BASIC BUSINESS ONLINE BANKING

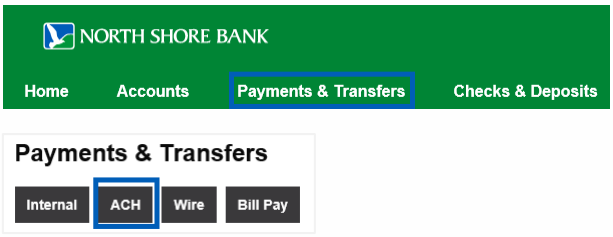
ACH Instructions

Business Online Banking video tutorials are available at [northshorebank.com.](northshorebank.com)

Working with ACH transfers is simple and allows you to see your transactions, create new transfers (by copying previous transfers or importing NACHA files), and manage and create templates.

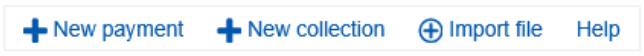
Originating New ACH Transfers

1. Login to Business Online Banking at northshorebank.com. Then click **Payments & Transfers.**



2. Select **ACH.**

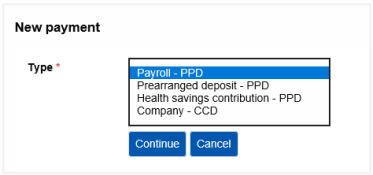
3. In the middle of the right-hand portion of the screen, you will see **+New payment** and **+New collection**.



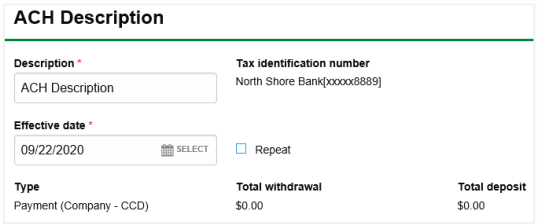
Creating a New ACH Payment

1. If creating a new ACH payment, click on **+New payment.**

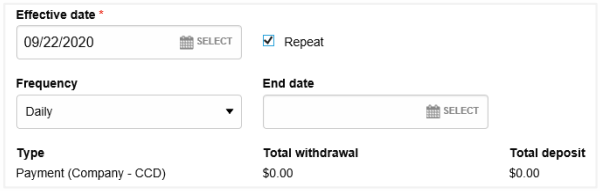
2. From the dropdown menu, select the required SEC code(PPD, CCD, etc.) and click on **Continue**.



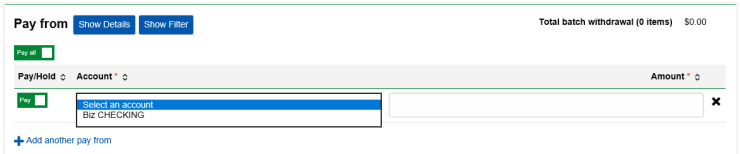
3. Enter the transfer's name under **Description** and choose the **Effective date.**



4. **Optional.** If the transfer is a repeating (or recurring) transfer, click the **Repeat** checkbox and select the **Frequency** and the **End date.**



5. In **the Pay from** section, select the account from which the funds will be pulled using the dropdown menu.



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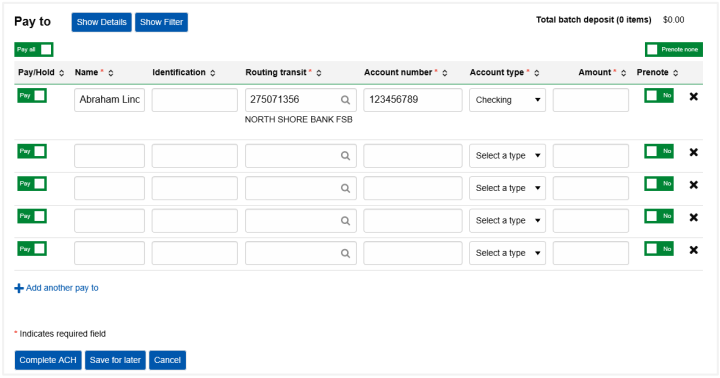
6. In the **Pay to** section, enter the **name, routing** number, **account number**, and **dollar amount. Then** choose the **Account type** for each payee.
   * Note: you can click the magnifying glass to search by routing number, bank or credit union name, city, or state.

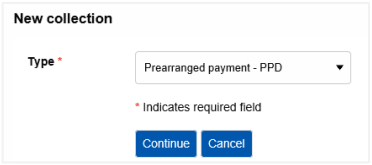


7. If additional payees are needed, click **+Add another payee**.

8. After providing the necessary information, click **Complete ACH. You** will be asked to enter your authentication credentials (via a token). Once submitted, an approver will receive an email to authorize the ACH transfer.

Creating a New ACH Collection

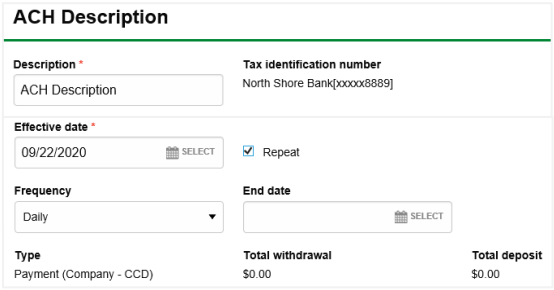
1. To create a new ACH payment, click **+New collection.**



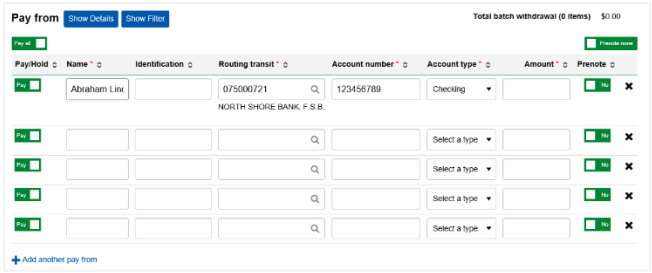
2. From the dropdown menu, select the required SEC code (PPD, CCD, etc.) and click **Continue**.

3. Enter the transfer's name under **Description. C**hoose the **Effective date.**

4. **Optional.** If the transfer is a repeating (or recurring) transfer, click the **Repeat** checkbox and select the **Frequency** and the **End date.**

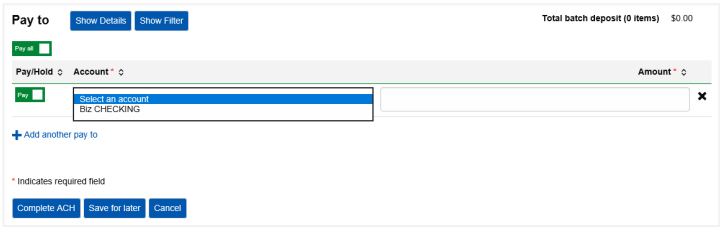


5. In **the Pay from** section, enter the **name, routing** number, **account number**, and **amount. C**hoose the **Account type** for each payer.
   * Note: you can click on the magnifying glass to search by routing number, bank or credit union name, city, or state.



6. To add another payee, click **+Add.**

7. In the **Pay to** section, use the dropdown menu to select the deposit account that will receive the funds.



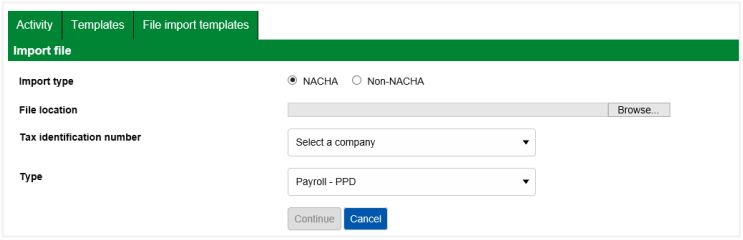
8. Once all of the information is entered, click **Complete ACH**. You will be asked to enter your authentication credentials (via a token). Once complete, an approver will receive an email to authorize the ACH transfer.

Originating a New ACH Transfer with a File Import

If your accounting software or accountant is able to generate a NACHA file, importing the file into Business Online Banking will save you time and ensure accuracy.

1. From the **ACH** screen, click on **+Import file** from the middle of the right hand portion of the screen (right of the **+New payment** and **+New collection** links).

2. To import the file, follow these steps:



   a. Double-check that the **Import type is NACHA**.
   b. Click on **Browse.** Find and select the file to import.
   c. Using the dropdown menu in the **Tax identification** number section, select the correct ACH originating ID.
   d. Select the SEC code (PPD, CCD, etc.) in the **Type** section using the dropdown menu.
   e. Click **Continue**.
   f. Lastly, click **Complete ACH**.
   g. You will be asked to enter your authentication credentials (via a token). Once complete, an approver will receive an email to authorize the ACH transfer.

Originating a New ACH Transfer using a Previous Transfer

You can easily create a new ACH transfer by copying a previous transfer or conveniently resend or modify the details of a previous transfer.

1. From the **ACH Activity** screen (ACH default screen), find your desired transfer and click **Copy**.
2. A new transfer will pop up. Add the **Effective date**. You can modify the transfer details, such as adding or delete a payee/payer or adjusting the dollar amounts.
3. Once complete, click **Complete ACH**.
4. You will be asked to enter your authentication credentials (via a token). Once complete, an approver will receive an email to authorize the ACH transfer.

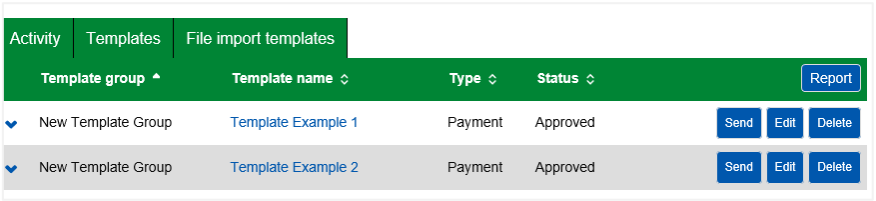
ACH Templates

Use ACH templates to conveniently set up and originate regularly paid transactions such as payroll, rent collection, or dues. Creating templates is similar to creating a new payment or new collection.

Creating an ACH Template

1. From the ACH screen, click **Templates**.
2. In the middle of the right-hand portion of the screen, you will see **+New payment template** and **+New collection template.**

3. Use the dropdown menu to select the required SEC code (PPD, CCD, etc.) and click **Continue**.
4. Name the template under **Template name.**
5. **Optional.** To keep organization templates, select the **Template group** from the dropdown menu. If a suitable template group is unavailable, create a new template by clicking **+New**.
6. Under the **User access** section, assign the user(s) authorized to use the template.
7. Ensure that the name, routing number, account number, and dollar amount are correct. Choose the Account type for each payer/payee and the deposit account that the will receive the funds.
8. Click **Save and your** new template will be listed in the **Templates** screen.



Editing an ACH Template

Easily edit template to change an existing payee or payer, add or delete a payee or payee, or change the paying or deposit account.

1. Click **Edit** next to the template.
2. Make the necessary changes and click **Save**.

Deleting an ACH Template

When a template is no longer needed, it can be deleted.

1. Click **Delete** next to the template.
2. Scroll to the bottom and click **Delete template**.

Originating a ACH Transfer with an ACH Template

1. Next to the desired template, click **Send**.
2. Select the **Effective date** and make other modifications as needed.
3. Once complete, click **Complete ACH**.
4. You will be prompted to enter authentication credentials (via a token). Once complete, an approver will receive an email to authorize the ACH transfer.

If you need additional assistance, please contact Treasury Solutions Support at **800-270-7956** or TreasurySolutions@northshorebank.com.