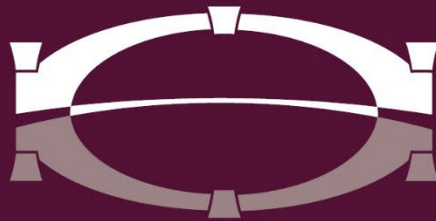


# ACH Origination User Guide

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*July 2022*



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.

# Getting Started

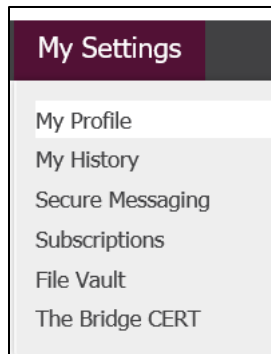
## General Information

- Contact the Business Services Team for technical support. They can be reached M – F, 8:30am-4:30pm at **952.542.5100** (ask for Business Services) or [hello@bridge2bwb.com](mailto:hello@bridge2bwb.com).
- The cutoff time for next day settlement ACH is 4pm and same-day settlement ACH is 12:30pm.
  - Same-day settlement ACH is available upon request and additional fees apply. Please contact Business Services 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, reach out to Business Services.

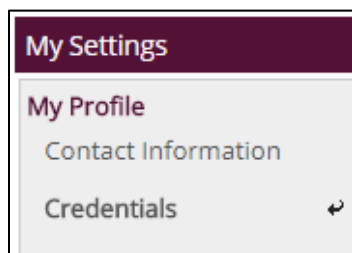
## Setup Out of Band

You will need to establish your Out of Band PIN to initiate ACH files. This feature allows automated multi-layered security to ensure your funds are safe.

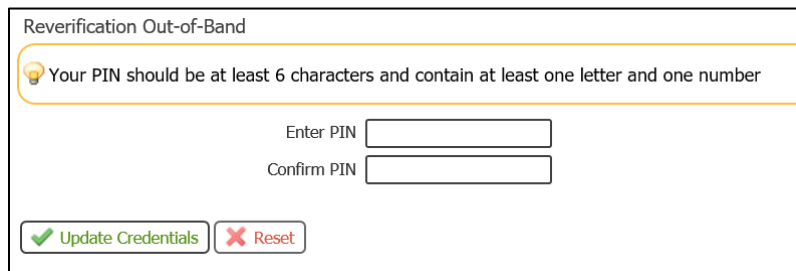
- Select My Settings – My Profile



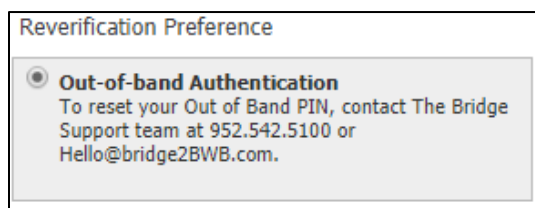
- Select Credentials located on the right-hand side of the screen



- Enter PIN
- Select Update Credentials

A screenshot of the 'Reverification Out-of-Band' form. At the top, it says 'Reverification Out-of-Band'. Below that is a yellow warning box with a lightbulb icon and the text: 'Your PIN should be at least 6 characters and contain at least one letter and one number'. Underneath the warning box are two input fields: 'Enter PIN' and 'Confirm PIN'. At the bottom of the form are two buttons: a green 'Update Credentials' button with a checkmark icon and a red 'Reset' button with an 'X' icon.

To reset your Out of Band credentials, please call The Bridge support at 952.542.5100 or email [hello@bridge2bwb.com](mailto:hello@bridge2bwb.com).

A screenshot of the 'Reverification Preference' screen. It has a title 'Reverification Preference' at the top. Below the title is a section titled 'Out-of-band Authentication' with a radio button icon. The text below this section reads: 'To reset your Out of Band PIN, contact The Bridge Support team at 952.542.5100 or Hello@bridge2BWB.com.'

## Establish Payees

Prior to initiating your free form or templated files, you 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**

A screenshot of the 'Create Payee' web form. The form is titled 'Create Payee' and has a section for 'Payee Information'. It contains several input fields: 'Payee Name' (The Bridge), 'Payee ID' (091017523), 'Payee Type' (Business), 'Display Name' (The Bridge), 'Address 1' (4450 Excelsior Blvd), 'Address 2' (St. Louis Park MN 55416), 'Address 3' (empty), 'Email Address' (hello@bridge2bwb.com), and a note about P.O. Boxes. At the bottom is an 'Add Account' button.

Create Payee

Payee Information

\* Payee Name  Display Name

\* Payee ID  Address 1

\* Payee Type  Address 2

Address 3

Note: P.O. Boxes are not valid for Wire Transfers

Email Address

- Enter the **Account Information**
  - **Account Name:** Payee Name will flood over
  - **Beneficiary ID Type:** Select the correct Beneficiary ID Type (typically Account Number unless used for International Wires)
  - **Account Number:** Enter the Account Number
  - Select ACH information
    - You 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

The Bridge

\* Beneficiary ID Type

Account Number ▼

\* Account Number

☒ **ACH Information**

Account can be used in ACH Templates and Batches

☐ **Wire Information**

Account can be used in Wire Templates and Transactions

Save Account

Cancel

- Enter the **Receiving Bank Information**
  - **Bank ID:** Enter the routing (ABA) number
  - Enter the **Bank Name**
  - Enter the **Account Type**
  - Notes: **Bank Lookup:** You can select Bank Lookup to find bank information

Bank Lookup

\* Bank ID

Bank Name

Account Type

DDA ▼

- 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




Physical Authorization ▼

- Add another account for same payee or select Save

## Payees Table

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.

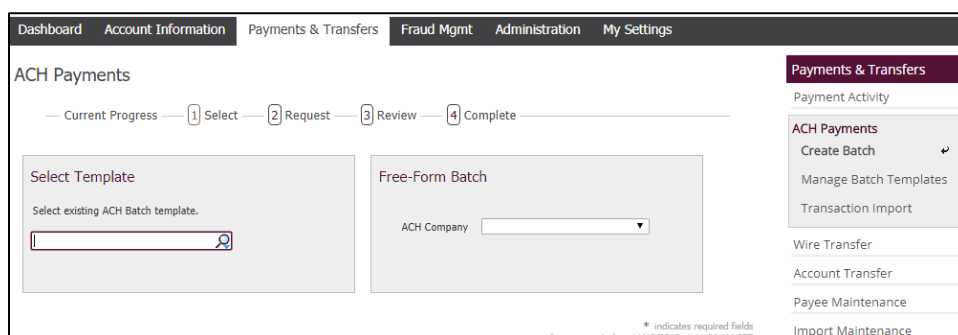
- Data can be sorted by selecting the table headings **Display Name**, **Payee ID**, **Payee Name**, and **Payee Type**. The heading which is currently being used to sort the table will display a triangle to the right. Selecting the triangle will change the order from ascending to descending.
- **Edit** – Select Edit to edit the details of the Payee.
  - **Note:** The user will be notified the changes being saved will affect all future payments and may require approval for those utilizing dual control.
- **Make Payment**- Select Make Payment to initiate a payment from the Payee section.

Display Name ▲	Payee ID	Payee Name	Payee Type	
Prev 1 2 Next	Go to page 1	Showing 1 - 10 of 16	Items to display: 10 20 50	
 ABC COMPANY	*PANY	ABC COMPANY	Business	 Edit  Make Payment ▼

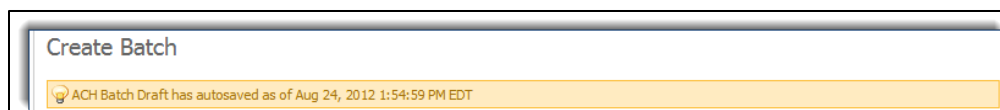
## Create Batch

The creation of a batch occurs in four simple steps (*Select*, *Request*, *Review*, and *Complete*). These steps are displayed across the top of the screen for the duration of the process.

To view how to setup templates, go to the Manage Batch Templates section



**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.



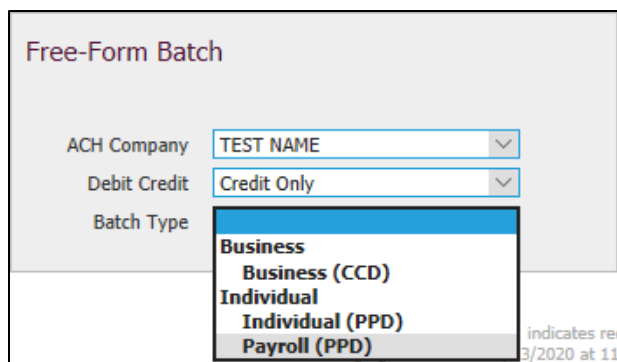


## Creating a Free Form Batch

Steps below follow the workflow with The Bridge.

### 1.) Select

- Select **ACH Payments** under the Payment & Transfer tab
- 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



### 2.) Request

- Select the **Payment Date**: 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 short 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.

**NOTE:** Setup notifications on all files by going to My Settings – Subscriptions – ACH Payment Status Change Notification

- *Enter Payees:* The user may select from existing payees or create and save new payees.
  - Create a **New Payee**: Details located in the Getting Started section.

- Selecting an **Existing Payee**

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

- Start typing the **Payee's Name**.
- 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.

A few helpful tips regarding the payee table.

**Exclude box:** Selecting this box, excludes this payee from the batch. The text will turn gray notifying the user this payee has been excluded. This feature is commonly used when creating a template from a free form batch. The user may want to add the payee to a template, but not issue a payment.

**Go to page:** This field allows the user to skip to the desired page to search for payees within the batch.

**Items to display:** Select the appropriate option to be able to view payees in groupings of 10, 20, or 50.

**Search Payees Record:** Expand this field to be able to search for a payee within the batch.

- Select **Request Batch** to continue to the *Review* step.

### 3.) Review

- (Optional) Select **Search Payee Records** to verify details of a specific transaction.

- Select **Confirm** to complete the transaction or **Edit** to be taken back to the Request page

**Create Batch**

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

ACH Batch


**Recurring Frequency** One-Time Payment  
**Batch Type** Individual (PPD) - Mixed Debit and Credit  
**ACH Company** FastCo (FastCo)  
**Offset Account** \*\*\*\*\*6024 - Certification Bank (CERTUS99XXX)  
**Total Credits** \$500.00 (2)  
**Company Entry Description** OTPayroll  
**Payment Date** 08/30/2012

▶ Search Payee Records

Payee	Account	Debit / Credit	ABA	Amount	Addenda	Prenote
Prev 1 Next	Go to page 1		Showing 1 - 5 of 5		Items to display: 10 20 50	
Sita	*****8711 (CHECKING)	To Payee (C)	292978034	\$300.00		Outstanding
Rama	*****8923 (CHECKING)	To Payee (C)	063114810	\$400.00	705TXP*754689213*	
Lakshmana	*****9800 (SAVINGS)	To Payee (C)	231278012	\$100.00		
Ravana	*****2300 (CHECKING)	To Payee (C)	036018888	\$300.00		Outstanding
Ganesh	*****3126 (CHECKING)	To Payee (C)	103013062	\$200.00		
Prev 1 Next	Go to page 1		Showing 1 - 5 of 5		Items to display: 10 20 50	

#### 4.) Complete

- Confirmation message will display in a green banner at the top of the page:
  - The **Transaction Number** is associated with this specific transaction. This reference number can be used to search for the transaction.
  - The Date and Time stamp will show the exact date and time the transfer was completed.
- (Optional) Select **Print** to print the confirmation page
- Select **Return** to be taken back to the ACH Payments page

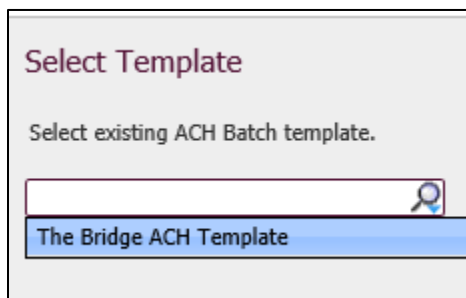

 Your transfer request transaction number is ACH-00000797.  
 Request has been accepted as of Jan 13, 2020 11:55 AM CST.

## 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.

### 1.) Select

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



### 2.) Request

- 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** (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) Enter the **Company Discretionary Data**: Include a short 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 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	03/22/2022	Company Discretionary Data	
ACH Company		* Company Entry Description	ACH XFER
Batch Type	Business (CCD) - Credit Only (Sending Funds)	<a href="#">Notify Me</a>	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		<a href="#">Recurring Options</a>	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 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 previous business day.

Start Date  First Payment Date **01/15/2020**

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

Daily   **Weekly**   Bi-weekly   Semi-monthly   Monthly   Annually

☒ Each business day ( Monday through Friday )  
☐ Specific days of the week

- Select Save

A few helpful tips regarding the payee table.

**Go to page:** This field allows the user to skip to the desired page to search for payees within the batch.

**Items to display:** Select the appropriate option to be able to view payees in groupings of 10, 20, or 50.

**Search Payees Record:** Expand this field to be able to search for a payee within the batch.

- 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
  - (Mixed Debit and Credit batch only) Select the appropriate transaction type – **Debit or Credit**
  - 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.

### 3.) Review

Verify the details of the payment.

- (Optional) Select **Search Payee Records** to verify details of a specific transaction.
- Select **Confirm** to complete the transaction or **Edit** to be taken back to the Request page

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 (*ridge)	[REDACTED]	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

Confirm Edit Batch Cancel

### 4.) Complete

The batch has been completed and will be delivered for processing.

- Confirmation message will display in a green banner at the top of the page:
  - The **Transaction Number** is associated with this specific transaction. This reference number can be used to search for the transaction.
  - The Date and Time stamp will show the exact date and time the transfer was completed.
- (Optional) Select **Print** to print the confirmation page
- Select **Return** to be taken back to the ACH Payments page

✓ Your transfer request transaction number is ACH-00000799.  
Request has been accepted as of Jan 13, 2020 12:16 PM CST.



# Setting Up Import Parameters

## File Includes Offset

- You must first setup the Import parameters for each ACH Company ID you have. If your file has an offset account number, choose **Yes**. Then click **Select Accounts**. If your file does not have an offset account number continue to the "File Does Not Include Offset" section.

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 accounts should we look for in the file?

**Accounts**  
No Items Selected.

[Select Accounts](#)

- Choose the offset account number(s) you would like associated in your File for your ACH Company ID, then click **OK**.

Select Accounts

Filter Accounts

☒ Display all accounts  
☐ Display accounts entitled  
☐ Display accounts not entitled

Account Number  
 Account Description

Search Accounts

+ / -	Account Number	Type	Account Description	Bank
Prev 1 Next	Go to page 1	Showing 1 - 6 of 6		Items to display: 50
<input checked="" type="checkbox"/>		DEMANDDEPOSIT	TEST BUSINESS LLC	Bridgewater Bank (091017523)
<input type="checkbox"/>		DEMANDDEPOSIT	TESTER	Bridgewater Bank (091017523)
<input type="checkbox"/>		DEMANDDEPOSIT	TESTER	Bridgewater Bank (091017523)
<input type="checkbox"/>		DEMANDDEPOSIT	TEST BUSINESS LLC	Bridgewater Bank (091017523)
<input type="checkbox"/>		DEMANDDEPOSIT	MAY	Bridgewater Bank (091017523)
<input type="checkbox"/>		DEMANDDEPOSIT	WILL	Bridgewater Bank (091017523)
Prev 1 Next	Go to page 1	Showing 1 - 6 of 6		Items to display: 50

Results returned in 0.019 seconds

OK Select All Accounts Unselect All Accounts Cancel

- Click **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 (TEST BUSINESS LLC) - Bridgewater Bank (091017523)

▶ MAY

▶ WILL

✓ Save ←

- Your 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	<span>✓ Set as Active</span>	<span>Upload</span>
ISO20022 ACH Transfer Import	<span>✓ Set as Active</span>	<span>Upload</span>
NACHA ACH Transfer Import	<span>✓ Set as Active</span>	<span>Upload</span>

✓ Create File Map Help

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 your file does not have an offset account, select **NO**, and choose which account to use as your offset account.

NACHA Import Preferences

▼ BWB 20.2

Does your file contain offsets?

☐ Yes ☒ No ←

What offset account should we use to create the offset?

☒ - Checking (TESTER)  
☒ - Checking (WILL)  
☒ - Checking (MAY)  
☒ - Checking (TEST BUSINESS LLC) ←  
☒ - Checking (TEST BUSINESS LLC)  
☒ - Checking (TESTER)

✓ Save

- To save this parameter, click **Save**.

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

- You are now ready to import files.

## Creating a Batch by File Import

ACH files can be imported into the system through **Transaction Import**. This feature is located on the right-hand side and can accept NACHA, Delimited, XML, Fixed Width, EDI829, and ISO20022 file types.

**NOTE:** For more information regarding other import file types, please contact Bridgewater Bank. To import a NACHA formatted file, follow the steps below.

## NACHA File Import

- Select Upload of the appropriate import file type

Data Import : ACH Transaction Import

File Maps	Is Active	
Bank Created	Set as Active	Edit File Map  Upload  Print
EDI820 ACH Transfer Import	Set as Active	Upload
ISO20022 ACH Transfer Import	Set as Active	Upload
NACHA ACH Transfer Import	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 your 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 your file has been imported successfully

ACH Payments

File Load Successful Validation

Load Event Report  
Bridgewater Test\_NACHA File 1.13.20.06

Batch ID: 20200113-6  
File Size: 960 bytes  
Batch Type: ACHPAYMENTSREPORT  
Load Time: Jan 13, 2020 12:43 PM CST  
Load Update Time: Jan 13, 2020 12:43 PM CST  
Status: File validated

File Details  
File Load Reports  
(File Validation Report)

Report Date/Time: Jan 13, 2020 12:43:26 PM CST  
Filename: Bridgewater Test\_NACHA File 1.13.20.06  
Batch ID: 20200113-6  
File Size: 960 bytes  
Critical Items: 0  
Informational Items: 15  
Warning Items: 0

Transmission Data

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

Jan 13, 2020 12:43:26 PM CST Information Shipping Instructions check  
Jan 13, 2020 12:43:26 PM CST Information Overridden file mapper specified by user  
Jan 13, 2020 12:43:26 PM CST Information Using custom file mapper: TestPaymentImportMapper  
Jan 13, 2020 12:43:26 PM CST Information ACH File Validation completed  
Jan 13, 2020 12:43:26 PM CST Information Detected 0 ACH Credits as offset transactions  
Jan 13, 2020 12:43:26 PM CST Information Detected 0 ACH Credits as offset transactions  
Jan 13, 2020 12:43:26 PM CST Information Total ACH transactions found in file: 1  
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 using \$0.75  
Jan 13, 2020 12:43:26 PM CST Information Imported 0 Forfeits  
Jan 13, 2020 12:43:26 PM CST Information Imported 0 Data Entry Transactions  
Jan 13, 2020 12:43:26 PM CST Information Imported 0 ACH Credits using \$0.00  
Jan 13, 2020 12:43:26 PM CST Information Mapped 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

- Select OK in the lower left-hand corner to upload another file

## Manage Batch Templates

Templates may be viewed, created, and edited from *Manage Batch Templates*. This feature is located on the right-hand side under ACH Payments.

ACH Payments

Create Batch

Manage Batch Templates

Transaction Import

## Create Template

- Select the **Create Template** button at the bottom of the Search Templates table.

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**

Create New Template

Select Template Settings

ACH Company

THE BRIDGE

Debit Credit

Credit Only

Batch Type

Business (CCD)

Cancel

OK

- Enter the Batch Template details
  - Enter Template Name
  - Select Offset Account
  - (Optional) Enter the **Company Discretionary Data**: Include a short 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

Batch Template

\* Template Name

THE BRIDGE TEMPLATE

\* ACH Company

THE BRIDGE

Batch Type

Business (CCD) - Credit Only

\* Offset Account

Company Discretionary Data

ACH TRANSFER

\* Company Entry Description

ACH XFER

- Enter the Payee details
  - Type the **Payee's Name**. As you type, a drop-down list of payees matching the information will populate.
  - Enter a **Dollar Amount**
  - (Optional) Enter **Addenda** information
  - (Optional) Select **Payee End Date**

Payees

Payee	Account	Amount	Addenda	Payee End Date
<div> <div></div> <div></div> <div>Bridge Company (*idg)</div> </div>	<div> <div></div> <div>(DDA)</div> </div>	<div>1.00</div>	<div></div>	<div>01/17/2020</div>

- 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.
- **Note:** You can also create new payees. See the Creating a Payee section for more details.

A rectangular box containing four buttons. The top row has two buttons: 'Add Payees' with a green plus icon and 'Create New Payee' with a green plus icon. The bottom row has two buttons: 'Save Template' with a green checkmark icon and 'Cancel' with a red X icon.

- Select Save Template

## Maintenance Templates

- Select **Manage Batch Templates**
- Select **Edit** to edit details within the template
- Select the Red X on the left-hand side of the template to **Delete**

A horizontal bar representing a template header. It starts with a red X icon in a square. To its right is the text 'The Bridge ACH Template'. Further right is 'Business (CCD)'. In the center is 'BRIDGEWATER TEST'. To the right of that is the date '01/13/2020'. Further right is the timestamp 'Jan 13, 2020 12:05 PM CST by'. At the far right is an 'Edit' button with a yellow pencil icon.

## Search Templates

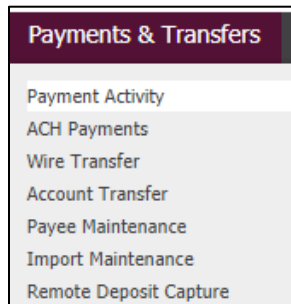
- Enter relevant information to locate a specific template.
  - Note: All templates will display if all information is blank
  - **Template Name:** Enter a portion of the template name and a relevant listing will appear
  - **Batch Type:** Select the appropriate Batch Type
  - **ACH Company:** Select the ACH Company associated with the template
  - **Payee Name:** Enter the name of the payee associated with the template
  - **Payee ID:** Enter any portion of the payee's identifier and the relevant listing will appear
- Select Search Templates

A form titled 'Search Templates'. It contains four input fields: 'Template Name', 'Payee Name', 'Batch Type' (a dropdown menu currently showing 'Any'), and 'Payee ID' (a dropdown menu currently showing 'Any'). Below these fields is a line of text: 'Show 10 results per page, sorted by Last Modified in descending order, including summary'. At the bottom are three buttons: 'Search Templates' with a magnifying glass icon, 'Create Template' with a green plus icon, and 'Print Report' with a printer icon.

## Payment Activity

The Payment Activity function allows users to see information related to all payment types (ACH, Wires, Account Transfers).

- Go to Payments & Transfers – **Payment Activity**



## Current Activity

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


Payment Activity : Current Activity				
	ACH Payments	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)
<a href="#">Show Status Detail</a> <a href="#">Refresh</a>				
NOTICE: You have 9 expired payments totalling \$31.40 for previous business days that require attention!				
Search Transactions				
Prev 1 Next Go to page 1 Showing 1 - 9 of 9 Items to display: 10 20 50				
+ / - <a href="#">Approve</a> <a href="#">Release</a> <a href="#">Approve And Release</a>				
DWR-00000780 \$2.00 Expired - 01/09/2020 <a href="#">View</a> <a href="#">Edit</a> <a href="#">Cancel</a>				
Payment Date: 01/09/2020				

## ACH Dashboard



- The ACH Dashboard includes the following details
  - **Pending** – dollar amount and number of all pending ACH payments
  - **Completed** – dollar amount and number of all completed ACH payments
  - **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
- **Search Transactions**

	ACH Payments
<b>PENDING</b>	\$0.00 (0)
<b>COMPLETE</b>	\$0.00 (0)
<b>ALL</b>	\$0.00 (0)
 <a href="#">Show Status Detail</a>	

- 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!

## Search Transactions

- Expand the **Search Transactions** section to quickly locate a specific transaction. Any combination of fields may be used to filter search results.
  - **Tran Number** – Enter any portion of the transaction number
  - **Name** - Enter any portion of the series' name in this field.
  - **Amount** – Enter the total amount of the batch created
  - **Status** – Select the appropriate status you wish to view
  - **Entry Method** – Enter whether the batch was created manually or imported
  - **Import File** – Enter any portion of the file name of an imported file
  - **Payee** – Enter any portion of a payee name
  - **Payee Account** – Enter the account number of the payee
- Select **Search**

▼ Search Transactions

ALL TRANSACTIONS **ACH Payments** Wire Transfers Account Transfers

Tran Number

Name

Amount

Status

Entry Method

Import File

Payee

Payee Account

Recurring Payments Only ☐

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

## Activity Table

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

- **Approve** – approve ACH transfers under dual control
  - Note: You can bulk approve by selecting multiple boxes of the corresponding payments and selecting Approve

Prev 1 2 Next Go to page 1 Showing 1 - 10 of 11 Items to display: 10 20 50

+ / -

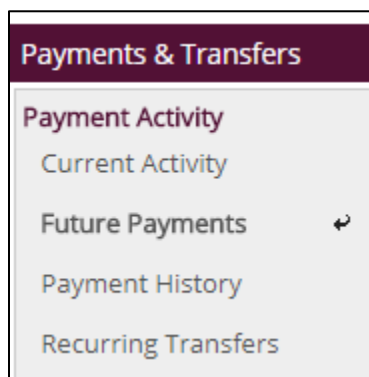
- **View** – Allows the user to view the content of the ACH transaction.
  - Users under dual control can **Reject** the transfer from this option to require the transfer to be edited
- **Approve** – approve ACH Transfers under dual control
- **Cancel** – Allows the user to cancel the ACH transactions.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

## Payment Statuses Displayed in the Activity Table

- **Canceled** – The ACH transaction has been canceled by a user and not sent to the Bank.
- **Completed** – The ACH transaction was successfully 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 on the right-hand side of the screen



- A calendar will display the transactions that will process on that day
- Select the Forward Arrow on the left-hand side to advance to the next month
- Select the Week option to view transactions in weekly increments



- Select a single transaction on the calendar by clicking on the transaction name or ID.
- If there are multiple transactions in the day, click on the white space of that date to view the additional transactions.

- 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

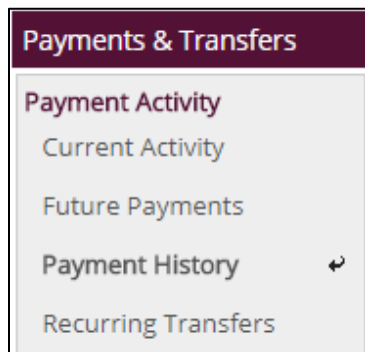
- Expand the **Filter Transactions** section to filter future dated transaction activity.
  - **Product** – select the payment type
  - **Included Transactions** – all, recurring, or one-time
  - **Entry Method** – manual or imported files
  - **Import File** – enter a portion of the name of the imported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



The screenshot shows a 'Filter Transactions' section with a grey background. It contains four filters: 'Product' with a dropdown menu set to 'ALL TRANSACTIONS', 'Included Transactions' with a dropdown menu set to 'All Transactions', 'Entry Method' with a dropdown menu set to 'All', and 'Import File' with a text input field.

## Payment History

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



## Search Transactions

- Select the ACH Payments tab
- Enter the Search Criteria
  - **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 Payments   Wire Transfers   Account Transfers

Show From 01/13/2020 To 01/13/2020

Tran Number  Payee

Name

Amount

Status

Entry Method All

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**

**Payment Activity**

Current Activity

Future Payments

Payment History

Recurring Transfers ↩

- Select the ACH Payments tab
- 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

**Payment Activity : Recurring Transfers**

[ALL TRANSACTIONS](#)
[ACH Payments](#)
[Wire Transfers](#)
[Account Transfers](#)

Name  Payee   
 Amount  Payee Account   
 Status

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

## Activity Table

The Activity Table displays summary information about previous ACH batches.

- The user will see the status of the recurring series on the left-hand side
  - **Completed** – series has been completed and will no longer reoccur
  - **Canceled** – series has been canceled
  - **Scheduled** – series is active and generating payments
- 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
- The details of the series including the initiator will also be included

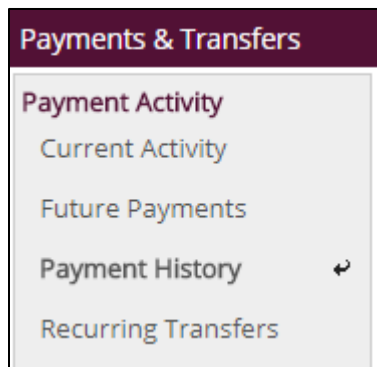
## ACH Reversals

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

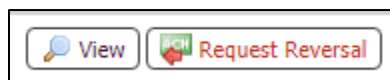
- **ACH Reversals** may be submitted if they meet the following requirements:
  - The dollar amount was incorrect
  - The account information was incorrect
  - A duplicate entry was submitted
  - Must be sent within 5 days of the original entry and 24 hours after discovery
  - Must be for the full dollar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

Always contact the Business Services Department prior to initiating a reversal entry to ensure it is sent correctly.

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



- 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 you reversal has been completed
- The status will now appear as Reversed

## 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 4PM CST.
- Keep all account information stored in a secure location.
- If you have any doubts or questions about creating a file, always contact the Business Services Department 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 Business Services Team if you have any questions.



# ACH Origination FAQ's

## Who do we contact for technical support?

- The Bridgewater Business Services Team can be reached at 952.542.5100 or [bizservices@bwbm.com](mailto:bizservices@bwbm.com). Bank hours are: M-F, 8:30a.m.-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 codes 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're 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 Business Service Team for assistance at 952.542.5100 or [bizservices@bwbm.com](mailto:bizservices@bwbm.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 Bridgewater Business Services Team at 952.542.5100 or [bizservices@bwbm.com](mailto:bizservices@bwbm.com) during the hours of M-F, 8:30a.m.-4:30p.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 make changes to 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. Attention to detail is required when using this product. If you have a question, we strongly urge you to contact Business Services.

### 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 Business Services Department 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 manner in which 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 Bridgewater Business Services Team at 952.542.5100 or [bizservices@bwbn.com](mailto:bizservices@bwbn.com) during the hours of M-F, 8:30a.m.-4:30p.m. 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. In order 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 25<sup>th</sup>, and it were to fall on a Wednesday, the day the file will be originated is Thursday, Dec 26<sup>th</sup>, making the earliest effective entry date Friday Dec 27<sup>th</sup>. 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.