PSBank

How to create and send an ACH file with the new Online Banking

There are multiple ways to create and send ACH files.

- You may save NACH ACH files from other software and apps and import those files into Online Banking (this functionality remains essentially the same between the old and new systems);
- You may save templates from the current Online Banking platform, and then import then into the new Online Banking system (separate instructions are available for this process); or
- You may directly enter information into the new Online Banking system to send an ACH file.

These instructions describe the process of directly entering information into the new Online Banking system to send an ACH file.

Note: In the new Online Banking system, anywhere you see the ❓ icon, you may click on it for Help.

Also,

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.

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.

To manually create an ACH file,

1. Start by clicking the 'Manual Entry' button, and
2. Select the type of file. 'Corporate Payments', and 'Payroll' are the most common if you are sending money as payments or paying employees.

3. The Online Banking system will open the 'Add Details' screen for the first step in creating the file.
4. Here you will choose the Company Name; Enter a Description for the file; Choose the Account the ACH will take the outgoing funds from (additional, multiple accounts can be added later); and the Effective Date for the transaction. You may also choose a check box for Same Day processing.

Add Corporate Payments (CCD, CCD+, CTX) Details

1. Create Batch
2. Add Details
3. Review

Fill out the header information to continue.

Type Corporate Payments (CCD, CCD+, CTX)

Company Name

Test Account ..▼

Description ❓

Pay Vendor

Account

CK - Small Business Checking ▼

Effective Date ❓

5/23/2024 📅

☐ Same day processing ❓
Fee: $30.00 per transaction

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.

5. At the bottom of the 'Add Details' screen, there is a section to add the ACH file recipient information.

add a recipient					Review	Cancel
Recipient	Account	Account Type	Credit/Debit	Amount Addenda		Action
Total recipients 0				Total amount $0.00		

6. Click 'add a recipient' to add a new recipient to the ACH file.
7. If you have previously added recipients, you may choose them in the drop-down list box. Otherwise, click 'create new recipient'.

create new recipient

NO DATA FOUND.

		Credit/Debit	Amount Addenda		Action
				Review	Cancel
Please select...		Credit	$0.00	(optional)	✓ ✕
Total recipients 1			Total amount $0.00		

8. Clicking on 'create new recipient' will bring up the Create New Recipient box.

This box requires:

- *A recipient name*. (The name of the outgoing payment, or, if you are adding an additional account for funding the payment, the account name can be entered here. Below are screenshot examples of both.)

- *Assign Recipients to Batch Type(s)*. Here you can select if you wish the recipient to be added to the drop-down selection box the next time you create a manual ACH file. You may assign a recipient to more than one Batch Type. When selecting a checkbox in this list, you will also have the option of adding an Employee ID, Customer ID, or Supplier ID where appropriate.

- *Recipient Account Information*
    - *Routing Transit Number*: The routing number for the payment destination. (Or, if you are adding an additional account to draw funds from, enter 031314503 as the routing number for PS Bank).
    - *Account Number*: The account number for the payment destination or funds withdrawal.
    - *Account Type*: Choose 'Checking' or 'Savings'

- When complete, click on the '**Add Recipient**' button.

Successful addition of a recipient will result in an on-screen confirmation. The on-screen confirmation will vary if a batch type was also assigned to the recipient. Examples:

> ✅ The recipient was successfully added.   ✕

<div align="center">or</div>

Create New Recipient Successful   ✕

> ✅ The recipient was successfully added. You can reuse this recipient in other batches by clicking "add a recipient" link in the table below and search by recipient name.

Recipient Name	Test Payee
Assigned Batch Type(s)	Corporate Payments (CCD, CCD+, CTX)
Supplier ID	Vendor 1
Routing Transit Number	031302955
Account Number	*6789 ☐ Show account number
Account Type	Checking

<div align="center">**Close**</div>

Example screen for adding a payee recipient:

Create New Recipient   ✕

Recipient Name

> Test Payee

Assign Recipient to Batch Type(s) ❓

☐ Payroll (PPD, PPD+)
☐ Consumer Collections (PPD, PPD+)
☐ Corporate Collections (CCD, CCD+, CTX)
☑ Corporate Payments (CCD, CCD+, CTX)
Supplier ID (optional)

> Vendor 1

Recipient Account Information

Routing Transit Number ❓

> 031302955

Account Number ❓

> •••••••••   ☐ Show account number

Account Type

> Checking ▼

Add Recipient   Cancel

<div align="center">In this example the 031302955 is a routing number for M&T Bank</div>

Example screen for adding an additional account to draw funds from:

Create New Recipient   ✕

Recipient Name

| Slush Fund |

Assign Recipient to Batch Type(s) ❓

☐ Payroll (PPD, PPD+)
☐ Consumer Collections (PPD, PPD+)
☐ Corporate Collections (CCD, CCD+, CTX)
☑ Corporate Payments (CCD, CCD+, CTX)
Supplier ID (optional)

| Found Money |

Recipient Account Information

Routing Transit Number ❓

| 031314503 |

Account Number ❓

| ········· | ☐ Show account number

Account Type

| Checking   ▼ |

Add Recipient   Cancel

In this example the 031314503 is the routing number for PS Bank

9. After adding a recipient, add the Credit/Debit, Amount, and optional Addenda data.
    (Credit = going to an account, Debit = coming from an account)

10. To lock-in the data that has been entered, click the checkmark ✔ in the Action column.

Recipient	Account	Account Type	Credit/Debit	Amount	Addenda	Action
Test Payee | Checking - *6789 ▼			Credit ▼	$5,000.00	(optional)	✔ ⊗

Total recipients 1   Total amount $0.00

11. You must enter both the account(s) that will be receiving the funds (Credit) and the account(s) disbursing the funds (Debit).

In the example below, $5,000 is being sent to Test Payee, and the money is coming from Payment Account ($4,000) and Slush Fund ($1,000).

add a recipient					Review	Cancel

Recipient	Account	Account Type	Credit/Debit	Amount	Addenda	Action
Slush Fund	*6789	Checking	Debit	$1,000.00	(optional)	🖉 ✕
Payment Account	*4321	Checking	Debit	$4,000.00	(optional)	🖉 ✕
Test Payee	*6789	Checking	Credit	$5,000.00	(optional)	🖉 ✕

Total recipients 3   Total amount $0.00

12. At this point you may edit or Review the ACH file.

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
Slush Fund	*6789	Checking	Debit	$1,000.00	(optional)		✎ ✕
Payment Account	*4321	Checking	Debit	$4,000.00	(optional)		✎ ✕
Test Payee	*6789	Checking	Credit	$5,000.00	(optional)		✎ ✕
Total recipients 3				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
Slush Fund	*6789	Checking	Debit	$1,000.00	(optional)		✎ ✕
Payment Account	*4321	Checking	Debit	$4,000.00	(optional)		✎ ✕
Test Payee	*6789	Checking	Credit	$5,000.00	(optional)		✎ ✕
Total recipients 3				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
Slush Fund	*6789	Checking	Debit	$1,000.00	(optional)		✎ ✕
Payment Account	*4321	Checking	Debit	$4,000.00	(optional)		✎ ✕
Test Payee	*6789	Checking	Credit	$5,000.00	(optional)		✎ ✕
Total recipients 3				Total amount $0.00			

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

add a recipient							Review	Cancel
Recipient	**Account**	**Account Type**	**Credit/Debit**	**Amount**	**Addenda**			**Action**
Slush Fund	*6789	Checking	Debit	$1,000.00	(optional)		✏	✕
Payment Account	*4321	Checking	Debit	$4,000.00	(optional)		✏	✕
Test Payee	*6789	Checking	Credit	$5,000.00	(optional)		✏	✕
Total recipients 3				Total amount $0.00				

14. Clicking on the '**Review**' button allows you the opportunity to review the ACH file.

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**.

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

PSBank

$ Accounts   Transfers   🏛 ACH   Pay Bills   Personal Finance Manager

Review Corporate Payments (CCD, CCD+, CTX)

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

Type	Corporate Payments (CCD, CCD+, CTX)
Company Name	Test Account
Description	Pay Vendor
Account	CK - Small Business Checking - xxxxxxxxx
Effective Date	05/23/2024
Total amount	$0.00
Total recipients	3

Submit Batch   save as draft | Cancel

Recipient	Routing	Account	Account Type	Amount	Addenda
Slush Fund	031314503	*6789	Checking	-$1,000.00	
Payment Account	031314503	*4321	Checking	-$4,000.00	
Test Payee	031302955	*6789	Checking	+$5,000.00	
Total recipients 3				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.

Saving as a Draft will put the ACH file under 'Drafts And File Uploads' at the bottom of the main 'Create Batch' screen. (The first screen you will go to if you click the ACH menu icon at the top of the Online Banking navigation)

Saved drafts may be edited or deleted. Editing a draft will return you to the 'Edit Details' page, allowing you to perform all of the functions previously described in this document.

16. To submit the ACH file for processing, click the '**Submit Batch**' button.

17. Depending on the security configuration for your organization, at this point you may need to perform an additional security process. One possible process is entering a security question. Example:

Answer Security Question

This action requires you to answer a security question before it can be completed.

Question What was the make and model of your first cell phone?

Answer

[   ] 👁

[Next]   Cancel

18. A successful submission will display a confirmation, and add the ACH file to the Pending section of 'Pending And Drafts'.

✓ Corporate Payments (CCD, CCD+, CTX) batch submission successful. You can view it in the Pending table below.   ✕

Pending And Drafts

Type	From	To		
All ▼	5/21/2024 📅	6/20/2024 📅	Filter	Clear filters

Pending

Effective Date ▼	Type	Account	Amount	Status	Action
MAY 23	Corporate Payments ...	CK - Small Business C...	$0.00	In Process	stop

Drafts And File Uploads   refresh results

Effective Date ▼	Type	Account	Amount	Created By	Action
MAY 22	Payroll (PPD, PPD+)	CK - Small Business C...	$0.00	WWW Test Account	edit | delete

From within the 'Pending' section of 'Pending And Drafts', you have the option to 'Stop' the file from processing until 1:00pm, at which point the file will be processed.

Congratulations!

At this point you have successfully processed an ACH file. And if you have any questions or concerns, please do not hesitate to reach out any time during business hours by calling: **1-866-746-1011**, or sending an e-mail to ebanking@psbanking.com.