



ACH PROCESSING

City National Business Suite® User Guide

November 2020

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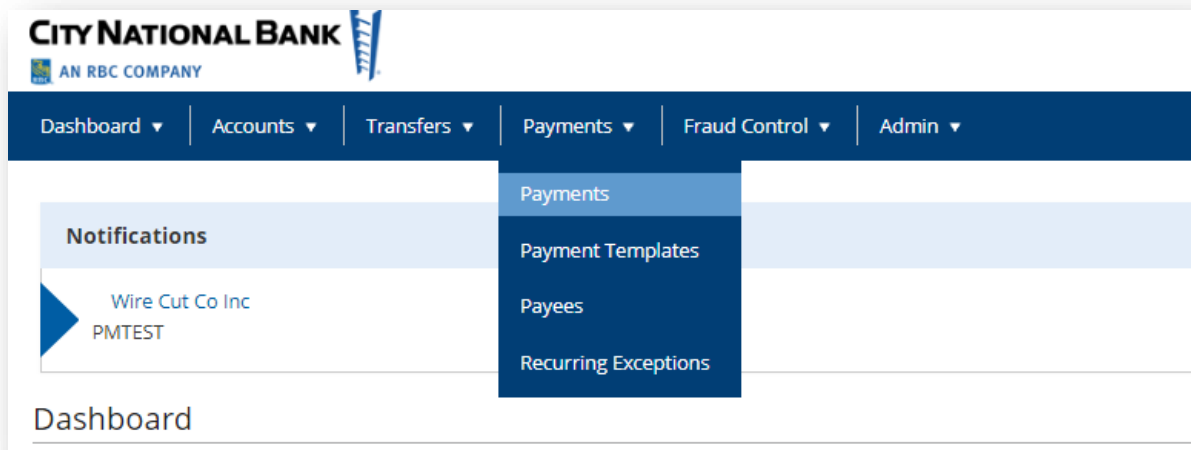
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ACH Payments

Automated Clearing House (ACH) payments create the ability to send debits or credits to anywhere from one to many participating financial institutions within the United States.

1. Hover over **Payments** from the main menu bar and select **Payments** from the drop-down.




2. Click **Add a New Payment**.
3. Use the **Payment Type** drop-down to select the type of ACH Payment you would like to make, such as Vendor Payment, Consumer Payment, etc., or use the **Select a Payment Template** drop-down to select an existing template.
4. Click **Continue**.

The screenshot shows the 'New Consumer Payment' form. The form includes the following fields and sections:

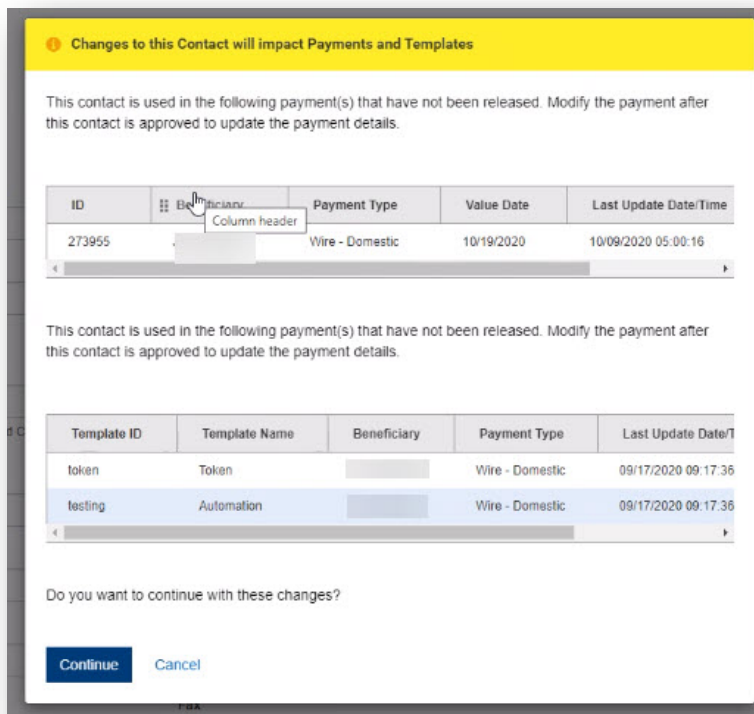
- Originator Information:**
 - Originator ID: Unbalanced-11 (Offset Account) - \$462,865,113.36 USD Available
 - Value Date: 11/16/2020
 - Payment must be approved by 11/13/2020 18:00 PST
- Batch Description:** CONS PAY
- Company Discretionary Data:** ABC
- Descriptive Date:** (Empty)
- Internal Comments:** Stored with the transaction, but not forwarded with the payment
- Beneficiary Information:**
 - Name: (Empty)
 - Consumer Bank ABA: (Empty)
 - Account Number: (Empty)
 - Account Type: --Select--
 - Amount: 0.00 USD
 - ID: (Empty)
 - Discretionary Data: (Empty)
 - Options: Create Prenote Hold
 - Addenda Code: (Empty)
 - Addenda: (Empty)
 - Internal Comment: (Empty)

5. Use the **Originator ID** drop-down to select the ACH ID and predefined account to be debited.

Note: If you selected a template, some fields may already be completed.

6. The value date defaults to the next business day. If you are set up for **Same Day ACH**, you can change the date to the current business day, providing it is before the **Same Day ACH Deadline**.
7. For **Same Day**, select current date and check the box that appears for **Same Day** confirmation.
8. (Optional) **Batch Description** defaults to a standard based on the type of payment, but can be changed by the user.
9. (Optional) **Descriptive Date** can be entered to reference an internal date, but is not required.
10. (Optional) Enter any comments. Comments will be stored with the transaction but will *not* be sent with the payment.
11. In the **Name** field, select a payee by clicking the lookup icon  and then selecting a payee from the list, or enter the beneficiary name. If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated

Note: When making any edits to an existing beneficiary in the **Payee Center**, the updates will automatically apply to any templates to which that beneficiary belongs. The following message appears to remind you:

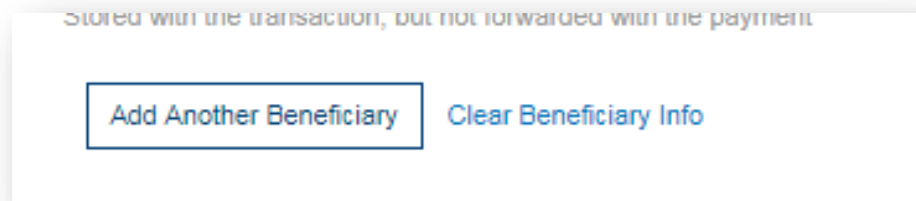


12. Enter the receiving bank ABA in the field. The system will show matches based on the numbers entered, and you can either select the bank when it appears in the drop-down or enter the full nine digits and select the bank.
13. Enter the **Account Number** of the recipient.
14. Enter the **Account Type**.
15. Select **Debit** or **Credit** (**Note:** depending on the type of ACH transaction, you may not have a choice of debit or credit).
16. Enter the **Amount**.
17. **ID** and **Discretionary Data** are optional fields.

Note:

- Company discretionary data can be included in the batch header of the ACH file of your payments. If required, click the optional field provided.
- If the payment data are identical to a payment already submitted, a pop-up warns you that this may be a duplicate payment.

18. The **Create Prenote** box allows you to send a zero dollar entry for account validation.
19. The **Hold** box allows you to create the entry but not send the transaction at this time.
20. (Optional) **Addenda Code** and **Addenda** allow you to enter payment-related remittance details if desired.
21. (Optional) **Internal Comment** is stored with the payment but not sent with the payment.
22. To add another beneficiary to this batch of ACH payments, click the **Add Another Beneficiary** box and repeat steps 10-20. You can add as many beneficiaries as needed for this payment.



23. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Next, enter a template code (a descriptive name for the template) and template description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template must be approved before it can be used.

1 Credits | 200.00 USD 0 Debits | 0.00 USD

200.00 USD to 1 Beneficiary on 20 Nov 2017

Save this payment as a template for future use [i](#)

* Template ID * Template Name

Template1 template1

Restrict to Specified Users

Submit **Save for Later** **Cancel**

24. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully, or if the payment has any errors.

25. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management List.

Note: When using ACH to process payroll payments, you may set up two receiving accounts for your employees who desire this. When setting up the payroll payment to multiple accounts, you must define the distribution to the second account by indicating the percentage or by specifying a dollar amount as shown below.

Beneficiary Information

* Name	* Employee Bank ABA	* Account Number	* Account Type	Account Allocation	* Amount
greg	121000248 - WELLS... WELLS FARGO BANK, NA 255 2ND AVE SOUTH MINNEAPOLIS, MN	12345	Checking x	60,000,000.00	100,000,000.00 USD <small>Total amount for this beneficiary</small>
* Allocation Type	* 2nd Bank Code	* 2nd Account Number	* 2nd Account Type	* 2nd Account Allocation	
Percentage x	121000358 - BANK ... BANK OF AMERICA, N.A. 8001 VILLA PARK DRIVE HENRICO VA	23456	Savings x	40,000,000.00 USD 40%	Remove 2nd Account

ID Discretionary Data Internal Comment

Approve/Unapprove

Many items require approval when they are entered or modified. Items that require approval will usually have a status of **Entered** or **Modified** (shown in the **Status** column of the list). To approve an item, click or select **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

Payments

Max display of info: 180 days

+ Add a New Payment + Quick Entry + File Import Ex

Filter Select fields

All	Actions	Status	Value Date
<input type="checkbox"/>	View	Entered	11/21/2017
<input type="checkbox"/>	View		11/17/2017
<input type="checkbox"/>	View		11/17/2017
<input type="checkbox"/>	View		11/17/2017
<input type="checkbox"/>	View	Entered	11/17/2017
<input type="checkbox"/>	View	Entered	11/17/2017

In addition, if the **Unapprove** option is available, you can unapprove any items that were approved in error. If you attempt to approve/unapprove an item or items, a confirmation screen may appear telling you that some of the selected items are not eligible.

Confirm APPROVE

Not all items are eligible for approval. Are you sure you want to APPROVE these items?

Yes No

Click **Yes** to continue; otherwise, click **No**.

Note: After you click **Approve**, the system will prompt you to securely confirm the approval using your token.

International ACH Payments

An international ACH payment creates an electronic funds transfer between a payer and payee who are in two different countries. International ACH payments are not allowed to originate from a Consumer Account.

1. Select **Payment Management** from the Payments & Transfers menu.
2. Click **Add a New Payment**.
3. Use the **Payment Type** drop-down to select **ACH - International**, or use the **Select a Payment Template** drop-down to select an existing template.
4. Click **Continue**.
5. Enter **Originator ID** for the payment.
6. Value date will default to the next business day.
7. (Optional) Batch description will auto-populate but can be changed.
8. (Optional) Descriptive date is optional for internal use.
9. (Optional) Comments will be stored with the transaction but not forwarded with the payment.
10. Select the destination currency from the drop-down list of available countries. The destination currency is the currency that you wish to end up with at the final receiving bank.
 - o **Note:** If you want the payment to end up as a euro payment in a German bank, the account at the German bank must be a euro currency account; otherwise, that bank will convert the payment and you will lose money.
 - o Most countries allow a local currency and U.S. dollars to be the destination currency.

Beneficiary Information

* Name 🔍 ID

Name is required

* Address

* Country * City * Province * Postal Code

--Select--

* Bank Code Type * Bank Code * Account Number * Account Type * Transaction Type Code

--Select--

* Debit/Credit * Amount

--Select-- USD

Create Prenote Hold

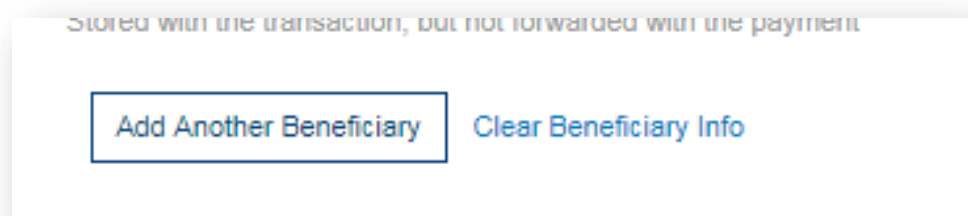
11. Beneficiary Information.

- Enter all of the required information as shown. For international ACH, the receiver's name and full address, including country, are required.
- **Bank Code Type** – CA for Canada, MX for Mexico and SWIFT/BIC for European countries.
- **Bank Code** – Canadian or Mexican bank routing number or SWIFT/BIC for European banks.
- **Account Number** – Account for Canada, CLABE for Mexico, IBAN for European bank accounts.
- Select **Account Type**.
- **Transaction Type Code** – select appropriate code.
- **Debit/Credit** – all countries can receive credit payments, but only Canada can receive both debit and credit payments.
- **Amount** – enter the amount of the payment in USD. The conversion, if converted to another currency, will occur after the item is sent to the receiving bank.

12. Additional fields if desired:

- **Remittance** information for payment-related remittance data.
- **Correspondent Information** – if another bank is required to receive the payment first and then forward it on.
- **Beneficiary Exclusion Dates** – to start or stop payments within date ranges.
- **Internal Comment** – internal information stored with the payment but not sent to the receiver.

13. To add another beneficiary to this batch of ACH payments, click the **Add Another Beneficiary** box and repeat steps 10-12. You can add as many beneficiaries as needed for this payment.



14. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Next, enter a template code (a descriptive name for the template) and template description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template must be approved before it can be used.

1 Credits | 200.00 USD 0 Debits | 0.00 USD

200.00 USD to 1 Beneficiary on 20 Nov 2017

Save this payment as a template for future use [i](#)

* Template ID * Template Name

Template1 template1

Restrict to Specified Users

Submit **Save for Later** **Cancel**

15. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully, or if the payment has any errors.

16. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the **Payment Management List**.

Approve/Unapprove

Many items require approval when they are entered or modified. Items that need approval will usually have a status of **Entered** or **Modified** (shown in the **Status** column of the list). To approve an item, click or select **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

Confirm APPROVE

Not all items are eligible for approval. Are you sure you want to APPROVE these items?

Yes No

Payments

Max display of info: 180 days ⓘ

+ Add a New Payment + Quick Entry + File Import Ex

Filter

<input type="checkbox"/> All	Actions	Status	Value Date
<input type="checkbox"/>	View ▾	Entered	11/21/2017
<input type="checkbox"/>	View ▾		11/17/2017
<input type="checkbox"/>	View ▾		11/17/2017
<input type="checkbox"/>	View ▾		11/17/2017
<input type="checkbox"/>	View ▾	Entered	11/17/2017
<input type="checkbox"/>	View ▾	Entered	11/17/2017

In addition, if the **Unapprove** option is available, you can unapprove any items that were approved in error. If you attempt to approve/unapprove an item or items, a confirmation screen may appear telling you that some of the selected items are not eligible.

Click **Yes** to continue; otherwise, click **No**.

Note: After you click **Approve**, the system will prompt you to securely confirm the approval using your token.

Downloading the ACH Batch Detail List

To download or print a report of an ACH batch you have transmitted, download the ACH Batch Detail List.

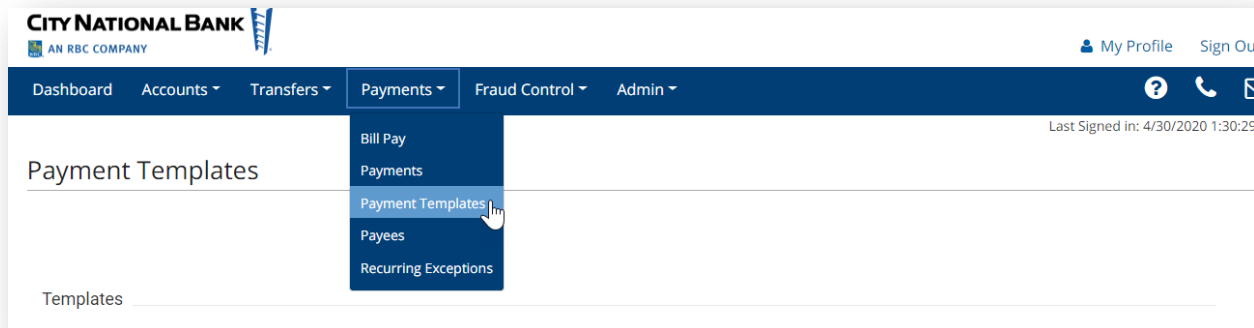
1. On the top menu bar, select **Payments**, then select **Payments** from the drop-down menu.
2. Filter on the right-hand corner of the screen to **ACH Payments**.
3. Locate the desired Batch, then click **View** in the **Action** column. This will pull up both batch totals and individual transactions.
4. Go to bottom of page and select the **Print** button.
5. Select the **Save** button to print out/save PDF version for easy review, or select **Export** for a CSV format file.

Below is a list of payment statuses.

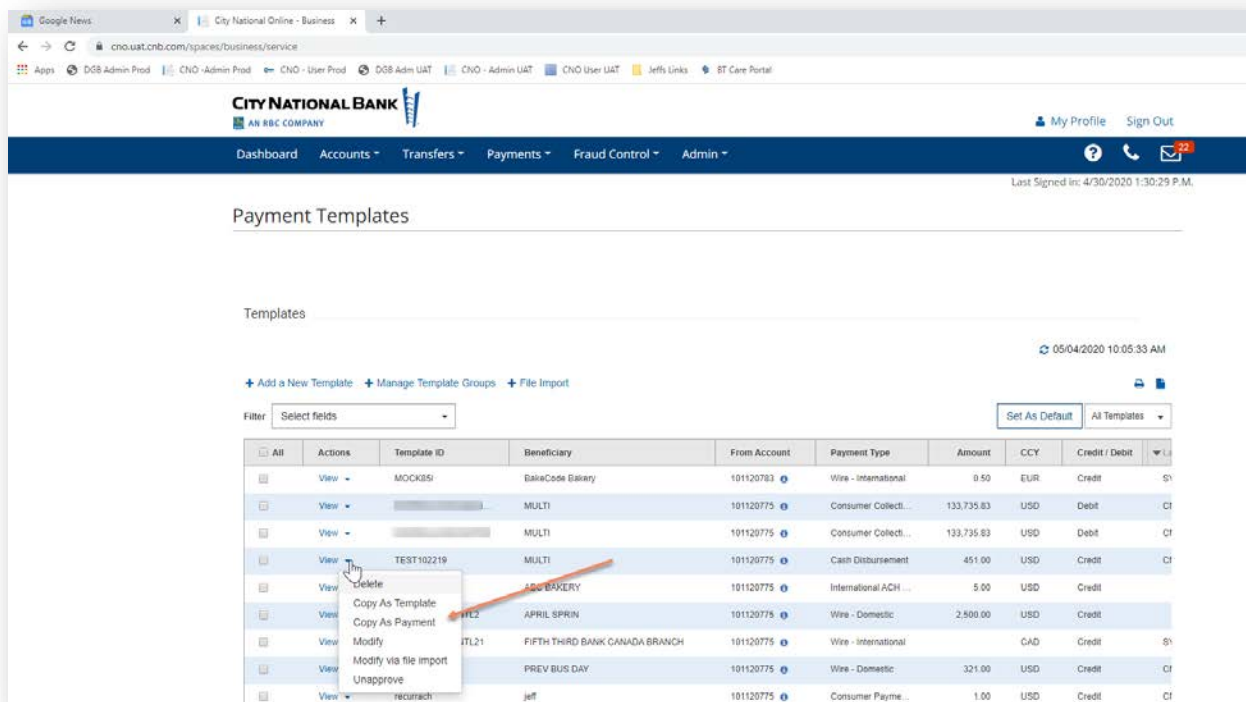
Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified/deleted.
Incomplete	Saved in an incomplete status. Can be modified/deleted.
Needs Repair	Needs repair, usually due to an error in a file import validation.
Incomplete Approval	Currently in the approval workflow. Not available for modification or deletion.
High Value	Requires secondary approval for high-value payments. Not available for modification or deletion.
Approved	An approved payment is ready for extraction to the back office and cannot be modified or approved.
Approver Rejected	Rejected by approver. Can be modified/deleted.
Deleted	Not available for workflow or modification.
Import In Process	Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved.
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
Needs Rate	Needs an exchange rate.
Released	Released to the back office. Not available for deletion/modification.
Bank Received	Received by the back office. Not available for deletion/ modification.
Bank Confirmed	Confirmed by the back office. Not available for deletion / modification.
Rejected	Rejected by the back office. Not available for workflow, deletion or modification.

Creating a Payment from a Template (for both ACH and Wires)

1. Go to **Payment Templates** from the **Payments** drop-down as shown below.



2. Find the Template (must be in approved status, otherwise select template and then Approve), and then click **Copy As Payment**.




3. You can modify the amounts only for payments made from a template. Do this here, if needed. Otherwise, go to the Payments Dropdown and Select **Payments**.
4. You will see the payment in the Payments List view in Entered status. Select drop-down and click **Approve**.


ACH Payments – Quick Reference Guide For City National Business Suite®



Domestic Payments Quick Reference Guide

1. Hover over main menu bar>Payments and click **Payments** from the menu.
2. Click **Add a New Payment>Payment Type>ACH> {type}** then click **Continue**.
3. Use the Originator ID drop-down to select the ACH ID and predefined account to be debited.
4. Value date defaults to the next business day. If you are entitled for Same Day ACH, you can change the date to the current business day.
5. For the **Name**, select payee by clicking the lookup icon  and then clicking a payee from the list (or enter the payee name).
6. Enter receiving bank ABA number.
7. Enter or select the Account Number and Account Type.
8. Select **Debit** or **Credit** (Note: depending on the type of ACH transaction, you may not have a choice of debit or credit).
9. Enter the **Amount**. (**Create Prenote** box if validating with \$0 amount.)
10. Hold box allow you to create but not send the transaction at this time. **Addenda Code and Addenda** allow you to enter payment related remittance details if desired.
11. To add another beneficiary to this batch of ACH payments, click on the **Add Another Beneficiary** box and repeat the above steps.
12. Click **Submit** or **Save for Later** to edit later. A message will appear at the top of the screen indicating the status and whether the payment has any errors.
13. A payment must be approved before it is sent to the beneficiary, using Payment Management List.
14. After you click **Approve**, the system will prompt you to securely confirm the approval using your token.

International Payments Quick Reference Guide

1. Hover over **main menu bar>Payments** and click **Payments** from the menu.
2. Click **Add a New Payment>Payment Type>ACH> {ACH – International}** then click **Continue**.
3. Use the **Originator ID** drop-down to select the ACH ID and predefined account to be debited.
4. Select a **Value Date**.
5. For the **Name**, select payee by clicking the lookup icon  and then clicking a payee from the list (or enter the payee name).
6. Enter receiving bank number (IBAN is most common). Enter it in the **Account Number** field.
7. Enter or select the **Account Number** and **Account Type**.
8. For multi-currency payments, use the **Enter Amount** in drop-down, to select and enter either **Credit Currency** or **Debit Currency**.
9. **Hold** box allows you to create but not send the transaction at this time. **Addenda Code and Addenda** allow you to enter payment related remittance details if desired.
10. After you click **Submit**, the system will prompt you to securely confirm the approval using your token.