

GLOBAL ACH 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 of 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 <u>ATB Business Banking Platform</u> using your username and password. You will be challenged and will need to input a six digit code sent to your cell phone.

	ATB Business
Login	
Userna	me
Passwo	rd Forgot Password
	Show
	Log in
Need a	ssistance? call ATB Business at 1-877-363-4855
0	Protect yourself and others from fraud and identity theft. Visit our Backing and Security Tips page to learn more.

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.

ATB Business Accounts	Payments & Transfers Reporting Ad	dmin Approvals
Global ACH Trai	Account Transfers	
	Bill Payments	
Summary Rejects & Returns Reci	🐖 Interac e-Transfer [©]	
Priority action items (0)	Global ACH Transfers	
	Wires	
Scheduled to send (0)	Stop Payments	
	Tax Pay & File 📑	
History (1)		

Confirm that business name and address are correct.





ATB Business	Accounts Payments & Transfers Reporting Admin Approvals	4 ® 2
Global ACH	Transfers	As of Feb 17 2023 @ 12:06 PM MT
About Global AC Global ACH Transfers are a simplifew easy steps online, you can transfer are a simplifiew easy steps online, you can transfer we asy steps online, you can transfer we asy steps online, you can transfer a simplifier on the set of the set	CH Transfers le, effective and secure way to send money internationally. With just a ansfer payments of up to 25K to the US, within 1-3 business days. is information below is correct. Business address < address line 1> < address line 2> < city>< province> < postal code>	
Need to update this information The information displayed is Noxt	on? Please contact ATB at 1-877-363-4855.	

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.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals	
Global ACH Transfers can be sent from USD accounts. The ability to send funds from CAD accounts will Banch in 2024.	
Global ACH Transfers ®	As of Apr 05, 2
Summary Rejects & Returns Recipients	
Priority action items (0)	
Scheduled to send (0)	
History (0)	

Click on Add recipient.

ATB Business Accounts Payments & Transfers Reporting Admin		4 ® 2
Global ACH Transfers 🛛		As of Apr 05, 2024 @ 3-48pm MT
Summary Rejects & Returns Recipients		
Recipients (1)		Add recipient
Search Q		
Results (1) Items per page (50) 👻 < 🕚 >		
Name A	Bank Country/Currency	
Test (USA - USD)	USA/USD	>
Results (1) ttems per page (50) 👻 < 1 >		

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.

ATB Business Accounts Payments & Transfe	rs Reporting Admin Approvals		4 ® &
< Back to Recipients Add Recipient			
Bank Information	Recipient information	© Verify	Confirm
Bank information			
Bank country/currency	Bank name		
Account holder	Account number		
ABA routing number	Account type		
Please check your recipient details and use an ABA routing n information.	wher (not SWIFT) when sending a transfer. You may be charged a fee if t	the recipient's bank returns the transfer due to incorrect	

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 Approv	ais		¢ @ \$
< Back to Recipients Add Recipient			
Bank information Recipi	nt information	© Verify	© Confirm
Recipient information Recipient type Business Individual Business name			
Country	State		
USA +	Enter a state	•	
Address line 1	Address line 2 (optional)		
Address cannot be a PO box			
City	ZIP code		
Next Back Cancel	D		

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.

Bank information Bank country/currency		Recipient information		
Bank country/currency		Recipient information		
ISA/USD	Bank name	Recipient type Individual		
ccount holder III Pickles	Account number 1234567890	First name Dill	Last name Pickles	
3A routing number	Account type Checking	Country USA	State Alaska	
	-	Address line 1	City	
		ZIP code	Fairview	
		12345		

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.

ATB Business Accounts	Payments & Transfers Reporting A	dmin Approvals	¢ @ \$
Global ACH Trai	Account Transfers		As of Dec 07, 2023 @ 3:55pm MT
Summary Rejects & Returns Reci	Bill Payments		
Priority action items (0)	Global ACH Transfers Wires		~
Scheduled to send (0)	Stop Payments Tax Pay & File 🕝		~
History (1)			~

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



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ATB Business Accounts Payme	nts & Transfers Reporting Admin ,	Approvals	¢ @ \$
 Global ACH Transfers can be sent from USD account 	nts. The ability to send funds from CAD accour	ts will launch in 2024.	×
Global ACH Transfe	ers @		As of Apr 08, 2024 @ 2:21pm MT
Summary Rejects & Returns Recipients	Create Global Transfer 🔺		
Priority action items (0)	Send Test Transfer Send Single Transfer	Ð	~
Scheduled to send (0)			~
History (4)			~

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.

\$20,367.08 USD \$0.00 USD	Payment information	© Verify	© Confirm
\$20,367.08 USD \$0.00 USD	Devenant dateila		
\$20.367.08 USD \$0.00 USD	rom account		
\$20,367.08 USD \$0.00 USD	Select		
\$0.00 USD		\$20,367.08 USD	
	Business - US Chequing Account	\$0.00 USD	

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.

ATB Business	counts Payments & Transfers Repo	orting Admin Approvals				ф (3	٤
< Back to Summary Send Single	Transfer							
Payment	information		Veri	fy	Confirm			
Payment details								
To recipient		\$20,362.08 USD	*					
		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	invoire	3 character	s remai	ining
101.00, 2024	Exchange rate: 1.00 USD = 1.0000 USD		000	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 ③ Transfer fees are billed monthly. Next Cancel	Total transfer cost \$60.00 USD	Estimated transfer time 1-3 business days						

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.

ATB Business	Accounts Payments & Transfers R	eporting Admin Approvals			¢ 0 ≗
< Back to Summary Verify Send	d Single Transfer				
Pa	e		Verify	© Confirm	
Payment details					
From account To recipient Barney Rubble (USA - USD)	\$20,367.08 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 rour messages, but not all banks can receive them.	
Fees and transfer t	time				
Transfer fee \$5.00 USD ① Transfer fees are billed monthal	Total transfer cost \$55.00 USD Y. Cancel	Estimated transfer time 1-3 business days			

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

ATB Business Accounts	ts Payments & Transfers Reporting Admin Approvals	₽ @ ≗
< Back to Summary Confirm Send S	Single Transfer	
Payment informa	nation Verify	Confirm
Payment validating You've sent a payment of \$50 USD t deference number: 120231856150 status: Validating Transfer date: Apr 03, 2024 Fran account: Rack to Summary	to Barney Rubble (USA - USD), We're currently reviewing the details.	



How to Edit recipients

From the Global ACH Transfers screen, click on Recipients.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals	
Global ACH Transfers can be sent from USD accounts. The ability to send funds from CAD accounts will launch in 2024.	
Global ACH Transfers ®	As of Apr 05, 2
Summary Rejects & Returns Recipients	
Priority action items (0)	
Scheduled to send (0)	
History (0)	

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

ATB Business Accounts Payments & Transfers	Reporting Admin Approvals	4 ® 4					
Global ACH Transfers () As of Apr 04, 2024 (§ 9:22am MT							
Summary Rejects & Returns Recipients Create Global T	Summary Rejects & Returns Recipients Create Global Transfer -						
Recipients (10)		Add recipient					
Search	Search						
Results (10) Items per page (50) * < 1 >							
Name 🔺	Bank Country/Currency						
Barney Rubble (USA - USD)	USA/USD	>					
Dill Pickles (USA - USD)	USA/USD	>					

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

ATB Business	counts Payments & Transfers Reporting Admin	Approvals		¢ @ &
< Back to Recipients Recipient De	tails			As of Apr 04, 2024 @ 9:25am MT
Bank information		Recipient informa	ation	
Bank country/currency USA/USD	Bank name	Recipient type Individual		
Account holder Barney Rubble	Account number	First name Barney	Last name Rubble	
ABA routing number	Account type Checking	Country USA Address line 1	State Texas City	
		ZIP code	Dallas	
Send test transfer Edit	Delete			

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

Bank info	prmation	• Recipient information	Ve	rify	Confirm
Bank information			Recipient informati	on	
ank country/currency	Bank name		Recipient type		
ccount holder arney Rubble	Account number 00000000		First name Barney	Last name Rubble	
3A routing number	Account type Checking		Country USA	State Texas	
			Address line 1	City Dallas	
			ZIP code		

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

ATB Business Accounts Payments & Transf	ers Reporting Admin Approvals		4 @ &
< Back to Recipient Details Confirm Edit Recipient			
Bank information	Recipient information	Verify	Confirm
Success! Your changes have been saved. Rack to Recipients			



How to delete Recipients

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

ATB Business Accounts Payments & Transfers Reporting Admin Approvals	4 0 L						
Global ACH Transfers As of Feb 17 2023 @ 12:06 PM MT							
Summary Rejects & Returns Recipients Templates Create Global Transfer -							
Priority action items	~						
Drafts (0)	~						
Scheduled to send (0)	~						
History (0)	~						

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.

ATB Business Accounts Payments & Transfers	eporting Admin Approvals	4 @ &				
Global ACH Transfers 🛛	Global ACH Transfers					
Summary Rejects & Returns Recipients Create Global Tra	Summary Rejects & Returns Recipients Create Global Transfer *					
Recipients (10)		Add recipient				
Search	Search					
Results (10) Items per page (50) 👻 < 🚺 >	Results (10) Items per page (50) * < 1 >					
Name 🔺	Bank Country/Currency					
Barney Rubble (USA - USD)	USA/USD	>				
Dill Pickles (USA - USD)	USA/USD	>				

Click on **Delete.**

ATB Business	counts Payments & Transfers Reporting	dmin Approvals			¢
< Back to Recipients Recipient De	tails				As of Apr 04, 2024 @ 9:33am MT
Bank information			Recipient information		
Bank country/currency USA/USD	Bank name		Recipient type Individual		
Account holder Dill Pickles	Account number		First name Dill	Last name Pickles	
ABA routing number	Account type Checking		Country USA	State Alaska	
			Address line 1	City Fairview	
			21P code 12345		
Send test transfer Edit	Delete				

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

ATB Business	counts Payments & Transfers R	sporting Admin Approvals		4 O 2
< Back to Recipients Recipient De	etails			As of Apr 04, 2024 @ 9:36am MT
Bank information		Recipi	ent information	
Bank country/currency USA/USD Account holder	Bank name Account number	Delete this recipient?	× sst name	
Dill Pickles ABA routing number	Account type Checking	This will delete Dill Pickles from your list.	ickles tate taska	
		Delete	ity airview	
Send test transfer Edit	Delete	12345		

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**.

ATB Business Accounts Paymen	nts & Transfers Reporting Admin Approvals	4 Ø 2				
Global ACH Transfers As of Dec 08, 2023 @ 1:36pm MT						
Summary Rejects & Returns Recipients	Create Global Transfer 🔺					
Priority action items (0)	Send Test Transfer Send Single Transfer	~				
Scheduled to send (0)						
History (O)						

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.

ATB Business Accounts Payments & Transfers Repo	rting Admin Approvals	4 O 2
C Back to Summary		
Send Test Transfer		
Payment information	• verify	Confirm
Payment details		
From account Select		
	\$20,367.08 USD	
	\$0.00 USD	

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.

ATB Business	Accounts Payments & Transfers Repo	rting Admin Approvals		£ @ ≗
< Back to Summary Send Test T	ransfer			
Payme	ent information		© Confirm	
Payment details				
		\$20,317.08 USD	•	
To recipient Barney Rubble (USA - USD)		USA/USD	→ Create new recipient Ø Edit recipient details	
Transfer date	Amount sent	Amount received	Purpose of payment Message to recipient (optional)	
Apr 03, 2024	\$5.00 USD	\$5.00 USD	Deposit	10 characters remaining
Fees and transfer tin	ne			
Transfer fee \$0.00 USD ① Test transfers are not subject to tr	Total transfer cost \$5.00 USD ansfer fees.	Estimated transfer time 1-3 business days		

Verify details and select Send.

ATB Business	Accounts Payments & Transfers Repor	ting Admin Approvals			<u> </u>			
< Back to Summary Verify Send Test Transfer								
Рауг	nent information		Verify	Confirm				
Payment details								
From account	\$20,317.08 LISD							
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	\$ 5.00 USD	Deposit ① ATB Team Member Tip: We'll always ser	d your messages, but not all banks can receive them.				
Fees and transfer ti	me							
Transfer fee \$0.00 USD (1) Test transfers are not subject to Send Back	Total transfer cost \$5.00 USD transfer fees.	Estimated transfer time 1-3 business days						

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 A	Admin Approvals	¢ (\$
Back to Summary		
onfirm 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 curren	tly 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.**

ATB Business Accounts Payments & Transfers Reporting Admin Approvals	Ļ () L
Global ACH Transfers	As of Dec 08, 2023 @ 2:21pm MT
Summary Rejects & Returns Recipients Create Global Transfer 🔻	
Priority action items (0)	~
Scheduled to send (0)	~
History (1)	~

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.

ATB Business Accounts Payments & Trans	fers Reporting Admin	Approvals			¢ @ ≗		
Scheduled to send (0)							
History (3)					^		
Scheduled date (from) Scheduled date (to) Mar 27, 2024	Search	word, phrase or value]				
W At B ream Member (p): If the payment status shows as Validating, it can be cancelled from the Payment Details page. Results (3) Items per page (25) * < (1) >							
Reference number 🔷 Scheduled date 🖨	Status 🖨	From account 🗢	To recipient 🖨	Amount sent 🔶	Amount received 🖨		
120231863024 Apr 03, 2024	Validating		Barney Rubble	\$5.00 USD	\$5.00 USD >		

Select Cancel Payment.

ATB Business	Accounts Payments & Transf	ers Reporting Ad	dmin Approvals			4 @ 2
< Back to Summary Single Pay	ment Details					As of Apr 03, 2024 @ 2:24pm MT
Reference number 120231860936	Originator					🖨 Print
s	e		Validating	• Processing	Payment	initiated
			Validating: You've added th	he payment information. We're reviewing the details.		
Payment details						
From account	Scheduled date	Creation date	Purpose of payment	Message to recipient	Amount sent	Amount received
	Apr 03, 2024	Apr 03, 2024	Deposit		\$5.00 USD	\$5.00 USD
Recipient details						
Recipient name	Recipient address	Bank name	Account holder	Account number	ABA routing number	Account type
Barney Rubble			Global ACH Transfer S	Send (USD)		Checking
Cancel Payment						

You will see a success message.

ATB Business	Accounts Payments & Transfe	rs Reporting Ad	min Approvals			Ą () L
< Back to Summary Single Payn	nent Details					As of Apr 03, 2024 @ 2:28pm MT
120231860936						🖨 Print
(i) Cancelled: You	ur payment has been cancelled. No fu	rther action is needed.				
Payment details						
From account	Scheduled date	Creation date	Purpose of payment	Message to recipient	Amount sent	Amount received
	Apr 03, 2024	Apr 03, 2024	Deposit		\$5.00 USD	\$5.00 USD
Recipient details						
Recipient name	Recipient address	Bank name	Account holder	Account number	ABA routing number	Account type
Barney Rubble	US		Global ACH Transfer Send (USD)			Checking
You've successfully cancelle	ed this payment.					×

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.

