Quick Start Guide
ACH

Main Street
BANK

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RSA Tokens

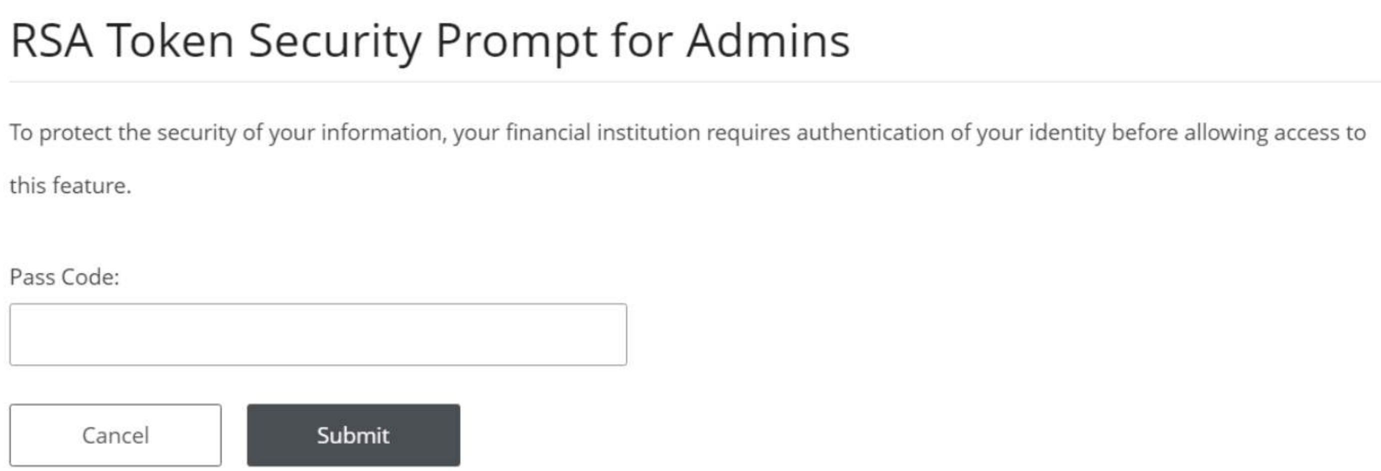
An RSA token is required to enable you to access the ACH menu of Main Street Bank's Cash Management System. Your token, together with a PIN, will allow you to securely access the ACH functions of our Online Banking system.

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.)

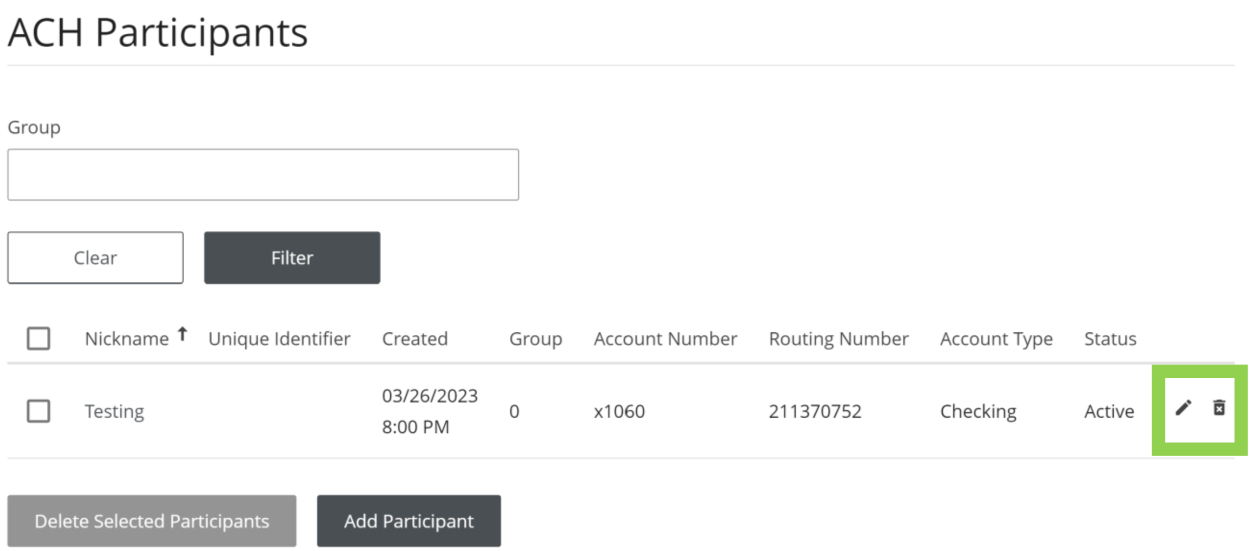


Participants

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.

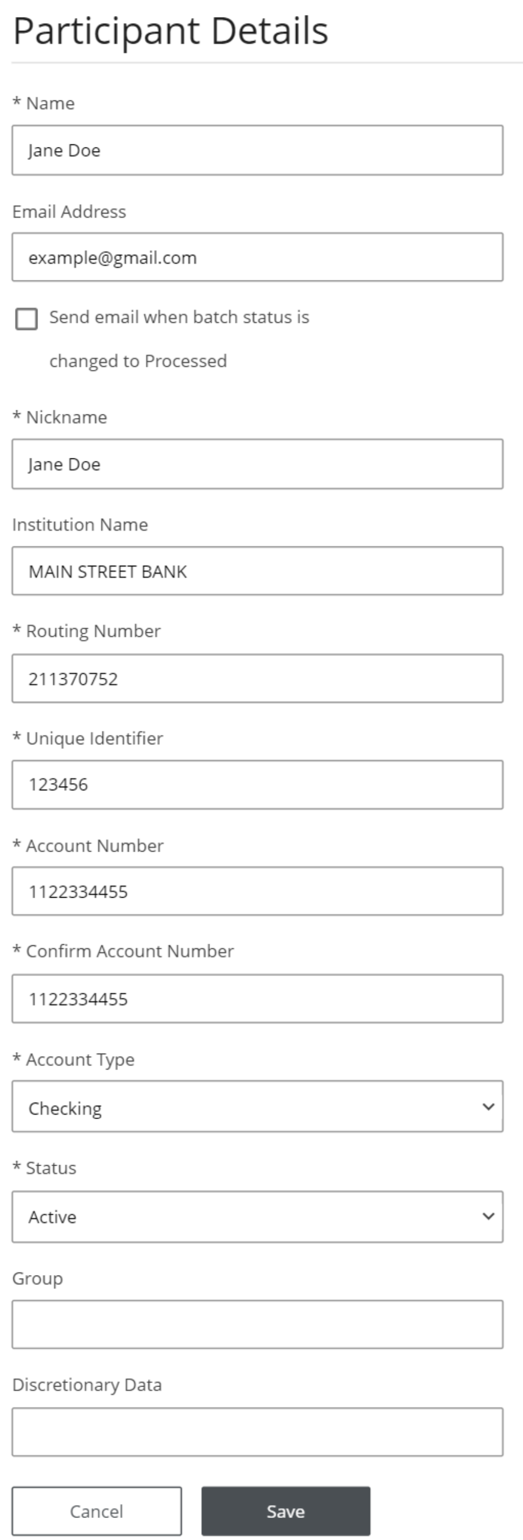
Edit Participants by selecting the **pencil icon** located on the right side of the screen.

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.



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.

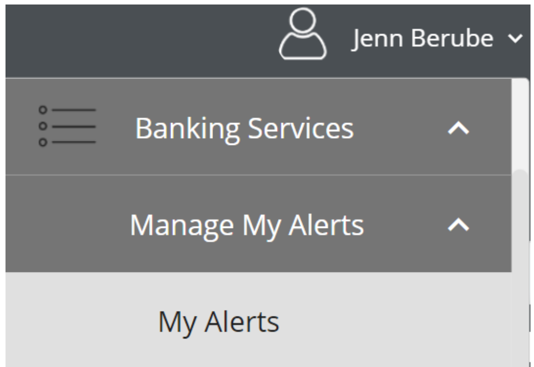


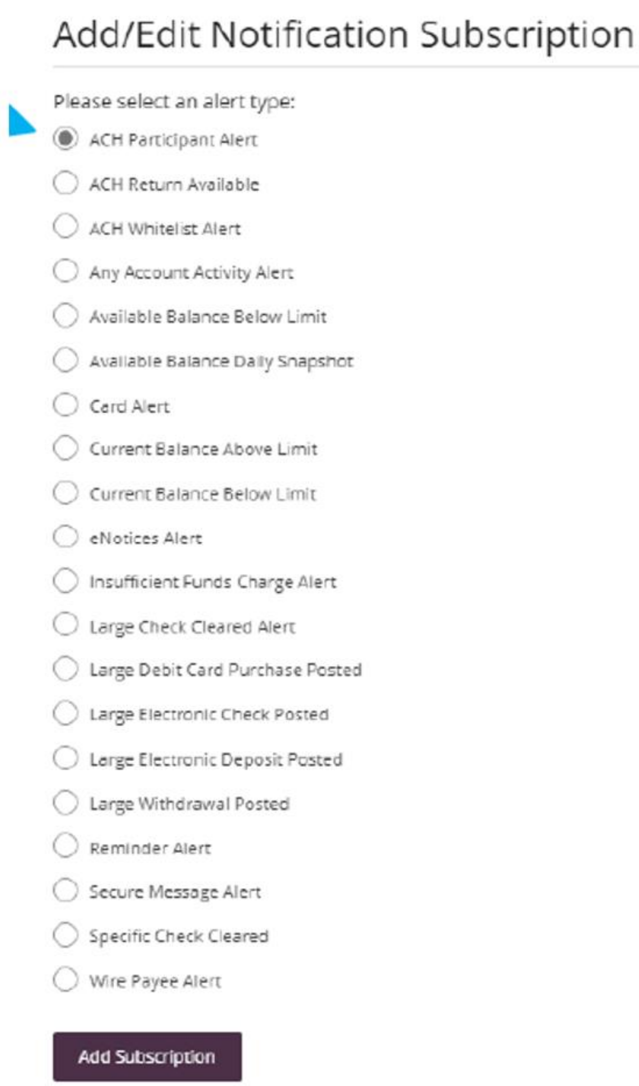
Click on Save to add the participant.

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.





Batches

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

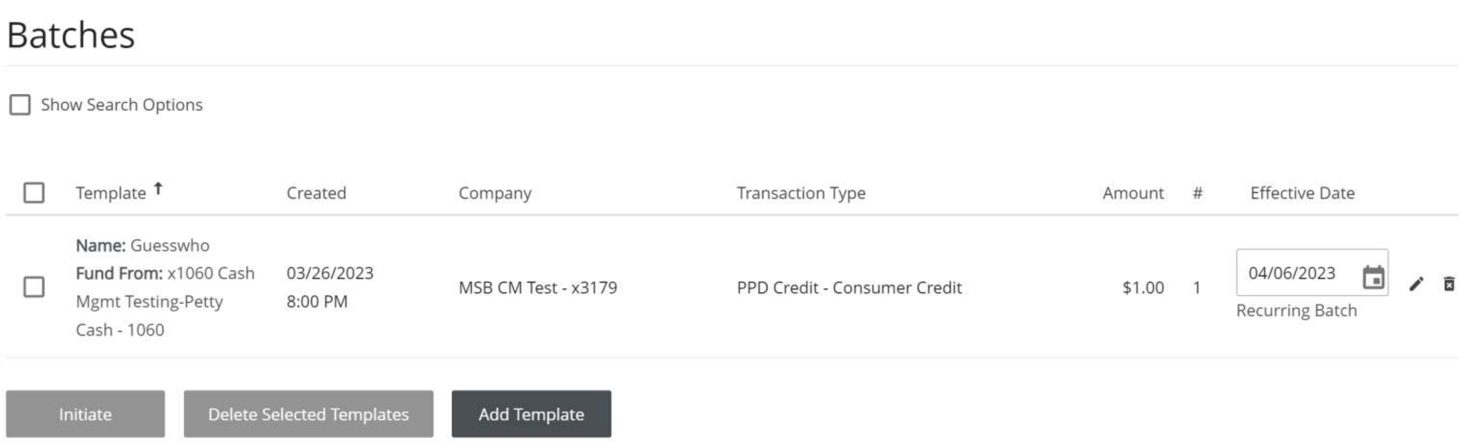
When initiating a Batch, please be sure to verify the transaction type – CREDIT or DEBIT.

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.

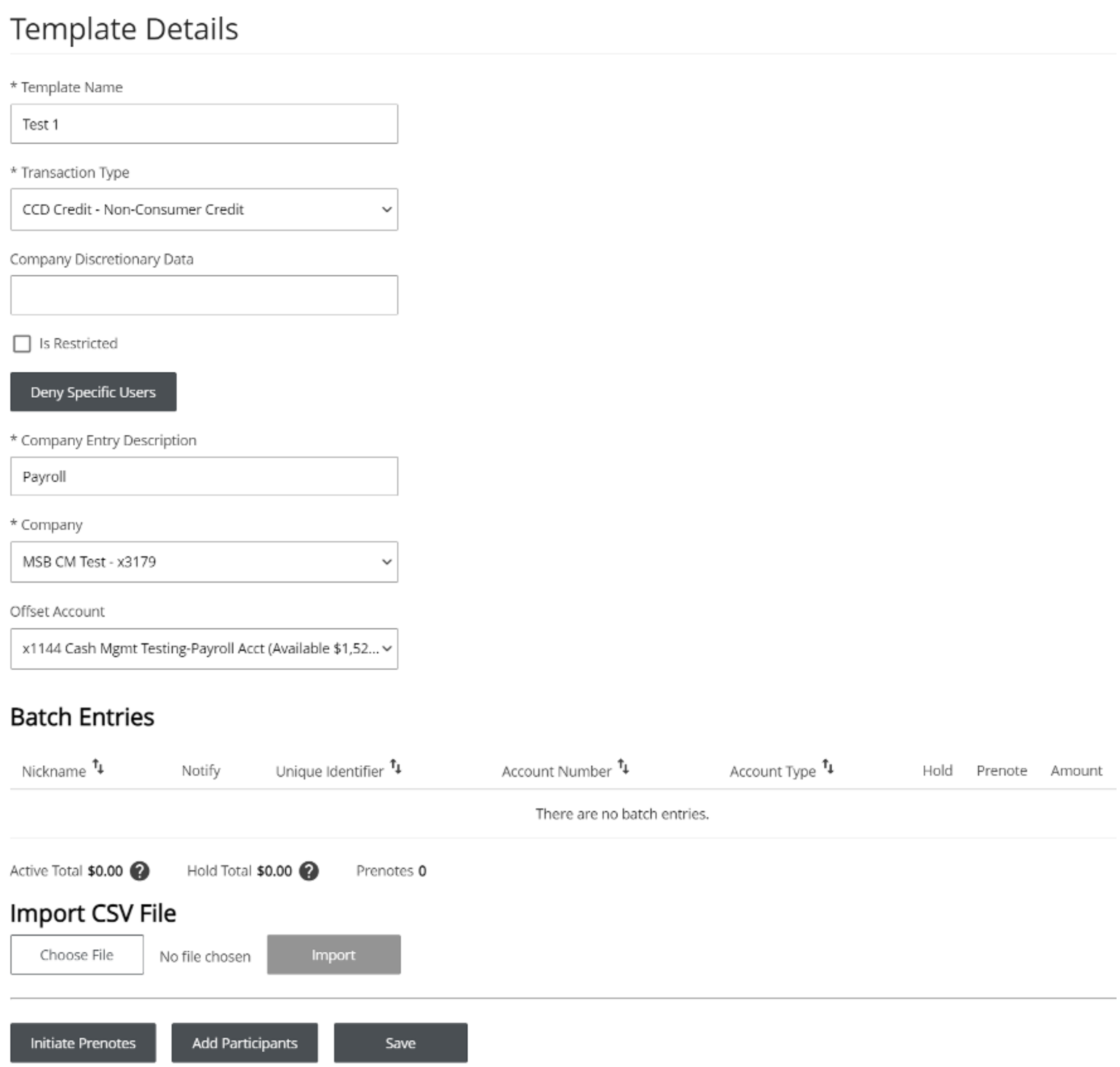


To create a new batch, click on Add Template.

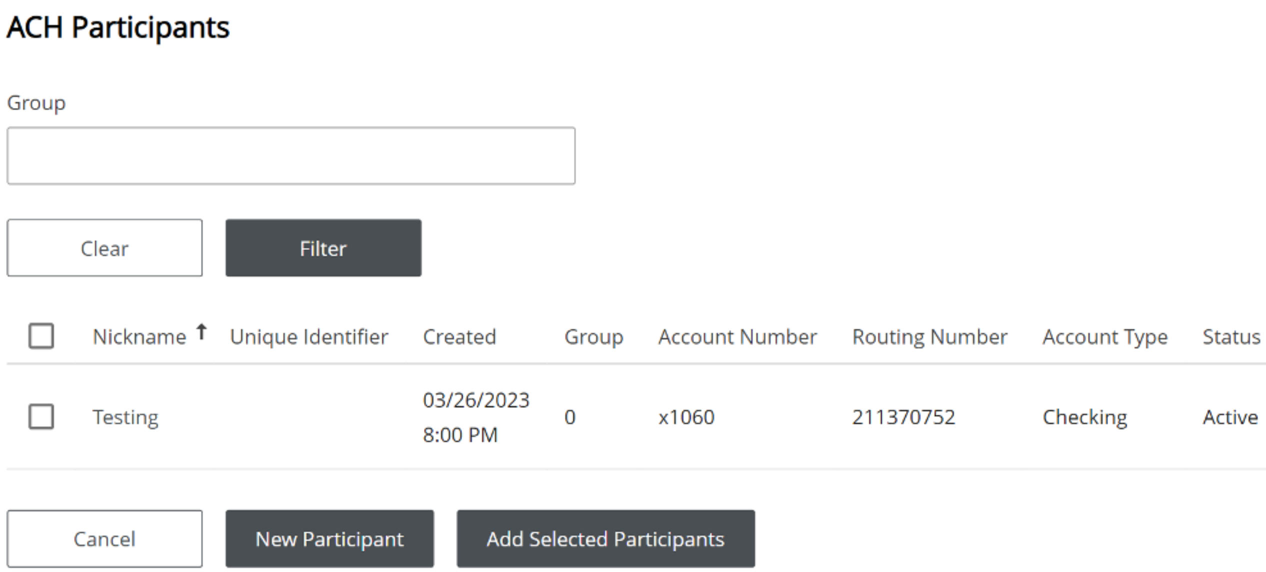
Batches (continued)

- 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.



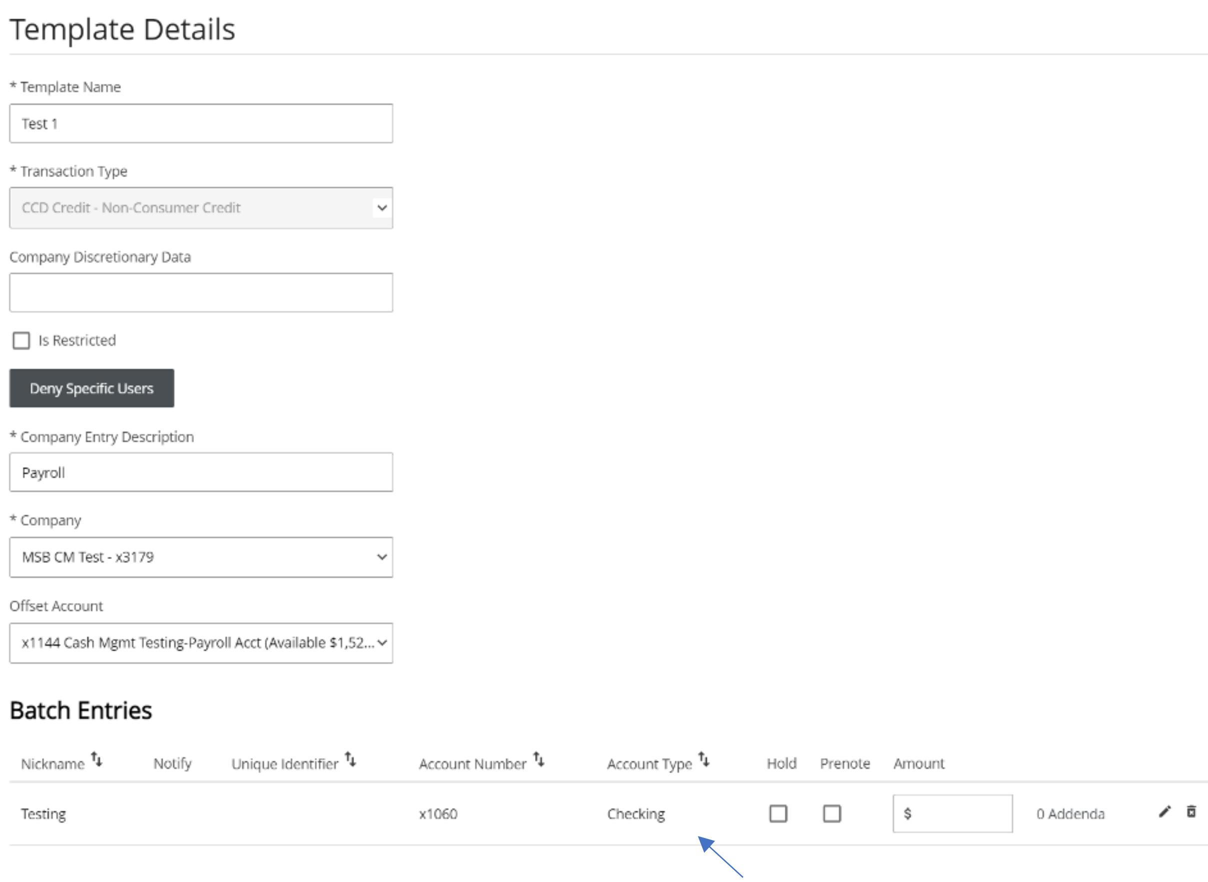
After saving the template details, click on the Add Participant Box.
Check the box next to the Participant(s) you wish to add. You also have the option to create a new participant by selecting New Participant, filling in all required participant details and save. Once all participants are selected, click on **Add Selected Participants.**



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.

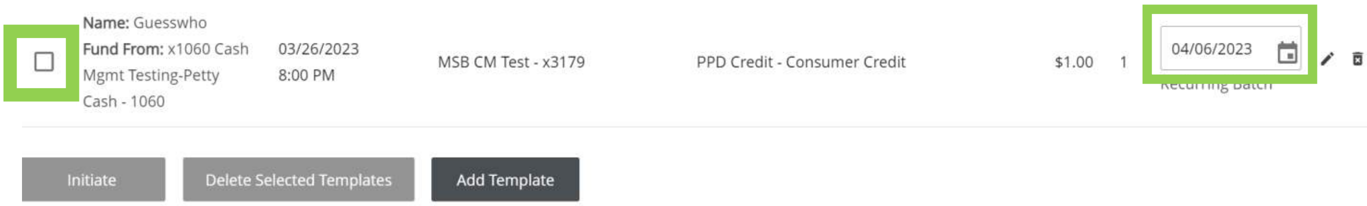


Initiate a Batch

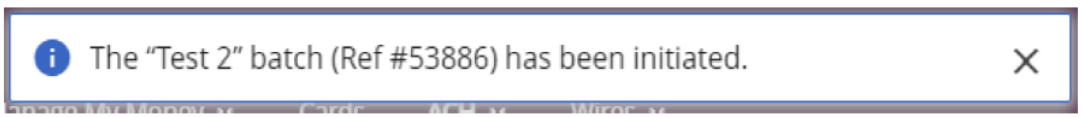
Select the template by checking the box located on the left side of the template.

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.

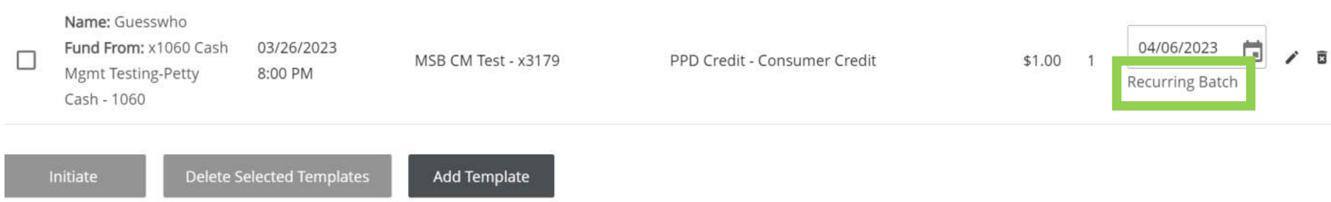


A confirmation will appear on the upper section of the screen to alert you that your batch was successfully initiated. You can also view a history of Batches by going to the Activity menu.



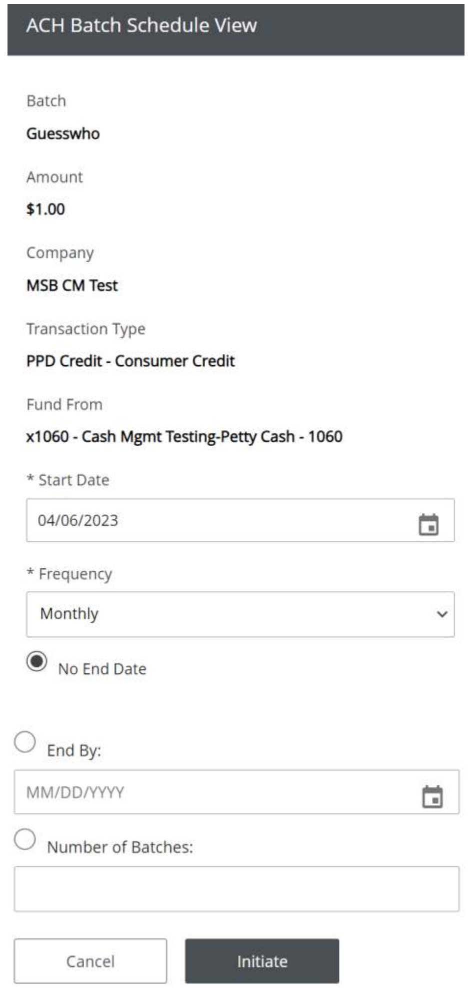
Setup a Recurring Batch

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.

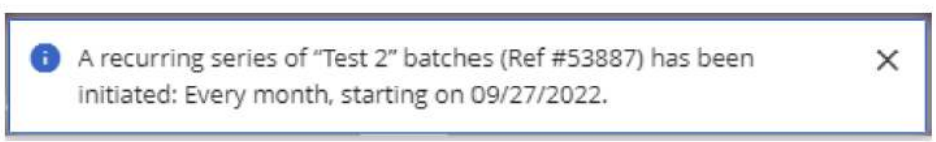


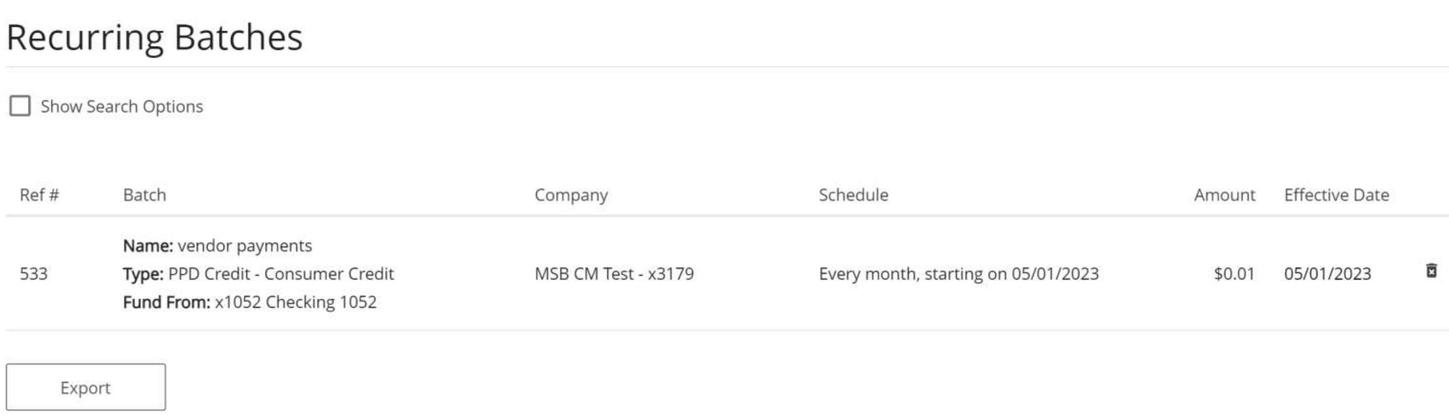
Editing a Recurring Schedule

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.



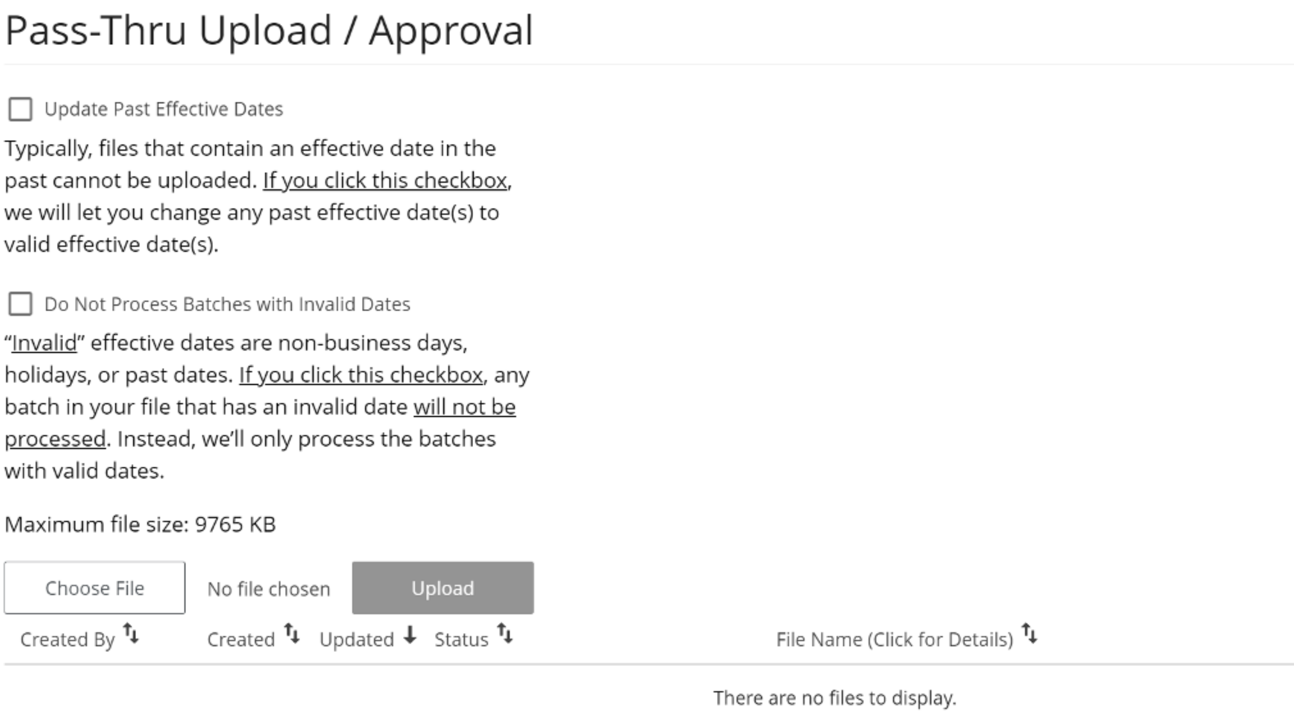
A confirmation will appear on the upper section of the screen to alert you that your batch was successfully initiated. You can also view a history of Batches by going to the Activity menu.





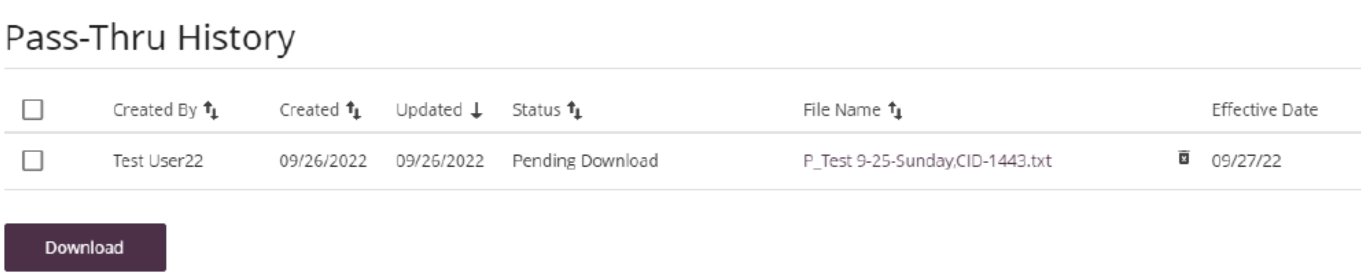
Pass-Thru

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



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.

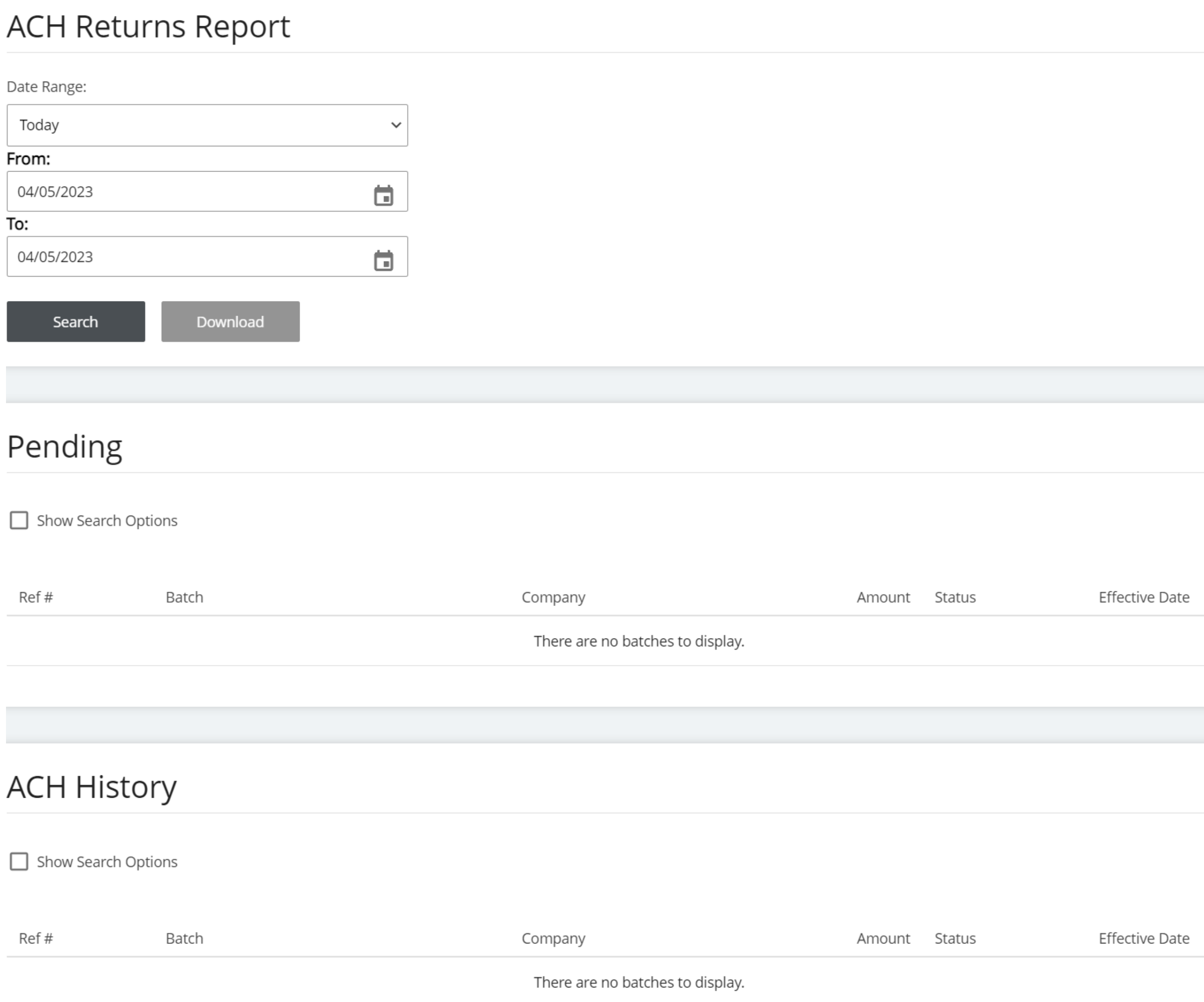


Activity

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.



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.