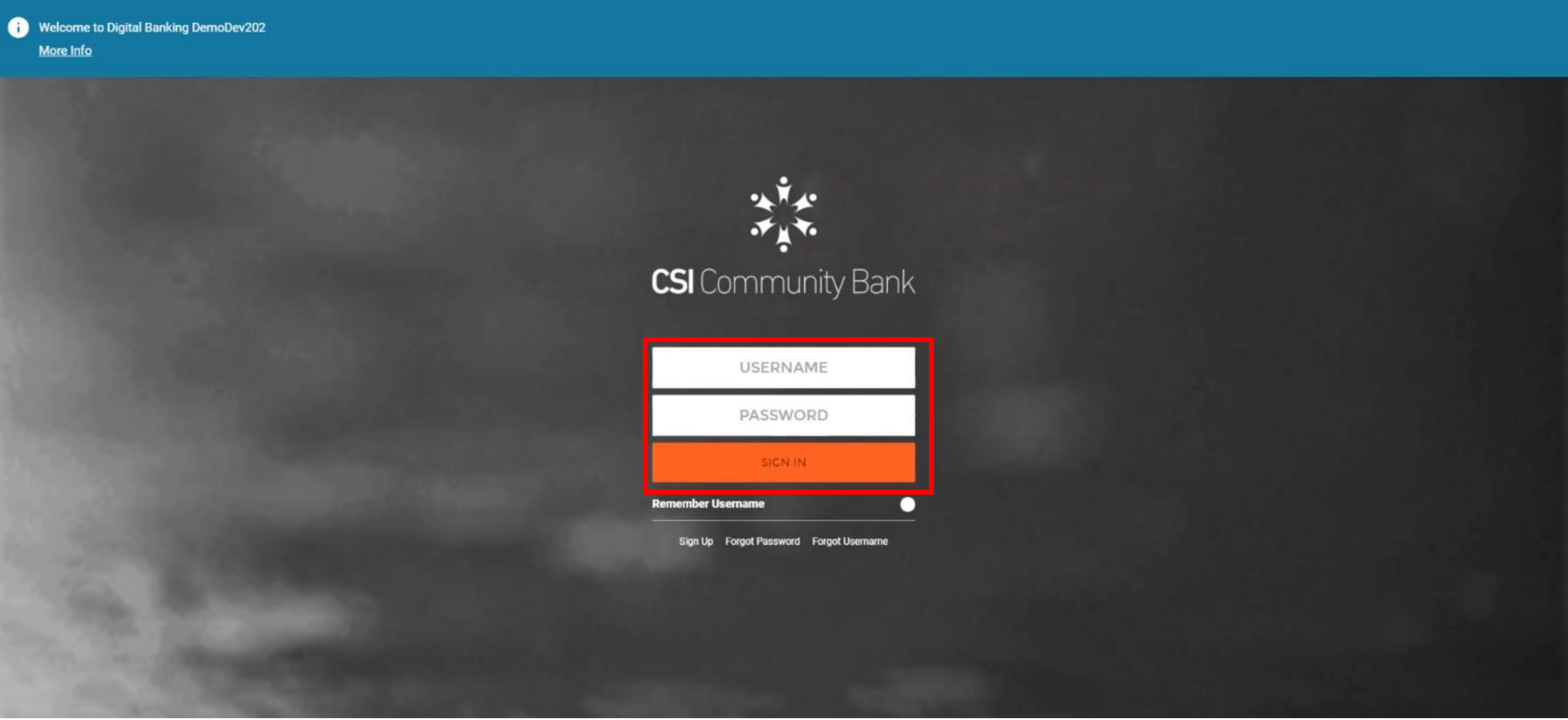
Digital Banking

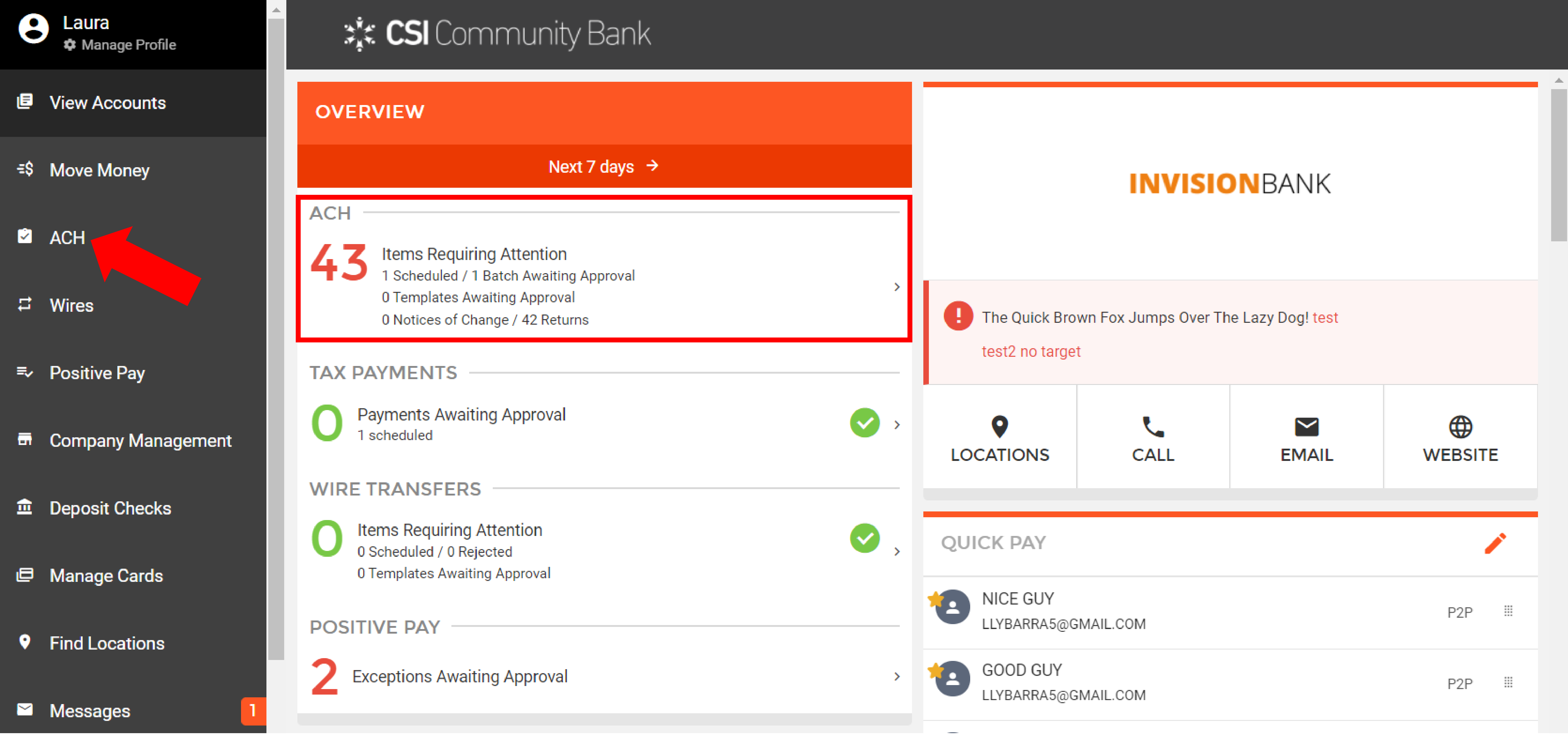
Uploading an ACH File

INTRODUCTION

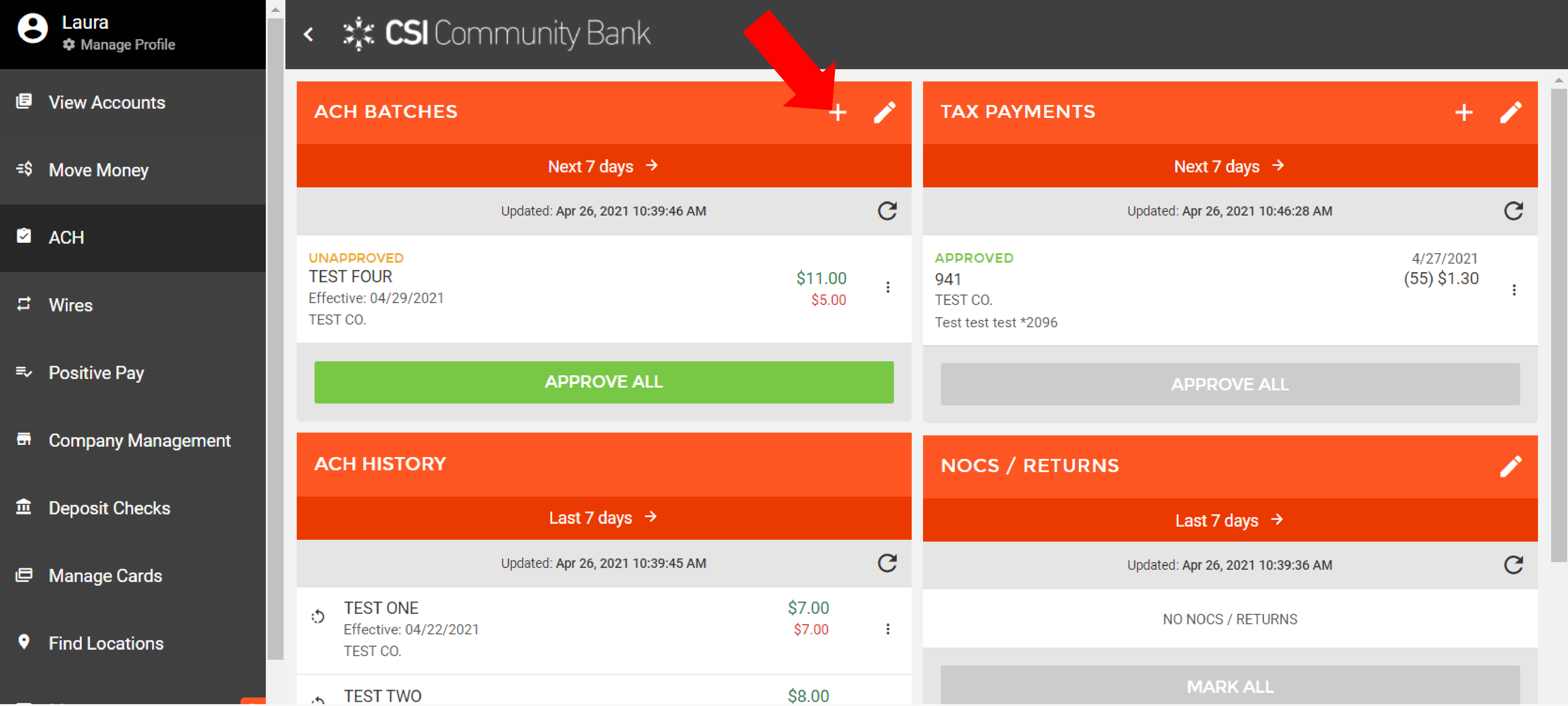
This course will cover how to upload an ACH file in Digital Banking.



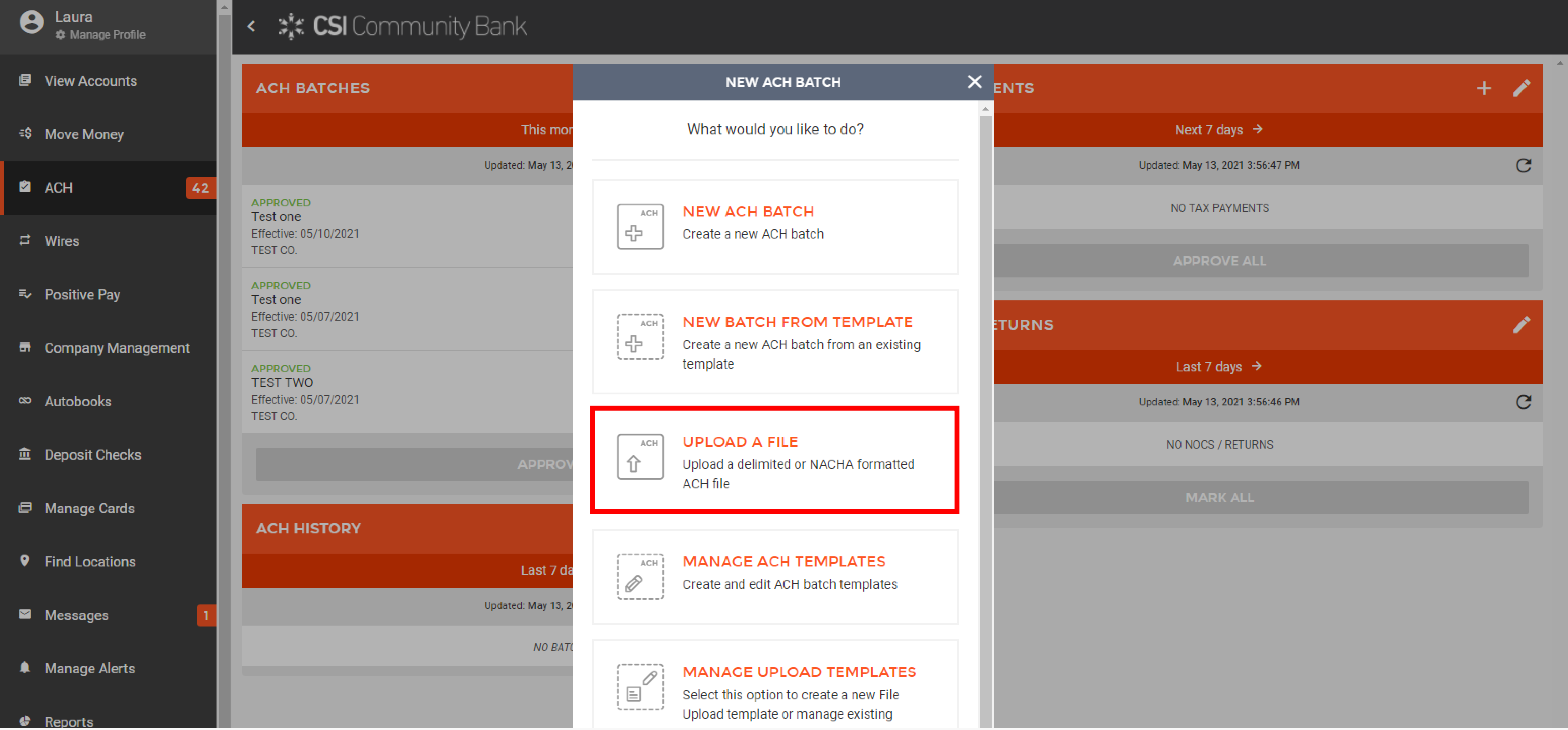
Begin by logging in to your Online Banking account.



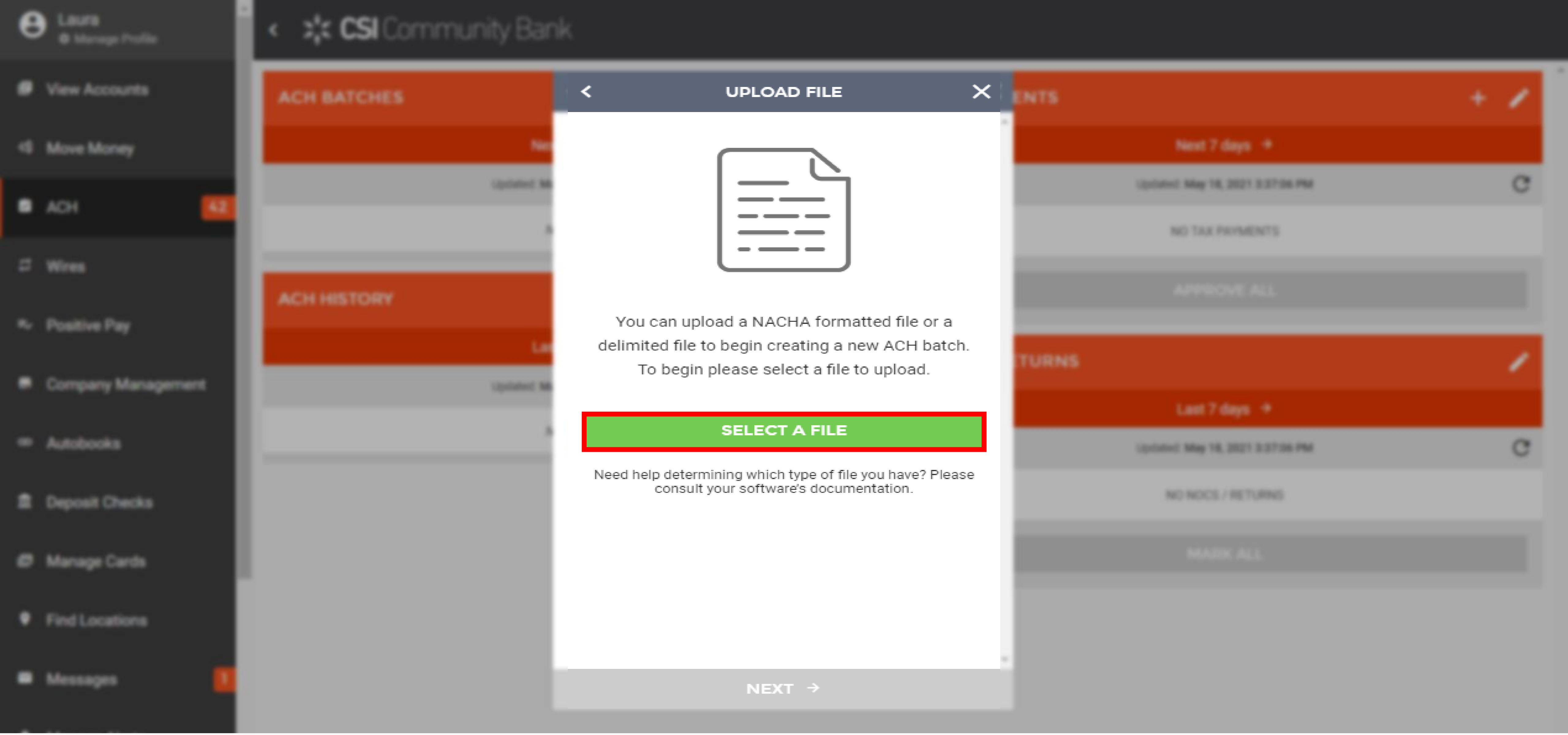
To begin uploading a new ACH file, you can either click ACH from the menu on the left or click the ACH batches section of the Overview on the landing page.



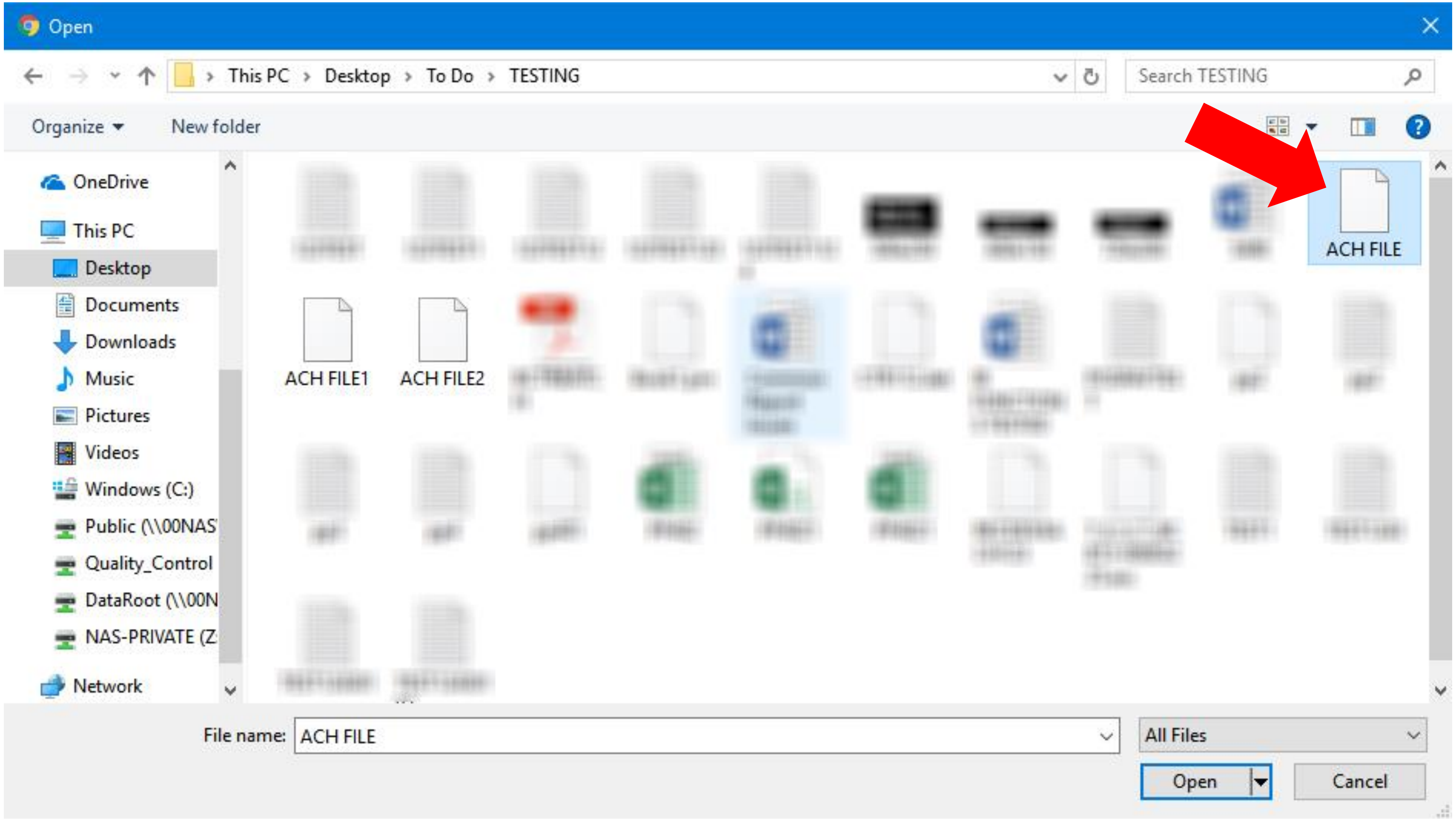
This will take you to a screen displaying all Scheduled ACH Batches, Tax Payments, and ACH History.
To start the ACH File Upload process, you will need to click the + button near the top of page.



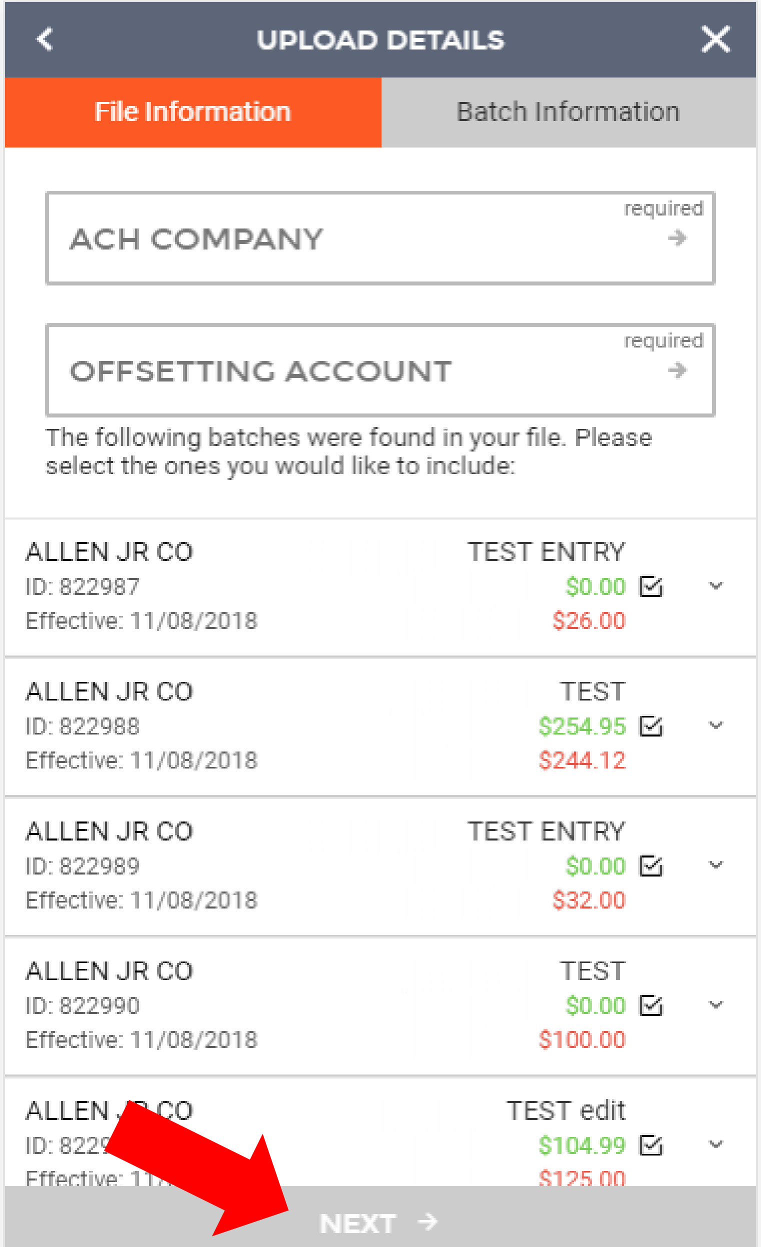
This will enable the ACH batch wizard, guiding you through various workflows including manually creating a new batch, using a previously created batch template, uploading an ACH file, or template management.
Click Upload a File to go through the ACH file upload wizard.



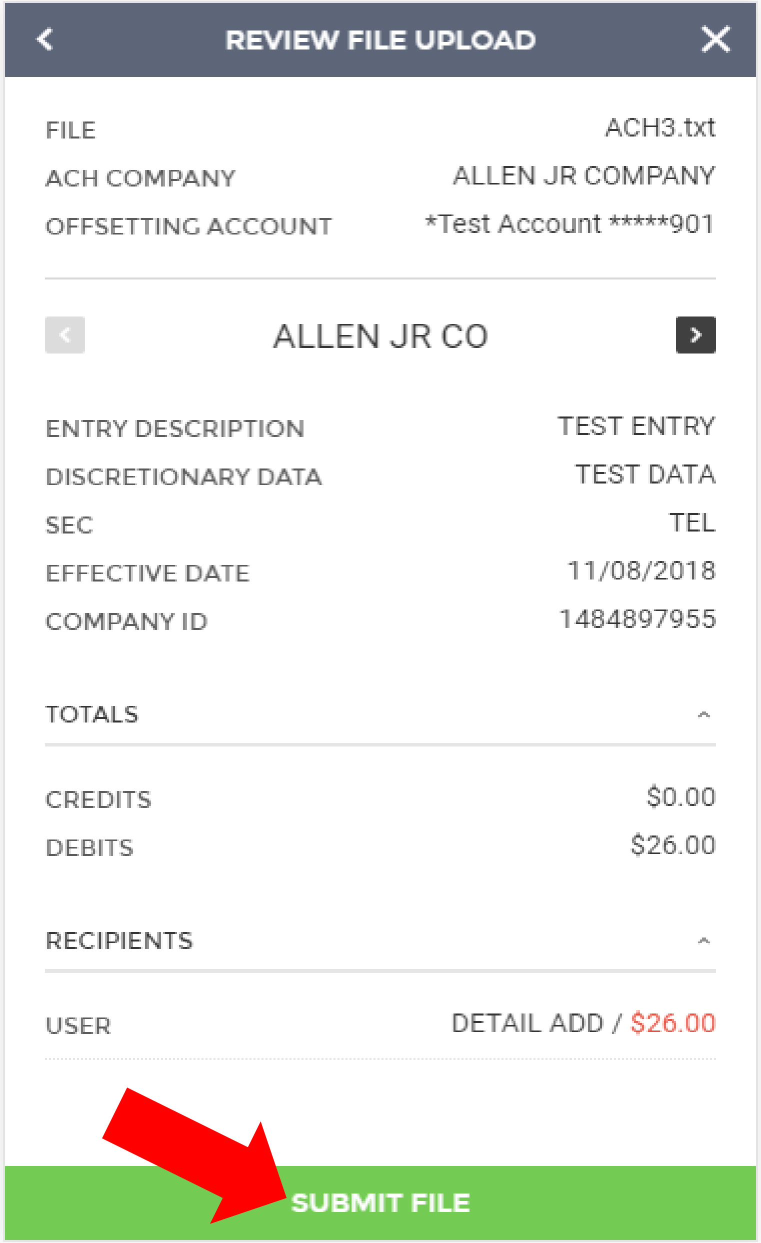
The first step is to select the ACH file you wish to upload.
The system will determine if you are uploading a NACHA formatted file, or a delimited file.



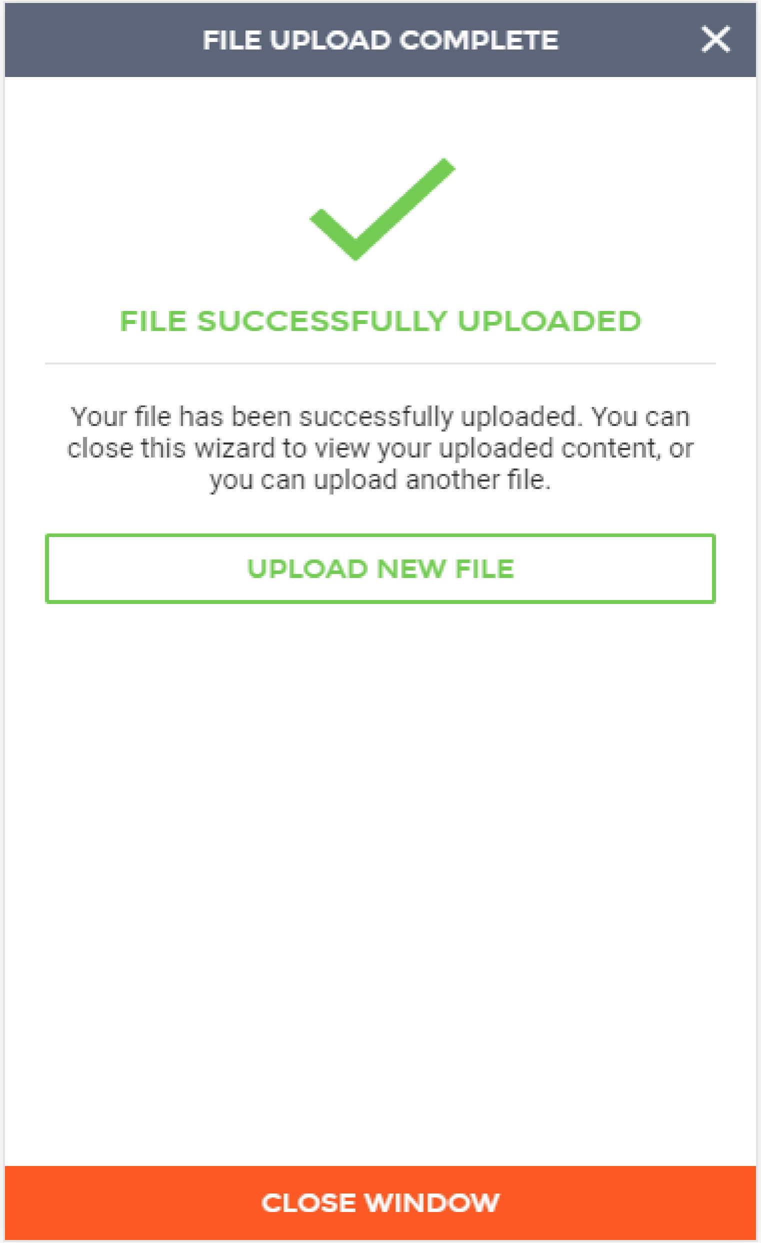
Browse to the saved file and double click to select it.



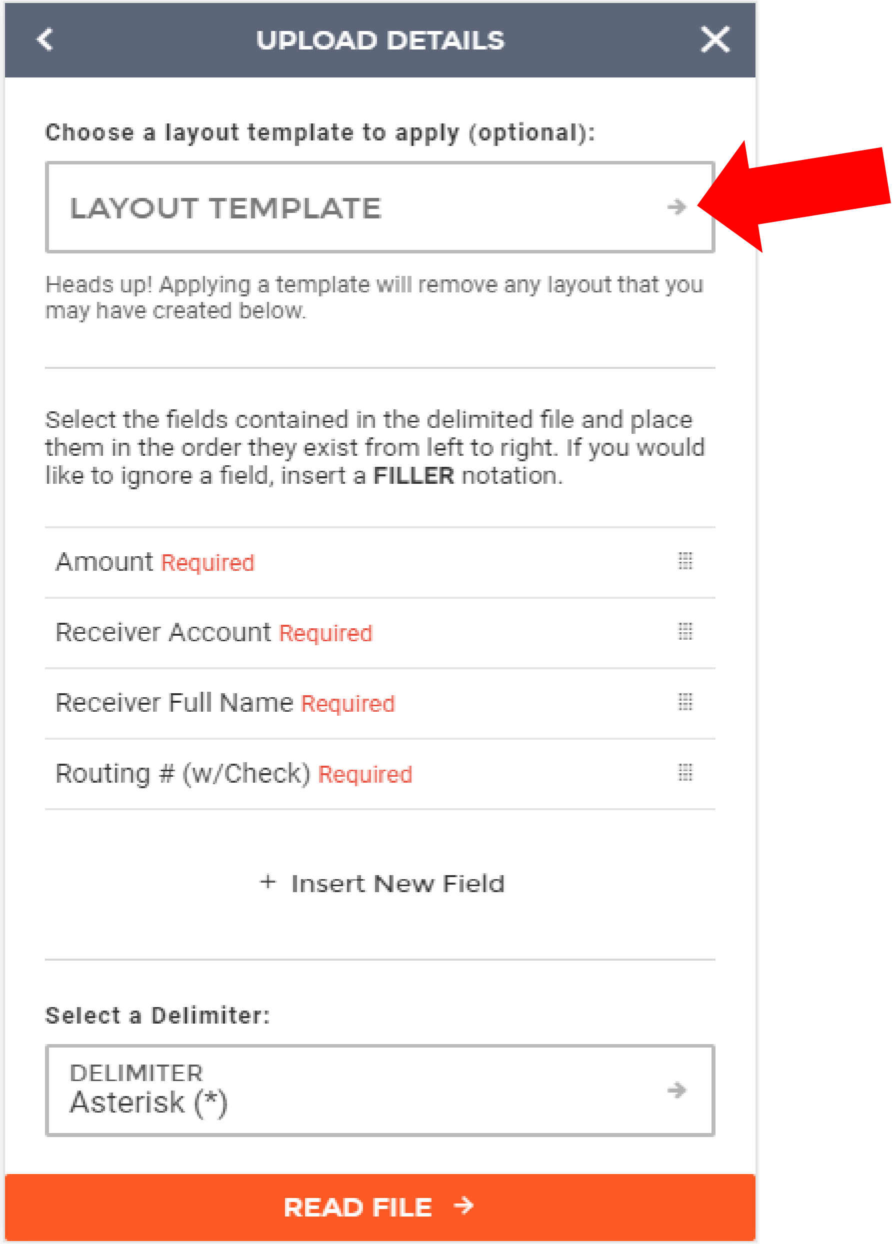
If uploading a NACHA formatted file, you will be taken to a review screen where you can select which batches to include in the upload.
Here you will also be required to select the Company and Offsetting Account to be used with this file.
Click Next when complete.



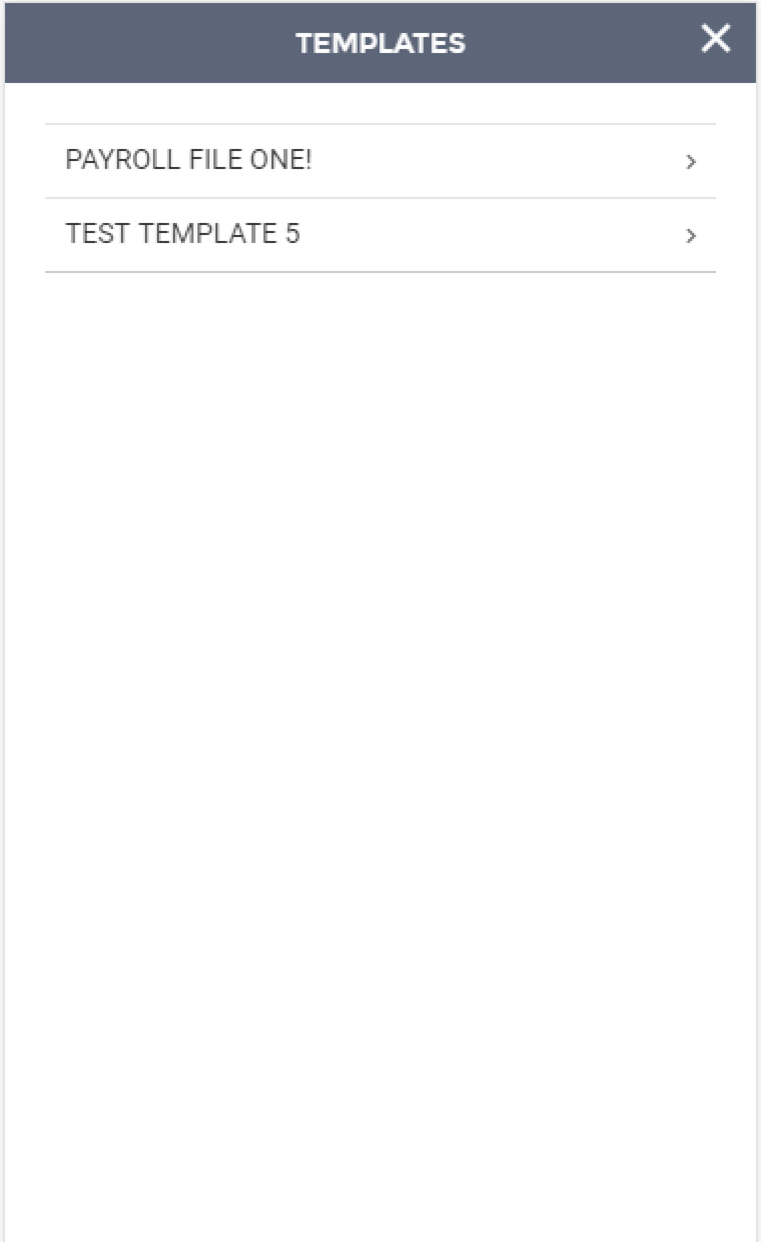
Review the file information and click Submit File.



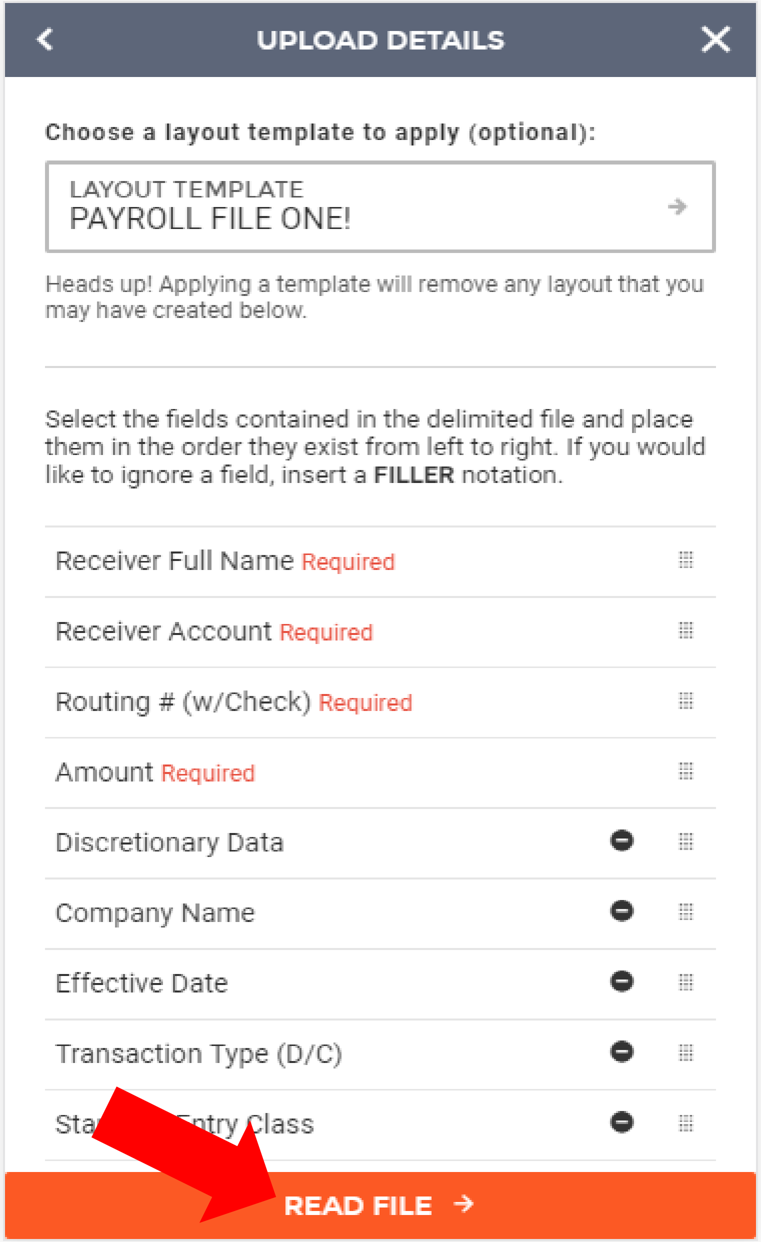
Once the process has been finalized, you will receive a confirmation message showing the file was successfully uploaded.



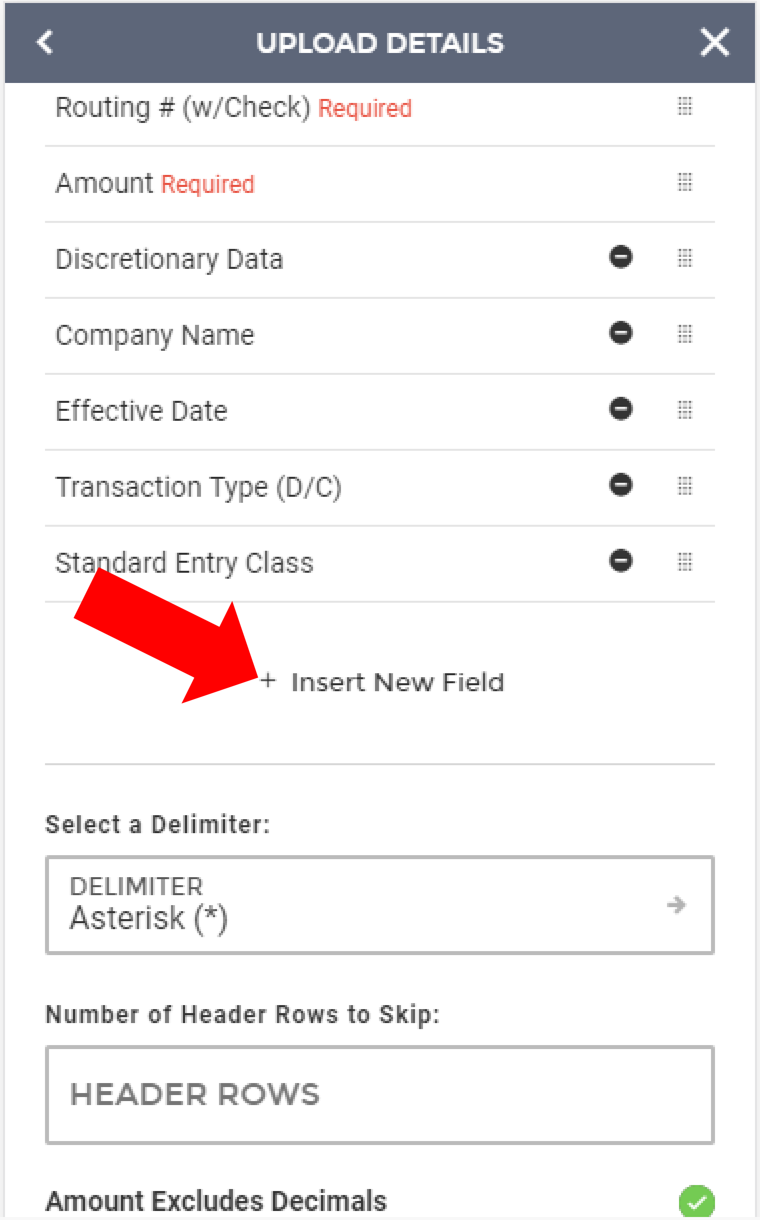
If uploading a delimited formatted file, you will be taken to a screen where you can select which layout template you would like to use, or you can manually build a layout to use.
To select a layout template, click the Layout Template field.



All previously created templates will be listed.
Choose the template needed for the file.



You will be directed back to the Upload Details screen.
The file template will be displayed, and you can click the Read File button to continue the upload process.

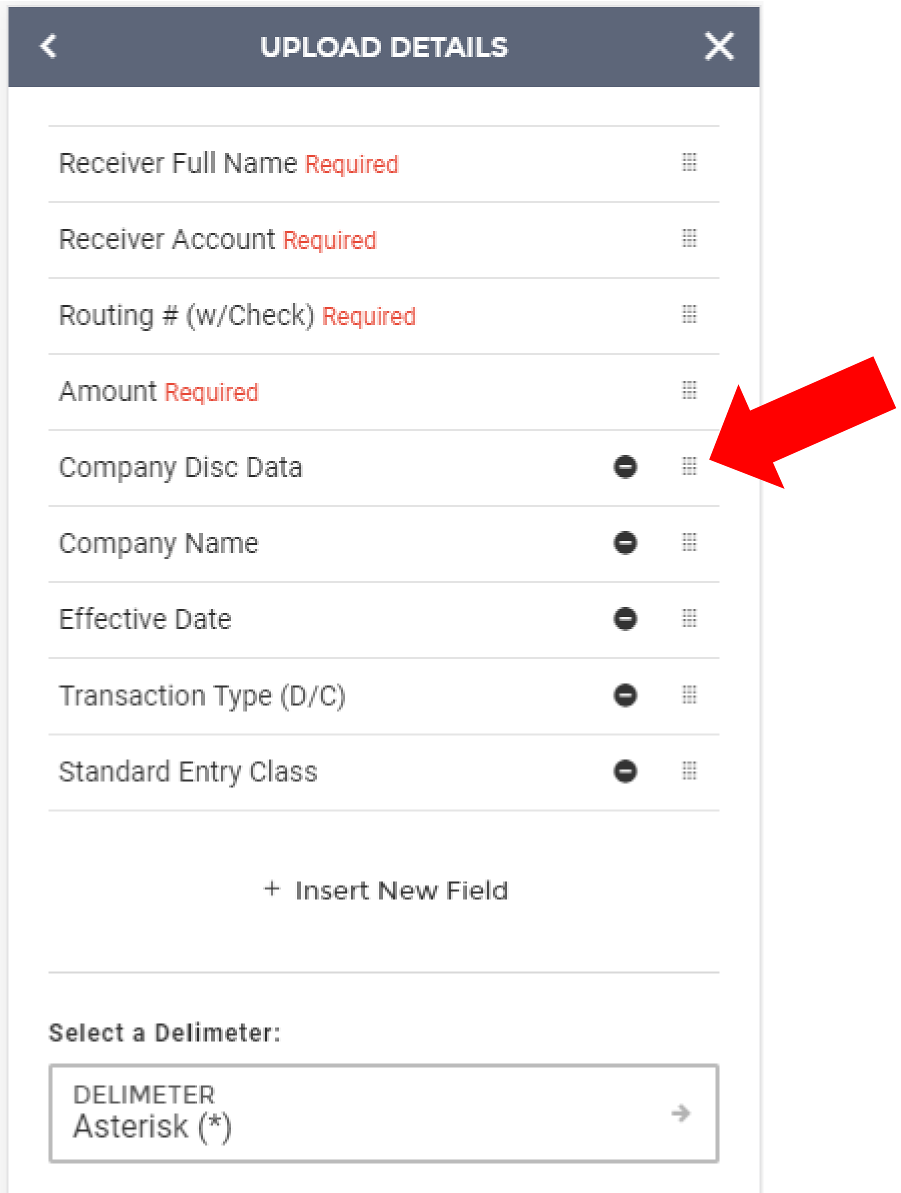


If you do not have a layout template designed for your delimited file, it will be required to complete the upload process.
This step ensures that the system knows how to read the delimited file you have provided.
To create a layout, you will select the option + Insert New Field.

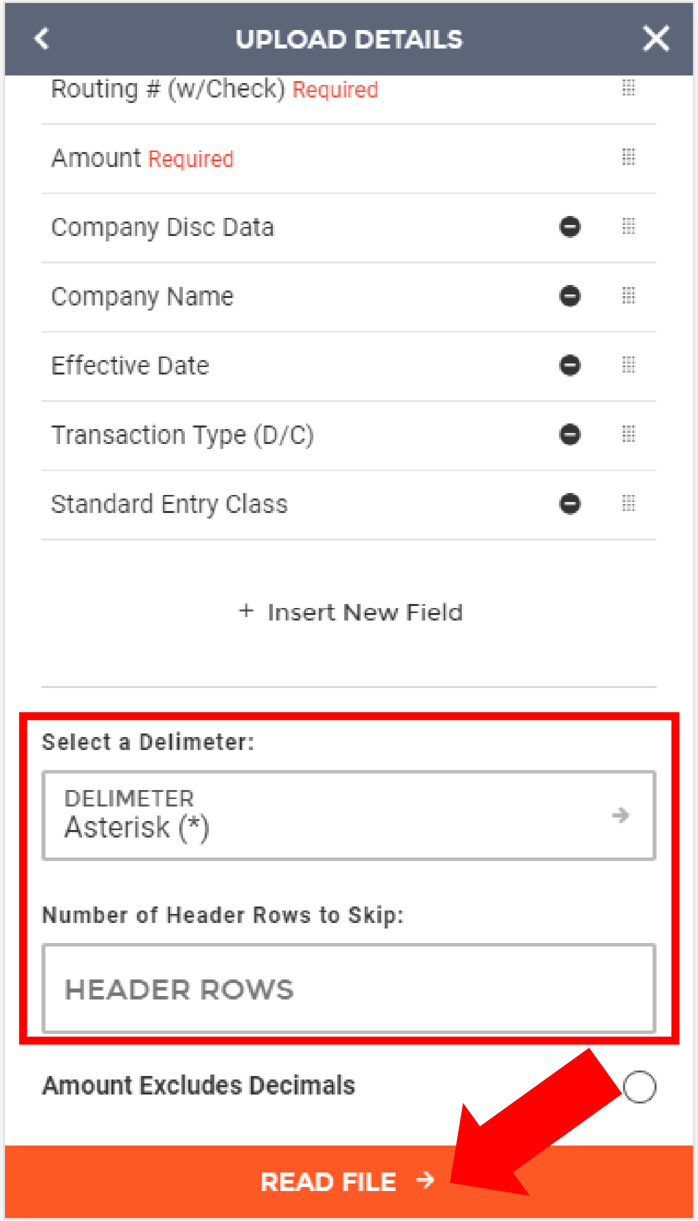
ADD NEW FIELD

- Addenda Information
- Check Digit
- Company Disc Data
- Company Entry Desc
- Company Identification
- Company Name
- Discretionary Data
- Effective Date
- Filler
- Filler
- Filler
- Filler
- Filler
- Filler
- Receiver First Name

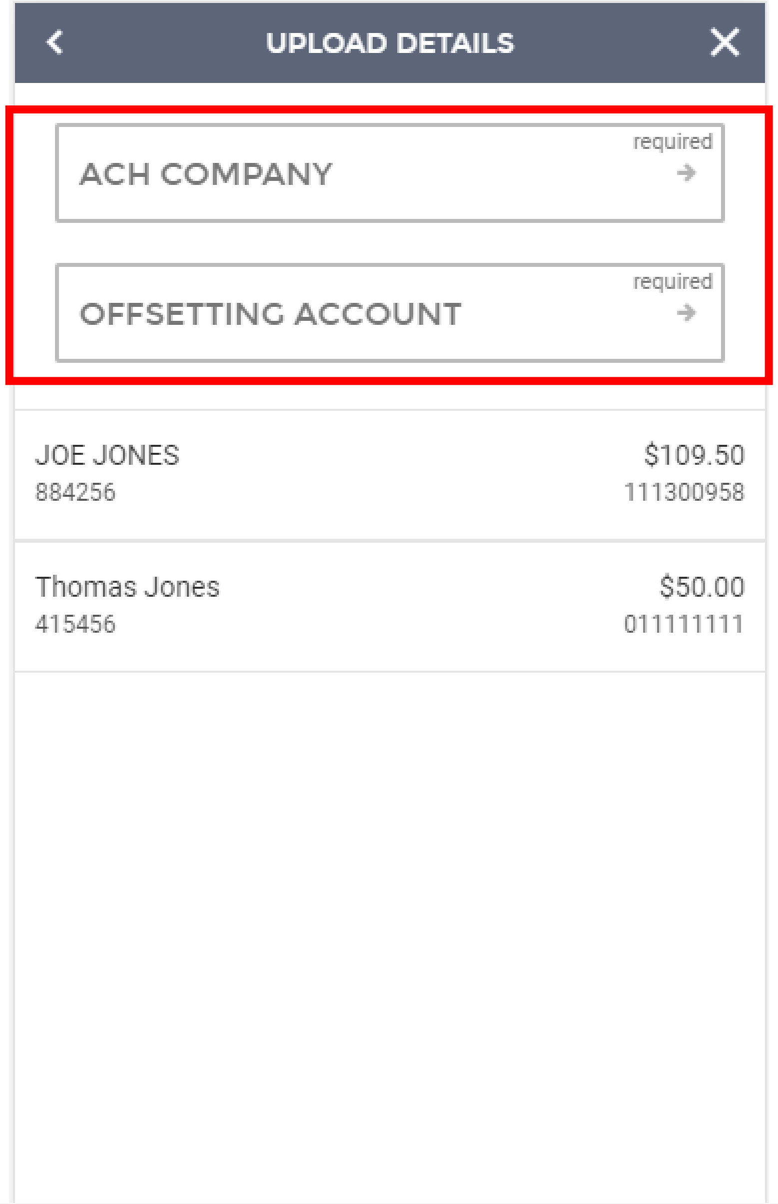
Add the fields that are contained within your delimited file.



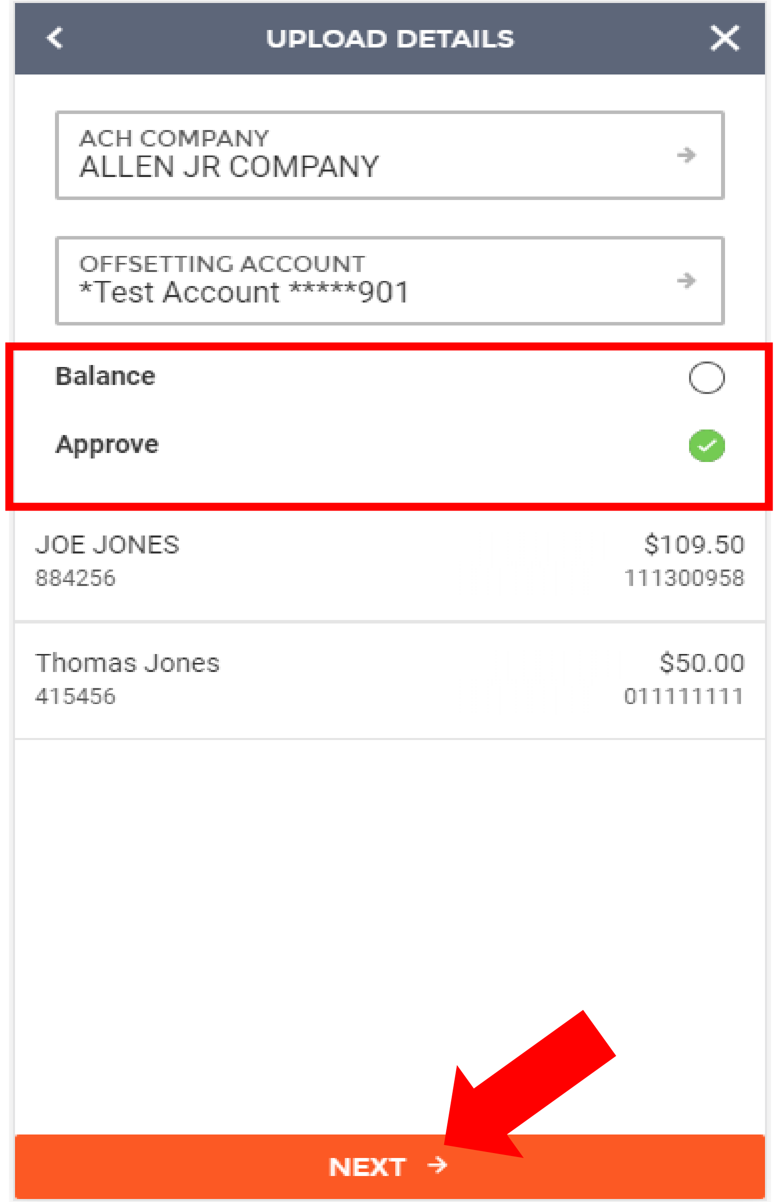
The fields must be in the order they appear in your file.
To reorder the fields in the template, select and hold the multi-dot icon on the right side of the field to move it up or down.
The topmost fields will be the first fields in the file, while the bottommost fields will be the last fields in the file.



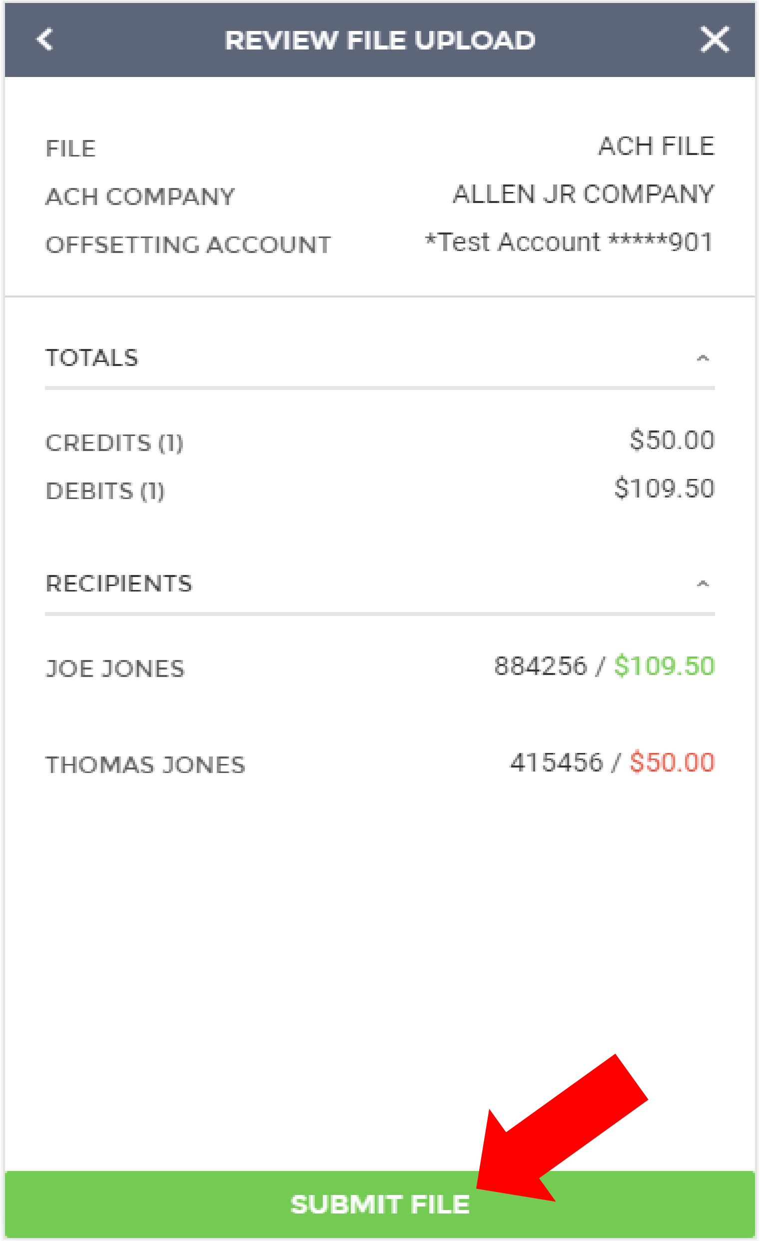
You must also select the delimiter that separates each field in the file as well as the number of header rows to skip. Header rows include any information contained at the top of the file that are not necessary to the batch being created. Once all fields are set as desired, click Read File to continue the file upload process.



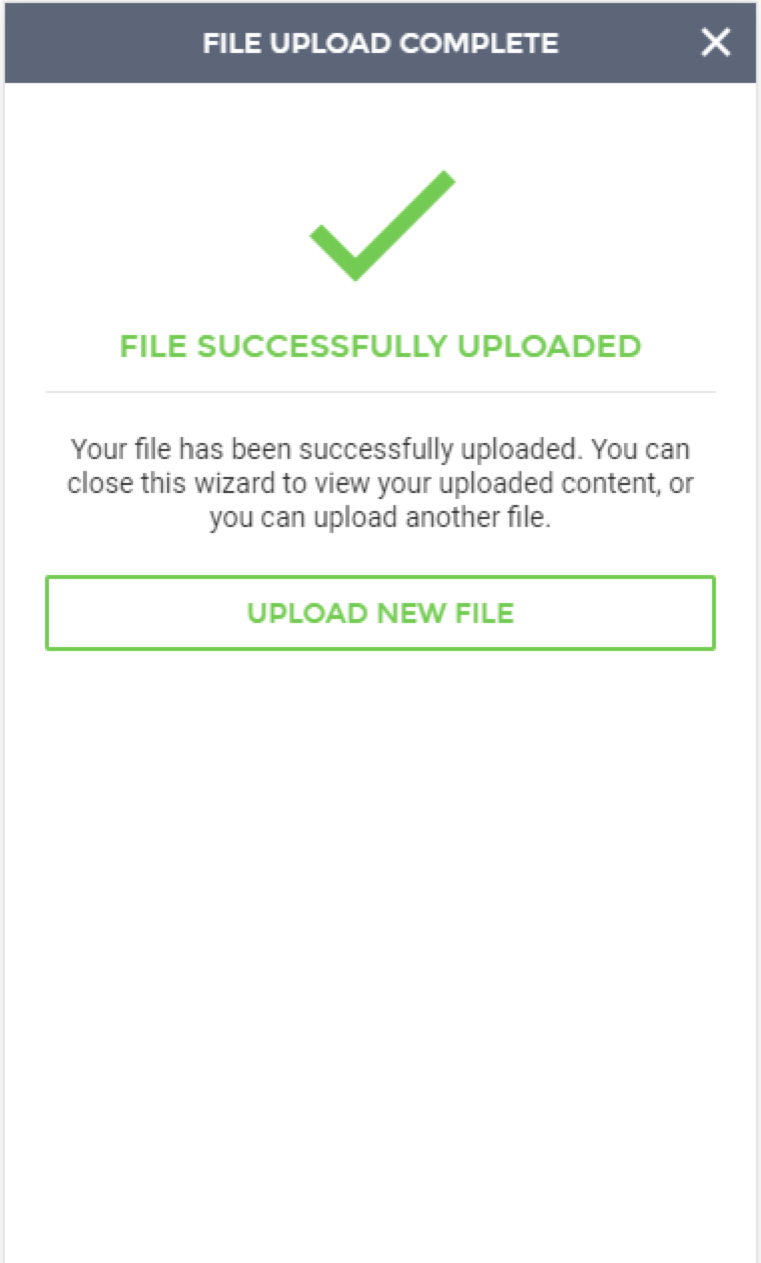
On the Upload Details screen you must set the ACH Company and Offsetting Account before you can proceed to the next step.



Depending on account permissions, you may need to set the Balance and Approve options.
Enable the Balance option to balance the batch upon submission.
Enable the Approve option to approve the batch upon submission.
Once fields are set as desired, click Next.



Review the information and click Submit File.



You will receive a confirmation message showing the file was successfully uploaded.