COLUMBIA BANK

ACH Origination
User Guide

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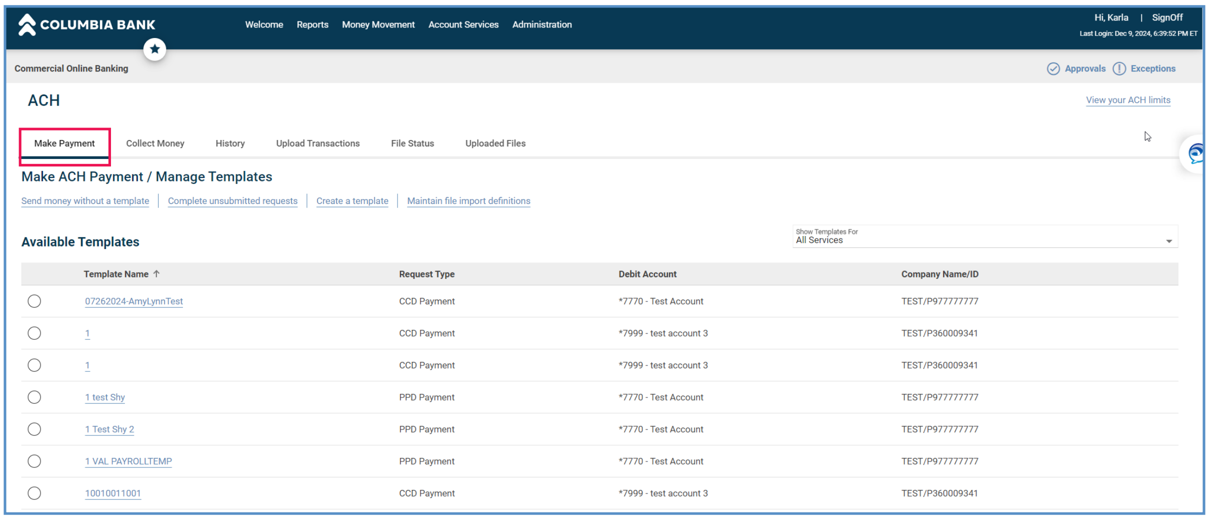
When sending payments via ACH, we highly recommend setting up dual approval controls, requiring at least two separate people to authorize a transaction. This assists in preventing external and internal fraud as well as processing errors.

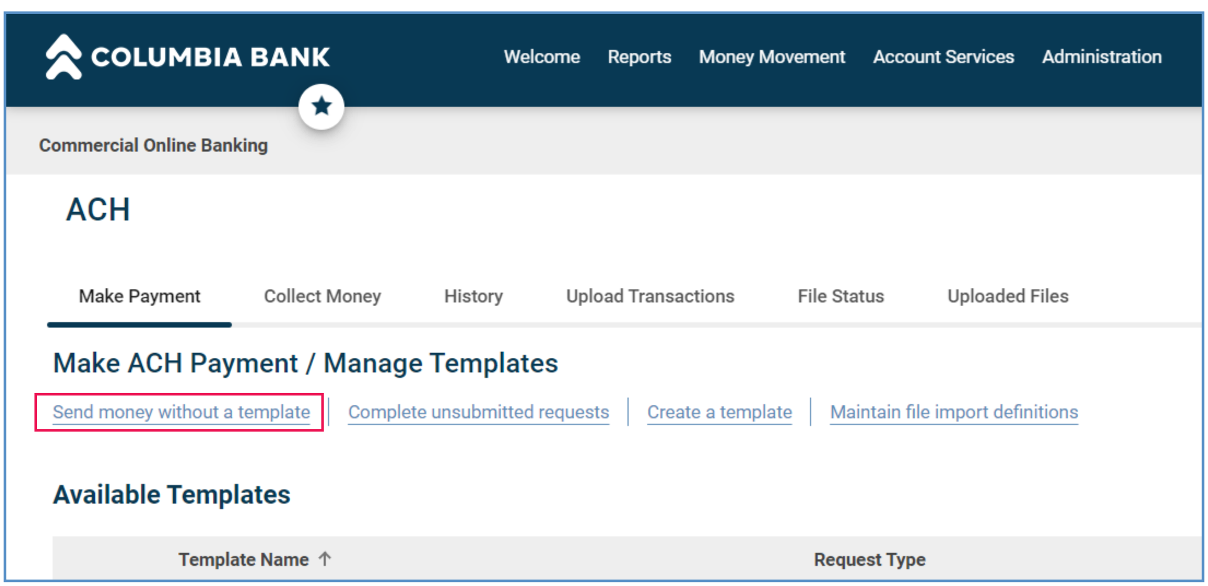
Sending a payment

To create, schedule or manage ACH transactions, start by going to Money Movement in the top menu and selecting ACH.

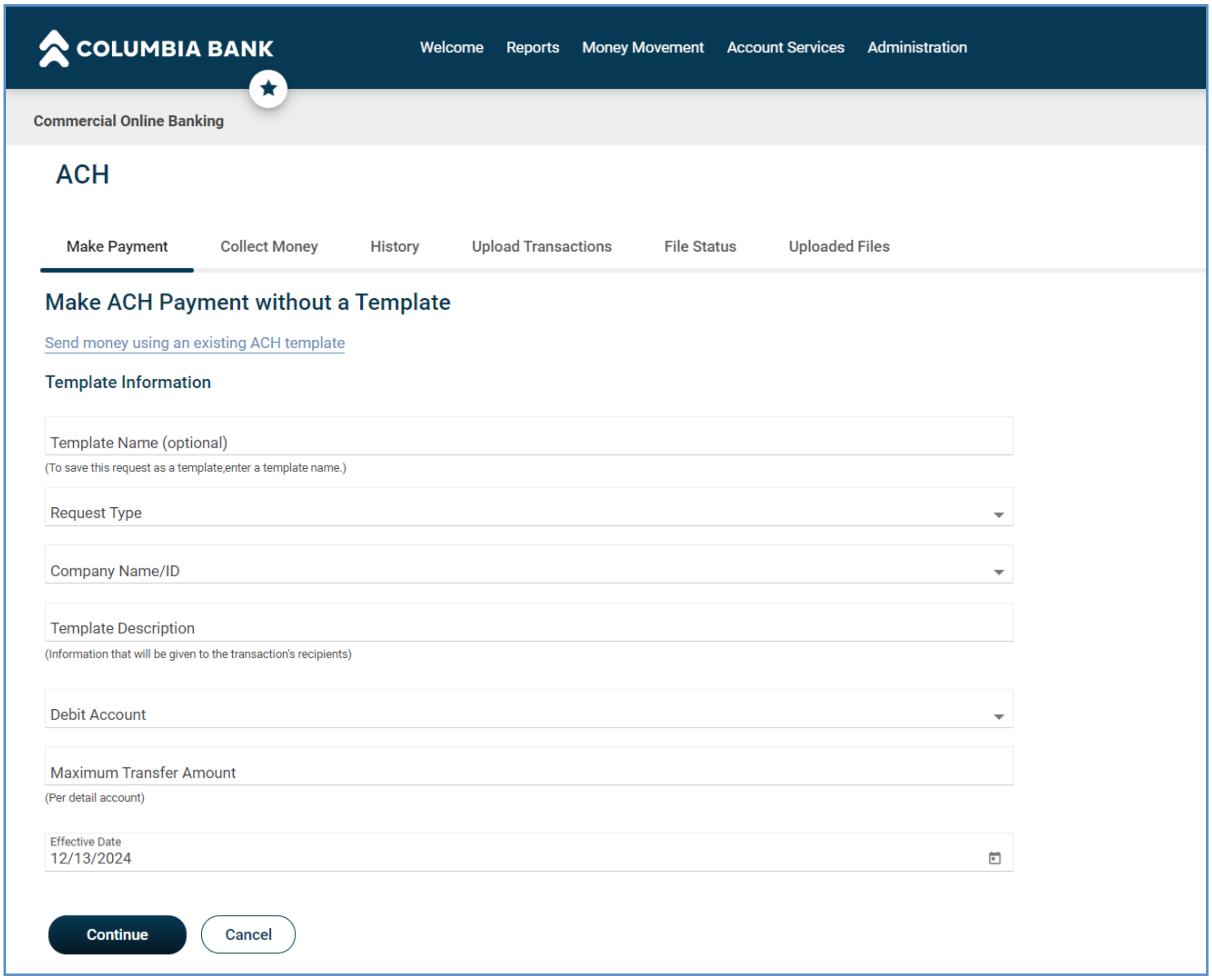
1. Click the **Make Payment** tab on the ACH screen.



2. Select **Send money without a template**.



3. Complete the required fields.



Request Type – Corporate Payment (CCD) or Personal Payment (PPD).

Company Name/ID - Company from which you are sending the ACH.

Debit Account – Account the funds will come from.

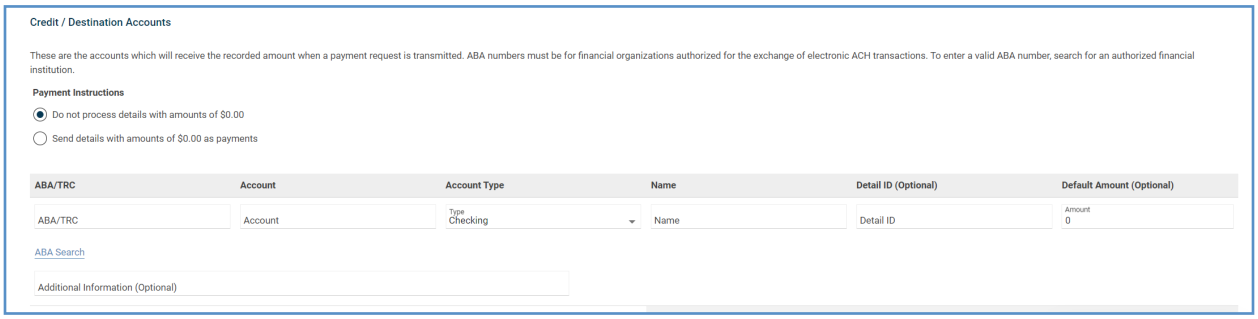
Maximum Transfer Amount – Maximum amount that can be transferred to any one payee in a single transaction.

Effective Date - Date the funds will be credited to the account. The system will default to the next business day, which is the minimum required lead time. Transactions must be scheduled for a working business day.

4. Click **Continue**.

5. (Optional) Enter a **Control Amount** for reconciliation on multiple payees.

6. Enter your payee's account information on the Add Payment Details screen.

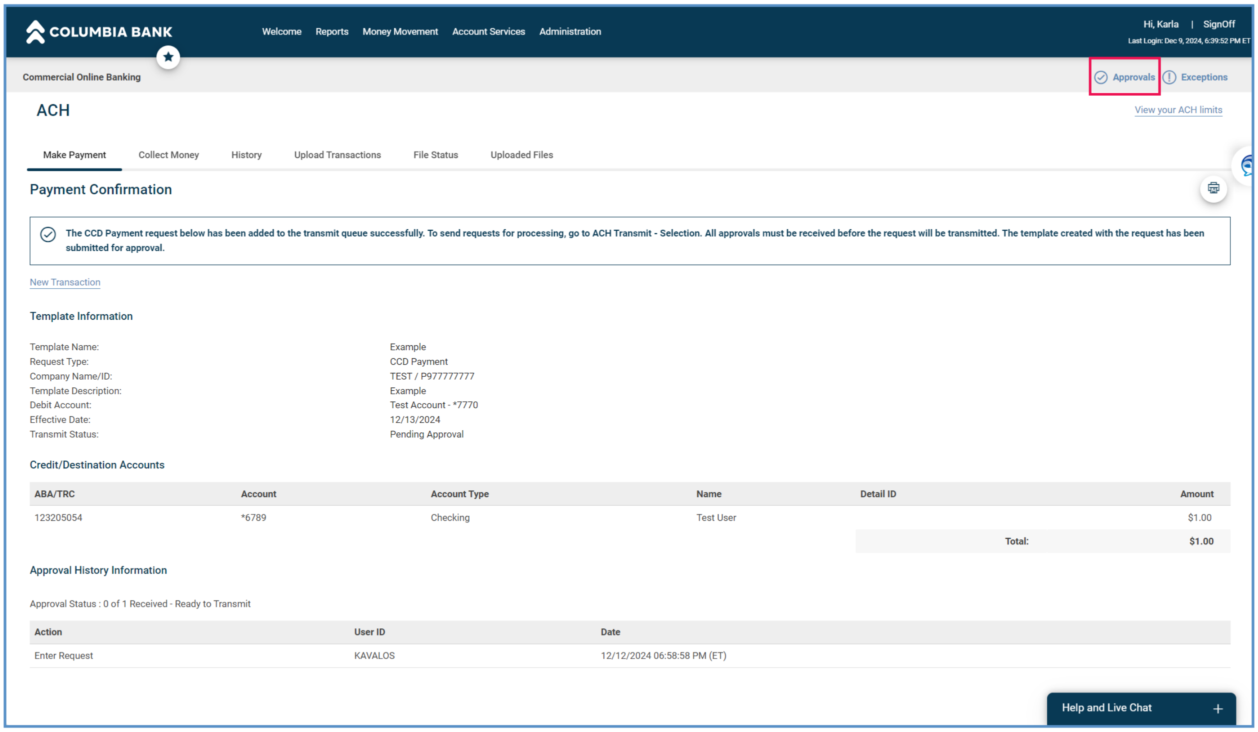


ABA/TRC: Must have a valid ABA number for institutions authorized for ACH transactions
Account: Payee account number
Account Type: Select from dropdown
Name: Payee name
Detail ID: (Optional) Reference info for the payee
Default Amount: (Optional)
Total: Total of all payments
Variance Amount: Will display if optional Control Amount is used
Add Additional detail row: (Optional) Add as many as you need

7. Click **Continue**.

8. If you have dual approval set up, you will see the **Submit for Approval** button. Selecting this will move the transaction into the approval queue.

9. Select **Approvals** in the upper right of the screen to complete the approval process.

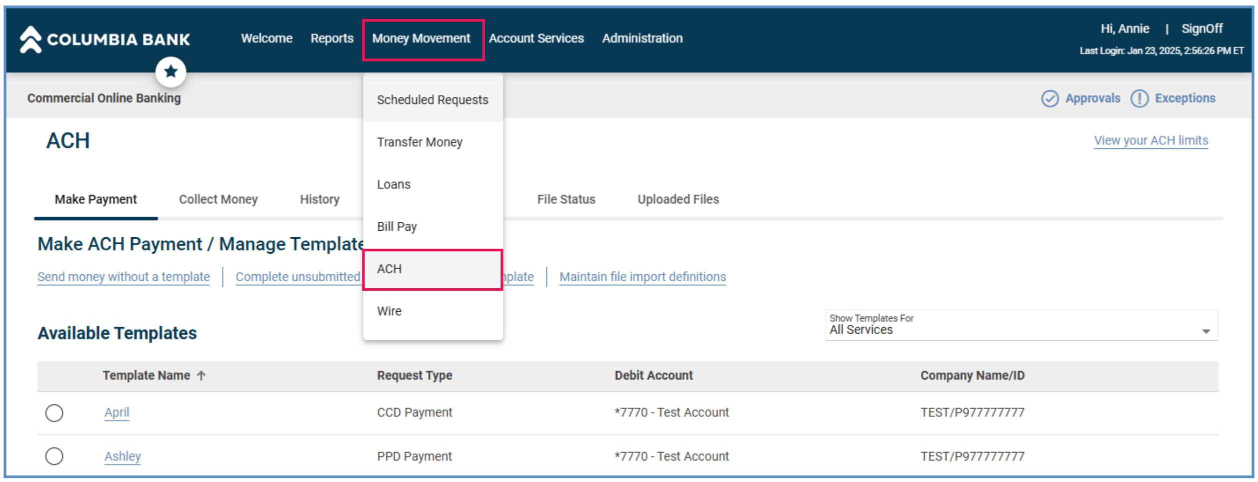


Creating and modifying templates

Creating a template

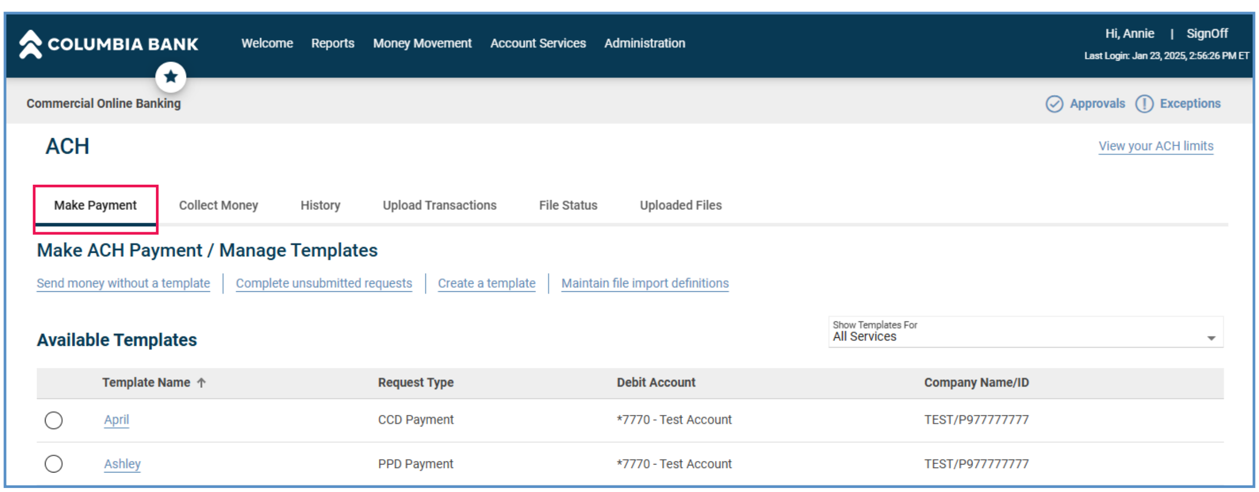
To make your own template, you can either begin a new or copy and edit an existing template.

1. Go to **Money Movement** in the top menu and then select **ACH**.

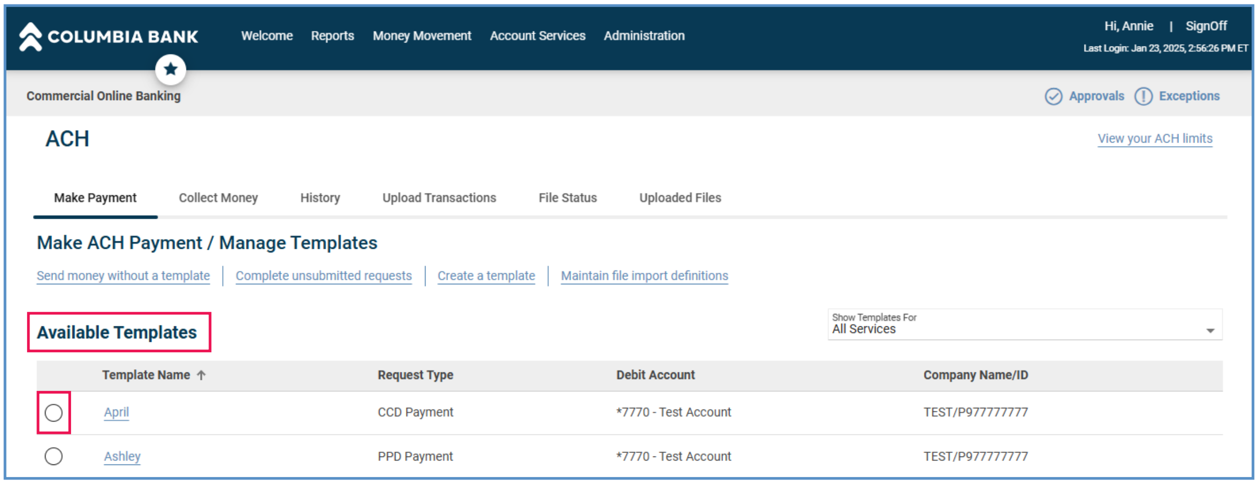


2. Click on the **Make Payment** tab.

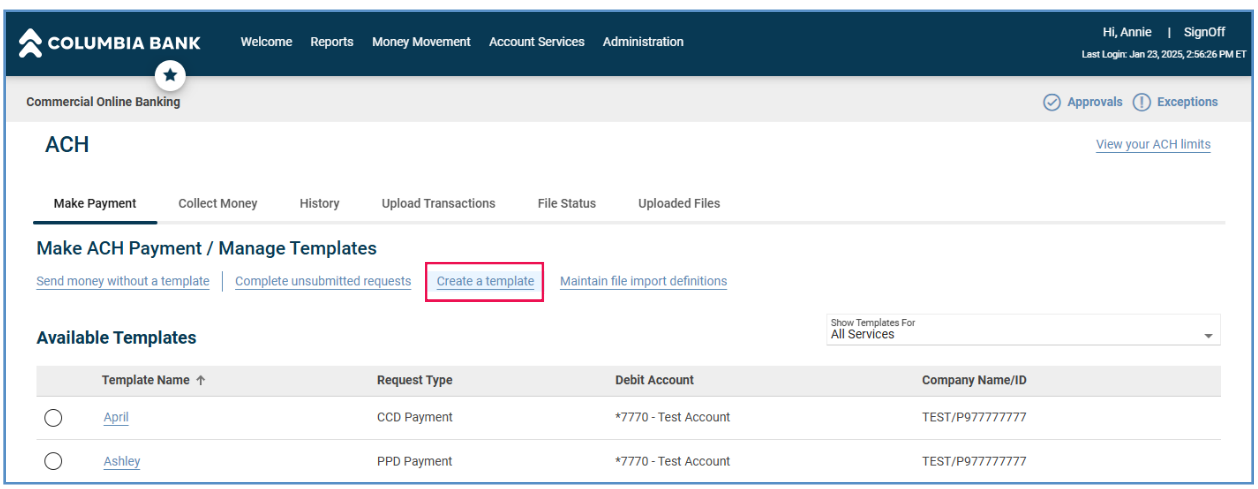
If you have existing ACH templates, they will be listed under Available Templates.



3. (To use an existing template) Click the radial to the left of an existing template name and click **Continue**. If you need to view the details of the template, click on the template name.

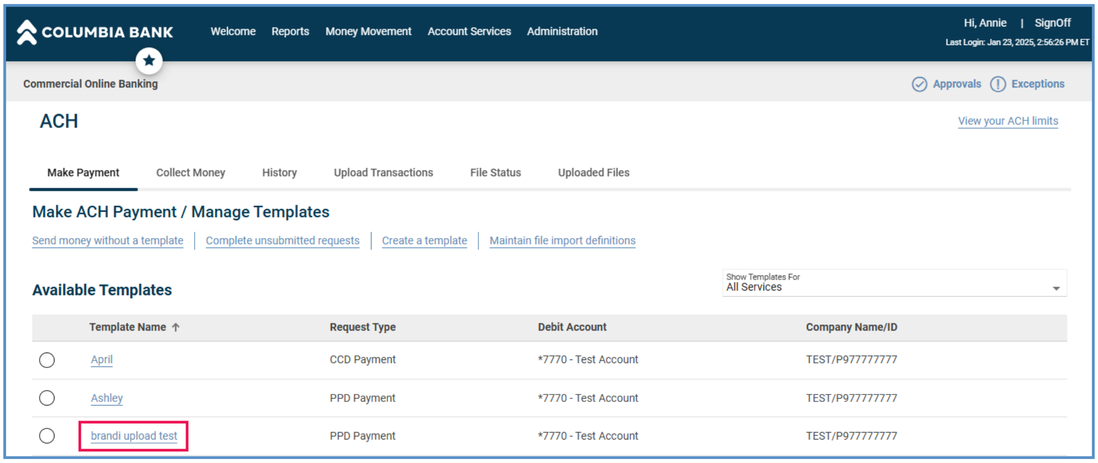


4. (To create a new template) Click the **Create a template** link, complete the **Template Information** and **Recipient Information** then select **Save Changes**.

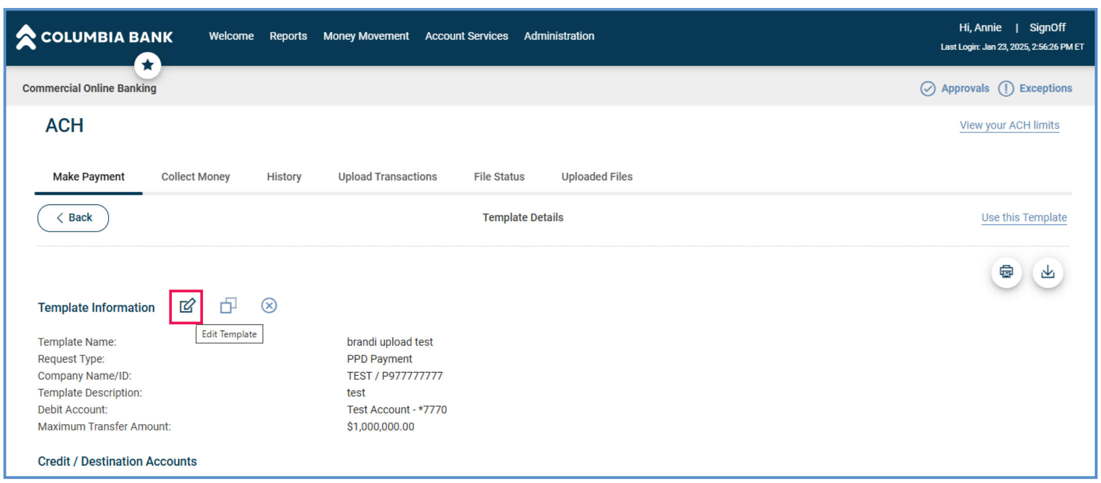


Modifying templates

1. Click on a **template name** to view the Template Details screen.



2. Select the **Edit** icon and modify the necessary information.



3. (Optional) Select the **Copy** icon to make a copy of the template.
   (Optional) Select the **Delete** icon to remove the template.

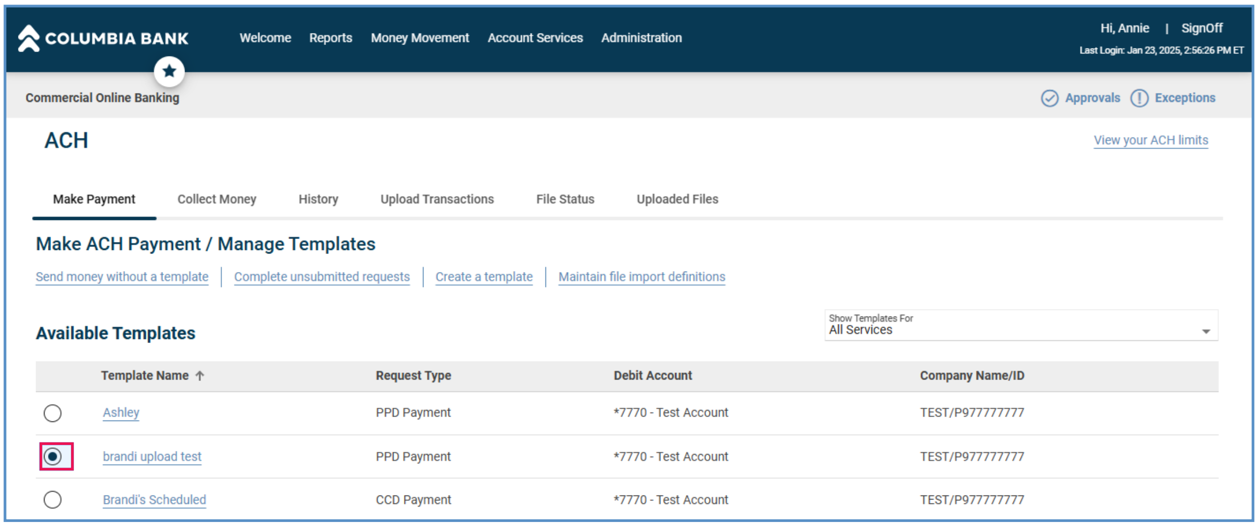
4. Click **Save Changes**.

Note: If your company has dual authorization set up, anytime a template is modified or created, it must be approved before it can be used.

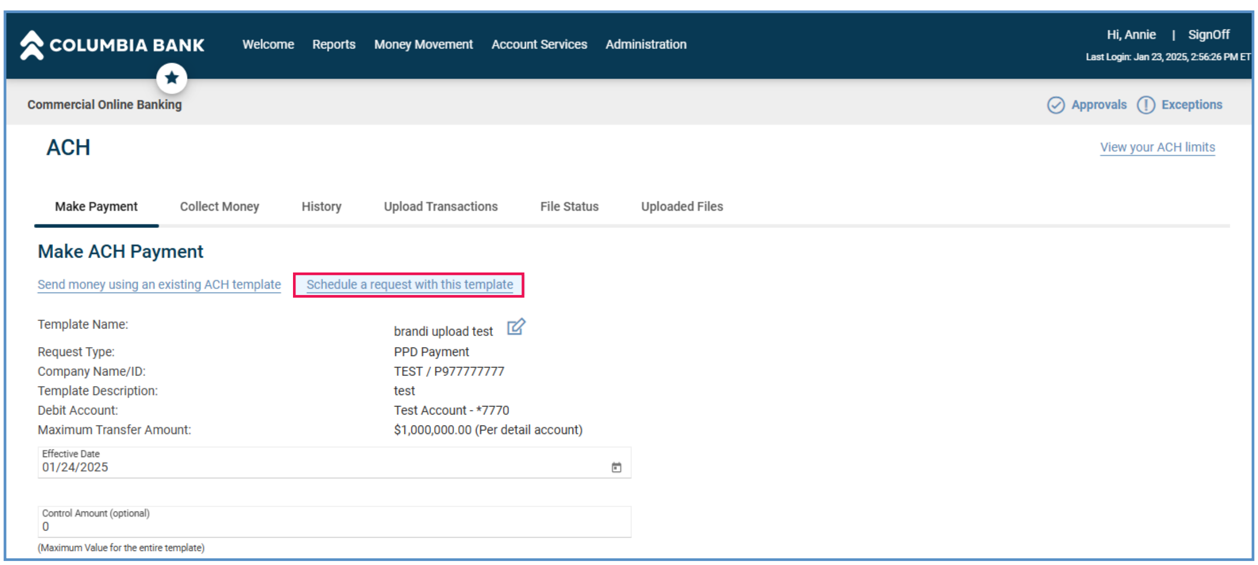
Recurring payments

Once you've selected or created your template, follow the steps below to setup a recurring payment.

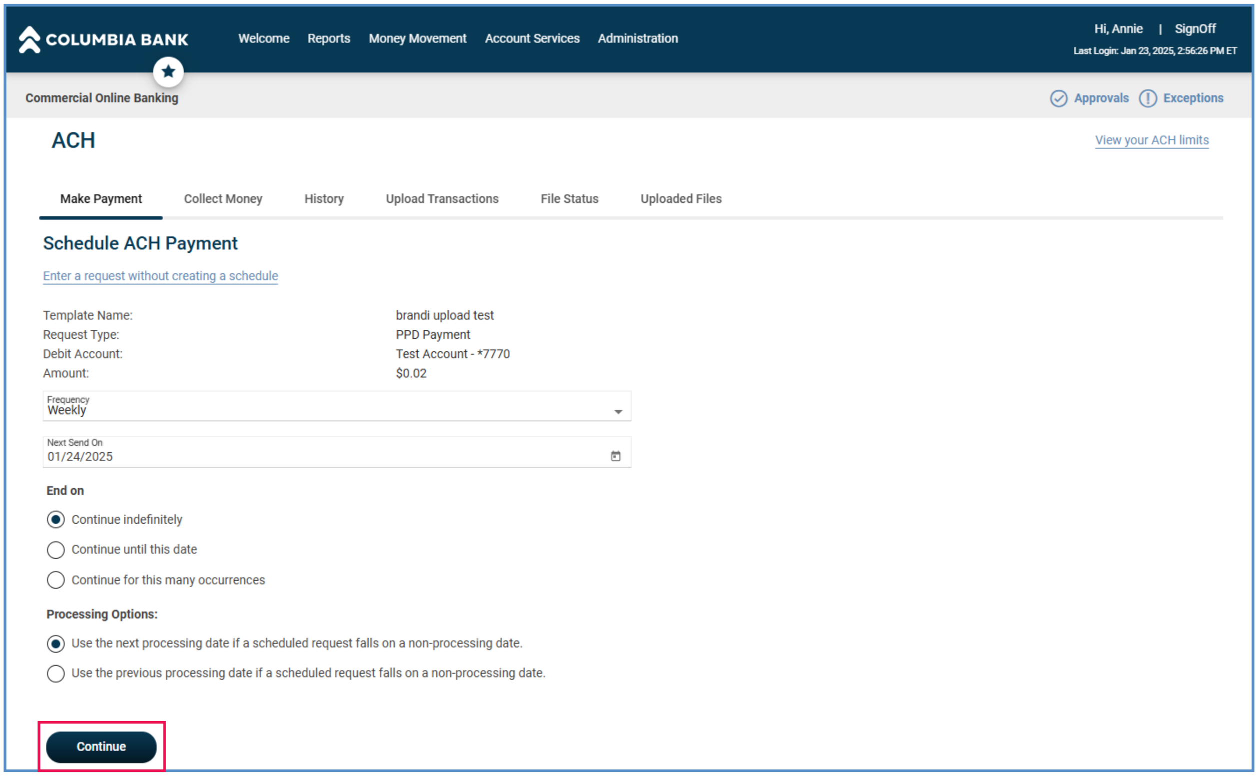
1. Select the radial button next to the template name from the Available Templates list.



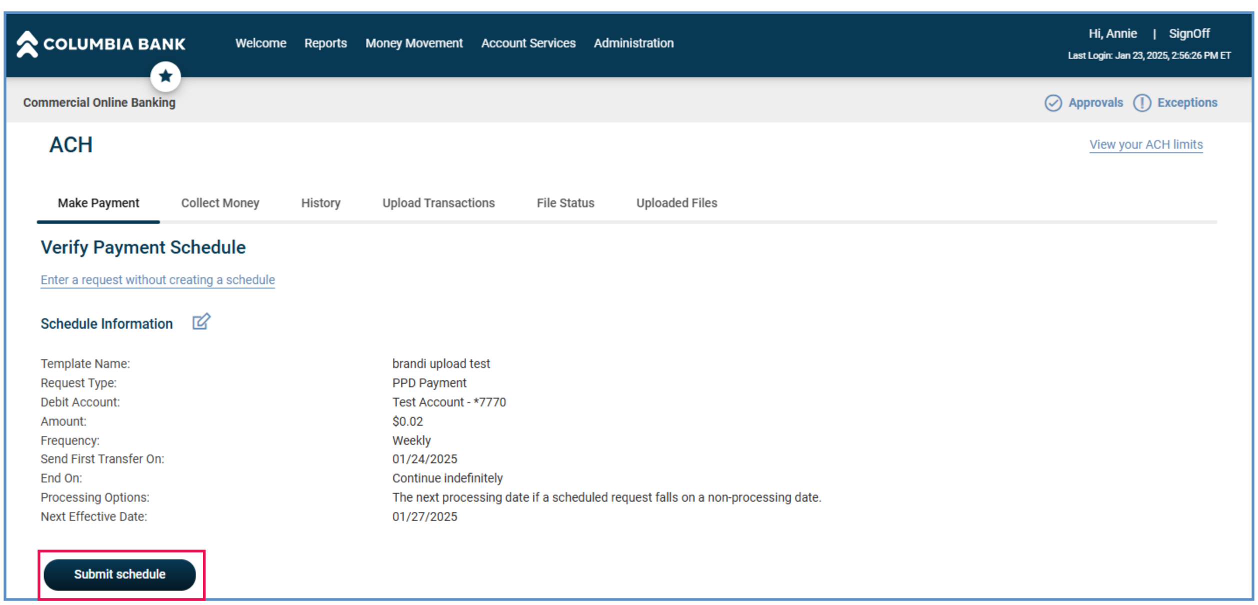
2. Click **Schedule a request with this template**.



3. Choose the parameters of the schedule and click **Continue**.

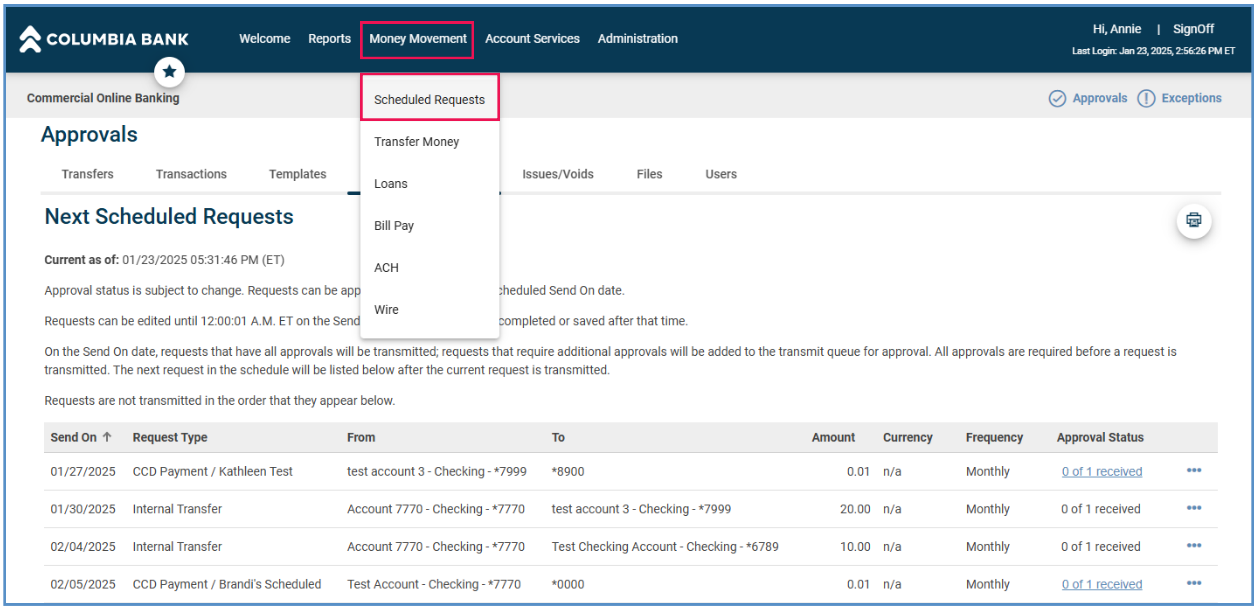


4. Verify your changes and click **Submit Schedule**.

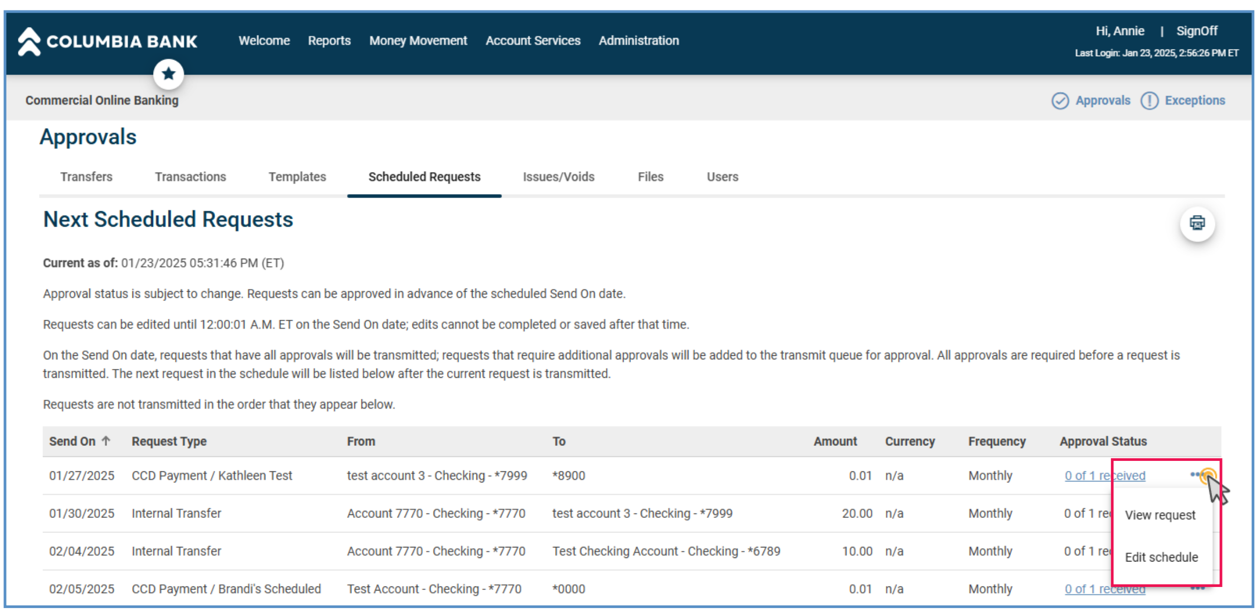


Modifying a recurring payment

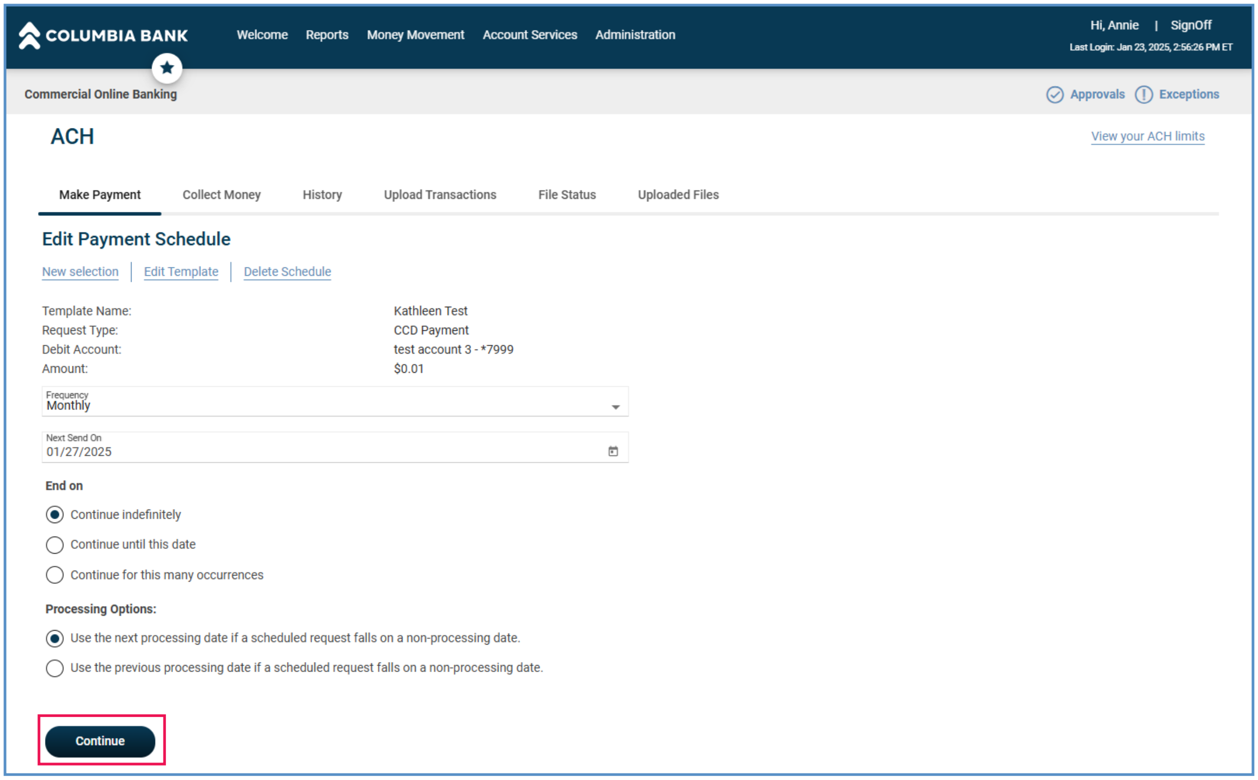
1. Go to **Money Movement** in the top menu and select **Scheduled Requests**.



2. Click on the three dots to the right of the schedule you'd like to modify and click **Edit schedule**.



3. Complete your edits and click **Continue**.

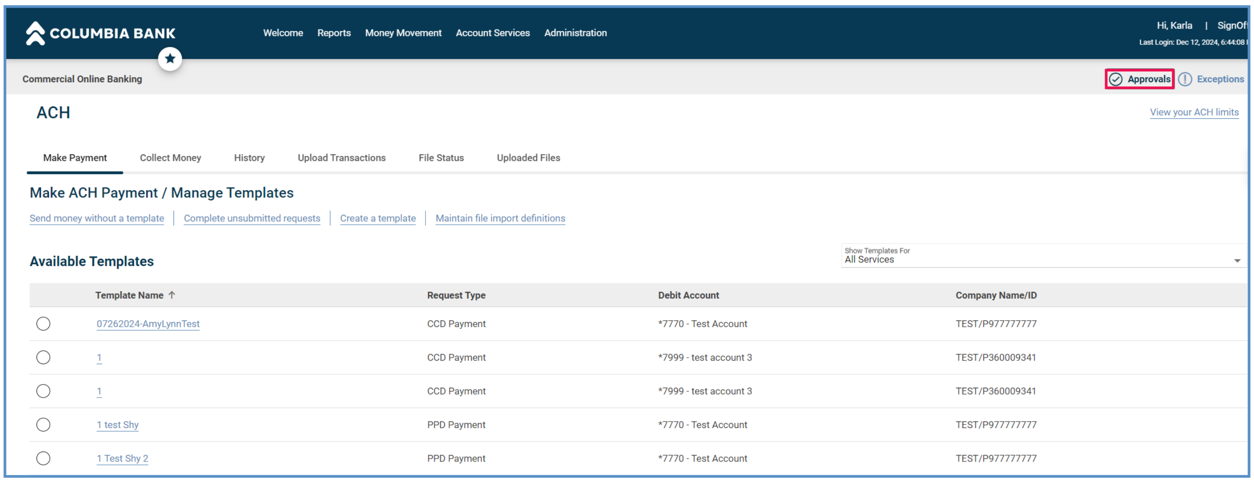


4. Verify your changes and click **Submit Schedule**.

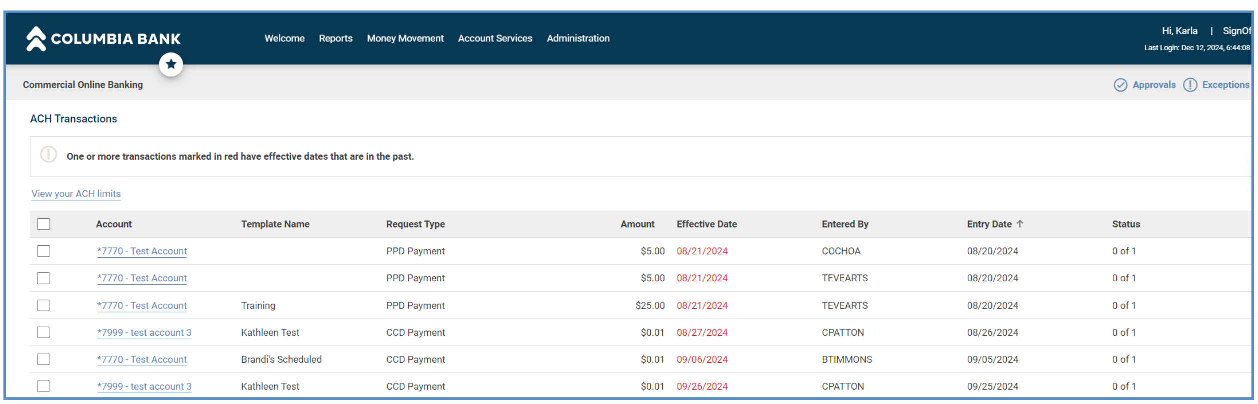
Approving transactions

To approve ACH transactions, follow the steps below.

1. Select **Approvals** in the upper right of the ACH screen.



2. Go to the **Transactions** tab and scroll down to the appropriate transaction type.

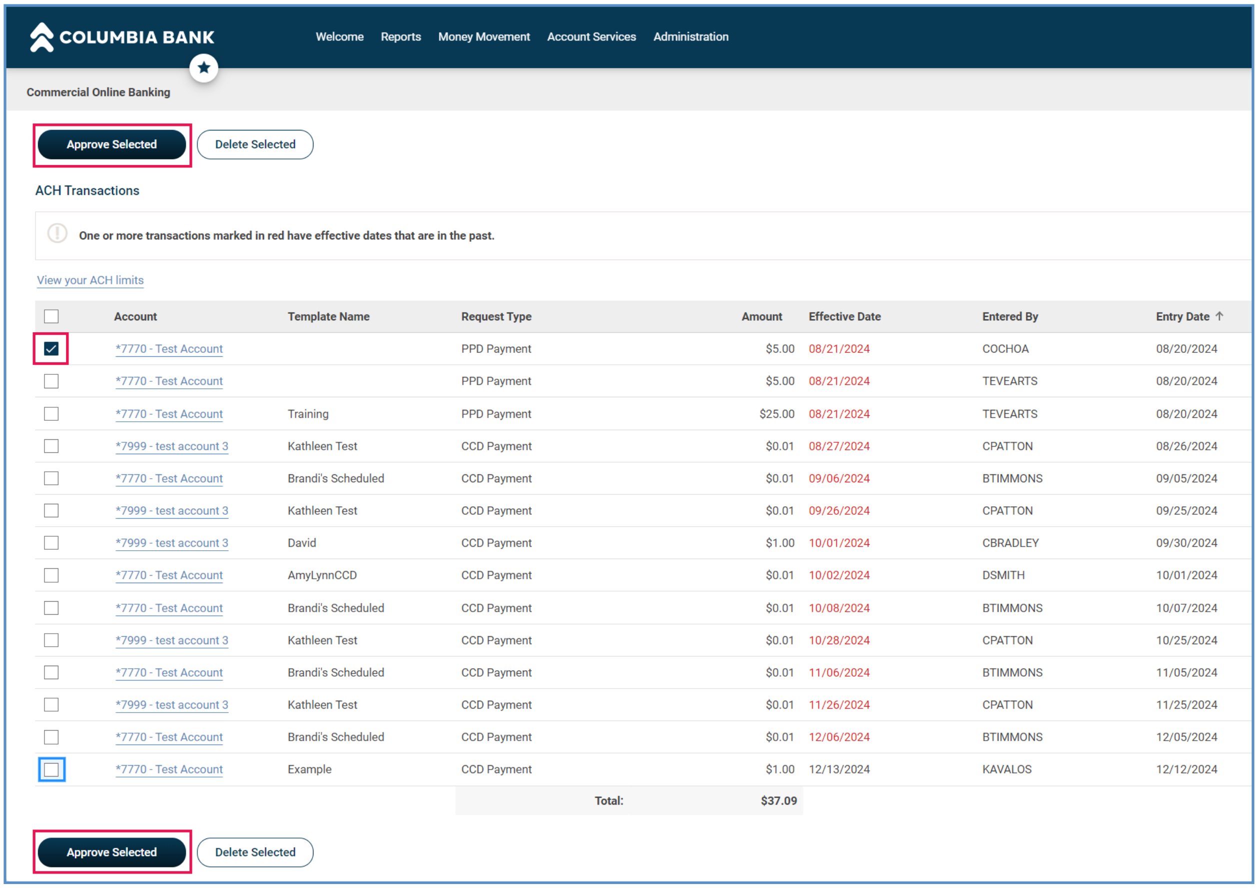


A Status of “0 of 1” indicates that the one required approver has not yet approved the transaction.

A Status of “1 of 1” means that the transaction has been approved.

The Status number will change depending on the required number of approvers.

3. Click the checkbox next to the transaction you wish to approve and click **Approve Selected**. You can select more than one transaction at a time.



	Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date
☑	*7770 - Test Account		PPD Payment	$5.00	08/21/2024	COCHOA	08/20/2024
☐	*7770 - Test Account		PPD Payment	$5.00	08/21/2024	TEVEARTS	08/20/2024
☐	*7770 - Test Account	Training	PPD Payment	$25.00	08/21/2024	TEVEARTS	08/20/2024
☐	*7999 - test account 3	Kathleen Test	CCD Payment	$0.01	08/27/2024	CPATTON	08/26/2024
☐	*7770 - Test Account	Brandi's Scheduled	CCD Payment	$0.01	09/06/2024	BTIMMONS	09/05/2024
☐	*7999 - test account 3	Kathleen Test	CCD Payment	$0.01	09/26/2024	CPATTON	09/25/2024
☐	*7999 - test account 3	David	CCD Payment	$1.00	10/01/2024	CBRADLEY	09/30/2024
☐	*7770 - Test Account	AmyLynnCCD	CCD Payment	$0.01	10/02/2024	DSMITH	10/01/2024
☐	*7770 - Test Account	Brandi's Scheduled	CCD Payment	$0.01	10/08/2024	BTIMMONS	10/07/2024
☐	*7999 - test account 3	Kathleen Test	CCD Payment	$0.01	10/28/2024	CPATTON	10/25/2024
☐	*7770 - Test Account	Brandi's Scheduled	CCD Payment	$0.01	11/06/2024	BTIMMONS	11/05/2024
☐	*7999 - test account 3	Kathleen Test	CCD Payment	$0.01	11/26/2024	CPATTON	11/25/2024
☐	*7770 - Test Account	Brandi's Scheduled	CCD Payment	$0.01	12/06/2024	BTIMMONS	12/05/2024
☐	*7770 - Test Account	Example	CCD Payment	$1.00	12/13/2024	KAVALOS	12/12/2024
			Total:	$37.09			

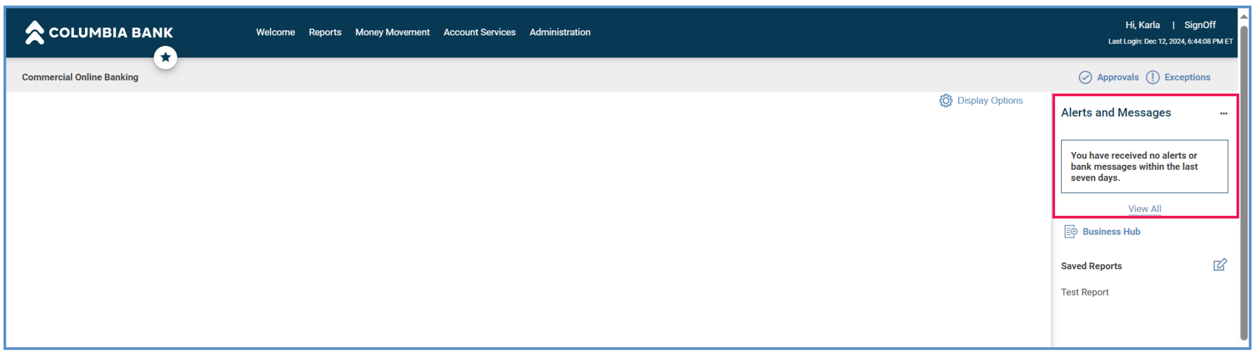
4. Verify the transactions and select one of the following options.
Submit for approval: Approve the transaction later or allow other users to approve.
Approve: Approve the transaction now.
Transmit: Approve and send the transaction.

You will be prompted for a single-use one-time security code delivered either via text message or phone call.

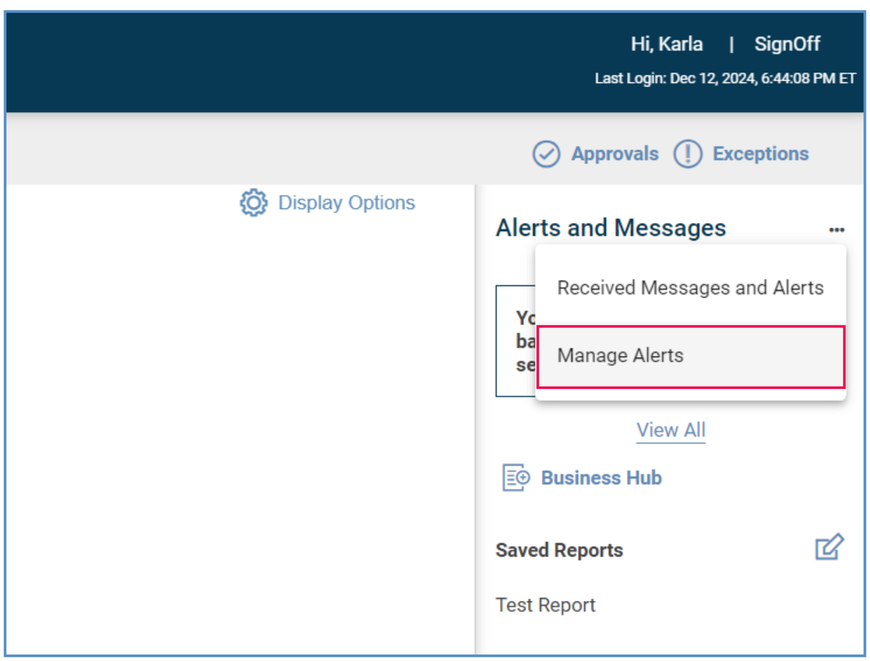
Setting up alerts

To help ensure you don't miss an activity needing your approval, we recommend setting up alerts to notify you of pending approvals.

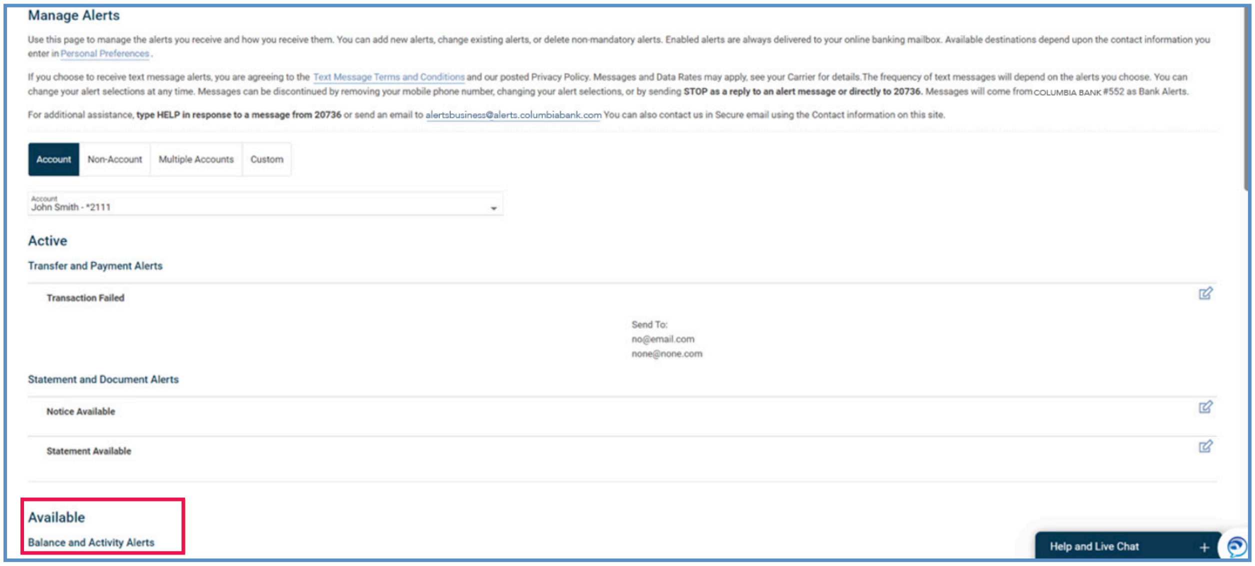
1. From the Commercial Online Banking home screen, click the three dots to the right of **Alerts and Messages**.



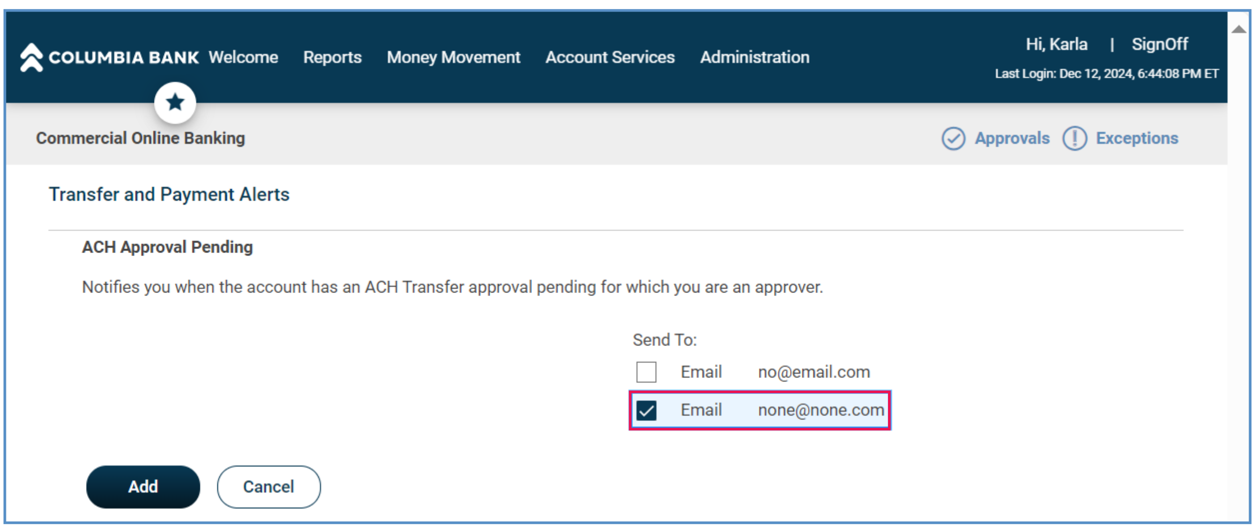
2. Select **Manage Alerts**. This will show you all Active and Available alerts for the selected account.



3. Scroll down to the **Available** section.



4. Under **Transfer and Payment Alerts**, click the plus sign ⊕ next to **ACH, Internal Transfer, Wire or Instant Payment Approval Pending** and choose how you want to receive the alert.



5. Click **Add**.

You will need to complete these steps for each account you wish to receive these alerts for.

Regardless of your notification message, all alerts can also be found on the Received Mail and Alerts page under Administration > Communication.