How to Initiate an ACH Payment

Business customers can initiate credit (payroll/vendor) and debit (customer collection) payments efficiently with ACH Origination, right from Digital Banking. ACH Payments can be single payments or entire batches.
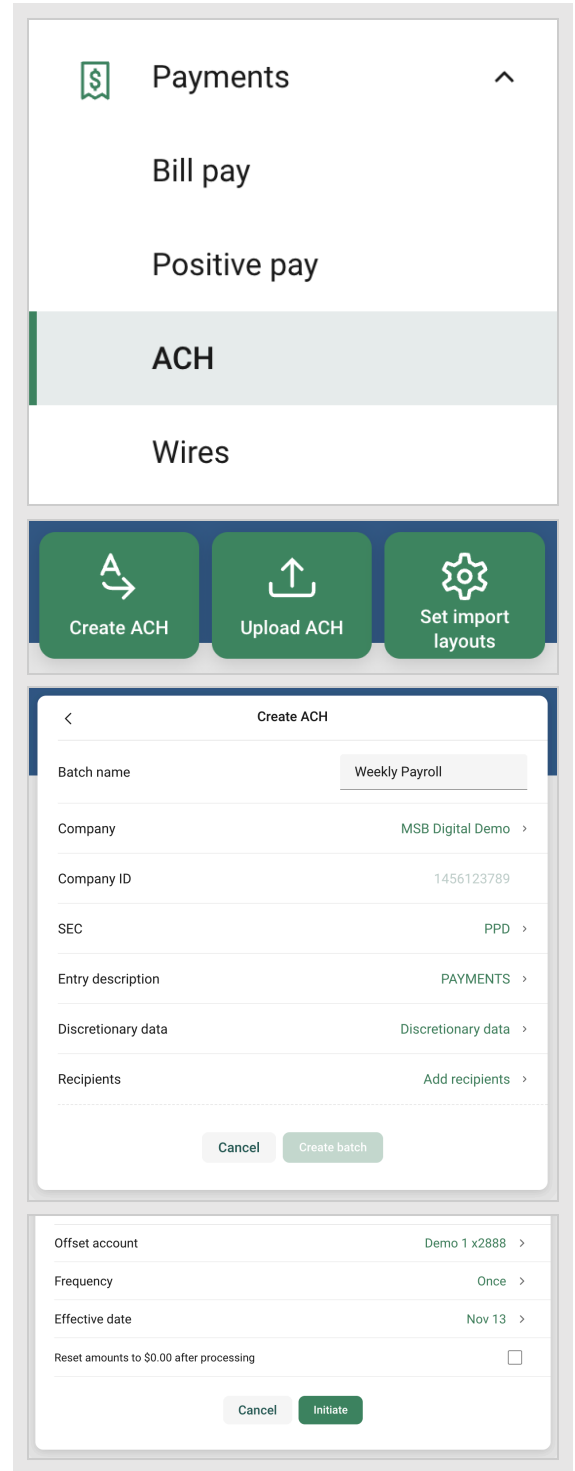
01 Navigate to Create ACH

- From the left navigation menu, click the **Payments** dropdown and then **ACH**
- From the right side of the ACH dashboard, click **Create ACH**

02 Enter ACH Details

- Complete all required fields for the ACH batch:
  - **Batch Name** – unique name to identify the batch
  - **Company** – your company name associated with the batch
  - **SEC Code** – authorization type to be applied to all payments included in the batch
  - **Entry Description** – Payroll, Vendor, or Collection
  - **Discretionary Data** – optional additional information related to all payments included in the batch
  - **Recipients** – details for the person or company you are crediting or debiting
    - You can add recipients manually one at a time, or via file upload in bulk.
- Click **Create batch**

03 Review and Initiate ACH

- From the center of the ACH dashboard, under Active, select the ACH you want to initiate by clicking on the ACH name
- Confirm the ACH batch information within the ACH details pop-up and click **Review and Initiate**
- Within the Initiate ACH pop-up, select the required initiation details:
  - **Offset Account** – your account to debit or credit
  - **Frequency** – how often you want to originate the batch
  - **Effective Date** – the date the payment(s) will be received
- Confirm the details of your batch are correct and click **Initiate**