



How to move ACH Templates to the new Online Banking

There are multiple ways to create and send ACH files. These instructions are specific to customers who use and edit templates on the current system to send ACH payments. If you are currently importing ACH files from another accounting system into online banking, that functionality remains essentially the same.

Templates:

On the current, soon-to-be-replaced online banking platform, the system lets you save templates. The new online banking platform does not save templates in the same manner, but it does allow you to use previous ACH files as a starting point to edit and send a new file.

These instructions explain how to save a template from the current system to your computer, and then load that template into the new system where it can be edited and sent.


Saving a Template from the current online banking system:

Note: If your template only has one or two entries, you may choose to simply re-enter this information on the new online banking system. The new system has an editor that is very similar to the current online banking system, and this editor will allow you to enter the information to create an ACH file.

However, if you have templates with many entries, these instructions explain how to save a template to your computer which can then be uploaded into the new Online Banking system as a starting point to edit for a new ACH file.

1. Navigate to Cash Management | ACH | Templates
2. You will see a list of Templates which includes a column that shows the number of transactions in the template.

<input type="checkbox"/>	Name	ACH Type	Description	Company	Deposit Total	Withdrawal Total	# of Trans	Actions
<input type="checkbox"/>	Consulting	CCD	Consulting	Susquehanna Tacos	\$900.00	\$900.00	2	▼
<input type="checkbox"/>	Vendor A	CCD	Supplies A	Susquehanna Tacos	\$3,436.70	\$3,436.70	2	▼
<input type="checkbox"/>	Vendor B	CCD		Susquehanna Tacos	\$510.00	\$510.00	2	▼
<input type="checkbox"/>	Vendor C	CCD	Supplies C	Susquehanna Tacos	\$11,190.00	\$11,190.00	2	▼
<input type="checkbox"/>	Landlord	CCD	Rent	Susquehanna Tacos	\$2,000.00	\$2,000.00	2	▼
<input type="checkbox"/>	Vendor D	CCD		Susquehanna Tacos	\$700.00	\$700.00	2	▼
<input type="checkbox"/>	Payroll	PPD	Payroll	Susquehanna Tacos	\$4,310.88	\$4,310.88	42	▼

- In the row of the template you wish to save, click on the down arrow  in the Actions column
- In the menu that opens, choose 'Export ACH'

<input type="checkbox"/>	Payroll	PPD	Payroll	Susquehanna Tacos	\$4,310.88	\$4,310.88	42	
<input type="checkbox"/>	Vendor E	CCD	Supplies E	Susquehanna Tacos	\$1,150.00	\$1,150.00	2	
<input type="checkbox"/>	Vendor F	CCD		Susquehanna Tacos	\$1,800.00	\$1,800.00	2	
<input type="checkbox"/>	Vendor G	CCD	Supplies G	Susquehanna Tacos	\$19,244.00	\$19,244.00	2	
<input type="checkbox"/>	Vendor H	CCD		Susquehanna Tacos	\$62,050.00	\$62,050.00	2	

Copy

Edit

Export ACH

Export CSV

Reverse

Go


- The system will open the 'Save File' dialog box. You may choose where you would like to save the file, and if you would like, to edit the system-generated filename.

Processing an ACH file on the new online banking system:

- Access to ACH file functionality must be granted by an Online Banking system administrator.
- If you have access to ACH functionality in the Online Banking system you will see a menu bar with ACH as an option. Clicking on ACH will begin at the 'Create Batch' step.

If you only have one or two Credit and Debit entries, you may prefer to choose 'Manual entry' and enter the information to create the ACH file.

- If you have many entries, and have saved a file using the 'Export ACH' feature above, choose the option to 'Upload NACHA or CSV file'
- Choose the type of file, CCD (Corporate Payments) or PPD (Payroll File):


Messages | Mobile | Approvals | Activity | Settings | Log Out

Accounts
Transfers
ACH
Pay Bills
Personal Finance Manager

ACH Batch Transfers

CREATE BATCH
MANAGE RECIPIENTS
BATCH HISTORY

Select a method for creating an ACH batch transfer.

Manual entry

Upload NACHA or CSV file

Payroll (PPD, PPD+)
▼

Continue

- The online banking system will open the 'Open' file dialog box. Navigate to where you saved the template file, and choose the template file you wish to load, edit, and send.
- You will also choose the business bank account and the effective date of the file.
- There is an optional checkbox to 'Save Recipients'. If you choose to Save Recipients, you may select them from a drop down when you manually create or edit a file.

Type Corporate Payments (CCD, CCD+, CTX)


File Format ?

NACHA CSV

Account

CK - Small Business Checking ▼


Effective Date ?

5/15/2024 

NACHA File Upload Details

File Upload ?

Select file

 BLA_20240402111217T.txt ×

0.94 KB

Save Recipients ?

Review
[Cancel](#)

- The online banking system will summarize your choices and present you with the options to Upload the file or Cancel.

Review NACHA File Details

1. Create Batch 2. Add Details **3. Review**

Type	Corporate Payments (CCD, CCD+, CTX)
Account	CK - Small Business Checking - 9001xxxxxx
Effective Date	05/15/2024
File	BLA_20240402111217T.txt
Save Recipients	No

Upload File
[Cancel](#)

- If the file upload is successful, you will see a screen that begins with a green 'File upload successful.' confirmation.
- If for any reason the file upload was not successful, and you are not sure why, please do not hesitate to contact the PS Bank Customer Care team. Contact details are at the end of this document.

Note: If the total amount = \$0.00, that is **good**. A \$0.00 total represents a balanced transaction where the debits = credits. (The money coming out of accounts equals the money going into accounts). You should not send any ACH file where the Amount **does not equal \$0.00**.

The screenshot shows the PSBank ACH Batch Transfers interface. At the top, there is a navigation bar with the PSBank logo and links for Messages, Mobile, Approvals, Activity, Settings, and Log Out. Below the navigation bar, there are tabs for Accounts, Transfers, ACH, Pay Bills, and Personal Finance Manager. The main content area is titled "ACH Batch Transfers" and has three sub-tabs: CREATE BATCH, MANAGE RECIPIENTS, and BATCH HISTORY. A green notification box at the top left of the main content area contains the message: "File upload successful. You can access it from the Drafts and File Uploads table below to submit for processing. If the batch is not displayed, click the refresh link. Processing can take a while to complete when there are many records to import." A pink arrow points to this message. Below the notification box, there is a section for selecting a method for creating an ACH batch transfer, with options for "Manual entry" (selected) and "Upload NACHA or CSV file". A "Continue" button is visible. Below this is a section for "Pending And Drafts" with filters for Type, From, and To dates. The "Pending" table shows no results. The "Drafts And File Uploads" table has a "refresh results" link and a table with the following data:

Effective Date	Type	Account	Amount	Created By	Action
MAY 15	Payroll (PPD, PPD+)	CK - Small Business C...	\$0.00	Classic Gaming Ltd.	edit delete

The amount "\$0.00" in the table is circled in pink.

Member
FDIC

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- At the bottom of the 'File upload successful' screen, the file is listed in the 'Drafts And File Uploads' section.
- It is from here that you can review the contents of the file by clicking on 'edit'.



Drafts And File Uploads  [refresh results](#) 

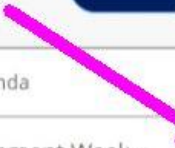
Effective Date ▼	Type	Account	Amount	Created By	Action
MAY 15	Payroll (PPD, PPD+)	CK - Small Business C...	\$0.00	Classic Gaming Ltd.	edit delete

- Clicking on 'edit' will take you to the editing screen where you may change details, including adding and deleting lines.


To edit the details on a line, click on the edit icon : 



[add a recipient](#)  [Review](#) [Cancel](#)

Recipient	Account	Account Type	Credit/Debit	Amount	Addenda	Action
Classic Gaming	* xxx	Checking	Debit	\$1,675.00	Settlement Week...	 ×
VCF	* xxx	Checking	Credit	\$1,675.00	Settlement Week...	 ×
Total recipients 2		Total amount \$0.00				






To add a line to the file, click on 'add a recipient':

[add a recipient](#)  [Review](#) [Cancel](#)


Recipient	Account	Account Type	Credit/Debit	Amount	Addenda	Action
Classic Gaming	* xxx	Checking	Debit	\$1,675.00	Settlement Week...	 ×
VCF	* xxx	Checking	Credit	\$1,675.00	Settlement Week...	 ×
Total recipients 2		Total amount \$0.00				

To delete a line in the file, click on the 'x':

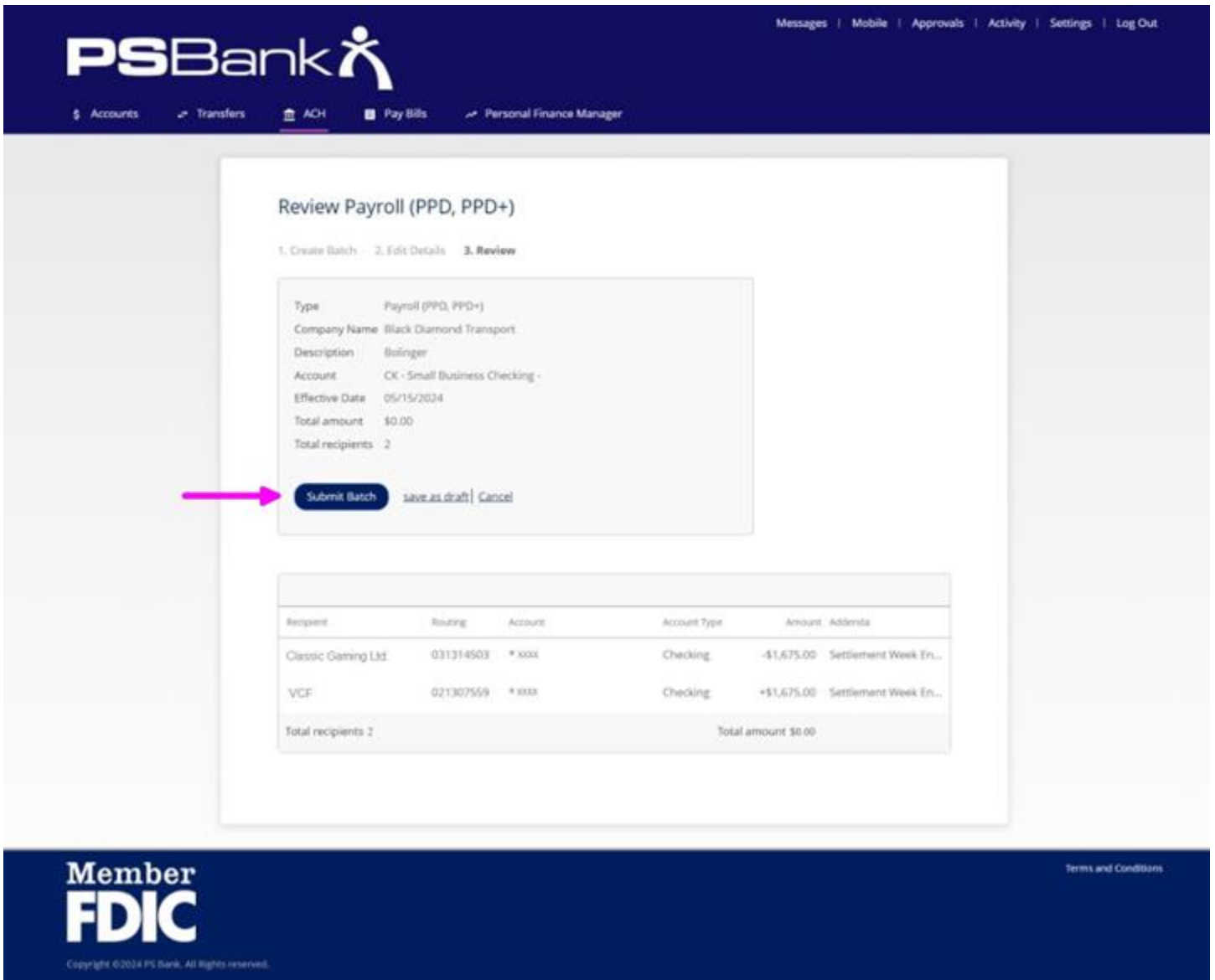
[add a recipient](#) [Review](#) [Cancel](#)

Recipient	Account	Account Type	Credit/Debit	Amount	Addenda	Action
Classic Gaming	* xxx	Checking	Debit	\$1,675.00	Settlement Week...	 × 
VCF	* xxx	Checking	Credit	\$1,675.00	Settlement Week...	 ×
Total recipients 2		Total amount \$0.00				

14. Once you are satisfied with the contents of the file, click the 'Review' button:

add a recipient							Cancel
Recipient	Account	Account Type	Credit/Debit	Amount	Addenda	Action	
Classic Gaming	* XXXX	Checking	Debit	\$1,675.00	Settlement Week...		
VCF	* XXXX	Checking	Credit	\$1,675.00	Settlement Week...		
Total recipients 2			Total amount \$0.00				

15. This will bring you to you to the final screen where you may submit the ACH file for processing, save the file as a draft, or Cancel the file:



The screenshot shows the PSBank interface for reviewing a payroll batch. The top navigation bar includes the PSBank logo and links for Messages, Mobile, Approvals, Activity, Settings, and Log Out. Below the navigation bar are menu items for Accounts, Transfers, ACH, Pay Bills, and Personal Finance Manager. The main content area is titled "Review Payroll (PPD, PPD+)" and shows a progress indicator with three steps: 1. Create Batch, 2. Edit Details, and 3. Review (the current step). A summary box displays the following details: Type: Payroll (PPD, PPD+), Company Name: Black Diamond Transport, Description: Bolinger, Account: CK - Small Business Checking -, Effective Date: 05/15/2024, Total amount: \$0.00, and Total recipients: 2. Below this summary are three buttons: "Submit Batch" (highlighted with a pink arrow), "save as draft", and "Cancel". At the bottom of the summary box is a table with the following data:

Recipient	Routing	Account	Account Type	Amount	Addenda
Classic Gaming Ltd.	031314503	* XXXX	Checking	-\$1,675.00	Settlement Week En...
VCF	021307559	* XXXX	Checking	+\$1,675.00	Settlement Week En...
Total recipients 2			Total amount \$0.00		

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The PS Bank Customer Care is available to assist with any questions about the new online banking system, and how to successfully transition your current processes to the new platform.

You may reach out any time during business hours by calling:

1-866-746-1011

You may also e-mail at:

ebanking@psbanking.com

Note: For the two weeks following the online banking system change on June 17, 2024, PS Bank is engaging a vendor to assist with 24-7 support for online banking questions.

Note: The **cutoff time** for processing an ACH file (same day or next day) is **1:00pm EST**. This is an automated system cutoff that does not allow us the flexibility of adjusting an effective date for any file submitted after 1:00pm.

For example:

A same day ACH submitted after 1:00pm today, will not be processed until approximately 1:30pm the following day.

A regular ACH with an effective date of tomorrow, if submitted after 1:00pm today, will not process until approximately 1:30pm the day after tomorrow.