

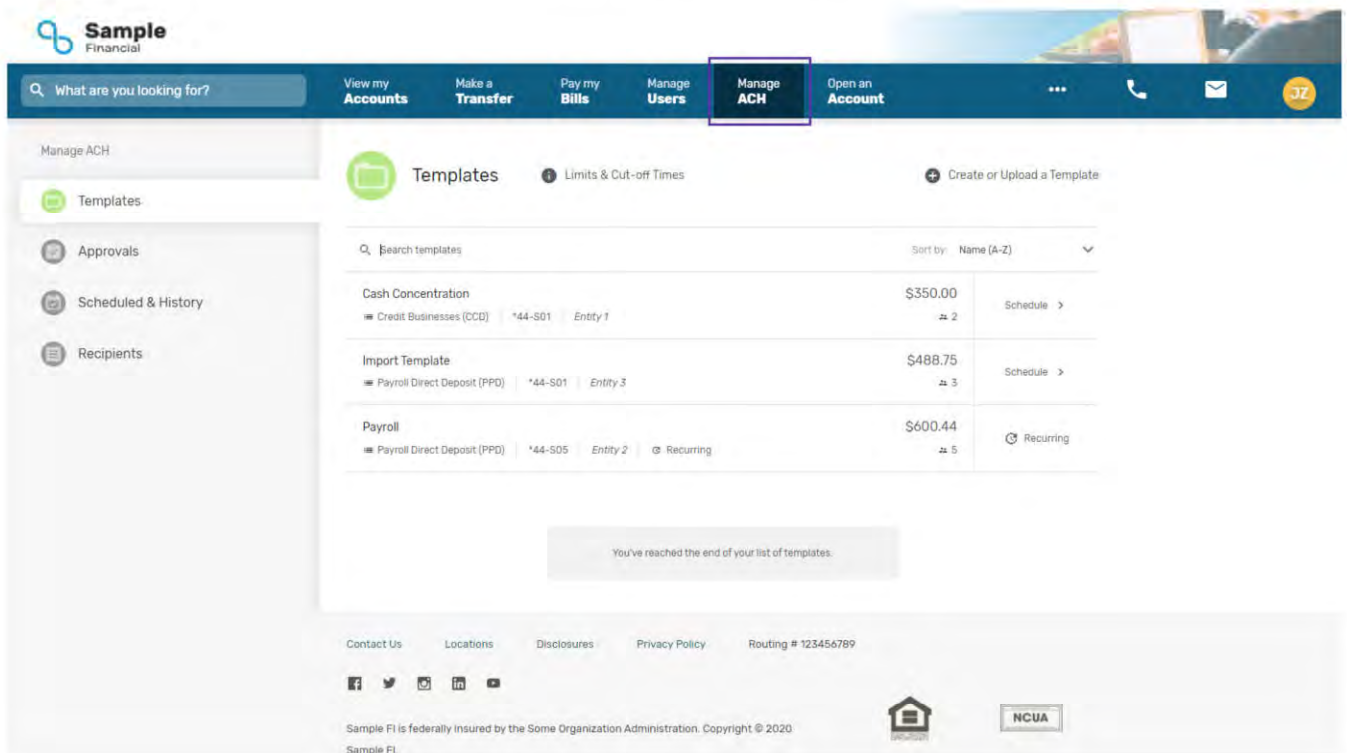
# Manage ACH

The **Manage ACH** tab allows businesses to manage ACH transactions from their business account(s). Business ACH consists of two components:

- **Recipients:** The individuals and companies (payees) that receive transferred funds.
- **Templates:** The wrapper around an individual or group of recipients used to transfer funds.

To make an ACH transaction, add **Recipients** on the **Manage ACH** tab, and then add them to a template and schedule the transaction.

**Example:** ABC Incorporated has 15 employees, and each employee has direct deposit. ABC’s Payroll Department adds the 15 employees to the **Recipients** tab, and then they create a template called **Payroll** and add the 15 employees to it. On pay transmission day, the Payroll Department updates the payroll amount for each recipient in the template and then makes the transfer.



## Templates Tab

The **Templates** tab provides a searchable list of the ACH templates created for a business. On the **Templates** tab, you can:

1. Page through existing templates to view or edit them and send funds.
2. Use the **Search templates** field to locate a specific template.
3. **Sort and filter** templates by Amount, Name, and Type.
4. Create or upload a new template.
5. View Limits and cut-off times.

The screenshot shows the 'Templates' tab interface. On the left is a sidebar with 'Manage ACH' and 'Templates' selected. The main content area has a 'Limits & Cut-off Times' icon (5) and a 'Create or Upload a Template' button (4). Below is a search bar (2) and a sort dropdown (3) set to 'Name (A-Z)'. The table lists three templates:

Template Name	Type	Amount	Recurring
Cash Concentration	Credit Businesses (CCD) *44-S01 Entity 1	\$350.00	No
Import Template	Payroll Direct Deposit (PPD) *44-S01 Entity 3	\$488.75	No
Payroll	Payroll Direct Deposit (PPD) *44-S05 Entity 2	\$600.44	Yes

At the bottom, a message states: 'You've reached the end of your list of templates.'



The financial institution sets the **Limits & Cut-off Times** for their version of Lumin Digital Banking.

Lumin Digital provides three options for adding an ACH template:

1. **Create a New Template:** Build a new template from scratch and add recipients.
2. **Import a New Template:** Upload a NACHA formatted file containing all the information to build a template.
3. **Upload a Pass-Thru File:** Submit a NACHA file from another application to your financial institution for processing.

We look at these options in details on the next few pages of this guide.

## Create a Template

Complete the steps below to create a new ACH template.

1. Click **Create or Upload a Template**.
2. Select **Create a New Template** from the drop-down menu.


The screenshot displays the 'Manage ACH' interface. On the left is a sidebar with navigation options: Templates, Approvals, Scheduled & History, and Recipients. The main area is titled 'Templates' and includes a search bar and a 'Limits & Cut-off Times' link. A table lists three templates:

Template Name	Entity	Amount	Frequency	Actions
Cash Concentration	Credit Businesses (CCD) *44-S01			
Import Template	Payroll Direct Deposit (PPD) *44-S01	\$488.75	3	Schedule >
Payroll	Payroll Direct Deposit (PPD) *44-S05	\$600.44	5	Recurring

At the bottom, a message states: 'You've reached the end of your list of templates.'

3. Enter a name in the **Template Name** field.
4. Select a **Company Name** from the drop-down menu.
5. Select a **Transaction Type** from the drop-down menu.
6. Enter a template **Description**.
7. Enter **Company disc. Data** if applicable.
8. Select an account from which to transfer funds in the **Offset account** drop-down menu.
9. Check the **Restricted template** checkbox if you wish to prevent anyone except a user with the **Access Restricted Templates** role from viewing the template.
10. Click **Save**. This adds the template to the template list.

← Back to Templates

 New Template

Template name **3**      Company name **4** ▼      Transaction type **5** ▼

Description **6** ⓘ      Company disc. data (optional) **7**

Offset account **8**

Select Account ▼

Restricted template ⓘ **9**

**10** Save      Cancel

**Transaction Types**

Review the table below to learn the meaning of the various **Transaction Types**.

Transaction Type	Description
Credit Business (CCD)	Use this code to credit businesses.
Debit Business (CCD)	Use this code to debit businesses.
Debit Consumers (PPD)	Use this code to debit individuals.
Payroll Direct Deposit (PD)	Use this code to credit individuals.
Telephone Authorized Collection (TEL)	Use this code to debit consumers based on a telephone debit request.
Internet Authorized Collection (WEB)	Use this code to debit consumers based on a request placed via internet.

## Import a New Template

Lumin Digital provides the option to upload existing templates rather than building them manually. You can import a template via .csv, .ach, or .txt file types.

### Comma Separated Values (.csv)

To import a .csv file, complete the steps below.

1. Click **Create or Upload a Template** and select **Import a New Template** from the drop-down menu.

Manage ACH

Templates

Approvals

Scheduled & History

Recipients

Templates Limits & Cut-off Times

Search templates

Cash Concentration	Credit Businesses (CCD)   *44-S01   Entity 1	\$36	Upload a Pass-Thru File
Import Template	Payroll Direct Deposit (PPD)   *44-S01   Entity 3	\$488.75	Schedule >
Payroll	Payroll Direct Deposit (PPD)   *44-S05   Entity 2   Recurring	\$600.44	Recurring
Test 1	Debit Businesses (CCD)   *44-S01   Entity 1	\$0.00	Schedule >
Utilities	Credit Businesses (CCD)   *44-S00   Entity 1	\$0.00	Schedule >

You've reached the end of your list of templates.

2. Select **Comma separate values (.csv)** from the **File Format** drop-down menu.
3. Select an option from the **Transaction Type** drop-down menu.
4. Select a **Company Name** from the drop-down menu.
5. Select an **Offset Account** from the **Select Account** drop-down menu.
6. If you need to restrict the template to a specific role, click the **Restricted Template** check box.
7. Click the **Select File** button or drag and drop the file into the **Select File** box.
8. Click the **Continue** button.

The screenshot shows the 'Import Templates' interface. At the top left is a 'Back to Templates' link. The main heading is 'Import Templates' with an upward arrow icon. A 'How to import' help link is in the top right. The form contains several fields: 'File format' (dropdown with 'Comma separated values (.csv)' selected, callout 2), 'Transaction type' (dropdown with 'Debit Businesses (CCD)' selected, callout 3), 'Company name' (dropdown with 'Entity 1' selected, callout 4), and 'Offset account' (dropdown with 'Select Account' selected, callout 5). There is a 'Restricted template' checkbox with an information icon (callout 6). Below this is a file selection area with a 'Select a File' button (callout 7) and a 'Drag and drop your file here' instruction. At the bottom are 'Continue' (callout 8) and 'Cancel' buttons.



Click **How to Import** to view detailed instructions and file requirements.

9. Review the template information to verify accuracy, and then click the **Submit** button.

← Back to Templates



### Verify Templates

? How to import

#### ACHSample\_01

##### Entity 1

Transaction type	Number of recipients
Credit Businesses (CCD)	1

Offset account  
Business Checking \*44-S00

Recipient	Account	Financial institution	Amount
Entity 1	Checking *7890	Bank of America	\$200.00

**9**  
**Submit**

10. Click **Done** to return to the template list or **Import Another Template** to start a new import.

← Back to Templates



### Templates Imported

? How to import

1 template(s) successfully imported.

**10**  
**Done**



## Nacha Files (.ach or .txt)

To import a NACHA file, complete the steps below.

1. Click **Create or Upload a Template** and select **Import a New Template** from the drop-down menu.

The screenshot shows the 'Manage ACH' interface. On the left is a sidebar with navigation options: Templates, Approvals, Scheduled & History, and Recipients. The main area is titled 'Templates' and includes a search bar and a 'Limits & Cut-off Times' link. Below this is a table of templates. A blue box with the number '1' highlights the '+ Create or Upload a Template' button and the 'Import a New Template' option in the dropdown menu.

Template Name	Business Type	Entity	Amount	Frequency	Actions
Cash Concentration	Credit Businesses (CCD)	*44-S01	\$31	Entity 1	Upload a Pass-Thru File
Import Template	Payroll Direct Deposit (PPD)	*44-S01	\$488.75	Entity 3	Schedule >
Payroll	Payroll Direct Deposit (PPD)	*44-S05	\$600.44	Entity 2	Recurring
Test 1	Debit Businesses (CCD)	*44-S01	\$0.00	Entity 1	Schedule >
Utilities	Credit Businesses (CCD)	*44-S00	\$0.00	Entity 1	Schedule >


You've reached the end of your list of templates.

2. Select **NACHA (.ach or .txt)** from the **File Format** drop-down menu.
3. Click the **My file does not contain offset accounts** checkbox if the statement is true. This requires you to select an offset account from the drop-down menu.
4. If you need to restrict the template to a specific role, click the **Restricted Template** check box.
5. Click the **Select File** button or drag and drop the file into the **Select File** box.
6. Click the **Continue** button.

← Back to Templates



## Import Templates

 How to import

File format  
NACHA (.ach or .txt)

2




3

My file does not contain offset accounts

Restricted template



4

 Select a File

5

Drag and drop your file here

Continue

6

Cancel



Click **How to Import** to view detailed instructions and file requirements.

7. Review the template information to verify accuracy, and then click the **Submit** button.

[← Back to Templates](#)



## Verify Templates

[? How to import](#)

### ACHSample\_01

#### Entity 1

Transaction type	Number of recipients
Credit Businesses (CCD)	1

Offset account  
Business Checking \*44-S00

Recipient	Account	Financial institution	Amount
Entity 1	Checking *7890	Bank of America	\$200.00

**9**  
**Submit**

8. Click the **Done** button to return to the template list or **Import Another Template** to start a new import.

[← Back to Templates](#)



## Templates Imported

[? How to import](#)

1 template(s) successfully imported.

**10**  
**Done**

## Upload a Pass-Thru File

To upload a pass-thru file, complete the steps below.

1. Select a **File Format**. Options include .csv and NACHA (.ach or .txt)
2. Select a **Transaction Type** from the drop-down menu.
3. Select a **Company Name** from the drop-down menu.
4. Select a **Deliver By Date**.
5. Select an **Offset Account** from the drop-down menu.
6. **Select a File** to upload.
7. Click the **Upload** button.

The screenshot shows the 'Upload Pass-Thru' interface. At the top left is a green circular icon with an upward arrow. To its right is the title 'Upload Pass-Thru'. On the far right, there is a help icon (a question mark in a circle) with the text 'How to upload pass-thru files'. The form consists of several fields, each with a numbered callout box (1-7) pointing to it. Callout 1 points to the 'File format' dropdown menu, which currently shows 'Comma separated values (.csv)'. Callout 2 points to the 'Transaction type' dropdown menu. Callout 3 points to the 'Company name' dropdown menu. Callout 4 points to the 'Deliver By Date' dropdown menu, which has a calendar icon. Callout 5 points to the 'Offset account' dropdown menu, which shows 'Select Account'. Callout 6 points to a large rectangular area containing a blue button with an upward arrow and the text 'Select a File', and the text 'Drag and drop your file here' below it. Callout 7 points to the 'Upload' button at the bottom left of the form, which is a blue button with white text. To its right is a grey 'Cancel' button.

## Schedule a Template

After creating a template, use the scheduling feature to schedule ACH transactions for the template.

To schedule a template, complete the steps below.

1. On the **Templates** tab, click **Schedule** next to the desired template.

Manage ACH

Templates Limits & Cut-off Times Create or Upload a Template

Search templates Sort by: Name (A-Z)

ACHSample_01	\$200.00	Schedule >
Credit Businesses (CCD) *44-S00 Entity 1	1	
Cash Concentration	\$350.00	Schedule >
Credit Businesses (CCD) *44-S01 Entity 1	2	
Payroll	\$600.44	Recurring
Payroll Direct Deposit (PPD) *44-S05 Entity 2	5	
Test 1	\$0.00	Schedule >
Debit Businesses (CCD) *44-S01 Entity 1	0	


Chat Now!


2. Select a schedule option from the **Occurs** drop-down menu. Refer to [this table](#) to review options.
3. Select a **Deliver by** date from the calendar drop-down menu. The required **Deliver by** fields change for each option in the **Occurs** drop-down menu. Refer to [this table](#) to view options.
4. Select a recipient from the **Search Recipients** field.
  - a. When you select a recipient, you have the option **Hold** the transaction and add a **Note**.
5. Enter the transaction amount in the **Pay** field.
6. Click the **Review** button.

The screenshot shows the ACH transfer setup interface for a template named "ACHSample\_01". The interface includes the following elements:

- Back to Templates** link at the top left.
- ACHSample\_01** header with "IMPORTED" status and a "Limits & Cut-off Times" icon.
- Occurs** dropdown menu (callout 2) set to "One time".
- Deliver by** dropdown menu (callout 3) with a calendar icon.
- Offset account** section showing "Business Checking" with account number "\*44-S00" and a balance of "\$4,582.39".
- Transaction type** set to "Credit Businesses (CCD)" and **Company name** set to "Entity 1".
- Search recipients** field (callout 4) with a search icon and "Sort by: Name (A-Z)" dropdown.
- Entity 1** recipient selected, showing "Checking \*7890" and "1234".
- Pay** field (callout 5) set to "\$ 200.00".
- 1 total recipient** and **\$200.00** summary.
- Save changes to template defaults** checkbox.
- Review** (callout 6) and **Cancel** buttons at the bottom.

- Review the template to ensure you selected the correct schedule options. When everything is correct, click the **Submit** button.

 Review Template

ACHSample_01		
Date submitted	Occurs	Deliver by
<input checked="" type="checkbox"/> Feb. 18. 2021 1:46 PM EST	<input type="checkbox"/> One time	<input checked="" type="checkbox"/> Feb 22. 2021
Delivery type	Submitted by	
Standard	Jane Zane	
Transaction type	Number of recipients	Payment total
Credit Businesses (CCD)	1	\$200.00
Offset account		
 Business Checking		\$4,582.39
*44-S00		
▼ Recipient details		

7

**Submit**   Click **Edit** to make changes if you notice an error.


- Click **Done** on the confirmation window to return to complete the transaction. Click **Print** if you wish to print the transaction.

 Template Submitted

This template was successfully submitted.

8

**Done**

ACHSample_01		
Confirmation number		
9330910140		
Date submitted	Occurs	Deliver by
<input checked="" type="checkbox"/> Feb. 18. 2021 1:46 PM EST	<input type="checkbox"/> One time	<input checked="" type="checkbox"/> Feb 22. 2021
Delivery type	Submitted by	
Standard	Jane Zane	
Transaction type	Number of recipients	Payment total
Credit Businesses (CCD)	1	\$200.00
Offset account		
 Business Checking		\$4,582.39
*44-S00		

## Schedule Occurance and Date Options

Occurs	Required Fields
One time	<p><b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</p>
Weekly	<ul style="list-style-type: none"> <li>● <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>● <b>Ends:</b> Select <b>Never, After a number of Transfers, or On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>● <b>If scheduled on a non-business day use:</b> Select <b>Previous</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul>
Every Two Weeks	<ul style="list-style-type: none"> <li>● <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>● <b>Ends:</b> Select <b>Never, After a number of Transfers, or On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>● <b>If scheduled on a non-business day use:</b> Select <b>Previous</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul>
Monthly	<ul style="list-style-type: none"> <li>● <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>● <b>Ends:</b> Select <b>Never, After a number of Transfers, or On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>● <b>If scheduled on a non-business day use:</b> Select <b>Previous</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul>
15 <sup>th</sup> and End of Month	<ul style="list-style-type: none"> <li>● <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>● <b>Ends:</b> Select <b>Never, After a number of Transfers, or On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>● <b>If scheduled on a non-business day use:</b> Select <b>Previous</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul>
Last Day of the Month	<ul style="list-style-type: none"> <li>● <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>● <b>Ends:</b> Select <b>Never, After a number of Transfers, or On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>● <b>If scheduled on a non-business day use:</b> Select <b>Previous</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul>
Quarterly	<ul style="list-style-type: none"> <li>● <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>● <b>Ends:</b> Select <b>Never, After a number of Transfers, or On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>● <b>If scheduled on a non-business day use:</b> Select <b>Previous</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul>

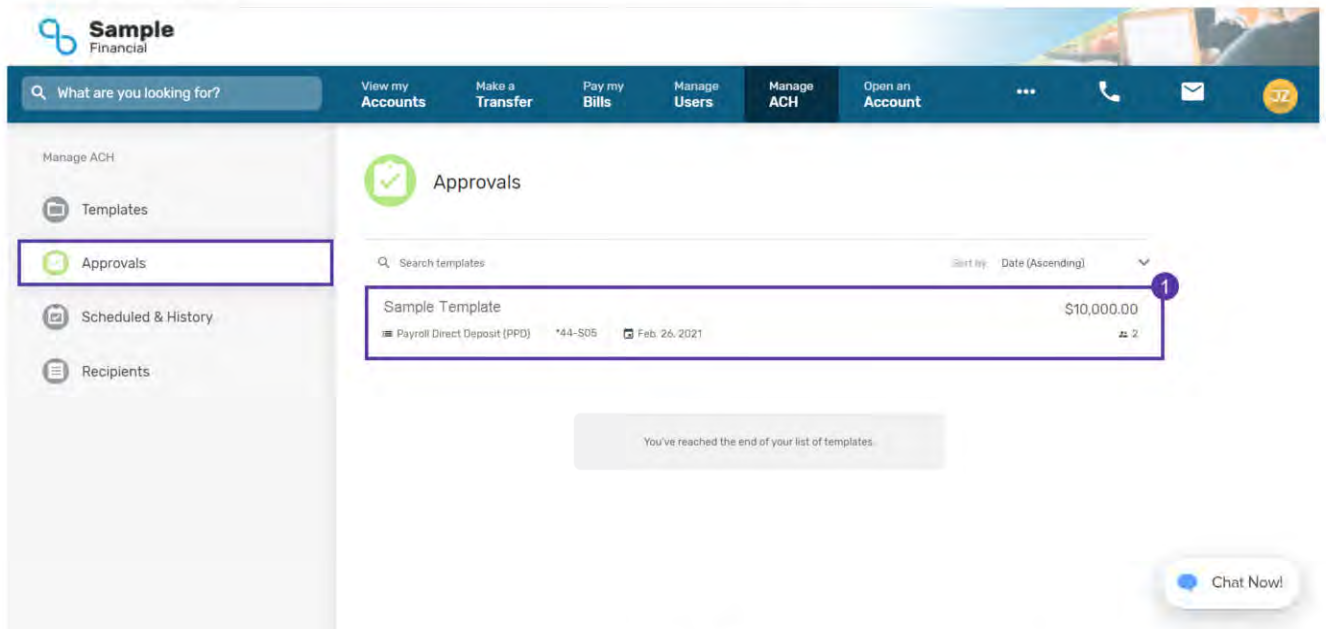


Occurs	Required Fields
Annually	<ul style="list-style-type: none"> <li>● <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>● <b>Ends:</b> Select <b>Never</b>, <b>After a number of Transfers</b>, or <b>On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>● <b>If scheduled on a non-business day use:</b> Select <b>Previous</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul>

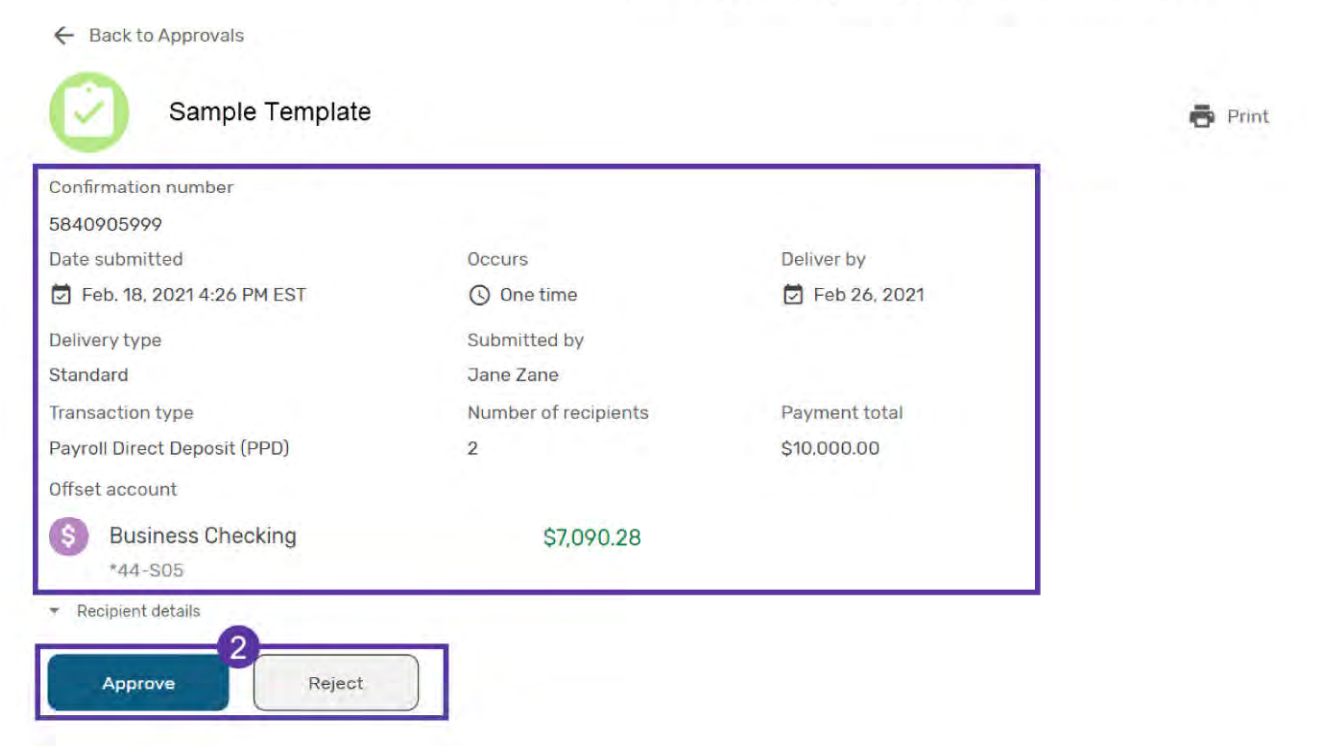
## Approvals Tab

The **Approvals** tab allows designated users to approve or reject ACH requests. To review requests for approval, complete the steps below.

1. Click to open the desired template. Use the **Search Template** field to locate a specific template.

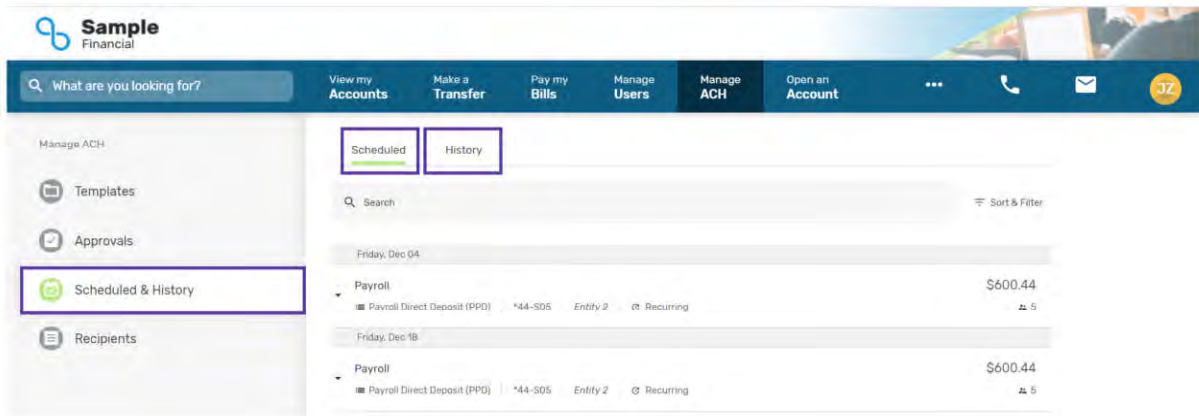


Review the transactions details. Click **Approve** or **Reject** as appropriate for the transaction.

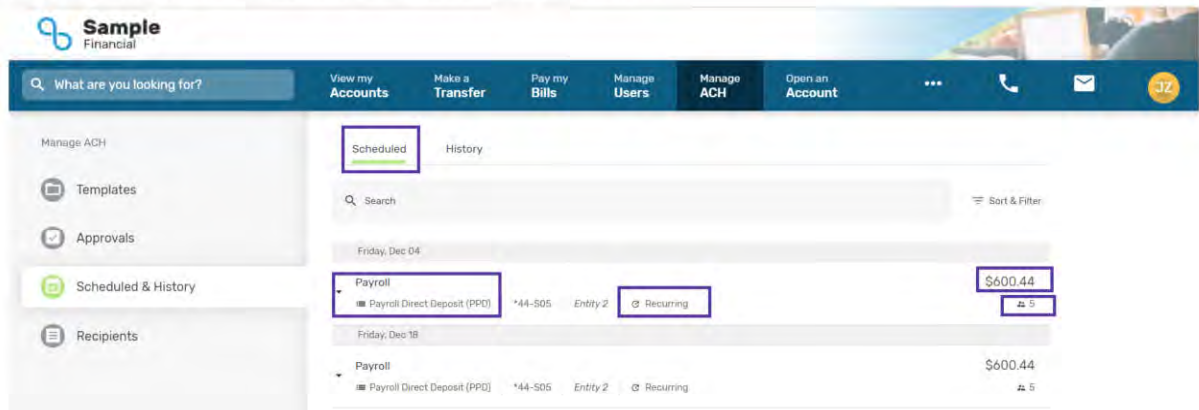


## Scheduled & History Tab

The **Scheduled & History** tab consists of two sub tabs: **Scheduled** and **History**.



The **Scheduled** sub tab displays a list of all pending ACH requests, including the transaction type, scheduling, amount, and number of recipients.



The **History** sub tab displays a list of completed transfers. Click a line item to expand the selection to view additional details.



## Scheduled & History

Scheduled

History

Search

Sort & Filter

Tuesday, Dec 17, 2019

Payroll \$600.44  
Payroll Direct Deposit (PPD) \*44-S05 ABC Business 5 Succeeded

Payroll \$600.44  
Payroll Direct Deposit (PPD) \*44-S05 ABC Business 5 FI Rejected

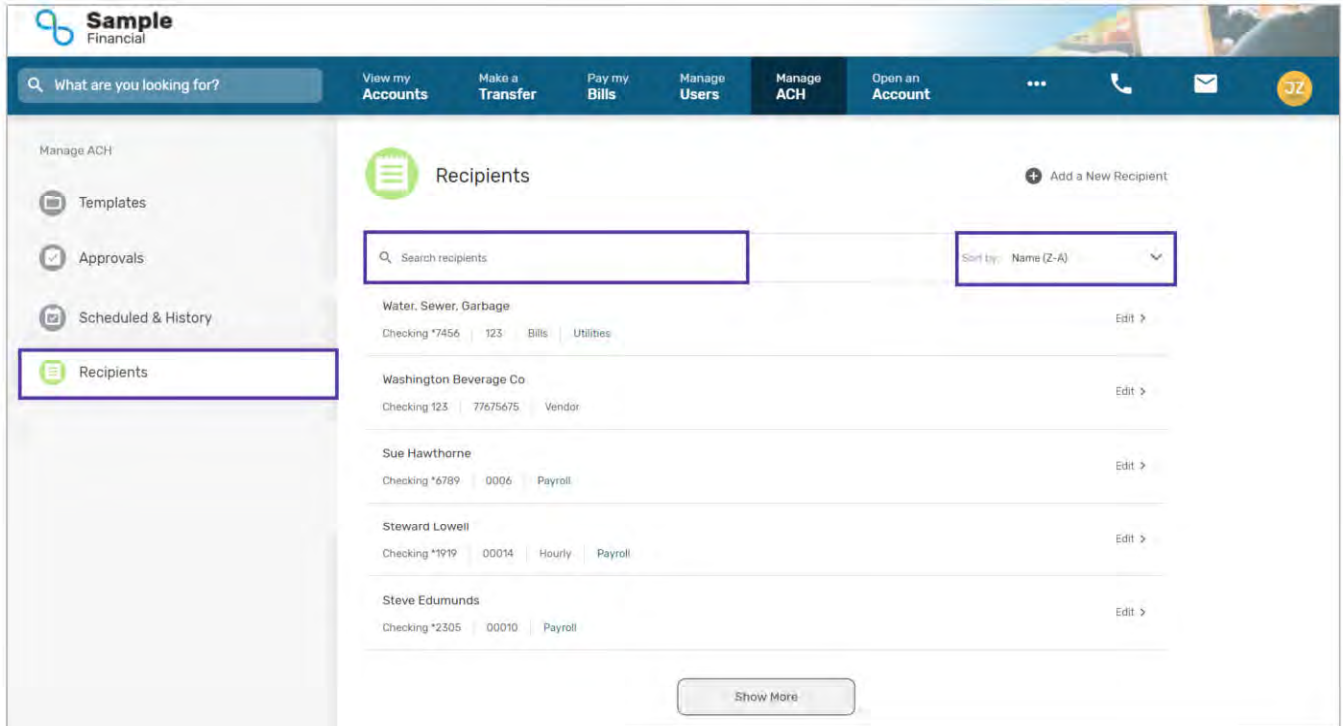
Wednesday, Dec 18, 2019

Payroll \$600.44  
Payroll Direct Deposit (PPD) \*44-S05 ABC Business 5 FI Rejected

Show More

## Recipients Tab

The **Recipients** tab allows you to add, edit, and delete ACH recipients for your organization. After you add a recipient, you can add the recipient to an ACH template and transfer funds to their account. Use the **Search Recipients** field to locate an existing recipient, and the **Sort by** field to sort the search recipient list by **Category**, **Name**, or **ID**.



## Add a Recipient

To add a recipient, complete the steps below.

1. Click **Add a New Recipient**.

The screenshot displays the 'Recipients' management interface. At the top, there is a navigation bar with options like 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Manage Users', 'Manage ACH', and 'Open an Account'. A search bar is on the left. The main content area shows a list of recipients with columns for name, account type, and routing information. An 'Add a New Recipient' button is highlighted with a purple box and a '1' in a purple square. Below the list is a 'Show More' button. The footer contains contact information, social media icons, and the NCUA logo.

Recipient Name	Account Type	Routing	Category	Action
Water, Sewer, Garbage	Checking *7456	123	Bills, Utilities	Edit >
Washington Beverage Co	Checking 123	77675675	Vendor	Edit >
Sue Hawthorne	Checking *6789	0006	Payroll	Edit >
Steward Lowell	Checking *1919	00014	Hourly, Payroll	Edit >
Steve Edmunds	Checking *2305	00010	Payroll	Edit >

2. Complete the **Name** and, if applicable, **Nickname** fields.
3. Complete the **Account Number**, **Confirm account number**, **Account Type**, and **Routing Number** fields.
4. If applicable, complete the optional **ID Number**, **Category**, and **Email** fields.
5. Click the **Save** button.



## New Recipient

**Name** **2**

**Nickname (optional)**

---

**Account number** **3**

**Confirm account number**

**Account type** ▼

**Routing number**

---

**ID Number (optional)** ⓘ **+ Add a Category (optional)** ⓘ

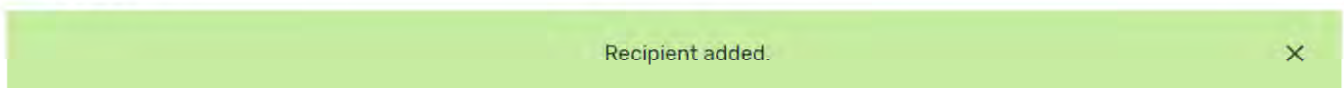
**Edit Categories** ⓘ **4**

**Email (optional)**

**5**

**Save** **Cancel**

A banner appears at the bottom of the window to confirm the recipient information saved as expected.



## Edit a Recipient

To make changes to a recipient's information, click **Edit**, make the necessary changes, and then click the **Save** button.

The screenshot shows the 'Sample Financial' interface. The top navigation bar includes a search bar and buttons for 'View my Accounts', 'Make a Transfer', 'Pay my Bills', 'Manage Users', 'Manage ACH', and 'Open an Account'. The left sidebar has options for 'Manage ACH', 'Templates', 'Approvals', 'Scheduled & History', and 'Recipients'. The main area is titled 'Recipients' and features a search bar and a list of recipients. A purple box highlights the 'Edit >' links for each recipient. A 'New Recipient' modal is open in the bottom right, containing the following fields:

- Name (required) and Nickname (optional)
- Account number and Confirm account number
- Account type (dropdown)
- Routing number
- ID Number (optional) and + Add a Category (optional) (with an 'Edit Categories' link)
- Email (optional)

Buttons for 'Save' and 'Cancel' are at the bottom of the modal.



## Delete a Recipient

To delete a recipient, click **Edit**, click **Delete**, and then click **Yes** to confirm the deletion.

The screenshot illustrates the process of deleting a recipient in three stages:

- Recipients List:** A list titled "Recipients" with a search bar containing "Joe" and a sort option "Name (Z-A)". A recipient "Joe Sample" with account type "Checking \*7456" is listed. An "Edit >" button is highlighted with a red box.
- Recipient Details:** A form for "Joe Sample" with fields for Name, Nickname (optional), Account number, and Confirm account number. A "Delete" button with a trash icon is highlighted with a red box.
- Confirmation Dialog:** A modal dialog titled "Joe Sample" asking "Are you sure you want to delete this recipient? Deletion will not affect templates that contain the recipient that are pending approval by another user, or approved templates ready for processing by your financial institution." It features "Yes" and "No" buttons, with the "Yes" button highlighted by a red box.