This guide is for Standard Corporate ACH Payments. Please refer to the Simplified Payments Guide for more information on Small Business ACH Payments.

Applications and/or SEC Codes supported by Cambridge Savings Bank:

| Application Supported (SEC Code)	Description
Corporate Payment (CCD)	Used to Credit a Corporate Payee
Corporate Collections (CCD)	Used to Debit a Corporate Payor
Consumer Payment (PPD)	Used to Credit a Consumer Payee
Consumer Collection (PPD)	Used to Debit a Consumer Payor

Credits Vs. Debits

Credit: Depositing funds into an account

Debit: withdrawing money from an account

Note: You can refer to the Online NACHA Rule Book provided by Cambridge Savings Bank for more details on SEC codes, rules, and policies with regards to ACH transactions.

Initiating ACH payments

1. Use the Slide-out menu to select the Payments & Transfers menu
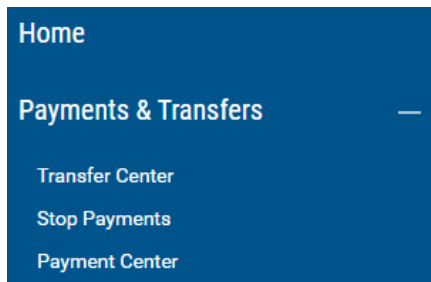
2. Click on the Initiate drop down arrow and choose your ACH Payment Type

Payment Center

PAYMENTS   PAYMENT TEMPLATES   PAYMENT MAPS   NACHA IMPORT   WIRE IMPORT

Initiate ⌄			
	ed | Save As		
WIRE			
Domestic Wire			
International Wire	PAYMENT TYPE	STATUS	FROM
ACH	International Wire	Deleted	2000-
Corporate Payments			
Corporate Collections	Consumer Payments	Error	-
Consumer Payments			
Consumer Collections	Consumer Payments	Error	-

3. Complete the required information needed:
   a. Payment Name
   b. ACH Sender
   c. Payment Description
   d. Transaction Date

Note: ACH Transactions can be future dated up to 30 days

4. Input Receiver (Payee) Information:
   a. Name
   b. Account Number
   c. Routing Number
   d. Account Type
   e. Amount
   f. Addenda Type (Optional)

< Create ACH Payment

PAYMENT TYPE
Consumer Payments

PAYMENT NAME

0/25

ORIGINATOR INFORMATION

ACH SENDER
Select ▼

PAYMENT DESCRIPTION

0/10

DISCRETIONARY DATA   Optional

0/20

TRANSACTION DATE

DESCRIPTIVE DATE   Optional

0/6

Add Receivers Later

RECEIVER INFORMATION

NAME

0/22

ID   Optional

0/15

DISC DATA   Optional

0/2

ACCOUNT NUMBER

0/17

ROUTING NUMBER

ACCOUNT TYPE
Select ▼

ADDENDA TYPE
No Addenda ▼

TRANSACTION STATE
◉ Active   ○ Frozen   ○ Prenote

AMOUNT
$

$0.00
(0) PAYMENTS

[SAVE & CONTINUE] [CANCEL]

5. Click '**Save & Continue**'
6. Click '**Submit for Approval**' to process the payment or,
7. Click '**Add a Receiver**' or '**Upload Transactions**' to add additional Receivers, if needed

| TRANSACTION DETAILS | ⊕ Add A Receiver | ⬆ Upload Transactions | Show Daily Limits | TOTAL CREDITS (1) $50.00 | TOTAL DEBITS (0) $0.00 | TOTAL AMOUNT $50.00 |

ALL RECEIVERS ⌄

☐ ALL	ACTIONS	ID	NAME	AMOUNT	STATUS
☐	...		John Smith	50.00	Active

(MODIFY AMOUNT) (ZERO AMOUNT) (ACTIVATE) (PRENOTE) (FREEZE) (DELETE)

VIEW 1 OF 1   DISPLAY 1 ⌄   1

$50.00
(1) PAYMENTS

(SUBMIT FOR APPROVAL) (SAVE) (DELETE) (DONE)

8.   Once Submitted, the Payment will display with a status of '**Requires other's approval**'

Payment Center

PAYMENTS   PAYMENT TEMPLATES   PAYMENT MAPS   NACHA IMPORT   WIRE IMPORT

[Initiate ⌄]

• ALL PAYMENTS ⌄ | Changed | Save As

☐ ALL	ACTIONS	PAYMENT TYPE ↑	STATUS
☐	...	Consumer Payments	Requires other's approval

Initiating a Same Day ACH

Same Day ACH allows users to send and/or receive payments and payment-related information on the same business day through the ACH Network, compared to standard ACH transactions which settle overnight, and funds are made available typically the following business day.

- The Same Day ACH limit is $1,000,000 per transaction, or the approved ACH Business Online Banking daily limit, which may be lower.
- Same Day Transactions can be used for both CCD and PPD transactions and are available for Credits and Debits.
- Same Day ACH transactions are priced slightly higher than Standard ACH transactions

1. Follow the steps outlined under the **Initiating an ACH Payment** section (page 1)
2. Select **Today's date** in Transaction Date field

ORIGINATOR INFORMATION

ACH SENDER

PAYMENT DESCRIPTION

test

4/10

DISCRETIONARY DATA   Optional

test

4/20

TRANSACTION DATE

04/15/2022

DESCRIPTIVE DATE   Optional

0/6

⚠ Same Day settlement available.
Additional fee may apply.

Note: Same day cut off time is 1:30pm EST.

Initiating a Tax Payment

1. Click '**Initiate**' from the drop-down menu and select '**Tax Payment**'

Initiate ⌄

• WIRE
Domestic Wire

International Wire

ACH
Corporate Payments

Corporate Collections

Corporate Payments &
Collections

Consumer Payments

Consumer Collections

Consumer Payments &
Collections

TAX
Tax Payment

2. Enter Payment Name
3. Enter Tax Information:
   - Use the drop-down menu to select the appropriate **Tax Form** and **Tax Type Code** based on your instructions

## Tax Information

TAX FORM

Federal - Form 941 ▼

TAX TYPE CODE

94105 - Federal Tax Deposit ▼

4. Complete Originator Information
   o Select 'Sending From' Account

   Note: If only one company ID is set up for tax payments, this field will be greyed out.

   o Select Payment Date

5. Complete Payment Information
   o Enter the 9-digit Taxpayer ID
   o Select Tax Period End Date
   o Enter Amount & Type as appropriate

6. Click "**Submit**" for approval
7. A dialogue box will pop up, Click Submit.

You are about to submit this tax payment. Do you want to proceed?

SUBMIT   **CANCEL**
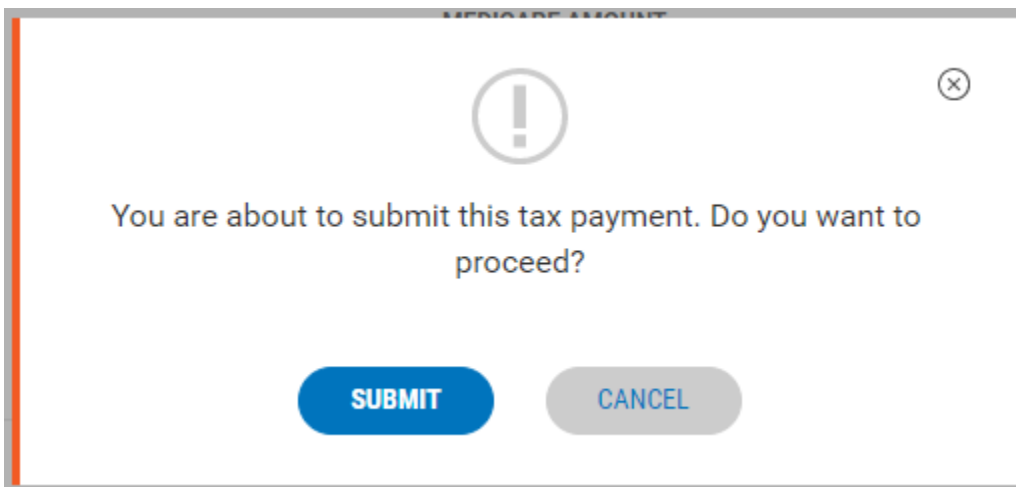
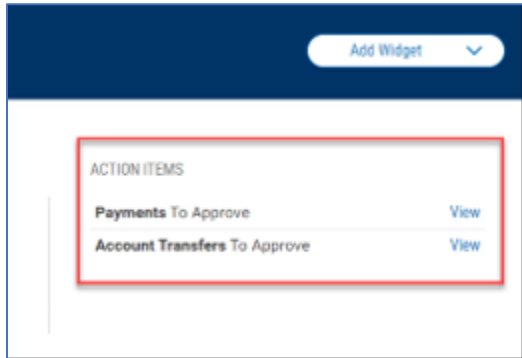8. Your tax payment will be listed in the Payment list view, highlighted in blue.
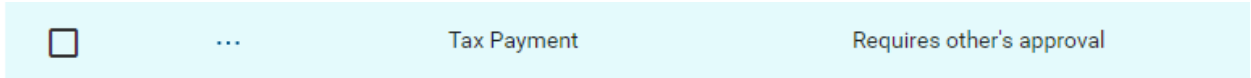
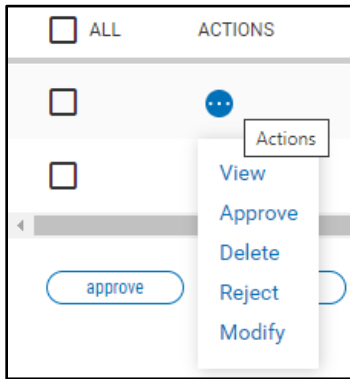Note: The payment may need to be approved prior to being processed.

Approving ACH Payments

On the Home Screen:

1. Click "**View**" next to Payments to approve

2. Click the ellipsis (**...**) to view a pop-up menu
3. Click "**approve**"

To approve multiple payments:

1. Check the boxes next to the payments you would like to approve

SELECT	ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	STATUS
☐	...	Corporate Payments	Office Expenses	Zippy Inc	Requires others approval
☑	...	International Wire	Test Account 1	Klim Mueller	Requires others approval
☐	...	International Wire	Test Account 1	Klaus Mueller	Requires others approval
☑	...	International Wire	Test Account 1	Klaud Mueller	Requires others approval
☐	...	International Wire	Test Account 2	Scott Stone	Requires others approval

[APPROVE]   [DELETE]   [REJECT]

2. Select "**Approve**"

< Approve Payments

⚠ You are about to approve the following payments

▽ ▥   🖶 ↓

ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	TRANSACTION DATE	STATUS
Remove	Corporate Payments	Operating Account	Acme Office Supply	02/04/2020	Requires my approval
Remove	Corporate Payments	-	MULTI	02/03/2020	Requires my approval

VIEW 1-2 OF 2   DISPLAY [All ∨]   1

[APPROVE] [CANCEL]

3. Review payments on the Approval Summary Screen (Remove any payments that should not be approved)

4. Click "**Approve**" to finalize payment approval

![csb Cambridge SAVINGS BANK]

Creating Recurring Payments

To create a recurring transaction in the platform, follow the steps below.
1. Create a new Corporate or Consumer payment template, save it
2. Ensure the template is approved by another user
3. Next, go back to your Payments Template tab
4. Locate the template you wish to make recurring
5. Under the "**Actions**" column select '**Modify**'
6. Within the template, check the box "**Make this a Recurring Payment**"

PAYMENT TYPE	TEMPLATE NAME	STATE	STATUS	LAST MODIFIED ON	LAST MODIFIED BY
Consumer Payments	Test Recurring Template 23/25	Active	Available for use	03/03/2022 12:30 PM	Rogerick Giles

ORIGINATOR INFORMATION

ACH SENDER
04-3161071 - CRANSHAW CONSTRU

PAYMENT DESCRIPTION
TEST
4/10

DISCRETIONARY DATA   Optional

0/20

☑ MAKE THIS A RECURRING PAYMENT

Recurring Payment
START DATE

ACTIVATION TIME
Select

FREQUENCY
Select

When schedule falls on non-business day, complete payment one business day:
⦿ Prior ◯ After

SAVE

7. Set-up your parameters for your recurring payment by establishing:
   a. Start Date
   b. Activation Time
   c. Frequency

☑ MAKE THIS A RECURRING PAYMENT

Recurring Payment
START DATE

ACTIVATION TIME
Select

FREQUENCY
Select

8. A second user will need to approve the recurring payment.

ACH Reversal

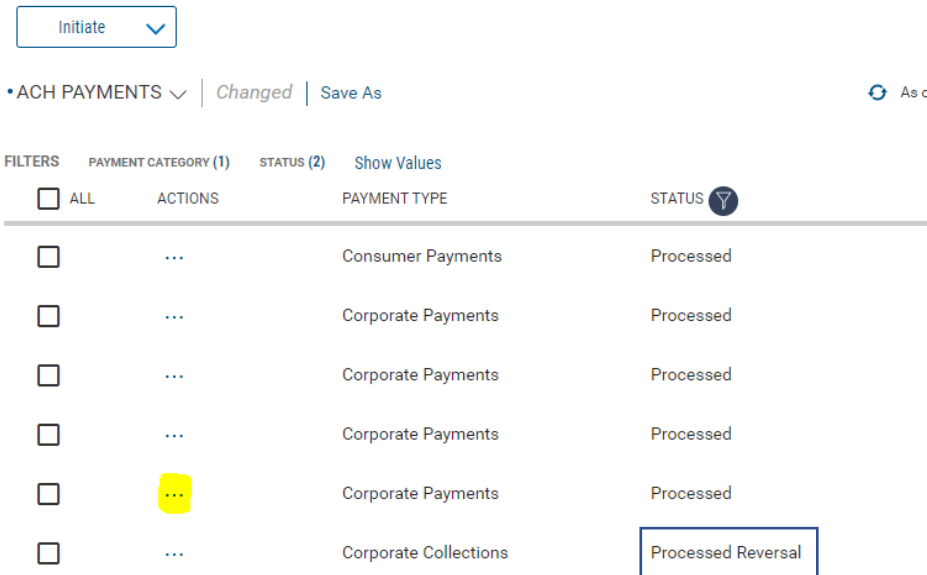Reversals can now be processed directly within the Payment Center
1. Click on the Ellipsis menu highlighted below
2. Select Reverse
3. Review the Transaction Information on the Summary Screen
4. Click Reverse to continue with the Reversal

A Reversal transaction will be created within Business Online Banking
Note: Reversal requests may need to be approved like any other ACH Payment.
IMPORTANT! Reversals can only be processed within 5 business days after the original payment was processed.
After 5 business days, the Reversal option will no longer be available

Once the Reversal has been processed, the payment status will update to '**Processed Reversal**'

		Initiate ⌄	

• ACH PAYMENTS ⌄ | *Changed* | Save As   ↻ As o

FILTERS   PAYMENT CATEGORY (1)   STATUS (2)   Show Values

☐ ALL	ACTIONS	PAYMENT TYPE	STATUS ▽
☐	⋯	Consumer Payments	Processed
☐	⋯	Corporate Payments	Processed
☐	⋯	Corporate Payments	Processed
☐	⋯	Corporate Payments	Processed
☐	⋯	Corporate Payments	Processed
☐	⋯	Corporate Collections	Processed Reversal

ACH Payment Statuses

Requires Other's approval	ACH Payment requires approval from another user
Requires my approval	ACH Payment requires user's approval
Deleted	ACH Payment has been deleted, cannot be modified
Stale Date	ACH Payment effective date is stale, can be modified and resubmitted
Rejected by approver	ACH payment has been rejected by approved, can be modified and resubmitted
Rejected	ACH payment has been rejected, cannot modify payment
Updated	ACH payment has been updated
Updated via Import	ACH's receiver information has been updated via import
Reversed	ACH reversal payment initiated
Processed Reverse	ACH reversal processed

ACH Cutoff Times

Standard (Next Day) ACH Cutoff Time	5:30 pm EST
Same Day ACH Cutoff Time	1:30 pm EST

ACH Limits

- Overall Company ACH Limits are set up through the Implementation process and are maintained by the bank.
- User Level ACH limits are set up and maintained by Company Administrators. To learn about setting up user limits please review our user management reference guide