



HomeTrust
Bank

ACH TRANSFERS FOR COMMERCIAL CENTER

MARCH 2019

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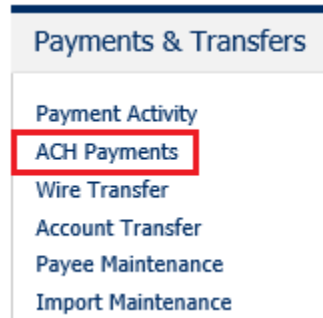
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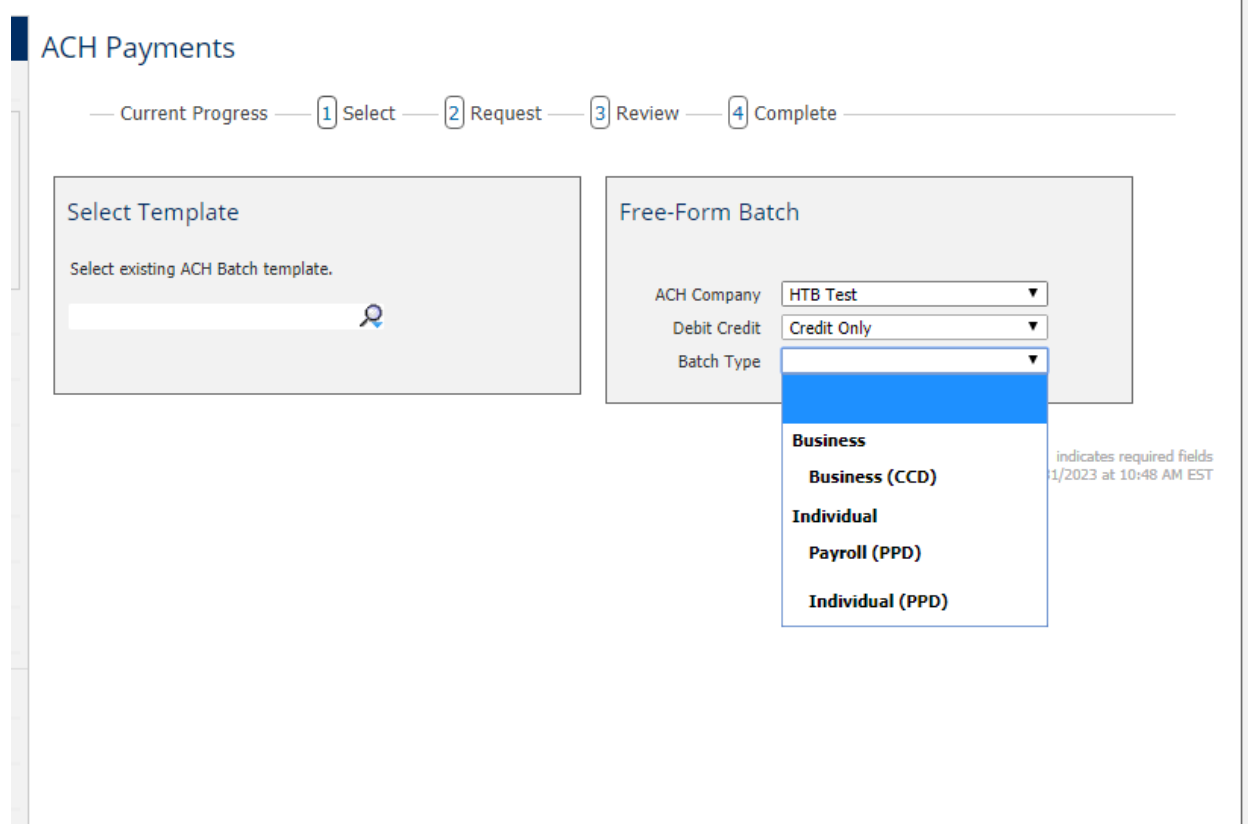
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Creating an ACH Transfer

To create an ACH transfer from a Payee, select Payments & Transfers from the main menu. Then select ACH Payments



Select to use a Free-Form Batch. Select the ACH Company, whether you are sending a credit or debit, and the Batch Type.



Complete the required fields, Payment Date, Company Entry Description and select the Offset Account (this is your HomeTrust Bank account that will be included in the transaction). You can also select your notifications for this batch. If you would like to save this batch as a template to be re-used later, check the box **Save as Template**.

Create Batch

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

ACH Batch Details

Payment Date	<input type="text"/>	Company Discretionary Data	<input type="text"/>
ACH Company	HTB Test	* Company Entry Description	<input type="text" value="Payroll"/>
Batch Type	Payroll (PPD) - Credit Only	Notify Me	Pending Actions: Notify via EMAIL System Events: Notify via EMAIL Complete - Unsuccessful: Notify via EMAIL Complete - Successful: Notify via EMAIL Early Action Taken: Notify via EMAIL Early Action Removed: Notify via EMAIL Expired: Notify via EMAIL
* Offset Account	<input type="text" value="t (Secondary DDA) - \$317.92 (USD)"/>	Exclude \$0.00/empty items during batch submission	<input type="checkbox"/>
Save as Template	<input type="checkbox"/>		
Total Credits	\$0.00 (0)	Total Debits	\$0.00 (0)
Page Credits	\$0.00 (0)	Page Debits	\$0.00 (0)

Add the payees you would like to include and the amount you want to pay or collect for each Payee. To create a new payee, select *Create New Payee*. Once you have completed all payment details, select **Request Batch**.

Payees		Payee	Account	* Amount	Addenda	Remittance + / -
		Test Payee	<input type="text" value="*1234 (DDA)"/>	500.00	<input type="text"/>	<input type="checkbox"/> Remittance
		George Washington	<input type="text" value="*5678 (DDA)"/>	500.00	<input type="text"/>	<input type="checkbox"/> Remittance
			<input type="text" value="None Selected"/>		<input type="text"/>	<input type="checkbox"/> Remittance
			<input type="text" value="None Selected"/>		<input type="text"/>	<input type="checkbox"/> Remittance
			<input type="text" value="None Selected"/>		<input type="text"/>	<input type="checkbox"/> Remittance
			<input type="text" value="None Selected"/>		<input type="text"/>	<input type="checkbox"/> Remittance
			<input type="text" value="None Selected"/>		<input type="text"/>	<input type="checkbox"/> Remittance
			<input type="text" value="None Selected"/>		<input type="text"/>	<input type="checkbox"/> Remittance
			<input type="text" value="None Selected"/>		<input type="text"/>	<input type="checkbox"/> Remittance
			<input type="text" value="None Selected"/>		<input type="text"/>	<input type="checkbox"/> Remittance

Review the details and **Confirm** the batch

Create Batch

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

ACH Batch


Recurring Frequency One-Time Payment
Batch Type Payroll (PPD) - Credit Only
ACH Company HTB Test
Offset Account *4268 - Demand Deposit (Secondary DDA) - Hometrust Bank (253170279)
Total Credits \$1,000.00 (2)
Company Entry Description Payroll
Payment Date
Notify Initiator Options Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

▶ [Search Payee Records](#)

Payee	Account	ABA	Amount	Addenda
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2		Items to display: 10 20 50
Test Payee (*2)	*1234 (DDA)	253170279	\$500.00	
George Washington (*3)	*5678 (DDA)	253170279	\$500.00	
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2		Items to display: 10 20 50

Results returned in 0.009 seconds

If you are presented with this error:

 No valid payment authorization methods are available. Please call financial institution for assistance.

Please see the [Out of Band Authentication Section](#) in this document for details.

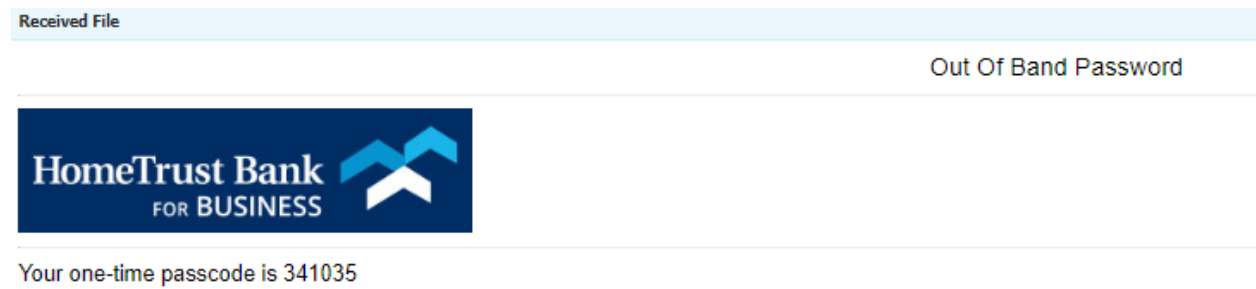
Otherwise, complete the Out of Band Authentication PIN request to be prompted for a passcode that will be sent via email or SMS, depending on your Subscriptions settings.

Please Reverify ✕

Please enter your PIN

Please enter your passcode

Sample of email out of band code:



Once you see that the transaction is completed, select **Return**.

Create Batch

✓ Your transfer request transaction number is ACH-00000751.
Request has been accepted as of Mar 17, 2019 6:14 PM EDT.

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

ACH Batch

Transaction Number ACH-00000751
Recurring Frequency One-Time Payment
Batch Type Payroll (PPD) - Credit Only
ACH Company HTB Test (111224444)
Offset Account *4268 - Demand Deposit (Secondary DDA) - Hometrust Bank (253170279)
Total Credits \$1,000.00 (2)
Company Entry Description Payroll
Payment Date 03/19/2019
Notify Initiator Options
Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

▶ Search Payee Records

<u>Payee</u>	<u>Account</u>	<u>ABA</u>	<u>Amount</u>	<u>Addenda</u>
Prev 1 Next Go to page 1 Showing 1 - 2 of 2				Items to display: 10 20 50
Test Payee (*2)	*1234 (DDA)	253170279	\$500.00	
George Washington (*3)	*5678 (DDA)	253170279	\$500.00	
Prev 1 Next Go to page 1 Showing 1 - 2 of 2				Items to display: 10 20 50

Results returned in 0.017 seconds

Creating an ACH Transfer from a Template

To create an ACH transfer from a template, select Payments & Transfers from the main menu. Then select ACH Payments. Begin to type in the name of the template in the Select Template tile:

ACH Payments

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

<h4>Select Template</h4> <p>Select existing ACH Batch template.</p> <input type="text" value="Test"/> Test	<h4>Free-Form Batch</h4> <p>ACH Company <input type="text" value="HTB Test"/></p> <p>Debit Credit <input type="text"/></p>
--	--

Edit the amounts if necessary and select **Request Batch**

Create Batch

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

ACH Batch Details

Payment Date	03/19/2019	Company Discretionary Data	<input type="text"/>
ACH Company	HTB Test	* Company Entry Description	Payroll
Batch Type	Payroll (PPD) - Credit Only	Notify Me	Pending Actions: Notify via EMAIL System Events: Notify via EMAIL Complete - Unsuccessful: Notify via EMAIL Complete - Successful: Notify via EMAIL Early Action Taken: Notify via EMAIL Early Action Removed: Notify via EMAIL Expired: Notify via EMAIL
* Offset Account	*1086 - Demand Deposit (Main DDA)	Recurring Options	None Selected
Template Name	Test	Exclude \$0.00/empty items during batch submission	<input type="checkbox"/>
Total Credits	\$65.00 (3)	Total Debits	\$0.00 (0)
Page Credits	\$65.00 (3)	Page Debits	\$0.00 (0)

[▶ Search Payee Records](#)

Exclude +/-	Payee	Account	* Amount	Addenda	Remittance +/-
Prev 1 Next	Go to page 1	Showing 1 - 3 of 3			Items to display: 10 20 50
<input type="checkbox"/>	George Washington (*3)	*5678 (DDA) ▼	25.00		<input type="checkbox"/> Remittance
<input type="checkbox"/>	Test Payee (*2)	*1234 (DDA) ▼	25.00		<input type="checkbox"/> Remittance
<input type="checkbox"/>	Thomas Jefferson (*4)	*2369 (DDA) ▼	15.00		<input type="checkbox"/> Remittance
Prev 1 Next	Go to page 1	Showing 1 - 3 of 3			Items to display: 10 20 50

Results returned in 0.018 seconds

[▶ Additional Payees](#)

Proceed with Out of Band authentication to complete transfer.

If you are presented with this error:

No valid payment authorization methods are available. Please call financial institution for assistance.

Please see the [Out of Band Authentication Section](#) in this document for details.

View and Approve ACH Transfers

To view or approve ACH transfers, select **Payment Activity** and then **Future Payments**. Click on the link to view the details of the transfer

Payments & Transfers

- Payment Activity
- Current Activity
- Future Payments**
- Payment History
- Recurring Transfers

ACH Payments

- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Tax Payments
- Positive Pay

Future payments are shown for 90 days

Payment Activity : Future Payments

Mar 18 — 22 2019

Mon 3/18	Tue 3/19	Wed 3/20	Thu 3/21	Fri 3/22
	ACH-00000751			

Click **View** to view the details and **Approve** to approve the ACH transfer. It is possible to **Edit** from this page; however, the transfer will have to approved by another user.

Prev 1 2 Next Go to page 1 Showing 1 - 10 of 13 Items to display: 10 20 50

+ / - Approve Release Approve And Release

ACH-00000751 \$1,000.00 View Approve Edit Cancel

Payment Date / Processing Date: 03/19/2019 - 03/18/2019

Initiator: | Test User

View Payment:

View Payment ✕

ACH Batch Details


Transaction Number ACH-00000751
Import File Name
Import Batch ID
Recurring Frequency One-Time Payment
Total Credits \$1,000.00 (2)
ACH Company HTB Test (111224444)
Batch Type Payroll (PPD) - Credit Only
Offset Account *4268 - Demand Deposit (Secondary DDA) - Hometrust Bank (253170279)
Company Entry Description Payroll
Notify Initiator Options Pending Actions: Notify via EMAIL
 System Events: Notify via EMAIL
 Complete - Unsuccessful: Notify via EMAIL
 Complete - Successful: Notify via EMAIL
 Early Action Taken: Notify via EMAIL
 Early Action Removed: Notify via EMAIL
 Expired: Notify via EMAIL
Payment Creation Date Mar 17, 2019 6:14 PM EDT
Processing Date 03/18/2019
Payment Date 03/19/2019

▶ Search Payee Records

Payee	Account	ABA	Amount	Addenda
[Prev] 1 [Next] Go to page 1 Showing 1 - 2 of 2 Items to display: 10				
	Test Payee (*2)	*1234 (DDA)	253170279	\$500.00
	George Washington (*3)	*5678 (DDA)	253170279	\$500.00

[Prev] 1 [Next] Go to page 1 Showing 1 - 2 of 2 Items to display: 10				
Results returned in 0.015 seconds				

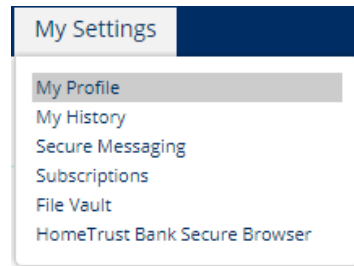
Status History

Timestamp	Status	Initiator	Description
Mar 17, 2019 6:14:51 PM EDT	Created	 1001 / pshelton (Pamela Shelton)	Batch Created.

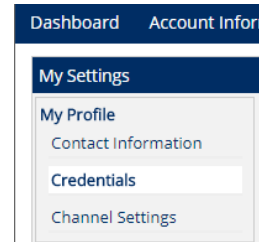
✕ Close
 Print
 Export

Out of Band Authentication Setup

Click on My Settings > **My Profile** in the toolbar.




Click **Credentials** in the left menu-bar.



Create and confirm a **Reverification Out-of-Band PIN**; this will be used during ACH or Wire transaction submission to confirm your identity and protect against fraudulent transactions. This PIN is not linked to the one that you use to log into the Secure Browser; for best security practices, we recommend that the Reverification Out-of-Band PIN be different.

Click **Update Credentials** once you have entered the PIN.

Reverification Out-of-Band

 Your PIN should be at least 6 characters and contain at least one letter and one number

Enter PIN

Confirm PIN

Select **Out-of-band Authentication** and click **Update Credentials** once more to complete Out-of-Band setup.

Reverification Preference

Out-of-band Authentication
Requires entry of PIN to receive a one-time passcode via Email or SMS (delivery channel based on current user subscription settings).

Importing an ACH Transfer

From the Payments & Transfer menu, select **ACH Payments**, then choose **Transaction Import**

The screenshot shows the 'Payments & Transfers' sidebar on the left. Under the 'ACH Payments' section, 'Transaction Import' is highlighted with a red box. The main content area is titled 'ACH Payments' and features a progress bar with four steps: 1 Select, 2 Request, 3 Review, and 4 Complete. Below the progress bar are two panels: 'Select Template' with a search input field, and 'Free-Form Batch' with dropdown menus for 'ACH Company' (set to 'HTB Test') and 'Debit Credit'.

From the import page click on **Select Accounts**

The screenshot shows the 'NACHA Import Preferences' page for 'HTB Test'. It includes a question 'Does your file contain offsets?' with radio buttons for 'Yes' (selected) and 'No'. Below is another question 'What offset accounts should we look for in the file?' with a 'Select Accounts' button highlighted in a red box. The 'Accounts' list below shows 'No Items Selected.' At the bottom left, there is a green 'Save' button with a checkmark icon.

Select the offset account in the file and **OK**

Select Accounts ✕

Filter Accounts

Display all accounts Account Number
Display accounts entitled Account Description
Display accounts not entitled

+ / -	Account Number ^	Type	Account Description	Bank
Prev 1 Next	Go to page 1	Showing 1 - 3 of 3		Items to display: 50
<input type="checkbox"/>	98741234	DEMANDDEPOSIT	Secondary DDA	Hometruster Bank (253170279)
Prev 1 Next	Go to page 1	Showing 1 - 3 of 3		Items to display: 50

Results returned in 0.003 seconds

Next, select **Upload** to import the file.

Data Import : ACH Transaction Import

File Maps	Is Active	
EDI820 ACH Transfer Import	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>
ISO20022 ACH Transfer Import	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>
NACHA ACH Transfer Import	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>


Select the file from your computer and select **Upload File**

Data Import : ACH Transaction Import

* Select File

Once you receive the message that your file was uploaded successfully, select **OK**

File Load **Successful** Validation

 HomeTrust Bank

Transmission Data

Receiving Bank	HomeTrust Bank
Transmitting Company	1001
Transmitting User	TestUser
Received Date/Time	Mar 17, 2019 7:33:17 PM EDT
Data Validation and Processing Service ID	ACHPAYMENTSIMPORT
Upload Method	Web
Status	Complete

Mar 17, 2019 7:33:17 PM EDT	Information	Skipping fingerprint check
Mar 17, 2019 7:33:17 PM EDT	Information	Overridden file mapper specified by user
Mar 17, 2019 7:33:17 PM EDT	Information	Using custom file mapper: NachaAchPaymentsImportMapper
Mar 17, 2019 7:33:17 PM EDT	Information	ACH File Validation complete.
Mar 17, 2019 7:33:17 PM EDT	Information	Detected 1 ACH Debits as offset transactions.
Mar 17, 2019 7:33:17 PM EDT	Information	Detected 0 ACH Credits as offset transactions.
Mar 17, 2019 7:33:17 PM EDT	Information	Total ACH transactions found in file: 7
Mar 17, 2019 7:33:17 PM EDT	Information	Created 7 ACH Payments in 1 NACHA-formatted batches
Mar 17, 2019 7:33:17 PM EDT	Information	Imported 7 ACH Credits valuing \$48.00
Mar 17, 2019 7:33:17 PM EDT	Information	Imported 0 Prenotes
Mar 17, 2019 7:33:17 PM EDT	Information	Imported 0 Zero Dollar Transactions
Mar 17, 2019 7:33:17 PM EDT	Information	Imported 0 ACH Debits valuing \$0.00
Mar 17, 2019 7:33:17 PM EDT	Information	Assigned 1 transaction ID
Mar 17, 2019 7:33:17 PM EDT	Information	Number of ACH batches requiring approval: 0
Mar 17, 2019 7:33:17 PM EDT	Information	File completed validation

Create an ACH transfer from Existing Payee

To create an ACH transfer from an existing payee, go to the Payments & Transfers menu and select **Payee Maintenance**

Payments & Transfers

- Payment Activity
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance**
- Import Maintenance
- Tax Payments
- Positive Pay
- Return to my home page

- Help for this page
- Print this page
- Terms and conditions
- Privacy policy
- Contact us

Payee Maintenance

Search Payees

Display Name Payee ID

Payee Type Payee Name

Account Number

Show 10 results per page, sorted by Display Name in ascending order, including summary

	Display Name ^	Payee ID	Payee Name	Payee Type	
Prev 1 Next	Go to page 1			Showing 1 - 6 of 6	
Items to display:	<input type="button" value="10"/> <input type="button" value="20"/> <input type="button" value="50"/>				
<input type="checkbox"/>	George Washington	*3	George Washington	Individual	<input type="button" value="Edit"/> <input type="button" value="Make Payment"/>
<input type="checkbox"/>	I W Test	*0002	I W Test	Individual	<input type="button" value="Edit"/> <input type="button" value="Make Payment"/>
<input type="checkbox"/>	Test Payee	*2	Test Payee	Individual	<input type="button" value="Edit"/> <input type="button" value="Make Payment"/>
<input type="checkbox"/>	Wire Test	*101	Wire Test	Individual	<input type="button" value="Edit"/> <input type="button" value="Make Payment"/>
Prev 1 Next	Go to page 1			Showing 1 - 6 of 6	
Items to display:	<input type="button" value="10"/> <input type="button" value="20"/> <input type="button" value="50"/>				

Select Make Payment and choose **ACH Payment**

	Display Name ^	Payee ID	Payee Name	Payee Type	
Prev 1 Next	Go to page 1			Showing 1 - 7 of 7	
Items to display:	<input type="button" value="10"/> <input type="button" value="20"/> <input type="button" value="50"/>				
<input type="checkbox"/>	George Washington	*3	George Washington	Individual	<input type="button" value="Edit"/> <input type="button" value="Make Payment"/>
<input type="checkbox"/>	I W Test	*0002	I W Test	Individual	<input type="button" value="Edit"/> <input type="button" value="ACH Payment"/>

Complete the batch information

Create ACH Batch ✕

Select Batch Settings

ACH Company

Payee Accounts

Debit Credit

Batch Type

Complete the required fields and select **Request Batch**

ACH Batch Details

Payment Date

ACH Company **HTB Test**

Batch Type **Payroll (PPD) - Credit Only**

* Offset Account

Save as Template

Total Credits Total Debits

Page Credits Page Debits

Company Discretionary Data

* Company Entry Description

Notify Me

Pending Actions: Notify via EMAIL
 System Events: Notify via EMAIL
 Complete - Unsuccessful: Notify via EMAIL
 Complete - Successful: Notify via EMAIL
 Early Action Taken: Notify via EMAIL
 Early Action Removed: Notify via EMAIL
 Expired: Notify via EMAIL

Exclude \$0.00/empty items during batch submission

Payees

	Payee	Account	* Amount	Addenda	Remittance + / -
	George Washington	*5678 (DDA) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance

Add Payees Create New Payee

Request Batch Cancel

Proceed with Out of Band authentication to complete transfer.

If you are presented with this error:

No valid payment authorization methods are available. Please call financial institution for assistance.

Please see the [Out of Band Authentication Section](#) in this document for details.