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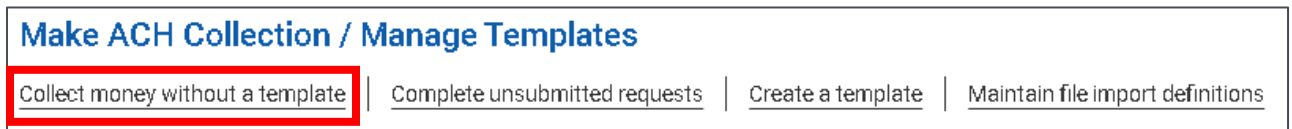
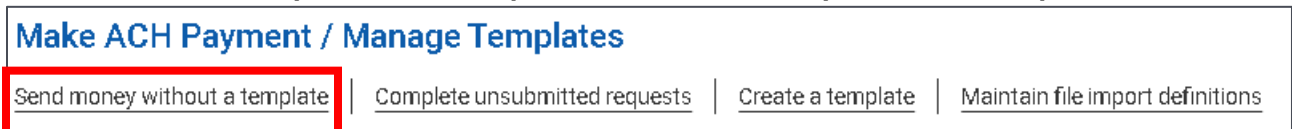
ACH Origination

Make ACH Payment or Collect Money without a template

1. Click **Money Movement > ACH**
2. Select the **Make Payment** tab or the **Collect Money** tab



3. Click **Send money without a template** or **Collect money without a template**



4. Fill in the ACH Information:
 - a. **Template name (Optional):** If you give this transaction a title, and a template will automatically be created using the information in this transaction.
 - b. **Request type:**
 - CCD Payment – used when paying Corporate/Business accounts.
 - CCD Collection – used when collecting funds from Corporate/Business accounts.
 - PPD Payment – used when paying consumer/personal accounts.
 - PPD Collection – used when collecting funds from consumer/personal accounts.
 - Federal Tax
 - State Tax
 - c. **Company Name/ID:** Select the ACH Company ID. This will be the information that is displayed when the transaction(s) posts at your beneficiary's institution.
 - d. **Template Description**
 - e. **Debit Account/Credit Account:** Select your BSC account for this transaction.
 - f. **Maximum Transfer Amount:** Enter the maximum amount for each transaction in this ACH batch.
 - g. **Effective Date**
 - Please be sure to follow our ACH Cutoff guidelines:
 1. **Same-Day ACH:** Must be submitted and approved prior to **12:00pm PST**
 2. **Next Business Day ACH:** Must be submitted and approved prior to **4:30pm PST**
 - An effective date up to 30 days into the future can be entered.
5. Click **Continue**

Make ACH Payment without a Template

Send money using an existing ACH template

Template Information

Template Name (optional) **a**
Test Template

(To save this request as a template, enter a template name.)

Request Type **b**
PPD Payment (Personal)

Company Name/ID **c**
Test ACH ID/1123456789

Template Description **d**
Test ACHID
(Information that will be given to the transaction's recipients)

Debit Account **e**
Test Account - Checking - *9999

Maximum Transfer Amount **f**
\$10,000.00 USD
(Per detail account)

Effective Date **g**
02/04/2022

Continue **Cancel**

6. Add Details

a. **Control Amount (Optional):** This is intended to balance the entire ACH batch, or the value of the entire template.

b. **Add the Credit / Destination Account(s)**

- ABA/TRD – Enter the beneficiaries ABA routing number.

! If you do not know the routing number, use the ABA Search to attempt to locate the routing number.

- Account – Enter the beneficiaries account number.
- Account Type – Select **Checking** or **Savings** as an account type.
- Name – Enter the name of the beneficiary. Please note that this must match the name on the account, at the beneficiary bank.
- Detail ID (Optional)
- Default Amount – Enter the amount for this beneficiary.

! Please note that this reads "(Optional)" because you can leave the amount at \$0.00 when creating a template.

- Additional Information (Optional) - Information you want to appear with the transfer. Up to eighty (80) alphanumeric characters are allowed.

c. If applicable, click on **Add additional detail row** to add more beneficiaries.

Control Amount (optional)
\$2,450.00 USD a

(Intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution. b

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC 122243402	Account 123456789	Type Checking	Name Jane Doe	Detail ID	Amount \$2,450.00 USD

ABA Search

Additional Information (Optional)
Payroll 02.04.2022

Total: \$2,450.00

Variance amount: \$0.00

(Difference between Control amount and Total.)

+ Add additional detail row c

Continue Cancel

7. Click **Continue**
8. Verify the ACH Batch as needed and then click one of the following:
 - a. **Submit for Approval:** Approve the transaction later or allow other users in the company to approve it.
 - b. **Approve:** Approve the transaction now.
 - c. **Transmit:** Approve and send the transaction.
9. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**. Follow the prompts the complete the security code verification. Please refer to Out-of-Band Transaction Authentication for more information.
 - b. If you have a Soft-Token for approvals, input your token passcode and then click **Continue**. Please refer to Token Transaction Authentication for more information.

Create a template

1. Click Money Movement > ACH
2. Select the **Make Payment** tab or the **Collect Money** tab

Make Payment	Collect Money	History	Upload Transactions	File Status	Uploaded Files
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3. Click **Create a template**

Make ACH Payment / Manage Templates

[Send money without a template](#)

[Complete unsubmitted requests](#)

[Create a template](#)

[Maintain file import definitions](#)

4. Add Template
 - c. Template name
 - d. Request type
 - e. Company Name/ID
 - f. Template Description
 - g. Debit Account/Credit Account
 - h. Maximum Transfer Amount
5. Click **Continue**

Add Template

[Send money using an existing ACH template](#)

Template Information

Template Name

Request Type

Company Name/ID

Template Description

(Information that will be given to the transaction's recipients)

Debit Account

Maximum Transfer Amount

(Per detail account)

Continue

Cancel

6. Add Details
 - a. Control Amount
 - b. Add the **Credit / Destination Account(s)**
 - ABA/TRD – Enter the beneficiaries ABA routing number.
*! If you do not know the routing number, use the **ABA Search** to attempt to locate the routing number.*
 - Account – Enter the beneficiaries account number.
 - Account Type – Select **Checking** or **Savings** as an account type.
 - Name – Enter the name of the beneficiary.
 - Detail ID (Optional)
 - Default Amount (Optional)
 - Additional Information (Optional)
 - c. If applicable, click on **Add additional detail row** to add more beneficiaries.

Control Amount (optional)
\$2,450.00 USD
(Intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC 122243402	Account 123456789	Type Checking	Name Jane Doe	Detail ID	Amount \$2,450.00 USD

ABA Search

Additional Information (Optional)
Payroll 02.04.2022

Total: \$2,450.00

Variance amount: \$0.00

(Difference between Control amount and Total.)

+ Add additional detail row

Continue
Cancel


7. Click **Save Template**

Search Completed ACH Transfers


1. Click **Money Movement > ACH**
2. Select the **History** tab.

Make Payment	Collect Money	History	Upload Transactions	File Status	Uploaded Files
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3. Complete the following fields:
 - a. Account
 - b. Date Type:
 - Effective date - The date that the transaction posted.
 - Transmit date - The date the ACH batch was approved/transmitted.
 - c. Service
 - d. Date:
 - Specific Date
 - Date Range
4. **Click Generate Report.**
5. Click on the Account section to see the full details of a specific ACH Transfer

Completed ACH Transactions 

[Modify Search](#)

 Print Selected Transactions

(To view details, click the account.)

Account	Template Name	Request Type	Amount	Effective Date	Transmitted By	Transmit Date	Confirmation	Status
<input type="checkbox"/> *9999 - Test Account	Test Template 1	CCD Payment	\$2,000.00	02/04/2022	TESTFS1	02/02/2022	78012131	Transmitted
<input type="checkbox"/> *9999 - Test Account	Test Template 1	CCD Payment	\$0.00	02/03/2022	TESTFS1	02/02/2022	3405008482	Transmitted
<input type="checkbox"/> *9999 - Test Account	Test Template 1	CCD Payment	\$0.00	02/03/2022	TESTFS1	02/02/2022	909907757	Transmitted
Total			\$2,000.00					

6. Click on the  icon to print out the details.

[← Back](#)

Completed Transaction Details

Template Information



Template Name: Test Template 1
Request Type: CCD Payment
Company Name/ID: Test ACH ID / 1123456789
Template Description: VENDORS
Debit Account: *9999 - Test Account
Effective Date: 02/04/2022
Confirmation Number: 78012131
Status: Transmitted

Credit / Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
122243402	*6789	Checking	Landscaping Services		\$1,260.00
Additional information(Optional): January Landscaping					
122243402	*4321	Checking	Shipping Company		\$740.00
Additional information(Optional): INV42321 Payment					
Total:					\$2,000.00

Approval History Information

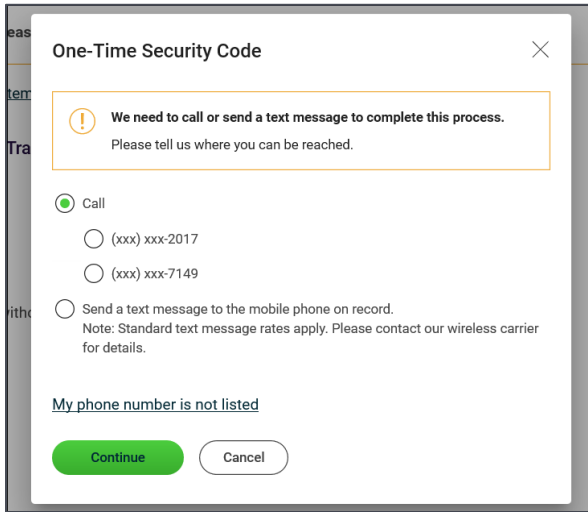
Approval Status : 1 of 1 received

Action	User ID	Date
Enter Request	TESTFS1	02/02/2022 06:48:38 PM (ET)
Approve/Transmit Request	TESTFS1	02/02/2022 06:48:38 PM (ET)

Out-of-Band Transaction Authentication

Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

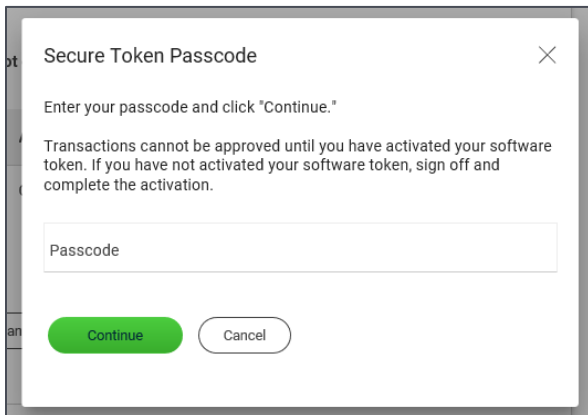
! Company users may be charged standard text message rates for SMS messages based on their carrier contract.



The screenshot shows a dialog box titled "One-Time Security Code" with a close button (X) in the top right corner. Inside the dialog, there is a warning icon (exclamation mark in a triangle) and the text: "We need to call or send a text message to complete this process. Please tell us where you can be reached." Below this, there are three radio button options: "Call" (which is selected), "(xxx) xxx-2017", and "(xxx) xxx-7149". There is also an option "Send a text message to the mobile phone on record." with a note: "Note: Standard text message rates apply. Please contact our wireless carrier for details." At the bottom, there is a link "My phone number is not listed" and two buttons: "Continue" (green) and "Cancel" (white with grey border).

Token Transaction Authentication

Token transaction authentication requires transaction approvers to confirm their identity when approving ACH, ACH file upload, or wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device.



The screenshot shows a dialog box titled "Secure Token Passcode" with a close button (X) in the top right corner. Inside the dialog, there is a prompt: "Enter your passcode and click 'Continue.'" Below this, there is a paragraph: "Transactions cannot be approved until you have activated your software token. If you have not activated your software token, sign off and complete the activation." Underneath is a text input field labeled "Passcode". At the bottom, there are two buttons: "Continue" (green) and "Cancel" (white with grey border).