


Business Online Banking

ACH Quick Reference Guide



www.katahdintrust.com

MEMBER FDIC  EQUAL HOUSING LENDER

5.15.2024

Table of Contents

What are ACH Transactions.	3
Getting Started (Options).	3
Creating a New ACH Transfer.	4
Creating a New ACH Collection	6
Inquire into an ACH Payment or Collection	6
Modify an ACH Payment or Collection	7
Establish a New ACH Transfer Using an Existing ACH Transfer.	7
Generating Transfer Reports.	8
Establish a New ACH Template.	9
Edit an ACH Template	10
Import a NACHA or File Using an Existing Template.	10
Import a Non-NACHA File Using an Existing Template.	10
Import a NACHA File Without Using a Template.	11
Import a Non-NACHA File Using a New Template.	11
Support	11

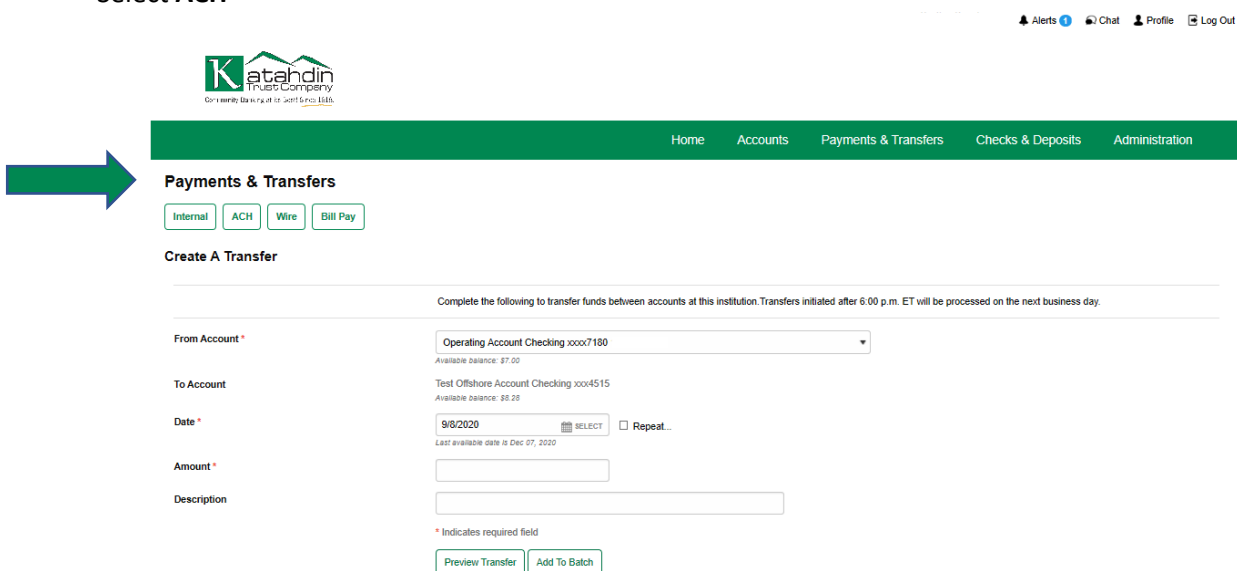
What are ACH Transactions?

ACH, Automated Clearing House transactions are a fast, efficient method for making and receiving payments. ACH allows you to create electronic payments and deposits and securely complete those transactions when and where you want in as little as a few hours. It's the cost-effective way to handle routine transactions and can be used for a wide variety of payments and deposits, including direct deposit of payroll and payments to vendors. Your business can easily add ACH transactions to your financial toolbox. To get started, all you need to do is give us a call today at 1-855-331-3221.

Getting Started (Options)

Under **Payments & Transfers**, you'll find a powerful suite of options for managing ACH transactions.

Select **ACH**



The screenshot shows the Katakadin web interface. At the top, there is a navigation bar with links for Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. The 'Payments & Transfers' link is highlighted with a green arrow. Below the navigation bar, there are buttons for Internal, ACH, Wire, and Bill Pay. The 'ACH' button is selected. Below these buttons, there is a section titled 'Create A Transfer' with a form. The form includes fields for From Account, To Account, Date, Amount, and Description. The 'From Account' field is set to 'Operating Account Checking xxx07180' and the 'To Account' field is set to 'Test Offshore Account Checking xxx4515'. The 'Date' field is set to '9/8/2020'. There are also buttons for 'Preview Transfer' and 'Add To Batch'.

From the ACH screen, you'll quickly be able to research individual ACH activities, create new payments, copy existing payments, create a collection, create templates, and review transfers and templates created by employees.

By using templates, you'll expedite your most common transactions by simply updating the effective dates and amounts. It's the secret to managing large batch files that take place on a recurring basis, like payroll. You can import transfers from your accounting software and even convert files that are not NACHA formatted.



Payments & Transfers

Internal ACH Wire Bill Pay

ACH

+ New payment + New collection Import file Help

Activity	Templates	File import templates							
Date	Description	Status	Withdrawal	Deposit	Type	Report			
▼ Sep 04, 2020	Test	Disapproved	1.00	1.00	Payment	Copy			
▼ Jul 22, 2020	Test	Disapproved	1.00	1.00	Payment	Copy			
▼ Apr 09, 2020	test	Disapproved	1.00	1.00	Payment	Copy			
▼ Mar 22, 2018	Testing	Saved	0.00	0.00	Collection	Copy Edit Delete			
▼ Dec 11, 2017	Testing	Saved	0.00	0.00	Payment	Copy Edit Delete			
▼ Sep 07, 2017	Test	Saved	0.00	0.00	Payment	Copy Edit Delete			
▼ Aug 08, 2017	Testing	Saved	1.00	1.00	Collection	Copy Edit Delete			
▼ Aug 02, 2017	Vendor	Saved	0.00	0.00	Payment	Copy Edit Delete			
▼ Apr 10, 2017	TEST	Saved	25.00	25.00	Payment	Copy Edit Delete			
▼ Mar 20, 2017	TEST	Saved	25.00	25.00	Payment	Copy Edit Delete			
▼ Jan 16, 2017	TEST	Saved	50.00	50.00	Payment	Copy Edit Delete			

Search activity

Date: All activity

Type: All types

Amount:

Example: 40 or 10.00-50.00

Tax identification number: All

Description:

Reference number:

Priority: All

Status: All

* Indicates required field

Search Clear search

Creating a New ACH Transfer

Setting up a new ACH transfer only takes a few minutes and you have several options available for adding them. Sign in to Business Online and select **Payments & Transfers**. Select **ACH**. You can choose to use the New payment option, you can set up a template to store the transaction’s basic information, or you could import a file exported from your account software. Selecting **+ New payment** helps simplify the setup process by offering a wide variety of the most common ACH types to get you started.

Payment types include:

New payment template

Type *

Payroll - PPD

Payroll - PPD

Prearranged deposit - PPD

Health savings contribution - PPD

Company - CCD

Vendor - CCD

Remittance - CCD

Federal taxes - CCD

State/local taxes - CCD

Corporate trade exchange - CTX

Once a payment type is selected, it serves as a guide for entering the specific information required for the type of ACH transfer you've selected. Select Same day or enter the effective date or dates you want your transfer to take place.

New ACH

Description *

Effective date *

 SELECT Same day

Next, select the accounts you want the money transferred from. You also have the option of splitting the funds into multiple accounts and transferring different amounts into each.

Pay from [Show Details](#) [Show Filter](#) Total batch withdrawal (1 item) \$0.00

Pay all Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Checking ▾	0.00	<input type="checkbox"/> No ✕

Prenotes should be originated at least three business days prior to effective date.

[+ Add another pay from](#)

Next, complete the information for each account the money will be transferred to. You can include pre-notes and add descriptions for each account. Each individual transaction also includes a hold option which allows you to stop or hold back the processing of an individual transaction without deleting the information or delaying the remainder of the batch.

Once completed, you can immediately process the batch by selecting **Complete ACH** or you can **Save for later** to make changes at a later time.

Pay to [Show Details](#) [Show Filter](#) Total batch deposit (0 items) \$0.00

Pay all Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Select a type ▾	<input type="text"/>	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Checking ▾	<input type="text"/>	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Savings ▾	<input type="text"/>	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	Loan ▾	<input type="text"/>	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/> 🔍	<input type="text"/>	General Ledger	<input type="text"/>	<input type="checkbox"/> No ✕

[+ Add another pay to](#)

* Indicates required field

Creating a New ACH Collection

Sign in to Business Online and select **Payments & Transfers**. Select **ACH** and then **+ New Collection** and select the collection type:

New collection

Type *

Prearranged payment - PPD
Company - CCD

* Indicates required field

Once a collection type is selected, it serves as a guide for entering the specific information required for the type of ACH transfer you've selected. Enter the date or dates you want your transfer to take place.

Next, select the accounts you want the money transferred from. You also have the option of splitting the funds into multiple accounts and transferring different amounts into each.

Next, complete the information for each account the money will be transferred to. If you are unsure about routing/transit number, you can simply look it up by entering the name. Then, just select it from the list. You can include pre-notes and add descriptions for each account. Each individual transaction also includes a hold option which allows you to stop or hold back the processing of an individual transaction without deleting the information or delaying the remainder of the batch.

Once completed, you can immediately process the batch by selecting **Complete ACH** or you can **Save for later** to make changes at a later time.

Inquire into an ACH Payment or Collection

You can easily find the status or view the details about previous transactions. Sign in to Business Online and select **Payments & Transfer**, then **ACH**, and click the **Activity** tab. Your most recent transactions appear in the window. However, you are able to use the **Search activity** function to find transfers matching your information by date, type, tax identification number, description, reference number, priority or status. Click **Search** and all transfers matching your information will appear in the list and include the description, date, current status, withdrawal amount, deposit amount, and type. Selecting the description will display the details. When finished, return to your list for your next inquiry.

Modify an ACH Payment or Collection

Quickly make changes to any of your transfers that have a status of saved or pending. Sign in to Business Online and select **Payments & Transfers** and then **ACH**. From the list, click **Edit** for the appropriate transfer from the list.

ACH

Activity			Templates	File import templates				+ New payment
Date	Description	Status	Withdrawal	Deposit	Type	Report		
Mar 22, 2018	Testing	Saved	0.00	0.00	Collection	Copy	Edit	Delete
Dec 11, 2017	Testing	Saved	0.00	0.00	Payment	Copy	Edit	Delete
Sep 07, 2017	Test	Saved	0.00	0.00	Payment	Copy	Edit	Delete

Editing a transfer will allow you to change the description, tax identification number, effective date, Pay from and Pay to accounts, frequency, and amount of the transfer. You can **Complete ACH** or **Save for later**. You may be prompted for a one-time password to complete the ACH.

Security challenge

A one-time password security challenge is required to complete this transaction.

[One-time password instructions](#) [Hide](#)

To generate a one-time password using your token, follow these steps:

1. Press the button
2. Token will display the one-time password, enter it below

One-time password *

* Indicates required field

Establish a New ACH Transfer Using an Existing ACH Transfer

Once a transfer has been processed, whether it was creating using the New ACH Transfer option or imported from a file, the specific transfer information remains stored in the system and is available to change and reuse for any future transactions you might be making. This means the basic information is only entered once, simplifying the setup process and saving time every time you make a transfer.

Sign in to Business Online and select **Payments & Transfers** and then **ACH**. From the list, click **Copy** for the appropriate transfer from the list.

Editing a transfer will allow you to change the description, tax identification number, effective date, Pay from and Pay to accounts, frequency, and amount of the transfer. You can **Complete ACH** or **Save for later**. You may be prompted for a one-time password to complete the ACH.

Click **Return to ACH activity** to return to the ACH Activity list or click **Save as template** to initiate the process of establishing a new template based on the transfer that you just established.

Generating Transfer Reports

To print or export your transactions, sign in to Business Online and select **Payments & Transfers** and then **ACH**. Select the **Report** icon. In the next screen, choose the type of report or export you wish to generate. Each report includes issued by and approved by information for the transactions, giving you an audit trail for the transfer.

ACH

Report Type Examples:

File Information

Transfer List									
KATAHDIN TRUST COMPANY									
Transfer Description	Transfer Type	Date	Item Count	Addenda Count	Batches	Credit Amount	Debit Amount	Reference #	
Test	Payment - Payroll	09/04/20	2	0	1	\$1.00	\$1.00	08e43a7881	
Transfer Status: Disapproved		Issued By: Accounting		Reviewer's Name: CFO		Review Date & Time: 09/03/2020 03:11:19 PM			
Pending Approvals: 0									

Batch Information

Batch List									
KATAHDIN TRUST COMPANY									
Batch#	SEC	Transfer Description	Company Name	Effective Date	Item Count	Status	Reference Number	Credit	Debit
1	PPD	Test	Ronald Duck	09/04/2020	2	Disapproved	08e43a7881	\$1.00	\$1.00
1	PPD	Test	Ronald Duck	07/22/2020	2	Disapproved	0f6483abde	\$1.00	\$1.00
1	PPD	test	Ronald Duck	04/09/2020	2	Disapproved	f1942e8bdd	\$1.00	\$1.00
1	PPD	Test	Ronald Duck	09/07/2017	2	Saved	2a845918be	\$0.00	\$0.00
1	PPD	TEST	Ronald Duck	04/10/2017	2	Saved	8ae450a82c	\$25.00	\$25.00

Transactions

All Transactions
KATAHDIN TRUST COMPANY

Page 1 of 4

Transfer Description: TEST
Transfer Type: Payment - Payroll
Company Name: Ronald Duck
Issued By: Accounting
Reviewer's Name:
Review Date and Time:
Placement Date and Time: 12/28/2016 03:35:04

Batch#	SEC	Recipient Name	Effective Date	Status	Account Number	Account Type	Amount	CR/DR	RT
1	PPD	Operating Account Chec	01/16/17	Saved	****7180	Checking	\$50.00	DR	011202392
1	PPD	Ronald Duck	01/16/17	Saved	****7180	Checking	\$50.00	CR	011202392

All reports can be downloaded as a PDF or CSV by selecting **Format** and **Download report**.

Establish a New ACH Template

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

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

Sign in to Business Online and select **Payments & Transfers** and then **ACH**. Select the **Templates** tab. The system will display a list of available templates. Click **+ New payment template** and select the new payment template type from the dropdown menu:

New payment template

Type *

Payroll - PPD

- Payroll - PPD
- Prearranged deposit - PPD
- Health savings contribution - PPD
- Company - CCD
- Vendor - CCD
- Remittance - CCD
- Federal taxes - CCD
- State/local taxes - CCD
- Corporate trade exchange - CTX

Type a template name, select the Tax identification number, and a template group from the dropdown menus. Click **repeat** for recurring transfers.

Assign user access to specific users or to all current and future users.

Enter the Pay from and Pay to accounts, amounts, account type and information. Review the information and click **Save** to store the template.

Edit an ACH Template

From the **Templates** tab, click **Edit** for the template you want to edit. In the Description section, modify the Template name, Template group, From account, and To amount as needed. You can also modify user access as needed. Click **Save** to store the template.

Import a NACHA File Using an Existing Template

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

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

Sign in to Business Online and select **Payments & Transfers** and then **ACH**. Click the **Import file** hyperlink. Select **NACHA**, click **Browse**, and select the file to upload. Select the appropriate **Template** from the dropdown list and click **Continue**. Click **Review ACH** and review details. Once confirmed, click **Complete ACH**.

Import a Non-NACHA File Using an Existing Template

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

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

Sign in to Business Online and select **Payments & Transfers** and then **ACH**. Click the **Import file** hyperlink. Select **Non-NACHA**, click **Browse**, and select the file to upload. Select the appropriate **Template** from the dropdown list and click **Continue**. If the system prompts you, type the Effective date and click **Continue**. Review and click **Complete ACH**.

Import a NACHA File Without Using a Template

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

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

Sign in to Business Online and select **Payments & Transfers** and then **ACH**. Click the **Import file** hyperlink. Select **NACHA**, click **Browse**, and select the file to upload. Select **Import without using a template** from the **Template** drop-down list. Select the appropriate ACH transfer type from the **Type** drop-down list. Click **Review ACH** and review the transfer details. Click **Complete ACH** to finalize.

Import a Non-NACHA File Using a New Template

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

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

Sign in to Business Online and select **Payments & Transfers** and then **ACH**. Click the **Import file** hyperlink. Click the **+ Import File** hyperlink. In the Import file section, select **Non-NACHA**, click **Browse**, and select the file to upload. Select **Create a new template** from the **Template** drop-down list and click **Continue**.

Complete the template name, Tax identification number, template group, select the appropriate Insert decimals into amounts option, select delimited or fixed width, type the number of header and footer rows to exclude, select the text qualifier, and select all appropriate columns.

Assign user access to specific users or to all current and future users. Click **Continue**. Type the Effective date and click **Continue**.

Get support from our team of experts. We're ready to help.

If you have any questions, please contact the Electronic Banking team at 1-855-331-3221 or info@katahdintrust.com.



MEMBER FDIC  EQUAL HOUSING LENDER