

## ACH Instructions

### Logging in to Online Banking

1. Go to <https://www.dundeebanking.com/>
2. Select the “business” bubble, then “business login”
  - Enter your Online Banking username.
  - Open DIGIPASS App and select click “One Time Password”.
  - Password is 8 digits from your token + your 4-digit PIN (12-digit password total)
  - Ensure the verification # is the same on both screens – if yes – Click “Verified”
3. Once logged in, select “Payments & Transfers” from the top bar of the Home page.

### Building a New ACH Transfer

1. Select “New Payment” or “New Collection” from the top right. Details on each type of transfer below.
  - a. New Payment → sending money out of your account
    - i. If paying an individual, select “Prearranged Deposit – PPD”
    - ii. If paying a business, select “Company – CCD”
  - b. New Collection → pulling money into your account
    - i. If collecting from an individual, select “Prearranged Deposit – PPD”
    - ii. If collecting from a business, select “Company – CCD”
2. Complete **New ACH** Information:
  - a. Description-Name of transfer. Examples: Rent, HOA dues, etc. You will be able to search for the transfer by the description.
  - b. Effective Date - Day that transfer will process. It can be scheduled up to 30 days in advance.
    - i. A same day ACH can be scheduled if it is before 2pm CST. Check the Same Day box and transfer will be sent that afternoon.
    - ii. If you are trying to send as soon as possible but it is after 2pm CST, check Same Day box anyways and transfer will be sent out early the next morning
  - c. Check box for “Repeat” if you would like to set up recurring transfer
    - i. Select Frequency and End Date once menu appears
3. Complete the **Pay from** or **Pay to** Information
  - a. You will need the Name, Account #, Account Type, Routing #, and Amount for the individual or company you are paying or collecting from.
  - b. Select **your** account where funds will be debited (if you are making a payment) or credited (if you are making a collection).
  - c. The **Total batch withdrawal** amount must match the **Total batch deposit** amount to process the ACH.
4. Once everything is entered correctly, select **Complete ACH** to process the ACH.
  - a. If you hit Save For Later, it will save the template on your end, but the ACH will not be processed.

### Building a New ACH Transfer using an Existing ACH

1. Search for the existing ACH and select “Copy”.
2. Edit the date, amount, etc. as necessary.
3. When finished, select “Complete ACH” to process the ACH.

### Changing an Existing ACH Transfer

1. Search for the ACH you need to modify and select "Edit".
2. To add new information, click "Add another pay to/from".
3. Complete necessary information and select "Complete ACH".

### Deleting an ACH Transfer

1. Search for the ACH.
2. Select "Delete".
3. In top section, select whether to delete all future transfers there or just this one.
4. Scroll to the bottom and select "Delete ACH" to permanently delete.