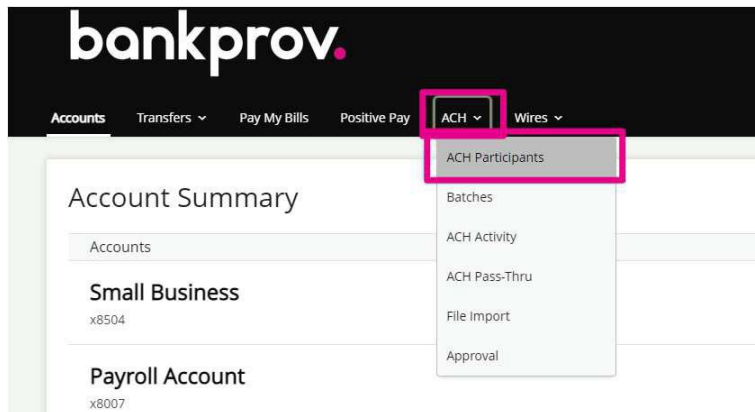
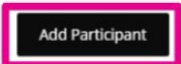


The procedure below will provide step-by-step guidance in setting up an ACH participant. It will also provide instructions on how to create and initiate an ACH batch. ACH Pass-Thru module.

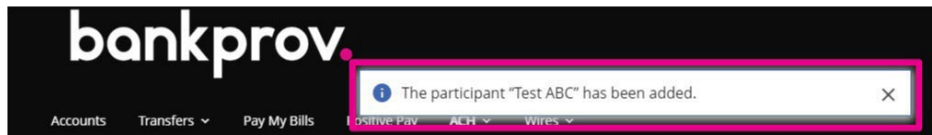
creating an ACH participant.

- Once logged into your online profile, click on the ACH tab.
- If your organization currently utilizes RSA Tokens, input the token from your mobile device or hardware token. If you do not utilize tokens, you will automatically be redirected to the ACH tab.
- Click the **Participants** tab.



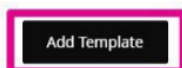
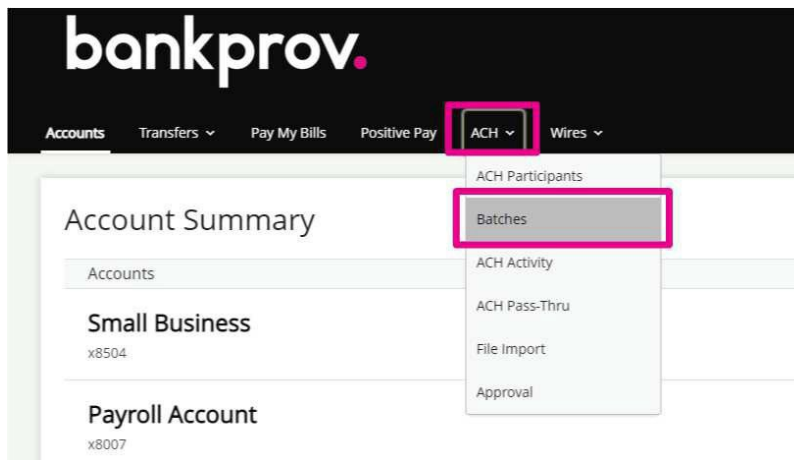
- Click .
- Type the requested information. Items marked with an asterisk (*) must be entered prior to saving the beneficiary.
 - Name: The legal name on the account that the funds will credit.
 - Email Address: Email Address for the participant (this will allow the participant to be notified once the ACH has been downloaded).
 - Nickname: Any description that will help you identify the participant.
 - Institution Name: Full name of the participant's Financial Institution.
 - Routing Number: The Routing/ABA number provided by the participant.
 - Unique Identifier: Used to help track the participant.
 - Account Number: Full Account Number for the participant.
 - Account Type: Checking, Savings, or Loan.
 - Status: Set to Active.
- Once all necessary information for your participant has been entered, click **Save**.

- A confirmation message will appear at the top of the screen indicating the participant was successfully added.

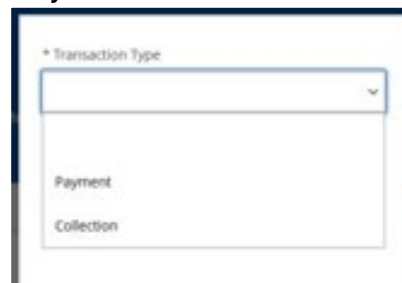


creating an ACH batch.

- Under the ACH tab, click the Batches tab.



- Click **Add Template**.
- After clicking *Add Template*, a new transaction type popup module will appear. In this module you will first be prompted to choose a transaction type: *Payment* or *Collection*.



- After choosing *Payment* or *Collection*, the SEC code choices will dynamically populate based the transaction type selection.
- Once an SEC code is selected, users will be navigated to *Template Details* module where batch details can be filled in as desired
 - Select the applicable option below.
 - PPD Credit: used for sending a payment to a Person
 - PPD Debit: used for pulling funds from a Person.

- CCD Credit: used for sending funds to a business participant.
 - CCD Debit: used for pulling funds from a business participant.
- **Template Name:** Any name to describe the reason for payment (example: Payroll).
 - **Company Discretionary Data:** This is seen by the person/business that the ACH is sent to. Can include invoice numbers, payroll dates, etc.
 - **Company Entry Description:** Additional description for reason of payment. Usually the same as the batch name.
 - **Company:** Select the name of the business from the drop down. If you have more than one business name that you initiate ACH with, select the desired business name.
 - **Offset Account:** Account number that the ACH will be funded with. *If you have more than one business name that you initiate ACH with, ensure that the account selected matches the Company name selected.

Template Details

SEC Code
PPD Credit - Consumer Credit

* Template Name
TEST

Company Discretionary Data
TEST

☐ Is Restricted

Deny Specific Users

* Company Entry Description
TEST

* Company
[dropdown menu]

☐ Offset Individually

ACH From

Nickname	Account Number	Account Type	Amount
There are no entries.			

Debit Amount \$0.00

* Offset Account
[dropdown menu]

Add Account

ACH To

☐ Use Participant Distributions

- Users will choose an account from the *Offset Account* drop down menu.
- Once the offset account is chosen, users will need to click *Add Account*. By clicking *Add Account* the chosen offset account will be added to the respective ACH section.

- As before, only one offset account can be added. After the account is added the dropdown will disappear. If the user wants to change the account, they would need to delete the existing selection by clicking on the *trashcan* icon and follow the steps above.
- Users will click the Add Participant actionable link on the respective ACH section.

ACH To

☐ Use Participant Distributions

Nickname %	Notify	Unique Identifier %	Account Number %
There are no entries.			

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

Add Participants

ACH To

☐ Use Participant Distributions

Nickname %	Notify	Unique Identifier %	Account Number %	Account Type %	Hold	Amount
Bank	Yes	1	Bank	Checking	<input type="checkbox"/>	\$

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

Add Participants

- After choosing the desired participant(s), users will be able to edit or remove using the icons located to the right of the module. Once all participants have been selected, click **Add Selected Participants**.
- Input the amount.
- Input the batch total in the offset account amount field
- Click **Save and Close** to complete the batch.

initiating an ACH batch.

- Click on the ACH tab, then batches.

bankprov.

Accounts Transfers Pay My Bills Positive Pay **ACH** Wires

Account Summary

Accounts

Small Business
x8504

Payroll Account
x8007

ACH Participants
Batches
ACH Activity
ACH Pass-Thru
File Import
Approval

- Check off the applicable batches, then click Initiate.

Name: [Redacted]

☒ Fund From: [Redacted] 10/05/2015 [Redacted]

Classic Business 12:45 PM [Redacted]

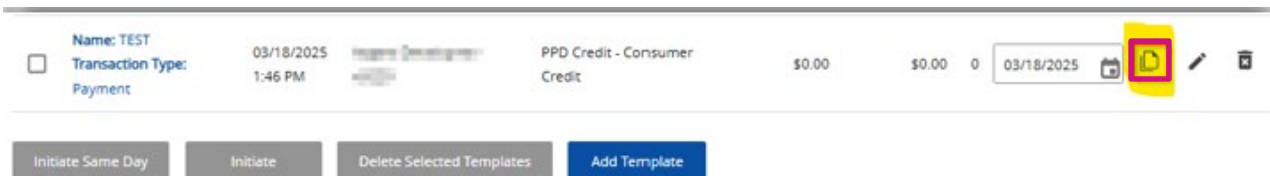
Checking

Initiate Delete Selected Templates Add Template

- If your organization has Single approval, the ACH batch has been initiated and will be processed shortly.
- If your organization has Dual-Approval entitlements in place, a secondary user with Approval authority will be required to log into their online profile and approve the ACH batch. Until this step is completed, the batch is considered pending and will **not** be sent. Once all necessary approvals are completed, the ACH batch is successfully initiated and will be processed shortly.

copy existing batch.

- A new copy functionality has been introduced. Users can now copy an existing batch template with the new copy icon presented on the right of the module.

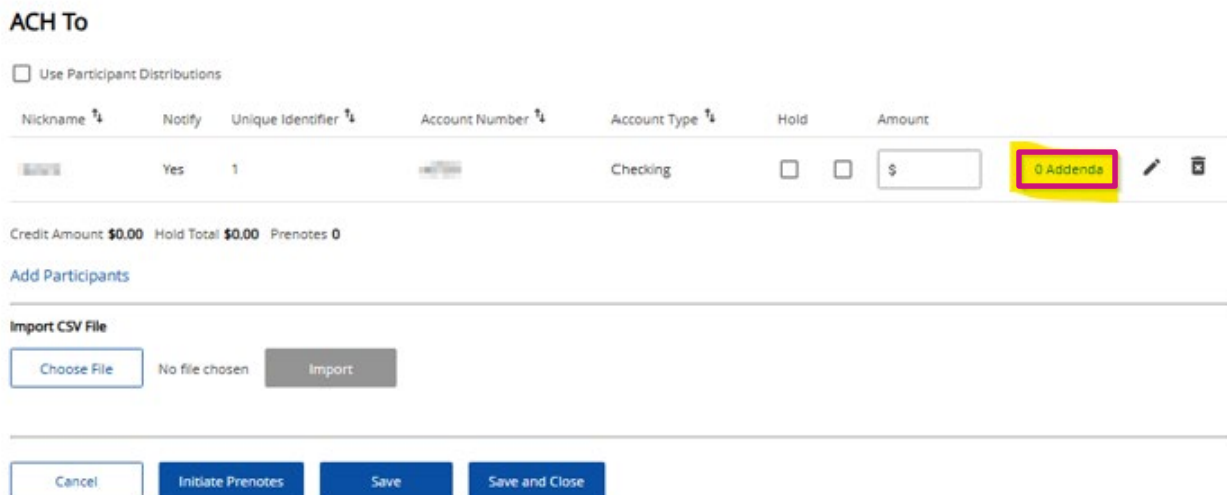


The screenshot shows a table of ACH batch templates. The first row is highlighted. The columns include: Name (TEST), Transaction Type (Payment), Date (03/18/2025 1:46 PM), Amount (\$0.00), and a date field (03/18/2025). A yellow box highlights a copy icon (two overlapping sheets) on the right side of the row. Below the table are buttons: Initiate Same Day, Initiate, Delete Selected Templates, and Add Template.

- After clicking the copy icon, the *Template Details* module will be presented with prefilled information from the existing batch that is being copied. The information will be the same as the existing batch *excluding* the template name.

add addenda.

- To add an addenda, click on the actionable link to the right of the amount in the ACH To section.



The screenshot shows the 'ACH To' section. It includes a checkbox for 'Use Participant Distributions'. Below is a table with columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, Hold, and Amount. The first row has values: [redacted], Yes, 1, [redacted], Checking, and an empty amount field. A yellow box highlights a link that says '0 Addenda' on the right side of the row. Below the table, there is a summary: Credit Amount \$0.00, Hold Total \$0.00, Prenotes 0. There is a section for 'Add Participants' with an 'Import CSV File' button and a 'Choose File' button. At the bottom are buttons: Cancel, Initiate Prenotes, Save, and Save and Close.

- Type in the desired addenda and click Apply for the information to be saved.

The screenshot shows a blue header bar with the word "Addenda". Below it, there is a text input field containing the word "Test". At the bottom of the form are two buttons: "Cancel" and "Apply".

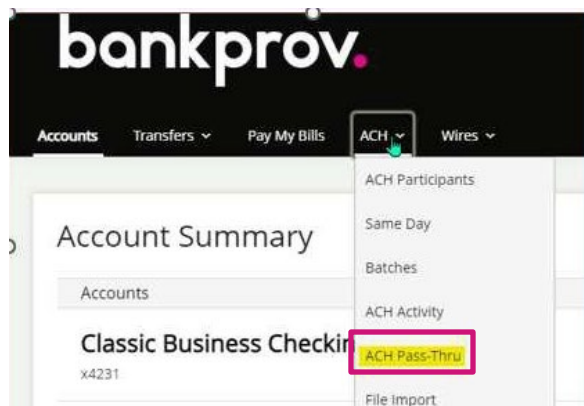
ACH activity (Pending & ACH History Modules).

- To view details of a pending ACH batch navigate to the ACH Activity module and click on the magnifying glass.

The screenshot shows the "Pending" section of the ACH module. It includes a checkbox for "Show Search Options". Below this is a table with columns: Ref #, Batch, Company, Credit Amount, Debit Amount, Status, Balance Check Status, Same Day, and Effective Date. A single row is visible with a warning icon in the Ref # column. The batch details are expanded, showing: Name: [redacted], SEC Code: PPD Credit - Consumer Credit, Transaction Type: None (Part of recurring series), Credit Amount: \$2.00, Debit Amount: \$2.00, Status: Processing, and Balance Check Status: Not Applied. A magnifying glass icon is highlighted in the bottom right corner of the table area.

using ACH Pass-Thru.

- Once logged into your online profile, navigate to an ACH Tab, click on drop down and choose ACH Pass-thru



- You must have a NACHA format file saved in one of your computer folders. Select the necessary file and click upload.

- You will receive a notification (See highlighted) with the status of the file.

enhanced validation for Pass-Thru files.

Pass Thru files are now subject to stricter validation in accordance with the NACHA file format standards. This functionality improves processing accuracy and security but may result in errors for files that previously passed validation.

The end-users who utilize the Pass Thru upload feature should be aware that formats which were previously accepted may now encounter errors using the Pass Thru upload. When an issue occurs, detailed error messages will be displayed to help you identify and resolve the problem quickly.

common validation errors.

Here are some frequently encountered issues:

- Leading Zeros in Offset Account Number/Location: Positions 13–29 in the final Record 6 entry

Error Message:

"None of the offset account details for Batch #xxxxx are associated with the business."

"Batch #xxxxx contains one or more invalid offset account details."

Resolution: Ensure the offset account number does not include leading zeros and the bank account in the NACHA file exactly matches an account the user is entitled for the applicable ACH TO / FROM

- Missing Offset Account Number for Credit/Debit-Only Files/*Applies To:* Files with Service Class Codes 220 (Credits Only) or 225 (Debits Only)/*Location:* Positions 13–29 in the final Record 6 entry

Error Message:

"Please review details on your ACH Batch Activity - Batch #0000001 (CCD): The batch was REJECTED because CCD batches must be balanced."

Resolution: Include a valid offset account number to ensure the batch is balanced.

Pass-Thru Upload / Approval

Please review details on your ACH Batch Activity

- None of the offset account details for Batch #0000001 are associated with the business.
- * No file was uploaded.

☒ Update Past Effective Dates

Typically, files that contain an effective date in the past cannot be uploaded. [If you click this checkbox](#), we will let you change any past effective date(s) to valid effective date(s).

☐ Do Not Process Batches with Invalid Dates

"Invalid" effective dates are non-business days, holidays, or past dates. [If you click this checkbox](#), any batch in your file that has an invalid date will not be processed. Instead, we'll only process the batches with valid dates.

Pass-Thru Upload / Approval

- * Processing file "Eastern Connect (1).txt"...
- * The file will be uploaded as "P_Eastern Connect (1).txt".

Please review details on your ACH Batch Activity - Batch #0000001 (CCD): The batch was REJECTED because CCD batches must be balanced.

- * No file was uploaded.