



Crossroads

BANK

BUSINESS PAYMENT ACH USER GUIDE

Inside you'll find:

- A step-by-step walkthrough of ACH payment setup & execution
- Insights into leveraging ACH for various payment types, from payroll to vendor payments
- Troubleshooting tips to resolve common payment issues



260-563-3185



internetbanking@crossroadsbanking.com



www.crossroadsbanking.com

Business Payments: ACH

An ACH transfer is an electronic money transfer between two financial institutions that is processed through the Automated Clearing House Network. Fusion Digital Business Banking uses recipients that you have added to the system to complete ACH transactions. An ACH recipient, or payee, is a person or business receiving credit or debit. ACH recipients can be added manually or through ACH Import.

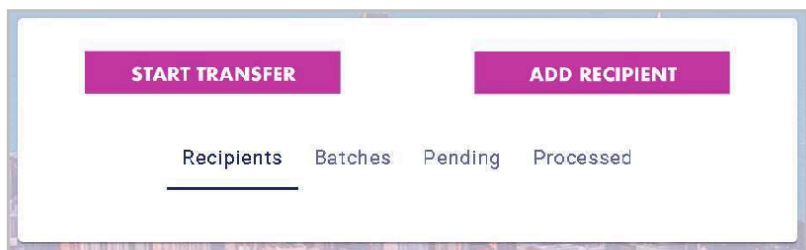
ACH Payment Options:

- **Single ACH Transaction** – an ACH payment made to a single recipient
- **One-Time Single ACH Transaction** – an ACH payment made to a single recipient without saving the recipient into the system for future use
- **ACH Batch Payment** – an ACH payment made to one or more recipients initiated at one time, such as payroll

ACH Recipients

ACH recipients added to the system can be edited or deleted at any time. To manually add an ACH recipient to the system, follow the steps below. Recipients currently in a batch template must be removed from the template before they can be deleted from the recipient list.

1. Select **Business Payments** from the sidebar menu.
2. Click **Add Recipient**.



3. Click **Create Payee**.
4. Select **ACH**.

You may select **ACH** and **Wire** for the same Payee/Recipient. If you select both, the form will update dynamically with the necessary fields to set up a recipient who can receive both ACH transactions and wires.
5. Using the dropdown provided, select if the ACH recipient is a **Business** (CCD) or a **Consumer** (PPD). The system uses this designation to set the SEC code for the recipient.
6. Enter the **Name** of the business or consumer recipient. Ensure the name entered does not exceed 22 characters or include any special characters.

IMPORTANT! The NACHA-defined character limit for ACH recipients is 22 characters, while recipient names for Wires can extend to 35 characters.
7. Enter the **Email** address of the recipient (optional).

8. Enter a **Reference Number** (optional). This information is used to differentiate between two recipients with the same name or recipients who have both checking and savings account information in the system. It can also be used to add employee numbers or recipient specific information. Ensure the reference number does not include any special characters.
9. Enter the **Account Number** and **Account Type** to be used for the ACH transaction.
10. Enter the **Routing Number** of the recipient's financial institution associated with their account number.
11. Click the **Next** button to move on to the next screen.
12. Enter the **Company Entry**

Description. This is a short description (10 characters) that informs the receiver of the transaction purpose, i.e. Payroll, Purchase, Gas Bill. The value entered in this field will be used to populate the Batch Header, "Company Entry Description" field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within the system.

13. Review the details and click **Submit**.
14. After receiving confirmation that the recipient/payee was successfully created, click **Close** to return to the Recipients page.

ACH Import

The ACH Import feature is available for businesses to add non-NACHA formatted files and ACH recipient information to their Fusion Digital Banking Business system. Using ACH Import, businesses can avoid the task of manually re-entering batches and payees.

ACH Import will accept non-NACHA formatted files such as .csv files,.txt files, and fixed length files.

Note: Imported ACH recipient batches should be separated into Consumer and Business recipients. The system will not allow a mixed batch of Consumer and Business recipients to be imported.

To import ACH recipients and batches, provide the following information for each recipient:

Required:

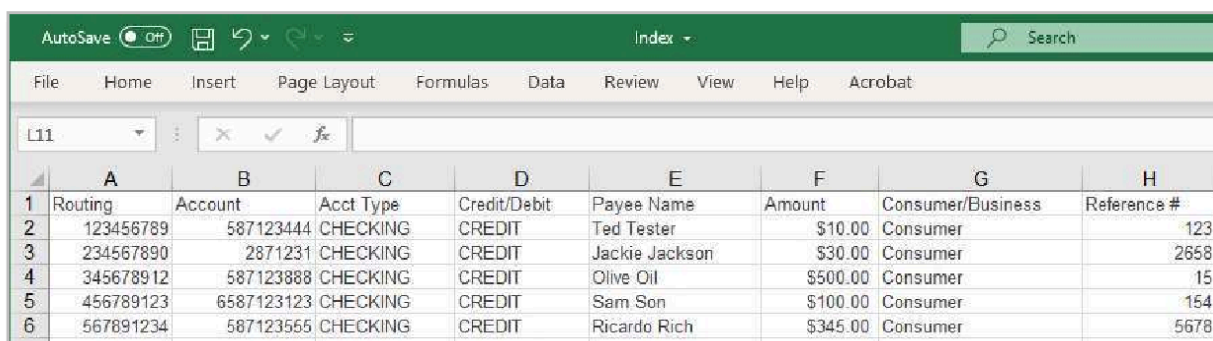
- Account Number
- Routing Number
- Account Type (Savings or Checking)
- If the recipient is a consumer or business
- If the recipient is receiving credit or being debit
- Amount of ACH (this can be changed when initiating a batch or single-entry ACH)
- Recipient ID – this is a unique identifier for the recipient. The system supports alpha-numeric characters. It is used to differentiate between recipients with the same or similar names.

Optional:

- Addenda/Memo

Importing Delimited Files

To set up a non-NACHA formatted batch file, such as a .csv file shown in the example below, the delimited file must include the following columns:



	A	B	C	D	E	F	G	H
1	Routing	Account	Acct Type	Credit/Debit	Payee Name	Amount	Consumer/Business	Reference #
2	123456789	587123444	CHECKING	CREDIT	Ted Tester	\$10.00	Consumer	123
3	234567890	2871231	CHECKING	CREDIT	Jackie Jackson	\$30.00	Consumer	2658
4	345678912	587123888	CHECKING	CREDIT	Olive Oil	\$500.00	Consumer	15
5	456789123	6587123123	CHECKING	CREDIT	Sam Son	\$100.00	Consumer	154
6	567891234	587123555	CHECKING	CREDIT	Ricardo Rich	\$345.00	Consumer	5678

Note: Columns do not have to be in this order and do not require a heading. Data is specific for fields 3, 7 and 8 and must contain either of the words in (), i.e. Consumer, Checking, Credit. If the data contains PPD or CCD, the file will not import.

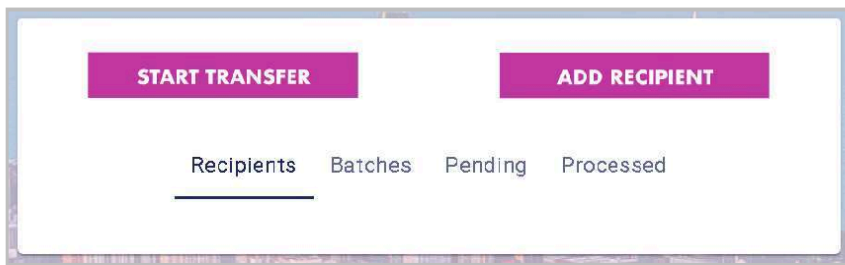
- Amount – formatted in dollars "\$"
- Reference number (Employee ID, Invoice Number) – Remove special characters from data
- Type of payment (Consumer or Business)

- Name of person receiving funds - Remove special characters from data, i.e. Mary "&" John Smith
- Account number where funds will be sent
- Routing number where funds will be sent – formatted as "text"
- Account Type (Checking/Savings)
- Payment Type (Credit/Debit)

Note: The routing number for the ACH file must be formatted as a "text" cell to ensure leading zeros are mapped correctly with the tool. See [Formatting the Routing Number as a Text Cell](#).

Once the delimited file is prepared, it is ready for import.

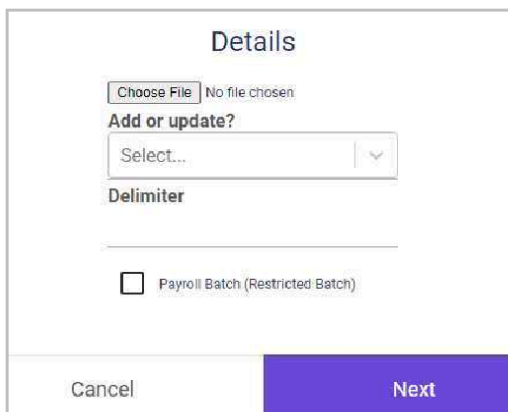
1. Select **Business Payments** from the sidebar menu.
2. Click **Add Recipients**.



3. Click **Import Batch from File**.
4. Choose **Import Delimited File** to import a csv file.



5. Click the **Choose File** button to import the prepared file.



6. Use the Add or update? drop-down list to select **Add New Batch** or **Update an Existing Batch**.

- If updating an existing batch, select the name of the batch to update.
- If adding a new batch, enter the Name of the batch. Batch names will not display in the file but are used by business users to identify the batch template.

7. Select the Batch Type: **Consumer** or **Business**.

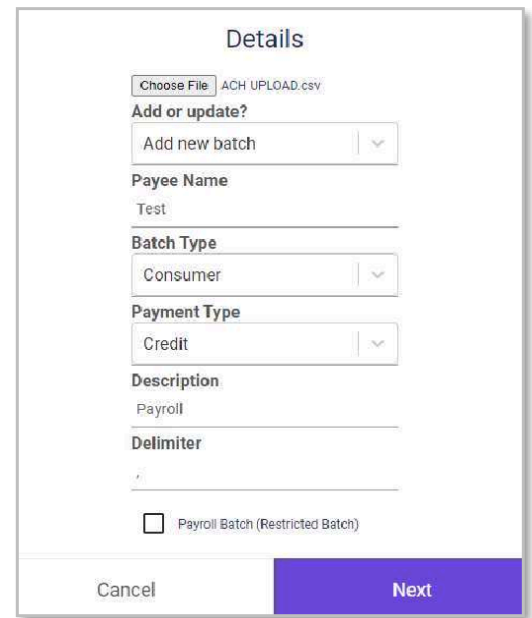
8. Select the Payment Type: **Credit** or **Debit**.

9. Enter the batch entry **Description**, limited to 10 characters. This data will display as part of the ACH transaction in the recipient's transaction history.

10. In the **Delimiter** field, enter a "," for common delimited files, ";" for semi-colon files, etc. The delimiter is the character used to separate the information in the file.

11. Select **Payroll Batch** if importing a restricted batch that should only be visible for users with the ACH Payroll entitlement enabled.

12. Click **Next**.



The screenshot shows a 'Details' form for ACH upload. At the top, there is a 'Choose File' button and the filename 'ACH UPLOAD.csv'. Below this is the 'Add or update?' section with a dropdown menu currently set to 'Add new batch'. The 'Payee Name' field contains 'Test'. The 'Batch Type' dropdown is set to 'Consumer'. The 'Payment Type' dropdown is set to 'Credit'. The 'Description' field contains 'Payroll'. The 'Delimiter' field is empty. At the bottom, there is a checkbox labeled 'Payroll Batch (Restricted Batch)' which is currently unchecked. The form has 'Cancel' and 'Next' buttons at the bottom.

Map Delimited File Data

When importing recipients, the system relies on the user to map the data provided in each column of the file. The Fusion Digital Banking mapping tool parses out the information provided using the chosen delimiter. This screen enables the user to select what each column of information in the file represents.

1. To save the mapping for re-use with future imports, click the box at the top of the page. This saves time during future imports if those files have the same order/mapping of fields.
2. Click in the dropdown fields to the left of each row to identify that row of information.

Map your data

Save this mapping for re-use with future imports

Only previewing up to the first 9 rows from your file. You will see all rows on the next screen.

Routing Number	ABC Payroll	Routing Number	124301025	302075128	113100567	231278203	231278203	325270049
Account Number		Account Number	987654321	258963147	456987123	842365987	546879	2255187
Account Type		Account Type	CHECKING	CHECKING	CHECKING	CHECKING	CHECKING	CHECKING
Credit/Debit		Credit/Debit	CREDIT	CREDIT	CREDIT	CREDIT	CREDIT	CREDIT
Name		Recipient Name	DEBORAH JONES	SELENA GOMEZ	DENNIS GARCIA	SHONDA WILLIAMS	Jack Black	SALVATORE ESP...
Amount		Amount	\$10.00	\$30.00	\$500.00	\$100.00	\$200.00	\$345.00
Recipient Type		Consumer or B...	Consumer	Consumer	Consumer	Consumer	Consumer	Consumer
Reference ID		Reference Number	123	2659	654	15	154	2654

Start Row
4

End Row
0

3. If the imported file contains header or footer information that should not be mapped as part of the import, use the **Start Row** indicator to set where the system should begin importing data. Additionally, the **End Row** indicator can be used to indicate where the system should stop importing data.

Note: If an offset account is in the data you are importing, utilize the End Row before the offset data to avoid importing your offset account as a recipient.

- Click **Next** when all rows of data have been labeled. Please note that although Memo displays, it is an optional field.

If there are any errors or missing information, an error message will display indicating the error in the data.

Review and Confirm

test

Description: test
 Batch Type: Consumer
 Payment Type: Credit
 Payroll Batch (Restricted Batch): No

Recipients

Recipient changes are in bold

Reference ID	Payee Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type	Memo
123	DEBORAH JONES	\$10.00	12345678901234567890	12345678901234567890	Checking	Credit	Consumer	
2659	SELENA GOMEZ	\$30.00	12345678901234567890	12345678901234567890	Checking	Credit	Consumer	
654	DENNIS GARCIA	\$500.00	12345678901234567890	12345678901234567890	Checking	Credit	Consumer	
15	SHONDA WILLIAMS	\$400.00	12345678901234567890	12345678901234567890	Checking	Credit	Consumer	
154	Jack Black	\$200.00	12345678901234567890	12345678901234567890	Checking	Credit	Consumer	
2654	SALVATORE ESPINOZA	\$345.00	12345678901234567890	12345678901234567890	Checking	Credit	Consumer	

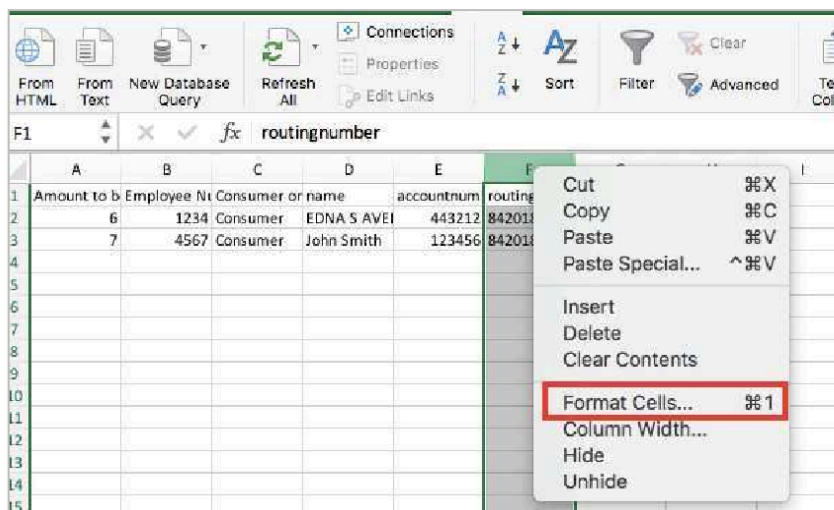
- Review the recipients and their associated information and click **Confirm**.

Note: After mapping has been completed, the ACH Batch and the individual payees within that batch will be added to the recipients list as well as a batch template created with the batch information. Recipients and batches added in this manner can be edited by entitled users as needed. When utilizing the Update existing batch feature, the confirmation will present data updates from your file in bold text as well as any new recipients being added.

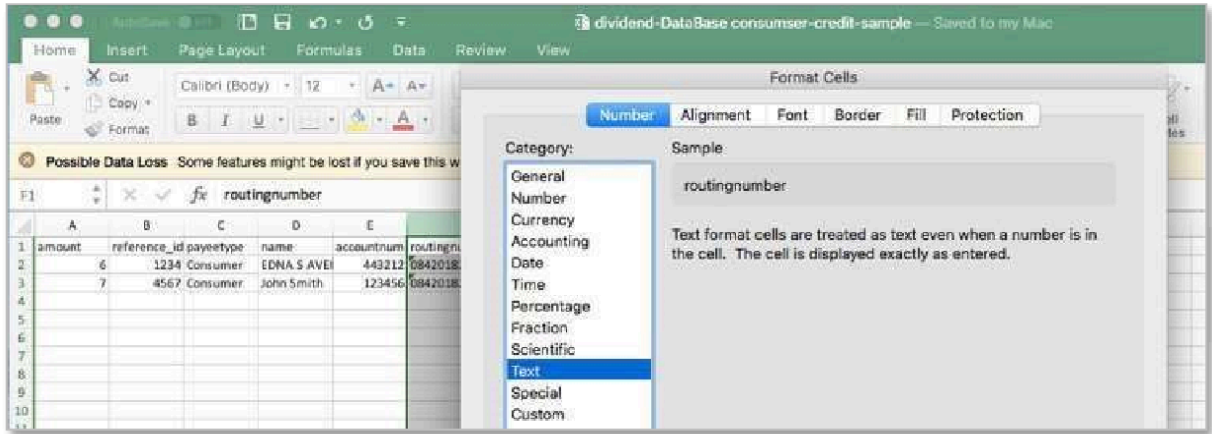
Format the Routing Number as a Text Cell

The routing number for the ACH file must be formatted as a "text" cell to ensure leading zeros are mapped correctly.

- The steps below show how to change the format of a text cell to ensure correct mapping.
- Highlight the routing number column, right-click the column, and select **Format Cell**.



- From the Number tab, select **Text** from the Category list.

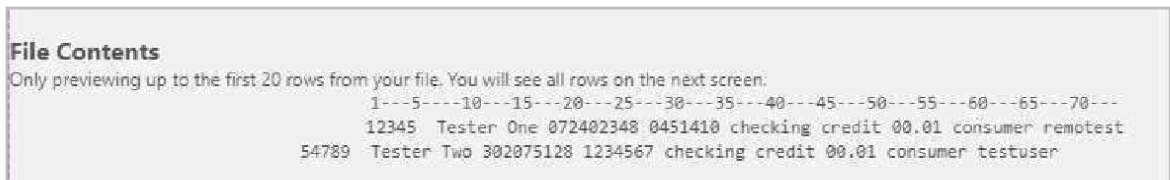


- Click **OK** at the bottom of the table.

Import Fixed Length Files

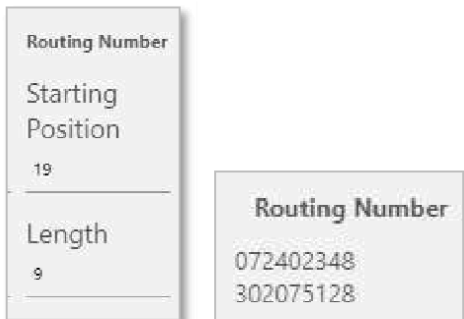
When importing recipients, the system relies on the user to map the data provided in each column of the file. The Fusion Digital Banking mapping tool parses out the information provided in the file using the starting position and set length of each group of information. This tool enables the user to select what each column of information in the file represents using its starting position and set length.

- To save the mapping for re-use with future imports, click the box at the top of the page. If future files will have the same order/mapping of fields this will save time when importing recipients.
- The contents of the file will display at the bottom of the page along with a preview of the mapping.



- Using the Starting Position for each heading, indicate where the applicable information starts and how many characters in length the information is.

For example, in the file shown above, the Routing Number in the file begins at space 19 and is 9 characters in length:



- Once the starting position and length has been established for all columns of information in the file, the system will preview the information.

Map your data

Save this mapping for re-use with future imports

Reference ID	Name	Routing Number	Account Number	Account Type	Amount	Recipient Type	Credit/Debit	Memo
Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position
1	7	19	30	37	52	59	46	68
Length	Length	Length	Length	Length	Length	Length	Length	Length
5	11	9	7	8	6	8	6	8

Start and End Rows

Start Row
0

End Row
0

File Contents
Only previewing up to the first 20 rows from your file. You will see all rows on the next screen.

```

1--5---10--15---20---25---30---35---40---45---50---55---60---65---70---
12345 Tester One 072402348 0451410 checking credit 00.01 consumer remotest
54789 Tester Two 302075128 1234567 checking credit 00.01 consumer testuser

```

Preview

Reference ID	Name	Routing Number	Account Number	Account Type	Amount	Recipient Type	Credit/Debit	Memo
12345	Tester One	072402348	451410	checking	00.01	consumer	credit	remotest
54789	Tester Two	302075128	234567	checking	00.01	consumer	credit	testuser

Back
Next

- Click the **Next** button once all applicable columns have been mapped.

If there are any errors in the mapping, the system will display error messages indicating fields which need attention.

- ! Line 3 . Map specifies position past end of line
- ! Line 3 - Invalid payee type for batch type selected

- If all fields have been mapped correctly, a confirmation screen will appear with the mapped data. Click the **Confirm** button to add the recipients and the batch template.

Review and Confirm

Test

Description Test
Batch Type Consumer
Payment Type Credit
Payroll Batch (Restricted Batch) No

Recipients

Recipient changes are in bold

Reference ID	Payee Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type	Purpose of Wire
12345	Tester One	\$0.01	072402348	451410	Checking	Credit	Consumer	remotest
54789	Tester Two	\$0.01	302075128	234567	Checking	Credit	Consumer	testuser

Manage Recipients

Entitled users entitled with Payee Management can edit ACH and Wire recipients whenever necessary.

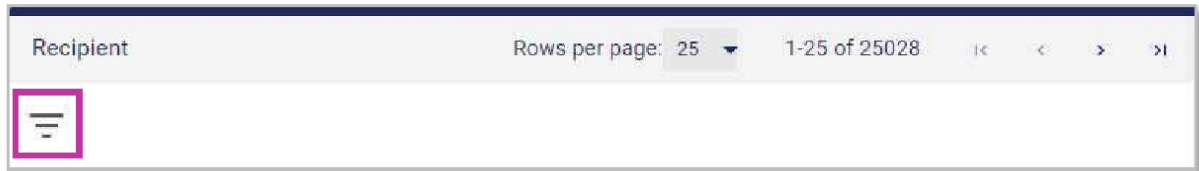
- Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the list of existing Recipients.
- Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.

Name	Account Type	Payment Method
AA Wants Money		

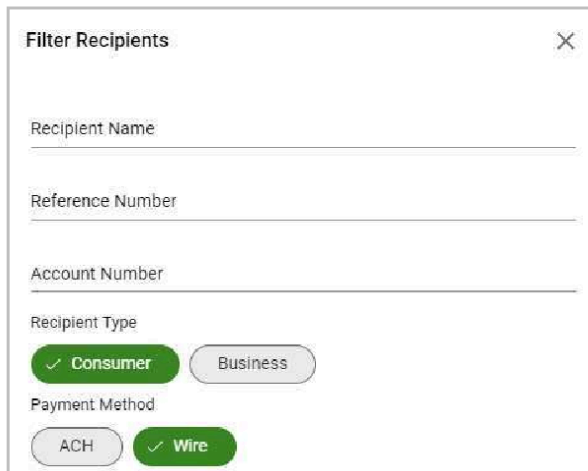
- Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 25 is selected, using the arrows will display the previous/next 25 rows.

- |< Displays first page
- < Displays previous page
- > Displays next page
- >| Displays last page

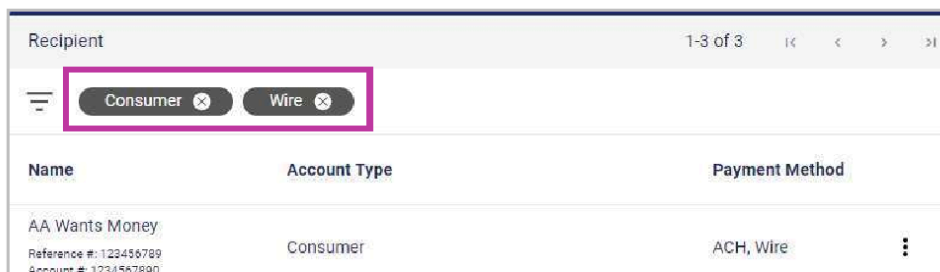
4. Select the **Filter** tool to filter the recipients list.



5. Select the desired filters and click **Apply**.



6. The Recipients list will display which filters are currently applied. Click the x to remove a filter at any time.



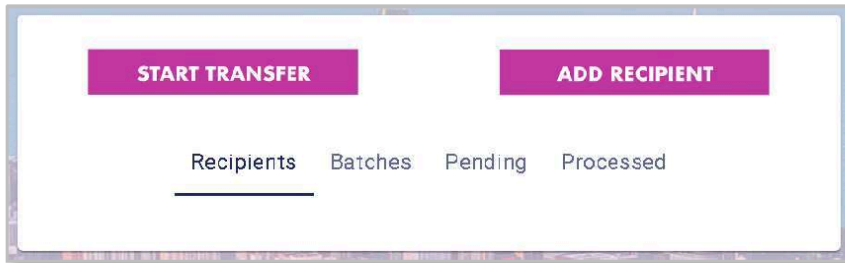
7. Select the three-dot menu associated with the appropriate recipient and select:
 - **Details** to view Payee Name, Payee Type, Account Type, Account Number, Routing Number, Address, City, State, and Zip Code
 - **Pay Again** to create a new payment with existing recipient
 - **Edit** to edit the recipient details
 - **Delete** to delete the recipient

Note: If the recipient is part of an existing batch, you will need to select **Edit** and edit the batch to remove them from the batch before you can delete the recipient.
8. To Print the Recipient list, select the **Print** button in the top toolbar. This This option will only print the list displayed. For example, if you've selected 25 rows per page, the printed list will include the 25 rows currently shown on screen. Use the filters and pagination tools to print exactly what you need.

Create ACH Batch

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

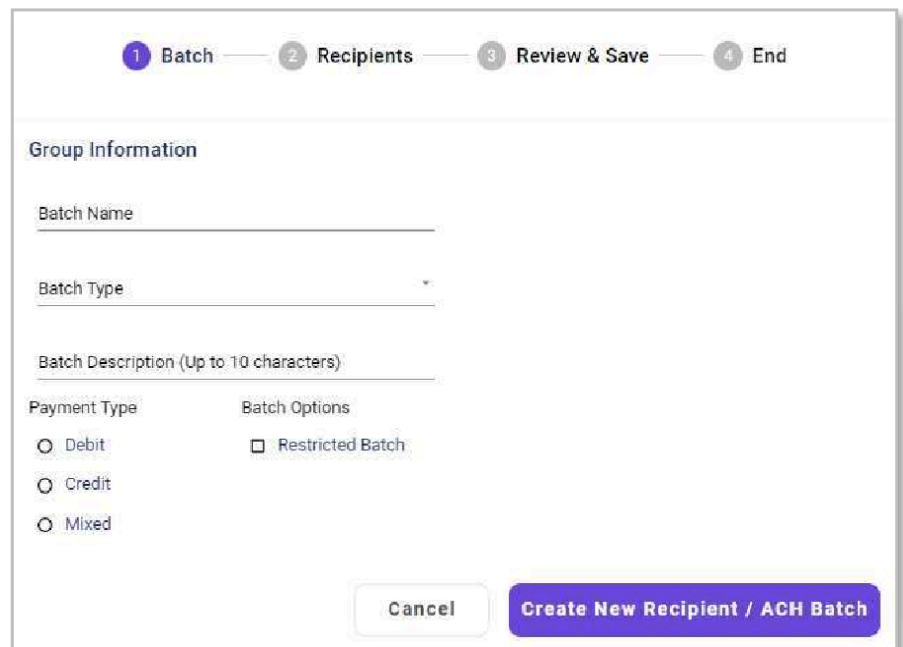
1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients page. A list of all existing recipients populates.
2. Click the **Add Recipient**.



3. Click **Create New ACH Batch**.

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 'Create New Recipient / ACH Batch'. At the top, there is a progress indicator with four steps: 1. Batch (highlighted), 2. Recipients, 3. Review & Save, and 4. End. The form is divided into two columns: 'Group Information' and 'Batch Options'. Under 'Group Information', there are three fields: 'Batch Name' (text input), 'Batch Type' (dropdown menu), and 'Batch Description (Up to 10 characters)' (text input). Under 'Batch Options', there are three radio buttons for 'Payment Type': 'Debit', 'Credit', and 'Mixed'. There is also a checkbox for 'Restricted Batch'. At the bottom right, there are two buttons: 'Cancel' and 'Create New Recipient / ACH Batch'.

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**.

1 Batch — 2 Recipients — 3 Review & Save — 4 End

Group Information

Batch Name
Test Batch

Batch Type
Consumer

Batch Description (Up to 10 characters)
Payroll

Payment Type Batch Options

Debit Restricted Batch

Credit

Mixed

Cancel Create New Recipient / ACH Batch

2. Search for recipients by Recipient Name.

Batch — 2 Recipients — 3 Review & Save — 4 End

Recipients

Rows per page: 25 0-0 of 0

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
Recipient ID	Recipient Name	Routing #	Account #	Select...	Select...	Credit	\$0.00
	AA IMACARE						
	AB Becket						
	AC Charlie						
	AD Doyle						
	AE Elmer						

Cancel

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.

Progress: **Batch** — **Recipients** — **3 Review & Save** — **4 End**

Group Information

Batch Name: Payroll
Batch Type: Consumer
Batch Description: Payroll 1 (Up to 10 characters)
Payment Type: Credit

Batch

Total Credits: \$62.16
Total Debits: \$0.00
Total Amount: \$62.16
Total Recipients: 4

Recipients

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
	AF Fudge	091907235	99887766	Checking	Business	Credit	\$16.37
123456	DM New Payee 3	091907235	887554221	Checking	Consumer	Credit	\$1.23
123456	DM New Payee 3	091907235	887554221	Checking	Consumer	Credit	\$22.22
	DM Sallie Test	091907235	123123	Checking	Consumer	Credit	\$22.34

Buttons: **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.

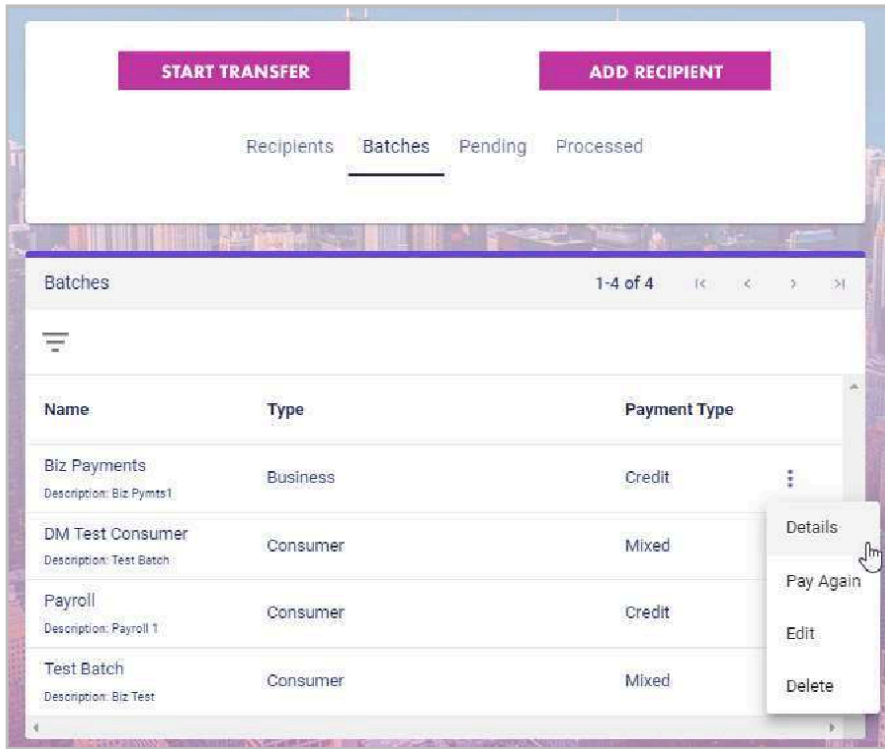
Progress: **Batch** — **Recipients** — **Review & Save** — **4 End**

Batch updated successfully.

Buttons: **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

Batch Name	Payroll			
Batch Type	Consumer			
Payment Type	Credit			
Description	Payrolls			
Recipient	Reference #	Account #	DR/CR	Amount
Gisela Ibanez	101	123456789	Credit	\$1,500.00
Joseph Walker	103	323456789	Credit	\$800.00
Monica Perez	102	223456789	Credit	\$1,000.00
Ross Walters	104	423456789	Credit	\$800.00
Back		Edit		Pay Again

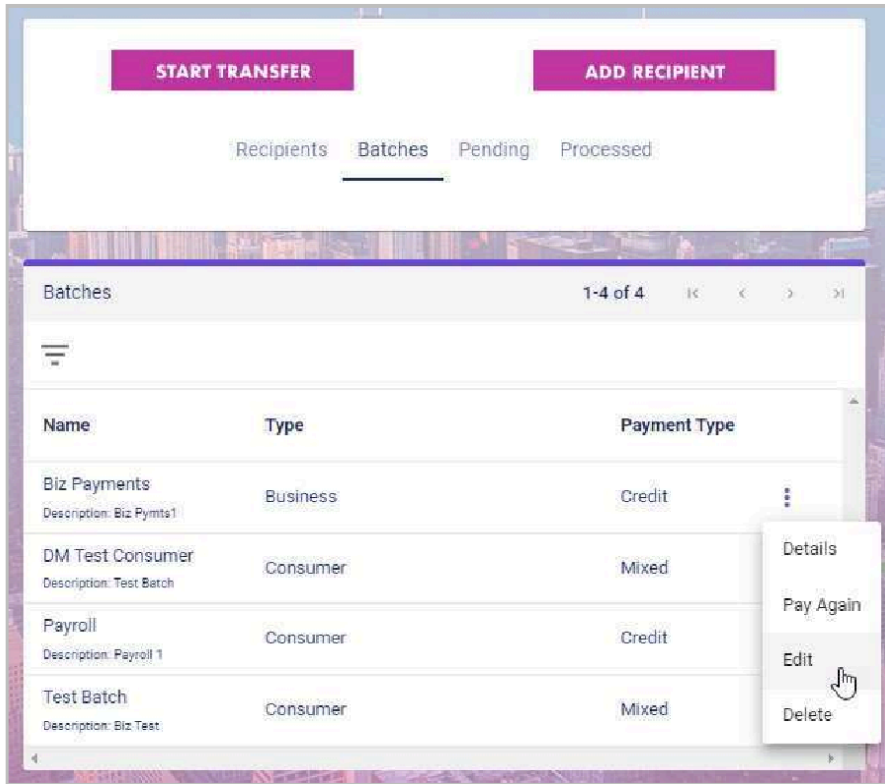
5. Select one of the following:

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

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

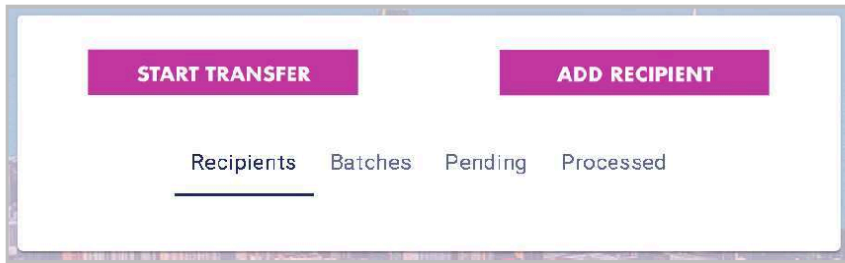
Follow the steps below to delete an ACH batch:

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.

Single Item ACH Payments

Follow the steps below to initiate a single-item ACH transaction:

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.



3. Click **Create Payment**.

Step 1: Search & Filter Recipients

Use the search and filter tools to find the appropriate recipient. Search by Recipient Name, Reference Number, Account Number, Recipient Type (Consumer or Business), and Payment Method (ACH or Wire).

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

A screenshot of a 'Search for Recipient' form. At the top, there are four steps: 1 Search, 2 Select Recipient, 3 Payment Details, and 4 Review & Pay. The form contains the following fields and options:

- Recipient Name: Charlie
- Reference Number: (empty)
- Account Number: (empty)
- Recipient Type: Radio buttons for 'Consumer' and 'Business' (selected).
- Payment Method: Radio buttons for 'ACH' (selected) and 'Wire'.

At the bottom right, there are 'Cancel' and 'Find Recipient' buttons.

Step 2: Select Recipient

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

A screenshot of a table showing a list of recipients. The table has columns for Name, Account Type, and Payment Method. The first row is selected, indicated by a blue circle next to the name.

Name	Account Type	Payment Method
AC Charlie Reference #: N/A Account #: 22234455	Business	ACH

Step 3: Enter Payment Details

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

1. Enter the **Offset Account** that will be used for this transaction.

If an offset account is not visible, verify the business or business user is entitled to use the 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 the payment **Amount**.
4. Enter a **Memo**. This will populate in the addenda record of the NACHA formatted file. This form is limited to 80 characters for ACH transactions.
5. Select **Credit** (sending funds) or **Debit** (withdrawing funds).
6. Click in the **Effective Date** field to select the date to send the transaction. This field is populated with the first possible effective date by default.
7. Select the **Frequency** for the transaction: One-time, Weekly, Every two weeks, Monthly, Every three months, or Annually.
8. If a recurring payment is selected, choose an option to stop the **Recurrence**:
 - **Until Canceled** – transactions process until the user cancels the recurring payment in the application
 - **Until End Date** – transactions occur on the scheduled frequency until the end-date that the user designates has passed
 - **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have been completed.
This example shows a weekly transaction that will continue until 2 payments have been completed, assuming the account is funded.

Payment Information

Payment Method: ACH

Effective Date: 10/06/2022

Select an Offset Account: General Operations Account 2 (...72)

Frequency: Monthly

Originating ID: Violets Vineyard (1416666668)

Recurrence: Until Canceled

Amount: \$1.23

Memo:

Credit or Debit: Credit

Buttons: Cancel, Next

Frequency: Weekly

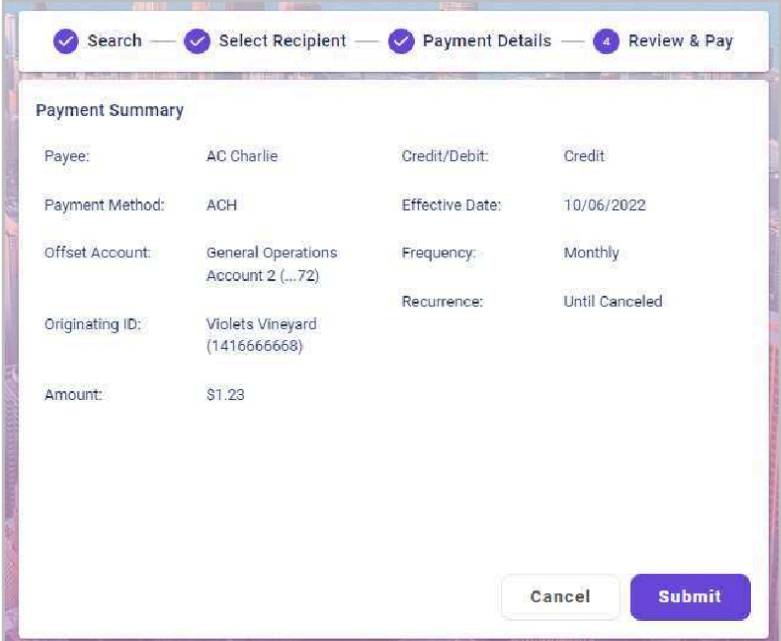
Recurrence: Until Total Payments Made

Total Transfers: 2

Note: Recurring payments can be canceled at any time.

Step 4: 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.



The screenshot shows the 'Review & Pay' step in a payment process. At the top, there are four progress indicators: 'Search', 'Select Recipient', 'Payment Details', and 'Review & Pay' (which is highlighted with a blue circle and the number 4). Below this is a 'Payment Summary' section with the following details:

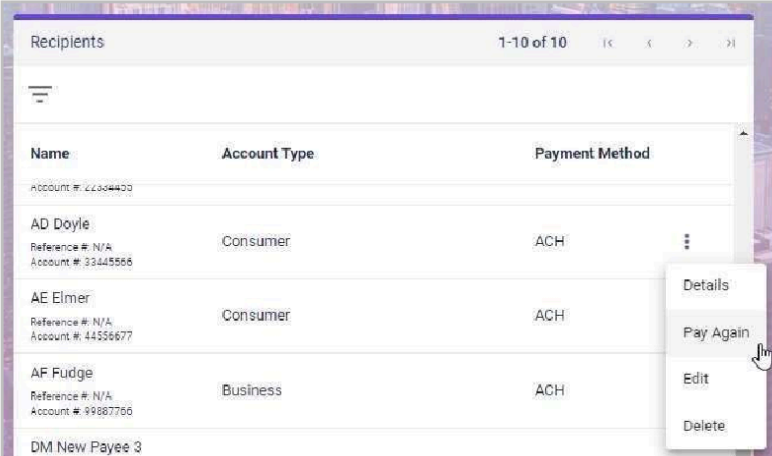
Payee:	AC Charlie	Credit/Debit:	Credit
Payment Method:	ACH	Effective Date:	10/06/2022
Offset Account:	General Operations Account 2 (...72)	Frequency:	Monthly
Originating ID:	Violets Vineyard (1416666668)	Recurrence:	Until Canceled
Amount:	\$1.23		

At the bottom right, there are two buttons: 'Cancel' and 'Submit'.

Pay Again: Recipient

Business payments can be initiated from the Recipients list.

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



The screenshot shows a table titled 'Recipients' with 1-10 of 10 items. The table has columns for Name, Account Type, and Payment Method. A context menu is open over the 'Pay Again' option for the recipient 'AE Elmer'.

Name	Account Type	Payment Method
AD Doyle Reference #: N/A Account #: 33445566	Consumer	ACH
AE Elmer Reference #: N/A Account #: 44556677	Consumer	ACH
AF Fudge Reference #: N/A Account #: 99887766	Business	ACH

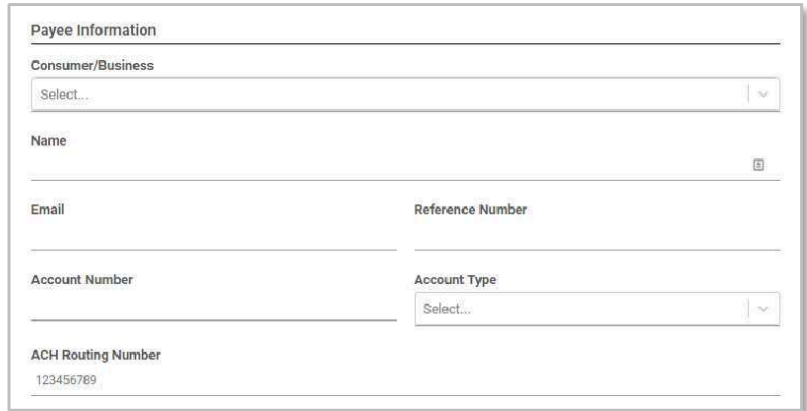
DM New Payee 3

4. The Step 3: Payment Details screen opens, detailed above. Edit the payment details and click **Next**.
5. Review the payee details and click **Submit**.

One-Time ACH Payment

One-time payments are available when business users would like to make a payment without saving the recipient information for future transactions.

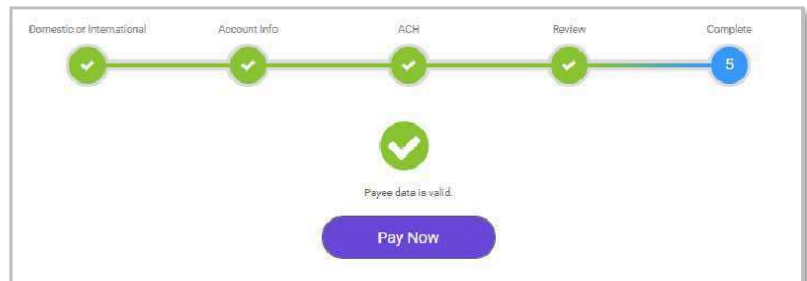
1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.
3. Click **One-time Payment**.
4. Select **Domestic** and **ACH**.
5. Select **Consumer** or **Business**.
This is used to set SEC code.
6. Enter the **Name** of the payee.
Ensure the name entered does not exceed 22 characters or include any special characters (*i.e.*, &).



The screenshot shows a form titled "Payee Information". It contains several fields: "Consumer/Business" (a dropdown menu with "Select..." visible), "Name" (a text input field), "Email" (a text input field), "Reference Number" (a text input field), "Account Number" (a text input field), "Account Type" (a dropdown menu with "Select..." visible), and "ACH Routing Number" (a text input field with the value "123456789" pre-filled).

IMPORTANT! The NACHA-defined character limit for ACH recipients is 22 characters, while recipient names for Wires can extend to 35 characters.

7. Enter the **Email** address of the payee.
8. The **Reference Number** field is used to differentiate between two saved recipients with similar information and should not be used for one-time payments.
9. Enter the **Account Number** and **Account Type** to be used for the ACH transaction.
10. Enter the **ACH Routing Number** of the payee's financial institution associated with their account number and click **Next**.
11. Enter the **Company Description**. This is a short description (10 characters) that informs the payee of the transaction purpose, such as payroll or gas bill. The description provided here will be used to populate the Batch Header, "Company Entry Description" field when initiating a single-entry transaction.
12. Click **Next** and review the payment details. Changes can be made by clicking the **Back** button.
IMPORTANT! Once the Next button is selected on the Review page, no changes can be made to this recipient.
13. Click **Pay Now** to initiate the ACH payment. Navigating away from this page will result in the one-time payment being cancelled. No details will be saved for this recipient.
14. The **Step 3: Payment Details** screen opens, detailed above.
Edit the payment details and click **Next**. The screen will add required fields as you make selections.



15. Continue through **Step 4: Review & Pay** to submit the payment.

ACH Batch Payments

Follow the steps below to make an ACH Batch transaction.

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.
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

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**.

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

Datches 1-1 of 1

Name	Type	Payment Type
Biz Payments Description: Biz Pymts1	Business	Credit

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.

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

Recipients Rows per page: 25 0-0 of 0

Prenote

Hold All

Recipient	Reference #	Account #	DR/CR	Amount	Memo
DM New Payee 3	123456	007554221	Credit	\$128.45	

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 completed. In the example shown here, this transaction would occur weekly until two payments have been completed, assuming the account is funded properly.

Payment Information

Method
ACH Batch

Select an Offset Account
My Operating Money (...)

Memo

Effective Date
04/06/2023

Frequency
One-time

Cancel Next

Frequency
Weekly

Recurrence
Until Total Payments Made

Total Transfers
2

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: Biz Payments	Total Credit: \$123.45
Description: Biz Pymts1	Total Debit: \$0.00
Batch Type: Business	Total Recipients: 1
Offset Account: My Operating Money (...17)	
Effective Date: 04/06/2023	
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
Biz Payments Description: Biz Pymts1	Business	Credit
DM Test Consumer Description: Test Batch	Consumer	Mixed
Payroll Description: Payroll 1	Consumer	Credit
Test Batch Description: Biz Test	Consumer	Mixed

Same Day ACH Payments

Same Day ACH Payments allow business users to initiate ACH Credit and Debit transactions with today's (same day) effective date. If implemented, this feature is enabled at the organization level and entitled to specific businesses and business users. Your financial institution determines the cut off time, the processing cut off time, and the same day ACH transaction disclosure. Fusion Digital Business Banking currently supports one cut off time which is set via Fusion Digital Business Banking Console.

Once enabled, business users can change the effective date (on the calendar date picker) to the current date, which launches the Same Day ACH Disclosure.

Same Day ACH Limit

Same Day ACH Limits are specified by NACHA operating rules and are currently set to \$1,000,000 per transaction. ACH Limits set for business and business users through Console will still be enforced.

See the *Fusion Digital Business Banking Console User Guide* for more information on Same Day ACH setup and configuration.



*The times shown are suggested times for example only for Fusion Digital Business Banking with Fusion Phoenix core. Same Day ACH cutoff times vary by financial institution.

Review Transaction Activity

To view Pending and Processed payments, select Business Payments from the sidebar menu.

The **Pending** tab displays payment activity pending approval or with an Approved, Scheduled, or State status.

Effective Date	Payee	Offset Account	Status	Amount
10-04-2022	DM Sallie Test		Awaiting Approval	\$5.45
10-04-2022	DM Sallie Test		Approved	\$3.23
10-03-2022	WW Willy	Mo Mo Operating Money	Awaiting Approval	\$7.55
09-16-2022	Test Batch		State	\$0.06 -\$0.03

The **Processed** tab displays processed payments.

Effective Date	Payee	Offset Account	Status	Amount
10-04-2022	DM New Payee 3 Reference #: 123456	General Operations Account 2	Processed	\$123.45
10-04-2022	AF Fudge	Mo Mo Operating Money	Processed	\$13.45
10-04-2022	DM Sallie Test		Processed	\$3.23
05-13-2022	TEST	Mo Mo Operating Money	Processed	\$0.01

ACH Upload

The ACH Upload feature allows businesses to upload NACHA formatted ACH files into Fusion Digital Business Banking. The system will perform a series of checks to ensure that the NACHA formatted file meets the requirements of the workflow that your financial institution has configured in Fusion Digital Business Banking Console.

If the NACHA formatted ACH file passes the system checks, the system acts as a conduit to pass the uploaded file to your Financial Institution in Console. (See the *Fusion Digital Banking File Processing User Guide* for more information about automated or manual file processing).

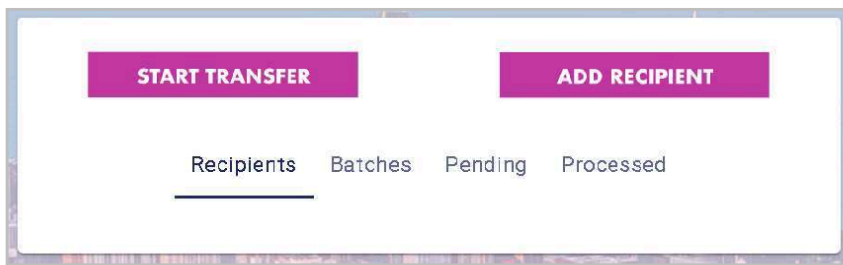
The following fields are validated when uploading an ACH file:

- File Structure
- Record field validations (record length, alphanumeric, special characters, etc.)
- Recipient Names - avoid special characters
- File balanced using an entitled offset account – if file is unbalanced, Fusion Digital Business Banking will display an Offset Account option where users can select an entitled offset account
- SEC Code enabled for use in Fusion Digital Business Console
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar limits in file are within limits set for user, business, SEC code, and Originating Entity
- Company Name and Originating ID match what has been set for the business within Console
- Effective Date is within permitted date ranges including:
 - Business Cutoff time
 - ACH Debit and Credit Lead Days
 - Same Day ACH Cutoff time

ACH files containing a large number of recipients must be compressed with a .zip extension to upload successfully. This requirement is not tied to an exact number of recipients. An ACH file of any number of recipients, large or small, can be zipped and uploaded. If you attempt to upload a large ACH file without zipping the file, the system may time out before it completes the file upload, and you will need to retry.

Follow the steps below to upload a NACHA formatted ACH file:

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.



3. Select **ACH Upload**.

- Click the **Choose File** button to upload a NACHA formatted ACH file that has been generated from accounting software outside of the Fusion Digital Banking system.

Payroll Batch – designates file as sensitive and restricts viewing to entitled business users

Same Day – indicates the effective date is the same day as the date of submission

- Click **Next**.

- If the submitted file meets the workflow rules configured by your financial institution in Console, the file information will display and the user can review.

If the file does not meet the workflow rules configured by your financial institution, then the specific errors causing the upload to fail will be presented onscreen. See [ACH Upload Troubleshooting](#) for tips.

- If uploading an unbalanced file, use the drop-down menu and select an **Offset Account**.

File Summary

File Name: dm_credit_small_230421.ach
 SEC Code(s): PPD
 Total Debit: \$0.00
 Total Credit: \$15.81
 Payroll Batch (Restricted Batch): No

Uploaded Batch 1-230421142047

Description	ACH FILE G
Batch Type	Consumer
Payment Type	Credit
Total Debit	\$0.00
Total Credit	\$15.81

Recipients

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
VIOLETPAYROLL	DM SALLIE TEST	\$5.59	081907208	102123	Credit
VIOLETPAYROLL	DM SALLIE TEST	\$1.60	081907208	102123	Credit
VIOLETPAYROLL	DM NEW PAYEE 3	\$3.21	081907208	80794421	Credit
VIOLETPAYROLL	DM JOE SCHMOE	\$5.41	081907208	1046	Credit

Select an Offset Account
 Select... [v]

Effective Date
 04-24-2023

- Select **Confirm** to complete the ACH upload. After a successful file is submitted, it will appear in the **Pending** tab awaiting processing.

When verification is complete, batch and recipient details of the file are available through the **Processed** tab.

View ACH Batch Upload and Recipient Details

1. Select **Business Payments** on the side menu.
2. Select the **Pending** or **Processed** tab.
3. Select an ACH file upload and click the three-dot menu on the right side.
4. Select **Payment Details**. In addition to the Payment Info and Payment History header record across the top, you'll see the Batch details.

Batch Details

Select an Offset Account: (...80)

Originating ID: VioletsPayroll (9100004557)

Batch Name: Uploaded Batch 1-230421103820

Description: ACH FILE G

Batch Type: Consumer

Payment Type: Credit

Effective Date: 04-24-2023

Total Credit: \$1,253.83

Total Debit: \$0.00

Total Number of Recipients: 250

Payment History

Payment Status: Approved

Date: 04-21-2023

Time: 10:38:52 AM

User: Gabby Grove

Recipients Rows per page: 25 1-25 of 250

RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	09-807328	Checking	\$0.33	
AD DOYLE	VIOLETSPAYROLL	33445566	09-807328	Checking	\$0.58	
DM NEW PAYEE 3	VIOLETSPAYROLL	887554221	09-807328	Checking	\$0.56	
AF FUDGE	VIOLETSPAYROLL	99887766	09-807328	Checking	\$4.69	

Delete

5. Select batch and click the three-dot menu on the right side.
6. Select **Payment Details**. The enhanced Recipient details will display below the Batch Details and Payment History.
7. Click on a **Memo** button to view the recipient memo, if applicable.

Recipients Rows per page: 25 1-25 of 250

RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	09-807328	Checking	\$0.33	
AD DOYLE	VIOLETSPAYROLL	33445566	09-807328	Checking	\$0.58	
DM NEW PAYEE 3	VIOLETSPAYROLL	887554221	09-807328	Checking	\$0.56	
AF FUDGE	VIOLETSPAYROLL	99887766	09-807328	Checking	\$4.69	

- Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.

RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	00-000000	Checking	\$0.33	
AD DOYLE	VIOLETSPAYROLL	33445566	00-000000	Checking	\$0.58	

- Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 50 is selected, using the arrows will display the previous/next 50 rows.

- < Displays the first page
- < Displays the previous page
- > Displays the next page
- >| Displays the last page

ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
00-000000	Checking	\$0.33	

Filter

- Click the Filter button on the left.

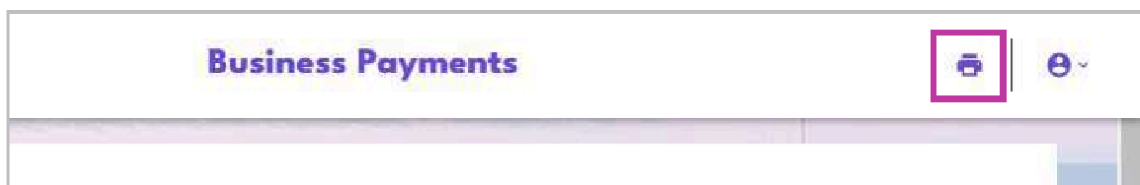
RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	00-000000	Checking	\$0.33	

- Select filters:
Filter batches by: Originating ID, Originating Name, Description, Date Range, Amount Range
Filter recipients by: Recipient name, Reference ID, Account Number, Amount Range
- Click **Apply** to filter the results or click **Reset** to remove all the applied filters.

Print

Print the batch or recipient details using the **Print** button at the top right. This option will print the list of batches or recipients displayed in the Batches/Recipients area. For example, if you have selected 25 rows per page, the printed document will include the 25 rows currently shown on screen.

Note: When printing a recipient list, the memo contents will display on the printout, rather than the memo icon.



ACH Upload Troubleshooting

If a NACHA formatted ACH file is submitted and it does not pass the workflow system checks that have been configured by your financial institution, the applicable file errors will appear on the screen. The screenshot below illustrates the way the system presents the applicable file errors for the specific file submitted in this example.

Common issues that can cause errors during the ACH Upload process:

- Using special characters in the file
- Effective date out of range
- Company Name and ID does not match - The Company ID (Originating ID) is set up at the business level in Fusion Digital Banking Console by the financial institution. If the Originating ID is not set up or has information that is different from the batch header for the file, then either Console or the batch header must be updated. The values in the batch header and in Console must be identical.
- Batch Unbalanced – Depending on the setup of the business, an offset account must either be identified within the batch or selected when the batch file is uploaded to the system. If no offset transaction is identified in the batch, the app will prompt the user to select from a list of entitled accounts. The system will then insert the offset transaction using the selected account in order to create a balanced file.
- Block count – Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9's are added to the file after the initial '9' record to fill out the block 10. Platform allows validation of 9 records.
- SEC Code not supported: SEC code utilized in the batch has not been entitled by the financial institution in the Organization Settings module. SEC codes can be updated immediately in the Organization Settings Module under ACH Processing.

