ACH and Wires

Features Guide

Member FDIC

Ver 2. [7/22]

ACH and Wires Features

Centier's ACH and Wires services within the new digital banking tools are designed to make doing business easier. This guide provides you with helpful information and a reference point on how to make the most of Centier's ACH and Wires features.

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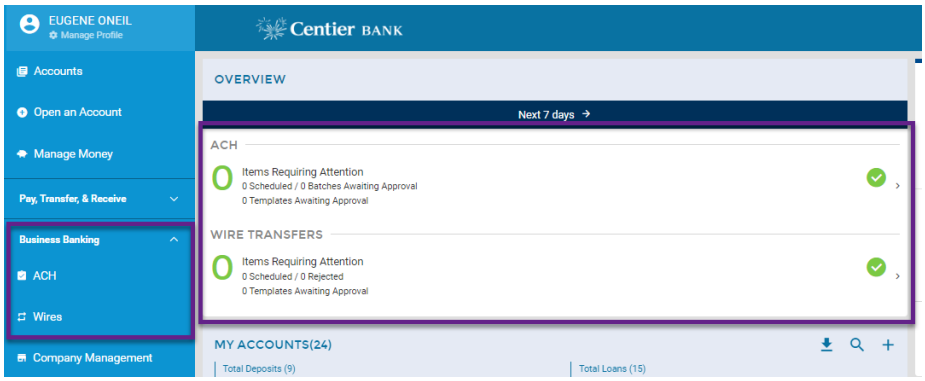
Feature Basics

Links to ACH and Wires features are on the main menu. When you log in, the Accounts (landing) page displays basic information about their ACH and Wire activity. You can click the main menu under the Business Banking heading to navigate. These features will work based on your established limits. See the Date Details below for processing information. Centier offers the ability to see all personal and business accounts under on login. Contact a business banker or branch manager for details about this option.



Limit Details

If a payment exceeds established limits, an error message displays and blocks payment processing.

Please call 219-755-4660 ext. 1161 to request a one-time exception or permanent for an ACH limit increase. You may also contact a branch or the Client Service Center for increase support.

Date Details

ACH - Payments process overnight and will have an "Effective Date" date of the next business day if it is made prior to the 3 p.m. CST cutoff.

Wires - The date will reflect the next business day if made after the 3:30 p.m. CST cutoff. Prior to 3:30 p.m. CST it is considered same day.

Transaction Status and Term Definitions

Approved: Transactions may need to be manually approved. Templates include a setting to allow approval upon batch submission. Approval can be completed in the ACH area. Instructions are included in this guide. Approval indicates the transaction can be conducted by Centier Bank.

Unapproved: Scheduled transactions are not necessarily considered approved. ACH and Wire transactions will be listed as unapproved until they are approved. When you sign into Digital Banking, the platform will provide a count of unapproved batches in red. The count will be listed to the left of the title, "Items Requiring Your Attention."

Saved for Later: Users can save ACH batches or Wire transactions prior to scheduling them. When they are saved prior to being scheduled, they will be listed in their respective features with a "Saved for Later" heading.

Processing: When the digital banking submitted file is sent to the Federal Reserve for fund credits and debits. Once the file is in a processing status on the consumer end, the file can no longer be deleted or edited.

Batch: A group of transactions that will be processed. One batch can consist of many credits and only one debit for sending monies. One batch can consist of many debits and only one credit for collecting monies. Debits and credits will always be equal to each other in a batch.

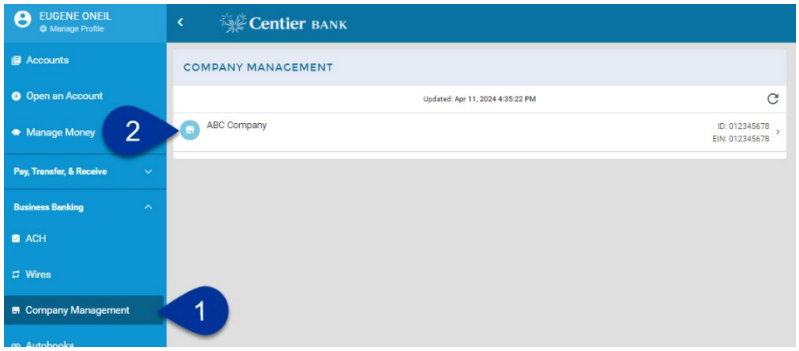
Credit(s): Sending funds to the recipient (transferring to) the funds will be deducted from your account.

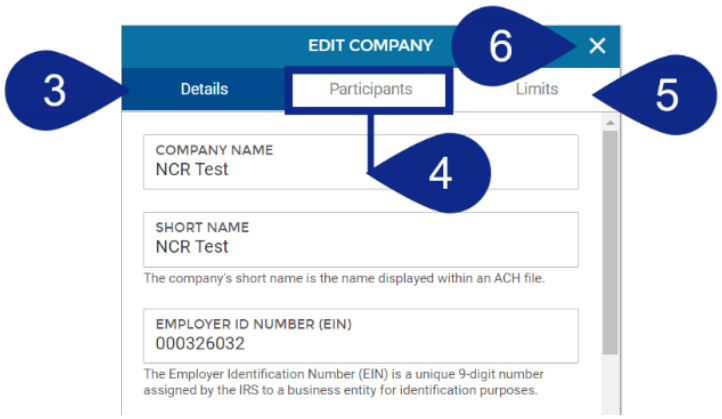
Debit(s): Taking funds from the recipient (transferring from) and the funds will be deposited to your account.

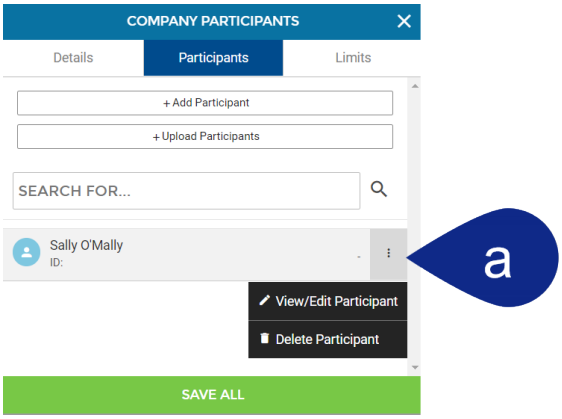
Company Management Tab

Clients with ACH or Wires features will have access to a Company Management window. It provides high-level information that could be helpful to reference information.

1. Click Business Banking and select **Company Management** from the menu.
2. Click your **MyBiz Plus company name** that you wish to use.
3. This will open the Edit Company window. Please note you will ***not*** be able to edit fields in this window. The **Details** tabs contain helpful information. The fields cannot be edited.
4. The **Participants** tab lists the individuals that have been added to your transactions.
    a. To view, edit, or delete the participants, click the ellipsis to the right of their name and then click your desired option.
5. The **Limits** tab lists your approved limits. **They cannot be edited.**
6. Click the **X** in the top-right corner.





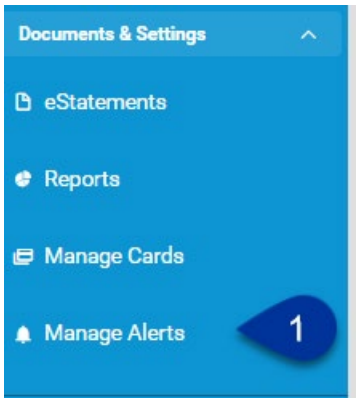


Create and Edit Alerts

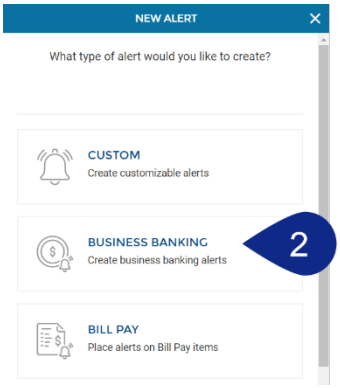
You can create alerts for ACH and Wires features, along with other aspects.

Create Alert

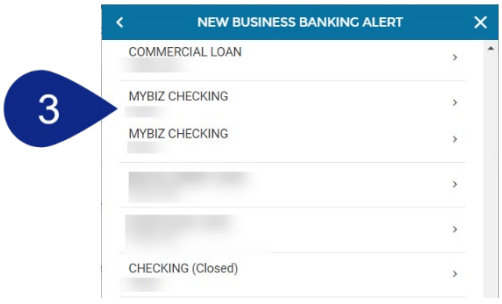
1. Click **Documents & Settings** in the main menu and choose **Manage Alerts.** Click the **+** button in the My Alerts area.



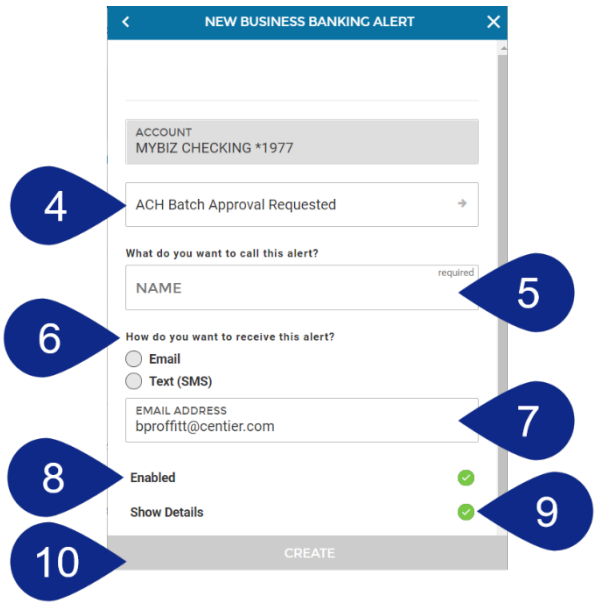
2. Click **Business Banking** from the menu.



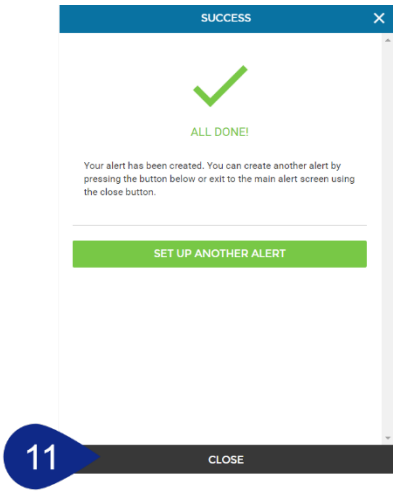
3. Select the **Account** from the list you would like to create the alert for.
4. Click the **Alert Type** field and select the type of alert you would like to receive.
5. Create a name for the alert, enter it into the **Name** field.
6. Select **how** you would like to receive the alert.

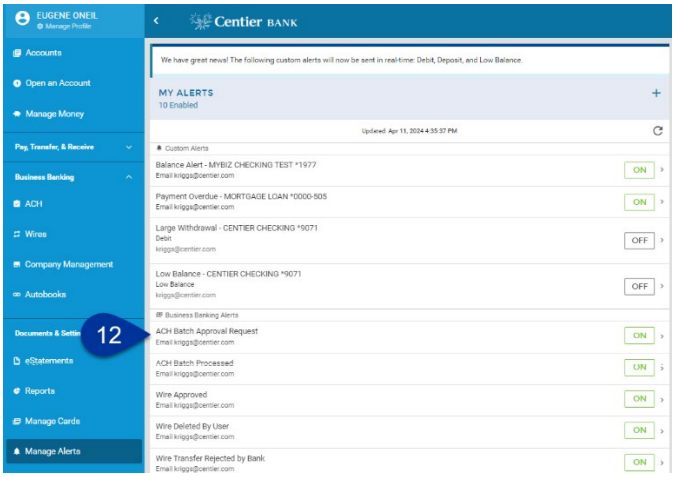


7. Enter the **contact information** in the field related to your alert type.
8. Select the **Enabled** circle to indicate the alert will be on once created. If left unselected, it means that the alert will not be on once created.
9. Select the **Show Details** circle for the alert to provide the details related to the transaction.
10. Click **Create**.



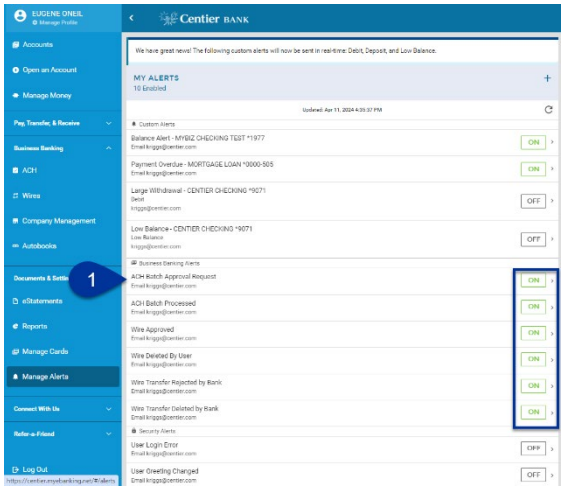
11. You will see a confirmation screen. You can create another alert from this window. Otherwise, click **Close**.
12. Your alert will be listed

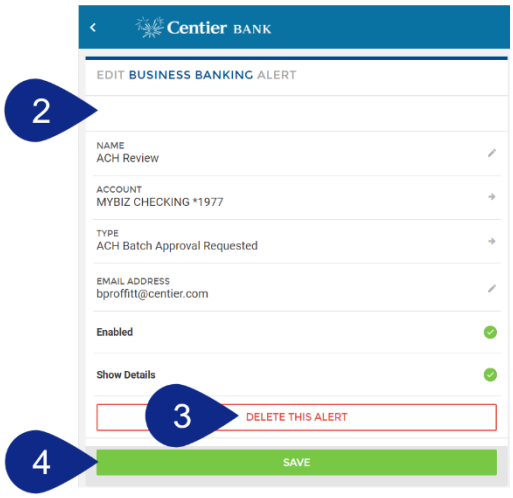




Edit Alert

1. Locate the **alert** you wish to edit and click it. Notice the **On** or **Off** button, you can click these to turn alerts on or off.
2. Click the **fields** you would like to adjust.
3. You can click the **Delete This Alert** button to remove it from your digital banking.
4. When you are satisfied with the details, click the **Save** button.





Share Account Access

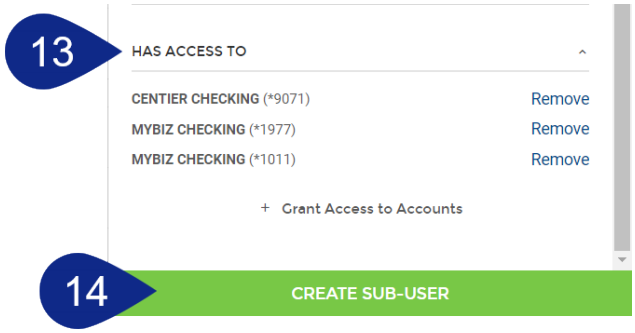
Digital Banking users can share access with other people. For example, a business owner may share access with an employee to assist with the business's operational or payroll needs.

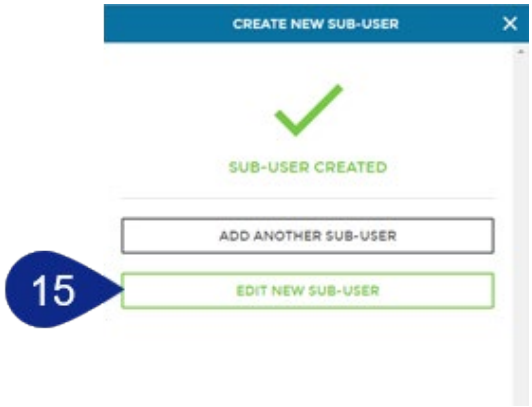
1. Click **Manage Profile** in the main menu
2. Locate the **Sub-Users** area and click the **+** button.

3. If you have already added sub-users, you can copy their information by clicking the **Copy Everything From** field and selecting their **name** from the list. Add any information that is not auto populated.
4. Click the **Full Name** field and enter their name.
5. Click the **Email Address** field and enter their sub-user's email address.
6. Click the **Display Name** field and enter the name you would like to display under the Sub-Users area.
7. Click the **Invite Answer** field to enter the answer you would like them to enter when validating their access. The sub-user will receive an email requesting they click a link; they will then add the answer you've added. Communicate the answer with them before finishing this process so they know what they should answer. **They have 24 hours to respond.**
8. Click the **Admin Sub-User** circle to allow the individual to give them permission to operate as an admin. This gives them the ability to edit, add, and delete sub-users.
9. Click the **Give All Owner's Accounts** circle to give the sub-users access to all banking accounts, including permissions and limits for those accounts. Do not click option if you want to give the sub-user access to specific accounts. You will select specific accounts in **step 12**.
10. Click the **Can Modify Transaction Category Name** circle to give the sub-user the ability to add and modify categories assigned to account transactions.

11. The **New Credentials Required** circle will be selected. It requires sub-users create new Digital Banking credentials to access any accounts which they have been given access.

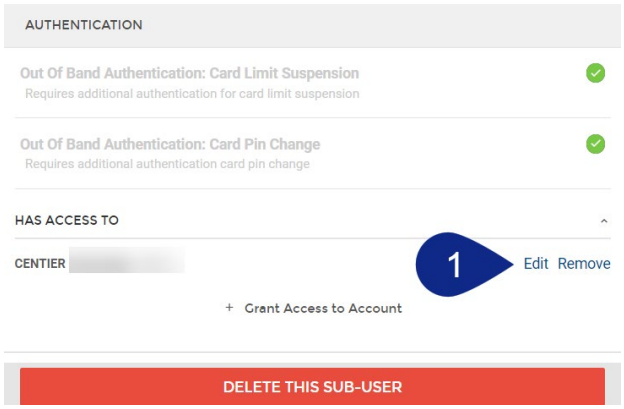
12. Click the **+ Grant Access to Accounts** link. It will generate a pop-up window. Select the checkboxes to indicate which accounts you would like the sub-user to be able to access. *(Step shown on previous page)*
13. The selected accounts will display under the **Has Access To** title.
14. When you are satisfied with your chosen settings, click **Create Sub-User**.
15. A confirmation screen will load, click **Edit New Sub-User** to continue on to setting ACH and Wires permissions.





Set ACH and Wires Permissions

1. Click the **Edit** button beside the account(s) for which ACH/Wire should be enabled.



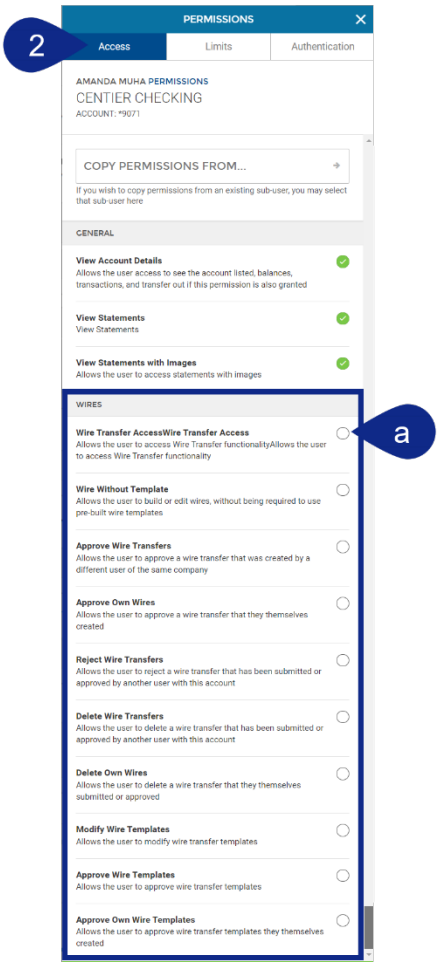
2. This launches a pop-up window. Under the **Access** tab, scroll down to the ACH or Wires section.

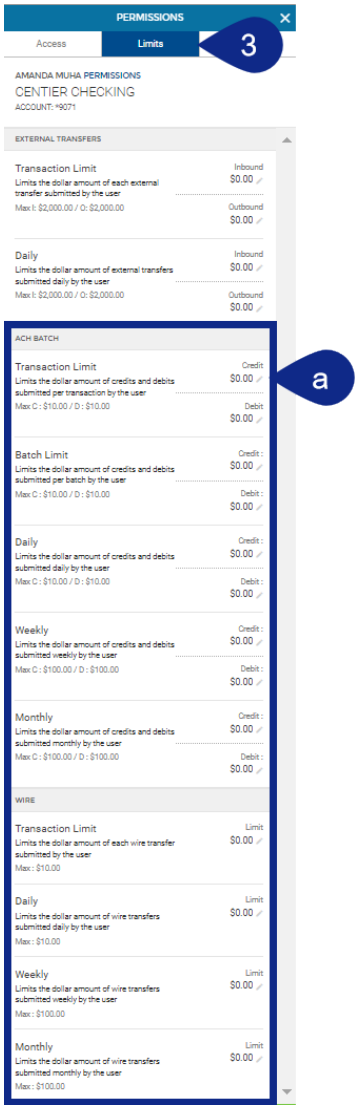
   a. Click the **toggles** related to the appropriate permissions.

3. Click the **Limits** tab and scroll down to the ACH or Wires sections.

   a. Click into the **text** fields beside desired limits and enter the limits you want to assign for your Sub-User. If you want the Sub-User to have full access to process ACH or Wires without your approval, these limits should match your company limit in your ACH agreement.

   EXAMPLE: If you requested a daily limit of $5,000 for weekly processing, then you should enter $5,000 in Batch, Daily, and Weekly limit fields. The monthly amount should be entered as $25,000 in order to allow for months with 5 weeks.

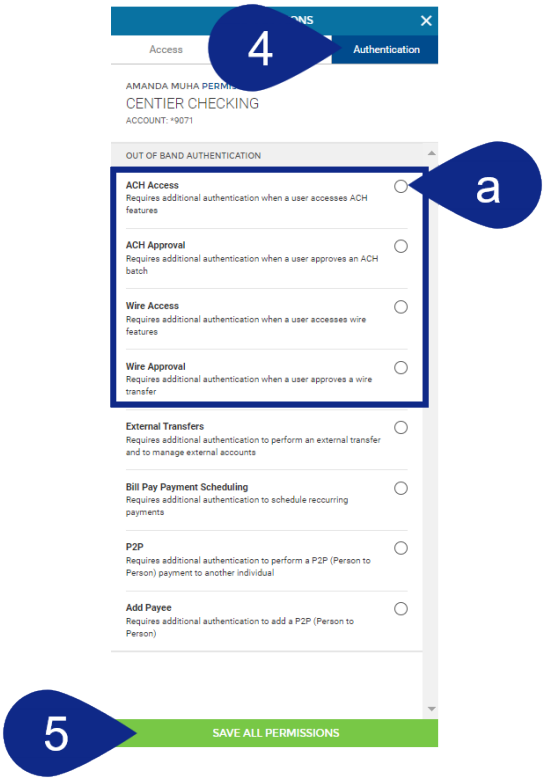




4. Click the **Authentication** tab. You can request Sub-Users complete an authentication step when using Digital Banking features.

    a. Click the **toggles** beside actions Sub-Users should authenticate their identity.

5. When you are satisfied, click **Save All Permissions**.



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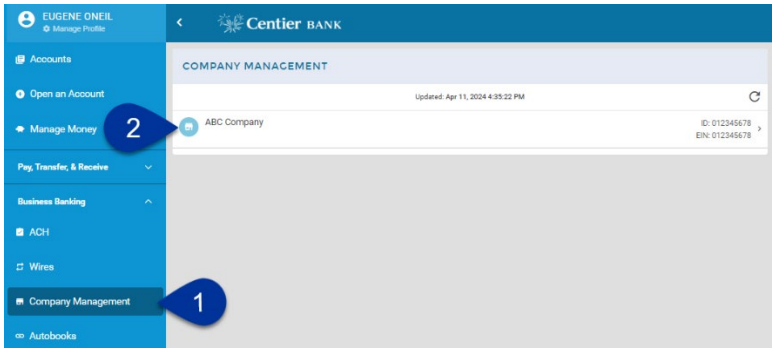
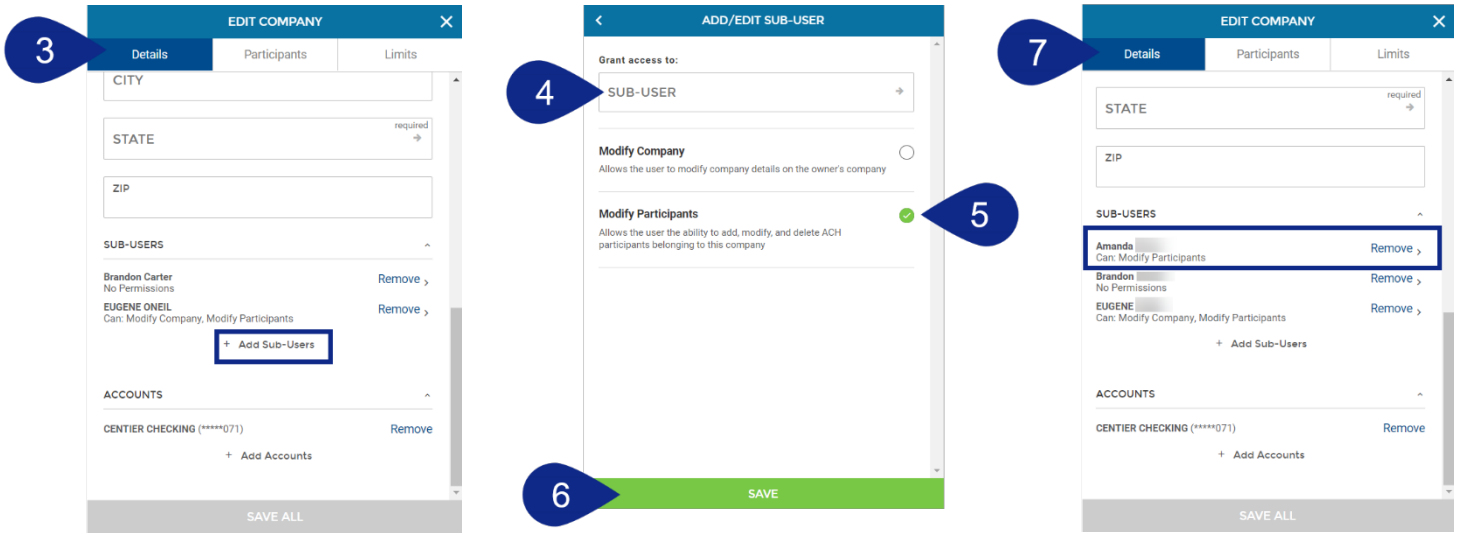
Company Management: Sub-User Settings

1. Click **Business Banking** and select **Company Management** from the main menu.
2. Then click your business's **name**.



3. On the **Details** tab, scroll to the bottom of the screen to locate the **Sub-Users** area and click the **+ Add Sub-Users**.
4. Click the **Sub-User** field to select the name of your sub-user.
5. If the Sub-User has ACH permissions, choose **Modify Participants**
6. Then, click **Save**.
7. Scroll to the bottom to the **Details** tab, you should see your Sub-User listed.

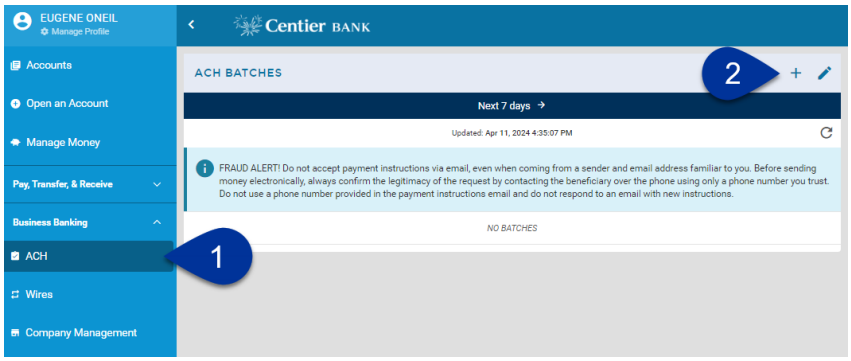


ACH Support

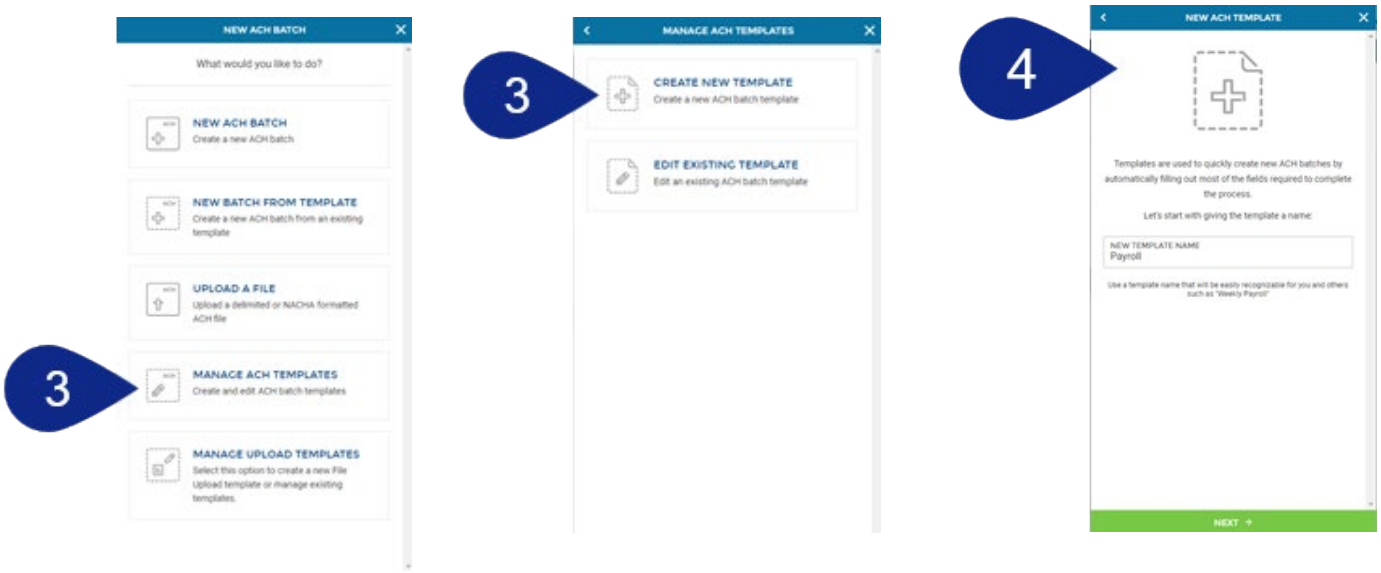
This section of the guide includes instructions for using ACH services.

Create an ACH Template

1. Select then click **ACH** from the main menu.
2. Click the **+** button from the ACH Batches area.



3. Click **Manage ACH Templates** and then the **Create New Template** option.
4. Create a template name by typing it into the **Template Name** text field, then click **Next.** The template name is for your purposes only and will not appear on the transactions sent to your recipients.



5. Click the **Company** field, then click the appropriate company name. This is the company name and it will appear when conducting transactions using ACH and Wire services.

6. Select the **Offset Account** field, then select the appropriate account.

7. Click the **Entry Description** field to add text. This is what recipients will see as the description for the transaction. It is limited to 10 characters. This step is required. *Example: Payroll, Payment, Rent.*

8. Click the **Discretionary Data** field to add optional information for your reference that WILL NOT be seen by recipients. It is limited to 20 characters and is not required.

9. Click the **Entry Class** field to select the type of **ACH payment type** the template will make:

   - **Cash Concentration or Disbursement (CCD) –** This is used with a credit or debit where funds are distributed or collected between corporate entities.
   - **Prearranged Payment & Deposit (PPD)** – This is used for direct deposits (credit) into an individual's account or for preauthorized payments (debit) on an account.

10. Click **Add Recipients** to continue**.**

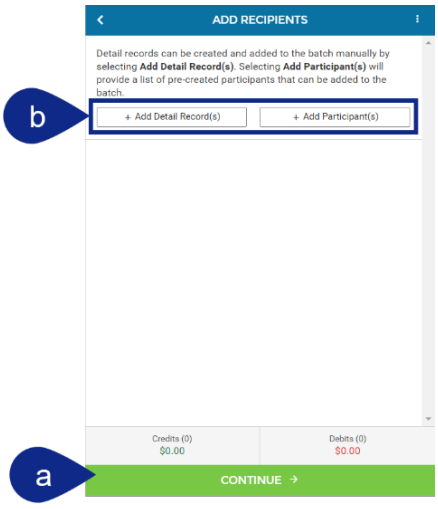
11. To save the template or add recipients:

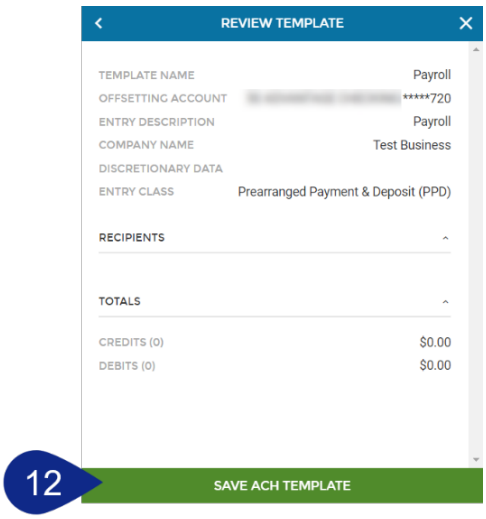
    a. To save the template prior to adding recipients, click **Continue**.

12. Click **Save ACH Template.**

    a. To add recipients, you will use the buttons at the top. Then, continue to the **Add Recipients** section**.**

13. You will see a confirmation screen. From here, you can create a new batch from the template that you just created, chose to create additional new template, or select **Close Window**.





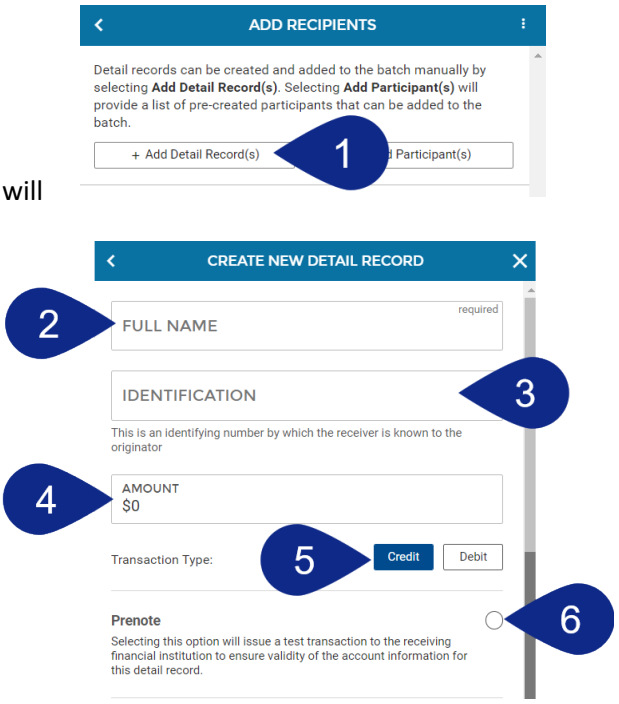
Add (To) Recipients

You can add detail records and/or participants to ACH batches and templates.

If you are adding recipients to an ACH template, be sure the banking account information is accurate. **You will be unable to edit this information when editing the template or template batches.** Instead, you should edit the recipient in the Company Management Tab.

- **Detail records** allow you to add recipient information, including the credit or debit amount. They are considered the payment instructions. They indicate who to pay, how much, and to what account.
- Adding a **Participant** allows you to:
  - Add the recipient's account information without adding the amount of the entry.
  - Add a recipient who has been included in a previous batch, auto-filling their account information
  - Include a recipient's address
  - Enter multiple bank accounts for a recipient

Add Detail Records



1. Click **+ Add Detail Record(s)** to add recipient information. Or continue to the next section to add participants.
2. Click the **Full Name** field and enter the name of the recipient.
3. Click the **Identification** field and enter an ID number that you will use to identify the recipient. **DO NOT** use a full Social Security Number. This is an optional field.
4. Click the **Amount** field to enter the amount of the funds that will be transferred to or from the recipient.
5. If you have requested Credits and Debits in your ACH Request and Agreement: Choose **Credit** to indicate you are sending funds to the recipient (transferring to). Choose **Debit** if you are taking funds from the recipient (transferring from).

   IMPORTANT: If you choose **Debit**, you must have proper authorization from the recipient, and you must be able to provide this information to Centier within 5 calendar days upon request.
6. IMPORTANT: Prenotes can be used to verify the entered account number is valid. Click the **Prenote circle** to generate a zero-dollar entry. ACH requirements indicate sent prenotes may ***NOT*** include a live dollar entry until at least **3 business days after** the prenote is sent. Selecting to be notified Via email for a prenote will confirm that the participant/detail record has been added for a $0.00 ACH transaction. **If you need your entry to process before the 3 business days have passed, do not select a prenote entry**.

7. Click the **Routing Number** field to enter the routing number provided by the recipient.

8. Click the **Account** field to enter the account number provided by the recipient. It is advisable to request a copy of a voided check to be sure this information is added accurately.

   If the account number is an open account but does not belong to the person you are attempting to credit, you may not be able to recover the funds.

   If a debit entry is posted to an open account that does not belong to the person you intend to debit (or if you have not obtained proper authorization for the debit), the debit can be sent back to you for up to 2 years.

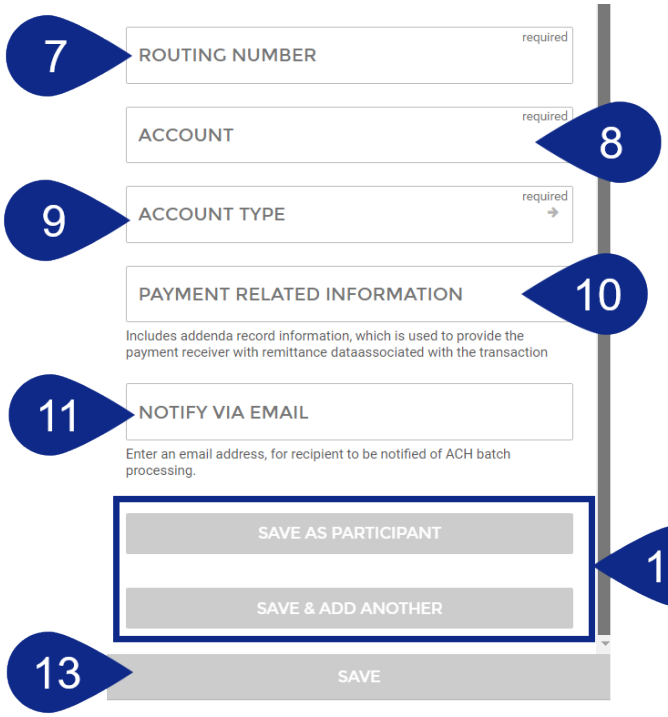
9. Click the **Account Type** field and select the recipient's account type (Checking or Savings).

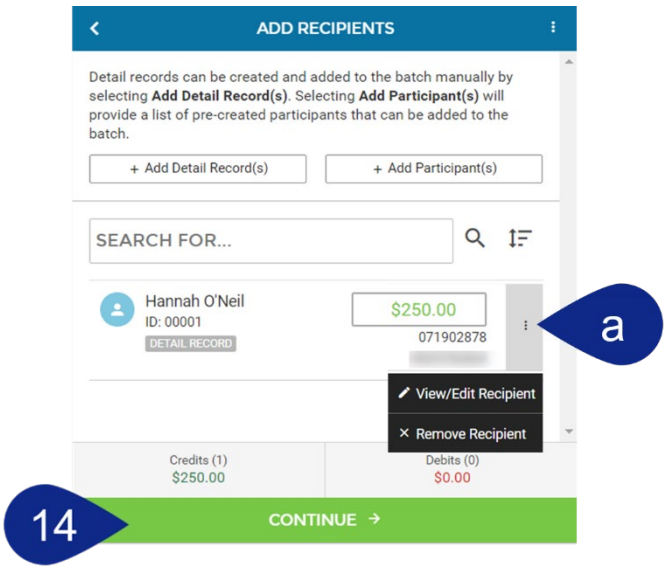
10. Click the optional **Payment Related Information** to include additional information. The field is limited to 80 characters. **Information included here will be considered an additional ACH entry, subject to the $0.25 per item fee.** In most cases, it will not display on the statement for consumer accounts. Businesses may get the information but may need to request their bank to include addenda records. This is not a required field.

11. Click the optional **Notify Via Email** field if you would like the recipient to receive an email when the ACH batch is processed.

12. Click the **Save as Participant** button if you would like this individual to also be saved as a Participant. Click the **Save & Add Another** to save the individual and add more recipients.

13. Click **Save** to save the individual as a Detail Record.

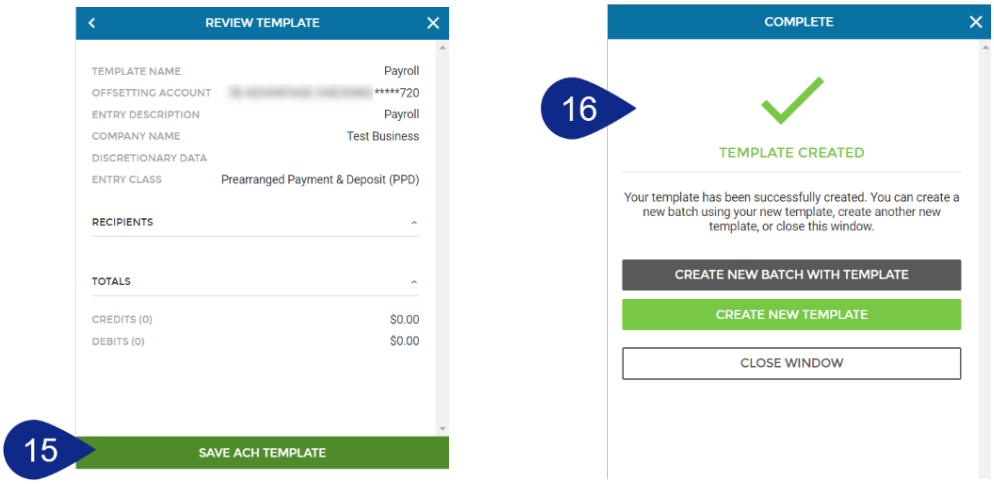




14. When all **Detail Records** (and/or participants) have been added, click **Continue.**

15. Click **Save ACH Template.**

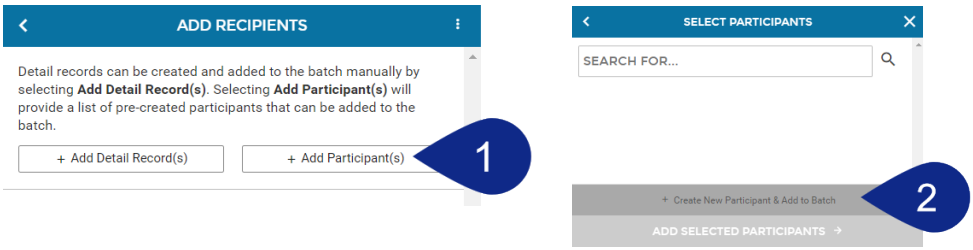
16. You will see a confirmation screen. From here, you can Create a New Batch with a Template, Create a New Template, or Close the Window.



Add Participants

1. Click **+ Add Participants** option.

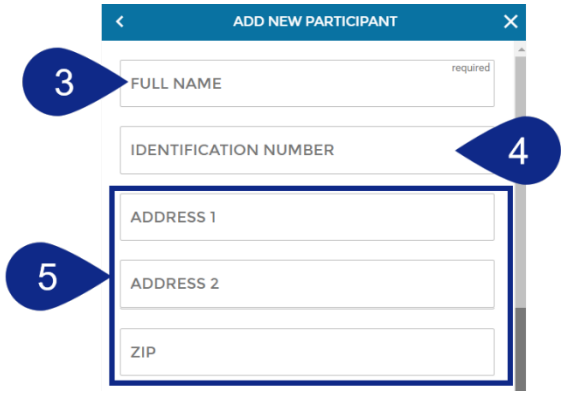
2. Click the **+ Create New Participant & Add to Batch** link at the bottom of the screen to start.



3. Click the **Full Name** field and enter the recipient's name.

4. Click the **Identification** field and enter an ID number that you will use to identify the recipient. **DO NOT** use a full Social Security Number. This is an optional field.

5. Click the fields related to the recipient's **mailing address** and enter the corresponding information. These fields are optional.



6. Click the optional **Notify Via Email** circle if you would like the recipient to receive an email when the ACH batch is processed. Then, click the **Email Address** field to enter the recipient's email.

7. The optional **Universal Participant** should be selected if you have multiple companies enabled for ACH and this participant should be added to all companies.

8. Click **+ Add Account** to continue.

9. In the new window, click the **Account Name** field to add a name. This field is required and should match the name of the account owner.

10. Click the **Account Type** field to select the recipient's bank account type.

11. Click the **Routing Number** field to enter the routing number provided by the recipient.

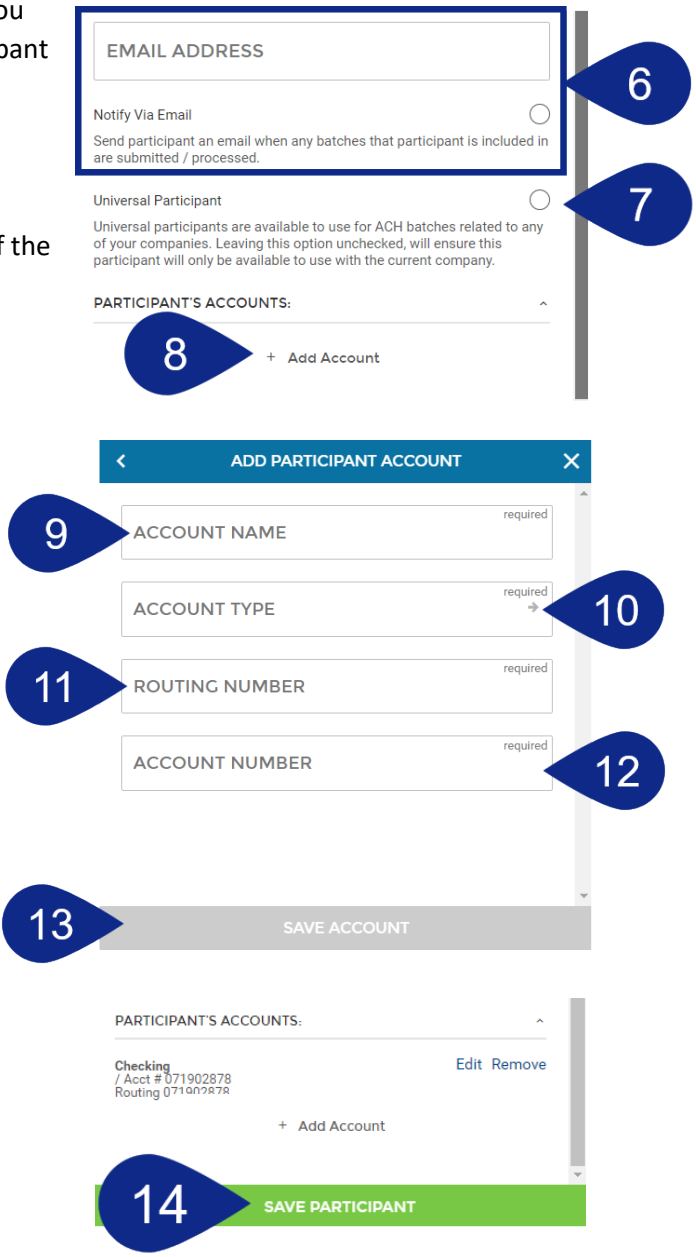
12. Click the **Account** field to enter the account number provided by the recipient. It is advisable to request a copy of a voided check to be sure this information is added accurately.

    If the account number is an open account but does not belong to the person you are attempting to credit, you may not be able to recover the funds.

    If a debit entry is posted to an open account that does not belong to the person you intend to debit (or if you have not obtained proper authorization for the debit) that debit can be sent back to you for up to 2 years.

13. Click **Save Account** to save the information.

14. You will be taken back to the previous screen; the participant's account information will display at the bottom. Notice you can edit or remove their account information. Click **Save Participant**.



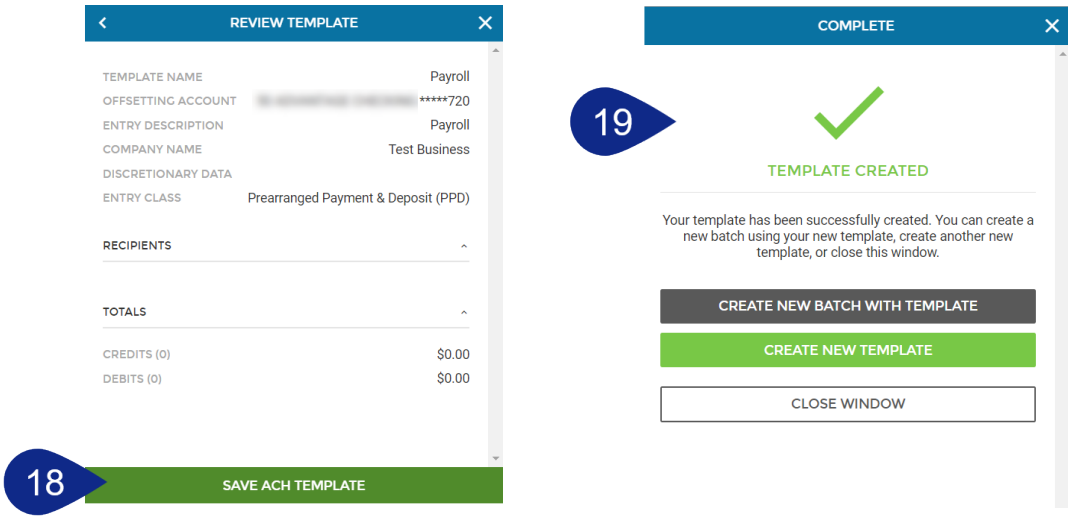
15. To add another participant, click **+ Create New Participant & Add to Batch**. Once all are added, select the **checkboxes** beside those that should be included in your template.

16. Next, click **Add Selected Participants** to include them in your template.

17. You will see a preview of Participants and Detail Records on the screen. Click the **ellipsis** to the right to view, edit, or delete their information. Once all participants (and detail records) are added, select **Continue**.

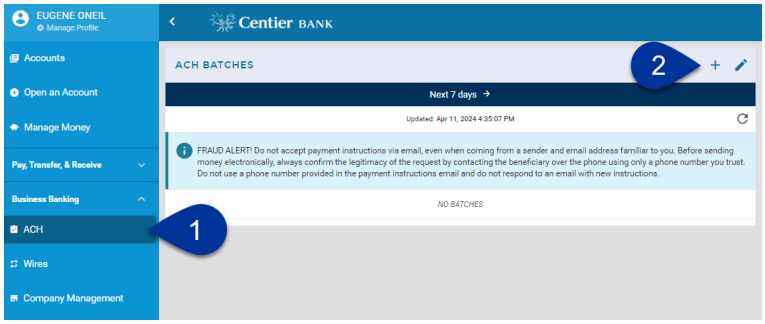
18. Click **Save ACH Template.**

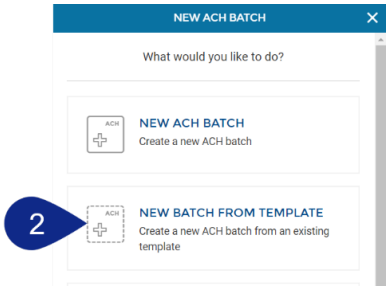
19. You will see a confirmation screen. From here, you can Create a New Batch with a Template, Create a New Template, or Close the Window.



Schedule an ACH Batch from a Template

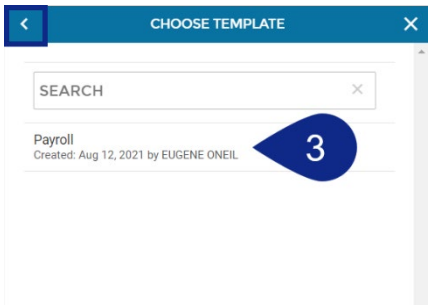
1. Click **Business Banking** and choose **ACH** from the main menu.





2. Click the **+** button, then select **New Batch from Template**.

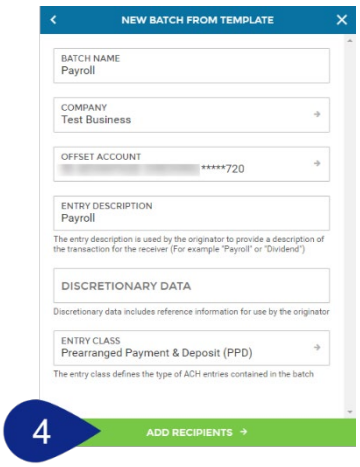
3. Select your **template** from the list. At any time during the process, click the **back arrow** located in the top-left of the window if you would like to go back to previous screens.

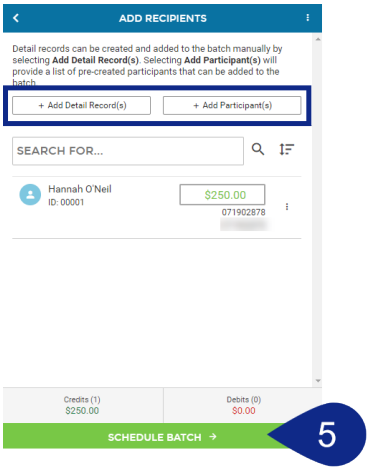


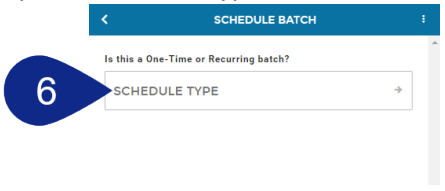
4. Your template's information will populate in the next screen. You can adjust the information you previously added by clicking the fields. Click the **Add Recipients** button on the bottom. **You can adjust the information you previously added by clicking the fields.**

5. To add recipients using Detail Records or Participants, click their respective **buttons** located at the top of the screen. For instructions, see the **Add Recipients** section. You are able to click into the amount to make changes. You can also click the ellipsis button to adjust the recipient. When all recipients are added, click the **Schedule Batch** button.

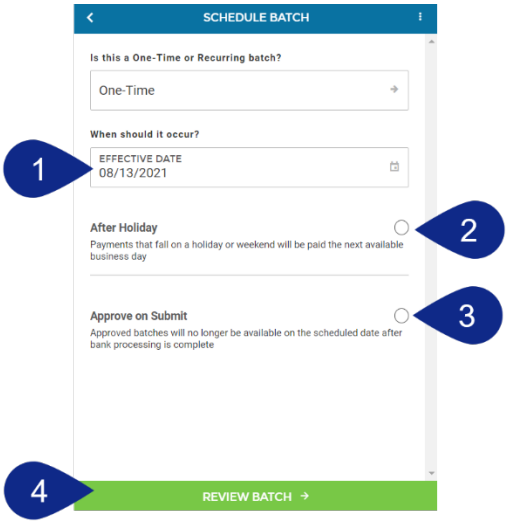
6. Click the **Schedule Type** field to select **One-Time** if you would like to the batch to be run as a single instance. Select the **Recurring** if the batch is to be repeated as entered on a recurring basis. Continue to appropriate schedule type instructions.





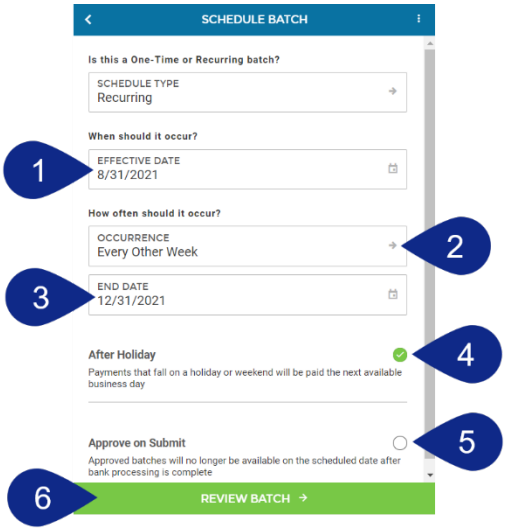


One-Time Payments



1. Click the **Effective Date** field to select the date you want the funds to be credited to or debited from the recipients' accounts. If sending a debit, it must be on or after the date specified in the authorization.
2. Choosing the **After Holiday** button is irrelevant for one-time batches. This field is further explained under *the Recurring Payment* section.
3. Click the **Approve on Submit** circle if you would like the batch to be automatically approved when you submit it. If you do not, the batch will need to be approved before it is processed.
4. Click **Review Batch** and continue to the **Schedule the Template Batch** instructions.

Recurring Payments



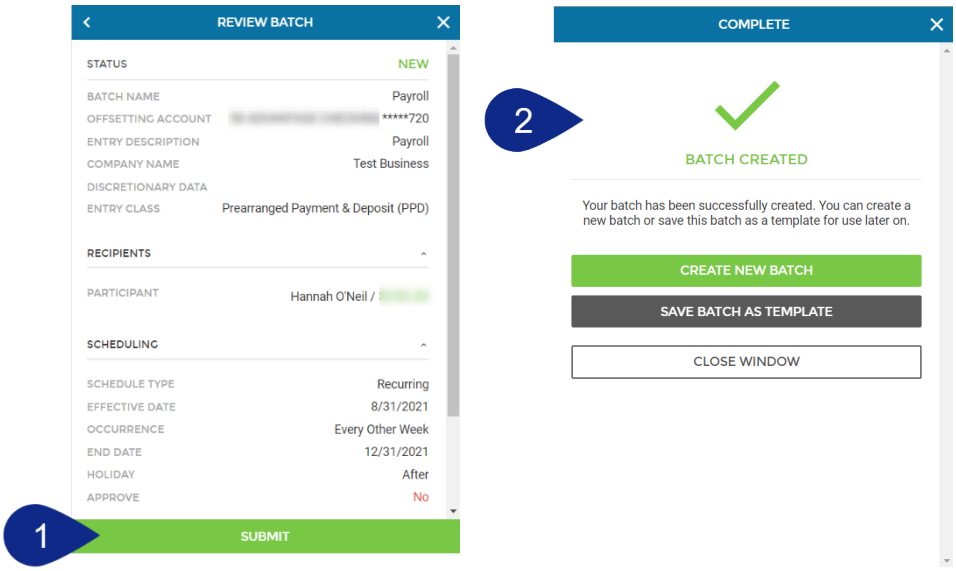
1. Click the **Effective Date** field to select the last date the funds are to be debited or credited. If sending a debit, it must be on or after the date specified in the authorization.
2. Click the **Occurrence** field to select the interval that the batch should be scheduled. The batch will be scheduled for the same day of the week if you choose weekly or every other week; other options will be processed on the same date for each month scheduled. If you set up a recurring batch and DO NOT hit approve on submission, you must log in at each occurrence to approve it to be approved and processed. Failure to do this will result in your batch remaining in a pending status WITHOUT it being fully processed.
3. Click the **End Date** field to select the date the funds will no longer be debited or credited.
4. Click the **After Holiday** option to determine how batches will be scheduled if the recurrence falls on a weekend or holiday. If you are sending funds (credits), you should not choose this button as it will result in processing the credit after the scheduled recurrence. If collecting funds (debits), you SHOULD choose this button to ensure debits are not processed earlier than the date authorized.

   *Example-If a recurring monthly batch is set up for the 15th of every month and the 15th falls on a Saturday or Sunday, the ACH batch will be effective the following Monday if you have chosen After Holiday. If you have not chosen After Holiday, the batch will be effective the previous Friday.
5. Click the **Approve on Submit** circle if you would like the batch to be automatically approved when you submit it. If you do not, the batch will need to be approved before it is processed.
6. Click **Review Batch** and continue to the **Schedule Template Batch** instructions.

Schedule the Template Batch

1. A new page will load. Review each of the details within the screen to be sure they are accurate. You can click the back arrow in the top-left to go back to previous screens. If all the information is correct, click the **Submit** button.

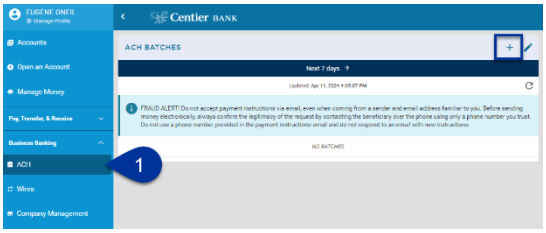
2. You will see a confirmation screen. Use the buttons to Create a New Batch, Save the Batch as a Template, or Close the Window from this screen.

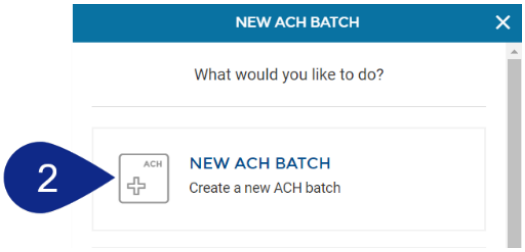


Schedule an ACH Batch

If you chose to Schedule an ACH batch from the Create an ACH template process, skip to step 3. Otherwise start at step 1. **Approvals must be completed by 3 p.m. CST.**

1. Click **Business Banking** and choose **ACH** from the main menu, then click the **+** button.
2. Select the **New ACH Batch** button.





3. Create a name by typing it into the **Batch Name** text field.
4. Click the **Company** field, and then the appropriate **company name**.
5. Select the **Offset Account** field, and then select the appropriate **account**.
6. Click the **Entry Description** field to add text. This is what recipients will see as the description for the transaction in addition to your Company Name. It is limited to 10 characters. *Example: Payroll, Payment, Rent.*
7. Click the **Discretionary Data** field to add optional information for the company's reference, which will not be seen by recipients. It is limited to 20 characters. This is not a required field.
8. Click the **Entry Class** field to select the type of **ACH payment type** the template will make:

   - **Cash Concentration or Disbursement (CCD):** This is used with a credit or debit where funds are either distributed or collected between corporate entities.
   - **Prearranged Payment & Deposit (PPD):** This is used for direct deposits (credit) into an individual's account or for preauthorized payments (debit) on an account.
9. Click the **Add Recipients** button on the bottom.

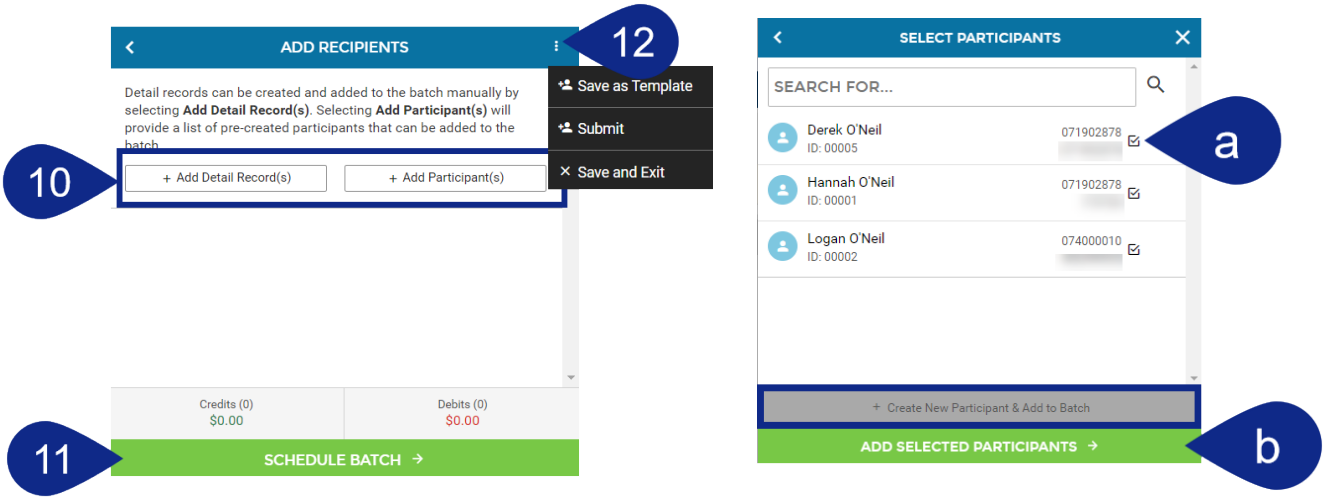
10. To add recipients using Detail Records or Participants, click their respective **buttons** located at the top of the screen. For instructions on how to add them, see the **Add Recipients** section. If you previously added Participants for other transactions, you could add them to new batches.

    a. Select the **checkboxes** to the right of your desired participants. You may also add more Participants by clicking the **+ Create New Participant & Add to Batch link.**

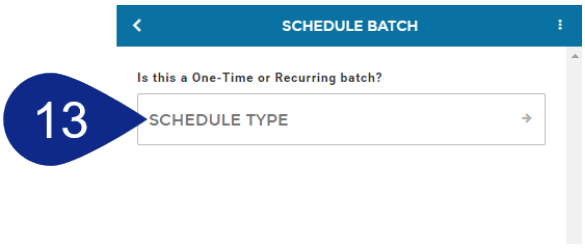
    b. Click **Add Selected Participants**.

11. When all recipients are added, click the **Schedule Batch** button.

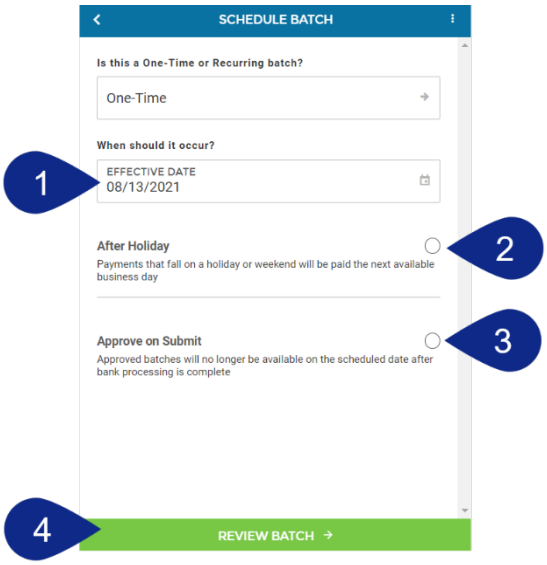
12. Notice the **ellipsis** in the top-right of the window. You can use this menu to complete a few actions such as saving it as a template, submitting it, or saving it to exit the process. If saved, the status will indicate Saved for Later.



13. Click the **Schedule Type** field and select **One-Time** if you would like the batch to be run as a single instance. Select **Recurring** if the batch is to be repeated as entered on a recurring basis. Continue to the instructions that meet your needs.

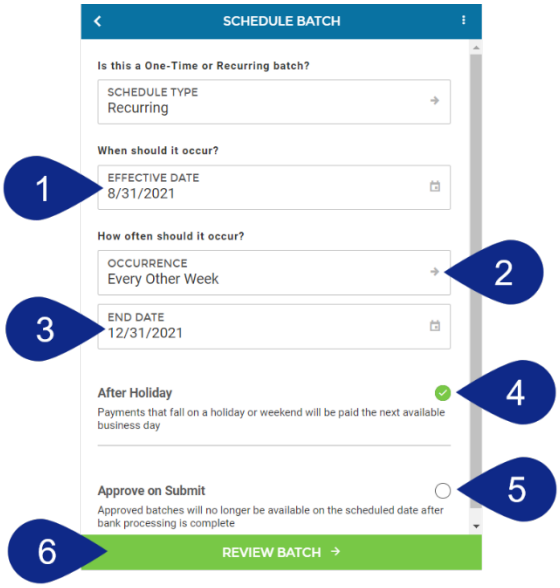


One-Time Payments



1. Click the **Effective Date** field to select the date you want the funds to be credited to or debited from the recipients' accounts. If sending a debit, it must be on or after the date specified in the authorization.
2. Choosing the **After Holiday** button is irrelevant for one-time batches. This field is further explained under *the Recurring Payment* section.
3. Click the **Approve on Submit** circle if you would like the batch to be automatically approved when you submit it. If you do not, the batch will need to be approved before it is processed. **Approvals must be completed by 3 p.m. CST.**
4. Click **Review Batch** and continue to the **Schedule the Batch** instructions.

Recurring Payments



1. Click the **Effective Date** field to select the last date the funds are to be debited or credited. If sending a debit, it must be on or after the date specified in the authorization.
2. Click the **Occurrence** field to select the interval that the batch should be scheduled. The batch will be scheduled for the same day of the week if you choose weekly or every other week; other options will be processed on the same date for each month scheduled. If you set up a recurring batch and DO NOT hit approve on submission, you must log in at each occurrence to approve it to be approved and processed. Failure to do this will result in your batch remaining in a pending status WITHOUT it being fully processed.
3. Click the **End Date** field to select the date the funds will no longer be debited or credited.
4. Click the **After Holiday** option to determine how batches will be scheduled if the recurrence falls on a weekend or holiday. If you are sending funds (credits), you should not choose this button as it will result in processing the credit after the scheduled recurrence. If collecting funds (debits), you SHOULD choose this button to ensure debits are not processed earlier than the date authorized.

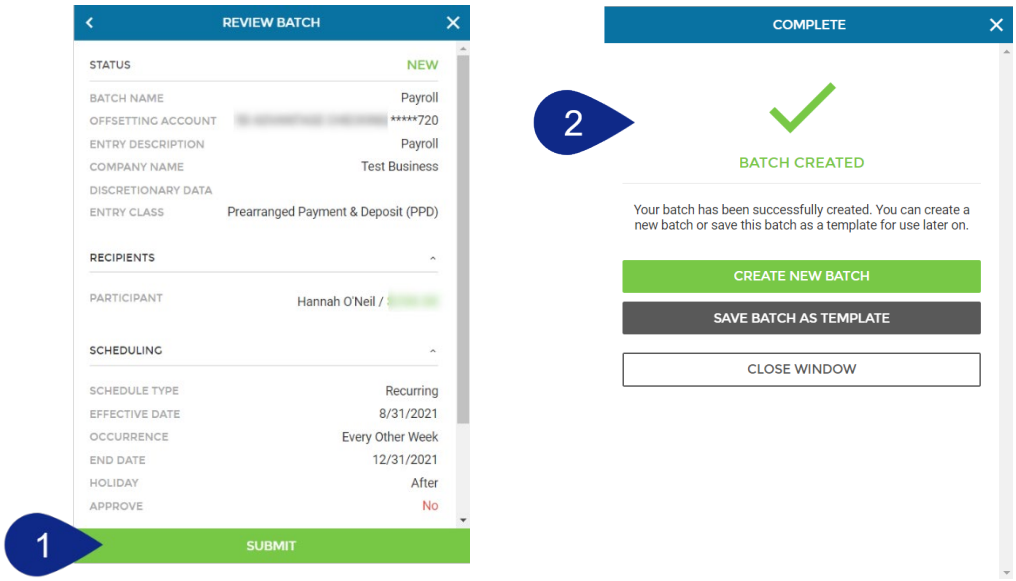
   *Example-If a recurring monthly batch is set up for the 15th of every month and the 15th falls on a Saturday or Sunday, the ACH batch will be effective the following Monday if you have chosen After Holiday. If you have not chosen After Holiday, the batch will be effective the previous Friday.

5. Click the **Approve on Submit** circle if you would like the batch to be automatically approved when you submit it. If you do not, the batch will need to be approved before it is processed. This must be clicked for recurring auto approval to occur.
6. Click **Review Batch** and continue to the **Schedule the Batch** instructions.

Schedule the Batch

1. A new page will load. Review each of the details within the screen to be sure they are accurate. You can click the **back arrow** in the top-left to go back to previous screens. If all the information is correct, click the **Submit** button.

2. You will see a confirmation screen. Use the buttons to Create a New Batch, Save the Batch as a Template, or Close the Window from this screen.

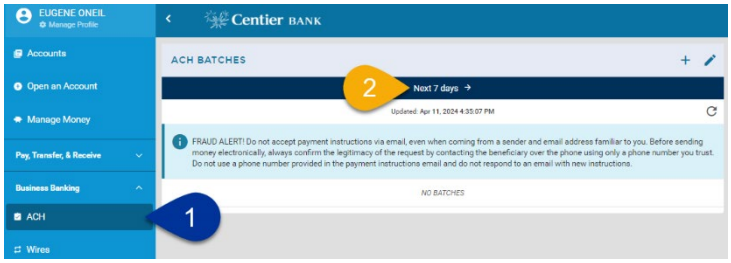


Edit or Approve an ACH Batch

Users are able to edit One-Time or Recurring ACH batches. If you edit a template, it will not change a batch that has already been scheduled from this template. **If the changes are intended to apply to all batches moving forward, edit the template as well as the batch.** Click **ACH** on the main menu.

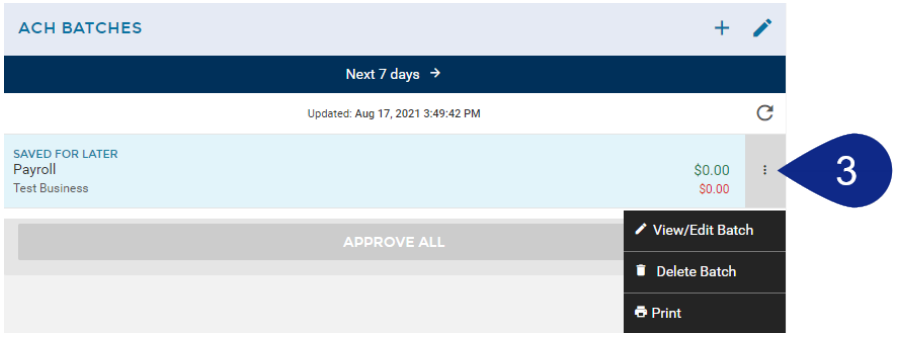
1. If the ACH you wish to edit is not displayed under the ACH Batches area, click the **timeframe title**. This will launch a pop-up window. Select a **timeframe** to filter the scheduled batches into the ACH Batches area.

2. Notice the Approved, Unapproved, or Saved for Later status is listed with the ACH details.



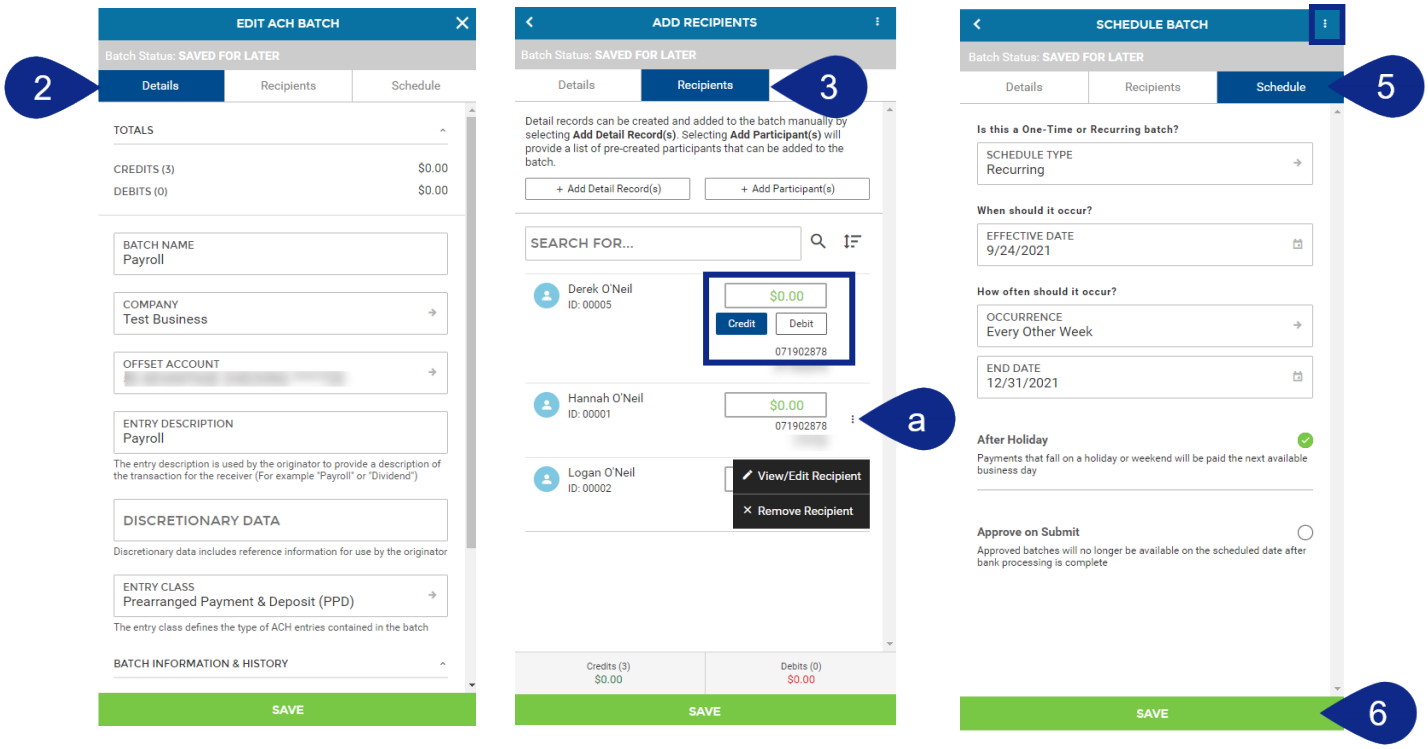
3. Click the **ellipsis** to access quick actions (View/Edit Batch, Approve Batch, Delete Batch, or Print). Once the status indicates processing you can longer edit it. At this point, the transaction is in progress.
NOTE: Review the list below for the meaning of the status listed with your ACH details:

- **Saved for Later:** The batch has been started but has not been scheduled. It can be Viewed/Edited, Deleted, or Printed.
- **Unapproved:** The batch requires approval before processing. It can be Viewed/Edited, Approved, Deleted, or Printed.
- **Approved:** The batch is ready to process. It can be Viewed/Edited, Unapproved, Deleted, or Printed
- **Processing:** The batch is in progress. It can be viewed or printed, but can NO LONGER be Unapproved, Edited, or Deleted.



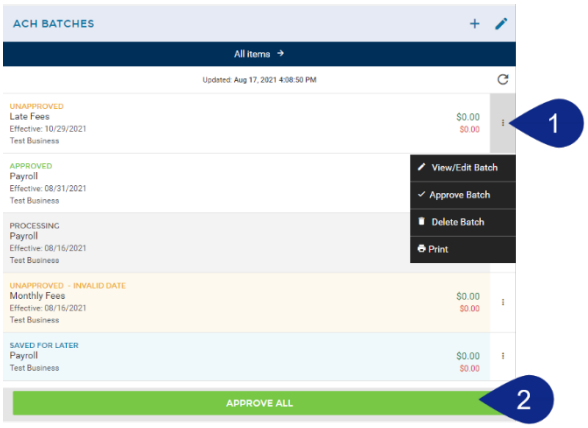
Edit Batch

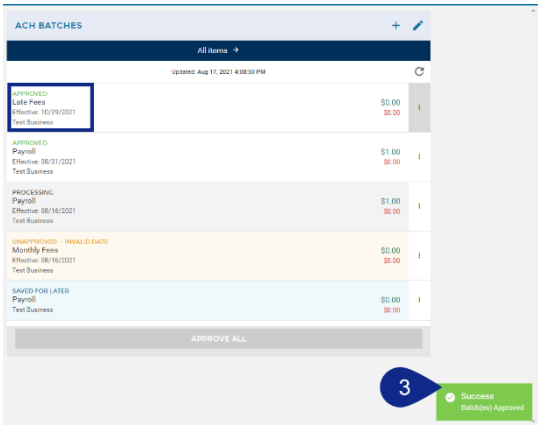
1. Click the **View/Edit** option from the ellipsis. This will launch a pop-up window with three tabs at the top.
2. Under **Details**, adjust the fields as needed. You can **delete** the batch using the button at the bottom of this tab.
3. Click the **Recipients** tab to review, add, or edit **Detail Records** and **Participants**. Click the **Amount** field to change the amount and adjust whether it is a funds **Credit** or **Debit**.
4. Click the **ellipses** to the right of recipient's **information** to access quick actions including View/Edit Recipient, Save As Participant, and Remove Recipient.
    a. If you choose to edit a recipient, the platform will load their details. You will not be able to **edit** the recipient's routing number or account information. To change that information, you need to delete the recipient and add a new one.
5. Click the **Schedule** tab to review and edit batch scheduling details.
    a. Click the **fields** you would like to adjust.
6. Notice the **ellipsis** in the top right of the window to provide access to quick actions including Save as Template, Submit, or Save and Exit. When your changes are complete, click **Save** at the bottom and then **Submit** to save your changes. Alternatively, you may click **Save and Exit** from the top-right ellipsis.



ACH Batch(es)

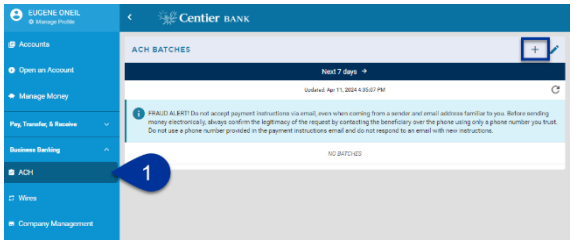
1. To approve a single ACH, click the **ellipsis** in the top-right and click **Approve Batch.** Or click the **ACH Batch** and click **Approve** located at the top. **Approvals must be completed by 3 p.m. CST.**
2. To approve all ACHs under the filtered timeframe, click **Approve All**.
3. You will see a confirmation in the lower-right corner. Then, the ACH will indicate **Approved** in green above the template's name.



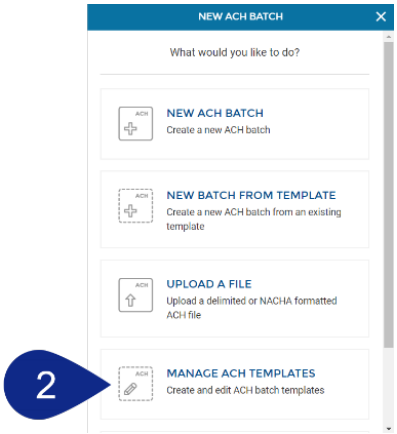


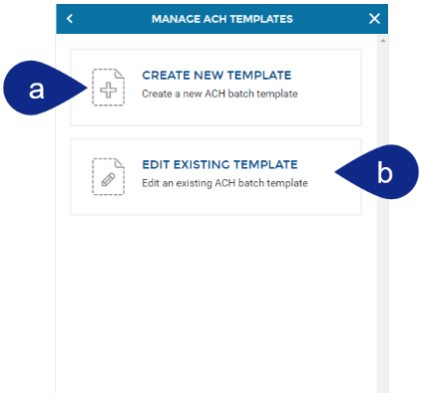
Edit or Delete an ACH Template

1. Click **Business Banking** and choose **ACH** from the main menu, then click the **+** button.



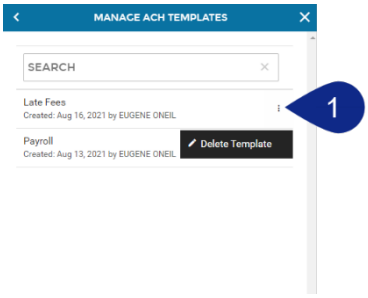
2. Click the **Manage ACH Templates** button.
   a. Click **Create New Template** if you wish to do so. See the **Create an ACH Template** section for instructions.
   b. Click **Edit Existing Template** to adjust an existing template.

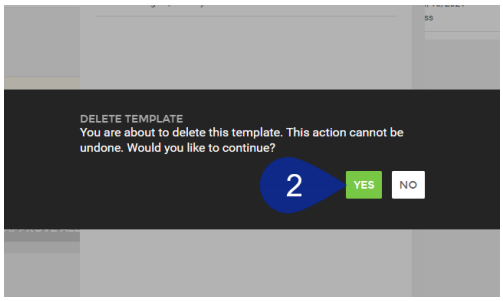


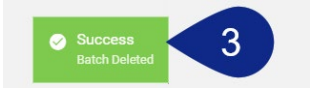


Delete Template

1. Locate the **template** from the list. If you wish to delete a template, click the **ellipsis** beside template and click **Delete Template**. **Deleting a template that is set up with recurring payments will stop the payment from recurring in the future.**
2. A pop-up will display. Select **Yes** if you would like to continue or **No** to stop the process.
3. A confirmation **message** will show in the lower-right and the **template** will no longer be listed in the template list.

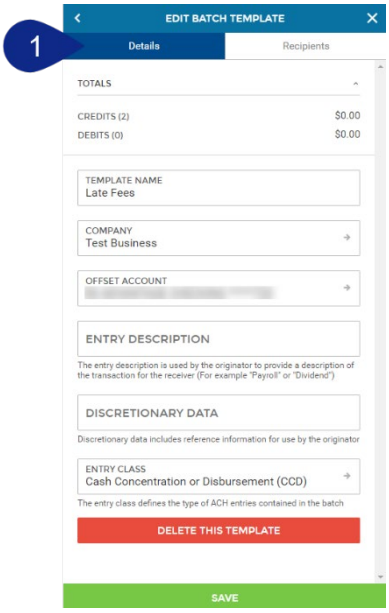


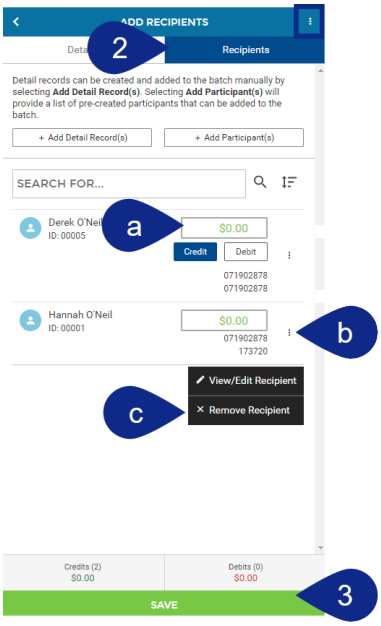




Edit Template

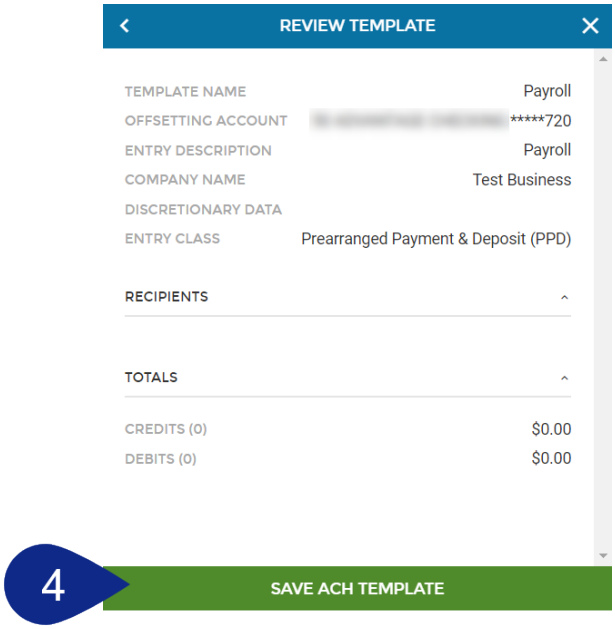
1. Locate the **template** from the list and select it. Under **Details**, click into each of the **fields** to adjust as needed. You can **delete** the template on this tab.
2. Click the **Recipients** tab to review, add, or edit Detail Records and Participants.
   a. Click the **Amount** field to change the amount and adjust whether it is a funds **Credit** or **Debit**.
   b. Click the **ellipses** to the right of the recipient's **information** to access quick actions including View/Edit Recipient and Remove Recipient. Click **View/Edit** to adjust their detail record (payment information). You will be unable to edit their banking account information. Instead, you will need to delete them and add a new recipient.
   c. Click **Remove Recipient** to delete them from the template.
3. Notice the **ellipsis** in the top right of window to access quick actions. When your changes are complete, click **Save** at the bottom.

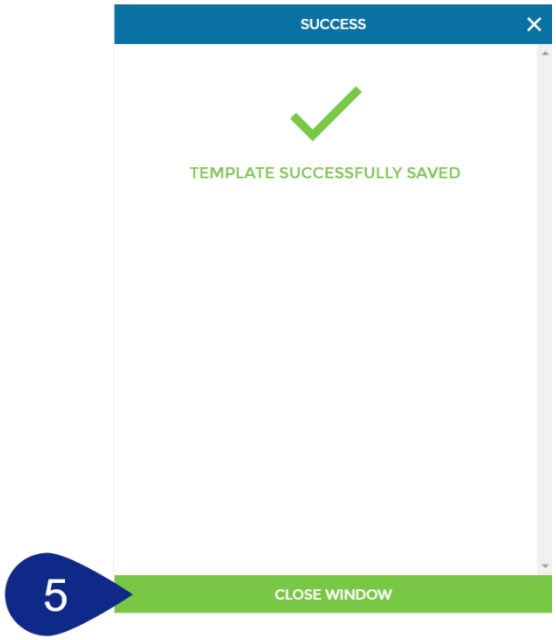




4. Click **Save ACH Template** to save your changes.

5. You will see a confirmation screen that allows you to Create a New Batch with the Template, Edit Another Template, or Close the Window.



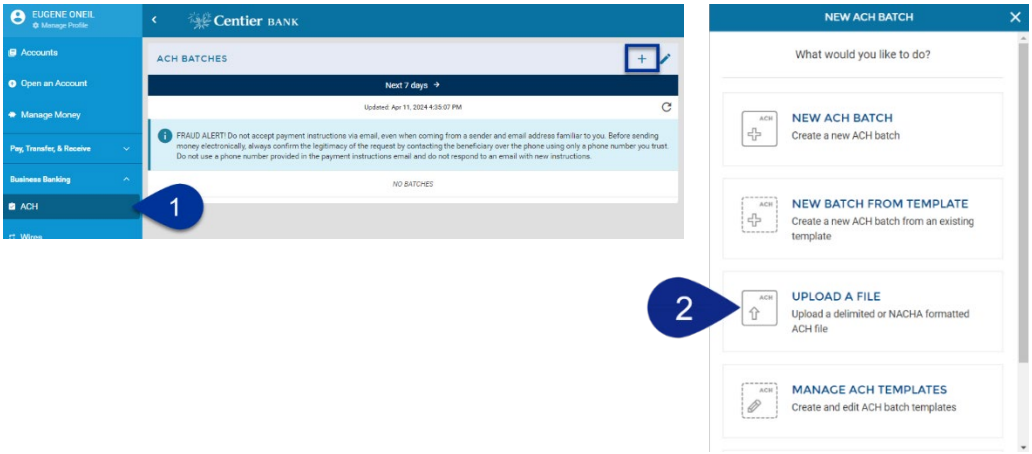


Upload a NACHA Formatted File

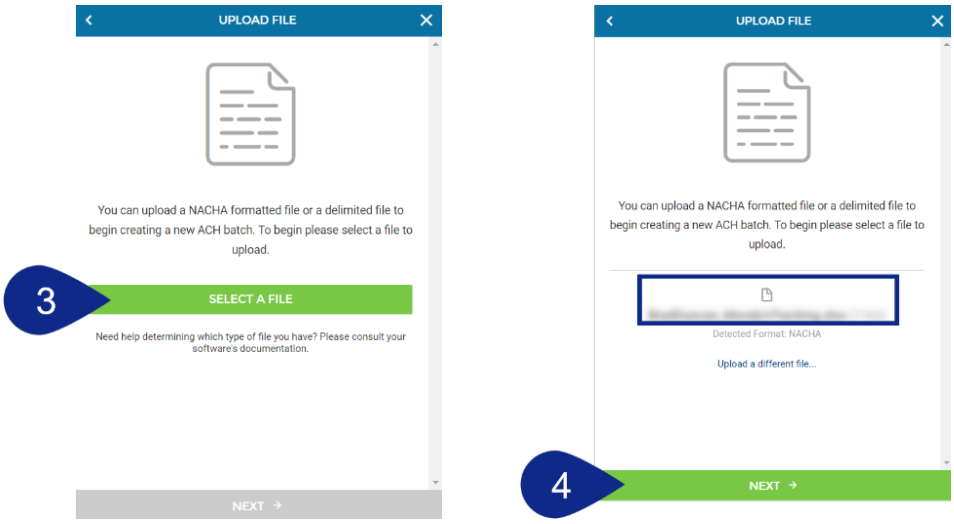
Uploaded files must be in proper NACHA formatted. Please contact us at (219) 756-4580, option 1, to arrange file review and testing prior to uploading any files.

NOTE: Individual/Receiver Name is required on all detail entry records within the NACHA file. If this field is missing on any of your records, you will receive an error message. If you receive this message, you will need to edit the Participants in the batch (see page 20, Edit Batch) before approving the batch.

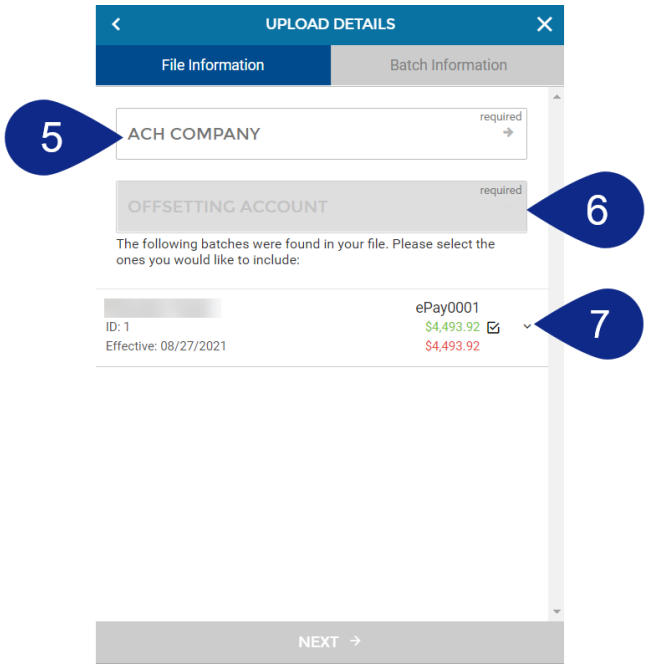
1. Click **Business Banking** and choose **ACH** from the main menu, then click the **+** button.
2. Click the **Upload A File** button.

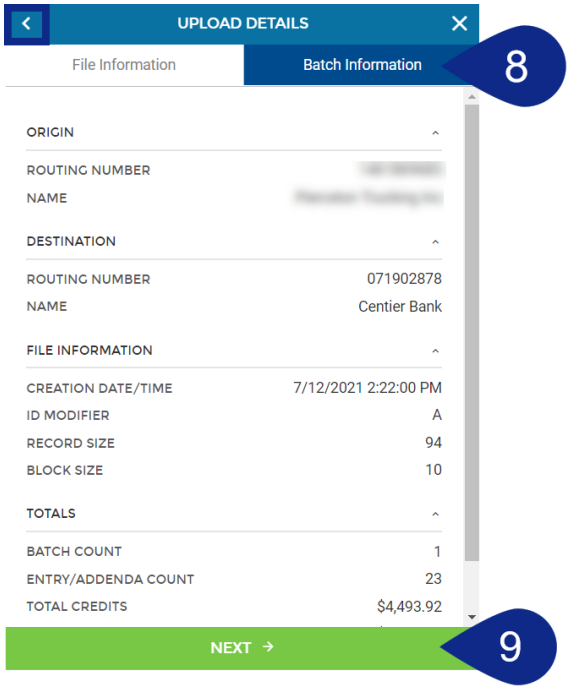


3. Click **Select File**. Use your File Explorer window to locate and select the file. Click **Open**.
4. The file name will display in the screen. You can use the **Upload a different file link** to change the selected file.

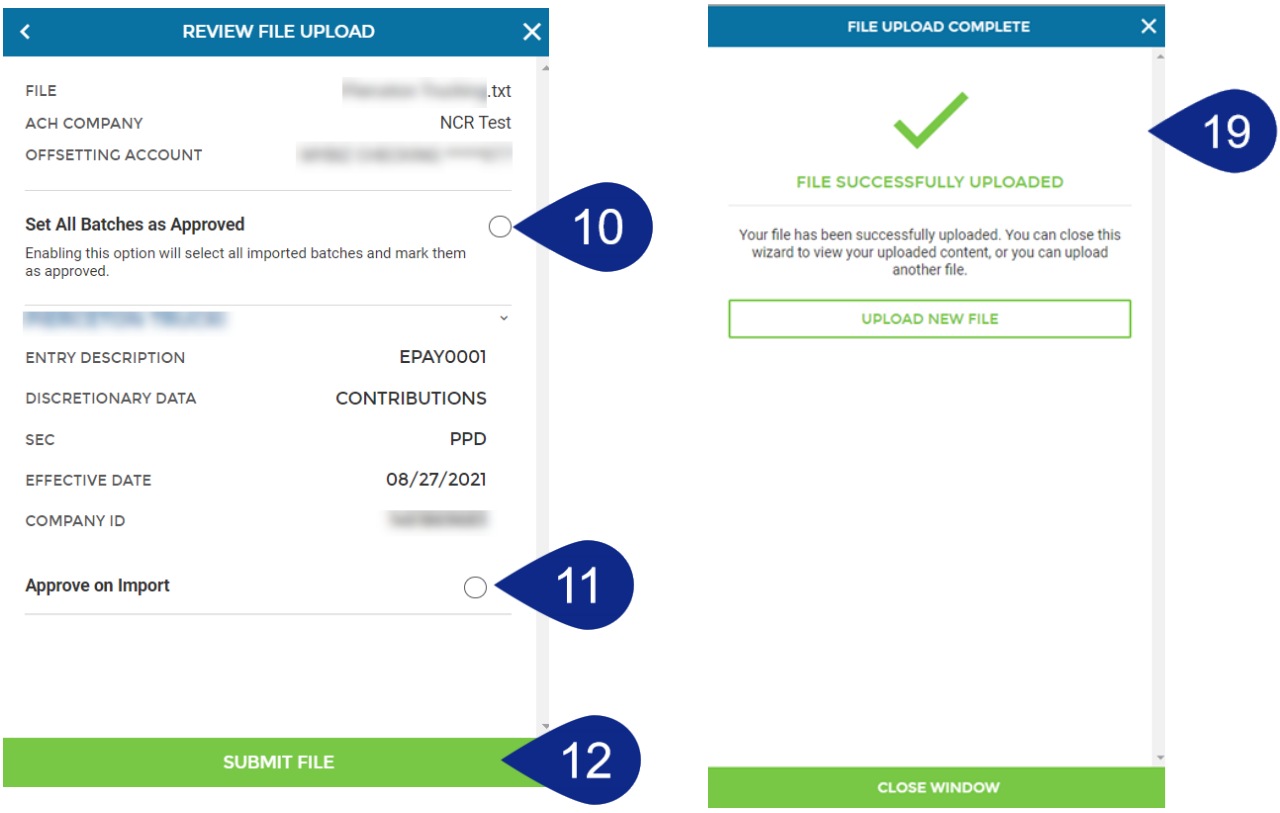


5. This loads a new page. Click the **ACH Company** field and select the appropriate company.
6. Under the File Information tab, click the **Offsetting Company** field and select the desired **Offset Account**.
7. You can select the **drop-down arrow** beside the selected batch company to see the batch participants.
8. Click the **Batch Information** tab to see un-editable important information such as Origin, Routing Number, etc. Click the **back arrow** in the top-left corner of the window to go to previous screens.
9. Once you are satisfied, click **Next**.





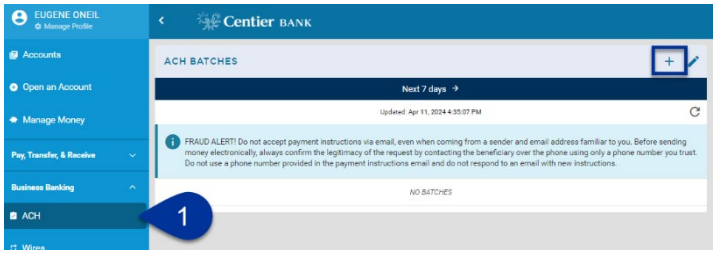
10. Click the **Set All Batches as Approved** circle if there are multiple batches in your file and you want all to be approved once submitted.
11. If there are multiple batches, click the **Approve on Import** circle to select individual batches to be approved when submitted.
12. When you are satisfied with the settings, click **Submit File**.
13. You will see a confirmation screen. Click the **Upload New File** button to complete another file upload, otherwise click **Close Window**.

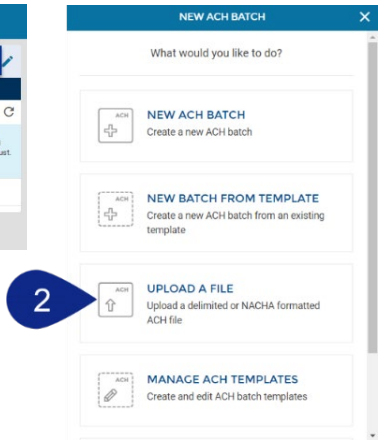


Upload a Delimited File

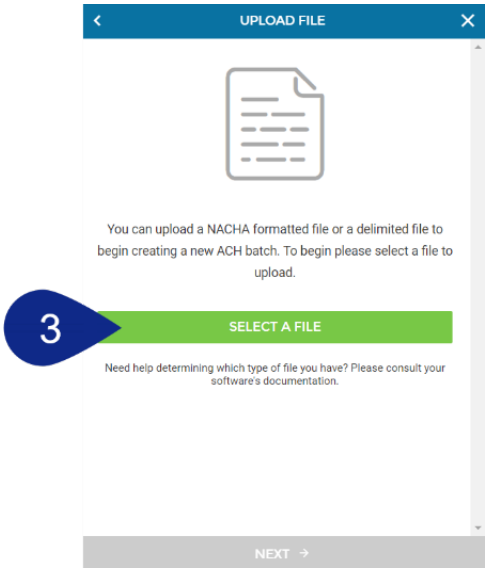
You must create an Upload Template prior to uploading a delimited file. Please contact us at (219) 756-4580, option 1, to arrange file review and testing prior to uploading any files.

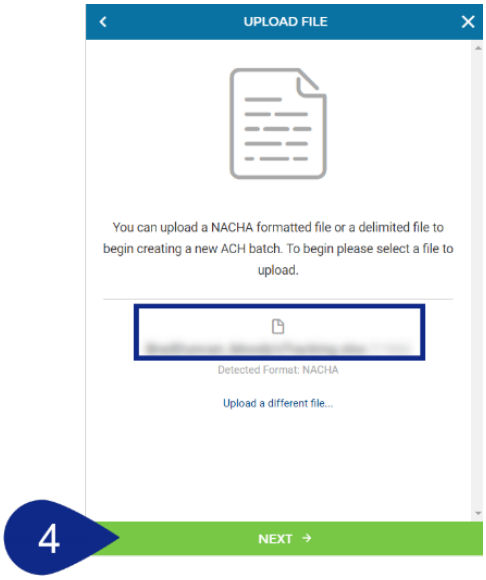
1. Click **Business Banking** and choose **ACH** from the main menu, then click the **+** button.
2. Click the **Upload A File** button.





3. Click **Select File**. Use you File Explorer window to locate and select the file. Click **Open**.
4. The file name will display in the screen. You can use the **Upload a different file link** replaces the file you selected. When all required documents are attached, click the **Next** button.





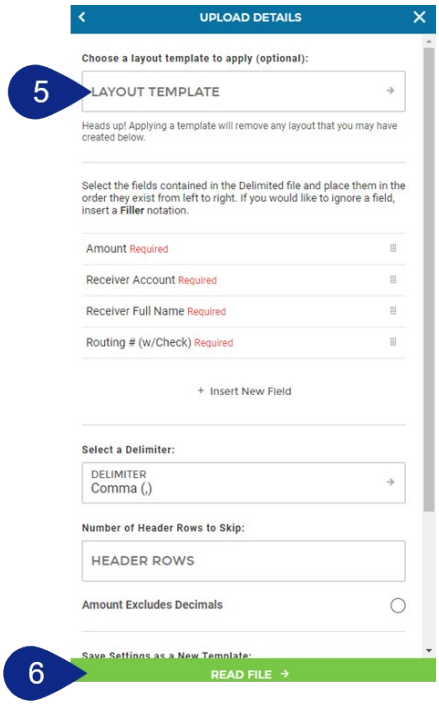
5. This loads a new page. Click the **Layout Template** button if you are using a template to make your selection.

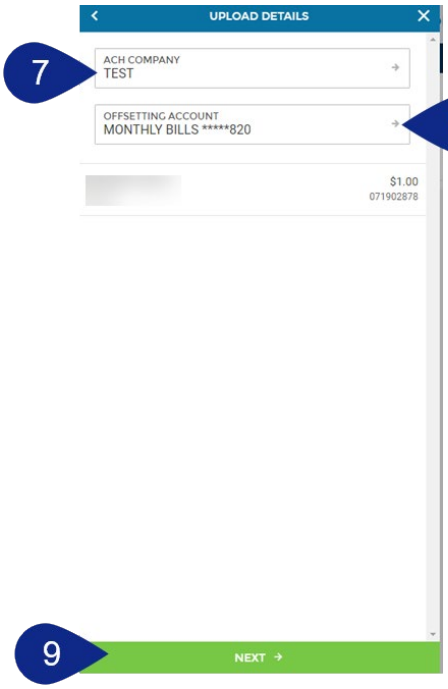
6. You should not need to adjust the remaining field. Click the **Read File** button.

7. This loads a new screen. Click the **ACH Company** field and select the appropriate company name.

8. Click the **Offsetting Account** button and select the appropriate account.

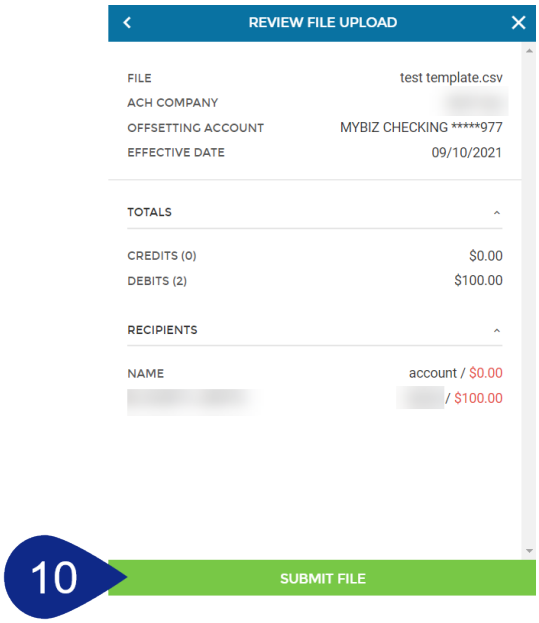
9. Review the batch information. You may click the arrow at the top left to go back to previous steps. Once you are satisfied, click **Next**.

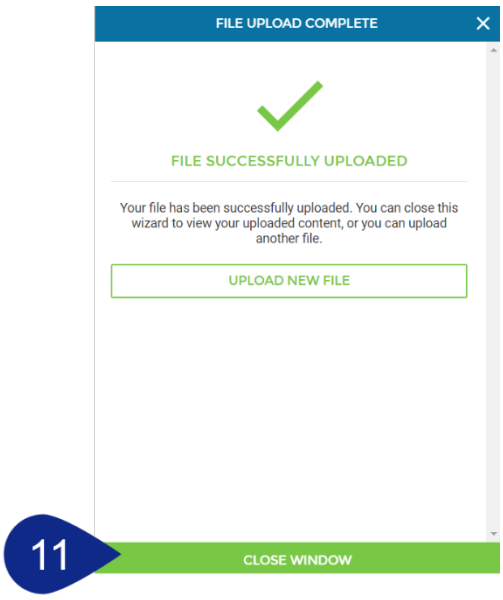




10. Review the batch details on the next screen. Once you are satisfied, click **Submit File.**

11. You will see a confirmation screen. Click the **Upload New File** button to complete another file upload, otherwise click **Close Window**.

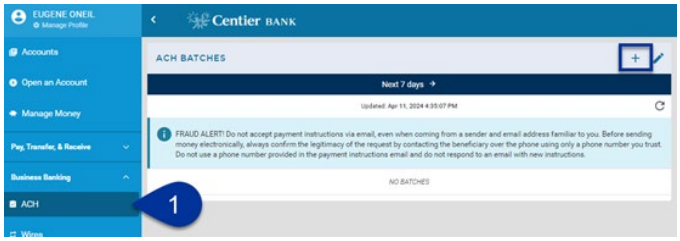


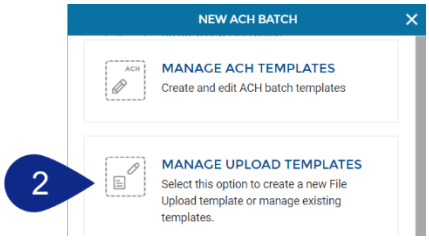


Create, Edit, or Delete Upload Templates

Please contact us at (219) 756-4580, option 1, before submitting the first batch from an upload template so Centier is able to confirm all fields are included properly.

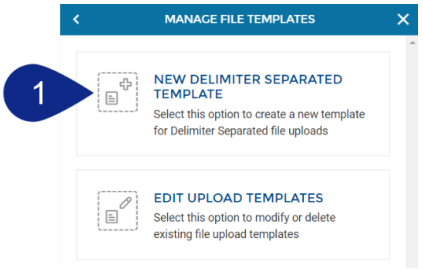
1. Click **Business Banking** and choose **ACH** from the main menu, then click the **+** button.
2. Click the **Manage Upload Templates** button. You have the ability to create and edit templates from this screen.

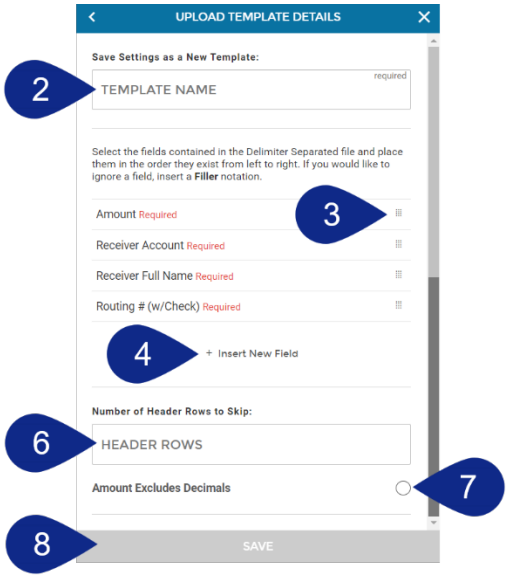


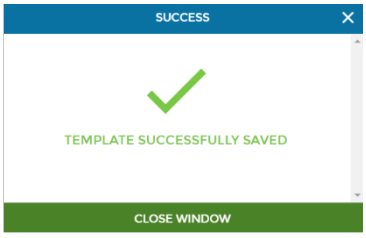


Create A Template: New Delimiter Separated Template

1. Click the **Create New Delimiter Separated Template** button. This means you are using a delimited file rather than a NACHA formatted file. This allows you to use an upload if don't have software to create NACHA files.
2. Click the **Template Name** to name your template.
3. You will need to select the **Delimiter Separated file fields** and order them based on how they are placed in the file from left to right. To place them in the correct order, click the **dots icon** beside each field and **drag them** up or **down** in the list.
4. If all of your **Delimiter Separated fields** are not visible, click the **+ Insert New Field** option. Fields included in the file **MUST** be in the list when you click **+ Insert New Field**.
5. Review the list of **fields** and select those that are needed. Repeat this process until all fields are present, dragging them in the appropriate order.
6. Scroll down and click the **Header Rows** field. Enter **1 i**f you have one line of column heading in your life to be uploaded. If there are no column headings, enter **0**.
7. Click the **Amount Excludes Decimals** circle if appropriate.
8. Click **Save**. You will see a confirmation screen. Click **Close Window**.

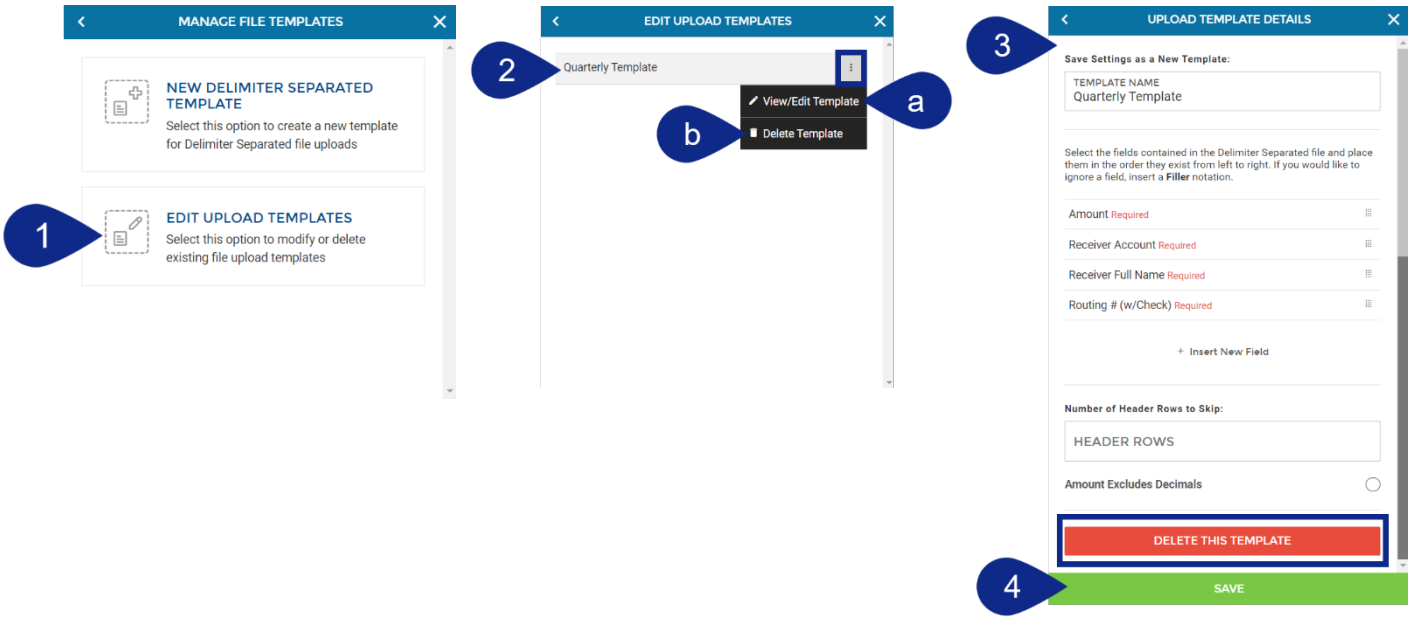






Edit or Delete Template

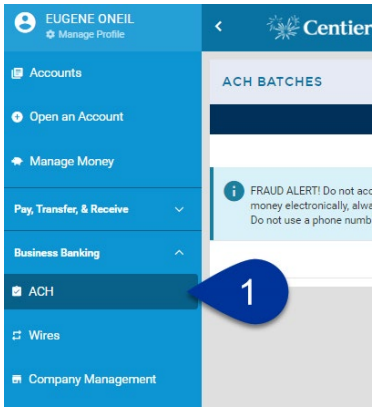
1. Click the **Edit Upload Templates** button.
2. Select your **template** from the list. Notice the **ellipsis** button:
    a. You can click **View/Edit** from this location too.
    b. Click **Delete Template** to if you wish to delete it. If you choose to delete the template, a select **Delete** on the pop-up.
    c. Your template will no longer be listed.
3. Review the information and make changes to the **fields** as needed. You can also use the **Delete This Template** button. If you would like.
4. Once you are satisfied with your changes, click **Save**.



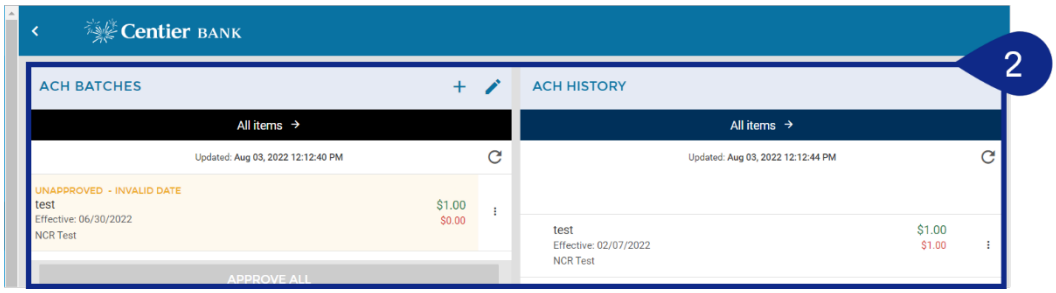
ACH Reporting

If you would like or need to access an ACH report, follow the steps below.

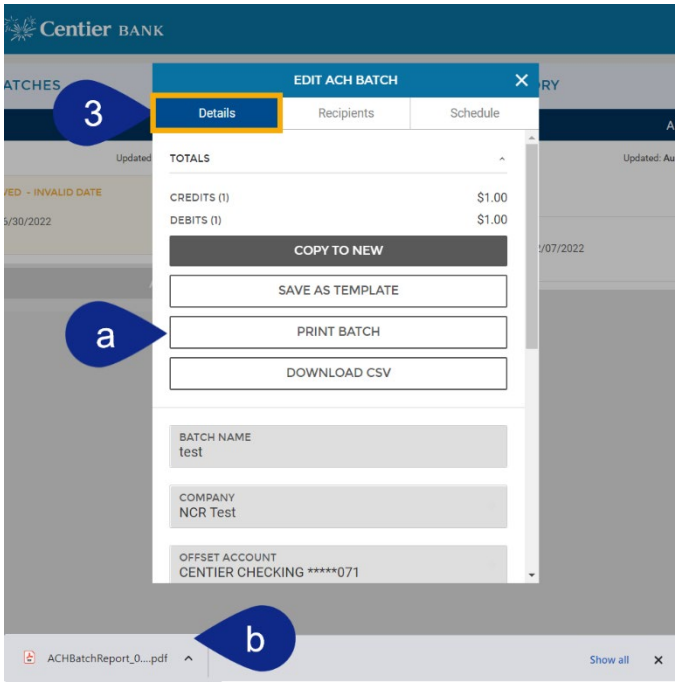
1. Click **Business Banking** and choose **ACH** from the main menu.



2. Then, use the **ACH Batches** or **ACH History** areas to locate the ACH you would like details for.



3. This will launch the **Edit ACH Batch** pop-up window.
   a. Under the **Details** tab, select the Print Batch button.
   b. **An ACH Report** will be generated automatically as a PDF document in your Browser window, click it to see it open in your browser window. Or, you may navigate to your Downloads folder to access or view it. It will include the confirmation number and ACH details. You may print this or save the PDF for your records.



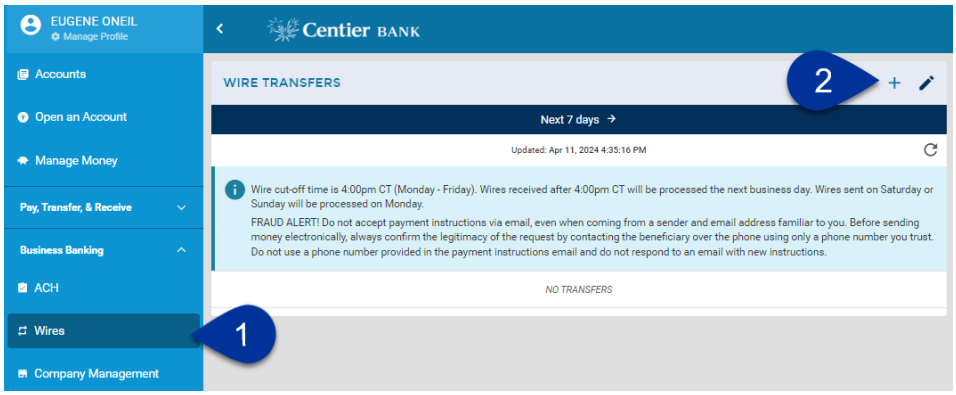
Wires Support

This section of the guide includes instructions for using Wire services. When you make, collect, or create Wire payments and templates you will choose a type from a drop-down menu. Review the types below for more information.

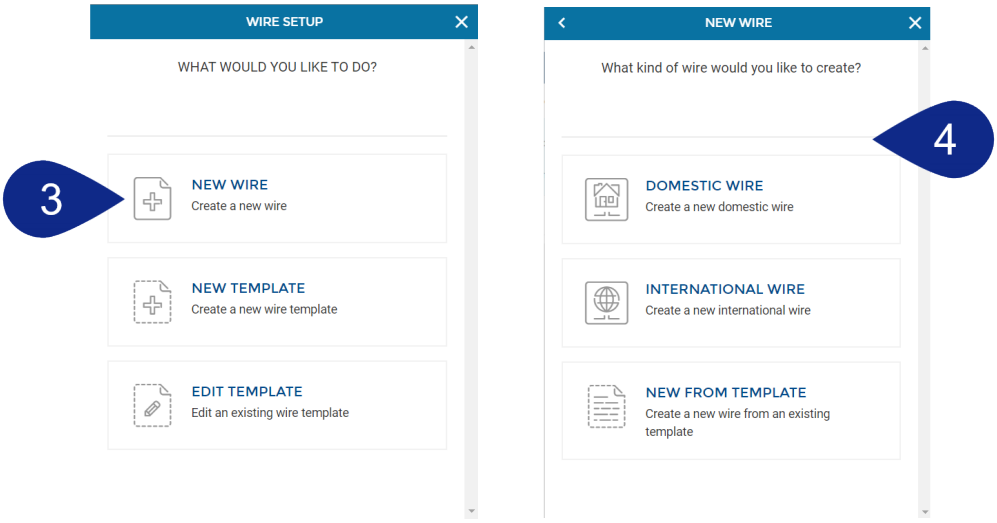
- **Domestic Wire** – To be used for wires that are sent inside the United States.
- **International Wire** – To be used for wires that are sent outside of the United States.

Schedule a Wire

1. Click **Business Banking** and choose **Wires** from the main menu.
2. From the Wire Transfers area, click the **+** button.

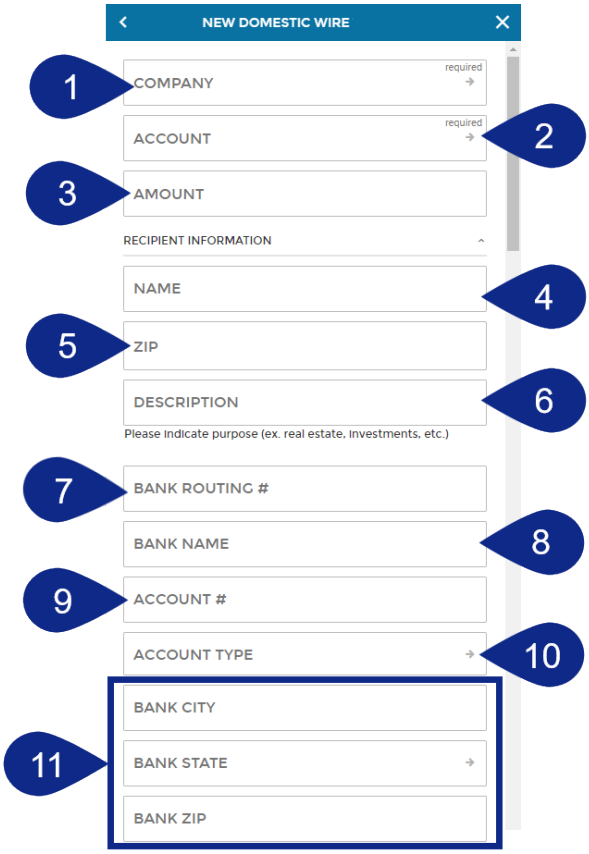


3. Click **New Wire**.
4. Select either **Domestic Wire** or **International Wire**, then continue to appropriate instructions.



Domestic Wire

1. Click the **Company** field and select the business funding the wire.
2. Click the **Account** field and select the account the funds will come from.
3. Click the **Amount** field and enter the amount of the wire.
4. Under the **Recipient Information** area, click into the **Name** field and enter the name of the recipient.
5. Click the fields related to the recipient's **mailing address** and enter the corresponding information. These fields are optional
6. Click the **Description** field to enter option text describing the wire.
7. Click the **Bank Routing #** field and enter the routing number of the recipient's bank.
8. Click the **Bank Name** field to enter the bank's name.
9. Click the **Account Type** field and select the **DDA account type** from the window.
10. Click the fields related to the recipient's bank **mailing address** and enter the corresponding information. These fields are optional.



11. If relevant, click the **Beneficiary Financial Institution** title. This institution is used when the recipient bank is unable to receive the funds directly. Click the **title** again to close the area.
    a. Click the **Bank Name** field and enter the bank's name.
    b. Click the **Bank Routing #** field and enter the routing number of the bank.
    c. Click the **Ref Code** to enter optional information to reference your wire.
    d. Click the fields related to the bank **mailing address** and enter the corresponding information. These fields are optional.
12. The **Intermediary Bank** is not needed.
13. Click **Continue**.

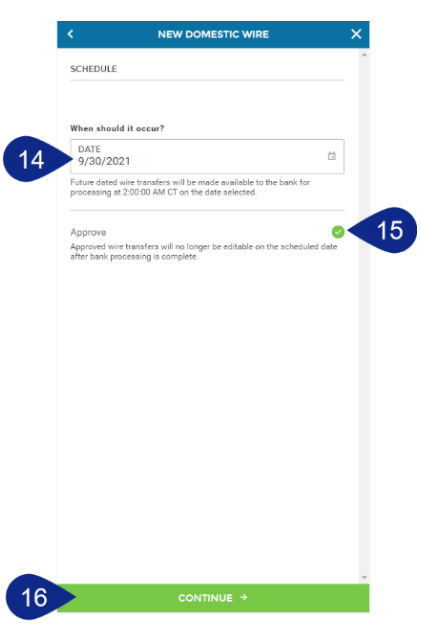
14. Click the **Date** field to select your desired date.

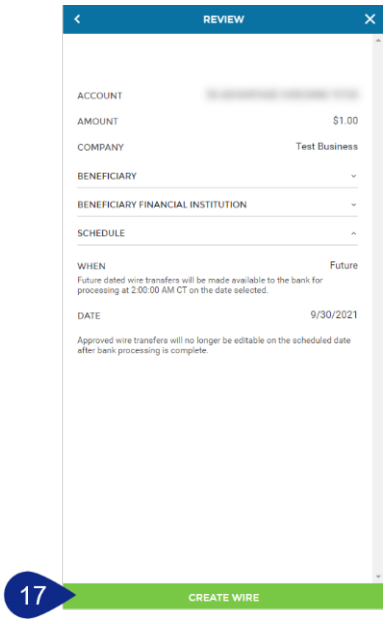
15. Click the **Approve** circle if you would like to approve of the wire upon submission. You cannot edit the wire once it is received and processed.

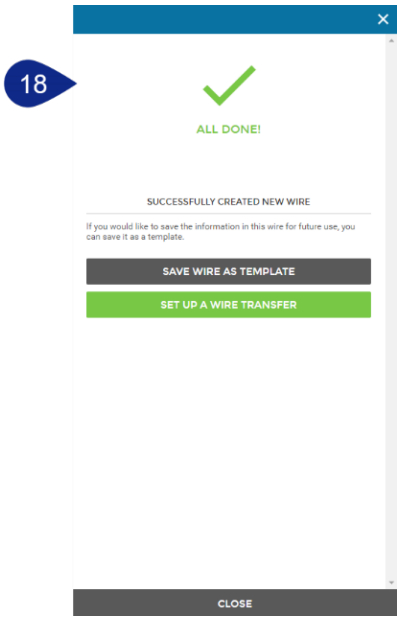
16. Click **Continue**.

17. Review the template details, and click the **Recipient Information** title to review the informaiton you entered. Click the **arrow** in the top-left corner to go back to previous screens. When you are satisfied, click the **Create Wire** button.

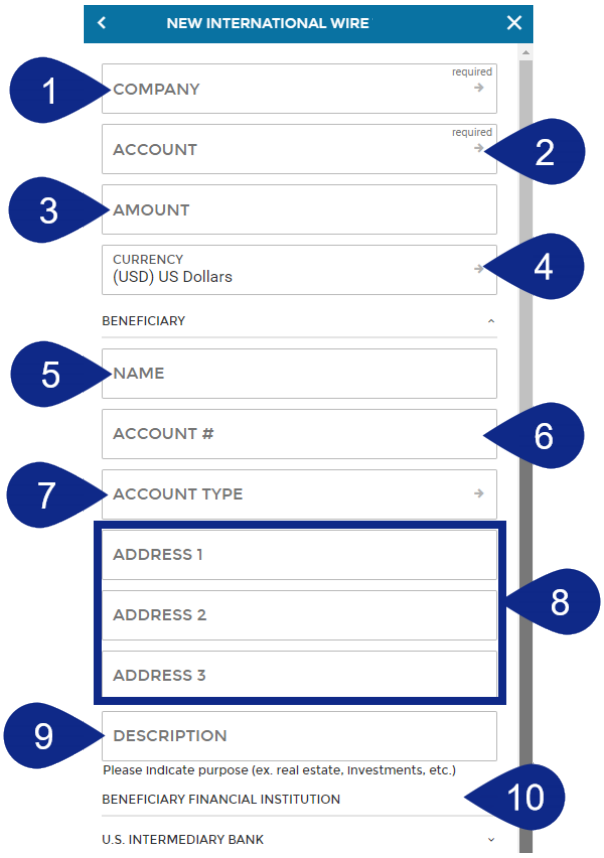
18. You will see a confirmation screen. You can click the buttons to Save Wire As Template or, Set Up a Wire Transfer to schedule a wire.



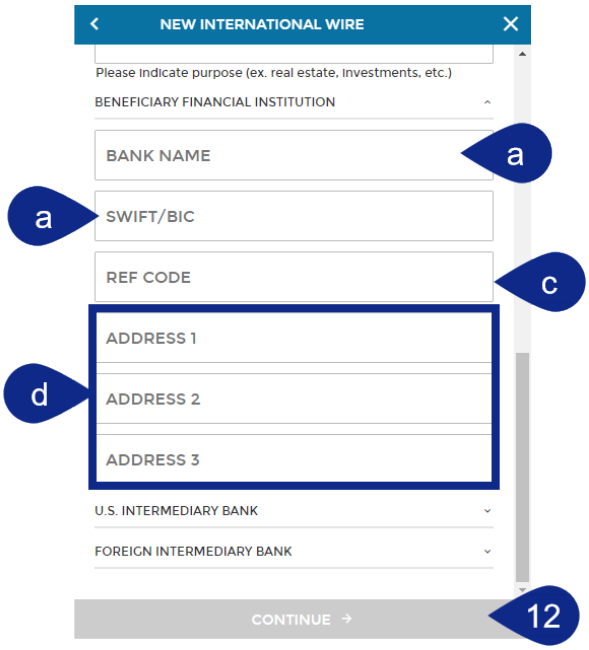




International Wire



1. Click the **Company** field and select the business funding the wire.
2. Click the **Account** field and select the account the funds will come from.
3. Click the **Amount** field and enter the amount of the wire. This is optional and can be added when a wire is created.
4. Click the **Currency** field should remain **US Dollars**.
5. Under the **Beneficiary** area, click into the **Name** field and enter the name of the recipient.
6. Click the **Account #** field and enter the account number that will receive the funds.
7. Click the **Account Type** field and select the **DDA account type**.
8. Click the **Address** fields and enter the corresponding mailing address information. These fields are optional
9. Click the **Description** field to enter optional text describing the wire.
10. Click the **Beneficiary Financial Institution** title. This institution is used when the recipient bank is unable to receive the funds directly. Click the **title** to close the area.
    a. Click the **Bank Name** field to enter the bank's name.
    b. Click the **SWIFT/BIC** field and enter the information.
    c. Click the **Ref Code** to enter optional information to reference your wire.
    d. Click the **Address** fields and enter the corresponding mailing address information. These fields are optional.
11. The **Foreign Intermediary Bank** is not needed.
12. Click **Continue**.



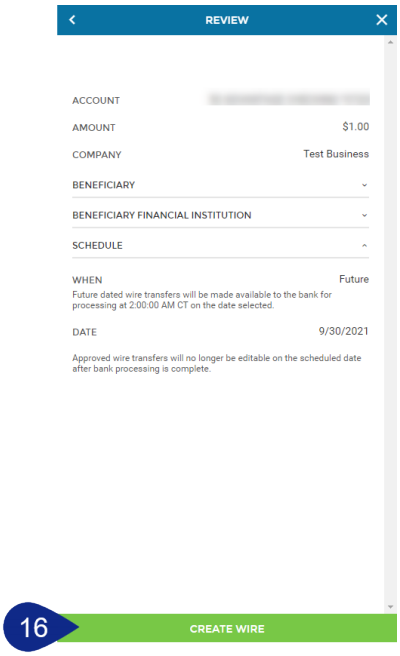
13. Click the **Date** field to select your desired date.

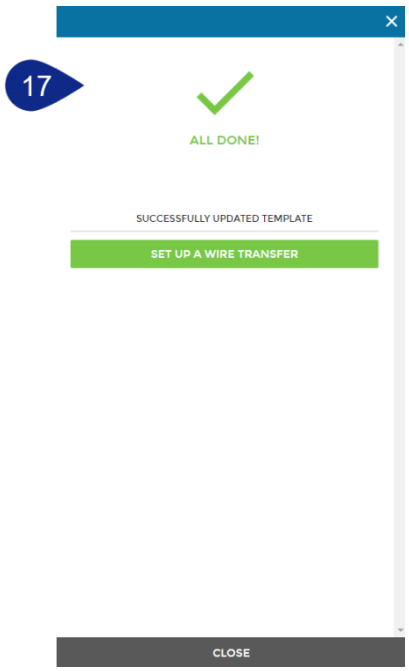
14. Click the **Approve** circle if you would like to approve of the wire upon submission. Once you have approved the wire, it should not be edited. You cannot edit the wire once it is received and processed.

15. Click **Continue**.

16. Review the details, and click the **Beneficiary** title to review the informaiton you entered. Click the **arrow** in the top-left corner to go back to previous screens. When you are satisfied, click the **Create Wire** button.

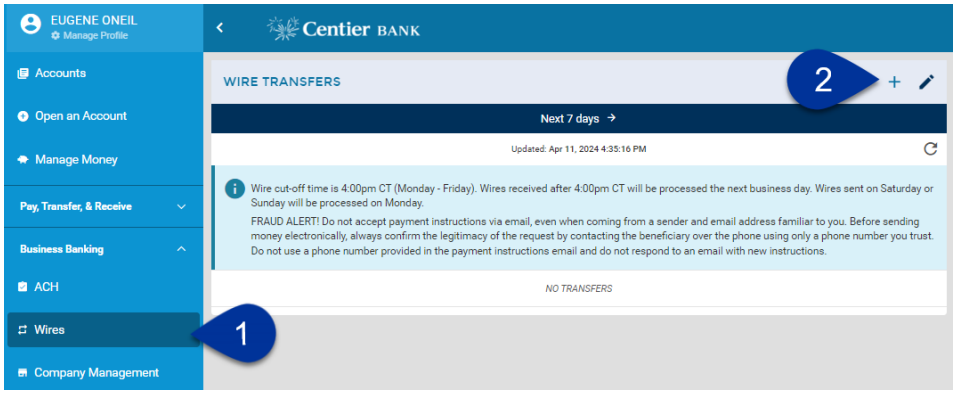
17. You will see a confirmation screen. You can click the Set Up a Wire Transfer to schedule a wire. See the **Schedule a New Wire** section for instructions.



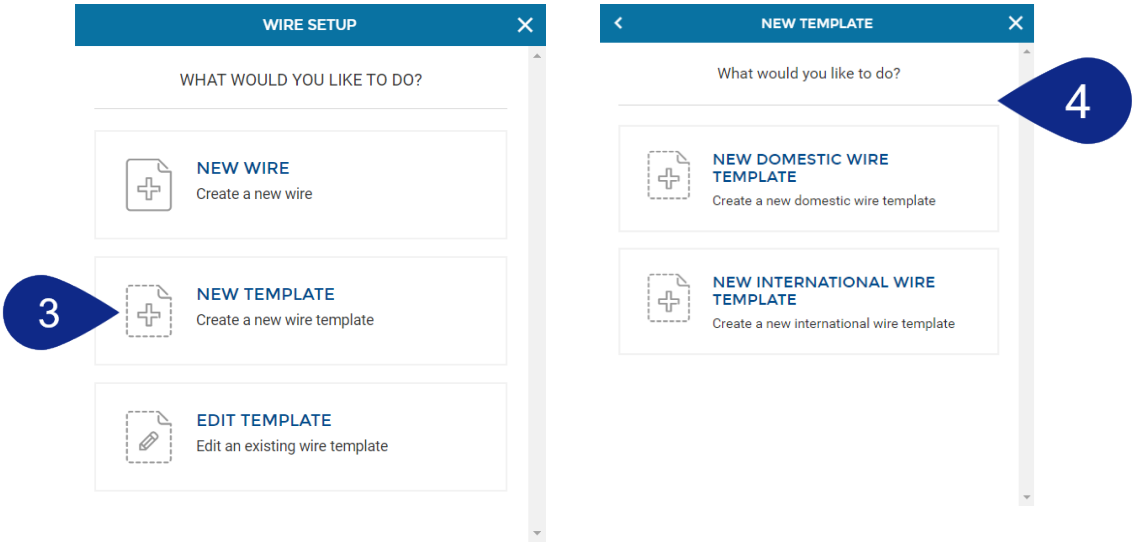


Create a Wire Template

1. Click **Business Banking** and choose **Wires** from the main menu.
2. From the Wire Transfers area, click the **+** button.

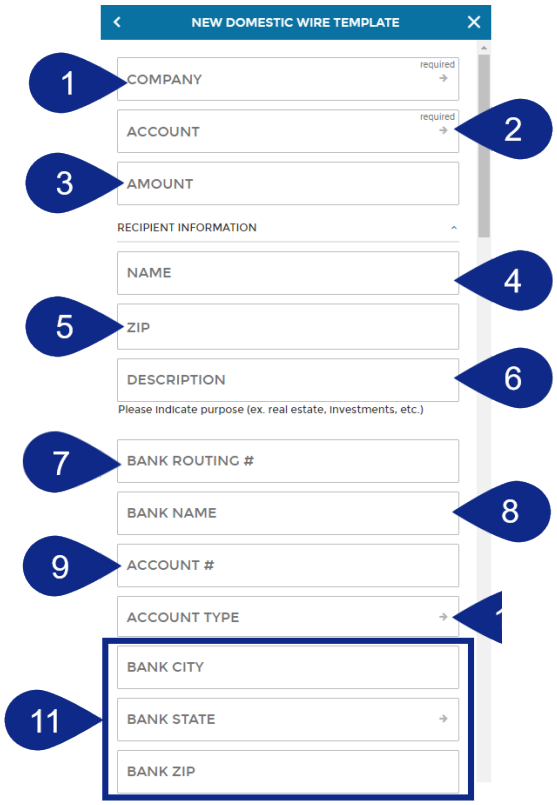


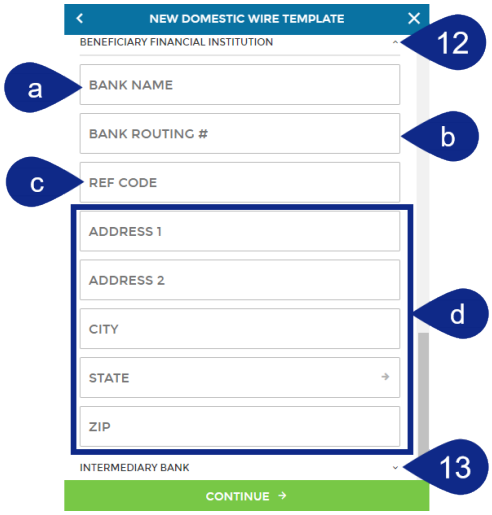
3. Click **New Template.**
4. Then, select the **type of template** you would like to create. Continue to the instructions that meet your needs.



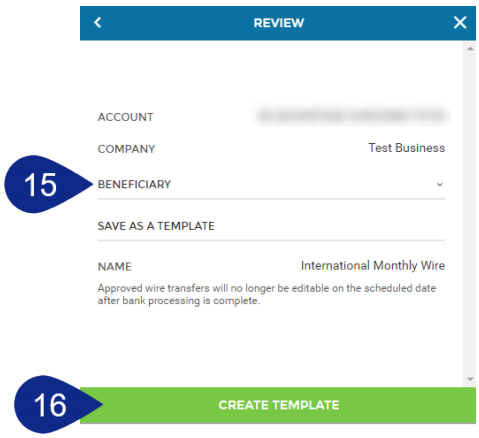
New Domestic Wire Template

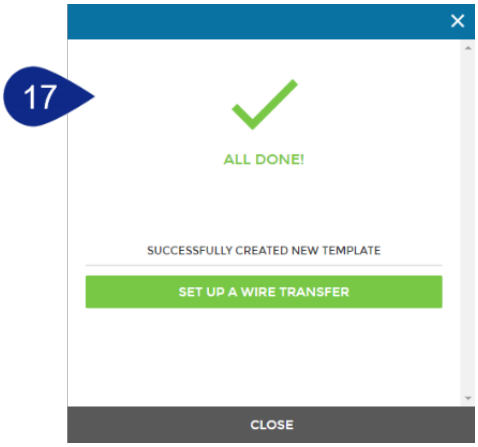
1. Click the **Company** field and select the business funding the wire.
2. Click the **Account** field and select the account the funds will come from.
3. Click the **Amount** field and enter the amount of the wire. This is optional and can be added when a wire is created.
4. Under the **Recipient Information** area, click into the **Name** field and enter the name of the recipient.
5. Click the **Zip code** field and enter the code. This is optional.
6. Click the **Description** field to enter optional text describing the wire. We recommend adding the purpose of your wire or an invoice number in this field.
7. Click the **Bank Routing #** field and enter the routing number of the recipient's bank.
8. Click the **Bank Name** field to enter the bank's name.
9. Click the **Account #** field and enter the number.
10. Click the **Account Type** field and select the **DDA account type** from the window.
11. Click the fields related to the recipient's **bank mailing address** and enter the corresponding information. These fields are optional.
12. If relevant, click the **Beneficiary Financial Institution** title. This institution is used when the recipient bank is unable to receive the funds directly. Click the **title** again to close the area.
    a. Click the **Bank Name** field and enter the bank's name.
    b. Click the **Bank Routing #** field and enter the routing number of the bank.
    c. Leave **Ref Code** blank unless you would like to enter an optional code to reference your wire.
    d. Click the fields related to the bank **mailing address** and enter the corresponding information. These fields are optional.
13. The **Intermediary Bank** information is not needed. Click **Continue**.





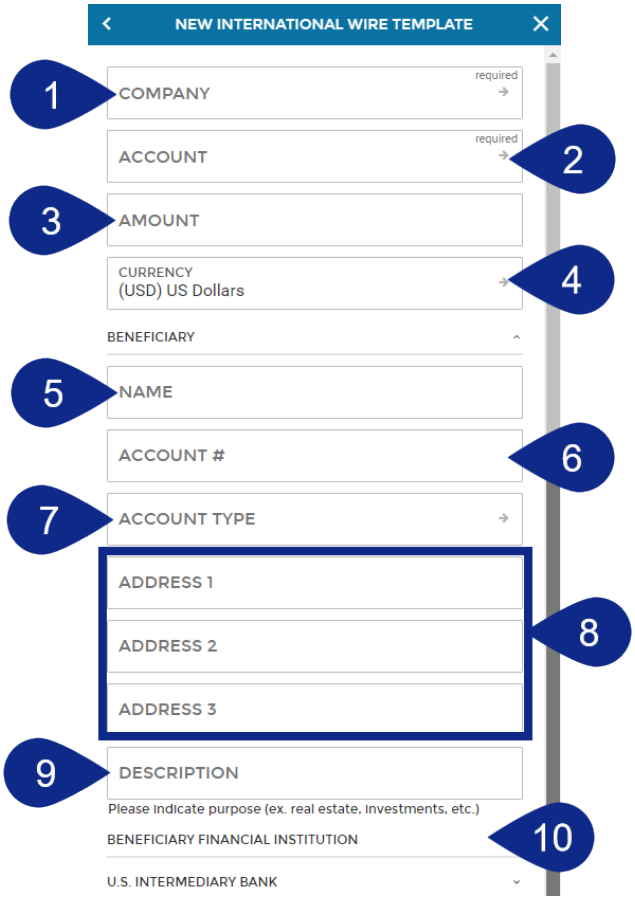
14. Click the **Template Name** field and enter a name, then click **Continue**.
15. Review the template details, then click the **Recipient Information** title to review the information you entered. Click the **arrow** in the top-left corner to go back to previous screens.
16. When you are satisfied, click the **Create Template** button.
17. You will see a confirmation screen. You can click the **Set Up a Wire Transfer** button to schedule a wire. See the **Schedule a New Wire** section for instructions.

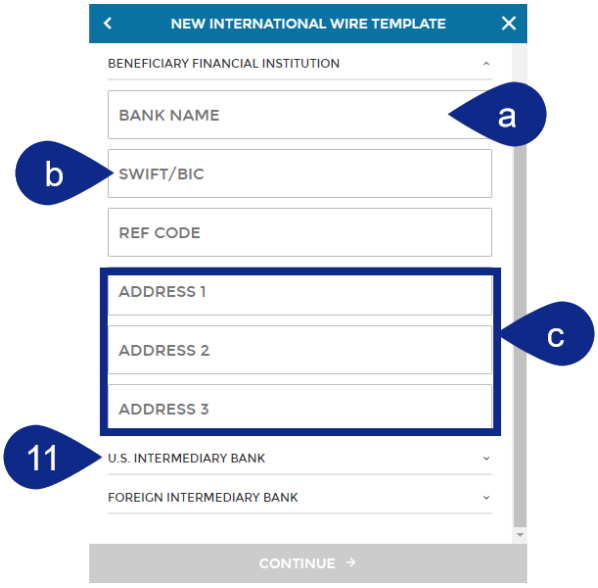




New International Wire Template

1. Click the **Company** field and select the business funding the wire.
2. Click the **Account** field and select the account the funds will come from.
3. Click the **Amount** field and enter the amount of the wire. This is optional and can be added when a wire is created.
4. The **Currency** field should remain **US Dollars**.
5. Under the **Beneficiary** area, click into the **Name** field and enter the name of the recipient.
6. Click the **Account #** field and enter the account number that will receive the funds.
7. Click the **Account Type** field and select the **DDA account type** from the window.
8. Click the **Address** fields and enter the corresponding mailing address information. These fields are optional.
9. Click the **Description** field to enter optional text describing the wire. We recommend adding the purpose of your wire or an invoice number in this field.
10. Click the **Beneficiary Financial Institution** title. Click the **title** to close the area.
    a. Click the **Bank Name** field to enter the bank's name.
    b. Click the **SWIFT/BIC** field and enter the information.
    c. Click the **Address** fields and enter the corresponding mailing address information. These fields are optional.
11. Click the **U.S. Intermediary Bank** title. For most Wire transactions, the Bank Name and Bank Routing Number will auto-populate with Wells Fargo NA information. In some instances, you may need to replace these fields with a different institution. Click the **title** to close the area.

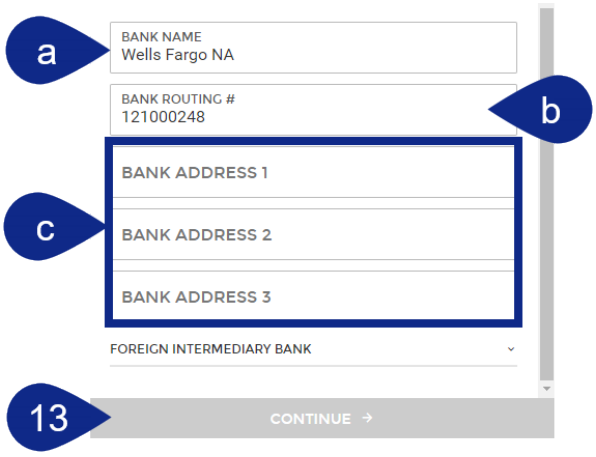




a. Click the **Bank Name** field to enter the bank's name.

b. Click the **Bank Routing #** field and enter the routing number of the recipient's bank.

c. Click the fields related to the **mailing address** and enter the corresponding information. These fields are optional. The **Foreign Intermediary Bank** is not needed.



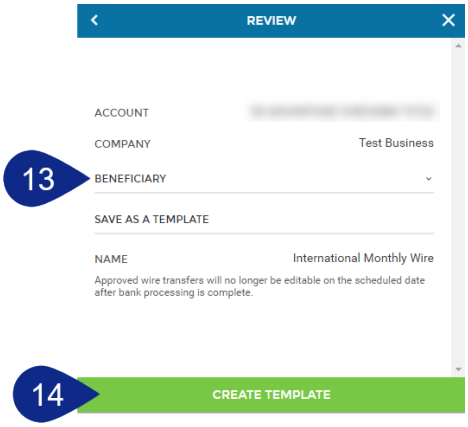
12. Click **Continue**.

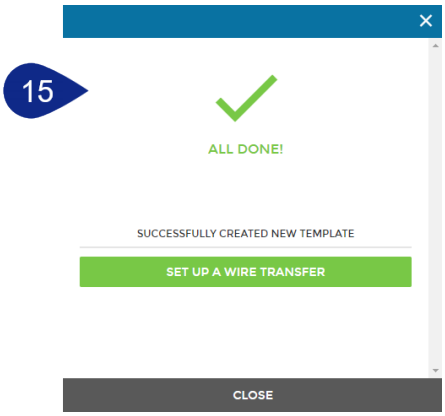
13. Click the **Template Name** field and enter a name, then click **Continue**.

14. Review the template details, click the **Beneficiary** title to review the information you entered. Click the **arrow** in the top-left corner to go back to previous screens.

15. When you are satisfied, click the **Create Template** button.

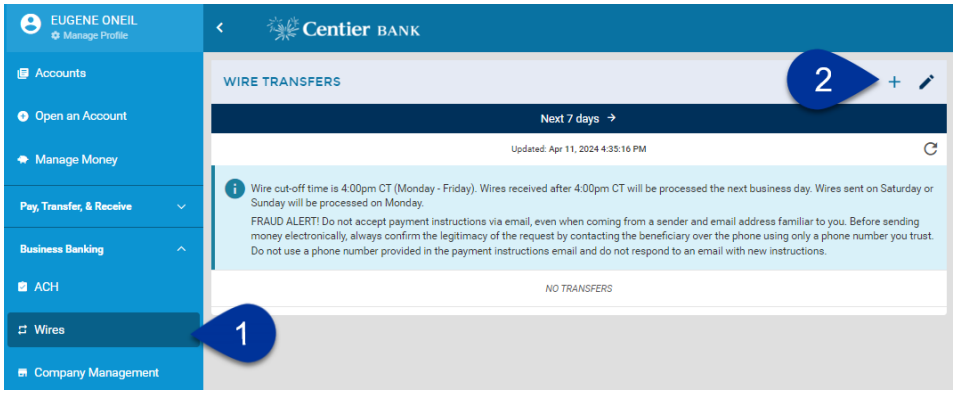
16. You will see a confirmation screen. You can now click the Set Up a Wire Transfer to schedule a wire. See the **Schedule a New Wire** section for instructions.



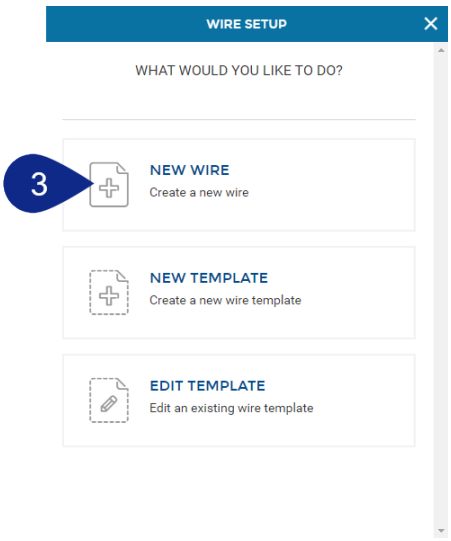


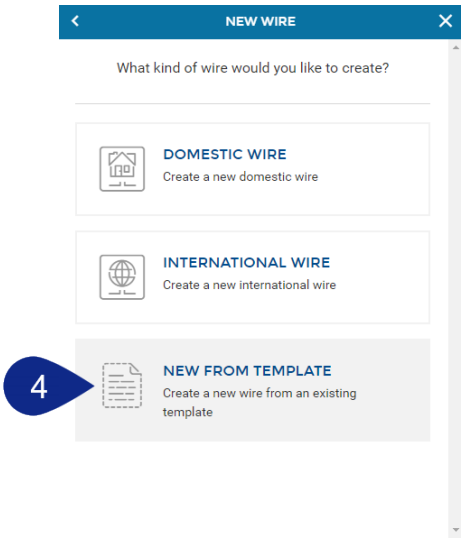
Schedule a Wire from a Template

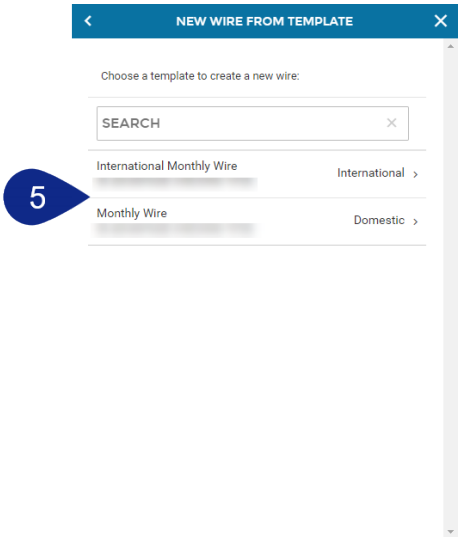
1. Click **Business Banking** and choose **Wires** from the main menu.
2. From the Wire Transfers area, click the **+** button.



3. Click **New Wire.**
4. Select **New From Template**.
5. Select the **Template** from the list, then continue to the appropriate directions depending on the type of template.

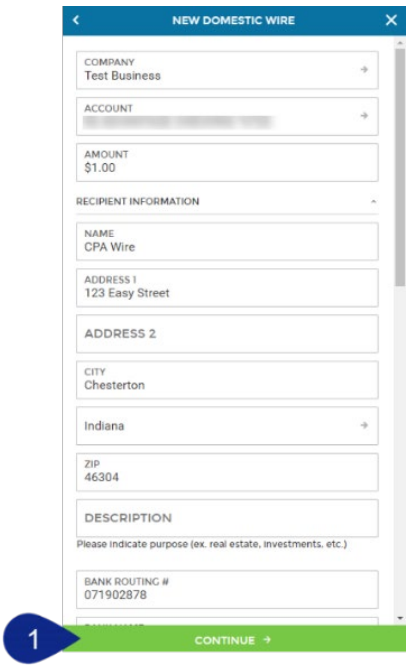




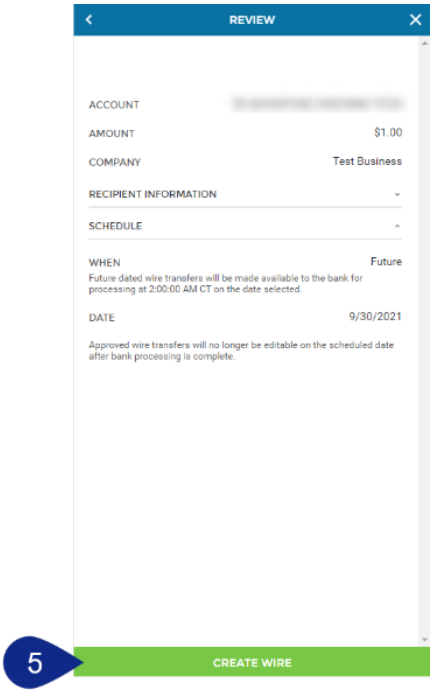


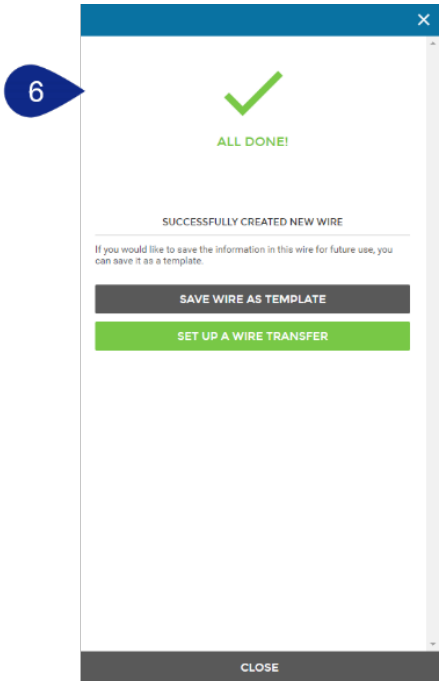
Schedule Domestic Wires from a Template

1. The information from your template will populate. To continue, you must have a name listed in the **Recipient Information's Name** field. Add any needed information, then click **Continue**.
2. Click the **Date** field to select your desired date.
3. Click the **Approve** circle if you would like to approve of the wire upon submission. Once you have approved the wire, it should not be edited. You cannot edit the wire once it is received and processed.
4. Click **Continue.**



5. Review the information. Click the **Recipient Information** title to see the information. Click the **back arrow** in the top-left to go back to previous screens. When you are satisfied, click the **Create Wire** button.
6. You will see a confirmation screen. You can Save the Wire as a Template or Set up a Wire Transfer.





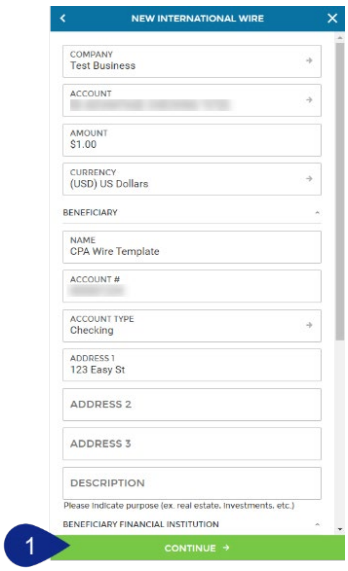
Schedule an International Wire from a Template

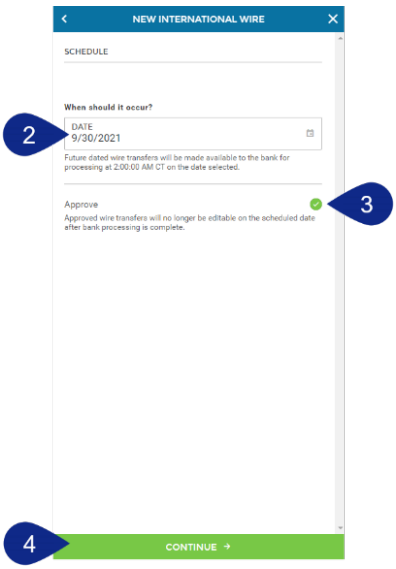
1. The information from your template will populate so that, you can make changes; click **Continue** to proceed. You must include the information below.

   a. **Description -** We recommend adding the purpose of your wire or an invoice number in this field.

   b. **Beneficiary** - Beneficiary Name, Account Number, and Account Type (DDA only)

   c. **Beneficiary Financial Institution** - Name, SWIFT/BIC





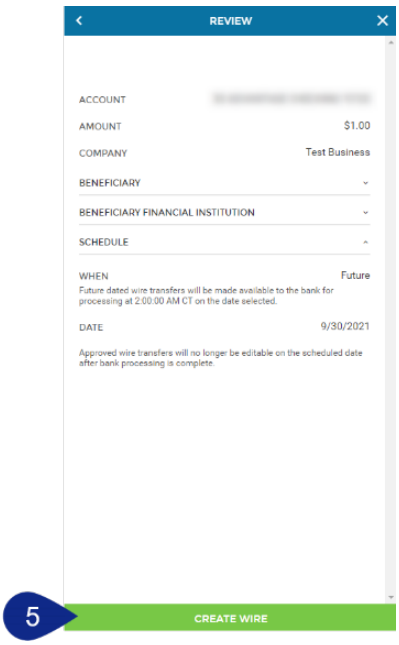
2. Click the **Date** field to select your desired date.

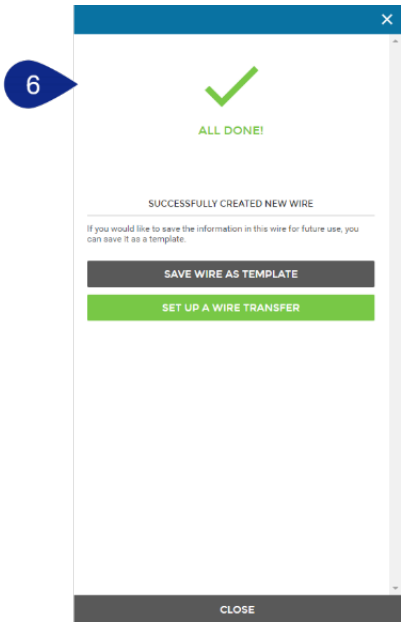
3. Click the **Approve** circle if you would like to approve of the wire upon submission. Once you have approved the wire, it should not be edited. You cannot edit the wire once it is received and processed.

4. Click **Continue.**

5. Review the information. Click the Beneficiary, Beneficiary Financial Institution, and Schedule titles to see more information. Click the **back arrow** in the top-left to go back to previous screens. When you are satisfied, click the **Create Wire** button.

6. You will see a confirmation screen. You can Save the Wire as a Template or Set up a Wire Transfer.

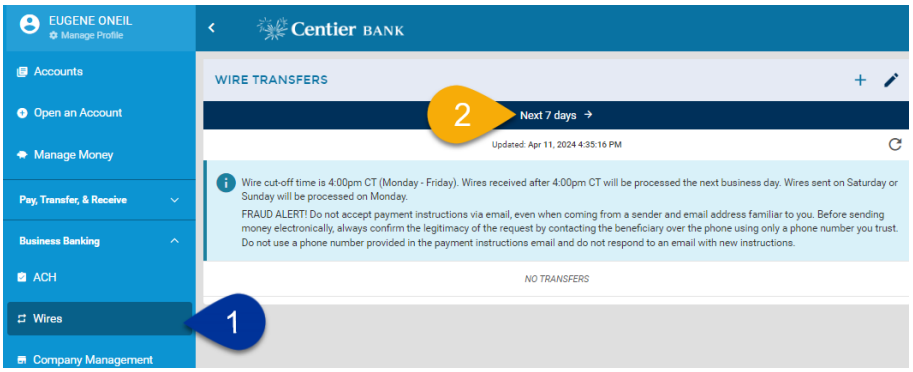




Edit, Approve, or Reject Wires

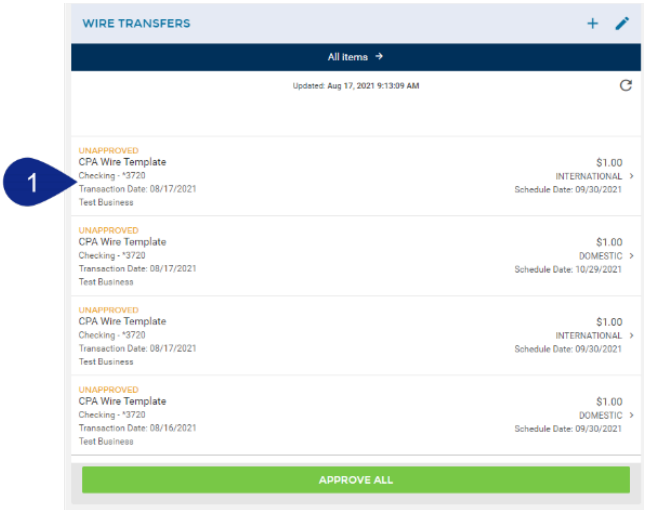
Users are able to edit both wires and wire templates. If you have created a wire from a template and edit that wire, **changes will NOT be reflected in the template**. If the changes are intended to apply to all wires moving forward, edit the template instead of the single wire or batch.

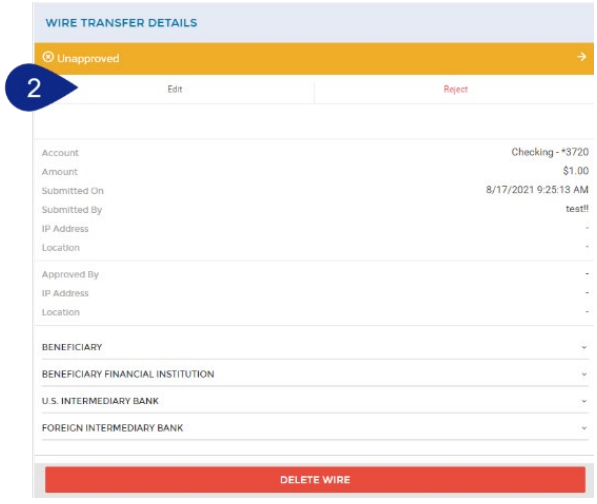
1. Click **Business Banking** and choose **Wires** from the main menu.
2. Created Wires will display under the **Wire Transfers** area. If they are not visible, click the **timeframe** title to select the appropriate **timeframe**. Your created wires will display. Created Wires will note Approved or Unapproved above their details.



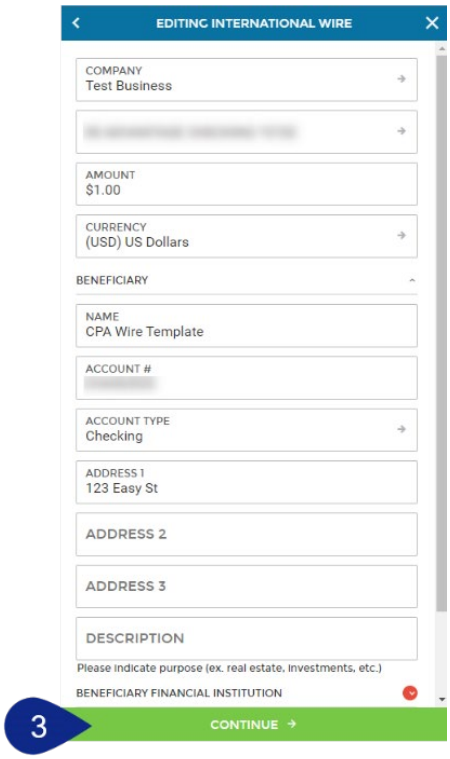
Edit Wire

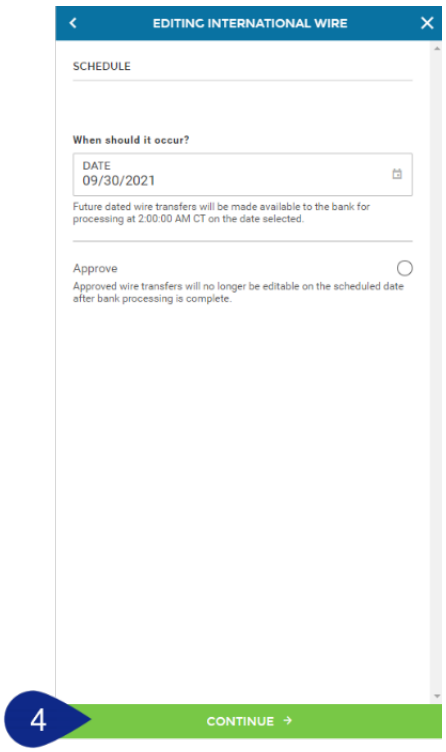
1. Select your desired **wire** from the list.
2. The information will display in the page. Click **Edit** in the top right to make adjustments. You can also delete the wire from this screen.

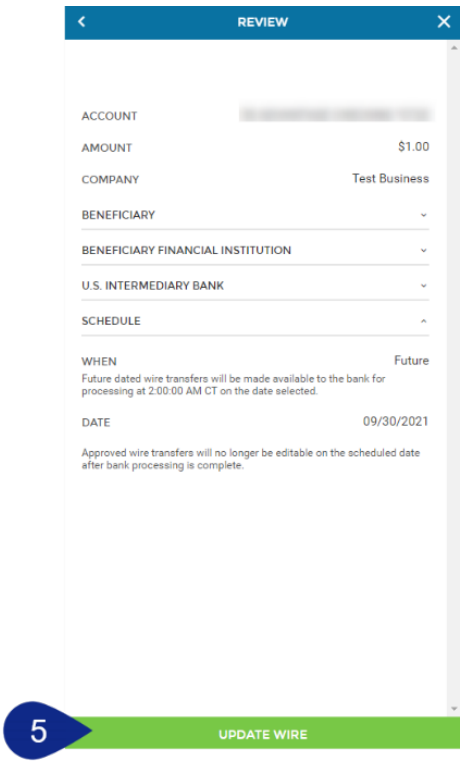


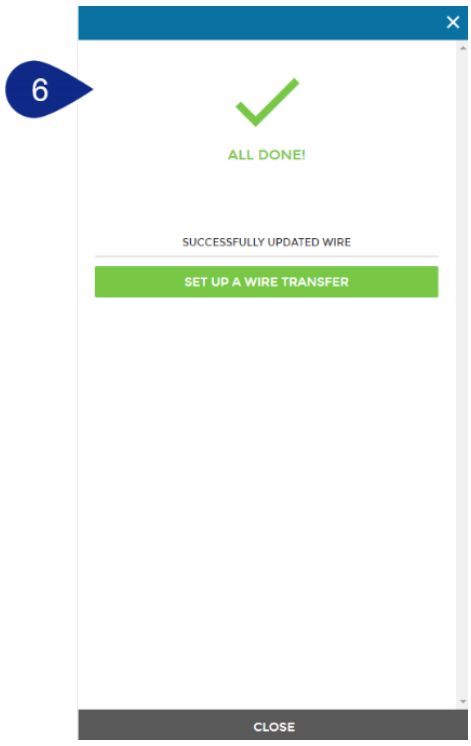


3. Update the fields as needed, then click **Continue**.
4. Review the date and adjust as needed, then click **Continue**.
5. Review the information, then click **Update Wire**.
6. You will see a confirmation screen. You can Set Up a Wire Transfer from this screen.



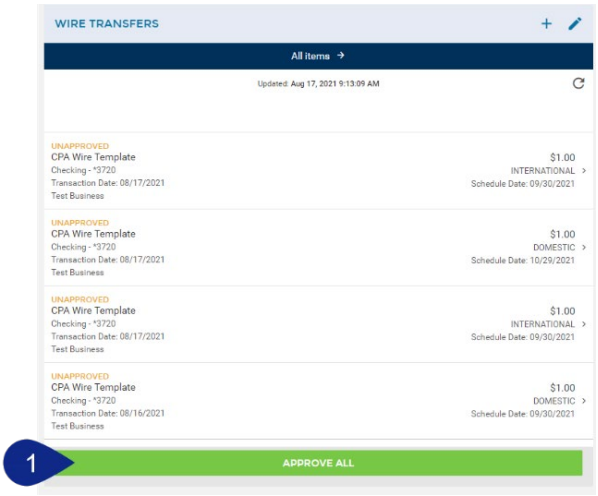


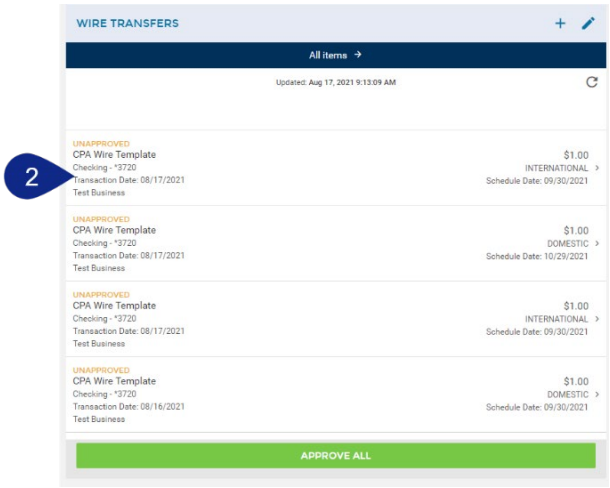




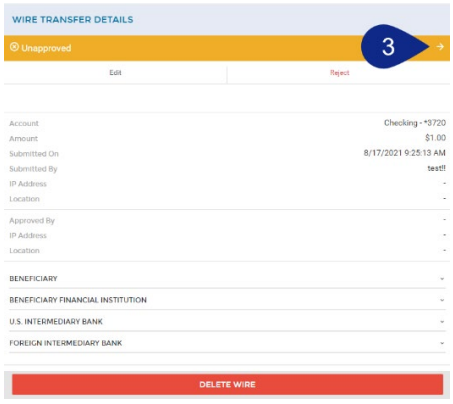
Approve Wire

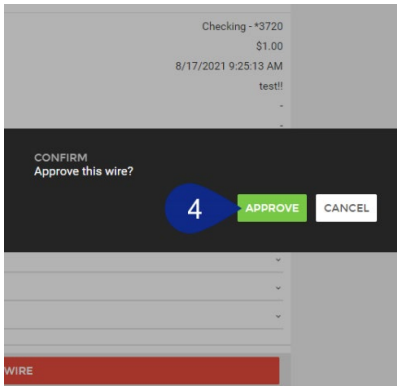
1. To approve all unapproved Wires, click the **Approve All** button.
2. To approve an individual wire, click **it** from the filtered list.

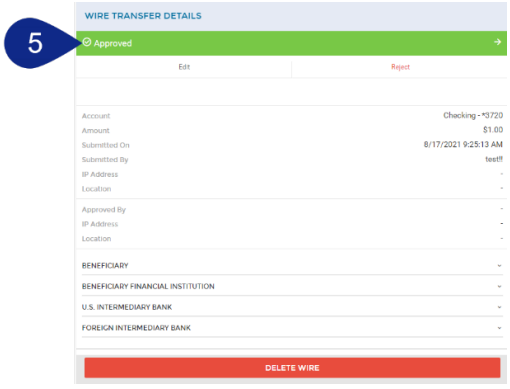




3. Click the **arrow** to the right of Unapproved at the top.
4. To confirm the action, click **Approve**.
5. The wire will display **Approved** at the top.



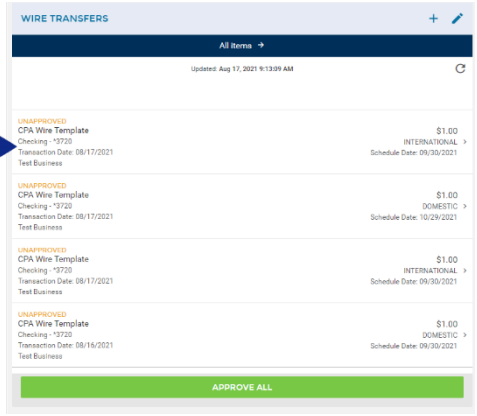


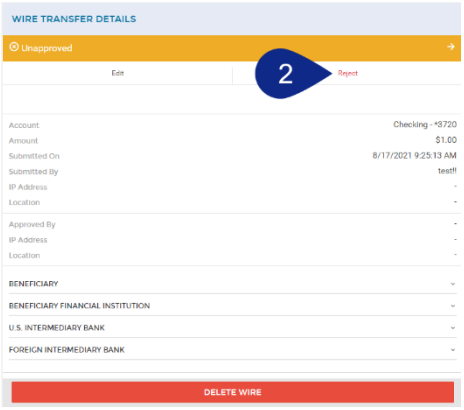


Reject Wire

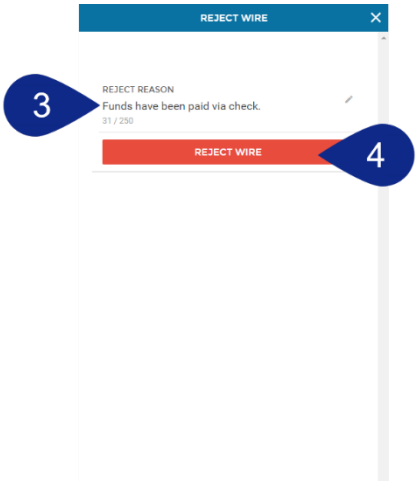
The reject option can be helpful if there is more than one person creating, reviewing, and approving wires.

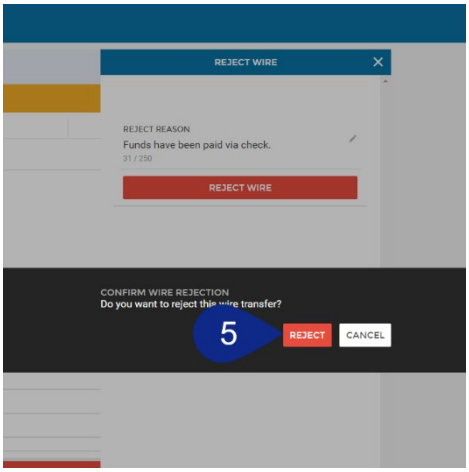
1. Select your desired **Wire**.

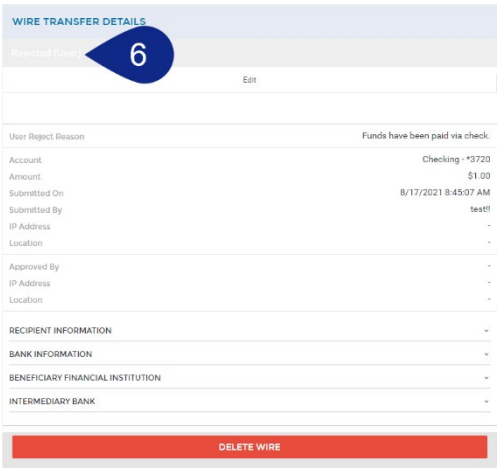




2. Select the **Reject** tab.
3. Click **Reject Reason** and type of reason for rejecting the wire. This field is limited to 250 characters.
4. Click **Reject Wire.**
5. To confirm the action, click **Reject**.
6. **Rejected** will display at the top.

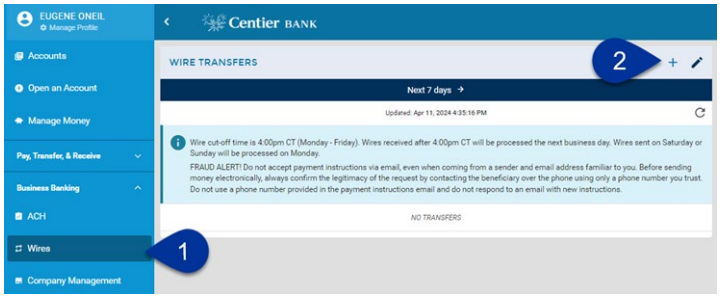




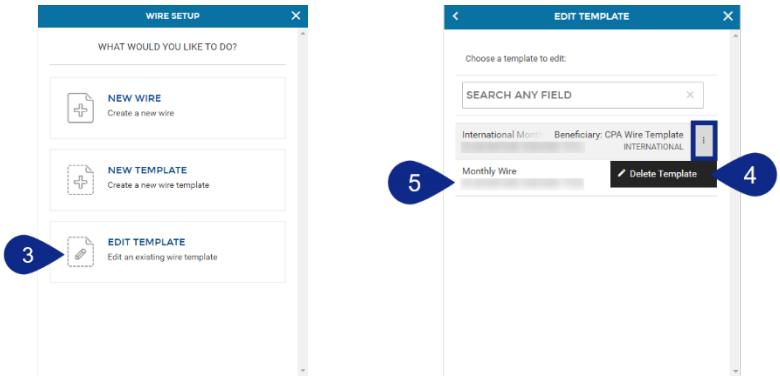


Edit or Delete Templates

1. Click **Business Banking** and choose **Wires** from the main menu.
2. From the Wire Transfers area, click the **+** button.

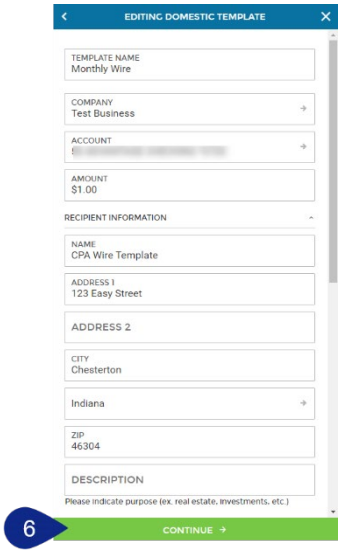


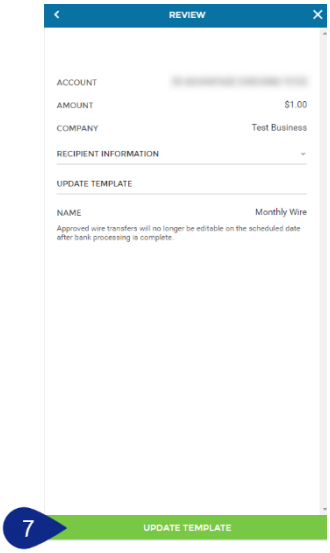
3. Click **Edit Template**.
4. To delete your template, click the **ellipsis** button beside the template's name, and select **Delete Template**. You will be asked to confirm the deletion.
5. Select your desired **Template**.

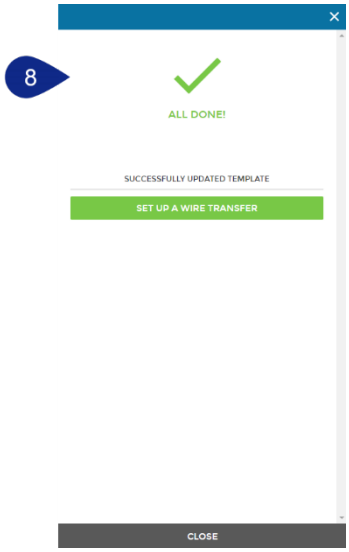


6. Update the fields as needed. When you are satisfied with your changes, click the **Continue** button.
7. Review the information, then click the **Update Template** button to save your changes.

8. You will see a confirmation screen. You can Set Up a Wire from this screen or close it.

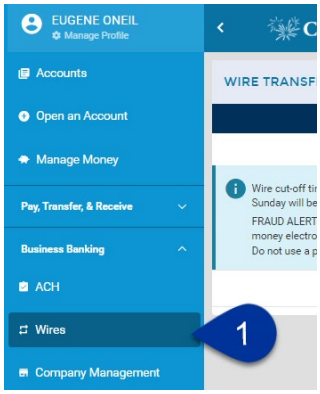




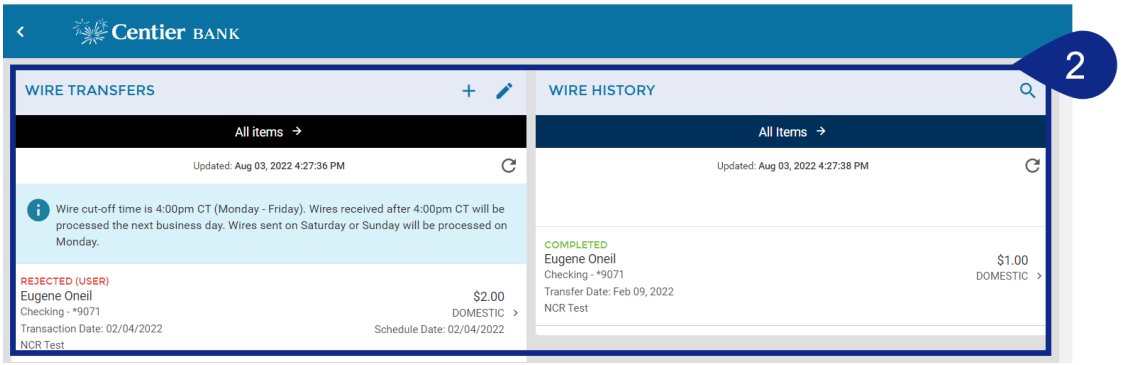


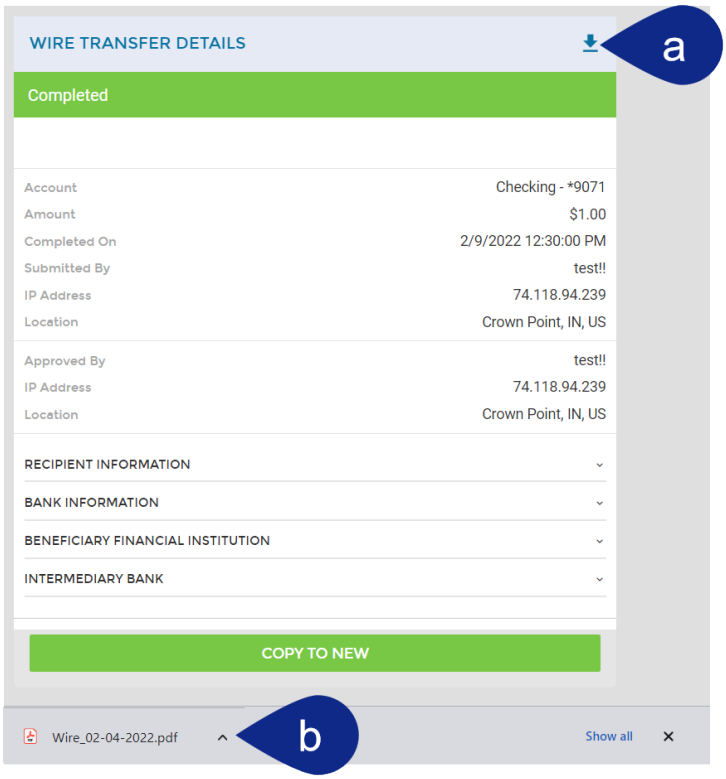
Wire Reporting

1. Click **Business Banking** and choose **Wires** from the main menu.



2. Then, use the **Wire Transfers** or areas to locate the ACH you would like details for. Click the desired wire, this will launch a new page.



   a. To download a PDF of the Wire report details, click the **download arrow**.

   b. It will automatically download the document to your browser, click it to see it open in your browser window. Or you may navigate to your Downloads folder to access or view it. It will include the confirmation number and ACH details. You may print this or save the PDF for your records.