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Introduction

• ACH Manager is a complete, end-to-end ACH transfer solution which replaces inefficient, manual tasks by automating every step of the process.

• Hickory Point Bank offers the convenience to our clients of on-arrival transfer processing, an online view of transfer history, email alerts for exception items, and immediate notification of transfer approval.
Benefits

• **Transfer Templates**
  – Templates provide many transfer types, including payroll, tax payments, consumer debits/credits, cash concentration/disbursements, and vendor payments.

• **Streamlined ACH Processing**
  – Processing workflows automatically validate transfer files, check for duplicate items, and withhold designated prefunding amounts. Workflows also provide Hickory Point Bank and clients with email notification of rejected or exception items, as well as send the customer immediate confirmation of approved transfers.

• **Risk Management Controls**
  – Hickory Point Bank can set limits on the client and user levels for the types of files initiated and the dollar amount for daily transaction limits.

• **Online Reporting**
  – Real-time transfer status updates and ACH transaction history are available online.

• **Transfer Review**
  – Transfer review thresholds provide another method for monitoring the type, dollar amount, and number of transfers originated.
Home Page

- From the home page, you can quickly access your ACH Transfers to review and issue, along with being able to quickly process an ACH Transfer Fund.
Funds Management

- Point to **Management Tools**, and then, under **Funds Management**, select **ACH Manager**.
  
  - **Note**: The first time a new user accesses ACH Manager, all programs will load, which may cause ACH Manager to load slowly.
Funds Management

- The Select External Transfer Criteria page appears:
Inquire ACH Transfer

- Use Inquire ACH Transfer to view the details of an ACH transfer.
- Select the Inquire ACH Transfer option button, and then click Submit.
Change ACH Transfer

- Select the **Change ACH Transfer** option button.
- Click **Submit**.
- Click the **Transfer Description** link.
Change ACH Transfer

- Complete the applicable changes to the transfer.
- Click **Process**.
New ACH Transfer

- The New ACH Transfer page allows users to create a new ACH Transfer.
- Select the New ACH Transfer option button.
- From the ACH Type list, select the ACH type.
- Click Submit.
- **Note:** The ACH type list only displays the ACH types for which a user has permissions.
New ACH Transfer

- In the **Description** box, type the name of the transfer.
- Click the **Effective Date** calendar icon, and then select a date of the transfer.
- **Note:** The effective date must be at least 2 days after the current date.

![Transfer From Banner](image)

- **Transfer From Banner**
- Select the offsetting account and type the amount.
New ACH Transfer

- **Transfer To Banner**
- **Name**: person/vendor receiving the transfer.
- **Employee ID**: If applicable.
- **Account Number**: Account receiving the funds.
- **Account Type**: Determines whether the account is a checking or savings.
- **R/T Number**: Receiving institutions Routing number. If the number is correct, the name of the institution will appear.
- **Amount**: The dollar amount each payee is receiving.
- **Prenote**: If selected, this will send a zero dollar to verify the account is open/active.

To activate the file for validation and processing, click **Process**.
New ACH Transfer

- As an added security feature, you will need to input the one time password given by pressing the button on your token without your created four-digit pin.
Processing Status

- The processing Status page appears.
New ACH Transfer Using Existing Transfer

- Select the **New ACH Transfer Using Existing Transfer** option button.
- Click **Submit**.
- The ACH List appears.
- To access the template, click the **Transfer Description** link.
New ACH Transfer Using Existing Transfer

- The template appears.
- Make the necessary changes.
- Click **Process**.
Processing Status

- The processing Status page appears.
Delete Transfer

- You can delete saved, recurring transfers. If **Processed**, the file must be **reversed**.
- Select the **Delete ACH Transfer** option button.
- Click **Submit**.
- The ACH List appears.
- Click the transfer description of the transfer to be deleted.
Delete Transfer

• Click Next.

• Click Finish.

• Click Done.
Reverse Transfer

- Select the **Reverse ACH Transfer** option button.
- Click **Submit**.
- The Transfer lists appear.
Reverse Transfer

- Select the **Reversal** check box of the transaction to reverse.
- Click **Next**.
Reverse Transfer

- In the **Amount** box, type the amount.
- Click **Process**.
ACH Transfer Template

- The ACH Transfer Template allows users to create a new template.
- From the **Account Options** menu:
  - Select the **ACH Transfer Template** option button.
  - Click **Submit**.
ACH Transfer Template

- From the **ACH Type** list, select the ACH Type.
- Click **Submit**.
- **Note:** Standard Entry Class descriptions appear as defined in NACHA guidelines.
ACH Transfer Template
Import New ACH Transfers

- Select the **Import ACH Transfer** option button.
- Click **Submit**.
- **Browse** for the file to be processed.
- Click **Next**.
Import New ACH Transfers

- Select the ACH Transfer Type.
- Input the Template Description.
- Input the Number of Header Rows to Exclude.
- Input the Number of Footer Rows to Exclude.
- Select the type of **Delimited** the file is saved as.
- **User Access:** Select **All User Access** if all users should have access or select the user name if that user is to have the only access.
Import New ACH Transfers

- Determine what information is held in each **Column**.
- If the file holds more than 6 Columns utilize the **Apply Additional Values to File** area.
- Select whether the Offset Account is Defined In the File, if not **Select Account**.
- **Effective Date Option**, choose if the effective date is within the file or the system should Prompt for Date.
Import New ACH Transfers

- Input the **Effective Date**.

Note: This should be at least 2 days from the processing date.
Import Existing ACH Transfers

- Choose ACH File Import Template.
- Search for the template by the Template Name, ACH Type, Template Group or Import File Type.
Import Existing ACH Transfers

- **Browse** for the **File Location**.

- Input the **Effective Date**.
  Note: This needs to be 2 days after the processing date.
User Administration

• On the Home Page, hover over Administration.
• Click on Profile & Permissions.
User Administration

- Inquire Employee: Search current users.
- Change Employee: Update criteria on current users.
- New Employee: Create a new user.
- New Employee Using Existing Employee: Allows a new user to be set up mirroring an existing user.
- Delete Employee: Removes on-line access in whole to an employee.
New Users

Codes

- **Name:** the name of the business user.
- **Security Level:** the level of access rights.
  - **Employee**-user cannot review transfers.
  - **Supervisor**-user is authorized to review transfers within their Employee Group.
  - **Administrator**-user is authorized to review transfers.
  - **Senior Administrator**-user is authorized to review transfers and can assign other administrators.
New Users

- **Contact Methods**
  - Users contact information
  - **Note:** Email address must be provided or the user will not upload.

- **Client Details**
  - This is the Client information that the user will be tied to.

- **Security**
  - **Access ID:** the permanent user name utilized at log in. The format for this is, all Capitalized letters, the first initial of the first name and full last name. (some exceptions may apply)
New Users

- **Multifactor Authentication**
  - **Token Status:** token users, set to **Pending Enablement**. Non token users, set to **None**.
  - **Token Type:** token users, set to **Go3**. Non token users, set to **None**.

- **Role Assignment**
  - Indicates the role assigned to the user. Users can be assigned to multiple roles.
  - **Senior Admin:** Can add, change, and delete client accounts and display groups and allows modification of permissions.
  - **Administrator:** Can create, change, and approve other user’s templates, and can add, change, delete permissions for other users.
  - **Supervisor:** Can review and approve fund transfers made by other users.
  - **Employee:** Can create and view transactions.

- **Account Options**
  - **Incoming ACH** and **Incoming Wire.** Select **Yes** if the user is allowed to submit these types of transactions, **NO** if not.
New Users

- **Administration Options**
  - Place a ✓ in each ☐ the user should have access to. This will grant them the ability for **Inquiry**, **New**, **Change**, or **Delete**.

- **Approval Options**
  - **Review Internal Transfer**, **Review ACH Transfers**, and **Review Wire Transfers** should be set to “Yes” so these files can be reviewed by Hickory Point Bank before sending on for processing.
  - **Approve Transfers** should be set to “Yes” if the client requires two approvals by users before the transfer is sent for processing, this will grant the user the right to approve a submitted transfer. If the client does not require two users to approve, set to “No”.

![Table of Access]

![Approval Options]

*Note:* Only when the user **Security Level** is set as **Administrator** or **Supervisor** will the **Administration Options** and **Approve Transfers** appear. **Security Level** set as **Employee** will not have these options appear.
New Users

- **Fund Transfer Options**
- **Inquire Transfers** set to “Yes” if the user is allowed view transfers made, if this is not allowed for the user, select “No”.
- **Initiate/Delete Transfers** set to “Yes” if the user is allowed to initiate, edit and delete a transfer, if this is not allowed for the user, select “No”.
- **Review Bill Payment Transfers** should be set to “No”, as Bill Pay is not currently offered.
- **File Transfer Options**
- **Review ACH File Transfers** and **Review Other File Transfers** should be set to “No” as this does not apply to ACH Manager.
New Users

- **Bill Payments**
  - *Initiate Payments* set to “*No*” as this feature is not currently available.

- **Interface Specifications**
  - *Interface* should be set to “*Centrix*” if the client utilizes **Positive Pay**, if not set to “None”.
  - *User Code* will be the *Access Id* set for the user.
  - *Password* will need to be set to a generic password (i.e. Hpbank24!)
  - **Note:** *Interface Specifications* is only for **Positive Pay** clients.
New Users

Electronic Documents
• Place a ✓ in the ☐ for each type of account you have (DDA is a checking, SAV is a savings) if the user is allowed to view these transactions and accounts.
• If the client utilizes Lockbox services place a ✓ in the appropriate ☐ to view and receive deposited items if this user is allowed.
• Select Checking Account Statements if this user is able to view Online Statements.

Employee Account Access
• Select only the accounts the user should have rights to.

Applications Enabled
• Select ACH if the user will be submitting transfers.
• Click Next.
New Users

ACH User
- Always leave the ☑️ for the Company Name.
- Only the Account Numbers the user has access to will appear. In the drop down box, grant what type of ACH Access the user should have. Full ACH Access, ACH In, ACH Out or No Access.
Additional Resources

• **Contact Information**
  – Kirk Harney, Corporate Cash Management, Champaign Market
    Phone: 217.872.7561  Email: Kirk.Harney@HickoryPointBank.com
  – Janice Schramm, Corporate Cash Management, Springfield Market
    Phone: 217.547.3618  Email: Janice.Schramm@HickoryPointBank.com

• [Click here to view available Business Online Banking tutorial videos!](#)

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