

ACH via Direct Send

ACH Origination: Direct Transmission to the Webster Data Center

How the Process Works:

1. Generate your ACH Files and send to Webster's Data Center via SFTP prior to our cutoff time of 6p.m. ET. Be sure to name your files per the specific format (case sensitive) which was established during implementation. Note: The effective date in the file cannot be a non-banking day (no weekends, no holidays, etc.)
2. Be sure to send Control Total Emails using the template provided to you during implementation. They will verify your totals match those processed, to help ensure the files include all the information they should. Note: If we do not receive your totals or if they do not match, your file will be delayed, potentially to the next processing day if we are unable to contact you before our end of day processing.
3. Within an hour after you send each individual file, you will get an email notification your file was received. (See Chart A)
4. As we receive files throughout the day, our automated process will review them for file structure issues (per the Nacha standard format). This allows for a more immediate reaction to file issues. If there is a format issue with your file, the file will not be processed, and you will need to send in a new file.
- 5 You will receive Summary Combined Total email notifications within an hour after each processing window (see Chart B), which includes the totals from all the files that you sent to Webster during that processing window. If the email states Out-of-balance, (see Chart C) then we will work with you to resolve the issue, or request a new file from you if needed
6. You will receive a final confirmation email to confirm your file processing totals (Chart D)

Chart A

| INDIVIDUAL ACH FILE COMPARISON | | | |
|--|----------|--|------------|
| ACH FILE TRANSMITTAL FOR: Webster Bank | | | |
| FILE NAME: | | | |
| CUMULATIVE BATCH COUNT: | 4 | | MESSAGE: |
| 9 RECORD BATCH COUNT: | 4 | | IN-BALANCE |
| CUMULATIVE AMOUNT: | \$132.50 | | |
| 9 RECORD AMOUNT: | \$132.50 | | |
| ----- | | | |
| BATCH: 0000001 | | | |
| # OF 6 RECORDS IN BATCH: | 5 | | MESSAGE: |
| REC COUNT FROM 8 RECORD: | 5 | | IN-BALANCE |
| CUMULATIVE 6 REC AMOUNT: | \$1.25 | | |
| 8 RECORD AMOUNT: | \$1.25 | | |
| ----- | | | |
| BATCH: 0000002 | | | |
| # OF 6 RECORDS IN BATCH: | 1 | | MESSAGE: |
| REC COUNT FROM 8 RECORD: | 1 | | IN-BALANCE |
| CUMULATIVE 6 REC AMOUNT: | \$1.25 | | |
| 8 RECORD AMOUNT: | \$1.25 | | |
| ----- | | | |
| BATCH: 0000003 | | | |
| # OF 6 RECORDS IN BATCH: | 5 | | MESSAGE: |
| REC COUNT FROM 8 RECORD: | 5 | | IN-BALANCE |
| CUMULATIVE 6 REC AMOUNT: | \$75.00 | | |
| 8 RECORD AMOUNT: | \$75.00 | | |
| ----- | | | |
| BATCH: 0000004 | | | |
| # OF 6 RECORDS IN BATCH: | 1 | | MESSAGE: |
| REC COUNT FROM 8 RECORD: | 1 | | IN-BALANCE |
| CUMULATIVE 6 REC AMOUNT: | \$75.00 | | |
| 8 RECORD AMOUNT: | \$75.00 | | |

Chart B

| COMBINED ACH FILE COMPARISON | | | |
|--|--------------|--|------------|
| ACH FILE TRANSMITTAL FOR: Webster Bank | | | |
| FILE NAME: | | | |
| INDIV FILE CUMULATIVE BATCH COUNT: | 46 | | MESSAGE: |
| COMBINED FILE CUMULATIVE BATCH COUNT: | 46 | | IN-BALANCE |
| COMBINED FILE 9 RECORD BATCH COUNT: | 46 | | |
| INDIV FILE CUMULATIVE AMOUNT: | \$111,315.36 | | |
| COMBINED FILE CUMULATIVE AMOUNT: | \$111,315.36 | | |
| COMBINED FILE 9 RECORD AMOUNT: | \$111,315.36 | | |
| ----- | | | |
| BATCH: 0000001 | | | |
| # OF 6 RECORDS IN BATCH: | 2 | | MESSAGE: |
| REC COUNT FROM 8 RECORD: | 2 | | IN-BALANCE |
| CUMULATIVE 6 REC AMOUNT: | \$.50 | | |
| 8 RECORD AMOUNT: | \$.50 | | |
| ----- | | | |
| BATCH: 0000001 | | | |
| # OF 6 RECORDS IN BATCH: | 44 | | MESSAGE: |
| REC COUNT FROM 8 RECORD: | 44 | | IN-BALANCE |
| CUMULATIVE 6 REC AMOUNT: | \$8,578.77 | | |
| 8 RECORD AMOUNT: | \$8,578.77 | | |
| ----- | | | |
| BATCH: 0000001 | | | |
| # OF 6 RECORDS IN BATCH: | 42 | | MESSAGE: |
| REC COUNT FROM 8 RECORD: | 42 | | IN-BALANCE |
| CUMULATIVE 6 REC AMOUNT: | \$4,320.21 | | |
| 8 RECORD AMOUNT: | \$4,320.21 | | |

Chart C

| COMBINED ACH FILE COMPARISON | | | |
|--|--------------|--|----------------|
| ACH FILE TRANSMITTAL FOR: Webster Bank | | | |
| FILE NAME: | | | |
| INDIV FILE CUMULATIVE BATCH COUNT: | 46 | | MESSAGE: |
| COMBINED FILE CUMULATIVE BATCH COUNT: | 45 | | OUT-OF-BALANCE |
| COMBINED FILE 9 RECORD BATCH COUNT: | 0 | | |
| INDIV FILE CUMULATIVE AMOUNT: | \$111,315.36 | | |
| COMBINED FILE CUMULATIVE AMOUNT: | \$111,240.36 | | |
| COMBINED FILE 9 RECORD AMOUNT: | \$1.00 | | |

Chart D

From: FIS.ECC.MAINFRAME.OPERATIONS@FISGLOBAL.COM <FIS.ECC.MAINFRAME.OPERATIONS@FISGLOBAL.COM>
 Sent: Wednesday, January 13, 2021 11:59 AM
 To: ACHTransmission <ACH@WebsterBank.com>; FNF IS ACH Transmission <FNFIS.LIT.ECC.MAINFRAME.OPERATIONS@FISGLOBAL.COM>; FILESSUPPORT@TRANSACTIS.COM
 Subject: [EXTERNAL] ABC COMPANY FILE TOTALS

| ABC COMPANY | FILE TOTALS |
|--------------------------------|-----------------------------------|
| FIDELITY INFORMATION SERVICES | RUN DATE: 01/13/21 |
| ACH FILE VALIDATION AND TOTALS | RUN TIME: 10:58 |
| ----- | |
| *****BALANCING SECTION***** | FILE DATE/TIME/MOD: 210113/1136/A |
| FILE BALANCES TO TRANS | BALANCING RECORD NBR 273 |
| | ITEMS CREDITS DEBITS |
| **COMPUTED | 265 123,456.78 .00 |
| FILE TOTAL RECORD | 265 123,456.78 .00 |

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.
 Message Encrypted via TLS connection

Direct Transmission Processing Times:

| Cut-off time | Settlement Options | Summary Emails Generated | Payment Processing Window | Fed Settlement Time Frames (based on Same Day eligibility) |
|--------------|----------------------|--------------------------|---------------------------|--|
| 9:00 a.m. ET | Same Day or Next Day | 9:15 a.m. ET | 9:30 a.m. ET | 1:00 p.m. ET or next day at 8:30 a.m. ET |
| 1:00 p.m. ET | Same Day or Next Day | 1:15 p.m. ET | 1:30 p.m. ET | 5:00 p.m. ET or next day at 8:30 a.m. ET |
| 2:30 p.m. ET | Same Day or Next Day | 2:45 p.m. ET | 3:30 p.m. ET | 6:00 p.m. ET or next day at 8:30 a.m. ET |
| 6:00 p.m. ET | Next Day | 6:15 p.m. ET | 6:30 p.m. ET | Next day at 8:30 a.m. ET |

Tips:

- Name your files per the case sensitive requirement established at setup. If you don't, your files could be held or delayed
- Duplicate file names sent during the same processing window will override each other
- When files are sent later in the day, it leaves less time to resolve any file issues. In the event of an issue, if we are unable to contact you, we will hold the files until the next processing day. We recommend you transmit your files 1-2 days in advance of the effective date as a best practice
- If your file(s) meet the criteria below, they WILL be processed Same Day:
 - The effective date is equal to today
 - The file is received and processed prior to the 9:00 a.m. ET, 1:00 p.m. ET and 2:30 p.m. ET Same Day cutoff times
 - Individual transactions are \$1,000,000 or less
- You can insert the Optional Same Day Indicator in the batch header records. The format is "SDHHMM" i.e., a desired settlement at 1 p.m. ET would be "SD1300" and a 5 p.m. settlement would be "SD1700"
- **How to process Reversals:** The only allowable reason to process Reversals, per the Nacha Rules, is to correct an error. Reversals used for any other reason is a violation of the Nacha Rules and could have penalties for processing. If you submitted an erroneous file or transaction, you can reverse the full file or individual transaction(s). If you are reversing a full file, you will need to send correcting file(s) within 24 hours of discovery and notify the Receiver(s). All information must match the original transactions, including ACH Company ID, Receiver account information, dollar amounts, etc. For correction to a credit origination, the batch would include correcting debits to reverse the flow of funds and vice versa for debit originations. Be sure to include "REVERSAL" in the batch entry description field. Reversals can only be processed within 5 days of the original settlement date. It is important to understand the risk of reversals and it is not a guarantee that funds will be recovered. When you contact the recipient, determine the best method to correct the issue which could be the recipient requesting a return from their bank, or a payment method outside of the ACH network.
- **Back-up plan:** If you have system issues that prevent you from sending us a file via Direct Transmission or your system does not have the ability to create a reversing file, then you will need to use Web-Link for disaster recovery or error correction. Contact your Client Support Specialist to establish access to originate via Web-Link in advance so that it's ready to use as a back-up plan. If you need to use your back-up plan, contact your Relationship Manager or Client Support Specialist to let them know you are using the back-up plan and have them establish a temporary transaction limit.
- **NOTE:** If you sent a prenote for a recipient, make sure the live transaction is compliant with all the Nacha Rules. Prenotes are zero-dollar, non-monetary transactions that are sent prior to a live transaction to validate account information. If entering a prenote, a live transaction cannot be sent until 3 business days after the prenote's effective date.