

Business Online Banking
ACH Guide





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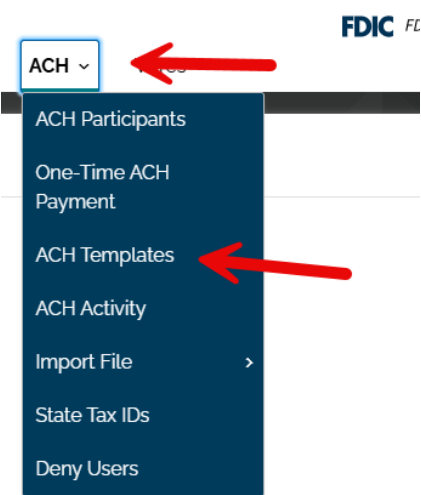
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How to Process an ACH from a Template

Click on ACH and ACH Templates



Access the template you would like to edit by clicking the pencil/edit button to the right of the template name or create a Copy by clicking the paper icon.

<input type="checkbox"/>	Template	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date	
<input type="checkbox"/>	Name: Import_0000001(12) Transaction Type: Payment	11/11/2024 11:03 AM	ABC Company - x3148	CCD Credit - Non-Consumer Credit	\$851.33	\$851.33	2	11/13/2024 Schedule Recurring Batch	  

The Template Details section can be edited to create an individual offset of the file and deny specific users access to the template. Creating an individual offset means there will be a separate line item within your bank statement for each debit or credit transaction in your ACH file.



Template Details

SEC Code

PPD Credit - Consumer Credit

* Template Name

1099 team

Company Discretionary Data

☐ Is Restricted

☐ Offset Individually

Deny Specific Users

* Company Entry Description

ACH

* Company

ABC Company - x3148

In this example, this template is sending \$5.00 to an individual.

The ACH From is where the Fidelity Bank account would be selected to debit the account \$5.00

ACH From

Nickname ^{ti}	Account Number	Account Type ^{ti}	Amount	
	x0456	Checking	\$ 5.00	

Debit Amount \$5.00 [?]

* Offset Account

Add Account

The next section, ACH To is where the \$5.00 is being distributed



ACH To

☐ Use Participant Distributions

Nickname	Notify	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount	
dr smith	No	17345	x5678	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$ 5.00	o Addenda

Credit Amount **\$5.00** Hold Total **\$0.00** Prenotes **0**

[Add Participants](#)

If there are other recipients that need to be added to this Template, you can select **Add Participant** to bring in that person/company.

Hold should be selected if you do not want to send a payment/collection to this recipient

Prenote should be selected if this is a new entry to your ACH file if you want to test that the recipient bank account is open and active.

When you’ve finished editing your template, select **Save and Close**

Cancel

Initiate Prenotes

Save

Save And Close

When ready to process this ACH template select the check box to the left of the template name, select the effective date and then click **Initiate** button.

<input type="checkbox"/>	Template	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date	
<input checked="" type="checkbox"/>	Name: 1061 Team Transaction Type: Payment	11/02/2024 4:09 AM	ABC Company - x3148	PPD Credit - Consumer Credit	\$5.00	\$5.00	1	11/15/2024	

Initiate Same Day

Initiate

Delete Selected Templates

Add Template

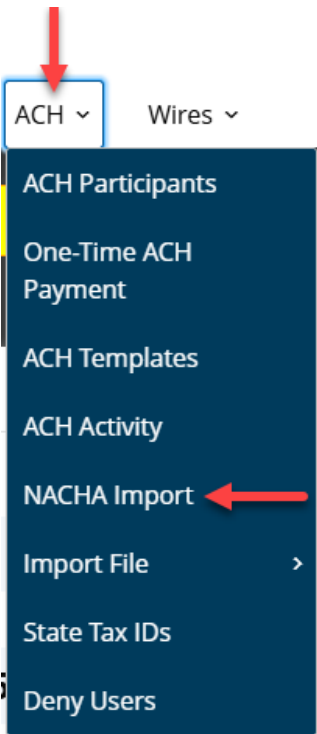
To View your history of pending and processed ACH’s visit the ACH Activity Tab.

Please note if you are set up for **Dual Control** within your organization your status will show Pending Approval. Please ensure your approver is aware to draw attention to this matter.



How to Process an ACH from a NACHA File

Click on ACH and NACHA Import



Click **Choose File** and select the NACHA file from your computer. Please note, the NACHA Import option requires a balanced NACHA file.

Pending NACHA Import

☐ Override Past Effective Dates

☐ Skip Invalid Effective Dates

☐ Skip Duplicate Check

Maximum file size: 500 KB

Choose File

No file chosen

Upload

Created By Created Status



Once your file is selected, click **Upload**.

☐ Skip Duplicate Check

Maximum file size: 500 KB

Choose File

.txt

Upload

Created By

Created

Status

File Name

There are no files to display.

You will receive a confirmation message when the upload is complete and the uploaded file will show as Pending Download below the Pending NACHA Import file options.

The file was uploaded successfully.

Pending NACHA Import

☐ Override Past Effective Dates

☐ Skip Invalid Effective Dates

☐ Skip Duplicate Check

Maximum file size: 500 KB

Choose File

No file chosen

Upload

Created By

Created

Status

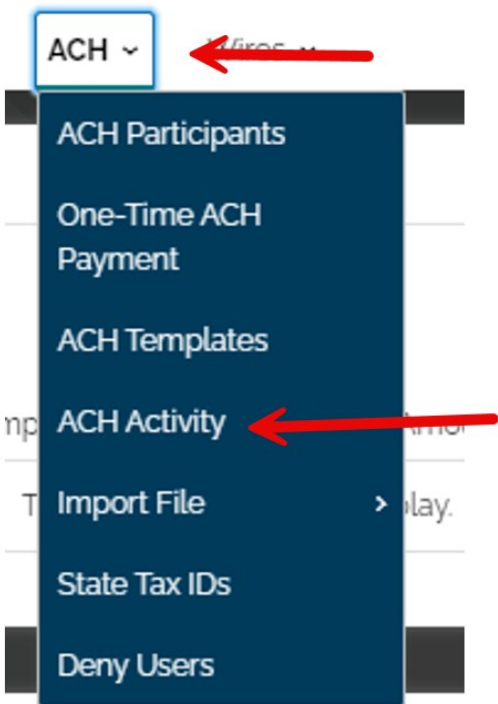
File Name

MK SoftToken

04/23/2025

Pending Download

The file will remain in this status until **one business day** before the effective date. Once the file is processed, it will move to ACH Activity.



When on the ACH Activity page, scroll down to the NACHA Import History section. Files in this section display their final status.

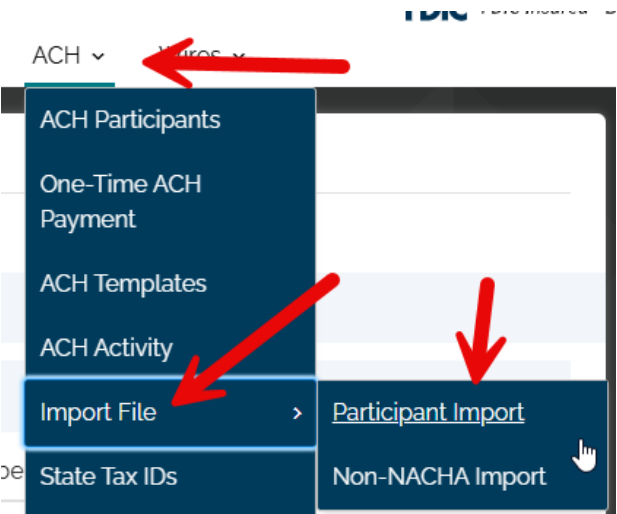
Downloaded by System indicates the file has been sent to the ACH network and there is nothing further that needs to be done with the file.

NACHA Import History					
<input type="checkbox"/>	Created By ↑	Created ↑	Updated ↓	Status ↑	File Name ↑
<input type="checkbox"/>		04/17/2025	04/18/2025	Downloaded By System	.ACH
<input type="checkbox"/>		04/16/2025	04/16/2025	Downloaded By System	.ACH
<input type="checkbox"/>		04/10/2025	04/14/2025	Downloaded By System	.ACH
<input type="checkbox"/>		04/09/2025	04/09/2025	Downloaded By System	.ACH
<input type="checkbox"/>		04/09/2025	04/09/2025	Canceled	.ACH
<div>Download</div>					



How to Upload a Non-NACHA File

Click on ACH, Import File and Participant Import

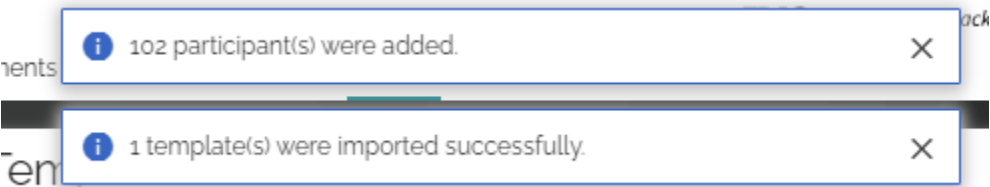


Select “Add Participants if Not Existing” and “Use First Company if not found”

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

Once you have successfully uploaded your file, you should receive a successful message similar to this:



At the bottom of the page select View Templates

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View Templates

View Participants

Import

Choose File

No file chosen

On the Templates page you can sort by the Created Date to see your most recently uploaded.

ACH Templates

☐ Show Search Options

<input type="checkbox"/> Template	Created ↓	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
<input type="checkbox"/> Name: Import_000 0001(11) Transaction Type: Payment	11/11/2024 8:51 AM	ABC Company - x3148	PPD Credit - Consumer Credit	\$124,799.42	\$0.00	102	11/13/2024 Schedule Recurring Batch

Once you have found your template, click on the pencil icon to review and edit the template.

<input type="checkbox"/> Template	Created ↓	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
<input type="checkbox"/> Name: Import_000 0001(12) Transaction Type: Payment	11/11/2024 11:03 AM	ABC Company - x3148	CCD Credit - Non- Consumer Credit	\$851.33	\$851.33	2	11/13/2024 Schedule Recurring Batch

Review the template, if you do not see an account in the ACH From or ACH To fields, choose your account from the “offset account” dropdown and select, Add Account.

ACH From

Nickname ↑	Account Number	Account Type ↑	Amount
There are no entries.			
Debit Amount \$0.00 ?			
* Offset Account			
<input type="text"/>			
<input type="button" value="Add Account"/>			

Once the account is selected, enter the amount of your file.



ACH From

Nickname ↑↓	Account Number	Account Type ↑↓	Amount	
Smart Acct	x3263	Checking	<div>\$ 851.33</div>	

Debit Amount **\$0.00** ?

* Offset Account

Add Account

When you are ready to initiate your initiate your file, click the checkbox to the left of the Template name, make sure the date field has the correct effective date, and then scroll down to hit “Initiate.”

☒

Name: Variable

Transaction Type: Payment

11/02/2024
4:09 AM

ABC Company -
x3263

CCD Credit - Non-
Consumer Credit

\$0.00

\$0.00

0

11/13/2024

Initiate Same Day

Initiate

Delete Selected Templates

Add Template

To view your pending and processed **ACH activity**, please go to ACH, ACH Activity.

ACH ▾

ACH Participants

One-Time ACH
Payment

ACH Templates

ACH Activity

Import File

State Tax IDs

Deny Users

Please note if you are set up for **Dual Control** within your organization your status will show Pending Approval. Please ensure your approver is aware to draw attention to this matter.