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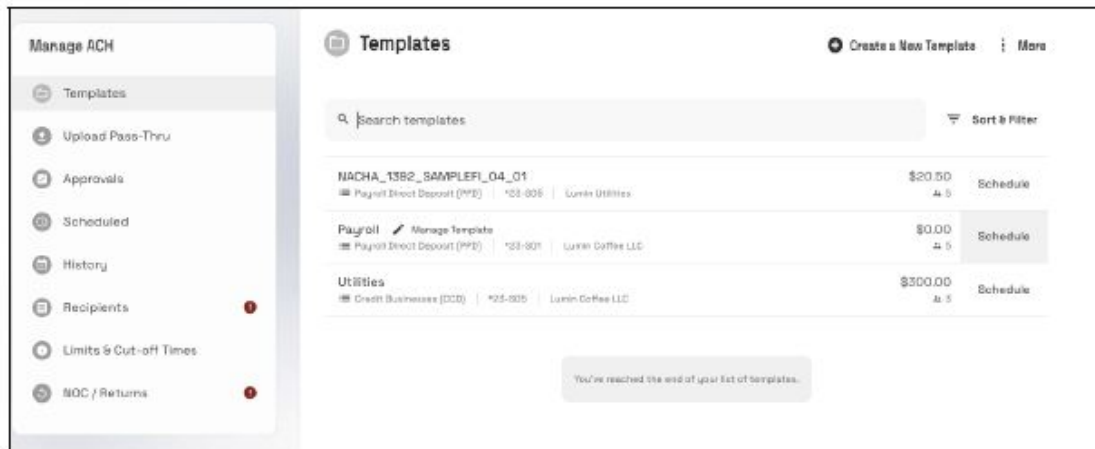
## Manage ACH

The **Manage ACH** tab allows businesses to manage ACH transactions from their business account(s). Business ACH consists of two components:

- **Recipients:** The individuals and companies (payees) that receive transferred funds.
- **Templates:** The wrapper around an individual or group of recipients used to transfer funds.

To send a batch of ACH payments, add **Recipients** on the **Manage ACH** tab, add them to a template, and then schedule the transaction. To send an individual payment, use **Single ACH**. To submit a file created in another application, use **Upload Pass-Thru**.

**Example:** ABC Incorporated has 15 employees, and each employee has direct deposit. ABC's Payroll Department adds the 15 employees to the **Recipients** tab, and then creates a template called **Payroll** and adds the 15 employees to it. On payday, the Payroll Department updates the payroll amount for each recipient in the template and then makes the transfer.



## Recipients Tab

The **Recipients** tab allows you to add, edit, and delete ACH recipients for your organization. After you add a recipient, you can add the recipient to an ACH template. Use the **Search Recipients** field to locate an existing recipient, and the **Sort by** field to sort the recipient list by **Category**, **Name**, or **ID**.



**Recipients** ➕ Add a New Recipient

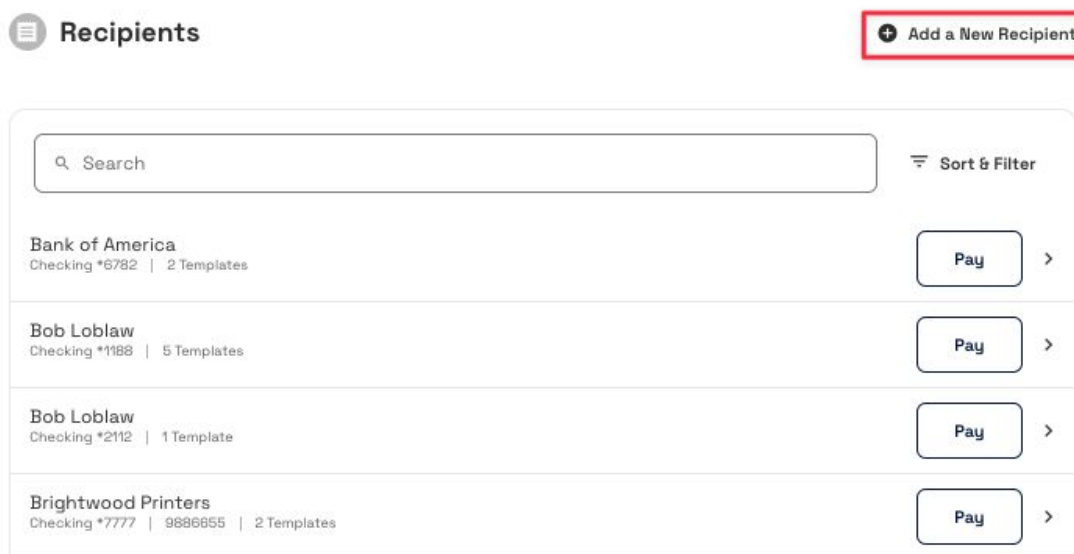
Search Sort & Filter

|                                                               |       |
|---------------------------------------------------------------|-------|
| Bank of America<br>Checking *6782   2 Templates               | Pay > |
| <b>Bob Loblaw</b><br>Checking *1188   5 Templates             | Pay > |
| Bob Loblaw<br>Checking *2112   1 Template                     | Pay > |
| Brightwood Printers<br>Checking *7777   9886855   2 Templates | Pay > |

## Add a Recipient

Recipients can also be added using the **Import a New Template** feature. Recipients added this way can be edited or deleted and will remain if the template is later deleted. The following steps show how to add a recipient manually.

1. Click **Add a New Recipient**.



**Recipients** ➕ Add a New Recipient

Search Sort & Filter

|                                                               |       |
|---------------------------------------------------------------|-------|
| Bank of America<br>Checking *6782   2 Templates               | Pay > |
| <b>Bob Loblaw</b><br>Checking *1188   5 Templates             | Pay > |
| Bob Loblaw<br>Checking *2112   1 Template                     | Pay > |
| Brightwood Printers<br>Checking *7777   9886855   2 Templates | Pay > |

2. Complete the **Name** and, if applicable, **Nickname** fields.

3. Enter the **Account Number**, **Confirm account number**, **Account Type**, and **Routing Number** fields.
  - a. Click **Search for a routing number** to find a routing number by financial institution name, city, or ZIP code.
4. If applicable, complete the optional **ID Number**, **Category**, and **Email** fields.
5. Click **Save**.

 **New Recipient**

|                                                                                                                           |                                                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <p>Name</p> <input type="text"/>                                                                                          | <p>Nickname (optional)</p> <input type="text"/>                                                                                     |
| <p>Account number</p> <input type="text"/>                                                                                | <p>Confirm account number</p> <input type="text"/>                                                                                  |
| <p>Account type</p> <div> Select  </div> |                                                                                                                                     |
| <p>Routing number</p> <input type="text"/>                                                                                |  <b>Search for a routing number</b>              |
| <p>Email (optional)</p> <input type="text"/>                                                                              | <p>Email 2 (optional)</p> <input type="text"/>                                                                                      |
| <p>ID Number (optional)</p> <input type="text"/>                                                                          | <p>Category (optional) </p> <input type="text"/> |

Save

Cancel

A message displays to confirm the recipient information saved as expected.

## Edit a Recipient

To make changes to a recipient's information, click the recipient name, click **Edit Recipient**, make the necessary changes, and then click **Save**.


**Brightwood Printers**


**Edit Recipient**
⋮ More

Details
History
Templates

|                              |                                 |
|------------------------------|---------------------------------|
| Name<br>Brightwood Printers  | Nickname<br>Brightwood Printers |
| Account Number<br>8887777777 | Account Type<br>Checking        |
| Routing Number<br>325070760  | ID Number<br>9886655            |

## Brightwood Printers

|                                                                                                     |                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <p>Name</p> <input type="text" value="Brightwood Printers"/>                                        | <p>Nickname (optional)</p> <input type="text" value="Brightwood Printers"/>                                                         |
| <p>Account number</p> <input type="text" value="8887777777"/>                                       | <p>Confirm account number</p> <input type="text" value="8887777777"/>                                                               |
| <p>Account type</p> <input type="text" value="Checking"/>                                           |                                                                                                                                     |
| <p>Routing number</p> <input type="text" value="325070760"/>                                        | <p> Search for a routing number</p>                |
| <p> Chase Bank</p> |                                                                                                                                     |
| <p>Email (optional)</p> <input type="text"/>                                                        | <p>Email 2 (optional)</p> <input type="text"/>                                                                                      |
| <p>ID Number (optional)</p> <input type="text" value="9886655"/>                                    | <p>Category (optional) </p> <input type="text"/> |
| <p> <input type="button" value="Save"/> <input type="button" value="Cancel"/> </p>                  |                                                                                                                                     |

## Delete a Recipient

1. Select the recipient name from the recipient list.
2. Click **More** in the upper right corner.


**Brightwood Printers**

[Details](#)
[History](#)
[Templates](#)

 Edit Recipient
  More

 Delete Recipient

 Export History

Name: Brightwood Printers
 Nickname: Brightwood Printers

3. Select **Delete Recipient**.
4. Click the **Delete Recipient** button in the confirmation pop-up to complete deletion.

## Originating from the Recipients Tab

1. In the **Recipients** tab, navigate to the recipient.
  - a. Use the **Search** feature to locate the recipient by name, category, or last four digits of the account number.
2. Click the **Pay** button to the right of the recipient.
  - a. Although the button may initially display “Pay,” business users can originate debit transactions if enabled with access to the appropriate Transaction Types.
3. The **Single ACH** transaction screen displays. Select the **Transaction Type** (Standard Entry Class, or SEC, code) from the drop-down menu.
4. Select the **Company Name** from the drop-down menu.
5. Enter the transaction **Description**.
6. Select the **Offset Account**.



### Single ACH

Transaction Type

Credit Businesses (CCD)
▼

Company Name

Lumin San Ramon
▼

Description ⓘ

Invoice A4

Offset Account

\$
Gold's Plus Savings

\$9,786.51
▼

\*21-S01

7. Select the **Recipient** from the drop-down menu. The recipient's account information displays to the right.
8. Optional: Indicate that this is a **Prenote** transaction.
  - a. This initiates a zero-dollar transaction on behalf of the recipient to validate the bank account information. If FIG Credit Union requires Prenote entries for new or edited recipients, business users must initiate a Prenote transaction first.
  - b. If a Prenote is submitted, the business user must wait 3 banking days from the **Deliver by** date before submitting a live entry.
9. Enter the **Amount** of the transaction.
10. Select the **Deliver by** date from the date picker.
11. Optional: Enter an **Addendum**.

12. Optional: Mark the transaction as **Restricted**.

- a. When marked as Restricted, the ACH transaction is visible only to business users with the **Access Restricted Templates** permission. This includes any approvals as well.

13. Click **Continue**.

**Recipient Details**

|                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <p>Recipient</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> Van Ness Metals ▼ </div> <p><input type="checkbox"/> Prenote</p> <p>Amount</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> \$ 565.34 </div> <p>Addendum</p> <div style="border: 1px solid #ccc; height: 30px; margin-bottom: 10px;"></div> <p><input type="checkbox"/> Restricted</p> | <p><b>Account No.</b> 23456789</p> <p><b>Institution</b> Chase Bank</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|

Deliver by

📅 06/23/2025 ▼

📘 Sends on 06/20/2025

Continue

Cancel

14. The Review screen displays. Click **Submit** to submit the transaction and kick off the approval process (if necessary).

- a. **Cancel** cancels the transaction.
- b. **Edit** lets you make changes before submitting.

## Templates Tab

The **Templates** tab provides a searchable list of the ACH templates created for a business. On the **Templates** tab, you can:

1. Page through existing templates to view or edit them and send funds.
2. Use the **Search templates** field to locate a specific template.
3. Sort and filter templates by Amount, Name, Type, ACH Company, or Credit/Debit.
4. Create or upload a new template.

- Click **More** to **Upload a Pass-Thru File**, **View Limits & Cut-off Times**, or **Import a New Template**.

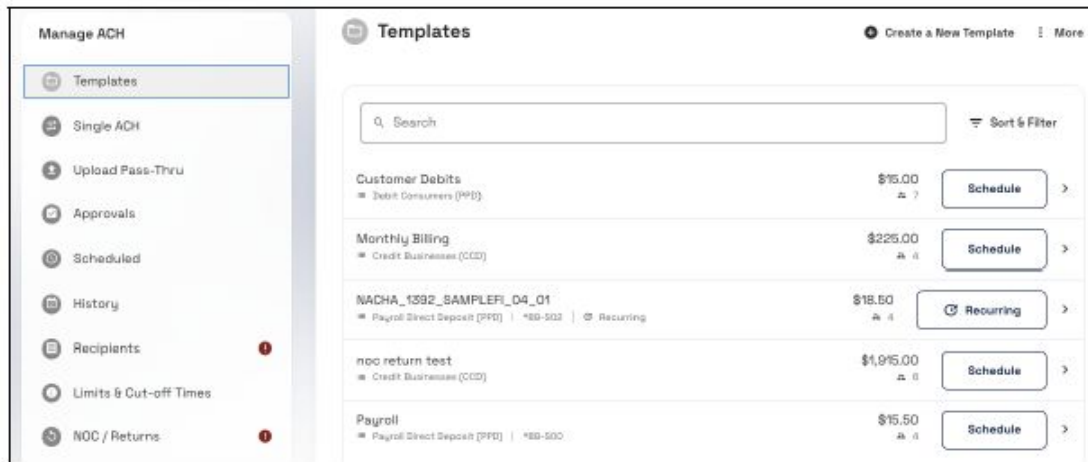


FIG Credit Union sets the **Limits & Cut-off Times** for Digital Banking.

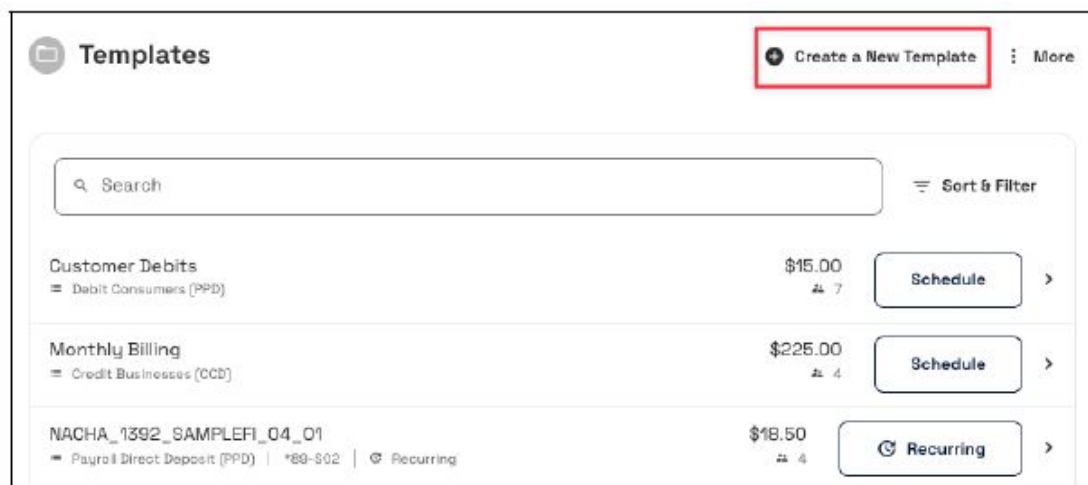
### Three ways to set up ACH payments:

- Create a New Template:** Build a new template from scratch and add recipients.
- Import a New Template:** Upload a NACHA-formatted file or .csv file containing all the information to build a template.
- Upload a Pass-Thru File:** Submit a NACHA-formatted file from another application to FIG Credit Union for processing.

## New ACH Template

Complete the steps below to create a new ACH template.

- Click **Create a New Template**.



- Enter a name in the **Template Name** field.
- Select a **Company Name** from the drop-down menu.

4. Select a **Transaction Type** from the drop-down menu.
5. Enter a template **Description**. This is the batch entry description. Per NACHA regulations, you are limited to 10 characters. It may display on recipients' statements and transaction history. Examples include Payroll, Gas Bill, and Utilities.

New Template

Template name

Company name

Select

Transaction type

Select

Description ⓘ

Company disc. data (optional)

Offset account

ⓘ Select Account

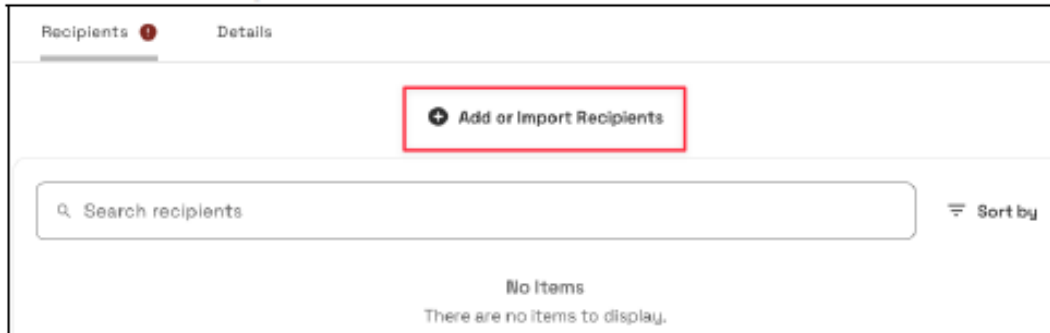
☐ Restricted template ⓘ

Save

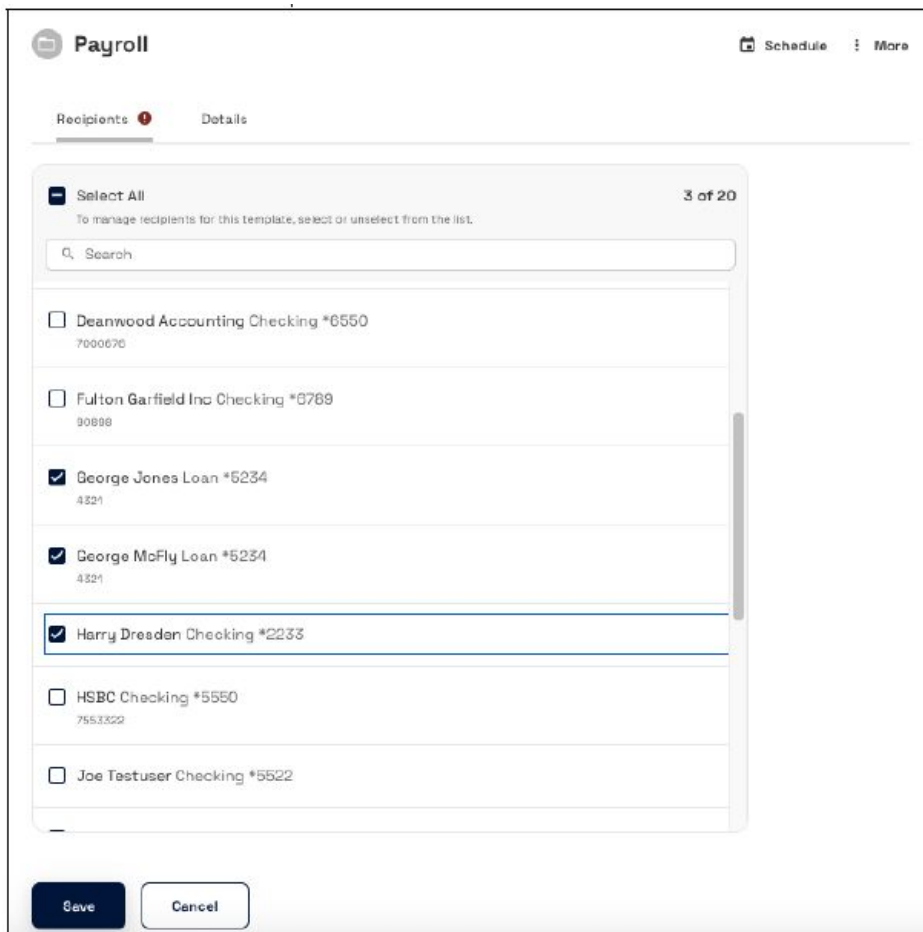
Cancel

6. Enter **Company disc. data** (Company Discretionary Data) if applicable. This optional field is for your business's internal use. No specific format is required.
7. Select an account from which to transfer funds using the **Offset account** drop-down menu.
8. Select the **Restricted template** checkbox if you want to prevent anyone except a user with the **Access Restricted Templates** permission from viewing the template.
9. Click **Save**.

10. The Add Recipients page displays. Click **Add or Import Recipients**.

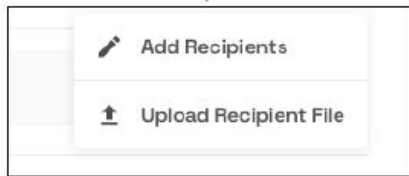


11. A list of existing recipients displays. Click the checkbox to the left of a recipient name to add the recipient to the template.



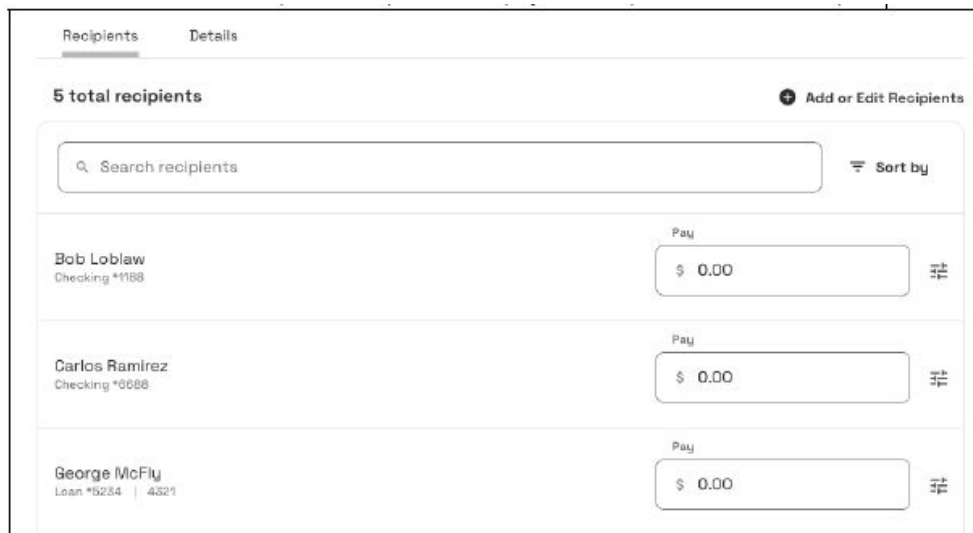
12. Click **Save** to save the recipients and move to finalizing the template.

13. If a recipient is not listed, click **More**.

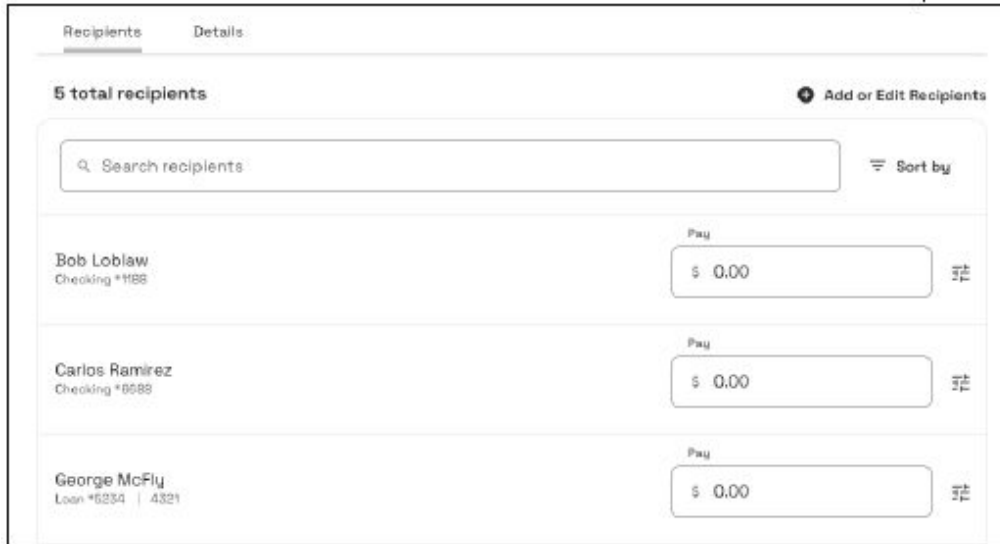


14. Choose **Add Recipients** or **Upload Recipient File**.

- a. **Add Recipients:** The New Recipient screen displays. Follow the steps in Add a Recipient. Click **Save** to save the recipient, and then click the checkbox to the left of the recipient to add the recipient to the template.
- b. **Upload Recipient File:**
  - i. Select the file format: NACHA or Comma separated values (.csv).
  - ii. Drag and drop the file or click **select a file**.
  - iii. Click **Import**.
  - iv. A confirmation screen displays. Click **Done** to continue.
  - v. The uploaded recipients display in the recipients screen of the template.



15. After recipients are added, enter the **Pay/Collect** amount to the right of each recipient.



The screenshot shows a web interface for managing ACH recipients. At the top, there are tabs for 'Recipients' and 'Details'. Below the tabs, it says '5 total recipients' and 'Add or Edit Recipients'. There is a search bar labeled 'Search recipients' and a 'Sort by' dropdown. The list of recipients includes:

- Bob Loblaw, Checking \*1188, with a 'Pay' field set to \$ 0.00.
- Carlos Ramirez, Checking \*6588, with a 'Pay' field set to \$ 0.00.
- George McFly, Loan \*6234 | 4321, with a 'Pay' field set to \$ 0.00.

16. Click **Save** to save the template and recipients.

17. To exit the template, click **Back to Templates** at the top of the page. The template is now ready to be scheduled.

## ACH Transaction Types

Review the table below to learn the meaning of the various Transaction Types.

| ACH Transaction Type                  | Description                                                                                                                                                                                                                                                                  |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Payroll Direct Deposit (PPD)          | This code can be used to credit individuals (e.g., refunds, other payments to consumers).                                                                                                                                                                                    |
| Debit Consumers (PPD)                 | This code is used to debit individuals (e.g., debit a consumer for a monthly fee).                                                                                                                                                                                           |
| Credit Businesses (CCD)               | This code is used to credit businesses.                                                                                                                                                                                                                                      |
| Debit Businesses (CCD)                | This code is used to debit businesses.                                                                                                                                                                                                                                       |
| Corporate Trade Exchange Debit (CTX)  | Enables sub users to use the CTX Debit ACH Standard Entry Class (SEC) code. This code is used to collect (debit) complex corporate payments between businesses, allowing for the transmission of extensive remittance information over and above a standard ACH transaction. |
| Corporate Trade Exchange Credit (CTX) | Enables sub users to use the CTX Credit ACH Standard Entry Class (SEC) code. This code is used to send (credit) complex corporate payments between businesses, allowing for the transmission of extensive remittance information over and above a standard ACH transaction.  |

| ACH Transaction Type                  | Description                                                                                                                                               |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Telephone Authorized Collection (TEL) | This code is used to debit consumers who have consented to either single or recurring debits over the telephone (e.g., recorded consent via call center). |
| Internet Authorized Collection (WEB)  | This code is used to debit consumers who have consented to either single or recurring debits from the business.                                           |

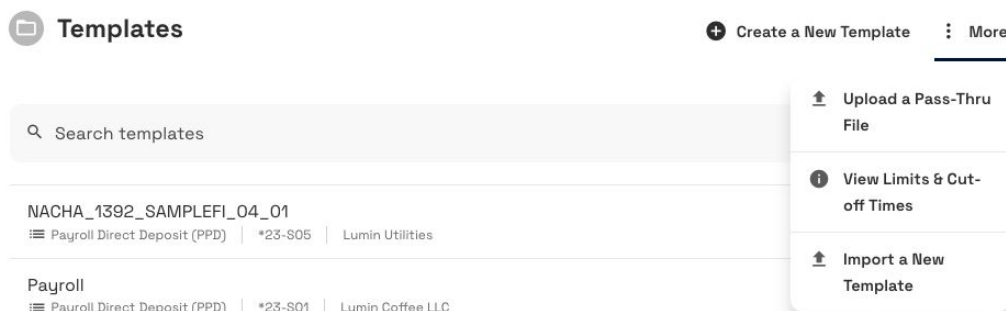
## Import a New Template

Digital Banking provides the option to upload existing templates rather than building them manually. You can import a template using .csv, .ach, or .txt file types.

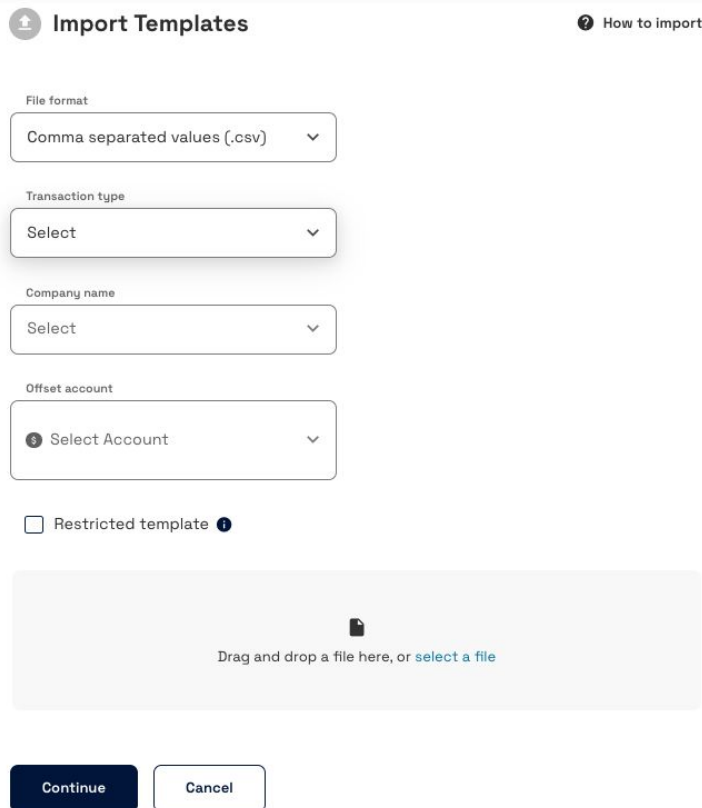
### Comma separated values (.csv)

To import a .csv file, complete the steps below.

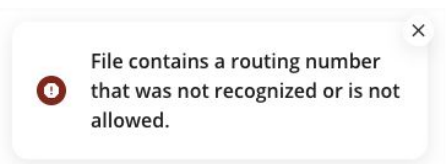
1. Click **More** and select **Import a New Template** from the drop-down menu.



2. In the **File Format** drop-down menu, select **Comma separated values (.csv)**.



3. Select the appropriate SEC code from the **Transaction Type** drop-down menu.
4. Select a **Company Name** from the drop-down menu.
5. Select an **Offset Account** from the **Select Account** drop-down menu.
6. To restrict the template to users with the **Access Restricted Templates** permission, select the **Restricted template** checkbox.
7. Click **Select File** or drag and drop the file into the **Select File** box.
8. Click **Continue**.
9. Review the template information to verify accuracy, and then click **Submit**.
  - a. The system displays an error message if there are any issues with the file format.



## Verify Templates

### Company 3

Transaction type      Number of recipients  
Debit Businesses (CCD)      4

Offset account  
Gold Plus Savings \*23-S01

| Recipient        | Account        | Financial institution | Amount   |
|------------------|----------------|-----------------------|----------|
| George McFly     | Loan *5234     | Chase Bank            | \$50.00  |
| Katie McGhee     | Checking *3456 | FIRST INTERSTATE BANK | \$200.00 |
| Joan Rittenhouse | Checking *8999 | SunTrust Bank         | \$45.00  |
| Steve Edmunds    | Checking *2305 | Capital One           | \$45.00  |

**Submit**      **Cancel**

10. Click **Done** to return to the template list or **Import Another Template** to start a new import.

## Templates Imported

 How to import

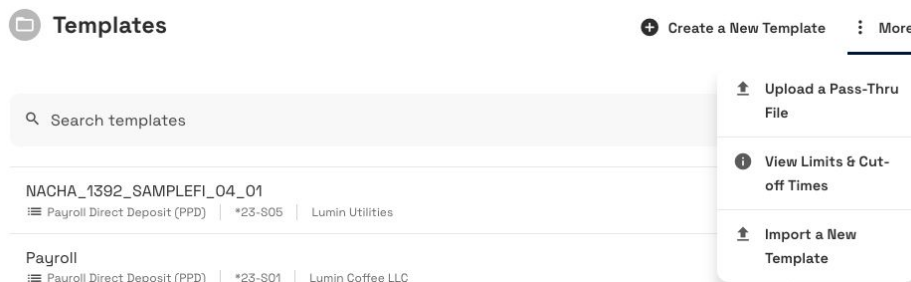
1 template(s) successfully imported.

**Done**      **Import Another Template**

## NACHA Files (.ach or .txt)

To import a NACHA file, complete the steps below.

1. Click **More** from the Templates page and select **Import a New Template** from the drop-down menu.



The screenshot shows the 'Templates' page. At the top, there's a 'Create a New Template' button and a 'More' dropdown menu. Below the search bar, there are two template entries. The first entry is 'NACHA\_1392\_SAMPLEFI\_04\_01' with a format of 'Payroll Direct Deposit (PPD)' and an account of '\*23-S05' for 'Lumin Utilities'. The second entry is 'Payroll' with a format of 'Payroll Direct Deposit (PPD)' and an account of '\*23-S01' for 'Lumin Coffee LLC'. The 'More' dropdown menu is open, showing three options: 'Upload a Pass-Thru File', 'View Limits & Cut-off Times', and 'Import a New Template'.

2. Select **NACHA (.ach or .txt)** from the **File Format** drop-down menu.

3. Select the **My file does not contain offset accounts** checkbox if the file you are uploading does not already include the offset accounts for the ACH transactions. Then select the appropriate account as the offset for the transactions in the file.

- a. If your file already contains the offset account (the account being debited or credited), do not select the checkbox.
4. To restrict the template, select the **Restricted template** checkbox.
  - a. Only business users with the **Access Restricted Templates** permission can access this template.
5. Click **Select File** or drag and drop the file into the **Select File** box.
6. Click **Continue**.


**Import Templates**

File format

NACHA (.ach or .txt) ▼

☒ My file does not contain offset accounts

Offset account

 Silver Benefits Checking **\$8,948.98** ▼  
\*89-S04

☐ Restricted template ⓘ



Drag and drop a file here, or [select a file](#)

Continue

Cancel

- Review the template information to verify accuracy, and then click **Submit**.

### **Verify Templates**

#### Company 3

Transaction type                      Number of recipients  
Debit Businesses (CCD)              4

Offset account  
Gold Plus Savings \*23-S01

| Recipient        | Account        | Financial institution | Amount   |
|------------------|----------------|-----------------------|----------|
| George McFly     | Loan *5234     | Chase Bank            | \$50.00  |
| Katie McGhee     | Checking *3456 | FIRST INTERSTATE BANK | \$200.00 |
| Joan Rittenhouse | Checking *8999 | SunTrust Bank         | \$45.00  |
| Steve Edmunds    | Checking *2305 | Capital One           | \$45.00  |

**Submit**      **Cancel**

- Click **Done** to return to the template list or **Import Another Template** to start a new import.

### **Templates Imported**

 How to import

1 template(s) successfully imported.

**Done**      **Import Another Template**

## Upload a Pass-Thru File

To upload a Pass-Thru file, complete the steps below.

- Select a **File Format**. Options include .csv and NACHA (.ach or .txt).
- If uploading a .csv file:
  - Select a **Transaction Type** from the drop-down menu.
  - Select a **Company Name** from the drop-down menu.
  - Enter a **Description** for the transaction. This is the description that may appear to the recipients on statements and transaction history (e.g., Payroll, Utilities).
  - Select a **Deliver by** date.
  - Select an **Offset Account** from the drop-down menu.
- If uploading a NACHA-formatted file (.ach or .txt):

- a. If needed, select the checkbox to choose a new deliver by date. If the file contains the correct delivery date, do not select it.
  - b. Select **My file does not contain offset accounts** if the file does not contain the offset account information for the transactions.
  - c. Optional: Enter a **Description**.
4. Select the **Restricted template** checkbox to restrict access to the template.
  5. Select a **File** to upload.
  6. Click **Upload**.
  7. A verification page displays all file details. Click **Submit** to submit the file for processing. If required, the business must provide any approvals before processing.


**Upload Pass-Thru**
How to upload pass-thru files

File format

NACHA (.ach or .txt) ▼

☐ Select a new deliver by date for my templates

☐ My file does not contain offset accounts

Description (optional) ⓘ

☐ Restricted template ⓘ



Drag and drop a file here, or [select a file](#)

Upload



## Verify Pass-Thru

? How to upload pass-thru files

NACHA\_1267\_SAMPLEFI\_01\_01

Lumin Utilities

Confirmation number

Occurs

File type

One time

Pass-thru

Deliver by

Delivery type

Submitted by

Jan 31, 2023

Standard

Avery Smith

Transaction type

Number of recipients

Total amount

Payroll Direct Deposit (PPD)

4

\$4.00

Offset account

Silver Member Checking \*21-S05

Recipient

Account

Financial institution

Amount

Chris Nolan

Checking \*2255

COLORADO FEDERAL SAVING...

\$1.00

Jillian Crossley

Checking \*2255

FIRST STATE BANK OF COLOR...

\$1.00

Jillian Titus

Checking \*5241

FIRST WESTERN TRUST BANK

\$1.00

Shelly Winters

Checking \*5522

WESTERRA CREDIT UNION

\$1.00

Submit

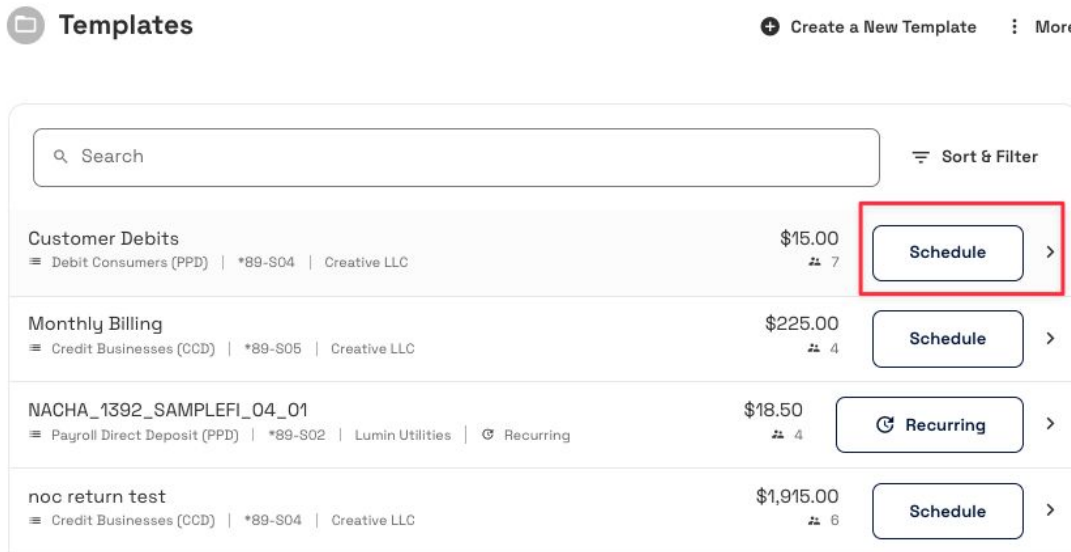
Cancel

## Schedule a Template

After creating a template, use the scheduling feature to schedule ACH transactions for the template.

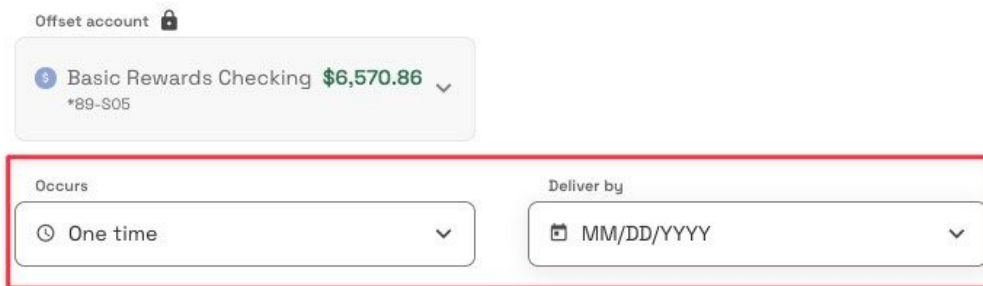
To schedule a template, complete the steps below.

1. On the **Templates** tab, click **Schedule** next to the desired template.



| Search                                                                                            | Sort & Filter                        |
|---------------------------------------------------------------------------------------------------|--------------------------------------|
| Customer Debits<br>Debit Consumers (PPD)   *89-S04   Creative LLC                                 | \$15.00<br>7<br><b>Schedule</b> >    |
| Monthly Billing<br>Credit Businesses (CCD)   *89-S05   Creative LLC                               | \$225.00<br>4<br><b>Schedule</b> >   |
| NACHA_1392_SAMPLEFI_04_01<br>Payroll Direct Deposit (PPD)   *89-S02   Lumin Utilities   Recurring | \$18.50<br>4<br><b>Recurring</b> >   |
| noc return test<br>Credit Businesses (CCD)   *89-S04   Creative LLC                               | \$1,915.00<br>6<br><b>Schedule</b> > |

2. Select a schedule option from the **Occurs** drop-down menu.
3. Select a **Deliver by** date from the calendar drop-down menu. The required **Deliver by** fields change for each option in the **Occurs** drop-down menu. For the options and required fields, see Schedule Occurrence and Date Options.



Offset account 

Basic Rewards Checking \$6,570.86  
\*89-S05

Occurs: One time

Deliver by: MM/DD/YYYY

4. The recipients for this template appear in the list. To find a specific recipient, use the **Search Recipients** field.
  - a. Click the icon to the right of a recipient's amount. You can **Hold** the transaction, create a **Prenote**, add an optional **Addendum**, or add a **Note**.
  - b. **Hold**: Selecting Hold zeroes out the amount field, and no transaction is initiated for that recipient for the scheduled template.
  - c. **Prenote**: Initiates a zero-dollar transaction to validate the routing and account number provided by the recipient.
  - d. **Addendum**: Adds a memo to the ACH transaction for that recipient. You can add an addendum at the template level if it will be the same for each instance of the template, or add one with each new scheduled template.

- e. **Note:** Adds a note to the transaction that is not visible to the recipient. Notes are limited to 80 characters.

### Recipient Details

#### Juniper Land

☐ Hold

☐ Prenote

You may initiate live entries to the recipient account as soon as the third Banking Day following the settlement date of the prenotification entry provided we have not received a Return or Notification of Change related to your entry.

Addendum (optional)

▼ Note (optional) ⓘ

Update

5. Enter the transaction amount in the **Pay/Collect** field.

6. Click **Review**.

Sort by

|                                                |                                               |                          |
|------------------------------------------------|-----------------------------------------------|--------------------------|
| <b>Juniper Land</b><br>Checking *1654   Vendor | Pay<br><input type="text" value="\$ 100.00"/> | <input type="checkbox"/> |
| <b>Office Rent</b><br>Checking *5296           | Pay<br><input type="text" value="\$ 25.00"/>  | <input type="checkbox"/> |
| <b>Utilities - Electric</b><br>Checking *8745  | Pay<br><input type="text" value="\$ 50.00"/>  | <input type="checkbox"/> |
| <b>Water</b><br>Checking *6622                 | Pay<br><input type="text" value="\$ 50.00"/>  | <input type="checkbox"/> |

You've reached the end of the list.

4 total recipients

**\$225.00**

☐ Save changes to template defaults

7. Review the template to make sure you selected the correct schedule options. When everything is correct, click **Submit**.

- a. You can review the Recipient Details by clicking the drop-down option just below the offset account.

 **Review Template**

### Monthly Billing

|                                            |                            |                                             |
|--------------------------------------------|----------------------------|---------------------------------------------|
| Date submitted<br>Jun 20, 2025 9:35 AM EDT | Deliver by<br>Jun 20, 2025 | Delivery type<br>Same Day                   |
| Submitted by<br>Creative LLC               | Occurs<br>One time         | Transaction type<br>Credit Businesses (CCD) |
| Number of recipients<br>4                  | Payment total<br>\$225.00  |                                             |

Offset account

 **Basic Rewards Checking** \$6,570.86  
\*89-805

Included Recipients

| Recipient            | Account        | Financial Institution                | Pay      | Addendum |
|----------------------|----------------|--------------------------------------|----------|----------|
| Juniper Land         | Checking *1654 | Wells Fargo Bank - 102000076         | \$100.00 |          |
| Office Rent          | Checking *5296 | Wells Fargo Bank - 102000076         | \$25.00  |          |
| Utilities - Electric | Checking *8745 | Wells Fargo Bank - 102000076         | \$50.00  |          |
| Water                | Checking *6622 | FirstBank (Lakewood, CO) - 107005047 | \$50.00  |          |

Once submitted, this template will require approval before payment is issued

Submit

Cancel

 Edit

8. Click **Done** on the confirmation window to finish. Click **Print** if you want to print the transaction.

 **Template Submitted**

This template was successfully submitted.

**Done**

 **Print**

**Monthly Billing**

Confirmation number  
6086670551

Date submitted  
 Jun 20, 2025 9:36 AM EDT

Deliver by  
 Jun 20, 2025

Delivery type  
Same Day

Submitted by  
Creative LLC

Occurs  
 One time

Transaction type  
Credit Businesses (CCD)

Number of recipients  
4

Payment total  
\$225.00

Offset account

 Super Benefits Savings  
\*89-S01

\$2,231.89

**Included Recipients**

| Recipient            | Account        | Financial Institution                | Pay      | Addendum |
|----------------------|----------------|--------------------------------------|----------|----------|
| Juniper Land         | Checking *1654 | Wells Fargo Bank - 102000076         | \$100.00 |          |
| Office Rent          | Checking *5296 | Wells Fargo Bank - 102000076         | \$25.00  |          |
| Utilities - Electric | Checking *8745 | Wells Fargo Bank - 102000076         | \$50.00  |          |
| Water                | Checking *6622 | FirstBank (Lakewood, CO) - 107005047 | \$50.00  |          |

## Schedule Occurrence and Date Options

| Occurs   | Required Fields                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| One time | <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.                                                                                                                                                                                                                                                                                                                                               |
| Weekly   | <ul style="list-style-type: none"> <li><b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li><b>Ends:</b> Select <b>Never</b>, <b>After a number of Transfers</b>, or <b>On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>If scheduled on a non-business day, select <b>Previous Business Day</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul> |

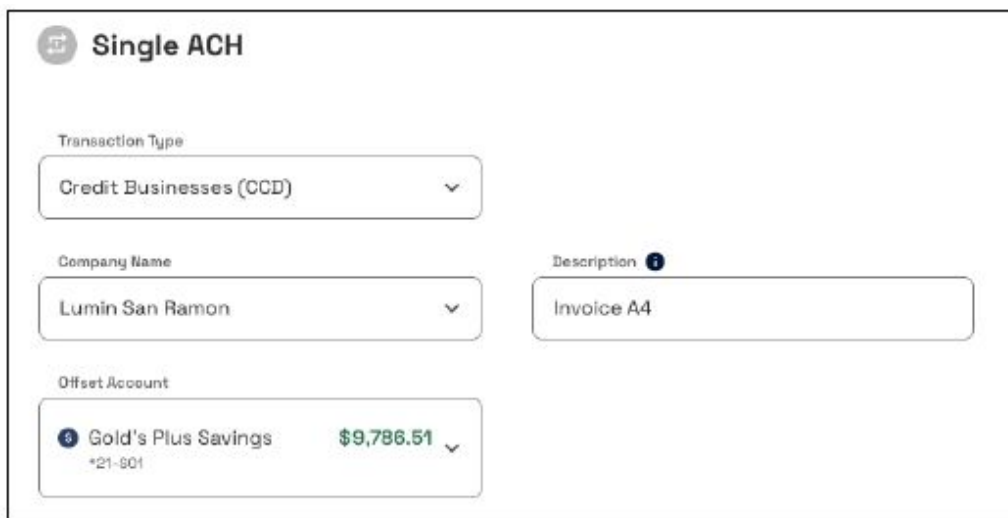
| Occurs                | Required Fields                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Every Two Weeks       | <ul style="list-style-type: none"> <li>• <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>• <b>Ends:</b> Select <b>Never</b>, <b>After a number of Transfers</b>, or <b>On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>• If scheduled on a non-business day, select <b>Previous Business Day</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul> |
| Monthly               | <ul style="list-style-type: none"> <li>• <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>• <b>Ends:</b> Select <b>Never</b>, <b>After a number of Transfers</b>, or <b>On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>• If scheduled on a non-business day, select <b>Previous Business Day</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul> |
| 15th and End of Month | <ul style="list-style-type: none"> <li>• <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>• <b>Ends:</b> Select <b>Never</b>, <b>After a number of Transfers</b>, or <b>On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>• If scheduled on a non-business day, select <b>Previous Business Day</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul> |
| Last Day of the Month | <ul style="list-style-type: none"> <li>• <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>• <b>Ends:</b> Select <b>Never</b>, <b>After a number of Transfers</b>, or <b>On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>• If scheduled on a non-business day, select <b>Previous Business Day</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul> |
| Quarterly             | <ul style="list-style-type: none"> <li>• <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>• <b>Ends:</b> Select <b>Never</b>, <b>After a number of Transfers</b>, or <b>On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>• If scheduled on a non-business day, select <b>Previous Business Day</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul> |
| Annually              | <ul style="list-style-type: none"> <li>• <b>Deliver by:</b> Select a date from the calendar in the <b>Deliver by</b> drop-down menu.</li> <li>• <b>Ends:</b> Select <b>Never</b>, <b>After a number of Transfers</b>, or <b>On a specific date</b> from the <b>Ends</b> drop-down menu.</li> <li>• If scheduled on a non-business day, select <b>Previous Business Day</b> or <b>Following Business Day</b> from the drop-down menu.</li> </ul> |

## Single ACH

The Single ACH feature enables business users to originate individual transactions using existing recipients. You can start a Single ACH transaction from the **Single ACH** tab or from the **Recipients** tab.

### Originating from the Single ACH tab

1. Select the **Transaction Type** (SEC code) from the drop-down menu.
2. Select the **Company Name** from the drop-down menu.
3. Enter the transaction **Description**.
4. Select the **Offset Account**.



The screenshot shows the 'Single ACH' form interface. It includes the following fields:

- Transaction Type:** A dropdown menu with 'Credit Businesses (CCD)' selected.
- Company Name:** A dropdown menu with 'Lumin San Ramon' selected.
- Description:** A text input field containing 'Invoice A4'.
- Offset Account:** A dropdown menu showing 'Gold's Plus Savings' with a balance of '\$9,786.51' and a small icon of a dollar sign.

5. Select the **Recipient** from the drop-down menu. The recipient's account information displays to the right.
6. Optional: Indicate that this is a **Prenote** transaction.
  - a. This initiates a zero-dollar transaction on behalf of the recipient to validate the bank account information. If FIG Credit Union requires Prenote entries for new or edited recipients, business users must initiate a Prenote transaction first.
  - b. If a Prenote is submitted, the business user must wait 3 banking days from the **Deliver by** date before submitting a live entry.
7. Enter the **Amount** of the transaction.
8. Select the **Deliver by** date from the date picker.
9. Optional: Enter an **Addendum**.
10. Optional: Mark the transaction as **Restricted**.
  - a. When marked as Restricted, the ACH transaction is visible only to business users with the **Access Restricted Templates** permission. This includes any approvals as well.

11. Click **Continue**.

**Recipient Details**

Recipient  
Van Ness Metals

Account No. 23456789  
Institution Chase Bank

☐ Prenote

Amount  
\$ 565.34

Deliver by  
06/23/2025  
Sends on 06/20/2025

Addendum

☐ Restricted

**Continue** **Cancel**

12. The Review screen displays. Click **Submit** to submit the transaction and kick off the approval process (if necessary).

- Cancel** cancels the transaction.
- Edit** lets you make changes before submitting.

## Approvals Tab

The **Approvals** tab allows designated users to approve or reject ACH requests. To review requests for approval, complete the steps below. ACH files that are not approved are not processed by FIG Credit Union.

1. Click the template you want to review. Use the **Search** field to find a specific template.

**Manage ACH**

- Templates
- Single ACH
- Upload Pass-Thru
- Approvals**
- Scheduled

**Approvals** ☒ Approve All Requests

Search

Sort & Filter

Monthly Billing  
Jun. 20, 2025 | Credit Businesses (CCD) | \*89-901 \$225.00

You've reached the end of the list.

2. Review the transaction details. Click **Approve** or **Reject**.
  - a. If approval is required, ACH templates must be approved or rejected before the cutoff time. Click **Limits & Cut-off Times** to verify cutoff times.

[← Back to Approvals](#)

### Monthly Billing

 Print

Confirmation number

6086670551

Date submitted

 Jun 20, 2025 9:36 AM EDT

Deliver by

 Jun 20, 2025

Delivery type

Same Day

Submitted by

Creative LLC

Occurs

 One time

Transaction type

Credit Businesses (CCD)

Number of recipients

4

Payment total

\$225.00

Offset account

Super Benefits Savings \*89-S01

#### Included Recipients

| Recipient            | Account        | Financial Institution                | Pay      | Addendum |
|----------------------|----------------|--------------------------------------|----------|----------|
| Juniper Land         | Checking *1654 | Wells Fargo Bank - 102000076         | \$100.00 |          |
| Office Rent          | Checking *5296 | Wells Fargo Bank - 102000076         | \$25.00  |          |
| Utilities - Electric | Checking *8745 | Wells Fargo Bank - 102000076         | \$50.00  |          |
| Water                | Checking *6622 | FirstBank (Lakewood, CO) - 107005047 | \$50.00  |          |

Approve

Reject

If an approver rejects the ACH file, a window displays to enter a reason. ACH templates rejected by an approver within the business are not picked up for processing by FIG Credit Union.

Reject ACH Template Request

×

Please provide a reason:

Incorrect amount on Juniper Land

Reject

Cancel

The ACH History reflects that the template was rejected, who rejected it, and the reason. An email also goes to the originator showing the template name and the reason for rejection.

#### Hourly Payroll

Confirmation number  
3105687978

Rejected by  
Avery Smith

Rejection reason  
Need to update amounts

Date submitted  
Oct 19, 2023 8:25 AM PDT

Occurs  
One time

Deliver by  
Oct 19, 2023

Delivery type  
Same Day

Submitted by  
Avery Smith

Transaction type  
Payroll Direct Deposit (PPD)

Number of recipients  
6

Payment total  
\$18.50

Offset account  
Silver Member Checking \*21-S05

## Scheduled Tab

The **Scheduled** tab displays a list of all pending ACH requests, including the transaction type, scheduling, amount, and number of recipients.

### Scheduled

|                                                                                                                                                                                                                                                                              |  |                                                                                                                      |                                                                                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <input type="text" value="Search"/>                                                                                                                                                                                                                                          |  |  Sort & Filter                    |                                                                                     |
| Thursday, Jul 10                                                                                                                                                                                                                                                             |  |                                                                                                                      |                                                                                     |
| <b>NACHA_1392_SAMPLEFI_04_01</b><br> Payroll Direct Deposit (PPD)   *89-S02   Lumin Utilities    Recurring |  | <b>\$18.50</b><br> 4   Scheduled  |  |
| Friday, Jun 20                                                                                                                                                                                                                                                               |  |                                                                                                                      |                                                                                     |
| <b>Monthly Billing</b><br> Credit Businesses (CCD)   *89-S01   Creative LLC                                                                                                                 |  | <b>\$225.00</b><br> 4   Scheduled |  |
| You've reached the end of the list.                                                                                                                                                                                                                                          |  |                                                                                                                      |                                                                                     |

You can cancel a scheduled template before it is processed by clicking the template and then clicking **Cancel Template**.

Template Details



 Print  More

Monthly Billing

Confirmation number  
6086670551

Date submitted  
 Jun 20, 2025 9:36 AM EDT

Deliver by  
 Jun 20, 2025

Delivery type  
Same Day

Submitted by  
Creative LLC

Occurs  
 One time

Approved by  
Creative LLC

Transaction type  
Credit Businesses (CCD)

Number of recipients  
4

Payment total  
\$225.00

Offset account  
Super Benefits Savings \*89-S01

Included Recipients

| Recipient            | Account        | Financial Institution                | Pay      | Addendum |
|----------------------|----------------|--------------------------------------|----------|----------|
| Juniper Land         | Checking *1654 | Wells Fargo Bank - 102000076         | \$100.00 |          |
| Office Rent          | Checking *5296 | Wells Fargo Bank - 102000076         | \$25.00  |          |
| Utilities - Electric | Checking *8745 | Wells Fargo Bank - 102000076         | \$50.00  |          |
| Water                | Checking *6622 | FirstBank (Lakewood, CO) - 107005047 | \$50.00  |          |

Cancel Template

## History Tab

The **History** tab displays a list of past ACH requests and their outcomes. Click a line item to expand it and view additional details.

 **History**
Export

| <input type="text" value="Search"/> <span>Sort &amp; Filter</span>                                                                            |                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Tuesday, Jun 10                                                                                                                               |                                                                                |
| <b>NACHA_1392_SAMPLEFI_04_01</b><br><div> <div></div> <div>Payroll Direct Deposit (PPD)   *89-S02   Lumin Utilities    Recurring</div> </div> | <div> <div>\$18.50</div> <div>4   Succeeded</div> <div>&gt;</div> </div>       |
| Thursday, Jun 05                                                                                                                              |                                                                                |
| <b>test</b><br><div> <div></div> <div>Credit Businesses (CCD)   *89-S02   Creative LLC</div> </div>                                           | <div> <div>\$6,024.50</div> <div>15   FI Rejected</div> <div>&gt;</div> </div> |
| Friday, May 09                                                                                                                                |                                                                                |
| <b>NACHA_1392_SAMPLEFI_04_01</b><br><div> <div></div> <div>Payroll Direct Deposit (PPD)   *89-S02   Lumin Utilities    Recurring</div> </div> | <div> <div>\$18.50</div> <div>4   FI Rejected</div> <div>&gt;</div> </div>     |

### Template Details



 Print  More

#### Customer Debits

Confirmation number  
1482527331

Date submitted  
 Feb 20, 2025 3:42 PM EST

Deliver by  
 Feb 21, 2025

Delivery type  
Same Day

Submitted by  
Creative LLC

Occurs  
 One time

Approved by  
Creative LLC

Transaction type  
Debit Consumers (PPD)

Number of recipients  
7

Payment total  
\$15.00

Offset account  
Silver Benefits Checking \*89-S04

#### Included Recipients

| Recipient           | Account        | Financial Institution            | Collect | Addendum |
|---------------------|----------------|----------------------------------|---------|----------|
| Bank of America     | Checking *6782 | Bank of America - 121000358      | \$1.00  |          |
| Brightwood Printers | Checking *7777 | Chase Bank - 325070760           | \$1.00  |          |
| Deanwood Accounting | Checking *6550 | HAWAII COMMUNITY FCU - 321379818 | \$1.00  |          |

## ACH Batch History Statuses

| Status      | Details                                                                                                                                                                                                                                                                       |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Succeeded   | The batch file was approved and a NACHA file was created.                                                                                                                                                                                                                     |
| Rejected    | The file was rejected internally by another business user before processing by FIG Credit Union. A reason for rejection displays in the history details.                                                                                                                      |
| FI Rejected | The file was rejected by a FIG Credit Union employee. A reason for rejection displays in the history details.                                                                                                                                                                 |
| Canceled    | The business canceled the file before processing. The name of the business user who canceled the file displays in the history details.                                                                                                                                        |
| Expired     | The file was not approved by the cutoff time and could not be processed. Business ACH cutoff times are displayed in the <b>Limits &amp; Cut-off Times</b> tab. Additionally, business ACH approvers receive a notification before the cutoff time regarding unapproved files. |

## Business Task Center Microapp

The Business Task Center dashboard application informs business users of important actions that need to be taken, including ACH templates and wire templates that require approval, and ACH Notification of Change (NOC) and Return items that need to be addressed. The application automatically appears for business users with the required permissions (e.g., Approve ACH, Approve Wire, Manage NOC and Returns). Users can click the **ACH**, **Wires**, or **NOC / Returns** link to go to the approvals screens and take action. When a user has no open task items, the application displays a message indicating the user is caught up and no action is required.



Selecting a task takes the user to the associated feature (Manage ACH, Send Wires, or Manage NOC and Returns).

## Month-to-Date ACH Summary

The Month-to-Date ACH Summary microapp displays a summary of the business's ACH activity for the calendar month. Click **View ACH History** to go to the ACH History screen.

