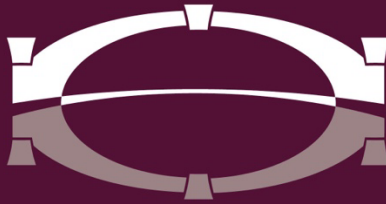


ACH Origination User Guide



BRIDGEWATER BANK

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Introduction

Welcome to Bridgewater Bank ACH Origination! Automated Clearing House or ACH is amongst the fastest growing services provided by banks. The ability to originate ACH files has many advantages such as allowing you to offer additional benefits to your clients including direct deposit and rent collection services, dramatically reducing the time and expense of manually processing payments, and the ability to predict cash flow. An ACH file is a transfer of funds created electronically in a standard ACH format and sent through the Federal Reserve to either credit or debit a business or an individual's account. The ACH Network provides for the interbank clearing of electronic payments and is governed by the National Automated Clearing House Association or NACHA, who provides the guidance to the ACH Network. All banks and the clients they've granted ACH origination to must comply with the NACHA Operating Rules.

ACH Origination FAQ's

Who do we contact for technical support?

- The Bridgewater Support Team can be reached at 952.542.5100 or hello@bridge2bwb.com. Bank hours are Monday through Friday from 8:30 a.m. to 4:30 p.m.

What security features does Bridgewater offer for online ACH originators?

- All users with access to originate ACH files are required to use secure browser, are required to use our out-of-band authentication code, and are provided limits specific to their company's individual needs. In addition, we strongly urge you to use Dual Control.

What is Dual Control?

- Dual Control requires all ACH files initiated to be approved by another user within the company and is a highly recommended best practice.

What are the benefits of Dual Control?

- Dual Control reduces the risk of fraud and human error by having another user review transactions before they are processed.

What is Bridgewater's out-of-band authentication code?

- Bridgewater's out-of-band authentication code requires all users who originate ACH transfers online to input the received emailed or texted code prior to the ACH file processing.

What if I received a return on an originated ACH transaction?

Please contact the Bridgewater Support Team for assistance at 952.542.5100 or hello@bridge2bwb.com

- **NSF or Uncollected Funds Return:** The transaction can be re-originated for collection up to 2 additional times. When attempting to collect funds an additional time, RETRY PYMT should be inputted in the Company Entry Description field.
- **Unauthorized Return:** The transaction should not be re-originated without obtaining a new authorization as the payee is stating the transaction does not coincide with the previous agreement. If a returned transaction is re-originated without the required steps being completed, it will result in a rules violation.
- **Invalid Account or Routing Number Return:** The transaction should not be re-originated without the return reason being corrected. If a returned transaction is re-originated without the required steps being completed, it will result in a rules violation. Please reference the return reason on the notification to determine what information is incorrect with the transaction. You may need to reach out to the payee to verify and/or obtain new information.

What is a Prenotification (Prenote)?

- An optional zero-dollar ACH file used to verify the accuracy of the account data. Must be sent three days prior to a live file. This allows the receiving bank time to research and send back any necessary information. If you do not hear back from the receiving bank within three banking days, the account information is correct. Prenotes are a highly recommended best practice to avoid sending funds to an incorrect account.

What happens if my ACH file will exceed my daily limit?

- Contact the Bridgewater Support Team at 952.542.5100 or hello@bridge2bwb.com from Monday through Friday from 8:30 a.m. to 4:30 p.m. to request a temporary or permanent daily limit increase 2 days prior to file submission. Because it is important to keep your limit as low as possible to mitigate risk, we do understand that you may exceed your daily limit from time to time.

What time of day are ACH files processed?

- You will have until 4:00 p.m. CST on the previous business day of your designated effective date to process your file. For example, if the effective date in your file is for Wednesday you will need to PROCESS the file on Tuesday before 4:00 p.m. CST. Same Day ACH would have to be submitted to Bridgewater before 11:00 a.m. CST for it to be processed and settled on same day.

Can I amend a file that I have already processed?

- No, much like processing a wire, changes are not able to be made once the file has processed. Diligence is required when using this product. If you have a question, we strongly urge you to contact the Bridgewater Support Team.

Can I reverse an entry once it's been sent?

- Yes, IF it meets the requirements outlined below.
 - ACH Reversals may only be submitted due to the following circumstances:
 - The dollar amount was incorrect
 - The account information was incorrect
 - A duplicate entry was submitted
 - The reversing transfer must also meet the additional circumstances:
 - Must be sent within 5 days of the original entry and 24 hours after discovery
 - Must be for the full dollar amount of the original entry
 - A reasonable attempt to notify the receiver has been made
 - Meets the formatting requirements which are available within The Bridge
- The reversal DOES NOT guarantee funds will be returned. The receiving bank can return the reversal entry if the account does not have funds available or the account has been closed amongst other reasons.
- **Always contact the Bridgewater Support Team prior to initiating a reversal entry to ensure it is sent correctly.**

Will a confirmation email be sent after the ACH transfer has been originated?

- An automated system generated message sent via email will be sent to the emails provided at setup. The email will either let you know that a file has successfully been processed or if additional action is needed.

What is a Standard Entry Class Code (SEC) code?

- A three-character code assigned to each ACH transaction to identify the payment types. Bridgewater allows clients to originate PPD (Prearranged Payment and Deposit) and CCD (Corporate Credit or Debit) entries.

How do I determine what SEC code applies to my file?

- CCD entries are used when originating credit or debit files from your business account to a business account. For example, sending funds to your business accounts at other banks.
- PPD files are used when originating credit or debit entries to a consumer account. For example, sending a payroll file out for your employees.

Am I required to have an agreement in place with the person or business I am sending or receiving funds?

- If you are initiating PPD Debits, you must have a written authorization in place that is clear, understandable and includes how a consumer can revoke if the entry is recurring. We can provide examples for you to use upon request. At a minimum, a debit authorization should include the following items:
 - Language regarding the number of transactions like Single Entry, Multiple Entries, or Recurring Entries.
 - The amount of the entry or a reference to the method of determining the amount of the entry.
 - The timing including the start date, number, and/or frequency of the entry.
 - The Receiver's name or identity'
 - The account to be debited.
 - The date of the Receiver's authorization; and
 - Language that instructs the Receiver how to revoke the authorization directly with the Originator including the time and way the Receiver's communication with the Originator must occur.
- For other types of entries, an authorization must also be in place, however, it does not have to be written. It is recommended as a best practice to always have a written authorization in place when originating an ACH credit or debit entry.
- Contact the Bridgewater Support Team at 952.542.5100 or hello@bridge2bwb.com during the hours of 8:30 a.m. to 4:30 p.m. from Monday through Friday to request for agreement examples.

What is a Notification of Change (NOC)?

- A non-dollar entry sent from a receiving bank to notify the originating company certain information must be corrected. To be in compliance with NACHA's guidelines, the information must be corrected within six banking days of receipt of the NOC or prior to initiating another entry.

What is Bridgewater's Holiday Policy?

You can originate ACH files on these holidays, but they will technically not be initiated until the following business day, making the first effective entry date allowed two business days. For example, if you initiated a file on Christmas Day, Dec 25th, and it were to fall on a Wednesday, the day the file will be originated is Thursday, Dec 26th, making the earliest effective entry date Friday Dec 27th. If the effective entry date is scheduled for a Federal Holiday, the settlement will not take place until the following business day. For any holidays falling on Saturday, Federal Reserve Banks and branches will be open the preceding Friday. For holidays falling on Sunday, all Federal Reserve offices will be closed the following Monday.

Best Practices

- It is highly recommended that all new and requested modified ACH requests be verbally verified with the payee prior to file submission.
- Written authorizations are mandatory when debiting a consumer account, but also suggested to have in place with all receivers of any ACH credit or debit entry. Bridgewater Bank does offer generic templates upon request. Authorizations should be stored in a secure location for two years from the last effective entry.
- All computers originating ACH files should have working anti-virus software, and the software should be regularly updated. All computers should also update any published patches to their operating system.
- Limit access to authorized personnel only.
- Educate employees on fraud and prevention.
- Limit activity to a small number of accounts.
- Dual Control is a highly recommended best practice to mitigate operational and fraudulent risk. All ACH files initiated would need to be reviewed and approved by another individual within the company.
- Prenotifications should always be sent prior to live file to ensure the account information is accurate.
- ACH files should be originated earlier in the day so there is time to address any issues, if necessary, before the cut at 4:00 P.M. CST.
- Keep all account information stored in a secure location.
- If you have any doubts or questions about creating a file, always contact the Bridgewater Support Team with questions before processing.
- An optional ACH training session can be provided upon request.
- NACHA's Operating Rulebook is available to view at all of Bridgewater's branches.
- All clients allowed ACH access are subject to an on-site risk assessment conducted by a Bridgewater Bank employee. In lieu of an on-site assessment, the Bank may ask you to conduct a self-risk assessment to ensure all obligations listed in the ACH agreement are being adhered to. Failure to comply with Bank requests for information may result in the termination of ACH services.

Contact the Bridgewater Support Team if you have any questions.

Thank you for your business and continued support of Bridgewater Bank!

Getting Started

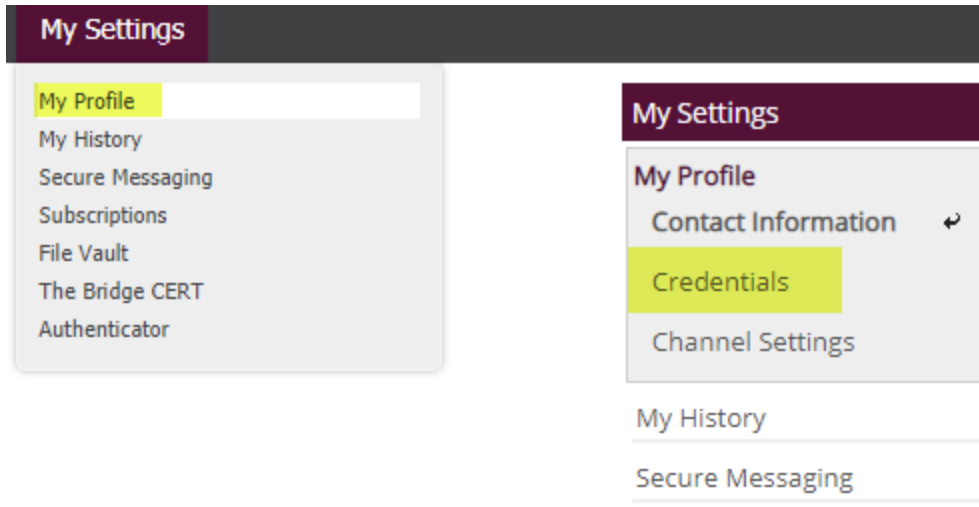
General Information

- Contact the Bridgewater Support Team for technical support. They can be reached Monday through Friday from 8:30 a.m. to 4:30 p.m. at 952.542.5100 or hello@bridge2bwb.com.
- The cutoff time for next day settlement ACH is 4:00 p.m. and same-day settlement ACH is 12:30 p.m.
 - Same-day settlement ACH is available upon request and additional fees apply. Please contact Business Support if interested.
- Bridgewater offers the following SEC Codes. (SEC Codes are a 3-character code assigned to each ACH transaction to identify the payment type.)
 - CCD – business to business transfers
 - CTX – business to business transfers that can include 9,999 characters of information associated with the payment
 - PPD – business to consumer transfers. These transfers require the business to have a written authorization in place which is clear, understandable, and includes how the consumer can revoke if the entry is recurring. The authorizations must be stored for two years after the last live entry.
- Bridgewater follows the Federal Reserve's processing dates. You can originate ACH transactions on holidays, but they will technically not be initiated until the following business day. For a most up-to-date Federal Reserve Holiday calendar, reference <http://www.federalreserve.gov/aboutthefed/k8.htm>.
- Bridgewater strongly recommends dual control where one online user initiates an ACH transfer and another user within the same company approves. For more information on user settings needed to establish this, please reach out to Bridgewater Support Team.

Setup Out of Band

An Out of Band PIN must be established prior to initiating ACH transfers. Multiple layers of authentication, such as out of band authentication, is an industry best practice used to help prevent fraud with high-risk payments.

- Select My Settings – My Profile
- Select Credentials



- Enter PIN
- Select Update Credentials

Reverification Out-of-Band

Your PIN should be at least 6 characters and contain at least one letter and one number

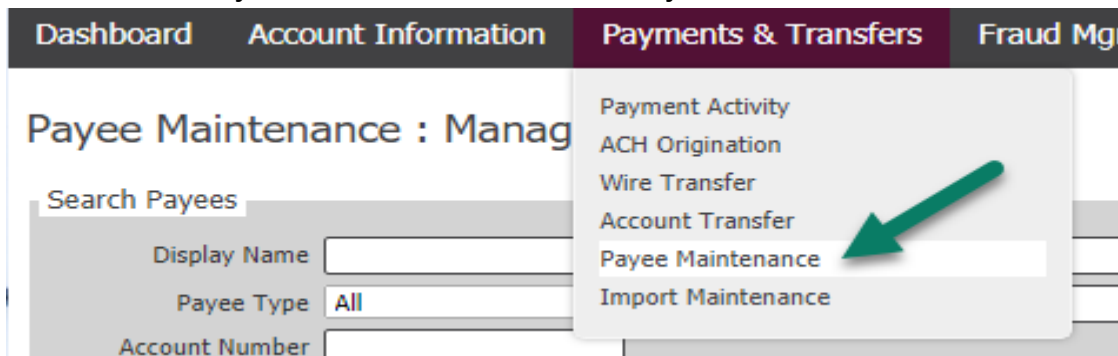
Enter PIN

Confirm PIN

Establish Payees

Prior to initiating free form or templated files, the user must ensure Payees are established. Payees are not required for files imported in a NACHA format.

- Select Payee Maintenance under the Payment & Transfers tab.



- Select Create Payee
-
- Enter the Payee Information
 - Payee Name: Enter Name of Payee

- Payee ID: Enter ID associated with Payee
- Payee Type: Enter if this Payee is a Business or Individual (this will assign the correct SEC code – CCD or PPD)
- Display Name: Enter Nickname of Payee
- Address (Optional): Enter Address of Payee
- Email (Optional) Enter Email of Payee (this can be used to send receipt of payment)
- Select Add Account

Create Payee

Payee Information

<p>* Payee Name <input type="text" value="The Bridge"/></p> <p>* Payee ID <input type="text" value="091017523"/></p> <p>* Payee Type <input style="border-bottom: 1px solid black;" type="text" value="Business"/></p>	<p>Display Name <input type="text" value="The Bridge"/></p> <p>Address 1 <input type="text" value="4450 Excelsior Blvd"/></p> <p>Address 2 <input type="text" value="St. Louis Park MN 55416"/></p> <p>Address 3 <input type="text"/></p> <p style="font-size: small;">Note: P.O. Boxes are not valid for Wire Transfers</p> <p>Email Address <input type="text" value="hello@bridge2bwb.com"/></p>
--	---

- Enter the Account Information
 - Account Name: Payee Name will default
 - Beneficiary ID Type: Select the correct Beneficiary ID Type
 - Account Number: Enter the Account Number
 - Select ACH information
 - Note – the user can also select Wire Information if you intend to send wires to this Payee. See the Wire User Guide for wire payment details.

Add Payee Account

Account Information

* Account Name


* Beneficiary ID Type

* Account Number

ACH Information
Account can be used in ACH Templates and Batches

Wire Information
Account can be used in Wire Templates and Transactions

- Enter the Receiving Bank Information
 - Bank ID: Enter the routing (ABA) number
 - Enter the Bank Name
 - Enter the Account Type

 **Bank Lookup**

* Bank ID

Bank Name

Account Type

- Note - Due to various consumer protection laws, authorizations of debits to a consumer account (PPD Debits) must be obtained by a signed document. Physical Authorization should always be selected. These authorizations must be retained for two years after the last PPD debit entry was made.

Debit Authorization Type

- Add another account for same payee or select Save

Payee Maintenance

The Payee Table displays summary information about payees and their accounts. Users can view payee details, edit, or delete a payee, or make a payment from this location.

- Select the appropriate action on the Payee Maintenance section to Edit, Make a Payment or Delete the Payee
 - Note – changes will affect all future payments and require approval for those utilizing dual control

Payee Maintenance : Manage Payees

Search Payees

Display Name Payee ID

Payee Type Payee Name

Account Number

Show 10 results per page, sorted by Display Name in ascending order, including summary

Display Name	Payee ID	Payee Name	Payee Type
<input type="button" value="X"/>	*2741		Business
<input type="button" value="X"/>	*2557		Business

Items to display: 10 20 50

Create an ACH Batch

- Select Payments & Transfers – ACH Origination

Payments & Transfers

- Payment Activity
- ACH Origination**
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Mobile Deposit Capture

Creating a Free Form Batch

- Select the ACH Company payments should be made from
- Select the file type – Debit or Credit
- Select a Batch Type (options are based on entitlements)
 - Business
 - CCD (Cash Concentration or Disbursement) – Transfer of funds between business accounts
 - Individual
 - PPD (Pre-arranged Payment or Deposit) – Transfer of funds

between business and individual

- Note – the application saves a draft every 20 seconds while creating or editing a batch or template and displays a notification banner to advise the user of this action.

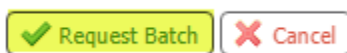
- Select the Payment Date
 - Note – the date will display the earliest available payment date. To make a future dated payment, select the calendar icon and choose the appropriate date.
- (Optional) Check the *Save as Template* box and enter a *Template Name* to save this batch for future use
- Enter the Company Discretionary Data: Include a brief description related to the payment.
- Enter the Company Entry Description: Include a 10-character description of the batch.
 - Commonly used Company Entry Descriptions include:
 - ACH XFER
 - PAYROLL
 - PAYMENT
 - COLLECTION

- (Optional) Select Notify Me to receive notifications on this particular file. Status changes include:
 - Pending Actions (recommended) – Action needed
 - The batch may require approval or modifications.

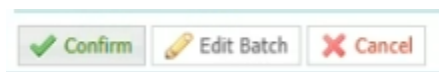
- System Events – The batch has been delivered to the financial institution.
 - Complete – Unsuccessful (recommended) – The batch delivery attempt failed.
 - Complete – Successful (recommended) – The batch delivery attempt was successful.
 - Early Action Taken – The batch is dated for the future and was approved prior to the day it is schedule to be sent to the financial institution.
 - Early Action Removed – The batch is part of a recurring series or is dated for the future and transaction information, such as a payee or the entire batch, has been canceled or deleted.
 - Expired (recommended) – The batch has expired.
- Enter Payees: The user may select from existing payees or create and save new payees.
 - Create a New Payee: Details located in the Establish Payee section.
 - Selecting an Existing Payee
 - The Account field will auto populate an account number.
 - Note – if the account information is not correct, select the pencil icon to Edit the Payee’s Name or Account
 - Enter the Amount
 - (Optional) Enter Addenda information. This information will be sent with the affiliated ACH transfer.
 - Repeat to add additional payees as needed. If the number of payees exceeds 10, select the Add Payees button to add more. The payees created will move to the Payee section and the user will be granted additional fields.

Payees					
	Payee	Account	* Amount	Addenda	Remittance + / -
	Water Co	*4555 (DDA) ▼	100.00		<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected ▼	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance

- Select Request Batch



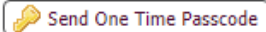
- Review the batch details and select confirm




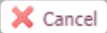
- Complete the Out of Band Reverification and select Submit

Please Reverify ✕

Please enter your OOB PIN

 Send One Time Passcode

Please enter your one time passcode


 Submit  Cancel

Approve ACH Batch (Dual Control Only)

- Go to Payments & Transfers – Payment Activity
- Select the appropriate transaction
- Select Approve
- Complete the Out of Band Reverification
- Confirm the Approval

Payment Activity : Current Activity


	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.01 (1)	\$0.00 (0)	\$0.00 (0)	\$0.01 (1)
COMPLETE	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
ALL	\$0.01 (1)	\$2.00 (1)	\$4.00 (1)	\$6.01 (3)






[Show Status Detail](#) 

NOTICE: You have **41** expired payments totalling **\$418.08** for previous business days that require attention!

▸ Search Transactions

Prev 1 2 3 4 Next Go to page Showing 1 - 10 of 34 Items to display:

+ / - 

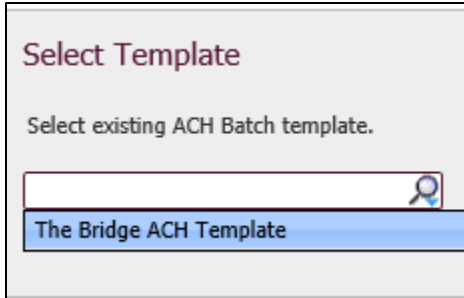
 **ACH-00381766** **\$0.01 Pending Approval**  View  Approve  Edit  Cancel

Payment Date: 10/17/2023
Batch Type: Business (CCD)
Offset Account: *4315 - - Bridgewater Bank (091017523)
Initiator:

Creating a Batch from a Template

A template is a batch that includes previously defined payees and other information which may be used to quickly create batches. For more information on creating or modifying a template, refer to the Manage Batch Template section. To create a batch from an existing template, follow the steps below.

- Enter the name of the template within the Select Template field



- Select the appropriate template
 - Note – The ACH Batch Details correlated with the template such as the ACH Company, Batch Type, and Offset Accounts will prepopulate and cannot be edited
- Select the Payment Date
 - Note – The date displayed will be the soonest payment date. If the system’s default date is accepted, the batch will be processed at the next possible opportunity
- (Optional) Company Discretionary Data – will default from template
- Company Entry Description – will default from template
- (Optional) Select Notify Me to receive notifications on this particular file. Status changes include:
 - Pending Actions (recommended) – Action needed
 - The batch may require approval or modifications.
 - System Events – The batch has been delivered to the financial institution.
 - Complete – Unsuccessful (recommended) – The batch delivery attempt failed.
 - Complete – Successful (recommended) – The batch delivery attempt was successful.
 - Early Action Taken – The batch is dated for the future and was approved prior to the day it is scheduled to be sent to the financial institution.
 - Early Action Removed – The batch is part of a recurring series or is dated for the future and transaction information, such as a payee or the entire batch, has been canceled or deleted.
 - Expired (recommended) – The batch has expired.

ACH Batch Details

Payment Date	<input type="text" value="03/22/2022"/>	Company Discretionary Data	<input type="text"/>
ACH Company	<input type="text"/>	* Company Entry Description	<input type="text" value="ACH XFER"/>
Batch Type	Business (CCD) - Credit Only (Sending Funds)	Notify Me	Pending Actions: Notify via EMAIL System Events: Notify via EMAIL Complete - Unsuccessful: Notify via EMAIL Complete - Successful: Notify via EMAIL Early Action Taken: Notify via EMAIL Early Action Removed: Notify via EMAIL Expired: Notify via EMAIL
* Offset Account	<input type="text"/>	Recurring Options	None Selected
Template Name	Credit File	Exclude \$0.00/empty items during batch submission	<input type="checkbox"/>
Total Credits	\$0.00 (1)		
Total Debits	\$0.00 (0)		
Page Credits	\$0.00 (0)		
Page Debits	\$0.00 (0)		

- (Optional) Select Recurring Options if applicable.
 - Once Recurring Options is selected, a window will populate where schedule settings can be created.
 - Select a Start Date to schedule the date of the intended first payment
 - Select an expiration date
 - Transaction Repeats Indefinitely: transaction will continue indefinitely until manually deleted
 - Transactions Repeats Until End Date: transaction will continue until the date defined
 - Fixed Number of Transactions: transaction will continue the number of times defined
 - Select the frequency (Daily, Weekly, Bi-Weekly, Semi-Monthly, Monthly, Quarterly or Annually)
 - Note - Dual users will require additional approval. Approvers can approve 10 transfers in advance. The email for pending approval is generated the day before the effective date of the transfer.

Recurring Options ✕

💡 Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the next business day.

Start Date First Payment Date **03/23/2023**

Transaction Repeats Indefinitely
 Transaction Repeats Until End Date
 Fixed Number of Transactions (Max: 999 Transfers)

💡 If the day of the month selected exceeds the number of days in the current month, the Payment Request will default to the last business day of the month.

The day of every 3 months
 Or

- Select Save
- Enter the necessary information or edit the template as needed
 - Exclude box: Selecting this box, excludes this payee from the batch. The text will turn gray notifying the user this payee has been excluded.
 - Select the Edit icon to edit information on the payee
 - Note: Changes to the payee are permanent and may affect other templates and payments
 - Review the Account to be debited or credited for the payee
 - Verify or Enter the Amount of the transfer
 - (Optional) Enter the Addenda information

- (Optional) Select Additional Payees to add payees to the batch.
- Select Request Batch to confirm the transaction.
- (Optional) Expand the Search Payee Records to verify details of a specific transaction.

▼ Search Payee Records

Payee Name Amount Show \$0.00/empty items only

Account Payee ID

Show 10 results per page, sorted by Order Entered in ascending order

- Select Confirm to complete the transaction

ACH Batch

Recurring Frequency One-Time Payment

Template Name The Bridge ACH Template

Batch Type Business (CCD) - Credit Only

ACH Company BSD INTL TEST ()

Offset Account - Checking (BRIDGEWATER BANK) - Bridgewater Bank CERT (091017523)

Total Credits \$0.02 (1)

Company Entry Description ACH XFER

Payment Date 01/14/2020

Notify Initiator Options Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

▼ Search Payee Records

Payee	Account	ABA	Amount	Addenda
Bridge Company (*idge)		091017523	\$0.02	

Prev 1 Next Go to page 1 Showing 1 - 1 of 1 Items to display: 10 20 50

Prev 1 Next Go to page 1 Showing 1 - 1 of 1 Items to display: 10 20 50

Results returned in 0.045 seconds

Setting Up Import Parameters

In order to import an ACH batch, the user must first setup the Import parameters for each ACH Company ID you have.

- Select Payments & Transfers – ACH Origination
- Select Transaction Import

Dashboard Account Information **Payments & Transfers** Fraud Mgmt Administration My Settings

ACH Origination : Manage B

Payment Activity

ACH Origination

Wire Transfer

Account Transfer

Payee Maintenance

Import Maintenance

Mobile Deposit Capture

Search Templates

Template Name

Batch Type Any

Company ID

Show 10 results per page, sorted by Last Modified in descending order, including summary

Payments & Transfers

Payment Activity

ACH Origination

Manage Batch Templates

Transaction Import

NACHA File Includes Offset

- If your file has an offset account number, choose Yes
 - Note – If the file does not have an offset account number continue to the “File Does Not Include Offset” section
- Select the appropriate offset accounts
- Select Save

NACHA Import Preferences

▼ BWB 20.2

Does your file contain offsets?

Yes No

What offset accounts should we look for in the file?

Accounts [Select Accounts](#)

✖ * - Checking - Bridgewater Bank (091017523)

▶ MAY

▶ WILL

Save

- The import parameter will show a green check mark indicating it is now ready to be used.

Data Import : ACH Transaction Import

File Maps	Is Active	
ED1820 ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active	<input type="button" value="Upload"/>
ISO20022 ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active	<input type="button" value="Upload"/>
NACHA ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active	<input type="button" value="Upload"/>

NACHA Import Preferences

▼ BWB 20.2

Does your file contain offsets?

Yes No

What offset accounts should we look for in the file?

Accounts [Select Accounts](#)

✖ * - Checking (TEST BUSINESS LLC) - Bridgewater Bank (091017523)

File Does Not Include Offset

- If the file does not have an offset account, select No
- Select the appropriate offset accounts
- Select Save

NACHA Import Preferences

BWB 20.2

Does your file contain offsets?

Yes No

What offset account should we use to create the offset?

* - Checking ()

MAY

WILL

✔ Save

- The import parameter will show a green check mark indicating it is now ready to be used.

Data Import : ACH Transaction Import

File Maps	Is Active	
EDI820 ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active	✔ Upload
ISO20022 ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active	✔ Upload
NACHA ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active	✔ Upload

✔ Create File Map ? Help

NACHA Import Preferences

BWB 20.2 ✔

Does your file contain offsets?

Yes No

What offset account should we use to create the offset?

* - Checking (TEST BUSINESS LLC) ?

Creating a Batch by File Import

ACH files can be imported into the system through Transaction Import

- Select Payments & Transfers – ACH Origination
- Select Transaction Import
 - Note - This feature can accept NACHA, Delimited, XML, Fixed Width, EDI829, and ISO20022 file types.

Dashboard Account Information Payments & Transfers Fraud Mgmt Administration My Settings

ACH Origination : Manage B

Search Templates

Template Name

Batch Type Any

Company ID

Show 10 results per page, sorted by Last Modified in descending order, including summary

Payments & Transfers

Payment Activity

ACH Origination

Manage Batch Templates

Transaction Import

- Note – For more information regarding other import file types, please contact the Bridgewater Support Team. To import a NACHA formatted file, follow the steps below.

NACHA File Import

- Select Upload of the NACHA import file type

Data Import : ACH Transaction Import

File Maps	Is Active	
Bank Created	Set as Active	Edit File Map Upload Print
<i>EDI820 ACH Transfer Import</i>	Set as Active	Upload
<i>ISO20022 ACH Transfer Import</i>	Set as Active	Upload
<i>NACHA ACH Transfer Import</i>	Set as Active	Upload

Create File Map Help

- Search to find the saved NACHA file
- Select Upload File

Data Import : ACH Transaction Import

* Select File

Upload File Cancel

- Select if the file has offsets within the NACHA file
- Select Save

NACHA Import Preferences

▼ **BSD INTL TEST**

Does your file contain offsets?

Yes No

What offset account should we use to create the offset?

83011007 - Checking (BRIDGEWATER BANK)

Save

- Complete reverification Out of Band

Please Reverify

Please enter your OOB PIN

Send One Time Passcode

Please enter your one time passcode

Submit Cancel

- Receive confirmation the file has been imported successfully

ACH Payments

Load Event Report
 Bridgewater Test_NACHA File 1.13.20.04
 Batch ID: 20200113-6
 File Name: 850 Subes
 Batch Type: ACHPAYMENTSIMPORT
 Load Time: Jan 13, 2020 12:43:26 PM CST
 Last Update Time: Jan 13, 2020 12:43:26 PM CST
 Status: File validated

File Details
 File Load Reports
 File Validation Report

File Load Successful Validation

BRIDGEWATER BANK

Report Data/Time
 Jan 13, 2020 12:43:26 PM CST
 Filename: Bridgewater Test_NACHA File 1.13.20.04
 Batch ID: 20200113-6
 File Size: 960 bytes
 Critical Items: 0
 Informational Items: 15
 Warning Items: 0

Transmission Data

Receiving Bank	Transmitted Date/Time	Upload Method
Bridgewater Bank CERT	Jan 13, 2020 12:43:26 PM CST	Web
Transmitting Company		Complete
Transmitting User		
Data Validation and Processing Service ID	ACHPAYMENTSIMPORT	
Status		

Log:
 Jan 13, 2020 12:43:26 PM CST Information: Stopping program when:
 Jan 13, 2020 12:43:26 PM CST Information: Download file name specified by user:
 Jan 13, 2020 12:43:26 PM CST Information: Using custom file mapper: TestBatchPaymentImportMapper
 Jan 13, 2020 12:43:26 PM CST Information: ACH File validation complete.
 Jan 13, 2020 12:43:26 PM CST Information: Deleted 0 ACH Debits as offset transactions.
 Jan 13, 2020 12:43:26 PM CST Information: Deleted 0 ACH Credits as offset transactions.
 Jan 13, 2020 12:43:26 PM CST Information: Total ACH transactions found in file: 0
 Jan 13, 2020 12:43:26 PM CST Information: Created 1 ACH Payments in 1 NACHA-formatted batches
 Jan 13, 2020 12:43:26 PM CST Information: Imported 1 ACH Credits valuing \$0.75
 Jan 13, 2020 12:43:26 PM CST Information: Imported 0 Payments
 Jan 13, 2020 12:43:26 PM CST Information: Imported 0 Zero Dollar Transactions
 Jan 13, 2020 12:43:26 PM CST Information: Imported 0 ACH Debits valuing \$0.00
 Jan 13, 2020 12:43:26 PM CST Information: Assigned 1 transaction ID
 Jan 13, 2020 12:43:26 PM CST Information: Number of ACH batches requiring approval: 0
 Jan 13, 2020 12:43:26 PM CST Information: File completed validation

Manage Batch Templates

Create Template

- Select Payments & Transfers – ACH Origination
- Select Manage Batch Templates

Dashboard **Account Information** **Payments & Transfers** **Fraud Mgmt** **Administration** **My Settings**

ACH Origination : Manage Batch Templates

Payment Activity
ACH Origination
 Wire Transfer
 Account Transfer
 Payee Maintenance
 Import Maintenance
 Mobile Deposit Capture

Search Templates

Template Name

Batch Type **Any**

Company ID

Show 10 results per page, sorted by Last Modified in descending order, including summary

Payments & Transfers

Payment Activity

ACH Origination

Manage Batch Templates

Transaction Import

- Select Create Template

Search Templates **Create Template** **Print Report**

- Select the Template Settings
 - Select the ACH Company the payments are going to be sent from
 - Select Debit, Credit or Mixed Batch
 - Select a Batch Type
 - Select Ok

- Enter the Batch Template details
 - Enter Template Name
 - Select Offset Account
 - (Optional) Enter the Company Discretionary Data: Include a brief description related to the payment.
 - Enter the Company Entry Description: Include a 10-character description of the batch.
 - Commonly used Company Entry Descriptions include:
 - ACH XFER
 - PAYROLL
 - PAYMENT
 - COLLECTION

- Enter the Payee details
 - Enter Payee Name
 - Enter a Dollar Amount
 - (Optional) Enter Addenda information
 - (Optional) Select Payee End Date
- Repeat to add additional payees as needed.
 - Note – the user can also create new payees. See the Creating a Payee section for more details.
- Select Save Template



Maintenance Templates

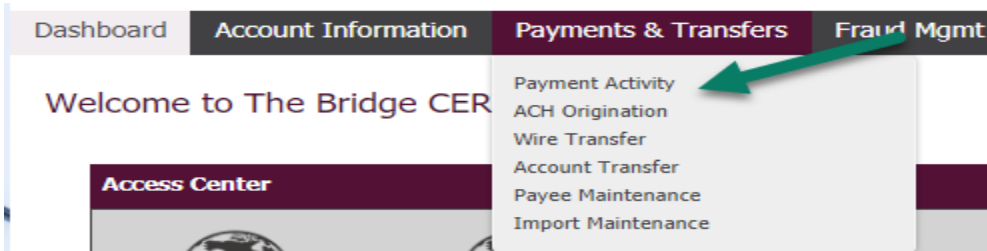
- Select the appropriate action in Manage Batch Templates to View, Edit or Delete an existing template

Template Name	Batch Type	ACH Company	Last Used	Last Modified	
Prev 1 Next	Go to page 1	Showing 1 - 7 of 7	Items to display: 10 20 50		
Credit File	Business (CCD)	BWB 20.2	09/19/2023	Jun 30, 2022 10:28 AM CDT by	View Edit

Payment Activity

The Payment Activity function allows users to see information related to all payment types.

- Go to Payments & Transfers – Payment Activity



Current Activity

- The Current Activity page provides the following information
 - Dollar amounts of payments
 - Ability to view details of specific transactions
 - Status of transactions
 - Option to Edit
 - Approval needs

Dashboard Account Information Payments & Transfers Fraud Mgmt Administration My Settings

Payment Activity : Current Activity

	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
ALL	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)

Show Status Detail Refresh

NOTICE: You have 7 expired payments totalling \$3.38 for previous business days that require attention!

Search Transactions

Prev 1 Next Go to page 1 Showing 1 - 7 of 7 Items to display: 10 20 50

+ / - Approve

ACH-00378379 \$2.74 Expired - 03/07/2023 View Edit Cancel

Payment Date: 03/07/2023
Batch Type: Business (CCD)

ACH Batch Status

- ACH Batch Status options:
 - Pending – dollar amount and number of all pending ACH transfers
 - Completed – dollar amount and number of all completed ACH transfers
 - All – dollar amount and number of all ACH activity which will be delivered to the Bank
 - Show Status Detail – provides a more granular view of the pending and completed transactions
 - Pending Approval – dollar amount and number of ACH transactions pending approval
 - Other Pending – ACH transactions that are pending delivery to the bank
 - Successful – dollar amount and number of all completed ACH payments delivered to the Bank
 - Unsuccessful – dollar amount and number of ACH transactions which failed their delivery to the Bank.
 - Refresh – select refresh if the user made any changes and would like to update the dashboard

Payment Activity : Current Activity

	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
COMPLETE	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
ALL	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)

Show Status Detail Refresh

- Search Transactions

▼ Search Transactions

ALL TRANSACTIONS **ACH Origination** Wire Transfers Account Transfers

Tran Number Payee

Name Payee Account

Amount

Status

Entry Method All

Import File

Recurring Payments Only

Show 10 results per page, sorted by Transaction Number in descending order

[Search](#) [Print](#) [Export](#)

	ACH Origination
PENDING	\$0.00 (0)
COMPLETE	\$0.00 (0)
ALL	\$0.00 (0)
Show Status Detail	

- Additional information within the Dashboard
 - Expired Payments: When ACH transactions pending approval are not addressed, the payment will expire.
 - A Notice will generate when a user has an expired payment. This notice informs the user of the number of expired payments and total dollars amount of all items.
 - Refresh will dismiss the notice.

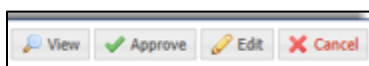
[Show Status Detail](#) [Refresh](#)

NOTICE: You have 9 expired payments totalling \$31.40 for previous business days that require attention!

Activity Table

The Activity Table displays summary information about current day ACH batches.

- Approve – approve ACH transfers under dual control
- View – Allows the user to view the content of the ACH transaction.
 - Users under dual control can Reject the transfer from this option to require the transfer to be edited
- Approve – approve ACH Transfers under dual control
- Edit – Allows the user to edit ACH transactions with the status of Rejected or Pending Approval.
- Cancel – Allows the user to cancel the ACH transactions.



Payment Statuses

- Canceled – The ACH transaction has been canceled by a user and not sent to the Bank.
- Completed- The ACH transaction was successful delivered to the Bank.
- Expired – The ACH transaction was under dual control, not approved prior to the cut-off time, and not delivered to the Bank.
- Pending Delivery – The ACH transaction has been completed by the user and is pending delivery to the Bank.
- Pending Approval – The ACH transaction requires approval by another user with approval entitlements.
- Rejected – The ACH transaction has been rejected by the approver and is able to be edited by the initiator. Once the modifications are complete, the initiator can resubmit the payment.
- Reversed – The ACH transaction was reversed.
- Unsuccessful – The ACH transaction was not delivered to the Bank.

Future Payments

- Under Payment Activity, select Future Payments

Dashboard Account Information Payments & Transfers Fraud Mgmt Administration My Settings				
Payment Activity : Current Activity				
	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
COMPLETE	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
ALL	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
Show Status Detail		Refresh		

Payments & Transfers

Payment Activity

Current Activity

Future Payments

Payment History

- A calendar will display the transactions that will process
- Select the transaction name to view the transaction information
- Note – Recurring transactions will have an icon of a calendar and clock. Hovering over this icon will show the details of the recurring frequency.

Filter Transactions

- Expand the Filter Transactions section to filter future dated transaction activity.
 - Product – select the payment type
 - Included Transactions – all, recurring, or one-time
 - Entry Method – manual or imported files
 - Import File – enter a portion of the name of the imported file
- The information will display immediately beneath this section

▼ Filter Transactions

Product: ALL TRANSACTIONS ▼

Entry Method: All ▼

Included Transactions: All Transactions ▼

Import File:

Instruction Type: All ▼

Payment History

- Under Payment Activity, select **Payment History**

Dashboard Account Information **Payments & Transfers** Fraud Mgmt Administration My Settings

Payment Activity : Current Activity

	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
COMPLETE	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
ALL	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)

[Show Status Detail](#) [Refresh](#)

NOTICE: You have 40 expired payments totalling \$416.03 for previous business days that require attention!

▶ Search Transactions

Payments & Transfers

- Payment Activity
 - Current Activity ←
 - Future Payments
 - Payment History**
 - Recurring Transfers

Search Transactions

- Select the ACH Origination tab
- Enter the Search Criteria
 - Note – If all fields are left blank, all available templates will be displayed
 - Show From – select the date range
 - Tran Number – enter any portion of the transaction number
 - Payee – enter any portion of the payee
 - Name – enter any portion of the transaction’s name
 - Amount – enter the amount of the transaction
 - Status – select the status of the transaction
 - Entry Method – select if the transaction was created manually or imported
 - Import File – enter any portion of the import file’s name
 - Recurring Payments Only – select the box to show recurring payments
- Select Search
 - User can also Print or Export this information

Payment Activity : Payment History

ALL TRANSACTIONS **ACH Origination** Wire Transfers Account Transfers

Show From To

Tran Number Payee

Name

Amount

Status

Entry Method

Import File

Recurring Payments Only

Show 10 results per page, sorted by Transaction Number in descending order

Recurring Transfers

- Under Payment Activity, select Recurring Transfers
- Select the ACH Origination tab

Payment Activity : Payment History

ALL TRANSACTIONS **ACH Origination** Wire Transfers Account Transfers

Show From To

Tran Number Payee

Name Payee Account

Amount

Payments & Transfers

Payment Activity

Current Activity

Future Payments

Payment History

Recurring Transfers

- Enter the Search Criteria
 - Name - enter any portion of the transaction's name
 - Amount - enter the amount of the transaction
 - Status - select the status of the transaction
 - Payee - enter a portion of the payee's name
 - Payee Account - enter the payee's account
- Select Search

Recurring Transfers Status

- The user will see the status of the recurring series
 - Completed - series has been completed and will no longer reoccur
 - Canceled - series has been canceled
 - Scheduled - series is active and generating payments

Recurring Transfers Maintenance

- The user will see the Action options on the right-hand side
 - View - provides details of the ACH transaction

- Allows the user to view past transfers and up to 10 future transfers
- If under dual control, the user can approve future dated transfers
- Edit – allows the user to edit the transaction
- Cancel – allows the user to cancel the series
- Delete – allows the user to cancel the series and remove it from the list
- Recurring Frequency – provides details of the series including start and end dates

Payment Activity : Recurring Transfers

ALL TRANSACTIONS
ACH Origination
Wire Transfers
Account Transfers

Name

Amount

Status

Payee

Payee Account

Show 10 results per page, sorted by Status in descending order

Prev 1 Next
Go to page
Showing 1 - 4 of 4
Items to display:

ACH
Quarterly Test
\$0.18 Scheduled

Recurring Frequency: Quarterly on the 16th of every 3 months starting on 05/16/2023

Initiator:

ACH Reversals

ACH reversals allow for the recall of a previously submitted ACH transfer. The reversal does not guarantee funds will be returned.

- ACH Reversals may be submitted if the following requirements are met:
 - The dollar amount was incorrect
 - The account information was incorrect
 - A duplicate entry was submitted
 - Must be sent within 5 days of the original entry and 24 hours after discovery
 - Must be for the full dollar amount of the original entry
 - A reasonable attempt to notify the receiver has been made

Always contact Bridgewater Support Team prior to initiating a reversal entry to ensure it is sent correctly.

- After ensuring the criteria is met, go to Payment Activity – Payment History

Payment Activity : Payment History

Payments & Transfers

Payment Activity

- Current Activity
- Future Payments
- Payment History** ↩
- Recurring Transfers

ALL TRANSACTIONS **ACH Origination** Wire Transfers Account Transfers

Show From To

Tran Number Payee

Name Payee Account

Amount

- Enter the search criteria to find the appropriate ACH transaction
- Select the Request Reversal of the appropriate ACH transaction



- The Create Reversal screen will display along with the details of the ACH transfer
- You can either select to reverse the entire file or an individual item by selecting Reverse Batch or Reverse Selected respectively



- Review the details of the reversal and select Confirm



- Complete the Out of Band reverification
- You will receive confirmation your reversal has been completed
- The status will now appear as Reversed