

New ACH Transfer

1. Log in to Business Online Banking



Online Banking PERSONAL BUSINESS

Username

Password

LOGIN

[Enroll](#) | [Demo](#) | [Forgot password or PIN?](#)

2. Select Payments & transfers



Home

Accounts

Payments & transfers

Checks & deposits

3. Select ACH to initiate a new ACH Transfer and select New payment



Home

Accounts

Payments & transfers

Checks & deposits

Payments & transfers

Internal

ACH

Bill pay

ACH

[+ New payment](#) [+ New collection](#) [⊕ Import file](#) [Help](#)

Activity

Templates

File import templates

Incoming

4. Select the Type of New payment

New payment

Type * Payroll - PPD

- Payroll - PPD
- Prearranged deposit - PPD
- Health savings contribution - PPD
- Company - CCD
- Vendor - CCD
- Remittance - CCD
- Corporate trade exchange - CTX

5. Enter the following information in the ACH screen:

- a. Description – this is the description that will help you identify the ACH transfer later
- b. Effective Date – Enter the date you want the ACH to post to the other account.
- c. Repeat – if you want to send this ACH on a recurring basis, select the frequency from the drop down box, and enter an end date.
- d. Same Day – Check this box if you want to send the ACH the same day you are originating the transfer. These must be submitted by 12 p.m. CT to post the same day. There are additional per item fees that apply to same day ACH's. Contact your bank for details.
- e. Company Entry Description – this is a 10 character field that is used to describe reason for the ACH. For example, PAYROLL.

ACH Print Help

Activity Templates File import templates Incoming

New ACH

Description * Tax identification number

Effective date * SELECT Same day Repeat

Type: Payment (Vendor - CCD) Total withdrawal: \$0.00 Total deposit: \$0.00

Batch

Name	Company	Company description
	[xxxxxxxx]	<input type="text"/>

f. Pay from Banner – select the account you want the funds to come out of and enter the dollar amount.

Pay from Show Details Show Filter Total batch withdrawal (0 items) \$0.00

Pay all

Pay/Hold	Account *	Amount *
<input type="checkbox"/> Pay	Select an account	

[+ Add another pay from](#)

g. Pay to Banner – enter the recipient information. If you have a large number of recipients, click the Add another pay to row to add additional rows.

Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

Pay all Prenote none

Pay/Hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prenote
<input type="checkbox"/> Pay					Select a type		<input type="checkbox"/> No
<input type="checkbox"/> Hold					Select a type		<input type="checkbox"/> No
<input type="checkbox"/> Pay					Select a type		<input type="checkbox"/> No
<input type="checkbox"/> Pay					Select a type		<input type="checkbox"/> No
<input type="checkbox"/> Pay					Select a type		<input type="checkbox"/> No

[+ Add another pay to](#)

* Indicates required field

Complete ACH Save for later Cancel

6. Once you have entered all of the information for the ACH transfer, hit the Complete ACH button. If you want to save the information and come back to it later, click the Save for later button.

* Indicates required field

Complete ACH Save for later Cancel

7. After you click the Complete ACH button you will be taken to the Security challenge screen. Enter the One-time password from the token and click Complete Challenge button.

Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

8. To ensure the transfer was submitted, you may click the Return to ACH activity link/button if available, or go to Activity Payments & Transfers for ACH. You will see the new transfer in the list, and the status will say Pending Origination.

The screenshot shows the First Farmers & Merchants web interface. At the top is the logo and a navigation bar with links for Home, Accounts, Payments & transfers (selected), Checks & deposits, and Administration. Below the navigation bar is the heading "Payments & transfers" with sub-tabs for Internal, ACH (selected), and Bill pay. Under the ACH tab, there are buttons for "+ New payment", "+ New collection", "Import file", and "Help". A sub-menu is open with options for Activity, Templates, File import templates, and Incoming (selected). Below this is a table with columns: Date, Description, Status, Withdrawal, Deposit, and Type. A "Report" button is next to the table. A search activity field is on the right. The table contains one entry: Jun 12, 2023, Same day, Pending Origination, with Copy, Edit, and Delete buttons. A "Date" dropdown menu is set to "All activity" and a "Type" field is empty.

Date	Description	Status	Withdrawal	Deposit	Type
Jun 12, 2023	Same day	Pending Origination			