Horicon Bank's ASCEND Business ACH Origination Guide & FAQ

Contents

Introduction

This guide will help you navigate the new ACH Origination system in the new ASCEND digital banking platform. ACH Origination allows you to be the originator (sender) of either credits or debits to another banking account. The receiver has provided their bank routing number, their account number, and their account type (checking or savings). ACHs are sent via the federal reserve and only occur on valid banking days. Saturdays, Sundays, and federal holidays are never valid banking days.

The ability to send ACHs as an ACH Originator is only granted at the discretion of the bank to business customers that sign our Treasury Management agreement and agree to abide by the National Automated Clearing House Association (NACHA) rules and regulations.

Creating an ACH in the Templates section

Go to the Business Banking, Business ACH, and Templates section to send ACHs. The "Create ACH" drop-down at the top right of the page has a list of options.
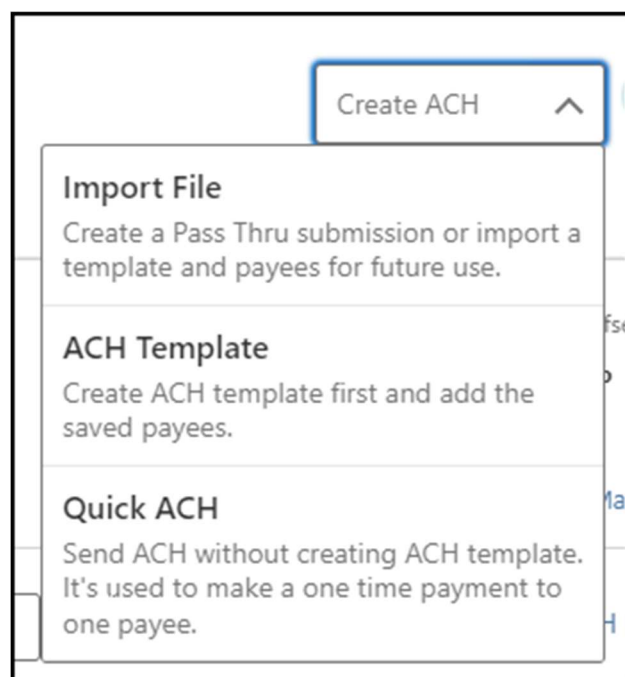
Import File

If you have a NACHA file that you would like to upload, select Import File. This system refers to those files as "Pass Thru" submissions.   Additionally, if you need to import a list of payees you can also import a template to get them added to the payee list.

ACH Template

You can create a new ACH Template by selecting the second option.

Quick ACH

If you don't want to save a template for a quick payment to an existing payee, select the third option. Keep in mind you will still have to create a new payee or select an existing payee to send a Quick ACH.

Select a Template

From the templates page you can also select any of the existing templates to send an ACH.

Review and Submit   ✕

TOTAL CREDITS   TOTAL DEBITS
$501.00 (1) $501.00 (1)

TOTAL PRENOTES   TOTAL HOLDS
0   0

◉ One Time   ◯ Recurring

DELIVER BY   Select Date   📅

August 2023

SU	MO	TU	WE	TH	FR	SA
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

Cut-off time
2:00 PM Central Standard Time   it Template

ⓘ Details 👥

DELIVER BY   08/07/2023   📅

ⓘ Note: The date selected will create a Expedited ACH batch. Additional fees may apply. Entries greater than $1,000,000.00 will be rejected.

Cut-off time
10:00 AM Central Standard Time   Cancel   **Submit Template**

A verification will be needed to submit a template. An authorization from another user may also be required.

PLEASE NOTE THAT A MESSAGE WILL FLASH AT THE TOP OF THE PAGE INDICATING THAT YOUR PAYMENT SETUP WAS SUCCESSFULLY SUBMITTED but will disappear. You will have to click on the Authorizations tab in the Business Admin section or the Scheduled tab in the Business ACH section, to confirm that the ACH either needs to be authorized by another user or that it was successfully scheduled.

Creating Recurring ACHs

Setting Up ACH Payees (Business Admin section)

The Payee list for ACH is found in the Business Banking main menu, then the Business Admin selection, and finally in the Payees tab.

NOTE: If you are in the Template section of Business ACH, access the payee list by clicking the "+ Add Payees" link at the bottom and then click on "Manage Payees".

Add new payee   ✕

Payee details

👤 Person ✓   🏢 Business

Selecting a payee's type is required. ==A payee's type== is an identification tool to help with payment processing. ==Once this field is saved it cannot be edited.==

Full Name *
Romeo Doubs

11 / 22

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

==Payee's address is required to utilize wire payment methods.==

📍 Add address

📞 Add phone number (Optional)

🌐 Add website (Optional)

Choose a group (Optional)
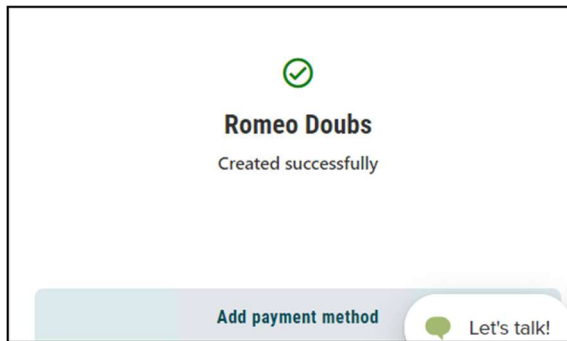
Employees ✓   Vendors   Customers   +

Add payee   💬 Let's talk!

You will need to enter a verification code before the payee can be added. Next select the payment method.

Fill in the information as needed.   Once you fill in the bank routing number the system will check if that number is valid and resolve the name of the bank. Make sure it matches what you were provided. When filling out the account number please make sure to enter all numbers including leading zeros.

ACH Authorizations (Business Admin section)

Any pending ACH Authorizations will appear in the Business Banking, Business Admin, Authorizations section.

Scheduled (Business ACH section)

Any items that were created but have not been originated will appear in the Business Banking, Business ACH, Scheduled section. These ACH transactions can be canceled, or details reviewed. For items that have already occurred, check the history section.
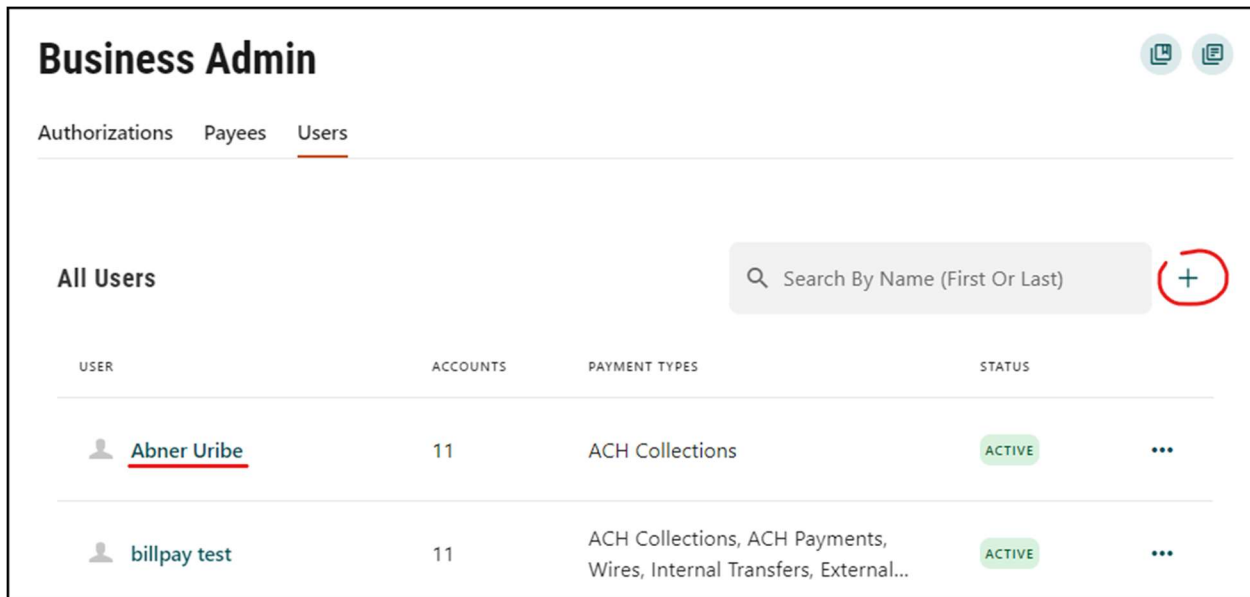
History

To review ACHs that have already taken place, look at the history section. For items that are still pending, please review the scheduled section.

Users Setup

Each business at Horicon Bank has one Master User who has all the privileges that are granted to the business. If the business has been granted ACH, then the Master User also has access and can grant it to other users and can grant Admin permissions to other users as well.

To give ACH permissions go to the Business Banking main menu, click on Business Admin, then select the Users tab. Click on the plus at the right side to create a new user or click on the user to edit their permissions.

When creating a new user or editing a current user to provide ACH access you need to grant all the applicable ACH Origination general, payment, and account permissions. We've included screen shots below showing the different areas you will need to select to grant permissions.

ACH Payments Types allow you to select whether the user can send collections and/or payments to consumers and/or business recipients.

ACH Limits allow you to specify max limits, limits where no approval is needed, and limits where approvals are needed.

Limits

Submit Up to
The maximum limits this user will be able to submit

Daily	Weekly	Monthly
$10.00	$10.00	$10.00

Dual Authorization Above
Require approval on all submissions above a specified amount

Daily	Weekly	Monthly
$5.00	$5.00	$5.00

Authorize Up to
The maximum limit this user will be able to authorize

Daily	Weekly	Monthly
$5.00	$5.00	$5.00

Apply

ACH Payee list management and template management permissions can be selected here.

Payment Destination   Select All

Manage ACH and Wire Payees
Add, edit, and delete payees and pay methods.

Manage Bill Pay Payees
Allows the business master user to restrict sub users ability
to add, edit, and delete a Bill Pay payee.

Add External Transfers Account
Ability to add external accounts.

Add Member To Member Transfer Account
Allows users to add member accounts for transfers.

Payment Template Management   Unselect All

Create ACH Template
Ability to create ACH templates.

Edit ACH Template
Ability to edit ACH templates.

Manage ACH Template Entries
Allows users to select entry accounts, change statuses,
amounts, enter addenda information for entries and delete
ACH template entries.

Delete ACH Template
Ability to delete ACH templates.

Import ACH Templates
Ability to import ACH template or create pass-thru template
using NACHA or .csv files.

ACH Account permissions can be selected here.

Frequently Asked Questions (FAQ)

What is the cutoff time to be able to select the next business day as the effective date?

4:00 PM Central Time is the cut off time for next day effective date.

What is the cutoff time for same-day ACH?

11:30 AM Central Time is the cut off time for same day ACH.

What if I need help? Who do I contact?

Please contact the Treasury Management Support Team via email treasury@horiconbank.com or call 920-643-7670.