

DFCU OnLine offers six different ACH Payment types:

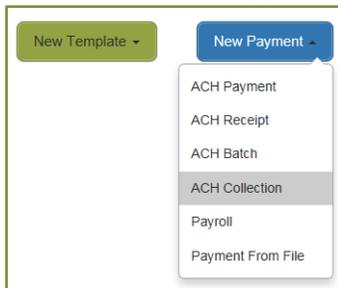
1. ACH Payment – for single ACH payments to a single recipient.
2. ACH Receipts – for single ACH receipts or collections from a single recipient.
3. ACH Batch – for multiple ACH payments to multiple recipients.
4. ACH Collection – for scheduling one or more ACH receipts or collections from multiple recipients.
5. Payroll – for scheduling payroll.
6. Payment From File – for uploading a balanced ACH file with multiple payments.

ACH payments can be scheduled entirely through DFCU OnLine or by uploading a file, such as a NACHA or .CSV, created with 3<sup>rd</sup> party accounting software. File upload is available for ACH Batch, ACH Collection, and Payroll payment types. See the section of this document titled *Uploading Files* for more information.

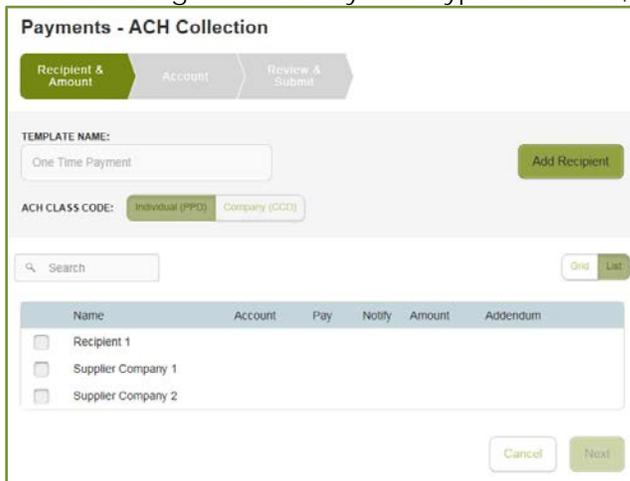
**Tip:** A template can be created for recurring ACH transactions to help you save time, reduce errors, and increase productivity.

### To create an ACH transaction:

1. In the Menu, click Commercial > Payments, the Payments page appears.
2. Select the desired type of ACH transaction from the New Payment dropdown.



3. After selecting the New Payment type to create, the Recipient & Amount page appears.



# PAYMENTS, continued

4. Complete the following in the:
  - a. Template Name field – a name for the template if you will be saving this one-time payment as a template for future use.
  - b. ACH CLASS CODE – select either Individual (PPD) or Company (CCD).
  - c. Recipient(s) – Select:
    - i. one or more recipients from the available list of previously saved Recipients at the bottom of the page, or
    - ii. click on Add Recipient and complete the required information.

**Note:** If you are saving this as a Template, all Recipient information will also need to be saved.

5. Once the Recipient(s) has/have been selected, the Amount and Addendum fields appear.
  - To setup an additional payment or collection for a recipient, click the Copy icon.
  - To select a different account for a recipient, click the Edit icon.
  - If the Pay box is not checked, a transaction cannot be processed for the recipient.

**Payments - ACH Collection**

Recipient & Amount | Account | Review & Submit | Payments - ACH Payment

TEMPLATE NAME: One Time Payment [Add Recipient] [Import Amounts]

ACH CLASS CODE: Individual (PPD) | Company (CCD)

Search [Show Payments] Pay All | Notify All [Grid] [List]

Name	Account	Pay	Notify	Amount	Addendum	
<input checked="" type="checkbox"/> Recipient 1	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0		[Edit] [Copy]
<input checked="" type="checkbox"/> Supplier Company 1	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0		[Edit] [Copy]

[Cancel] [Next]

**Edit**  
To change the recipient's account

**Edit**  
To update recipient's information and/or account

**Copy**

- Enter the amount to be collected for the recipient(s), and then click Next. The Account page appears.

6. Select the account that the funds will be withdrawn "From" /deposited "To", and then click Next.

# PAYMENTS, continued

**Payments - ACH Collection**

Recipient & Amount   **Account**   Review & Submit

TEMPLATE NAME:  
One Time Payment

ACH CLASS CODE:  
Individual (PPD) - [Change](#)

**Choose "To" Account**

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Business ICP	Checking	██████████	\$ █████,713.43

\* - Indicates required field

[Cancel](#) [Next](#)

7. On the Review & Submit page, review the payment information.
  - Select an Effective Date.
  - If the payment will recur, click on Set Schedule.

**Payments - ACH Collection**

Recipient & Amount   Account   **Review & Submit**

TEMPLATE NAME:  
One Time Payment

ACH CLASS CODE:  
Individual (PPD)

SEND PAYMENT AS:  
My Business LLC

TOTAL AMOUNT: \$20.00   RECIPIENTS: 2   TO ACCOUNT:  
Business ICP - ██████████

EFFECTIVE DATE \*  
11/13/2015

RECURRENCE  
[Set Schedule](#)

**Selected Recipients** [Grid](#) [List](#)

Name	Account	Pay	Notify	Amount	Addendum
Recipient 1	123456789	Yes	No	\$10.00	
Supplier Company 1	123456789	Yes	No	\$10.00	

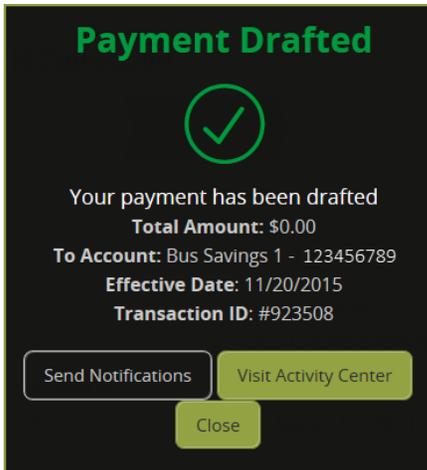
\* - Indicates required field

[Cancel](#) [Draft](#) [Approve](#)

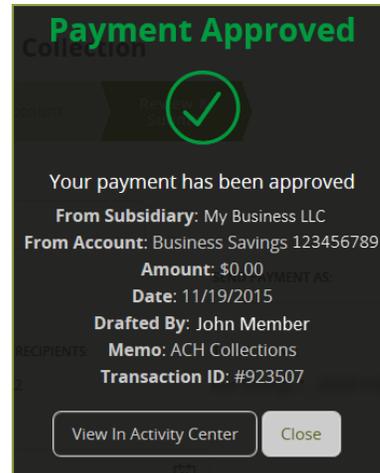
# PAYMENTS, continued

- 8. Depending on your user rights, the options available on the Review & Submit tab vary. Select either Draft or Approve to draft the payment.

**Example** of the confirmation screen displayed when **Draft** is selected:

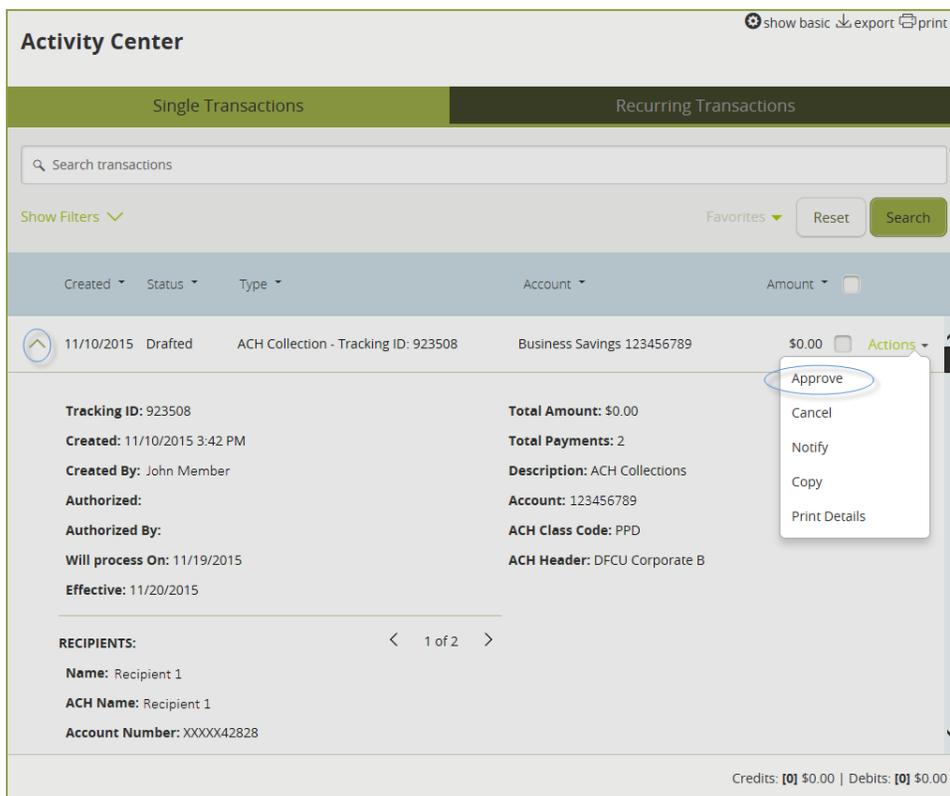


**Example** of the confirmation screen displayed when **Approve** is selected:



- 9. To Approve from the Payments workflow, click Approve. Continue to Step 11.

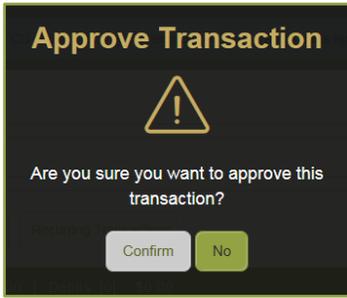
- 10. To Approve a transaction from Activity Center, click the  symbol to expand the transaction, click Actions, and then click Approve.



# PAYMENTS, continued

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11. Select Confirm when asked to confirm that you want to Approve this transaction.



12. You will need to enter a code from the hard token issued to you by DFCU Financial.

Secure Token		
A secure access token is required to authorize this transaction. Please enter it below.		
<input type="text" value="363338"/>		
1	2	3
4	5	6
7	8	9
Delete	0	Clear
<input type="button" value="Continue"/> <input type="button" value="Cancel"/>		

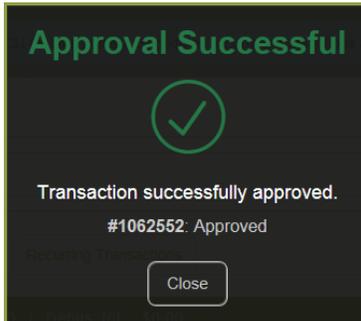
The first time you use a code from your token, you will be required to enter a second code.

Enter Your Secure Token		
Since this is your first time using this secure access device, please provide a second token.		
<input type="text" value="568195"/>		
1	2	3
4	5	6
7	8	9
Delete	0	Clear
<input type="button" value="Authorize"/> <input type="button" value="Cancel"/>		

# PAYMENTS, continued

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13. After entering the required secure codes from your hard token, a confirmation message will appear.



## Uploading Files

File uploads are available for ACH Batch, ACH Collection, and Payroll payment types. Using your accounting software, you can create a 2-column or a 5-column .CSV file to upload into DFCU OnLine.

The 2-column file is used to update A 2-column .CSV file must have the following columns:

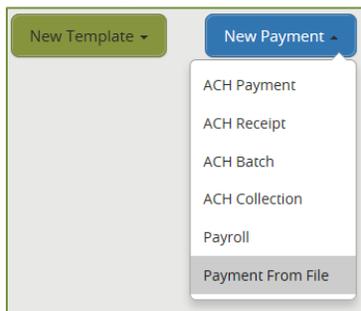
- Recipient Name
- Amount

The 5-column file is used to create recipients and amounts for a payment. The 5-column .CSV file must have the following columns in this order:

- Recipient Name
- Routing Transit Number
- Account Number
- Account Type
- Amount

## To upload a .CSV File:

1. In the Menu, click Commercial > Payments, the Payments page appears.
2. Select Payment From File from the New Payment dropdown.



3. After selecting Payment From File, the Payment From File page appears.

A form titled "Payment From File". It contains two required fields: "PAYMENT TYPE \*" with a dropdown menu showing "--Please Select A Payment Type--" and "IMPORT FILE \*" with a text input field containing "Select a file to upload". A legend below the fields states "\* - Indicates required field". An "Upload File" button is located at the bottom right of the form.

# PAYMENTS, continued

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4. Select the appropriate Payment Type from the dropdown.

**Payment From File**

PAYMENT TYPE \*

- Please Select A Payment Type--
- Payroll
- ACH Collection
- ACH Batch

5. Click in the Import File field. The Choose File to Upload box will appear.
  - a. Locate the .CSV file.
  - b. Either double-click on the file or click Open. The file will appear in the Import File box.

**Payment From File**

PAYMENT TYPE \*      IMPORT FILE \*

ACH Collection      TestFile.csv

\* - Indicates required field      Upload File

6. Click Upload File.

### Tips for a successful file upload:

- For a 2-column .CVS, ensure that the order of recipients in the file matches the order of recipients listed in DFCU OnLine.
- For either file, if there is more than one payment to a recipient, the file should include a separate line for each transaction to that recipient.
- Ensure that the account type codes are accurate:
  - o 37 – Debit to Savings
  - o 32 – Credit to Savings
  - o 27 – Debit to Checking
  - o 22 – Credit to Checking