

THE
COMMERCE
BANK
OF WASHINGTON

ACH Origination for Batch and Transaction Clients

Hosted by: Stephen Wilson, AAP

Moderated by: Stefan Caruso, CTP

House Keeping

- All lines are muted
- Please use Q&A to submit questions
- 1 Hour Session, 45 minutes on ACH and 15 minutes for Q&A
- Recording and slide deck will be available after the call

Your Host and Moderator

Moderator

Stefan Caruso, CTP



Stefan manages Cash Management Operations for The Commerce Bank of Washington. Stefan is a Certified Treasury Professional.

Host

Stephen Wilson, AAP



Stephen manages ACH Operations for The Commerce Bank of Washington. Stephen is a recognized Accredited ACH Professional.

Agenda

- Overview of new Online Banking Service
- Enhancements to Online Banking
- Creating Single Transactions
- Creating a Batch
- Overview of Originating Batches and Transactions
- Q&A

New Online Banking Service



The new service will be available Monday September 23, 2013

Overview – Legacy ACH Origination

Legacy ACH Transactions

ACH Origination

ACH Origination is used for transferring funds between this financial institution and an account held at another financial institution. Note: ACH Transactions must be entered prior to **4:00 PM (PST)** to be processed the same day. Any files received after **4:00PM** will be processed the following business day.

For ACH questions, please refer to our Q and A link provided at [ACH: Facts and Answers](#)

Select Template:

Transaction Description:

Amount:\$

Credit/Debit:

Transaction Type:

Effective Date: (mm/dd/yyyy)

Receiver Information

Legacy ACH Batches

ACH Batch

Batch Header

Batch ID/Name: Test

Transaction Date: 9/4/2013

Company Name: Stephen Wilson

Credit/Debit: Credit

Transaction Type: PPD

Entry Description: Test

Settlement Account: Operating Account

Weekends/Holidays: Last business day before

Effective Date:

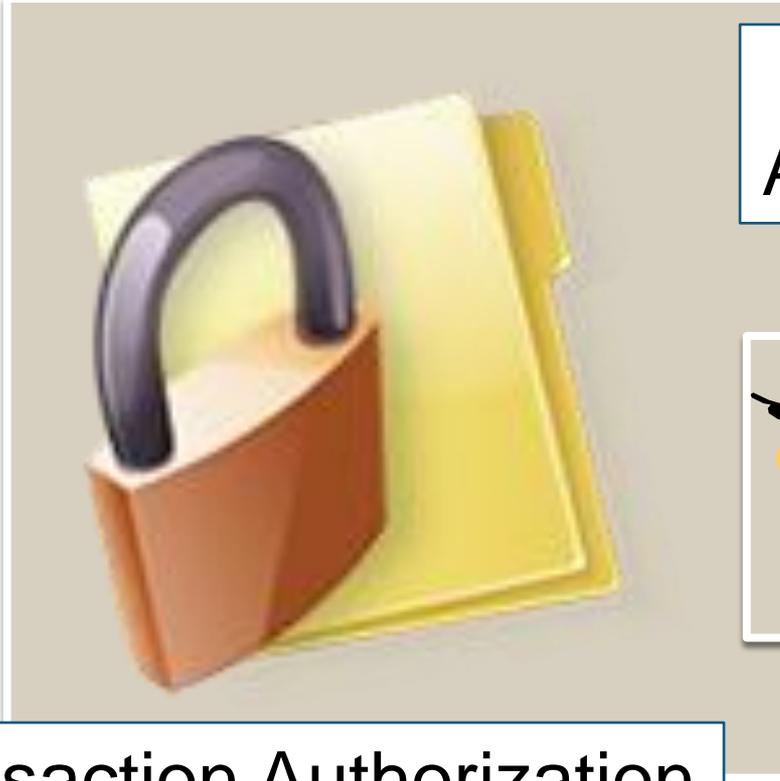
Single Item Limit: \$5,000.00

Batch Limit: \$5,000.00

Number of Records:

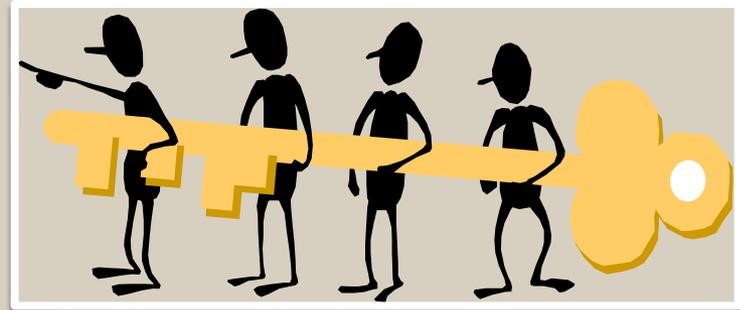
Current Batch Total: \$ 1

Enhancements



Transaction Authorization
Codes

Dual
Authorization

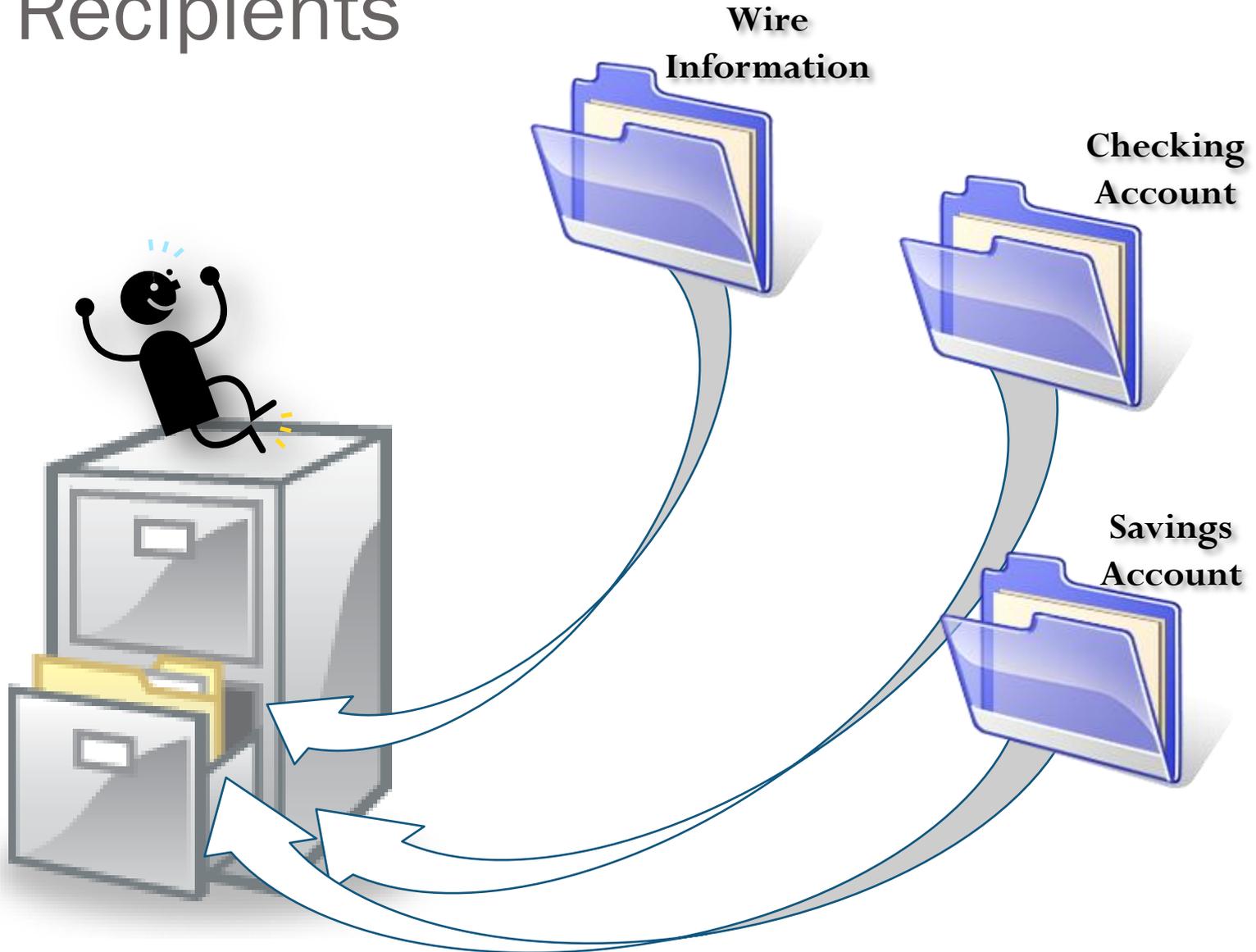


Enhanced
Reports

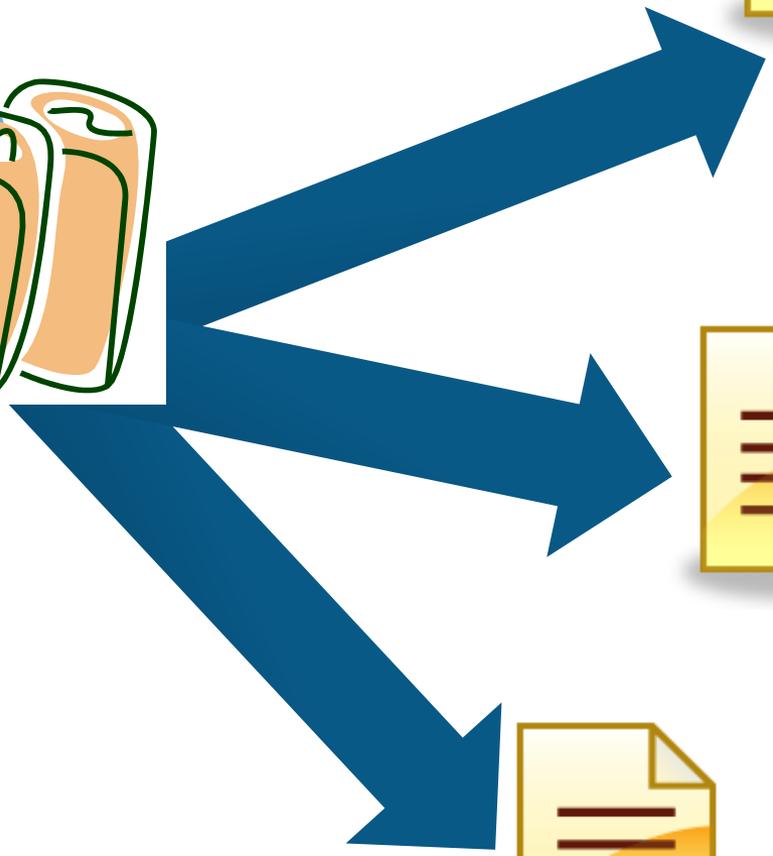
Key Changes

- Recipients
- Separate Origination Types
 - Single Payment
 - Single Receipt
 - Payroll
 - Payments
 - Collections

Recipients



Batches



Payroll



Payments



Collections

Navigation

Legacy



In the legacy service, ACH options are grouped under Cash Management.

New Online Banking



In the new service, the same options are located in Commercial.

Navigation in Detail

THE COMMERCE BANK OF WASHINGTON

Home Service Products Tools About Us Contact Us

Sign Off ▲
Sign Off

Accounts ▲
Overview
History
Online Activity
Statements
Dashboard
Card Reporting

Transactions ▲
Funds Transfer
Recurring
Add External Account
Wire Reports
Bill Pay

Commercial ▲
Recipients
Single Payment
Single Receipt
Payroll
Payments
Collections
Wire Transfer
Positive Pay
Remote Deposits

Services ▲
Messages
Stop Payment
Check Reorder

Manage Recipients
This page lists the recipients that you have created. To manage recipients, double click on the recipient or click on 'Add Recipient' to add a new one.

Add Recipient [X] [Help]

! To create a recipient, click 'Add Recipient' on the toolbar.

Note: Creating a recipient is a one-time task that saves you time later by pre-populating default recipient information on payment templates.

Navigation in Detail

Commercial

Recipients

Single Payment

Single Receipt

Payroll

Payments

Collections

Wire Transfer

Positive Pay

Remote Deposits

Recipients

Recipients are new feature used to account information

Single Payment

A single ACH credit transaction, similar to ACH Transactions on the Legacy Service

Single Receipt

A single ACH debit transaction, like ACH Transactions on the Legacy Service

Payroll

Originating payroll to your employees similar to batches.

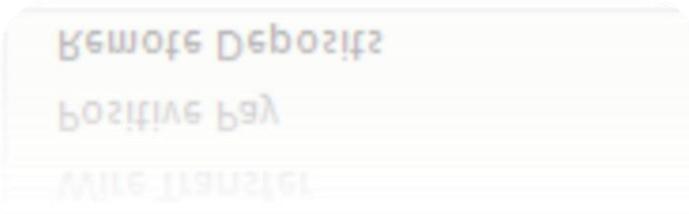
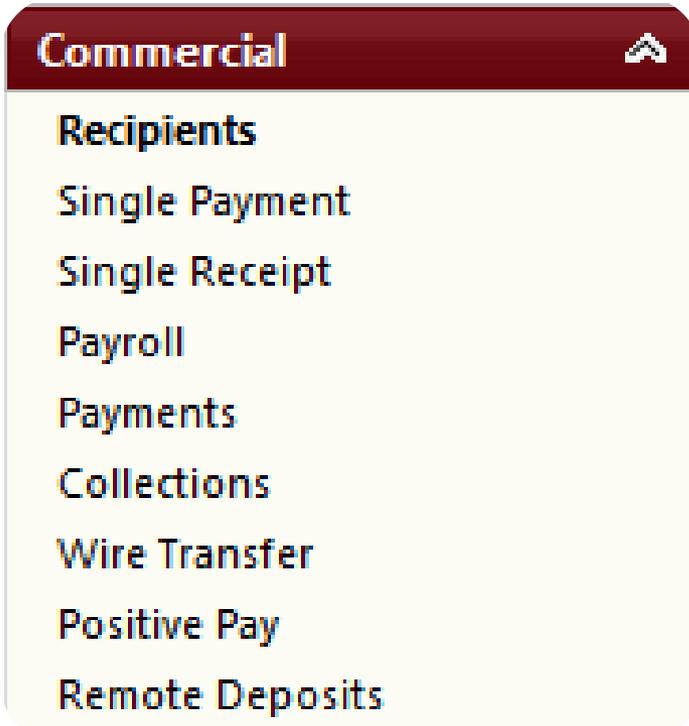
Collections

Cash concentration, Accounts Receivable, dues or etc... Similar to batches

Payments

Disbursements, Accounts Payable and etc.

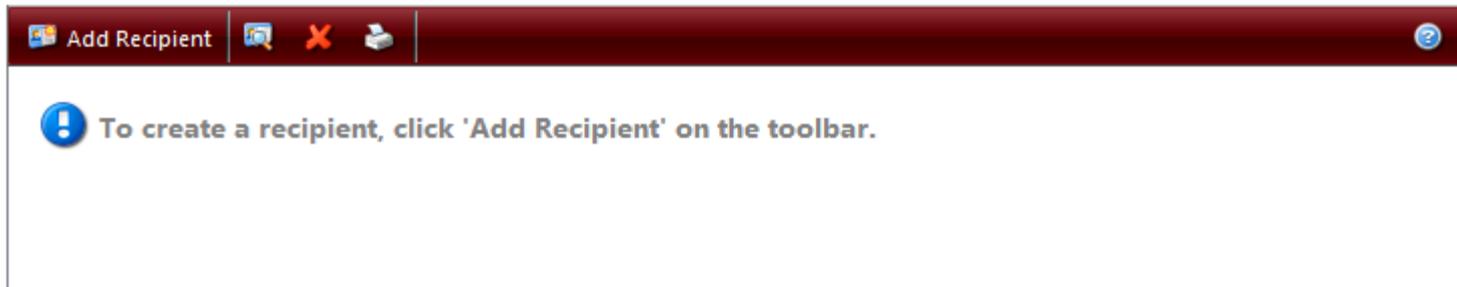
Creating a Recipient



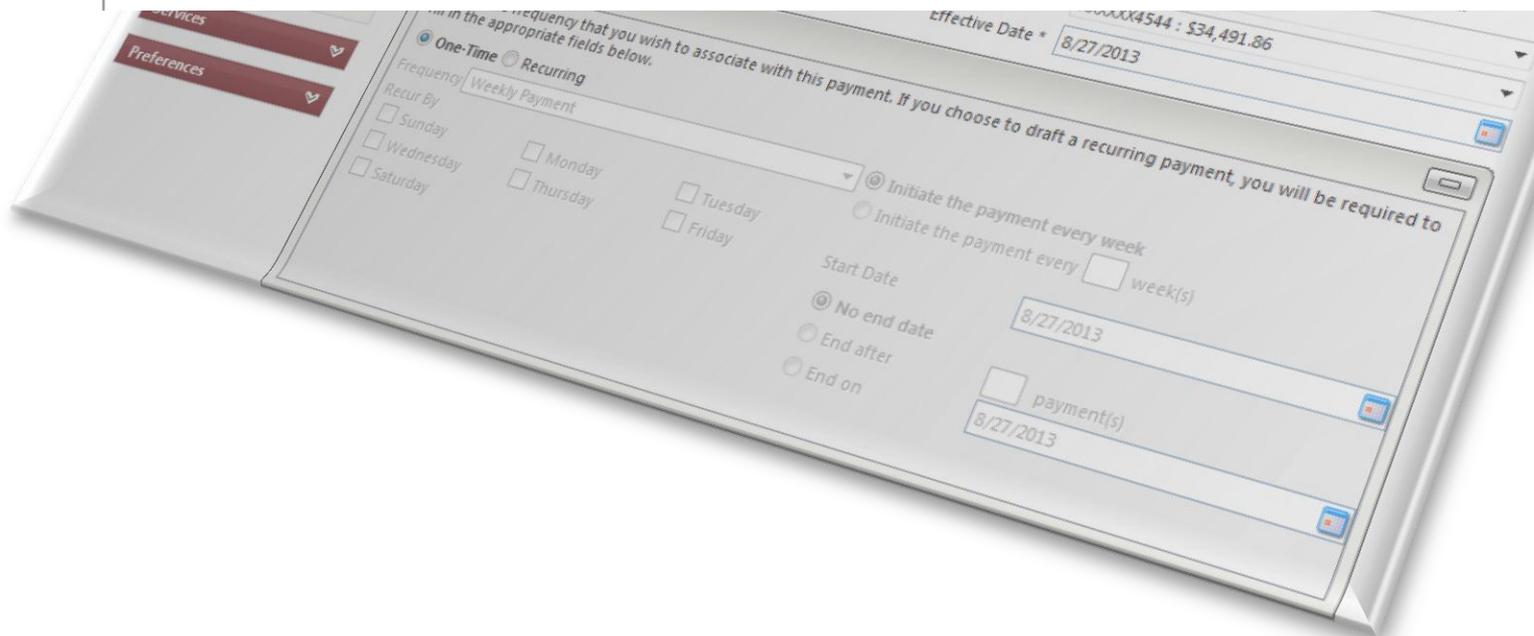
Entering Recipient Information

Manage Recipients

This page lists the recipients that you have created. To manage recipients, double click on the recipient or click on 'Add Recipient' to add a new one.



The screenshot shows a dark red toolbar with the text "Add Recipient" and several icons: a plus sign, a red X, a printer icon, and a help icon. Below the toolbar, a blue exclamation mark icon is followed by the text: "To create a recipient, click 'Add Recipient' on the toolbar."



The screenshot shows a form for entering recipient information. The form includes the following fields and options:

- Effective Date: 8/27/2013
- Amount: XXXX4544 : \$34,491.86
- Frequency: One-Time Recurring
- Recur By: Weekly Payment
- Recur By options: Sunday, Wednesday, Saturday, Monday, Thursday, Tuesday, Friday
- Initiate the payment every week: Initiate the payment every week, Initiate the payment every week(s)
- Start Date: 8/27/2013
- End options: No end date, End after, End on
- End after: payment(s)
- End on: 8/27/2013

Entering Recipient Information

Add New Recipient

Complete and submit this form to create a new recipient. In the 'Manage Payments' section below, you can then create different payment types and templates for this recipient.

Recipient Information

Enter information for this recipient.

Name *	<input type="text" value="Stefan Caruso"/>
Display Name *	<input type="text" value="Stefan Caruso Single Payment"/>
Street 1	<input type="text" value="601 Union St"/>
Street 2	<input type="text" value="Ste 3600"/>
City	<input type="text" value="Seattle"/>
State	<input type="text" value="Washington"/>
Postal Code	<input type="text" value="98101-"/>
E-Mail	<input type="text" value="stefan.caruso@tcbwa.com"/>
<input checked="" type="checkbox"/> Send E-Mail Notifications	

Manage Payments

This section lists the payments for this recipient.

Add Payment X

! To create a payment, click 'Add Payment'

*Note: Fields marked with * are required fields that must be provided.*



Entering Recipient Information

Add New Recipient

Complete and submit the form to create a new recipient in the Manage Payments system. After review, you will then create different payment types and amounts for the recipient.

Recipient Information

Enter information for the recipient.

First Name	John
Last Name	Smith
Address	123 Main St
City	Anytown
State	CA
Zip	90210
Phone	555-555-5555
Business	Yes
Payment Method	Check
Payment Frequency	Monthly
Payment Amount	\$100.00
Payment Date	8/27/2013
Payment Status	Active

Manage Payments

This section lists the payments for this recipient.

 Add Payment   



Add New Payment

To create a payment, click 'Add Payment'

Payment(s)
8/27/2013

Entering Payment Information

Add New Payment for Recipient Stefan Caruso

Complete and submit this form to setup a payment template for this recipient.

Payment Information

Select the payment type and enter the payment amount.

Payment Type *	ACH Single Payment
Pay From	Stephen Wilson
From Account *	Operating Account (XXXXXX3609)
Amount	\$8.00
Memo/Addendum	

Payment Template

Select an existing template or create a new template for this payment.

<input type="radio"/> Existing Batch	
<input type="radio"/> New Batch	
<input checked="" type="radio"/> Single Payment	Stefan's Mod Bonus

Recipient Account Information

Enter the recipient account information in the fields provided below.

<input type="radio"/> Use Existing Account	<input checked="" type="radio"/> Enter New Account
To Account *	1234567
Account Type *	Checking
Routing Number *	125008013

User Template Access

Select other users that can access this payment template.

<input type="checkbox"/> Wilson, Stephen
<input checked="" type="checkbox"/> Wilson, Stephen

Select All

Clear All

Submit

Help



Finishing adding a Single Payment

Edit Recipient - Stefan Caruso

Complete and submit this form to create a new recipient. In the 'Manage Payments' section below, you can then create different payment types and templates for this recipient.

Recipient Information

Enter information for this recipient.

Name *	<input type="text" value="Stefan Caruso"/>
Display Name *	<input type="text" value="Stefan Caruso Single Payment"/>
Street 1	<input type="text" value="601 Union St"/>
Street 2	<input type="text" value="Ste 3600"/>
City	<input type="text" value="Seattle"/>
State	<input type="text" value="Washington"/>
Postal Code	<input type="text" value="98101-"/>
E-Mail	<input type="text" value="stefan.caruso@tcbwa.com"/>

Send E-Mail Notifications

Manage Payments

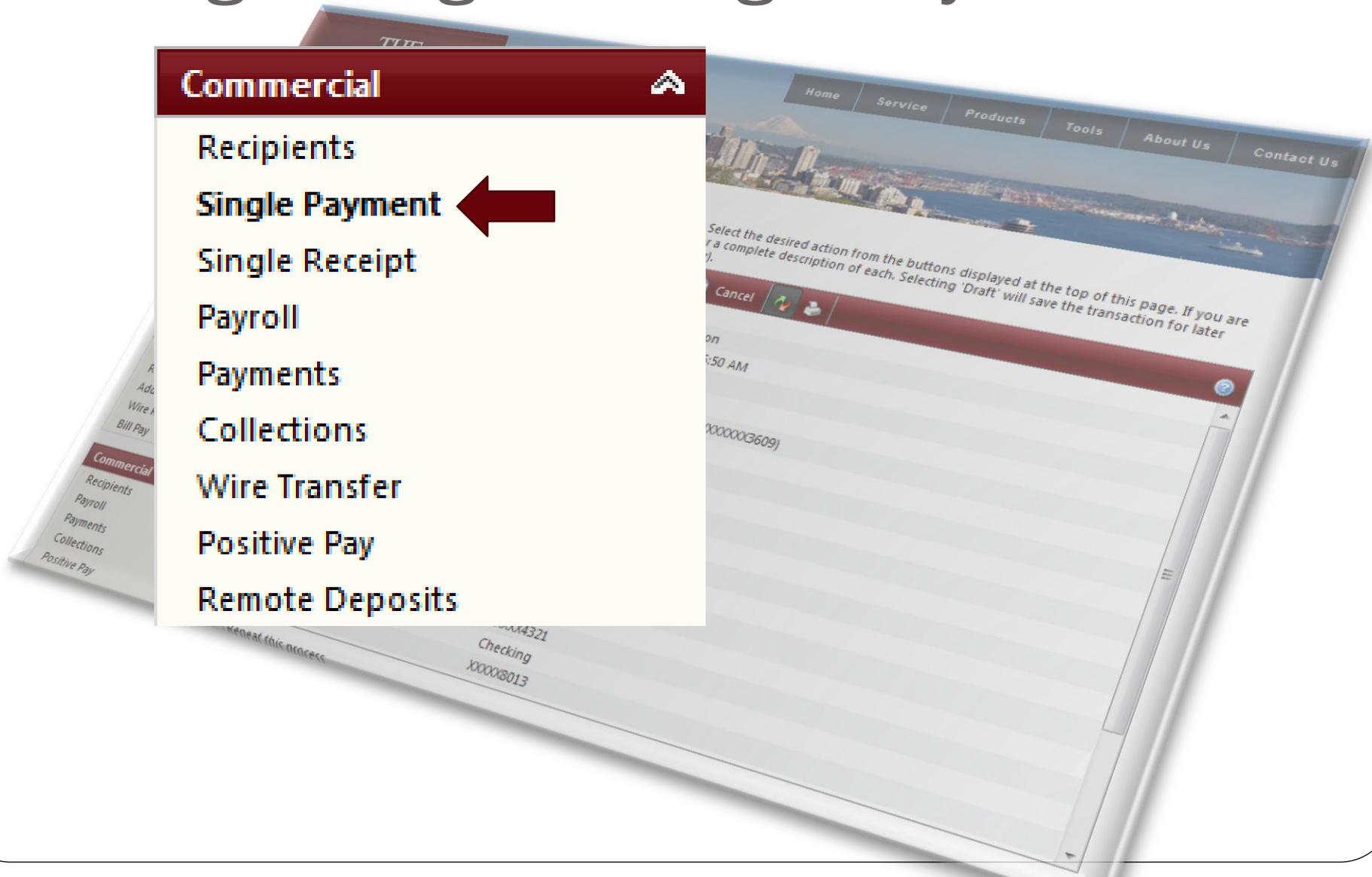
This section lists the payments for this recipient.

 Add Payment   		
Type	Template	Amount
ACH Single Payment	Stefan's Mod Bonus	\$8.00

Submit

Help

Originating the Single Payment



Selecting the Payment

Single ACH Payment

This page allows you to make a single ACH payment to an existing recipient in the system. If no recipient is selected from the drop down list, recipient information may be entered manually, but will not be saved for later use.

Recipient

Select a recipient from your list.

Recipient

Recipient Information

Enter or modify the recipient information.

Name *

E-Mail

Send E-Mail notification

Recipient Account Information

Enter the recipient account information for the account to be credited.

To Account *

Account Type *

Routing Number *

Payment Information

Enter the payment information for this recipient.

Pay From *

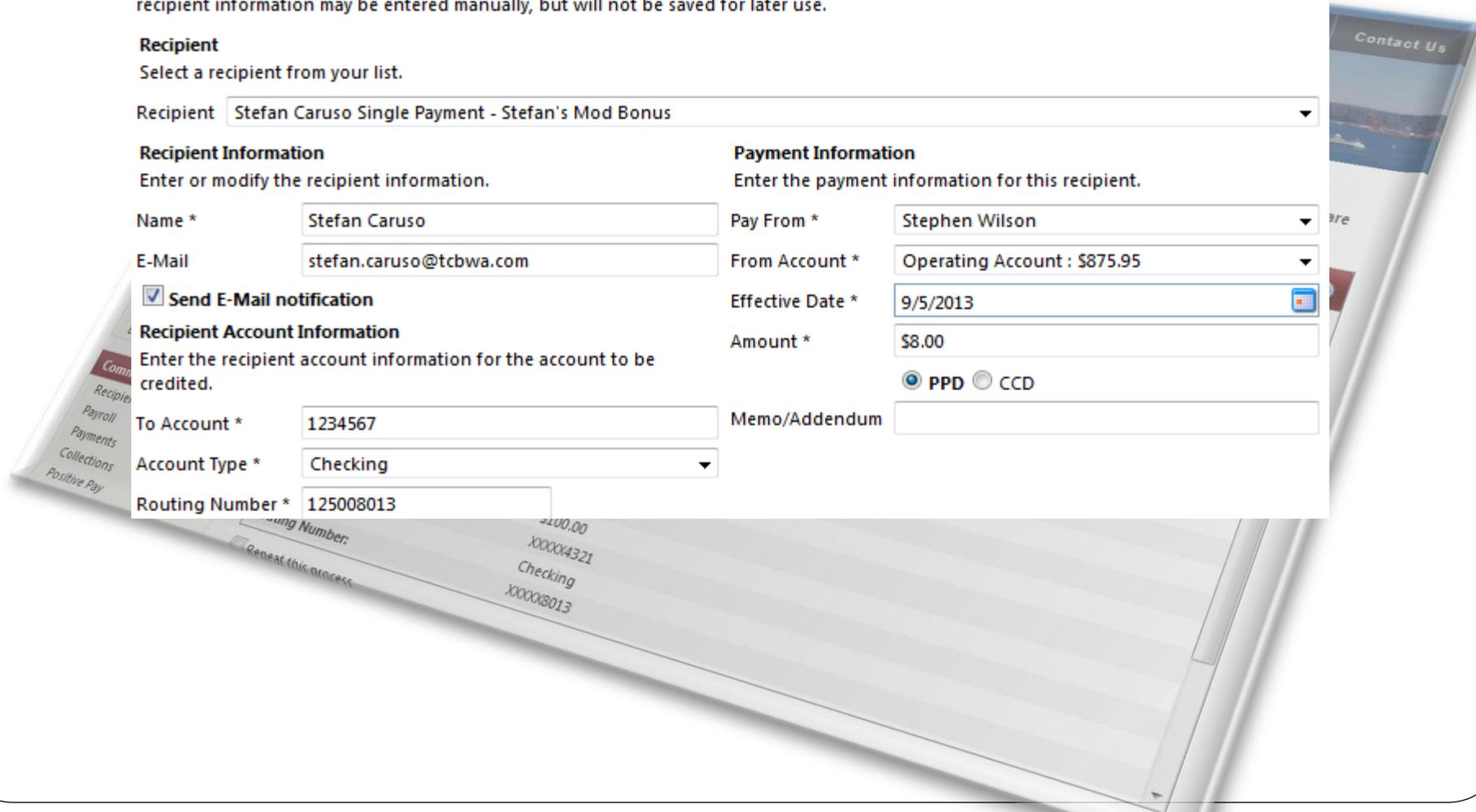
From Account *

Effective Date *

Amount *

PPD CCD

Memo/Addendum

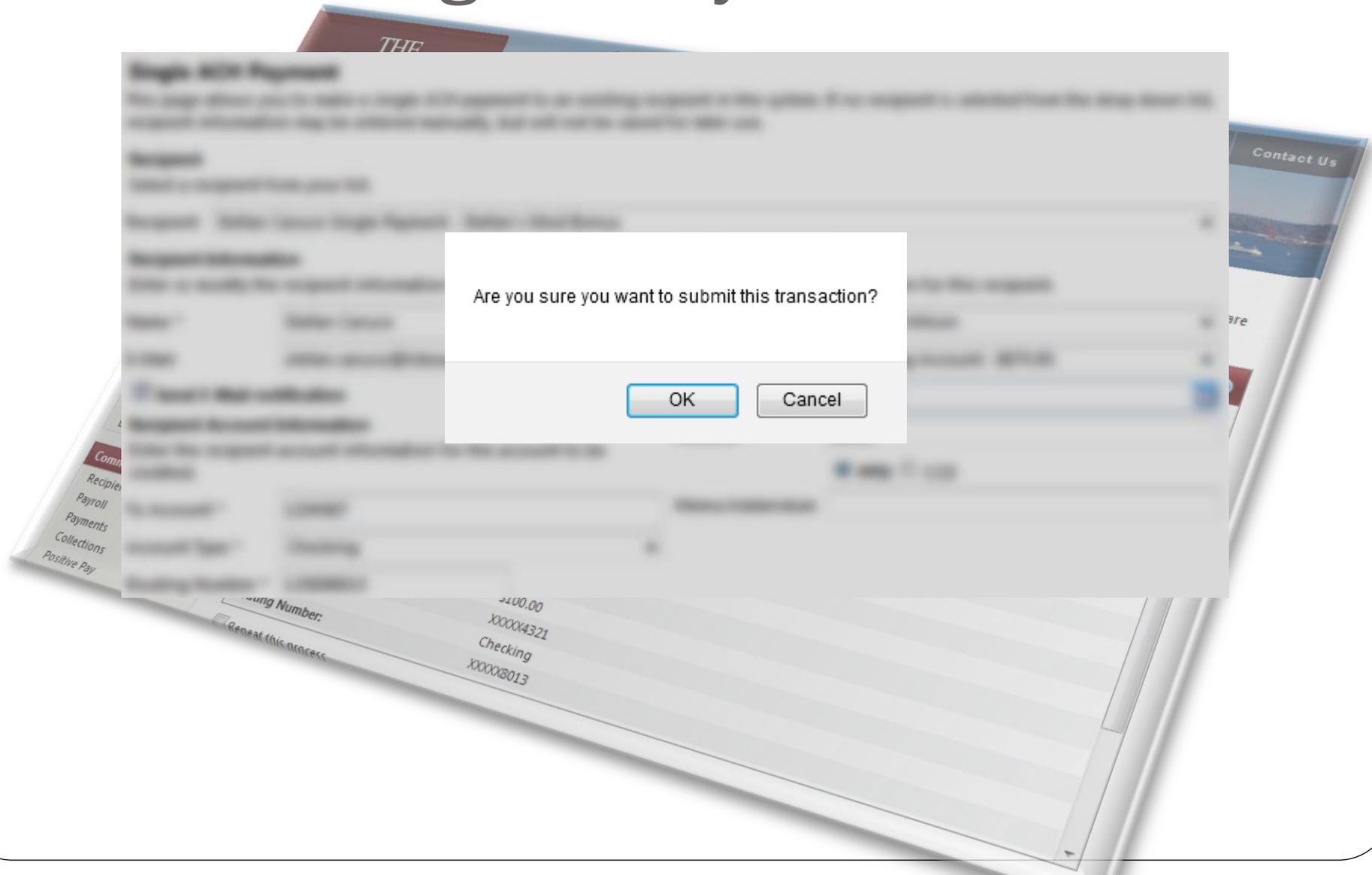


Submitting the Payment

Are you sure you want to submit this transaction?

OK

Cancel



Submitting the Payment

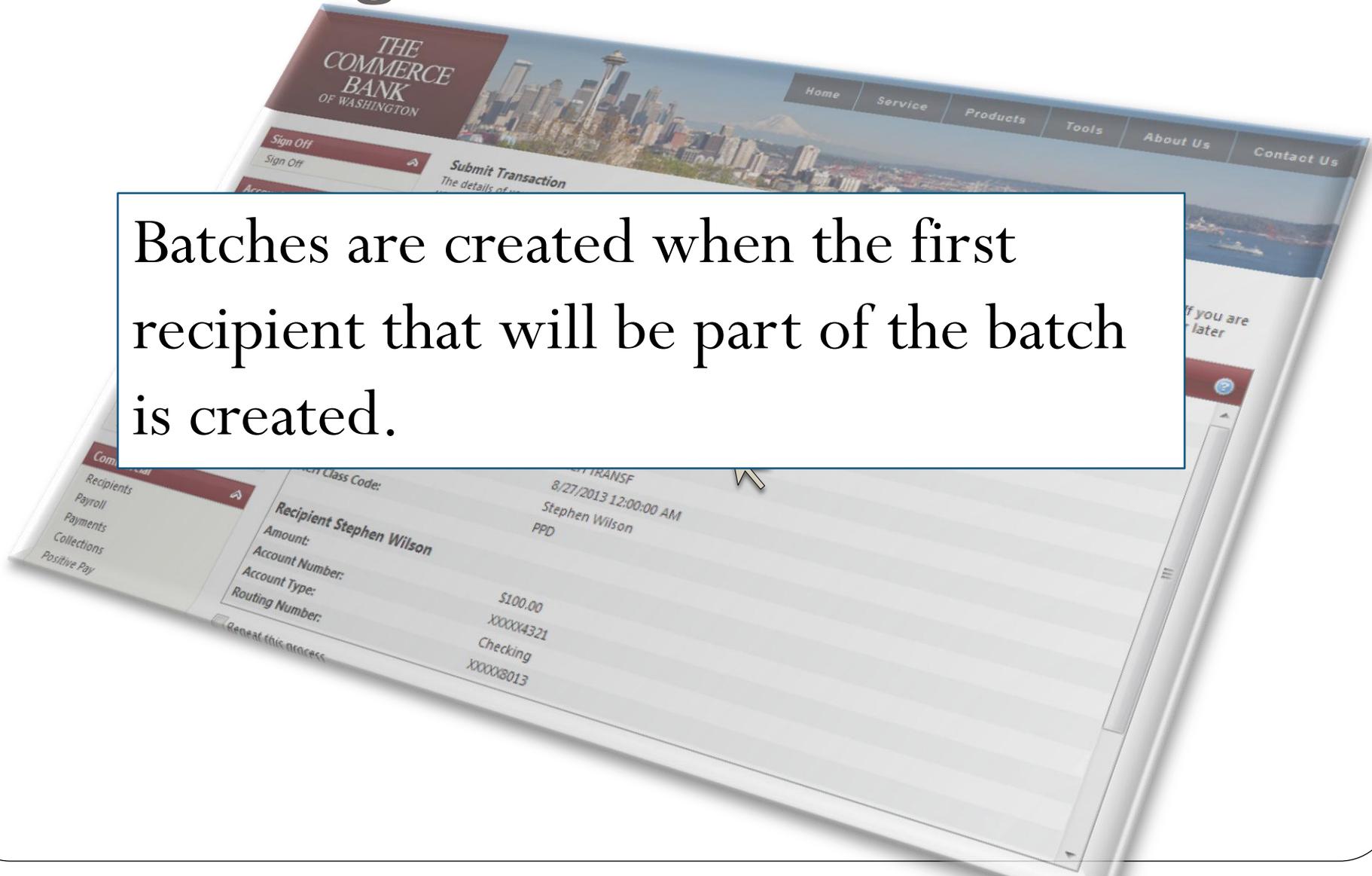
Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top. If you are unsure of your options, click HELP (question mark) for a complete description of each. Selecting 'Draft' will save approval (i.e., it will not result in a payment or transfer).

 Mobile Alerts...	 Approve	 Draft	 Cancel		
Tracking Number:	10426				
Drafted By:	Stephen Wilson				
Create Date:	9/4/2013 7:39:07 AM				
Status:	Drafted				
Process Date:	9/4/2013				
Originating Account Number:	Operating Account (XXXXXX3609)				
Amount:	\$8.00				
Description:	ACH Single Payment				
Recipient:	Stefan Caruso				
E-Mail Address:	stefan.caruso@tcbwa.com				

Creating a Batch

Batches are created when the first recipient that will be part of the batch is created.



Creating a Batch

Add New Recipient

Complete and submit this form to create a new recipient. In the 'Manage Payments' section below, you can then create different payment types and templates for this recipient.

Recipient Information

Enter information for this recipient.

Name *	<input type="text" value="Stefan Caruso"/>
Display Name *	<input type="text" value="Stefan Caruso's Payroll"/>
Street 1	<input type="text" value="601 Union St"/>
Street 2	<input type="text" value="Ste 3600"/>
City	<input type="text" value="Seattle"/>
State	<input type="text" value="Washington"/>
Postal Code	<input type="text" value="98101-"/>
E-Mail	<input type="text" value="stefan.caruso@tcbwa.com"/>

Send E-Mail Notifications

Manage Payments

This section lists the payments for this recipient.

To create a new payment, click 'Add Payment'

Note: Fields marked with * are required fields that must be provided.

Creating a Batch

Add New Payment for Recipient Stefan Caruso

Complete and submit this form to setup a payment template for this recipient.

Payment Information

Select the payment type and enter the payment amount.

Payment Type *

Pay From

From Account *

Total Amount *

Memo/Addendum

Payment Template

Select an existing template or create a new template for this payment.

Existing Batch

New Batch

Single Payment

Creating a Batch

Primary Account Information

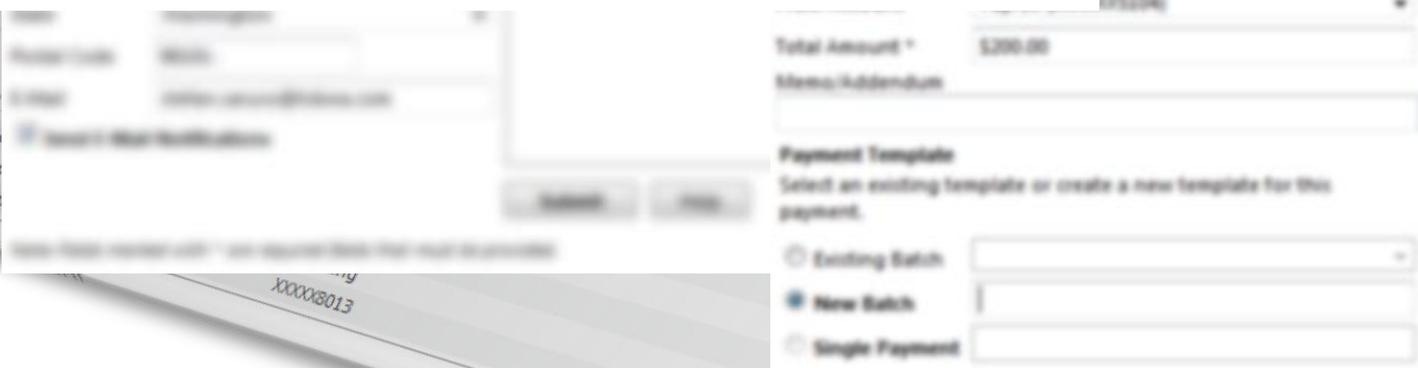
Enter the recipient primary account information in the fields provided below.

Use Existing Account Enter New Account

To Account *

Account Type *

Routing Number *



Adding Recipient to a Batch

Add New Recipient

Complete and submit this form to create a new recipient. In the 'Manage Payments' section below, you can then create different payment types and templates for this recipient.

Recipient Information

Enter information for this recipient.

Name *	<input type="text" value="Stephen Wilson"/>
Display Name *	<input type="text" value="Stephen W's Payroll"/>
Street 1	<input type="text" value="601 Union St"/>
Street 2	<input type="text" value="Ste 3600"/>
City	<input type="text" value="Seattle"/>
State	<input type="text" value="Washington"/>
Postal Code	<input type="text" value="98101-"/>
E-Mail	<input type="text" value="stephen.wilson@tcbwa.com"/>

Send E-Mail Notifications

Manage Payments

This section lists the payments for this recipient.

 Add Payment   

 To create a payment, click 'Add Payment'

Routing Number: XXXXX4321
Checking XXXXX8013
\$100.00
Repeat this process

Adding Recipient to a Batch

Add New Payment for Recipient Stephen Wilson

Complete and submit this form to setup a payment template for this recipient.

Payment Information

Select the payment type and enter the payment amount.

Payment Type *

Pay From

From Account *

Total Amount *

Memo/Addendum

Payment Template

Select an existing template or create a new template for this payment.

Existing Batch

New Batch

Single Payment

Account Information

Recipient primary account information in the fields below.

Use Existing Account Enter New Account

To Account *

Account Type *

Routing Number *

Originating a Batch

Commercial

Recipients

Single Payment

Single Receipt

Payroll

Payments

Collections

Wire Transfer

Home Service Products Tools About Us Contact Us

Transaction from the buttons displayed at the top of this page. If you are description of each. Selecting 'Draft' will save the transaction for later

Com
Recipie
Payroll
Payments
Collections
Positive Pay

Checking
XXXXX8013

Originating a Batch

Payroll

Complete and submit this form to make a payroll request. To create a new template, go to the 'Recipients' menu and add recipients to a new batch.

Select or Import Batch

Select an existing batch payroll template or browse to import a NACHA-formatted file.

Batch *

Import

Enter P

Choose

Payment Information

Enter the payment information for this batch payroll request.

Pay from *

From Account *

Effective Date *

fill in the appropriate fields below.

If you choose to draft a recurring payment, you will be required to

Amount: \$100.00

Account Number: XXXXX4321

Account Type: Checking

Routing Number: XXXXX8013

PPD - Stephen Wilson

Repeat this process

Originating a Batch



End on Choose a Date

Pay	Notify	Sorted By: Name	A on top	Amount	Addenda
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stefan Caruso - Payroll #12345678 Checking (125008013)		\$200.00	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stephen Wilson - Payroll #87456123 Checking (125008013)		\$200.00	



Approving a Batch

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top of this page. If you are unsure of your options, click HELP (question mark) for a complete description of each. Selecting 'Draft' will save the transaction for later approval (i.e., it will not result in a payment or transfer).

 Mobile Alerts...	 Approve	 Draft	 Cancel			
Tracking Number:	10520					
Drafted By:	Stephen Wilson					
Create Date:	9/5/2013 8:58:21 AM					
Status:	Drafted					
Process Date:	9/5/2013					
Originating Account Number:	Operating Account (XXXXXX3609)					
Total Payments:	2					
Total Amount:	\$400.00					
Description:	Payroll					
Effective Date:	9/6/2013 12:00:00 AM					
ACH Header:	Stephen Wilson					
ACH Class Code:	PPD					
Recipient Stefan Caruso - Payroll						
Amount:	\$200.00					
Account Number:	XXXX5678					
Account Type:	Checking					

Reviewing and Authorizing

Submit Transaction

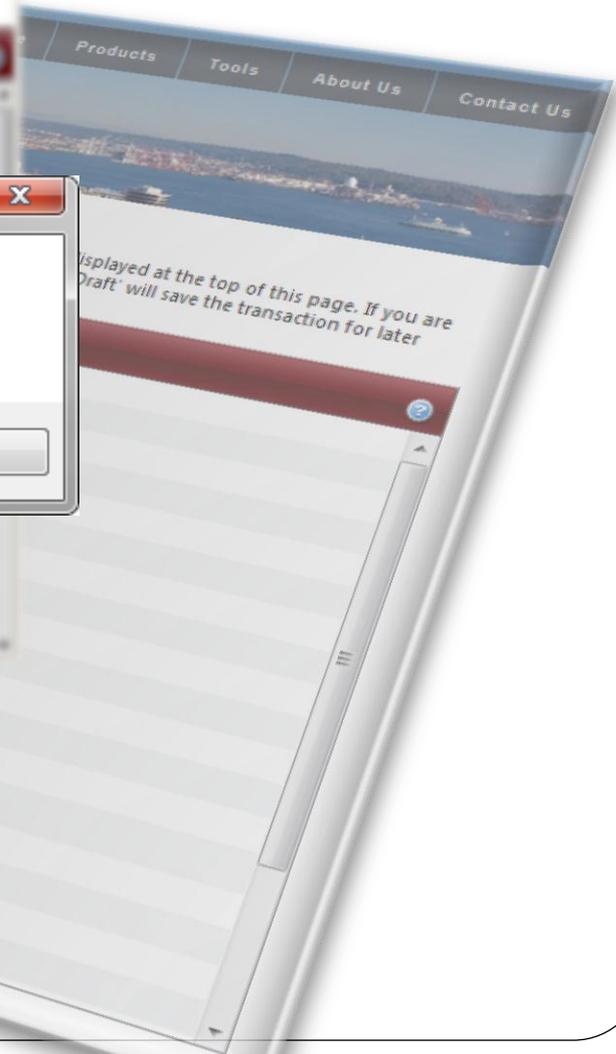
The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top of this page. If you are unsure of your options, click HELP (question mark) for a complete description of each. Selecting 'Draft' will save the transaction for later approval (i.e., it will not result in a payment or transfer).

Transaction Number	0000
Drafted By	Stephen Wilson
Create Date	6/25/2013 10:10:00 AM
Status	Drafted
Process Date	6/25/2013
Originating Account Number	Operating
Total Payments	2
Total Amount	\$100.00
Description	ACH Money
Effective Date	6/27/2013
ACH Header	Stephen W
ACH Class Code	PP
Recipient Stephen Wilson	
Amount	\$100.00
Account Number	XXXX4321
Account Type	Checking
Routing Number	XXXX8013

Message from webpage

Are you sure you want to approve this transaction?

OK Cancel



Account Type:
Routing Number:
\$100.00
XXXX4321
Checking
XXXX8013
 Repeat this process

Transaction Authorization Code

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top of this page. If you are unsure of your options, click HELP (question mark) for a complete description of each. Selecting "CALL" will save the transaction for later approval (i.e., it will not result in a payment or transfer).

Tracking Number	0000
Created By	Stephen
Create Date	8/25/2010
Status	Drafted
Process Date	8/25/2010
Originating Account Number	0000000000
Total Payments	0
Total Amount	\$100.00
Description	ACH Trans
Effective Date	8/25/2010
ACH Header	Stephen
ACH Check Code	000
Recipient Stephen Wilson	
Amount	\$100.00
Account Number	XXXXX4321
Account Type	Checking
Routing Number	XXXXX8013

Secure Identification

 **Deliver Secure Identification**

Choose the delivery channel in which you would like to receive the Secure Access Code from your contact preferences below.

(xxx) xxx - 8157

(xxx) xxx - 8157

XXXX XXX - 8157 (SMS Text Message)

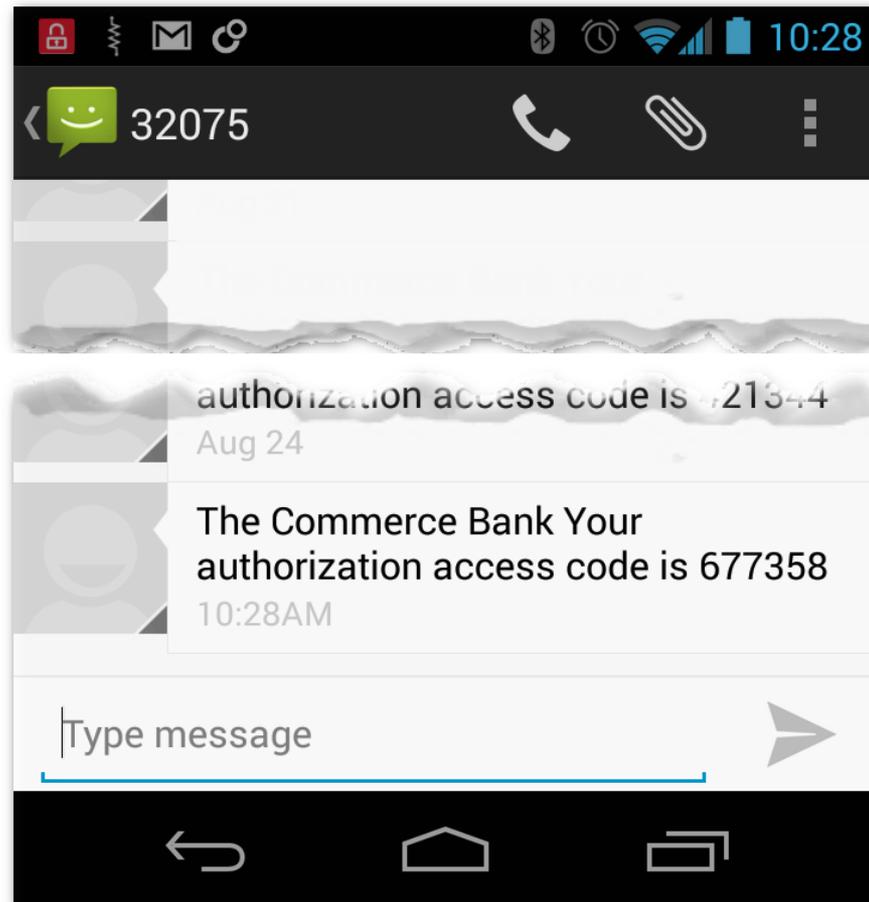
i NOTE: Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

Account Type:
Routing Number:
 Repeat this process

\$100.00
XXXXX4321
Checking
XXXXX8013

Transaction Authorization Code

Example of a Transaction Authorization Code



Transaction Authorization Code

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top of this page. If you are unsure of your options, click HELP (question mark) for a complete description of each. Selecting "OK" will save the transaction for later approval (i.e., it will not result in a payment or transfer).

Transaction Number	0000
Created By	Stephen
Create Date	6/25/2012
Status	Drafted
Process Date	6/25/2012
Originating Account Number	00000000
Total Payments	0
Total Amount	\$100.00
Description	ACH Tran
Effective Date	6/25/2012
ACH Number	Stephen
ACH Class Code	000
Recipient Stephen Wilson	
Amount	\$100.00
Account Number	00000000
Account Type	Checking
Routing Number	00000000

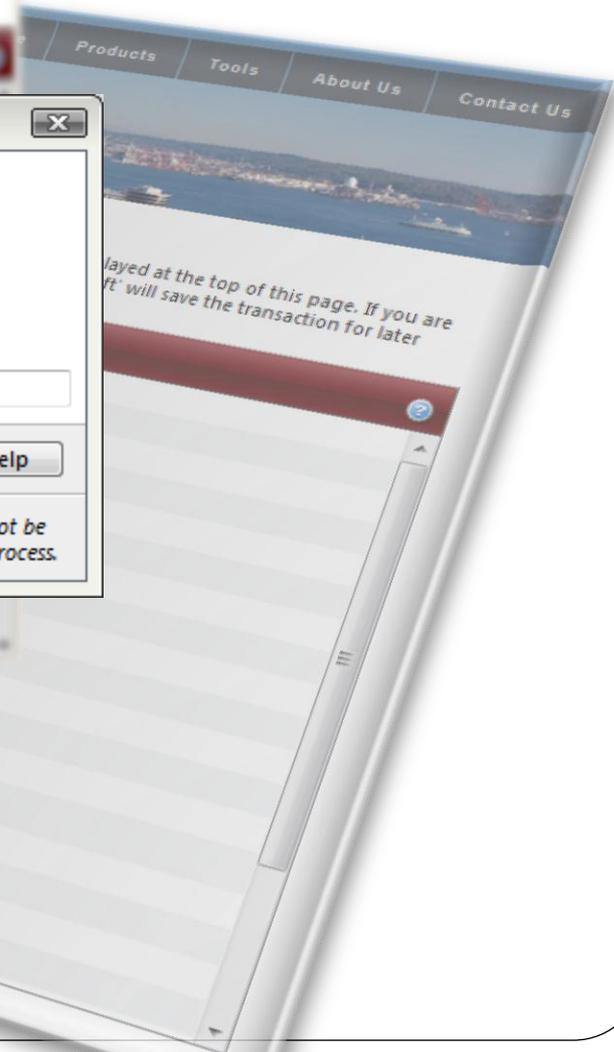
Secure Access Code

 Enter
Secure
Access
Code

Once you receive your Secure Access Code, enter it below.

Secure Access Code

 Note: Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the authorization process.



Account Type:
Routing Number:
 Renew this process

\$100.00
XXXXX4321
Checking
XXXXX8013

Online Activity



Online Activity

This page lists online transactions you have initiated through online banking, including those that have not yet posted to your account. Double-click on a transaction to view more details.

- The status of transaction #10520 is Authorized

Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Authorized	Payroll \$400.00 from XXXXXX3609 Created: 9/5/2013 To Be Processed: 9/5/2013 Effective:9/6/2013 2 payees	10520	Stephen Wilson



Time Frames

- Transactions need to be submitted 1 business day prior to the effective date. 2 or more days is ideal.
- Daily ACH cut-off is 4 PM



New Online Banking Service



The new service will be available Monday September 23, 2013

Questions and Answers

THE COMMERCE BANK OF WASHINGTON

Home Service Products Tools About Us Contact Us

Sign Off
Sign Off

Accounts
Overview
History
Online Activity
Statements
Dashboard
Card Reporting

Transactions
Funds Transfer
Recurring
Add External Account
Wire Reports
Bill Pay

Commercial
Recipients
Payroll
Payments
Collections
Positive Pay
Remote Deposits

Services
Messages
Stop Payment
Check Reorder

Preferences
Account
Alerts

Online Activity
This page lists online transactions you have initiated through online banking, including those that have not yet posted to your account.
Double-click on a transaction to view more details.

- The status of transaction #10386 is Authorized

Search Transaction Status: Active

View... Approve Cancel Copy Group By: Status

Status: Authorized

Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Authorized	Payroll: ACH TRANSF \$200.00 from XXXXXX3609 Created: 8/25/2013 To Be Processed: 8/26/2013 Effective: 8/27/2013 2 payees	10386	Stephen Wilson
Processed	Funds Transfer \$1.00 from XXXXXX3609 Created: 8/21/2013 Processed: 8/22/2013 DDAxxx5011	10362	Stephen Wilson
Processed	Wire Transfer: Testing BNF FI and FI ID Fields \$5.00 from XXXXXX3609 Created: 8/20/2013 Processed: 8/20/2013 Rachel Triemel	10317	Stephen Wilson

Submit

Thank you!

Thank you for joining us today!

Please keep an eye on your email, slides, this recorded session and other information will be sent out soon.

For additional information please email:

ACHDesk@tcbwa.com