



# **Business Online ACH Origination Guide**

## Business Payments (ACH)

*AmericanBank Online* ACH Origination allows you to electronically originate domestic ACH transactions from your company through Online Banking and forward them to American Bank for distribution and posting. This is known as ACH origination. With Online ACH, you can originate credits (i.e., employee payroll files) or debits (i.e., collection of payment from a customer).

### General ACH Processing Overview

With information provided by your business, American Bank has established dollar limits within which your company's ACH activity must fall. This is done to protect your company and the Bank against financial risk. You will not be allowed to authorize an ACH that exceeds those limits. Up until an ACH is authorized it is controlled by authorized users at your business and is not visible to us. Once the ACH is authorized, control changes to the Bank.

Once the Bank completes set up, your business will:

- Determine which users will be set up to create and/or approve ACH files – through Manage User.
- Create ACH, Edit and Delete Recipients.
- View ACH History.
- Begin creating and approving ACH files to the Bank for processing.

All debit and credit entries must be received by us one (1) business day prior to the effective date by 4:00pm to ensure proper settlement of funds.

### Control Limits

Maximum credit and debit limits are set by the Bank. In addition, your company can set up additional parameters within *AmericanBank Online* to control exposure or financial risk.

This section guides business users through the process of creating recipients and originating ACH files. Your business must have a signed ACH Agreement to originate through *AmericanBank Online*. Only Domestic ACH transactions can be initiated online.

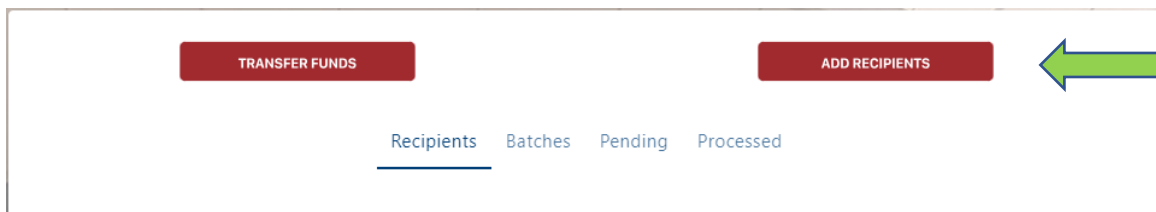
Authorized ACH files will be processed by the Bank each business day at 9:00am, 11:00am, 2:00pm and 4:00pm.

**Admin Note: If you want your user to initiate, approve and release ACH files to the Bank in one step, without needing another approval, you must grant the user the permission of ACH Approval Override. This is located under the Manage User menu option. Please review the Business Administrator Guide for more details.**

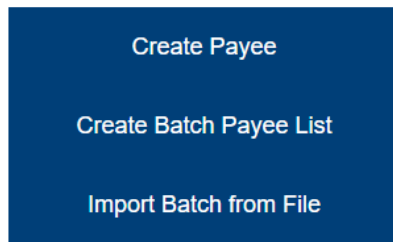
## Creating ACH Recipients

Before originating a single item ACH transaction to a person or business, you can create the payee/recipient within *AmericanBank Online*. This process will save the payee for future use.

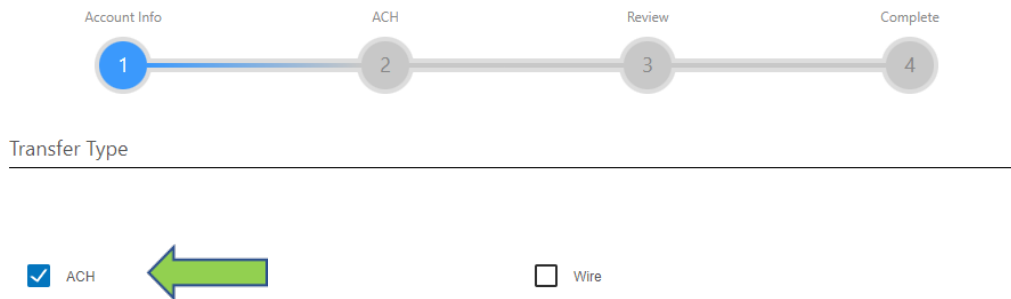
- Log into [www.AMBK.com](http://www.AMBK.com).
- Click the Create ACH/Wire under Business Services on the left side-bar menu. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Click Add Recipients button on the right side of the Create ACH/Wire screen.



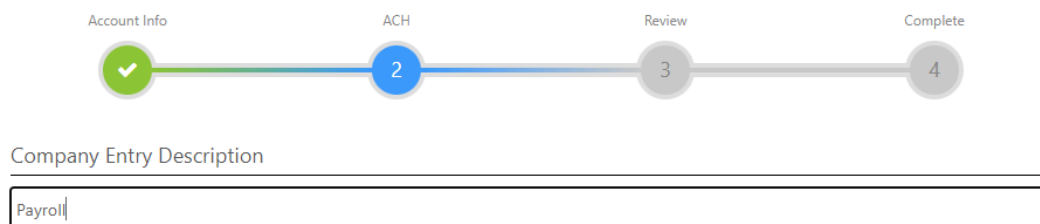
- The screen refreshes with the following options:



- Click Create Payee.
- Click on the check box next to ACH.

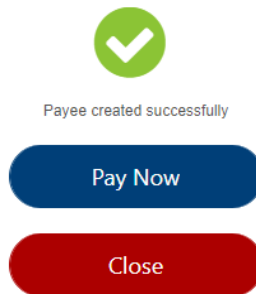


- Complete each field based on the definitions below for the Beneficiary. All fields are required unless noted.
  - Consumer/Business:** The business user should select the choice that is appropriate for the recipient of the ACH transaction.
    - Consumer = Person (PPD)
    - Company = Business (CCD)
  - Name:** The name of the business or person to whom the ACH is being sent. This is limited to 22 characters.
  - Email:** This field is optional. Enter the ACH recipient’s email address.
  - Reference Number:** This field is optional. The detail in this field is used to differentiate between two recipients with the same name. This field can be populated with an invoice number, employee number, or other details unique to the recipient.
  - Account Number and Account Type:** Enter the account number and account type (Checking or Savings) to which the ACH will be sent.
  - ACH Routing Number:** Enter the routing number that corresponds to the account number entered in the Account Number field.
- Click on Next.
- Enter the **Company Entry Description**. The Company Description is a short, 10 character description that informs the receiver of the transaction purpose, i.e. Payroll, Purchase, Gas Bill. The value entered in this field will be used to populate the Batch Header, “Company Entry Description” field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

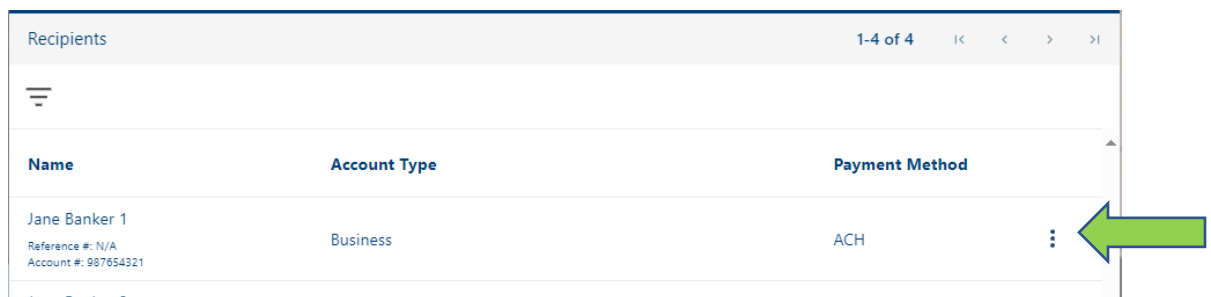


- Click Next.

- Review ACH Recipient information.
- Click Save.
- The system returns a message stating the payee was created successfully. You will be given the option to either Pay Now or Close
  - Pay Now will take you to the payment initiation screen to originate ACH.
  - Close will close out the current screen and bring you back to the Create ACH/Wire– Recipients page. You will see the payee you created listed below. All payees will be listed in alphabetical order.



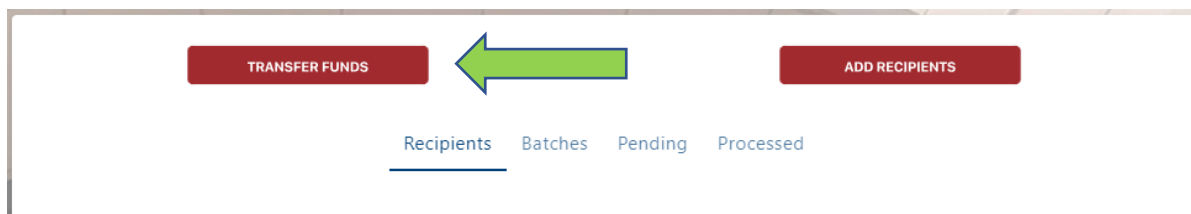
- To the far right of each recipient, you will see 3 dots – clicking on those dots will open a small window giving you the option to:
  - View Recipient Details.
  - Pay Again – opens page to send recipient a new ACH file.
  - Edit – allows you to edit the recipient information.
  - Delete – delete the recipient from your listing.



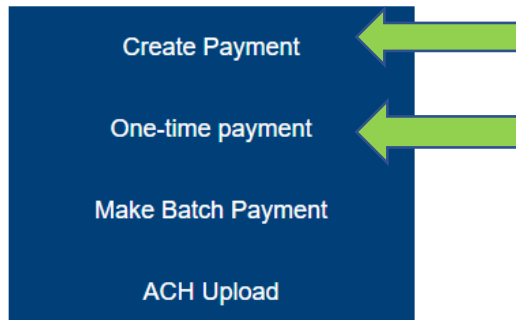
## Initiating a Single Item ACH Transaction

*AmericanBank Online* allows for single item ACH transactions.

- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire under Business Services from the side-bar menu. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Click on the Transfer Funds button on the top left side of the Business Payments screen.



- The page refreshes with the following options:



- Click **Create Payment or One-time Payment**.
  - **Create Payment** is used if you already have the recipient/beneficiary information entered and saved.
    - Use the Pay To drop-down list to select the appropriate Payee and then follow the steps below.
  - **One-time payment** allows you to create an ACH without having to save the recipient/beneficiary information.
    - If you choose this option, enter the recipient details on the screens that follow.
    - Once the payee data is validated, click on Pay Now and then follow the steps below.
- Select ACH from the Payment Method options. If you have this payee set up to receive both Wires and ACH, then you would need to select ACH from the Payment Method drop down box. If they are set up to receive only ACH, then this selection will be prefilled with ACH.
- Select the applicable Originating ID for the payment. In most cases there will only be one Company ID available to use.
  - Common examples of businesses that might have multiple Originating IDs include:
    - A corporation that owns several companies. For example, Ryan’s Gym might also own another company set up under the agreement called Ryan’s Gym Equipment or Ryan’s Supplement Shop.
    - A business that processes payroll for other businesses.

**Note:** Originating IDs are entered by American Bank when your business is set up for online banking. Originating IDs are often the EIN for a business. If the field is blank, the business account holder must contact American Bank.

- Select the Offset Account that will be used for this transaction. If an offset account is not visible, it could be it is not set up under the business, or the business user is not entitled to access that account.
- Enter the amount that is to be debited or credited.
- Enter a Memo. This will populate in the addenda record of the NACHA formatted file. This form is optional and is limited to 80 characters or less for ACH transactions.
- Select Credit or Debit from the drop-down list. This is what you are sending to the recipient.
- Click in the Effective Date field to select the date to send the transaction. The Effective Date field is populated with the first possible effective date by default.
- Use the drop-down list to select the frequency for the transaction if applicable.
  - Frequency options include One-time, Weekly, Every two weeks, Monthly, Every three months, and Annually.
  - If a recurring payment is desired, the user can also choose from these options to stop the recurrence:
    - Until Canceled – Transactions process until the user cancels the recurring payment in the application.
    - Until End Date – Transactions occur on the scheduled frequency until the end-date that the user designates has passed.

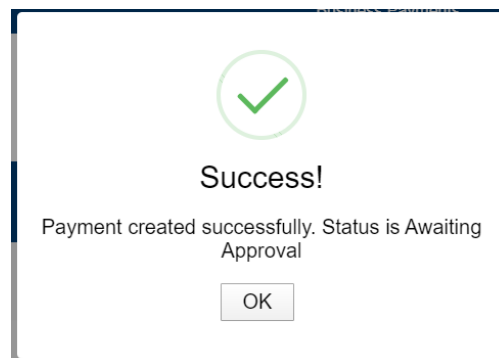
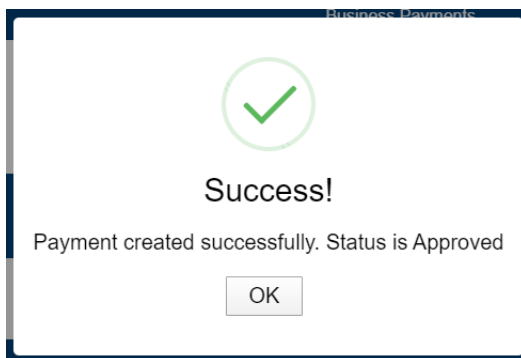
- Until Total Payments Made – Transactions occur on the scheduled frequency until the designated number of payments have been completed.
  - *Note: A user can cancel a recurring payment at any time.*
- Your Payment Summary will appear. Review your Payment Summary and Submit.

**Payment Summary**

Payee:	Joe Banker 2	Credit/Debit:	Credit
Payment Method:	ACH	Effective Date:	12/06/2023
Offset Account:	Checking Acct (...6133)		
Company ID:	American Bank (031302997)		
Amount:	\$0.01		
Memo:	Test Payroll Payment #01		

Cancel
Submit

- Click on Confirm to Authorize.
- A payment initiation will require the delivery of a one-time security code. Select the applicable option. Once you receive your security code, enter, and click Submit.
- You will receive a message stating the payment created successfully and the ACH is either Approved or Awaiting Approval depending on the business user’s permissions – Click OK.



- You will be taken back to the Create ACH/Wire screen. Under the Pending tab you will see your ACH transaction listed and the status (Approved or Awaiting Approval).

Effective Date	Payee	Offset Account	Status	Amount
10-20-2023	Test Setup	Business Checking	Approved	\$0.01

## Process to Approve an ACH File

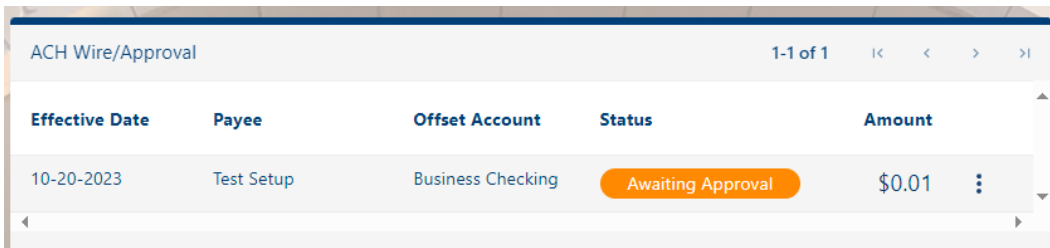
If your business user permissions allow for one user to initiate ACH files and another user to approve ACH files before releasing it to the Bank you will follow the below process.

- Log into [www.AMBK.com](http://www.AMBK.com).
- If you have any items to approve you will see a number next to ACH Wire/Approval.

Create ACH/Wire

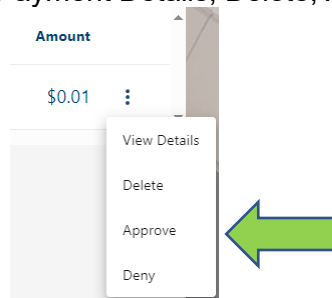
ACH Wire/Approval **1**

- Click ACH Wire/Approval to be taken to the Approval screen.

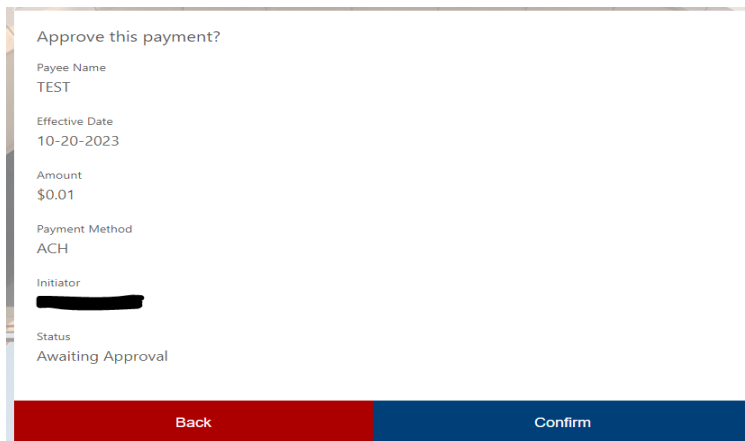


Effective Date	Payee	Offset Account	Status	Amount
10-20-2023	Test Setup	Business Checking	Awaiting Approval	\$0.01

- Next to the ACH dollar amount you will see 3 dots – clicking on those dots will open a small window giving you the option to view Payment Details, Delete, Approve or Deny – Click on Approve.



- You will now be brought to the Approval screen to review the details of the ACH for approval. You can only confirm ACH transactions initiated by another business user.



Approve this payment?

Payee Name  
TEST

Effective Date  
10-20-2023

Amount  
\$0.01

Payment Method  
ACH

Initiator  
[REDACTED]

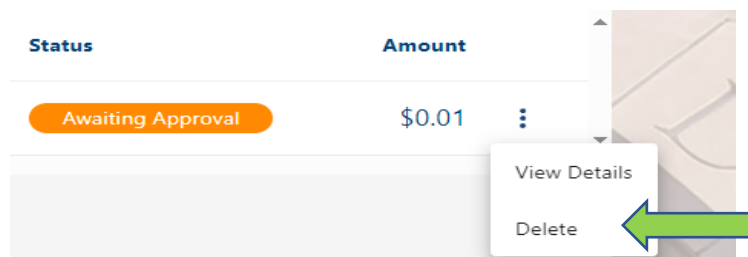
Status  
Awaiting Approval

Back Confirm

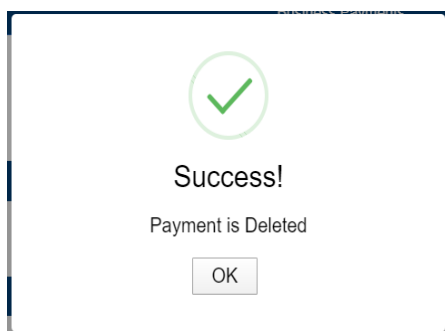
- Review and click on Confirm.
- You will receive a message stating Success – Payment is Approved

## Deleting an ACH File

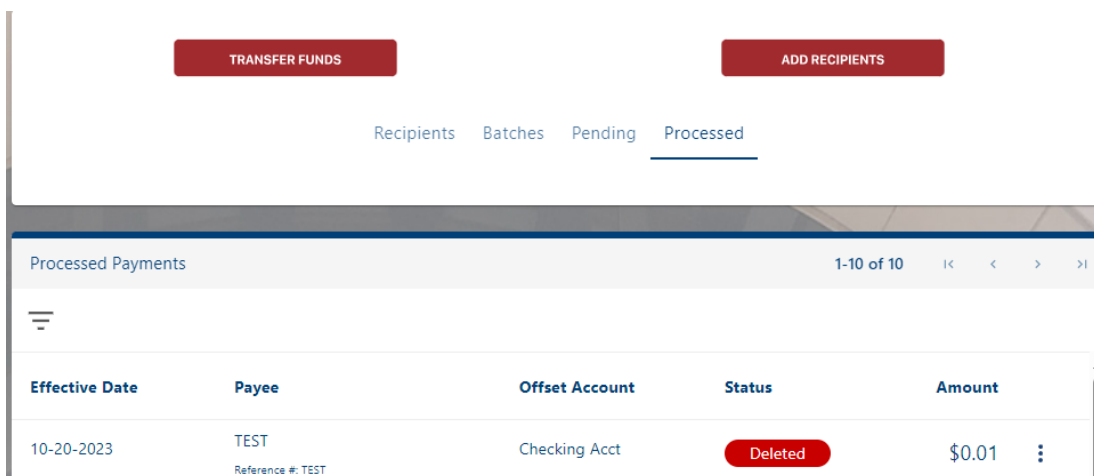
- An ACH File can only be deleted if it has not been processed by the bank.
- Click on Create ACH/Wire from the side bar menu under Business Services and then click the Pending tab.
- If the ACH file is in an Awaiting Approval or Approved status, you have the option to delete the ACH file before American Bank processes it. Processing times for ACH are 9:00am, 11:00am, 2:00pm, and 4:00pm.
- Next to the ACH dollar amount you will see 3 dots – clicking on those dots will open a small window giving you the option to either View Details or Delete the ACH file – Click Delete.



- If you choose Delete – you will be required to type in a reason – then click on Delete.
- A success message will appear letting you know the Payment is Deleted – click OK.



- The ACH file status will now go from Awaiting Approval/Approved to Deleted.



- If the ACH file is in a Processed status the option to delete the file will no longer be available. This means the file has already been processed by the Bank. You will only see the option to view the payment details.



Effective Date	Payee	Offset Account	Status	Amount
10-16-2023	tpgc0004528.ach		Processed	\$0.00 -\$208.00

## Viewing Payee Details

- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire from the side bar menu under Business Services. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients populates.
- Scroll or search to find the recipient. The Payment Methods column lists if they are set up for ACH, Wires, or both.
- Click the 3 dots next to the payment method on the recipient of your choice, select Details.

Name	Account Type	Payment Method
Jane Banker 1 Reference #: N/A Account #: 987654321	Business	ACH
Jane Banker 2 Reference #: N/A Account #: 987654321	Business	ACH
Joe Banker 1 Reference #: N/A Account #: 123456789	Consumer	ACH
Joe Banker 2 Reference #: N/A Account #: 123456789	Consumer	ACH

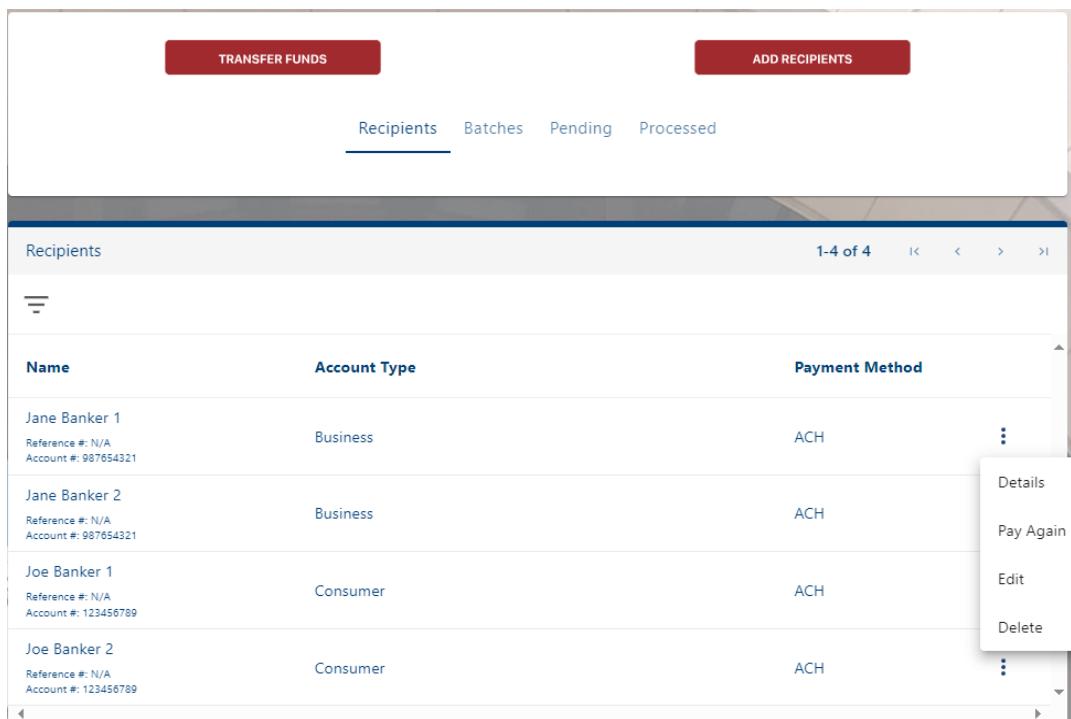
- The Business Payments screen opens showing the following fields:
  - Payee Name.
  - Payee Type.
  - Account Type.
  - Account Number.

- Routing Number.
- Address 1.
- Address 2.
- City.
- State.
- Zip Code.
- View the Payee details; then, click Back to return to the previous page.

## Paying a Payee

Once a payee has been created, follow the steps below to pay the payee.

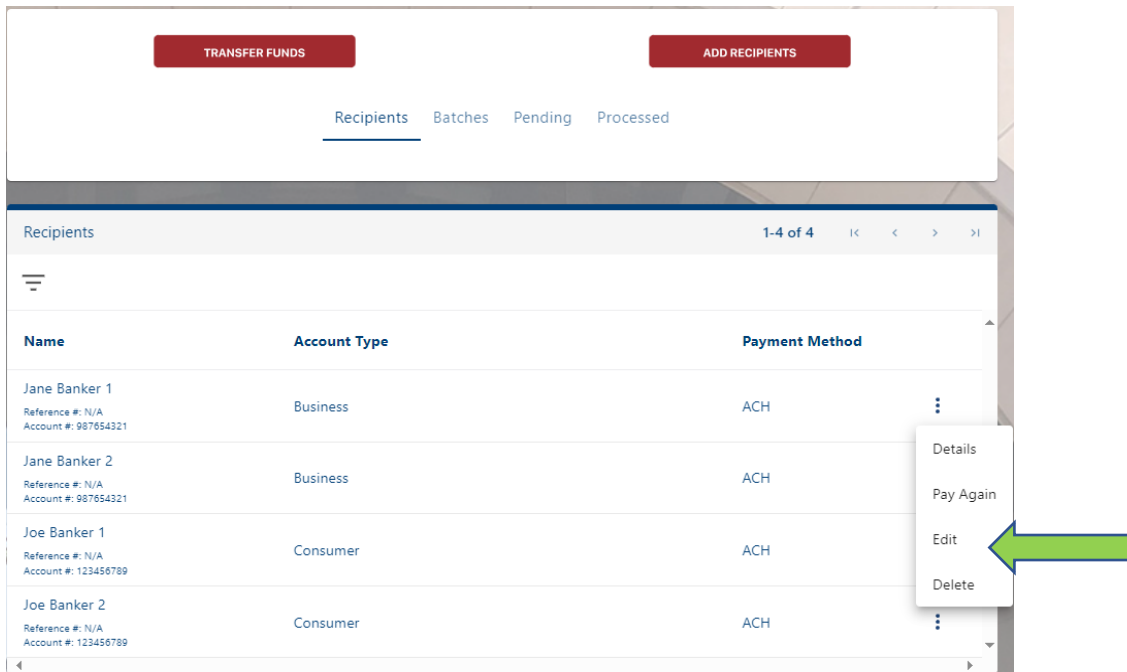
- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire on the side-bar menu under Business Services. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Scroll or search to find the recipient.
- Click the 3 dots next to the payment method on the recipient of your choice, select Pay Again.



- Review the payee details; then, click Submit.

## Editing a Payee

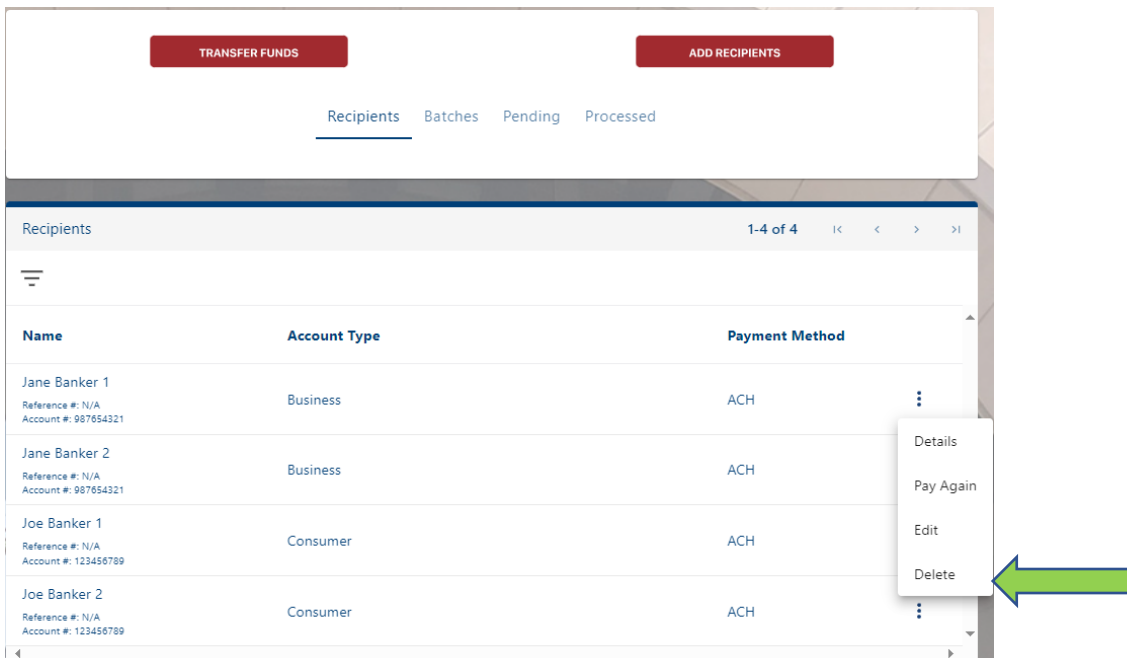
- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Scroll or search to find the recipient.
- Click the 3 dots next to the payment method on the recipient of your choice, select Edit.



- Edit the payee details as needed; then, click Submit.

## Deleting Payees

- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Scroll or search to find the recipient.
- Click the 3 dots next to the payment method on the recipient of your choice, select Delete.

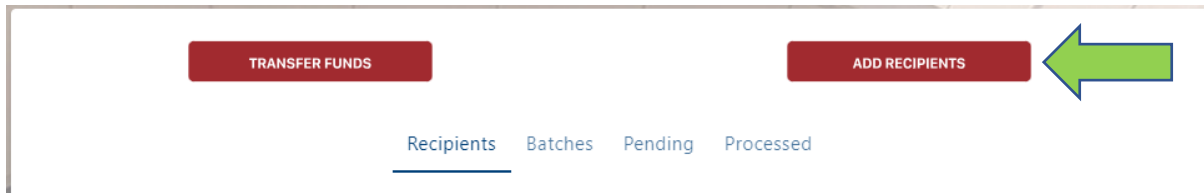


- Click Confirm to authorize the deletion of the payee.

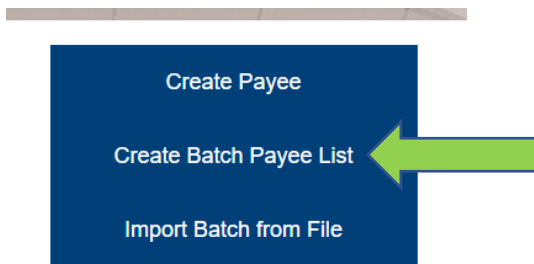
## Creating ACH Batch Templates

Before you can send an ACH Batch transaction, you must create a Batch. One or more recipients must exist to create a Batch.

- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire under Business Services on the side-bar menu.
- The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients populates.
- Click the Add Recipients button on the upper right side of the screen.

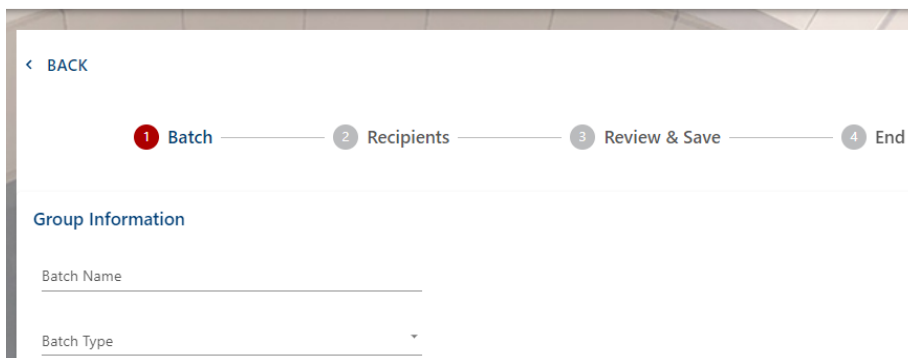


- Click Create Batch Payee List.



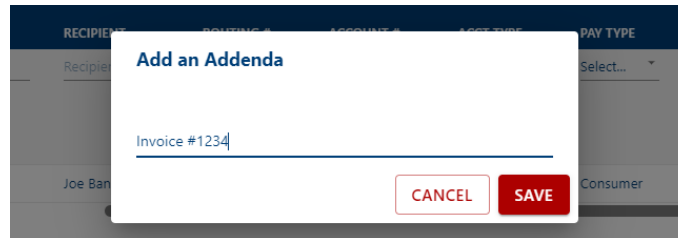
- The Group Information page opens.

[Create ACH/Wire](#)

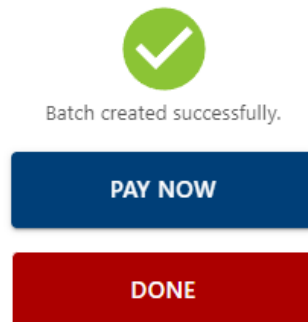


- Complete the fields based on the definitions below.
  - **Batch Name** - The name of the batch being created. (Ex. Rent, Payroll, Invoices). This is limited to 22 characters.
  - **Batch Type** - The batch type. Select consumer (PPD) or business (CCD).
  - **Batch Description** - The description of the batch. This field is limited to ten characters or less. The description is automatically added to the NACHA-formatted ACH file.
  - **Payment Type** - The payment type. Options are Debit, Credit, or Mixed. This is what you are sending out.
  - **Batch Options** - If enabled, the Restricted Box can be checked to make the batch restricted to only entitled business users. (Ex. Payroll).

- Click Add Recipients.
  - Search for recipients you have previously added by clicking on the area underneath Recipient ID or Recipient, and choosing the person/company from the list – Key in amount and click Add Recipient
  - You can also add new recipients to the batch on this same screen by entering the required recipient information and click Add Recipient
  - You can add a memo to an individual recipient’s record by clicking on the memo icon, the Add an Addenda box displays, enter the memo for that recipient and click Save.
  - Memos can be removed by clearing the memo text from this box and clicking Save.



- Once completed, click Add Recipient
- If you need to change the Addenda, you can click on the memo icon or if you need to edit the recipient’s information you can click on the pencil icon.
- Click Review.
- Confirm the Batch and Recipient details; then, click Save.
- You will receive a message stating your Batch was created successfully and you have the option to Pay Now or to click Done.



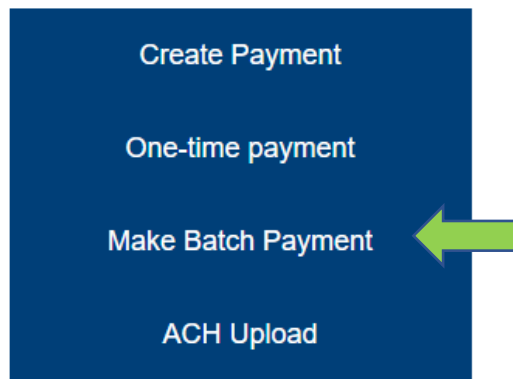
## Initiating a Batch ACH Transaction

American Bank Online allows entitled users to make ACH Batch transactions.

- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire under Business Services on the side-bar menu.
- Click the Transfer Funds button in the upper left-hand corner.



- The Business Payments page refreshes with the following options:



- Click Make Batch Payment.
- Screen opens, showing the Payment Summary.
- Chose the Find Batch option to select the batch.

Search for a batch

Batch Name

Batch Description

Batch Type

Consumer  Business

Payment Method

Debit  Credit  Mixed

- To make a one-time edit to payment amounts for the selected batch, click the line under amount and change it. You can also select the pre-note option on this section of the page as well as add Memos for each recipient.

Recipients Rows per page: 25 0-0 of 0 < >

PRENOTE

<input type="checkbox"/> Hold All	Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/>	Joe Banker 1		123456789	Credit	\$0.01	
<input type="checkbox"/>	Joe Banker 2		123456789	Credit	\$0.01	

- Once done editing – Click Next.

**Payment Information**

Method  
ACH Batch

Select an Offset Account  
Checking Acct (...6133)

Company ID  
American Bank (031302997)

Memo

Effective Date  
12/04/2023

Cancel Next

- On the Payment information screen, select an account from the Select an Offset Account drop-down list.
- Select the Company ID associated with the selected offset account.
- Enter a Memo in the Memo field if applicable. This field is optional.
- Select the Effective Date to send the transaction. The Effective Date field is populated with the first possible effective date by default.
- Click Next.
- Review Details and Click Submit.
- You will be required to enter a one-time security code at payment initiation – use the drop-down boxes to choose the delivery method and delivery option – Press Submit.
- Enter your 6-digit code and click on Submit.
- You will receive a Success message stating your Batch payment was created successfully and the Status is now either Approved or Awaiting Approval depending on the business users' entitlements. Click OK.

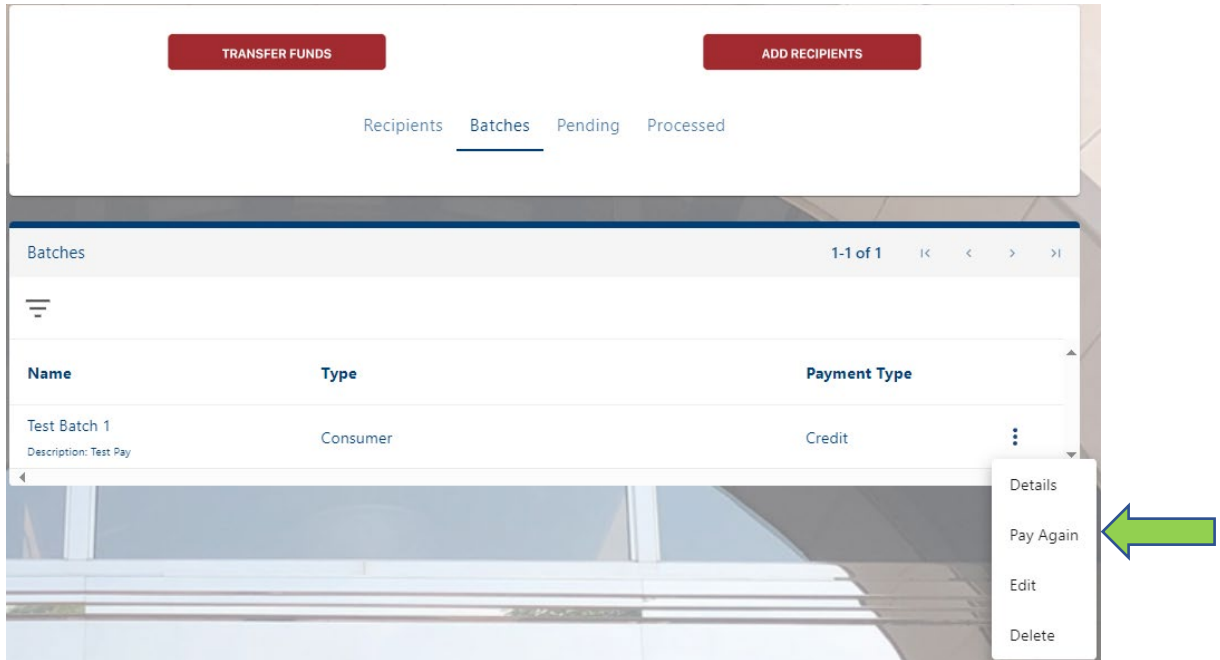
## Viewing Batch Details

- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Select the Batches Tab.
- Click the 3 dots next to the Payment Type associated you're your chosen Batch; then, select Details.
- The Business Payments Details open, showing the following fields:
  - Batch Name.
  - Batch Type.
  - Payment Type.
  - Description.
  - Recipient(s).
- View the Payee details; then, click one of the following options:
  - Back - To return to the previous page.
  - Edit - To edit the batch details.
  - Pay Again - To pay the batch.

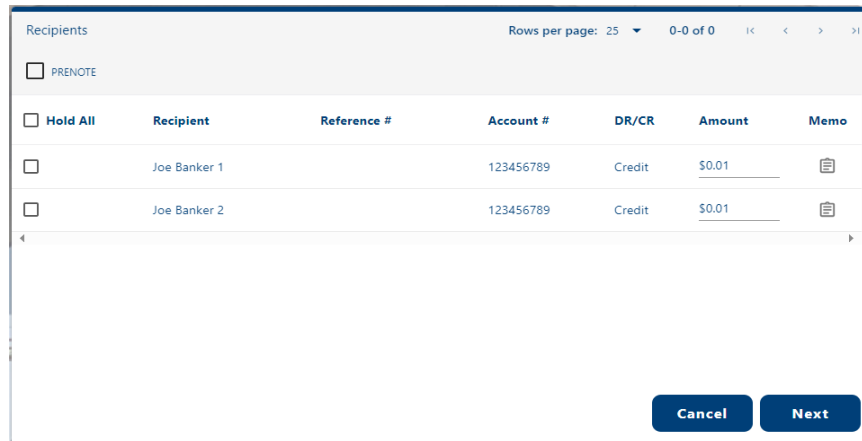
## Paying a Batch

After a batch has been set up and saved, follow the steps below to pay the batch.

- Log into [www.AMBK.com](http://www.AMBK.com)
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click the Batches tab.
- Scroll or search to find the batch.
- Click the 3 dots next to the Payment Type associated with the Batch then select Pay Again.



- Screen opens, showing the Edit Recipients tab.



- You can change amounts or hold transactions as needed and choose Next.
  - This is a one-time edit. To make a permanent change to a batch, select Edit on the batch page. For more information see the Editing a Batch section below.
- Under the Payment Details tab you will select an Offset Account & select the Company ID associated with the offset account.
- The memo fields is optional. If you choose to use this field it is limited to 80 characters.
- Select the Effective Date to send the transaction. The Effective Date field is populated with the first possible effective date by default.



- Review Details.
- Click Next.

**Payment Information**

Method  
ACH Batch

Select an Offset Account  
Checking Acct (...6133) ▼

Company ID  
American Bank (031302997) ▼

Memo  
\_\_\_\_\_

Effective Date  
12/04/2023

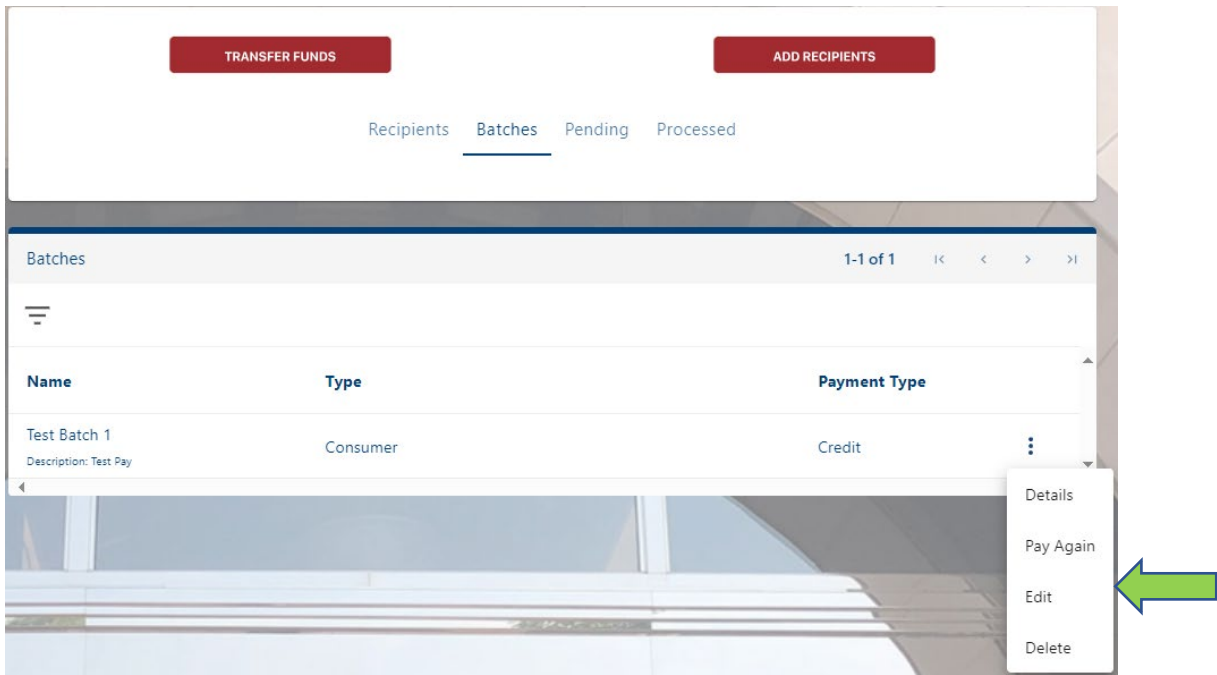
- You are then presented with the Summary screen. Once you review, click Submit.

Summary		Totals	
Payee Name:	Test Batch 1	Total Credit:	\$0.02
Description:	Test Pay	Total Debit:	\$0.00
Batch Type:	Consumer	Total Recipients:	2
Offset Account:	Checking Acct (...6133)		
Company ID:	American Bank (031302997)		
Effective Date:	12/04/2023		

- You will be required to enter a one-time security code at payment initiation – use the drop-down boxes to choose the delivery method and delivery option – Press Submit.
- Enter your 6-digit code and click on Submit.
- You will receive a Success message stating your Batch payment was created successfully and the Status is now either Approved or Awaiting Approval depending on the business users' entitlements. Click OK.

## Editing a Batch

- Log into [www.AMBK.com](http://www.AMBK.com)
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click the Batches Tab.
- Scroll or search to find the Batch.
- Click the 3 dots next to the Payment Type associated with the Batch then, select Edit.



- On the Group Information screen, make any changes here as needed. To edit current payees, add payees, or add a memo to a payee, click on Add Recipients.

< BACK

1 Batch — 2 Recipients — 3 Review & Save — 4 End

**Group Information**

Batch Name  
Special Test Payroll Group

Batch Type  
Consumer

Batch Description (up to 10 characters)  
Payroll

Payment Type

Debit

Credit

Mixed

Batch Options

Restricted Batch

CANCEL ADD RECIPIENTS

- You can add new recipients to the batch on screen by entering the required recipient information and click Add Recipient

Recipients

Rows per page: 25 1-2 of 2

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
Recipient ID	Recipient Name		Account #	Select...	Select...	Credit	\$0.00
<b>Add Recipient</b>							
Joe Banker 1		031302997	123456789	Checking	Consumer	Credit	\$0.01
Joe Banker 2		031302997	123456789	Checking	Consumer	Credit	\$0.01

**Cancel** **Review**

- You also can add a memo to an individual recipient's record by clicking on the memo icon, the Add an Addenda box displays, enter the memo for that recipient and click Save.
  - A memo can be removed by clearing the memo text from this box and clicking Save
- To edit recipient information, you can click on the memo icon to edit or add Addenda info or if you need to edit the recipient's information you can click on the pencil icon.

Joe Banker 1	031302997	123456789	Checking	Consumer	Credit	\$0.01		
Joe Banker 2	031302997	123456789	Checking	Consumer	Credit	\$0.01		

- Once done, click on Review

Batch
  Recipients
  **3 Review & Save**
 4 End

**Group Information**

Batch Name Test Batch 1

Batch Type Consumer

Batch Description Test Pay  
(up to 10 characters)

Payment Type Credit

**Batch**

Total Credits \$0.02

Total Debits \$0.00

Total Amount \$0.02

Total Recipients 2

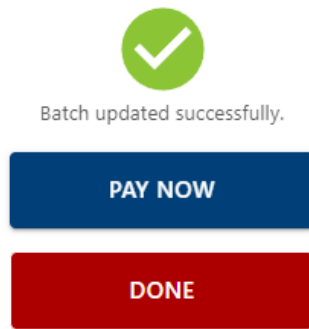
**Recipients**

Rows per page: 25 1-2 of 2

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT	ADD
Joe Banker 1		031302997	123456789	Checking	Consumer	Credit	\$0.01	
Joe Banker 2		031302997	123456789	Checking	Consumer	Credit	\$0.01	

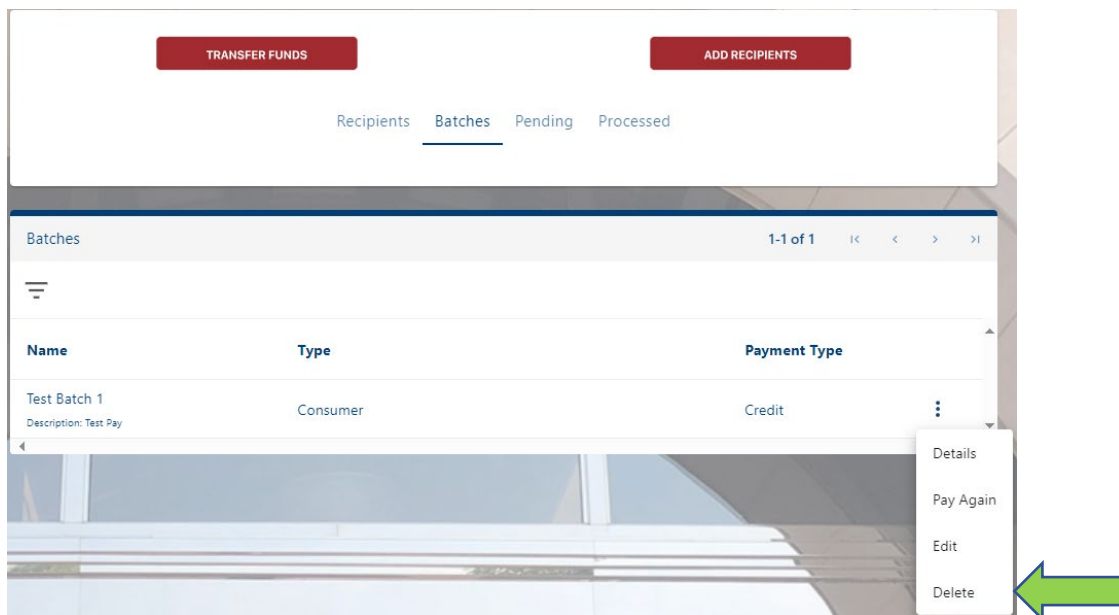
**Make Changes** **Cancel** **Save**

- Once reviewed – Click Save.
- You will receive a message stating the Batch updated successfully.
- You now have the option to Pay Now or Done.
  - Choosing 'Pay Now' will take you to the payment initiation screen to originate a Batch.
  - Choosing 'Done' will close the screen.



## Deleting a Batch

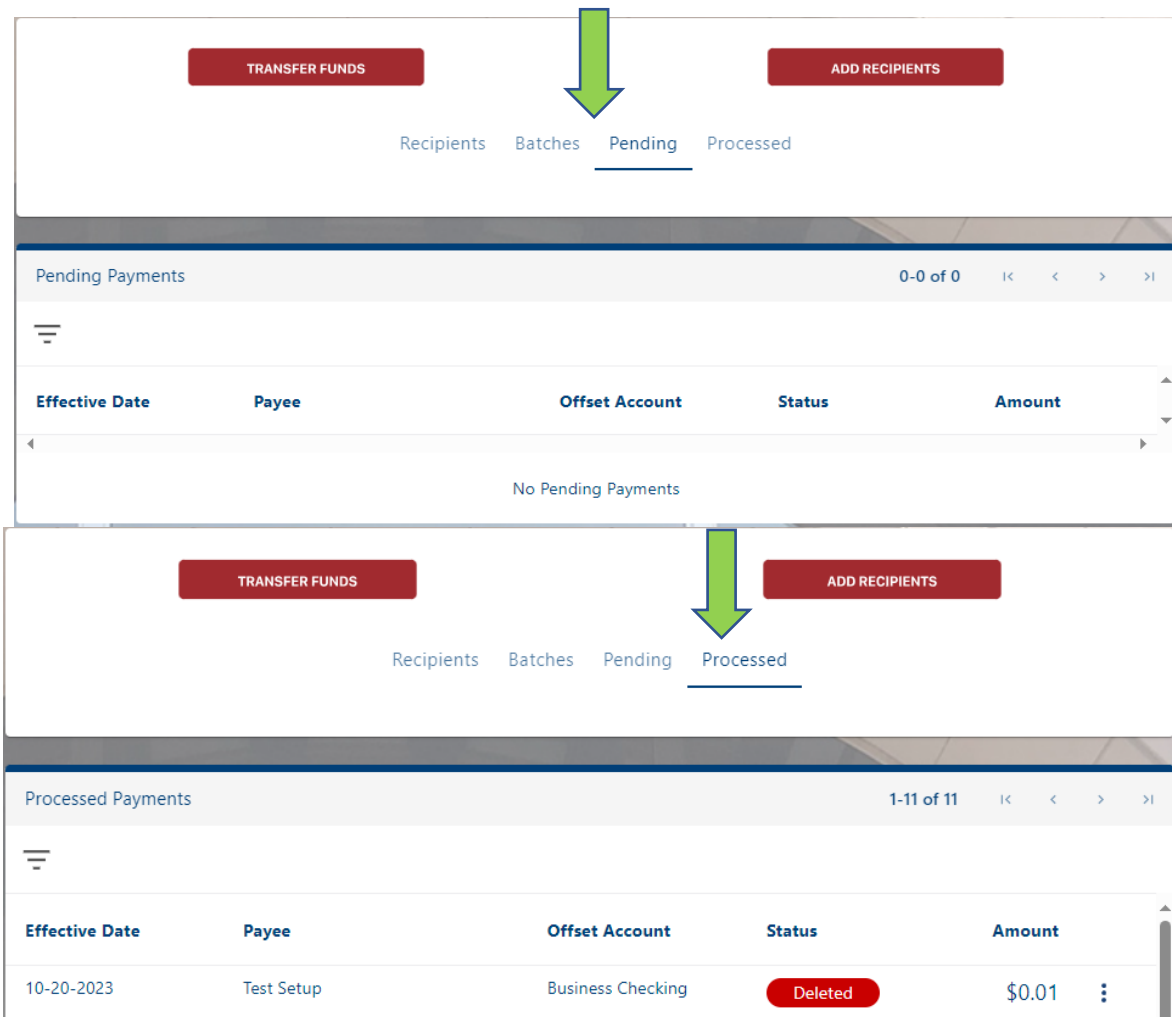
- Click on Create ACH/Wire on the side-bar menu.
- Click on the Batches Tab.
- Scroll or search to find the batch.
- Click the 3 dots next to the Payment Type associated with the Batch then select Delete.



- Click Confirm to authorize the deletion of the batch.

## Reviewing Transaction Activity

- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click the Pending or Processed tabs.
- You will be able to see the status of files you have previously Approved, Deleted, or files that have been Processed or are still Awaiting Approval. Retention time is 180 days or 500 transactions.



## Using the ACH Upload Feature

### To Upload a File:

The ACH Upload feature allows businesses to upload NACHA formatted ACH files into *AmericanBank Online*. *AmericanBank Online* will perform a series of checks to ensure that the NACHA formatted file meets the ACH requirements.

If the NACHA formatted ACH file passes the system checks, the *AmericanBank Online* system acts as a conduit to pass the uploaded file to the next step in File Processing.

If a business submits a NACHA formatted ACH file and it does not pass the workflow system checks the applicable file errors will appear on the screen.

Follow the steps below to upload a NACHA formatted ACH file.

- Log into [www.AMBK.com](http://www.AMBK.com).
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click on Transfer Funds in the top left corner of the Business Payments page.
- Click ACH Upload.
- On the Upload ACH File screen click on Browse to locate your NACHA formatted file. You can also check off the box if you consider this a Sensitive Batch. **This file is generated from software outside of the *AmericanBank Online* system.**

## Upload ACH File

No file chosen

Sensitive Batch

- Click Next.
- The Review and Confirm screen will appear. You will see a File Summary along with a listing of the Recipients and the Effective Date. If you need to edit the Effective Date, you may do so.
- You may also need to Select an Offset Account from the drop-down list if the file you have loaded is not a balanced file.
- If you have any file errors, they will show in replace of the Review and Confirm screen.
- Once your information is reviewed, click Confirm.
- You will be prompted to choose the delivery method for the one-time security code – click Submit.
- Enter your 6-digit code – click Submit.
- You will receive a message stating that your payment was created successfully, and the status is either Approved or Awaiting Approval depending on your user permissions.
- You can either upload another file or Close the screen.