



e-Treasury/Web-Link Migration ACH Payments Comparison

User Options & Report Differences

July 7, 2023





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Overview

To facilitate the migration of Webster clients to e-Treasury, this document details the differences between Web-Link’s ACH payments and e-Treasury’s Payments. Illustrations include user options.

This process allows for the creation of live ACH batches either from existing templates, or free-form entry without a template. If a template is used, the batch can be created for a one-time use for the current processing day, a future processing day or on a recurring basis on a pre-defined schedule.

Free-form batches may be created for current day or a future processing day but may not be defined as a recurring series.

Existing or new payees may be used and saved when initiating batches, either from a template or a free-form entry.

Create ACH Payments vs. e-Treasury ACH Payments

Web-Link’s Create ACH Payments and Create ACH Templates is the equivalent of e-Treasury’s ACH Payments.

Payments	Fraud Control	Check Services	File Services	Tools	Administration
MANAGE		CREATE ACH PAYMENTS		CREATE WIRE PAYMENTS	CREATE WIRE TEMPLATES
Payment Center		From Template		From Template	Drawdown
Template Center		CCD		From Template Group	International Wire
Transfer Center		Child Support		Drawdown	US Federal Tax
Transfer Template Center		CTX		International Wire	US Wire
Template Groups		PPD		US Federal Tax	Wire Template Group
Master Recipient List		Tax		US Wire	
		TEL			
		WEB		CREATE ACH TEMPLATES	
PAYMENT TOOLS		LINKS		CCD	
Import Profiles		Business Bill Pay		Child Support	
Import History				CTX	
Export Profiles		CREATE TRANSFERS		PPD	
Export History		Single		Tax	
Holiday Calendar		One to Many		TEL	
		Many to One		WEB	
CREATE MASTER RECIPIENTS		Loan		CREATE TRANSFER TEMPLATES	
Recipients				One to Many	
				Many to One	
REPORTS					
Payment Reports					
Transfer Reports					



e-Treasury: ACH Payments

Select ACH Payments from the Payments & Transfers tab to create an ACH Payment from a Free-Form batch or from a template.

The screenshot shows the 'ACH Payments' page in the 'PAYMENTS & TRANSFERS' tab. The 'Current Progress' bar indicates step 1 of 4: 'Select'. A sidebar menu lists various payment activities, with 'ACH Payments' highlighted. The main content area includes a 'Select Template' section with a search box and a 'Batch' section with a dropdown menu. A right-hand sidebar contains navigation links and utility options.

Navigation: DASHBOARD ACCOUNT INFORMATION **PAYMENTS & TRANSFERS** CONTROL & RECON SFT TOOLS ADMINISTRATION MY SETTINGS

ACH Payments

Current Progress: 1 Select — 4 Complete

Payment Activity

- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Integrated Payables Import
- Tax Payments
- Remote Deposit Capture

Select Template

Select existing ACH Batch template.

Batch

any [dropdown]

* indicates required fields
Page generated on 05/24/2023 at 9:24 AM EDT

Payment Activity

- ACH Payments
- Create Batch
- Manage Batch Templates
- Transaction Import

Wire Transfer

- Account Transfer
- Payee Maintenance
- Import Maintenance
- Integrated Payables Import
- Tax Payments
- Remote Deposit Capture

Return to my home page
Make this my home page

Help for this page
Print this page
Terms and conditions
Privacy policy
Contact us

The screenshot shows the 'ACH Payments' page in the 'Request' step. The 'Current Progress' bar indicates step 2 of 4: 'Request'. The 'Select Template' section is highlighted, and the 'Free-Form Batch' section is also highlighted, showing an 'ACH Company' dropdown menu.

ACH Payments

Current Progress: 1 Select — 2 Request — 3 Review — 4 Complete

Select Template

Select existing ACH Batch template.

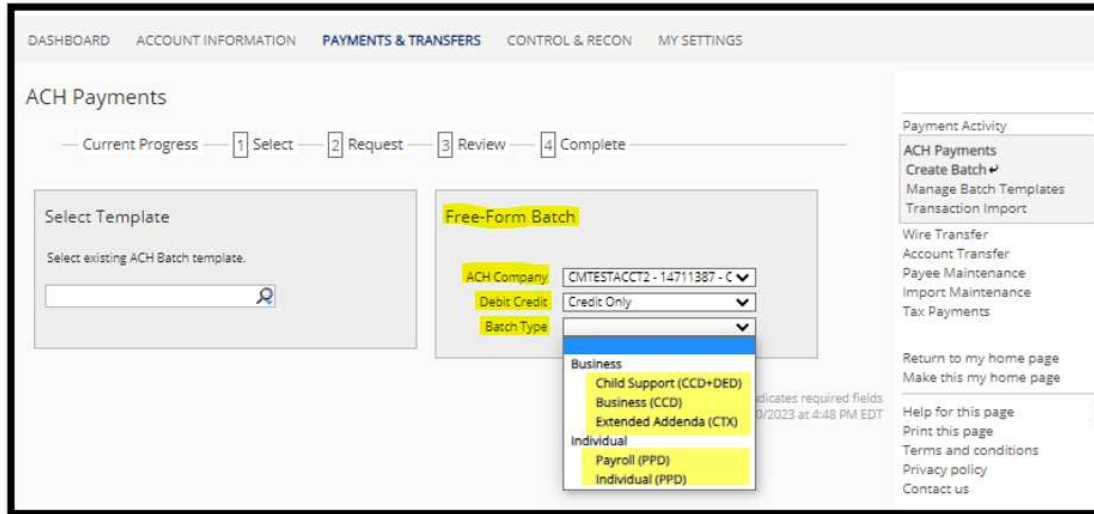
Free-Form Batch

ACH Company [dropdown]



Free-Form Batch

Under Free-Form Batch, choose your ACH Company. The drop-down will show your offset account to help you make the best selection. Under Debit Credit, choose whether your file will be Debits and Credits, Debits Only, or Credits Only (note that this field depends on user entitlements). Under Batch Type, choose your payment type.





First, complete the Payment Date and the Company Entry Description to begin entering your payees.

You can save as a template for future use by clicking the Save as Template box and giving the template a name. The Memo field contains the offset account that will be used for your batch.

Create Batch

The Same Day ACH processing deadline of 2:00 PM EDT has passed. The next available payment date is 07/03/2023.

Current Progress: 1 Select — 2 Request — 3 Review — 4 Complete

ACH Batch Details:

Payment Date: 07/03/2023

ACH Company: CMTESTACCT2 - CMTESTACCT

Batch Type: Business (ECC) - Credit Only

Memo: 14711387

Save as Template:

Total Credits: \$0.00 (0) Total Debits: \$0.00 (0)

Page Credits: \$0.00 (0) Page Debits: \$0.00 (0)

Company Discretionary Data:

* Company Entry Description:

[Notify Me](#)

Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

Exclude \$0.00/empty items during batch submission.

Payees

	Payee	Account	* Amount	Addenda	Remittance +/-
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/> None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance



You can search for a previously added payee by clicking on the magnifying glass and entering a key word. You can also create a new payee, by clicking on Create New Payee.

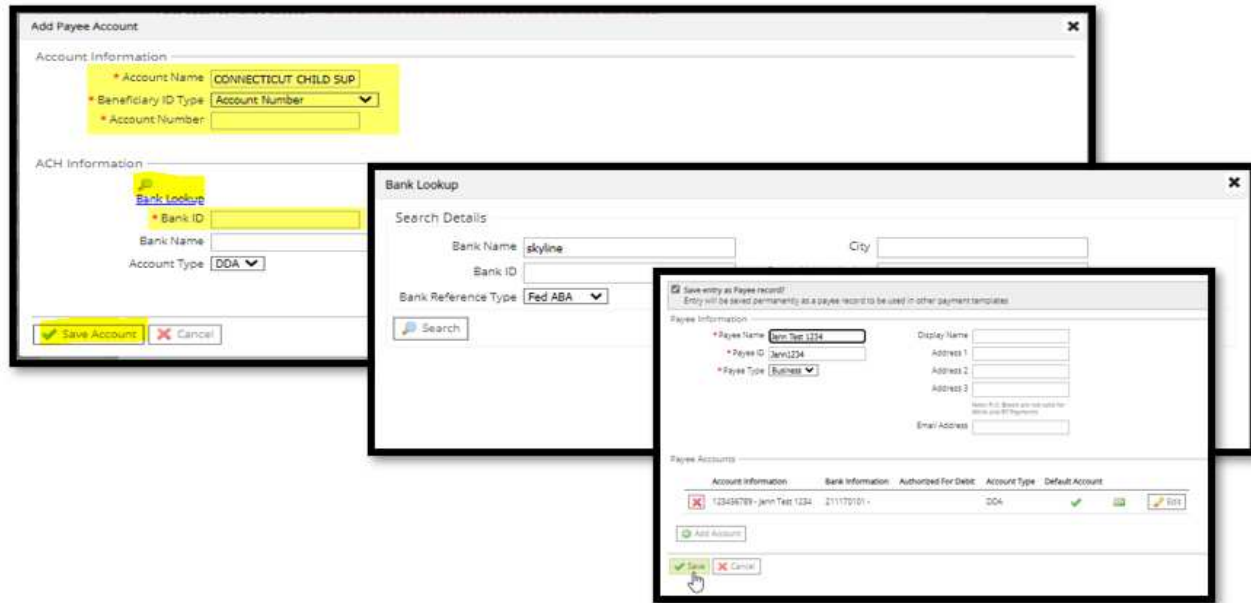
You are not required to create your own offsetting transaction to your account. The system will do this for you based on the ACH Company you select.

Payees					
	Payee	Account	* Amount	Addenda	Remittance + / -
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	JenniCakes, LLC (123456)	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance



Complete the Account Name, Beneficiary ID Type from the drop down and the Account Number fields.

Search for the Bank ID by using the Bank Lookup link or entering the ABA number and click on Save Account.





When the payee is filled in, choose the Account by using the drop-down and enter an Amount. You may also enter remittance information in the Addenda field. Then click Request Batch and choose Confirm.

You may be asked to re-verify depending on how your account is set up.

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

ACH Batch Details

Payment Date: 06/08/2023

ACH Company: Test Kirchman UB

Batch Type: Business (CCD) - Credit Only

Memo:

Save as Template:

* Template Name: Sample Template for CCD

Company Discretionary Data:

* Company Entry Description: PAYMENT

[Notify Me](#)

Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

Total Credits: \$20.00 (1) Total Debits: \$0.00 (0)
Page Credits: \$20.00 (1) Page Debits: \$0.00 (0)

Exclude \$0.00/empty items during batch submission

No Results

Payees

	Payee	Account	* Amount	Addenda	Remittance + / -
	Jenn Test 1234	*56789 (DDA)	20.00	This is a test paymen	<input checked="" type="checkbox"/> Add Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance

Add Payees Create New Payee

Request Batch Cancel



Template

To create a payment from an existing template, choose Select Template from ACH Payments under the Payments & Transfers tab.

The screenshot displays the 'ACH Payments' section of a web application. The navigation bar at the top includes 'DASHBOARD', 'ACCOUNT INFORMATION', 'PAYMENTS & TRANSFERS', 'CONTROL & RECON', 'SFT', 'TOOLS', 'ADMINISTRATION', and 'MY SETTINGS'. The 'PAYMENTS & TRANSFERS' tab is active, and a sub-menu is open showing options: 'Payment Activity', 'ACH Payments', 'Wire Transfer', 'Account Transfer', 'Payee Maintenance', 'Import Maintenance', 'Integrated Payables Import', 'Tax Payments', and 'Remote Deposit Capture'. The 'ACH Payments' option is highlighted in yellow. Below the navigation, the 'ACH Payments' page title is shown. A progress indicator indicates 'Current Progress' with a '1' in a box next to 'Select'. A 'Select Template' button is highlighted in yellow. Below it, a text field prompts 'Select existing ACH Batch template.' with a search icon. To the right, a 'Batch' dropdown menu is set to 'any'. A '4' in a box next to 'Complete' is visible. A right-hand sidebar contains a 'Payment Activity' menu with 'ACH Payments' selected, and sub-options: 'Create Batch', 'Manage Batch Templates', and 'Transaction Import'. Below this are links for 'Return to my home page' and 'Make this my home page'. At the bottom of the sidebar are links for 'Help for this page', 'Print this page', 'Terms and conditions', 'Privacy policy', and 'Contact us'. A footer note states '* Indicates required fields' and 'Page generated on 05/24/2023 at 9:24 AM EDT'.



Make changes where needed and click on Request Batch. Note: recurring payments can only be set up through the Templates feature. Click Recurring Options to set up your desired options.

Create Batch

The Same Day ACH processing deadline is 2:00 PM EDT. All payments and approvals must be entered by this time in order to qualify for same day processing.

Current Progress: 1 Select — 2 Request — 3 Review — 4 Complete

ACH Batch Details

Payment Date: 06/08/2023
ACH Company: Test Kirchman
Batch Type: Business (CCD) - Debit Only
* Offset Account: *41402 - CHECKING (Test K) - \$19.16 (USD)
Memo:
Template Name: Jenn Test Template
Total Credits: \$0.00 (0) Total Debits: \$0.01 (1)
Page Credits: \$0.00 (0) Page Debits: \$0.01 (1)

Company Discretionary Data:
* Company Entry Description: Payment
[Notify Me](#)
Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL
None Selected

[Recurring Options](#)
 Exclude \$0.00 empty items during batch submission

Search Payee Records

Exclude +/-	Payee	Account	* Amount	Addend
<input type="checkbox"/>	JenniCakes, LLC (123456)	*56789 (DDA)	0.01	

Additional Payees:

Recurring Options

Recurring payments must begin on a future date. The first payment will be based on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.

Start Date: 07/04/2023 First Payment Date: 07/04/2023

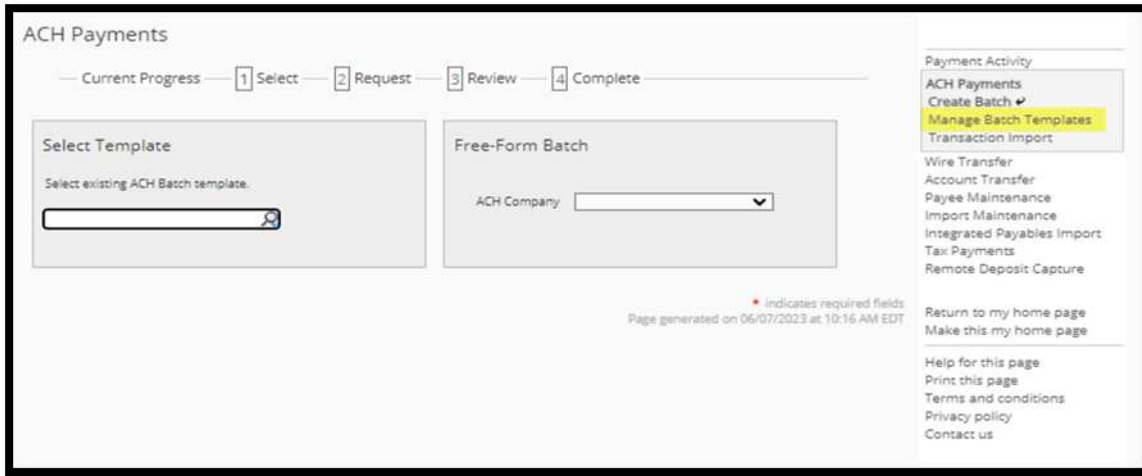
Transaction Repeats Indefinitely
 Transaction Repeats Until End Date
 Fixed Number of Transactions (Max: 999 Transfers)

Daily Weekly Biweekly Semi-monthly Monthly Quarterly Annually

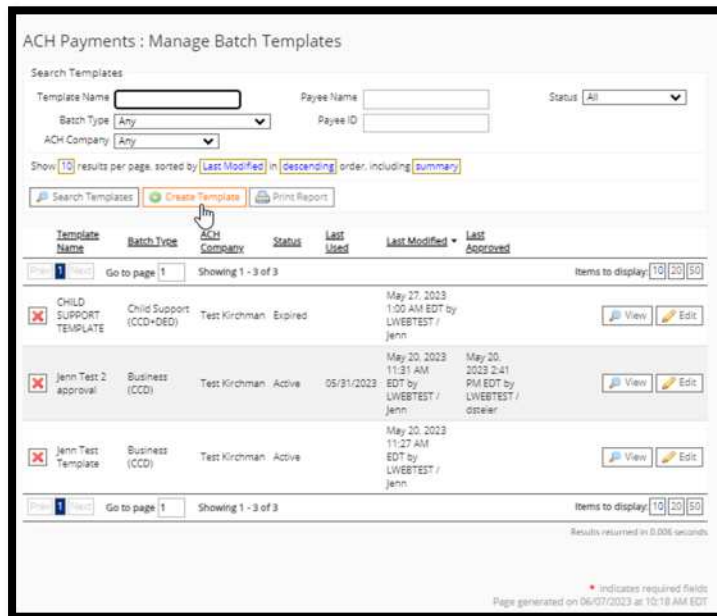
Each business day (Monday through Friday)
 Specific days of the week



To create a new template, choose Manage Batch Templates from the right-hand menu.

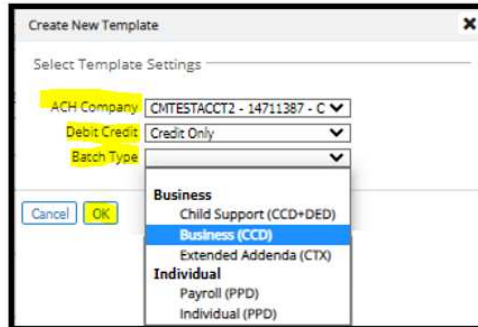


Click on Create Template.





Choose your ACH Company, whether the template is a Debit or Credit, and the Batch Type from the drop-down and click OK.



Give the template a name and enter your Company Entry Description.

Create Template

Batch Template

* Template Name

* ACH Company CMTESTACCT2 - CMTESTACCT
Batch Type Business (CCD) - Credit Only
Memo 14711387

Company Discretionary Data

* Company Entry Description

Confidential

Payees

	Payee	Account	Amount	Addenda	Payee End Date
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>



You can then select from your Payee list or create new Payees (who must be added to your Payee list before they can be used in your payment or template). If the Payee has previously been added, you can search by clicking the magnifying glass or entering a key word. Else click on Create New Payee.

Once completed, click on Save Template.

Create Template

Batch Template

* Template Name Company Discretionary Data

* ACH Company * Company Entry Description
Batch Type
Memo

▶ Search Payee Records

No Results

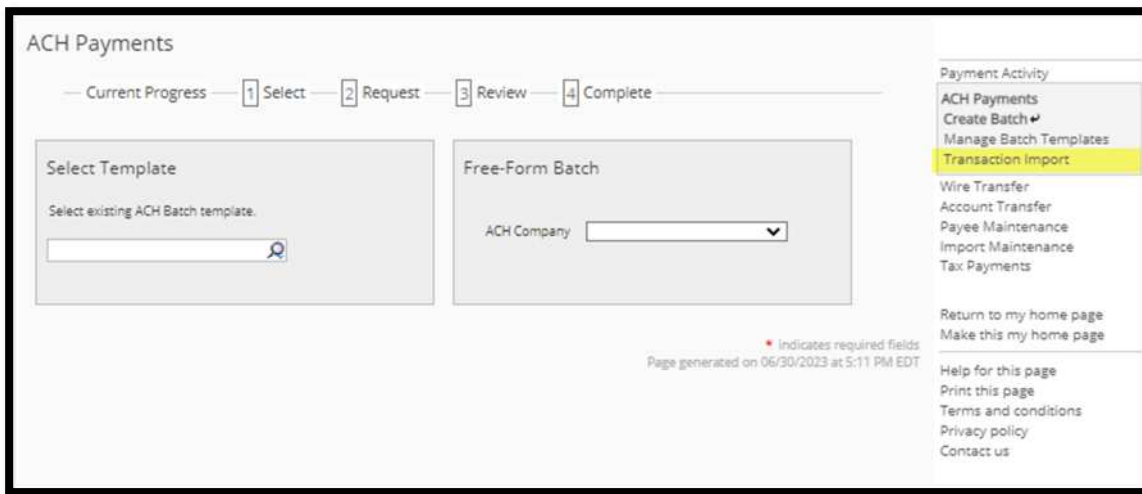
Payees

	Payee	Account	Amount	Addenda	Payee End Date
<input type="checkbox"/>	<input type="text" value="JenniCakes, LLC (123456)"/>	<input type="text" value="*56789 (DDA)"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="None Selected"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* indicates required fields
Page generated on 06/07/2023 at 10:25 AM EDT



ACH File import is also available. On the right-hand menu choose Transaction Import.



Be sure the file map you are using is set to Active by clicking the Set as Active button.

Clicking Print will display the View File Map format.

Create a Custom Map, by clicking Create File Map and choosing Full Transaction Import or a Partial Template Import.

When ready to upload the file, choose Upload.

Data Import : ACH Transaction Import

File Maps	Is Active	Upload	Print
ACH Payments File Import-CSV Delimited	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>	<input type="button" value="Print"/>
EDIS20 ACH Transfer Import	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>	<input type="button" value="Upload"/>
ISO20022 ACH Transfer Import	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>	<input type="button" value="Upload"/>
NACHA ACH Transfer Import	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>	<input type="button" value="Upload"/>

Create File Map

Current Progress: 1 Structure 2 Fields 3 Validation 4 Review

File Settings

Mapper name:

Test File:

File Structure

Delimited Text Fixed Width Text ISA

*What is your record's field delimitor?

If there are blank lines in your file, should they be ignored? Yes No

*Does your file contain headers or footers? Yes No

View File Map

ACH Payments File Import-CSV Delimited - Webster Bank, N.A. (N/A)

File Settings

File Structure: Delimited Text

Delimitor: Ignored Blank Space

Ignore Blank Lines? Yes

Header (Header Structure: Profile)

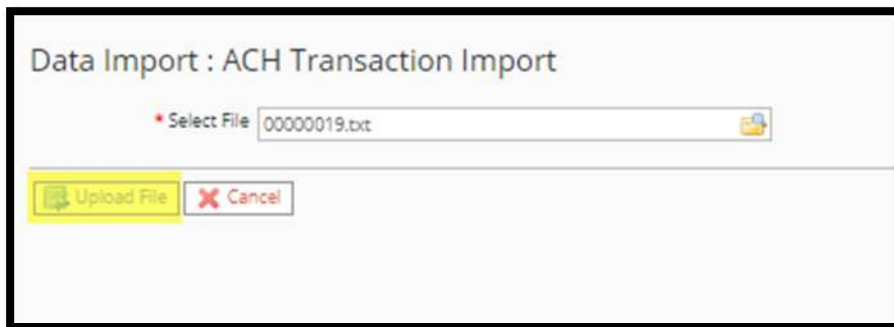
Header Profile: ISO
Record Profile: ACH
Header Profile: 016

Record Data

Field	Type	Required	Source	Details	Substitution Rules
Account	Company	YES	From File	Index 2 Ignored for decimal places. None	None
Payment Date	Date	YES	From File	Index 3 Date Format: MM/DD/YYYY	None
Routing ISA	ABA	YES	From File	Index 4	None
Routing Account Number	Text	YES	From File	Index 5	None
Debit or Credit	Text	YES	From File	Index 6	Field Value Debit: DR Credit: CR
ACH Company	Text	YES	From File	Index 7	None
Type	Text	YES	From File	Index 8	Field Value Individual (IND): IND Federal (FED): FED Business (BUS): BUS Business (CC): CC Extended Address (EXT): EXT



After clicking Upload, browse for the file and click Upload File.



ACH Subscriptions

Alerts in Web-Link are equivalent to Subscriptions in e-Treasury. They are located under Settings. The following are available for ACH Payments:

- ACH Payment Items End of Day Notification
- ACH Payment Status Change Digest
- ACH Payment Status Change Notification

Important Changes

- Future dated and Recurring ACH Payments will not be migrated over to e-Treasury, you will need to create these again.
- ACH Templates with an offset will not be migrated over to e-Treasury, you will need to create these again.
- ACH Payments reference IDs need to be unique. Payees reusing an existing reference ID will be automatically renumbered.
- It is no longer needed to put your ACH Offset in your ACH Files.
- Same Day ACH Origination cut-off time is 1:55 pm ET. Next day ACH Origination cut-off time is 7:00 pm ET.
- ACH Daily Limits will be migrated at the ACH Company Level instead of by Payment Type and Account. Review your limits to ensure they meet your needs, and request changes as necessary.



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