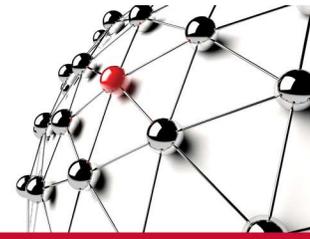


# Business Online Banking Quick Reference Guide



## ACH Payments

Use ACH to make a wide variety of payment types. Each data entry screen is specifically designed for a different kind of payment.

1. Click **ACH Payments**.
2. Click **Add**.
3. Select the appropriate company from the **Company** drop-down list. Select the appropriate application (type of payment) from the **Application** drop-down list.
4. Enter a Database Name, such as "Payroll (Biweekly)."
5. If you want Business Online Banking to automatically generate the transactions on a regularly scheduled day, select the **Auto-Generate Transactions** check box. You will set the dates in a later step.
6. Use the **Previous Business Day** and **Next Business Day** options to determine how you want payments to be made if the settlement effective date falls on a non-business day such as a holiday or weekend.
7. Click **Save** from the Frequency screen to return to the Add Database screen.
8. Click **Save** to save the new database. The Database Summary confirmation appears.
9. The next step is to add transactions to the database. In this case, you will add employees to the Payroll database. To do this click **Add** on the Database Summary screen. A Database Detail screen appears. Repeat this step for each entry you wish to add to your database.
10. When you are finished entering data, click **Add**. A confirmation appears and opens a new database detail record for your next transaction. You may click **Save** on your final transaction.

### Notes:

If you are using the Auto Generate option, click the Default Frequency link to open the Frequency screen. Use this screen to set the days when your transactions will settle. For example, you may set your payroll to settle on the 10<sup>th</sup> and 15<sup>th</sup> of each month.

A prenote is a zero-dollar transaction sent in advance of live monies to certify that all the banking and account information in the detail entry is correct.

ACH transactions cannot be processed on bank holidays. To view the Holiday Table, click Setup on the Service menu and then the **View holidays on which services do not process** hyperlink.

## Steps to Edit Database Entries

1. **Click** the **hyperlink** for the appropriate database.
2. Edit the amount field if necessary. Edit detail information by clicking on each entry's hyperlink.
3. Select the **Hold** check box if you do not want to include a particular transaction.
4. Depending on how your ACH service is set up, you may need to **Approve** database entry changes.

## Steps to Approve Database Changes (optional security control)

1. On the Database List, select the check box next to the database with a status of "Pending Approval."
2. Click Modify Database
3. On the Modify Database screen, click **Approve**

## Steps to Create Batches

1. Once you have updated the amounts on the Database Summary screen, return to the Database List screen by clicking the Database **List** link.
2. From the Database List screen, select the check box next to the appropriate database, and then **Create Batch**.
3. Enter the date you want transactions to settle in the **Effective Date** text box. The effective date is the date transactions settle at the Federal Reserve.
4. Click **OK**. Batches appear on the Batch List screen. You may have to click "Refresh" to see the new batches.

### Notes:

If you use the Auto-Generate and/or Auto-Release options, the transaction will automatically be generated.

If you do not use these options, you must manually create the batch of transactions for processing and determine the settlement date.

In the future, if you have a new database for which you have not yet created prenotes, and you do not want to create live transactions, select **Prenotes Only** on the Transactions Options setting.

## Steps to Check Totals and Run Reports

The Batch Summary report provides you with totals for all transactions in selected batches.

1. From the Batch List screen, select the check box next to one or more batches.
2. Click **Batch Report**. The Batch Summary Report screen appears.
3. Select a sorting option and then click **Display** to display the report on the screen.

## Steps to Release Batches

1. Click **ACH Payments**, and then **ACH Batch List**. The Batch List screen appears.
2. Select the check box next to the batch you want to release, and then click **Release**.
3. You will be prompted for your one time password - also known as your token code. A confirmation appears at the top of the Batch List screen, stating that the batch has been released.
4. View the status area to confirm release and acceptance by German American. **Batch status changes from "Entered" to "Released."** The status then changes to "In Process" as German American processes transactions and then to "Submitted" when processing is complete. The Date and Time columns update as batch status changes.

**Note:** You must release your batch from the ACH Batch List screen, or your payment will not process.

## Steps to Unrelease Batches

If you have released a batch and want to cancel the process and make the batch unavailable for bank processing, you can unrelease the batch. This can only be done if the status is "Released."

1. From the Batch List screen, select the check box next to the batch you wish to unrelease.
2. Click **Unrelease**. A confirmation appears at the top of the Batch List screen stating that the batch has been unreleased. The status for the batch changes back to "Entered" and the Date and Time field is updated.