New ACH Transfer

1. Log in to Business Online Banking

2. Select Payments & transfers

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

Revised 06/15/2023

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
[xxxxxxxxx]

Company description

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 * ⌄
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 ⌄	
Pay ☐			🔍		Select a type ▾		☐ No	✕
Hold ☐			🔍		Select a type ▾		☐ No	
Pay ☐			🔍		Select a type ▾		☐ No	✕
Pay ☐			🔍		Select a type ▾		☐ No	✕
Pay ☐			🔍		Select a type ▾		☐ 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.

First Farmers &Merchants

| Home | Accounts | Payments & transfers | Checks & deposits | Administration |

Payments & transfers

[Internal] [ACH] [Bill pay]

ACH

+ New payment   + New collection   ⊕ Import file   Help

| Activity | Templates | File import templates | Incoming |

Date ▾	Description ⌄	Status ⌄	Withdrawal ⌄	Deposit ⌄	Type ⌄	[Report]
Jun 12, 2023 Same day		Pending Origination				[Copy] [Edit] [Delete]

Search activity

Date
[All activity ▾]

Type

Revised 06/15/2023