

Creating & Sending ACH Transaction via Business Online Banking

HarborOne Bank Business Online Banking offers the ability for Business customers to create and process ACH file transactions. HarborOne will issue each ACH user a hard or soft token, to facilitate processing of the ACH files.

ACH File Guidelines

ACH files must be completed and submitted to HarborOne by 4:30pm Monday through Friday. ACH file requests entered after 4:30pm or on a Saturday, Sunday or bank holiday will process the following business day.

HarborOne assigns the company a limit as a part of the ACH registration process. Once this limit is established, online banking “Administrators” can control additional user access and set individual limits that are specific to each user. All users with the authority to create and/or approve an ACH file must receive a hard or soft security token from HarborOne. These tokens are unique to each user and users will be unable to access the ACH module without one.

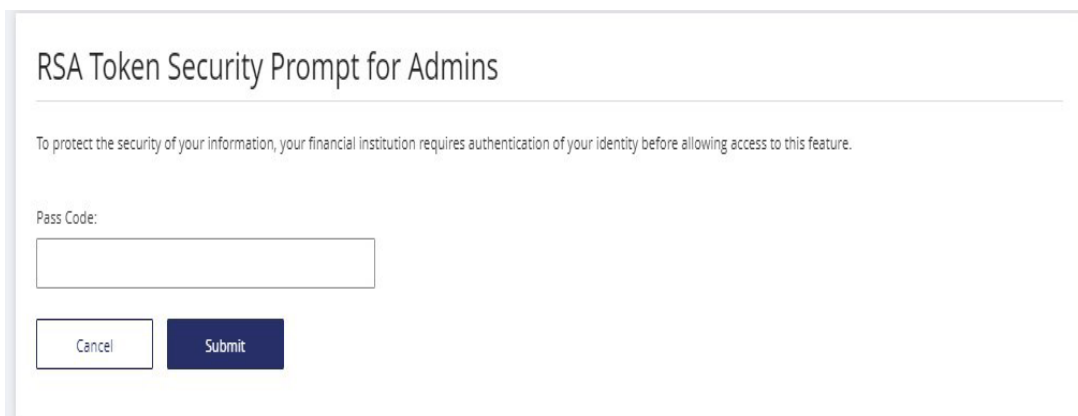
ACH Payment Entry (SEC) Codes

PPD - is for credits and debits that process against consumer accounts for entries such as payments to vendors and direct deposit.

CCD - is for credit and debit entries processed against non-consumer accounts for transactions such as payments to vendors and collections from customers.

Accessing ACH

Accessing the ACH Module with a soft token	Accessing the ACH Module with a hard token
After logging in to Online Banking, select the ‘ACH’ tab at the top of the page. A prompt for a passcode will appear and you can access this passcode by opening the RSA SecurID app on your mobile device (after you have successfully enrolled your security token) and entering in your four-digit PIN. If you enter the passcode in incorrectly, wait until the timer (seconds remaining) hits 0 and a new passcode is generated. Three failed attempts will result in a lockout and you will be required to contact HarborOne for assistance.	After logging in to Online Banking, select the ‘ACH’ tab at the top of the page. A prompt for a passcode will appear and this passcode consists of your assigned four-digit personal identification number (PIN), followed by the string of numbers displayed on your Security Token. If you enter the passcode in incorrectly, wait until the token refreshes and a new string of numbers displays— and then try again. Three failed attempts will result in a lockout and you will be required to contact HarborOne for assistance.



The screenshot shows a web-based security prompt titled "RSA Token Security Prompt for Admins". Below the title is a horizontal line. Underneath the line is the text: "To protect the security of your information, your financial institution requires authentication of your identity before allowing access to this feature." Below this text is a label "Pass Code:" followed by a rectangular input field. At the bottom of the prompt are two buttons: a white "Cancel" button and a dark blue "Submit" button.

Creating an ACH Participant

To create a Participant, select the 'Participants' option on the ACH button dropdown menu and click 'Add Participant'

ACH Participants

Group

<input type="checkbox"/>	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
There are no participants.								

Enter in all of the required information marked by an asterisk and click 'Save'. Please note that the 'Unique Identifier' is for display purposes only in online banking and will not transmit this information in the file. Similar to the Nickname field, the intention is to help users identify Participants in online banking (e.g. Invoice #12345678).

Participant Details

* Name

Email Address

Send email when batch status is changed to Processed

* Nickname

Institution Name

* Routing Number

* Unique Identifier

* Account Number

* Confirm Account Number

* Account Type

* Status

Group

Discretionary Data

Distribute Payments

"Distribute Payments"

This feature needs to be enabled by the eBanking department.

For information on this feature, please contact your Relationship Manager or contact the eBanking Department at 508-895-1590.



Creating a Batch Template

Navigate to the 'ACH' dropdown and select 'Batches'

Batches

Show Search Options

<input type="checkbox"/> Template ↑	Created	Company	Transaction Type	Amount	#	Effective Date
There are no templates to display.						

Click on 'Add Template' and enter in all of the required information marked by an asterisk and click 'Save'.

Please note that you must select the HarborOne account to debit or credit in the 'Offset Account' field to ensure your file is balanced.

"Offset Individually"

This option allows you to offset each participant entry as its own individual transaction on the offset account.

Example:

- Credit batch for \$500 made up of 5 individual transactions for \$100 each

- The offset debit will now show as 5 separate \$100 withdrawals opposed to one bulk \$500 withdrawal

For more information, please contact your Relationship Manager or contact the eBanking Department at 508-895-1590.



Template Details

* Template Name

Weekly

* Transaction Type

PPD Credit - Consumer Credit

Company Discretionary Data

* Company Entry Description

Weekly

* Company

Test Manufactur - x1111

Offset Account

x0214 TEST 2 (Available \$2.00)

Offset Individually

Click 'Add Participants' and then scroll down and check the box next to the Participant(s) that you wish to include. If you did not create the Participant yet, you can create them on this screen by selecting 'New Participant'. Once you have selected your Participant, click on 'Add Selected Participants'.

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





ACH Participants

Group

<input type="checkbox"/>	Nickname	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
<input checked="" type="checkbox"/>	Test Participant	12345ABC	02/23/2022 9:45 AM		x1349	211381372	Checking	Active

In the 'Amount' field for each Participant, enter in the dollar amount that you wish to credit or debit and click 'Save'

Batch Entries

Nickname	Notify	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount	
Testing		Bills	x9856	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$ 10.00	0 Addenda  
Training123		Training	x6789	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$	0 Addenda  

Active Total \$10.00 Hold Total \$0.00 Prenotes 0

Import CSV File

No file chosen






Click 'Save and Close'

Initiating the ACH file

Return to the batch template by clicking on the 'Batches' option from the 'ACH' dropdown menu

Check the box next to the batch template you wish to process and click 'Initiate'

<input checked="" type="checkbox"/>	Name: Weekly	10/29/2019	Test Manufactur - x1111	PPD Credit - Consumer Credit	\$10.00	1	02/24/2022			
	Fund From: x0214	Business Value								
	Checking	12:41 PM								

A confirmation message will appear informing you that the batch was successful.

Pass-Thru ACH Files

If you receive an error message when attempting to upload a Pass-Thru file, please contact your Relationship Manager or call the eBanking Department at 508-895-1590.

Pass-Thru files are uploaded under the 'ACH Pass-Thru' option of the 'ACH' dropdown menu

The following validations take place in the background when you attempt to upload an ACH Pass-Thru file:

- Does each line in the file contain 94 characters followed by a line break?
- Do any of the transactions within the batch, or the total batch, exceed the user's limits?

Please Note: The system is unable to look at the effective date of your Pass-Thru file. This means that once you upload a file, you will have limited time to cancel it through online banking before the file transmits to our processor. Once at our processor, the file will remain in an upload folder until it transmits to the Fed for processing the business day before the effective date. Therefore, if you need to edit or cancel a file that has a status of 'Downloaded', please contact the eBanking Department at 508-895-1590 for assistance.

Example: *Company ABC* uploads a Pass-Thru file on Monday with an effective date of Thursday. We will send the file to our processor on Monday where it will remain until Wednesday evening.

- Click on 'Choose File', search and select your Pass-Thru File and click 'Upload'

After submitting the file, you will see a status of "Pending Download"

<input type="checkbox"/>	Created By ↑	Created ↑	Updated ↓	Status ↑	File Name (Click for Details) ↑
<input type="checkbox"/>	Usrg Test	02/23/2022	02/23/2022	Pending Download	P_Test Manufacturing - P_1089Bus20160304124422926.txt

- This status will change to "Downloaded" once the file transmits to our processor