

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.



New payment	New collection	⊕ Import file	Help

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)

New payment		
Type *	Payroll - PPD	Ŧ
	Payroll - PPD Prearranged deposit - PPD Company - CCD Individual - CIE Vendor - CCD Remittance - CCD Corporate trade exchange - CTX	

Note: These options depend on user access.

Click Continue.

New payment	
Type *	Payroll - PPD v
	* Indicates required field
	Continue Cancel

The New ACH screen appears.



Description '		Tax identifica Cornerstone	ition number Bankpocoo	Ŧ				
Effective dat								
lype Payment (Pay	yroll - PPD)	Total withdra \$0.00	wal	Total deposit \$0.00				
Batch Iame		Company [x0xxxxxxx]		Company description				
Pay from	Show Details	Show Filter			Total ba	tch withdrawal (0 ite	ems) \$0.0	00
Paval								
Payat Pay/Hold ©	Account* 0					,	Amount* 0	
Pay all Pay/Hold ©	Account * 0 Select an accou	nt		•			Amount* 0	;
Pay st Pay Hold C Pay Add anothe Pay to Pay st	Account * ¢ Select an accou er pay from Show Details	nt Show Filter		*	Tota	j batch deposit (0 itr	Amount* 0 ems) S0.0	20
Pay It O	Account * 0 Select an accou er pay from Show Details Name * 0	nt Show Filter Identification o	Routing transit * 0	• Account number * 0	Tota Account type * 0	l batch deposit (0 itt Amount * 0	Amount* 0 ems) S0.0 Prenote 0	00
Pay all Pay/Hold © Pay Add anothe Pay Hold © Pay to Pay Hold © Pay All 0 Pay All 0 Pay All 0 Pay 1 Pay	Account* 0 Select an accou er pay from Show Details	nt Show Filler Identification 0	Routing transit " 0	v Account number* 0	Tota Account type * 0 Seect a type *	batch deposit (0 its Amount * c	Amount* 0 ems) S0.0 Prenote 0 No	00
Pay at Pay Hold c Pay At Pay A	Account * 0 Select an accou er pay from Show Details Name * 0	nt Show Filter Identification 0	Routing transit * 0	* Account number * 0	Tota Account type * 0 Select a type * Select a type *	l batch deposit (0 its Amount * 0	Amount* 0 ems) S0.0 Prenote 0 No	00
Pay II OII Pay all Pay/Hold 0 Pay Add anoth Pay to Pay II Pay/Hold 0 Pay II Pay Pay/Hold 0 Pay Pay Pay	Account * 0 Select an account * 0 er pay from Show Details Name * 0	nt Show Filter Identification 0	Routing transit * 0	Account number * 0	Tota Account type * 0 Select a type * Select a type * Select a type *	i batch deposit (0 iti Amount * 0	Amount* 0 ems) \$0.0 Prenote 0 No No	200
Pay II O	Account* 0 Select an account er pay from Show Details	nt Show Filter Identification 0	Routing transit * 0	* Account number * 0	Tota Account type * 0 Select a type * Select a type * Select a type *	batch deposit (0 Iti Amount * 0	Amount * 0 ems) \$0.0 Prenote 0 Ne Ne Ne	200
Pay Hold 0 Pay at Pay/Hold 0 Pay at Pay/Hold 0 Pay at Pay/Hold 0 Pay at Pay/Hold 0 Pay at Pay 1	Account * 0 Select an accou er pay from Show Details Name * 0	nt Show File Identification 0	Routing transit * 0 Q Q Q Q Q Q Q Q	* Account number* 0	Tota Account type * 0 Select a type * Select a type * Select a type * Select a type *	Amount * 0	Amount * 0 ems) \$0.0 Prenote 0 ING ING ING ING	200

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.

Payroll					
Description * Payroll		Tax identification number Cornerstone Bank(xxxxx7720)		¥	
Effective date * 12/14/2023	SELECT	Same day	Repeat		
Type Payment (Payroll - PPD) Batch		Total withdrawal \$0.00		Total deposit \$0.00	
Name		Company [X00000000X]		Company description Payroll	

Complete the Pay From section.



Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay all		
Pay/Hold 😂	Account * 🗘	Amount * 😂
Pay	Select an account	×
+ Add another	r pay from	

Select the account from the drop down.

Pay from Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Payal	
Pay/Hold ≎ Account * ≎	Amount * 🗘
Pay Select an account	×
Add another cash Management Test Account	

Alternatively, add another pay from line.

Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay all		
Pay/Hold ≎	Account* 🗅	Amount * 🜣
Pay	Select an account	×
+ Add anothe	r pay from	
Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay from Pay all Pay/Hold \$	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay from Pay all Pay/Hold \$ Pay	Show Details Show Filter Account * Select an account	Total batch withdrawal (0 items) \$0.00 Amount *
Pay from Pay all Pay/Hold \$ Pay Pay Pay	Show Details Show Filter Account * Select an account Select an account	Total batch withdrawal (0 items) \$0.00 Amount * \$

Click on the X to remove the additional line.

Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.0	0
Pay all			
Pay/Hold ≎	Account* 🗅	Amount * 💠	
Pay	Cash Management Test Account		×
	Select an account		+



Complete the Pay To section.

Pay to	Show Details S	how Filter				Total batch deposit (0 it	ems) \$0.00	0
Payall							Prenote	e none
Pay/Hold 🗘	Name * 🗘	Identification 🗘	Routing transit * 🗘	Account number * \$	Account type * 🜣	Amount* 🗘	Prenote 🗘	
Pay			Q		Select a type 🔻		No	×
Pay			٩		Select a type 🔹		No	×
Pay			٩		Select a type 🔻		No	×
Pay			٩		Select a type *		No	×
Pay			٩		Select a type 🔻		No	×
+ Add anothe	r pay to							

Enter the following information:

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



Routing transit				
institution name	Cornerstone			
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	

- 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		
	pe*≎	Amoun	t* ≎	Prenote ᅌ			
	•	100	0.00	No	×		
						Prenote	none
Account numbe	r* ≎	Account type *	٥	Amoun	t* ¢	Prenote ᅌ	
987654321		Checking	•	100	.00	Yes	×
Prenote	es should b	e originated at lea	ast thre	e business day	s prior	to effective d	ate.

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

Select Complete ACH.

* Indicates required field					
Complete ACH Save for later Cancel					

Note: The deposit and withdrawal amounts must be equal.



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	123456789				
Digital signature *	SHOW				
E	* Indicates required field				
	Complete challenge Cancel				
	Can't scan the image?				
		-			





11:52	ati LTE 💷 🔿
〈 Cancel	Digital Signature
RTN Amt Date	091300719 1.00 12/12/2023
Review the tra transaction at you submitted financial instit matches the v to generate th	ansaction details. If the bove does not match the values I, cancel and contact your ution for help. If the transaction alues you submitted, select Ok e Digital Signature. 0368997531

Enter the numbers and click Complete Challenge.

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

A digital signature security challenge is required to complete this transaction.					
Digital signature instructi	ons	Show 😽			
Device nickname	Jessica's IPhone				
RT number Amount Account Digital signature *	091300719 100.00 123456789 1 show				
	Complete challenge Cancel Can't scan the image?				



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 Template	es File import templates			
A Payroll is pending	financial institution review.			
Payroll				
Reference number	f754540ace			
Effective date	Dec 14, 2023			
Total withdrawal	\$100.00			
Number of withdraw	vals 1			
Total deposit	\$100.00			
Number of deposits	1			
Return to ACH activit	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>A</u>	<u>ctivity</u>	Templa	tes	File import ter	nplates					
	Date 💂	De	escrip	tion ≎	Status 💠		Withdrawal ᅌ	Deposit 💠	Туре 🗘	Report
•	Dec 14	, 2023 Pa	ayroll		Transfer Ex Pending Ap	ceeds Review: proval	100.00	100.00	Payment	Сору

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

				_
Payroll				
Description Payroll	Tax identification number Cornerstone Bank[xxxxx7720]			
Effective date				
Dec 14, 2023	Same day	Repeat		
Status Transfer Exceeds Review: Pending Approval	Type Payment (Payroll - PPD)	Total withdrawal \$100.00	Total deposit \$100.00	
Placement date	Issued by			
Dec 07, 2023 02:29:44 PM	JESSICA BENTLEY			
Batch				_
Name	Company	Company description		
	Contensione Damit/200271201	Payroll		
Pay from Show Details Show	Filter	Payroll	Total batch withdrawal (1 item) \$100.0	D
Pay from Show Details Show	Filter Account 0	Payroll	Total batch withdrawal (1 item) \$100.0 Amour	D nt C
Pay from Show Details Show Pay/Hold 0 Pay	Filter Account © Cash Management Test Account	Payroll	Total batch withdrawal (1 item) \$100.0 Amour	0 nt ¢
Pay from Show Details Show PayHold c Pay Pay to Show Details Show	Filter Filter Filter	Payroll	Total batch withdrawal (1 item) \$100.0 Amour 10 Total batch deposit (1 item) \$100.0	0 nt 0 00.0
Pay from Show Details Show Pay Hold C Pay Pay to Show Details Show Pay Hold C Name C II	Constitution & Cash Management Test Account Filter dentification 0 Routing transit 0	Payroll Account number 0	Total batch withdrawal (1 item) \$100.0 Amoun 10 Total batch deposit (1 item) \$100.0 Account type 0 Amount 0 Reverse	0 nt 0 00.0
Pay from Show Details Show Pay Hold o Pay Pay to Show Details Show PayHold o Name o In Pay Hold o Name o In Pay Jessica Bentley	Filter	Payroll Account number 0 122456789	Total batch withdrawal (1 item) \$100.0 Amoun 10 Total batch deposit (1 item) \$100.0 Account type 0 Amount 0 Reverse 1 Checking 100.00 Immediate	D nt 0 00.0
Pay from Show Details Show Pay Hold 0 Pay Pay Show Details Show Pay to Show Details Show PayHold 0 Name 0 It Pay Jessica Bentley	Filter Filter Gentification o Routing transit o 091300719	Payroll Account number 0 123456789	Total batch withdrawal (1 item) \$100.0 Amound Amound 10 10 Total batch deposit (1 item) \$100.0 Account type o Amound to Reverse Checking 100.00 100.00	0 nt 0 00.0



New Collection

Under the Activity tab, create New Collection.

New payment	New collection	Import file	Help

Select the Type from the drop down.

New collection	
Туре *	Prearranged payment - PPD Prearranged payment - PPD Company - CCD Continue Cancel

The New ACH screen appears.

New AL	н					
Description *		Tax identifie	cation number			
1		Cornerstor	e Bank[xxxxx720]	Ŧ		
Effective date	•					
	5 mm	Same da	ay 🗆 Repeat			
Type Collection (Pres	wranged navment -	Total withdr	rawal	Total deposit		
atch	anangeo payment -	PPD) 30.00		30.00		
lame		Company		Company description		
		[x00000000]				
ay from	Show Details S	how Filter			Total bat	tch withdrawal (0 items) \$0.00
ay all						Prenote n
Pay/Hold ©	Name * 0	Identification 0	Routing transit * 0	Account number * 0	Account type * 0	Amount C Prenote C
Pay			٩		Select a type *	No
Pay						No
			Q		Select a type 🔹	
Pay			٩		Select a type v	No
			Q		Select a type v	No
Pay						
Pay						
Pay Pay			۹		Select a type v	100
Pay Pay	pay from		Q		Select a type *	100
Pay Add another Pay to	pay from Show Details S	thow Filter	Q		Select a type *	batch deposit (0 items) \$0.00
Pay Pay Add another Pay to	pay from Show Details S	how Filter	Q		Select a type *	batch deposit (0 items) \$0.00
Pay Add another Pay to Pay/Hold ©	pay from Show Details S Account* o	how Filter	Q		Select a type *	batch deposit (0 items) \$0.00
Pay Pay Add another Pay to Pay Mold © Pay	show Details S Account * 0 Select an account	how Filter	Q	•	Select a type v	batch deposit (0 Items) \$0.00 Amount * c
Pay Pay Add another Pay to Pay/Hold ≎ Pay	Show Details S Account* 0 Select an account	how Filter		*	Select a type v	batch deposit (0 rems) \$0.00 Amount * c
Pay Pay Add another ay at ay at by at by at by at by at by at companyihold companyihold	Show Details S Account * 0 Select an account pay to	how Filter	Q	•	Select a type +	batch deposit (0 Rems) \$0.00 Amount * c
Pay Pay Add another Pay Hold Pay/Hold Pay Add another	pay from Show Details S Account * 0 Select an account pay to	tow Filter	Q	•	Select a type *	batch deposit (0 items) \$0.00 Amount * c
Add another Pay to Val Pay/Hold © Pay Add another Indicates requ	pay from Show Details S Account * 0 Select an account pay to lived field	how Filer	Q	•	Select a type 🔹	Latch deposit (0 tems) \$0.00 Amount * 0



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.

Vendor Payment			
Description *	Tax identification number		
Vendor Payment	Cornerstone Bank[xxxxx7720]	Ŧ	
Effective date *	1		
12/14/2023	Same day Repeat		
Туре	Total withdrawal	Total deposit	
Collection (Prearranged payment - PPD)	\$0.00	\$0.00	
Batch			
Name	Company	Company description	
	[XXXXXXXXX]	Vendor Pay	

Complete the Pay From section.

'ay all						Prenote
Pay/Hold ≎	Name * 🗘	Identification 🗘	Routing transit * 💠	Account number * 💠	Account type * 🗇	Amount * 💠 Prenote 🗘
Pay			۹		Select a type 🔻	No
Рау			٩		Select a type 🔻	No
Pay			٩		Select a type 🔻	No
Pay			٩		Select a type v	No
ay			٩		Select a type 🔻	No

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 * ≎	
	Q

Routing transit search	Pawadan III I			
Routing transit				
Institution name	Cornerstone			
City				
State				
Institution name		Routing transit number	City, State	^
CORNERSTONE BANK		031207830	MT. LAUREL, NJ	
CORNERSTONE BANK		051409595	LEXINGTON, VA	L
CORNERSTONE NATIONAL BK & TR	со	071926155	PALATINE, IL	
CORNERSTONE BANK		091300719	FARGO, ND	T
CORNERSTONE STATE BANK		091905059	LE SUEUR, MN	
CORNERSTONE STATE BANK		091908373	LE SUEUR, MN	T
CORNERSTONE BANK		101014953	OVERLAND PARK, KS	
CORNERSTONE BANK		104102875	YORK, NE	
CORNERSTONE BANK		104104983	YORK, NE	
CORNERSTONE BANK		104900349	YORK, NE	-
Close				

- 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.

т	fotal batch withdrawal (1 item)) \$100.00		
		Prenote none		
be	* ≎ Amount * ≎ F	Prenote ≎		
	▼ 100.00	<u> </u>		
			Prenote	none
Account number * \$	Account type * 💠	Amount * 💲	Prenote ≎	
987654321	Checking 🔻	100.00	Yes	×
Prenotes should	d be originated at least three	e business days pric	or to effective d	ate.



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

Pay to	Show Details Show Filter		Total batch deposit (0 items) \$0.00
Pay all			
Pay/Hold \$	Account * 🗇		Amount≛ ≎
Pay	Select an account	v	×
+ Add another	pay to		
* Indicates requ	uired field		
Complete AC	H Save for later Cancel		

Complete the Pay To section.

Pay to	Show Details Show Filter		Total batch deposit (0 items) \$0.00
Pay all			
Pay/Hold 💲	Account * 🗇		Amount * 😂
Pay	Select an account	•	×
Add another	pay to		
* Indicates requ	Ired field		

	Account* ≎				
	Select an account	▼			
	Select an account				
r	Cash Management Test Account				

Note: The deposit and withdrawal amounts must be equal.



Complete ACH.

CORNERSTONE BANK

Pay to	Show Details Show Filter	Total batch deposit (0 items) \$0.00
Pay all		
Pay/Hold 🔤	Account * 🗇	Amount * 💠
Pay	Select an account	×
🕂 Add anothe	r pay to	
* Indicates required Complete AC	H Save for later Cancel	

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



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 re-	quired 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?	





11:52	adi LTE 💷
〈 Cancel	Digital Signature
RTN Amt Date	091300719 1.00 12/12/2023
Review the t transaction a you submitte financial inst matches the to generate	ransaction details. If the above does not match the values ed, cancel and contact your titution for help. If the transaction values you submitted, select Ok the Digital Signature. 0368997531

Enter the numbers and click Complete Challenge.

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



A digital signature security challenge	ge is required to complete this transaction.	ĺ
Digital signature instructi	ons	Show 🗸
Device nickname	Jessica's iPhone	
RT number Amount Account Digital signature *	091300719 100.00 987654321 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 challen	ge is required to complete this transaction.	
One-time password instruct	ions	Show 🗸
Device nickname One-time password *	Jessica's iPhone	
	* 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.





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

Security challe	enge urity challenge is required to complete this tran	saction.
One-time password	linstructions	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.



A This file is an exact duplic	ate 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 Cance	Its
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.





Select Return to ACH activity or Save as template.

Return to ACH activity	Save as template

The ACH file appears in the Activity tab.

A	<u>ctivity</u>	Temp	olates	File import te	mplates					
	Date 🖕		Descrip	otion 💠	Status ᅌ		Withdrawal 💲	Deposit 🗘	Туре 🗘	Report
*	Dec 14	, 2023	Payroll		Transfer E Pending A	Exceeds Review: Approval	100.00	100.00	Payment	Сору
~	Dec 14	, 2023	Vendor	Payments	Transfer E Pending A	Exceeds Review: Approval	100.00	100.00	Collection	Сору

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

CORNERSTONE BANK

	fer Details					🖨 Pri
Vendor	Payment	S				
Description Vendor Payme	ents	Tax identif Cornerston	fication number ne Bank[xxxxx7720]			
Effective date Dec 14, 2023	•	Same	day	Repeat		
Status Transfer Excee Approval	eds Review: Pen	Type ding Collection	(Company - CCD)	Total withdrawal \$100.00	Total deposit \$100.00	
Placement da Dec 11, 2023 1	te 10:42:00 AM	Issued by JESSICA E	BENTLEY			
Batch						
Name 1-CCD-Vendor	r Pay	Company Cornerston	ne Bank[xxxxx7720]	Company description Vendor Pay		
Pay from	Show Details	Show Filter			Total batch	withdrawal (1 item) \$100.00
Pay from Pay/Hold ≎	Show Details	Show Filter	Routing transit \$	Account number \$	Total batch	withdrawal (1 item) \$100.00 Amount ≎ Reverse ≎
Pay from Pay/Hold ≎ Pay	Show Details Name Comparison Bentley LLC	Show Filter	Routing transit \$	Account number ≎ 987654321	Total batch Account type ≎ Checking	withdrawal (1 item) \$100.00 Amount ≎ Reverse ≎ 100.00No
Pay from Pay/Hold ≎ Pay Pay to	Show Details Name \$ Bentley LLC Show Details	Show Filter Identification \$ Show Filter	Routing transit ≎ 091300719	Account number ≎ 987654321	Total batch	withdrawal (1 item) \$100.00 Amount ≎ Reverse ≎ 100.00 No tch deposit (1 item) \$100.00
Pay from Pay/Hold ≎ Pay Pay to Pay/Hold ≎	Show Details Name ≎ Bentley LLC Show Details	Show Filter Identification \$	Routing transit ≎ 091300719	Account number ≎ 987654321	Total batch Account type ≎ Checking Total bat	withdrawal (1 item) \$100.00 Amount \Rightarrow Reverse \Rightarrow 100.00 $\boxed{\ No}$ ch deposit (1 item) \$100.00 Amount \Rightarrow
Pay from Pay/Hold ≎ Pay Pay to Pay/Hold ≎ Pay	Show Details Name ≎ Bentley LLC Show Details	Show Filter Identification to	Routing transit \$ 091300719 gement Test Account	Account number ≎ 987654321	Total batch Account type ≎ Checking Total bat	withdrawal (1 item) \$100.00 Amount ≎ Reverse ≎ 100.00 № ch deposit (1 item) \$100.00 Amount ≎ 100.00
Pay from Pay/Hold ≎ Pay Pay to Pay/Hold ≎ Pay	Show Details Name Comparison Bentley LLC Show Details	Show Filter Identification \$ Show Filter Account \$ Cash Manag	Routing transit \$ 091300719 gement Test Account	Account number ≎ 987654321	Total batch Account type ≎ Checking Total bat	withdrawal (1 item) \$100.00 Amount ≎ Reverse ≎ 100.00 No tch deposit (1 item) \$100.00 Amount ≎ 100.00
Pay from Pay/Hold ≎ Pay Pay to Pay/Hold ≎ Pay	Show Details Name Characteristics Show Details	Show Filter Identification \$ Show Filter Account \$ Cash Manag	Routing transit \$ 091300719 gement Test Account	Account number ≎ 987654321	Total batch Account type ≎ Checking Total bat	withdrawal (1 item) \$100.00 Amount ≎ Reverse ≎ 100.00 No cch deposit (1 item) \$100.00 Amount : 100.0

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.



<u>Activity</u>	Templates	File import templates		
Import file				
Import ty	pe		NACHA O Non-NACHA	
File location			Choose File No file chosen	
Tax identification number			Select a company	T
Туре			Payroll - PPD	v
			Continue	

Note: NACHA stands for National Automated Clearing House Association.

Choose the file.

<u>Activity</u>	Templates	File import templates		
Import fi	le			
Import ty	pe		● NACHA ○ Non-NACHA	
File locat	ion		Choose File No file chosen	
Tax ident	ification numb	er	Select a company	
Туре			Payroll - PPD 🔹	
			Continue	

Select the Tax Identification Number.

Tax identification number	Select a company 🔹
Туре	Select a company Cornerstone Bank[xxxx7720] FARGOTEST[xxxx7720]

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) 0
 - 0
- Other ٠
 - o Pass-thru

Туре	(Payroll - PPD	*
	ĺ	Payment	
		Payroll - PPD	
lelp Privacy Policy Security Notice	Fraud Educati	Prearranged deposit - PPD Company - CCD Individual - CIE Vendor - CCD Remittance - CCD Corporate trade exchange - CTX Collection Prearranged payment - PPD Company - CCD Other Pass-thru	

Validate the file.

Import file		
Import type	NACHA O Non-NACHA	
File location	Choose File DT&J.csv	Validate
Tax identification number	Cornerstone Bank[xxxxx7720]	
Туре	Company - CCD	
	Continue Cancel	

The file downloads.



Open the downloaded file.





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

Walidate_DT&J.csv_12112023115415 - Notepad
File Edit Format View Help
File Validation of DT&J.csv 12/11/2023 11:54:15
NOT A VALID NACHA FILE END OF FILE REACHED WITHOUT A CR+LF. ERROR ON LINE: 1, POSITION 1.

Select Non-NACHA.

<u>Activity</u>	Templates	File import templates	
Import fi	le		
Import ty	pe		O NACHA
File locat	tion		Choose File No file chosen
Template	•		Create new template
Туре			Payroll - PPD v
			Continue

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

Choose the file.

<u>Activity</u>	Templates	File import templates	
Import fi	le		
Import ty	pe		O NACHA 🔍 Non-NACHA
File locat	tion		Choose File No file chosen
Template	•		Create new template
Туре			Payroll - PPD 🔹
			Continue



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

Template	Create new template	Ŧ
	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)

Туре				Payroll - PPD	
				Payment	
				Payroll - PPD	
				Prearranged deposit - PPD	
				Company - CCD	
				Individual - CIE	
				Vendor - CCD	
				Remittance - CCD	
				Corporate trade exchange - CTX	
				Collection	
Help	Privacy Policy	Security Notice	Fraud Educati	Prearranged payment - PPD	
	, ,	,		Company - CCD	

Select Continue.

<u>Activity</u>	Templates	File import templates	
Import fi	le		
Import ty	pe		O NACHA Non-NACHA
File locat	tion		Choose File DT&J.csv
Template	•		Create new template
Туре			Company - CCD 🔹
			Continue

Create new file import template.

CORNERSTONE BANK

	File import ten	nplates				
nport file New file impo	rt template	e				
Template name *		Tax identific:	ation number		Template group	
		Cornerstone	Bank[xxxx7720]	Ŧ	123	+ New
Template name is require	ed.					
Type		Insert decim	als into amounts			
Payment (Company - CC	D)	🔿 Yes 💌	No			
File format				Number of rows to exclude	e	
Delimited O Fixe	d width			Header	Footer	
				1	0	
Tab O Semicolor	Comma	O Space O	Other			
feet auguitier						
Double guote - "	v					
lie preview Showing rows from begi	nning and end of fil	le)				
Date Paid, Pay Type, C	heck No.,Suppli	er Name,Amoun	t,Banking Account			
12/6/2023,CHECK,5171	9,"XPO Logistic	s Freight, In	c",307.21,5000014497			
2/6/2023,CHECK,5171	7,United Parcel	Service, 393.	24,5000014497			
2/6/2023,CHECK,5171	6,"S & L compute	er Services,	Inc.",1551.56,5000014497			
2/6/2023,CHECK,5171	5,Metal Tech,13 4 "Magnum LTL,	034.75,500001	4497			
12/6/2023,CHECK,5171	3,Jackson Proch	now, 449.24,50	00014497			
2/6/2023,CHECK,5171	2,Federal Expres	ss, 33, 5000014	497			
2/0/2023;01204,2212	1,5500 000 11	11102,111	1,500001			
Column 1	Column 2		Column 3	Column 4	Column 5	Column 6
(Exclude Column)	* (Exclube Cr	vlumn) -	(Exclude Column)	 (Exclude Column) 	* (Exclude Column)	* (Exclude Column)
apping preview						
Exclude	Exclude	Exclude	Exclude		Exclude	Exclude
12/6/2023	CHECK	51719	XPO Logistics Freigh	t, Inc	307.21	5000014497
12/6/2023	CHECK	51718	Voyager Aluminum		10000	5000014497
12/6/2023	CHECK	51717	United Parcel Service	e	393.24	5000014497
12/6/2023	CHECK	51716	5 & L computer Servi	ces, Inc.	1551.56	5000014497
		51715	Notal Tech			5000011107
12/6/2023	СНЕСК		FREEDE FREED		13034.75	5000014497
12/6/2023	CHECK		Pieces recit		13034.75	5000014497
12/6/2023	CHECK		THE CAL FROM		13034.75	2666614471
12/6/2023 Apply additional	CHECK				13034.75	2000014491
12/6/2023 Apply additional	CHECK	Value			13034.75	500001449/
12/6/2023 Apply additional Type (None)	CHECK Values	Value		×	13834.75	5000014497
Apply additional Type (None) Add value	CHECK Values	Value		×	13834.75	2004014411
Apply additional Type (None) Add value	CHECK Values	Value		x	18894.75	200001441/
12/6/2023 Apply additional Type (None) Add value	CHECK values	Value		×	13894.75	30000(244)/
Apply additional Type Add value Offset account o	CHECK values	Value		×	13894.75	3000014497
Apply additional Type (None) Add Value Offset account of Offset account define	CHECK Values v options	Value Select off	set account	×	1994.75	3000014497
Apply additional Type (None) Additional Offset account of Conset account define	CHECK Values v	Value	set account	×	1894.75	30000(14497
12/6/2023 Apply additional Type (None) Add value Offset account define Effective date op	values volume vo	Value	tert account	×	1894./5	3000044497
Apply additional type (None) Add value Offset account of Collect account define Effective date op Date in file * Pro-	CHECK values v ptions di In file stions ompt for date	Value O Select off Default current	sel account	×	1894./5	3000044497
12/6/2023 Apply additional Type (None) ↑ Add value Offset account of © Offset account define Effective date op □ Date in file ● Pro	CHECK Values v pptions d in file btions cmmpt for date	Value Select off Default current	set account business date	×	1894./5	3000044497
Apply additional Type (None) Add Value Offset account of Coffset account define Effective date op Date in file Pro	CHECK Values v pptions d in file btions compt for date	Value Select off	set account	×	1894./5	3000044497
Apply additional Type (None) Add value Offset account of Offset account define Effective date op Date in file Pro User access	CHECK Values v pptions did in file of date of date of date of of date of All current of all curr	Value Select off Default current t and future use	tel account business date	×	1894./5	3000044497
Apply additional Type (None) Add value Offset account of Conset account define Effective date op Date in file Pro User access	CHECK Values v poptions dia in file check All currer	Value Select off Default current it and future use	ter account business date	×	1894./5	3000044497
Apply additional ype (None) Add value Offset account of Offset account define Conset account define Effective date op Date in file Pro User access User access	CHECK Values poptions of in file All current All current	Value O Select off Default current and future use	ter account business date is Specific users Datkotts i absorve	×	1994.75	3000044497
Apply additional Type (None) Add Value Offset account of Offset account define Effective date op Date in file Pro User access Casey Payne	CHECK Values pptions d in file chick chick content All content All content	Value Select off Default current and future use	tet account Usaness date rs Specific uters Dakota Lanson	×	1994.75 JESSICA BENTLI	3000014497
Apply additional ype (None) Add value Offset account of Offset account define Effective date op Date in file Pro User access User access Casey Payme	CHECK Values ptions d in file Stions O All current	Value Select off Default current t and future use	Isel account business date s Becric users DAKOTA LARSON	×	1984.75	30000(449/

Enter Template name.

<u>Activity</u>	Templates	File import templates				
Import fi	le					
New	file impo	rt template				
Template	e name *	Tax Id	entification number		Template group	
1		Corne	erstone Bank[xxxx7720]	•	123	+ New
Template	name is require	d.				

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)	Insert decimals into amounts O Yes No			
File format		Number of rows to exclude		
Delimited Fixed width		Header 1	Footer 0	
Tab Semicolon Comma Co	Space O 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	с	Column 4	C	olumn 5	C	olumn 6	
(Exclude Column) 🔹	ſ	(Exclude Column)	Ŧ	(Exclude Column) •		(Exclude Column) v	((Exclude Column) v	((Exclude Column)	•
CEXCLUDE COLUMN) Account number * Amount * Discretionary data	,	de Exclude		Exclude				Exclude		Exclude	
Effective date Identification	k	51719		XPO Logistics Freight,	,	Inc		307.21		5000014497	_
Name * Payment information	K	51718		Voyager Aluminum				10000		5000014497	
Transaction code	K	51717		United Parcel Service				393.24		5000014497	
12/6/2022 CHE	Į	E1716		S & L computer Service		Inc		1551 56		5000014407	

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	Ψ.	Routing transit *	~	Name *	Ŧ	Amount *		•	Account number *	-
Mapping preview												_
Effective date	Trans	saction code	Rout	ing transit	Name				Amount		Account number	
12/6/2023	CHEC	к	5171	9	XPO Logi	stics Freight	, Inc		307.21		5000014497	_
12/6/2023	CHEC	к	5171	3	Voyager	Aluminum			10000		5000014497	
12/6/2023	CHEC	к	5171	7	United P	arcel Service			393.24		5000014497	
12/6/2023	CHEC	к	5171	5	5 & L co	mputer Service	es, Inc.		1551.56		5000014497	
12/6/2023	CHEC	к	5171	5	Metal Te	ch			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.

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		

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

User access	All current and future users Specific users	
Casey Payne	DAKOTA LARSON	JESSICA BENTLEY
Continue Cancel		

New file import template created.

<u>Activity</u>	Templates	File import templates	
New file	import temp	late	
Impo	rt File - V	endor Payment	ts
Template	•	Vendor	Payments
Туре		Payme	nt (Company - CCD)
Effective	date	Data C	ontained In File
Transact	ion code	Data C	ontained In File
Routing	transit	Data C	ontained In File
Name		Data C	ontained In File
Amount		Data C	ontained In File
Account	number	Data C	ontained In File
Offset Ac	count	Data C	ontained In File
Back	Continue	ncel	

Click Back to make changes to the template or Cancel.



	L		1			
Back	Continue	Cancel		Back	Continue	Cancel

Click Continue.



A report of Exception appears.

New file import temp	late				
Exceptions - 9)				
Exceptions					
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	X Delete row				
Effective date		Transaction code		Routing transit *	
12/06/2023	SELECT		•	091300719	Q
				CORNERSTONE BANK	
Name *	1	Amount *		Account number *	
XPO Logistics Freigh	ht, 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	т	ransaction code	Routing transit *	
12/06/2023	SELECT		• 091300719	Q
			CORNERSTONE BANK	
Name *	A	mount *	Account number *	
Metal Tech		13,034.75	5	
Row 6	Restore row			
Effective date	T	ransaction code	Routing transit *	
12/06/2023	SELECT			Q
Name *	A	mount *	Account number *	



Once all exceptions are fixed, click Continue.



Find the template under File Import Templates.

A	ctivity	Templates	File import templates				
	Temp	late group ▲	Template name 💲	File type 💠	Type 💠	Status ≎	Report
•	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete

Template name Vendor Payments	Tax identification number Comerstone Bank[xxxxx/720]		Template group 123	
Type Payment (Company - CCD)	Insert decimals into amounts Yes ® No			
File format		Number of rows to e	txclude	
Delimited		Header	Footer	
User access All	current and future users 🛞 Specific users			
User access All	current and future users 🛞 Specific users			
User access All	current and future users Specific users		JESSICA BENTLEY	
User access Arr	unent and future users B Specific users		JESSICA BENTLEY	
User access All User access All Casey Payne Field details Effective date	ument and Mure users 🔅 Specific users		JESSICA BENTLEY	
User access All User access All Second Casey Payne Field details Effective date Transaction code	cannet and falue sales (*) Specific uses DAKOTA LARSON Data Contained in File Data Contained in File		S JESSCA BENTLEY	
User access Array	Denset and Marre Less		S JEISCA BENTLEY	
User access Arr	Careford and Naure source 👻 Specific users		. JEEGGA BENTLEY	
User access Art User access Art Casey Payre Field details Effective date Transaction code Routing transit Name Amount	Datent and Murre sees		JEEBCA BENTLEY	
User access All User access All Casey Payne Field details Effective dat Transaction code Routing paratit Name Amount Amount State	Lenent and Naure uses		E JEISCA BENTLEY	

Click Send to import a file for this template.

A	ctivity	Templates	File import templates				
	Temp	late group 🔺	Template name 💲	File type 💠	Туре 🗘	Status 🗇	Report
•	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete

Choose the file and click Continue.



Activity	Templates	File import templates	
Import fi	le		
File locat	tion		Choose File DT&J.csv
Template	•		Vendor Payments
Tax identification number		er	Cornerstone Bank[xxxx7720]
Туре			Payment (Company - CCD)
			Continue 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.

A	ctivity	Templates	File import templates				
	Temp	late group 🔺	Template name 💲	File type 💠	Type 🗘	Status 💠	Report
•	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete



Activity Templates File import ter	mplates			
Vendor Payments				Undo all changes
Template name *	Tax identification number		Template group	
Vendor Payments	Cornerstone Bank[xxxxx7720]	v	123	
Type Payment (Company - CCD)	Insert decimals into amounts			
File format		Number of rows to exclude		
Delimited		Header	Footer	
		1	0	
○ Tab ○ Semicolon ● Comma	O Space O Other			
Text qualifier				
User access O All curre	nt and future users			
Deselect all				
Casey Payne			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 data options				
	Default current husiness date			
	Default current business date			
Sava Cancel				
Cancer				

Click Save when done modifying the template.

Delete Template

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

Act	tivity	Templates	File import templates				
	Temp	late group 🔺	Template name 💲	File type 💠	Type 🕸	Status 🗇	Report
•	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete

CORNERSTONE BANK

Activity Templates File import templa	tes			
Vendor Payments				
Template name Ta Vendor Payments Co	x identification number ornerstone Bank[xxxxx7720]		Template group 123	—
Type In Payment (Company - CCD) O	sert decimals into amounts Yes No			
File format		Number of rows to exclu	de	
Delimited		Header 1	Footer 0	
○ Tab ○ Semicolon ◎ Comma ○ :	Space Other			
Text qualifier Double quote - "				
User access O All current an	d future users			
Deselect all				
Casey Payne	DAKOTA LARSON			
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			
	_			
Delete template Return to File import templa	ites			

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 fi	le				
Import ty	pe		(NACHA O Non-NACHA	
File locat	tion		[Choose File No file chosen	
Tax ident	tification numbe	er		Select a company	•
Туре				Payroll - PPD	¥
				Continue Cancel	

Activity	Templates	File import templates	
New file	import temp	late	
Import ty	pe		● NACHA ○ Non-NACHA
			Continue

Activity Templates File import templates		
Edit template group		
Tax identification number		
Cornerstone Bank[xxxxx7720]		
Find template group		
Template group name *	Templates in use	Delete
123	1	
pp	0	×
Sample	0	×
Test	0	×
Save Cancel		



Search Templates

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

Search templates	
Template group	
Template name	
Туре	
All types	Ŧ
Tax identification number	
All	-
File type	
All	*
Search Clear search	

Select the Type from the drop down.

- All
- o All types
- o 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



Туре
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	
Туре	
All types	Ŧ
Tax identification number	
All	•
File type	
All	•
Search Clear search	



Repeat

Customers may set up to repeat an ACH.

From the Activity page, select Copy.

Payments & Transfers							
Internal <u>AC</u>	H Wire Bill Pay						
ACH							
						New payment	
Activity Temp	File import templates						
Date 🖕	Description 👌	Status 💠	Withdrawal ᅌ	Deposit 🗘	Туре 🗘	Report	
👽 Jan 29, 2024	Test_Reversal	Processed	1.00	1.00	Other		
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	Сору	

Click Repeat.

Payment	s & Tra	nsfers							
Internal A	CH Wire	e Bill Pa	,						
ACH									
									🖨 Print Help
<u>Activity</u> Te	mplates F	File import t	emplates						
Test								Undo	all changes
Description *			Tax ide	ntification number					
Test			Corne	rstone Bank[xxxxx7	720]	Ŧ			
Effective date	*					-			
2/6/2024		SELECT	🗹 San	ne day	Repeat				
Туре	000		Total w	ithdrawal		Total deposit			
Payment (Con Batch	npany - CCD)		\$1.00			\$1.00			
Processed									
Name			Compa	ny		Company description			
1-CCD-Test			Corners	tone Bank[xxxxx77	20]	Test			
Pay from	Show Detai	ils Show F	Iter				Total	batch withdrawal (1 i	tem) \$1.00
Pay all									
Pay/Hold 😄	Account* :	0						,	lmount* ≎
Pay	Cash Mana	agement Test	Account			v			1.00 ×
Add anothe	r nav from								
TAdd anothe	r pay nom								
		_	_						
Pay to	Show Detai	IIS Show F	Iter				Т	otal batch deposit (1 i	tem) \$1.00
Payall									Prenote none
Pay/Hold ≎	Name* 🗘	Ide	ntification	Routing	transit * ≎	Account number * 0	Account type * 0	Amount* ≎	Prenote 0
Рау	Cornersto	one		09130	0719 Q	33333333	Checking *	1.00	No X
+ Add anothe	r pay to								
* Indicates req	uired field								
Complete AC	H Save for	later Can	el						



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 ter	nplates	
Test		
Description *	Tax identification number	
Test	Cornerstone Bank[xxxx7720]	*
Effective date * 2/6/2024 estimate select	Same day Repeat	
Frequency	End date	
Daily	SELECT	
Daily Weekly Every two weeks Monthly Every two months End of month	Total withdrawal \$1.00	Total deposit \$1.00
Quarterly Every six months Annually	Company	Company description

Select the end date from the calendar.

Activity Templates File import ter	nplates	
Test		Undo all changes
Description *	Tax identification number	
Test	Cornerstone Bank[xxxxx7720]	*
Effective date *		
2/6/2024	Same day	
Frequency	End date	
Daily	SELECT	
Туре	Total withdrawal	Total deposit
Payment (Company - CCD)	\$1.00	\$1.00
Batch		
Processed		
Name	Company	Company description
1-CCD-Test	Cornerstone Bank[xxxxx7720]	Test



Select Complete ACH or Save for later.

* Indicates required field					
Complete ACH	Save for later	Cancel			

From the ACH Templates page, select Edit.

Payments & Transfers Internal ACH Wire Bill Pay									
ACH + New payment template + New collection									
Ac	tivity <u>Templates</u>	File import templates							
	Template group 🔺	Template name 💠	Туре 🗘	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 <u>Templates</u> File import te	emplates					
Test Undo all changes						
Template name * Test	Tax identification numbe	r 7720] •	Template group	, ∔ 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 num	Tax identification number Template group		
Test	Cornerstone Bank[xxx	xx7720]	123	✓ New
Type Payment (Company - CCD)	2 Papagt	From amount	To amount	
Frequency Daily v Daily Weekly	Total deposit			
Every two weeks Monthly Every two months End of month Quarterly	\$1.00			
Every six months Annually	 All current and future users S 	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							
АСН							
					New payment		
Activity Templates File import templates							
Date 🚽 Description ≎	Status 🗇	Withdrawal ᅌ	Deposit 🗘	Туре 🗘	Report		
Jan 26, 2024 V Test Same day	Processed	1.00	1.00	Payment	Copy		

The following page appears.



Payments & Transfers								
Internal <u>ACH</u> Wire Bill Pay	l							
ACH								
					Help			
Activity Templates File import ter	nplates							
Test					Report			
Description Test	Tax identification number Cornerstone Bank[xxxxx7720]							
Effective date Jan 26, 2024	Effective date Jan 26, 2024 Same day Repeat							
Status Processed	Type Payment (Company - CCD)	Total withdrawal \$1.00	Total deposit \$1.00					
Batch								
Name 1-CCD-Test	Company Cornerstone Bank[xxxxx7720]	Company description Test						
Pay from Show Details Show Filte	er			Total batch withdrawal (1	item) \$1.00			
Pay/Hold Account*					Amount* ≎			
Pay Cash Management Test Acc	count				1.00			
Pay to Show Details Show Filte	er			Total batch deposit (1	item) \$1.00			
Paw/Hold A Name A Identific	Postion A Routing transit A	Account number A		Amount A	Reverse none			
Pay Cornerstone	091300719	333333333	Checking	1.00	No			
Approval		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								
						0	Reverse none		
Pay/Hold 0	Name 0	Identification 0	Routing transit 0	Account number 0	Account type 0	Amount © Rev	erse 0		
Pay	Cornerstone		091300719	3	Checking	1.00	No		

Click Reverse ACH.



Pay to	Show Details	Show Filter	Total batch deposit (1 item) \$1.00			
						Revenue none
Pay/Hold 0	Name 0	Identification 0	Routing transit 0	Account number 0	Account type 0	Amount 0 Reverse 0
Pay	Cornerstone		091300719	5	Checking	1.00
Approval						
Name				Date		
Bank Admin				Jan 26, 2024 1:22:24 PM		
Bank Admin				Jan 26, 2024 1:36:45 PM		
	7	_				
Reverse ACH	Return to ACH	activity				

BOB creates the Reversal file.

Payments & Transfers	5 Pay			
ACH				Help
Activity Templates File impor	rt templates			
Description * Test_Reversel	Tax identification number Cornerstone Bank[xxxxx775	, 20]	Type Other (Reversal)	
Effective date Jan 29, 2024 Batch	Total withdrawal \$1.00	Total deposit \$0.00		
Name 1-CCD-Test	Company Cornerstone Bank[xxxxx77;	Company description 20] REVERSAL		
Pay from Show Details Show	v Filter		Total batch v	withdrawal (1 item) \$1.00
Pay from Show Details Show	Routing transit o	C Account number C	Total batch v	Amount 0
Pay from Stow Details Show Name © Identification Cornerstone	© Routing transit (091300719	c Account number 0	Total batch 1 Account type 0 Checking	Amount 0
Pay from Store Details Store Name 0 identification Corrections Corrections Store Store	Filter O91300719 Filter	0 Account number 0	Total batch v Account type 0 Checking Total batch	Amount 0 1.00 teposit (0 items) \$0.00
Pay from Stow Details Stow Name 0 Identification Cornerstone Identification Pay to Stow Details Stow Account * 0 Identification Identification	Filer O91500719	C Account number 0	Total batch v Account type 0 Checking Total batch	Amount 0 1.00 h deposit (0 items) \$0.00 Amount " 0 X
Pay from Stow Details Stow Name 0 Identification Cornerstone Pay to Stow Details Account * 0 Select an account + Add another pay to	Routing transit: O91300719	C Account number 0	Total batch v Account type 0 Checking Total batch	Amount 0 1.00 h deposit (0 items) \$0.00 Amount 0 X

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 * 🗘
Cash Management Test Account	1.00
Add another pay to Add another p	
* Indicates required field Complete ACH reversal Cancel	

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

1. Press the \blacktriangleleft button

Security challenge A one-time password security challenge is required to complete this transaction.							
One-time password instructions	Show 🗸						
One-time password *	show field re Cancel						
One-time password instructions	Filde A						

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

2. Token will display the one-time password, enter it below

Security challenge A one-time password security challenge is required to complete this transaction.							
One-time password	One-time password instructions Show ✓						
One-time password *							
	* Indicates required field Complete Challenge Cancel						

The following screen appears – the reversal was processed successfully.

CORNERSTONE BANK

Payments & Transfers			
Internal <u>ACH</u> Wire Bill Pay			
АСН		🔒 Print	Help
Activity Templates File import tem	plates		
Test_Reversal was processed successful	ly		
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; 🗆 m 🗆 a									
Transfer Notification									
20231204-1454-42521	465.TXT Reversal rec	ceived from R	on 12/07/2023	has passed all origination steps without					
exception.									
	12/07/2022								
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@corn	erstonebanks.net								

The reversal shows pending origination.



ſ	AC	Η								New payment
	<u>Ac</u>	<u>ctivity</u>	Tem	plates	File import ten	nplates				•
I		Date ,		Descrij	otion 🗧	Status 💠	Withdrawal 💠	Deposit 🗘	Туре ≎	Report
	~	Jan 29	, 2024	Test_Re	eversal	Pending Origination	1.00	1.00	Other	
	*	Jan 26 Same da	, 2024 y	Test		Processed	1.00	1.00	Payment	Copy Reverse

Click on the Description to see batch details.

ACH						
						New payment
Activity Templates F	File import templates					
Date 🚽 Descriptio	on ≎	Status ᅌ	Withdrawal ᅌ	Deposit 🗘	Туре ≎	Report
✓ Jan 29, 2024 Test_Reve	rsal	Pending Origination	1.00	1.00	Other	
Jan 26, 2024 Same day		Processed	1.00	1.00	Payment	Copy Reverse
	_					
Payments & Transfers	s					
Internal ACH Wire Bill	Pay					
ACH						
						🔒 Print Help
Activity Templates File impor	rt templates					
Test_Reversal						Report
Description	Tax identification numb	ber				
Test_Reversal	Cornerstone Bankpoooo	(7720)				
Effective date Jan 29, 2024						
Status	Туре		Total withdrawal	Total deposit		
Batch	Other (Heversal)		\$1.00	\$1.00		
Pending Origination						
Name LCCD.REVERSAL	Company Comerstone Basistonoo	77201	Company description			
Pay from See Deter	. Film				Total batch withdrawal (1 item) \$1.00
Comentione	 Routing trans 091300719 	nt ç	Account number o	Checking	type:: Am 1.00	
Pay to Show Details Show	v Filler				Total batch deposit (1 item) \$1.00
Name ©	Identification 0	Routing transit ©	Account number o	Acc	ount type 0 A	mount ¢
Cash Management Test.A	091300719 0	91300719	2	Che	cking 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