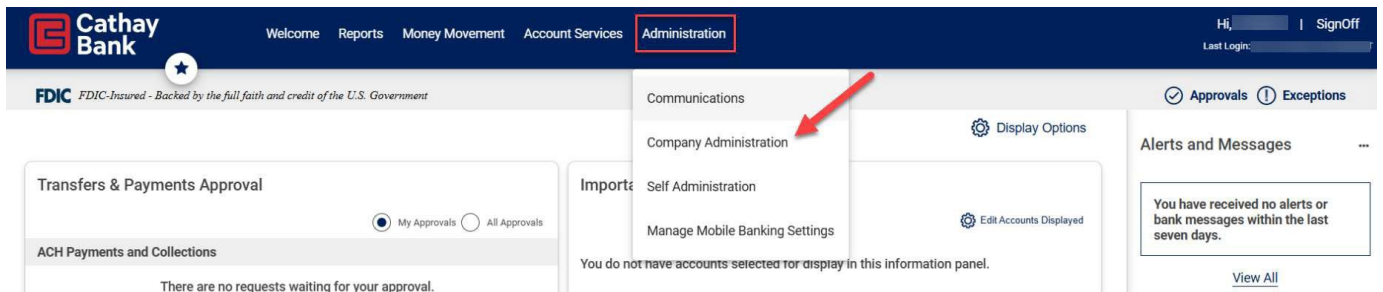


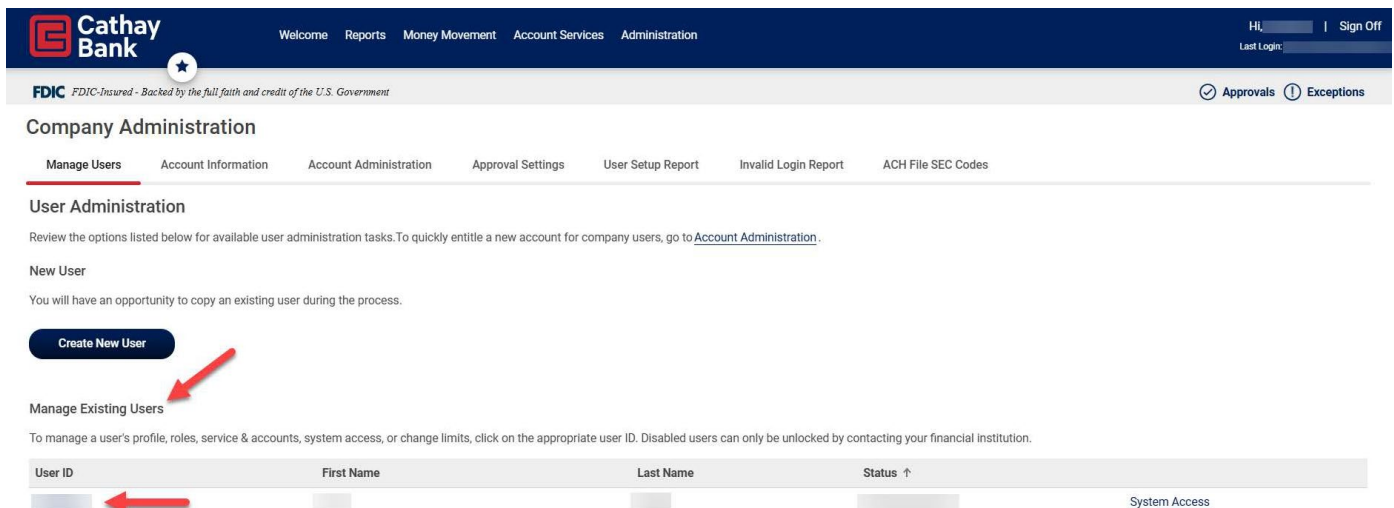
# How to enable ACH Origination for users

To enable ACH Origination access for users through the Online Banking platform, please follow the steps outlined below.

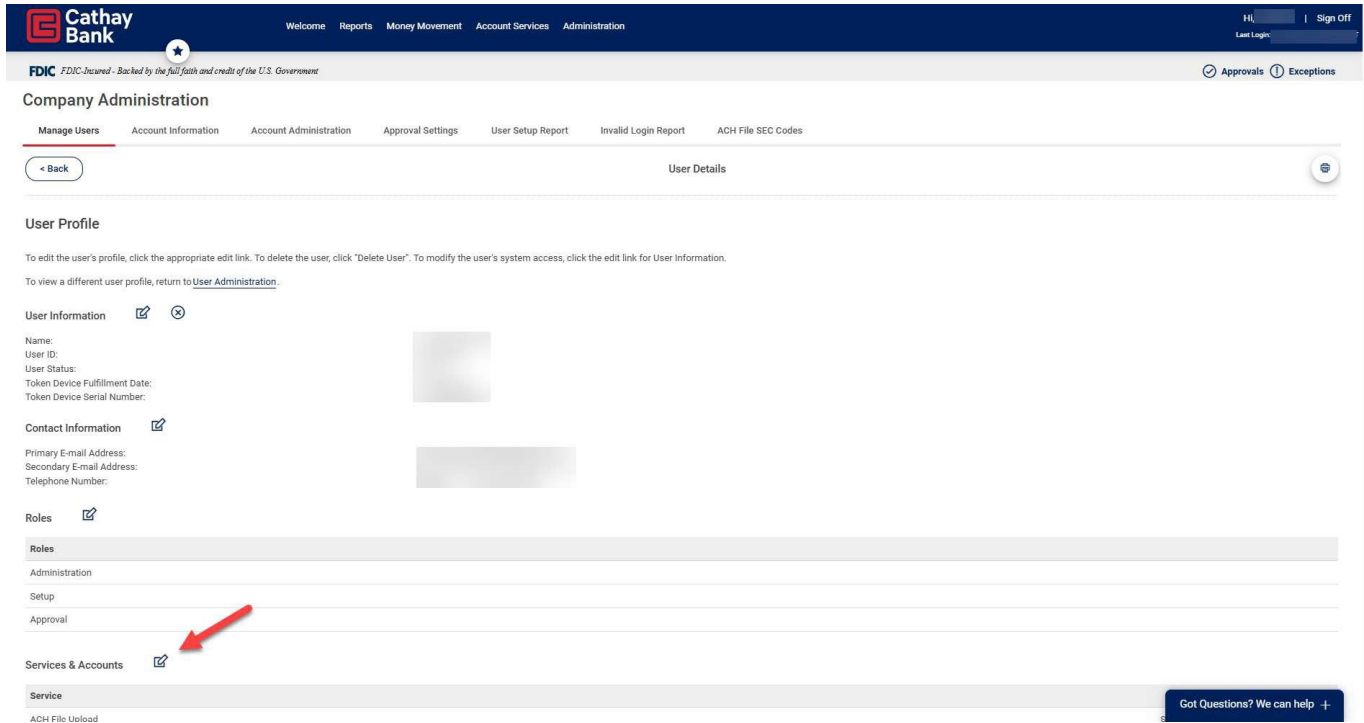
1. Navigate to the user's profile via Administration, Company Administration.



2. Under Manage Existing Users, click on the User ID.



### 3. Click on the Pencil and Paper icon next to Services & Accounts.



The screenshot shows the Cathay Bank 'Company Administration' page. Under the 'Manage Users' tab, the 'User Details' section is active. The 'User Profile' section includes fields for Name, User ID, User Status, Token Device Fulfillment Date, and Token Device Serial Number. Below these are sections for Contact Information (Primary E-mail Address, Secondary E-mail Address, Telephone Number), Roles (Administration, Setup, Approval), and Services & Accounts. A red arrow points to the 'Services & Accounts' section, which has a pencil and paper icon next to it.

All ACH services enabled for the profile will appear.

### 4. Click on the + icon to the right of each service to add the appropriate ACH services to the user.

Below is a list of available ACH services:

- **CCD Collection:** Corporate ACH Debit
- **CCD Payment:** Corporate ACH Credit
- **PPD Collection:** Consumer ACH Debit
- **PPD Payment:** Consumer ACH Credit
- **ACH File Upload Service (If Applicable)**  
Allows the user to upload a payment file to initiate multiple ACH transactions (Credits and/or Debits at one time) rather than using ACH Templates.

## Company Administration

[Manage Users](#)
[Account Information](#)
[Account Administration](#)
[Approval Settings](#)
[User Setup Report](#)
[Invalid Login Report](#)
[ACH File SEC Codes](#)

### Edit Services & Accounts

Edit services and accounts by clicking the appropriate links below.

[Return to User Profile](#)

User:

#### Services & Accounts

To enable a service and assign accounts, click the appropriate link. To disable all services and accounts, click "Clear All".

A green dot (●) indicates that you have added or changed a service. The red (x) indicates that you have removed a service. To submit changes click "Save Changes" at the bottom of the screen.

34 of 43 services enabled

[Clear All](#)

| Service         |                                                                                     |
|-----------------|-------------------------------------------------------------------------------------|
| CCD Collection  |  |
| CCD Payment     |  |
| PPD Collection  |  |
| PPD Payment     |  |
| ACH File Upload |  |

- Under the Entitled Account row, select the specific accounts the user should have access to for the ACH services. Selecting Allow Transmit will grant the user the ability to Approve ACH Payments.

**Note:** The Approve Transactions role must be granted to the user for approving ACH Payments.

| Description                              | Account Number       | TRC                  | Entitled Account         | Allow Transmit           |
|------------------------------------------|----------------------|----------------------|--------------------------|--------------------------|
| Business Checking                        | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| BUSINESS CHECKING                        | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="text"/> TRUST ACCOUNT       | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="text"/> TRUST ACCOUNT       | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| COMMERCIAL <input type="text"/> CHECKING | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="text"/> CHECKING            | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

A green dot (●) indicates that the service has been added.

| Description                              | Account Number       | TRC                  | Entitled Account                    | Allow Transmit                      |
|------------------------------------------|----------------------|----------------------|-------------------------------------|-------------------------------------|
| Business Checking                        | <input type="text"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| BUSINESS CHECKING                        | <input type="text"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="text"/> TRUST ACCOUNT       | <input type="text"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="text"/> TRUST ACCOUNT       | <input type="text"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| COMMERCIAL <input type="text"/> CHECKING | <input type="text"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="text"/> CHECKING            | <input type="text"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

6. Click "Save Changes" at the bottom of the page.



If you have questions or need assistance, please contact our Treasury Management Service Team at (800) 922-8429, Press 1.