

FIRST CENTRAL SAVINGS BANK

Banking The Way It Used To Be, Only Better.

Member  | myfcsb.com

Create Digital and Configure Digital

One-Time ACH Payment (Transfer)

June 2025

Member 
FDIC EQUAL HOUSING
LENDER

One-Time ACH Payment (Transfer)

Purpose

This learning guide provides detailed instructions on how to create a one-time ACH payment.

Contents

One-Time ACH Payment (Transfer) 4
Accessing One-Time ACH Transfer..... 4
Key Points to Remember 16

One-Time ACH Payment (Transfer)

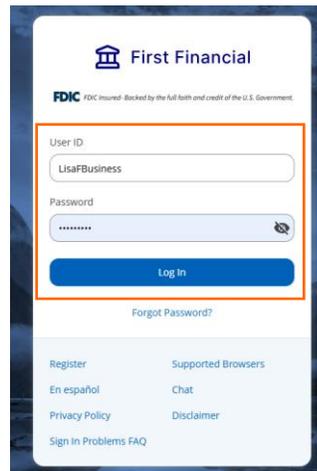
One-Time ACH Payment (Transfer)

A one-time ACH payment (transfer) is a transaction sent to or withdrawn from a participant on a one-off basis.

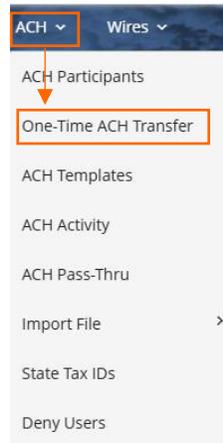
Accessing One-Time ACH Transfer

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

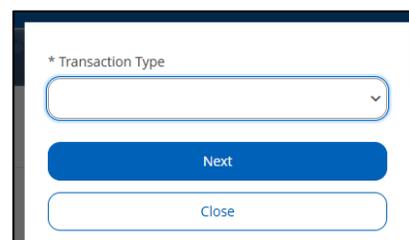
1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.



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



The *Transaction Type* popup displays.

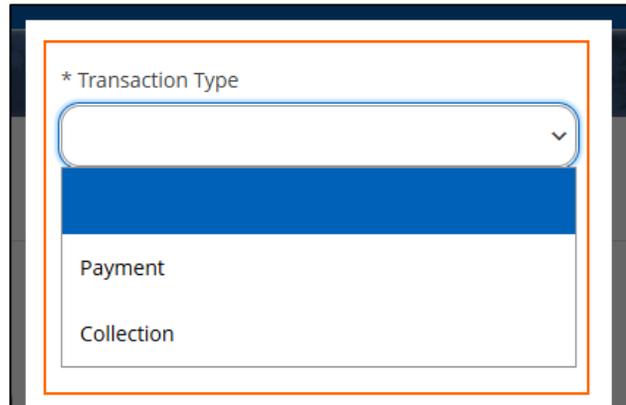


One-Time ACH Payment (Transfer)

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

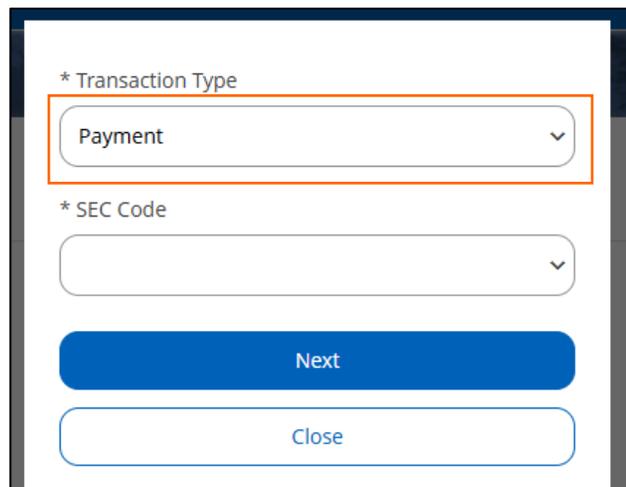
Options are:

- 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.



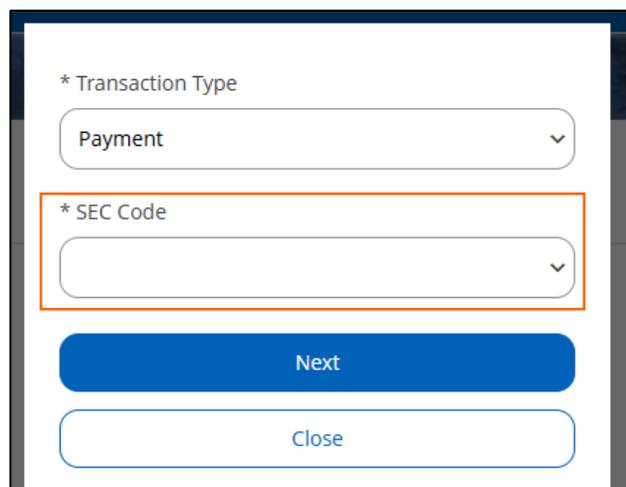
A screenshot of a web form showing a dropdown menu for "Transaction Type". The dropdown is open, displaying two options: "Payment" and "Collection". The dropdown is highlighted with an orange border.

4. Select *Payment* or *Collection*, as appropriate.



A screenshot of a web form showing the "Transaction Type" dropdown menu with "Payment" selected. Below the dropdown is a "SEC Code" dropdown menu. At the bottom of the form are two buttons: "Next" (blue) and "Close" (white with blue border). The "Transaction Type" dropdown is highlighted with an orange border.

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.

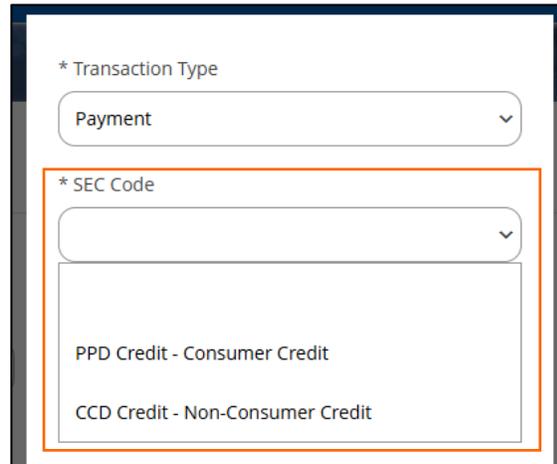


A screenshot of a web form showing the "SEC Code" dropdown menu. The dropdown is open, displaying a list of SEC codes. At the bottom of the form are two buttons: "Next" (blue) and "Close" (white with blue border). The "SEC Code" dropdown is highlighted with an orange border.

One-Time ACH Payment (Transfer)

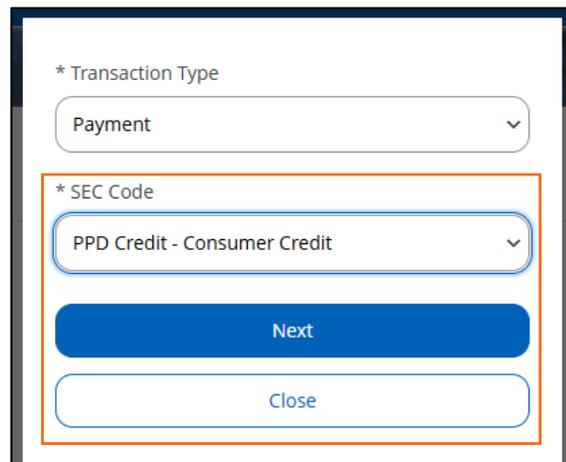
Select the down arrow to see the list of SEC codes. This is not an exhaustive list of SEC codes.

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



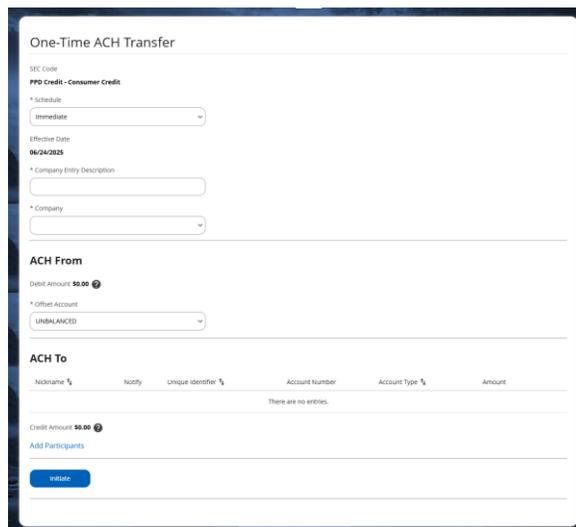
A screenshot of a web form showing a dropdown menu for 'SEC Code'. The dropdown is open, displaying two options: 'PPD Credit - Consumer Credit' and 'CCD Credit - Non-Consumer Credit'. The dropdown is highlighted with an orange border. Above the dropdown is a 'Transaction Type' dropdown set to 'Payment'.

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



A screenshot of the same web form as above, but with the 'SEC Code' dropdown set to 'PPD Credit - Consumer Credit'. Below the dropdown are two buttons: a blue 'Next' button and a white 'Close' button with a blue border. The 'SEC Code' dropdown and the buttons are highlighted with an orange border.

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



A screenshot of the 'One-Time ACH Transfer' form. The form is titled 'One-Time ACH Transfer' and contains several sections: 'SEC Code' (PPD Credit - Consumer Credit), '* Schedule' (Immediate), 'Effective Date' (06/24/2025), '* Company Entry Description', '* Company', 'ACH From' (Debit Amount: \$0.00, Offset Account: UNBALANCED), and 'ACH To' (a table with columns for Nickname, Notify, Unique Identifier, Account Number, Account Type, and Amount). The 'ACH To' table is currently empty, with the text 'There are no entries.' below it. At the bottom, there is a 'Credit Amount: \$0.00' and an 'Add Participants' link, followed by an 'Initial' button.

One-Time ACH Payment (Transfer)

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

- Schedule
- Effective Date
- Company Entry Description
- Company

The screenshot shows the 'One-Time ACH Transfer' form. The title is 'One-Time ACH Transfer'. Below the title is the 'SEC Code' field, which is currently empty. Underneath is the heading 'PPD Credit - Consumer Credit'. The 'Schedule' field is a dropdown menu with 'Immediate' selected. The 'Effective Date' field is a text input containing '06/24/2025'. The 'Company Entry Description' field is a text input that is currently empty. The 'Company' field is a dropdown menu that is also empty. The 'Schedule', 'Effective Date', and 'Company' fields are highlighted with a blue border, and the 'Company Entry Description' field is highlighted with an orange border.

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.

The screenshot shows the 'Schedule' dropdown menu. The options are 'Immediate', 'Same-Day', and 'Future-Dated'. A tooltip is displayed over the 'Immediate' option, providing the following information: '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.

* Effective Date

06/24/2025

Jun 2025

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

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

One-Time ACH Transfer

SEC Code
PPD Credit - Consumer Credit

* Schedule
Immediate

Effective Date
06/24/2025

* Company Entry Description
One-Time

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

One-Time ACH Transfer

SEC Code
PPD Credit - Consumer Credit

* Schedule
Immediate

Effective Date
06/24/2025

* Company Entry Description
One-Time

* Company
Washington Orcha - x6094

One-Time ACH Payment (Transfer)

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

<input type="checkbox"/>	Nickname	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
<input type="checkbox"/>	AquaMan5	6494ac18-2e22-4	12/19/2024 2:50 PM	TESTING GROUP	x5625	121000398	Savings	Active
<input type="checkbox"/>	BatMan1	23fab28-7d9b-4	12/19/2024 2:50 PM	TESTING GROUP	x5621	121202211	Savings	Active
<input type="checkbox"/>	WonderWoman2	47e5b17-2e0c-4	12/19/2024 2:50 PM	TESTING GROUP	x5624	121042882	Savings	Active

Cancel New Participant Add Selected Participants

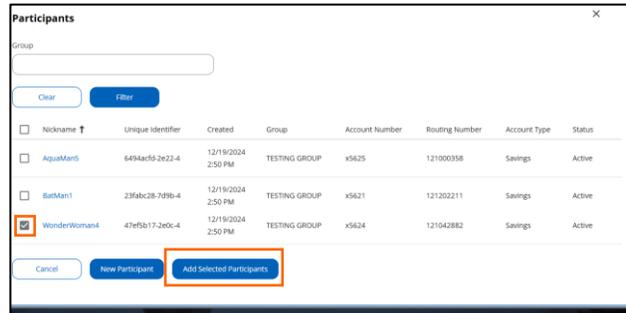
One-Time ACH Payment (Transfer)

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.



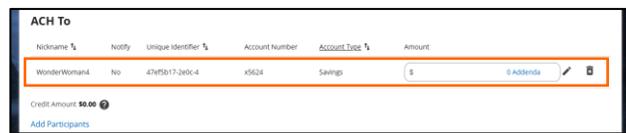
A screenshot of a web interface showing a search box labeled "Group" with the text "Testing" entered. Below the search box are two buttons: "Clear" and "Filter". The "Filter" button is highlighted with a blue background.

16. Select a participant, then select the *Add Selected Participant* button.



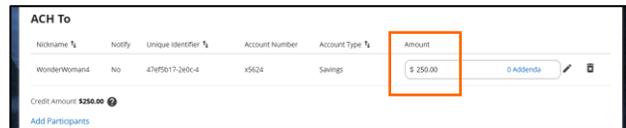
A screenshot of a "Participants" table. The table has columns: Nickname, Unique Identifier, Created, Group, Account Number, Routing Number, Account Type, and Status. Three rows are visible: AquaMan, BatMan1, and WonderWoman4. The "WonderWoman4" row is selected with a checkbox. Below the table are buttons for "Cancel", "New Participant", and "Add Selected Participants". The "Add Selected Participants" button is highlighted with a red box.

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



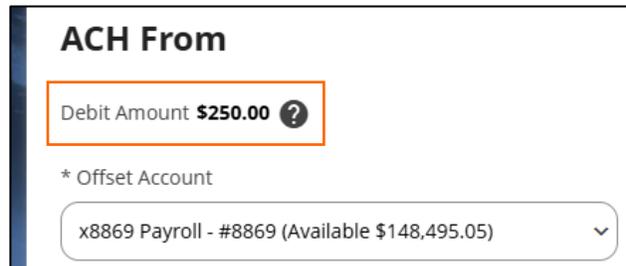
A screenshot of the "ACH To" section. It shows a table with columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, and Amount. The row for "WonderWoman4" is highlighted with a red box. Below the table, there is a "Credit Amount" field showing "\$0.00" and an "Add Participants" button.

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.



A screenshot of the "ACH To" section. The "Amount" field is highlighted with a red box and contains the value "\$ 250.00". The "Credit Amount" field now shows "\$250.00".

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.



A screenshot of the "ACH From" section. It shows a "Debit Amount" field with the value "\$250.00" and a question mark icon. Below it is an "Offset Account" dropdown menu showing "x8869 Payroll - #8869 (Available \$148,495.05)".

The *Debit Amount* is the total debit amount of all entries. Hover over the question mark to see a description of the field.

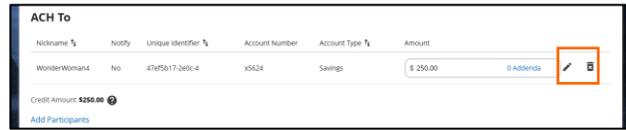
18. Select the *Addenda* link to view addendas, if applicable. Addendas are optional. They provide additional information about an ACH transaction.



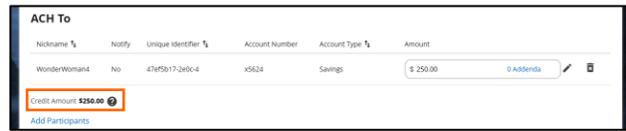
A screenshot of the "ACH To" section. The "Addenda" link is highlighted with a red box. The "Amount" field shows "\$ 250.00" and the "Credit Amount" field shows "\$250.00".

One-Time ACH Payment (Transfer)

Select the *Edit* (pencil) icon to edit participant details or the *Delete* (trashcan) icon to delete the entry.

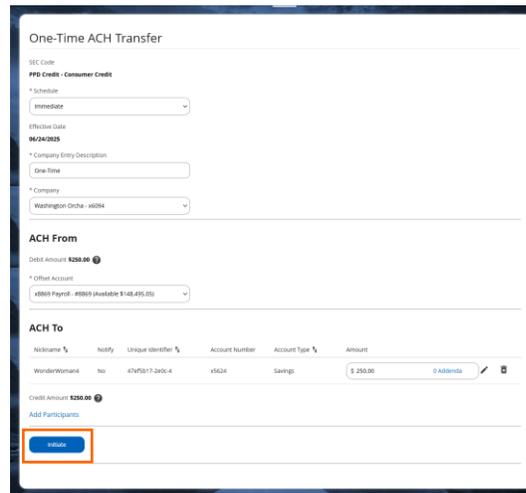


The *Credit Amount* displays the total credit amount for all entries.

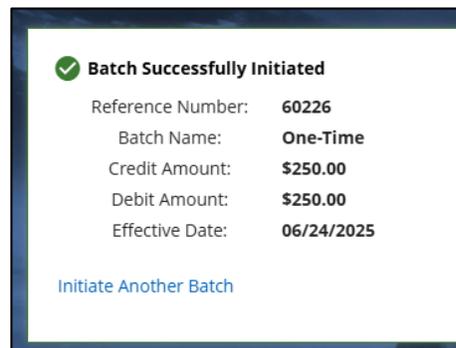


Hover over the question mark for a description of the field.

19. Select the *Initiate* button.

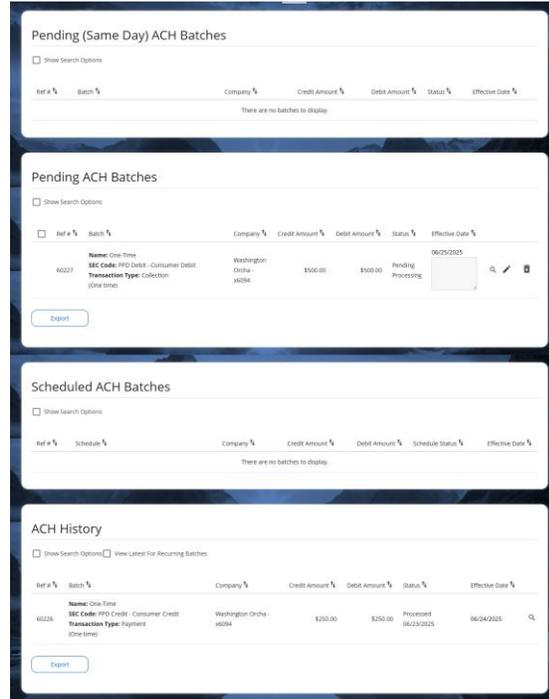


A confirmation displays indicating the batch successfully initiated. The user will also receive an email notification.

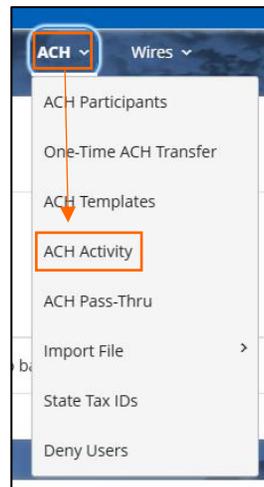


One-Time ACH Payment (Transfer)

Beneath the confirmation is *ACH Activity*. This view automatically displays after the batch is initiated.

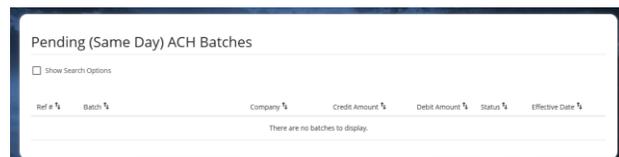


You can also access this view under the *ACH* tab, then select *ACH Activity*.



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

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



One-Time ACH Payment (Transfer)

- *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.

Pending ACH Batches

Show Search Options

Ref # %	Batch %	Company %	Credit Amount %	Debit Amount %	Status %	Effective Date %
60227	Name: One-Time SEC Code: PFD Debit - Consumer Debit Transaction Type: Collection (One time)	Washington Orcha - x6994	\$500.00	\$500.00	Pending Processing	06/25/2025

Scheduled ACH Batches

Show Search Options

Ref # %	Schedule %	Company %	Credit Amount %	Debit Amount %	Schedule Status %	Effective Date %
There are no batches to display.						

ACH History

Show Search Options View Latest For Recurring Batches

Ref # %	Batch %	Company %	Credit Amount %	Debit Amount %	Status %	Effective Date %
60226	Name: One-Time SEC Code: PFD Credit - Consumer Credit Transaction Type: Payment (One time)	Washington Orcha - x6994	\$250.00	\$250.00	Processed	06/23/2025

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.

Pending ACH Batches

Show Search Options

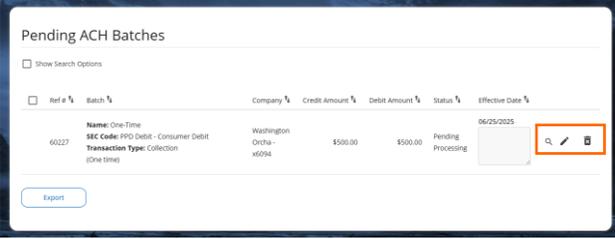
Ref # %	Batch %	Company %	Credit Amount %	Debit Amount %	Status %	Effective Date %
60227	Name: One-Time SEC Code: PFD Debit - Consumer Debit Transaction Type: Collection (One time)	Washington Orcha - x6994	\$500.00	\$500.00	Pending Processing	06/25/2025

One-Time ACH Payment (Transfer)

- 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.



Pending ACH Batches

Show Search Options

<input type="checkbox"/>	Ref # %	Batch %	Company %	Credit Amount %	Debit Amount %	Status %	Effective Date %	
<input type="checkbox"/>	60227	Name: One-Time SEC Code: PPD Debit - Consumer Debit Transaction Type: Collection (One time)	Washington Orbita M694	\$500.00	\$500.00	Pending Processing	06/25/2025	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

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



ACH History

Show Search Options View Latest For Recurring Batches

One-Time ACH Payment (Transfer)

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.

ACH History

Show Search Options View Latest For Recurring Batches

Company: [Dropdown]
Batch Name: [Text]
Status: [Dropdown]
 Precede
Ref #: [Text]
Other Account: [Dropdown]
SEC Code: [Dropdown]
Effective Date: [Dropdown]
From: MM/DD/YYYY [Text] [Clear]
To: MM/DD/YYYY [Text] [Clear]
Last updated Date: [Dropdown]
From: 06/17/2025 [Text] [Clear]
To: 06/23/2025 [Text] [Clear]

Clear Search

Ref #	Batch	Company	Credit Amount	Debit Amount	Status	Effective Date
60226	SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	Washington Orcha- x6094	\$250.00	\$250.00	Processed 06/23/2025	06/24/2025

Export

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

ACH History

Show Search Options View Latest For Recurring Batches

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

ACH History

Show Search Options View Latest For Recurring Batches

Ref #	Batch	Company	Credit Amount	Debit Amount	Status	Effective Date
60226	SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	Washington Orcha- x6094	\$250.00	\$250.00	Processed 06/23/2025	06/24/2025

Export

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.