



# GLOBALACH TRANSFERS

How-To Guide





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# Required information for setting up a Global ACH Transfer

## Recipient's banking information:

- Name of account holder
- Name and address of recipient's bank
- Recipient's account number
- ABA routing number of the recipient's bank. (This is not the Fedwire (SWIFT) number.)
- Account Type: chequing or saving

## Recipient's information:

- Is the recipient an individual or business
- Business or individual name and address



# How to send a Global ACH Transfer

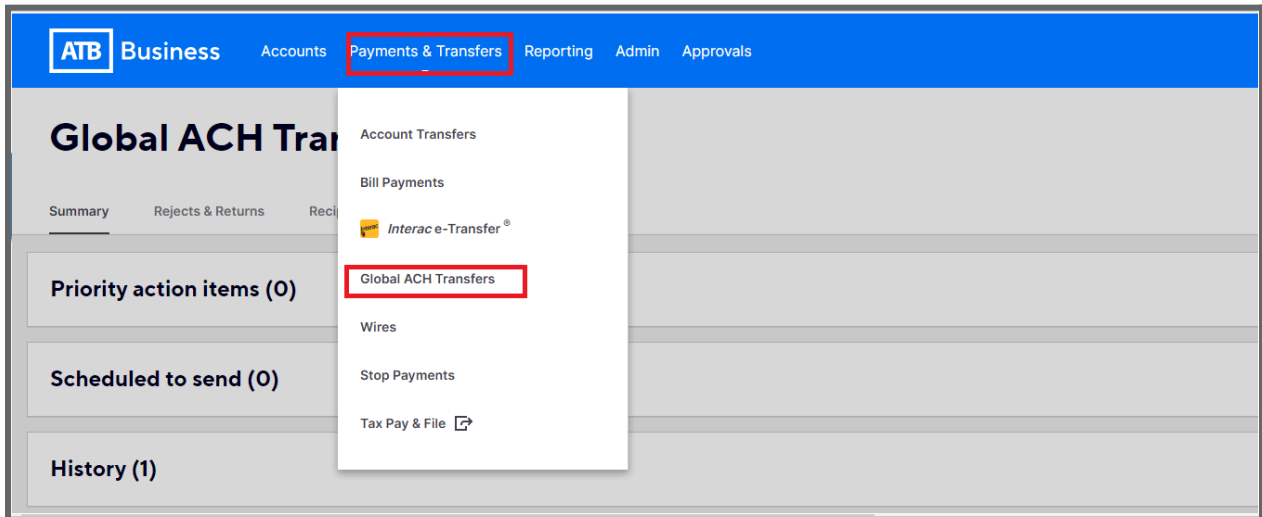
## Step 1: Log into ATB Business Online with username and password

Log in to the [ATB Business Banking Platform](#) using your username and password. You will be challenged and will need to input a six digit code sent to your cell phone.

## Step 2: Validate account for set up with Visa

You will need to confirm that your name and address as displayed on ATB Business Banking is correct.

From the **Overview** screen click on **Payment & Transfers** and select **Global ACH Transfers**.



Confirm that business name and address are correct.



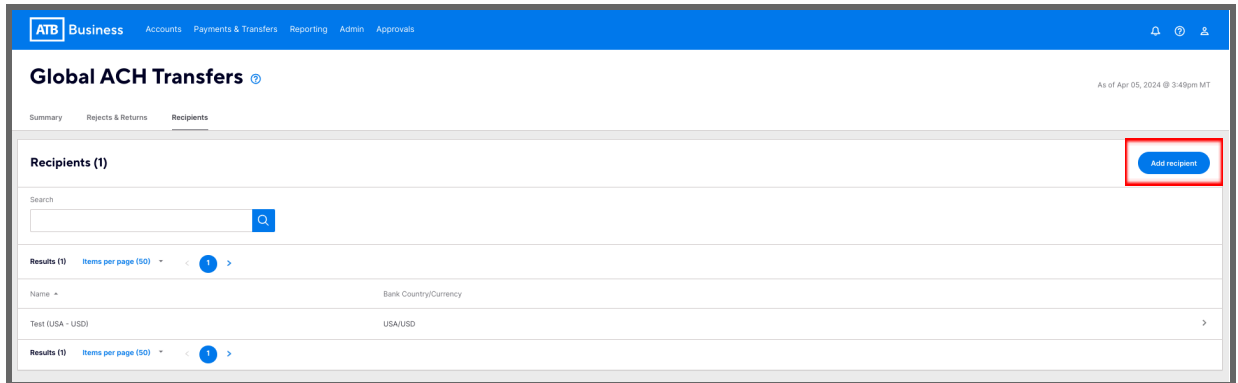
If correct, click on the checkbox and select **Next**

If the name and/or address is incorrect, **call the number on the screen** to have the information updated. The information can only be updated by calling ATB at 1-877-363-4855.

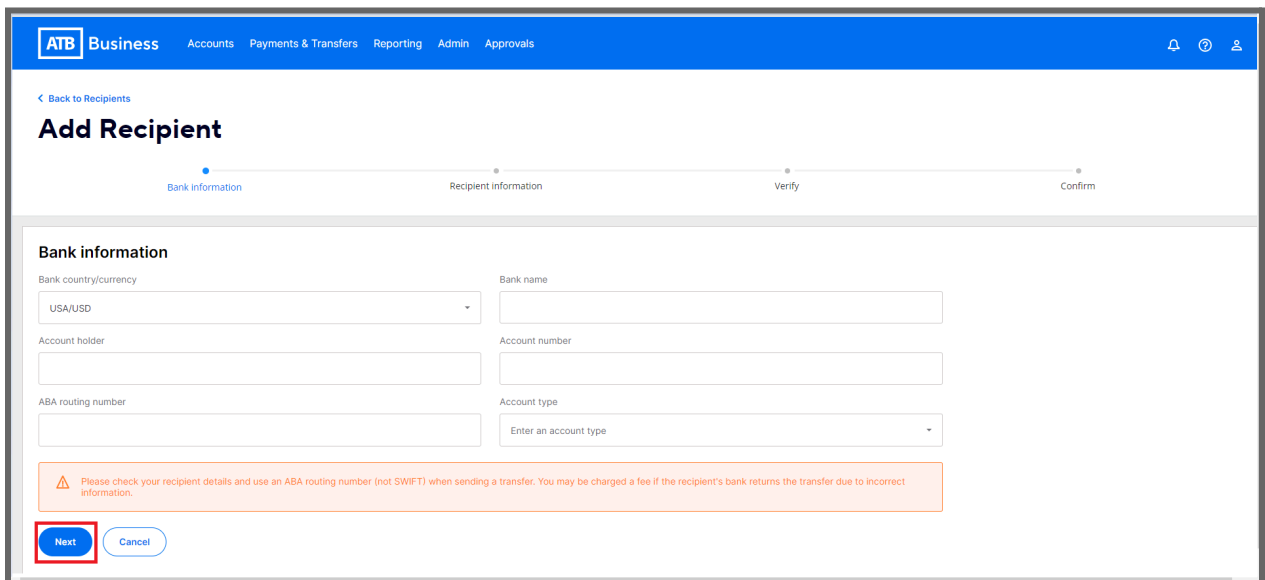
### Step 3: Create a recipient

A “Recipient” is the business or individual who receives the transfer. Create one by selecting **Recipients** from the **Global ACH Transfers** screen.

Click on **Add recipient**.



Complete the **Bank Information** details. All fields are mandatory.  
 Ensure that the ABA routing number (not a Fedwire one) is used to avoid returns and associated fees.  
 Select **Next**.



Enter **Recipient information** details. All fields are mandatory.

Select whether the recipient is a **Business** or **Individual** and enter the necessary information.

Ensure that the personal name or business name matches what was entered in the previous screen under Account holder.

Using PO Box addresses **will** result in the transaction being returned.

Select **Next**.



ATB Business Accounts Payments & Transfers Reporting Approvals

Back to Recipients

### Add Recipient

Bank information Recipient information Verify Confirm

#### Recipient information

Recipient type  
 Business  Individual

Business name

Country: USA State: Enter a state

Address line 1 Address line 2 (optional)

Address cannot be a PO box

City ZIP code

Next Back Cancel

Verify the information is correct and select **Save recipient** or use the **Back** button to go back and make changes to the recipient's information.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

Back to Recipients

### Verify Add Recipient

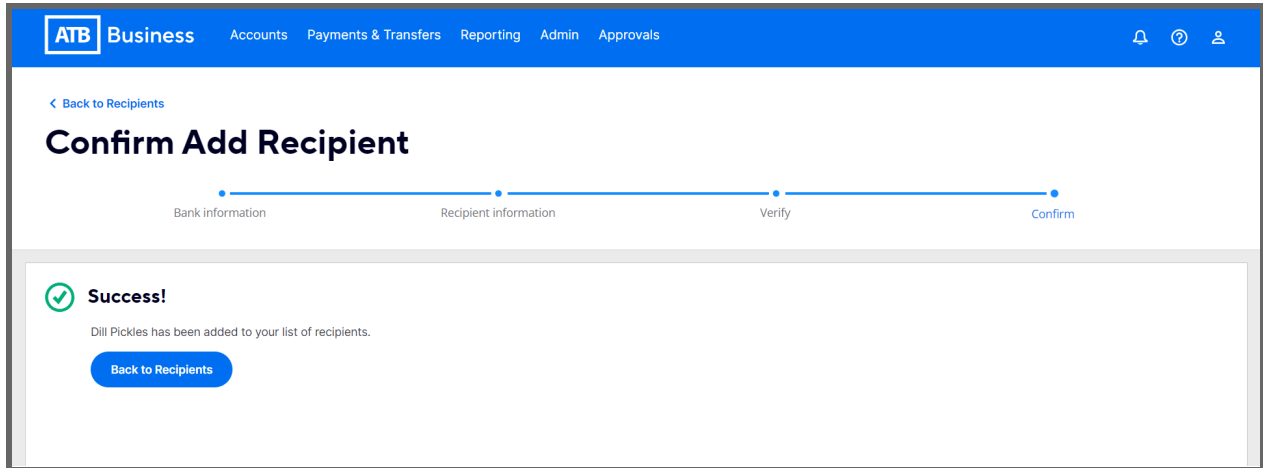
Bank information Recipient information Verify Confirm

Bank information	Recipient information
Bank country/currency: USA/USD	Recipient type: Individual
Account holder: Dill Pickles	First name: Dill Last name: Pickles
ABA routing number: [Redacted]	Country: USA State: Alaska
Bank name: [Redacted]	Address line 1: [Redacted] City: Fairview
Account number: 1234567890	ZIP code: 12345
Account type: Checking	

Please check your recipient details and use an ABA routing number (not SWIFT) when sending a transfer. You may be charged a fee if the recipient's bank returns the transfer due to incorrect information.

Save recipient Back Cancel

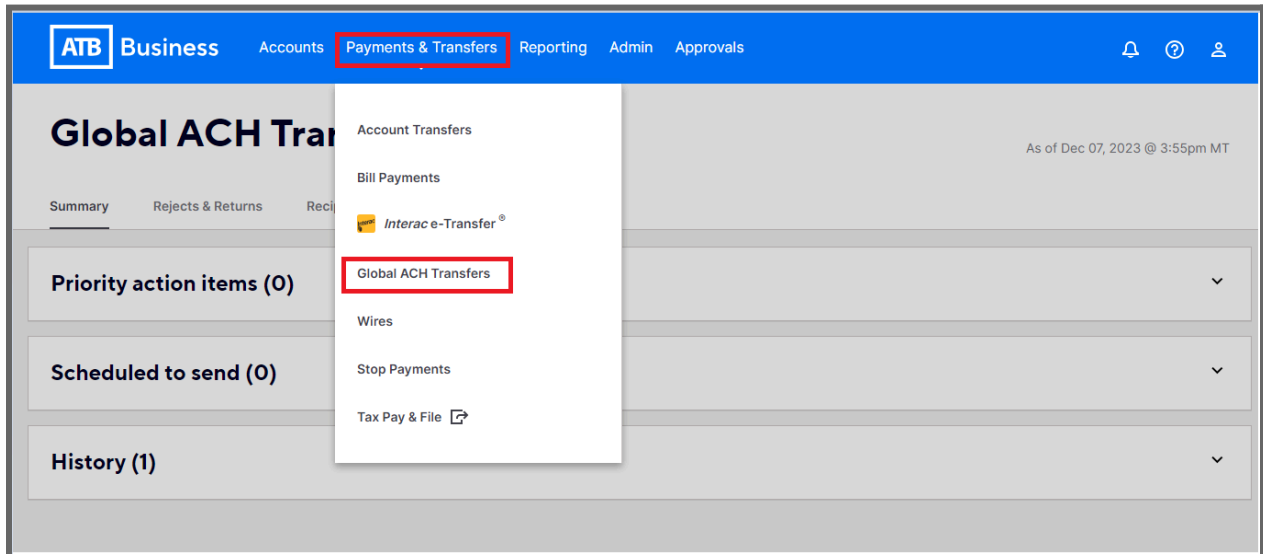
Once saved, you will see a confirmation message.



*You are strongly encouraged to send a test transfer prior to sending a Global ACH transfer to confirm the recipient's information is correct.*

#### Step 4: Send a Global ACH Transfer

From the **Overview** screen click on **Payment & Transfers** and select **Global ACH Transfers**.



On the **Global ACH Transfers** screen select **Create Global Transfer** and then **Send Single Transfer**.





Click on the drop down arrow to display the account from which the transfer will be sent. Only accounts from which Global ACH Transfers can be sent will be displayed.\*

*\*You will be charged an additional fee if a Savings account is used.*

In the **From account** field, select the account you will use to send the transfer by clicking on the dropdown arrow.

In the **To recipient** field, click on the dropdown arrow to select a previously-saved recipient or create a new recipient by clicking on **Create new recipient** and following the prompts in Step 3 above.



Once the recipient has been selected, you will be able to edit the recipient.

**Transfer date:**

- Automatically populated to current date. Can be future dated up to 60 days.

**Amount sent:**

- Enter the amount of the transaction.

**Amount received:**

- For USD to USD, the amount sent and amount received will be the same. However for other currencies (for example CAD to USD or other foreign currencies) the conversion will be displayed in the amount received. Currently you may only send single USD to USD transactions, but more functionality will be added throughout 2024. You may also choose to enter the amount that you want the recipient to receive and the amount sent will be populated with the appropriate exchange rate.

**Purpose of payment:**

- Choose a reason for sending this transaction by clicking on the dropdown arrow and selecting the appropriate option. This is a mandatory field.

**Message to recipient:**

- Optional message which is transmitted to the recipient's bank. There is no guarantee that the recipient's bank will publish the message to the recipient. This field accepts characters.

**Fees and transfer time:**

- Transfer fee for a single transaction is \$5 and is automatically populated.
- Total Transfer cost equals the amount sent plus the transfer fee.
- Estimated transfer time gives the timeframe that the payment is expected to arrive in the recipient's bank.

After filling in the fields above, select **Next**.

**Send Single Transfer**

Payment information      Verify      Confirm

**Payment details**

From account: [Redacted] \$20,362.08 USD

To recipient: [Redacted] USA/USD [+ Create new recipient](#) [Edit recipient details](#)

Transfer date	Amount sent	Amount received	Purpose of payment	Message to recipient (optional)
Apr 03, 2024	\$55.00 USD	\$55.00 USD	Payment of cable TV bill	invoice

Exchange rate: 1:00 USD = 1:00000 USD      ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

**Fees and transfer time**

Transfer fee: \$5.00 USD      Total transfer cost: \$60.00 USD      Estimated transfer time: 1-3 business days

Transfer fees are billed monthly.

**Next**      Cancel

You will see the verification screen. If details are incorrect, you can **Cancel** the transaction or use the Back button to edit the transaction..  
 If the details are correct, select **Send**.

**Verify Send Single Transfer**

Payment information      Verify      Confirm

**Payment details**

From account: [Redacted] \$20,367.08 USD

To recipient: Barney Rubble (USA - USD) (USA/USD)

Transfer date	Amount sent	Amount received	Purpose of payment	Message to recipient (optional)
Apr 03, 2024	\$50.00 USD	\$50.00 USD	Business expenses	invoice

Exchange rate: 1:00 USD = 1:00000 USD      ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

**Fees and transfer time**

Transfer fee: \$5.00 USD      Total transfer cost: \$55.00 USD      Estimated transfer time: 1-3 business days

Transfer fees are billed monthly.

**Send**      Back      Cancel

You will see confirmation of the sent transfer. Click on **Back to summary** to return to the landing page.

[Back to Summary](#)

## Confirm Send Single Transfer

Payment information

Verify

Confirm

### ✔ Payment validating

You've sent a payment of \$50 USD to Barney Rubble (USA - USD). We're currently reviewing the details.

Reference number: 120231856150

Status: Validating

Transfer date: Apr 03, 2024

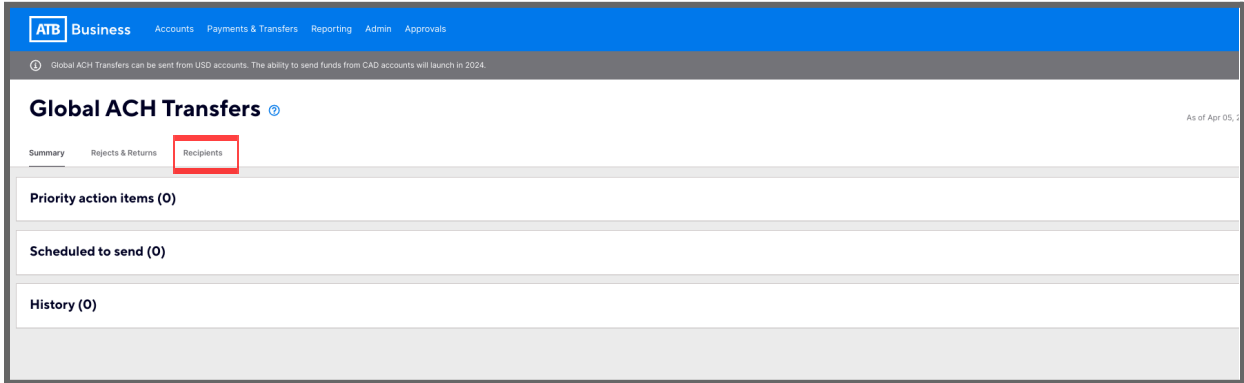
From account: ██████████

[Back to Summary](#)

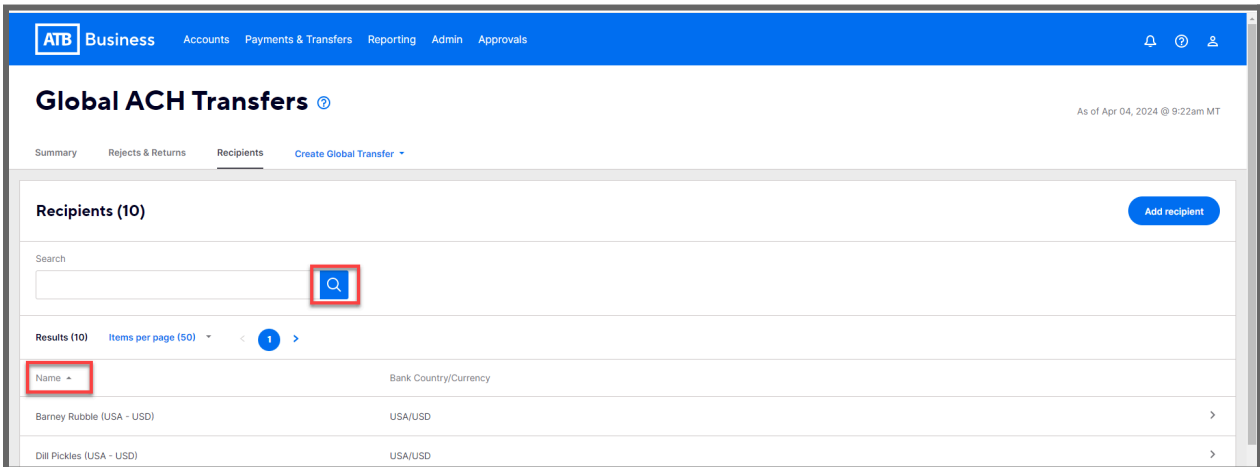


# How to Edit recipients

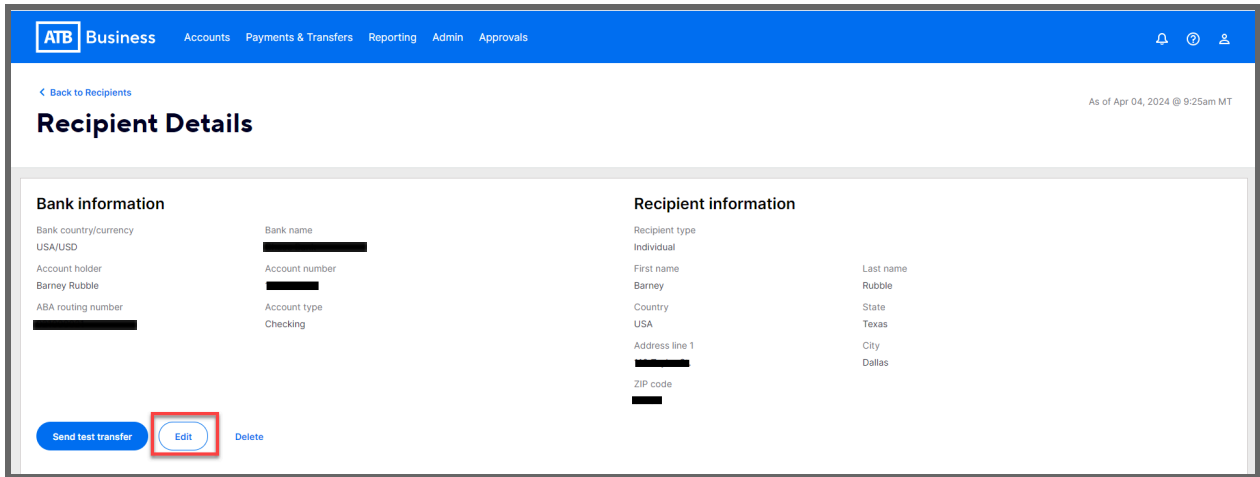
From the **Global ACH Transfers** screen, click on **Recipients**.



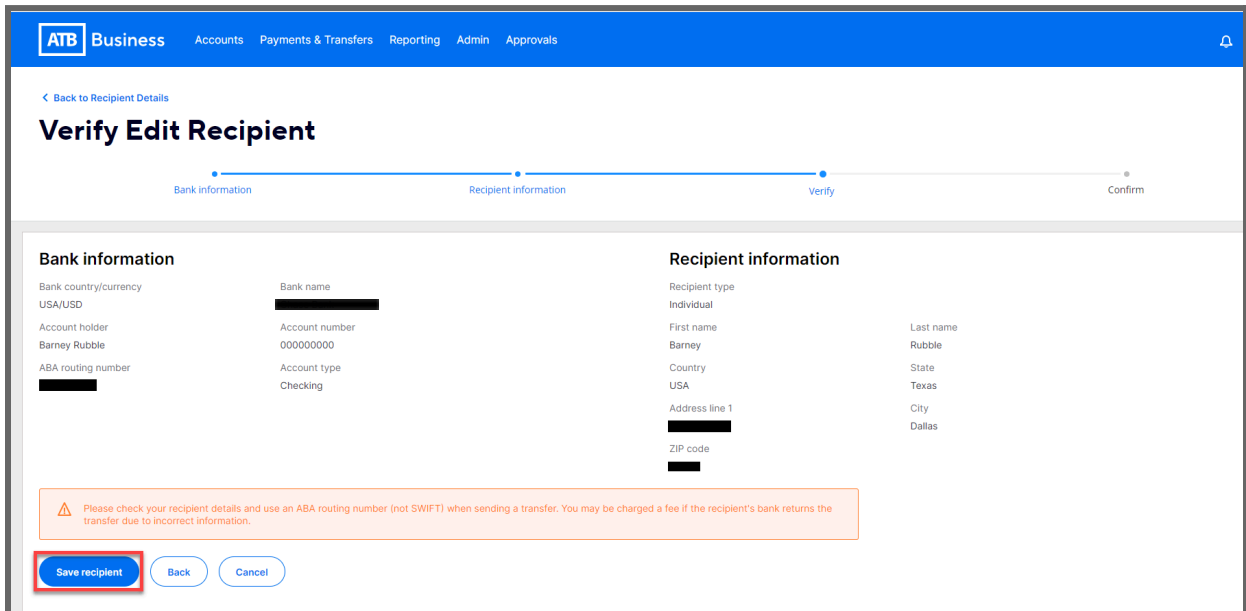
Search for the recipient by typing their name in the search bar or scrolling through the list of saved recipients.



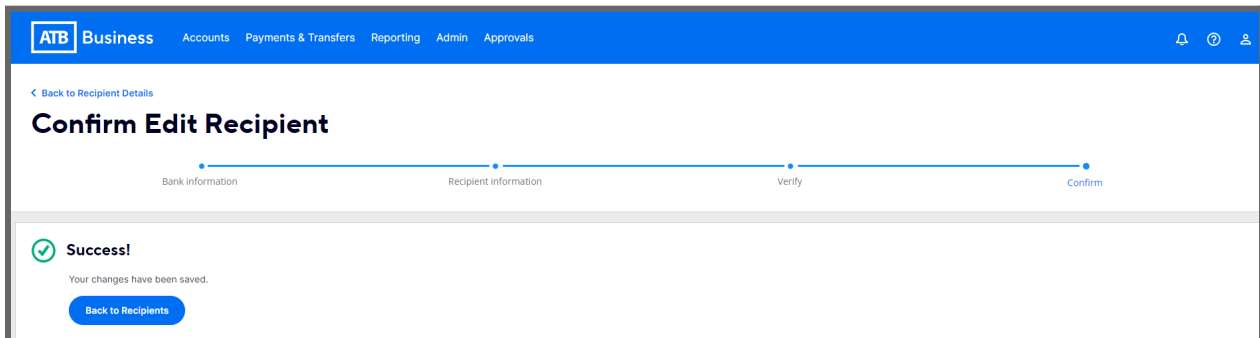
Select the recipient that you would like to edit and select **Edit** to make changes.



When you've finished updating the fields, follow the prompts and save the recipient using the **Save recipient** button on the final page.



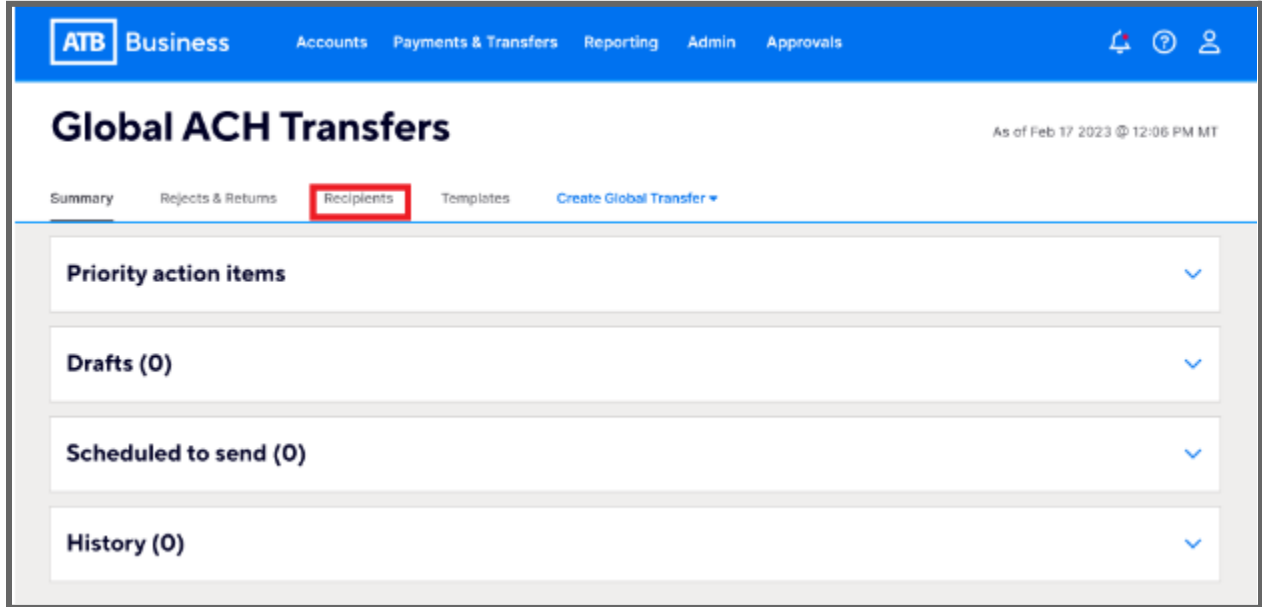
Users will receive a success message to confirm edit to the recipient.





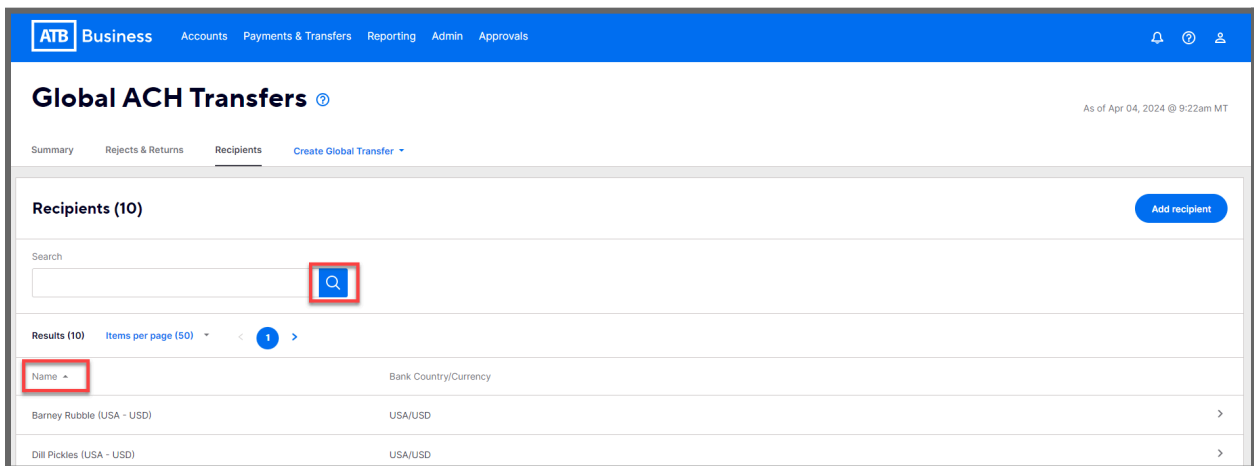
# How to delete Recipients

From the **Global ACH Transfers** screen click on **Recipients**.

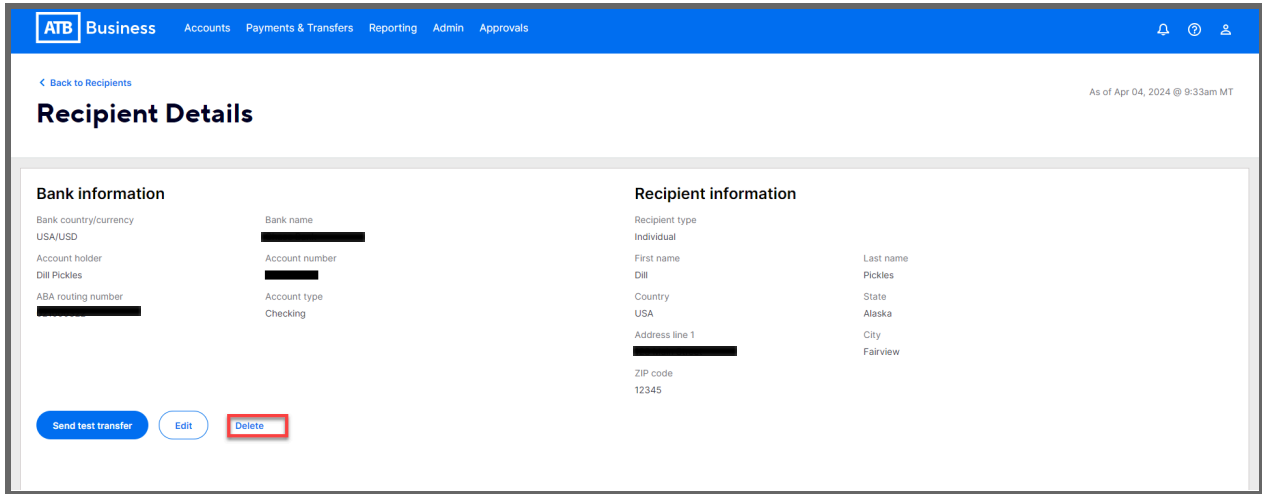


Search for the recipient by typing the recipient's name in the search bar or scrolling through the list of saved recipients..

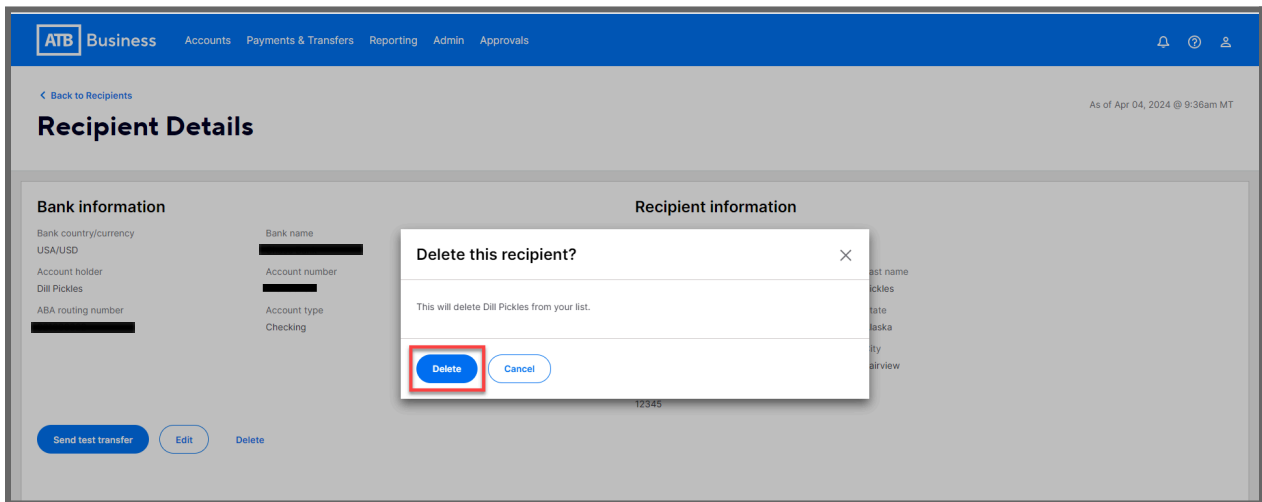
Select the recipient that you want to delete.



Click on **Delete**.



Confirm that you've selected the right recipient by selecting **Delete** again.



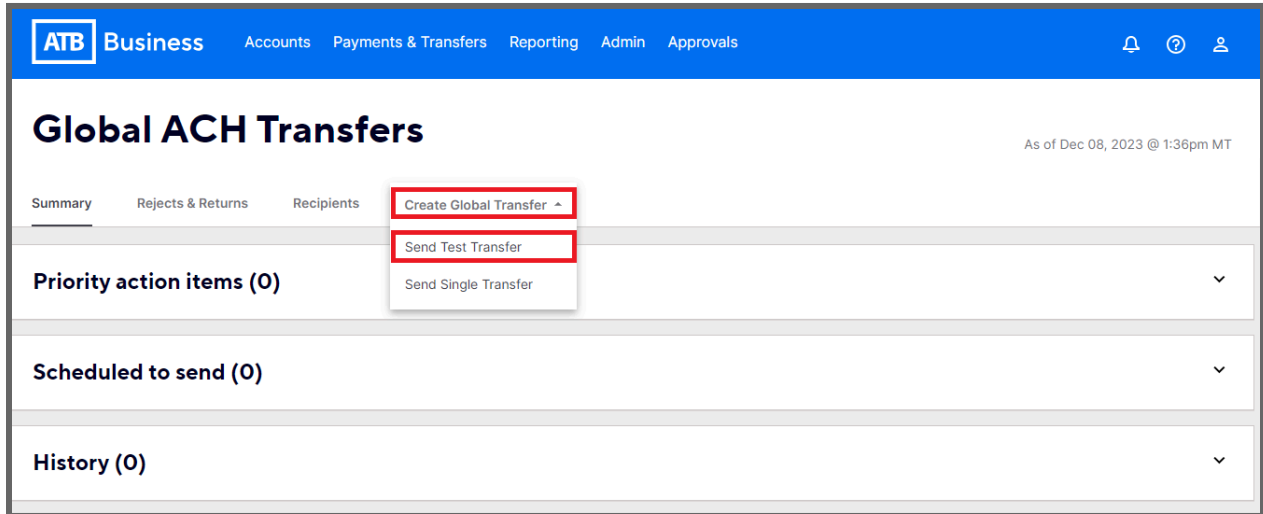
You will see a success message indicating that the recipient was deleted.



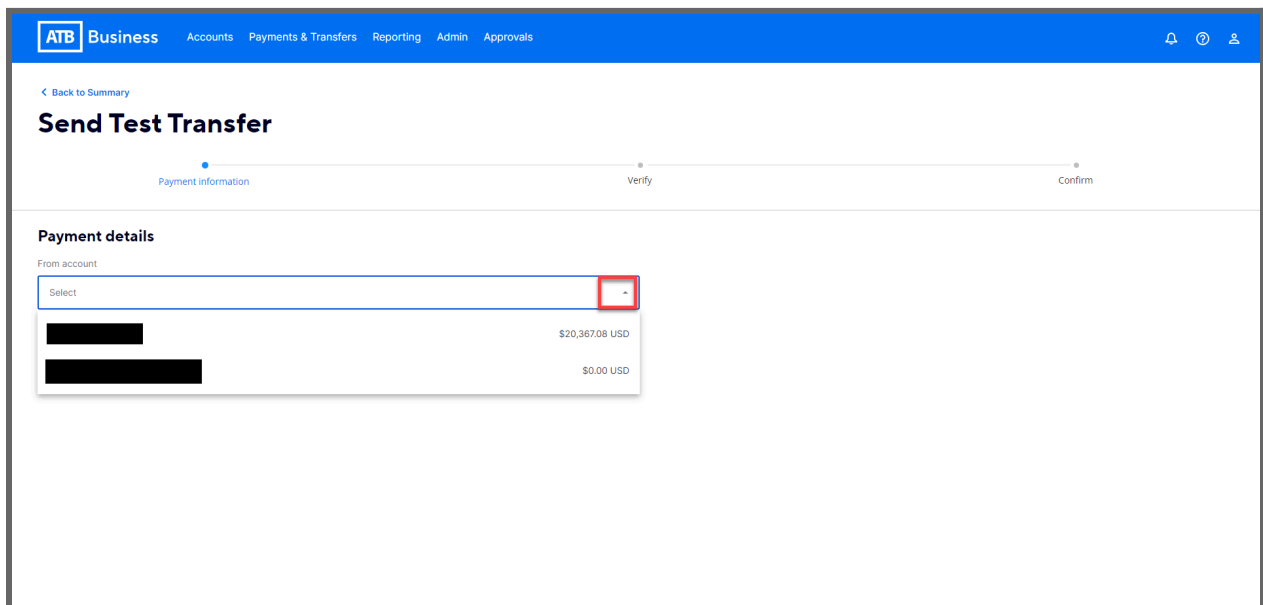
# How to send a test transfer

ATB strongly recommends sending a test transfer for each new recipient. Please note that test transfers are part of your daily Global ACH Transfer limits.

From the **Global ACH Transfer** screen, select **Create Global Transfer** and then **Send Test Transfer**.



You will then see the Payment details. In the **From account** field, click on the drop down arrow to see the available accounts and select the account from which to send the test transfer.



In the **To recipient** field, select the recipient to whom you want to send the transfer by clicking on the arrow to display all recipients and making your selection.

Details of the test transfer will be populated. You can create a new recipient or edit a saved recipient.

**Transfer Date:**

- Automatically populated to current date, cannot be changed.

**Amount Sent:**

- Automatically populated to \$5, cannot be changed.

**Amount Received:**

- For USD to USD the amount sent and amount received will be the same. However for other currencies (for example, CAD to USD or other foreign currencies) the conversion will be displayed in the amount received.

**Purpose of Payment:**

- Choose a reason for sending this transaction by clicking on the drop down arrow and selecting the appropriate option. This is a mandatory field.

**Message to Recipient:**

- Optional message which is transmitted to the recipient's bank. There is no guarantee that the recipient's bank will publish the message to the recipient. This field accepts characters.

**Fees and Transfer Time:**

- There is no fee for sending a test transfer.
- Total Transfer cost is the amount of the test transfer (\$5 USD or CAD).
- Estimated transfer time gives the timeframe that the payment is expected to arrive in the recipient's bank.

Select **Next**.

The screenshot displays the 'Send Test Transfer' interface in the ATB Business system. At the top, there is a navigation bar with 'ATB Business' and various menu items like 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. Below this is a breadcrumb trail and a 'Back to Summary' link. The main heading is 'Send Test Transfer'. A progress indicator shows three steps: 'Payment information' (active), 'Verify', and 'Confirm'. The 'Payment details' section contains the following information:

- From account:** A dropdown menu showing a masked account number and a balance of \$20,317.08 USD.
- To recipient:** A dropdown menu showing 'Barney Rubble (USA - USD)' and a currency of 'USA/USD'. There are links for '+ Create new recipient' and 'Edit recipient details'.
- Transfer details table:** A table with five columns: 'Transfer date', 'Amount sent', 'Amount received', 'Purpose of payment', and 'Message to recipient (optional)'. The values are: 'Apr 03, 2024', '\$5.00 USD' (with an exchange rate note: 'Exchange rate: 1.00 USD = 1.0000 USD'), '\$5.00 USD', 'Deposit', and a text input field with '10 characters remaining'.

Below the table is a 'Fees and transfer time' section:

- Transfer fee:** \$0.00 USD. A note states: 'Test transfers are not subject to transfer fees.'
- Total transfer cost:** \$5.00 USD.
- Estimated transfer time:** 1-3 business days.

Verify details and select **Send**.

**ATB Business** Accounts Payments & Transfers Reporting Admin Approvals

< Back to Summary

## Verify Send Test Transfer

Payment information      Verify      Confirm

### Payment details

From account: ██████████ \$20,317.08 USD

To recipient: Barney Rubble (USA - USD) (USA/USD)

Transfer date	Amount sent	Amount received	Purpose of payment	Message to recipient (optional)
Apr 03, 2024	\$ 5.00 USD <small>Exchange rate: 1.00 USD = 1.00000 USD</small>	\$ 5.00 USD	Deposit	<small>ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.</small>

### Fees and transfer time

Transfer fee	Total transfer cost	Estimated transfer time
\$0.00 USD	\$5.00 USD	1-3 business days

Test transfers are not subject to transfer fees.

**Send** Back Cancel

You will see confirmation of the sent transfer. Click on **Back to Summary** to return to the landing page.

**ATB Business** Accounts Payments & Transfers Reporting Admin Approvals

< Back to Summary

## Confirm Send Test Transfer

Payment information      Verify      Confirm

**✓ Payment validating**

You've sent a test transfer of \$5.00 USD to Barney Rubble (USA - USD). We're currently reviewing the details.

Reference number: 120231860936

Status: Validating

Transfer date: Apr 03, 2024

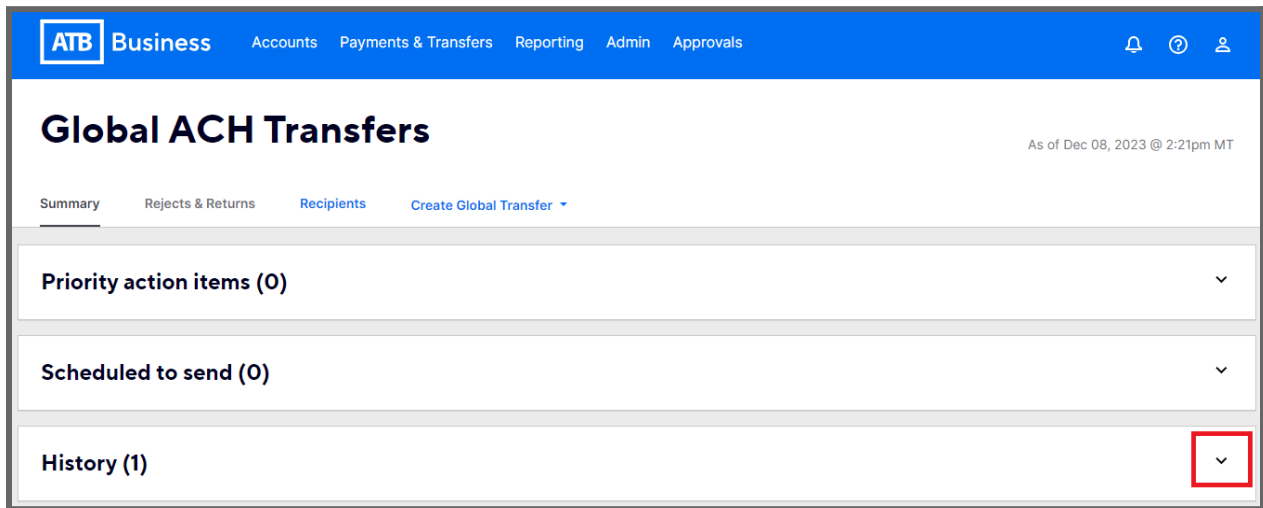
From account: ██████████

**Back to Summary**

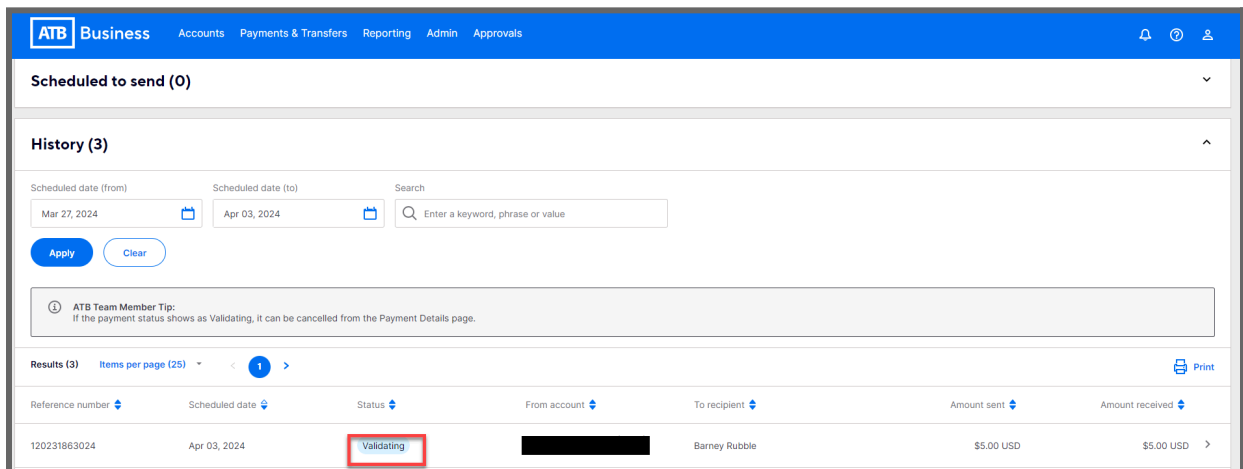
# How to Cancel a Global ACH Transfer or test transfer

You can cancel a transfer within 90 minutes of submitting the transaction on the ATB Business Online platform. There is no charge for canceling online. There is a \$10 charge for canceling over the phone.

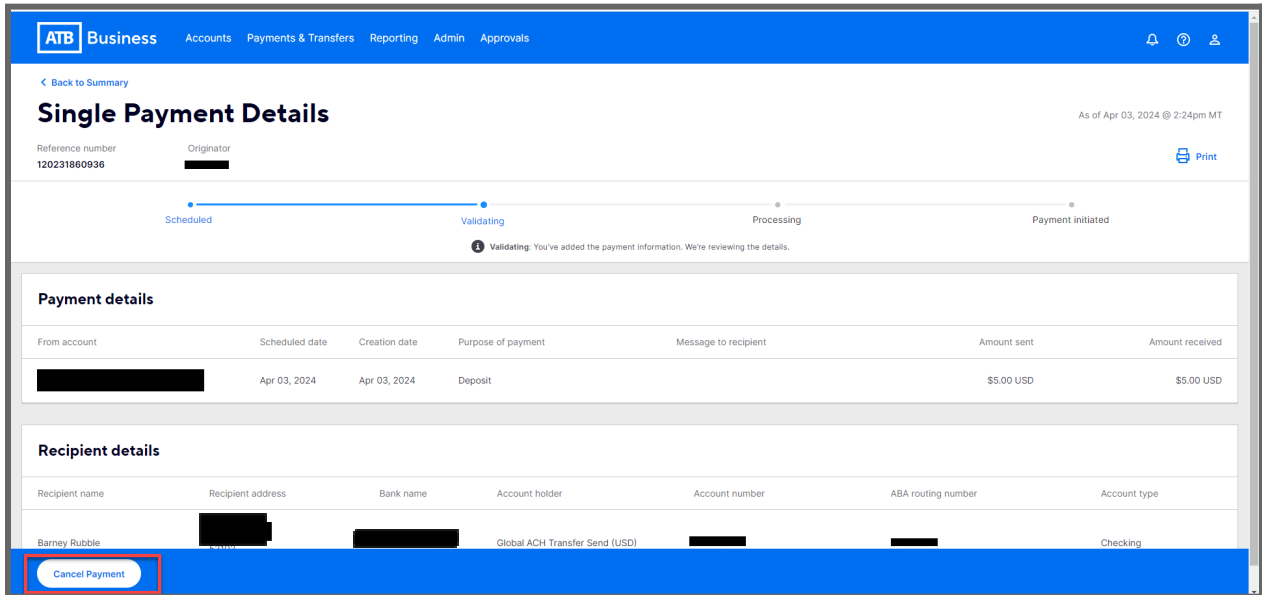
From the Global ACH Transfer page, click on **History**.



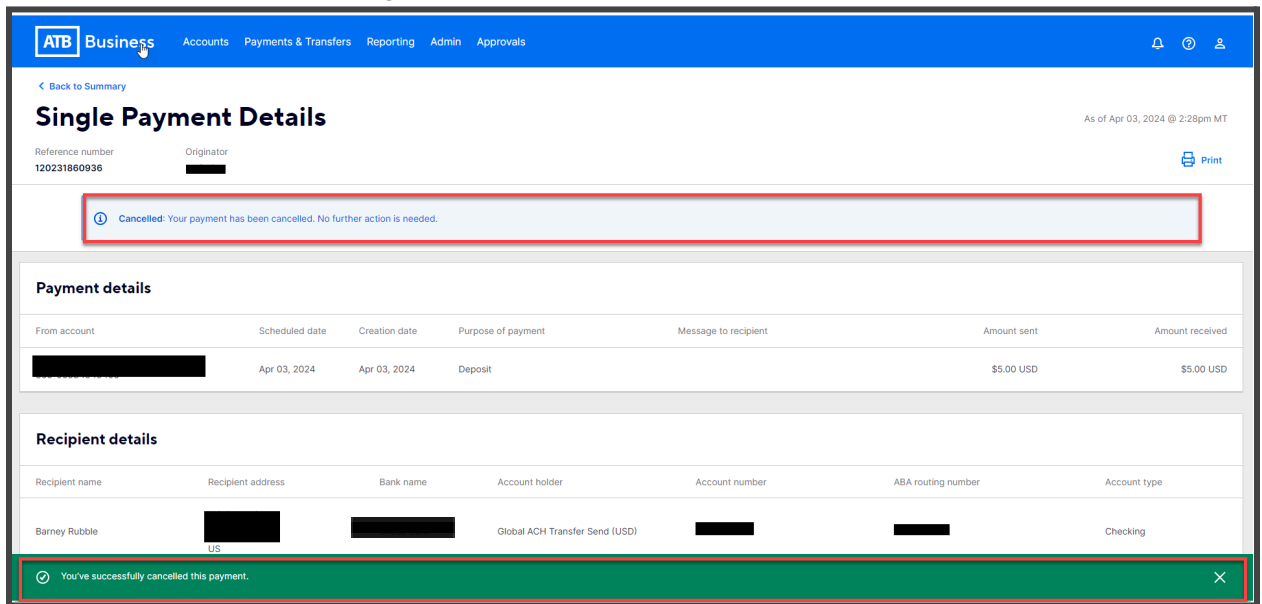
Select the transaction you want to cancel. The status must be in **Validating**. If the status is no longer Validating, then the transaction has left ATB and cannot be canceled. If you cancel the transaction a full refund, including the transaction fee, will be returned to you.



Select **Cancel Payment**.



You will see a success message.



## **More on cancellations**

For more help canceling,, recalling or tracing a Global ACH Transfer please contact your Relationship Manager or ATB Business Solutions at 1-877-363-4855.

