
The following enhancements are examples of our commitment to continuously enhance our services and to make banking Bank of George the best it can be.

If you have any questions, please contact us by e-mail at operations@bankofgeorge.com, or call your branch office.

- **Recurring Transactions Improvements**
- **ACH Enhancements**
- **Security Enhancements**

Recurring Transactions Improvements

ACH Batch

Make a Transfer

Several changes have been made to the Make a Transfer screen.

Make a Transfer

You can transfer funds between different accounts that reside at your Financial Institution here.

Transfer from:

Transfer to:

[Manage Transfer Accounts](#)
[Add Internal Account](#)

Amount: \$

Description (optional):

Frequency:

Transfer Dates

Transfer Now
 Select Transfer Date

Transfers submitted before the cutoff time on weekdays will be credited to your account on the same day. The completion of this transfer is subject to available funds at the time of final processing. If you do not have enough available funds, you may incur an insufficient funds fee.

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Figure 1 Make a Transfer screen

Transfer Account Links

The links for the [Manage Transfer Accounts](#), [Add Internal Account](#), and [Add External Account](#) now display under the Transfer to account if the functionality is available.

Frequency drop down list

The Frequency drop down list has been modified. Prior to this release, there were two “Once” options available: “Once, now” and “Once, scheduled.” With this release, there is one option available for “Once”. When selected, the user is given the option to Transfer Now or Select Transfer Date.

New options have been added to the Frequency drop down list:

- **Twice a month** – transfer will process on the 15th and the last day of the month
- **Custom** – user will be allowed to enter up to 25 separate dates

Transfer Dates

The figure displays two overlapping screenshots of the 'Transfer Dates' section in the 'Make a Transfer' screen. The top screenshot shows the 'Frequency' dropdown set to 'Once', with options for 'Transfer Now' and 'Select Transfer Date' (selected), and a date field containing '7/11/2017'. The bottom screenshot shows the 'Frequency' dropdown set to 'Monthly', with options for 'Select Start Date' and 'Last Day of the Month'.

Figure 2 Make a Transfer screen (Partial) – Transfer Dates

The display of the Transfer Dates box is dependent on the frequency selected:

- Once – options to Transfer Now or Select Transfer Date (Transfer Now will not be available for external transfers)
- Weekly, Bi-weekly, Bi-monthly, and Annually – option to Select Transfer Date
- Monthly, Quarterly and Semi-annually – options to Select Start Date or Last Day of the Month.
- Twice a Month – option to select the starting month
- Custom – two date fields with an option to add an additional date

Last Day of the Month

An option to process as of the last day of the month has been added for the Monthly, Quarterly, and Semi-annually frequencies. If these frequencies are selected, the user will have the option to select Start Date or Last Day of the Month.

If the Last Day of the Month is selected and the month ends on a non-processing day, the processing options will be used to determine the transfer date for that month.

Make a Transfer - Processing Options

The Processing Options section has been added to indicate if a transfer takes place on, before, or after a non-processing date if the next occurrence falls on a non-processing date. The processing options have also been added for ACH and Wire Transfers.

The screenshot shows a web form for setting up a recurring transfer. At the top, there is a 'Frequency:' label and a dropdown menu set to 'Weekly'. Below this is a section titled 'Transfer Dates' with the question 'When would you like the transfers to start?'. Underneath is a 'Select Start Date' label, a text input field containing '7/11/2017', and a calendar icon. A note states: 'Transfers will continue each week from the selected date until specified.' The next section is 'Processing Options' with three radio button choices: 'Use next processing date if scheduled request falls on a non-processing day.', 'Use the previous processing date if scheduled request falls on a non-processing day.', and 'Use scheduled date when request falls on a non-processing day.' Below this is the question 'How long would you like to continue this recurring transfer?' with three radio button options: 'Continue indefinitely', 'Continue until:' followed by a date input field and a calendar icon, and 'Continue for this many transfers:' followed by a numeric input field. At the bottom left of the form is a 'Continue' button.

Figure 3 Make a Transfer screen – Processing Options

Options are:

- Use next process date if scheduled request falls on a non-processing day
- Use the previous processing date if scheduled request falls on a non-processing day
- Use scheduled date when request falls on a non-processing day. This option is only available for internal or intra-bank transfers. It will not display for external transfers, ACH or Wire Transfers.

NOTE If Use the previous processing date option is selected and start date falls on a non-processing date and the previous processing date has already passed, the transaction will process on the next available date. Transactions will not be created with a date in the past.

The processing option can be updated on the Change screens.

How long would you like to continue this recurring transfer?

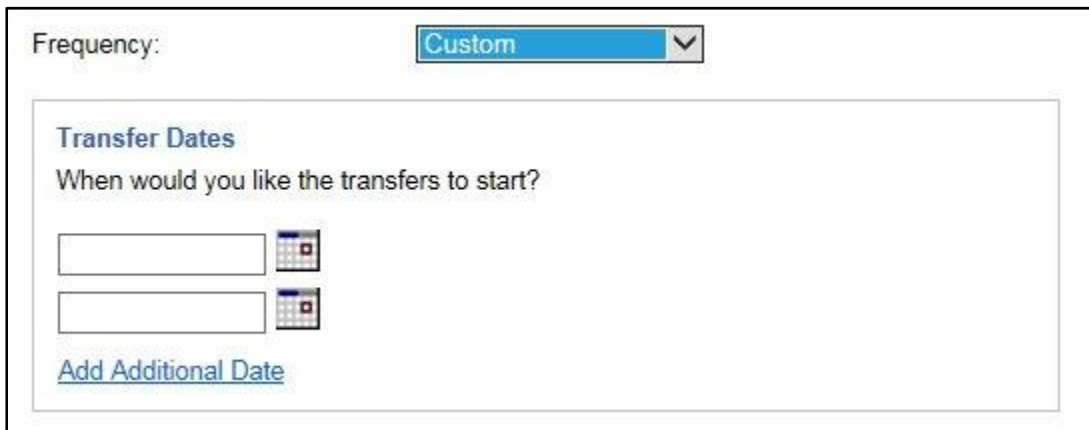
The End on: option now displays as **How long would you like to continue this recurring transfer?**

- **End on:** will still be the title of the field on the review and confirmation screens.
- A new **Continue until** option has been added to select an end date:
 - The date entered must be a valid future date.
 - The date can be a non-processing date.

NOTE If the **Continue until** date is a non-processing date, no transactions will be created with a transfer/effective date after that date. The end date can be updated on the Change a Transfer screen.

Custom Frequency

The custom frequency allows the user to set up multiple single transactions for the same amount.



The screenshot shows a web form for setting up a transfer. At the top, there is a label 'Frequency:' followed by a dropdown menu with 'Custom' selected. Below this is a section titled 'Transfer Dates' with the question 'When would you like the transfers to start?'. This section contains two text input fields, each with a calendar icon to its right. At the bottom of the section is a blue link that says 'Add Additional Date'.

Figure 4 Make a Transfer screen (Partial) – Custom Frequency

The initial display includes two date fields but additional dates can be added.

Once the setup is complete:

- Each transaction is considered a one-time transaction.
- Each transaction will display on the Scheduled Transfer screen.
- If alerts are enabled, separate alerts will be sent for each transaction.
- If a user changes or cancels one of the transactions, only that transaction will be changed or cancelled.

Limits apply to each date. If a limit is exceeded for one of the dates, the existing error message will display for the date(s) that exceed the limit.

Make a Transfer - Verification

The following changes apply to both the Verification and Confirmation screens as well as all transfer screens:

Make a Transfer

Your new transfer was not submitted. Verify your transfer information and click "Submit transfer". To make a change, click "Change".

| | |
|--------------------|--|
| Type: | Internal transfer |
| Transfer from: | DEMAND DEP-0021 |
| Transfer to: | DEMAND DEP-2222 |
| Frequency: | Monthly |
| Amount: | \$120.00 |
| Start on: | 07/11/2017 |
| Processing option: | Use scheduled date when request falls on a non-processing day. |
| End on: | 09/29/2017 |
| Description: | Monthly transfer |

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Figure 5 Make a Transfer screen - Verification

- The **Processing option** displays after the Start on: date field.
- The **Processing option** will not display if the frequency selected is Once or Custom.
- If an end date is selected for the transaction, the date will display in the **End on:** field.

Make a Transfer – Verification – Custom Frequency

The following changes apply to both the Verification and Confirmation screens as well as all transfer screens:

Make a Transfer

Your new transfer was not submitted. Verify your transfer information and click "Submit transfer". To make a change, click "Change".

| | |
|----------------|------------------------------------|
| Type: | Internal transfer |
| Transfer from: | DEMAND DEP-0021 |
| Transfer to: | DEMAND DEP-7888 |
| Frequency: | Custom: View Dates |
| Start on: | 07/12/2017 |
| End on: | N/A |
| Amount: | \$120.00 |
| Description: | Holiday savings |

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Figure 6 Make a Transfer screen – Verification – Custom Frequency


- If Custom is the selected frequency, the [View Dates](#) link displays next to the Frequency field.
- When the [View Dates](#) link is clicked, the dates entered display below the frequency field.
 - The link name changes to [Hide Dates](#).
 - Dates are listed in order starting with the earliest date.
- The **Start on:** field lists the first transfer date.
- **End on:** field is N/A.

Make a Transfer – Confirmation – Custom Frequency

The Confirmation and the Confirmation with Dates screens are shown below:

Make a Transfer [Print-friendly view](#)

Transfer Confirmation

 This transfer was successfully scheduled and will appear on your Scheduled Transfers screen until it is processed.

| | |
|-------------------|------------------------------------|
| Reference number: | See Frequency |
| Type: | Internal transfer |
| Transfer from: | DEMAND DEP-0021 |
| Transfer to: | DEMAND DEP-7888 |
| Frequency: | Custom: View Dates |
| Start on: | 07/12/2017 |
| End on: | N/A |
| Amount: | \$120.00 |
| Description: | Holiday savings |

What would you like to do?

- [Make a transfer](#)
- [Scheduled transfers](#)

Transfers you submit before 6:00 PM CST on weekdays will be credited to your account on the same day. The completion of this transfer is subject to available funds at the time of final processing. If you do not have enough available funds, you may incur an insufficient funds fee.


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Figure 7 Make a Transfer Confirmation screen

Make a Transfer

[Print-friendly view](#)

Transfer Confirmation

 This transfer was successfully scheduled and will appear on your Scheduled Transfers screen until it is processed.

| | |
|-------------------|------------------------------------|
| Reference number: | See Frequency |
| Type: | Internal transfer |
| Transfer from: | DEMAND DEP-0021 |
| Transfer to: | DEMAND DEP-7888 |
| Frequency: | Custom: Hide Dates |

| | | |
|--|------------|-------|
| | 07/12/2017 | 16865 |
| | 07/14/2017 | 16866 |
| | 07/18/2017 | 16867 |
| | 07/21/2017 | 16868 |
| | 07/25/2017 | 16869 |
| | 07/28/2017 | 16870 |

| | |
|--------------|-----------------|
| Start on: | 07/12/2017 |
| End on: | N/A |
| Amount: | \$120.00 |
| Description: | Holiday savings |

What would you like to do?

- [Make a transfer](#)
- [Scheduled transfers](#)

Transfers you submit before 6:00 PM CST on weekdays will be credited to your account on the same day. The completion of this transfer is subject to available funds at the time of final processing. If you do not have enough available funds, you may incur an insufficient funds fee.

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Figure 8 Make a Transfer Confirmation screen – with Dates

NOTE The [View Dates](#) and [Hide Dates](#) links display on the Confirmation screen. However, once the user leaves the confirmation screen, the custom transfers are no longer associated and the links will not display on the Scheduled Transfer Detail or Transfer History screens

The Reference number for the transactions will display next to the individual dates. If errors occur for one or more of the transactions, the error message(s) will display next to the date with the error.

Change a Transfer - Options

The text for the options indicating which transfers to change has been simplified.

Change a Transfer

Select to change this transfer only, all scheduled transfers, or only future transfers.

Transfer on: 8/11/2017
Transfer from: DEMAND DEP-0021
Transfer to: DEMAND DEP-2222
Amount: \$120.00
Frequency: Monthly, 2
Start on: 7/11/2017
Processing option: Use scheduled date when request falls on a non-processing day.
End on: 09/29/2017
Description: Monthly transfer

Change this occurrence.
 Change all occurrences.
 Change future occurrences.

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Figure 9 Change a Transfer screen – Processing Options

- **Change this occurrence** – changes just the currently scheduled transfer.
- **Change all occurrences** – changes the currently scheduled transfer as well as all future transfers.
- **Change future occurrences** – changes the schedule for all future transfers. The currently scheduled transfer will not change.
- The **Start on:**, **Processing option:** and **End on:** fields will display on the Change a Transfer options screen.

Similar changes were made to the Cancel a Transfer screen. The text for the options has been simplified and the new fields will display.

Scheduled Transfer Detail and Transfer Detail

The Processing option selection displays on the screen.

Scheduled Transfer Detail

Print-friendly view

| | |
|-------------------|-------------------|
| Reference number: | 16864 |
| Type: | Internal transfer |
| Transfer on: | 08/11/2017 |
| Transfer from: | DEMAND DEP-0021 |
| Transfer to: | DEMAND DEP-2222 |
| Amount: | \$120.01 |
| Description: | Monthly transfer |
| Status: | Pending |

| | |
|--------------------|--|
| Frequency: | Monthly, 2 |
| Start on: | 07/11/2017 |
| Processing option: | Use scheduled date when request falls on a non-processing day. |
| End on: | 09/29/2017 |

| | |
|----------------------|---|
| Processed transfers: | 0 |
| Failed transfers: | 1 |
| Canceled transfers: | 0 |

| | |
|----------------|------------|
| Created: | 07/11/2017 |
| By: | Kathy.olb |
| Last modified: | 07/11/2017 |
| By: | Kathy.olb |
| Last approved: | 07/11/2017 |
| By: | Kathy.olb |
| Last released: | 07/11/2017 |
| By: | Kathy.olb |
| Canceled: | |
| By: | |

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Figure 10 Scheduled Transfer Detail

Online Banking (OLB) Upgrade

If an End Date is selected:

- The Frequency will display as {*Frequency*}, {*transfer number*}, so if this is the 2nd of a monthly transfer, it will display as “Monthly, 2”.
- The Total transfers and Remaining transfers fields do not display.

ACH and Wire Changes

A Holiday or non-processing date can be entered in the Start Date for recurring batches and wires.

- The actual effective date of the first batch/wire is based on the Processing option selected.
- Future occurrences are based on the Start Date.

NOTE No change was made for transfers, as this functionality already exists.

The changes made to the Transfer screens also apply to the ACH Batch and Wire Transfer screens with the following exceptions:

- ACH terminology will be used on the ACH screens and in the messages (i.e., Batches instead of transfers) and Wire Transfer terminology is used on the Wire Transfer screen and in the messages (i.e., Wire Transfers instead of transfers).
- The Processing options will be limited to previous and next processing dates. The “Process On” date option will not be available for ACH Batches or Wire Transfers.
 - The Processing option for existing recurring ACH Batches and Wire Transfers will default to the next processing date option. User can change the option after the installation of these changes.
- In the header section of the ACH screen, the title “Number of Batches” will display as “End on” when an end date is selected.

ACH Enhancements

This enhancement improves the ACH module to simplify and streamline the creation of ACH Batches.

NOTE The change applies to both the Change an ACH Batch and Change an ACH Template screens.

Create an ACH Batch and Create an ACH Template – Transaction Screen

The format of the transactions screens has changed to include an expanded and collapsed option in the header section. This change applies to all ACH screens with a header section.



The screenshot shows the 'Create an ACH Batch' screen. At the top, there is a header section titled 'Create an ACH Batch'. Below this, there is a 'Header Information' section with a right-pointing arrow icon. Under 'Header Information', there are two fields: 'Portfolio:' with the value 'REDDER THAN RED CARIBBEAN RESTAURANT' and 'Batch type:' with the value 'CCD'. To the right of these fields is a 'Change' link. Below the 'Header Information' section is a section titled 'Transactions (credit / destination accounts)'. The entire header section is highlighted with a blue border.

Figure 11 Create an ACH Batch screen – Collapsed Header – (Partial)

Create an ACH Batch

Header Information [Change](#)

- ▼ Portfolio: REDDER THAN RED CARIBBEAN RESTAURANT
- Batch type: CCD
- Transfer type: Send money
- Batch name: CCD Batch
- Debit account: DEMAND DEP-0021
- ACH company ID: Default - 127
- Entry description: CCD Batch
- Discretionary data: Test
- Frequency: One Time
- Effective: 07/07/2017

Transactions (credit / destination accounts)

Figure 12 Create an ACH Batch screen – Expanded Header – (Partial)

- The **Portfolio** and **Batch Type** only display when the section is collapsed. If a template is used to create the batch, the template name will also display.
- Clicking on the arrow next to the Portfolio name will expand the section to display the header information.

Create an ACH Batch - Transaction Section

Transactions (credit / destination accounts)

Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

[Search transactions](#) • [Update amounts only](#) • Change amount of existing transactions: \$ [Change](#)

1 - 1 of 1 transactions • First • Previous • Next • Last • Show at a time.

| Company Name | ID Number | ABA | Account Number | Amount | Transaction Type | Pre-Note | Hold | Hold Date | | |
|----------------------|-------------------------------------|--|--------------------------------------|-------------------------------------|---|--------------------------|--------------------------|----------------------|----------------------|---|
| ABC Company | <input type="text" value="123456"/> | <input type="text" value="311079474"/> | <input type="text" value="4556788"/> | <input type="text" value="456.00"/> | <input type="text" value="Checking - Deposit"/> <input type="text" value="GL - Deposit"/> <input type="text" value="Loan - Deposit"/> <input type="text" value="Savings - Deposit"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> | Delete Add Addenda |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> | Delete Add Addenda |

Figure 13 Create an ACH Batch screen – Transaction section

The number of transactions that display in the transaction section defaults to 20.

The names in the **Transaction Type** drop down list have been updated for clarity: For example, “Checking – Deposit” instead of “DD – Credit”.

Addenda fields:

- The Freeform addenda field has been moved to the Add Addenda pop-up screen (formally Add Tax Addenda).
- The [Add addenda](#) link displays to the right of the [Delete](#) link. When clicked:
 - For most batch types, the Add Addenda pop-up screen displays
- If an addenda record has been set up for the transactions, the label of the link will be [Change Addenda](#). When clicked, the appropriate Change Addenda screen displays.

Add Addenda

When the [Add Addenda](#) link on the Transactions section of the Create an ACH Batch; Change an ACH Batch, Create an ACH Template or Change an ACH Template is clicked, the Add Addenda pop-up screen displays.



Add Addenda

Freeform addenda:

Tax addenda:

Addenda Record:

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Figure 14 Add Addenda screen

- The name of the screen has been changed from Add Tax Addenda to Add Addenda.
- The **Freeform addenda** field now displays on the Add Addenda pop-up screen. The format of the field will match the format that is currently in place on the Create an ACH screen .
- The **Submit** button is not available for selection until the user enters a value in the Freeform addenda field or selects an option from the Tax Addenda.

Change Addenda

When the Change Addenda link on the Transactions section of the Create an ACH Batch or Create an ACH Template is clicked, the Change Addenda pop-up screen displays.

Change Addenda

Freeform addenda:

Tax addenda:

The Name, Age field is mandatory and Ecode, Phone, Comapny is optional field.

Name:

Ecode:

Age:

Phone:

Addenda Record: Test*3435577*55*214555121

[Delete](#)

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Figure 15 Change Addenda screen

- If the addenda is entered in the Freeform addenda field, the Tax addenda drop down list is not available.
- If a Tax addenda template is selected, the Freeform addenda field is not available.
- If the [Delete](#) link is clicked, the addenda is cleared and both options will be available.
- To permanently delete an addenda record, click [Delete](#) and then click **Change**.

Create an ACH Template

The Create an ACH Template batch header screen has been modified to allow users to copy an existing template when creating a new ACH template.

Create an ACH Template

Enter the Header Information for the template and click "Continue".

Header Information

Portfolio

Copy existing template

ACH template name:

Batch type:

Transfer type:

Debit account:

Entry description:

Discretionary data (Optional):

[Continue](#) [Cancel](#)

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Create an ACH Template

Enter the Header Information for the template and click "Continue".

Header Information

Portfolio: TRAINING BANK

Copy existing template:

Copy ACH template:

ACH template name:

Batch type:

Transfer type:

Send money
 Collect money
 Send and collect money

Debit account:

Entry description:

Discretionary data (Optional):

[Continue](#) [Cancel](#)

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Figure 16 Create an ACH Template screen

The copy function only displays after the portfolio is selected if:

- There are templates already set up for the portfolio selected, and the user has permission to at least one of the templates for the selected portfolio.
- Only templates that the user has permission to view, add and modify are listed in the Copy ACH template drop down list.

When an existing template is copied, all information associated with that template is copied to the new template except for the ACH template name. A unique ACH template name must be entered.

Change an ACH Template

The changes made to the Create an ACH Batch and the Create an ACH Template screen also apply to the Change an ACH Template.

In addition, users can now change the SEC code of a template when the SEC code is CCD or PPD.

Change an ACH Template

To change Header information, complete the desired changes below and click "Continue".

Header Information

Portfolio: TRAINING BANK

ACH template name: Test Template

Batch type: Corporate Credit or Debit (CCD)
Prearranged Payment and Deposit Entry (PPD)
Send money

Transfer type: Send money

Debit Account: DEMAND DEP-8001 - 4298361.02

ACH company ID: Training Bank - Training B

Entry description: Test

Discretionary data (Optional):

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Figure 17 Change an ACH Template screen

Users can now change the SEC code of a template when the SEC code is CCD or PPD.

- The Batch Type field is available for updating when both batch types are available for the portfolio.
- The Batch Type drop down list only includes CCD and PPD.
- When the SEC code is changed from CCD to PPD:
 - The value in the Company Name will be placed in the Individual Name field.
 - The value in the ID Number field will be placed in the Individual ID field.
 - The remaining fields remain the same.
- When the SEC code is changed from PPD to CCD:
 - The value in the Individual Name will be placed in the Company Name field.
 - The value in the Individual ID field will be placed in the ID Number field.
 - The remaining fields remain the same.

Online Banking (OLB) Upgrade

Scheduled ACH

New columns have been added to the Further Action Required and Scheduled ACH tables on the Scheduled ACH screen.

Scheduled ACH

Message: The ACH Batch has been successfully canceled. The ACH batches below are scheduled to process in the future. For previously processed batches, go to the ACH History page.

ACH for All Portfolios for All Accounts • [Search scheduled ACH](#)

Further Action Required
[Approve](#) • [Release](#)

| <input checked="" type="checkbox"/> Effective | Batch Name | Batch Type | Total Credits | Total Debits | Status | Frequency | Created By | Transfer Type | |
|---|-----------------------|------------|---------------|--------------|----------|-----------|------------|------------------|---|
| 11/30/2016 | Transaction Fee Batch | CCD | \$13.00 | \$13.00 | Creating | One Time | *AUDREYLH | Collect Money | View • Cancel |
| 11/29/2016 | New | PPD | \$0.00 | \$0.00 | Creating | One Time | David.0b | Send Money | View • Cancel |
| 11/29/2016 | test45 | CCD | \$99.99 | \$99.99 | Creating | One Time | David.0b | Send Money | View • Cancel |
| 11/29/2016 | ReleaseNotes | PPD | \$2,256.62 | \$2,256.62 | Creating | One Time | jan.0b | Send and Collect | View • Cancel |
| 11/29/2016 | ReleaseNotes | PPD | \$2,256.62 | \$2,256.62 | Creating | One Time | jan.0b | Send Money | View • Cancel |

[Approve](#) • [Release](#)

Scheduled ACH

| Effective | Batch Name | Batch Type | Total Credits | Total Debits | Status | Frequency | Created By | Transfer Type | |
|------------|----------------------|------------|---------------|--------------|---------|-------------------|--------------|------------------|--|
| 2/20/2017 | CMS Quarterly Retest | CCD | \$425.00 | \$425.00 | Pending | Quarterly, 10 | *AUDREYLH | Send Money | View • Change • Cancel |
| 1/9/2017 | Send Money Only | CCD | \$60.00 | \$60.00 | Pending | Quarterly, 2 of 4 | David.0b | Send and Collect | View • Cancel |
| 12/19/2016 | Collect Money | CCD | \$36.01 | \$36.01 | Pending | Monthly, 6 | *AUDREYLH | Collect Money | View • Cancel |
| 12/15/2016 | Collect Money | CCD | \$36.00 | \$36.00 | Pending | Monthly, 6 | *AUDREYLH | Send Money | View • Cancel |
| 12/9/2016 | CCD Batch | CCD | \$13.00 | \$13.00 | Pending | Biweekly, 125 | *POSITIVEPAY | Collect money | View • Cancel |

Figure 18 Scheduled ACH screen

- The **Total Credits** and **Total Debits** display after the Batch Type.
- The **Transfer Type** field has been added as a Data Field. Valid values are:
 - Send Money
 - Collect Money

ACH History

New columns have been added to the table on the ACH History screen.

ACH History

Below is your current ACH history. To search for additional history information, click ?
 Search ACH History? and complete additional fields to narrow your search. Click the
 View link to see details for any individual transaction below.

ACH for All Portfolios for All Accounts - [Search ACH transfer history](#)

| Effective | Batch Name | Batch Type | Total Credits | Total Debits | Status | Frequency | Created By | Reason | Transfer Type | |
|------------|-----------------------|------------|---------------|--------------|-----------|--------------|--------------|--|------------------|----------------------|
| 10/26/2015 | ACH Alert Test 2 | CCD | \$6.00 | \$6.00 | Canceled | Weekly, 2 | *AUDREYLH | This batch is cancel due to RQ0324 Project in 12.1 | Collect Money | View |
| 10/27/2015 | RCK CMS Retest 1 | RCK | \$4,999.00 | \$4,999.00 | Processed | Weekly, 50 | *AUDREYLH | Automated processing | Send Money | View |
| 10/28/2015 | Audrey's ACH Template | CCD | \$105.00 | \$105.00 | Processed | Weekly, 5 | *AUDREYLH | Automated processing | Collect Money | View |
| 10/28/2015 | Regression 611 | PPD | \$14.00 | \$14.00 | Processed | Weekly, 73 | *AUDREYLH | Automated processing | Send and Collect | View |
| 10/29/2015 | ARC Batch | ARC | \$12.00 | \$12.00 | Processed | Weekly, 191 | *POSITIVEPAY | Automated processing | Send Money | View |
| 10/29/2015 | CCD Batch | CCD | \$13.00 | \$13.00 | Processed | Biweekly, 96 | *POSITIVEPAY | Automated | Send Money | View |

Figure 19 ACH History screen

- The **Total Credits** and **Total Debits** display after the Batch Type.
- The **Transfer Type** field has been added as a Data Field. Valid values are:
 - Send Money
 - Collect Money
 - Send and Collect

ACH Import File Format

A new **Include Header Format** option has been added to the Add an ACH Import File Format screen to indicate if this format can be used to import Batch Header Information. The default is unchecked. If the **Include Header Format** option is checked, the Record Type Code and Header information sections display.

- The Record Type Code section will be used to indicate how the ACH records can be identified in the file.
- The Header Information section will be used to indicate where in the header record the fields can be found.

Add an ACH Import File Format

Header information

Portfolio:

Format name:

Batch type:

Delimiter:

Include Header Format

Record Type code

| Field Name | Position | Length | Value |
|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Record Identifier | <input type="text" value=""/> | <input type="text" value=""/> | |
| Header (5 Record) | | | <input type="text" value=""/> |
| Transaction Record (6 Record) | | | <input type="text" value=""/> |
| Addenda (7 Record) | | | <input type="text" value=""/> |
| Control Record (8 Record) | | | <input type="text" value=""/> |

Header Information (5 Record)

| Field Name | Position | Length | Default Value |
|--------------------|-------------------------------|-------------------------------|--|
| Company Name | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> |
| Discretionary data | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> |
| Company ID | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> |
| Batch Type: | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> |
| Entry Description | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> |
| Effective Date | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> MM/DD/YYYY <input type="text" value=""/> |

Transaction detail

| Field Name | Position | Length | Default Value | Field Option |
|--------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------------|
| Company name | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> | <input type="checkbox"/> ID field |
| ID number | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> | <input type="checkbox"/> ID field |

Figure 20 Add an ACH Import File Format screen

The changes made to the Add an ACH File Format have also been made to the Change an ACH File Format screen.

Import an ACH File

The company defined import formats that include the batch header information display in the File format drop down list when the "Import transactions to" is set to either Create an ACH batch or Create an ACH Template.

Import an ACH File

To import a file, select the file to import, complete the remaining fields and click "Continue".

Portfolio: AUDREY'S FLOWER SHOP

Import transactions to: Create an ACH batch

File format: NACHA - Transactions Only
NACHA - with Headers
Tab - with Headers

Batch name:

Batch type:

File to import: Browse...

Continue

[How Do I...](#)

Figure 21 Import an ACH File screen

If an import file contains multiple header records, the separate batches will display in the ACH Import Pending table on the ACH Import Activity screen.

NOTE As with existing functionality, each batch needs to be completed separately.

Security Enhancements

With this enhancement, SSN/Tax ID is partially masked on the Confirm Customer Care Console (CCC) Request screens.

Customer Care Console "Confirm" screens

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Confirm Debit Card Request PRINT

Click continue to confirm following request.

| | |
|-----------------|--------------------------------------|
| Name : | Kathy Test |
| Phone : | 224-322-3454 |
| Email Address : | kathy.test@fisglobal.com |
| Portfolio : | REDDER THAN RED CARIBBEAN RESTAURANT |
| Card Type : | New Card |
| Account : | DEMAND DEP-0021 |
| SSN/Tax ID : | *2314 Show |
| First Name : | Kathy |
| Middle Name : | M |
| Last Name : | Test |

Figure 22 Confirm Debit Card Request screen

The following changes have been made:

- The SSN/Tax ID is partially masked (asterisk followed by last four digits).
- For each partially masked SSN/Tax ID on the Confirm CCC Request screens, a [Show](#) link is provided to the right of masked data. When clicked, the user will be allowed to view the full SSN/Tax ID.