

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.

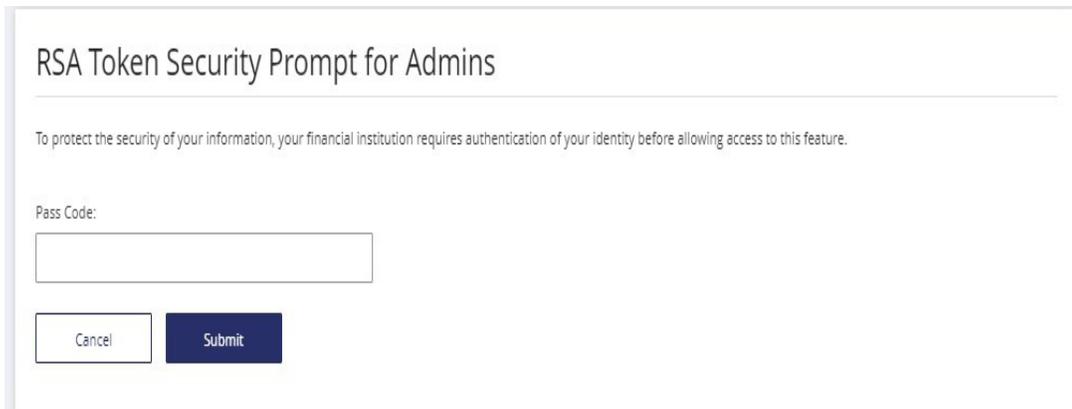
ACH Payment Entry (SEC) Codes

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 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'

The screenshot shows the 'ACH Participants' management screen. At the top, there is a search bar labeled 'Group'. Below it are 'Clear' and 'Filter' buttons. A table header lists columns: Nickname (with a sort arrow), Unique Identifier, Created, Group, Account Number, Routing Number, Account Type, and Status. The table body is empty with the message 'There are no participants.' At the bottom, there are two buttons: 'Delete Selected Participants' and 'Add Participant'.

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).

The 'Participant Details' form contains the following fields and options:

- * Name: Text input field
- Email Address: Text input field
- Send email when batch status is changed to Processed
- * Nickname: Text input field
- Institution Name: Text input field
- * Routing Number: Text input field
- * Unique Identifier: Text input field
- * Account Number: Text input field
- * Confirm Account Number: Text input field
- * Account Type: Dropdown menu (currently showing 'Checking')
- * Status: Dropdown menu (currently showing 'Active')
- Group: Text input field
- Discretionary Data: Text input field
- Distribute Payments

At the bottom of the form are 'Cancel' and 'Save' buttons.

“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', select the transaction type in the pop up and click 'Next'. 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.

Template Details

* Transaction Type

* SEC Code

"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.



SEC Code

PPD Credit - Consumer Credit

* Template Name

Company Discretionary Data

* Company Entry Description

* Company

Offset Individually

Select the offset account from the drop down menu and click "Add Account".

ACH From

Nickname ↑	Account Number	Account Type ↑	Amount
There are no entries.			
Debit Amount \$0.00 ?			
* Offset Account			
<input type="text" value="x5900 TEST 1 (Available \$31.29)"/>			
<input type="button" value="Add Account"/>			

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'.

ACH Participants

Group

<input type="checkbox"/>	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
<input type="checkbox"/>	Test	123456	03/16/2022 2:57 PM		x0014	211381372	Checking	Active
<input type="checkbox"/>	Test123	123456	03/24/2022 11:28 AM		x6789	211381372	Checking	Active
<input type="checkbox"/>	Testing	Bills	10/29/2019 12:24 PM		x9856	211381372	Checking	Active
<input type="checkbox"/>	Testing 1	Testing	02/11/2021 10:11 AM		x5168	211381372	Checking	Active
<input type="checkbox"/>	Training	Training	03/11/2021 3:11 PM		x5678	211371463	Checking	Active
<input type="checkbox"/>	Training123	Training	12/27/2021 12:10 PM		x6789	211381372	Checking	Active

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

ACH From

Nickname ↑	Account Number	Account Type ↑	Amount
TEST 1	x5900	Checking	<input type="text" value="\$"/>
Debit Amount \$0.00 ?			

ACH To

Nickname ↑	Notify	Unique Identifier ↑	Account Number ↑	Account Type	Hold	Prenote	Amount	
Test	No	123456	x0014	Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="\$"/>	0 Addenda <input type="button" value="edit"/> <input type="button" value="delete"/>
Training	Yes	Training	x5678	Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="\$"/>	0 Addenda <input type="button" value="edit"/> <input type="button" value="delete"/>

Credit Amount **\$0.00** ? Hold Total **\$0.00** ? Prenotes **0**

Add Participants

Verify Debit Amount and Credit Amount match. 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 Transaction Type: None	10/29/2019 12:41 PM	Test Manufactur - x1111	PPD Credit - Consumer Credit	\$10.00	\$10.00	1	06/20/2025 Recurring Batch			
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A confirmation message will appear informing you that the batch was successful.

Copying an ACH template

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

Scroll to the template you wish to copy and click the  icon.

The template details window will appear. Enter a new template name and make any necessary changes. Click 'Save and Close' to save the new template.

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"/>	Userg 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