



First Citizens

*business*  
**online**

U S E R   G U I D E

# Creating an ACH Batch using a Template

# Creating an ACH Batch using a Template

This two-part user guide outlines:

1. Creating an ACH Batch Template
2. Use of ACH Batch Template

## Part 1: Creating an ACH Batch Template

**Step 1:** Once logged in, click the Dashboard icon at the top of the left menu bar or scroll to the bottom and click the arrow to expand the menu options.

**Business Online**

Welcome JANE

**ACCOUNTS**

| Accounts         | Available Balance | BBD Ledger Balance |
|------------------|-------------------|--------------------|
| Savings          | 0.00              | 0.00               |
| Chequing         | 85,225,363.00     | 85,225,363.00      |
| Deposits         | 0.00              | 0.00               |
| Commercial Loans | 0.00              | 0.00               |

**WEALTH MANAGEMENT**

| Type                   | Value (BBD) |
|------------------------|-------------|
| BSE Listed Securities  | 0.00        |
| FIP'S                  | 0.00        |
| Portfolios             | 0.00        |
| International Holdings | 0.00        |

**QUICK LINKS/ FAVOURITES**

- Account Transfers
- Account Summary
- Account Statements
- ACH Transfers
- Bill Payment
- Credit Cards
- Messaging

**RECENT TRANSACTIONS**

No records available

**MY PENDING ACTIVITIES**

No records available

**MESSAGES**

**BROADCAST**

TEST

**CREDIT CARD**

No records available

**LOANS**

No records available

**NOVEMBER 2025**

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
| 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  |     |     |     |     |     |     |



# Creating an ACH Batch using a Template

## Part 1: Creating an ACH Batch Template (cont'd)

- Step 2.**
1. Select the **“ACH”** option.
  2. Select the **“Template”** option.

The screenshot displays the First Citizens OLB Client portal interface. The left sidebar menu is open, with the 'ACH' option highlighted in orange. Below 'ACH', the 'Template' option is also highlighted in orange. The main content area shows the 'ACH' section for user JANE, with a 'Template' button visible. The 'WEALTH MANAGEMENT' section displays a table of assets. The 'QUICK LINKS/ FAVOURITES' section lists various services. The 'MY PENDING ACTIVITIES' and 'LOANS' sections show 'No records available'. The 'MESSAGES' section displays a broadcast message. The bottom right corner features a calendar for November 2025.

OLB Client portal

test2.firstcitizensgroup.net/BBOLBCORPORATE

First Citizens

Dashboard

Accounts

Account Transfer

ACH

Create

Pending

Template

History

Import

Bill Payment

Wire Transfer

RTGS

Administration

Settings

Messaging

Debit Card

Credit Card

JANE

Tengen Electronics

| Available Balance | BBD | Ledger Balance |
|-------------------|-----|----------------|
| 0.00              |     | 0.00           |
| 85,225,363.00     |     | 85,225,363.00  |
| 0.00              |     | 0.00           |
| 0.00              |     | 0.00           |

WEALTH MANAGEMENT

| Type                   | Value (BBD) |
|------------------------|-------------|
| BSE Listed Securities  | 0.00        |
| FIP'S                  | 0.00        |
| Portfolios             | 0.00        |
| International Holdings | 0.00        |

QUICK LINKS/ FAVOURITES

- Account Transfers
- Account Summary
- Account Statements
- ACH Transfers
- Bill Payment
- Credit Cards
- Messaging

MY PENDING ACTIVITIES

NO records available

LOANS

NO records available

MESSAGES

BROADCAST TEST

NOVEMBER 2025

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     |     |     |     |     |     | 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  |     |     |     |     |     |     |

3

# Creating an ACH Batch using a Template

## Part 1: Creating an ACH Batch Template (cont'd)

Step 3: Click **“Create”** to proceed.

The screenshot shows the 'Business Online' interface for the 'ACH' section. The 'Template' tab is selected, and a red box highlights the 'CREATE' button in the top right corner. The main content area displays a table with columns: Name, Type, Total Credits, Total Debits, Created, Created By, Security, and Action. Below the table, a message states 'No records available' with a sad face icon.

Business Online

ACH

Create Import Pending **Template** History

This screen allows users to create a new template, modify, delete, copy, or view an existing template.

| Name                 | Type | Total Credits | Total Debits | Created | Created By | Security | Action |
|----------------------|------|---------------|--------------|---------|------------|----------|--------|
| No records available |      |               |              |         |            |          |        |

# Creating an ACH Batch using a Template

## Part 1: Creating an ACH Batch Template (cont'd)

**Step 4:** Enter the details to commence the **ACH Batch Template** creation process.

1. Select the **Template**
2. Enter the **Name** of the Batch (e.g. payment for June Monthly Payroll)
3. Select the **Balance Account** (i.e. account to debited for the ACH batch)
4. Select an **Effective Date**
5. Enter the **Entry Description**
6. Enter the **Account Number**, the payee account can be a company or an individual
7. Select the Bank ID from the drop-down list. This includes the Bank's ID and the corresponding institutions:
  - i. Bank ID – 1 - Central Bank of Barbados
  - ii. Bank ID – 2 - Bank of Nova Scotia
  - iii. Bank ID – 3 - Royal Bank of Canada
  - iv. Bank ID – 6 -Republic Bank Limited
  - v. Bank ID – 10 - First Caribbean International Bank
  - vi. Bank ID – 13 - Sagicor Bank (Barbados) Limited
  - vii. Bank ID – 201 - City of Bridgetown Credit Union
  - viii. Bank ID - 202- Barbados Public Workers Cooperative Credit Union Limited
  - ix. Bank ID – 204- Affinity Plus Cooperative Credit Union
8. Select **Branch Number** from the drop-down list
9. Enter the **Amount**
10. Select the **Purpose Code** from the drop-down list
11. Enter the **Name**
12. Insert **Remarks** ( this is optional)

An ACH Batch Template can contain up to 100 entries per batch. If you require a batch with more than 100 entries, use the **ACH Import** feature (*See the ACH Import User Guide for details*).

To reduce incidents of rejected or reversed transactions, please verify the payee's account number before clicking the **“Proceed”** button



# Creating an ACH Batch using a Template

## Part 1: Creating an ACH Batch Template (cont'd)

Business Online

← Create ACH Template

Tengen Electronics

Name:

Balance Account:

Effective Date:

Entry Description:

Transaction Type:

Total - BBD 0.00

Total No of Records - 0

| Account Number                              | Bank ID                             | Branch NO                           | Amount                            | Purpose Code                                     | Name                                    | Remarks              | Action |
|---------------------------------------------|-------------------------------------|-------------------------------------|-----------------------------------|--------------------------------------------------|-----------------------------------------|----------------------|--------|
| <input type="text" value="Enter Acc. No."/> | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text" value="0.00"/> | <input type="text" value="Select Purpose Code"/> | <input type="text" value="Enter Name"/> | <input type="text"/> |        |
| <input type="text" value="Enter Acc. No."/> | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text" value="0.00"/> | <input type="text" value="Select Purpose Code"/> | <input type="text" value="Enter Name"/> | <input type="text"/> |        |
| <input type="text" value="Enter Acc. No."/> | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text" value="0.00"/> | <input type="text" value="Select Purpose Code"/> | <input type="text" value="Enter Name"/> | <input type="text"/> |        |
| <input type="text" value="Enter Acc. No."/> | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text" value="0.00"/> | <input type="text" value="Select Purpose Code"/> | <input type="text" value="Enter Name"/> | <input type="text"/> |        |
| <input type="text" value="Enter Acc. No."/> | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text" value="0.00"/> | <input type="text" value="Select Purpose Code"/> | <input type="text" value="Enter Name"/> | <input type="text"/> |        |
| <input type="text" value="Enter Acc. No."/> | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text" value="0.00"/> | <input type="text" value="Select Purpose Code"/> | <input type="text" value="Enter Name"/> | <input type="text"/> |        |
| <input type="text" value="Enter Acc. No."/> | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text" value="0.00"/> | <input type="text" value="Select Purpose Code"/> | <input type="text" value="Enter Name"/> | <input type="text"/> |        |
| <input type="text" value="Enter Acc. No."/> | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text" value="0.00"/> | <input type="text" value="Select Purpose Code"/> | <input type="text" value="Enter Name"/> | <input type="text"/> |        |

Scroll to the bottom of the page and click the **“Proceed”** button to continue.

1-10 of 100

**PROCEED**

# Creating an ACH Batch using a Template

## Part 1: Creating an ACH Batch Template (cont'd)

- Step 5:**
1. Optional: If you wish to make any changes, click **“Edit”** and proceed.
  2. Click **“Confirm”** to proceed.

OLB Client portal

test2.firstcitizensgroup.net/BBOLBCORPORATE

Business Online

Search

Eng EN

Tengen Electronics

← Create ACH Template

You are about to create an ACH template. Kindly confirm the template details before selecting confirm button.

Name: August OvertimeV1

Balance Account: xxxxxxxx2850 - BBD

Effective Date: 06/11/2025

Entry Description: Aug25OT V1

Transaction Type: Credit

Total - BBD 450.00

Total No of Records - 2

| Account Number | Bank ID | Branch NO                    | Amount | Purpose Code            | Name     | Remarks             | Action |
|----------------|---------|------------------------------|--------|-------------------------|----------|---------------------|--------|
| 12345678911    | 6       | 1 - Republic Bank Limited    | 200.00 | Wages, Salaries - 00002 | John Doe | Overtime Balance    |        |
| 12345678912    | 3       | 09435 - Royal Bank of Can... | 250.00 | Wages, Salaries - 00002 | Jane Doe | Overtime Adjustment |        |

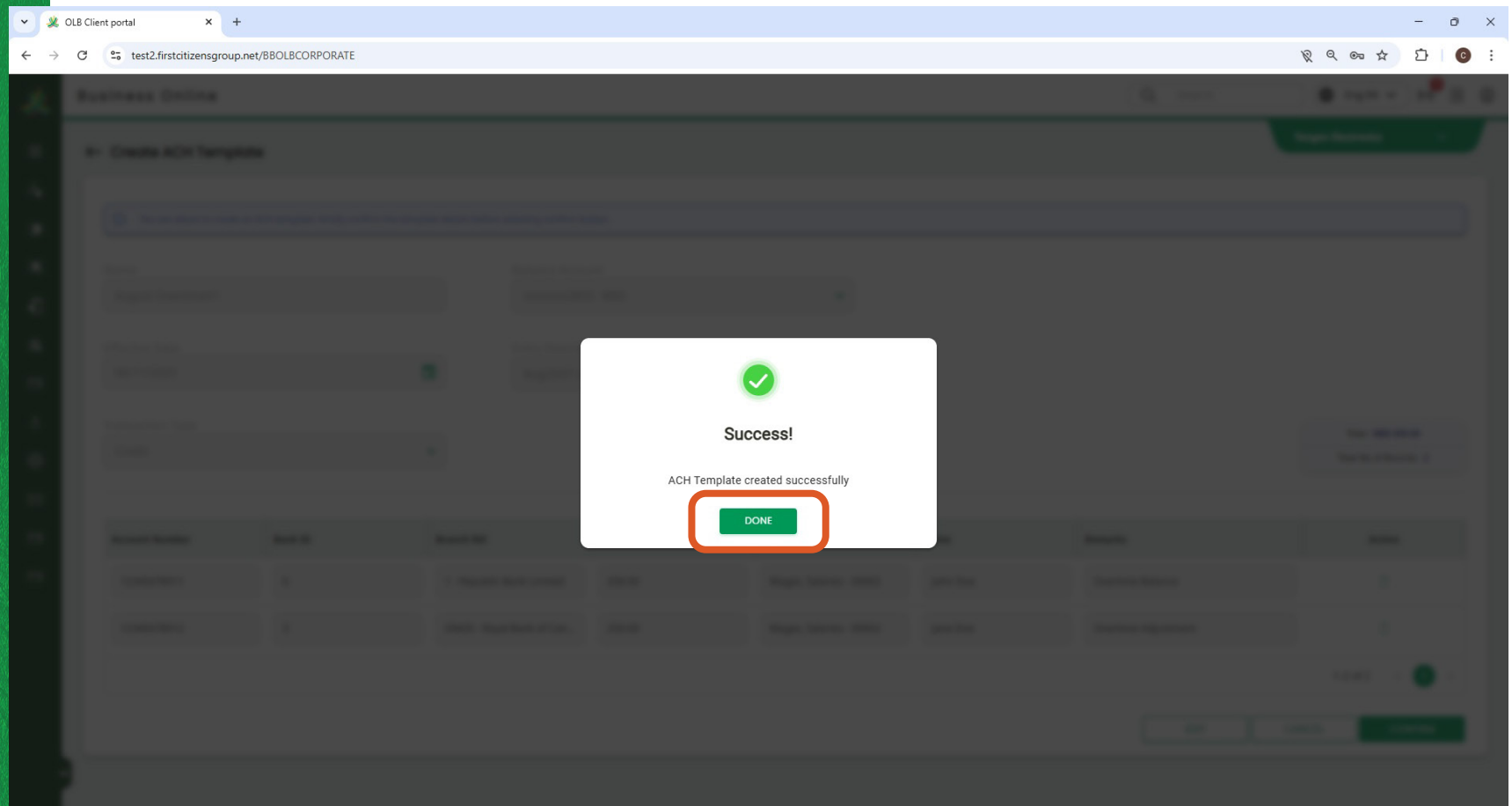
1-2 of 2

EDIT CANCEL CONFIRM

# Creating an ACH Batch using a Template

## Part 1: Creating an ACH Batch Template (cont'd)

**Step 6:** Congratulations! You have successfully created an ACH Batch Template. Click **“Done”** to exit.



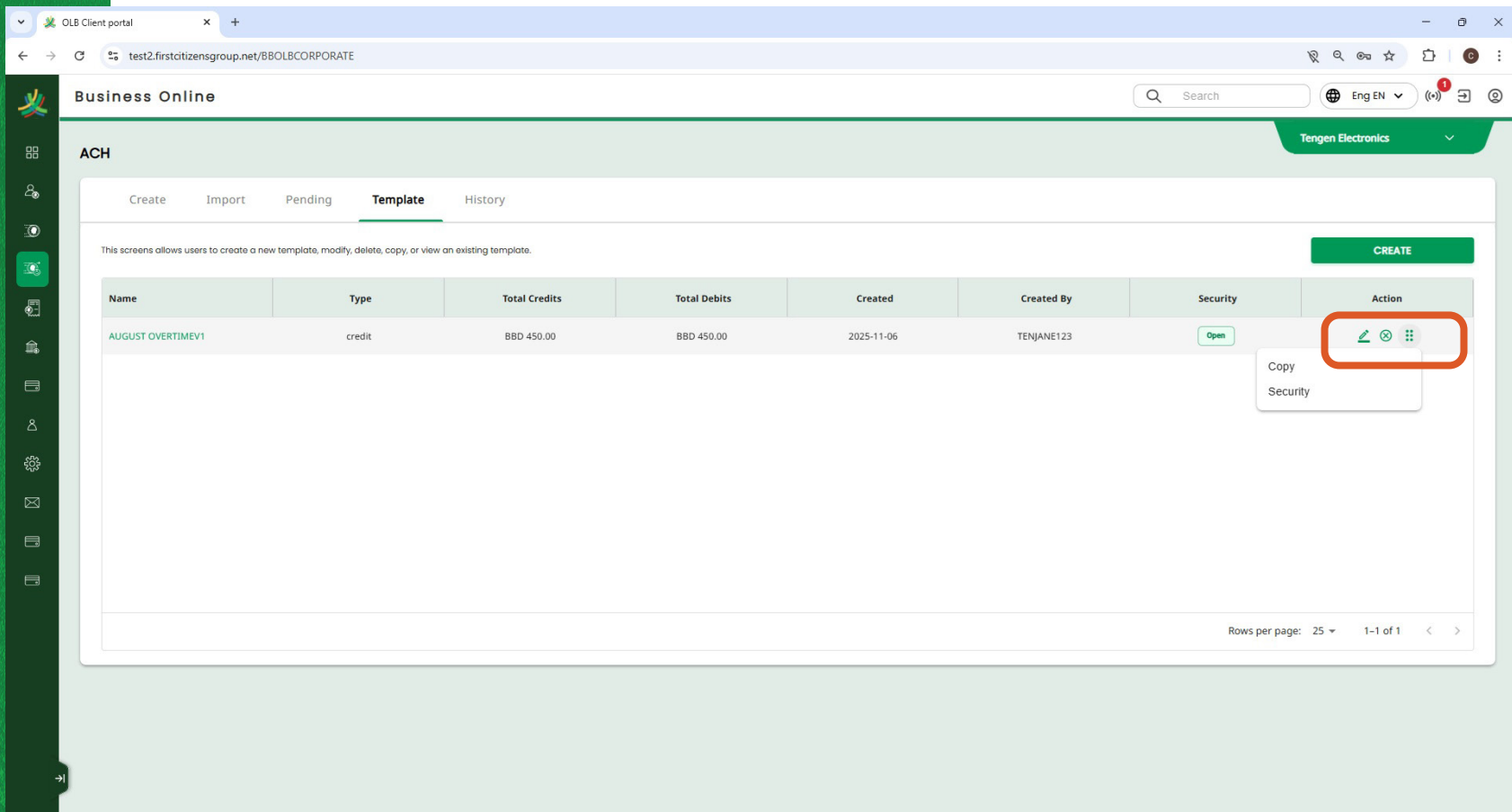


# Creating an ACH Batch using a Template

## Part 1: Creating an ACH Batch Template (cont'd)

Optional: You can use the "Action" buttons to edit, delete, copy, or modify the security settings of an ACH Template.

- Click  to edit the ACH Batch Template
- Click  to delete the ACH Batch Template
- Click  to copy the ACH Batch Template or change security settings.



Business Online

ACH

Create Import Pending **Template** History

This screens allows users to create a new template, modify, delete, copy, or view an existing template.

| Name              | Type   | Total Credits | Total Debits | Created    | Created By | Security             | Action                                                                                                                                                                                                                                                            |
|-------------------|--------|---------------|--------------|------------|------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AUGUST OVERTIMEV1 | credit | BBD 450.00    | BBD 450.00   | 2025-11-06 | TENJANE123 | <a href="#">Open</a> |    |

Copy  
Security

Rows per page: 25 1-1 of 1

# Creating an ACH Batch using a Template

## Part 2: Creating an ACH Batch Template

1. Select the **“Create”** tab to commence creation of an ACH batch using a Template.
2. Select the desired Template from the dropdown list. *Please note you can create an ACH Batch without using a Template. Selection of a Template is optional.*

Business Online

ACH

Create Import Pending Template History

This screen allows you to create an ACH Transfer.

Template (Optional)  
Select Template

Name  
Enter Name

Balance Account  
Select Account No

Effective Date  
06/11/2025

Entry Description  
Enter Description

Transaction Type  
Credit

Total - BBD 0.00  
Total No of Records - 0

| Account Number | Bank ID | Branch NO | Amount | Purpose Code        | Name       | Remarks | Action |
|----------------|---------|-----------|--------|---------------------|------------|---------|--------|
| Enter Acc. No. | Select  | Select    | 0.00   | Select Purpose Code | Enter Name |         |        |
| Enter Acc. No. | Select  | Select    | 0.00   | Select Purpose Code | Enter Name |         |        |
| Enter Acc. No. | Select  | Select    | 0.00   | Select Purpose Code | Enter Name |         |        |
| Enter Acc. No. | Select  | Select    | 0.00   | Select Purpose Code | Enter Name |         |        |
| Enter Acc. No. | Select  | Select    | 0.00   | Select Purpose Code | Enter Name |         |        |

# Creating an ACH Batch using a Template

1. Review your batch data and edit as required.
2. Click **“Proceed”** to continue.

The screenshot displays the 'Business Online' ACH creation interface. The top navigation bar includes 'Create', 'Import', 'Pending', 'Template', and 'History'. The 'Create' tab is active, showing a form for creating an ACH transfer. The form includes fields for 'Template (Optional)' (AUGUST OVERTIME V1), 'Name' (August25 Overtime V1), 'Balance Account' (xxxxxxx2850 - BBD), 'Effective Date' (06/11/2025), 'Entry Description' (Aug25OT v1), and 'Transaction Type' (Credit). A summary box on the right shows 'Total - BBD 450.00' and 'Total No of Records - 2'.

Below the form is a table with the following columns: Account Number, Bank ID, Branch NO, Amount, Purpose Code, Name, Remarks, and Action. The table contains two rows of data and three rows of input fields.

| Account Number | Bank ID | Branch NO                   | Amount | Purpose Code            | Name       | Remarks             | Action |
|----------------|---------|-----------------------------|--------|-------------------------|------------|---------------------|--------|
| 12345678911    | 6       | 1 - Republic Bank Limited   | 200.00 | Wages, Salaries - 00002 | John Doe   | Overtime Balance    |        |
| 12345678912    | 3       | 09435 - Royal Bank of Ca... | 250.00 | Wages, Salaries - 00002 | Jane Doe   | Overtime Adjustment |        |
| Enter Acc. No. | Select  | Select                      | 0.00   | Select Purpose Code     | Enter Name |                     |        |
| Enter Acc. No. | Select  | Select                      | 0.00   | Select Purpose Code     | Enter Name |                     |        |
| Enter Acc. No. | Select  | Select                      | 0.00   | Select Purpose Code     | Enter Name |                     |        |

The bottom screenshot shows the same table with a red border around it, indicating the data to be reviewed. The table is identical to the one above. At the bottom right, there is a 'PROCEED' button and a pagination indicator '1-10 of 100'.



# Creating an ACH Batch using a Template

1. Optional: Click **“Edit”** to modify the ACH Batch Template.
2. Click **“Submit”** to proceed.

**Note:** The Business online system verifies the availability of funds at the point of entering ACH batches. Insufficient funds on the balance account means that you will not be able to enter the ACH batch.

## Insufficient Funds Example

A user attempts to submit an ACH batch with insufficient funds in account and clicks submit user will receive an error message.

Business Online

ACH

Create Import Pending Template History

This screen allows you to create an ACH Transfer.

You are about to create an ACH batch. Kindly confirm the batch details before selecting confirm button.

Template (Optional): AUGUST OVERTIMEV1

Name: August25 Overtime V1

Balance Account: xxxxxxxx2850 - BBD

Effective Date: 06/11/2025

Entry Description: Aug25OT v1

Transaction Type: Credit

Total - BBD 450.00  
Total No of Records - 2

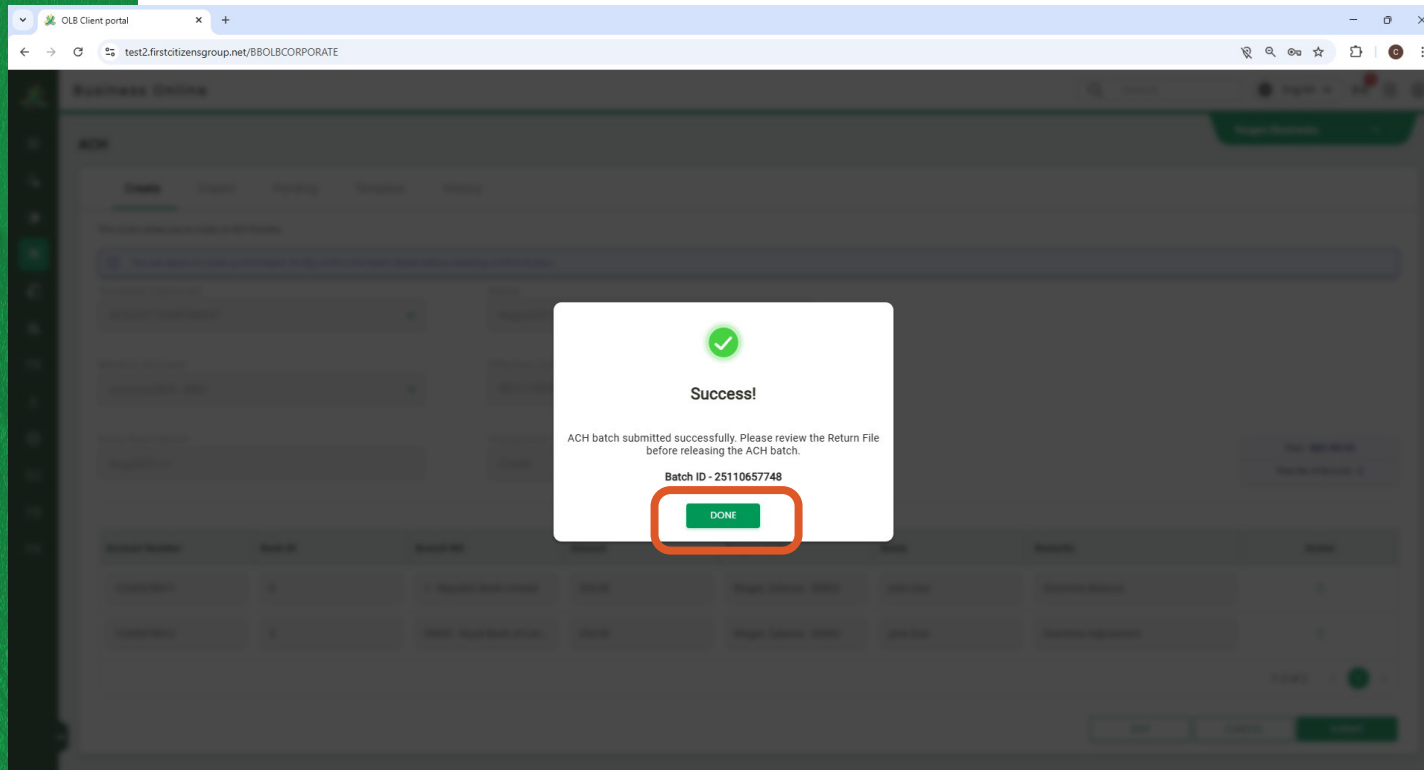
| Account Number | Bank ID | Branch NO                   | Amount | Purpose Code            | Name     | Remarks             | Action |
|----------------|---------|-----------------------------|--------|-------------------------|----------|---------------------|--------|
| 12345678911    | 6       | 1 - Republic Bank Limited   | 200.00 | Wages, Salaries - 00002 | John Doe | Overtime Balance    |        |
| 12345678912    | 3       | 09435 - Royal Bank of Ca... | 250.00 | Wages, Salaries - 00002 | Jane Doe | Overtime Adjustment |        |

1-2 of 2

EDIT CANCEL SUBMIT

# Creating an ACH Batch using a Template

1. Congratulations! You have successfully submitted an ACH batch for Approval and Release.
2. Click **“Done”** to exit.



# Creating an ACH Batch using a Template

1. Your submitted ACH batch can be found under the **“Pending”** tab awaiting **Approval** and **Release**.
2. Download your ACH batch record file\* by selecting the download icon in the Action column.
3. **ACH Batch Approval**
  - If dual control is enabled, contact your company’s administrator to **Approve** and **Release** the ACH batch.
  - If dual control is not enabled, click the ellipsis icon in the Action column to **Approve** the ACH batch.

\*ACH batch file will be available for download for **48 hours after release** via the **“History”** tab.

Business Online

ACH

Create Import **Pending** Template History

This screen allows users to approve, release, cancel or set security for existing ach requests submitted.

| Name                 | Total Credits | Total Debits | Batch ID    | Effective Date | Security | Entered By | Return File Status | Batch Status | Action |
|----------------------|---------------|--------------|-------------|----------------|----------|------------|--------------------|--------------|--------|
| AUGUST25 OVERTIME V1 | BBD 450.00    | BBD 450.00   | 25110657748 | 2025-11-06     | OPEN     | TENJANE123 | COMPLETED          | Entered      |        |

Approve  
Security

Rows per page: 25 1-1 of 1

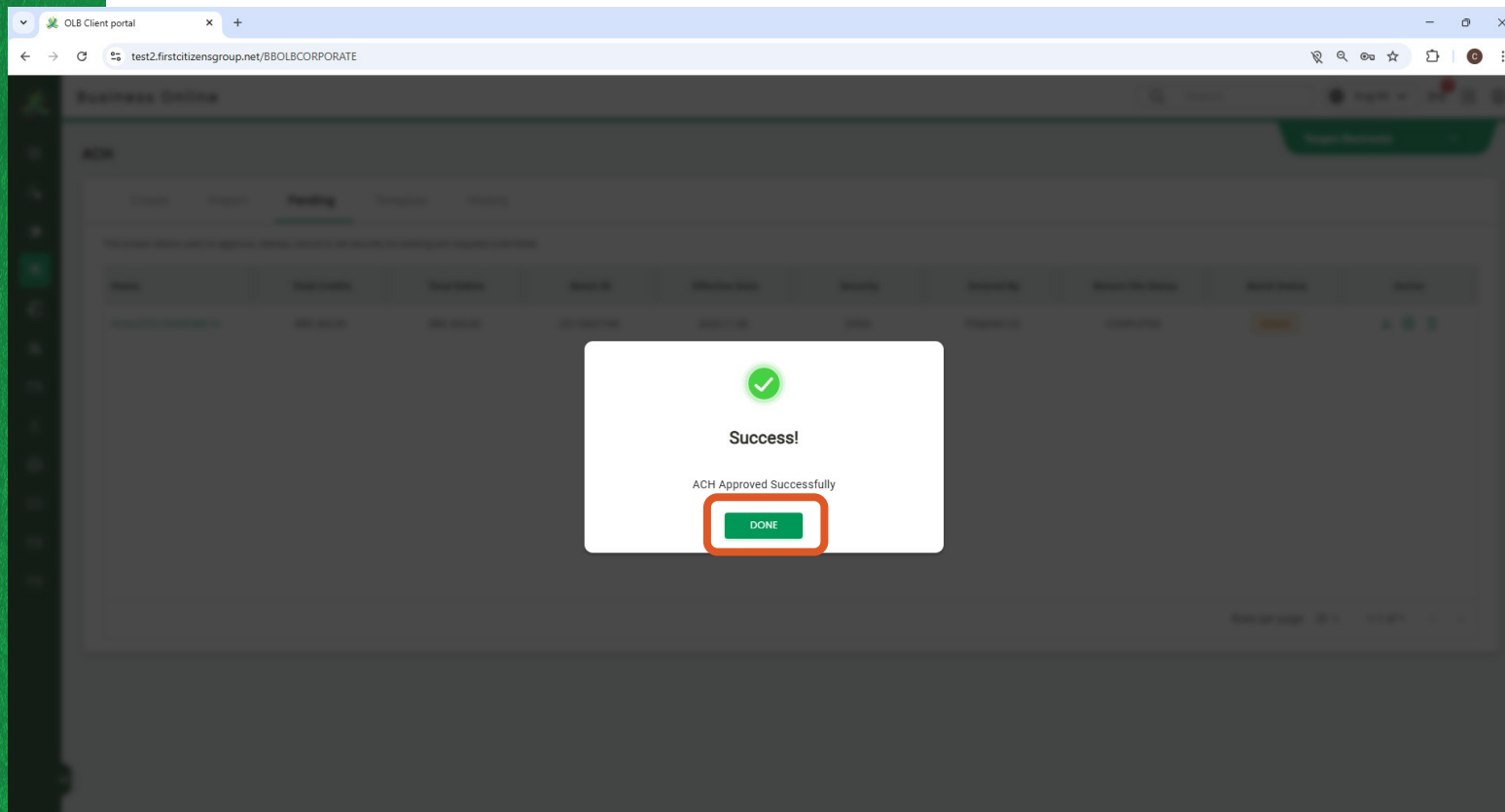


## Creating an ACH Batch using a Template

1. Ensure that you have downloaded the ACH batch file\*.
2. Review the downloaded ACH batch file before approving.
3. Click **“OK”** to approve the ACH batch.

\*ACH batch file will be available for download for **48 hours after release** via the **“History”** tab.

1. Congratulations! You have successfully approved the ACH batch.
2. Select **“Done”** to exit.



# Creating an ACH Batch using a Template

1. You will be redirected to the **“Pending”** tab to **Release** the ACH batch.
2. If you have not downloaded the ACH batch file\*, please do so now by selecting the download icon in the Action column.
3. **ACH Batch Release**
  - If dual control is enabled, contact your company’s administrator to **Release** the batch.
  - If dual control is not enabled, click the ellipsis icon in the Action column and select **“Release”**.

\*ACH batch file will be available for download for **48 hours after release** via the **“History”** tab.

Business Online

ACH

Create Import **Pending** Template History

This screen allows users to approve, release, cancel or set security for existing ach requests submitted.

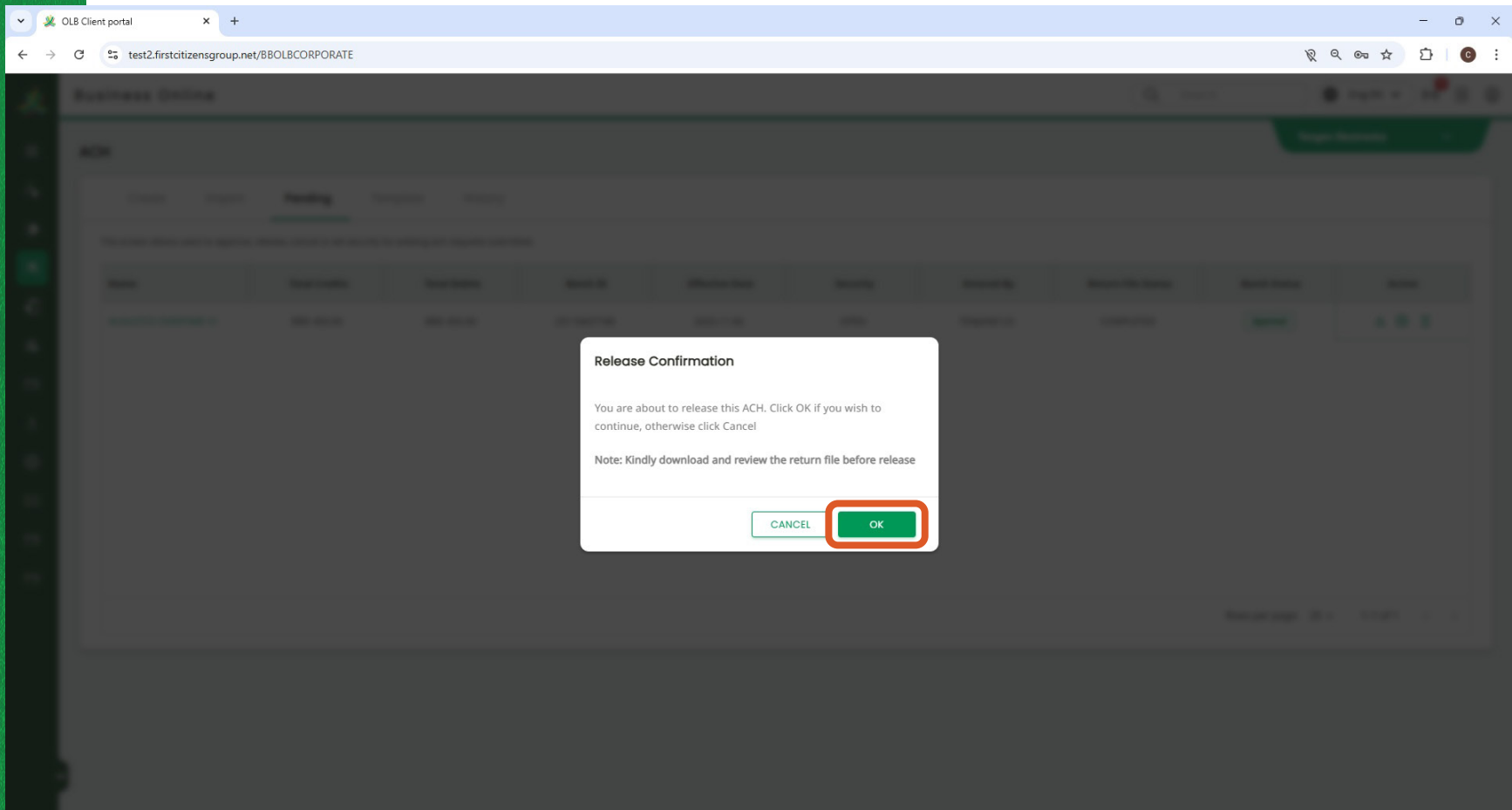
| Name                 | Total Credits | Total Debits | Batch ID    | Effective Date | Security | Entered By | Return File Status | Batch Status | Action |
|----------------------|---------------|--------------|-------------|----------------|----------|------------|--------------------|--------------|--------|
| AUGUST25 OVERTIME V1 | BBD 450.00    | BBD 450.00   | 25110657748 | 2025-11-06     | OPEN     | TENJANE123 | COMPLETED          | Approved     |        |

Release  
Security

Rows per page: 25 1-1 of 1

## Creating an ACH Batch using a Template

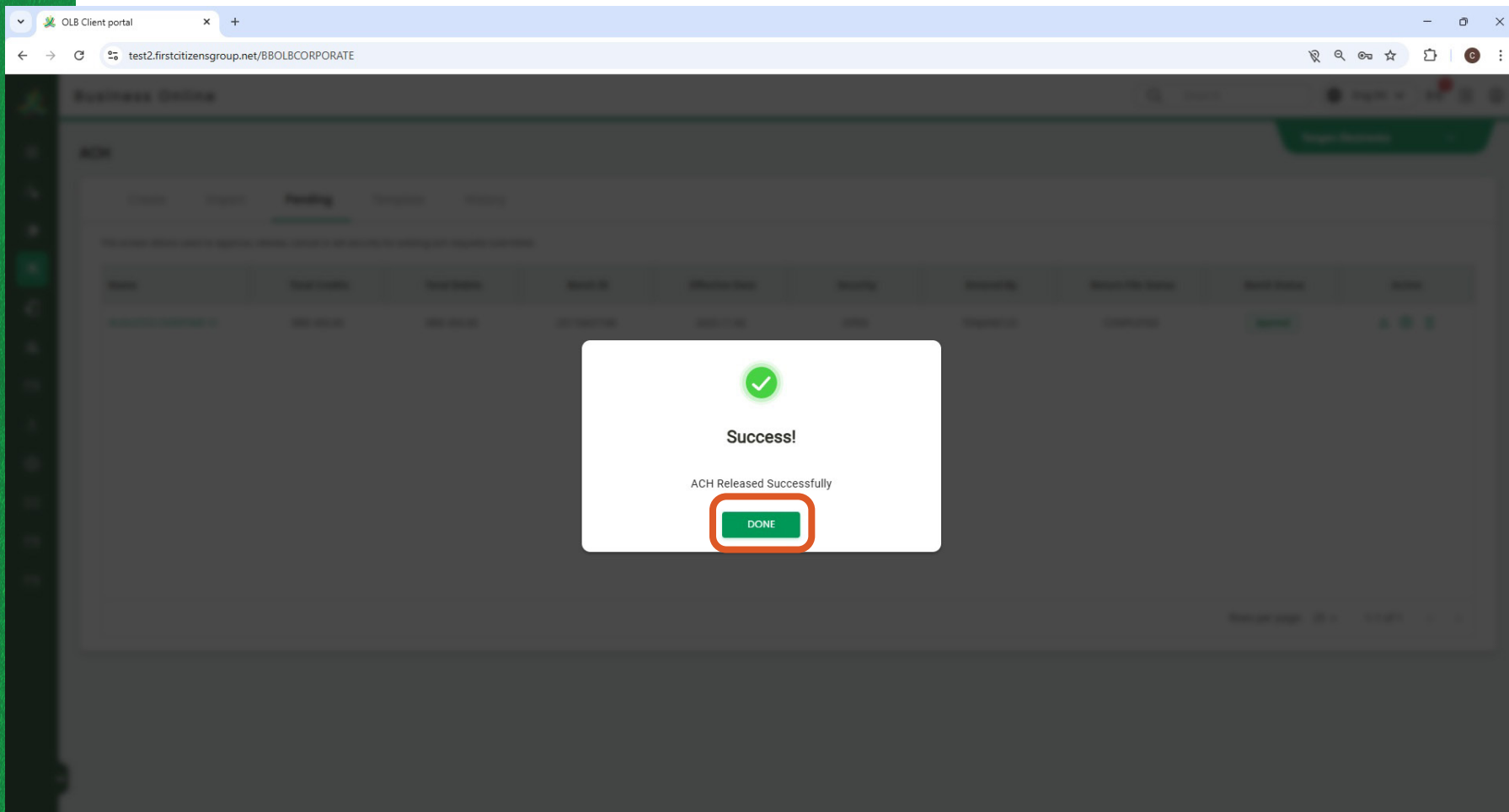
1. Ensure that you have downloaded the ACH batch file.
2. Review the downloaded ACH batch file before releasing.
3. Click **“OK”** to confirm the release of the ACH batch.





## Creating an ACH Batch using a Template

1. Congratulations! You have successfully released the ACH batch.
2. Click **“Done”** to exit.



# Creating an ACH Batch using a Template

You will be redirected to the “**Pending**” tab.

The screenshot shows a web browser window with the URL `test2.firstcitizensgroup.net/BBOLBCORPORATE`. The page title is "Business Online". The user is logged in as "Tengen Electronics". The main content area is titled "ACH" and has four tabs: "Create", "Import", "Pending", "Template", and "History". The "Pending" tab is selected and highlighted with a red box. Below the tabs, a message states: "This screen allows users to approve, release, cancel or set security for existing ach requests submitted." Below this message is a table with the following columns: Name, Total Credits, Total Debits, Batch ID, Effective Date, Security, Entered By, Return File Status, Batch Status, and Action. The table is currently empty, and a message "No records available" with a sad face icon is displayed in the center.

| Name | Total Credits | Total Debits | Batch ID | Effective Date | Security | Entered By | Return File Status | Batch Status | Action |
|------|---------------|--------------|----------|----------------|----------|------------|--------------------|--------------|--------|
|------|---------------|--------------|----------|----------------|----------|------------|--------------------|--------------|--------|

No records available

# Creating an ACH Batch using a Template

1. Click **“History”** to access the “History” tab and view the ACH batch status.
2. Your ACH batch has been processed immediately via the Real Time Payment system.

The screenshot displays the 'Business Online' interface for 'Tengen Electronics'. The 'ACH' section is active, with the 'History' tab selected. A search filter for 'Start & End Date' is set to 'DD/MM/YYYY - DD/MM/YYYY'. The table below shows a single batch named 'AUGUST25 OVERTIME V1' with a status of 'Processed'.

| Name                 | Total Credits | Total Debits | Security | Created By | Batch Status | Action |
|----------------------|---------------|--------------|----------|------------|--------------|--------|
| AUGUST25 OVERTIME V1 | BBD 450.00    | BBD 450.00   | OPEN     | TENJANE123 | Processed    |        |

1-1 of 1



# *business* online

## **Contact Us:**

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Call: (246) 431-4577, select Option 3



**First Citizens**