



Horicon Bank's ASCEND Business ACH Origination Guide & FAQ

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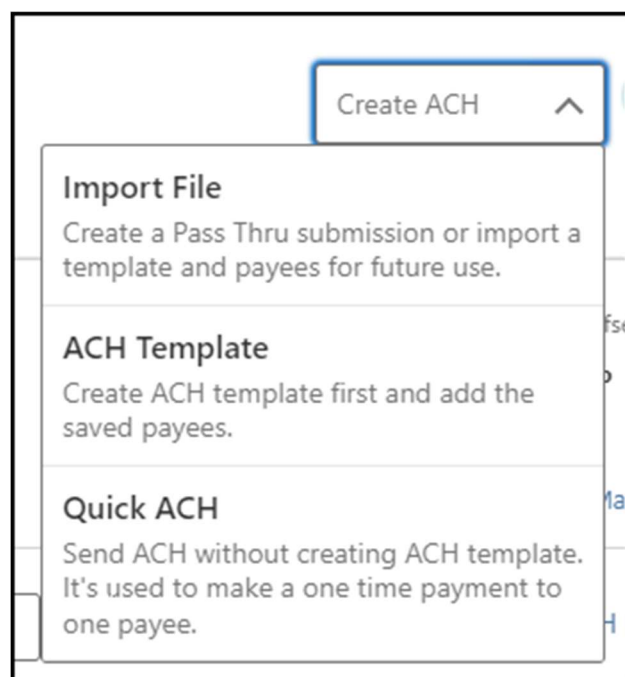
Introduction

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.

Business ACH

Create ACH

Templates Scheduled History

Search Templates

ACH File Upload Test II

PPD, Credits - Test Internet Ba

Ascend ACH Test I

PPD, Debits - Test

Ascend ACH Test II

CCD, Credits - Test

batch test

PPD, Credits - Test Internet Ba

Bill P. Test

PPD, Credits - Test

Business Test Credit

Ascend ACH Test I

1 payee -Consumer Collections - PPD, Debits

Offset Account

Horicon Bank Account ****

Details

Payees

Make a copy

Search Payees

Show ACH Limits

NAME	ACCOUNT	STATUS	AMOUNT
Ascend ACH Test Inc	Checking * 075902227	ACTIVE	\$501.00

+ Add Payees

Total: \$501.00

Review and Submit

Review and Submit

TOTAL CREDITS
\$501.00 (1)

TOTAL DEBITS
\$501.00 (1)

TOTAL PRENOTES
0

TOTAL HOLDS
0

☒ One Time

☐ Recurring

DELIVER BY

Select Date

Cut-off time
2:00 PM Central Standard Time

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

Details

Submit Template

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

Review and Submit

TOTAL CREDITS
\$501.00 (1)

TOTAL DEBITS
\$501.00 (1)

TOTAL PRENOTES
0

TOTAL HOLDS
0

☒ One Time

☐ Recurring

DELIVER BY

08/08/2023

Cut-off time
2:00 PM Central Standard Time

Cancel

Submit Template

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

digital.horiconbank.com/BusinessACH/templates/2737

✓ Your template was successfully submitted.

ascend

Dashboard

Accounts

Financial Planning

Transfer & Pay

Tools

Business Banking

Business ACH

Create ACH

Templates

Scheduled

History

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

☐ One Time ☒ Recurring

FREQUENCY: Weekly

STARTING:

ENDING:

NON-BUSINESS DAY HANDLING ?

Cut-off time

☐ One Time ☒ Recurring

FREQUENCY: Monthly

STARTING: 08/08/2023

ENDING: Never

NON-BUSINESS DAY HANDLING ?

☐ Deliver Before ☒ Deliver After

IF A TEMPLATE IS SCHEDULED FOR SUBMISSION ON A NON WORKING DAY, SHOULD THE TEMPLATE BE SUBMITTED BEFORE OR AFTER THAT DAY.

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".

Business ACH

Templates Scheduled History

Search Templates

ACH File Upload Test II
PD, Credits - Test Internet Ba

Ascend ACH Test I
PPD, Debits - Test

Ascend ACH Test II
CD, Credits - Test

atch test
PD, Credits - Test Internet Ba

Bill P. Test
PD, Credits - Test

Business Test Credit
PD, Credits - Test

Ascend ACH Test I

1 payee - Consumer Collections - PPD, Debits

Details Payees

Search Payees

NAME	ACCOUNT
Ascend ACH Test Inc	Checking **5555 075902227

+ Add Payees

Add Payees to Template

All Payees Selected

Search Payees

Select All

<input type="checkbox"/>	ABC Company 075905622	ACH Checking *****6789
<input type="checkbox"/>	ABC Supply 075905622	ACH Checking 1234
<input type="checkbox"/>	AAAA Inc 075902227	Ascend Test Savings *****9999
<input type="checkbox"/>	Brown Crystal 275971825	ACH Checking *****6787
<input type="checkbox"/>	Bongard Andrew 075000022	ACH Checking *****4056
<input type="checkbox"/>	Bongard Brian	ACH


Manage Payees >


Cancel Add 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

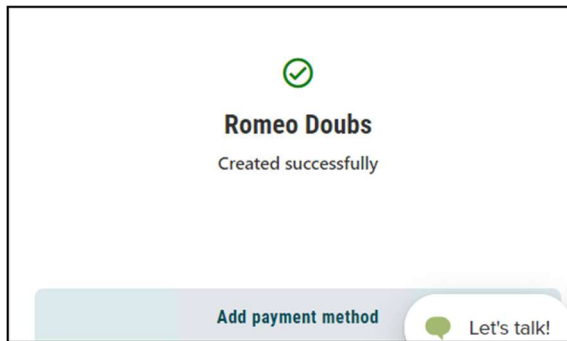
+

Add payee

 Let's talk!

Page 8 of 17


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.

Add payment method

Payment method type


ACH


Domestic
WIRE


International
WIRE

Beneficiary FI and account information

HORICON BANK
Routing number: 075905622

Account type
Checking

Account Number
1234567890
10 / 17

Nickname
Doubs Romeo
e.g. Primary ACH, Vendor Wire
11 / 100

+ ID number

Save

Let's talk

ACH Authorizations (Business Admin section)

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

Business Admin

[Authorizations](#) [Payees](#) [Users](#)

Authorization Requests

ACH

External Transfers

Internal Transfers

Wires

Sort By: Date ↑ ↓

DATE	ACCOUNTS	AMOUNT	STATUS
PENDING REQUESTS			
You have no pending ACH authorization requests.			
HISTORY			
JUL 21 2023	Business Test Credit Horicon Bank Account - PPD, CREDITS	\$19.94	AUTHORIZED
JUL 20 2023	Business Test Debit Horicon Bank Account - PPD, DEBITS	\$4.38	AUTHORIZED

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.

[Templates](#)
[Scheduled](#)
[History](#)

August '23

SU	MO	TU	WE	TH	FR	SA
		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		

September '23

SU	MO	TU	WE	TH	FR	SA
					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

October '23

SU	MO	TU	WE	TH	FR	SA
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				

Scheduled Templates

Show Search

AUG 25

Business Test Credit

\$2.26

One time only.

ACTIVE

Cancel

^

FUNDING ACCOUNT

Horicon Bank Account*****

TRANSACTION TYPE

PPD, Credits

TOTAL DEBITS

1

TOTAL CREDITS

2

TOTAL DEBIT AMOUNT

\$2.26

TOTAL CREDIT AMOUNT

\$2.26

SUBMITTED BY

1094

SCHEDULE ID

171

NAME	ACCOUNT	STATUS	AMOUNT	ADDENDA
Neal Solanki	-	ACTIVE	\$1.13	
Neal Solanki	-	ACTIVE	\$1.13	

History

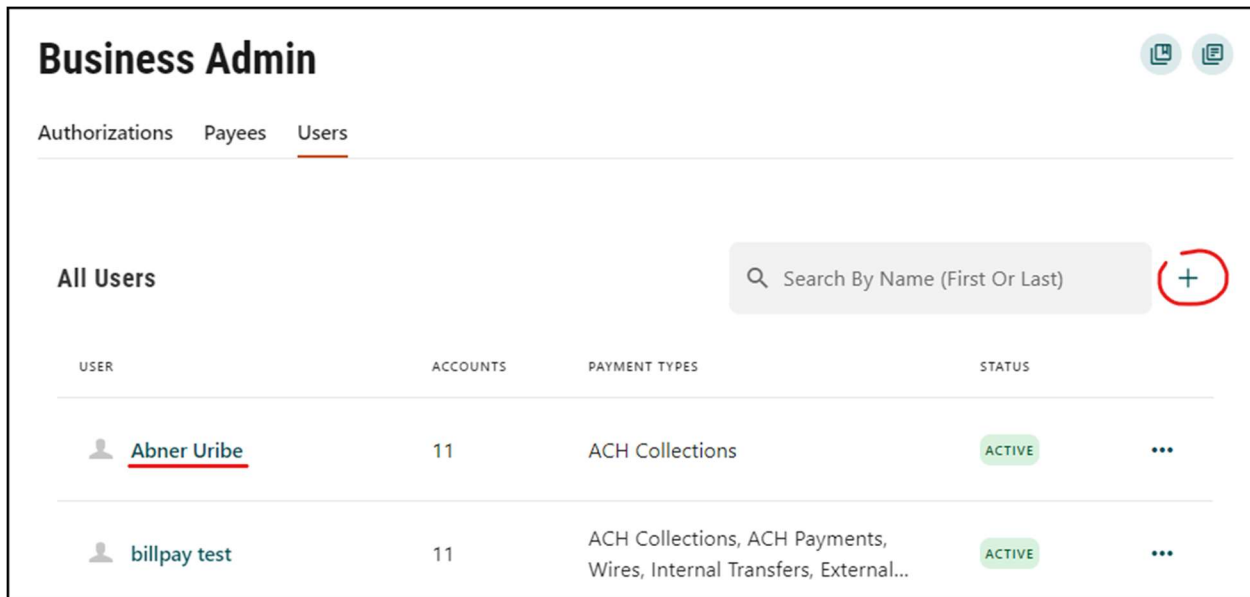
To review ACHs that have already taken place, look at the history section. For items that are still pending, please review the scheduled section.

Business ACH				
<div> Templates Scheduled History </div>				
Template History				Show Search
AUG 10	HB File Upload Test Cr 08092...	\$2.18	Consumer Payments - PPD, Credits	SUCCEEDED
FUNDING ACCOUNT	BILL PAY 2 TEST ACCOUNT	TRANSACTION TYPE	Consumer Payments - PPD, Credits	
DELIVER BY	8/10/2023	TOTAL DEBITS	1	
SUBMITTED BY	Lisa Zarling	TOTAL CREDITS	2	
BATCH ID	80	TOTAL DEBIT AMOUNT	\$2.18	
		TOTAL CREDIT AMOUNT	\$2.18	
NAME	ACCOUNT	STATUS	AMOUNT	ADDENDA
Test Internet Banking	—	ACTIVE	\$1.09	
Neal Solanki	—	ACTIVE	\$1.09	
AUG 10	HB File Upload Test Dr 08092...	\$2.18	Consumer Collections - PPD, Debits	SUCCEEDED
AUG 9	HB File Upload Test Cr 08082...	\$2.16	Consumer Payments - PPD, Credits	SUCCEEDED
AUG 8	HB File Upload Test Dr 08072...	\$2.14	Consumer Collections - PPD, Debits	SUCCEEDED



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.



The screenshot shows the 'Business Admin' interface with the 'Users' tab selected. At the top, there are tabs for 'Authorizations', 'Payees', and 'Users'. Below the tabs, the heading 'All Users' is followed by a search bar labeled 'Search By Name (First Or Last)' and a red circle containing a plus sign (+) for adding new users. A table lists the current users with columns for 'USER', 'ACCOUNTS', 'PAYMENT TYPES', and 'STATUS'.

USER	ACCOUNTS	PAYMENT TYPES	STATUS
 <u>Abner Uribe</u>	11	ACH Collections	ACTIVE
 billpay test	11	ACH Collections, ACH Payments, Wires, Internal Transfers, External...	ACTIVE

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.

Create New User ×

Payment Types
Select transaction access limits

ACH Collections >
NO ACCESS

ACH Payments >
NO ACCESS

< **ACH Collections** Close

Select Access Level
Submit & Authorize ▼

Payment Types

☒ Collect Funds from Businesses

☒ Collect Funds from Consumers

Permissions

Access to Restricted Collection Templates 🔴
Ability to access and modify collection templates that have been designated for restricted users only.

< **ACH Payments** Close

Select Access Level
Submit & Authorize ▼

Payment Types

☒ Payroll

☒ Business Payments

Permissions

Access to Restricted Payment Templates 🔴
Ability to access and modify payment templates that have been designated for restricted users only.

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
\$10.00

Weekly
\$10.00

Monthly
\$10.00

Dual Authorization Above

Require approval on all submissions above a specified amount

Daily
\$5.00

Weekly
\$5.00

Monthly
\$5.00

☒

Authorize Up to

The maximum limit this user will be able to authorize

Daily
\$5.00

Weekly
\$5.00

Monthly
\$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.	<input checked="" type="checkbox"/>
Manage Bill Pay Payees Allows the business master user to restrict sub users ability to add, edit, and delete a Bill Pay payee.	<input type="checkbox"/>
Add External Transfers Account Ability to add external accounts.	<input type="checkbox"/>
Add Member To Member Transfer Account Allows users to add member accounts for transfers.	<input type="checkbox"/>

Payment Template Management	Unselect All
Create ACH Template Ability to create ACH templates.	<input checked="" type="checkbox"/>
Edit ACH Template Ability to edit ACH templates.	<input checked="" type="checkbox"/>
Manage ACH Template Entries Allows users to select entry accounts, change statuses, amounts, enter addenda information for entries and delete ACH template entries.	<input checked="" type="checkbox"/>
Delete ACH Template Ability to delete ACH templates.	<input checked="" type="checkbox"/>
Import ACH Templates Ability to import ACH template or create pass-thru template using NACHA or .csv files.	<input checked="" type="checkbox"/>

ACH Account permissions can be selected here.

Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

ACH Accounts (2 of 2)

Unselect All

Transfer Funds Out From

The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.

☒

Transfer Funds Into

The ability to transfer funds into this account and view associated transfer history using the Transfers widget.

☒

Checking (9 of 11)

Select All

View Account

View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.

☒

ACH

Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account.

☒

Savings (2 of 9)

Select All

View Account

View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.

☒

ACH

Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account.

☒

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.