



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.

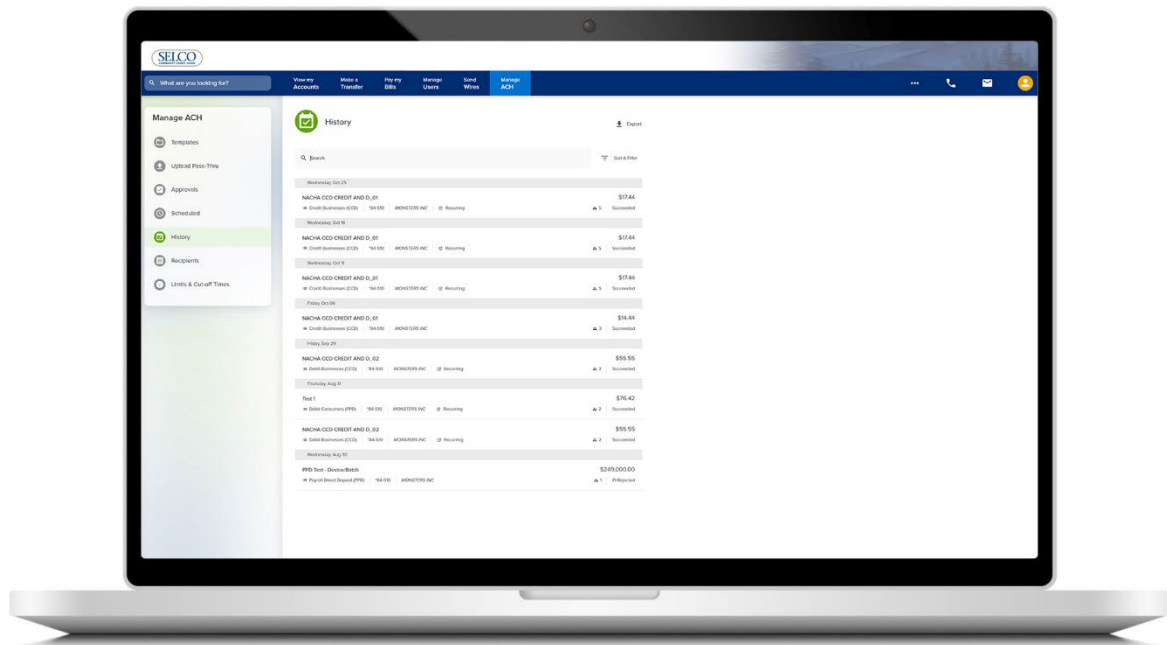


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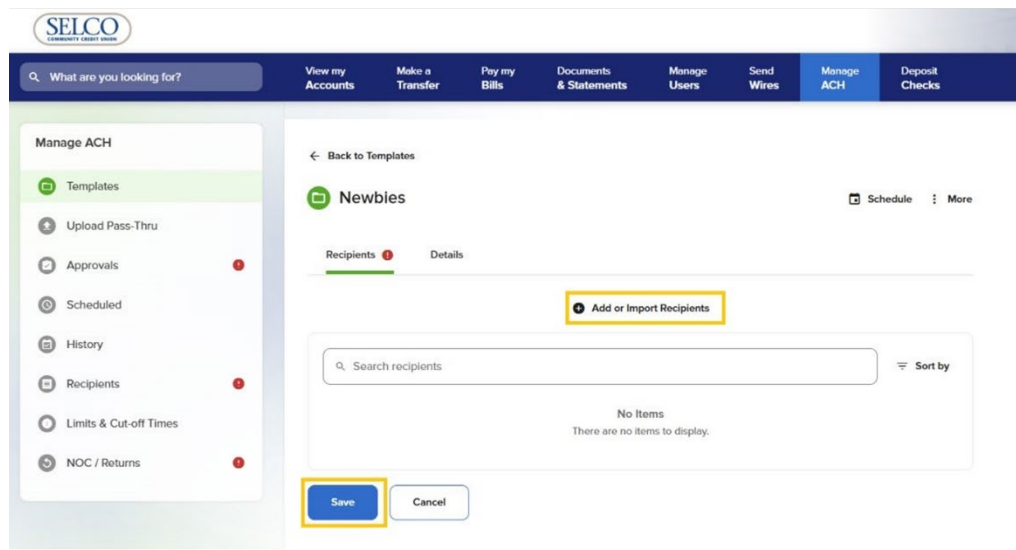
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Managing ACH Recipients

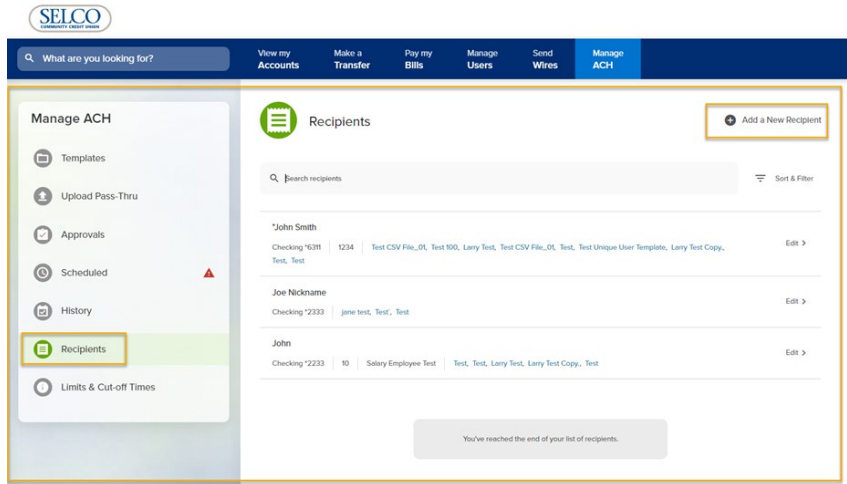
ACH recipients can be added several ways, including under the Recipients menu, during template creation, individually, or in bulk by importing a template.

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.

The screenshot shows the SELCO Community Credit Union website. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Manage Users', 'Send Wires', and 'Manage ACH'. The left sidebar under 'Manage ACH' lists options: 'Templates', 'Upload Pass-Thru', 'Approvals', 'Scheduled', 'History', 'Recipients', and 'Limits & Cut-off Times'. The main content area is titled 'Import Recipients' and features a 'Back to Test' link. A green circular icon with an upward arrow is next to the title. A 'How to import' help link is in the top right. The 'File format' dropdown is set to 'NACHA', with a dropdown menu showing 'NACHA' and 'Comma separated values (.csv)'. Below this is a blue 'Select a File' button. A large grey area with the text 'Drag and drop your file here' is below the button. At the bottom of the form are 'Import' and 'Cancel' buttons. The footer contains links for 'Contact Us', 'Locations', 'Privacy Policy', 'Disclosure', and 'Routing # 323274445', along with social media icons, a copyright notice for 2023 SELCO Community Credit Union, and NCUA and Equal Housing Lender logos.

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.

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

← Back to Recipients

John Smith Delete

Details History

Name: John Smith Nickname (optional): John Smith

Account number: 1425896311 Confirm account number: 1425896311

Account type: Checking

Routing number: 051000017 Search for a routing number

Bank of America

ID Number (optional): 1234 Email (optional):

Category (optional):

Save Cancel

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.

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

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John Smith Delete

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Account type: Checking

Routing number: 051000017 Search for a routing number

Bank of America

ID Number (optional): 1234 Email (optional):

Category (optional):

Save Cancel

Are you sure you want to delete this recipient? Deletion will not affect templates that contain the recipient that are pending approval by another user, or approved templates ready for processing by your financial institution.

Yes No

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 the digital banking interface for creating a Single ACH transfer. The top navigation bar includes a search bar and links for View my Accounts, Make a Transfer, Pay my Bills, Documents & Statements, Manage Users, Send Wires, Manage ACH (highlighted), and Deposit Checks. The left sidebar under 'Manage ACH' lists options: Templates, Single ACH (highlighted), 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:

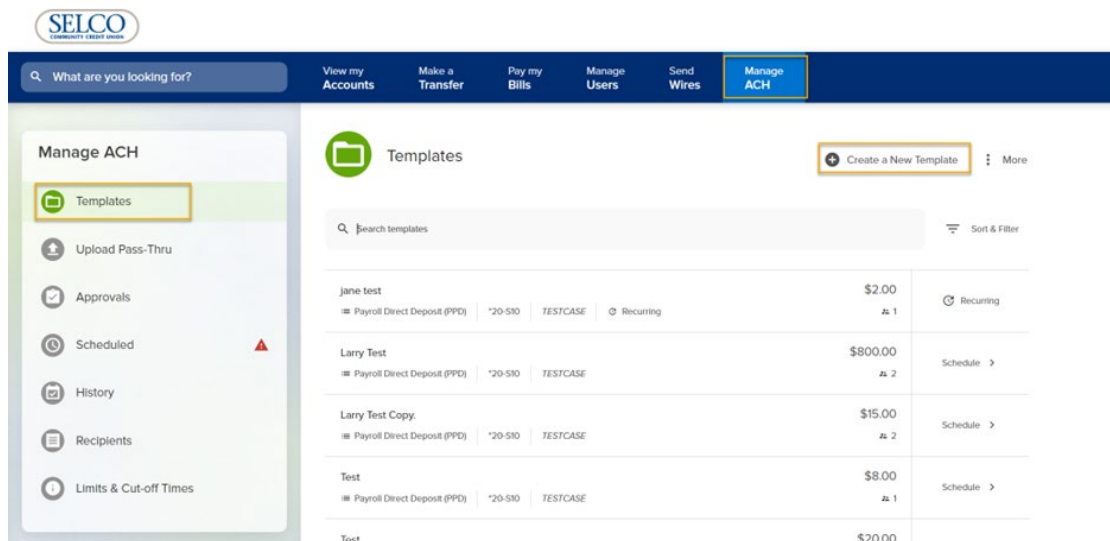
- Transaction Type:** A dropdown menu with 'Credit Businesses (CTX)' selected.
- Company Name:** A dropdown menu with 'SELCO BUSINESS T' selected.
- Description:** An empty text input field.
- Offset Account:** A dropdown menu with '\$ BUSINESS MEMBERSHIP SAVI... \$0.00' selected.
- Recipient Details:**
 - Recipient:** A dropdown menu with 'ABC Associates Inc' selected.
 - Account No.:** 99202061
 - Institution:** YOUR BANK
- Prenote:** An unchecked checkbox.
- Amount:** A text input field with '\$ 1,000.00'.
- Deliver by:** A date selector with '10/14/2025' selected.

At the bottom, a note indicates '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.



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

Template name

Company name

Select

Description ⓘ

Offset account

Select Account

☐ Restricted template ⓘ

Transaction type

Select

- Credit Businesses (CCD)
- Debit Businesses (CCD)
- Debit Consumers (PPD)
- Payroll Direct Deposit (PPD)
- Telephone Authorized Collection (TEL)
- Internet Authorized Collection (WEB)

Save Cancel

8. Select **Add or Import Recipients**.

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

Back to Templates

Newbies

Recipients Details

Add or Import Recipients

Search recipients

Sort by

No items
There are no items to display.

Save 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

Back to Recipients

Name Nickname (optional)

Account number Confirm account number

Account type

Routing number [Search for a routing number](#)

ID Number (optional) Email (optional)

Category (optional)

[Save](#) [Cancel](#)

- b. Select the **Upload Recipient File** icon from the menu to upload a recipient file.
 - i. Select the file format from the drop-down menu.
 - ii. Either select or drag and drop the recipient file.
 - iii. 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

Back to Test

File format

NACHA

Comma separated values (csv)

[Select a File](#)

Drag and drop your file here

[Import](#) [Cancel](#)

[How to import](#)

Contact Us Locations Privacy Policy Disclosure Routing # 323274445

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NCUA

- 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**.

The screenshot shows the SELCO Manage ACH interface. On the left is a sidebar with options: Templates, Upload Pass-Thru, Approvals, Scheduled, History, Recipients, and Limits & Cut-off Times. The main area is titled 'Test' and shows '0 total recipients'. Below this is a search bar and a list of recipients with checkboxes. The 'All Recipients' checkbox is highlighted. At the bottom right, there is a 'Save' button and a 'Cancel' button. A message at the bottom states 'Recipient list has changed'.

- 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.

The screenshot shows the SELCO Manage ACH interface with the 'Test' template. It now shows '2 total recipients'. The first recipient is '*John Smith' with account 'Checking *6311' and routing '1234'. The second is 'Avery Johnson' with account 'Savings *2451' and routing '999888'. The 'Pay' field for the first recipient is highlighted, showing '\$ 0.00'. Below the recipients, there are checkboxes for 'Hold' and 'Prenote', and a field for 'Addendum (optional)'. At the bottom, a message states: 'You must enter an amount, create a prenote entry or place a recipient on hold before scheduling a template.'

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)

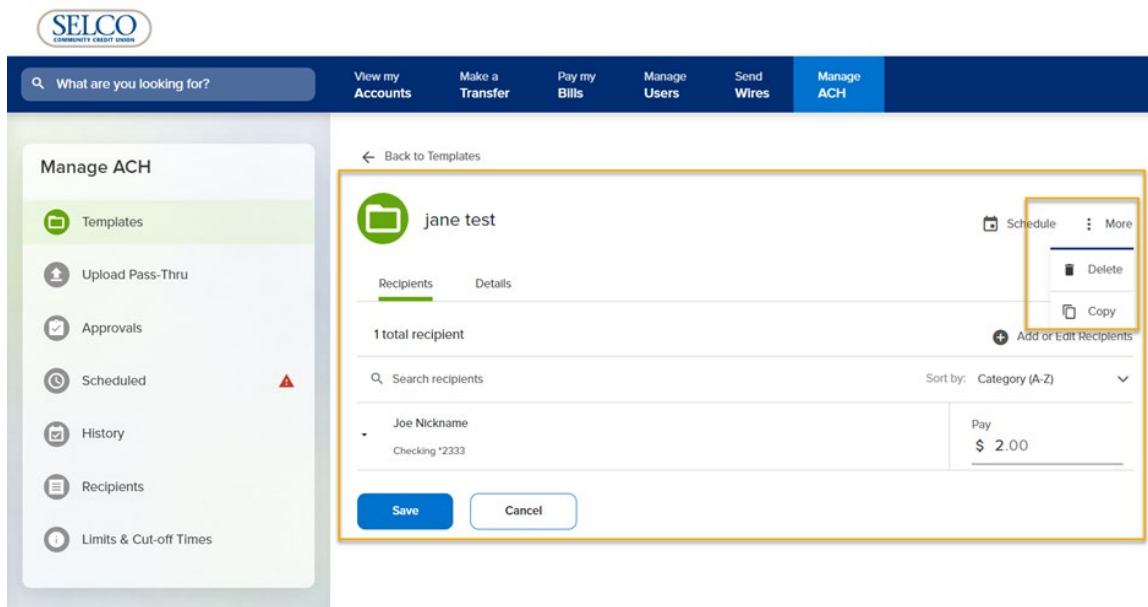
Note (optional)

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.



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

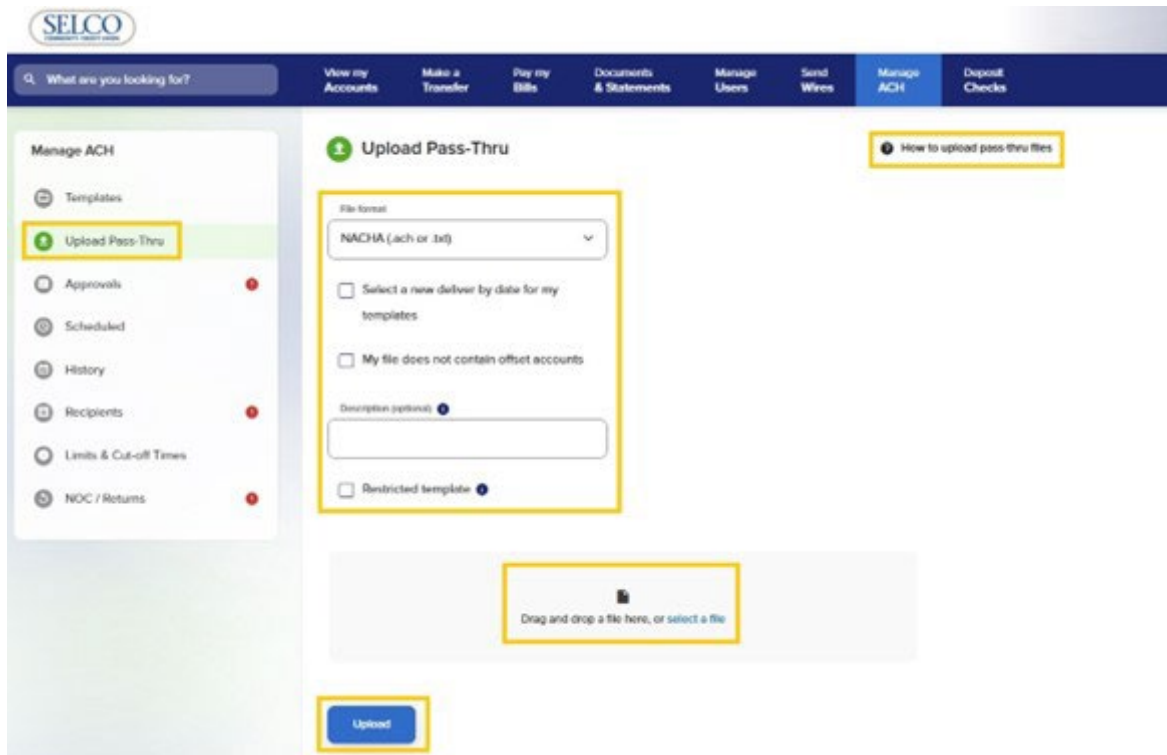
Unable to upload file.

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.

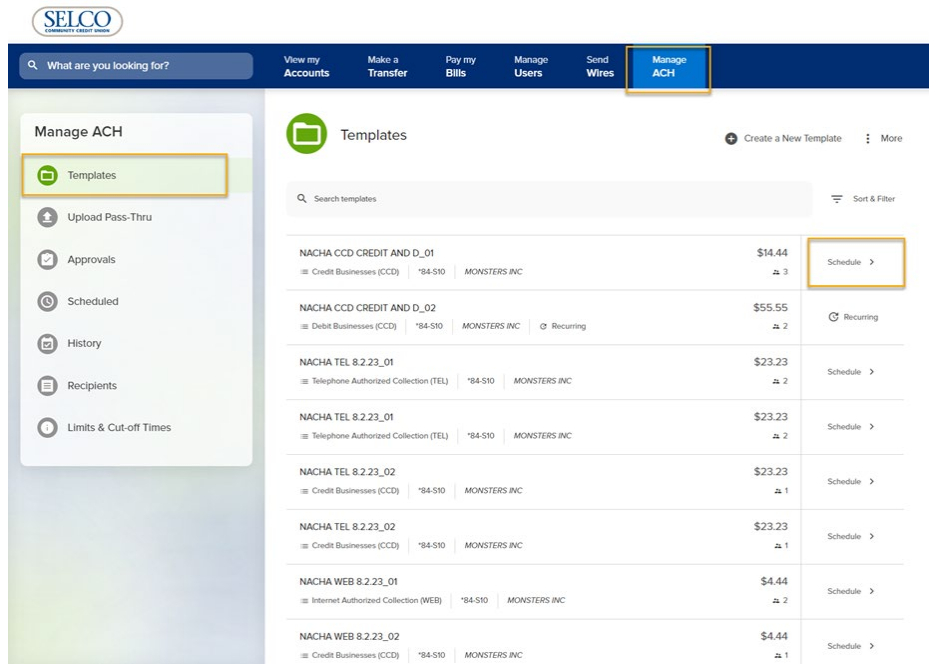
Tip: Select **How to Upload Pass-Thru Files** on the **Upload Pass-Thru** screen for details on how to upload a pass-thru file.



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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.



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.)

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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

← Back to Templates

NACHA CCD CREDIT AND D_01
Test CCD

Limits & Cut-off Times

Occurs: Weekly Deliver by: 8/25/2023
Sends on 08/24/2023

Ends:
Never
After a number of transfers
On a specific date

If Scheduled on non-business day use:
\$3,104,610.31

Transaction type: Credit Businesses (CCD) Company name: MONSTERS INC

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

SELCO
COMMUNITY CREDIT UNION

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

← Back to Templates

Test Template

Description: Test

Offset account: BUSINESS MEMBERSHIP... \$37,226.22

Occurs: Weekly Deliver by: MM/DD/YYYY

Sending: Select

If scheduled on non-business day, use:
Previous business day
Following business day

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.

Manage ACH

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

Review Template

NACHA CCD CREDIT AND D_01

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	\$3,104,610.31	
*84-S10		

Recipient details

Once submitted, this template will require approval before payment is issued

Submit Cancel 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

Search templates

Template Name	Amount	Frequency	Actions
NACHA CCD CREDIT AND D_01	\$14.44	3	Schedule >
NACHA CCD CREDIT AND D_02	\$55.55	2	Manage Template, Recurring
NACHA TEL 8.2.23_01	\$23.23	2	Schedule >
NACHA TEL 8.2.23_01	\$23.23	2	Schedule >

- 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

NACHA CCD CREDIT AND D_02

Recipients Details

2 total recipients

Search recipients

Recipient Name	Account Type	Amount	Options
*John Smith	Checking *6311 1234	Collect \$ 11.11	Hold, Prenote, Addendum (optional)
John Tester	Checking *2233 10	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.

The screenshot shows the SELCO digital banking interface. At the top is a dark blue navigation bar with the SELCO logo and a search bar. Below the search bar is a horizontal menu with options: View my Accounts, Make a Transfer, Pay my Bills, Documents & Statements, Manage Users, Send Wires, Manage ACH (highlighted), and Deposit Checks. On the left is a 'Manage ACH' sidebar with a list of options: Templates (highlighted), Upload Pass-Thru, Approvals, Scheduled, History, Recipients, Limits & Cut-off Times, and NOC / Returns. The main content area is titled 'Test Template' and has a 'Back to Templates' link. It contains two tabs: 'Recipients' and 'Details' (which is active). The 'Details' tab has several input fields: 'Template name' (Test Template), 'Company name' (MOTDGE, INC), 'Transaction type' (Credit Businesses (CCD)), 'Description' (Test), and 'Company dist. date (optional)'. There is also a dropdown for 'Offset account' showing 'BUSINESS MEMBERSHIP' with a balance of \$37,226.22. At the bottom is a 'Save' button and a checkbox for 'Restricted template'.

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.

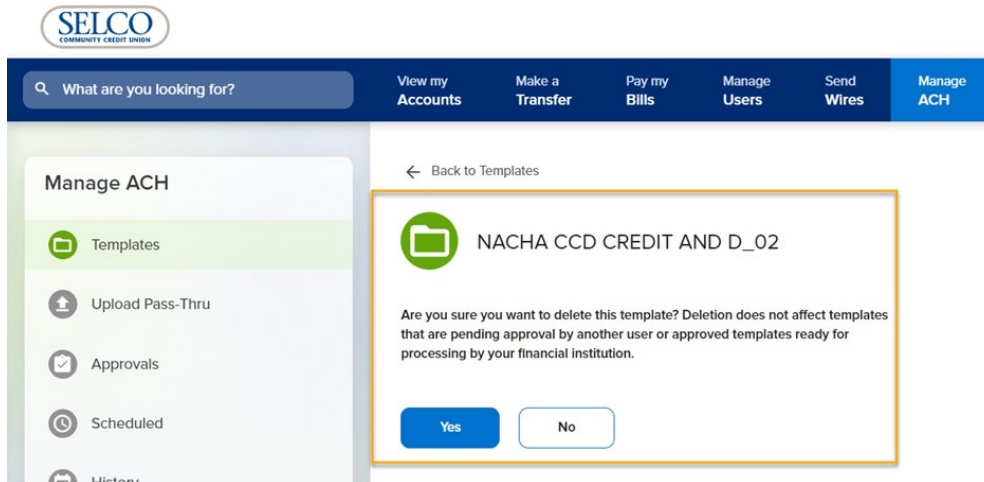
6. Click **Save**. A green toaster message will indicate that a template was updated.

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.

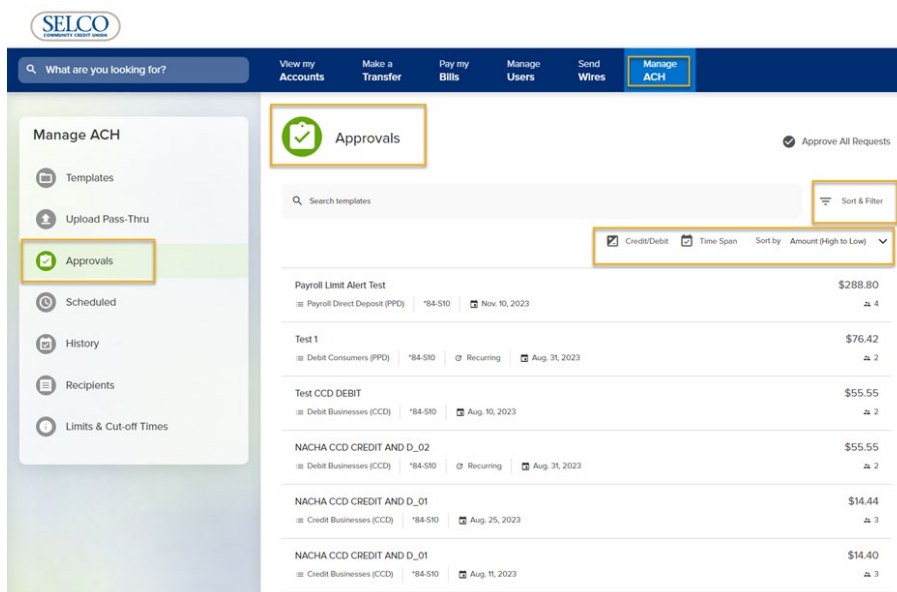


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Approving/Rejecting ACH Templates & Single ACH Transfers

Viewing Templates & Single Transfers in the Approvals Queue

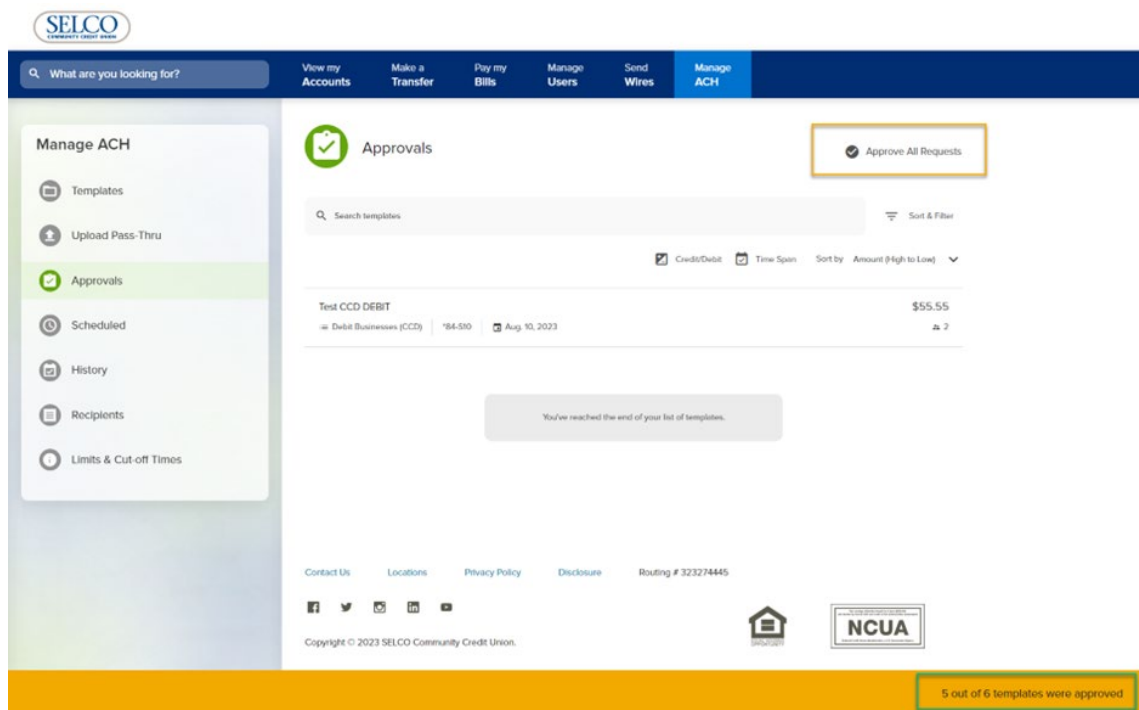
1. In digital banking, select **Manage ACH** from the top menu, then **Approvals** from the left-side menu.
2. Templates can be searched for and/or the results can be sorted and filtered by selecting **Sort & Filter** at the top right.
3. Select the **Sort function desired** from the menu.



Approving an ACH template & Single ACH Transfer

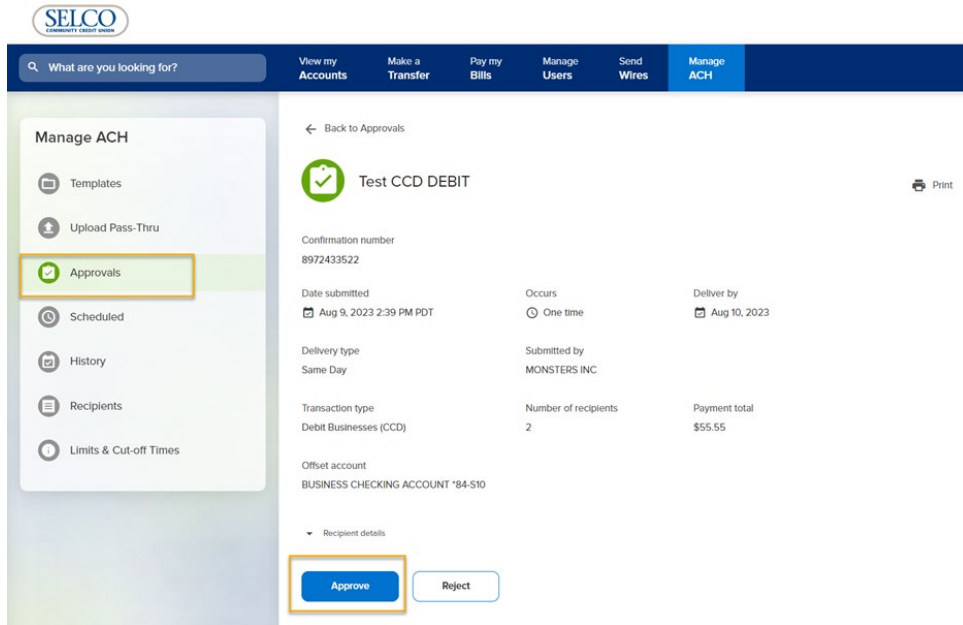
Approving All Requests

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.



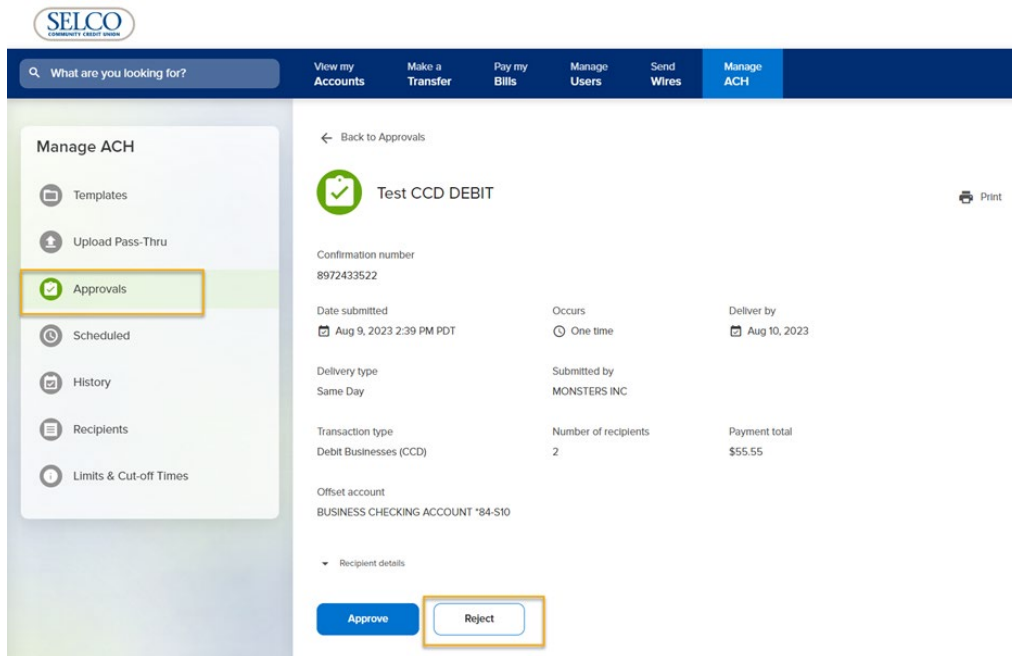
Approving Individual Requests

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 Reversal 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**.)

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

History Export

Search Sort & Filter

Thursday, Aug 10			
Test CCD DEBIT		\$55.55	
Debit Businesses (CCD)	*84-S10	MONSTERS INC	2 Succeeded
NACHA WEB 8.2.23_01			
Internet Authorized Collection (WEB)	*84-S10	MONSTERS INC	2 FI Rejected
Thursday, Aug 03			
NACHA CCD CREDIT AND D_01		\$14.44	
Credit Businesses (CCD)	*84-S10	MONSTERS INC	3 Succeeded
NACHA CCD CREDIT AND D_01			
Credit Businesses (CCD)	*84-S10	MONSTERS INC	3 Expired
Wednesday, Aug 02			
Test TEL		\$23.23	
Telephone Authorized Collection (TEL)	*84-S10	MONSTERS INC	2 Succeeded
TEST WEB 1			
Internet Authorized Collection (WEB)	*84-S10	MONSTERS INC	2 Succeeded
Monday, Jul 31			
Test 1		\$76.42	
Public Payment (BDF)	*84-S10	MONSTERS INC	3 Expired

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

Template Details

Test CCD DEBIT

Confirmation number
7268073147

Date submitted
Aug 9, 2023 2:49 PM PDT

Occurs
One time

Deliver by
Aug 10, 2023

Delivery type
Same Day

Submitted by
MONSTERS INC

Transaction type
Debit Businesses (CCD)

Number of recipients
2

Payment total
\$55.55

Approved by
MONSTERS INC

Offset account
BUSINESS MEMBERSHIP SAVINGS *84-S01

▼ Recipient details

Print More

Export

ACH Reversal

Copy Template

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**.

← ACH Reversal

i Your business is responsible for initiating a correcting file that corrects the participant entries contained in your reversal file. The exception to this rule is if the file you submitted was a duplicate file.

Select the transactions you would like to reverse or click All Recipients to reverse the entire file.

☐ All Recipients 0 of 2


☐ John Smith
Checking *6311 | Bank of America - 051000017 \$11.11

☐ John Tester
Checking *2233 | COLUMBIA CREDIT UNION - 323383349 \$44.44

Continue Cancel

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."

←
Recipient Details
×


 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"

Checking *6311
 Bank of America - 051000017

Reversal Amount
 \$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.

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-S10	MONSTERS INC	2
Friday, Jul 28			
Test 1			\$76.00
Debit Consumers (PPD)	*84-S10	MONSTERS INC	2
Thursday, Aug 10			
Payroll Limit Alert Test			\$288.86
Payroll Direct Deposit (PPD)	*84-S10	MONSTERS INC	4
Friday, Aug 11			
NACHA CCD CREDIT AND D_01			\$14.40
Credit Businesses (CCD)	*84-S10	MONSTERS INC	3
Friday, Aug 25			
NACHA CCD CREDIT AND D_01			\$14.44
Credit Businesses (CCD)	*84-S10	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.

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-S10	MONSTERS INC	2
Friday, Jul 28			
Test 1			\$76.00
Debit Consumers (PPD)	*84-S10	MONSTERS INC	2
Thursday, Aug 10			
Payroll Limit Alert Test			\$288.86
Payroll Direct Deposit (PPD)	*84-S10	MONSTERS INC	4
Friday, Aug 11			
NACHA CCD CREDIT AND D_01			\$14.40
Credit Businesses (CCD)	*84-S10	MONSTERS INC	3
Friday, Aug 25			
NACHA CCD CREDIT AND D_01			\$14.44
Credit Businesses (CCD)	*84-S10	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.

Template Details

×

Test 1

PrintMore

Confirmation number

3042034176

Date submitted

Occurs

Deliver by

Jul 25, 2023 4:04 PM PDT

One time

Jul 27, 2023

Delivery type

Submitted by

Standard

MONSTERS INC

Transaction type

Number of recipients

Payment total

Approved by

Debit Consumers (PPD)

2

\$77.00

MONSTERS INC

Offset account

BUSINESS CHECKING ACCOUNT *84-S10

Recipient details

Are you sure you want to cancel this template?

YesNo

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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.

Manage ACH

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

History

Search

Sort & Filter

☒ Credits/Debit ☒ Time Span Sort by Date (Descending)

Date	Transaction Type	Amount	Status
Thursday, Aug 10	Test CCD DEBIT	\$55.55	Succeeded
	Debit Businesses (CCD) *84-S10 MONSTERS INC		
	NACHA WEB 8.2.23_01	\$4.44	FI Rejected
	Internet Authorized Collection (WEB) *84-S10 MONSTERS INC		
Thursday, Aug 03	NACHA CCD CREDIT AND D_01	\$14.44	Succeeded
	Credit Businesses (CCD) *84-S10 MONSTERS INC		
	NACHA CCD CREDIT AND D_01	\$14.44	Expired
	Credit Businesses (CCD) *84-S10 MONSTERS INC		
Wednesday, Aug 02	Test TEL	\$23.23	Succeeded
	Telephone Authorized Collection (TEL) *84-S10 MONSTERS INC		
	TEST WEB 1	\$4.44	Succeeded
	Internet Authorized Collection (WEB) *84-S10 MONSTERS INC		

- To view more details, select a request on the list.
- 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.
- 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**.
- 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

Delivery type
Standard

Transaction type
Credit Businesses (CCD)

Offset account
BUSINESS CHECKING ACCOUNT *84-S10

Occurs
One time

Submitted by
MONSTERS INC

Number of recipients
2

Deliver by
Jul 28, 2023

Payment total
\$11.20

Approved by
MONSTERS INC

Print

More

Export

Copy Template

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.

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

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

31 |

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

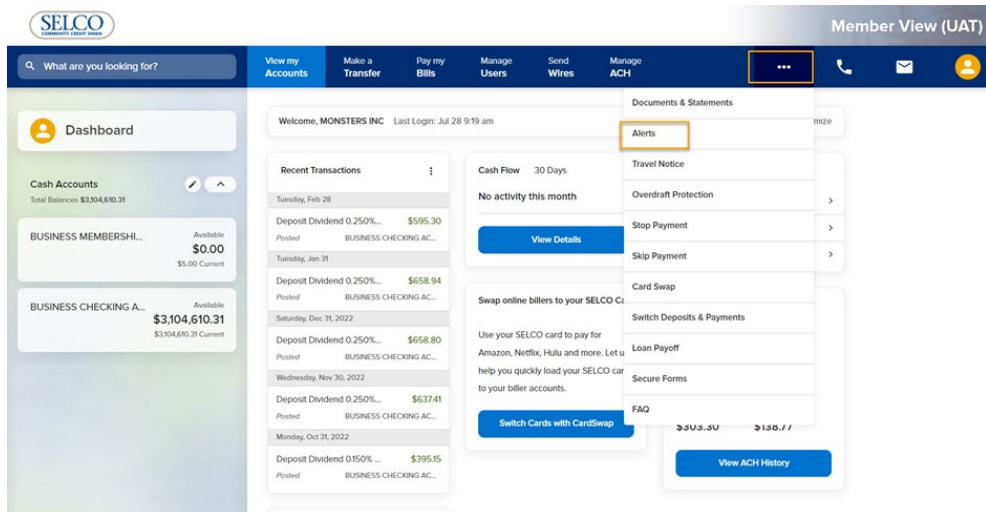
- ACH Approval: Sent when a business ACH Template requires approval.
- ACH Template Limit Violation: Sent when a business ACH Template changes to a hold status because of a limit violation.
- ACH Template Rejected By FI: Sent when a business ACH Template is rejected by the financial institution.
- Business 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

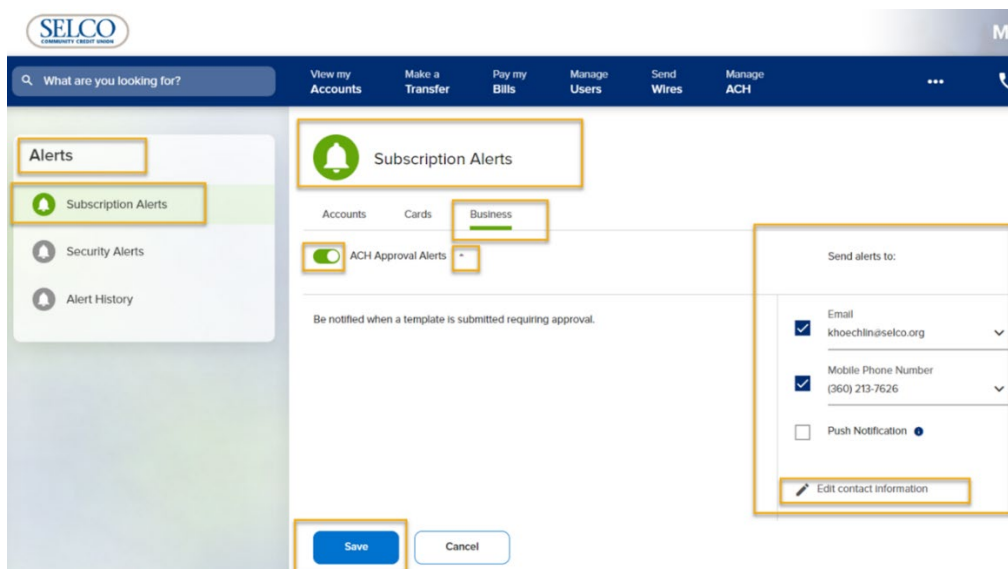
1. In digital banking, select the menu icon (ellipsis) from the top menu, then choose **Alerts** and **Business**.



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.

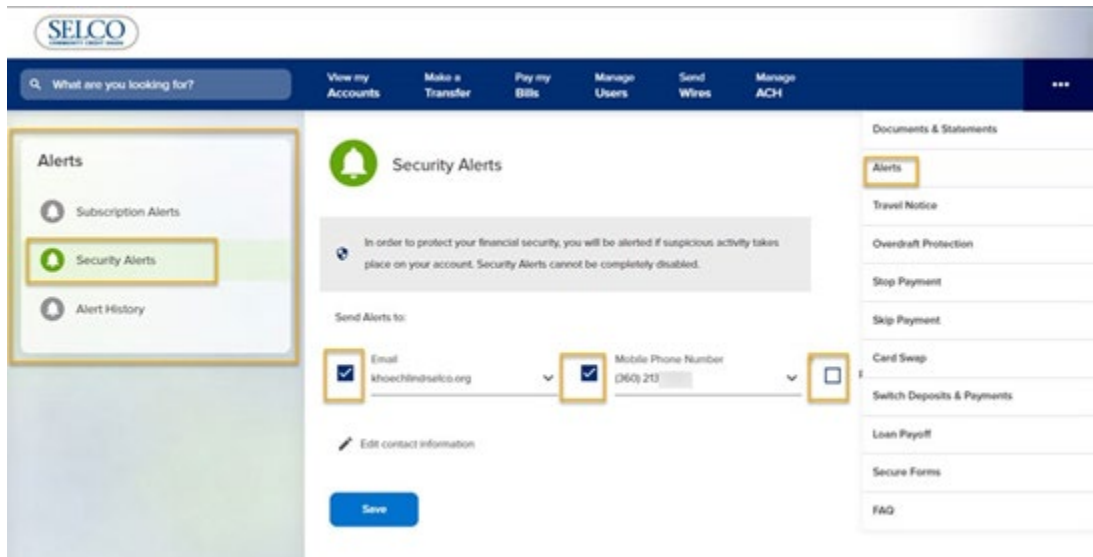
4. If your contact information needs to be changed, select **Edit Contact Information**.
5. Select **Save**.



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.

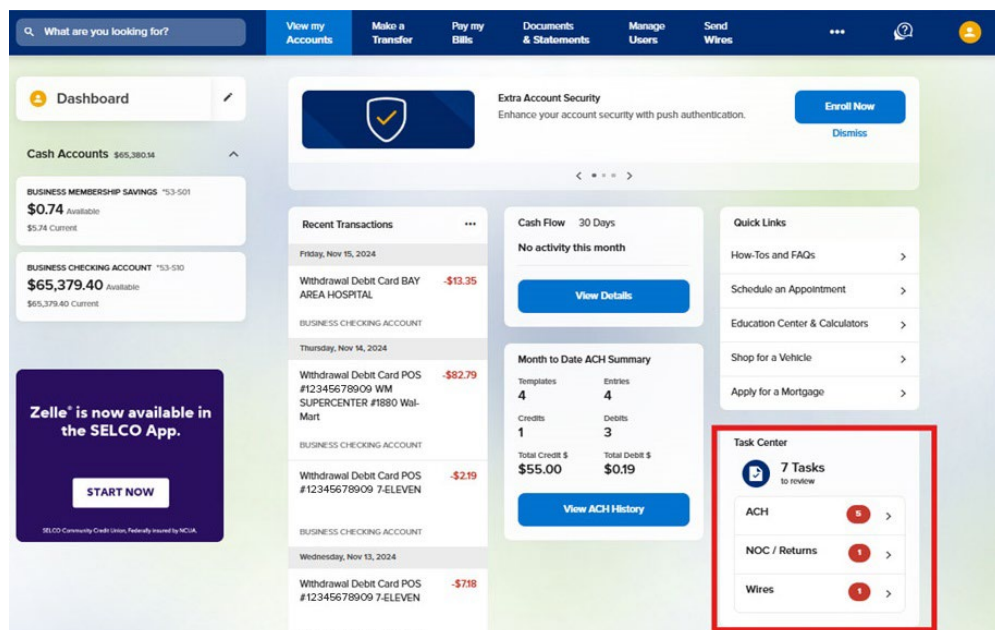
3. Check the box next to each of the desired delivery methods (email, mobile phone, push notification)
4. Select **Save**. A green toaster message will be displayed indicating that your security alert preferences have been saved.



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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.

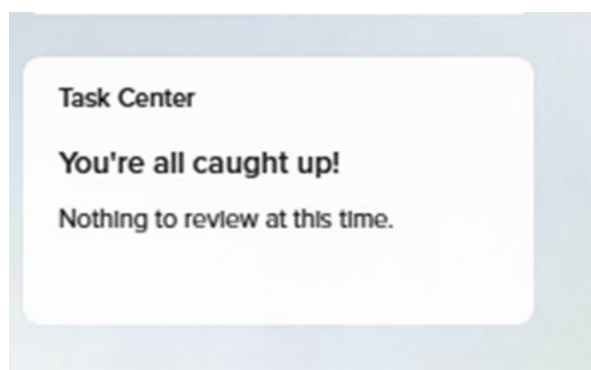
Executing Tasks

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

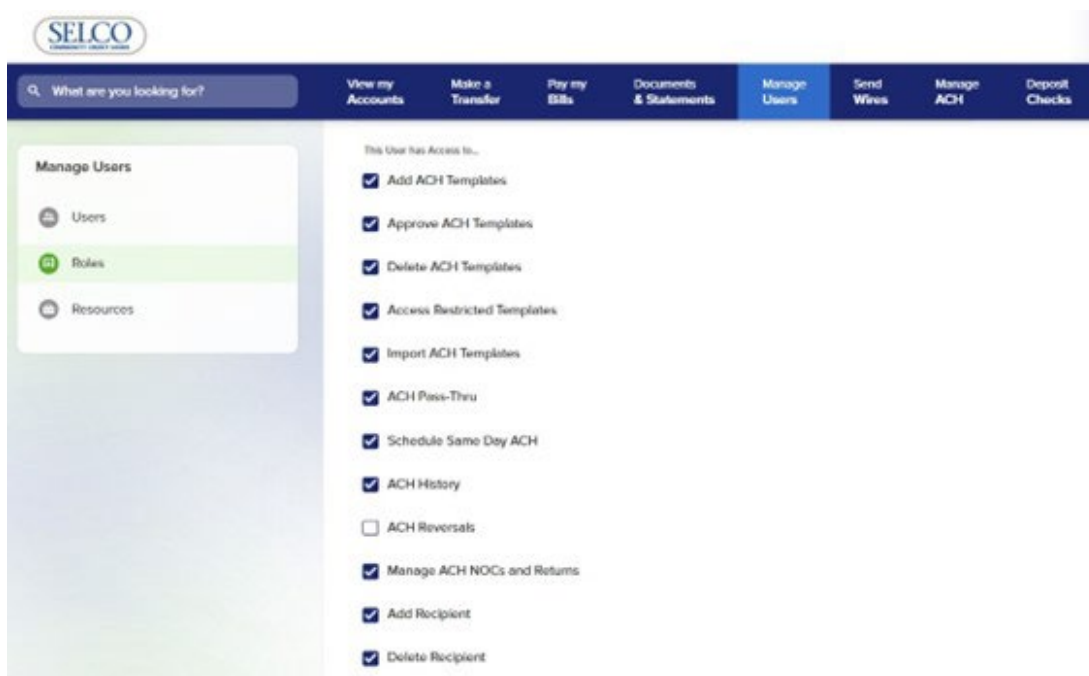
A Business Admin or user with the appropriate Manage User entitlements can enable Business ACH Permissions for any user that should access/manage ACH.

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.



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 displays the SELCO Business ACH Company Access Permissions interface. The top navigation bar includes links for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Documents & Statements', 'Manage Users' (highlighted), 'Send Wires', 'Manage ACH', and 'Deposit Checks'. A search bar on the left asks 'What are you looking for?'. The 'Manage Users' sidebar shows options for 'Users', 'Roles' (highlighted), and 'Resources'. The main content area is divided into four sections:

- ACH Transaction Types:** A list of transaction types with checkboxes, all of which are checked: Payroll Direct Deposit (PPD), Credit Businesses (CCD), Debit Consumers (PPD), Debit Businesses (CCD), Telephone Authorized Collection (TEL), and Internet Authorized Collection (WEB).
- ACH Debit Limits:** Two input fields for limits, both set to '\$ 20,000.00'. Below each field is a link to 'Max limit \$20,000.00'.
- ACH Credit Limits:** Two input fields for limits, both set to '\$ 20,000.00'. Below each field is a link to 'Max limit \$20,000.00'.
- ACH Same Day Limits:** Two input fields for limits, both set to '\$ 20,000.00'. Below each field is a link to '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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