Guaranty
Bank & Trust

Business Banking ACH
Quick Start Guide

March 27, 2023

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ACH User Experience Enhancements

We are excited to announce that on Monday, March 27, 2023, we will be releasing new enhancements to the ACH workflows. To help you prepare, here is a quick start guide outlining the upcoming changes.

Top 10 New Features

1. ACH payment type choices have been simplified. You will now select your ACH payment type based on the type of recipient you are paying, individual or business, and if you are making a payment (credit) or collection (debit).

2. Terminology on field labels have been updated to be more user-friendly.

3. The steps to creating an ACH are more recipient centric. The new order of steps is:

    a. Step 1 – Choose Payment Type

    b. Step 2 – Add Recipients including addenda

    c. Step 3 – Add Processing Details - Funding account, Company ID, Payment Date, and Frequency

    d. Step 4 – Review & Submit - add Payment Name, Payment Description, and Confidential indicator

    e. Step 5 – Confirmation page with Approve or Request Approval options

4. More review steps are available when creating ACH to help reduce mistakes.

5. An end date can now be specified for recurring payments, and the page will show a preview of the next 6 payment dates in the series, if applicable.

6. Ability to prenote a payment has moved to Step 4 - Review & Submit.

7. You can select multiple approvers when requesting approvals.

8. A new payment detail page is available on all payment statuses containing the payment summary and offers the ability to take various actions.

9. The payment detail page offers an audit trail of the payment journey showing who created, who approved, who modified, to whom approval notifications have been sent, and if the payment was copied, etc.

10. The approval process has been enhanced so not only can approvers approve a payment, but they can reject a payment and state a reason.

Note: There are NO changes to user privileges. Payment Types are still contingent on your entitlements to the specific Standard Entry Class (SEC) code along with the access level (full privileges, approve only, view only, etc.)
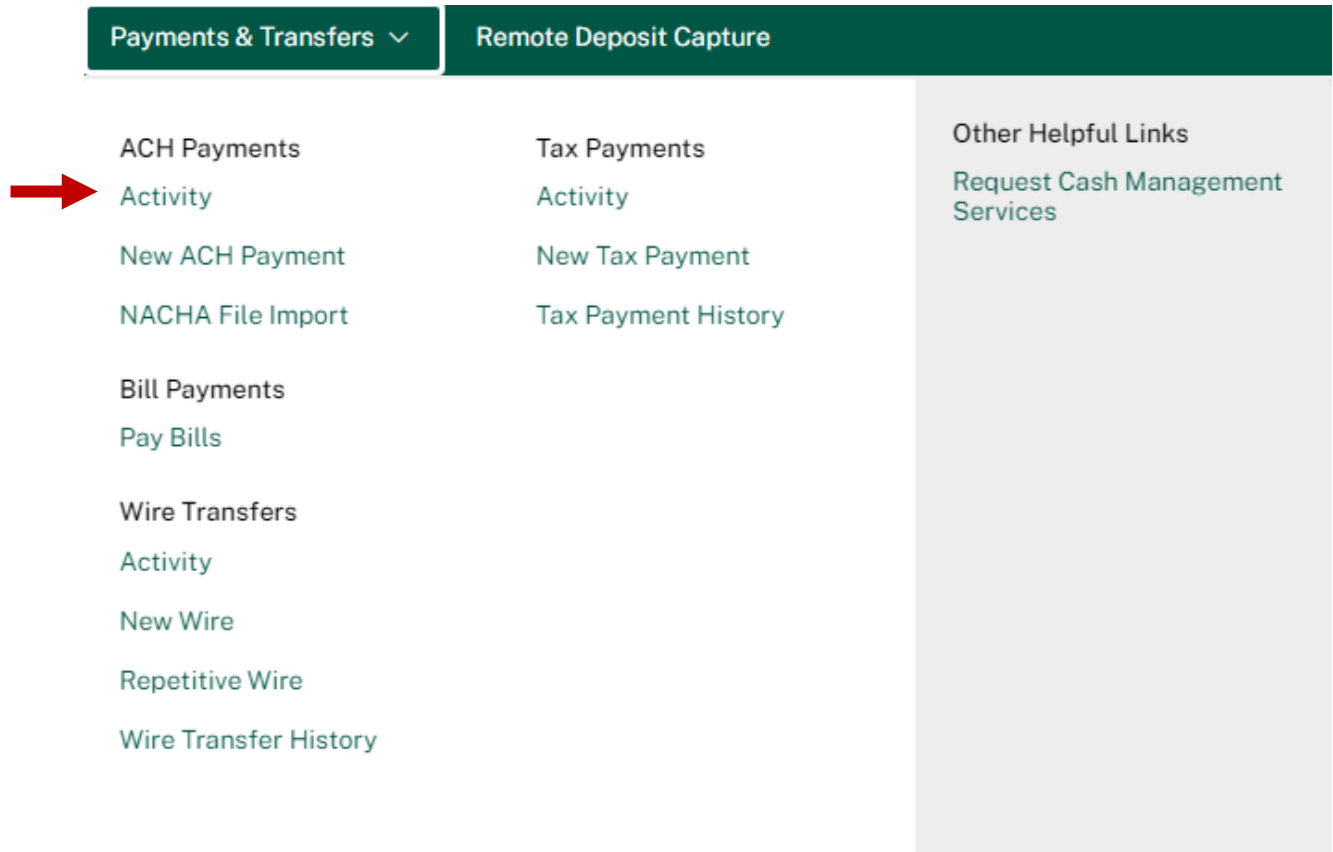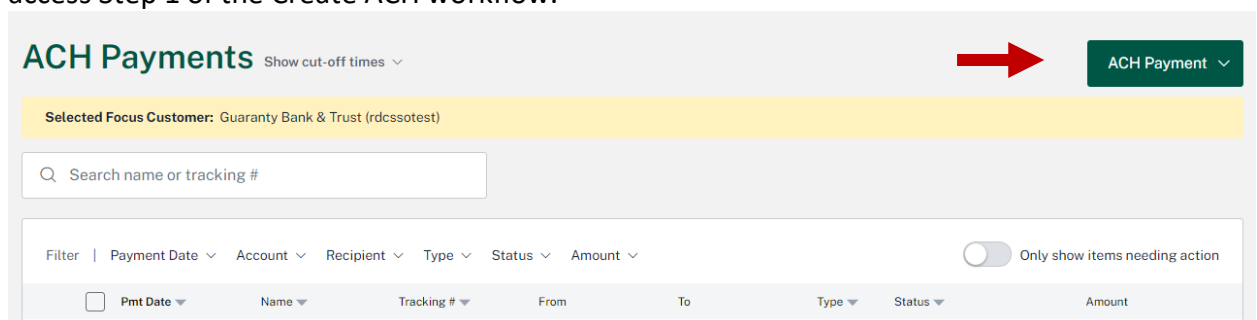
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Simplified ACH Payment Type Selection

If you have privileges to create ACH payments, you can access the ACH creation process 2 ways:

1. From the Payments & Transfers menu, click on **New ACH Payment** to access Step 1 of the Create ACH workflow.

2. From the list view, click on the **ACH Payment** button and select **New ACH Payment** to access Step 1 of the Create ACH workflow.

Terminology Changes
You will see new field labels throughout ACH Payments on create, edit, and payment detail:

Previous Label	New Label
Batch Type	Payment Type
Batch Name	Payment Name
Description	Payment Description
Settlement Account	Funding Account (for Payments) and Deposit To (for Collections)
Discretionary Data	Memo
Effective Date	Payment Date
Same Day ACH	Same Day Payment
Frequency > One-time	Single Payment
Recurring / Period	Recurring/Repeat
Recurring > Fixed	Recurring with Auto-Approve checkbox selected
Recurring > Variable	Recurring
Items	Recipients
Custom ID	Contact ID

ACH Workflow Steps

Step 1 – Select the Payment Type

Note: Your ACH privileges might be different from what is shown below. For example, if you do NOT have any debit privileges for any SEC codes, you will not see a **Collect a Payment** option – or – if you do not have any credit or debit privileges to create a CCD/CCD+ or CTX payment, you will not see the **Business** option.

When creating a payment, you will be asked if you are paying or collecting from either an individual or a business.

The selections made on the Create Payment page will determine the proper SEC code that will be sent in the file for processing. Here are the new Payment Type selections and how they map to the previous SEC codes and menu links:

New Workflow	Legacy Menu Links	SEC Code Mapping
Send a Payment > Individuals	Payroll Batch	PPD
	Credit Batch	PPD
Send a Payment > Business	Credit Batch	CCD/CCD+
Send a Payment > Business > Guided Entry	Vendor Payment	CTX
Send a Payment > Business > Freeform Entry	Credit Batch	CTX
Collect a Payment > Individuals > Written Authorization	Collect Payment	PPD
	Debit Batch	PPD

Collect a Payment > Business	Debit Batch	CCD/CCD+
Collect a Payment > Individuals > Represented Check	Debit Batch	CTX

In order to access CTX payments, select either **Send a Payment > Business** or **Collect a payment > Business**. You will then have an option under the Business radio button to select **This is a CTX Payment**. The selections available will depend on your ACH privileges.

If you elect to send a CTX payment, there are additional choices to select a guided or a freeform entry method. CTX collections only support the freeform entry method.

CTX Payment:

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CTX Collection:

Click **Next** to proceed to **Step 2 – Add Recipients**.

Step 2 – Add Recipients

You can elect to manually add recipients, to import recipients, or to do a combination of both.

To manually add recipients, click on the **Add Recipients** button and select **Add Recipients** to bring up the pop-up window. To add multiple recipients, click the **Save & Add Another** button after adding the initial recipient.

For each recipient, you must add:

- Recipient Name – up to 22 characters

- Account Type – Checking, Savings, or Loan

- Account Number – recipient's account

- Routing Number – recipient's financial institution routing number

Optional fields can be included:

- Contact ID – unique identifier of the recipient

- Amount – the amount you wish to send to or collect from the recipient; if not entered, $0.00 will remain

- Addenda – extra remittance information that can be added on all payment types EXCEPT Returned Checks (RCK)

Add Recipient ✕

Recipient Name
Guaranty Bank & Trust

Contact ID (optional)
GBT

Account Type
Checking ⌄

Account Number
123456789

Routing Number
111915327   Routing Lookup ⬈

Amount
$ 100.00

⊕ Add Addenda

[Save]   [Save & Add Another]

![Guaranty Bank & Trust logo]

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To import recipients, select **Import Recipients** from the Add Recipients button dropdown to bring up the import pop-up window. You can choose to add the file content to the recipient table or to replace all the existing recipients in the recipient table with the contents of the file. Once the file is uploaded, click **Upload** to finish the import process or **Cancel** to abandon the import process.

Import Recipients ✕

How would you like to import this file?

🔘 Replace existing recipients

Show File Requirements ⌄

Choose a file in a tab separated format with fields in the following default order: Name, ID, Account Number, Account Type, R&T Number, Amount, Addenda, Debits/Credits, Hold. If field headers are included in the file, then the field order specified will be used instead. For more info, click the Help icon.

Drag file here

OR

Choose File

Max File Size –2 MB

ⓘ Uploading a large file might take several minutes, depending on the speed of your Internet connection.

Upload   Cancel

Once Recipients are added, they appear in the Recipient table. On the recipient table, you can:

- Edit or add amounts

- Edit recipient by clicking on the recipient's name

- Add addenda information

- Elect to create a remittance only batch (CCD & CTX only) – this will make all amounts $0.00 and allow you to send the addenda information without monetary payment values. Be sure to enter data in the addenda field for each recipient in a remittance-only payment.

- Choose multiple recipient rows to either delete the recipient or place/remove holds

- Take these actions by clicking on the kebab menu to the right of the amount:

- Place or remove recipients on Hold

- Delete the recipient from the payment

- Edit the recipient

- Use search bar to find recipients by their name or by contact ID

- Filter the recipient list by:

- Account Type

- Account #

- Routing #

- Hold

- Amount

![Guaranty Bank & Trust logo]

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Add Recipients

Add recipients and amounts for this payment. All changes are saved automatically.

Note: Once a recipient is added manually or by importing, you cannot go back to Step 1 to change the payment type.

Click **Next** to go the Step 3 – Processing Details or click **Finish Later** to complete the payment at another time.

Processing Details

ACH Cut-Off Times: 3pm CDT

Funding Account

Checking *6834

Payment is withdrawn from this account

Company ID

Tax ID

ID #
750308240

Must be 9 digits

Company Name

Guaranty Bank &

Memo (optional)

Enter memo

Payment Frequency

Single

Payment Date ⓘ

📅 MM/DD/YYYY

Next   Finish Later

You can add details around the payment including:

- Funding Account– shows all accounts you have privileges for based on the payment type
- If it's a collection payment type, this field will say 'Deposit To'

- Company ID –this will pre-populate the field with your Tax ID

- Memo – optional 20-character field that travels with the payment

- Payment Frequency:

    - Single – one-time payment

    - Occasional – automatic copy of payment is created once the payment processes; the copy will not have a Payment Date

    - Recurring – series of payments set to a schedule of your choosing

- Payment Date – date you want the transaction to occur

If Recurring was selected for Frequency, you will have ability to:

- Auto-approve payments in the series past. Note: the first payment in the series will have to be approved and subsequent payments will be automatically approved. If you require multiple approvers for a payment, just the first approval is automatic.

- Set a repeat period for all payments in the series

- Select the first payment date

- Set an optional end date

- View when the next 6 payments in the series will occur

Payment Frequency

Recurring ⌄

☑ Auto-approve all payments in this series

Repeat

Monthly ⌄

First Payment Date ⓘ

📅 3/31/2023

☐ Set End Date

Recurring Payment Preview ⓘ ⌃

Date	Amount
03/31/2023	$1.00
04/28/2023 📅	$1.00
05/31/2023	$1.00
06/30/2023	$1.00
07/31/2023	$1.00
08/31/2023	$1.00

Click **Next** to go the Step 4 – Review & Submit or click **Finish Later** to complete the payment at another time.

Step 4 – Review & Submit

Review & Submit

Review payment and submit for processing

Add a name and description for this payment

Payment Name

Payment Description (optional)

☐ Send prenotes for newly added recipients ⓘ

Submit Payment   Finish Later

You can add the final details of the payment including:

- Payment Name – 10-character name that travels with the payment as the Company Entry Description

- Payment Description – optional 30-character field that does not travel with the payment

- Send Prenotes – if this is selected, a zero-dollar copy of the payment is immediately created and sent for processing. The copy is used to verify the recipients' account information and ensure that the receiving financial institution will be able to process future payments.

You can elect to **Submit Payment** or **Finish Later**. Upon Submit, you will see a confirmation, and the payment will go into a **Needs Approval** status on the ACH Payments list.

Step 5 - Confirmation

On the confirmation pop-up window, you will see a recap of the payment and can take these actions depending on your entitlements:

- Approve – only users with approval privileges will see this option

- Notify Approvers – all users will see this option

- Export – all users can elect to export the payment to a TSV or Nacha formatted file

You can click X to dismiss the pop-up window without taking any actions. You will be returned to the ACH Payments list.

Notifying Approvers

Notify Approvers ✕

Choose users to receive an approval request notification for this transaction

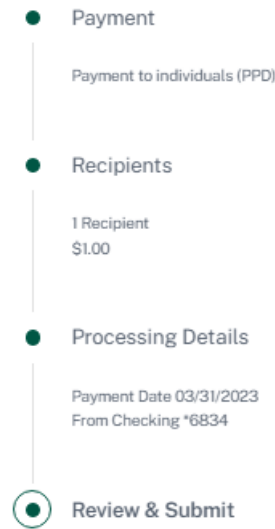☐ Guaranty Bank & Trust

Send Notification   Close

If a payment is awaiting approvals and you do NOT have full privileges or if multiple approvals are required, you will see a Notify Approver(s) button. Once the button is clicked, a pop-up window will appear listing all the users who have approval privileges. You can select one or multiple approvers to receive a notification.

Payment Recap

You can check your work along the way by viewing, in the left panel, a high-level recap of the previous step. For example, once recipient data is entered and you move to the **Processing Details** step, you will be able to see the recap for **Recipients**.

- **Payment**

  Payment to individuals (PPD)

- **Recipients**

  1 Recipient
  $1.00

- **Processing Details**

  Payment Date 03/31/2023
  From Checking *6834

- **Review & Submit**

Here is the information you should expect to see in each recap.

UI Text	Recap
Payment	Will display the payment type including: • Send a payment to individuals (PPD) • Send a payment to a business (Will have qualifier for CTX such as CTX Credit) • Collect a payment from individuals • Collect a payment from a business (Will have qualifier for CTX such as CTX Credit)
Recipients	Number of Recipients Total batch amount
Processing Details	Frequency – single, occasional, or recurring Payment Date Funding Account or Deposit To Account

If you save the payment for later and come back in to edit the payment, you will see a notation for "Edits Required" below each step that may have missing information.

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Finish Later

If you want to come back later to complete your payment at another time, you can select **Finish Later. Finish Later** is available on these steps when creating or editing a payment:

- Add Recipients (step 2)
- Processing Details (step 3)
- Review & Submit (step 4)

There is no option to Finish Later on Step 1 as you cannot change the payment type once you have added any recipients.

If you click on **Finish Later** and have NOT previously input a payment name, you will be asked to do so. Once you click **Save**, you will be taken to the ACH Payments list. If there was a payment date associated with the payment when Finish Later was clicked, the payment will go into an **Incomplete** status. If payment date was NOT selected before clicking on Finish Later, the payment will go into a **Not Scheduled** status.

Finish Later	✕

Provide a name to save this transaction for later

Enter payment name

Save   Cancel

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Payment Detail

To view payment details, you can click on the **Payment Name** from the ACH Payments list or expand the transaction row and click on **See All Details >**.

The Payment Detail page headline will be the Payment Name. If a payment description was input when creating the payment, it will appear under the Payment Name. If the payment was

flagged as confidential when creating the payment, a Confidential tag will display by the Payment Name.

The page will list:

Label	Content
Status	Current status of the payment
Funding Account	Your account where money will be debited or credited from depending on whether it's a payment or collection
Amount	Total amount of the ACH payment
Payment Date	The effective date of the payment
Payment Frequency	Indicates whether the payment is a single, occasional, or recurring payment.
Memo	Information input into the optional Memo field during payment creation
Company & ID	The ACH Company ID that was used during payment creation
Tracking #	Unique system-assigned number after payment creation. If the payment was a Copy of, Reversal Of, or Prenote Of another payment, this will be indicated under the tracking number.
Recipient section	Lists all recipients contained in the payment with their specific payment details including: • Trace # • Name – recipient name • Contact ID • Account Type – checking or savings • Account Number • Routing Number • Prenote– Yes if prenoted or the recipient's account has been verified by virtue of this payment having been processed. Blank otherwise. • Hold – Yes if on hold • Amount

Next to the Status is a **View Activity** link. This brings up an Activity History pop-up window that shows the journey of the payment including when it was created, modified, approved, which

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users received notifications to approve, and whether the payment was a copy of another payment or a reversal.

Rejecting an ACH Payment

If a payment is in a Needs Approval status, approvers have the choice to approve or reject the payment. Upon selecting Reject, approvers need to input a reason for not approving the payment. Users will be able to see the rejection reason at the top of the Payment Detail page. Once an approver submits the rejection, the payment will go into an Approval Rejected status. The payment can be edited to correct mistakes or deleted.

Reject ✕

Please provide a reason for rejection.

| Enter reason | 0/80 |

Reject Payment   Cancel

Guaranty Bank & Trust ACH Support

As always, if you experience any issues or have any questions regarding ACH Payment processing, please contact our support team Monday – Friday, 8 AM – 5 PM CST at (903) 575-5799 or cashmgt@gnty.com.

Guaranty Bank & Trust
Treasury Solutions
Cash Management Support

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