

Using the ESL ACH Origination Service is a great way to conveniently submit direct deposit to employees' bank accounts and make payments to your vendors. Refer to this User Guide for instructions on how to use this service.

You'll find details about:

- Creating a Template
- Managing Templates
 - Searching for a template
 - Filtering a template
 - Editing templates
 - Copying a template
 - Deleting a template
 - Marking a template as favorite
- Creating a Payment from a Template
- Creating a Payment
 - Add a Payment
 - Create a Recipient
- Using Imported Files
 - Updating Amounts for Recipients in a Template
 - Importing Recipients and Amounts to Create a Payment
 - Importing a NACHA file
 - ACH Passthrough
- Viewing or Canceling a Payment
 - Viewing a payment
 - Canceling a payment
- Sending Notifications to Approvers
- Approving Payments

Our ACH Origination services are available within ESL Business Online Banking. If you don't currently have access to Business Online Banking or if you have questions about how to use any of our Online Services; please call us at 585.336.1063 or email at cashmanagement@esl.org.

To get started, log into Business Online Banking and click on "Cash Management" on the left hand side. You'll find ACH Origination options within that drop down menu.

Please keep in mind that ACH transactions can only be performed Monday – Friday and not on federal holidays. The daily cut-off time for submitting ACH transactions is 5:00 p.m. EST. Items submitted after that time will be processed on the next business day.

CREATING A TEMPLATE

1. In the navigation menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

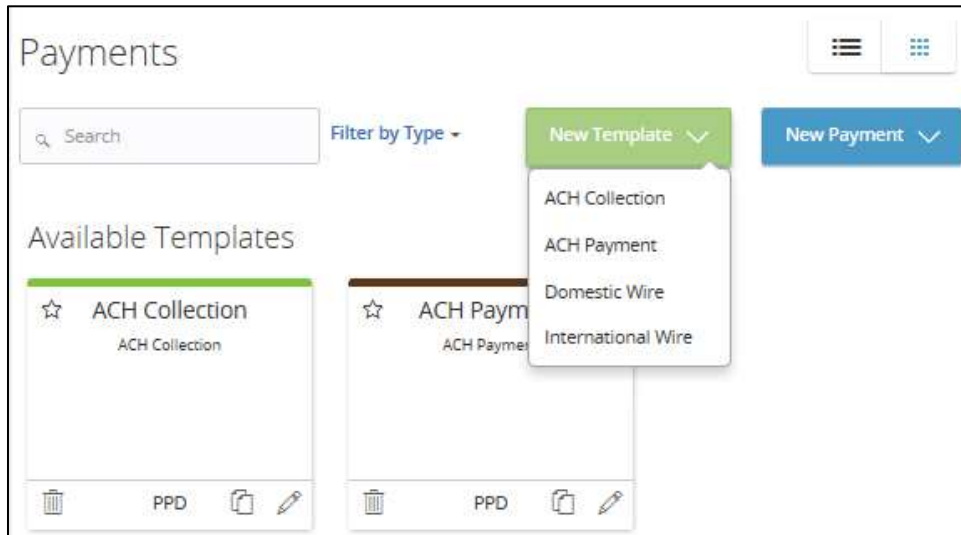


Image 1 (used for step 2)

2. In the New Template drop-down list, click the template type to create. The Info & Users tab appears.



Image 2 (used for steps 3-4)

3. Enter a Template Name.
4. In the Grant User Access section, click or tap a User to give users access to the template, then click or tap Next. The Recipient & Amount tab appears.

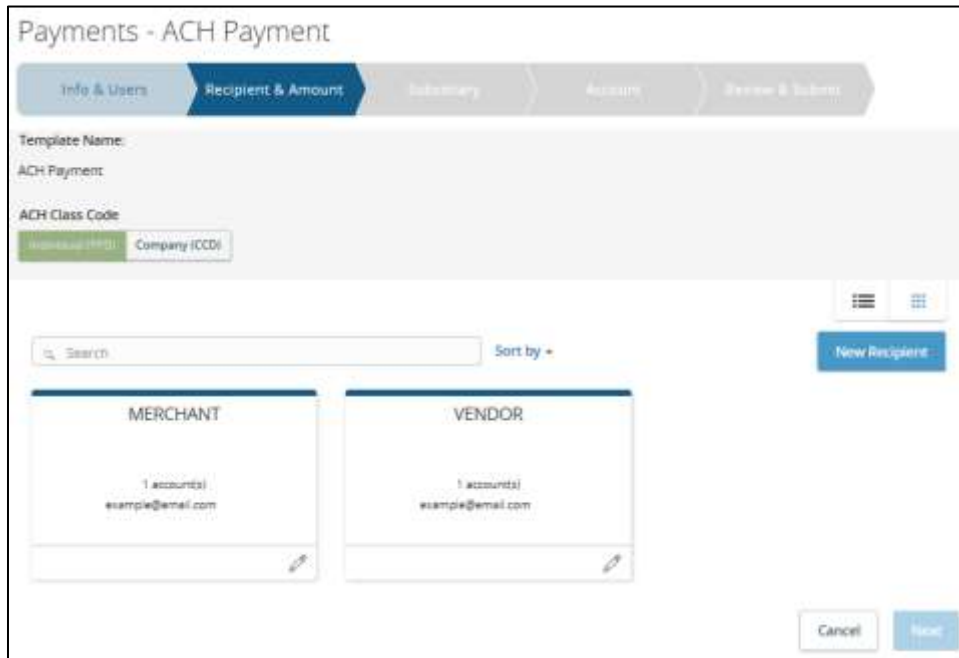


Image 3 (used for steps 5-6, 10-13)

5. (Optional) If you are creating an ACH Payment or ACH Collection and your configuration includes SEC codes for every recipient, click or tap one of the ACH Class Code options. This filters the recipients so that only the selected SEC Code recipients will appear.
6. Click or tap a Recipient from the list of recipients. If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.

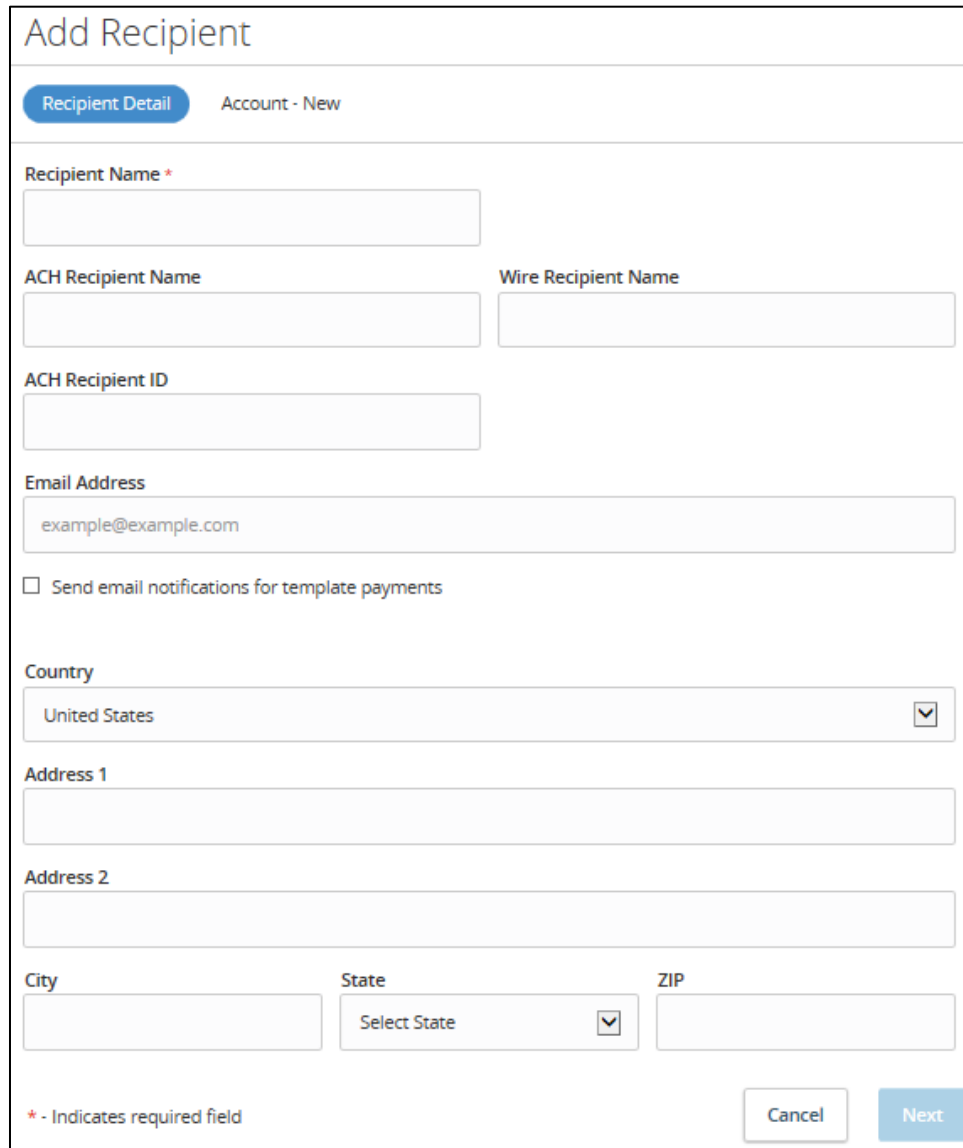





Image 4 (used for steps 8-10)

7. In the Recipient Detail tab, complete required fields. The character limit on an ACH name is 35 characters.
8. In the Account - New tab, fill out the account information.
9. Click or tap Create Recipient.
10. (Optional) Click or tap Notify  icon to send an email notification to recipient when ACH is processed.
11. (Optional) Enter the amount for the ACH.

12. (Optional) Click or tap payment  icon.
13. (Optional) Click or tap  icon to enter Addendum (message) to Beneficiary.
14. Click or tap Next.
15. (Optional) If you have subsidiaries, the Subsidiary tab appears. Click or tap a Subsidiary from the list.
16. Click or tap Next. The Account tab appears.

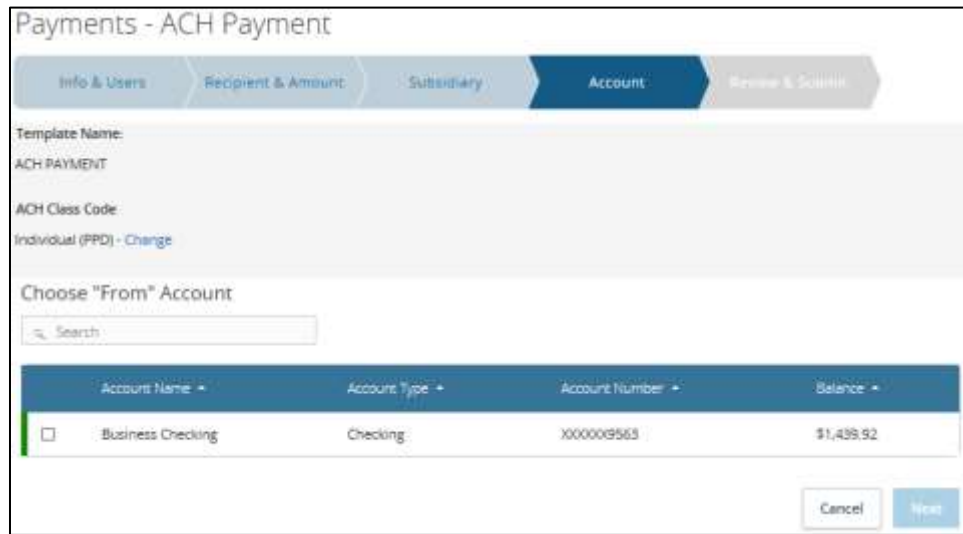


Image 5 (used for steps 17-18)

17. Click or tap an Account from which payments will be made.
18. Click or tap Next. The Review & Submit tab appears.

Payments - ACH Payment

Info & Users
Recipient & Amount
Subsidiary
Account
Review & Submit

Template Name:
ACH PAYMENT

ACH Class Code
Individual (PPD)

Total Amount
\$0.00 to 1 recipient

Effective Date

Recurrence
None

Send payment as
BUSINESS BANKING PROCEDURE

From Account
Business Checking XXXXXX9563 1439.92

Selected Recipients

Name	Account	Pay	Notify	Amount	Addendum
MERCHANT	1368209563	Yes	Yes	\$0.00	

* - Indicates required field

Cancel
Save
Draft
Approve

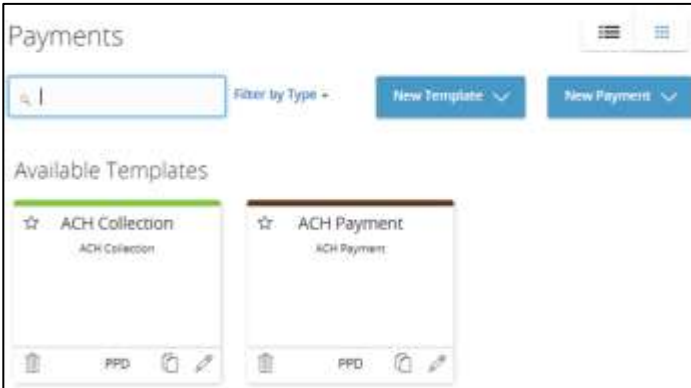
Image 6 (used for steps 19-22)

19. (Optional) Click or tap the Effective Date.
20. (Optional) Click or tap Set Schedule to set up a recurring schedule. After selecting a schedule, click or tap Save.
21. Click or tap Save. The Template Saved page confirms that you saved the template. Click or tap Close.
22. (Optional) If you have the proper Allowed Actions enabled, you can save the template and then click or tap Draft or Approve. A confirmation message appears. Click or tap Close.

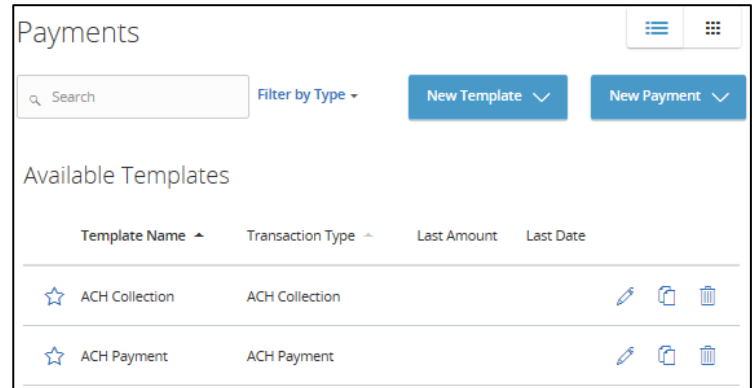
MANAGING TEMPLATES

On the ACH & Wire Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Sample grid view:



Sample list view:







Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons:

Icon	Task
	Mark the template as a favorite.
	Edit or Create a payment.
	Copy the template.
	Delete the template.

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.

SEARCHING FOR A TEMPLATE

On the Payments page, you can search for a template.

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

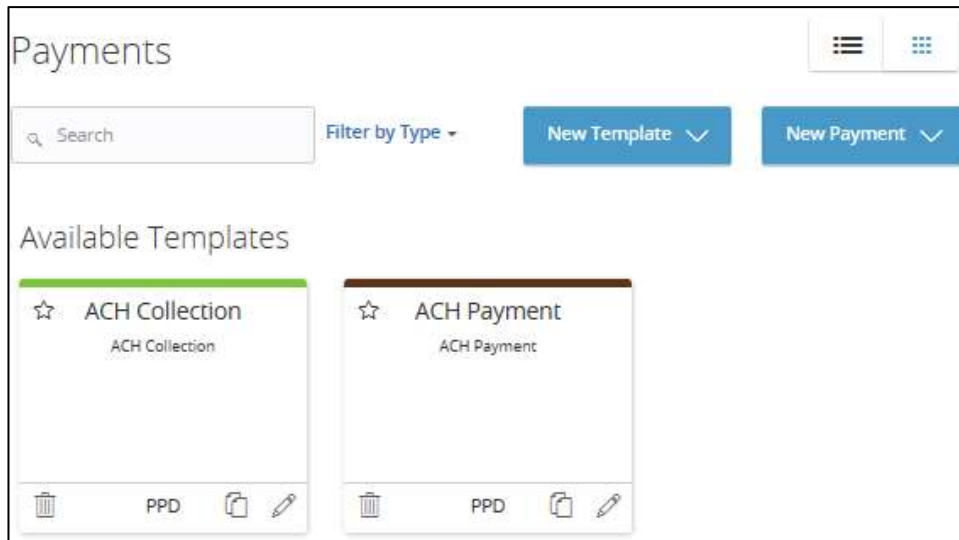


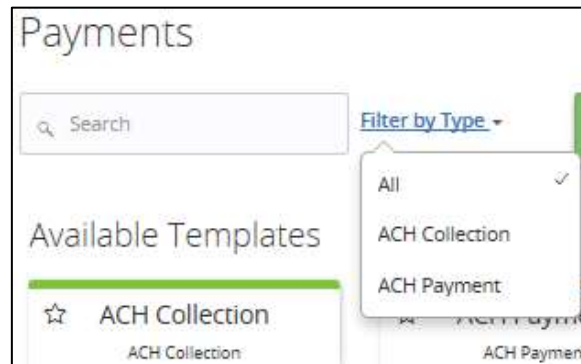
Image 7 (used for step 2)

2. Enter your search text in the Search field. The templates that match the search text appear on the Payments page.

FILTERING A TEMPLATE

On the Payments page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.

Filter List:



1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
2. On the Payments page, in the Filter by Type drop-down list, click or tap one of the following:
 - a. All to show all templates.
 - b. Any Transaction Type name to show templates of that type.
 - i. Templates of the selected type appear on the Payments page.

EDITING A TEMPLATE

If you have the Manage Templates feature assigned, you can use the Payments page to edit any template. If you have the Draft right for a Transaction Type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.

Note: The Manage Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

See "Creating a single-recipient payment or template" for more information on template settings.

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
2. Click or tap the edit icon (✎) of the template that you want to edit. The Info & Users tab for the template appears.

3. Make any needed changes to the template settings on the following tabs:
 - a. Info & Users
 - b. Recipient & Amount
 - c. Subsidiary
 - d. Account
4. Click or tap Review & Submit.
5. On the Review & Submit tab, click or tap Save. The Template Saved page appears.
6. Click or tap Close. The Payments page appears.

COPYING A TEMPLATE

You can use the Payments page to copy an existing template, make changes, and save the copy.

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap the copy icon (📄) for the template. The Info & Users page appears.
4. Make any needed changes to the template settings.
5. Click or tap Review & Submit.
6. On the Review & Submit tab, click or tap Save. The Template Saved page appears.
7. Click or tap Close.

DELETING A TEMPLATE

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
2. On the Payments page, click or tap the delete icon (🗑️) of the template that you want to delete.
3. Click or tap Delete Template. The Template Removed page appears confirming deletion.
4. Click or tap Close. The Payments page appears.

MARKING A TEMPLATE AS A FAVORITE

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments page. You can mark any template that you can access as a favorite.

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
2. Locate the template that you want to mark as a favorite. You can browse or search to locate the template.
3. Click or tap the favorite icon (☆) for the template.

CREATING A PAYMENT FROM A TEMPLATE

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.

The templates that you can use appear in the Available Templates area on the Payments page.

1. In the navigation menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears with the templates that you can access.

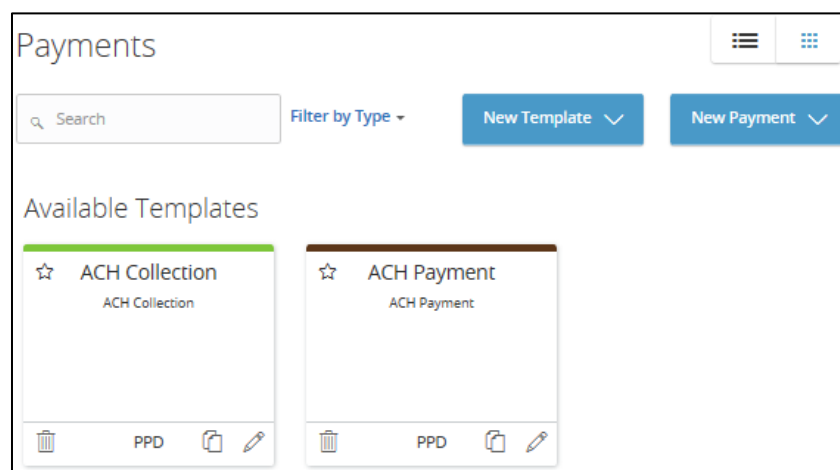


Image 8 (used for step 2)

2. Click or tap on the pencil icon  of the template that you want to use. The Info & Users tab appears.

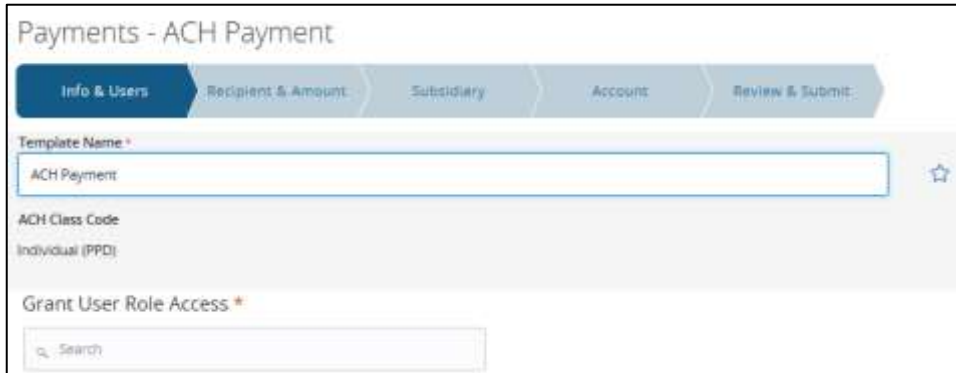


Image 9 (used for step 3)

Tip: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

3. Click or tap Next. The Recipient & Amount tab appears.

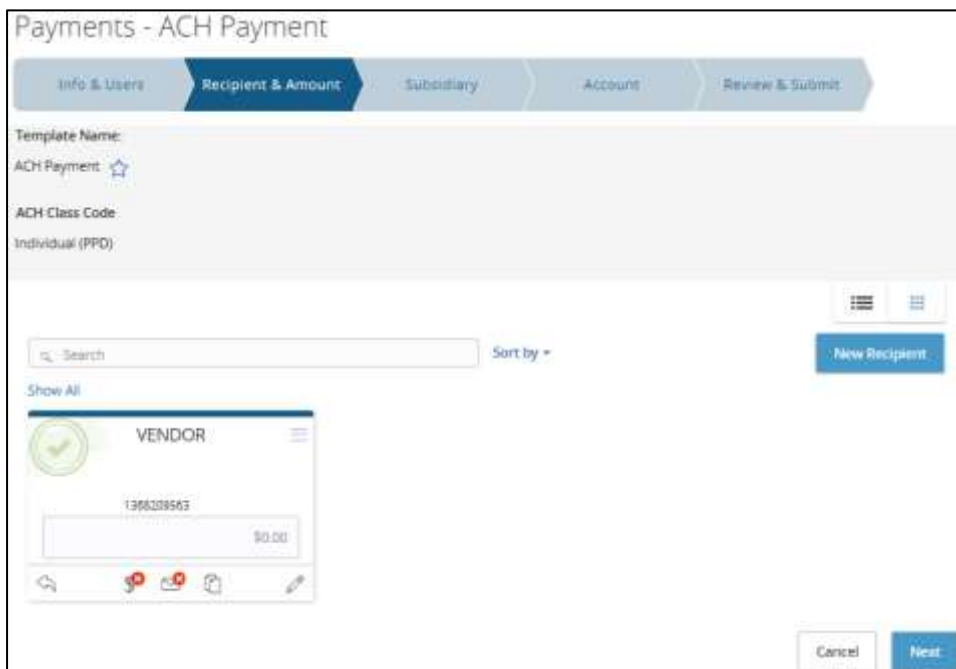





Image 10 (used for steps 4-8)

4. (Optional) Click or tap Notify icon  to send an email notification to recipient when ACH is processed.
5. Enter the amount for the ACH.
6. Click or tap payment icon .
7. (Optional) Click or tap addendum icon  enter Addendum (message) to Beneficiary.
8. Click or tap Next.
9. (Optional) If you have subsidiaries, the Subsidiary tab appears. Click or tap a Subsidiary from the list.
10. Click or tap Next. The Account tab appears.

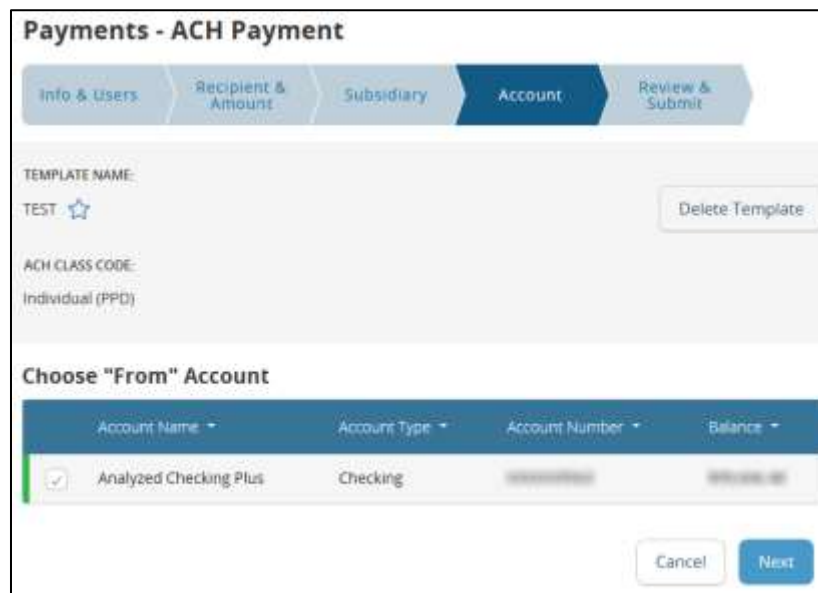
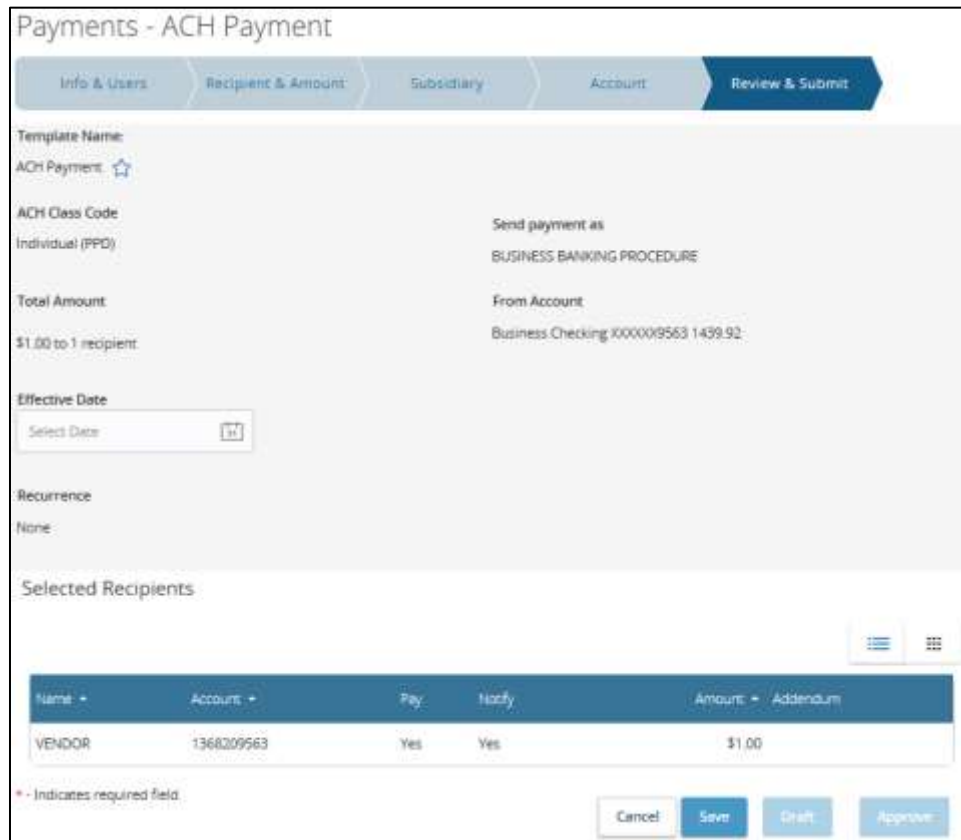


Image 11 (used for steps 11-12)

11. Click or tap an Account from which payments will be made.
12. Click or tap Next. The Review & Submit tab appears.



Payments - ACH Payment

Info & Users | Recipient & Amount | Subsidiary | Account | **Review & Submit**

Template Name: ACH Payment ☆

ACH Class Code: Individual (PPD) Send payment as: BUSINESS BANKING PROCEDURE

Total Amount: \$1.00 to 1 recipient From Account: Business Checking XXXXX9563 1439.92

Effective Date: [calendar icon]

Recurrence: None

Selected Recipients

Name +	Account +	Pay	Notify	Amount +	Addendum
VENDOR	1368209563	Yes	Yes	\$1.00	

* - Indicates required field.

Image 12 (used for steps 13-16)

13. Click or tap the Effective Date.
14. (Optional) Click or tap Set Schedule to set up a recurring schedule. After selecting a schedule, click or tap Save.
15. Click or tap Save. The Template Saved page confirms that you saved the template. Click or tap Close.
16. (Optional) If you have the proper Allowed Actions enabled, you can save the template and then click or tap Draft or Approve. A confirmation message appears. Click or tap Close.

USING IMPORTED FILES

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

UPDATING AMOUNTS FOR RECIPIENTS IN A TEMPLATE

The ACH transaction import feature accepts two types of CSV files that meet certain requirements. The import method allows for processing of ACH Payment and/or ACH Collections transactions.

ACH Batch Upload Guidelines 2-column Comma Separated Values (CSV) file

You can import a list of recipients and amounts from a 2-column Comma Separated Values (CSV) file. The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. The order of the recipients and transaction amounts in the file must match the order that they appear in the template. This does require recipient records to be created before a file can be imported.

The first column in the CSV file references existing recipient information, and the second column contains information about the transaction itself.

The 2-column CSV file must contain the following columns:

- Column 1 – Recipient Name
- Column 2 – Amount

IMPORTING RECIPIENTS AND AMOUNTS TO CREATE A PAYMENT

ACH Batch Upload Guidelines 5-column Comma Separated Values (CSV) file

You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to a new ACH Payment or ACH Collection. The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. A recipient can be included multiple times to create multiple payment or collections. The payments can be to the same accounts or different accounts. This format does not support addenda information.

The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount

The 5-column CSV file must contain the following columns:

- Column 1 – Recipient Name
- Column 2 – ABA/Routing Number
- Column 3 – Account Number
- Column 4 – Account Type (Type in as a numeric value: Checking = 1; Savings = 2)
- Column 5 – Amount

Tip: To use splits in an imported file, include each split as a separate line in the imported file.

1. In the navigation menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

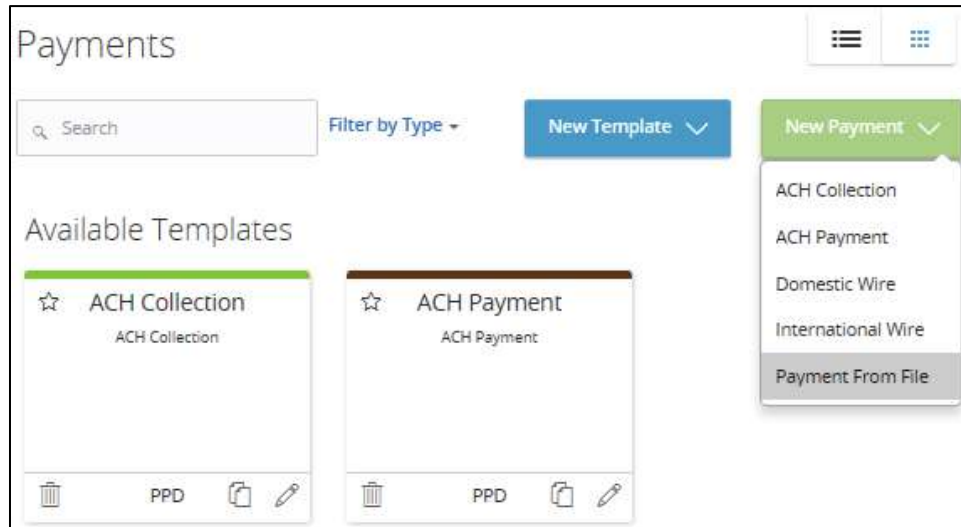


Image 13 (used for step 2)

2. In the New Payment drop-down list, click or tap Payment From File. The Payment From File page appears.



Image 14 (used for steps 3-6)

3. In the Payment Type drop-down list, select the Payment Type.
4. Click or tap Select a file to import. The Open dialog box appears.

5. In the Open dialog box, locate the file that you want to upload, and click or tap Open. The process to locate the file varies, depending on your device.
6. Click or tap Upload File. The Payment from File - Additional Information page appears.

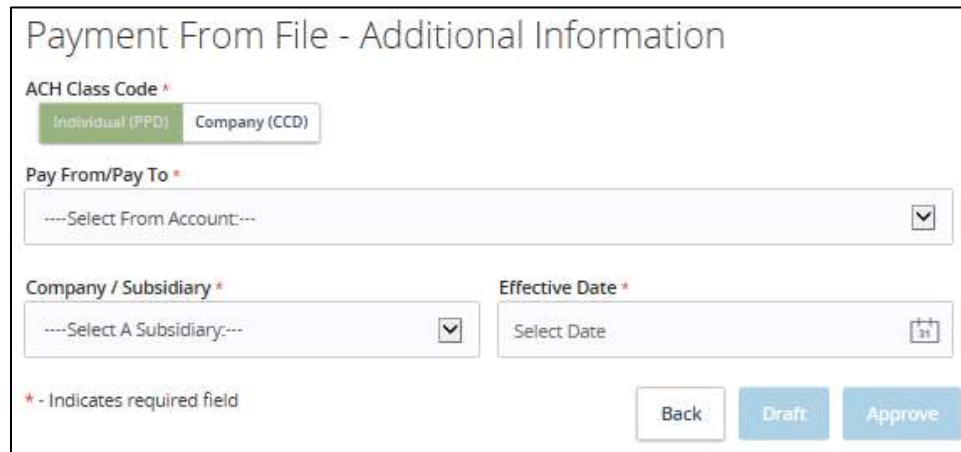


Image 15 (used for steps 7-11)

7. Click or tap one of the ACH Class Code options.
8. Select the Pay From/Pay To account.
9. (Optional) Select the Subsidiary, if required.
10. Select the Effective Date.

Click or tap **Approve** if you have the proper Allowed Actions enabled. Click or tap **Draft** if approve rights are not enabled.

11. If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
12. In the success message, do one of the following:
 - a. Click or tap Close.
 - b. Click or tap View in Online Activity.

Tip: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

IMPORTING A NACHA FILE TO CREATE A PAYMENT (ACH PASS THRU)

You can import a balanced NACHA format file to create an ACH Payment, or ACH Collection. When you import a NACHA formatted file, the system verifies the content of the file. If the file is missing required information, the system will prompt you for the information. If the file has any errors, the system displays an error message. If that happens, correct the errors in the file and try to upload the corrected file.

You can use ACH Pass Thru to load and submit balanced NACHA-formatted files. The file that you select to upload should be properly formatted according to the NACHA Rules and Guidelines. The file can contain one or more batches. The file can include both debit and credit batches.

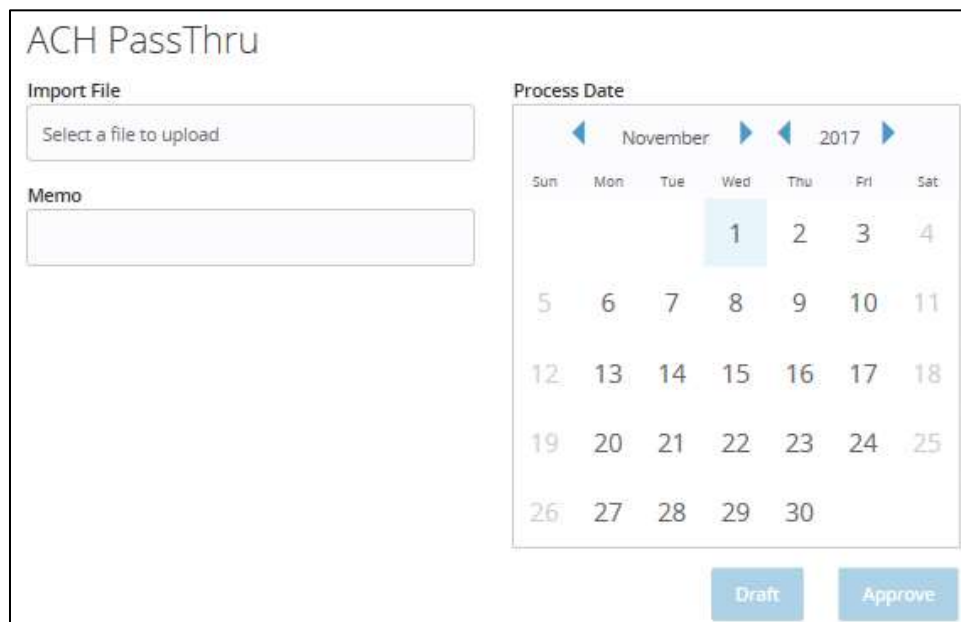
When you upload a file with ACH Pass Thru, a basic verification of the contents is done before the file can be sent ACH Network. If the file includes any errors, the errors may occur when the system processes the file.

Unlike other payment types, you do not specify an effective date for ACH Pass Thru files. Instead, you specify the exact date to process the file and begin sending it to the ACH Network.

You can create the NACHA-formatted file with your accounting or other software.

Caution: If errors are detected, a message appears on the screen indicating the errors.

1. In the navigation menu, click or tap Cash Management > ACH Pass-thru. The ACH Pass Thru page appears.



The screenshot shows the 'ACH PassThru' interface. On the left, there is an 'Import File' section with a text box containing 'Select a file to upload' and a 'Memo' section with an empty text box. On the right, there is a 'Process Date' calendar for November 2017. The date '1' is selected. At the bottom right, there are two buttons: 'Draft' and 'Approve'.

Image 16 (used for steps 2-7)

2. On the ACH Pass Thru page, click or tap Select a file to upload.
3. Locate the file to import and click or tap Open. The process to locate the file varies, depending on your device.
4. On the ACH Pass Thru page, click or tap the date to process the imported file.
5. (Optional) Enter a memo for the file in the Memo field.
6. Click or tap Approve.
7. If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
8. In the success message, do one of the following:
 - a. Click or tap Close.
 - b. Click or tap View in Online Activity.

VIEWING OR CANCELING A PAYMENT

You can use the Online Activity page to view a payment. You may also be able to cancel an authorized but not processed payment from the Online Activity page.

VIEWING A PAYMENT

You can view or search for an existing authorized or processed payment on the following pages:

- Payments
- Online Activity

The Online Activity page includes additional details about a payment.

To view a payment on the Payments page

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
2. The Search transactions area lists all of the pending and processed payments. You can also filter transactions by Type. Do one of the following:
 - a. Click or tap Pending to browse the pending payments.
 - b. Click or tap Processed to browse the processed payments.
 - c. Click or tap in the Search transactions field, and enter your search text. The search results appear on the Payments page.

3. After you locate a payment, click or tap it for more details. The payment details page appears.
4. (Optional) On the payment details page, click or tap View in Online Activity. The Online Activity page with the payment details appears.

To view a payment on the Online Activity page

1. In the Menu, click or tap Transactions > Online Activity.
2. On the Online Activity page, do one of the following:
 - a. Click or tap Single Transactions to view a single payment.
 - b. Click or tap Recurring Transactions to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. Click or tap the payment. The payment details appear.

CANCELING A PAYMENT

You can use the Online Activity page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is Drafted, Authorized, or Pending.

To cancel a single payment

1. In the Menu, click or tap Transactions > Online Activity. Single transactions appear on the Online Activity.
2. Click or tap the payment that you want to cancel. The transaction details appear.
3. In the Actions drop-down list, click or tap Cancel. A message appears asking you to confirm the cancellation.
4. Click or tap Confirm.
5. Click or tap Close to return to Online Activity.

To cancel all future occurrences of a recurring payment

1. In the Menu, click or tap Transactions > Online Activity. The Online Activity page appears.
2. Click or tap Recurring Transactions. The list of recurring transactions appears.



Image 17 (used for steps 3-5)

3. In the row of the payment you want to cancel, click or tap **Cancel series**. A message appears asking for confirmation.
4. Click or tap **Confirm**. The Transaction Cancelled page appears confirming cancellation.
5. Click or tap **Close** to return to Online Activity.

SENDING NOTIFICATIONS TO APPROVERS

On the Payments page, you can send a notification to eligible approvers to request approval for drafted transactions. This functionality applies to both Dual Approval and drafted transactions.

1. In the Menu, click or tap **Cash Management > ACH & Wire Payments**. The Payments page appears.
2. Submit a drafted Commercial payment.
3. On the draft confirmation message, click or tap **Send notification** button.
4. The approver is notified of the transaction by email or phone. The approver then logs in to approve the transaction.

APPROVING PAYMENTS

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See "Rights to Transaction Types" for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Online Activity page. The status of the payment is Drafted. When an eligible approver approves the payment, the status then changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the Transaction Type. In addition, the payment cannot exceed the user approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Online Activity page. Transactions can require between 1-5 approvals according to Company policy.

In addition, pending approvals will appear as a Quick Actions on the right side of the Home page. The list contains the total number of pending approvals and the number of approvals of each Transaction Type.

Tip: You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date.

Depending on your security needs and how we configure your account, some transactions may require action by two users.

You can approve a payment in the following ways:

- On the Payments page
- On the Online Activity page

APPROVING PAYMENTS ON THE PAYMENTS PAGE

1. In the navigation menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
2. On the Payments page, the Search transactions area lists all of the pending and processed payments. Click or tap the payment that you want to approve.
3. In the status message, click or tap View in Online Activity. The Online Activity page appears, with the payment details visible.
4. In the drop-down list, click or tap Approve.
5. If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
6. When the approval is complete, the Online Activity page appears. The status of the items changes to Authorized.

APPROVING ONE OR MORE PAYMENTS ON THE ONLINE ACTIVITY PAGE

1. In the navigation menu, click or tap Transactions > Online Activity. The Online Activity page appears.
2. Browse or search for the payments that you want to approve.
3. On the Online Activity page, do one of the following:
 - a. To approve a single payment, click or tap the Actions drop down list in the row of the payment you want to approve. Click or tap Approve.

- b. To approve multiple payments, select the check box for each payment
 - i. Click or tap Actions column, then click or tap Approve Selected.
4. If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap Confirm to verify the approval. A message confirms the approval.
6. Click or tap Close. The status of the items will change to Authorized on the Online Activity page.

Caution: If you don't have the right to approve a payment, an error message appears.