



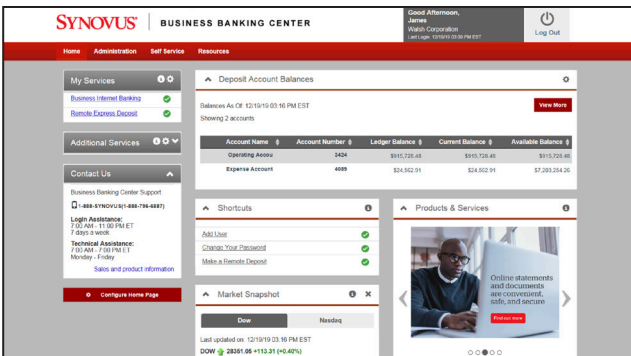
ACH Origination

Instructional Video

Synovus.com/TreasuryVideos

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Log In and Add User Permissions



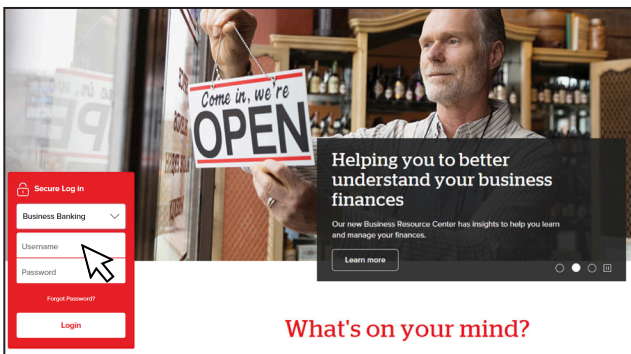
Access ACH Origination through the Synovus Business Banking Center.

Secure Log In

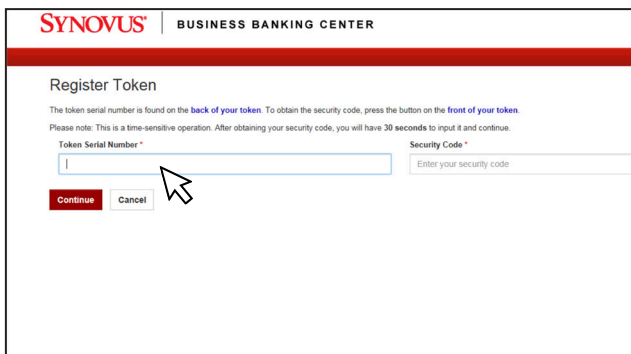
Select *Account Type – Business* from the *Secure Log In* drop down menu.

Enter your User ID and Password.

Then click *Log In*.

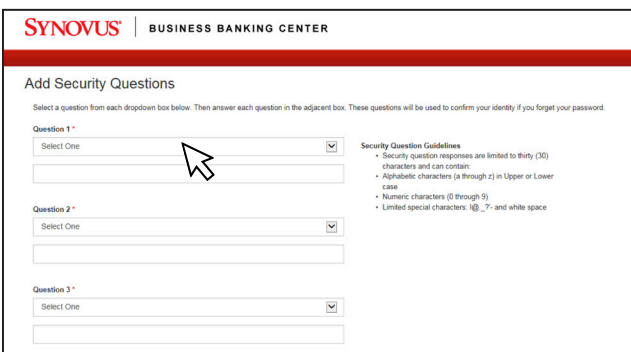


What's on your mind?



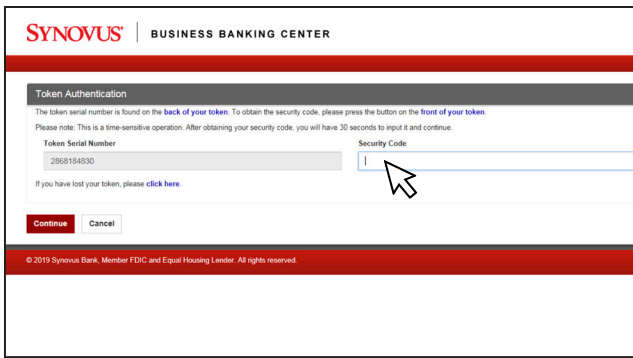
First Time User – Token Registration

If you are a first time user, you will be asked to register a token.

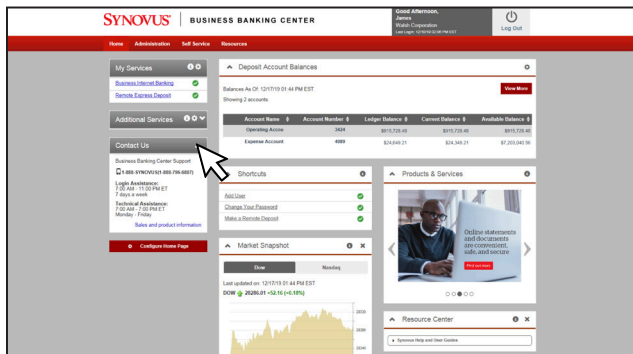


Security Questions and Token Authentication

Periodically, you'll be prompted to answer a security question corresponding with the information you provided when originally creating your user name and password.

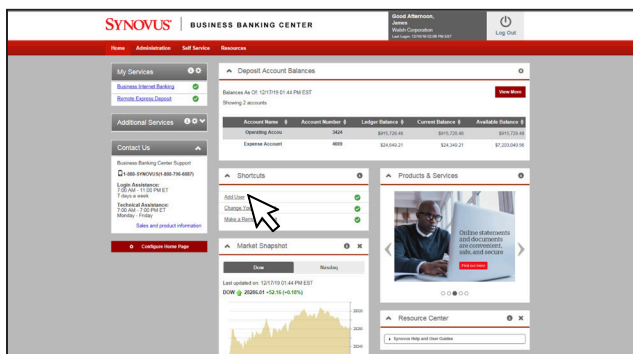


Each time you access the Business Banking Center, you will enter a Security Code generated by your token.



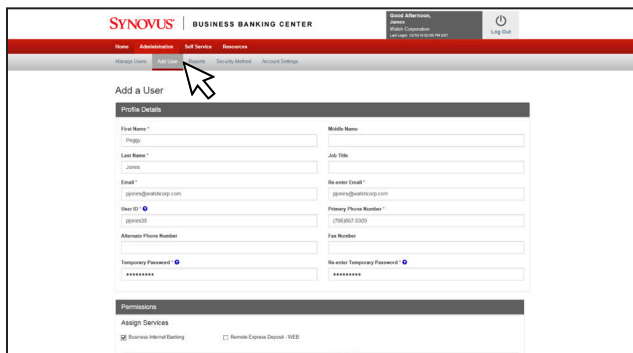
Home Page User Support

Helpful user support can be found on the Business Banking Center home page. The *Contact Us* panel provides contact information and the *Resource Center* panel provides access to Synovus Help and User Guides. The User Guide section includes the ACH Rules and the ACH Return Reason Code Guide.



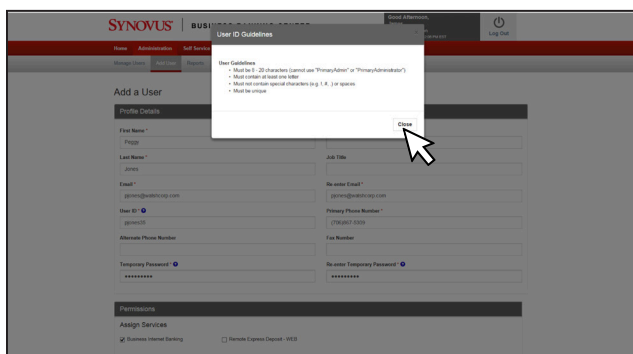
Starting on the Synovus Business Banking Center home page, there are two ways to add a user.

Select *Add User* in the shortcuts panel or choose *Administration* from the top menu bar.

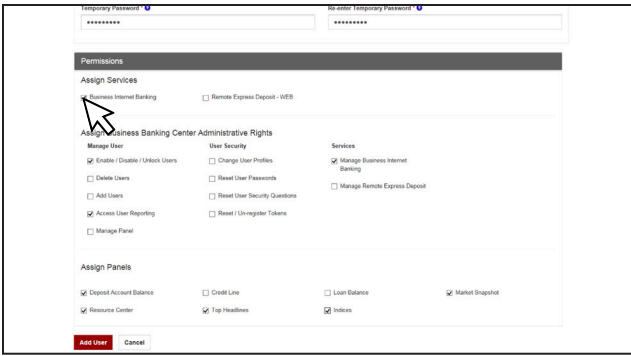


Then select *Add User*.

Complete the profile details. All fields with the red asterisk are required.



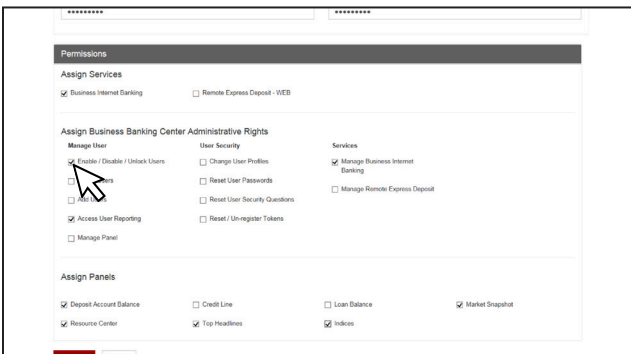
Fields containing a question mark provide information related to the field.



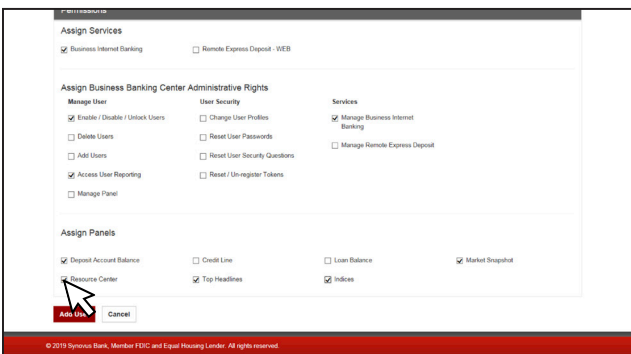
Add User Permissions

Next, you'll have permissions options.

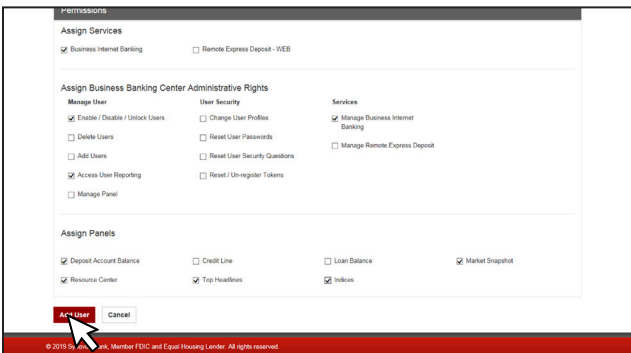
Assign Services allows you to select user permissions.



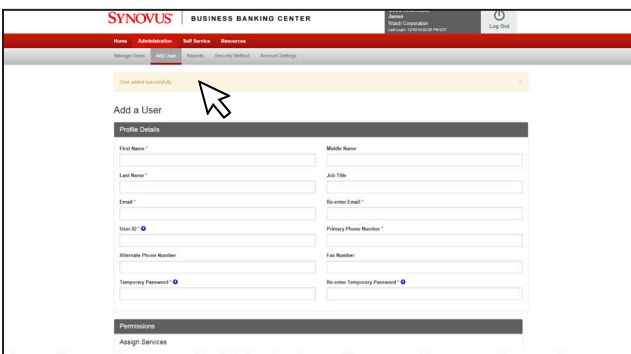
Then *Assign Business Banking Center Administrative Rights*. Permission selected will require the User to have a token to access services.



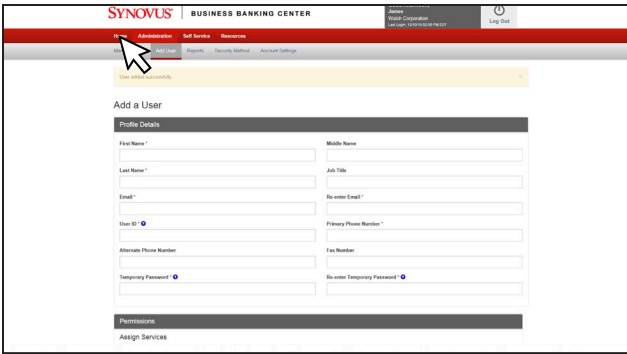
Assign Panels allows for designation of panels to be customized by User. Selecting *Resource Center* provides the user access to the quick reference guides.



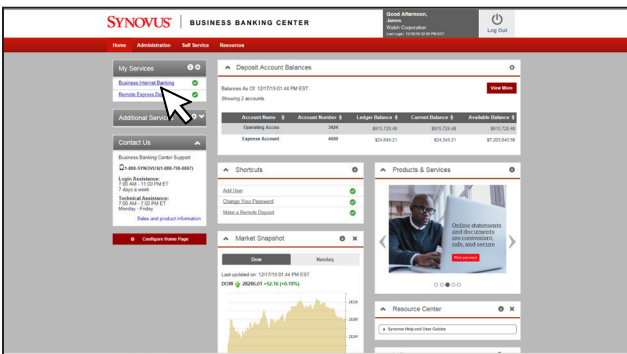
Once selections have been made, click *Add User*.



You will receive a message that states user was added successfully. This completes the process of adding a user to the system.

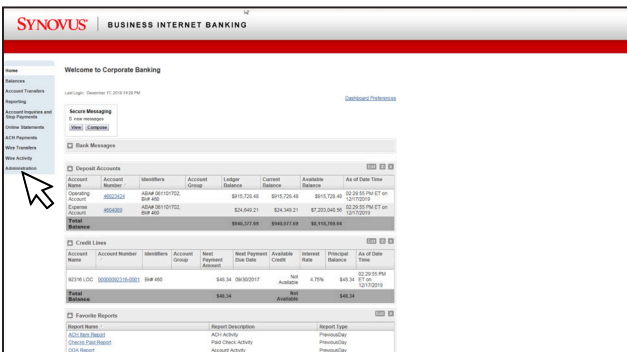


Now to establish permissions for ACH, click *Home* from the top menu bar.

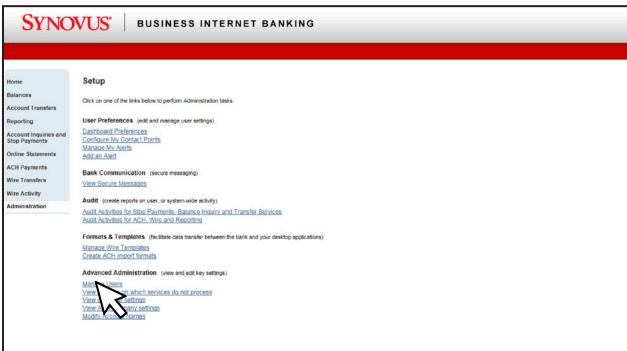


User Setup – Administrative Permissions

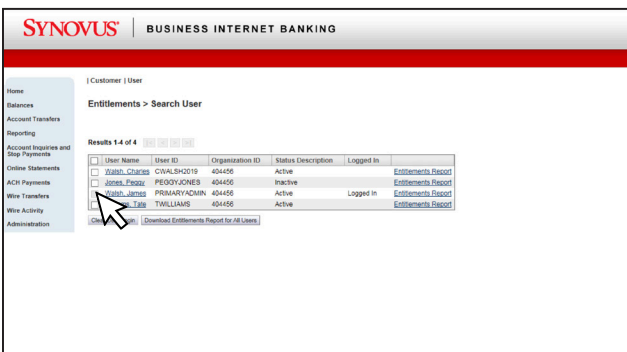
From the Home screen, select *Business Internet Banking*.



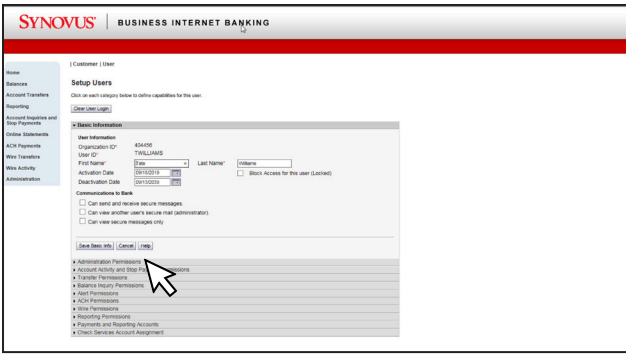
Then select *Administration*.



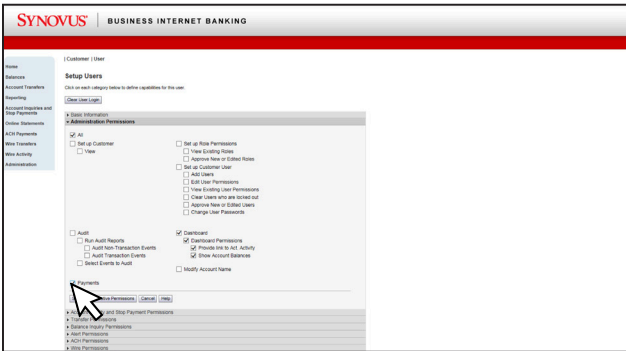
Under *Advanced Administration*, select *Manage Users* to assign ACH permission access.



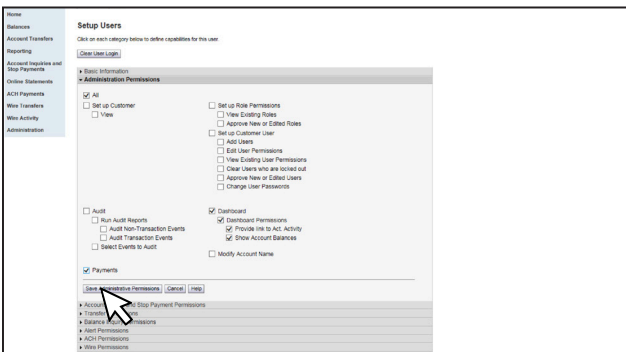
Click the *User Name* to whom you will be providing ACH access.



Select *Administrative Permissions*.

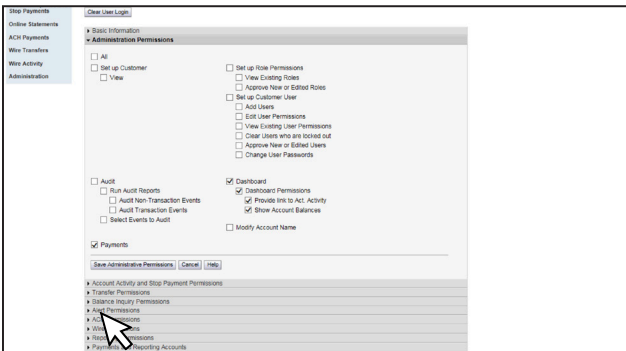


Users processing ACH files will need to have the *Payments* option checked.

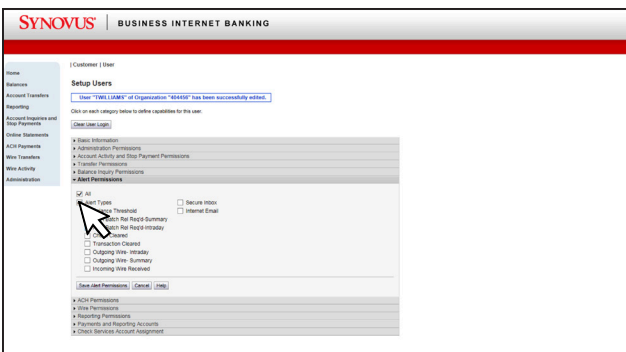


Assigning *Dashboard* will allow account balance information to appear on the User's Business Internet Banking home page.

Now click *Save Administrative Permissions*.

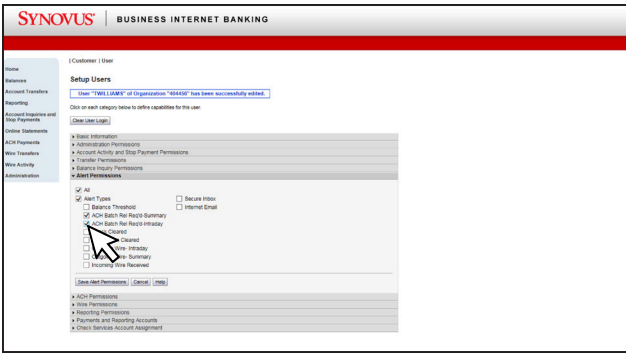


Next, select *Alert Permissions*.



Alerts allow the User to receive messages sent by the system informing them about a transaction or an account event.

Choose the type of alert the User will need.

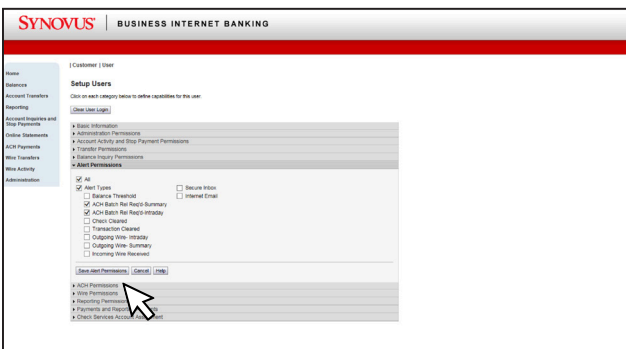
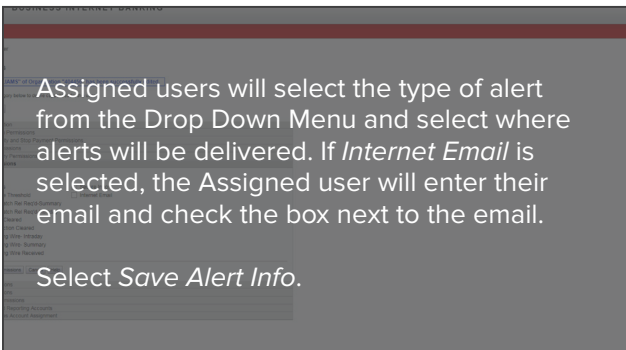
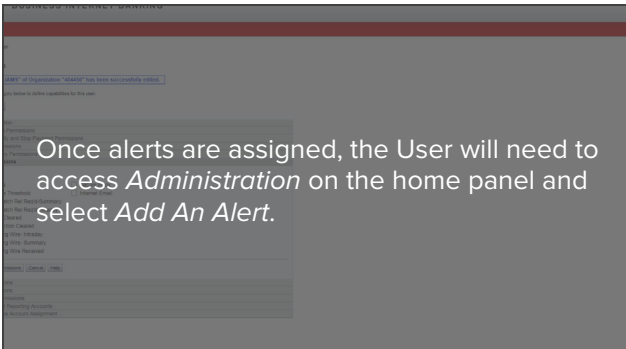
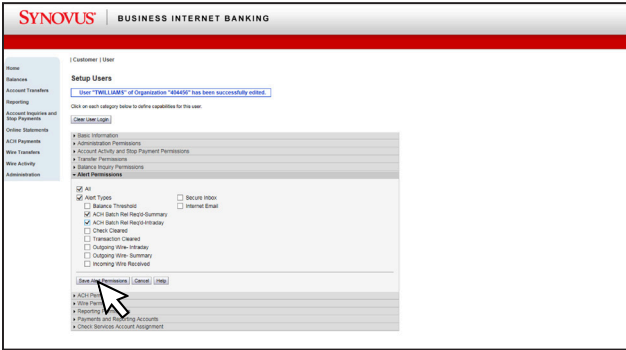


ACH Batch Release Summary and Intraday alerts notify the user of ACH batches that are ready to be released.

Summary alerts are typically generated one hour before the end of the day.

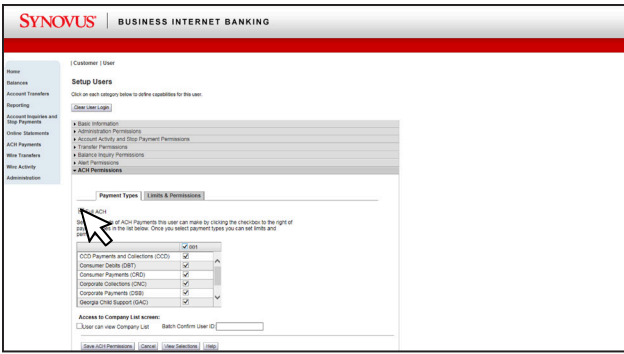
Intraday alerts are sent at any time during the day.

Select *Save Alert Permissions*.



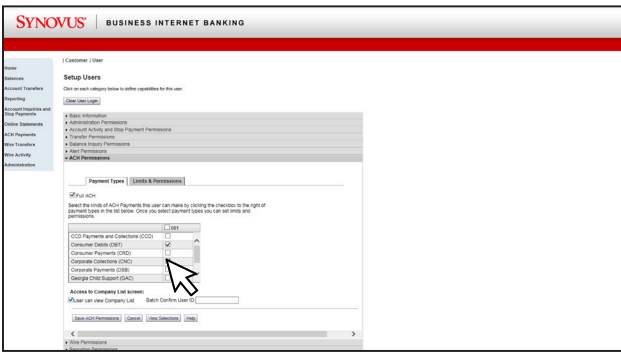
User Setup – ACH Permissions Payment Types

Select *ACH Permissions*.

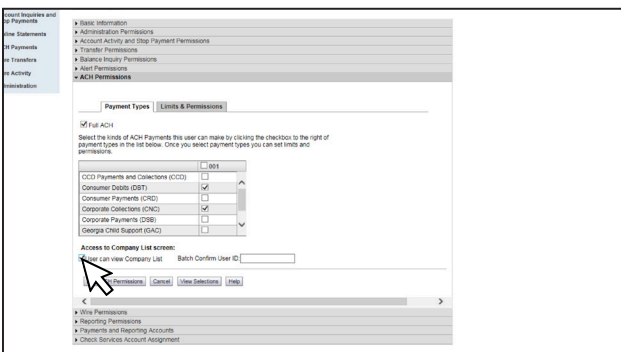


Once in *ACH Permissions, Payment Types*, click *Full ACH*.

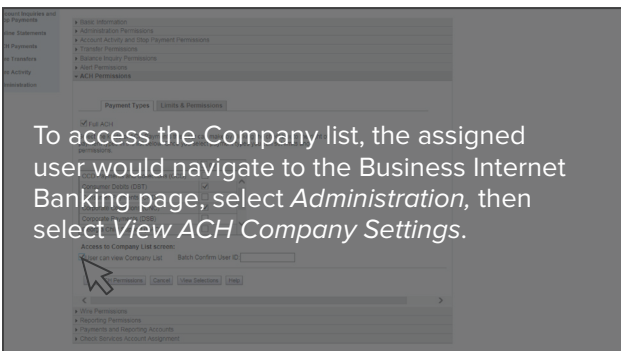
Selecting *All ACH Offset Account/Payment Type Combinations* will allow the User access to all Companies and ACH payment types.



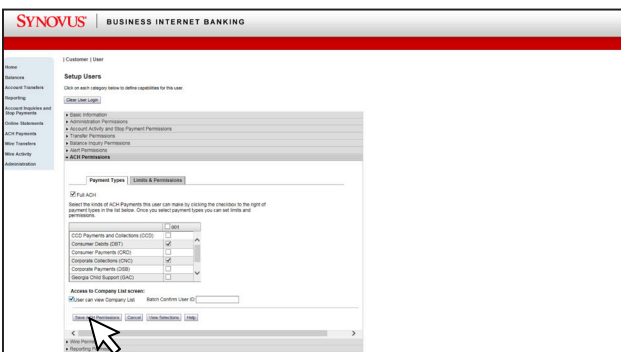
To limit a User's access, check the selection box next to the ACH payment types the user can access for each company account.



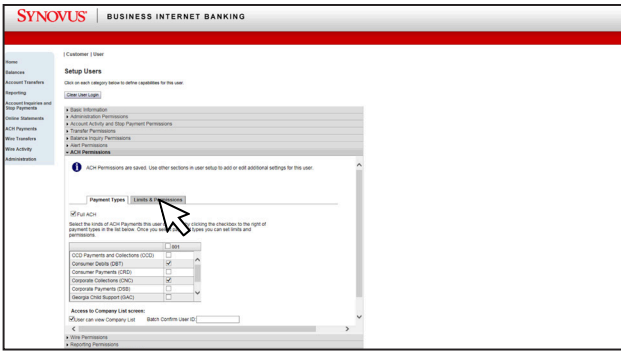
Selecting *User Can View Company List* allows the assigned user to view the unique three-digit code used to identify the account associated with each code.



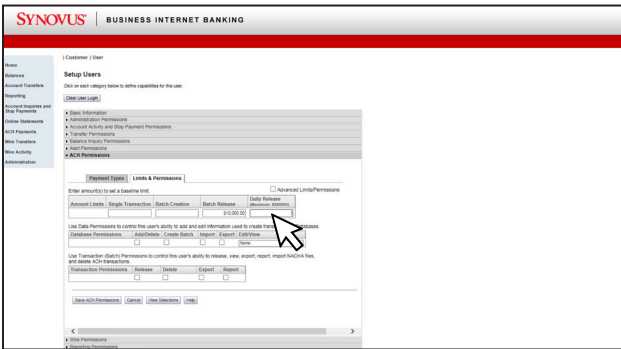
To access the Company list, the assigned user would navigate to the Business Internet Banking page, select *Administration*, then select *View ACH Company Settings*.



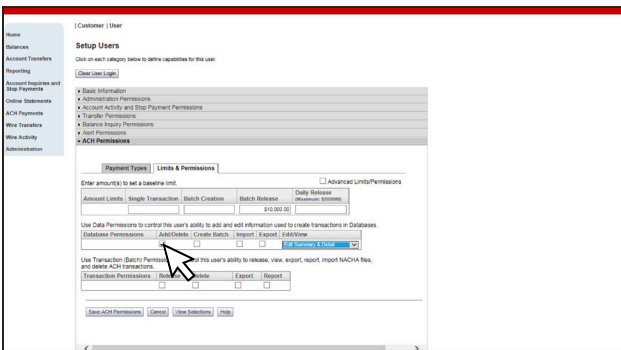
To complete ACH Permissions – Payment Types, select *Save ACH Permissions*.



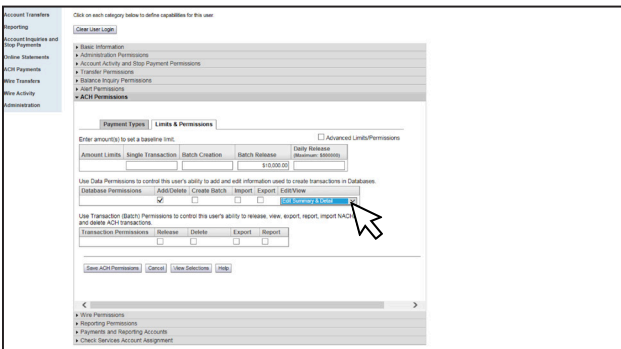
Now access *Limits & Permissions*.



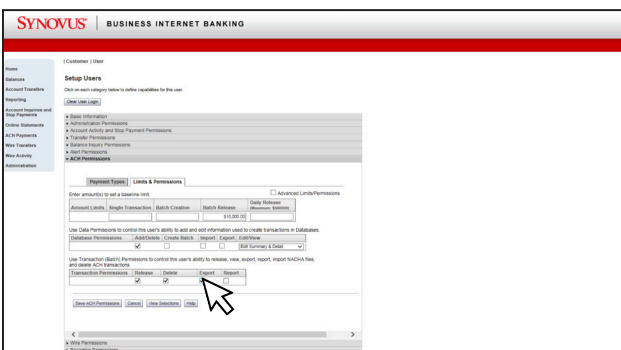
Amount Limits will default to the company's pre-assigned ACH limit. Individual Users can be assigned lower limits and would be managed by the Primary Administrator.



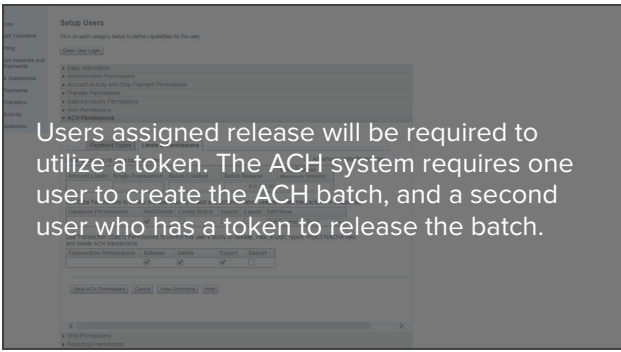
Database Permissions allows the user to add and edit information used to create transactions in a database storing payment information. For example, a Payroll database would contain an employee's name, Bank ID, Account Number and payment amount.



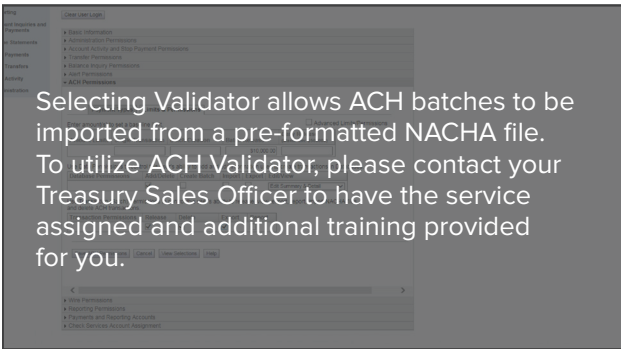
Edit/View allows the user to edit transaction amounts or payee information, such as a routing number.



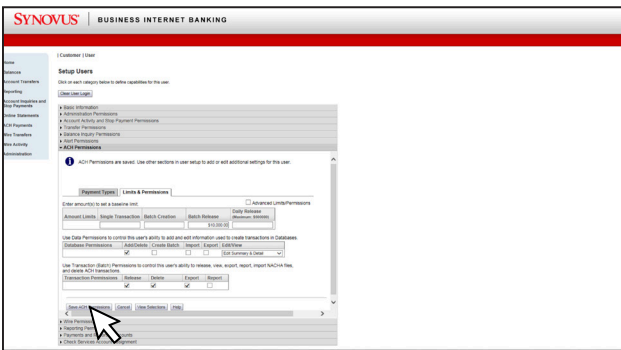
Transactions Permissions allow the user to release, delete and export ACH Batches.



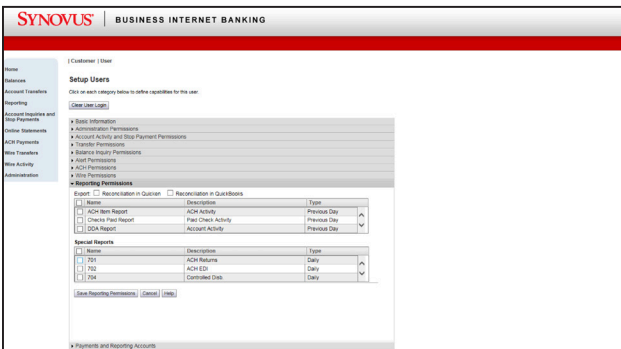
Users assigned release will be required to utilize a token. The ACH system requires one user to create the ACH batch, and a second user who has a token to release the batch.



Selecting Validator allows ACH batches to be imported from a pre-formatted NACHA file. To utilize ACH Validator, please contact your Treasury Sales Officer to have the service assigned and additional training provided for you.

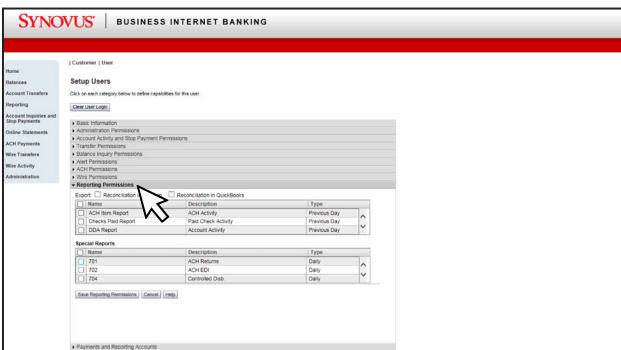


Once all permission and limits have been entered, select *Save ACH Permissions*.

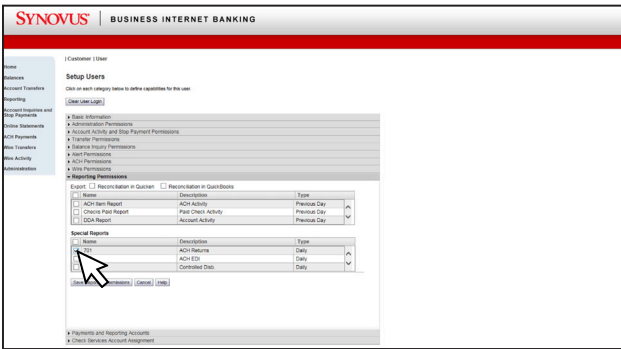
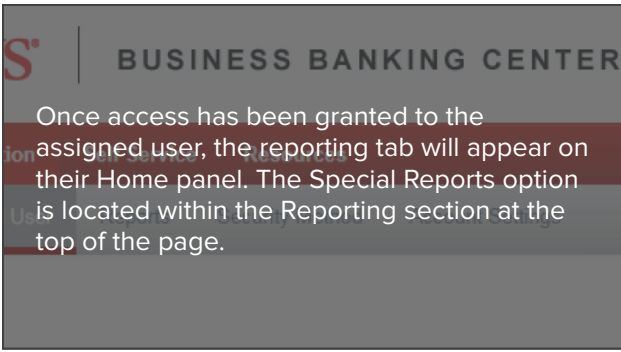


Reporting Permissions

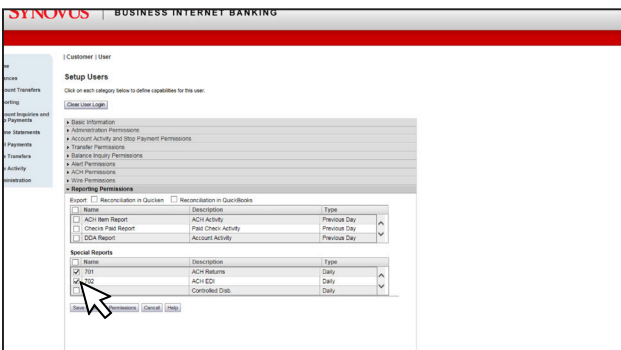
Reporting Permissions assigns reporting access to users.



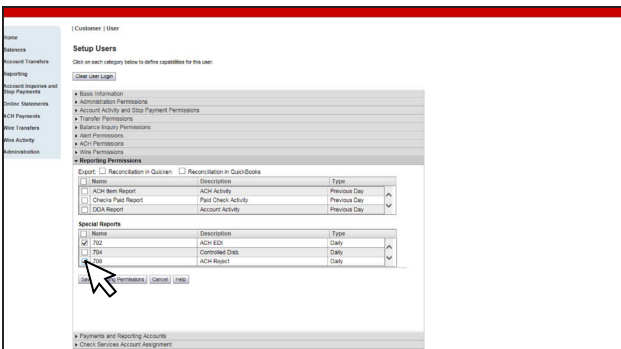
Special Reports will need to be assigned to Users who have ACH permissions.



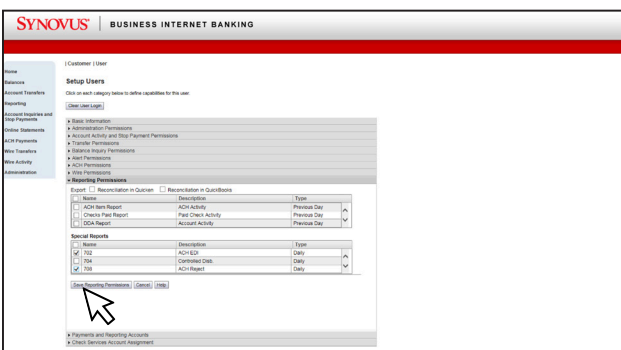
701- ACH Returns that provide notification of returned ACH entries or information within a batch that needs to be corrected. Corrections can consist of changes to the receivers account number or bank routing number. Regulations require the sender to make corrections to their ACH batch within 6 banking days of receiving notification.



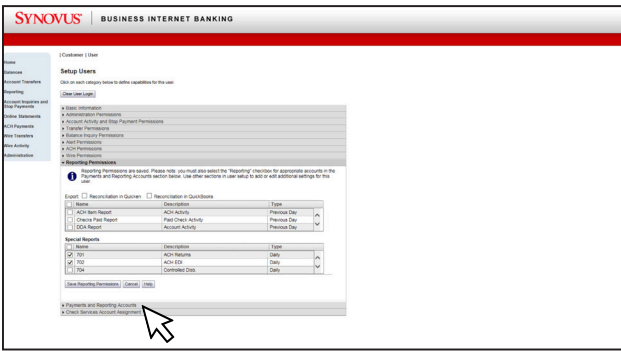
702 - ACH EDI reports are available for companies who utilize Electronic Data Interchange.



708 – ACH Reject provides information relating to ACH batch or entries that have rejected.

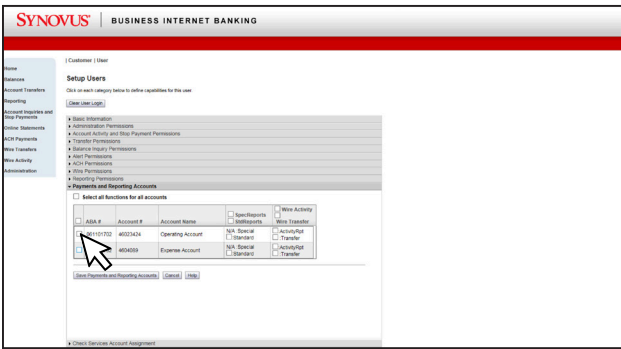


Once all reporting permissions have been assigned, select *Save Reporting Permissions*.

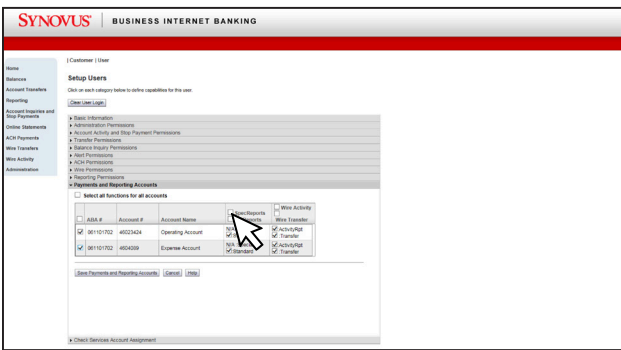


Payments and Reporting Accounts

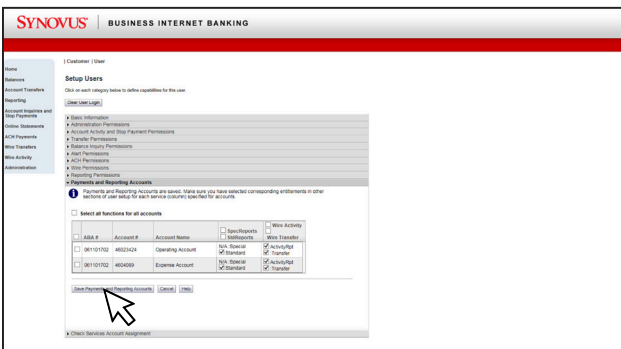
Payments and Reporting Accounts assigns access to information reporting.



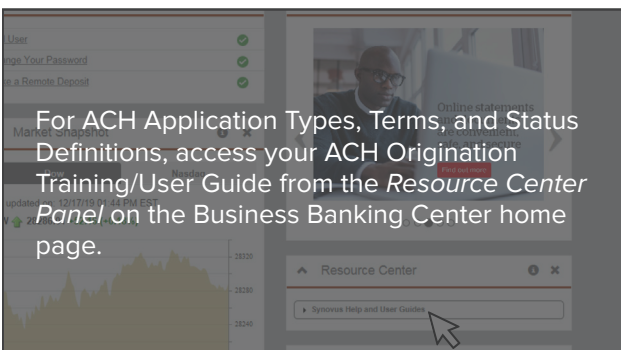
Select the box beside the account the User will need to access. Once selected, checkmarks will move to the right side of the page.



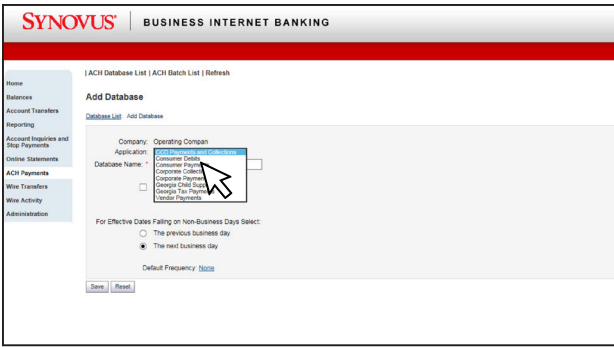
Select the report options. For Users with access for ACH, include SpecReports.



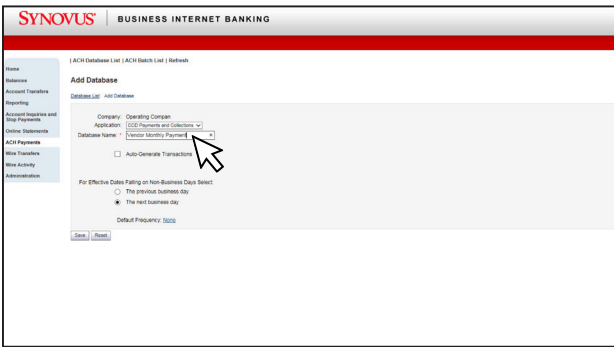
Then, select *Save Payments and Reporting Accounts*.



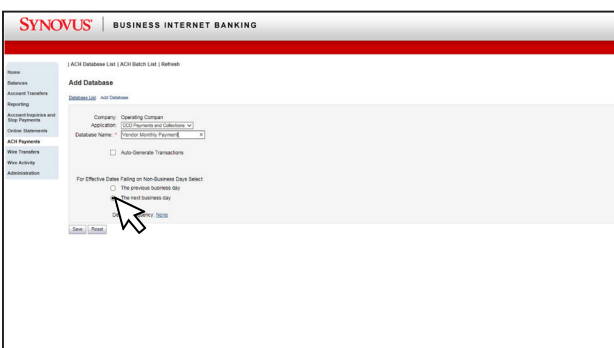
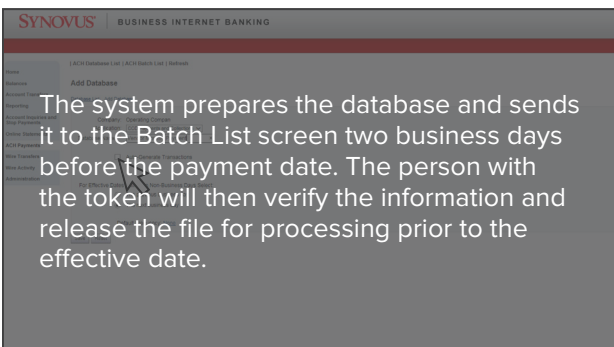
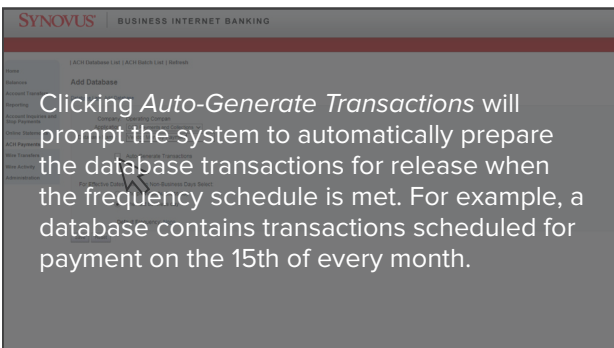
For ACH Application Types, Terms, and Status Definitions, access your ACH Origination Training/User Guide from the *Resource Center Panel* on the Business Banking Center home page.



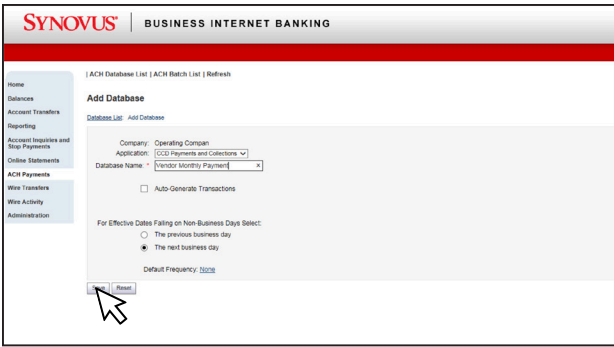
Then, *Application* to select the appropriate ACH Application from the drop down list.



Database Name is where you enter a name to identify the database.

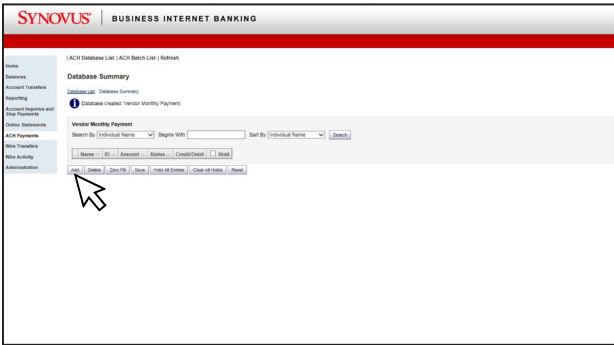


Select *Effective Dates Falling On Non-Banking Days* if you wish for employees to receive funds before or after effective dates falling on a non-banking day or holiday.



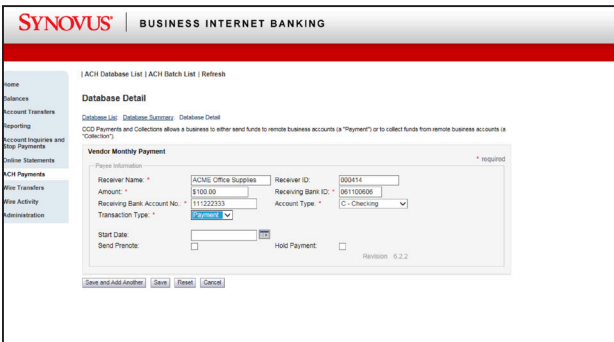
Default Frequency is utilized when auto-generate is selected.

Click Save once you've made your selections.

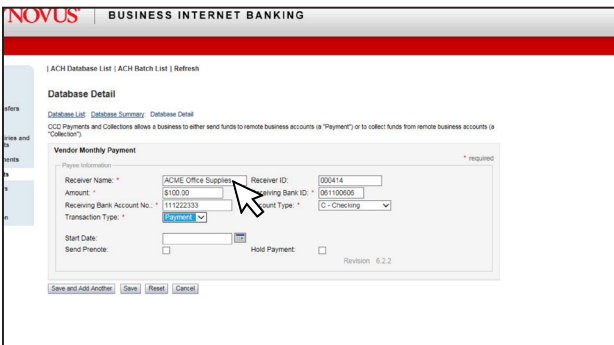


The Database Summary screen will display "Database Created".

Click Add to begin adding detail information associated with the database, such as payment information.

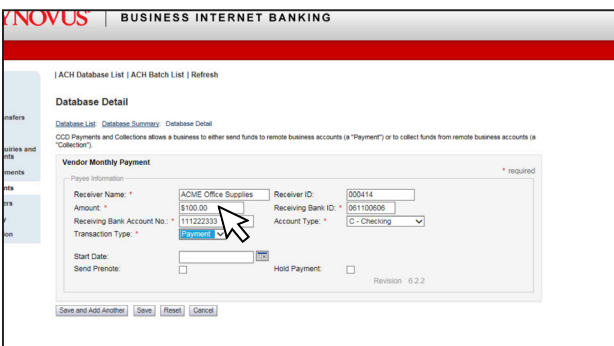


Complete the database details. All fields with the red asterisk are required.



Enter the Receiver name.

The Receiver ID field is optional. ID numbers, such as vendors payroll ID, can be entered. The ID can contain letters and numbers.



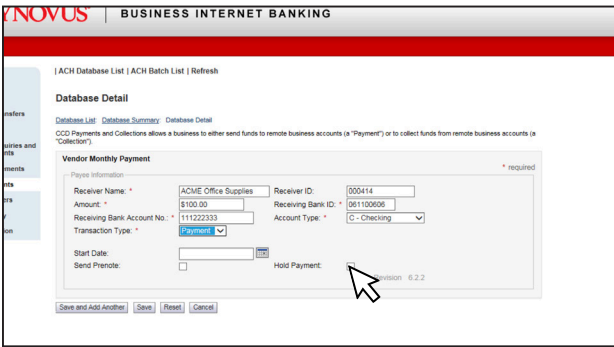
Enter the amount to be paid.

The Company Receiving Bank ID is a nine digit bank routing number for the recipient.



Enter the recipient's bank account number.

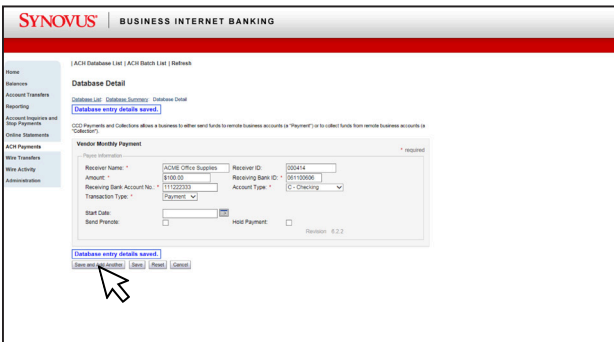
From the *Account Type* drop down, select the account type to which the funds will be sent.



Start Date is optional.

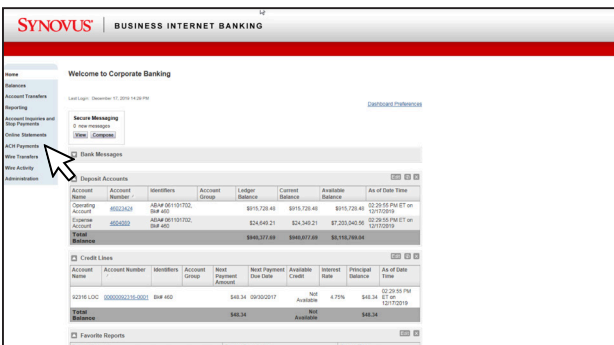
The *Hold Payment* option prevents the system from including a transaction in a batch.

Holds will remain in effect until removed.



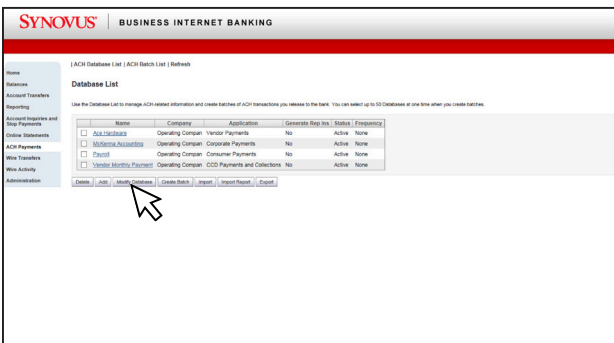
Click *Save and Add Another* allows you to continue and add additional payees to the database.

When all entries to the database have been added, click *Save*.

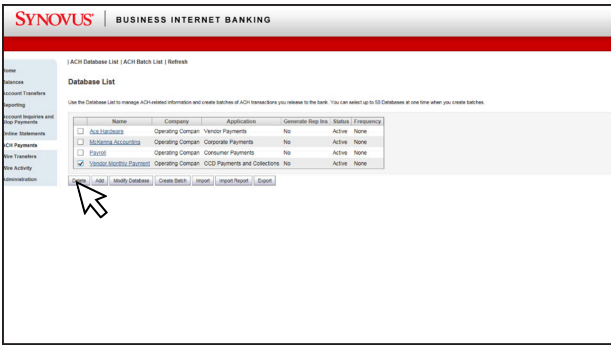


Database Maintenance

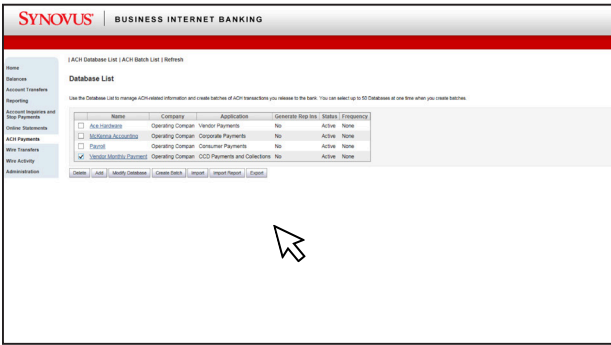
For database maintenance, select *ACH Payments* from the side bar menu within Business Internet Banking.



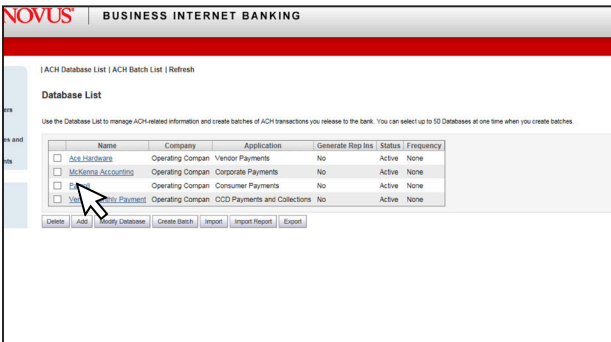
Place a checkmark next to the database and select *Modify Database* to change the name of the database or database options for auto-generate and effective date.



Place a checkmark next to the database and select *Delete* to remove a database.

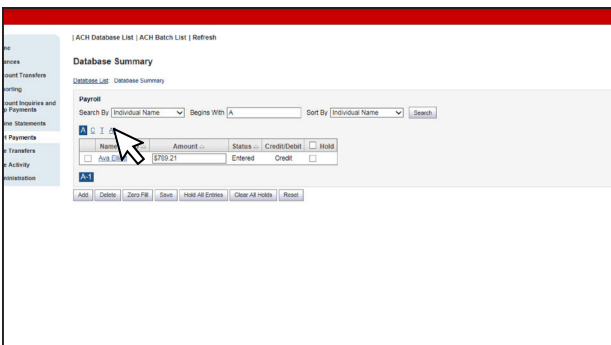


Select *Save* when complete.

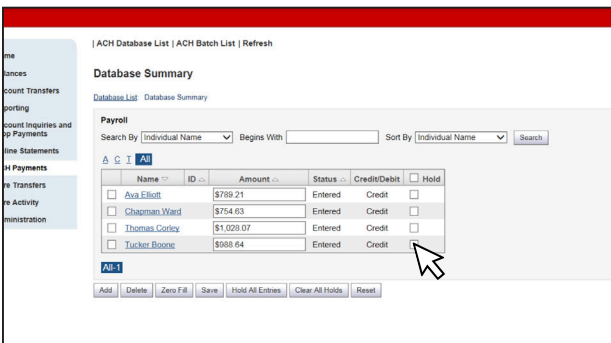


Maintenance Database Entries

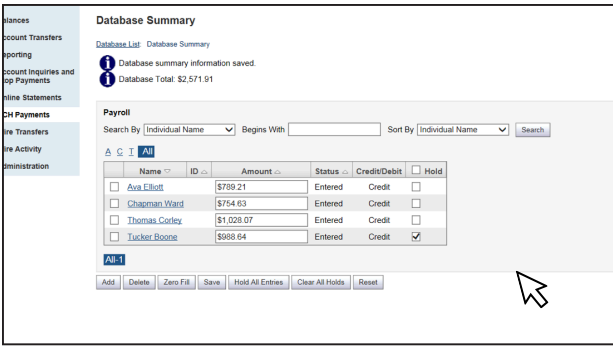
Within ACH Payments, click the blue hyperlink name for maintenance of entries within a database.



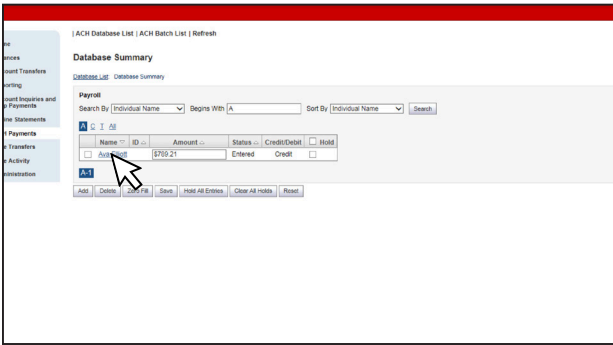
Database Summary provides multiple edit options: *Select All* to view all entries within a database.



You can enter new amount, add new entries and more. Place a checkmark next to an entry and click *Delete* to remove. Place a checkmark next to the entry and click *Hold* to prevent an entry from being released for payment. Select *Save* after all editing is complete.

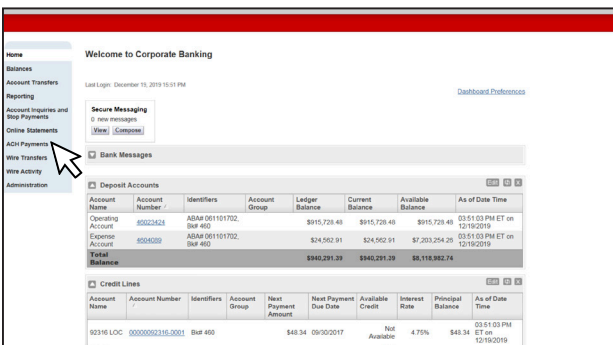


A pop up message will display the information saved, along with new file totals.



Click the blue hyperlink name within the database summary to edit payee information, such as an account number.

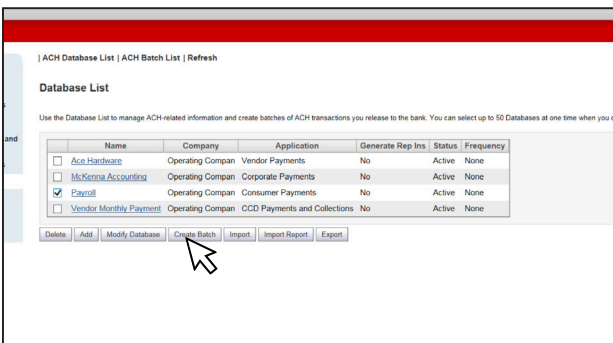
Then, select Save.



Creating an ACH Batch

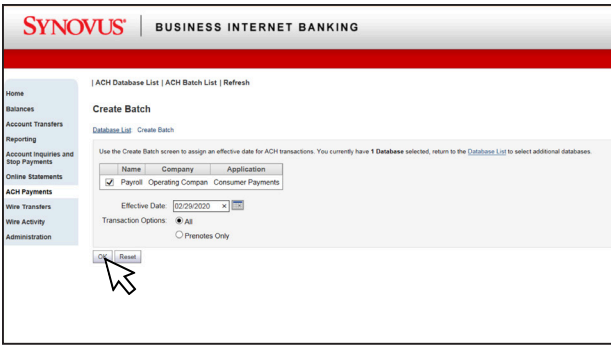
Batches are groups of transactions scheduled for payment on the same date, such as a payroll file.

To create an ACH Batch, access Business Internet Banking, and select *ACH Payments*.



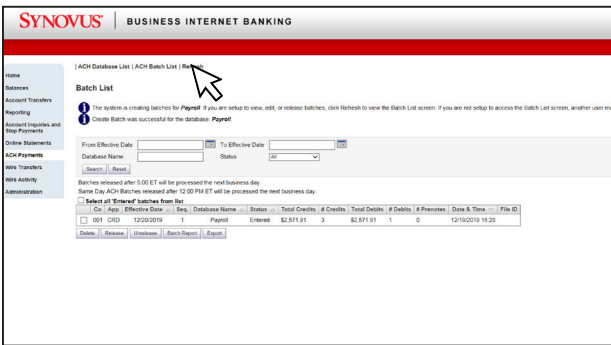
Place a checkmark next to the database to be sent. Multiple batches that will have the same effective date can be selected for processing.

Then, click *Create Batch*.



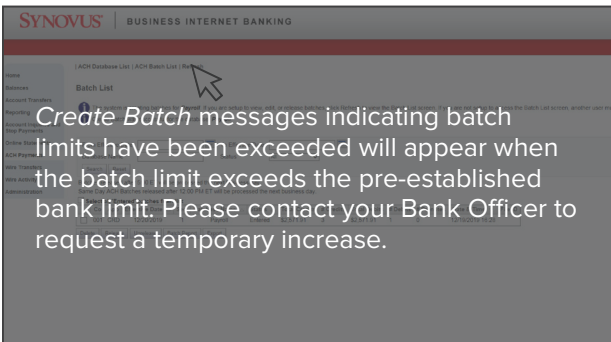
Enter the effective date. This is the date the transaction will post to the receivers account.

Then, select OK.

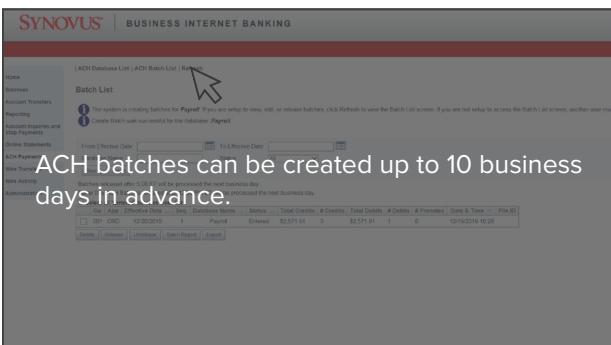


A Batch List message will appear indicating that the system is creating batches.

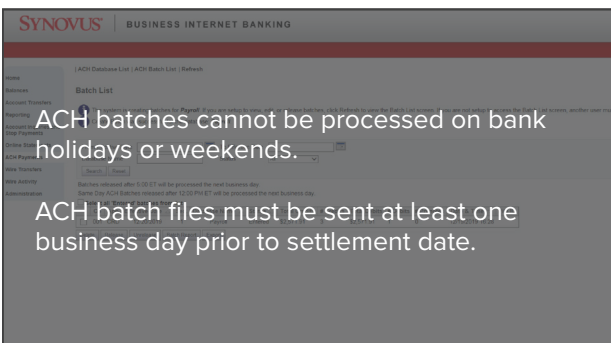
If the batch list does not immediately appear, refresh the screen.



Create Batch messages indicating batch limits have been exceeded will appear when the batch limit exceeds the pre-established bank limit. Please contact your Bank Officer to request a temporary increase.



ACH batches can be created up to 10 business days in advance.



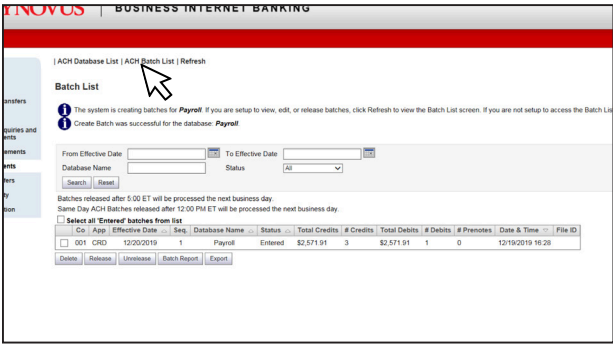
ACH batches cannot be processed on bank holidays or weekends.

ACH batch files must be sent at least one business day prior to settlement date.

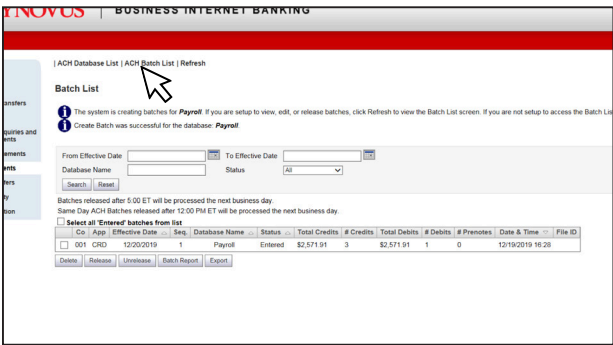
SYNOVUS BUSINESS INTERNET BANKING

To ensure ACH Batches are submitted for the correct effective date - Batches will need to be released by 4:15 CST/5:15 EST to allow for processing time.

For customers who have same day ACH access batches will need to be submitted before 11:00 AM CT/12:00 ET.



Customers enrolled in ACH Prefunding must have available funds in the offset account prior to submitting a batch. Funds are debited from the offset account at the time the file is received for processing.



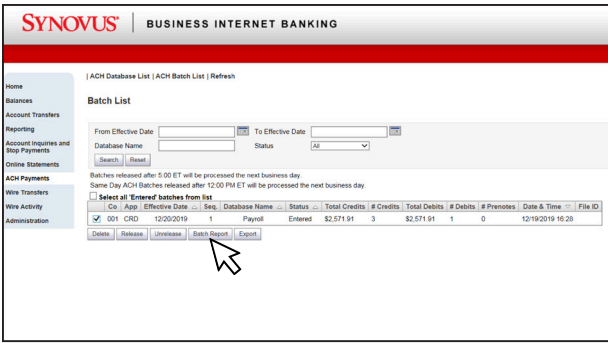
If funds are not available at the time the file is received for processing the prefunding process will attempt to validate available funds up to 2 additional times prior to end of day processing.



If funds are not available by end of day processing in the offset account, the batch will remain in suspended status and will not be processed.

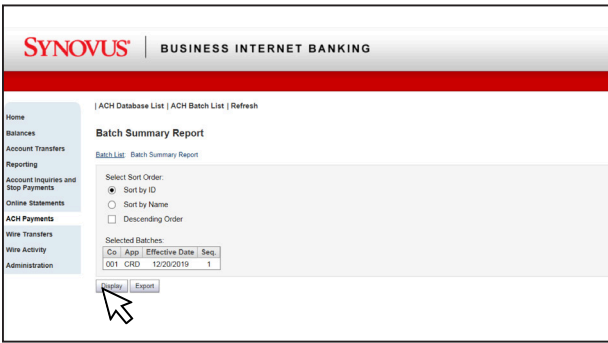


To review ACH Batches, select *ACH Batch List*.



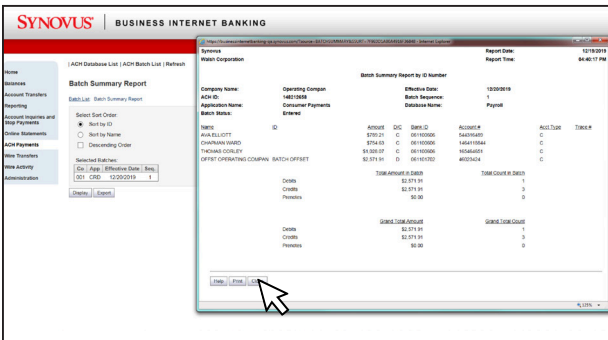
Place a check mark in the box next to the file created. The file will be in an Entered status.

Select *Batch Report*.

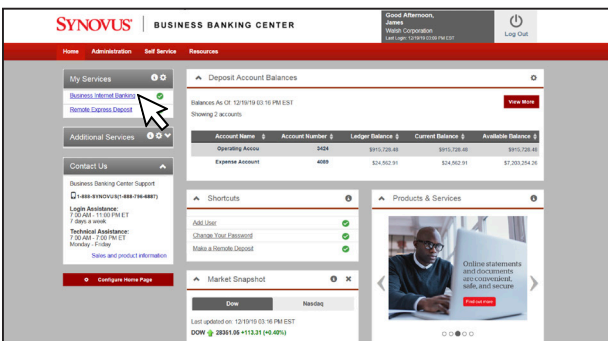
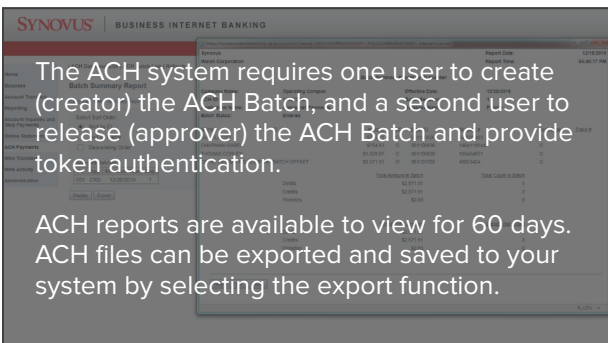


Sort by ID, name, or descending order.

Then, select *Display or Export* to review Batch information.

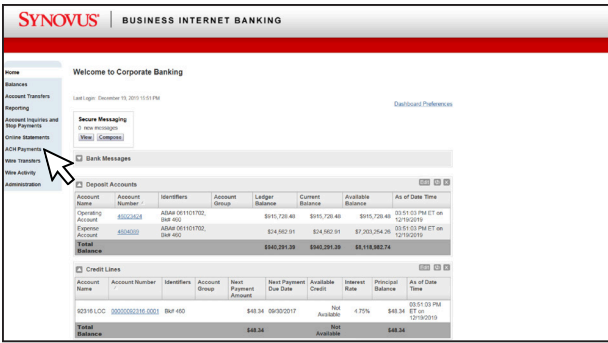


If all information is correct, select Close. Sign off and notify the person releasing the ACH file that the file is ready to be released.

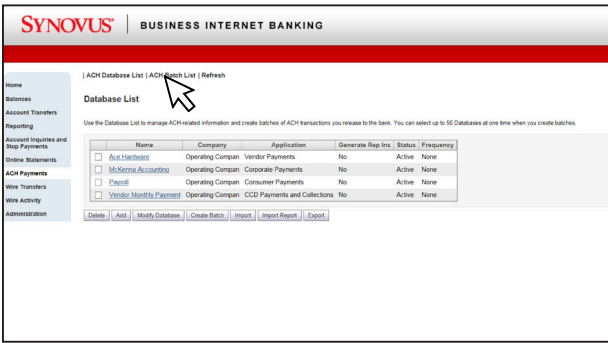


Release ACH Batch

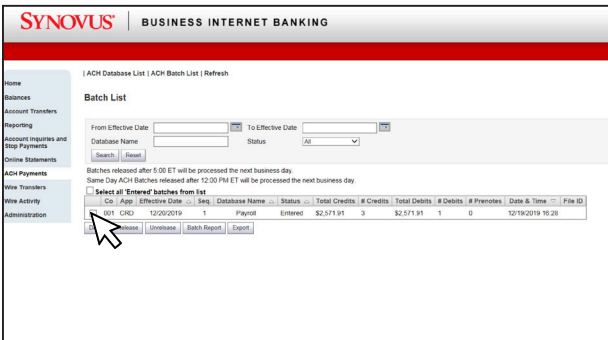
To release an ACH batch, the approver, the person with the token, logs into the Business Banking Center. From the *My Services Panel*, select *Business Internet Banking*.



Then select *ACH Payments*.

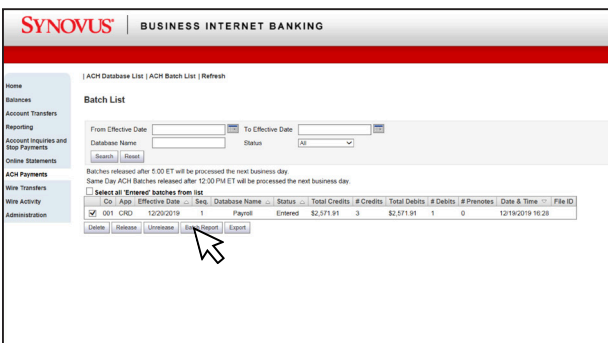


And click on *ACH Batch List*.

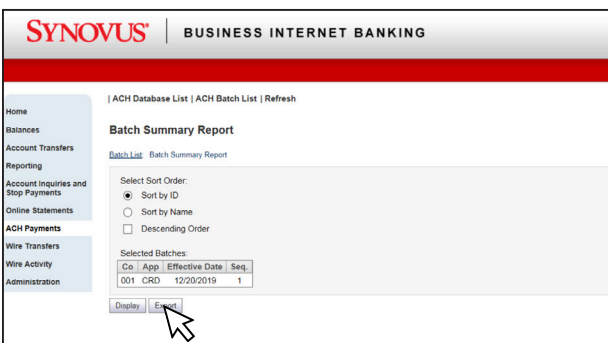


Place a check mark in the box next to the file created.

The file status will be displayed as Entered.

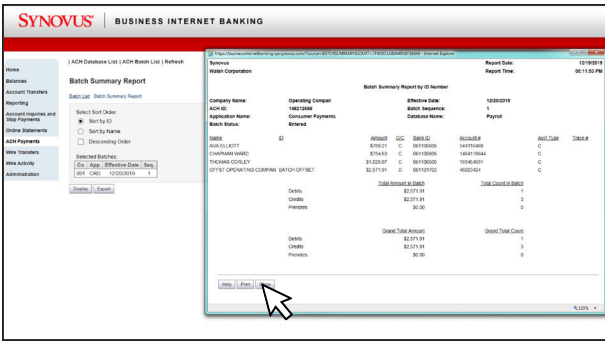


Select *Batch Report* to review totals.

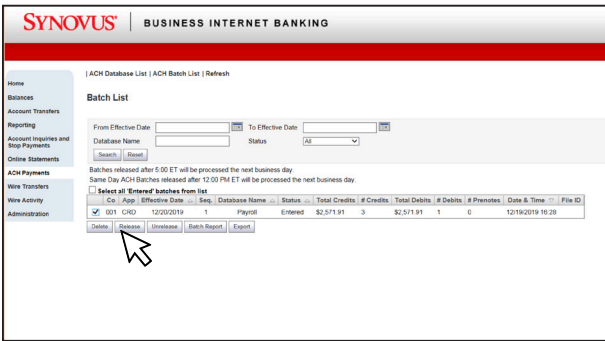


Sort by ID, name, or descending order.

Then, select *Display* or *Export* to review Batch information.

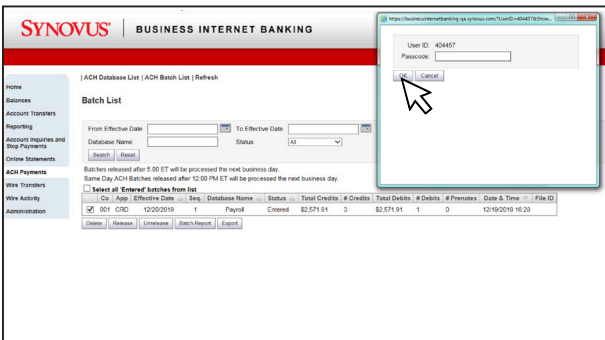


If the information is correct, select *Close* and then select *ACH Batch List* again.

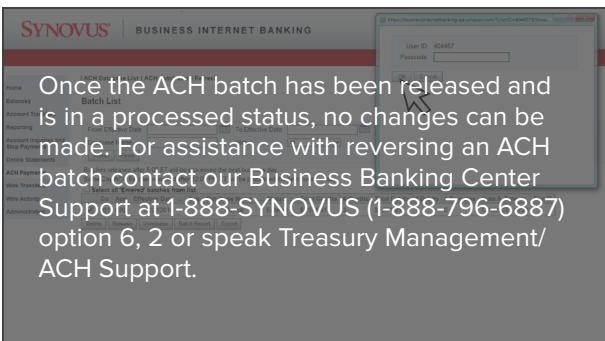


Select the ACH batch to be released. The batch status will be displayed in an entered status.

Select *Release*. Multiple batches can be selected for release.

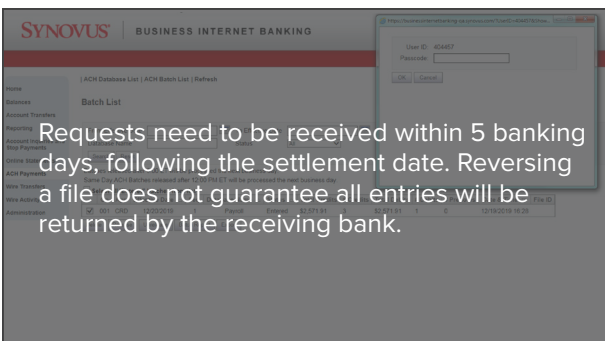


A box requesting a Passcode will display. Push the front of your token and enter the six digit token code in this field and click *OK*. The status will change to released.



Once the ACH batch has been released and is in a processed status, no changes can be made. For assistance with reversing an ACH batch contact our Business Banking Center Support at 1-888-SYNOVUS (1-888-796-6887) option 6, 2 or speak Treasury Management/ACH Support.

Once the ACH batch has been released and is in a processed status, no changes can be made. For assistance with reversing an ACH batch contact our Treasury Management Customer Support at 1-888-SYNOVUS (1-888-796-6887) option 6, 2 or speak Treasury Management/ACH Support.



Requests need to be received within 5 banking days, following the settlement date. Reversing a file does not guarantee all entries will be returned by the receiving bank.

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Correcting ACH Batch

Correcting ACH Batches

If necessary, ACH Batches can be corrected prior to releasing the batch.

Select *ACH Batch List*.

Place a checkmark next to the batch.

Select *Delete*. This will prevent the incorrect file from being released.

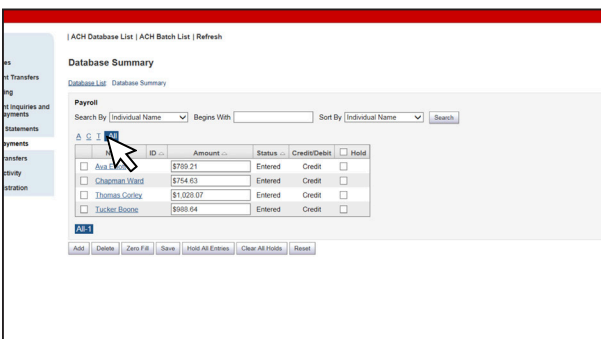
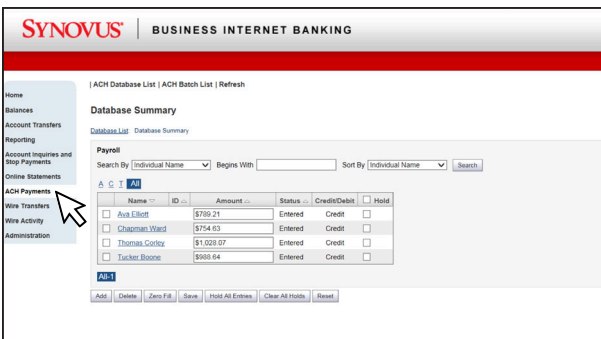
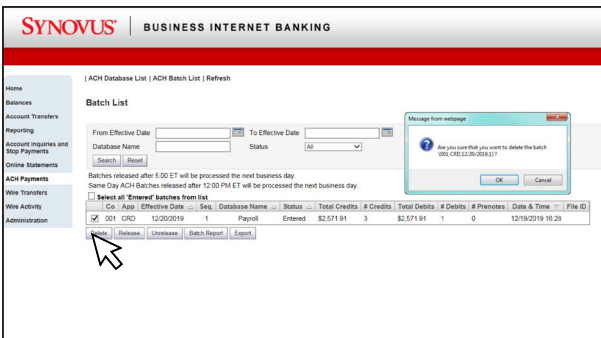
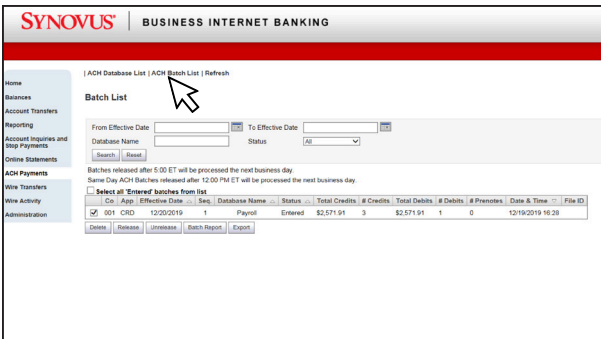
The person who created the ACH Batch will need to make the corrections.

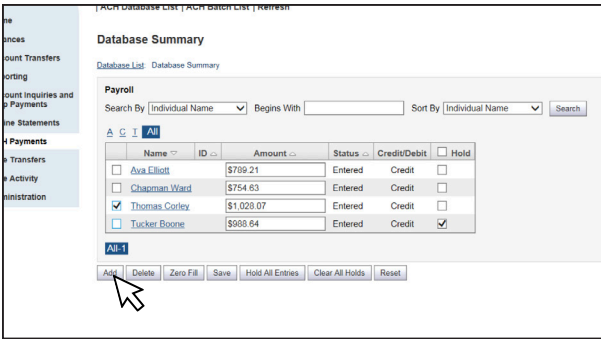
Select *ACH Payments*.

Click the blue hyperlink of the ACH Database name for maintenance of entries within the database.

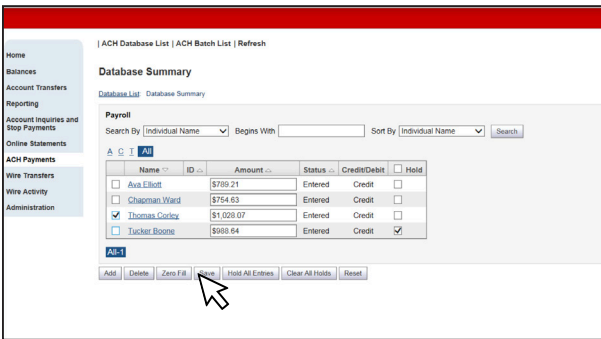
Database Summary multiple edit options:

Select All to view all entries within a database.



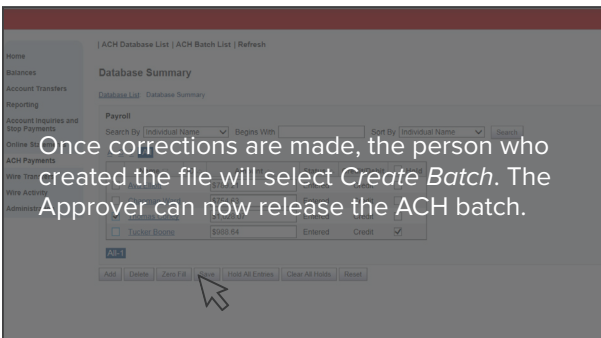


You can enter new amounts, add new entries and more.

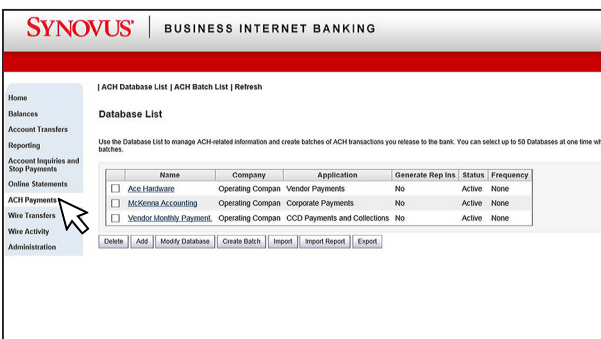
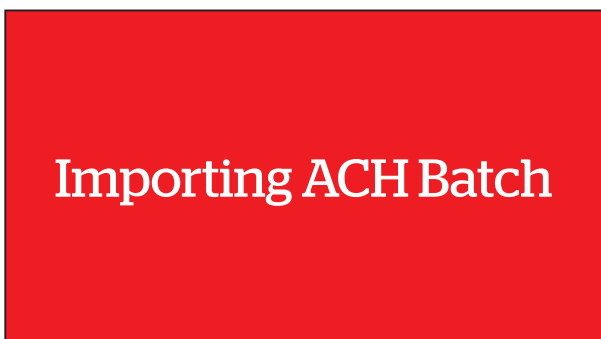


Place a checkmark next to an entry and click delete to remove.

Place a checkmark next to a specific entry to prevent an entry from being released for payment. Select Save after editing is complete.



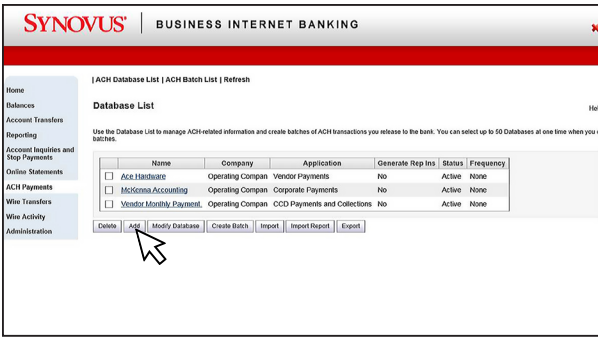
Once corrections are made, the person who created the file will select *Create Batch*. The Approver can now release the ACH batch.



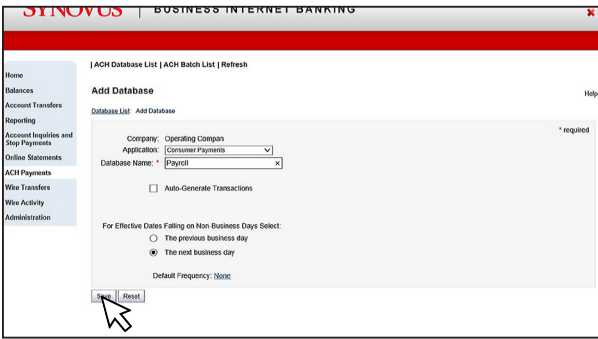
Importing ACH Batch – Create a New Database

Before importing data or NACHA files, from your accounting software, a new database will need to be created.

Select *ACH Payments*.

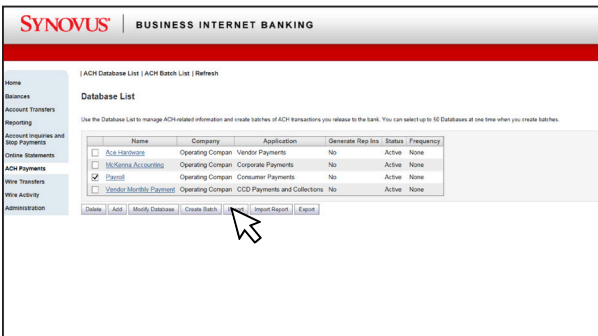


Click *Add* to create a new database.



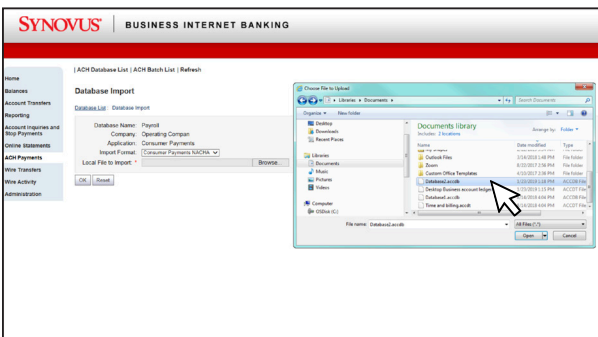
Select *Company*, *Application* and new *Database Name*.

Click *Save*.



Then place a checkmark next to the new ACH Database.

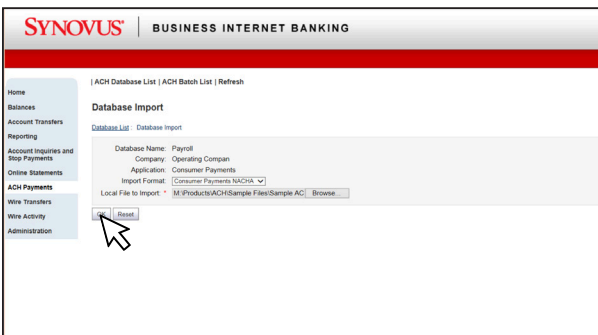
Click *Import*.



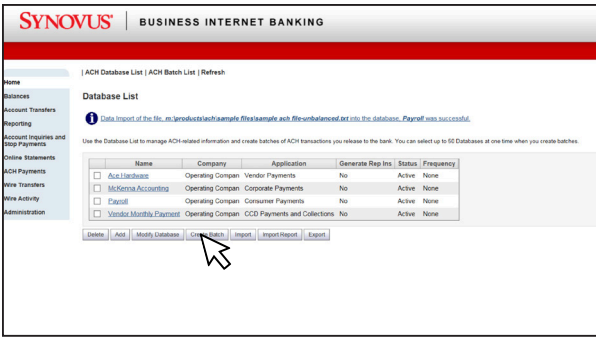
Select from the *Import Format* drop-down.

Select *Browse* to locate the file on your system.

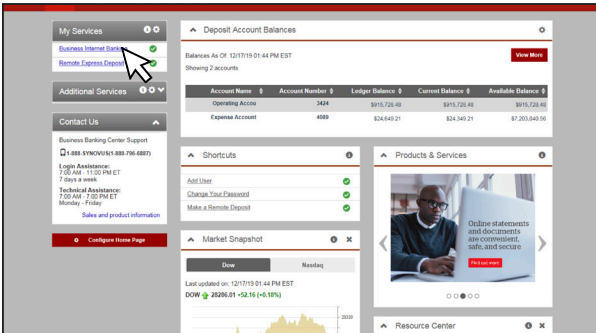
Double click on the file to import.



Click *OK*.

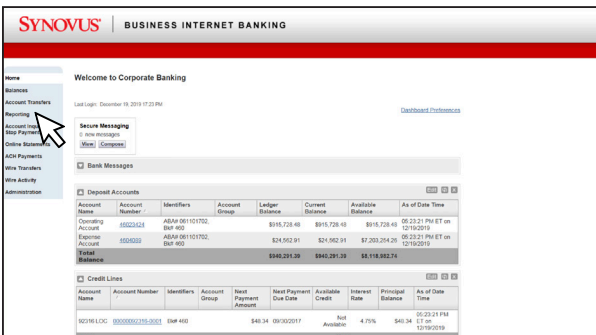


Message indicating successful import will appear. If the Data Import message does not immediately appear, refresh the screen. The ACH Batch can now be created for release.

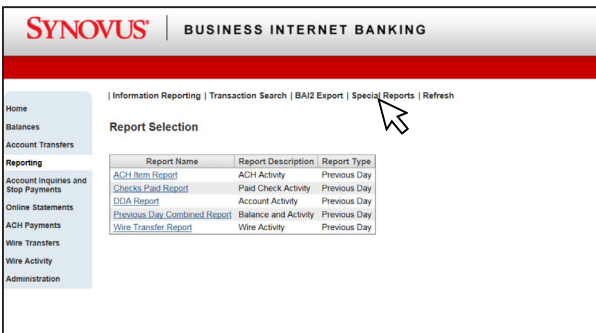


ACH Return Reports

From the Home screen, select Business Internet Banking.



Then, select *Reporting* for an ACH Return Report.



Next, select *Special Reports*.

SYNOVUS | BUSINESS INTERNET BANKING

Information Reporting | Transaction Search | BAI2 Export | Special Reports | Refresh

Home
Balances
Account Transfers
Reporting
Account Inquiries and Stop Payments
Online Statements
ACH Payments
Wire Transfers
Wire Activity
Administration

Report Selection

Report Name	Report Description	Report Type
ACH Item Report	ACH Activity	Previous Day
Checks Paid Report	Paid Check Activity	Previous Day
DDA Report	Account Activity	Previous Day
Previous Day Combined Report	Balance and Activity	Previous Day
Wire Transfer Report	Wire Activity	Previous Day

A blue hyperlink will display next to the report indicating it has been received. Reports are loaded daily by 8:00 AM ET/7:00 AM CT.



Contact Us

For continued support or assistance please contact: Treasury Management Customer Support at 1-888-SYNOVUS (796-6887).