ACH Manager
Quick Reference Guide

Business Online Banking

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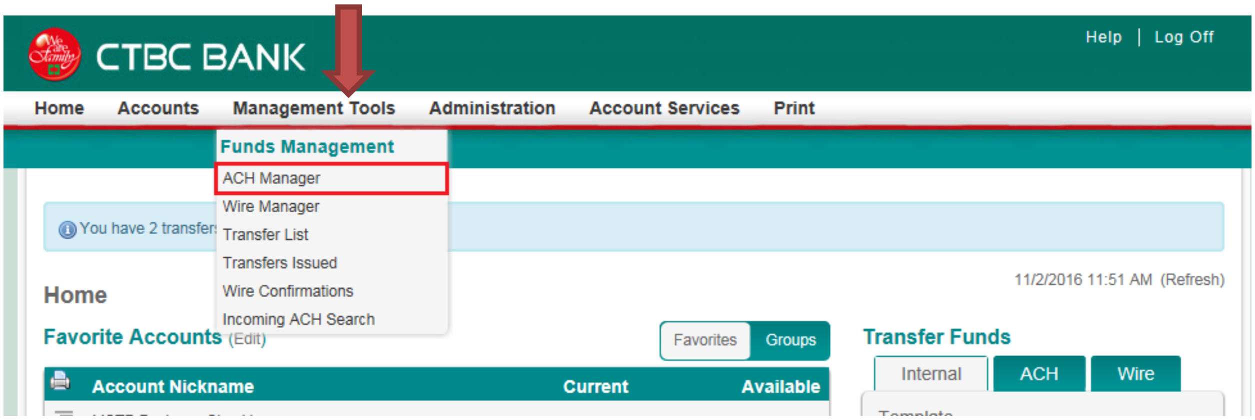
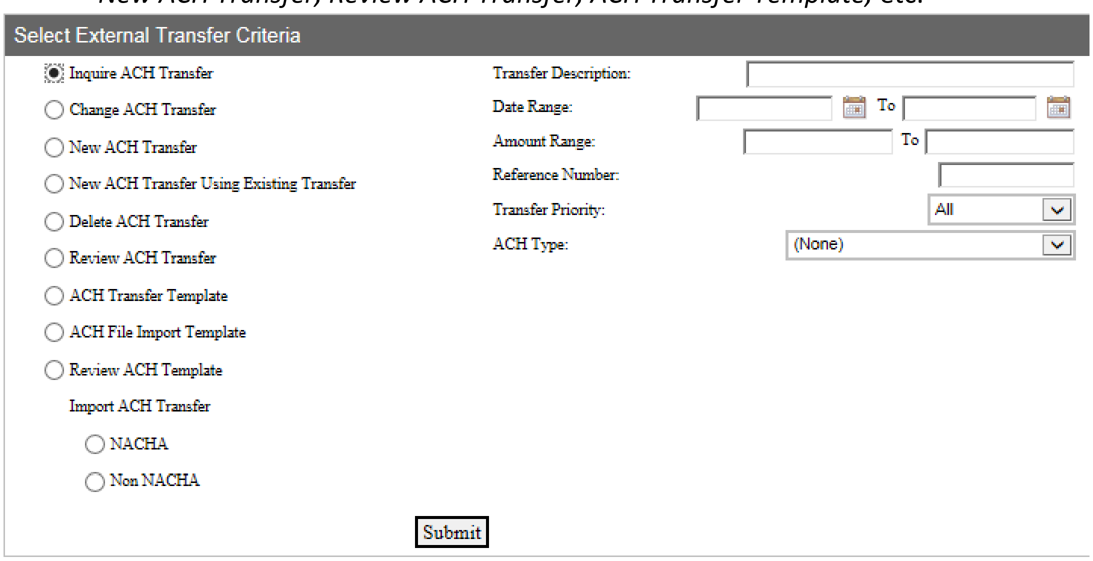
ACH Manager Home Page

- To access the ACH Manager Home Page, once logged into Business Online Banking hover the 'Management Tools' button, and select **ACH Manager.** From the ACH Manager Home Page, you can quickly access all of the functions for ACH Manager.



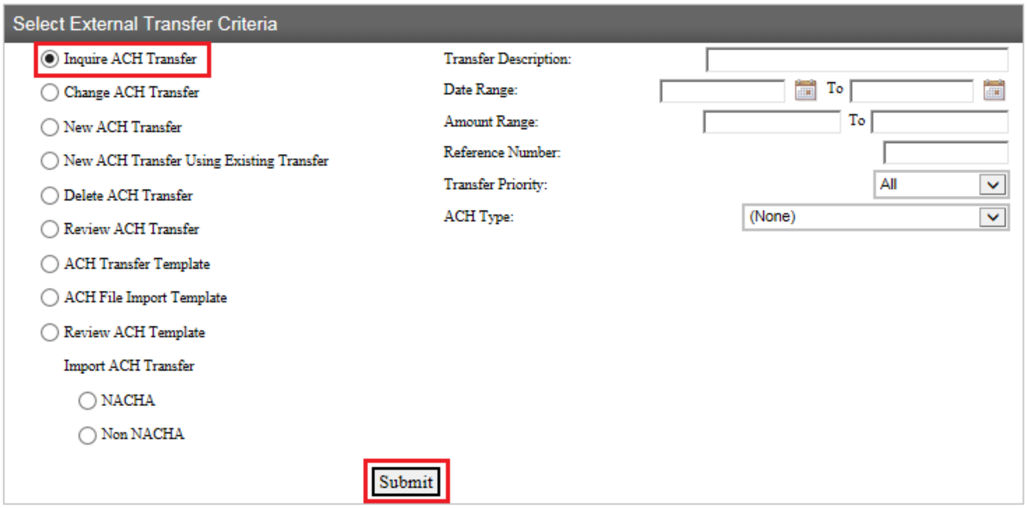
*Note: If the 'ACH Manager' button does not appear, please contact CTBC Bank's Treasury Management Client Support Department (888) 889-8369 for assistance.

- The ACH Manager Home Page will then display. Here you can access all ACH functions, such as *New ACH Transfer, Review ACH Transfer, ACH Transfer Template,* etc.



Inquire ACH Transfer

- Use ‘Inquire ACH Transfer’ to view the details of an ACH Transfer. To narrow results, enter search criteria such as *Date* or *Amount* Range, or simply leave search criteria blank and click **Submit** to show all ACH Transfer activity.



A list of your ACH Transfers will display. Click the **Transfer Description** to view the details of an ACH Transfer. Exporting data can be done through the *Report* icon, or from an individual transaction inquiry using the *Export* button.

<u>Transfer Status</u>:

-**Saved**: Transfer details have been saved; transfer not yet submitted for processing

-**Processed**: Transfer has completed processing and ACH File has been transmitted

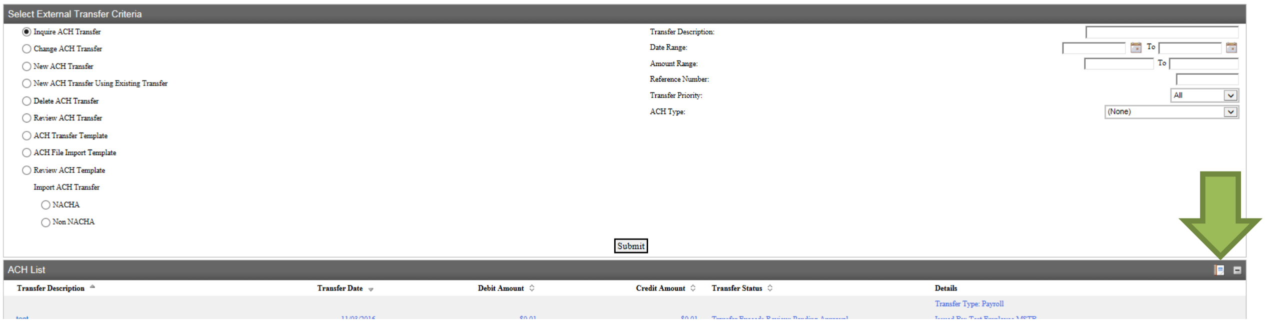
-**Transfer Exceeds Review:**
Pending Approval: Transfer is awaiting Approval from second User before processing is complete

-**Pending Origination**: Submittal and Approval processes have been completed; ACH File is awaiting Origination from Bank system(s). No further action required from Client

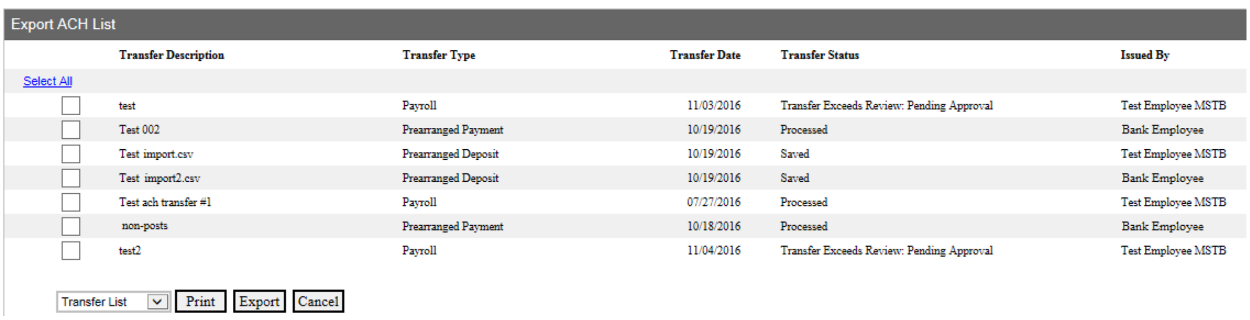
-**File not originated**: Error! Transfer will not be transmitted. New Transfer must be created.

<u>Exporting from Inquiry →Reports</u>:

After performing an Inquiry, click **View Reports** in the 'ACH List' banner:



1. Select the checkboxes for the transactions you wish to export, (Select All can be clicked)
2. Choose a transaction view type from the drop down box (*Transfer List*, *Batch Status*, or *All Transactions*)
3. Click **Export**.



Export ACH List

Transfer Description	Transfer Type	Transfer Date	Transfer Status	Issued By
test	Payroll	11/03/2016	Transfer Exceeds Review: Pending Approval	Test Employee MSTB
Test 002	Prearranged Payment	10/19/2016	Processed	Bank Employee
Test import.csv	Prearranged Deposit	10/19/2016	Saved	Test Employee MSTB
Test import2.csv	Prearranged Deposit	10/19/2016	Saved	Bank Employee
Test ach transfer #1	Payroll	07/27/2016	Processed	Test Employee MSTB
non-posts	Prearranged Payment	10/18/2016	Processed	Bank Employee
test2	Payroll	11/04/2016	Transfer Exceeds Review: Pending Approval	Test Employee MSTB

Select All

Transfer List | Print | Export | Cancel

Change ACH Transfer

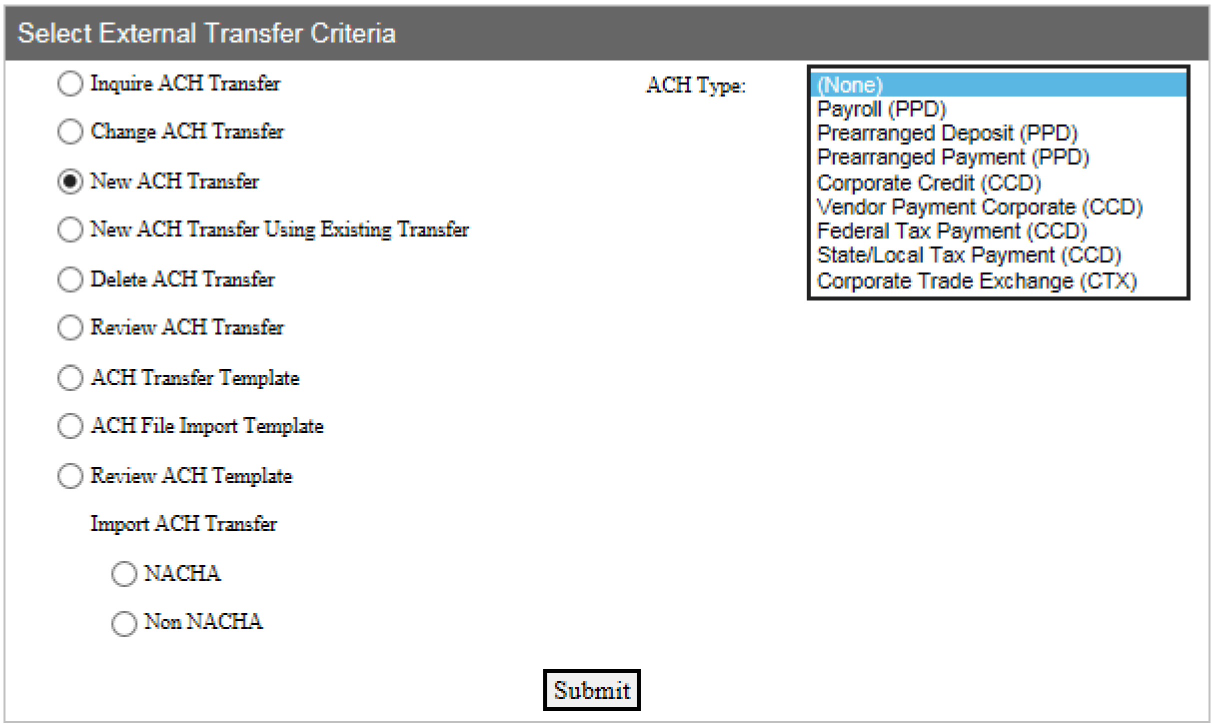
- From the ACH Manager Home Page, select the **Change ACH Transfer** button, and click **Submit** to display all ACH Transfers which can be modified. Search criteria may be entered to narrow search results.

1. Click the **Transfer Description** for the transfer you wish to change details on.
2. Complete any applicable changes to the transfer, then click **Save** or **Process**, depending on the desired action:
    a. '**Save**' will save the changes but not process the transfer.
    b. '**Process**' will submit the transfer to begin its processing.

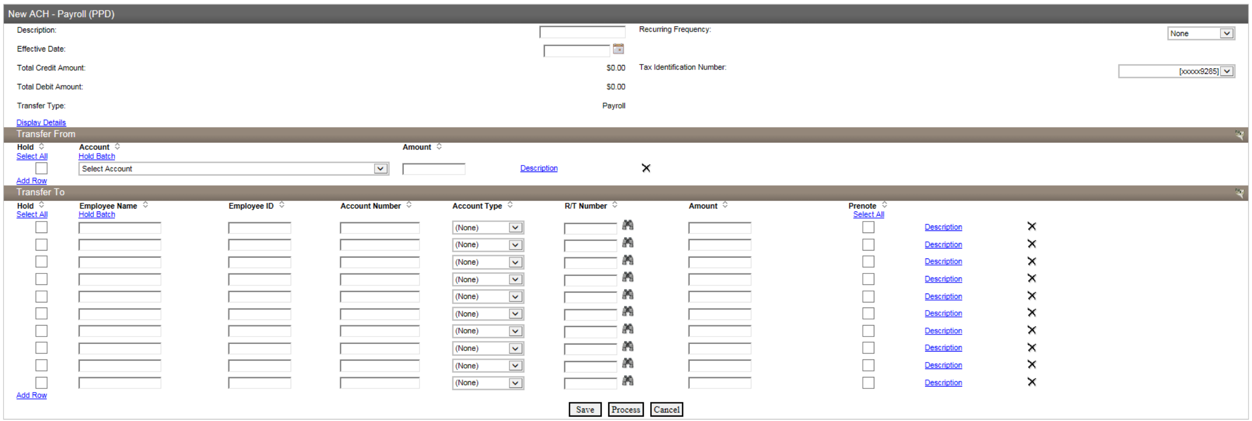
New ACH Transfer

- The New ACH Transfer page allows users to create a new ACH transfer.

1. From the ACH Manager Homepage, select the **New ACH Transfer** button
2. Select an **ACH Type** from the drop down box. The ACH Types available to you depend on the ACH Origination agreement between you and CTBC Bank.



3. Click **Submit**.



4. In the 'Description' box, enter the name of the transfer.

5. If the transfer should recur at a specified time, select the frequency in the 'Recurring Frequency' drop-down box.

6. In the 'Effective Date' field, enter the date the funds should arrive in the transfer recipients' bank accounts. The soonest effective date which can be chosen is the following business day, if transfer submittal **and** approval(s) are completed by 2:00 PM (PST).

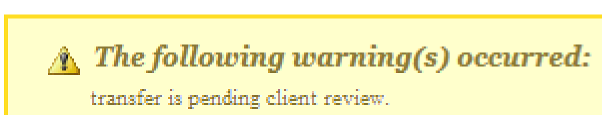
7. Enter the details of the transfer in the **Transfer From** and **Transfer To** sections. The total transfer amount in the 'Transfer From' section must match the total transfer amount in the 'Transfer To' sections. **Note: The 'Hold' and 'Prenote' features are optional. Leave them unchecked for normal transfer processing. 'Hold' will exclude a line item for processing. 'Prenote' (optional feature) will process a non-dollar amount test transfer to the transfer recipient(s) for the purpose of verifying the Name, Routing Number, and Account Number provided.*

8. The Description link can be expanded (if desired) next to line items to add additional notes for each item.

9. To save the file for pending status and allow modifications at a later date, click Save. **Or,** to activate the file for validation and processing, click **Process**.

10. After clicking **Process**, the user will be prompted to enter a **One-Time Password**, generated from the security token. Press the gray button on your security token to generate the One-Time Password.

11. Once the transfer completes the File Format, Limit Checks, and Security Challenge, a confirmation will be received and a Warning will display, indicating that the transfer is **'Pending Client Review'**.



- The transfer is now awaiting the **Approval** from a second user. Refer to 'Review ACH Transfer' section for details on the Review/Approval process.

Dual Control – For enhanced security on 'higher risk' functions, CTBC Bank enforces a 'dual control' policy for processing online ACH Transfers. At least two Users (a 'submitter' and an 'approver') must handle each ACH Transfer before it is processed.

New ACH Transfer Using Existing Transfer

The ‘New Transfer Using Existing Transfer’ maybe used to send a new transfer using the transaction details of a previously processed ACH Transfer.

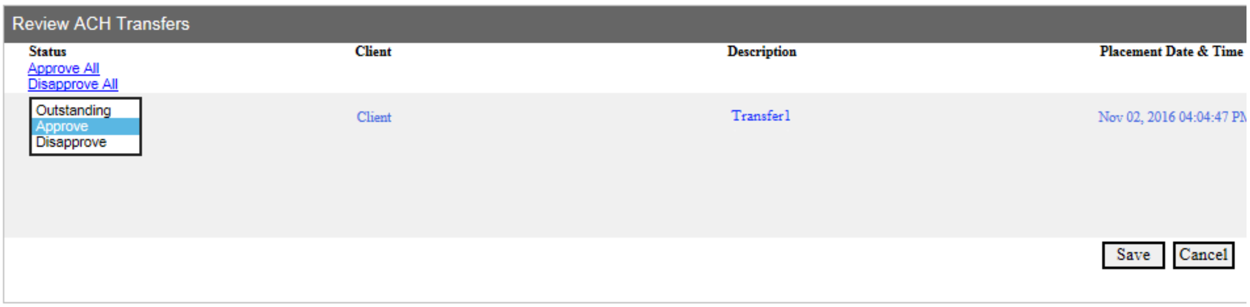
From the ACH Manager Home Page, select the **New ACH Transfer Using Existing** button, and click **Submit** to display all previously processed ACH Transfers. Search criteria may be used to narrow search results.

1. Click the **Transfer Description** for the transfer you wish to retrieve transfer details from.
2. Complete any applicable changes to the transfer, then click **Save** or **Process**, depending on the desired action. ‘Save’ will save the changes but not process the transfer. ‘Process’ will submit the transfer to begin its processing.

Review ACH Transfer

<u>Dual Control</u> – For enhanced security on 'higher risk' functions, CTBC Bank enforces a 'dual control' policy for processing online ACH Transfers. At least two Users (a 'submitter' and an 'approver') must handle each ACH Transfer before it is processed.

1. To review ACH Transfers, select the **Review ACH Transfer** button from the ACH Manager Home Page.
2. Click **Submit.**
3. A list of the ACH Transfers pending approval will display. To view details, click a transfer description. To approve a transfer, change the Status Drop-Down box to **Approved**.
4. Click **Save.**



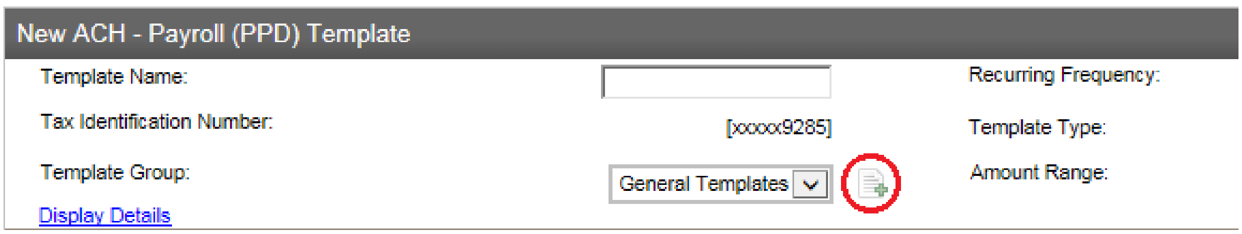
ACH Transfer Template

- An ACH Transfer Template can be used to save details of an ACH Transfer for quick-access at a future time.

<u>To create a new template</u>:

1. Click the **ACH Transfer Template** button from the ACH Manager Home Page.
2. Click **Submit.**
3. From the Template List banner, click the **New** icon (located in upper-right side of page).

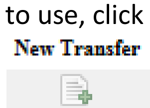
4. Select an ACH Type, and click **Submit**.
5. Next to the 'Template Group' field, click '**Add New**' to create a new template group. Once added, the group can be selected from the drop-down box.



6. In the User Access Section, check the box for each employee who should have access to use the template. Click **Select All** to give access to all Users.
7. Complete adding the transfer details, and click **Save** once finished. (Refer to New ACH Transfer section of this document for instructions on the transfer details.)
8. Once completed, click **Save**.

<u>To send an ACH Transfer using a Template:</u>

1. From the ACH Manager Home Page, click the **ACH Transfer Template** button.
2. Click **Submit** to display all saved templates, or enter search criteria to narrow the search results.
3. Next to the corresponding template you wish to use, click the **New Transfer** button 



4. Proceed with processing the New ACH Transfer (see 'New ACH Transfer' section of this document for further instruction).

Import ACH Transfer

1. With ACH Manager, you can import ACH Transfer data using **NACHA** formatted files, or **non-NACHA** formatted files.
2. For assistance with the **Import ACH Transfer** process, please contact the CTBC Bank Treasury Management and Client Support Department at (888) 889-8369.