

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 ACH Batch List

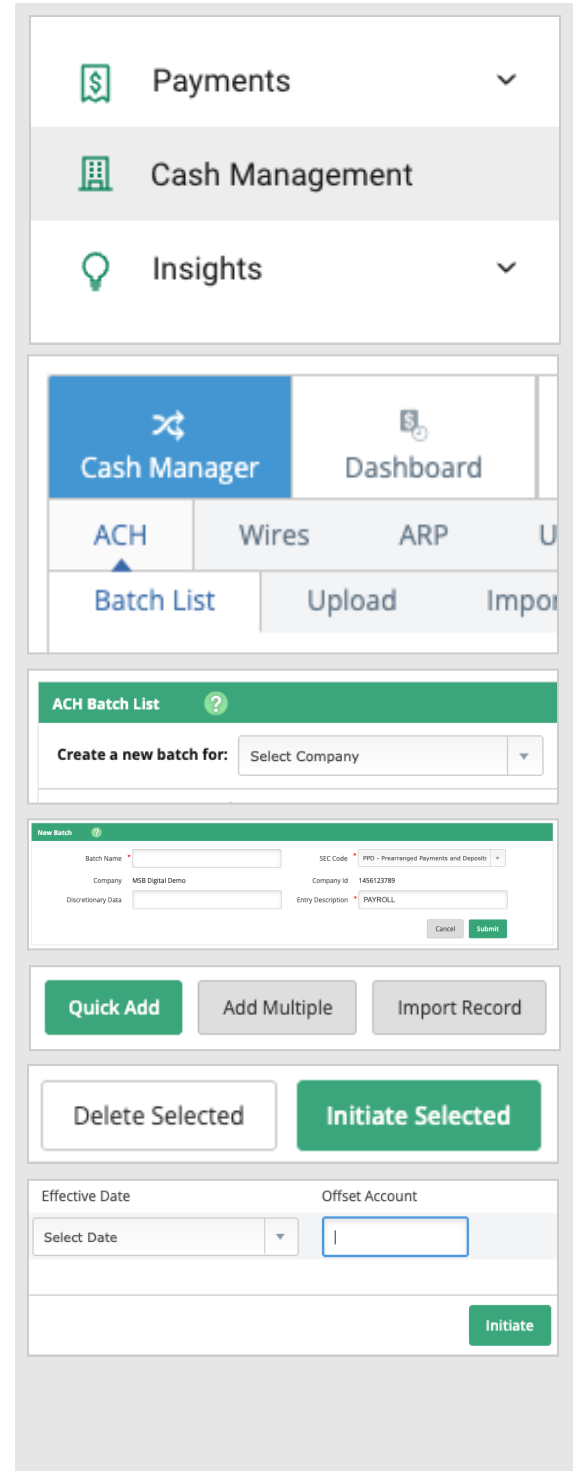
- From the left navigation menu, click **Cash Management**
- From the Cash Management dashboard, click **Cash Manager>ACH>Batch List**

02 Enter a New ACH Batch and Record(s)

- From the ACH Batch List, under **Create a new batch for:** select the Company you wish to create the batch for.
- Enter the ACH batch details:
 - **Batch Name** – unique name to identify the batch
 - **SEC Code** – authorization type to be applied to all payments included in the batch
 - **Discretionary Data** – additional information related to all payments included in the batch
 - **Entry Description** – Payroll, purchase, or other description
- Click **Submit**
- Records can be added three different ways:
 - **Quick Add** - entering payment information one-by-one
 - **Add Multiple** - entering payment information in bulk
 - **Import Record** - uploading a file from your device
- Each record must include the following details:
 - **Name** - person or company you are crediting or debiting
 - **Amount** - amount of the payment
 - **Routing/Account Number** - recipient account information
 - **Transaction Type** - credit or debit
- Once all records have been added, click **Submit**

03 Initiate Payment

- From the ACH Batch List, select your batch by checking the box next to the batch name, and click **Initiate Selected**
- Select the **Effective Date** for the payment to be received and the **Offset Account** (your account to debit or credit)
- Confirm the details of your batch are correct and click **Initiate**



The screenshot displays the digital banking interface. At the top, there is a navigation menu with 'Payments', 'Cash Management', and 'Insights'. Below this is a 'Cash Manager' dashboard with tabs for 'ACH', 'Wires', 'ARP', and 'U'. The 'ACH' tab is active, showing a 'Batch List' and 'Upload' options. The 'ACH Batch List' section includes a 'Create a new batch for:' dropdown menu. Below this is a 'New Batch' form with fields for 'Batch Name', 'SEC Code' (set to 'PFD - Prearranged Payments and Deposits'), 'Company' (MSB Digital Demo), 'Company id' (1456123789), and 'Discretionary Data'. The 'Entry Description' is set to 'PAYROLL'. There are 'Cancel' and 'Submit' buttons. Below the form are three buttons: 'Quick Add', 'Add Multiple', and 'Import Record'. At the bottom, there are 'Delete Selected' and 'Initiate Selected' buttons. The 'Initiate Selected' button is highlighted in green. Below these buttons are fields for 'Effective Date' (with a 'Select Date' dropdown) and 'Offset Account' (with an input field). An 'Initiate' button is located at the bottom right of the form.