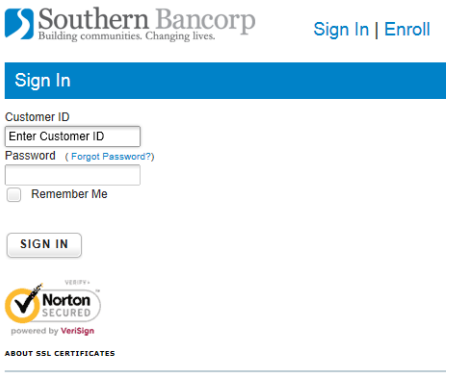
WEB BANKING FOR BUSINESS CUSTOMERS

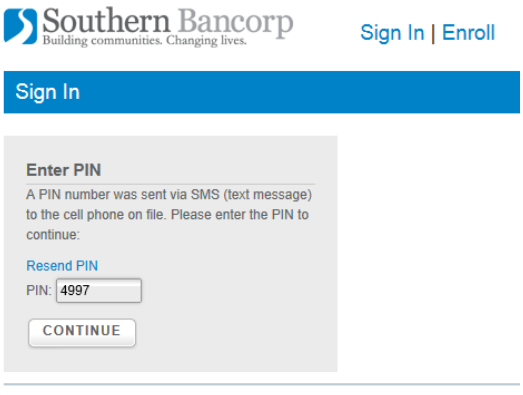
Until conversion day (February 20, 2013), the website for the new web banking is https://ivault.banksouthern.com . On February 21, 2013, please use https://banksouthern.com .

LOGGING IN

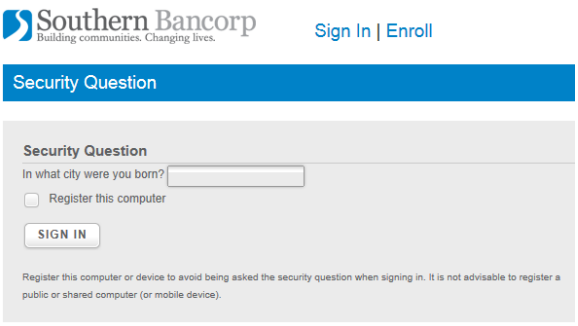
Sign on to web banking, using your own Customer ID (this is your User Name). If this is your first time to sign on, your temporary password is the FIRST FOUR characters of your last name plus the LAST FOUR digits of your Social Security Number.



The next screen is an added layer of security for all customers originating ACH files and others who opt to take advantage of it. After you have entered your user name and password, we will send a 4-digit PIN to your cell phone (the one we have on record) which you will enter here. You will receive a new PIN every time your log in. Your accounts are more secure because the PIN expires as soon as you have used it and won't work again.

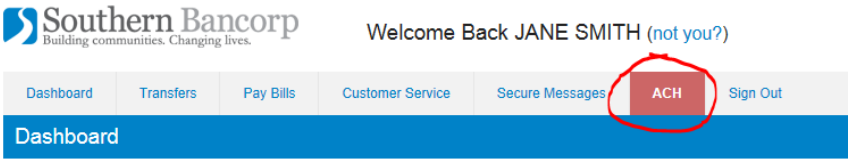


Answer the security question. If this is the computer you normally log in from, click the “Register this computer” box so that you won’t be asked a security question every time. Click Sign In.

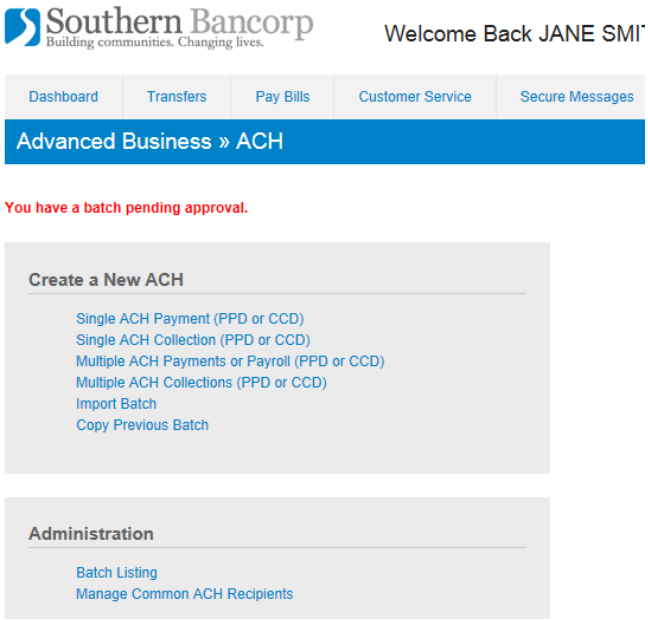


WORKING WITH ACH BATCHES

To add, review, approve, or just to work with your ACH batches, click the ACH tab.



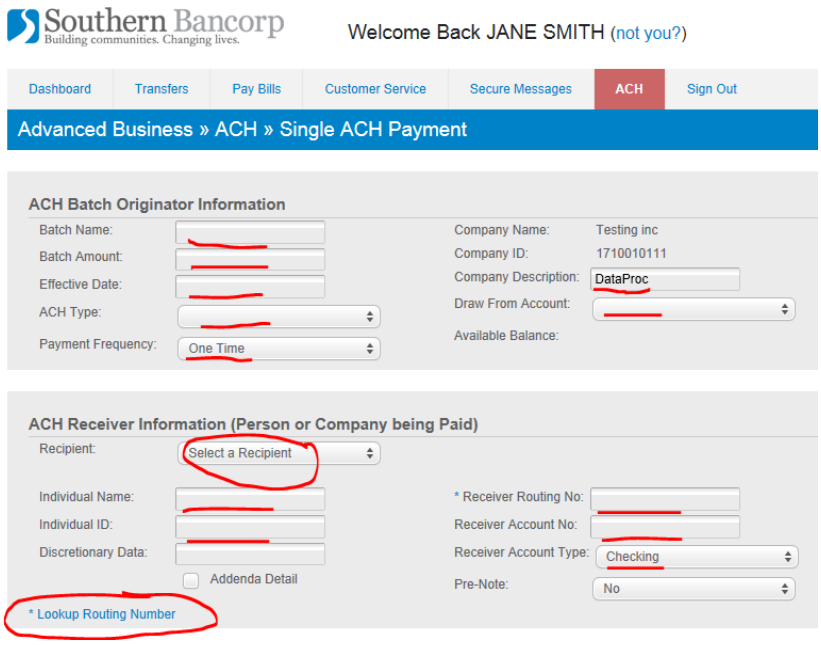
This is the ACH menu. (Notice the alert that there is a batch pending approval.) The first 2 selections under Create a New ACH are for creating a file with only one transaction. Single ACH Payment is a credit batch, and Single ACH Collection is a debit batch.



SINGLE ACH PAYMENT

This is the Single ACH Payment screen. Click in the blanks and enter the necessary information. The Company Description field contains a default description that we have entered, but you can edit this field and change the description any time.

Remember to choose the “Draw From Account”. This is your settlement account that will debited for any payments or payroll you send out or it will be credited for any debits you originate. When you have selected this account, it will display the available balance in that account. When sending out credits, please remember to verify that sufficient funds are in your settlement account BEFORE your ACH cutoff time.

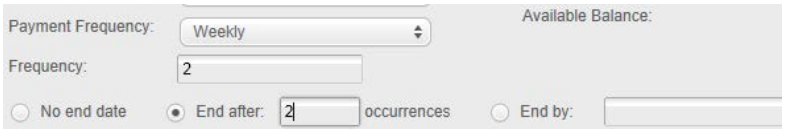


When you have entered your common recipients (the people you repeatedly send funds to or debit their accounts) in the “Manage Common ACH Recipients” administration, you will be able to select your recipient from the drop-down list and many of the remaining fields will be filled in for you. Until you have set up those recipients, just type in all the required information such as the routing number, type of account, account number, etc.

Please note that you only enter the amount of the transaction in the upper section in the Batch Amount field.

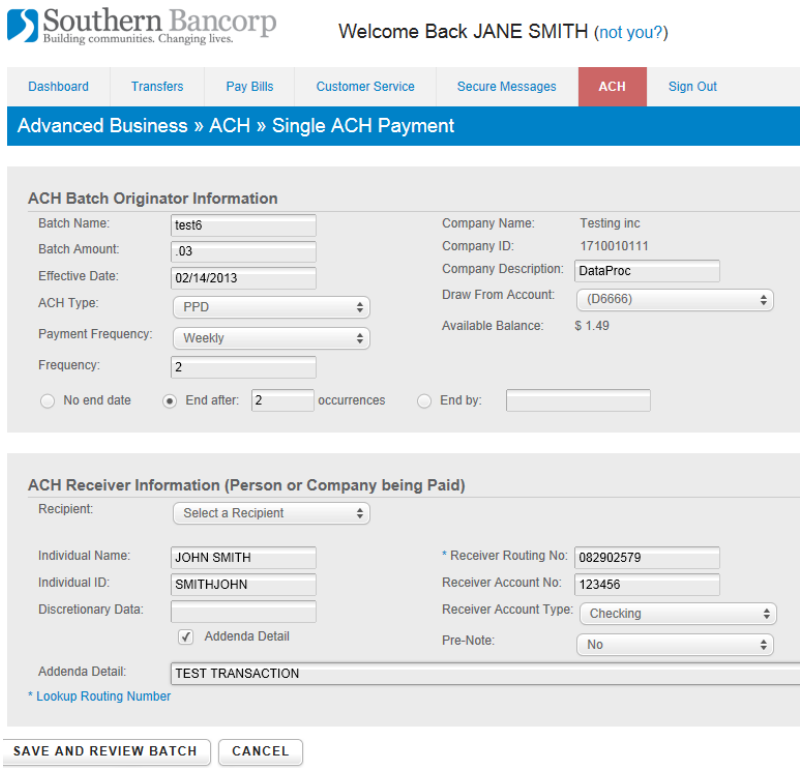
If this is a recurring payment, you can change the Payment Frequency to Weekly or Monthly. It will then add a field below that for the frequency. This is the number of weeks or months that should pass before the next payment occurs. For example, if you need to pay someone every 2 weeks, choose a Payment Frequency of “Weekly” and enter “2” in the “Frequency” field.

After you have selected a Payment Frequency, there is an additional field to establish how many times this payment will be paid. Choose the exact number of payments by selecting “End after ____ occurrences”, or choose the date after which no more payments will occur using the “End by” choice, or for a payment that you will have to stop manually choose “No end date”.



If you are unsure of the routing number, we have provided a link (“Lookup Routing Number”) to the Federal Reserve’s website where you can search for the routing number you have to see if it is a valid routing number for receiving ACH payments. (TIP: if you enter the complete routing number and the search fails, try entering only the first 8 digits of the routing number).You can also search by bank name, but be very careful if you do this because many banks have similar names.

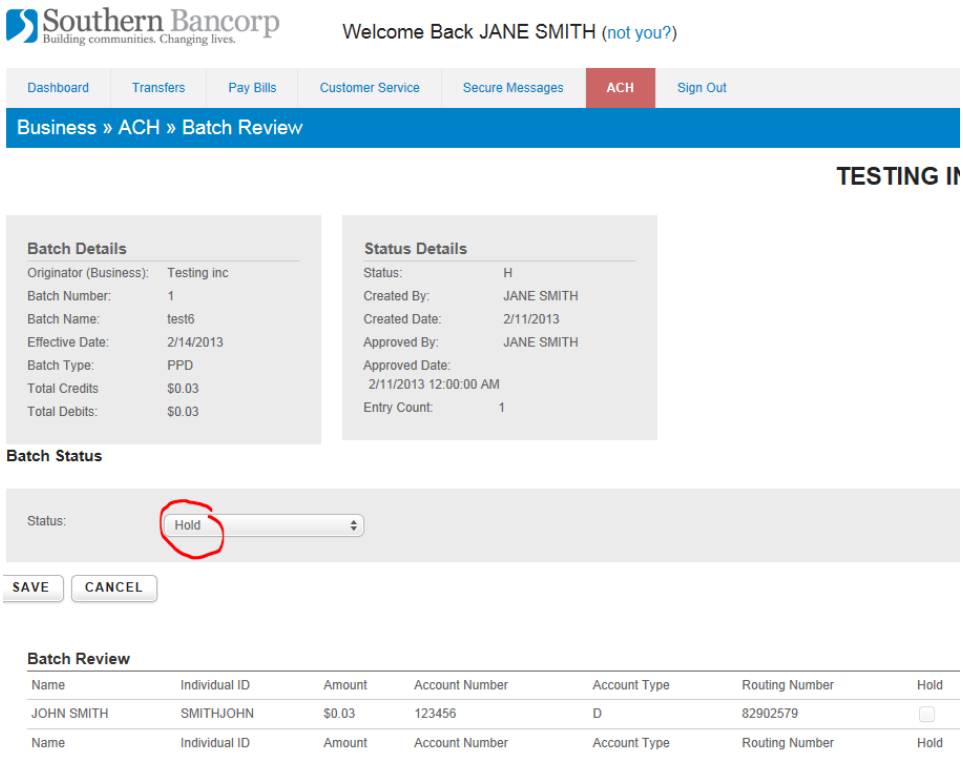
The Pre-Note field is for sending a test transaction for a zero amount in order to verify the routing number and account information. If you choose “Yes”, and approve this batch, it will only send the pre-note and will not send any money, so you will need to do a separate batch to send money.



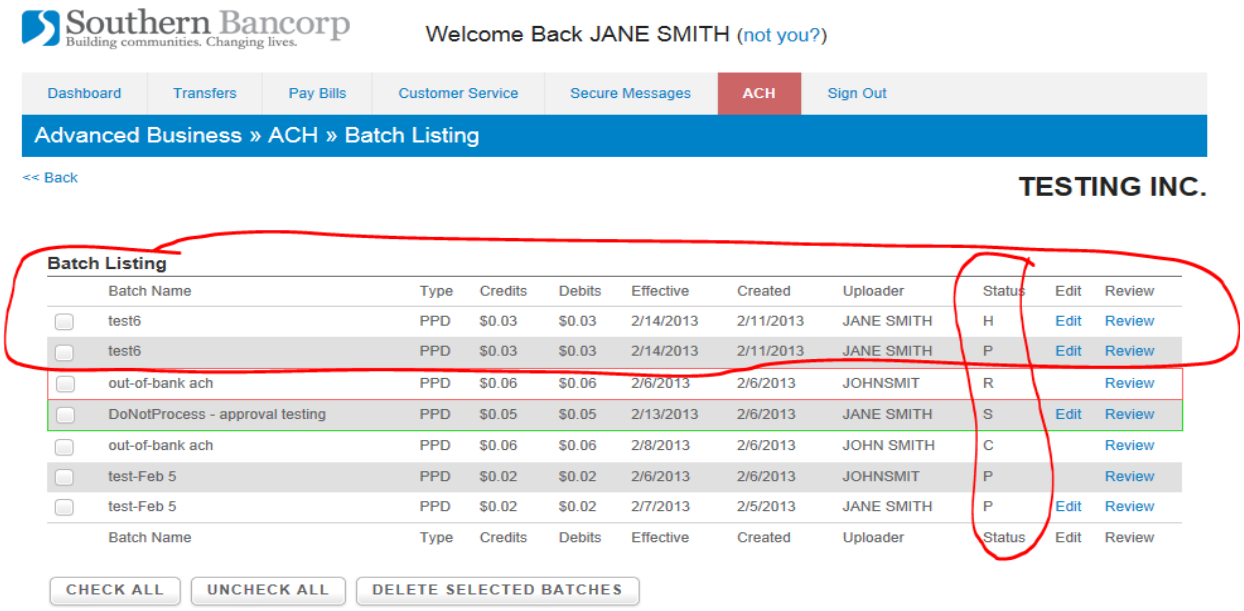
This is an example of the Single ACH Payment screen completely filled out. After you have completed your entry, and checked your work, click the Save and Review Batch button.

If you have processed a similar batch, you will see a warning about a similar file. You can override this and proceed if you are sure you are not creating a duplicate batch.

After choosing Save and Review Batch, you will see the Batch Review screen. Please note in the example below that the Batch Status is currently “Hold”. After reviewing the batch, if everything is correct and the batch should be processed, you must *change the status to “Pending Approval”.* Then click the Save button.



The batch is now pending approval. A second sub-user with proper authority to approve ACH batches needs to log in to review the batch, and either approve it for processing or reject it.

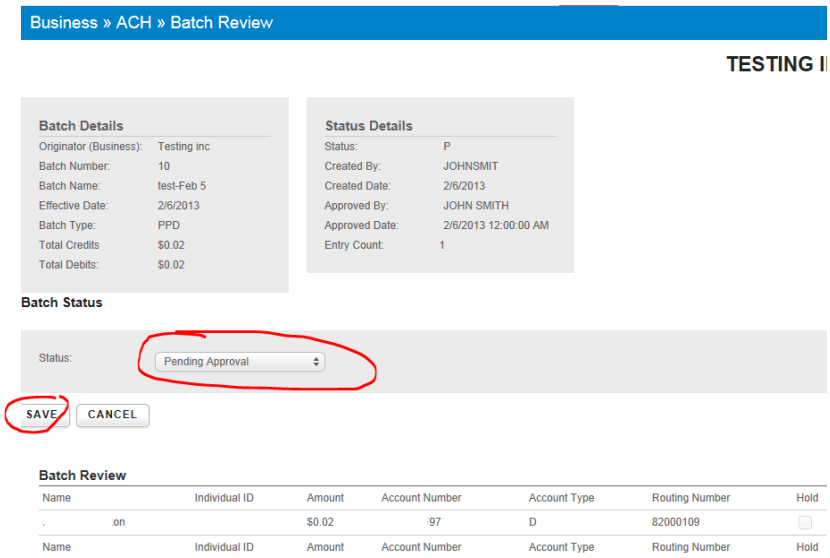


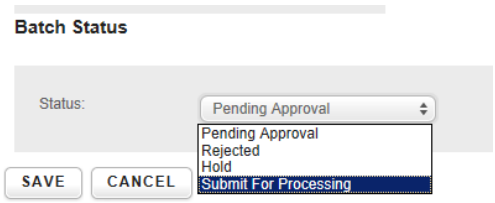
The second sub-user will log in, choose Batch Listing, and choose the batch from a list of ACH batches that have been done both today and previously. Check the “Effective” and/or “Created” columns and the “Status” column to locate the correct batch for approval. Status Codes are as follows:

H = Hold (This batch has been entered, but the sub-user has not finished the entry or review yet.)
P = Pending Approval (This is a batch that needs final approval.)
R = Rejected Batch
S = Submitted for processing
C = Completed Batch

After locating the correct batch, click the Review link to open the batch.

After review, if everything is okay, the batch is ready for approval. Change the Batch Status from “Pending Approval” to “Submit for Processing” (see the 2 screen shots below.)

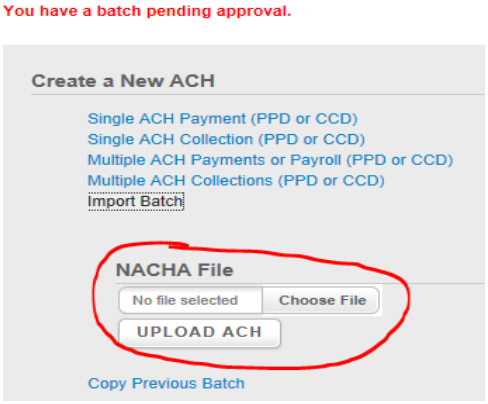




If the batch is not correct, it can be corrected, saved, and go through the approval process again.

IMPORT BATCH

Choose “Import Batch” from the ACH menu. A screen will be displayed to allow you to choose your NACHA file.



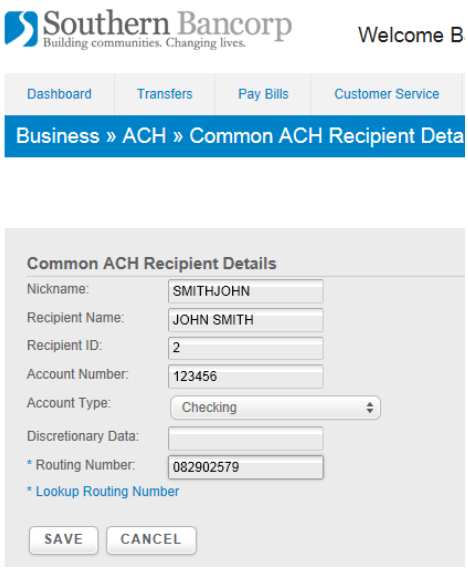
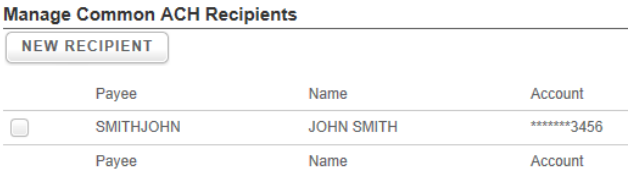
Click the Choose File button and browse to your NACHA file. After you have selected the file, click the "Upload ACH" button. If there are no errors in the file, the batch header, totals, and detail information will display on screen for your review.

After reviewing, follow the same steps for approval as detailed above in the Single ACH Payment section.

If you do have errors when attempting to upload your file and cannot determine the cause, please contact the bank immediately at 800-789-3428.

MANAGE COMMON ACH RECIPIENTS

This is a very straight-forward entry screen. Simply complete the information requested and save each person that you will debit or credit repeatedly. You don't have to do this; it is a very efficient way to store information for people that you occasionally, or frequently, create an ACH transaction for. See the example screen below. The Recipient ID can be whatever you choose, an employee badge number, an internal account number, etc.



Click the Save button when done. After you save this recipient, a list of your recipients will display. There will be a "New Recipient" button so you can enter another.