Business Online Banking Quick Reference Guide

ACH Origination

PathFinder BANK

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ACH – TEMPLATE SET UP

From the Transfers and Payments Link:

1. Select **Make ACH Payment / Manage Templates or Collect money via ACH / Manage Templates** Link.
2. Select the **Create a template** Link

For ACH Payment/Collection:

1. Enter the **TEMPLATE NAME**, i.e., Payroll or Vendor Payments.
2. Select the **REQUEST TYPE** (PPD Payment, CCD Payment, PPD Collection, CCD Collection, State Tax, and Federal Tax).
3. Select the **COMPANY NAME/ID** from the drop down list.
4. Select the **SOURCE ACCOUNT** to be debited/credited (payment/collection) from the drop down list.
5. The **TEMPLATE DESCRIPTION** further identifies the transaction in the template (and automatically prefills).
6. Enter the **MAXIMUM TRANSFER AMOUNT**.
7. Select Continue.
8. Begin to enter the detail information for each of your payees by entering the **ABA/TRC, ACCOUNT NUMBER, ACCOUNT TYPE, NAME, ID,** and either a dollar amount, if the payment is to remainstatic, or leave at the default of $0.00.
9. Continue entering detail records by selecting the **ADD ADDITIONAL DETAIL ROW** Link.
10. Select **SAVE TEMPLATE**.

For ACH – Federal Tax:

1. Enter the **TEMPLATE NAME**, i.e., 940 or 941.
2. Select the **REQUEST TYPE** (Federal Tax).
3. Select the **TAXPAYER NAME/ID** from the drop down menu.
4. Select the **OFFSET ACCOUNT** to be debited from the drop down menu.
5. The **TEMPLATE DESCRIPTION** further identifies the transaction in the template (and automatically prefills).
6. Enter the **MAXIMUM TRANSFER AMOUNT**.
7. Select Continue.
8. Enter the tax detail information beginning with the **ABA NUMBER, ACCOUNT NUMBER, ACCOUNT TYPE** and the EIN. Click the **SELECT TAX TYPE** link and choose the appropriate tax type code.
9. Select **SAVE TEMPLATE**.

For ACH – State Tax:

1. Enter the **TEMPLATE NAME**, i.e., payroll withholding or estimated payment.
2. Select the **REQUEST TYPE** (State Tax).
3. Select the State.
4. Select the **TAXPAYER NAME/ID** from the drop down list.
5. The **TEMPLATE DESCRIPTION** further identifies the transaction in the template (and automatically prefills).
6. Select the **OFFSET ACCOUNT** to be debited.
7. Enter the **MAXIMUM TRANSFER AMOUNT**.
8. Select Continue.
9. Enter the detail information beginning with the **ABA NUMBER, ACCOUNT NUMBER, ACCOUNT TYPE, ID NUMBER, TAXPAYER VERIFICATION** (Optional). Click the **SELECT TAX TYPE** link and choose the appropriate tax type code. Select the appropriate TYPES based on the breakdown of payment to the State.
10. Select **SAVE TEMPLATE**.

There is a mandatory 10 day prenote period for BOTH Federal and State Tax Payments.

ACH ENTRY

Files must be received by 3:00 p.m. Eastern Time

To enter an ACH request (First User):

1. Select **Make ACH Payment / Manage Templates** or **Collect money via ACH / Manage Templates** from the **TRANSFERS & PAYMENTS** tab.
2. S elect the radio button of the template that you need and click **CONTINUE.**
3. Complete the necessary fields and select **CONTINUE.**
4. If all information entered appears correct, click **APPROVE.**

To approve an ACH request (Second User):

1. Select Approve ACH transactions from the **TRANSFERS AND PAYMENTS** tab.
2. Select the ACH request(s) you wish to transmit by clicking the box next to the transaction(s) and then
3. Select **CONTINUE.**
4. If the transaction(s) on the Verification screen are correct, select **TRANSMIT.**

SCHEDULED ACH REQUESTS (Recurring Payments)

From the Transfers and Payments Tab.

Scheduled Request Entry (First User):

1. Select the applicable radio button beside the desired template and select Continue.
2. Select the **Schedule a request with this template** Link.
3. Input the **FREQUENCY** and **NEXT SEND ON DATE.**
4. Select the applicable **END ON** and **PROCESSING OPTIONS.** Select Continue.
5. Review the scheduled request for accuracy. If all information entered is correct, select **APPROVE.**

Scheduled Request Approval (Second User):

1. Select the **NEXT SCHEDULED REQUESTS** link from the **TRANSFERS AND PAYMENTS** tab.
2. The scheduled request should be listed by the next send on date with the approval status showing as **1 of 2 received**. Click on this status.
3. Review the detail of the request and choose **APPROVE** if correct.

***An approval of a scheduled request is only valid for that single instance of the schedule. Future instances will have to be approved after the date of the previous instance has passed.**

****Scheduled requests can be setup for Internal Transfers and Multiple Account Transfers, as well as ACH and Wire transactions. Please note that any edits made to a scheduled request will result in the user having to go back and APPROVE the request again to ensure that the edits are effective and that the request will continue to process automatically.**