



ACH User Guide

Commercial Online Banking Video Tutorials are located on our website at the following web address: <https://www.centralbank.com/commercial-online-banking-video-tutorials>. You may also access the Video Tutorials by accessing [www.centralbank.com/Customer Service/Commercial Online Banking Video Tutorials](http://www.centralbank.com/CustomerService/CommercialOnlineBankingVideoTutorials).

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About ACH

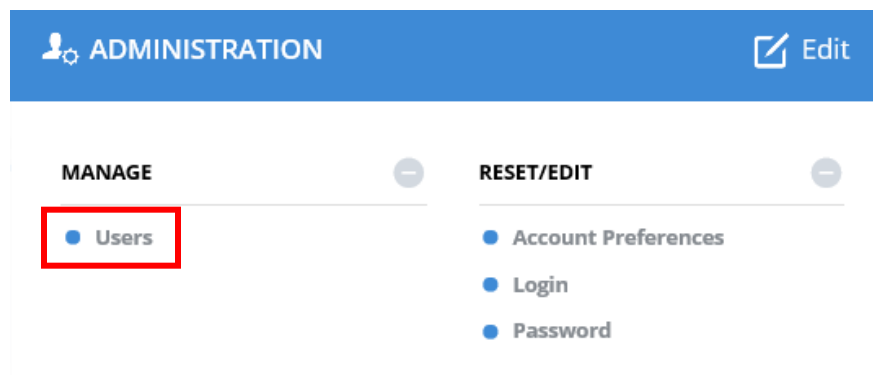
Commercial Online Banking enables ACH origination, approval and release, as determined by your company's entitlements. This module may be accessed either through the Commercial Online Banking website or the CentralMOBILE Business mobile application (app). **The security code from a mobile or physical token is required to release ACH transactions.**


Access Central Bank's website at www.centralbank.com, Business, Cash Management Services to review the most current version of the Terms and Conditions to the Master Treasury Agreement where all services are further outlined.

ACH User Setup

For users to create, modify, or release ACH transactions, the proper access to ACH must be granted. Follow the directions below to grant ACH permissions.

1. Click **Administration** on the horizontal toolbar.
2. Click **Users**, located under **Manage**.



3. Click the down arrow  next to the **User Name**.
4. Select **Edit User**.
5. Click **Next** to move to **Step 3, Modify Privileges**.

Approval Access

To enable Approvals, click **Custom**. Click **Set Approvals, US ACH**. Once granted, the specific features for which approvals are enabled must be defined. Select the **approval privileges** for the user, and then click **Submit**.

US ACH			
	Payments Approver	Payments Approve Own Non- Repetitive	Payments Approve Own Repetitive
	All <input type="checkbox"/>	All <input type="checkbox"/>	All <input type="checkbox"/>
CCD - Corporate Credit or Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Child Support	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CTX - Corporate Trade Exchange	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
PPD - Prearranged Payment & De...	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
TEL - Telephone-Initiated Entry	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
WEB - Internet-Initiated Entry	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Payment Limits

Payment limits define a user's customized limits for transactions and approvals.

1. Under **Payment Limits**, select **Custom** to specify limits for a user, otherwise leave the selection as **Unlimited** to default to the company limits.

Payment Limits

Unlimited

Custom

Set Limits

2. If Custom is selected, click **Limit Settings**, click either **Standard** or **Extended**. Enter the **approved limits** for each applicable ACH type. Specify limitations related to transaction amount, approval amount, or daily cumulative (definitions provided below).

US ACH			
	Transaction	Approval	Daily Cumulative
SET / REMOVE ALL	<input type="text"/>	<input type="text"/>	<input type="text"/>
CCD - Corporate Credit or Debit	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child Support	<input type="text"/>	<input type="text"/>	<input type="text"/>
CTX - Corporate Trade Exchange	<input type="text"/>	<input type="text"/>	<input type="text"/>

Transaction

The maximum amount for a transaction for the corresponding payment type.

Approval

Maximum amount user can approve for processing. If the transaction is over the amount the user cannot approve the transaction.

Daily Cumulative

Maximum amount user can submit for processing in a single day

Extended Transaction Non-Repetitive

The maximum amount for a transaction for the corresponding payment type.

Transaction Repetitive

The maximum amount for a transaction for the corresponding payment type

Approval Non-Repetitive

Maximum amount user can approve for processing for non-repetitive transactions.

Approval Repetitive

Maximum amount user can approve for processing for repetitive transactions

Daily Cumulative

Maximum amount user can submit for processing in a single day

3. Click **Submit**.

Access Schedule

If access to the system by a user needs to be modified, this can be accomplished through the Access Schedule. Select either Unlimited or Custom. Custom enables the restricting the days and hours the user can access the system.

Custom:

1. Choose **Set Access** located under **Access Schedule**. Enter the times/dates the user should have access.
2. Click **Save**.

Day	Access Level	Times (ET) (EST)
	<input checked="" type="radio"/> Access <input type="radio"/> No Access	From 00:00 To 23:59
SUNDAY	<input checked="" type="radio"/> Access <input type="radio"/> No Access	From 00:00 To 23:59
MONDAY	<input checked="" type="radio"/> Access <input type="radio"/> No Access	From 00:00 To 23:59

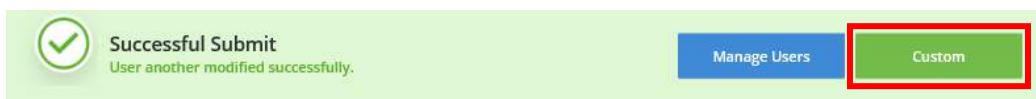
User Entitlements

- None** User does not have entitlements to any account or functions.
- Custom** User have customized entitlements
- Full** User has full access to all associated accounts and functions

To grant **User Entitlements**, click **Custom**. To grant full access to all accounts for a user, select **Full**.

Custom:

1. Select **Custom**, then click **Save**.
2. A green box will appear, select **Custom**.



3. Click on **Set Account Access** to customize any account access for a user.
4. Select **Set Functional Access** to grant permissions for the user. Once the access has been granted, click **Save**.

EDIT USER - SET FUNCTIONAL ACCESS Expand All | Collapse All ? X

<input type="checkbox"/> INFORMATION REPORTING +	<input type="checkbox"/> ACH PAYMENTS +	<input type="checkbox"/> SECURITY +
<input type="checkbox"/> TRANSFERS +	<input type="checkbox"/> PAYMENT MASTER RECIPIENTS +	<input type="checkbox"/> CHECK SERVICES +
	<input type="checkbox"/> WIRE PAYMENTS +	<input type="checkbox"/> FILE SERVICES +
		<input type="checkbox"/> PAYMENT SERVICES +
		<input type="checkbox"/> CARDMANAGER +
		<input type="checkbox"/> CENTRE SUITE +
		<input type="checkbox"/> LOCKBOX +
		<input type="checkbox"/> POSITIVE PAY +
		<input type="checkbox"/> REMOTE DEPOSIT CAPTURE +

5. Click **Set Data Service Access** if the Company level has ACH access. If the company does not have ACH access, this option will not be available.

Methods of Creating an ACH Transaction

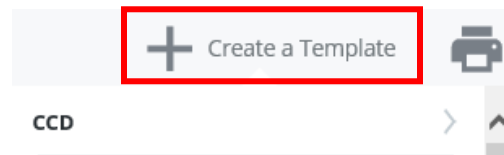
- I. **Create ACH Templates**
- II. **ACH Quick Entry**

I. **ACH Templates** enables you to store ACH information for payments that you created on a regular basis (payroll, taxes, vendor, etc.) within Commercial Online Banking. This option provides you an efficient and effective means of managing your electronic payments and/or concentrations.

II. **ACH Quick Entry** provides quick access to existing ACH templates for ACH transaction origination.

Creating a Template

1. From the **Payments** menu, under **Manage**, select **Template Center**.
2. Select **Create a Template**. Select the format for the ACH payments within the template.



Based on your specific company requirements, available payment formats may include:

CCD

Cash Concentration and Disbursement – Typically used to transfer funds between commercial business accounts. This format includes up to 80 characters of addenda information to accompany the payment.

Child Support

Used in payment of Child Support payments

CTX

Corporate Trade Exchange – Typically used to transfer funds between commercial business accounts. This format includes unlimited addenda information to accompany the payment. An example would be expanded remittance information, containing details and invoice numbers.

PPD

Prearranged Payment and Deposit Entry – Typically used for payment to consumer accounts or to collect from consumer accounts. Examples would be payment of direct deposit or the collection of dues from individuals.

Tax

Used in the payment of Federal Taxes

NOTE: Additional formats may be available. Please contact your Cash Management Officer if you have questions.

3. Enter the Template Information:

The screenshot shows a web form titled "TEMPLATE INFORMATION" with a blue header. The form contains the following fields:

- Template Activation ***: 01/11/2021 (with a calendar icon)
- Template Name ***: Enter Template Name (text input)
- Originating Account ***: Select an Originating Account (dropdown menu)
- Originating ACH Company ID ***: Select an ACH Company ID (dropdown menu)
- Company Entry Description ***: Enter a Description (text input)
- Company Discretionary Data**: Enter Discretionary Data (text input)
- Template Limit**: Enter Template Limit (text input)
- Workflow**: Confidential

- **Template Activation** is the date the template is to become active, defaulted to the current day. Future dates are accepted if you wish to start using the template on a set date, but you cannot set a date in the past.
- **Template Name** (i.e. Payroll). The Template Name may be up to 35 alphanumeric characters with spaces. Choose a meaningful name to make the template easy to identify.
- **Originating Account** identifies the account number used.
- **Originating ACH Company ID** should prefill based on the selection made for Originating Account.
- **Company Entry Description** is a brief description of the payment, in 10 or fewer characters. This field cannot be modified when making a payment from the template. This information will show in the Payment Center under Transaction Name/Reference Column.

The next several fields are optional, but may be utilized:

Company Discretionary Data

Used to convey additional information about payments created from the template. Up to 20 characters. This field cannot be modified when making a payment from the template

Template Limit

The maximum amount of a payment to be created from the template.

Workflow

To designate a template as confidential. The template may only be viewed by the template creator.

4. Enter the **Recipients** information. A recipient is one or more individuals that you want to pay or collect from. You can select from existing recipients already saved in Commercial Center, add new, or import a NACHA file.

The screenshot shows a software interface for managing recipients. At the top, there is a blue header bar with the word "RECIPIENTS" in white. Below the header, there are three buttons: "Select Recipients", "Create New", and "Import from File". These buttons are highlighted with a red rectangular border. Below the buttons is a table with a light blue header. The table has eight columns: "Recipient Name" (with a dropdown arrow), "Bank ID" (with a dropdown arrow), "Account Number" (with a dropdown arrow), "Amount" (with a dropdown arrow), "CR/DR", "Disc. Data", "Status" (with "Prenote Expiry" below it), and "Addenda".

5. When creating a new Recipient, click **Create New** and enter the following:

Recipient Name

Name of the company or individual that you are paying or collecting funds from

Recipient ID

An ID that will identify the recipient

Account Type

Select an option: Savings or checking

Account Number

Recipient's account number

Bank Information

Recipient bank's routing number. You can either select a bank from the Preferred/Standard Bank lists or select the Enter Bank Information option and enter the Bank ID or name. To search for Central Bank, enter Central Bank * (two spaces before the asterick). Verify Central Bank's routing number of 042100146 is displayed.

6. **Options.** You may also choose to:

Save to Master List Recipient List

Add to the list of recipients. May be used in other payments. Select appropriate payment type where the recipient can be used.

Add Contact

Store other contact information **Information** for the recipient (for example, address details, email)

Add as Secondary Account Information

PPD recipients can be defined with a secondary account so that a portion of every payment amount is allocated to that account while the rest is going to the primary account. The allocation amount may be a pre-set dollar amount or as a percentage of the recipient payment amount.

Recipient Name * Enter Recipient Name

Recipient ID * Enter Recipient ID

Account Type * Select an Account Type

Account Number * Enter Account Number

Bank * Select from List Enter Bank Information with Bank ID

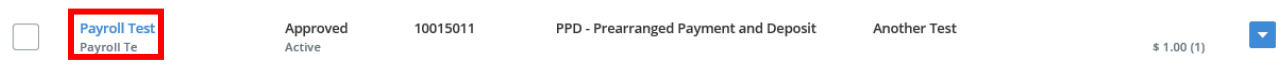
[Preferred Bank List](#) [Full Bank List](#)

Options Save to Master Recipient List
 Add Contact Information
 Add Secondary Account Information

6. Once the information has been entered, click **Continue**.
7. A **Preview Recipient** box will appear. Once the information has been verified, select **Submit** to save the information entered, or **Submit and Create** to enter another Recipient.

Creating a Payment from a Template

1. To access an existing template, select **Payments**.
2. Select **Create ACH Payments, From Template** or select **Manage, Template Center**.
3. Click the blue Template name to access the template.



4. Scroll to the **Recipients** list. All recipients in the listing are displayed. You may modify the recipients in your listing by the following:

Select Recipients

Choose the specific recipients to be included. Place a check mark in the box by their name and click **Done**.

Create New



Create and add a new recipient.

Import from File

Import a listing of recipients from an existing file. The first time you import recipients, an Import Profile must be created and saved to use

during the import process. See Import on Page 17.

5. Under **Amount**, enter the amount of the transaction for each recipient.

Recipient Name Recipient ID	Bank ID Bank Name	Account Number Account Type	Amount	CR/DR	Disc. Data	Status Prenote Expiry	Addenda
Another Test ATEST	102300404 CENTRAL BANK AND TRUST	12345678 Checking	1.00x	Credit		Active	 

6. Under CR/DR, verify that the correct action is designated, either crediting or debiting the receiving account.
7. The dropdown next to **Status** enables you to designate the recipient's transaction as Active, Hold or Prenote.
8. Addenda enables the addition of related information to accompany the transaction. The number characters available for addenda information is determined by the ACH payment type selected when creating the template.

Depending on your company setup, addenda options may be:

FRF – Freeform

Input up to 80 characters of freeform addenda

NTE – Note/Special Instruction

Defined as Change, Invoice Instruction, Line Item, Other Instructions, Payment or Mutually Defined plus a Description

REF – Reference Number

Includes Reference Number Qualifer, Reference Number Id and Description

RMR – Remittance Advice

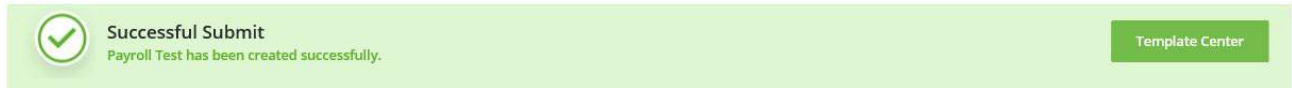
Fields related to invoice: Invoice Amount Paid, Original Invoice Amount, Discount Amount, Adjustment Amount, Adjustment Reason Code

TRN – Trace

Current Transaction Trace Number, Referenced Transaction Trace Number, Reassociation Trace Number

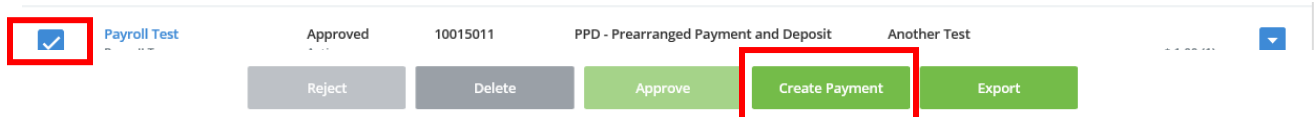
9. Click **Continue**.
10. A **Preview Template** page will display. Verify the information, and select **Submit Template**.

11. A message will appear at the bottom of the screen that will indicate if the template has been successfully submitted.

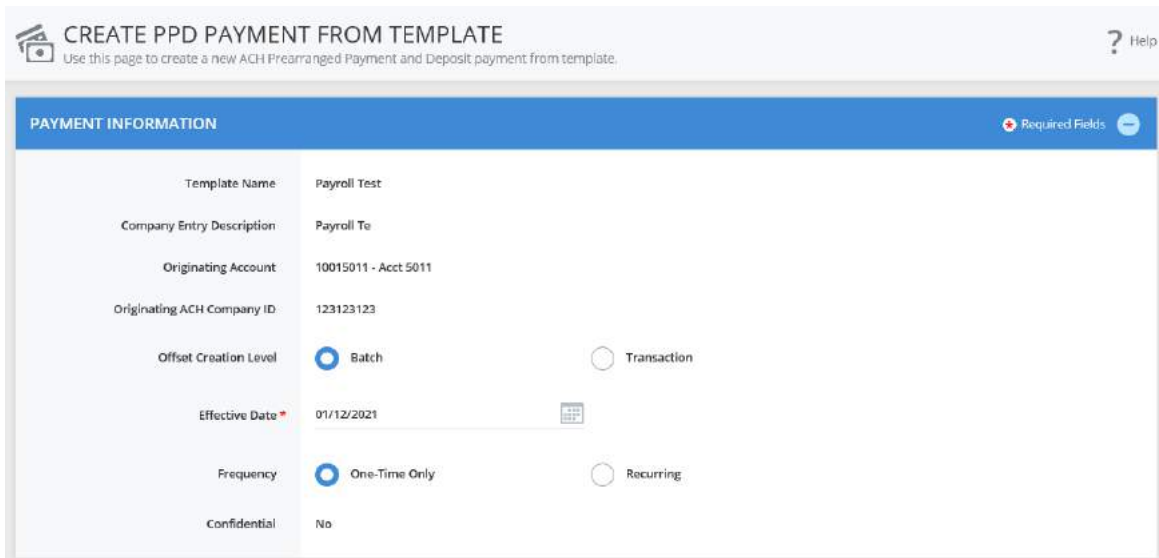


12. Click on **Template Center**.

13. Enter a check mark next to the transaction, and select Create Payment.



14. Next, the **Create Payment from Template** screen will display. Review the information, and make the necessary changes.

A screenshot of the "CREATE PPD PAYMENT FROM TEMPLATE" screen. The page title is "CREATE PPD PAYMENT FROM TEMPLATE" with a help icon. Below the title is a sub-header "PAYMENT INFORMATION" and a "Required Fields" indicator. The form contains the following fields:

Template Name	Payroll Test
Company Entry Description	Payroll Te
Originating Account	10015011 - Acct 5011
Originating ACH Company ID	123123123
Offset Creation Level	<input checked="" type="radio"/> Batch <input type="radio"/> Transaction
Effective Date	01/12/2021
Frequency	<input checked="" type="radio"/> One-Time Only <input type="radio"/> Recurring
Confidential	No

- The **Offset Creation Level** should always be **Batch**. **Transaction** is never the correct choice.
- Change the **Effective Date** if the prefilled information is incorrect (defaults to next business day).
- **Frequency** If this is a recurring payment, select **Recurring**, and enter the information accordingly.

Recurring payment options:

- Processed on a schedule of daily, weekly, monthly, or yearly options
- A specified number of times

- Until further notice – payment will continue until it is manually deleted
 - Until a specified date
15. **Verify** the Recipient Information once more.
 16. Select **Continue** to preview the payment.
 17. Click **Submit Payment**.
 18. After clicking Submit, a confirmation will be appear at the bottom of the screen.



Successful Submit

Payment Payroll Te has been successfully created. Total credits \$ 1.00.

Payment Center

19. If Workflow – Approve on Submit is not chosen, click on **Payment Center** to approve the transaction.
20. Put a checkmark next to the transaction. Click the blue **View Recipients** to review recipients and details of payments to be approved. Click **Cancel** to continue the approval process.
21. Click **Approve**. (If this selection is grayed out, you do not have permissions to approve a transaction).
22. The security code from a Mobile Token is required to release a wire. Enter the **six-digit security code** from your security token.
23. If an additional approver is required, the approver will need to access the payment, approve and submit.
24. A **confirmation** will appear at the bottom of the screen when approved and submitted.

Editing a Template

Numerous edits may be made to a template. The most common are changes in amount of pay, or updates to bank information.

1. Click on **Payments**.
2. Click on **Manage, Template Center**.
3. Click on the blue **Template** name.
4. Enter the updated information for either **Template Information** or for **Recipients**. Examples of Recipient edits would be: A new dollar amount under **Amount**, or click the **Recipient Name** to edit bank information.
5. Once the edits are complete, click **Continue**.
6. Click **Submit Template**.

ACH Quick Entry

Use ACH Quick Entry to re-create a payment for the same account, same end recipient, and same amount with a new payment date.

For ACH Quick Entry, you can only select a new payment date. You cannot edit the template, including the Company Account, Template Type, Recipient or Payment Amount.

1. Click on **Payments**.
2. Click **ACH Quick Entry** under **Create ACH Payments**.
3. Select one or more **templates** you would like to re-create, enter an effective date for each template. Review the Recipients for accuracy and select **Continue**.

The screenshot shows a table of payment templates. The first row is highlighted with a red box around the date field. Below the table, a green 'Continue' button is also highlighted with a red box.

Template Name	Payment Date	Company Account	Type	Recipient	Total Amount
Payroll Test Payroll Te	01/15/2021	10015011 123123123 - 123123123	PPD - Prearranged Payment and Deposit	Another Test CENTRAL BANK AND TRUST	1.00

Buttons: Cancel, Edit Payment, **Submit Payment**

4. Click **Submit Payment**.

The screenshot shows a table of payment templates. The first row is highlighted with a red box. Below the table, a green 'Submit Payment' button is also highlighted with a red box.

Template Name	Payment Date	Company Account	Type	Recipient	Total Amount
Payroll Test Payroll Te	01/15/2021	10015011 123123123 - 123123123	PPD - Prearranged Payment and Deposit	Another Test CENTRAL BANK AND TRUST	1.00

Buttons: Cancel, Edit Payment, **Submit Payment**

5. If Workflow – Approve on Submit is not chosen during the template creation, click on **Payment Center** to approve the transaction.
6. Put a checkmark next to the transaction. Click the blue **View Recipients** to review recipients and details of payments to be approved. Click **Cancel** to continue the approval process.
7. Click **Approve**. (If this selection is grayed out, you do not have permissions to approve a transaction).
8. The security code from a Mobile Token is required to release a wire. Enter the **six-digit security code** from your security token.

9. If an additional approver is required, the approver will need to access the payment, approve and submit.
10. A **confirmation** will appear at the bottom of the screen when approved and submitted.

Prenotes

To validate bank account information, a prenote is recommended. This is a zero dollar test to ensure the recipient's bank account information entered is valid before issuing a payment.

1. Access the **Recipient** information by clicking on **Payments, Manage, Template Center**
2. Click on the blue **Template** name.
3. For the specific recipient, Under **Status**, choose **Prenote**.
4. If there are additional recipients listed in the template that do not require Prenote, under Status, choose Hold.
5. Click **Continue**.

The screenshot shows the 'RECIPIENTS' section of a software interface. At the top, there are buttons for 'Select Recipients', 'Create New', and 'Import from File'. Below this is a table with the following columns: Recipient Name (Recipient ID), Bank ID (Bank Name), Account Number (Account Type), Amount, CR/DR, Disc. Data, Status (Prenote Expiry), and Addenda. A row is visible with the following data: Recipient Name: Another Test (ATEST), Bank ID: 102300404 (CENTRAL BANK AND TRUST), Account Number: 12345678 (Checking), Amount: 0.00, CR/DR: Credit. A dropdown menu is open over the 'Status' column, showing options: Active, Hold, and Prenote. The 'Prenote' option is highlighted with a red box. Below the table are buttons for 'Cancel', 'Delete Template', 'Save Incomplete', and 'Continue'.

6. Click **Submit Template**.
7. A confirmation will appear.

The screenshot shows a green confirmation banner with a checkmark icon on the left. The text reads: 'Successful Submit' followed by 'Payroll Test has been successfully modified.' and 'Prenote Payment Payroll Te has been successfully created.' On the right side of the banner is a green button labeled 'Template Center'.

8. If Workflow – Approve on Submit is not chosen during the template creation, click on **Payment Center** to approve the transaction.
9. Put a checkmark next to the transaction, and click **Approve**. (If this selection is grayed out, you do not have permissions to approve a transaction).

10. The security code from a Mobile Token is required to release a wire. Enter the **six-digit security code** from your security token.
11. If an additional approver is required, the approver will need to access the payment, approve and submit.
12. A **confirmation** will appear at the bottom of the screen when approved and submitted.

Export

1. Click **Payments, Manage**, then **Payment Center**.
2. Place a **check mark** next to the payment.
3. Choose **Export**.
4. You may export the following:
 - All Recipients
 - Active & Prenoted Recipients
 - Active Recipients

Approve Payments

1. Click **Payment**, then **Payment Center**.
2. Place a **check mark** next to the transaction.
3. Click the blue **View Recipients** to review recipients and details of payments to be approved. Click **Cancel** to continue the approval process.
4. Click **Approve**.
5. Enter the **passcode** from the security or mobile token.
6. A **confirmation** will appear.

A second path to Approvals is located in the top header bar. Click the number displayed beside of Approvals.

ACH File Import and ACH File Upload

ACH File Import and ACH File Upload enable direct import of NACHA files saved from your accounting software into the system. See outlined below the differences between the two methods. During the implementation process, your Cash Management Officer will assist in determining the method most compatible with your company's procedures.

Description of Action	ACH File Import	ACH File Upload
Enables import of information into Commercial Online Banking	Yes	Yes
Required Import Format - NACHA-formatted file	Yes	Yes
Import into existing Template stored in the Template Center	Yes	No
Import into existing Import Profile	Yes	Yes
Ability to update file information after import. i.e.: payment amounts, recipients	Yes	Yes
Enable a second system user to approve creation or changes to Import Profiles.	Yes	Yes
Enables a second system user to approve creation of or changes to Templates	Yes	NA
Enables a second system user to approve file for release	Yes	Yes
Ability to custom file map transaction information from non-NACHA format to a NACHA file	Yes	Yes
Reporting for submitted and processed transactions is stored in Manage> Payments> Payment Center	Yes	No
Reporting for submitted and processed transactions is stored in Reports>Payment Reports>Standard>ACH Detail and/or ACH Summary	No	Yes

ACH File Import –Recipients

1. Create a **NACHA file** within your accounting software.
2. Log into **Commercial Online Banking Business**.
3. You must have an **ACH Template** created for the imported file to load into. To create an import template, see directions on Page 8, Creating a Template
4. You must also have a **Profile** defined for the import. See directions below to Create an Import Profile.
5. Click **Payments, Manage, Template Center**
To import recipients, **click** the blue template name (i.e. Payroll).
6. Under **Recipients**, choose **Import from File**.
7. In the **Profile list**, choose the associated profile for the transactions.
8. Click **Next**.
9. Choose **Browse**, to search your computer files to select the NACHA file created
10. Click **Next**.
11. Review the Recipient Information to ensure all amounts are correct.
12. Select **Import File**.
 - a. You can also select **Save all imported recipients to the master list**, so that information will be stored within the Payment Center.
13. Click **Continue**.
14. Click **Submit Template**.
15. Next, click **Payments → Payment Center**.
16. Enter a **check mark** beside the **payment** created.
17. Click **Approve**. If you do not have approval authority, this will be grayed out.
18. Enter the **passcode** from your Security or Mobile Token.
19. A **confirmation** will appear confirming the transaction was created successfully.

Creating an Import Profile – Recipients

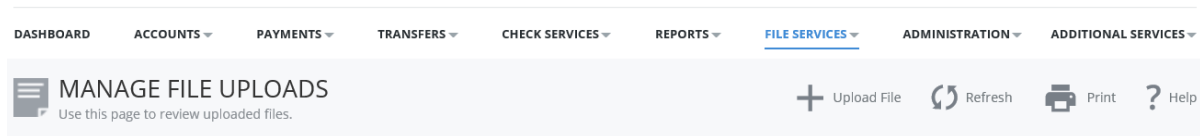
1. Click **Payments, Payment Tools, Import Profiles**
2. Click **Create Profile**
3. Enter **Profile Name**
4. Select a **File Format**. If your accounting system can create a NACHA-formatted file, choose **ACH NACHA**. If your account system cannot create a NACHA-formatted file, choose **ACH User-Defined**. Please contact Corporate Services, at 859-253-8743, for assistance in creating your User-Defined profile.
5. Click **Next**.

6. You may import either: Non-Repetitive Payments, Templates or Recipients. Click Recipients to import into a Template listing Recipients.
7. Offset Creation Level – Always **Batch**.
8. Profile Access – Choose either **Private** or **Public**, to be viewed by others within your organization.
9. **Options**
 - Check for duplicate files and reject duplicates
 - Check record count
 - Check hash totals
10. Click **Next**.
11. Click **Submit Profile**.

NOTE: You may also import listings of Non-Repetitive Payments or Templates. A Profile would be created for each of these specific file types.

ACH File Upload

1. Create a **NACHA file** within your accounting software.
2. Log into **Commercial Online Banking Business**.
3. To upload the ACH file into the Profile, click on **File Services**, then **Manage File Uploads**.



4. Click **Upload File**.
5. Click the arrow next to **Upload Type** and choose **ACH (Standard)**. (**NOTE:** ACH (Standard) is used for a NACHA file. If your file is not a NACHA file, contact Corporate Services at 859-253-8743.)
6. Click **Next** to continue to Step 2.
7. Click **Browse** to locate the NACHA file on your computer. If you would like for the system to check for duplicate files and reject the duplicates, check the box next to **Duplicate File Check**.
8. Click **Upload** to load the file.
9. Next, click **Payments** → **Payment Center**.
10. Enter a **check mark** beside the **payment** created.
11. Click **Approve**. If you do not have approval authority, this will be grayed out.
12. Enter the **passcode** from your Security or Mobile Token.
13. A **confirmation** will appear confirming the transaction was created successfully

Manage File Uploads

1. Click on **File Services, Standard File Uploads, Manage File Uploads** to review the file.
2. From the **Manage File Uploads** page you may complete the following tasks:
 - View content details of the ACH upload file by clicking on the blue hyperlink file name.
 - **Approve uploads**, but only if the user is defined as an Upload Approver and is not the user who created the upload
 - Transmit upload files to the bank
 - Clicking **Refresh Data** to retrieve the most recent information
 - Deleting uploads that have not yet been transmitted
3. Use the Search fields to search by File Name or Date Range. Click **Search** to locate the file.
4. You may check the box next to a file that has not been submitted to edit a file, view files that are already submitted, approve, transmit or delete.

General Information

Central Bank Holiday Schedules

DATE	DAY	FEDERAL HOLIDAY
January 01 , 2021	Friday	New Year's Day
January 18 , 2021	Monday	Martin Luther King Jr. Day
February 15 , 2021	Monday	Washington's Birthday
May 31 , 2021	Monday	Memorial Day
July 04 , 2021	Sunday	Independence Day
July 05 , 2021	Monday	Independence Day (observed)
September 06 , 2021	Monday	Labor Day
October 11 , 2021	Monday	Columbus Day
November 11 , 2021	Thursday	Veterans Day
November 25 , 2021	Thursday	Thanksgiving
December 24 , 2021	Friday	Christmas Day (observed)
December 25 , 2021	Saturday	Christmas Day
December 31 , 2021	Friday	New Year's Day (observed)

NOTE: For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday. For holidays falling on Sunday, all Federal Reserve Banks and Branches will be closed the following Monday.

NOTE: ACH transactions should not have an effective date for any of the above Federal Reserve Holidays.

ACH File Cut-Off

ACH File Cut-off is 5:00 PM ET. Files with the Effective Date of the next business day must be released before 5:00 PM ET on the current business day.

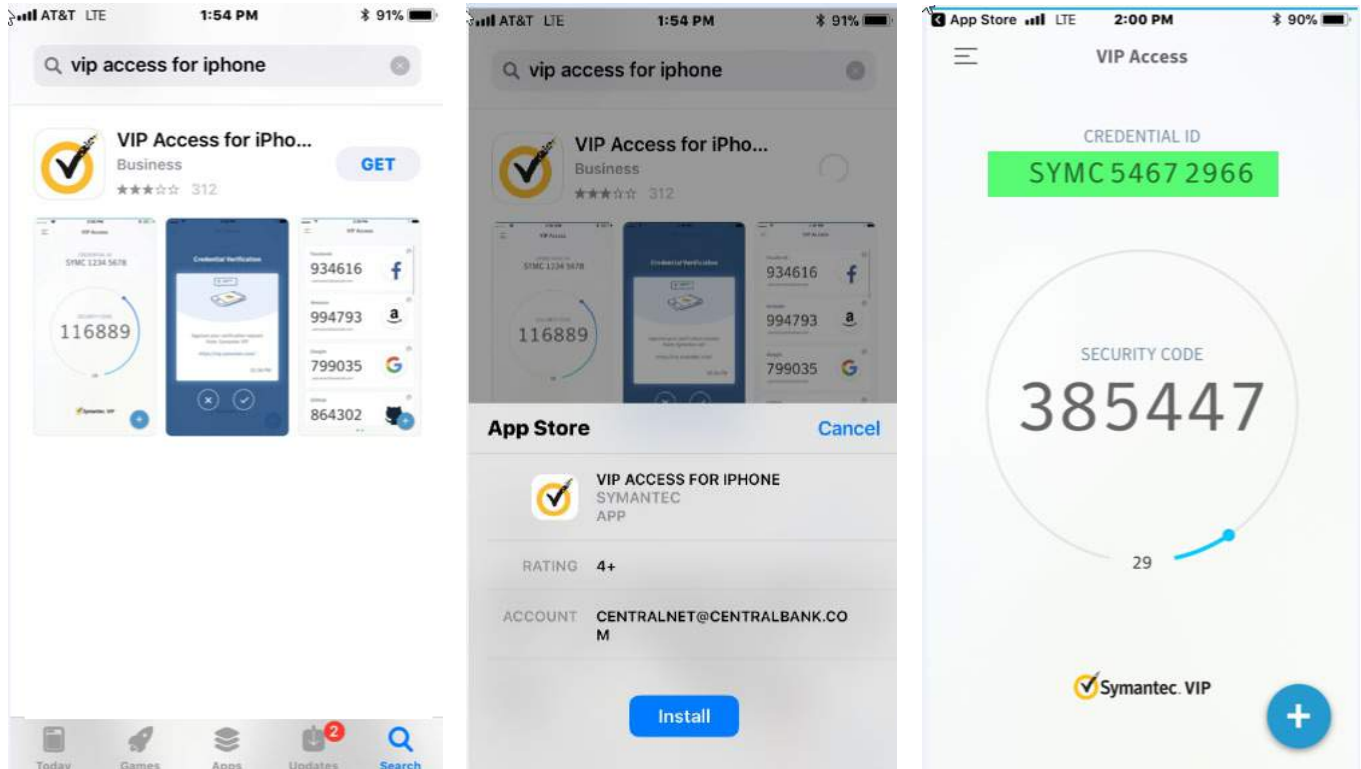
Same Day ACH - ACH File Cut-off for Same Day ACH is 12:00 p.m. and the amount of the payment must be less than \$50,000. If you need to originate a Same Day ACH, contact Central Bank's Corporate Services Department at 859-253-8743 prior to doing so. If you fail to contact us prior to originating the payment, your transactions may be processed on a next-day basis.

Mobile Token

Install the Mobile Token on your phone to obtain the security code to access Commercial Online Banking and the associated Mobile App.

To install your Mobile Token, follow the directions listed below.

1. From the App Store or Google Play, search and download the VIP Access App in the app store.



2. Once downloaded, log in to Commercial Banking Online, and select **Activate Token** located under **Other Settings and Preference** in the Welcome menu.
3. Three pieces of information are required:
 - i. **Activation Code:** central2021
 - ii. **Token Number:** Credential ID listed on the mobile app
 - iii. **Passcode:** Six-digit number generated by the app

Additional Information

If you have any problems processing your ACH transactions, please call Commercial Online Banking Client Services at 859-253-6338 or Central Bank's Corporate Services Department at 859-253-8743. Office Hours are Monday-Friday 8am-5pm.

**Addenda Information – ACH SEC CODE WEB & TEL:
SECURITY PROCEDURES APPLICABLE TO SEC CODE: WEB ENTRIES**

NOTE: Please contact Central Bank Corporate Services at 859-253-8743 for additional information related to originating a WEB or TEL transaction.

Initiating a Web Entry:

SEC Code WEB should be used under the following circumstances:

1. WEB is appropriate for a non-consumer Originator to use when initiating debit entries that have been authorized by a consumer Receiver via the Internet or a Wireless Network.

Example: A consumer's authorization for a debit entry is obtained over the Internet accessed from a device that uses a wired or Wireless Network.

2. WEB is appropriate if the consumer Receiver's instructions for initiation of the debit entry are communicated to the Originator via a Wireless Network, even if the authorization has been given in some other manner.

Example: An authorization was obtained from the Receiver in person but the Receiver sends a text message to communicate when to initiate the debit entry.

3. WEB is appropriate to use when initiating credit entries transmitted between consumers or between accounts belonging to the same person, regardless of the manner in which the payment is initiative.

Example: A consumer's payment instruction to send funds to another consumer is obtained from a consumer over the Internet accessed from a device that uses a wired or Wireless Network, or via in-person instruction at a bank branch.

SEC Code Web should not be used under these circumstances:

1. WEB is not appropriate if the consumer's authorization for the debit entry is oral.

Example: Authorization is given during a telephone conversation via a device over a Wireless Network.

2. WEB is not appropriate if the Receiver's instructions for initiation of the debit entry are communicated to the Originator over the internet via a wired network but the authorization has been given in some other manner.

Example: A written authorization was obtained from the Receiver through the mail to debit his account for a bill payment service, but he goes to the biller's website on his desktop to verify the amount of the bill ACH month. This transaction would constitute a PPD entry rather than a WEB entry.

3. WEB is not appropriate to initiate entries to non-consumer (business) accounts, even when the non-consumer Receiver (business) provided authorization for the transaction via the Internet.
4. WEB is not appropriate if the POS code would otherwise apply, because the WEB format does not contain the necessary fields for communication of terminal identification information.

Example: A Receiver uses a near field communication mobile payment service to initiate a debit to his or her bank account to pay for goods at the point-of-sale. In accordance with the Formal Rules Interpretation regarding the Proper Use of SEC Codes, the merchant (Originator) should use the POS SEC code so that information regarding the merchant identity and terminal location can be properly communicated to the RDFI.

5. WEB is not appropriate to initiate credit entries from a consumer to a non-consumer (business) account. The CIE SEC Code should be used for a bill payment from a consumer to a business.

Initiating a TEL Entry:

SEC Code TEL should be used under the following circumstances:

1. There is an existing relationship between Company and Receiver; or
2. There is not an existing relationship between Company and Receiver, but Receiver initiated the telephone call to Company.

Company and Receiver are considered to have an existing relationship when either:

1. There is a written agreement in place between Company and Receiver for the provision of goods or services (e.g., Receiver has an insurance policy with Company); or
2. Receiver has purchased goods or services from Company within the past two years.

A TEL Entry may not be used by a Company when there is no existing relationship between Company and Receiver, and Company has initiated the telephone call.