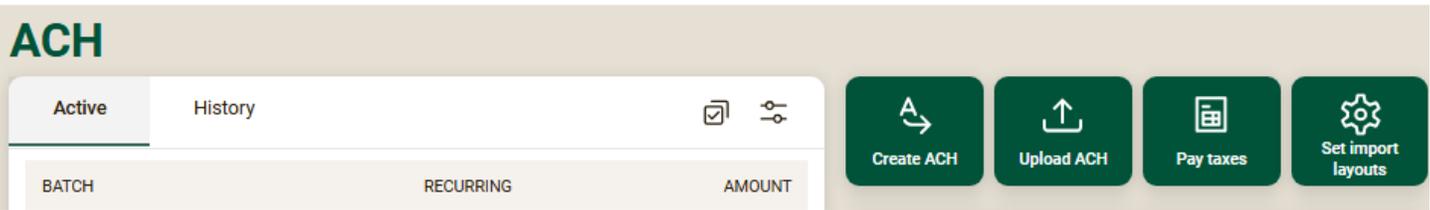


Business Digital Banking **ACH**



For questions, contact First Bank & Trust toll-free at 844.836.9722
or email cash.management@bankeasy.com.



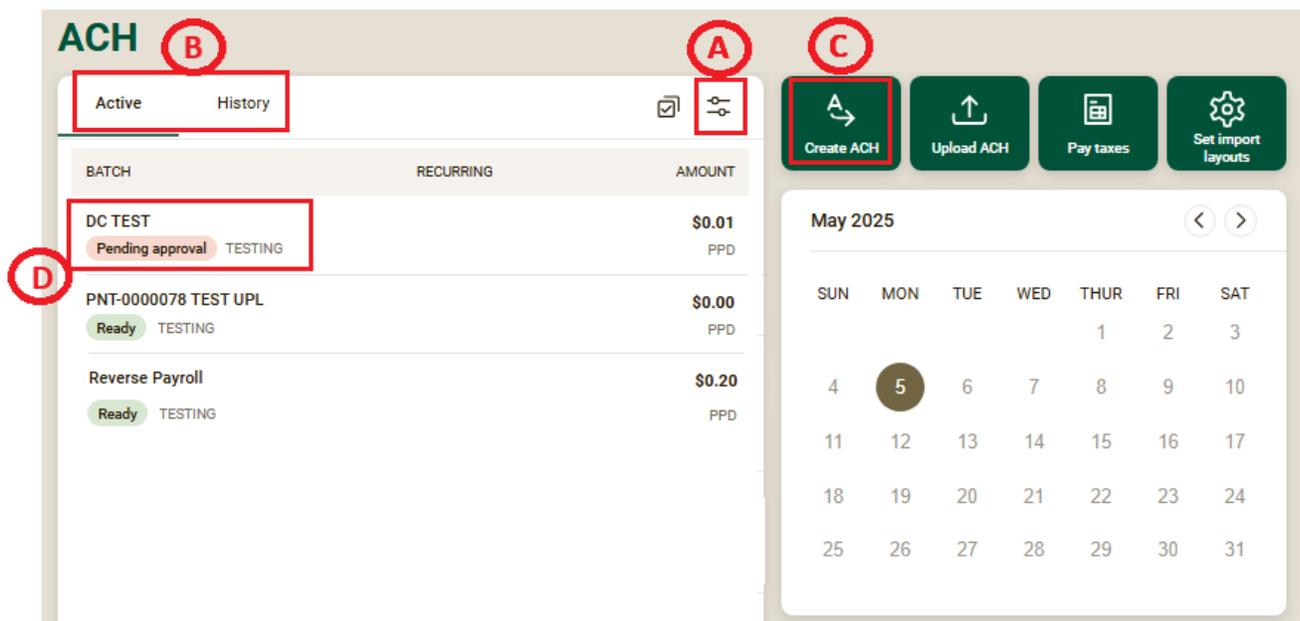


Creating a new ACH batch is a simple process. You can choose to either manually input the batch and recipient details or conveniently upload a NACHA-formatted file.

Overview

From the menu bar, under the Payments tab, select **ACH**.

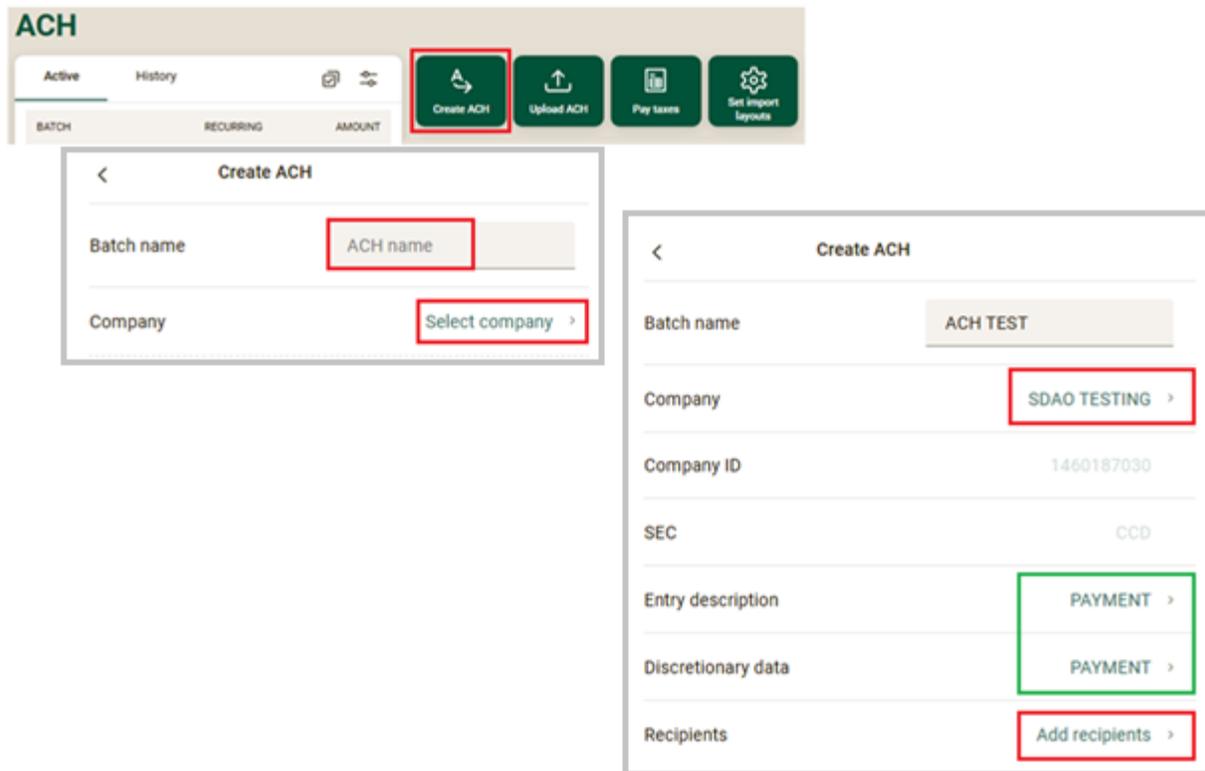
- Click the Menu icon to filter batches by type.
- Click the **Active** or **History** tab to view your current ACH batches and past ACH activity.
- Click the **Create ACH**, **Upload ACH**, or **Pay taxes** buttons to create an ACH batch.
- Click an active ACH batch to view details, make edits, duplicate, download, delete, or initiate.



Creating an ACH Batch Template

From the menu bar, under the Payments tab, select **ACH**.

- Click **Create ACH** button.
- Enter **Batch name**.
- Select **Company** (watch for the correct ACH Company Name, ID, and SEC Code).
 - ❖ The Company ID and SEC code will automatically populate in the Create ACH information based on the selection made.
- The **Entry Description** and **Discretionary Data** will automatically populate but can be modified if necessary.
 - ❖ To update the default information, simply select the Entry Description or Discretionary Data field.



5. Click **Add recipients**.

Add Recipients

From the Create ACH section:

- ✓ Manually add (payee bank account information).
- ✓ Import from file (CSV, Tab Delimited, or Fixed Position file type).

Manually Add

1. Click **Add manually**.
2. *Enter **Recipient's name** (first and last name or business name).
3. *Enter **Amount** (an amount entry is required).
4. *Select **Transaction type** from the dropdown menu.
 - Credit: Sends payment out to the recipient.
 - Debit: Pulls payment in from the recipient.
5. *Enter **Account number**.
6. *Enter **Routing number** (the recipient's bank name will display below the field).
 - Search 🔍 - Allows for the search of a bank name or routing number.



7. *Select **Account type** from the dropdown menu (Checking, Savings, Loan, General Ledger).
8. Check **Prenote** if needed (optional).
 - Initiating a prenote for a recipient will dispatch a test transaction to the receiving financial institution to confirm the account details. Choosing the Prenote option will create an additional batch labeled "PNT-xxxx," which needs to be processed separately from the original batch.

- After an ACH Prenote is processed, wait three business days before completing the first payment transaction to allow for the verification of the recipient's bank information.
 - A response to a Prenote transaction will only be provided if the account information submitted was incorrect.
9. Check **Hold** of the recipient payment (optional).
 - Placing a hold on a recipient will prevent receiving or pulling of funds for that processing date. To reactivate, the hold selection must be removed.
 10. Optional Fields are available, which include an ID Number or Addenda information.
 11. Click **Add another recipient** for all additional payees to be included in the batch.
 12. Click the **Save recipient button** (all required fields must have information to save the recipients).

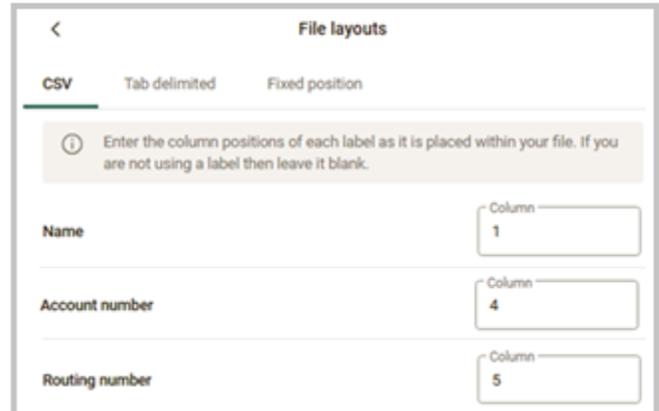
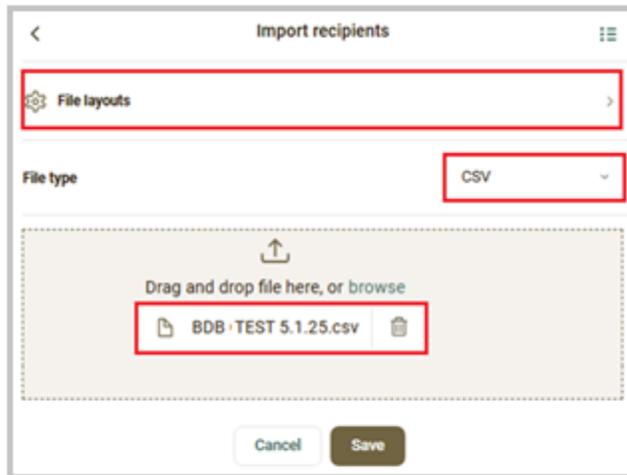
* Denotes required fields.

13. Click the **Create batch** button.
 - ❖ A pop-up screen will display to indicate the batch information has been created.

14. Click **Done**.
 - ❖ The ACH batch information has been created; further processing is required to initiate the batch for processing.

Import recipients

1. Enter the column positions for the **File Layouts** (based on the file type to be imported).
2. Select **File type** to be imported.
3. **Drag and drop** file from a folder or **browse** to import file of recipient information.
4. Select **Save**.



5. Click **Create batch**.
 - ❖ A pop-up screen will display to indicate the batch information has been created.
6. Click **Done**.
 - ❖ The ACH batch information has been created; further processing is required to initiate the batch for processing.

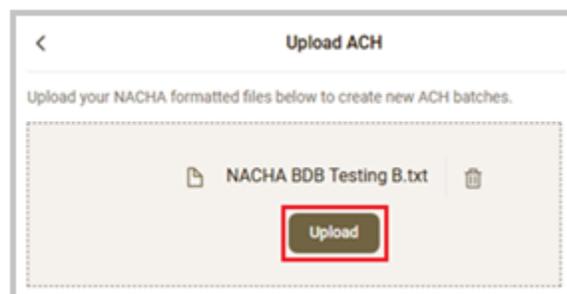
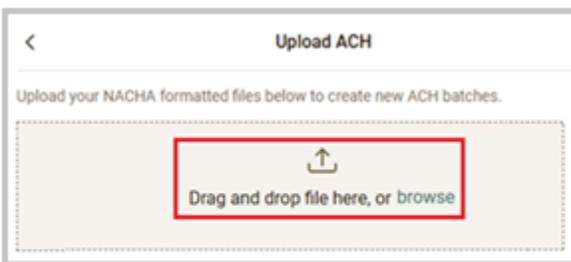
Upload an ACH Batch

ACH File Upload allows the upload of properly formatted NACHA ACH files generated from your accounting software.

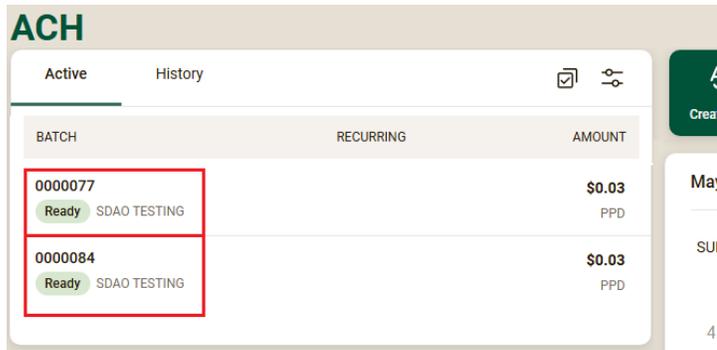
1. Click **Upload ACH** button.



2. **Drag and drop** or **browse** for the NACHA file to be uploaded.



3. Click **Upload** button to create the ACH batch.
 - ❖ The ACH batch information has been created; further processing is required to initiate the batch for processing (Example: 0000077 batch will display).



Edit ACH Batch

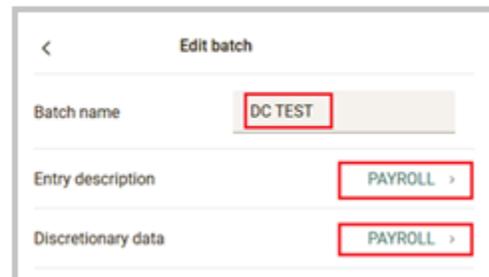
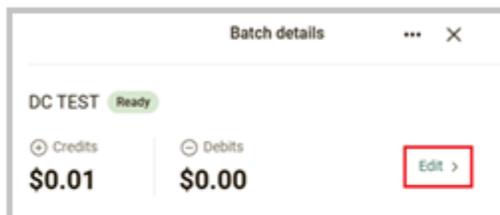
You can edit any ACH batch in a “Ready” (available) status.

1. Click on the ACH **batch** you wish to edit.



Edit the ACH Batch Header Information

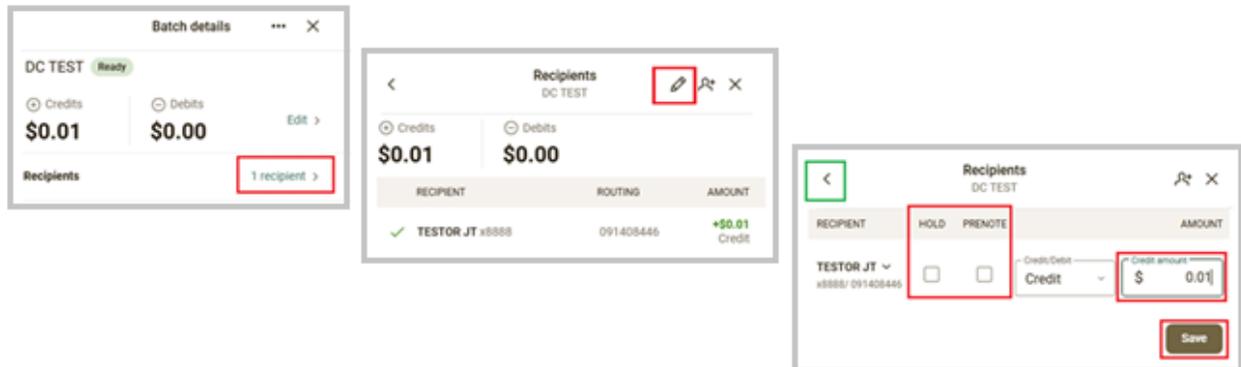
- a. Select the **Edit** link to the right of the Credits/Debits amount.
- b. Make the desired change to the Batch Name, Entry Description, or Discretionary Data (defaulted with information for the bank setup of the enrolled solution).



- c. Select **Save**.
- d. Select **Done** on the confirmation page.

Edit Recipient Payment Amount

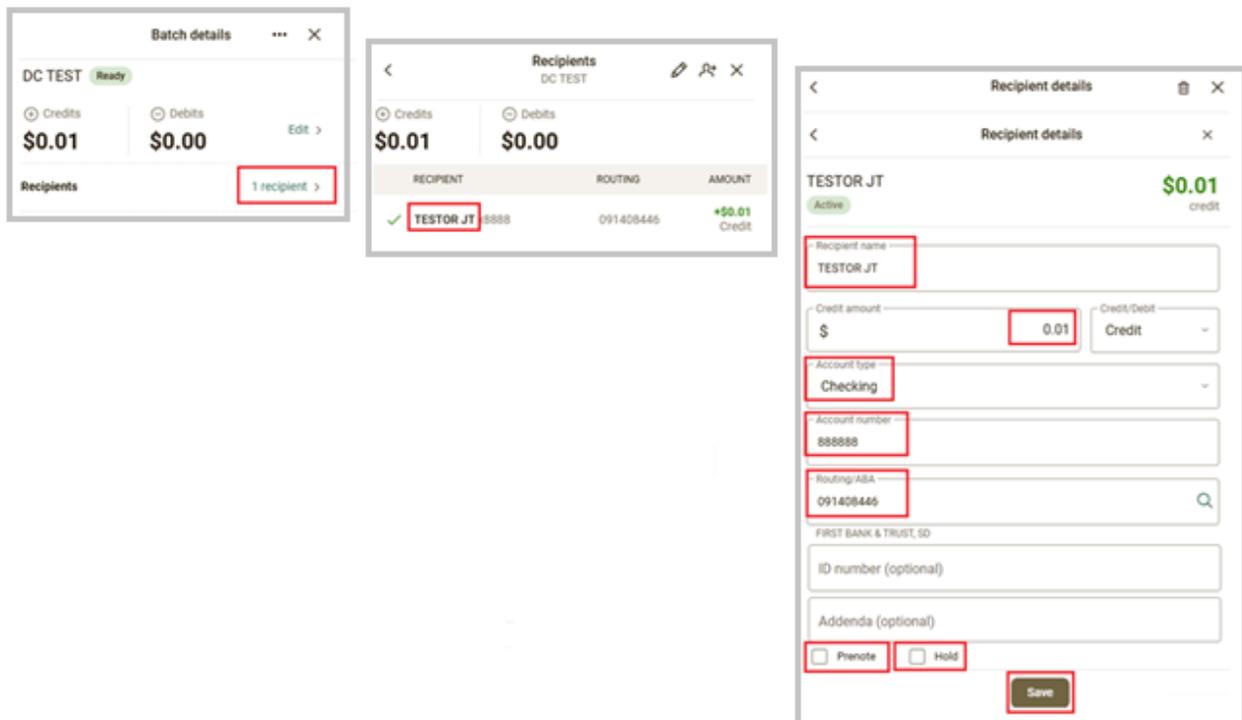
- Select the **Recipients** link.
- For Quick Edit of the recipient's amount, to place on hold, or prenote, select the **Pencil** icon.



- Select **Save**. A “saved successfully” message will display.
- Select the **back arrow**.

Edit Recipient Banking Information

- Select the **Recipients** link.
- Click on the **Recipient's name**.
- Edit the necessary information (items available are Recipient name, amount, credit/debit, account type, account number, routing/ABA, ID number, addenda, prenote, and hold).



- Select **Save**. A “saved successfully” message will display.
- Select the **back arrow**.

- Review and initiate.

Review and Initiate an ACH Batch

An ACH batch in a “Ready” status may be submitted for batch processing.

Single Batch Initiation

1. Select the ACH batch to be submitted for the bank to process.
2. Click the **Mark as Pending** button (if Dual Control) or the **Review and Initiate** button (if Full Control).
If the **Review and Initiate** button is selected for an ACH batch processed under Dual Control, an error message will appear.

The screenshot shows a 'Batch details' window with the following information:

- Test Offset: Ready
- Credits: \$0.06
- Debits: \$0.00
- Recipients: 2 recipients
- Company: FINANCBS
- Company ID: 146146146
- SEC code: PPD
- Description: FBT TEST
- Discretionary: TESTING
- Batch restricted: No

At the bottom, there are two buttons: 'Mark as pending' and 'Review and Initiate'. Both buttons are highlighted with a red box.

3. Click on **Recipients** link to display the recipient’s information for a quick review.

This screenshot is identical to the previous one, but the 'Recipients' link and the '2 recipients >' text are highlighted with a red box.

The screenshot shows the 'Recipients' window with the following information:

- Quick Edit of Amounts (button)
- Credits: \$0.06
- Debits: \$0.00
- Table of recipients:

RECIPIENT	ROUTING	AMOUNT
✓ Julie x5885	073000228	+\$0.03 Credit
✓ Julie x5984	091408446	+\$0.03 Credit

At the bottom, there is a link: 'Edit of Recipient Account Information'.

4. Select the necessary offset account.
5. Select the necessary effective date (date in which the payment is to be sent to the recipient).
 - ❖ If your ACH batch includes both the payment transaction and the offset transaction, selecting the Offset account is not required.

OPTIONAL: You may choose to check the box to reset amounts to \$0.00 after processing, which will clear the amount of the last processed payment after bank processing.

6. Select **Initiate**.

7. Enter your password, then click the **Confirm password** button.
8. Click the **Done** button.

ACH Status

- **Ready** – Available for edits and processing of payments.
- **Pending Approval** – ACH batch is processing under Dual Control, requiring a second online user to review and initiate the payment (can be edited or deleted).
- **Initiated** – ACH batch has been submitted or approved to the bank for processing (a *short* window is available to uninitiated for edits or deletion).
- **Processed** – ACH batch has been processed and finalized by the bank (cannot be edited or deleted).

Bulk Batch Initiation

Multiple ACH batches in a “Ready” status may be submitted at one time for batch processing.

1. Click the  **Bulk actions** icon.
2. Checkmark each ACH batch to be initiated.
3. Click the **Initiate** button.

BATCH	RECURRING	AMOUNT
<input checked="" type="checkbox"/>	0000078 TEST UPL Ready TESTING	\$0.00 PPD
<input type="checkbox"/>	PNT-PrenoteTest Ready TESTING	\$0.00 PPD
<input checked="" type="checkbox"/>	Test Offset Ready TESTING	\$0.06 PPD

9. Select the necessary offset account.
10. Select the necessary effective date (date in which the payment is to be sent to the recipient).
 - ❖ If your ACH batch includes both the payment transaction and the offset transaction, selecting the Offset account is not required.

OPTIONAL: You may choose to check the box to reset amounts to \$0.00 after processing, which will clear the amount of the last processed payment after bank processing.

The screenshot shows a mobile application interface titled "Initiate batches". It contains two batch entries. The first entry is "Test Offset \$0.06" and the second is "0000078 TEST UPL \$0.00". Each entry has a red box highlighting the "Effective date" and "Offset account" fields. To the right of each entry is a "Reset to \$0" checkbox.

4. Click the **Initiate batches** button.
5. Enter your password, then click the **Confirm password** button.
6. Click the **Done** button.

Initiate a Recurring ACH Batch

An ACH batch in a “Ready” status may be set to recurring, if this feature is enabled.

1. Select the ACH batch to be set for Recurring processing.
2. Click the **Review and Initiate** button.
3. Select an offset account number.
4. Select a frequency.
5. Set a Start date, then click **Confirm**.
6. Set an End date.
 - ❖ If your ACH batch includes both the payment transaction and the offset transaction, selecting the Offset account is not required.

OPTIONAL: You may choose to check the box to reset amounts to \$0.00 after processing, which will clear the amount of the last processed payment after bank processing.

7. Click the **Initiate** button.
8. Select **Done**.

Uninitiate an ACH Batch

An ACH batch submitted can be stopped ONLY if in an “Initiate” status.

1. Select the necessary Initiated ACH batch (can ONLY be in an “Initiated” status).
 - ❖ An ACH batch that is in a processed status has been processed by the bank.

Active		History		
BATCH	RECURRING	AMOUNT		
DC TEST	Initiated TESTING	\$0.01		PPD
FBT-TEST	Ready TESTING	\$1.00		PPD

2. Click **Uninitiate** button.
3. Click **Uninitiate** button on the confirmation pop-up.
4. A message will display that the ACH Payment was uninitiated.

Batch details ... X

DC TEST Initiated

Credits
Debits
\$0.01
\$0.00

Recipients 1 recipient >

Company	TESTING
Company ID	14614601460
SEC code	PPD
Description	PAYROLL
Discretionary	PAYROLL
Batch restricted	No

Attach to a conversation

Uninitiate

Uninitiate ACH?

Your payment will be cancelled and won't be processed. The batch will return to a ready status and can still be edited and initiated again at a later time.

Cancel
Uninitiate

Batch details ... X

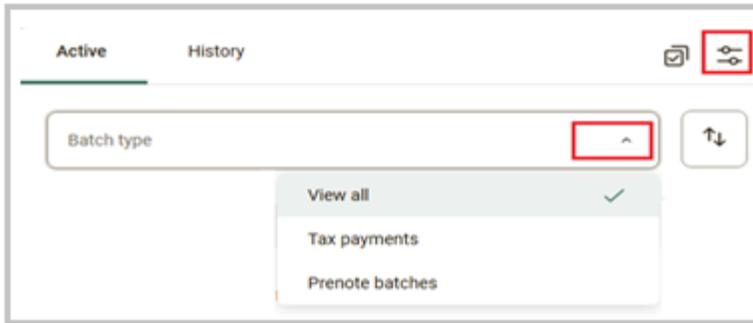
Uninitiated ACH payment 'DC TEST' from SDAO TESTING for \$0.01

5. The ACH batch will change back to a “Ready” Status.
 - ❖ A REVERSAL batch may be completed if submitted within 5 days, for the same recipient, for the same amount, to the same account. Then a new ACH batch will need to be created to send the correct payment.

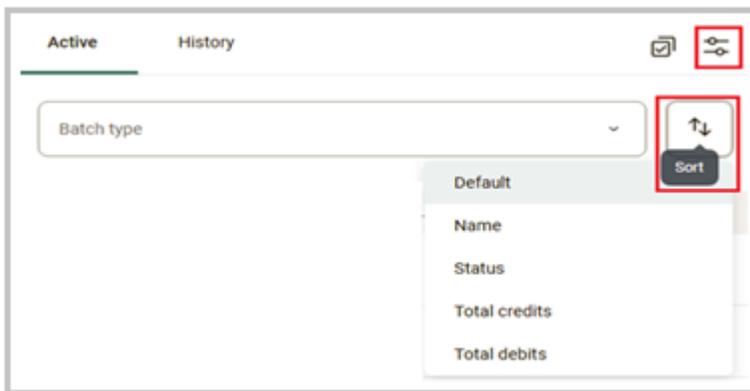
Active		History		
BATCH	RECURRING	AMOUNT		
DC TEST	Ready TESTING	\$0.01		PPD
FBT-TEST	Ready TESTING	\$1.00		PPD

Additional ACH Batch Options

To search for a specific ACH batch type:



To sort for a specific ACH batch:



To **Duplicate** (copy), **Download** (PDF or NACHA file copy), or **Delete** an ACH batch:

A screenshot of a table showing ACH batches. The table has columns for 'BATCH', 'RECURRING', and 'AMOUNT'. The first row is highlighted with a red box. The batch name is 'DC TEST', the status is 'Ready TESTING', and the amount is '\$0.02 PPD'.

BATCH	RECURRING	AMOUNT
DC TEST	Ready TESTING	\$0.02 PPD

