subscription Alerts Accounts Cards Business ACH Approval Alerts • ACH Approval Alerts • Be notified when a template is submitted requiring approval. Email Khoechling/selco.org Mobile Phone Number (260) 213-7626 • Push Notification •

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.

9, What are you looking for?	View my Moke Accounts Tran	a Payiny der Bills	Manage Users	Send Wires	Manage ACH		
						Documents & Statements	
Alerts	C Security	Alerts				Alerts	
O Subscription Alerts	_					Travel Notice	
O Security Alerts	e In order to protect	your financial security, sunt. Security Alerts car	you will be alerted wot be completely	f suspicious act disabled.	why takes	Overdraft Protection	
0						Stop Payment	
O Alert History	Send Alerts to:					Skip Payment	
	Enal HoseMinassier	~	Mobile F	hone Number	~ []	Card Swep	
					L	Switch Deposits & Payments	
	🖌 Edit contact inform	ation				Loan Payott	
						Secure Forms	
	Seve					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 leftside 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.

What are you looking for?	Accounts	Make a Transfer	Bib	& Statements	Users	Wires	ACH	Checks	
Manage Users	This User has	Access to CH Templates							
Users	Appro	ve ACH Template	is						
Roles	Delete	ACH Templates							
Resources	Access Restricted Templates								
	Import ACH Templates								
	🖬 АСН Г	lass-Thru							
	Schedule Same Day ACH								
	ACH History								
		leversals							
	Mana;	e ACH NOCs an	d Returns						
	Add R	eclipient							
	Delete	Recipient							

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)
- 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.

What are you looking for?	View my Accounts	Moke a Transfer	Pay my Bills	& Statements	Manage Users	Send Wires	ACH	Checks		
Manago Users	ACH Tran	saction Types								
Users	Peyrol	I Direct Deposit	(PPD)							
Roles	Credit Businesses (CCD)									
Resources	Debit Consumers (PPD)									
	Debit Businesses (CCD)									
	 Telephone Authorized Coflection (TEL) 									
	🛃 Intern	et Authorized Co	flection (WEB)							
	ACH Deb	it Limits								
	Max monthly debit limit. Max daily debit limit									
	\$ 20,000,00 \$ 20,000,00									
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	Max limit \$20,000.00 Max limit \$20,000.00									
	ACH Sam	e Day Limits								
	Max per same	a day ékbit transactio	n lind.	Maxper	same day crudit tran	saction limit				
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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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