



# FIRST MERCHANTS **BUSINESS** Online Banking

## ACH Quick Start Guide

This ACH Quick Start Guide provides instructions for the tasks most frequently used to initiate ACH transactions.

### General Information about ACH

- ACH transactions can be initiated via a One Time Request, using a Template, or by uploading a file of transactions in the NACHA Format.
- If multiple approvals are required, the final approver of the transaction will be prompted for Out of Band Authentication to release the ACH transactions for processing.
- Cut-off time for standard ACH processing: 5:00 pm ET
- Same Day ACH Cut-Off Time - 1:00 pm ET (\$25K Limit)
- Future dated or recurring must be initiated with a template.

### Create Template to Send or Collect Money

1. Rollover Transfers and Payments, under ACH, select **Make ACH payment/Manage** templates or **Collect money Via ACH/Manage templates**
2. Click **Create a template** at top of page
  - Input **Template name** to save for future use
  - Select **Request Type** (type of transaction)
  - Select **Company name/ID**
  - Input **Template Description** (*Description that will post to recipients account statement*)

### Create Template to Send or Collect Money continued

- Select **Debit account** (*Send money*) or **Credit Account** (*Collect money*)
- **Input Maximum transfer amount** (*Per account maximum*)
3. Click **Continue**
4. Input the following information
5. Input **Credit/Destination** (*Send money*) or **Debit/Source Accounts** (*Collect money*)
  - Input **ABA/TRC** – routing number
  - Input **Account**
  - Select **Account Type**
  - Input **Name**
  - Input **Detail ID (optional)** – i.e. an employee ID number
  - Input **Default Amount**
  - Click **Add additional detail row**, to add additional recipients.
6. Click **Save template**
7. Confirmation page is displayed.



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### Send or Collect Money using a Template

1. Rollover Transfers and Payments, under ACH, select **Make ACH payment/Manage templates** or **Collect money Via ACH/Manage templates**
2. Select **Template Name**, click **Continue**
  - Input the **Effective Date**
  - Input **Control amount (optional)**  
(assists in balancing the transactions)
  - Input **Amount(s)**
  - Input **Additional Information (optional)**
3. Click **Continue**
4. Verification page is displayed, click **Transmit**
5. Out of Band Authentication screen will appear  
Select Phone, click Continue, input Code, then click Phone Call Completed  
OR  
Select Send Text Message, enter Mobile phone number  
Input Code received via text click Submit.
6. Confirmation screen is displayed

### Upload NACHA File - (file is created in third party software)

1. Rollover **Transfers and Payments** tab, under ACH, click **Upload ACH transactions**
2. Click **Browse** to select file to upload
3. Click **Upload File**
4. Verification page is displayed, click **Transmit**
5. Out of Band Authentication screen will appear  
Select Phone, click Continue, input Code, then click Phone Call Completed  
OR  
Select Send Text Message, enter Mobile phone number  
Input Code received via text click Submit.
6. Confirmation screen is displayed

### View ACH History

1. Rollover **Transfers and Payments** tab, under ACH, select **View completed ACH transactions**
2. Select:
  - Account(s)
  - Date type
  - Service
  - Date rangeClick **Generate report**

For additional instructions and help, click “*How do I...*” or “*Terms*” at the bottom left of the screen or click “*FAQs*” for frequently asked questions. Please call Treasury Solutions at 1.866.833.0050 for assistance.