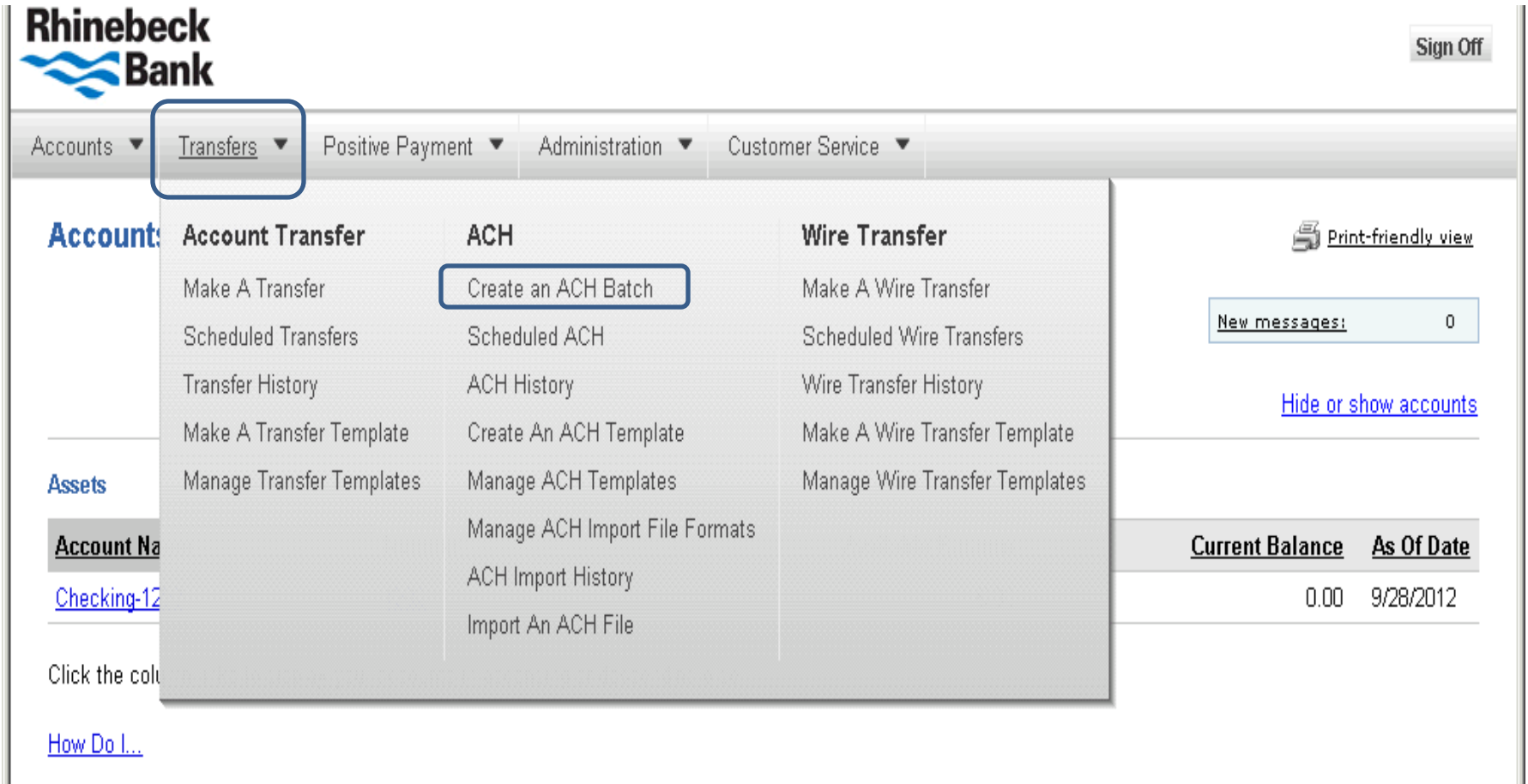


ACH Origination

- On the main page highlight Transfers
- Select Create an ACH Batch



The screenshot shows the Rhinebeck Bank online banking interface. The top navigation bar includes 'Accounts', 'Transfers', 'Positive Payment', 'Administration', and 'Customer Service'. The 'Transfers' dropdown menu is open, displaying three columns: 'Account Transfer', 'ACH', and 'Wire Transfer'. The 'Create an ACH Batch' option is highlighted with a blue box. Other options in the 'ACH' column include 'Scheduled ACH', 'ACH History', 'Create An ACH Template', 'Manage ACH Templates', 'Manage ACH Import File Formats', 'ACH Import History', and 'Import An ACH File'. On the right side of the interface, there is a 'Sign Off' button, a 'Print-friendly view' link, a 'New messages: 0' notification, and a 'Hide or show accounts' link. Below these, a table shows the 'Current Balance' as 0.00 and the 'As Of Date' as 9/28/2012.

ACH Origination



Create an ACH Batch

Header Information

Batch type:

Transfer type: Send money
 Collect money


Batch name:

Debit account:

Entry description:

Discretionary data (optional):

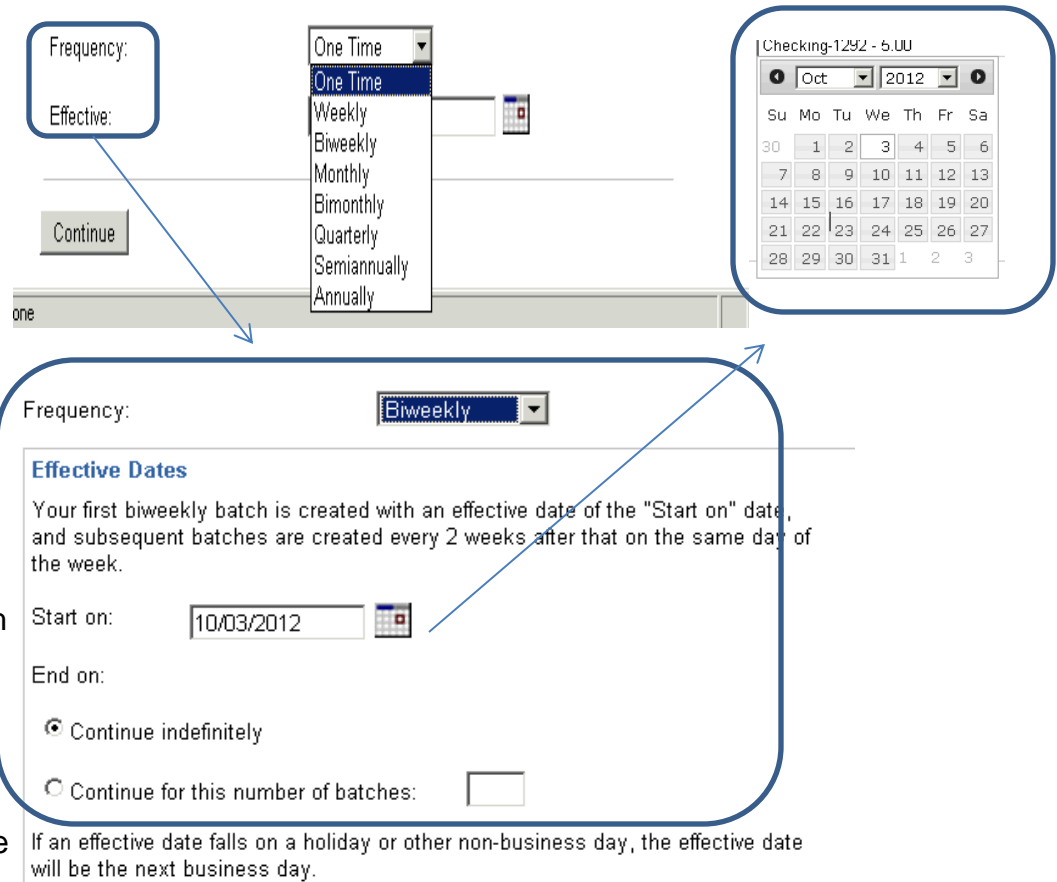
Frequency:

Effective: 

- **Batch Type** – Select if your batch will go out as a PPD or a CCD
 - PPD is a Prearranged Payment and Deposit Entry
 - CCD is a Corporate Credit or Debit
- **Transfer Type** – Using the radio dial choose to send money (crediting another account) or collect money (debiting another account)
- **Batch Name** – Give the batch a unique name
- **Debit/Credit Account** – Select which account the credit/debit will come from or go into
- **Entry Description** – Give a brief description to your batch to help you identify it
- **Discretionary Data** – information for your purposes only
- **Frequency** – The frequency defaults to One Time
 - To set up recurring batches please refer to the next slide
- **Effective** – Use the calendar to select the effective date for the batch. This is the day that the batch will credit/debit the individuals accounts you list in your batch
- Click Continue

ACH Origination

- All ACH Batch information is entered in the same way as a one-time batch except for the Frequency selection.
- Frequency** - Select the frequency for the ACH Batch to be sent
 - One Time— go out once on a future date selected by your Effective date
 - All other Frequencies are dictated by the start date selected & will prompt the Transfer Date section to be completed
- Start On** - choose a date for the first ACH Batch to be effective on
- Continue indefinitely** - The ACH Batch will be sent until the batch is manually canceled by a user
- Continue for this number of transfers** - enter the NUMBER of times you want that ACH batch to be processed from the start date forward.
- Select Continue



The screenshot shows the ACH Origination form with several key elements highlighted:

- Frequency:** A dropdown menu is open, showing options: One Time, Weekly, Biweekly, Monthly, Bimonthly, Quarterly, Semiannually, and Annually. The "One Time" option is currently selected.
- Effective:** A date field is visible, with a calendar icon next to it.
- Continue:** A button is located below the Effective date field.
- Calendar:** A calendar for October 2012 is shown, with the date 10/03/2012 highlighted.
- Frequency:** A dropdown menu is set to "Biweekly".
- Effective Dates:** A section titled "Effective Dates" contains the following text: "Your first biweekly batch is created with an effective date of the 'Start on' date, and subsequent batches are created every 2 weeks after that on the same day of the week." Below this text are two date fields: "Start on:" with the value "10/03/2012" and "End on:". There are two radio button options: "Continue indefinitely" (which is selected) and "Continue for this number of batches:" with an empty input field.
- Disclaimer:** A note at the bottom states: "If an effective date falls on a holiday or other non-business day, the effective date will be the next business day."

ACH Origination

- Review the ACH Batch Header Information
- Use the Change button if any information needs to be modified

Accounts ▼ Transfers ▼ Positive Payment ▼ Administration ▼ Customer Service ▼

Create an ACH Batch

Header Information

[Change](#)

Portfolio: hollywood windows
Batch type: PPD
Transfer type: Send money
Batch name: Employee Payroll
Debit account: Checking-1292
ACH company ID: Default - 15945
Entry description: Payroll
Discretionary data: Wk of 9/22/12
Frequency: One Time
Effective: 10/03/2012

Transactions (credit / destination accounts)

Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

[Search transactions](#) • [Update amounts only](#) • Change amount of existing transactions: \$



Online Banking Guide for Commercial Customers

ACH Origination

- **Individual Name** – Enter the name of the individual you are going to credit/debit
- **Individual ID** – An ID given specifically to the individual (SSN, TIN, etc)
- **ABA** – The routing number of the individuals bank
- **Account Number** – The bank account number of the individual
- **Transaction Type** – Use the drop down menu to select the type of credit or Debit
 - DD- Checking account
 - GL- General Ledger Account
 - LN- Loan
 - SV- Savings account
- **Pre-Note** – This can be selected to send out a batch with Zero for the dollar amount to test to see if the individuals information is correct
- **Hold** – selecting this will not allow that transaction to go out with the batch
- **Hold Date** – Please DO NOT use this, to control the date use the effective date set in the ACH Batch Header, using this will cause the batch to not process properly
- **Delete** – Delete an individuals information
- Click Continue to move to the next section or save for later to return to the batch at another time
 - Saving for later will not allow the batch to be processed until you go in and finish it

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

[Search transactions](#) • [Update amounts only](#) • Change amount of existing transactions: \$

1 - 2 of 2 transactions • [First](#) • [Previous](#) • [Next](#) • [Last](#) • Show at a time.

Individual Name	Individual ID	ABA	Account Number	Amount	Transaction Type	Pre-Note	Hold	Hold Date	
Mickey Mouse	12345	221971015	1111111111	1.00	DD - Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Freeform addenda: <input type="text"/> Add tax addenda									
Donald Duck	678910	221971015	2222222222	1.00	SV - Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Freeform addenda: <input type="text"/> Add tax addenda									
Clara Bell	111213	221971015	3333333333	1.00	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Freeform addenda: <input type="text"/> Add tax addenda									
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Freeform addenda: <input type="text"/> Add tax addenda									



ACH Origination

- Review all of your ACH Batch information
- If any changes are necessary use the Change button
- If your batch does not need to be edited select Submit Batch

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Create an ACH Batch

Your new ACH Batch has not yet been submitted. Please verify your ACH batch information and click "Submit batch". To make any changes, click "Change".

Header information [Change](#)

Portfolio: hollywood windows
 Batch type: PPD
 Transfer type: Send money
 Batch name: Employee Payroll
 Debit account: Checking-1292
 ACH company ID: Default - 15945
 Entry description: Payroll
 Discretionary data: Wk of 9/22/12
 Frequency: One Time
 Effective: 10/03/2012

Transactions (credit / destination accounts) [Change](#)

Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

Individual Name	Individual ID	ABA	Account Number	Amount	Transaction Type
Mickey Mouse	12345	221971015	1111111111	\$1.00	Checking - Automated Deposit
Donald Duck	678910	221971015	2222222222	\$1.00	Savings - Automated Deposit
Clara Bell	111213	221971015	3333333333	\$1.00	Checking - Automated Deposit
				Grand total credits (quantity):	\$3.00 (3)
				Grand total debits (quantity):	\$3.00 (1)

ACH Origination

- Your ACH Batch confirmation screen will have a reference number and the status of your batch
- While your batch is in a Pending status it can be modified (see the next slide)
- The confirmation screen also provides a summary of your ACH Batch information

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Create an ACH Batch

Confirmation



The following ACH was successfully scheduled and will appear on your Scheduled ACH page until it is processed.

Header information

Reference number:	1285
Status:	Pending
Portfolio:	hollywood windows
Batch type:	PPD
Transfer type:	Send money
Batch name:	Employee Payroll
Debit account:	Checking-1292
ACH company ID:	Default - 15945
Entry description:	Payroll
Discretionary data:	Wk of 9/22/12
Frequency:	One Time
Effective:	10/03/2012

ACH Origination

- To view your pending/scheduled ACH Batches go to Transfers
- Select Scheduled ACH

Accounts ▾ **Transfers ▾** Positive Payment ▾ Administration ▾ Customer Service ▾

Account Transfer	ACH	Wire Transfer
Make A Transfer	Create an ACH Batch	Make A Wire Transfer
Scheduled Transfers	Scheduled ACH	Scheduled Wire Transfers
Transfer History	ACH History	Wire Transfer History
Make A Transfer Template	Create An ACH Template	Make A Wire Transfer Template
Manage Transfer Templates	Manage ACH Templates	Manage Wire Transfer Templates
	Manage ACH Import File Formats	
	ACH Import History	
	Import An ACH File	

[Print-friendly view](#)

New messages: 0

[Hide or show accounts](#)

Account Name	Current Balance	As Of Date
Checking-12	0.00	9/28/2012

Click the color...

[How Do I...](#)

ACH Origination

- Any batches listed under Further Action Required needs some kind of maintenance as follows
 - The batch needs an administrators approval
 - Information may be missing
 - The batch was saved for a later time and was not completed
 - Use the View, Change, or Cancel buttons to maintain these batches
- All of your pending ACH Batches will be listed to view, change, or cancel
 - View - A pop up window will appear with all of the ACH Batch information. A Print-friendly view link will also be available.
 - Change – allows modification to any of the ACH Batch
 - Cancel – deletes the entire ACH Batch

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Scheduled ACH

The ACH batches below are scheduled to process in the future. For previously processed batches, go to the ACH History page.

ACH for All Portfolios for All Accounts • [Search scheduled ACH](#)

Further Action Required

[Approve](#) • [Release](#)

<input type="checkbox"/> Effective	Batch Name	Batch Type	Status	Frequency	Created By	
10/3/2012	Employee Payroll	PPD	Modifying	One Time	tommyj	View • Change • Cancel

[Approve](#) • [Release](#)

Scheduled ACH

Effective	Batch Name	Batch Type	Status	Frequency	Created By	
10/3/2012	Employee Payroll	PPD	Pending	One Time	tommyj	View • Change • Cancel

[How Do I...](#)



Online Banking Guide for Commercial Customers

ACH Origination

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Schedule

- Account Transfer
 - Make A Transfer
 - Scheduled Transfers
 - Transfer History
- ACH
 - Create an ACH Batch
 - Scheduled ACH
 - ACH History
 - Create An ACH Template
 - Manage ACH Templates
 - Manage ACH Import File Formats
 - ACH Import History
 - Import An ACH File
- Wire Transfer
 - Make A Wire Transfer
 - Scheduled Wire Transfers
 - Wire Transfer History
 - Make A Wire Transfer Template
 - Manage Wire Transfer Templates

Effective	Batch Name	Batch Type	Status	Frequency	Created By
10/3/2012	Employee Payroll	PPD	Pending	One Time	tommyj
10/3/2012	Employee Payroll	PPD	Pending	One Time	tommyj

- To View you ACH Batch History highlight Transfers
- Select ACH History
- Here you can View all past ACH Batches both cancelled and processed

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

ACH History

Below is your current ACH history. To search for additional history information, click ? Search ACH History? and complete additional fields to narrow your search. Click the View link to see details for any individual transaction below.

ACH for All Portfolios for All Accounts • [Search ACH transfer history](#)

Effective	Batch Name	Batch Type	Status	Frequency	Created By	Reason	
10/2/2012	test payroll	PPD	Cancelled	One Time	tommyj	Manually cancelled.	View
10/2/2012	payroll	PPD	Cancelled	One Time	tommyj	Manually cancelled.	View
10/3/2012	payroll	CCD	Cancelled	One Time	tommyj	Manually cancelled.	View
10/5/2012	Payroll	CCD	Cancelled	One Time	tommyj	Manually cancelled.	View

