



## Print Checklist: ACH Payments

### Overview

The screenshot shows the BMO Harris Bank website interface. At the top, there is a navigation bar with links for Home, Account Information, Payments & Receivables, Investments & Trading Products, Administration & Preferences, and Solutions & Resources. The main content area is titled 'Payments & Receivables' and includes a search bar, a 'Print' button, and a 'Help' button. The left sidebar contains a list of services, with 'ACH' highlighted in a red box. The main content area features several sections: 'Payments Service Overview', 'Receivables Service Overview', 'New Tax Pay Codes for Child Support', and 'Global Solutions'.

**Payments & Receivables**

To thrive in today's global business environment, you need to be sure your processes are running smoothly. These include paying vendors, employees, taxes and bills on time; reducing the potential for payments fraud; improving cash flow and forecasting; automating paper- and labor-intensive processes; and consolidating your business purchases.

**Payments Service Overview**

We offer a full suite of payment solutions, including: electronic solutions such as electronic data interchange (EDI), wire payments, tax payments, electronic funds transfer (EFT-Canada) and automated clearing house (ACH-U.S.), cheque/check-based and imaging solutions, and fraud management services, such as positive pay.

In addition, you may want to consider outsourcing your payables processes for added control and optimization of resources.

**Receivables Service Overview**

To take advantage of business opportunities at home or abroad, you need a streamlined collections process.

The right receivables solutions will help you reduce costs and errors associated with paper-based receivables, minimize mail and information float, offer payment options to customers, suppliers or trading partners, and automate collection of electronic payments.

In short, you'll put your funds to work sooner.

**New Tax Pay Codes for Child Support**

Additional tax codes have been added to the Tax Pay service to allow for child support payments for the following states:

Arizona, Kansas, Minnesota, North Carolina and New York.

The Tax Pay service also includes child support payments for California, Illinois, Indiana, Oregon and Wisconsin.

**Global Solutions**

BMO Harris Bank understands the importance of taking advantage of international opportunities in today's global economy. Our experienced staff can help you take your business across international borders. Our treasury management experts will work with you to navigate challenges such as trade finance, foreign regulatory environments, and non-U.S. dollar accounts. Along with an experienced staff, we have the systems in place to execute your global transactions smoothly and efficiently. Whether you're managing treasury operations in another city, another country or on another continent, your BMO Harris Bank relationship manager is your key contact.

**Account Transfer**

**ACH**

- Batch Activation
- Batch Approval
- ACH Report
- Batches
- Import
- Map
- Participants
- Template Approval
- ACH Fraud Control

**Book Transfer**

- Electronic Funds Transfer

**File Transfer Facility**

- Global
- Wholesale Lockbox Imaging
- Lockbox Imaging
- Recon Management
- Tax & Bill Payments
- Stop Payment
- Bill Payment
- Tax Payment
- Wire Payment

**Bulletins**

- Online Banking for Business System Maintenance – May 5, 2012
- 2012 Cross Border Holiday Schedule (Canada)

ACH payments can include:

- Direct Deposit
- Direct Payments
- Business-to-business payments

## Create an ACH Batch

User: MikeSmith Date: April 27, 2012 at 02:22 PM

**Add a Batch**

**Add a Batch to Company: 1234567890 -- Demo123**

|                          |                             |
|--------------------------|-----------------------------|
| *Batch Code (12):        | <input type="text"/>        |
| *Batch Name (25):        | <input type="text"/>        |
| *Transaction Type:       | Select a Transaction Type ▼ |
| *Entry Description (10): | <input type="text"/>        |
| *Offset Account:         | Not Applicable ▼            |
| Discretionary Data (20): | <input type="text"/>        |

To create a new ACH batch:

1. Go to **Payments & Receivables** tab > **ACH** > **Batches**.
2. In the **Available Companies** pull-down menu, select a company.
3. Click **Add a Batch**.
4. Enter a **Batch Code**, **Batch Name**, and **Entry Description** in the fields.
5. Select a **Transaction Type** from the pull-down menu.
6. Optional: Enter **Discretionary Data**.
7. Click **Add Batch**.

Note: Users must be entitled to ACH and permitted to the Batches function in order to create batches.

## View, Edit, or Delete ACH Batches

User: MikeSmith Date: April 27, 2012 at 02:21 PM

**Batch Selection**

**Search**

Available Companies:  
1234567890 - Demo123

Filter By Batch Code:

Filter By Batch Name:

**Results**

Company: 1234567890 -- Demo123 ACH Batches

| Batch    | Name          | Template State | Details | Edit | Copy | Delete | Entries |
|----------|---------------|----------------|---------|------|------|--------|---------|
| 12       | test          | Approved       |         |      |      |        |         |
| 204DEMO  | OLBB 204 DEMO | Approved       |         |      |      |        |         |
| 43242    | willtest3     | Approved       |         |      |      |        |         |
| 4324234  | willtest4     | Approved       |         |      |      |        |         |
| 444      | b444          | Approved       |         |      |      |        |         |
| ABC Corp | ABC COrp      | Approved       |         |      |      |        |         |

To view, edit, or delete batches, go to **Payments & Receivables** tab > **ACH** > **Batches**.

Note: To view, edit, or delete batches, users must be entitled to ACH and permitted to the Batches function.

## Activate ACH Batches

Home
Account Information
Payments & Receivables
Investments & Trading Products
Administration & Preferences

**Payments & Receivables**

---

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**Book Transfer**

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Electronic Funds Transfer

---

File Transfer Facility

---

**Global**

---

Wholesale Lockbox Imaging

---

Lockbox Imaging

---

Recon Management

---

Tax & Bill Payments

---

Stop Payment

User: MikeSmith    Date: April 27, 2012 at 02:14 PM

**Batch Activation Selection**

**Search**

**Available Companies:**

- All Companies
- 1234567890 - Demo123
- 1324567899 - SW Test Company
- CCTEST0706 - CC TEST COMPANY

Display Batches

**Filter By Batch Code:**

**Filter By Batch Name:**

Search

**Available Batches**

Number of ACH batches available

To edit a batch or remove the desired batch.

To activate batches, select the

**Results**

**Company:** 1234567890 - Demo123







Select All

| Batch   | *Effective Entry Date: |
|---|------------------------|
| <input type="checkbox"/> 12 - test                  | 04/30/2012             |
| <input type="checkbox"/> 204DEMO - OLBB<br>204 DEMO | 04/30/2012             |

To activate ACH batches:

1. Go to **Payments & Receivables** tab > **ACH** > **Batch Activation**.
2. Under **Search – Available Companies**, make a selection and click **Display Batches**.
3. To filter out certain batches, enter batch code in the **Filter By Batch Code** field or batch name in the **Filter By Batch Name** field, and click **Search**.
4. Select the check boxes next to the batches to activate.
5. Click **Activate Selected**, which is located at the bottom of the page.

### Edit Batch Entries for Activation

|                |     |         |          |  |
|----------------|-----|---------|----------|--|
| Total Debits:  | (0) | \$0.00  | Details: |  |
| Total Credits: | (2) | \$2.00  | Edit:    |  |
| Total Debits:  | (0) | \$0.00  | Details: |  |
| Total Credits: | (1) | \$15.00 | Edit:    |  |
| Total Debits:  | (1) | \$1.00  | Details: |  |
| Total Credits: | (0) | \$0.00  | Edit:    |  |

- To edit a single batch under Batch Activation, click the **Edit** icon for the appropriate batch.
- When a batch template is changed, the edited batch is saved and the batch status is changed to Updated.
- Updates can be temporary or permanent based on user entitlements.

## Approve a Batch

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Lockbox Imaging

Recon Management

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Tax & Bill Payments

Bill Payment

Tax Payment

Wire Payment

**Batch Approval Selection**

**Activated Batches**

Number of ACH Batches requiring approval: 5  
To approve batches, select the desired batch(es) and click "Approve Selected".  
To send a batch back for maintenance, select the desired batch(es) and click "Reject Selected".  
Highlighted Batch(es) have an Invalid Effective Entry Date and must be corrected to approve.

**Available Batches**

Company: 9876543219 - E-Net

Select All

| Batch  | *Effective Entry Date             | Total Debits | Total Credits          | Details         |
|--|-----------------------------------|--------------|------------------------|-----------------|
| <input type="checkbox"/> 00GALTRAIN - GALTRAIN   | 04/24/2012                        | (0) \$0.00   | (2) \$8.00             | Details: [icon] |
|  | Activated: 04/23/2012 10:56:40 AM |              |                        | Delete: [icon]  |
|  | Transaction Type: CCDCO           |              | Customer Trace: 007029 |                 |
| <input type="checkbox"/> 00GALTRAIN - GALTRAIN   | 04/24/2012                        | (0) \$0.00   | (2) \$10.00            | Details: [icon] |
|  | Activated: 04/23/2012 11:01:52 AM |              |                        | Delete: [icon]  |
|  | Transaction Type: CCDCO           |              | Customer Trace: 007031 |                 |
| <input type="checkbox"/> 00Galtrain2 - GalTrain2 | 04/24/2012                        | (0) \$0.00   | (4) \$24.00            | Details: [icon] |
|  | Activated: 04/23/2012 11:00:37 AM |              |                        | Delete: [icon]  |
|  | Transaction Type: CCD+CO          |              | Customer Trace: 007030 |                 |
| <input type="checkbox"/> 00Galtrain2 - GalTrain2 | 04/19/2012                        | (0) \$0.00   | (1) \$2,000.00         | Details: [icon] |
|  | Activated: 04/18/2012 8:30:39 AM  |              |                        | Delete: [icon]  |
|  | Transaction Type: CCD+CO          |              | Customer Trace: 007027 |                 |
| <input type="checkbox"/> 00Galtrain2 - GalTrain2 | 04/19/2012                        | (0) \$0.00   | (6) \$158.00           | Details: [icon] |
|  | Activated: 04/18/2012 8:36:22 AM  |              |                        | Delete: [icon]  |
|  | Transaction Type: CCD+CO          |              | Customer Trace: 007028 |                 |

Approve Selected | Reject Selected | Reset

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To approve a batch (requires SecurID token):

1. Go to **Payments & Receivables > ACH > Batch Approval**.
2. To view batch details, click on the Details icon.
3. Before approving the batch you will have the option to change the batch effective date.
4. To approve individual batches, click the check box in the **Batch** column for the batch you want to approve, and then click **Approve Selected**.
5. To approve all batches, click **Select All** and click **Approve Selected**.

## Reject a Batch

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**Batch Approval Selection**

**Activated Batches**

Number of ACH Batches requiring approval: 4  
To approve batches, select the desired batch(es) and click "Approve Selected".  
To send a batch back for maintenance, select the desired batch(es) and click "Reject Selected".  
Highlighted Batch(es) have an Invalid Effective Entry Date and must be corrected to approve.

**Available Batches**

Company: 9876543219 - E-Net

| Batch   | *Effective Entry Date | Activated              | Transaction Type | Total Credits | Total Debits | Customer Trace |
|---|-----------------------|------------------------|------------------|---------------|--------------|----------------|
| <input checked="" type="checkbox"/> 00GALTRAIN - GALTRAIN | 04/24                 | 04/23                  | CCDC             | \$2,000.00    | \$0.00       | 007027         |
| <input type="checkbox"/> 00Galtrain2 - GalTrain2          | 04/19                 | 04/18/2012 8:30:39 AM  | CCD+CO           | \$158.00      | \$0.00       | 007028         |
| <input type="checkbox"/> 00Galtrain2 - GalTrain2          | 04/19/2012            | 04/18/2012 8:36:22 AM  | CCD+CO           | \$24.00       | \$0.00       | 007030         |
| <input type="checkbox"/> 00Galtrain2 - GalTrain2          | 04/24/2012            | 04/23/2012 11:00:37 AM | CCD+CO           | \$24.00       | \$0.00       | 007030         |

Approve Selected | Reject Selected | Reset

Message from webpage  
Clicking this button will place all the selected batches back in the updated state and require Activation again. Are you sure you wish to continue?  
OK | Cancel

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To reject a batch (requires a SecurID token):

1. Go to **Payments & Receivables** tab > **ACH** > **Batch Approval**.
2. To reject individual batches, click the check boxes in the Batch column on the same row as the batch to reject, then click **Reject Selected**.
3. To reject all batches, click **Select All** and click **Reject Selected**.

## Delete An Activated Batch From Approval

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**Batch Approval Selection**

**Activated Batches**

Number of ACH Batches requiring approval: 3  
To approve batches, select the desired batch(es) and click "Approve Selected".  
To send a batch back for maintenance, select the desired batch(es) and click "Reject Selected".  
Highlighted Batch(es) have an Invalid Effective Entry Date and must be corrected to approve.

**Available Batches**

Company: 9876543219 - E-Net

| Batch  | *Effective Entry Date | Activated              | Transaction Type | Total Debits | Total Credits | Customer Trace |
|--|-----------------------|------------------------|------------------|--------------|---------------|----------------|
| <input type="checkbox"/> 00Galtrain2 - GalTrain2 | 04/19/20              | 04/18/20               | CCD+CO           | \$0.00       | \$24.00       | 007030         |
| <input type="checkbox"/> 00Galtrain2 - GalTrain2 | 04/19/20              | 04/18/20               | CCD+CO           | \$0.00       | \$24.00       | 007030         |
| <input type="checkbox"/> 00Galtrain2 - GalTrain2 | 04/24/2012            | 04/23/2012 11:00:37 AM | CCD+CO           | \$0.00       | \$24.00       | 007030         |

Approve Selected | Reject Selected | Reset

Message from webpage

One or more problems were encountered. Please refer to the details below.  
Delete Batch - Are you sure you want to delete this activation of Batch Code 00Galtrain2 - GalTrain2. Click OK to Delete Batch. Click Cancel to abort delete. Click OK to Continue.

OK | Cancel

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To delete an activated batch from approval (requires a SecurID token):

1. Go to **Payments & Receivables** tab > **ACH** > **Batch Approval**.
2. Click **Delete** on the same row as the batch to delete from the system.
3. Click **OK** on the delete confirmation popup message.



## ACH Import Service

User: MikeSmith Date: April 27, 2012 at 02:23 PM

### ACH Import

Customer: 30000204 - GTM US Demo



**Search for Map**

Filter by Map Code:

Filter by Map Name:

Filter by Map Format:  
ALL

#### Results

| Map        | Name                 | Format                 | Import  |
|------------|----------------------|------------------------|---|
| NACHA      | Standard U.S. ACH    | Standard - Create Only |  |
| NACHA-Zero | StdU.S.ACH-Zero Amts | Standard - Create Only |  |

Use the ACH Import service to import a formatted file into OLBB.

## Import Maps

User: MikeSmith Date: April 27, 2012 at 02:23 PM

### Import Maps

**Search**

Filter by Map Code:

Filter by Map Name:

Filter by Map Format:  
ALL ▼

**Results**

Customer: GTM US Demo

| Code/Map   | Name                 | Format                 | Details | Edit | Delete |
|------------|----------------------|------------------------|---------|------|--------|
| NACHA      | Standard U.S. ACH    | Standard - Create Only |         |      |        |
| NACHA-Zero | StdU.S.ACH-Zero Amts | Standard - Create Only |         |      |        |

An ACH import map is a set of instructions that defines the format and function of an ACH import file. Use ACH Map Definition to define ACH maps when importing files into ACH.

ACH maps control how the import file handles batch templates:

- **Standard NACHA format map** - the import file adds one or more batch templates and entries to the templates.
- **Delimited or fixed format map** - the import file adds, changes, or deletes entries in an existing batch template.

## Add a Delimited or Fixed Map

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User: MikeSmith Date: April 27, 2012 at 02:25 PM

**Add a Map** IAT Delimited

Customer: 30000204 - GTN US Demo

Reminder: Batches must be created before Delimited and Fixed Map Definitions can be used to import a file.

**Import File Map Definition**

**Delimited File Map**

\*Map Code (12):  Skip First Header Record:

\*Map Name (40):  Strip Quotes (") around fields:

Map Type: System will assign Load Zero to Amount Fields:

Delimiter:  Delete Unmatched Batch Template Records:

End of Record ID: New Line Allow Partial File Import:

| Field Name             | Match                    | Update                   | Position             | Replacement Value    |
|------------------------|--------------------------|--------------------------|----------------------|----------------------|
| Transaction Code:      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | None                 |
| ABA Number (9):        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Account Number (17):   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Amount:                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| ID Number:             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Name (22):             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Disc/Payment Type (2): | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Addenda Data:          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |

**Header Definitions**

**Match:**  
Match to this field in the system

**Update:**  
Update this field once matched

**Position:**  
Field position on Import File

**Replacement Value:**  
Use this value in place of the Field Position value

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To add a delimited or fixed import map:

1. Go to **Payments & Receivables** tab > **ACH** > **Map**.
2. To add a delimited map, click **Add a Delimited Map**.
3. To add a fixed map, click **Add a Fixed Map**.
4. In the **Import Map File Definition** section, enter a Map Code and Map Name in the fields.
5. In the **Fields to Add, Match or Update** section, enter information in the fields. For help using this page, click the **Help** button in the upper right corner.
6. Click **Add Map**.

## View, Edit, or Delete a Map

User: MikeSmith Date: April 27, 2012 at 02:25 PM

**Import Maps**

**Search**

**Filter by Map Code:**

**Filter by Map Name:**

**Filter by Map Format:**  
ALL

**Results**

**Customer: GTM US Demo**

| Code/Map   | Name                 | Format                 | Details | Edit | Delete |
|------------|----------------------|------------------------|---------|------|--------|
| NACHA      | Standard U.S. ACH    | Standard - Create Only |         |      |        |
| NACHA-Zero | StdU.S.ACH-Zero Amts | Standard - Create Only |         |      |        |

To view, edit, or delete a map:

1. Go to **Payments & Receivables** tab > **ACH** > **Map**.
2. Perform one of these optional steps:
  - To display maps with a specific map code, enter that code in the **Filter by Map Code** field and click **Search**.
  - To display maps with a specific map name, enter that name in the **Filter by Map Name** field and click **Search**.
  - To display maps with a specific format, select the format from the **Filter by Map Format** drop-down selection list and click **Search**.
3. In the **Results** section, click either the **Details**, **Edit**, or **Delete** icon for the map to view, edit, or delete.

## Import an ACH File

**Search for Map**



Filter by Map Code:

Filter by Map Name:

Filter by Map Format:  
ALL ▼

**View Import Results**

**Results**

| Map        | Name                 | Format                 | Import  |
|------------|----------------------|------------------------|---|
| NACHA      | Standard U.S. ACH    | Standard - Create Only |  |
| NACHA-Zero | StdU.S.ACH-Zero Amts | Standard - Create Only |  |

**Select a File**

**Browse for File**

File Path and Name:

To import an ACH file:

1. Go to **Payments & Receivables** tab > **ACH** > **Import**.
2. On the ACH Import page, enter search criteria in the corresponding fields. To search for the import map associated with the batch to import, search by map code, map name, or map format.
3. In the **Results** section, click the **Import** icon next to the desired map.
4. In the **Select a File - Browse for File** section, click **Browse** to locate the file to import.
5. Click **Import File**.

## Create an ACH Summary Report

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User: MikeSmith | Date: April 27, 2012 at 02:19 PM

### ACH Report

**Search**

**Available Companies:**

- Display All Companies
- 1234567890 - Demo123
- 1324567899 - SW Test Company
- CCTEST0706 - CC TEST COMPANY

All Batches  Available Batches

Filter By Batch Code:

Filter By Batch Name:

Search

**Company: All Companies**

| Company ID | Batch    | Batch Name    |
|------------|----------|---------------|
| 1234567890 | 12       | test          |
| 1234567890 | 204DEMO  | OLBB 204 DEMO |
| 1234567890 | 43242    | willtest3     |
| 1234567890 | 4324234  | willtest4     |
| 1234567890 | 444      | b444          |
| 1234567890 | ABC Corp | ABC COrp      |
| 1234567890 | April23  | April23       |
| 1234567890 | B1 BCC   | B1 BCC        |
| 1234567890 | B2       | BBB           |

**Report Criteria**

\*Type of Date: Activation  \*From Date: 04/27/2012 \*To Date: 04/27/2012

Customer Trace Number:  Bank Trace Number:

**Report Characteristics**

\*Status: All Statuses \*Group By: Date \*Sort By: Customer Trace Number

File Output: Comma Delimited (C) Export

Submit Clear

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To create an ACH Summary Report:

1. [Select batches for the report.](#)
2. [Enter report criteria.](#)
3. [Enter report characteristics and view or export the report.](#)

## Select Batches for the Report

User: MikeSmith Date: April 27, 2012 at 02:19 PM

**ACH Report**

**Search**

**Available Companies:**

Display All Companies  
 1234567890 - Demo123  
 1324567899 - SW Test Company  
 CCTEST0706 - CC TEST COMPANY

All Batches ?  
 Available Batches ?

**Filter By Batch Code:**

**Filter By Batch Name:**

**Company: All Companies**

| Company ID | Batch    | Batch Name    |
|------------|----------|---------------|
| 1234567890 | 12       | test          |
| 1234567890 | 204DEMO  | OLBB 204 DEMO |
| 1234567890 | 43242    | willtest3     |
| 1234567890 | 4324234  | willtest4     |
| 1234567890 | 444      | b444          |
| 1234567890 | ABC Corp | ABC COrp      |
| 1234567890 | April23  | April23       |
| 1234567890 | B1 BCC   | B1 BCC        |
| 1234567890 | B2       | BBB           |

First, select batches for the report:

1. Go to **Payments & Receivables** tab > **ACH** > **ACH Report**.
2. In the **Search** section, either accept the default to display batches for all available companies, or select the company for which to generate a report.
3. To further refine the search, enter a batch code in the **Filter By Batch Code** field or a batch name in the **Filter By Batch Name** field.
4. Click **Search** to display batches that meet the criteria.

## Enter Report Criteria

| Report Criteria                         |                                  |   |
|---|----------------------------------|---|
| <b>*Type of Date:</b><br>Activation     | <b>*From Date:</b><br>04/27/2012 | <b>*To Date:</b><br>04/27/2012            |
| <b>Customer Trace Number:</b>           | <b>From</b>                      | <b>To</b>                                 |
| <b>Bank Trace Number:</b>               |                                  |   |
| Report Characteristics                  |                                  |   |
| <b>*Status:</b><br>All Statuses         | <b>*Group By:</b><br>Date        | <b>*Sort By:</b><br>Customer Trace Number |
| <b>File Output:</b> Comma Delimited (C) | <b>Export</b>                    |   |
| <b>Submit</b>                           | <b>Clear</b>                     |   |

Next, enter report criteria:

1. In the **Type of Date** pull-down menu, select the type of date to report on.
2. In the **From Date** and **To Date** fields, enter a date range.
3. Under **Report Characteristics**, in the **Status** pull-down menu, select which transaction status to include in the report.



## Enter the Report Characteristics and View or Export

| Report Criteria                        |                                  |   |
|--|----------------------------------|---|
| <b>*Type of Date:</b><br>Activation    | <b>*From Date:</b><br>04/27/2012 | <b>*To Date:</b><br>04/27/2012            |
| <b>Customer Trace Number:</b>          | <b>From</b>                      | <b>To</b>                                 |
| <b>Bank Trace Number:</b>              |                                  |   |
| Report Characteristics                 |                                  |   |
| <b>*Status :</b><br>All Statuses       | <b>*Group By:</b><br>Date        | <b>*Sort By:</b><br>Customer Trace Number |
| <b>File Output:</b> Comma Delimited (C | <b>Export</b>                    |   |
| <b>Submit</b>                          | <b>Clear</b>                     |   |

Finally, enter the report characteristics and view or export the report:

1. In the **Group By** pull-down menu, select how to group batches on the report.
2. In the **Sort By** pull-down menu, select how to sort batches on the report.
3. In the **File Output** pull-down menu, select the type of output file for the report.
4. Click **Submit** to view the report. Click **Export** to export the report.

# ACH Summary Report

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**Payments & Receivables**

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- Stop Payment
- Tax & Bill Payments
  - Bill Payment
  - Tax Payment
- Wire Payment

**ACH Summary Report**

Customer Name: Demo Customer  
For Activation Date: Apr 14, 2012 to May 14, 2012

**Report Summary**

|                |     |               |     |        |                |      |          |
|----------------|-----|---------------|-----|--------|----------------|------|----------|
| Report Totals: | (6) | Total Debits: | (0) | \$0.00 | Total Credits: | (26) | \$309.00 |
|----------------|-----|---------------|-----|--------|----------------|------|----------|

**Report Summaries by Activation Date**

Activation Date: **April 23, 2012**

**Summary**

|                |     |               |     |        |                |      |          |
|----------------|-----|---------------|-----|--------|----------------|------|----------|
| Report Totals: | (3) | Total Debits: | (0) | \$0.00 | Total Credits: | (12) | \$120.00 |
|----------------|-----|---------------|-----|--------|----------------|------|----------|

| Cust Trace | Bank Trace | Company    | Company Name | Batch       | Batch Name | Tran Type | Eff Entry Date | Debit | Credit | Status | Details | Action       |  |
|------------|------------|------------|--------------|-------------|------------|-----------|----------------|-------|--------|--------|---------|--------------|--|
| 7026       | 1140001    | 9876543219 | E-Net        | 00Galtrain2 | GalTrain2  | CCD+CO    | 04/24/2012     | (0)   | \$0.00 | (6)    | \$88.00 | File Created |  |
| 7029       | 1350001    | 9876543219 | E-Net        | 00GALTRAIN  | GALTRAIN   | CCDCO     | 05/24/2012     | (0)   | \$0.00 | (2)    | \$8.00  | Approved     |  |
| 7030       |            | 9876543219 | E-Net        | 00Galtrain2 | GalTrain2  | CCD+CO    | 04/24/2012     | (0)   | \$0.00 | (4)    | \$24.00 | Activated    |  |

Activation Date: **April 18, 2012**

**Summary**

|                |     |               |     |        |                |     |          |
|----------------|-----|---------------|-----|--------|----------------|-----|----------|
| Report Totals: | (1) | Total Debits: | (0) | \$0.00 | Total Credits: | (6) | \$158.00 |
|----------------|-----|---------------|-----|--------|----------------|-----|----------|

| Cust Trace | Bank Trace | Company    | Company Name | Batch       | Batch Name | Tran Type | Eff Entry Date | Debit | Credit | Status | Details  | Action    |  |
|------------|------------|------------|--------------|-------------|------------|-----------|----------------|-------|--------|--------|----------|-----------|--|
| 7028       |            | 9876543219 | E-Net        | 00Galtrain2 | GalTrain2  | CCD+CO    | 04/19/2012     | (0)   | \$0.00 | (6)    | \$158.00 | Activated |  |

Activation Date: **April 17, 2012**

**Summary**

|                |     |               |     |        |                |     |         |
|----------------|-----|---------------|-----|--------|----------------|-----|---------|
| Report Totals: | (2) | Total Debits: | (0) | \$0.00 | Total Credits: | (8) | \$31.00 |
|----------------|-----|---------------|-----|--------|----------------|-----|---------|


| Cust Trace | Bank Trace | Company    | Company Name | Batch     | Batch Name   | Tran Type | Eff Entry Date | Debit | Credit | Status | Details | Action       |  |
|------------|------------|------------|--------------|-----------|--------------|-----------|----------------|-------|--------|--------|---------|--------------|--|
| 7024       | 1080001    | 9876543219 | E-Net        | 001GalInt | Intercompany | CCD+CO    | 04/18/2012     | (0)   | \$0.00 | (4)    | \$17.00 | File Created |  |
| 7025       | 1080002    | 9876543219 | E-Net        | 001GalInt | Intercompany | CCD+CO    | 04/18/2012     | (0)   | \$0.00 | (4)    | \$14.00 | File Created |  |

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Running an ACH Summary Report generates a report page like the one pictured here.

https://bmoharris.coursestage.com/file.php/2/moddata/scorm/2/d5f214b7-f3ec-462d-9000... 15/08/2012

## Create an ACH Detail Report

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**Payments & Receivables**

Company: 8976543210 - E-Net  
Batch: 00Galtrain2 - 00Galtrain2

**Batch Summary**

| Batch                        | Transaction Summary Totals | Activity                         |
|------------------------------|----------------------------|----------------------------------|
| Transaction Type: CCD+CO     | Debits: (0) \$0.00         | Effective Entry Date: 04/24/2012 |
| Entry Description: training2 | Credits: (6) \$88.00       | Customer Trace: 7026             |
| Offset Creation Level: None  | Prenotes: 0                | Bank Trace: 1140001              |
| Offset Account: None         | Zero Dollar State: 0       | Activated: 04/23/2012 12:50 PM   |
| Discretionary Data:          |                            | Activated By: Linda Activate     |
|                              |                            | Approved: 04/23/2012 12:51 PM    |
|                              |                            | Approved By: Customer Service    |

**Search Transaction Entries**

Search  
Filter By:  From:  To:  Sort By:  Display Preferences:

No Filter  Name  25 Entries per page

[Display Entries](#) [Save Search Settings](#)

**Transaction Entries**

Batch: 00Galtrain2 - GalTrain2 (CCD+CO)

| Entry | Credit/Debit | Name                               | ID Number | Bank      | Account  | Type     | Amount  | Disc | State  |
|-------|--------------|------------------------------------|-----------|-----------|----------|----------|---------|------|--------|
| 1     | Credit       | Doty Robert                        | 65421231  | 071000288 | 3263464  | Checking | \$5.00  |      | Active |
|       |              | Addendum: For services rendered on |           |           |          |          |         |      |        |
| 2     | Credit       | Joe Cool                           | 121561    | 071000288 | 12643966 | Checking | \$50.00 |      | Active |
|       |              | Addendum: Invoice Number: 548452   |           |           |          |          |         |      |        |
| 3     | Credit       | Jon Piper                          | 852369    | 071000288 | 321654   | Checking | \$2.00  |      | Active |
|       |              | Addendum: Pig date:                |           |           |          |          |         |      |        |
| 4     | Credit       | Mary Tonic                         | 214785    | 071000288 | 6451     | Checking | \$15.00 |      | Active |
|       |              | Addendum: Flowers delivered on:    |           |           |          |          |         |      |        |
| 5     | Credit       | Mitch Ponder                       | 32164     | 071000288 | 1231697  | Checking | \$5.00  |      | Active |
|       |              | Addendum: Invoice Number           |           |           |          |          |         |      |        |
| 6     | Credit       | Myrtle Lyons                       | 89751     | 071000288 | 16549    | Checking | \$10.00 |      | Active |

[Return to Batch Selection Page](#) [Print this Page](#)

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To create an ACH Detail Report:

1. [Select batches for the report.](#)
2. In the Search options, click the radio button next to **Available Batches**.
3. In the list of results, use the checkboxes to select batches to include in the report.
4. [Enter report criteria.](#)
5. [Enter report characteristics and view or export the report.](#)

## Participants

The screenshot shows the BMO Financial Group website interface. At the top, there is a navigation bar with links for Home, Account Information, Payments & Receivables, Investments & Trading Products, Administration & Preferences, and Solutions & Resources. The 'Payments & Receivables' section is active. On the left side, a vertical menu lists various services, with 'Participants' highlighted in a red box. The main content area features a 'Payments & Receivables' overview with a sub-section for 'Participants'.

**Payments & Receivables**

To thrive in today's global business environment, you need to be sure your processes are running smoothly. These include paying vendors, employees, taxes and bills on time, reducing the potential for payments fraud, improving cash flow and forecasting, automating paper- and labor-intensive processes, and consolidating your business purchases.

**Payments Service Overview**

We offer a full suite of payment solutions, including: electronic solutions such as electronic data interchange (EDI), wire payments, tax payments, electronic funds transfer (EFT-Canada) and automated clearing house (ACH-U.S.); cheque/check-based and imaging solutions; and fraud management services, such as positive pay.

In addition, you may want to consider outsourcing your payables processes for added control and optimization of resources.

**Receivables Service Overview**

To take advantage of business opportunities at home or abroad, you need a streamlined collections process.

The right receivables solutions will help you reduce costs and errors associated with paper-based receivables; minimize mail and information float, offer payment options to customers, suppliers or trading partners; and automate collection of electronic payments.

In short, you'll put your funds to work sooner.

**New Tax Pay Codes for Child Support**

Additional tax codes have been added to the Tax Pay service to allow for child support payments for the following states:

Arizona, Kansas, Minnesota, North Carolina and New York.

The Tax Pay service also includes child support payments for California, Illinois, Indiana, Oregon and Wisconsin.

**Global Solutions**

BMO Harris Bank understands the importance of taking advantage of international opportunities in today's global economy. Our experienced staff can help you take your business across international borders. Our treasury management experts will work with you to navigate challenges such as trade finance, foreign regulatory environments, and non-U.S. dollar accounts. Along with an experienced staff, we have the systems in place to execute your global transactions smoothly and efficiently. Whether you're managing treasury operations in another city, another country or on another continent, your BMO Harris Bank relationship manager is your key contact.

**Participants**

Attention Internet Explorer 7 users:  
2012 Cross Border Holiday Schedule (Canada)

- Each batch template contains one or more debit or credit entries known as participants.
- A participant is the person or organization sending or receiving the debit or credit.
- Use Participants to manage all entries for a participant across all batches within an ACH company.

## View or Change Participant Information

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**Payments & Receivables**

Account Transfer

ACH

- Batch Activation
- Batch Approval
- ACH Report
- Batches
- Import
- Map
- Participants
- Template Approval
- ACH Fraud Control

Book Transfer

Electronic Funds Transfer

File Transfer Facility

Global

Wholesale Lockbox Imaging

Lockbox Imaging

Recon Management

Tax & Bill Payments

Stop Payment

Bill Payment

Tax Payment

Wire Payment

30000204 Companies

1234567890 - Demo123  
1324567899 - SW Test Company  
CCTEST0706 - CC TEST COMPANY

30000204 - SW Test Company ACH Participants

Code: Name: Find/Refresh

54545 - Batch3

Batch: Feb 4 Test2 - Batch2 (CCD+CO) Template State: Reje

| Entry | CR | Name   | ID Number | Bank      | Account | Type     | Amount | Disc. | State  | Last Active  | Del |
|-------|----|--------|-----------|-----------|---------|----------|--------|-------|--------|--------------|-----|
| 1     | C  | Batch3 | 54545     | 071000288 | 678211  | Checking | 0.20   |       | Active | Feb 04, 2012 |     |

Addendum

Edit Addenda

Submit Changes | Reset | Delete Participant 54545

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To view, change, or delete participant information:

1. Go to **Payments & Receivables** tab > **ACH** > **Participants**.
2. In the Companies list, select the company name to view its participants.
3. To change information about the participant, change information in the fields for the selected participant and click **Submit Changes**.
4. To delete an entry for a participant, click the **Delete** check box.
5. To delete a participant, click **Delete Participant Serial Num**.

## Approve or Reject a Template

User: MikeSmith Date: April 27, 2012 at 02:27 PM

### Template Approval Selection

#### Search

**Available Companies:**

- All Companies
- 1234567890 - Demo123
- 1324567899 - SW Test Company
- CCTEST0706 - CC TEST COMPANY

**Filter By Batch Code:**

**Filter By Batch Name:**

#### Available Batches

Number of new ACH batch templates available for your approval:

Number of updated ACH batch templates available for your approval:

**! NUMBER OF DELETED ACH BATCH TEMPLATES AVAILABLE FOR YOUR APPROVAL:**

To Approve, select one or more batch templates and click "Approve Selected"

To Reject, select one or more batch templates and click "Reject Selected"

#### Results

No Batches Available!

To approve or reject a template:

1. Go to **Payments & Receivables** tab > **ACH** > **Template Approval**.
2. In the **Search** section, search for batches to either approve or reject and click **Display Batches**.
  - To individually select templates for approval, click the check box in the Batch column for each template and click **Approve Selected**.
  - To select all templates for approval, click **Select All** and **Approve Selected**.
  - To individually select templates for rejection, click the check box in the Batch column for each template and click **Reject Selected**.
  - To select all templates for rejection, click **Select All** and **Reject Selected**.

## ACH Fraud Control

The screenshot shows the BMO Financial Group website interface. The top navigation bar includes links for Home, Account Information, Payments & Receivables, Investments & Trading Products, Administration & Preferences, and Solutions & Resources. The 'Payments & Receivables' section is active, displaying a sidebar menu on the left and a main content area on the right. In the sidebar, 'ACH Fraud Control' is highlighted with a red box. The main content area features a 'Payments & Receivables' overview, service overviews for Payments and Receivables, and a section for 'New Tax Pay Codes for Child Support'.

Use the ACH Fraud Control service to:

- Block all incoming ACH debits or credits on specified accounts
- Allow certain preauthorized ACH transactions to be processed, while blocking all other ACH entries
- Specify a maximum dollar amount
- Review reports with ACH exceptions

### **ACH Fraud Control: Overview**

ACH Fraud Control has three major components:

- **ACH positive pay** (formally known as Electronic Payment Authorizations) provides an online method to accept or reject ACH debits based on filter criteria in account profiles.
- **ACH Origination File Control totals** provides an easy way to enter file control totals online before sending the ACH file.
- **ACH Warehouse History** provides ACH activity for up to 60 days.



**ACH Fraud Control: Additional Information**

- Use ACH Fraud Control for recurring and one-time payments.
- Use the **dual verification option** to enhance internal control.
- Subscribe to email alerts to receive timely notification of payments that need decisions or actions that need approval.

### Sign On to ACH Fraud Control

To sign on to ACH Fraud Control:

1. Go to **Payments & Receivables** tab > **ACH** > **ACH Fraud Control**.
2. Enter ACH Fraud User ID and password.
3. Follow the prompts to reset your password.

**Enter ACH File Control Totals**

To enter ACH file control totals:

1. Sign on to ACH Fraud Control.
2. Click **Add**.
3. Enter credit and debit amounts.
4. Click **Finish**.

**ACH Positive Pay**

Use the **ACH Positive Pay** service to set up account filtering criteria. This service:

- Eliminates the need to call the bank for information requests.
- Provides protection against unauthorized payments.

**Use ACH Positive Pay**

To use ACH positive pay:

1. Sign on to ACH Fraud Control.
2. Select **EPA Add**.
3. Select the account number.
4. Enter the appropriate information:
  - Date range
  - Fixed number of payments or unlimited number
  - Company ID
  - Name
  - Number of payments
5. Click **Finish**.

### **Approve ACH Positive Pay Transactions**

Use this feature when dual verification has been enabled for positive pay.

1. Sign on to ACH Fraud Control.
2. Select **EPA Verification Queue**.
3. Select an account and click **Search**.
4. Approve or deny the transactions.

### Search for Previously-Created Authorization Filters

To search for previously-created authorization filters:

1. Sign on to ACH Fraud Control.
2. Select **EPA Search**.
3. Select **All** or enter criteria to narrow the search.
4. On the search results page, select **Inquire**, **Change**, or **Delete** as needed.

### ACH Warehouse

The ACH Warehouse capability enables users to access ACH transaction history for both originated and received transactions.

- **Originators** of ACH files can access transactions originated in the past 60 days.
- **Receivers** of ACH payments can view all ACH payments debited in the past 60 days.



### **Search the ACH Warehouse**

To search the ACH Warehouse:

1. Sign on to ACH Fraud Control.
2. Select **Warehouse – Originator Browse**.
3. Use the calendar to select a date range.
4. Select the file status.

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