

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

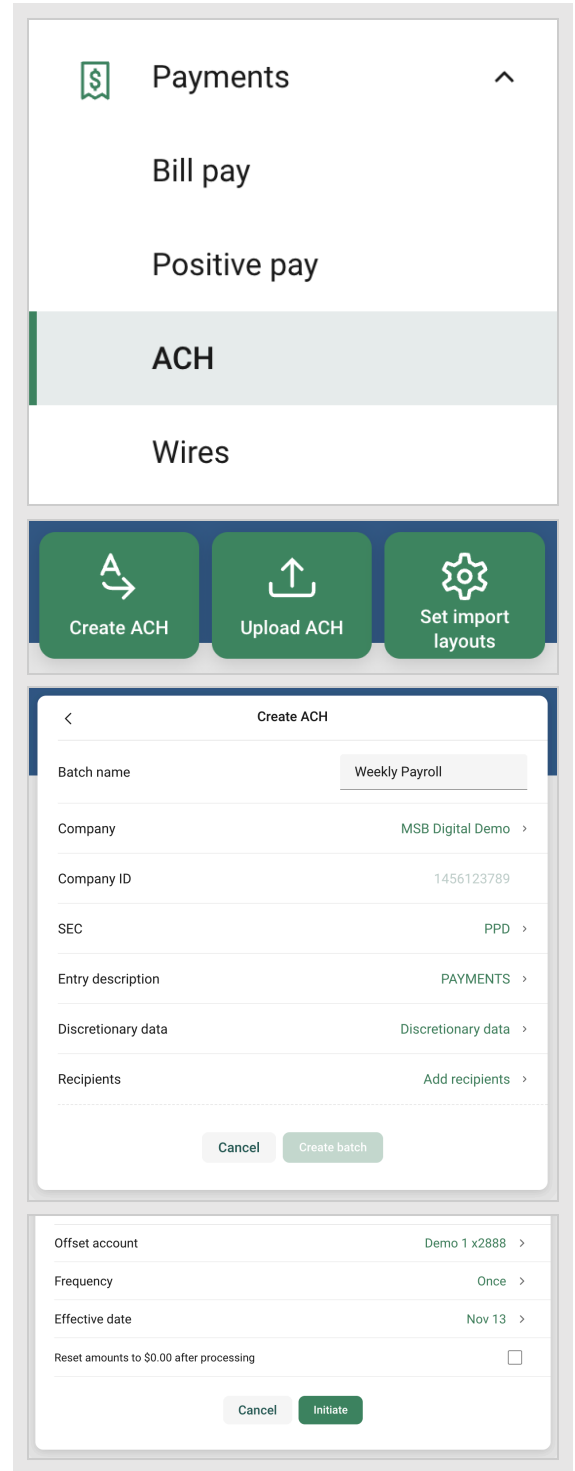
- From the left navigation menu, click the **Payments** dropdown and then **ACH**
- From the right side of the ACH dashboard, click **Create ACH**

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**



The screenshot displays the MainStreetBank Digital Banking interface. At the top, the 'Payments' dropdown menu is open, showing options for 'Bill pay', 'Positive pay', 'ACH' (highlighted), and 'Wires'. Below this, three green buttons are visible: 'Create ACH' (with a checkmark icon), 'Upload ACH' (with an upload icon), and 'Set import layouts' (with a gear icon). The 'Create ACH' button is selected, leading to a 'Create ACH' form. This form contains several fields: 'Batch name' (set to 'Weekly Payroll'), 'Company' (set to 'MSB Digital Demo'), 'Company ID' (set to '1456123789'), 'SEC' (set to 'PPD'), 'Entry description' (set to 'PAYMENTS'), 'Discretionary data' (set to 'Discretionary data'), and 'Recipients' (with a link to 'Add recipients'). At the bottom of this form are 'Cancel' and 'Create batch' buttons. Below the 'Create ACH' form is another form for 'Initiate ACH'. It includes fields for 'Offset account' (set to 'Demo 1 x2888'), 'Frequency' (set to 'Once'), and 'Effective date' (set to 'Nov 13'). There is also a checkbox for 'Reset amounts to \$0.00 after processing'. At the bottom of this form are 'Cancel' and 'Initiate' buttons.