



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.

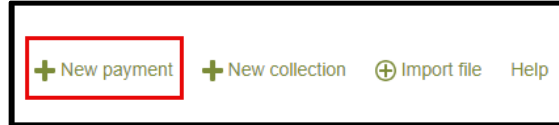
Users do not need access to view accounts to process ACH files.



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.

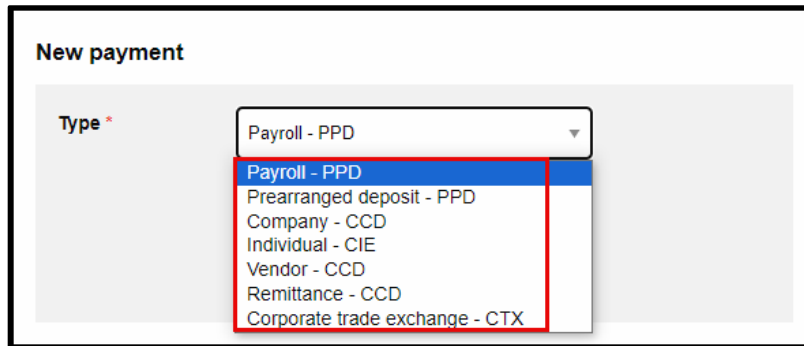
New Payment

Under the Activity tab, create a new payment.



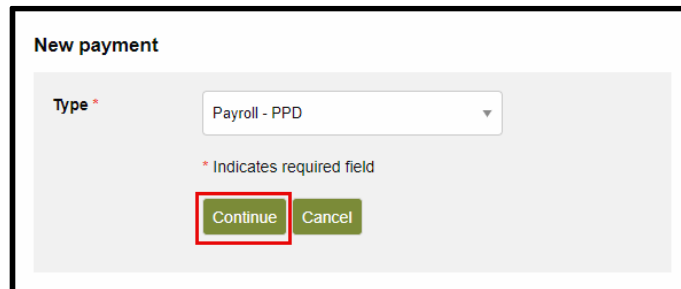
Select the Type from the drop down.

- 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 displays 'Total batch withdrawal (0 items) \$0.00'. Below this, there are buttons for 'Pay all' and 'Pay'. The main area contains a 'Pay/Hold' dropdown, an 'Account' dropdown menu with the text 'Select an account', and an 'Amount' input field with a clear 'X' button. At the bottom left, there is a '+ Add another pay from' button.

Select the account from the drop down.

This screenshot shows the 'Pay from' interface with the 'Account' dropdown menu open. The menu lists 'Select an account' and 'Cash Management Test Account', with the latter highlighted in blue. A red box highlights the dropdown menu area. The rest of the interface, including the 'Pay all' button, 'Pay' button, and '+ Add another pay from' button, remains visible.

Alternatively, add another pay from line.

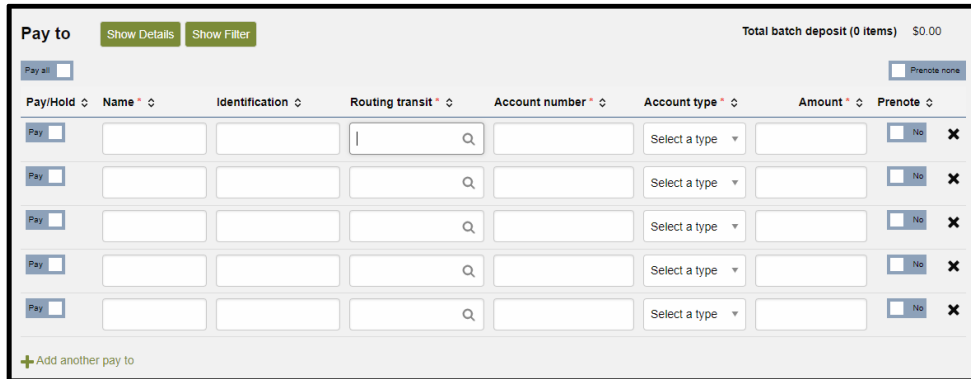
The screenshot shows the 'Pay from' interface with the '+ Add another pay from' button highlighted by a red box. The main pay line is visible with the 'Account' dropdown set to 'Select an account' and the 'Amount' field empty. The '+ Add another pay from' button is located at the bottom left of the main form area.

This screenshot shows the 'Pay from' interface with two pay lines. The first line has 'Cash Management Test Account' selected in the 'Account' dropdown. The second line, added by clicking '+ Add another pay from', has 'Select an account' in the dropdown and is highlighted with a red box. The '+ Add another pay from' button is visible at the bottom left.

Click on the X to remove the additional line.

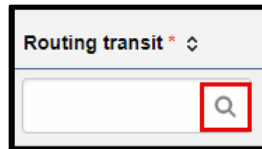
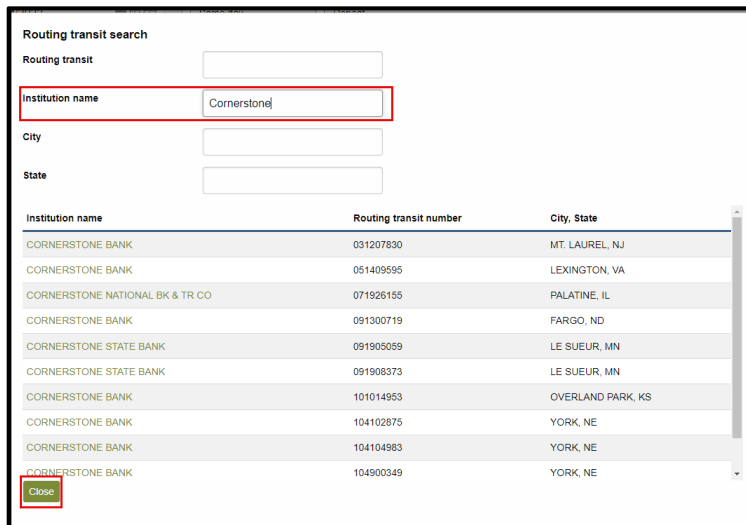
The screenshot shows the 'Pay from' interface with two pay lines. The first line is filled with 'Cash Management Test Account'. The second line is empty and has a red box highlighting the 'X' button on its right side, indicating it should be removed. The '+ Add another pay from' button is at the bottom right.

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

Account number * Amount * Prenote * No

Prenote none

Account number * Account type * Amount * Prenote * Yes

Prenote none

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.

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

* Indicates required field

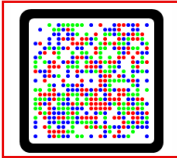
The user completes the transaction with their token. The following screen appears.

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

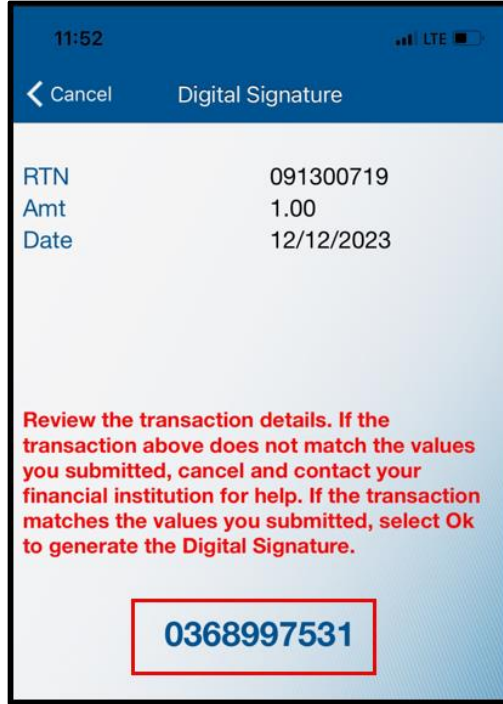
Applications ⚙️

 **One-Time Password**

 **Digital Signature**

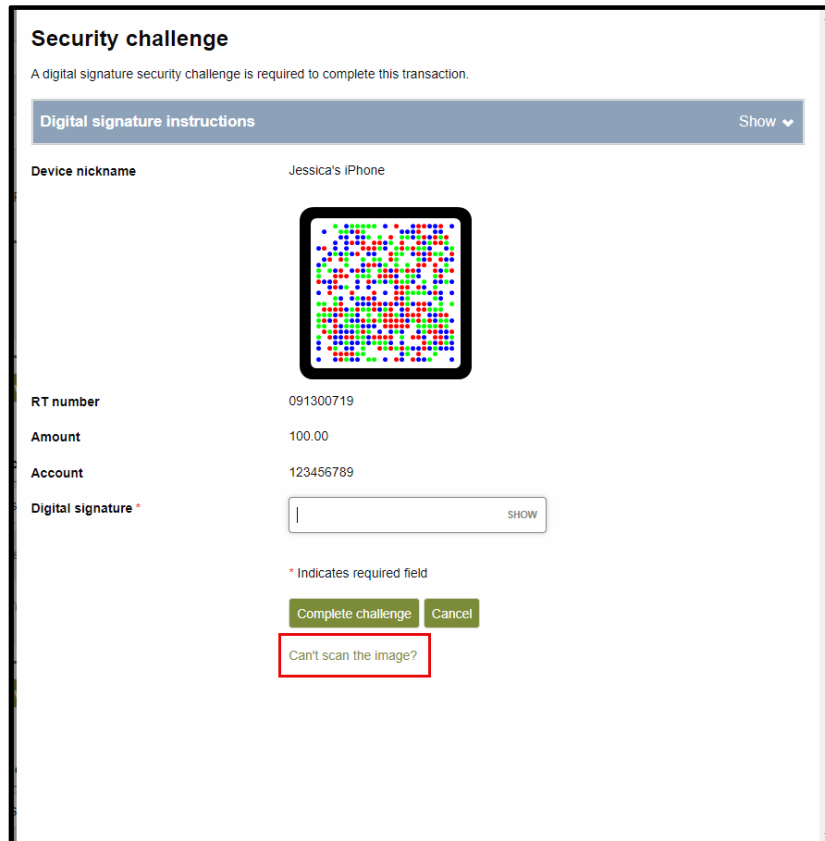
 **Add another token**

 **Remove a token**

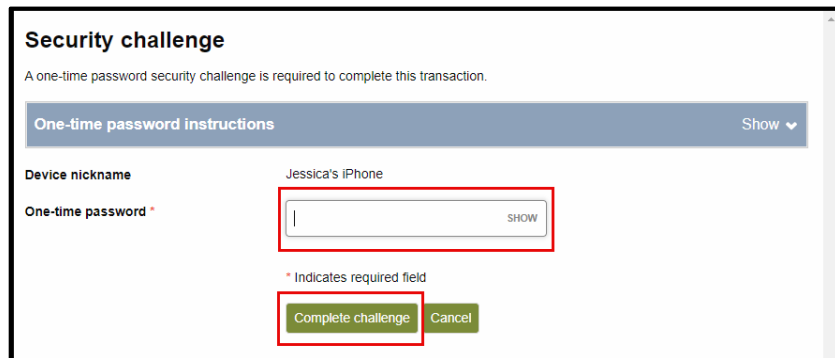
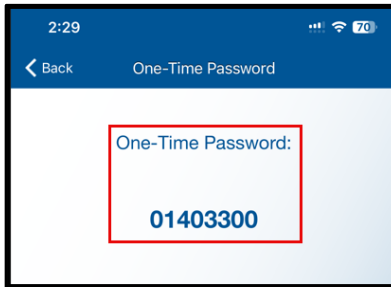


Enter the numbers and click Complete Challenge.

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

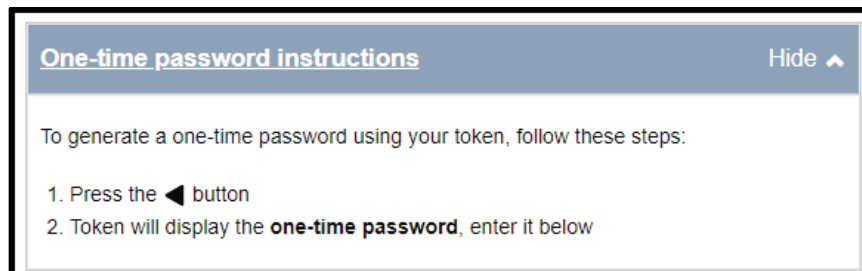
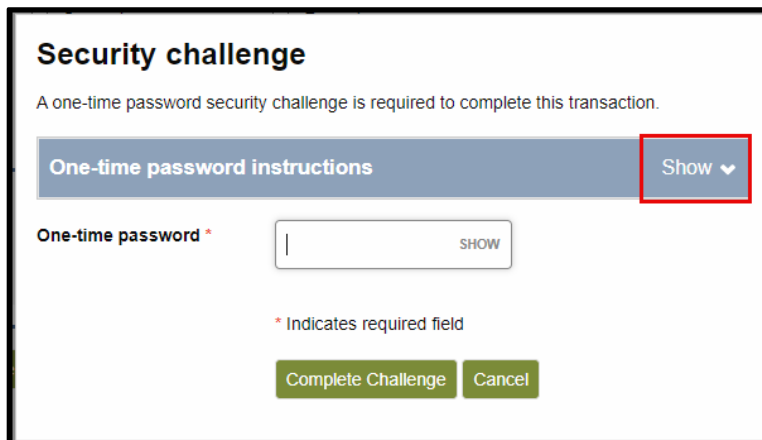


Use the DIGIPASS app or hard token to complete the one-time password.



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.

Activity							Report
Date	Description	Status	Withdrawal	Deposit	Type		
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

Payroll

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

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

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	100.00

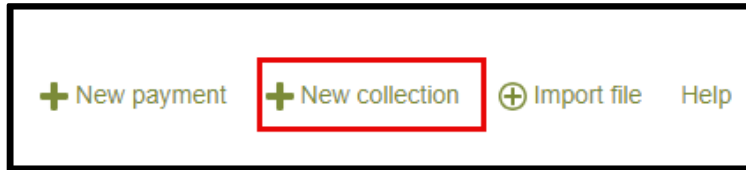
Pay to Show Details Show Filter Total batch deposit (1 item) \$100.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Jessica Bentley		091300719	123456789	Checking	100.00	<input type="checkbox"/> No

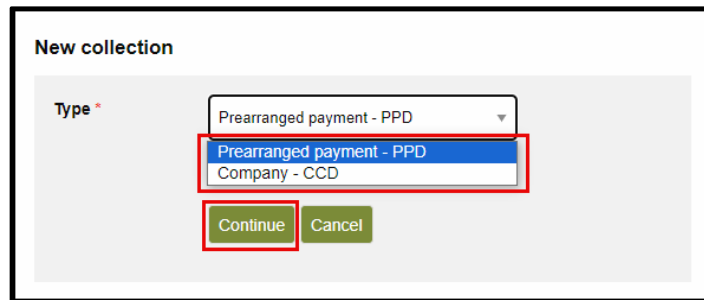
Close

New Collection

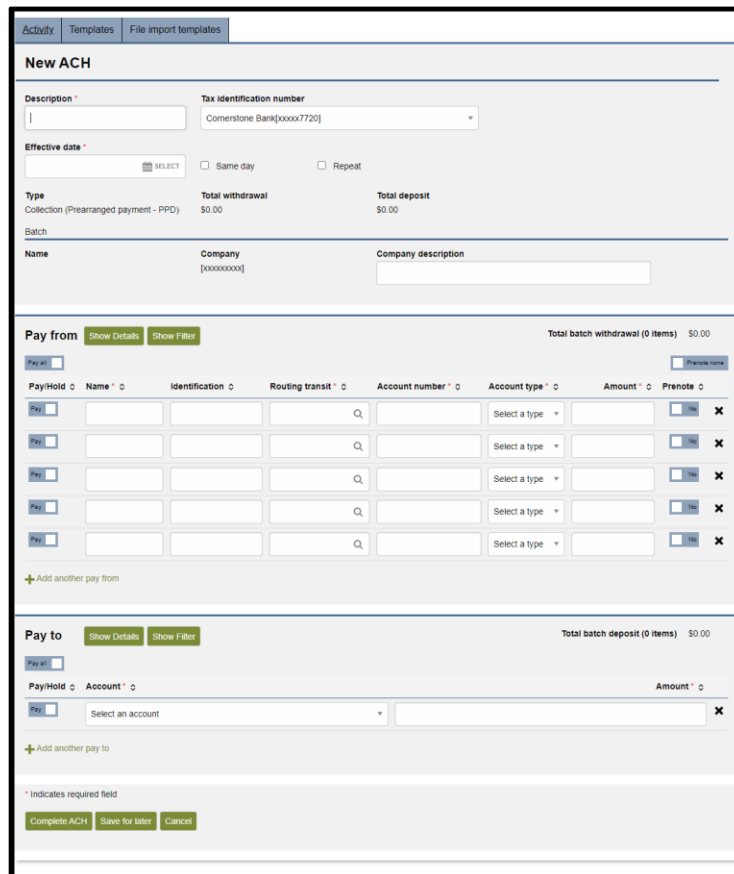
Under the Activity tab, create New Collection.



Select the Type from the drop down.



The New ACH screen appears.



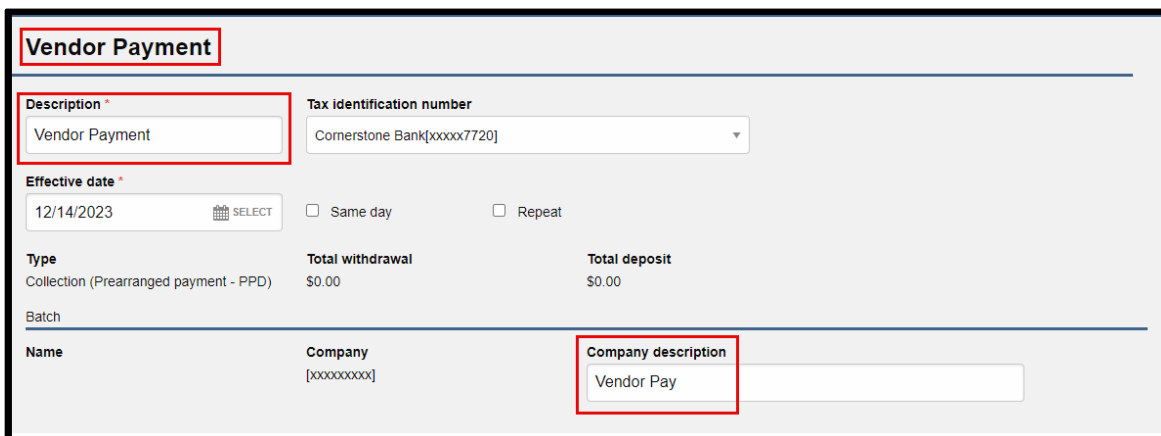
The screenshot shows the 'New ACH' form. It includes the following sections and fields:

- Description ***: Input field.
- Tax identification number**: Dropdown menu showing 'Cornerstone Bank(XXXX7720)'.
- Effective date ***: 'SELECT' button, 'Same day' checkbox, and 'Repeat' checkbox.
- Type**: 'Collection (Prearranged payment - PPD)'. **Total withdrawal**: '\$0.00'. **Total deposit**: '\$0.00'.
- Batch**: 'Name' field with 'Company [XXXXXXXX]' and 'Company description' field.
- Pay from**: Section with 'Show Details' and 'Show Filter' buttons. Total batch withdrawal: '\$0.00'. Includes a table with columns: Pay, Pay/Hold, Name, Identification, Routing transit, Account number, Account type, Amount, Prenote. There are five rows, each with a 'Pay' checkbox, an empty 'Pay/Hold' field, and empty 'Name', 'Identification', 'Routing transit', 'Account number', 'Account type', 'Amount', and 'Prenote' fields.
- Pay to**: Section with 'Show Details' and 'Show Filter' buttons. Total batch deposit: '\$0.00'. Includes a table with columns: Pay, Pay/Hold, Account, Amount. There is one row with a 'Pay' checkbox, an empty 'Pay/Hold' field, an empty 'Account' field, and an empty 'Amount' field.
- Buttons at the bottom: 'Complete ACH', 'Save for later', and 'Cancel'.

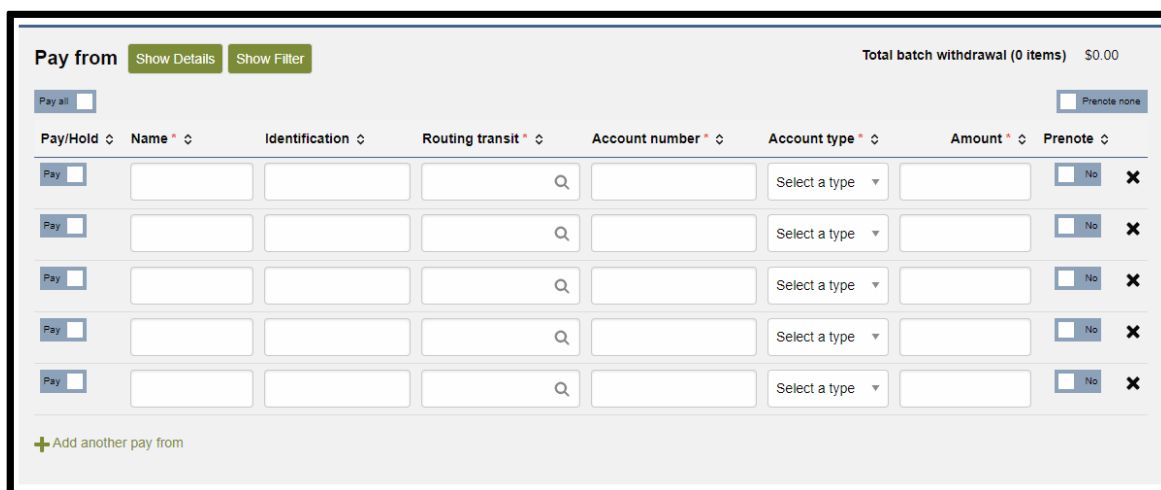
Enter the following in the top section:

- 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 number *  Amount *  Prenote 

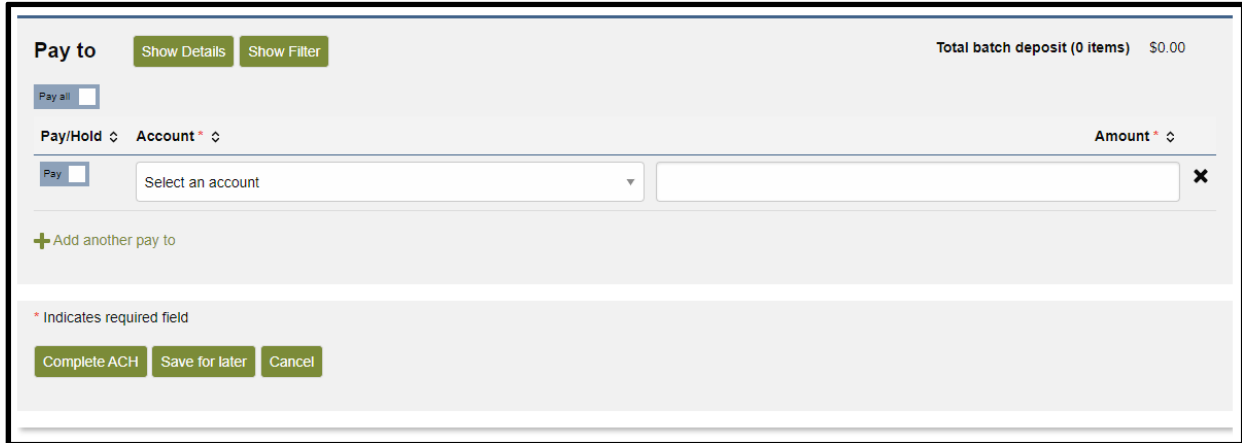
No 

Prenote none

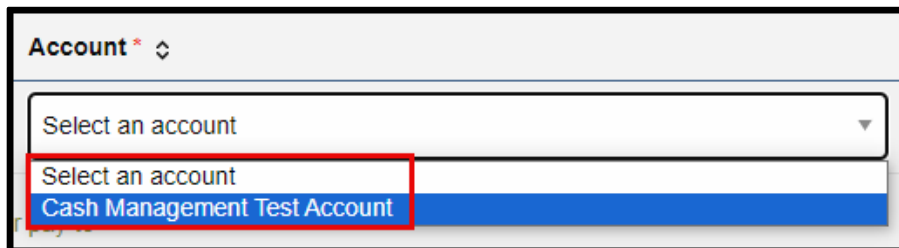
Account number *  Account type *  Amount *  Prenote 

Yes 

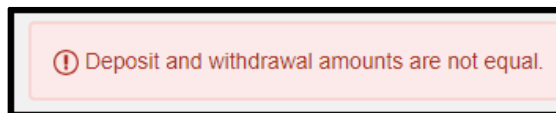
Note: Originate prenotes at least three business days prior sending a live file.



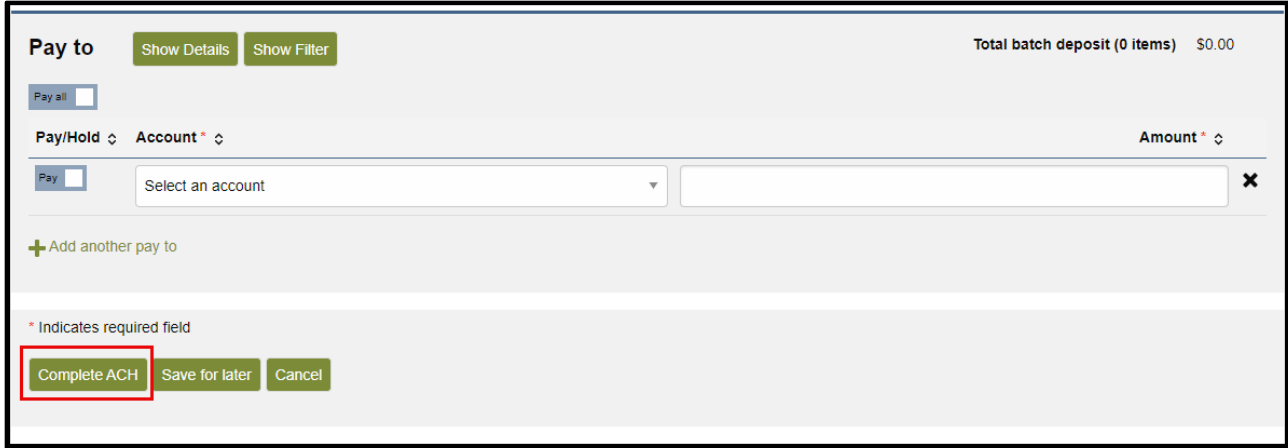
Complete the Pay To section.



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

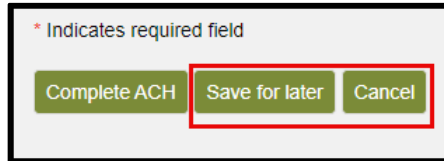
Pay/Hold Account * Amount *

Pay

+ Add another pay to

* Indicates required field

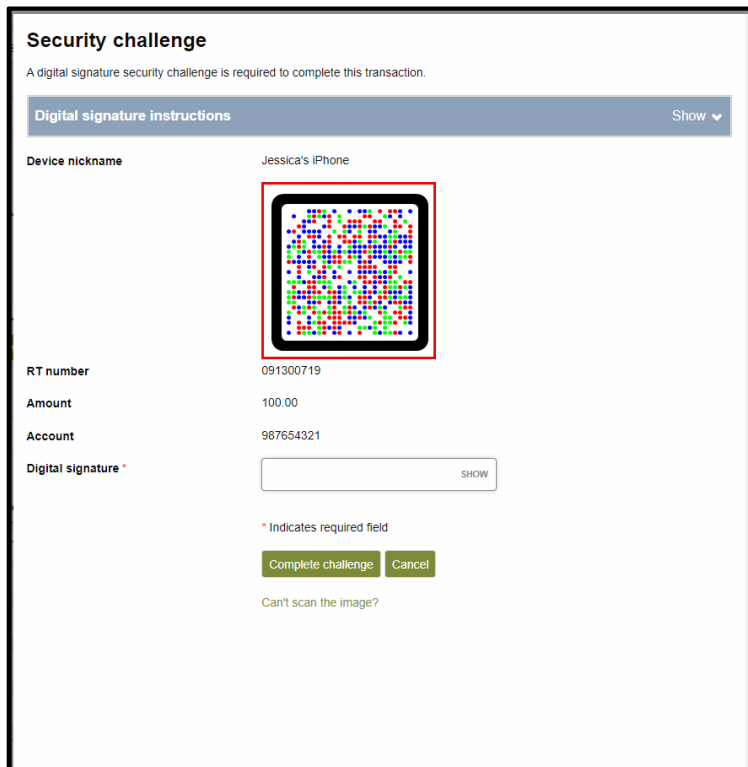
The user can save for later or cancel the ACH request.



* 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.

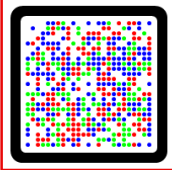


Security challenge

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

Digital signature instructions Show

Device nickname: Jessica's iPhone



RT number: 091300719

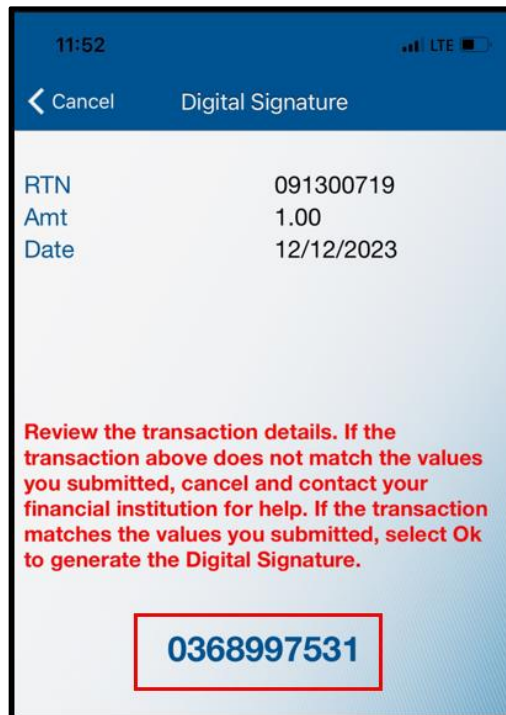
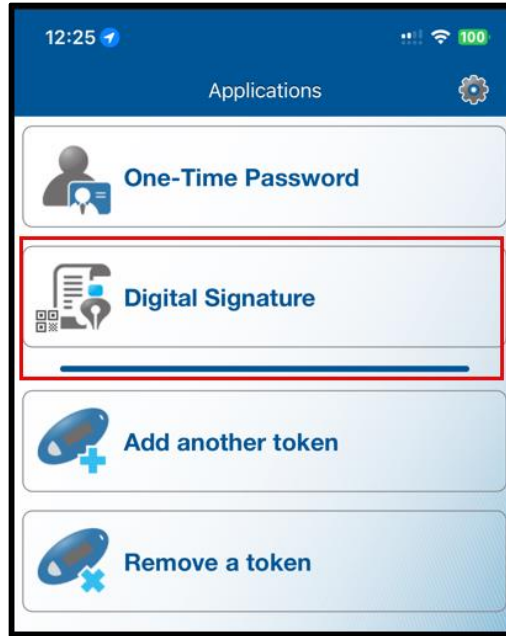
Amount: 100.00

Account: 987654321

Digital signature *

* Indicates required field

Can't scan the image?



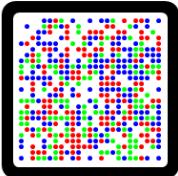
Enter the numbers and click Complete Challenge.

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



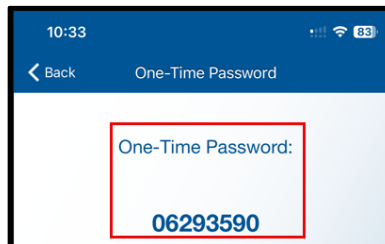
RT number 091300719
Amount 100.00
Account 987654321
Digital signature * SHOW

* 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

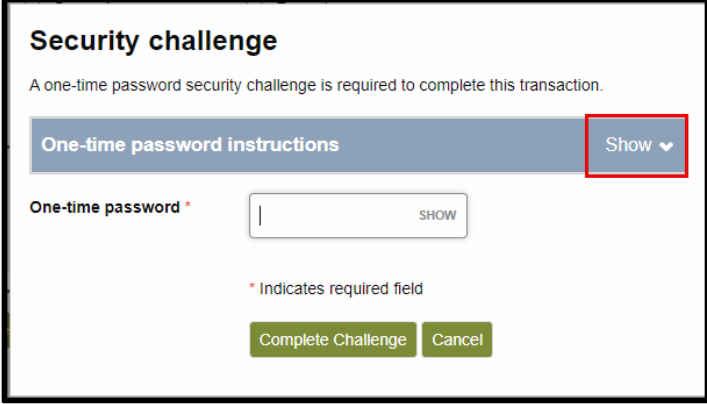
One-time password * SHOW

* 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.



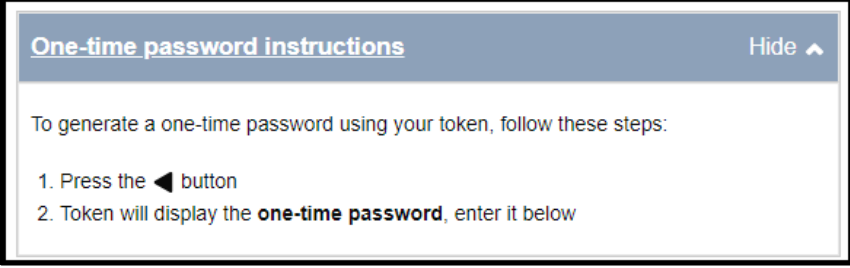
Security challenge
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

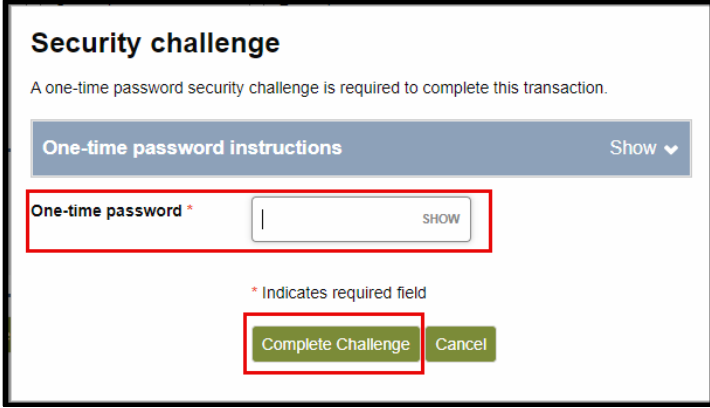


One-time password instructions Hide ▲

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

Reference number	b5f45dd9d4
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](#)

The file pends for client and financial institution review.

⚠ Vendor Payment is pending client and financial institution review.

Vendor Payment

Reference number	8bc40d8a52
Effective date	Dec 14, 2023
Total withdrawal	\$150.00
Number of withdrawals	1
Total deposit	\$150.00
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.


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	Copy	
▼ Dec 14, 2023	Vendor Payments	Transfer Exceeds Review: Pending Approval	100.00	100.00	Collection	Copy	

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

Vendor Payments

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

Batch

Name 1-CCD-Vendor Pay	Company Cornerstone Bank[xxxxx7720]	Company description Vendor Pay
---------------------------------	---	--

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

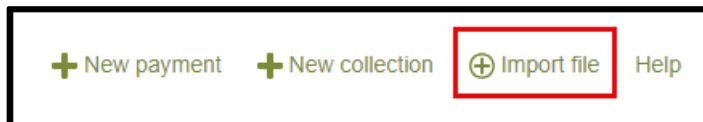
Pay to [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$100.00

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	100.00

[Close](#)

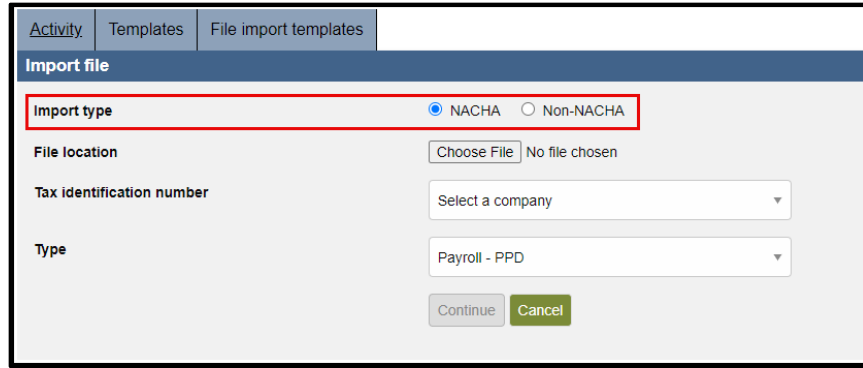
Import File

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.

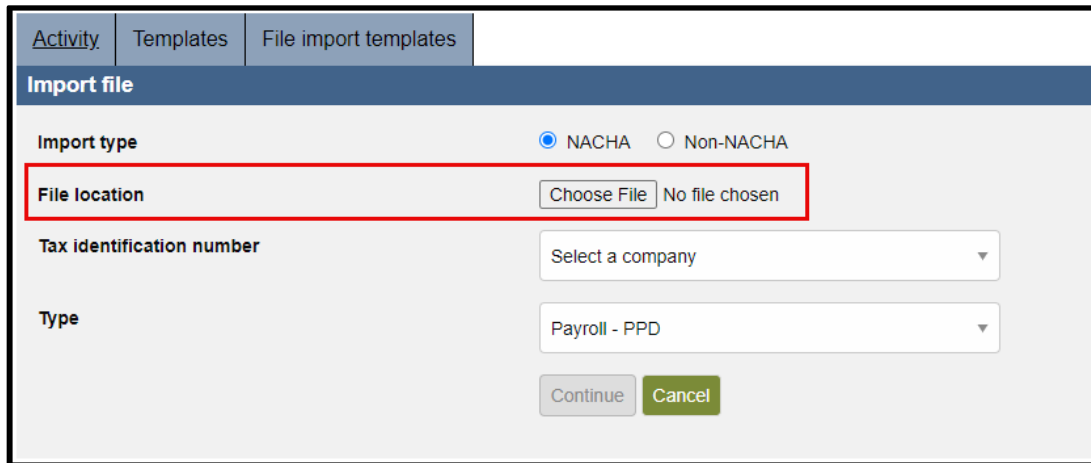


The screenshot shows the 'Import file' form with the following fields:

- 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.

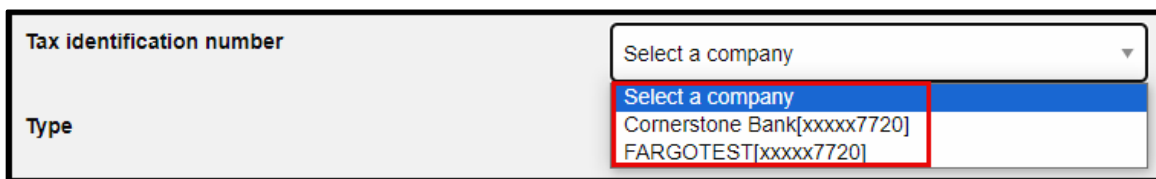
Choose the file.



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]

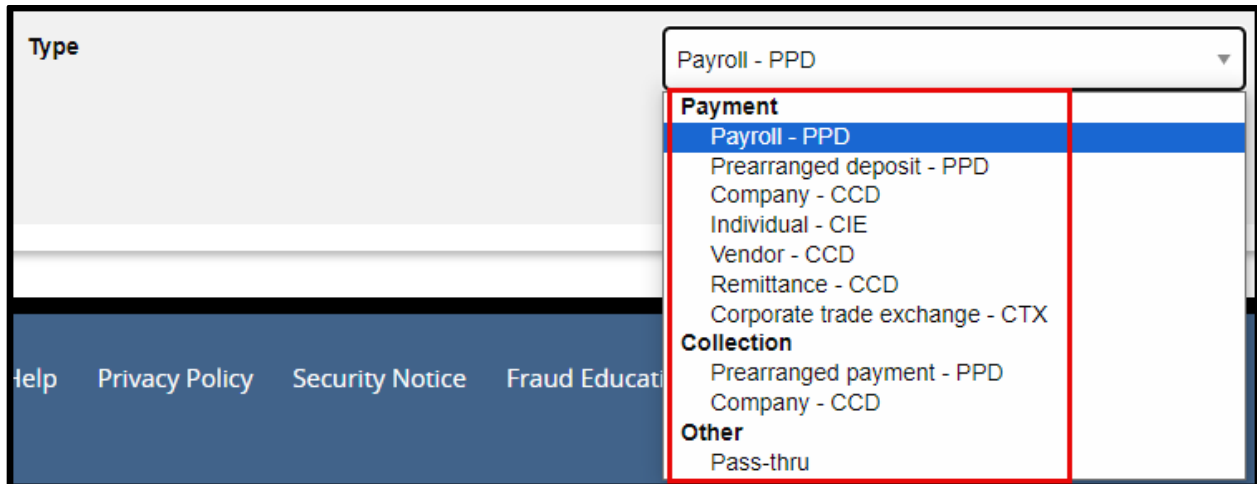
 The 'FARGOTEST[xxxxx7720]' option is highlighted with a red box.

Note: Only the accounts with ACH access appear.

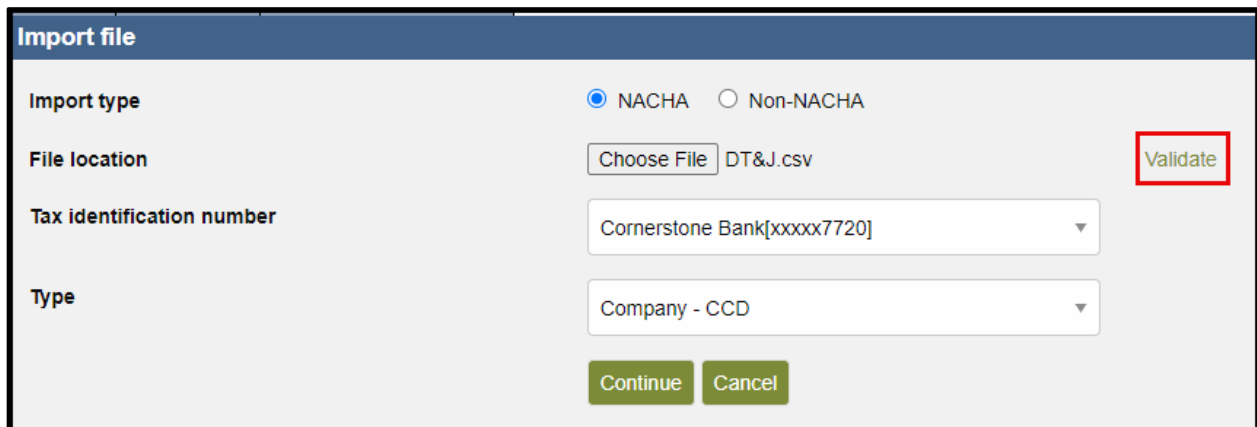
Select the Type from the drop down.

- 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)

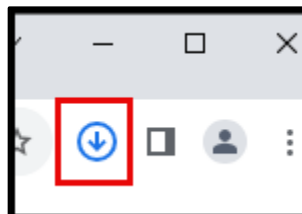
- Collection
 - Prearranged payment – PPD (debit a consumer account)
 - Company – CCD (debit a business account)
- Other
 - Pass-thru



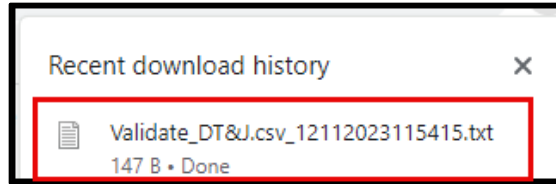
Validate the file.



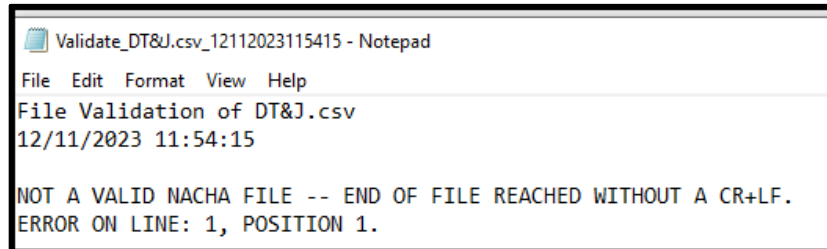
The file downloads.



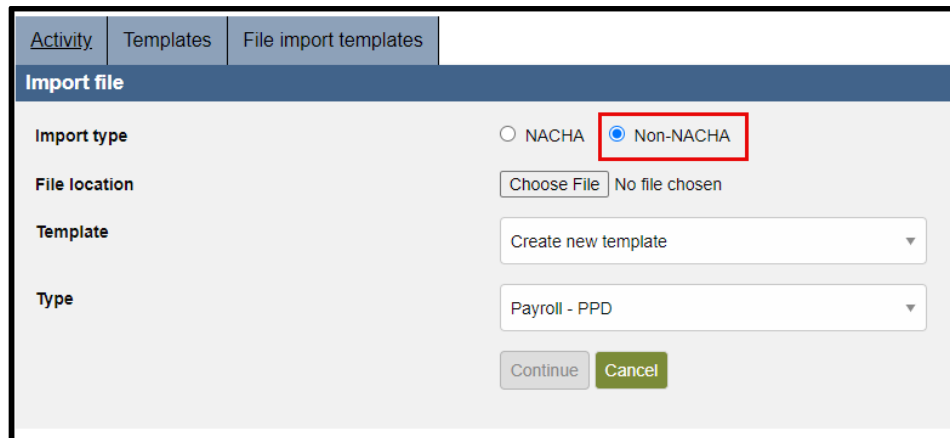
Open the downloaded file.



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

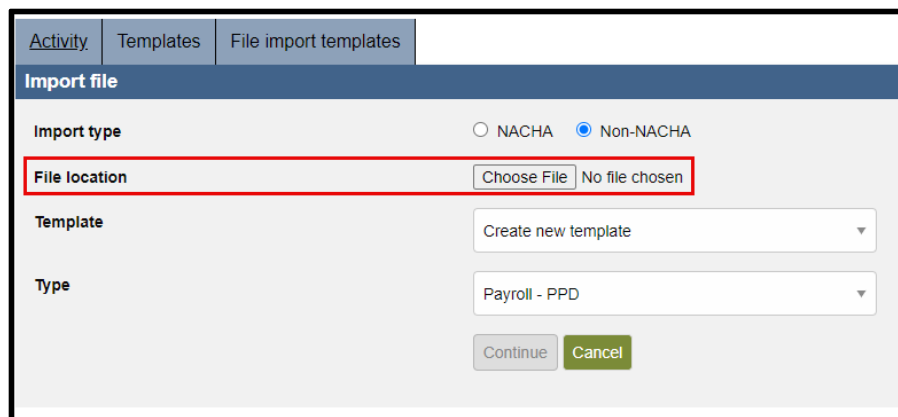


Select Non-NACHA.

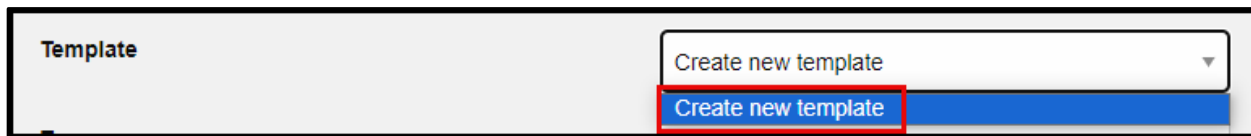


Note: A non-NACHA formatted file is a comma-separated value (CSV) file.

Choose the file.

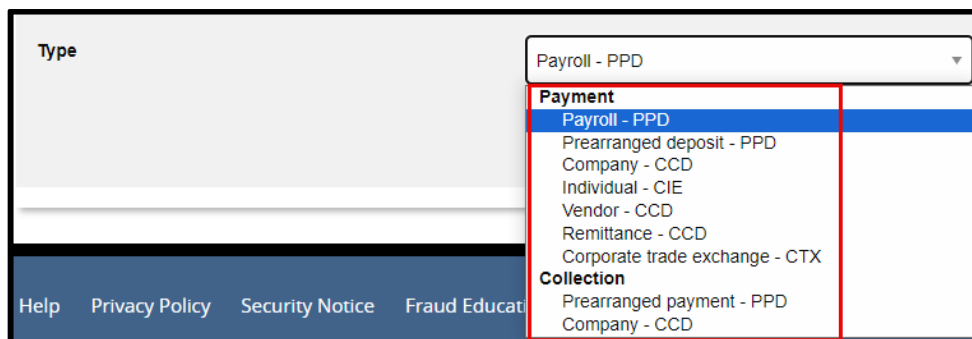


Created templates appear in the drop down, select one or click Create New Template.

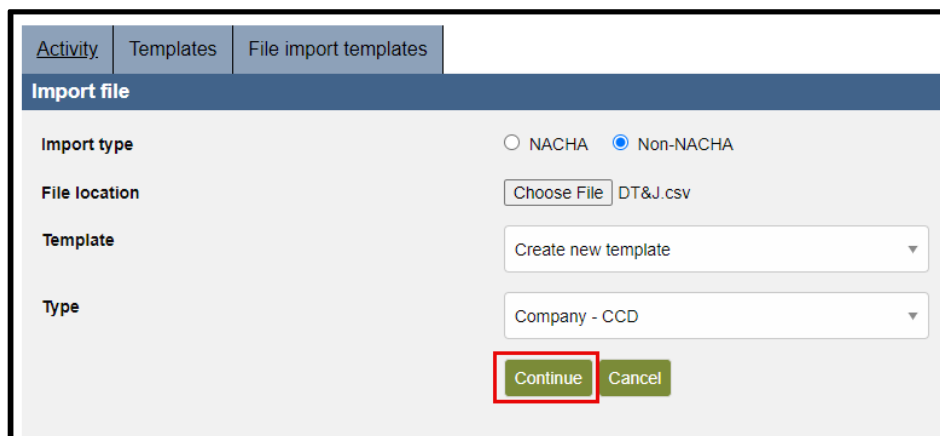


Select the Type from the drop down.

- 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

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, "Magnum 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

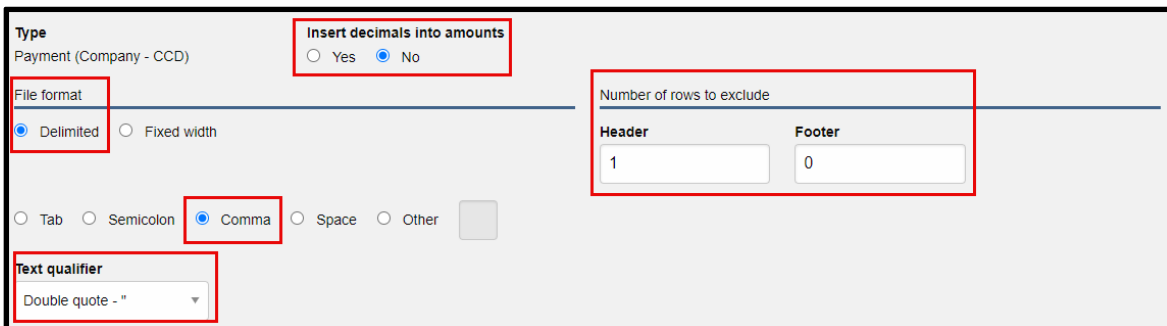
Template name is required.

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.



The screenshot shows a configuration form for a CSV file. Key settings are highlighted with red boxes:

- Type:** Payment (Company - CCD)
- File format:** Delimited (selected), Fixed width
- Text qualifier:** Double quote -"
- Insert decimals into amounts:** No (selected)
- Number of rows to exclude:** Header: 1, Footer: 0
- Delimiters:** Comma (selected), Tab, Semicolon, 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)					

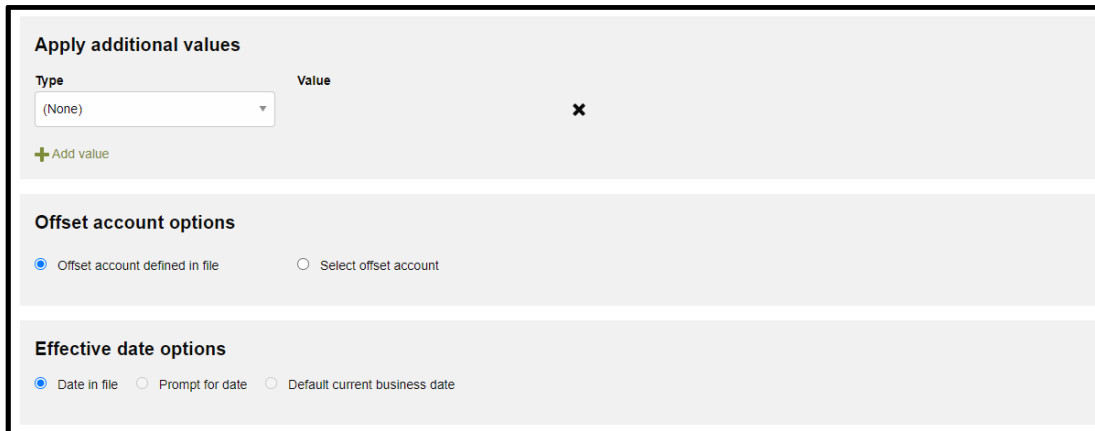
Note: All files must include this data:

- 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 *
Mapping preview					
Effective date	Transaction code	Routing transit	Name	Amount	Account number
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

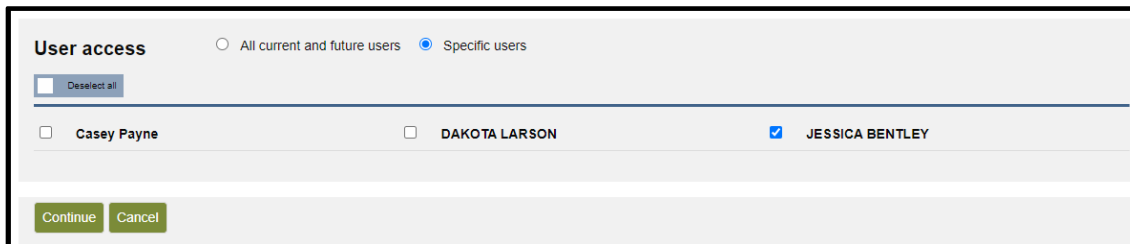
Apply additional values. Select offset account and effective date options.

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.



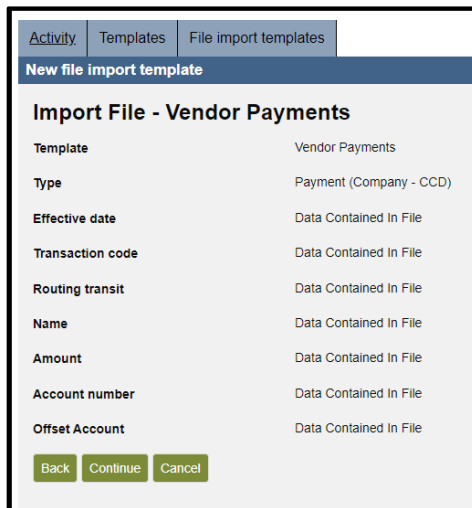
The screenshot shows a form titled "Apply additional values". It has a "Type" dropdown menu currently set to "(None)" and a "Value" field with an "x" icon. Below this is a "+ Add value" button. The form is divided into two sections: "Offset account options" with radio buttons for "Offset account defined 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 summary page for a "New file import template". The title is "Import File - Vendor Payments". It lists the following details:

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

Users: JESSICA BENTLEY, DAKOTA LARSON, CASEY PAYNE

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
Import file		
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
Import file - DT&J.csv		
Vendor Payments		
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												
<table border="1"> <thead> <tr> <th>Template group</th> <th>Template name</th> <th>File type</th> <th>Type</th> <th>Status</th> <th>Report</th> </tr> </thead> <tbody> <tr> <td>123</td> <td>Vendor Payments</td> <td>Non NACHA</td> <td>Payment</td> <td>Not applicable</td> <td> <input type="button" value="Send"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/> </td> </tr> </tbody> </table>			Template group	Template name	File type	Type	Status	Report	123	Vendor Payments	Non NACHA	Payment	Not applicable	<input type="button" value="Send"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
Template group	Template name	File type	Type	Status	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 ▼	File type ▼	Type ▼	Status ▼	Report
▼	123	Vendor Payments	Non NACHA	Payment	Not applicable	Send	Edit	Delete

Activity | Templates | **File import templates**

Vendor Payments

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

User access All current and future users Specific users

Deselect all

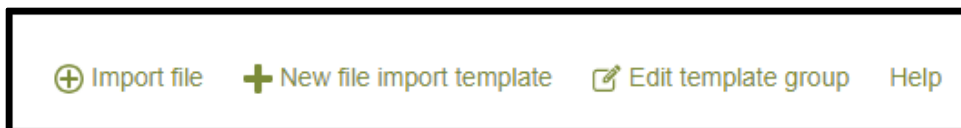
Casey Payne DAKOTA LARSON JESSICA BENTLEY

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

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, there 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 ▾

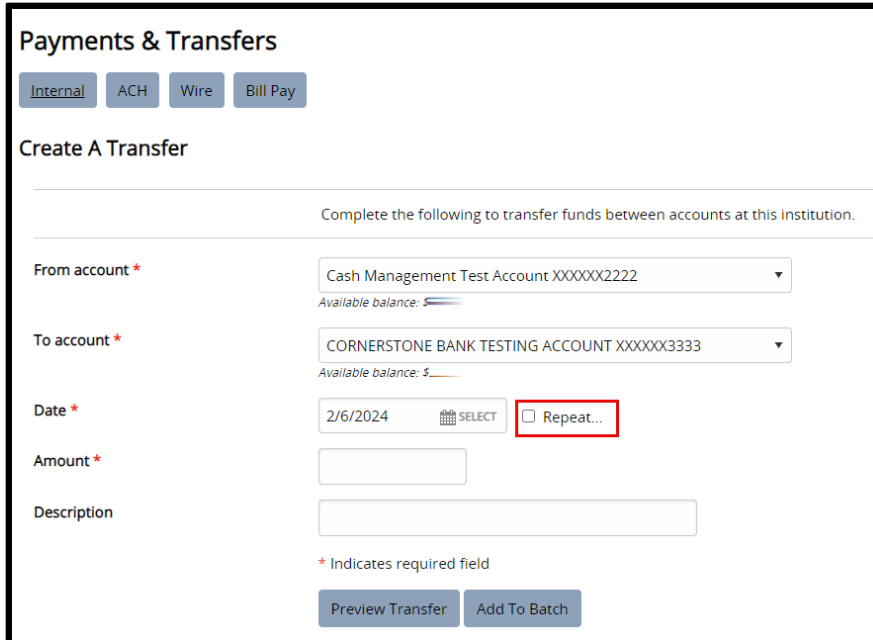
File type

All ▾

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 *

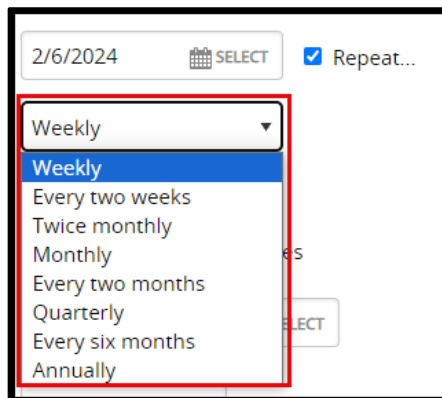
Description

* 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 \$1.00 Total deposit \$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 * X

+ 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"/> Pay	Cornerstone	<input type="text"/>	091300719 Q	333333333	Checking	1.00	<input type="checkbox"/> No X

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

Effective date * 2/6/2024 Same day Repeat

Frequency Daily **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 * Test **Tax identification number** Cornerstone Bank[xxxxx7720]

Effective date * 2/6/2024 Same day Repeat

Frequency Daily **End date**

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

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 Edit Delete

Click Repeat.

Activity **Templates** File import templates

Test Undo all changes

Template name * Tax identification number Template group

Test Cornerstone Bank[xxxxx7720] 123 + New

Type Payment (Company - CCD) Repeat From amount To amount

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

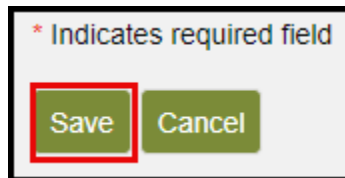
- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually

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	Report
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	Copy Reverse

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

Reverse ACH Return to ACH activity

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

+ Add another pay to

* Indicates required field

Complete ACH reversal Cancel

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

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

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

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

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

Description		Tax identification number	
Test_Reversal		Cornerstone Bank(00007720)	
Effective date			
Jan 29, 2024			
Status	Type	Total withdrawal	Total deposit
Pending Origination	Other (Reversal)	\$1.00	\$1.00
Batch			
Pending Origination			
Name	Company	Company description	
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](#)



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

Cornerstone Bank Cash Management Team