QUICK START GUIDE
ACH

BRISTOL
COUNTY
SAVINGS
BANK®

Commitment. Stability. Community.

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RSA Tokens

An RSA token is required to enable the user to access the ACH menu of Bristol County Savings Bank's Online Banking System. Your PIN, followed by the token code, will allow you to securely access the ACH functions within our system.

If your organization has multiple users, each user should have a unique token.

When prompted, you will need to enter your 4-digit PIN followed by the 6-digit token code that is being displayed on your token at that time. (NOTE: the token code will change every 30 seconds. There is a time countdown indicator on the left-hand side of the display.)

When you select ACH or Wire from the Menu, you will be prompted to enter a Pass Code.

Participants

Once you have utilized your RSA token to access the ACH menu, select **ACH Participants** from the menu to view the full list of established participants and access functions related to Participant maintenance.

Edit Participants information by selecting the **pencil icon** on the right side of the screen.

Delete a Participant by selecting the **trash basket icon** on the right side of the screen. You can also delete a Participant by placing a check mark in the box next to the participant you would like to delete. Select Delete Selected Participant.

ACH Participants

Group

[   ]

| Clear | Filter |

	Name	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status		
☐	ABC Company Inc.	ABC Co. Inv. Nov. 2022	123456789	11/21/2022 9:58 AM		x1515	011500120	Checking	Active	✏	🗑

| Delete Selected Participants | Add Participant |

To add a participant, select the Add Participant button at the bottom of the page. Complete the necessary fields on the Participant Details screen.

Participant Details

Participant Type

◉ Standard   ○ Child Support Payment

* Name

[ABC Company Inc]

Email Address

[ABC@gmail.com]

☐ Send email when batch status is
    changed to Processed

* Nickname

[ABC Company Inc]

Institution Name

[BRISTOL COUNTY SVGS BANK]

* Routing Number

[211370859]

* Unique Identifier

[123456789]

* Account Number

[123456789]

* Confirm Account Number

123456789

* Account Type

Checking

* Status
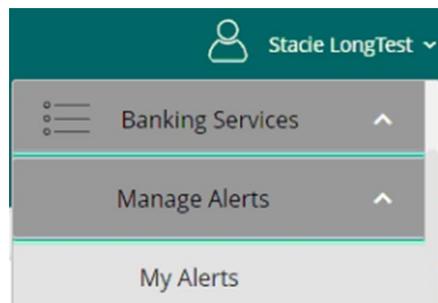
Active

Group

Discretionary Data

Cancel   Save

Click on **Save** to add the participant.

Payee Alerts – Add/Change/Delete

This feature allows you to subscribe to receive an alert when an ACH Participant has been added, changed or deleted.

- Select Banking Services, then select Manage Alerts and My Alerts.

- Highlight the radio button "ACH Participant Alert."

- Click the Add Subscription Button.

Add Notification Subscription

Please select an alert type:
- ◉ ACH Participant Alert
- ○ ACH Return Available
- ○ ACH Whitelist Alert
- ○ Any Account Activity Alert
- ○ Available Balance Below Limit
- ○ Available Balance Daily Snapshot
- ○ Card Alert
- ○ Current Balance Above Limit
- ○ Current Balance Below Limit
- ○ eNotices Alert
- ○ Insufficient Funds Charge Alert
- ○ Large Check Cleared Alert
- ○ Large Debit Card Purchase Posted
- ○ Large Electronic Check Posted
- ○ Large Electronic Deposit Posted
- ○ Large Withdrawal Posted
- ○ Reminder Alert
- ○ Secure Message Alert
- ○ Specific Check Cleared
- ○ Wire Payee Alert

Add Subscription

The final step of setting up payee alerts is to confirm your email.

Add Notification Subscription

ACH Company:
ABC Testing A Lo

Email Addresses   Add/Edit Email
☑ isaura.tavares@bcsbmail.com

Mobile Device   View/Edit Mobile Device

Cancel   **Submit**

ⓘ Your notification was created successfully.   ✕

Manage My Money ⌄   Remote Deposit   ACH ⌄   Wires ⌄

Current Alerts

Description	Created Date		
Notify me when an ACH Return for ACH Company 999-99-999 is available.	12/08/2022 7:59:39 PM	✏	🗑

Batches

Please Note:
If you are processing an ACH File Upload, please proceed to the Pass-Thru File instructions on page 12.

When initiating a Batch, please be sure to verify the transaction type – CREDIT or DEBIT. The transaction type is determined by what is happening on the other side of the transaction. For example, if you are sending funds to a recipient, that is a CREDIT. If you are pulling funds from another financial institution into your account, that is a DEBIT.

Select Batches from the menu to view a complete list of established templates and access functions related to Template maintenance.

✏ Edit Template by selecting the **pencil icon** located on the right side of the screen.

☒ Delete a Template by selecting the **trash basket** icon on the right side of the screen. You can also Delete a Template by placing a check mark in the box next to the batches to delete. **Select Delete Selected Templates.**

Batches (continued)

Batches

☐ Show Search Options

	Template ↑	Created	Company	Transaction Type	Amount	#	Effective Date		
☐	**Name:** ABC Company **Fund From:** x1522 Business Checking Testing	11/21/2022 10:01 AM	ABC Testing A Lo - x-999	CCD Credit - Non-Consumer Credit	$0.00	0	12/01/2022 🗓	✏	🗑

[Transmit] [Delete Selected Templates] [Add Template]

To create a new batch, click on **Add Template.**

- Complete required (*) Template Details including Offset Account.

- Offset Account dropdown will display available account(s) with ACH access.

- Select account from dropdown menu.

Important: If you navigate away from the screen without clicking Save, changes will be lost. Click on Save after each step to ensure work is saved.

Template Details

* Template Name

[ABC Company]

* Transaction Type

[CCD Credit - Non-Consumer Credit   ⌄]

Company Discretionary Data

[ABC Co. Inv Nov 2022]

* Company Entry Description

[Direct Pay]

* Company

[ABC Testing A Lo - x-999   ⌄]

Offset Account

[x1522 Business Checking Testing (Available ($80.14))   ⌄]

Batch Entries

Nickname ↕	Notify	Unique Identifier ↕	Account Number ↕	Account Type ↕	Hold	Prenote	Amount				
ABC Co. Inv. Nov. 2022		123456789	x1515	Checking	☐	☐	$	0 Addenda	✎	🗑

Active Total **$0.00** ❓ Hold Total **$0.00** ❓ Prenotes **0**

Import CSV File

Choose File	No file chosen	Import

Initiate Prenotes	Add Participants	Save

After saving the template details, **click on the Add Participant Box.**

Check the box next to the Participant(s) you wish to add. You also have the option to create a New Participant by selecting New Participant, filling in all required participant details.

Click Save.

Once all participants are selected, click on **Add Selected Participants.**

ACH Participants

Group

Clear	Filter

	Name	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status		
☐	ABC Company Inc.	ABC Co. Inv. Nov. 2022	123456789	11/21/2022 9:58 AM		x1515	011500120	Checking	Active	✎	🗑

Delete Selected Participants	Add Participant

Once Participants have been added, review Template Details.

To hold a user in a template, click the Hold box for that specific Participant.

Click on Save and Close which will return you to the list of Batches.

Template Details

* Template Name

ABC Company

* Transaction Type

CCD Credit - Non-Consumer Credit ▾

Company Discretionary Data

ABC Co. Inv Nov 2022

* Company Entry Description

Direct Pay

* Company

ABC Testing A Lo - x-999 ▾

Offset Account

x1522 Business Checking Testing (Available ($80.14)) ▾

Batch Entries

Nickname ↑↓	Notify	Unique Identifier ↑↓	Account Number ↑↓	Account Type ↑↓	Hold	Prenote	Amount			
ABC Co. Inv. Nov. 2022		123456789	x1515	Checking	☐	☐	$	0 Addenda	✏	🗑

Active Total **$0.00** ❓   Hold Total **$0.00** ❓   Prenotes **0**

Import CSV File

Choose File	No file chosen	Import

Initiate Prenotes   **Add Participants**   **Save**

Initiate a Batch

Select the template by checking the box located on the left side of the template.

Verify the effective date by either clicking the 📅 Calendar icon or typing the appropriate date into the date field.

Select the Transmit button at the bottom of the page.

	Name: ABC Company **Fund From:** x1522 Business Checking Testing	11/21/2022 10:01 AM	ABC Testing A Lo - x-999	CCD Credit - Non-Consumer Credit	$0.00	0	12/01/2022 📅	✏	🗑

Transmit   **Delete Selected Templates**   **Add Template**

A confirmation will appear on the upper section of the screen to alert you that your batch was successfully initiated. You can also view a history of Batches by going to the Activity menu.

The "Sara Test" batch (Ref #94058) has been initiated.

Setup a Recurring Batch

When a Batch is set up with all the required information, including both the Organization and Participant information along with the dollar amount(s), the Batch will automatically display Recurring Batch under the date.

Editing a Recurring Schedule

Click the Recurring Batch hyperlink located beneath the Effective Date Field for the batch you would like to edit. Complete the Start Date and Schedule fields and click the Initiate button at the bottom of the screen.

ACH Batch Schedule View

Batch
Sara Test

Amount
$0.01

Company
ABC Testing A Lo

Transaction Type
PPD Credit - Consumer Credit

Fund From
x9518 - NOW Checking Testing 1

* Start Date

| 12/02/2022 | 🗓 |

* Frequency

| Monthly | ⌄ |

◉ No End Date

○ End By:

| MM/DD/YYYY | 🗓 |

○ Number of Batches:

| |

| Cancel | Initiate |

A confirmation will appear on the upper section of the screen to alert you that your batch was successfully initiated. You can also view a history of Batches by going to the Activity menu.

> ℹ A recurring series of "Test 2" batches (Ref #53887) has been initiated: Every month, starting on 09/27/2022. ✕

Recurring Batches

Recurring Batches

☐ Show Search Options

Ref #	Batch	Company	Schedule	Amount	Effective Date
		There are no batches to display.			

Pass-Thru

In the ACH menu, click on ACH File Upload.

Under Pending Pass-Thru, click on Choose Files. Browse your computer for the file and **click Open**. Then **click the Upload button.**
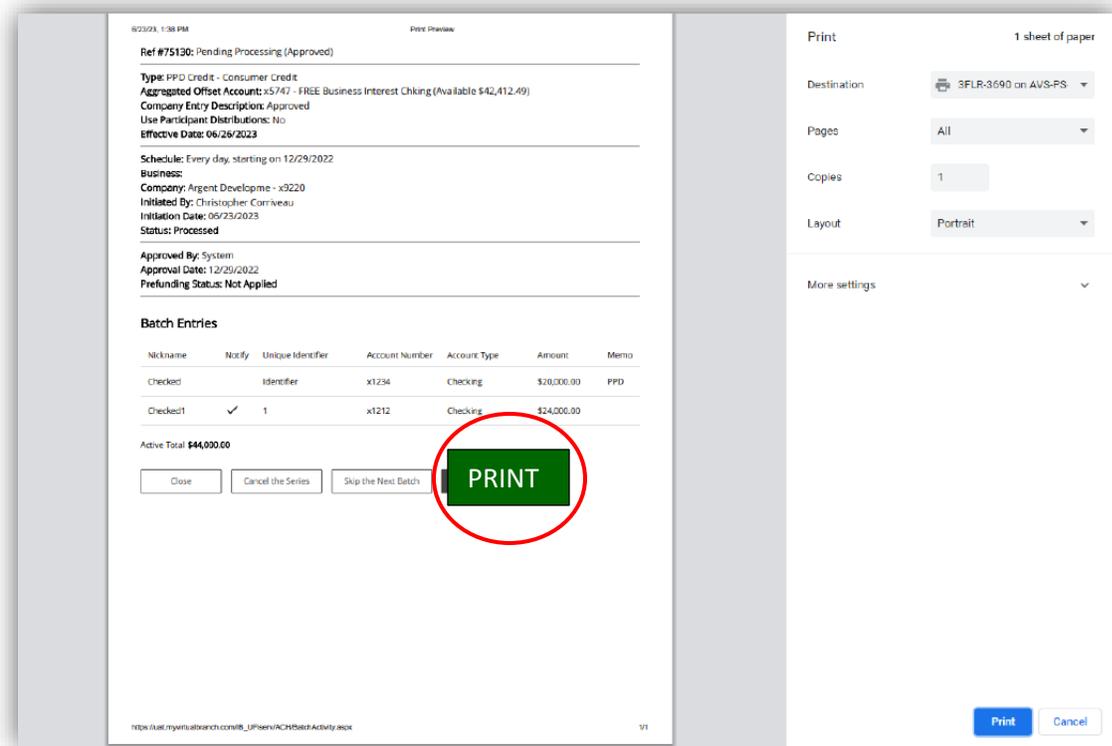
A confirmation will appear on the upper section of the screen to alert you the Pass-Thru File was successfully initiated. The file will then appear under the Pass-Thru History.

Activity

How to print your ACH template history:

1. For your convenience, a print button has been added.

In the ACH menu, click on ACH Activity. You can view an ACH Returns Report, Pending ACH

Transactions and a History of ACH Transactions by clicking the Show Search Options box. Select a specific date range and click Search.

Pending ACH transactions and History can be exported into Excel. Click on Export under the category you wish to export. Open the file and Save.

ACH Returns Report

Date Range:

Today	⌄

From:

11/30/2022	📅

To:

11/30/2022	📅

Search　　**Download**

Pending

☐ Show Search Options

Ref #	Batch	Company	Amount	Status	Effective Date
		There are no batches to display.			

ACH History

☐ Show Search Options　　☑ View Latest For Recurring Batches

Ref #	Batch	Company	Amount	Status	Effective Date	
75163	**Name:** Recurring Sample **Type:** PPD Credit - Consumer Credit **Fund From:** x5747 FREE Business Interest Chking (Part of series: 4 Recurrence)	Argent Developme - x9220	$4.00	Processed 06/21/2023	06/22/2023	🔍
75130	**Name:** Recurring Sample 2 **Type:** PPD Credit - Consumer Credit **Fund From:** x5747 FREE Business Interest Chking (Part of series: 4 Recurrence)	Argent Developme - x9220	$6,000.00	Processed 06/21/2023	06/22/2023	🔍

Export

File Import

The Batch Import feature allows you to upload Participants into existing Batches. You can use this feature to both import AND override any data associated with your Batch.

Important information about Batch Import

The Batch Import feature allows you to upload participants into exiting Batches. You can use this feature to both import AND override **any data** associated with your Batch (name, nickname, participants, transaction amounts, prenotes, holds, etc.).

How to Import

1. Create the Batch that you would like to import your transactions into. Click here to create the Batch.

2. Add a template that describes what type of file you will be importing.

3. Use the "Batch Import" module to load your file into your Batch.

4. Review any information or errors related to the import.

5. View or Edit the Batch that you have uploaded into prior to initiating.

6. Click Save & Close, check the check box next to the Batch(es) that you would like to send and click "Initiate" to start the batch for processing.

Use the Batch Import module to load your file into your Batch.

Batch Upload

Batch Import

* Batch Template

Select a Batch

* File Format

Select or Create File Type

Select the type of file you will be uploading. If you would like to build your own file type, use the File Format Specification editor. Once you have selected your Batch and File Type, upload the file by clicking "Choose File" and then Submit.

Choose File | No file chosen

Cancel   Import

Contact

For assistance, please contact your Relationship Manager or Bristol County Savings Bank Customer Service at 508-828-5420.

For issues with your RSA Token, please make sure you have your token with you, as the support team will need to identify data from the token.