

FIRST CENTRAL SAVINGS BANK

Banking The Way It Used To Be, Only Better.

Member  | myfcsb.com

Create Digital and Configure Digital

ACH Participants

June 2025

Member 
FDIC EQUAL HOUSING
LENDER

ACH Participants

Purpose

This learning guide provides detailed instructions on how to create an Automatic Clearing House (ACH) participant.

Contents

| | |
|-----------------------------------------------|----|
| ACH Participants | 4 |
| Accessing ACH Participants | 4 |
| Creating Standard ACH Participants | 5 |
| Creating Child Support ACH Participants | 10 |
| Group Search | 13 |
| Key Points to Remember | 15 |

ACH Participants

ACH Participants

An ACH participant is a person, business, or company that will receive pay electronically or collection. The participant must be created as an ACH participant before ACH transactions can be performed.



Example: The payroll process is typically via an ACH transaction. An employee must first be created as an ACH participant to receive their paycheck.

In ACH Manager, the user typically starts by building a template and within the template they add participant or payee information. With Create and Configure Digital, the payee information is under *ACH Participants*, so the user will start by creating the participants.

Accessing ACH Participants

Follow the steps below to access *ACH Participants*:

1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.

First Financial

FDIC Insured - Backed by the full faith and credit of the U.S. Government.

User ID
LisaFBusiness

Password
.....

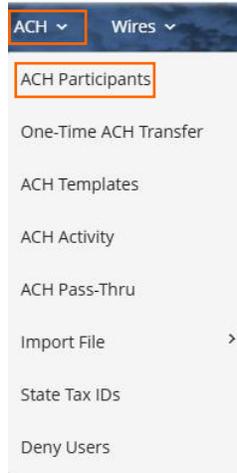
Log In

Forgot Password?

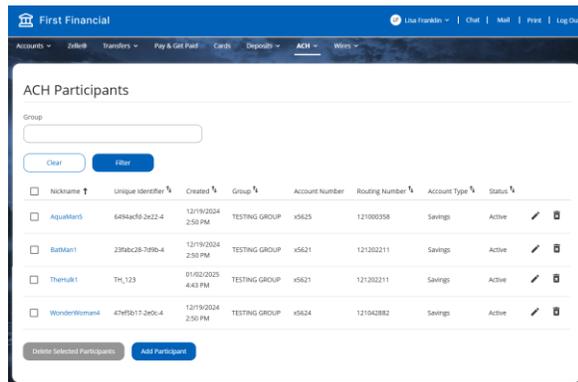
Register Supported Browsers
En español Chat
Privacy Policy Disclaimer
Sign In Problems FAQ

ACH Participants

2. Select the *ACH* tab, then select *ACH Participants* from the menu.



3. The *ACH Participants* view displays.

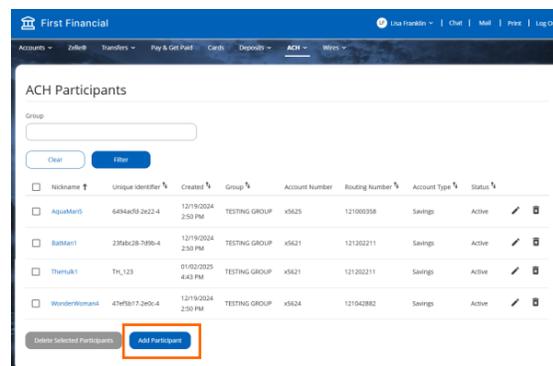


If the *ACH Participants* view displays blank, ACH participants have not been created.

Creating Standard ACH Participants

Follow the steps below to create a standard *ACH Participant*:

1. Select the *Add Participant* button on the *ACH Participants* homepage.



ACH Participants

2. Enter the participant's information in the required fields on the **Participant Details** view.

- Participant Type: Default is *Standard*. Select *Child Support* if the ACH participant setup is related to child support.
- Name: Participant's name.
- Email Address: Participant's email address.
- Nickname: The nickname can be the same as the participant's name or any other name.
- Routing Number: The bank's routing number. The system searches for the routing number and once selected, the routing number and institution name populates in the appropriate fields. If you selected the institution from the previous field, the routing number auto populates.
- Unique Identifier: Uniquely identifies an ACH participant based on the business guidelines.
- Account Number: Participant's bank account number.
- Confirm Account Number: Participant's bank account number.
- Account Type: Checking, Savings, and Loan.
- Status: Active or Hold. *Active* indicates the participant is actively being paid and *Hold* indicates the participant is on hold.

The screenshot shows the 'Participant Details' form with the following fields highlighted by orange boxes:

- Participant Type: Standard Child Support Payment
- Name: Lincoln Stade
- Email Address: lstade@gmail.com
- Nickname: lstade
- Routing Number: 053101273
- Unique Identifier: 12345
- Account Number: 24681012
- Confirm Account Number: 24681012
- Account Type: Checking
- Status: Active

Other visible fields include Institution Name (WELLS FARGO BANK), Group, Discretionary Data, and a checkbox for Distribute Payments. Buttons for Cancel and Save are at the bottom.

ACH Participants

Enter information in the remaining fields, as applicable.

- Send email when batch status is changed to Processed checkbox: Notifies participants when the status changes to processed.
- Institution Name: Bank name. The system searches for the bank name and once selected, the institution name and routing number populates in the appropriate fields.
- Group: Allows participants to be grouped together (i.e., employees vs vendors).
- Discretionary Data: Unique information about the transfer.
- Distribute Payments checkbox: Allows payments to be distributed to multiple accounts.

Participant Details

Participant Type
 Standard Child Support Payment

* Name
Lincoln State

* Email Address
lstaide@gmail.com

Send email when batch status is changed to Processed

* Nickname
lstaide

Institution Name
WELLS FARGO BANK

* Routing Number
053101273

* Unique Identifier
12345

* Account Number
24681012

* Confirm Account Number
24681012

* Account Type
Checking

* Status
Active

Group

Discretionary Data

Distribute Payments

Cancel Save

When the *Distribute Payments* checkbox is selected, the *Payment Distribution* section displays. This section allows the creation of distributions to multiple accounts.

Distribute Payments

Payment Distribution

| Priority | Name | Account Number | Account Type | Amount | Share Remaining |
|----------|------|----------------|--------------|--------|-------------------------------------|
| Primary | | | | 0.00 | <input checked="" type="checkbox"/> |

Cancel Save Add Distribution

For example, an employee can request to distribute a portion of their paycheck to their checking account and a portion to their savings account.

The primary account displays in this section. This account will receive the remaining amount after payments have been distributed to multiple accounts.

3. Select the *Add Distribution* button.

NOTE: There is no limit to the number of distributions that can be added.

Distribute Payments

Payment Distribution

| Priority | Name | Account Number | Account Type | Amount | Share Remaining |
|----------|------|----------------|--------------|--------|-------------------------------------|
| Primary | | | | 0.00 | <input checked="" type="checkbox"/> |

Cancel Save Add Distribution

ACH Participants

4. Complete the required fields on the *Distribution Details* view.

- Name: Participant's name
- Account Number: The account the payments are being deposited.
- Confirm Account Number: The account the payments are being deposited.
- Account Type: Checking or Savings.
- Routing Number: Bank's routing number.

Distribution Details

* Name
Lincoln Slade

* Account Number
369121518

* Confirm Account Number
369121518

* Account Type
Savings

* Routing Number
053101273

Share Remaining

Amount
\$ 100.00

Cancel Save

5. When the *Share Remaining* checkbox is selected, a popup displays informing that after all fixed amounts are distributed, each account that has *Share Remaining* checked receives an equal share of the remaining amount. This means that any money left after assigned distributions are allocated will be shared equally with the shared accounts.

Share Remaining

Minimum Amount

\$

After all fixed amounts are distributed, each account that has "Share Remaining" checked receives an equal share of the remaining amount.

6. When the *Minimum Amount* field is clicked, like the *Share Remaining* field, a popup displays informing that the amount entered in the field is the fixed amount to be distributed to the account. If the share remaining checkbox is checked, the fixed amount becomes the minimum amount.

Minimum Amount

\$

Cancel Save

Amounts: The fixed amount to be distributed to the account. Becomes "Minimum Amount" when "Share Remaining" is checked.

Select the *Save* button.

7. The system returns to the *Participant Details* view. Scroll to the *Payment Distribution* section to see the distribution created.

Distribute Payments

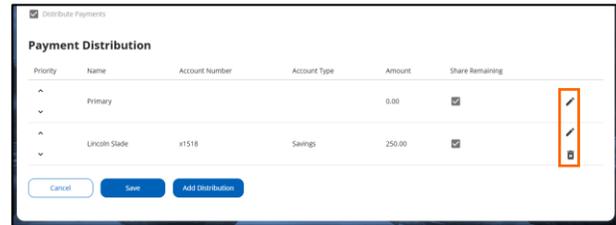
Payment Distribution

| Priority | Name | Account Number | Account Type | Amount | Share Remaining |
|----------|---------------|----------------|--------------|--------|-------------------------------------|
| Primary | | | | 0.00 | <input checked="" type="checkbox"/> |
| | Lincoln Slade | x1518 | Savings | 250.00 | <input checked="" type="checkbox"/> |

Cancel Save Add Distribution

ACH Participants

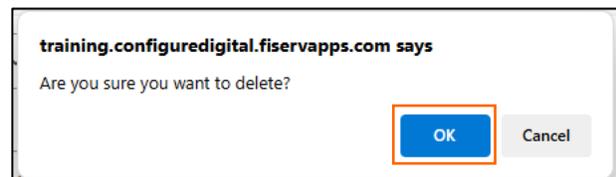
8. From this view, users can edit or delete distributions by selecting the appropriate icon.



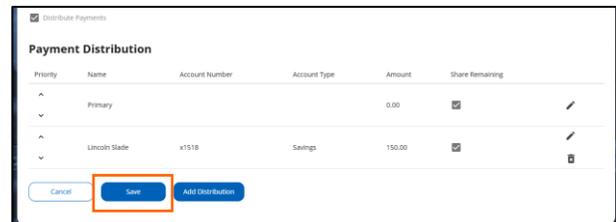
9. The *Distribution Details* view displays when the *Edit* (pencil) icon is selected. Make the necessary changes, then select the *Save* button.

The screenshot shows the "Distribution Details" form. Fields include: Name (Lincoln Slade), a checkbox for "I need to change the account number", Account Number (x1518), Account Type (Savings), Routing Number (053101273), a checked checkbox for "Share Remaining", and Minimum Amount (\$ 150.00). At the bottom are "Cancel" and "Save" buttons, with the "Save" button highlighted by a red box.

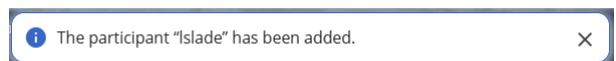
10. A popup confirmation displays when the *Delete* (trashcan) icon is selected. Select *OK* to complete the delete action.



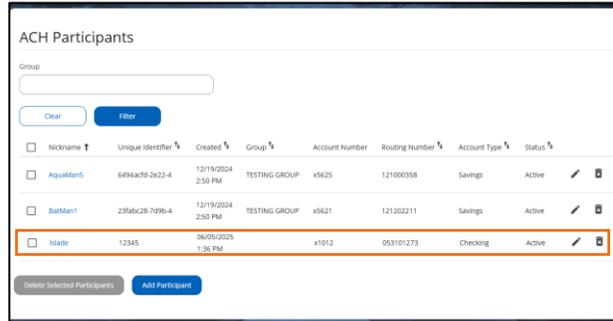
11. Select the *Save* button to save the participant.



12. A popup confirms the participant was added and the participant displays in the *ACH Participants* list.



ACH Participants

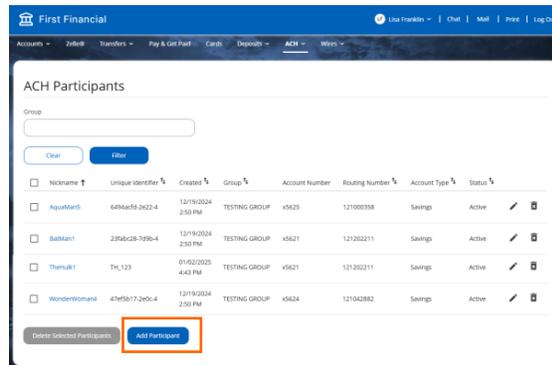


Creating Child Support ACH Participants

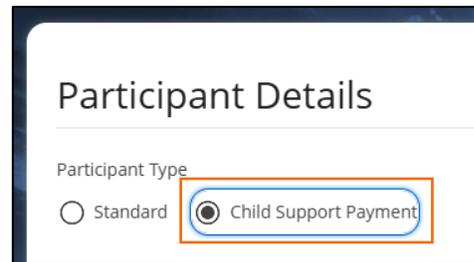
Follow the steps below to create a child support *ACH Participant*:

1. When a company receives a child support order from the State, by law, they are required to deduct child support payments from an employee's paycheck.

Select the *Add Participant* button on the **ACH Participants** homepage.



2. Select the *Child Support Payment* option in the *Participant Type* section.



ACH Participants

3. There are three sections that must be completed:

- Non-Custodial Parent (Employee) Information: Employee's information
- Custodial Parent Information: Parent that has custody of child.
- Payment Information: Amount to be deducted from employee's wages.

The screenshot shows a web form titled "Participant Details". At the top, there are two radio buttons for "Participant Type": "Standard" (selected) and "Child Support Payment". Below this, the form is divided into three sections, each with a red box around its title:

- Non-Custodial Parent (Employee) Information:** Includes fields for *Name, *Email address, a checkbox for "Send email when batch status is changed to Processed", *Nickname, *Social Security Number, Employment Status (dropdown menu), and *Has family medical insurance (dropdown menu).
- Custodial Parent Information:** Includes fields for *Maiden Name, *Routing Number, *Account Number, *Confirm account number, and *Account Type (dropdown menu).
- Payment Information:** Includes fields for *Name, *Address (dropdown menu), *City, *State, *Zip, *Card ID, *PIN Code, and *Discretionary Data.

At the bottom of the form are "Cancel" and "Save" buttons.

4. Non-Custodial Parent (Employee) Information

Complete the following fields:

- Name (employee)
- Email Address
- Send email when batch status is changed to Processed, if applicable,
- Nickname
- Social Security Number
- Employment Status: Employed or Terminated
- Has family medical insurance: Yes, No, or NA child lives out of state.

This is a close-up of the "Non-Custodial Parent (Employee) Information" section. The fields are filled with the following data:

- * Name: James Walker
- * Email Address: jwalker@gmail.com
- Send email when batch status is changed to Processed
- * Nickname: JW
- * Social Security Number: 111-11-1111
- Employment Status: Employed (dropdown menu)
- * Has family medical insurance: Yes (dropdown menu)

ACH Participants

5. Custodial Parent Information

Complete the following fields:

- Institution Name
- Routing Number
- Account Number
- Confirm Account Number
- Account Type: Checking, Savings, or Loan

Custodial Parent Information

Institution Name

* Routing Number

* Account Number

* Confirm Account Number

* Account Type

6. Payment Information

Complete the following fields:

- Status: Active or Hold.
- Group: Add participant to a group, if applicable.
- Case ID*
- FIPS Code*
- Discretionary Data*

*These fields are used to uniquely identify the participant.

Select the **Save** button.

Payment Information

* Status

Group

* Case ID

FIPS Code

Discretionary Data

7. A popup confirms the participant was added and the participant displays in the *ACH Participants* list.

The participant "JW" has been added.

ACH Participants

ACH Participants

Group

Clear Filter

| <input type="checkbox"/> | Nickname ↑ | Unique Identifier ↕ | Created ↕ | Group ↕ | Account Number | Routing Number ↕ | Account Type ↕ | Status ↕ |
|--------------------------|------------|---------------------|--------------------|---------------|----------------|------------------|----------------|----------|
| <input type="checkbox"/> | AquaMan5 | 6494ac5-2e22-4 | 12/19/2024 2:50 PM | TESTING GROUP | v5625 | 121000358 | Savings | Active |
| <input type="checkbox"/> | BatMan1 | 23fab28-709b-4 | 12/19/2024 2:50 PM | TESTING GROUP | v5621 | 121202211 | Savings | Active |
| <input type="checkbox"/> | JW | 987654321-CSP | 06/05/2025 3:00 PM | | v1620 | 053101273 | Checking | Active |

Delete Selected Participants Add Participant

Group Search

Follow the steps below to search for a group:

1. This feature is valuable if there is a long list of participants and the user only wants to see a particular group.

Enter the group name in the *Group* field, then select the *Filter* button.

ACH Participants

Group

Testing Group

Clear Filter

2. The list of *ACH Participants* assigned to the group display.

ACH Participants

Group

Testing Group

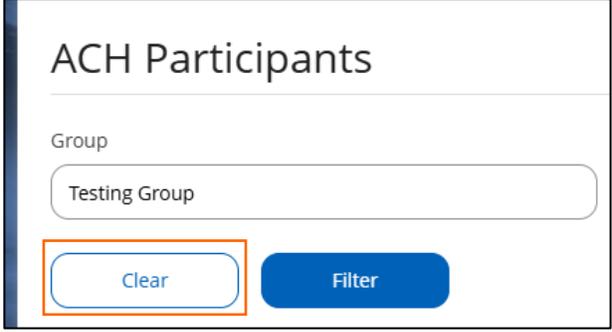
Clear Filter

| <input type="checkbox"/> | Nickname ↑ | Unique Identifier ↕ | Created ↕ | Group ↕ | Account Number | Routing Number ↕ | Account Type ↕ | Status ↕ |
|--------------------------|-----------------|---------------------|--------------------|---------------|----------------|------------------|----------------|----------|
| <input type="checkbox"/> | AquaMan5 | 6494ac5-2e22-4 | 12/19/2024 2:50 PM | TESTING GROUP | v5625 | 121000358 | Savings | Active |
| <input type="checkbox"/> | BatMan1 | 23fab28-709b-4 | 12/19/2024 2:50 PM | TESTING GROUP | v5621 | 121202211 | Savings | Active |
| <input type="checkbox"/> | BlackWidow4 | BW_126 | 01/02/2025 4:43 PM | TESTING GROUP | v5624 | 121042882 | Savings | Active |
| <input type="checkbox"/> | CaptainAmerica2 | CA_124 | 01/02/2025 4:43 PM | TESTING GROUP | v5622 | 121000358 | Savings | Active |
| <input type="checkbox"/> | Cyborg8 | ac57ab8-8bd1-4 | 12/19/2024 2:50 PM | TESTING GROUP | v5626 | 321177586 | Savings | Active |
| <input type="checkbox"/> | GodOfThunder5 | GOT_128 | 01/02/2025 4:43 PM | TESTING GROUP | v5626 | 091408462 | Savings | Active |
| <input type="checkbox"/> | IronMan3 | IM_125 | 01/02/2025 4:43 PM | TESTING GROUP | v5623 | 026007993 | Savings | Active |
| <input type="checkbox"/> | SuperMan2 | beb686a-0487-4 | 12/19/2024 2:50 PM | TESTING GROUP | v5622 | 322271627 | Savings | Active |
| <input type="checkbox"/> | TheFlash3 | 6ba668b-1e94-4 | 12/19/2024 2:50 PM | TESTING GROUP | v5623 | 124384877 | Savings | Active |
| <input type="checkbox"/> | ThorHulk1 | TH_123 | 01/02/2025 4:43 PM | TESTING GROUP | v5621 | 121202211 | Savings | Active |
| <input type="checkbox"/> | WonderWoman4 | 47e5b17-2d0c-4 | 12/19/2024 2:50 PM | TESTING GROUP | v5624 | 121042882 | Savings | Active |

Delete Selected Participants Add Participant

ACH Participants

3. Select the *Clear* button to remove the group name and restore the full list of ACH participants.



The screenshot shows a web interface titled "ACH Participants". Below the title is a "Group" label and a text input field containing "Testing Group". Below the input field are two buttons: a light blue "Clear" button and a dark blue "Filter" button. The "Clear" button is highlighted with an orange rectangular box.