



Commercial & Business Banking
ACH Origination Guide

Welcome

Thank you for choosing SELCO Community Credit Union for your business banking needs. This guide provides everything you need to get started using business banking for Automated Clearing House (ACH) transfers, from creating templates to ACH reversals—and everything in between. To navigate to specific instructions, click a topic or feature in the Table of Contents.

Questions?

If you have additional questions, call us at **541-744-7787**. We're available Monday through Friday from **8:00am-5:00pm** and always happy to help.

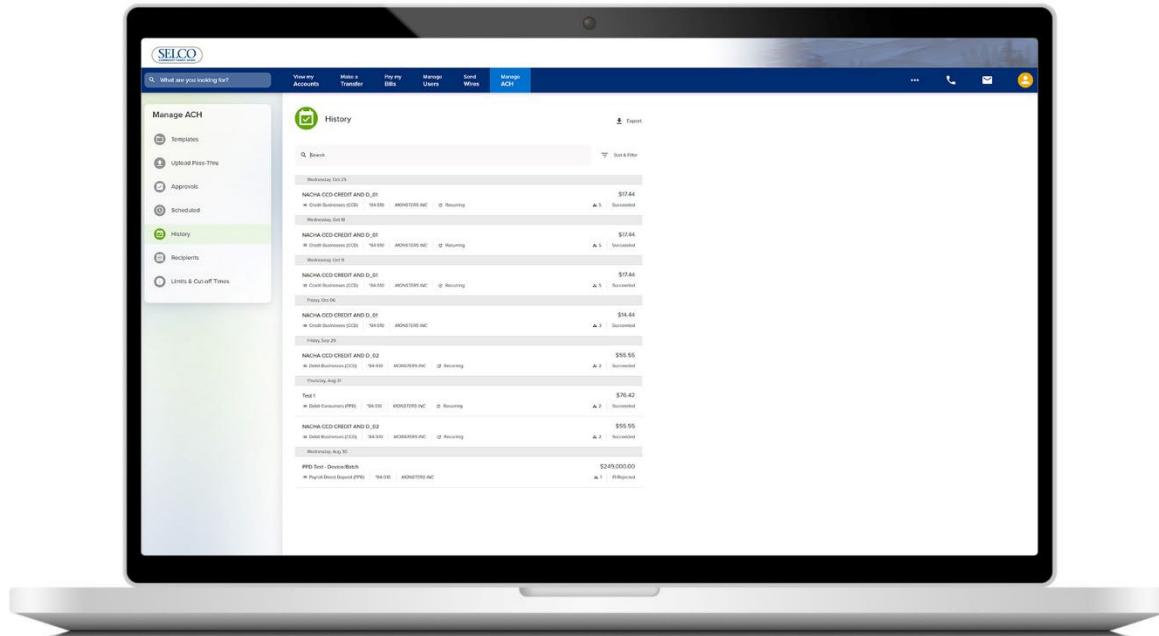


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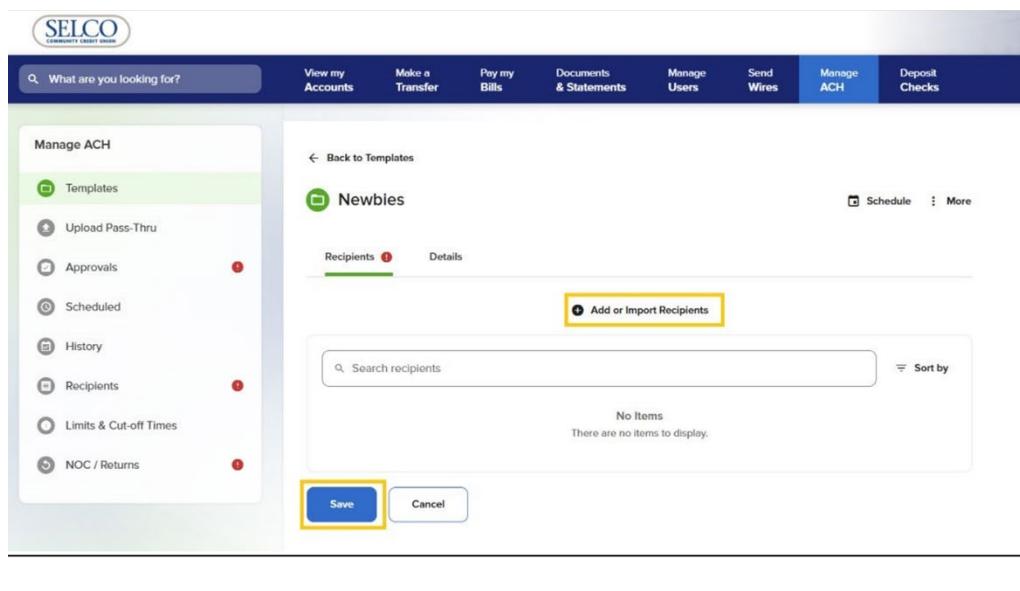
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Managing ACH Recipients

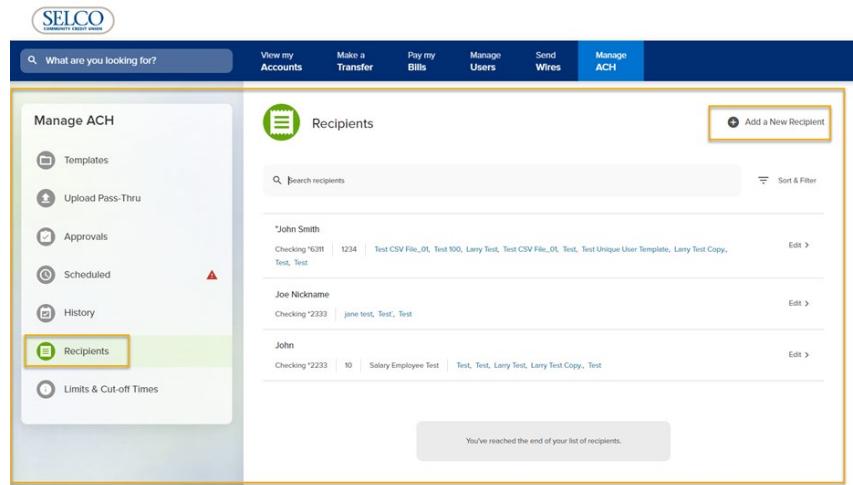
ACH recipients can be added several ways, including under the Recipients menu, during template creation, individually, or in bulk by importing a template.

Adding a New Recipient

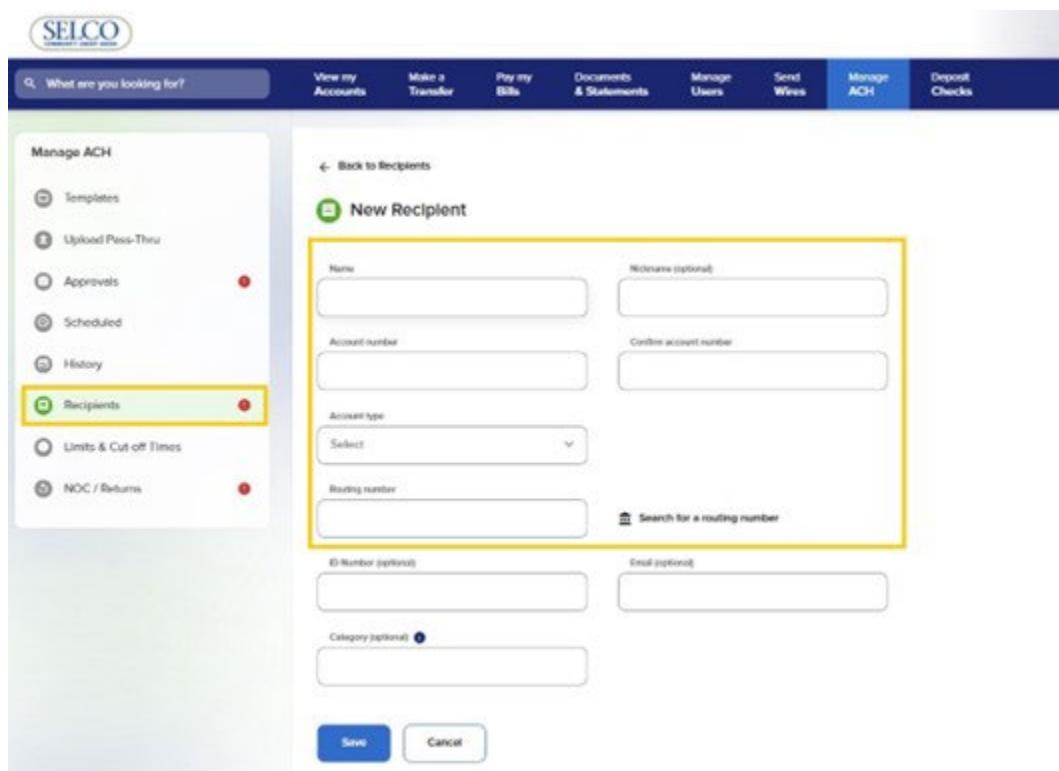
1. To add recipients:
 - a. During template creation, once all the template attributes have been entered and saved, select the **Recipients** tab on the template. Select **Add or Import Recipients** or **Select Add Recipients**.



- b. From the Recipients menu, select **Add a New Recipient** at the top right.



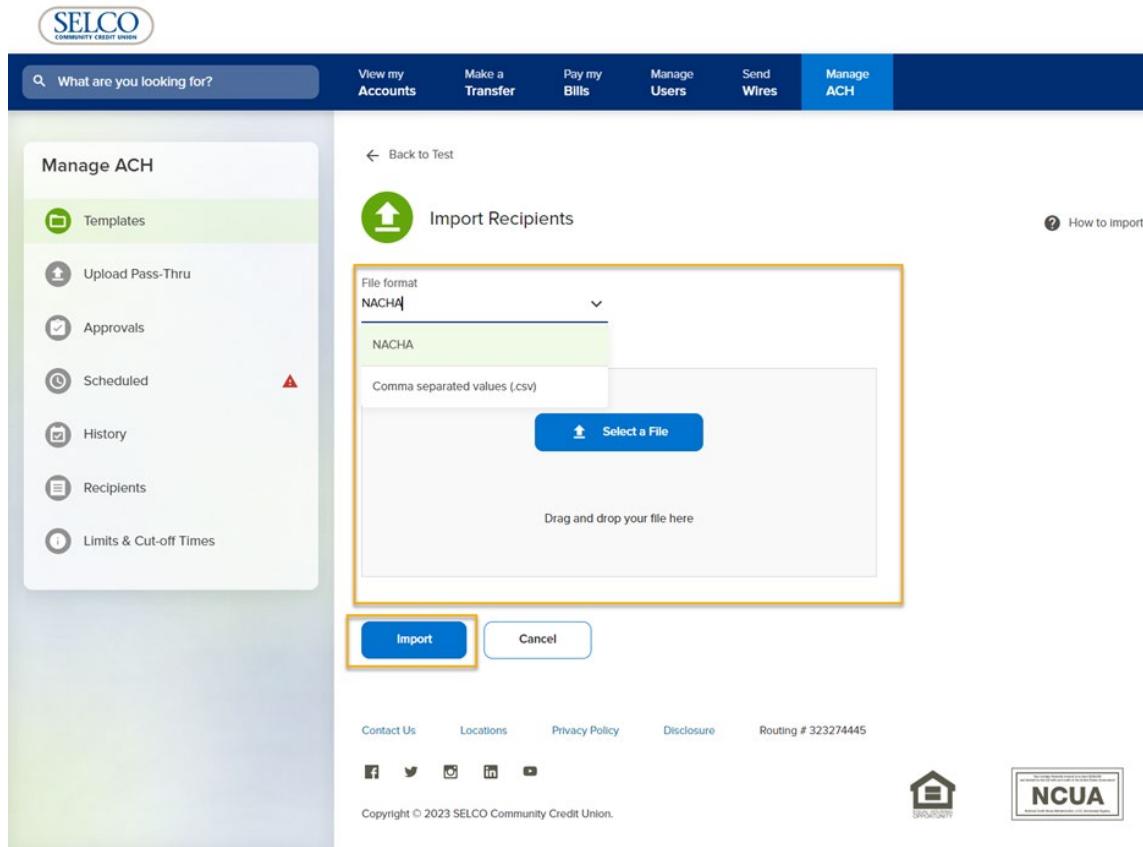
2. Fill in the recipient information, then select **Save**. (Note: Name, account number, and routing number are required.) A banner will display at the bottom indicating the recipient's information has been saved.



Uploading a New Recipient File

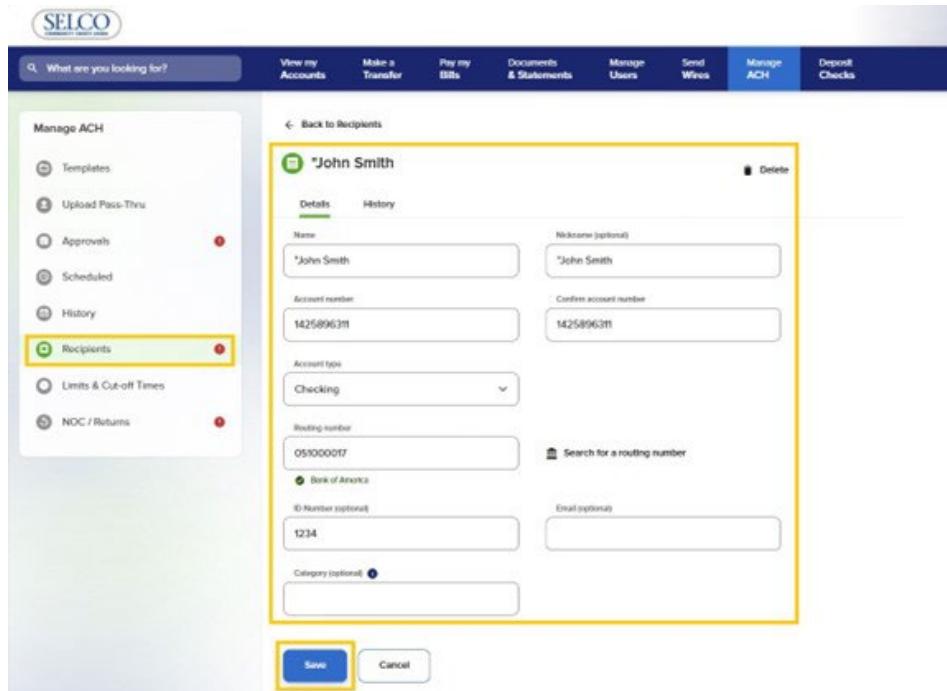
1. During template creation, once all the template attributes have been entered and saved, select the **Recipients** tab on the template.
2. Select **Upload Recipient File**.
3. Select the file format from the drop-down menu, either NACHA or CSV.

4. Select **Select a File** or drag and drop the file, then click or tap **Import**. A message will indicate that the file was successfully uploaded and recipients imported. To complete the process, select **Done**.
5. To see your new list of recipients, select **Recipients** from the left-side menu.



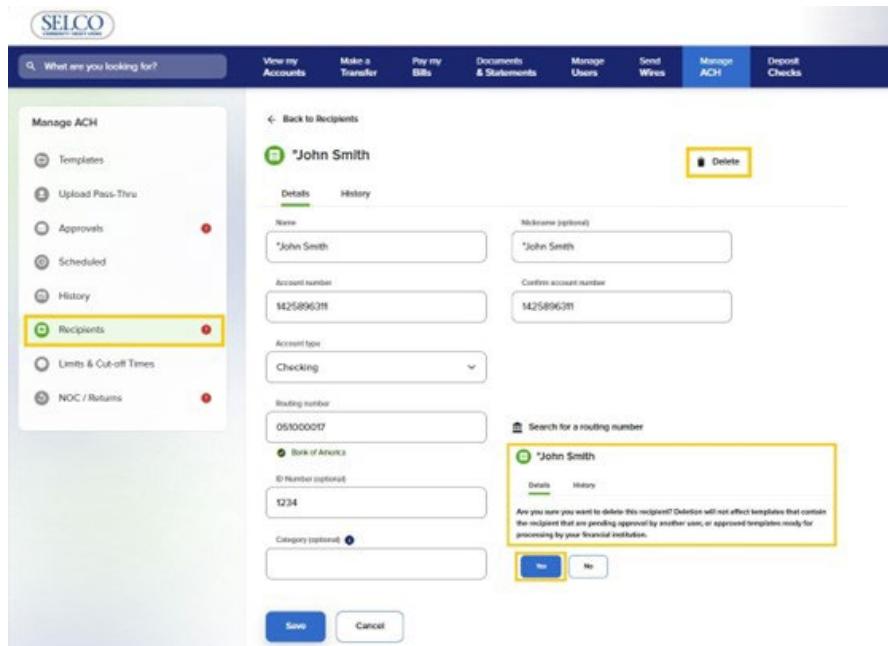
Editing Recipients

1. In digital banking, select **Manage ACH** from the top menu, then **Recipients** from the left-side menu.
2. Select the desired recipient from the list. **Note:** If you have more than 10 recipients, click **Show More** to view the full list.
3. Click or tap **Edit**, make your edits to the recipient's information, then select **Save**. A banner will be displayed at the bottom of the screen indicating the recipient's information has been saved.



Deleting Recipients

1. In digital banking, select **Manage ACH** from the top menu, then **Recipients** from the left menu.
2. Select the desired recipient from the list.
3. Click or tap **Edit**, then select **Delete** at the top right.



Creating Single ACH Transfers

Follow these steps in digital banking to set up a single ACH transfer:

1. Log in to digital banking.
2. Select **Manage ACH** from the top menu, then **Single ACH** from the left menu.
3. Fill in all the fields and click **Next**. **Note:** Only transaction types that SELCO enables for your business will display. Here are all the transaction type permissions that can be set:
 - a. Credit Businesses (CCD)
 - b. Debit Businesses (CCD)
 - c. Corporate Trade Exchange Debit (CTX)
 - d. Corporate Trade Exchange Credit (CTX)
 - e. Payroll Direct Deposit (PPD)
 - f. Debit Consumers (PPD)
 - g. Telephone Authorized Collection (TEL)
 - h. Internet Authorized Collection (WEB)
4. Review your information and click **Submit**.

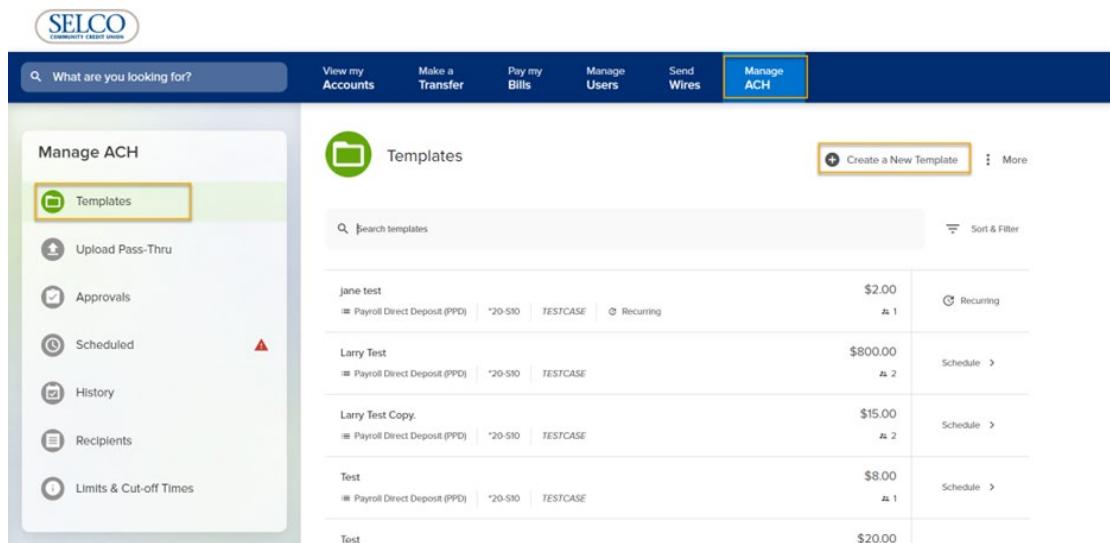
The screenshot shows a digital banking interface with a top navigation bar and a left sidebar menu. The top bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Documents & Statements', 'Manage Users', 'Send Wires', 'Manage ACH' (which is highlighted with a blue border), and 'Deposit Checks'. The left sidebar, titled 'Manage ACH', lists several options: 'Templates', 'Single ACH' (which is also highlighted with a blue border), 'Upload Pass-Thru', 'Approvals', 'Scheduled', 'History', 'Recipients', 'Limits & Cut-off Times', and 'NOC / Returns'. The main content area is titled 'Single ACH' and contains the following fields:

- Transaction Type:** Credit Businesses (CTX)
- Company Name:** SELCO BUSINESS T
- Offset Account:** BUSINESS MEMBERSHIP SAVI... \$0.00 *65-S01
- Recipient Details:** ABC Associates Inc, Account No. 99202061, Institution YOUR BANK
- Amount:** \$ 1,000.00
- Deliver by:** 10/14/2025 (Sends on 10/10/2025)

Creating ACH Templates

Follow these steps in digital banking to create a new ACH template:

1. Log in to digital banking.
2. Select **Manage ACH** from the top menu, **Templates** from the left menu, then **Create a New Template** at the top right.



Name	Transaction Type	Amount	Recurring
jane test	Payroll Direct Deposit (PPD)	\$2.00	Recurring
Larry Test	Payroll Direct Deposit (PPD)	\$800.00	Schedule >
Larry Test Copy.	Payroll Direct Deposit (PPD)	\$15.00	Schedule >
Test	Payroll Direct Deposit (PPD)	\$8.00	Schedule >
		\$20.00	

3. Enter a template name in **Template Name**.
4. Select a company name and an authorized transaction type from the drop-down menus.
 - a. Credit Businesses (CCD)
 - b. Debit Businesses (CCD)
 - c. Corporate Trade Exchange Debit (CTX)
 - d. Corporate Trade Exchange Credit (CTX)
 - e. Debit Consumers (PPD)
 - f. Payroll Direct Deposit (PPD)
 - g. Telephone Authorized Collection (TEL)
 - h. Internet Authorized Collection (WEB)
5. Enter a template description.
6. Select an **Offset Account** from the drop-down menu.
7. Check the **Restricted Template** box if you'd like the template to be restricted, then select **Save**. A green toaster message will let you know that an ACH template has been created.

New Template

The screenshot shows a 'New Template' form with the following fields and their current values:

- Template name:** (empty text input field)
- Company name:** Select (dropdown menu showing 'Select')
- Description:** (empty text input field)
- Offset account:** Select Account (dropdown menu showing 'Select Account')
- Transaction type:** (dropdown menu showing 'Select')
 - Credit Businesses (CCD)
 - Debit Businesses (CCD)
 - Debit Consumers (PPD)
 - Payroll Direct Deposit (PPD)
 - Telephone Authorized Collection (TEL)
 - Internet Authorized Collection (WEB)
- Restricted template:** (unchecked checkbox)

At the bottom are two buttons: **Save** (highlighted with a yellow box) and **Cancel**.

8. Select Add or Import Recipients.

The screenshot shows the SELCO Manage ACH interface with the following structure:

- Header:** SELCO COMMUNITY CREDIT UNION
- Top navigation:** View my Accounts, Make a Transfer, Pay my Bills, Documents & Statements, Manage Users, Send Wires, Manage ACH, Deposit Checks
- Left sidebar:** Manage ACH
 - Templates:** (highlighted with a yellow box)
 - Upload Pass-Thru
 - Approvals
 - Scheduled
 - History
 - Recipients
 - Limits & Cut-off Times
 - NOC / Returns
- Current view:** Newbies
 - Back to Templates**
 - Newbies**
 - Recipients** (highlighted with a yellow box) and **Details**
 - Add or Import Recipients** (highlighted with a yellow box)
 - Search recipients** (input field)
 - Sort by**
 - No Items** (text: There are no items to display.)
- Bottom buttons:** **Save** (highlighted with a yellow box) and **Cancel**

9. To add recipients, do one of the following:

- Select the **Add Recipients** pencil icon from the menu, then enter all the recipient information and then select **Save**. A green toaster message will indicate the recipient has been saved.

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients**
- Limits & Cut-off Times
- NOC / Returns

New Recipient

Name

Nickname (optional)

Account number

Confirm account number

Account type

Routing number

ID Number (optional)

Email (optional)

Category (optional)

b. Select the **Upload Recipient File** icon from the menu to upload a recipient file.

- Select the file format from the drop-down menu.
- Either select or drag and drop the recipient file.
- Select **Import**. A green toaster message will indicate the recipient list was imported.

Manage ACH

- Templates
- Upload Pass-Thru**
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times

Import Recipients

File format

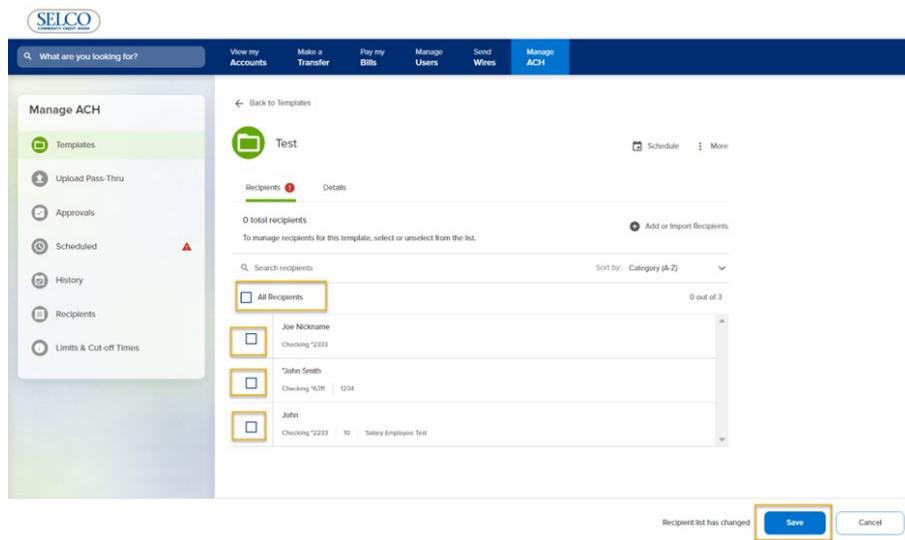
NACHA

Comma separated values (csv)

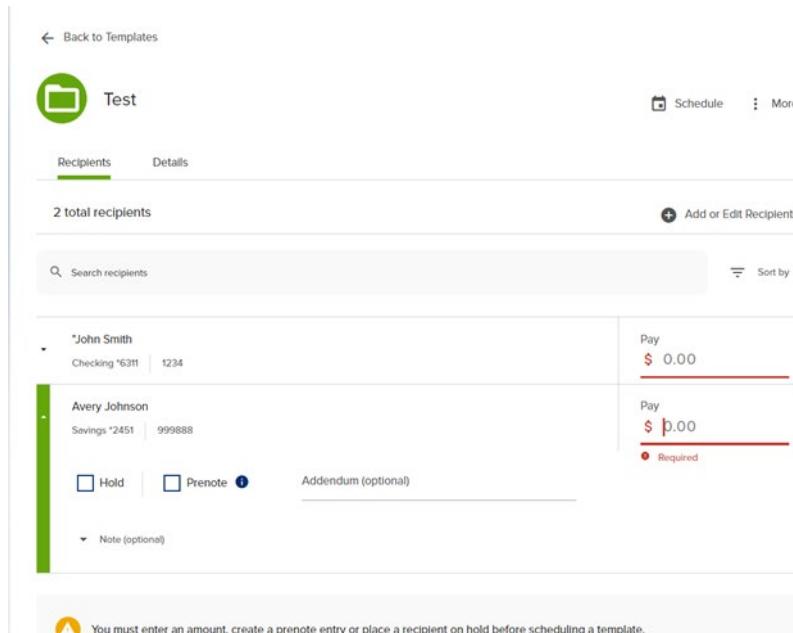
Drag and drop your file here

Contact Us Locations Privacy Policy Disclosure Routing # 323274445

c. Check the **All Recipients** box to add all existing recipients, or check the boxes next to the names of the individual existing recipients on the list to add them to the template. Select **Save**.



d. A message will pop up stating: "You must enter an amount, create a pre-note entry, or place a recipient on hold before scheduling a template." New boxes will populate for you to enter an amount, set a pre-note, or place a hold. Note: If a pre-note is selected, live-dollar amounts cannot be scheduled until three business days have passed since the pre-note settlement date. Once that's completed, select **Save**. A green toaster message will indicate that your template has been created.



Recipient Details

"John Smith

Hold

Prenote
You may initiate live entries to the recipient account as soon as the third Banking Day following the settlement date of the prenotification entry provided we have not received a Return or Notification of Change related to your entry.

Addendum (optional)

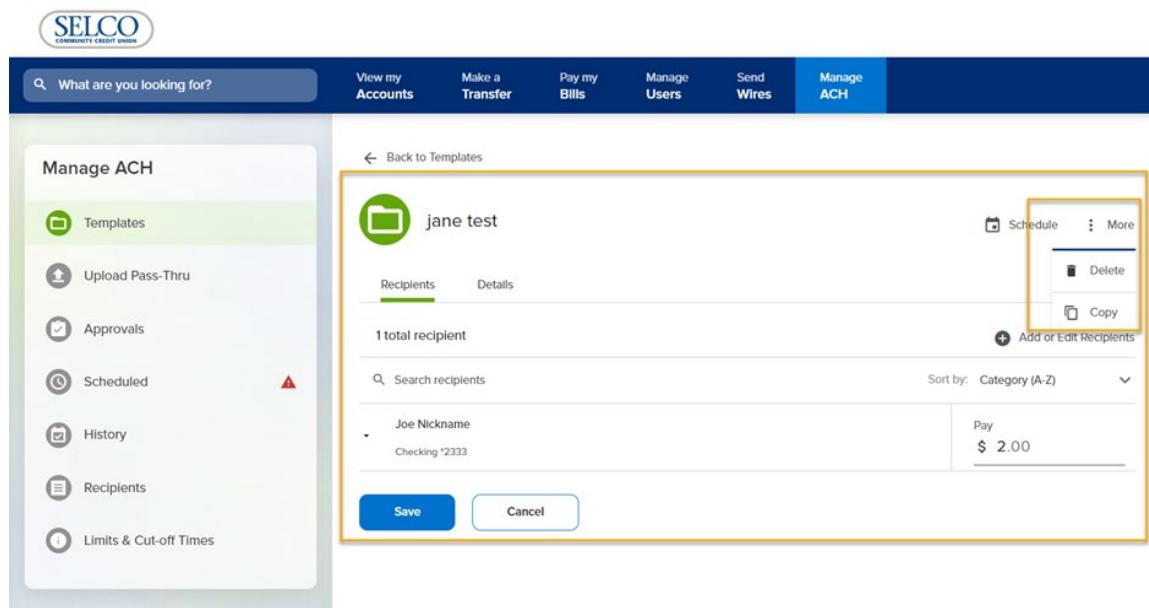
Note (optional) ?

Update

Note: If your template includes more than 20 recipients, click **Show More** to view the full list.

Copying a Template

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu.
2. Select the template to copy, then **More** at the top right.
3. Select **Copy** from the menu.

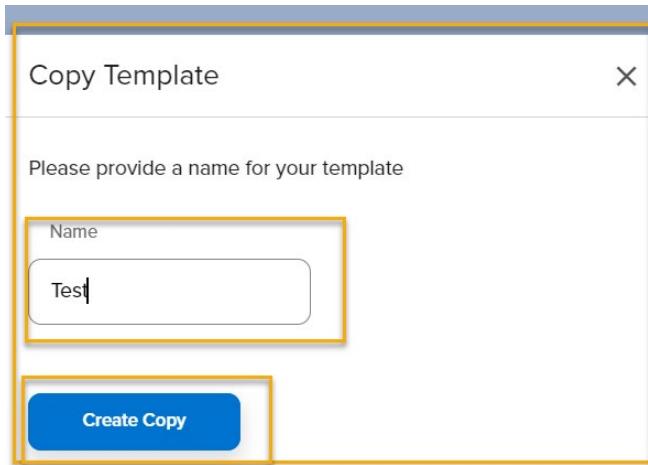


The screenshot shows the SELCO digital banking homepage with a dark blue header. The header includes a search bar, account navigation links (View my Accounts, Make a Transfer, Pay my Bills, Manage Users, Send Wires, Manage ACH), and a 'Manage ACH' button. Below the header is a light blue sidebar with the 'Manage ACH' title and several menu items: 'Templates' (highlighted in green), 'Upload Pass-Thru', 'Approvals', 'Scheduled' (with a red warning icon), 'History', 'Recipients', and 'Limits & Cut-off Times'. The main content area is titled 'Manage ACH' and shows a 'jane test' template. The template details are as follows:

- Recipients:** 1 total recipient (Joe Nickname, Checking *2333)
- Pay:** \$ 2.00
- Actions:** Schedule, More, Delete, Copy, Add or Edit Recipients

At the bottom of the template view are 'Save' and 'Cancel' buttons.

4. Enter a name for the template copy.
5. Select **Create Copy**. A green toaster message will indicate that your new template has been created. The copied template now shows on the **Template** list.



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Importing Template Files

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu.
2. Select **More** at the top right, then **Import a New Template**, then choose NACHA or CSV for the file format.
3. Select the transaction type, then the company name and offset account from the drop-down menu.
4. If applicable, check the **Restricted template** box.
5. Click or tap **Select a File** and select NACHA or CSV for the file format to import.
6. Select **Continue**, then **Submit**. A message will be displayed indicating the template(s) were successfully imported.
7. Select **Done**.

Tip: Select How to Import on the Import Templates screen for details on importing files.

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Uploading A Pass-Thru File

ACH Pass-Thru allows a business to upload NACHA- and CSV-formatted files containing one or more ACH templates for processing. Different from importing a template, uploading a pass-thru file imports the template(s) and schedules it at the same time.

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu.
2. Select **More** at the top right, then **Upload a Pass-Thru File**.
3. Select NACHA or CSV for the file format.
4. Enter the **Transaction Type** indicated in the test case.
5. Select the **Company Name** from the drop-down menu and enter a description.
6. Check the **Restricted Template** box if applicable.

7. Enter the **Deliver by Date**.
8. Select **Offset Account** from the drop-down menu, then **Select a File**, and choose the file to upload. **Note:** If a CSV file has any numbers truncated via scientific notation for being too long, an error message will display indicating which line contains the error. You'll need to correct the file before re-uploading.

Upload Pass-Thru



Test CSV File - Scientific.csv

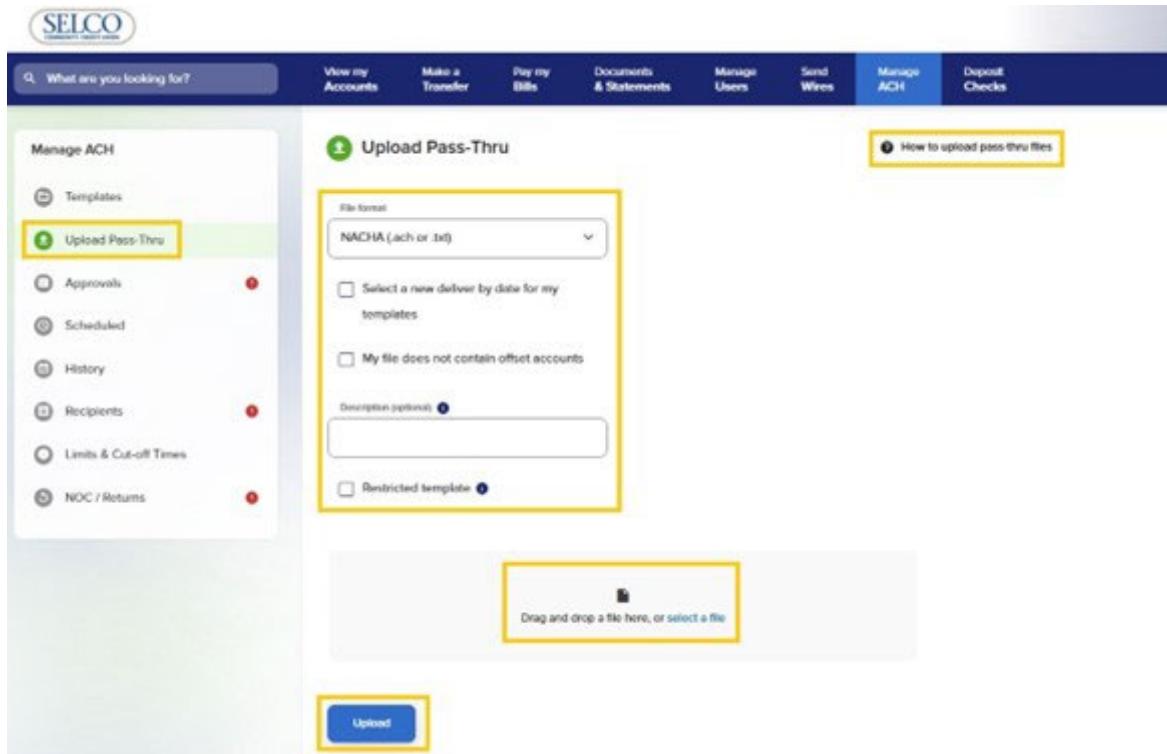
Unable to upload file.

(1) line 2, invalid field value - scientific notation: account number

Upload Another Pass-Thru

9. Select **Upload**, then **Submit**. A message will display indicating that your pass-thru file has been submitted.

Tip: Select **How to Upload Pass-Thru Files** on the **Upload Pass-Thru** screen for details on how to upload a pass-thru file.



SELCO

What are you looking for?

View my Accounts Make a Transfer Pay my Bills Documents & Statements Manage Users Send Wires Manage ACH Deposit Checks

Manage ACH

- Templates
- Upload Pass-Thru**
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times
- NOC / Returns

Upload Pass-Thru

File format: NACHA (.ach or .txt)

Select a new deliver by date for my templates

My file does not contain offset accounts

Description (optional):

Restricted template

Drag and drop a file here, or select a file

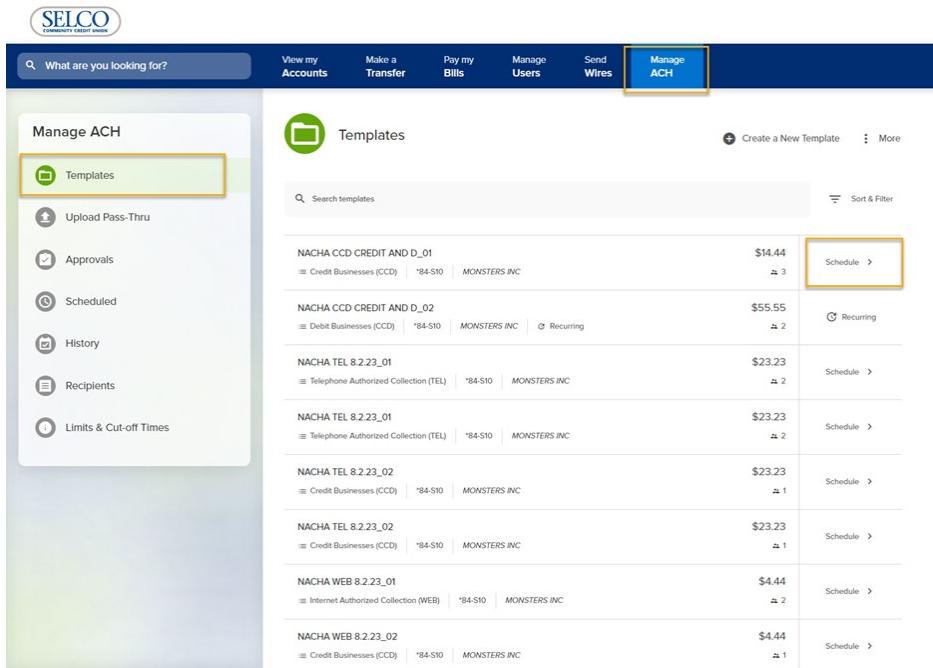
Upload

How to upload pass-thru files

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Scheduling Templates

1. In digital banking, select **Manage ACH** from the top menu, **Templates** from the left-side menu, then **Schedule** to the right of a template.



The screenshot shows the SELCO digital banking interface. The top navigation bar includes links for View my Accounts, Make a Transfer, Pay my Bills, Manage Users, Send Wires, and Manage ACH. The Manage ACH link is highlighted with a blue box. On the left, a sidebar titled 'Manage ACH' has a 'Templates' section highlighted with a yellow box. The main content area shows a list of templates with columns for Name, Description, Amount, and Frequency. The first template, 'NACHA CCD CREDIT AND D_01', has a 'Schedule' link highlighted with a yellow box. The table data is as follows:

Name	Description	Amount	Frequency	Action
NACHA CCD CREDIT AND D_01	Credit Businesses (CCD) *84-S10 MONSTERS INC	\$14.44	▲ 3	Schedule >
NACHA CCD CREDIT AND D_02	Debit Businesses (CCD) *84-S10 MONSTERS INC Recurring	\$55.55	▲ 2	Recurring
NACHA TEL 8.2.23_01	Telephone Authorized Collection (TEL) *84-S10 MONSTERS INC	\$23.23	▲ 2	Schedule >
NACHA TEL 8.2.23_01	Telephone Authorized Collection (TEL) *84-S10 MONSTERS INC	\$23.23	▲ 2	Schedule >
NACHA TEL 8.2.23_02	Credit Businesses (CCD) *84-S10 MONSTERS INC	\$23.23	▲ 1	Schedule >
NACHA WEB 8.2.23_01	Internet Authorized Collection (WEB) *84-S10 MONSTERS INC	\$4.44	▲ 2	Schedule >
NACHA WEB 8.2.23_02	Credit Businesses (CCD) *84-S10 MONSTERS INC	\$4.44	▲ 1	Schedule >

2. Select the desired occurrence option from the following:

- a. One Time
- b. Weekly
- c. Every two weeks
- d. Monthly
- e. First day of the month
- f. 15th and end of month
- g. Last day of the month
- h. Quarterly
- i. Annually

Please note: The first occurrence of any recurring cadence cannot be scheduled for a non-processing day, such as weekends and holidays. If the user enters a date that falls on a non-processing day, an error message will display indicating that the date cannot be scheduled due to a holiday or weekend. During setup, the user will be required to select whether they want templates to process on the previous or following business day, for any potential future occurrences that may fall on a non-processing day.

3. Select the **Deliver by Date**, then an “ends on” date from the drop-down menu. (If scheduling a one-time template, skip to step 4.)

The screenshot shows the SELCO Community Credit Union website's ACH template management interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Manage Users', 'Send Wires', and 'Manage ACH'. The 'Manage ACH' tab is selected. On the left, a sidebar titled 'Manage ACH' lists options: 'Templates' (selected), 'Upload Pass-Thru', 'Approvals', 'Scheduled', 'History', 'Recipients', and 'Limits & Cut-off Times'. The main content area shows a template named 'NACHA CCD CREDIT AND D_01' (Test CCD). It displays the following details:

- Occurs:** Weekly
- Deliver by:** 8/25/2023
- Ends:** Never (highlighted with a yellow box)
- If Scheduled on non-business day use:** (dropdown menu)
- Transaction type:** Credit Businesses (CCD)
- Company name:** MONSTERS INC
- Amount:** \$3,104,610.31

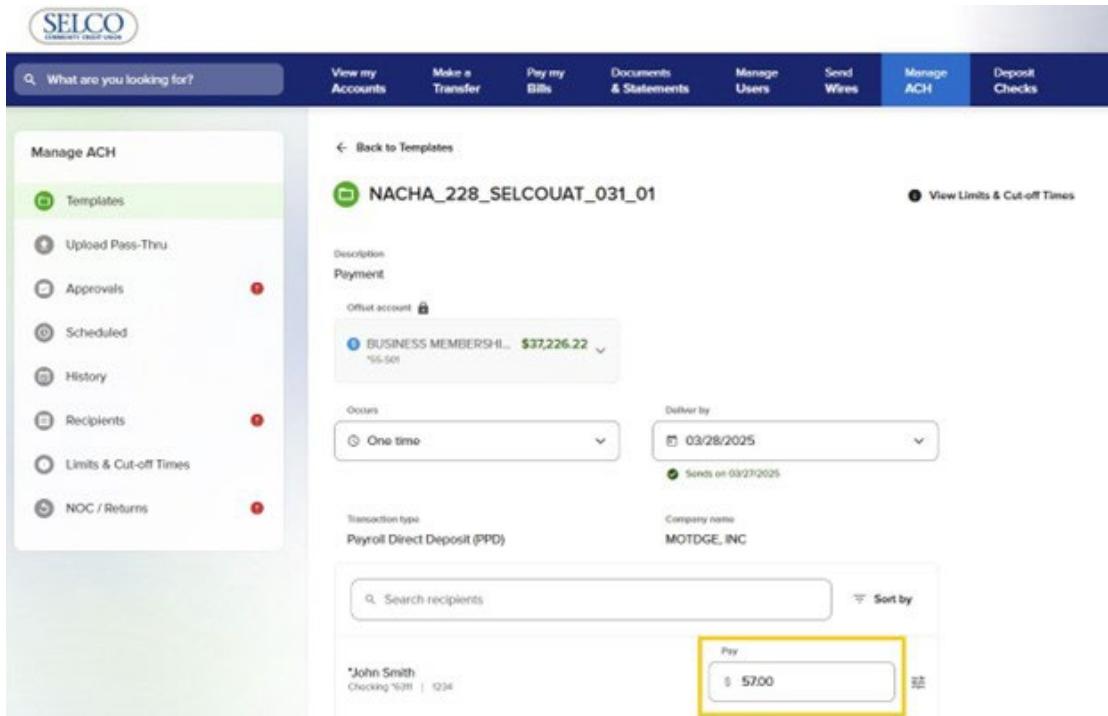
4. Select an option from the **If Scheduled on a non-business day, use** drop-down menu.

The screenshot shows the SELCO Community Credit Union website's ACH template management interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Documents & Statements', 'Manage Users', 'Send Wires', 'Manage ACH' (selected), and 'Deposit Checks'. The 'Manage ACH' tab is selected. On the left, a sidebar titled 'Manage ACH' lists options: 'Templates' (selected), 'Upload Pass-Thru', 'Approvals', 'Scheduled', 'History', 'Recipients', 'Limits & Cut-off Times', and 'NOC / Returns'. The main content area shows a template named 'Test Template'.

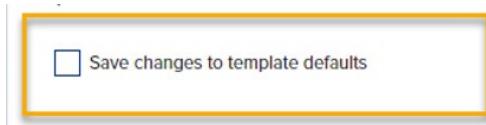
Template details:

- Description:** Test
- Offset account:** BUSINESS MEMBERSH... \$37,226.22
- Occurs:** Weekly
- Deliver by:** MM/DD/YYYY
- Ending:** Select
- If scheduled on non-business day, use:** (dropdown menu with options: Previous business day, Following business day) (highlighted with a yellow box)

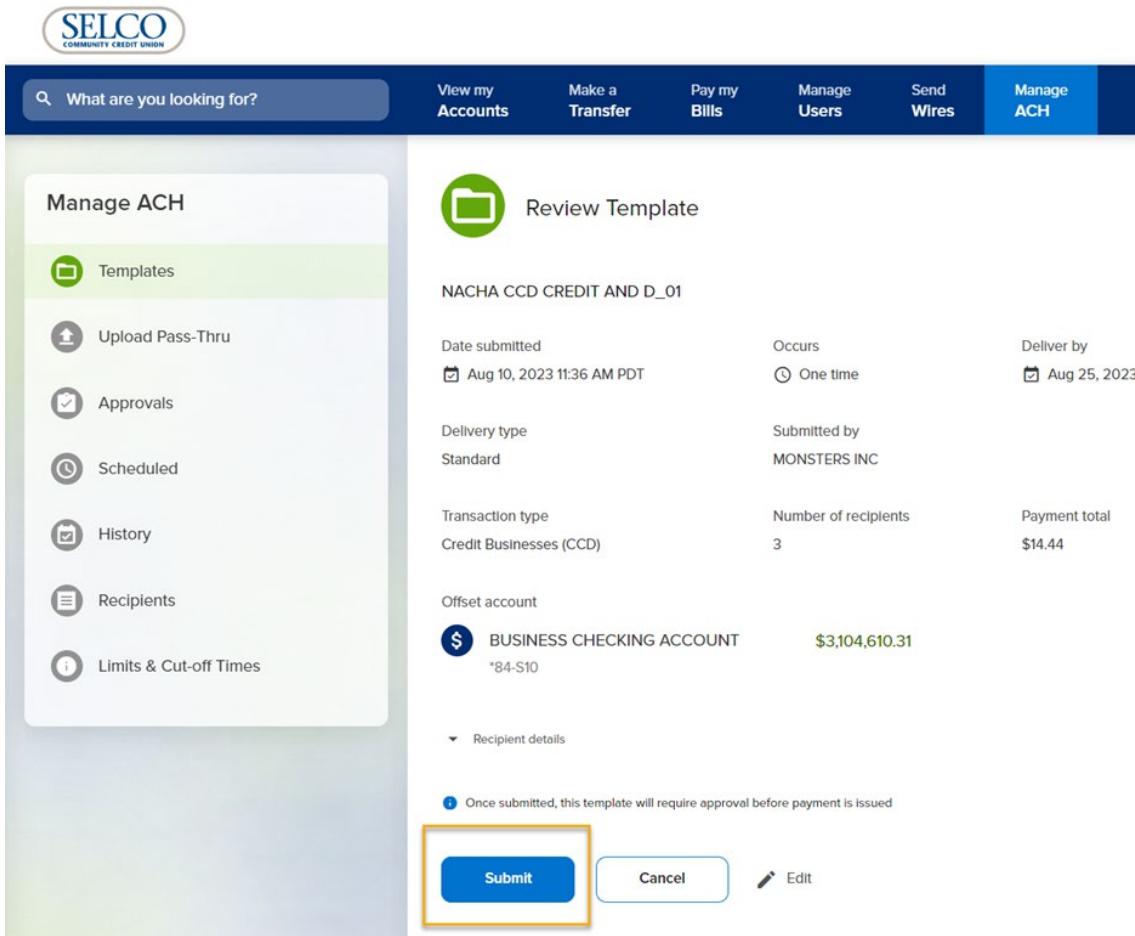
5. If applicable, edit the payment amounts for each payee. If using the existing amounts, skip to step 6.



6. Select **Review**. If the payment amounts were changed, a check box will appear at the bottom of the screen stating: Save changes to template defaults. Check the box if the new amounts should be saved as the template defaults.



7. Select **Submit**. A message will indicate that the template was successfully submitted.



The image shows the SELCO digital banking interface. At the top, there is a search bar with the placeholder "What are you looking for?". Below the search bar is a navigation menu with links: "View my Accounts", "Make a Transfer", "Pay my Bills", "Manage Users", "Send Wires", and "Manage ACH". The "Manage ACH" link is highlighted with a blue background. On the left side, there is a sidebar titled "Manage ACH" with a "Templates" section selected. The main content area is titled "Review Template" and shows a template named "NACHA CCD CREDIT AND D_01". The template details are as follows:

Date submitted	Occurs	Deliver by
Aug 10, 2023 11:36 AM PDT	One time	Aug 25, 2023
Delivery type	Submitted by	
Standard	MONSTERS INC	
Transaction type	Number of recipients	Payment total
Credit Businesses (CCD)	3	\$14.44
Offset account		
\$ BUSINESS CHECKING ACCOUNT *84-S10	\$3,104,610.31	

Below the template details, there is a note: "Once submitted, this template will require approval before payment is issued". At the bottom, there are three buttons: "Submit" (highlighted with a yellow box), "Cancel", and "Edit".

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Managing Templates

Editing a Template from the Templates List

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu.
2. Hover over the template on the list to edit.
3. Select **Manage Template**.

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times

Templates

NACHA CCD CREDIT AND D_01

NACHA CCD CREDIT AND D_02

NACHA TEL 8.2.23_01

NACHA TEL 8.2.23_01

- To edit the template recipients, select **Recipients**. From here the amount can be edited. Selecting the down arrow next to a recipient will allow the recipient details to be edited.

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled
- History
- Recipients
- Limits & Cut-off Times

Back to Templates

NACHA CCD CREDIT AND D_02

Recipients Details

2 total recipients

Search recipients

John Smith

Collect \$ 11.11

Hold Prenote Addendum (optional)

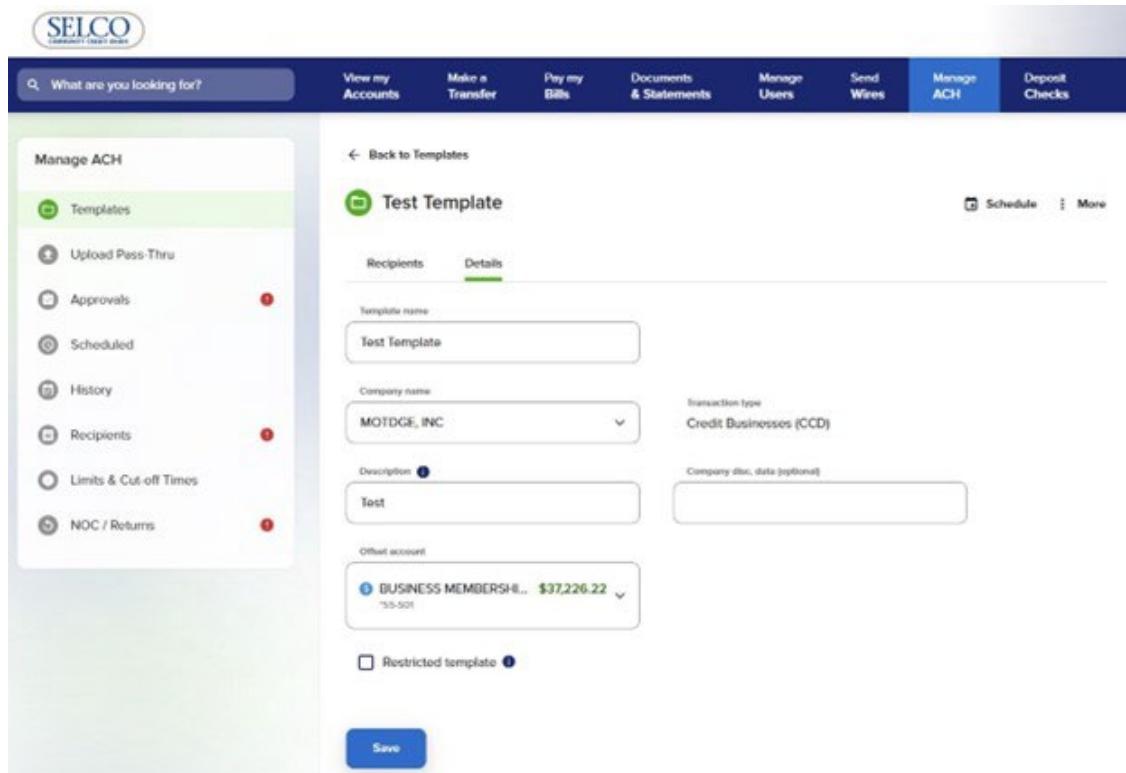
Note (optional)

John Tester

Collect \$ 44.44

Save Cancel

- To make a change to the template details, select **Details**. From here the templated details can be edited, including **Template Name**, **Company Name**, **Description**, **Offset Account**, and **Restricted Template** setting.



Please note: If editing a recurring template, a message will display indicating that the template, and all future scheduled requests in the series, will need to be re-approved. Click **Continue** before proceeding.

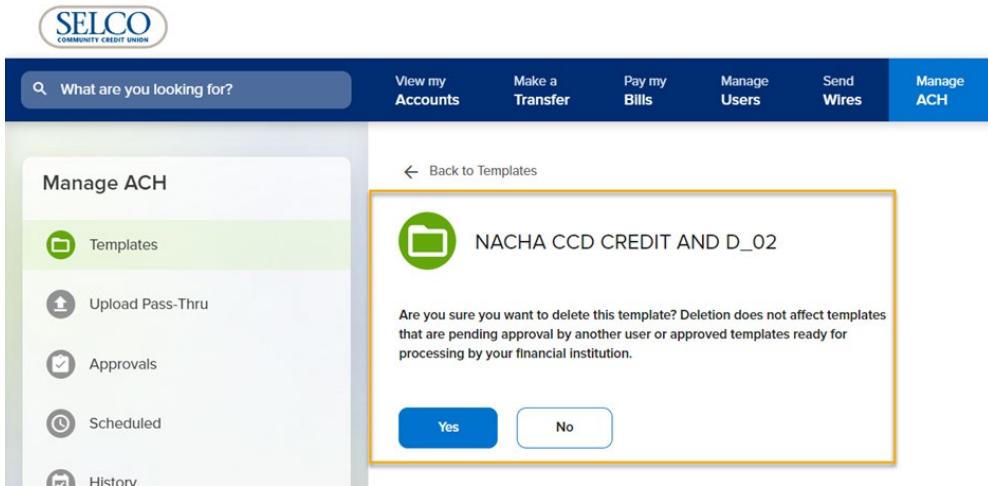
6. Click **Save**. A green toaster message will indicate that a template was updated.

Editing a Template from the Scheduling Screen

1. In digital banking, select **Manage ACH** from the top menu, **Templates** from the left-side menu, then **Schedule** to the right of a template on the list.
2. Make an edit to the template such as amount, occurrence, deliver by date, etc.
3. Check the box to save changes to template defaults.
4. Select **Review**, then **Submit**. A message will be displayed indicating that the template was successfully submitted.

Deleting a Template

1. In digital banking, select **Manage ACH** from the top menu, then **Templates** from the left-side menu, then the template you want to remove from the list.
2. Select **More** at the top right, then **Delete**. A message will display, asking if you're sure you want to delete the template. If you'd like to proceed, select **Yes**. A green toaster message will indicate the template has been deleted. If you decide you don't want to delete the template, select **No**, which will return you to the previous workflow.

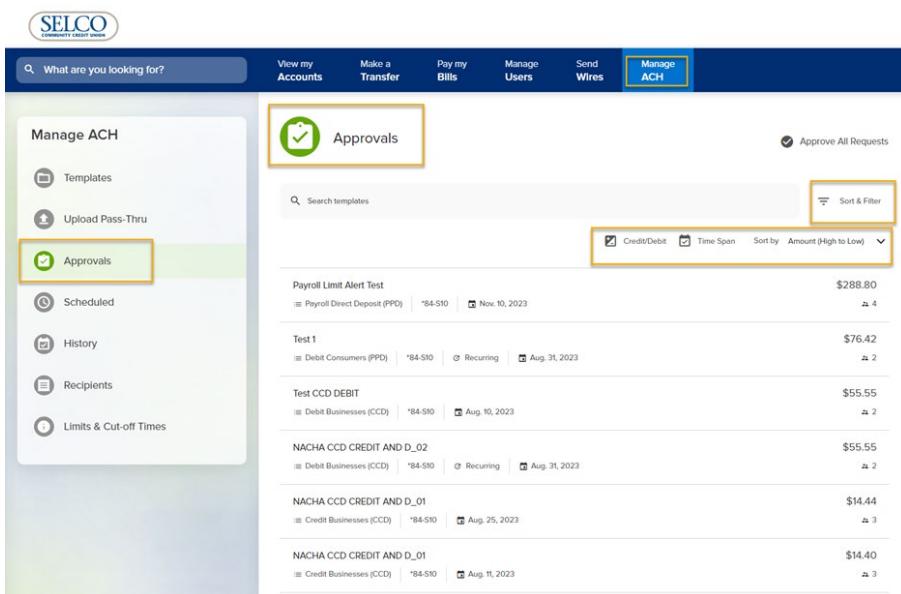


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Approving/Rejecting ACH Templates & Single ACH Transfers

Viewing Templates & Single Transfers in the Approvals Queue

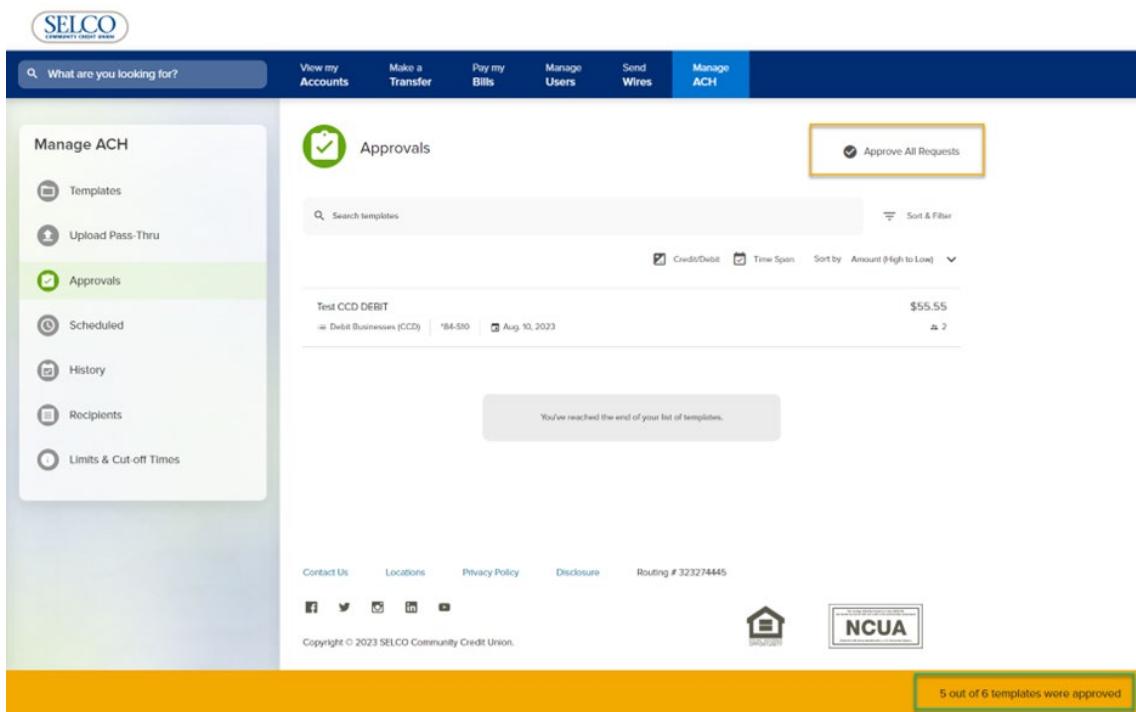
1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Templates can be searched for and/or the results can be sorted and filtered by selecting **Sort & Filter** at the top right.
3. Select the **Sort function desired** from the menu.



Approving an ACH template & Single ACH Transfer

Approving All Requests

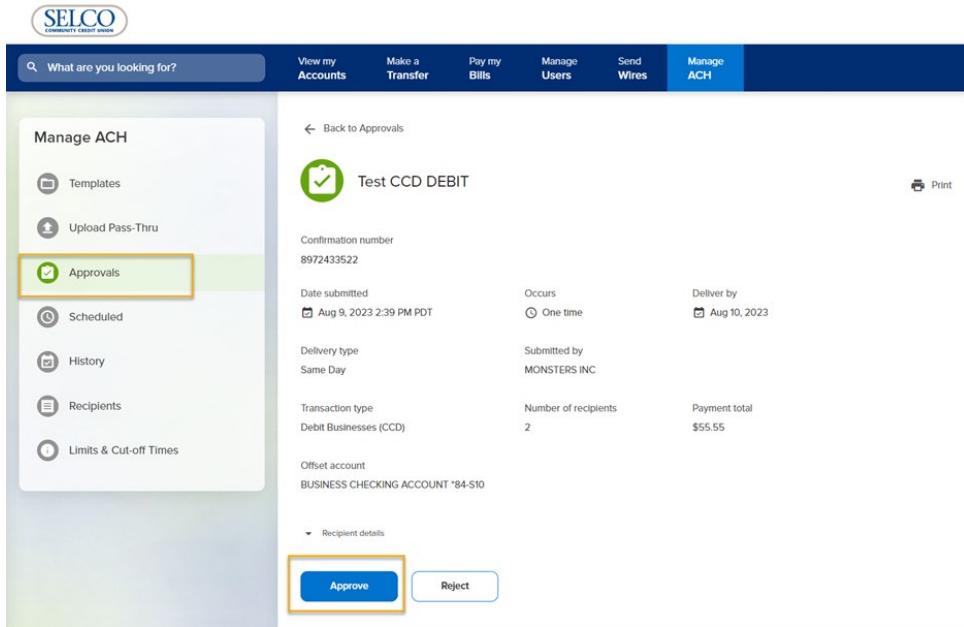
1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Select **Approve All Requests** at the top right. A green toaster message will indicate all the templates were approved, which will include the number of templates. A yellow toaster message will indicate if only some of the templates were approved, including the number that were approved and the total number of templates.



The screenshot shows the SELCO digital banking interface. The top navigation bar includes links for View my Accounts, Make a Transfer, Pay my Bills, Manage Users, Send Wires, and Manage ACH. The Manage ACH menu is open, with 'Approvals' selected. On the main content page, there is a heading 'Approvals' with a checkmark icon. A search bar labeled 'Search templates' is present. Below the search bar, a table lists a single template: 'Test CCD DEBIT' (Debit Business (CCD)) with a routing number '164-510' and a date 'Aug. 10, 2023'. The amount '\$55.55' is listed on the right. A message at the bottom of the list says 'You've reached the end of your list of templates.' At the bottom of the page, there are links for Contact Us, Locations, Privacy Policy, Disclosure, and Routing # 323274445. Social media icons for Facebook, Twitter, and YouTube are also present. The bottom right corner features the NCUA logo with the text 'NATIONAL CREDIT UNION ADMINISTRATION'. A yellow box highlights the bottom right corner of the page with the message '5 out of 6 templates were approved'.

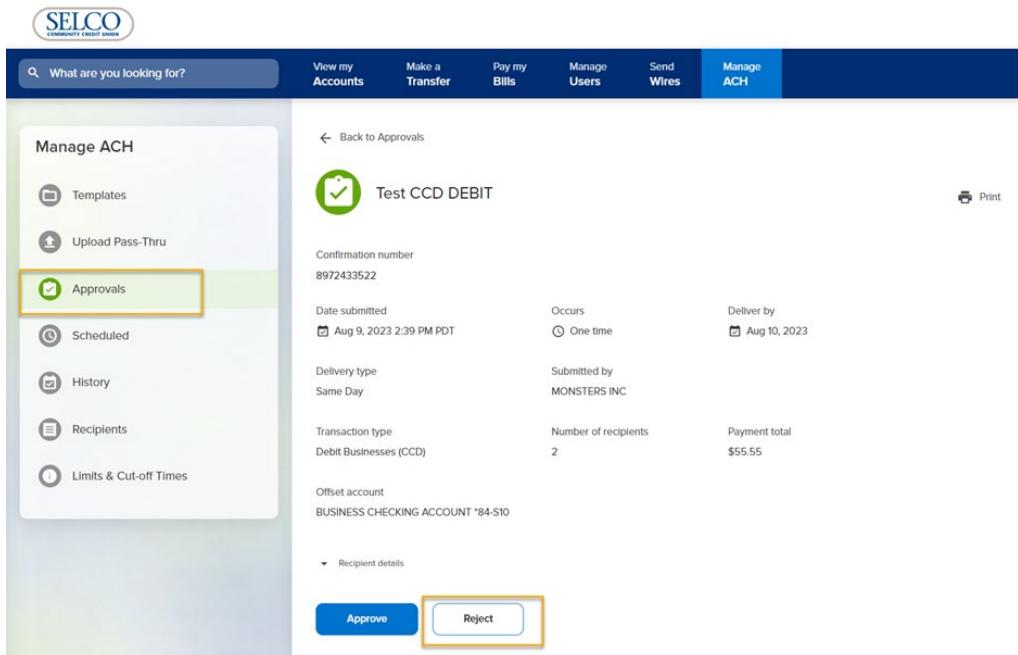
Approving Individual Requests

1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Select the template from the list to approve.
3. Click or tap **Approve**. A green toaster message will appear indicating the template was approved.



Rejecting an ACH Template & Single ACH Transfer

1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Select the template from the list to reject, then click or tap **Reject**.
3. Enter the reason for rejecting and select **Reject**. A green toaster message will indicate the template has been rejected.

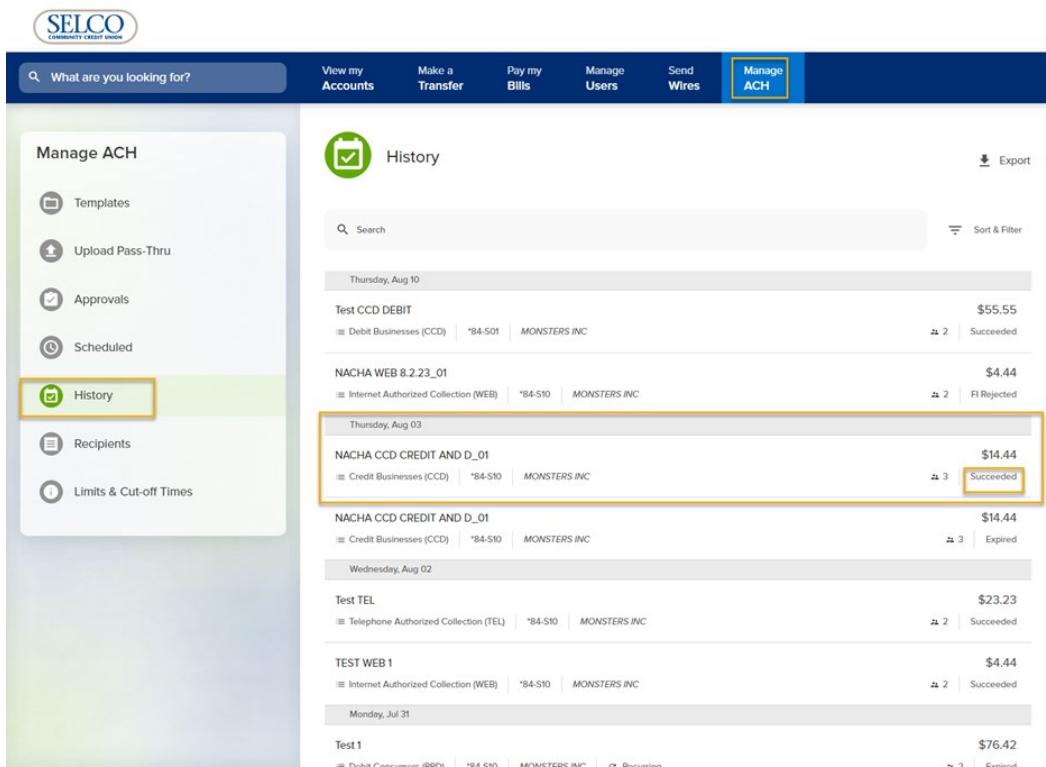


ACH Reversals

You have the option to submit ACH Reversals files for qualifying transactions. Reversals are only allowed within 5 business days of the deliver-by date. Reversals are not allowed for pre-notes or an entry with a hold status. You're obligated to schedule correcting files after submitting the reversal unless it was a duplicate. When ACH reversals are processed, the amounts reversed credit back to the daily and monthly limits. Additionally, when reversals are done, the recipient will be sent an email notification informing them of the reversal.

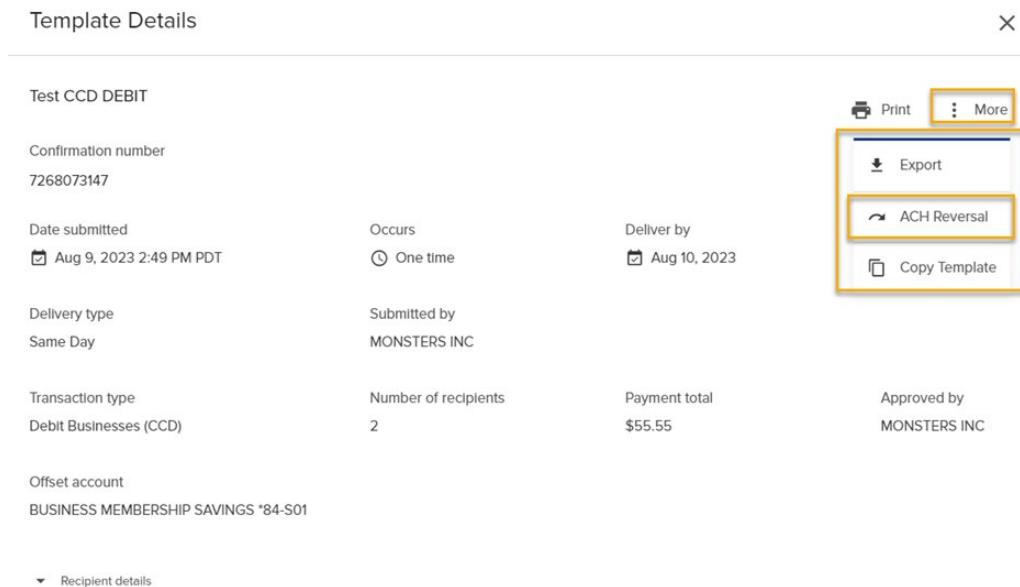
Submitting an ACH Reversal

1. In digital banking, select **Manage ACH** from the top menu, then **History** from the left-side menu.
2. Highlight the template on the list to submit for which a reversal needs to be submitted. (This must have a status of **Succeeded**.)

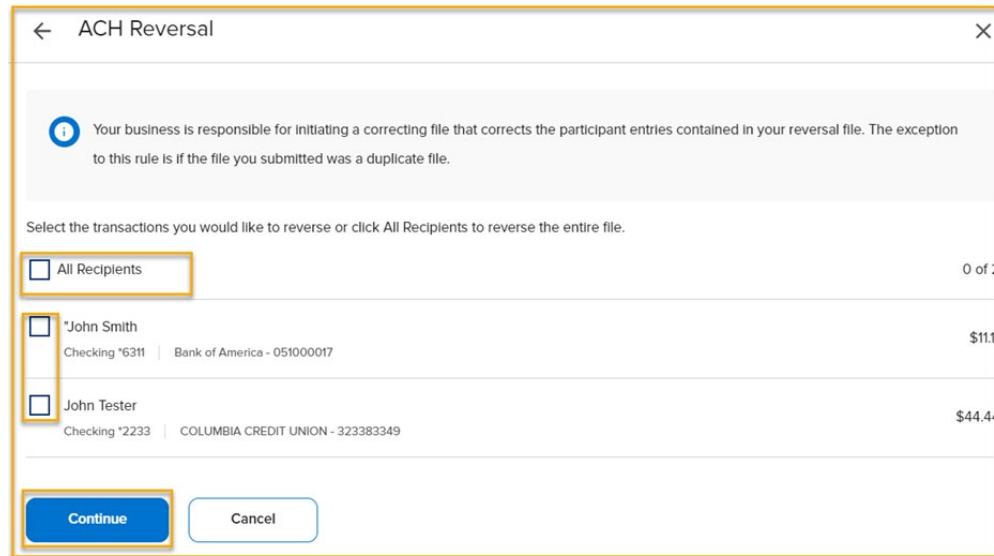


The screenshot shows the SELCO Community Credit Union digital banking interface. The top navigation bar includes links for View my Accounts, Make a Transfer, Pay my Bills, Manage Users, Send Wires, and Manage ACH. The Manage ACH button is highlighted with a yellow box. The left sidebar menu lists Templates, Upload Pass-Thru, Approvals, Scheduled, History (which is also highlighted with a yellow box), Recipients, and Limits & Cut-off Times. The main content area is titled 'History' and shows a list of ACH transactions. One transaction, 'NACHA CCD CREDIT AND D_01', is highlighted with a yellow box. This transaction is dated Thursday, Aug 03, has a value of \$14.44, and a status of 'Succeeded'. Other transactions listed include 'Test CCD DEBIT', 'NACHA WEB 8.2.23_01', 'NACHA CCD CREDIT AND D_01' (another entry), 'Test TEL', 'TEST WEB 1', and 'Test 1'. The 'NACHA CCD CREDIT AND D_01' transaction is the one selected for reversal.

3. Select **More**, then **ACH Reversal** from the menu.



4. The **ACH Reversal** entry modal will be displayed. Check the individual recipient entries to reverse or select **All Recipients** to reverse all entries in the template.
5. A message will display on the reversal screen notifying the user that they are obligated to schedule correcting files after submitting the reversal unless it was a duplicate.
6. Select **Continue**.



7. In the **Recipient Details** section, assign a reason and enter an email address for the recipient. A reason must be selected from the drop-down menu for each reversal. If the reason for the reversal does not match one of the options on the list, the transaction is not eligible for reversal. This message will then display: "You must make a reasonable attempt to notify the recipient of the reason for the reversing entry no later than the Deliver by Date of the reversing template."

 You must make a reasonable attempt to notify the receiver of the reason for the reversing entry no later than the Deliver By date of the reversing template.

"John Smith	Reversal Amount
Checking *6311 Bank of America - 051000017	\$11.11

Reason

- Duplicate entry
- Incorrect recipient
- Incorrect dollar amount
- Incorrect date
- Termination/separation from employment

8. Select **Review** and then verify that all the of the information is correct.
9. Select **Submit ACH Reversal**. A message will be displayed, indicating the reversal was submitted successfully.

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Viewing/Canceling Scheduled Templates & Single Transfers

Viewing Scheduled Templates & Single Transfers

1. In digital banking, select **Manage ACH** from the top menu, then **Scheduled** from the left-side menu.
2. Select the **Sort & Filter** Icon at the top right and choose the desired sort & filter options. The templates will be displayed on the list.
3. Select a template from the list to view the details of the scheduled template.

SELCO
Community Credit Union

What are you looking for?

View my Accounts Make a Transfer Pay my Bills Manage Users Send Wires **Manage ACH**

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled**
- History
- Recipients
- Limits & Cut-off Times

Scheduled

Search Sort & Filter

Credit/Debit Time Span Sort by Date (Ascending)

Thursday, Jul 27

Test 1	\$77.00
Debit Consumers (PPD) *84-510 MONSTERS INC	2
Friday, Jul 28	
Test 1	\$76.00
Debit Consumers (PPD) *84-510 MONSTERS INC	2
Thursday, Aug 10	
Payroll Limit Alert Test	\$288.86
Payroll Direct Deposit (PPD) *84-510 MONSTERS INC	4
Friday, Aug 11	
NACHA CCD CREDIT AND D_01	\$14.40
Credit Businesses (CCD) *84-510 MONSTERS INC	3
Friday, Aug 25	
NACHA CCD CREDIT AND D_01	\$14.44
Credit Businesses (CCD) *84-510 MONSTERS INC	3
Thursday, Aug 31	
Test 1	\$76.42

Canceling Scheduled Templates & Single Transfers

1. In digital banking, select **Manage ACH** from the top menu, then **Scheduled** from the left-side menu.
2. Select the request to be canceled from the list. The **Template Details** screen will populate and display all the template details.

SELCO
Community Credit Union

What are you looking for?

View my Accounts Make a Transfer Pay my Bills Manage Users Send Wires **Manage ACH**

Manage ACH

- Templates
- Upload Pass-Thru
- Approvals
- Scheduled**
- History
- Recipients
- Limits & Cut-off Times

Scheduled

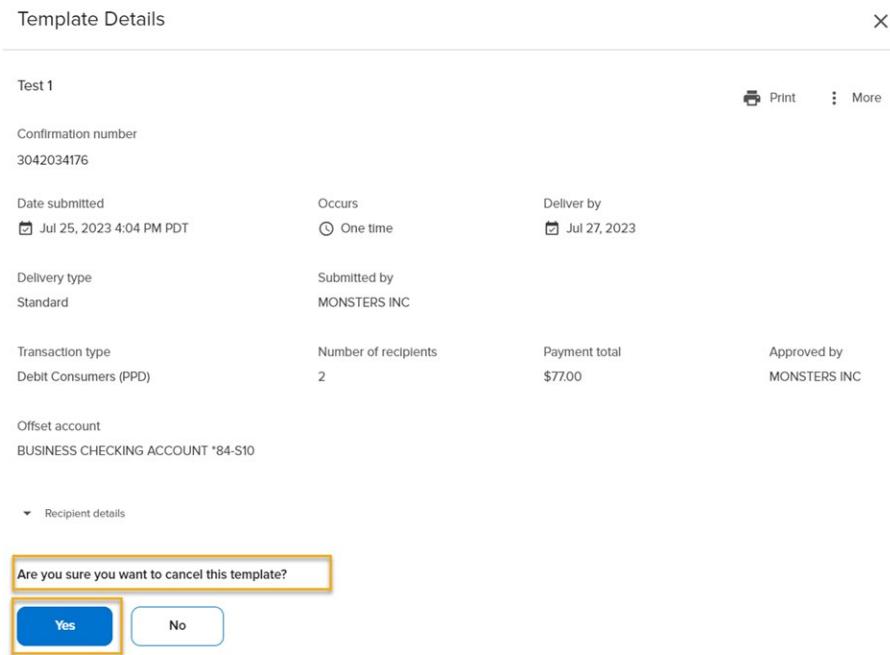
Search Sort & Filter

Credit/Debit Time Span Sort by Date (Ascending)

Thursday, Jul 27

Test 1	\$77.00
Debit Consumers (PPD) *84-510 MONSTERS INC	2
Friday, Jul 28	
Test 1	\$76.00
Debit Consumers (PPD) *84-510 MONSTERS INC	2
Thursday, Aug 10	
Payroll Limit Alert Test	\$288.86
Payroll Direct Deposit (PPD) *84-510 MONSTERS INC	4
Friday, Aug 11	
NACHA CCD CREDIT AND D_01	\$14.40
Credit Businesses (CCD) *84-510 MONSTERS INC	3
Friday, Aug 25	
NACHA CCD CREDIT AND D_01	\$14.44
Credit Businesses (CCD) *84-510 MONSTERS INC	3
Thursday, Aug 31	
Test 1	\$76.42

3. Select the blue **Cancel Template** button. A screen prompt will ask if you're sure you want to cancel the template. If you'd like to proceed, select **Yes**. A green toaster message will indicate the template has been canceled. The template will move to the **History** tab and will be displayed with a status of canceled.



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ACH Template & Single ACH Transfer History

Viewing ACH Template & Single ACH Transfer History

1. In digital banking, select **Manage ACH** from the top menu, then **History** from the left-side menu.
2. Requests can then be searched for and/or the list can be sorted and filtered.
3. Locate the request from the **History** list. The status will be displayed to the right of the request. (A status may show as Expired, Canceled, Succeeded, FI Rejected, or Rejected.) The request will also show the number of recipients, the name of the request, the type of transaction, the last few digits of the offset account, and the business name.
4. The template's history can be exported by selecting **Export** at the top right.

The screenshot shows the SELCO Community Credit Union website interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Manage Users', 'Send Wires', and 'Manage ACH'. The 'Manage ACH' link is highlighted with a yellow box. The left sidebar, also highlighted with a yellow box, contains links for 'Templates', 'Upload Pass-Thru', 'Approvals', 'Scheduled', 'History' (which is selected and highlighted with a yellow box), 'Recipients', and 'Limits & Cut-off Times'. The main content area is titled 'History' and shows a table of ACH transaction history. The table includes columns for 'Type', 'Reference', 'Amount', and 'Status'. Specific transaction details are visible, such as 'Test CCD DEBIT' for \$55.55, 'NACHA WEB 8.2.23_01' for \$4.44, and 'NACHA CCD CREDIT AND D_01' for \$14.44. The 'Status' column indicates 'Succeeded' for most transactions, 'Rejected' for one, and 'Expired' for another.

5. To view more details, select a request on the list.
6. The **Template Details** screen will show additional details for the request, including the confirmation number, the date submitted, the occurrence frequency, deliver-by date, delivery type, business name submitted by, transaction type, number of recipients, payment total, the offset account, and recipient details for which the carrot icon must be selected to display. For the recipients, it will show the recipient(s) name, account, financial institution, amount, and any addendum.
7. The template details can be printed by selecting the print icon at the top right. They also can be exported by selecting **More** at the top right and then selecting **Export**.
8. The template can be copied from the **Template Details** screen by selecting **More** at the top right and then selecting **Copy Template**.

Template Details

Test CCD Credit

Confirmation number
4192895014

Date submitted
Jul 27, 2023 12:10 PM PDT

Occurs
One time

Delivery type
Standard

Submitted by
MONSTERS INC

Delivery by
Jul 28, 2023

Transaction type
Credit Businesses (CCD)

Number of recipients
2

Payment total
\$11.20

Offset account
BUSINESS CHECKING ACCOUNT *84-S10

Approved by
MONSTERS INC

Recipient details

Recipient	Account	Financial Institution	Pay	Addendum
*John Smith	Checking *6311	Bank of America - 051000017	\$1.10	
John Tester	Checking *2233	COLUMBIA CREDIT UNION - 323383349	\$10.10	

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Limits & Cutoff Times

Viewing Business ACH Limits & Cutoff Times

1. In digital banking, select **Manage ACH** from the top menu, then **Limits & Cut Off Times** from the left-side menu. The ACH limits & cut-off times will then be displayed.
2. The limits are broken into debit and credit categories and will display the current amount of the limit used for the day and the month.

SELCO
COMMUNITY CREDIT UNION

What are you looking for?

View my Accounts Make a Transfer Pay my Bills Manage Users Send Wires **Manage ACH**

Manage ACH

Limits & Cut-off Times

Daily Cut-Off
2:30 PM US/Pacific

Same Day Cut-Off
9:30 AM US/Pacific

Credit Limits

Daily \$288.86 used	\$10,000.00
Monthly \$343.25 used	\$10,000.00
Same Day ACH \$10,000.00	

Debit Limits

Daily \$111.10 used	\$10,000.00
Monthly \$270.74 used	\$10,000.00
Same Day ACH \$10,000.00	

ACH Alerts

Users can enroll in Business ACH Alerts. These can be received via enrolled channels, including email, mobile phone, and push notification. There are two types of alerts for Business ACH—subscription and security alerts:

Subscription Alerts

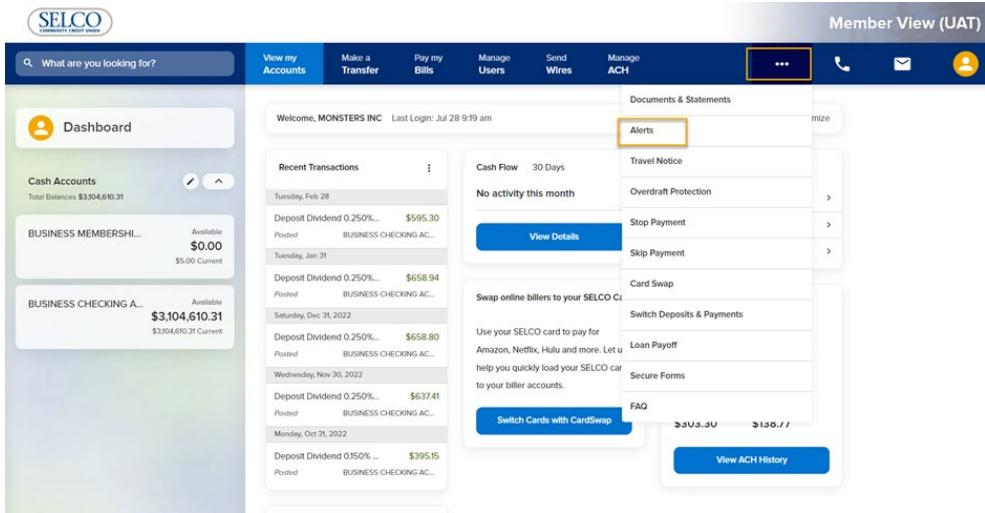
- ACH Approval: Sent when a business ACH Template requires approval.
- ACH Template Limit Violation: Sent when a business ACH Template changes to a hold status because of a limit violation.
- ACH Template Rejected By FI: Sent when a business ACH Template is rejected by the financial institution.
- Business ACH Template Has Insufficient Funds: Sent when a business ACH template fails balance check and is being held from processing due to insufficient funds.

Security Alerts

- Business ACH Recurring Template Failed: Sent to Business Users when a recurring ACH Template fails to be scheduled due to a zero-dollar entry or other issue with the template.
- Business ACH Template Failed Pre-Funding: Sent when the offset account in a business ACH credit template fails the auto-debit/pre-funding process due to insufficient funds.
- ACH Template Expired: Sent when a business ACH Template goes past its send-on date while awaiting approval.
- Business ACH Reversal Notification: Sent to ACH recipients when a debit or credit reversal transaction is processed.

Enabling Business ACH Subscription Alerts

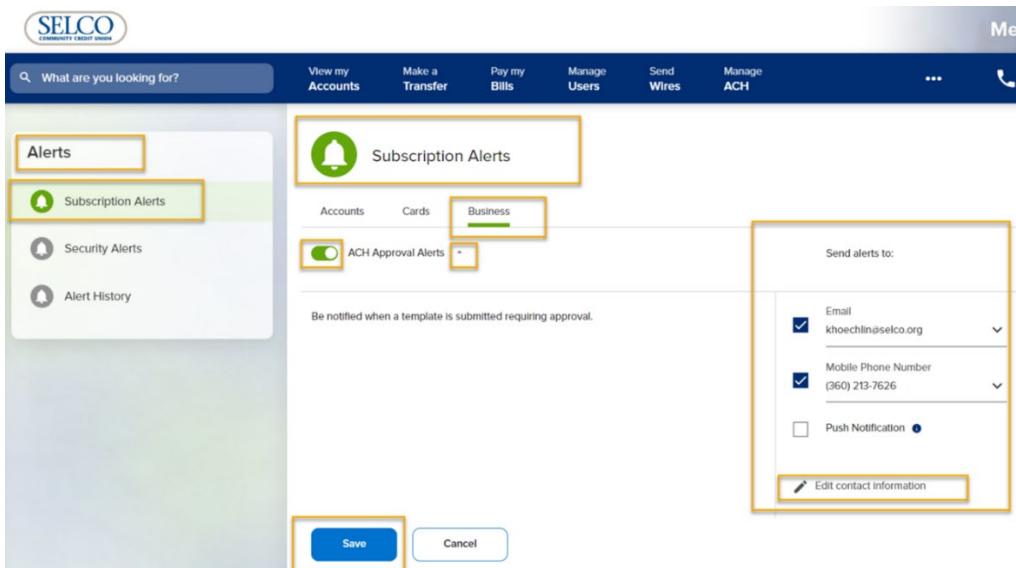
1. In digital banking, select the menu icon (ellipsis) from the top menu, then choose **Alerts** and **Business**.



2. Move the slider button to on; it will turn green.
3. Select the carrot icon to expand the **ACH Approval Alerts**. Enable the alert types desired by checking the box next to the desired alert delivery options (email, mobile phone number, push notification).

Please note: For push notifications to be enrolled, you'll need to be enrolled for push notifications on the SELCO app. If you're not enrolled, you won't be able to enroll in ACH Alerts on a browser.

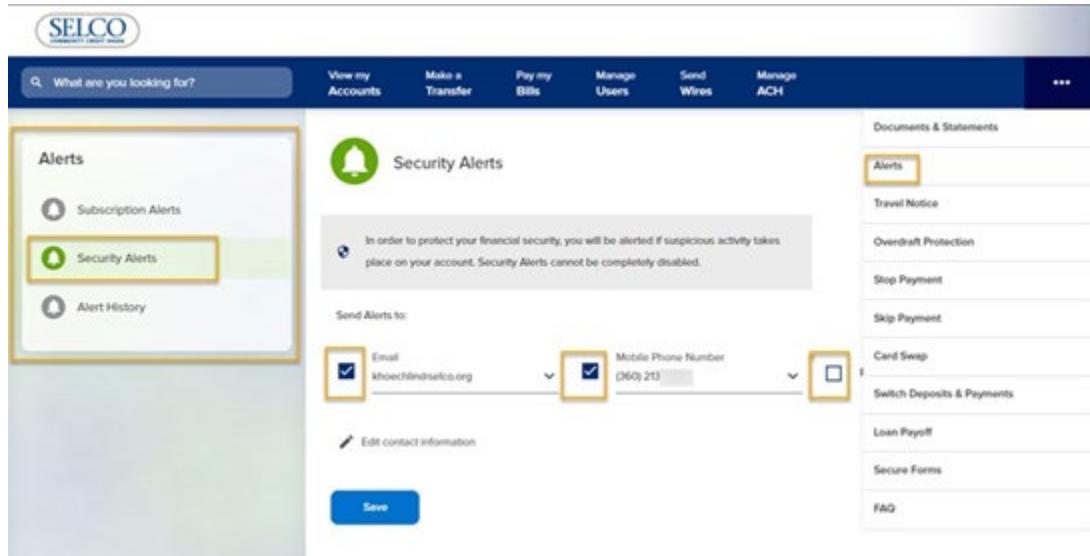
4. If your contact information needs to be changed, select **Edit Contact Information**.
5. Select **Save**.



Enabling Business ACH Security Alerts

1. In digital banking, select the menu icon from the top menu, then select **Alerts**.
2. Select **Security Alerts** from the left-side menu.

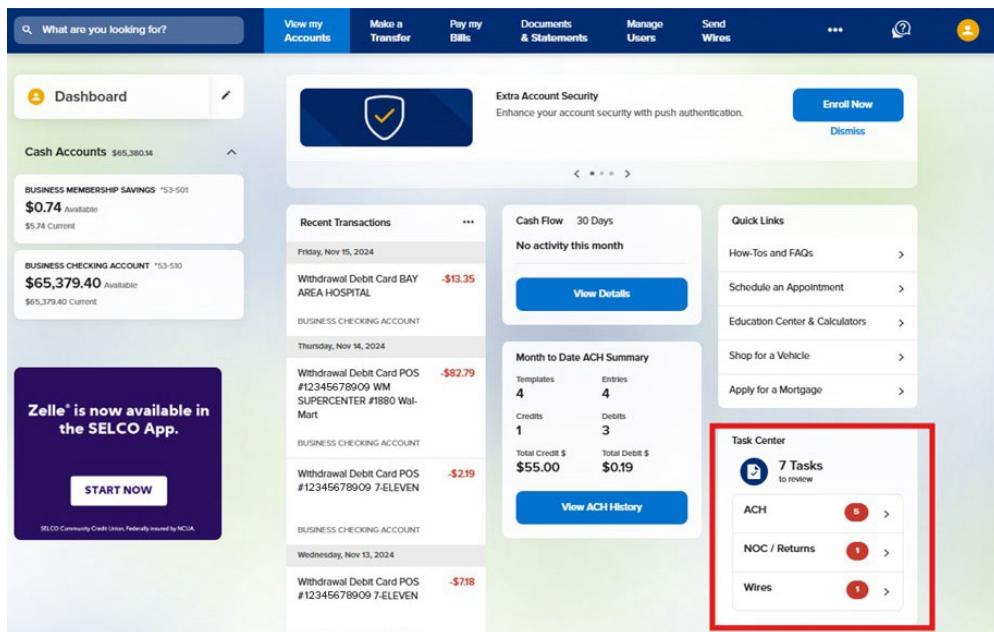
3. Check the box next to each of the desired delivery methods (email, mobile phone, push notification)
4. Select **Save**. A green toaster message will be displayed indicating that your security alert preferences have been saved.



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Business Task Center Dashboard

The Business Task Center dashboard helps you manage key business tasks, bringing together all pending approvals and actions into one centralized location. Access to the Business Task Center dashboard is automatic upon login and is visible on your digital banking homescreen.



Understanding Task Queues

The dashboard summarizes all pending tasks. These items are categorized for clarity and are a direct reflection of your role and permissions. The task queues you may encounter include:

- **Business ACH Approvals.** These tasks include approvals for ACH templates and Business Single ACH approvals. The count reflects the number of ACH approvals awaiting action.
- **ACH Notifications of Change (NOC) & Return Items.** These tasks include Notifications of Change (NOC), which occur when updates (e.g., changes to an account's routing or account number) are required and Return items, which refer to rejected payments that need to be reviewed and resolved. The count reflects the number of NOC and Return items awaiting review.

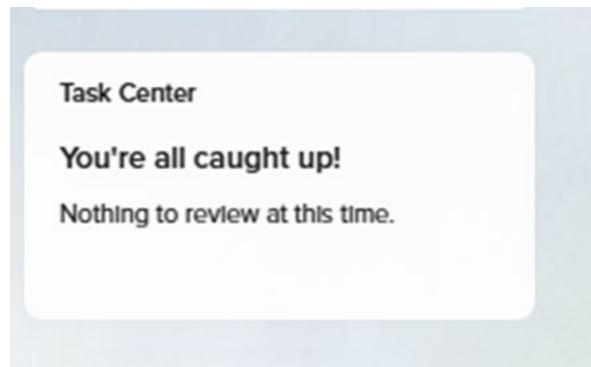
Executing Tasks

To act on a specific task category, click on the task you want approved or reviewed.

- To approve ACH payments, click on the ACH Task to reach the ACH approval screen.
- To address ACH-related issues, click the NOC and Returns Task, which will take you to the NOC/Return page in ACH to review the pending tasks.

Once you are on the specific task screen, review the details of each item and select Approve, Decline, or Resolve. The task will then be cleared your dashboard.

When all tasks within your queues have been completed, the dashboard will display the following message confirming that all assigned tasks have been addressed:



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Enabling Business ACH Permissions for Users

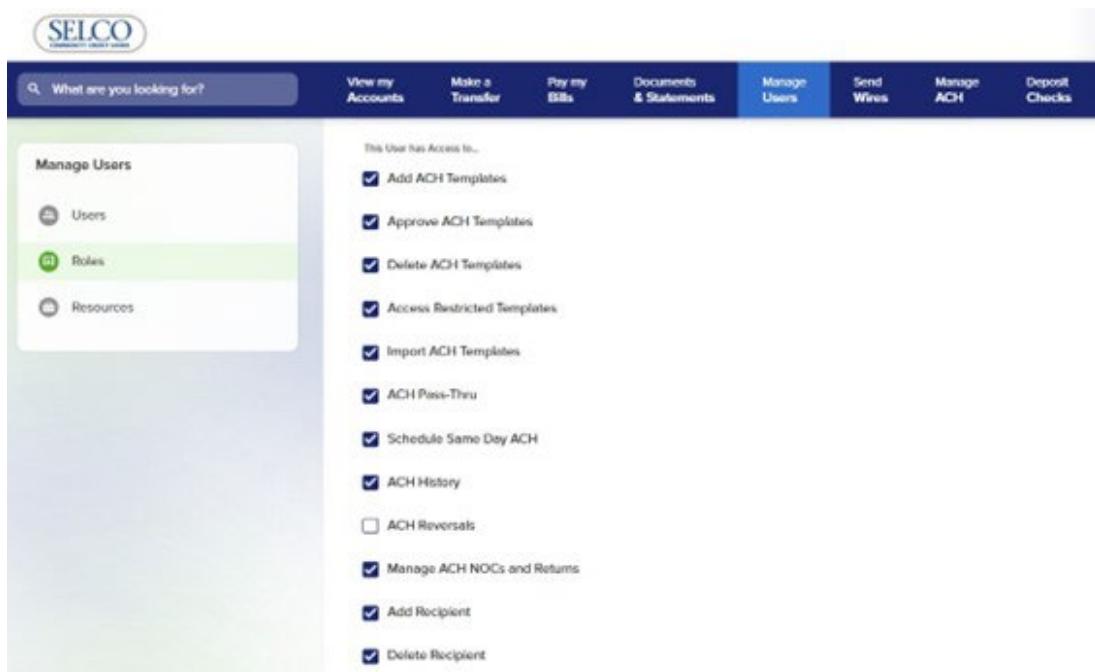
A Business Admin or user with the appropriate Manage User entitlements can enable Business ACH Permissions for any user that should access/manage ACH.

Business ACH Permissions

1. In digital banking, select **Manage Users** from the top menu, then **Roles** from the left-side menu.
2. Under the user's permissions, scroll down to **Business ACH**.
3. Enable the ACH permissions desired from the following:
 - a. Add ACH Templates
 - b. Delete ACH Templates
 - c. Import ACH Templates
 - d. ACH Reversals
 - e. Approve ACH Templates
 - f. Access Restricted Templates
 - g. Schedule Same Day ACH
4. If enabling additional permissions, move on to step 5 in the next section of permissions. Otherwise, select **Save**. A green toaster message should be displayed indicating the role has been updated.

Business ACH Recipient Permissions

1. Enable the **ACH Recipient Permissions** desired from the following:
 - a. Add Recipient
 - b. Delete Recipient
2. If enabling additional permissions, move on to step 7 in the next section of permissions. Otherwise, select **Save**. A green toaster message should be displayed indicating the role has been updated.



The screenshot shows the SELCO digital banking interface. The top navigation bar includes links for View my Accounts, Make a Transfer, Pay my Bills, Documents & Statements, Manage Users, Send Wires, Manage ACH, and Deposit Checks. The Manage Users menu is open, showing options for Users, Roles (which is selected and highlighted in green), and Resources. The main content area displays a list of ACH permissions with checkboxes. The permissions listed are: Add ACH Templates, Approve ACH Templates, Delete ACH Templates, Access Restricted Templates, Import ACH Templates, ACH Pass-Through, Schedule Same Day ACH, ACH History, ACH Reversals, Manage ACH NOCs and Returns, Add Recipient, and Delete Recipient. Most of these permissions have checkboxes checked, indicating they are currently assigned to the user.

Business ACH Transaction Type Permissions

3. Only transaction types that SELCO enables for your business will display. Here are all the transaction type permissions that can be set:
 - a. Credit Businesses (CCD)
 - b. Debit Businesses (CCD)
 - c. Corporate Trade Exchange Debit (CTX)
 - d. Corporate Trade Exchange Credit (CTX)
 - e. Payroll Direct Deposit (PPD)
 - f. Debit Consumers (PPD)
 - g. Telephone Authorized Collection (TEL)
 - h. Internet Authorized Collection (WEB)
4. If enabling additional permissions, move on to step 9 in the next section of permissions. Otherwise, select **Save**. A green toaster message should be displayed indicating the role has been updated.

Business ACH Limit Permissions

For a user to initiate ACH, they will need to have limits set. A user's limit should fall within SELCO's designated ACH limit for the business.

1. Only limit categories that have been set for the business will be displayed. Here are all the limit categories that can be set:
 - a. Max Monthly Debit Limit
 - b. Max Daily Debit Limit
 - c. Max Monthly Credit Limit
 - d. Max Daily Credit Limit
 - e. Max Per Same Day Debit Transaction Limit
 - f. Max Per Same Day Credit Transaction Limit
2. If enabling additional permissions, move on to step 11 in the next section of permissions. Otherwise, select **Save**. A green toaster message should be displayed indicating the role has been updated.

The screenshot shows the SELCO website interface for managing users. The 'Roles' tab is selected in the sidebar. The main content area is titled 'ACH Transaction Types' and lists several options with checkboxes, all of which are checked. Below this are sections for 'ACH Debit Limits', 'ACH Credit Limits', and 'ACH Same Day Limits', each with input fields for 'Max monthly' and 'Max daily' limits, both set to '\$ 20,000.00' with a note 'Max limit \$20,000.00'.

Business ACH Company Access Permissions

Users will need to be granted access to offset accounts to initiate ACH.

1. Either check the box for **All Companies** to grant access to all the available offset accounts listed for the business or check the individual boxes next to each desired offset account.
2. Select **Save**. A green toaster message should be displayed indicating the role has been updated.

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