



# Luther Burbank<sup>®</sup>

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## *Savings*

### ACH User Guide

Once approved for Automated Clearing House (ACH) service, you will be able to originate and manage ACH transactions. The following procedure outlines how to access the service and complete ACH transactions using Business Online. If you have any questions about the procedure or wish to report any issues while using Business Online, email [onlineaccounthelp@lbsavings.com](mailto:onlineaccounthelp@lbsavings.com) or call 888.578.4495, Monday – Friday, 9am to 5pm (PT). If emailing, please do not include any sensitive information such as an account number, PIN, password or Online ID.

#### Accessing ACH

- Navigate to Payments and Transfers >ACH.

#### Creating a New ACH Transfer Manually

- From the ACH page, click New payment or New collection.
- A popup window will appear. Select the ACH type from the dropdown menu and click Continue.
- Enter the Description and choose an Effective Date then select the appropriate Recurring Frequency by clicking the “Repeat” checkbox, if applicable.
- Complete the Pay From and Pay To sections.
- Request prenotifications by selecting Prenote on the left hand side. Refer to the Terms & Conditions for important information regarding prenotifications.
- Click Save For Later to save your progress and submit at a later time, or click Complete ACH to submit the file.
- After submitting the file, enter your One Time Passcode (the 8-digit number generated by your token).
- Upon successful entry, the ACH file will be placed in the approval queue for review and submission by your company’s appointed approver.

#### Creating a New ACH Transfer Using an ACH Template

- From the ACH page, click the Templates tab to display all saved templates. Locate the template you would like to use
- Click the arrow in front of the description to expand details to ensure you have located the correct template.
- Click Send to use the template as is, or click Edit to edit the template before use.
- If you selected Edit, make any necessary changes to the template then click Save. Once saved, click Send to use the template.
- Once you select Send, enter the Effective date, Company description, and then click Complete ACH or Save For Later.
- Note: You may also access templates by using the Pay or Transfer widget on the home page and selecting ACH > Show.

#### Creating a New ACH Transfer Using a NACHA Template

- Save the NACHA file to your computer.
- From the ACH page, click Import File on the right side of the page.
- From the Import File page, select the NACHA radio button next to Import Type, select a company from the dropdown menu for the Tax identification number, and use the dropdown menu to select the appropriate Payment or Collection Type.
- Click Browse and select the saved NACHA file from your computer for the File location, then click Continue.
- Review the information. Click {Preview ACH} if no changes are necessary, or click {Edit} to make changes.
- Click {Complete ACH} to submit the file.
- Note: You may also import NACHA files by using the Pay or Transfer widget on the home page and selecting ACH import > Show > Browse, to select the saved NACHA file from your computer for the File.

## Creating a New ACH Transfer Using a Non-NACHA Template

- Save the file to your computer.
- From the ACH page, click Import File on the right side of the page.
- From the Import File page, select the Non-NACHA radio button next to Import Type, select Create new templates or choose from another template from the dropdown menu for the Template, and use the dropdown menu to select the appropriate Payment or Collection Type.
- Click Browse and select the saved file from your computer for the File location, then click Continue.
- From the Step 1 screen:
  - Click Choose File to browse and select the saved non-NACHA file then click Next.
- From the Step 2 screen:
  - Select the ACH transfer type and add a description for the transfer.
  - Confirm the Tax Identification Number for the company paying the ACH.
  - If template groups are set up, select a group or add a new group by clicking the green plus sign.
  - If the template has headers/column names, enter the number of rows from the top to be excluded.
  - If the template has grand totals/footer items, enter the number of rows from the bottom to be excluded.
  - Select whether decimals need to be inserted into the amount.
  - Select the appropriate options for delimited or fixed width characters.
  - Click File Preview to review the file information.
  - Select the users who will have access to the template then click Next.
- From the Step 3 screen:
  - Define the columns from your file.
  - Select the offset account and the effective date option then click Next.
- From the Step 4 screen:
  - Confirm the data mapping then click Next.
  - To make a change, click Back and adjust any items on the Step 3 screen.
- From the Step 5 screen:
  - Review a summary of the ACH under Batch ID.
  - Click Finish to import the file and prepare it for processing.
- From the Step 6 screen:
  - Click Process to complete the import.
  - Click Review to make any necessary changes then click Process.

## Inquiring About an ACH Transfer

- From the ACH window, click the Activity tab.
- All ACH Activity will be listed below for inquiry, use the Search Activity widget to the right side to narrow search results.
- Search Activity: Use the dropdown menus and enter the search criteria in the fields provided (Date, , Type, Amount, Tax id number, Description, Reference number, Priority, &/or Status) then click Search.
- The narrowed ACH list will repopulate on the screen.
- Click the arrow to the left side of each transfer to expand for additional information.
- Click the ACH Description title to be redirected to another screen with complete transfer details and to print the individual transaction.
- Click the View Report icon to the right of the ACH list to export information from multiple transactions.
- Available Reports – From Activity Report pop-up window, select one of the following reports:
  - File Information – Transfer List; a summary of all ACH transactions, including status.
  - Batch Information – Batch List; a summary of all batches.
  - Transactions – All Transactions; details of all transactions within a batch.
- Once report has been selected, click Download Report to process or Cancel to exit pop-up window.
- Note: report formats are available in PDF and CSV

## Changing an ACH Transfer

- From the ACH window, click Activity.
- Locate the ACH Transfer from the list, then click Edit to make changes to the ACH.
- Then click Complete ACH to process.
- Note: Changes cannot be made to the transfer after it has been processed.

## Deleting an ACH Transfer

- From the ACH window, click Activity.
- Locate the ACH Transfer from the list, then click Delete.
- You will be redirected to another screen with complete transfer details for that ACH, after reviewing, click Delete ACH to proceed with deleting the transfer.
- Otherwise, click Return to ACH Activity.
- Note: Once you click Delete, the transfer will immediately be submitted for deletion. A transfer cannot be deleted after it has been processed.

### **Reviewing an Incoming ACH Transfer**

- From the ACH window, click Incoming.
- All Incoming ACH transfers will appear in the list below.
- Use the Search Activity widget to the right side to narrow search results.
- Click the arrow to the left side of each transfer to expand for additional information
- Click the ACH Description title to be redirected to another screen with complete transfer details and to print the individual incoming ACH transaction.

### **For Company Approvers**

- Approving an ACH Transfer:
  - From the Home page, navigate to Review Transfers to review all ACH transfers pending approval.
  - Click the ACH description to review details.
  - To approve, check the box next to the wire and click Approve.
  - To approve multiple transfers, click Select All then Approve.
  - Enter your One Time Password (the 8-digit number generated by your token).
  - Upon successful entry, transactions are be submitted for processing.
- Setting up an ACH Template:
  - From the ACH Manager window, click Select External Transfer Criteria>Select the ACH Transfer Template then click Submit to populate all existing templates.
  - If no templates exist, the template list will report that no matching record(s) exist.
  - Click the New icon from the template list, select the ACH type then click Submit.
  - Enter the information in the template and click Save.
  - Select the option from the Template Group to organize the ACH transactions by group or click the New icon to add a new template.
  - In the User section, select the users who authorized to use the template.
  - Once approved, the template will be available to authorized users for initiating an ACH transfer.