

THE
COMMERCE
BANK
OF WASHINGTON

ACH Origination for Send File 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
- Review new send file origination process
- Q&A

New Online Banking Service



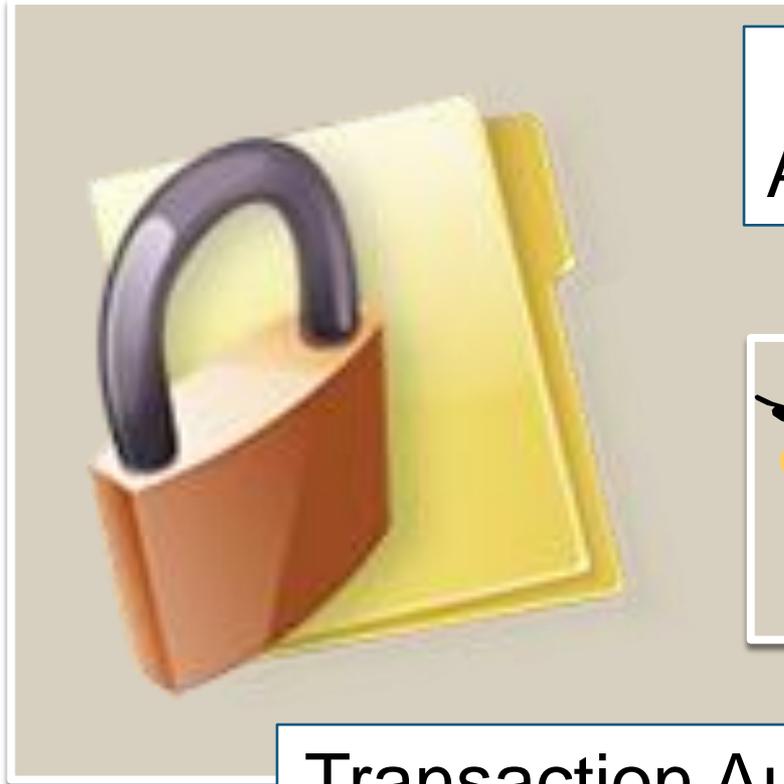
The new service will be available Monday September 23, 2013

Overview – Legacy Send File



With the Legacy Online Banking service, you submit your file directly to the bank for processing. This limited transparency and reporting for our clients.

Enhancements



Dual
Authorization



Transaction Authorization
Codes

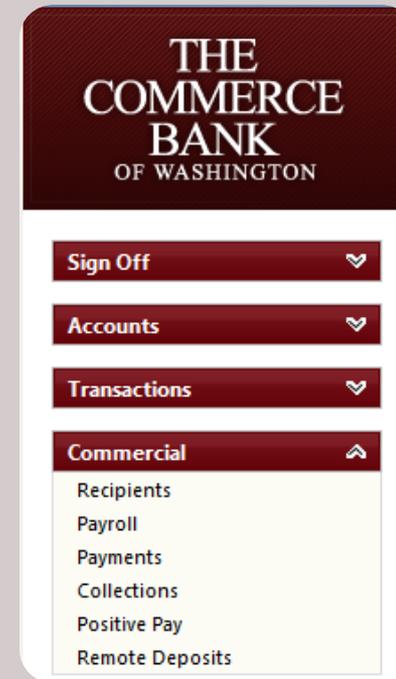
Navigation

Legacy



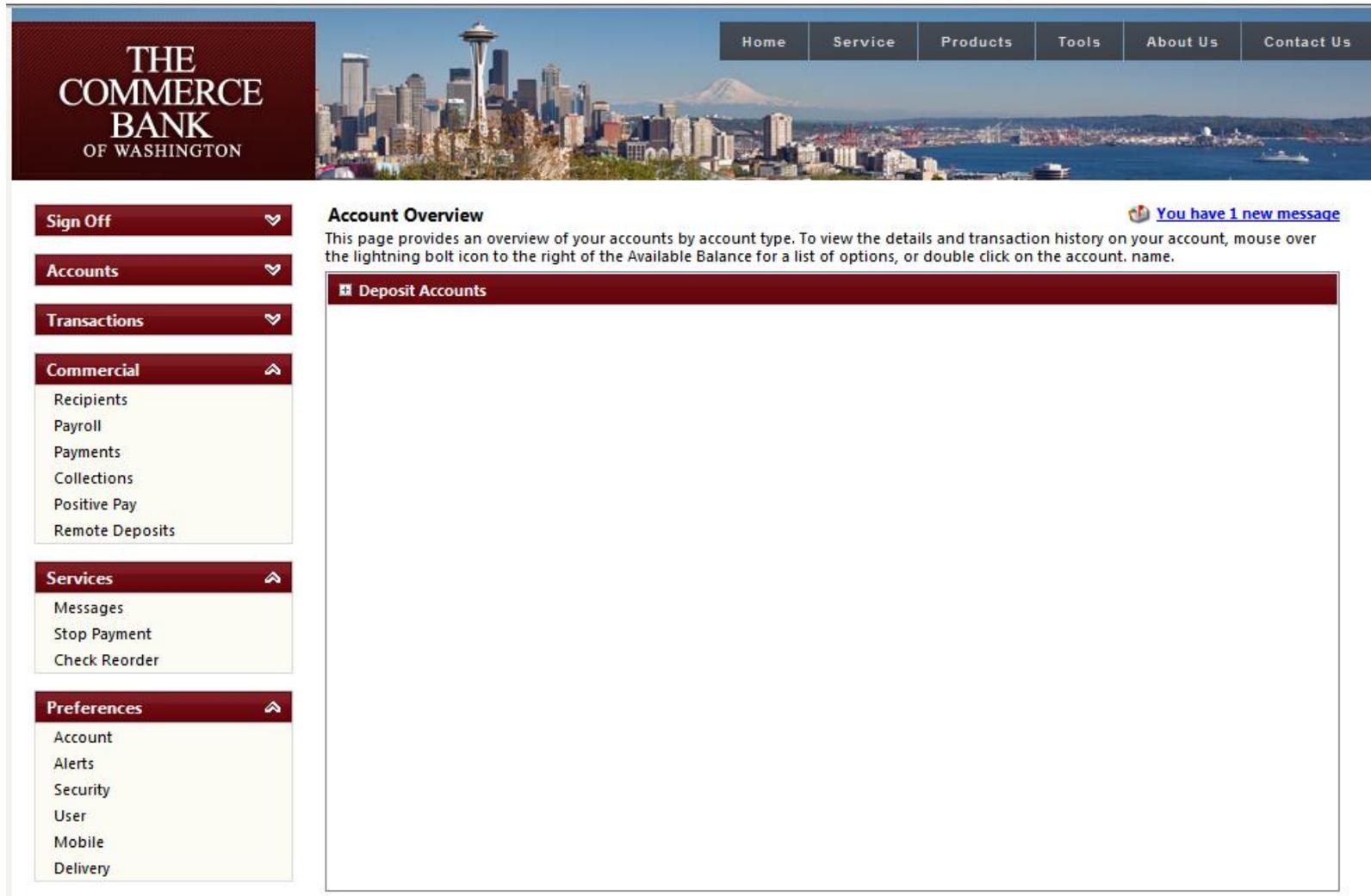
In the legacy service, ACH options are grouped under Cash Management.

New Online Banking



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

Navigation in Detail



The screenshot displays the user interface of The Commerce Bank of Washington. At the top left is the bank's logo. A navigation bar at the top right contains links for Home, Service, Products, Tools, About Us, and Contact Us. A background image of a city skyline with a prominent tower is visible behind the navigation bar. On the left side, there is a vertical menu with expandable sections: Sign Off, Accounts, Transactions, Commercial (with sub-items: Recipients, Payroll, Payments, Collections, Positive Pay, Remote Deposits), Services (with sub-items: Messages, Stop Payment, Check Reorder), and Preferences (with sub-items: Account, Alerts, Security, User, Mobile, Delivery). The main content area is titled "Account Overview" and includes a notification for a new message. Below the title is a paragraph explaining the page's purpose and a sub-section for "Deposit Accounts".

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Home Service Products Tools About Us Contact Us

Sign Off ▾

Accounts ▾

Transactions ▾

Commercial ▲

- Recipients
- Payroll
- Payments
- Collections
- Positive Pay
- Remote Deposits

Services ▲

- Messages
- Stop Payment
- Check Reorder

Preferences ▲

- Account
- Alerts
- Security
- User
- Mobile
- Delivery

Account Overview  [You have 1 new message](#)

This page provides an overview of your accounts by account type. To view the details and transaction history on your account, mouse over the lightning bolt icon to the right of the Available Balance for a list of options, or double click on the account name.

Deposit Accounts

Navigation in Detail



Recipients

Recipients are new feature used primarily for Wire, transactions and ACH managed directly on Online Banking.

Payroll

Originating payroll to your employees.

Payments

Disbursements, Accounts Payable and etc.

Collections

Cash concentration, Accounts Receivable, dues or etc...

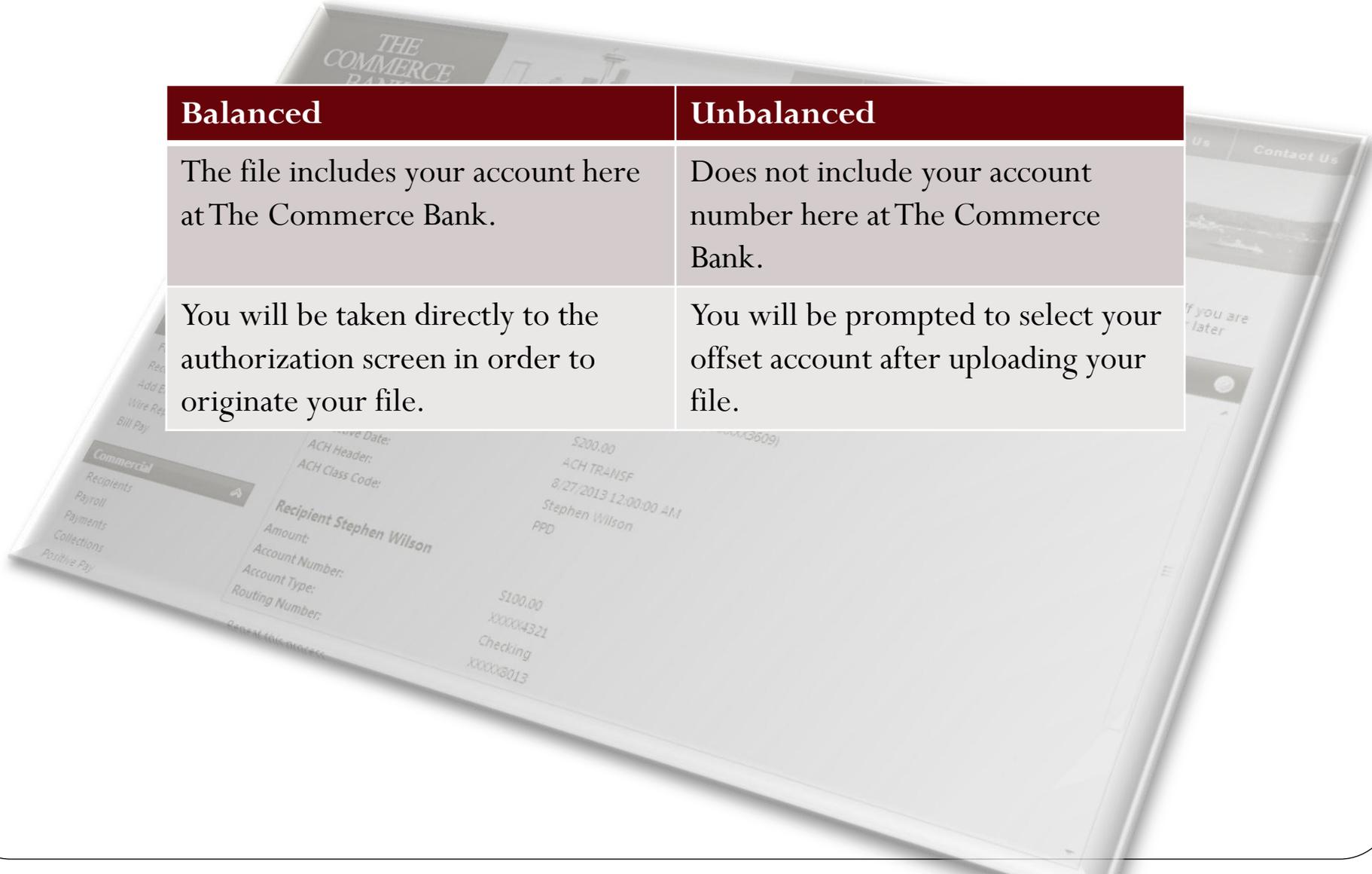
Time Frames

- 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

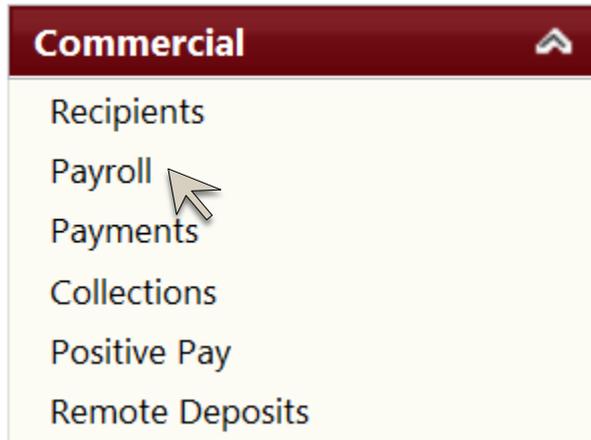


Balanced vs. Unbalanced

Balanced	Unbalanced
The file includes your account here at The Commerce Bank.	Does not include your account number here at The Commerce Bank.
You will be taken directly to the authorization screen in order to originate your file.	You will be prompted to select your offset account after uploading your file.



Importing an ACH File



Select the transaction type

Select the transaction type you wish to originate, in this case, we will process a payroll file.

Browsing to the ACH file

THE COMMERCE BANK OF WASHINGTON

Home Service Products Tools About Us Contact Us

Sign Off
Accounts
Transactions
Commercial
Recipients
Payroll
Payment

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

Payment Information
Enter the payment information for this batch payroll request.

Pay from *

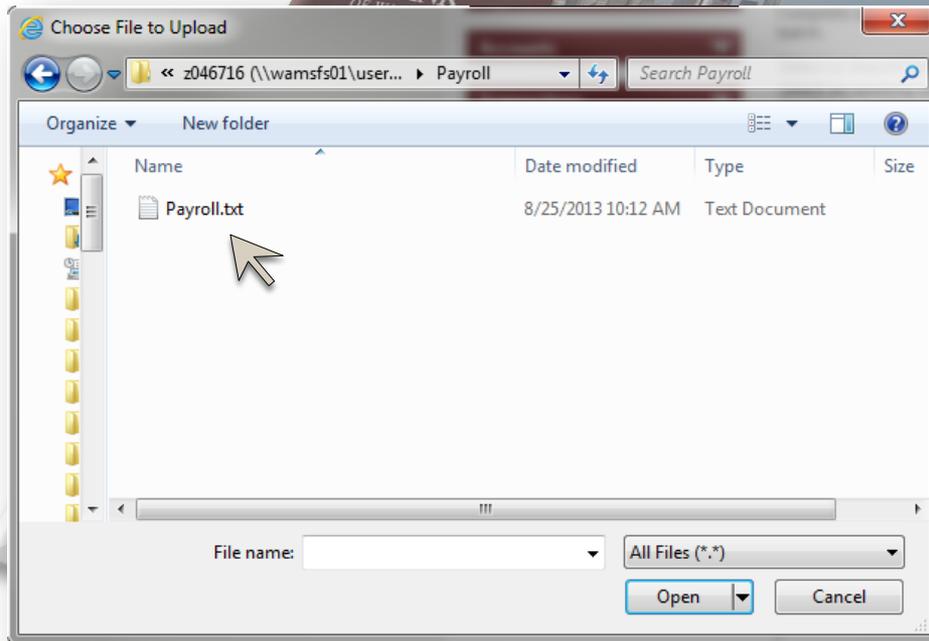
From Account *

Effective Date *

Start Date week(s)
@ No end date
End after
End on payment(s)

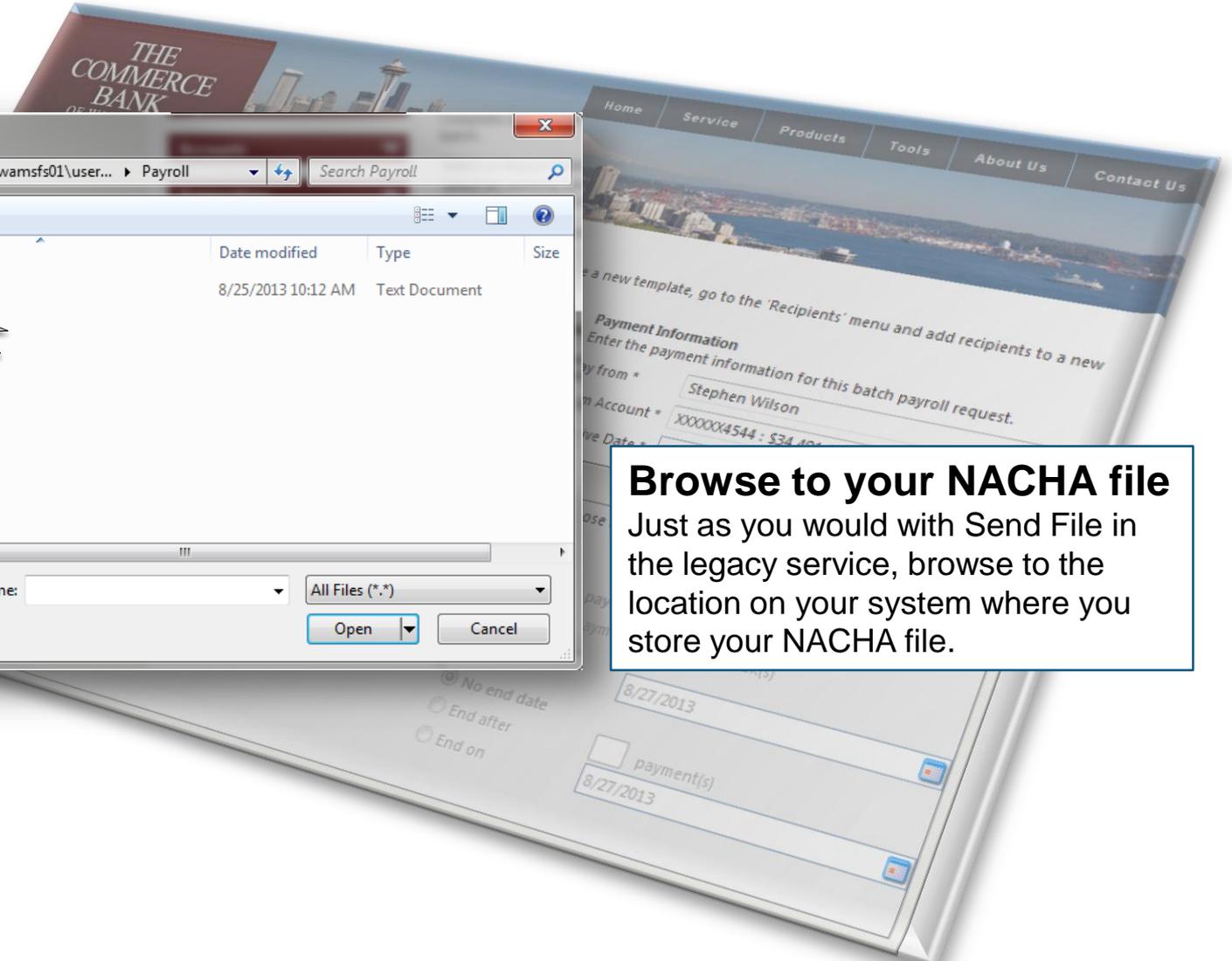
Browse to your NACHA file
Click on browse to begin locating your NACHA file.

Browsing to the ACH file



Browse to your NACHA file

Just as you would with Send File in the legacy service, browse to the location on your system where you store your NACHA file.



Unbalanced File



Choose Offset Account, Tax ID, and Effective Date

Account * XXXXXX4544 : \$34,491.86

Pay from * Stephen Wilson

Effective Date* 8/28/2013

Initiate the recurring payment, you will be required to

Initiate the payment every week
 Initiate the payment every week(s)

Start Date

No end date
 End after
 End on

8/27/2013

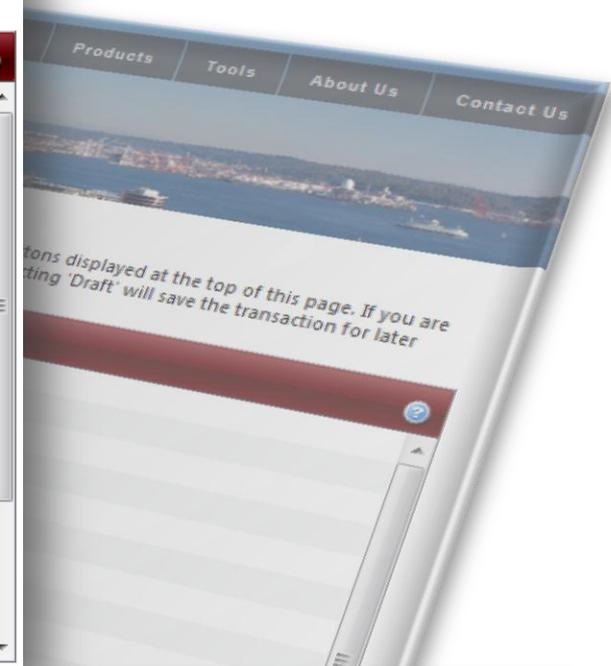
payment(s)
8/27/2013

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).

Mobile Alerts...	Approve	Draft	Cancel			
Tracking Number:	10386					
Drafted By:	Stephen Wilson					
Create Date:	8/25/2013 10:16:50 AM					
Status:	Drafted					
Process Date:	8/26/2013					
Originating Account Number:	Operating Account (XXXXXX3609)					
Total Payments:	2					
Total Amount:	\$200.00					
Description:	ACH TRANSF					
Effective Date:	8/27/2013 12:00:00 AM					
ACH Header:	Stephen Wilson					
ACH Class Code:	PPD					
Recipient Stephen Wilson						
Amount:	\$100.00					
Account Number:	XXXXX4321					
Account Type:	Checking					
Routing Number:	XXXXX8013					



Review your Transactions

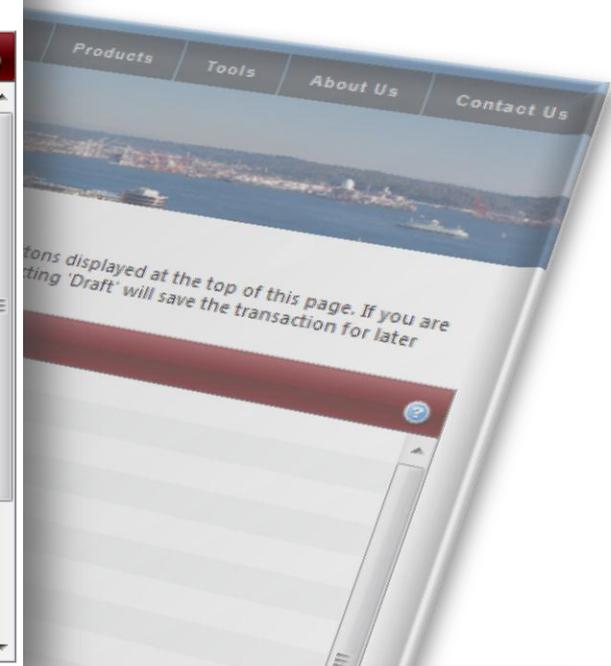
From this screen, you have an opportunity to review the transactions that are ready to be authorized.

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).

 Mobile Alerts...		 Approve	 Draft	 Cancel			
Tracking Number:	10386						
Drafted By:	Stephen Wilson						
Create Date:	8/25/2013 10:16:50 AM						
Status:	Drafted						
Process Date:	8/26/2013						
Originating Account Number:	Operating Account (XXXXXX3609)						
Total Payments:	2						
Total Amount:	\$200.00						
Description:	ACH TRANSF						
Effective Date:	8/27/2013 12:00:00 AM						
ACH Header:	Stephen Wilson						
ACH Class Code:	PPD						
Recipient Stephen Wilson							
Amount:	\$100.00						
Account Number:	XXXXX4321						
Account Type:	Checking						
Routing Number:	XXXXX8013						



Authorize
Click on Approve to authorize your transaction.

Reviewing and Authorizing

Submit Transaction

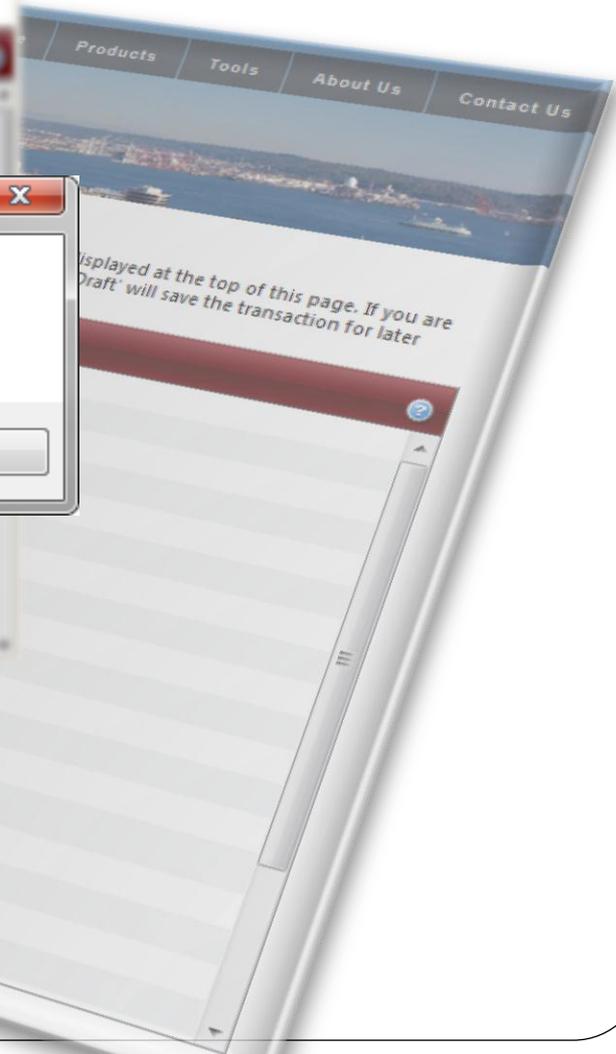
The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top of this page. If you are unsure of your options, click HELP (question mark) for a complete description of each. Selecting 'Draft' will save the transaction for later approval (i.e., it 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



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).

Transaction Number	0000
Submitted By	Stephen
Create Date	8/25/2010
Status	Submitted
Process Date	8/25/2010
Originating Account Number	0000000000
Total Payments	1
Total Amount	\$100.00
Description	ACH Trans
Effective Date	8/25/2010
ACH Number	Stephen
ACH Class 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)

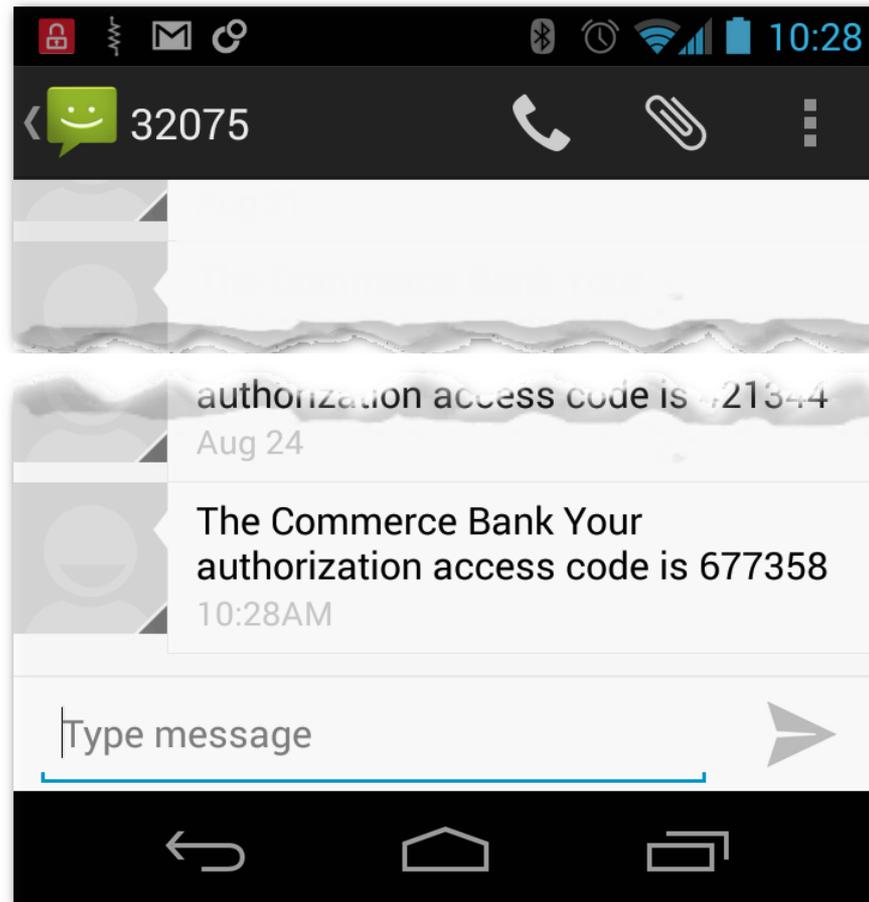
i NOTE: Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

Account Type:
Routing Number:
 Repeat this process

\$100.00
XXXXX4321
Checking
XXXXX8013

Transaction Authorization Code

Example of a Transaction Authorization Code



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.

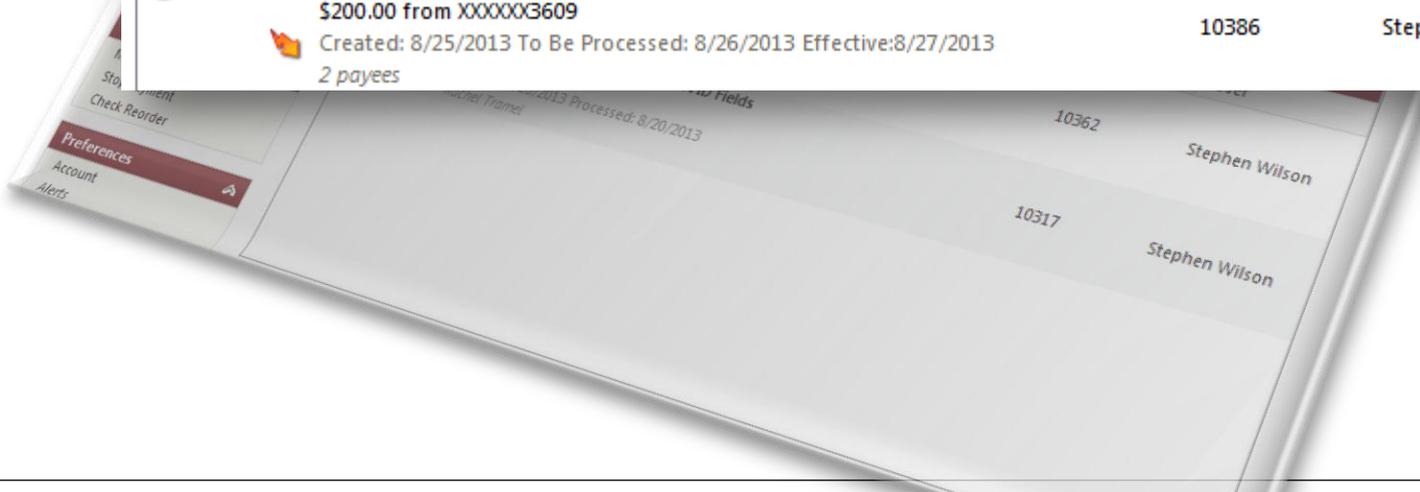
- The status of transaction #10386 is Authorized

Search Transaction Status: Submit

Group By:

Status: Authorized

Status	Description / Amount / Account / Dates / Details	Tracking ID	User
<input checked="" type="checkbox"/> 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



Questions and Answers

THE COMMERCE BANK OF WASHINGTON

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Sign Off
Sign Off

Accounts
Overview
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Online Activity
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Card Reporting

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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 Submit

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

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