

BARRINGTON

Corporation

Dear ACH Customer:

Thank you for your interest in our software, ACH for the PC for Windows.

To install the Demo of ACH for the PC click on the Full Version and choose the Save Option. Once downloaded to the pc you want to install the program on you will see a file named pcsetupf.exe Click on that file and choose Run. You will be prompted to enter a password. Enter V9009N8VN4 (note that you must capitalize the letters highlighted and underlined). Once installed follow the instructions in this setup guide. The demo allows you to write 5 encrypted files. To write more files you will need to purchase a license to continue to use the program.

Please read the **overview included** with this package. You will find the documentation in the program ACH for the PC itself. To access it, select "Help" from the main menu and then select "Documentation". The manual will appear on the screen using the Adobe Acrobat 7.0 reader, if you would like to print it out, execute the print option. **If you have an older version of the Acrobat Reader, you must uninstall it first.**

Once installed, use the following User Name & Password: **If you have any problem with these 4 fields when entering the first time, Double-click the field to highlight it then press your Backspace key to make sure you are at the front of the field.**

USER NAME: DEFAULT
PASSWORD: PASSWORD (all capitals)

In the program, at the Main Menu select "Tools", "Applications" enter the following for the Demo:

Serial Number: BCFIDEMO

Registration Key RP9M4W-1MBS5S-521

If you have already purchased the program then input your assigned Serial Number and Registration Key

This will allow you to access the program with the options ordered. Again, our documentation is in the program. We use the Adobe Acrobat reader, version 7.0 which we have included in the setup for you to read or print it out. **Read the Overview** in the front of the documentation manual, this will help you to understand the process a bit more prior to starting.

If you have any questions call 1- 800-779-0183.

Sincerely,

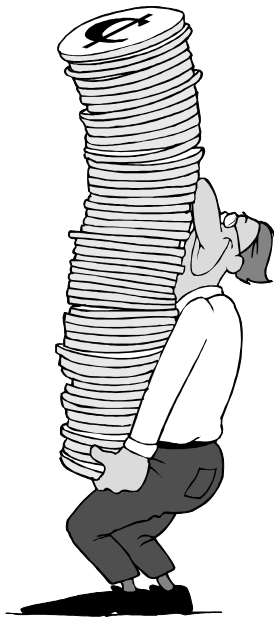
Barrington Corporation

What is *ACH for the PC*TM?

*ACH for the PC*TM is a software system which offers an easy and economical way to originate Automated Clearing House (ACH) direct deposit, collections and disbursements from a personal computer.

Now, anyone with a PC can originate ACH transactions through a financial institution (commercial bank, savings and loan, credit union). A company can directly deposit payroll, concentrate and disburse cash, and electronically debit preauthorized accounts; eliminating the delays and processing problems associated with checks. Using *ACH for the PC*, a company can improve its cash flow by better managing its disbursement and collection schedules.

ACH for the PC can save financial institutions money while increasing fee-income. Because transactions made through the ACH-system are entirely electronic, a financial institution's data processing staff will not handle paper checks for such transactions.



Also, because customers who use *ACH for the PC* will already have put their transactions into electronic form, the financial institution's data-entry people won't have to reenter this information.

It supports ACH formats PPD, PPD+, CCD, CCD+, RCK, ENR, TXP (EFTPS), POP, G/L, & Loan Payments.

We designed *ACH for the PC* for simplicity for both the financial institution and its commercial customers & back it with a 60-day money back guarantee.

How *ACH for the PC*TM works!

*ACH for the PC*TM is actually the commercial customer's software package, *ACH for the PC*TM, which allows a company or the institution to create

ACH transactions.

The customer can deliver a diskette, or transmit the information or even E-mail it. Next, the financial institution will load the customer's transactions into *ACH Bind*.

ACH for the PC is compatible with any ACH-clearing system, and transaction files can be easily loaded into Fedline or to a mainframe ACH computer-system.

Contact **Barrington** at **800 779-0183**.

ACH FOR THE PC

Example

Direct Deposit

Now, you can have your paycheck automatically deposited in your checking or savings account on payday. You don't have to change your present banking relationship to take advantage of this service.

Direct Deposit will help you in many ways.

- _ Save trips to your financial institution.
- _ Save time depositing your checks — no waiting in long lines on payday.
- _ Eliminate the possibility of lost, stolen, or forged checks.
- _ Deposit your money faster — reducing the possibility of overdrafts.
- _ Deposit your money, even if you're on vacation, sick, or away on business.

Here's how Direct Deposit works:

On payday you'll receive an earnings statement which shows gross pay, taxes, other deductions, and net pay. Your money will be deposited in your account. The amount of the deposit will appear on your bank statement. We believe you'll like the added convenience of having your net pay automatically deposited for you. Direct Deposit is safe, convenient, and easy. To take advantage of this service, please complete the attached authorization form and return it to the Payroll Department.

The authorization form below gives your company and your financial institution the authority to deposit your pay to your account. Simply complete the form to take advantage of Direct Deposit.

1. Mark the account-type box to indicate whether your pay should be deposited to your checking or savings account.
2. Fill in your name, name and location of your financial institution, and the date.
3. Attach a **voided check** for verification of all financial institution information. If you're unable to attach a voided check, please fill in your transit/routing number and account number.
4. Be sure to sign the form!

.....
EMPLOYEE'S AUTHORIZATION — Please fill out and return to the Payroll Department.

I authorize my employer, _____, and the financial institution listed below to initiate electronic credit entries, and if necessary, debit entries and adjustments for any credit entries which were incompletely funded by my employer or for any credit entries otherwise in error to my:

Checking account Savings account each payday.

This authority will remain in effect, until I cancel it in writing.

← Please staple a voided check here.

FINANCIAL INSTITUTION

DATE

BRANCH

NAME (PLEASE PRINT)

CITY, STATE

SIGNATURE



ACH FOR THE PC

Quick Setup and Information Guide

This package contains 2 learning tools

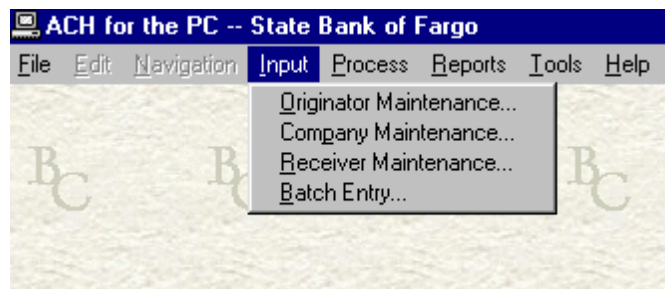
Overview
Quick Setup

Quick Set Up

OUTLINE OF PROGRAM

1. Step 1: Set up Bank
2. Step 2: Set up Company
3. Step 3: Set up Receivers
4. Step 4: Set up Batch
5. Step 5: Write Files

Main Screen and Data Entry Toolbar



At the main screen of ACH for the PC the commands used in this document are across the top of the main screen.

The Data Entry Toolbar is directly above the working window, it will only appear when you go into one of the commands such as Input



1 2 3 4 5 6 7

1. These will scroll through records within a window.
2. When lit up, this will SAVE the current record or screen.
3. Undo- or cancel the current screen input
4. Click this to ADD A NEW RECORD or start a new screen.
5. The red X is to delete record.
6. Sort command.-sort entries or records within a batch
7. Closes Window.

*****ONLY THE BLUE FIELDS ARE REQUIRED*****

Step 1: Set up Bank Information

1. Select "Input", then select "Originator Maintenance". The screen will appear with no highlighted fields. To activate the fields, select the "Add a New Record" button (White Sheet of Paper) located in the "Data Entry Toolbar".
2. Originator name is the Bank Name.
3. Immediate Origin Name is the Company Name.
4. Immediate Origin is the Tax ID of the company. ****NOTE**** When using TAX ID numbers you must put a check in the NonBank Immediate Origin check box.
5. Immediate Destination Name is the bank name.
6. Immediate Destination is the Bank's Routing (ABA) number.
7. Numeric File ID Modifier Range, Alphabetic File ID Modifier Range, Trace Number and Batch Number Range can be left the way they are.
8. PIN number is either bank assigned or company makes up their own.
9. Once screen is completed, click the SAVE (Black Diskette) in the "Data Entry Toolbar". Select the "Select Originator" button at the bottom of the window and make sure it says the bank name, SAVE again and go on to "Company Maintenance".

The screenshot shows the 'Originator Maintenance' window with the following data entered:

- Originator Name: State Bank
- Immediate Origin Name: Acme Baby Care Company
- Immediate Origin: 545645454 (with NonBank Immediate Origin)
- Immediate Destination Name: State Bank of Fargo
- Immediate Destination: 091310521 (with NonBank Immediate Destination)
- Numeric File ID Modifier Range: 0 To 9
- Alphabetic File ID Modifier Range: A To Z
- Trace Number Range: 1 To 9999999 (with Reset Trace Numbers)
- Batch Number Range: 1 To 9999999 (with Reset Batch Numbers)
- Reference Code: (empty)
- Last File Creation Date: 04/30/2001
- PIN: 123

A 'Select Originator...' button is located at the bottom right of the window.

Step 2a: Set up Company

1. Select "Input", then select "Company Maintenance" and click the "ADD A NEW RECORD" button.
2. Company's assigned ID is Tax ID.
3. Company's Name is the Long name of company.
4. Company's Short Name is the name used to shorten the name of the company.
5. If the amount of the batch goes over the maximum dollar amount the program will give a warning.
6. ACH ID type is usually Employer Identification Number (EIN) which is the TAX ID number.
7. Company's ACH ID is the TAX ID.
8. When screen is completed, click "SAVE", in the "Data Entry Toolbar" and go to "Accounts" tab.

The screenshot shows the 'Company Information' window with the following data entered:

- Company's Assigned ID: 55-0255098
- Company's Name: ACME BABY CARE COMPANY
- Company's Short Name: ABC COMPANY
- Maximum Dollar Amount: \$10,000.00
- ACH ID Type: Employer Identification Number (dropdown menu)
- Company's ACH ID: 550255098

The window has tabs for 'Primary (ACH) Company Data', 'Secondary Company Data', 'Accounts', 'Applications', and 'Browse'. The 'Primary (ACH) Company Data' tab is currently selected.

Step 2b: Set up Company Accounts

1. Select the “Accounts” tab and click the “ADD A NEW RECORD” button.
2. Bank name will be the name of the bank where the account is held.
3. Routing number is the number associated with that bank, can be found on a check.
4. Account number is located on a check.
5. Account type is a drop down menu that allows you to choose the type of account is being used.
6. Account description is a short description that describes the account being used.
7. Check the Prenote box if you would like to send a test file.
8. When screen is completed, click “SAVE”, in the “Data Entry Toolbar” and go to “Applications” tab.

Step 2c: Set up Application

1. Select the “Applications” tab and click the “ADD A NEW RECORD” button.
2. Company Discretionary Data is a description of Batch.
3. Company Entry Description is another description of what is being done in the batch.
4. Standard Entry Class is what is being done with the batch, Prearranged Payment and Deposit (PPD) will be most often used.
5. Bank account is the account that the money will be debited or credited at the company.
6. Recipient Transaction Type is either a Deposit (Credit) or Payment (Debit), to differentiate:
 - A. Deposit (credit) will be used for payrolls, paying a vendor, or paying something outside of the company.
 - B. Payment (debit) is used when you want to take money into your company. Example would be a health club collecting dues.
7. Originating DFI is bank routing number without the last digit.
8. When screen is completed, click “SAVE”, in the “Data Entry Toolbar” and close screen.

Step 3a: Set up Receivers

1. Select "Input", then select "Receiver Maintenance", and click the "ADD A NEW RECORD" button.
2. Make Sure that your company's name is at the top.
3. Identification number is a number that is assigned to the receiver. It can be whatever the company wants to use. An example would be to use social security numbers for payroll.
4. Receiver's Name is the person's name who you are taking money from or giving it to.
5. Discretionary Data can be left blank.
6. When screen is completed, click "SAVE", in the "Data Entry Toolbar" and click the "Accounts" tab.

The screenshot shows the 'Receiver Information' window for 'ABC CORPORATION'. The 'Primary (ACH) Receiver Data' tab is active. The 'Identification Number' field contains '001'. The 'Receiver's Name' field contains 'SMITH, DONALD'. The 'Discretionary Data' field is empty. The window title is 'Receiver Information' and the company name is 'ABC CORPORATION'.

Step 3b: Set up Receiver Accounts

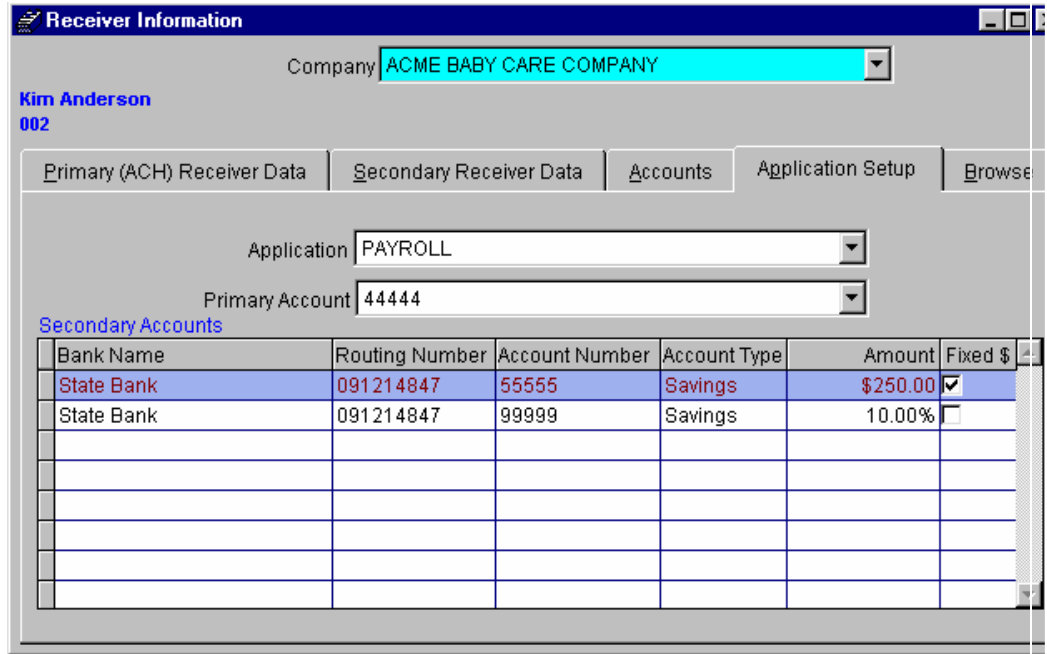
1. Select "Accounts" tab and click the "ADD A NEW RECORD" button.
2. Bank name is the bank name of the receiving bank. This bank does not have to be the same as the company's bank.
3. Name on Account is holder of the account being debited or credited.
4. Routing number is the number referencing the receiver's bank.
5. Account number is the number that the bank looks for to find that account
6. Account type is what the receivers are using, either a checking, savings, GL or Loan.
7. Account description is a descriptor to that account.
8. Check Prenote to send a test file to the bank.
9. **MULTIPLE ACCOUNTS:** If a customer or employee wants to use multiple accounts, "SAVE" record and click the "ADD A NEW RECORD" button. This will activate the window again. Fill in information, "SAVE". To add more accounts continue process.
10. After completing screen, go to the "Applications Tab" (If Applications tab is not enabled, press "Save").

The screenshot shows the 'Receiver Information' window for 'ACME BABY CARE COMPANY'. The 'Accounts' tab is active. The 'Bank Name' field contains 'National Bank'. The 'Name on Account' field is empty. The 'Routing Number' field contains '081509737'. The 'Account Number' field contains '00000001'. The 'Account Type' dropdown menu is set to 'Checking'. The 'Account Description' field contains 'Checking Account'. The 'Prenote?' checkbox is unchecked. The window title is 'Receiver Information' and the company name is 'ACME BABY CARE COMPANY'.

Step 3c: Set up Applications

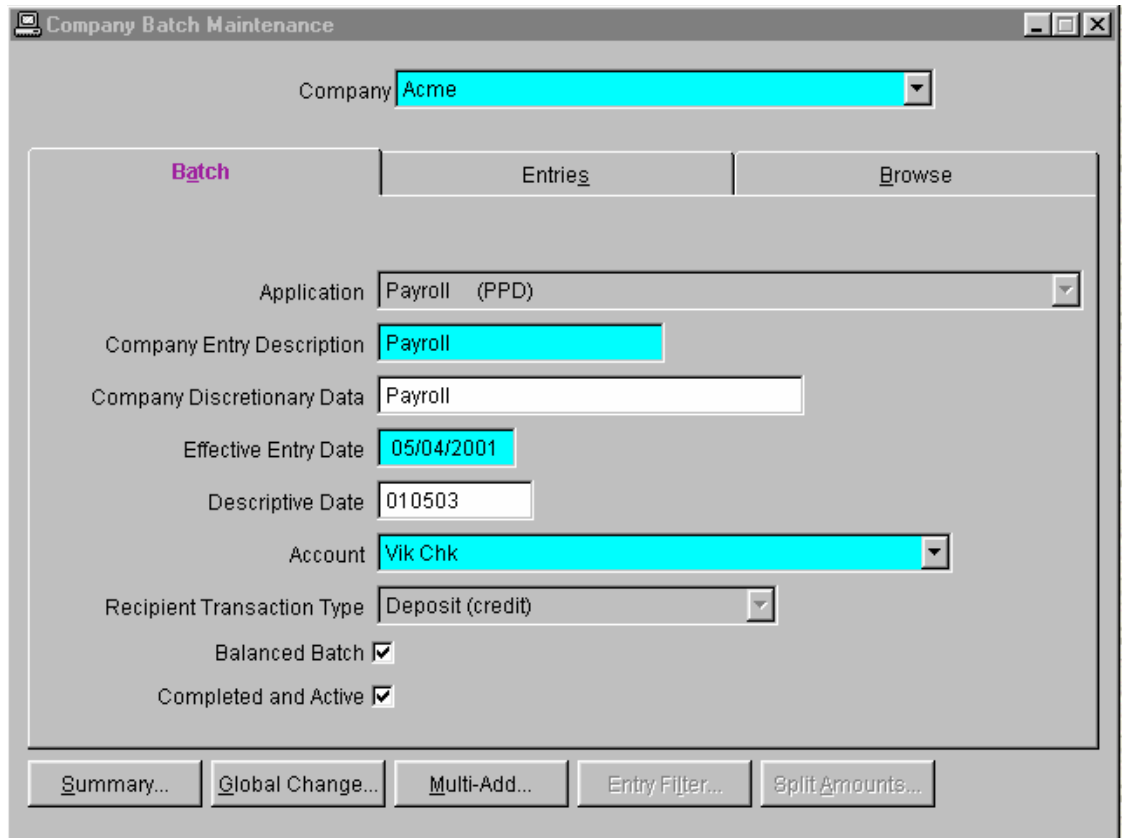
1. Select "Applications" tab.
2. Make sure there is an application in the drop down menu or select the application that fits that receiver.
3. Make sure that there is a Primary Account
4. Click "SAVE" and then close.
5. **SECONDARY**

ACCOUNTS are accounts that somebody uses to have portions of their money go into or taken out of. An example of this is above; if an employee has 2 savings accounts and one checking, the primary account would be his checking (Account number 44444), while his two savings would be secondary accounts. If an employee or customer only has one account, it must be his primary account.



Step 4: Batch Entry

1. Select "Input" then select "Batch Entry". Click the "ADD A NEW RECORD" button on the "Data Entry Toolbar".
2. Select the Application that you would like to use and the rest of the information will fill in automatically.
3. The "Completed and Active" checkbox located at the bottom must be checked to write the file.
4. Click "SAVE" and go to the "Entries" tab.
5. **EFFECTIVE ENTRY DATE** must be the next business day. To change date, right click in field and choose date from calendar.



Step 4b: Batch Entry Entries Tab

1. Select the “Entries” tab, click on “Multi ADD” to add entries.
2. To view entries, either scroll through them using your “Data Entry Toolbar”, or use the “Browse” tab located to the right of “Recipient Amount Entry”.
3. AMOUNTS can be added at the “Entries” screen or at the ”Browse” grid.
4. When all entries are correct, make sure that “Completed and Active” is checked on the” Batch” tab.
5. Its now time to “Write” the file.

Company Batch Maintenance

Company: ACME BABY CARE COMPANY

Batch: Entries Browse

All Entries

Recipient Amount Entry Browse

Application Name: PAYROLL (PPD)
 Batch Description: PAYROLL
 Discretionary Data: Direct Deposit

Recipient ID: 001
 Recipient's Name: John Smith
 Primary Account Routing Number: 081509737
 Primary Account Number: 00000001
 Amount: \$876.78
 Updated Entry: 01/18/1999
 Prenoted Account:

Addenda...
Split Transaction
Offset

Summary... Global Change... Multi-Add... Entry Filter... Split Amounts...

Step 5: Write the File

1. Select “Process” then select “Write ACH File”.
2. Highlight file, check to make sure that effective entry date is the next business day.
3. Make sure that File Output type is that of the bank, most banks will have Windows Bind.
4. Select the “Write” button and choose drive to save file.
5. Answer questions as they come up, the usual answer will be no.
6. At the end of the day or after all files have been written, select “Process” then select “End of Day Processing”. Mark all batches and move to history.

Write ACH File

Batches marked as complete

Company Name	Batch Name	Effective Entry Date
ACME BABY CARE COMPANY	PAYROLL	08/26/1998

Today's Date: 09/01/1998

Select All
Summary
Write
Send File
Close

Entry Filter All Entries

File Output Type
 DOS Bind Format
 Windows Bind Format
 ASCII
 Streaming