



First Citizens

business
online

U S E R G U I D E

ACH Import

The **Automated Clearing House (ACH)** feature allows you to receive and send payments to any organization or individual with an account at First Citizens or any other commercial bank in Trinidad and Tobago. This includes salary payments and vendor supplier payments.

Payments are made electronically from one account to another, eliminating the need for cash and checks.

ACH Processing Times:

At First Citizens, ACH batches are processed from Monday to Friday. Batches are not processed on Saturdays, Sundays, or public holidays.

Processing Window Times:

- 8:00 AM
- 10:00 AM
- 12:00 PM
- 3:00 PM

NOTE: Payments made to First Citizens accounts at the 3:00 PM processing window will be credited the same day; however, payments to accounts at other banks will be updated on the following business day.

ACH Cut-Off Times:

- 7:45 AM
- 9:45 AM
- 11:45 AM
- 2:45 PM

Please note that payment files cannot be uploaded during the 15-minute window immediately before and after the specified processing times.

During month-end periods, you are strongly encouraged to use the earlier processing windows to ensure timely processing and updates for salary payments. ACH files that are released on public holidays will be processed on the next working day. In the event of any technical disruptions, ACH payment files will be processed during the later 3:00 PM processing window.

Once payment files are successfully processed, First Citizens accounts are updated within two hours. Payments to accounts at other banks will be credited within the same day if submitted during the 8:00 AM, 10:00 AM, or 12:00 PM windows. Payments to accounts at other banks submitted at the 3:00 PM window will be credited on the next business day.

Please note that ACH batch submissions (whether entered or approved) that are not released within 10 business days of their initial submission date will no longer be available on the Business Online banking platform. If necessary, these submissions will need to be re-submitted.

1

ACH Import

Log in to Business Online using your credentials.

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

Sophon Electronics

ACCOUNTS

Accounts	Available Balance	Ledger Balance
Savings	59,335.26	59,335.26
Chequing	727,900.00	727,900.00
Deposits	0.00	0.00
Commercial Loans	0.00	0.00

WEALTH MANAGEMENT

Type	Value (TTD)
TTSE 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

Date	Ref No	Transaction Amt (TTD)
29 May 2025	33	986.51
29 May 2025	12	150.00
29 May 2025	32	300.00
29 May 2025	8	300.00
29 May 2025	31	300.00

Showing Last 10 Transactions

MY PENDING ACTIVITIES

No of Pending activities 3

MESSAGES

No records available

CREDIT CARD

No records available

LOANS

No records available

MAY 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	31

2

ACH Import

Select the “ACH” option.

The screenshot displays the First Citizens mobile app interface. On the left, a dark green sidebar contains a list of navigation options. The 'ACH' option, located under the 'Account Transfer' category, is highlighted with a red rectangular box. The main content area shows a dashboard for a user named JANE. It includes a table for account balances, a 'WEALTH MANAGEMENT' section, a 'QUICK LINKS/ FAVOURITES' section, a 'MY PENDING ACTIVITIES' section with a donut chart showing 3 pending activities, a 'MESSAGES' section, and a 'LOANS' section. A calendar for May 2025 is visible in the bottom right corner.

First Citizens

Navigation Menu:

- Dashboard
- Accounts
- Wealth Management
- Account Transfer
 - ACH**
- Bill Payment
- Debit Mandates
- Wire Transfer
- RTGS
- Stop Payment
- Administration
- Settings
- Messaging
- Debit Card
- Credit Card
- Customer Service

Account Balances:

Available Balance	TTD	Ledger Balance
59,335.26		59,335.26
727,900.00	ACH	727,900.00
0.00		0.00
0.00		0.00

WEALTH MANAGEMENT:

Type	Value (TTD)
TTSE 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 of Pending activities: 3

MESSAGES:

No records available

LOANS:

No records available

Calendar: MAY 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
4	5	6	7	1	2	3
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

3

ACH Import

Select the “**Import**” option.

The screenshot displays the First Citizens mobile app interface. On the left, a dark green sidebar contains a list of navigation options. The 'Import' option under the 'ACH' category is highlighted with an orange rectangle. The main content area shows a dashboard for 'JANE' with various financial widgets. The 'WEALTH MANAGEMENT' widget lists assets like TTSE Listed Securities and FIP'S. The 'MY PENDING ACTIVITIES' widget shows a donut chart indicating 3 pending activities. The 'LOANS' widget shows no records available. The 'QUICK LINKS / FAVOURITES' widget lists links like Account Transfers and Bill Payment. The 'MESSAGES' widget shows no records available. The bottom right corner features a calendar for May 2025.

First Citizens

Dashboard

Accounts

Wealth Management

Account Transfer

ACH

Create

Pending

Template

History

Import

Bill Payment

Debit Mandates

Wire Transfer

RTGS

Stop Payment

Administration

Settings

JANE

Sophon Electronics

Available Balance

TTD

Ledger Balance

59,335.26

59,335.26

727,900.00

727,900.00

0.00

0.00

0.00

0.00

WEALTH MANAGEMENT

Type

Value (TTD)

TTSE 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 of Pending activities

3

MESSAGES

No records available

LOANS

No records available

MAY 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
4	5	6	7	1	2	3
11	12	13	14	8	9	10
18	19	20	21	15	16	17
25	26	27	28	22	23	24
				29	30	31

ACH Import

GUIDELINES

On the screen, you have the option to import a formatted file, create your own file import format, or view the history of all previously imported files. For more information on file formats, please email our team at **businessonlinequeries@firstcitizenstt.com**. The available file formats are:

1. Default Transaction: This is the new NACHA file format containing all the required fields. **It is the recommended format for use.**
2. NACHA Transactions: This format comes from our legacy system and supports two types of files:
 - NACHA files with a header
 - NACHA files without a header

Note: All ACH batches created will place a hold on the account for the total amount of the batch. If the batch is not approved and released within ten (10) business days, it will be automatically canceled.

4

(Cont'd)

ACH Import

Select the File Format you would like to import, then select “Default Transactions”
Note: The fields displayed is dependant on the File format selected.

Business Online

Search

Eng EN

Sophon Electronics

ACH

Create Import Pending Template History

File Format

Select File Format

NACHA Transactions

Default Transactions

PROCEED

ACH Import

Please provide the necessary details to begin the ACH Batch creation process, this includes the following:

1. “Name”
2. Type- Two options are available:
 - PPD for Individual payments
 - CCD for Company payments
3. Balance Account: An ACH Batch can contain up to 3000 entries per batch.
4. Global Addenda
5. Entry Description
6. Discretionary Data
7. Transaction Type
8. Select the Path/ ACH File Name

Note: A **“Purpose Code”** must be entered for each batch record entry in the file. 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

ACH

Create Import Pending Template History

File Format
Default Transactions

Name
Enter Name

Type
Select Type

Balance Account
Select Account

Global Addenda
Enter Global Addenda

Effective
29/05/2025

Entry Description
Enter Description

Discretionary Data
Enter Discretionary Data

Transaction Type
Enter Transaction Type

Path/ACH File Name
CHOOSE FILE Drag & Drop file to upload UPLOAD & VALIDATE

IMPORT FORMAT HISTORY CANCEL PROCEED

ACH Import

1. Select **“Upload and Validate”**.

The total number of the files and the number of records will be display.

Note: If the file format is incorrect, an error message will be displayed. In such case, review the file and re-upload.

2. Click **“Proceed”** to continue.

Business Online

Search

Eng EN

Sophon Electronics

ACH

Create Import Pending Template History

File Format: Default Transactions

Name: January Salaries

Type: PPD

Balance Account: xxx9735 - TTD

Global Addenda: Sophon Electronics

Effective: 29/05/2025

Entry Description: JanSal

Discretionary Data: January Salaries

Transaction Type: Credit

Path/ACH File Name: NACHA ACH January Salaries.csv

CHOOSE FILE Drag & Drop file to upload

UPLOAD & VALIDATE

IMPORT FORMAT HISTORY

CANCEL PROCEED

7

ACH Import

Click **“Proceed”** to confirm.

If you need to make changes to the information inputted, select **“Edit”**.

Business Online Search Eng EN Sophon Electronics

ACH

Create **Import** Pending Template History

You are about to create an ACH import file format. Kindly confirm the file format details before selecting create button.

File Format Default Transactions	Name January Salaries
Type PPD	Balance Account xxx9735 - TTD
Global Addenda Sophon Electronics	Effective 29/05/2025
Entry Description JanSal	Discretionary Data January Salaries
Transaction Type Credit	

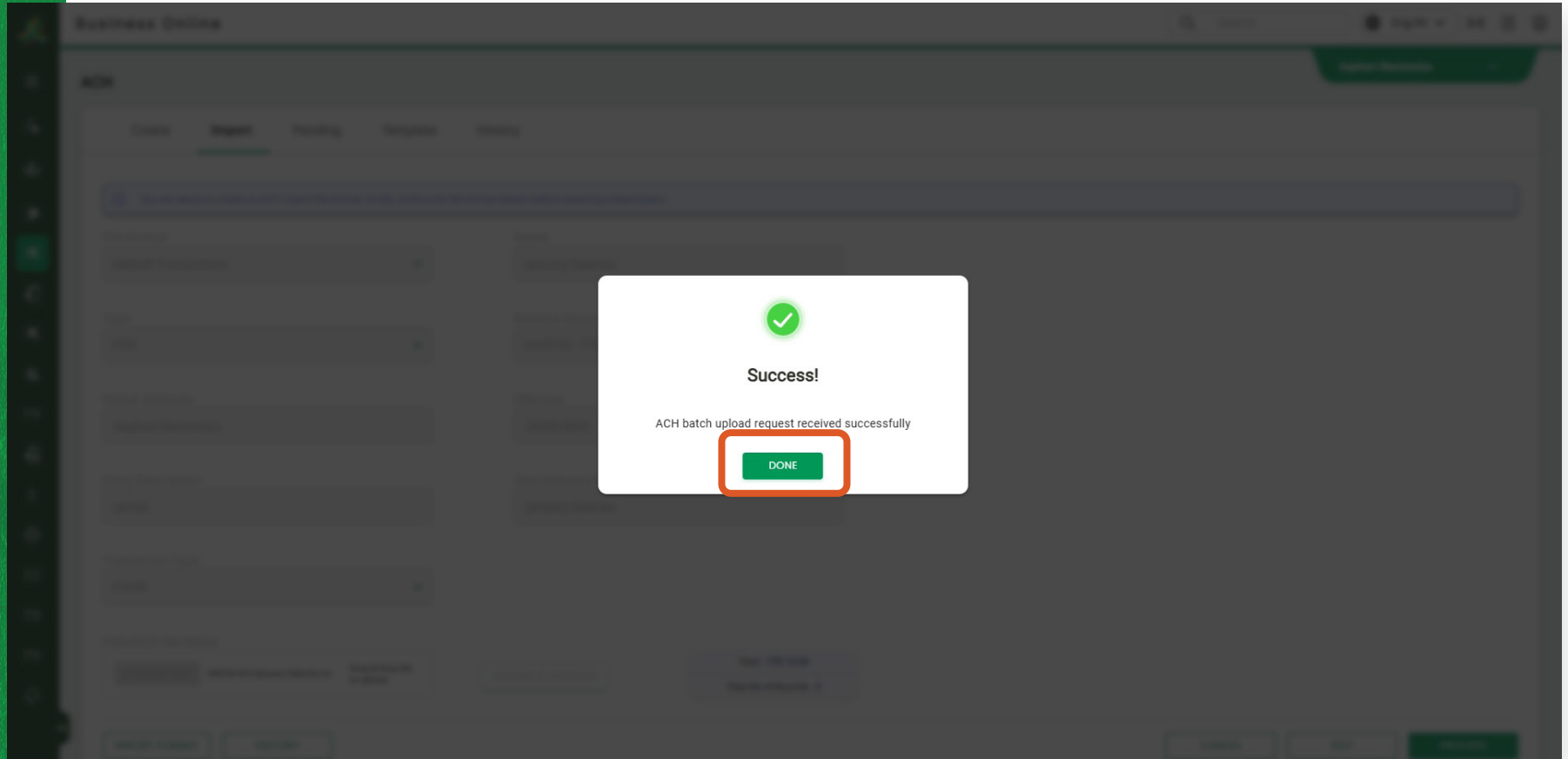
Path/ACH File Name

NACHA ACH January Salaries.csv Drag & Drop file to upload

Total - TTD 10.00
Total No of Records - 2

ACH Import

You have successfully uploaded an ACH File. Select **“Done”**.



Note: All ACH batches created will place a hold on the account for the total amount of the batch. If the batch is not approved and released within ten (10) business days, it will be automatically cancelled.

ACH Import

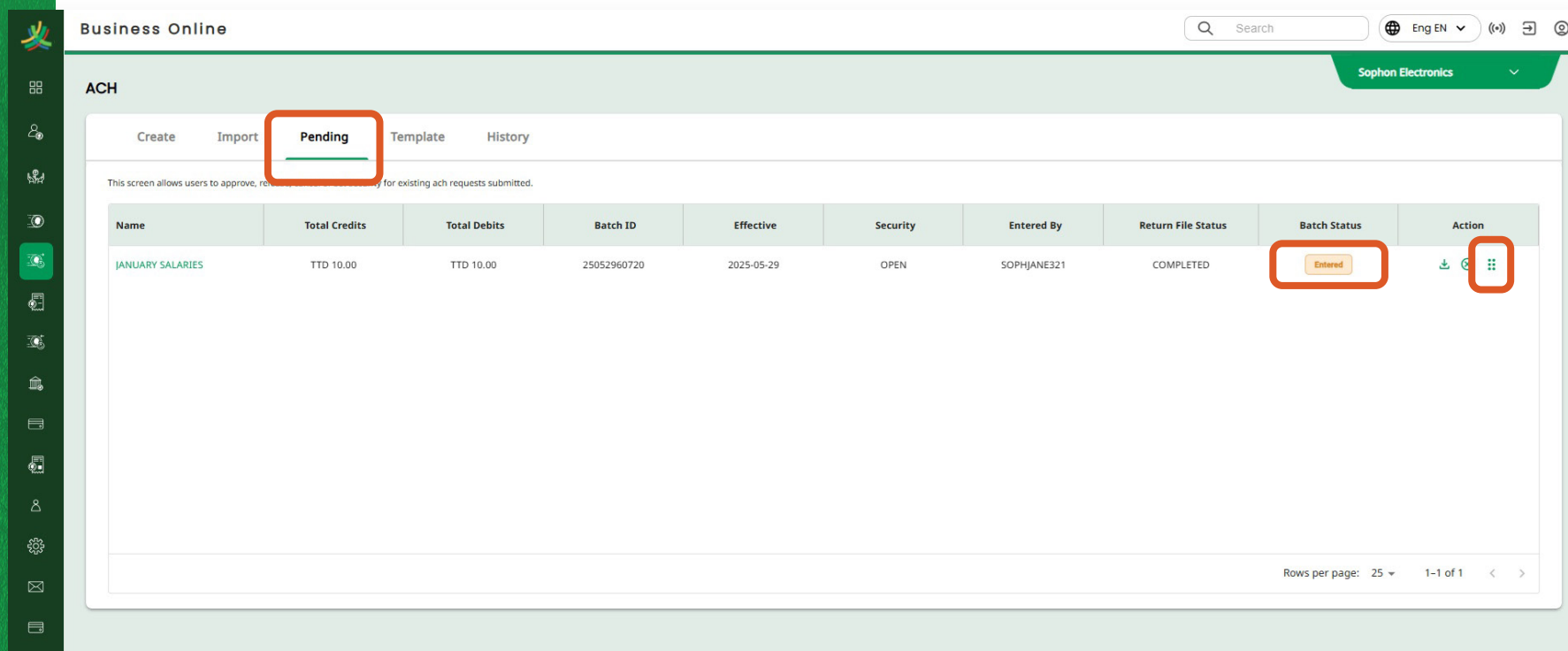
Now that you have successfully uploaded an ACH File, you will be redirected to the “**Import**” tab.

The screenshot displays the 'Business Online' web application interface. On the left is a dark green sidebar with various icons. The main header area includes the 'Business Online' title, a search bar, language settings ('Eng EN'), and a user profile dropdown for 'Sophon Electronics'. Below the header, the 'ACH' section is active, showing a tabbed interface with 'Create', 'Import', 'Pending', 'Template', and 'History'. The 'Import' tab is selected and highlighted with a red rectangle. Under the 'Import' tab, there is a 'File Format' dropdown menu currently set to 'Select File Format'. At the bottom of this section are two buttons: 'IMPORT FORMAT' and 'HISTORY'. A 'PROCEED' button is located at the bottom right of the main content area.

ACH Import

1. Select the **“Pending”** tab to approve and release the ACH Batch. If dual control is enabled, contact your administrator to approve and release the ACH Batch.
2. Select the **“Elipsis”** icon () to approve and release the batch.

Make sure to complete all necessary details before approving and releasing the ACH Batch. To do this, download the ACH Batch details and review accordingly. The downloaded file will show all the validated records and indicate if any records have errors. If there are errors on your file, it is recommended that you delete the batch and re-upload with the corrected information.



Business Online

Search

Eng EN

Sophon Electronics

ACH

Create Import **Pending** Template History

This screen allows users to approve, release, or delete existing ach requests submitted.

Name	Total Credits	Total Debits	Batch ID	Effective	Security	Entered By	Return File Status	Batch Status	Action
JANUARY SALARIES	TTD 10.00	TTD 10.00	25052960720	2025-05-29	OPEN	SOPHJANE321	COMPLETED	Entered	

Rows per page: 25 1-1 of 1

ACH Import

Select **“Approve”** to initiate the Batch approval.

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.

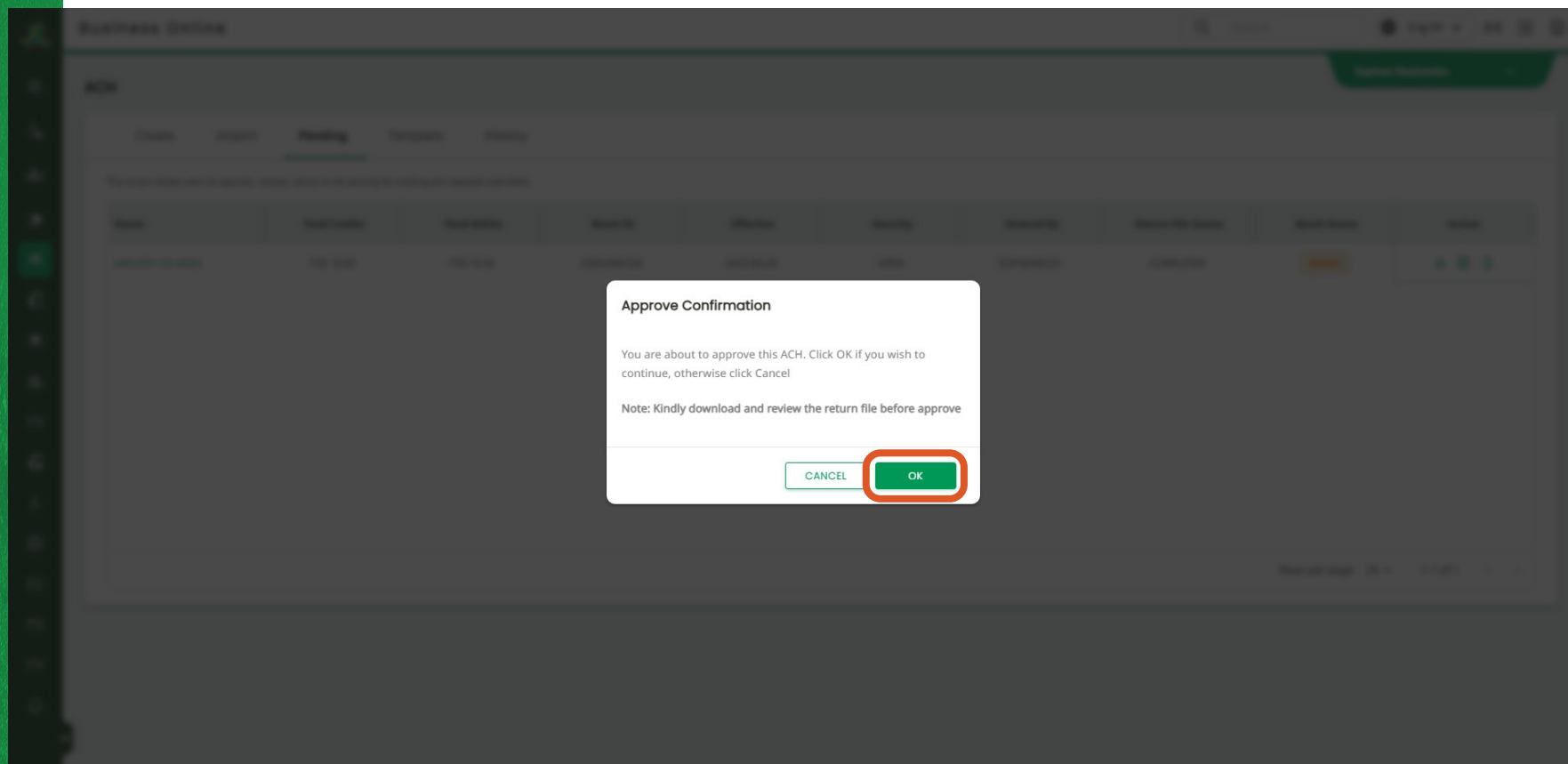
Name	Total Credits	Total Debits	Batch ID	Effective	Security	Entered By	Return File Status	Batch Status	Action
JANUARY SALARIES	TTD 10.00	TTD 10.00	25052960720	2025-05-29	OPEN	SOPHJANE321	COMPLETED	Entered	Approve Security

Rows per page: 25 1-1 of 1

12

ACH Import

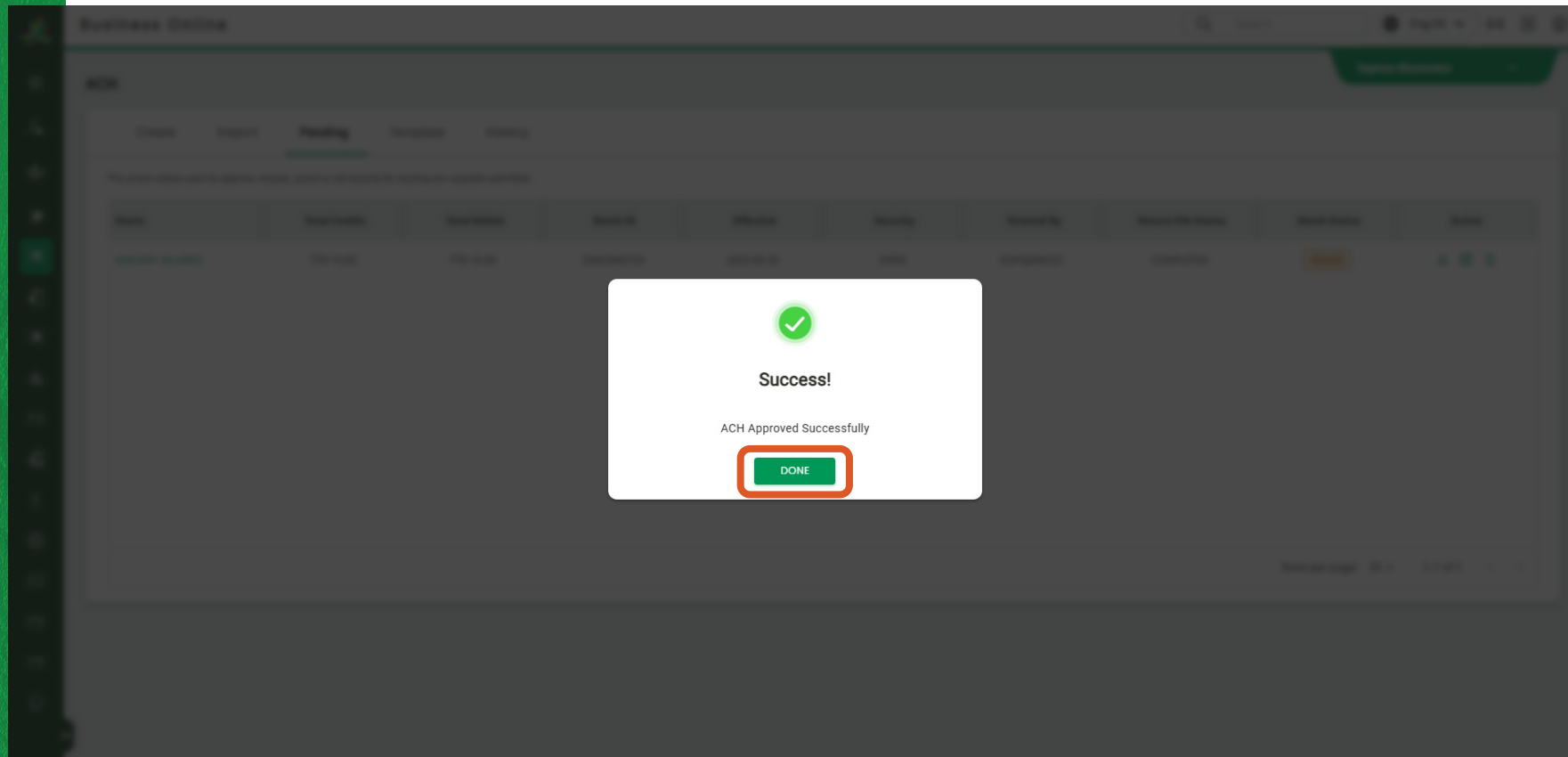
Click “**ok**” to confirm.



13

ACH Import

You have successfully approved the ACH Batch.
Click **“Done”** to exit.

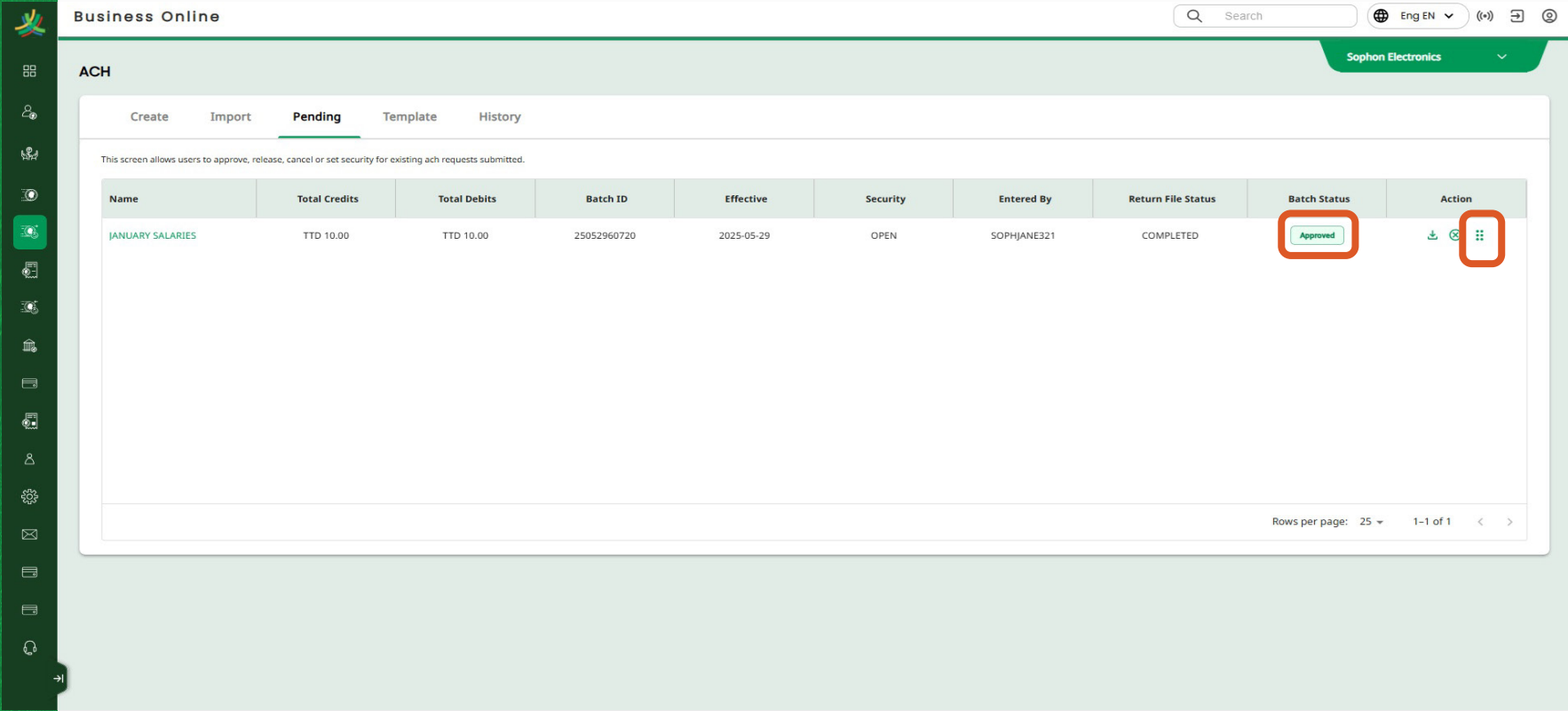


ACH Import

The batch status is now marked as Approved.

Click the **“Ellipsis”** icon () button to release the batch.

If you have not yet reviewed the batch details, it is recommended that you download the file at this time and check for any errors.



Business Online

Search Eng EN   

ACH Sophon Electronics 

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
JANUARY SALARIES	TTD 10.00	TTD 10.00	25052960720	2025-05-29	OPEN	SOPHJANE321	COMPLETED	Approved	  

Rows per page: 25 1-1 of 1 < >

15

ACH Import

Select the **“Release”** option.

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.

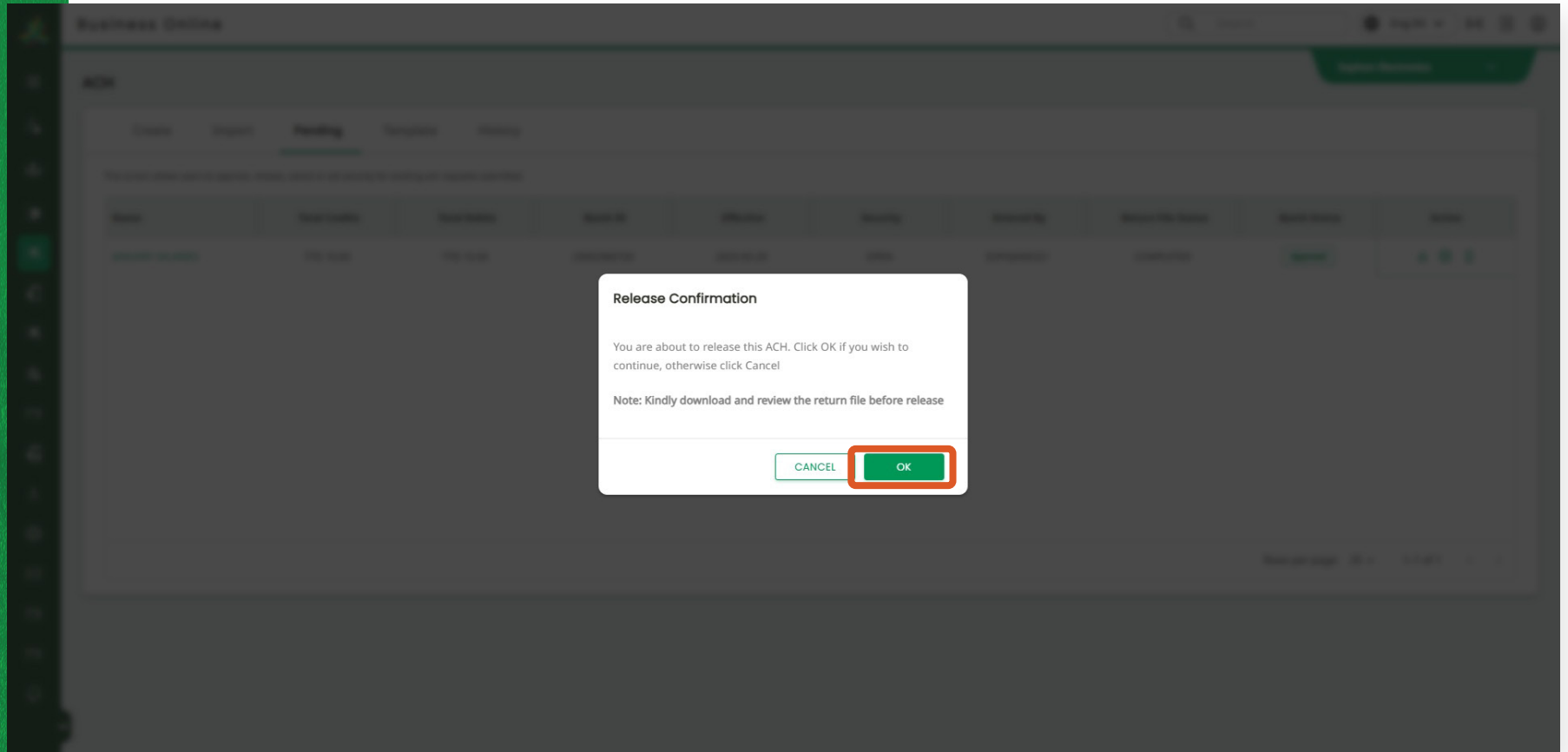
Name	Total Credits	Total Debits	Batch ID	Effective	Security	Entered By	Return File Status	Batch Status	Action
JANUARY SALARIES	TTD 10.00	TTD 10.00	25052960720	2025-05-29	OPEN	SOPHJANE321	COMPLETED	Approved	Release Security

Rows per page: 25 1-1 of 1

16

ACH Import

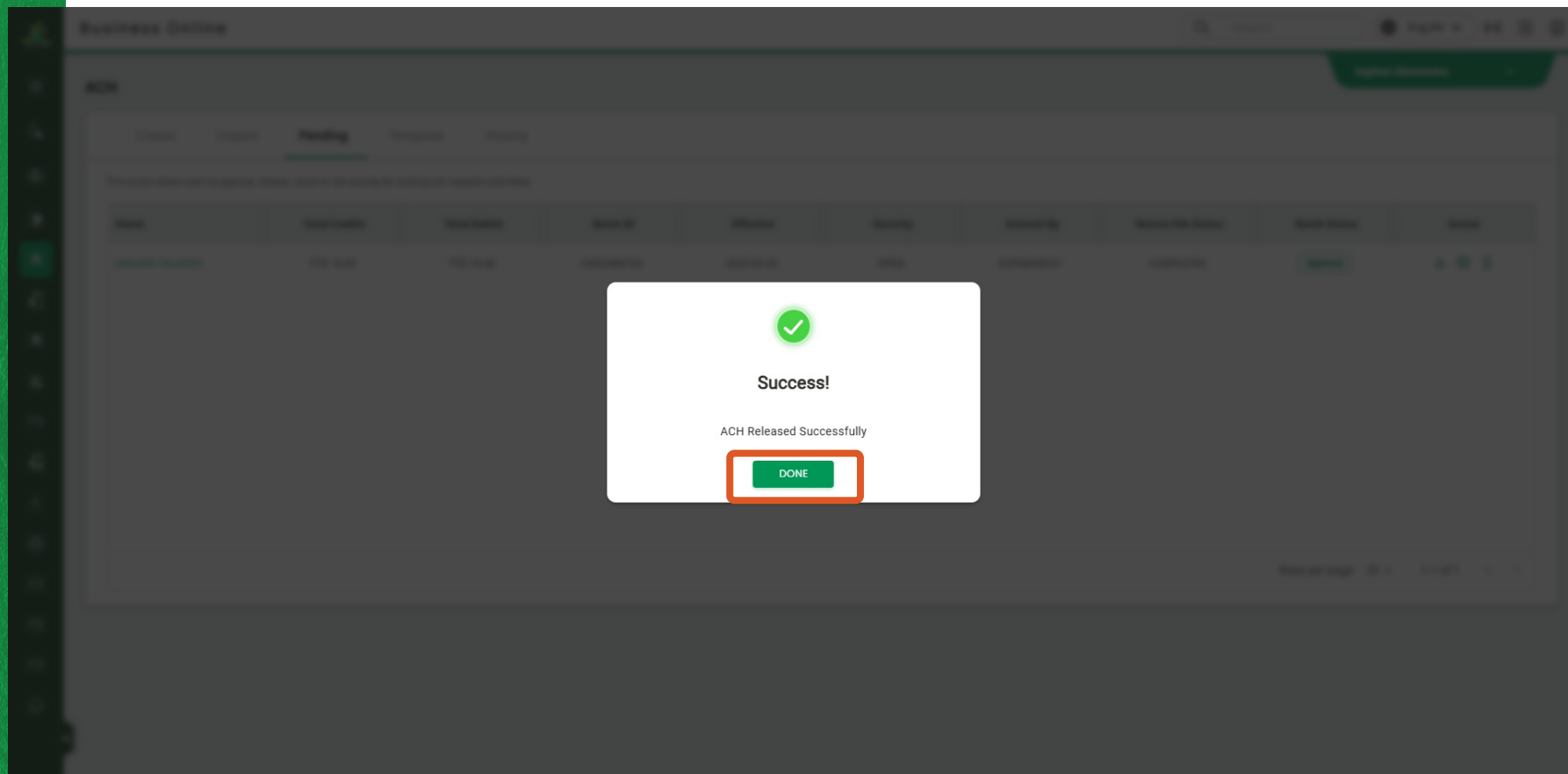
Click “**OK**” to confirm the release of the ACH Batch.



17

ACH Import

You have successfully released the ACH batch.
Click **“Done”** to exit.



ACH Import

To track the batch, select the “**History**” tab.

Please note, you can filter by date to search for a specific batch.

Select the batch name to view the batch details.

Business Online

Search Eng EN   

ACH Sophon Electronics

Create Import Pending Template **History**

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

Start & End Date
  **SEARCH** **RESET**

Name	Total Credits	Total Debits	Security	Created By	Batch Status	Action
JANUARY GRADED SALARY	TTD 10.00	TTD 10.00	OPEN	SOPHJANE321	Released	
JANUARY SALARIES	TTD 10.00	TTD 10.00	OPEN	SOPHJANE321	Processed	
JAN SALARY	TTD 10.00	TTD 10.00	OPEN	SOPHJANE321	System Cancelled	

1-3 of 3  

business online

Contact Us:

Email: businessonline@firstcitizenstt.com

Call: 62-FIRST, Select Option 2



First Citizens