

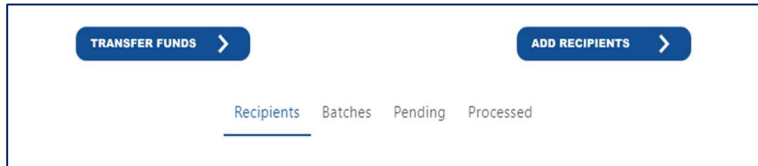


# ACH Batch Processing Guide

# Create ACH Batch

To complete an ACH Batch transaction, you must create a batch. One or more recipients must exist to create a batch.

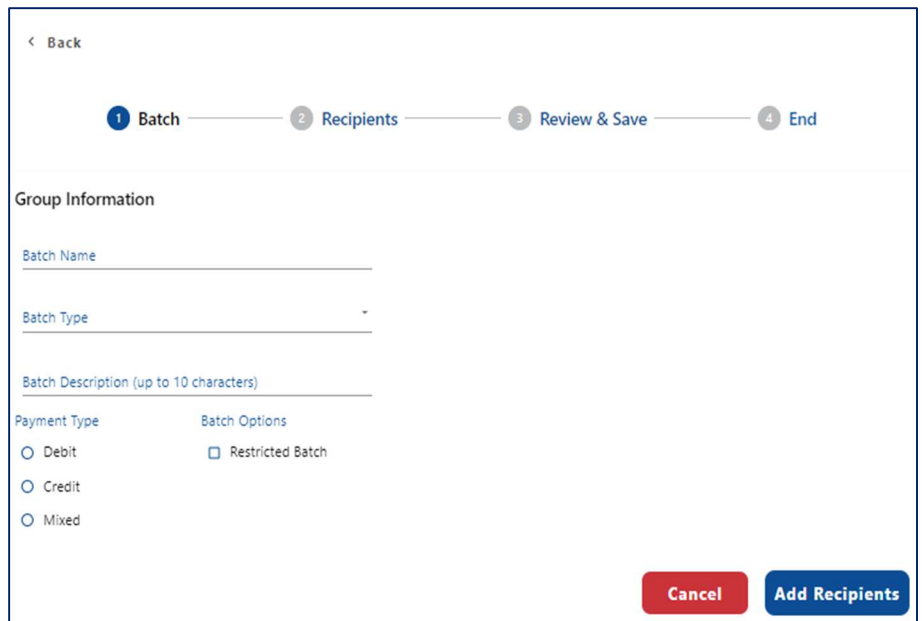
1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients page. A list of all existing recipients populates.
2. Click the **Add Recipient**.



3. Click **Create Batch Payee List**.

## Step 1: Enter Batch Information

1. Enter the **Batch Name**. This name will be displayed on the Batches tab.
2. Select the **Batch Type** from the drop-down menu. The batch type refers to the recipient activity and does apply to the offset account.
  - Consumer (PPD)
  - Business (CCD)
3. Enter the **Batch Description**. This field is limited to 10 characters and will be automatically added to the NACHA-formatted ACH file.
4. Select a **Payment Type**.
  - Debit
  - Credit
  - Mixed

A screenshot of a form titled 'Enter Batch Information'. At the top left is a '< Back' link. Below it is a progress indicator with four steps: '1 Batch', '2 Recipients', '3 Review & Save', and '4 End'. The 'Batch' step is currently active. The form contains the following fields:

- Group Information**
- Batch Name**: A text input field.
- Batch Type**: A dropdown menu.
- Batch Description (up to 10 characters)**: A text input field.
- Payment Type**: Three radio button options: Debit, Credit, and Mixed.
- Batch Options**: A checkbox labeled 'Restricted Batch'.

At the bottom right, there are two buttons: a red 'Cancel' button and a blue 'Add Recipients' button.

**Note:** Mixed batch should only be selected if the file contains both debits and credits to recipients within the batch.

5. Select **Batch Options**.
  - **Restricted Batch**—if checked, the batch will only display for users with the ACH Payroll entitlement.

## Step 2: Add Recipients

1. Click **Add Recipients**.

The screenshot shows a mobile application interface for adding recipients. At the top, a progress bar indicates four steps: 1. Batch, 2. Recipients, 3. Review & Save, and 4. End. Below the progress bar, the 'Group Information' section contains the following fields:

- Batch Name: Test Batch
- Batch Type: Consumer
- Batch Description (up to 10 characters): Test
- Payment Type: Credit (selected)
- Batch Options: Restricted Batch (unchecked)

At the bottom right, there are two buttons: a red 'Cancel' button and a blue 'Add Recipients' button.

2. Search for recipients by RecipientName.

The screenshot shows the 'Recipients' screen in the application. The progress bar at the top shows step 2 'Recipients' as the active step. Below the progress bar, the 'Recipients' section features a table with the following columns: RECIPIENT ID, RECIPIENT, ROUTING #, ACCOUNT #, ACCT TYPE, PAY TYPE, +/- TYPE, and AMOUNT. The table contains one row with the following data:

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
Recipient ID	John Smith	Routing #	Account #	Select...	Select...	Credit	\$0.00

Below the table, there is a search input field containing 'John Smith' and a blue 'Add Recipient' button. At the bottom right, there is a red 'Cancel' button.

3. Click the recipient to add.
4. Set **Default Amount** for the recipient.  
**Note:** Default amounts are saved to be used for future ACH batch submissions. The default amounts can be edited when initiating future ACH batch transactions.
5. Click **Add Recipient**.
6. Repeat these steps for each recipient.
7. An optional addendum can be added per recipient by clicking the clipboard icon to the right of each amount.
8. Once all recipients have been added, click the **Review** button.

### Step 3: Review & Save

Review the batch details. Click **Make Changes** to edit or click **Save** to save the batch.

< Back

✓ Batch — ✓ Recipients — 3 Review & Save — 4 End

**Group Information**

Batch Name: Test Batch  
Batch Type: Consumer  
Batch Description (up to 10 characters): Test  
Payment Type: Credit

**Batch**

Total Credits: \$0.04  
Total Debits: \$0.00  
Total Amount: \$0.04  
Total Recipients: 4

**Recipients**

Rows per page: 25 1-4 of 4

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
	John Smith	111907144	123456789	Checking	Consumer	Credit	\$0.01
	Bob Smith	111907144	1234578911	Checking	Consumer	Credit	\$0.01
	Jill Smith	111907144	12345789	Checking	Consumer	Credit	\$0.01
	Grace Smith	111907144	123456789	Checking	Consumer	Credit	\$0.01

Make Changes Cancel Save

### Step 4: Pay Now

Select **Pay Now** to go directly to the Make a Batch Payment screen or select **Done** to return to the Batch list.

✓ Batch — ✓ Recipients — ✓ Review & Save — 4 End

✓

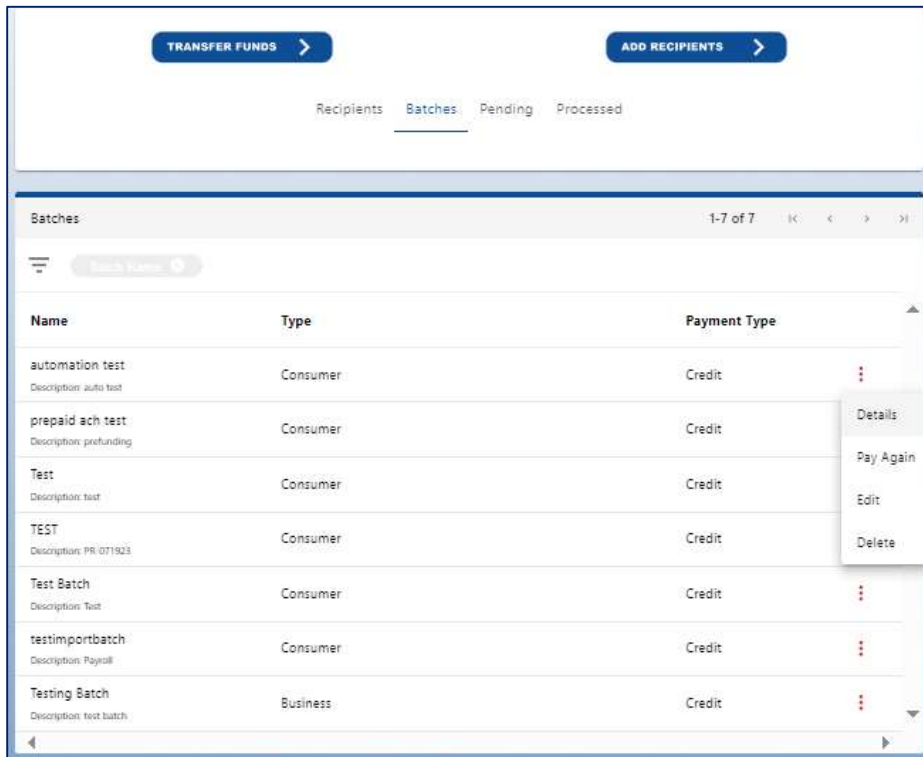
Batch created successfully.

Pay Now

Done

## View Batch Details

1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients page. A list of all existing recipients populates.
2. Select the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Details**.



4. The Batch Details view opens, showing the following fields:

- Batch Name
- Batch Type
- Payment Type
- Description
- Recipient
- Reference #
- Account #
- Debit/Credit
- Amount

5. Select one of the following:

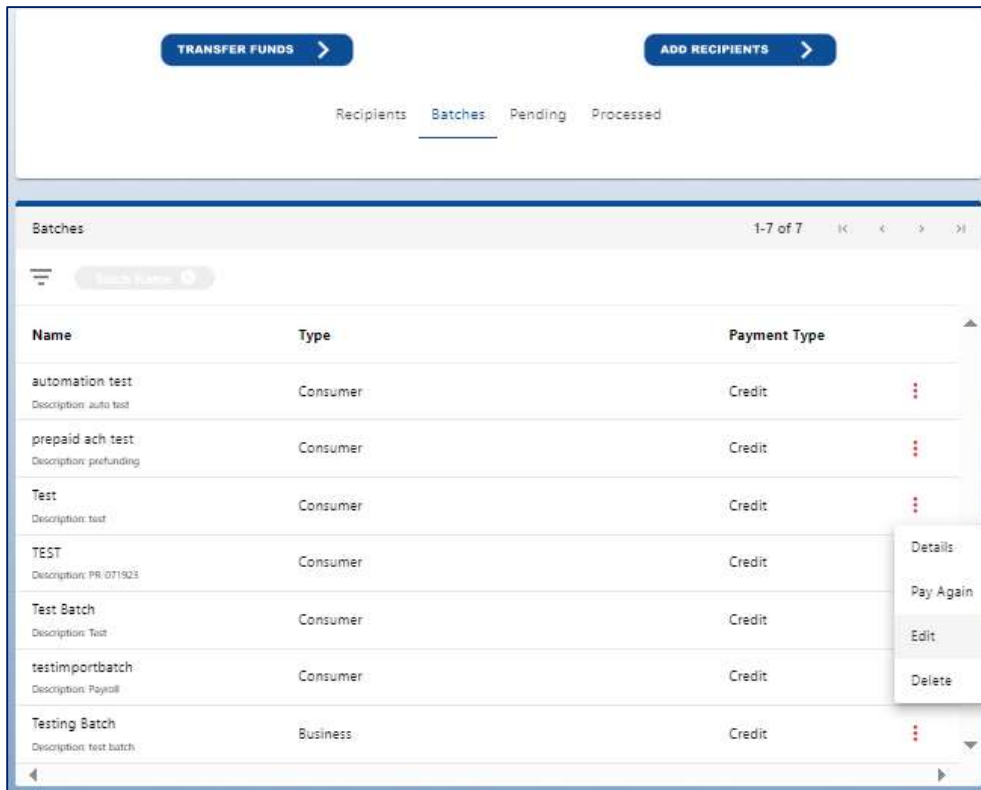
- **Back** – return to the previous page
- **Edit** - edit the batch details
- **Pay Again** –pay the batch again

Batch Name	Test Batch			
Batch Type	Consumer			
Payment Type	Credit			
Description	Test			
<hr/>				
Recipient	Reference #	Account #	DR/CR	Amount
Bob Smith		1234578911	Credit	\$0.01
Grace Smith		123456789	Credit	\$0.01
Jill Smith		12345789	Credit	\$0.01
John Smith		123456789	Credit	\$0.01
<b>Back</b>		<b>Edit</b>		<b>Pay Again</b>

## Edit Batch

Follow the steps below to edit batch details.

1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Edit**.



4. Edit the batch group information and recipient details as needed.
5. Review your changes and click **Save**.

## Delete Batch

Follow the steps below to delete an ACH batch:

1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Delete**.

**Note:** Batches used in pending batch payments cannot be deleted until the payment has processed.

4. Click **Confirm** to authorize the deletion of the batch.

# ACH Batch Payments

Follow the steps below to make an ACH Batch transaction.

1. Select **Business Payments** from the sidebar menu.
2. Click **Transfer Funds**.
3. Click **Make Batch Payment**.

## Step 1: Search & Filter Batches

Use the search and filter tools to find the appropriate batch. Search by Batch Name, Batch Description, Batch Type (Consumer or Business), and Payment Method (Debit, Credit, Mixed).

Enter your search criteria and select **Find Batch**.

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Search for a batch

Batch Name  
Test

Batch Description

Batch Type  
 Consumer  Business

Payment Method  
 Debit  Credit  Mixed

Cancel Find Batch

## Step 2: Select Batch

Select the intended batch from the list and click **Next**.

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Batches 1-1 of 1

Name	Type	Payment Type
Test Batch Description: Test	Consumer	Credit

Next

## Step 3: Edit Recipients

Edit payment amounts for the selected batch, add a memo, select recipients to Hold, and/or select Prenote.

A prenote (or prenotification) is a zero dollar payment to validate the account and routing details of a bank account before debiting or crediting it.

When the **Prenote** checkbox is selected, the amounts for all Recipients within the Batch are automatically changed to \$0.00.

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Recipients Rows per page: 25 0-0 of 0

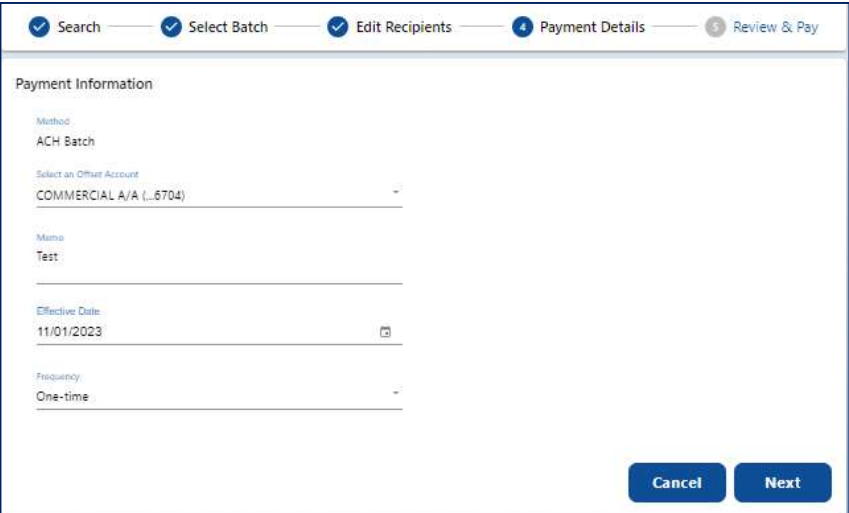
<input type="checkbox"/> Hold All	Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/>	Bob Smith		1234578911	Credit	\$156.97	
<input type="checkbox"/>	Grace Smith		123456789	Credit	\$1,156.98	
<input type="checkbox"/>	Jill Smith		12345789	Credit	\$1,225.89	
<input type="checkbox"/>	John Smith		123456789	Credit	\$789.56	

Cancel Next

## Step 4: Edit Payment Details

Edit the payment details and click **Next**. The screen will add required fields as you make selections.

1. Select the **Offset Account**.
2. Select the **Originating ID**.  
Originating IDs are entered by your financial institution when the business is added to Fusion Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console.



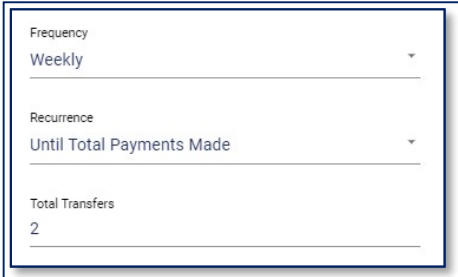
Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

Common examples of businesses that might have multiple Originating IDs include:

- A corporation that owns several companies. For example, Dave's Gym might also be referred to DBA Dave's Gym Equipment or Dave's Supplement Shop.
- A business that processes payroll for other businesses.

3. Enter a memo in the **Memo** field (optional).
4. Select the **Effective Date** to send the transaction. This field is populated with the first possible effective date by default.
5. Use the drop-down list to select the **Frequency** of the transaction, if applicable. Available options are: One-time, Weekly, Every two weeks, Monthly, Every three months, and Annually.
6. For recurring payments, specify when you'd like the transactions to end.

- **Until Canceled** – transactions occur on the scheduled frequency until the recurring payment is canceled in the application. Users may cancel a recurring batch transaction at any time.
- **Until End Date** – transactions occur on the scheduled frequency until the designated end-date has passed.
- **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have been completed. In the example shown here, this transaction would occur weekly until two payments have been completed, assuming the account is funded properly.





## Step 5: Review & Pay

Review your payment information and then click **Submit** to submit the business payment. If successful, you'll see a success message along with a summary of the payment information.

Summary	Totals
Payee Name: Test Batch	Total Credit: \$3329.40
Description: Test	Total Debit: \$0.00
Batch Type: Consumer	Total Recipients: 4
Offset Account: COMMERCIAL A/A (...6704)	
Memo: Test	
Effective Date: 11/01/2023	
Frequency: One-time	

## Pay Again: Batch

If a batch has been paid before, follow the steps below to pay the batch again using the same details.

1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the appropriate recipient. Click the three-dot menu and select **Pay Again**.
4. The Step 3: Edit Recipients screen opens, detailed above. Edit the recipient details and click **Next**.
5. Edit the payment details as needed and click **Next**.
6. Review the payment details and click **Submit**

Name	Type	Payment Type
automation test Description: auto test	Consumer	Credit
prepaid ach test Description: prefunding	Consumer	Credit
Test Description: test	Consumer	Credit
TEST Description: PR 071923	Consumer	Credit
Test Batch Description: Test	Consumer	Credit
testimportbatch Description: Payroll	Consumer	Credit
Testing Batch Description: test batch	Business	Credit