TRU TREASURY
A Tru Connection to Treasury Management Solutions.

ACH
User Guide

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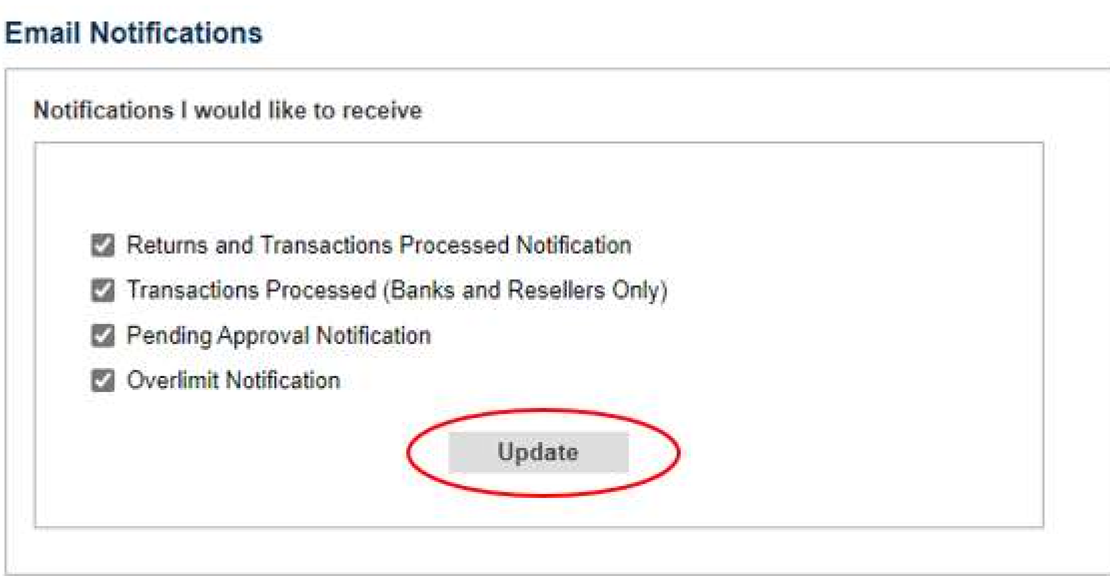
ACH module | Initial Login

A Username and Temporary password are provided for the initial login.

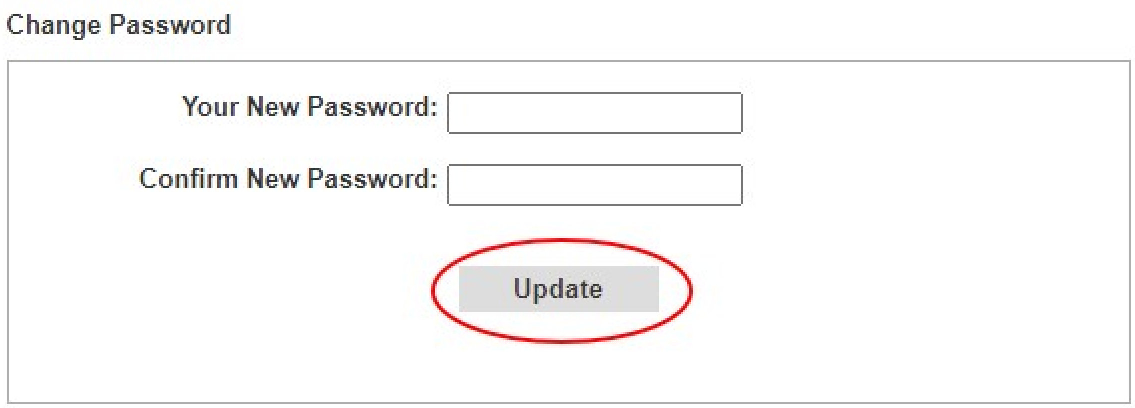
You will immediately be prompted to select the notification(s) you wish to receive. It is encouraged to select all notifications and adjust over time if needed. Be sure to click **Update** before moving on.

- **Returns** – notifies user that reports are available
- **Transactions Processed** – notifies user that items have been processed from customer warehouse (pending queue)
- **Pending Approval** – notifies user that items are still pending approval 1 hour before cutoff
- **Over-limit Notification** – notifies user that there are items pending above the established limits and need approval to be processed.



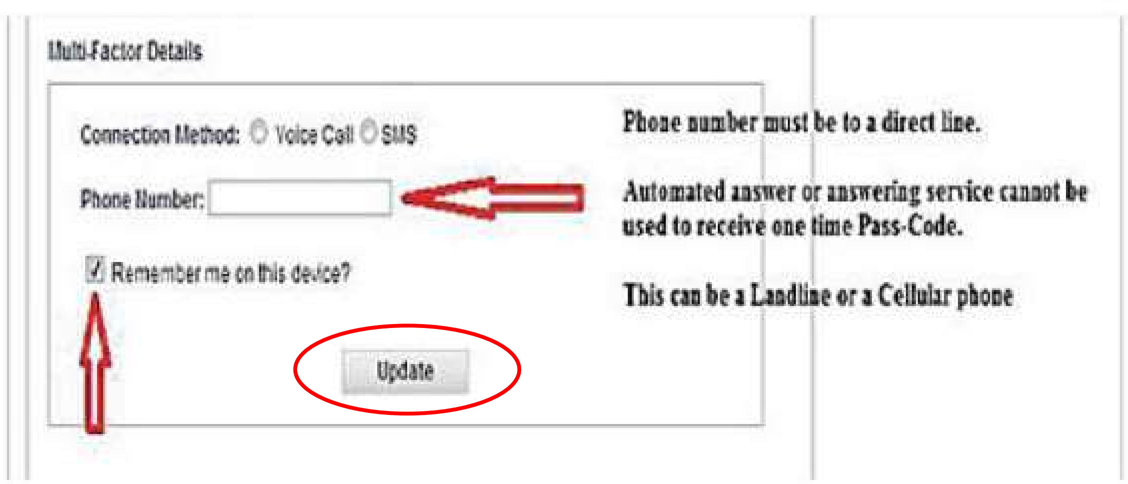
The following screen prompts you to create your password.

- You may also see the Login name field displayed.
    - Only enter a new Login Name if the one issued was incorrect.
    - Be sure to click UPDATE <u>before</u> creating a password if a new login was created.
- Passwords need to be at least 12 characters and must contain at least 1 special character (aka symbol)
- Click **UPDATE** before proceeding



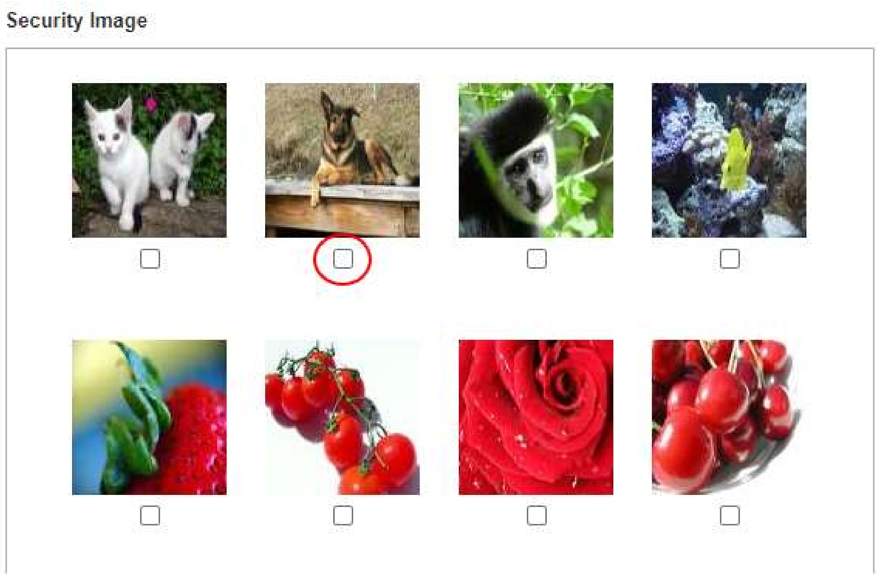
You will then be asked to set your Multi-Factor Authentication (MFA) details.

- **SMS** is a text or data message to a cellular phone
    - This method allows you to receive a one-time passcode for quicker response
    - It also allows you to be notified if someone tries to use your login credentials
- **Voice call** is an actual call to a landline (no extensions) or phone.
- If you select to “remember me on this device,” it will remain until the history is cleared, updates to your browser are made or a new browser is being used.
- Click **UPDATE** before proceeding



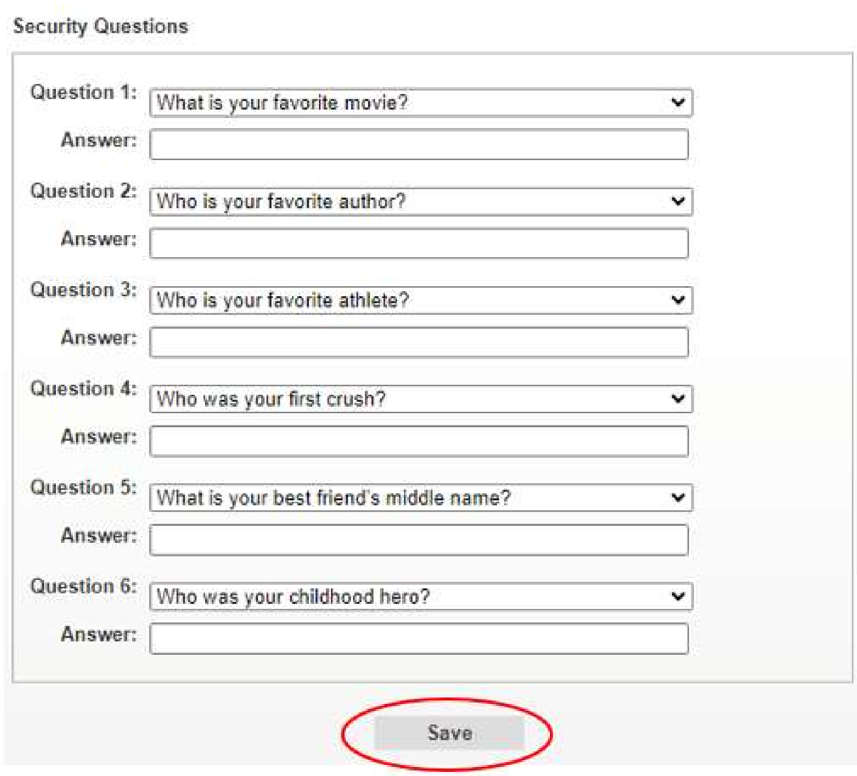
The next screen asks that you select a security image that will display after you enter your login and password.

- Be sure to click the checkbox directly under the image you wish to select. Clicking the image directly **WILL NOT** save your selection.



Scroll down and select 6 **DIFFERENT** security questions. Click **SAVE**

- Please note: Answers are case sensitive, so if you capitalize something now, you must capitalize when asked later.

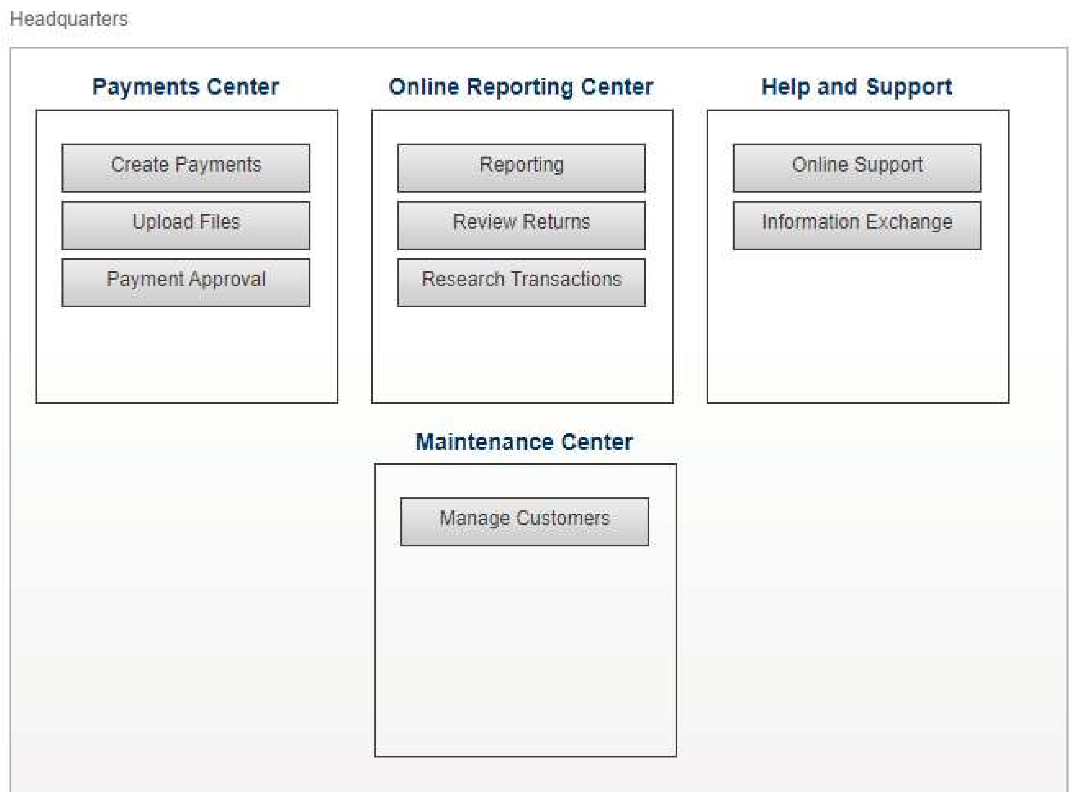

Security Questions

Question 1: What is your favorite movie?
Answer:
Question 2: Who is your favorite author?
Answer:
Question 3: Who is your favorite athlete?
Answer:
Question 4: Who was your first crush?
Answer:
Question 5: What is your best friend's middle name?
Answer:
Question 6: Who was your childhood hero?
Answer:

Save

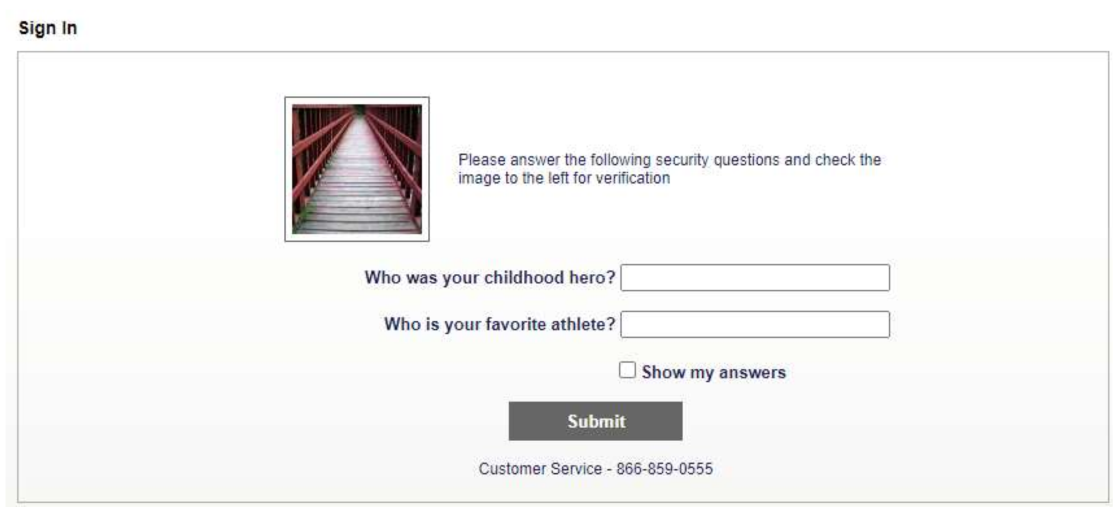
If any step was incorrectly completed, it will cycle you back to the top to begin again.

If successful, you will arrive on the **HEADQUARTERS** screen.

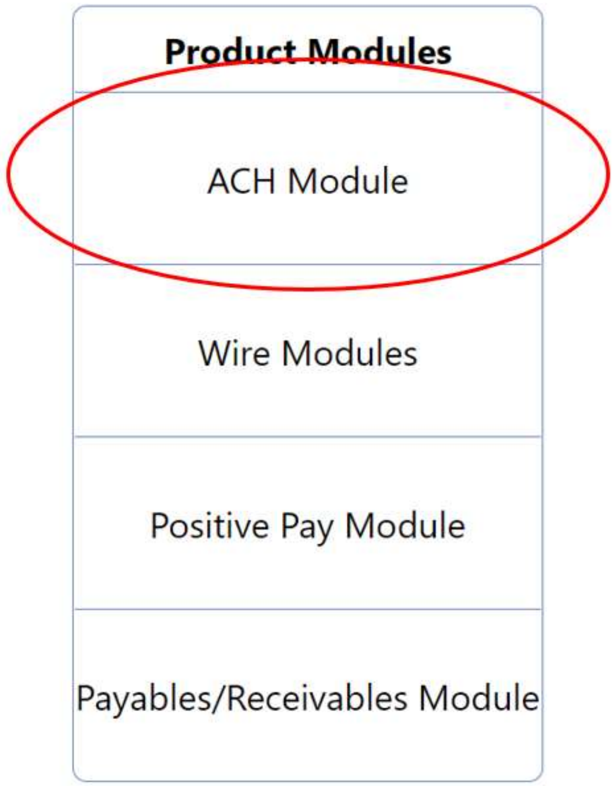


Each time you login going forward, you will see your security image and be prompted with 2 security questions. Click **Submit** to be brought to the Headquarters landing page.

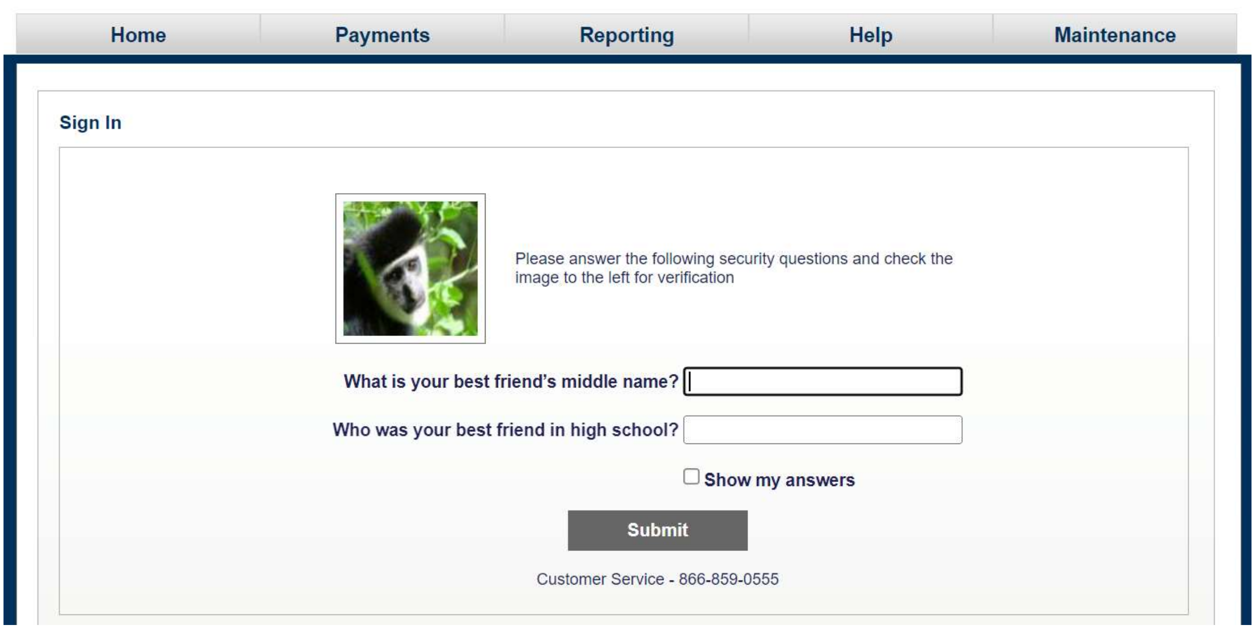
- **Reminder**, answers are case sensitive. You must answer them as originally set up.



ACH module | Single Payments



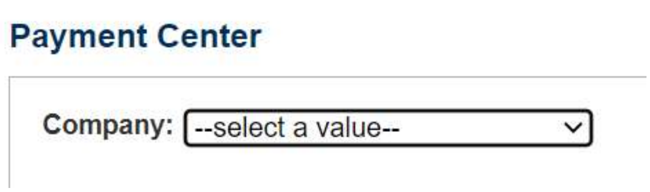
Click the ACH Module from the menu. You will be prompted to enter security credentials as part of the multi-factor authentication.



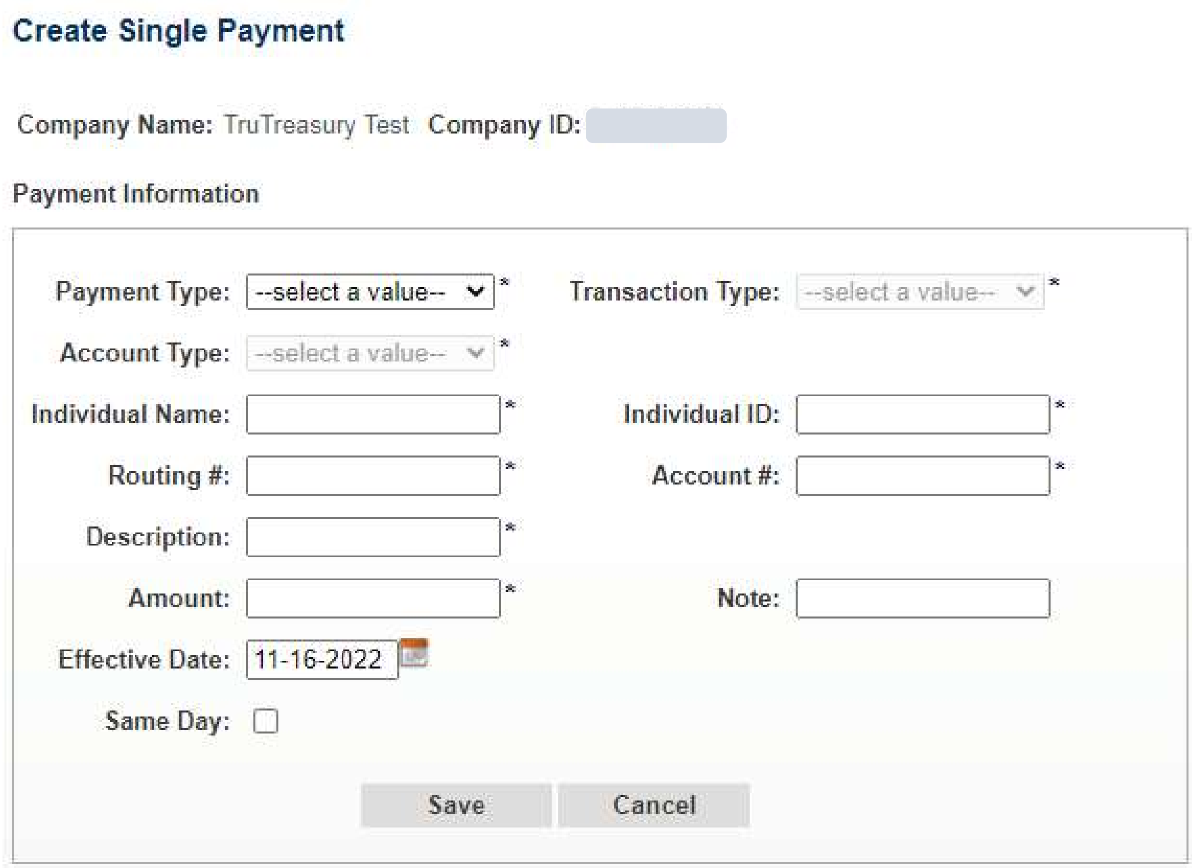
Creating Single Payments

Create payments

Select the Company you wish to pay from the dropdown.

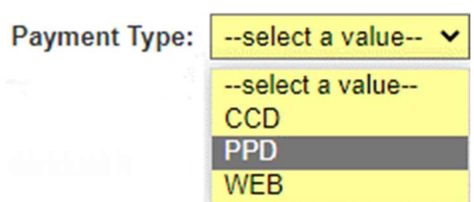


Once company/vendor is selected, chose the method of payment you wish to schedule.

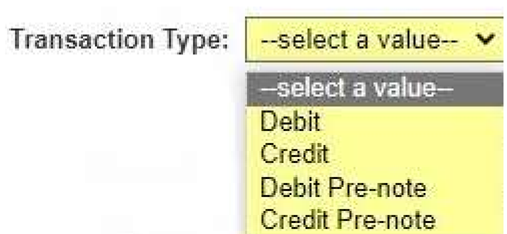


Input the pertinent information, denoted with an astrick (*).

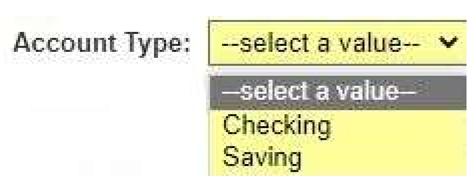
- Select **Payment Type** from the dropdown



- Select **Transaction Type** from the dropdown



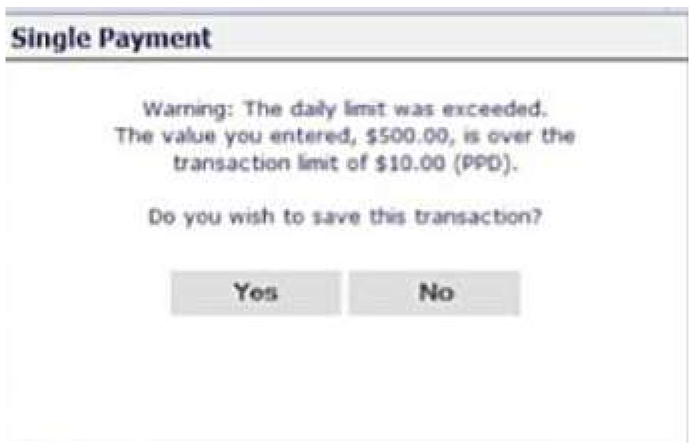
- Select **Account Type** from the dropdown



- **Individual Name:** The name of the party you are paying/collecting from
- **Individual ID** can be any combination of numbers/letters up to 15 characters. This is for your records to help identify the business or person
- **Routing # and Account number** are specific to the party you are setting up
- **Description** will appear on the receiver's bank statement and cannot be longer than 10 characters
- **Notes** are only for internal records. These will not be seen by the party being paid/collected from.
- **Amount:** the amount wishing to pay or collect
- **Effective Date:** this is the date you wish the transaction to hit the party's account

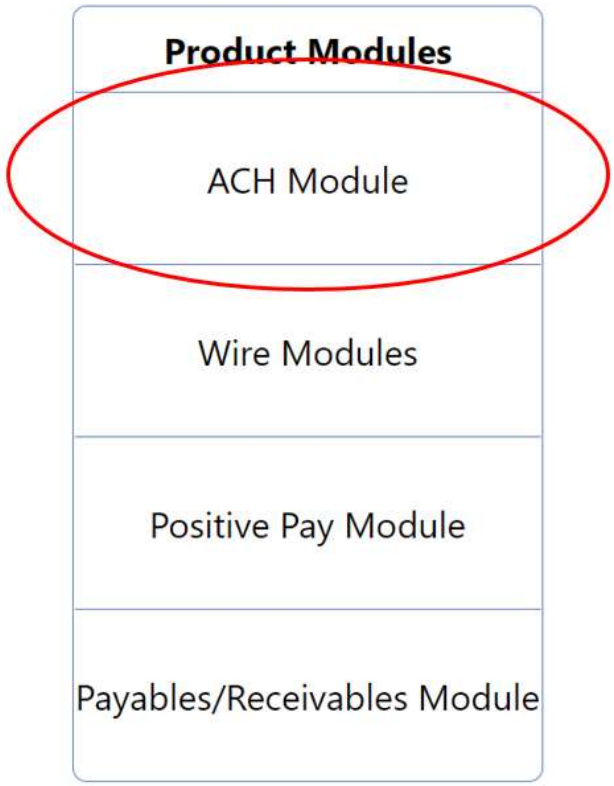
Click Save

If there are any over limit errors, you will see a pop-up notification asking if you wish to continue.

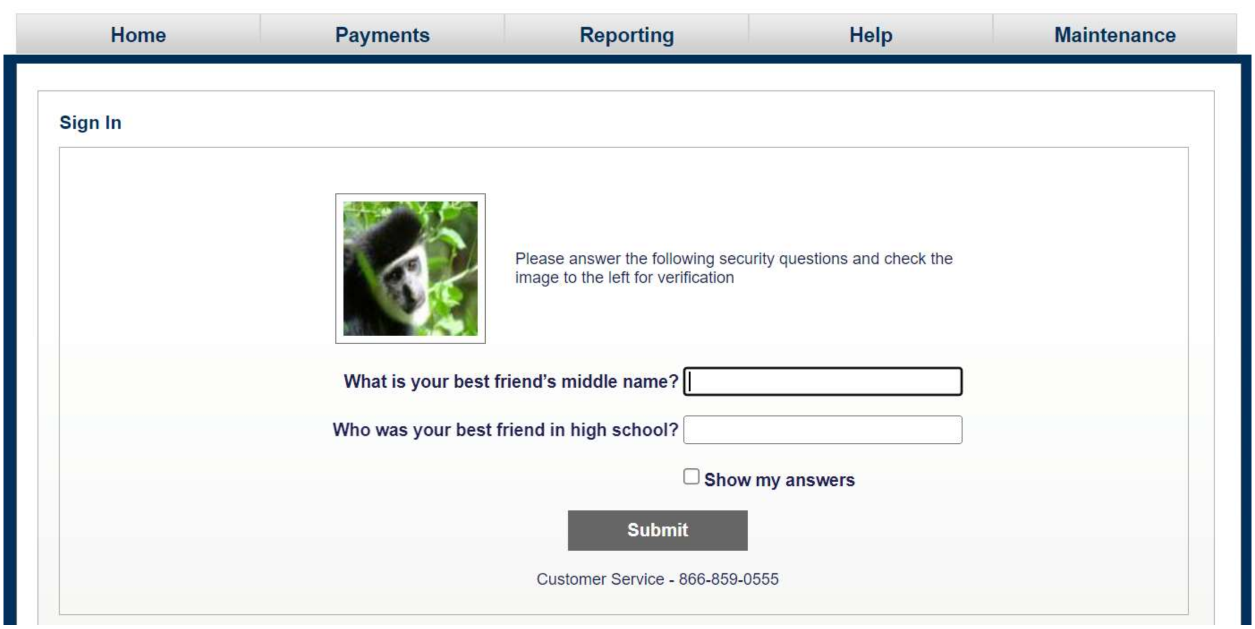


If yes, is selected, it will move the transaction to a holding and approval will need processed before the transaction will send.

ACH module | Batch Payments



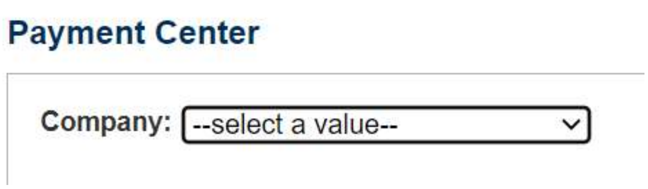
Click the ACH Module from the menu. You will be prompted to enter credentials.



Creating Batch Payments

Create payments

Select the Company you wish to pay from the dropdown.

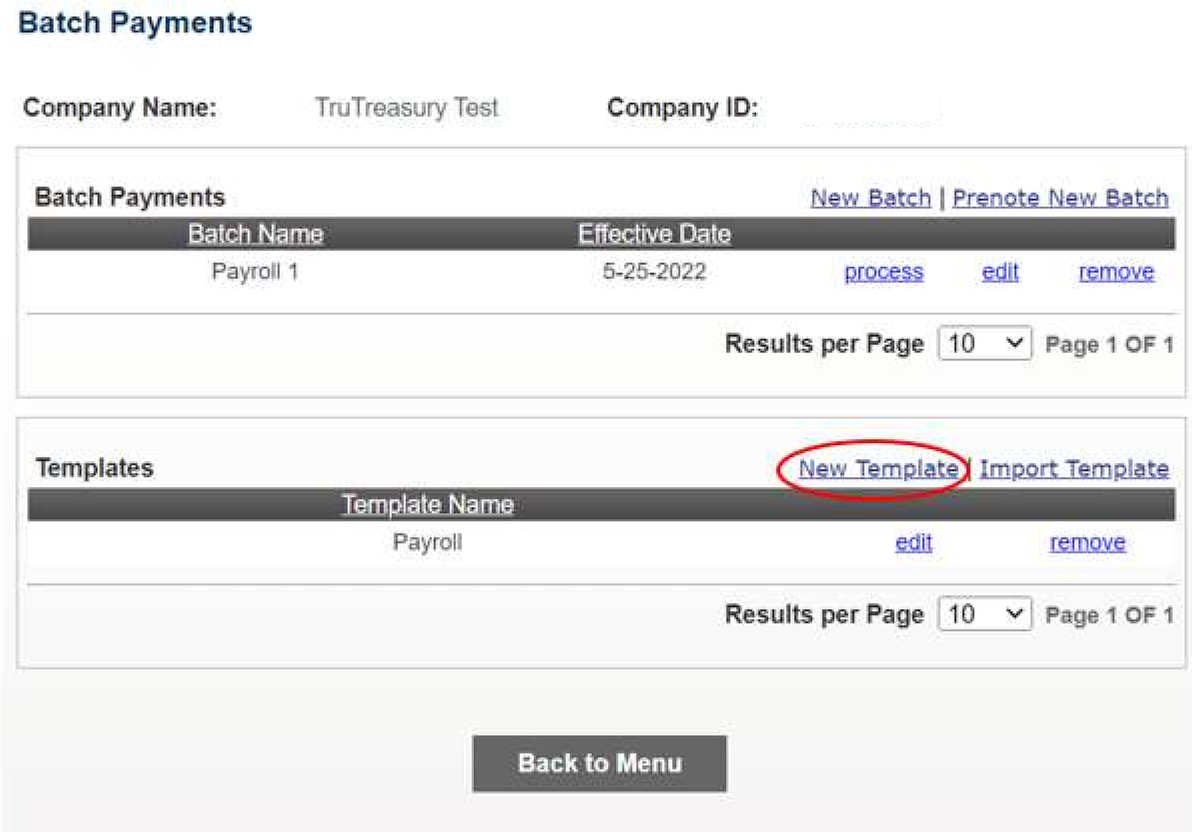


Once company/vendor is selected, chose the method of payment you wish to schedule.

Create a template

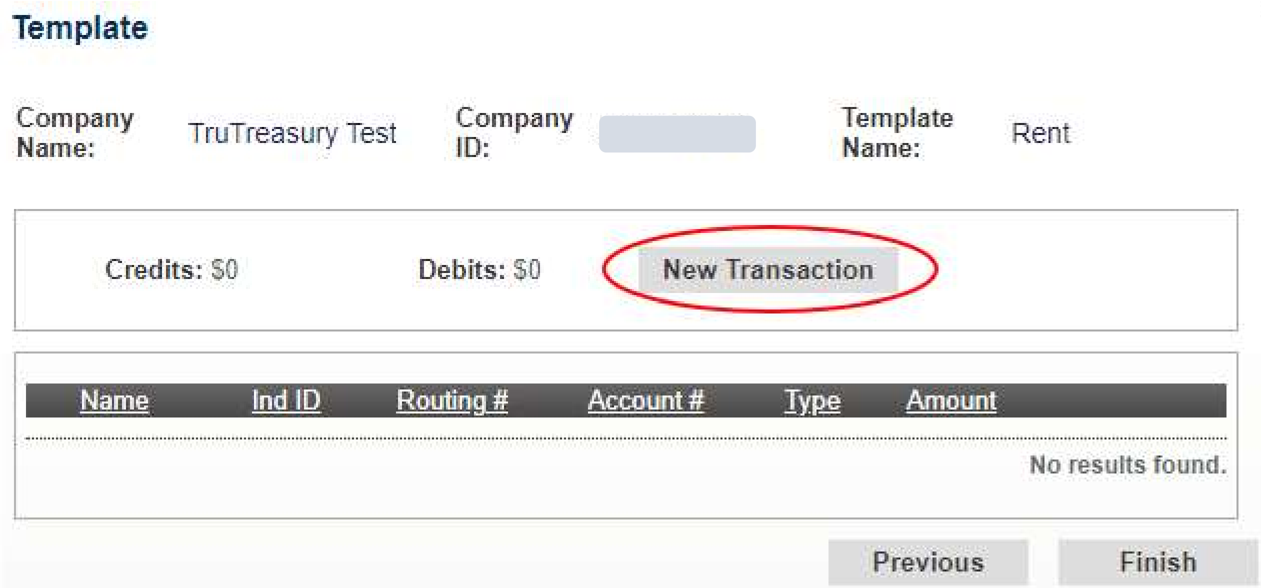
Note: a template only stores information for transactions. It does not process until you create a batch and submit for processing.

Select **New Template**

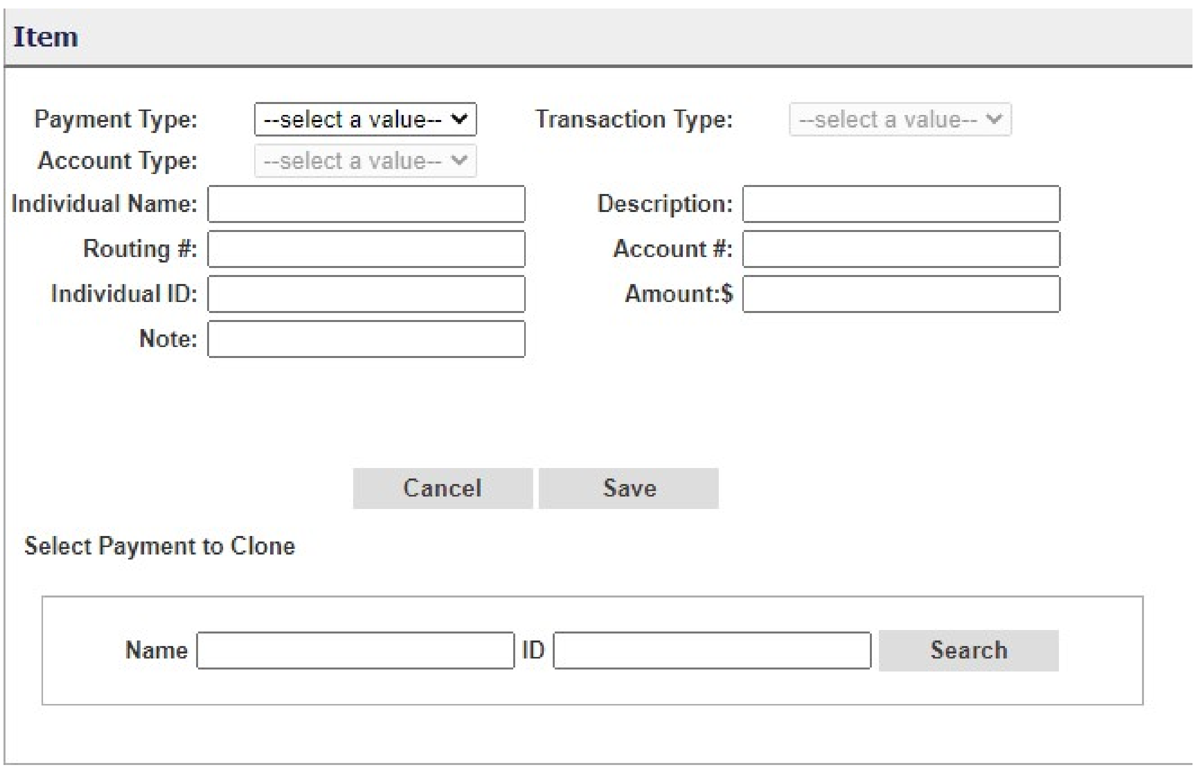


Give Template a Name and select Type of payment from the dropdown. Click Next

Select **New Transaction**



A new screen will open for entering data about the transaction



Payment type refers to the SEC code.

- PPD = Individual Account
- CCD = Corporate Account

Transaction Type refers to the action that occurs on the receiving end:

- Credit = you are giving money to a person or company
- Debit = you are taking money from a person or company

Account Type is the type of account you are debiting/crediting.

Individual Name: The name of the party you are paying/collecting from

Individual ID can be any combination of numbers/letters up to 15 characters. This is for your records to help identify the business or person

Routing # and Account number are specific to the party you are setting up

Description will appear on the receiver's bank statement and cannot be longer than 10 characters

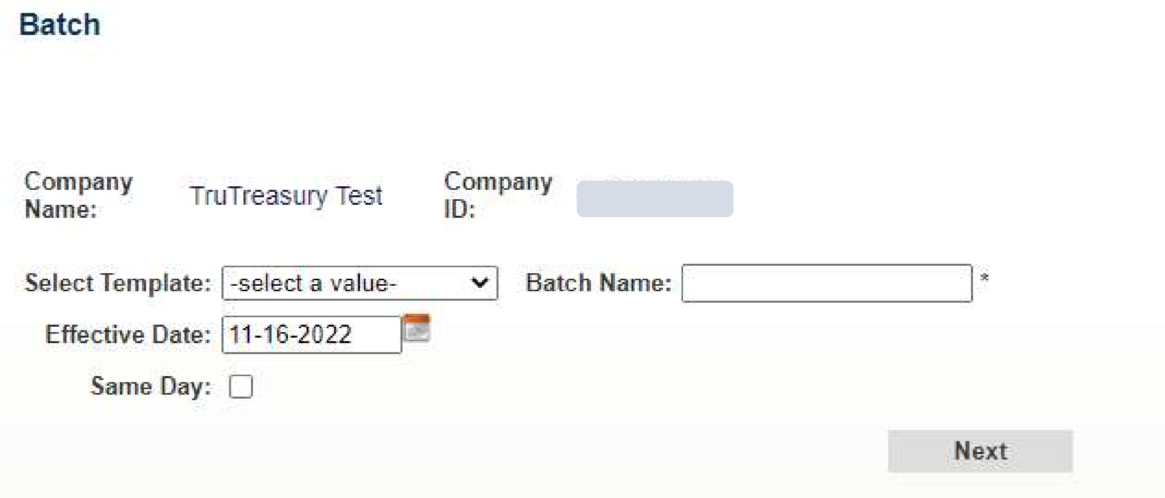
Amount is adjustable as batches are processed.

Notes are only for internal records. These will not be seen by the party being paid/collected from.

Click **Save**, then **New Transaction** to add the next individual/company information to continue building your template.

Go back to the **Create Payment-Batch Payment** screen. Select **New Batch**

Select from the template dropdown, Name the batch and select an effective date. Click **Next**



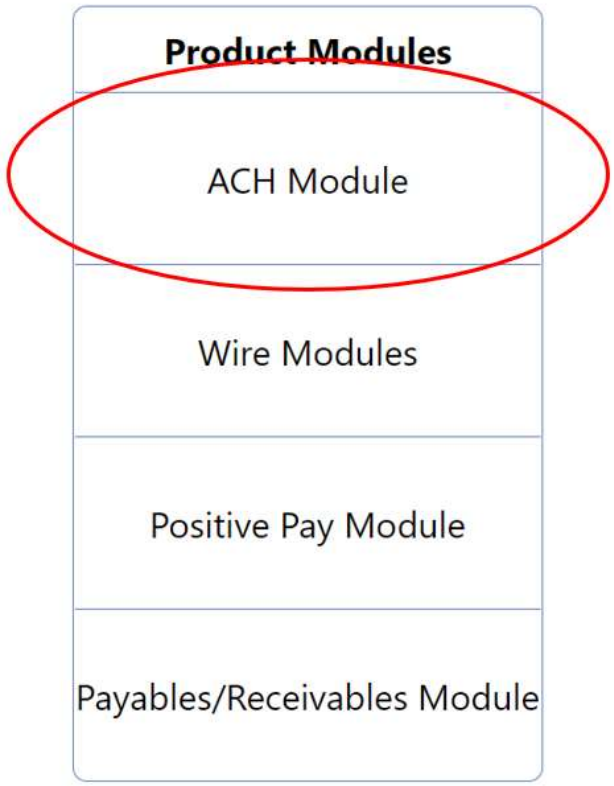
Check which items on the template you wish to deactivate and active the items you wish to process.

Adjust your amounts as needed

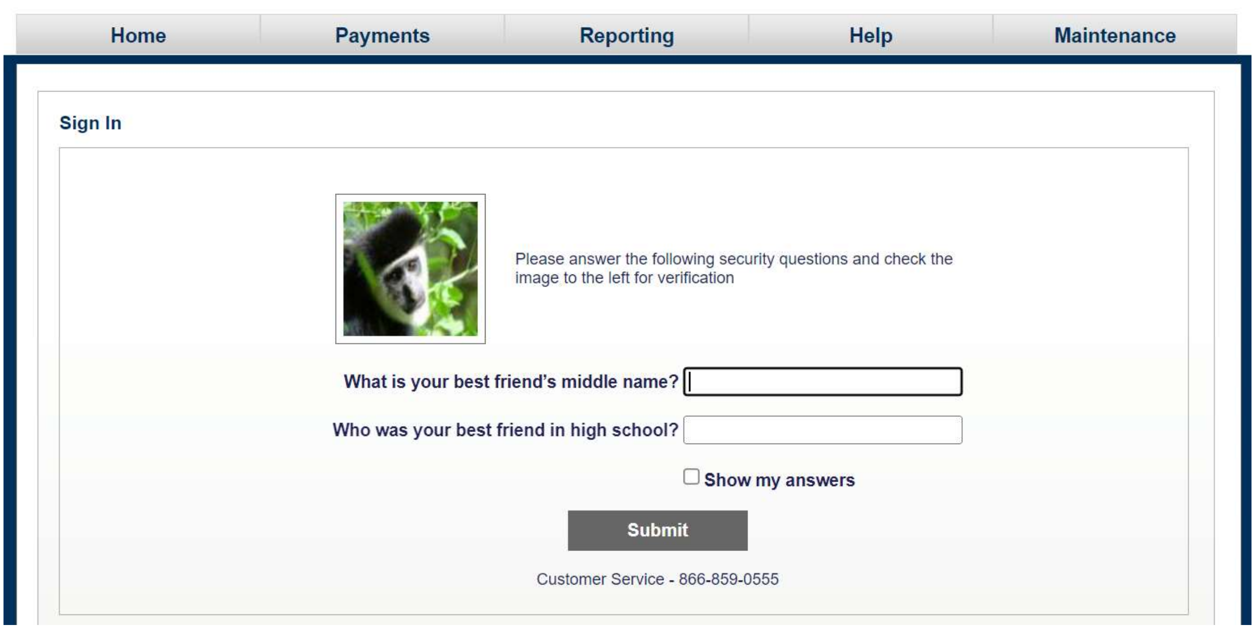
Click **SAVE.**

Once back on the Batch Payments screen, select **process** to finish.

ACH module | Recurring Payments



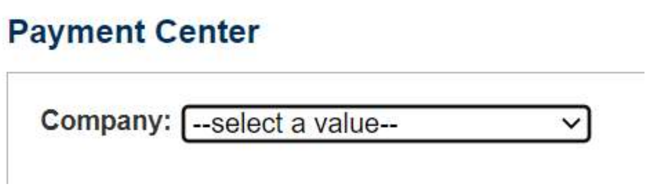
Click the ACH Module from the menu. You will be prompted to enter security credentials as part of the multi-factor authentication.



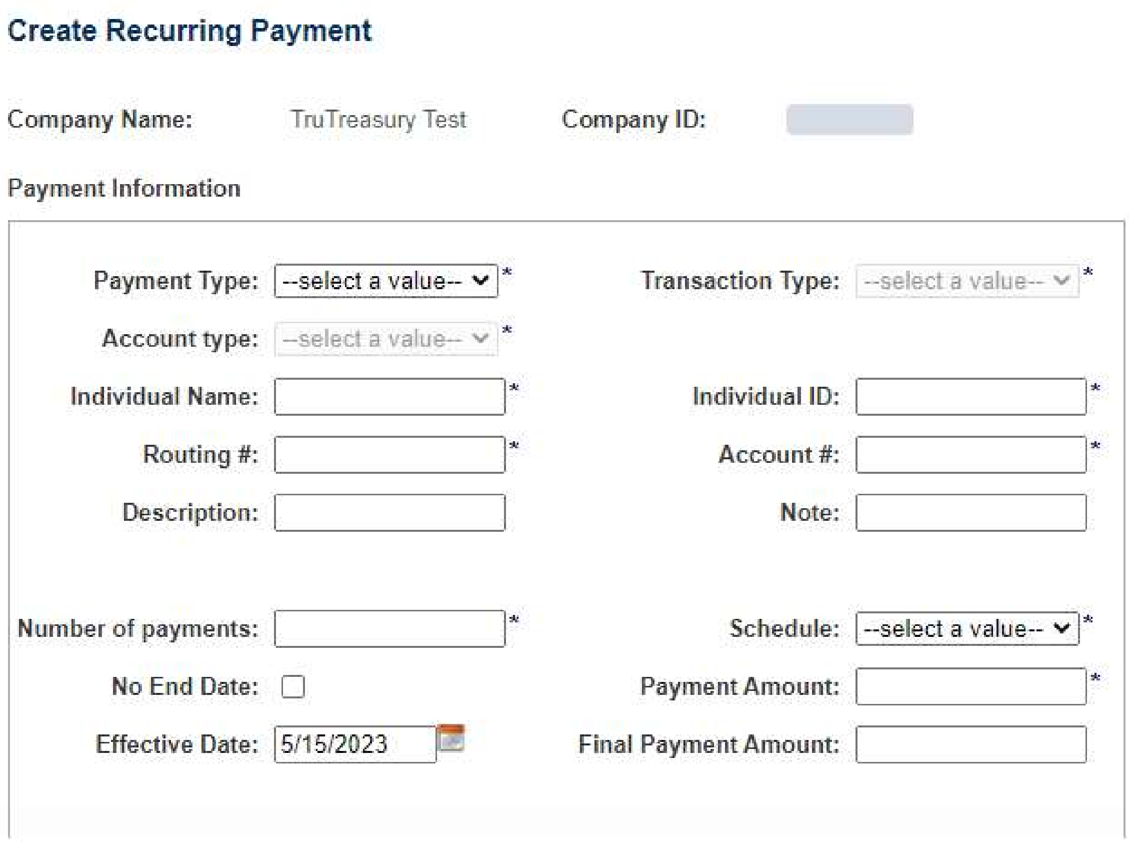
Creating Recurring Payments

Create Payments

Select the Company you wish to pay from the dropdown.

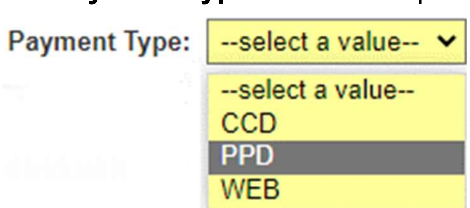


Once company/vendor is selected, choose the method of payment you wish to schedule.

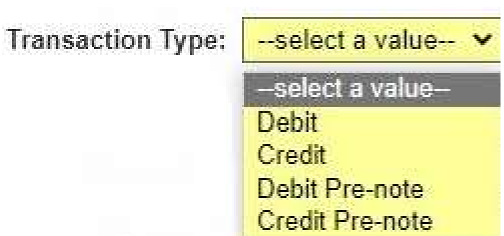


Input the pertinent information, denoted with an astrick (*).

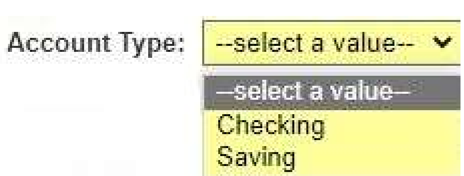
- Select **Payment Type** from the dropdown



- Select **Transaction Type** from the dropdown



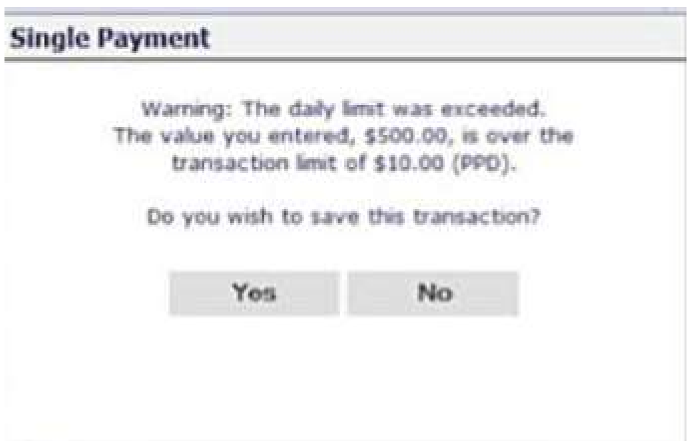
- Select **Account Type** from the dropdown



- **Individual Name:** The name of the party you are paying/collecting from
- **Individual ID** can be any combination of numbers/letters up to 15 characters. This is for your records to help identify the business or person
- **Routing # and Account number** are specific to the party you are setting up
- **Description** will appear on the receiver's bank statement and cannot be longer than 10 characters
- **Notes** are only for internal records. These will not be seen by the party being paid/collected from.
- **Number of Payments** use if there is a limited number of recurrences needed
    - If scheduling a never-ending payment, be sure to click the "**No End Date**" checkbox
- **Schedule** is the frequency of the recurrence
- **Amount:** the amount wishing to pay or collect
- **Effective Date:** this is the date you wish the transaction to begin.

Click Save

If there are any over limit errors, you will see a pop-up notification asking if you wish to continue.

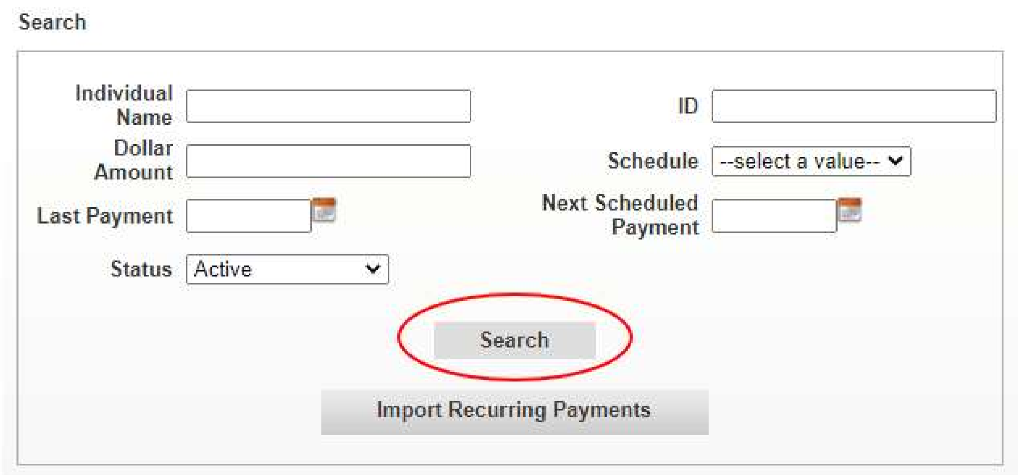


If yes, is selected, it will move the transaction to a holding and approval will need processed before the transaction will send.

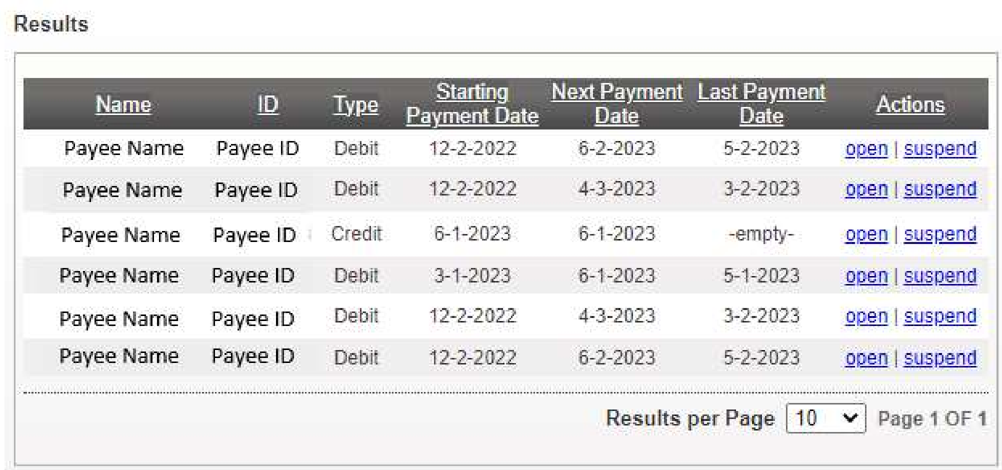
Editing or Cancelling a Recurring Payment

Click Edit Recurring Payments from the menu

You may search by any of the criteria shown, or as a best practice leave criteria blank and click the word **Search**



A list of active recurring payments matching your criteria will display at the bottom of the screen.


Results

Name	ID	Type	Starting Payment Date	Next Payment Date	Last Payment Date	Actions
Payee Name	Payee ID	Debit	12-2-2022	6-2-2023	5-2-2023	open | suspend
Payee Name	Payee ID	Debit	12-2-2022	4-3-2023	3-2-2023	open | suspend
Payee Name	Payee ID	Credit	6-1-2023	6-1-2023	-empty-	open | suspend
Payee Name	Payee ID	Debit	3-1-2023	6-1-2023	5-1-2023	open | suspend
Payee Name	Payee ID	Debit	12-2-2022	4-3-2023	3-2-2023	open | suspend
Payee Name	Payee ID	Debit	12-2-2022	6-2-2023	5-2-2023	open | suspend

Results per Page 10 Page 1 OF 1

Select the action for the applicable payment

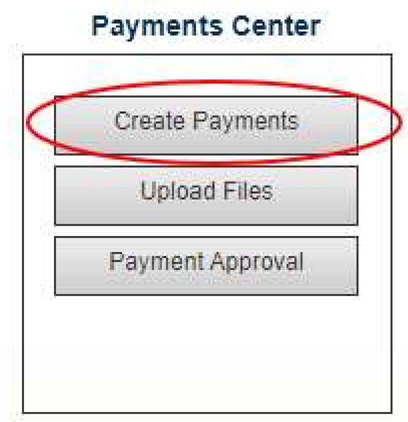
- **Open** allows you to make adjustments to the payment and save.
- **Suspend** cancels the transaction going forward.


Results

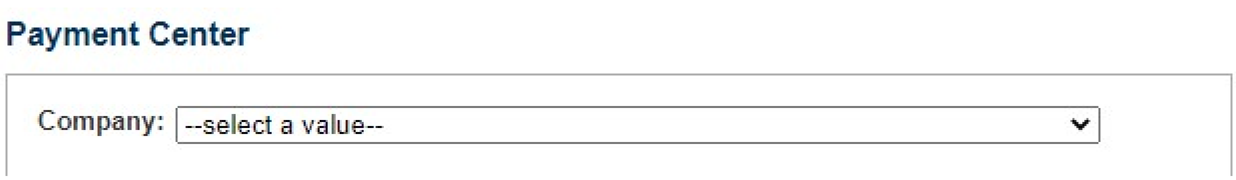
Name	ID	Type	Starting Payment Date	Next Payment Date	Last Payment Date	Actions
		Debit	12-2-2022	6-2-2023	5-2-2023	open | suspend
		Debit	12-2-2022	4-3-2023	3-2-2023	open | suspend

ACH module | Reviewing Pending Payments

To review a pending transaction, select Create Payments from the Payment Center box

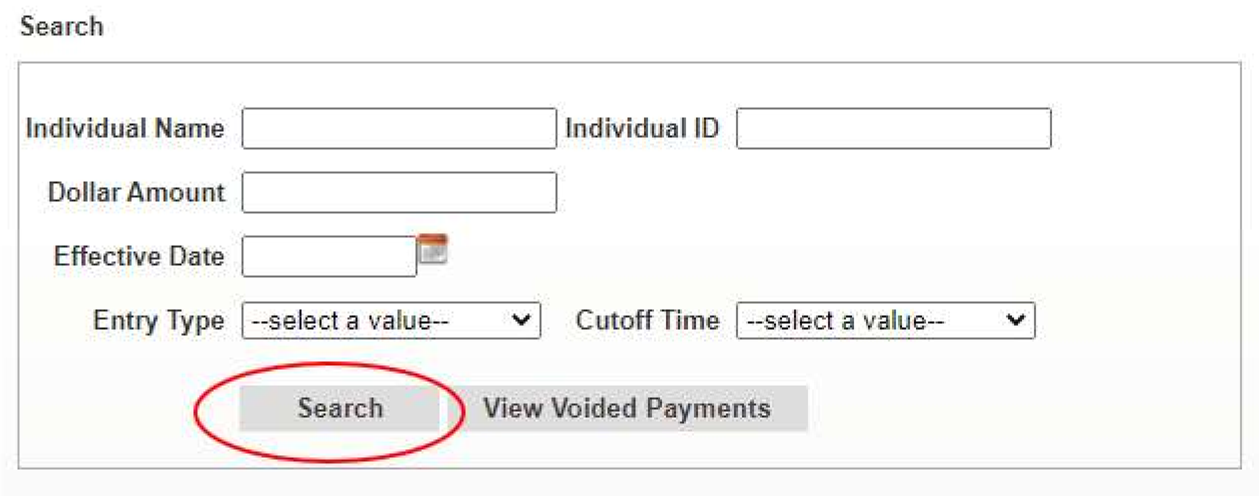


Your company name should prefill. If you have multiple accounts added to the system, you will need to select the applicable account from the drop-down.



Select **Search Warehouse Payments** from the menu

You may enter as little or as much criteria as you wish to search for pending ACH payments; however, it is best to have no criteria and just click search



Any transactions waiting to process will populate at the bottom. You will then have two options:

- Open = Allows you to edit or adjust. Be sure to save your edit(s).
- Void = cancels the transaction from posting