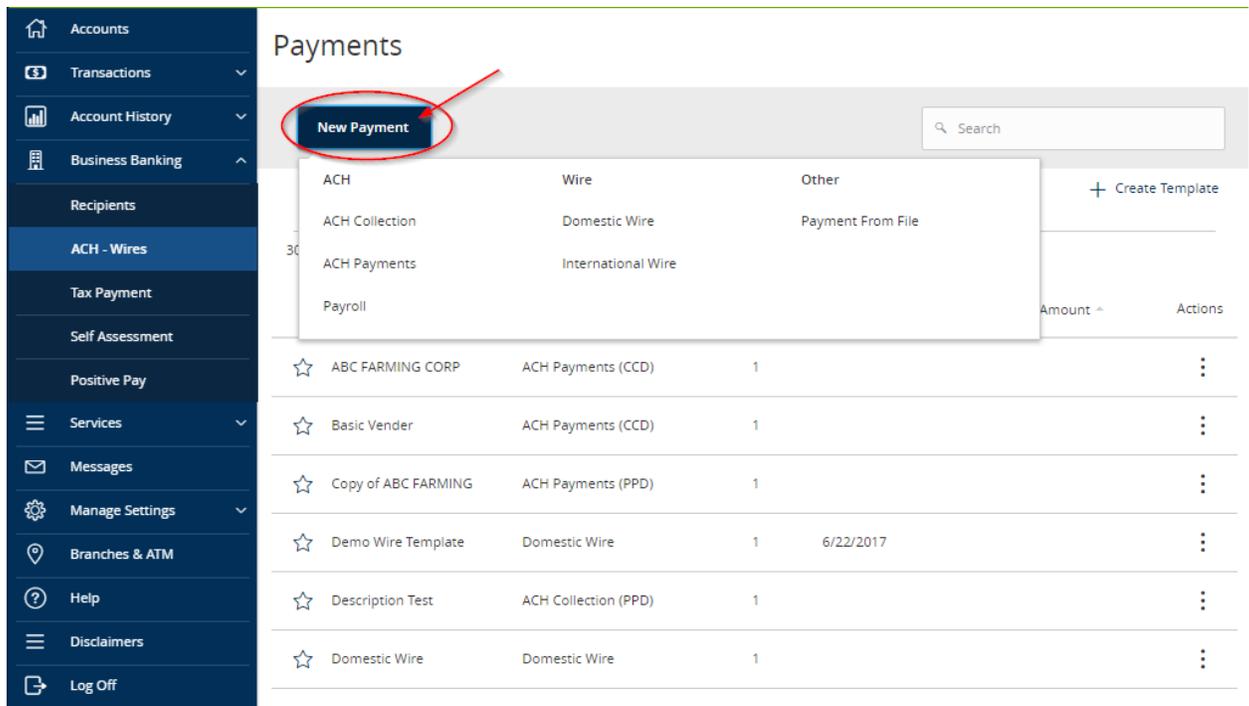




How to create a new ACH Transfer

IMPORTANT TO NOTE: Selecting New Payment will only allow you to create a one-time or recurring transaction. This will not create a template which may be used for future transactions. If you wish to create a recurring template please see “How to Create a New ACH or Wire Template” and if you wish to create an ACH from an existing template please see “How to Create an ACH using existing Template” located on www.justcallhome.com.

1. Login into Online Banking
2. Navigate to **Business Banking > ACH – Wires**



3. Select the New Payment Menu (if not using a Previously Created Template) and select the Type of Transaction being created. For this example we will select Payroll.
 - a. ACH Payment – crediting a recipient
 - b. ACH Collection – debiting a recipient
 - c. Payroll – crediting a recipient
 - d. Domestic Wire – wire sent to a recipient within the US
 - e. International Wire – wire sent to a recipient outside of the US

- f. Payment From File will allow you to upload a .CSV or NACHA file that is formatted correctly.
- 4. Selecting Payroll will bring up the screen pictured below:

The screenshot shows the 'Payroll' interface. At the top right, there is a link for 'Upload From File'. Below this is the 'Origination Details' section with fields for 'From Subsidiary' (with a search box), 'Account' (with a search box), 'Effective Date' (with a calendar icon), and 'Recurrence' (set to 'None'). Below that is the 'Recipients (1)' section with a filter set to 'All Pre-Notes' and a search box for recipients. A table below shows one recipient with a search box and an amount of '\$0.00'. At the bottom, there is a summary of '\$0.00' for '1 payments (1 for \$0.00)' and buttons for 'Cancel', 'Draft', and 'Approve'.

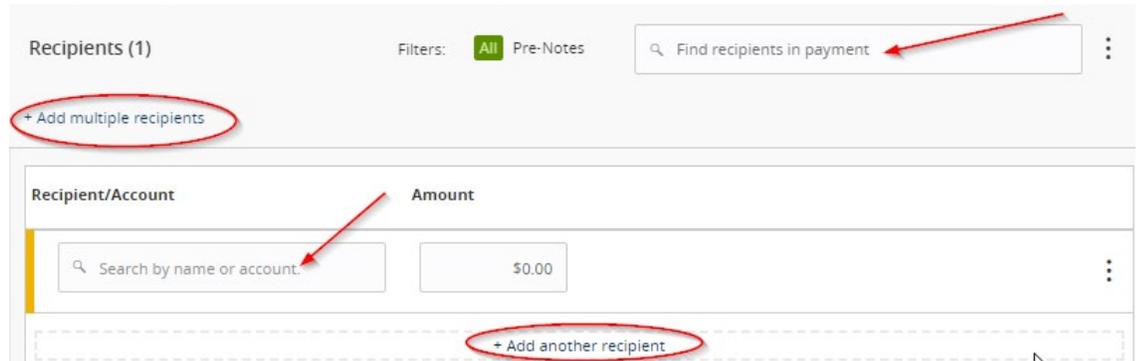
- 5. Enter the Origination Details
 - a. Subsidiary - if your business has subsidiaries, you will select the business that will be sending the file by choosing from the drop down list displayed when you click on the box under Subsidiary. Simply click on the subsidiary that you would like to use.
 - b. Account – A list of account number will display in a drop down when you click on the box under Account
 - c. Effective Date – Choose the date from the Calendar displayed by clicking on the box under Effective Date. To make it recurring select Set Schedule

This is a close-up of the 'Origination Details' section. The 'From Subsidiary' field shows 'HF Subsidiary' with a masked account number '*****6789'. The 'Account' field shows 'WAIVED BUS DDA - HF ACCTS' with a masked account number 'XXXXXXXX0798' and a balance of '\$215.58'. The 'Effective Date' field shows '05/13/2021' with a calendar icon. The 'Recurrence' field is set to 'Set schedule', which is highlighted with a red arrow.

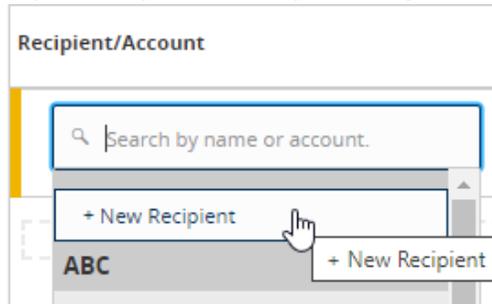
Important to Note: if the recurring effective date chosen falls on a Saturday, Sunday, or Holiday, the effective date will default to the previous available business day for Credit files and the next available business day for debit files.

6. Recipients

- a. A recipient may be added by using the “Find recipients in payment” field or by clicking on the “Search by name or account” field. To enter multiple recipients select “Add multiple Recipients” or “Add another recipient”



- b. A new recipient may be added by selecting “New Recipient.”



- c. Fill in the Recipient *Display Name*
 - i. An option to send recipients notification when an ACH or Wire is sent is available. To use this option, enter an email address in *Email Address* field.
 - ii. If needed a separate name may be entered under the *ACH Name* and *Wire Name* fields.
 - iii. Enter the Account Detail information (Account Type, Account number and Bank Routing number)

RECIPIENT DETAILS

Display Name * Email Address Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *3456	ACH Only		291270050

Account Type * Account *

Financial Institution (FI) ACH Routing Number *

Recipient Details

ACH Name ACH ID

Country Address 1 Address 2

City State ZIP

- d. Once the account information is entered, choose one of the following:
 - i. Use Without Save – allows recipient to be used for the one transaction but will not be saved for future use
 - ii. Save Recipient – allows recipient to be saved for future use

7. Once the recipients are selected you can enter the amount and addendum for each recipient.
 - a. To enter the addendum information select the three dots at the end of the row then select "Expand Row"
 - b. Checking the "Notify Recipient" box will send an email notification to the recipient when the file is processed.

The screenshot shows a payment entry interface with a table of recipients. The table has two columns: 'Recipient/Account' and 'Amount'. The first row shows 'ABC Checking' with account number '9988776655' and an amount of '\$0.00'. Below the table, there is a status indicator 'This payment is valid.' and a second row for 'Ann Doe Savings' with account number '123456' and an amount of '\$0.00'. A checkbox labeled 'Notify Recipient' is circled in red. To the right of the table, a 'Show payment actions' dropdown menu is open, listing options: 'Split Payment', 'Copy', 'Remove', 'Expand Row' (highlighted with a red arrow), 'Show Details', and 'Notify Recipient'. A 'Show Details' button is also visible on the right side of the interface.

Note: To send a prenote, a \$0.00 amount may be entered. *This is optional but is highly recommended by Home Federal for all new transactions being added. If this is done you must wait 6 days prior to processing your first transaction for that recipient*

8. Once all of the information is entered select either draft (save) or approve (process) the ACH.

Note: The file will only be sent to the bank for processing if the Approve option is selected

A horizontal row of three buttons: 'Cancel' (grey), 'Draft' (green), and 'Approve' (green).

9. Once Approve is selected you will be required to enter a Secure Access Code. Choose your preferred delivery method. Enter the code. An approval screen will appear where you may either close or view the transaction in the Activity Center.

The confirmation screen features a green checkmark icon at the top center, followed by the text 'Transaction Approved'. Below this, it displays 'Transaction ID: 789443' and 'Total Amount: \$0.00'. At the bottom, there are two green buttons: 'Close' and 'View in Activity Center'. A close 'X' icon is located in the top right corner of the screen.

Important to note: Only transactions in Authorized or Drafted Status can be cancelled. Transactions that have processed are unable to be cancelled.