

# BASIC BUSINESS ONLINE BANKING

## ACH Instructions

Business Online Banking video tutorials are available at [northshorebank.com](http://northshorebank.com).

Working with ACH transfers is simple and allows you to see your transactions, create new transfers (by copying previous transfers or importing NACHA files), and manage and create templates.

### Originating New ACH Transfers

1. Login to Business Online Banking at [northshorebank.com](http://northshorebank.com). Then click Payments & Transfers.
2. Select ACH.
3. In the middle of the right-hand portion of the screen, you will see +New payment and +New collection.

The screenshot shows the North Shore Bank website with a green header bar. The 'Payments & Transfers' tab is highlighted in blue. Below the header, there are four buttons: Internal, ACH (which is selected and highlighted in blue), Wire, and Bill Pay. At the bottom of the main content area, there are three buttons: + New payment, + New collection, + Import file, and Help.

### Creating a New ACH Payment

1. If creating a new ACH payment, click on +New payment.
2. From the dropdown menu, select the required SEC code(PPD, CCD, etc.) and click on Continue.
3. Enter the transfer's name under Description and choose the Effective date.
4. Optional. If the transfer is a repeating (or recurring) transfer, click the Repeat checkbox and select the Frequency and the End date.
5. In the Pay from section, select the account from which the funds will be pulled using the dropdown menu.

The screenshot shows the 'New payment' dialog box. Under 'Type', 'Payroll\_PPD' is selected. Below it, a description is provided: 'Prearranged deposit - PPD', 'Health savings contribution - PPD', and 'Company - CCD'. At the bottom are 'Continue' and 'Cancel' buttons.

**ACH Description**

Description *	Tax identification number	
ACH Description	North Shore Bank(xxxxx8889)	
Effective date *	<input type="text" value="09/22/2020"/> <input type="button" value="SELECT"/> <input checked="" type="checkbox"/> Repeat	
Type	Total withdrawal	Total deposit
Payment (Company - CCD)	\$0.00	\$0.00

**Effective date \***

09/22/2020 <input type="button" value="SELECT"/>	<input checked="" type="checkbox"/> Repeat
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**Frequency**

Daily <input type="button" value="SELECT"/>	End date <input type="button" value="SELECT"/>
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**Type**

Payment (Company - CCD)	Total withdrawal	Total deposit
	\$0.00	\$0.00

The screenshot shows the 'Pay from' section. It includes fields for 'Pay all' (checkbox), 'Pay/Hold' (checkbox), 'Account' (dropdown menu), and 'Amount' (input field). The 'Account' dropdown is open, showing 'Select an account' and 'Biz CHECKING'. At the bottom is a link '+ Add another pay from'.

- In the **Pay to** section, enter the **name**, **routing number**, **account number**, and **dollar amount**. Then choose the **Account type** for each payee.  
 \* Note: you can click the magnifying glass to search by routing number, bank or credit union name, city, or state.
- If additional payees are needed, click **+Add another payee**.
- After providing the necessary information, click **Complete ACH**. You will be asked to enter your authentication credentials (via a token). Once submitted, an approver will receive an email to authorize the ACH transfer.

Payee	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Abraham Linc		275071366	123456789	Checking		\$0.00	<input checked="" type="checkbox"/> Next <span style="color: green;">x</span>
				Select a type			<input type="checkbox"/> Next <span style="color: green;">x</span>
				Select a type			<input type="checkbox"/> Next <span style="color: green;">x</span>
				Select a type			<input type="checkbox"/> Next <span style="color: green;">x</span>
				Select a type			<input type="checkbox"/> Next <span style="color: green;">x</span>

+ Add another pay to

\* Indicates required field

Complete ACH Save for later Cancel

## Creating a New ACH Collection

- To create a new ACH payment, click **+New collection**.
- From the dropdown menu, select the required SEC code (PPD, CCD, etc.) and click **Continue**.
- Enter the transfer's name under **Description**. Choose the **Effective date**.
- Optional.** If the transfer is a repeating (or recurring) transfer, click the **Repeat** checkbox and select the **Frequency** and the **End date**.
- In the **Pay from** section, enter the **name**, **routing number**, **account number**, and **amount**. Choose the **Account type** for each payer.  
 \* Note: you can click on the magnifying glass to search by routing number, bank or credit union name, city, or state.
- To add another payee, click **+Add**.
- In the **Pay to** section, use the dropdown menu to select the deposit account that will receive the funds.
- Once all of the information is entered, click **Complete ACH**. You will be asked to enter your authentication credentials (via a token). Once complete, an approver will receive an email to authorize the ACH transfer.

New collection

Type \* Prearranged payment - PPD

\* Indicates required field

Continue Cancel

## ACH Description

Description *	Tax identification number North Shore Bank[xxxxxx8889]	
Effective date *	09/22/2020 <input type="button" value="SELECT"/> <input checked="" type="checkbox"/> Repeat	
Frequency	End date	
Daily	<input type="button" value="SELECT"/>	
Type Payment (Company - CCD)	Total withdrawal \$0.00	Total deposit \$0.00

Payee	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Abraham Linc		075000721	123456789	Checking		\$0.00	<input checked="" type="checkbox"/> Next <span style="color: green;">x</span>
				Select a type			<input type="checkbox"/> Next <span style="color: green;">x</span>
				Select a type			<input type="checkbox"/> Next <span style="color: green;">x</span>
				Select a type			<input type="checkbox"/> Next <span style="color: green;">x</span>
				Select a type			<input type="checkbox"/> Next <span style="color: green;">x</span>

+ Add another pay from

\* Indicates required field

Complete ACH Save for later Cancel

Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

Payee Name Identification Routing transit Account number Account type Amount Prenote

Pay Abraham Linc Select an account BIZ CHECKING

+ Add another pay to

\* Indicates required field

Complete ACH Save for later Cancel

## Originating a New ACH Transfer with a File Import

If your accounting software or accountant is able to generate a NACHA file, importing the file into Business Online Banking will save you time and ensure accuracy.

1. From the **ACH** screen, click on **+Import file** from the middle of the right hand portion of the screen (right of the **+New payment** and **+New collection** links).

2. To import the file, follow these steps:

- a. Double-check that the **Import type** is **NACHA**.
- b. Click on **Browse**. Find and select the file to import.
- c. Using the dropdown menu in the **Tax identification** number section, select the correct ACH originating ID.
- d. Select the SEC code (PPD, CCD, etc.) in the **Type** section using the dropdown menu.
- e. Click **Continue**.
- f. Lastly, click **Complete ACH**.
- g. You will be asked to enter your authentication credentials (via a token). Once complete, an approver will receive an email to authorize the ACH transfer.

## Originating a New ACH Transfer using a Previous Transfer

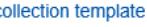
You can easily create a new ACH transfer by copying a previous transfer or conveniently resend or modify the details of a previous transfer.

1. From the **ACH Activity** screen (ACH default screen), find your desired transfer and click **Copy**.
2. A new transfer will pop up. Add the **Effective date**. You can modify the transfer details, such as adding or delete a payee/payer or adjusting the dollar amounts.
3. Once complete, click **Complete ACH**.
4. You will be asked to enter your authentication credentials (via a token). Once complete, an approver will receive an email to authorize the ACH transfer.

## ACH Templates

Use ACH templates to conveniently set up and originate regularly paid transactions such as payroll, rent collection, or dues. Creating templates is similar to creating a new payment or new collection.

### Creating an ACH Template

1. From the ACH screen, click **Templates**.
2. In the middle of the right-hand portion of the screen, you will see **+New payment template** and **+New collection template**.    
3. Use the dropdown menu to select the required SEC code (PPD, CCD, etc.) and click **Continue**.
4. Name the template under **Template name**.
5. **Optional.** To keep organization templates, select the **Template group** from the dropdown menu. If a suitable template group is unavailable, create a new template by clicking **+New**.
6. Under the **User access** section, assign the user(s) authorized to use the template.
7. Ensure that the name, routing number, account number, and dollar amount are correct. Choose the Account type for each payer/payee and the deposit account that the will receive the funds.
8. Click **Save** and your new template will be listed in the **Templates** screen.

Activity   Templates   File import templates				
Template group	Template name	Type	Status	Report
 New Template Group	Template Example 1	Payment	Approved	  
 New Template Group	Template Example 2	Payment	Approved	  

### Editing an ACH Template

Easily edit template to change an existing payee or payer, add or delete a payee or payee, or change the paying or deposit account.

1. Click **Edit** next to the template.
2. Make the necessary changes and click **Save**.

### Deleting an ACH Template

When a template is no longer needed, it can be deleted.

1. Click **Delete** next to the template.
2. Scroll to the bottom and click **Delete template**.

### Originating a ACH Transfer with an ACH Template

1. Next to the desired template, click **Send**.
2. Select the **Effective date** and make other modifications as needed.
3. Once complete, click **Complete ACH**.
4. You will be prompted to enter authentication credentials (via a token). Once complete, an approver will receive an email to authorize the ACH transfer.

If you need additional assistance, please contact Treasury Solutions Support at **800-270-7956** or [TreasurySolutions@northshorebank.com](mailto:TreasurySolutions@northshorebank.com).