

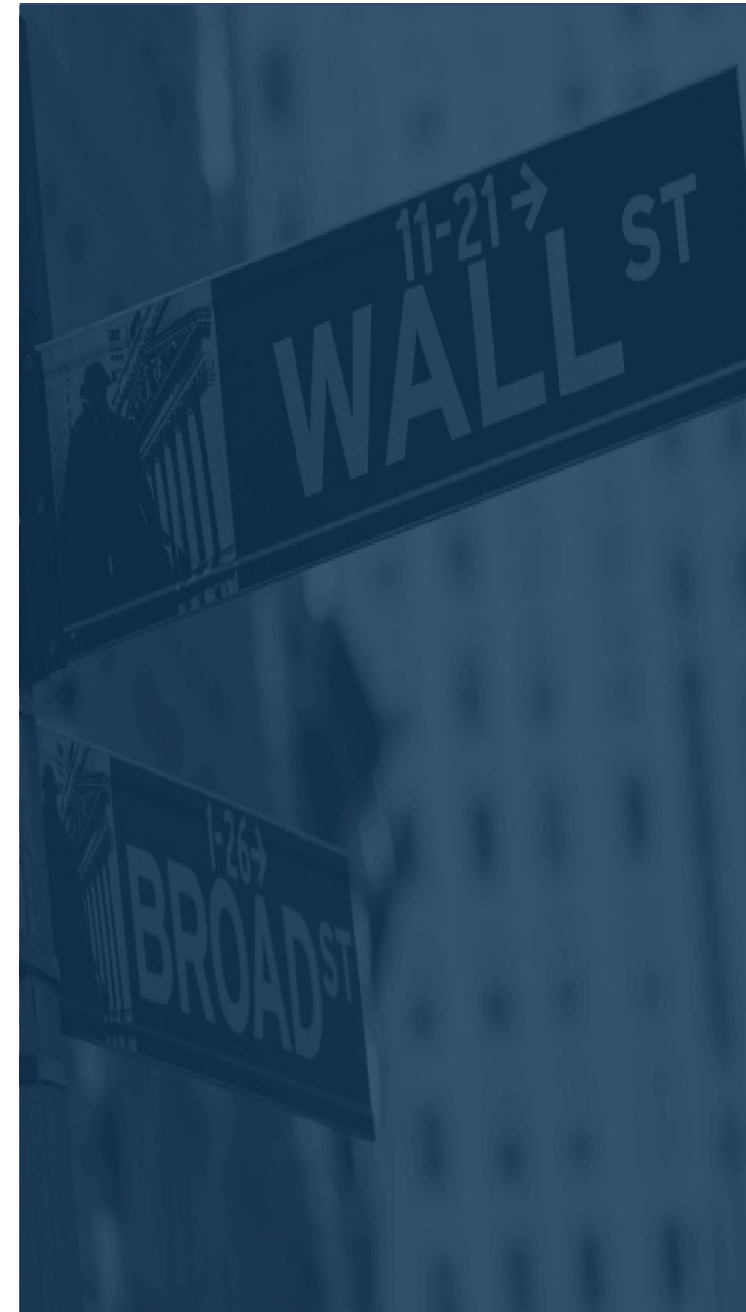


# ACH BANKING

KEY FEATURES USER GUIDE

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## KEY FEATURES

We've been working really hard to update the app with new features that you asked for!



### INSTANT TEXT NOTIFICATIONS

Receive instant Non-Sufficient Funds notification texts.



### AUTOMATIC DEBIT NOTIFICATIONS

Receive automatic daily debit notifications for each scheduled debit.



### LETTER NOTIFICATIONS

Non-Sufficient funds letters automatically generated upon merchant request.



### BANK ACCOUNT VERIFICATION

Instantly verify if bank accounts are valid.



### REAL-TIME AGGREGATION

View merchants bank accounts in real time to ensure there is sufficient funds to debit.



## CREDIT & DEBIT ACCOUNT

### How To credit & Debit Account

1. Go to the payment profile.
2. Add bank account if it is not already added.
3. Select payment type, amount, frequency and click 'Create'.

The screenshot shows the 'Create Bank Account' form. It includes fields for 'Friendly Name', 'Routing Number \*', 'Bank', 'Account Type', 'Account Number', and 'Account Holder \*'. There are also dropdown menus for 'Banking' and 'Business Account'. A red box highlights the 'Banking' dropdown menu.

The screenshot shows the 'Add a Bank Account' sidebar. It includes sections for 'Phones', 'Add a Phone', 'Aggregation' (with links to Yodlee, Glact, Experian, 485, and TLO), 'Files' (with a link to 'View uploaded documents'), and 'Payment Schedules'. The 'Payment Schedules' section is highlighted with a red box, and it contains a link to 'Add a Payment Schedule'.

## ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=6DPy3By6oZA>

The screenshot shows the 'Create Payment Schedule' form. It includes a note 'Fields with \* are required.' and a dropdown menu for 'Payment Type \*'. The dropdown menu is open, showing options: 'Payment - debit', 'Payment - debit \*', 'TRANSFER - credit', and 'test bank'. The 'Payment - debit' option is highlighted. Below the dropdown menu are fields for 'Amount \*' (with a value of 0.00) and 'Frequency \*'.



## TWO-FACTOR VERIFICATION BY SMS

Enable two-factor verification by SMS on login

1. Go to the user's page (click on the name in the upper right corner or go through the menu).
2. Click 'Add Auth Method'.
3. Select 'By SMS'.
4. Select the phone from the list and click 'Save'.

## ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=BN32Qv9yohU>

The image displays four screenshots of a web application interface, illustrating the steps to enable two-factor verification by SMS:

- Top Left:** A sidebar menu with options: Home, Originator Account, Payment Profiles, Reports, Action, View Account (highlighted with a red box), Edit Account, Logout, and Search.
- Top Right:** A user profile page for 'Test Originator'. The 'Add Auth Method' button is highlighted with a red box.
- Bottom Left:** A 'Create User Auth' form. The 'Type' dropdown is set to 'by SMS (two-factor auth for site and mobile app)'. The 'Create' button is highlighted with a red box.
- Bottom Right:** A form for adding a phone number. The 'Data (Multiple selection allowed)' field shows a list of phone numbers, with '+15552053335' selected and highlighted with a red box. The 'Is Enabled' checkbox is checked. The 'Save' button is highlighted with a red box.

## VERIFICATION BY EMAIL

Enable verification by email on login

1. Go to the user's page (click on the name in the upper right corner or go through the menu).
2. Click 'Add Auth Method'.
3. Select 'By Email'.
4. Select email from the list and click 'Save'.

## ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=xM3VSqvjkW4>

The first screenshot shows the 'Admin' menu with 'View Account' highlighted. The second screenshot shows the 'User' profile page for 'TestOriginator' with 'Add Auth Method' highlighted. The third screenshot shows the 'Create User Auth' form with 'by Email (for new unidentified devices)' selected. The fourth screenshot shows the 'Update by Email' form with the email 'test\_originator@example.com' selected and the 'Is Enabled' checkbox checked.

**Admin Menu:**

- Home
- Originator Account
- Payment Profiles
- Reports
- Action
- View Account**
- Edit Account
- Logout
- Search

**User Profile:**

- User
- User
- TestOriginator
- Test Originator
- View Details
- User Auth**
- Add Auth Method**
- API Credentials

**Create User Auth:**

Fields with \* are required.

Type

- by Email (for new unidentified devices)**

Create

**Update by Email (for new unidentified devices):**

Fields with \* are required.

Data (Multiple selection allowed)

- test\_originator@example.com
- test\_originator@example.com** ✓

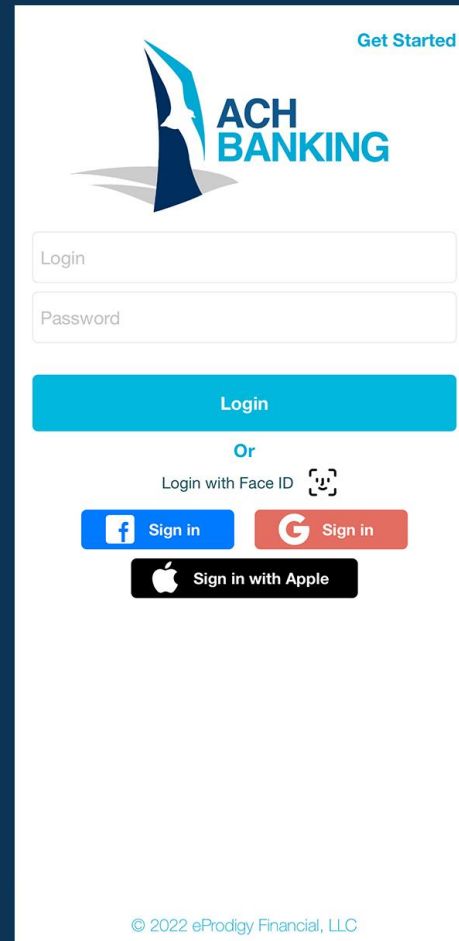
☒ Is Enabled

Save

## VERIFICATION BY SMS FACEBOOK & GOOGLE

Enable two-factor verification by Facebook & Google

1. The user login into the mobile application using his login / password from ACH Banking (the first login is required).
2. Opens the "Auth Options" form.
3. Here he needs to login with Facebook / Google, so we connect his ACH Banking account with his Facebook / Google account.
4. After that, the user can login into the application using his Facebook / Google account.



Get Started

**ACH BANKING**

Login

Password

Login

Or

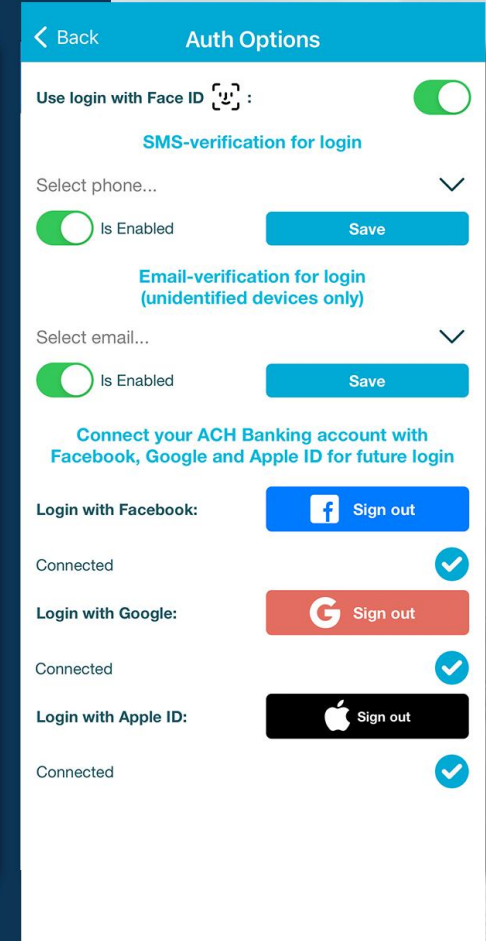
Login with Face ID

Sign in

Sign in

Sign in with Apple

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< Back Auth Options

Use login with Face ID : ☒

SMS-verification for login

Select phone...

Is Enabled

Email-verification for login (unidentified devices only)

Select email...

Is Enabled

Connect your ACH Banking account with Facebook, Google and Apple ID for future login

Login with Facebook:

Connected ☒

Login with Google:

Connected ☒

Login with Apple ID:

Connected ☒

## ADD A PHONE NUMBER FOR NOTIFICATIONS

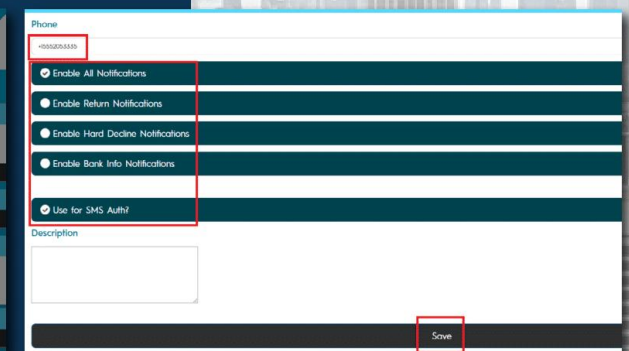
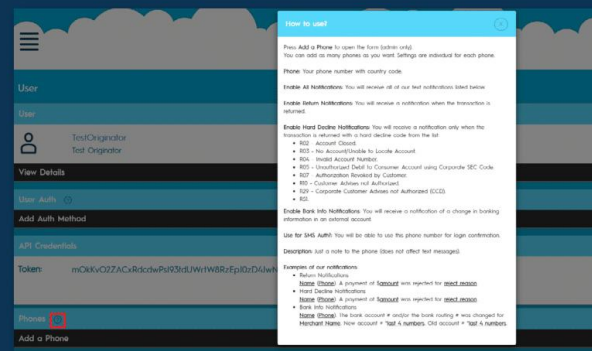
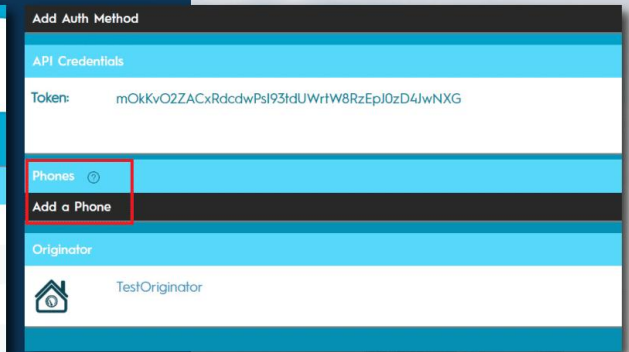
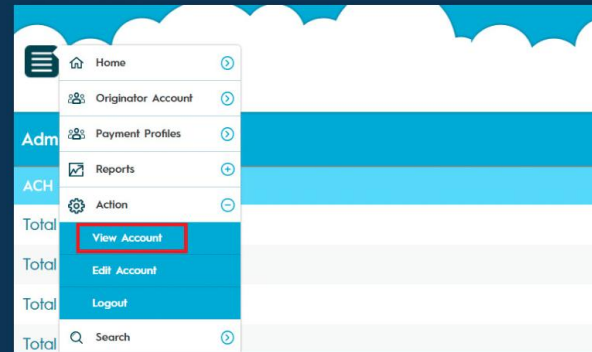
Add a phone number for notifications

1. Go to the user's page (click on the name in the upper right corner or go through the menu).
2. Click 'Add a Phone' .
3. There are instructions under question mark.
4. Enter the phone number, select what you want to receive and click 'Save'.

### ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=LRZIMsUnXcY>





## NOTIFICATIONS FOR UPCOMING SCHEDULES

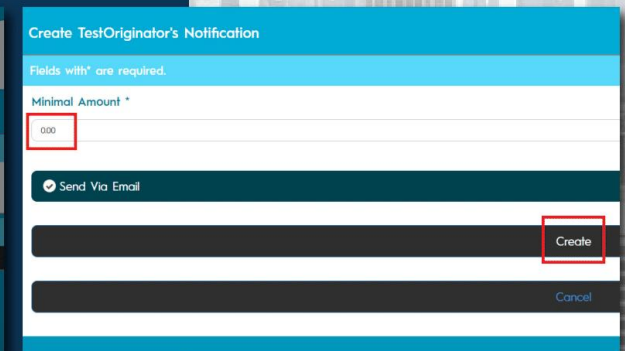
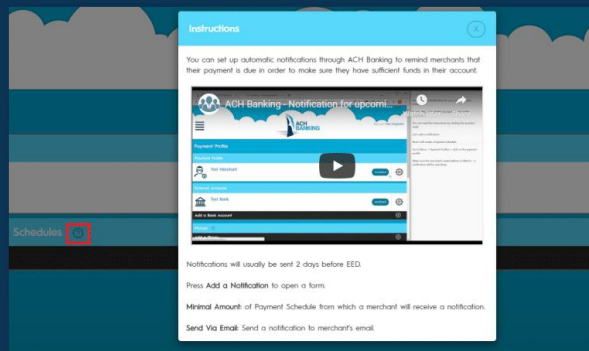
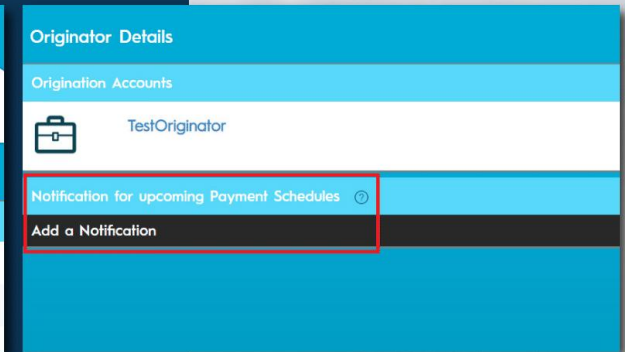
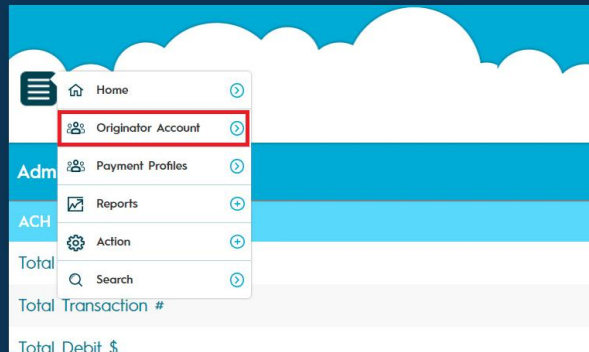
Emails will be sent to payment profile emails

1. Go to the originator page.
2. Click on the originator name.
3. Click 'Add a Notification'.
4. There are instructions under question mark.
5. Enter minimal amount (0.00 means that merchant will receive all notifications) and click 'Create'.

### ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=Gacl-7j1ZEc>



## eSIGN

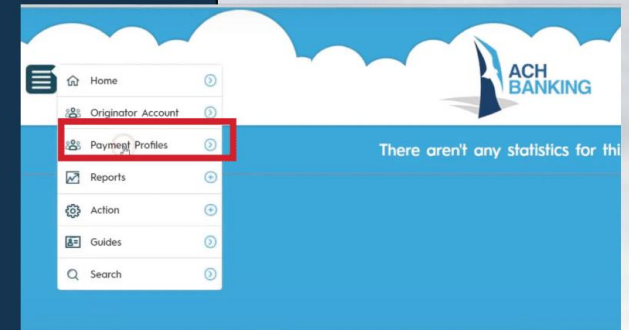
### ACH Authorization Agreement - Originator

1. Go to the payment profile page. It has a section 'Online Documents' (it is hidden by default). Click on it.
2. You can see all the invitation links; available sort by Signed and Unsigned documents.
3. There are tips with instructions for each column.
4. Create a new invitation link for the ACH Authorization Agreement and send it to merchant.
5. After the merchant takes action on his side, you will receive an email about it.
6. Go to Documents page and click 'Convert' to create Payment Profile + External Account at once.
7. Add missing data (like external ID, password, etc.) and check the autofilled data.
8. Check Routing Number and Account Number from the attached Void Check; click 'Create'.
9. You can download the signed agreement in the 'Files' section.

### ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=oOP-i8oVk-M>

A screenshot of the 'Create Document' form in the ACH Banking application. The form is titled 'Create Document' and has a subtitle 'Fields with \* are required.' Below this, there are input fields for 'Signer Email \* (Invitation link will be sent here)', 'Signer First Name \*', 'Signer Last Name \*', and 'Type \*'. The 'Type \*' dropdown menu is open, showing 'ACH Authorization Agreement' selected. A 'Create' button is at the bottom right of the form.

## eSIGN

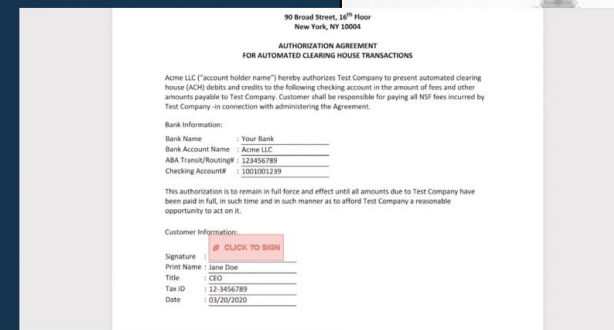
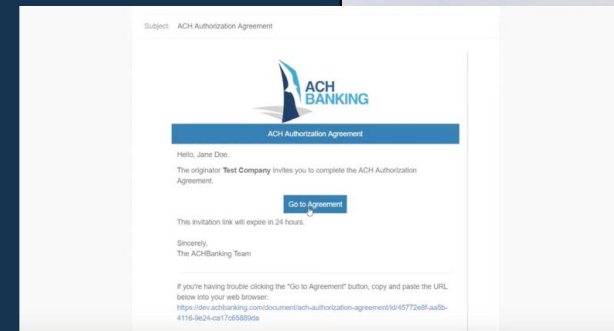
### ACH Authorization Agreement - Merchant

1. Receive an invitation email to fill out the ACH Authorization Form.
2. Fill out the form, attach your Voided Check, and send it.
3. You can check the status update by reloading the page.
4. Wait an email from the signature service and click 'OPEN THE DOCUMENT'.
5. Sign the agreement and click 'FINALIZE DOCUMENT'.
6. You can download your agreement.

## ADDITIONAL:

See video tutorial here:

[https://www.youtube.com/watch?v=zR6GU\\_Sxe4](https://www.youtube.com/watch?v=zR6GU_Sxe4)





## INTERGRATED SERVICES

### How to integrate with ACH Banking through API

1. Navigate to our API page (scroll down to API on the main page).
2. Read documentation and download SDK.
3. Where to get API credentials? Go to the user page.
4. Click on the Lock and receive Token and Key.

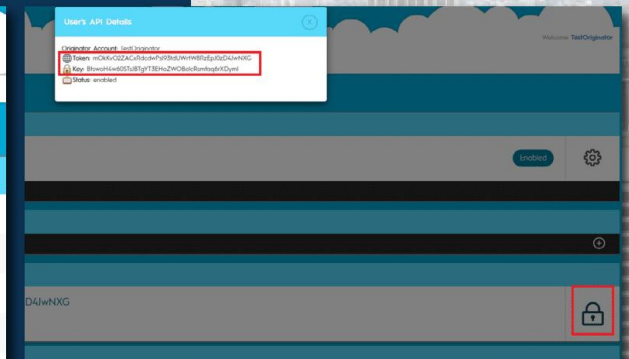
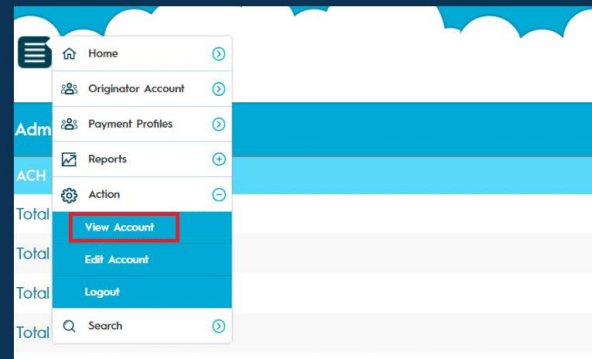
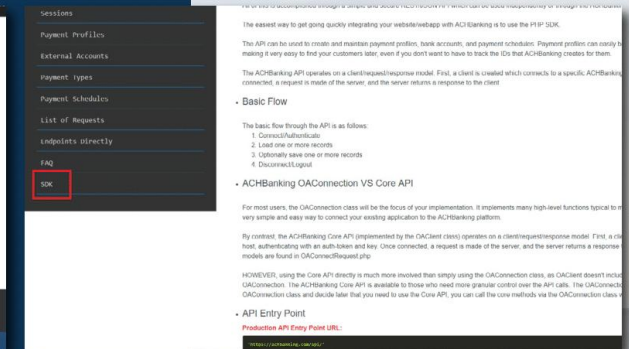
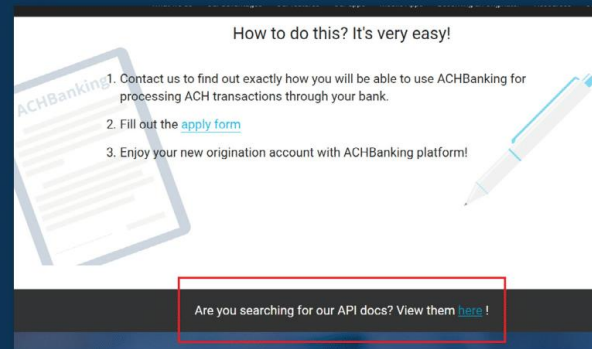
## ADDITIONAL:

See video tutorial here:

[https://www.youtube.com/watch?v=6QA7syBP\\_cw](https://www.youtube.com/watch?v=6QA7syBP_cw)

API link here:

<https://achbanking.com/api>





## INTERGRATED SERVICES

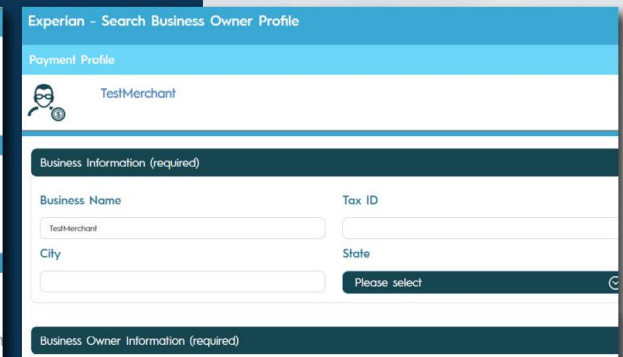
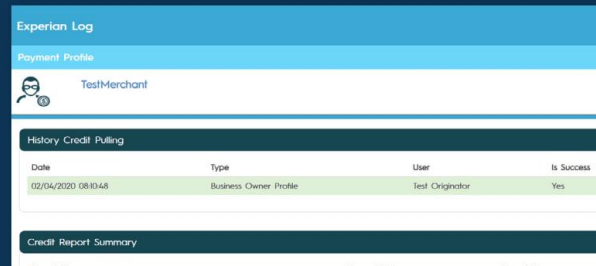
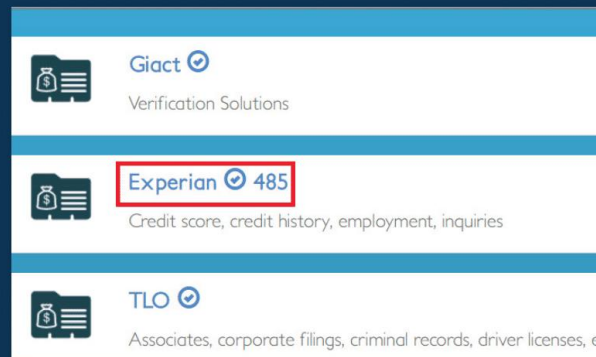
### Experian

1. Navigate to payment profile -> find "Features" link.
2. Choose from the available integrated services.
3. You can see results, open detailed report or start new search.

### ADDITIONAL:

See video tutorial here:

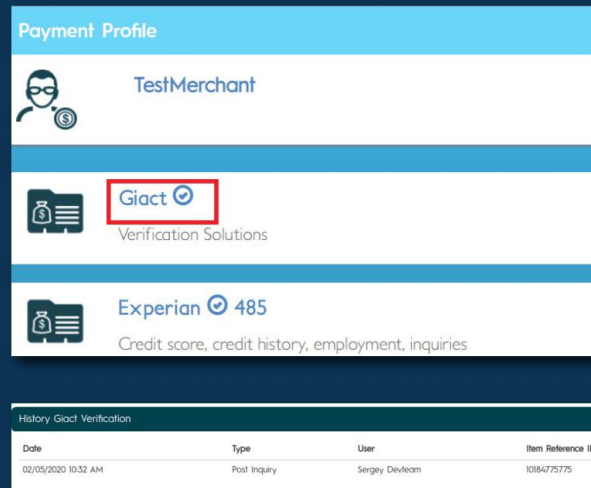
<https://www.youtube.com/watch?v=4kqHDqD1jL4>



## INTERGRATED SERVICES

### Giact

1. Navigate to payment profile -> find "Features" link.
2. Choose from the available integrated services.
3. You can see results, open detailed report or start new search.



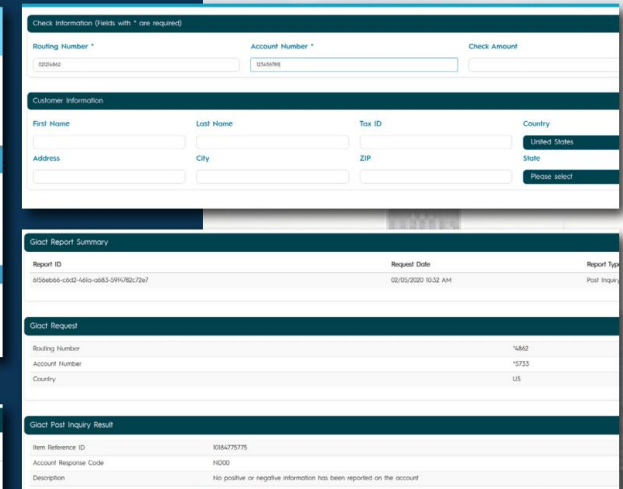
Payment Profile

TestMerchant

Giact Verification Solutions

Experian 485 Credit score, credit history, employment, inquiries

History Giact Verification			
Date	Type	User	Item Reference ID
02/05/2020 10:32 AM	Post Inquiry	Sergey Devleam	108477575



Check Information (Fields with \* are required)

Routing Number \* Account Number \* Check Amount

Customer Information

First Name Last Name Tax ID Country

Address City ZIP State

Please select

Giact Report Summary

Report ID Request Date Report Type

Giact Request

Routing Number Account Number Country

Giact Post Inquiry Result

Item Reference ID Account Response Code Description

## ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=4kqHDqD1jL4>

## INTERGRATED SERVICES

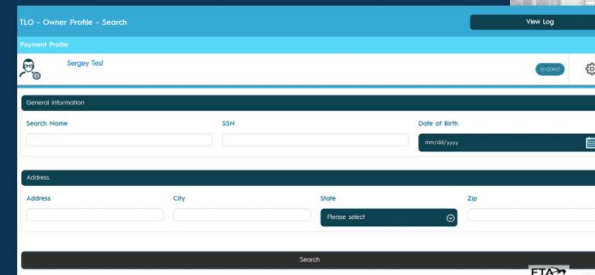
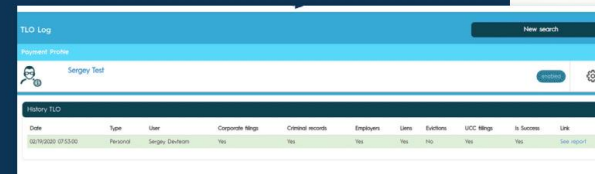
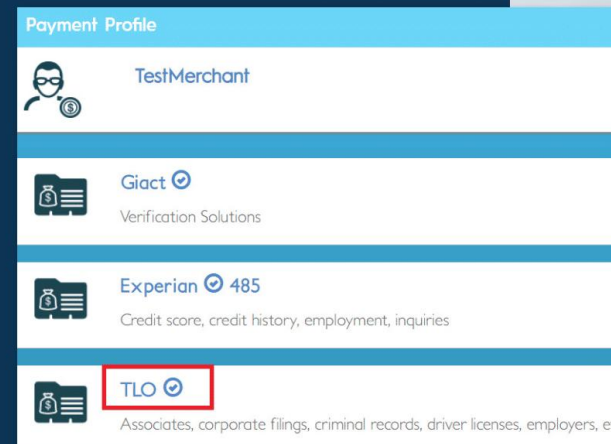
### TLO

1. Navigate to payment profile -> find "Features" link.
2. Choose from the available integrated services.
3. You can see results, open detailed report or start new search.

### ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=4kqHDqD1jL4>



# AGGREGATIONS

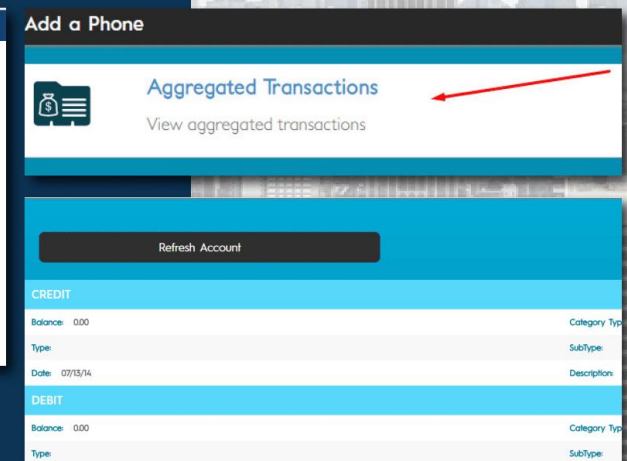
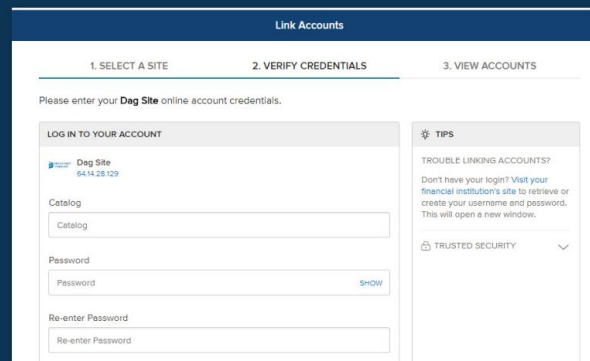
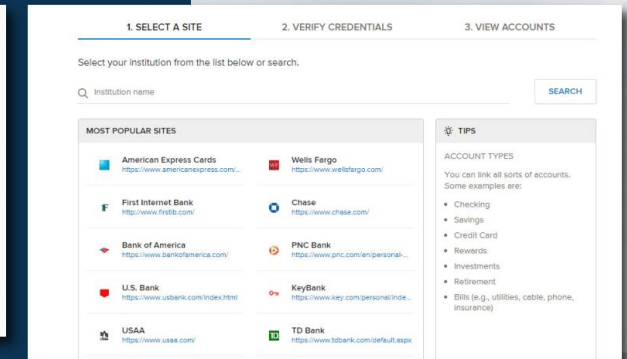
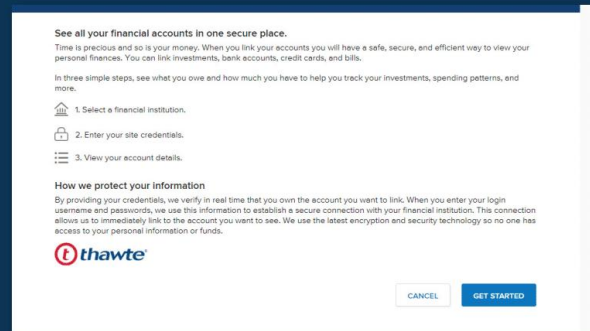
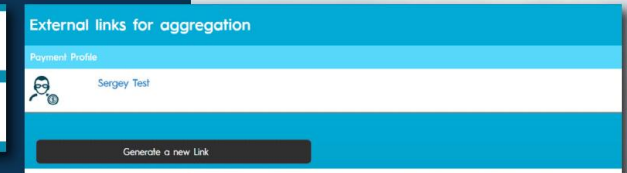
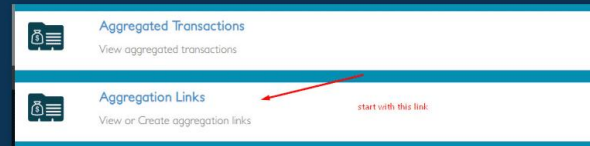
## Yodlee

1. Open any payment profile, which you want to test and find next links.
2. Generate new link and open it.
3. You will be forwarded to the Yodlee site with this link.
4. Fill all required info.
5. You should receive such confirmation.
6. Then return to the ACHBanking and open the first link.
7. Refresh the account.

## ADDITIONAL:

See video tutorial here:

<https://youtu.be/jrMe0IZupG4>





## OFAC

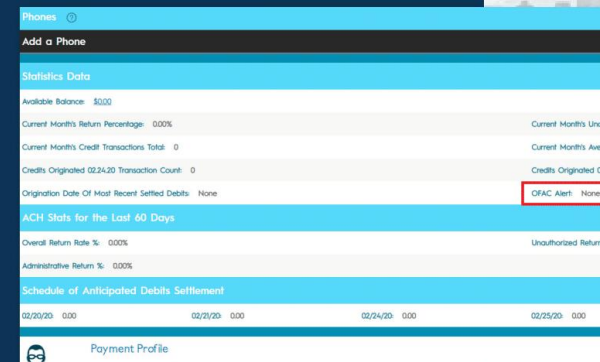
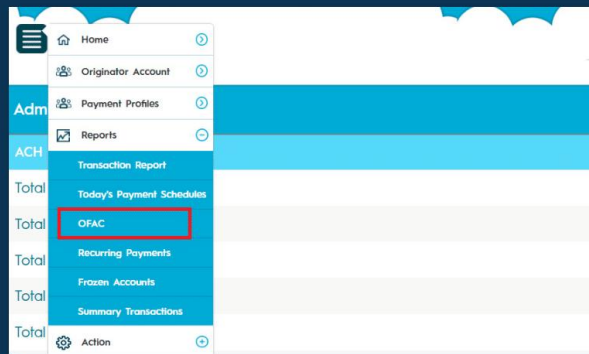
Originator can check himself on the Originator Info page or run manual check from the OFAC report.

1. Go to Originator Info page and check yourself in Statistics.
2. Go to OFAC report from the Menu.
3. Enter name in search bar and get results from the OFAC database.

## ADDITIONAL:

See video tutorial here:

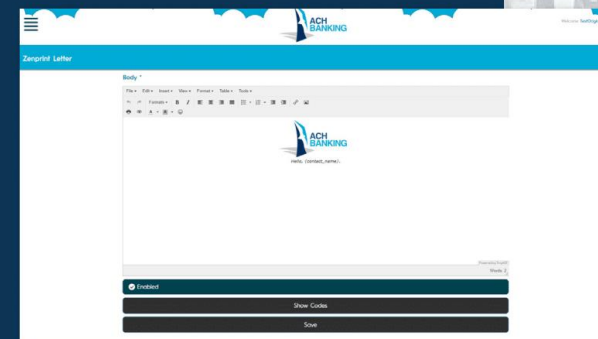
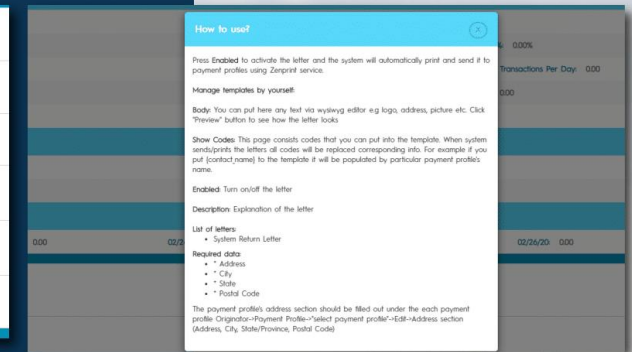
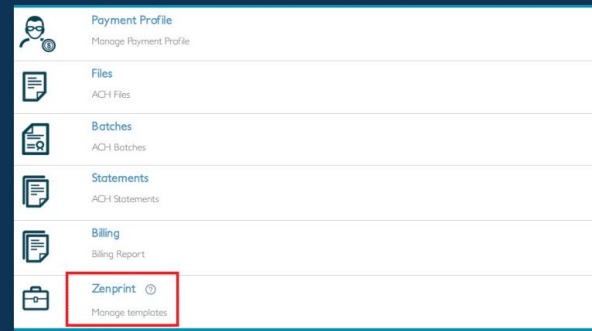
<https://www.youtube.com/watch?v=2xD5nZ0mSlc>



## ZENPRINT

### Letters Printing via Zenprint ©

1. Go to originator info page and click Zenprint.
2. There are instructions under question mark.
3. Select System Return Letter.
4. Edit it as you like and click 'Save'.



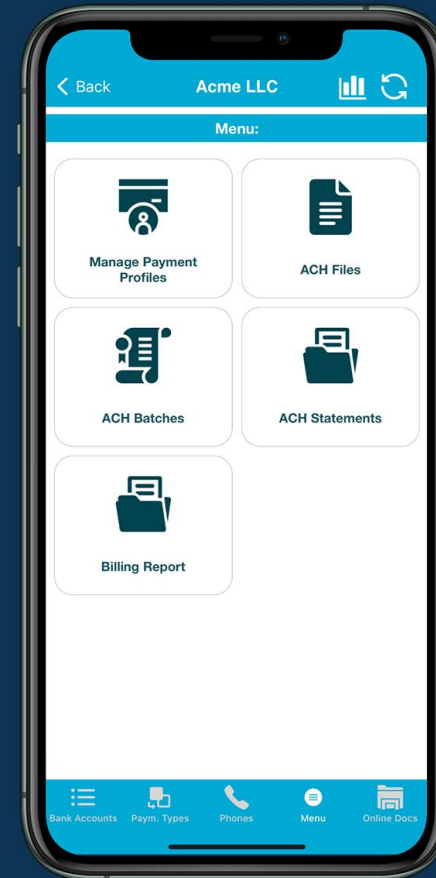
## ADDITIONAL:

See video tutorial here:

<https://www.youtube.com/watch?v=bQZ7alrB7Xo>

# MANAGE EVERYTHING IN ONE PLACE

Stay online with  
ACHBanking mobile apps



ALSO AVAILABLE WITH:



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