

Important Reminders:

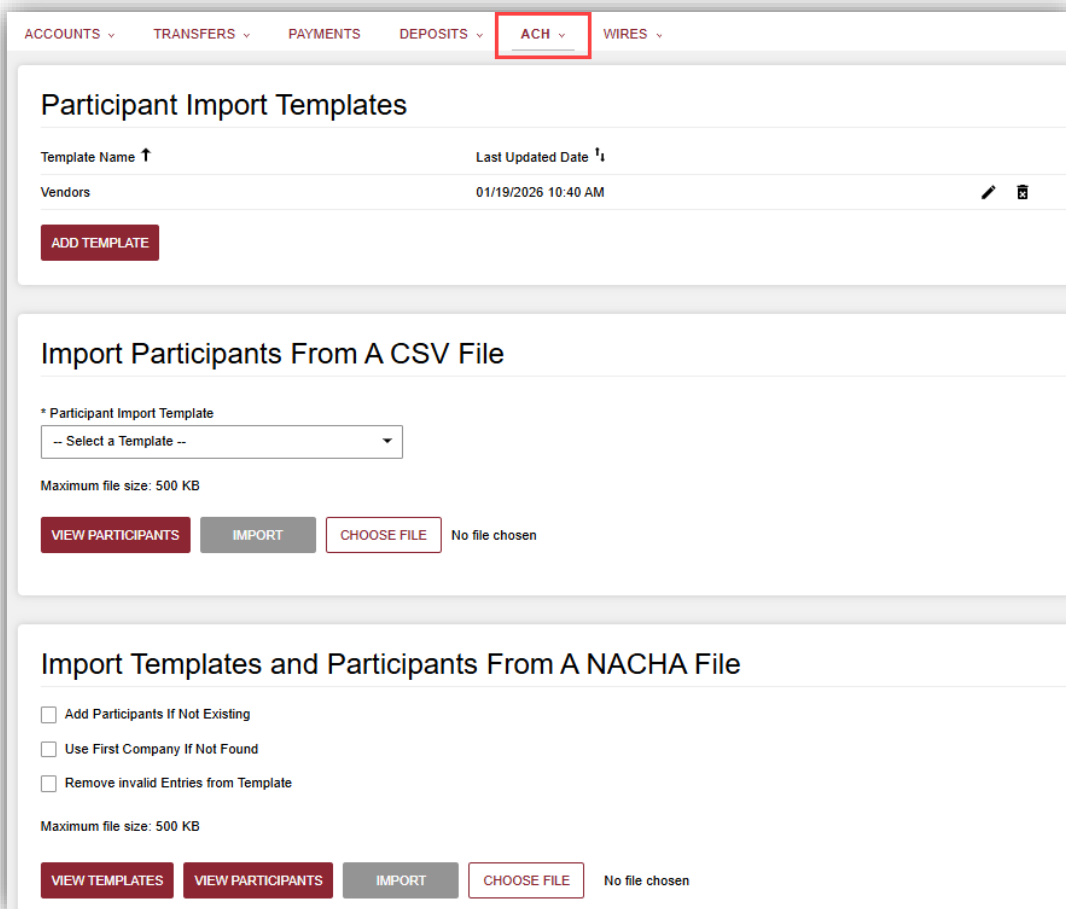
****Same Day ACH Cutoff Time: 9:30am Next Day ACH Cutoff Time: 4:00pm****

Hover over question marks  to view descriptions of each field for additional guidance.

Importing Files

1. Accessing ACH Templates

- Login to Digital Banking.
- Select the “ACH” tab.
- Select “Import File” from the menu.
- Select “Participants and NACHA” from the side menu.

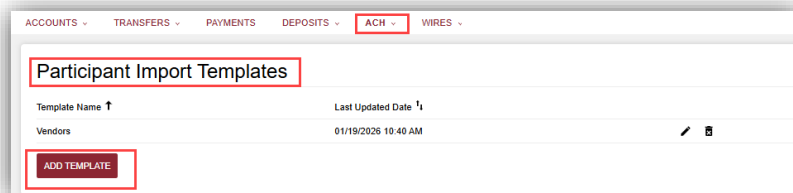


The screenshot shows the ACH Import interface. At the top, there is a navigation bar with tabs: ACCOUNTS, TRANSFERS, PAYMENTS, DEPOSITS, ACH (selected), and WIRES. Below the navigation bar, the main content area is divided into three sections:

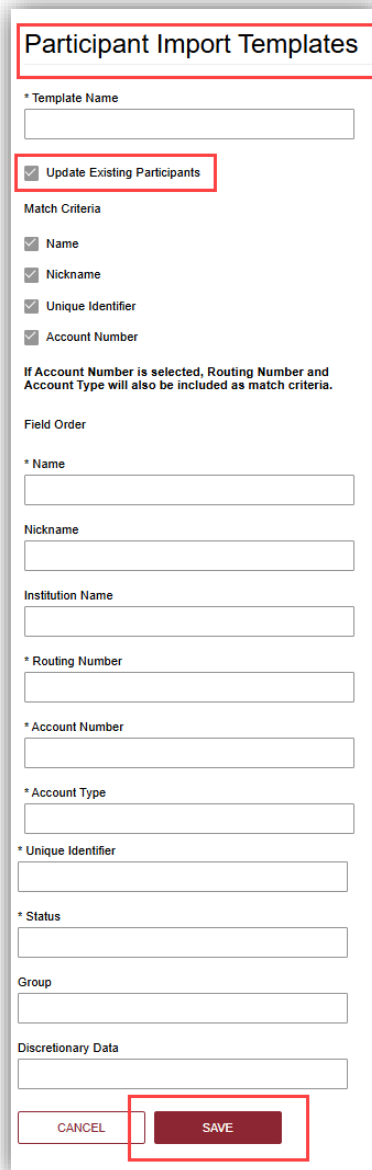
- Participant Import Templates:** This section displays a table with columns for Template Name and Last Updated Date. The table contains one entry: Vendors, last updated on 01/19/2026 at 10:40 AM. There is an 'ADD TEMPLATE' button below the table.
- Import Participants From A CSV File:** This section includes a dropdown menu for selecting a template (currently showing '-- Select a Template --'). Below the dropdown, it states 'Maximum file size: 500 KB'. There are three buttons: 'VIEW PARTICIPANTS' (red), 'IMPORT' (grey), and 'CHOOSE FILE' (red). To the right of the 'CHOOSE FILE' button, it says 'No file chosen'.
- Import Templates and Participants From A NACHA File:** This section includes three checkboxes: 'Add Participants If Not Existing', 'Use First Company If Not Found', and 'Remove invalid Entries from Template'. Below the checkboxes, it states 'Maximum file size: 500 KB'. There are four buttons: 'VIEW TEMPLATES' (red), 'VIEW PARTICIPANTS' (red), 'IMPORT' (grey), and 'CHOOSE FILE' (red). To the right of the 'CHOOSE FILE' button, it says 'No file chosen'.

2. Participant Import Templates

- a. Select the “Add Template” button.

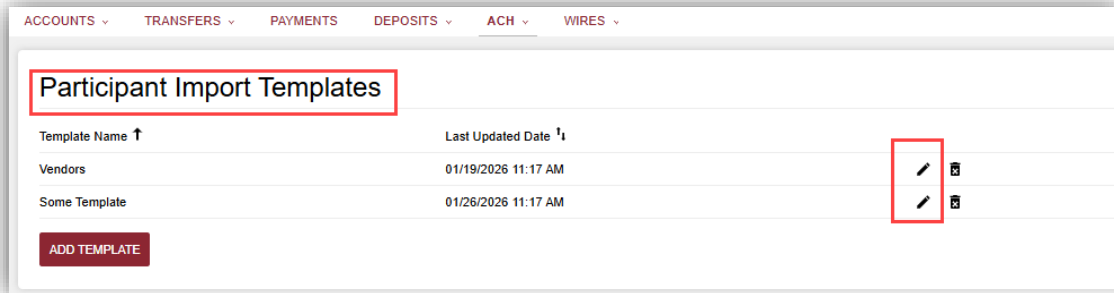


- b. Enter a name in the “Template Name” field.
- c. Uncheck the “Update Existing Participants” checkbox if you do not want existing participants updated.
- d. Complete each field in the order the data in the comma delimited CSV file is organized.
 - i. Name
 - ii. Nickname
 - iii. Institution Name
 - iv. Routing Number
 - v. Account Number
 - vi. Account Type
 - vii. Unique Identifier
 - viii. Status
 - ix. Group
 - x. Discretionary Data
- e. Select the “Save” button.



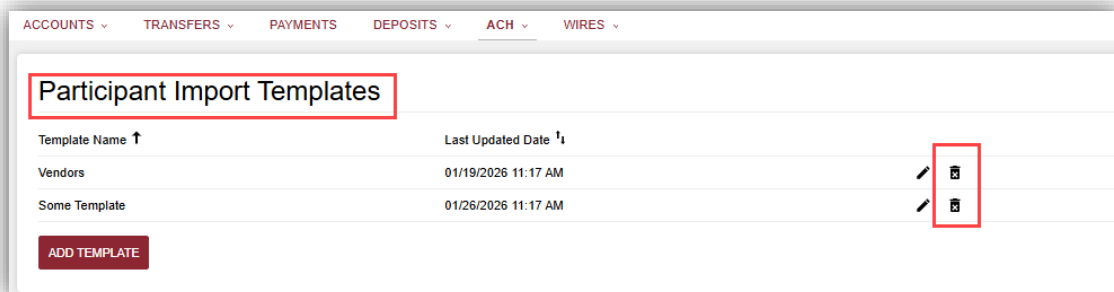
3. Edit Participant Import Templates

- Select the “Edit” (pencil) icon for the desired template.
- Edit fields, as necessary.
- Select the “Save” button.



4. Delete Participant Import Templates

- Select the “Delete” (trashcan) icon for the desired template.
- Select “OK” on the delete confirmation.



Import Participants from A CSV File

1. Import Participants

- Select the template to import from the “Participant Import Template” dropdown.
- Select the “Choose File” button.
- Upload the file.
- Select the “Import” button.
- Select the “View Participants” button to see the participants updated on the “ACH Participants” view.

ACCOUNTS ▾ TRANSFERS ▾ PAYMENTS DEPOSITS ▾ **ACH ▾** WIRES ▾

Import Participants From A CSV File

* Participant Import Template
-- Select a Template -- a

Maximum file size: 500 KB

d **VIEW PARTICIPANTS** c **IMPORT** **CHOOSE FILE** b e chosen

ACH Participants

Group

CLEAR **FILTER**

☐	Nickname ↑	Unique Identifier ↑	Created ↑	Group ↑	Account Number	Routing Number ↑	Account Type ↑	Status ↑		
☐	Sample Company	123456	01/26/2025 8:00 AM	Suppliers	x3456	123456789	Checking	Active		
☐	Al Gore	23434	12/27/2025 8:30 AM	Employee	x2545	102089929	Checking	Active		
☐	George Clinton	9456782	12/12/2025 8:00 AM	Employee	x6789	357159852	Checking	Hold		

DELETE SELECTED PARTICIPANTS **ADD PARTICIPANTS**

2. Edit ACH Participants

- Select the “Edit” (pencil) icon for the desired participant.
- Edit fields, as necessary.
- Select the “Save” button.

ACH Participants

Group

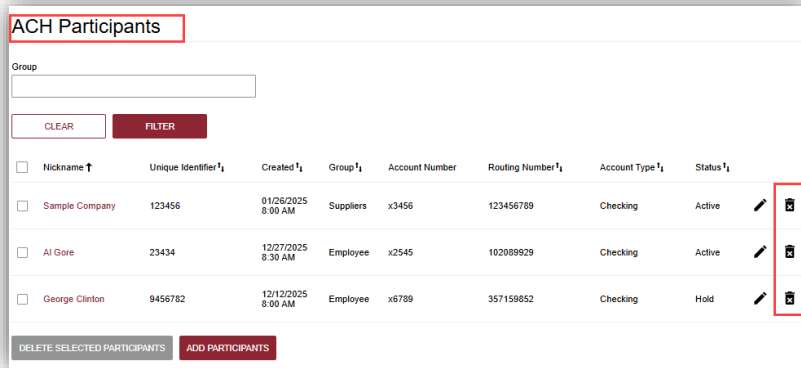
CLEAR **FILTER**

☐	Nickname ↑	Unique Identifier ↑	Created ↑	Group ↑	Account Number	Routing Number ↑	Account Type ↑	Status ↑		
☐	Sample Company	123456	01/26/2025 8:00 AM	Suppliers	x3456	123456789	Checking	Active		
☐	Al Gore	23434	12/27/2025 8:30 AM	Employee	x2545	102089929	Checking	Active		
☐	George Clinton	9456782	12/12/2025 8:00 AM	Employee	x6789	357159852	Checking	Hold		

DELETE SELECTED PARTICIPANTS **ADD PARTICIPANTS**

3. Delete ACH Participants

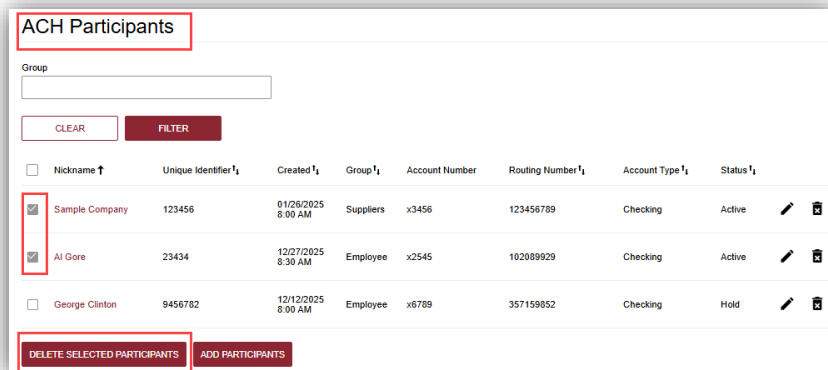
- Select the “Delete” (trashcan) icon for the desired participant.
- Select “OK” on the delete confirmation.



The screenshot shows the 'ACH Participants' interface. At the top, there is a 'Group' search bar with 'CLEAR' and 'FILTER' buttons. Below this is a table with columns: Nickname, Unique Identifier, Created, Group, Account Number, Routing Number, Account Type, and Status. Three participants are listed: 'Sample Company', 'Al Gore', and 'George Clinton'. Each row has a checkbox on the left and a trashcan icon on the right. The trashcan icon for 'George Clinton' is highlighted with a red box. At the bottom, there are buttons for 'DELETE SELECTED PARTICIPANTS' and 'ADD PARTICIPANTS'.

4. Delete Multiple ACH Participants Simultaneously

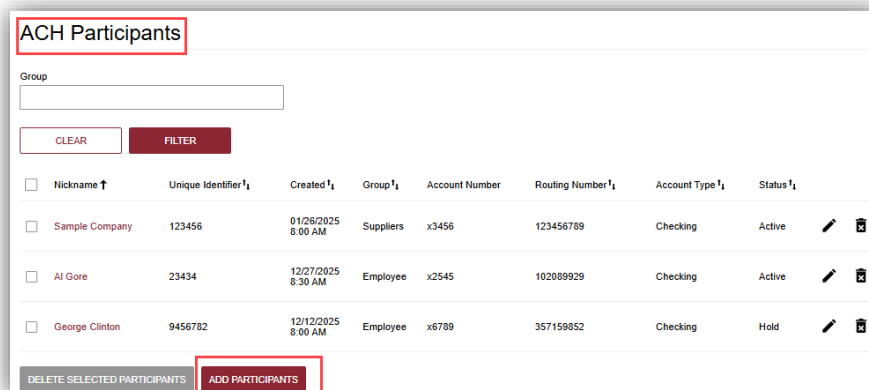
- Select the “Checkbox” for each participant.
- Select the “Delete Selected Participants” button.
- Select “OK” on the delete confirmation.



The screenshot shows the 'ACH Participants' interface with the same table as before. In this view, the checkboxes for 'Sample Company' and 'Al Gore' are selected (checked). The 'DELETE SELECTED PARTICIPANTS' button at the bottom is highlighted with a red box.

5. Add Participants

- Select the “Add Participant” button.
- Complete the required fields on the “Participant Details” view.
- Select the “Save” button.



The screenshot shows the 'ACH Participants' interface. The 'ADD PARTICIPANTS' button at the bottom is highlighted with a red box.

Import Templates and Participants from a NACHA File

****NEW**** - Valid file type extensions that can be uploaded: .csv, .txt, .dat, .ach.

1. Import Templates and Participants

- Select the “Add Participants if Not Existing” checkbox to add participants that are not included on the file being imported.
- Select the “Add Participants with Hold Status” checkbox if you want to include participants in a hold status, if applicable.
- Select the “Use First Company If Not Found” checkbox to pick up the first company found on an account.
- Select “Remove Invalid Entries from Template” to delete invalid entries from the import.
- Select the “Choose File” button.
- Upload the file.
- Select the “Import” 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

2. Import Templates and Participants from a NACHA File Action Buttons

- View Templates – allows visibility to all the ACH templates.

Import Templates and Participants From A NACHA File

- ☐ Add Participants If Not Existing
- ☐ Use First Company If Not Found
- ☐ Remove invalid Entries from Template

Import Log

```
* Processing file
"Payroll_NACHA.csv"...
* 5 participant(s) were
added.
* No participants were
updated.
* One or more files were
imported successfully.
```

Maximum file size: 500 KB

VIEW TEMPLATES

VIEW PARTICIPANTS

IMPORT

CHOOSE FILE

No file chosen

ACCOUNTS ▾ TRANSFERS ▾ PAYMENTS DEPOSITS ▾ **ACH ▾** WIRES ▾

ACH Templates

☐ Show Search Options

☐ Template ↑ Created ↑ Company SEC Code ↑ Credit Amount ↑ Debit Amount ↑ # ↑ Effective Date

☐	Name: Payroll_3 Transaction Type: Payment	01/24/2026	Presidents Inc.	PPD Credit - Consumer Credit	\$200.00	\$2,672.54	1	01/27/2026 Schedule This Batch			
☐	Name: Payroll_4 Transaction Type: Payment	01/25/2026	Presidents Inc.	PPD Credit - Consumer Credit	\$0.00	\$2,357.58	1	01/27/2026 Schedule This Batch			
☐	Name: Sales07 Transaction Type: Payment	01/21/2026	Presidents Inc.	CCD Credit - Non-Consumer Credit	\$3,467.11	\$3,467.11	1	01/27/2026 Schedule This Batch			
☐	Name: Service_3 Transaction Type: Collection	01/23/2026	Presidents Inc.	CCD Credit - Non-Consumer Credit	\$1,703.49	\$0.00	1	01/27/2026 Schedule This Batch			
☐	Name: Supplies Transaction Type: Collection	01/22/2026	Presidents Inc.	PPD Credit - Consumer Credit	\$0.00	\$238.17	1	01/27/2026 Schedule This Batch			

INITIATE SAME DATE

INITIATE

DELETE SELECTED TEMPLATES

ADD TEMPLATE

b. View Participants - allows visibility to all the ACH participants.

Import Templates and Participants From A NACHA File

☐ Add Participants If Not Existing
☐ Use First Company If Not Found
☐ Remove invalid Entries from Template

Maximum file size: 500 KB

VIEW TEMPLATES
 VIEW PARTICIPANTS
 IMPORT
 CHOOSE FILE
 Payroll_NACHA.csv

ACH Participants

Group

☐	Nickname ↑	Unique Identifier ↑	Created ↑	Group ↑	Account Number	Routing Number ↑	Account Type ↑	Status ↑		
☐	Sample Company	123456	01/26/2025 8:00 AM	Suppliers	x3456	123456789	Checking	Active		
☐	Al Gore	23434	12/27/2025 8:30 AM	Employee	x2545	102089929	Checking	Active		
☐	George Clinton	9456782	12/12/2025 8:00 AM	Employee	x6789	357159852	Checking	Hold		

Import a non-NACHA file

****Valid file type extensions: .csv, .txt.**

1. Accessing ACH Import Non-NACHA

- Select the “ACH” tab.
- Select “Import File” from the menu.
- Select “Non-NACHA” from the side dropdown menu.

2. Non-NACHA File Import

- Select the company from the “Company” dropdown list.
- Select a template from the “Choose Template” dropdown.
 - NOTE:** New Template is the default.
- Select the transaction type from the “Transaction Type” dropdown list.
- Select the “Choose File” button.
- Upload the file.
- Select the “Continue” button to import the file.

3. Import File – New Template Page

- Enter a template name in the “Template Name” field.

ACH Import

- b. Select “Yes” or “No” in the “Do you want to input decimals into the amount?” field.
- c. 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.
- d. 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”.
- e. Select “Delimited” or “Fixed Width” in the “File Format” section to identify the file format being uploaded.
- f. The “File Preview” section displays the content from the uploaded file.
- g. The “Map Columns” section allows the user to select the template column order.
 - a. Required fields
 - 1. Name
 - 2. Amount
 - 3. Account Number
 - 4. Routing Transaction.
- h. Select the “Use Custom Transaction Code” checkbox if the file uploaded has a transaction code.
- i. Select the “Map Columns” (i.e., Column 1 select Name, etc.).
- j. Exclude all columns that will not be used.
- k. “Mapping Preview” provides an overview of the template columns.
- l. Select the “Add” hyperlink in the “Apply Additional Values” section to add a transaction code, If applicable.
- m. Select the type from the “Type” dropdown list.
- n. Select the value from the “Value” dropdown list.
- o. Select “Continue”.
- p. Select the “Import” button.

Import File - New Template

Company
Presidents Inc. - x1234

Template Name a

Transaction Type
PPD Credit - Consumer Credit

Input Decimals into Amount b

No

Number of Rows to Exclude c

Header (Optional) d Footer (Optional) e

Text Qualifier f

None

File Format g

☒ Delimited ☐ Fixed Width

☒ Comma ☐ Tab ☐ Semicolon ☐ Space ☐ Other

File Preview

Showing rows from beginning and end of file

```
Ben Franklin,321175261,123456789,1,42
Thomas Jefferson,321175261,654321987,1,42
John Adams,321175261,987654321,1,42
```

Map Columns h

☐ Use Custom Transaction Code

Column 1 i Column 2 Column 3 Column 4

(Exclude Column) (Exclude Column) (Exclude Column) (Exclude Column)

Column 5

(Exclude Column)

Mapping Preview j

Preview showing all rows (3).

(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)
Ben Franklin	x5261	123456789	1	42
Thomas Jefferson	x5261	654321987	1	42
John Adams	x5261	987654321	1	42

Apply Additional Values k

+ Add

Type	Value	Delete
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CANCEL CONTINUE l

Import File - SamplePPD.csv

Company
Presidents Inc. - x1234

Template Name
SamplePPD

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

Account Number
Data contained in file

Routing Transit
Data contained in file

Amount
Data contained in file

Transaction Code
Data contained in file

BACK

IMPORT

CANCEL

The Import has been completed, the Template Details screen will appear, make additional changes, if applicable, otherwise the Template is ready for use (see also ACH – Template Instructions).