



## ACH Quick Access Guide

*If you have already successfully logged into the NEW Online Banking site you may skip the following steps and simply log into Online Banking and follow the instructions starting at “Find the ACH tab”.*

- Go to [www.unibank.com](http://www.unibank.com)
- Enter Existing Online Banking ID and click on “Login”
- Enter password (**last four digits of Tax ID**) and click “submit”
- You will be prompted to change your password. Enter the password used on the previous screen; then enter a NEW password twice. Click “Login”
- Review Security Settings information and hit “continue”
- Create 3 Identification Security Questions; Click “submit”
- Confirm Security Answers by Clicking “Confirm”
- Create Primary Call Back Settings (Required)
- Create Secondary Call Back Settings (Optional)
- Confirm your Call Back Settings by clicking “Confirm”; then Click “Continue”
- Confirm and/or Update your email address. Click “submit”
- Your UniBank accounts should now appear.

**Find the ACH tab in the Navigation Bar and Click on “ACH”**



Your ACH Home page/ Quick Start Menu should now appear. The Business Apps Tab is used for Wires and for Managing Company Users. The ACH tab is used for Electronic Payments such as Collections, Tax Payments, Send a File, etc. Click on the ACH button and you will arrive at the **Quick Start Menu**.

This page serves as the home page for all Electronic Payments. It also provides reminders for verifying and authorizing transactions and files as well as convenient links to your transactions and user records, depending upon your access rights.

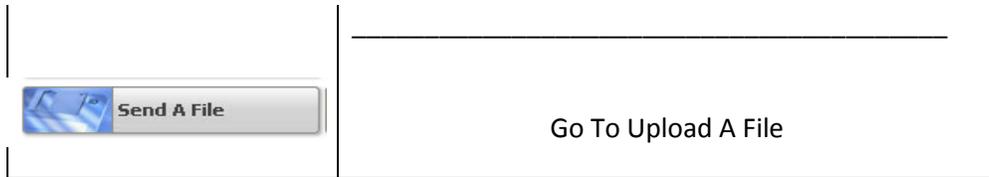
**Quick Start Menu**



**Verification Pending**  
There are no items to be displayed. (10001)

- When accessing the ACH Home page, one or more boxes will appear in the screen. Each of these corresponds to your Deposit or Settlement account and your existing categories that were converted by UniBank.
- The four digit number shown represents the last four digits of the settlement account currently linked to this transaction type. If this is a recurring transaction there will be a “R” preceding the four digit number.
- An alternate view can be seen using the Transactions tab in the Navigation Bar unless you are only authorized to “Send a File”. If that is the case refer to the “File Transfer” tab.
- Click on the desired account which you want to offset (Debit/Credit). Once selected the list of transactions used in association with a particular account will be displayed.

If you used to click	Do this instead
	Go To Transaction Tab and Find ACH
	Go To Transaction Tab and Find Payroll
	Go to Transaction Tab and find EFTPS Tax Payment
	Go To Review Transaction
	Go to Transaction Tab and Find Collections
	Go To Transaction Tab and Find ACH



## **FILE TRANSFER/SEND A FILE**

### **Step 1:**

**Go to File Transfer - Load File – ACH File**

**Enter a description**

**Click Browse button – locate your file**

**Click Next**

**You will receive a confirmation screen**

**Click Next**

**You will receive a message “File Loaded successfully.”**

**Click Continue**

**You will be returned back to the ACH File Load page**

### **Step 2:**

**Go to “Review” button on menu**

**Choose Verify Transactions**

**You will then be sent to the Verify Transaction page**

**Click on the “Files” tab**

**Check on the boxes next to files you would like to verify, and then click Verify**

**You can also reject files from this page by checking the box next to the file you want to delete, and then click Reject**

## Page Options

### Application Menu Bar

These options allow you to access different parts of the application.

### Quick Start Menu

Provides quick access to your transactions.

### Verification Pending

If a pending item is listed in this table, click the category to navigate to the Verify Transactions page.

### Authorization Pending

If a pending item is listed in this table, click the category to navigate to the Authorize Transactions page.

### User Records Pending

If your company has been set up to use dual control, this table notifies you about pending changes to user records that need to be approved. If applicable, click Customer User Record(s) in the table to navigate to the appropriate user list where you may approve edits to user records.

### Application Menu Bar

These options provide access to different areas of the application.

**Note:** If you do not have access rights for specific areas, you will not see those options.

### Menu Options

#### Home

Returns to the Home page.

## **Contact Us**

Takes you to the contact information page.

## **Help**

Provides an explanation of the page you are viewing, as well as concepts and step-by-step tasks for the application.

## **Logout**

Exits the application. After exiting, you will need to close the browser window.

## **Transactions**

Accesses your transaction categories and subcategories.

## **Review**

Allows you to approve completed transactions for pickup by UniBank. Based on your companies daily procedures, transactions must be verified and may need to be authorized for the approval step. You may also unauthorize transactions submitted in error if they have not yet been picked up by UniBank.

## **Administration**

Accesses the maintenance areas of the application. These options allow you to modify categories and subcategories, change application parameters, maintain transaction schedules and DFI numbers, search for archived images (if applicable), view non-business days, and access the accounting report and customer log.

## **Report Manager**

Accesses the Report Manager where application-generated reports are stored.

## **Security**

**Do not use this section.** UniBank has provided Single Sign On for your convenience and as such all security changes and password resets should be completed at the Online Banking level. If you change any settings in the ACH pages you will not be able to utilize Single Sign On to access your Electronic Payments.

## **File Transfer**

Allows you to import data into your transactions, load completed transaction files into the system, or re-download previously exported files.

## **Categories and Subcategories**

In order to create transactions within categories and subcategories, users must have authority rights to them. If you are an administrator user, you can add authorities to each user individually, or you may save time by setting up authorities for a group of users simultaneously. If you wish to control the number of inactive transactions stored in your categories and subcategories, you may have the system automatically remove transactions that are a certain number of days old. Each night, the application will remove any inactive transactions older than the number of days you defined

## KEY TERMS

### Credits and Debits

A credit transaction represents a deposit of funds into an account, while a debit transaction is a charge to or withdrawal from an account. If you create one type of transaction to a receiver's account, the opposite type affects your account. **For example, a payroll credit to an employee's account results in a debit to your funding account, or, if you send a debit to a customer's account for an invoice, the result is a credit to your account.**

### ACH Categories

UniBank has converted your existing information into the appropriate categories. The category configuration includes a credit/debit designation, descriptive name for the category, company information, number of days to look ahead when calculating transactions, and how to handle non-business days.

### Subcategories

You may decide that transactions in a particular category should be further divided into subcategories. For instance, a Payroll category might be divided into Hourly and Salary subcategories. Subcategory definition fields override the category configuration; however, you must still work within the parameters set by UniBank.

If you wish to control the number of inactive transactions stored in your categories and subcategories, you may have the system automatically remove transactions that are a certain number of days old. Each night, the application will remove any inactive transactions older than the number of days you defined.

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**Note:** The Express Tax category is a special CCD category that incorporates the addenda record and available pre-filled recipient data on the Transaction Detail page.

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## Standing Orders

Standing orders are recurring transactions that are infrequently, if ever, changed. Transactions whose amounts and due dates do not vary, such as loan or tax payments, are ideal candidates for presentment as standing orders. Once they have been verified and authorized the first time, these transactions do not go through the approval process for each recurrence unless they are edited.

This application has the ability to notify customer users about events related to processing standing orders. Standing order alerts include notifying users when a collection is submitted as well as when an error occurs during processing. Standing order processing errors (or exceptions) occur when the maximum collection amount and/or daily amount limits are exceeded. Standing order exception items are listed on the Maximum Collections and Daily Limits Exception Report in the Reports Manager. This report is created only when there are exception items. Details of the standing order collection items are also noted on the Standing Order Processor Job Summary report.

## Creating/Modifying a Subcategory

Subcategories allow you to organize transactions with the same SEC code into groups under a category.

### To create a subcategory

1. Choose **Administration | Subcategory Definition**.
2. From the Subcategory Definition List, click **Add**.  
To edit a subcategory, click the one to modify.
3. If you are adding a subcategory, choose the category and wait for the page to refresh.
4. Complete or modify the detail fields. Asterisks indicate required fields.
5. Choose **Save**.
6. Add or remove permitted Account Types, if necessary. Changes made to this section are saved automatically.
7. When you have finished, click **Return**.
8. Choose **Home**. The new subcategory should appear on the application home page and on the Transactions menu.

### Deleting a Subcategory

These steps show you how to remove a subcategory from the application. You cannot delete a subcategory if it has depending records or contains transactions, so make sure you remove all permitted account types and either move or delete transactions before deleting the subcategory.

### To delete a subcategory

1. Choose **Administration | Subcategory Definition**.
2. From the Subcategory Definition List, click the subcategory to delete.
3. Remove account types from the permitted Account Types list, if necessary.
4. Choose **Delete**.
5. Click **OK**.

## About Transactions

The primary function of the application is to facilitate the delivery of transactions from your organization to UniBank. These transactions may enter the application in one of three ways:

1. Loading
2. Importing
3. Creating manually

When you upload a transaction file, the file remains intact and, once verified and/or authorized is **"passed through"** a/k/a **"Send a File"** to UniBank; its contents do not appear in the transaction lists of the application. Imported transactions and manually created transactions, however, do appear in the appropriate category/subcategory list.

When you create a transaction, you enter required and optional data into the application, including recipient information, amount, account number, R/T number, schedule, addenda, and additional information you define using five custom fields. Depending on the transaction, you may need to designate whether it is a debit or credit. **Each transaction must have a schedule even if it is only one time.**

If you are new to creating transactions for origination, you may want to begin by entering the information on the single-edit page which provides a form for each transaction. Once you are familiar with entering transaction data, or if you have multiple transactions to edit in a category/subcategory, you may want to use the Quick Edit mode, a spreadsheet format that allows you to work with several transactions. Both edit modes allow you to create single and split transactions; single transactions have only one destination while split transactions have multiple entries that go to different accounts and equal the total, or set, amount.

If applicable for the category, the Enter Control Amount(s) page will display when you submit transactions for verification, and/or when you access the Summary function from the transaction list page. This feature is a collection verification tool, to help ensure the accuracy of the collection. Determine and then enter the amount(s) for the group of transactions you are adding and select Continue. If the amount(s) entered do not match the actual amounts, you will either need to edit the transactions or change the control amount(s) you entered.

If you have submitted transactions that surpass the maximum allowed submission total or **daily amount limit** set by UniBank the application will display a notification message at the top of the Transaction List page. If this occurs you will need to contact your Relationship Manager in order to have your daily limits reviewed.

The application also provides a Mass Edit feature if you need to update all the transactions in your review with the same amount, schedule, and/or effective date. If necessary, transactions may be resubmitted if applicable, without affecting their scheduling information.

### **Adding/Editing an Express Tax Payment**

The Express Tax payment incorporates the addenda record and available pre-filled recipient data on the Transaction Detail page at the customer level. The steps below describe how to create an express tax payment in single edit mode; the procedure for adding/editing an express tax payment as a split transaction is also included.

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**Note:** To edit the R/T number or account number after a transaction has been saved, the user must have the proper authority for the category/subcategory.

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#### **To add/edit an express tax payment**

1. Choose **Transactions** | **<category/subcategory>**.
2. To add a transaction, click **Add**. To edit a transaction, click one of the fields on the specific transaction line.
3. For a new transaction, choose the Addenda Type from the drop-down menu.
4. For a new split transaction, select Amount Split from the drop-down menu. The only Split Type allowed is a Net Zero. Create the entries in the Accounts section.
5. Complete the Transaction Detail fields, or make the necessary modifications.
6. Click **Save**.

### **Searching for Transactions**

If you have multiple transactions in a list, you may need to use the search feature to find a specific transaction or set of transactions quickly. You can access the search feature from the transaction list page or from the Quick Edit page. The record that matches your criteria will appear on a list page. To return to the complete list, submit a blank search.

#### **To search for transactions**

1. From the transaction list page or Quick Edit page, click **Search**.
2. If the Search page contains criteria from a previous search, click **Clear**
3. Enter your criteria in the appropriate field(s). Search criteria may include looking for specific transactions (Criteria), sorting the list (Sort Order), re-ordering the fields on the list (View Order), and/or removing columns from the list (Hide).
4. Choose **Submit Search**.

## Displaying Today's Transactions

The Display Today feature provides a quick way to view the transactions that should be originated today. The Display Today command does not show transactions that have stale (old) effective dates, have effective dates too far in the future for today's origination, or have been marked as not active. While you are viewing today's transactions, you can easily edit them, if necessary, and begin the approval process by submitting them for verification.

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**Note:** If applicable, when submitting transactions for verification, you may be required to enter collection total(s) for debits and/or credits in your collection. If this accuracy verification tool is enabled, the Enter Control Total(s) page will be displayed prior to the Transaction Summary page. The control and actual amount(s) must match in order for the submission process to continue.

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If, for example, you have transactions in a category/subcategory that you do not want to originate, you can mark them as inactive using Quick Edit mode. Choose Display Today from the transaction list page to see the transactions that are eligible for origination, and then submit those entries for verification. Remember to change the status back to active as necessary.

### To display today's transactions

1. Click the category/subcategory from the application home page, or choose **Transactions | <category/subcategory>**.
2. Click **Display Today**.
3. To return to the full transaction list, choose **Transactions | <category/subcategory>**.