



ACH USER GUIDE

BUSINESS ONLINE BANKING

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ACH Participants

An ACH participant is a person, business, or company that will receive pay electronically or collection. The participant must be created as an ACH participant before ACH transactions can be performed.

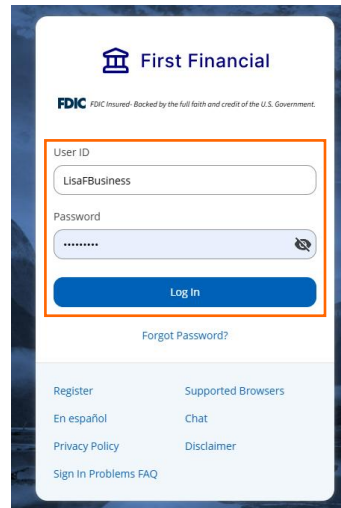


Example: The payroll process is typically via an ACH transaction. An employee must first be created as an ACH participant to receive their paycheck.

Accessing ACH Participants

Follow the steps below to access *ACH Participants*:

1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.



First Financial

FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government.

User ID
LisaFBusiness

Password
.....

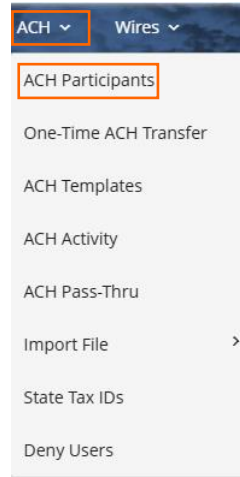
Log In

Forgot Password?

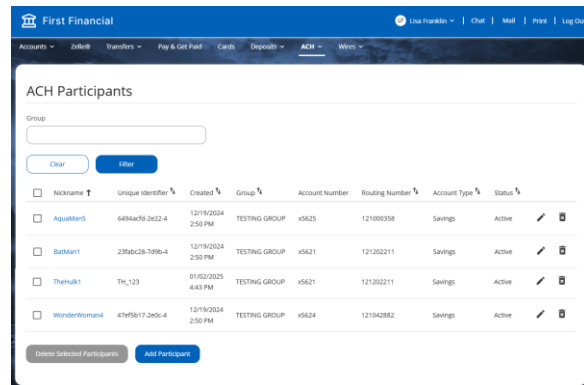
Register Supported Browsers
En español Chat
Privacy Policy Disclaimer
Sign In Problems FAQ

ACH Participants

2. Select the *ACH* tab, then select *ACH Participants* from the menu.



3. The *ACH Participants* view displays.

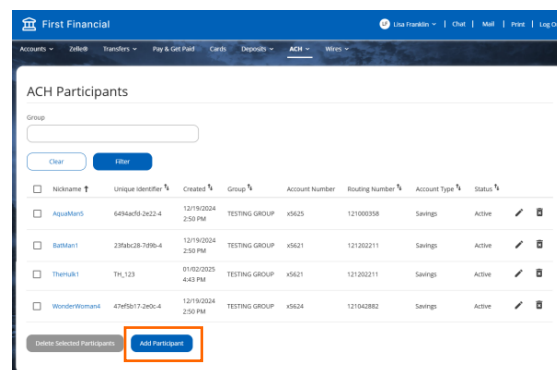


If the *ACH Participants* view displays blank, ACH participants have not been created.

Creating Standard ACH Participants

Follow the steps below to create a standard *ACH Participant*:

1. Select the *Add Participant* button on the **ACH Participants** homepage.



ACH Participants

2. Enter the participant's information in the required fields on the **Participant Details** view.

- Participant Type: Default is *Standard*. Select *Child Support* if the ACH participant setup is related to child support.
- Name: Participant's name.
- Email Address: Participant's email address.
- Nickname: The nickname can be the same as the participant's name or any other name.
- Routing Number: The bank's routing number. The system searches for the routing number and once selected, the routing number and institution name populates in the appropriate fields. If you selected the institution from the previous field, the routing number auto populates.
- Unique Identifier: Uniquely identifies an ACH participant based on the business guidelines.
- Account Number: Participant's bank account number.
- Confirm Account Number: Participant's bank account number.
- Account Type: Checking, Savings, and Loan.
- Status: Active or Hold. *Active* indicates the participant is actively being paid and *Hold* indicates the participant is on hold.

The screenshot shows the 'Participant Details' form. The following fields are highlighted with orange boxes to indicate they are required:

- Participant Type:** Radio buttons for 'Standard' (selected) and 'Child Support Payment'.
- Name:** Text field containing 'Lincoln State'.
- Email Address:** Text field containing 'lstate@gmail.com'.
- Nickname:** Text field containing 'lstate'.
- Institution Name:** Text field containing 'WELLS FARGO BANK'.
- Routing Number:** Text field containing '053101273'.
- Unique Identifier:** Text field containing '12345'.
- Account Number:** Text field containing '24681012'.
- Confirm Account Number:** Text field containing '24681012'.
- Account Type:** Dropdown menu with 'Checking' selected.
- Status:** Dropdown menu with 'Active' selected.

Other visible fields include 'Group', 'Discretionary Data', and a checkbox for 'Distribute Payments'. At the bottom are 'Cancel' and 'Save' buttons.

ACH Participants

Enter information in the remaining fields, as applicable.

- Send email when batch status is changed to Processed checkbox: Notifies participants when the status changes to processed.
- Institution Name: Bank name. The system searches for the bank name and once selected, the institution name and routing number populates in the appropriate fields.
- Group: Allows participants to be grouped together (i.e., employees vs vendors).
- Discretionary Data: Unique information about the transfer.
- Distribute Payments checkbox: Allows payments to be distributed to multiple accounts.

Participant Details

Participant Type
☒ Standard ☐ Child Support Payment

* Name
Isade Slade

* Email Address
Isade@gmail.com

☒ Send email when batch status is changed to Processed

* Nickname
Isade

Institution Name
WELLS FARGO BANK

* Routing Number
053101273

* Unique Identifier
12345

* Account Number
24881012

* Confirm Account Number
24881012

* Account Type
Checking

* Status
Active

Group

Discretionary Data

☐ Distribute Payments

Cancel Save

When the *Distribute Payments* checkbox is selected, the *Payment Distribution* section displays. This section allows the creation of distributions to multiple accounts.

☒ Distribute Payments

Payment Distribution

Priority	Name	Account Number	Account Type	Amount	Share Remaining
Primary				0.00	☒

Cancel Save Add Distribution

For example, an employee can request to distribute a portion of their paycheck to their checking account and a portion to their savings account.

The primary account displays in this section. This account will receive the remaining amount after payments have been distributed to multiple accounts.

3. Select the *Add Distribution* button.

NOTE: There is no limit to the number of distributions that can be added.

☒ Distribute Payments

Payment Distribution

Priority	Name	Account Number	Account Type	Amount	Share Remaining
Primary				0.00	☒

Cancel Save Add Distribution

ACH Participants

4. Complete the required fields on the *Distribution Details* view.

- Name: Participant's name
- Account Number: The account the payments are being deposited.
- Confirm Account Number: The account the payments are being deposited.
- Account Type: Checking or Savings.
- Routing Number: Bank's routing number.

The screenshot shows the 'Distribution Details' form. It contains the following fields: Name (Lincoln Slade), Account Number (369121518), Confirm Account Number (369121518), Account Type (Savings), and Routing Number (053101273). There is a checkbox for 'Share Remaining' which is currently unchecked. Below this is the 'Amount' field with a value of '\$ 100.00'. At the bottom are 'Cancel' and 'Save' buttons.

5. When the *Share Remaining* checkbox is selected, a popup displays informing that after all fixed amounts are distributed, each account that has *Share Remaining* checked receives an equal share of the remaining amount. This means that any money left after assigned distributions are allocated will be shared equally with the shared accounts.

The screenshot shows a popup for the 'Share Remaining' checkbox. The checkbox is checked. Below it is a 'Minimum Amount' field with a dollar sign. A dark grey callout box contains the text: 'After all fixed amounts are distributed, each account that has "Share Remaining" checked receives an equal share of the remaining amount.'

6. When the *Minimum Amount* field is clicked, like the *Share Remaining* field, a popup displays informing that the amount entered in the field is the fixed amount to be distributed to the account. If the share remaining checkbox is checked, the fixed amount becomes the minimum amount.

The screenshot shows a popup for the 'Minimum Amount' field. The field has a dollar sign. Below it are 'Cancel' and 'Save' buttons. A dark grey callout box contains the text: 'Amounts: The fixed amount to be distributed to the account. Becomes "Minimum Amount" when "Share Remaining" is checked.'

Select the **Save** button.

7. The system returns to the *Participant Details* view. Scroll to the *Payment Distribution* section to see the distribution created.

The screenshot shows the 'Payment Distribution' section. It contains a table with the following data:

Priority	Name	Account Number	Account Type	Amount	Share Remaining
Primary				0.00	☒
	Lincoln Slade	x1518	Savings	250.00	☒

At the bottom are 'Cancel', 'Save', and 'Add Distribution' buttons.

ACH Participants

8. From this view, users can edit or delete distributions by selecting the appropriate icon.

The screenshot shows a 'Payment Distribution' table with the following data:

Priority	Name	Account Number	Account Type	Amount	Share Remaining	
^	Primary			0.00	☒	
^	Lincoln Slade	x1518	Savings	250.00	☒	 

Buttons at the bottom: Cancel, Save, Add Distribution. The edit and delete icons in the table are highlighted with an orange box.

9. The *Distribution Details* view displays when the *Edit* (pencil) icon is selected. Make the necessary changes, then select the Save button.

The 'Distribution Details' form contains the following fields:

- * Name: Lincoln Slade
- ☐ I need to change the account number
- Account Number: x1518
- * Account Type: Savings (dropdown)
- * Routing Number: 053101273
- ☒ Share Remaining
- Minimum Amount: \$ 150.00

Buttons at the bottom: Cancel, Save. The Save button is highlighted with an orange box.

10. A popup confirmation displays when the *Delete* (trashcan) icon is selected. Select *OK* to complete the delete action.

The confirmation popup displays the text: "training.configuredigital.fiservapps.com says Are you sure you want to delete?"

Buttons: OK, Cancel. The OK button is highlighted with an orange box.

11. Select the Save button to save the participant.

The screenshot shows the 'Payment Distribution' table with the following data:

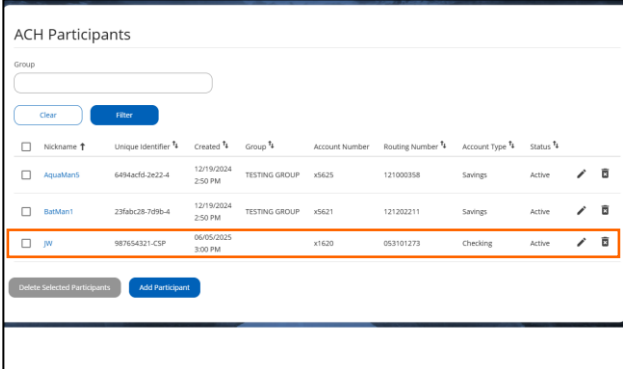
Priority	Name	Account Number	Account Type	Amount	Share Remaining	
^	Primary			0.00	☒	
^	Lincoln Slade	x1518	Savings	150.00	☒	 

Buttons at the bottom: Cancel, Save, Add Distribution. The Save button is highlighted with an orange box.

12. A popup confirms the participant was added and the participant displays in the *ACH Participants* list.

The message bar displays: "The participant 'Slade' has been added." with a close button (X) on the right.

ACH Participants



ACH Participants

Group

Clear Filter

☐	Nickname ↑	Unique Identifier ↕	Created ↕	Group ↕	Account Number	Routing Number ↕	Account Type ↕	Status ↕
☐	AquaMan5	6494ac5f-2e22-4	12/19/2024 2:50 PM	TESTING GROUP	v5625	121000358	Savings	Active
☐	BatMan1	23fab28-7d9b-4	12/19/2024 2:50 PM	TESTING GROUP	v5621	121202211	Savings	Active
☐	JW	987654321-CDP	06/05/2025 3:00 PM		v1620	053101273	Checking	Active

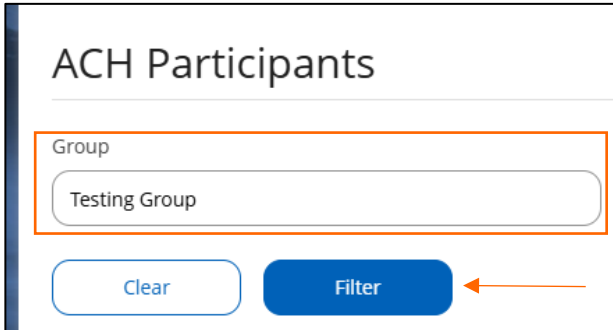
Delete Selected Participants Add Participant

Group Search

Follow the steps below to search for a group:

1. This feature is valuable if there is a long list of participants and the user only wants to see a particular group.

Enter the group name in the *Group* field, then select the *Filter* button.



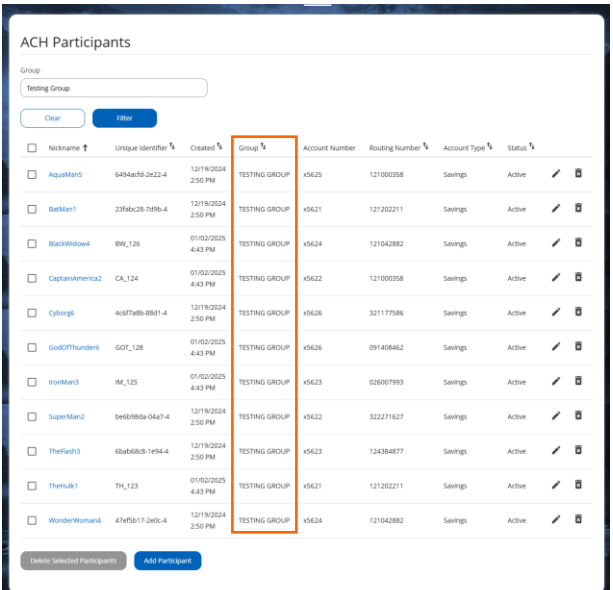
ACH Participants

Group

Testing Group

Clear Filter

2. The list of *ACH Participants* assigned to the group display.



ACH Participants

Group

Testing Group

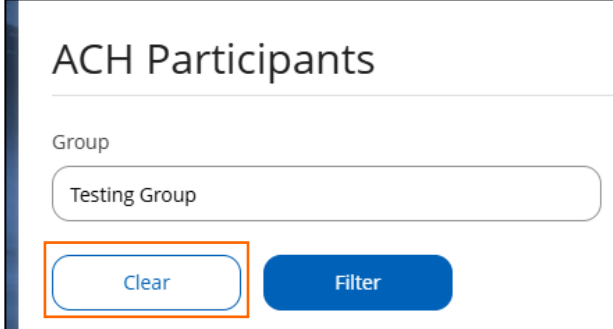
Clear Filter

☐	Nickname ↑	Unique Identifier ↕	Created ↕	Group ↕	Account Number	Routing Number ↕	Account Type ↕	Status ↕
☐	AquaMan5	6494ac5f-2e22-4	12/19/2024 2:50 PM	TESTING GROUP	v5625	121000358	Savings	Active
☐	BatMan1	23fab28-7d9b-4	12/19/2024 2:50 PM	TESTING GROUP	v5621	121202211	Savings	Active
☐	BlackWidow4	BM_126	01/02/2025 4:43 PM	TESTING GROUP	v5624	121042882	Savings	Active
☐	CaptainAmerica2	CA_124	01/02/2025 4:43 PM	TESTING GROUP	v5622	121000358	Savings	Active
☐	Cyborg8	ac07af8b-8bd1-4	12/19/2024 2:50 PM	TESTING GROUP	v5626	321177586	Savings	Active
☐	GodOfThunder5	GOT_128	01/02/2025 4:43 PM	TESTING GROUP	v5626	091408462	Savings	Active
☐	IronMan3	IM_125	01/02/2025 4:43 PM	TESTING GROUP	v5623	026007993	Savings	Active
☐	SuperMan2	se6b986a-0a47-4	12/19/2024 2:50 PM	TESTING GROUP	v5622	322271627	Savings	Active
☐	TheFlash3	fbab6b83-1e94-4	12/19/2024 2:50 PM	TESTING GROUP	v5623	124384877	Savings	Active
☐	Thanos1	TH_123	01/02/2025 4:43 PM	TESTING GROUP	v5621	121202211	Savings	Active
☐	WonderWoman4	47e5b171-2d0c-4	12/19/2024 2:50 PM	TESTING GROUP	v5624	121042882	Savings	Active

Delete Selected Participants Add Participant

ACH Participants

3. Select the *Clear* button to remove the group name and restore the full list of ACH participants.



ACH Participants

Group

Testing Group

Clear Filter

Key Points to Remember



If the ACH Participants view displays blank, ACH participants have not been created.



There is no limit to the number of distributions that can be added.

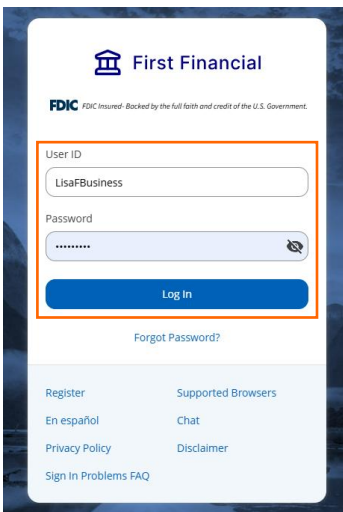
ACH Templates

ACH Templates are used to capture information for electronic transfers and to make repetitive payments or collections, thus eliminating the need to re-enter payment or collection information when sending or collecting funds via ACH.

Accessing ACH Templates

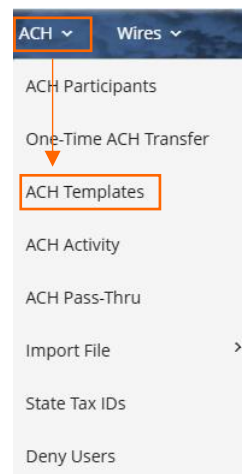
Follow the steps below to access *ACH Templates*:

1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.



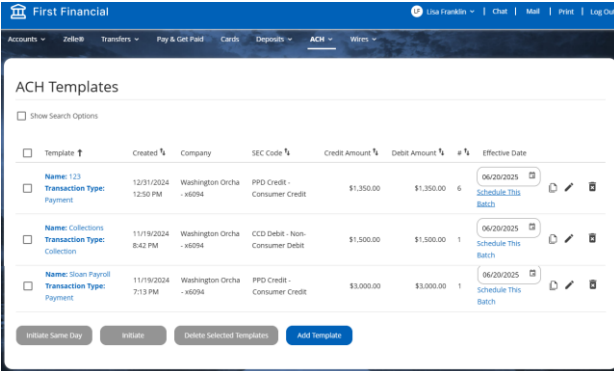
The image shows the First Financial Business portal login screen. At the top is the First Financial logo and the text "FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government." Below this are two input fields: "User ID" with the text "UsaFBusiness" and "Password" with masked characters. A blue "Log In" button is below the password field. A link "Forgot Password?" is below the "Log In" button. At the bottom, there are links for "Register", "Supported Browsers", "En español", "Chat", "Privacy Policy", "Disclaimer", and "Sign In Problems FAQ".

2. Select the *ACH* tab, then select *ACH Templates* from the menu.



ACH Templates

The *ACH Templates* view displays.



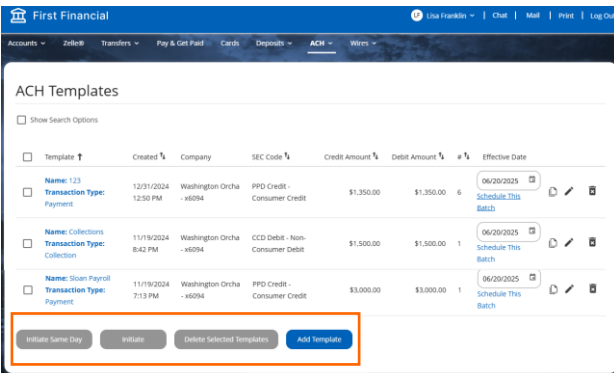
The screenshot shows the 'ACH Templates' view in the First Financial system. It features a table with columns for Template, Created, Company, SEC Code, Credit Amount, Debit Amount, and Effective Date. There are three templates listed: 'Name: 123', 'Name: Collections', and 'Name: Sloan Payroll'. Each template has a 'Schedule This Batch' button. At the bottom, there are four buttons: 'Initiate Same Day', 'Initiate', 'Delete Selected Templates', and 'Add Template'.

Template	Created	Company	SEC Code	Credit Amount	Debit Amount	Effective Date
Name: 123 Transaction Type: Payment	12/31/2024 12:50 PM	Washington Orcha -x6094	PPD Credit - Consumer Credit	\$1,350.00	\$1,350.00	6 06/29/2025 Schedule This Batch
Name: Collections Transaction Type: Collection	11/19/2024 8:42 PM	Washington Orcha -x6094	CCD Debit - Non- Consumer Debit	\$1,500.00	\$1,500.00	1 06/29/2025 Schedule This Batch
Name: Sloan Payroll Transaction Type: Payment	11/19/2024 7:13 PM	Washington Orcha -x6094	PPD Credit - Consumer Credit	\$3,000.00	\$3,000.00	1 06/29/2025 Schedule This Batch

If the *ACH Templates* view displays blank, ACH templates have not been created.

3. There are four buttons available on the *ACH Templates* homepage.

- Initiate Same Day - allows the user to process the template with the current business date.
- Initiate - allows the user to process the template for the next available business date factoring in lead days.
- Delete Selected Templates - allows the user to delete templates.
- Add Templates - allows you to create a template.



This screenshot is identical to the one above, but with a red box highlighting the four buttons at the bottom: 'Initiate Same Day', 'Initiate', 'Delete Selected Templates', and 'Add Template'.

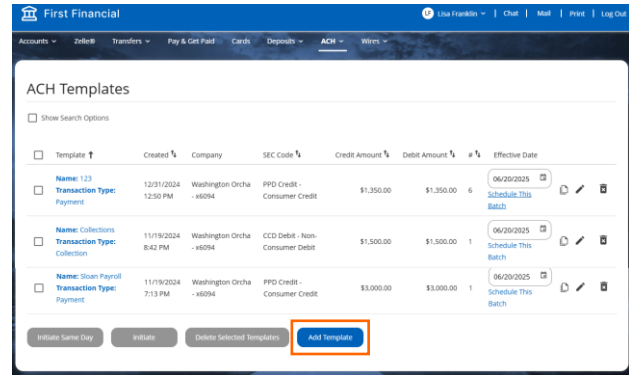
If the buttons are disabled, it indicates the function is not available until a template is selected.

ACH Templates

Creating ACH Templates

Follow the steps below to create an *ACH Template*:

1. Select the *Add Template* button on the **ACH Templates** homepage.



An interim screen displays to select a transaction type.

* Transaction Type

Next

Close

2. Select the *Transaction Type* down arrow to display the transaction type options.

- Payment allows funds to be sent to a recipient.
- Collection allows funds to be withdrawn from a recipient.
NOTE: Proper documentation is required for collections.

* Transaction Type

Payment

Collection

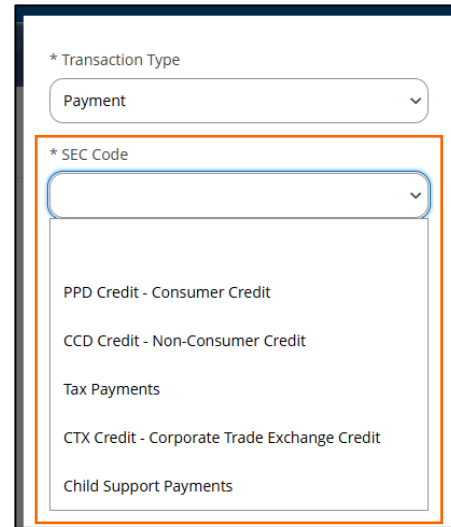
ACH Templates

3. The *SEC* or *Standard Entry Class* codes are used to describe the type of transaction and ensure compliance with ACH network regulations.

Select the down arrow to see the list of SEC codes.

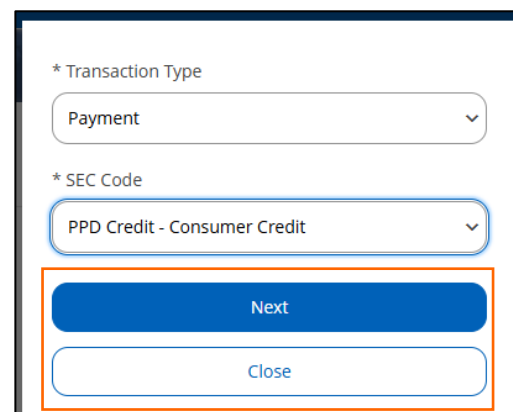
NOTE: This is not an exhaustive list of SEC codes. Users will only have access to the SEC codes assigned to their Entitlements.

Select the appropriate *SEC* code.



A screenshot of a web form showing the 'SEC Code' dropdown menu. The 'Transaction Type' is set to 'Payment'. The 'SEC Code' dropdown is open, showing a list of options: 'PPD Credit - Consumer Credit', 'CCD Credit - Non-Consumer Credit', 'Tax Payments', 'CTX Credit - Corporate Trade Exchange Credit', and 'Child Support Payments'. The dropdown is highlighted with an orange border.

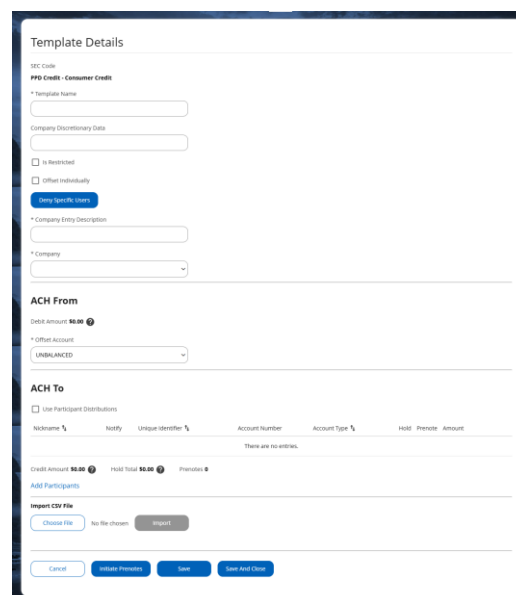
4. Select the *Next* button to proceed or *Close* to cancel the entry.



A screenshot of a web form showing the 'Next' and 'Close' buttons. The 'Transaction Type' is set to 'Payment' and the 'SEC Code' is set to 'PPD Credit - Consumer Credit'. The 'Next' button is highlighted with an orange border.

The *Template Details* view displays.

This is where the details to create a template are entered.



A screenshot of the 'Template Details' form. The form is titled 'Template Details' and contains several sections: 'SEC Code' (PPD Credit - Consumer Credit), 'Template Name' (input field), 'Company Discretionary Data' (input field), 'Is Restricted' (checkbox), 'Other Institution' (checkbox), 'Company Entry Description' (input field), 'Company' (input field), 'ACH From' (Debit Amount: \$0.00, Offset Account: UNBALANCED), 'ACH To' (checkbox for User Participant Distributions, table with columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, Hold, Pre-note, Amount), 'Credit Amount' (\$0.00, Hold Total: \$0.00, Pre-note: 0), 'Add Participants' (button), 'Import CSV File' (Choose File, No file chosen, Import), and 'Cancel' (button).

ACH Templates

5. Complete the following field, as applicable:

- Enter the name of the template in the *Template Name* field. **NOTE:** The name can be whatever the user chooses.
- Enter any unique information about the company or template in the *Company Discretionary Data* field. This is an optional field.
- Select the *Is Restricted* checkbox to manage restricted templates.
- Select the *Offset Individually* checkbox if every batch entry will be offset.
- Select the *Deny Specific Users* button to deny specific users access to a template. The *Deny ACH Template Access* view displays. Search for or select specific users to deny access to the template. If the wrong user is inadvertently selected, select the red X to remove them. Select the *Submit* button.
- Enter a description of the template in the *Company Entry Description* field. There is 10-character maximum. *i.e. If the ACH is to pay wages/compensation/salary the description is required to be "PAYROLL".*
- Select the *Company* down arrow to select the originating company that the template is being created for. **NOTE:** If the user manages multiple companies, each company will display.

The screenshot shows a web form titled "Template Details". At the top, it displays the "SEC Code" as "PPD Credit - Consumer Credit". Below this is the "* Template Name" field with the value "Legend Slade". The "Company Discretionary Data" field contains "Payroll". There are two checked checkboxes: "Is Restricted" and "Offset Individually". A blue button labeled "Deny Specific Users" is present. The "* Company Entry Description" field contains "Special". At the bottom, the "* Company" dropdown menu is set to "Washington Orcha - x6094".

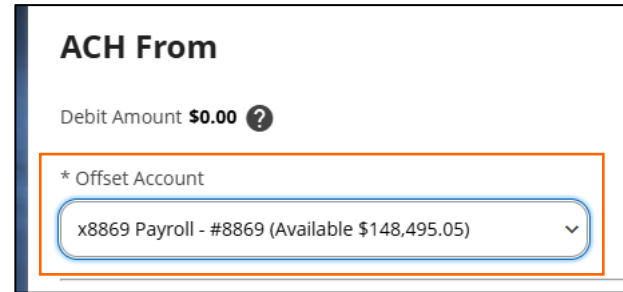
ACH Templates

6. The *ACH From* section displays the information for the account the funds will be debited from.

The *Debit Amount* is the total debit amount of all entries. Hover over the question mark to see a description of the field.

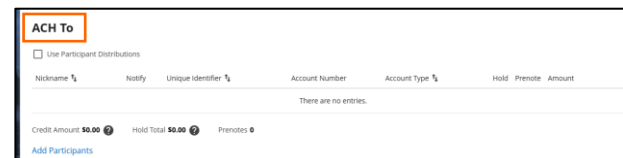
Select the *Offset Account* down arrow to select the account the funds will be debited from.

The system allows for multiple offset accounts. Repeat the offset account process to debit from multiple accounts; however, if prefunding is configured for the financial institution, multiple offset accounts cannot be added.

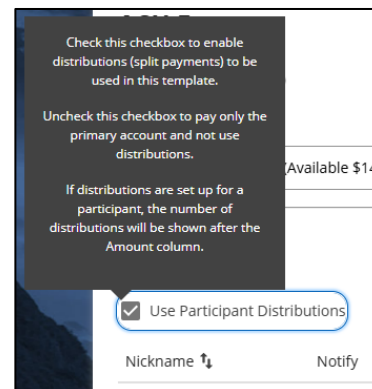


7. The *ACH To* section is where the participants that will receive the payments are selected.

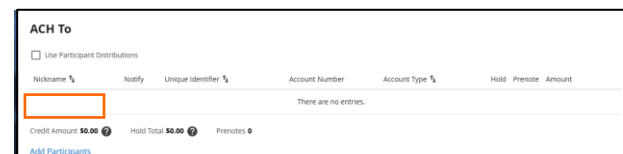
NOTE: if the ACH is a Collection and not a Payment, the ACH From and ACH To sections will contain the opposite information.



8. Use *Participant Distribution* checkbox - if this checkbox is not checked, the primary account will be paid. If the checkbox is checked, distributions or split payments will be enabled for the template. This means if a participant is distributing money to multiple accounts, the distributions will be applied in this template. **NOTE:** The popup provides an overview of the purpose of this field.



9. Select the *Add Participants* link.



ACH Templates

The *ACH Participants* view displays.

The user can add a new participant or select an existing participant from the list.

NOTE: Participants are typically added in the *ACH Participant* module; however, if you forgot to add a participant, you could add them by selecting the *New Participant* button and completing the *Participant Details* view.

Filter by group by entering a group name in the *Group* field. Refer to the *ACH Participants* learning guide or video for detailed instructions to add a new participant.

10. Select a participant, then select the *Add Selected Participant* button.

The system returns to the **Template Details** homepage where you now have visibility to the participant in the *ACH To* section.

11. Enter the amount to be paid to the participant in the *ACH To Amount* field.

Once the amount is entered in the *ACH To* section, the *Debit Amount* field displays the dollar amount entered in the *ACH From Debit Amount* field.

The screenshot shows the 'ACH Participants' window. At the top, there is a 'Group' search field with 'Clear' and 'Filter' buttons. Below is a table of participants with columns: Nickname, Unique Identifier, Created, Group, Account Number, Routing Number, Account Type, and Status. The table lists four participants: Aquilanti5, BatMan1, Theriak1, and WonderWoman4. At the bottom, there are three buttons: 'Cancel', 'New Participant', and 'Add Selected Participants'.

☐	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
☐	Aquilanti5	6494acfd-2e22-4	12/19/2024 2:50 PM	TESTING GROUP	x5625	121000358	Savings	Active
☐	BatMan1	23fabcc28-709b-4	12/19/2024 2:50 PM	TESTING GROUP	x5621	121202211	Savings	Active
☐	Theriak1	TH_123	01/02/2025 4:43 PM	TESTING GROUP	x5621	121202211	Savings	Active
☐	WonderWoman4	47ef5b17-2e6c-4	12/19/2024 2:50 PM	TESTING GROUP	x5624	121042882	Savings	Active

This screenshot is identical to the previous one, but the checkbox next to 'WonderWoman4' is now checked, and the 'Add Selected Participant' button at the bottom is highlighted with an orange box.

The screenshot shows the 'ACH To' section. It has a header 'Use Participant Distributions' with a checked checkbox. Below is a table with columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, Hold, Prenote, and Amount. The row for 'WonderWoman4' is highlighted with an orange box. At the bottom, there are buttons for 'Add Participants', 'Credit Amount', 'Hold Total', and 'Prenotes'.

Nickname %	Notify	Unique Identifier %	Account Number	Account Type %	Hold	Prenote	Amount
WonderWoman4	No	47ef5b17-2e6c-4	x5624	Savings	☐	☐	\$ 250.00

This screenshot is identical to the previous one, but the 'Amount' field in the table, which contains '\$ 250.00', is highlighted with an orange box.

The screenshot shows the 'ACH From' section. It has a 'Debit Amount' field with the value '\$250.00' and a question mark icon, highlighted with an orange box. Below it is an 'Offset Account' dropdown menu showing 'x8869 Payroll - #8869 (Available \$148,495.05)'.

ACH Templates

12. Below is an overview of additional fields in the *ACH To* section.

Hold checkbox – Check this box to place an entry on hold and to be excluded from the batch.

Prenote checkbox – Check this box if the entry is a prenote and will be excluded from the batch. Prenotes are used to verify bank information before sending or pulling actual funds. **NOTE: A prenote cannot be sent if the live dollar entry will be sent within business days.**

Distributions link - Select the link to view the distributions.

Addenda link – Select the link to view addendas. Addenda provides additional information about an ACH transaction.

Edit participant details from this view by selecting the Edit (pencil) icon or delete the entry by selecting the delete (trashcan) icon.

The **Credit Amount** field displays the total credit amount for all entries that are not marked hold or prenote.

The **Hold total** is the total amount of all entries marked hold.

Prenotes is the total amount of all entries marked prenote.

Hover over the question marks for a description of the field.

13. The **Import CSV File** section allows the user to import a CSV file. Refer to the **ACH Import video** for details on importing a CSV file.

The screenshot shows the 'ACH To' section with a table of entries. The 'Hold' and 'Prenote' checkboxes for the first entry are highlighted with a red box. The table has columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, Hold, Prenote, and Amount. The first entry is 'WonderWoman4' with a 'Hold' checkbox checked and a 'Prenote' checkbox unchecked. The 'Amount' column shows '\$ 250.00'. Below the table, there are summary fields: 'Credit Amount: \$250.00', 'Hold Total: \$0.00', and 'Prenotes: 0'. There are also links for 'Add Participants', 'Distributions', and 'Addenda'.

The screenshot shows the 'ACH To' section with a table of entries. The 'Distributions' link is highlighted with a red box. The table has columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, Hold, Prenote, and Amount. The first entry is 'Sloan Banker' with a 'Hold' checkbox unchecked and a 'Prenote' checkbox unchecked. The 'Amount' column shows '\$ 150,000.00'. Below the table, there are summary fields: 'Credit Amount: \$150,000.00', 'Hold Total: \$0.00', and 'Prenotes: 0'. There are also links for 'Add Participants', 'Distributions', and 'Addenda'.

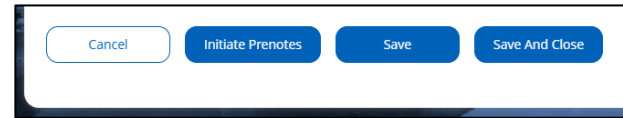
The screenshot shows the 'ACH To' section with a table of entries. The 'Edit' (pencil) icon is highlighted with a red box. The table has columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, Hold, Prenote, and Amount. The first entry is 'WonderWoman4' with a 'Hold' checkbox unchecked and a 'Prenote' checkbox unchecked. The 'Amount' column shows '\$ 250.00'. Below the table, there are summary fields: 'Credit Amount: \$250.00', 'Hold Total: \$0.00', and 'Prenotes: 0'. There are also links for 'Add Participants', 'Distributions', and 'Addenda'.

The screenshot shows the 'ACH To' section with a table of entries. The 'Credit Amount', 'Hold Total', and 'Prenotes' fields are highlighted with a red box. The table has columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, Hold, Prenote, and Amount. The first entry is 'WonderWoman4' with a 'Hold' checkbox unchecked and a 'Prenote' checkbox unchecked. The 'Amount' column shows '\$ 250.00'. Below the table, there are summary fields: 'Credit Amount: \$250.00', 'Hold Total: \$0.00', and 'Prenotes: 0'. There are also links for 'Add Participants', 'Distributions', and 'Addenda'.

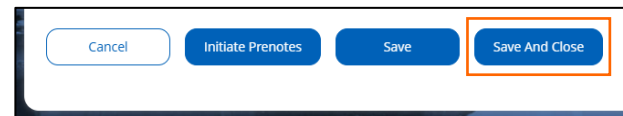
The screenshot shows the 'Import CSV File' section. It has a 'Choose File' button, the text 'No file chosen', and an 'Import' button.

ACH Templates

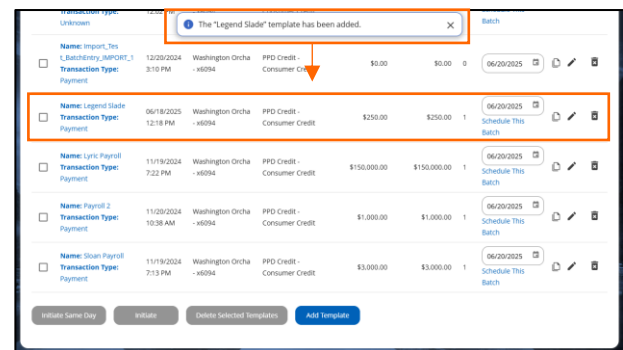
14. Once you have completed entering information in the **Template Details** view, select one of the following options:
- *Cancel* any changes you have made.
 - *Initiate Prenotes* to initiate a batch that only contains prenote transactions.
 - *Save* the template - this option saves the template and remains on the **Template Details** view.
 - *Save And Close* the template - this option saves the template and closes the **Template Details** view.



Select the *Save and Close* button.

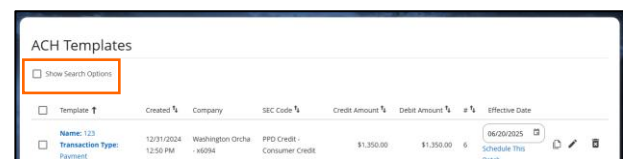


The system returns to the **ACH Templates** homepage and a confirmation displays indicating the template has been added and the newly created template is visible. Going forward, you can use these templates to initiate ACH transfers.



15. The following actions can be taken on the **ACH Templates** homepage once a template has been created:

The *Show Search Options* allows the user to search for a template.

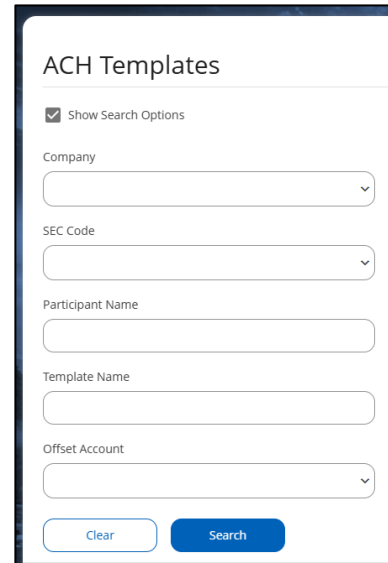


ACH Templates

The user can search by:

- Company
- SEC Code
- Participant Name
- Template Name
- Offset Account.

Select the *Show Search Options* checkbox to close the search view.



The screenshot shows a web form titled "ACH Templates". At the top, there is a checkbox labeled "Show Search Options" which is checked. Below this, there are five input fields: "Company", "SEC Code", "Participant Name", "Template Name", and "Offset Account". Each field has a dropdown arrow on the right side. At the bottom of the form, there are two buttons: "Clear" and "Search".

Templates can be copied, edited, or deleted.



- Select the *Copy* (paper) icon to copy a template. The *Template Details* view displays. The only field that must be updated is the *Template Name* field. Update other fields, if necessary, then select the *Save and Close* button. The system returns to the **ACH Templates** homepage and the copied template is visible.
- Select the *Edit* (pencil) icon to edit a template. The ***Template Details*** view displays. Make the necessary changes, then select the *Save and Close* button.
- Select the *Delete* (trashcan) icon to delete a template. Select the *OK* button on the delete confirmation.

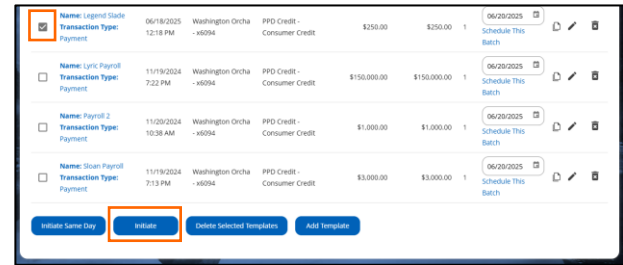
Schedule this Batch allows the user to schedule the batch as a recurring batch. Select the link and complete the required fields. Enter the Start Date, Frequency, End Date, and Number of Transfers, then select *Initiate*.



ACH Templates

16. To initiate or start processing a batch, you can initiate a template from the *Recurring Batch Schedule* view or from the **ACH Templates** homepage.

From the **ACH Templates** homepage, select the checkbox for the intended template, then select the *Initiate* button to start the ACH process.



☒	Name: Legend Slide Transaction Type: Payment	06/18/2025 12:18 PM	Washington Orcha -x0094	PPD Credit - Consumer Credit	\$250.00	\$250.00	1	06/29/2025 Schedule This Batch
☐	Name: Lyric Payroll Transaction Type: Payment	11/19/2024 7:22 PM	Washington Orcha -x0094	PPD Credit - Consumer Credit	\$150,000.00	\$150,000.00	1	06/29/2025 Schedule This Batch
☐	Name: Payroll 2 Transaction Type: Payment	11/09/2024 10:38 AM	Washington Orcha -x0094	PPD Credit - Consumer Credit	\$1,000.00	\$1,000.00	1	06/29/2025 Schedule This Batch
☐	Name: Slean Payroll Transaction Type: Payment	11/19/2024 7:13 PM	Washington Orcha -x0094	PPD Credit - Consumer Credit	\$3,000.00	\$3,000.00	1	06/29/2025 Schedule This Batch

[Initiate Earlier Day](#) **Initiate** [Delete Selected Templates](#) [Add Template](#)

Key Points to Remember



If the ACH Templates view displays blank, ACH templates have not been created.



Proper documentation is required when creating a Collection template.



Participants are typically added in the ACH Participant module; however, they can be added at the template level by selecting the New Participant button and completing the Participant Details view.

ONE-TIME ACH PAYMENT (TRANSFER)

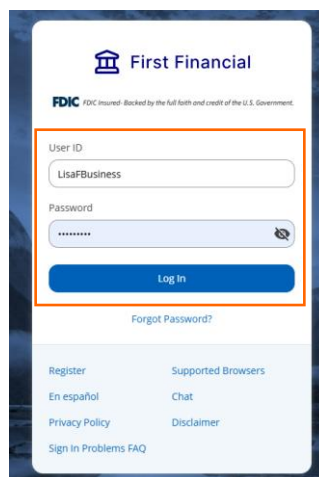
One-Time ACH Payment (Transfer)

A one-time ACH payment (transfer) is a transaction sent to or withdrawn from a participant on a one-off basis.

Accessing One-Time ACH Transfer

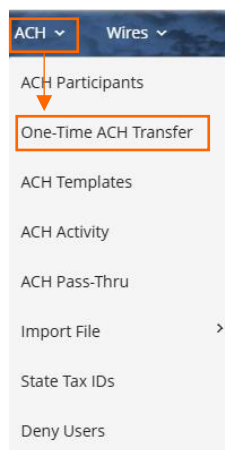
Follow the steps below to access *One-Time ACH Transfer*:

1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.



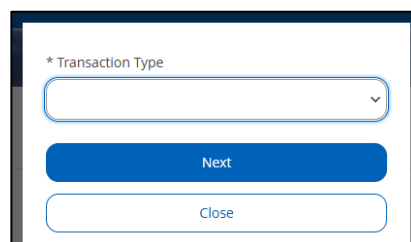
The screenshot shows the First Financial Business portal login page. It features a 'User ID' field with the text 'LisaFBusiness', a 'Password' field with masked characters, and a 'Log In' button. A red box highlights the login fields and button. Below the login fields are links for 'Forgot Password?', 'Register', 'En español', 'Privacy Policy', 'Sign In Problems FAQ', 'Supported Browsers', 'Chat', and 'Disclaimer'.

2. Select the *ACH* tab, then select *One-Time ACH Transfer* from the menu.



The screenshot shows a dropdown menu for the 'ACH' tab. The 'ACH' tab is highlighted with a red box. The dropdown menu lists several options: 'ACH Participants', 'One-Time ACH Transfer' (highlighted with a red box), 'ACH Templates', 'ACH Activity', 'ACH Pass-Thru', 'Import File', 'State Tax IDs', and 'Deny Users'.

The *Transaction Type* popup displays.



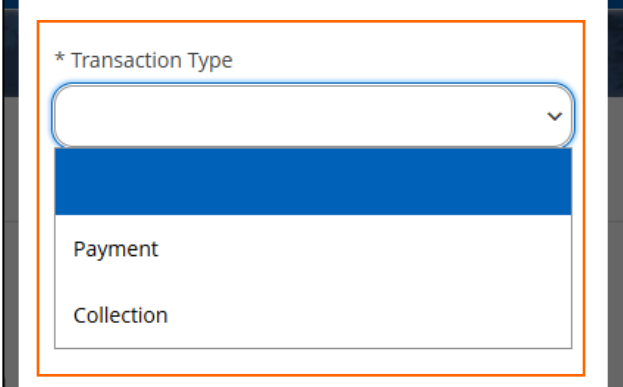
The screenshot shows a 'Transaction Type' popup. It contains a dropdown menu labeled '* Transaction Type' with a downward arrow. Below the dropdown are two buttons: 'Next' and 'Close'.

One-Time ACH Payment (Transfer)

3. Select the *Transaction Type* down arrow to display the transaction type options.

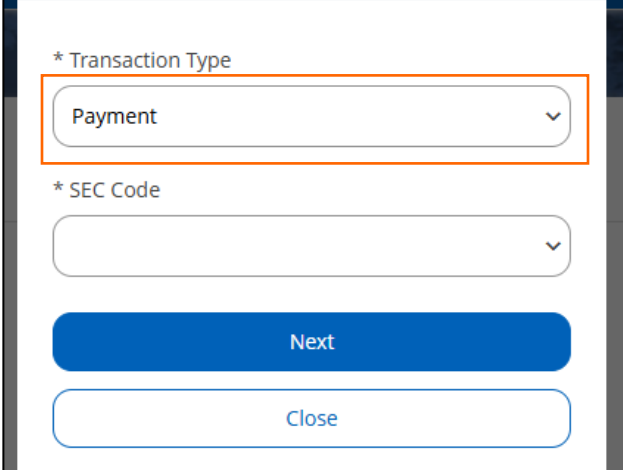
Options are:

- Payment - Allows the user to send funds to a recipient.
- Collection - allows the user to withdraw funds from a recipient. Proper documentation is required for a collection one-time transfer.



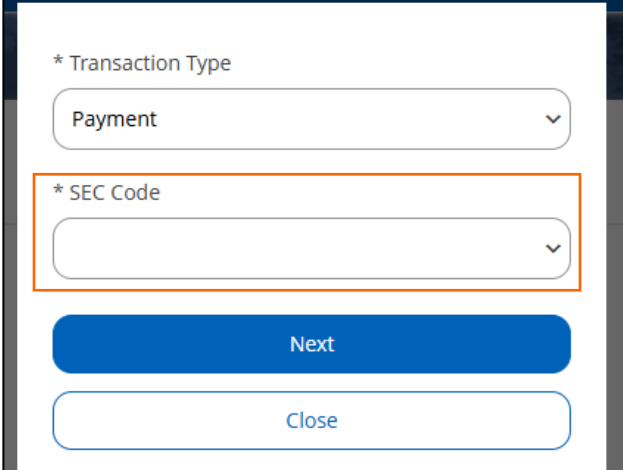
A screenshot of a web form showing a dropdown menu for "Transaction Type". The dropdown is open, displaying two options: "Payment" and "Collection". The dropdown is highlighted with an orange border. The label "* Transaction Type" is visible above the dropdown.

4. Select *Payment* or *Collection*, as appropriate.



A screenshot of a web form showing the "Transaction Type" dropdown menu with "Payment" selected. The dropdown is highlighted with an orange border. Below the dropdown is a field for "* SEC Code" with a dropdown arrow. At the bottom are two buttons: "Next" (blue) and "Close" (white with blue border).

5. The *SEC* or *Standard Entry Class Code* field displays. SEC codes are used to describe the type of transaction and ensure compliance with ACH network regulations.

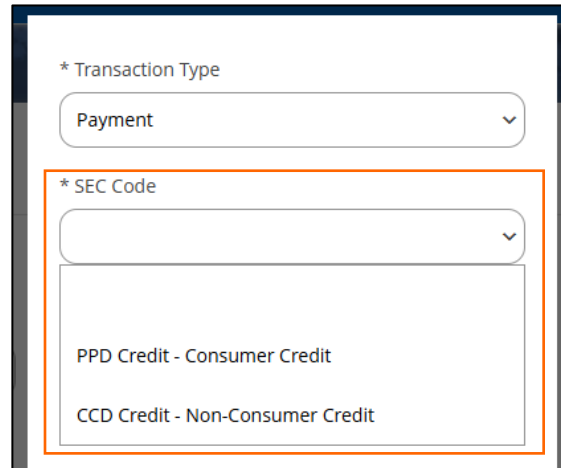


A screenshot of a web form showing the "SEC Code" dropdown menu. The dropdown is open, displaying a list of SEC codes. The dropdown is highlighted with an orange border. The label "* SEC Code" is visible above the dropdown. At the bottom are two buttons: "Next" (blue) and "Close" (white with blue border).

One-Time ACH Payment (Transfer)

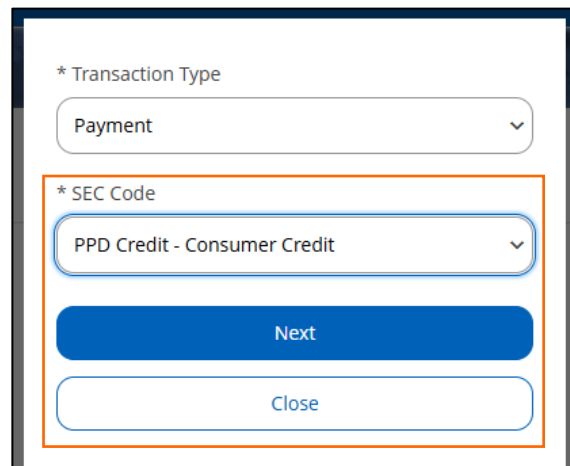
Select the down arrow to see the list of SEC codes. This is not an exhaustive list of SEC codes.

Users will only have access to the SEC codes assigned to their Entitlements.



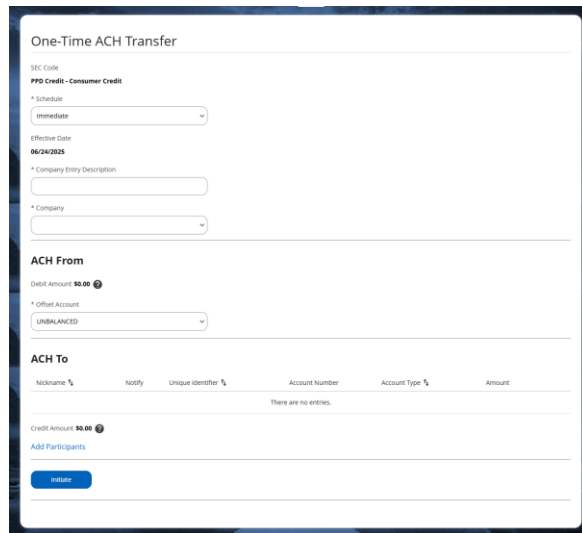
A screenshot of a web form showing the 'SEC Code' dropdown menu. The 'Transaction Type' is set to 'Payment'. The 'SEC Code' dropdown is open, showing two options: 'PPD Credit - Consumer Credit' and 'CCD Credit - Non-Consumer Credit'. The dropdown menu is highlighted with an orange border.

6. Select the appropriate *SEC Code*, then select *Next* to proceed or *Close* to cancel the entry.



A screenshot of a web form showing the 'SEC Code' dropdown menu. The 'Transaction Type' is set to 'Payment'. The 'SEC Code' dropdown is open, showing two options: 'PPD Credit - Consumer Credit' and 'CCD Credit - Non-Consumer Credit'. The dropdown menu is highlighted with an orange border. Below the dropdown are two buttons: 'Next' and 'Close'.

The *One-Time ACH Transfer* view is where you will enter the details to create a one-time payment.



A screenshot of the 'One-Time ACH Transfer' form. The form includes fields for 'SEC Code' (PPD Credit - Consumer Credit), 'Schedule' (Immediate), 'Effective Date' (06/24/2025), 'Company Entry Description', 'Company', 'ACH From' (Debit Amount: \$0.00), 'ACH To' (Credit Amount: \$0.00), and a table for participants. The 'Add Participants' button is at the bottom.

One-Time ACH Payment (Transfer)

7. Complete the required fields in the top section of the view:

- Schedule
- Effective Date
- Company Entry Description
- Company

The screenshot shows the 'One-Time ACH Transfer' form. The top section includes the following fields:

- SEC Code
- PPD Credit - Consumer Credit
- * Schedule (dropdown menu showing 'Immediate')
- Effective Date (06/24/2025)
- * Company Entry Description (text input field)
- * Company (dropdown menu)

8. Select the *Schedule* down arrow to schedule an:

- Immediate - Occurs at the first available ACH window, which is 1-2 days delivery
- Same Day - Effective the same day and fees may apply, if available.
- Future Dated - Any available effective date.

The screenshot shows the 'Schedule' dropdown menu with the following options:

- Immediate
- Same-Day
- Future-Dated

A tooltip is displayed next to the dropdown menu, providing details for each option:

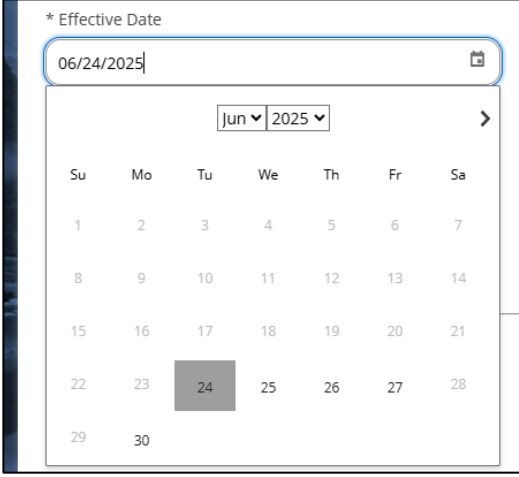
- Immediate:** First available ACH window for 1- or 2-day delivery.
- Same Day:** If available, will be effective same day. Fees may apply.
- Future-Dated:** Select any available effective date.

NOTE: Hover over the field, a popup displays with a description of each option.

One-Time ACH Payment (Transfer)

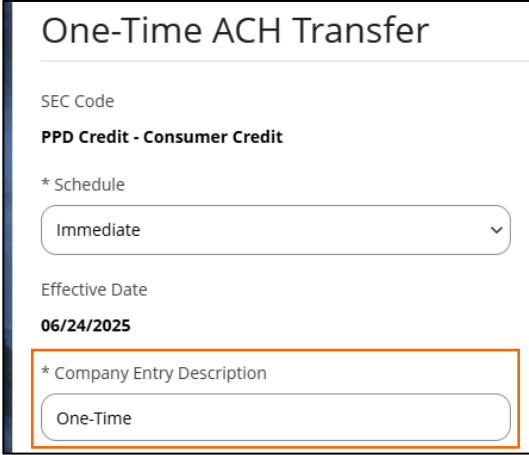
9. Select the *Effective Date*.

- Immediate – The date defaults to the first available ACH window for 1-2 day delivery.
- Same Day – The date defaults to the current date, if available.
- Future Dated – Select the calendar icon and choose a date in the future to schedule the payment.



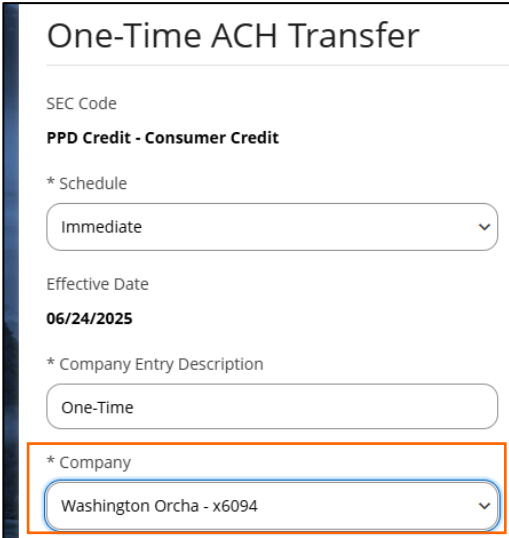
The screenshot shows a date selection interface. At the top, there is a text input field containing "06/24/2025" with a calendar icon to its right. Below this is a calendar grid for June 2025. The days of the week are listed as headers: Su, Mo, Tu, We, Th, Fr, Sa. The dates 1 through 30 are arranged in a grid. The date 24 is highlighted with a dark grey background. A dropdown menu at the top of the calendar shows "Jun" and "2025".

10. Enter a description of the one-time transfer in the *Company Entry Description* field. This field has a 10-character maximum.



The screenshot shows the "One-Time ACH Transfer" form. The fields are: SEC Code (PPD Credit - Consumer Credit), * Schedule (Immediate), Effective Date (06/24/2025), and * Company Entry Description. The "Company Entry Description" field is highlighted with an orange border and contains the text "One-Time".

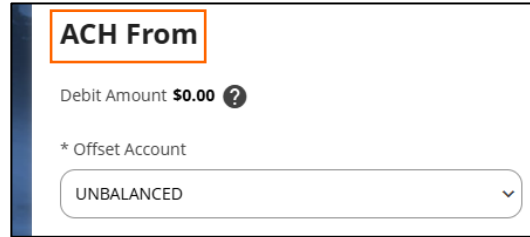
11. Select the *Company* field down arrow to select the originating company.
NOTE: If the user manages multiple companies, each company will display.



The screenshot shows the "One-Time ACH Transfer" form, identical to the previous one, but with the "* Company" field highlighted with an orange border. The field is a dropdown menu showing "Washington Orcha - x6094".

One-Time ACH Payment (Transfer)

12. The next section is the *ACH From* section. This is the offset (debit) account information.



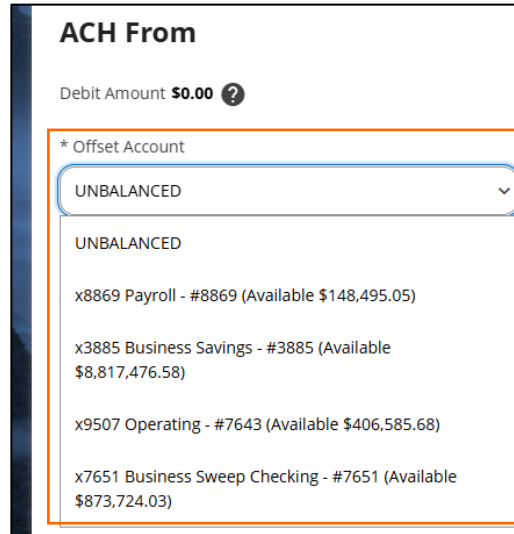
ACH From

Debit Amount **\$0.00** ?

* Offset Account

UNBALANCED

13. Select the *Offset Account*, which is the account the funds are being debited from.



ACH From

Debit Amount **\$0.00** ?

* Offset Account

UNBALANCED

UNBALANCED

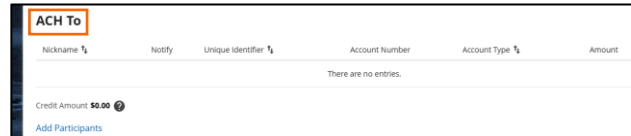
x8869 Payroll - #8869 (Available \$148,495.05)

x3885 Business Savings - #3885 (Available \$8,817,476.58)

x9507 Operating - #7643 (Available \$406,585.68)

x7651 Business Sweep Checking - #7651 (Available \$873,724.03)

14. The next section is the *ACH To* section. This is the participant that the payment will be sent to.



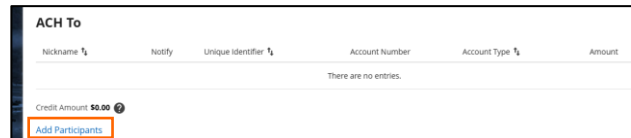
ACH To

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount
There are no entries.					

Credit Amount **\$0.00** ?

[Add Participants](#)

15. Select the *Add Participants* link.



ACH To

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount
There are no entries.					

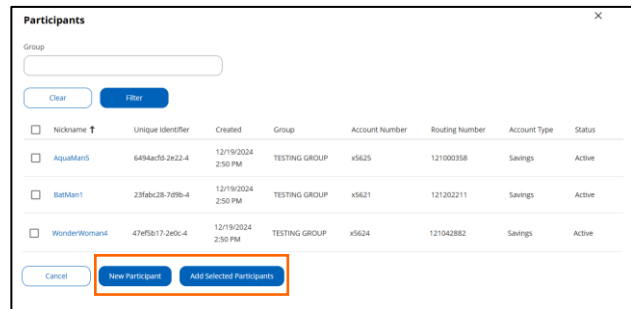
Credit Amount **\$0.00** ?

[Add Participants](#)

The *Participants* view displays.

Add a *New Participant* or *Add Selected Participants* on this view.

Participants are typically added in the *ACH Participants* module; however, if you forgot to add a participant, you can add them at the template level by selecting the *New Participant* button and completing the *Participant Details* view.



Participants

Group

[Clear](#) [Filter](#)

	Nickname	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
☐	Aquakent	6494ac18-2e22-4	12/19/2024 2:50 PM	TESTING GROUP	x5625	121000398	Savings	Active
☐	BatMan1	23fabcc28-7d9b-4	12/19/2024 2:50 PM	TESTING GROUP	x5621	121202211	Savings	Active
☐	WonderWoman1	47e5b173-2d0c-4	12/19/2024 2:50 PM	TESTING GROUP	x5624	121042882	Savings	Active

[Cancel](#) [New Participant](#) [Add Selected Participants](#)

One-Time ACH Payment (Transfer)

You can also filter by group by entering a group name in the *Group* field. Refer to the *ACH Participants* video or Learning Guide for detailed instructions to add a new participant.

A screenshot of a web interface showing a 'Group' filter field. The field contains the text 'Testing'. Below the field are two buttons: 'Clear' and 'Filter'.

16. Select a participant, then select the *Add Selected Participant* button.

A screenshot of a 'Participants' modal window. It shows a table with columns: Nickname, Unique Identifier, Created, Group, Account Number, Routing Number, Account Type, and Status. Three participants are listed: AquaMan0, BatMan1, and WonderWoman4. WonderWoman4 is selected with a checkbox. At the bottom, there are buttons: 'Cancel', 'New Participant', and 'Add Selected Participants'.

The system returns to the *One-Time ACH Transfer* view and the selected participant is visible in the *ACH To* section.

A screenshot of the 'ACH To' section. It shows a table with columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, and Amount. The row for WonderWoman4 is highlighted. The Amount field is empty. Below the table, there is a 'Credit Amount' field showing \$0.00 and an 'Add Participants' button.

17. Enter the amount to be paid to the participant in the *ACH To Amount* field. The amount entered should balance with the Debit Amount.

A screenshot of the 'ACH To' section. The Amount field for WonderWoman4 is now filled with '\$ 250.00'. The 'Credit Amount' field now shows '\$250.00'.

Once the amount is entered in the *ACH To* section, the *Debit Amount* field displays the dollar amount entered in the *ACH From Amount* field.

The *Debit Amount* is the total debit amount of all entries. Hover over the question mark to see a description of the field.

A screenshot of the 'ACH From' section. It shows a 'Debit Amount' field with the value '\$250.00' and a question mark icon. Below it is an '* Offset Account' dropdown menu showing 'x8869 Payroll - #8869 (Available \$148,495.05)'.

18. Select the *Addenda* link to view addendas, if applicable. Addendas are optional. They provide additional information about an ACH transaction.

A screenshot of the 'ACH To' section. The 'Addenda' link is highlighted with a red box.

One-Time ACH Payment (Transfer)

Select the *Edit* (pencil) icon to edit participant details or the *Delete* (trashcan) icon to delete the entry.

ACH To

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount	
WonderWoman4	No	47e5b17-2e0c-4	x5624	Savings	\$ 250.00	Addenda  

Credit Amount: **\$250.00** ⓘ
[Add Participants](#)

The *Credit Amount* displays the total credit amount for all entries.

ACH To

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount	
WonderWoman4	No	47e5b17-2e0c-4	x5624	Savings	\$ 250.00	Addenda  

Credit Amount: \$250.00 ⓘ
[Add Participants](#)

Hover over the question mark for a description of the field.

19. Select the *Initiate* button.

One-Time ACH Transfer

SEC Code
PPD Credit - Consumer Credit

* Schedule
Immediate

Effective Date
06/24/2025

* Company Entry Description
One Time

* Company
Washington Orch - 46264

ACH From

Debit Amount: **\$250.00** ⓘ

* Offset Account
18889 Payroll - #8889 (available \$148,495.89)

ACH To

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount	
WonderWoman4	No	47e5b17-2e0c-4	x5624	Savings	\$ 250.00	Addenda  

Credit Amount: **\$250.00** ⓘ
[Add Participants](#)

Initiate

A confirmation displays indicating the batch successfully initiated. The user will also receive an email notification.

 **Batch Successfully Initiated**

Reference Number: **60226**

Batch Name: **One-Time**

Credit Amount: **\$250.00**

Debit Amount: **\$250.00**

Effective Date: **06/24/2025**

[Initiate Another Batch](#)

One-Time ACH Payment (Transfer)

Beneath the confirmation is *ACH Activity*. This view automatically displays after the batch is initiated.

Pending (Same Day) ACH Batches

☐ Show Search Options

Ref # %	Batch %	Company %	Credit Amount %	Debit Amount %	Status %	Effective Date %
There are no batches to display.						

Pending ACH Batches

☐ Show Search Options

Ref # %	Batch %	Company %	Credit Amount %	Debit Amount %	Status %	Effective Date %
60227	Name: One-Time SEC Credit: PFD Credit - Consumer Debit Transaction Type: Collection (One time)	Washington Orcha-x0594	\$500.00	\$500.00	Pending Processing	06/25/2025

Export

Scheduled ACH Batches

☐ Show Search Options

Ref # %	Schedule %	Company %	Credit Amount %	Debit Amount %	Schedule Status %	Effective Date %
There are no batches to display.						

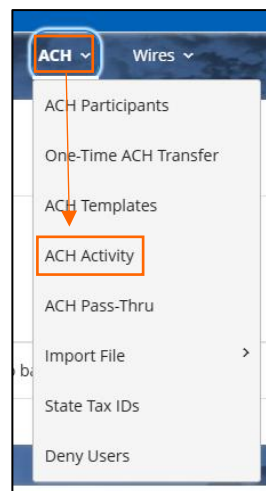
ACH History

☐ Show Search Options☐ View Latest for Recurring Batches

Ref # %	Batch %	Company %	Credit Amount %	Debit Amount %	Status %	Effective Date %
60226	Name: One-Time SEC Credit: PFD Credit - Consumer Credit Transaction Type: Payment (One time)	Washington Orcha-x0594	\$250.00	\$250.00	Processed 06/23/2025	06/24/2025

Export

You can also access this view under the *ACH* tab, then select *ACH Activity*.



20. The *ACH Activity* view displays the following batch activity:

- *Pending (Same Day) ACH Batches* are batches that will be processed the same day.

Pending (Same Day) ACH Batches

☐ Show Search Options

Ref # %	Batch %	Company %	Credit Amount %	Debit Amount %	Status %	Effective Date %
There are no batches to display.						

One-Time ACH Payment (Transfer)

- *Pending ACH Batches* are the immediate and future-dated ACH transfers awaiting approval.

☐ Show Search Options							
Ref #	Batch	Company	Credit Amount	Debit Amount	Status	Effective Date	
60227	Name: One-Time SEC Code: PPD Debit - Consumer Debit Transaction Type: Collection (One time)	Washington Orcha - x6094	\$500.00	\$500.00	Pending Processing	06/25/2025	

[Export](#)

- *Scheduled ACH Batches* are transfers that have been initiated, but they recur automatically on a designated frequency. After the initial approval, they generate automatically. If the batch is modified, it will need to go through the approval process again.

☐ Show Search Options							
Ref #	Schedule	Company	Credit Amount	Debit Amount	Schedule Status	Effective Date	
There are no batches to display.							

- *ACH History* is a history of all processed ACH batches.

☐ Show Search Options ☐ View Latest For Recurring Batches							
Ref #	Batch	Company	Credit Amount	Debit Amount	Status	Effective Date	
60226	Name: One-Time SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	Washington Orcha - x6094	\$250.00	\$250.00	Processed	06/23/2025	

[Export](#)

21. Refer to the *Status* column to see the status of each batch.

Below is a list of the different statuses:

- **Processed** - Batch was successfully included in the NACHA file being transmitted to the Fed.
- **Processed Failed** - Batch failed to be included in the NACHA file being transmitted to the Fed.
- **Pending Approval** – Batch is waiting for a designated approver to review and approve the batch.
- **Approved** - Batch has been reviewed and approved by a designated approver.

☐ Show Search Options							
Ref #	Batch	Company	Credit Amount	Debit Amount	Status	Effective Date	
60227	Name: One-Time SEC Code: PPD Debit - Consumer Debit Transaction Type: Collection (One time)	Washington Orcha - x6094	\$500.00	\$500.00	Pending Processing	06/25/2025	

[Export](#)

One-Time ACH Payment (Transfer)

- Rejected - Batch was reviewed by a designated approver, but was not approved due to discrepancies.
- Canceled - Batch was withdrawn by a business user and will not be included in the NACHA file being transmitted to the Fed.
- Canceled by System - Batch was withdrawn by action of an FI Admin and will not be included in the NACHA file being transmitted to the Fed.

22. The following actions can be taken in the *ACH Activity* view:

View, edit, or delete pending batches for each category by selecting the appropriate icon.

☐ Show Search Options	Ref #	Batch #	Company	Credit Amount	Debit Amount	Status	Effective Date	
	60227	Name: One-Time SEC Code: PPD Debit - Consumer Debit Transaction Type: Collection (One time)	Washington Orcha- x6094	\$500.00	\$500.00	Pending Processing	06/25/2025	  

Export

Search for a batch by selecting the *Show Search Options* checkbox.

ACH History

☐ Show Search Options ☐ View Latest For Recurring Batches

One-Time ACH Payment (Transfer)

There are several search criteria available to perform a search.

Enter information in the desired field(s), then select the *Search* button.

The search results display at the bottom of the view.

Deselect the checkbox to close the *Show Search Options* view.

ACH History

☒ Show Search Options ☐ View Latest For Recurring Batches

Company: [Dropdown]
Batch Name: [Text]
Status: [Dropdown]
☐ Pending
Ref #: [Text]
Other Account: [Dropdown]
SEC Code: [Dropdown]
Effective Date: [Dropdown]
From: MM/DD/YYYY [Text]
To: MM/DD/YYYY [Text]
Last Updated Date: [Dropdown]
From: 06/17/2025 [Text]
To: 06/23/2025 [Text]

Clear Search

Ref #	Batch	Company	Credit Amount	Debit Amount	Status	Effective Date
60226	Name: One-Time SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	Washington Orcha - x6094	\$250.00	\$250.00	Processed	06/23/2025

Export

The *View Latest for Recurring Batches* displays the ACH transfers in order of process.

ACH History

☐ Show Search Options ☒ View Latest For Recurring Batches

23. The *Export* feature allows you to export the batch information into a CSV file.

ACH History

☐ Show Search Options ☐ View Latest For Recurring Batches

Ref #	Batch	Company	Credit Amount	Debit Amount	Status	Effective Date
60226	Name: One-Time SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	Washington Orcha - x6094	\$250.00	\$250.00	Processed	06/23/2025

Export

24. Approval Workflow

If the user is a designated approver, an *Approve* and *Reject* button displays in the batch category for which they have approval rights. Approvers receive a notification through Notifi when approval activity is required.

The initiator of a batch cannot approve their own batch.

Key Points To Remember

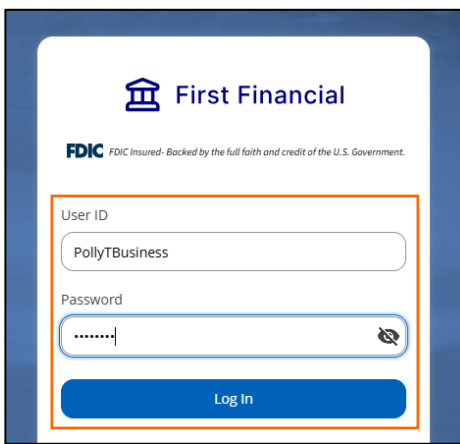
Proper documentation is required for collection one-time transfer

Importing ACH Files

The ACH Import feature allows you to import data to support the use of batch templates. Participant Import CSV files are used to import multiple participants via an import template to reduce the manual effort needed to create them. A Participant record contains the account information for the individuals who will be added to batch templates for collection or payment ACH transactions.

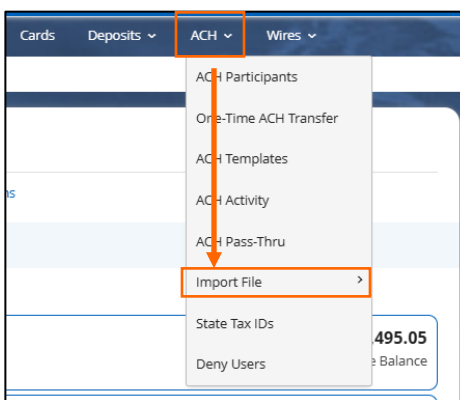
Accessing ACH Import

1. Log in to the Business Portal: Enter your *User ID* and *Password*, then select the *Continue* button.



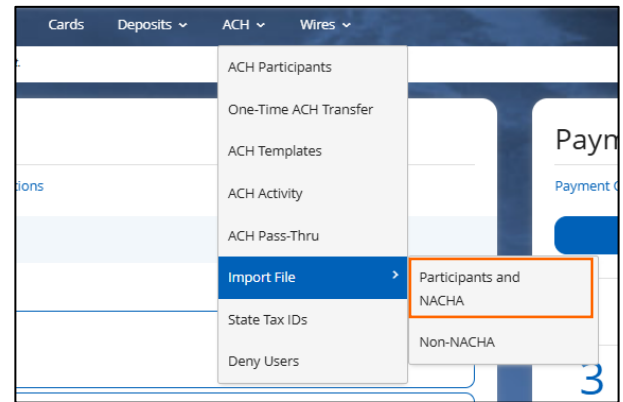
The screenshot shows the First Financial Business Portal login interface. It features the bank's logo and name at the top, followed by an FDIC insurance notice. Below this are two input fields: 'User ID' with the text 'PollyTBusiness' and a 'Password' field with masked characters. A blue 'Log In' button is positioned at the bottom of the login area. An orange rectangular box highlights the entire login section.

2. Select the *ACH* tab. Then Select *Import File* from the menu.

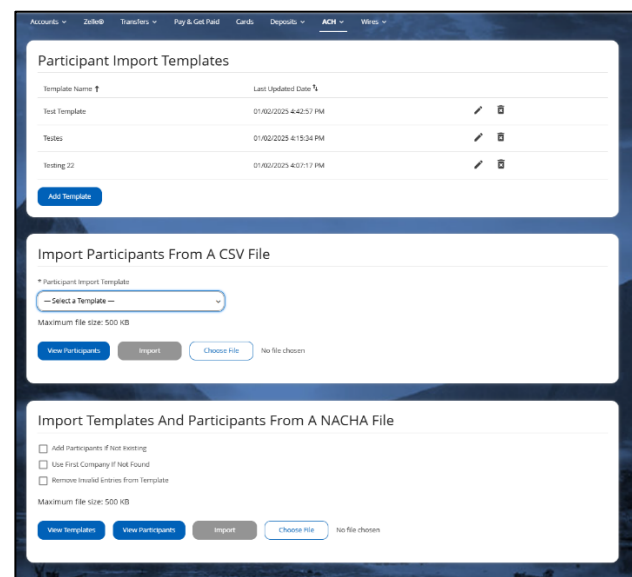


ACH Import

3. Select *Participants and NACHA* from the menu.



4. The screen displays features to manage ACH Imports including *Participants Import Templates, Import Participants From a CSV File* and *Import Templates and Participants from a NACHA File*.

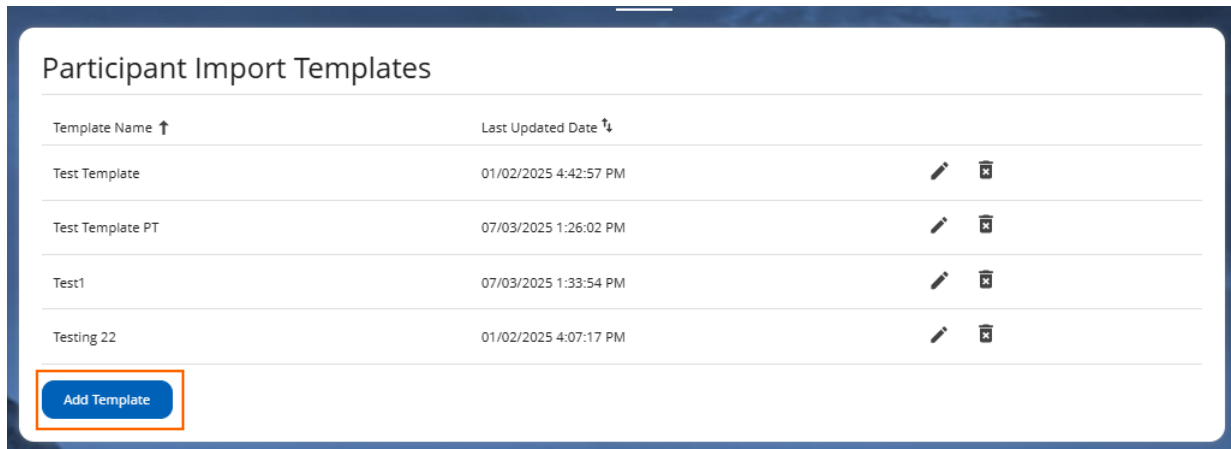


ACH Import

Create a Participant Import Template

Follow the steps below to create a Participant Import Template.

1. Select the *Add Template* button in the *Participant Import Templates* module.



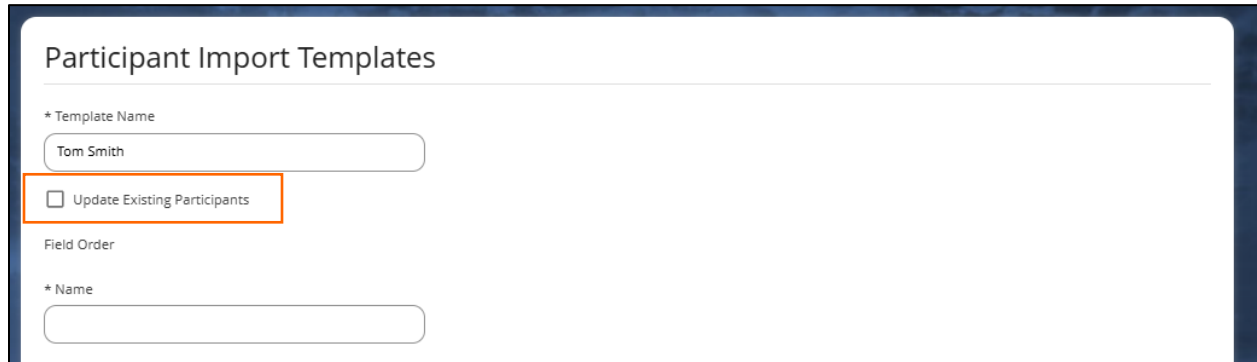
2. The *Participant Import Templates* data fields display. The *Match Criteria* section represents the fields that must be matched in the CSV import when updating existing participants.

The screenshot shows the 'Participant Import Templates' form. It includes the following fields and sections:

- * Template Name: A text input field containing 'Tom Smith'.
- ☒ Update Existing Participants: A checkbox that is checked, highlighted with an orange box.
- Match Criteria: A section containing four checkboxes, all of which are checked and highlighted with an orange box:
 - ☒ Name
 - ☒ Nickname
 - ☒ Unique Identifier
 - ☒ Account Number
- If Account Number is selected, Routing Number and Account Type will also be included as match criteria.
- Field Order: A section with a text input field labeled * Name.

ACH Import

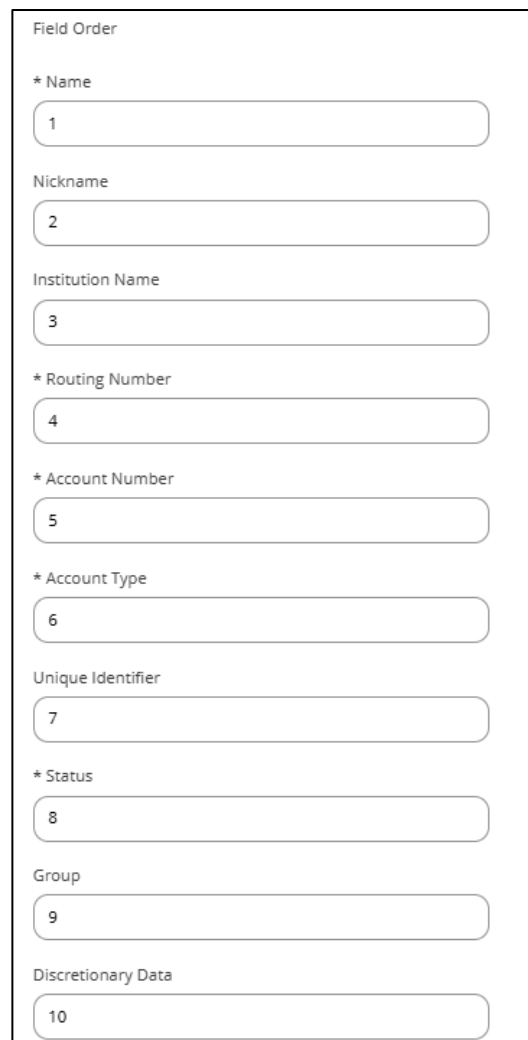
3. Uncheck the *Update Existing Participants* checkbox if you do not want existing participants updated. When you uncheck this box, the *Match Criteria* checkboxes are no longer available.



The screenshot shows a web form titled "Participant Import Templates". It contains several input fields: a text field for "* Template Name" with the value "Tom Smith", a checkbox labeled "Update Existing Participants" which is highlighted with an orange rectangular box, a label "Field Order", and another text field for "* Name".

4. Number each field according to the order of the data separated by commas in the CSV file.

1. Name
2. Nickname
3. Institution Name
4. Routing Number
5. Account Number
6. Account Type
7. Unique Identifier
8. Status
9. Group
10. Discretionary Data



The screenshot shows a form titled "Field Order" with 10 numbered input fields. Each field is preceded by a label: "* Name", "Nickname", "Institution Name", "* Routing Number", "* Account Number", "* Account Type", "Unique Identifier", "* Status", "Group", and "Discretionary Data". The numbers 1 through 10 are entered into the respective input fields.

ACH Import

5. Select the Save button when complete.

Discretionary Data

Cancel

Save

6. The *Participant Import Templates* section will display the created template.

Participant Import Templates		
Template Name ↑	Last Updated Date ↑	
Test Template	01/02/2025 4:42:57 PM	 
Test1	07/03/2025 1:33:54 PM	 
Testing 22	01/02/2025 4:07:17 PM	 
Tom Smith	07/03/2025 2:41:35 PM	 
Add Template		

ACH Import

Editing Participant Import Templates

1. Select the *Pencil* icon beside the template to edit a template

Participant Import Templates

Template Name ↑	Last Updated Date ↑↓	
Test Template	01/02/2025 4:42:57 PM	 
Test Template PT	07/03/2025 1:26:02 PM	 
Test1	07/03/2025 1:33:54 PM	 
Testing 22	01/02/2025 4:07:17 PM	 

Add Template

ACH Import

2. Update the information in the appropriate data entry field.

* Template Name

Test Template PT

☒ Update Existing Participants

Match Criteria

☒ Name

☒ Nickname

☒ Unique Identifier

☒ Account Number

If Account Number is selected, Routing Number and Account Type will also be included as match criteria.

Field Order

* Name

1

Nickname

2

Institution Name

3

* Routing Number

4

* Account Number

5

* Account Type

6

Unique Identifier

7

* Status

8

Group

9

Discretionary Data

10

ACH Import

3. Select the Save button when complete.

Discretionary Data

Cancel

Save

Deleting Participant Import Templates

1. Select the *Trashcan* icon to delete a Participant Import Template.

Participant Import Templates

Template Name ↑	Last Updated Date ↓	
Test Template	01/02/2025 4:42:57 PM	 
Test Template PT	07/03/2025 1:26:02 PM	 
Test1	07/03/2025 1:33:54 PM	 
Testing 22	01/02/2025 4:07:17 PM	 

Add Template

2. Select OK to confirm the deletion of the template.

First Financial

training.configuredigital.fiservapps.com says

Are you sure you want to delete this template?

OK

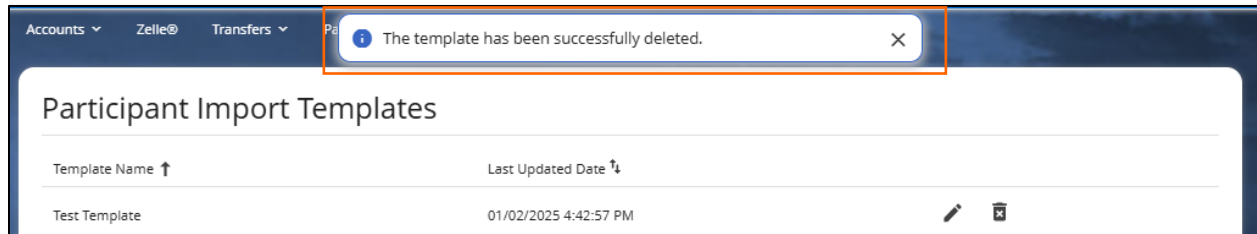
Cancel

Participant Import Templates

Template Name ↑	Last Updated Date ↓	
Test Template	01/02/2025 4:42:57 PM	 
Test1	07/03/2025 1:33:54 PM	 

ACH Import

3. A message confirms the successful deletion of the template.

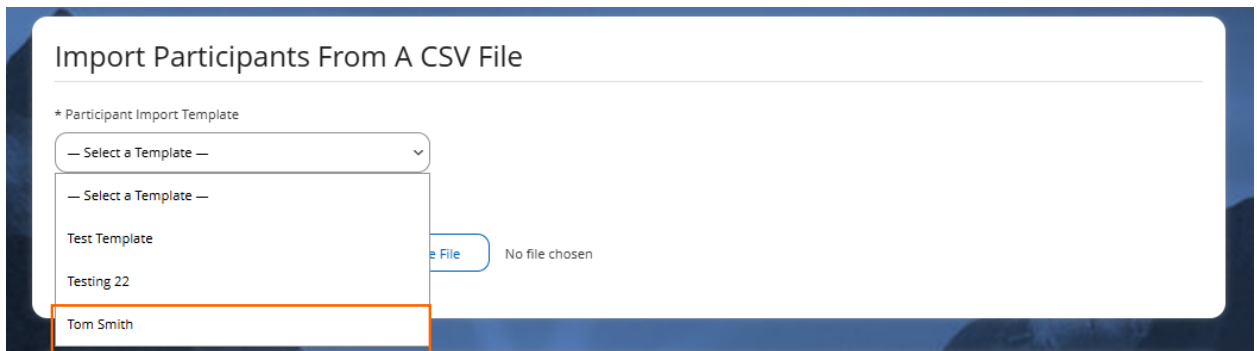


Import Participants from a CSV File

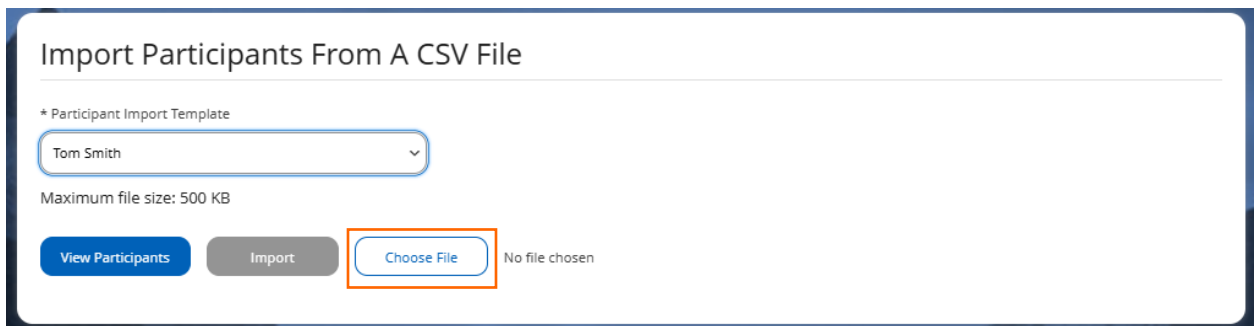
Follow the steps below to import participants from a CSV file:

Import Participants

1. Select the template to import from the *Participant Import Template* dropdown menu.

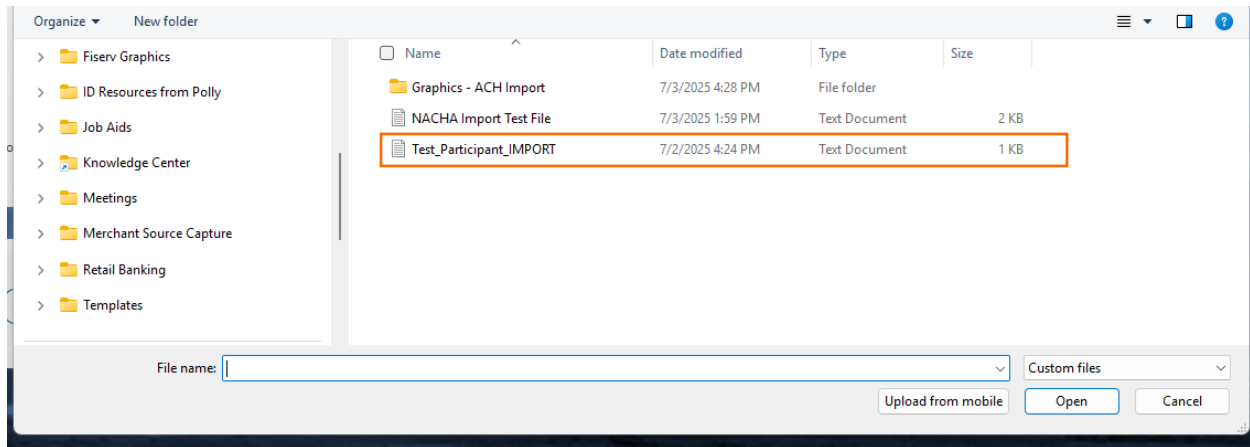


2. Select the *Choose File* button.

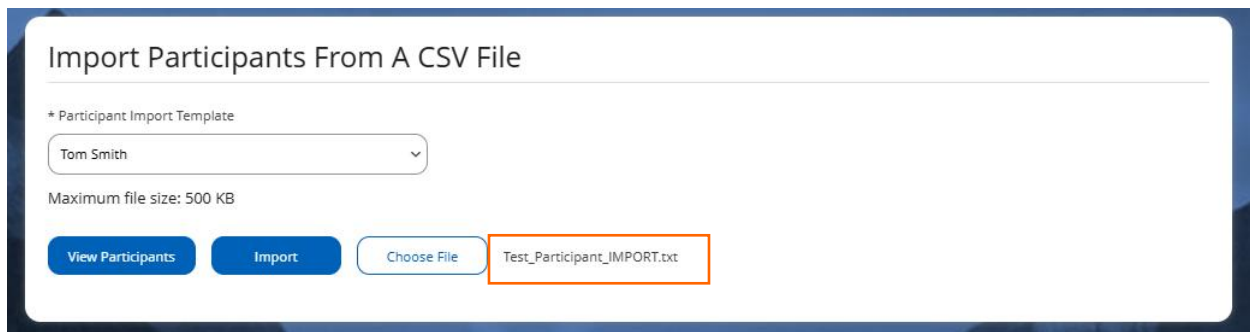


ACH Import

- Find the file on your device and select it. Then select *Open*.



- The file name will be displayed beside the *Choose File* button. Select the *Import* button.



ACH Import

5. A confirmation message will be displayed in a dialog box and includes the number of participants imported. If there are errors with the uploaded file, an error message displays. .

Import Participants From A CSV File

* Processing file
"Test_Participant_IMPORT
.txt"...

* 1 participant(s) were
added.

* 5 participant(s) were
updated.

* One or more files were
imported successfully.

* Participant Import Template

— Select a Template —

Maximum file size: 500 KB

View Participants Import Choose File No file chosen

6. Select the *View Participants* button to see participants updated on the *ACH Participants* view.

Import Participants From A CSV File

* Processing file
"Test_Participant_IMPORT
.txt"...

* 1 participant(s) were
added.

* 5 participant(s) were
updated.

* One or more files were
imported successfully.

* Participant Import Template

— Select a Template —

Maximum file size: 500 KB

View Participants Import Choose File No file chosen

ACH Import

- Review the participants list to confirm the addition of new participants. Select the *Created* column heading to filter the participants by the most recently added participants.

ACH Participants								
☐	Show Search Options							
☐	Nickname ↑	Unique Identifier ↑	Created ↑	Group ↑	Account Number	Routing Number ↑	Account Type ↑	Status ↑
☐	AntMan5	AM_127	07/03/2025 4:01 PM	TESTING GROUP	x5625	321177586	Savings	Active  
☐	AquaMan5	6494acfd-2e22-4	12/19/2024 2:50 PM	TESTING GROUP	x5625	121000358	Savings	Active  
☐	BatMan1	23fabcc28-7d9b-4	12/19/2024 2:50 PM	TESTING GROUP	x5621	121202211	Savings	Active  
		01/02/2025						

Edit ACH Participants

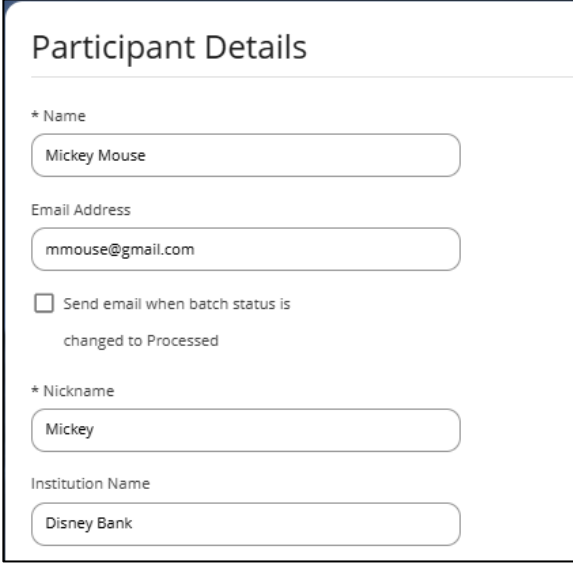
Follow the steps below to edit an ACH participant:

- Select the *Pencil* icon beside the participant to edit.

☐	Islede	12345	06/05/2025 1:36 PM		x1012	053101273	Checking	Active  
☐	Mickey	DB_MM_1	07/03/2025 4:26 PM	Famous Bankers	x3210	987654321	Checking	Active  
☐	Sloan Banker	030716	11/13/2024 10:33 AM	Employee	x6810	114900685	Checking	Active  
☐	SuperMan2	be6b98da-04a7-4	12/19/2024 2:50 PM	TESTING GROUP	x5622	322271627	Savings	Active  

ACH Import

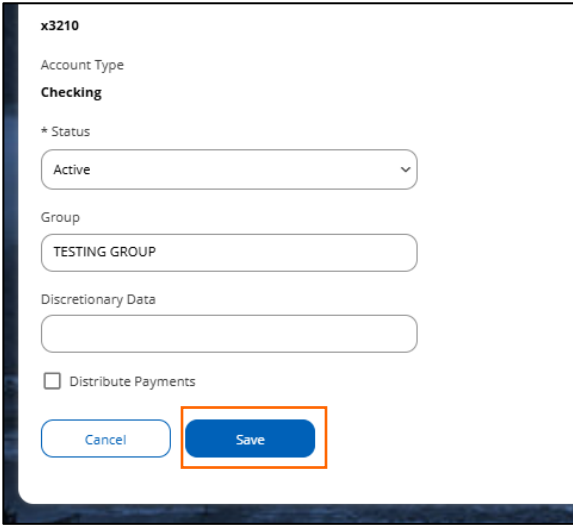
2. Edit the information to update in the appropriate field on the *Participants Details* screen.



The screenshot shows the 'Participant Details' form. It contains the following fields and options:

- * Name: Mickey Mouse
- Email Address: mmouse@gmail.com
- ☐ Send email when batch status is changed to Processed
- * Nickname: Mickey
- Institution Name: Disney Bank

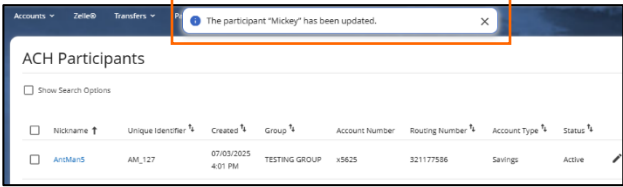
3. Select the Save button.



The screenshot shows the 'Participant Details' form with the 'Save' button highlighted by an orange box. The form contains the following fields and options:

- x3210
- Account Type: Checking
- * Status: Active (dropdown menu)
- Group: TESTING GROUP
- Discretionary Data: (empty field)
- ☐ Distribute Payments
- Buttons: Cancel, Save (highlighted)

4. A confirmation message displays.



The screenshot shows the 'ACH Participants' list. A confirmation message is displayed at the top: 'The participant "Mickey" has been updated.' The table below lists the participants:

	Nickname ↑	Unique Identifier ↑	Created ↑	Group ↑	Account Number	Routing Number ↑	Account Type ↑	Status ↑
☐	AmiMand	AM_127	07/03/2025 4:01 PM	TESTING GROUP	x5625	321177596	Savings	Active

Delete ACH Participants

Follow the steps below to delete an ACH participant:

ACH Import

1. Select the *Trashcan* icon to delete a participant.

☐	Isiade	12345	06/05/2025 1:36 PM	x1012	053101273	Checking	Active		
☐	Mickey	DB_MM_1	07/03/2025 4:26 PM	Famous Bankers	x3210	987654321	Checking	Active	
☐	Sloan Banker	030716	11/13/2024 10:33 AM	Employee	x6810	114900685	Checking	Active	
☐	SuperMan2	be6b98da-04a7-4	12/19/2024 2:50 PM	TESTING GROUP	x5622	322271627	Savings	Active	

2. A confirmation message displays. Select *OK* to confirm the deletion of this participant.

☐	AntMan5	AM_127				Savings	Active			
☐	AquaMan5	6494acfd-2e22-4				Savings	Active			
☐	BlackWidow4	BW_126	4:43 PM	TESTING GROUP	x5622	Savings	Active			
☐	CaptainAmerica2	CA_124	01/02/2025 4:43 PM	TESTING GROUP	x5622	121000358	Savings	Active		

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Are you sure you want to delete the participant "Mickey"?

OK Cancel

Delete Multiple ACH Participants

Follow the steps below to delete multiple ACH participants at once:

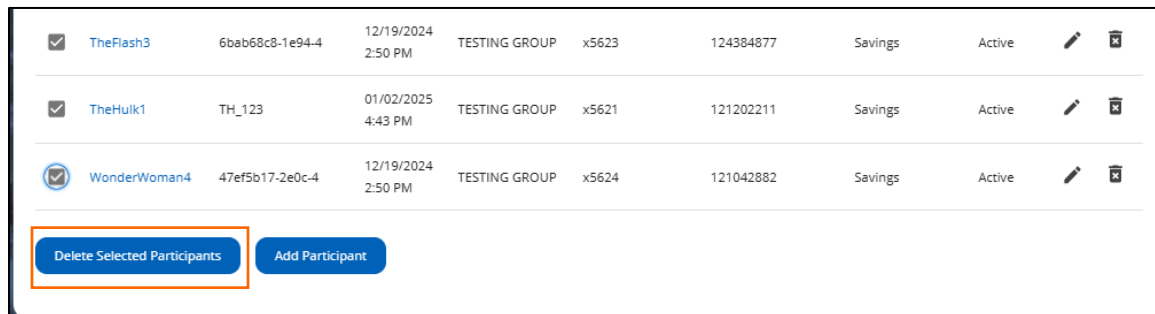
1. Select the Checkbox next to each participant to delete. Select one or more participants.

☒	TheFlash3	6bab68c8-1e94-4	12/19/2024 2:50 PM	TESTING GROUP	x5623	124384877	Savings	Active		
☒	TheHulk1	TH_123	01/02/2025 4:43 PM	TESTING GROUP	x5621	121202211	Savings	Active		
☒	WonderWoman4	47ef5b17-2e0c-4	12/19/2024 2:50 PM	TESTING GROUP	x5624	121042882	Savings	Active		

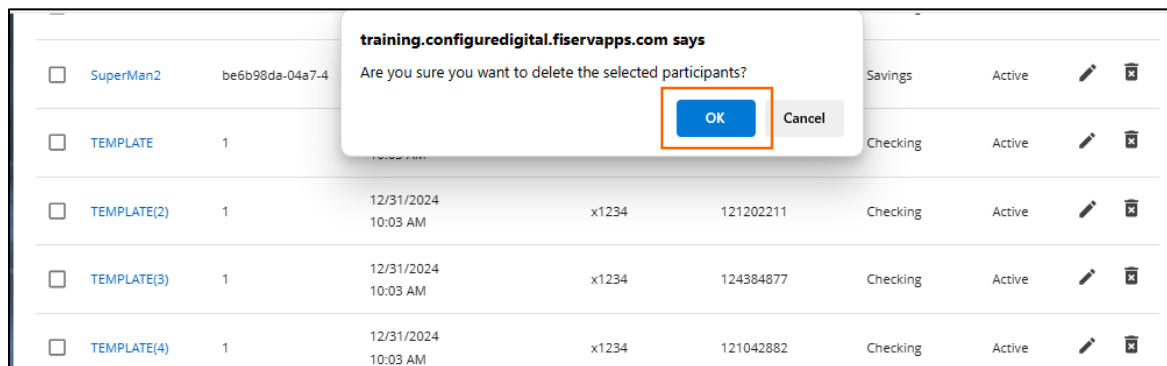
Delete Selected Participants Add Participant

ACH Import

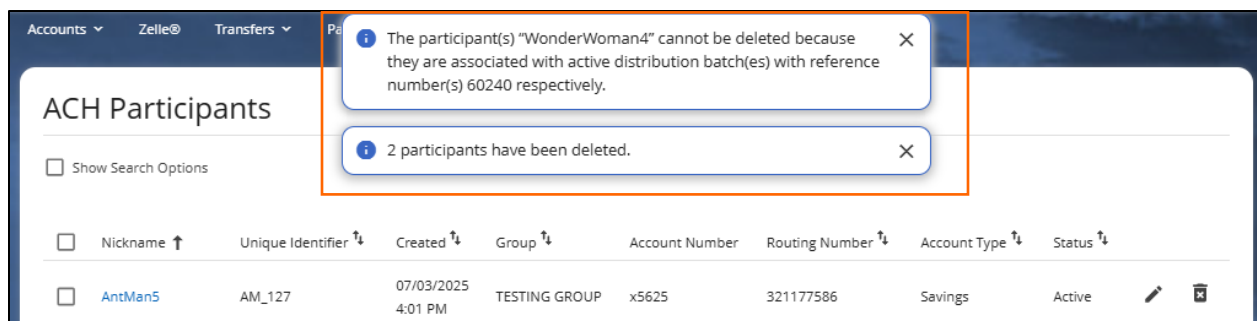
2. Select the *Delete Selected Participants* button



3. A message displays asking to confirm the deletion of the selected participants. Select *OK* to confirm.



4. A message displays denying the request to delete a participant that is associated with active distribution batches. It confirms the deletion of the other 2 participants.



Add Participants

Follow the steps below to add ACH participants:

ACH Import

1. Select the *Add Participants* button to add a participant manually.

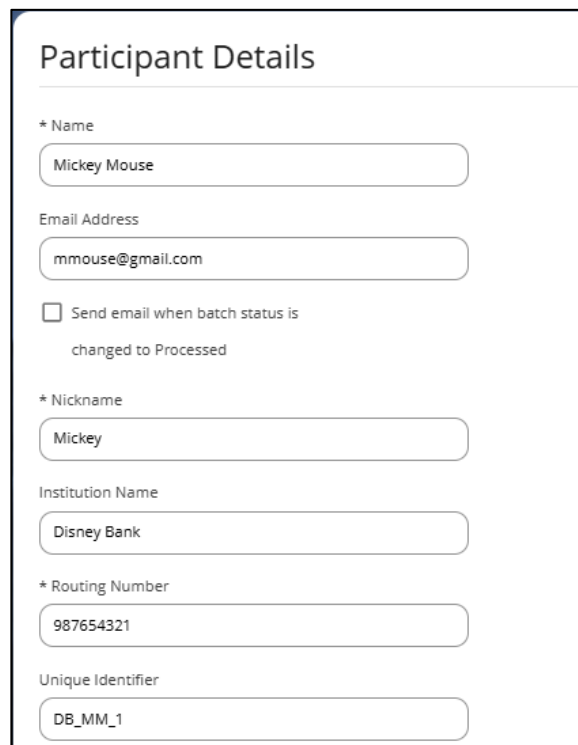


The screenshot shows a table with three rows of participant data. Each row includes a checkbox, a name, an ID, a date, a group, an account number, a bank, and a status. Below the table are two buttons: 'Delete Selected Participants' and 'Add Participant'. The 'Add Participant' button is highlighted with an orange border.

	Name	ID	Date	Group	Account	Bank	Status
☐	TheFlash3	6bab68c8-1e94-4	12/19/2024 2:50 PM	TESTING GROUP	x5623	124384877	Savings Active
☐	TheHulk1	TH_123	01/02/2025 4:43 PM	TESTING GROUP	x5621	121202211	Savings Active
☐	WonderWoman4	47ef5b17-2e0c-4	12/19/2024 2:50 PM	TESTING GROUP	x5624	121042882	Savings Active

Buttons: Delete Selected Participants, Add Participant

2. Enter all required participant data in the fields provided

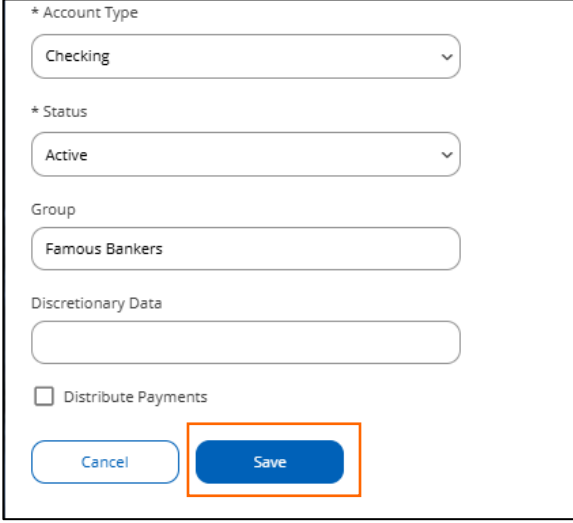


The 'Participant Details' form contains the following fields:

- * Name: Mickey Mouse
- Email Address: mmouse@gmail.com
- ☐ Send email when batch status is changed to Processed
- * Nickname: Mickey
- Institution Name: Disney Bank
- * Routing Number: 987654321
- Unique Identifier: DB_MM_1

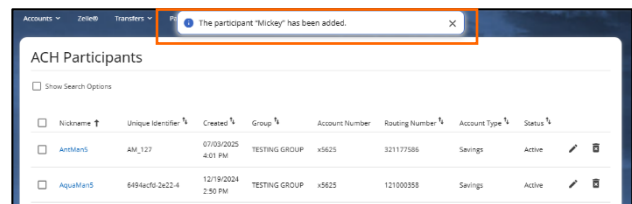
ACH Import

3. Select the Save button.



The screenshot shows a form for adding a new ACH participant. It includes dropdown menus for 'Account Type' (set to 'Checking') and 'Status' (set to 'Active'), a text field for 'Group' (set to 'Famous Bankers'), and a text field for 'Discretionary Data'. There is a checkbox for 'Distribute Payments' which is unchecked. At the bottom, there are two buttons: 'Cancel' and 'Save'. The 'Save' button is highlighted with an orange rectangle.

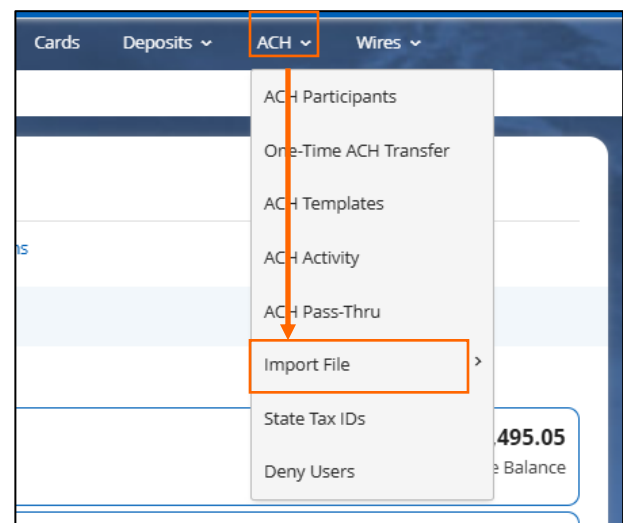
4. A confirmation message displays.



Import Templates and Participants from a NACHA File

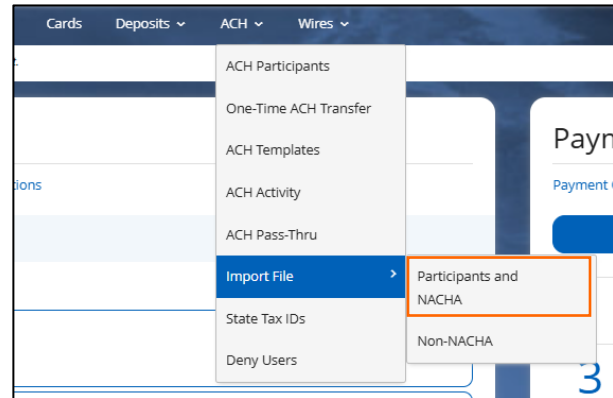
Follow the steps below to import templates and participants from a NACHA File.

1. Select the ACH tab. Then Select *Import File* from the menu.

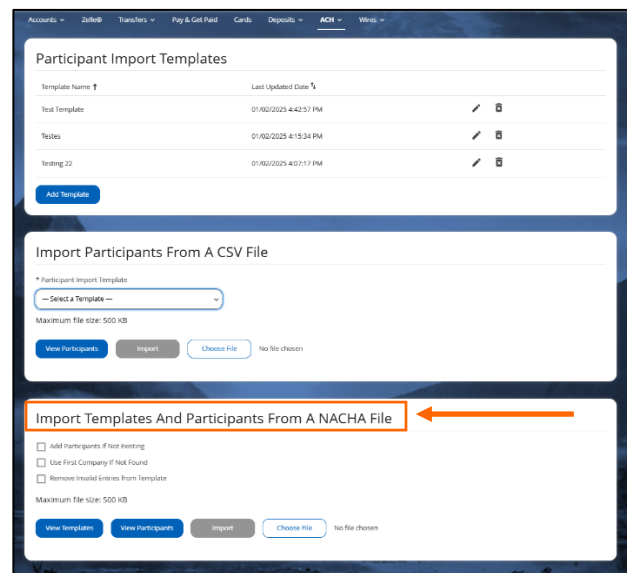


ACH Import

3. Select *Participants and NACHA* from the menu.



4. Find the *Import Templates and Participants from a NACHA File*.section at the bottom of the screen.



ACH Import

5. Select or unselect the checkboxes as needed:
 - a. Select the *Add Participants if Not Existing* checkbox to add participants that are not included on the file being imported. When this box is checked, the *Add Participants with Hold Status* checkbox shows below it.
 - b. Select the *Add Participants with Hold Status* checkbox if you want to include participants in a hold status, if applicable
 - c. Select the *Use First Company If Not Found* checkbox to pick up the first company found on an account.
 - d. Select *Remove Invalid Entries from Template* to delete invalid entries from the import.

Import Templates And Participants From A NACHA File

- ☒ Add Participants If Not Existing
- ☒ Add Participants With "Hold" Status
- ☒ Use First Company If Not Found
- ☒ Remove Invalid Entries from Template

Maximum file size: 500 KB

[View Templates](#) [View Participants](#) [Import](#) [Choose File](#) No file chosen

6. Select the *Choose File* button.

Import Templates And Participants From A NACHA File

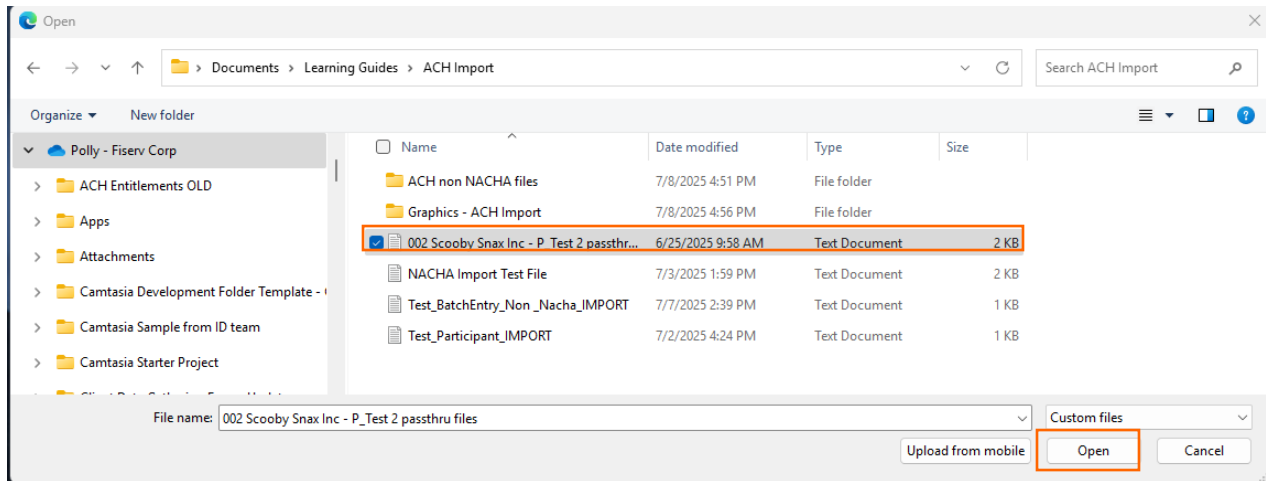
- ☒ Add Participants If Not Existing
- ☒ Add Participants With "Hold" Status
- ☒ Use First Company If Not Found
- ☒ Remove Invalid Entries from Template

Maximum file size: 500 KB

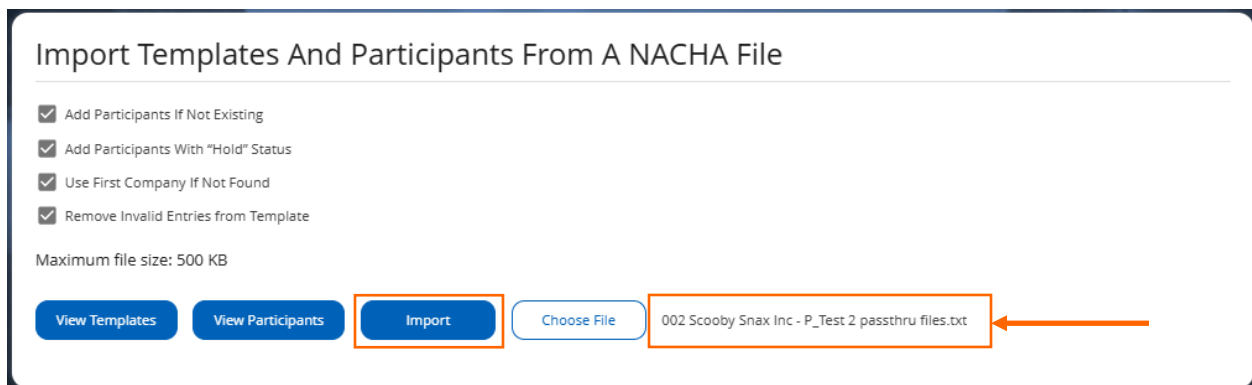
[View Templates](#) [View Participants](#) [Import](#) [Choose File](#) No file chosen

ACH Import

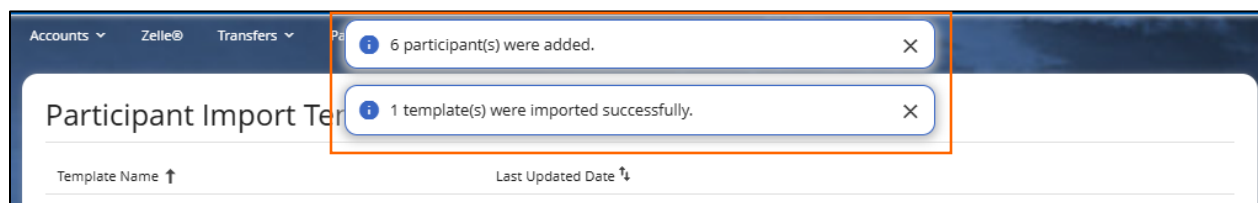
7. Upload the NACHA file from your device.



8. The file name will display beside the *Choose File* button. Select the *Import* button.



9. A success message displays at the top of the screen, confirming the number of participants added and templates imported.



ACH Import

10. The dialog box displays information about the imported file in the *Import Templates and Participants From a NACHA File* section. Scroll down in the dialog box to see all the details, including the batch number, number of participants, and number of templates imported.

Import Templates And Participants From A NACHA File

- ☒ Add Participants If Not Existing
- ☒ Add Participants With "Hold" Status
- ☒ Use First Company If Not Found
- ☒ Remove Invalid Entries from Template

Import Log

Processing file "002
Scooby Snax Inc - P_Test
2 passthru files.txt"...
* The participant "JOHN"
was added.
* The participant
"LORENZO" was added.
* The participant "NOAH
TUBAMAN" was added.
* The participant

Maximum file size: 500 KB

[View Templates](#) [View Participants](#) [Import](#) [Choose File](#) No file chosen

11. Review any errors reported here. Resolve any applicable errors, then repeat steps 5-9.
12. Select *View Templates* to see all the ACH Templates.
13. Select *View Participants* to see all the ACH Participants.

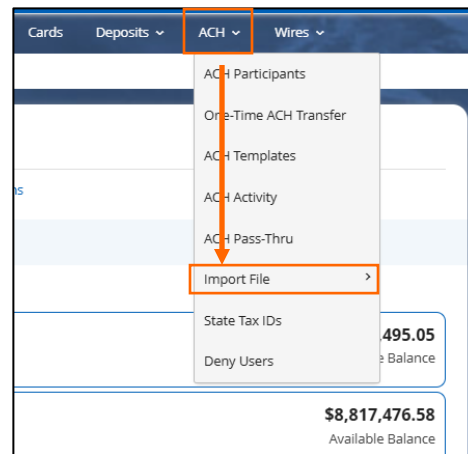
ACH Import

Import a non-NACHA File

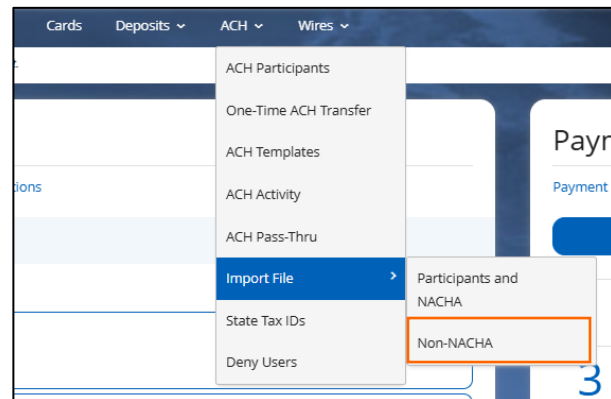
Follow the steps below to import a non-NACHA File.

Accessing ACH Import Non-NACHA

1. Select the *ACH* tab. Then Select *Import File* from the menu.

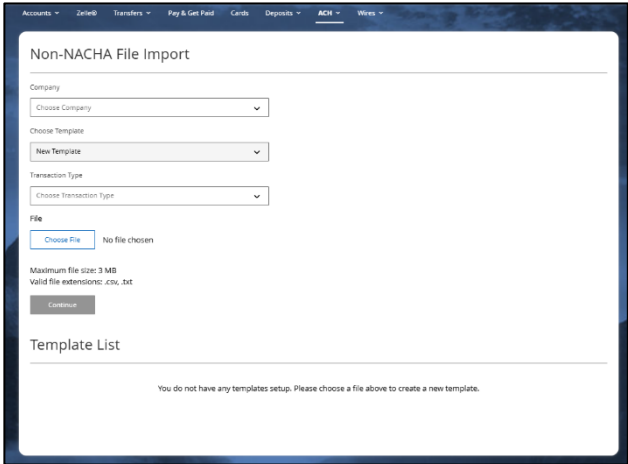


3. Select *Non NACHA* from the menu.



ACH Import

4. The *Non-NACHA File Import* screen displays..



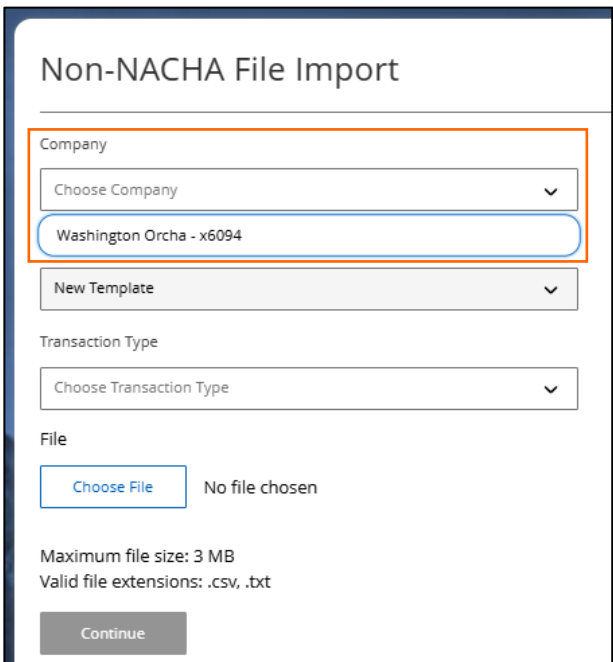
The screenshot shows the 'Non-NACHA File Import' screen. At the top, there is a navigation bar with links: Accounts, Details, Transfers, Pay & Get Paid, Cards, Deposits, ACH, and Wires. The main form area contains the following fields and controls:

- Company:** A dropdown menu with the placeholder text 'Choose Company'.
- Choose Template:** A dropdown menu with the placeholder text 'New Template'.
- Transaction Type:** A dropdown menu with the placeholder text 'Choose Transaction Type'.
- File:** A section with a 'Choose File' button and the text 'No file chosen'.
- Maximum file size:** 3 MB
- Valid file extensions:** .csv, .txt
- Continue:** A grey button at the bottom of the form.

Below the form, there is a 'Template List' section with a message: 'You do not have any templates setup. Please choose a file above to create a new template.'

Importing Non-NACHA Files

- 1.. Select the company from the *Company* dropdown list.



This screenshot shows the 'Non-NACHA File Import' screen with the 'Company' dropdown menu open. The menu is highlighted with an orange border, and the selected option, 'Washington Orcha - x6094', is highlighted with a blue border. The other fields and controls remain the same as in the previous screenshot.

Company: Washington Orcha - x6094

Choose Template: New Template

Transaction Type: Choose Transaction Type

File: Choose File No file chosen

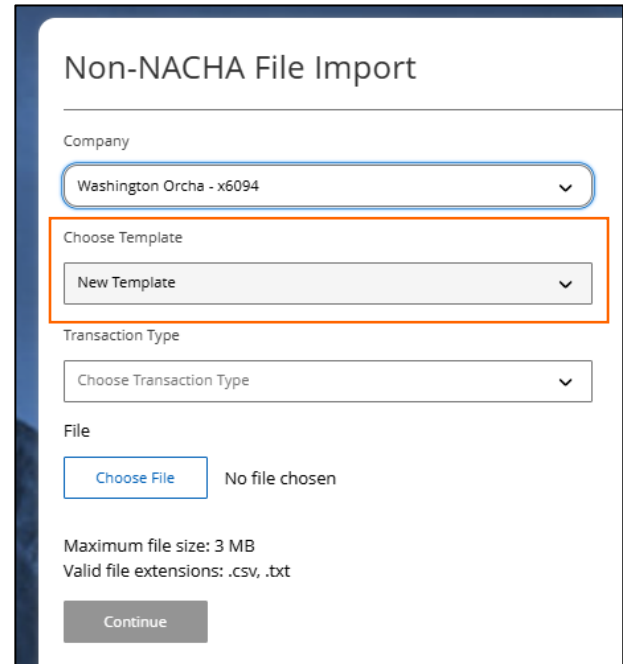
Maximum file size: 3 MB

Valid file extensions: .csv, .txt

Continue: A grey button at the bottom of the form.

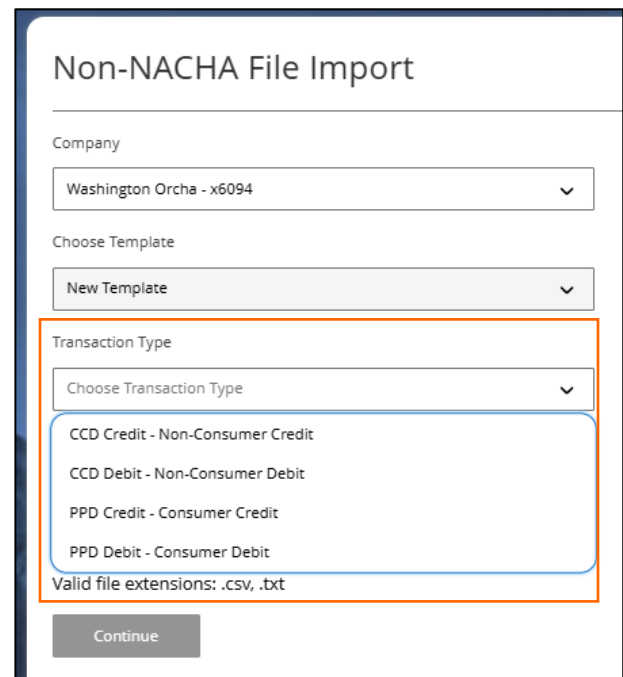
ACH Import

2. Select a template from the *Choose Template* dropdown. **NOTE:** New Template is the default.



The screenshot shows the 'Non-NACHA File Import' form. The 'Company' dropdown is set to 'Washington Orcha - x6094'. The 'Choose Template' dropdown is highlighted with an orange box and shows 'New Template' as the selected option. The 'Transaction Type' dropdown is set to 'Choose Transaction Type'. The 'File' section has a 'Choose File' button and the text 'No file chosen'. Below this, it states 'Maximum file size: 3 MB' and 'Valid file extensions: .csv, .txt'. A 'Continue' button is at the bottom.

3. Select the transaction type from the *Transaction Type* dropdown menu.



The screenshot shows the 'Non-NACHA File Import' form. The 'Company' dropdown is set to 'Washington Orcha - x6094'. The 'Choose Template' dropdown is set to 'New Template'. The 'Transaction Type' dropdown is highlighted with an orange box and shows a list of options: 'Choose Transaction Type', 'CCD Credit - Non-Consumer Credit', 'CCD Debit - Non-Consumer Debit', 'PPD Credit - Consumer Credit', and 'PPD Debit - Consumer Debit'. Below this, it states 'Valid file extensions: .csv, .txt'. A 'Continue' button is at the bottom.

ACH Import

4. Select the *Choose File* button.

Non-NACHA File Import

Company
Washington Orcha - x6094

Choose Template
New Template

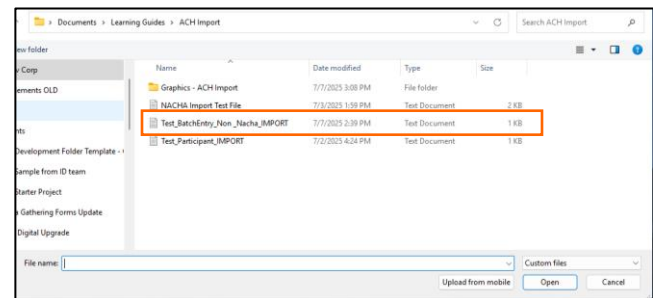
Transaction Type
PPD Credit - Consumer Credit

File
Choose File No file chosen

Maximum file size: 3 MB
Valid file extensions: .csv, .txt

Continue

5. Upload the non-NACHA file from your device.



ACH Import

- The file name will display beside the *Choose File* button. Select the *Continue* button to import the file.

Non-NACHA File Import

Company
Washington Orcha - x6094

Choose Template
New Template

Transaction Type
PPD Credit - Consumer Credit

File
[Choose File](#) Test_BatchEntry_Non_Nacha_IMPORT.txt

Maximum file size: 3 MB
Valid file extensions: .csv, .txt

[Continue](#)

- The *Import File – New Template* screen displays

Import File - New Template

Company
Washington Orcha - x6094

Template Name
JA_Template

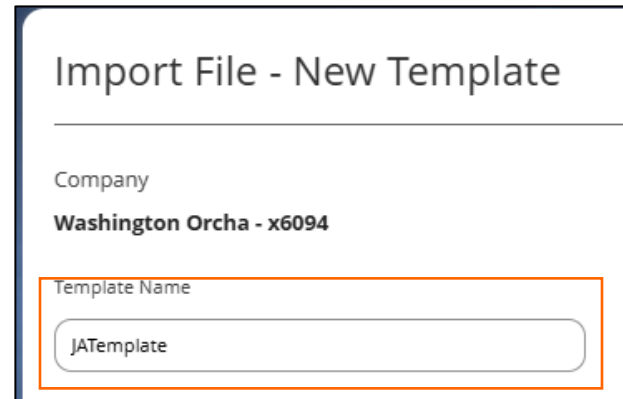
Transaction Type
PPD Credit - Consumer Credit

Input Decimals into Amount ⓘ
No

ACH Import

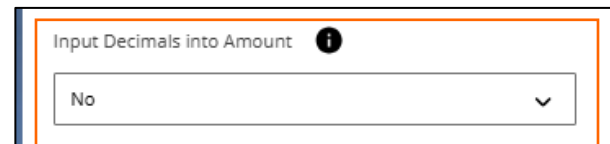
Import File – New Template Page

- 1.. Enter a template name in the *Template Name* field.



The screenshot shows the 'Import File - New Template' page. The 'Company' field is filled with 'Washington Orcha - x6094'. The 'Template Name' field is highlighted with an orange border and contains the text 'JATemplate'.

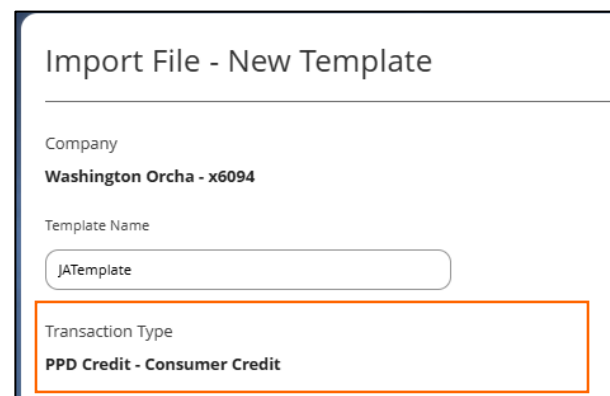
2. Select *Yes* or *No* in the *Input Decimals into Account* field. Select the *Information* icon more information.



The screenshot shows a dropdown menu for 'Input Decimals into Amount'. The value 'No' is selected. An information icon (i) is highlighted with an orange box next to the dropdown.

Select the *i* (information icon) beside a data field for more details about the options or data requirements for the designated field.

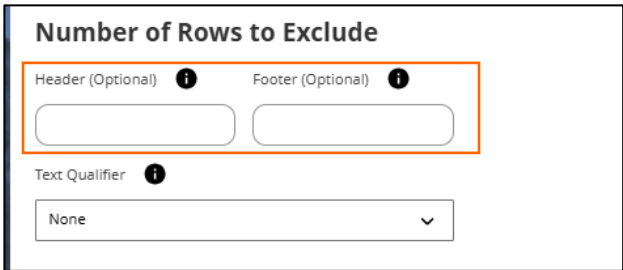
3. Select the transaction type from the *Transaction Type* dropdown menu. If the template is new, the transaction type defaults to what was entered in the previous screen.



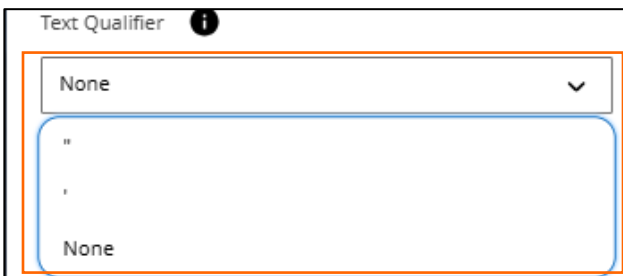
The screenshot shows the 'Import File - New Template' page. The 'Company' field is filled with 'Washington Orcha - x6094'. The 'Template Name' field is filled with 'JATemplate'. The 'Transaction Type' dropdown menu is highlighted with an orange border and shows 'PPD Credit - Consumer Credit'.

ACH Import

4. Select the *Header* or *Footer* radio button in the *Number of Rows to Exclude* section to enter extra rows before the first transaction and after the last transaction in the imported file.



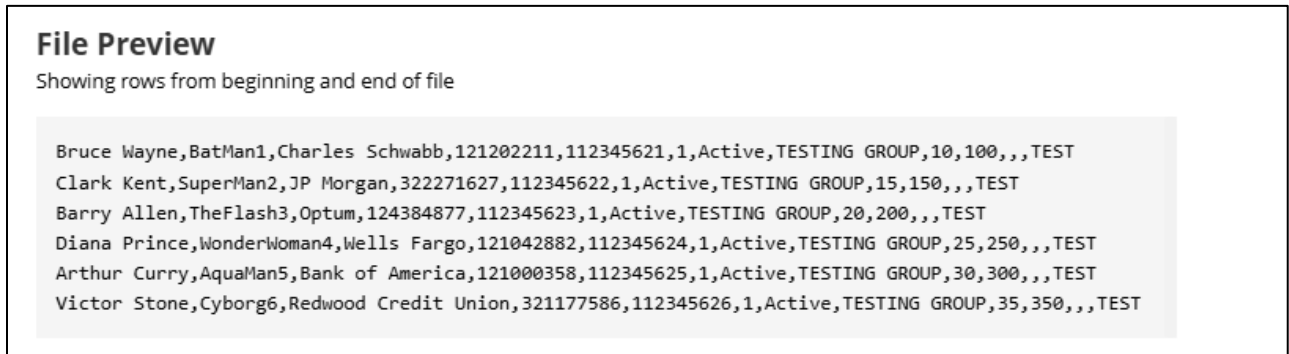
5. Select the *Text Qualifier* dropdown to add a symbol that surrounds a series of characters that identifies the characters as text. Options are *Quote*, *Apostrophe* or *None*.



6. Select *Delimited* or *Fixed Width* in the *File Format* section to identify the file format being uploaded



7. The *File Preview* section displays the content from the uploaded file.



```
Bruce Wayne,BatMan1,Charles Schwabb,121202211,112345621,1,Active,TESTING GROUP,10,100,,,TEST
Clark Kent,SuperMan2,JP Morgan,322271627,112345622,1,Active,TESTING GROUP,15,150,,,TEST
Barry Allen,TheFlash3,Optum,124384877,112345623,1,Active,TESTING GROUP,20,200,,,TEST
Diana Prince,WonderWoman4,Wells Fargo,121042882,112345624,1,Active,TESTING GROUP,25,250,,,TEST
Arthur Curry,AquaMan5,Bank of America,121000358,112345625,1,Active,TESTING GROUP,30,300,,,TEST
Victor Stone,Cyborg6,Redwood Credit Union,321177586,112345626,1,Active,TESTING GROUP,35,350,,,TEST
```

ACH Import

8. The *Map Columns* section allows the user to select the template column order to correspond to the fields in the data file.
 - a. Required fields
 - i. Name
 - ii. Amount
 - iii. Account Number
 - iv. Routing Transaction.

Map Columns ⓘ

☐ Use Custom Transaction Code

Column 1	Column 2	Column 3	Column 4
(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼
Column 5	Column 6	Column 7	Column 8
(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼
Column 9	Column 10	Column 11	Column 12
(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼
Column 13			
(Exclude Column) ▼			

ACH Import

9. Select the *Use Custom Transaction Code* checkbox if the file uploaded has a transaction code.

Map Columns ⓘ

☒ Use Custom Transaction Code

Column 1	Column 2	Column 3	Column 4
Name (Required) ▾	Identification ▾	(Exclude Column) ▾	Routing Transit (Requir... ▾
Column 5	Column 6	Column 7	Column 8
(Exclude Column) ▾	(Exclude Column) ▾	(Exclude Column) ▾	(Exclude Column) ▾
Column 9	Column 10	Column 11	Column 12
(Exclude Column) ▾	(Exclude Column) ▾	(Exclude Column) ▾	(Exclude Column) ▾
Column 13			
(Exclude Column) ▾			

10. Map each field with its corresponding data. Select *Column 1* dropdown menu and identify its data as *Name (Required)*. Continue mapping each field, identifying the data until all required data is designated to a column. Select *Exclude Column* for all columns that will not be used.

Map Columns ⓘ

☒ Use Custom Transaction Code

Column 1

Name (Required) ▾

Name (Required)

Amount (Required)

Account Number (Required)

Transaction Code

Payment Information

Effective Date

Column 2

Identification ▾

Column 6

(Exclude Column) ▾

Column 10

(Exclude Column) ▾

Column 13

(Exclude Column) ▾

ACH Import

11. The *Mapping Preview* provides an overview of the template columns.

Mapping Preview												
Preview showing first 5 of 6.												
Name	(Exclude Column)	(Exclude Column)	Routing Transit	Account Number	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	Amount	(Exclude Column)	(Exclude Column)	(Exclude Column)
Bruce Wayne	BatMan1	Charles Schwabb	121202211	X5621	1	Active	TESTING GROUP	10	100.00			TEST
Clark Kent	SuperMan2	JP Morgan	322271627	X5622	1	Active	TESTING GROUP	15	150.00			TEST
Barry Allen	TheFlash3	Optum	124384877	X5623	1	Active	TESTING GROUP	20	200.00			TEST
Diana Prince	WonderWoman4	Wells Fargo	121042882	X5624	1	Active	TESTING GROUP	25	250.00			TEST
Arthur Curry	AquaMan5	Bank of America	121000358	X5625	1	Active	TESTING GROUP	30	300.00			TEST

12. Select the *Add* hyperlink to add additional values in the *Apply Additional Values* section.

Apply Additional Values

[+ Add](#)

Type	Value	Delete
Transaction Code		

CancelContinue

ACH Import

13. Select a type from the *Type* dropdown list. Options include Transaction Code, unless *Use Custom Transaction Code* was checked, Payment Information, Identification, and Discretionary Data.

Apply Additional Values

[+ Add](#)

Type	Value	Delete
Transaction Code		

Cancel

Continue

Checking Credit (22)

Checking Credit Prenote (23)

Checking Debit (27)

Checking Debit Prenote (28)

GL Credit (42)

GL Credit Prenote (43)

GL Debit (47)

14. Enter the value or select the appropriate value from the *Value* dropdown list.

Apply Additional Values

[+ Add](#)

Type	Value	Delete
Transaction Code	Checking Credit (22)	

Cancel

Continue

ACH Import

15. Select *Continue*.

Apply Additional Values

[+ Add](#)

Type	Value	Delete
Transaction Code	Checking Credit (22)	

Cancel

Continue

ACH Import

16. The *Import File* screen displays with the file name. Select the *Import* button.

Import File - Test_BatchEntry_Non_Nacha_IMPORT.txt

Company

Washington Orcha - x6094

Template Name

JATemp

Transaction Type

PPD Credit - Consumer Credit

Input Decimals into Amount

No

Number of Rows to Exclude

Header: 0 Footer: 0

Text Qualifier

None

File Format

Comma

Field Details

Name

Data contained in file

Routing Transit

Data contained in file

Account Number

Data contained in file

Amount

Data contained in file

Transaction Code

Checking Credit (22)

Back

Import

Cancel

ACH Import

17. The *Template Details* screen displays:

Template Details

SEC Code

PPD Credit - Consumer Credit

* Template Name

Import_Test_BatchEntry_Non_Nacha_IMPORT

Company Discretionary Data

☐ Is Restricted

☐ Offset Individually

Deny Specific Users

* Company Entry Description

* Company

Washington Orcha - x6094

ACH From

Nickname ⓘ	Account Number	Account Type ⓘ	Amount
There are no entries.			

Debit Amount **\$0.00** ⓘ

* Offset Account

ACH To

☐ Use Participant Distributions

Nickname ⓘ	Notify	Unique Identifier ⓘ	Account Number	Account Type ⓘ	Prenote	Amount
Bruce Wayne	No		x5621	Checking	☐	\$ 100.00 0 Addenda
Clark Kent	No		x5622	Checking	☐	\$ 150.00 0 Addenda
Barry Allen	No		x5623	Checking	☐	\$ 200.00 0 Addenda
Diana Prince	No		x5624	Checking	☐	\$ 250.00 0 Addenda
Arthur Curry	No		x5625	Checking	☐	\$ 300.00 0 Addenda
Victor Stone	No		x5626	Checking	☐	\$ 350.00 0 Addenda

Credit Amount: **\$1,350.00** ⓘ Hold Total **\$0.00** ⓘ Prenotes: **0**

[Add Participants](#)

Import CSV File

Choose File

No file chosen

Import

Cancel

Initiate Prenotes

Save

Save And Close

ACH Import

Key Points to Remember

Review all settings and mappings carefully to ensure accuracy before finalizing the import.

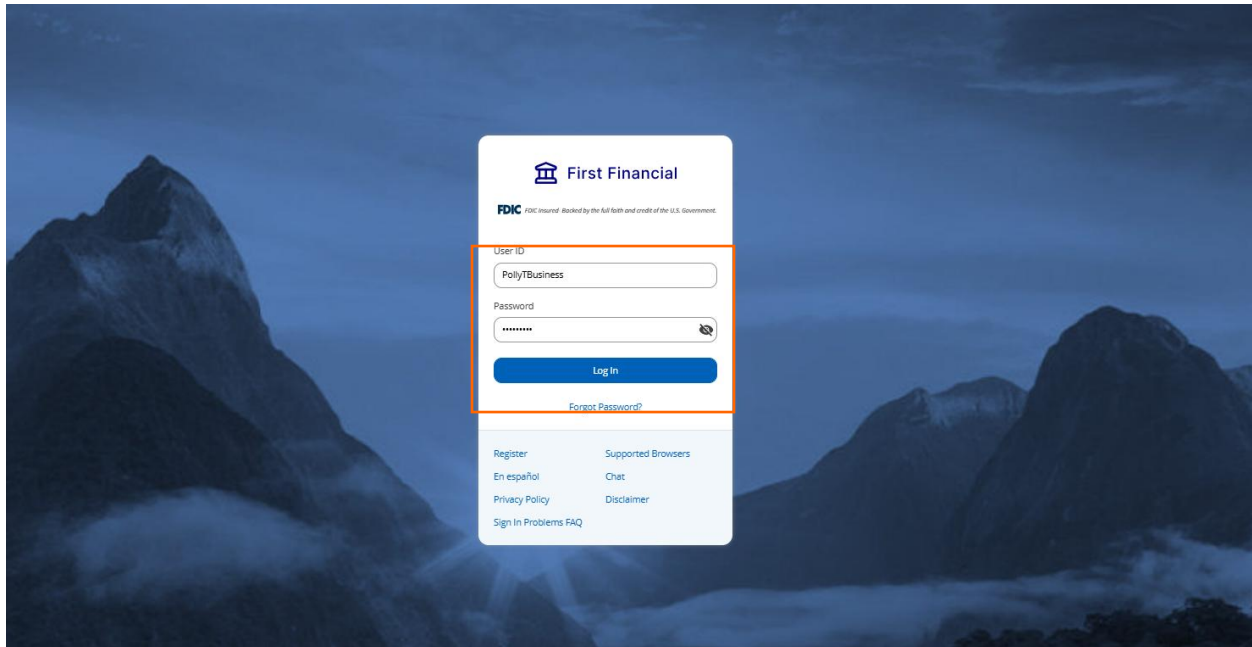
Select the *i* (information icon) beside a data field for more details about the options or required data for the designated field.

ACH Pass-Thru Learning Guide

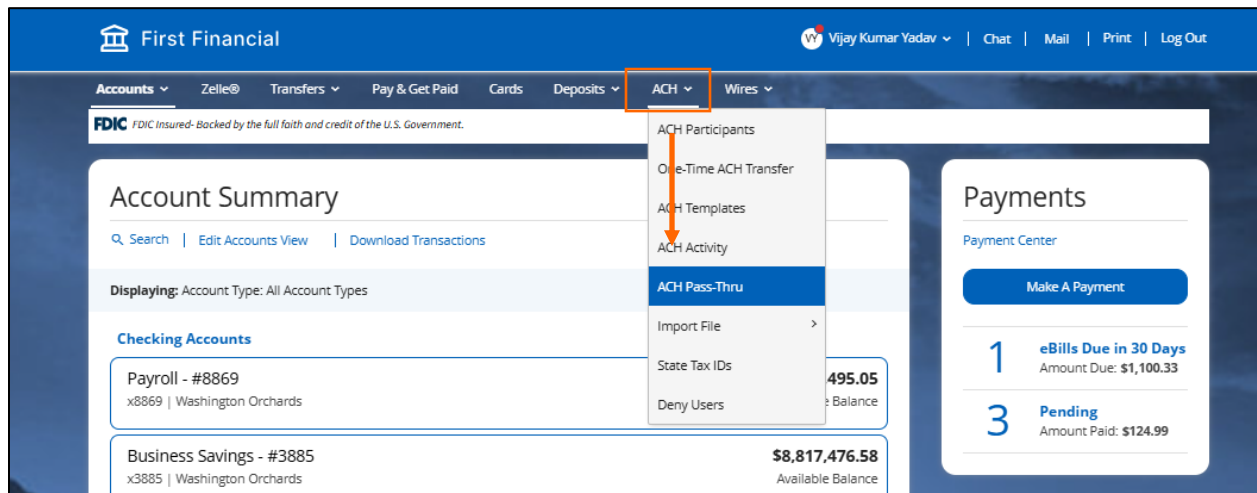
Processing an ACH Pass-Thru File as a Business

Follow the steps below to process an ACH Pass-Thru file, such as a file created by a payroll or accounting system.

Log onto the Business Portal



Select the *ACH* tab. Select *ACH Pass-Thru* from the drop-down menu



ACH Pass-Thru Learning Guide

The Pending ACH Pass-Thru screen displays. Review the details and status of any pending Pass Thru files listed, upload a Pass-Thru file, or review the ACH Pass-Thru History.

Select the *Choose File* button to select the ACH Pass-Thru file to upload.

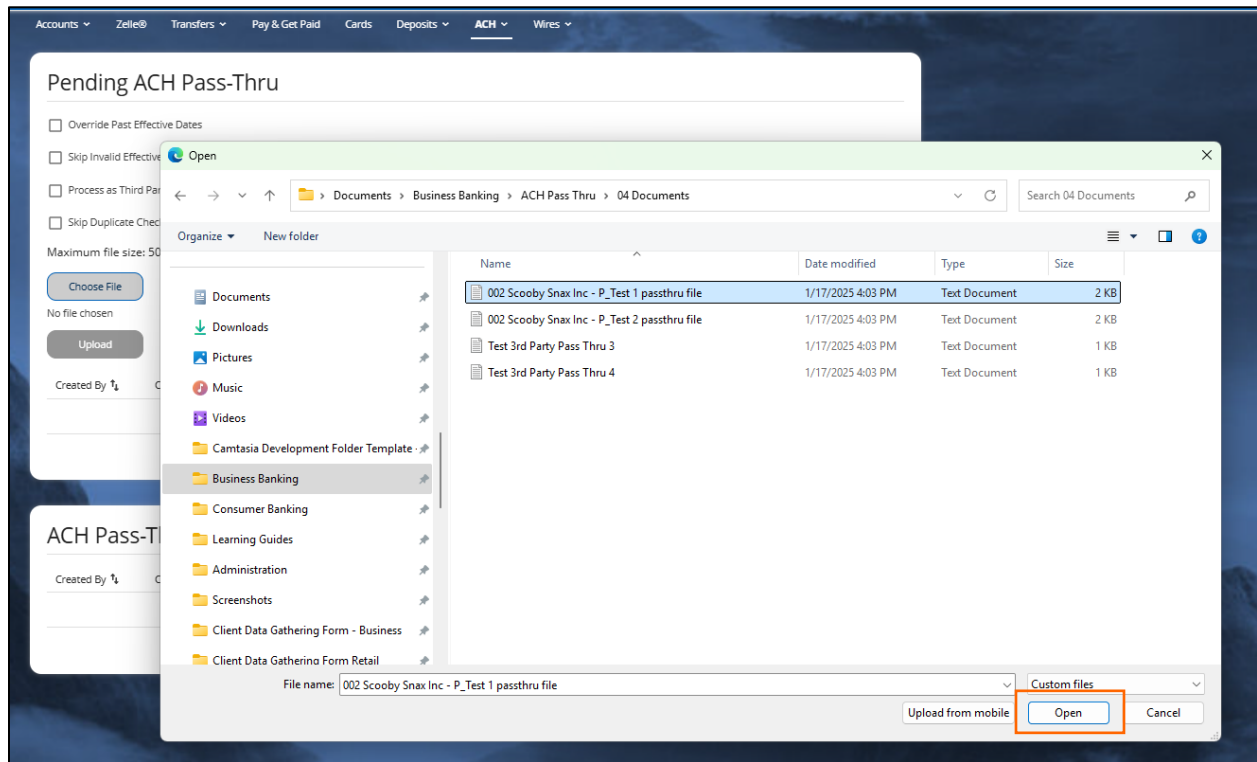
The screenshot shows a web application interface with a top navigation bar containing links for Accounts, Zelle®, Transfers, Pay & Get Paid, Cards, Deposits, ACH, and Wires. The ACH link is currently selected.

The main content area is divided into two sections:

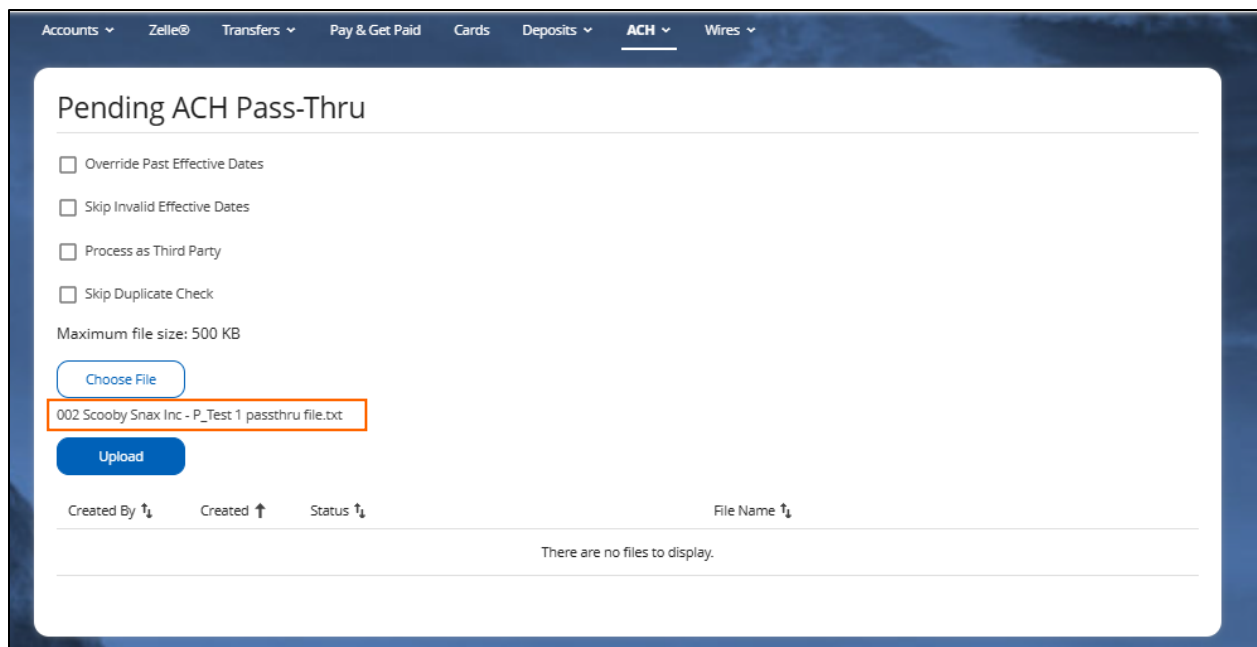
- Pending ACH Pass-Thru**: This section contains several checkboxes for file processing options: "Override Past Effective Dates", "Skip Invalid Effective Dates", "Process as Third Party", and "Skip Duplicate Check". Below these is the text "Maximum file size: 500 KB". A "Choose File" button is highlighted with an orange box and an orange arrow pointing to it. Below the button, it says "No file chosen". There is also an "Upload" button. At the bottom of this section is a table header with columns: "Created By", "Created", "Status", and "File Name". The table body contains the text "There are no files to display."
- ACH Pass-Thru History**: This section also features a table header with columns: "Created By", "Created", "Updated", "Status", and "File Name". The table body contains the text "There are no files to display."

ACH Pass-Thru Learning Guide

Find the ACH Pass-Thru file on your computer. Select it and then select *Open*.



The file name will display below the *Choose File* button.



ACH Pass-Thru Learning Guide

Select *Upload* to start the upload process.

The screenshot shows the 'Pending ACH Pass-Thru' interface. At the top, there is a navigation bar with tabs: Accounts, Zelle®, Transfers, Pay & Get Paid, Cards, Deposits, ACH (selected), and Wires. Below the navigation bar, the title 'Pending ACH Pass-Thru' is displayed. Underneath, there are four unchecked checkboxes: 'Override Past Effective Dates', 'Skip Invalid Effective Dates', 'Process as Third Party', and 'Skip Duplicate Check'. Below these is the text 'Maximum file size: 500 KB'. A 'Choose File' button is present. Below the button, the file name '002 Scooby Snax Inc - P_Test 1 passthru file.txt' is shown. The 'Upload' button is highlighted with a red rectangle. Below the file name, there are four columns: 'Created By', 'Created', 'Status', and 'File Name'. The status of the file is 'Rejected'. Below the columns, the text 'There are no files to display.' is shown.

The batch number and status of the upload will be displayed in a dialog box. This file has been rejected because of an invalid effective date.

The screenshot shows the 'Pending ACH Pass-Thru' interface with a rejection message. At the top, there is a navigation bar with tabs: Accounts, Zelle®, Transfers, Pay & Get Paid, Cards, Deposits, ACH (selected), and Wires. Below the navigation bar, the title 'Pending ACH Pass-Thru' is displayed. Underneath, there are four unchecked checkboxes: 'Override Past Effective Dates', 'Skip Invalid Effective Dates', 'Process as Third Party', and 'Skip Duplicate Check'. Below these is the text 'Maximum file size: 500 KB'. A 'Choose File' button is present. Below the button, the text 'No file chosen' is shown. The 'Upload' button is present. Below the file name, there are four columns: 'Created By', 'Created', 'Status', and 'File Name'. The status of the file is 'Rejected'. Below the columns, the text 'There are no files to display.' is shown. A red rectangle highlights the rejection message: '* Batch #0000013: The batch was REJECTED because the effective date of 10/31/2024 is invalid.'

ACH Pass-Thru Learning Guide

ACH Pass-Thru Rejection Messages

The possible rejection messages and their solutions are as follows:

1. Invalid, past effective dates – Check *Override Past Effective Date*. Enter a valid date.
2. Unbalanced file –Check *Process as a Third-Party*. The system has been configured for SEC transactions to produce only balanced files.
3. Offset account does not match:
 - a. The user does not have entitlements to access this account - Another colleague with “Manage Users” permission can edit the user’s account entitlements to allow the user access to the offset account.
 - b. The offset account is not shown as an available account for the business - Call the financial institution to troubleshoot. Check *Process as a Third-Party* if the account should be the offset account and is an external account or is not on the account list.
4. File has mixed debit and credit transactions, but the user is not entitled to use SEC transaction codes that allow for mixed debit and credit batches. –
 - a. Enable the SEC code entitlements for those designed for Mixed Debit and Credit batches on the business and business users. Then the business user should rerun their import after signing in again.
 - b. Check *Process as a Third Party*.
 - c. Note: If the SEC codes for mixed batches are not present, please confer with your Fiserv implementation team to have them enabled for your FI.
5. File has the same name as another uploaded file. - Change the name of the file.
6. File has possible duplicate batches. - Check the box to *Skip Duplicate Check*.
7. User has exceeded the review threshold or hard limits, which were set when the business was registered. - Get approval from a user with approval permissions.



When the Review Threshold limit has been exceeded, the ACH Pass-Thru file will go into a review queue to wait for approval from another business user or from the FI, depending on how the entitlements for the business were set up. The appropriate business user or the FI will receive a notification by push, SMS (text), or email that the file is waiting for their approval.

ACH Pass-Thru Learning Guide

To Resolve Rejections

Select the appropriate override option. More than one option can be selected.

1. Check the box to *Override Past Effective Dates* to override an invalid date. Choose a valid date.

The screenshot shows a web application interface for managing ACH transactions. At the top, there's a navigation bar with 'Accounts', 'Zelle@', and 'Transfers'. A red error message at the top right states 'No file was uploaded.' Below this, the main heading is 'Pending ACH Pass-Thru'. A message box indicates that a batch (#0000013) was rejected because the effective date of 10/31/2024 is invalid. Below this, there's a section for 'Override Past Effective Dates' which is checked. A date picker is open, showing the date 06/26/2025. The calendar view shows the month of June 2025, with the 26th highlighted. At the bottom, there are columns for 'Created By', 'Created', 'Status', and 'File Name', and a message stating 'There are no files to display.'

2. Select *Skip Invalid Effective Dates*, to strip all the records with bad dates from the batch.
3. Select *Process as Third Party* to identify this file as a *Third Party Pass-Thru* file as described above. The file is allowed to be passed through without additional ACH validations.
4. Select the *Skip Duplicate Check* option to bypass checking for duplicates. Checking for duplicates ensures that the same files haven't been uploaded during the day. Configure Digital allows this option so Businesses can choose not to check for duplicates.

ACH Pass-Thru Learning Guide

5. Select *Upload*

The screenshot shows a web application interface for managing ACH transactions. At the top, there is a navigation bar with tabs: Accounts, Zelle®, Transfers, Pay & Get Paid, Cards, Deposits, ACH (selected), and Wires. Below the navigation bar, the main content area is titled "Pending ACH Pass-Thru".

Under the title, there are four unchecked checkboxes:

- ☐ Override Past Effective Dates
- ☐ Skip Invalid Effective Dates
- ☐ Process as Third Party
- ☐ Skip Duplicate Check

Below these checkboxes, it states "Maximum file size: 500 KB".

There is a "Choose File" button. Below it, the filename "002 Scooby Snax Inc - P_Test 1 passthru file.txt" is displayed.

The "Upload" button is highlighted with an orange rectangular box.

At the bottom, there is a table header with columns: "Created By", "Created", "Status", and "File Name". Below the header, the text "There are no files to display." is shown.

ACH Pass-Thru Learning Guide

Upon successful upload:

1. A confirmation message and dialog box displays.
2. The letter “P” and an underscore have been added to the file name, indicating it is a Pass-thru file.
3. The file name and its status will also display at the bottom of the Pending ACH Pass-Thru.
4. Possible statuses:
 - a. Pending download – File needs to be downloaded
 - b. Pending approval with the number of approvals required – A business user with approval permissions needs to approve the ACH Pass-Thru
 - c. Pending FI approval- The financial institution needs to approve the file.

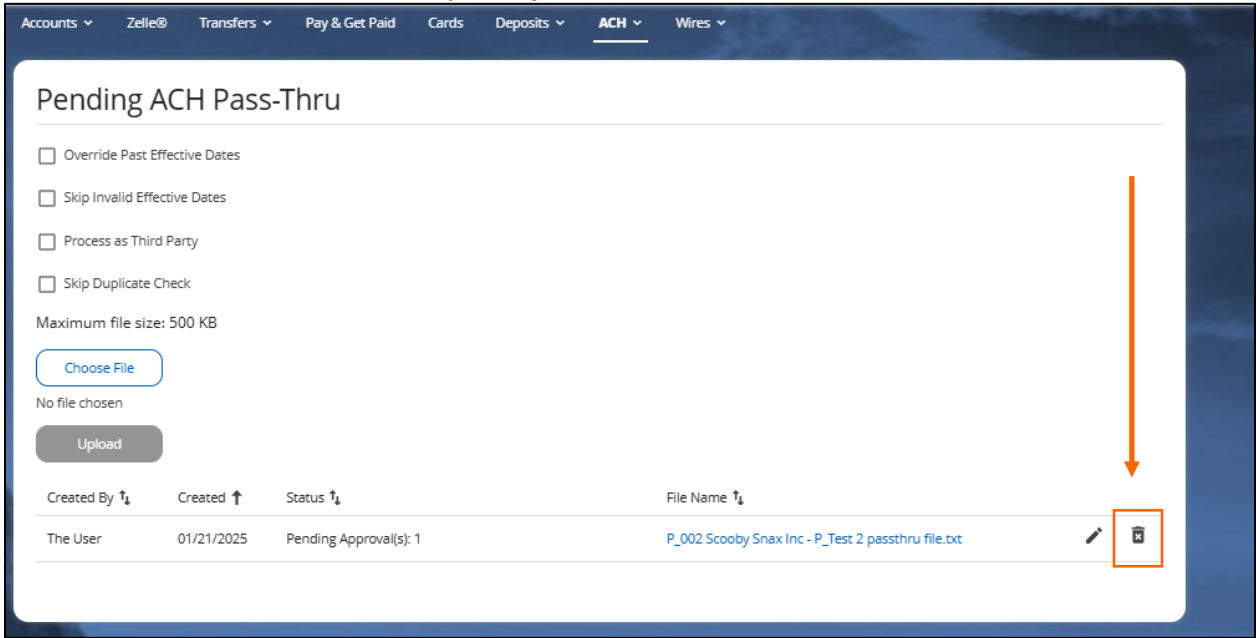
The screenshot shows a web application interface for managing ACH Pass-Thru files. At the top, there is a navigation bar with tabs: Accounts, Zelle®, Transfers, Pay & Get Paid, Cards, Deposits, ACH (selected), and Wires. Below the navigation bar, the main heading is "Pending ACH Pass-Thru". Under this heading, there are four checkboxes: "Override Past Effective Dates", "Skip Invalid Effective Dates", "Process as Third Party", and "Skip Duplicate Check". Below these checkboxes, it states "Maximum file size: 500 KB". There is a "Choose File" button and a message "No file chosen". Below that is an "Upload" button. At the bottom, there is a table with columns: "Created By", "Created", "Status", and "File Name". The table contains one row with the following data: "The User", "01/21/2025", "Pending Approval(s): 1", and "P_002 Scooby Snax Inc - P_Test 2 passthru file.txt". The table row is highlighted with an orange border.

Created By	Created	Status	File Name
The User	01/21/2025	Pending Approval(s): 1	P_002 Scooby Snax Inc - P_Test 2 passthru file.txt

ACH Pass-Thru Learning Guide

To Cancel a Pending ACH Pass-Thru

Select the *Trash Can* icon beside the pending file



A confirmation message displays.
The file moves to the ACH Pass-Thru history section and show a status for “Cancelled”

☐	Created By	Created	Updated	Status	File Name
☐	The User	06/25/2025	06/25/2025	Downloaded By System	P_002 Scooby Snax Inc - P_Test 2 passthru files.txt
☐	The User	01/21/2025	06/23/2025	Canceled	P_002 Scooby Snax Inc - P_Test 2 passthru file.txt
☐	The User	01/17/2025	01/21/2025	Downloaded By System	P_Test 3rd Party Pass Thru 3.txt
☐	The User	01/17/2025	01/21/2025	Canceled	P_002 Scooby Snax Inc - P_Test 1 passthru file.txt

To Approve a Pending ACH Pass-Thru file

Follow the steps below to approve an ACH Pass-Thru file awaiting approval.



When approval is needed, another business user with approval permissions, such as a business administrator or manager, must approve the ACH Pass-Thru file. A user cannot approve their own ACH Pass-Thru files. The financial institution may need to approve ACH Pass-Thru files, if the business entitlements were set up to require FI approval.

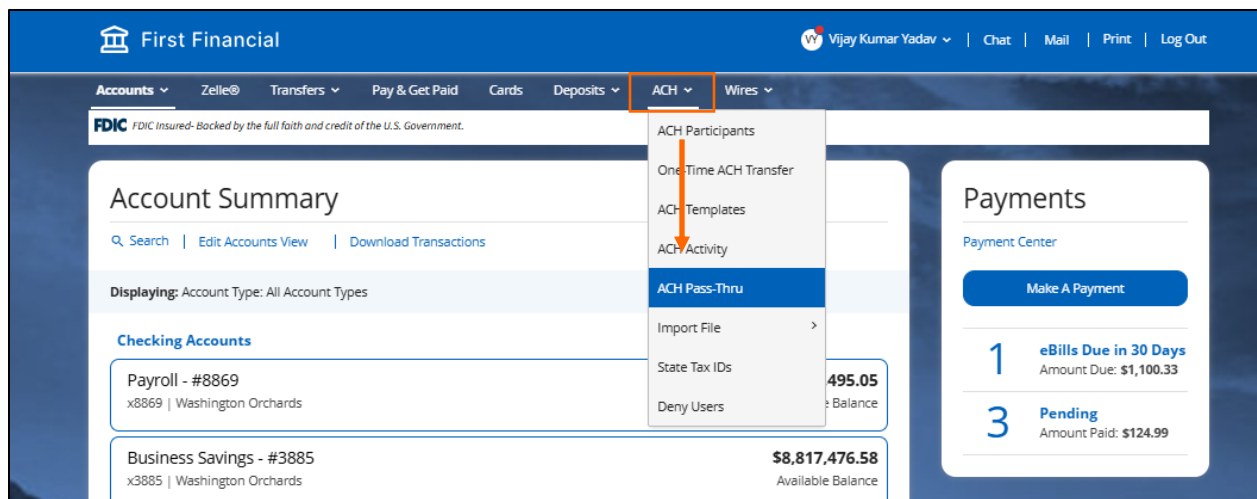
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The approver is notified by SMS (text) message, a push notification, or an email notification that an ACH Pass-Thru file is awaiting their approval.

Log on to the Business Portal with your credentials.

Select the *ACH* tab. Select *ACH Pass-Thru* in the drop-down menu.



To find ACH Pass-Thru files pending approval, select *ACH Pass-Thru* from the drop-down menu. Avoid the common mistake of selecting *ACH Activity*.

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The Pass-Thru files awaiting approval display under the *Upload* button and will have a status of “Pending Approval” with the number of approvals required in parenthesis.

The screenshot shows the 'Pending ACH Pass-Thru' interface. On the left, there are four unchecked checkboxes: 'Override Past Effective Dates', 'Skip Invalid Effective Dates', 'Process as Third Party', and 'Skip Duplicate Check'. Below these is the text 'Maximum file size: 500 KB', a 'Choose File' button, and the text 'No file chosen'. An 'Upload' button is also present. On the right, a table lists pending files. The first row is highlighted with an orange box around the status column.

Created By	Created	Status	File Name
The User	01/21/2025	Pending Approval(s): 1	P_002 Scooby Snax Inc - P_Test 2 passthru file.txt

Select the “File Name” to review the Pass Thru details for accuracy.

The screenshot shows a modal window titled 'P_002 Scooby Snax Inc - P_Test 2 passthru file.txt'. It contains the following information:

- Created By The User (Washington Orchards) - 01/21/2025
- Approvals Required - 1
- Canceled By The User - 06/23/2025
- Canceled
- File Creation Date: 01/21/2025, Origin: (123456780), Destination: (123456780)
- File Totals: Credits: \$28.00, Debits: \$28.00
- PPD Batch #0000013, Effective Date: 01/23/2025, Company: "FISERV PHIL LLC " TEST

Account Type	Routing Number	Account Number	Credit	Debit	Participant
Checking Credit	073903503	64354321	\$2.00		JOHN
Checking Credit	021000089	123456789	\$1.00		LORENZO
Checking Credit	021000089	1236789	\$21.00		NOAH TUBAMAN
Checking Credit	021000322	1134560	\$1.00		PHILIP
Checking Credit	073903503	64325212	\$2.00		PIA SHITZU
Checking Credit	073903503	64354232	\$1.00		MARISSA
Checking Debit	073903503	246884		\$28.00	FISERVPHIL LLC
Totals:			\$28.00	\$28.00	

At the bottom of the modal are two buttons: 'Show Raw Contents' and 'Close'.

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Select the *Show Raw Contents* button to raw data, if needed.

The screenshot shows the First Financial ACH Pass-Thru interface. A modal window titled "P_002 Scooby Snax Inc - P_Test 2 passthru file.txt" is open, displaying file details and a table of transactions. The modal includes a "Show Raw Contents" button, which is highlighted with an orange box, and a "Close" button. The background shows the "Pending ACH Pass-Thru" screen with various checkboxes and a file upload section.

File Details:

- Created By: The User (Washington Orchards) - 01/21/2025
- Approvals Required: 1
- Canceled By: The User - 06/23/2025
- Canceled
- File Creation Date: 01/21/2025, Origin: (123456780), Destination: (123456780)
- File Totals: Credits: \$28.00, Debits: \$28.00
- PPD Batch #0000013, Effective Date: 01/23/2025, Company: "FISERV PHIL LLC " TEST

Account Type	Routing Number	Account Number	Credit	Debit	Participant
Checking Credit	073903503	64354321	\$2.00		JOHN
Checking Credit	021000089	123456789	\$1.00		LORENZO
Checking Credit	021000089	1236789	\$21.00		NOAH TUBAMAN
Checking Credit	021000322	1134560	\$1.00		PHILIP
Checking Credit	073903503	64325212	\$2.00		PIA SHITZU
Checking Credit	073903503	64354232	\$1.00		MARISSA
Checking Debit	073903503	246884		\$28.00	FISERVPHIL LLC
Totals:			\$28.00	\$28.00	

Select the *Show Formatted* button to return to the formatted data screen.

Select *Close* to return to the Pending ACH Pass-Thru screen

Select the *Checkbox* of the Pass Thru file to approve the file.

The screenshot shows the "Pending ACH Pass-Thru" screen. It includes a table of pending files. The first row is highlighted, and the "Approve" button is highlighted with an orange box. The table columns are: Created By, Created, Status, and File Name.

Created By	Created	Status	File Name
The User	06/25/2025	Pending Approval(s): 1	P_002 Scooby Snax Inc - P_Test 2 passthru files.txt

Select the *Approve* button to approve this file.

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A message confirms that the file has been approved.



The file’s status will change to “Pending Download” or “Pending Approval” if an additional approval is required. on the file

Download the Pass Thru to a local computer or a network drive so it can be moved to the core. At the FI level, the download process may be automated.

Once downloaded, the file moves to “ACH Pass-Thru History.”