



# ACH Payments Guide

April 2023

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## Overview

Prosperity Bank's ACH Service is available for use by business customers who qualify for the product to originate ACH payment transactions through the Treasury Center online banking platform.

ACH Payments is a service for processing electronic payments quickly and efficiently. The service provides many flexible options for user settings based upon their role while offering multiple controls for administrators to implement based upon company needs. Configurations and settings can differ from company to company and user to user.

It is strongly recommended that users and company administrators familiarize themselves with payment settings such as entitled ACH companies, entitled SEC codes, approval limits, transaction limits, batch limits, offset accounts, etc. before initiating a batch.

Entitled users can initiate ACH transactions by creating free form batches in which they manually key in all required information, submitting a template where they would update the amount of the payment for each payee, or by uploading an ACH file via file import. Files can be imported in an industry standard format, NACHA, or in a customer defined format, such as comma separated value (CSV), fixed width, or XML. A company can also import predefined data to generate a batch for processing. A template is helpful for batches that are repetitive with most of the information remaining constant, such as payroll.

## ACH Processing

The ACH (Automated Clearing House) network facilitates payments to pass between depository institutions. The ACH network electronically moves money and related payment information from any financial institution account to another within one to two days with standard ACH processing or more quickly using ACH Same Day processing. The National Automated Clearing House Association (NACHA) governs the ACH network. All Companies and users originating ACH are responsible for complying with NACHA rules.

As mentioned, using Prosperity Bank's Treasury Center, ACH batches can be created free form or from templates created by the company that include previously defined payees and other information used to quickly create batches using the predefined template.

## Standard Entry Class Codes (SEC)

The SEC codes commonly utilized within Treasury Center are as follows. Any special SEC codes are approved by the bank for use by the company.

### Business

- CCD (Cash Concentration or Disbursement) – Transfer of funds between business accounts.
- CTX (Corporate Trade Exchange) – Transfer of funds with extended addenda supported and between two businesses.

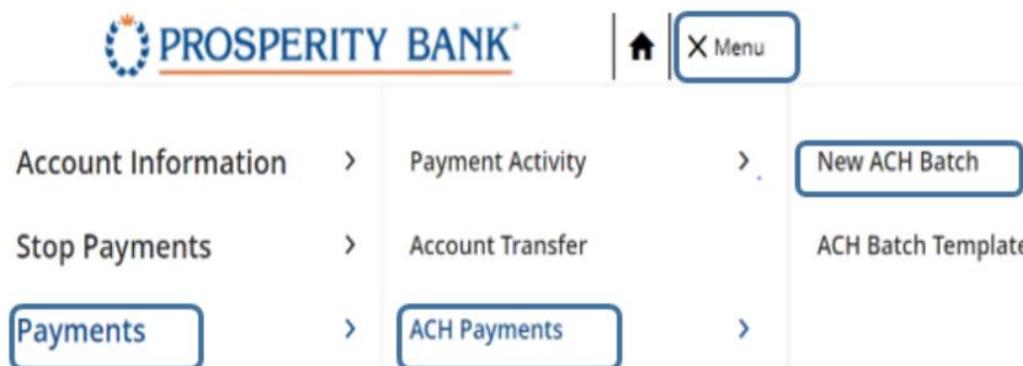
### Individual

- PPD (Pre-arranged payment or deposit entry) – Single or recurring payment, usually as a direct deposit or bill payment and between an individual and business.

## ACH in Treasury Center: Let's Get Started

From the dashboard in Treasury Center, begin ACH processing by selecting Menu and the following options as shown below. Specific options available to a user will depend upon their individual user entitlements as established by their Company Lead Administrator.

### New ACH Batch Menu



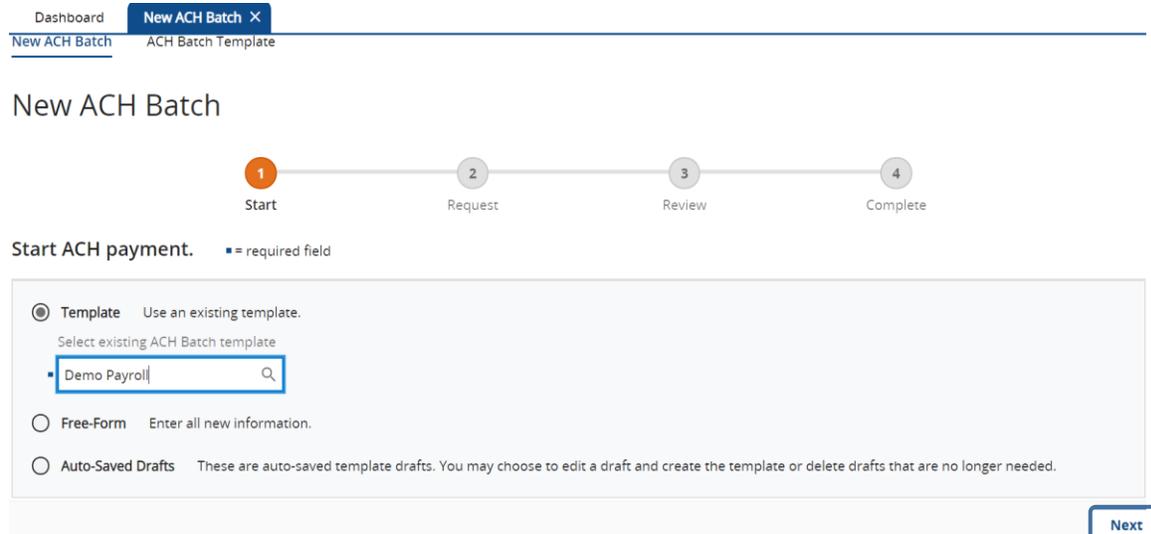
## Create Batch

The creation of a live batch occurs in four steps (*Start, Request, Review, and Complete*). These steps are displayed at the top of the screenshot under the ACH Payments section and highlights the user's current status as they navigate through the process.



## Create a Batch Using a Template

Select Template as shown below to begin the process. There is a dropdown available to select the template name for this batch. Once a template is selected, click Next.



Select the payment date and complete other needed information for this batch. You may also select recurring payment and notification options to setup a recurring payment schedule or to designate a specific form of notification. When you have completed the information, select Request Batch.

Dashboard **New ACH Batch** X

### Demo Payroll ACH Batch

Alerts (2) X Close All

An auto-saved draft created. Request Batch has been enabled. X

**i** The Same Day ACH processing deadline is 3:00 PM CST. All payments and approvals must be entered by this time in order to qualify for same day processing. ^ X

Start 2 Request 3 Review 4 Complete

#### ACH Batch Details ▪ = required field

<p>Payment Date</p> <ul style="list-style-type: none"> <li>▪ 04/06/2023 <input type="text"/></li> <li>▪ 04/07/2023 <input type="text"/></li> </ul> <p>ACH Company Demo (123456789)</p> <p>Batch Type Payroll (PPD) - Credit Only</p> <p>Offset Account</p> <ul style="list-style-type: none"> <li>▪ *7841 - DDA (DDA) - \$58.39 (USD) <input type="text"/></li> </ul> <p>Template Name Demo Payroll</p>	<p>Company Discretionary Data</p> <input type="text"/> <p>Company Discretionary Data</p> <input type="text"/> <p>Company Entry Description</p> <ul style="list-style-type: none"> <li>▪ Demo Pay</li> </ul> <p><input type="checkbox"/> Exclude \$0.00/empty items during batch submission</p>
---	--

**Total Credits**  
**\$0.75 (2)**

Payees

[+ Create New Payee](#) [Search](#) ▼

Exclude  Payee
  Account
  Amount
 Addenda
  Include Remittance Email

Send Remittance Email to Payee
  Send Remittance Email to Payee
  Send Remittance Email to Payee

Search Payee	None Selected	\$			
<input type="checkbox"/> Barbara Gordon (987)	*2369 (DDA)	\$	0.50		<input type="checkbox"/> Send Remittance Email to Payee
<input type="checkbox"/> Peter Parker (986)	*7456 (DDA)	\$	0.25		<input type="checkbox"/> Send Remittance Email to Payee

Showing 2 payees

▷ Recurring Options ▷

▷ Notify Me ▷

Cancel **Request Batch**

Review and verify the information is correct. Select the Edit button to make any changes, otherwise click Confirm.

### Demo Payroll ACH Batch



#### ACH Batch Details

ACH Company  
Demo (123456789)

Company Entry Description  
Demo Pay

Batch Type  
Payroll (PPD) - Credit Only

Payment Date  
04/07/2023

Offset Account  
\*7841 - DDA (DDA) - Prosperity Bank (113122655)

Template Name  
Demo Payroll

Payee ↑	Account	ABA	Addenda	Amount	Remittance
Barbara Gordon (987)	*2369 (DDA)	021000021	--	\$0.50	--
Peter Parker (986)	*7456 (DDA)	111900659	--	\$0.25	--

Showing 2 payees

#### Recurring Options

One-Time Payment

#### Notify Me

Cancel [Edit](#) **Confirm**

You will be prompted to reverify the batch prior to completing. Please enter your previously established PIN (passcode) for secure browser users or your one-time passcode (OTP) for token users. Click submit.

Please Reverify ✕

---

Please enter your PIN

 The PIN field is required

Cancel

Once the batch has been accepted, a transaction number is provided for the payment. You will see an alert at the top of the following pages signifying the acceptance of the payment. If the alert is accompanied by a green bar the submission was successful. If the alert is accompanied by a red bar, review the alert for instructions needed to complete the payment. If the transaction requires an additional approver, an alert will be generated and sent to the users that have approval access for that profile.

Once the batch is accepted, you will have the option to print the information from the payment and the ability to create a new ACH batch.

Alerts (1)

 Your transfer request transaction number is : ACH-00797169. Request has been accepted as of Apr 6, 2023 10:58 AM CDT. ✕



#### ACH Batch Details

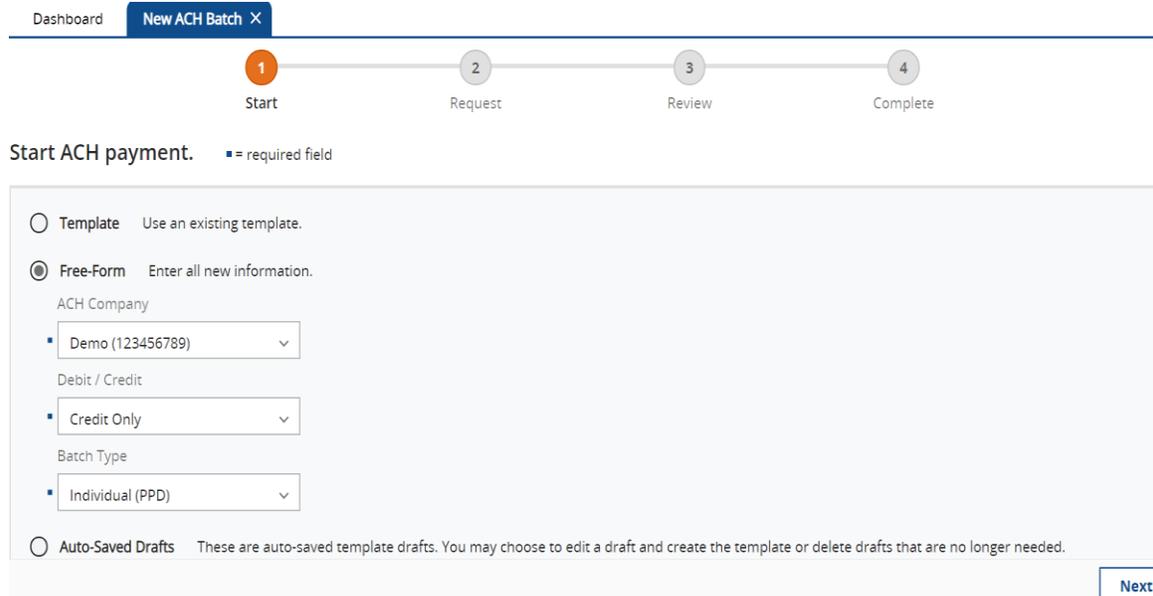
Transaction Number ACH-00797169	Company Entry Description Demo Pay
ACH Company Demo (123456789)	Payment Date 04/07/2023
Batch Type Payroll (PPD) - Credit Only	
Offset Account *7841 - DDA (DDA) - Prosperity Bank (113122655)	

 Print

[Create New ACH Batch](#)

## Create a Free Form Batch

A free form batch is building a payment from scratch from the beginning so all the information will be entered manually. To begin, you will select Free Form as reflected in the screenshot below. You will then be prompted to make selections for the ACH Company. Select credit, debit, or include mixed. Select the batch type from the list of eligible SEC codes based upon the transaction. Click Next.



Dashboard **New ACH Batch** X

1 Start 2 Request 3 Review 4 Complete

Start ACH payment. ■ = required field

**Template** Use an existing template.

**Free-Form** Enter all new information.

ACH Company

▪ Demo (123456789) ▾

Debit / Credit

▪ Credit Only ▾

Batch Type

▪ Individual (PPD) ▾

**Auto-Saved Drafts** These are auto-saved template drafts. You may choose to edit a draft and create the template or delete drafts that are no longer needed.

Next

Enter the payment date, select the offset account, and include a company entry description. You also have the option to save this batch as a template. In addition, you may enter information in the Company Discretionary Data, with the Company Entry Description field, a required field. Complete the payee section and add a payee as needed. When all selections are made, click Request Batch.

Payment Date

04/07/2023

ACH Company

Demo (123456789)

Batch Type

Individual (PPD) - Credit Only

Offset Account

\*7841 - DDA (DDA) - \$58.39 (USD)

Company Discretionary Data

Company Entry Description

PPD

Exclude \$0.00/empty items during batch submission

Total Credits

**\$0.00 (0)**

Save as Template

Payees

Create New Payee Search

<input type="checkbox"/> Exclude	Payee	Account	Amount	Addenda	<input type="checkbox"/> Include Remittance Email
<input type="checkbox"/>	Bob Barker (2141)	*2345 (DDA)	\$ 0.10	<input type="text"/>	<input type="checkbox"/> Send Remittance Email to Payee
<input type="checkbox"/>	Barbara Gordon (987)	*2369 (DDA)	\$ 0.30	Payroll	<input type="checkbox"/> Send Remittance Email to Payee

Showing 1 payee

Notify Me

Cancel **Request Batch**

The next step is to review the information for the requested batch to confirm the information is correct. If changes are needed, selected cancel to delete the batch. Select Edit to make any changes to the batch. If complete, confirm your batch and submit from processing.



**ACH Batch Details**

ACH Company Demo (123456789)	Company Entry Description PPD
Batch Type Individual (PPD) - Credit Only	Payment Date 04/07/2023
Offset Account *7841 - DDA (DDA) - Prosperity Bank (113122655)	

Total Credits  
**\$0.40 (2)**

Cancel   Edit   **Confirm**

Once confirmed, user will enter the PIN used for secure browser login or the one-time passcode (OTP) from token.

**Please Reverify** ✕

---

Please enter your PIN

ⓘ The PIN field is required

Cancel   **Submit**

The free form batch has been assigned a transaction number. You can select print or create new ACH batch as indicated on the screen below.

Alerts (1)

✔ Your transfer request transaction number is : ACH-00797172. Request has been accepted as of Apr 6, 2023 3:18 PM CDT. ✕



**ACH Batch Details**

Transaction Number ACH-00797172	Company Entry Description PPD
ACH Company Demo (123456789)	Payment Date 04/07/2023
Batch Type Individual (PPD) - Credit Only	
Offset Account *7841 - DDA (DDA) - Prosperity Bank (113122655)	

Print   **Create New ACH Batch**

## Auto Saved Drafts to start an ACH payment

From the Start ACH payment screen you can select Auto-Saved Drafts. This selection will display recent free form payments in progress. You can choose to edit a draft and create a template or delete any that no longer needed. Upon selecting one of the free-form payments, the screen will display the auto-saved information and you can proceed.

Start ACH payment. ■ = required field

Template Use an existing template.

Free-Form Enter all new information.

Auto-Saved Drafts These are auto-saved template drafts. You may choose to edit a draft and create the template or delete drafts that are no longer needed.

Free Form Payment >	Individual (PPD)	Saved on Apr 5, 2023 2:31 PM CDT	X
Free Form Payment >	Business (CCD)	Saved on Apr 3, 2023 9:35 PM CDT	X

## Generating an ACH Reversal

The ACH Reversal service allows for the recall of funds for batches completed and processed in error. When a batch is reversed, a debit transaction is processed for all accounts that originally received a credit transaction and a credit transaction is processed to all accounts that originally received a debit transaction. Tax batches, prenotes, zero-dollar transactions, and batches created for a deleted ACH Company are not eligible for reversal. Also, reversals may not be created through Transaction Import or SFTP services.

Reversals may be submitted for batches with a *Completed* status up to five business days after the payment date. Companies with next-day or warehouse processing may only initiate reversals from Payment History while companies with same-day processing may initiate reversals from Current Activity or Payment History.

Please note that once a reversal has been delivered to the bank it cannot be undone. Verify funds are in your account prior to doing a reversal.

## Request ACH Reversal

### Alerts (1)

**i** 04/07/2023 is the next available payment date for a debit batch if entered today as cutoff time is 6:30 PM CDT.



### ACH Batch Details

Batch Type	Company Entry Description
Payroll (PPD) - Debit Only	REVERSAL
ACH Company	Payment Date
Demo (123456789)	04/07/2023

#### Offset Account

\*7841 - DDA (DDA) - Prosperity Bank (113122655)

Total Credits  
**\$0.00 (0)**

Total Debits  
**\$500.00 (2)**

### Originator Payment Details

Original Transaction ID	Original Recurring Frequency
ACH-00797068	DAILY
Original Payment Date	Original Template Name
04/05/2023	Demo Payroll
Original Processing Date	
04/04/2023	

Cancel

**Reverse Batch**

Review and confirm Details of ACH Reversal Transaction then click Confirm.

Request

Review

Complete

**ACH Batch Details**

Recurring Frequency

One-Time Payment

Batch Type

Payroll (PPD) - Debit Only

ACH Company

Demo (123456789)

Offset Account

\*7841 - DDA (DDA) - Prosperity Bank (113122655)

Company Entry Description

REVERSAL

Payment Date

04/07/2023

**Total Credits**  
**\$0.00 (0)**

**Total Debits**  
**\$500.00 (2)**

**Payees**

Search ^

Payee Name	Account	Amount	Payee ID
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Payee	Account	Email	Addenda	Amount
Peter Parker (986)	*7456 (DDA)		--	\$250.00
Barbara Gordon (987)	*2369 (DDA)		--	\$250.00

Showing 2 payees

Notify Me

Cancel Edit **Confirm**

**Add A Payee when creating a new payment**

When creating a new payment from a template or free form selection, you can create a new payee. If the payee already exists, you can search for the payee and select from the dropdown and you can choose the account and enter the amount to be processed. If the payee is not currently set up for this batch, you can create a new payee. There is also an option on the screenshot below to exclude a payee from the batch you are creating.

Payees

+ Create New Payee    Search

Exclude Payee   
  Account   
  Amount ↑   
 Addenda   
  Include Remittance Email

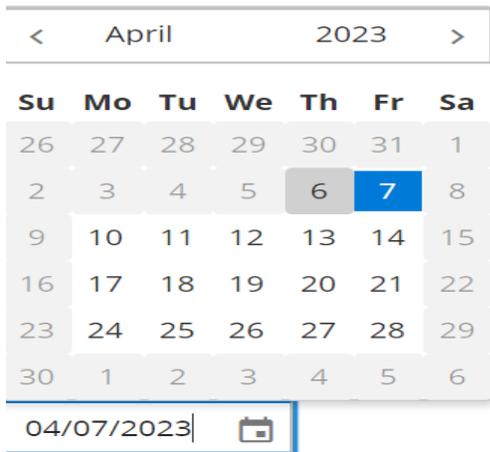
  
 None Selected   
 \$   
    
  Send Remittance Email to Payee   
 +   
 X

Wayne Enterprises (123)   
 \*3456 (DDA)   
 \$   
 1.00   
  Send Remittance Email to Payee

### Common ACH details when creating a batch

The screenshots and information below represent items frequently requested when setting up ACH payment processing. A description of each is provided in this section.

#### Payment Date



The initial date displayed is the earliest payment date allowed by the system. If the system’s default date is accepted, the payment will be processed at the next possible opportunity based upon the bank’s processing schedule. The default payment date can be for same day if within processing times with same day subject to additional fees. To submit a future dated payment, click the available Date field or select the desired date from the calendar. Days grayed out represent non-processing days, weekends, bank

holidays, and may not be selected. Grayed out dates may also represent that the user has reached the maximum number of days a payment may be made in advance. Please note that calendar days, as opposed to business days, are utilized when setting a future date.

### Company Discretionary Data

This field is optional and can be used to enter a description or information as the company designates. This field will be visible to others when the batch is sent. This field often contains information which will be useful to people outside of the company who may view the payment during its processing.

### Company Entry Description

This allows for the entry of a 10-character description of the batch for company internal use. These short descriptions are often used to detail why a batch was created, such as payroll, operations, expenses, etc.

### Notify Me

The Notify Me option allows a notification to be delivered, via SMS or email, when a status change has occurred with payment. Select to be notified of one, multiple, or all status changes. Status changes include:

- Pending Actions – batch requires approval or has been rejected by an approver and needs correction.
- System Events – batch has been delivered to the financial institution.
- Complete – *Unsuccessful* – batch delivery failed.
- Complete – *Successful* – batch delivery was successful.
- Early Action Taken – batch is future dated and was approved prior to the day scheduled to be sent.
- Early Action Removed – batch is part of a recurring series or is future dated and transaction information, such as a payee or the entire batch, was canceled or deleted.

Notification Options

Delivery Settings

Status Type	Mode of Notification	Format Preference
Pending Actions	Email	HTML
System Events	None	HTML
Complete - Unsuccessful	Email and Text	HTML
Complete - Successful	Email	HTML
Early Action Taken	Email	HTML
Early Action Removed	Email	HTML
Expired	Email	HTML

Recurring Payment Options

The user may create a schedule so the batch may be automatically generated and sent to the bank for processing at specific times. Once Recurring Options is selected, the following window will populate where the recurring options can be assigned.

Daily	<input checked="" type="radio"/> Each Business Day (Monday through Friday)
Weekly	<input type="radio"/> Specific Days of the week
Bi-weekly	
Semi-monthly	
Monthly	
Annually	

**Duration**

<input checked="" type="radio"/> Transaction Repeats Indefinitely
<input type="radio"/> Transaction Repeats Until End Date
<input type="radio"/> Fixed Number of Transactions (Max: 999 Transfers)

For recurring transactions, the start date is when the first payment from this series will be delivered for processing. The First Payment Date is calculated based on the start date and recurring frequency. Next, select an expiration date for this schedule. For batches intended for a limited time, select Fixed Number of Transactions, and enter the number of times for this transaction to process before expiring.

Specify how often this batch will occur (*Daily, Weekly, Bi-Weekly, Semi-Monthly, Monthly, or Yearly*) and select the desired options for that choice.

Once the schedule has been completed select *SAVE*.

## Approvals

Approvals can be established for some, or all ACH companies and approval authority can be given to all specifically designated users. Approvals can be set to require one or two approvers and a dollar threshold can be set for the approval requirement. Approvals may be entitled for some or all ACH Companies so that the user may have access to some, but not all ACH Companies. Company and user entitlements are established through Treasury Center administration and your company Administrators will assign this responsibility within the system. The bank recommends approvals be implemented for ACH services.

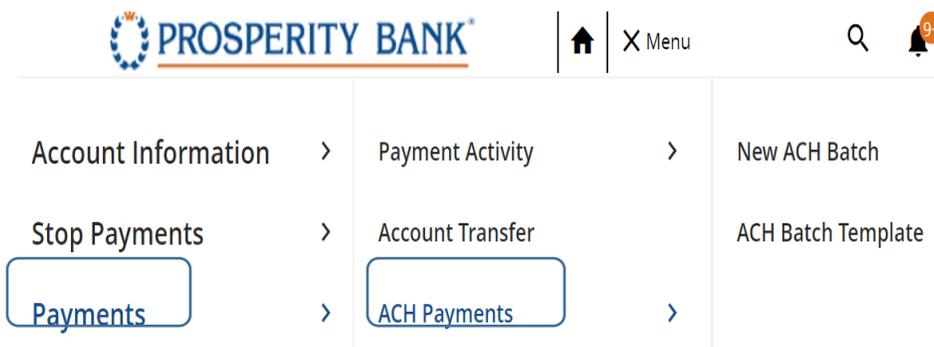
When you login to Treasury Center, any outstanding approvals required are highlighted on the dashboard as shown below. The number of outstanding approvals will be indicated next to the payment service. Users can proceed directly to the approval section by selecting the payment service that requires an approval, or within the Payment Activity screen.

## Approvals

ACH >
  Wires >
  Account Transfers >

## Manage Batch Templates

From the menu, select payment and then ACH payment and proceed with the ACH Batch Template.



## Batch Template Search

The following screenshot provides details of the existing company templates. You can search by template name, batch type, ACH company, payee name and payee ID. An individual template can also be edited. If there are auto-saved drafts, they can be found on this screen and can be converted to a template.

Dashboard **ACH Batch Template** X

### ACH Batch Templates

Template Details + Create Template Print Report Search ^

Template Name	Batch Type	ACH Company	Payee Name	Payee ID
<input type="text"/>	Any	Demo (123456789)	<input type="text"/>	<input type="text"/>

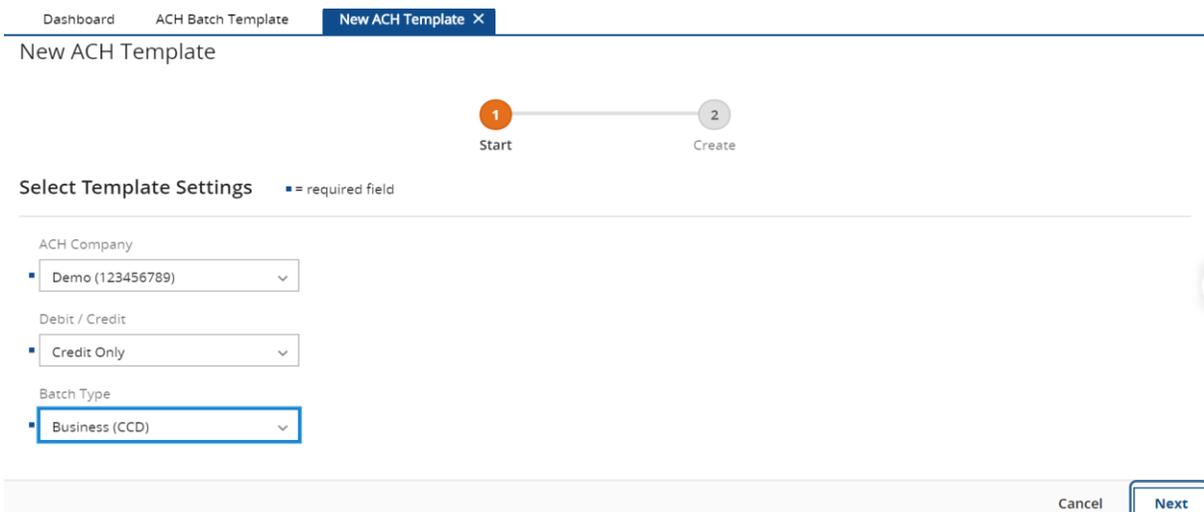
  

Template Name	Batch Type	ACH Company	Last Used	Last Modified ↓
test123	Individual (PPD)	Demo (123456789)	--	Mar 31, 2023 12:33 PM CDT by DEMO / Sheila
test1	Business (CCD)	Demo (123456789)	--	Mar 27, 2023 2:34 PM CDT by DEMO / Matthew

Note: Select Create Template from this page to launch the screen to setup the new template. For your convenience, the create template function can be found on numerous pages. The process to create template is the same.

## Create an ACH Batch Template

Choose Create a template from the previous When creating a template from a payee, fields will display the information pulled from the payee’s profile and will be displayed to the user as plain text. To ensure the template will route payments through a specific Correspondent and/or Intermediary bank, and the banks displayed are not the desired destinations, ACH batch template screen. Start by designating the ACH Company, Debit/Credit options or Mixed. Once assigned, Select Next to continue.



Dashboard ACH Batch Template **New ACH Template X**

New ACH Template

1 Start ————— 2 Create

Select Template Settings ■ = required field

ACH Company  
▪ Demo (123456789) ▼

Debit / Credit  
▪ Credit Only ▼

Batch Type  
▪ Business (CCD) ▼

Cancel **Next**

Enter details for the new template as shown below. This provides a setting to make the template confidential. The company Lead Administrator may select to make this a confidential template. The Administrator can assign an ACH Confidential User who is able to create a confidential batch and only confidential users can see the amounts in that batch. A payroll file is a good example of when this feature may be useful.

Dashboard

ACH Batch Template

**New ACH Template** X

### ACH Batch Details ▪ = required field

Template Name

▪

! Enter template name.

ACH Company

Demo (123456789)

Batch Type

Individual (PPD) - Mixed Debit and Credit

Offset Account

▪

Company Discretionary Data

Company Entry Description

▪

Confidential

Total Credits  
\$0.00 (0)

Total Debits  
\$0.00 (0)

#### Payees

[+ Create New Payee](#) [Search](#) v

Payee	Account	Debit / Credit	Amount	Addenda	Payee End Date	
<input type="text" value="Search Payee"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="+"/> <input type="text" value="X"/>

No Results

Cancel

**Save**

## File Transfers for ACH



## ACH File Import

Many customers have payment files outside of Treasury Center and want to automatically import the data into the system for processing files. There are many options and formats available for file imports into Treasury Center.

ISO20022, EDI820, NACHA, Delimited, Fixed Width, and XML formatted file types are examples of formats that may be imported by a user to the bank for processing directly through Treasury Center. File Map Details are shown in the chart below.

Data Import for ACH Transaction Import

### File Map Details

[Edit Preferences](#) [+ Create File Map](#)

Select a file map to import ACH transactions.

[Custom](#) [Industry Standard](#) [Public](#)

File Maps	Active	
No File Mappers Created		
EDI820 ACH Transfer Import	<input type="radio"/> Off	<a href="#">Upload</a>
ISO20022 ACH Transfer Import	<input type="radio"/> Off	<a href="#">Upload</a>
NACHA ACH Transfer Import	<input type="radio"/> Off	<a href="#">Upload</a>
NACHA Flat File Import	<input type="radio"/> Off	<a href="#">Upload</a>

## Create File Map

When selecting Create File Map on the previous file import screen, the following selection page will launch and prompt you to select the import mode. Once selected, click Confirm.

Select Import Mode ×

Full Transaction Import  
This map will be used to create full ACH batch transactions.

Partial Template Import  
This map can be used to create ACH batch transactions based off of a given template and providing some information about the payee records.

Cancel Confirm

## Full Transaction Report

Dashboard ACH **Create File Map** ×

1 Structure — 2 Fields — 3 Validation — 4 Review

**File Structure**

File Type  
 Delimited Text  Fixed Width Text  XML

**File Settings**

Mapper Name

Test File  
Browse for file

## Partial Template Import

← Create File Map

\* = required field

1 Structure 2 File Data 3 Fields 4 Validation 5 Review

**File Structure**

File Type

Delimited Text  Fixed Width Text  XML

**File Settings**

Mapper Name

Test File

Browse for file

Upload

Cancel Fields

## NACHA Import Preferences

A key step in the ACH import process is establishing NACHA import preferences. NACHA import requires accounts to be selected and account offsets identified. Select accounts and then click SAVE.

Edit Response Preferences

### NACHA Import Preferences

▲ Demo

Does your file contains offsets?

Yes  No

What offset accounts should we look for in the file?

**Account** Select Accounts >

No Items Selected.

Cancel

Save

## Select Account Screen for Preferences

There are options to search for accounts, you can use the drop down menu to Display Accounts or search by account numbers or account descriptions. When complete, click Add Account.

### Select Accounts

**Accounts** 🔍 Search ▾

---

Display Accounts

All ▾

Account Number

Account Description

🔍

---

<input type="checkbox"/>	Account Number ▾	Type	Account Description	Bank
<input type="checkbox"/>	5947841	DDA	DDA	Prosperity Bank (113122655)
<input type="checkbox"/>	301630349	DDA	Demo	Prosperity Bank (113122655)

Showing 2 accounts

Cancel
Add Account

### File Structure

As part of the File import process, you will add account preferences.

Preferences – Select accounts for NACHA import and account offset.

Create ACH File Map-

The following two options are available as options.

- Full Transaction Import - This map will be used to create full ACH batch transactions
- Partial Template Import – This map can be used to create ACH batch transactions based off of a given template and providing some information about the payee records.

Specify how the file is structured or formatted.

- The **Delimited Text** tab will be utilized for files in a delimited format (such as CSV),
- The **Fixed Width Text** tab will be utilized for fixed width files, and

- The **XML** tab will be used if mapping an XML file.

## Delimited Structure

Structure	Fields	Validation
<b>File Structure</b>		
File Type <input checked="" type="radio"/> Delimited Text <input type="radio"/> Fixed Width Text <input type="radio"/> XML		
What field delimiter is used in your file? <input type="text"/>	Should blank lines be ignored? <input checked="" type="radio"/> Yes <input type="radio"/> No	Does your file contain headers or footers? <input type="radio"/> Yes <input type="radio"/> No

If the delimited text tab is selected, questions will be asked about the setup of the file. In the field beside **What is your record's field delimiter?** Type the character that is used to separate fields. Since the TAB character has special meaning and purpose in a browser, to indicate the TAB character as the field delimiter, enter \t (a backslash followed by the letter t). If the character entered in the field is recognized by the system, a Value Entered field will display and include the name of the character entered.

The next field will ask if blank lines in the file should be ignored. Select Yes or No.

If the records within the file are not prefixed, enter the total number of lines before the header or footer and the total number of lines of the header or footer.

Structure	Fields	Validation
<b>File Structure</b>		
File Type <input checked="" type="radio"/> Delimited Text <input type="radio"/> Fixed Width Text <input type="radio"/> XML		
What field delimiter is used in your file? <input type="text"/>	Should blank lines be ignored? <input checked="" type="radio"/> Yes <input type="radio"/> No	Does your file contain headers or footers? <input type="radio"/> Yes <input type="radio"/> No

## Fixed Width Text

If the fixed width text tab is selected, first select the appropriate option for the Are your records fixed length or new line separated? If the records are of fixed lengths, enter the length of the fields in the space provided.

Select **Yes** or **No** to for the field that asks should blank lines be ignored?

Specify whether the file contains headers and/or footers. If headers and footers will be present, select whether these fields are prefixed. Enter the Header, Data, and Footer prefixes to be used. Prefix examples include H=Header, D=Data Record, and F=Footer. If the selection is No, add in the lines before and after H=Header and F=Footer.

## XML Structure

In an XML file, all information has an introduction <information> and an ending </information>. This allows the system to quickly identify fields. The value contained within the introductory or ending markers, such as 'information' used in the example above, is called the XPATH expression. When entering the XPATH expression, the user must strip off the markers. Even if the value entered is contained elsewhere in the file, if it is not surrounded by the markers, it will not be deemed an XPATH expression.

*Example: The user has entered the XPATH expression 'Footer' to signify the footer record fields. The file uploaded includes a field that looks like <Payee Name> Sugar Footer </Payee Name>. Although 'Footer' is included in the field, it will not be mistaken as the file footer because the value is not located within a marker.*

For XML formatted files, the XPATH information for header and footer records is not required. However, the XPATH for data records is required and must be entered in the field.

### File Structure

File Type

Delimited Text     Fixed Width Text     XML

What is the XPATH expression for:

Header Records	Data Records	Footer Records
<input type="text"/>	<input type="text"/>	<input type="text"/>

Files not constructed in an industry standard format can be read through predefined maps.

*This document is designed for a user familiar with the creation and formatting of import files. If you have questions, please contact our Treasury Management support team at 855-888-2242, [Treasurymanagement.support@prosperitybankusa.com](mailto:Treasurymanagement.support@prosperitybankusa.com)*

## Map Table

When Transaction Import is selected a Map Table will display all maps currently available to the user.

Map names which appear in italics are Public Maps that have been created by the bank and may be utilized if the user has a file formatted in a standard format. Map names are Custom Maps that have been created by the company or bank, on the company's behalf.

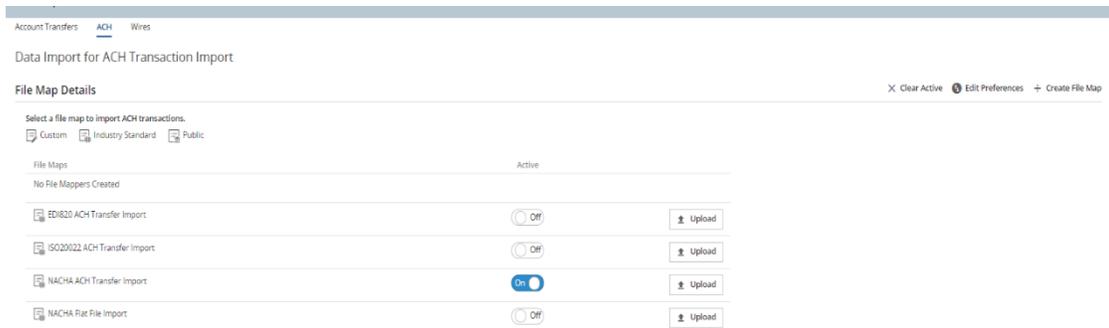
Maps are used to plot the location of key information in files that are not formatted in a way that the bank can readily process. After a map has been established the system will look in the input file at the locations defined in the map for key information. Once all information has been found, the system will automatically reformat that data in a format accepted by the bank.

Only one map may be selected as a default. To designate a map, select the Set as Active button beside the desired map name. Also, a Clear Active button will be presented at the bottom of the table to allow for the removal of a map as the default.

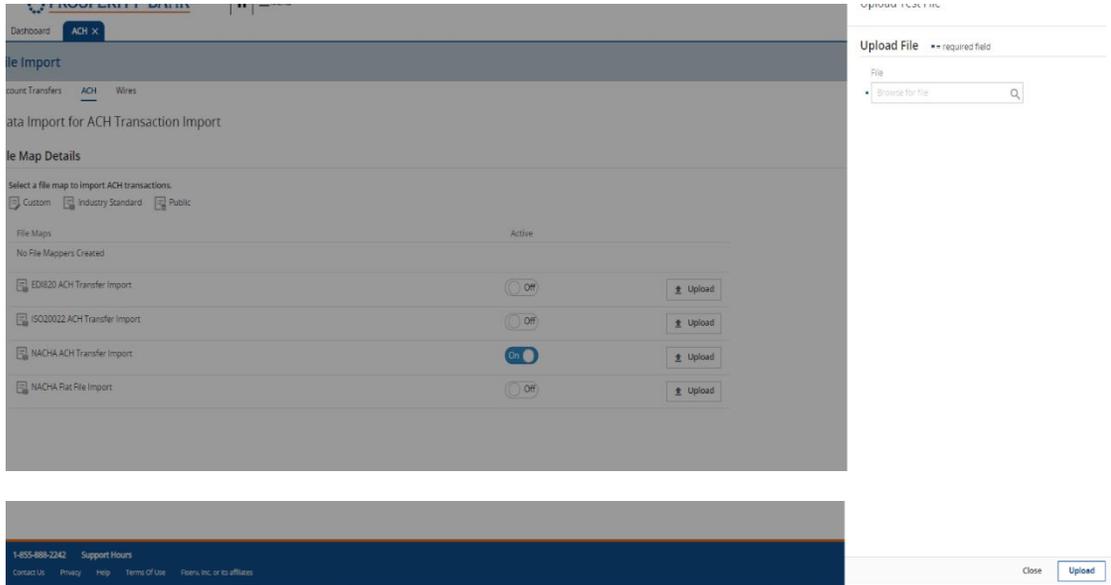
To edit an existing Custom Map, select Edit File Map to be taken a page that will provide a detailed outline of the map settings. *Please note that editing a map is much like the process of creating a map. For more information about how to edit a map or navigate around the Review page, please refer to the Create Map section.*

## File Import: Upload a File

Select "Upload" to upload the File in this example NACHA ACH Transfer Import is used:



Select the box "Browse for file" to open the dialogue to locate your file and upload to upload the file:



The screenshot shows the Prosperity Bank Treasury Center interface for ACH imports. The main area is titled "File Import" and "Data Import for ACH Transaction Import". Under "File Map Details", there is a section "Select a file map to import ACH transactions." with options for "Custom", "Industry Standard", and "Public". Below this is a table of file maps:

File Maps	Active	
No File Mappers Created		
EDR20 ACH Transfer Import	<input type="radio"/> Off	<input type="button" value="Upload"/>
ISO2022 ACH Transfer Import	<input type="radio"/> Off	<input type="button" value="Upload"/>
NACHA ACH Transfer Import	<input checked="" type="radio"/> On	<input type="button" value="Upload"/>
NACHA Flat File Import	<input type="radio"/> Off	<input type="button" value="Upload"/>

On the right side, there is an "Upload File" section with a "File" input field and a "Browse for file" button. At the bottom right, there are "Close" and "Upload" buttons.

Reverify your Pin:

**Please Reverify** ✕

Please enter your PIN

ⓘ The PIN field is required

You will be presented with this message if the file has been successfully uploaded with a summary of the transaction or display any errors with the upload.

The screenshot shows a window titled "ACH Transaction Import" with a close button in the top right. The window content is divided into several sections:

- PROSPERITY BANK** logo in the top left.
- File Load Failed Validation** title in the top center.
- Load Event Report** section on the left:
 

Demo NACHA.TXT	
Batch ID	20230407-7
File Size	942 bytes
Data Type	ACHPAYMENTSIMPORT
Load Time	Apr 07, 2023 5:47:52 PM CDT
Last Update Time	Apr 07, 2023 5:47:52 PM CDT
Status	File failed validation
- Transmission Data** section in the middle:
 

Receiving Bank	Prosperity Bank
Transmitting Company	DEMO
Transmitting User	Matthew
Received Date/Time	Apr 7, 2023 5:47:52 PM CDT
Data Validation and Processing Service ID	ACHPAYMENTSIMPORT
Upload Method	Web
Status	Failed
- Report Date/Time** and **Filename** section on the right:
 

Report Date/Time	Apr 7, 2023 5:47:52 PM CDT
Filename	Demo NACHA.TXT
Batch ID	20230407-7
File Size	942 bytes
Critical Items	1
Informational Items	0
Warning Items	0
- File Details** section at the bottom left:
  - File Load Reports
  - File Validation Report
- Error Message** at the bottom center:
 

Apr 7, 2023 5:47:52 PM CDT Critical Could not load file, duplicate file detected for company DEMO and data type ACHPAYMENTSIMPORT. Previous file loaded at Mar 27, 2023 2:48:14 PM CDT
- OK** button in the bottom right corner.

## Create Map

Files not in an EDI 820 or SWIFT MT103 format, but are formatted as Fixed Length, XML, or CSV, may need to create a Custom Map to be accepted by the bank.

Custom maps can be created within Treasury Center. For any assistance with the creation or formatting of a custom map and is designed for a user familiar with the creation and formatting of import files. If you have questions, please contact our Treasury Management support team at 855-888-2242, [Treasurymanagement.support@prosperitybankusa.com](mailto:Treasurymanagement.support@prosperitybankusa.com)

The Create File Map screen will display the four steps to creating a map (*Structure, Fields, Validation, and Review*) displayed across the top. The user's current location in the process will display the step the user is currently in.

### Fields

Begin plotting the transactional data contained in the file into Fields. Fields are pieces of information that are used to make up individual transactions. When a field is selected, the area to the right will update to display the options available for that field. The current field will display a white background while other fields will display a grey background.

Once information has been entered for a required field the icon will let the user know to proceed to the next field. All fields of the map will be shown as a column header and the value found in the file for each field is displayed below.

For Delimited files, the systems will separate data into units called a Field Index. Each index is determined by the delimiter specified during Structure setup. Now all required fields will be paired with its corresponding index.

For Fixed Width files, the system will begin data at a Start Index and extend that field until it reaches the Length specified. Each record is determined by the settings established during Structure setup.

For XML files, the system will separate data by its Record XPath. A record is determined by the XPath specified during Structure setup. Now all required fields will be paired with its corresponding XPath.

Once all delimited structure information has been entered, proceed to the File Data section.

Once all fixed length structure information has been entered, proceed to the File Data section.

Each required field will present up to three options:

- Data is located in the file – This selection means that this field is specified in each individual record. Once selected, the option will expand to allow the user to further specify information about this field.

First enter the Field Index/Record XPath/Start Index & Length where this information can be located.

If a Delimited or Fixed Width test file was uploaded, the first record line of that file will be displayed. The delimited example will be sectioned off by the specified delimiter, while the fixed width example will be divided in increments of ten spaces. Once the index information is entered, the corresponding field will be highlighted in green to help ensure that the correct field has been designated.

For Delimited and Fixed Width files, if this field will not always be present in a record, but should default to a specific value, check the box under the reference window. Once this box is checked, enter a value in the Default Value field.

If the value contained in the record is not the same value that should be included in the output file, enter a substitute value. To do this, select the Add Substitution Rule button and create one or more rules in the field(s) that populates.

First, enter the value that the system should look for in the Input field. Next, enter the value that the system should enter as a substitute in the Output field. Enter as many rules as needed. To delete a rule which has been created, select the X.

Once all settings have been specified, select Next Field to create settings.

Data located in the file header or footer - The information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

Specify whether information is contained in the Header or Footer by selecting the corresponding button. Because files may contain multiple headers and footers, specify in which header/footer record this information is located by entering a number in the space provided beside Record Occurrence Number.

Next, enter the Field Index/Record XPath/Start Index & Length where this information can be located within the header or footer.

Lastly, enter a Default Value which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank.

Once all settings have been specified, select Next Field to create settings for the next field.

Data is a constant value, but not located in the file - This selection means that the information for this field will not be in the input file. Instead, the system will populate whatever is entered as the Default Value for the output file.

The choices for the fields that are optional are the same as those presented for required fields along with the following option:

- Not Specified – This selection means that the settings for this field will not be defined and may be ignored. Select Next Field to create settings for the next field.

**Additional Fields:**

**Amount** – If the decimal places are not used in the file and the system is to assume that the last two digits represent cents, the box beside Two Decimal Places Implied should be checked. If the files will contain only whole amounts or utilizes decimals, the box should remain unchecked.

**Beneficiary ID Type** – In the table provided, enter the values utilized to each beneficiary ID type.

**Payment Date** – Specify how dates are formatted by selecting the appropriate option from the Date Format drop down list. If the Custom option is selected, a new field will be presented to define the custom date format. If assistance is needed to correctly define the format, select Help and an informative window will populate.

**Beneficiary Bank ID Type** – In the table provided, the user will enter the values utilized for each bank ID type.

Validation rules use summary data found in headers and footers of the input file to verify data records. In this step control total amounts or record counts, if any exist, are used to perform validation calculations as the file is uploaded. Files having errors during the validation step are rejected.

Two options will be presented:

- Not Specified – This selection means that the settings for this field will not be defined and may be ignored. Select Next Field to create settings for the next field.
- Data is in the file header or footer - This selection means that the information for this field is in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

First, specify whether this information is contained in the Header or Footer by selecting the corresponding radio button. Because files may contain multiple headers and footers, specify which header/footer this information is located by entering a number in the space provided beside Record Occurrence Number.

Enter the Field Index/Record XPath/Start Index & Length where this information can be located within the header or footer.

Enter a Default Value which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired.

Now the setup for a customized map has been completed and a detailed outline of those settings will be displayed.

If a test file is uploaded at the beginning of this process, select Test File Map to ensure that the map has been correctly formatted. If there was no file uploaded at the beginning of this process, or the user would like to test a different file, click in the **Test File** field located near the top of the screen, select the desired file, and then select *Upload Test File*. Once the banner displays stating that the file was successfully uploaded, select Test File Map.

The settings created for the map will be applied to the test file and generate various reports about the file. A **Validation Log** tab will be presented first. If the file was able to be mapped successfully, the dollar and count totals of the file will be displayed. If validation was not entirely successful, the user will see a [FATAL] entry followed by a brief description of the error(s) encountered.

Next, is a File Info tab. Depending on the file format, this tab will present a Line and/or Record count. The line count is the total number of lines contained in the file, including headers, footers, records, etc. The record count represents the total number of transactions found in the file.

The Records will display the details of each transaction that was found. All fields of the map will be shown as a header and the value found for each field will be displayed.

The last tab will be Output. This will display a view of the file in the format that will be delivered to the bank.

To close the test map results window, select OK. To go back and edit the map select one of the steps at the very top of the screen, then select the desired field. Once the user has navigated to a previous step, continue to go through all fields by selecting Next Field, or go straight back to the review page by selecting the Review step at the top of the screen.

Once all map settings and information has been completed, select Save to retain the map.

Continue on the Add Batch Detail screen to add payees. When complete with the new template information, click SAVE.

## Tax Payments

The screenshot shows the Prosperity Bank navigation menu. The 'PROSPERITY BANK' logo is at the top left. To its right are a home icon, a 'Menu' icon, and a search icon. The menu items are arranged in a grid:

- Account Information >
- Stop Payments >
- Payments** >
- Reports >
- Administration >
- Payment Activity >
- Account Transfer
- ACH Payments >
- Wire Transfers >
- Tax Payments** >
- New Tax Payment
- Tax Templates

## New Tax Payment

A new tax payment can be initiated from an existing template, or a free-form batch. Prior to submitting a tax payment, the Company Administrator needs to establish a Tax Division. This is done through Administration. After selecting the type of tax payment batch, click Next.

The screenshot shows the 'New Tax Payment' process flow. At the top, there are tabs for 'Dashboard' and 'New Tax Payment' (which is active and has a close icon). Below the tabs are two sub-tabs: 'New Tax Payment' and 'Tax Templates'. The main heading is 'New Tax Payment'. Below the heading is a four-step process flow:

- 1 Start
- 2 Request
- 3 Review
- 4 Complete

Below the process flow, the text 'Start tax payment' is followed by a legend: '■ = required field'. There are two radio button options:

- Template** Use an existing template.
- Free-Form** Enter all new information.

Dashboard **New Tax Payment** X



**Start tax payment** ■ = required field

**Template** Use an existing template.  
 **Free-Form** Enter all new information.

ACH Company

**Next**

When completing the information below, click Request batch.

Dashboard **New Tax Payment** X

New Tax Payment Tax Templates

## New Tax Payment



**Tax Payment** ■ = required field

Payment Date ■ 05/09/2023	Company Discretionary Data <input type="text"/>
ACH Company Demo (123456789)	Company Entry Description ■ <input type="text"/>
Batch Type Business Tax Payment (CCD+TXP) - Credit Only	
Offset Account ■ <input type="text"/>	
<input type="checkbox"/> Save as Template	

**Tax Payment Details**

+ Add Tax

▷ Notify Me >

Cancel **Request Batch**

When selecting +Add Tax from the previous screen, this screen opens to allow you to choose the Division, Agency, and Tax Type. (As mentioned previously, the Lead Administrator for the Company needs to setup the Tax Division prior to submitting a tax payment). When complete, click OK.

Choose a Tax ×

---

**Tax Selection**

---

Division

Agency

Tax Type

## Tax Templates

From this screen, you can create a template or search for an existing template. Once selected, proceed with completing the information as presented. To use tax payment services, a user needs to be entitled for tax payments.

Dashboard
Tax Templates ×

Tax Payments ▾

New Tax Payment
Tax Templates

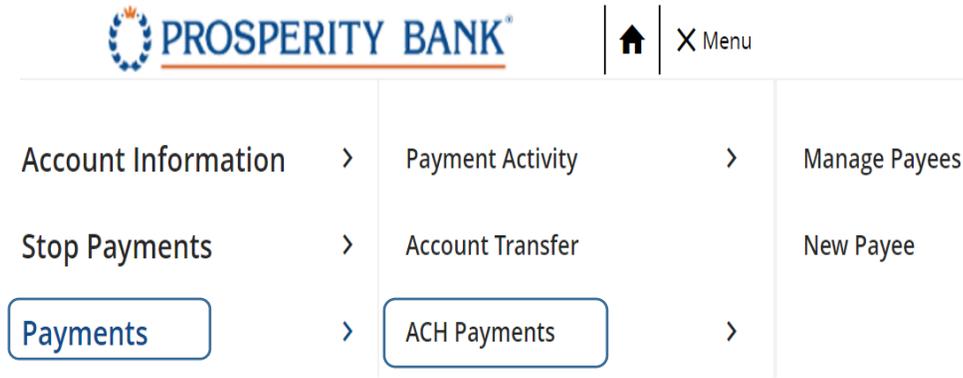
### Tax Templates

#### Template Details

+ Create Template
🖨️ Print Report
🔍 Search ▾

Template Name	Batch Type	ACH Company	Last Used	Last Modified ▾
No result found				

## Manage Payees

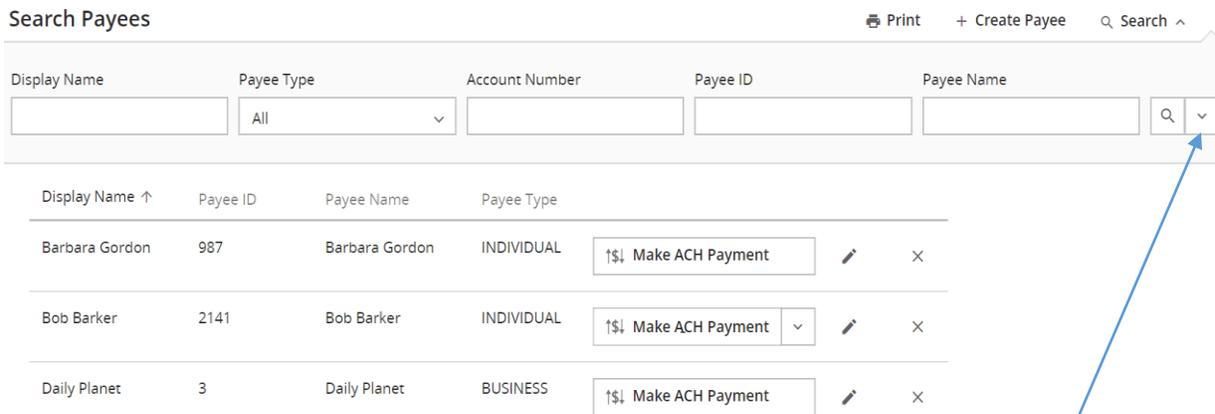


The navigation menu features the Prosperity Bank logo and a home icon with an 'X Menu' label. Below this, there are three main categories: 'Account Information', 'Payment Activity', and 'Manage Payees'. Under 'Account Information' are 'Stop Payments' and 'Payments'. Under 'Payment Activity' are 'Payment Activity' and 'ACH Payments'. Under 'Manage Payees' are 'Manage Payees' and 'New Payee'. The 'Payments' and 'ACH Payments' items are highlighted with blue rounded rectangles.

## Search Payees

A payee search can be done by Display Name, Payee Type, Account Number, Payee ID, or Payee Name.

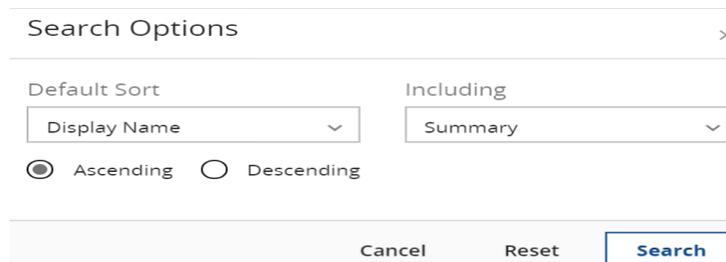
### Manage Payees



The 'Search Payees' interface includes a search bar with filters for Display Name, Payee Type (set to 'All'), Account Number, Payee ID, and Payee Name. It also has 'Print', '+ Create Payee', and 'Search' options. Below the search bar is a table of payees:

Display Name ↑	Payee ID	Payee Name	Payee Type		
Barbara Gordon	987	Barbara Gordon	INDIVIDUAL	↑\$↓ Make ACH Payment	✕
Bob Barker	2141	Bob Barker	INDIVIDUAL	↑\$↓ Make ACH Payment	✕
Daily Planet	3	Daily Planet	BUSINESS	↑\$↓ Make ACH Payment	✕

You can access additional filters within the Payee Search option by clicking on the drop down arrow located on the payee search screen. Here you can update your default sort, and information included.



The 'Search Options' dialog box allows users to customize their search results. It includes a 'Default Sort' dropdown set to 'Display Name', an 'Including' dropdown set to 'Summary', and radio buttons for 'Ascending' (selected) and 'Descending'. At the bottom are 'Cancel', 'Reset', and 'Search' buttons.

## Create a New Payee

To create a new payee, enter the payee information below. After entering the payee information, the next step is to add a payee account, select "Add account" in this section and an additional page will open to add specific information for the payee. After completing this information, click SAVE.

Dashboard **New Payee** X

Manage Payees New Payee

### Create Payee

**Payee Information** ■ = required field

Payee Name ■ A M Banker	Address Address 1
Display As Banker	Address 2
Payee ID ■ 12345	Address 3
Payee Type ■ Individual	Note: PO Boxes are not valid.
	Email Address Ambanker@gmail.com

**Payee Accounts** Select one default account + Add Account

Account Information	Bank Information	Authorized For Debit	Account Type	Payment Type	Default Account
No accounts defined for payee.					

Cancel **Save**

## Add Account to New Payee account

The following screenshot displays the screen that launches when selecting [add account](#). You have the option to add this payee to either ACH, Wire or both payment services.

**Add Payee Account**

Account ACH Wire

**Account Information** ■ = required field

Account Name: A M Banker

Beneficiary ID Type: Account Number

Account Number: 123456789

Select ACH, Wire and/or Real Time Payment Information for the account

**ACH Information** Account can be used in ACH Templates and Batches

**Wire Information** Account can be used in Wire Templates and Transactions

Cancel Next

**Payee Accounts** Select one default account + Add Account

Account Information	Bank Information	Authorized For Debit	Account Type	Payment Type	Default Account
123456789 - A M Banker	103013211 - PROSPERITY BANK	--	Checking	ACH & Wire	Yes <input checked="" type="checkbox"/>

Cancel Save

Continue completing the information for adding the payee account. You have the option whether to add a prenote or not. (When a prenote is created, it will display a Pending Delivery status and the zero-dollar transaction will be sent with the next available ACH batch for processing. Once delivered, the prenote will display an Outstanding status until the three-day trial period has expired. Once the three days has passed, the prenote will display a Completed status and the account may be utilized for payments. If you are unfamiliar with the Bank ID (routing and transit number), select the Bank Lookup to find the specific bank's information. More information on Bank Lookup is provided after this section. When setup, is completed, click Add Payee Account.



If the Correspondent and/or Intermediary bank utilizes a financial institution that has a SWIFT BIC, or if the user is not able to locate the correct financial institution from Bank Lookup, manually enter bank information.

Specify the Correspondent and/or Intermediary Bank ID Type by clicking in the field and selecting the correct option from the menu which populates. Just below that selection, type the ABA routing number or SWIFT BIC of the financial institution in the Correspondent and/or Intermediary Bank ID field. Lastly, enter the 18 characters or less short name used by the financial institution in the Correspondent and/or Intermediary Bank Name field.

← Bank Lookup ✕

Bank ID	Bank Name	City	State Abbreviation	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	🔍
Bank Reference Type: <span style="border: 1px solid #ccc; padding: 2px;">Fed ABA ▾</span>				

Bank ID	Bank Name	City	State Abbreviation	Payment Type	Select
011000015	FEDERAL RESERVE BANK OF BOSTON ⓘ	BOSTON	MA	ACH,Wire	+
011000028	STATE STREET BOSTON ⓘ	BOSTON	MA	ACH,Wire	+
011000536	FEDERAL HOME LOAN BANK ⓘ	BOSTON	MA	ACH,Wire	+
011001234	THE BANK OF NEW YORK MELLON ⓘ	NEW YORK	NY	ACH,Wire	+

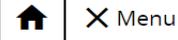
← Bank Lookup ✕

Bank ID	Bank Name	City	State Abbreviation	
<input type="text"/>	<input type="text" value="Bank of Hawaii"/>	<input type="text"/>	<input type="text" value="HI"/>	🔍
Bank Reference Type: <span style="border: 1px solid #ccc; padding: 2px;">Fed ABA ▾</span>				

Bank ID	Bank Name	City	State Abbreviation	Payment Type	Select
121301028	BANK OF HAWAII ⓘ	HONOLULU	HI	ACH,Wire	+

## Payment Activity



Account Information >

Payment Activity >

### Current Activity

Current activity displays all pending and complete payments to be processed. From this page the user can view the dollar amount of all ACH transactions, search for a specific transaction, view status, approve, and cancel pending payments.

Dashboard **Current Activity** X

Current Activity Summary ⓘ Refresh

Status	ALL TRANSACTIONS	ACH Payments	Wire Transfers	Account Transfers
▲ Pending	\$500.25 (2)	\$500.00 (1)	\$0.25 (1)	\$0.00 (0)
Pending Approval	\$0.25 (1)	\$0.00 (0)	\$0.25 (1)	\$0.00 (0)
Pending Release	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Other Pending	\$500.00 (1)	\$500.00 (1)	\$0.00 (0)	\$0.00 (0)
▲ Complete	\$0.05 (1)	\$0.00 (0)	\$0.00 (0)	\$0.05 (1)
Successful	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Unsuccessful	\$0.05 (1)	\$0.00 (0)	\$0.00 (0)	\$0.05 (1)
All	\$500.30 (3)	\$500.00 (1)	\$0.25 (1)	\$0.05 (1)

Current Activity Details

Print Download Search

Type	Transaction Number	Status	Name	Amount
ACH Payments		All		

Date	Transaction Info	Amount	Status	Payment Info																				
04/10/2023	ACH-00797173	Credit \$500.00 (2)	Pending Delivery	<table border="0"> <tr> <td>Name</td> <td>Demo Daily ACH</td> <td><input type="button" value="Cancel"/></td> <td><input type="button" value="&gt;"/></td> </tr> <tr> <td>Batch Type</td> <td>Payroll (PPD)</td> <td></td> <td></td> </tr> <tr> <td>Offset Account</td> <td>*7841 - DDA (DDA) - Prosperity Bank (113122655)</td> <td></td> <td></td> </tr> <tr> <td>Initiator</td> <td>Matthew Hall (DEMO / Matthew)</td> <td></td> <td></td> </tr> <tr> <td>Company Name</td> <td>Demo (123456789)</td> <td></td> <td></td> </tr> </table>	Name	Demo Daily ACH	<input type="button" value="Cancel"/>	<input type="button" value="&gt;"/>	Batch Type	Payroll (PPD)			Offset Account	*7841 - DDA (DDA) - Prosperity Bank (113122655)			Initiator	Matthew Hall (DEMO / Matthew)			Company Name	Demo (123456789)		
Name	Demo Daily ACH	<input type="button" value="Cancel"/>	<input type="button" value="&gt;"/>																					
Batch Type	Payroll (PPD)																							
Offset Account	*7841 - DDA (DDA) - Prosperity Bank (113122655)																							
Initiator	Matthew Hall (DEMO / Matthew)																							
Company Name	Demo (123456789)																							

Future Payments

The following calendar displays payments, including ACH payments that have been established as future dated payments. You can sort this weekly or monthly. This reflects all payment types with a future date.

Dashboard **Future Payments** X View ATR-00797167 Request ACH Rever...

< Previous Next > April 2023 Monthly Weekly

Mon	Tue	Wed	Thu	Fri
				7
10	11	12	13	14
Demo Daily ACH				
Demo Daily Transfer				
Demo Daily Wire				
17	18	19	20	21
Demo Daily ACH				

## Payment History

Search payment history by type of payment, range of dates for search, transaction number, status, and amount. An approver can approve future dated payments and conduct an ACH reversal. Once an ACH reversal is ready for submission, quick Confirm.

Dashboard **Payment History** X

### Payment History

Search Print Download Search

Type	Show From	Show To	Transaction Number	Status	Amount
ACH Payments	03/15/2023	04/06/2023		Select	

Date	Transaction Info	Amount	Status	Payment Info
04/07/2023	†\$  ACH-00797172	Credit \$0.40 (2)	Completed	Batch Type Individual (PPD) Offset Account *7841 - DDA (DDA) - Prosperity Bank (113122655) Processing Date 04/06/2023

Reverse ACH >

## Recurring Activity

Search and review of recurring transfer activities. Search by type of payment, status, name and amount. You also have the ability to edit activity.

Dashboard **Recurring Transfers** X

Current Activity Future Payments **Recurring Transfers** 1

### Recurring Transfers

Search Print Search

Type	Status	Name	Amount
ACH Payments	All		

Transaction Info	Amount	Status	Payment Info
†\$  Demo Daily ACH	Credit \$500.00 (2)	Scheduled	Recurring Frequency Daily on all business days starting on 03/27/2023 ending on 04/28/2023 Initiator Matthew Hall (DEMO / Matthew) Company Name Demo (123456789)

Edit >

## Description of batch statuses and sample notifications

This section provides a description of ACH batch statuses and sample notifications sent to users originating ACH transactions.

**Pending** - The total dollar amount of all pending ACH payments followed in parenthesis by the total of pending batches.

**Pending Approval** - The dollar amount and number of batches presented in this row reflects the total of ACH batches which are waiting to be approved before they can be sent to the bank for processing.

**Pending Release** - Only applies to wires and therefore will display all zeros for ACH.

**Other Pending** - This field often represents batches that are pending delivery.

**Complete**- Displays the total dollar amount of all completed ACH payments followed. Completed signifies that the batch was delivered to the bank. If the user has selected Show Status Details, the user will see additional options.

**Successful** - The total dollar amount and number of batches which were successfully delivered to the bank.

**Unsuccessful** - The total dollar amount and number of batches which failed their delivery to the bank.

### Sample Notifications

#### ACH Notification



This transaction is pending delivery to the bank.  
Transaction Number: ACH-00797135  
ACH Company: Demo  
Company Entry Description: Demo Pay  
Payment Date: 04/06/2023  
Total Credits: \$1.50 (2)  
Total Debits: \$0.00 (0)  
Status: Pending Delivery

#### ACH Notification



This transaction has been successfully completed.  
Transaction Number: ACH-00796891  
ACH Company: Demo  
Company Entry Description: test  
Payment Date: 03/30/2023  
Total Credits: \$2.00 (2)  
Total Debits: \$0.00 (0)  
Status: Completed

## Contact Treasury Management Support

For assistance, please contact our Treasury Management Support team at 855-888-2242, [treasurymanagement.support@prosperitybankusa.com](mailto:treasurymanagement.support@prosperitybankusa.com)