

Using the ACH Origination Function

The guide below gives you detailed instructions on how to originate an ACH file. You will find the following information:

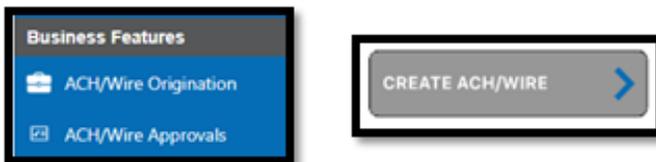
- Paying a Single ACH Recipient (pg. 1)
- Paying Multiple Recipients (pg. 3)
- Uploading a NACHA Formatted File (pg.6)
- Support Contacts (pg. 7)

Reminder: Same Day ACH must be approved prior to 10am PST and regular ACH files must be approved prior to 3:30pm PST. If you exceed this deadline, you will not be able to submit the file and will have to submit the file for the next available ACH processing window.

Paying a Single ACH Recipient

Please follow the steps below to complete your origination:

1. Log in to Commencement Bank's Online Banking
2. Under Business Features, choose ACH/Wire Origination, then click Create ACH/WIRE



3. Next, click Create Payment.

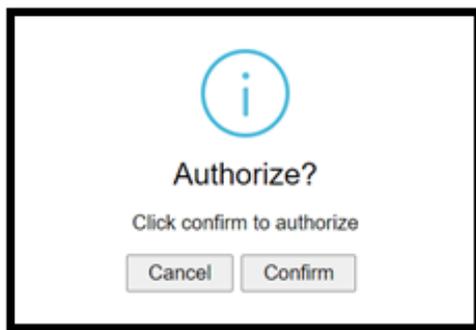


4. Select the single recipient from the Pay to Recipient list. If the recipient is not in the list already, click the person/plus sign icon. Proceed to complete the fields to enter the recipient. Red lines are required and will turn green when completed.



5. After selecting the recipient, choose the proper Originating ID (this is your ACH Company ID) and Offset Account, then complete the remaining payment related fields. Red lines are required and will turn green when completed. Verify the information is correct on the Payment Summary Screen, then click Submit.

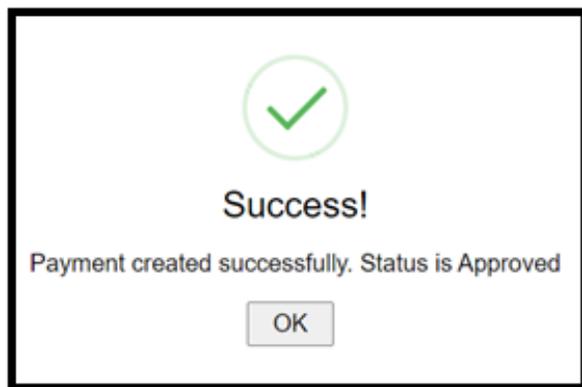
6. To Authorize the ACH, click Confirm from the Authorization pop-out



6. To ensure your security, after clicking confirm you will be sent a six-digit authorization code. Choose your Delivery Method to receive this code, then choose the Delivery Option and click Submit.

7. Enter the six-digit code in the Security Code window and click Submit

8. If your company does not process under Dual Control, the following message will appear after entering the authorization code:



If processing using Dual Control, the secondary user can now log in to Online Banking to approve the payment under Business Features, ACH/Wire Approvals. They will see an orange circle with the number of approvals waiting to be completed. Once approved, the file will be sent to the bank to release. Remember approvals must be completed by the times listed above to be processed.



Paying Multiple Recipients

Please follow the steps below to complete your origination:

** If your company utilized "Batch Templates" in the previous Online Banking platform, skip to step 9 **

1. Log in to Commencement Bank's Online Banking.
2. Under Business Features, choose ACH/Wire Origination, then click Add Recipients.
3. Next, click Create Batch Payee List.
4. Enter the required information on the Group Information screen seen below and click Next.

The screenshot shows the 'Group Information' screen in the online banking interface. At the top, there is a progress bar with five steps: General (1), Recipients (2), Amount (3), Review (4), and End (5). The 'General' step is currently active. Below the progress bar, the 'Group Information' section contains the following fields and options:

- Batch Name:** Field Payroll
- Batch Description (up to 10 characters):** FieldPay
- Batch Type:** Consumer
- Payroll Batch (Restricted Batch)
- Payment Type:**
 - Debit
 - Credit
 - Mixed

At the bottom of the screen, there are two buttons: 'Cancel' and 'Next'.

5. Select the recipients you'd like to pay from the Recipient List and click Next.
Note: You can search for recipients by typing their name into the Search Bar, if desired.

The screenshot shows the 'Recipients' screen in the online banking interface. At the top, there is a progress bar with five steps: General (1), Recipients (2), Amount (3), Review (4), and End (5). The 'Recipients' step is currently active. Below the progress bar, the 'Recipients' section contains the following elements:

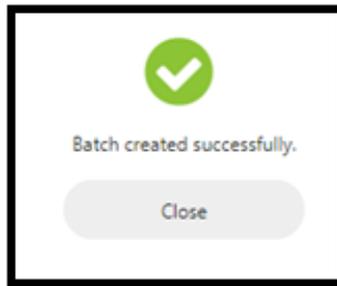
- Search:** A search bar for finding recipients.
- Recipient List:** A table with columns for Recipient, Reference #, Payment Method, and Account #.

Recipient	Reference #	Payment Method	Account #
<input type="checkbox"/> Select All			
<input type="checkbox"/> Test 2		ACH	123454799
<input checked="" type="checkbox"/> Test 3		ACH	987654321
<input checked="" type="checkbox"/> Test McTeaser	10289	ACH	123455555

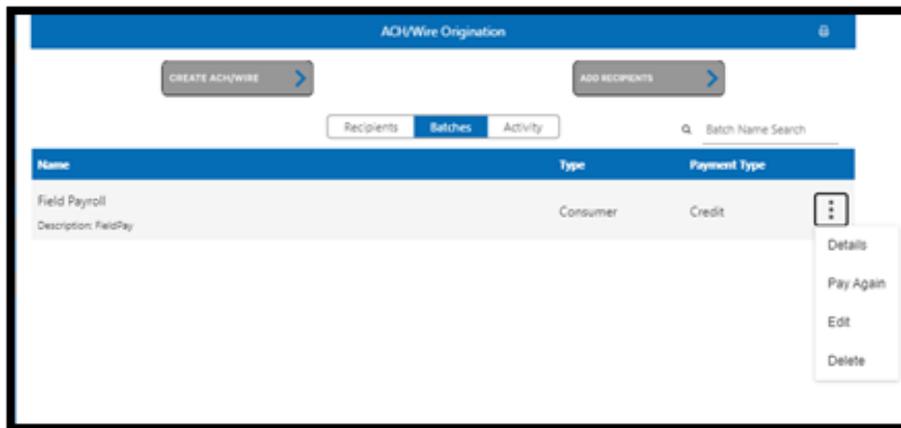
At the bottom of the screen, there are two buttons: 'Back' and 'Next'.

6. Once the recipients have been entered, your next step is to enter the payment amount for each recipient. When you are done, click Next.
7. Now you will need to review the Batch details on the Confirm & Save screen. If they are correct, click Next.

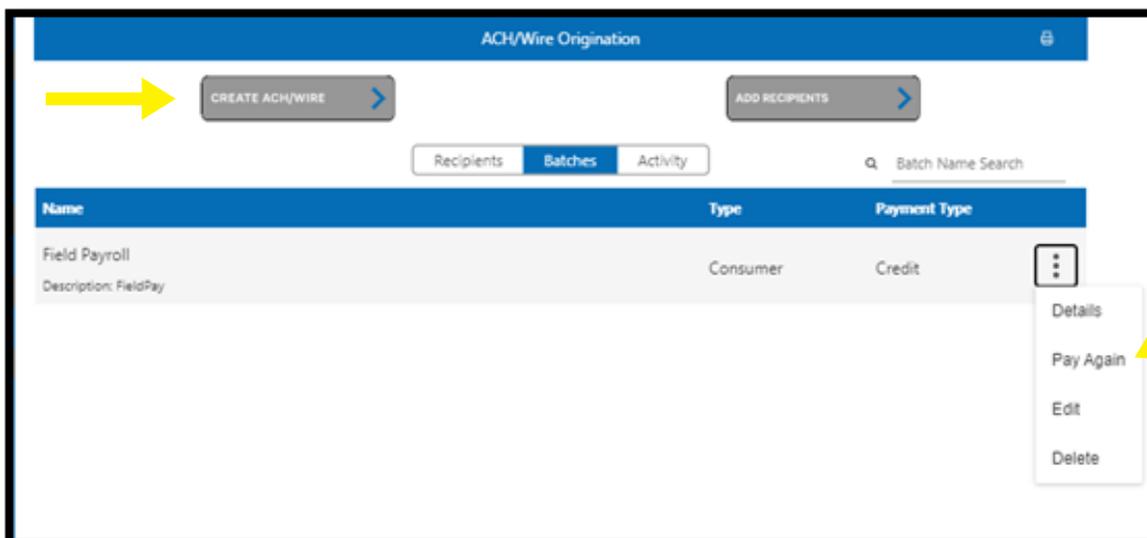
8. When you have received the Batch Created Successfully message, click Close



9. The Batch that includes these recipients will now show under the Batches tab and will remain listed unless you choose to delete it.



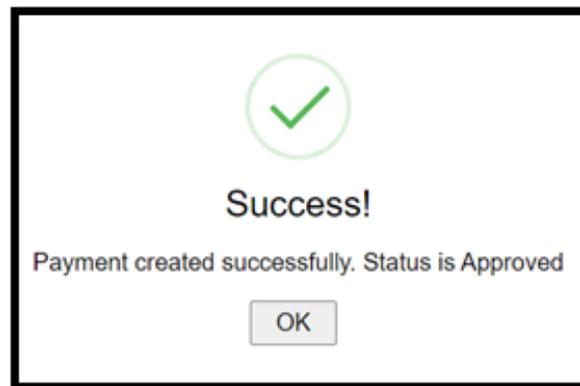
10. There are now two ways to make a payment to the recipients in this Batch: Click the three dots to the right of the Batch Name and select Pay Again or click the Create ACH/WIRE button and choose Make a Batch Payment. Each will route you to this same page:



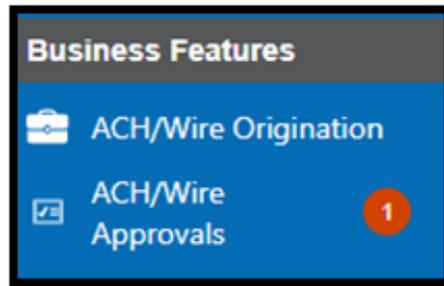
11. Verify that the correct Batch Details display on the Origination Screen and enter a memo in the Memo field. If you'd like to edit the recipients or payment amounts in this batch, click Change Recipient Details:
 - To edit the amount, update the Amount column
 - To exclude a payee from this file, so they will not receive funds, click the Hold box on the far-right side of their name
 - Click Okay when all updates have been made

Recipients					Hold All <input type="checkbox"/>
Recipient	Reference #	Account #	DR/CR	Amount	
Test 3		987654321	Credit	\$0.00	<input checked="" type="checkbox"/>
Test McTester	10289	1234555555	Credit	\$2.00	<input type="checkbox"/>

12. When all of the ACH information is correct, click Submit
13. On the Details screen, verify the ACH information, then click Submit again. If any changes are needed, click Cancel.
14. At this time, you will be sent a six-digit authorization code to ensure your security. Choose your Delivery Method to receive this code, then choose the Delivery Option and click Submit.
15. Enter the six-digit code in the Security Code window and click Submit
16. If your company does not process under Dual Control, the following message will appear after entering the authorization code:



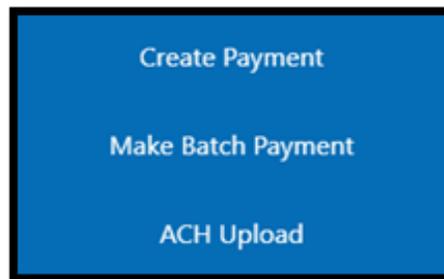
If processing using Dual Control, the secondary user can now log in to Online Banking to approve the payment under Business Features, ACH/Wire Approvals. They will see an orange circle with the number of approvals waiting to be completed. Once approved, the file will be sent to the bank to release. Remember approvals must be completed by the times listed above to be processed.



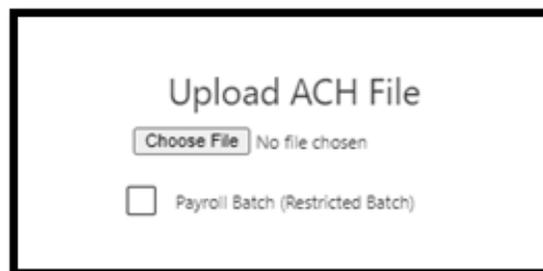
Uploading a NACHA formatted ACH File

Please follow the steps below to complete your origination:

1. Log in to Commencement Bank's Online Banking
2. Under Business Features, choose ACH/Wire Origination, then click Create ACH/Wire
3. Click ACH Upload

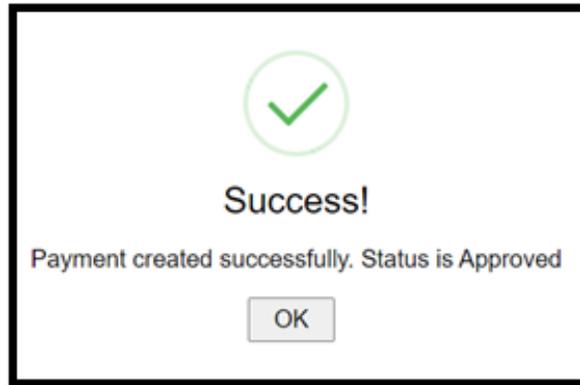


4. Click the Choose File button and locate your saved NACHA Formatted File from your computer and upload the file. After uploading, click Next.



5. Once uploaded, view the file image and click the Confirm button.
6. To ensure your security, after clicking confirm, you will be sent a six-digit authorization code. Choose your Delivery Method to receive this code, then choose the Delivery Option and click Submit.
7. Enter the six-digit code in the Security Code window and click Submit

8. If your company does not process under Dual Control, the following message will appear after entering the authorization code:



If processing using Dual Control, the secondary user can now log in to Online Banking to approve the payment under Business Features, ACH/Wire Approvals. They will see an orange circle with the number of approvals waiting to be completed. Once approved, the file will be sent to the bank to release. Remember approvals must be completed by the times listed above to be processed.



Support Contacts

If you should have any questions while navigating online banking on your desktop or app, please contact Cash Management at 888.897.9330 or onlinebanking@commencementbank.com.