



Automatic Clearing House (ACH) User Guide

Introduction

ACH transfers allow you to safely and quickly originate ACH transactions for your business when and where it is most convenient for you. The user guide explains how to use the ACH feature to submit electronic payments and deposits.

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Processing Schedule

Daily Processing

Credit Entries	Next Day ACH	Should be submitted, and approved, if necessary, prior to 5:30 p.m. MT at least one banking day* before the effective date** of the entries.
	Same Day ACH***	Must be submitted, and approved, if necessary, prior to 1:30 p.m. MT on the effective date of the entries.
Debit Entries	Next Day ACH	Should be submitted, and approved, if necessary, prior to 5:30 p.m. MT at least one banking day* before the effective date** of the entries.
	Same Day ACH***	Must be submitted, and approved, if necessary, prior to 1:30 p.m. MT on the effective date of the entries.

* Banking day is defined as a day the Bank and Federal Reserve are both open (other than Saturdays, Sundays, or Federal Holidays).

** Effective Date must be a banking day, or the file will be processed on the first banking day after the effective date.

*** Same Day ACH refers to entries initiated by the customer with an effective date of the current date, which are submitted to the Bank per the processing deadlines above for same-day settlement. Same-day entry fees will apply to said entries as noted in the Bank's fee schedule.

Any ACH entries received by the Bank containing stale-dated or incorrect/invalid effective entry dates will be processed as same day ACH entries. Individual same day ACH entries must be \$1,000,000 or less.

Holiday Processing

ACH file processing is available Monday through Friday when the Bank and Federal Reserve are both open. ACH file processing is not available on Saturdays, Sundays, or the following federal holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

The Bank closes early on Christmas Eve; cut-off times will be communicated closer to that date. Holiday details are subject to change and are communicated to clients within I-Corp.

ACH Terms & Definitions

Limits

Settlement Date Limit	Limit based on when the file will settle. File totals are calculated and deducted from your limit based on when the file settles.
Weekly Limit	Limit based on what was sent in the last seven (7) days. File totals are calculated and deducted from your limit based on files sent within the last rolling seven (7) days.

Standard Entry Class (SEC) Codes

Several types of ACH transactions can be initiated using the ACH feature. The four **ACH SEC Codes** are the following:

- **Prearranged Payment or Deposit (PPD)**
 - Payroll
 - Prearranged Deposit (Credit)
 - Prearranged Payment (Debit)
 - Health Savings Account (HSA)
- **Corporate Credit or Debit (CDD)**
 - Corporate Debit
 - Corporate Credit
 - Vendor Payments
 - Remittance
 - Child Supports Payments
 - Maximum 1 Addenda Record Available
- **Corporate Credit or Debit (CCD)**
 - Federal Tax Payment
 - State/Local Tax Payment
- **Corporate Trade Exchange (CTX)**
 - Corporate Debit
 - Vendor Payments
 - Remittance
 - Up to 9,999 Addenda Records

ACH Participants

There are six participants in ACH transactions, as defined in the ACH Rule Book:

Originator	The entity that initiates ACH entries according to an arrangement with a Receiver. The Originator is usually a business directing a transfer of funds to or from an individual's or another business's account.
Receiver	An individual or business that authorizes an Originator to initiate ACH entries to the Receiver's account.
Originating Depository Financial Institution (ODFI)	The Originator's bank that receives payment instructions from Originators and forwards ACH entries to the ACH Operator.

Receiving Depository Financial Institution (RDFI)	The Receiver's bank that receives ACH entries from the ACH Operator and posts them to the accounts of its depositors (Receivers).
ACH Operator	The central clearing facility, operated by a Federal Reserve Bank (FRB) or a private organization, which receives ACH entries from ODFIs and distributes the entries to appropriate RDFIs.
NACHA	National Automated Clearing House Association provides operating guidelines for all ACH participants.

Accessing ACH

1. Go to *firstinterstate.com* and login to **Corporate Online Banking (I-Corp)** with your **Username** and **Password**.

2. Click on **Payments & Transfers** from the top menu. Then click the **ACH** option.

3. The ACH feature will appear.

Once you create an ACH single item transfer template, you can also access the template using the **Pay Or Transfer** section on the right side of the screen by clicking on Show next to ACH. You can also send an ACH pass through file by clicking on Show next to ACH Import.

Pay Or Transfer

Internal Show ▼

ACH Hide ▲

Template name *

Date *

SELECT

Last available date is Jul 16, 2021

Same day ACH

Amount *

Payment information

* Indicates required field

PREVIEW ACH

Creating New ACH Transfers

1. Click on the **Activity** tab.
2. Select the appropriate option:
 - a. **New payment** or **New collection**: Create a new ACH file from scratch, manually entering all of the information. These options are located in the upper right-hand section of the ACH screen.

+ New payment + New collection + Import file Help

- b. **Copy**: Copy the information from an ACH file you previously created, manually updating fields, as needed, to create a new file. This option is located next to previous ACH files under the Activity tab.

Activity	Templates	File import templates								
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report				
Nov 12, 2019	Test	Saved	0.00	0.00	Payment	Copy	Edit	Delete		
Nov 01, 2019	Test	Saved	0.00	0.00	Collection	Copy	Edit	Delete		
Aug 15, 2019	Test	Saved	0.00	0.00	Payment	Copy	Edit	Delete		

3. If you select:

- a. **New payment** or **New collection**: Select the type of ACH transfer from the drop-down menu. Once chosen, click **Continue**.
- b. **Copy**: Click the **Copy** button next to the appropriate previous ACH file under the **Activity** tab.

ACH transactions can be submitted up to 60 days in advance.

4. Complete the required information.

For details on each field, refer to the appropriate section of this guide based on the type of transfer you're creating. You can find more information about types of transfers starting on page 10.

5. When finished entering the transfer information, click **Complete ACH** or **Save for later**.

6. **Complete ACH** will submit the transfer to the bank for processing.

- a. After clicking **Complete ACH**, when prompted by a Security challenge, enter the One-time password from your token and click **Complete Challenge**.

Security challenge

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

One-time password instructions
Show ▾

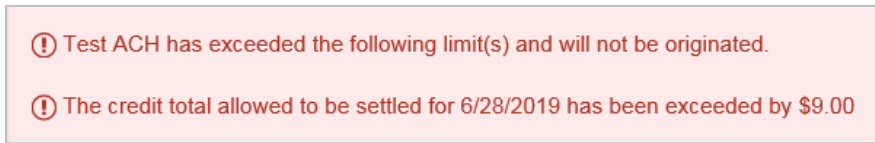
One-time password *

* Indicates required field

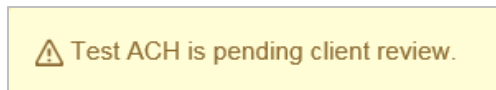
Complete Challenge
Cancel

b. A processing screen will appear to indicate the file upload was successful:

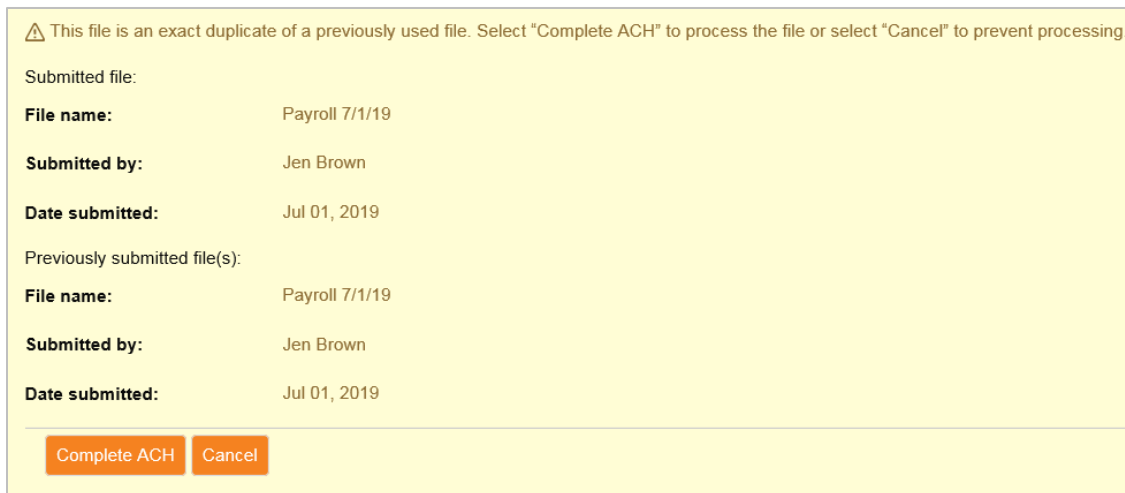
- If the file exceeds one of your limits, you will see a red error message. It will state the amount in which the limit has been exceeded.



- If the file requires additional client/customer or bank review, you will see a yellow warning message.



- If the file is unable to process due to an error or missing information in the file, a red error message will appear (reasons may vary; the content of the message will determine the nature of issue).
- If the system flags a file as a duplicate, a yellow warning message displays with information about each suspected duplicate file. Click **Cancel** to stop the file from processing or click **Complete ACH** so the file can continue processing.



7. **Save for Later** will store your transfer as a saved transaction you can modify later. A confirmation screen displays a summary of the transfer with a Reference Number. Save for later does not submit the transfer to the bank for processing. You must click Complete ACH in order to submit the transfer.

- a. You also have the option to save the transfer as a new template by clicking **Save as Template**.
- b. Click **Return to ACH Activity** to leave this section.

For more information on how to modify saved and pending transactions, see the **Changing ACH Transfers** section.

Test PPD

Reference number	0c14d299ed
Effective date	Jun 28, 2019
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)
[Save as template](#)

Types of ACH Transfers

Each ACH transfer type will have different fields to complete. However, you will find the list of fields below are common across all ACH transfer types:

Description	Enter a description of this ACH file, which will appear on the Receiver’s account statement after your company’s name (i.e., ABC Company Payroll).
Effective Date	Enter the date the entry should post to the Receiver’s account (Excludes weekends or federal holidays).
Same Day	Check the box if you want the transfer to post the day you process it. (Same day ACH is subject to deadlines and higher per item fees; individual transactions cannot exceed \$1,000,000).
Repeat	Check the box if you want the transfer to automatically repeat. Then select the Frequency from the drop-down and an End date, if necessary.

PPD - Prearranged Payment or Deposit

A PPD is a credit or debit transaction for transferring funds to/from consumer accounts for payroll, memberships, tuition, etc. Complete the following fields:

New Payment for Payroll or Prearranged Deposit

Crediting funds to another individual.

1. **Pay from:** Use the drop-down to select your **Account** to be debited and enter the **Amount**.
 - a. **Show Details:** Displays additional details about the payment. For example, **Discretionary data** and **Payment information**.
 - b. **Show Filter:** Displays the filter options and filter by specific category.

2. **Pay to** - Enter the following information:
 - a. Name
 - b. Identification (If applicable)
 - c. Routing transit (Routing number)
 - d. Account number
 - e. Account type (Checking, savings, etc.)
 - f. Amount

3. Columns can be sorted by clicking on the arrows next to the column name.
 - a. Click **Show Details** to display additional details about the payment. For example, **Discretionary data** and **Payment information**

Information in the Payment information field may appear on the Receiver's bank statements (This is dependent on the Receiver's bank). Click the **Show Filter** button to display the filter options and filter by specific category.

Payroll

Description *	Tax identification number	
<input type="text" value="Payroll"/>	DEF Company[xxxxx7894]	
Effective date *	<input type="checkbox"/> Same day <input type="checkbox"/> Repeat	
<input type="text" value="07/02/2019"/> <small>SELECT</small>		
Type	Total withdrawal	Total deposit
Payment (Payroll - PPD)	\$500.00	\$500.00
Batch		
Name	Company	Company description
	[xxxxxxxx]	<input type="text" value="Payroll"/>

Pay from Show Details Show Filter

Pay all

Pay/Hold ⇅	Account * ⇅	Amount * ⇅
Pay <input type="checkbox"/>	<input type="text" value="Payroll Account"/>	<input type="text" value="500.00"/> ✕

+ Add another pay from

Total batch withdrawal (1 item) \$500.00

Pay to [Show Details](#) [Show Filter](#) Total batch deposit (5 items) \$500.00

Pay all Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay	Bob Jones	48976	092901683 <small>FIRST INTERSTATE BANK</small>	789456123	Checking	100.00	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	Suzy Davis	85236	092001512 <small>GLACIER BANK- VALLEY BK HELENA DIV</small>	123456789	Checking	100.00	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	Glen Smith	96314	092901544 <small>AMERICAN BANK CENTER</small>	963258741	Savings	100.00	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	Dawn Dale	84392	292977899 <small>MISSOULA FEDERAL CREDIT UN</small>	258963147	Checking	100.00	<input type="checkbox"/> No <input type="checkbox"/> X
<input type="checkbox"/> Pay	Terri May	79462	092905427 <small>PRAIRIE MOUNTAIN BANK</small>	456789123	Savings	100.00	<input type="checkbox"/> No <input type="checkbox"/> X

[+ Add another pay to](#)

* Indicates required field

[Complete ACH](#) [Save for later](#) [Cancel](#)

New Collection for Prearranged Deposit

Debiting funds from another individual.

1. **Pay from:** Enter the following information:
 - a. Name
 - b. Identification (if applicable)
 - c. Routing transit (routing number)
 - d. Account number
 - e. Account type (checking, savings, etc.)
 - f. Amount

Columns can be sorted by clicking on the arrows next to the column name. Click **Show Details** to display additional details (for example, **Discretionary data** and **Payment information**) about the payment.

Information in the Payment information field may appear on the Receiver's bank statements (this is dependent on the Receiver's bank). Click the Show Filter button to display the filter options and filter by specific category.

2. **Pay to:** Use the drop-down to select your Account to be credited and enter the Amount. Click **Show Details** to display additional details (for example, **Discretionary data** and **Payment information**) about the payment. Click the **Show Filter** button to display the filter options and filter by specific category.

Gym Dues

Description *

Tax identification number

Effective date *

 SELECT

Same day Repeat

Type

Total withdrawal

Total deposit

Batch

Name

Company

Company description

Pay from Show Details Show Filter

Total batch withdrawal (5 items) \$250.00

Pay all Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input type="checkbox"/> Pay	Lori Jones	48976	092901683 <small>FIRST INTERSTATE BANK</small>	789456123	Checking	50.00	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	Elsa Smith	85236	092001512 <small>GLACIER BANK- VALLEY BK HELENA DIV</small>	123456789	Checking	50.00	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	Bob Neil	96314	092905443 <small>BANK OF BOZEMAN</small>	963258741	Savings	50.00	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	Casey Lindh	84392	292977899 <small>MISSOULA FEDERAL CREDIT UN</small>	258963147	Checking	50.00	<input type="checkbox"/> No ✕
<input type="checkbox"/> Pay	Mike Murray	79462	092905427 <small>PRAIRIE MOUNTAIN BANK</small>	456789123	Savings	50.00	<input type="checkbox"/> No ✕

+ Add another pay from

Pay to Show Details Show Filter

Total batch deposit (1 item) \$250.00

Pay all

Pay/Hold	Account	Amount
<input type="checkbox"/> Pay	Operating Account	250.00 ✕

+ Add another pay to

* Indicates required field

Complete ACH
Save for later
Cancel

CCD - Corporate Credit or Debit

A CCD is a credit or debit transaction for transferring funds to/from business/entity account for Vendor payment, remittance, and/or child support payment, etc. Complete the following fields:

New Payment (Company)

Crediting funds to another business/entity.

1. **Pay from:** Use the drop-down to select your Account to be debited and enter the Amount. Click **Show Details** to display additional details (for example, **Discretionary data** and **Payment information**) about the payment. Click the **Show Filter** button to display the filter options and filter by specific category.
2. **Pay to:** Enter the following information:
 - a. Name
 - b. Identification (if appropriate)
 - c. Routing transit (routing number)
 - d. Account number
 - e. Account type (checking, savings, etc.)
 - f. Amount
3. Columns can be sorted by clicking on the arrows next to the column name. Click **Show Details** to display additional details (for example, **Discretionary data** and **Payment information**) about the payment.

Information in the Payment information field may appear on the Receiver's bank statements (this is dependent on the Receiver's bank). Click the Show Filter button to display the filter options and filter by specific category.

New Collection (Company)

Debiting funds from another business/entity.

1. **Pay from:** Enter the following information:
 - a. Name
 - b. Identification (if applicable)
 - c. Routing transit (routing number)
 - d. Account number
 - e. Account type (checking, savings, etc.)
 - f. Amount
2. **Pay to:** Use the drop-down to select your Account to be credited and enter the Amount. Click **Show Details** to display additional details (for example, **Discretionary data** and **Payment information**) about the payment. Click the **Show Filter** button to display the filter options and filter by specific category.
3. Columns can be sorted by clicking on the arrows next to the column name. Click **Show Details** to display additional details (for example, **Discretionary data** and **Payment information**) about the payment. Click the **Show Filter** button to display the filter options and filter by specific category.

Information in the Payment information field may appear on the Receiver's bank statements (this is dependent on the Receiver's bank). Click the Show Filter button to display the filter options and filter by specific category.

CCD - Federal Tax Payment (TXP)

CCD (TXP) transfers are used to make federal tax payments. Taxes are required by the Secretary of the Treasury to be deposited with an authorized financial institution or the Federal Reserve Bank.

New Payment (Federal Taxes)

1. Complete the following fields:
 - a. **Name:** Enter the name of the Taxpayer.
 - b. **Tax Description:** Select the description of the tax file from the drop-down. Tax Type Conversion Codes can be referenced on the last page of this guide.
 - c. **Taxpayer ID:** Enter the Tax ID number of the company making the tax payment.
 - d. **Tax Period End Date:** Enter the Tax Period End Date for this payment.
 - e. **Tax Amount 1:** Amount to be sent.
 - If sub-categories are used, enter Type 2 & 3. Unused fields may be deleted by clicking the X next to the row.
 - f. **Type:** This field will auto fill with the Tax Description Number.
 - If sub-categories are used, enter Type 2 & 3. Unused fields may be deleted by clicking the X next to the row.
 - g. **Type Description:** Tax description.
 - If sub-categories are used, enter Type 2 & 3. Unused fields may be deleted by clicking the X next to the row.

New ACH

Description *	Tax identification number	
<input type="text"/>	ABC Company[xxxxx8725]	
Effective date *	<input type="text"/> SELECT <input type="checkbox"/> Same day <input type="checkbox"/> Repeat	
From account	Type	Total payment
<input type="text" value="Select an account"/>	Payment (Federal taxes - CCD)	\$0.00
Batch		
Name	Company	Company description
	[xxxxxxxxx]	<input type="text"/>

Payments

	Name *	Tax description	Taxpayer ID *	Tax period end date *	
	<input type="text" value="IRS"/>	<input type="text" value="Annual Partnership / 88047"/>	<input type="text"/>	<input type="text"/> SELECT	

Tax amount 1		
Amount *	Type *	Type description
<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax amount 2		
Amount	Type	Type description
<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax amount 3		
Amount	Type	Type description
<input type="text"/>	<input type="text"/>	<input type="text"/>
+ Add payment		
* Indicates required field		
<input type="button" value="Complete ACH"/> <input type="button" value="Save for later"/> <input type="button" value="Cancel"/>		

CCD - State & Local Tax Payment (TXP)

CCD (TXP) transfers are used to make state and local tax payments.

New Payment (State & Local Taxes)

1. Complete the following fields:
 - a. **State:** Select the state from the drop-down.
 - b. **Name:** Enter the Receiver's name.
 - c. **Tax Description:** Select the description of the tax file from the drop-down.
 - d. **Tax Period End Date:** Enter the Tax Period End Date for this payment.
 - e. **Identification:** Enter the Tax ID number of the company making the tax payment.
 - f. **Verification:** Enter the ACH Credit Registration Number of the taxpayer, if applicable.
 - g. **Account:** Enter the account number for the tax agency. This auto-fills but can be manually changed.
 - h. **Routing Transit:** Enter the routing number for the tax agency. This auto-fills but can be manually changed.
 - i. **Tax Amount 1:** Enter the total tax to be sent to the agency.

New ACH		
Description *	Tax identification number	State
<input type="text"/>	GHI Company[xxxxx9438]	Alabama
Effective date *	<input type="checkbox"/> Same day <input type="checkbox"/> Repeat	
<input type="text" value="SELECT"/>		
From account	Total payment	
Select an account	\$0.00	
Batch		
Name	Company	Company description
	[xxxxxxxx]	<input type="text"/>

Payments

<input type="checkbox"/> Pay	Name *	Tax description	Tax period end date *
	<input type="text"/>	Baldwin County Oil and Gas / 08450	<input type="text"/> SELECT ✕
Taxpayer		Tax agency	
Identification *	Verification	Account *	Routing transit *
<input type="text"/>	<input type="text"/>	08264643	062001186 <input type="text"/>
Tax amount 1			
Amount *	Type	Type description	
<input type="text"/>	T	Tax Amount	

[+ Add payment](#)

* Indicates required field

[Complete ACH](#)
[Save for later](#)
[Cancel](#)

CTX - Corporate Trade Exchange Entry

CTX transactions are used to transfer funds between trading partners.

New Payment (Corporate Trade Exchange)

1. **Pay from:** Use the drop-down to select your Account to be debited and enter the Amount. Click **Show Details** to display additional details (for example, **Discretionary data** and **Payment information**) about the payment. Click the **Show Filter** button to display the filter options and filter by specific category.
2. **Pay to:** Enter the following information:
 - a. Name
 - b. Identification (if appropriate)
 - c. Routing transit (routing number)
 - d. Account number
 - e. Account type (checking, savings, etc.)
 - f. Amount
3. Columns can be sorted by clicking on the arrows next to the column name. Click **Show Details** to display additional details (for example, **Discretionary data** and **Payment information**) about the payment.

For CTX transfers, you can add additional Payment information records for each entry. Each Payment information field has an 80-character maximum. Click the Show Filter button to display the filter options and filter by specific category.

New ACH

Description *

Tax identification number

JK Company[xxxxx7315]

Effective date *

 SELECT

Same day

Repeat

Type

Payment (Corporate trade exchange - CTX)

Total withdrawal

\$0.00

Total deposit

\$0.00

Batch

Name

Company

[xxxxxxxx]

Company description

Pay from

Show Details

Show Filter

Total batch withdrawal (0 items) \$0.00

Pay all

Pay/Hold

Account *

Amount *

Pay

Select an account





+ Add another pay from

Pay to

Show Details

Show Filter

Total batch deposit (0 items) \$0.00

Pay all

Prenote none

Pay/Hold

Name *

Identification

Routing transit *

Account number *

Account type *

Amount *

Prenote

Pay

 Q

Select a type

No



Pay

 Q

Select a type

No



Pay

 Q

Select a type

No



Pay

 Q

Select a type

No



Pay

 Q

Select a type

No



+ Add another pay to

* Indicates required field

Complete ACH

Save for later

Cancel

ACH Transfer Templates

Creating a New ACH Transfer Template

1. Select the **Templates** tab.
2. Select the appropriate option: **New payment template** or **New collection template**. These options are located in the upper right-hand section of the ACH screen.



3. Select the **Type** from the drop-down and click **Continue**.
4. Populate the information as it pertains to your template:
 - a. **Template Name**
 - b. **Template Group:** You may need to create a template group by clicking + New to the right of the drop-down menu.
 - c. **Repeat, if making a recurring transfer ***
 - d. **From Amount:** The minimum range amount that the system allows for the template.
 - e. **To Amount:** The maximum range amount that the system allows for the template.
 - f. **User Access:** Select the users that will have access to the template.
 - g. **Pay From:** Enter the necessary information. Depending on the type of ACH transfer, you might be prompted for the offset account. **
 - h. **Pay To:** Enter the necessary information. Depending on the type of ACH transfer, you might be prompted for the offset account. **
5. When completed, click **Save** to save the template.

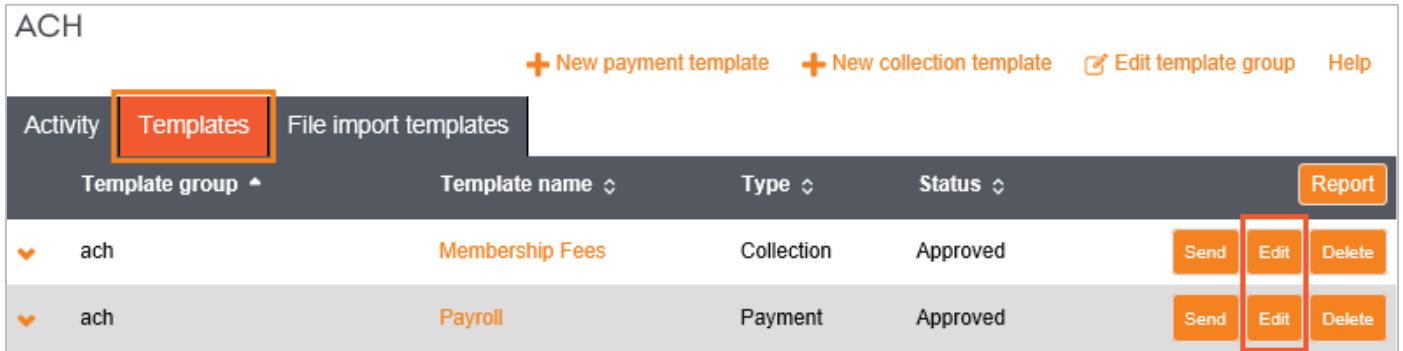
Templates can also be created from a new transfer. See the [Creating New ACH Transfers](#) section.

**To repeat the transfer, the transfer will need to be submitted the first time through the New payment or New collection option.*

***Templates can be created with \$0.00 if the amounts are subject to change, such as with hourly employees. The amounts listed in the template do not have to balance if some amounts are static and some are not. The ACH transfer will need to balance prior to submitting a New Payment or New collection.*

Editing an Existing ACH Transfer Template

1. Select the **Templates** tab.
2. Click **Edit** next to the template that needs to be edited.



The screenshot shows the ACH Templates interface. At the top, there are navigation tabs: 'Activity', 'Templates' (highlighted with an orange box), and 'File import templates'. Below the tabs are three buttons: '+ New payment template', '+ New collection template', and 'Edit template group'. A table lists two templates:

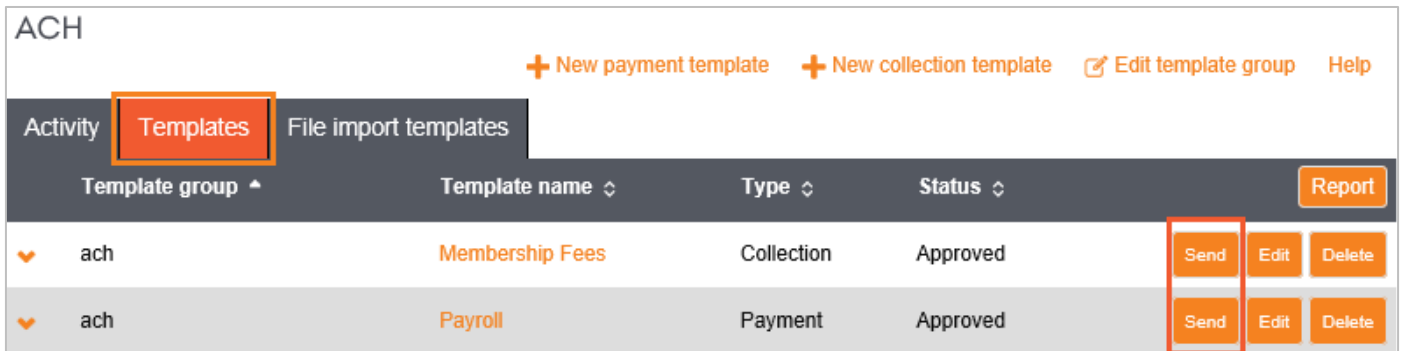
Template group	Template name	Type	Status	Report
ach	Membership Fees	Collection	Approved	Send Edit Delete
ach	Payroll	Payment	Approved	Send Edit Delete

The 'Edit' button for the 'Membership Fees' template is highlighted with an orange box.

3. Make the required edits (*add, delete, or change information*).
4. Click **Save** to save any changes.

Sending an Existing ACH Transfer Template

1. Select the **Templates** tab.
2. Click **Send** next to the template that needs to be sent.



The screenshot shows the ACH Templates interface, identical to the previous one. The 'Send' button for the 'Membership Fees' template is highlighted with an orange box.

3. Select the **Effective date**, which must be a future date. If you need to send a same-day transfer, check the **Same day** option.

Refer to the **Same Day** section for Same Day cut-off times.

4. Enter the amounts in the **Pay from** and **Pay to** section, if updating is required.
5. Click **Complete ACH** when all information is updated and the transfer is ready to send.
6. You will then be prompted for your token **One-Time Password** to complete the transfer.

You can also send an existing ACH single item transfer template from the Home screen of I-Corp. Under the Pay Or Transfer section on the right side of the screen, click Show next to ACH. Enter the Date and amount, then click Preview ACH. Click Complete ACH when all information is updated and the transfer is ready to send.

Pay Or Transfer

Internal Show ▼

ACH Hide ▲

Template name *

Date *

SELECT

Last available date is Jul 16, 2021

 Same day ACH

PREVIEW ACH

Deleting an Existing ACH Transfer Template

1. Select the Templates tab.
2. Click Delete next to the template that needs to be deleted.

ACH				
+ New payment template + New collection template Edit template group Help				
Activity	Templates	File import templates		
Template group ▲	Template name ◇	Type ◇	Status ◇	Report
▼ ach	Membership Fees	Collection	Approved	Send Edit Delete
▼ ach	Payroll	Payment	Approved	Send Edit Delete

3. Click **Delete** template at the bottom.

If you do not want to delete the template, click **Return to ACH templates**.

Special Features

When entering any ACH transfers, you will notice additional, optional fields.

Show & Hide Details

The Show/Hide Details link is located in the Pay from and Pay to sections. When clicking on **Show Details**, an optional section will appear that displays batch information. The Originator Identification and Name can be updated for the batch using this feature. To close the optional fields, click **Hide Details**.



Show & Hide Filter

The **Show Filter** button displays the filter options (Account, Amount, Identification, and Name). To filter by a specific category, begin typing in the respective field. To close this feature, click **Hide Filter**.



Pay & Hold

If you select the hold box beside an entry, the entry will not be processed with the rest of the file. This allows you to exclude a specific transaction from a transfer without deleting it from the file. You can also click **Hold all** to hold all entries in a batch, even if they are on multiple pages. Remove the hold by clicking **Pay all**. If a template transfer is put on hold, the review process is automatically initiated, ensuring a notification email is sent to the authorized administrator to approve the hold.



Delete & Restore Entry

If you delete an entry from an ACH transfer by clicking the X to the right of the entry, the information remains visible, but will have a line through it. In order to restore the deleted entry, click + to the right of the entry.



Importing ACH Transfers

Many accounting programs will let you export payroll or other ACH files, which can then be imported into the ACH feature for processing. You can import both NACHA-formatted and non-NACHA formatted files. See below for more details.

Creating File & Batch Header Records in ACH Software

If your ACH software asks you to create your File and Batch Header Records, use the information below:

File Header Record (1 Record)	Example	Definition
Immediate Destination TR	092901683	Typically, your bank's routing and transit number
Immediate Destination Name	Bank Name (i.e., First Interstate Bank)	ACH Operator Receiving Point for which the file is destined
Immediate Origin TR	092901683 or Company TIN	Typically, your bank's routing and transit number or your company's TIN
Immediate Origin Name	Bank Name or Company Name	Bank name or company name

Batch Header Record (5 Records)		Definition
Company Short Name (16 characters)		Company name (16 characters)
Company Discretionary Data		Field available for company use
Company Identification		Company's TIN preceded by a '1'
Originating DFI Identification	09290168	Your bank's routing and transit number (First 8 digits only)

Offset - Balances	Yes	Definition
Offset Transit Routing	092901683	Bank's routing number
Offset Account Number		Company account number to be credited/debited for file
Offset Description		Info may appear on company's bank statement

Importing Prenotifications (Pre-Notes)

If you want to import an entire file of Pre-notes:

1. Import the file with the appropriate pre-note transaction codes
 - a. 23 - Checking credit
 - b. 28 - Checking debit
 - c. 33 - Savings credit
 - d. 38 - Savings debit

2. Do not reuse that file after it has been imported and processed.
 - a. If you attempt to create a new ACH file using an existing imported pre-note file, your new file will automatically generate pre-notes again - even if you remove the pre-note transaction codes.
3. To submit your fist live entry file, import a whole new file with the appropriate transaction codes
 - a. 22 - Checking credit
 - b. 27 - Checking debit
 - c. 32 - Savings credit
 - d. 37 - Savings debit

Importing NACHA-Formatted Files

To submit ACH files that are already NACHA-formatted from your own software.

1. Click **Payments & Transfers** from the top menu.
2. Click the **ACH** button.
3. Select the **Import file** option on the right-hand side of the page.
4. Select the NACHA Import type, browse to the ACH file you exported from your software, and select the transfer Type. If you have related entities that you are originating ACH transactions for, please be sure to select the proper Tax Identification Number (Company). Click **Continue**.

Activity

Templates

File import templates

Import file

Import type NACHA Non-NACHA

File location Browse...

Tax identification number

Type

5. Update the effective date (if needed) and review the summary of the imported ACH file. Effective date cannot be a weekend, holiday, or a date in the past.
6. Click **Complete ACH** to process the file or **Review ACH** to review the contents of the file and to make any needed updates/changes. If needed, click **Back** to return to the File Selection screen.



7. After clicking **Complete ACH**, when prompted by a Security challenge, enter the One-time password from your token and click **Complete Challenge**.

Security challenge

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

One-time password instructions
Show ▾

One-time password *

* Indicates required field

Complete Challenge
Cancel

Importing Using Templates (Non-NACHA Formatted Files)

ACH files that are not NACHA formatted files (usually these are CSV or Tab files) can be imported and processed using a template.

Creating New Templates

A separate template must be created for each ACH SEC code.

1. Click **Payments & Transfers** from the top menu.
2. Click the **ACH** button.
3. Select the **Import file** option on the right-hand side of the page.



4. Select the Non-NACHA Import type, browse to the Non-NACHA formatted file you want to import and select the transfer Type. Leave the Template on Create new template. Click **Continue**.

Activity
Templates
File import templates

Import file

Import type

File location

Template

Type

NACHA Non-NACHA

Browse...

▾

Continue
Cancel

5. You will need to complete the New file import template page to successfully map your file and to create a re-usable import template. Once complete, select **Continue**.
 - a. Enter the Template name.

- b. If you have related entities that you are originating ACH transactions for, please be sure to select the proper Tax Identification Number (Company).
- c. Enter the Template group name. If this is your first time, please create a Template group name by selecting the +New option to the right.
- d. Define your file format (Delimited or Fixed width) and indicate if the file has any Header or Footer rows. If the file format is delimited then select your delimiter (tab, semicolon, comma, etc.), and identify any Text qualifier if needed.
- e. Identify the value of each column by selecting the appropriate value from the drop-down menu in each column. If the transaction code is listed as Checking or Savings instead of the numerical value (22-Checking Credit, 32-Savings Credit, 27-Checking Debit, or 37-Savings Debit) you will need to use the Transaction Code (Custom) option and define the value being used for the transaction code within your file.
- f. Select the other options such as the following:
 - Offset account option
 - Effective date option
 - User access options. Please remember that if a user is not selected, they will not have access to the import template. This is also true for performing dual control/2nd approval on any files created using the import template.

6. Verify the displayed information is correct. Select **Continue**.

Activity	Templates	File import templates
New file import template		
Import File - ACH Mrg Test		
Template	ACH Mrg Test	
Type	Payment (Payroll - PPD)	
Name	Data Contained In File	
Routing transit	Data Contained In File	
Account number	Data Contained In File	
Transaction code	Data Contained In File	
Amount	Data Contained In File	
Offset Account	Data Contained In File	
Effective Date	<input type="text"/> SELECT	
	<p style="color: red;">Effective date must be entered as mm/dd/yyyy.</p>	

Activity	Templates	File import templates
Import file - ACH Manager 4 Test File.csv		
File summary		
File withdrawal total		\$0.00
Number of withdrawals		0
File deposit total		\$1,134.21
Number of deposits		3
Reference number		fe14a6581f
Batch summary (1)		

- Click **Complete ACH** to process the file or **Review ACH** to review the contents of the file and to make any needed updates/changes. If needed, click **Back** to return to the File Selection screen.



- Once the Security challenge is complete, the New Template can be saved to re-use in the future.

Security challenge

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

One-time password instructions
Show ▼

One-time password *

* Indicates required field

Complete Challenge
Cancel

Using Templates to Import ACH Files

To import an ACH file using an existing Import Template.

- Click **Payments & Transfers** from the top menu.

2. Click the **ACH** button.
3. Select the **File import templates** tab.



4. Select the **Send** button on the right-hand side of the Template Name. The template can also be edited to make changes or deleted.

Activity	Templates	File import templates								
Template group ^	Template name ^	File type ^	Type ^	Status ^	Report					
ach	Nacha	NACHA	Payment	Approved	Send	Edit	Delete			
ach	NonNachaTest	Non NACHA	Payment	Not applicable	Send	Edit	Delete			

5. Browse to the Non-NACHA formatted file you want to import. Click **Continue**.
6. Verify the displayed information is correct. Click **Continue**, then click **Complete ACH** to process the file or **Review ACH** to review the contents of the file and to make any needed updates/changes. If needed, click **Back** to return to the File Selection screen.



7. After clicking **Complete ACH**, when prompted by a Security challenge, enter the One-time password from your token and click **Complete Challenge**.

Security challenge

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

One-time password instructions
Show ▾

One-time password *

* Indicates required field

Complete Challenge
Cancel

File Import Error Messages

Unbalanced File

ⓘ Deposit and withdrawal amounts are not equal.

Transfer Type

ⓘ Please select a Transfer Type associated with PPD

Invalid Offset Account/No Access to Offset Account

ⓘ Unable to Import – Required Credit Account missing

Token Invalid/Not Activated

ⓘ Additional security required.

Invalid One-Time Password for the Security Challenge

Security challenge

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

One-time password instructions Show ▾

One-time password *

Incorrect one-time password.

* Indicates required field

Complete Challenge Cancel

Inquiring into ACH Transfers

Search Activity

Details about previous transactions can be found under the Activity tab (6-month history on originated transfers).

1. Click on the **Activity** tab.
2. Use the **Search activity** field on the right-hand side to locate a specific transfer if you cannot locate it.

Search activity

Date

Type

Amount

Example: 40 or 10.00-50.00

Tax identification number

Description

Reference number

Priority

Status

* Indicates required field

3. These are the Search activity fields:
 - a. **Date:** The effective date of the transfer.
 - a. **Type:** The ACH transfer type for the specified transfer.

- b. **Amount:** The total dollar amount in the file (can be a range).
- c. **Tax Identification Number:** The combination of the company name and tax ID of the user. If the user is associated with more than one company, then the Tax identification number lists all the companies that the user is associated with.
- d. **Description:** The name of the transfer.
- e. **Reference Number:** The reference number assigned once the transfer is saved or submitted
- f. **Priority:** Same day or Not same day.
- g. **Status:** The current status of the file:

Transfer Status	What It Means
Disapproved	The transfer was flagged to be reviewed due to the transfer exceeding limits or a transfer reviewing threshold. The transfer in question was then reviewed and disapproved by the financial institution or the approver.
File not originated	The transfer was not submitted to the bank and will not process. The user will need to edit the transfer and click Complete ACH again.
File not originated: Exceeded Limit	The transfer was not submitted to the bank and will not process. The transfer exceeded their limit. The user must contact their Treasury Solutions Representative to discuss a limit increase.
Partial Origination	The transfer has more than one batch and at least one of the batches has been sent to the Federal Reserve for processing. You may no longer change or delete any batch within the transfer.
Pending Origination	The transfer has been successfully submitted to the bank, which will hold the transfer until the appropriate processing day. You may still change or delete the file.
Processed	The transfer has been sent by the bank to the Federal Reserve for processing, so you may no longer change or delete the transfer.
Recurring Entry	The transfer is a repeating transfer that is being held by the bank until the appropriate processing day. You may still change or delete the transfer.
Saved	The transfer has been created, but not processed.
Transfer Exceeds Review: Pending Approval	The transfer has been submitted, but still requires additional review based on your company's review threshold or the number of transfers submitted. This transfer will not process until it has been approved by the appropriate individual.
User Deleted	The transfer was previously in Pending Origination status, then was deleted by a user at your company. This transfer will not process but will remain visible to you for reference.
User Suspended	The transfer was previously in Pending Origination status, then was changed by a user at your company and wasn't re-submitted for processing. This transfer will not process until the user goes back into the transfer and clicks on Complete ACH.

4. Click Search.

5. You can click any of the column headings to sort the list alphabetically or in date order. Once you have located the transfer, you can click on the V next to the transfer to view details regarding the transfer.

Activity	Templates	File import templates
Date ▾	Description ⚡	Status ⚡
▲ Jul 03, 2019	Test ACH	Disapproved
Reference number:	8aa4a55bb0	
Payment type:	Payroll - PPD	
Issued by:	Jen Brown	
Issued date:	Jun 27, 2019 03:49:17 PM	
Item count:	2	

6. To view more details regarding the transfer, click on the Description of the transfer.

Search Templates

Details about previous templates can be found under the Templates or File import templates tabs.

1. Click on the **Templates** or **File import templates** tab.
2. Use the **Search templates** field on the right-hand side to locate a specific template.

Search templates

Template group

Template name

Type

All types ▾

Tax identification number

All ▾

Status

All ▾

3. These are the Search templates fields:
 - a. **Template group:** The template group to which the template belongs.
 - b. **Template name:** The name of the template.
 - c. **Type:** The ACH transfer type for the specified template.
 - d. **Tax identification number:** The combination of the company name and tax ID of the user. If the user is associated with more than one company, then the Tax identification number lists all the companies that the user is associated with.
 - e. **Status:** The current status of the template.
4. Click **Search**.
5. You can click any of the column headings to sort the list. Once you have located the template, you can click on the **V** next to the template to view details.

Activity	Templates	File import templates
Date ▼	Description ◊	Status ◊
▲ Jul 03, 2019	Test ACH	Disapproved
Reference number:	8aa4a55bb0	
Payment type:	Payroll - PPD	
Issued by:	Jen Brown	
Issued date:	Jun 27, 2019 03:49:17 PM	
Item count:	2	

6. To view more details regarding the template, click on the Template name.

Reports

You can generate multiple reports within ACH:

1. Activity Report
2. Template Report
3. File Import Template Report
4. Individual Transfer Report

Activity Report

1. Click on the Activity tab.
2. Click the Report button.

Activity							Templates			File import templates		
Date ▾	Description ◇	Status ◇	Withdrawal ◇	Deposit ◇	Type ◇	Report						
Nov 12, 2019	Test	Saved	0.00	0.00	Payment	Copy	Edit	Delete				
Nov 01, 2019	Test	Saved	0.00	0.00	Collection	Copy	Edit	Delete				
Aug 15, 2019	Test	Saved	0.00	0.00	Payment	Copy	Edit	Delete				

3. An Activity report window will appear. From here, you have the option to select the following:
 - a. **Summary:** Click on Select to choose the files and batches to include in the report. Then click **Save & return to report**.

Activity report

Summary 3 ACH files 3 batches Select

Type *

File information

Batch information

Transactions

Format

PDF (.pdf) ▾

Download report
Cancel

Activity report selection						
<input type="checkbox"/>	Date ▾	Description ◇	Status ◇	Withdrawal ◇	Deposit ◇	Type ◇
<input type="checkbox"/>	Nov 12, 2019	Test	Saved	0.00	0.00	Payment
<input type="checkbox"/>	Nov 01, 2019	Test	Saved	0.00	0.00	Collection
<input type="checkbox"/>	Aug 15, 2019	Test	Saved	0.00	0.00	Payment

Save & return to report
Cancel

- b. **Type:** Select the appropriate check box to specify the type of information to include in the report. You must select at least one option and you may select multiple check boxes.
- **File information:** Indicates that the report includes file information. (For example, Transfer Description, Transfer Type, Transfer Status, Date and Amount)
 - **Batch information:** Indicates that the report includes batch information. (For example, Batch Number, SEC Type, Transfer Description, and Company Name)
 - **Transactions:** Indicates that the report includes transaction information (For example, Transfer Description, Recipient Name, and Account Number)

If you select more than one Type, the system compiles the report in a Zip file.

- c. **Format:** Select the appropriate report format.
- .pdf - Portable document format
 - .csv - Comma-separated values

4. Click **Download report**.

The screenshot shows a dialog box titled "Activity report". It contains the following fields and controls:

- Summary:** "3 ACH files 3 batches" with an orange "Select" button to the right.
- Type *:** Three checked checkboxes: "File information", "Batch information", and "Transactions".
- Format:** A dropdown menu currently set to "PDF (.pdf)".
- At the bottom, there are two orange buttons: "Download report" and "Cancel".

5. You will then receive a prompt to open or save the report.

The screenshot shows a standard file save dialog box with the following text and controls:

Do you want to open or save **ACHReports.zip** (14.2 KB) from **secure.firstinterstatebank.com**?

Buttons: Open, Save (with a dropdown arrow), Cancel, and a close button (X).

Template Report

1. Click on the **Templates** tab.

2. Click the **Report** button.

Activity		Templates	File import templates				
Template group ^	Template name ◇	Type ◇	Status ◇	Report			
▼ ach	Membership Fees	Collection	Approved	Send	Edit	Delete	
▼ ach	Payroll	Payment	Approved	Send	Edit	Delete	

3. A Template report window will appear. From here, you have the option to select the templates you would like to include in the report. Select the appropriate **Format** from the drop-down (PDF or .csv) and click **Download report**.

Template report

<input checked="" type="checkbox"/>	Group ^	Name ◇	Type ◇	Status ◇
<input checked="" type="checkbox"/>	ach	Membership Fees	Collection - (Prearranged payment - PPD)	Approved
<input checked="" type="checkbox"/>	ach	Payroll	Payment - (Payroll - PPD)	Approved

Format

PDF (.pdf) ▼

Download report Cancel

4. You will then receive a prompt to open or save the report.

Do you want to open or save **TemplateList_07032019101118.pdf** (5.37 KB) from **secure.firstinterstatebank.com**?
Open Save ▼ Cancel ×

File Import Templates Report

1. Click on the **File import templates** tab.
2. Click the **Report** button.

Activity		Templates	File import templates				
Template group ^	Template name ◇	File type ◇	Type ◇	Status ◇	Report		
▼ ach	Nacha	NACHA	Payment	Approved	Send	Edit	Delete

- A File import template report window will appear. From here, you have the option to select the templates you would like to include in the report. Select the appropriate **Format** from the drop-down (PDF or .csv) and click **Download report**.

File import template report

<input checked="" type="checkbox"/>	Group ^	Name ^	File type ^	Type ^	Status ^
<input checked="" type="checkbox"/>	ach	Nacha	NACHA	Payment - (Payroll - PPD)	Approved

Format

PDF (.pdf) ▼

Download report
Cancel

- You will then receive a prompt to open or save the report.

Do you want to open or save **TemplateList_07032019101703.pdf** (5.21 KB) from **secure.firstinterstatebank.com**?
Open
Save ▼
Cancel
×

Individual Transfer Report

- Retrieve the transfer or template. You can use the **Search** feature on the right-hand side to locate a transfer or template.
- Click on the **Description** or **Template name**.

Activity	Templates	File import templates						
Template group ^	Template name ^	Type ^	Status ^	Report				
▼ ach	Membership Fees	Collection	Approved	Send	Edit	Delete		
▼ ach	Payroll	Payment	Approved	Send	Edit	Delete		

- Click the **Report** button.

Print Help

Activity
Templates
File import templates

Membership Fees

Report
Edit

Template name Membership Fees	Tax identification number [REDACTED]	Template group ach
<input type="checkbox"/> Repeat	Type Collection (Prearranged payment - PPD)	Amount range
Total withdrawal \$0.00	Total deposit \$0.00	

- A report window will appear. Select the appropriate **Format** from the drop-down (PDF or .csv) and click **Download report**.

Template report

Format

PDF (.pdf) ▼

Download report **Cancel**

- You will then receive a prompt to open or save the report.

Do you want to open or save **TemplateDetail_07032019102912.pdf** (6.59 KB) from **secure.firstinterstatebank.com**? **Open** **Save** ▼ **Cancel** ×

Changing ACH Transfers

Specific details of pending transfers may be changed at any time prior to final execution of the transfer.

Editing a Transfer

- To edit a pending transfer, click on the **Activity** tab.
- Locate the transfer you want to edit. Only transfers with a status of **Saved**, **Pending Origination**, **Recurring Entry**, or **User Suspended** can be edited.

Activity	Templates	File import templates						Report
Date ▼	Description ◊	Status ◊	Withdrawal ◊	Deposit ◊	Type ◊			
Nov 12, 2019	Test	Saved	0.00	0.00	Payment	Copy	Edit	Delete
Nov 01, 2019	Test	Saved	0.00	0.00	Collection	Copy	Edit	Delete
Aug 15, 2019	Test	Saved	0.00	0.00	Payment	Copy	Edit	Delete

- Transfers with a status of **Pending Origination** or **Recurring Entry** will display a warning that the original transfer will be deleted, and a new transfer will be created if the user continues on with the edit. If you continue, the transfer must be resubmitted for it to process.

⚠ Transfer is pending origination. If you continue, the original transfer will be deleted and a new transfer will be created.

- When the pending transfer information is correct, click **Save for later** or **Complete ACH**.

- a. **Save for later***: Stores the transfer as a pending transaction, allowing you to make modifications at a later time. A confirmation screen displays a summary of your ACH transfer.
- b. **Complete ACH**: Activates the ACH transfer, prompting a Security challenge that will require a One-time password from your token. Click **Complete Challenge**.

**Save for later does not submit the transfer to the bank for processing. You must click Complete ACH in order to submit the transfer.*

Security challenge

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

One-time password instructions Show ▾

One-time password *

* Indicates required field

Complete Challenge **Cancel**

Resubmitting Returned Items

ACH entries may be returned to the Originator for various reasons, such as Not Sufficient Funds (NSF), invalid account number, etc. The bank will contact the ACH Originator if a return is received, explaining the reason and any options available to resolve. The bank will also credit or debit the Originator's account for the returned entry, at which time, the Originator may choose to resubmit the ACH entry.

The company name, company ID, and amount used for the original entry must be identical in the resubmitted transfer.

Originators have two ways to resubmit returned ACH items: Using the original transfer or creating a new transfer.

To use the original file:

1. Click on the **Activity** tab.
2. Click **Copy** next to the transfer that included the returned item.
3. When the transfer opens:
 - a. Change the **Description** to **RETRY PYMT**.
 - b. Change the "offset" debit or credit amount to match the item being resubmitted.
 - c. Locate the original entry that was returned and change the appropriate information (if needed).

d. Place holds on all other entries in the transfer so they aren't submitted again.

4. When finished, click **Complete ACH**.

To use a new file:

1. Click on the **Activity** tab.
2. Choose **New payment** or **New collection**.
3. Select the **Type** from the drop-down (the same as the original transfer).
4. Click **Continue**.
5. Enter the **Description** as **RETRY PYMT**.
6. Enter the offset debit or credit amount to match the item being resubmitted.
7. Enter details about the entry that was returned and change the appropriate information (if needed).
8. When finished, click **Complete ACH**.

Reversing a Transfer

An ACH transfer may only be reversed within five banking days of the effective date of the original transfer.

1. To reverse a processed transfer, click on the **Activity** tab.
2. Click **Reverse** next to the associated transfer. A transfer page will be displayed.

ACH							+ New payment		
Activity	Templates	File import templates							
Date ▾	Description ◊	Status ◊	Withdrawal ◊	Deposit ◊	Type ◊	Report			
Jul 08, 2019	Test New Transfer	Saved	1.00	1.00	Payment	Copy	Edit	Delete	
Jul 05, 2019	Payroll Test	Processed	0.50	0.50	Payment	Copy	Reverse		

3. Click the **No** switch to **Yes** below the **Reverse** column in the Pay to section for the transfer that you want to reverse.
4. Click **Reverse ACH**. The ACH List page will be displayed.

Pay to [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$0.50

Reverse none

Pay/Hold ▾	Name ▾	Identification ▾	Routing transit ▾	Account number ▾	Account type ▾	Amount ▾	Reverse ▾
Pay	Joe Smith	1237895	092901683	1102086301	Checking	0.50	<input checked="" type="checkbox"/> Yes

Approval

Name	Date
Supervisor	Jul 03, 2019 10:54:22 AM

[Reverse ACH](#) [Return to ACH activity](#)

Deleting a Transfer

1. To delete a transfer, click on the **Activity** tab.
2. Use the **Search activity** fields to narrow the list of ACH transfers that is displayed. Only transfers with a status of Saved, Pending Origination, Recurring Entry, or User Suspended can be deleted.
3. Click **Delete** next to associated transfer. A Delete transfer page will be displayed.
4. **Recurring ACH Transfers Only:** Select the appropriate value from the **Deletion type** drop-down list.
5. Click **Delete ACH**. A confirmation page will be displayed.

Reviewing ACH Transfers

Some ACH transfers require additional client review. Users with this review option will be able to review and submit transfers to the bank for processing.

1. On the Home page of I-Corp, scroll down to the **Payments & Transfers** section. Click on **Show** next to the Review option to display transfers that need approval.
2. Review any ACH transfers listed by clicking on the Description of the transfer. From this window, you can **Approve**, **Disapprove**, or **Close** out of the ACH Transfer Review window.
3. If you close out of the ACH Transfer Review window, you can check the box to the left of the ACH transfer you wish to decision.
4. Click on **Approve** or **Disapprove** to decision the ACH transfer.

Payments & Transfers

Review (1) Hide ▲

Wire

<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

ACH


<input type="checkbox"/>	Description	Reason	Amount
<input checked="" type="checkbox"/>	Test Transfer	Review Required	0.50

5. Approved ACH transfers will be sent to the bank for processing. Disapproved transactions will not be processed.

Notification Emails

ACH emails may be received if an ACH transfer has exceeded the ACH Limit Check, is pending client/Bank approval, and once the file has been processed. Contact your Treasury Solutions Representative or Treasury Solutions Support for instructions on how to handle these emails. Emails are sent from achmanager@fib.com.

Wed 3/7/2018 9:28 AM

 achmanager@fib.com

ACH Limit Check - File not originated!

To: [Redacted]

Retention Policy: FIB-Organization-180 Delete Inbox (6 months) Expires: 9/3/2018

Error - File not originated!
 Test received from [Redacted] on 03/07/2018 has exceeded the following limit(s) and will not be originated:

The credit total allowed to be settled this month has been exceeded by \$103.00

Thank you,
achmanager@fib.com

Tax Type Conversion Codes

Tax Type	Definition	Tax Type Code	Valid Months
720	Quarterly Excise Tax		March, June, September, December
	Federal Tax Deposit	72005	
	Payment due on a return, or an IRS Notice IRS Numbers for Tax Type 720 and 720M	72007	
940	Employer's Annual Unemployment Tax Return		December
	Federal Tax Deposit	09405	
	Payment due on a return or an IRS notice A deficiency assessed by the IRS	09407 09404	
941	Employer's Quarterly Tax Return		March, June, September, December
	Federal Tax Deposit	94105	
	Payment due on a return or an IRS notice A deficiency assessed by the IRS	94107 94104	
941	Subcategory breakdown for 941 Social Security = "1" Medicare = "2" Withheld = "3"		
945	Withheld Federal Income Tax		December
	Federal Tax Deposit	09455	
	Payment due on a return or an IRS notice	09457	
1041	Fiduciary Income Tax Return		January - December (FY - Month)
	Payment due on a return or an IRS notice		
	An estimated payment Payment on an extension		
1042	Annual Withholding Tax for Income of Foreign persons		December
	Federal Tax Deposit		
	Payment due on a return or an IRS notice		
1120	U.S. Corporation Income Tax		January - December (FY - Month)
	Federal Tax Deposit		
	Payment due on a return or IRS notice		

IRS Numbers are subject to change at any time based on legislature. Contact the IRS for an updated version of the above table.

Contact

Contact your Treasury Representative for any questions or assistance. You may also contact the Treasury Solutions Support at 855-342-3400, or treasury.solutions@fib.com.

05/03/2021



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