



First Citizens

business
online

U S E R G U I D E

Creating an ACH Batch using a Template

This two-part user guide covers the creation of
an ACH Batch Template and creation of
an ACH Batch using a Template

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Creating an ACH Batch using a Template

Part 1: Creating an ACH Batch Template

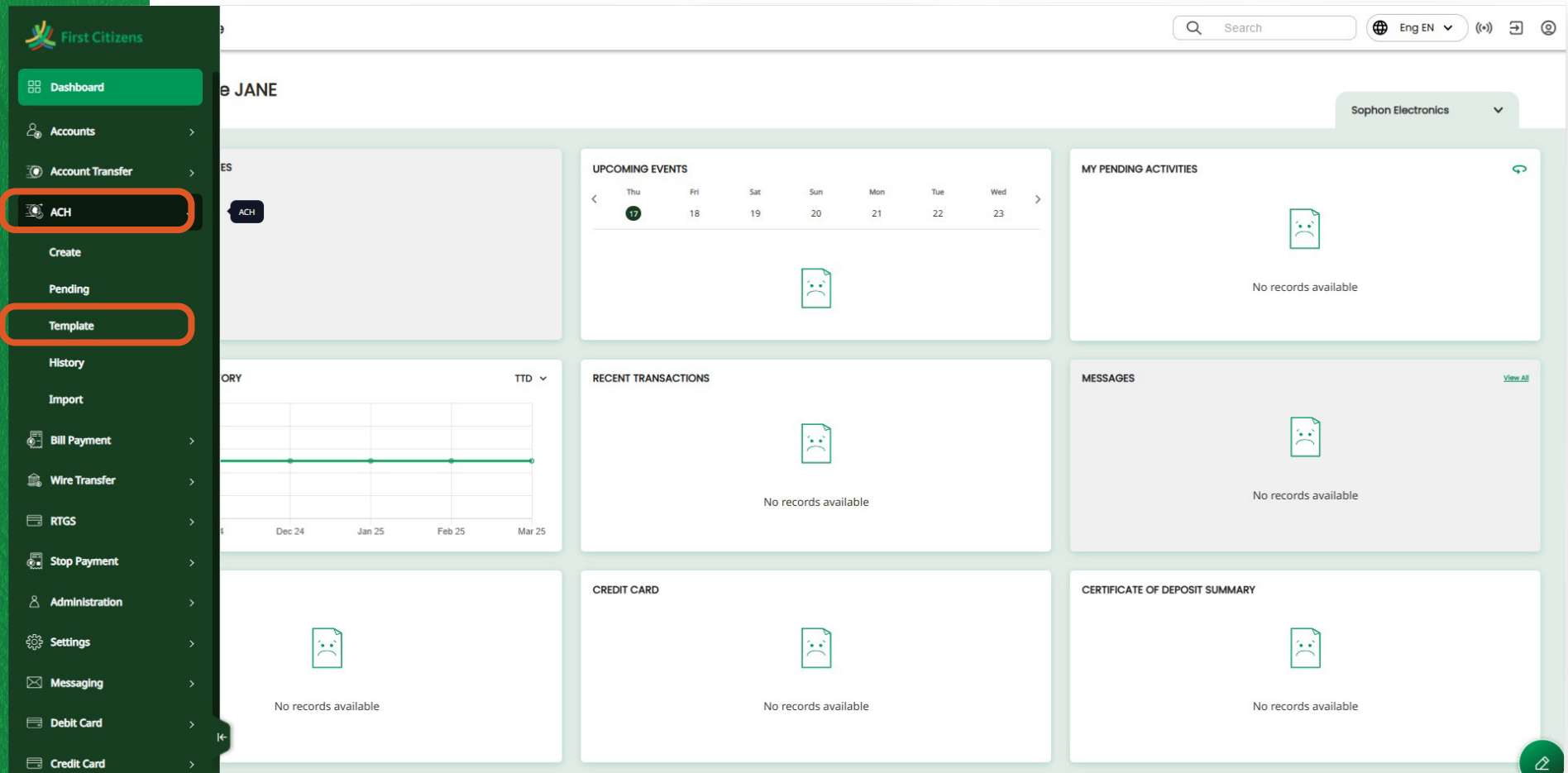
Once logged in, click the Dashboard icon at the top of the left menu bar or scroll to the bottom and click the arrow to expand the menu options.

The screenshot displays the 'Business Online' dashboard for a user named JANE. The interface includes a top navigation bar with a search bar, language settings (Eng EN), and user profile information. A left sidebar contains various icons, with the Dashboard icon (a grid of squares) highlighted by a red box. The main dashboard area is divided into several sections: 'QUICK LINKS/ FAVOURITES' with links to Account Transfers, Account Summary, Account Statements, ACH Transfers, Bill Payment, Credit Cards, and Messaging; 'UPCOMING EVENTS' showing a calendar view for the week of October 17th to 23rd; 'MY PENDING ACTIVITIES' with a sad face icon and 'No records available'; 'AVERAGE BALANCE HISTORY' with a line graph showing a flat trend from October 24th to March 25th; 'RECENT TRANSACTIONS' with a sad face icon and 'No records available'; 'MESSAGES' with a sad face icon and 'No records available'; 'LOANS' with a sad face icon; 'CREDIT CARD' with a sad face icon; and 'CERTIFICATE OF DEPOSIT SUMMARY' with a sad face icon. A red box also highlights the bottom of the left sidebar, indicating where to click to expand the menu options.

Creating an ACH Batch using a Template

Part 1: Creating an ACH Batch Template

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



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Creating an ACH Batch using a Template

Part 1: Creating an ACH Batch Template

Click **“Create”** to proceed.

The screenshot shows the 'Business Online' interface. The top navigation bar includes a search bar, language settings (Eng EN), and user information (Sophon Electronics). The left sidebar contains various icons for navigation. The main content area is titled 'ACH' and has tabs for 'Create', 'Import', 'Pending', 'Template' (selected), and 'History'. Below the tabs, a message states: 'This screens allows users to create a new template, modify, delete, copy, or view an existing template.' A table with the following columns is displayed: Name, Type, Total Credits, Total Debits, Created, Created By, Security, and Action. The table is currently empty, and a message 'No records available' is shown below it. A green 'CREATE' button is highlighted with a red box in the top right corner of the table area.

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
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No records available

CREATE

Creating an ACH Batch using a Template

Part 1: Creating an ACH Batch Template

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

Please note the following:

1. Enter the Template name in the “Name” field.
2. Two options are available for the “Type” field:
 - PPD for Individual payments
 - CCD for Company payments
3. 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).
4. A “**Purpose Code**” must be selected from the dropdown list for each batch entry. For auditing and reconciliation purposes, **it is recommended that all entries in a batch be assigned the same purpose code.**

Business Online

Search

Eng EN

Sophon Electronics

← Create ACH Template

Creating a template for an account transfer will save all the details of the transfer for future use.

1 Name
Enter Name

2 Type
Select Type

Effective Date
17/04/2025

Balance Account
Select Account No

Global Addenda
Enter Global Addenda

Discretionary Data
Enter Discretionary Data

Entry Description
Enter Description

Transaction Type
Enter Transaction Type

Total - TTD 0.00
Total No of Records - 0

Individual Name	Individual ID	ABA Number	Account Number	Payment Type	4 Purpose Code	Amount	Addenda	Action
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		

Creating an ACH Batch using a Template

Part 1: Creating an ACH Batch Template

1. Scroll to the bottom of the page.
2. Click “**Proceed**” to continue.

Business Online

Search

Eng EN

Individual Name	Individual ID	ABA Number	Account Number	Payment Type	Purpose Code	Amount	Addenda	Action
Jane Doe	54321	FIRST CITIZENS ...	12345	Savings Credit	COMPENSATION OF E...	100.00	Overtime	
John Doe	65432	ROYAL BANK OF ...	56789	Savings Credit	COMPENSATION OF E...	525.00	Overtime	
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		

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PROCEED

Creating an ACH Batch using a Template

Part 1: Creating an ACH Batch Template

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

Business Online Search Eng EN ⌵ ⌵ ⌵

Creating a template for an account transfer will save all the details of the transfer for future use.

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

Name: Grade 1 Over time Type: PPD

Effective Date: 17/04/2025 Balance Account: xxx1919 - TTD

Global Addenda: January Grade 1 OT Discretionary Data: Jan Grade 1 OT

Entry Description: Salaries Transaction Type: Credit

Total - TTD 625.00
Total No of Records - 2

Individual Name	Individual ID	ABA Number	Account Number	Payment Type	Purpose Code	Amount	Addenda	Action
Jane Doe	54321	FIRST CITIZENS ...	12345	Savings Credit	COMPENSATION OF E...	100.00	Overtime	⌵
John Doe	65432	ROYAL BANK OF ...	56789	Savings Credit	COMPENSATION OF E...	525.00	Overtime	⌵

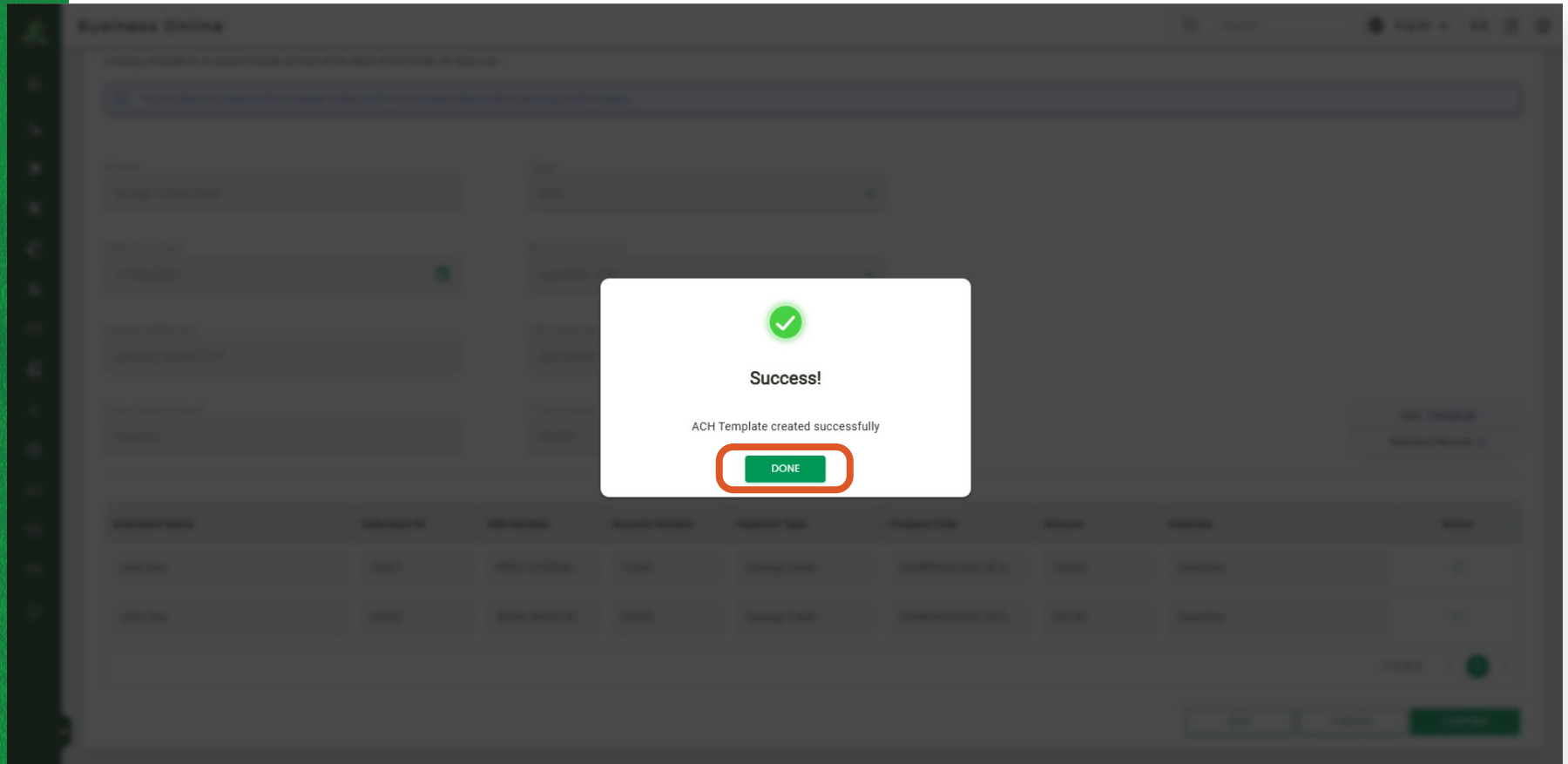
1-2 of 2 ⌵ 1 ⌵

EDIT CANCEL CONFIRM

Creating an ACH Batch using a Template

Part 1: Creating an ACH Batch Template

1. Congratulations! You have successfully created an ACH Batch Template.
2. Click **“Done”** to exit.

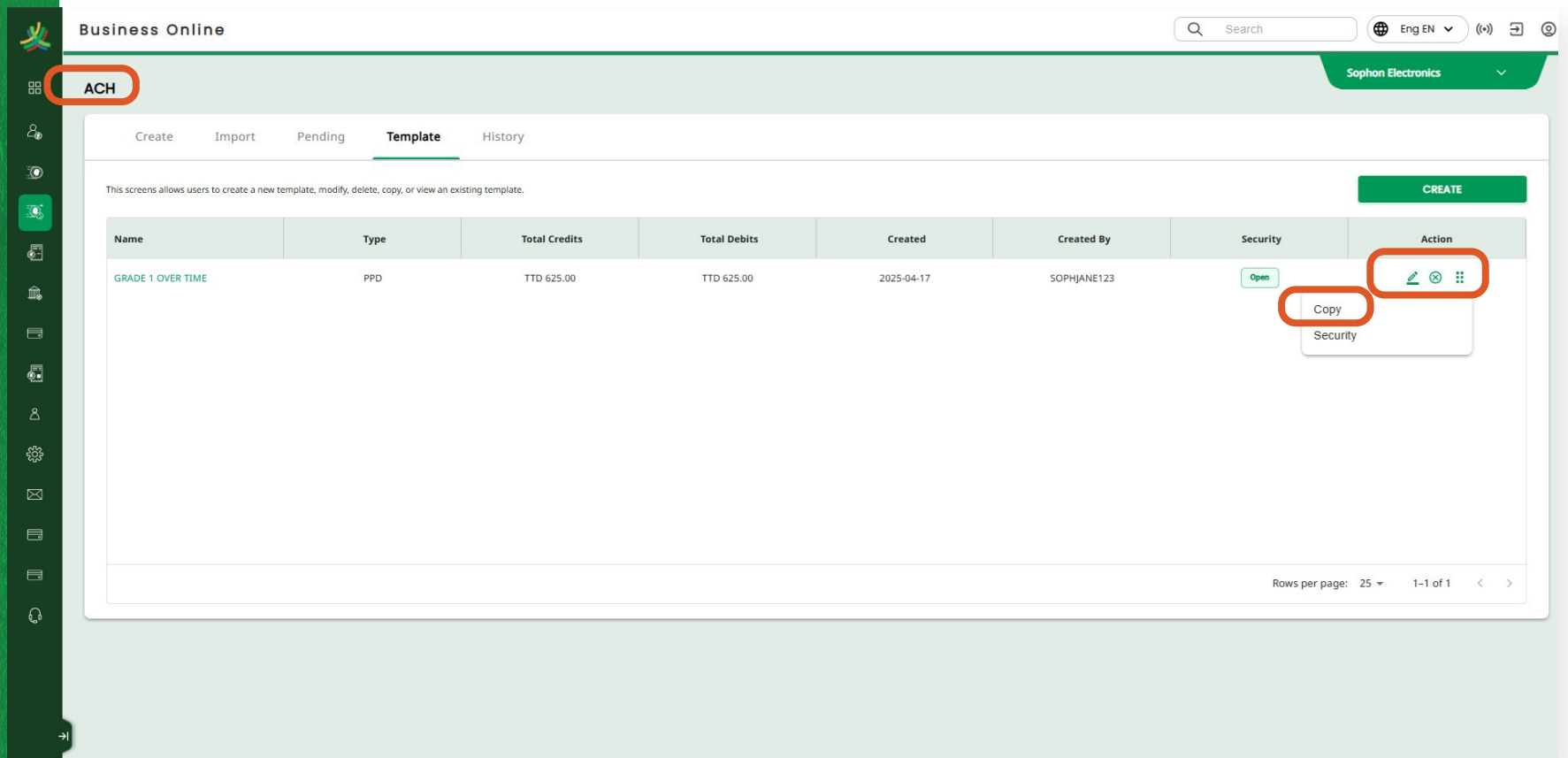


Creating an ACH Batch using a Template

Part 1: Creating an ACH Batch Template

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.



The screenshot shows the 'Business Online' interface. The 'ACH' tab is selected in the left sidebar. The main area displays the 'Template' tab with a table of ACH templates. The table has columns for Name, Type, Total Credits, Total Debits, Created, Created By, Security, and Action. A single template named 'GRADE 1 OVER TIME' is listed. The 'Action' column for this template contains three icons: a pencil (edit), a trash can (delete), and a grid (copy/change security). These icons are highlighted with red circles. A dropdown menu is open below the icons, showing 'Copy' and 'Security' options. The 'Security' option is also highlighted with a red circle. The 'CREATE' button is visible in the top right corner of the table area. The bottom right corner shows 'Rows per page: 25' and '1-1 of 1'.

Name	Type	Total Credits	Total Debits	Created	Created By	Security	Action
GRADE 1 OVER TIME	PPD	TTD 625.00	TTD 625.00	2025-04-17	SOPHJANE123	Open	Edit Delete Copy/Security

Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

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 Search Eng EN Sophon Electronics

ACH

Create Import Pending Template History

This screen allows you to create an ACH Transfer:

Template (Optional)
 Select Template

Name
 Enter Name

Type
 Select Type

Balance Account
 Select Account No

Global Addenda
 Enter Global Addenda

Effective Date
 17/04/2025

Discretionary Data
 Enter Discretionary Data

Entry Description
 Enter Description

Transaction Type
 Enter Transaction Type

Total - TTD 0.00
 Total No of Records - 0

Individual Name	Individual ID	ABA Number	Account Number	Payment Type	Purpose Code	Amount	Addenda	Action
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		

Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

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

Business Online

Search

Eng EN

Individual Name	Individual ID	ABA Number	Account Number	Payment Type	Purpose Code	Amount	Addenda	Action
Jane Doe	54321	FIRST CITIZENS ...	12345	Savings Credit	COMPENSATION OF E...	100.00	Overtime	
John Doe	65432	ROYAL BANK O...	56789	Savings Credit	COMPENSATION OF E...	525.00	Overtime	
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		
Enter Name	Enter ID	Enter Value	Enter Acc. No.	Select Payment Type	Select Purpose Code	0.00		

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PROCEED

Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

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

Business Online Search Eng EN ⌂ ⓘ

① You are about to create an ACH batch. Kindly confirm the batch details before selecting confirm button.

Template (Optional): GRADE 1 OVER TIME ▼ Name: Grade 1 Overtime

Type: PPD ▼ Balance Account: xxx1919 - TTD ▼

Global Addenda: January Grade 1 OT Effective Date: 17/04/2025 📅

Discretionary Data: Jan Grade 1 OT Entry Description: Salaries

Transaction Type: Credit ▼

Total - TTD 625.00
Total No of Records - 2

Individual Name	Individual ID	ABA Number	Account Number	Payment Type	Purpose Code	Amount	Addenda	Action
Jane Doe	54321	FIRST CITIZENS ...	12345	Savings Credit	COMPENSATION OF E...	100.00	Overtime	🗑️
John Doe	65432	ROYAL BANK O...	56789	Savings Credit	COMPENSATION OF E...	525.00	Overtime	🗑️

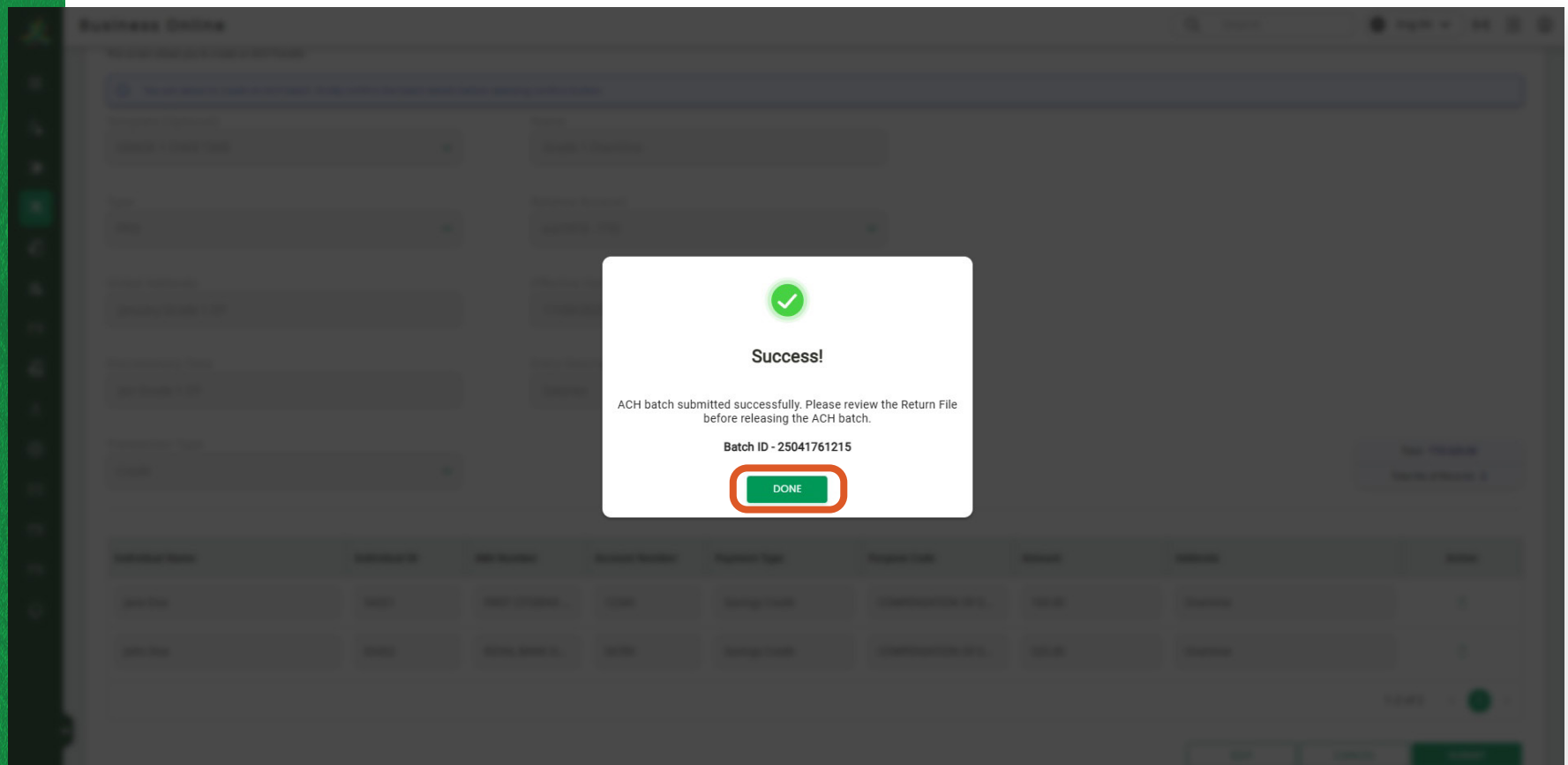
1-2 of 2 < 1 >

EDIT CANCEL SUBMIT

Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

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

Part 2: Creating the ACH Batch

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.

NOTE: 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	Security	Entered By	Return File Status	Batch Status	Action
GRADE 1 OVERTIME	TTD 625.00	TTD 625.00	25041761215	2025-04-17	OPEN	SOPHJANE123	COMPLETED	Entered	

Approve
Security

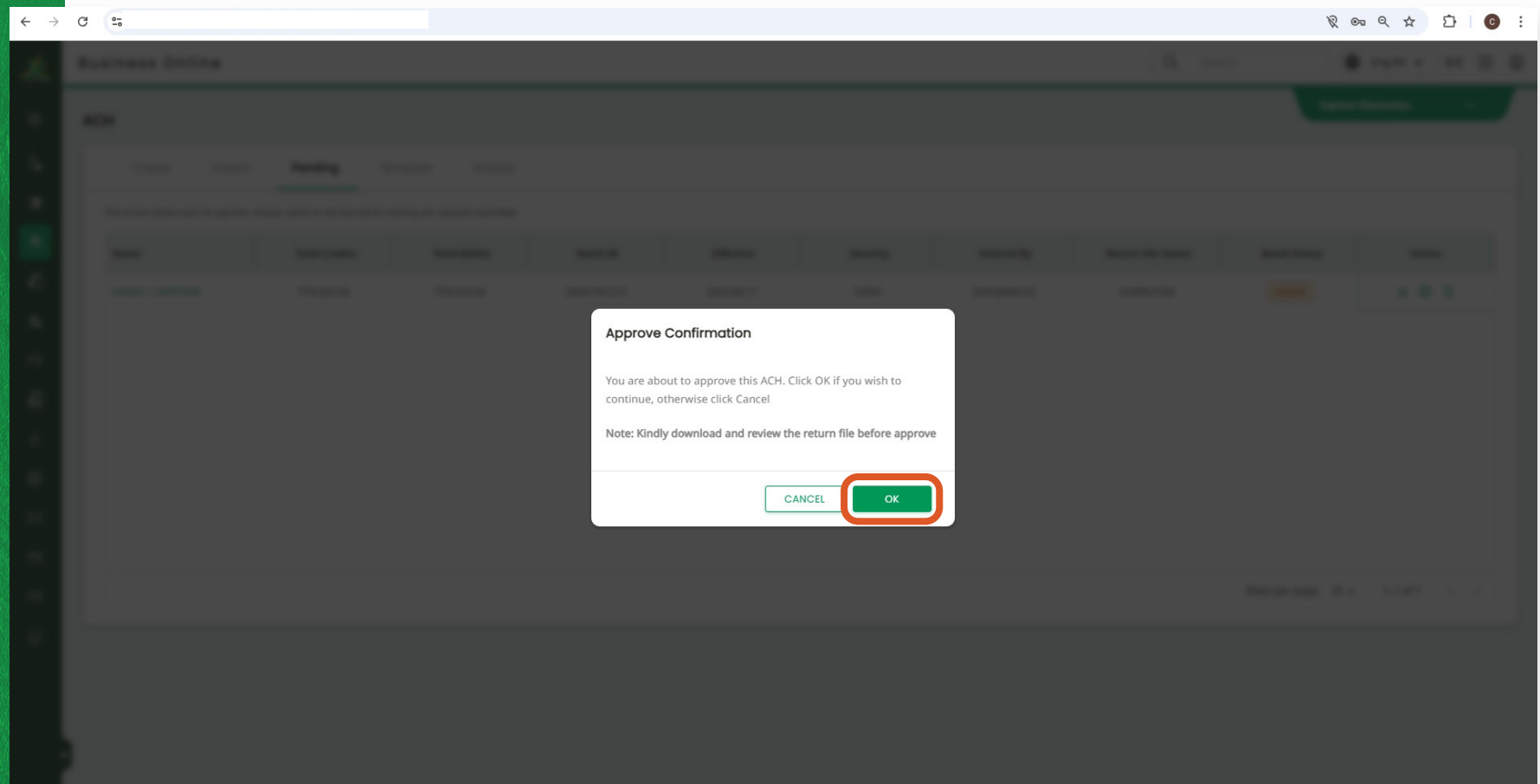
Rows per page: 25 1-1 of 1

Creating a ACH Batch using a Template

Part 2: Creating the ACH Batch

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.

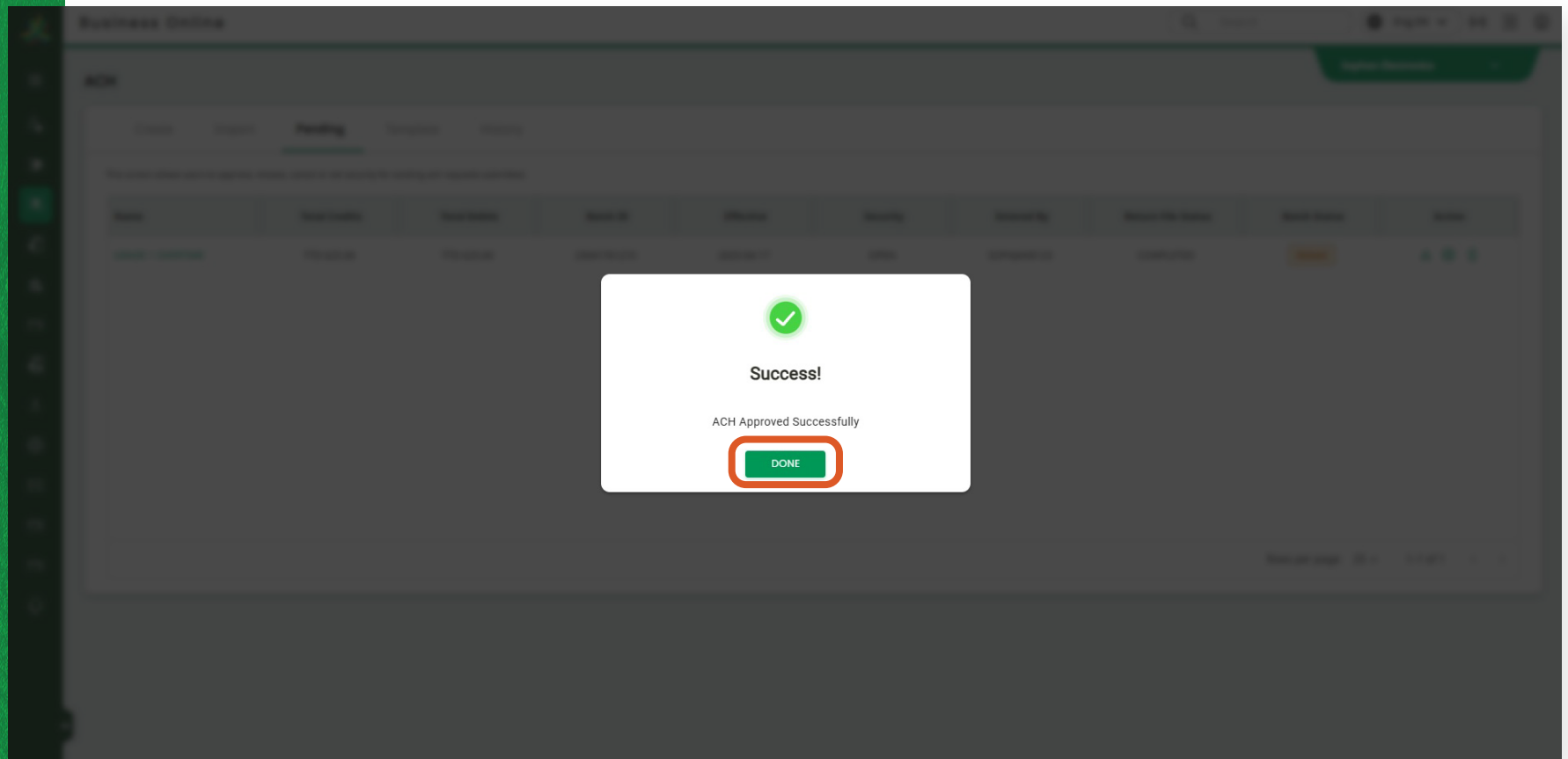
*ACH batch file will be available for download for **48 hours after release** via the **“History”** tab.



Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

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



Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

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**”.

NOTE: The batch file will be available for download for **48 hours after release** via the “**History**” tab.

Business Online

Search

Eng EN

Sophon Electronics

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	Security	Entered By	Return File Status	Batch Status	Action
GRADE 1 OVERTIME	TTD 625.00	TTD 625.00	25041761215	2025-04-17	OPEN	SOPHJANE123	COMPLETED	Approved	  

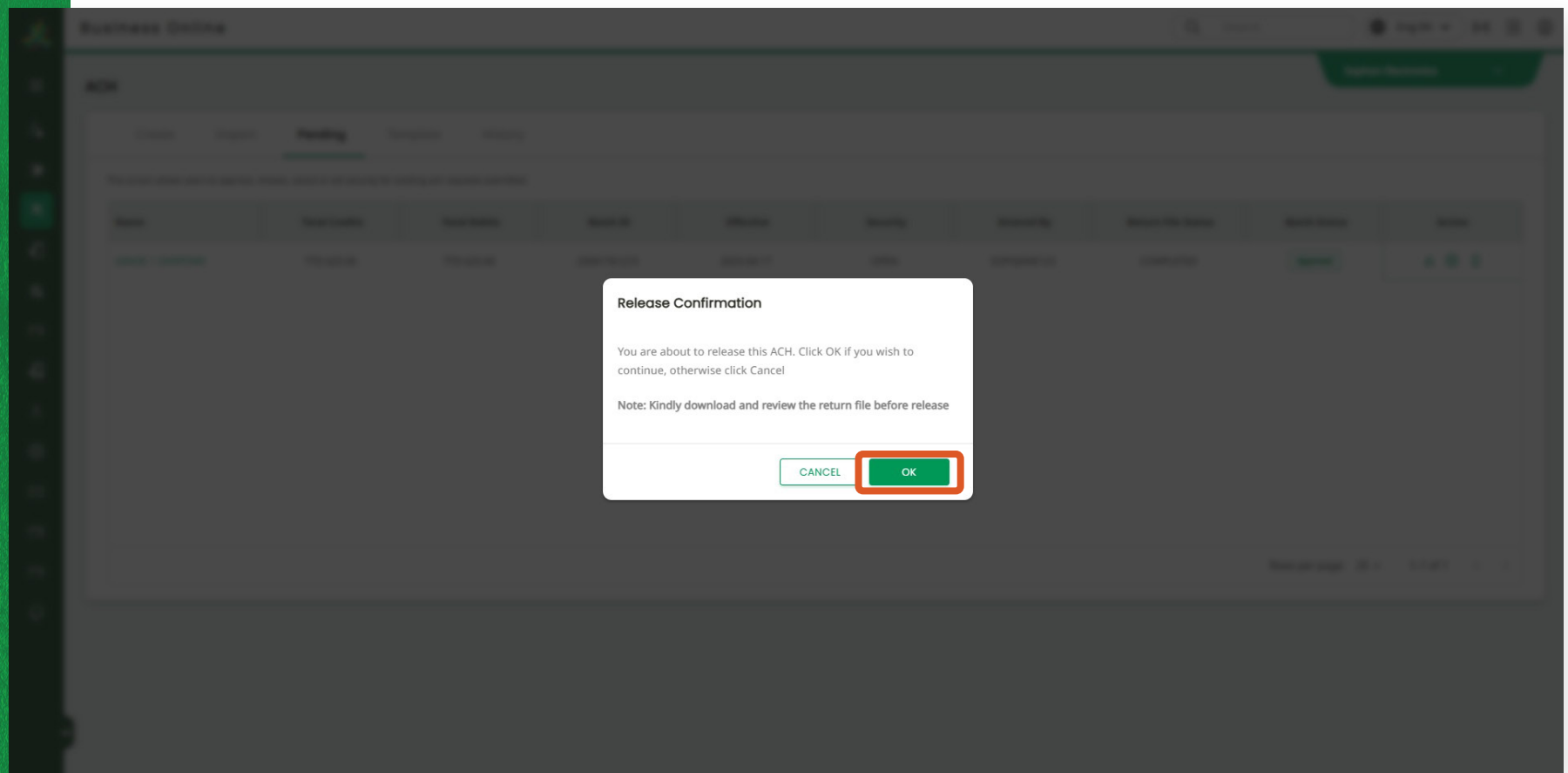
Release
Security

Rows per page: 25 1-1 of 1

Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

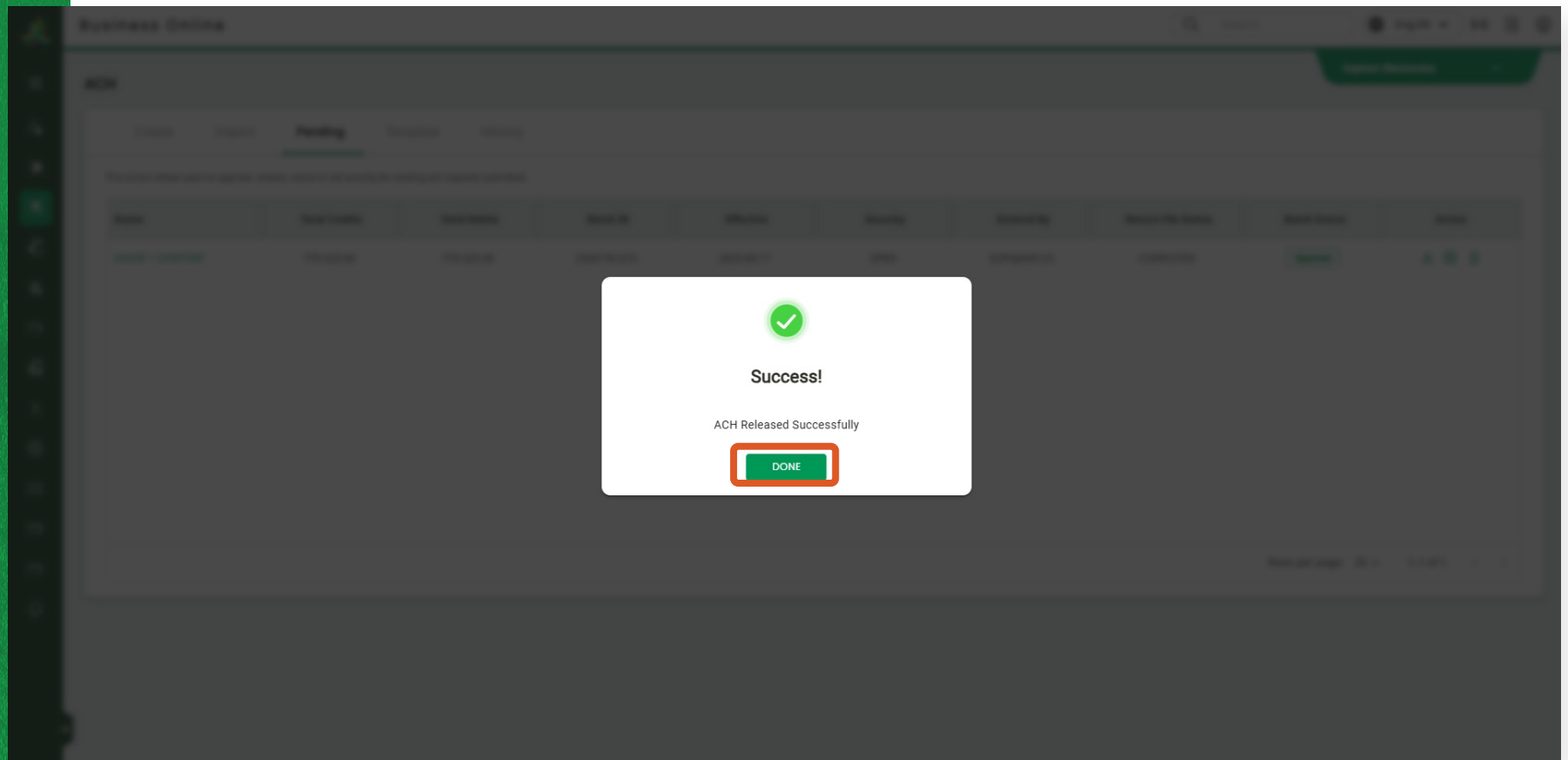
1. Ensure that you have downloaded the ACH batch file.
2. Review the downloaded ACH batch file before releasing.
3. Click **“OK”** to confirm the release of the ACH batch.



Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

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



Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

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

The screenshot shows the 'Business Online' interface. The top navigation bar includes a search bar, language settings (Eng EN), and a user profile dropdown for 'Sophon Electronics'. The main content area is titled 'ACH' and features a tabbed interface with 'Create', 'Import', 'Pending' (highlighted with a red box), 'Template', and 'History'. Below the tabs, a message states: 'This screen allows users to approve, release, cancel or set security for existing ach requests submitted.' A table with the following columns is displayed: Name, Total Credits, Total Debits, Batch ID, Effective, Security, Entered By, Return File Status, Batch Status, and Action. The table is currently empty, and a 'No records available' message with a sad face icon is centered below it. A vertical sidebar on the left contains various icons for navigation.

Name	Total Credits	Total Debits	Batch ID	Effective	Security	Entered By	Return File Status	Batch Status	Action
No records available									

Creating an ACH Batch using a Template

Part 2: Creating the ACH Batch

1. Click **“History”** to access the **“History”** tab and view the ACH batch status.
2. Your ACH batch will be processed in the next available ACH window.

Business Online

Search

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Sophon Electronics

ACH

Create Import Pending Template **History**

This screen allows user to view the cancelled, processed and failed ACH.

Start & End Date

DD/MM/YYYY - DD/MM/YYYY

SEARCH RESET

Name	Total Credits	Total Debits	Security	Created By	Batch Status	Action
GRADE 1 OVERTIME	TTD 625.00	TTD 625.00	OPEN	SOPHJANE123	Released	

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