Frequently Asked Questions (FAQ)

CASH MANAGEMENT BASICS

LOGIN:

I am unable to login to the new Digital Banking – Cash Management.
Confirm you are accessing the url on bankbac.com and enter your username and password. Do not use existing bookmarks or favorites. If you have questions regarding Tokens, see "TOKENS".

TOKENS:

I should have a Token (DigiPass), and the system did not prompt me to activate.
Contact Customer Service to initiate process.

I am unable to get my Token to activate.
Confirm you have the correct instructions and are using both your desktop and mobile device. If you continue to have issues, contact Customer Service.

MANAGE USERS:

I should be able to manage users and cannot locate Users under the Settings area.
Contact your System Administrator to confirm the Entitlement of "Manage Users" has been set up under your profile. If the Manage Users is selected and you are still unable to view users, contact Customer Service.

SERVICES:

I am unable to view the same services I had access to before the conversion.
Contact your System Administrator to confirm the Entitlements for your approved services have been set up under your profile. If the Entitlements are selected and you are still unable to view users, contact Customer Service.

ACCOUNTS:

I am unable to view accounts that I had access to before the conversion.
Contact your System Administrator to confirm the Accounts you have approved to view/access have been set up under your profile. If the Accounts are selected and you are still unable to view, contact Customer Service.

MERCHANT REMOTE DEPOSIT:

I am unable to access Merchant Source Capture option.
Did you recently update your username and password? If so, you will need to contact customer service, so we can update your username in the scanner system. Please let us know if you need to scan checks immediately.

ACH

ACH PAYEES (PARTICIPANTS):

Why am I seeing all my payees now under ACH Participants?
The new system has created a list of all your payees from your existing ACH Templates, and you may locate them under ACH Participants for future use. Please note, you may see duplicates if there were account number/payee variations.

I am unable to view any participants.
Your ACH Templates have migrated over, with the participants (payees) listed within. You may simply add any new ACH Participants for future use, and they will be retained within. You may also elect to import ACH Participants. See ACH – Import customer reference.

HISTORY:

I did not download my ACH history or templates.
If you need this information just for your records and do not need to use it to create an ACH, please contact Customer Service to place a request. Please allow 1 -2 business days to process. If you need this for immediate use, please let us know.

IMPORTING:

I need to import a file.
The new system has file extension requirements. Please ensure to use one of the following file extensions based on the file type and also see customer reference ACH – Imports.

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

I am unable to import.
The new system has file extension requirements. Please confirm you are using one of the following file extensions based on the file type and also see customer reference ACH – Imports.

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

If you continue to have issues and are unable to manually input the information temporarily and need to import to send a Same Day ACH or schedule an ACH today, please contact customer service and let them know.

ACH TEMPLATES:

I am unable to view my ACH templates.
Did you download your ACH history and templates? If yes, you will need to manually recreate or import the information again. See "ACH – Importing" question above.

If you did not download your ACH history and templates and need to create an ACH today, please contact customer service and let us know immediately.

If you would like to obtain a copy of your ACH history and templates just for your records and do not need to use it to create an ACH, please contact Customer Service to place a request. Please allow 1 -2 business days to process.

TAX TEMPLATES:

I had access to Tax Templates before conversion and now I am unable to locate.
Your Tax Templates have migrated over as a basic ACH Template. You can view them under ACH Templates dropdown. You will need reestablish your Tax Templates. Please contact customer service and if you need immediate assistance, please let us know.

BILL PAY

I am unable to access Bill Pay on my mobile device.
Bill Pay is only accessible from logging in through your desktop. It is not available in the BAC Digital Banking app.

WIRES

PAYEES:

I am unable to view any Wire Payee's.
Your Wire Payee's should have migrated over. If not, you may simply add any new payees (Domestic or International) for future use, and they will be retained within. See Wire – Business Wires Payee – Domestic or International customer references.

HISTORY:

I did not download my Wire history or templates.
If you need this information just for your records and do not need to use it to create a Wire, please contact Customer Service to place a request. Please allow 1 -2 business days to process. If you need this for immediate use, please let us know.

WIRE PROCESSING:

My Wire did not process.
View your account details to confirm if your account was debited. If not, please resubmit your wire or contact customer service.

FUTURE/RECURRING:

What do I need to do now that we have converted to the new system?
You will need to reestablish and future dated/recurring wires using the Wire Payees.

INCOMING:

I am unable to view my incoming wires.
You may locate your incoming wires by viewing the account being credited.