

# AUTOMATIC CLEARING HOUSE (ACH)

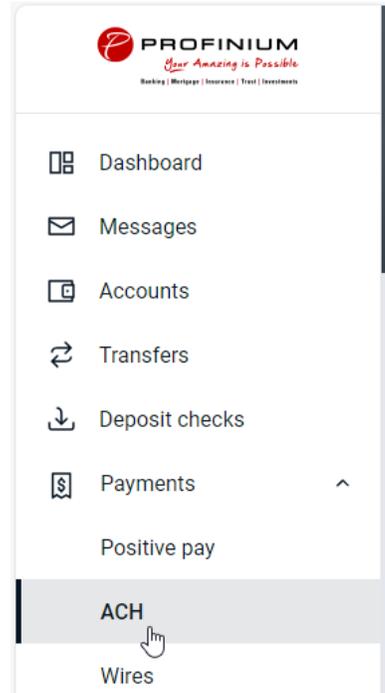


**PROFINIUM**

*Your Amazing is Possible*

# Automatic Clearing House (ACH)

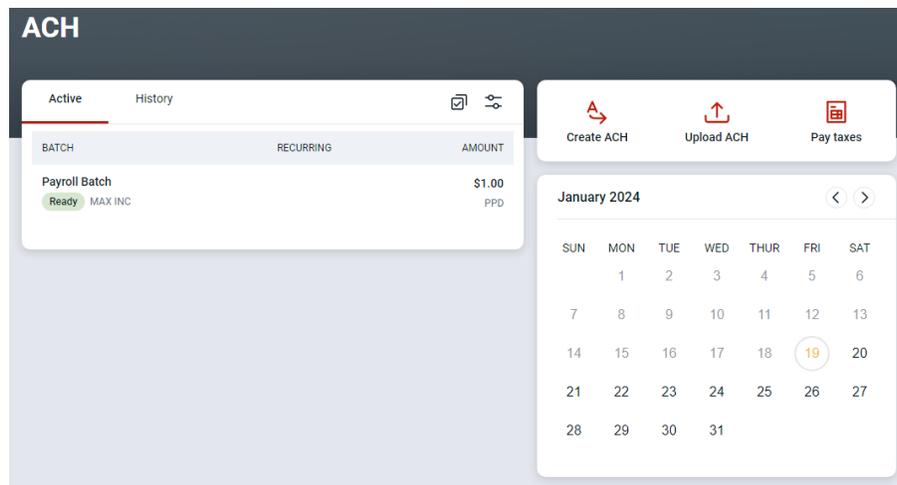
To access the ACH Dashboard, click on Payments in the menu, and then click on ACH.



The ACH Dashboard shows current ACH batches.

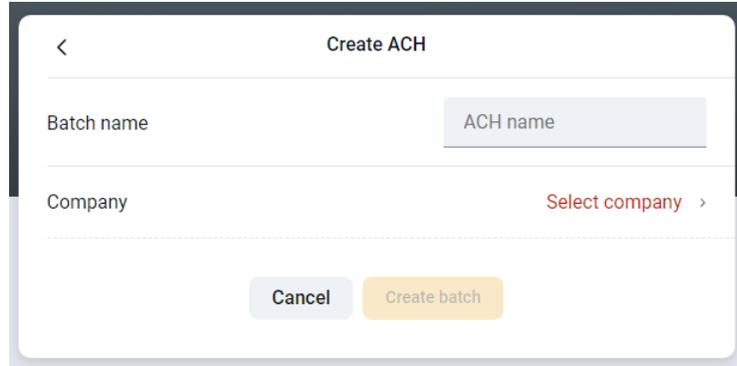
You can also view a History of ACH transactions as well as a calendar showing upcoming events.

There are buttons for creating or uploading new ACH files.



# Create a Manual ACH Batch

Click the Create ACH button on the ACH dashboard. Enter a Batch name – i.e. date, payroll, or the person you are paying. Click on Select company.



Create ACH

Batch name: ACH name

Company: Select company >

Cancel Create batch

Select the Company you will be sending the ACH batch through.



ACH Company

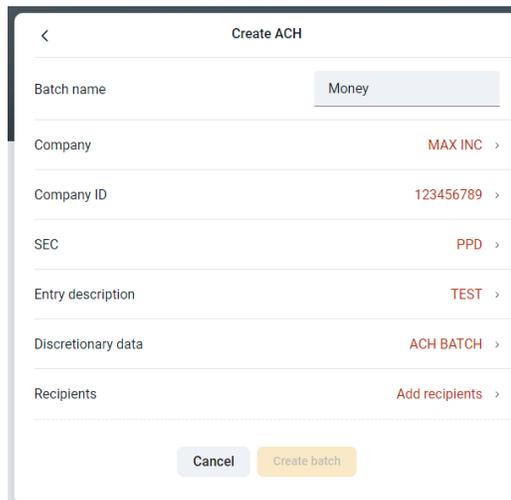
COMPANY	ID	SEC
MAX INC	123456789	PPD

Verify the Company and Company ID are correct.

Select the appropriate SEC code for the ACH file.

- PPD – Payments to a person or group of people (ex. Payroll)
- CCD – Business to business payments.

Click on Add recipients to continue creating the ACH batch.



Create ACH

Batch name: Money

Company: MAX INC >

Company ID: 123456789 >

SEC: PPD >

Entry description: TEST >

Discretionary data: ACH BATCH >

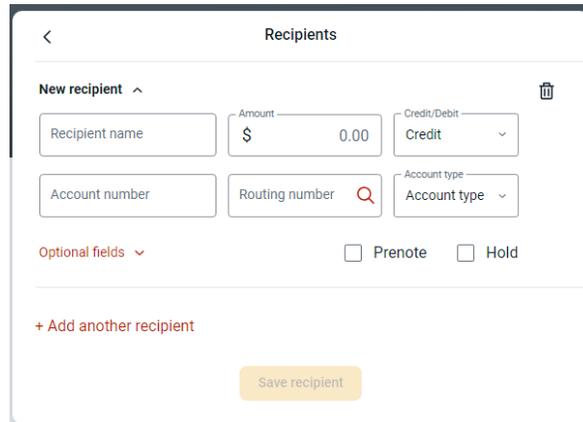
Recipients: Add recipients >

Cancel Create batch

# Recipients

Enter the name, amount, account number and routing number for the recipient.

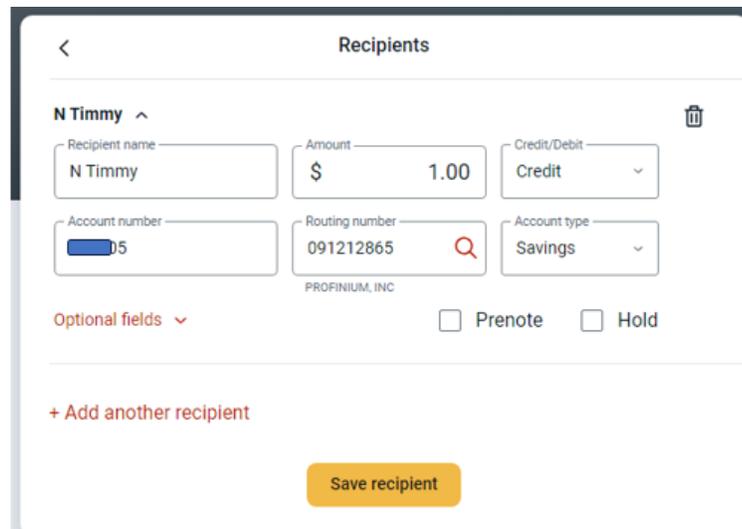
Select Credit if you are sending the amount to the recipient or debit if you will be receiving the amount from the recipient.



The screenshot shows a mobile application interface for adding a new recipient. The title is "Recipients" with a back arrow on the left and a trash icon on the right. Below the title is a section labeled "New recipient" with a dropdown arrow and a trash icon. The form contains several input fields: "Recipient name" (empty), "Amount" (set to "\$ 0.00"), "Credit/Debit" (set to "Credit"), "Account number" (empty), "Routing number" (with a search icon), and "Account type" (set to "Account type"). Below these fields are "Optional fields" (with a dropdown arrow) and two checkboxes: "Prenote" and "Hold". At the bottom, there is a red link "+ Add another recipient" and a yellow "Save recipient" button.

If you have multiple recipients, you can click Add another recipient to add any additional ones needed.

Click Save Recipient when done.



The screenshot shows the same mobile application interface, but now with a recipient named "N Timmy" added. The "Recipient name" field is filled with "N Timmy". The "Amount" field is set to "\$ 1.00". The "Credit/Debit" field is set to "Credit". The "Account number" field is filled with "05" and has a blue highlight. The "Routing number" field is filled with "091212865" and has a search icon. The "Account type" field is set to "Savings". Below these fields, the text "PROFINUM, INC" is visible. The "Optional fields" dropdown arrow is present, along with the "Prenote" and "Hold" checkboxes. At the bottom, there is a red link "+ Add another recipient" and a yellow "Save recipient" button.

After all recipients have been completed you will return to a summary of the ACH batch. Click Create Batch to complete the batch or change any options needed.

The screenshot shows a mobile application interface for creating an ACH batch. At the top, there is a back arrow and the title "Create ACH". Below the title, there are several rows of information:

- Batch name: Money
- Company: MAX INC >
- Company ID: 123456789 >
- SEC: PPD >
- Entry description: TEST >
- Discretionary data: ACH BATCH >
- Recipients: 1 recipient >

At the bottom of the form, there are two buttons: "Cancel" and "Create batch".

Verify the batch amounts and click Done.

The screenshot shows a confirmation screen titled "ACH batch created". At the top, there is a green checkmark icon. Below the title, there is a section for "Money" with two radio buttons: "Credits" (selected) and "Debits". The amount for Credits is \$1.00 and for Debits is \$0.00. Below this, there is a section for "Recipients" with a value of 1. At the bottom, there is a "Done" button.

The ACH batch will now show in the ACH dashboard.

The screenshot shows the ACH dashboard. At the top, there is a header "ACH" and two tabs: "Active" (selected) and "History". Below the tabs, there is a table with columns "BATCH", "RECURRING", and "AMOUNT". The table contains one row:

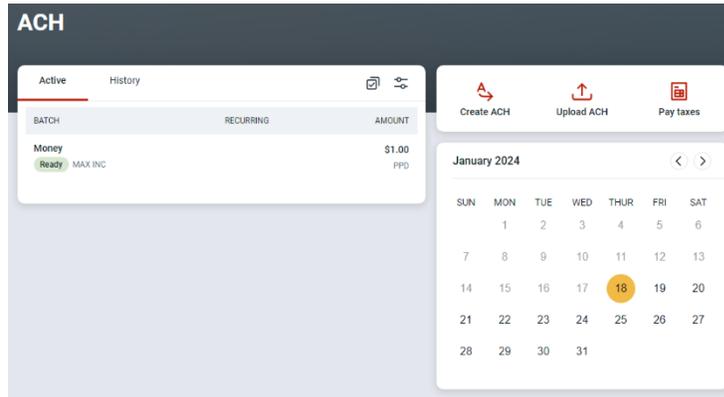
BATCH	RECURRING	AMOUNT
Money		\$1.00

Below the table, there is a "Ready" status and "MAX INC" and "PPD" labels. To the right of the table, there are three buttons: "Create ACH", "Upload ACH", and "Pay taxes". Below the buttons, there is a calendar for "January 2024". The calendar shows the days of the week (SUN, MON, TUE, WED, THUR, FRI, SAT) and the dates from 1 to 31. The date 18 is highlighted in yellow.

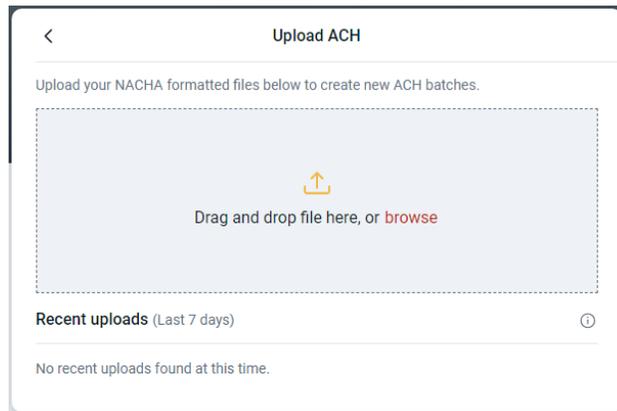
# Upload an ACH Batch

If you have an ACH file that was generated by a third party software such as payroll software, that you want to send you can use the Upload ACH to import the file.

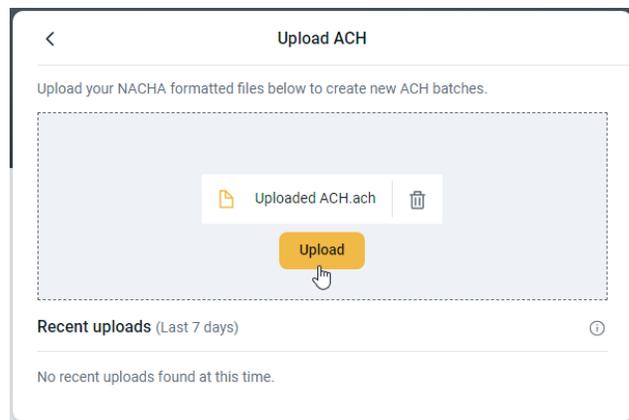
Click on the Upload ACH button in the ACH Dashboard.



Drag and drop the file into the upload section or click Browse to find the file manually.



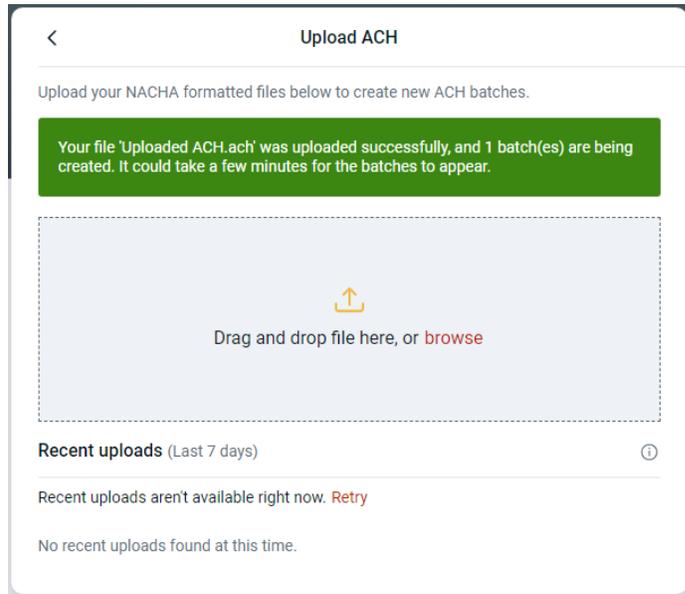
Click Upload once the file is selected.



You will see a message saying the upload was successful.

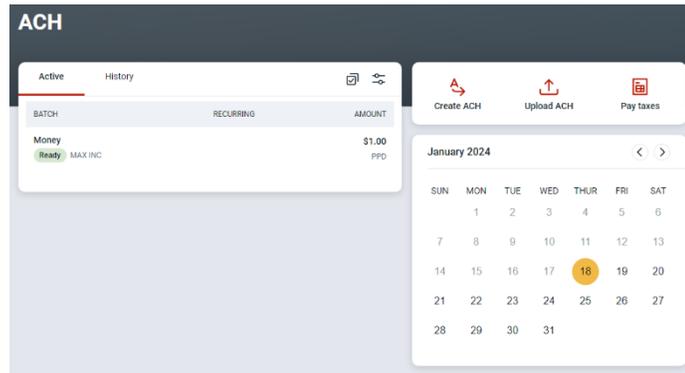
Click the arrow at the top to go back to the ACH Dashboard.

From here you can initiate the uploaded ACH file.

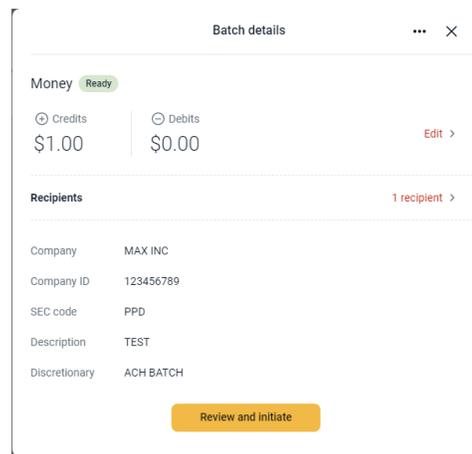


# Initiate an ACH Batch

Click on the batch in the ACH dashboard.



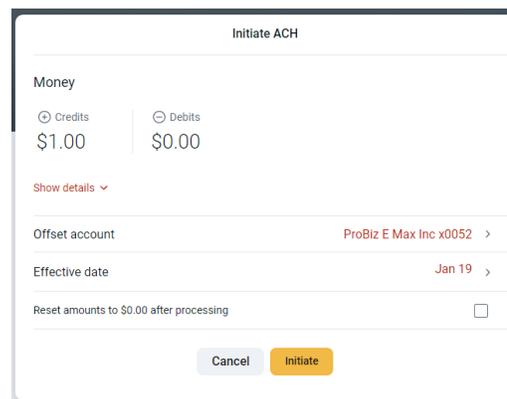
Review the batch details and edit as needed. If you are ready to send the ACH batch, click the Review and Initiate button.



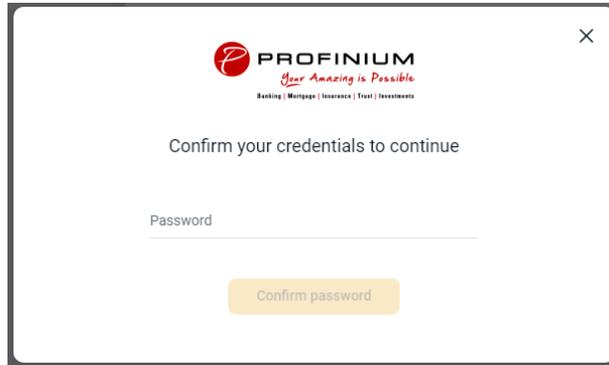
Click Select account to select the Offset account for the ACH file.

Click Select date to set the Effective date for the ACH file.

Once the Offset account and Effective date have been completed, click Initiate to send the ACH file.

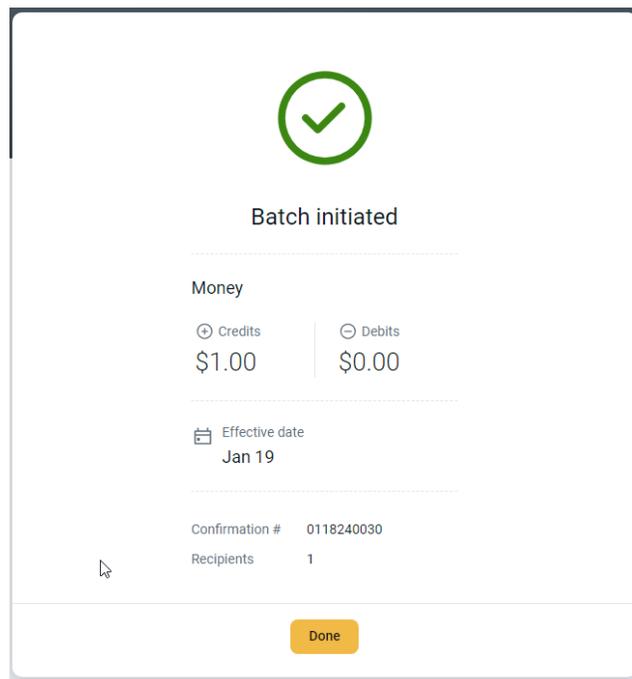


You will be prompted to enter your password to verify.



A screenshot of a mobile application interface for Profinium. At the top center is the Profinium logo, which consists of a red circle with a white 'P' inside, followed by the word 'PROFINIUM' in bold black uppercase letters. Below the logo is the tagline 'Your Amazing is Possible' in a smaller, italicized font, and further below, in very small text, are the words 'Banking | Mortgage | Insurance | Trust | Investments'. In the top right corner of the screen is a small 'X' icon. The main text in the center reads 'Confirm your credentials to continue'. Below this is a text input field with the placeholder text 'Password'. At the bottom center is a yellow button with the text 'Confirm password'.

You will then see a confirmation that the batch was initiated.



A screenshot of a mobile application interface showing a confirmation message. At the top center is a large green checkmark icon inside a circle. Below the icon is the text 'Batch initiated'. Underneath this is a section titled 'Money' which is divided into two columns. The left column is labeled 'Credits' and shows '\$1.00'. The right column is labeled 'Debits' and shows '\$0.00'. Below the 'Money' section is a section titled 'Effective date' with a calendar icon and the text 'Jan 19'. At the bottom of the screen, there are two lines of text: 'Confirmation # 0118240030' and 'Recipients 1'. A yellow button with the text 'Done' is located at the bottom center. A mouse cursor is visible near the bottom left of the screen.