ACH Payments User Guide

February 2020
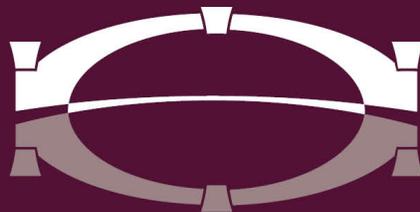
BRIDGEWATER BANK

Table of Contents

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.
- The cutoff time for ACH is 4pm.
- 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.
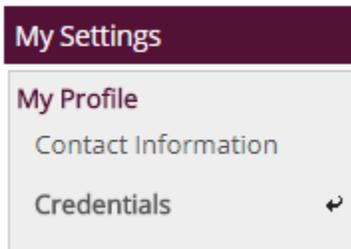
Setup Out of Band

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

My Settings

My Profile
My History
Secure Messaging
Subscriptions
File Vault
The Bridge CERT
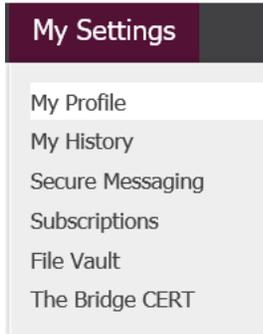
- Select Credentials located on the right-hand side of the screen

My Settings

My Profile
Contact Information

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 [ ]

✔ Update Credentials ✖ Reset

To reset your Out of Band credentials, please call The Bridge support at 952.542.5100 or email hello@bridge2bwb.com.

Reverification Preference

Out-of-band Authentication
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**

- 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.
  - o **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 page 24
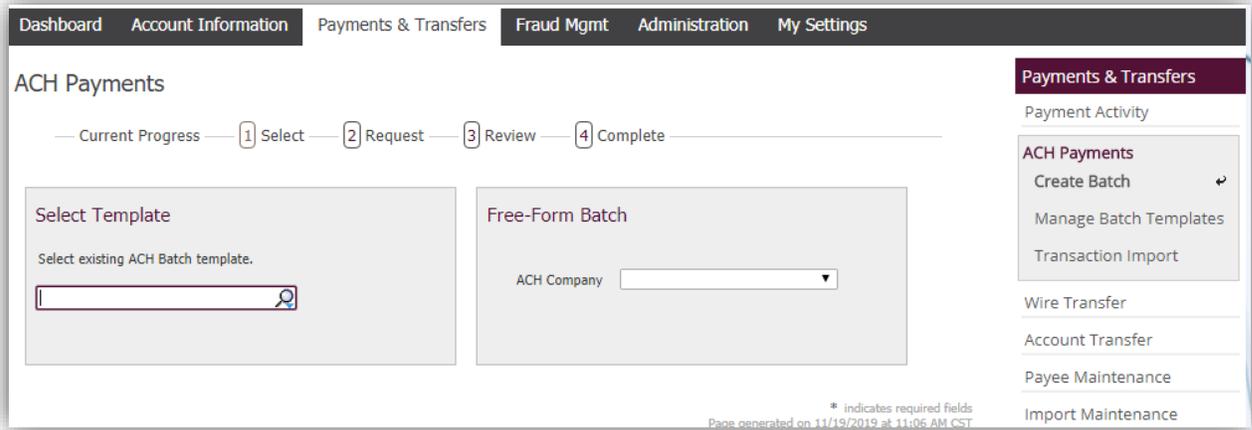
NOTE: The application saves a draft every 20 seconds while creating or editing a batch or template and displays a notification banner to advise the user of this action.
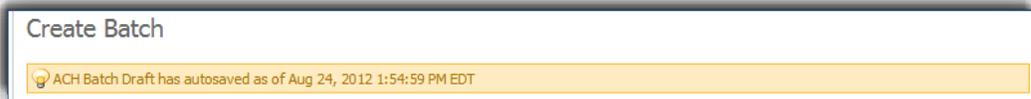
Creating a Free Form Batch

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.*

  o Create a **New Payee:** Details located in the Getting Started section.
  o Selecting an **Existing Payee**

> - 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*	
Laksmana	******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	

✔ Confirm   ✎ Edit Batch   ✗ Cancel

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.
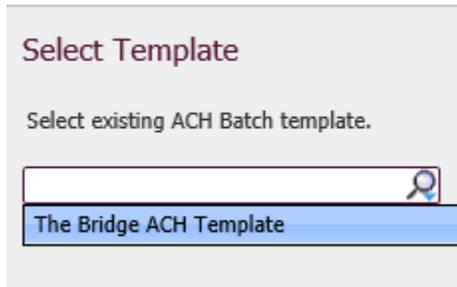
2.) Request
- The ACH Batch Details correlated with the template such as the ACH Company, Batch Type, and Offset Accounts will prepopulate and cannot be edited
- Select the **Payment Date** (The date displayed will be the soonest payment date. If the system's default date is accepted, the batch will 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.

- o **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.
- o **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.
- o **Expired (recommended)** – The batch has expired.

ACH Batch Details

Payment Date	01/14/2020
ACH Company	**BSD INTL TEST**
Batch Type	**Business (CCD) - Credit Only**
* Offset Account	83011007 - Checking (BRIDGEWATER BANK) - $41.17 (USD)
Template Name	**The Bridge ACH Template**
Total Credits	**$0.00 (1)**
Total Debits	**$0.00 (0)**
Page Credits	**$0.00 (0)**
Page Debits	**$0.00 (0)**
Company Discretionary Data	
* Company Entry Description	ACH XFER

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

Recurring Options   None Selected

Exclude $0.00/empty items during batch submission ☐

- (Optional) Select *Recurring Options* if applicable.
  - o Once Recurring Options is selected, a window will populate where schedule settings can be created.
  - o Select a *Start Date* to schedule the date of the intended first payment
  - o 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
  - o 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 01/15/2020 📅 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

[Save] [Cancel]

- o 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
  - o **Exclude box**: Selecting this box, excludes this payee from the batch. The text will turn gray notifying the user this payee has been excluded.
  - o Select the **Edit** icon to edit information on the payee
    - ▪ *Note: Changes to the payee are permanent and may affect other*

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templates and payments
- o Review the **Account** to be debited or credited for the payee
- o (Mixed Debit and Credit batch only) Select the appropriate transaction type – **Debit or Credit**
- o Verify or Enter the **Amount** of the transfer
- o (Optional) Enter the **Addenda** information
- o (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 (1030572894)
Offset Account	83011007 - 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
Prev 1 Next Go to page 1	Showing 1 - 1 of 1			Items to display: 10 20 50
Bridge Company (*idge)	■■■■■■	091017523	$0.02	
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:

- o The **Transaction Number** is associated with this specific transaction. This reference number can be used to search for the transaction.
- o 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.

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.

ACH Payments
Create Batch

Manage Batch Templates

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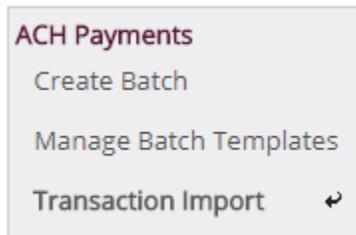
NOTE: *For more information regarding other import file types, please contact Bridgewater Bank. To import a NACHA formatted file, follow the steps below.*

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 [Click to browse for 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

Load Event Report
Bridgewater Test_NACHA File 1.13.20.txt

Batch ID	20200113-6
File Size	950 bytes
Data Type	ACHPAYMENTSIMPORT
Load Time	Jan 13, 2020 12:43 PM CST
Last Update Time	Jan 13, 2020 12:43 PM CST
Status	File validated

File Details

File Load Reports
File Validation Report

File Load Successful Validation

BRIDGEWATER BANK

Report Date/Time	Jan 13, 2020 12:43:26 PM CST
Filename	Bridgewater Test_NACHA File 1.13.20.txt
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	905905
Transmitting User	818SKloos
Received Date/Time	Jan 13, 2020 12:43:26 PM CST
Data Validation and Processing Service ID	ACHPAYMENTSIMPORT
Upload Method	Web
Status	Complete

Jan 13, 2020 12:43:26 PM CST Information Skipping fingerprint 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: NachaAchPaymentsImportMapper
Jan 13, 2020 12:43:26 PM CST Information ACH File Validation complete.
Jan 13, 2020 12:43:26 PM CST Information Detected 0 ACH Debits as offset transactions.
Jan 13, 2020 12:43:26 PM CST Information Detected 0 ACH Credits as offset transactions.
Jan 13, 2020 12:43:29 PM CST Information Total ACH transactions found in file: 1
Jan 13, 2020 12:43:29 PM CST Information Created 1 ACH Payments in 1 NACHA-formatted batches
Jan 13, 2020 12:43:29 PM CST Information Imported 1 ACH Credits valuing $2.75
Jan 13, 2020 12:43:29 PM CST Information Imported 0 Prenotes
Jan 13, 2020 12:43:29 PM CST Information Imported 0 Zero Dollar Transactions
Jan 13, 2020 12:43:29 PM CST Information Imported 0 ACH Debits valuing $0.00
Jan 13, 2020 12:43:29 PM CST Information Assigned 1 transaction ID
Jan 13, 2020 12:43:29 PM CST Information Number of ACH batches requiring approval: 0
Jan 13, 2020 12:43:29 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
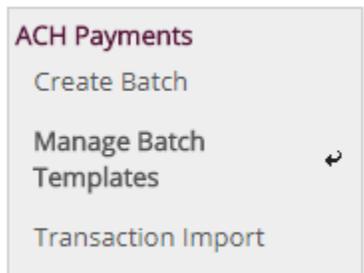
Create Template

- 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
✖	✏	Bridge Company (*idge)	83011007 (DDA) ▼	1.00		01/17/2020

- 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.

[⊕ Add Payees] [⊕ Create New Payee]

[✔ Save Template] [✖ Cancel]

- 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**

| ❌ | The Bridge ACH Template | Business (CCD) | BRIDGEWATER TEST | 01/13/2020 | Jan 13, 2020 12:05 PM CST by 905905 / 818SKloos | ✏️ Edit |

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

Search Templates

Template Name		Payee Name	
Batch Type	Any ▼	Payee ID	
ACH Company	Any ▼		

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

🔍 Search Templates　　⊕ Create Template　　🖨 Print Report

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**

Payments & Transfers

Payment Activity
ACH Payments
Wire Transfer
Account Transfer
Payee Maintenance
Import Maintenance
Remote Deposit Capture

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)

🔍 Show Status Detail   🔄 Refresh

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 |

+ / -   ✔ Approve   ✔ Release   ✔ Approve And Release

⚡ **DWR-00000780** $2.00   **Expired - 01/09/2020**   🔍 View   ✏ Edit   ✖ Cancel

    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
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!		

Search Transactions

o 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

o Select **Search**

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
- Release – specific to wire payments only
- Approve and Release – specific to wire payments only

- **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.
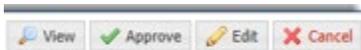
Payment Statuses Displayed in the Activity Table

- **Canceled** – The ACH transaction has been canceled by a user and not sent to the Bank.
- **Completed**- The ACH transaction was 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 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 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

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952.542.5100· BWBMN.COM

Payment History

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

Payments & Transfers

Payment Activity

Current Activity

Future Payments

Payment History ↵

Recurring Transfers

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
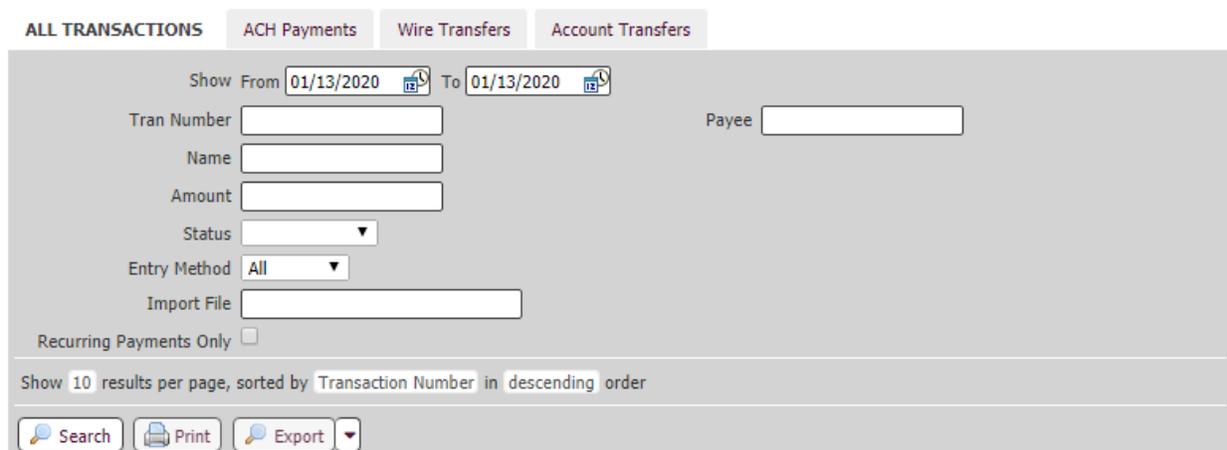
| ALL TRANSACTIONS | ACH Payments | Wire Transfers | Account Transfers |

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

Tran Number

Name

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 ▾

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

🔍 Search   🖨 Print

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

- o **Cancel** – allows the user to cancel the series
- o **Delete** – allows the user to cancel the series and remove it from the list
- o **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 the 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

Payments & Transfers

Payment Activity

Current Activity

Future Payments

Payment History   ↵

Recurring Transfers

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

🔍 View | 📄 Request Reversal

- 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

✔ Reverse Batch | ✔ Reverse Selected | ✖ Cancel

- Review the details of the reversal and select **Confirm**

✔ Confirm ✏ Edit Batch ✖ Cancel

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