

# Automated Clearing House in Business Online Banking

**Purpose:** This document explains how to use the features in Business Online Banking (BOB) on the Cornerstone Bank website. Some users may have different access depending on business needs for the client.

**Note:** Cash Management must set up the business customer for access to ACH. A token is required to use this product.

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## Automated Clearing House

The Automated Clearing House (ACH) is a network used for electronically moving money between bank accounts across the United States.

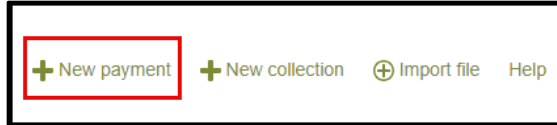
Users do not need access to view accounts to process ACH files.



**Note:** National Automated Clearing House Association (NACHA) Operating Rules require authorization from the account holder (receiver) for Automated Clearing House (ACH) debit originators collecting funds.

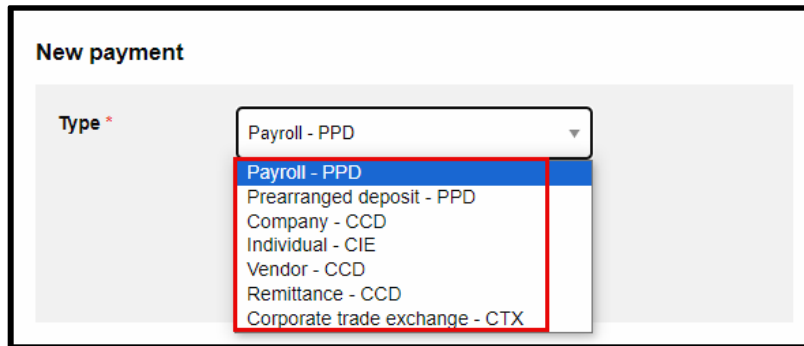
## New Payment

Under the Activity tab, create a new payment.



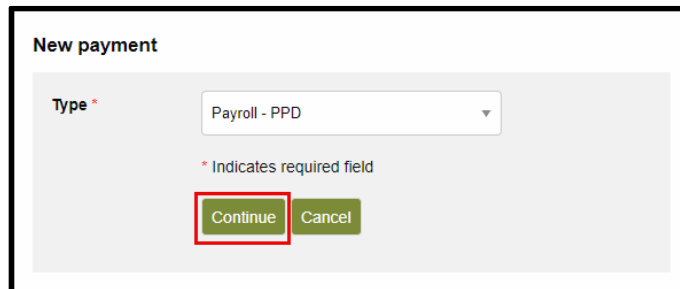
Select the Type from the drop down.

- Payroll - PPD
- Prearranged deposit – PPD (payment to a person)
- Company – CCD (payment to a business)
- Individual – CIE
- Vendor – CCD (payment to a business)
- Remittance CCD
- Corporate trade exchange – CTX (payment to a business, allows user to enter addenda records)



**Note:** These options depend on user access.

Click Continue.



The New ACH screen appears.

Enter the following in the top section:

- Description – title of ACH transaction
- Tax Identification Number – select from the drop down (if more than one appears)
- Effective Date – select the calendar
- Same Day – check this box for same day transfer
- Repeat – check this box for reoccurring transfers

Entering the description auto fills the main title and company description.

Complete the Pay From section.

The screenshot shows the 'Pay from' section of a banking interface. At the top right, it says 'Total batch withdrawal (0 items) \$0.00'. Below this, there are buttons for 'Show Details' and 'Show Filter'. A 'Pay all' checkbox is present. The main area has a 'Pay/Hold' dropdown and an 'Account' dropdown. The 'Account' dropdown is currently open, showing 'Select an account'. To the right of the dropdown is an 'Amount' field with a dropdown arrow and a close 'X' button. At the bottom left, there is a '+ Add another pay from' button.

Select the account from the drop down.

This screenshot is similar to the previous one, but the 'Account' dropdown menu is open, showing a list of options. The option 'Cash Management Test Account' is highlighted in blue. The 'Select an account' option is also visible above it. The rest of the interface remains the same.

Alternatively, add another pay from line.

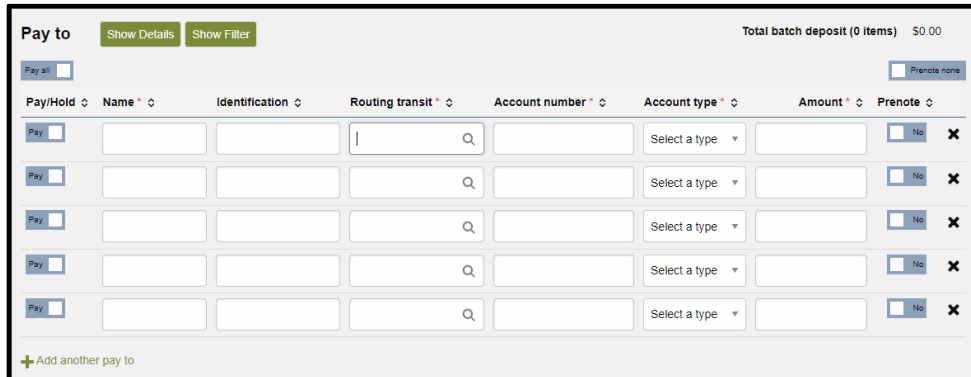
This screenshot shows the 'Pay from' interface with the '+ Add another pay from' button highlighted with a red box. The rest of the interface is the same as in the previous screenshots.

This screenshot shows the 'Pay from' interface with two pay lines. The first line is the same as in the previous screenshots. The second line, added by clicking the '+ Add another pay from' button, is highlighted with a red box. It also has a 'Pay' checkbox, an 'Account' dropdown (showing 'Select an account'), and an 'Amount' field with a close 'X' button.

Click on the X to remove the additional line.

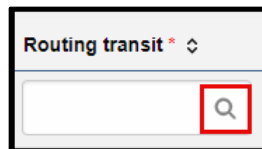
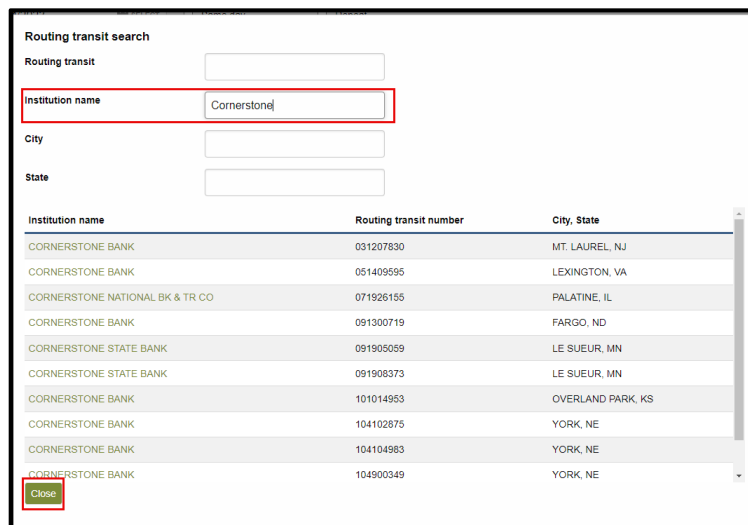
This screenshot shows the 'Pay from' interface with the first pay line selected. The 'Account' dropdown for the first line is now set to 'Cash Management Test Account'. The second pay line is highlighted with a red box, and its 'Amount' field has a close 'X' button and a '+' button next to it, indicating it can be removed.

Complete the Pay To section.



Enter the following information:

- Name – name of recipient
- Identification – this is not required
- Routing Transit number
  - Click on the magnifying glass to look up routing transit numbers

Institution name	Routing transit number	City, State
CORNERSTONE BANK	031207830	MT. LAUREL, NJ
CORNERSTONE BANK	051409595	LEXINGTON, VA
CORNERSTONE NATIONAL BK & TR CO	071926155	PALATINE, IL
CORNERSTONE BANK	091300719	FARGO, ND
CORNERSTONE STATE BANK	091905059	LE SUEUR, MN
CORNERSTONE STATE BANK	091908373	LE SUEUR, MN
CORNERSTONE BANK	101014953	OVERLAND PARK, KS
CORNERSTONE BANK	104102875	YORK, NE
CORNERSTONE BANK	104104983	YORK, NE
CORNERSTONE BANK	104900349	YORK, NE

- Account Number
- Account Type
- Amount

The Prenote verifies the account information – there is no transfer of money and the recipient does not know this verification is taking place.

Total batch withdrawal (1 item) \$100.00

Prenote none

Amount \*  Prenote  No

Prenote none

Account number \*  Account type \*  Amount \*  Prenote  Yes

Prenotes should be originated at least three business days prior to effective date.

**Note:** Originate prenotes at least three business days prior sending a live file.

Select Complete ACH.

\* Indicates required field

**Note:** The deposit and withdrawal amounts must be equal.

⚠ Deposit and withdrawal amounts are not equal.

The user can save for later or cancel the ACH request.

\* Indicates required field

The user completes the transaction with their token. The following screen appears.

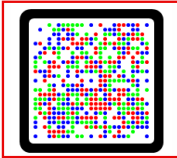
Scan the QR code using the Digital Signature in the DIGIPASS app.

### Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show ▾

Device nickname: Jessica's iPhone



RT number: 091300719

Amount: 100.00




Account: 123456789

Digital signature \*  SHOW





\* Indicates required field

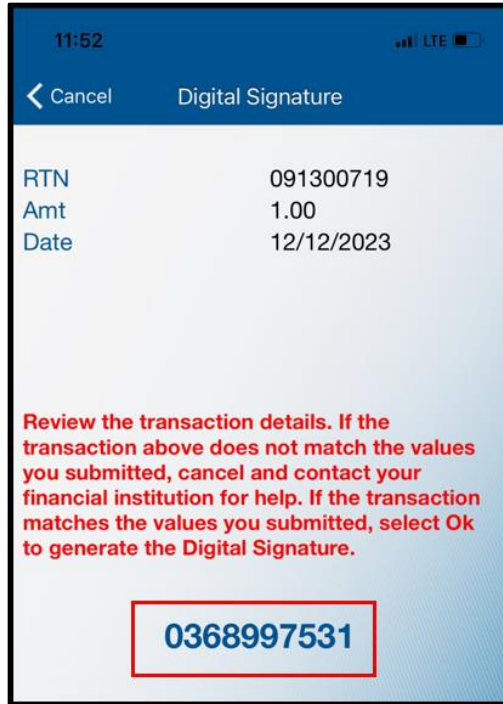
Complete challenge Cancel

[Can't scan the image?](#)

12:25    100

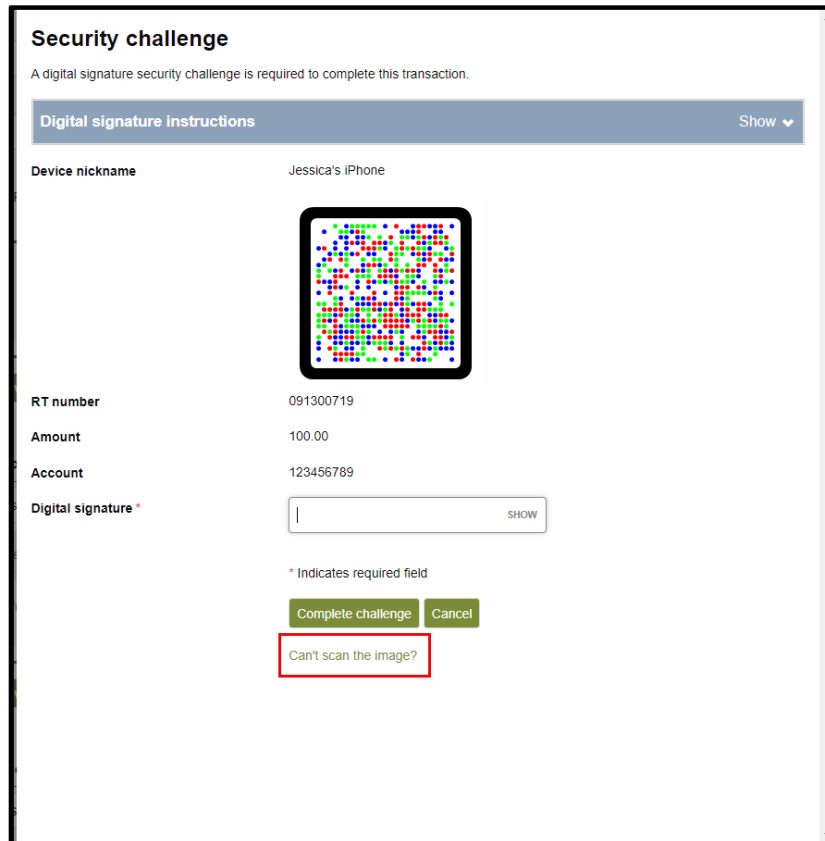
### Applications

-  **One-Time Password**
-  **Digital Signature**
-  **Add another token**
-  **Remove a token**



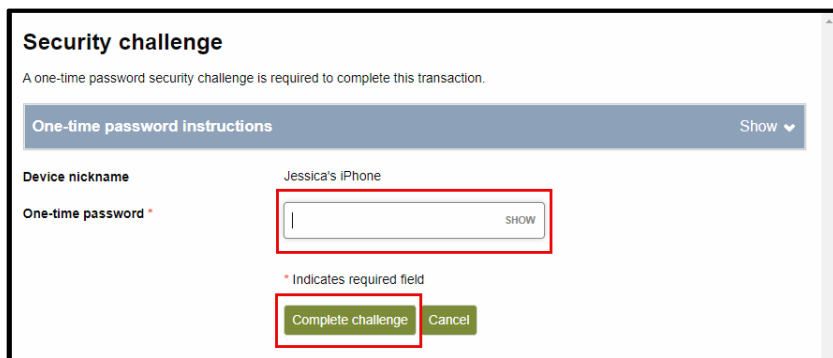
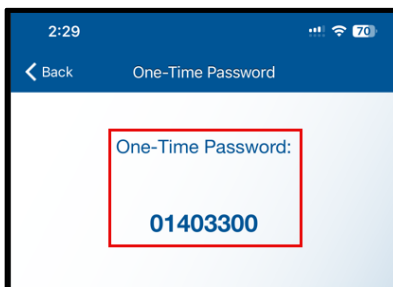
Enter the numbers and click Complete Challenge.

Select Can't Scan The Image, if the user is unable to use the QR code.



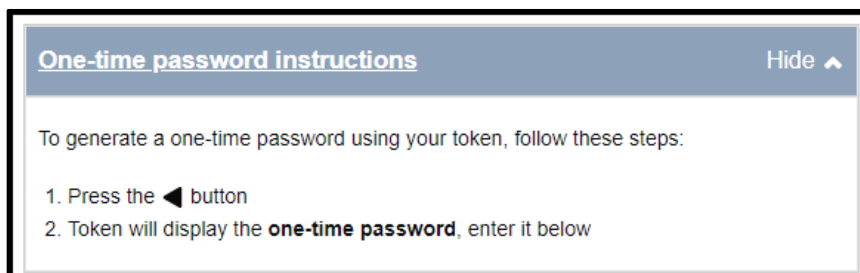
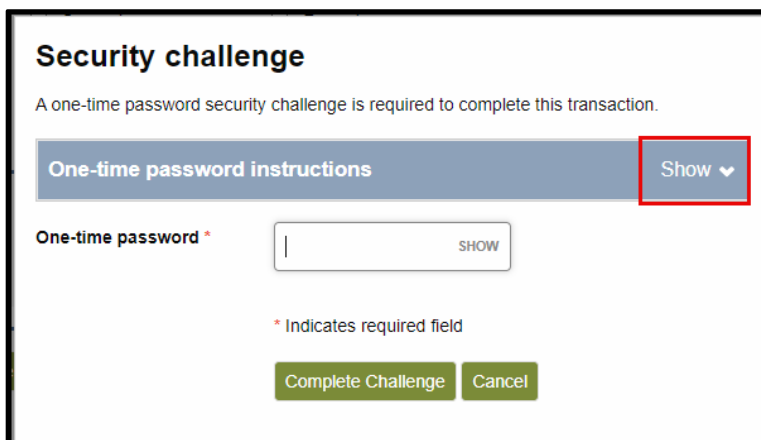


Use the DIGIPASS app or hard token to complete the one-time password.



For hard token users, press the gray button to generate a one-time password.

**Note:** Click the Show button to view one-time password instructions.





Enter the password and click Complete Challenge.

**Security challenge**

A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password \*  SHOW

\* Indicates required field

Complete Challenge Cancel

The file pends for financial institution review.

**ACH**

[Activity](#) | [Templates](#) | [File import templates](#)

⚠ Payroll is pending financial institution review.

**Payroll**

Reference number	f754540ace
Effective date	Dec 14, 2023
Total withdrawal	\$100.00
Number of withdrawals	1
Total deposit	\$100.00
Number of deposits	1

[Return to ACH activity](#) Save as template

Select Return to ACH activity or Save as template.

Return to ACH activity
Save as template

The ACH file appears in the Activity tab.

<u>Activity</u>	Templates	File import templates						
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾			Report
Dec 14, 2023	Payroll	Transfer Exceeds Review: Pending Approval	100.00	100.00	Payment			Copy

The ACH file appears on the Home Page under Payments and Transfers.

### Payments & Transfers

Review (0)	Show ▾
Issued (1)	Hide ▲

### ACH

Description	Status	Amount
Payroll	Pending	100.00

#### ACH Transfer Details

Print

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#### Payroll

<b>Description</b> Payroll	<b>Tax identification number</b> Cornerstone Bank{xxxx7720}			
<b>Effective date</b> Dec 14, 2023	<input type="checkbox"/> Same day <input type="checkbox"/> Repeat			
<b>Status</b> Transfer Exceeds Review: Pending Approval	<table border="0"> <tr> <td><b>Type</b> Payment (Payroll - PPD)</td> <td><b>Total withdrawal</b> \$100.00</td> <td><b>Total deposit</b> \$100.00</td> </tr> </table>	<b>Type</b> Payment (Payroll - PPD)	<b>Total withdrawal</b> \$100.00	<b>Total deposit</b> \$100.00
<b>Type</b> Payment (Payroll - PPD)	<b>Total withdrawal</b> \$100.00	<b>Total deposit</b> \$100.00		
<b>Placement date</b> Dec 07, 2023 02:29:44 PM	<b>Issued by</b> JESSICA BENTLEY			
<b>Batch</b>				
<b>Name</b> 1-PPD-Payroll	<b>Company</b> Cornerstone Bank{xxxx7720}	<b>Company description</b> Payroll		

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**Pay from** Show Details Show Filter Total batch withdrawal (1 item) \$100.00

<b>Pay/Hold</b> ▾	<b>Account</b> ▾	<b>Amount</b> ▾
Pay	Cash Management Test Account	100.00

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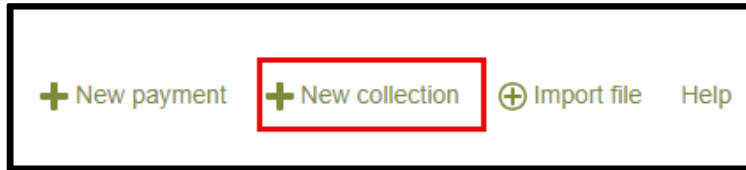
**Pay to** Show Details Show Filter Total batch deposit (1 item) \$100.00

<b>Pay/Hold</b> ▾	<b>Name</b> ▾	<b>Identification</b> ▾	<b>Routing transit</b> ▾	<b>Account number</b> ▾	<b>Account type</b> ▾	<b>Amount</b> ▾	<b>Reverse</b> ▾
Pay	Jessica Bentley	091300719	123456789	Checking	100.00	<input type="checkbox"/> Yes	

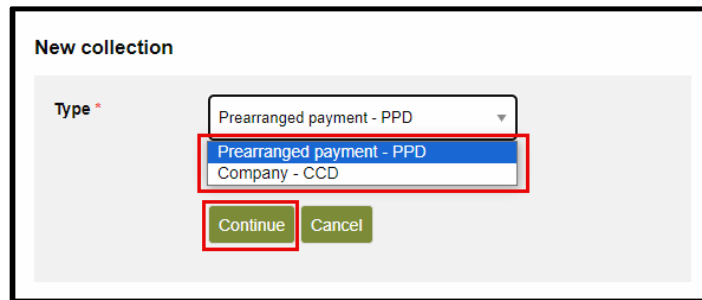
Close

## New Collection

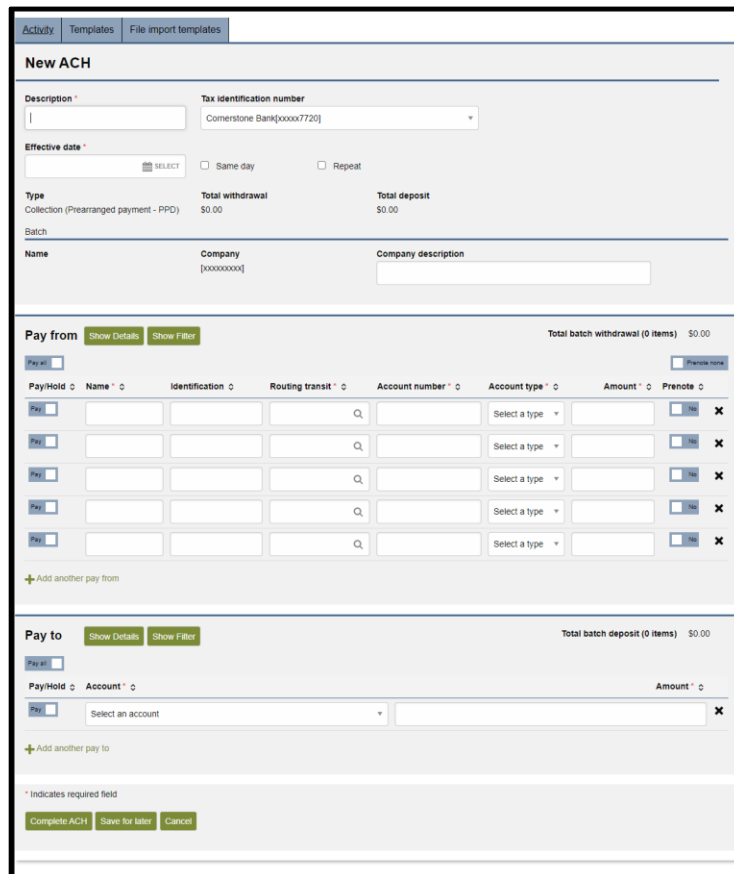
Under the Activity tab, create New Collection.



Select the Type from the drop down.



The New ACH screen appears.



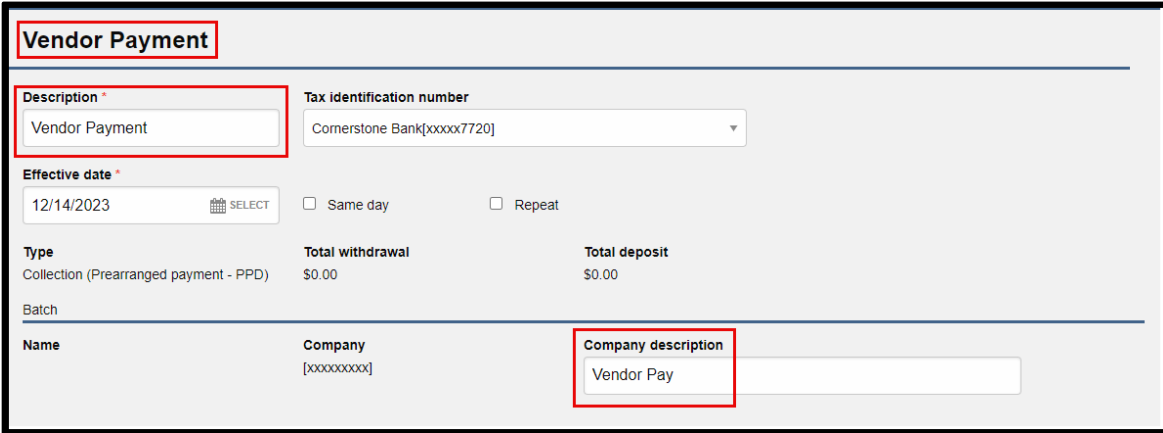
The screenshot shows the 'New ACH' form. It includes the following sections and fields:

- Description \***: A text input field.
- Tax identification number**: A dropdown menu showing 'Cornerstone Bank(XXXX7720)'.
- Effective date \***: A 'SELECT' button and radio buttons for 'Same day' and 'Repeat'.
- Type**: A dropdown menu showing 'Collection (Prearranged payment - PPD)'. Below it are 'Total withdrawal' (\$0.00) and 'Total deposit' (\$0.00).
- Name**: A text input field showing 'Company [XXXXXXXXX]'. Below it is 'Company description'.
- Pay from**: A section with 'Show Details' and 'Show Filter' buttons. It includes a 'Pay to' dropdown, a 'Pay to' text input, and a table with columns: 'Pay/hold', 'Name', 'Identification', 'Routing transit', 'Account number', 'Account type', 'Amount', and 'Prenote'. There are five rows in the table, each with a 'Pay' checkbox, a 'No' checkbox, and an 'X' icon.
- Pay to**: A section with 'Show Details' and 'Show Filter' buttons. It includes a 'Pay to' dropdown, a 'Pay to' text input, and an 'Amount' text input.
- At the bottom, there are 'Complete ACH', 'Save for later', and 'Cancel' buttons.

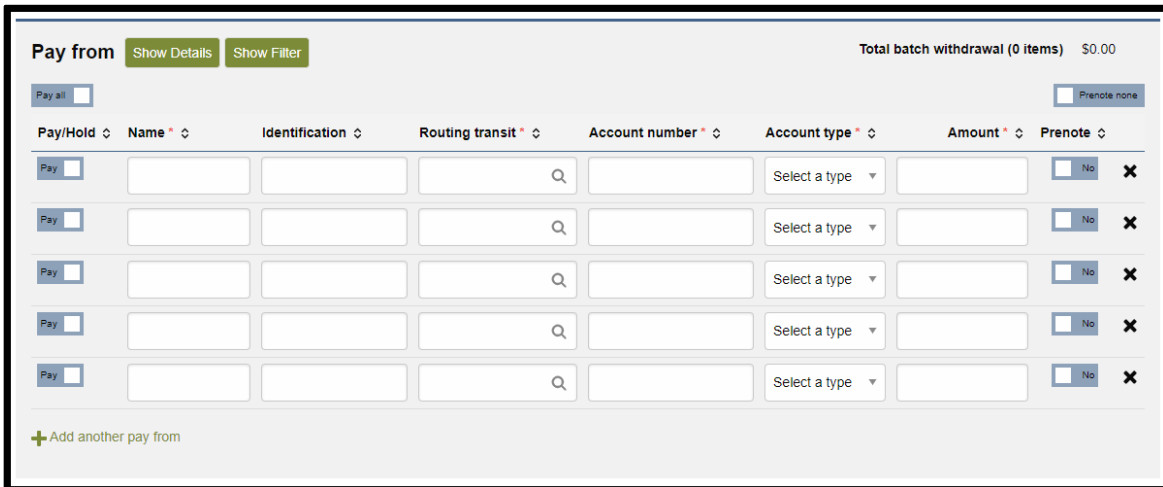
Enter the following in the top section:

- Description – title of ACH transaction
- Tax Identification Number – select from the drop down (if more than one appears)
- Effective Date – select the calendar
- Same Day – check this box for same day transfer
- Repeat – check this box for reoccurring transfers

Entering the description auto fills the main title and company description.





Complete the Pay From section.



Enter the following information:

- Name – name of recipient
- Identification – this is not required
- Routing Transit number
  - Click on the magnifying glass to look up routing transit numbers

Routing transit \* 



**Routing transit search**

Routing transit

Institution name

City

State




Institution name	Routing transit number	City, State
CORNERSTONE BANK	031207830	MT. LAUREL, NJ
CORNERSTONE BANK	051409595	LEXINGTON, VA
CORNERSTONE NATIONAL BK & TR CO	071926155	PALATINE, IL
CORNERSTONE BANK	091300719	FARGO, ND
CORNERSTONE STATE BANK	091905059	LE SUEUR, MN
CORNERSTONE STATE BANK	091908373	LE SUEUR, MN
CORNERSTONE BANK	101014953	OVERLAND PARK, KS
CORNERSTONE BANK	104102875	YORK, NE
CORNERSTONE BANK	104104983	YORK, NE
CORNERSTONE BANK	104900349	YORK, NE


- Account Number
- Account Type
- Amount

The Prenote verifies the account information – there is no transfer of money and the recipient does not know this verification is taking place.





Total batch withdrawal (1 item) \$100.00


Prenote none

Account type \*  Amount \*  Prenote 

No 

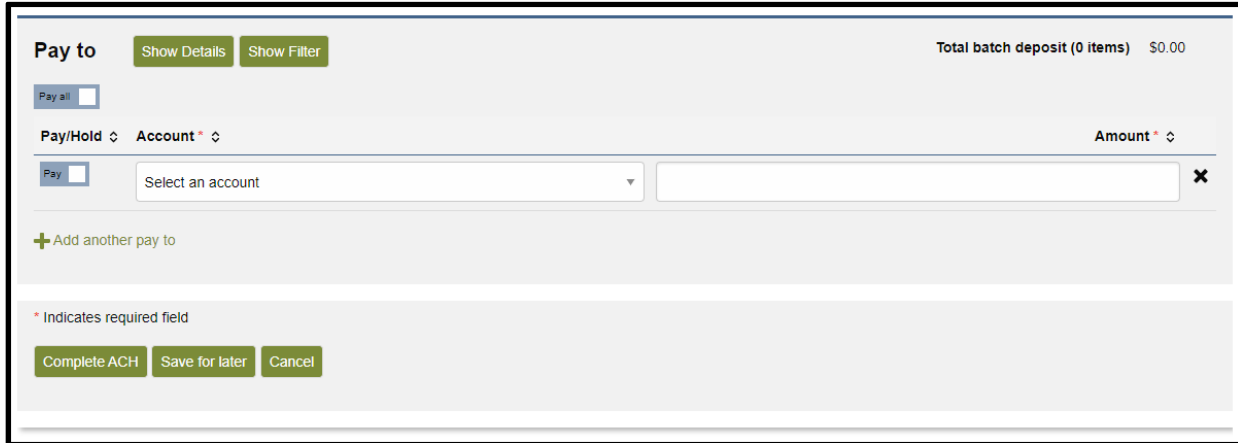
Prenote none

Account number \*  Account type \*  Amount \*  Prenote 

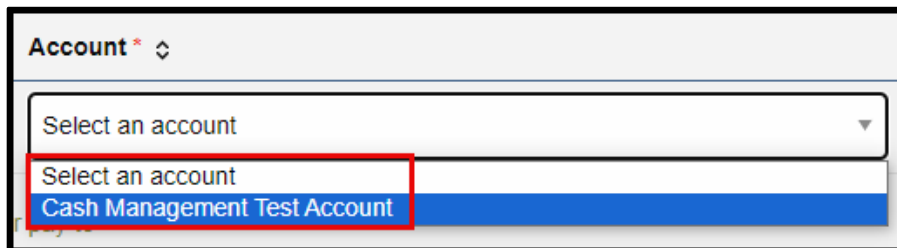
Yes 

**Prenotes should be originated at least three business days prior to effective date.**

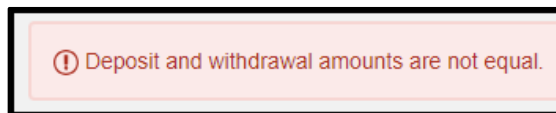
**Note:** Originate prenotes at least three business days prior sending a live file.



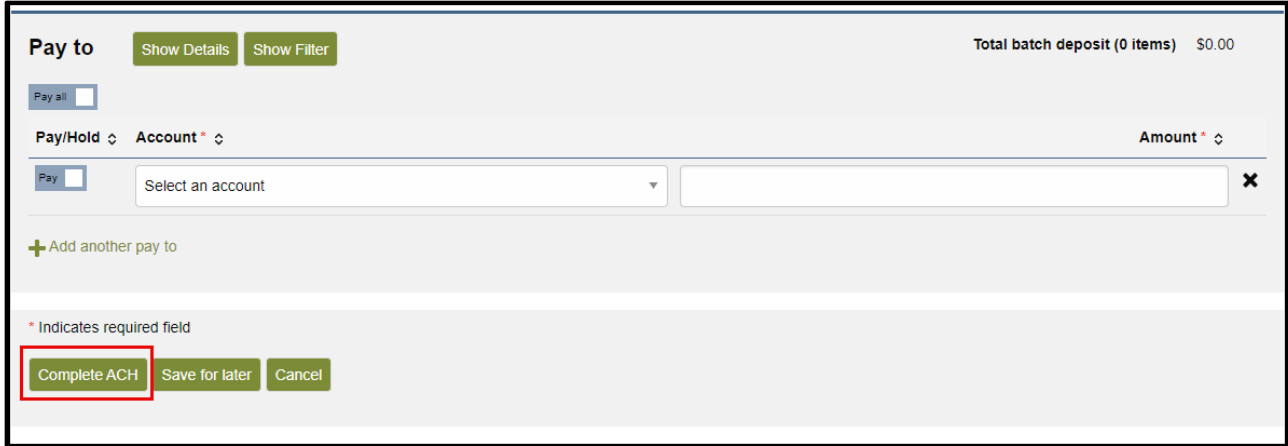
Complete the Pay To section.



**Note:** The deposit and withdrawal amounts must be equal.



Complete ACH.



Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

Pay all

Pay/Hold  Account \*  Amount \*

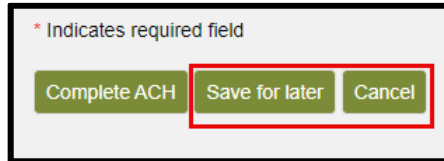
Pay

+ Add another pay to

\* Indicates required field

Complete ACH Save for later Cancel

The user can save for later or cancel the ACH request.

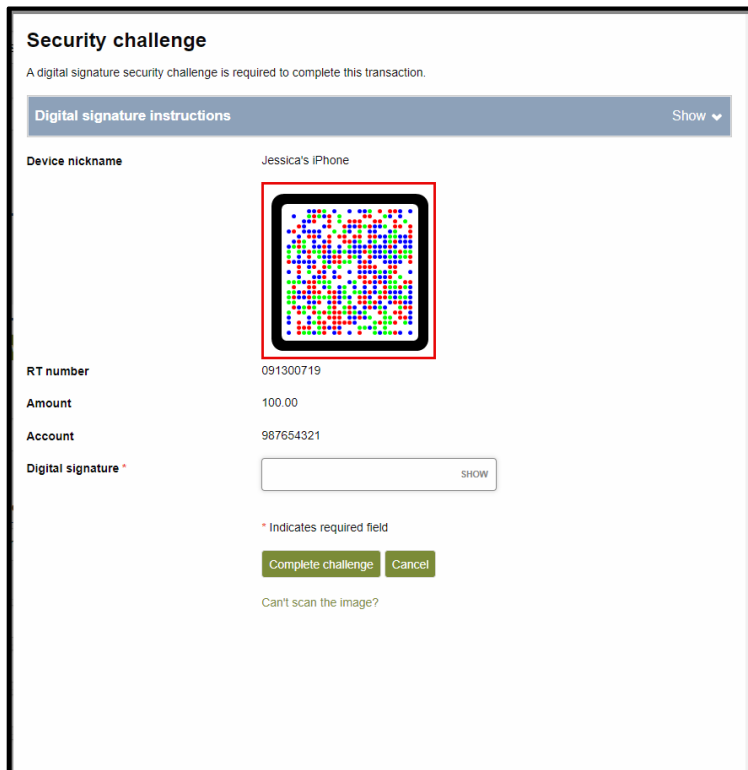


\* Indicates required field

Complete ACH Save for later Cancel

The user completes the transaction with their token. The following screen appears.

Scan the QR code using the Digital Signature in the DIGIPASS app.

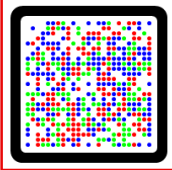


**Security challenge**

A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show

Device nickname: Jessica's iPhone



RT number: 091300719

Amount: 100.00

Account: 987654321

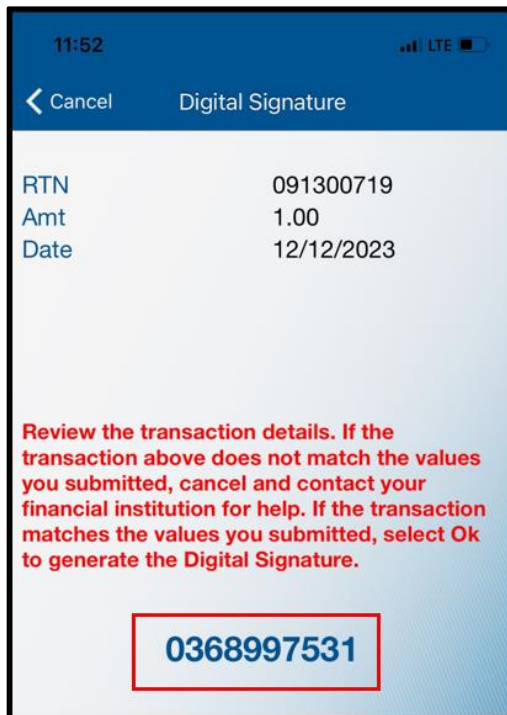
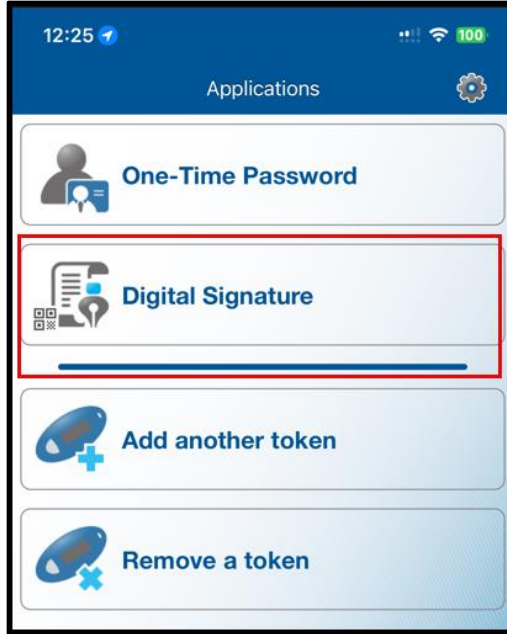
Digital signature \*

\* Indicates required field

Complete challenge Cancel

Can't scan the image?





Enter the numbers and click Complete Challenge.

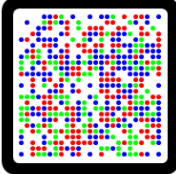
Select Can't Scan The Image, if the user is unable to use the QR code.

**Security challenge**

A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show ▾

Device nickname Jessica's iPhone



RT number 091300719

Amount 100.00

Account 987654321

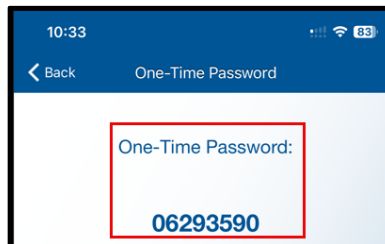
Digital signature \*  SHOW

\* Indicates required field

Complete challenge Cancel

Can't scan the image?

Use the DIGIPASS app or hard token to complete the one-time password.



**Security challenge**

A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

Device nickname Jessica's iPhone

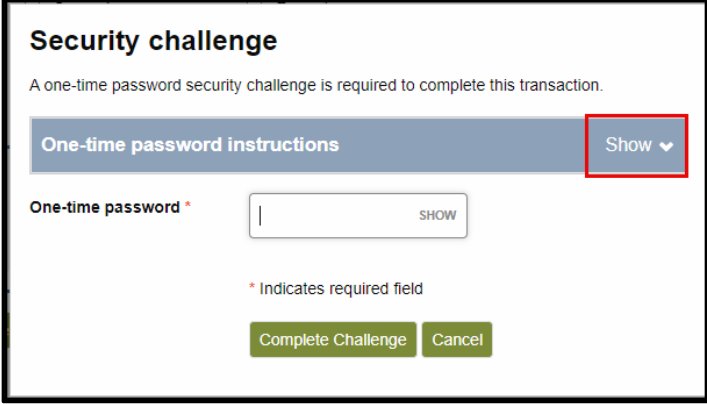
One-time password \*  SHOW

\* Indicates required field

Complete challenge Cancel

For hard token users, press the gray button to generate a one-time password.

**Note:** Click the Show button to view one-time password instructions.



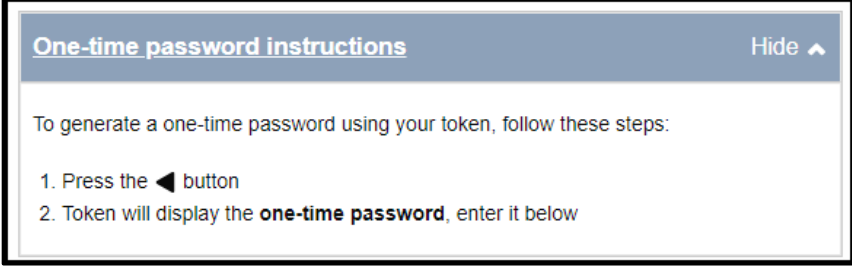
**Security challenge**  
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password \*  SHOW

\* Indicates required field

Complete Challenge Cancel

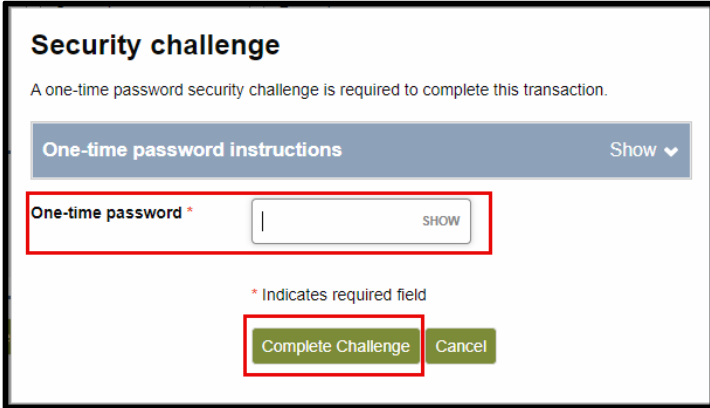


**One-time password instructions** Hide ▲

To generate a one-time password using your token, follow these steps:

1. Press the ◀ button
2. Token will display the **one-time password**, enter it below

Enter the password from the soft or hard token and click Complete Challenge.



**Security challenge**  
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password \*  SHOW

\* Indicates required field

Complete Challenge Cancel

If the file appears to be an exact duplicate – the following error appears. Select Complete ACH to process the file or Cancel.



**⚠ This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.**

Submitted file:  
**File name:** Vendor Payments  
**Submitted by:** JESSICA BENTLEY  
**Date submitted:** Dec 14, 2023

Previously submitted file(s):  
**File name:** Payroll  
**Submitted by:** JESSICA BENTLEY  
**Date submitted:** Dec 14, 2023

**Complete ACH** **Cancel**

---

### Vendor Payments

<b>Reference number</b>	b5f45dd9d4
<b>Effective date</b>	Dec 14, 2023
<b>Total withdrawal</b>	\$100.00
<b>Number of withdrawals</b>	1
<b>Total deposit</b>	\$100.00
<b>Number of deposits</b>	1

[Return to ACH activity](#)

The file pends for client and financial institution review.

**⚠ Vendor Payment is pending client and financial institution review.**

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### Vendor Payment

<b>Reference number</b>	8bc40d8a52
<b>Effective date</b>	Dec 14, 2023
<b>Total withdrawal</b>	\$150.00
<b>Number of withdrawals</b>	1
<b>Total deposit</b>	\$150.00
<b>Number of deposits</b>	1

[Return to ACH activity](#) **Save as template**

Select Return to ACH activity or Save as template.

Return to ACH activity
Save as template

The ACH file appears in the Activity tab.

Activity		Templates	File import templates				
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
▼ Dec 14, 2023	Payroll	Transfer Exceeds Review: Pending Approval	100.00	100.00	Payment	<span style="background-color: #669933; color: white; padding: 2px 5px;">Copy</span>	
▼ Dec 14, 2023	Vendor Payments	Transfer Exceeds Review: Pending Approval	100.00	100.00	Collection	<span style="background-color: #669933; color: white; padding: 2px 5px;">Copy</span>	

The ACH file appears on the Home Page under Payments and Transfers.


### Payments & Transfers

Review (0)	Show ▾
Issued (3)	Show ▾

### ACH

Description	Status	Amount
Payroll	Pending	100.00
Vendor Payment	Pending	150.00
Vendor Payments	Pending	100.00

## ACH Transfer Details

 Print

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### Vendor Payments

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<b>Description</b> Vendor Payments	<b>Tax identification number</b> Cornerstone Bank[xxxxx7720]		
<b>Effective date</b> Dec 14, 2023	<input type="checkbox"/> Same day	<input type="checkbox"/> Repeat	
<b>Status</b> Transfer Exceeds Review: Pending Approval	<b>Type</b> Collection (Company - CCD)	<b>Total withdrawal</b> \$100.00	<b>Total deposit</b> \$100.00
<b>Placement date</b> Dec 11, 2023 10:42:00 AM	<b>Issued by</b> JESSICA BENTLEY		

Batch

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<b>Name</b> 1-CCD-Vendor Pay	<b>Company</b> Cornerstone Bank[xxxxx7720]	<b>Company description</b> Vendor Pay
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**Pay from** [Show Details](#) [Show Filter](#) Total batch withdrawal (1 item) \$100.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Bentley LLC		091300719	987654321	Checking	100.00	<input type="checkbox"/> No

---

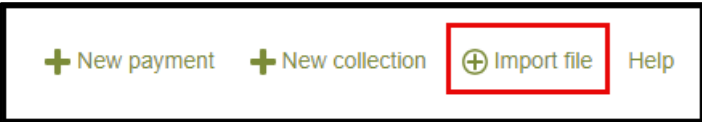
**Pay to** [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$100.00

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	100.00

[Close](#)

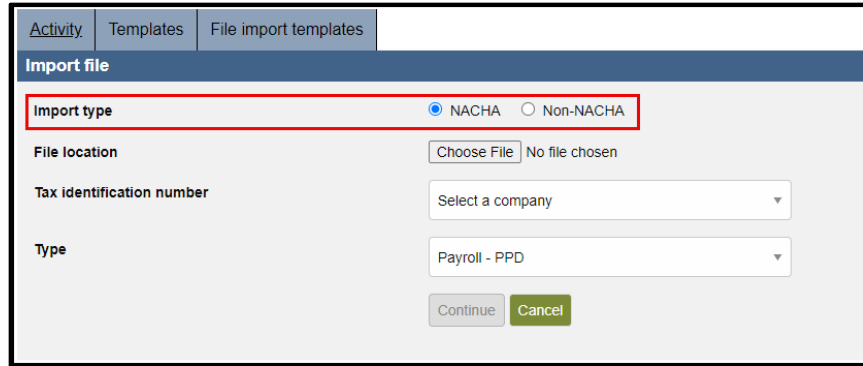
### Import File

Under the Activity tab, import an ACH file.



Select the Import Type.

**Note:** If importing from accounting software, the import type is NACHA. A non-NACHA formatted file is a comma-separated value (CSV) file.

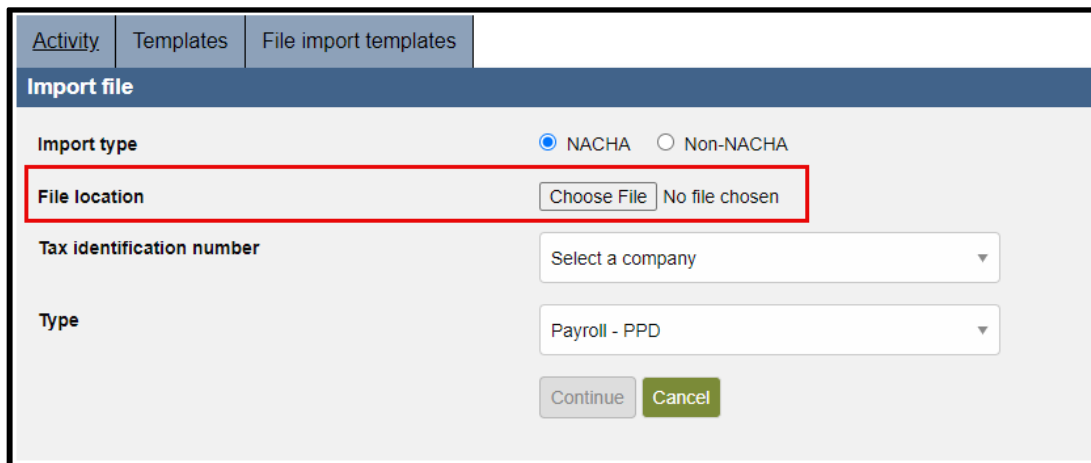


The screenshot shows the 'Import file' form with the following fields:
 

- Import type:** Radio buttons for 'NACHA' (selected) and 'Non-NACHA'. This field is highlighted with a red box.
- File location:** A 'Choose File' button and the text 'No file chosen'.
- Tax identification number:** A dropdown menu with 'Select a company'.
- Type:** A dropdown menu with 'Payroll - PPD'.
- Buttons for 'Continue' and 'Cancel'.

**Note:** NACHA stands for National Automated Clearing House Association.

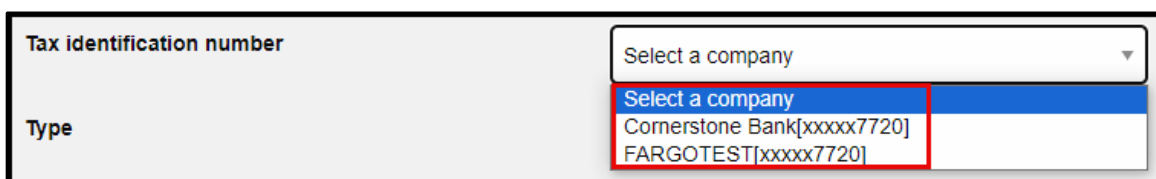
Choose the file.



The screenshot shows the 'Import file' form with the following fields:
 

- Import type:** Radio buttons for 'NACHA' (selected) and 'Non-NACHA'.
- File location:** A 'Choose File' button and the text 'No file chosen'. This field is highlighted with a red box.
- Tax identification number:** A dropdown menu with 'Select a company'.
- Type:** A dropdown menu with 'Payroll - PPD'.
- Buttons for 'Continue' and 'Cancel'.

Select the Tax Identification Number.



The close-up shows the 'Tax identification number' dropdown menu with the following options:
 

- Select a company
- Select a company
- Cornerstone Bank[xxxxx7720]
- FARGOTEST[xxxxx7720]

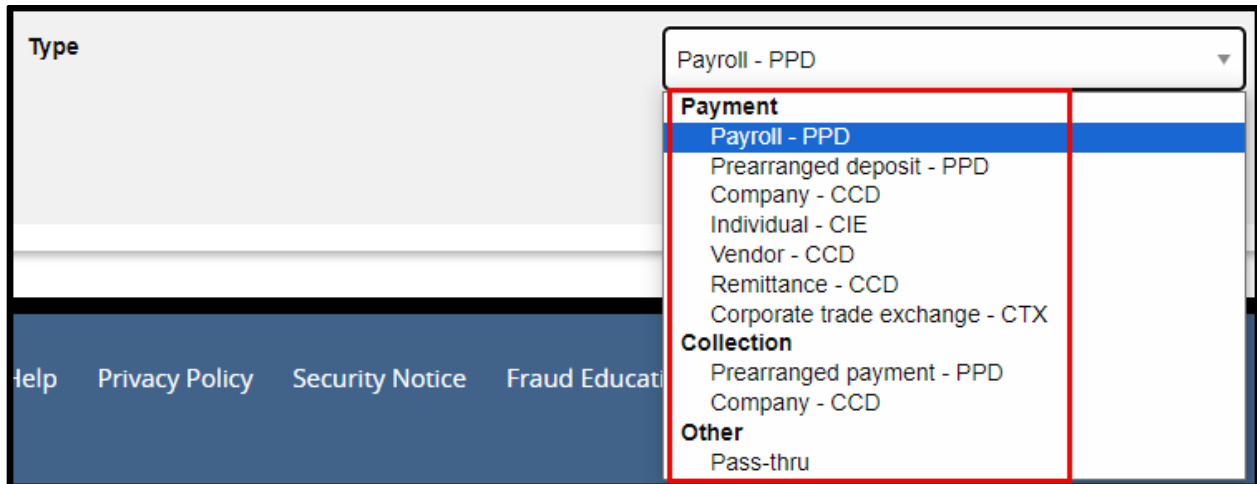
 The 'FARGOTEST[xxxxx7720]' option is highlighted with a red box.

**Note:** Only the accounts with ACH access appear.

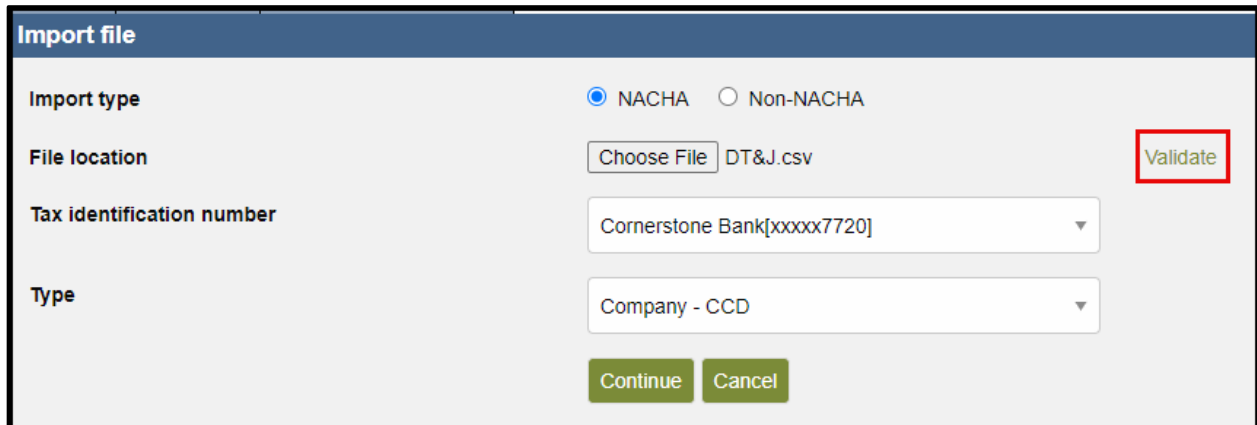
Select the Type from the drop down.

- Payment
  - Payroll – PPD
  - Prearranged deposit – PPD (payment to a person)
  - Company – CCD (payment to a business)
  - Individual – CIE (customer initiated entry)
  - Vendor – CCD (payment to a business)
  - Corporate trade exchange – CTX (payment to a business, allows user to enter addenda records)

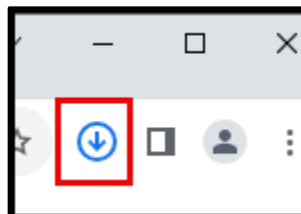
- Collection
  - Prearranged payment – PPD (debit a consumer account)
  - Company – CCD (debit a business account)
- Other
  - Pass-thru



Validate the file.

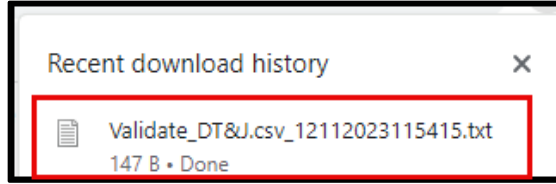


The file downloads.

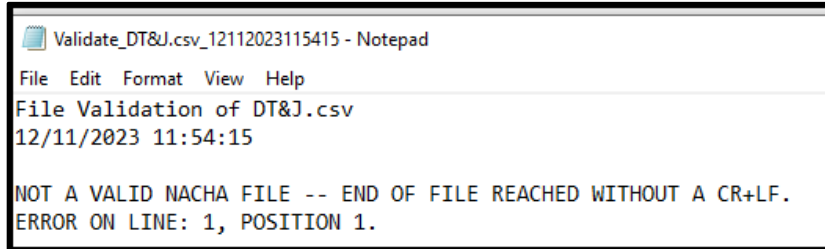


Open the downloaded file.

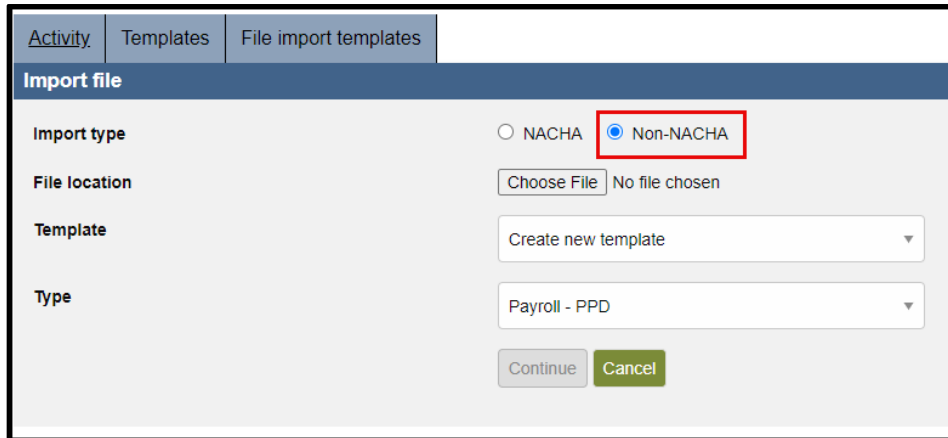




For this particular file, it is not an NACHA file.

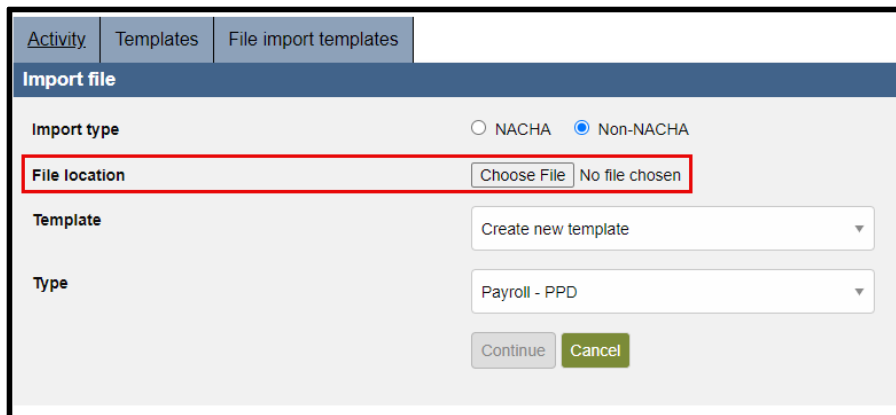


Select Non-NACHA.

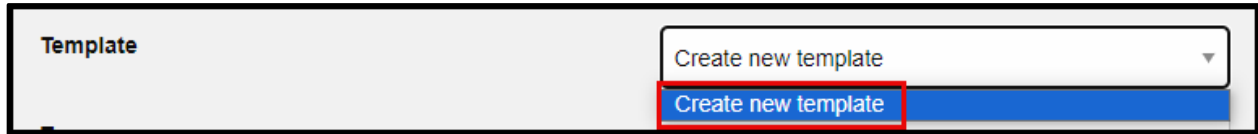


**Note:** A non-NACHA formatted file is a comma-separated value (CSV) file.

Choose the file.

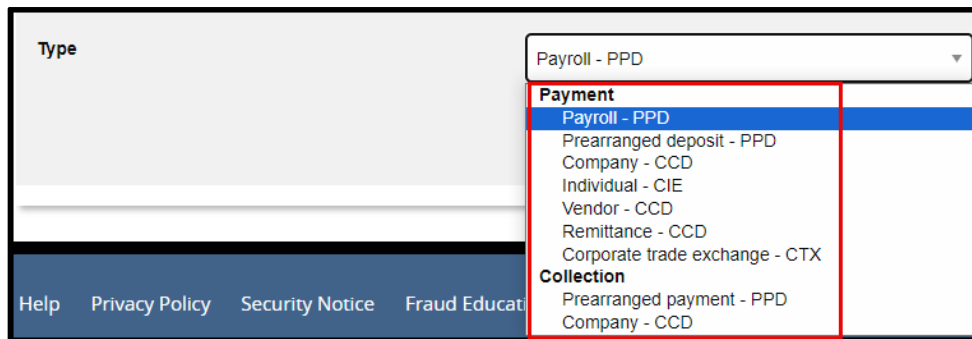


Created templates appear in the drop down, select one or click Create New Template.

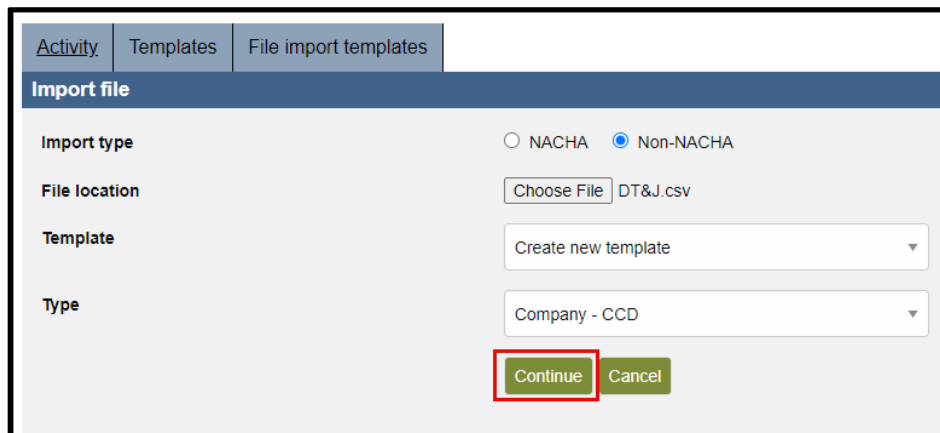


Select the Type from the drop down.

- Payment
  - Payroll – PPD
  - Prearranged deposit – PPD (payment to a person)
  - Company – CCD (payment to a business)
  - Individual – CIE (customer initiated entry)
  - Vendor – CCD (payment to a business)
  - Corporate trade exchange – CTX (payment to a business, allows user to enter addenda records)
- Collection
  - Prearranged payment – PPD (debit a consumer account)
  - Company – CCD (debit a business account)



Select Continue.



Create new file import template.

ACH Print Help

Activity Templates File import templates

**Import file**

### New file import template

Template name \*  Tax identification number  Template group  + New

Template name is required.

Type  Payment (Company - CCD)  Insert decimals into amounts  
Yes No

File format  Delimited  Fixed width

Number of rows to exclude  
 Header  Footer

Tab  Semicolon  Comma  Space  Other

Text qualifier

**File preview**  
(Showing rows from beginning and end of file)  
 Date Paid, Pay Type, Check No., Supplier Name, Amount, Banking Account  
 12/6/2023,CHECK,51719,XPO Logistics Freight, Inc.,387.21,5000014497  
 12/6/2023,CHECK,51718,Voyager Aluminum,18000,5000014497  
 12/6/2023,CHECK,51717,United Parcel Service,393.24,5000014497  
 12/6/2023,CHECK,51716,"S & L computer Services, Inc.",1551.56,5000014497  
 12/6/2023,CHECK,51715,Metal Tech,13034.75,5000014497  
 12/6/2023,CHECK,51714,"Hagnum LTL, Inc",181.86,5000014497  
 12/6/2023,CHECK,51713,Jackson Prochnow,449.24,5000014497  
 12/6/2023,CHECK,51712,Federal Express,33,5000014497  
 12/6/2023,CHECK,51711,Estes Express Lines,1112.11,5000014497

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)

**Mapping preview**

Exclude	Exclude	Exclude	Exclude	Exclude	Exclude
12/6/2023	CHECK	51719	XPO Logistics Freight, Inc	387.21	5000014497
12/6/2023	CHECK	51718	Voyager Aluminum	18000	5000014497
12/6/2023	CHECK	51717	United Parcel Service	393.24	5000014497
12/6/2023	CHECK	51716	S & L computer Services, Inc.	1551.56	5000014497
12/6/2023	CHECK	51715	Metal Tech	13034.75	5000014497

**Apply additional values**

Type  Value

+ Add value

**Offset account options**

Offset account defined in file  Select offset account

**Effective date options**

Date in file  Prompt for date  Default current business date

**User access**  All current and future users  Specific users

Casey Payne  DAKOTA LARSON  JESSICA BENTLEY

Enter Template name.

Activity Templates File import templates

**Import file**

### New file import template

Template name \*  Tax identification number  Template group  + New

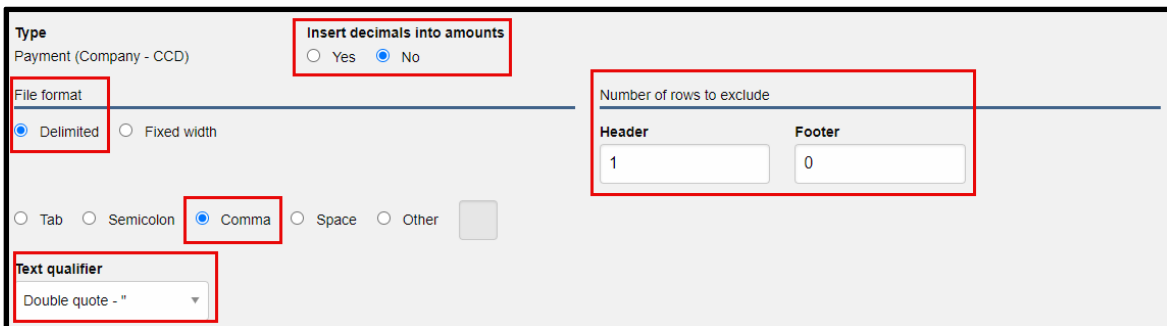
Template name is required.

Select Yes or No to insert decimals into amounts.

The file saved as a Comma Separated Values (CSV). Select the Delimited file format and Comma.

The text qualifier is “double quotes”.

Enter the number of Headers and Footers lines in the CSV file.



**Type**  
Payment (Company - CCD)

**File format**  
 Delimited  Fixed width

**Text qualifier**  
Double quote - "

**Insert decimals into amounts**  
 Yes  No

**Number of rows to exclude**  
**Header**: 1 **Footer**: 0

**Delimiters**  
 Tab  Semicolon  Comma  Space  Other

Enter the Exclusions in Column 1 – 6. This is for data not in the file, such as store number or store address.

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)
(Exclude Column)	Exclude	Exclude		Exclude	Exclude
Account number *					
Amount *					
Discretionary data					
Effective date					
Identification					
Name *					
Payment information					
Routing transit *					
Transaction code					
Transaction code (Custom)					

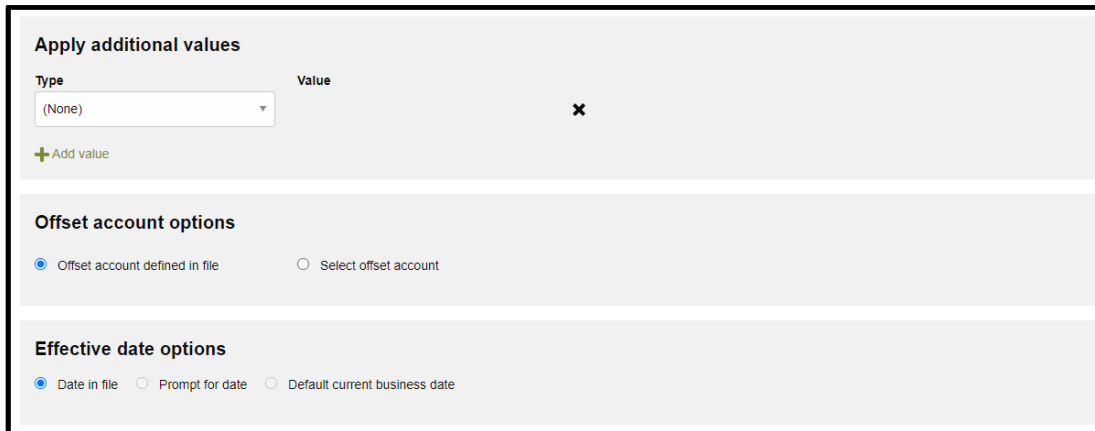
**Note:** All files must include this data:

- Account number
- Amount
- Effective date
- Name
- Routing transit

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Effective date	Transaction code	Routing transit *	Name *	Amount *	Account number *
<b>Mapping preview</b>					
<b>Effective date</b>	<b>Transaction code</b>	<b>Routing transit</b>	<b>Name</b>	<b>Amount</b>	<b>Account number</b>
12/6/2023	CHECK	51719	XPO Logistics Freight, Inc	307.21	5000014497
12/6/2023	CHECK	51718	Voyager Aluminum	10000	5000014497
12/6/2023	CHECK	51717	United Parcel Service	393.24	5000014497
12/6/2023	CHECK	51716	S & L computer Services, Inc.	1551.56	5000014497
12/6/2023	CHECK	51715	Metal Tech	13034.75	5000014497

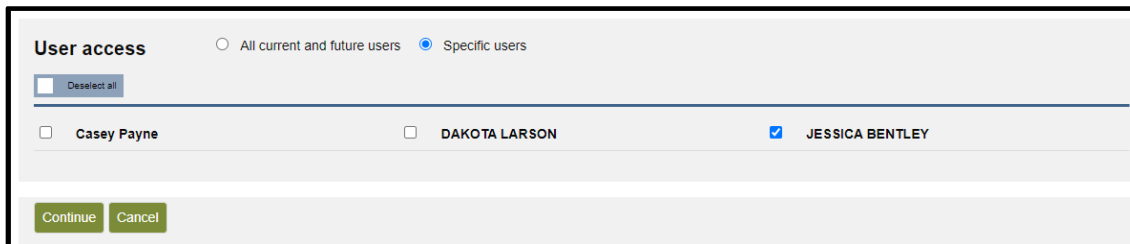
Apply additional values. Select offset account and effective date options.

**Note:** If the account number and date are in the file, select defined in file or date in file. If this data is not in the file, select offset account or prompt for date – this prompts the user to select the appropriate information.



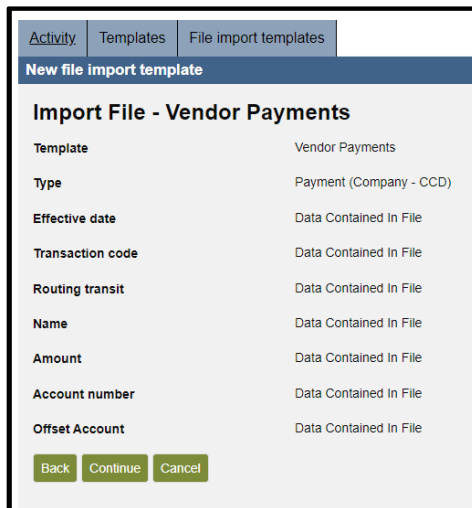
The screenshot shows a form titled "Apply additional values". It has a "Type" dropdown menu currently set to "(None)" and a "Value" field with an "x" icon. Below this is a "+ Add value" button. The form is divided into two sections: "Offset account options" with radio buttons for "Offset account defined in file" (selected) and "Select offset account"; and "Effective date options" with radio buttons for "Date in file" (selected), "Prompt for date", and "Default current business date".

Select users. Selecting certain users allows access to the template. Click Continue.



The screenshot shows a "User access" form. At the top, there are radio buttons for "All current and future users" and "Specific users" (selected). Below is a "Deselect all" button. A list of users is shown with checkboxes: "Casey Payne" (unchecked), "DAKOTA LARSON" (unchecked), and "JESSICA BENTLEY" (checked). At the bottom are "Continue" and "Cancel" buttons.

New file import template created.



The screenshot shows a "New file import template" form. It has tabs for "Activity", "Templates", and "File import templates" (selected). The title is "Import File - Vendor Payments". Below is a list of fields and their values:

Template	Vendor Payments
Type	Payment (Company - CCD)
Effective date	Data Contained In File
Transaction code	Data Contained In File
Routing transit	Data Contained In File
Name	Data Contained In File
Amount	Data Contained In File
Account number	Data Contained In File
Offset Account	Data Contained In File

At the bottom are "Back", "Continue", and "Cancel" buttons.

Click Back to make changes to the template or Cancel.



Click Continue.



A report of Exception appears.

New file import template

### Exceptions - 9

Row	Exception reason
1	Invalid Routing transit
2	Invalid Routing transit
3	Invalid Routing transit
4	Invalid Routing transit
5	Invalid Routing transit
6	Invalid Routing transit
7	Invalid Routing transit
8	Invalid Routing transit
9	Invalid Routing transit

Row 1 ✕ Delete row

Effective date	Transaction code	Routing transit *
12/06/2023 <span>📅 SELECT</span>		091300719 <span>🔍</span> CORNERSTONE BANK
Name *	Amount *	Account number *
XPO Logistics Freight, Inc	307.21	5000014497

**Note:** Since the routing transit number was not in the file, it created an exception.

The Exceptions page allows users to correct the missing information or delete the row.

Row 5	<span>✕ Delete row</span>	
Effective date	Transaction code	Routing transit *
12/06/2023 <span>📅 SELECT</span>		091300719 <span>🔍</span> CORNERSTONE BANK
Name *	Amount *	Account number *
Metal Tech	13,034.75	5
Row 6	<span>+ Restore row</span>	
Effective date	Transaction code	Routing transit *
12/06/2023 <span>📅 SELECT</span>		
Name *	Amount *	Account number *
Magnum LTL, Inc	401.86	5

Once all exceptions are fixed, click Continue.



Find the template under File Import Templates.

Activity	Templates	File import templates				Report
Template group	Template name	File type	Type	Status		
123	Vendor Payments	Non NACHA	Payment	Not applicable	Send	Edit Delete

**Vendor Payments**

Template name: Vendor Payments | Tax identification number: Cornerstone Bank(XXXXXX720) | Template group: 123

Type: Payment (Company - CCD) | Insert decimals into amounts:  Yes  No

File format:  Delimited | Number of rows to exclude: Header: 1, Footer: 0

Text qualifier: Double quote -"

User access:  All current and future users  Specific users

Internal

Casey Payne  DAKOTA LARSON  JESSICA BENTLEY

Field details:

Effective date	Data Contained in File
Transaction code	Data Contained in File
Routing transit	Data Contained in File
Name	Data Contained in File
Amount	Data Contained in File
Account number	Data Contained in File
Offset Account	Data Contained in File

[Return to File import templates](#)

Click Send to import a file for this template.

Activity	Templates	File import templates				Report
Template group	Template name	File type	Type	Status		
123	Vendor Payments	Non NACHA	Payment	Not applicable	Send	Edit Delete

Choose the file and click Continue.

Activity	Templates	File import templates
<b>Import file</b>		
File location	<input type="button" value="Choose File"/>	DT&J.csv
Template	Vendor Payments	
Tax identification number	Cornerstone Bank[xxxxx7720]	
Type	Payment (Company - CCD)	
	<input type="button" value="Continue"/>	<input type="button" value="Cancel"/>

Activity	Templates	File import templates
<b>Import file - DT&amp;J.csv</b>		
<b>Vendor Payments</b>		
Template	Vendor Payments	
Type	Payment (Company - CCD)	
Effective date	Data Contained In File	
Transaction code	Data Contained In File	
Routing transit	Data Contained In File	
Name	Data Contained In File	
Amount	Data Contained In File	
Account number	Data Contained In File	
Offset Account	Data Contained In File	
	<input type="button" value="Back"/>	<input type="button" value="Continue"/>
	<input type="button" value="Cancel"/>	

The screen displays – The file has been submitted for bank review.

### Edit Template

Under the File Import Templates tab, click Edit to modify the template.

Activity	Templates	File import templates
Template group ▲	Template name ◇	File type ◇
	Type ◇	Status ◇
		<input type="button" value="Report"/>
▼ 123	Vendor Payments	Non NACHA
		Payment
		Not applicable
	<input type="button" value="Send"/>	<input type="button" value="Edit"/>
	<input type="button" value="Delete"/>	



Activity | Templates | **File import templates**

### Vendor Payments Undo all changes

**Template name \*** Vendor Payments]    
**Tax Identification number** Cornerstone Bank[xxxxx7720]    
**Template group** 123 + New

**Type**  
 Payment (Company - CCD)    
**Insert decimals into amounts**  
 Yes     No

**File format**  Delimited    
**Number of rows to exclude**

Tab   
 Semicolon   
 Comma   
 Space   
 Other

**Text qualifier**  
 Double quote - "

**User access**     All current and future users     Specific users

Deselect all

Casey Payne    
 DAKOTA LARSON    
 JESSICA BENTLEY

#### Field details

Effective date	Data Contained In File
Transaction code	Data Contained In File
Routing transit	Data Contained In File
Name	Data Contained In File
Amount	Data Contained In File
Account number	Data Contained In File
Offset Account	Data Contained In File

#### Offset account options

Offset account defined in file   
 Select offset account

#### Effective date options

Date in file   
 Prompt for date   
 Default current business date

Save    Cancel

Click Save when done modifying the template.

### Delete Template

Under the File Import Templates tab, click Delete to delete template.

Activity	Templates	File import templates	Template group ^	Template name v	File type v	Type v	Status v	Report
✓	123	Vendor Payments	Non NACHA	Payment	Not applicable	Send	Edit	Delete

Activity | Templates | **File import templates**

---

### Vendor Payments

---

<b>Template name</b> Vendor Payments	<b>Tax identification number</b> Cornerstone Bank[xxxxx7720]	<b>Template group</b> 123
<b>Type</b> Payment (Company - CCD)	<b>Insert decimals into amounts</b> <input type="radio"/> Yes <input checked="" type="radio"/> No	
<b>File format</b>	<b>Number of rows to exclude</b>	
<input checked="" type="radio"/> Delimited	<b>Header</b> 1	<b>Footer</b> 0
<input type="radio"/> Tab <input type="radio"/> Semicolon <input checked="" type="radio"/> Comma <input type="radio"/> Space <input type="radio"/> Other		
<b>Text qualifier</b> Double quote - "		

---

**User access**  All current and future users  Specific users

Deselect all

---

Casey Payne  DAKOTA LARSON  JESSICA BENTLEY

---

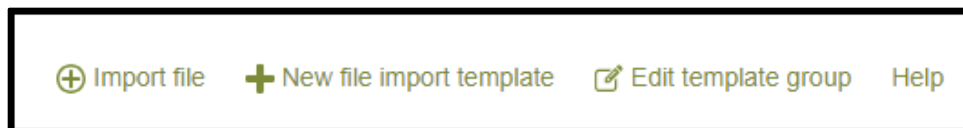
### Field details

<b>Effective date</b>	Data Contained In File
<b>Transaction code</b>	Data Contained In File
<b>Routing transit</b>	Data Contained In File
<b>Name</b>	Data Contained In File
<b>Amount</b>	Data Contained In File
<b>Account number</b>	Data Contained In File
<b>Offset Account</b>	Data Contained In File

---

## File Import Templates

Under File Import Templates, the user imports files, new file import templates and edits template groups.





Activity | Templates | **File import templates**

### Import file

**Import type**  NACHA  Non-NACHA

**File location**  No file chosen

**Tax identification number**

**Type**

Activity | Templates | **File import templates**

### New file import template

**Import type**  NACHA  Non-NACHA

Activity | Templates | **File import templates**

### Edit template group

**Tax identification number**

**Find template group**

Template group name ^	Templates in use	Delete
<input type="text" value="123"/>	1	
<input type="text" value="pp"/>	0	<input type="button" value="x"/>
<input type="text" value="Sample"/>	0	<input type="button" value="x"/>
<input type="text" value="Test"/>	0	<input type="button" value="x"/>



## Search Templates

Under Templates and File Import Templates, search for created templates based on type, tax identification number and file type.

The screenshot shows a search interface titled "Search templates". It contains five input fields: "Template group" (text box), "Template name" (text box), "Type" (dropdown menu with "All types" selected), "Tax identification number" (dropdown menu with "All" selected), and "File type" (dropdown menu with "All" selected). At the bottom are two buttons: "Search" and "Clear search".

Select the Type from the drop down.

- All
  - All types
  - All payments
  - All collections
- Payment
  - Payroll – PPD
  - Prearranged deposit – PPD
  - Company – CCD
  - Individual – CIE
  - Vendor – CCD
  - Remittance – CCD
  - Corporate trade exchange – CTX
- Collection
  - Prearranged payment – PPD
  - Company - CCD



Type

All types

All

All types

All payments

All collections

Payment

Payroll - PPD

Prearranged deposit - PPD

Company - CCD

Individual - CIE

Vendor - CCD

Remittance - CCD

Corporate trade exchange - CTX

Collection

Prearranged payment - PPD

Company - CCD

Select the File Type from the drop down.

- All
- NACHA
- Non NACHA

File type

All

All

NACHA

Non NACHA

Click Search.

Search templates

Template group

Template name

Type

All types

Tax identification number

All

File type

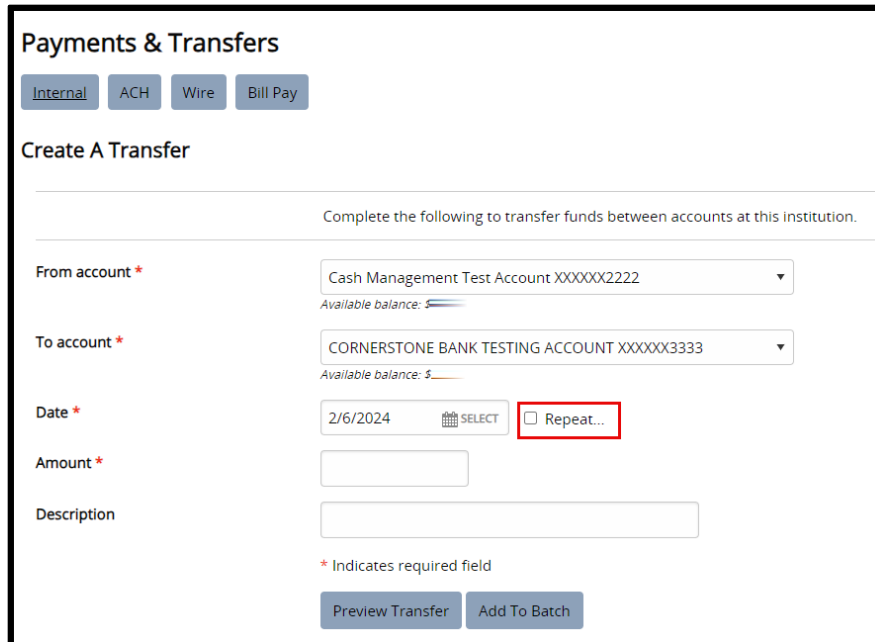
All

Search Clear search

## Repeat

Customers may set up to repeat an ACH.

From the Internal Transfer page, check Repeat.



**Payments & Transfers**

Internal ACH Wire Bill Pay

Create A Transfer

Complete the following to transfer funds between accounts at this institution.

From account \* Cash Management Test Account XXXXX2222  
Available balance: \$

To account \* CORNERSTONE BANK TESTING ACCOUNT XXXXX3333  
Available balance: \$

Date \* 2/6/2024 SELECT  Repeat...

Amount \*

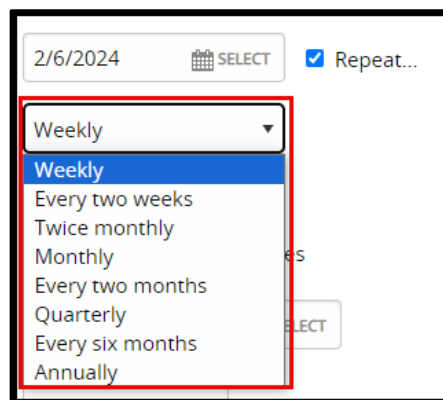
Description

\* Indicates required field

Preview Transfer Add To Batch

Select the Frequency from the drop down.

- Weekly
- Every two weeks
- Twice monthly
- Monthly
- Every two months
- Quarterly
- Every six months
- Annually



2/6/2024 SELECT  Repeat...

Weekly

Weekly

Every two weeks

Twice monthly

Monthly

Every two months

Quarterly

Every six months

Annually


The user selects how long to repeat the transfer.

- Until I delete it
- For a total number of times
- Until (select date for calendar)

**Repeat the transfer \***

Until I delete it

For a total of  times

Until   **SELECT**

Select Preview Transfer or Add To Batch.

**Payments & Transfers**


[Internal](#) [ACH](#) [Wire](#) [Bill Pay](#)

**Create A Transfer**

Complete the following to transfer funds between accounts at this institution.

**From account \***    
 Available balance: \$

**To account \***    
 Available balance: \$

**Date \***   **SELECT**  Repeat...

**Amount \***

**Description**

\* Indicates required field

From the Activity page, select Copy.

**Payments & Transfers**

[Internal](#) [ACH](#) [Wire](#) [Bill Pay](#)

ACH + New payment

[Activity](#) [Templates](#) [File import templates](#)

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jan 29, 2024	Test_Reversal	Processed	1.00	1.00	Other	
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	<input type="button" value="Copy"/>

Click Repeat.

## Payments & Transfers

Internal **ACH** Wire Bill Pay

### ACH

Print Help

Activity Templates File import templates

**Test** Undo all changes

Description \*  Tax identification number

Effective date \*  SELECT  Same day  Repeat

Type **Total withdrawal** **Total deposit**  
 Payment (Company - CCD) \$1.00 \$1.00

Batch

Processed

Name	Company	Company description
1-CCD-Test	Cornerstone Bank[xxxxx7720]	<input type="text" value="Test"/>

---

**Pay from** Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Pay all

Pay/Hold  Account \*  Amount \*

+ Add another pay from

---

**Pay to** Show Details Show Filter Total batch deposit (1 item) \$1.00

Pay all Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input type="checkbox"/>	Cornerstone	<input type="text"/>	091300719	333333333	Checking	1.00	<input type="checkbox"/> No

+ Add another pay to

\* Indicates required field

Complete ACH Save for later Cancel

Select the Frequency from the drop down.

- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually



Activity | Templates | File import templates

### Test

Description \*  Tax identification number

Effective date \*    Same day  Repeat

Frequency

- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually

End date

Total withdrawal \$1.00 Total deposit \$1.00

Company  Company description

Select the end date from the calendar.

Activity | Templates | File import templates

### Test

Description \*  Tax identification number

Effective date \*    Same day  Repeat

Frequency

End date

Type  Total withdrawal \$1.00 Total deposit \$1.00

Batch

Processed

Name  Company  Company description

Select Complete ACH or Save for later.

\* Indicates required field

From the ACH Templates page, select Edit.

**Payments & Transfers**

Internal ACH Wire Bill Pay

ACH + New payment template + New collection

Activity **Templates** File import templates

Template group ^	Template name ^	Type ^	Status ^	Report
123	Payroll	Payment	Approved	Send Edit Delete
123	Payroll - 2	Payment	Approved	Send Edit Delete
123	Test	Payment	Approved	Send <b>Edit</b> Delete

Click Repeat.

Activity **Templates** File import templates

**Test** Undo all changes

Template name \*  Tax identification number  Template group  + New

Type   **Repeat**

Total withdrawal \$1.00 Total deposit \$1.00

Select the Frequency from the drop down.

- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually

## Test Undo all changes

---

**Template name \***

**Tax identification number**

**Template group**

 + New

**Type**  
Payment (Company - CCD)

Repeat

**From amount**

**To amount**

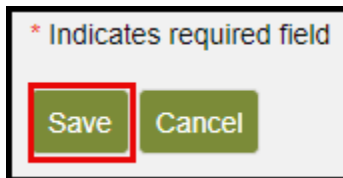
**Frequency**

- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually

**Total deposit**  
\$1.00

All current and future users  Specific users

Click Save.



## Reversal

Customers may reverse an ACH within five business days of initiating the file.

Click on Reverse.

### Payments & Transfers

Internal
ACH
Wire
Bill Pay

ACH + New payment

Activity
Templates
File import templates

Date	Description	Status	Withdrawal	Deposit	Type	
Jan 26, 2024 <small>Same day</small>	Test	Processed	1.00	1.00	Payment	<span style="border: 1px solid green; padding: 2px;">Copy</span> <span style="border: 1px solid red; padding: 2px;">Reverse</span>

The following page appears.

**Payments & Transfers**

Internal **ACH** Wire Bill Pay

ACH Help

Activity Templates File import templates

---

**Test** Report

**Description**  
Test

**Tax identification number**  
Cornerstone Bank[xxxxx7720]

**Effective date**  
Jan 26, 2024  Same day  Repeat

**Status**  
Processed

**Type**  
Payment (Company - CCD)

**Total withdrawal**  
\$1.00

**Total deposit**  
\$1.00

**Batch**  
Processed

**Name**  
1-CCD-Test

**Company**  
Cornerstone Bank[xxxxx7720]

**Company description**  
Test

---

**Pay from** Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	1.00

---

**Pay to** Show Details Show Filter Total batch deposit (1 item) \$1.00

Reverse none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Cornerstone		091300719	333333333	Checking	1.00	<input type="checkbox"/> No

---

**Approval**

Name	Date
Bank Admin	Jan 26, 2024 1:22:24 PM
Bank Admin	Jan 26, 2024 1:36:45 PM

Reverse ACH Return to ACH activity

Under the Pay To section, select the file(s) in the batch.

**Pay to** Show Details Show Filter Total batch deposit (1 item) \$1.00

Reverse none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Cornerstone		091300719	3	Checking	1.00	<input type="checkbox"/> No

Click Reverse ACH.

**Pay to** Show Details Show Filter Total batch deposit (1 item) \$1.00

Reverse none

PayHold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Cornerstone		091300719	3	Checking	1.00	<input checked="" type="checkbox"/>

---

**Approval**

Name	Date
Bank Admin	Jan 26, 2024 1:22:24 PM
Bank Admin	Jan 26, 2024 1:36:45 PM

BOB creates the Reversal file.

**Payments & Transfers**

Internal ACH Wire Bill Pay

ACH Help

Activity Templates File import templates

**Test\_Reversal**

Description	Tax identification number	Type
Test_Reversal	Cornerstone Bank[xxxx7720]	Other (Reversal)

Effective date	Total withdrawal	Total deposit
Jan 29, 2024	\$1.00	\$0.00

Batch

Name	Company	Company description
1-CCD-Test	Cornerstone Bank[xxxx7720]	REVERSAL

---

**Pay from** Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Name	Identification	Routing transit	Account number	Account type	Amount
Cornerstone		091300719		Checking	1.00

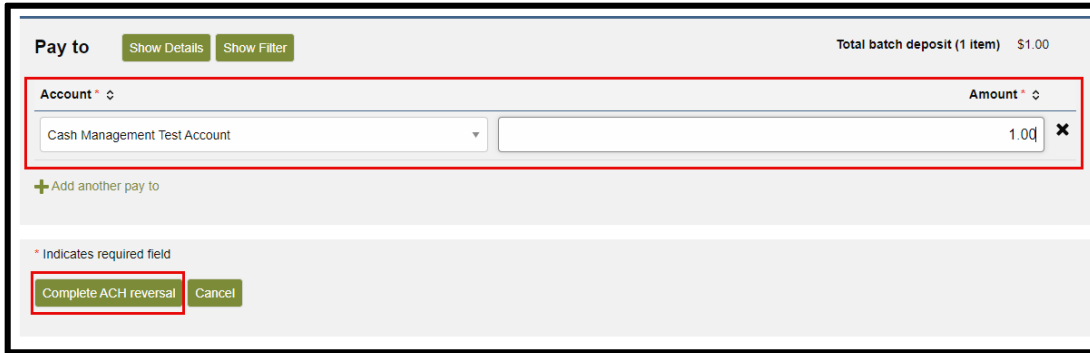
---

**Pay to** Show Details Show Filter Total batch deposit (0 items) \$0.00

Account  Amount

\* Indicates required field

Select the Pay To Account and Amount. Click Complete ACH Reversal.



Pay to Show Details Show Filter Total batch deposit (1 item) \$1.00

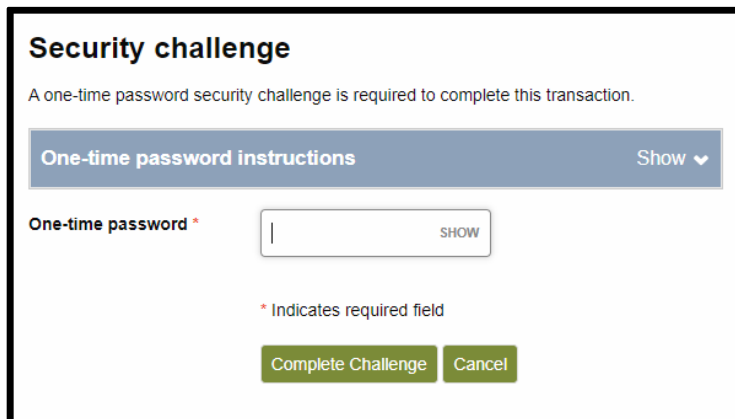
Account \*  Amount \*

+ Add another pay to

\* Indicates required field

Complete ACH reversal Cancel

**Note:** The Pay From and Pay To amounts must match.



**Security challenge**

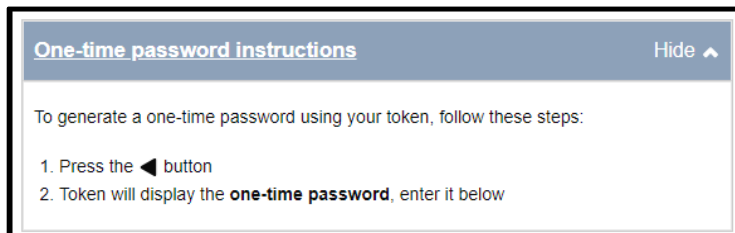
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show

One-time password \*  SHOW

\* Indicates required field

Complete Challenge Cancel

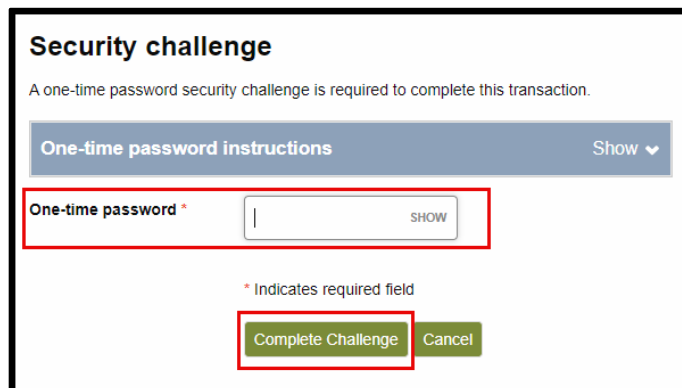


One-time password instructions Hide

To generate a one-time password using your token, follow these steps:

1. Press the ◀ button
2. Token will display the **one-time password**, enter it below

Enter the password from the soft or hard token and click Complete Challenge.



**Security challenge**

A one-time password security challenge is required to complete this transaction.

One-time password instructions Show

One-time password \*  SHOW

\* Indicates required field

Complete Challenge Cancel

The following screen appears – the reversal was processed successfully.

**Payments & Transfers**

Internal **ACH** Wire Bill Pay

ACH Print Help

Activity Templates File import templates

✔ Test\_Reversal was processed successfully

---

**Test\_Reversal**

Reference number	5e844668a7
Effective date	Jan 29, 2024
Total withdrawal	\$1.00
Number of withdrawals	1
Total deposit	\$1.00
Number of deposits	1

[Return to ACH activity](#)

ACH Operations sends notification to the users receiving ACH notification for BOB.

Reply Reply All Forward IM

ACHOperations@cornerstonebanks.net | ACH Operations; ml a

**Transfer Notification**

20231204-1454-42521465.TXT\_Reversal received from R\_\_\_\_\_ on 12/07/2023 has passed all origination steps without exception.

First Effective Date:	12/07/2023
Debit Totals:	\$505.24
Credit Totals:	\$505.24
Number of Debits:	1
Number of Credits:	1
Client Name:	R_____
Reference Number:	20a4f91a13
ACH Transfer Type:	ACH_Reversal

Thank you,  
[ACHOperations@cornerstonebanks.net](mailto:ACHOperations@cornerstonebanks.net)

The reversal shows pending origination.

ACH + New payment

Activity | Templates | File import templates

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jan 29, 2024	Test_Reversal	Pending Origination	1.00	1.00	Other	
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	Copy Reverse

Click on the Description to see batch details.

ACH + New payment

Activity | Templates | File import templates

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jan 29, 2024	Test_Reversal	Pending Origination	1.00	1.00	Other	
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	Copy Reverse

Payments & Transfers

Internal | ACH | Wire | Bill Pay

ACH Print Help

Activity | Templates | File import templates

### Test\_Reversal Report

<b>Description</b>		<b>Tax identification number</b>	
Test_Reversal		Cornerstone Bank(00007720)	
<b>Effective date</b>			
Jan 29, 2024			
<b>Status</b>	<b>Type</b>	<b>Total withdrawal</b>	<b>Total deposit</b>
Pending Origination	Other (Reversal)	\$1.00	\$1.00
<b>Batch</b>			
Pending Origination			
<b>Name</b>	<b>Company</b>	<b>Company description</b>	
1-CCD-REVERSAL	Cornerstone Bank(00007720)	REVERSAL	

---

**Pay from** Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Name	Identification	Routing transit	Account number	Account type	Amount
Cornerstone		091300719	3	Checking	1.00

---

**Pay to** Show Details Show Filter Total batch deposit (1 item) \$1.00

Name	Identification	Routing transit	Account number	Account type	Amount
Cash Management Test A	091300719	091300719	2	Checking	1.00

[Return to ACH activity](#)





# CORNERSTONE BANK

If you have any questions or need assistance with Business Online Banking, contact our Cash Management Sales team at 888-297-2100 or online at <https://www.cornerstonebanks.net/contact/>.

**Cornerstone Bank Cash Management Team**