All ACH files must be transmitted by 1:00pm Hawaii Standard Time two business days prior to settlement date (the day the transaction is scheduled to reach the receiving bank).

ACH Limits are placed on the account level. If you attempt to send an over-limit file, you will receive an error message and the system will not allow the file to be submitted. Be sure to monitor your account limits and notify us at least 24 hours prior if you anticipate needing additional limit. This is to allow ASB time to go into the system to update the limit which will allow your file to process.

The only acceptable SEC codes that may be originated are PPD and CCD. Transactions can be sent only to financial institutions within the U.S. Jurisdiction.

Physical Tokens or the Symantec VIP Token App will be required for anyone entitled to "approve/submit" ACH transactions.

Our Product Specialists are available to answer any questions or assist you with your initial navigation through the module. Contact Cash Management at (808) 539-7894 for assistance.

You will receive an ACH calendar indicating non-processing days, which are weekends and federal holidays.

We will also be sending you access instructions to the NACHA Operating Rules & Guidelines, the guide to the rules governing the ACH network. As an ACH originator, you are responsible for knowing the applicable rules.

TIPS FOR PREVENTING ACH FRAUD

ACH transactions should be initiated from a business computer. Never use a public computer when transacting through online banking. Utilization of antivirus software to protect the integrity of your computer and programs is strongly recommended.

ASB Online Banking Levels of Security:

1. Each user will have their own username and password. Please do not share this information.

2. Users with online access should change their passwords monthly.

3. Tokens and dual controls are also additional levels of security.

4. Employing IP Lockdown by your users is strongly recommended.

5. Each user should register his or her computer. Additional security measures are taken for unregistered devices.

6. For initiation of online transfers, ACH customers are strongly urged to utilize our multi-level entitlement feature to ensure that moving funds requires approvals from at least two individuals at the company level.

7. There are also alerts that can be set up to further ensure the integrity of the users and transactions.

8. Logging into your account daily to monitor transactions is highly recommended. If at any time you suspect that you are the victim of fraud or attempted fraud, contact American Savings Bank immediately.

9. Performing audits of ACH transactions is strongly recommended.