Automated Clearing House (ACH) Origination User Guide

Gate City Bank

For a Better Way of Life.®

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Payees

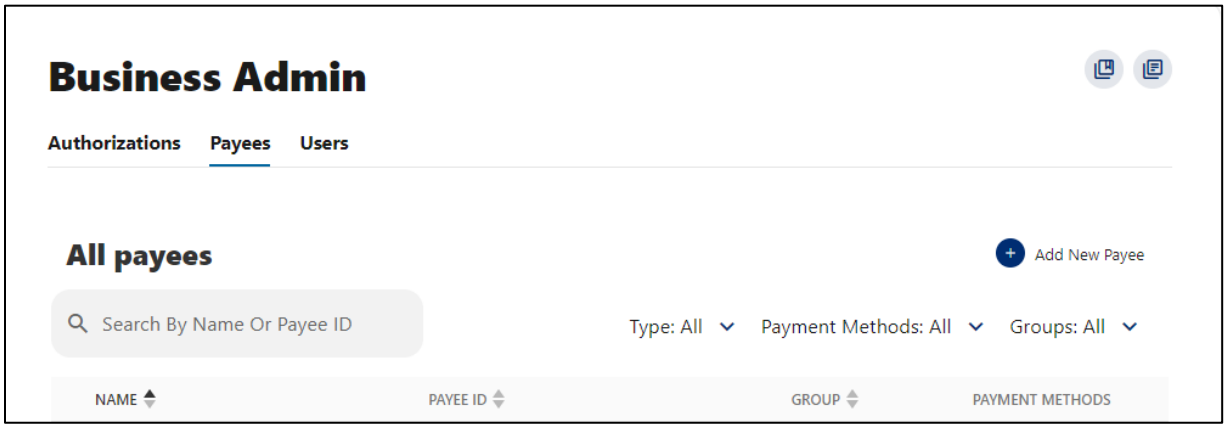
Before a business ACH template can be submitted, a business user must set up **Payees** and **Payment methods** in the Business Online Banking Platform. Business users who are assigned the **Manage Payees** permission can add, edit, and delete payees in the **Business Admin** widget.

A payment method is a set of payment instructions related to specific types of payments (either ACH or Wires) that Business Online Banking widgets use to simplify the payment process. After a payment method is added to a payee, that payee is eligible for payments related to the payment method.

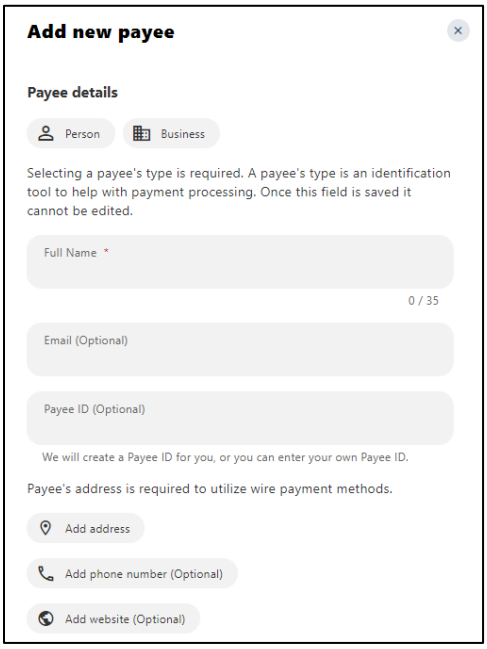
Create a New Payee (Desktop)

To create a new payee:

1. In the **Business Admin** widget, click the **Payees** tab.



2. 2. Click **Add New Payee**. If you do not have any payees set up, click **Get Started** to add the first payee. The **Add new payee** window opens.



3. For **Payee details**, select **Person** or **Business**.

4. In the **Full Name** field, enter the payee's name. Payee names can be no more than 22 characters, including spaces.

5. Optional: In the **Email** field, enter the payee's email address.

6. Optional: In the **Payee ID** field, enter the identification for the payee. Business users can either create their own Payee ID or leave the field blank. If the field is blank, Business Online Banking creates a unique Payee ID. The auto-generated Payee ID is a combination of the payee's first and last name and a tracking number.

7. Click **Add address** to expand the address section and add the address. Payees must have an address to add or edit a wire payment method. This includes both domestic and international payments and is required to facilitate Office of Foreign Assets Control (OFAC) checks.

8. Optional: Click **Add phone number** to expand the section and add a phone number.

9. Optional: Click **Add website** to expand the section and add a website.

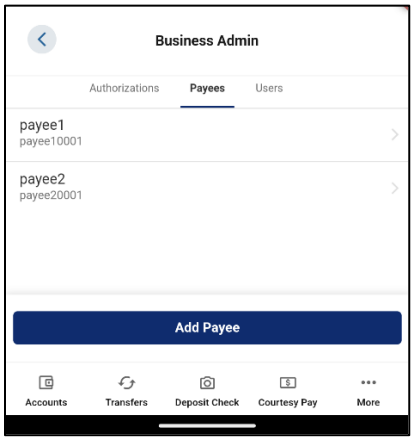
10. Optional: From **Choose a group**, select a payee group. Business Online Banking generates the default **Employees**, **Vendors**, and **Customers** groups. Click **+ Create Group** to create a new group. If a new group is created while adding a payee, the payee is assigned to the new group and the group is available to select for other payees.

11. Click **Add payee**. A success message indicates the payee was added. Although the business user added a payee, the payee isn't eligible to be sent any payments until a payment method is added to the payee. See Add a Payment Method for details.

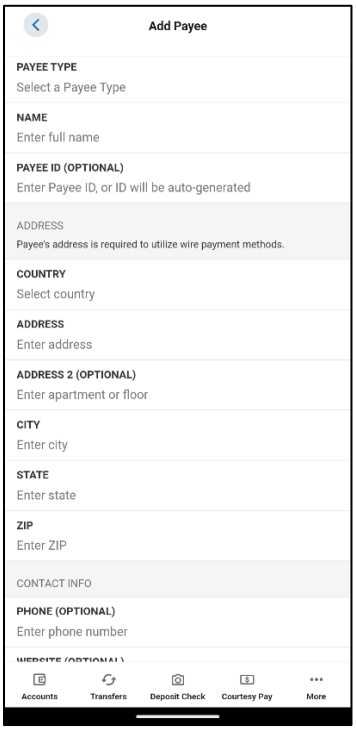
Create a New Payee (Mobile)

1. Click **more**
2. Expand **Business Admin & Reporting**
3. Select **Business Admin**
4. Select the **Payees** tab in the mobile **Business Admin** widget
5. Select **Add Payee**.

Payees



The **Add Payee** window opens.



6. From **Payee Type,** select **Person** or **Business**.
7. In the **Name** field, enter the payee's name. Payee names can be no more than 22 characters, including spaces.
8. Optional: In the **Payee ID** field, enter the identification for the payee. Business users can either create their own Payee ID or leave the field blank. If the field is blank, Business Online Banking creates a unique Payee ID. The auto-generated Payee ID is a combination of the payee's first and last name and a tracking number.
9. Select the **Country** field and select the payee's country.
10. In the **Address** field, enter the payee's address.
11. Optional: Enter the **Address 2** of the payee, such as an apartment number.

12. In the **City** field, enter the payee's city.
13. Select the **State** field and select the payee's state
14. In the **Zip** field, enter the payee's Zip Code.
15. Optional: In the **Phone** field enter the payee's phone number.
16. Select **Save changes.**

    A success message indicates that the payee is added.

Payees must have an address in the **Contact Info** section to add or edit a domestic or international wire payment method. This is required to facilitate Office of Foreign Assets Control (OFAC) checks.

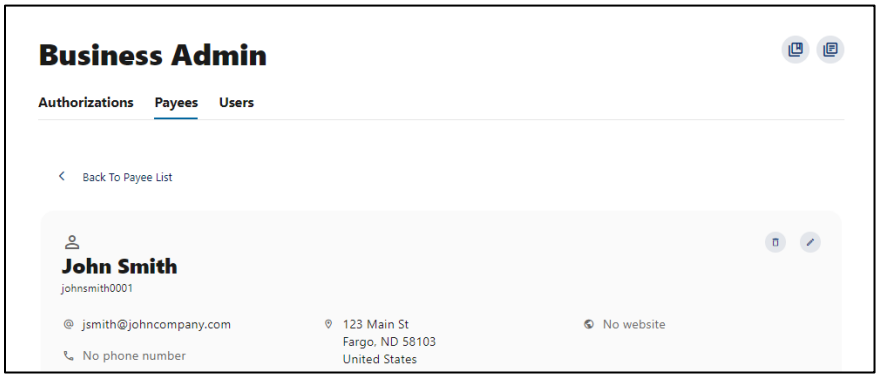
Although the business user has added a payee, the payee isn't eligible to be sent any payments until a payment method is added to the payee. See Add a Payment Method for details.

Edit Payee Details (Desktop)

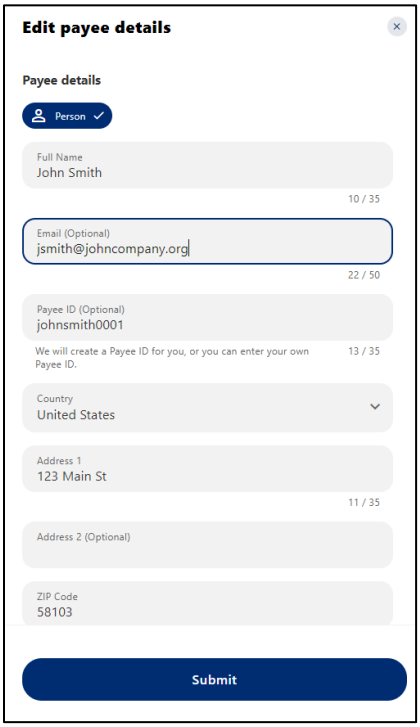
When a payee's name is changed, the change is automatically applied across the system. Menus, filters, and other areas are updated.

1. In the Business Admin widget, click the Payees tab.

2. Select the payee from the payee list to see their details.



3. Click Edit. The Edit payee details window opens.



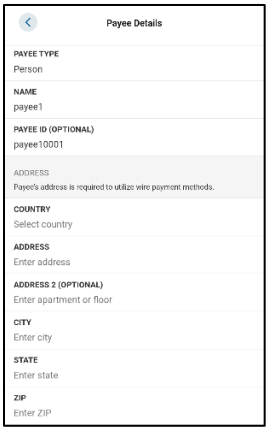
4. Make the edits and click Submit. A success message indicates the payee is updated.

Edit Payee Details (Mobile)

When a business user changes a payee's name, the system automatically applies the change across the user interface. Menus, filters, and other areas are updated.

To edit a payee's details using a mobile device:

1. Select the payee to edit from the payee list. The **Payee Details** window opens.



2. Make the edits and select **Save changes.**

   A success message indicates that they change is saved.

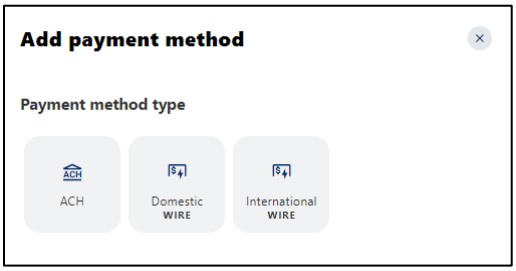
Payees

Add a Payment Method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that Business Online Banking's widgets use to simplify the payment process. After a payment method is added to a payee, that payee is eligible for payments related to the added payment method.

A business user can't use a mobile device to add or edit International Wire payment methods.

1. After the payee has been successfully added, you will have the option to add a payment method.
2. Select the ACH payment method type for the payee.



   a. For ACH:

      i. In the Routing Number field, enter the payee's nine-digit financial institution routing number. In the

      ii. Account type list, select Checking or Savings.

      iii. In the Account Number field, enter the payee's account number.

      iv. In the Nickname field, enter a nickname for the payee's account.

      v. Optional: Click + ID number to add an ID number. The ID number is a business-designated employee, customer, or vendor identification number that appears on the payee's statement from the receiving financial institution.

      vi. Click save

ACH Templates

An ACH template is a predefined format that you can use to create ACH batches. Information in ACH templates includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees. Use ACH templates to reduce errors and save time when creating ACH batches.

Before a Business Online Banking user can create ACH templates, they must be assigned the Create ACH Template permission. Additional permissions that allow users to edit ACH templates and the payees in the ACH template include Modify ACH Template, Modify ACH Template, Add ACH Template Entries, Manage Template Entries, Delete ACH Templates, and Import ACH Templates

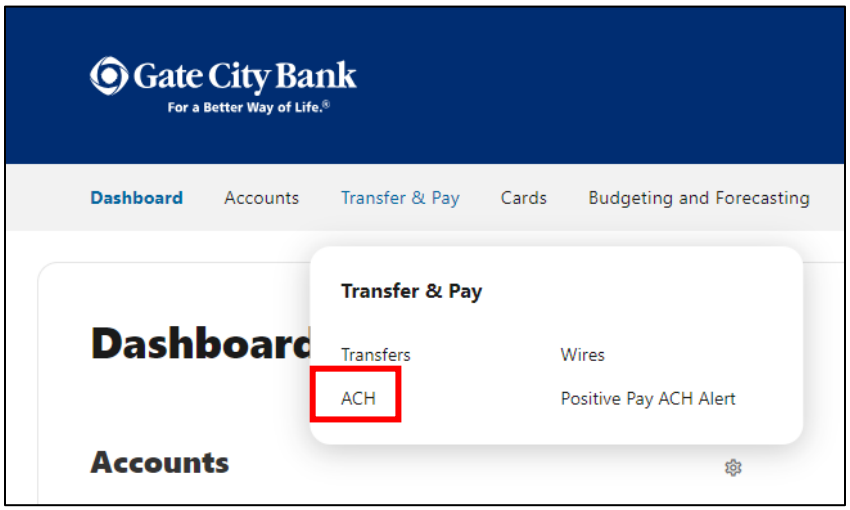
Create an ACH Template (Desktop)

The New Template feature enables business users with proper permissions to create new ACH templates.

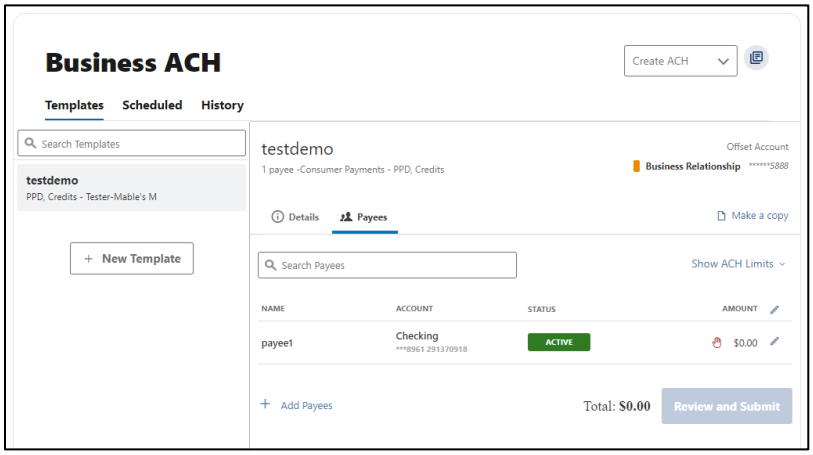
To create a new ACH template:

1. Hover over **Transfer & Pay**.

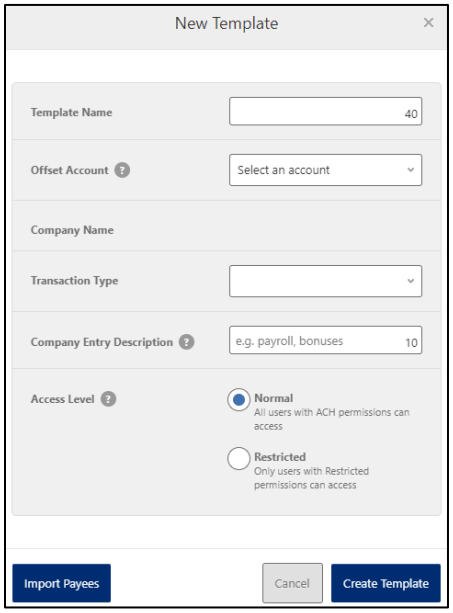
2. Click on **ACH**



3. Click **+ New Template**



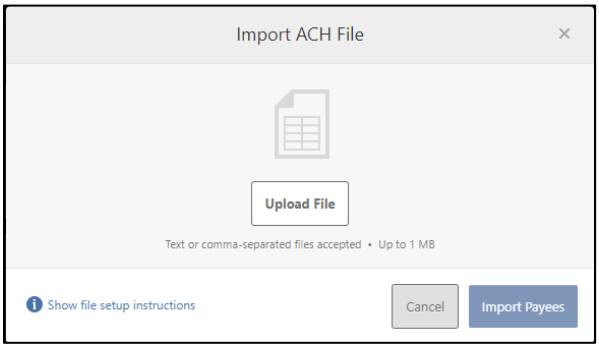
The **New Template** window opens



4. In the **Template Name** field, enter a unique name.
5. In the **Offset Account** list, select an account. If there is one account only, it is preselected. For payment templates, this account is used as the funding account and the funds that are sent to the payees are debited. For collections templates, this account receives the funds collected from payees.
6. In the **Company Name** list, select the name of the payment company. Company Names enable your business to use a unique company name and identification in batch header records in the ACH batch. For example, if your business has two locations with separate payroll files, you might require a unique ACH company for each location.
7. In the **Transaction Type** list, select an available transaction type.
8. From **Access Level**, select **Normal** or **Restricted**. The access level, combined with ACH permissions, controls business user access to ACH templates.
    a. Select **Normal** to allow all business users with the essential ACH permissions to access the template.
    b. Select **Restricted** to ensure that only business users with required ACH permissions plus the **Access to Restricted Templates** permission can access the template. ACH templates with a **Restricted** access level display a padlock (🔒) next to the template.
9. Optional: Click **Import Payees** to upload a Nacha (.txt) or .csv (comma separated value) file into business banking for future use.

    To access **Import Payees**, business users must be assigned the **Import ACH Templates** and **Create ACH Template** permissions and be permitted one or more ACH transaction types.

ACH Templates



10. Click **Create Template**.

CSV Import File Format

The ACH Import option only supports the following comma delimited file (.csv) schema:

Field	Length	Name	Description	Format	Required or Optional	Notes
01	2	Transaction Code	Identifies various types of debit and credit entries	Numeric	Required	Must be code 22, 23, 27, 28, 32, 33, 37, or 38 Legacy: CCD, PPD, WEB, TEL
02	9	Receiving FI Routing Number	Receiving FI's standard bank Routing Number	Numeric	Required	
03	1-17	Account Number	Receiving account holder's account number	Alphanumeric	Required	
04	1-10	Amount	Amount to be posted to the receiving account in USD	Numeric	Required	No commas allowed, ignore dollar signs ($) if they are present
05	0-15	Individual Identification Number	Account number by which the Receiver is known to the Originator	Alphanumeric	Optional	
06	1-22	Receiver Name	Additional identification of the Receiver	Alphanumeric	Required	Individual names may include commas, periods, and apostrophes

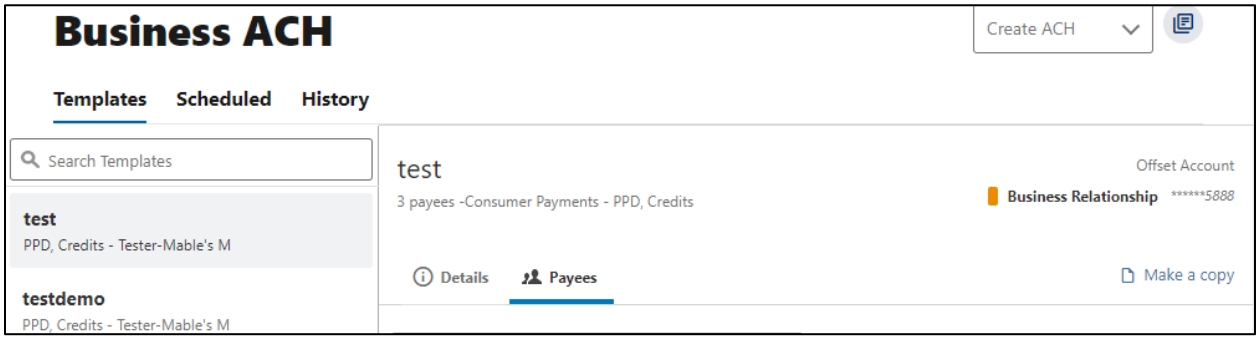
The system performs the following file validation checks:

- If the file contains errors, the system displays error messages. Make the required changes to the file and click **Replace File** to upload a new file.
- If the file passes file validation, the ACH templates service appears.
- If a file contains the same payee name but a new account (for example, a new checking account for the payee) the system adds the account to the Payee's ACH payment method profile. The new account appears in the Add Payees to Template feature in the **Business ACH** widget.

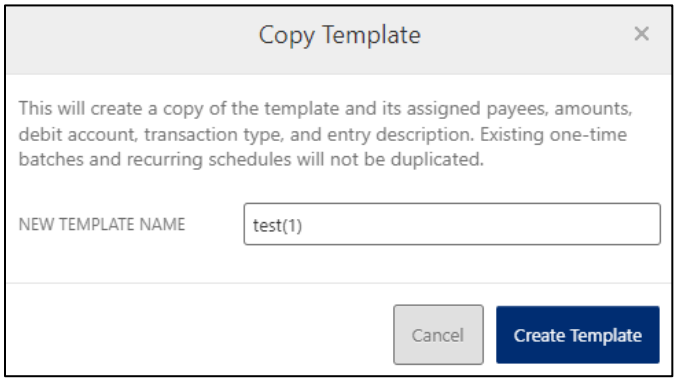
Copy an ACH Template

The copy feature allows permitted business users assigned the **Create ACH Template** role permission to copy existing ACH templates.

1. Select the ACH template to copy.



2. Click **Make a copy**. The **Copy Template** window opens



3. In the **New Template Name** field, enter a name.
4. Click **Create Template**.

ACH Templates

Edit an ACH Template

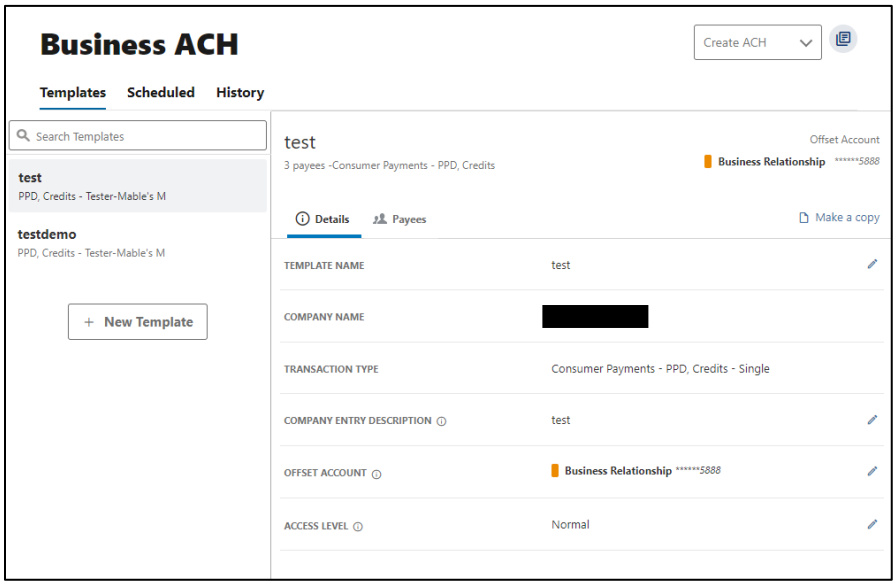
The edit template function allows business users to edit the Name of the template, Company Entry Description, Offset Account, and the Access Level.

Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

To edit a template business users must be assigned a role with the **Edit ACH Template** permission.

To edit a template:

1. Select the template to edit.



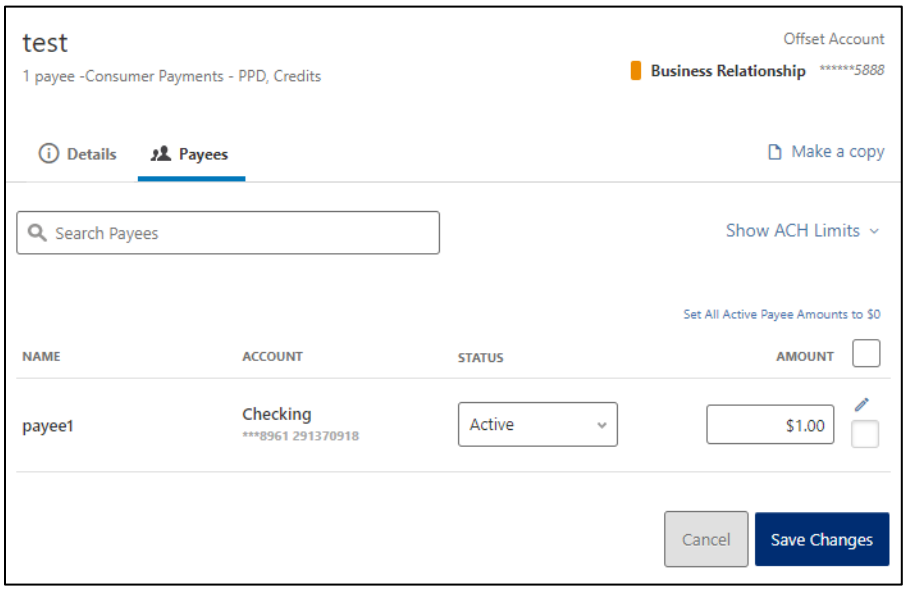
2. Click the **Details** tab.
3. Click **Edit** next to the field to edit
4. Update the field as needed
5. Click **Save Changes**.

Reset Payee Amounts to Zero Dollars

You can edit an existing ACH template to set all Payee dollar value amounts to zero.

To set the Payee dollar value amounts to zero:

1. From the **Business ACH** widget, click the Templates tab.
2. Select the templates to edit
3. Click **Edit all payees**.



4. Click **Set All Active Payee Amounts to $0**. The values in the **Amount** fields change to $0.00.
5. Click **Save Changes**.

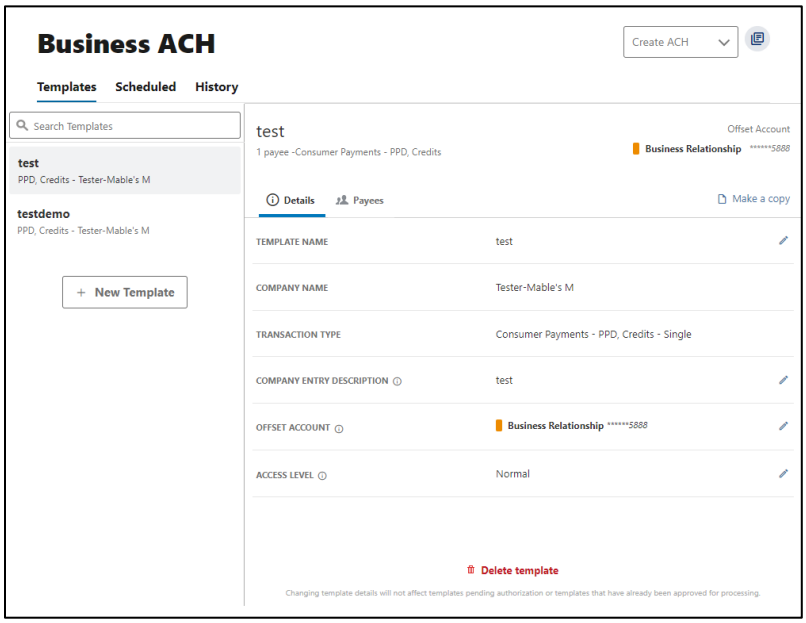
Delete an ACH Template

Business users can delete ACH templates. Business users must be assigned a role with the **Delete ACH Template** permission to delete a template.

Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates.

To delete a template:

1. Select the template to edit



2. Click the **Details** tab.
3. Click **Delete Template**.
4. In the **Delete Template?** dialog, click **Delete Template**. A confirmation message confirms the template is deleted.

To cancel a future-dated template, click the **Scheduled** tab and click **Cancel** to cancel the template to prevent it from being processed.

ACH Template Payees

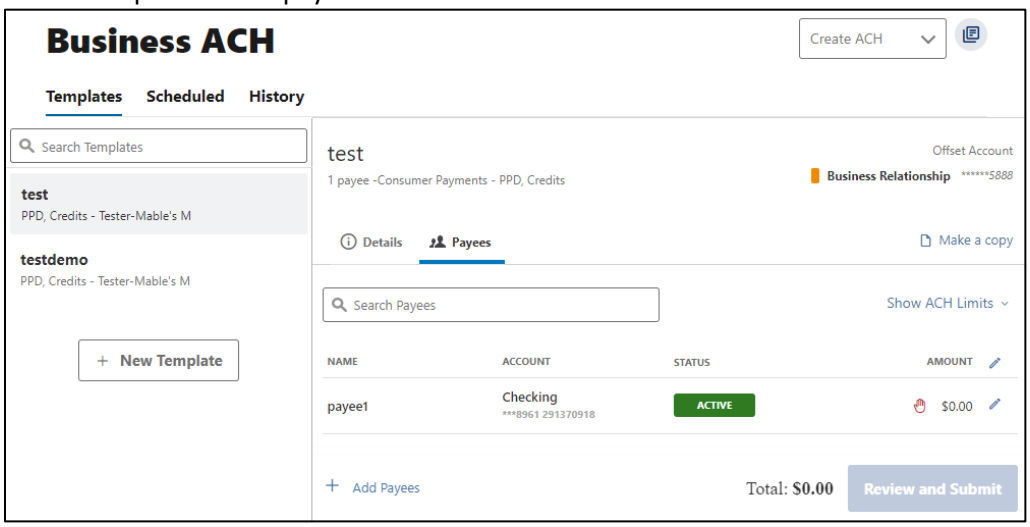
Before a business user can add payees to a template, the business user must have payees with ACH payment methods and must be assigned to a role with the **Manage Template** Entries permission.

Business users can't use a mobile device to delete ACH Template Payees, but they can add payees or edit ACH Template Payee amounts and statuses.

Add a Payee to an ACH Template (Desktop)

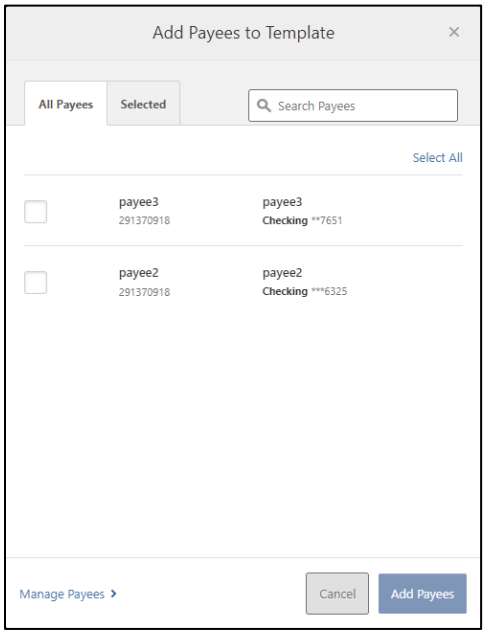
To add a payee to an ACH template:

1. Select the ACH template to add payees to.



2. Click **Add Payees**

   The **Add Payees to Template** window opens. If needed, a business user can click **Manage Payees** to open the **Business Admin** widget to create, modify, or delete payees.



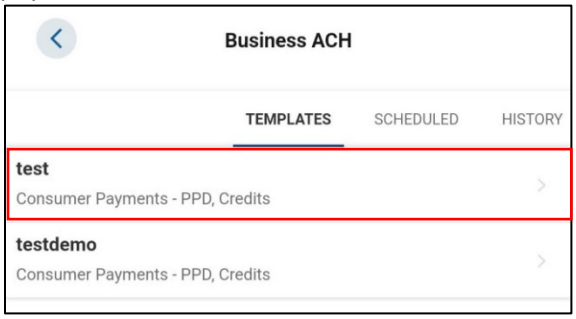
3. Find the payees to add. You can use the **Search Payees** field to help you find the payees to add.
4. Select the checkbox next to the payees you want to add to the template.
5. Click **Add Payees.** You can't add duplicate payment methods for the same payee in standard template submissions. If that functionality is needed, use a Pass Thru submission.

Add a Payee to an ACH Template (Mobile)

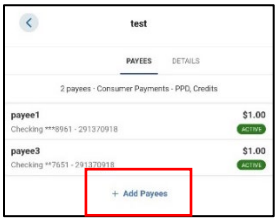
Add participants to an ACH template.

To add a payee to an ACH template:

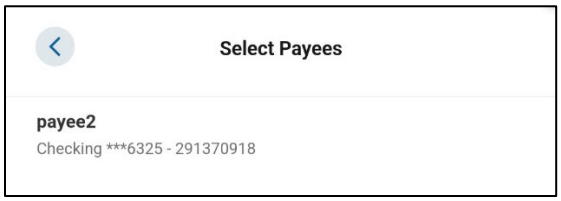
1. Select the **ACH** widget from the **Transfer & Pay** mobile menu.
2. Select the template to edit payees.



3. Select **Add Payees**.



4. Select the payees to add to the template.



5. Select **Add Payees**. A confirmation message confirms the payee is added to the template.

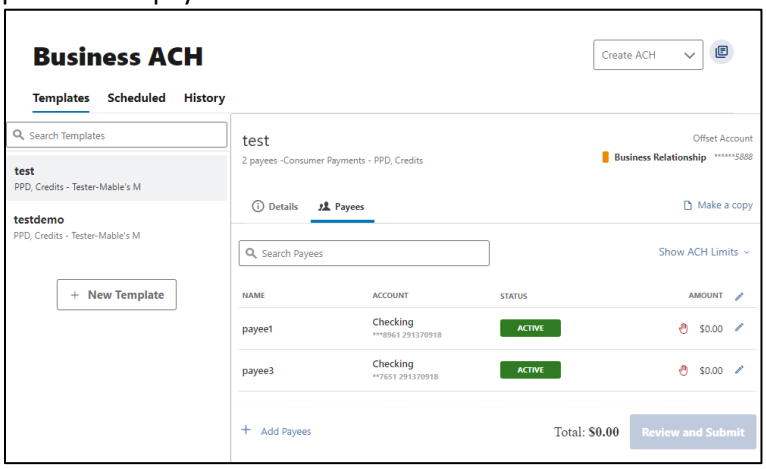
Edit a Payee in an ACH Template (Desktop)

Business users can edit payee records in a template. Business users must be assigned a role with the **Manage Template Entries** permission to edit a payee.

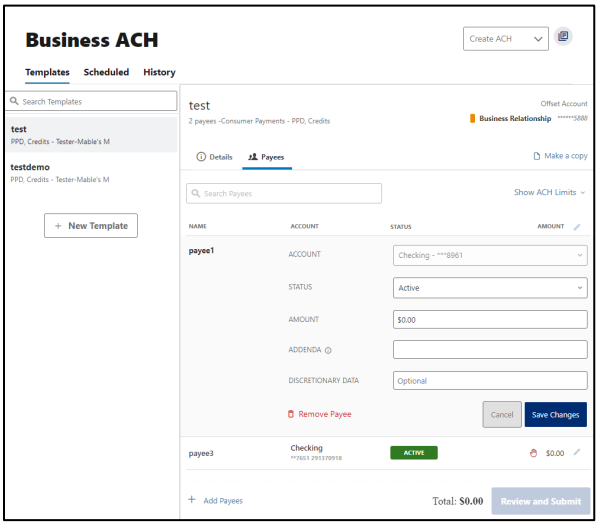
Changes to payees are not applied to templates pending authorization, authorized templates, or future-dated templates.

To edit a payee on an ACH template:

1. Select the ACH template to edit payees on.



2. Click **Edit** next to the payee to edit.



a. To edit the **Status** or **Amount** for all payees in an ACH template, click **Edit All Payees** to the right of the **Amount** column label. To update the amount to zero ($0) for all Payees, click **Set All Amounts to $0.** All active Payees' amounts are set to $0 in the ACH Template.

b. The Account column displays the ACH account assigned to the payee and can't be changed.

3. In the **Status** list, select from the following statuses:

   a. **Active**: The payee is a live entry that will be included in the template sent to your financial institution for processing.

   b. **On Hold**: The payee is not live and will not be included in the template submission. For example, an employee on unpaid leave can be designated on hold until he or she returns. A hold icon ( ) along with a number indicating the number of payees with an On Hold status display on the ACH template.

   c. **Prenote**: The system creates a zero dollar prenote entry in the template. Prenotes must be sent at least 10 days prior to submitting a live entry. For example, your business can submit a prenote entry for a new employee using direct deposit to ensure the accuracy of the payee's bank and account information. A prenote icon ( ) along with a number indicating the number of payees in a Prenote status display on the ACH template.

4. In the **Amount** field, enter an amount that is greater than $0.00 for payee in an Active status.

5. Optional: In the **Addenda** field, enter up to 80 characters of additional details for the transaction. For example, invoice details or reference numbers that help the payee apply the payment in an accounting program.

6. Optional: In the **Discretionary Data** field, enter a two character code for a company's internal use. No specific format is required.

7. Click **Save Changes.** A confirmation message confirms the template is updated.

Edit a Payee in an ACH Template (Mobile)

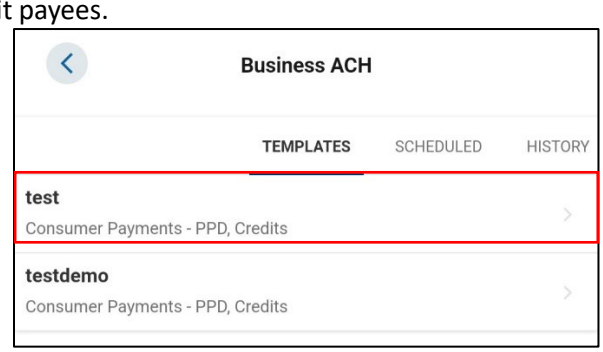
Business users can edit payee records in a template. Business users must be assigned a role with the **Manage Template Entries** permission to edit a payee.

ACH Templates

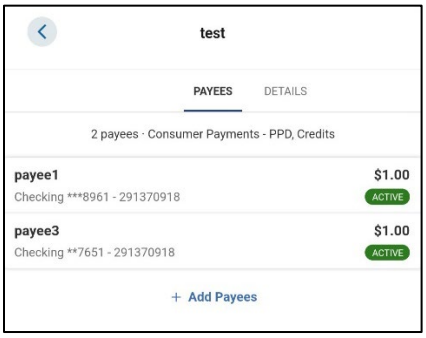
Changes to payees are not applied to templates pending authorization, authorized templates, or future-dated templates.

To edit a payee in an ACH template:

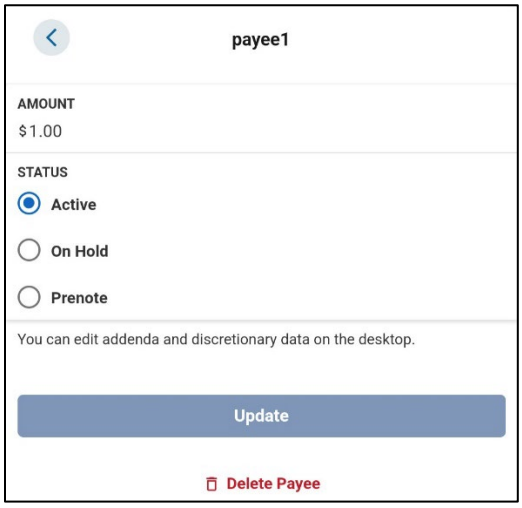
1. Select the **ACH** widget from the mobile menu.
2. Select the template to edit payees.



3. Select the payee to edit.



4. Edit the **Amount** or **Status** of the payee and select **Update.** The system does not allow $0.00 amounts for payees in an **Active** status.



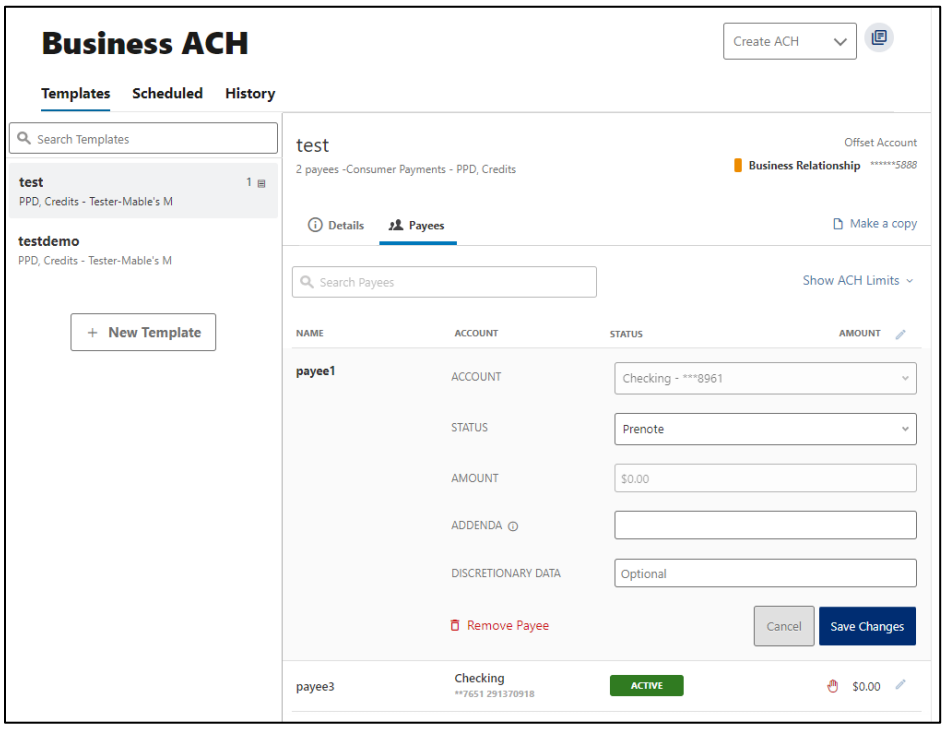
A confirmation message confirms the payee is updated.

Remove a Payee from an ACH Template

Business users can remove payees from a template. Before payees can be removed from a template, a business user must be assigned a role with the **Manage Template Entries** permission.

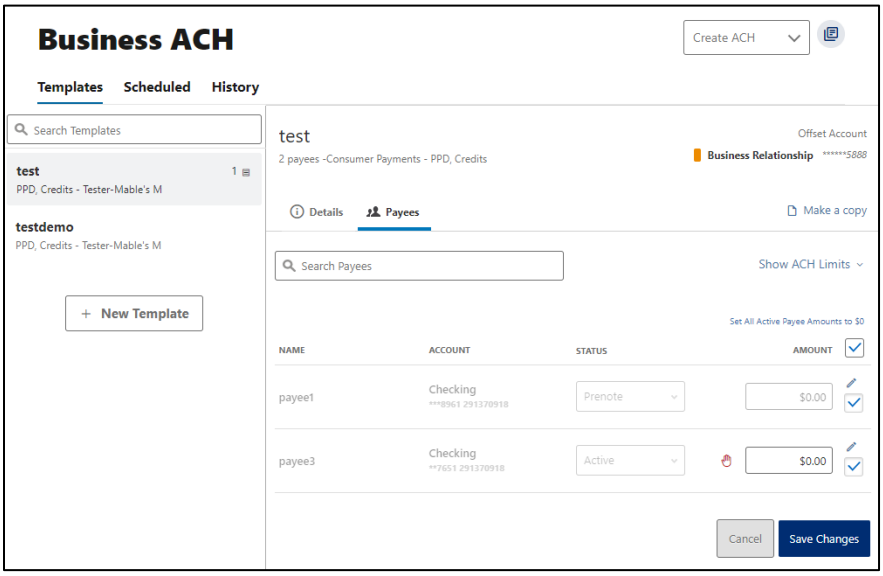
To remove a payee from an ACH template:

1. Select the ACH template from which to remove the payee.
    a. To remove an individual payee:
        i. Click **Edit** next to the payee to remove.
        ii. Click **Remove Payee**.



        iii. In the confirmation prompt, click **Yes, remove**.
    b. To remove multiple payees in a template:
        i. Click **Edit All Payees** to the right of the **Amount** column label.

ACH Templates



ii. Select the checkbox for each payee you want to remove.

iii. Click **Save Changes**. A confirmation prompt displays.

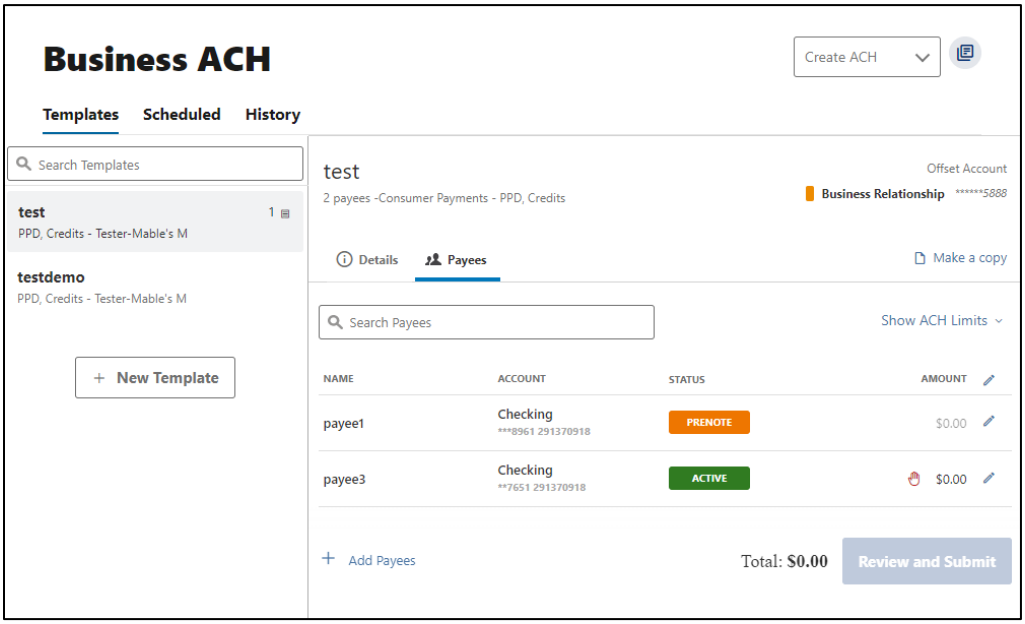
iv. Click **Remove Payees**. A confirmation message confirms the template is updated.

Business User ACH Submission

Business users can use the **Business ACH** widget to submit ACH debit and credit template requests. To access the Business **ACH widget**, business users hover over the **Transfer & Pay** widget. Click on ACH from the menu.

Templates Tab

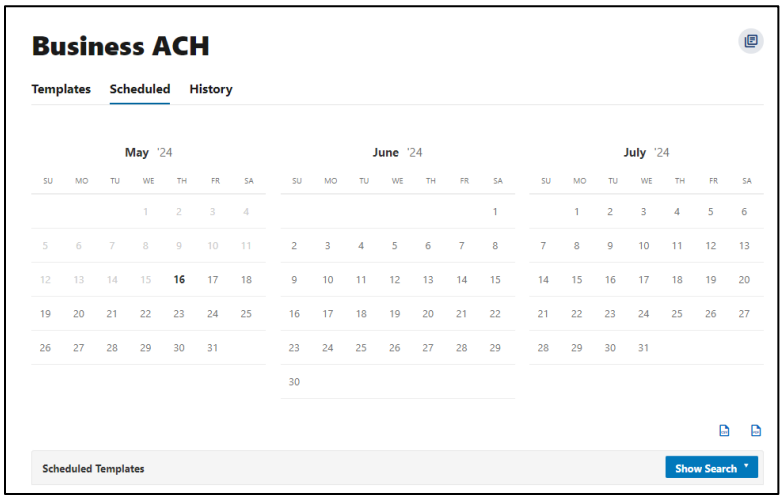
The **Templates** tab displays **Details** and **Payees** for the business to create, edit, and schedule an ACH template (submission) for Gate City Bank to process.



Scheduled Tab

The **Scheduled** tab displays future-dated ACH submissions that are scheduled to be processed.

On Desktop, business users can click **Show Search** to view and search fields for scheduled ACH submissions, view scheduled ACH submission details, and cancel future-dated ACH submissions using specified search criteria. On Mobile, business users can only view scheduled ACH submission details.

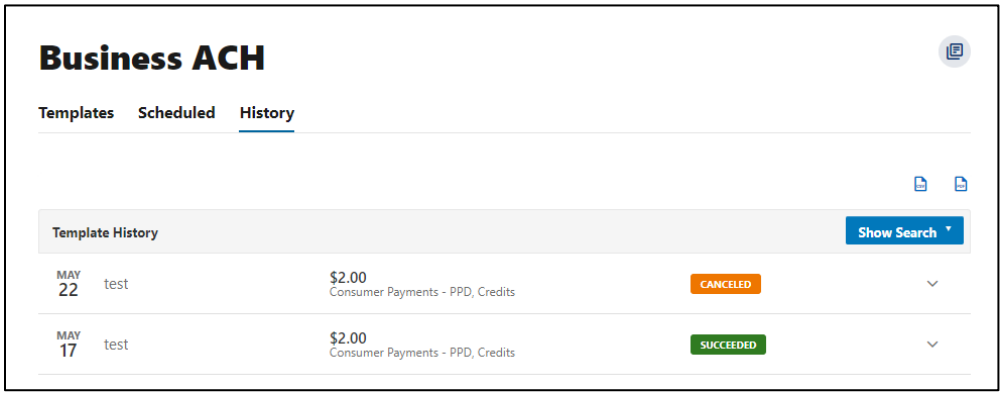


Business User ACH Submission

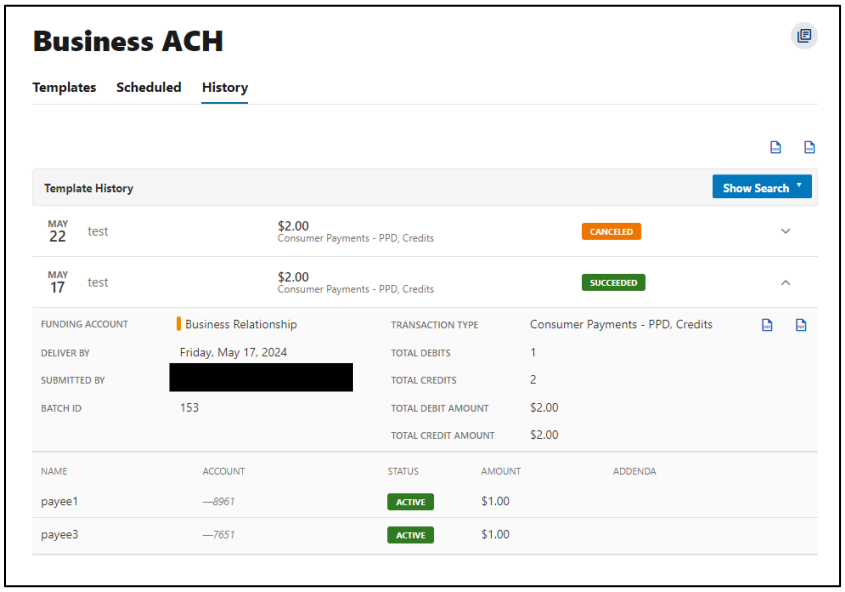
History Tab

The **History** tab displays pending batches (submissions available for processing) and a template history (submissions that have been completed or rejected, rejected when in a **Needs Authorization** status, or canceled by a business user).

On Desktop, business users can click **Show Search** to expand an advanced search area to search for completed ACH submissions and view details for these ACH submissions. On Mobile, business users can only view ACH submission details.



When a business user clicks an ACH submission, the ACH submission expands to display the status and additional details about the ACH submission.



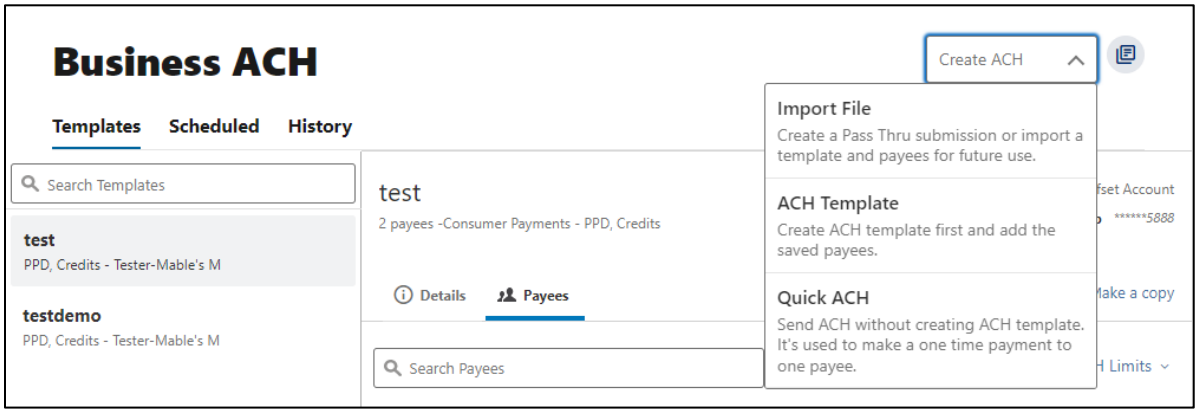
Submit a Quick ACH (Desktop)

ACH Quick Submit allows your business users to send a one-to-one ACH (debit or credit) to a payee in the domestic United States. All ACH SEC Codes are supported that your business has permissions to originate. Originating an ACH

transaction using this method is available for traditional and Same Day ACH, and your business may opt to save the Payee for future use or not (one-time use).

To submit a Quick ACH:

1. Go to **Transfer & Pay > ACH.**
2. From **Create ACH**, select **Quick ACH**.



   The **Quick ACH Submission** page opens.

3. From **Offset Account**, select the account for the transaction.
4. Select the **Payment Company** if more than one is available.
5. Select the **Transaction Type** such as PPD - Credits or CCD - Debits.
6. Enter the **Entry Description** which describes the transaction to the payee (PPD: payroll, reimbursements, dues, rent, membership fees. CCD: expenses, purchases, rent, invoices, collections).
7. Select the **Access Level** as **Normal** or **Restricted**.
8. Enter the **Amount** of the transaction.
9. Enter the **Deliver By** date for the transaction.

   If the same day is selected, the item must be submitted to Gate City Bank before 2:00PM CST.

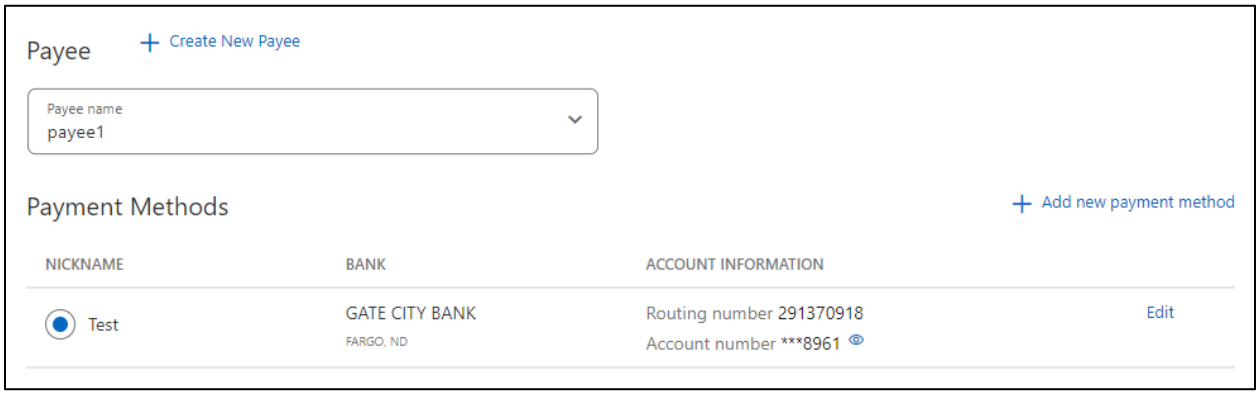
10. Start typing the **Payee's** name. If the payee exists in the Business Online Banking platform, the name displays.

    To create a new Payee for the transaction, click **+ Create New Payee**. A new window opens so the business user can complete the information. See Payees and Payment Methods for more information.

    If you want to use this Payee in future, select the **Save Payee For Future Submission** checkbox. If this is a one time use Payee, leave the checkbox cleared. A one-time Payees' information is available in the **Pending** and **History** pages for the business user and is saved in reports for the FI Administrator to provide research and customer service.

11. If you selected an existing Payee, the payees' **Payment Methods** open. The business user can select the Payment Method to use for the transaction.

If the Payment Method doesn't exist, the business user can click **Add new payment method** to enter a new Payment Method for this Payee. See Payees and Payment Methods for more information.



12. Click **Submit**

    The batches show a status of **Scheduled** or **Needs Authorization** depending on the role limits of the submitting user.

Submit an ACH Pass Thru

The ACH Pass Thru feature allows business users to securely deliver Nacha .txt and .csv formatted files to Gate City Bank for processing. The system will also accept .bin, and .fli Nacha files.

Formatting

- **Unsupported ACH Transaction Code** - The system stops the file upload if the file contains ACH transaction codes outside of the supported range (22, 23, 24, 27, 28, 29, 32, 33, 34, 37, 38, 39, 52, 53, and 54).
- **Unsupported ACH SEC Code** - The system stops the file upload if the file contains batches using unsupported SEC codes (ACK, ADV, ATX, & COR)
- **Multiple offsetting transactions** - Batches containing multiple debits and multiple credits aren't accepted.
- **Small mixed batches** - Batches containing a single debit and a single credit where neither entry contains a DFI Account Number (in the 6 record) that the uploading user is able to originate from are not accepted. The Business Online Banking Platform can't determine whether or not this is a debit or credit batch so it can't allow the user to self correct this issue.

Permissions

- **ACH Origination Entitlement Errors** - If the type of transactions contained in a single batch (such as ACH SEC Code and/or Transaction Code) are not allowed based on the user's permissions (or the permissions granted to the business by Gate City Bank), the entire batch will error out due to "Permission error: You do not have permission to submit this type of batch." However, if the user can originate these types of transactions from another account, the user can update the account to allow the file to be accepted by the Business Online Banking Platform.
- **Offsetting Account Errors** - If the business and/or business user doesn't have access to any offsetting account, the business user won't be allowed to proceed with the file upload.

Business User ACH Submission

Business users can submit Nacha files containing batches with SEC codes in addition to PPD, CCD, TEL, and WEB through the use of Business Online Banking's Enhanced Pass Thru SEC codes.

If configured, a Business Admin can allow transactions types for **ACH Other Pass Thru Debits** and **ACH Other Pass Thru Credits**.

Pass Thru files cannot be submitted using a mobile device.

Enhanced Pass Thru SEC Codes			
Credit or Debit	**Common Supported SEC Codes**	**Uncommon Supported SEC Codes**	**Unsupported SEC Codes**
Credit	CIE, CTX	IAT	COR
Debit	CTX	ARC, BOC, IAT, MTE, POP, POS, TRC, TRX, RCK, XCK	COR,SHR
Neither Credit or Debit		DNE, ENR	ACK, ADV, ATX

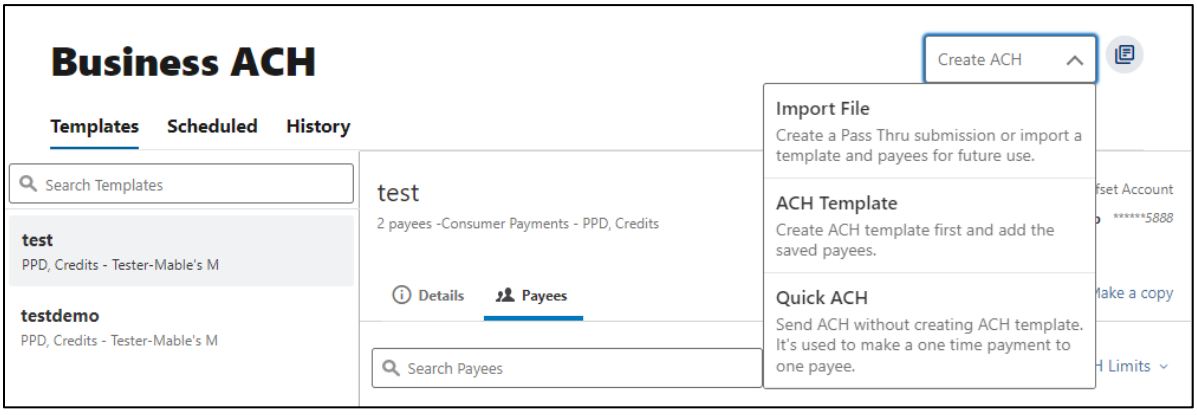
Pass Thru files are not stored in the database and are not available for future use.

Business users must be assigned the **Import ACH Templates** and **Create ACH Template** permissions and be permitted one or more ACH Transaction Types before they can access ACH Import or Pass Thru.

See CSV Import File Format for file specifications and requirements.

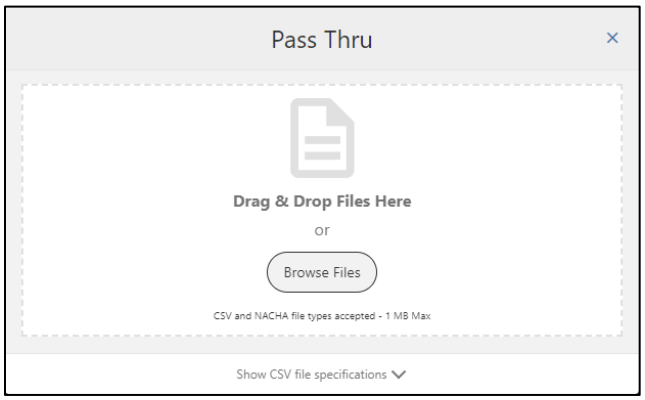
To submit an ACH Pass Thru file:

1. From the **Create ACH list,** select **Import File**.

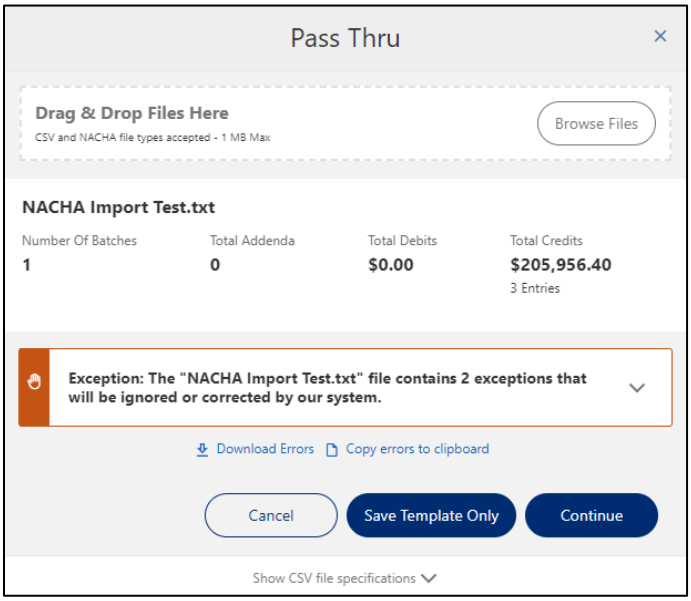


   The **Pass Thru** window opens

2. Click **Upload File** or drag and drop to upload a Nacha .txt or .csv (comma separated value) file from a saved location on your computer.



3. Click **Continue** to continue, or click **Save Template Only** to import batches and payees from the file as templates for future use.

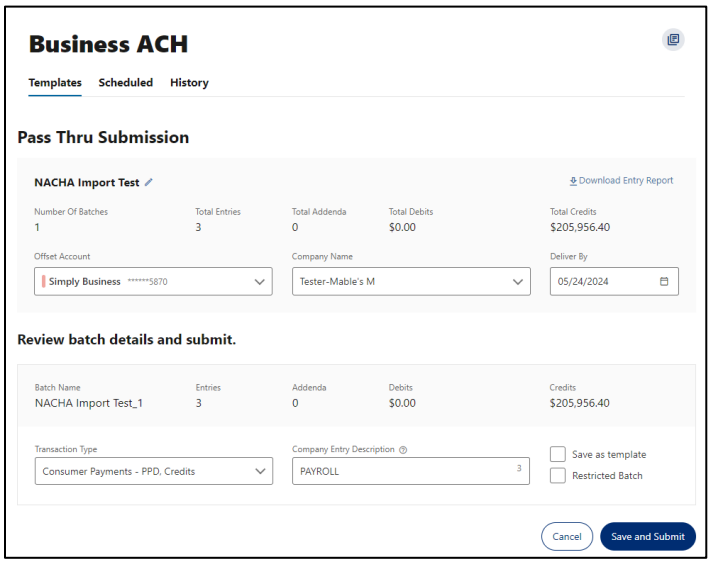


The Business Online Banking Platform validates the file. If there is an issue with the file, an exception or error message displays. Messages in an orange box are exceptions and are information. This allows the business user to proceed; the system corrects exceptions. Messages in a red box are errors and the business user can't proceed until they upload a corrected file.

The **Pass Thru Submission** window opens.

4. Click **Edit** to edit the submission name that was generated from the filename. Submission names must be unique.

Business User ACH Submission



5. In the **Offset Account list**, select an offset account. For credit templates, this account will be debited to cover credit transactions such as payroll. For debit templates, this account will receive the funds collected from payees.

6. In the **Company Name** list, select a name. ACH Payment Company Names enable you to use a unique company name and identification in batch header records. For example, if you have two locations with separate payroll files, you might require a unique ACH Payment Company for each location. Gate City Bank might require additional company names.

7. In the **Deliver By** field, click to select a delivery date from a calendar.

8. Review the details of each batch. **Batch Names** are generated as [Submission Name_#] and cannot be individually edited.

9. In the **Transaction Type** list, select a transaction type.

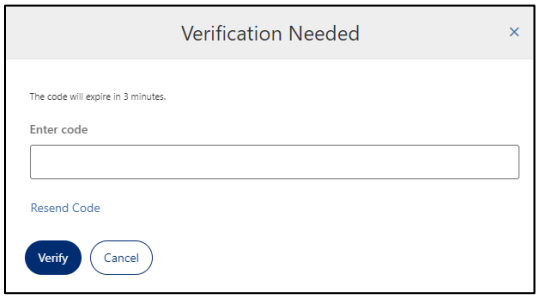
10. In the **Company Entry Description** field, enter a description of the template transaction that is often posted to the payee's account. There is a maximum of 10 characters. Description examples include Payroll, Direct Dep, Reg Salary, Vendor Pymt, Loan Pymt and Ins Prem.

11. Select the checkbox for **Restricted** batches.

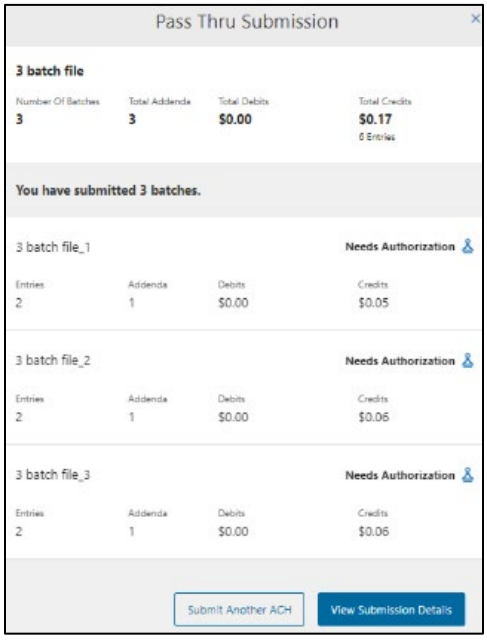
    The Access Level, combined with ACH role permissions, controls business user access to ACH templates. Leave the **Restricted** checkbox cleared to allow all business users with requisite ACH permissions (for example, ACH Transaction Type or ACH Offset Account) to access the template. Select **Restricted Batch** to ensure only business users with the required ACH permissions plus the **Access to Restricted Templates** role permission can access the template.

12. Select the **Save as template** checkbox to add that batch to the saved templates for future use.

13. Click **Save and Submit**. The **Verification Needed** window might open.



14. In **Enter code**, the business user must enter the code they received and then click **Verify**. A confirmation message confirms the ACH Pass Thru is submitted.



The batches show a status of **Scheduled** or **Needs Authorization,** depending on the role limits of the submitting user.

Submit an ACH Template (Desktop)

Business users can submit templates for authorization (if needed) and processing.

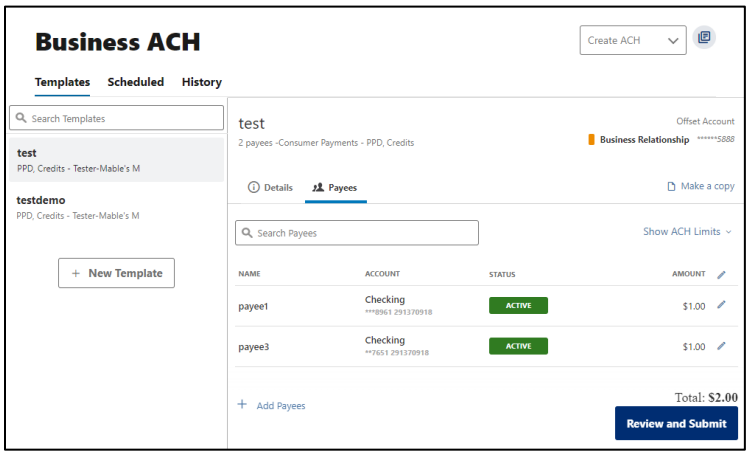
To submit ACH templates, business users must be assigned a role with **Submit Template** permissions, permissions for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

1. Select the template to submit for processing.
2. Click **Review and Submit**.

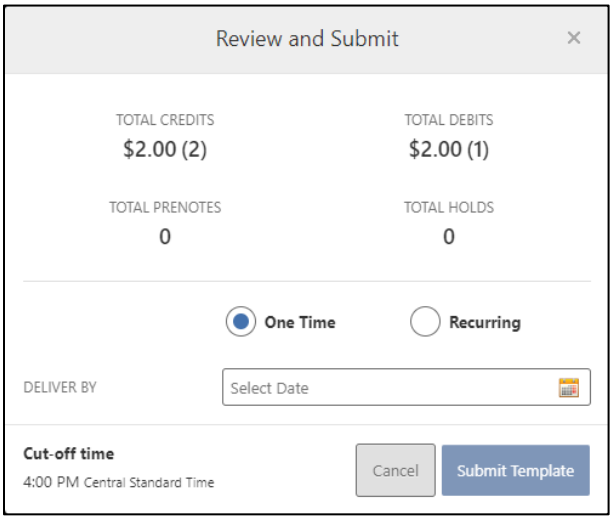
   To edit an ACH template payee, click **Edit** in the row of the payee to edit. See Edit a Payee in an ACH Template (Desktop) for full details and images.

Business User ACH Submission



3. Select the template to be a **One Time** or **Recurring** submission.

   a. If you selected **One Time:**



   i. In the **Deliver By** field, select a date.

   The **Deliver By** date represents the date the template transactions are expected to settle with the payee's (credit templates) or the business's (debit templates) account. The system checks Gate City Bank's daily cutoff time, business processing days, holidays, effective entry date rules, and future day limits to determine when the template can be scheduled.

   Select the current date to submit a Same Day ACH. If the ACH template is submitted with the current date but is past Gate City Bank's cutoff time, it will be considered as a Same Day ACH for the following business day.

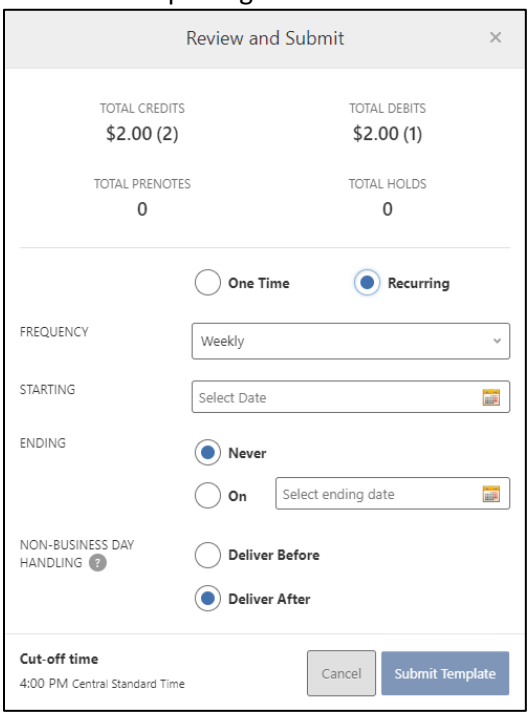
   ii. Click **Submit**.

   If submitting a Same Day ACH, a confirmation window displays. Click **Submit Template** to confirm the Same Day ACH submission.

   If submitting an immediate ACH template that matches an existing immediate ACH submission or if submitting an ACH template with the same Deliver By date and amount as an existing ACH submission, a confirmation window displays. Click **Yes, resubmit** to confirm the submission.

b. If you selected **Recurring:**

Recurring submissions cannot be set up using a mobile device.



i. In the **Frequency** list, select the recurring timeframe.

ii. In the **Starting** field, use the calendar icon to select a start date.

iii. In the **Ending** field, select **Never** or use the calendar icon to select a specific date.

iv. In the **Non-Business Day Handling**, select whether the template must be submitted before or after the non-business day.

v. Click **Submit**.

A message indicates the template was submitted successfully or requires additional authorization.

ACH Statuses

The following table provides an overview of the system states and statuses.

Business Banking Platform Status	Definition
Canceled	A scheduled ACH template was canceled and was not sent to Gate City Bank for processing
Needs Authorization	A scheduled ACH template that requires authorization by another user in the business. This authorization needs to occur prior to the cutoff time and required lead time (for example, needing to be approved one day in advance of the Deliver By date).

Rejected	A scheduled ACH template that was rejected by Gate City Bank
Rejected	A scheduled ACH template that required authorization was rejected by an authorized business user.
Expired	A scheduled ACH template that required authorization but was not authorized in time and expired
Scheduled	The ACH template was submitted to Gate City Bank for processing
Succeeded	The ACH template was approved and processed by Gate City Bank

Scheduled ACH Payments

The Scheduled ACH Payments feature displays today and future-dated ACH submissions. Business users can search for scheduled ACH templates, view details, and cancel future-dated templates.

Scheduled ACH payments can't be edited or canceled with a mobile device. Business users can only view scheduled ACH payments on a mobile device.

Required Permissions

To view scheduled ACH payments, a business user must have the following permissions:

- Permission to one or more ACH Transaction Types
- Access to one or more accounts with ACH permissions

Search for ACH Payments

To search for ACH payments:

1. On the **ACH** widget, click the **Scheduled** tab.
2. Click **Show Search** to view search fields
3. Enter search criteria, and click **Search**.

ACH template submissions in a **Needs Authorization** state show on the **Scheduled** tab, but will not be submitted to Gate City Bank for processing until they have been authorized by another business user with sufficient permissions. For more details, see ACH Submission Authorization (Dual Authorization).

Business User ACH Submission

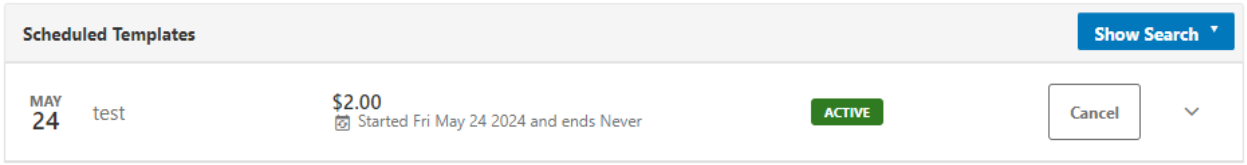
Edit a Scheduled ACH Template

Business users cannot edit a scheduled ACH template; they must cancel the ACH template request and submit a new request.

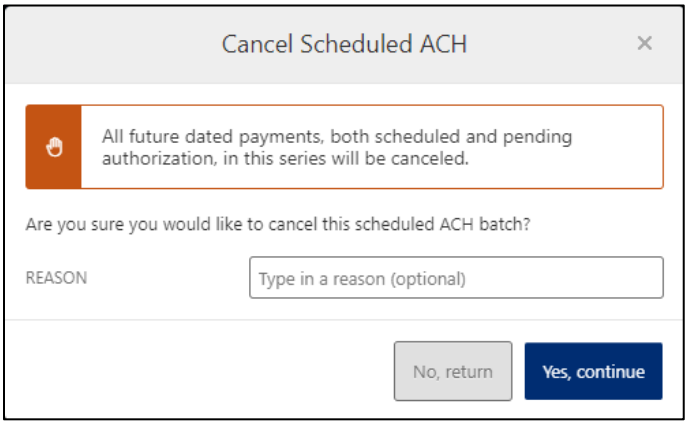
Cancel a Scheduled ACH Template

To cancel a scheduled ACH template:

1. On the **Business ACH** widget, click the **Scheduled** tab.



2. Find the ACH template and click **Cancel**.



3. Optional: In the **Reason** field, enter a reason for the cancelation.
4. Click **Yes, continue**. A confirmation message indicates the scheduled ACH template is canceled.

   The status of the scheduled ACH template changes to canceled and displays on the **History** tab.

ACH Submission Authorization (Dual Authorization)

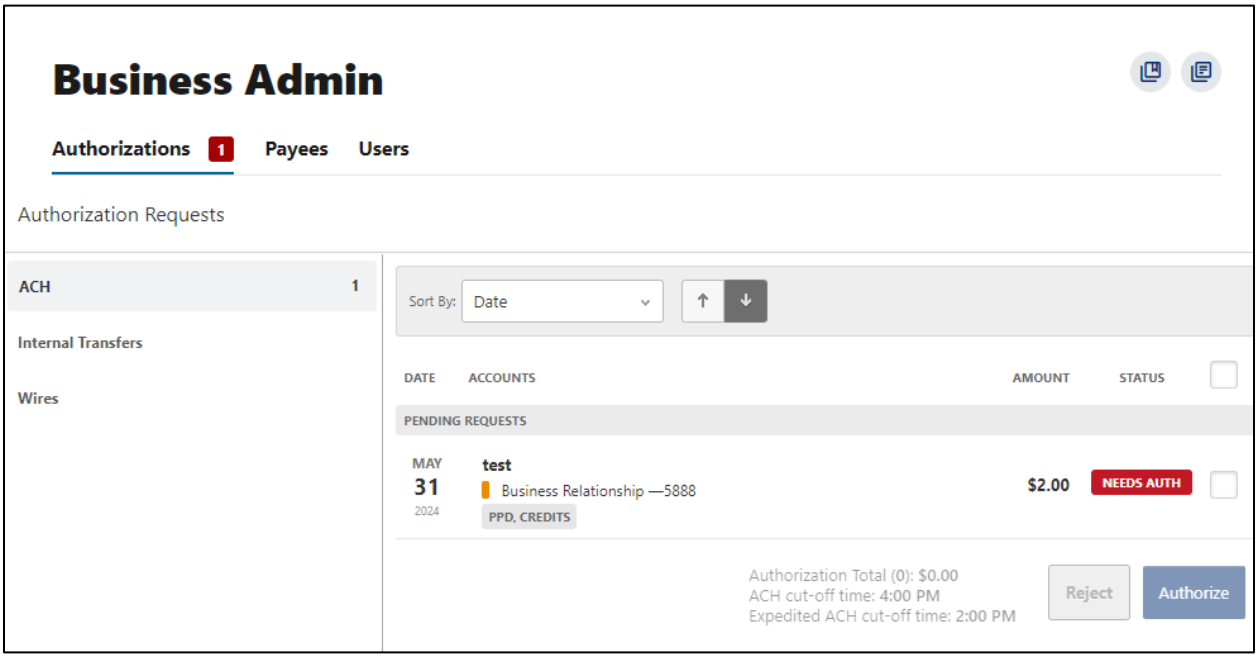
This section describes how to authorize a transaction on the desktop application and in the mobile application.

Authorize a Transaction (Desktop)

To Authorize a Transaction:

1. Hover over **Business Admin & Reporting** widget. Click on **Authorizations**.
2. Select the transaction type to view transactions that are in **Needs Authorization** status.

Business User ACH Submission



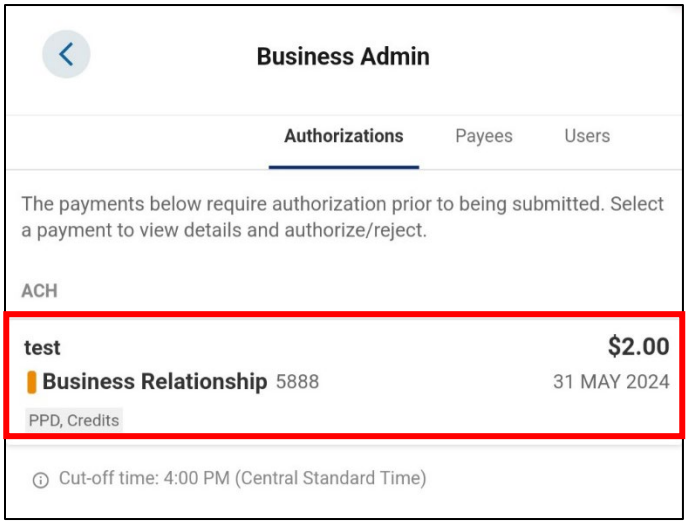
3. Select the checkbox for the transaction to authorize
4. Click **Authorize** to approve and submit the transaction to Gate City Bank for processing.

   A success message indicates the transaction was authorized.

Authorize a Transaction (Mobile)

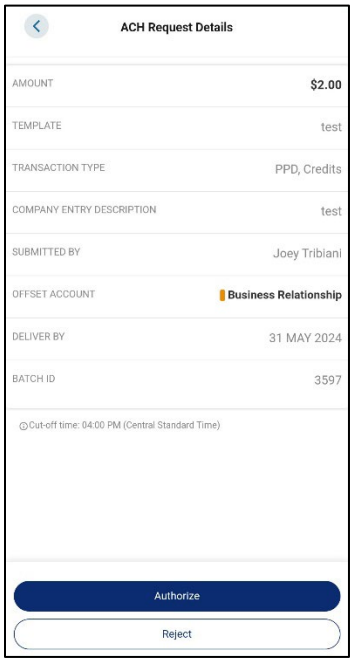
To authorize a transaction:

1. Select the transaction to view the transaction's details



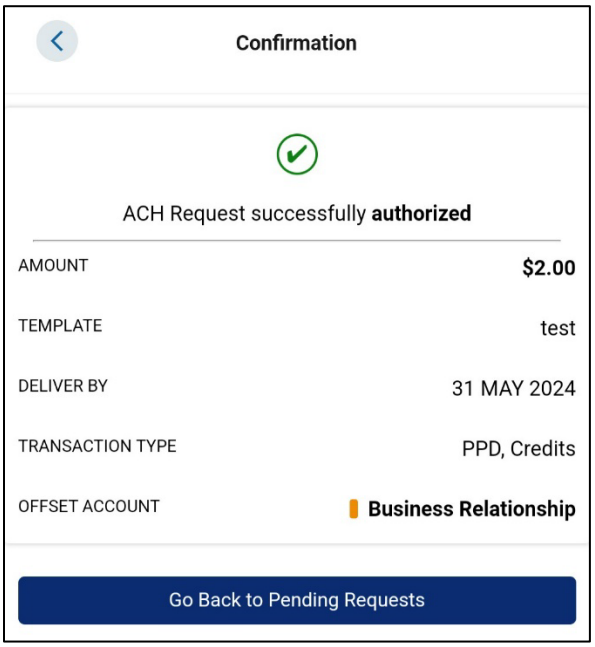
   The **ACH Request Details** page opens.

2. Select **Authorize.**



The **Confirmation** page indicates the transaction was authorized.

3. Select **Go Back to Pending Requests** to return to the **Pending Requests** page.

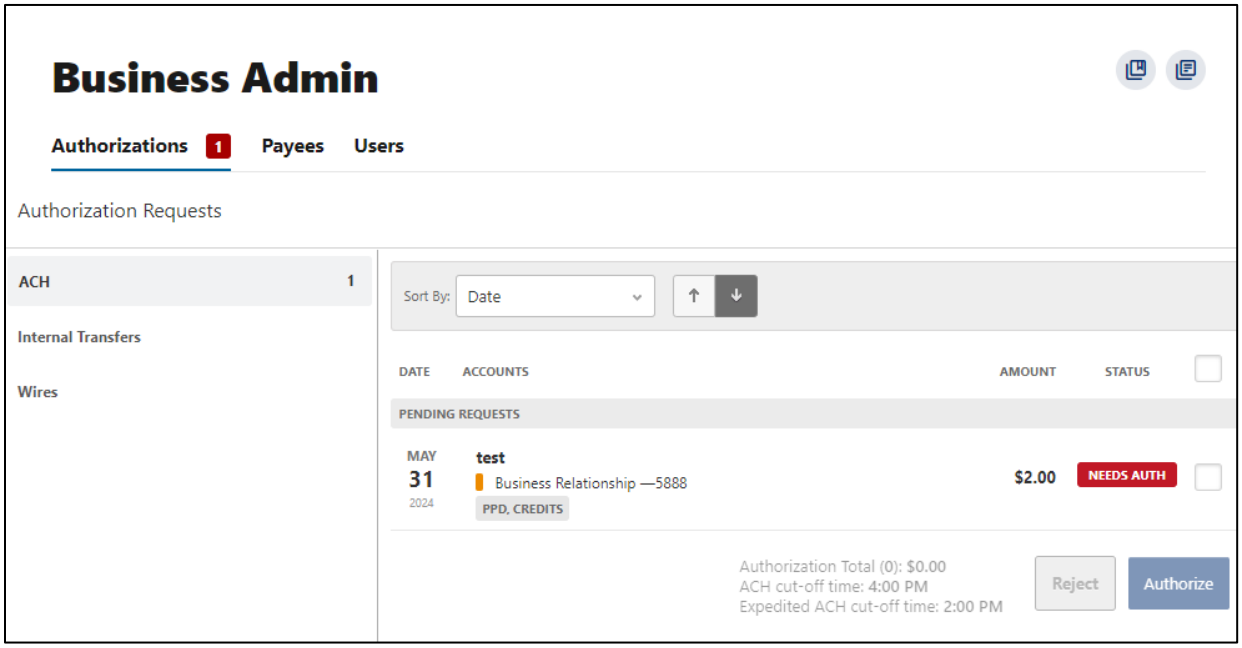


Reject a Transaction (Desktop)

To reject a transaction:

1. Hover over **Business Admin & Reporting** widget. Click on **Authorizations**.

2. Select the transaction type to view transactions that are in **Needs Authorization** status.



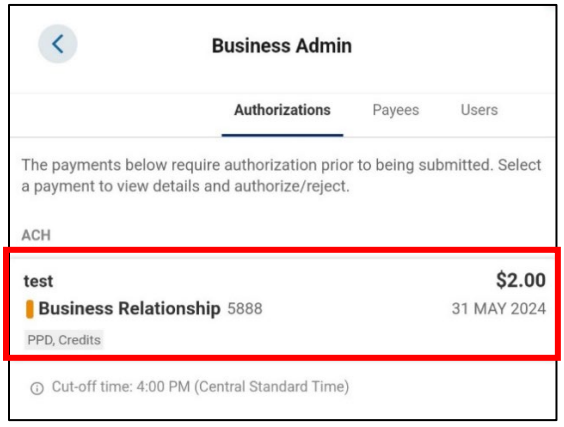
3. Select the checkbox for the transaction to reject.
4. Click **Reject**. The **Reject** window opens. The window name reflects the transaction type being rejected.
5. In the **Reason** field, describe why you rejected the transaction request (for example, the wrong amount or wrong account).
6. Click **Reject**.

   A success message indicates the transaction was rejected. The system sends an email to the business user who submitted the request to inform them that the transaction was rejected and won't be processed.

Reject a Transaction (Mobile)

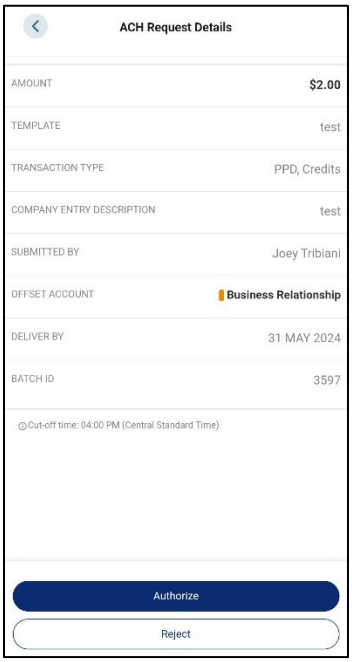
To use a mobile device to reject a transaction:

1. Select the transaction to view the transaction's details.



The **ACH Request Details** window opens.

2. Select **Reject**.



The **Confirmation** window opens.

3. In the **Reason** field, describe why you rejected the transaction request (for example, the wrong amount or wrong account).

4. Select **Yes, Reject**.

The **Confirmation** window indicates the transaction was rejected.

5. Click **Go Back to Pending Requests** to return to the **Pending Requests** window.

ACH Alerts

The following alerts notify business users when ACH events occur.

ACH Needs Authorization Alerts

ACH Template or Pass Thru File Needs Authorization Alert

The ACH Requires Authorization alert notifies a business user, including a master user, who authorizes ACH requests that an ACH request requires authorization.

Business ACH Submission Alerts

ACH Template Submitted Alert

The ACH Submitted alert notifies a business user when an ACH request is submitted. This alert is sent to the master user, template submitter, and last template owner.

ACH Template Authorized Alert

The ACH Template Authorized alert notifies a business user and Master user that an ACH batch template that they submitted was authorized.

ACH Template Canceled Alert

The ACH Request Canceled alert notifies a business user that an ACH batch template that they submitted was canceled. This alert is sent to the master user, the business user who submitted the ACH template request, and the business user who canceled the request.

ACH Template Expired Alert

The ACH Request Expired alert notifies a business user and Master user that an ACH batch template that they submitted wasn't authorized by the financial institution's cutoff time or before the Deliver By date.

ACH Template Edited Alert

The ACH Template Edited alert is sent when a business user modifies a master template with an active recurring schedule. This alert is sent to the current template owner and the business user who modified the template.

ACH Template or Pass Thru File Succeeded Alert

The ACH Template Succeeded alert notifies a business user that their financial institution approved an ACH batch template or pass thru file they submitted for processing. This alert isn't a notification that the ACH Operator (for example, Federal Reserve) successfully processed the request. The ACH Template or Pass Thru Succeeded Alert is sent to the business user who submitted and authorized (if applicable) the ACH request.

ACH Template or Pass Thru File Rejected by User Alert

The ACH Request Rejected alert notifies a business user that an ACH template or pass thru file that they submitted was rejected by another business user. This alert is sent to the master user, the business user who submitted the ACH template or pass thru file, and the business user who rejected the template or file request.

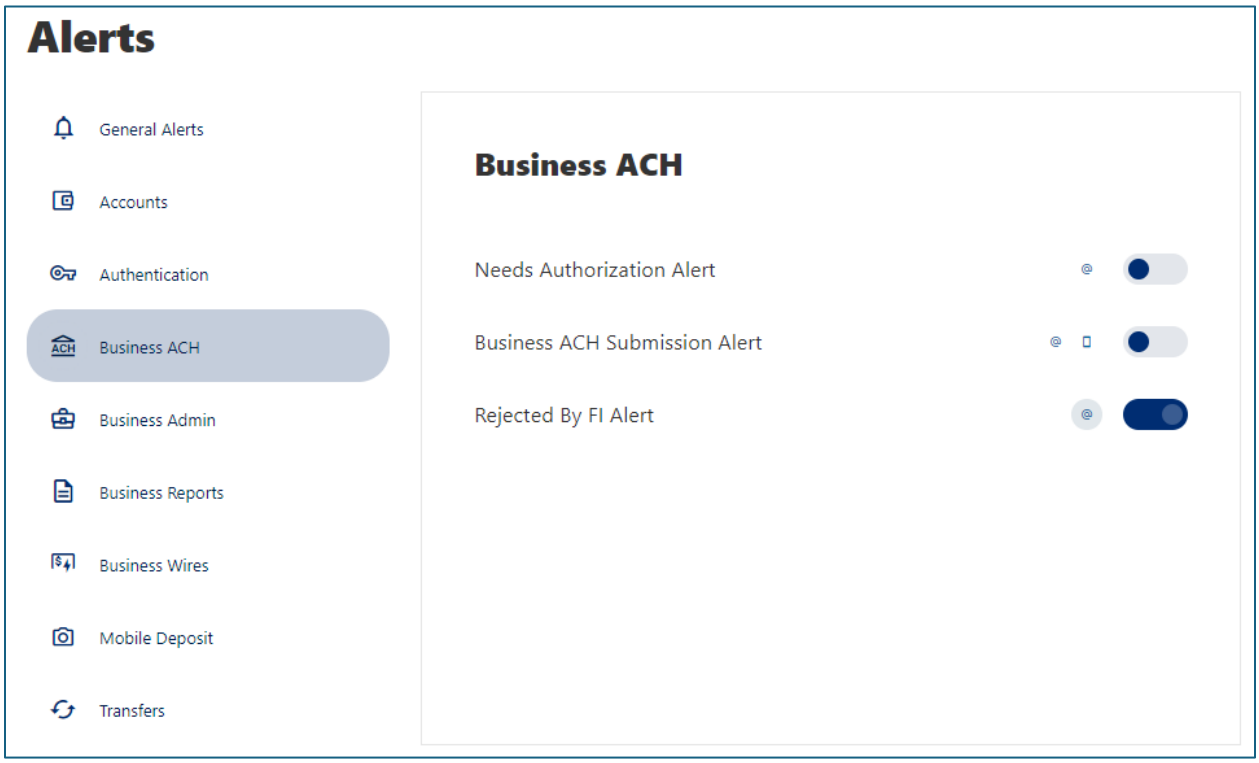
ACH Alerts

ACH Rejected by Financial Institution Alerts

ACH Template or Pass Thru File Rejected by Financial Institution Alert

The ACH Request Rejected alert notifies a business user and Master user that the financial institution rejected an ACH template or pass thru file they submitted.

Subscribe to Alerts

To access alerts:

1. Log in to Online Banking
2. Hover over **Tools** , click on **Alerts**
3. Select the **Business ACH** section
4. Use the toggle button to select your delivery method(s) for each alert