



Quick Reference Guide

ACH for eCorp Business Online Banking

Questions?

Please contact our West Bank Treasury Management team at 515-222-2300 or email WBTreasury@westbankstrong.com.

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Establish a New ACH Payment

You can generate a new ACH payment using the **+ New payment** functionality.

To establish a new ACH payment

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select **+ New payment**. The system displays the New payment dialog box.
5. Select the appropriate **Type** (for example, Payroll - PPD) from the drop-down list. Click **Continue**. The system displays the New payment page.
6. Type the **Description** of the transfer (for example, Monthly Payroll).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
Note:

In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
10. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.
Note:
When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of a recurring transfer as the **End date**.
11. Select the appropriate option for processing a recurring transfer on a nonprocessing date from the **For non-business day use** drop-down list.
12. Type the **Company description**.
13. In the Pay from section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.
14. In the Pay to section, complete the following:
 - a. Type the **Name** of the recipient.
 - b. Type the **Identification** number of the recipient.
 - c. Type the **Routing transit** number of recipient.
 - d. Type the **Account number** of the recipient.
 - e. Select the appropriate **Account type**.
 - f. Type the **Amount** to deposit in the recipient's account.
15. Click **Complete ACH**, then answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system will then display the processing results page.
16. Repeat steps 4 through 15 to generate additional transfers.
17. Sign out of eCorp Business Online Banking.

Establish a New ACH Collection

You can generate a new ACH collection using the **+ New ACH collection** functionality.

To establish a new ACH collection

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Select **+ New collection**. The system displays the New collection dialog box.
5. Select the appropriate **Type** (for example, Prearranged payment- PPD) from the drop-down list. Click **Continue**. The system displays the New collection page.
6. Type the **Description** of the transfer (for example, Monthly service contract).
7. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
Note:
In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
8. In the **Effective date** field, type the date you intend the new ACH transfer to process.
9. Select the **Repeat** check box to establish the frequency with which the new ACH transfer occurs.
10. Select the **Frequency** from the drop-down list to establish how often the transfer occurs.
Note:
When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.
11. Select the appropriate option for processing a recurring transfer on a nonprocessing date in the **For non-business day use** drop-down list.
12. Type the **Company description**.
13. In the Pay from section, select the appropriate **Account** from the drop-down list and type the **Amount** that the system debits from the account.
14. In the Pay to section, complete the following:
 - a. Type the **Name** of the recipient.
 - b. Type the **Identification** number of the recipient.
 - c. Type the **Routing transit** number of recipient.
 - d. Type the **Account number** of the recipient.
 - e. Select the appropriate **Account** type.
 - f. Type the **Amount** to deposit in the recipient's account.
15. Click **Complete ACH**, then answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system will then display the processing results page.
16. Repeat steps 4 through 16 to generate additional transfers.
17. Sign out of eCorp Business Online Banking.

Inquire into an ACH Payment or Collection

You can find information about ACH transfers using Inquire ACH Transfer functionality.

To inquire into an ACH payment or collection

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Type search criteria as needed then click **Submit**. The system displays a list of transfers on the ACH Activity page.
5. Locate the ACH transfer that you want to inquire into and click the down arrow next to the transfer to view a brief overview of the transfer.
6. Locate the ACH transfer that you want to inquire into and click on the **Description** hyperlink that the system associates with that particular transfer. The system displays the ACH transfer details page.
7. Review the ACH transfer. Complete steps 7 through 10 as needed.
8. To generate a report, click **Report**. The system displays the Transfer report dialog box.
9. Select **PDF (.pdf)** or **Comma separated value (.csv)** from the **Format** drop-down list and click **Download report**.
10. Click **Return to ACH activity**. The system displays the ACH Activity list page.
11. Repeat steps 2 through 10 to inquire into additional ACH transfers.
12. Sign out of eCorp Business Online Banking.

Modify an ACH Payment or Collection

You can modify ACH transfers using Change ACH Transfer functionality.

To modify an ACH payment or collection

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click **Edit** for the appropriate transfer from the list. The system displays the edit page for the transfer.
5. In the **Description** field, modify the name of the transfer as needed (for example, Wash Orchards Payroll becomes Wash Orch Pay).
6. Select the tax identification number that the system associates with the transfer from the **Tax identification number** drop-down list.
7. Type the date that you intend the ACH transfer to process in the **Effective date** field.
8. Modify the frequency with which the ACH transfer occurs in the **Frequency** field.

Note:

When you select a recurring frequency value other than **None**, the system populates the transfer with an additional date field titled **End date**. Type the end date of the recurring transfer.

9. Select the appropriate payment schedule conditions from the **For non-business day use** drop-down list.
10. Modify the description according to your needs in the **Company description** field.
11. Modify the information in the fields populating the Pay from section and the Pay to section as needed.
12. Click **Complete ACH**, then answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system will then display the processing results page.
13. Sign out of eCorp Business Online Banking.

Review ACH Transfers

Review ACH Transfer functionality ensures that individual ACH users or institutions can review and approve ACH transfers before the system processes them.

To review an ACH transfer

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select the appropriate check boxes for the transfers listed in the ACH section of the Payments & Transfers widget on the home page.
3. Select **Review ACH Transfer** and then click **Submit**. The system displays the Review ACH Transfers list.
4. Locate the ACH transfers that require review from the ACH section of the Payments Transfers widget on the home page and select **Approve** or **Disapprove**. The system displays the Security Challenge dialog box.

Note:

You can approve or disapprove all of the ACH transfers populating the ACH Transfers list by selecting the **Description** check box.

5. To answer the Security Challenge, click the button on your token and type in the number that is displayed. Then click **Complete Challenge**.
6. Sign out of eCorp Business Online Banking.

Delete ACH Transfers

Delete ACH Transfer functionality ensures that an ACH user can delete saved ACH transfers or ACH transfers that have not completed processing.

To delete an ACH transfer

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Use the **Search activity** fields to narrow the list of ACH transfers that the system returns.
5. Click **Delete** for the appropriate transfer. The system displays the Delete transfer page
6. Recurring ACH Transfers Only. Select the appropriate value from the **Deletion type** drop-down list.
7. Click **Delete ACH**. The system displays the processing results page.
8. Repeat steps 2 through 7 to delete additional ACH transfers.
9. Sign out of eCorp Business Online Banking.

Establish a New ACH Transfer Using an Existing ACH Transfer

You can generate new ACH transfers using an existing ACH transfer when you use New Change ACH Transfer functionality.

To establish a new ACH transfer using an existing ACH transfer

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Locate the appropriate transfer that you want use and click **Copy**. The system displays the [Transfer name] page.
5. In the **Description** field, type the name of the new transfer (for example, Wash Orchards Payroll).
6. Select the tax identification number that the system associates with the transfer in the **Tax identification number** drop-down list.
Note:
In some instances, the system associates an ACH user (for example, George Washington) with multiple companies (for example, Washington Farms and Washington Orchards). In these cases, the system populates the **Tax identification number** drop-down list with each of the companies that it associates with the user.
7. Type the date that you intend the new ACH transfer to process in the **Effective date** field.
8. Optional. Select the **Repeat** check box to define the **Frequency** that the transfer occurs, the **End date** and the **For Non-business day use** option.
9. Type the appropriate information in the fields populating the Transfer from section and the Transfer to section.
10. Click **Complete ACH**, then answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system will then display the processing results page.
11. Click **Return to ACH activity** to return to the ACH Activity list or click **Save as template** to initiate the process of establishing a new template based on the transfer that you just established.
12. Repeat steps 2 through 12 to generate additional transfers.
13. Sign out of eCorp Business Online Banking.

Generating PDF Formatted Reports – Transfers

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in a PDF format when inquiring into individual transfers and transfer templates.

Generate PDF formatted reports for ACH transfers

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Use the search criteria to narrow the list of transfers and click **Search**. The system refreshes the page with the new search results.
5. Click **Report** to generate a report for all items that the system displays. The system displays the Activity report dialog box.
6. Select the appropriate **Type** check boxes (for example, **File information**, **Batch information**, or **Transactions**) for the information that you want the system to include in the report.

Note:

If you select more than one **Type** check box, the system compiles the report in a Zip file.

7. Select **PDF** from the **Format** drop-down list.
8. Click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.

Note:

By default, the system generates a PDF formatted report that uses the naming convention **TransferDetail_MMDDYYYYHHMMSS.pdf**.

MM = the month that the system generates the PDF report.

DD = the day that the system generates the PDF report.

YYYY = the year that the system generates the PDF report.

HH = the time of day in hours that the system generates the PDF report.

MM = the time of day in minutes that the system generates the PDF report.

SS = the time of day in seconds that the system generates the PDF report.

9. Once you save the PDF formatted report, open the report in Adobe Reader. The system displays the PDF formatted report for the ACH transfer.
10. When you complete your review of the report, close Adobe Reader.
11. Repeat steps 3 through 10 for each set of ACH transfers that you want to generate a PDF formatted report for.
12. Sign out of eCorp Business Online Banking.

Generating PDF Formatted Reports – Templates

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in a PDF format when inquiring into individual transfers and transfer templates.

Generate PDF formatted reports for ACH templates

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of templates.
5. Click the **Report** button. The system displays the Template report dialog box.
6. Select the appropriate check boxes for the templates that you want to include in the report, select **PDF (.pdf)** from the **Format** drop-down list and click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.
7. Once you save the PDF formatted report, open the report in Adobe Reader. The system displays the PDF formatted report for the ACH template.
8. When you complete your review of the report, close Adobe Reader.
9. Repeat steps 4 through 8 for each set of ACH transfers that you want to generate a PDF formatted report for.
10. Sign out of eCorp Business Online Banking.

Note:

By default, the system generates a PDF formatted report that uses the naming convention **TemplateList_MMDDYYYYHHMMSS.pdf**.

MM = the month that the system generates the PDF report.

DD = the day that the system generates the PDF report.

YYYY = the year that the system generates the PDF report.

HH = the time of day in hours that the system generates the PDF report.

MM = the time of day in minutes that the system generates the PDF report.

SS = the time of day in seconds that the system generates the PDF report.

Generate CSV Formatted Reports – Transfers

Export functionality provides users with the ability to generate ACH transfers in a CSV formatted report when inquiring into individual transfers and transfer templates.

Generate CSV formatted reports for ACH transfers

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Use the search criteria to narrow the list of transfers and click **Search**. The system refreshes the page with the new search results.
5. Click **Report** to generate a report for all items that the system displays. The system displays the Activity report dialog box.
6. Select the appropriate **Type** check boxes (for example, **File information**, **Batch information**, or **Transactions**) for the information that you want the system to include in the report.

Note:

If you select more than one **Type** check box, the system compiles the report in a Zip file.

7. Select **Comma separated values** from the **Format** drop-down list.
8. Click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.

Note:

By default, the system generates the CSV formatted report using the naming convention **TransferDetail_MMDDYYYYHHMMSS.csv**.

MM = the month that the system generates the CSV report.

DD = the day that the system generates the CSV report.

YYYY = the year that the system generates the CSV report.

HH = the time of day in hours that the system generates the CSV report.

MM = the time of day in minutes that the system generates the CSV report.

SS = the time of day in seconds that the system generates the CSV report.

9. Once you save the CSV formatted report, open the report in a program like Microsoft Excel. The system displays the CSV formatted report for the ACH transfer.
10. When you complete your review of the report, close the report.
11. Repeat steps 3 through 10 for each set of ACH transfers that you want to generate a CSV formatted report for.
12. Sign out of eCorp Business Online Banking.

Generating CSV Formatted Reports – Templates

Print functionality provides users with the ability to print ACH transfer and ACH transfer template data in a CSV format when inquiring into individual transfers and transfer templates.

Generate CSV formatted reports for ACH templates

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of templates.
5. Click the **Report** button. The system displays the Template report dialog box.
6. Select the appropriate check boxes for the templates that you want to include in the report, select **Comma-separated value (.csv)** from the **Format** drop-down list and click **Download report**. When the system prompts you, select the local folder to which you want to save the formatted report.
7. Once you save the CSV formatted report, open the report in Microsoft Excel. The system displays the CSV formatted report for the ACH template.
8. When you complete your review of the report, close Microsoft Excel.
9. Repeat steps 4 through 8 for each set of ACH transfers that you want to generate a CSV formatted report for.
10. Sign out of eCorp Business Online Banking.

Note:

By default, the system generates a CSV formatted report that uses the naming convention **TemplateList_MMDDYYYYHHMMSS.csv**.

MM = the month that the system generates the CSV report.

DD = the day that the system generates the CSV report.

YYYY = the year that the system generates the CSV report.

HH = the time of day in hours that the system generates the CSV report.

MM = the time of day in minutes that the system generates the CSV report.

SS = the time of day in seconds that the system generates the CSV report.

Import a NACHA File Using an Existing Template

Import ACH Transfer functionality for NACHA files enables you to import a stored NACHA transfer file against a stored template. The system validates the transfer type and amount range (total transfer amount) stipulated in a selected template against the values in the imported ACH file. If the validation fails, the system displays an error message and the import process cannot continue.

Note:

ACH users who do not have access to stored templates can only import files without using a template.

Import a NACHA file formatted transfer using an existing template

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.
5. Select **NACHA** as the Import type.
6. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
7. Select the file to upload and click **Open**. The system displays the Import file page.
8. Select the appropriate **Template** from the drop-down list.
9. Click **Continue**. The system displays the File summary page.
10. Click the **Review ACH** button. The system displays the transfer Activity edit page.
11. Review the transfer details and make any desired changes, and then click **Complete ACH**. Next, answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system will then display the confirmation page.
12. Sign out of eCorp Business Online Banking.

Import a Non-NACHA File Using an Existing Template

Import ACH Transfer functionality for non-NACHA files enables users to import a stored transfer file against an existing template. The ACH transfer system validates the tax identification number, transfer type, and amount range (that is, total transfer amount) stipulated in a selected template against the values in the imported ACH file. If the validation fails, the system displays an error message and the import process cannot continue.

Note:

ACH users who do not have access to stored templates can only import files without using a template.

Import a Non-NACHA formatted transfer using an existing template

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.
5. Select **Non-NACHA**.
6. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
7. Select the file to import and click **Open**. The system displays the Import file page.
8. Select the appropriate **Template** from the drop-down list.
9. Click **Continue**. The system displays the New NACHA file import template page.
10. Review the content. If the system prompts you, type the **Effective date** and click **Continue**. The system displays the Import file [File Name] page.
11. Click **Complete ACH**, then answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system displays a status message about the imported file.
12. Click **Return to ACH activity**.
13. Sign out of eCorp Business Online Banking.

Import a NACHA File Without Using a Template

Import ACH Transfer functionality for NACHA files enables users to import a stored NACHA transfer file without validating it against the fields stored in an existing NACHA template.

Note:

ACH users who do not have access to stored templates can only import files without using a template. The import process does not display the **Template** field for these users.

Import a NACHA file without using a template

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Import file page.
5. Select **NACHA**.
6. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
7. Select the file to import and click **Open**. The system displays the Import file page.
8. Select **Import without using a template** from the **Template** drop-down list.
9. Select the tax ID number from the **Tax identification number** drop-down list.
10. Select the appropriate ACH transfer type from the **Type** drop-down list.
11. Click **Continue**. The system displays the Import file - [File Name] page.
12. Click **Review ACH**. The system displays the transfer Activity edit page.
13. Review the transfer details and make any desired changes, and then click **Complete ACH**. Next, answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system will display the confirmation page.
14. Sign out of eCorp Business Online Banking.

Import a Non-NACHA File Using a New Template

Import ACH Transfer functionality for non-NACHA files enables users to import a stored transfer using a new template. The system validates the transfer type and any other applicable information. If the validation fails, a message displays and the import process cannot continue.

Note:

ACH users who do not have access to stored templates can only import files without using a template.

Import a Non-NACHA file using a new template

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **+ Import file** hyperlink. The system displays the Import file page.
5. In the Import file section, complete the following:
 - a. Select **Non-NACHA**.
 - b. Select the **File location** using the **Browse** button.
 - c. Select **Create a new template** from the **Template** drop-down list.
 - d. Select the ACH transfer type from the **Type** drop-down list.
6. Click **Continue**. The system displays the Import file page with all the import details.
7. Complete the following:
 - a. Type the **Template name**.
 - b. Select the **Tax identification number** from the drop-down list.
 - c. Select the **Template group** from the drop-down list.
 - d. Select the appropriate **Insert decimals into amounts option**.
 - e. Select **Delimited** or **Fixed width** as the file format.
 - f. Type the number of **Header** and **Footer** rows to exclude.
 - g. Select the **Text qualifier** from the drop-down list.
 - h. Select all appropriate **Column** options.
8. In the Apply additional values section select the appropriate **Type** from the drop-down list.
9. In the Offset account options section, select whether you want the system to apply an offset.
10. In the Effective date section, select whether the system use the **Date in file**, **Prompt for date**, or the **Default current business date**.
11. In the User access section, select either **All current and future users** or **Specific users**.
12. Click **Continue**. The system displays the Import file - [Template Name] page which provides an overview of the data mapping.
13. Type the **Effective date** and click **Continue**. The system displays the File summary page.
14. Click **Complete ACH** or if you want to review the file data, click **Review ACH**. Next, answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system will then display the confirmation page.
15. Sign out of eCorp Business Online Banking.

Import ACH Comingled Files

To import an ACH Comingled file

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Import file** hyperlink. The system displays the Activity tab for importing files.
5. Complete the following:
 - a. Select **NACHA**.
 - b. In the **File location** field, select **Browse**. The system displays the Choose File to Upload window.
 - c. Select the appropriate **Template** from the drop-down list.
 - d. Select the appropriate **Tax identification number** from the drop-down list.
 - e. Select **Comingled** from the **Type** drop-down list.
6. Click **Continue**. The system displays the Import file [Import File Name] page.
7. For each batch that populates in the ACH Comingled file, specify whether the system discards, saves, or processes the batch by selecting **Discard**, **Save** or **Process** for each batch.

Note:

If you select the **Discard All** option but do not want to discard all batches, ensure that you mark or save at least one of the batches in the ACH Comingled file for processing.

8. Click **Complete ACH**, then answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system displays a message indicating the status of the file.
9. Click **Return to ACH Activity**. The system displays the Activity tab page.
10. Repeat steps 2 through 9 to import additional ACH Comingled files.
11. Sign out of eCorp Business Online Banking.

Review ACH Templates

Approve new or modified ACH Transfer Templates before the template is available to use in a live environment with the Review ACH Template functionality.

Review ACH templates

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Administration**. The system displays the ACH Template administration page.
3. Use the Search activity options (for example, **Template type**) to locate templates that need approval.
4. Select the check-box for the appropriate template that needs approval and click **Approve**. The system displays the ACH Template administration page and adds the approved template to the list of Approved templates.
5. Optional. Click the **Print** icon to print the list of templates that need to approval.
6. Sign out of eCorp Business Online Banking.

Reverse ACH Transfers

Quickly reverse ACH transactions by inquiring into a batch or a specific transaction. This enables you to easily reverse a specific transaction, multiple transactions, or an entire batch. The system processes reversals and memo posts to all affected accounts.

To reverse an ACH transfer

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH Activity page.
4. Click **Reverse** for the associated transfer. The system displays the transfer page.
5. Click **Reverse ACH**. The system displays the ACH List page.
6. Select Pay to/Pay From account (this will be your West Bank account, and should be the original account you used with this ACH transactions).
7. Enter dollar amount to be reversed, total withdrawal and total deposit number should match.
8. Click Complete **ACH Reversal**.
9. Next, answer the Security Challenge by clicking the button on your token and typing in the number that is displayed. The system will then display the confirmation page.
10. Sign out of eCorp Business Online Banking.

Establish a New ACH Template

The ACH transfer system provides easy-to-use templates for many transfer types, including payroll, tax payments, consumer debits and credits, cash concentration, disbursements, and vendor payments. ACH Transfer templates enable you to automatically define information about the receiving institution and to add multiple ACH transfers using easy to use templates. You can leverage all templates at any time, without having to reestablish each transfer one at a time. Any time that you generate or process a new template, the system requires approvals in order for it to process transfers as accurately as possible.

Note:

To establish templates based on NACHA standard or non-NACHA (fixed width or delimited) file formats, use the ACH File Import Template function.

Establish a new ACH transfer template

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **+ New payment template**. The system displays the New payment template dialog box.
6. Select **Payroll - PPD** from the **Type** drop-down list and click **Continue**. The system displays the New Template page.
- Note:**

We use the **Payroll - PPD** as an example only.
7. Complete the following:
 - a. Type a **Template name**.
 - b. Select the **Tax identification number** from the drop-down list.
 - c. Select the **Template group** from the drop-down list.
 - d. Select the **Repeat** check box if the template is for recurring transfers.
 - e. Type the **From amount**.
 - f. Type the **To amount**.
 - g. Select the **Frequency** from the drop-down list.
8. In the User access section, complete the following:
 - a. To enable the template for all users select **All current and future users**.
 - b. To enable the template for specific users, select **Specific users**. Select the appropriate check boxes for each user that you want to have access to the template.
9. In the Pay from section, complete the following:
 - a. Optional. Type the **Account** number to filter by the account number of the Originating Depository Financial Institution (ODFI).
 - b. Optional. Type the **Amount** to filter by the amount to be paid from the specified accounts to be debited.
 - c. Optional. Type the **Identification** to filter by the identification number that the system associates with the originator of the transfer.
 - d. Optional. Type the **Name**, to filter by the name of the customer that the system associates with the account it debits from.
 - e. Optional. Click the **Pay all** switch to turn on the **Hold** option for all transfers in the batch.
 - f. Type the **Identification**.
 - g. Type the **Name**.
 - h. Optional. Type any **Discretionary data**.
 - i. Optional. Type the **Payment information** to include notes about the transfer.
10. In the Pay to section, complete the following:
 - a. Type the **Name** of the recipient.
 - b. Type the **Identification** number of the recipient.
 - c. Type the **Routing transit** number of recipient.
 - d. Type the **Account number** of the recipient.

- e. Select the appropriate **Account** type from the drop-down list.
 - f. Type the **Amount** to deposit in the recipient's account.
11. Select the appropriate **Template Group** from the drop-down list.
 12. Click **Save**.
 13. Sign out of eCorp Business Online Banking.

Edit an ACH Template

You can modify ACH templates using Edit template functionality.

Edit an ACH transfer template

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **Edit** for the template that you want to edit. The system displays the Edit template dialog box.
6. In the Description section, modify the **Template name**, **Template group**, **From account**, and **To amount** as needed.
7. In the User access section, modify any user access specifications as needed.
8. Modify the information in the fields populating the Pay from section and the Pay to section as needed.
9. Click **Save**.
10. Sign out of eCorp Business Online Banking.

Delete an ACH Template

Delete Template functionality enables you to delete templates that you no longer have a need for.

Delete a transfer template

1. Sign in to eCorp Business Online Banking. The system displays eCorp Business Online Banking.
2. Select **Payments & Transfers**. The system displays the Payments & Transfers page.
3. Select **ACH**. The system displays the ACH transfer page.
4. Click the **Templates** tab. The system displays a list of available templates.
5. Click **Delete** for the template that you want to delete. The system displays the delete Template page for the template that you specified.
6. Click **Delete Template**. The system displays the Templates page.
7. Sign out of eCorp Business Online Banking.