UnitedBank

Digital Banking for Business

ACH Services User Guide

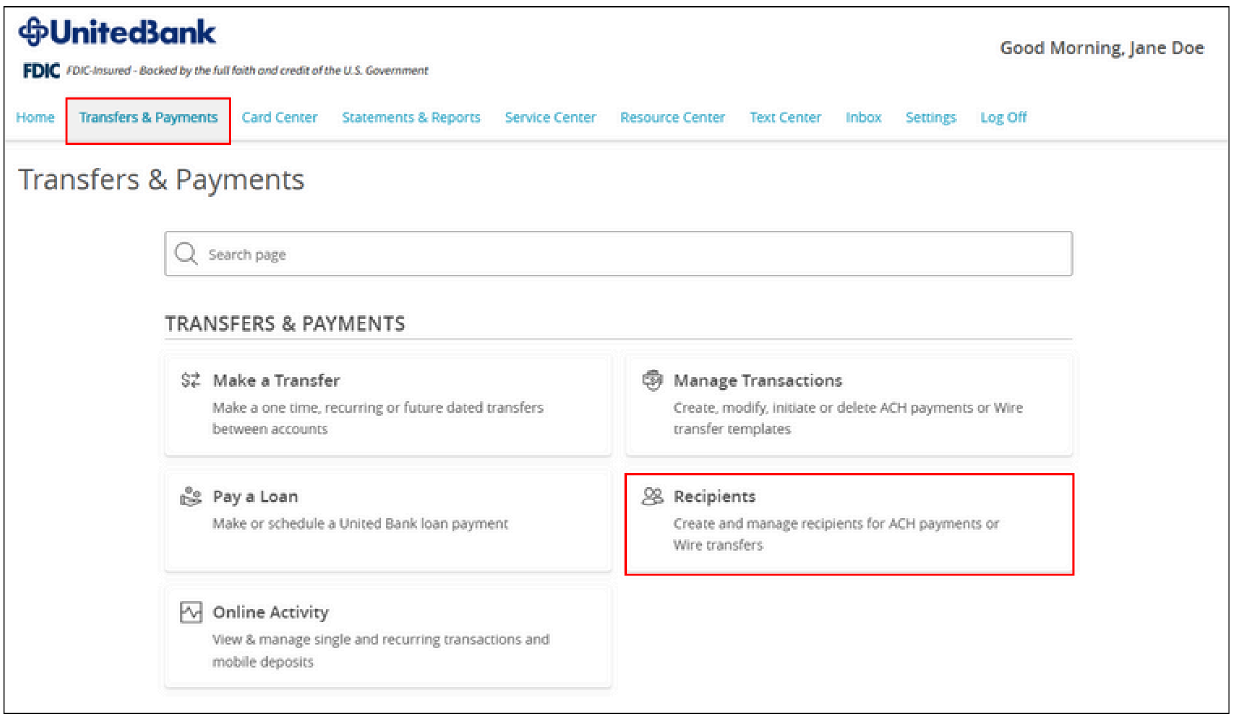
2025

Recipients can be created in advance for future ACH transactions. Alternatively, Recipients can be created within a transaction for one-time or future use.

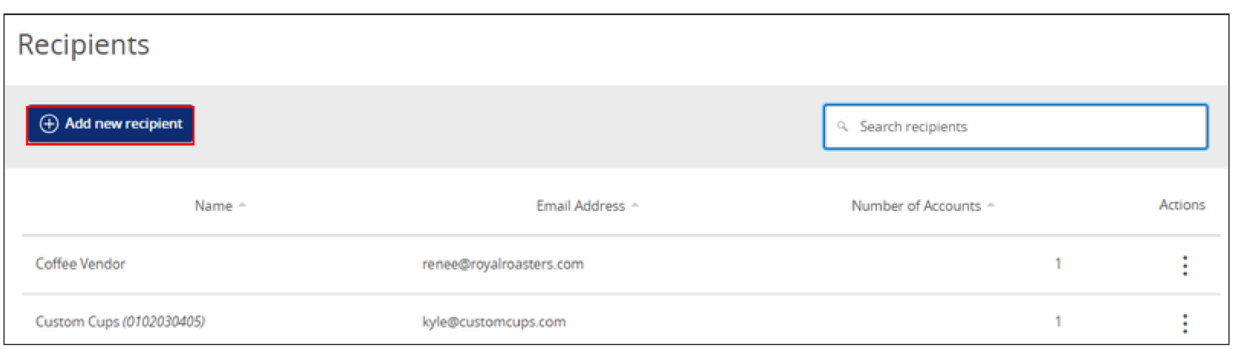
Once a Recipient is created, any updates or changes made to that Recipient will apply to all templates that the Recipient is assigned to.

> ***Note:*** Changes to a Recipient will not apply to transactions set on a recurring schedule. To update a recipient in a recurring transaction, you will need to visit the Online Activity Center to cancel the series and restart after Recipient updates are made.

To review and manage recipients, click on the **Transfers & Payments** tab, then click on the **Recipients** tile.

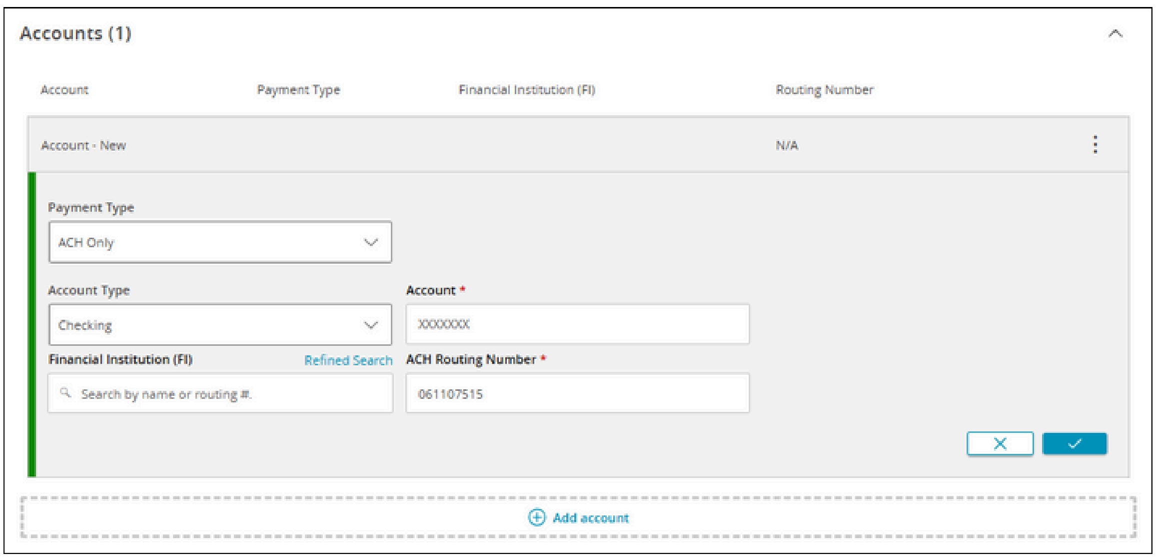


To create a new Recipient, click the **Add new recipient** button.



Enter a **Display Name** for this Recipient. This name is for your benefit only and displays in your Recipient list and reports. This name does not need to match any financial records for the Recipient.

Note: If the **Send email notification for template payments** option is checked, the recipient will be notified via email that a template payment was processed in Digital Banking. If the transaction fails for any reason outside of Digital Banking, the recipient will not be notified.



Choose the **Payment Type** for this Recipient.

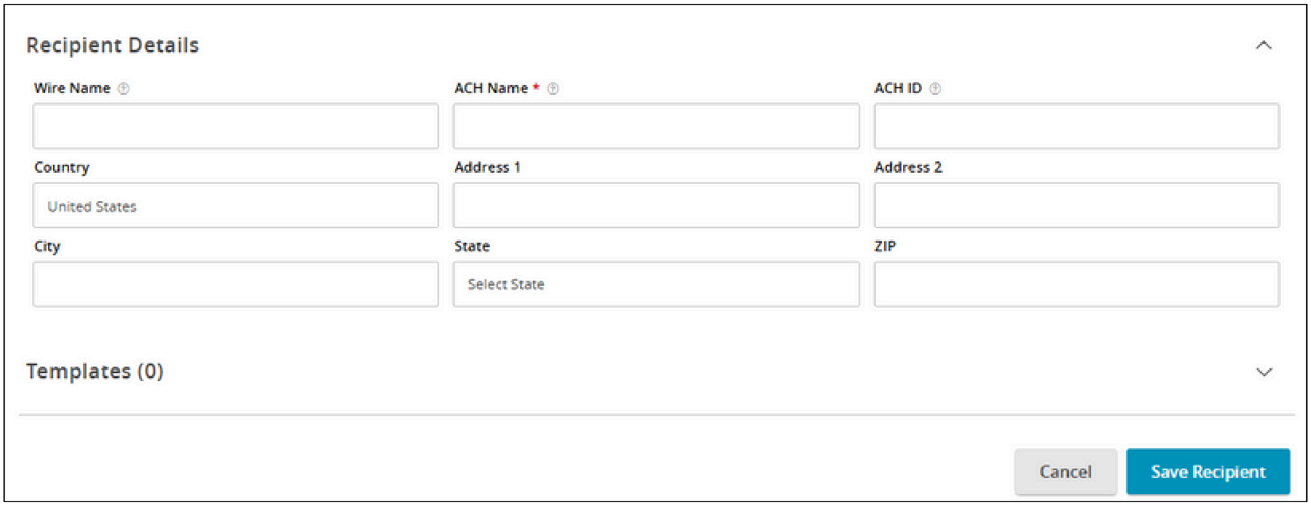
Select the recipient **Account Type** and enter the **Account Number** that was provided on your ACH Authorization Form.

Search for and select the Financial Institution by entering the **Routing number** from the ACH Authorization Form into the **Financial Institution** field. Alternatively, you can type the routing number directly into the ACH Routing Number field.

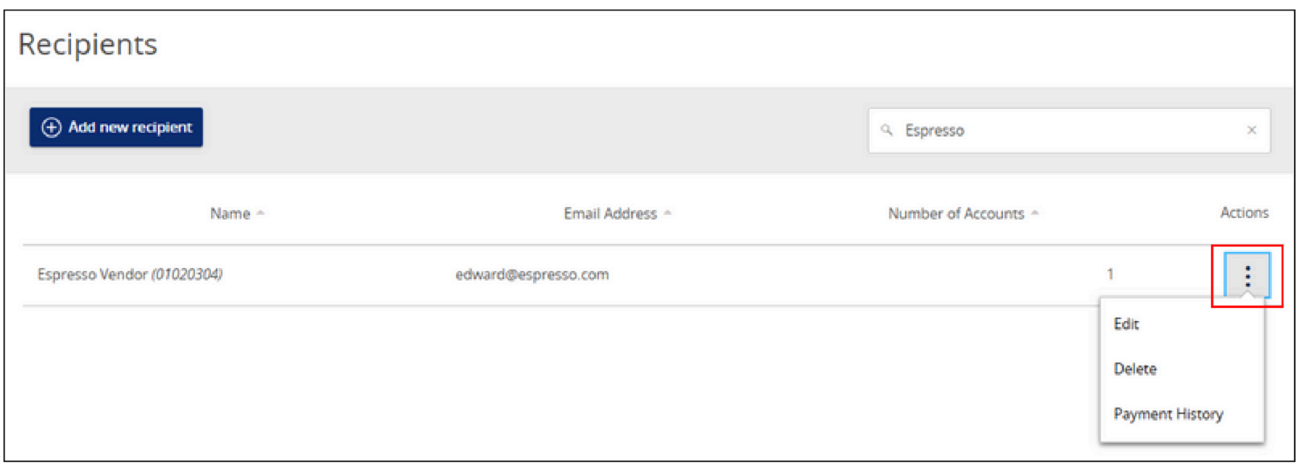
Click the **blue check mark** to save the account once all information has been entered.

To add additional accounts for this Recipient, click on the **Add Account** button. If multiple accounts are added for a Recipient, you will be given the option to choose an account when a transaction or template is created.

Enter the **Recipient Details** provided on the ACH Authorization Form. This information will need to match the recipient's financial institution records to ensure the success of any future transactions. An **Address** is not required for an ACH Only Recipient. However, if included it must match the billing address that is listed on the Recipient's account.



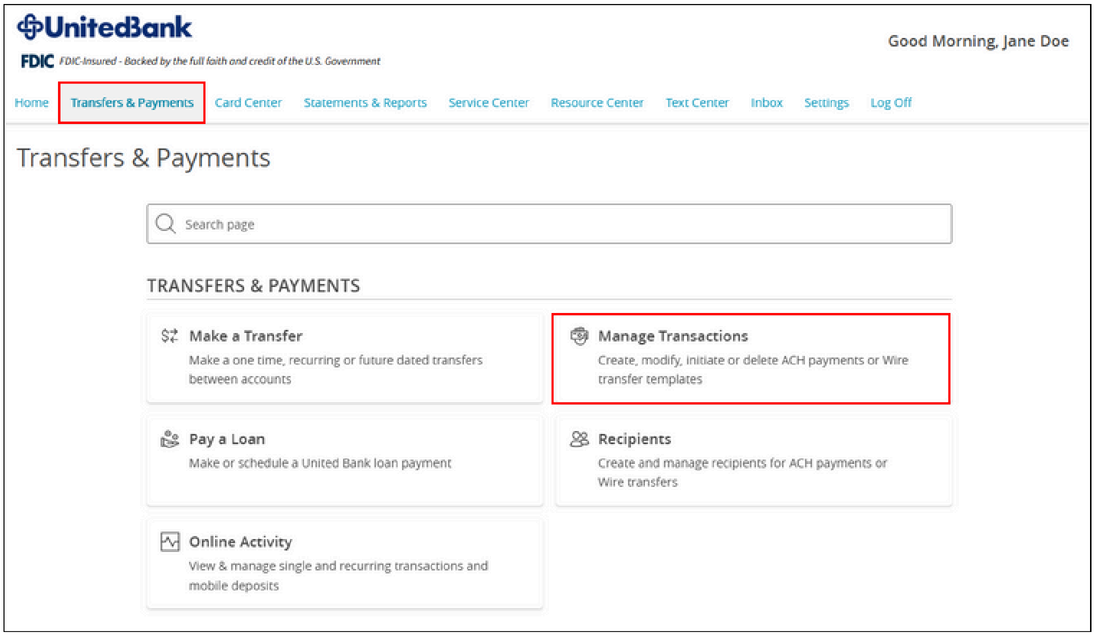
Once all required fields are complete, click **Save Recipient**.



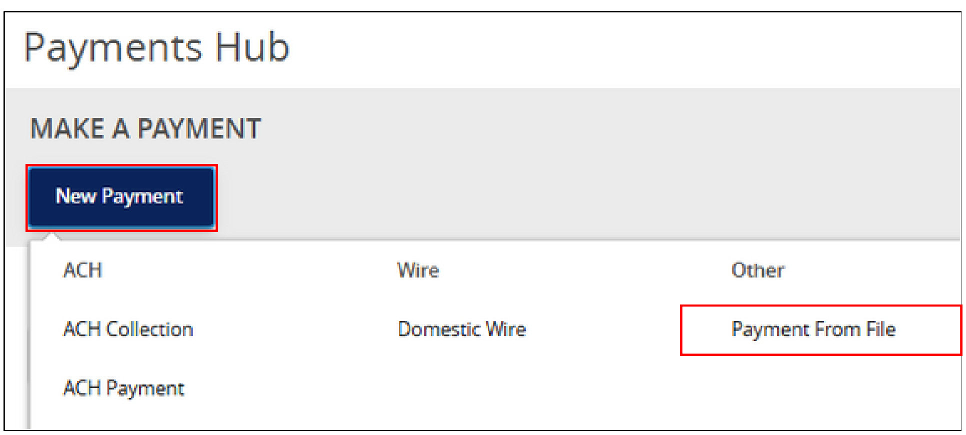
Once a new Recipient is saved, it will appear in the list shown on the Recipients page. You can use the search bar to search for a specific Recipient.

You can use the **ellipsis** icon to **Edit**, **Delete**, and view **Payment History** for a recipient.

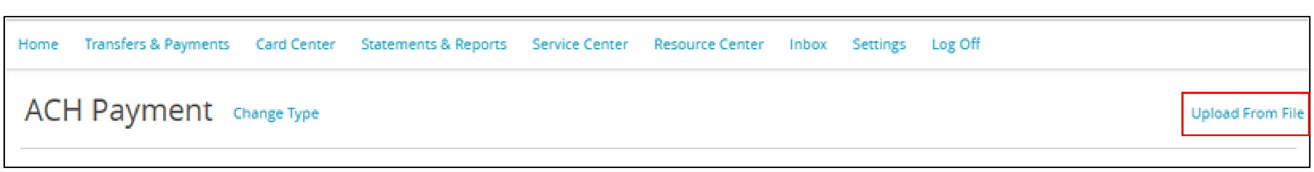
Multiple Recipients can be uploaded at once from a .CSV or NACHA file. To upload Recipients, navigate to the **Transfers & Payments** tab, then click on the **Manage Transactions** tile.



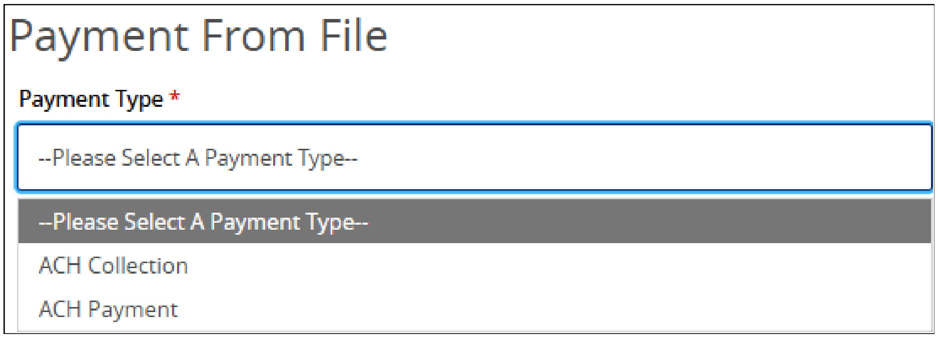
From here, click on the **New Payment button**, then chose **Payment From File** in the dropdown menu.



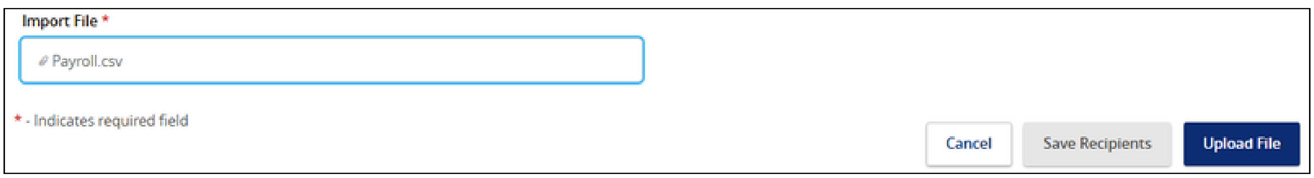
Note: If you do not see the "Pay from File" option in this menu, you will need to select an ACH Payment Type that is contained in the file, then click the "Pay from File" option in the top right corner of the transaction form page. See page 7 for information on Transaction Types.



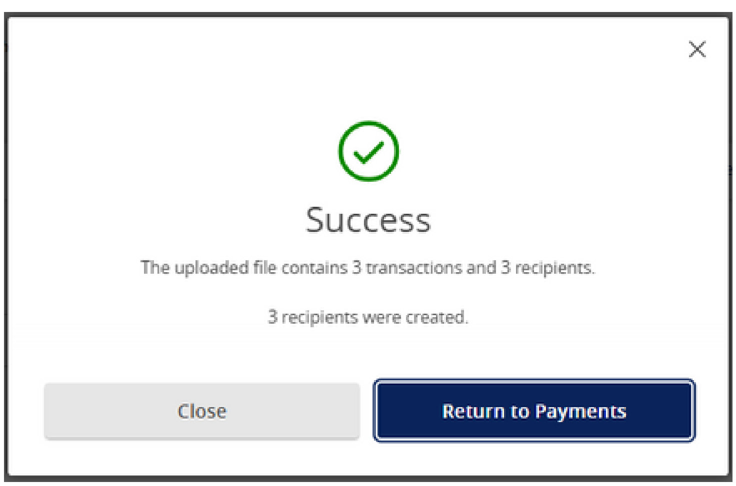
Choose any payment type from the dropdown menu.



Click into the **Import File** field to select the file for upload, then click on the **Save Recipients** button.



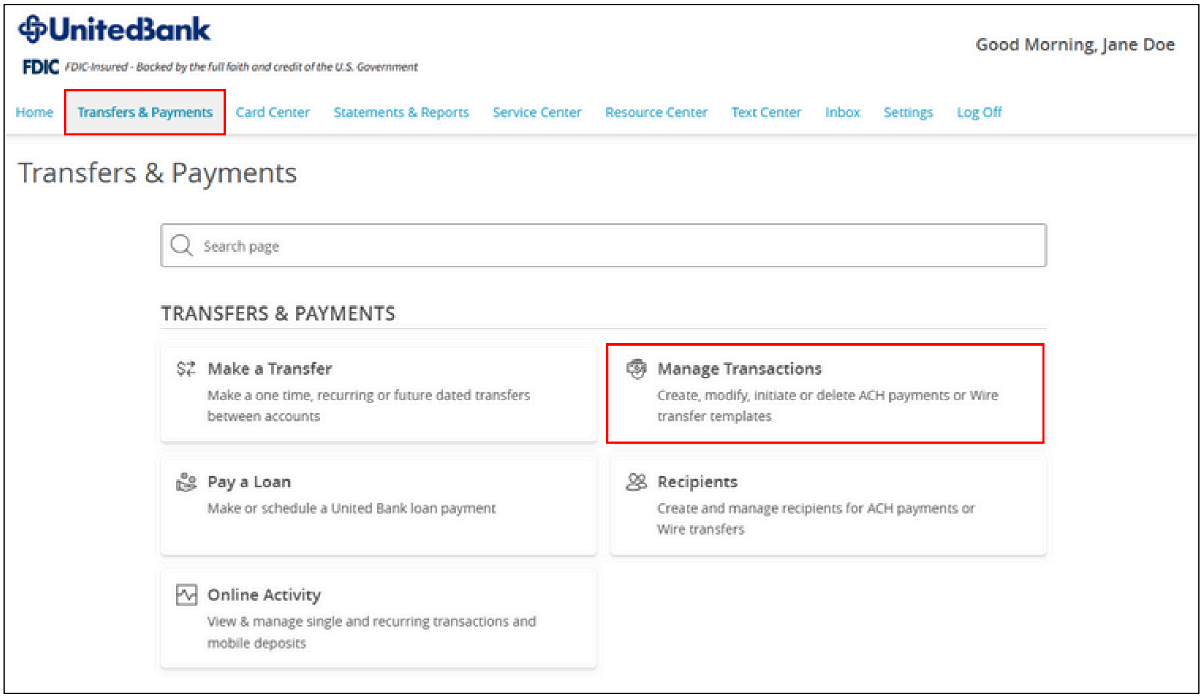
A window will appear when the upload is complete. If any Recipients in your file already exist in your Recipient list, those will be omitted during upload which may be indicated in this message window.



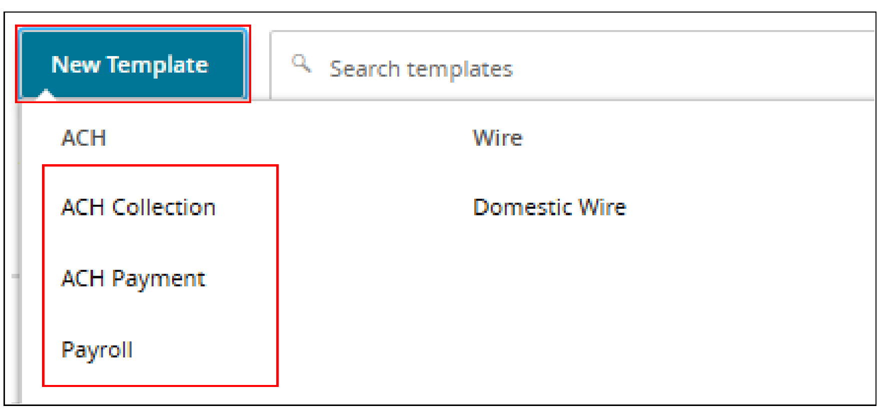
Click **Return to Payments** to create a transaction or template with the uploaded recipients.

ACH Templates

Payment Templates (previously known as batches) can be created for future ACH transactions. To create or use a Payment Template, click on the **Transfers & Payments** tab, then click on the **Manage Transactions** tile.



From the **Payments Hub** click on the **New Template** button, then select an ACH **Transaction Type** for the template.



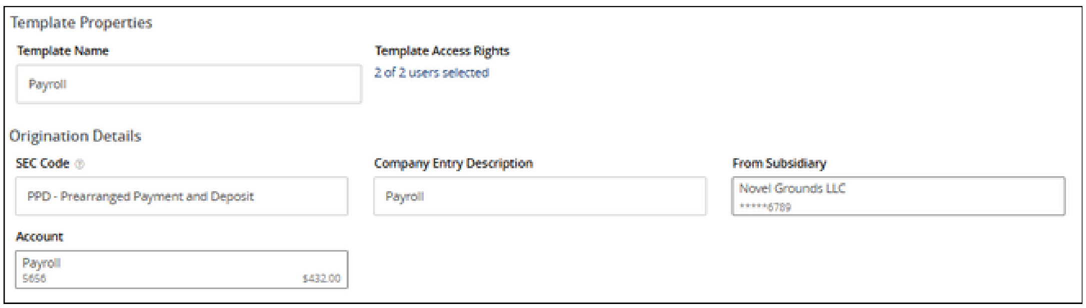
- **ACH Collection**: This transaction will **DEBIT** funds from the **RECIPIENT'S** account.
- **ACH Payment**: This transaction will **CREDIT** funds to the **RECIPIENT'S** account.
- **Payroll:** This transaction will **CREDIT** funds to the **RECIPIENT'S** account with a default SEC Code of **PPD** and **Company Entry Description** of **PAYROLL**.

Enter a **Template Name**. This is for your benefit and will display on your Template list in the Payments Hub. You can use the **Template Access Rights** feature to limit user access to this template.

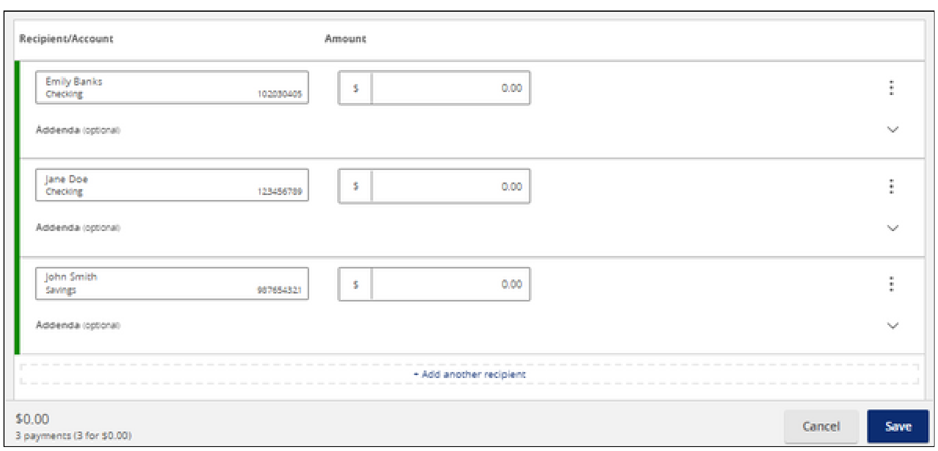
Choose an **SEC Code.** This determines the type of transaction that will be processed. For more information on choosing the correct SEC Code, see page 24.

Enter an **Entry Description.** This information will display on the transaction entry placed on the recipient's account. If multiple recipients are included in a template, a generic Entry Description such as "Payroll", "Invoice", or "Rent" is recommended.

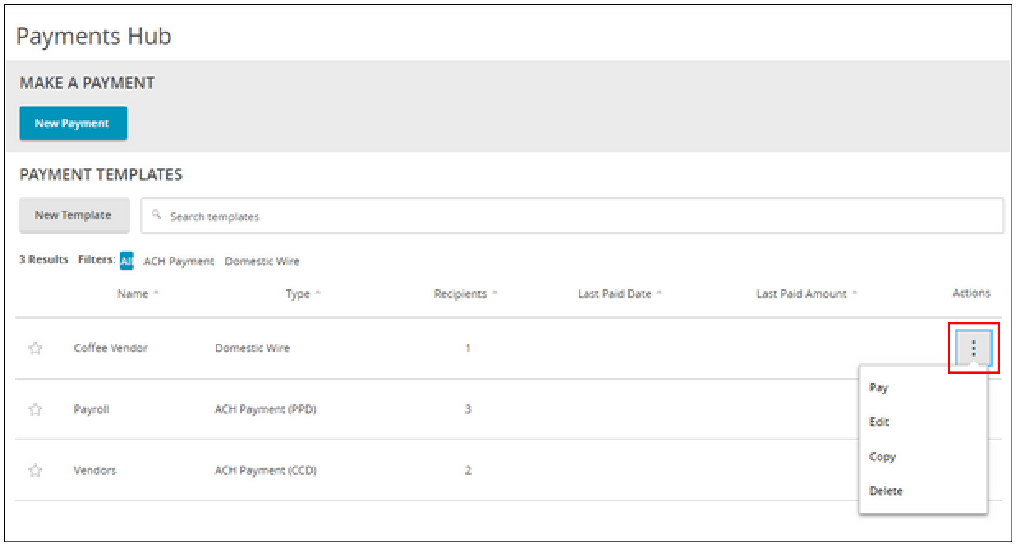
Choose a **From Subsidiary** (ACH Company) and an **Account** for this Template.



Assign recipients to this Template and enter amounts if desired. Amounts can be added and edited later when a transaction is created from this template. Click **Save** to save the template.

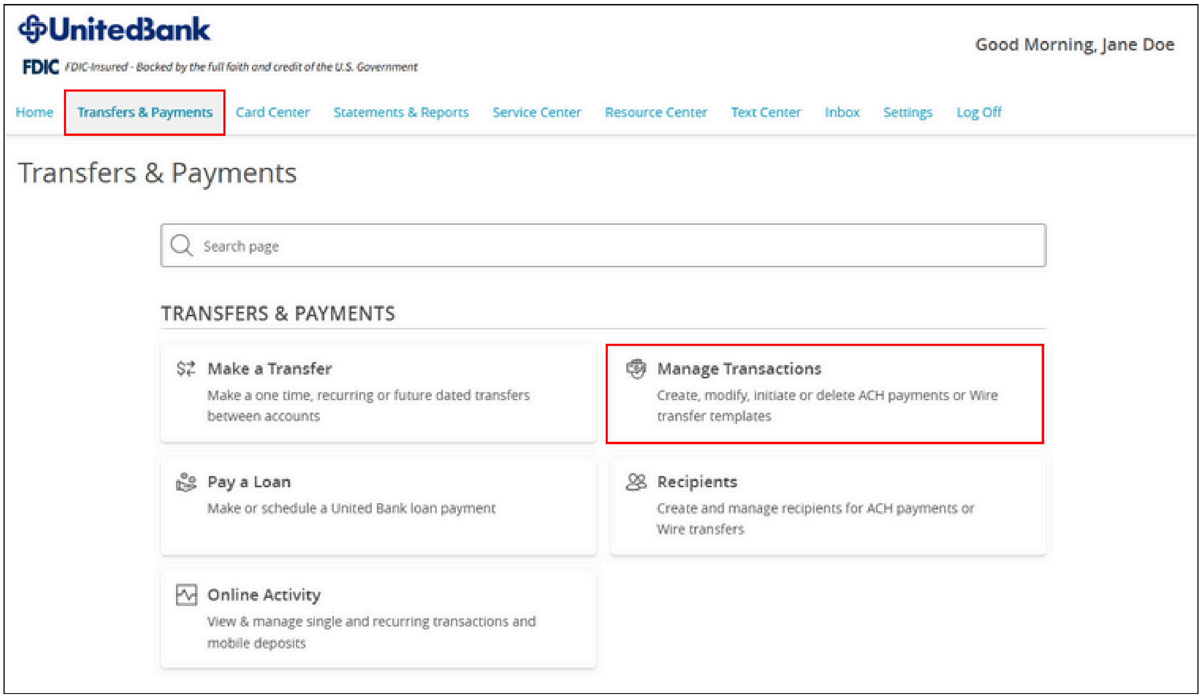


The Template will display in your Template list in the **Payment Hub**. From here, you can use the **ellipsis** icon to **Pay/Collect** (create a transaction), **Edit**, **Copy**, and **Delete** the template.

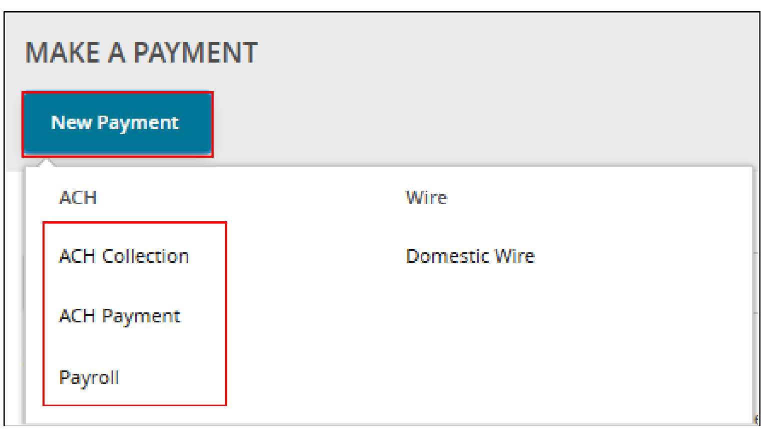


Creating an ACH Transaction

New **ACH Transactions** can be created or an existing template may be used. To create an ACH Transaction, click on the **Transfers & Payments** tab, then click on the **Manage Transactions** tile.



From the **Payment Hub**, click on the **New Payment** button and select an ACH transaction type.



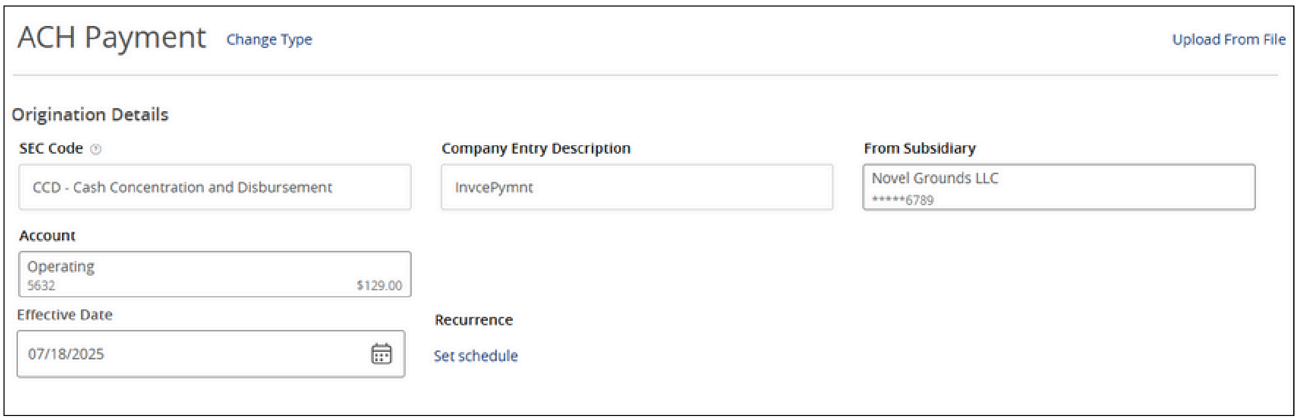
- **ACH Collection**: This transaction will **DEBIT** funds from the **RECIPIENT'S** account.
- **ACH Payment**: This transaction will **CREDIT** funds to the **RECIPIENT'S** account.
- **Payroll:** This transaction will **CREDIT** funds to the **RECIPIENT'S** account with a default SEC Code of **PPD** and Company Entry Description of **PAYROLL**.

If creating a transaction without using a template, Select an **SEC** code. (See page 24 for information on selecting the appropriate SEC code.)

Enter a **Company Entry Description**. This will appear on the transaction entry placed on the recipient's account.

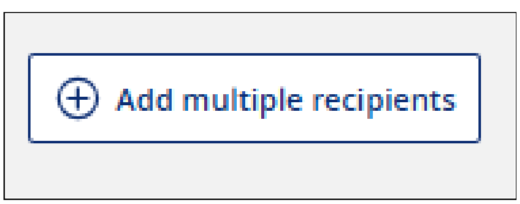
Select a **From Subsidiary** (ACH Company) and an **Account** from which this transaction will originate.

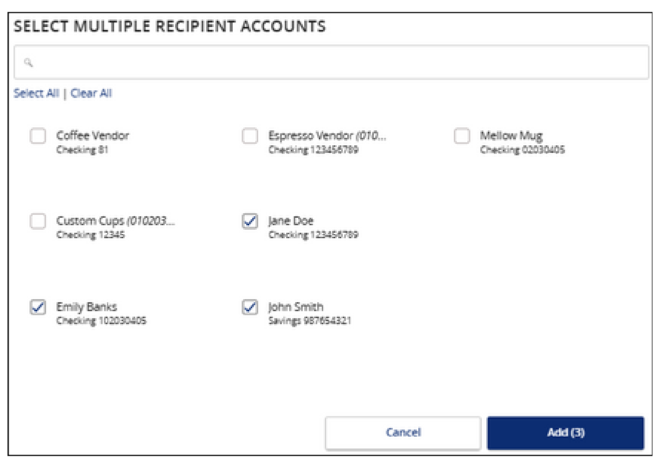
Select an **Effective Date**.



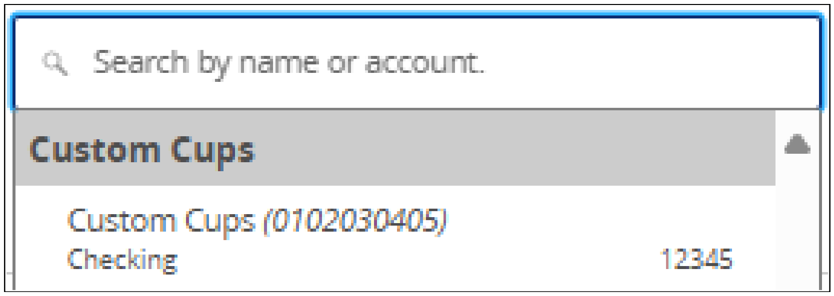
Next, assign recipients to this transaction in one of three ways.

1. Use the **Add Multiple Recipients** button to choose from your recipients list, then click **Add**.

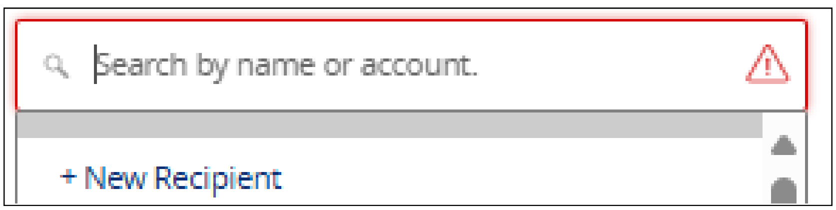




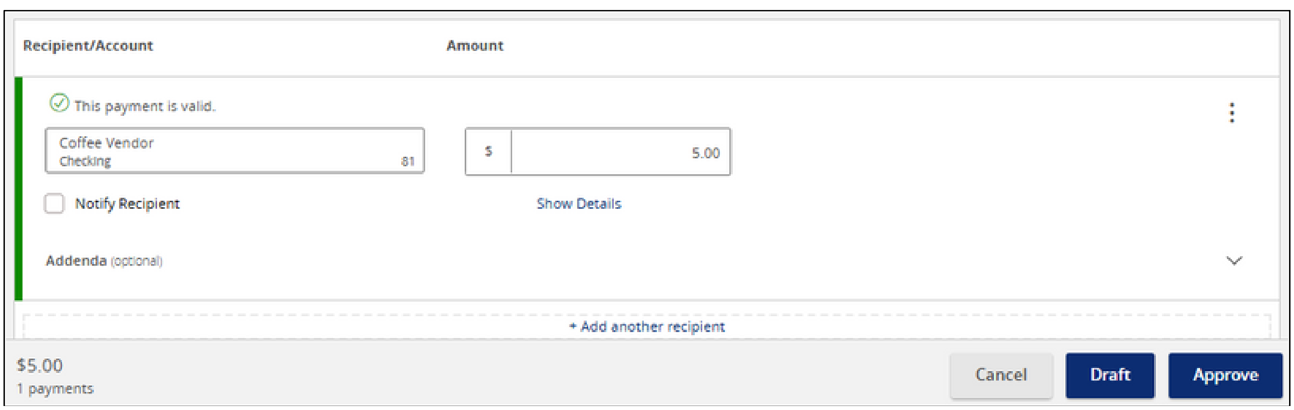
2. Click into the **Recipient** field and select an existing recipient.



3. Click into the **Recipient** field and create a new recipient by clicking the **+ New Recipient** option.



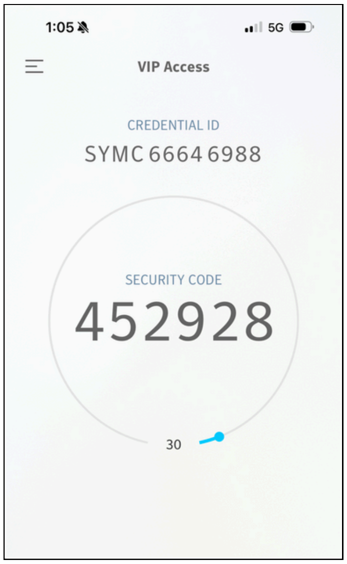
Once all recipients have been added to your transaction, enter amounts for each recipient.

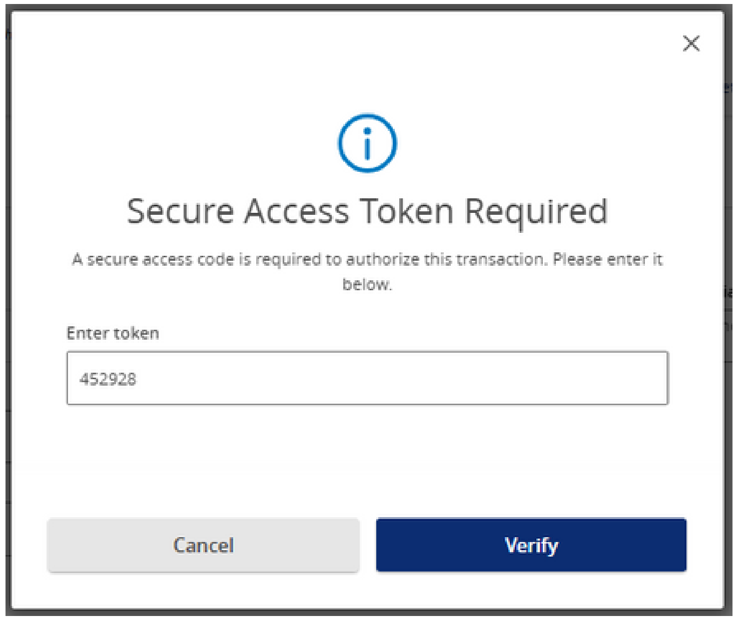


Based on your entitlements, you may be able to **Draft** and/or **Approve** a transaction by clicking the appropriate option.

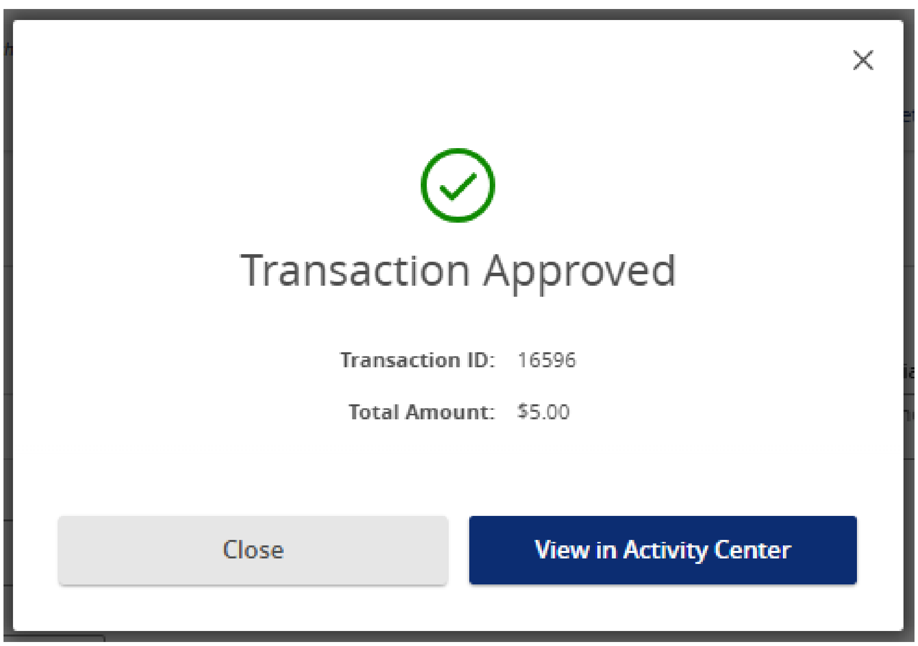
Note: A Drafted transaction will require an additional step of Approval before it is sent for processing. Only users who are entitled to the Approve action will see this button. Drafted Transactions can be reviewed and approved in the Online Activity Center (see page 22 for more information)

You will be prompted to enter a **Secure Token Code** from your VIP Access app when approving a transaction.





Enter the Secure Token Code and click **Verify** to approve the transaction.



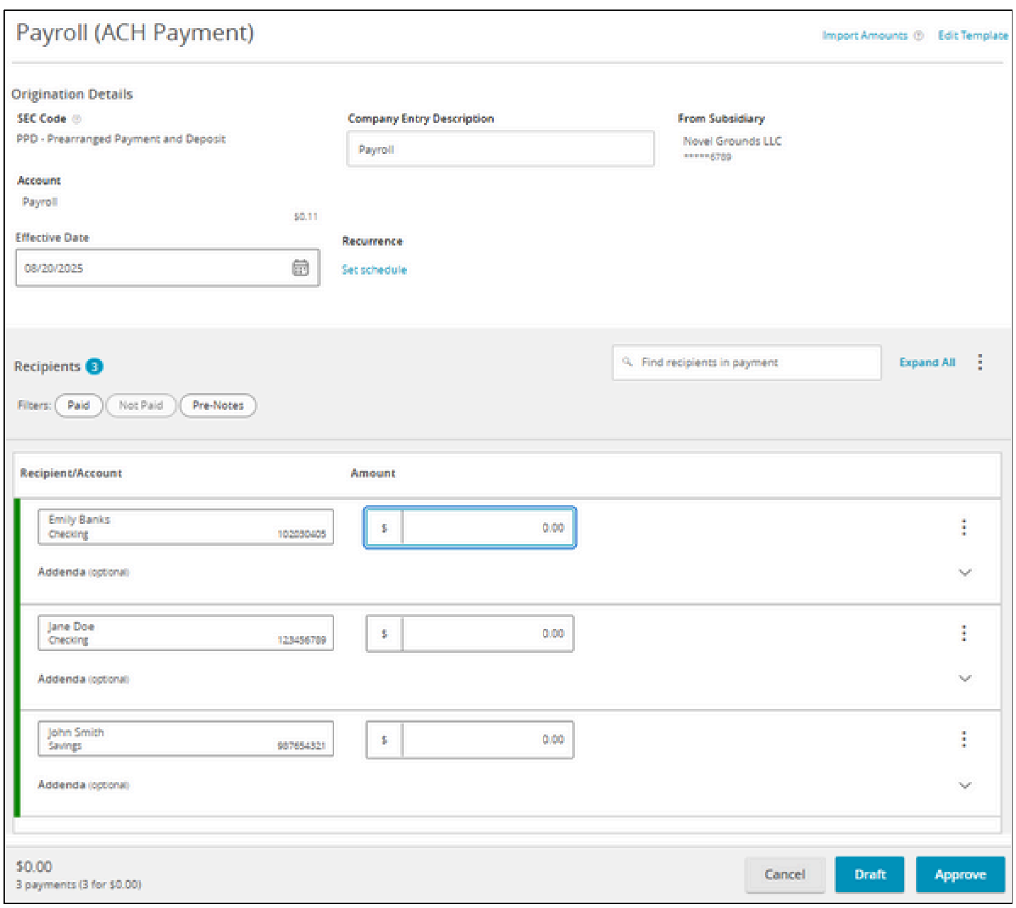
Note: Once a transaction is approved, you can click **View in Activity Center** to review and cancel the transaction if it is before the next ACH processing window. (See page 24 for information on ACH processing times).

Creating an ACH Transaction from Template

To create an ACH Transaction from an existing template, use the **ellipsis** icon to the right of a template and select the **Pay** or **Collect** option.

Select and **Effective Date** for the transaction.

Adjust **Amounts** for each recipient if necessary.

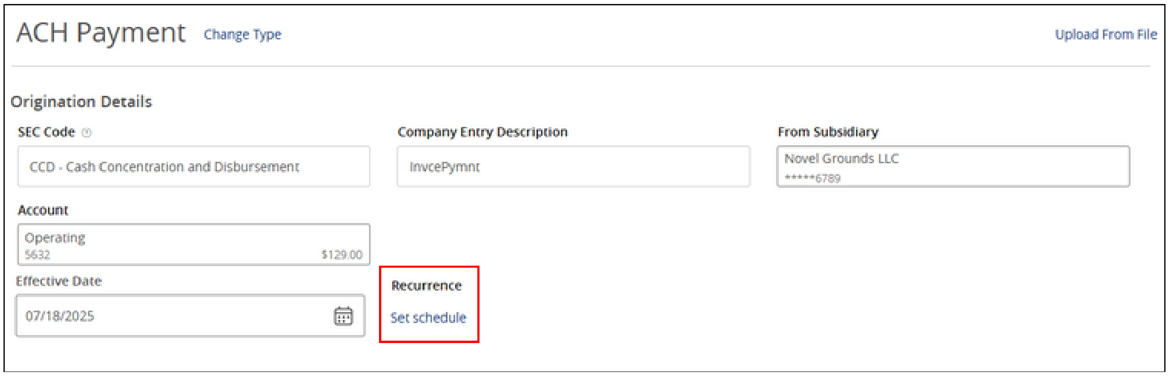


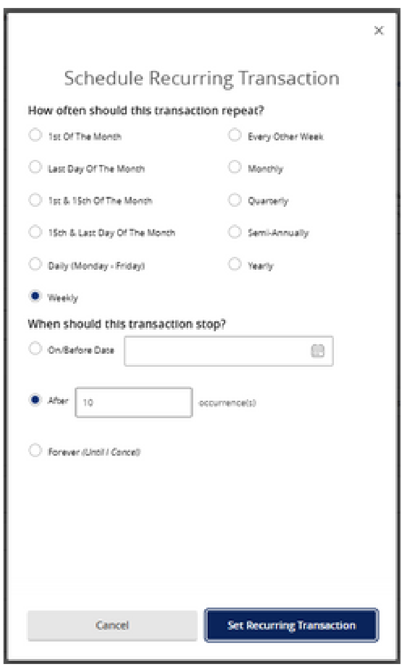
Approve the transaction and enter your **Secure Token Code**. Or **Draft** the transaction for later approval.

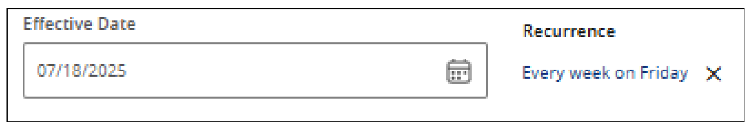
Recurring ACH Transactions

ACH Transactions can be set on a recurring schedule to automatically transmit on the frequency of your choosing.

To create a recurring ACH transaction, select the first **Effective Date**, then use the **Set Schedule** feature to choose the frequency of the series.

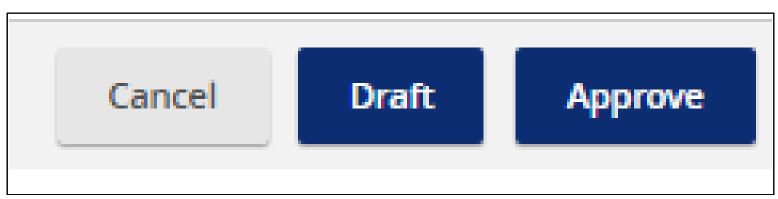






Select the frequency for the series, then set the transaction stop date. You can choose the stop date based on a calendar day, a specific number of occurrences, or until you cancel the series with the "**Forever**" option.

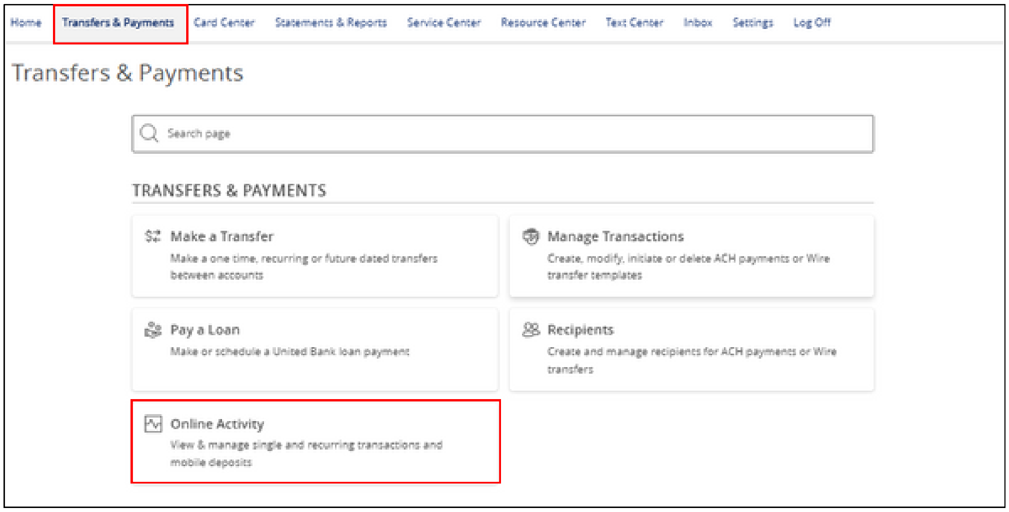
Once the frequency is selected and the **Set Recurring Transaction** button is clicked, the frequency details will display under the **Recurrence** field.

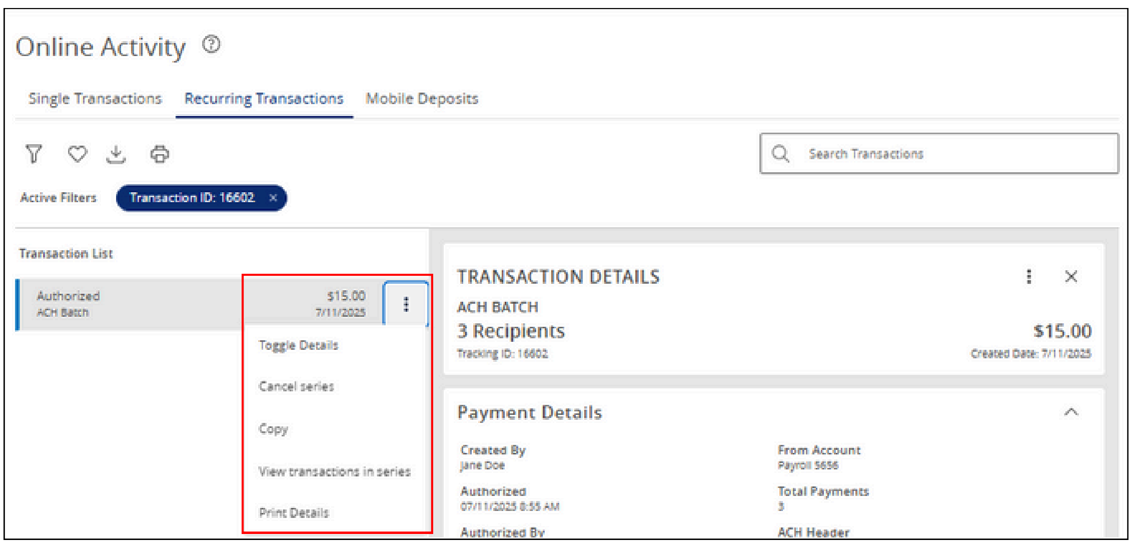


Enter the remaining information into the ACH transaction form and **Approve** the transaction. This will begin the recurring series.

Note: Once a series is approved, it cannot be edited. If you need to make changes to a series, such as adding/removing recipients, changing dollar amounts, or adjusting settlement account information, you will need to cancel the series.

To review and manage a recurring transaction, visit the **Online Activity Center** under the **Transfers & Payments** tab, click on the transaction and use the **ellipsis** icon to view your options.



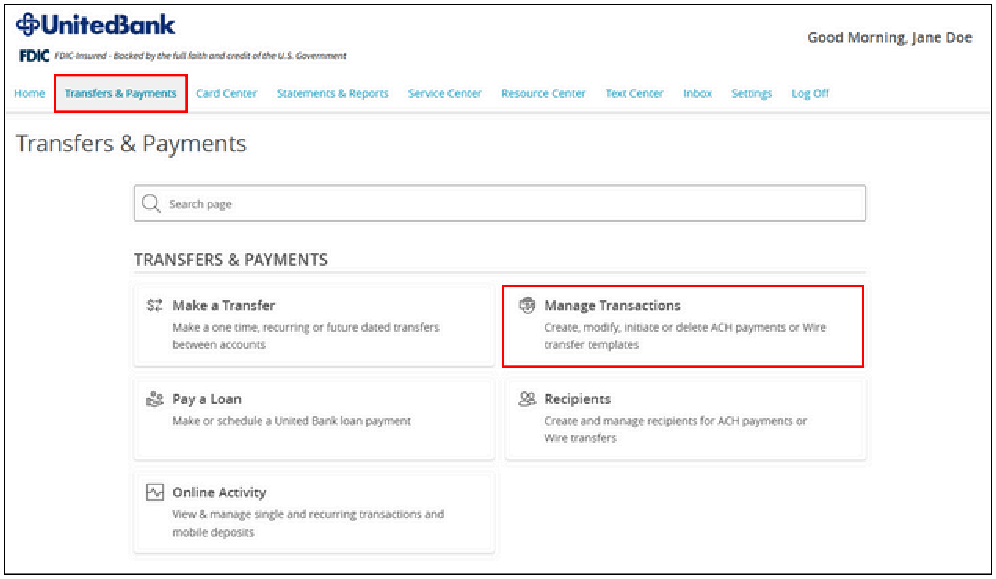


Use the **Cancel Series Option** to cancel the recurring transaction.

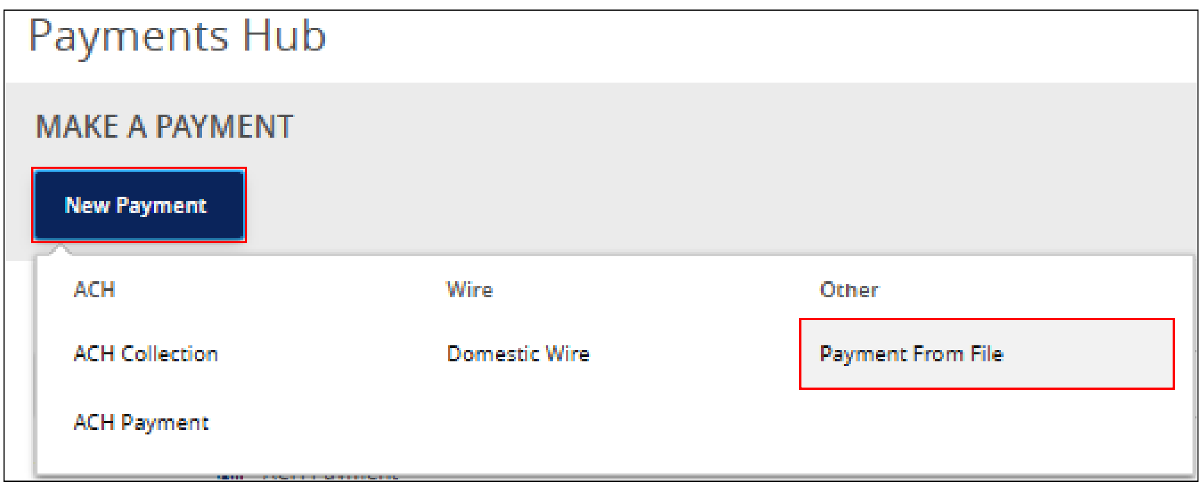
Use the **Copy** option to create a copy of the transaction. This can be used after updates in FI information, dollar amounts, and settlement account details are completed for the recipient and/or template before setting the transaction on a recurring frequency again.

Creating an ACH Transaction - Upload from File

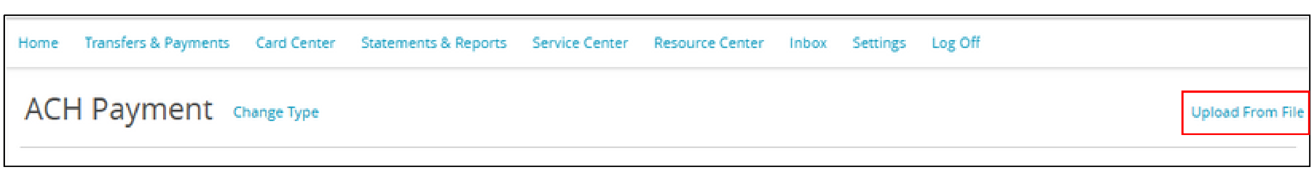
ACH transactions can be uploaded from a .CSV or NACHA file. To upload an ACH transaction from file, click on the **Transfers & Payments** tab then Click on the **Manage Transactions** tile.



From the Payments Hub, click the **New Payment** button, then choose the **Pay From File** option.

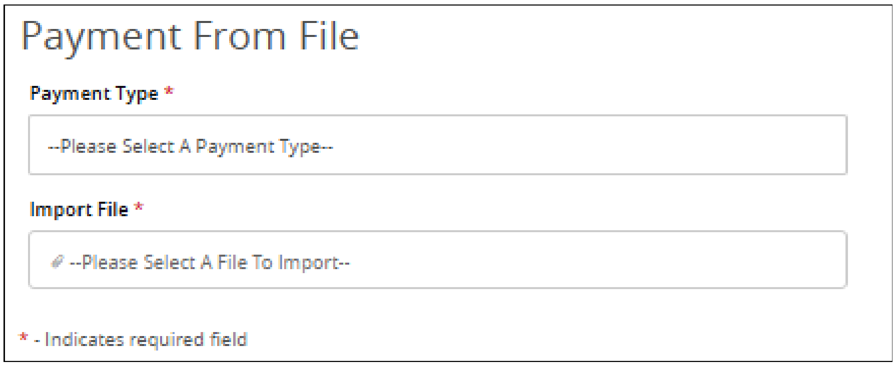


Note: If the you do not see the "Pay from File" option in this menu, you will need to select an ACH Payment Type that is contained in the file, then click the "Pay from File" option in the top right corner of the transaction form page. See page 7 for information on Transaction Types.



Select the **Payment Type** for the transaction.

> ***Note:*** If a NACHA file is used to upload a transaction, the Payment Type will need to match the transaction types indicated in the file. In other words, if your NACHA file specifies ACH debits, you will need to select the ACH Collection Payment Type here.



Payment From File

Payment Type *

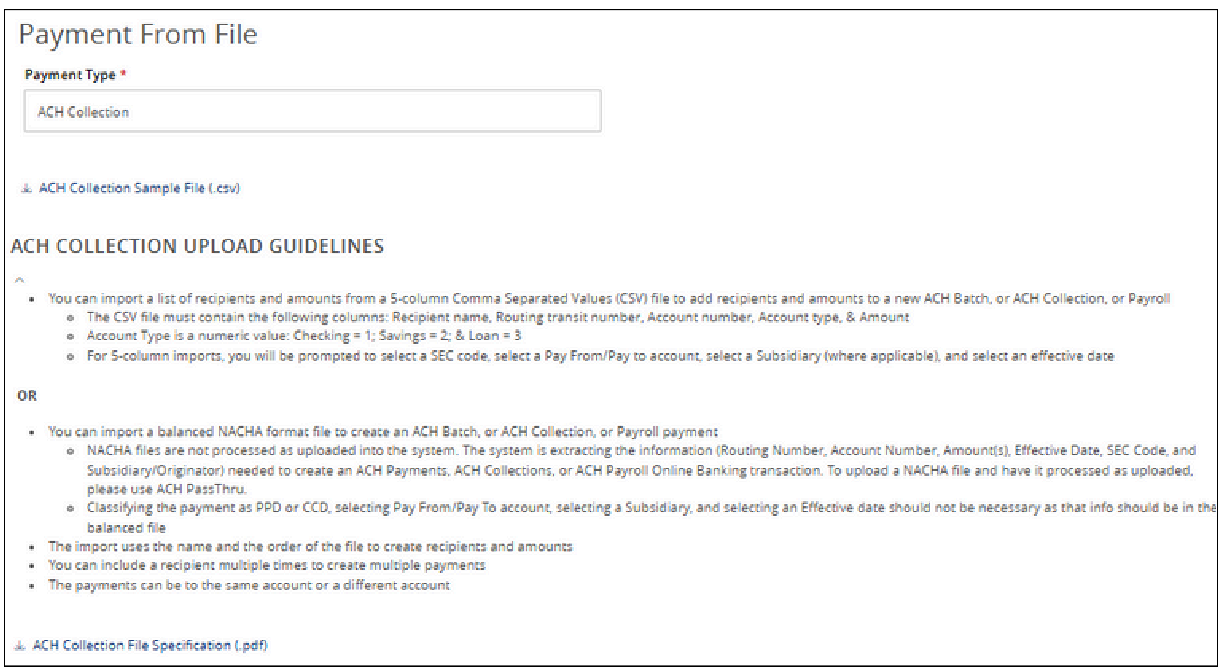
--Please Select A Payment Type--

Import File *

--Please Select A File To Import--

* - Indicates required field

Review the information provided on file formatting and use the blue hyperlinks to download additional instruction and sample files.



Payment From File

Payment Type *

ACH Collection

ACH Collection Sample File (.csv)

ACH COLLECTION UPLOAD GUIDELINES

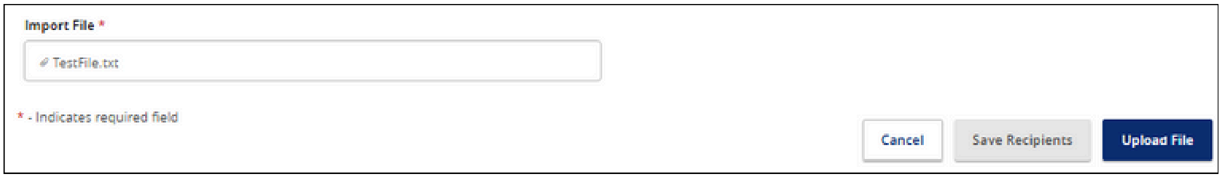
- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
  - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
  - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
  - For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable), and select an effective date

OR

- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
  - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
  - Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

ACH Collection File Specification (.pdf)

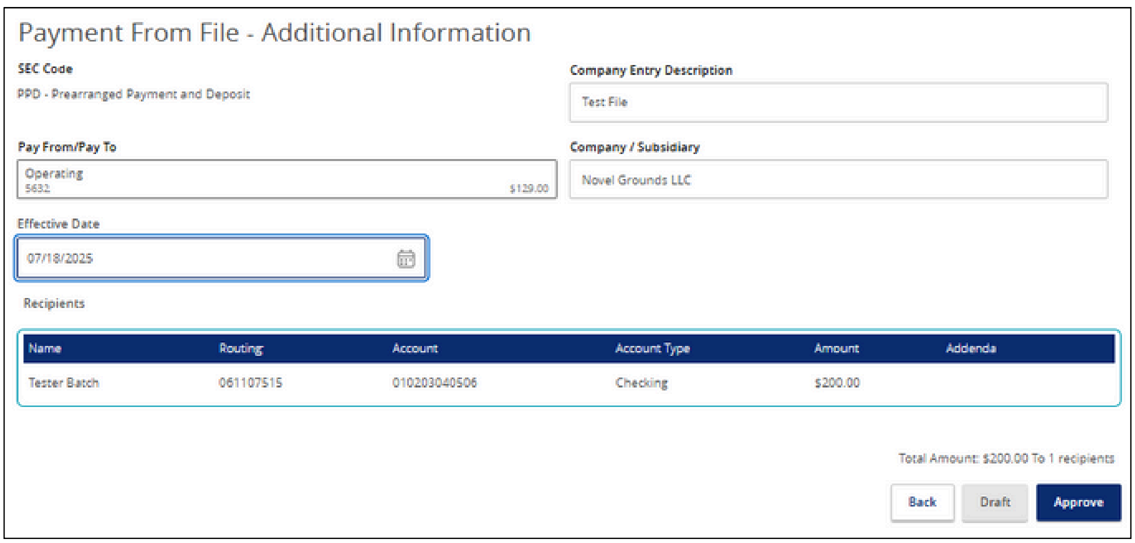
For NACHA file upload, select the NACHA file from your device by clicking into the **Import File** field. Click **Upload File** to import the file information.



Select the **SEC Code, Company/Subsidiary, To/From Account,** and **Effective Date** for the transaction.

Review recipient information for accuracy, then click the **Approve** or **Draft** button to submit.

If approving, you will be prompted to enter a **Secure Token Code** from your VIP Access app to confirm the approval.



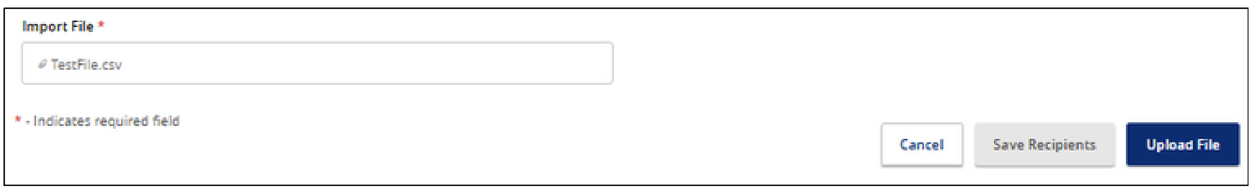
.CSV files must be in the format described on the file upload page. Recipient information needs to be in the following column order:

1. Recipient Name
2. Routing Number
3. Account Number
4. Account Type (1=checking, 2=savings, 3=loan)
5. Transaction Amount

	A	B	C	D	E
1	John Smith	061107515	XXXXXX1234	1	50
2	Emily Banks	061107515	XXXXXX5678	1	25.25
3	Emily Banks	061107515	XXXXXX9876	2	25.5

Note: When creating a .CSV file in Excel or Numbers, the routing number cells may need to be set to the format of "Text" so leading zeros are not removed automatically.

Select the .CSV file from your device by clicking into the **Import File** field. Click **Upload File** to import the file information.



Select the **SEC Code, Company/Subsidiary, To/From Account,** and **Effective Date** for the transaction.

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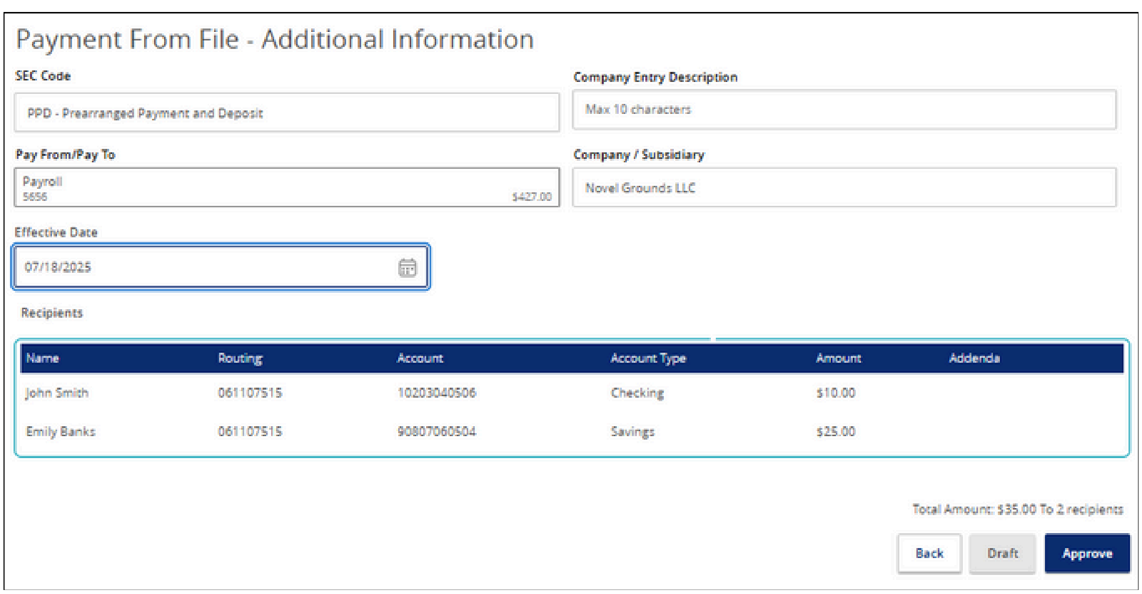
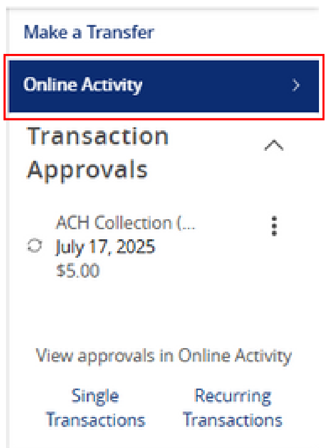
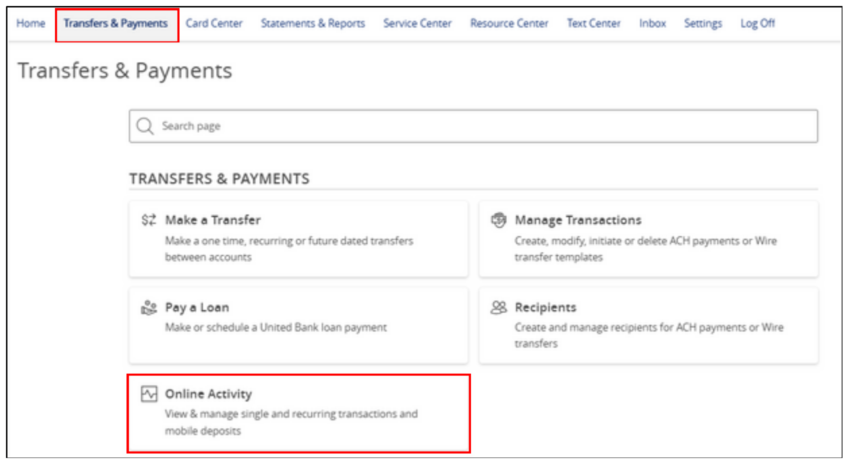
If approving, you will be prompted to enter a **Secure Token Code** from your VIP Access app to confirm the approval.



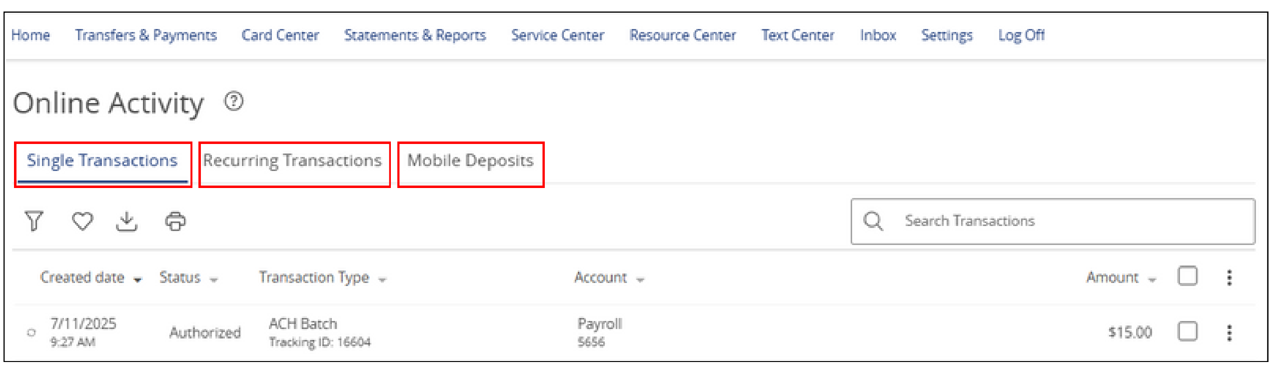
The **Online Activity Center** can be used to review and approve drafted transactions as well as review and manage online transactions.

Navigate to the **Online Activity Center** from the **Home** page by clicking on the **Online Activity** option in the right most menu. Or, you can visit the **Transfers & Payments** tab and click on the **Online Activity** tile.

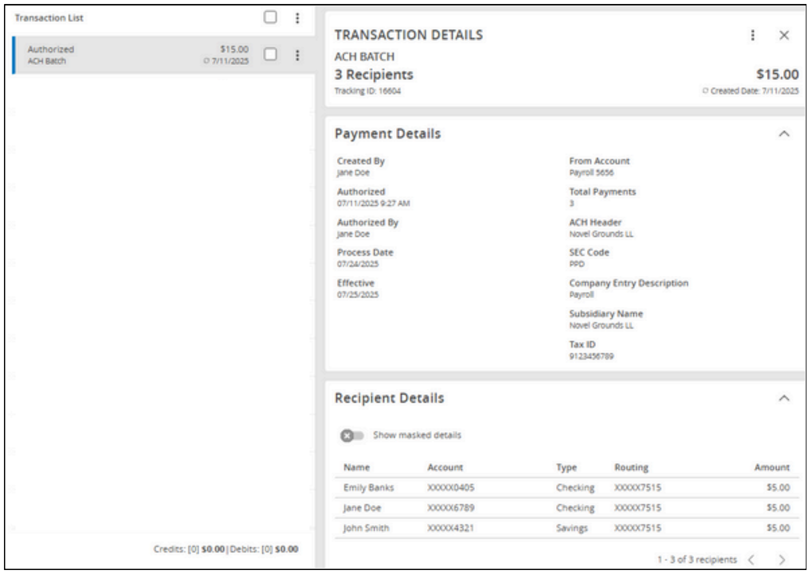




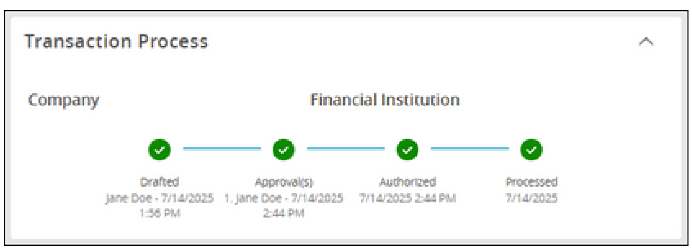
From here, you can manage and approve **Single Transactions**, **Recurring Transactions**, and review **Mobile Deposit** history.

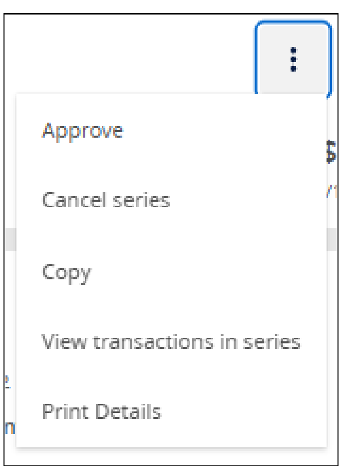


Click on an item in the transaction list to view additional information.



When viewing details of a specific transaction, you can monitor **Transaction Process** at the bottom of the **Transaction Details** window. Here you can see when a transaction has reached each stage in the processing cycle.



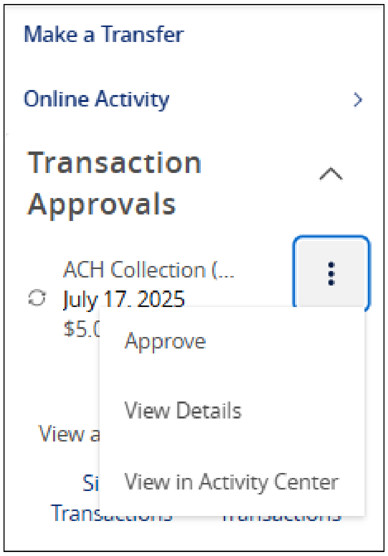


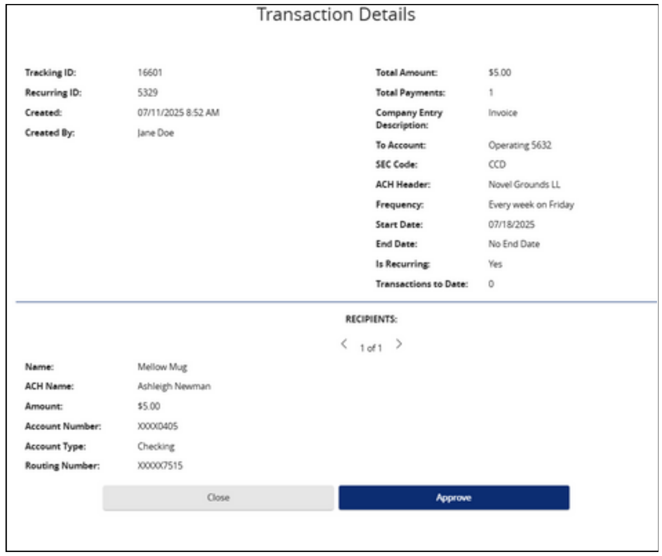
Use the ellipsis icon to view options for this transaction. Depending on the transaction type, transaction status, and your feature entitlement, you may be able to:

- **Approve** - Approve a transaction that has been drafted by yourself or another user.
- **Cancel / Cancel Series** - Cancel an unprocessed transaction or transaction series.
- **Copy** - Create a copy of the transaction that can be updated, drafted, and/or approved.
- **View Transactions in Series** - View processed items generated by a recurring transaction.
- **Print Details** - Print and/or download a PDF report of the transaction.

Drafted ACH transactions can be quickly approved from the **Home** page by navigating to the right most menu and clicking on the ellipsis icon for a transaction.

> ***Note:*** This is a Corporate Banking feature. All users may not have the quick approve option on their home page.





From here, you can **Approve** the item immediately if you are entitled to this action. Or you can click **View Details** to review the transaction in further detail in the **Online Activity Center.**

To **Cancel** (deny) a drafted transaction, you can click on **View in Activity Center**, locate the transaction, and choose the **Cancel** option from the ellipsis menu.

SEC Codes

An SEC (Standard Entry Class) Code is a 3-letter code that describes how a payment was authorized by the recipient of an ACH transaction.

Type	Name	Standard Entry Class (SEC) Codes Description
CCD	Corporate Credit/Debit Entry	Funds are transferred between unrelated corporate entities or transferred as intra-company cash concentration and disbursement transactions.
PPD	Prearranged Payment and Deposit Entry	Credit: A single or recurring credit transaction for payment of payroll, expense reimbursement, dividends, retirement, interest, etc. Debit: A single or recurring debit transaction for collection of fixed or variable amounts for loan and mortgage payments, utilities, insurance, tuition, contributions, etc.

Note: A good rule of thumb when selecting an SEC code: PPD is refers to a "Person to Person" or "Company to Person" transaction while CCD refers to a "Company to Company" transaction.

ACH Processing & Cutoff Times

ACH Processing Times in the Elevated Digital Banking Platform are 10am, 2pm, & 4pm.

This means that any transactions with an "Approved" status will be pulled for processing at the times listed above the day before their effective date or the respective Banking day if that would be a non-Banking day (see below). If you need to make adjustments to an approved transaction, you will need to cancel the transaction before the next processing window and edit the information before re-approving. If a transaction is pulled for processing, you will not be able to cancel or edit it. If a transaction is approved and processes in error, please reach out to Business Services as soon as possible so that the appropriate action can be taken to attempt a reversal transaction.

United Bank's Non-Processing Days

- New Year's Day (January 1)
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day
- Columbus Day
- Veterans Day (November 11)
- Thanksgiving Day
- Christmas Eve Day (Subject to early closure)
- Christmas Day (December 25)
- Weekends (Saturdays and Sundays)

Business Services Department

Monday-Friday
8:00am - 5:00pm

<u>United Bank's Non-Business Days</u>

- New Year's Day (January 1)
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day
- Columbus Day
- Veterans Day (November 11)
- Thanksgiving Day
- Christmas Eve Day (Subject to early closure)
- Christmas Day (December 25)
- Weekends (Saturdays and Sundays)

Federal holidays that fall on Sundays are observed on the following Monday

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