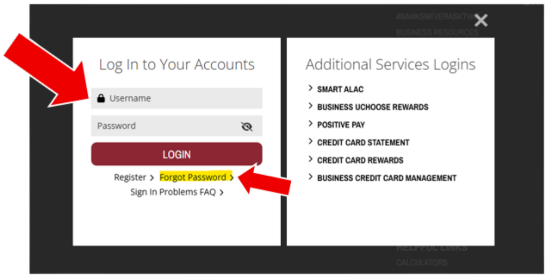
Digital Banking – Cash Management
"Day One" Checklist: ACH

Cash Management (General)

1. Locate login on bankbac.com

    a. **Reminder**: there is only one log in location for consumers *and* businesses.

    b. If you have a separate Personal username *and* a separate Business username, please use the appropriate username and password to login.

2. Activate Tokens (if applicable) – see **DigiPass – Download & Activation** instructions

3. Confirm Terms & Conditions appear, review, and accept.

4. Familiarize yourself with the new Desktop Cash Management interface

    a. Review checklists, FAQs, videos and demos at **www.bankbac.com/DigitalUpgrade**

5. Review Profile/Settings

    a. If you manage users, confirm you can view users – see **Managing Users** instructions

6. Using the **Accessing Account Summary & History** instructions

    a. Validate all accounts are viewable under Account Summary (default at login)

    b. Validate applicable services are accessible through the site's menu, such as Accounts, Transfers, Payments, Deposits, ACH, Wire, etc.

7. Mobile App

    a. If you do not already have the BAC Digital Banking app, use the link or QR code below to download and install the app on your device

    www.bankbac.com/BACDigitalBankingApp

    Reminder: there is only one app for Personal and Business accounts.

    b. If you have a separate Personal username *and* a separate Business username, please use the appropriate username and password to login.

    Note: The former BAC Business Banking app is now obsolete and can be removed from your device.

ACH

1. Confirm that your ACH payees now appear under “ACH Participants” dropdown – all existing payees from ACH files should have converted. – see **ACH - Participants** instructions

2. Confirm “ACH Templates” appear under ACH Templates dropdown. – see **ACH - Templates** instructions

   Reminder: ACH Templates will no longer require Bank approval; you can create and use them yourself.

3. Since both Scheduled and Recurring items did not carryover from the old system, use the backups that you downloaded prior to conversion to re-establish Scheduled and Recurring items. – see **ACH - Templates** instructions

4. If you utilize Tax Templates contact us at 1-877-226-5820 for assistance.

5. ACH History - If you did not download a backup of all ACH Origination Templates, History, Scheduled Items or Recurring Items, please contact us at 1-877-226-5820 to place a request.

*****NEW**: There are file type restrictions when importing NACHA and Non-NACHA Files.***

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