

ACH FOR BUSINESS ONLINE USER GUIDE

**ACH = Faster and Easier Payments
Includes Accounts Payable, Accounts Receivable, and Payroll**

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BANK**

www.unitybanking.com



REV 8/30/2024

ACH PAYMENT ORIGINATION

MOVE YOUR MONEY QUICKLY & EFFICIENTLY

Electronic Payments are now the common – and preferred – method to transfer funds. Automatic Clearing House known as ACH, can be used to push (credit) or pull (debit) funds to or from a depositor's account. Companies of all sizes can utilize the ACH service for direct deposit of payroll, expense checks, and business to business payments. ACH transactions have become a necessity for businesses wanting to improve efficiency and cost-effectiveness.

HOW IT WORKS

You can easily use ACH to pay or collect funds electronically from individuals or businesses, as long as you have gathered a few pieces of information from the recipient: (1) a bank account number (2) the routing transit number for the financial institution that holds that account and (3) the type of account (such as checking or savings).

Once you have this information, you can use your own software to create an ACH batch file or you can load your payee information into the ACH Manager program directly in Online Banking. You choose the effective date of your transaction to pull or push the funds to and Unity Bank handles the rest.

BENEFITS OF ACH PAYMENT ORIGINATION

- Allows your business to process electronic transfers to build business revenue and helps your business to gain control through managing when invoices are received.
- Reduces the risk of check fraud by issuing fewer checks and can potentially add cost savings, due to reduced labor and administration necessary to process payments.
- Added convenience, allowing you to pay employees through direct deposit or process vendor payments electronically.

COMMON USES

Payroll (Direct Deposit)

Pay your employees electronically, reducing the burden of printing and distributing checks while providing convenience to your employees.

Preauthorized debits

Bill customers electronically with one-time or recurring withdrawals allowing for you to gain control to collect funds and improve your cash flow.

Vendor Payments

Pay your vendors and gain control to process payables based off your cash flow availability.

Cash Concentration and Disbursement

Consolidate your funds held at other financial institutions by transferring between accounts electronically. This can eliminate trips to the bank and speed up availability by having access to your cash, in most instances, the next business day.

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ACH OVERVIEW

ACH SUBMISSION TIME FRAMES

Submissions for Same Day ACH's must be delivered to the Financial Institution by 12:00 pm (noon) CST, on the day of settlement. Transactions received after 12:00 PM CST will be settled the next business day.

Submissions for Next Day ACH's must be delivered to the Financial Institution by 5:00 PM CST, the business day before the requested settlement day. This is to ensure funds availability at the opening of business on settlement day.

ACH APPROVAL PROCESS

Delivery location: All files will be delivered to Unity Bank via the ACH Origination / Cash Management system.

For any batch file totaling over \$200,000 the Company and Financial Institution will use an out-of-band process to verify that the information transmitted is authorized and appropriate. This will include a call back from the Financial Institution to a second authorized person at the company to verify the File total and item count before the Entries are processed.

ACH AND ACCOUNT FRAUD PREVENTION TIPS

Unity Bank recommends businesses follow these steps to protect themselves from business email compromise:

- Educate and train employees to recognize, question, and independently authenticate changes in payment instructions, payment methods (e.g., ACH to wire), or when pressured to act quickly or secretly.
- Be old-fashioned! Verbally authenticate any changes via the telephone.
- Review accounts frequently.
- Initiate payments using dual controls.
- Never provide passwords, usernames, authentication credentials or account information when contacted.
- Don't provide nonpublic business information on social media.
- Avoid free web-based email accounts for business purposes. A company domain should always be used in business emails.
- Consider registering domains that closely resemble the company's actual domain to make impersonation harder.
- Do not use the "reply" option when authenticating emails for payment requests. Instead, use the "forward" option and type in the correct email address or select from a known address book.

DEFINITIONS OF ACH LANGUAGE

Originator-a person or organization that has authorized an ODFI (directly or through a TPS) to transmit for the account of that person or organization, a credit entry, debit entry, or non-monetary entry to the receivers account at the RDFI

Notice of Change (NOC/COR/C##)-A non-monetary entry transmitted for the purpose of identifying incorrect information contained with an ACH entry and providing correct data to be used on future Entries.

Return Entry/Return (RET/R##)-a credit or debit entry initiated by an RDFI that returns a Credit or Debit entry to the ODFI withing the timeframes established by the Rules.

ACH Debit-When an individual authorizes an Originator to debited (withdraw funds) from their account.

ACH Credit-When an individual authorizes an Originator to Credit (deposit funds) to their account.

AUTHORIZATION FORMS AND CRITERIA

ACH Debit Rules:

1. Language regarding whether the authorization obtained from the Receiver is for a Single Entry, Recurring Entries, or one or more Subsequent Entries initiated under the terms of a Standing Authorization.
2. The amount of the Entry(ies) or a reference to the method of determining the amount of the Entry(ies).
3. The timing (including the start date), number, and/or frequency of the Entries.
4. The Receiver's name or identity.
5. The account to be debited.
6. The date of the Receiver's authorization.
7. Language that instructs the Receiver how to revoke the authorization directly with the Originator (including the time and manner in which the Receiver's communication with the Originator must occur). For a Single Entry scheduled in advance, the right of the Receiver to revoke the authorization must afford the Originator a reasonable opportunity to act on the revocation prior to initiating the Entry.
8. If debiting a Non-Consumer account (Business account), the Receiver's authorization in any manner permitted by applicable Legal Requirements and must obtain the Receiver's agreement to be bound by the ACH Rules.

ACH Credit Rules:

The Originator of a credit Entry to a Consumer Account of the Receiver may obtain the Receiver's authorization in any manner permitted by applicable Legal Requirement

NOTIFICATIONS OF CHANGE, RETURNED ITEM NOTICE

If an item in your ACH file cannot be posted to the external account, you will be provided with a Notification of Change (NOC) or Return Item Notice (RET) by the bank.

If you receive a notification on a returning transaction (an ACH happening more than once) as a company the changes indicated in the notice need to be completed before the submission of your next ACH File.

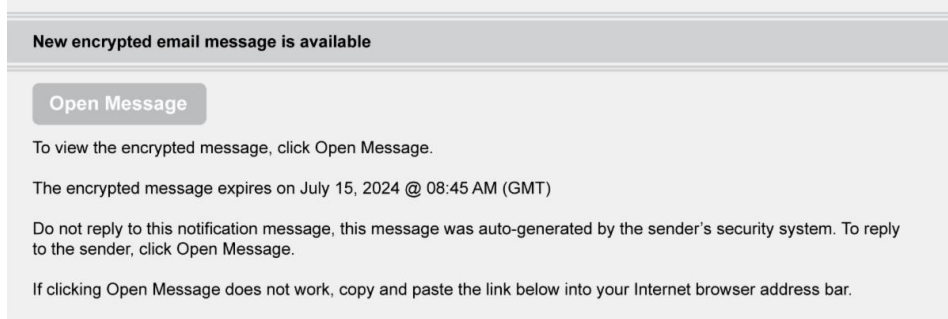
These notices will be sent vial secure email to the email addresses provided during your ACH setup process.

You will receive automated emails from the notification@achedi.com with the subject line "REPORTS FOR [YOUR BUSINESS NAME] FROM UNITY BANK". This automated email will typically arrive between 2:00am-4:00am CT.

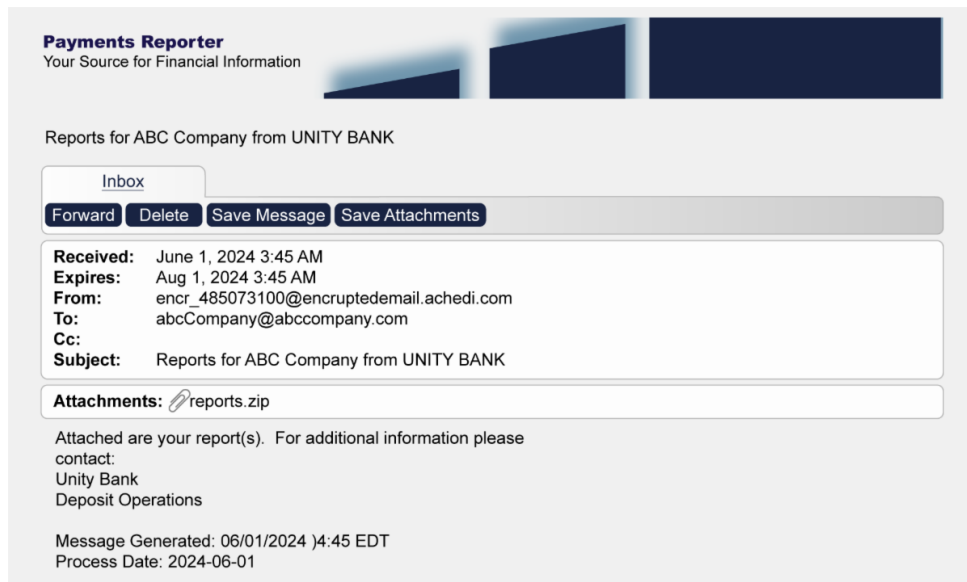
What do you need to do?

You will need to create a new password to retrieve the ACH Return or Notification of Change report. Below are the instructions on how to open your new automated ACH Return or Notification of Change report.

1. Below is a sample of the automated email from notification@achedi.com. Click on the grey open message.



2. When opening a report for the first time, you will be promoted to create a password. Once you have created a password, you will be prompted to enter your new password to access the report.
3. After creating or entering your password, the screen below will appear. Open the attachment to view your customized ACH report.



STANDARD ENTRY CODES (SEC CODES)

CCD: “Corporate Credit or Debit Entry”, a credit Entry, a debit Entry, or a Non-Monetary Entry originated by an organization to or from the account of that Organization or another Organization.

PPD: “Prearranged Payment and Deposit Entry” a credit or debit Entry initiated by an Organization to a Consumer Account of a Receiver based on an authorization from the Receiver.

WEB: internet-initiated ACH transactions where money is pulled from a consumer bank account using authorization given via the internet or wireless network.

TEL: An ACH debit entry to a consumer account, based on an authorization that is received by the Originator orally via the telephone.

SENDING A NEW ACH TRANSACTION

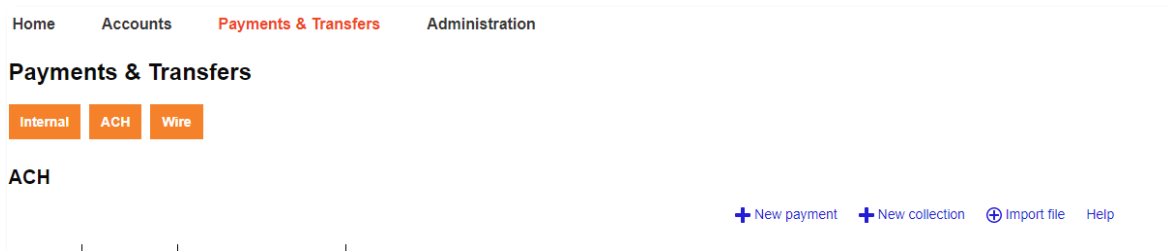
ESTABLISH A NEW ACH PAYMENT

(ACH Credit - Deposit to an external account)

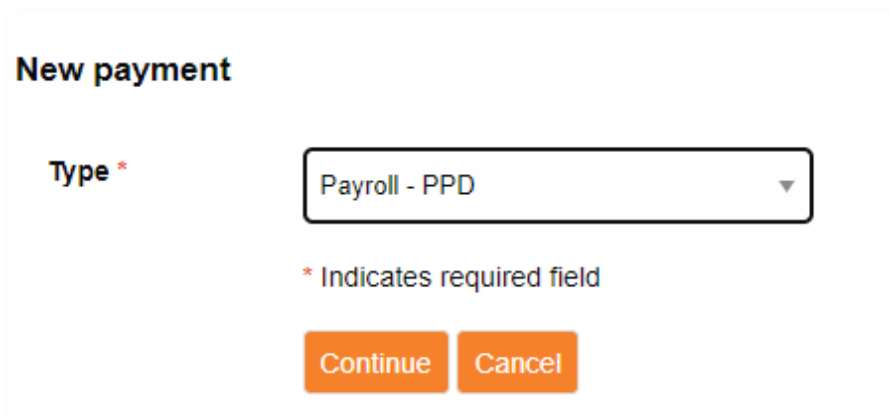
You can generate a new ACH payment using the **+ New payment** functionality.

To establish a new ACH payment

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select **+ New payment**. The system displays the New payment dialog box.



5. Select the appropriate **Type** (for example, Payroll - PPD) from the drop-down list. Click **Continue**. The system displays the **New payment** page.

A screenshot of the "New payment" dialog box. The title "New payment" is at the top left. Below it is a label "Type *" followed by a drop-down menu. The drop-down menu is open, showing "Payroll - PPD" as the selected option. Below the drop-down menu is a note: "* Indicates required field". At the bottom of the dialog box, there are two buttons: "Continue" and "Cancel".

6. Type the **Description** of the transfer (for example, Monthly Payroll).
7. *If Applicable* Select Tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
8. In the **Effective date** field, type the date you intend the new ACH transfer to post to the recipients account
9. *If Applicable* Select the **Same day** check box to process the transfer the same day that you are submitting the file for processing
10. *If Applicable* Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
11. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.

Note: When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of a recurring transfer as the **End date**.

Description * test	Tax identification number MOUSER MICKEY A[xxxxx6111]
Effective date * 02/10/2023 <input type="button" value="SELECT"/>	<input checked="" type="checkbox"/> Same day <input checked="" type="checkbox"/> Repeat
Additional fees may apply for same day ACH.	
Frequency Daily	End date <input type="button" value="SELECT"/>
Type Payment (Payroll - PPD)	Total withdrawal \$0.00
	Total deposit \$0.00

12. Select the appropriate option for processing a recurring transfer on a nonprocessing date from the **For nonbusiness day use** drop-down list.

Frequency Every two weeks	End date <input type="button" value="SELECT"/>	For non-business day use Next business day
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13. Type the **Company description**.

Batch		
Name	Company [xxxxxxxx]	Company description test

14. In the **Pay From** section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.

Pay from <input type="button" value="Show Details"/> <input type="button" value="Show Filter"/>	Total batch withdrawal (0 items) \$0.00
Pay all	
Pay/Hold <input type="button" value="v"/>	Account * <input type="button" value="v"/>
Pay <input type="button" value="v"/>	Amount * <input type="button" value="v"/>
<input type="button" value="x"/>	
+ Add another pay from	

15. In the **Pay To** Section

- Type the **Name** of the recipient.
- If available* Type the **Identification** number of the recipient.
- Type the **Routing transit** number of the recipient.
- Type the **Account number** of the recipient.
- Select the appropriate **Account** type.

16. Type the **Amount** to deposit in the recipient's account.

The screenshot shows a 'Pay to' interface with a table for adding payees. At the top right, it says 'Total batch deposit (0 items) \$0.00'. Below the table, there is a '+ Add another pay to' link.

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	No
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	No
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	No
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	No
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	No

ESTABLISH A NEW ACH COLLECTION

(ACH Debit - withdrawal from external account)

You can generate a new ACH collection using the **+ New ACH collection** functionality.

To establish a new ACH collection

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select **+ New collection**. The system displays the New collection dialog box.

The screenshot shows the 'Payments & Transfers' page with the 'ACH' tab selected. At the bottom right, there is a '+ New collection' button.

5. Select the appropriate **Type** (for example, Prearranged payment- PPD) from the drop-down list. Click **Continue**. The system displays the New collection page.

The screenshot shows the 'New collection' dialog box with the 'Type' dropdown menu set to 'Prearranged payment - PPD'. There are 'Continue' and 'Cancel' buttons at the bottom.

6. Type the **Description** of the transfer (for example, Monthly service contract).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
Note: In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Select the **Same day** check box to process the transfer the same day.
10. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
11. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.
Note: When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.
12. Select the appropriate option for processing a recurring transfer on a nonprocessing date in the **For nonbusiness day use** drop-down list.
13. Type the **Company description**.

The screenshot shows a form titled "Test" with the following fields and values:

- Description ***: Test
- Tax identification number**: MOUSER MICKEY A[xxxxx6111]
- Effective date ***: 03/21/2023
- Frequency**: Daily
- End date**: [Empty field with calendar icon]
- Type**: Collection (Prearranged payment - PPD)
- Total withdrawal**: \$0.00
- Total deposit**: \$0.00
- Name**: [Empty field]
- Company**: [xxxxxxxx]
- Company description**: Test

14. In the Pay to section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.

The screenshot shows the "Pay to" section with the following details:

- Pay to** section with "Show Details" and "Show Filter" buttons.
- Total batch deposit (0 items)**: \$0.00
- Pay all** link.
- Table with columns: **Pay/Hold**, **Account ***, **Amount ***.
- Row 1: **Pay**, **Select an account** (dropdown), [Empty amount field]
- + Add another pay to** link.
- * Indicates required field** note.
- Buttons: **Complete ACH**, **Save for later**, **Cancel**.

15. In the Pay from section, complete the following:
 - a. Type the **Name** of the recipient.
 - b. Type the **Identification** number of the recipient.

- c. Type the **Routing transit** number of the recipient.
 - d. Type the **Account number** of the recipient.
 - e. Select the appropriate **Account** type.
 - f. Type the **Amount** to deposit in the recipient's account.
16. Click **Complete ACH**, the system displays the processing results page.

Pay from Show Details Show Filter Total batch withdrawal (0 items) \$0.00

Pay all Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> Q	<input type="text"/>	Select a type	<input type="text"/>	No <input type="checkbox"/>
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> Q	<input type="text"/>	Select a type	<input type="text"/>	No <input type="checkbox"/>
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> Q	<input type="text"/>	Select a type	<input type="text"/>	No <input type="checkbox"/>
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> Q	<input type="text"/>	Select a type	<input type="text"/>	No <input type="checkbox"/>
Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> Q	<input type="text"/>	Select a type	<input type="text"/>	No <input type="checkbox"/>

[+ Add another pay from](#)

ESTABLISH A NEW ACH TRANSFER USING AN EXISTING ACH TRANSFER

You can generate new ACH transfers using an existing ACH transfer when you use New Change ACH Transfer functionality.

To establish a new ACH transfer using an existing ACH transfer

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Locate the appropriate transfer that you want use and click **Copy**. The system displays the [Transfer name] page.

Payments & Transfers

Internal ACH Wire

ACH + New payment

[Activity](#) | [Templates](#) | [File import templates](#)

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jul 18, 2018	pwnacha.600	Saved	0.00	0.00	Payment	Copy Edit Delete
Jul 12, 2018	PPPF0638	Saved	0.00	4,464.08	Payment	Copy Edit Delete

5. In the **Description** field, type the name of the new transfer (for example, Wash Orchards Payroll).
6. Select the tax identification number that the system associates with the transfer in the **Tax identification number** drop-down list.

Note: In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.

7. Type the date that you intend the new ACH transfer to process in the **Effective date** field.
8. Optional. Select the **Same day** check box to process the transfer the same business day.
9. Optional. Select the **Repeat** check box to define the **Frequency** that the transfer occurs, the **End date** and the **For Non-business day use** option.

The screenshot shows a form for creating an ACH transfer. The fields are as follows:

- Description ***: A text input field containing "test".
- Tax identification number**: A dropdown menu showing "MOUSER MICKEY A[xxxxxx6111]".
- Effective date ***: A date picker showing "02/10/2023" with a "SELECT" button.
- Same day**: A checked checkbox.
- Repeat**: A checked checkbox.
- Additional fees may apply for same day ACH.**: A note below the date field.
- Frequency**: A dropdown menu showing "Daily".
- End date**: A date picker with a "SELECT" button.
- Type**: A dropdown menu showing "Payment (Payroll - PPD)".
- Total withdrawal**: A text field showing "\$0.00".
- Total deposit**: A text field showing "\$0.00".

10. Type the appropriate information in the fields populating the Transfer from section and the Transfer to section.
11. Click **Complete ACH**. The system displays the processing results page.

The screenshot shows the "Pay to" section of the ACH transfer processing results page. It includes the following elements:

- Pay to**: A section header with "Show Details" and "Show Filter" buttons.
- Total batch deposit (0 items) \$0.00**: A summary of the batch.
- Pay all**: A red text label.
- Pay/Hold**: A dropdown menu.
- Account ***: A dropdown menu with "Select an account" as the selected option.
- Amount ***: A text input field with a clear "X" button.
- + Add another pay to**: A blue link.
- * Indicates required field**: A note.
- Complete ACH**, **Save for later**, and **Cancel**: Three orange buttons at the bottom.

12. Click **Return to ACH activity** to return to the ACH Activity list or click **Save as template** to initiate the process of establishing a new template based on the transfer that you just established.

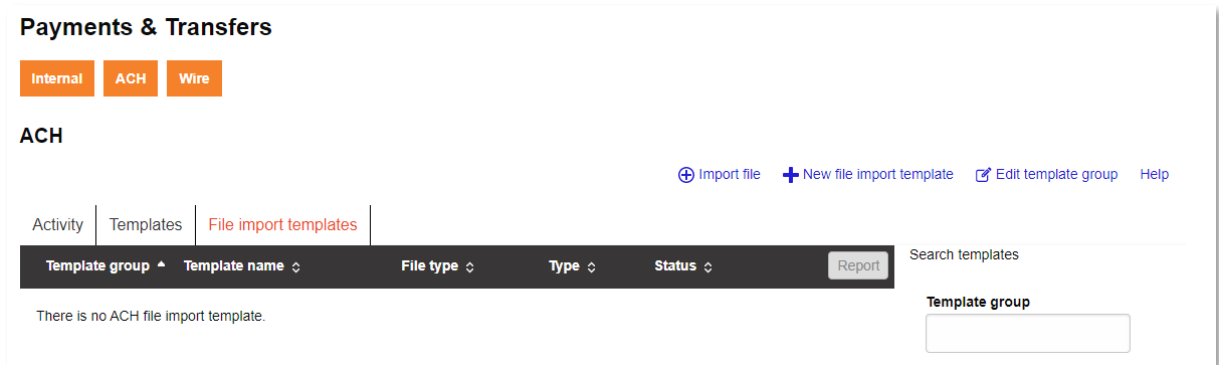
IMPORT A NACHA FILE USING AN EXISTING TEMPLATE

Import ACH Transfer functionality for NACHA files enables you to import a stored NACHA transfer file against a stored template. The system validates the transfer type and amount range (total transfer amount) stipulated in a selected template against the values in the imported ACH file. If the validation fails, the system displays an error message and the import process cannot continue.

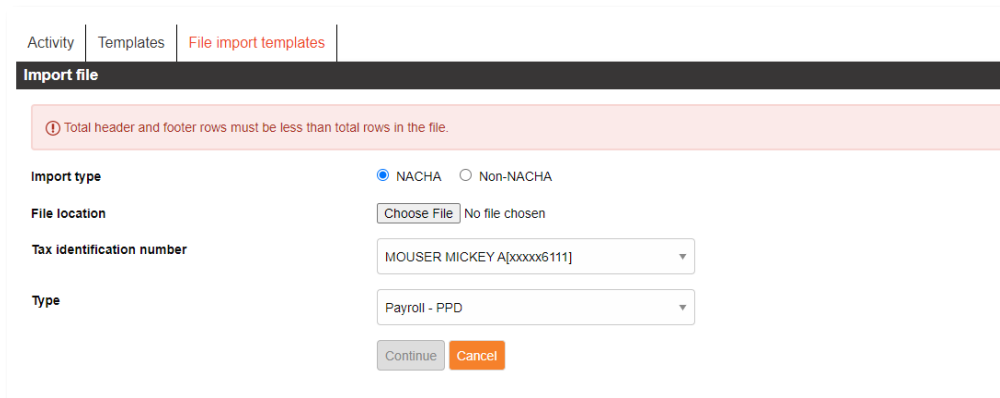
Note: ACH Users who do not have access to stored templates can only import files without using a template.

Import a NACHA file formatted transfer using an existing template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.



5. Select **NACHA** as the Import type.
6. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
7. Select the file to upload and click **Open**. The system displays the Import file page.
8. Select the appropriate **Template** from the drop-down list.
9. Click **Continue**. The system displays the File summary page.



10. Click the **Review ACH** button. The system displays the transfer Activity edit page.
11. Review the transfer details and make any desired changes, and then click **Complete ACH**. The system displays the confirmation page.

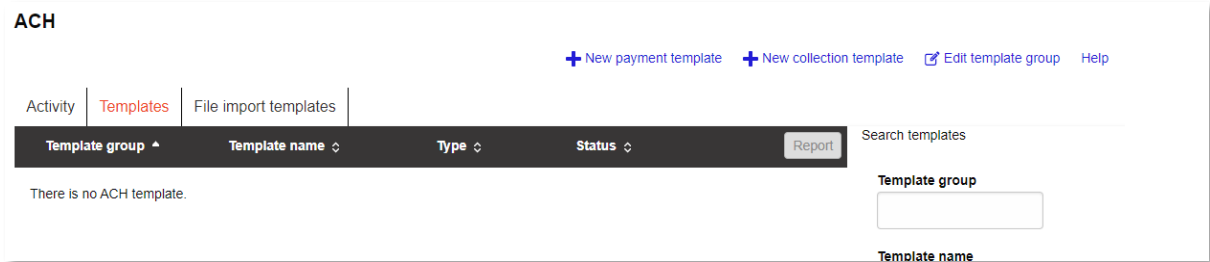
ESTABLISH A NEW ACH TEMPLATE

The ACH transfer system provides easy-to-use templates for many transfer types, including payroll, tax payments, consumer debits and credits, cash concentration, disbursements, and vendor payments. ACH Transfer templates enable you to automatically define information about the receiving institution and to add multiple ACH transfers using easy to use templates. You can leverage all templates at any time, without having to reestablish each transfer one at a time. Any time that you generate or process a new template, the system requires approvals in order for it to process transfers as accurately as possible.

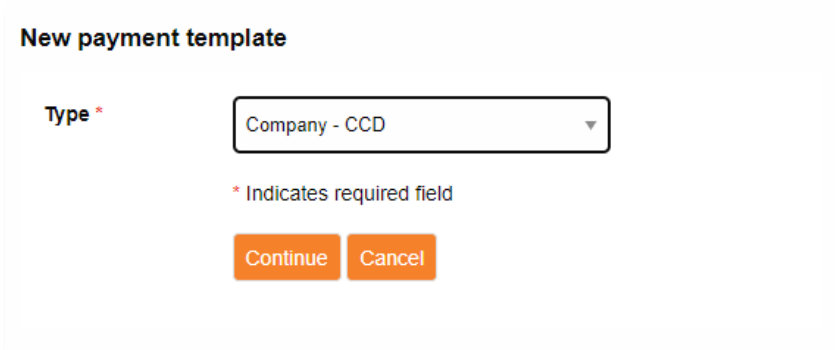
Note: To establish templates based on NACHA standard or non-NACHA (fixed width or delimited) file formats, use the ACH File Import Template function.

Establish a new ACH transfer template

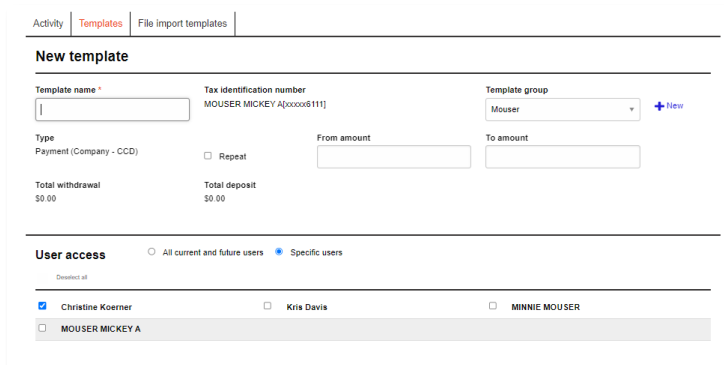
1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **+ New payment template or New collection template**. The system displays the New payment template dialog box.



6. Select **transaction type** from the **Type** drop-down list and click Continue. The system displays the New Template page.



7. Complete the following:
 - a. Type a **Template** name.
 - b. Select the **Tax identification number** from the drop-down list.
 - c. Select the **Template group** from the drop-down list.
 - d. Select the **Repeat** check box if the template is for recurring transfers.
 - e. Type the **From amount**.
 - f. Type the **To amount**.
 - g. Select the **Frequency** from the drop-down list.
8. In the User access section, complete the following:
 - a. To enable the template for all users select **All current and future users**.
 - b. To enable the template for specific users, select **Specific users**. Select the appropriate check boxes for each user that you want to have access to the template.



9. In the Pay from / Pay to section, complete the following:

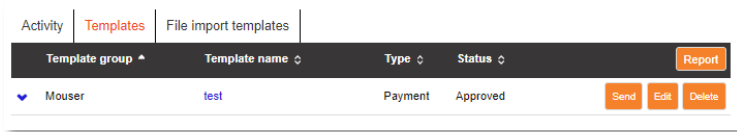
- a. Optional. Type the **Account** number to filter by the account number of the Originating Depository Financial Institution (ODFI).
 - b. Optional. Type the **Amount** to filter by the amount to be paid from the specified accounts to be debited.
 - c. Optional. Type the **Identification** to filter by the identification number that the system associates with the originator of the transfer.
 - d. Optional. Type the **Name**, to filter by the name of the customer that the system associates with the account it debits from.
 - e. Optional. Click the **Pay all** switch to turn on the **Hold** option for all transfers in the batch.
 - f. Type the **Identification**.
 - g. Type the **Name**.
 - h. Optional. Type any **Discretionary data**.
 - i. Optional. Type the **Payment information** to include notes about the transfer.
10. In the Pay to section, complete the following:
- a. Type the **Name** of the recipient.
 - b. Type the **Identification** number of the recipient.
 - c. Type the **Routing transit** number of the recipient.
 - d. Type the **Account number** of the recipient.
 - e. Select the appropriate **Account** type from the drop-down list.
 - f. Type the **Amount** to deposit in the recipient's account.

The screenshot shows two main sections: 'Pay from' and 'Pay to'.
Pay from section: At the top, there are 'Show Details' and 'Show Filter' buttons. Below is a 'Pay all' switch. The main area has a 'Pay/Hold' dropdown menu, an 'Account' dropdown menu with the text 'Select an account', and an 'Amount' input field with a clear 'x' button. There is a '+ Add another pay from' link and an 'Allow additional rows' toggle set to 'No'.
Pay to section: Similar to the 'Pay from' section, it has 'Show Details' and 'Show Filter' buttons and a 'Pay all' switch. Below is a table with the following columns: 'Pay/Hold', 'Name', 'Identification', 'Routing transit', 'Account number', 'Account type', and 'Amount'. Each row has a 'Pay' label on the left and a clear 'x' button on the right. The 'Routing transit' and 'Account number' columns have a magnifying glass icon. There are five empty rows. Below the table is a '+ Add another pay to' link and an 'Allow additional rows' toggle set to 'No'. At the bottom, there is a legend '* Indicates required field' and 'Save' and 'Cancel' buttons.

- 11. Select the appropriate **Template Group** from the dropdown list.
- 12. Click **Save**.

SEND AN ACH USING A TEMPLATE

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **Send** for the template that you want to schedule a payment from. The system displays the Send Template page for the template that you specified.



6. In the **Effective date** field, type the date you intend the new ACH transfer to post to the recipients account
7. *If Applicable* Select the **Same day** check box to process the transfer the same day that you are submitting the file for processing
8. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
9. *If Applicable* Select the **Frequency** from the drop-down list to establish how often the transfer occurs. **Note:** When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.
10. Select the appropriate option for processing a recurring transfer on a nonprocessing date in the **For nonbusiness day use** drop-down list.
11. Type the **Company description**.

12. Update the Pay from amount.
13. Update the Pay to amounts. **Note:** Pay from and Pay To amounts need to match.
14. Click **Complete ACH**, the system displays the processing results page

APPROVING AND REVIEWING SCHEDULED ACH'S

REVIEW ACH TRANSFERS

Review ACH Transfer functionality ensures that individual ACH users or institutions can review and approve ACH transfers before the system processes them.

To review an ACH transfer

1. Sign in to Business Online. The system displays Business Online.
2. Select the appropriate check boxes for the transfers listed in the ACH section of the Payments & Transfers widget on the home page.
3. Select **Review ACH Transfer** and then click **Submit**. The system displays the Review ACH Transfers list.

The screenshot shows a web interface titled "Payments & Transfers". At the top, there is a header "Review (0)" with a "Hide" button and an upward arrow. Below this, there are two sections: "Wire" and "ACH". Each section contains a table with columns for "Description", "Reason", and "Amount". In both sections, the text "There are no transfers requiring review." is displayed below the table headers.

4. Locate the ACH transfers that require review from the ACH section of the Payments Transfers widget on the home page and select **Approve** or **Disapprove**. The system displays the Security Challenge dialog box.
Note: You can approve or disapprove all of the ACH transfers populating the ACH Transfers list by selecting the **Description** check box.
5. Type the appropriate token response and click **Complete Challenge**.

INQUIRE INTO AN ACH PAYMENT FOR COLLECTION

You can find information about ACH transfers using Inquire ACH Transfer functionality.

To inquire into an ACH payment or collection

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Type search criteria as needed then click **Submit**. The system displays a list of transfers on the ACH Activity page.
5. Locate the ACH transfer that you want to inquire into and click the down arrow next to the transfer to view a brief overview of the transfer.
6. Locate the ACH transfer that you want to inquire into and click on the **Description** hyperlink that the system associates with that particular transfer. The system displays the ACH transfer details page.

The screenshot shows the ACH Activity page with a table of transfers and a details panel for a selected transfer.

Date	Description	Status	Withdrawal	Deposit	Type	
Jul 18, 2018	pwnacha.600	Saved	0.00	0.00	Payment	Copy Edit Delete
<p>Reference number: 22e4bfab7b</p> <p>Payment type: Payroll - PPD</p> <p>Issued by: Bank Admin on behalf of MOUSER MICKEY A</p> <p>Issued date: Jul 18, 2018 03:54:00 PM</p> <p>Item count: 71</p>						
Jul 12, 2018	PPPF0638	Saved	0.00	4,464.08	Payment	Copy Edit Delete

The search filters sidebar includes the following fields:

- Date: All activity
- Type: All types
- Amount: (Empty field, Example: 40 or 10.00-50.00)
- Tax identification number: All
- Description: (Empty field)
- Reference number: (Empty field)
- Priority: All
- Status: All

* Indicates required field

Buttons: Search, Clear search

7. Review the ACH transfer. Complete steps 7 through 10 as needed.
8. To generate a report, click **Report**. They system displays the Transfer report dialog box.

The Transfer report dialog box shows the selected transfer ID 'pwnacha.600' and buttons for 'Report' and 'Edit'.

9. Select **PDF (.pdf)** or **Comma separated value (.csv)** from the **Format** drop-down list and click **Download report**

The Transfer report dialog box shows the 'Format' dropdown menu set to 'PDF (.pdf)' and buttons for 'Download report' and 'Cancel'.

10. Click **Return to ACH activity**. The system displays the ACH Activity list page.
11. Repeat steps 2 through 10 to inquire into additional ACH transfers.

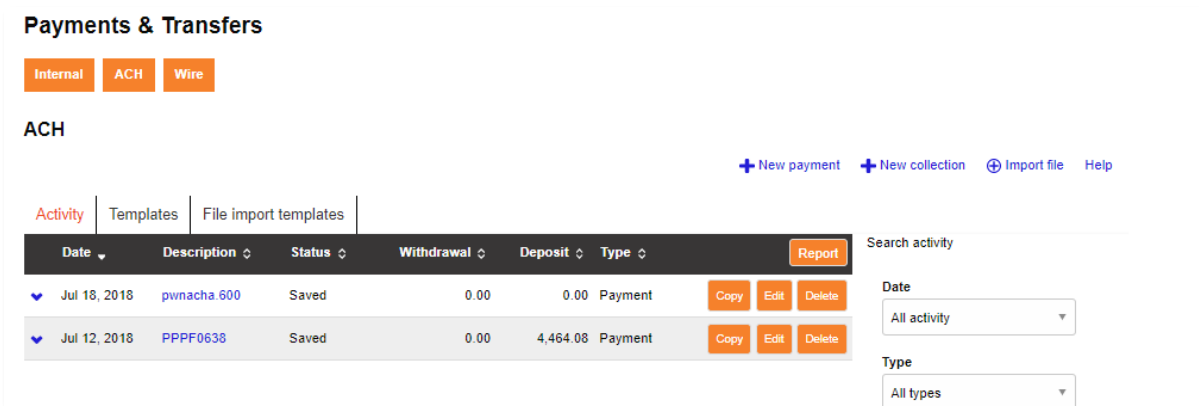
MAKING CHANGES TO A SCHEDULED ACH

MODIFY AN ACH PAYMENT OR COLLECTION

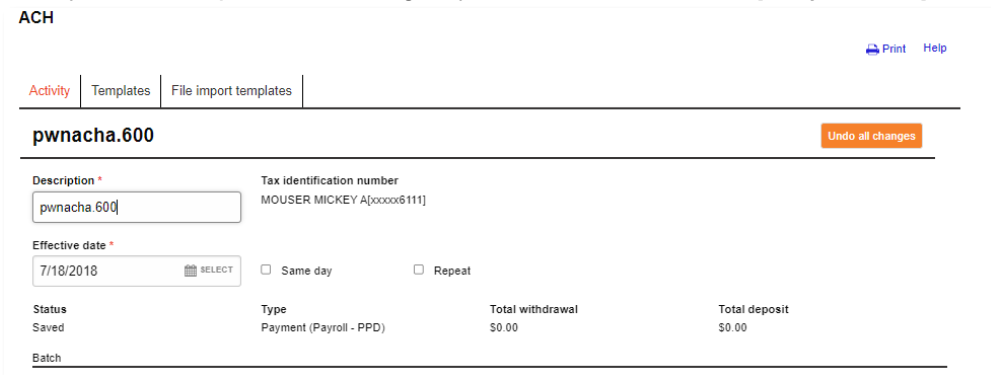
You can modify ACH transfers using Change ACH Transfer functionality.

To modify an ACH payment or collection

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click **Edit** for the appropriate transfer from the list. The system displays the edit page for the transfer.



5. In the **Description** field, modify the name of the transfer as needed (for example, Wash Orchards Payroll becomes Wash Orch Pay).
6. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
7. Type the date that you intend the ACH transfer to process in the **Effective date** field.
8. Modify the frequency with which the ACH transfer occurs in the **Frequency** field.
Note: When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.
9. Select the appropriate payment schedule conditions from the **For non-business day use** drop-down list.
10. Modify the description according to your needs in the **Company description** field.



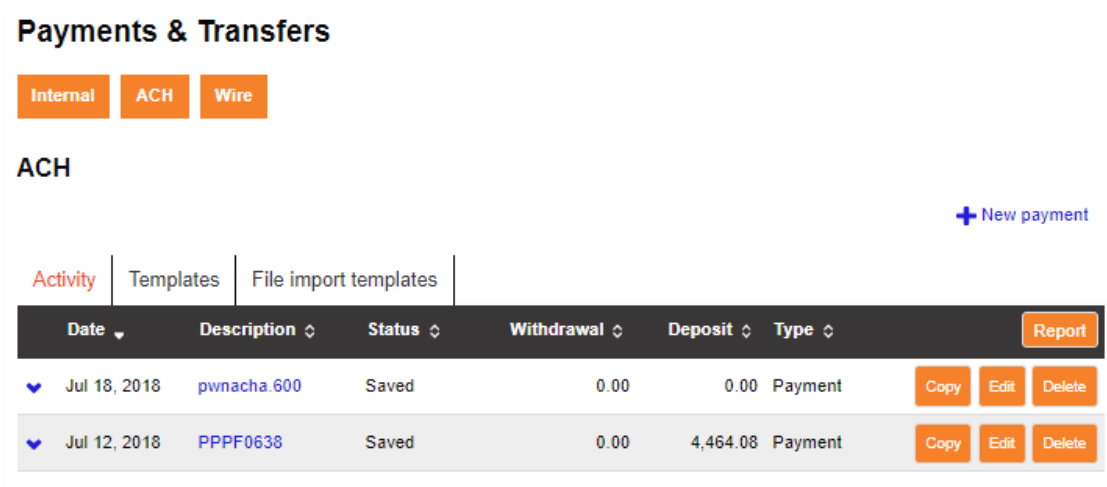
11. Modify the information in the fields populating the Pay from section and the Pay to section as needed.
12. Click **Complete ACH**. The system displays the confirmation page.

DELETE ACH TRANSFERS

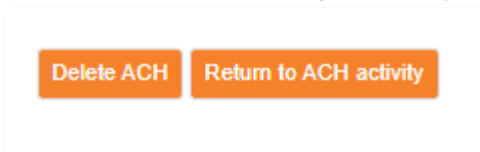
Delete ACH Transfer functionality ensures that an ACH user can delete saved ACH transfers or ACH transfers that have no completed processing.

To delete an ACH transfer

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Use the **Search activity** fields to narrow the list of ACH transfers that the system returns.
5. Click **Delete** for the appropriate transfer. The system displays the Delete transfer page.



6. Recurring ACH Transfers Only. Select the appropriate value from the **Deletion type** drop-down list.
7. Click **Delete ACH**. The system displays the processing results page.



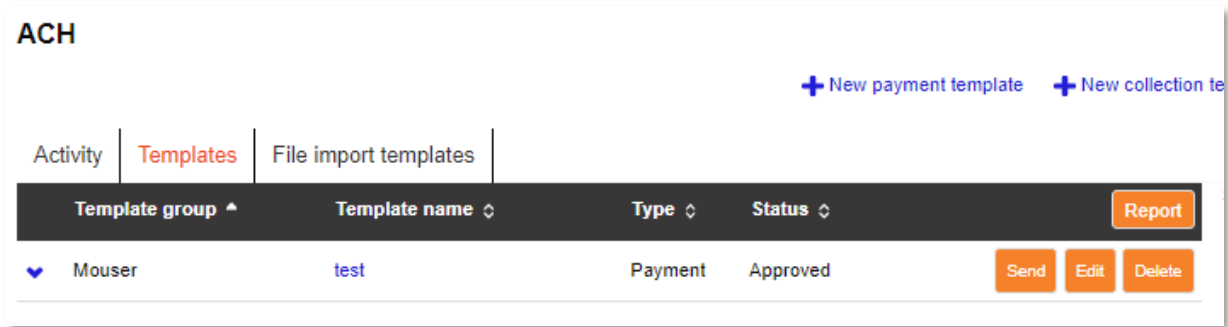
DELETE AN ACH TEMPLATE

Delete Template functionality enables you to delete templates that you no longer have a need for.

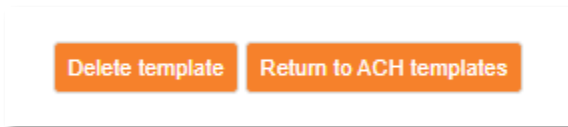
Delete a transfer template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.

- Click **Delete** for the template that you want to delete. The system displays the delete Template page for the template that you specified.



- Click **Delete Template**. The system displays the Templates page.



REVERSE ACH TRANSFERS

Quickly reverse ACH transactions by inquiring into a batch or a specific transaction. This enables you to easily reverse a specific transaction, multiple transactions, or an entire branch. The system processes reversals and memo posts to all affected accounts.

To reverse an ACH transfer

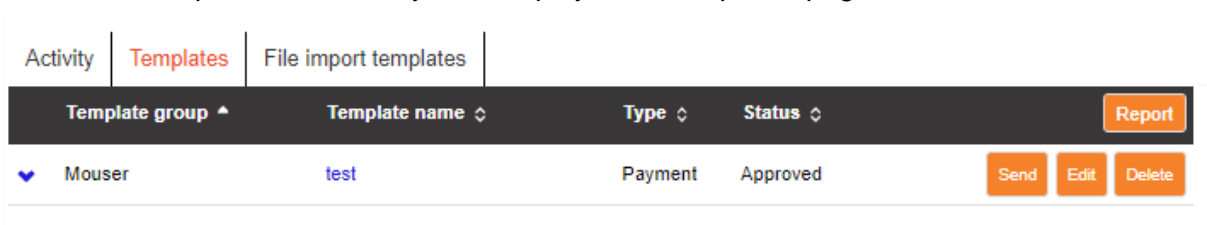
- Sign in to Business Online. The system displays Business Online.
- Select **Payments & Transfers**. The system displays the Payments & Transfers page.
- Select **ACH**. The system displays the ACH Activity page.
- Click **Reverse** for the associated transfer. The system displays the transfer page.
- Click **Reverse ACH**. The system displays the ACH List page.

EDIT A TEMPLATE GROUP

From the Edit template group page, you can change existing Template group names or delete existing Template groups. You can also create new Template groups.

Edit a template group

- Sign in to Business Online. The system displays Business Online.
- Select **Payments & Transfers**. The system displays the Payments & Transfers page.
- Select **ACH**. The system displays the ACH transfer page.
- Select the Templates tab. The system displays the Templates page.



- Click the **Edit template group** hyperlink. The system displays the Edit template group page.

6. On the Edit template page, if the system associates the user with more than one ACH company, use the **Tax identification** drop-down list to select the template group for the appropriate ACH company.
 - a. To quickly find a template group, begin typing the name of the template group in the **Find template group** field and the system begins filtering a list of options to choose.
 - b. To rename an existing template group, simply type a new name.
 - c. To establish a new template group, click **+New**, type the new **Template group name** in the New template group dialog box and click **Save**.

Note: If you type a name of a template group that already exists, the system displays the "Template group already exists" message. If you click **Save**, the system displays both template groups as duplicates.
 - d. To delete a Template group name click X in the Delete column for the appropriate Template group name.
 - e. To restore a Template group name that you have marked for deletion, click +.

The screenshot displays the 'Edit template' interface. At the top, there are tabs for 'Activity', 'Templates', and 'File import templates'. Below this, the template name is 'test' and the tax identification number is 'MOUSER MICKEY A[xxxxxx6111]'. The template group is set to 'Mouser'. The type is 'Payment (Payroll - PPD)' with a 'Repeat' checkbox. The 'From amount' is 0.01 and the 'To amount' is 10,000.00. The total withdrawal is \$100.00 and the total deposit is \$50.00. The 'User access' section is set to 'All current and future users'. The 'Pay from' section shows 'CHECKING *1911' with an amount of 100.00. There are buttons for 'Show Details', 'Show Filter', and '+ Add another pay from'.

EDIT AN ACH TEMPLATE

You can modify ACH templates using Edit template functionality.

Edit an ACH transfer template

1. Sign in to Business Online. The system displays Business Online.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.

- Click **Edit** for the template that you want to edit. The system displays the Edit template dialog box

ACH

[+ New payment template](#)
[+ New collection template](#)
[Edit template group](#)
[Help](#)

Activity | **Templates** | File import templates

Template group ^	Template name ◊	Type ◊	Status ◊	Report
▼ Mouser	test	Payment	Approved	Send Edit Delete

Search templates

Template group

Template name

- In the Description section, modify the **Template name**, **Template group**, **From account**, and **To amount** as needed.
- In the User access section, modify any user access specifications as needed.
- Modify the information in the fields populating the Pay from section and the Pay to section as needed.
- Click **Save**.

ACH

[Print](#) [Help](#)

Activity | **Templates** | File import templates

test [Undo all changes](#)

Template name * Tax identification number MOUSER MICKEY A[xxxxx6111] Template group [+ New](#)

Type Payment (Payroll - PPD) Repeat From amount To amount

Total withdrawal \$100.00 Total deposit \$50.00

User access All current and future users Specific users

Pay from [Show Details](#) [Show Filter](#)

Pay all

Pay/Hold ◊	Account ◊	Amount * ◊
Pay	<input type="text" value="CHECKING *1911"/>	<input type="text" value="100.00"/> ✕

[+ Add another pay from](#)

Allow additional rows

FAQ

What is ACH?

ACH is the ability to send funds or collect funds electronically through the Automated Clearing House Network.

Is there a cost?

Yes, there is a cost. Typically, it is less than issuing and mailing business checks. Contact a member of Unity Bank's Cash Management Team to find out specifics.

How do I enroll my business?

Contact Unity Bank Cash Management to start the enrollment process.

What kinds of security is offered?

Individuals with ACH access will be required to login using a one-time password. This password is either generated by a physical token, or a digital (soft) token.

Can every online banking user utilize the same security token?

Everyone who is authorized on behalf of the business to use Business Online Banking should have their own online banking username and security token. This helps maintain security and confidentiality of your banking and your business.

Have a Question about ACH?

Contact Unity Bank's Cash Management Team at ubcashmanagement@unitybanking.com or 1-877-403-3322.