

# FULTON BANK

BOSS Online Banking Platform

## ACH Payments Guide

Creating, Importing & Managing ACH Batch Payments

---

This guide covers everything you need to know to create, approve, import, and manage ACH batch payments in BOSS Online Banking, including how to use payment templates and handle reversals.

## What Is an ACH Payment?

ACH (Automated Clearing House) payments are electronic fund transfers processed through the NACHA network — the same network used for direct deposits, vendor payments, and collections. ACH payments are a cost-effective option for sending or collecting funds domestically.

In BOSS Online Banking, ACH payments are called Batch Payments. A single batch can include one or many beneficiaries (recipients), making it ideal for payroll runs, vendor disbursements, or collections.

### ACH Payment Types Available in BOSS

Payment Type	Description
Cash Disbursement	Send funds to one or more recipients (vendors, partners, etc.).
Cash Concentration	Move funds between accounts to consolidate balances.
Payroll	Distribute employee payroll to multiple bank accounts.
Tax Payments	Submit electronic federal or state tax payments.
International ACH (IAT)	Send ACH payments to beneficiaries with international accounts.
Internet Initiated Collections	Collect funds from customers who authorized via the internet.
Telephone Initiated Collections	Collect funds from customers who authorized via phone.

**NOTE:** As a Blue Foundry customer migrating to BOSS, ACH payments replace the domestic batch transfer workflows you used previously. The process is similar — select your payment type, add beneficiaries, and submit for approval.

### Payment Cutoff Times

All standard ACH payments must be approved by 4:00 PM (EST) on the scheduled value date to be processed that business day. Same Day ACH payments have an earlier cutoff of 1:00 PM (EST). Payments not approved by these deadlines will be processed on the next available business day.

## Creating an ACH Payment

Follow these steps to create a new ACH payment in BOSS. The steps below apply to most ACH payment types (Cash Disbursement, Payroll, etc.). Specific fields may vary by payment type.

### Step-by-Step: Creating a New ACH Payment

Step	Action
1	From the top navigation, select Payments & Transfers > Payment Management.
2	Click Add a New Payment.
3	In the Add Payment window, select the Payment Type radio button and choose your ACH type (e.g., Cash Disbursement, Payroll) from the drop-down list.
4	Click Continue.
5	Select your Originator ID from the drop-down. This identifies your company as the sender of the payment.
6	Enter a Effective Date — the date you want funds to be transferred. The earliest available date will be pre-selected based on processing cutoff times.
7	(Optional) Check Make this a <b>Same Day Payment</b> if your payment qualifies and you need it processed today. Note: Same Day ACH payments must be approved by 1:00 PM (EST).
8	(Optional) Add a Batch Description and any internal comments. Comments are stored for your records only — they are not sent to the beneficiary.
9	In the Beneficiary Information section, click the lookup icon to select a saved beneficiary, or manually enter the beneficiary's name and banking information (routing number and account number).
10	Select the Account Type for the beneficiary: Checking or Savings.
11	Enter the Amount to be sent to this beneficiary.
12	(Optional) To add additional beneficiaries, click Add Another Beneficiary and repeat the beneficiary information steps.
13	Review all information carefully.
14	Click Submit to send the payment for approval, or Save for Later to return to it later.

**NOTE:** A payment must be approved before it is processed. Submitted payments appear in the Payments List View with a status of Entered or Pending Approval. Be sure to approve payments before the processing cutoff time.

## Working with Beneficiaries

A beneficiary is the person or business that will receive your ACH payment. BOSS maintains a Contact Center (beneficiary address book) that stores beneficiary details for reuse.

### Selecting a Saved Beneficiary

Step	Action
1	In the Beneficiary Information section of the payment screen, click the lookup icon (magnifying glass).
2	Search for the beneficiary by name or account number.
3	Select the appropriate beneficiary from the results. The routing and account information will populate automatically.

**TIP:** Using saved beneficiaries reduces data entry errors. Contact your bank administrator to add new beneficiaries to the Contact Center.

### Adding a Beneficiary Manually

If the beneficiary is not in the Contact Center, you can enter their information directly:

- Beneficiary Name (maximum 22 characters)
- Bank Routing/Transit Number
- Account Number
- Account Type (Checking or Savings)
- Amount

### Excluding a Beneficiary from a Batch

If you need to temporarily exclude a beneficiary from a batch payment without deleting them:

Step	Action
1	In the batch payment screen, locate the beneficiary in the list.
2	Check the Exclude checkbox next to their name.
3	The beneficiary remains in the template but will not be included in this payment run.

**TIP:** Excluded beneficiaries are not deleted from the batch — they can be re-included in future payment runs by unchecking the Exclude box.

## Using ACH Payment Templates

Templates save you time by storing frequently used payment details. When you run a regular payroll or recurring vendor payment, a template lets you start from a pre-filled form instead of entering all details from scratch.

### Creating a Template from a Payment

Step	Action
1	While creating or reviewing a payment, check the Save this payment as a template for future use checkbox.
2	Enter a Template Code (a short, descriptive name) and a Template Description.
3	(Optional) Check Restrict if the template should only be accessible to specific users.
4	Complete and submit the payment as normal. The template will be saved and will need to be approved before it can be used.

### Creating a Payment from a Template

Step	Action
1	From the Payments & Transfers menu, select Payment Management.
2	Click Add a New Payment.
3	Select the Template radio button instead of Payment Type.
4	Choose your template from the list and click Continue.
5	Review and update any fields as needed (e.g., value date, amounts).
6	Click Submit to send for approval.

**NOTE:** Templates must be approved before use. New or modified templates will show a Pending Approval status until an authorized user approves them.

## Importing ACH Payments via File

If your accounting or payroll system generates a NACHA-formatted file, you can import it directly into BOSS rather than manually entering each beneficiary.

### Step-by-Step: Importing a Batch Payment File

Step	Action
1	From Payments & Transfers, select Payment Management.
2	Click File Import.
3	Select the Batch Payments import type.
4	Click Browse and locate the NACHA file on your computer.
5	Select the appropriate Import Map that matches your file format. (If no import map exists, contact your bank administrator.)
6	Click Import.
7	Review the import summary for any errors or warnings. Correct any issues in the source file and re-import if needed.
8	Once imported successfully, locate the payment in the Payments List View and approve it before the cutoff time.

**TIP:** Import maps define how your file's data fields map to BOSS payment fields. Contact Fulton Bank if you need a new import map created for your specific file format.

### Handling Import Errors

If a file contains errors, it will be flagged in the File Import History view. Common issues include:

- Invalid routing numbers.
- Missing required fields (e.g., account number or amount).
- File format not matching the selected import map.

Correct the errors in the source file and re-import. You can view import history from the File Import History widget.

## Approving ACH Payments

Most ACH payments require approval from one or more authorized users before they are processed. Approval can be done from the Payments List View or from the individual payment detail screen.

### Approving from the Payments List View

Step	Action
1	From Payments & Transfers, select Payment Management.
2	In the Payments List View, find the payment(s) with a status of Entered or Pending Approval.
3	Check the checkbox next to the payment(s) you wish to approve.
4	Click Approve.
5	Confirm the approval when prompted.

### Approving from the Payment Detail Screen

Step	Action
1	From the Payments List View, click on the payment to open the detail screen.
2	Review all payment details carefully.
3	Click the Approve button at the bottom of the screen.

**WARNING:** Always verify payment details before approving. Once an ACH payment is extracted and sent to the Federal Reserve, it cannot be recalled without initiating a formal reversal process.

## ACH Reversals and Cancellations

If you need to correct or cancel an ACH payment after it has been submitted, the process depends on the payment's current status.

### Cancelling a Payment Before Processing

If the payment has not yet been extracted (sent to the bank), you may be able to unapprove or delete it:

Step	Action
1	Locate the payment in the Payments List View.
2	If the payment shows a status of Entered or Pending Approval, select it and click Unapprove or Delete.
3	Confirm the action.

### Initiating a Reversal After Processing

If a payment has already been sent to the Federal Reserve, you will need to initiate an ACH Reversal:

Step	Action
1	From the ACH Warehouse Inquiry, locate the original transaction.
2	Select the transaction and choose Initiate Reversal from the available actions.
3	Complete the reversal request form, providing the reason for the reversal.
4	Submit the reversal for approval.

**WARNING:** NACHA rules require that ACH reversals be initiated within five banking days of the original payment's settlement date. Always act quickly when a reversal is needed.

**TIP:** ACH reversals are a courtesy — the receiving bank is not obligated to return funds. For recovery of incorrect payments, contact Fulton Bank directly.

For additional assistance with ACH payments, contact your Fulton Bank relationship manager or client support team.