How to Initiate ACH Transfers

The power to control money transfers is at your fingertips.

You can initiate single-item automated clearing house (ACH) transfers directly from Academy Bank Business Mobile Banking by using the same ACH transfer templates that you have already built in Academy Bank Business Online.

Note:
You cannot build new templates, nor can you edit existing templates, by using Business Mobile Banking. You must have appropriate permissions to access ACH transfer functionality.

To initiate an ACH transfer

In the Mobile App or Mobile Browser

1. Sign in to the app.

2. Tap **Transfer**.

3. Tap **ACH Transfer**.

4. Tap **Template** and select a transfer template.

5. Tap **Amount** to modify the transfer amount, if necessary. By default, the app displays the amount specified in the template you selected in the previous step.

6. Tap **Date** and select an available date from the calendar, if necessary. By default, the app selects the first available business date.

7. Tap **Note** to add a comment or note regarding the transfer (optional).

8. Tap **Transfer**.

9. Verify the transfer details and then tap **Confirm**.

10. If the transfer requires multifactor authentication (MFA), the **Security Challenge** screen appears. Complete the security challenge, if the system presents it, and then tap **Done.**

11. The system submits the transfer for final verification and processing and then displays the Successfully Submitted screen.

Note:
If there are previous ACH transfers with the same amount and recipient account, the Duplicate Transfer warning message appears to inform the user that this might be a duplicate transfer. Tap **Cancel** to discard the in-process transfer. Or, tap **Process** to acknowledge the warning and continue with the in-process transfer.

Note:
If the transfer requires approval, the system adds the transfer to the list of ACH transfers awaiting approval. The system also displays a notification on the device's home screen for any user configured to receive approval alerts for ACH transfers.