



RED  
MOUNTAIN  
BANK

**Red Mountain Bank  
Premier ACH User Guide**

## Introduction

This user guide is an overview of the twelve types of transactions that can be used when generating files to be transferred to the financial institution. In addition, information is also provided that includes how the application can be used, definitions of the menus and toolbar, the twelve ACH Standard Entry Classes and Tax Type Conversion Codes.

This program provides businesses with the capacity to set up, perform and track ACH transactions all from the convenience of the office. NACHA formatted files can be generated and maintained using this ACH program. All files generated and maintained are formatted to be transferred to the financial institution in order to generate and process as an ACH file.

ACH information is entered into columns, rows and cells, and a toolbar provides functions such as copying and pasting information from one cell to another.

## ACH Screen

The screenshot shows the Premier e Corp web application interface. At the top, there is a navigation menu with options: Summary, Accounts, Funds Management, File Management, and Administration. Below the menu is a toolbar with various icons for file operations. The main content area displays a table of transactions with columns for Seq, Hold, Batch, Name, Account, Identification, Discretionary, Amount, and R. Two transactions are listed: one for George Washington and one for Abraham Lincoln. Below the table is a summary section titled 'File Totals' with columns for File Total, File Entry Count, Batch 1 Total, and Batch 1 Entry Count. The summary shows zero values for all categories. Callouts point to the 'Menus' at the top, the 'Toolbar' below it, the 'Transaction Information' table, and the 'File Totals' summary.

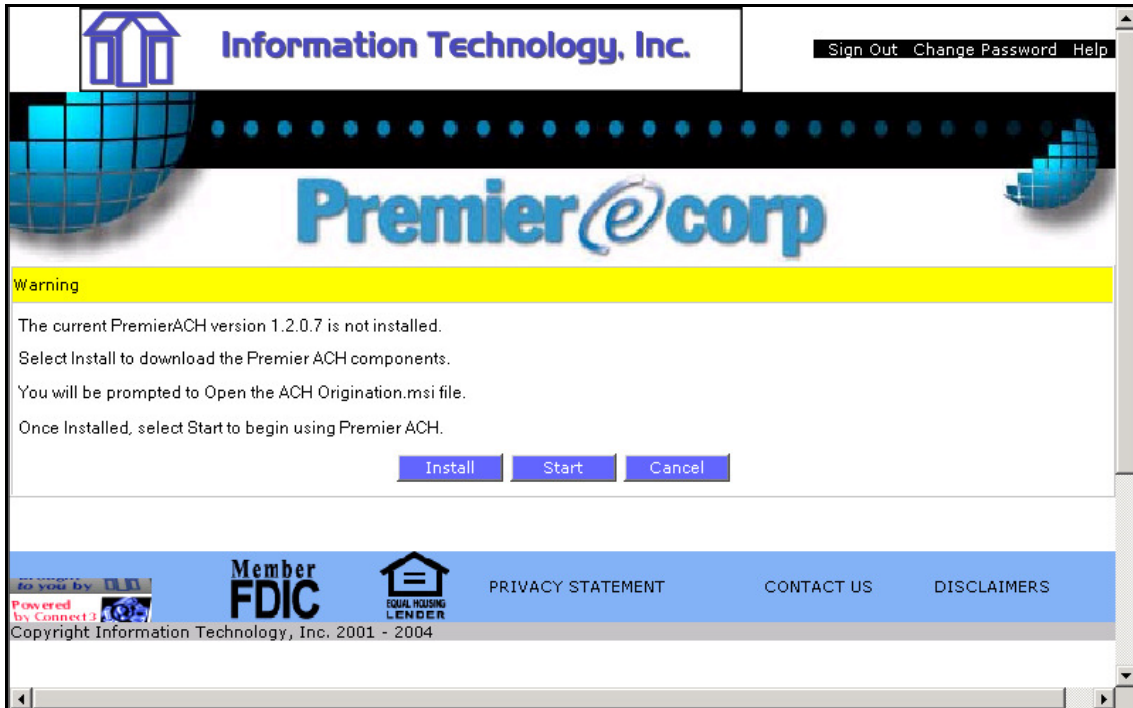
Seq	Hold	Batch	Name	Account	Identification	Discretionary	Amount	R
001	<input type="checkbox"/>	00000001	George Washington	134711235			1500.00	
002	<input type="checkbox"/>	00000001	Abraham Lincoln	763921347			1455.00	

	File Total	File Entry Count	Batch 1 Total	Batch 1 Entry Count
Debits:	0.00	0	0.00	0
Credits:	0.00	0	0.00	0
Difference:	0.00		0.00	
Totals:	0.00	0	0.00	0

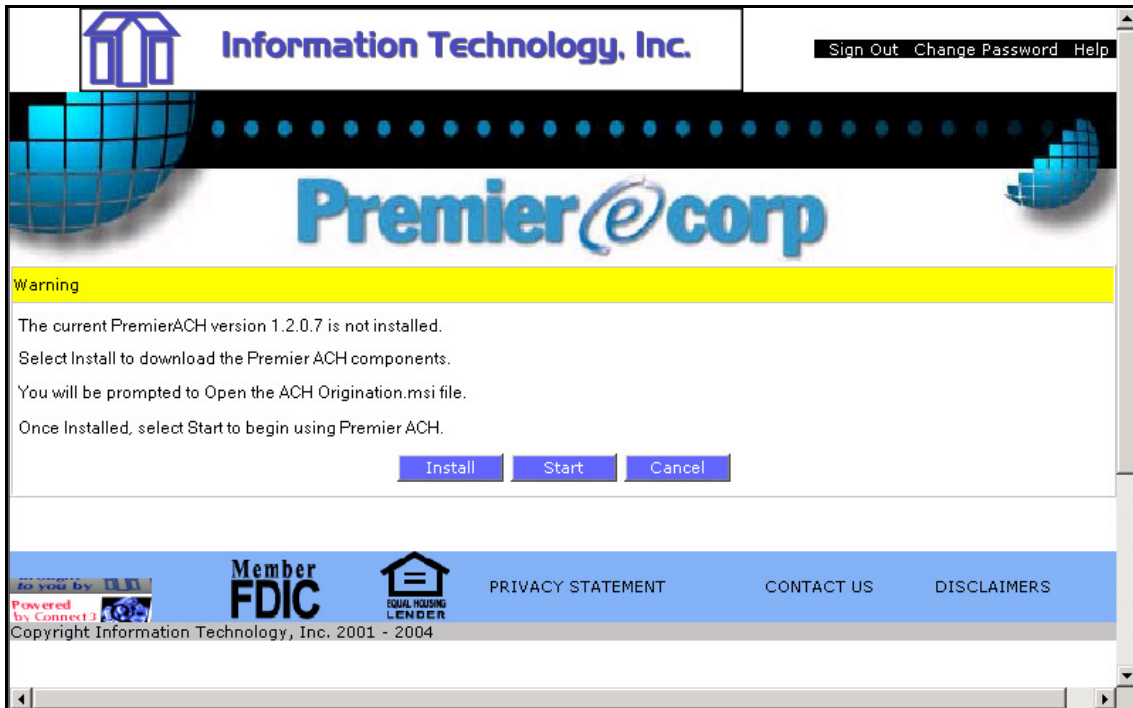
## Getting Started

1. Log in to Red Mountain Bank's Business Online Banking and select "**Premier ACH**" from the Funds Management menu.
2. A warning page is displayed. Click the "**Install**" button.

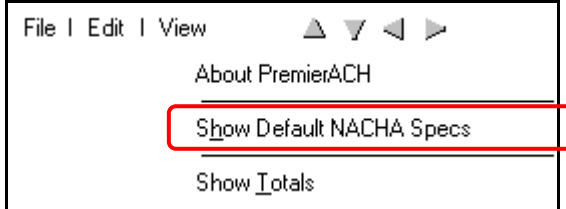


3. The File Download box is displayed. Click "**Open**".
4. The Welcome to the InstallShield Wizard box is displayed. Click "**Next**".
5. The Setup Type box is displayed. Select the "**Complete**" radio button, and click "**Next**".
6. The Ready to Install the Program box is displayed. Click "**Install**".
7. The InstallShield Wizard Completed box is displayed. Click "**Finish**".

- 8. The warning page is again displayed. Click "Start" to open Premier ACH.



- 9. Premier ACH is displayed. From the View menu of Premier ACH, select "Show Default NACHA Specs".



- 10. The Default NACHA Specs box is displayed. Establish the following values and click "Save As Default":

Immediate Destination	061000146 (this is the Atlanta Fed RT #)
Immediate Origin	062206486 (Red Mountain Bank's RT #)
Company Name	Your Company Name
Company Identification	Your Tax Id Number
Company Entry Description	Payroll or Monthly Dues, etc. (This Description will show to Receiver)
Originating DFI Identification	06220648 (Red Mountain Bank's RT# minus the last digit)

Immediate Destination Name, Immediate Origin Name, and Reference Code are optional and do not require values for Premier ACH to function properly.

The screenshot shows a dialog box titled "Default NACHA Specs" with a menu bar containing "File | Edit | View" and navigation arrows. The dialog contains the following fields and buttons:

- Immediate Destination: [Text Input Field] [Save As Default]
- Immediate Origin: [Text Input Field] [Cancel]
- Company Name: [Text Input Field] [Restore Defaults]
- Company Identification: [Text Input Field]
- Company Entry Description: [Text Input Field]
- Originating DFI Identification: [Text Input Field]
- Immediate Destination Name: [Text Input Field]
- Immediate Origin Name: [Text Input Field]
- Reference Code: [Text Input Field]

## **Operational Hints**

### File Name Extensions

Files generated in Premier ACH are initially saved locally with the .wrk extension. This unique extension differentiates "working" files from NACHA-formatted files, which use the .ach extension. After entering data into ACH working files, corporate clients need to save ACH working files as NACHA-formatted files. The NACHA-formatted files are uploaded to the financial institution for processing. Any changes to ACH files must first be made to working (.wrk) files. After all required changes are implemented, save files to the NACHA format (.ach).

NACHA-formatted files are generated by selecting "Save As" and "NACHA File" from the File menu.

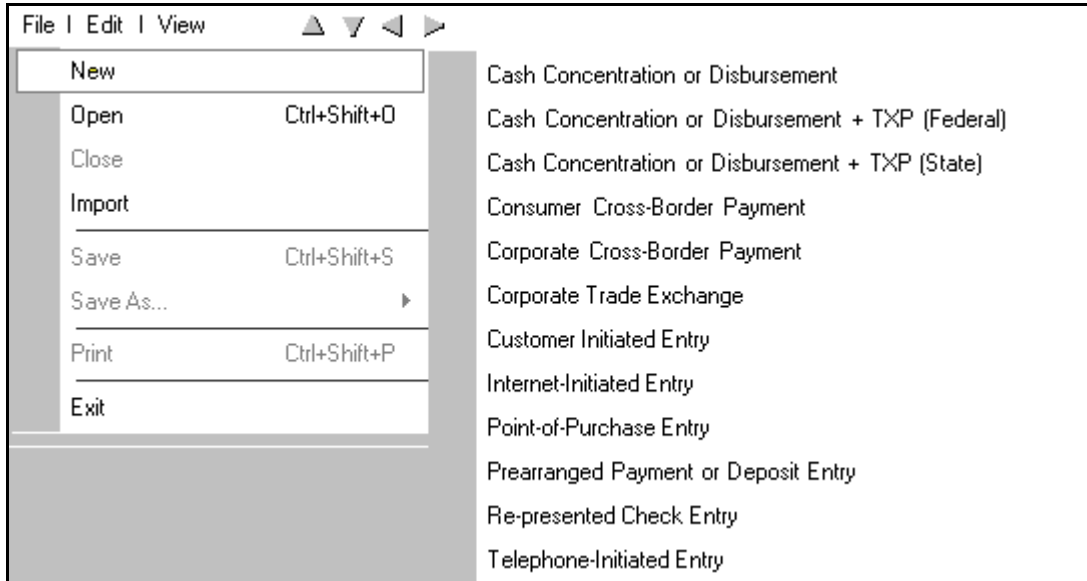
### **Opening non-Premier ACH Files**

#### Third-party ACH Software Customers

ACH files generated by a third-party ACH origination program can be opened in Premier ACH without utilizing the import process by simply changing the file extension to ".ach".

## Generating an ACH File

To generate an ACH file, open the program by clicking the link from the Fund Management menu of the account page. The ACH workspace displays in the account page. From the File menu, select "New". Enter information in the cells that are applicable to the type of ACH transaction file being generated.



Twelve types of ACH transactions can be initiated through the File menu:

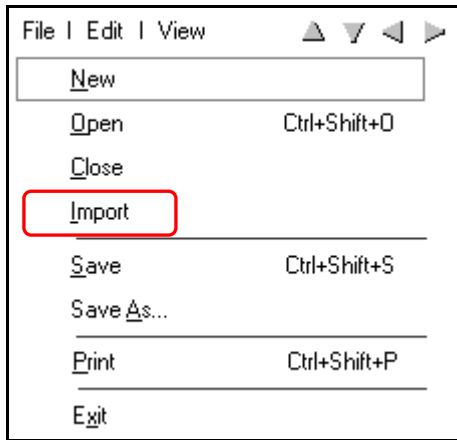
- Cash Concentration or Disbursement (CCD)
- Cash Concentration or Disbursement + TXP (Federal)
- Cash Concentration or Disbursement + TXP (State)
- Consumer Cross-Border Payment (PBR)
- Corporate Cross-Border Payment (CBR)
- Corporate Trade Exchange (CTX)
- Customer-Initiated Entry (CIE)
- Internet-Initiated Entry (WEB)
- Point-of-Purchase Entry (POP)
- Prearranged Payment or Deposit Entry (PPD)
- Re-presented Check Entry (RCK)
- Telephone-Initiated Entry (TEL)

## Generating a NACHA File

NACHA Standard Files can be generated using the ACH program. Selecting "**New**" from the File menu establishes a "working file" (i.e. a file that has not been fully completed yet) format, which can be saved as a partial file. When the file is completed, select "**Save As**" and "**NACHA File**" from the File menu, and the NACHA Header Specification field is displayed. If errors are found in the file, a message box is displayed indicating the specific error. Necessary changes can then be made prior to saving the file. A Save dialog box is displayed so the file can be saved under a name other than the working file name. Once completed, the file is saved in a standard NACHA format.

## Importing an ACH File

Select "**Import**" from the File menu to import an ACH formatted file generated from another source (e.g. a payroll package).



### Import File Step 1 of 4

The first step is to select a file that has already been established from the Select a File to Import box and click "**Open**".

**Note:** Any NACHA formatted ACH File can be opened from the "**Open**" option under the File menu.

### Import File Step 2 of 4

To use an existing template, select "**Existing Template**" and browse for its location. To generate a new template, select "**New Template**". Next, choose the "**Entry Class Code**" from the drop-down menu and select whether the data in the file is "**Delimited**" or "**Fixed Width**". Click the "**Next**" button.

The File Import Wizard is a series of dialogs that guide you through the process of importing a file into Browser ACH Editor. This dialog allows you to select an existing Import template or create a new template. After you have selected the template, click next and select the file you want to open.

Select Template

Existing Template

- Open using an existing template.

New Template

Original Data Type

Entry Class Code:

Choose the file type that best describes your data:

Delimited - Characters such as commas or tabs separate each field.

Fixed Width - Fields are aligned in columns with spaces between each field.

### Import File Step 3 of 4 (Delimited)

The third step is to indicate what type of character is used as a delimiter in the file. If the delimiting character is not a choice, enter the appropriate delimiter in the "Other" box and place a check for that selection. The Layout Preview then displays lines where the delimiters lie within the file. Click the "**Next**" button.

Step 2 of the Wizard allows you to see how the delimited file will appear.

Delimiters

Tab  Semicolon  Comma  Space  Other

Treat consecutive delimiters as one

Layout Preview

George Washington	134711235	1500	06/21/2004
Abraham Lincoln	763921347	1455	06/22/2004

### Import File Step 3 of 4 (Fixed Width)

The third step is to establish columns for importing a fixed width file. Click the mouse between each set of data to establish the columns. Click the "Next" button.

Step 2 of the Wizard lets you set the field breaks for the file.

To INSERT a break line, click at the desired position below.  
To DELETE a break line, double click on the inserted line.  
To MOVE a break line, click the line and drag it.

Layout Preview

George Washington	134711235	1500	12/18/2003
Abraham Lincoln	763921347	1455	12/18/2003

Cancel < Back Next >

### Import File Step 4 of 4

The fourth step is to establish fields for each column in the file. Highlight the column that requires a field assignment, and select the appropriate field from the drop-down menu. Click the "Finish" button.

A Do You Want to Save This Template box is displayed. Click "Yes" to save current settings as a template or "No" to proceed without saving a template. A template will enable corporate clients to import files with similar format without establishing the layout each time.

**Note:** When establishing "Effective Entry Date", an additional drop-down menu displays. Select the appropriate date format to ensure the date is imported properly.

File | Edit | View

Step 3 of the Wizard lets you select each column and define the NACHA Field it contains.

Field: DFI Account Number

Layout Preview

Receiving DFI Identification	DFI Account Number	[None]	[None]
George Washington	134711235	1500	06/21/2004
Abraham Lincoln	763921347	1455	06/22/2004

Cancel < Back Next >

## ACH File Types

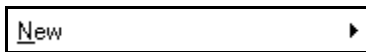
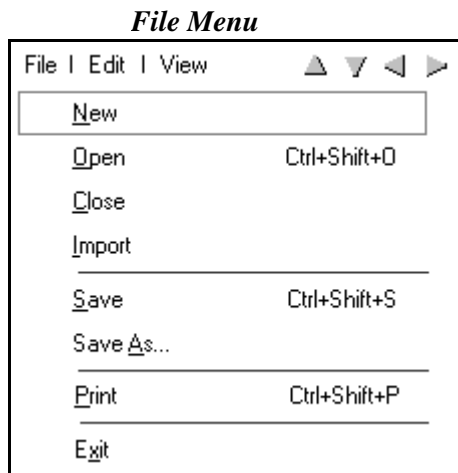
For each of the following File Types, a requirement classification is provided at the end of each field description listed in this documentation. The requirement classification definitions are taken from the National Automated Clearing House Association ACH Rule Book and are as follows:

***Mandatory*** – A "Mandatory" field is necessary to ensure the proper routing and/or posting of an ACH entry. Any "Mandatory" field not included in an ACH record will cause that entry, batch, or file to be rejected by the ACH Operator. A rejected entry will be returned to the ODFI by the ACH Operator. A rejected batch or rejected file will be reported to the ODFI or Sending Point by the ACH Operator.

***Optional*** – The inclusion or omission of an "Optional" data field is at the discretion of the Originator and ODFI. However, if a DFI does originate files using optional data fields, these fields must be returned to the ODFI if the entry is returned.

## Menu Bar and Toolbar

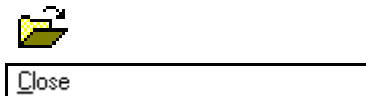
The ACH program menu bar and toolbar organize commands to provide easy access to many functions such as opening a file, copying, pasting and printing.



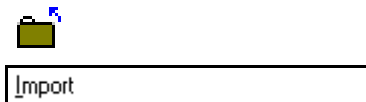
Select "**New**" to generate a new document from the list displayed.



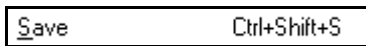
Click or select "**Open**" to open an existing ACH file.



Click or select "**Close**" to close the current ACH file.



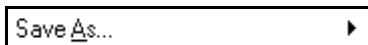
Select "**Import**" to open a file generated from another source.



Click or select "**Save**" to save changes made to the current ACH file.

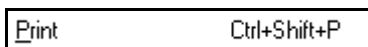


## Menu Bar and Toolbar – *continued*



Select "**Save As**", and then click to select the appropriate "**Save As**" function. The following choices are:

- Work File: saves the current file as a new "working file".
- Password Protected File: saves the file with password protection. The file can be saved as a "working file".
- NACHA File: saves the current file in a standard NACHA Format ready to be sent to the Financial Institution.



Click or select "**Print**" to print the active ACH file to the printer specified on the computer.



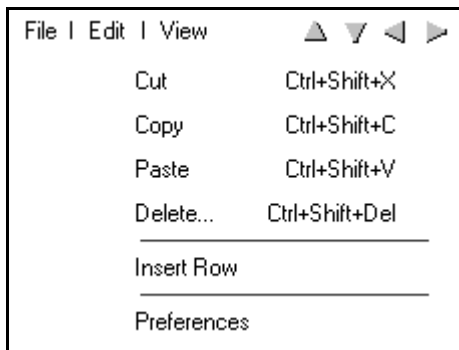
The print function defaults to print by batches. Each batch is separated by batch count and amount totals. If the file is sorted by anything but batch, the printout will look similar to a sorted file.



Select "**Exit**" to close the ACH program.

## Menu Bar and Toolbar – *continued*

### *Edit Menu*



Cut      Ctrl+Shift+X



Click or select "**Cut**" to delete all highlighted text and transfer it to the Windows Clipboard. (The cut text is removed from the clipboard when it is overwritten by copying or cutting other text.)

Copy      Ctrl+Shift+C



Select "**Copy**" to copy highlighted text to the clipboard.

Paste      Ctrl+Shift+V



Select "**Paste**" to paste the contents of the clipboard into the cell where the cursor is positioned.

Delete...      Ctrl+Shift+Del



Click or select "**Delete**" to delete a cell or a row. When "**Delete**" is clicked or selected, a prompt displays an option to either delete a row or a cell.

Insert Row

Select "**Insert Row**" from the Edit menu to insert a blank row in an ACH file.

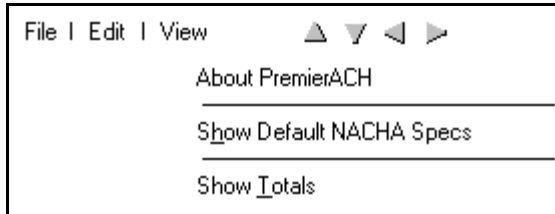
Preferences

Select "**Preferences**" to establish the following:

- Default Current Date
- Display Confirmation On Save
- Flood Fields From Previous Row
- Split Screen

## Menu Bar and Toolbar – *continued*

### *View Menu*



About PremierACH

Select "**About PremierACH**" to display version number of Premier ACH.

Show Default NACHA Specs

Select "**Show Default NACHA Specs**" to display NACHA specifications that are required to be established before saving the file to NACHA format. The specifications required to be established are:

- Immediate Destination
- Immediate Origin
- Company Name
- Company Identification
- Company Entry Description
- Originating DFI Identification

Optional specifications include:

- Immediate Destination Name
- Immediate Origin Name
- Reference Code

Show Totals

Select "**Show Totals**" or "**Hide Totals**" to display/hide ACH file information below the editor work area.

Hide Totals

## Shortcuts

The following items are shortcuts to be used when working with ACH Files.

### Navigating Throughout A Cell Or Grid

"Tab"	Navigates cursor to the right.
"Shift" + "Tab"	Navigates cursor to the left.
"Enter"	Navigates cursor down.
"Shift" + "Enter"	Navigates cursor up.

### ACH File Totals

ACH file totals are automatically maintained at the bottom of the screen keeping track of debits and credits for File Total, File Entry Count, Batch Total and Batch Entry Count.

	File Total	File Entry Count	Batch 1 Total	Batch 1 Entry Count
Debits:	0.00	0	0.00	0
Credits:	0.00	0	0.00	0
Difference:	0.00		0.00	
Totals:	0.00	0	0.00	0

## **ACH Participants**

The six participants in ACH transactions, as defined in the ACH Rule Book, are as follows:

### **Originator**

The Originator is the entity that agrees to initiate ACH entries into the payment system according to an arrangement with a Receiver. The Originator is usually a company directing a transfer of funds to or from a consumer's or another company's account. In the case of the Customer-Initiated Entry, however, the originator can be an individual initiating the funds transfer activity to or from his or her own account. The term "company" is intended to be representative of the Originator of electronic ACH entries and does not imply exclusion of other types of organizations.

### **Receiving Depository Financial Institution (RDFI)**

The Receiving Depository Financial Institution (RDFI) is the DFI that receives ACH entries from the ACH Operator and posts them to the accounts of its depositors (receivers).

### **Originating Depository Financial Institution (ODFI)**

The Originating Depository Financial Institution (ODFI) is the institution that receives the payment instructions from Originators and forwards the entries to the ACH Operator. A Depository Financial Institution (DFI) can participate in the ACH as a Receiving Depository Financial Institution (RDFI) without being an ODFI; however, if a DFI chooses to originate ACH entries, it must also agree to act as an RDFI.

### **Automated Clearing House (ACH) Operator**

An Automated Clearing House Operator is the central clearing facility, operated by a Federal Reserve Bank (FRB) or a private organization, which receives entries from ODFIs, distributes the entries to appropriate RDFIs, and performs the settlement functions for the financial institutions.

### **Receiver**

A Receiver is a person or an organization that has authorized an Originator to initiate an ACH entry to the Receiver's account with the RDFI.

### **NACHA**

The National Automated Clearing House Association provides operating guidelines to member ACH participants.