



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 or business.
- Business or individual name and address.

Test Transfers

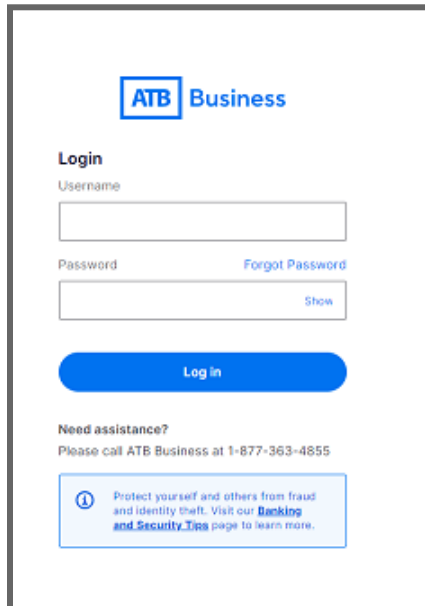
After Recipients are created ATB highly recommends that you send a test transfer for the following reasons:

- **Account Verification:**
ACH test transactions verify the routing number, account number, and account ownership before processing larger payments.
- **Fraud Prevention:**
By verifying account information, they help prevent fraudulent transactions and ensure that funds are sent to the correct recipient.
- **Risk Mitigation:**
They minimize the risk of returned or rejected payments, which can be costly and time-consuming.

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.

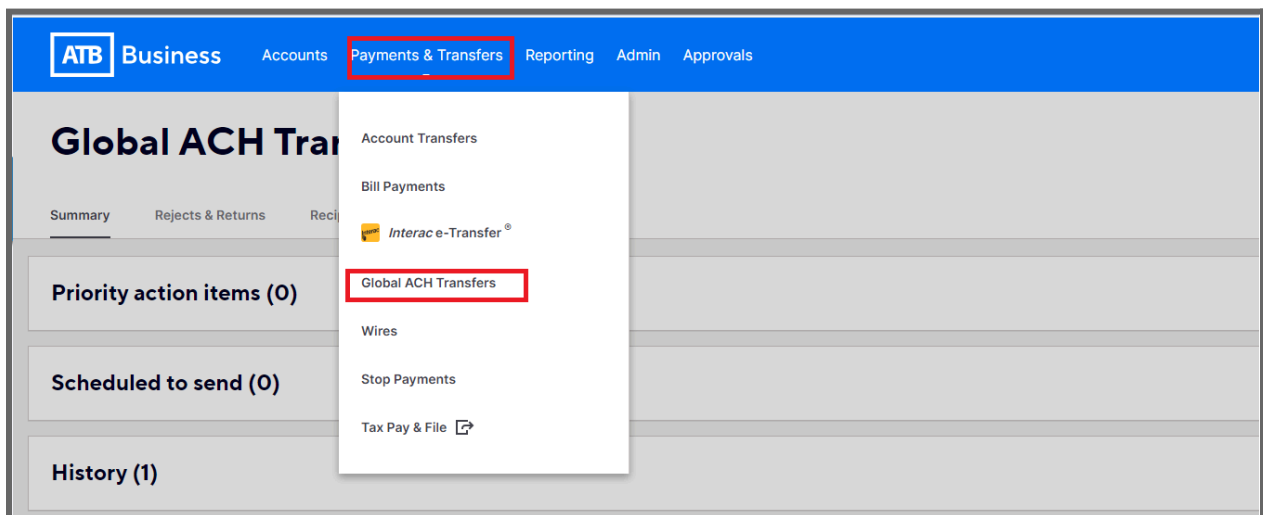


The login screen features the ATB Business logo at the top. Below it is a 'Login' section with a 'Username' field, a 'Password' field, and a 'Forgot Password' link. A 'Show' button is located next to the password field. A blue 'Log in' button is positioned below the password field. At the bottom, there is a 'Need assistance?' section with the text 'Please call ATB Business at 1-877-363-4855' and a blue box containing a security tip: 'Protect yourself and others from fraud and identity theft. Visit our [Banking 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.

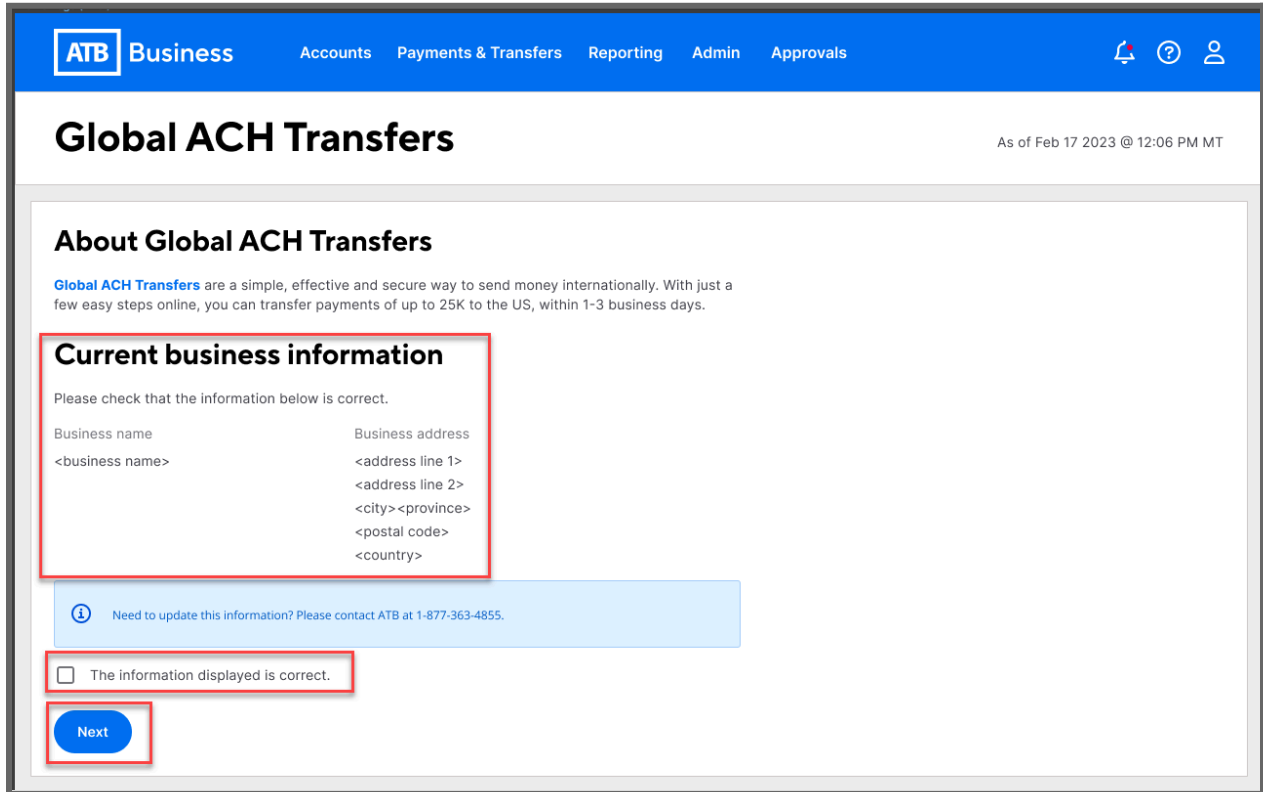
From the **Overview** screen click on **Payment & Transfers** and select **Global ACH Transfers**.



The screenshot shows the ATB Business interface. The top navigation bar includes 'ATB Business', 'Accounts', 'Payments & Transfers' (highlighted with a red box), 'Reporting', 'Admin', and 'Approvals'. Below the navigation bar, the 'Global ACH Transfers' section is visible. A dropdown menu is open under 'Payments & Transfers', listing options: 'Account Transfers', 'Bill Payments', 'Interac e-Transfer®', 'Global ACH Transfers' (highlighted with a red box), 'Wires', 'Stop Payments', and 'Tax Pay & File' with an external link icon. The main content area shows sections for 'Summary', 'Rejects & Returns', 'Rec'd', 'Priority action items (0)', 'Scheduled to send (0)', and 'History (1)'.

Confirm that business name and address are correct.

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



ATB Business Accounts Payments & Transfers Reporting Admin Approvals

Global ACH Transfers As of Feb 17 2023 @ 12:06 PM MT

About Global ACH Transfers

Global ACH Transfers are a simple, effective and secure way to send money internationally. With just a few easy steps online, you can transfer payments of up to 25K to the US, within 1-3 business days.

Current business information

Please check that the information below is correct.

Business name	Business address
<business name>	<address line 1>
	<address line 2>
	<city> <province>
	<postal code>
	<country>

Need to update this information? Please contact ATB at 1-877-363-4855.

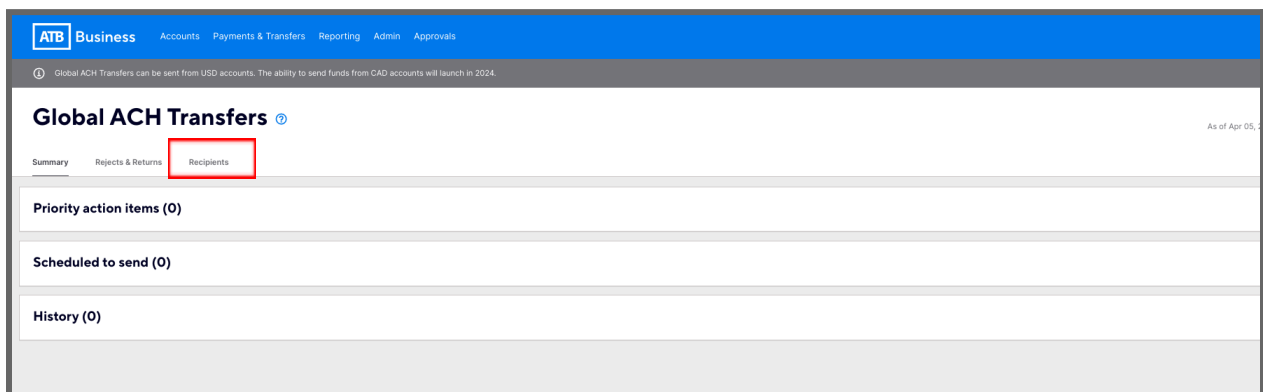
☐ The information displayed is correct.

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.



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

Summary Rejects & Returns **Recipients**

Priority action items (0)

Scheduled to send (0)

History (0)

Click on **Add recipient**.

The screenshot shows the ATB Business interface for Global ACH Transfers. The top navigation bar includes links for Accounts, Payments & Transfers, Reporting, Admin, and Approvals. The main heading is 'Global ACH Transfers'. Below this, there are tabs for Summary, Rejects & Returns, and Recipients. The Recipients tab is active, showing a table with one recipient: 'Test (USA - USD)' with a Bank Country/Currency of 'USA/USD'. A red box highlights the 'Add recipient' button in the top right corner of the Recipients section.

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**.

The screenshot shows the 'Add Recipient' form in the ATB Business interface. The form is divided into four steps: Bank information, Recipient information, Verify, and Confirm. The 'Bank information' step is currently active. It contains several mandatory fields: Bank country/currency (set to USA/USD), Bank name, Account holder, Account number, ABA routing number, and Account type (with a dropdown menu). A red box highlights the 'Next' button at the bottom left of the form. Below the form, there is a warning message: '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.'

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

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

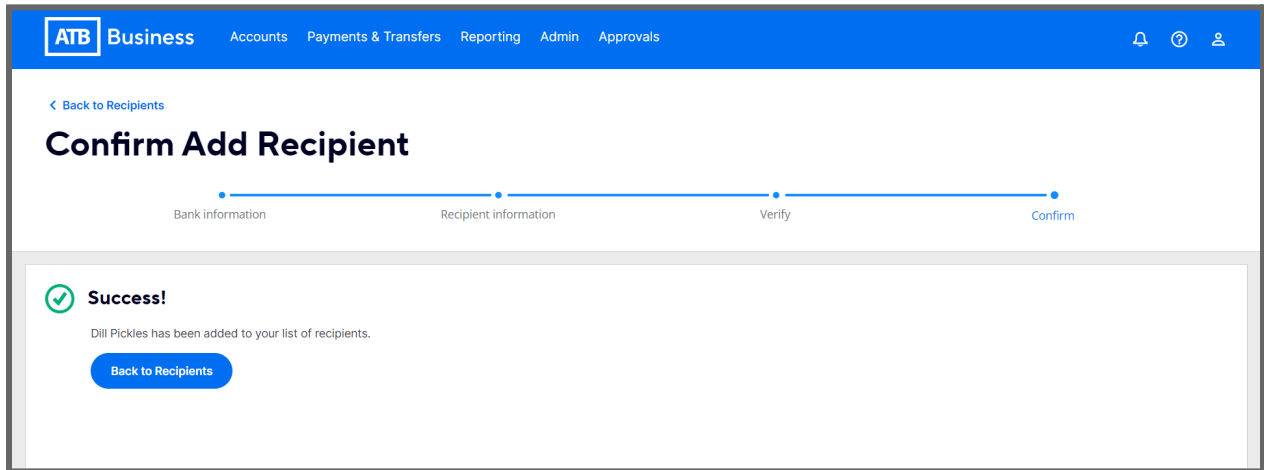
Ensure that the personal name or business name matches what was entered in the previous screen under Account holder.

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

Select **Next**.

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.

Once saved, you will see a confirmation message.

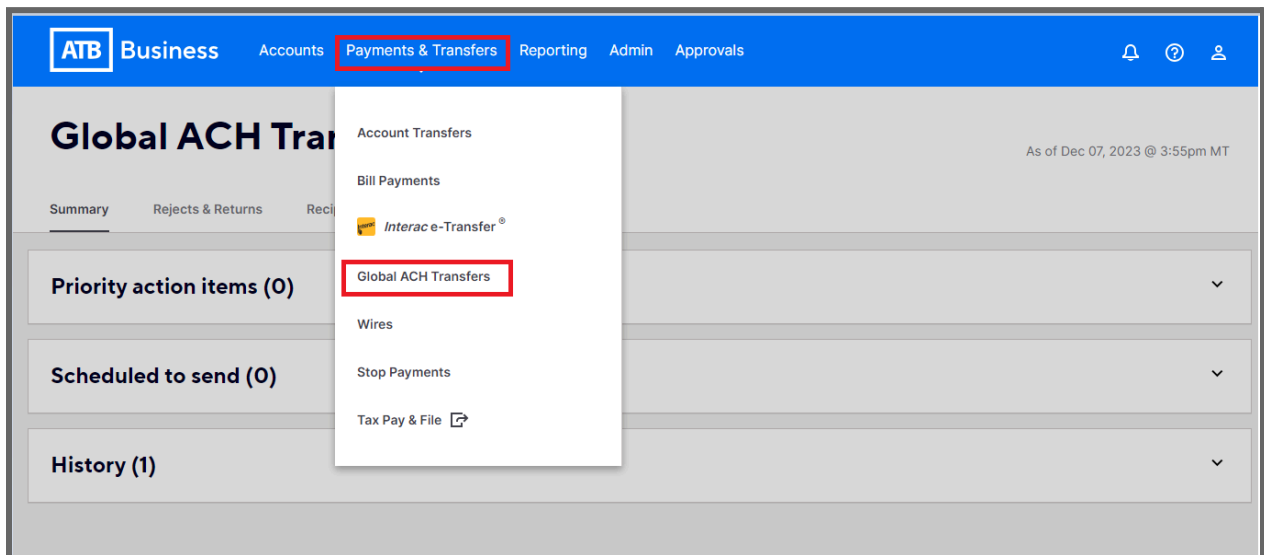


You are strongly encouraged to send a test transfer prior to sending a Global ACH transfer to confirm the recipient's information is correct.

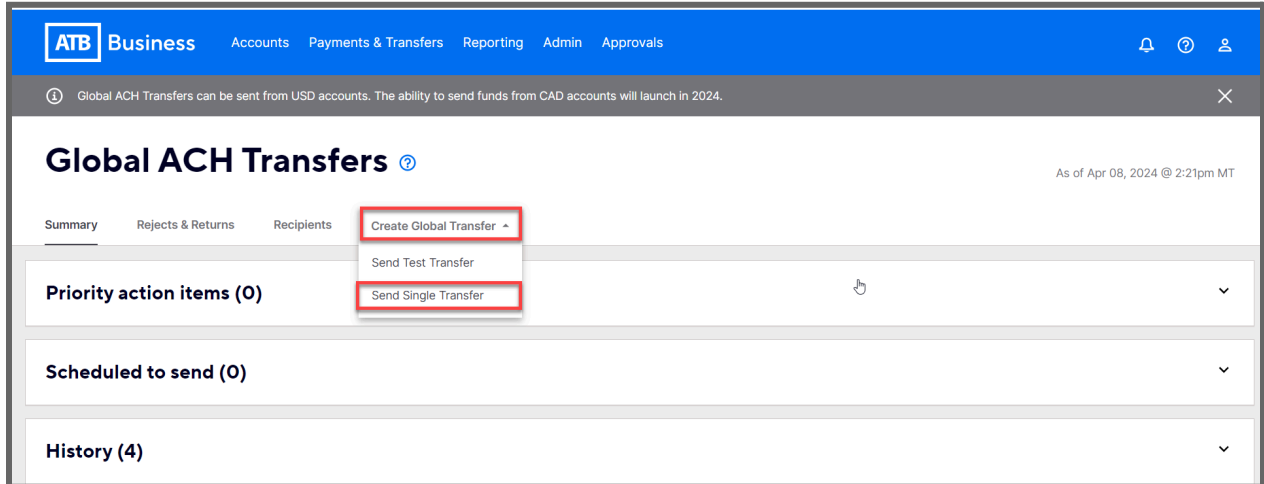
Step 4: Send a Global ACH Transfer

A. Single 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**.



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 08, 2024 @ 2:21pm MT

Summary Rejects & Returns Recipients **Create Global Transfer** Send Test Transfer Send Single Transfer

Priority action items (0)

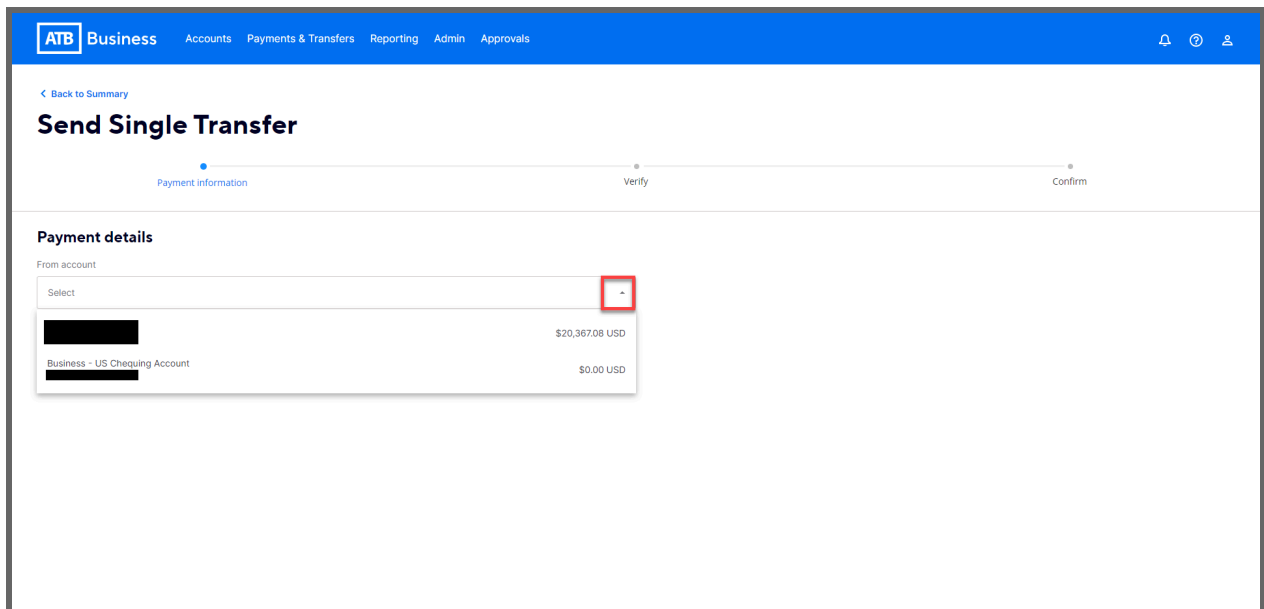
Scheduled to send (0)

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.



ATB Business Accounts Payments & Transfers Reporting Admin Approvals

< Back to Summary

Send Single Transfer

Payment information Verify Confirm

Payment details

From account

Select

Business - US Checking Account \$20,367.08 USD

Business - US Checking 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. You can 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**.

Business
Accounts
Payments & Transfers
Reporting
Admin
Approvals

[< Back to Summary](#)

Send Single Transfer

Payment information

Verify

Confirm

Payment details

From account

BUSINESS - US CHEQUING ACCOUNT (760)
\$999,594.30 USD

To recipient

b Ha (USA - USD)
USA/USD

+ Create new recipient
Edit recipient details

Transfer date	Amount sent	Amount received	Purpose of payment	Message to recipient (optional)
Feb 03, 2025	\$50.00 USD	\$50.00 USD	Business expenses	1234567891

Exchange rate: 1.00 USD = 1.0000 USD

ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.


Fees and transfer time

Transfer fee	Total transfer cost	Expected date of deposit
\$5.00 USD	\$55.00 USD	Feb 5, 2025




Transfer fees are billed monthly.

Next
Cancel

You will be presented with 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**.


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Verify Send Single Transfer

Payment information

Verify

Confirm

Payment details

From account
BUSINESS - US CHEQUING ACCOUNT [REDACTED] \$999,544.30 USD

To recipient
b Ha (USA - USD) (USA/USD)

Transfer date	Amount sent	Amount received	Purpose of payment	Message to recipient (optional)
Feb 03, 2025	\$50.00 USD <small>Exchange rate: 1.00 USD = 1.0000 USD</small>	\$50.00 USD	Business expenses <small>ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.</small>	1234567891

Fees and transfer time

Transfer fee \$5.00 USD	Total transfer cost \$55.00 USD	Expected date of deposit Feb 5, 2025
----------------------------	------------------------------------	-----------------------------------------

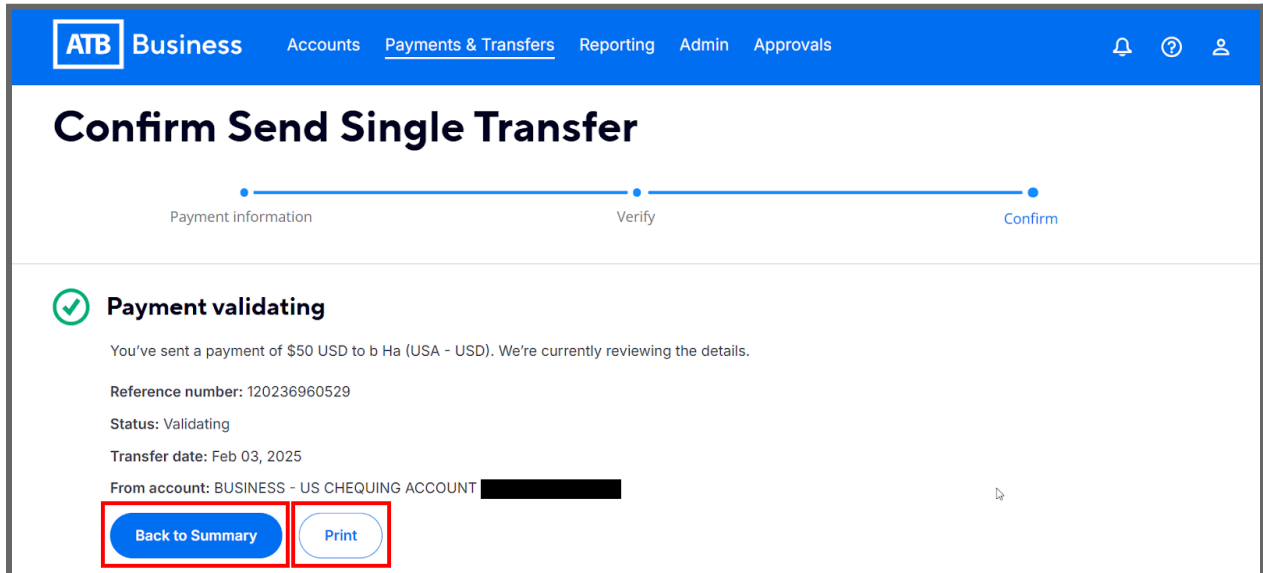
Transfer fees are billed monthly.

Send

Back

Cancel

You will see confirmation for the sent transfer. **Print** confirmation for your records if you wish and Click on **Back to summary** to return to the landing page.



ATB Business Accounts Payments & Transfers Reporting Admin Approvals

Confirm Send Single Transfer

Payment information Verify Confirm

Payment validating

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

Reference number: 120236960529

Status: Validating

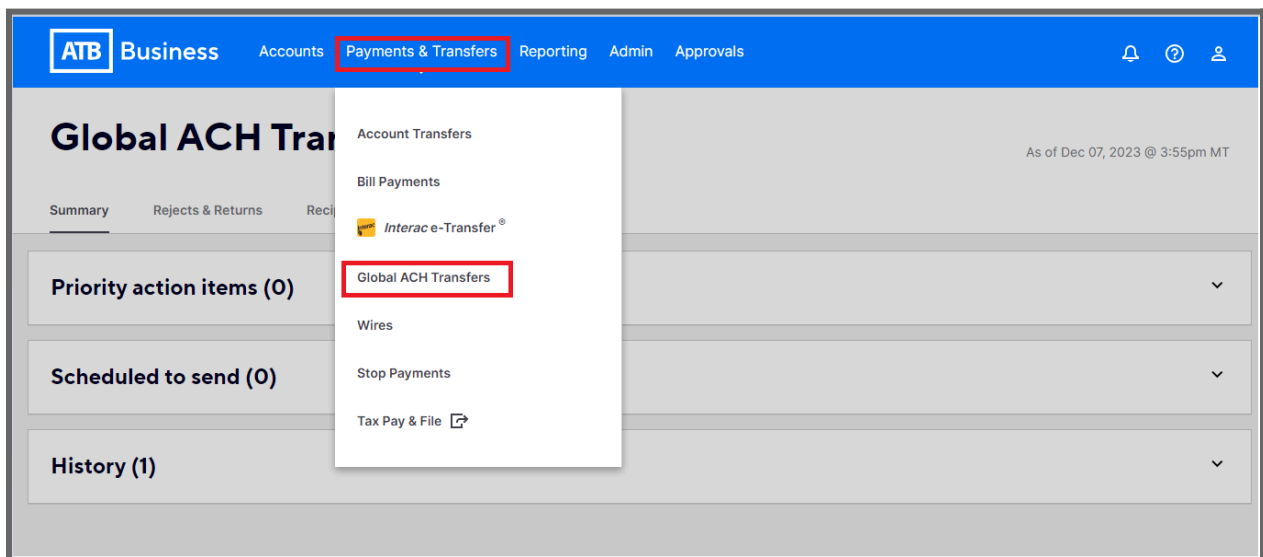
Transfer date: Feb 03, 2025

From account: BUSINESS - US CHEQUING ACCOUNT [REDACTED]

[Back to Summary](#) [Print](#)

B. Batch transfer

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



ATB Business Accounts Payments & Transfers Reporting Admin Approvals

Global ACH Transfers

Summary Rejects & Returns Received

As of Dec 07, 2023 @ 3:55pm MT

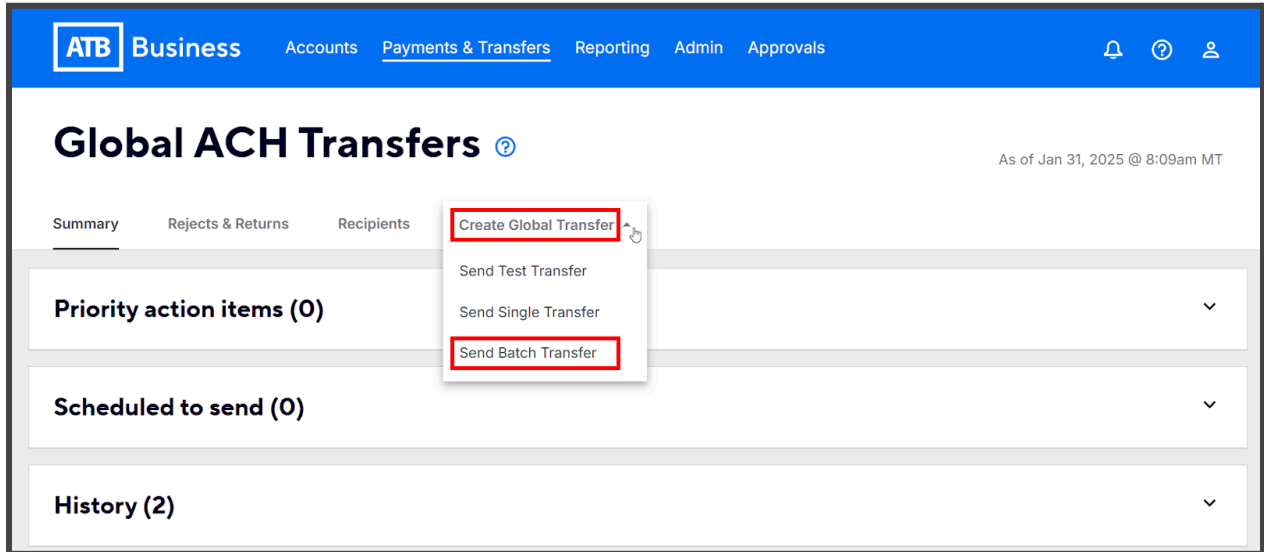
Priority action items (0)

Scheduled to send (0)

History (1)

- Account Transfers
- Bill Payments
- Interac e-Transfer®
- Global ACH Transfers**
- Wires
- Stop Payments
- Tax Pay & File

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

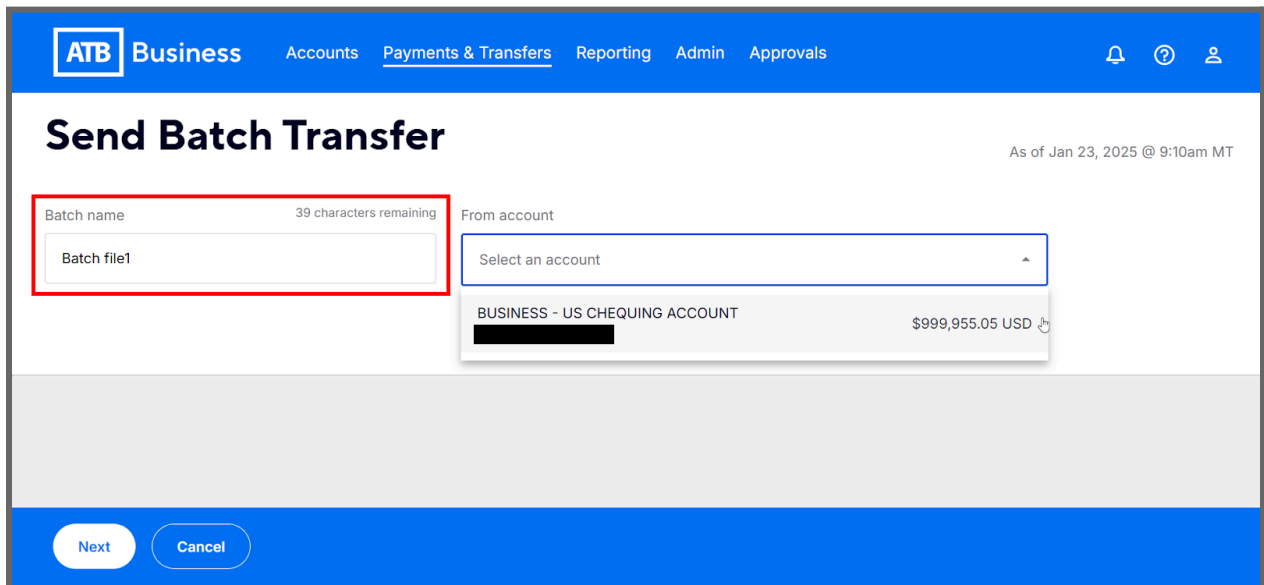


The screenshot shows the ATB Business interface with the 'Global ACH Transfers' page. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Global ACH Transfers' with a help icon. Below the heading are tabs for 'Summary', 'Rejects & Returns', and 'Recipients'. A dropdown menu is open, showing options: 'Create Global Transfer' (highlighted with a red box), 'Send Test Transfer', 'Send Single Transfer', and 'Send Batch Transfer' (also highlighted with a red box). The page content includes sections for 'Priority action items (0)', 'Scheduled to send (0)', and 'History (2)'.

On the **Send Batch Transfer** screen, enter a **Batch name** and click on the dropdown menu to **Select an account** in which to send the transfer from. Click **Next**.

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.*



The screenshot shows the ATB Business interface with the 'Send Batch Transfer' page. The top navigation bar is the same as the previous screen. The main heading is 'Send Batch Transfer'. Below the heading is a timestamp 'As of Jan 23, 2025 @ 9:10am MT'. The form includes a 'Batch name' field (highlighted with a red box) with a character count of '39 characters remaining'. Below it is a 'Batch file1' field. To the right is a 'From account' dropdown menu (highlighted with a red box) showing 'Select an account'. Below the dropdown, a list of accounts is displayed, with 'BUSINESS - US CHEQUING ACCOUNT' selected and showing a balance of '\$999,955.05 USD'. At the bottom of the form are 'Next' and 'Cancel' buttons.



On the **Send Batch Transfer** screen (following page), click on the dropdown menu to select your first recipient from your previously saved recipients, or by entering the name.

Once the **Batch name and From account have been selected**, a new set of fields will appear. **Enter the required information** as follows:

Transfer date:

- Automatically populated to current date. You can enter a date up to 60 days into the future.

Amount:

- Enter the amount of the transaction.
- You can only send batch USD transactions, from your USD account, to US destinations.

Purpose of payment:

- Click on the dropdown menu and select the appropriate option as the reason for sending. This is a mandatory field.

Message to recipient:

- Optionally, enter a message that will be 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

At the bottom of the screen, the fees that will be incurred are calculated for each Batch Global ACH Transfer submitted.

- Flat fee per batch is \$12.00 USD.
- Plus \$1.25 USD per transaction fee.
- Total fees that will be incurred.
- Estimated transfer time within which the payments are expected to arrive in the recipient's bank.

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Send Batch Transfer

As of Feb 06, 2025 @ 8:07am MT

Batch name

39 characters remaining

From account

BUSINESS - US CHEQUING ACCOUNT

\$998,055.42 USD

Total amount

\$50.00 USD

Total transactions

1

Transactions

Add transaction

Transactions (1)

Items per page (50)

< 1 >

Recipient	Transfer date	Amount	Purpose of payment	Message to recipient (optional)
test customer ... USA/USD	Feb 06, 2025	\$50.00 USD	Miscellaneous	abc1234

3 characters remaining

ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

Transactions (1)

Items per page (50)

< 1 >

Fees and transfer time

Flat fee	Per transaction fee	Total fees	Estimated transfer time
\$12.00 USD	\$1.25 USD	\$13.25 USD	1-3 business days

Transfer fees are billed monthly.

Next


Cancel

After completing the fields above, select **Add transaction** and **repeat** this for all transactions being added to the batch.




Verifying the batch ACH transfer

Select **Next** after all the recipients have been added to the batch .

- On the **Verify Send Batch Transfer** screen, verify the total amount, number of transactions and recipients. If details are incorrect, **Cancel** the batch or select **Back** to add additional transactions or to change the due dates or amounts.
- If the details are correct, select **Send**.


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Verify Send Batch Transfer

As of Jan 23, 2025 @ 12:32pm MT

Batch name: batchachtest

Total amount: \$110.00 USD


From account: BUSINESS - US CHEQUING ACCOUNT

Total transactions: 2

Transactions (2)


Transactions (2)
Items per page (50)
< 1 >

Recipient	Transfer date	Amount	Purpose of payment	Message to recipient (optional)
test customer (USA - USD)	Jan 23, 2025	\$50.00 USD	Business/commercial payment	No data
b Ha (USA - USD)	Jan 23, 2025	\$60.00 USD	Miscellaneous	No data


ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

Fees and transfer time

Flat fee	Per transaction fee	Total fees	Expected date of deposit
\$12.00 USD	\$1.25 USD	\$14.50 USD	Jan 27, 2025

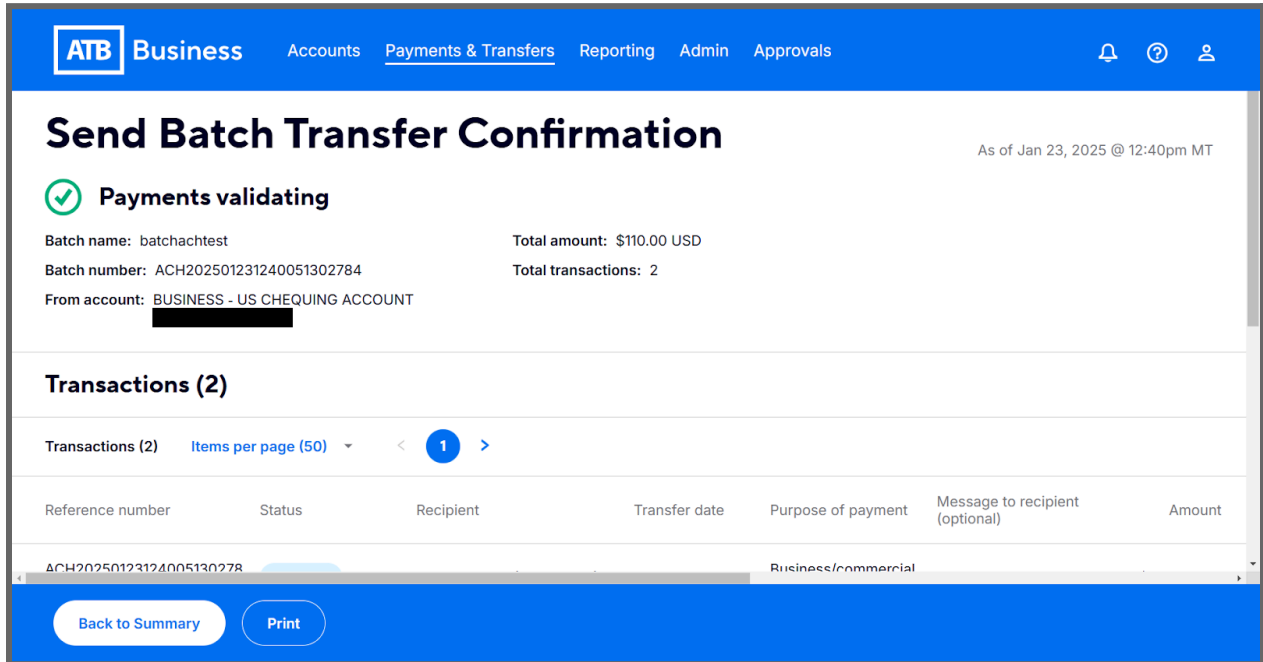

Transfer fees are billed monthly.


Send

Back




Cancel

After you've clicked **Send**, you'll see the **Send Batch Transfer Confirmation**, with the expected date of deposit if all the transactions have the same due date. If no expected date of deposit is shown, assume 1 - 3 business days.





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Send Batch Transfer Confirmation

As of Jan 23, 2025 @ 12:40pm MT


Payments validating

Batch name: batchachtest
Batch number: ACH202501231240051302784
From account: BUSINESS - US CHEQUING ACCOUNT

Total amount: \$110.00 USD
Total transactions: 2

Transactions (2)

Transactions (2)
Items per page (50)
< 1 >

Reference number	Status	Recipient	Transfer date	Purpose of payment	Message to recipient (optional)	Amount
ACH20250123124005130278				Business/commercial		

[Back to Summary](#)
[Print](#)

C. Templates

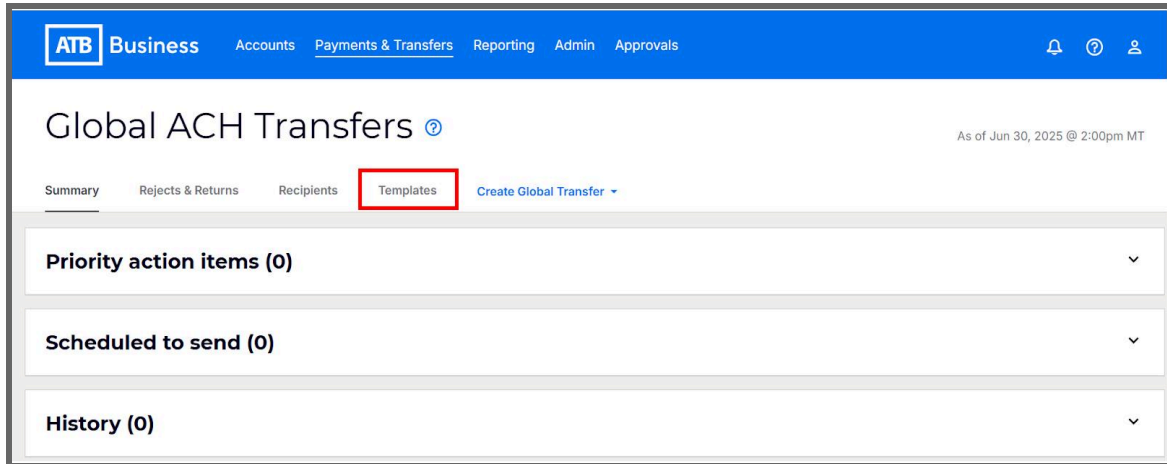
You can create, edit, and delete **Templates** containing Recipient information that was previously used for Global ACH Batch files. This is a convenient option for regular or frequent payments.

Helpful Tips:

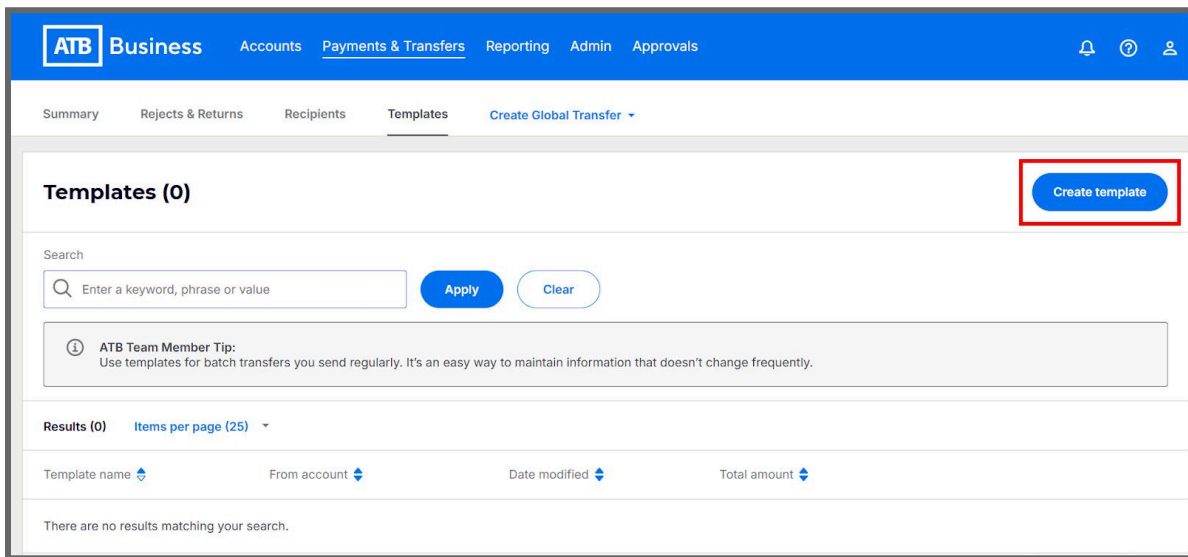
- You will need to be granted access to create a template by your Administrator.
- You can only create a template from Recipients you have previously saved, and are shown in your list.
- When you update your Recipients Banking information, any template that uses this Recipient will use the newly updated information automatically.

Create Templates

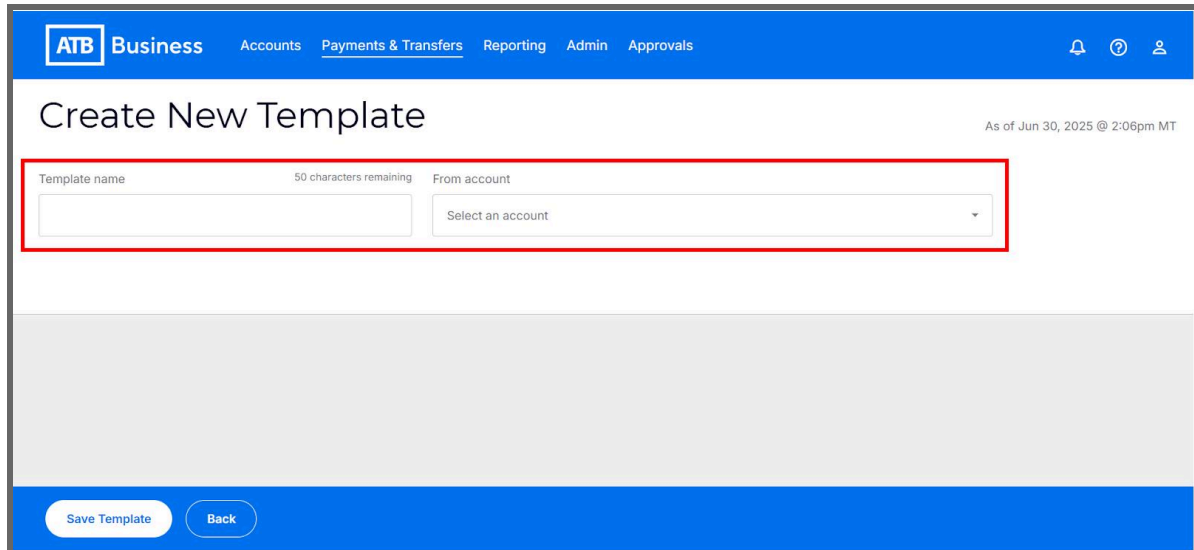
- From the **Overview** screen, click on **Payment & Transfers** select **Global ACH Transfers** then select **Templates**.



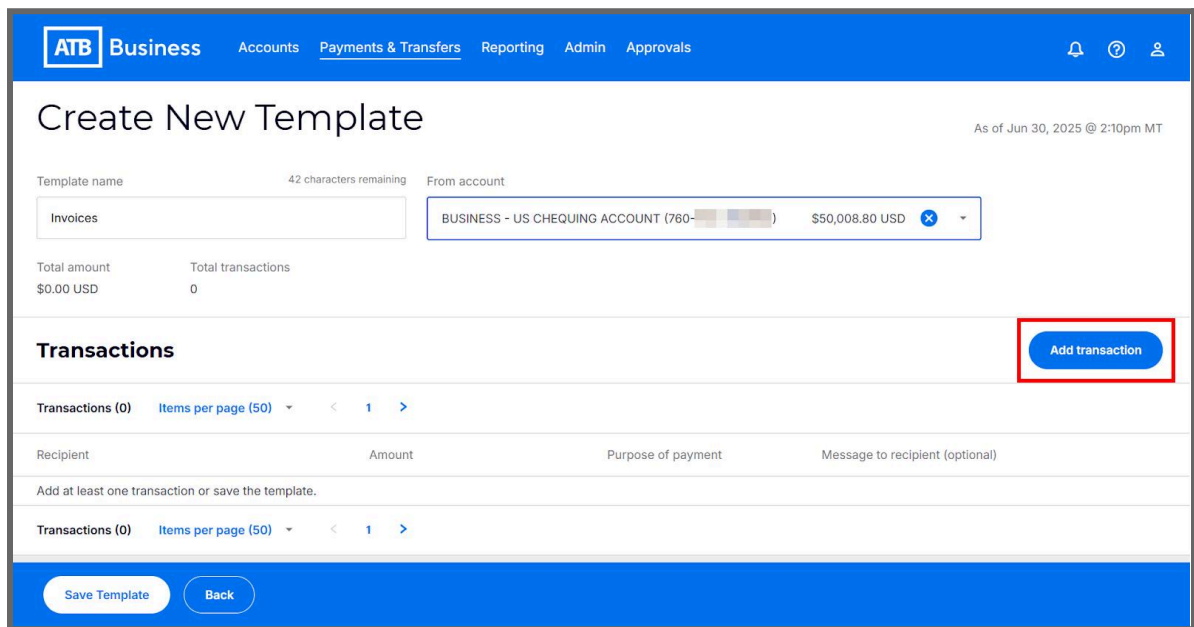
- Select **Create template**.



- **Name your template**, then use the dropdown menu to **select the account** the money will be drawn from when this template is submitted to ATB for processing.



- Select **Add transaction.**



- Under Recipient **select or enter the Recipient name, enter the amount, select the Purpose of Payment** and optionally **enter the Message** to recipient.
- **Repeat the “Add transaction” step** to add all the desired Recipients for your template.
- Then **Select Save Template.**

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As of Jul 18, 2025 @ 4:19pm MT

Create New Template

Template name

35 characters remaining

From account

BUSINESS - US CHEQUING ACCOUNT

\$49,503.21 USD

Total amount

\$0.00 USD

Total transactions

3

Add transaction

Transactions

Transactions (3)

Items per page (50)

< 1 >

Recipient	Amount	Purpose of payment	Message to recipient (optional)
test customer (USA - USD)	USA/USD \$0.00 USD	Deposit	10 characters remaining
Company 1234 Alberta LTD (USA - USD)	USA/USD \$0.00 USD	Business/commercial payment	10 characters remaining
Apple Blossom Inc (USA - USD)	USA/USD \$0.00 USD	Miscellaneous	10 characters remaining

ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

Transactions (3)

Items per page (50)

< 1 >

Save template

Back

- Saved Template confirmation is presented in the green bar near the bottom of the screen.
- Select Back to Templates.

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As of Jul 18, 2025 @ 4:21pm MT

< Back to Templates

Edit Template

Template name

35 characters remaining

From account

BUSINESS - US CHEQUING ACCOUNT

\$49,503.21 USD

Total amount

\$0.00 USD

Total transactions

3

Date modified

Jul 18, 2025 @ 4:21pm MT

Add transaction

Transactions

Transactions (3)

Items per page (50)

< 1 >

Recipient	Amount	Purpose of payment	Message to recipient (optional)
Apple Blossom Inc (USA - USD)	USA/USD \$0.00 USD	Miscellaneous	10 characters remaining
Company 1234 Alberta LTD (USA - USD)	USA/USD \$0.00 USD	Business/commercial payment	10 characters remaining
test customer (USA - USD)	USA/USD \$0.00 USD	Deposit	10 characters remaining

ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

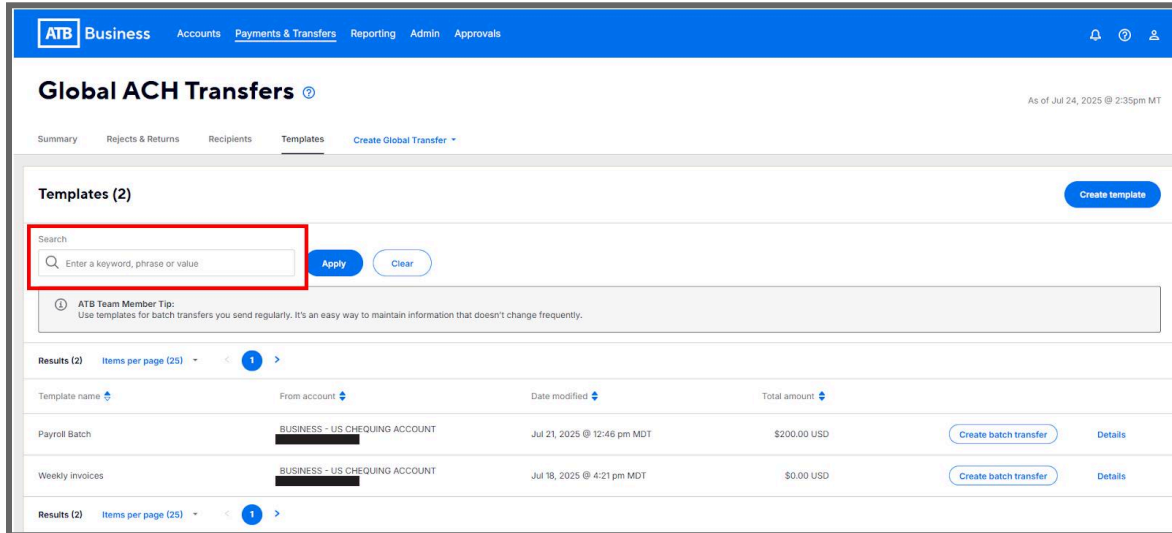
You've successfully saved the template Weekly Invoices.

Create batch transfer

Save template

Back

- Under the **Templates summary screen**, you will see the number of Templates that have been created **(2)**.
- You can search for your Template by any value found in the **Template name**, or **From account**, **Date modified**, or **Total amount** of the Templates that are found in the Templates listed.



Global ACH Transfers ⓘ As of Jul 24, 2025 @ 2:35pm MT

Summary Rejects & Returns Recipients **Templates** Create Global Transfer ▾

Templates (2) [Create template](#)

Search [Apply](#) [Clear](#)

ⓘ ATB Team Member Tip: Use templates for batch transfers you send regularly. It's an easy way to maintain information that doesn't change frequently.

Results (2) Items per page (25) < 1 >

Template name	From account	Date modified	Total amount	
Payroll Batch	BUSINESS - US CHEQUING ACCOUNT	Jul 21, 2025 @ 12:46 pm MDT	\$200.00 USD	Create batch transfer Details
Weekly invoices	BUSINESS - US CHEQUING ACCOUNT	Jul 18, 2025 @ 4:21 pm MDT	\$0.00 USD	Create batch transfer Details

Results (2) Items per page (25) < 1 >

Edit Template

- You can **only edit** the **Amount, Purpose of Payment, or any Optional Message** that was included. You cannot edit the Recipient Banking details from the Recipients list.
- From the **Template page**, you can edit any Template by first **selecting the Details button** of the Template you wish to edit.

Global ACH Transfers As of Jul 24, 2025 @ 2:35pm MT

Summary | Rejects & Returns | Recipients | **Templates** | Create Global Transfer

Templates (2) Create template

Search: Apply Clear

Results (2) Items per page (25) < 1 >

Template name	From account	Date modified	Total amount	
Payroll Batch	BUSINESS - US CHEQUING ACCOUNT	Jul 21, 2025 @ 12:46 pm MDT	\$200.00 USD	Create batch transfer Details
Weekly Invoices	BUSINESS - US CHEQUING ACCOUNT	Jul 18, 2025 @ 4:21 pm MDT	\$0.00 USD	Create batch transfer Details

Results (2) Items per page (25) < 1 >

- Select **Edit** at the bottom of the page.

Template Details As of Jul 24, 2025 @ 2:52pm MT

Template name: Weekly Invoices | From account: BUSINESS - US CHEQUING ACCOUNT | Date modified: Jul 18, 2025 @ 4:21pm MT

Transactions (3)

Search: Apply Clear

Total amount: \$0.00 USD | Total transactions: 3

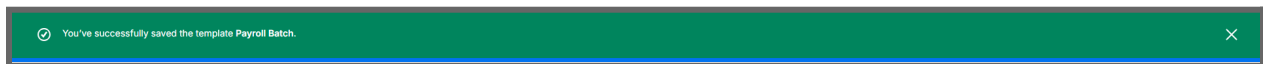
Transactions (3) Items per page (50) < 1 >

Recipient	Amount	Purpose of payment	Message to recipient (optional)
Apple Blossom Inc (USA - USD)	No data	Miscellaneous	No data
Company 1234 Alberta LTD (USA - USD)	No data	Business/commercial payment	No data

Create batch transfer **Edit** Delete

- On the **Recipients listing** in the template, you can now **change the Recipient, Amount, Purpose of payment** or **Message to recipient**.
- **Select the 3 dots** at the **end of the Recipient line**, this will open up the options to **Add transaction, Duplicate this transaction** or **Delete this transaction**.

- Once all edits are complete, select **Save template**.
- Confirmation that the edits were saved is presented.



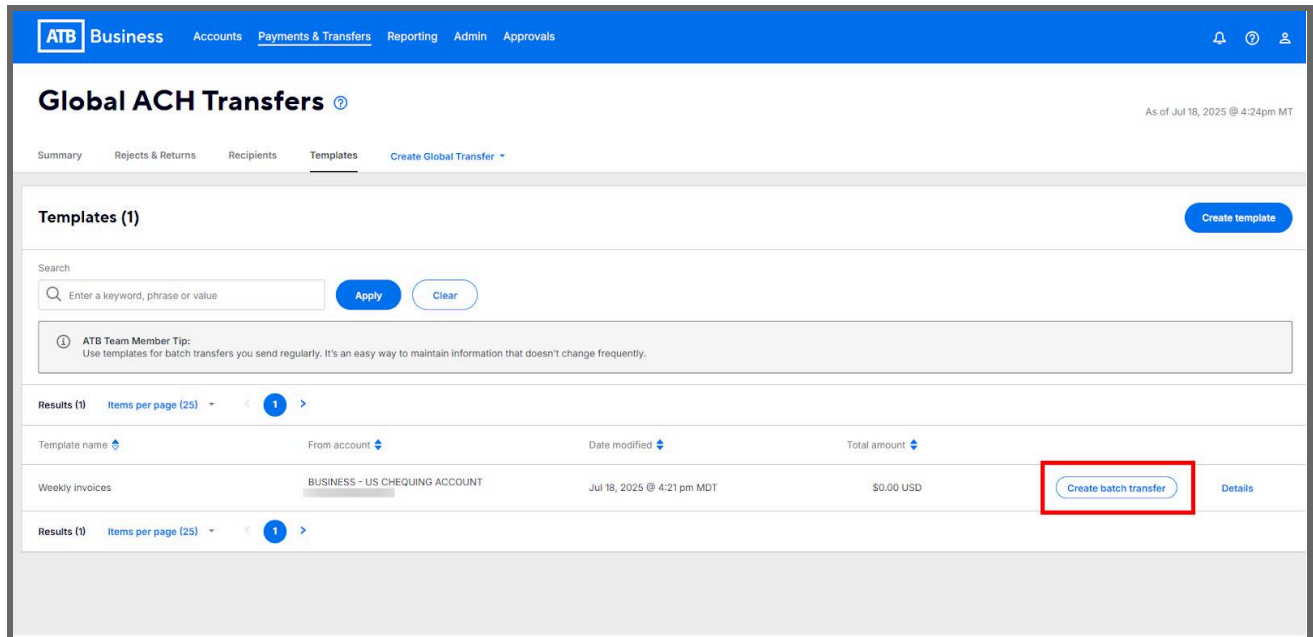
Create Batch from Template

Helpful hint: A batch can be created:

1. from the **template landing page directly**.
2. by **Selecting details** on the landing page.
3. immediately after you have saved a template.

To create from the landing page directly:

- On the **Template landing page**, where the list of all the templates previously created is provided, select **Create batch transfer**.



Global ACH Transfers

Summary Rejects & Returns Recipients **Templates** Create Global Transfer

Templates (1) [Create template](#)

Search
Enter a keyword, phrase or value [Apply](#) [Clear](#)

ATB Team Member Tip:
Use templates for batch transfers you send regularly. It's an easy way to maintain information that doesn't change frequently.

Results (1) Items per page (25) < 1 >

Template name	From account	Date modified	Total amount	
Weekly invoices	BUSINESS - US CHEQUING ACCOUNT	Jul 18, 2025 @ 4:21 pm MDT	\$0.00 USD	Create batch transfer Details

Results (1) Items per page (25) < 1 >

- The current day will be applied as the **Transfer date** if you wish to change this to another date in the future (up to 60 days) you can do so now.
- **Purpose of payment** is a mandatory field so please ensure this is selected or changed if needed.
- Message to recipient is optional.
- Once all changes have been made **select Next**.

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Send Batch Transfer

As of Jul 24, 2025 @ 4:23pm MT

Batch name

35 characters remaining

From account

Weekly invoices

BUSINESS - US CHEQUING ACCOUNT

\$45,931.13 USD

Total amount

\$201.11 USD

Total transactions

3

Add transaction

Transactions

Transactions (3) Items per page (50) < 1 >

Recipient	Transfer date	Amount	Purpose of payment	Message to recipient (optional)
Apple Blossom Inc (USA - USD)	Jul 24, 2025	\$50.00 USD	Miscellaneous	10 characters remaining
Company 1234 Alberta LTD (USA - USD)	Jul 24, 2025	\$81.11 USD	Business/commercial payment	10 characters remaining
test customer (USA - USD)	Jul 24, 2025	\$70.00 USD	Deposit	10 characters remaining

ⓘ ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

Transactions (3) Items per page (50) < 1 >

Fees and transfer time

Flat fee	Per transaction fee	Total fees	Estimated transfer time
\$12.00 USD	\$1.25 USD	\$15.75 USD	1-3 business days

ⓘ Transfer fees are billed monthly.

Next

Cancel

- Select **Send** once the totals have been confirmed as correct.

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Verify Send Batch Transfer

As of Jul 24, 2025 @ 4:35pm MT

Batch name: Weekly invoices

From account: BUSINESS - US CHEQUING ACCOUNT

Total amount: \$201.11 USD

Total transactions: 3

Transactions (3)

Transactions (3) Items per page (50) < 1 >

Recipient	Transfer date	Amount	Purpose of payment	Message to recipient (optional)
Apple Blossom Inc (USA - USD)	Jul 24, 2025	\$50.00 USD	Miscellaneous	No data
Company 1234 Alberta LTD (USA - USD)	Jul 24, 2025	\$81.11 USD	Business/commercial payment	No data
test customer (USA - USD)	Jul 24, 2025	\$70.00 USD	Deposit	No data

ⓘ ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

Transactions (3) Items per page (50) < 1 >

Fees and transfer time

Flat fee	Per transaction fee	Total fees	Expected date of deposit
\$12.00 USD	\$1.25 USD	\$15.75 USD	Jul 28, 2025

ⓘ Transfer fees are billed monthly.

Send

Back

Cancel

Business
Accounts
Payments & Transfers
Reporting
Admin
Approvals

Verify Send Batch Transfer

As of Jul 21, 2025 @ 9:25am MT

Batch name: Weekly invoices
From account: BUSINESS - US CHEQUING ACCOUNT

Total amount: \$181.11 USD
Total transactions: 3

Transactions (3)

Transactions (3) Items per page (50) < 1 >

Recipient	Transfer date	Amount	Purpose of payment	Message to recipient (optional)
Apple Blossom Inc (USA - USD)	Jul 21, 2025	\$60.00 USD	Miscellaneous	No data
Company 1234 Alberta LTD (USA - USD)	Jul 21, 2025	\$50.00 USD	Business/commercial payment	No data
test customer (USA - USD)	Jul 21, 2025	\$71.11 USD	Deposit	No data

ATB Team Member Tip: We'll always send your messages, but not all banks can receive them.

Fees and transfer time

Fiat fee	Per transaction fee	Total fees	Expected date of deposit
\$12.00 USD	\$1.25 USD	\$15.75 USD	Jul 23, 2025

Transfer fees are billed monthly.

Send
Back
Cancel

- Send Batch Transfer Confirmation is presented.

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Send Batch Transfer Confirmation

As of Jul 24, 2025 @ 4:37pm MT

Payments validating

Batch name: Weekly invoices
Batch number: ACH202507241637251302784
From account: BUSINESS - US CHEQUING ACCOUNT

Total amount: \$201.11 USD
Total transactions: 3

Transactions (3)

Transactions (3) Items per page (50) < 1 >

Reference number	Status	Recipient	Transfer date	Purpose of payment	Message to recipient (optional)	Amount
004550354720	Validating	Apple Blossom Inc (CA - USD)	Jul 24, 2025	Miscellaneous	No data	\$50.00 USD
004550354721	Validating	Company 1234 Alberta LTD (US - USD)	Jul 24, 2025	Business/commercial payment	No data	\$81.11 USD
004550354722	Validating	test customer (US - USD)	Jul 24, 2025	Deposit	No data	\$70.00 USD

Fees and transfer time

Fiat fee	Per transaction fee	Total fees	Expected date of deposit
\$12.00 USD	\$1.25 USD	\$15.75 USD	Jul 28, 2025

Transfer fees are billed monthly.

Back to Summary
Print



- To **Print** the **confirmation**, select **Print**, choose the page layout for this PDF, and download this for your records.

Print a PDF?

×

This file will contain all details for this batch transfer. You can choose to print in either portrait or landscape orientation.

Portrait
 Landscape
Cancel

Step 5: Global ACH transfer history

The **History** section will show you either the details of the **Single transfers** or the **Batch transfers**.

- The status of previously sent single transfers and batch file transfers display in the **History** section. For future-dated transfers, refer to the **Scheduled to send** section.
- The default date range will include today and the six preceding days.

A. Single transfer or batch item status

#	Status	Description
01	Validating	Payment is being validated by ATB and can be cancelled
02	Scheduled	Future-dated payment (will be processed on the due date selected)
03	Processing	Payment is being processed
04	Payment Initiated	Payment has been sent to partner bank in respective country
05	Rejected	Payment has been rejected by ATB or by exchange participants
06	Returned	Payment has been returned
07	Cancelled	Payment has been cancelled by the user or ATB Team member
08	Pending Return	Payment is pending return by exchange participants

B. Batch file transfer status

#	Batch/File status	Description
1	Scheduled	ALL transactions within the file have a status of Scheduled (future-dated)
2	Validating	At least one transaction within the file has a status of Validating but no




		transactions have a status of Processing , Payment Initiated , Cancelled , Rejected or Returned
3	Processing	At least one transaction within the file has a status of Scheduled , Validating or Processing
4	Processed	The batch/file sStatus is Processed and at least one transaction has started the payment process
5	Cancelled	ALL transactions within the file have a status of Cancelled
6	Partially Processed	No transaction within the file have a status of Scheduled , Validating or Processing AND one transaction within the file has a status of Cancelled
7	Exceptions	No transactions within the file have a status of Scheduled , AND one transaction within the file has a status of Rejected or Returned
8	Rejected	ALL transactions within the file have a status of Rejected
9	Returned	ALL transactions within the file have a status of Returned
10	Processing Error	Technical error




Scheduled to send

This section shows any single transfers or batch transfers that are future-dated and are scheduled to be sent on that future date.

The scheduled to and from date range defaults to search for 60 days into the future, which is the allowed range.


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Global ACH Transfers

As of Feb 06, 2025 @ 8:35am MT

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[Recipients](#)
[Create Global Transfer](#)

Priority action items (0)

Scheduled to send (1)


Scheduled date (from)

Scheduled date (to)


Search

Apply


Clear



ATB Team Member Tip:
Scheduled payments can be cancelled from the Payment Details page.

Results (1)
[Items per page \(25\)](#)




1





Print


Reference number	Scheduled date	Status	From account	To recipient	Amount sent	Amount received
120236965080	Feb 10, 2025	Scheduled	BUSINESS - US CHEQUING ACCOUNT	test customer	\$61.11 USD	\$61.11 USD

Results (1)
[Items per page \(25\)](#)



1




Print

Priority action items

Any single transfer or batch transfer files requiring approval based on user workflow approvals will be flagged in this section. If the administrator does not grant approval within the calendar day, the approval request will expire and the transaction will be rejected.

The flow for the priority action items is:

Step 1 - User sends a payment that requires approval.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

[Back to Summary](#)

Confirm Send Single Transfer

Payment information Verify Confirm

Pending approval

You've sent a payment of \$60 USD to test customer (USA - USD) for approval.

Status: Pending Approval

Transfer date: Feb 03, 2025

From account: BUSINESS - US CHEQUING ACCOUNT

[Back to Summary](#) [Print](#)

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

Single transfers (1) Batch transfers (0)

Results (1) Items per page (50) < 1 >

Expiry date	Status	From account	To recipient	Amount sent	Amount received
In 9 hours Feb 03, 2025	Approval pending...	BUSINESS - US	mer	\$60.00 USD	\$60.00 USD

Results (1) Items per page (50) < 1 >

Step 2: Approver sees payment in the priority action items section where they can approve or reject the single transfer or batch transfer.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

Summary Rejects & Returns Recipients Create Global Transfer

Priority action items (1)

Single transfers (1) Batch transfers (0)

Results (1) Items per page (50) < 1 >

Expiry date	Status	From account	To recipient	Amount sent	Amount received	
in 8 hours Feb 03, 2025	Approval requir...	BUSINESS - US CHEQUING ACCOUNT	test customer	\$111.00 USD	\$111.00 USD	Approve Reject >

Approvers will also see a red number on the bell icon at the top righthand side of the screen, indicating the number of approvals pending.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

Financial Approvals As of Feb 03, 2025 @ 3:57pm MT

New Pending History Allow notifications ON

New approval requests (1)

All transfers (1) Single Global ACH Transfer (1)

Expiry date	From	To	Type	Amount	
in 8 hours Feb 03, 2025	BUSINESS - US CHEQUING ACCOUNT	test customer	Single Global ACH Transfer	View details	Approve Reject >

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

Financial Approvals New Pending History

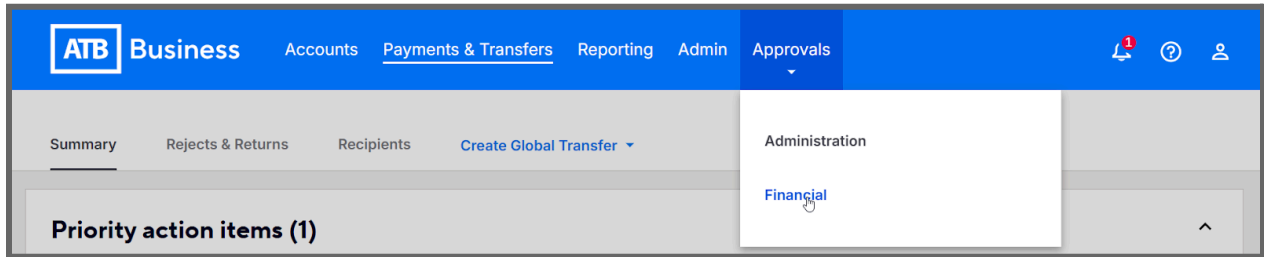
Notifications (1)

New approval: Single Global ACH Transfer created by [redacted] in the amount of 111.00 USD to test customer 17 minutes ago View

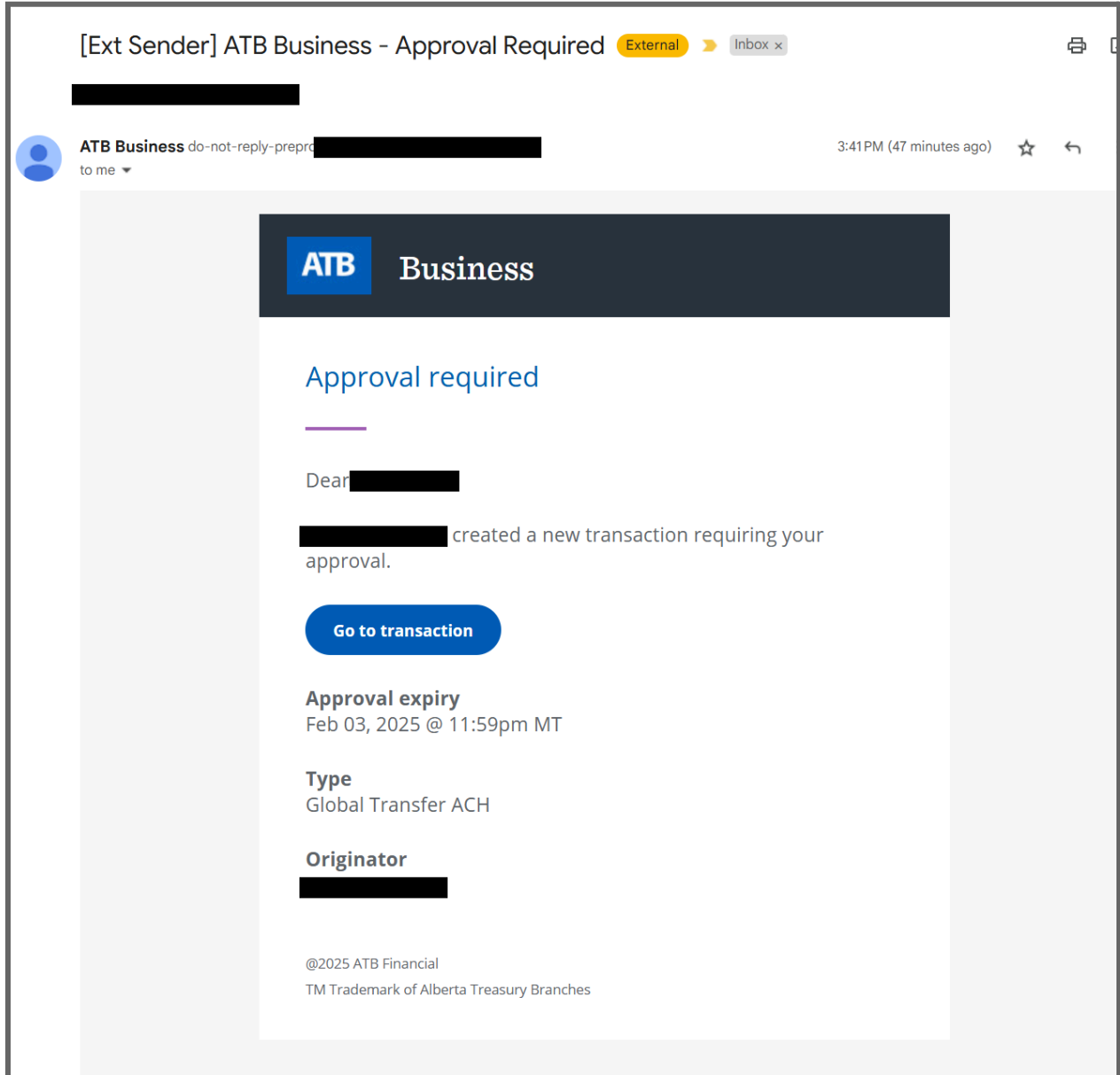




Approvers can also go to the **Approvals** dropdown and select **Financial** and approve the batch transfer here as well.



Approvers will receive an email notification as well to flag that an approval requires their attention:



Rejects & returns

This section provides the reasons why Global ACH single and batch transfers have been rejected or returned.

Rejects

For rejections, the calendar defaults from one month in the past to the current date to ensure that no notifications are missed.

Details of rejected Global ACH transfers are provided based on the **Reference number**, **Scheduled date**, **Rejection date**, **From account**, **Recipient**, **Amount sent** and **Amount received**.

Batch	Reference number	Scheduled date	Rejection date	From account	Recipient	Amount you sent	Amount they received
Payroll (123456789)	12345678910	Jun 23, 2023	Jun 20, 2023	Chequing account 1	Annalisa Johnson	\$2,500.00 CAD	\$2,000.00 USD



Select the chevron > at the end of the transfer record to see additional details.

(Currently all rejections display the following reason, but we are working on enhancing this to provide additional details soon.)

Rejected: Your payment has been rejected. For assistance, please contact ATB at 1-800-332-8383.

Returns

For returns, the calendar defaults from one month in the past to the current date to ensure that no notifications are missed.

If a return has been previously rejected, the number of rejections is displayed in parentheses.

Details of returned Global ACH transfers are provided based on: **Reference number**, **Scheduled date**, **Return date**, **Return reason**, **From account**, **Recipient**, **Amount sent** and **Amount received**.

Returns (3)

Single transfers (1)

Batch transfers (2)

Return date (from)

June 10, 2021

Return date (to)

June 24, 2021

Search

Enter a keyword, phrase or value

Apply

Clear

ATB Team Member Tip:

These are individual returned transactions from a batch transfer. For batch transfer details, select the link in the Batch column.

Results (2)

Items per page (50)

< 1 >

Print

Batch	Reference number	Scheduled date	Return date	Return reason	From account	Recipient	Amount you sent	Amount they received
Payroll (123456789)	12345678910	Jun 10, 2024	Jun 12, 2024	Bank name & IBAN Mismatch	Chequing account 1	Annalisa Johnson	\$2,500.00 CAD	\$2,000.00 USD
Payroll (123456789)	12345678910	Jun 10, 2024	Jun 12, 2024	A long reason this is the max amount of characters a reason could have	Chequing account 1	Julie Smith	\$2,500.00 CAD	\$2,000.00 USD

Results (2)

Items per page (50)

< 1 >

Print



Return Reason Descriptions	Laymen Terms
Invalid BIC code	Invalid bank BIC code entered. Please verify and try again.
Invalid routing code	Invalid bank "Routing Code" entered. Please verify and try again.
Invalid IBAN	Invalid bank "IBAN" entered. Please verify and try again.
Invalid A/C no.	Invalid beneficiary "Account Number" entered. Please verify and try again.
BIC and IBAN do not match	"BIC" and "IBAN" both country information do not match. Please verify and try again.
IBAN and country code do not match	"IBAN" does not match the country used. Please verify and try again.
No A/C name quoted	General Error. Please contact ATB.
No A/C no. quoted	General Error. Please contact ATB.
No bank name quoted	General Error. Please contact ATB.
Beneficiary name and A/C no. do not match.	Beneficiary Name information does not match account number. Please verify and try again.
Beneficiary has refused credit	Beneficiary has refused credit.
Our bank is unable to make electronic payments to the beneficiary bank	ATB is unable to make electronic payments to the beneficiary bank. Please contact ATB call center.
Beneficiary account closed	Beneficiary account closed. Please try a different account if applicable.
Recall requested by Remitter	General Error. Please contact ATB.
Invalid Bank Code	"Bank Code" is invalid. Please verify and try again.
Invalid Branch Code	"Branch Code" is invalid. Please verify and try again.
Invalid Bank name	"Bank Name" is invalid. Please verify and try again.
Invalid Beneficiary name	"Beneficiary Name" is invalid. Please verify and try again.
Non-Transaction Account	The beneficiary's account does not accept deposits. Please try a different account if applicable.
Bank cannot process	The Bank cannot process transfer. Please contact ATB.
Beneficiary bank cannot FX funds	General error.
Reason Unspecified by the bank	General error.
Too small to process	General error. Please contact ATB.
KYC information not received so bank has returned payment	General error. Please contact ATB.
BIC code and Country code mismatch	"BIC" country information does not match country code. Please verify and try again.
No valid correspondence details	General error. Please contact ATB.
Beneficiary A/c is in a different currency to payment	The account does not accept the currency indicated. Please verify and try again.
Account Number & IBAN	Please verify and try again.



Mismatch	
BIC & Bank Code Mismatch	.Please verify and try again.
BIC & Branch Code Mismatch	Please verify and try again.
Bank Code & IBAN Mismatch	Please verify and try again.
Bank name & BIC Mismatch	Please verify and try again.
Bank name & IBAN Mismatch	Please verify and try again.
Bank name & Bank code Mismatch	lease verify and try again.
Bank name & Branch Code Mismatch	Please verify and try again.
Beneficiary details contain invalid characters	General error. Please contact ATB.
Beneficiary name contains invalid characters	General error. Please contact ATB.
Branch Code & IBAN Mismatch	Please verify and try again.
Reference contains invalid characters	General error. Please contact ATB.
Not enough information on the beneficiary to process	General error. Please contact ATB.
No IBAN Quoted	General error. Please contact ATB.
Invalid Beneficiary Details	General error. Please contact ATB.
Blocked bene account	Beneficiary account is blocked. Please contact beneficiary.
Beneficiary deceased	Beneficiary is unable to retrieve funds.
Not allowed	General error. Please contact ATB.
Duplicate Payment - AM05	General error. Please contact ATB.
Account Address invalid . BE04	The beneficiary address is incorrect. Please verify and try again.
Credit transfer forbidden on this type of account (eg. savings)-AG01	The account specified cannot accept deposits. Please try a different account if applicable.
Beneficiary Bank Unable to Apply	The beneficiary bank is unable to apply the transfer.
Incomplete Details	General error. Please contact ATB.
Beneficiary bank request	Error: The beneficiary bank has requested to return the transfer.
Invalid Payer Details	General error. Please contact ATB.
Invalid Beneficiary Birth Country	General error. Please contact ATB.
Debtors address is missing or incorrect	General error. Please contact ATB.
Maximum annual turnover in beneficiary account exceeded	Beneficiary account turnover limits reached. Please contact the beneficiary.
Dormant Account	The recipient account is dormant. Please contact the recipient.
No account or cannot locate	The recipient bank cannot find the account specified. Please verify and try again.
PY01 Bank not SEPA compliant	General error. Please contact ATB.



Manage recipients

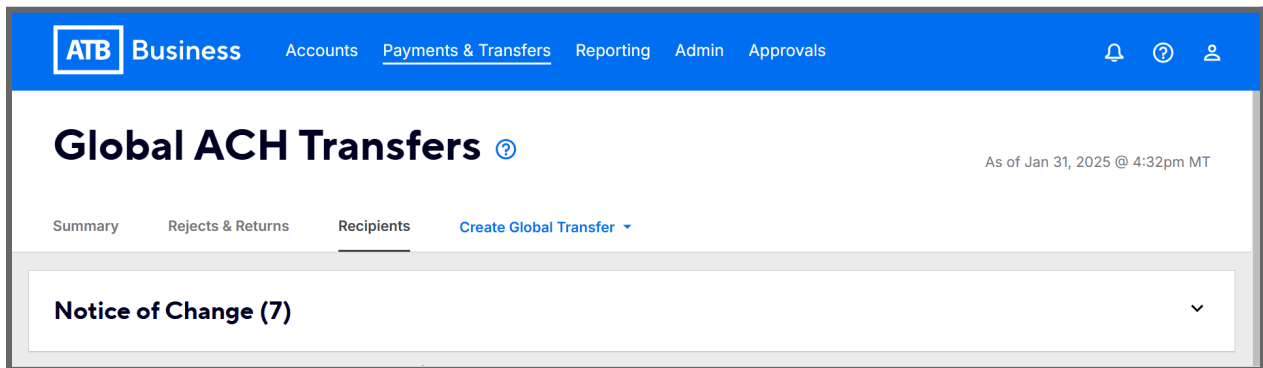
This applies to single as well as batch transfers since both use the same recipients.

A. NOC: notice of change for a recipient

A notice of change is a notification that is sent by the recipient's bank back to the person who originated a Global ACH transfer to notify them of changes to the recipient's bank account information.

Under the Nacha Operating Rules, the person who originated the transfer to the recipient is required to make the changes specified prior to initiating another payment to the recipient's account.

Failure to make these changes will result in future payments to this recipient being rejected.



The notice of change provides the **Date** that ATB received the notice, the **Name** (recipient), the **Original information** that needs to be changed and the **New information** that this should be changed to. Please refer to the **Editing Recipient** section for steps on updating the recipient information.

ATB

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Global ACH Transfers

As of Feb 06, 2025 @ 8:17am MT

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[Recipients](#)
[Create Global Transfer](#)

Notice of Change (7)

Date (from)

Jan 30, 2025

Date (to)

Feb 06, 2025

Apply

Clear

ATB Team Member Tip:

To ensure accurate records, please update the information for the recipients on this list. From their Recipient Details page, select Edit and enter their new information.

Results (7)

Items per page (50)

< 1 >

Date	Name	Original information	New information
Jan 31, 2025		Account number	Account number
Jan 31, 2025		Transit/routing number	Transit/routing number
Jan 31, 2025		Transit/routing number	Transit/routing number
Jan 31, 2025		Transit/routing number	Transit/routing number
Jan 31, 2025		Transit/routing number	Transit/routing number
Jan 31, 2025		Transit/routing number	Transit/routing number
Jan 31, 2025		Transit/routing number	Transit/routing number

Results (7) Items per page (50) < 1 >

Recipients (2)

Add recipient

Search

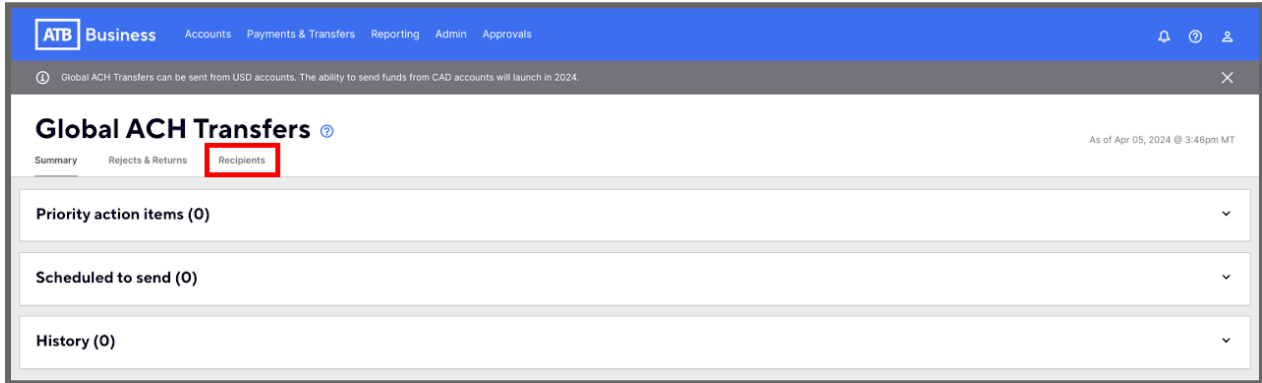
Results (2) Items per page (50) < 1 >

Name	Bank Country/Currency
b Ha (USA - USD)	USA/USD
test customer (USA - USD)	USA/USD

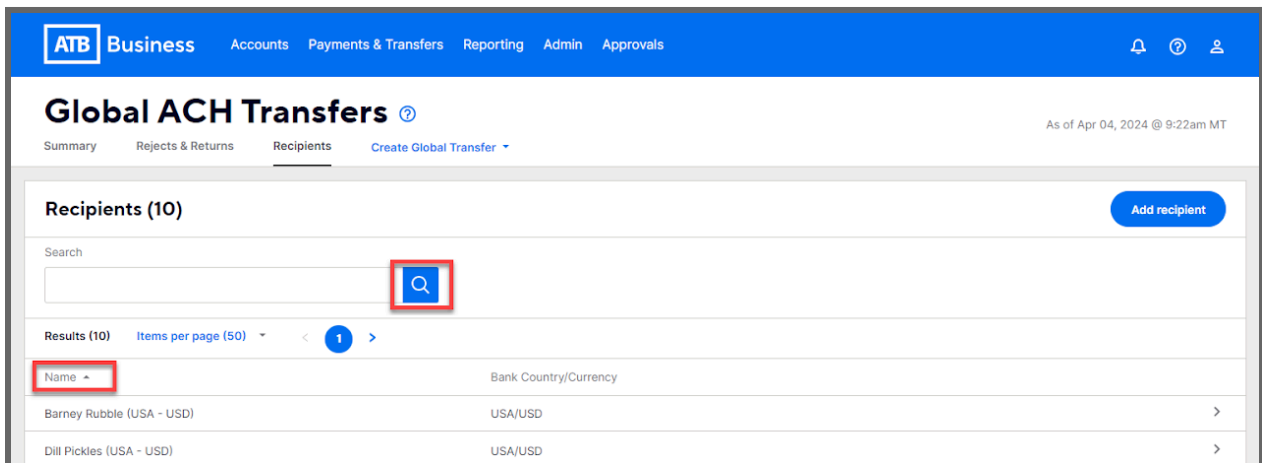
Results (2) Items per page (50) < 1 >

B. Editing recipient

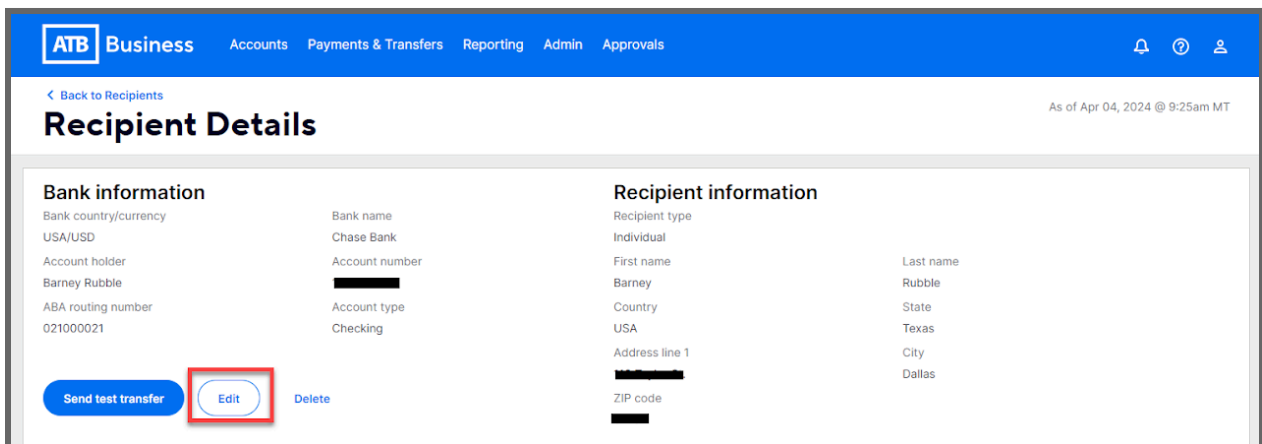
From the **Global ACH Transfers** screen, click on **Recipients**.



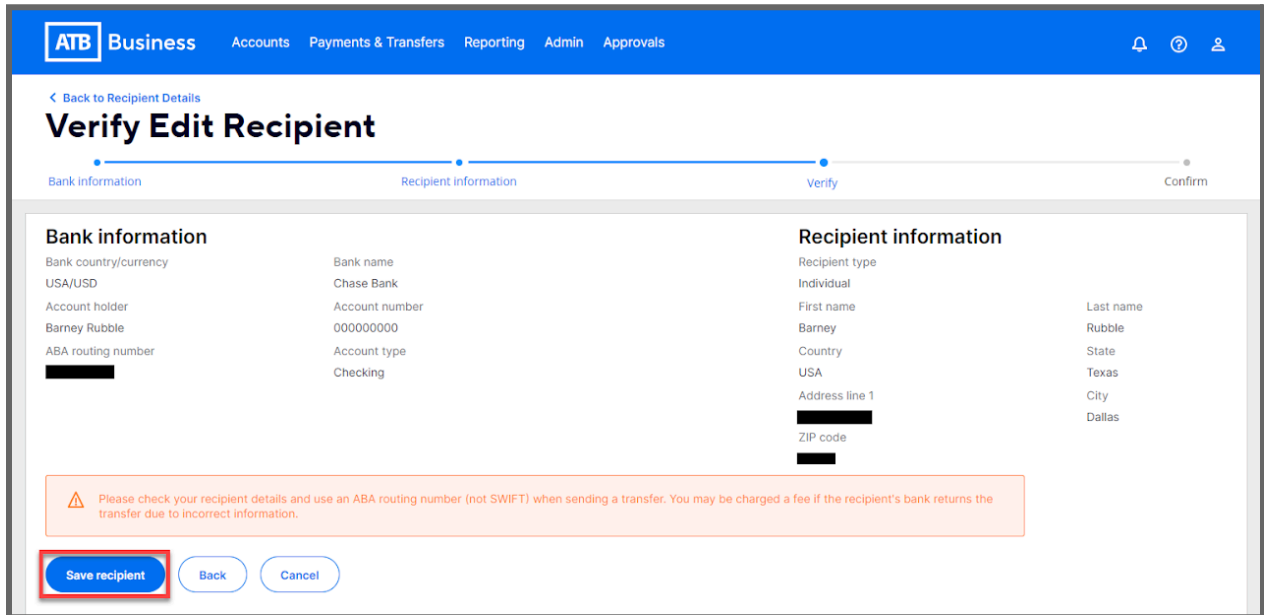
Search for the recipient by typing their name in the search bar or scrolling through the list of saved recipients.



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.



ATB Business Accounts Payments & Transfers Reporting Admin Approvals

< Back to Recipient Details

Verify Edit Recipient

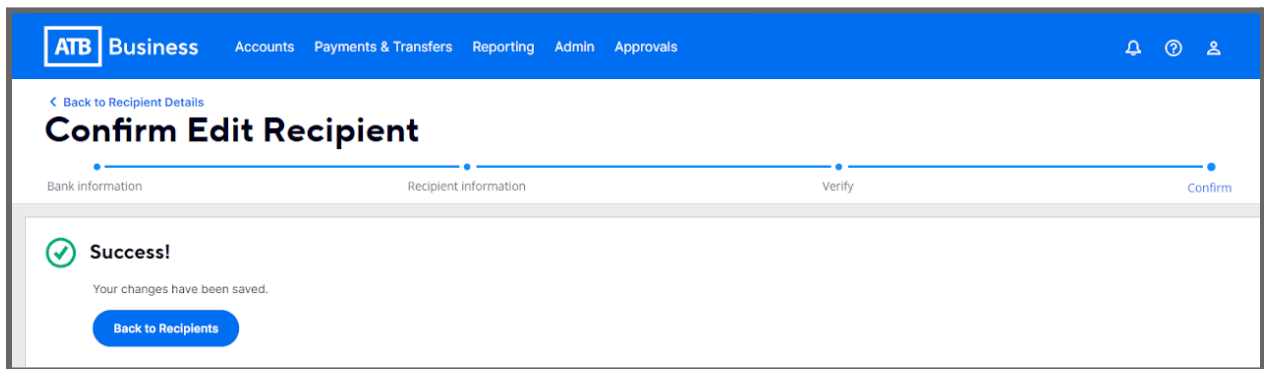
Bank information Recipient information Verify Confirm

Bank information		Recipient information	
Bank country/currency	Bank name	Recipient type	
USA/USD	Chase Bank	Individual	
Account holder	Account number	First name	Last name
Barney Rubble	000000000	Barney	Rubble
ABA routing number	Account type	Country	State
[Redacted]	Checking	USA	Texas
		Address line 1	City
		[Redacted]	Dallas
		ZIP code	
		[Redacted]	

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

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



ATB Business Accounts Payments & Transfers Reporting Admin Approvals

< Back to Recipient Details

Confirm Edit Recipient

Bank information Recipient information Verify Confirm

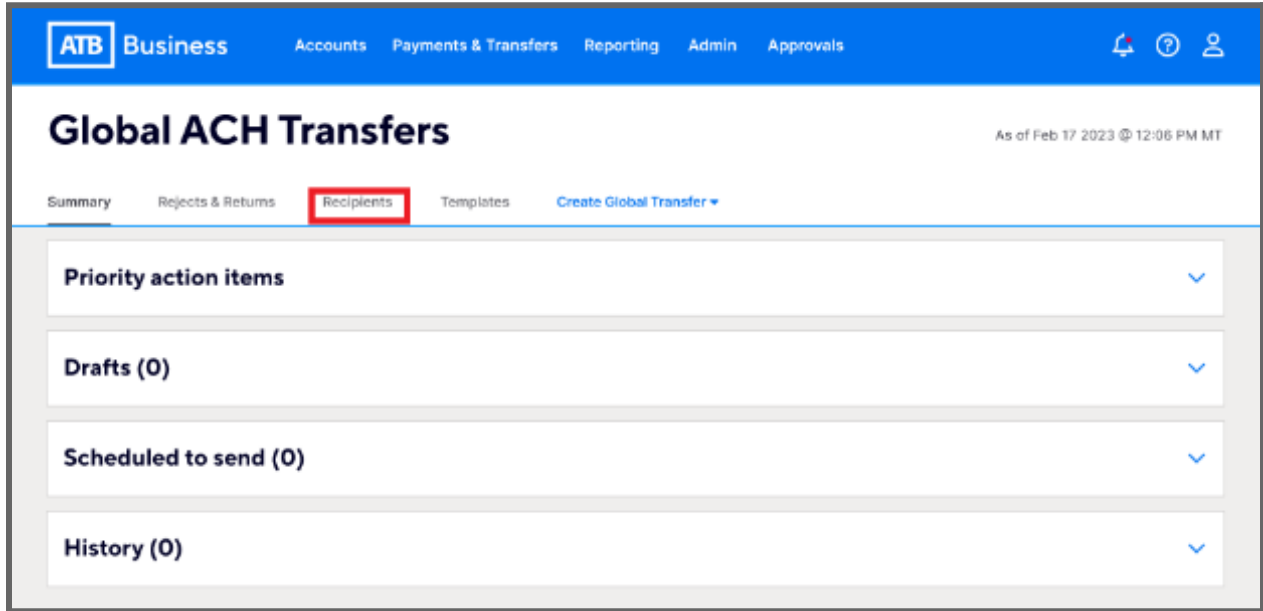
Success!

Your changes have been saved.

Back to Recipients

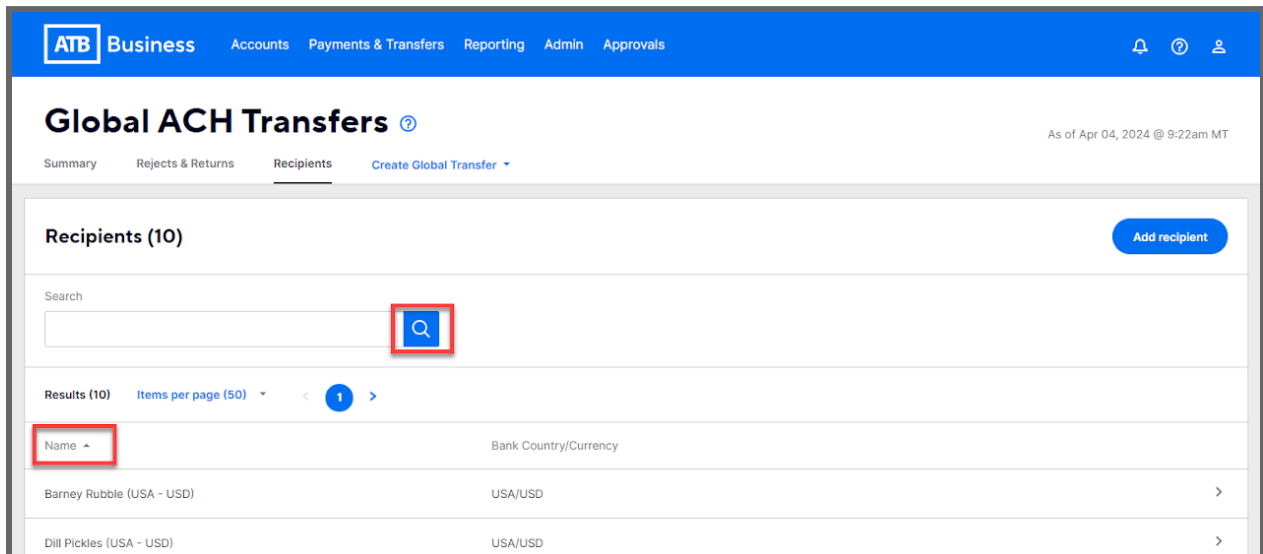
C. Delete

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**.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

< Back to Recipients As of Apr 04, 2024 @ 9:33am MT

Recipient Details

Bank information

Bank country/currency
USA/USD

Account holder
Dill Pickles

ABA routing number
021000322

Bank name
Chase Bank

Account number
[REDACTED]

Account type
Checking

Recipient information

Recipient type
Individual

First name
Dill

Country
USA

Address line 1
123 Main Street

ZIP code
12345

Last name
Pickles

State
Alaska

City
Fairview

Send test transfer Edit **Delete**

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

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

< Back to Recipients As of Apr 04, 2024 @ 9:36am MT

Recipient Details

Bank information

[REDACTED] currency
USA/USD

Account holder
Dill Pickles

ABA routing number
021000322

Bank name
Chase Bank

Account number
[REDACTED]

Account type
Checking

Recipient information

Recipient type
Individual

First name
Dill

Country
USA

Address line 1
123 Main Street

ZIP code
12345

Last name
Pickles

State
Alaska

City
Fairview

Send test transfer Edit Delete

Delete this recipient?

This will delete Dill Pickles from your list.

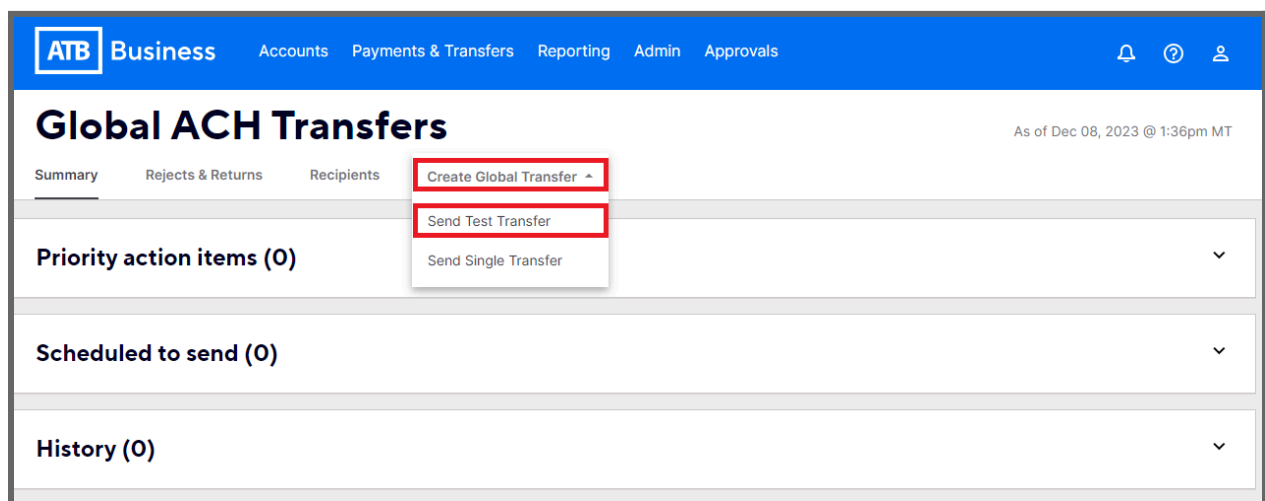
Delete Cancel

How to send a test transfer

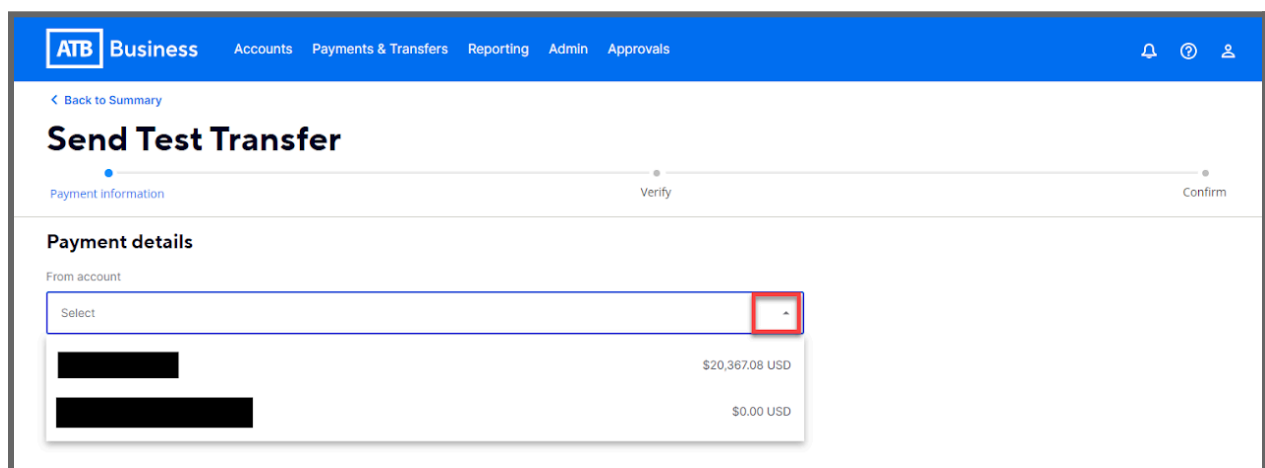
ATB strongly recommends sending a test transfer for each new recipient. Test transfers are **free** so no transactional cost. Test transfers can only be submitted one at a time there is no Batch feature..

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.

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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  Exchange rate: 1.00 USD = 1.0000 USD	\$ 5.00 USD	Deposit  ATB Team Member Tip: We'll always send you messages, but not all banks can receive them.	

Fees and transfer time

Transfer fee
\$0.00 USD
 Test transfers are not subject to transfer fees.

Total transfer cost
\$5.00 USD

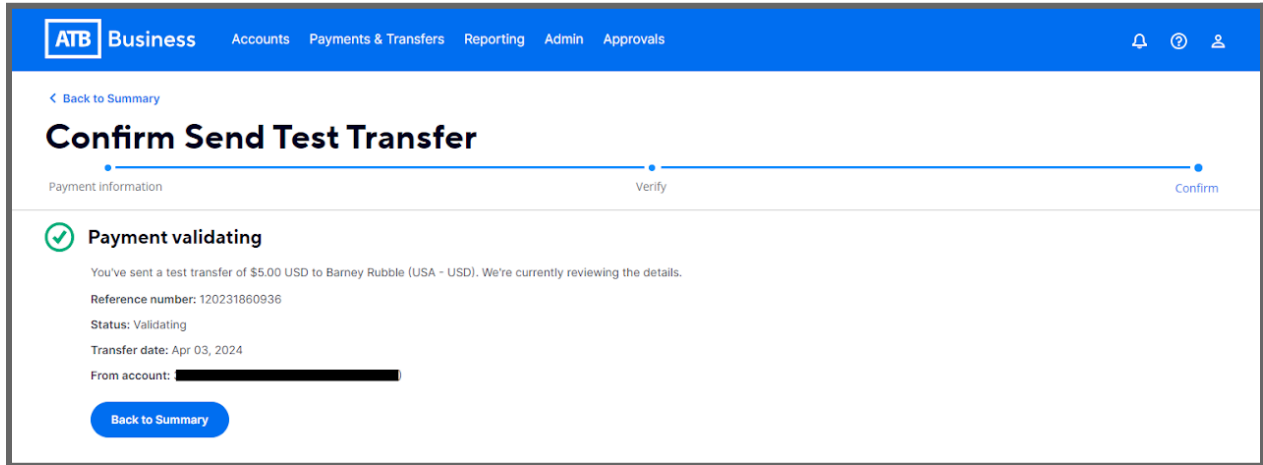
Estimated transfer time
1-3 business days

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

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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: [REDACTED]

[Back to Summary](#)

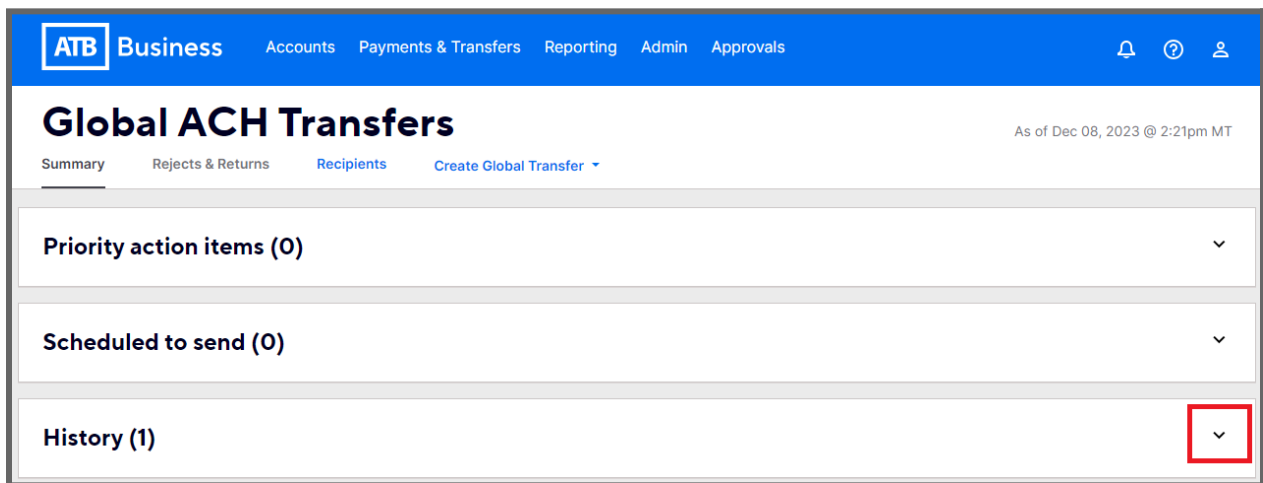


How to Cancel a Global ACH Transfer or test transfer

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 by ATB.

A. Single Transfer Cancellations

From the Global ACH Transfer page, click on **History** or **Scheduled to send**.



The status must be in **Validating or Scheduled**. If the status is no longer Validating or Scheduled, 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 the transaction you want to cancel by clicking on it.

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Global ACH Transfers

As of Feb 04, 2025 @ 1:43pm MT

[Summary](#)
[Rejects & Returns](#)
[Recipients](#)
[Create Global Transfer](#)

Priority action items (0)

Scheduled to send (0)

History (7)

Single transfers (3)

Batch transfers (4)

Scheduled date (from)

Jan 28, 2025

Scheduled date (to)

Feb 04, 2025

Search

Enter a keyword, phrase or value

Apply

Clear

ATB Team Member Tip:
 If the payment status shows as Validating, it can be cancelled from the Payment Details page.

Results (3)

Items per page (25)

< 1 >

Print

Reference number	Scheduled date	Status	From account	To recipient	Amount sent	Amount received
120236961658	Feb 04, 2025	Validating	BUSINESS - US CHEQUING ACCOUNT	test customer	\$99.11 USD	\$99.11 USD



Select Cancel payment.

Business

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Single Payment Details

Reference number
120236961658

Originator

As of Feb 04, 2025 @ 1:50pm MT

Print

Scheduled

Validating

Processing

Payment initiated

Validating: You've added the payment information. We're reviewing the details.

Payment details

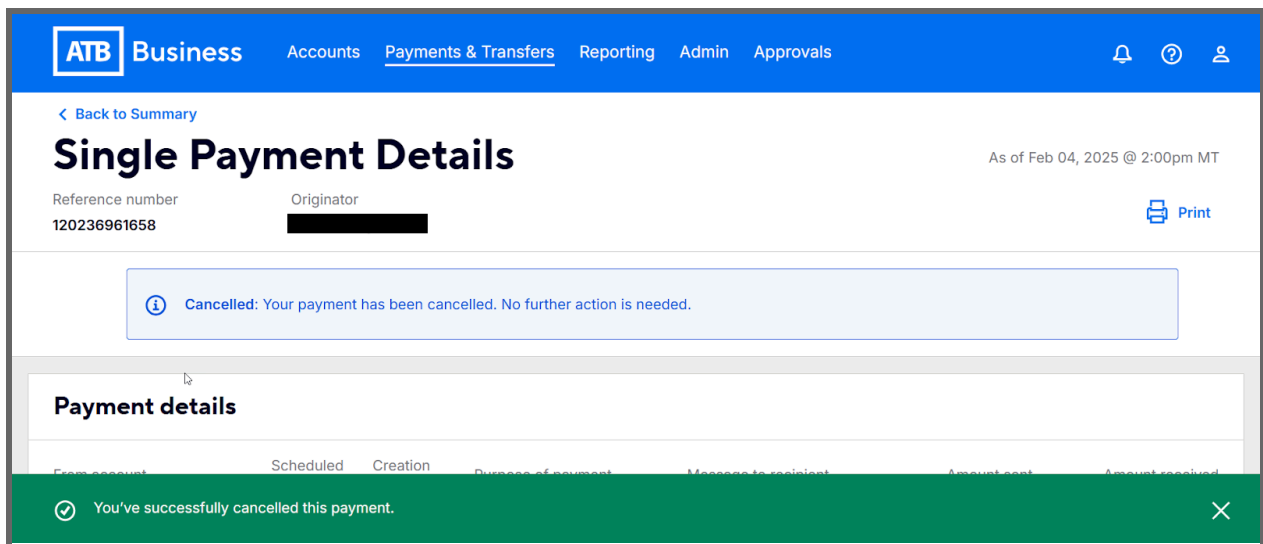
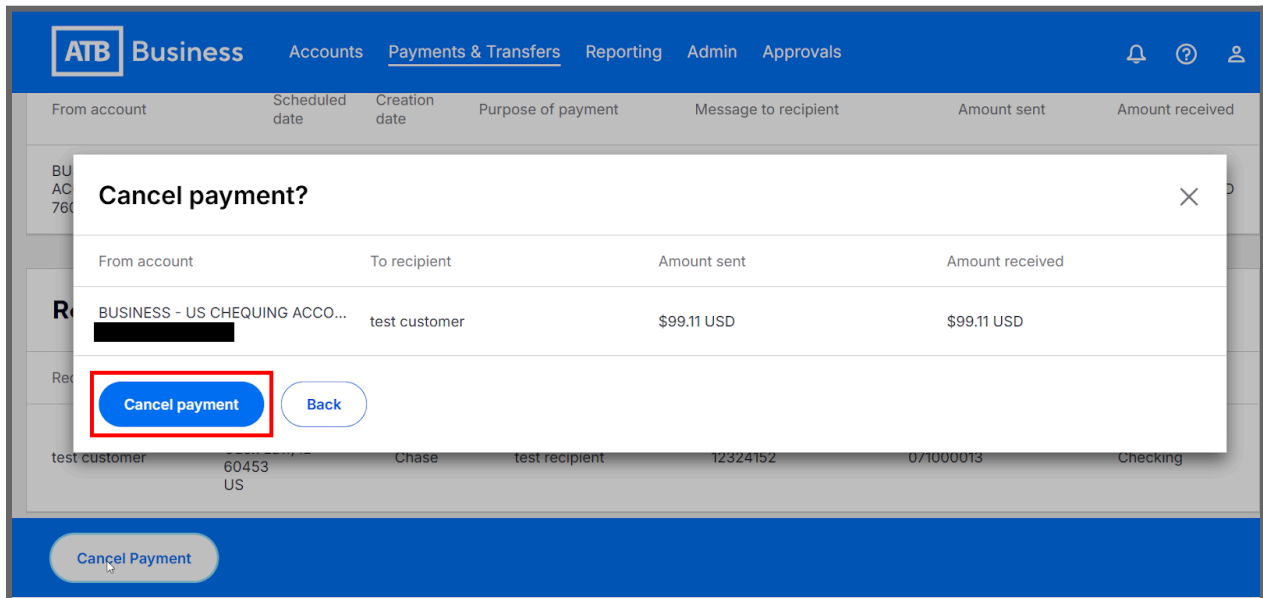
From account	Scheduled date	Creation date	Purpose of payment	Message to recipient	Amount sent	Amount received
BUSINESS - US CHEQUING ACCOUNT	Feb 04, 2025	Feb 04, 2025	Business expenses		\$99.11 USD	\$99.11 USD

Recipient details

Recipient name	Recipient address	Bank name	Account holder	Account number	ABA routing number	Account type
test customer	123 Main Street Oak Law, IL 60453 US	Chase	test recipient			Checking

Cancel Payment

Confirm the Cancel payment request or click on back if you change your mind.



B. Batch transfer cancellations

From the **Global ACH Transfer** page, click on **History** or **Scheduled to send**.
The batch transfer's status must be **Validating** or **Scheduled**.

If the status is no longer **Validating** or **Scheduled**, then the transaction has left ATB and cannot be canceled.

You can request that ATB submit a recall with the recipient's bank. There is a \$30 fee for this service and it is not a guarantee of success.

If you cancel the transaction, a full refund, including the transaction fee, will be returned to you.

Select the recipient that you want to cancel and click on the **Cancel** button on the far righthand side of the transaction row..

If you wish to cancel the complete batch then select **Cancel entire batch**.

Batch Global ACH Transfer Details As of Aug 28 2024 @ 12:06 PM MT

Batch name: Payroll Batch number: 123456789 Batch created by: Jane Doe From account: Chequing account 1 [redacted] USD [Print](#)

Creation date: Aug 25 2024 Batch status: Processing Source: Manually created

Transactions (3)

Search: [Apply](#) [Clear](#)

Total amount: \$9,000.00 USD Total transactions: 3

Results (3) Items per page (50) [1](#) [ATB Team Member Tip: Only transactions that are Validating can be cancelled.](#)

Recipient	Status	Reference number	Scheduled date	Message to recipient	Amount	
Annalisa Johnson	Validating	22345678910	Sep 10, 2024	No data	\$5,000.00 USD	Details Cancel
Julie Smith	Validating	22345678910	Sep 10, 2024	No data	\$2,500.00 USD	Details Cancel
Julie Smith	Validating	22345678910	Aug 26, 2024	No data	\$2,500.00 USD	Details Cancel

Results (3) Items per page (50) [1](#) [ATB Team Member Tip: Only transactions that are Validating can be cancelled.](#)

[Cancel entire batch](#)

ATB Help contacts:

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.

