



# ACH Origination Quick Start Guide



First National Bank  
and Trust Company<sup>®</sup>

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## Digital Security Token Required for Initiating and Approving ACH Transactions

For business clients that utilize ACH services through First National Bank and Trust’s business online banking system, a digital token is used for additional security. The digital token, known as Symantec VIP, provides an extra layer of security by validating the user’s identity using a security code from a mobile or desktop app.

View and download the [Digital Soft Tokens with Business Online Banking User Guide](#) here.

## Manual ACH Batch File

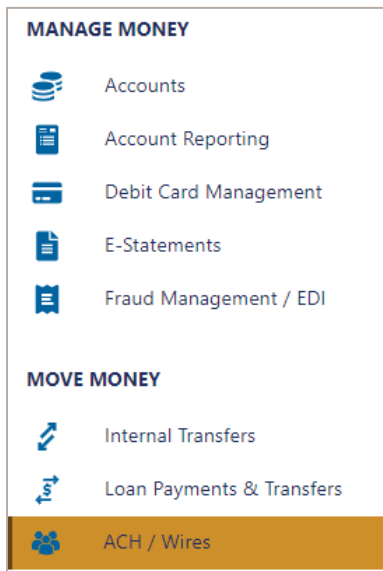
### Process from an Existing ACH Batch Template

ACH clients using Manual ACH Batch Files in our current system will see the most recently processed batch payment file as an ACH Batch Template in the new system. This will make it easy for you to transition to our upgraded system. Use the steps below to find and process an existing ACH Batch Template.

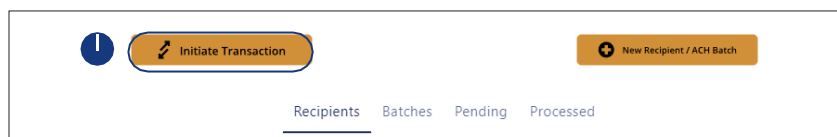
**Note:** We have made every attempt to convert your existing ACH batches and payee information over accurately. Please review the ACH Batch Template and associated payees for accuracy before using it for the first time in the upgraded system.

If you have proper entitlements, you can create a batch payment using an established batch template.

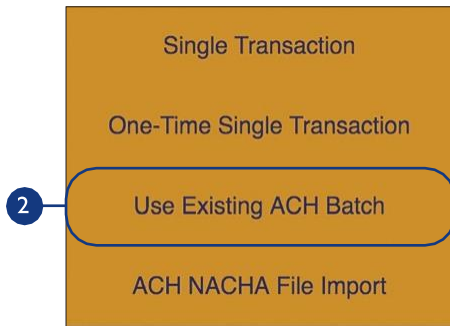
In the **Sidebar Menu**, click **ACH/Wires**.



1. Click the **Initiate Transaction** button.



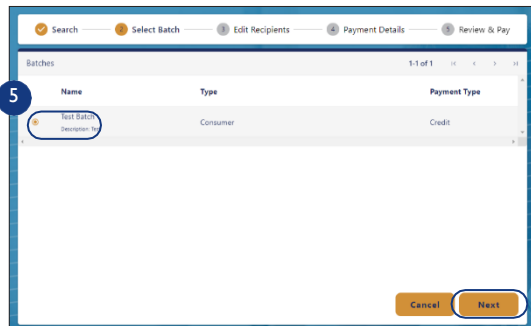
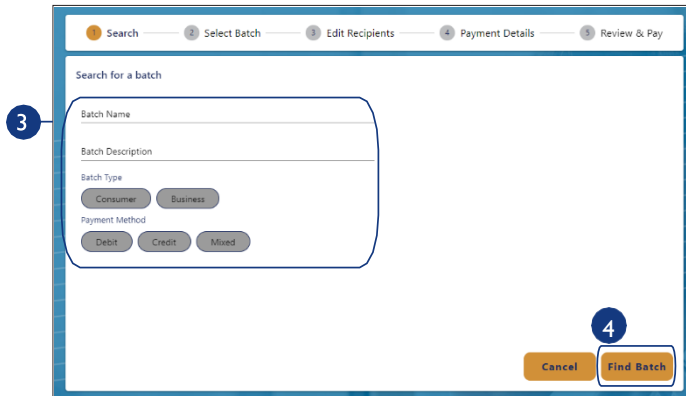
2. Click the **Use Existing ACH Batch** button.

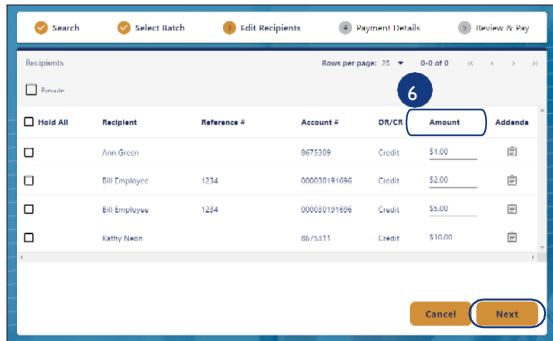


3. Search for a batch by entering the necessary information.
4. Click on Find Batch.
5. Click the radial button next to the batch, then click next.
6. Update the amount column as needed, click on next when complete.

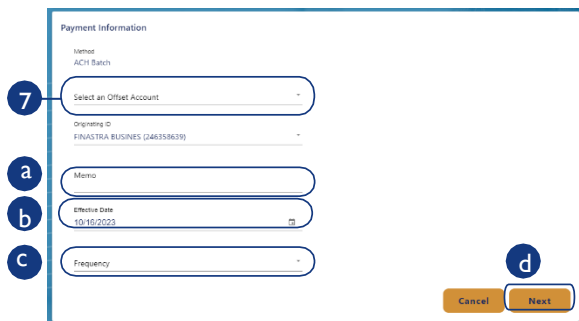
**Note:** in the Summary window, the Total Credit or Total Debit field reflects the transactions within the batch and will not reflect the offsetting entry transaction.

**\*At any time during the process, scroll up to click BACK to make corrections**





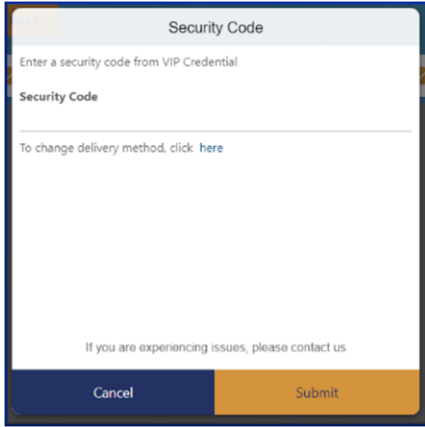
7. Choose the Offset Account from the dropdown
  - a) Enter a Memo (optional)
  - b) Select the appropriate effective date
  - c) Choose frequency
  - d) Click on Next once complete



8. If the summary page is correct, click on Submit. Then, click on Confirm to authorize.

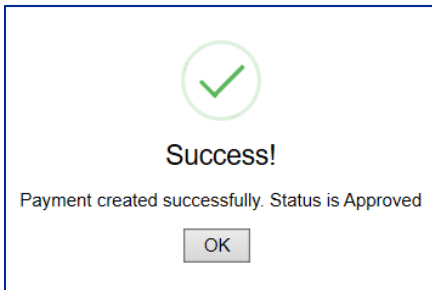


9. You will be prompted to enter a Security Code. Open your Symantec VIP Access digital token on your computer or phone app and enter the Security Code that appears into the Security Code field. See [Digital Soft Tokens with Business Online Banking User Guide](#) for details.



The image shows a mobile application screen titled "Security Code". At the top, it says "Enter a security code from VIP Credential". Below this is a text input field labeled "Security Code". Underneath the input field, there is a link that says "To change delivery method, click here". At the bottom of the screen, there is a footer that reads "If you are experiencing issues, please contact us". The bottom navigation bar has two buttons: "Cancel" on the left and "Submit" on the right.

10. Once the code is successfully entered, the transaction will be successfully initiated.

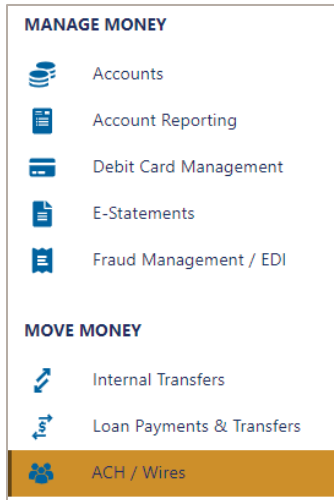


**Note:** if your Company is set up for dual control for ACH transactions, an email notification will be sent to the “Approver(s)”. See Approving an ACH Transaction (for Dual Control Clients) section below.

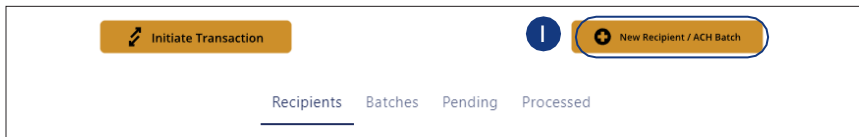
## Create a New ACH Batch File

With proper user entitlements, Business Online Banking allows you to create an ACH batch to make quick payments to multiple people. This is especially beneficial when doing payroll since you can enter multiple amounts and recipients.

In the Sidebar Menu, click ACH/Wires.



1. Click the New Recipient / ACH Batch button.



2. Click the Create New ACH Batch button.



3. Enter the batch name.
4. Use the drop-down to select the batch type (Business or Consumer) – this is based off of the recipients within this batch. If business names, choose Business. If consumer names, choose Consumer.
5. Enter a batch description. This field is limited to 10 characters and should describe the file (i.e. PAYROLL, DIRECTDEP, VENDORPAY, etc)
6. Select the payment type by checking the appropriate box. Note: This is based on what type of transactions is being made to the recipient. (i.e. Payroll or Direct Deposit = Credit or Gym membership dues = Debits)
7. Check this box if the batch is restricted. Note: Only check this box if you wish to restrict this batch from other users. This feature is based on an individual user rights. Before clicking on this box for the first time please contact Business Connection for assistance.
8. Click the **Create New Recipient/ACH Batch** button.

Group Information

3 Batch Name

4 Batch Type

5 Batch Description

6 Payment Type

- Debit
- Credit
- Mixed

7 Batch Options

- Restricted Batch

8 CANCEL CREATE NEW RECIPIENT / ACH BATCH

9. Use the drop-downs to select a recipient by their Recipient ID or Name. The name of recipients that already exist in the system will begin to pre-populate and you can select the appropriate recipients. If recipient does not already exist in the system, you may add them here. Skip over recipient ID and begin entering Recipient Name.
10. Use the drop-downs to select the account type, pay type and +/- type.
11. Enter the amount.
12. Click the **Add Recipient** button.
  - Repeat steps 9-12 to add additional recipients.
13. Click the **Review** button.

Recipients

9

10 Rows per page: 25 1-1 of 1

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
Recipient ID	Recipient Name	Routing #	Account #	Select...	Select...	Credit	\$0.00
1111	gtesty	111000025	1993	Checking	Consumer	Credit	\$1.23

12 Add Recipient

13 Cancel Review

14. Review payment information.
15. Click the **Save** button. You will receive a message that says the batch was created successfully.
 

**Note:** in the Summary window, the Total Credit or Total Debit field reflects the transactions within the batch and will not reflect the offsetting entry transaction.



Batch Name	Test Batch	Total Credits	\$0.00
Batch Type	Consumer	Total Debits	\$1.00
Batch Description	Test Batch	Total Amount	-\$1.00
Batch Options	Restricted Batch	Total Recipients	1
Payment Type	Debit		

Recipients

Rows per page: 25 \* 1-1 of 1

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
2543	Bob Customer	075900973	30185149	Checking	Consumer	Debit	\$1.00	

MAKE CHANGES    CANCEL    SAVE

16. Click the **Pay Now** button to send the batch payment. Skip to #20.
17. Click the **Done** button if you wish to save the batch, but not process at this time.

  
 Batch created successfully.

16 **PAY NOW**

17 **DONE**

18. If 'Pay Now' was selected in step 16, you will be prompted to enter a Security Code. Open your Symantec VIP Access digital token on your computer or phone app and enter the Security Code that appears into the Security Code field. See [Digital Soft Tokens with Business Online Banking User Guide](#) for details.

Security Code

Enter a security code from VIP Credential

Security Code

To change delivery method, click [here](#)

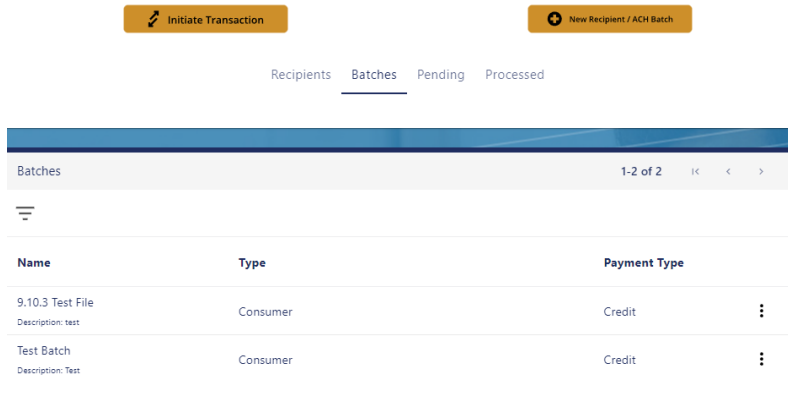
If you are experiencing issues, please contact us

Cancel    Submit

**Note:** If your Company is set up for dual control for ACH transactions, an email notification will be sent to the "Approver(s)". See Approving an ACH Transaction (for Dual Control Clients) section below.

## Edit an Existing ACH Batch File

- I. From the **ACH/Wires** page, click on Batches to see a list of your current batches:



- Find the batch you wish to make changes on. Click on the three dots to the right of that batch and then 'Edit.'

Name	Type	Payment Type	
Batch 1 Description: Test Desc	Consumer	Credit	⋮
MLZPM-21259 Batch 1 Description: test	Consumer	Credit	⋮
Multiple Payees Description: Multiple P	Business	Credit	⋮

- This will take you to the Group Information screen, same screen you see when setting up a new Batch. See below. Make any necessary changes, if applicable, then click 'Create New Recipient/ACH Batch' to get to the next screen that will allow you to change Recipient information:

- On this Screen, you can edit or delete Recipients of the Batch by clicking on the pencil icon to right of the recipient you wish to make changes to. This will then open up additional icons for that recipient. Change the fields you wish to update and then click save or click the trash icon to delete that recipient from the Batch.
  - Trash to Delete
  - Disc to Save

< BACK

✓ Batch — 2 Recipients — 3 Review & Save — 4 End

Recipients

Rows per page: 25 1-5 of 5

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
Recipient ID	Recipient Name	Routing #	Account #	Choose	Business	Credit	\$0.00	
<b>ADD RECIPIENT</b>								
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.50	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.50	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.02	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$1.00	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.05	

CANCEL REVIEW

- If you wish to add a Recipient to the existing Batch, type in the required fields to add a Recipient: Recipient Name, Routing#, Account #, Acct Type, Pay Type, +/- Type, Amount and click 'Add Recipient'. Once you have completed all needed changes, click 'Review' to take you to the Review & Save Screen.

< BACK

✓ Batch — 2 Recipients — 3 Review & Save — 4 End

Recipients

Rows per page: 25 1-5 of 5

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
Recipient ID	Recipient Name	Routing #	Account #	Choose	Business	Credit	\$0.00	
<b>ADD RECIPIENT</b>								
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.50	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.50	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.02	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$1.00	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.05	

CANCEL REVIEW

**Note:** If you need to both add and edit/delete Recipients, this must be completed in separate steps as this cannot be completed in the same screen. The user will need to either add or edit/delete Recipients, save changes, and then go back in to this screen to complete the other part.

6. After you review and confirm all needed changes were made to the Existing batch, click 'Save.'

✓ Batch — Recipients — 3 Review & Save — 4 End

Group Information

Batch Name Multiple Payees  
Batch Type Business  
Batch Description Multiple P (Up to 10 characters)  
Payment Type Credit

Batch

Total Credits \$2.07  
Total Debits \$0.00  
Total Amount \$2.07  
Total Recipients 5

Recipients

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
132131131313	aaa	267004131	310736253623	Checking	Business	Credit	\$0.50	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.50	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.02	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$1.00	
132131131313	aaa	267084131	318736253623	Checking	Business	Credit	\$0.05	

MAKE CHANGES CANCEL SAVE

You have now updated your Existing Batch, and have the option to 'Pay Now' – it will take you directly to 'Initiate Transaction' using the selected batch of 'Done' which will return you to the home screen for ACH / Wires.

## Create & Process a Single ACH Payment

If you are assigned proper entitlements, you can use the Single Transaction option to send a one-time payment.

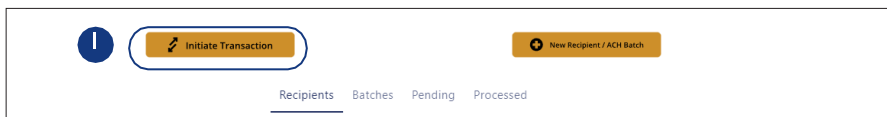
### Single Transaction (Save Recipient)

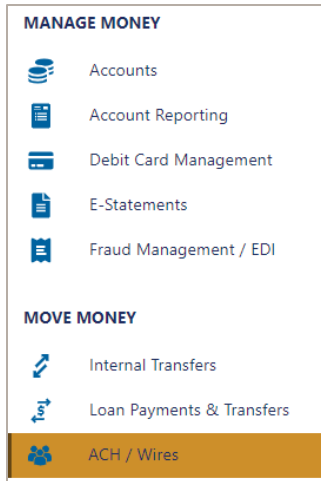
You can initiate payments within Business Online Banking after establishing a payee. Creating a new payment also allows you to set up recurring payments and effective dates.

### One-Time Single Transaction (Does Not Save Recipient)

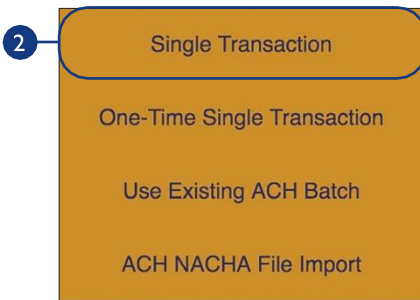
If you would like to process a single ACH payment and not save the recipient for future use, select the **One-Time Single Transaction** option in Step 2 below. This will allow you to pay a recipient one-time without saving their information. This is a good option if you do not intend to pay this recipient again in the future.

In the **Sidebar Menu**, click **ACH/ Wires**.





1. Click the Initiate Transaction button.
2. Click the Single Transaction button.



3. Enter necessary information and then click on Find Recipient.

Search for Recipient

Recipient Name  
Enter a payee name

Reference Number

Account Number

Recipient Type

Consumer Business

Payment Method

ACH Wire

3

Cancel Find Recipient

4. Click the radial button to the recipient and click Next.

	Name	Account Type	Payment Method
<input type="radio"/>	Spring Peach Reference #: N/A Account #: 22987584	Consumer	ACH
<input type="radio"/>	Supplier Test 1 Reference #: N/A Account #: 9875309	Business	Wire
<input checked="" type="radio"/>	test Reference #: N/A Account #: 12345	Business	ACH
<input type="radio"/>	test Reference #: N/A Account #: 12345	Business	Wire
<input type="radio"/>	Test Reference #: 01123 Account #: 034562	Business	ACH
<input type="radio"/>	TestBusiness Reference #: 0987890 Account #: 0987890	Business	ACH
<input type="radio"/>	Test Consumer Reference #: 123456789 Account #: 0987654	Consumer	ACH
	Testin Testfinn		

4

5. Complete the payment information screen by selecting an offset account, then click Next.

Payment Information

Payment Method  
ACH

Select an Offset Account

Originating ID  
FINASTRA BUSINES (246358639)

5

6. Complete the payment information by entering the amount, memo (optional), credit or debit, and effective date, then click Next.

Payment Information

Payment Method  
ACH

Effective Date  
11/10/2023

Select an Offset Account  
BUSINESS INTEREST CKING (...1696)

Frequency  
One-time

Originating ID  
FINASTRA BUSINES (246358639)

Amount  
\$1.23

Memo

Credit or Debit Recipient:  
Credit

7. Review the summary page and click Submit

Payment Summary			
Payee:	test	Credit/Debit:	Credit
Payment Method:	ACH	Effective Date:	11/10/2023
Offset Account:	BUSINESS INTEREST CKING (...1696)	Frequency:	One-time
Originating ID:	FINASTRA.BUSINES (246358639)		
Amount:	\$1.23		

Cancel Submit

You will be prompted to enter a Security Code. Open your Symantec VIP Access digital token on your computer or phone app and enter the Security Code that appears into the Security Code field. See [Digital Soft Tokens with Business Online Banking User Guide](#) for details.

**Security Code**

Enter a security code from VIP Credential

Security Code

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To change delivery method, click [here](#)

If you are experiencing issues, please contact us

Cancel Submit

**Note:** If your Company is set up for dual control for ACH transactions, an email notification will be sent to the “Approver(s)”. See Approving an ACH Transaction (for Dual Control Clients) section below.

## ACH NACHA File Import from Third Party Software

ACH NACHA File Import allows you to import properly formatted NACHA ACH files generated from your accounting software.

### NACHA File Validations

The following validations are performed on imported ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters...)
- File balanced utilizing an offset account available in digital banking
- SEC Code have been enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file

- Dollar Limits are within Business and User aggregate ACH limits
- Company Names & IDs match what has been setup by your financial institution
- Effective Date is within permitted date range
  - Bank's Business Cutoff Time
  - ACH Debit & Credit Lead Days
  - Same Day ACH Cutoff\*

**Note:** Business must be set up for Same Day ACH in order to utilize Same Day processing option.



**Note: ACH Import functionality conforms to NACHA guidelines.**

These guidelines have been established to help FIs mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

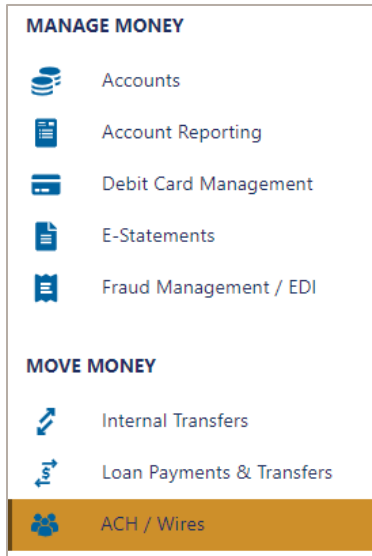
### Common conditions that will cause ACH import errors:

- The use of special characters.
- Effective date out of range – Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- Company Name & ID does not match – Company Name & ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- Batch unbalanced – The system was unable to detect an offset transaction with the amount that is equal to the total amount of transactions within the batch and/or the file contains an account that has not been set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system will then insert the offset transaction using the selected account in order to make the batched balanced.
- Block count – Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9's are added to the file after the initial '9' record to fill out the block.
- Platform allows validation of 9 records.
- SEC code not supported – common issue, typically resolved by entitling the business permission to upload such SEC type.

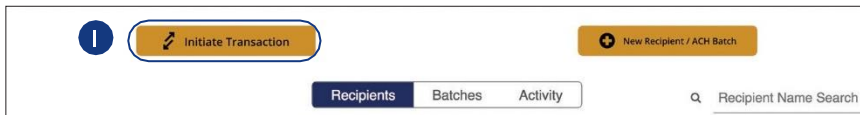
### How to Import & Process a NACHA Formatted File from a Third Party Software

In the **Sidebar Menu**, click **ACH / Wires**.

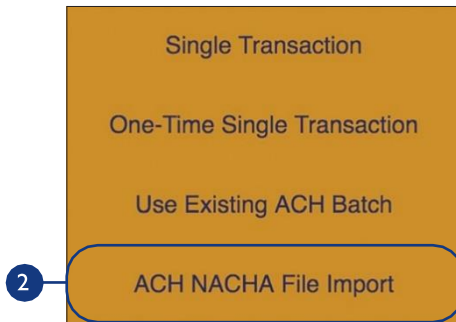




1. Click the **Initiate Transaction** button.



2. Click the **ACH NACHA File Import** button.



3. Click the **Choose File** button, browse for the file on your computer, and upload the ACH file for Pass thru.
4. (Optional) Check the box to create a payroll batch / restricted batch.
  - Use this option if you would only like certain Users to have access to this batch.
5. (Optional) Check the box to send a same day ACH.
  - This option only displays if Company is enrolled in Same Day ACH service.
6. Click the **Next** button.

7. From the 'Select an Option' drop down, select the From (Offset) account.
8. Choose an effective date.
9. Click the **Confirm** button.

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
15AM	DOE, JOHN	\$1,234.56	081001234	123456	Credit
5AC	DOE, JOHN	\$2,345.67	081001235	123456	Credit
PLA	DOE, JOHN	\$1,234.56	081001235	123456	Credit
1015	DOE, JOHN	\$1,234.56	081001235	123456	Credit

10. Click the **Close** button when finished.

11. You will be prompted to enter a Security Code. Open your Symantec VIP Access digital token on your computer or phone app and enter the Security Code that appears into the Security Code field. See [Digital Soft Tokens with Business Online Banking User Guide](#) for details.

**Note:** If your Company is set up for dual control for ACH transactions, an email notification will be sent to the “Approver(s)”. See Approving an ACH Transaction (for Dual Control Clients) section below.

## Approving an ACH Transaction (Applicable only for Dual Control Clients)

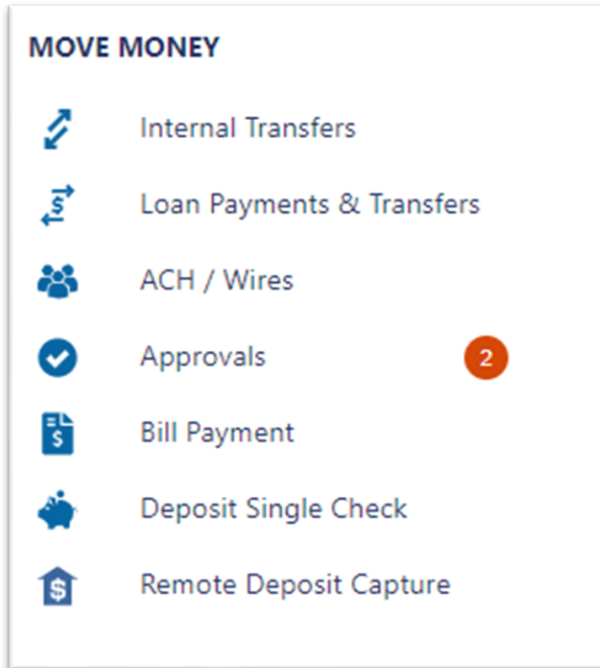
If your Company is setup for dual control on ACH transactions, all ACH transactions must be initiated and then approved by a second user at your company.

1. Once an ACH transaction is initiated and submitted successfully for processing, an email notification will be sent to a user at the company with 'Approver' entitlement.
2. The user with "Approver" permission will need to login to Business Online Banking. A red circle with the number of transactions pending approval will be displayed in the Sidebar next to Approvals.
3. Click Approvals from the Sidebar and the transaction(s) requiring approval will be displayed.
4. Click the 3 dots to the right of the transaction to View, Edit, or Approve the transaction
5. Upon approval, you will be prompted to enter a Security Code. Open your Symantec VIP Access digital token on your computer or phone app and enter the Security Code that appears into the Security Code field. See [Digital Soft Tokens with Business Online Banking User Guide](#) for details.

Note: ACH transactions do not come to bank for processing until after the Approver has approved the ACH transaction.

## Dual Control – Approval Process (Screen Shots)

Step 1: Log on and see notification of Approvals needed on main screen:



Step 2: Click on Approvals, and it will take you to the following ACH/Wire Screen where you can view any pending ACH/Wire transactions awaiting approval:

Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
03-04-2021	Testing Reference #: 123123	BUSINESS INTEREST CHECKING (...191696) - ACH	Awaiting Approval	\$1.00
03-03-2021	Test Business	CORPORATE ANALYSIS CHECKING (...191709) - ACH	Awaiting Approval	\$1.00

Step 3: Click the Three Dots to the right of the transactions, where you can then see 'payment details', 'delete', 'approve' or 'deny':

Effective Date	Payee	Offset Account	Status	Amount	
Review Payment					
03-04-2021	Testing Reference #: 123123	BUSINESS INTEREST CHECKING (...191696) - ACH	Awaiting Approval	\$1.00	⋮
03-03-2021	Test Business	CORPORATE ANALYSIS CHECKING (...191709) - ACH	Awaiting Approval	\$1.00	

- Payment Details
- Delete
- Approve
- Deny

Step 4: By clicking Payment details, you can see additional information if needed, you can also 'Deny' or 'Approve' from this screen:

**Payment Info**

Offset Account	(...191696)
Payee Name	Testing
Reference ID	123123
Routing Number	123123123
Account #:	123
Account Type	Savings
Originating ID	Test (1246358639)
Payment Type	ACH Debit
Effective Date	03-04-2021
Amount	\$1.00
Memo	test 2

**Payment History**

Payment Status	Awaiting Approval
Date	02-26-2021
Time	01:29:57 PM
User	Business Test

Back
Deny
Approve

Step 5: Once you click 'Deny' or 'Approve' it will then bring you to a confirmation page where you can hit Confirm to complete the approval or denial:



Approve this payment?

Payee Name  
Testing

Effective Date  
03-04-2021

Amount  
\$1.00

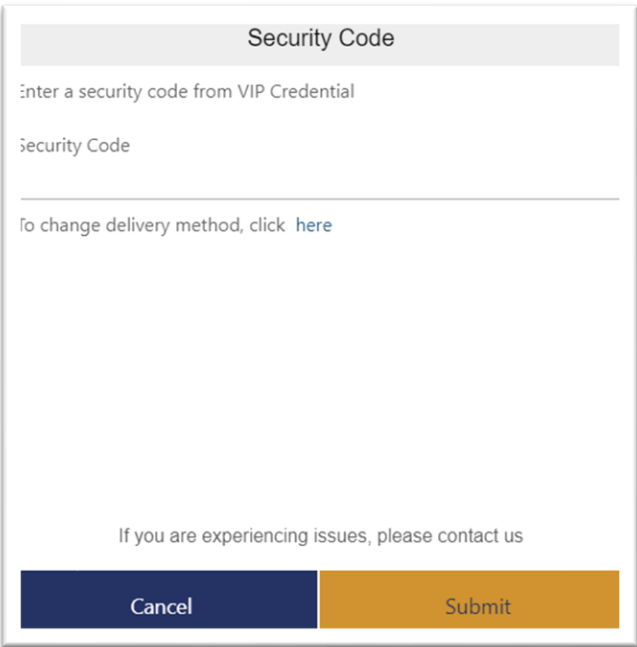
Payment Method  
ACH

Initiator  
Business Test

Status  
Awaiting Approval

Back Confirm

Step 6: Once you confirm for approval, the Security code screen will pop up where you will enter your VIP token security code to finish the approval process:



Security Code

Enter a security code from VIP Credential

security Code

To change delivery method, click [here](#)

If you are experiencing issues, please contact us

Cancel Submit

Step 7: Once completed, a 'Success' screen will pop up confirming payment is approved:

