ACH Reference Guide

ACH Menu Options

After logging into Digital Business Banking, select **ACH** from the top navigation menu. From the ACH drop-down menu, choose the option you need:

- **ACH Participants** – Manage individuals and businesses you send payments to or receive payments from.
- **One-Time ACH Payment** – Set up a one-time ACH batch to send.
- **ACH Templates** – View, manage, or create templates for future ACH transactions.
- **ACH Activity** – Review pending, scheduled, and historical ACH activity. Approvers can approve/reject pending batches.
- **ACH History** – View completed ACH transactions and search by date range.
- **Import File** – Upload participants, or send Non-NACHA formatted batches.
- **ACH Batch Import (Pass Thru)** – Import NACHA-compliant ACH batches/files from accounting software.
- **Deny Users** – Restrict ACH access for specific users or templates.

Sending ACH Files

Send ACH batches as a One-Time Payment, ACH Batch Import (NACHA File), Import File (Non-NACHA), or using an ACH Template and scheduling a recurring batch.

One-Time ACH Payment

1. Select **ACH** from the top navigation menu
2. Click **One-Time ACH Payment**
3. **Transaction Type** - choose **Payment** (make a payment) or **Collection** (collect a payment)
4. **SEC Code** - choose **PPD** (individual) or **CCD** (business)
5. Click **Next**
6. **Schedule** - select **Immediate** (1-2 day delivery), **Same-Day** (fees may apply), or **Future-Dated** (select an effective date)
7. **Company Entry Description** – enter a description (example: ACH PMT)
8. Select the correct **Company**
9. Select the **Offset Account** the payment will be withdrawn from
10. Click **Add Participants**
11. **Select participants** from the list, or click **New Participant** to add a new one
12. Click **Add Selected Participants**

13. Enter the **amount** for each participant
14. Verify Debit Amount and Credit Amount totals match
15. Click **Initiate**

Note: If approval is required, the approver will receive an email notification to approve the pending batch.

ACH Batch Import (Pass-Thru)
Best used for NACHA files

1. Select **ACH** from the top navigation menu
2. Click **ACH Batch Import Pass-Thru**
3. Select **Process as Third Party**
4. Leave **Override Past Effective Dates checked**
5. Select an **Effective Date** using the calendar icon (only available dates will display)
6. Click **Choose File** and locate your NACHA file
7. Click **Upload**

Import File – Non-NACHA

1. Select **ACH** from the top navigation menu
2. Click **Import File** and select **Non-NACHA File Import**
3. Choose the **Company**
4. **Choose a Template**, or click New Template if this is your first time
5. Select **Transaction Type**
6. Click **Choose File** and select the file to upload
7. Click **Continue**
8. If creating a new template, enter a **Template Name**
9. Select the applicable formatting options
10. Map each column of the file to the required system fields
11. Add any additional values if necessary
12. Click **Continue**, then review and import the file
13. Add the **Offset Account**
14. Click **Save and Close**
15. **Initiate** your batch

Creating ACH Templates (for scheduling recurring batches)

1. Select **ACH** from the top navigation menu
2. Click **ACH Templates**
3. Click **Add Template** (lower right corner)
4. Select **Transaction Type: Payment** or **Collection**
5. Select **SEC Code**: PPD or CCD
6. Enter a **Template Name**
7. Enter **Company Discretionary Data** if applicable (internal use)
8. If needed, restrict the template to limit which users can access it
9. Enter **Company Entry Description** in **ALL CAPS** (example: PAYROLL)
10. Select the appropriate **Company**
11. Select the **Offset Account** the payment comes from
12. Click **Add Participants** (or import participants using a CSV file)
13. Click **Add Selected Participants**
14. To exclude a participant from a batch, place them on **Hold**
15. If prenotes are needed to validate account information, click **Initiate Prenotes**
16. **Update amounts** if ready to send the batch
17. Verify Debit Amount and Credit Amount totals match
18. Click **Save and Close**

Sending Batches from an ACH Template

1. Select **ACH** from the top navigation menu
2. Click **ACH Templates**
3. **Click the box** to the left of the Template you want to schedule or send
4. Make any necessary edits to the batch (participants or amounts)
5. Schedule the batch by entering an **Effective Date**
6. Click **Initiate**
7. If you'd like the batch to be recurring, go back into the template after the first batch is sent, then select **Schedule this Batch**
8. Choose **Start Date**
9. Choose **Frequency**
10. Select one of the following
    a. **No End Date**
    b. **Endy By** and enter a date for the batch to end
    c. **Number of Transfers** – enter the number of transfers for that template
    d. Click **Initiate**

Approving ACH Batches

1. Select **ACH** from the top navigation menu
2. Click on **ACH Activity**
3. You'll see the initiated file(s) under **Pending ACH Batches**
4. Check the box to the left of the batch to approve.
5. Click **Approve**

Important ACH Information

- ACH approvals are under dual control (one person initiates, a second person approves),unless a waiver agreement is on file with the bank.
- ACH initiators are prompted to use a One-Time Passcode (OTP) when creating the ACH.
- ACH approvers are not prompted for an OTP.
- Email notifications are sent when an ACH batch is initiated and approved.