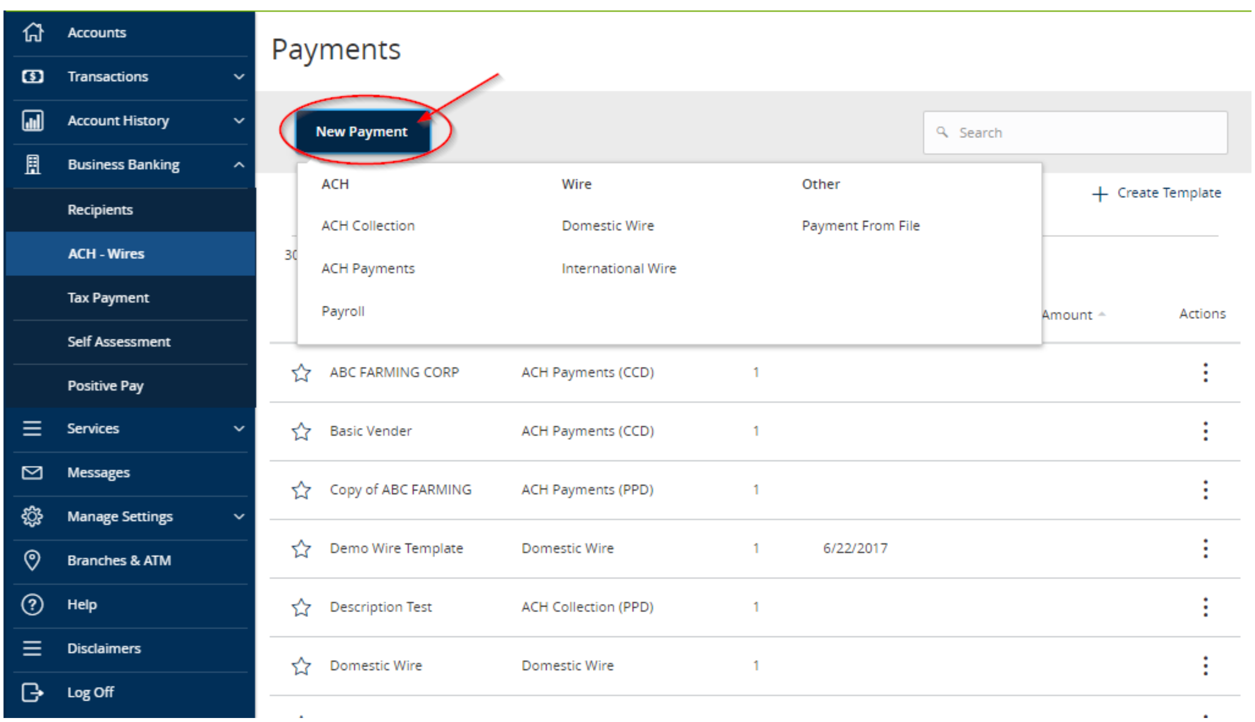
HOME FEDERAL

How to create a new ACH Transfer

IMPORTANT TO NOTE: Selecting New Payment will only allow you to create a one-time or recurring transaction. This will not create a template which may be used for future transactions. If you wish to create a recurring template please see "How to Create a New ACH or Wire Template" and if you wish to create an ACH from an existing template please see "How to Create an ACH using existing Template" located on www.justcallhome.com.

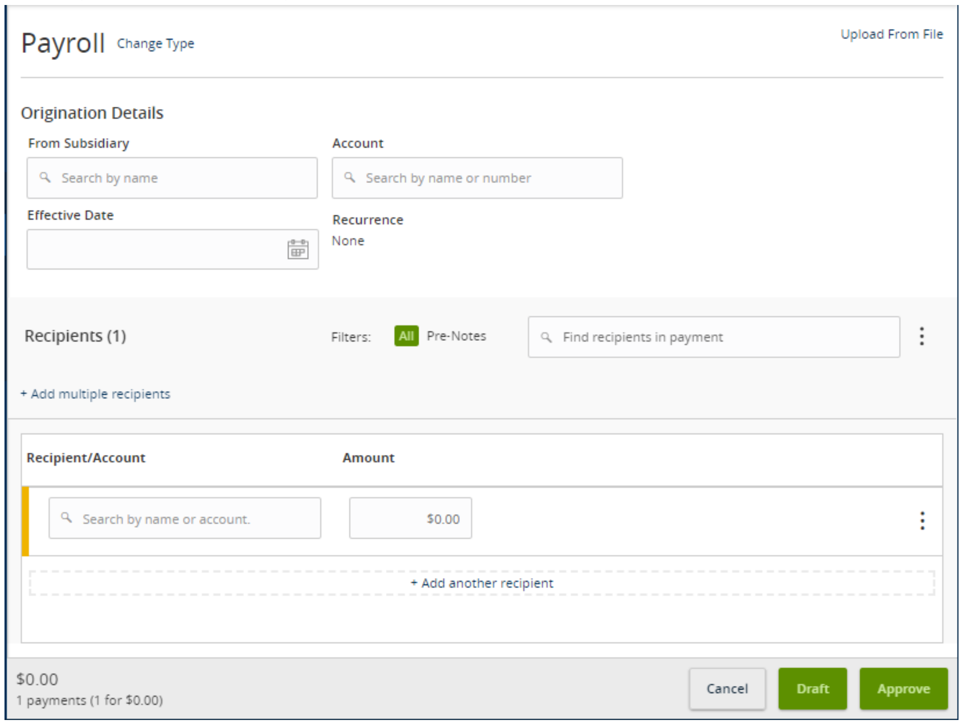
1. Login into Online Banking
2. Navigate to **Business Banking** > **ACH – Wires**



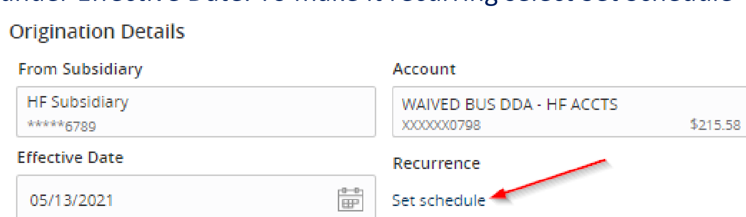
3. Select the New Payment Menu (if not using a Previously Created Template) and select the Type of Transaction being created. For this example we will select Payroll.
   a. ACH Payment – crediting a recipient
   b. ACH Collection – debiting a recipient
   c. Payroll – crediting a recipient
   d. Domestic Wire – wire sent to a recipient within the US
   e. International Wire – wire sent to a recipient outside of the US

   f. Payment From File will allow you to upload a .CSV or NACHA file that is formatted correctly.

4. Selecting Payroll will bring up the screen pictured below:

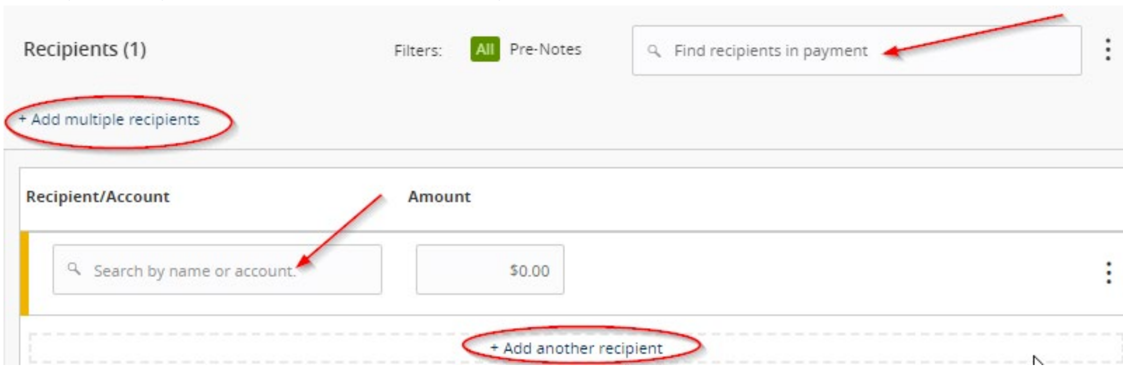


5. Enter the Origination Details
   a. Subsidiary - if your business has subsidiaries, you will select the business that will be sending the file by choosing from the drop down list displayed when you click on the box under Subsidiary. Simply click on the subsidiary that you would like to use.
   b. Account – A list of account number will display in a drop down when you click on the box under Account
   c. Effective Date – Choose the date from the Calendar displayed by clicking on the box under Effective Date. To make it recurring select Set Schedule

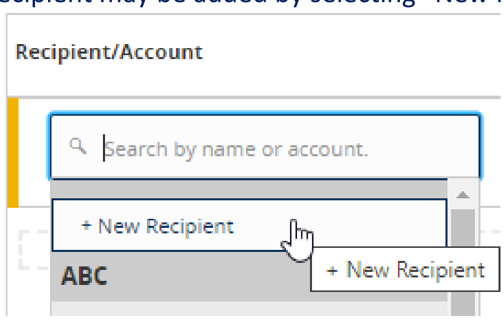


Important to Note: if the recurring effective date chosen falls on a Saturday, Sunday, or Holiday, the effective date will default to the previous available business day for Credit files and the next available business day for debit files.

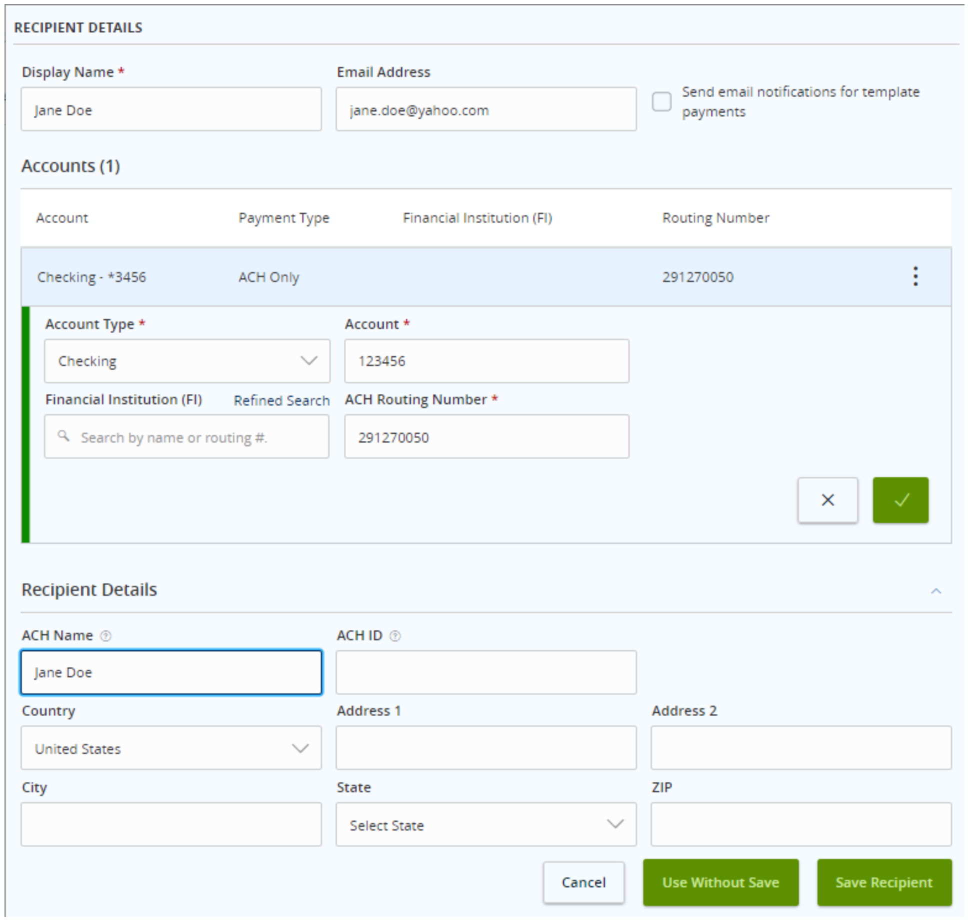
6. Recipients
   a. A recipient may be added by using the “Find recipients in payment” field or by clicking on the “Search by name or account” field. To enter multiple recipients select “Add multiple Recipients” or “Add another recipient”



   b. A new recipient may be added by selecting “New Recipient.”

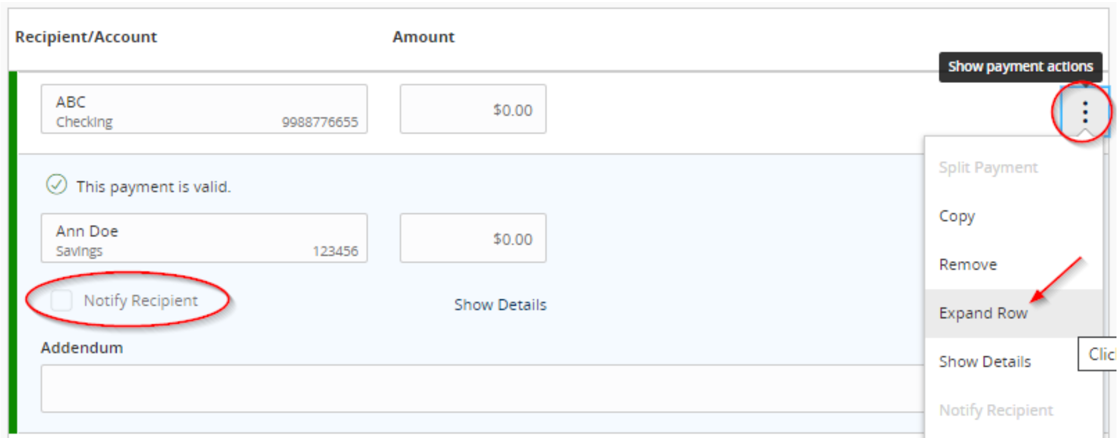


   c. Fill in the Recipient *Display Name*
      i. An option to send recipients notification when an ACH or Wire is sent is available. To use this option, enter an email address in *Email Address* field.
      ii. If needed a separate name may be entered under the *ACH Name* and *Wire Name* fields.
      iii. Enter the Account Detail information (Account Type, Account number and Bank Routing number)



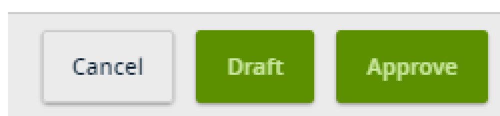
d. Once the account information is entered, choose one of the following:
   i. Use Without Save – allows recipient to be used for the one transaction but will not be saved for future use
   ii. Save Recipient – allows recipient to be saved for future use

7. Once the recipients are selected you can enter the amount and addendum for each recipient.
   a. To enter the addendum information select the three dots at the end of the row then select "Expand Row"
   b. Checking the "Notify Recipient" box will send an email notification to the recipient when the file is processed.

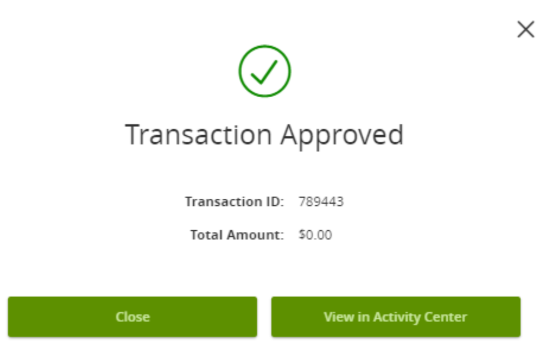


Note: To send a prenote, a $0.00 amount may be entered. *This is optional but is highly recommended by Home Federal for all new transactions being added.* ***If this is done you must wait 6 days prior to processing your first transaction for that recipient***

8. Once all of the information is entered select either draft (save) or approve (process) the ACH. **Note: The file will only be sent to the bank for processing if the Approve option is selected**



9. Once Approve is selected you will be required to enter a Secure Access Code. Choose your preferred delivery method. Enter the code. An approval screen will appear where you may either close or view the transaction in the Activity Center.



Important to note: Only transactions in Authorized or Drafted Status can be cancelled. Transactions that have processed are unable to be cancelled.