Quick Start Guide - ACH

UNIBANK

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RSA Tokens

An RSA token is required to enable you to access the ACH menu of UniBank's Cash Management System. Your token, together with a PIN, will allow you to securely access the ACH functions of our Online Banking system.

If your organization has multiple users, each user should have a unique token.

When prompted, you will need to enter your 4-digit PIN followed by the 6-digit token value that is being displayed on your token at that time. (NOTE: the token value will change every minute. There is a time countdown indicator on the left-hand side of the display.)
When you select ACH or Wire from the Menu, you will be prompted to enter a Pass Code.

Participants

Once you have utilized your RSA token to access the ACH menu, select ACH Participants from the menu to view the full list of established participants and access functions related to Participant maintenance.

Edit Participants by selecting the pencil icon located on the right side of the screen.

Delete a Participant by selecting the trash basket icon on the right side of the screen. You can also Delete a Participant by placing a check mark in the box next to the participant to delete. Select Delete Selected Participants.

	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status	
☐	Sally Test	963852	09/21/2022 2:48 PM		880001111	211372378	Checking	Active	✏ 🗑

To add a participant, select the Add Participant button at the bottom of the page. Complete the necessary fields on the Participant Details screen.

Participant Details

* Name

Sally Test

Email Address

stest@gmail.com

☐ Send email when batch status is
changed to Processed

* Nickname

Sally Test

Institution Name

UNIBANK FOR SAVINGS

* Routing Number

211372378

* Unique Identifier

963852

* Account Number

880001111

* Confirm Account Number

881111111

* Account Type

Checking ⌄

* Status

Active ⌄

Group

Discretionary Data

Cancel   Save
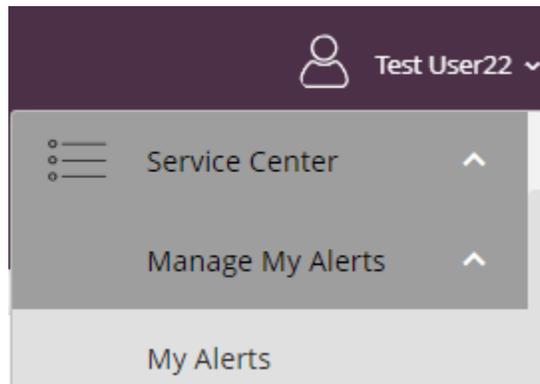
Click on Save to add the participant.

Payee Alerts – Add/Change/Delete

This feature allows you to subscribe to receive an alert when an ACH Participant has been added, changed, or deleted.

- Select Service Center, then select Manage My Alerts and My Alerts.
- Highlight the radio button "ACH Participant Alert."
- Click the Add Subscription Button.

Add/Edit Notification Subscription

Please select an alert type:

- ⦿ ACH Participant Alert
- ◯ ACH Return Available
- ◯ ACH Whitelist Alert
- ◯ Any Account Activity Alert
- ◯ Available Balance Below Limit
- ◯ Available Balance Daily Snapshot
- ◯ Card Alert
- ◯ Current Balance Above Limit
- ◯ Current Balance Below Limit
- ◯ eNotices Alert
- ◯ Insufficient Funds Charge Alert
- ◯ Large Check Cleared Alert
- ◯ Large Debit Card Purchase Posted
- ◯ Large Electronic Check Posted
- ◯ Large Electronic Deposit Posted
- ◯ Large Withdrawal Posted
- ◯ Reminder Alert
- ◯ Secure Message Alert
- ◯ Specific Check Cleared
- ◯ Wire Payee Alert

Add Subscription

Batches

Please Note: If you are processing a Direct Deposit Payroll File, please proceed to the Pass-Thru File instructions on page 9.

When initiating a Batch, please be sure to verify the transaction type – CREDIT or DEBIT.
The transaction type is determined by what is happening on the other side of the transaction. For example, if you are sending funds to a recipient, that is a CREDIT. If you are pulling funds from another financial institution into your UniBank Account, that is a DEBIT.

Select Batches from the menu to view a complete list of established templates and access functions related to Template maintenance.

Edit Template by selecting the **pencil icon** located on the right side of the screen.

Delete a Template by selecting the **trash basket icon** on the right side of the screen. You can also Delete a Template by placing a check mark in the box next to the batches to delete. Select Delete Selected Templates.

Batches

☐ Show Search Options

☐	Template ↑	Created	Company	Transaction Type	Amount	#	Effective Date		
☐	**Name:** Test 1 **Fund From:** x5802 MUNI PAYROLL ACCOUNT	09/26/2022 9:13 AM	UNIBANK FOR SAVI - x3939	CCD Credit - Non-Consumer Credit	$0.00	0	09/27/2022 📅	✏	🗑
☐	**Name:** Test 2 **Fund To:** x5810 TEST ACCOUNT	09/26/2022 9:32 AM	UNIBANK FOR SAVI - x3939	CCD Debit - Non-Consumer Debit	$0.00	0	09/27/2022 📅	✏	🗑

[Initiate] [Delete Selected Templates] [Add Template]

To create a new batch, click on Add Template.

Batches (continued)

- Complete required (*) Template Details including Offset Account.
- Offset Account dropdown will display available account(s) with ACH access.
- Select account from dropdown menu.

Important: If you navigate away from the screen without clicking Save, changes will be lost. Click on Save after each step to ensure work is saved.

Template Details

* Template Name

Test 1

* Transaction Type

CCD Credit - Non-Consumer Credit

Company Discretionary Data

☐ Is Restricted

* Company Entry Description

Payroll

* Company

UNIBANK FOR SAVI - x3939

* Offset Account

x5802 MUNI PAYROLL ACCOUNT (Available $20.00)

Batch Entries

Nickname ↑↓	Notify	Unique Identifier ↑↓	Account Number ↑↓	Account Type ↑↓	Hold	Prenote	Amount			
Sally Test		963852	x1111	Checking	☐	☐	$	0 Addenda	✎	🗑

Active Total **$0.00** ❓   Hold Total **$0.00** ❓   Prenotes 0

Import CSV File

Choose File   No file chosen   Import

Initiate Prenotes   Add Participants   Save

After saving the template details, click on the Add Participant Box.
Check the box ☐ next to the Participant(s) you wish to add. You also have the option to create a New Participant by selecting new participant, filling in all required participant details and save. Once all participants are selected click on Add Selected Participants.

ACH Participants

Group

```
[                                    ]
```

[Clear]   [**Filter**]

	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
☐	Sally Test	963852	09/21/2022 2:48 PM		x1111	211372378	Checking	Active

[Cancel]   [**New Participant**]   [**Add Selected Participants**]

Batches (continued)

Once Participants have been added, review Template Details.
To hold a user in a template, click the Hold box for that specific Participant.
Click on Save and Close which will return you to the list of Batches.

Template Details

* Template Name

```
Test 1
```

* Transaction Type

```
CCD Credit - Non-Consumer Credit          ∨
```

Company Discretionary Data

```
[                                    ]
```

☐ Is Restricted

* Company Entry Description

```
Payroll
```

* Company

```
UNIBANK FOR SAVI - x3939                   ∨
```

* Offset Account

```
x5802 MUNI PAYROLL ACCOUNT (Available $20.00)   ∨
```

Batch Entries

Nickname ↑↓	Notify	Unique Identifier ↑↓	Account Number ↑↓	Account Type ↑↓	Hold	Prenote	Amount			
Sally Test		963852	x1111	Checking	☐	☐	$	0 Addenda	✏ 🗑

Initiate a Batch

Select the template by checking the box located on the left side of the template.
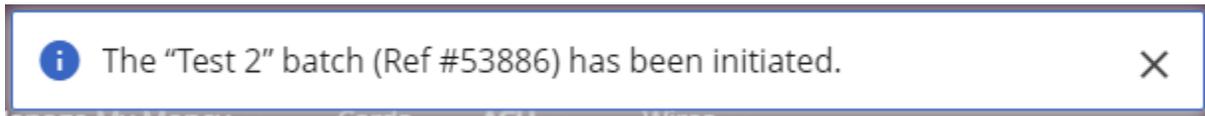
Verify the effective date by either clicking the 📅 Calendar icon or typing the appropriate date into the date field.

Select the Initiate button at the bottom of the page.

| | Name: Test 2 Fund To: x5810 TEST ACCOUNT | 09/26/2022 9:32 AM | UNIBANK FOR SAVI - x3939 | CCD Debit - Non-Consumer Debit | $2.00 | 1 | 09/27/2022 📅 Recurring Batch | ✏️ 🗑️ |

| Initiate | Delete Selected Templates | Add Template |

A confirmation will appear on the upper section of the screen to alert you that your batch was successfully initiated. You can also view a history of Batches by going to the Activity menu.

> ℹ️ The "Test 2" batch (Ref #53886) has been initiated.   ✕

Setup a Recurring Batch

When a Batch is set up with all the required information including both the Organization and Participants information along with the dollar amount(s), the Batch will automatically display Recurring Batch under the date.
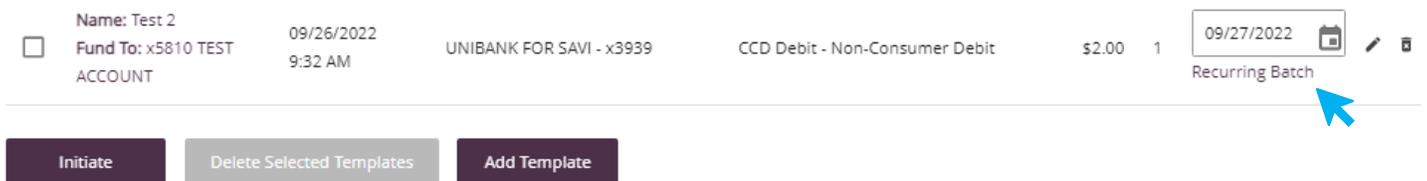
| | Name: Test 2 Fund To: x5810 TEST ACCOUNT | 09/26/2022 9:32 AM | UNIBANK FOR SAVI - x3939 | CCD Debit - Non-Consumer Debit | $2.00 | 1 | 09/27/2022 📅 Recurring Batch | ✏️ 🗑️ |

| Initiate | Delete Selected Templates | Add Template |

Editing a Recurring Schedule

Click the "Recurring Batch" hyperlink located beneath the Effective Date Field for the batch you would like to edit. Complete the Start Date and Schedule fields and click the Initiate button at the bottom of the screen.

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ACH Batch Schedule View

Batch
Test 2

Amount
$2.00

Company
UNIBANK FOR SAVI

Transaction Type
CCD Debit - Non-Consumer Debit

Fund To
x5810 - TEST ACCOUNT

* Start Date

| 09/27/2022 | 📅 |

* Schedule

| Monthly | ⌄ |

◉ No End Date

○ End By:

| MM/DD/YYYY | 📅 |

○ Number of Batches:

| |

| Cancel | **Initiate** |

A confirmation will appear on the upper section of the screen to alert you that your batch was successfully initiated. You can also view a history of Batches by going to the Activity menu.

ⓘ A recurring series of "Test 2" batches (Ref #53887) has been initiated: Every month, starting on 09/27/2022.   ✕

Recurring Batches

☐ Show Search Options

Ref #	Batch	Company	Schedule	Amount	Effective Date	
53887	**Name:** Test 2 **Type:** CCD Debit - Non-Consumer Debit **Fund To:** x5810 TEST ACCOUNT	UNIBANK FOR SAVI - x3939	Every month, starting on 09/27/2022	$2.00	10/27/2022	🗑

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Pass-Thru

In the ACH menu, click on File Import.

Pending Pass-Thru

Created By ⇅	Created ↑ Status ⇅	File Name ⇅	Effective Date
		There are no files to display.	

Upload

Choose Files | No file chosen

Under Pending Pass-Thru, click on **Choose Files**. Browse your computer for the file and click Open. Then click the Upload button.

A confirmation will appear on the upper section of the screen to alert you the Pass-Thru File was successfully initiated. The file will then appear under the Pass-Thru History.

ⓘ The file "P_Test 9-25-Sunday,CID-1443.txt" has been uploaded.   ✕

Pass-Thru History

	Created By ⇅	Created ⇅	Updated ↓	Status ⇅	File Name ⇅		Effective Date
☐	Test User22	09/26/2022	09/26/2022	Pending Download	P_Test 9-25-Sunday,CID-1443.txt	🗑	09/27/22

Download

Activity

In the ACH menu, click on Activity. You can view an ACH Returns Report, Pending ACH Transactions and a History of ACH Transactions by clicking the Show Search Options box and selecting a specific date range and clicking Search.

Pending ACH transactions and History can be Exported into Excel. Click on Export under the category you wish to export. Open the file and Save.

ACH Returns Report

Date Range:

Today ⌄

From:

09/26/2022

To:

09/26/2022 📅📅

[Search] [Download]

Pending

☐ Show Search Options

Ref #	Batch	Company	Amount	Status	Effective Date
		There are no batches to display.			

ACH History

☐ Show Search Options

Ref #	Batch	Company	Amount	Status	Effective Date
53886	**Name:** Test 2 **Type:** CCD Debit - Non-Consumer Debit **Fund To:** x5810 TEST ACCOUNT (One time)	UNIBANK FOR SAVI - x3939	$2.00		09/27/2022 🔍

[Export]

File Import

The Batch Import feature allows you to upload participants into exiting Batches. You can use this feature to both import AND override **any data** associated with your Batch.

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Important information about Batch Import

The Batch Import feature allows you to upload participants into exiting Batches. You can use this feature to both import AND override **any data** associated with your Batch (name, nickname, participants, transaction amounts, prenotes, holds, etc.).

How to Import

1. Create the Batch that you would like to import your transactions into. Click here to create the Batch.

2. Add a template that describes what type of file you will be importing.

3. Use the "Batch Import" module to load your file into your Batch.

4. Review any information or errors related to the import.

5. View or Edit the Batch that you have uploaded into prior to initiating.

6. Click Save & Close, check the check box next to the Batch(es) that you would like to send and click "Initiate" to start the batch for processing.

Use the "Batch Import" module to load your file into your Batch.

Batch Upload

Batch Import

* Batch Template

| Select a Batch ⌄ |

* File Format

| Select or Create File Type ⌄ |

Select the type of file you will be uploading. If you would like to build your own file type, use the File Format Specification editor. Once you have selected your Batch and File Type, upload the file by clicking "Choose File" and then Submit.

Choose File   No file chosen

[Cancel]   [**Import**]

Contact

For assistance, please contact your Relationship Manager or UniBank at 800.578.4270.

For issues with your RSA Token, please contact 800.578.4270. Please make sure you have your token with you when you contact this number as the support team will need to identify data from the token.