Business Services On-Line Transactions

Welcome to Online Business ACH! With this service, you'll be able to collect monies from your clientele on a regular basis, directly from their financial institutions' accounts. No longer will you need to wait for the check in the mail! The following is an outline on how to maneuver within On-Line Account Access, in order to make these transactions as easy as possible for our Business Members.

Business Administration

Under Administration, you can setup a new account, edit an existing account, perform company setup, or setup a new user.

To add a new account:

1. Sign into your account.
2. Select Administration from the left-side of the screen.
3. Click Add Account to add additional accounts.
4. Click Continue to submit the request to Three Rivers. We will review and then add the account.

To edit an existing account:

1. Sign into your account.
2. Select Administration from the left-side of the screen.
3. Click Edit next to the account you want to edit on the "Accounts" page.
4. Edit the appropriate fields.
5. Click Continue.

To Perform Company Setup:

1. Sign into your account.
2. Select Administration from the left-side of the screen.
3. Select Company Setup from the left-side of the screen. This button allows the Administrator to enter ACH limits and setup the ACH approval process.
    a. After we have have activated a business, the Company Administrator must setup his/her own ACH limits.
    b. If you try to release a batch without establishing limits, the system will not allow the batch to be released.
    c. The limits established by the financial institution override the limits established by you.
    d. If the amount entered on the Maximum Batch Withdrawal Total is above the limit specified by Three Rivers, then an error will appear on the Company Setup page.

To Setup a New User:

The Company Administrator can add other users to access the company's accounts. He/She has complete control to assign each new user a Sign-on ID and Password, along with specific rights.

1. Sign into your account.
2. Select Administration from the left-side of the screen.
3. Select User Setup from the left side of the screen.
    a. The "Balance Reporting" and "ACH" sections will need to be completed by the Administrator after the user information and administrative rights have been established.
    b. When allowing someone access to setup templates or batches, the "Normal Batch Rights" and/or "Sensitive Batch Rights" fields must be viewed.
    c. A user can be assigned both first approval and second approval rights; however, both approvals cannot be performed on the same batch by the same user.

Creating ACH Templates and Batches

There are three ways to create ACH templates and batches: from scratch, by importing them, or creating your own .CSV files to import. The following discusses entering them from scratch. The other two options can be discussed with a Three Rivers representative, if needed.

Template Creation:

1. Sign into your account.
2. Select ACH from the left-side of the screen.
3. Select Batch Templates from the left-side of the screen.
4. Select the blue Add Batch Template button at the top of the screen. The "Create ACH Template" page will display and you'll be asked to fill out the following information:
    a. Template Name
    b. Template Description
    c. Offset Account
    d. Batch Type
    e. Batch Security
5. Select Continue. The "Edit ACH Template" page will display. Complete the entries on the grid:
    a. Name: the name of your customer.
    b. ID: the identifying number of the party receiving the transaction.
    c. Withdrawal: amount being withdrawn from other party.
    d. Account: the receiving account number.
    e. Routing #: routing and transit number of the customer's financial institution.
    f. Type: select the correct account type of the customer's account.
    g. Prenote: only appears if you selected "Automatically Generate Prenotes" in ACH setup.
6. Select Save.

Editing ACH Template Information:

1. Sign into your account.
2. Select ACH from the left-side of the screen.
3. Select Batch Templates from the left-side of the screen.
4. Find the template you would like to edit information on and select Edit Info under the "Actions" column on the right-side of the screen.

Editing ACH Templates:

1. Sign into your account.
2. Select ACH from the left-side of the screen.
3. Select Batch Templates from the left-side of the screen.
4. Find the template you would like to edit and select Edit Temp under the "Actions" column on the right-side of the screen. (TIP: Use the Tab key to move from left to right between columns. Use the Up and Down Arrow keys to move to the next row.)

ACH Batch Manager

After templates are setup, batches can be created from the templates to send to Three Rivers for processing. After a batch is created, it can be edited if necessary.

Adding a Batch:

You may add a batch from the Batch Templates or the Batch Manager page. After a batch is created, the system assigns a status to the batch. There are different Batch Statuses:

- Unapproved: This is a newly added batch and can be edited prior to sending to Three Rivers.
- Part-Approved: One approval of two required approvals has taken place.
- Approved: All required approvals have taken place.
- Released: Batch has been released to Three Rivers for processing. At this point, the batch cannot be edited.
- Processing: Three Rivers has started to process the batch; however, items still exist that have not been included in a file transmitted to the ACH operator.
- Rejected: Three Rivers has rejected the batch.
- Processed: All transactions within the batch have been processed by Three Rivers.
- Confirmed Rejected: A rejected batch has been confirmed by the business.

Add a batch from Batch Templates:

1. Sign into your account.
2. Select ACH from the left-side of the screen.
3. Select Batch Templates from the left-side of the screen.
4. Find the template you would like to use and select Create Batch under the "Actions" column on the right-side of the screen.
5. Enter the effective date for the transactions.
6. Check either Approve Batch or Approve and Release Batch.
7. Select Continue.

Add a batch using Batch Manager:

1. Sign into your account.
2. Select ACH from the left-side of the screen.
3. Select the blue Add Batches button at the top of the screen.
4. Enter the effective date for the batch. (TIP: Use the Tab key to move from left to right between columns. Use the Up and Down Arrow keys to move to the next row.)
5. Check either Approve All or Approve and Release All.
6. Select Continue.
   NOTE: After a batch has been released to Three Rivers, the business can no longer take action on the batch. Please call us with any issues.