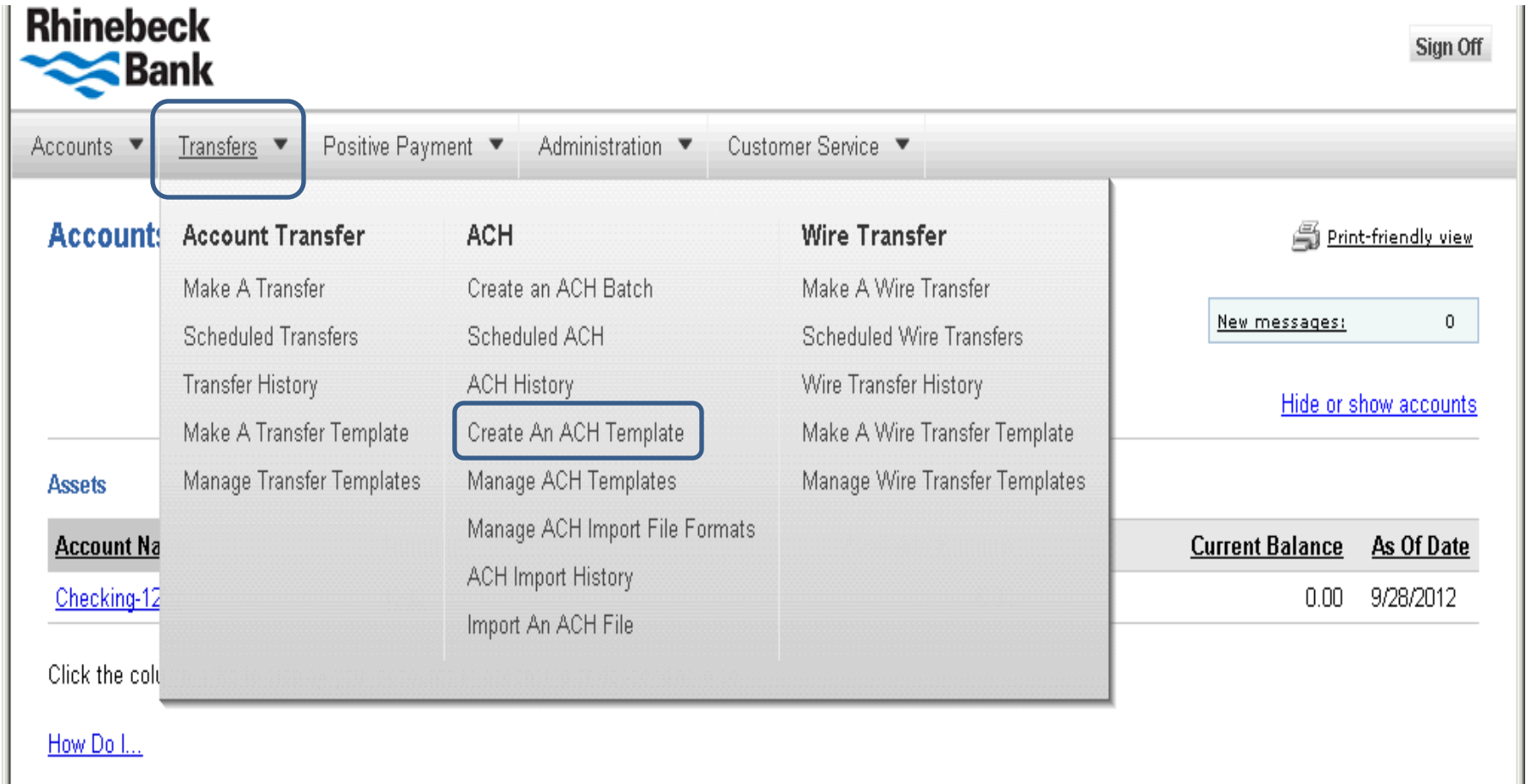


ACH Templates

- ACH Templates store information used on a regular basis. The form that is created can then be used to create a One-Time or Scheduled/Recurring Batch
- On the main page highlight Transfers
- Select Create an ACH Template



The screenshot shows the Rhinebeck Bank online banking interface. At the top left is the Rhinebeck Bank logo. In the top right corner, there is a 'Sign Off' button. Below the logo, there is a navigation bar with several dropdown menus: 'Accounts', 'Transfers', 'Positive Payment', 'Administration', and 'Customer Service'. The 'Transfers' dropdown menu is open, showing a list of options: 'Account Transfer', 'ACH', and 'Wire Transfer'. Under 'Account Transfer' are 'Make A Transfer', 'Scheduled Transfers', 'Transfer History', 'Make A Transfer Template', and 'Manage Transfer Templates'. Under 'ACH' are 'Create an ACH Batch', 'Scheduled ACH', 'ACH History', 'Create An ACH Template' (highlighted with a blue box), 'Manage ACH Templates', 'Manage ACH Import File Formats', 'ACH Import History', and 'Import An ACH File'. Under 'Wire Transfer' are 'Make A Wire Transfer', 'Scheduled Wire Transfers', 'Wire Transfer History', 'Make A Wire Transfer Template', and 'Manage Wire Transfer Templates'. To the right of the dropdown menu, there is a 'Print-friendly view' button, a 'New messages: 0' notification, and a 'Hide or show accounts' link. Below these, there is a table with two columns: 'Current Balance' and 'As Of Date'. The table shows a current balance of 0.00 as of 9/28/2012. At the bottom left, there is a 'How Do I...' link.

ACH Template

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

Create an ACH Template

Enter the Header Information for the template and click "Continue".

Header Information

ACH template name:

Batch type:

Transfer type: Send money
 Collect money

Debit account:

Entry description:

Discretionary data (Optional):

[How Do I...](#)

- **ACH Template Name** – Give your ACH template a unique name
- **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)
- **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
- Click Continue

ACH Templates

Enter all of the Individual information as with any One-Time ACH Batch

- **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	<div style="border: 1px solid black; padding: 2px;"> DD - Credit GL - Credit LN - Credit SV - Credit </div>	<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 Templates

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

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

Create an ACH Template

Your new ACH template has not yet been submitted. Please verify your ACH template information and click "Submit template". To make changes, click "Change" in the section with the information you want to change.

Header information [Change](#)

Portfolio: hollywood windows
 ACH template: Weekly Staff Payroll
 Batch type: PPD
 Transfer type: Send money
 Debit account: Checking-1292
 ACH company ID: Default - 15945
 Entry description: Payroll
 Discretionary data: Payroll

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

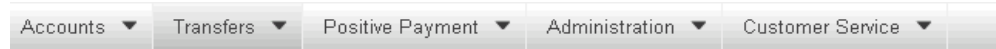
Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

Individual Name	Individual ID	ABA	Account Number	Amount	Transaction Type
Minney Mouse	123456	221971015	111111111	\$0.50	Checking - Automated Deposit
Mickey Mouse	789101	221971015	222222222	\$0.50	Checking - Automated Deposit
Donald Duck	1213141	221971015	333333333	\$0.50	Checking - Automated Deposit
				Grand total credits (quantity):	\$1.50 (3)
				Grand total debits (quantity):	\$1.50 (1)

Submit template Cancel

ACH Templates

- **Reference Number:** Your ACH Template Confirmation screen will have a reference number and the status of your template. Templates will always be in a Pending status until an ACH Batch is created using the Template
- If your Template needs to be modified you can do that by selecting Transfers then Manage ACH Templates. Here you can edit ALL of your template information
- Keep in mind when creating an ACH Batch using an ACH Template you can only edit limited information. Double check your numbers
- The confirmation screen also provides a summary of your ACH Template information
- Remember your ACH Template will not go out until you use it to create an ACH Batch as described on the following slide



Create an ACH Template

Confirmation



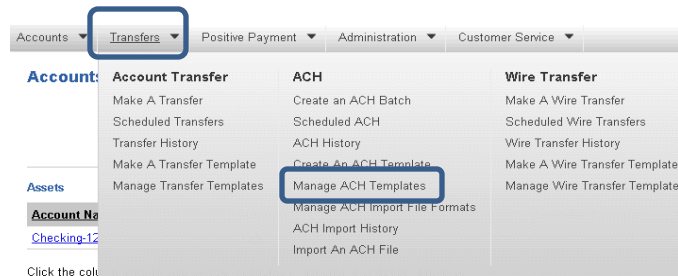
The following ACH template was successfully added and will appear on your Manage ACH Template page.

Header information

Reference Number	1288
Status	Pending
Portfolio:	hollywood windows
ACH template:	Weekly Staff Payroll
Batch type:	PPD
Transfer type:	Send money
Debit account:	Checking-1292
ACH Company ID	Default - 15945
Entry description:	Payroll
Discretionary data:	Payroll

Transactions (credit / destination accounts)

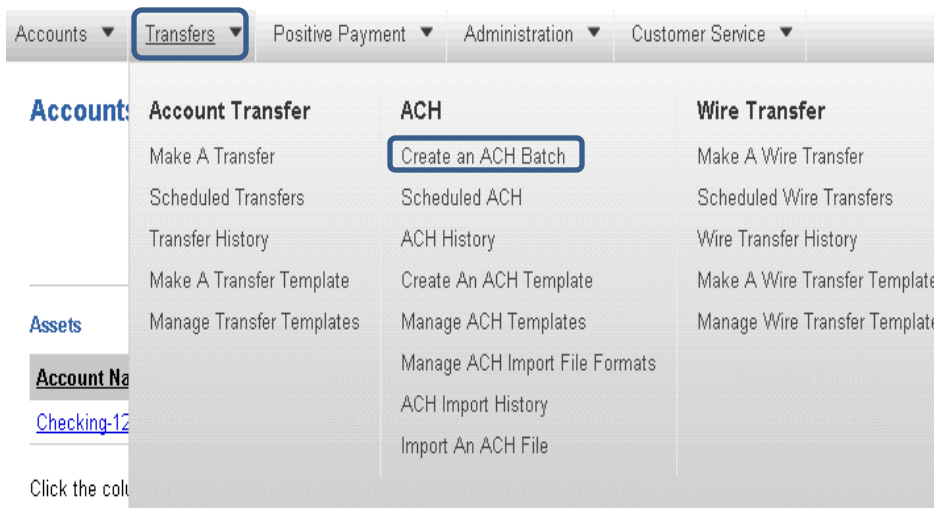
Due to transactions do not appear in batch details and will be transmitted on zero dollar accounts monthly.



ACH Templates

- To use your ACH Template, go to Transfers
- Select Create an ACH Batch

- Use the radio dial to select Use an ACH Template
- Select the ACH Template you want by using the drop down menu
- Your information will automatically fill in
- You must select your frequency and effective date as you would for any ACH Batch
- Select Continue



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

Header Information

Don't use an ACH template.

 Use an ACH template. Select this option if you want to use an ACH template to pre-fill information into this ACH batch.

ACH template: Weekly Staff Payroll ▾

Batch type: Prearranged Payment and Deposit Entry (PPD)

Transfer type: Send money


Batch name: Weekly Staff Payroll

Debit account: Checking-1292 - 5.00

Entry description: Payroll

Discretionary data (optional): Payroll

Frequency: One Time ▾

Effective: 10/03/2012 

Continue

ACH Templates

- Your information will automatically fill in for every individual
- Here you can ONLY change the dollar amount for each individual and select Pre-Note or Hold
- Please do Not use the Hold Date. Control when your batch will go out using the effective date for the entire batch
- If you have a large template you can use the Search Transactions to find an individual and change the amount by entering the new amount next to Change amount of existing transactions then hit the Change button
- Click Continue when done

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

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

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

1 - 3 of 3 transactions • [First](#) • [Previous](#) • [Next](#) • [Last](#) • Show at a time.

Individual Name	Individual ID	ABA	Account Number	Amount	Transaction Type	Pre-Note	Hold	Hold Date	
<input type="text" value="Minney Mouse"/>	<input type="text" value="123456"/>	<input type="text" value="221971015"/>	<input type="text" value="111111111"/>	<input type="text" value="0.50"/>	<input type="text" value="DD - Credit"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="button" value="Delete"/> Delete
Freeform addenda: <input type="text"/> Add tax addenda									
<input type="text" value="Mickey Mouse"/>	<input type="text" value="789101"/>	<input type="text" value="221971015"/>	<input type="text" value="222222222"/>	<input type="text" value="0.50"/>	<input type="text" value="DD - Credit"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="button" value="Delete"/> Delete
Freeform addenda: <input type="text"/> Add tax addenda									
<input type="text" value="Donald Duck"/>	<input type="text" value="1213141"/>	<input type="text" value="221971015"/>	<input type="text" value="333333333"/>	<input type="text" value="0.50"/>	<input type="text" value="DD - Credit"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="button" value="Delete"/> Delete
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"/>	<input type="button" value="Delete"/> Delete
Freeform addenda: <input type="text"/> Add tax addenda									



ACH Templates

- Review your ACH Batch information
- If no changes are necessary 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
 ACH template: Weekly Staff Payroll
 Batch type: PPD
 Transfer type: Send money
 Batch name: Weekly Staff Payroll
 Debit account: Checking-1292
 ACH company ID: Default - 15945
 Entry description: Payroll
 Discretionary data: Payroll
 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.

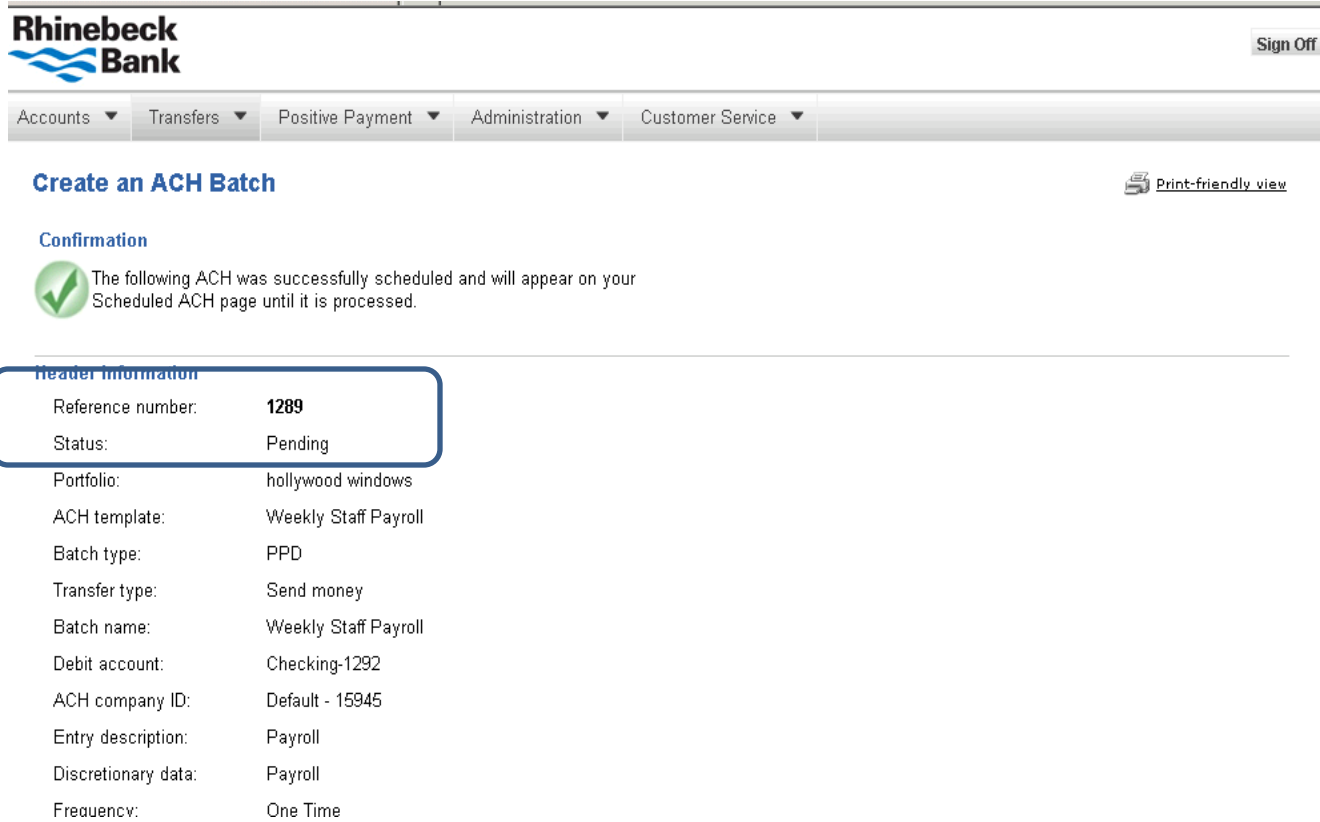
Individual Name	Individual ID	ABA	Account Number	Amount	Transaction Type
Minney Mouse	123456	221971015	111111111	\$0.50	Checking - Automated Deposit
Mickey Mouse	789101	221971015	222222222	\$0.50	Checking - Automated Deposit
Donald Duck	1213141	221971015	333333333	\$0.50	Checking - Automated Deposit
Grand total credits (quantity):				\$1.50 (3)	
Grand total debits (quantity):				\$1.50 (1)	

Submit batch Cancel




ACH Templates

- The confirmation screen contains a reference number and status
- ACH Batches created from a template can be viewed, changed, or canceled in the same manor as any other ACH Batch by going into Transfers then Scheduled ACH




Rhinebeck Bank Sign Off

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

Create an ACH Batch  [Print-friendly view](#)

Confirmation

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

Header information

Reference number:	1289
Status:	Pending
Portfolio:	hollywood windows
ACH template:	Weekly Staff Payroll
Batch type:	PPD
Transfer type:	Send money
Batch name:	Weekly Staff Payroll
Debit account:	Checking-1292
ACH company ID:	Default - 15945
Entry description:	Payroll
Discretionary data:	Payroll
Frequencv:	One Time