FIRST CENTRAL SAVINGS BANK

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Create Digital and Configure Digital

One-Time ACH Payment (Transfer)

June 2025

One-Time ACH Payment (Transfer)

Purpose

This learning guide provides detailed instructions on how to create a one-time ACH payment.
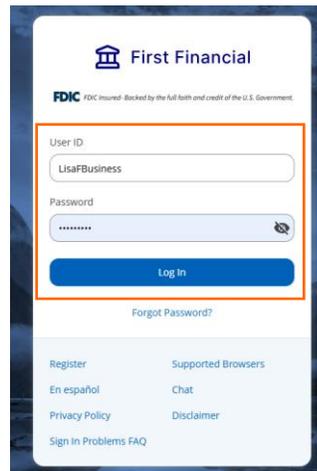
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A one-time ACH payment (transfer) is a transaction sent to or withdrawn from a participant on a one-off basis.
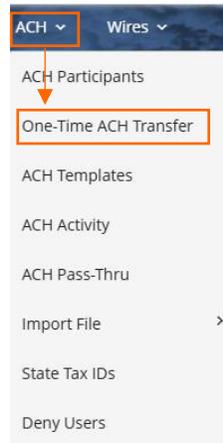
Accessing One-Time ACH Transfer

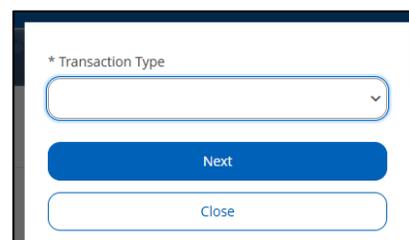Follow the steps below to access One-Time *ACH Transfer*:

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

2. Select the *ACH* tab, then select *One-Time ACH Transfer* from the menu.

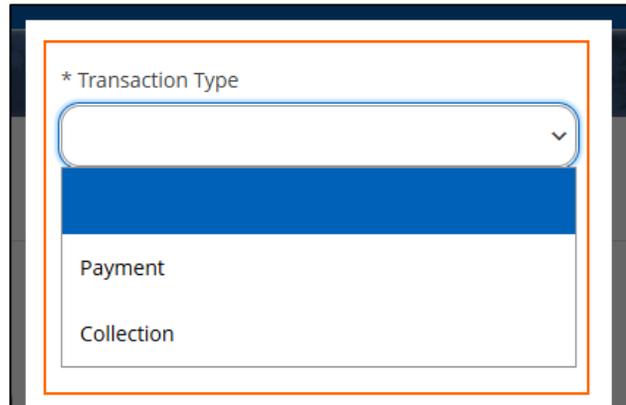   The *Transaction Type* popup displays.

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3. Select the *Transaction Type* down arrow to display the transaction type options.
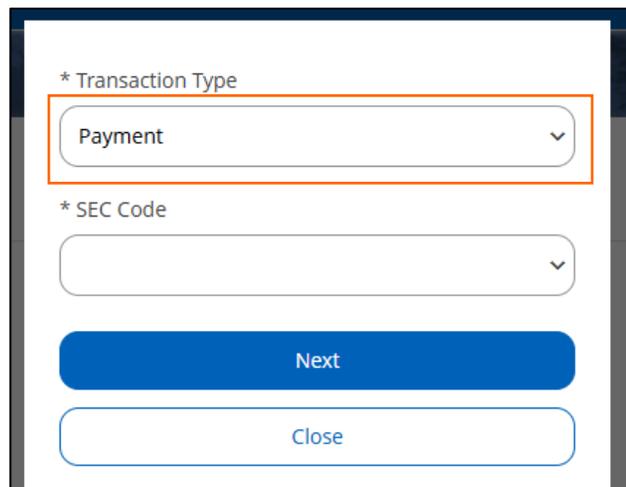
    Options are:

    - Payment - Allows the user to send funds to a recipient.

    - Collection - allows the user to withdraw funds from a recipient. Proper documentation is required for a collection one-time transfer.
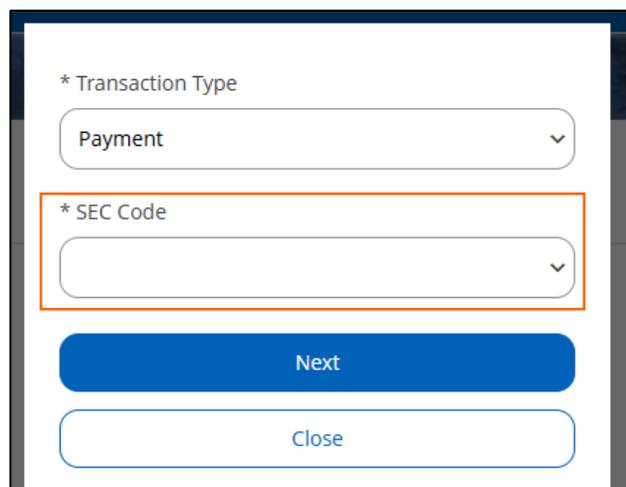
4. Select *Payment* or *Collectio*n, as appropriate.

5. The *SEC* or *Standard Entry Class Code* field displays. SEC codes are used to describe the type of transaction and ensure compliance with ACH network regulations.
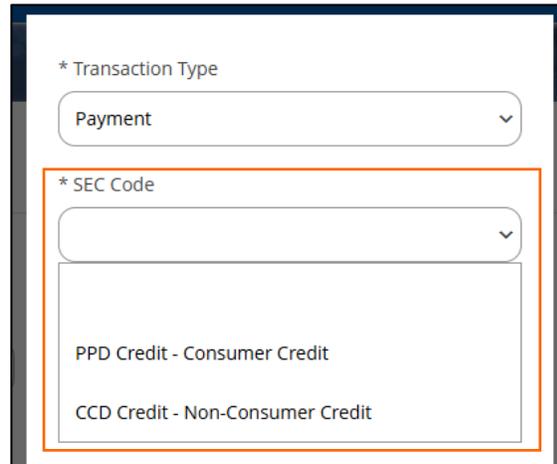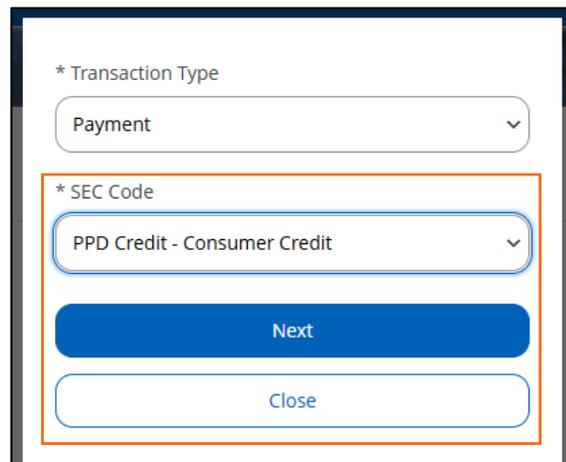
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Select the down arrow to see the list of SEC codes. This is not an exhaustive list of SEC codes.

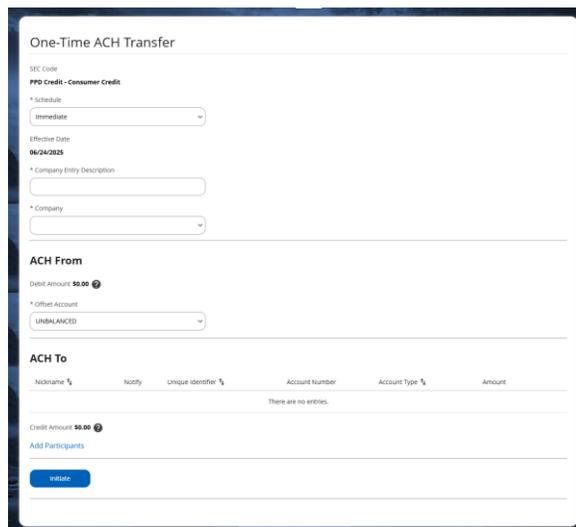Users will only have access to the SEC codes assigned to their Entitlements.

6.   Select the appropriate *SEC Code*, then select *Next* to proceed or *Close* to cancel the entry.

The *One-Time ACH Transfer* view is where you will enter the details to create a one-time payment.

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7.   Complete the required fields in the top section of the view:

- Schedule
- Effective Date
- Company Entry Description
- Company

One-Time ACH Transfer

SEC Code

PPD Credit - Consumer Credit

* Schedule

Immediate

Effective Date

06/24/2025

* Company Entry Description

* Company

8.   Select the *Schedule* down arrow to schedule an:

- Immediate - Occurs at the first available ACH window, which is 1-2 days delivery
- Same Day - Effective the same day and fees may apply, if available.
- Future Dated - Any available effective date.

NOTE: Hover over the field, a popup displays with a description of each option.

* Schedule

Immediate

Immediate

Same-Day

Future-Dated

Immediate: First available ACH window for 1- or 2-day delivery. **Same Day:** If available, will be effective same day. Fees may apply. **Future-Dated:** Select any available effective date.

One-Time ACH Payment (Transfer)

9.   Select the *Effective Date*.

- Immediate – The date defaults to the first available ACH window for 1-2 day delivery.

- Same Day – The date defaults to the current date, if available.

- Future Dated – Select the calendar icon and choose a date in the future to schedule the payment.

10.   Enter a description of the one-time transfer in the *Company Entry Description* field. This field has a 10-character maximum.

11.   Select the *Company* field down arrow to select the originating company.
      NOTE: If the user manages multiple companies, each company will display.

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12. The next section is the *ACH From* section. This is the offset (debit) account information.

ACH From

Debit Amount **$0.00** ❓

* Offset Account

UNBALANCED ⌄

13. Select the *Offset Account*, which is the account the funds are being debited from.

ACH From

Debit Amount **$0.00** ❓

* Offset Account

UNBALANCED ⌄

UNBALANCED

x8869 Payroll - #8869 (Available $148,495.05)

x3885 Business Savings - #3885 (Available $8,817,476.58)

x9507 Operating - #7643 (Available $406,585.68)

x7651 Business Sweep Checking - #7651 (Available $873,724.03)

14. The next section is the *ACH To* section. This is the participant that the payment will be sent to.

ACH To

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount
			There are no entries.		

Credit Amount $0.00 ❓

Add Participants

15. Select the *Add Participants* link.

ACH To

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount
			There are no entries.		

Credit Amount $0.00 ❓

Add Participants

The *Participants* view displays.

Add a *New Participant* or *Add Selected Participants* on this view.

Participants are typically added in the *ACH Participants* module; however, if you forgot to add a participant, you can add them at the template level by selecting the *New Participant* button and completing the *Participant Details* view.

Participants ✕

Group

[Clear] [Filter]

	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
☐	AquaMan5	6494acfd-2e22-4	12/19/2024 2:50 PM	TESTING GROUP	x5625	121000358	Savings	Active
☐	BatMan1	23fabc28-7d9b-4	12/19/2024 2:50 PM	TESTING GROUP	x5621	121202211	Savings	Active
☐	WonderWoman4	47ef5b17-2e0c-4	12/19/2024 2:50 PM	TESTING GROUP	x5624	121042882	Savings	Active

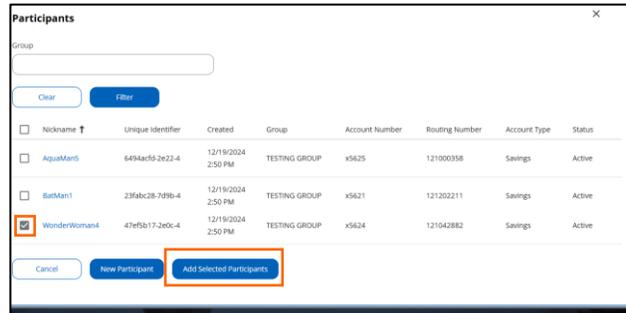[Cancel] [New Participant] [Add Selected Participants]

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You can also filter by group by entering a group name in the *Group* field. Refer to the *ACH Participants* video or Learning Guide for detailed instructions to add a new participant.
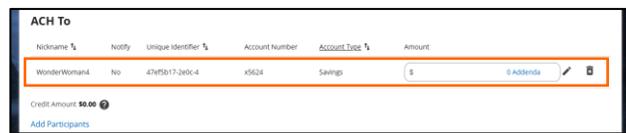
16. Select a participant, then select the *Add Selected Participant* button.

The system returns to the *One-Time ACH Transfer* view and the selected participant is visible in the *ACH To* section.

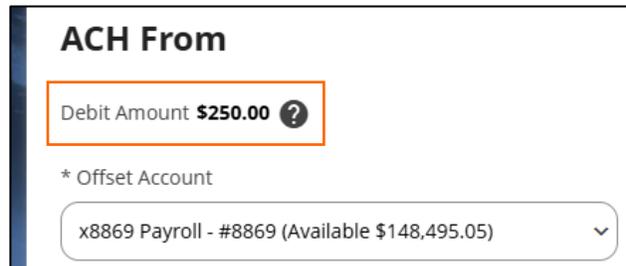17. Enter the amount to be paid to the participant in the *ACH To Amount* field. The amount entered should balance with the Debit Amount.
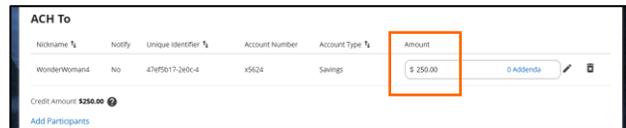
Once the amount is entered in the *ACH To* section, the *Debit Amount* field displays the dollar amount entered in the *ACH From Amount* field.

The *Debit Amount* is the total debit amount of all entries. Hover over the question mark to see a description of the field.
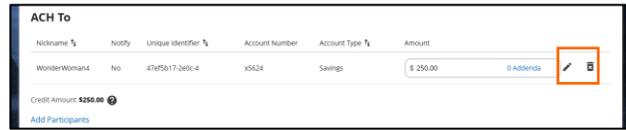
18. Select the *Addenda* link to view addendas, if applicable. Addendas are optional. They provide additional information about an ACH transaction.
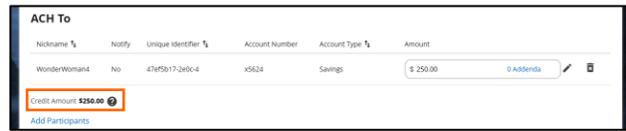
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Select the *Edit* (pencil) icon to edit participant details or the *Delete* (trashcan) icon to delete the entry.
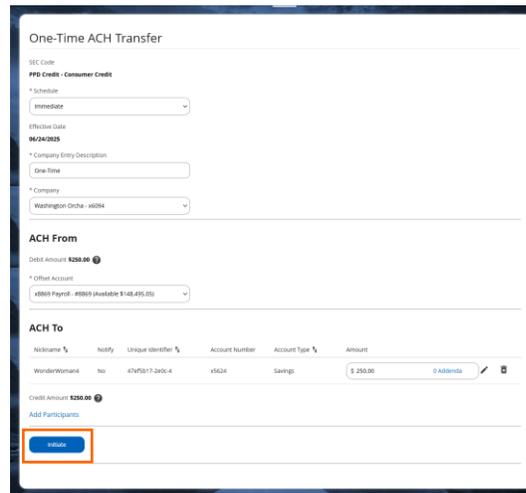
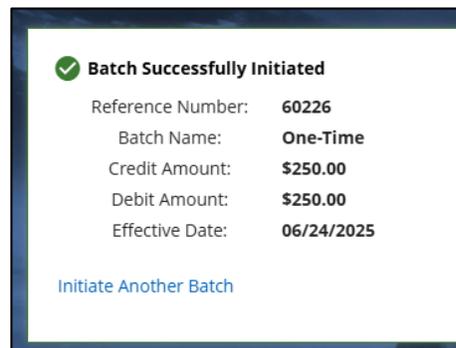The *Credit Amount* displays the total credit amount for all entries.

Hover over the question mark for a description of the field.
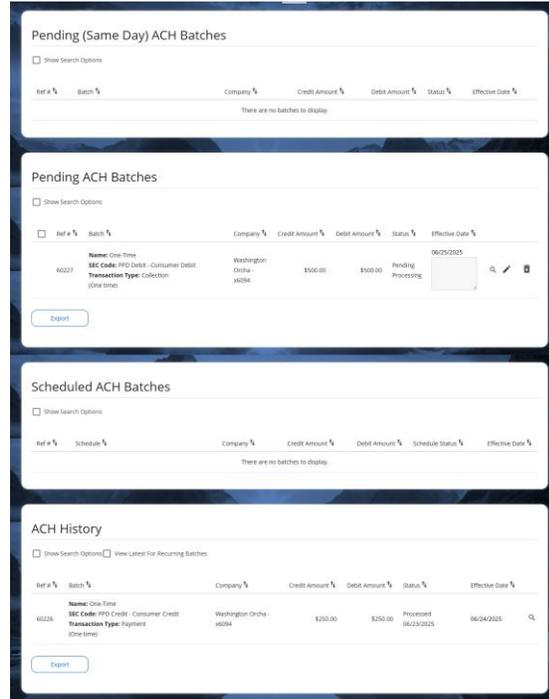
19.   Select the *Initiate* button.

A confirmation displays indicating the batch successfully initiated. The user will also receive an email notification.
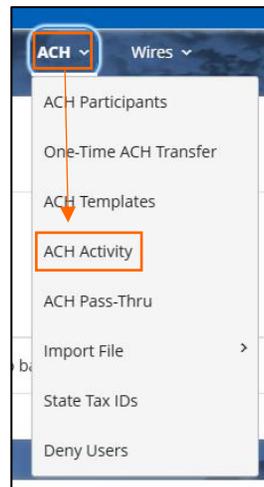
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Beneath the confirmation is *ACH Activity*. This view automatically displays after the batch is initiated.
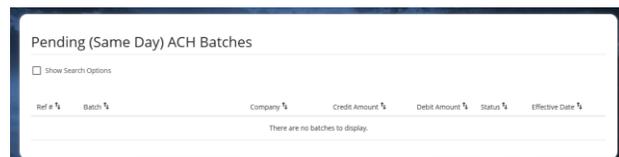

You can also access this view under the *ACH* tab, then select *ACH Activity*.

20.   The *ACH Activity* view displays the following batch activity:

- *Pending (Same Day) ACH Batches* are batches that will be processed the same day.

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- *Pending ACH Batches* are the immediate and future-dated ACH transfers awaiting approval.

- *Scheduled ACH Batches* are transfers that have been initiated, but they recur automatically on a designated frequency. After the initial approval, they generate automatically. If the batch is modified, it will need to go through the approval process again.

- *ACH History* is a history of all processed ACH batches.

21. Refer to the *Status* column to see the status of each batch.

   Below is a list of the different statuses:

   - Processed - Batch was successfully included in the NACHA file being transmitted to the Fed.

   - Processed Failed - Batch failed to be included in the NACHA file being transmitted to the Fed.

   - Pending Approval – Batch is waiting for a designated approver to review and approve the batch.

   - Approved - Batch has been reviewed and approved by a designated approver.
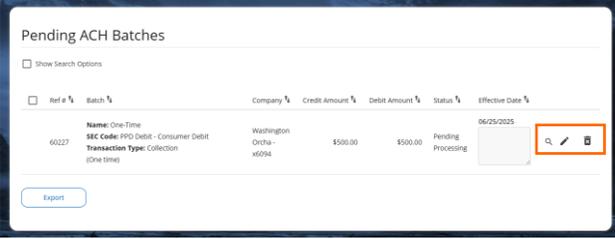
- Rejected - Batch was reviewed by a designated approver, but was not approved due to discrepancies.

- Canceled - Batch was withdrawn by a business user and will not be included in the NACHA file being transmitted to the Fed.

- Canceled by System - Batch was withdrawn by action of an FI Admin and will not be included in the NACHA file being transmitted to the Fed.

22. The following actions can be taken in the *ACH Activity* view:

View, edit, or delete pending batches for each category by selecting the appropriate icon.

Search for a batch by selecting the *Show Search Options* checkbox.

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There are several search criteria available to perform a search.

Enter information in the desired field(s), then select the *Search* button.

The search results display at the bottom of the view.

Deselect the checkbox to close the *Show Search Options* view.

The *View Latest for Recurring Batches* displays the ACH transfers in order of process.

23. The *Export* feature allows you to export the batch information into a CSV file.

24. Approval Workflow

If the user is a designated approver, an *Approve* and *Reject* button displays in the batch category for which they have approval rights. Approvers receive a notification through Notifi when approval activity is required.

The initiator of a batch cannot approve their own batch.