

Community West Bank

**BUSINESS
Online Banking**

ACH User Guide

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ACH Overview

This information does not replace your responsibility for understanding and following ACH Rules, however it will provide some basic information about ACH.

What is the ACH Network?

The Automated Clearing House (ACH) Network is an electronic payments network used by individuals, businesses, financial institutions and government organizations. The Network functions as an efficient, electronic alternative to paper checks. It allows funds to be electronically debited or credited to a checking account, savings account, financial institution general ledger account or credited to a loan account.

The ACH Network is a batch processing, store-and-forward system. Transactions are stored by the financial institutions through the day and processed at specific times in a batch mode. This provides significant economies of scale and faster processing than check payments. All information necessary to process a transaction accompanies the ACH entry.

Participants in the ACH System

The **Receiver** is a natural person or an organization which has authorized an *Originator* to initiate an ACH entry to the Receiver's account with the *RDFI*.

The **Originator** is the entity that agrees to initiate ACH entries into the payment system according to an arrangement with a *Receiver*. The Originator is usually a company directing a transfer of funds to or from a consumer's or another company's account. In the case of a customer-initiated entry (SEC code CIE), however, the Originator may be an individual initiating a funds transfer to or from his or her own account (through a bill payment service provider or a home banking product). The term "company" includes any organization.

The **Originating Depository Financial Institution (ODFI)** is the financial institution that receives the payment instructions (transactions) from *Originators*, and forwards the entries to the *ACH Operator*.

An **Automated Clearing House (ACH) Operator** is the central clearing facility, operated by a Federal Reserve Bank (FRB) or a private organization, which receives entries from *ODFIs*, distributes the entries to appropriate *RDFIs*, and performs the settlement functions for the affected financial institutions.

The **Receiving Depository Financial Institution (RDFI)** is the financial institution that receives ACH entries from the *ACH Operator* and posts them to the accounts of its depositors (*Receivers*).



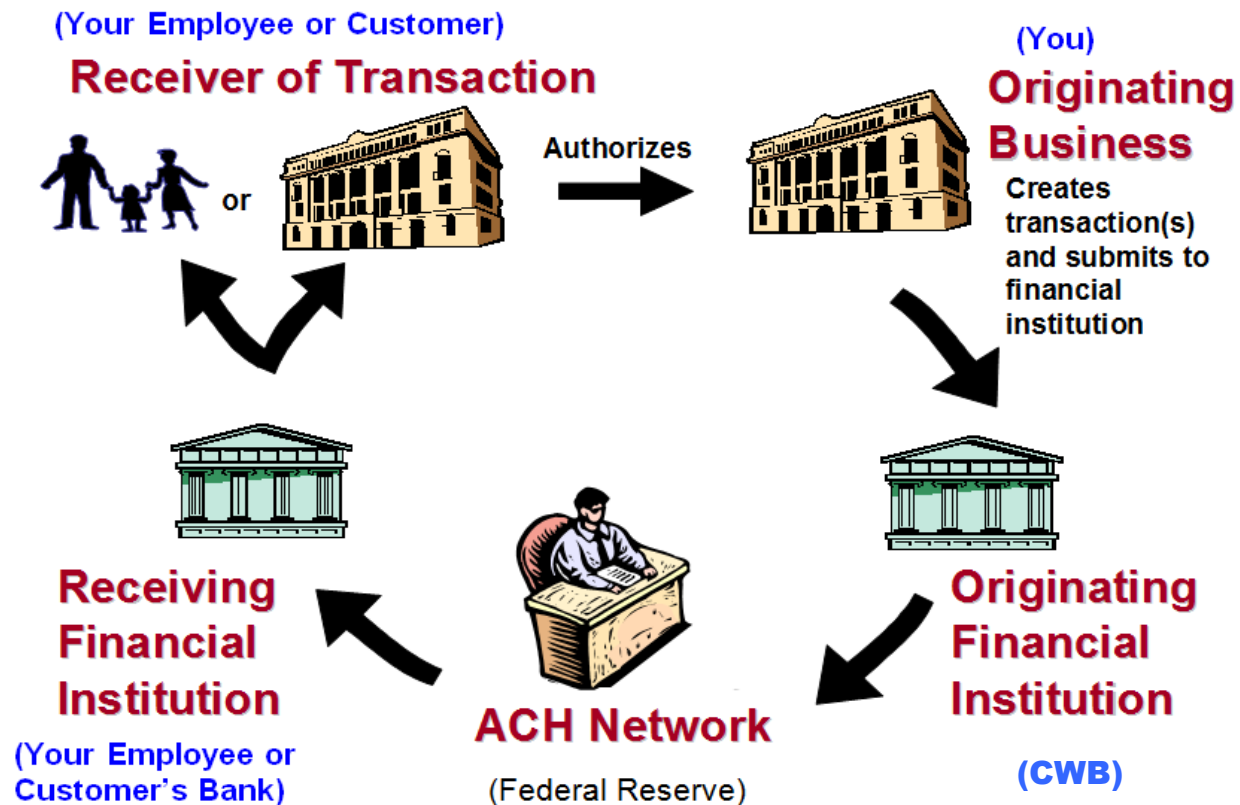
How does the ACH Network Function?

As the Originator, your company must first obtain authorization to initiate a transaction to the Receiver's account or provide notice to the Receiver that a transaction will be initiated to their account. Your company (Originator) then creates a file of ACH transactions which is sent to your ODFI. Debit Authorizations are to be retained for two years following the last entry, Credit Authorizations are to be retained as long as entries are taking place.

The ODFI collects ACH files from Originators which it has contractual relationships, verifies the validity of these files and at a specified time, transmits these files to the ACH Operator. The ACH Operator receives ACH files from the ODFI, edits the files to make sure they are formatted properly and distributes the files of entries to the RDFIs.

The RDFI receives files of entries from the ACH Operator for its account holders. Entries are posted based upon the settlement date and account number.

Settlement is the actual transfer of funds between financial institutions to complete the payment instructions of an ACH entry. The timing of the settlement is based upon the Effective Date indicated on the ACH file and the time of its delivery to the ACH Operator. Your company, as the Originator, will determine the Effective Date. This is the date your company intends the entries to post to the accounts of the Receivers (employees or customers).



What is a Prenotification (Prenote)?

Prenotifications (prenotes) are non-dollar entries used by your company to verify that the account number and bank routing number are valid. Prenotes are originated similarly to dollar valued ACH entries, except that special transaction codes are used and a zero-dollar amount is indicated. Allow 3 business days following the effective date of a prenote before sending the first “live” dollar file.

If there are any errors in a prenote entry or it cannot be processed, a Notification of Change (NOC) or return will be sent by the RDFI to the ODFI to notify your company of the necessary corrections to be made. Corrections must be made and another prenote processed prior to the “live” dollar file.

What is a Notice of Change (NOC)?

An NOC is transmitted by an RDFI to notify your ODFI that information contained in a posted entry is erroneous and needs to be changed. When receiving a NOC, the correction must be made before transmitting the entry again. NACHA (National Automated Clearing House Association) has strict regulations for handling NOCs, including time frames.

What is an ACH Return?

An ACH return is an entry that the RDFI is unable to post for reasons defined by specific return codes. You may only attempt to resend a returned entry if the item came back because of either non-sufficient funds (return code R01) or uncollected funds (R09). You may try to resubmit a return item up to two times. After the 2nd attempt you must process that item in a way different than by ACH. Any item returned for a reason other than for non-sufficient funds or uncollected funds cannot be re-sent. NACHA (National Automated Clearing House Association) has strict regulations for handling ACH returns, including time frames.

What is the difference between ACH Credit and Debit entries?

ACH credit entries occur when an Originator initiates a transfer to move funds into a Receiver’s account. The Receiver’s account is credited. The most typical consumer ACH credit entry is the direct deposit of payroll.

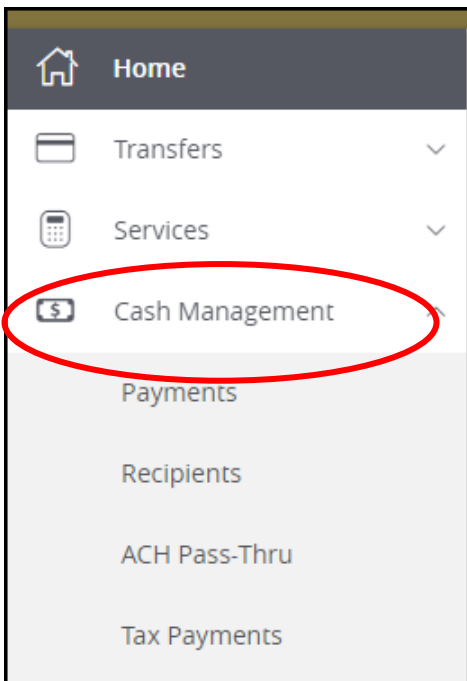
ACH debit entries occur when funds are collected from a Receiver’s account and transferred to an Originator’s account, even though the Originator initiated the entry. The Receiver’s account is debited. Typical consumer ACH debit entries include pre-authorized transfers involving payments, such as insurance premiums and utility payments.

What is the difference between PPD and CCD?

The ACH Network has established a number of specific Standard Entry Class (SEC) Codes, each used for a different purpose. NACHA regulates different rules for the different SEC Codes. The SEC Code identifies the payment type and the specific computer record format that will be used to carry the payment and payment-related information relevant to the application. The most common SEC Codes are PPD (Prearranged Payment and Deposit) and CCD (Cash Concentration or Disbursement). PPDs are consumer applications, a typical example is payroll direct deposit. CCDs are corporate applications, a typical example is when a company moves funds to another company. PPDs and CCDs can be debit or credit transactions.

Accessing ACH in Business Online Banking

The ACH functions are accessed through the Cash Management menu.



Payments = Batch, Collection and Payroll Files

- Batch: ACH Credits – PPD (person) & CCD (company)
- Collections: ACH Debits – PPD (person) & CCD (company)
- Payroll: ACH Credits – PPD (person)

Recipients = Payee/Payor Templates

ACH Pass-Thru = For Processing NACHA Formatted Files

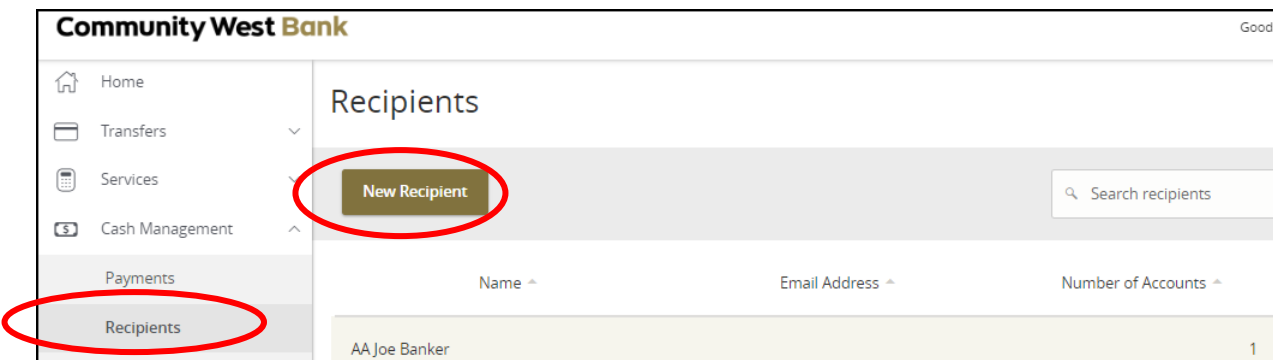
Adding Recipients (Payees/Payors) and Sending Prenotes

Prenotifications (prenotes) are non-dollar entries used by your company to verify that the account number and bank routing number are valid. Prenotes are originated similarly to dollar valued ACH entries, except that special transaction codes are used and a zero-dollar amount is indicated. Allow 3 business days following the effective date of a prenote before sending the first “live” dollar value file.

If there are any errors in a prenote entry or it cannot be processed, a Notification of Change (NOC) or Return will be sent from the receiving financial institution, providing the necessary corrections to be made. Corrections must be made and another prenote processed prior to the “live” dollar file. (See page 21 for additional information about NOC-Rs and a sample notice.)

Adding new Recipient(s)

1. From the **Cash Management** menu, select **Recipients** and then **New Recipient**



2. Fill in Recipient(s) information from the completed ACH Authorization, being sure to complete all required fields as indicated with the asterisks.
- **Display Name:** Name that will display for searching and sorting. Can be the legal name of the recipient or a nickname (i.e. last name, first name; name and employee number; etc.
 - **Email Address:** Optional
 - **Payment Type:** ACH Only, Wire Only, ACH and Wire
 - **ACH Name:** Legal name of recipient, limit of 22 characters
 - **ACH ID:** Optional internal information included in display

Add Recipient

Display Name *  Email Address ☐ Send payments

Accounts (1) [+ Add account](#) 

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A

Payment Type
ACH Only 

Account Type *  

Account * 

Financial Institution (FI)  

ACH Routing Number * 

Recipient Details

Wire Name * 

ACH Name *  

ACH ID 

Country 

Address 1

Address 2

City

State 

ZIP

Templates (0) 

Note: If Recipient will have additional accounts for split payments, select "Add account".

3. Select **Save Recipient**. Continue adding additional Recipients, if applicable.

Sending Prenotes

1. From the **Cash Management** menu, select **Payments**, **New Payment** and the applicable **ACH Type**.

Community West Bank

Payments Hub

MAKE A PAYMENT

New Payment

ACH

Batch

Collection

Payroll

- Batch: PPD or CCD Credits
- Collections: PPD or CCD Debits
- Payroll: PPD Credits

2. Prepare the file.
3. Add **Recipient(s)**.

Origination Details

SEC Code

From Subsidiary

Account

Effective Date

Recipients (1)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple

Click or type to search for Recipient

Leave amount at .00

Recipient/Account

Amount

Search by name or account.

\$0.00

+ Add another recipient

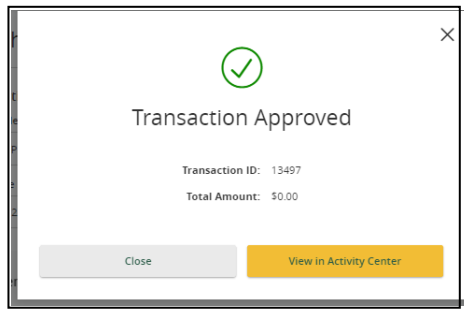
\$0.00

1 payments (1 for \$0.00)

Cancel Draft Approve

4. Select **Draft** or **Approve**, depending on permissions.

NOTE: Allow 3 business days following the effective date of a prenote before sending the first “live” dollar entry, if no ACH Notice of Change or Return is received within this time, a dollar value file may be submitted.



Details are available in Activity Center/Transaction Activity

TRANSACTION DETAILS

ACH BATCH

ACH Name -

Tracking ID: 19765

\$0.10

Created Date: 9/30/2020

PAYMENT DETAILS

Created By

Authorized

09/30/2020 4:12 PM

Authorized By

Process Date

09/30/2020

Effective

10/01/2020

From Account

Checking xxx0

Total Payments

1

ACH Header

SEC Code

PPD

Company Entry Description

ACH Payment

RECIPIENT DETAILS

Show masked details

Search recipient details

Name	Account	Type	Routing	Amount
Joe Banker	XXXX305	Checking	XXXXX7726	\$0.10

Recipient Information

ACH Name

Email Address

TRANSACTION PROCESS

Company

Financial Institution

✓

Drafted

9/30/2020 4:12 PM

✓

Approval(s)

1

9/30/2020 4:12 PM

✓

Authorized

9/30/2020 4:12 PM

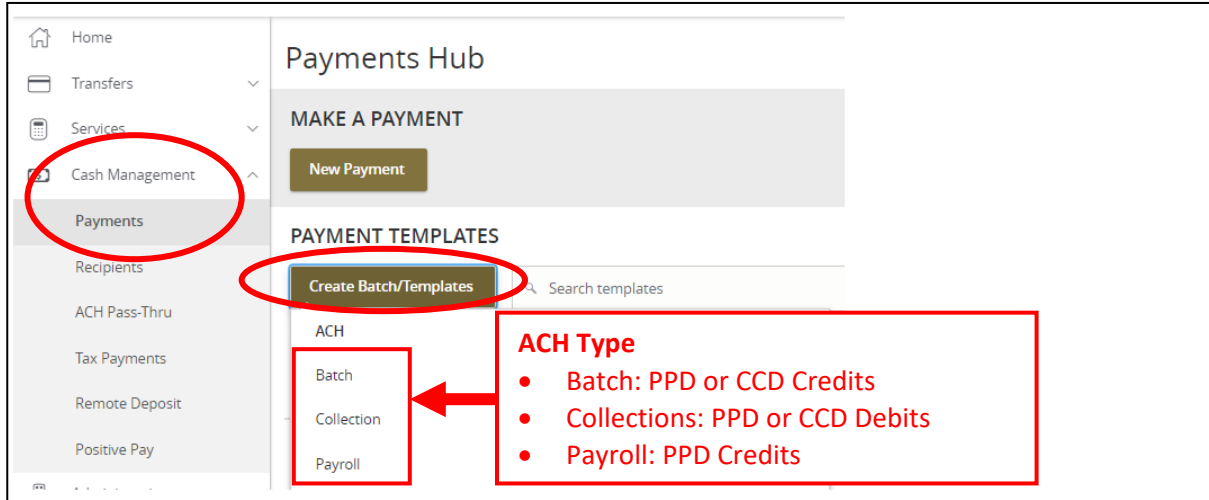
✓

Processed

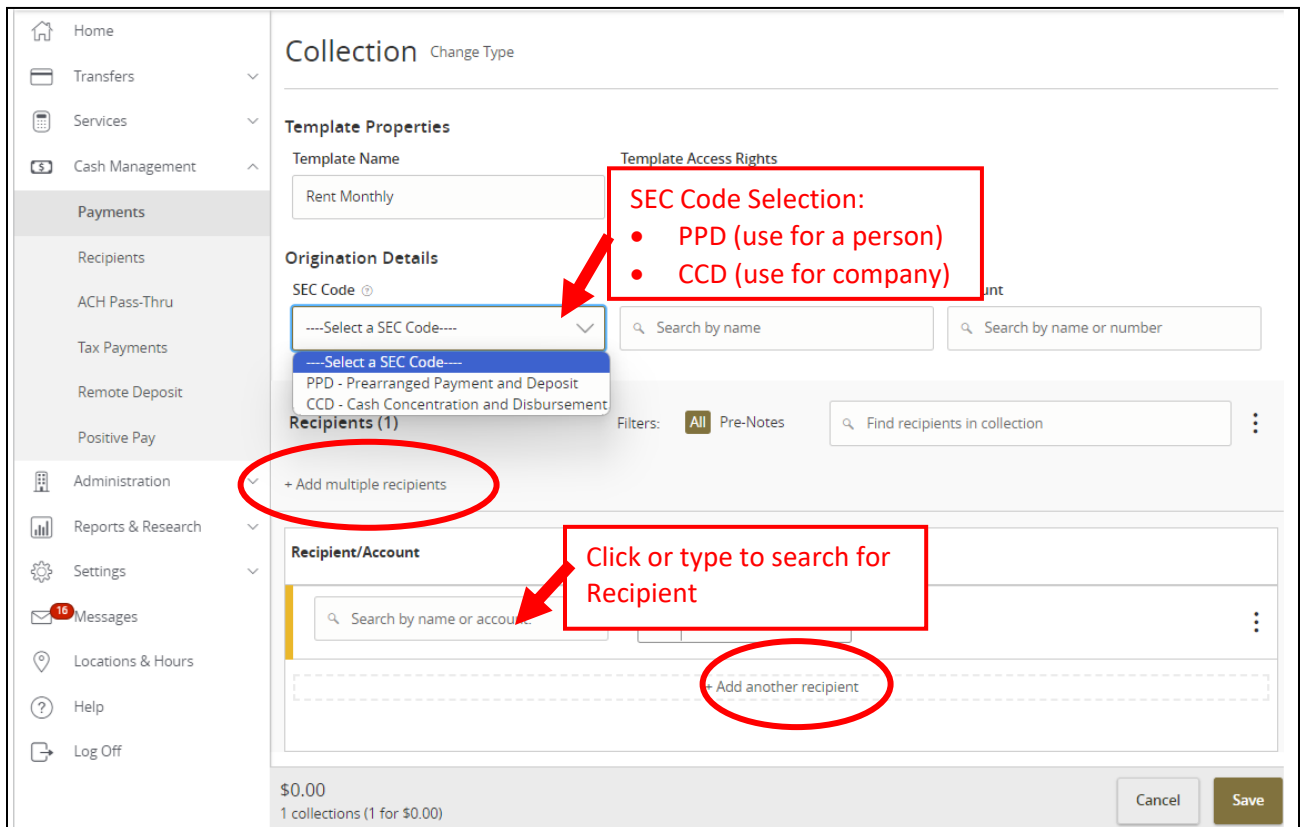
9/30/2020

Creating an Internal ACH File Template

1. From the **Cash Management** menu, select **Payments** and then **Create Batch/Templates**.
2. Select the applicable **ACH Type**.



3. Build the File Template and add Recipient(s).
 - For Batch and Collection, select the applicable SEC Code
 - You may select Multiple Recipients or one at a time
4. Click **Save**.



5. Close the Template or select **Collect/Pay** (option will depend on ACH Type) to create a file to submit. See **Submitting an Internal ACH File From a Template** on page 13 for additional information.

Creating a Recurring ACH File

1. From the **Cash Management** menu, select **Payments** and then **New Payment**.
2. Select **Batch**, **Payroll** or **Collection**, as applicable.
3. Select applicable **SEC Code**, if necessary.
4. Select **Subsidiary** and **Account**.
5. Enter **Effective Date** for first payment/collection.
6. Click **Set Schedule** under Recurrence.
7. Enter the desired recurring parameters and then click **Set Recurring Transaction** at the bottom.

Home Transfers Services Cash Management Payments Recipients ACH Pass-Thru

Batch [Change Type](#)

Origination Details

SEC Code [?](#) From Subsidiary Account

-----Select a SEC Code----- Search by name Checking xxx0283
XXXXXXXX0283

Effective Date Recurrence

08/06/2024 Set schedule

Schedule Recurring Transaction

How often should this transaction repeat?

☐ 1st Of The Month ☐ Weekly ☐ Yearly

☐ Last Day Of The Month ☐ Every Other Week

☐ 1st & 15th Of The Month ☐ Monthly

☐ 15th & Last Day Of The Month ☐ Quarterly

☐ Daily (Monday - Friday) ☐ Semi-Annually

When should this transaction stop?

☐ On/Before Date

☐ After occurrence(s)

☐ Forever (Until / Cancel)

Cancel Set Recurring Transaction

Editing/Canceling a Recurring ACH File

Changes to a recurring transaction/file are done by canceling the existing file and creating a new one.

1. From the **Cash Management** menu, select **Reports & Research** and then **Transaction Activity**.
2. Click on the **Recurring Transaction** heading.
3. Locate the applicable recurring transaction and click the options (three dots).
4. Select **Cancel series** to stop the existing recurring file.
5. Click the options (three dots) again and select **Copy**.
6. Make the desired changes and create a new recurring transaction.

The screenshot displays the 'Online Activity' interface with the 'Recurring Transactions' tab selected. The interface includes a sidebar with navigation options and a main table of transactions. A dropdown menu is open for the first transaction, showing options like 'Toggle Details', 'Cancel series', 'Copy', 'View transactions in series', and 'Print Details'. The 'Cancel series' and 'Copy' options are circled in red.

Created date	Status	Approvals	Transaction Type	Account	Amount	
7/1/2024 7:17 PM	Authorized	1 of 1	Payroll Tracking ID: 731427	General (2110)	\$12,000.00	⋮
6/28/2024 9:42 AM	Authorized	1 of 1	Payroll Tracking ID: 729440	al (2110)		Toggle Details
4/30/2024 9:53 AM	Authorized	1 of 1	Payroll Tracking ID: 694747	al (2110)		Cancel series
4/23/2024 11:40 AM	Cancelled	N/A	Payroll Tracking ID: 690850	al (2110)		Copy
8/12/2021 9:09 AM	Cancelled	N/A	ACH Batch Tracking ID: 162074	al (2110)		View transactions in series
8/9/2021 10:24 AM	Authorized	1 of 1	ACH Batch Tracking ID: 160411	XXXXXX2110		Print Details

Submitting an Internal ACH File From a Template

1. From the **Cash Management** menu, select **Payments**.
2. Click on the options (three dots) for the applicable Template and select **Collect/Pay**.

The screenshot shows the 'Payments Hub' interface. On the left is a navigation menu with 'Cash Management' expanded and 'Payments' selected. The main area is titled 'Payments Hub' and contains a 'MAKE A PAYMENT' section with a 'New Payment' button. Below this is the 'PAYMENT TEMPLATES' section, which includes a 'Create Batch/Templates' button and a search bar. A table lists 6 results with columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The first row is 'Joe Banker Mobile Au' (Collection (PPD), 1 recipient, 10/1/2020). A red box highlights the 'Actions' column for this row, showing a dropdown menu with options: 'Click to view template Joe Banker Mobile Au actions', 'Collect', 'Edit', 'Copy', and 'Delete'.

3. Enter the **Effective Date** and update **Amounts**.

NOTE: To exclude a Recipient, use the options (three dots) for the individual Recipient or File and select **Do Not Pay/Do Not Collect**. Leaving amount at .00 will result in a Prenote being sent.

NOTE: See page 15 for steps to split Recipient payments.

The screenshot shows the 'Rent Monthly (Collection)' interface. The left navigation menu has 'Payments' expanded and 'Recipients' selected. The main area shows 'Origination Details' for a 'PPD - Prearranged Payment and Deposit' with an 'Effective Date' of 08/06/2024. A red box highlights the 'Set schedule' button next to the effective date, with a red arrow pointing to it and the text 'To set up a recurring file, enter Effective Date and select Set Schedule'. Below this is a table with columns 'Recipient/Account' and 'Amount'. The first row is 'AA Joe Banker Checking 1530305' with an amount of \$0.00. A red box highlights the 'Do Not Collect' checkbox in the 'Amount' column. Another red box highlights the 'Expand Row' button in the 'Actions' column for the first row.

7. Select **Draft** or **Approve**, depending on permissions.

Submitting an Internal ACH Transaction or File (Not From a Template)

1. From the **Cash Management** menu, select **Payments**, **New Payment** and the applicable **ACH Type**.

Community West Bank

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Transfers
Services
Cash Management
Payments
Recipients
ACH Pass-Thru
Tax Payments

Payments Hub

MAKE A PAYMENT

New Payment

ACH
Batch
Collection
Payroll

- Batch: PPD or CCD Credits
- Collections: PPD or CCD Debits
- Payroll: PPD Credits

2. Prepare the file.
3. Add **Recipient(s)** and **amount**.

NOTE: See page 15 for steps to split Recipient payments.

Origination Details

SEC Code: ---Select a SEC Code---
Effective Date:
From Subsidiary: CVCB Cash Management
Account: Search by name or number
Recipients: Non

SEC Code Selection:

- PPD (use for a person)
- CCD (use for company)

Recipients (1)
Filters: All Pre-Notes
Find recipients in payment

+ Add multiple

Click or type to search for Recipient

Enter amount

Recipient/Account: Search by name or account.
Amount: \$0.00

+ Add another recipient

\$0.00
1 payments (1 for \$0.00)

Cancel Draft Approve

4. Select **Draft** or **Approve**, depending on permissions.

Creating a Split Payment

1. Prepare the **Payment** (Batch, Payroll, Collection).
2. Select/add the applicable **Recipient**.
3. Enter the amount to be paid to the first account, then click the **Options** (three dots) and select **Split Payment**.

The screenshot shows the 'Payroll' form with the 'Options' menu open. The 'Split Payment' option is highlighted with a red circle, and a red arrow points to it from a three-dot menu icon at the bottom right of the form. The form includes fields for 'From Subsidiary', 'Account', 'Effective Date', and 'Recurrence'. Below these is a table for 'Recipients (1)' with columns for 'Recipient/Account' and 'Amount'. The first row shows 'Checking' with an amount of '\$ 5,000.00'.

4. Add the Recipient's second account and enter the amount.

This screenshot shows the 'Recipient/Account' table with a split payment. A green checkmark and the text 'This payment is valid.' are at the top. The table has two rows: the first row shows 'Checking' with an amount of '\$3,000.00', and the second row shows 'Checking' with an amount of '\$ 2,000.00'. A 'Total' row at the bottom shows '\$ 5,000.00'.

This screenshot shows the 'Recipient/Account' table with a single entry. The 'Recipient/Account' column shows 'Split payment' and the 'Amount' column shows '\$ 5,000.00'.

5. Select **Draft** or **Approve**, depending on permissions.

Submitting an Internal ACH File From Imported Data

Two types of files may be imported for internal processing: CSV and NACHA formatted files. This import is different than uploading an ACH Pass Thru file (see page 18). Importing a file for processing extracts the transaction data, often eliminating common formatting and effective date issues.

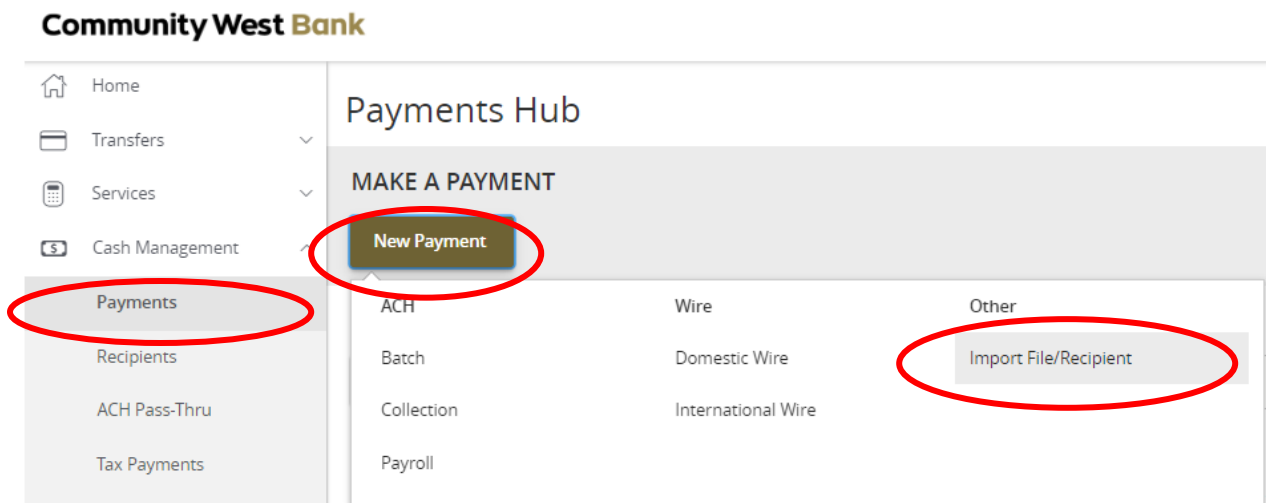
CSV: The 5-column CSV file must contain the following columns:

- A. Recipient name
- B. Routing transit number
- C. Account number
- D. Account type (1=Checking, 2=Savings)
- E. Amount

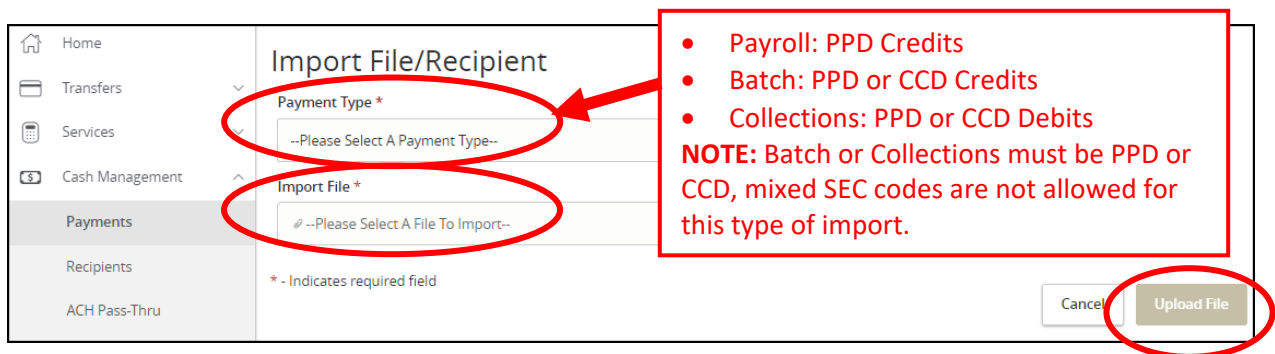
	A	B	C	D	E	F
1	ACH Recip	62203984	1.23E+08	1	10	
2	Another R	62203984	9.88E+08	2	25	
3						

NACHA: Generate a NACHA formatted file from accounting software

1. From the **Cash Management** menu, select **Payments**, **New Payment** and **Import File/Recipient**.



2. From the **Payment Type**, select the applicable type (see example).
3. From the **Import File**, select the file saved to computer and click **Upload File**.



- Complete the **Pay From/Pay To** account, **Company/Subsidiary** and **Effective Date** fields.
- Confirm information and select **Draft** or **Approve**, depending on permissions.

Home

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Cash Management

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ACH Pass-Thru

Tax Payments

Remote Deposit

Positive Pay

Administration

Reports & Research

Settings

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Locations & Hours

Help

Log Off

Payment From File - Additional Information

SEC Code

PPD - Prearranged Payment and Deposit

Pay From/Pay To

Search by name or number

Company / Subsidiary

----Select A Subsidiary:--

Effective Date

Recipients

Name	Routing	Account	Account Type	Amount	Addenda
			Checking	\$0.00	
			Checking	\$0.00	
			Checking	\$0.00	
			Checking	\$0.00	
			Checking	\$0.00	
			Checking	\$0.00	
			Checking	\$0.00	
			Checking	\$0.00	
			Checking	\$0.00	
			Checking	\$0.00	

<

1 of 4

>

Confirm total amount and number of recipients is correct.

Total Amount: \$0.00 To 38 recipients

Back

Draft

Approve

Submitting an External ACH File (If approved for importing from an external software)

1. From the **Cash Management** menu, select **ACH Pass-Thru**.

Community West Bank

Home Transfers Services Cash Management Payments Recipients **ACH Pass-Thru** Tax Payments Remote Deposit Positive Pay

ACH Pass-Thru

Import File Choose File Today's Date

Memo (optional)

Draft Approve

PASS-THRU UPLOAD LOG

Create Alert ?

Status	Process Date	Amount	Filename	Memo
--------	--------------	--------	----------	------

2. Click the **Choose File** field to browse and import the NACHA file.
 3. Enter **Today's Date** (date file is being uploaded).
- NOTE:** Do not enter the effective date here as this will delay the file being processed.
4. Select **Draft** or **Approve**, depending on permissions.

Performing ACH Recipient Maintenance

Editing an Existing Recipient

1. From the **Cash Management** menu, select **Recipients**.
2. Select the options (three dots) for the applicable Recipient and click **Edit**.

Home Transfers Services Cash Management Payments Recipients ACH Pass-Thru Tax Payments Remote Deposit Positive Pay

Recipients

New Recipient Search recipients

Name	Email Address	Number of Accounts	Actions
AA Joe Banker			Click to view recipient AA Joe Banker actions

Edit Delete Payment History

3. Update Recipient information. Remember to send a prenote if there are changes to the account.
4. Select **Save Recipient**.

Adding a Recipient to an Existing Internal File Template

1. Follow earlier steps for **Adding Recipients and Sending Prenotes**.
2. From the **Cash Management** menu, select **Payments**.
3. Click on the options (three dots) for the applicable file template and select **Edit**.

The screenshot shows the 'Payments Hub' interface. On the left is a navigation menu with 'Cash Management' expanded and 'Payments' selected. The main area is titled 'Payments Hub' and contains a 'MAKE A PAYMENT' section with a 'New Payment' button. Below this is the 'PAYMENT TEMPLATES' section, which includes a search bar and a table of templates. The table has columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The 'Rent Monthly' template is highlighted. A red box highlights the 'Actions' menu for the 'Rent Monthly' template, which includes options like 'Collect', 'Edit', 'Copy', and 'Delete'. The 'Edit' option is circled in red.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Joe Banker Mobile Au	Collection (PPD)	1	10/1/2020	\$0.12	⋮
Rent Monthly	Collection (PPD)	3			⋮
WIRE	Domestic Wire	5			⋮
Payroll 2	Payroll (PPD)	1			⋮

4. Click on **Add another recipient** or **Add multiple recipients**.

The screenshot shows the 'Template Properties' dialog box for the 'Rent Monthly' template. The 'Template Name' is 'Rent Monthly'. The 'Origination Details' section includes 'SEC Code' (PPD - Prearranged Payment and Deposit), 'To Subsidiary' (Central Valley Community Bank1), and 'Account' (Checking xxx0283). The 'Recipients (3)' section is highlighted, and the '+ Add multiple recipients' button is circled in red. Below this is a table of recipients with columns for Recipient/Account and Amount. The table lists three recipients: 'AA Joe Banker Checking', 'Joe Banker Checking', and 'joe test Checking'. The '+ Add another recipient' button is also circled in red. At the bottom, the total amount is \$0.00, and there are 'Cancel' and 'Save' buttons.

Recipient/Account	Amount
AA Joe Banker Checking 1530305	\$ 0.00
Joe Banker Checking 1530305	\$ 0.00
joe test Checking 123456789	\$ 0.00

Select **Save**.

Removing a Recipient from an Internal File Template

1. From the **Cash Management** menu, select **Payments**.
2. Click on the options (three dots) for the applicable file template and select **Edit**.

The screenshot shows the 'Payments Hub' interface. On the left is a navigation menu with 'Cash Management' expanded and 'Payments' selected. The main area is titled 'Payments Hub' and contains a 'MAKE A PAYMENT' section with a 'New Payment' button. Below this is the 'PAYMENT TEMPLATES' section, which includes a 'Create Batch/Templates' button and a search bar. A table lists 7 results with columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The 'Rent Monthly' template is highlighted, and its actions menu is open, showing options like Collect, Edit, Copy, and Delete. The 'Edit' option is circled in red.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Joe Banker Mobile Au	Collection (PPD)	1	10/1/2020	\$0.12	⋮
Rent Monthly	Collection (PPD)	3			⋮
WIRE	Domestic Wire	5			⋮
Payroll 2	Payroll (PPD)	1			⋮

3. Click on the options (three dots) for the applicable Recipient and select **Remove**.

The screenshot shows the 'Recipient/Account' selection screen. It features a table with columns for 'Recipient/Account' and 'Amount'. Three accounts are listed: 'AA Joe Banker Checking' (1530305), 'Joe Banker Checking' (1530305), and 'joe test Checking' (123456789). The 'Joe Banker Checking' account is highlighted, and its actions menu is open, showing options like Copy, Remove, Expand Row, Show Details, and Notify Recipient. The 'Remove' option is circled in red.

Recipient/Account	Amount
AA Joe Banker Checking 1530305	\$ 0.00
Joe Banker Checking 1530305	\$ 0.00
joe test Checking 123456789	\$ 0.00

+ Add another recipient

\$0.00
3 collections (3 for \$0.00)

Cancel Save

4. Select **Save**.

Notice of Change / Notice of Return

Notice of Change (NOC)

A Notice of Change (NOC) is transmitted by the Receiving Depository Financial Institution (RDFI) if information contained in a posted entry is erroneous and needs to be changed. When receiving a NOC, the correction must be made before transmitting the entry again. NACHA (National Automated Clearing House Association) has strict regulations for handling NOCs, including time frames.

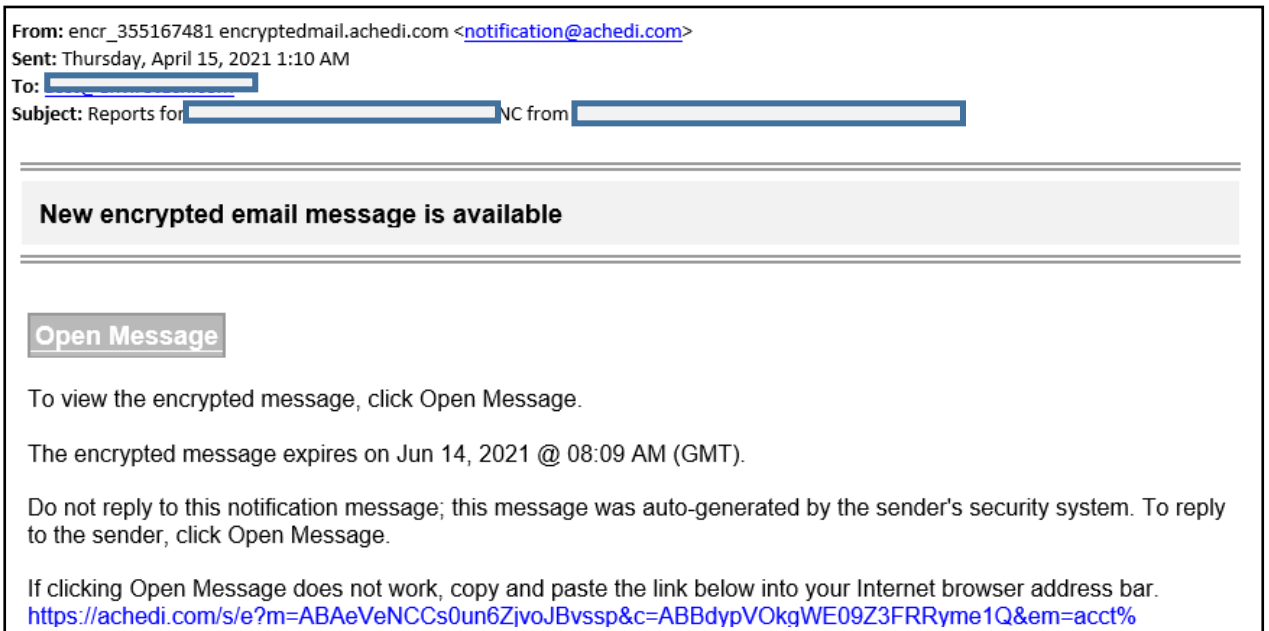
Notice of Return (NOR)

A Notice of Return (NOR) is received when the RDFI is unable to post for reasons defined by specific return codes. You may only attempt to resend a returned entry if the item came back because of either non-sufficient funds (return code R01) or uncollected funds (R09). You may try to resubmit a return item up to two times. After the 2nd attempt you must process that item in a way different than by ACH. Any item returned for a reason other than for non-sufficient funds or uncollected funds cannot be re-sent. NACHA (National Automated Clearing House Association) has strict regulations for handling ACH returns, including time frames.

Notice of Change or Return Delivery

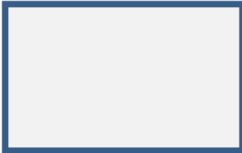
Notices of Change or Return are auto-generated from the Federal Reserve and delivered via encrypted email to the individuals whose email addresses were provided to Cash Management. The encrypted email notices will show coming from "encr_[series of numbers] encryptedmail.achedi.com". While the series of numbers will change, the rest of the "From" address will be consistent. You may need to check your spam or work with your IT department to ensure the emails are able to be received.

Sample Email:



Note: See a sample report on the following page.

Sample Report:

11/15/2016 2:30 PM	
NOTIFICATION OF CHANGE REPORT	
This is to notify you that information for the recipient in a previously sent item has become outdated or is erroneous. Corrected information is provided below, update your files accordingly.	
ORIGINATOR OF ITEM	
Company Name:	
Company Discretionary Data:	
Company ID:	
Company Descriptive Date:	
Company Entry Description:	
Originating FI RTN:	
ORIGINAL ITEM INFORMATION	
Original RDFI ID:	
Receiver Account Number:	
Individual / ID Number:	
Individual / Rev Co Name*:	
Original Trace Number:	
Effective Entry Date:	
CORRECTED INFORMATION	
Change Code:	C02
Change Code Description:	INCORRECT ROUTING NUMBER
Correct Routing Number:	
The above data is translated according to NACHA standards. If it does not appear accurate, please contact the financial institution that originated this notification of change. *If the original transaction was a CTX, ENR, or TRX, then the first four characters displayed represent the number of addenda records of the original transaction.	
For your information, shown below is the data in its original format as it appeared in the addenda record.	
ADDENDA RECORD:	

Viewing Status Details

1. From the **Reports & Research** menu, select **Transaction Activity**.
 - Click on the applicable file for details.
 - Click on the options (three dots) for actions (Approve, Cancel, Notify, etc.)

Online Activity ?

Single Transactions Recurring Transactions Mobile Deposits

Search Transactions

Created date	Status	Approvals	Transaction Type	Account	Amount	
7/25/2024 10:47 AM	Drafted	0 of 2	ACH Batch Tracking ID: 744877	Checking xxx0283 XXXXXX0283	\$0.00	⋮
7/12/2023 9:30 AM	Processed	1 of 1	Funds Transfer Tracking ID: 525972	CWB Internal Checking Account XXXXXX0313		
2/23/2023 11:13 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 447814			
10/29/2020 8:35 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 32155			
10/21/2020 8:29 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 29079			
10/21/2020 8:25 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 29075			

Toggle Details
Cancel
Notify
Inquire
Copy
Print Details

TRANSACTION DETAILS

ACH BATCH
ACH Name - Joe Banker
Tracking ID: 19765
Created Date: 9/30/2020
\$0.10

PAYMENT DETAILS

Created By: [Redacted]
Authorized: 09/30/2020 4:12 PM
Authorized By: [Redacted]
Process Date: 09/30/2020
Effective: 10/01/2020

From Account: Checking xxx0283 XXXXXX0283
Total Payments: 1
ACH Header: Central Valley C
SEC Code: PPD
Company Entry Description: ACH Payment

RECIPIENT DETAILS

Show masked details

Search recipient details

Name	Account	Type	Routing	Amount
Joe Banker	XXXX305	Checking	XXXXXX7726	\$0.10

Recipient Information
ACH Name: Joe Banker
Email Address: [Redacted]

TRANSACTION PROCESS

Company Financial Institution

Drafted (9/30/2020 4:12 PM) →
 Approvals (9/30/2020 4:12 PM) →
 Authorized (9/30/2020 4:12 PM) →
 Processed (9/30/2020)

Processing ACH in Dual Control

“Dual Control” may be established to have the ACH file drafted by one person and approved by another. The Approver will be the person authorizing and submitting the file to the bank for processing. For assistance in setting up users for dual control, please contact a Cash Management team specialist.

Establishing Internal Protocols

When processing ACH in dual control (one person drafts, another authorizes) it is important to set up an internal protocol for how the Approver will be notified that a drafted file is ready to be authorized and submitted to the bank for processing. An internal protocol also needs to be established for handling any corrections that may be required before submitting a file to the bank for processing. For example, will the Drafter make the correction and submit a new file for the Approver to authorize or will the Approver cancel the file, make the correction and send the new file (without dual control).

To help with notifying an Approver that a file is ready to be authorized, **Mobile Authorization** may be set up.

*NOTE: If a file is not authorized before the ACH cut-off time, it will stay drafted in **Transaction Activity** until deleted or processed. Depending on the effective date, the file may be Approved from **Transaction Activity** or it may need to be modified before approving and submitting. To modify the effective date, see steps for **Corrections to File** on page 27.*

Mobile Authorization

Users with the appropriate permissions may register a mobile device or phone to receive a notification (via email) and approve a transaction (via phone) drafted by another user.

From the **Administration** menu, select **Mobile Authorizations**, enter a 4-digit authorization code, add the email and/or phone and select which types of transactions are eligible to be approved via phone.

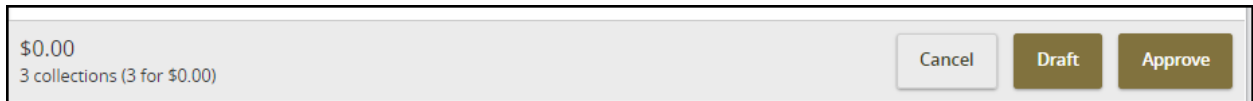
The screenshot shows the 'Community West Bank' interface. On the left is a navigation menu with options: Home, Transfers, Services, Cash Management (selected), Administration, User Roles, Users, Mobile Authorizations (circled in red), Reports & Research, Settings, Messages (16), Locations & Hours, Help, and Log Off. The main content area is titled 'Mobile Authorizations' and contains the following text: 'Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.' Below this is a note: 'NOTE: You must enter a Mobile Authorization Code to use for verification.' There is a text input field for 'Mobile Authorization Code *' with a placeholder 'Enter a Mobile Authorization Code'. A note below the field states: '* Your new code should be numeric and exactly 4 digits in length.' There are two buttons: 'Add Email' and 'Add Phone'. A 'Submit' button is at the bottom right. To the right of the code field is an 'Enrollment *' section with the text 'Choose eligible transaction types:' and two buttons: 'Select All' and 'Clear All'. Below this is a list of transaction types with checkboxes: Funds Transfer, Wire Transfer, ACH Payments, EFTPS, Payroll, ACH Collections, International Wire, and ACH PassThru. A legend at the bottom left of the main area indicates '* - Indicates required field'.

Drafting and Authorizing an ACH File in Dual Control

Following are the steps for processing an ACH file in dual control after the file has been created. As a reminder, if the Approver has enabled Mobile Authorizations (in Administration menu) a notification may be sent via email or phone call.

Drafter

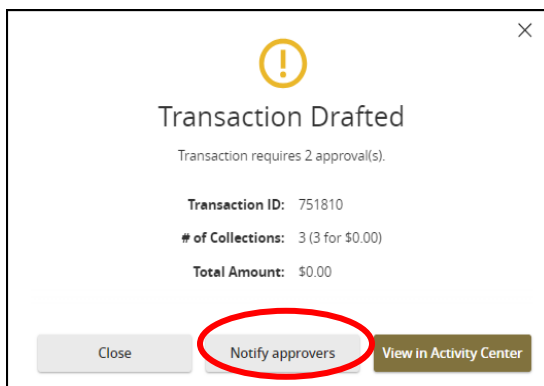
1. From the **Cash Management** menu, select **Payments**.
2. Complete the payment transaction.
3. Select **Draft**.



\$0.00
3 collections (3 for \$0.00)

Cancel Draft Approve

4. Select **Notify approvers**.

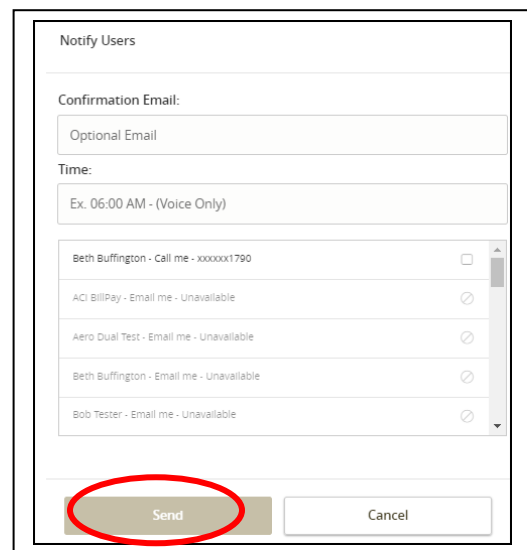


Transaction Drafted

Transaction requires 2 approval(s).

Transaction ID: 751810
of Collections: 3 (3 for \$0.00)
Total Amount: \$0.00

Close Notify approvers View in Activity Center



Notify Users

Confirmation Email:
Optional Email

Time:
Ex. 06:00 AM - (Voice Only)

Beth Buffington - Call me - xxxxxx1790	☐
ACI BillPay - Email me - Unavailable	☒
Aero Dual Test - Email me - Unavailable	☒
Beth Buffington - Email me - Unavailable	☒
Bob Tester - Email me - Unavailable	☒

Send Cancel

5. Select Approver(s) to notify and method of notification.
 - Email = Notification only
 - Phone Call = Automated call, can approve with pre-set Mobile Authorization code
6. Click **Send**.

Approver

Once the file has been drafted by another user, the Approver needs to authorize and submit the file for processing.

NOTE: Drafted files must be authorized before 4:00 PM one day prior to the Effective Date to ensure processing. Files not authorized before the cutoff will be deleted and will need to be recreated.

Files may be approved from Phone Call notification (using Mobile Authorization code) or from Transaction Activity.

From Transaction Activity

1. From the **Reports & Research** menu, select **Transaction Activity**.
2. Review the drafted file by clicking on the applicable file from the list.
3. To approve the file, click on the options (three dots) and select **Approve**.

The screenshot shows the Community West Bank Online Activity interface. On the left is a navigation menu with options: Home, Transfers, Services, Cash Management, Administration, Reports & Research (expanded), Informational Reports, Transaction Activity (selected), Wire Activity, Settings, Messages, and Locations & Hours. The main content area is titled 'Online Activity' and includes tabs for 'Single Transactions', 'Recurring Transactions', and 'Mobile Deposits'. Below these are filter icons and a search bar. A table lists transactions with columns: Created date, Status, Approvals, Transaction Type, Account, Amount, and a three-dot menu icon. The table contains six rows of transaction data. The third row, dated 7/12/2023, is highlighted, and its three-dot menu is open, showing options: Toggle Details, Approve (circled in red), Cancel, Notify, and Inquire.

Created date	Status	Approvals	Transaction Type	Account	Amount	
8/5/2024 2:20 PM	Drafted	0 of 2	ACH Collection Tracking ID: 751810	Checking xxx0283 xxxxxx0283	\$0.00	
7/25/2024 10:47 AM	Drafted	0 of 2	ACH Batch Tracking ID: 744877	Checking xxx0283 xxxxxx0283		
7/12/2023 9:30 AM	Processed	1 of 1	Funds Transfer Tracking ID: 525972	CWB Internal Checking Account xxxxxx0313		
2/23/2023 11:13 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 447814			
10/29/2020 8:35 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 32155			

4. Select **Confirm** to approve file.

Corrections to File

If, after reviewing a file created by the Drafter, the Approver sees something that needs to be corrected, they should not “Approve” the file.

A file that has been created and submitted by a Drafter is unable to be edited, however it can be copied and updated prior to authorizing.

To copy and update a file that needs to be corrected

1. From **Transaction Activity** (accessed from the **Reports & Research** menu), click the options (three dots) and select **Copy**.

The screenshot shows the Community West Bank Online Activity interface. The left sidebar contains navigation links: Home, Transfers, Services, Cash Management, Administration, Reports & Research, Informational Reports, Transaction Activity, Wire Activity, Settings, Messages, Locations & Hours, Help, and Log Off. The main content area is titled 'Online Activity' and includes tabs for Single Transactions, Recurring Transactions, and Mobile Deposits. A search bar is present. Below the tabs is a table of transactions with columns: Created date, Status, Approvals, Transaction Type, Account, and Amount. The first transaction is highlighted, and a dropdown menu is open, showing options: Toggle Details, Approve, Cancel, Notify, Inquire, Copy (circled in red), and Print Details.

Created date	Status	Approvals	Transaction Type	Account	Amount
8/5/2024 2:20 PM	Drafted	0 of 2	ACH Collection Tracking ID: 751810	Checking xxx0283 xxxxxx0283	\$0.00
7/25/2024 10:47 AM	Drafted	0 of 2	ACH Batch Tracking ID: 744877	Checking xxx0283 xxxxxx0283	
7/12/2023 9:30 AM	Processed	1 of 1	Funds Transfer Tracking ID: 525972	CWB Internal Checking Account xxxxxx0313	
2/23/2023 11:13 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 447814		
10/29/2020 8:35 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 32155		
10/21/2020 8:29 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 29079		
10/21/2020 8:25 AM	Cancelled	N/A	ACH Pass Thru Tracking ID: 29075		

2. Make the applicable updates.
3. Enter the **Effective Date**.
4. Select **Approve**.