

Quick Start Guide ACH



Main Street
BANK

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RSA Tokens

An RSA token is required to enable you to access the ACH menu of Main Street Bank's Cash Management System. Your token, together with a PIN, will allow you to securely access the ACH functions of our Online Banking system.

If your organization has multiple users, each user should have a unique token. There are two types of tokens, a physical token or a soft token on your mobile phone.

For Physical Tokens: When prompted, you will need to enter your 4-digit PIN followed by the 6-digit token value that is being displayed on your token at that time.

For Soft Tokens (Mobile Device): When prompted, enter your 4-digit PIN into the RSA authentication app on your mobile device. The app will then generate a random 8-digit token value that will be entered into the prompt within the Online Banking System.

(NOTE: values for both types of tokens will change every minute. There is a time countdown on the left-hand side of the display.)

RSA Token Security Prompt for Admins

To protect the security of your information, your financial institution requires authentication of your identity before allowing access to this feature.

Pass Code:

Cancel

Submit

Participants

Once you have accessed 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 by selecting the **pencil icon** located 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 to delete. Select Delete Selected Participants.

ACH Participants

Group

Clear

Filter

<input type="checkbox"/>	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status	
<input type="checkbox"/>	Testing		03/26/2023 8:00 PM	0	x1060	211370752	Checking	Active	 

Delete Selected Participants

Add Participant

Participants (continued)

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

* Name

Jane Doe

Email Address

example@gmail.com

Send email when batch status is
changed to Processed

* Nickname

Jane Doe

Institution Name

MAIN STREET BANK

* Routing Number

211370752

* Unique Identifier

123456

* Account Number

1122334455

* Confirm Account Number

1122334455

* Account Type

Checking

* Status

Active

Group

Discretionary Data

Cancel

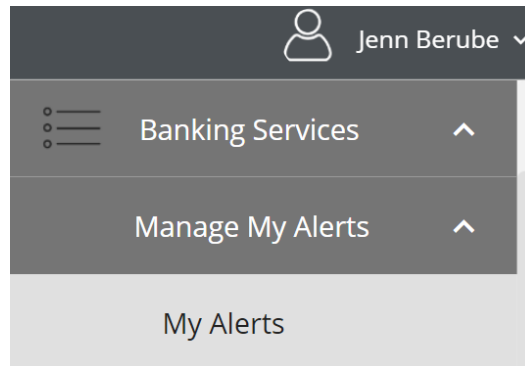
Save

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 your name in the top-right corner, then select Banking Services, Manage My Alerts and My Alerts.
- Highlight the radio button “ACH Participant Alert”.
- Click the Add Subscription Button.



Add/Edit 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](#)

Batches

Please Note: If you are processing a NACHA Formatted Payroll File, please proceed to the Pass-Thru File instructions on page 9.

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 to your Main Street Bank account, that is a DEBIT.

Select **Batches** from the ACH 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

Show Search Options

<input type="checkbox"/>	Template ↑	Created	Company	Transaction Type	Amount	#	Effective Date	
<input type="checkbox"/>	Name: Guesswho Fund From: x1060 Cash Mgmt Testing-Petty Cash - 1060	03/26/2023 8:00 PM	MSB CM Test - x3179	PPD Credit - Consumer Credit	\$1.00	1	04/06/2023 Recurring Batch	

Initiate

Delete Selected Templates

Add Template

To create a new batch, click on Add Template.

Batches (continued)

- 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

* Transaction Type

Company Discretionary Data

Is Restricted

* Company Entry Description

* Company

Offset Account

Batch Entries

Nickname	Notify	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount
There are no batch entries.							

Active Total **\$0.00** ? Hold Total **\$0.00** ? Prenotes **0**

Import CSV File

No file chosen

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

ACH Participants

Group

Clear

Filter

<input type="checkbox"/>	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
<input type="checkbox"/>	Testing		03/26/2023 8:00 PM	0	x1060	211370752	Checking	Active

Cancel

New Participant

Add Selected Participants

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

Test 1

* Transaction Type

CCD Credit - Non-Consumer Credit

Company Discretionary Data

Is Restricted

Deny Specific Users

* Company Entry Description

Payroll



* Company

MSB CM Test - x3179

Offset Account

x1144 Cash Mgmt Testing-Payroll Acct (Available \$1,52...)

Batch Entries

Nickname ↑↓	Notify	Unique Identifier ↑↓	Account Number ↑↓	Account Type ↑↓	Hold	Prenote	Amount	
Testing			x1060	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$	0 Addenda  

Initiate a Batch

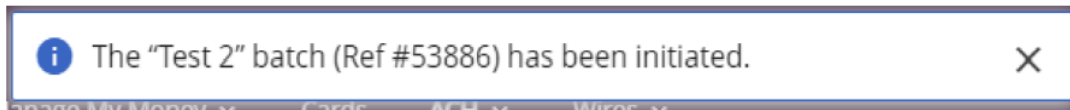
Select the **template** by checking the box located on the left side of the template.

Verify the effective date by either clicking the **Calendar Icon** or typing the appropriate date into the date field.

Select the Initiate button at the bottom of the page.

<input type="checkbox"/>	Name: Guesswho	Fund From: x1060 Cash	03/26/2023	MSB CM Test - x3179	PPD Credit - Consumer Credit	\$1.00	1	04/06/2023		
	Mgmt Testing-Petty	8:00 PM						Recurring Batch		
	Cash - 1060									

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.



Setup a Recurring Batch

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

<input type="checkbox"/>	Name: Guesswho	Fund From: x1060 Cash	03/26/2023	MSB CM Test - x3179	PPD Credit - Consumer Credit	\$1.00	1	04/06/2023		
	Mgmt Testing-Petty	8:00 PM						Recurring Batch		
	Cash - 1060									

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

Guesswho

Amount

\$1.00

Company

MSB CM Test

Transaction Type

PPD Credit - Consumer Credit

Fund From

x1060 - Cash Mgmt Testing-Petty Cash - 1060

* Start Date

04/06/2023



* 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.

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



Recurring Batches

Show Search Options

Ref #	Batch	Company	Schedule	Amount	Effective Date	
533	Name: vendor payments Type: PPD Credit - Consumer Credit Fund From: x1052 Checking 1052	MSB CM Test - x3179	Every month, starting on 05/01/2023	\$0.01	05/01/2023	

Export

Pass-Thru

In the ACH menu, click on ACH Pass-Thru.

Pass-Thru Upload / Approval

Update Past Effective Dates

Typically, files that contain an effective date in the past cannot be uploaded. [If you click this checkbox](#), we will let you change any past effective date(s) to valid effective date(s).

Do Not Process Batches with Invalid Dates

“Invalid” effective dates are non-business days, holidays, or past dates. [If you click this checkbox](#), any batch in your file that has an invalid date will not be processed. Instead, we'll only process the batches with valid dates.

Maximum file size: 9765 KB

No file chosen

Created By ↑↓ Created ↑↓ Updated ↓ Status ↑↓ File Name (Click for Details) ↑↓

There are no files to display.

Under Pass-Thru Upload/Approval, click on **Choose File**. 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.



Pass-Thru History

<input type="checkbox"/>	Created By ↑↓	Created ↑↓	Updated ↓	Status ↑↓	File Name ↑↓	Effective Date
<input type="checkbox"/>	Test User22	09/26/2022	09/26/2022	Pending Download	P_Test 9-25-Sunday,CID-1443.txt	 09/27/22

Activity

In the ACH menu, click on Activity. You can view an ACH Returns Report, Pending ACH Transactions, and a History of ACH Transactions by clicking on the Show Search Options box and selecting a specific date range and clicking 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.

If an ACH requires an approval, the transaction will appear in the Pending screen and someone with an approving role will need to and approve the transaction.

ACH Returns Report

Date Range:

Today

From:

04/05/2023

To:

04/05/2023

Search

Download

Pending

Show Search Options

Ref #	Batch	Company	Amount	Status	Effective Date
-------	-------	---------	--------	--------	----------------

There are no batches to display.

ACH History

Show Search Options

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

Contact

For assistance, please contact the Cash Management Group at 978-487-1488 or cashmanagement@bankmainstreet.com.

If you are calling regarding issues with your RSA Token, please make sure you have your token with you when you contact this number as the support team will need to identify data from the token.