



ACH Payments User Guide



Northwest Bank, serving Boise since 2008



Northwest Bank

Experienced Bankers. Exceptional Service. Customized Solutions. www.northwest-bank.com

ACH Payments User Guide

Table of Contents

Overview	3
Reverification Default Browser	3
Reverification Secure Browser	3
ACH Payments: Select Template	3
ACH Payments: Free-Form Batch	7
Manage Batch Templates	11
Transaction Import	19
Special Transaction Types: Prenotes	38
Special Transaction Types: Zero Dollar Transactions	39
Special Transaction Types: ACH Reversals	40

ACH Payments

Overview

The **ACH Payments** module allows clients to initiate ACH Payments from templates or free-form batches. Entitled company users can create ACH batches by using **Select Template**, by manually keying in values through the **Free-Form Batch** option, or by uploading a batch file via the **Transaction Import** service. Files can be imported in an industry standard format, NACHA, or in a client defined format, such as comma separated value (CSV), fixed width, or XML. Manually created and imported batches are warehoused and can be reviewed and interacted with (edit, approval, reject, cancel, etc.) by users until the batch is delivered to the bank for processing. For ACH Payments, an ACH company (Originating Company and Originating ID) needs to be established. Once all ACH Administrative functions have been completed, clients can begin to process ACH Payments from either a pre-existing template, create a new template, or create a free-form batch. ACH processing is done in the time zone of the bank's processing center, which is Pacific Standard Time (PST).

Reverification Default Browser

Dual custody default browser clients who use ACH Payments must reverify with either a Soft Token passcode or an Out-of-Band passcode upon creation and approval of payments before payments can be released for processing. Single custody clients will only be prompted for reverification upon the creation of payments, as the system does not support the reverification for approval for single control.

Reverification Secure Browser

Dual custody Secure Browser clients who use ACH Payments must reverify upon creation and approval of payments before payments can be released for processing. Users will reverify by using their Out-of-Band PIN to generate an Out-of-Band passcode. Clients who are on single custody will only be prompted for reverification upon the creation of payments. The Out-of-Band PIN is not the same as the login PIN created during the Secure Browser registration process. Password and Soft Token are not supported in Secure Browser and are not reverification options.

ACH Payments: Select Template

Select Template allows the user to choose an existing ACH batch template from a list. Enter a portion, or the entire template name, and the system displays potential matches. Select the template by clicking on it. Once selected, the system displays the contents of the template for review or editing. Some fields are displayed as text only and changes cannot be made. When initiating a batch from a template, all alterations (adding payees, changing amounts, adding addenda, etc.), except adding a Prenote to a user, will only affect this specific batch, and not the template itself.

While creating or editing a batch or template, the system saves a draft every 20 seconds and displays a notification banner to inform the user of this action. When opened, by clicking on the name of the draft, the batch will contain most of the work (minus any alterations occurring in the 19 second window between saves) entered to that point. To discard the auto-saved draft, click the **red X** icon to the left of the draft name. Deleting a draft does not impact saved templates or transactions. Selecting **Cancel** while within a batch or template will discard any queued drafts. Selecting **Cancel** after opening a draft will discard the draft. Users will see all auto-saved drafts created, even if created by other users of the company.

Auto-saved Drafts		
These batches were auto-saved during the creation process for batches that were never completed.		
X <i>Free Form Payment</i>	Payroll (PPD)	Saved on Sep 28, 2018 3:44 PM MDT

Payee records must exist in the **Payee Table** (select **Add Payees** to move payees to the Payee Table) in order to be stored as part of the draft. Should the session time out, or the web page close while in the middle of creating an ACH batch or template, auto-saved drafts can be found at the bottom of the **Create Batch** screen.

Once a template has been selected, the user will be taken to the batch **Request** page.

1. The next available payment date will appear in a yellow banner message.
2. Future-dated payments can be made up to 20 calendar days in the future by clicking the **Payment Date** text box to select the desired date. Grayed out days represent the maximum number of days a payment may be made in advance, as well as non-processing days (weekends and bank holidays).
3. **Company Entry Description** are often used to detail information such as, payroll, operations, expenses, etc., and allows for the entry of a 10-character description for internal use.
4. **Company Discretionary Data** is an optional field, often containing information useful to people outside the company who may view the payment during processing. Data entered here remains with the batch as it navigates the payment network(s).
5. **Notify Me** allows users to be notified of one, multiple, or all status changes, via SMS or email, when a status change has occurred with payment.

6. **Recurring Options** populates a window where users can schedule recurring settings. See the Recurring Transfer section of this document for more details.
7. The **yellow pencil icon** allows the user to make edits to the payees.
8. An **Addenda** may be included by typing into the text field.

The screenshot shows the 'Request' step of an ACH batch process. At the top, a yellow banner (1) displays a warning: '01/07/2019 is the next available payment date for a credit batch if entered today as cutoff time is 5:00 PM PST.' Below this is a progress bar with four steps: '1 Select', '2 Request' (highlighted in green), '3 Review', and '4 Complete'. The 'ACH Batch Details' section includes: 'Payment Date' (01/07/2019, 2), 'ACH Company' (NW Bank), 'Batch Type' (Business (CCD) - Credit Only), '* Offset Account' (*7551 - CHECKING (NB COML CTR TEST) - \$4.57 (USD)), and 'Template Name' (ACH Test 1). Summary statistics show 'Total Credits \$10.57 (2)' and 'Total Debits \$0.00 (0)'. The 'Company Discretionary Data' field (3) contains 'VND', and the '* Company Entry Description' field (4) contains 'Test 1'. A 'Notify Me' section (5) lists various actions with checkboxes, all currently unchecked. A 'Recurring Options' link (6) is shown as 'None Selected'. Below the details is a 'Search Payee Records' button. The bottom section is a table with columns: 'Exclude +/-', 'Payee', 'Account', '* Amount', 'Addenda' (8), and 'Remittance +/-'. The table shows one entry (7) with a yellow pencil icon: 'NWB ACH Test Payee 1 (*001)', '*7551 (DDA)', and an amount of '3.45'. The 'Addenda' field is empty. The 'Remittance' checkbox is unchecked. Navigation controls at the bottom include 'Prev', 'Next', 'Go to page 1', 'Showing 1 - 2 of 2', and 'Items to display: 10 20 50'.

Note: If the user opted to select the checkbox, an email will be generated to the payee.

Once all information has been entered and reviewed, the user can select the **Request Batch** button or simply select **Cancel** to cancel the batch. A display banner will appear and the Request Batch button will be unavailable when the system is auto-saving the ACH batch. The total Debits and total Credit amounts while editing, creating, and reviewing ACH batches will reflect the entire batch amount, not just the amount on the current page.

Request Batch will direct the user to the **Review** page where the user can select **Confirm** to submit the batch, **Edit Batch** to make changes, or **Cancel** to cancel the batch process.

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

ACH Batch

Recurring Frequency One-Time Payment

Template Name ACH Test 1

Batch Type Business (CCD) - Credit Only

ACH Company NW Bank (161336629)

Offset Account *7551 - CHECKING (NB COML CTR TEST) - Northwest Bank CERT (124103922)

Total Credits \$10.57 (2)

Company Discretionary Data VND

Company Entry Description Test 1

Payment Date 01/04/2019

Notify Initiator Options None Selected

▶ Search Payee Records

Payee	Account	ABA	Amount	Addenda
Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50				
NWB ACH Test Payee 1 (*001)	*7551 (DDA)	124103922	\$3.45	
Colby Electric (*3374)	*4859 (DDA)	124103676	\$7.12	Invoice 381
Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50				

Results returned in 0.04 seconds

Confirm Edit Batch Cancel

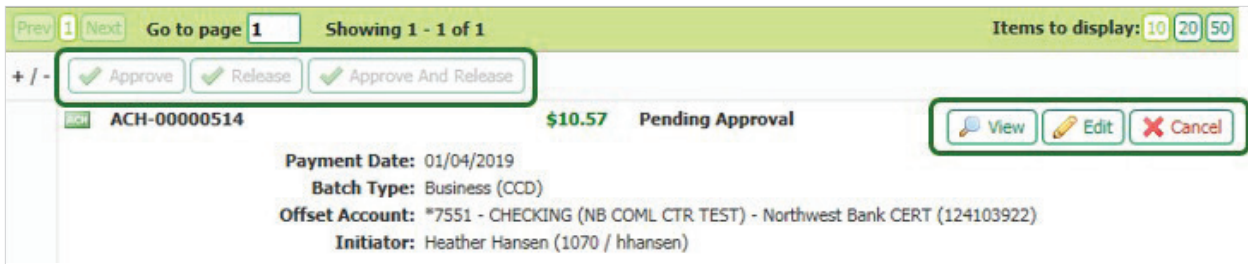
Once the user selects **Confirm**, clients will be prompted to enter their reverification credentials to create the batch. Depending on the company set up, the batch will either be sent for processing or require an additional approval. Approval requirement banner messages appear in yellow and batch submission banner messages appear in green, indicating the transaction number and time stamp of batch submission.

💡 The transfer request has been saved successfully and will require approval on or before the payment date.

✔ Your transfer request transaction number is ACH-00000514.
Request has been accepted as of Jan 3, 2019 4:22 PM MST.

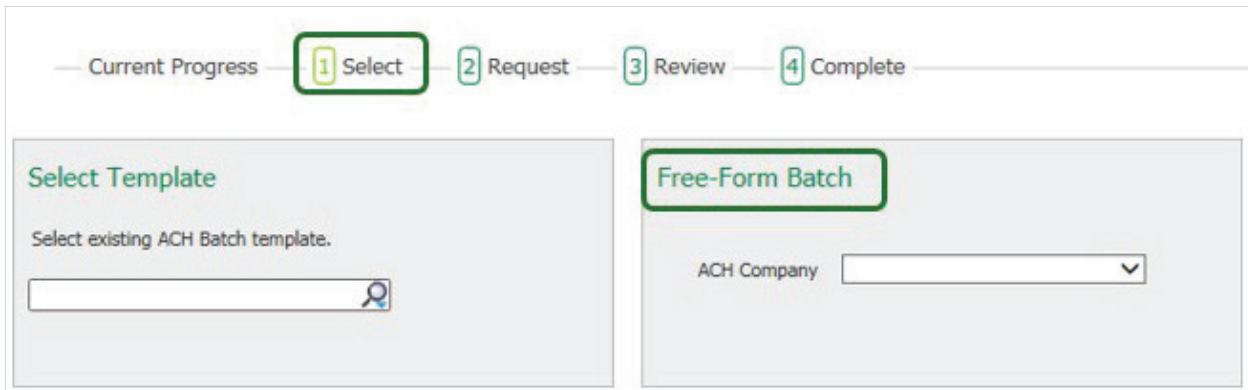
— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

To approve the newly created ACH batch, the user must access the **Payments & Transfers** tab, select **Payment Activity**, where the ACH batch can be viewed, further edited, canceled or if no changes are needed, **Approve, Release**, or **Approve And Release**. Users can approve and release items in bulk by selecting the checkboxes in the +/- column.

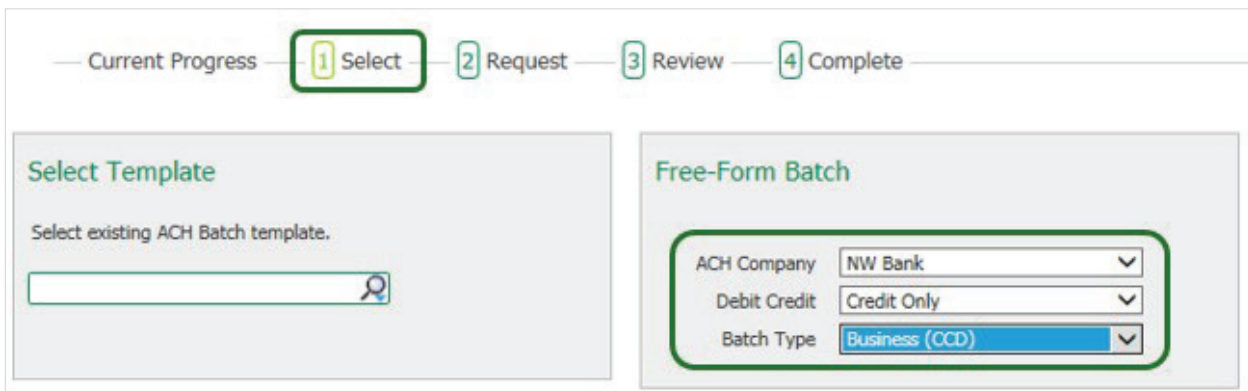


ACH Payments: Free-Form Batch

To create a free form batch, select the **ACH Company** through which the intended payments should be made. If only one ACH Company is entitled, that company will automatically populate in the field. If multiple ACH Companies have been entitled to a user, simply click in the field and select a company from the menu that populates.



The user will be prompted to select the Debit/Credit type and if the batch will be Business (CCD) or Personal (PPD). Once the selections have been made, the user will automatically be routed to the Request page, without needing to select enter.



On the **Request** page, the selections (ACH Company, Debit/Credit, and Batch Type) that were made are displayed as plain text in the **ACH Batch Details** section. Enter or select information about how the batch will be delivered.

1. The next available payment date will appear in a yellow banner message.
2. Future-dated payments can be made up to 20 calendar days in the future by clicking the **Payment Date** text box to select the desired date. Grayed out days represent the maximum number of days a payment may be made in advance, as well as non-processing days (weekends and bank holidays).
3. **Company Entry Description** are often used to detail information such as, payroll, operations, expenses, etc., and allows for the entry of a 10-character description for internal use.
4. **Company Discretionary Data** is an optional field, often containing information useful to people outside the company who may view the payment during processing. Data entered here remains with the batch as it navigates the payment network(s).
5. **Notify Me** allows users to be notified of one, multiple, or all status changes, via SMS or email, when a status change has occurred with payment.
6. The user may elect to save the batch as a template by selecting the **Save as Template** checkbox. Click on the box next to **Save as Template** and type a name into the newly populated **Template Name** field.

The screenshot shows the 'ACH Batch Details' section of a web application. At the top, a yellow banner displays a message: '01/07/2019 is the next available payment date for a credit batch if entered today as cutoff time is 5:00 PM PST.' Below this is a progress bar with four steps: '1 Select', '2 Request' (highlighted with a green box), '3 Review', and '4 Complete'. The 'ACH Batch Details' section includes several fields: 'Payment Date' (01/07/2019), 'ACH Company' (NW Bank), 'Batch Type' (Business (CCD) - Credit Only), and '* Offset Account' (*7551 - CHECKING (NB COML CTR TEST) - \$4.57 (USD)). There are also input fields for 'Company Discretionary Data' and '* Company Entry Description'. A 'Notify Me' section is visible with a yellow bell icon and a list of notification options. At the bottom left, there is a 'Save as Template' checkbox and two empty fields for 'Total Credits' and 'Total Debits'. Numbered callouts 1 through 6 are placed over various elements in the form to correspond with the numbered list above.

The rest of the **Request** screen allows users to manage payees.

1. The inverted arrow next to **Search Payee Records** can be expanded to search records by **Payee Name**, **Amount**, **Account**, or **Payee ID**.
2. The **yellow pencil icon** allows the user to make edits to the payees.
3. The inverted arrow next to **Additional Payees** can be expanded to add additional payees to the batch.
4. Users can use the **Create New Payee** button to create new payees directly within the batch.

▼ Search Payee Records 1

Payee Name Amount
 Account Payee ID

Show 10 results per page, sorted by Order Entered in ascending order

Exclude + / -	Payee	Account	* Amount	Addenda	Remittance + / -
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2	Items to display: 10 20 50		
2	<input type="checkbox"/> NWB ACH Test Payee 1 (*001)	*7551 (DDA) ▼	<input type="text" value="3.45"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="checkbox"/> Colby Electric (*3374)	*4859 (DDA) ▼	<input type="text" value="7.12"/>	Invoice 381	<input type="checkbox"/> Remittance
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2	Items to display: 10 20 50		

Results returned in 0.065 seconds

▼ Additional Payees 3

Payee	Account	* Amount	Addenda	Remittance + / -	
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/> <input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance

4

Once all information is entered as desired, the user can select **Request Batch** to move to the **Review** screen. They can simple select **Cancel** to cancel the batch process.

The batch is now displayed for review. Excluded transactions with outstanding prenotes are displayed in grey text to indicate that they will not be processed in this batch. If a change is needed, click the **Edit Batch** button to return to **Request** page. Click the **Confirm** button to submit the batch for processing and move to the **Complete** page. Click **Cancel** to cancel the batch process.

Current Progress — 1 Select — 2 Request — **3 Review** — 4 Complete

ACH Batch

Recurring Frequency One-Time Payment

Template Name ACH Test 1

Batch Type Business (CCD) - Credit Only

ACH Company NB COML CTR TEST (261336629)

Offset Account *7551 - CHECKING (NB COML CTR TEST) - Northwest Bank CERT (124103922)

Total Credits \$3.45 (1)

Company Discretionary Data VND

Company Entry Description Test 1

Payment Date 08/02/2018

Notify Initiator Options None Selected

▶ Search Payee Records

Payee	Account	ABA	Amount	Addenda
Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50				
NWB ACH Test Payee 1 (*001)	*7551 (DDA)	124103922	\$3.45	
Colby Electric (*3374)	*4859 (DDA)	124103676	\$7.12	Invoice 381
Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50				

Results returned in 0.036 seconds

The batch is now queued to be submitted to the bank at the next available batch processing period. A green banner will display at the top of the page providing the date, time, and a **Transaction Number** of the batch submitted. The user may click the **Return** button to go back to the **Request** page, or select another menu option. They may select **Print** to print the contents of the page.

The transfer request has been saved successfully and will require approval on or before the payment date.

Your transfer request transaction number is ACH-00000520.
Request has been accepted as of Jan 4, 2019 10:10 AM MST.

Current Progress — 1 Select — 2 Request — 3 Review — **4 Complete**

ACH Batch

Transaction Number ACH-00000520
Recurring Frequency One-Time Payment
Template Name ACH Test 1
Batch Type Business (CCD) - Credit Only
ACH Company NW Bank (161336629)
Offset Account *7551 - CHECKING (NB COML CTR TEST) - Northwest Bank CERT (124103922)
Total Credits \$10.57 (2)
Company Discretionary Data VND
Company Entry Description Test 1
Payment Date 01/07/2019

Notify Initiator Options Pending Actions: Notify via EMAIL
 System Events: Notify via EMAIL
 Complete - Unsuccessful: Notify via EMAIL
 Complete - Successful: Notify via EMAIL
 Early Action Taken: Notify via EMAIL
 Early Action Removed: Notify via EMAIL
 Expired: Notify via EMAIL

Manage Batch Templates

Templates may be viewed, created, and edited from **Manage Batch Templates** screen. The options and functions available to each individual user will depend on settings and entitlements. Users can quickly locate a specific template by utilizing the various fields of the **Search Template** section. Any combination of fields may be used to filter results. If all fields are left blank and **Search Templates** is selected, all available templates will be displayed. Enter any portion of the desired template's name so that when the search is performed, only templates with names that include or match the value entered in the field will be displayed. Users can use the **Create Template** button to create new templates directly in the **Manage Batch Templates** module.

Search Templates

Template Name Payee Name
 Batch Type Payee ID
 ACH Company

Show 10 results per page, sorted by Last Modified in descending order, including summary

[Search Templates](#) [Create Template](#) [Print Report](#)

Template Name	Batch Type	ACH Company	Last Used	Last Modified
Charlie Test	Business (CCD)	NW Bank	12/28/2018	Dec 12, 2018 9:06 AM MST by 1070 / 1070charlie Edit
Recurring ACH Test by Jeff	Business (CCD)	NW Bank	11/06/2018	Oct 29, 2018 4:19 PM MDT by 1070 / jcallahan Edit

Items to display:

ACH Payments

Create Batch

Manage Batch Templates

Transaction Import

Wire Transfer

Account Transfer

Payee Maintenance

Tax Payments

Mobile Deposit

Bill Pay

Users can select **Print Report** to print an **ACH Template Report**, which includes a report broken down by ACH Company Name.

NW Bank							
Template Name	Type	Offset Account	Description	Last Used	Last Changed	Total Credits (#)	Total Debits (#)
Charlie Test	Bus (CCD)	*7551 (NB COML CTR TEST) - Northwest Bank CERT (124103922)	DESC	12/28/2018	12/12/2018	\$0.71 (3)	\$0.00 (0)
Recurring ACH Test by Jeff	Bus (CCD)	*7551 (NB COML CTR TEST) - Northwest Bank CERT (124103922)	TEST	11/08/2018	10/29/2018	\$0.01 (1)	\$0.00 (0)
Prenote Template	Ind (PPD)	*7551 (NB COML CTR TEST) - Northwest Bank CERT (124103922)	Payroll	10/26/2018	10/11/2018	\$0.05 (1)	\$0.00 (0)
Test TEmplate - Arun	Bus (CCD)		test	06/29/2018	09/25/2018	\$0.00 (0)	\$0.00 (0)
ACH Test 1	Bus (CCD)	*7551 (NB COML CTR TEST) - Northwest Bank CERT (124103922)	Test 1	01/04/2019	07/27/2018	\$10.57 (2)	\$0.00 (0)

NW Bank A/P							
Template Name	Type	Offset Account	Description	Last Used	Last Changed	Total Credits (#)	Total Debits (#)
No templates are associated with this company.							

NW Bank Payroll							
Template Name	Type	Offset Account	Description	Last Used	Last Changed	Total Credits (#)	Total Debits (#)
Heather Test Temp	Ind (PPD)	*7569 (NB COML CTR TEST) - Northwest Bank CERT (124103922)	Payroll	Never	10/11/2018	\$0.05 (1)	\$0.00 (0)
Training Template	Bus (CCD)	*7569 (NB COML CTR TEST) - Northwest Bank CERT (124103922)	Payroll	10/10/2018	10/10/2018	\$0.10 (1)	\$0.00 (0)

Template Counts	
NW Bank	5
NW Bank A/P	0
NW Bank Payroll	2
Total	7

Edit a Template

Select the **Edit** button to be directed to the **Edit Template** screen. Users can edit the **Template Name**, **Company Discretionary Data**, and **Company Entry Description**. Users can also select the arrow next to **Search Payee Records** to expand the fields to search payee records or select the **red X** to delete payees from the template. Users can also access the **Payee** field to add additional payees.

Batch Template

* Template Name Company Discretionary Data

* ACH Company **NW Bank** * Company Entry Description

Batch Type **Business (CCD) - Credit Only**

* Offset Account *7551 - CHECKING (NB COML CTR TEST) (USD)

▶ Search Payee Records

Payee	Account	Amount	Addenda	Payee End Date
<input type="button" value="Prev"/> 1 <input type="button" value="Next"/> <input type="text" value="Go to page 1"/> Showing 1 - 3 of 3 Items to display: <input type="button" value="10"/> <input type="button" value="20"/> <input type="button" value="50"/>				
<input type="button" value="X"/> <input type="button" value="Edit"/> NWB ACH Test Payee 1 (*001)	*7551 (DDA) ▼	<input type="text" value="0.50"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="X"/> <input type="button" value="Edit"/> Colby Electric (*3374)	*4859 (DDA) ▼	<input type="text" value="0.10"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="X"/> <input type="button" value="Edit"/> Jack Daniels (*6789)	*7551 (DDA) ▼	<input type="text" value="0.11"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="Prev"/> 1 <input type="button" value="Next"/> <input type="text" value="Go to page 1"/> Showing 1 - 3 of 3 Items to display: <input type="button" value="10"/> <input type="button" value="20"/> <input type="button" value="50"/>				

Results returned in 0.05 seconds

Payees

Payee	Account	Amount	Addenda	Payee End Date
<input type="button" value="X"/> <input type="text" value=""/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="text"/>

Create a Template

To create a template, select the **Create Template** button on the **Search Templates** table. A **Create New Template** window will populate where the user will be able to select the **ACH Company** through which the intended payments should be made. If entitled to only one ACH Company, that company will automatically populate in the field. If multiple ACH Companies have been entitled, click in the field and select a company from the menu which populates.

The screenshot shows a window titled "Create New Template" with a sub-header "Select Template Settings". Below this, there is a label "ACH Company" followed by a dropdown menu. The dropdown menu is open, showing three options: "NW Bank", "NW Bank A/P", and "NW Bank Payroll". At the bottom left of the window, there are two buttons: "Cancel" and "OK".

Users will then be prompted to complete the Debit and Credit fields, as well as the Batch Type of either Business (CCD) or Personal (PPD). Depending on the entitlements of the user a Credit Only or Debit Only batch may be created. Select a **Batch Type** and select **OK**. Once this has occurred, the user will be taken to a screen where the user may complete the template.

The screenshot shows the same "Create New Template" window. In this view, the "ACH Company" dropdown is set to "NW Bank", the "Debit Credit" dropdown is set to "Credit Only", and the "Batch Type" dropdown is set to "Business (CCD)". The "Cancel" and "OK" buttons remain at the bottom left.

Upon reaching the **Create Template** page, the previous selections (ACH Company, Debit/Credit, and Batch Type) will display as plain text in the Batch Template details section.

First enter the **Template Name**, each template must have a unique name. Under the batch type, the user may see a field labeled **Offset Account**, depending on the ACH Company settings. If this field is present and there is only one available option which will automatically display. If there are multiple options, click on the field and select an offset account. Type a short description of the batch into the optional **Company Discretionary Data** field if desired. The **Company Entry Description** allows for the entry of a 10-character description of the batch for company internal use. These short descriptions are often used to detail why a batch was created, such as part of payroll, operations, expenses, etc.

Batch Template

* Template Name Company Discretionary Data

* ACH Company **NW Bank** * Company Entry Description

Batch Type **Business (CCD) - Credit Only**

* Offset Account *7551 - CHECKING (NB COML CTR TEST) (USD)

Once the Batch Template details section has been completed, Payees can be added. Depending on entitlements, the user may select from **existing payees** or **create** and **save new payees**.

Payees

	Payee	Account	Amount	Addenda	Payee End Date
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>

Existing Payees

To create a transaction for a payee who has been saved to the company's payee table, click in the field under the **Payees** header and begin typing any portion of the payee's name. As the user types, a drop down list of payees matching the information will populate. Once the desired payee has been selected, the **Account** field will auto populate an account number. This account is either the only account on file for this payee or has been designated as the default account. If this is not the correct account, click in the account field and select an account from the drop down menu. If the correct account is not contained in this menu, select the yellow pencil Edit button to the left the payee's name to add the account.

Creating New Payees

To add a payee that is not in the company's payee database, select **Create New Payee**. A window will populate to allow entry of information about the payee.

If payments will be made to this payee more than once, select the **Save entry as Payee record** to save the payee so that it may be easily used for future ACH transactions. To begin, enter the **Payee Name**. If this payee is often referred to as something other than what is entered into the Payee Name field, such as a nickname, subsidiary name, etc., enter that into the Display **Name** field. The Display Name field is not required, and if left blank, will default to the Payee Name. Enter the payee's **Payee ID** and **Payee Type**. Depending on the type of batch being created, there may only be one Payee Type available, resulting in this field being pre-populated. Every batch type has specific payee types that can be included. Individual batch types (PPD, TEL, and WEB) may only include an Individual payee type. Business batch types (CCD, CTX) may only include Business or Government Agency payee types. Enter a payee **Address**; this field is not required. Once all of the Payee Information has been entered select **Add Account** and enter account information in the window that appears.

Payee

Save entry as Payee record?
Entry will be saved permanently as a payee record to be used in other payment templates

Payee Information

<p>* Payee Name <input style="width: 90%;" type="text"/></p> <p>* Payee ID <input style="width: 90%;" type="text"/></p> <p>* Payee Type Business ▼</p>	<p>Display Name <input style="width: 90%;" type="text"/></p> <p>Address 1 <input style="width: 90%;" type="text"/></p> <p>Address 2 <input style="width: 90%;" type="text"/></p> <p>Address 3 <input style="width: 90%;" type="text"/></p> <p style="font-size: small;">Note: P.O. Boxes are not valid for Wire Transfers</p> <p>Email Address <input style="width: 90%;" type="text"/></p>
---	---

Payee Accounts

Account Information	Bank Information	Authorized For Debit	Account Type	Default Account
<i>No accounts defined for payee</i>				

The **Account Name** will display the name which was entered in the Payee Name section. Once the **Account Number** is entered proceed to the ACH Information section. Enter the payee's financial institution information using the **Bank Lookup** hyperlink. A pop-up window appears to the user can search for the desired financial institution. Type information into one, multiple or all fields and click **Search**. The window will refresh to display all financial institutions meeting the entered criteria.

Bank Lookup

Search Details

Bank Name <input style="width: 90%;" type="text"/>	City <input style="width: 90%;" type="text"/>
Bank ID <input style="width: 90%;" type="text"/>	State Abbreviation <input style="width: 90%;" type="text"/>

Bank Reference Type Fed ABA

Once the desired financial institution information has been located, click **Select** to continue.

Bank ID	Bank Name	City	State Abbreviation		
<div style="display: flex; justify-content: space-between; align-items: center;"> Prev 1 2 3 ... 14 Next Go to page <input type="text" value="1"/> Showing 1 - 10 of 134 Items to display: 10 </div>					
011100106	WELLS FARGO BANK	MINNEAPOLIS	MN		

The user will be taken back to the **Add Payee Account** window with the Bank Name, ID, and Address completed. Select the correct **Account Type** if the one displayed is incorrect. If the payee is an individual, select the Debit Authorization Type. Payees that do not have a **Debit Authorization Type** selected must be used for credit transactions only. Once an authorization type has been selected, it cannot be changed.

Add Payee Account

Account Information

* Account Name

* Account Number

ACH Information

Bank ID: 011100106 (ABA)

Bank Name: WELLS FARGO BANK

Bank Address: MINNEAPOLIS, MN

Prenote *No Prenote* [Add Prenote](#)

* Bank ID

Bank Name

Account Type

Save Account
 Cancel

The user may place a Prenote on the account if needed. When a prenote is created, it will display a **Pending Delivery** status and the zero-dollar transaction will be sent with the next available ACH batch for processing. Once delivered, the prenote will display an **Outstanding** status until the three-day trial period has expired. Once the three days has passed, the prenote will display a **Completed** status and the account may be utilized for payments. To prenote an account, select **Add Prenote** and the screen will display the ACH Company on which that prenote will be placed.

Prenote
Add a Prenote with

The ACH Company may be changed by selecting another option from the dropdown menu. The **red X** allows the prenote to be deleted. Once all information has been entered, select **Save Account**. The user will be taken back to the Payee window with a summary of the account information displayed

Payee

An account has been added or modified to the payee. In order to commit the change, the 'Save' button must be pressed.

Save entry as Payee record?
 Entry will be saved permanently as a payee record to be used in other payment templates

Payee Information

* Payee Name	<input type="text" value="Test User"/>	Display Name	<input type="text" value="Test User"/>
* Payee ID	<input type="text" value="Test"/>	Address 1	<input type="text" value="123 Main St"/>
* Payee Type	<input type="text" value="Business"/>	Address 2	<input type="text"/>
		Address 3	<input type="text" value="NY, New York"/>
		Note: P.O. Boxes are not valid for Wire Transfers	
		Email Address	<input type="text" value="test@gmail.com"/>

Payee Accounts

	Account Information	Bank Information	Authorized For Debit	Account Type	Default Account	
	123456789 - Test User	011100106 -		DDA		

To add more accounts for this payee, select **Add Accounts** again. Accounts which have a debit authorization type specified in the system will show a green checkmark in the **Authorized for Debit** column. If a payee has multiple accounts, select one of them to be the default account.

The account with a green checkmark under the **Default Account** column header is the account that will be displayed when a payee is selected. The user will have the opportunity to select another account if the default account is not the one that is needed at that time. When not specified, the default account is always assigned to the first account created for that payee. To change the default account, select **Make Default** hyperlink. To make changes to an account, select the yellow pencil **Edit** button to the far right. Once all payee information and accounts have been added, select **Save**. To discard this payee, select **Cancel**.

Payee Accounts

	Account Information	Bank Information	Authorized For Debit	Account Type	Default Account	
	123456789 - Test User	011100106 -		DDA		
	987654321 - Test User	021204597 - FIRST HOPE		DDA	Make Default	

Entering Transaction Information

At this time, there are still three fields available: **Debit/Credit, Amount, Addenda**. Because these fields are not often constant values, the user is not required to enter this information for a template. Instead, when the template is used to create a live batch, the user will be able to enter the necessary information. In the instance that any of these fields will require little alteration during the lifetime of this template, or will remain constant, the user may make selections or type in the information at this time. Also, these values may be edited when creating a live batch.

If needed, repeat the steps that have been taken to create this payee up to nine more times to add more payees. Once the user has entered all desired payees or has filled up all 10 of the available rows, select the **Add Payees** button. The payees will be moved a Payee Table (a field which does not appear until the first time the user has added payees to the template). Once the current 10 payees have been moved to the Payees Table, the user will be able to add more.

Payee	Account	Amount	Addenda	Payee End Date
Prev 1 Next Go to page 1 Showing 1 - 3 of 3 Items to display: 10 20 50				
Test User (*Test)	*6789 (DDA) ▼	<input type="text"/>	<input type="text"/>	<input type="text"/>
MR TEST (*999)	*7551 (DDA) ▼	<input type="text"/>	<input type="text"/>	<input type="text"/>
NWB ACH Test Payee 1 (*001)	*7569 (DDA) ▼	<input type="text"/>	<input type="text"/>	<input type="text"/>
Prev 1 Next Go to page 1 Showing 1 - 3 of 3 Items to display: 10 20 50				

Once Payees have been added, the user will select **Save Template**, and the template will be saved. The user will be directed back to the **Manage batch Templates** screen where they can view all templates, delete, and edit as needed.

Template Name	Batch Type	ACH Company	Last Used	Last Modified ▼
Prev 1 Next Go to page 1 Showing 1 - 8 of 8 Items to display: 10 20 50				
Test	Business (CCD)	NW Bank		Jan 8, 2019 11:01 AM MST by 1070 / hhansen
Charlie Test	Business (CCD)	NW Bank	12/28/2018	Dec 12, 2018 9:06 AM MST by 1070 / 1070charlie
Recurring ACH Test by Jeff	Business (CCD)	NW Bank	11/06/2018	Oct 29, 2018 4:19 PM MDT by 1070 / jcallahan

ACH Notification of Change

Notifications of Change are available in Account Information/Notification of Change Report. The report or notifications can also be sent via Administration/Bank Service Maintenance. See NACHA Notification of Change Report on the Information Reporting tab.

Transaction Import

Transaction Import is another way to enter ACH transactions. **EDI820, NACHA, Delimited, Fixed Width,** and **XML** formatted files containing ACH transactions may be imported by a user for processing by the bank. Files are read through predefined maps. When a user selects **Transaction Import**, the Map Table appears. This table displays all maps currently available to the specified user.

The screenshot shows the 'Data Import : ACH Transaction Import' page. At the top, there is a navigation bar with tabs: Dashboard, Account Information, Payments & Transfers (selected), Control & Recon, Administration, and My Settings. Below the navigation bar, the main content area is titled 'Data Import : ACH Transaction Import'. It features a table with two columns: 'File Maps' and 'Is Active'. The table lists several file maps, including 'Callahan 082218', 'charlie_test', 'EDI820 ACH Transfer Import', 'ISO20022 ACH Transfer Import', and 'NACHA ACH Transfer Import'. Each row has a 'Set as Active' button and, for the first two rows, 'Edit File Map', 'Upload', and 'Print' buttons. The 'NACHA ACH Transfer Import' row is highlighted in green and has a green checkmark in the 'Is Active' column. At the bottom of the table, there are 'Create File Map' and 'Help' buttons. To the right of the table is a sidebar menu titled 'Payments & Transfers' with options: Payment Activity, ACH Payments (selected), Create Batch, Manage Batch Templates, Transaction Import (highlighted with a dropdown arrow), Wire Transfer, Account Transfer, and Payee Maintenance.

Map names that appear in italics are **Public Maps** which have been created by the bank and may be utilized if you have a file formatted in one of these standard formats. These maps may only be edited by the bank. Map names that appear in bold are **Custom Maps** which have been created for the company or by the bank, on behalf of the company.

This screenshot shows a detailed view of the 'Data Import : ACH Transaction Import' table. The table has two columns: 'File Maps' and 'Is Active'. The rows are: 'EDI820 ACH Transfer Import' with a 'Set as Active' button and an 'Upload' button; 'ISO20022 ACH Transfer Import' with a 'Set as Active' button and an 'Upload' button; and 'NACHA ACH Transfer Import' which is highlighted in green, has a green checkmark in the 'Is Active' column, and an 'Upload' button. At the bottom of the table, there are 'Create File Map', 'Help', and 'Clear Active' buttons.

The NACHA Import Preferences section allows users to define whether the imported NACHA file contains offsets. When performing a NACHA import users have two options at the bottom of the screen: Yes (the file contains offset accounts) or No (the file does not contain offset accounts). If the user selects **Yes**, they will have the option to provide the offset accounts that Commercial Center will look for in the file. If they select **No**, an offset account will display on the screen. The user must ensure they click the **Save** button after making any changes on the NACHA Import Preference screen.

NACHA Import Preferences

NB COML CTR TEST ✓

Does your file contain offsets?

Yes No

What offset accounts should we look for in the file?

Accounts [Select Accounts](#)

✗ *7551 - CHECKING (NB COML CTR TEST) - Northwest Bank CERT (124103922)

Map Table

When a user selects **Transaction Import**, they will be presented with the **Map Table**. This table displays all maps currently available to the user. Map names that appear in italics are **Public Maps** which have been created by Northwest Bank and may be utilized if the user has a file formatted in one of these standard formats. These maps may only be edited by the Northwest Bank. Map names that appear in bold are **Custom Maps** which have been created for the company or by the bank, on behalf of the company.

Data Import : ACH Transaction Import

File Maps	Is Active			
✗ Callahan 082218	<input checked="" type="radio"/> Set as Active	Edit File Map	Upload	Print
✗ charlie_test	<input checked="" type="radio"/> Set as Active	Edit File Map	Upload	Print
<i>EDI820 ACH Transfer Import</i>	<input checked="" type="radio"/> Set as Active		Upload	
<i>ISO20022 ACH Transfer Import</i>	<input checked="" type="radio"/> Set as Active		Upload	
<i>NACHA ACH Transfer Import</i>	<input checked="" type="radio"/> Set as Active		Upload	
<input checked="" type="radio"/> Create File Map <input type="radio"/> Help				

Maps are used to plot the location of key information in files that are not formatted in such a way Northwest Bank can readily process. After a map has been established, the system will look in the input file at the locations defined in the map for key information. Once all information has been successfully found, the system will automatically reformat that data into something t Northwest Bank can accept.

At the very top of the table is a **File Maps** column header, which will display the file map's name, and an **Is Active** column header, which displays which map is used as the default for ACH files delivered via the Desktop or FTP channels. Only one map may be selected as a default. However, all visible maps may be utilized via the Web channel. To designate the default map, select the **Set as Active** button beside the desired map name. The table will refresh and the button that was selected will be replaced by a green checkmark. A **Clear Active** button will be presented at the bottom of the table to allow for the removal of a map as the default. To edit an existing Custom Map, select the yellow pencil **Edit File Map** button. The user will be taken a **Review** page

which provides a detailed outline of the map settings.

To upload a file, select the **Upload** button to the far right. The next screen will present a **Select File** field. Once the user clicks in that field, a window will open where they may select the file that is to be uploaded. Click **Upload File** to load the file and begin validation, or **Cancel**, to terminate the upload. To print the detailed outline of a custom map, select **Print**.

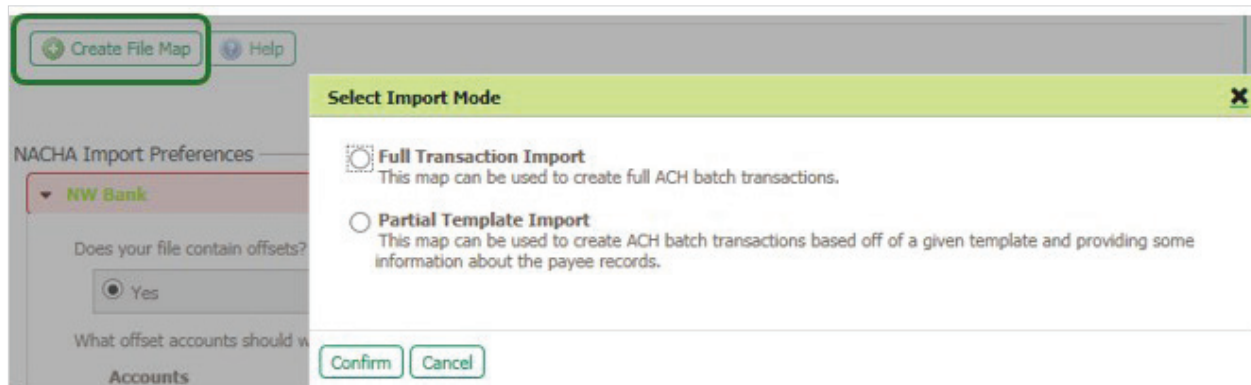


Data Import : ACH Transaction Import

* Select File

Create Map

If the user has a file that is not in an EDI 820 or NACHA format, but is Fixed Length, XML, or CSV, may create a **Custom Map**. To begin, select the **Create File Map** button. The user will be prompted to select **Full Transaction Import** or **Partial Template Import**.



Select Import Mode

Full Transaction Import
This map can be used to create full ACH batch transactions.

Partial Template Import
This map can be used to create ACH batch transactions based off of a given template and providing some information about the payee records.



Full Transaction Import

If the user opted for a **Full Transaction Import**, they will be presented with the **Structure, Fields, Validation, and Review** steps displayed across the top of each screen. The user's current location in the process will display the step number against a colored background while the step title will be underlined. During the map creation process, the user may revisit previous steps by selecting the step number, but this can only be done after all information on the current screen has been completed.

Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review

File Settings

* Mapper name

Test File   Upload Test File



File Structure

Delimited Text **Fixed Width Text** XML

* What is your record's field delimiter?

If there are blank lines in your file, should they be ignored? Yes No

* Does your file contain headers or footers? Yes No

 Go To Step 2  Cancel

Enter a unique **Mapper name**, different than any other maps available to the company.

File Settings




* Mapper name

Test File   Upload Test File

The user can upload a **Test File**. This file should be an example of the files expected to be uploaded going forward. Click in the field beside **Test File** and select an example file. Once the file selection window closes, the name of the selected file will be populated in the **Test File** field. If this name is correct, select **Upload Test File**. Once the file has been successfully uploaded, the user will see a banner message stating the file was uploaded.



Note: If the user has uploaded a test file, once they have proceeded to Step 2, they will be presented with a **Test File Map** button will display at the bottom of each screen. Once selected, the newly created settings will be applied to the test file that was uploaded. If everything is set up properly, the user will be shown a Validation Log, File Info, and a list of the Records found. If any errors were encountered, the user will be given a brief description of the issue so they may edit the map.

 Go To Step 3  Cancel  Test File Map

Next, specify the how the file is structured or formatted. Select one of the three tabs which correspond with the file which was just uploaded. The **Delimited Text** tab will be utilized if the user has upload a delimited format (such as CSV). The **Fixed Width Text** tab will be utilized for fixed width files. The **XML** tab will be used if mapping an XML file.

The screenshot shows a dialog box titled "File Structure" with three tabs: "Delimited Text", "Fixed Width Text", and "XML". The "Delimited Text" tab is selected. Below the tabs, there are three questions with input fields or radio buttons:

- * What is your record's field delimiter?
- If there are blank lines in your file, should they be ignored? Yes No
- * Does your file contain headers or footers? Yes No

At the bottom of the dialog box, there are two buttons: "Go To Step 2" (with a right arrow) and "Cancel" (with a red X).

Delimited Text

If the **Delimiter** tab is selected, the user will be asked a few questions about the setup of the format. In the field beside **What is your record's field delimiter?** type the characters used to separate fields. The TAB character has special meaning and purpose in a browser, to indicate the TAB character as the field delimiter, enter \t (a backslash followed by the letter t). If the character entered in the field is recognized by the system, a **Value Entered** field will display and include the name of the character entered. The next field asks if blank lines in the file should they be ignored. Select one of the radio buttons beside **Yes** or **No**.

This screenshot is identical to the one above, showing the "File Structure" dialog box with the "Delimited Text" tab selected. The questions and input fields are the same as in the previous image.

Specify whether or not the file contains a header and/or footer by selecting **Yes** or **No** beside the question. If the user states that there are headers and footers present, a new field will populate. Select either **Yes** or **No** beside the **Are the records in your file prefixed?** field. Prefixes allow the system to identify the purpose of information that is included in the file. Prefix examples include H=Header, D=Data Record, and F=Footer.

If the records within the file are prefixed, the header, data, and footer prefixes will need to be defined. If the records within the file are not prefixed, the user will be asked to enter the total number of lines before the header, after the footer, and the total number of lines the header or footer.

Fixed Width Text

If the **Fixed Width** tab is selected, the user will be asked, **Are your records fixed length or new line separated?** Select the appropriate choice beside the field. If the records are of fixed lengths enter the length of the fields in the space provided beside the question. The user will be asked **If there are blank lines in your file, should they be ignored?** Select **Yes** or **No** beside this field.

File Structure

Delimited Text
 Fixed Width Text
 XML

* Are your records fixed length or new line separated?
 Fixed Length
 Newline separated

If there are blank lines in your file, should they be ignored?
 Yes
 No

* Does your file contain headers or footers?
 Yes
 No

Specify whether or not the file contains headers and/or footers. Headers and Footers often included verification information such as control totals and record counts. If the user states that headers and footers will be present, he/she will next be asked whether or not these fields are prefixed. Prefixes allow the system to identify the purpose of information that is included in the file.

Delimited Text
 Fixed Width Text
 XML

* Are your records fixed length or new line separated?
 Fixed Length
 Newline separated

If there are blank lines in your file, should they be ignored?
 Yes
 No

* Does your file contain headers or footers?
 Yes
 No

* Are the records in your file prefixed?
 Yes
 No

Header record prefix

* Data record prefix

Footer record prefix

XML

In an XML file, all information has an introduction <information> and an ending </information>. This allows the system to identify fields. The value contained within the introductory or ending markers, such as 'information' used in the sentence above, is called the XPATH expression. When entering the XPATH expression, the user

must strip off the markers. Even if the value entered is contained elsewhere in the file, if it is not surrounded by the markers, it will not be deemed an XPATH expression.

File Structure

Delimited Text
Fixed Width Text
XML

What is the XPATH expression to your header records?

* What is the XPATH expression to your data records?

What is the XPATH expression to your footer records?

Example: The user has entered the XPATH expression 'Footer' to signify the footer record fields. The file uploaded includes a field that looks like <Payee Name> Sugar Footer </Payee Name>. Although 'Footer' is included in the field, it will not be mistaken as the file footer because the value is not located within a marker.

For XML formatted files the XPATH information for header and footer records may be entered, but this information is not required. However, specifying the XPATH for data records is required and may be entered in the field provided to the right.

Once all XML structure information has been entered, select **Go To Step 2**. Now the user is on the **File Data** entry screen. File Data is information that should be applied to all data found in the file, kind of like general batch information. Along the left side of the screen are the specific fields which will be pulled from the file.

— Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review —

- ! Amount
- ! Payment Date
- ! Receiving ABA
- ! Receiving Account Number
- ! Debit or Credit
- ! ACH Company
- ! Type
- ! Receiver Name
- ! Receiving Account Type

Amount | Required | Currency

Data is located in the file

Data is a constant value, but is not located in the file

▶ Next Field

When a field is selected, the area to the right of it will update to present the options available for that field. The active field displays a white background while other fields will display a grey background. To the right of the field name is an informative header. This header reiterates the current field being viewed, states whether the field is required or optional, and lastly informs the user of the type of data expected.


Fields with a **red exclamation** icon are required in order for the system to create a complete transaction. Once information has been entered for a required field the icon will turn into a **green checkmark** icon, letting the user know that they may proceed to the next field. Some fields always display a green checkmark icon because they are optional, and may be skipped.

Once complete, the user may select the **Go to Step 3** button. For this example, the validation step did not apply to the map and the user may proceed to **Step 4**.

The user will be presented with a summary of entered information for **Review**. The user must select **Save** to save the map or **Cancel** to cancel the map creation process and return to the **Transaction Import** dashboard.

— Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review —

Test File

Test File 

File Settings

File Structure Delimited Text **Header / footer** None
Delimiter 1 **structure**
Ignore blank lines? true


Record Data

Field	Type	Required	Source	Details	Substitution Rules
Amount	Currency	✓	From file	Index: 1 Implied two decimal places: false	None
Payment Date	Date	✓	From file	Index: 1 Date format: yyyyMMdd	None
Receiving ABA	ABA	✓	From file	Index: 1	None
Receiving Account Number	Text	✓	From file	Index: 1	None
Debit or Credit	Text	✓	From file	Index: 1	Field Value <input type="text" value="Debit"/> <input type="text" value="Credit"/>
ACH Company	Text	✓	From file	Index: 1	None
Type	Text	✓	From file	Index: 1	Field Value

Partial Template Import

If the user has selected **Partial Template Import**, they will follow the same steps as detailed in the **Full Transaction Import** section of this document for the **Structure** step. Once complete, they will be directed to the **File Data** step.

— Current Progress — 1 Structure — 2 File Data — 3 Fields — 4 Validation — 5 Review —

 Template Name

Template Name | Required | Text

Data is located in each record, value taken from first record

Data is a constant value, but is not located in the file

File Data

For the **File Data** field, the user will be presented with up to four options:

1. Data is located in each record, value taken from first record

This selection means that this field is specified in each individual record and that the system will use the first occurrence of the field for the entire file. Once selected, the option will expand to allow the user to further specify information about this field.

The screenshot shows a progress bar at the top with five steps: 1 Structure, 2 File Data (highlighted), 3 Fields, 4 Validation, and 5 Review. Below the progress bar is a form for configuring a field. The form has a 'Template Name' field with a red error icon and the text 'Template Name | Required | Text'. The main configuration area has two radio button options. The first option, 'Data is located in each record, value taken from first record', is selected. This option expands to show a 'Field Index' input field, a checkbox labeled 'File may not always contain this field, in which case the default value will be used.', a 'Substitution Rules' section with an 'Add Substitution Rule' button, and a 'Default Value' input field. The second option, 'Data is a constant value, but is not located in the file', is unselected.

Enter the **Field Index/Record XPath/Start Index & Length** of this specific information. For Delimited and Fixed Width files, if this field will not always be present in a record, but should default to a specific value, check the box beside the sentence **File may not always contain this field, in which case the default value will be used.** Once this box is checked, enter a value in the Default Value field. If the value contained in the record is not the same value that should be included in the output file, enter a substitute value by selecting the **Add Substitution Rule** button contained in the **Substitution Rules** section. The section will expand to allow the user to create rules. Enter the value that the system should look for in the **Input** field. Enter the value that the system should enter as a substitute in the **Output** field. Enter as many rules as needed. To delete a rule which has been created, select the red X beside it.

Select **Next Field** to create settings for the next field, or select **Go To Step 3** to skip the Entry Description setup.

2. Data is located in the file header or footer

This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

Data is located in the file header or footer

Location Header Footer

Record Occurrence Number:

If record appears once in file, enter 1; otherwise enter the record occurrence number that should be used for validation.

* Field Index:

Default Value

Specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Because files may contain multiple headers and footers, specify in which header/footer record this information is located by entering a number in the space provided beside **Record Occurrence Number**. Enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer. Enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired. Once all settings have been specified, the user may select **Next Field** to create settings for the next field, or select **Go To Step 3** to skip the **Entry Description** setup.

3. Data is a constant value, but not located in the file

This selection means that the information for this field will not be located in the input file. Instead, the system will populate whatever is entered as the **Default Value** for the output file.

Data is a constant value, but is not located in the file

* Default Value

4. Not Specified

This selection means that the settings for this field will not be defined and may be ignored. Once a selection has been made and the settings completed, select **Next Field** to create settings for the next field, or select **Go To Step 3** to skip the Entry Description setup. Now the user is ready to begin plotting out the transactional data contained in the file, called **Fields**. Fields are pieces of information that are used to make up individual transactions. The fields grouped together in the top section all have the red exclamation mark icon, designating them as required fields. The fields displayed in the second section, with the green check marks, are not required.

For each required field, the user will be presented with up to three options:

1. Data is located in the file

This selection means that this field is specified in each individual record. Once selected, the option will expand to allow the user to further specify information about this field. Enter the **Field Index/Record XPath/Start Index & Length** where this information can be located.

If a delimited or fixed width test file was loaded, the first record line of that file is displayed based the definitions created on the **Structure page**: whether the file has a header, how many lines before the header, and how many lines of header. The delimited example is sectioned off by the specified delimiter, while the fixed width example is divided in increments of ten spaces in the reference window.

Once the user enters index information, that field will be highlighted in green in the reference window to help ensure that the correct field has been entered.

For Delimited and Fixed Width files, if this field will not always be present in a record, but should default to a specific value, check the box under the reference window. Once this box is checked, enter a value in the **Default Value** field. If the value contained in the record is not the same value that should be included in the output file, enter a substitute value by selecting the **Add Substitution Rule** button contained in the **Substitution Rules** section. The section will expand to allow the user to create rules.

Enter the value that the system should look for in the **Input** field. Enter the value that the system should enter as a substitute in the Output field. Enter as many rules as needed. To delete a rule which has been created, select the **red X** beside it. Once all settings have been specified, select **Next Field** to create settings for the next field.

2. Data is located in the file header or footer

This selection means that the information for this field is located in the header or footer of files. Once selected,

the option will expand to allow the user to further specify information about this field.

Data is located in the file header or footer

Location Header Footer

Record Occurrence Number:

If record appears once in file, enter 1; otherwise enter the record occurrence number that should be used for validation.

* Field Index:

Default Value

Specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Files may contain multiple headers and footers, specify which header/footer record this information is located by entering a number in the space provided beside Record Occurrence Number. Enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer. Enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired. Once all settings have been specified, select **Next Field** to create settings for the next field.

3. Data is a constant value, but not located in the file

This selection means that the information for this field will not be located in the input file. Instead, the system will populate whatever is entered as the **Default Value** for the output file.

Data is a constant value, but is not located in the file

* Default Value

The choices for the fields which are optional are the same as those presented for required fields, but with the addition of the following option:

Not Specified

This selection means that the settings for this field will not be defined and may be ignored. Select **Next Field** to create settings for the next field.

Additional Fields

Type

In the table provided, enter the values that will be utilized in the file to represent each payee type.

Allowed Values	Field Value
Individual (PPD)	<input type="text" value="PPD"/>
Business (CCD)	<input type="text" value="CCD"/>
Extended Addenda (CTX)	<input type="text" value="CTX"/>
Telephone Authorization (TEL)	<input type="text" value="TEL"/>
Internet Authorization (WEB)	<input type="text" value="WEB"/>

Receiving Account Type

In the table provided, enter the values that will be utilized in the file for each account type.

Allowed Values	Field Value
Checking	<input type="text" value="CHK"/>
Savings	<input type="text" value="SAV"/>
Loan	<input type="text" value="LOAN"/>

Debit or Credit

In the table provided, enter the values that will be utilized in the file for Debit or Credit transactions.

Allowed Values	Field Value
Debit	<input type="text" value="D"/>
Credit	<input type="text" value="C"/>

Amount

If the user leaves out decimal places and the system is to assume that the last two digits represent cents, the box beside **Two Decimal Places Implied** should be checked. If the user only creates files containing whole amounts or utilizes decimals, the box should remain unchecked.

Date

Specify the format of dates by selecting the appropriate option from the **Date Format** drop down list.

If the **Custom** option is selected, a new field will be presented so that the user may define his/her custom date format. If the user needs assistance correctly defining the format, select **Help** and an informative window will populate.

Custom Date Formats
 Dates and their segment separators can be formatted in various ways, and therefore, are required to be defined for the system to properly interpret them. Common segment separators are "forward slashes" (/) and "dashes" (-), or no separator at all. The custom date format should be setup to reflect the input formatting.
 The following describes how dates should be defined:
Examples:
Forward Slashes "01/10/2008"
Dashes "01-10-2008"
Year positions are defined as either, lowercase "yy" as in "08" or "yyyy" for "2008".
Month positions are defined as uppercase "MM" as in "01", for January.
Day positions are defined as lowercase "dd" as in "10", for the 10th day of the month.

Debit Authorization Type

In the table provided, enter the values that will be utilized in the file to represent each authorization type.

Allowed Values	Field Value
Physical Authorization	<input type="text" value="PHY"/>
Internet Authorization	<input type="text" value="INT"/>
Telephone Authorization	<input type="text" value="TEL"/>

Transaction Code

In the table provided, enter the values that will be utilized in the file to represent the type of transaction. Once all fields are filled out correctly, select **Go To Step 4**.

Allowed Values	Field Value
Prenote Transaction	<input type="text" value="Prenote"/>
Zero Dollar Transaction	<input type="text" value="Zero"/>
Monetary Transaction	<input type="text" value="Payment"/>

Validation

Validation rules use summary data typically found in headers and footers of the input file to verify data records. This step allows the user to define control total amounts or record counts, if any exist, so that the system may perform validation calculations as the input file is processed. Files having errors during the validation step are rejected. Validation rules may be defined for files that contain a header or footer.

Amount

Record Count

Amount | Currency

Not Specified

Data is located in the file header or footer

The user will be presented with up to two options:

1. Not Specified

This selection means that the settings for this field will not be defined and may be ignored. Select **Next Field** to create settings for the next field.

2. Data is located in the file header or footer

This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

First, specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Files may contain multiple headers and footers; specify which header/footer this information is located by entering a number in the space provided beside **Record Occurrence Number**. Enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer. Enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired. Once these fields have been established, the user may select **Go To Step 5**.

Review

Now the user has completed the setup of his/her customized map and will be shown a detailed outline of those settings.

Create File Map : CSV Mapper

— Current Progress — 1 Structure — 2 File Data — 3 Fields — 4 Validation — 5 Review —

Test File

Test File   Upload Test File

File Settings

File Structure Delimited Text	Header / footer structure Ordered
Delimiter ,	Lines Before Header 0
Ignore blank lines? true	Lines Of Header 1
	Lines Of Footer 0
	Lines After Footer 0

File Data


Field	Type	Required	Source	Details	Substitution Rules
Discretionary Data	Text		Not Specified		None
Entry Description	Text		Not Specified		None

Record Data

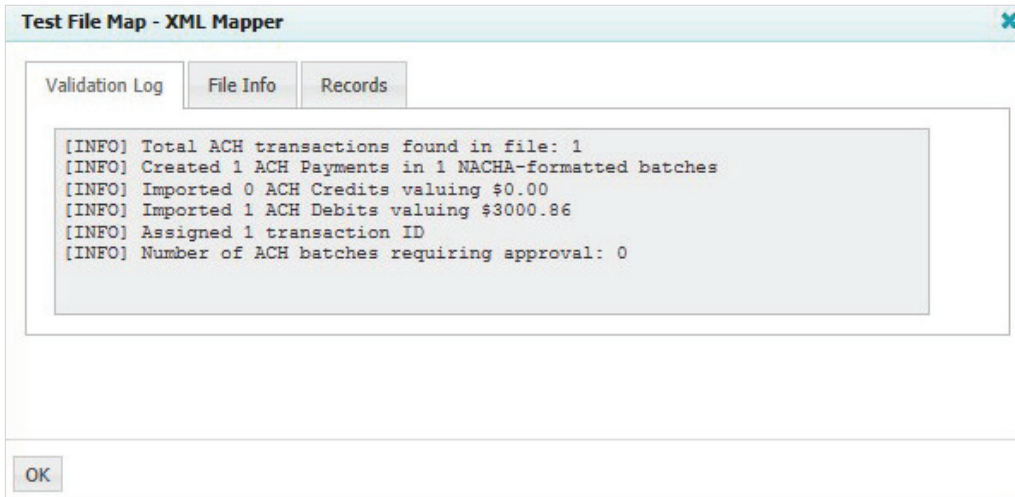
Field	Type	Required	Source	Details	Substitution Rules								
ACH Company	Text	✓	From file	Index: 5	<table border="1"> <thead> <tr> <th>Input</th> <th>Output</th> </tr> </thead> <tbody> <tr> <td>FC</td> <td>FastCo</td> </tr> <tr> <td>QP</td> <td>QuickPay</td> </tr> </tbody> </table>	Input	Output	FC	FastCo	QP	QuickPay		
Input	Output												
FC	FastCo												
QP	QuickPay												
Type	Text	✓	From file	Index: 6 Default Value: Individual (PPD)	<table border="1"> <thead> <tr> <th></th> <th>Field Value</th> </tr> </thead> <tbody> <tr> <td>Individual (PPD)</td> <td>PPD</td> </tr> <tr> <td>Business (CCD)</td> <td>CCD</td> </tr> </tbody> </table>		Field Value	Individual (PPD)	PPD	Business (CCD)	CCD		
	Field Value												
Individual (PPD)	PPD												
Business (CCD)	CCD												
Addenda	Text		Not Specified		None								
Debit Authorization Type	Text		From file	Index: 11 Default Value: Physical Authorization	<table border="1"> <thead> <tr> <th></th> <th>Field Value</th> </tr> </thead> <tbody> <tr> <td>Physical Authorization</td> <td>PHY</td> </tr> <tr> <td>Internet Authorization</td> <td>INT</td> </tr> <tr> <td>Telephone Authorization</td> <td>TEL</td> </tr> </tbody> </table>		Field Value	Physical Authorization	PHY	Internet Authorization	INT	Telephone Authorization	TEL
	Field Value												
Physical Authorization	PHY												
Internet Authorization	INT												
Telephone Authorization	TEL												

Validation Rules

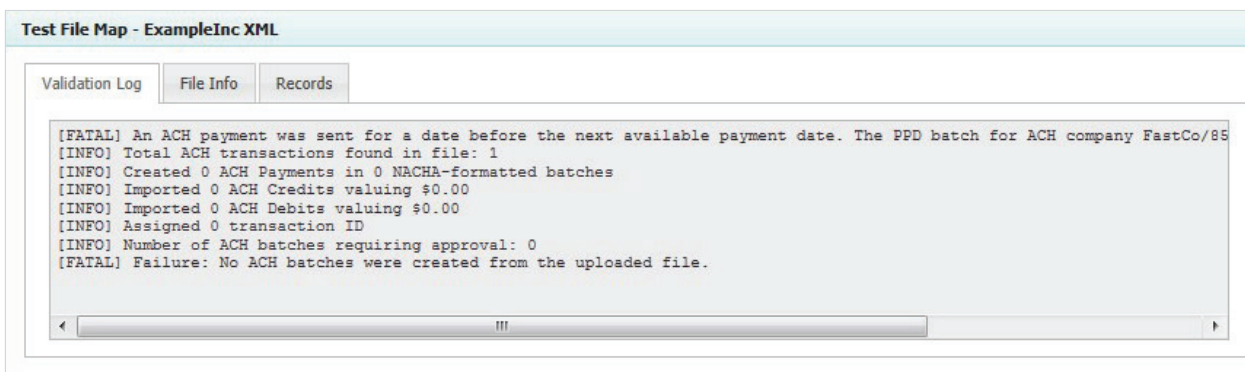
No validation rules have been defined

 Save  Cancel  Test File Map

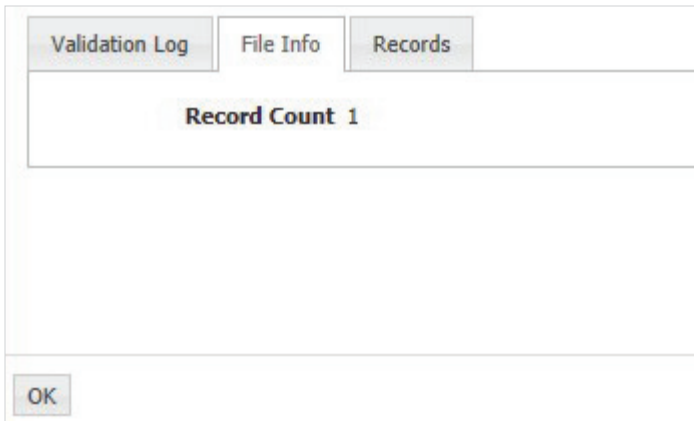
If a test file was uploaded at the beginning of this process, select **Test File Map** to ensure that the map has been correctly set up. If there was no file uploaded at the beginning of this process, or the user would like to test a different file, click in the **Test File** field located near the top of the screen. Select the desired file, and then select **Upload Test File**. Once the banner stating that the file was successfully uploaded is displayed, select **Test File Map**. At this time, the settings created for the map will be applied to the test file and the user will be presented with various reports about the file. The user will be presented with a **Validation Log** tab. If the file was able to be mapped successfully, the user will be presented with dollar and count totals.



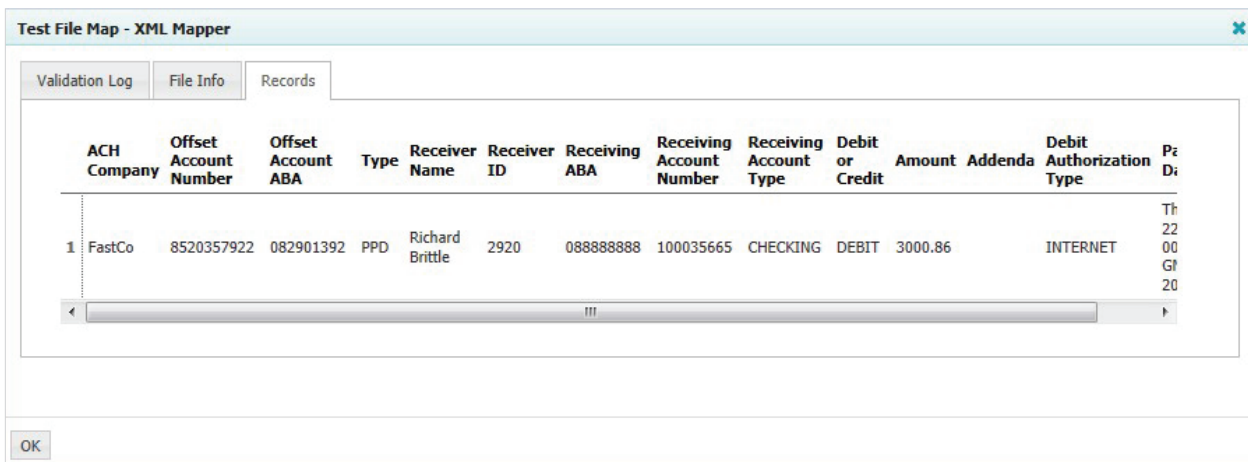
If validation was not entirely successful, the user will see a [FATAL] entry followed by a brief description of the error(s) encountered.



Next is the **File Info** tab. Depending on the file format this tab will present a Line and/or Record count. The line count is the total number of lines contained in the file, including headers, footers, records, etc. The record count represents the total number of transactions found in the file.



Lastly, the user will be presented with a **Records** tab. This displays the details of each transaction found. All fields of the map will be shown as a header and the value found for each field will be displayed.



To close the test map results window, select **OK**. At this time, the user may make any needed edits to the map. To go back and edit the map select one of the steps at the very top of the screen, then select the desired field. Once the user has navigated to a previous step, s/he may continue to go through all fields by selecting **Next Field**, or go straight back to the review page by selecting the **Review** step at the top of the screen. Once all map settings and information has been completed, select **Save** to retain this map.

Mapper Fields to NACHA

The purpose of the map is to gather enough information about a user file to correctly identify and populate values for a NACHA file. However, the terminology employed by the map, user, financial institution, and NACHA may vary.

Below is list of map fields with the records and fields of NACHA it is attempting to provide values for. This list does not contain all data required to create a valid NACHA file. But if the user file contains data for all fields required by the map, MFC can provide values for all other fields in order to create a valid NACHA file.

File Data

- Discretionary Data = Record 5, Position 21-40
- Entry Description = Record 5, Position 54-63

Required Fields

- Amount = Record 6, Position 30-39
- Payment Date = Record 5, Position 70-75
- Receiving ABA = Record 6, Position 4-12
- Receiving Account Number = Record 6, Position 13-29
- Debit or Credit = Record 6, Position 2-3
- ACH Company = Record 5, Position 41-50
- Type = Record 5, Position 51-53
- Receiver Name = (CCD, PPD, TEL, WEB) Record 6, Position 55-76; (CIE) Record 6, Position 40-54; (CTX) Record 6, Position 59-74
- Receiving Account Type = Record 6, Position 2-3

Optional Fields

- Addenda = (CCD, CIE, CTX, PPD, WEB) Record 7, Position 4-83
- Payment Type Code = (TEL, WEB) Record 6, Position 77-78
- Offset Account Number = Record 6, Position 13-29
- Offset Account ABA = Record 6, Position 4-12
- Receiver ID = (CCD, PPD, TEL, WEB) Record 6, Position 40-54; (CIE) Record 6, Position 55-76; (CTX) Record 6, Position 59-74
- Debit Authorization Type = does not map to NACHA, required to comply with consumer debit regulations
- Transaction Type = Record 6, Position 2-3

Validation

- Amount = does not map to NACHA, utilized to verify user file totals against totals found during validation
- Record Count = does not map to NACHA, utilized to verify user file totals against totals found during validation
- Line Count = does not map to NACHA, utilized to verify user file totals against totals found during validation

Special Transaction Types: Prenotes

Pre-notifications, usually referred to as prenotes, are zero dollar 'test' transactions submitted to the payee's financial institution to verify that an account is open and prepared for debits and/or credits. Prenotes are most often utilized for new payees or payees whose account information has changed. Prenotes can be created through Payee Maintenance for payees whose account details had been saved by a company for repeated use. Prenotes must be submitted at least three business days before the account is intended to be used. If a payee has an outstanding prenote (i.e. within three business days of prenote submission), that payee will be automatically excluded from any batch the payee is added to.

When a prenote is created, it will display a Pending Delivery status and the zero-dollar transaction will be sent with the next available ACH batch for processing. Once delivered, the prenote will display an Outstanding

status until the three-day trial period has expired. Once the three days has passed, the prenote will display a Completed status and the account may be utilized for payments. To prenote an account, select Add Prenote and the screen will display the ACH Company on which that prenote will be placed. The ACH Company may be changed by selecting another option from the dropdown menu. The user will also see a red X to allow the prenote to be deleted.

Commercial Center sends out the prenote in the batch, but does not receive any approve/disapprove back for it. Any approval/disapproval or verification must be done by the bank.

Transaction Import allows one-time payees (payees that are not stored in the Payee database) to be prenoted for PPD (credit/debit), CCD (credit/debit), CTX (credit/debit), WEB (debit only), TEL (debit only), and CIE (credit only) batches. Any payee included in a prenote transaction will be considered a one-time payee and will have no effect on a company's saved payees. Due to this, if a payee has been saved by a company, yet the payee's prenote is imported instead of manually created, payments for the saved payee will be allowed within the three-day waiting period. This also means that a prenote transaction and payment transaction for the same payee can be accepted without error.

NACHA files imported to create prenotes must include a supported transaction code (record 6, position 02-03), \$0.00 as the amount, and contain no addenda. Prenotes support credit transaction codes 23 (Prenote Demand Credit), 33 (Prenote Savings Credit), 43 (Prenote GL Credit), or 53 (Prenote Loan Credit). Supported debit transaction codes include 28 (Prenote Demand Debit), 38 (Prenote Savings Debit), or 48 (Prenote GL Debit).

In EDI 820 files, a 'P' should be utilized in the BPR01 field to indicate a prenote, and field BPR03 should contain transaction code 23 (Prenote Demand Credit), 33 (Prenote Savings Credit), 43 (Prenote GL Credit), or 53 (Prenote Loan Credit) for credit transactions and 28 (Prenote Demand Debit), 38 (Prenote Savings Debit), or 48 (Prenote GL Debit) for debit transactions.

Batches containing only prenote transactions do not require an offset record. If provided in user's file, the offset record will be excluded from the NACHA file delivered to the FI. Details about imported prenote transactions, and the exclusion of any offset records, are included in validation reports. Once imported, prenotes can be reviewed through the Payment Activity services.

While prenotes can be excluded from a batch, they cannot be edited in any other way. Batches with payments and prenotes can be reversed; however, a reversal prenote record will not be created and included in the reversal batch. Also, ACH reversals cannot be performed on prenote-only batches.

Special Transaction Types: Zero Dollar Transactions

Zero dollar transactions (ZDT), often used to transmit payment-related information, can be created manually or loaded as a file through Transaction Import. Zero dollar transactions can be submitted for CCD (credit/debit) and CTX (credit/debit) batches only and must include at least one addendum.

To manually create a ZDT, select one of the batch types that support ZDT and enter \$0.00 as the payee amount and enter addenda.

NACHA files imported to create ZDT must include a supported transaction code (record 6, position 02-03), \$0.00 as the amount, and include addenda. ZDT support credit transaction codes 24 (Demand Credit ZDT),

34 (Savings Credit ZDT), 44 (GL Credit ZDT), or 54 (Loan Credit ZDT). Supported debit transaction codes include 29 (Demand Debit ZDT), 39 (Savings Debit ZDT), or 49 (GL Debit ZDT).

In EDI 820 files, an 'H' should be utilized in the BPR01 field to indicate a ZDT, and field BPR03 should contain transaction code 24 (Demand Credit ZDT), 34 (Savings Credit ZDT), 44 (GL Credit ZDT), or 54 (Loan Credit ZDT) for credit transactions and 29 (Demand Debit ZDT), 39 (Savings Debit ZDT), or 49 (GL Debit ZDT) for debit transactions. Addenda for zero dollar transactions are populated from the ST to SE segments of CTX batches.

Please note that CCD batches are not supported by EDI.

Batches containing only zero dollar transactions do not require an offset record. If provided in user's file, the offset record will be excluded from the NACHA file delivered to the FI. Details about imported zero dollar transactions, and the exclusion of any offset records, are included in validation reports.

Once created, ZDTs can be reviewed through the Payment Activity services and can be edited in the same way as non-zero transactions. Batches with payments and ZDT can be reversed.

Special Transaction Types: ACH Reversals

The ACH Reversal service allows for the recall of funds for batches completed and processed in error. When a batch is reversed, a debit transaction is processed for all accounts that originally received a credit transaction and a credit transaction is processed to all accounts that originally received a debit transaction. Tax batches, prenotes, zero dollar transactions, and batches created for a deleted ACH Company are not eligible for reversal. Also, reversals may not be created through Transaction Import or SFT services.

Reversals may be submitted for batches with a Completed status up to five business days after the payment date. Therefore, companies with next-day or warehouse processing may only initiate reversals from Payment History while companies with same-day processing may initiate reversals from Current Activity or Payment History. **Once a reversal has been delivered to Northwest Bank it cannot be undone.** The bank is currently configured to resend the original addenda. "Number of Days After Complete to Allow Reversal" is set to 0 and "Maximum Number of Days Reversal is Allowed" is set to 5.

Reversal Process

Users can reverse a single item within in a batch, rather than reversing the entire batch. Once an ACH batch is eligible to be reversed (the batch has reached its payment date and attained a Completed status), a **Request Reversal** button will display beside the batch in Payment History or, if same day processing is allowed, Current Activity. This button will remain until the batch is no longer qualified to be reversed or a reversal request has been delivered to the bank.

Should a user attempt to initiate a request for a batch with a reversal in progress, the user will be notified of the possible duplicate request, and asked to confirm they would like to proceed with the new request. During the initiation of a reversal, auto-drafts are saved every 20 seconds. The existence of a reversal auto-draft for a batch will also prompt the warning of a duplicate when a request is attempted. Although multiple reversal requests can be submitted for a single batch, the batch can be recalled only once, therefore the handling of additional reversal requests will depend on the financial institution.

After **Request Reversal** is selected the Create Reversal screen is displayed and the batch details of the reversal being initiated and the original batch are available at the top. The Company Entry Description will be populated with the value **Reversal**.

Under the batch details are payee details which include the payee name, effected account, the amount and whether the recall will process a debit or credit transaction. Payees that were excluded for the original batch will display reverse transactions but will also be excluded for the reversal batch.

If an email address has been saved to the payee's profile in Payee Maintenance, then that value will populate in the designated field. If this is not the desired email address or if the field is blank, the company user may type in the email address. Entering an email address is optional, but if included the user can send a courtesy email to those addresses notifying the payees that a transaction reversal has been requested. Excluded payees will not receive a notification email. To view a sample of the email payees will receive, select **Sample Email**.

Select **Request Batch** to be displayed the Review screen, and then **Save Batch** to view the Confirmation screen. Along with the batch details, the Confirmation screen will present the transaction ID generated and applied to this new (reversal) batch request. If payee notifications were delivered, they may be reviewed from **My History** by the initiating user.

Reversed transactions display a modified ACH icon and a Reversed status. Once a reversal has been submitted, the **Status History** of the original batch is updated to reflect the **Reversed** status. If the user who created the original batch selected to be notified of Complete – Successful status changes, s/he will receive a status change update. The reversed batch may be reviewed and canceled from **Current Activity** while in a **Pending Approval** or **Pending Delivery** status. Once the batch is delivered to the bank for processing it attains a **Complete** status and the batch may no longer be canceled.