Alpine Bank ACH services makes paying bills and receiving payments easy and streamlined. Use it for:

- Receiving invoice payments, collecting HOA dues.
- Utility bills, membership dues, mortgage payments, payroll, state and federal tax payments and much more.

**ACH Transaction** - A method of sending funds electronically through the federal government’s Automated Clearing House (ACH).

**ACH Batch** – A template, containing one or more ACH transactions, that you can create, edit, and ‘initiate’ (send) from your business’ online banking account.

**In order to access Alpine ACH Services, you must complete the Business Online Application, and the ACH Agreement. Please contact a Retail Banker if you have not already completed these forms.**
Create the new batch name, and decide if you want to restrict the batch. Restricting the batch will restrict the access to this ACH batch to only the users you have granted ‘Restricted Batch Access’. The rest of the fields will automatically be defaulted from your initial set-up with Alpine Cash Management.

Can be left blank.

The next step is adding transactions within your new batch. There are 2 ways to manually add transactions to a batch:
1. Input an individual transaction under the ‘Add Transaction’ tab.
2. Add multiple transactions manually by clicking on ‘Add Multiple’. *We recommend this method of inputting transactions.
Cash Management – ACH Creating an Individual Transaction

- **Name on this account.**
- The ID Number is optional, but can be an employee number, Tax ID number, or any other number that will help you identify this transaction.
- Checking ‘Prenote’ will send a $0 transaction to the account first to verify that the account is open and active.
- You must have a routing number (the first set of numbers on a check), and an account number to process the transaction.
- ‘Quick Add’ will allow you to add another transaction.
- Select the ‘Account Type’, ‘Transaction Type’, and ‘Status’. If you select ‘Hold’ as the status, the transaction will be in the batch, but will not be active or sent.

Once you click ‘Submit’, you will see the batch details with the transaction you entered under it. You can click on ‘Submit’ to finish creating the batch, or ‘Add Transaction’ to add another transaction to this batch.
To manually add multiple transactions for an ACH batch, you first click on ‘Add Multiple’ from the ‘Add Transaction’ page.

The ID Number is optional, but can be an employee number, Tax ID number, or any other number that will help you identify this transaction.

Checking ‘Prenote’ will send a $0 transaction to the account first, to verify that the account is open and active.

All fields, except ‘ID #’, are required. After completing all required fields, click on ‘Submit’.

Input only the outside account numbers and amounts.

Note: Creating a batch with transactions will not affect (debit or credit) any accounts. You must ‘Initiate’ (send) a batch in order for the ACH to process.
You will now see the batch on the ACH Batch List, which is the initial ACH page.

To send the ACH batch for processing, click on the drop-down and select ‘Initiate’ or check the box and click on ‘Initiate Selected’.

Review your batch, select the effective date, select your offset account (your Alpine Bank account), and click on ‘Initiate’ to finalize.
The Main ACH Batch List Page lists all the batches that you have created. The Main ACH Page allows you to manage your saved batches.

- **View**: View the details of the batch, including the transactions within the batch.
- **Download**: Export batch to PDF or NACHA file format.
- **Edit**: Enables you to edit the batch information, or the transactions within the batch.
- **Quick Edit**: Allows you to edit the monetary amounts of the transactions within the batch. This is a great tool for processing a recurring ACH that varies only in monetary amount. Also allows you to change a 'Held' status.
- **Copy**: Allows you to create a new batch from the information contained in an existing batch.
- **Import**: Upload new transactions into batches from CSV or fixed position files.
- **Delete**: Deletes the batch from your ACH Batch List.
- **Initiate**: Sends the batch for processing. The debit and credits must balance in order to initiate a batch.
- **Upload**: Allows you to upload NACHA formatted files created by your software.

You can 'Initiate' or 'Delete' single or multiple ACH batches by checking the box next to the batch(es), and then clicking on the links below.

*Checkboxes outlined in red cannot be initiated.*