

## ACH Participants, Batches & Initiation

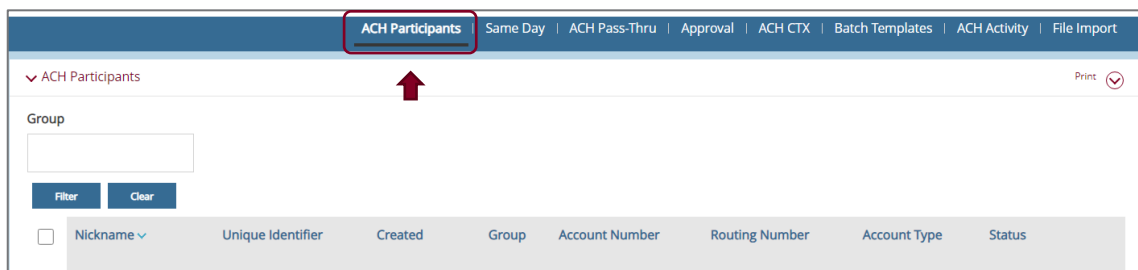
### Creating ACH Participants:

ACH Participants (also known as Receivers) are the parties within an ACH batch that a business is either debiting or crediting via ACH.

### New Participant Set up:

1. Navigate to the **ACH Participants** sub-menu.

While logged into your Business Online Profile, select **ACH** from the Main Menu, then select **ACH Participants** from the sub-menu. This screen displays all existing



The screenshot shows the 'ACH Participants' sub-menu. The 'ACH Participants' menu item is highlighted with a red box and an arrow. Below the menu, there is a search filter for 'Group' with a text input field and 'Filter' and 'Clear' buttons. Below the filter, there is a table with columns: Nickname, Unique Identifier, Created, Group, Account Number, Routing Number, Account Type, and Status. A 'Print' button is visible in the top right corner.

Participants for the business.

2. Select **Add Participant**. At the bottom-right of the page, click **Add Participant**.



3. Complete the fields in the **Participant Details** screen.  
 Please note that an asterisk (\*) identifies a required field:

<b>*Name</b>	Enter the business or person's name as it is titled on their receiving account number
<b>Email Address</b>	Enter the email address of the participant if you'd like to send an email when an ACH Batch is processed
<b>*Nickname</b>	Enter a nickname that you will be use to view and sort your participants within your business online profile. <b>NOTE:</b> This nickname may also be passed in file information to your participant
<b>Institution Name</b>	Name of Participant's Financial Institution
<b>*Routing Number</b>	9-digit Routing number for the Participant's Financial Institution <b>NOTE:</b> Please ensure this is the Financial Institution's ACH Routing Number
<b>*Unique Identifier</b>	Mix of numbers and letters used to identify a participant. Most businesses mirror an internal record keeping numbering/coding system. <b>NOTE:</b> Using sensitive information such as a social security number is not recommended.
<b>*Account Number and Confirm Account Number</b>	Enter the participant's full account number with no spaces, dashes, or letters
<b>*Account Type</b>	Select the desired account type of from the dropdown
<b>*Status</b>	Select Active to be available to use the participant in a file immediately.
<b>Group</b>	If using Groups, enter the exact name of the Group being used. Otherwise leave this field blank
<b>Discretionary Data</b>	Enter any additional data that you would always like included with the participant

4. Review for accuracy then save.

## Creating ACH Batches:

A batch is a template containing one or more participants, the amount and the memo (ACH Addenda record) for the participants. Batches are saved in NB Business Online Banking to allow you easy access to update and initiate the batch.

### Creating a New Batch

Users must have the “*Manage Batches and Participants*” entitlement to add or edit batches. Any users that do not have access to an account via account level entitlements for ACH will not be able to see any batches associated with those accounts.

1. Navigate to **Batch Templates**.

While logged into your Business Online Profile, select **ACH** from the Main Menu, then select **Batch Templates** from the sub-menu.



3. Complete Batch Details fields:

<b>Template Name*</b>	Enter a name for the Batch template you are creating that will help you differentiate it from other templates. <b>NOTE:</b> All Template names must be unique.
<b>Transaction Type*</b>	Select the appropriate SEC Code for the types of transactions that will be in the batch:  <b>PPD credit:</b> Batch will contain deposits to participants that are natural person(s)  <b>PPD debit:</b> Batch will contain withdrawals to participants that are natural person(s)  <b>CCD credit:</b> Batch will contain deposits to participants that are businesses  <b>CCD debit:</b> Batch will contain withdrawals to participants that are businesses
<b>Company Discretionary Data</b>	While this field is not required in a NACHA file, the end user can place discretionary data here that will carry to the ACH file and be passed to the participant’s bank.
<b>Company Entry Description*</b>	Short descriptive field that will be passed to the participant’s bank along with the transaction.
<b>Company*</b>	Select which company the ACH transaction is coming from.
<b>Offset Account*</b>	Select which account will be used to fund or offset the transaction.

4. Select **Add Participants** at the bottom of the page



5. A list will display below the **Add Participants** button, select the desired participants by checking off the box next to the applicable participant. If the participant isn't created yet, you can select **New Participant** to create them.
6. The participants will be added into the batch. On this screen you can enter the dollar amount of the transaction for each participant as well as select options for a hold and/or prenote. You can also enter Addenda information for each participant by clicking on the Addenda link.

Nickname	Notify	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount	0 Addenda	
123 Main	<input checked="" type="checkbox"/>	123 Main	x5444	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$	0 Addenda	
ABC Co		ABC Co	x7666	Savings	<input type="checkbox"/>	<input type="checkbox"/>	\$	0 Addenda	

Active Total \$0.00 Hold Total \$0.00 Prenotes 0

7. Click **Save** to save the batch or click **Save and Close** to save the batch and close the window. You will now see the batch template on the **Batches** page.

### Initiating ACH Batches:

Once you have completed your participant set up and ACH batch set up you are now ready to initiate the ACH Batch.

1. From the main menu select **ACH** then select **Batches**. The Batches page will display all of the batch templates that have been created by the business. These batches can be edited or reviewed before they are initiation.

Template	Created	Company	Transaction Type	Amount	#	Effective Date
<input type="checkbox"/> Name: Addendum Fund From: x1409 Payroll acct	07/20/2020 3:49 PM	[Redacted]	PPD Credit - Consumer Credit	\$5.00	1	02/03/2022 <a href="#">Setup Recurring Batch</a>
<input type="checkbox"/> Name: payroll Fund From: x1409 Payroll acct	06/29/2020 8:41 PM	[Redacted]	PPD Credit - Consumer Credit	\$0.05	5	02/03/2022 <a href="#">Setup Recurring Batch</a>

[Add Template](#) [Delete Selected Templates](#) [Initiate](#)

2. Locate the desired batch, verify the total batch dollar amount and select the desired effective date.

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3. Once the batch is ready to process, place a check mark next to the batch and click **Initiate**.

A success message will display at the top of the screen informing you that the batch has been initiated, a reference number will also be provided. If the ACH Batch Initiation requires additional approval an auto-generated e-mail notification will be sent to all additional users for the business alerting them an ACH Batch is pending approval.