

ACH ORIGINATION CASH MANAGEMENT SERVICE

INSTRUCTIONAL GUIDE

BAKER



BOYER

Member FDIC

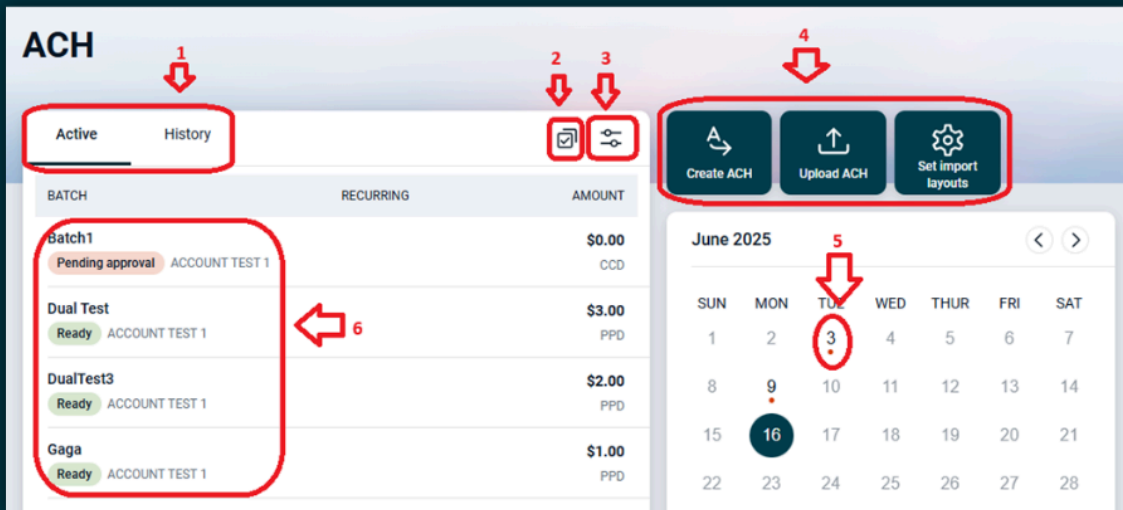
CONTENTS

Navigating the Payments/ACH Screen	1
Creating an ACH Batch - Manual Creation	3
Creating an ACH Batch - NACHA Upload	7
Creating an ACH Batch - CSV/TXT File Import	9
Initiating an ACH Batch - Sole Control	13
Initiating an ACH Batch - Dual Control	16



Navigating the Payments/ACH Screen

Note: ACH Functions may be listed independently in the Navigation Menu OR under the Payments Sub-Menu, for businesses utilizing multiple payment products.



(1) Active – Batches that have not yet been processed. Batches listed here may be in Ready, Initiated or Pending approval status.

(1) History – Batches that have processed already will be listed in this tab. These have all been processed and sent to their receivers.

(2) Bulk Actions – Allows the user to select multiple batches to Initiate at once.
Note: Batch must be balanced and have no errors in order to be “Quick initiated” this way.

(3) Filter – Allows the user to sort the batch list by ALL batches (listed in alphabetical order) or prenote batches only. Clicking this button also creates a “Sort” button that allows the user to sort based on Batch Name, Status, Total Credits or Total Debits.

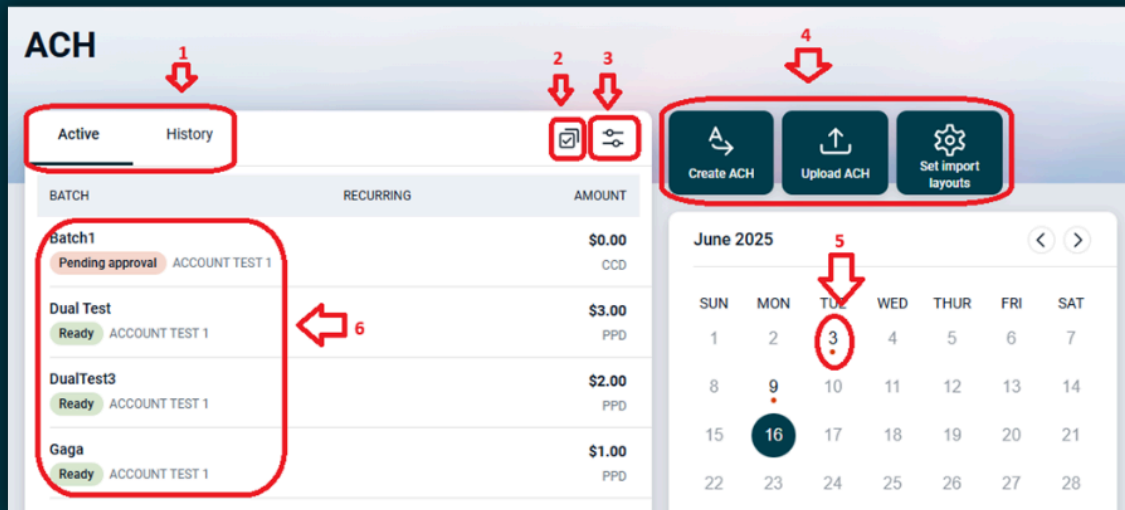
(4) Create ACH – Allows the user to create a new batch manually. (See page 3 for instructions on Creating a Manual Batch.)

(4) Upload ACH – Allows the user to upload a NACHA-formatted file. File must have the extension .ach or .txt and have standardized NACHA values.

(4) Set import layouts – For clients importing a CSV file containing ACH batch information, this button is used to format fields for proper processing through the ACH system.

Navigating the Payments/ACH Screen

Note: ACH Functions may be listed independently in the Navigation Menu OR under the Payments Sub-Menu, for businesses utilizing multiple payment products.



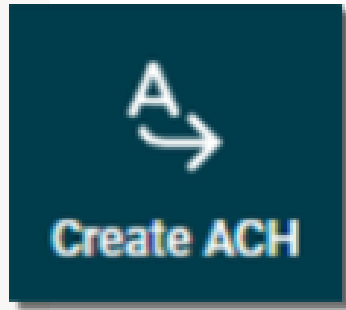
(5) Processing Calendar – Days that have had batches initiated and processed will appear with a red dot below the day. Users can click on the day to get a summary of batches below the calendar and click on each batch for more details. The day with the blue circle indicates the current processing day.

(6) Active Batch Listing – Batches created by users with ACH access. Batch title, status and ACH Company name will be listed in BATCH column, AMOUNT column will display batch Credit or Debit total (if the batch is unbalanced it cannot be initiated) and Standard Entry Class code. PPD = Personal ACH transaction, CCD = Commercial/Business ACH transaction.

Creating an ACH Batch

Manual Creation

1 Click the “Create ACH” button.



2 Create a name for the Batch and enter it into the “Batch name” field. This “name” is for user reference only and does not get transmitted with the batch.

A mobile app form titled 'Create ACH'. It has a back arrow on the left and a title bar. Below the title bar are two input fields: 'Batch name' with the value 'Sample Batch 1' and 'Company' with a dropdown menu showing 'Select company >'. At the bottom are two buttons: 'Cancel' and 'Create batch'.

3 Click “Select company” to select the ACH Company this batch is for. This does appear to the receivers of the batch transaction.

- The “ACH Company” tile will display all ACH Companies attached to the Cash Management Agreement. Click on company creating the batch.

A mobile app form titled 'ACH Company'. It has a back arrow on the left and a title bar. Below the title bar is a table with three columns: 'COMPANY', 'ID', and 'SEC'. The first row shows 'ACCOUNT TEST 1', a redacted ID, and 'PPD'.

4 When the company is selected, the “Company ID” field will auto-populate with the associated ACH Company ID. The “SEC” (Standard Entry Class) code will default to the SEC code associated with the company name on the previous screen as well.

Note: The SEC Code can be changed to match the Receiver type.

- If batch is sending ACH Debits/Credits to individual consumer accounts, “PPD” will be used.
- If batch is sending ACH Debits/Credits to business accounts, “CCD” will be used.

Creating an ACH Batch

Manual Creation

5

“Entry description” and “Discretionary data” fields can also be edited. These values will pull through to the receiving institution and apply to all ACH entries in the batch.

Note: It is recommended that the description field be entered in ALL CAPS. For outgoing credits to employee accounts for wages, the Originator must use PAYROLL as the description. Beginning in 2026, NACHA rules will have this requirement. Consult with the Cash Management department for Rules updates.

The screenshot shows a mobile application interface for creating an ACH batch. The title is "Create ACH". The form contains the following fields and values:

- Batch name: Sample Batch 1
- Company: ACCOUNT TEST 1
- Company ID: [Redacted]
- SEC: PPD
- Entry description: PAYROLL
- Discretionary data: 509-525-2000
- Recipients: Add recipients
- Restrict batch: [Unchecked checkbox]

At the bottom, there are two buttons: "Cancel" and "Create batch". An arrow points from the "Add recipients" text in the screenshot to the "Add recipients" field in the screenshot below.

6

Once the Batch Header information is set (Batch Name through Discretionary data fields), click on “Add recipients.”

7

The next screen will prompt the user to select how the ACH Receiver information will be added to the batch. Select “Add manually.”

The screenshot shows a mobile application interface for adding recipients. The title is "Add recipients". The text reads: "Choose how you'd like to add recipients to your batch. Only one method can be used when creating the batch." There are two options:

- Add manually (highlighted with a red box)
- Import from file

Creating an ACH Batch

Manual Creation

8

The screen will appear with fields to input the 1st ACH Receiver's information.

a. "Recipient name" is the name of the account holder to whom the ACH Transaction is being credited or debited.

Note: Do not use this field for any other business reference terms. The sending or receiving Bank may reject entries if this field doesn't contain the account holder name(s) due to NACHA Regulations.

b. "Amount" indicates the amount of the ACH entry.

c. "Credit/Debit" is to indicate whether funds are being credited to (deposited) or debited from (withdrawn) the Receiver's account.

d. "Account number" is the account number of the Receiver of the transaction.

e. "Routing number" is the Transit Routing (or ABA) number for the Financial Institution that holds the Receiver's account.

f. "Account Type" indicates the Receiver's type of account: Checking, Savings, Loan or GL.

Note: If selecting Loan or GL account types, please consult with the Cash Management Department on NACHA Rules specific to these types of accounts.

g. Click on the trash can icon (🗑️) to delete the Receiver's information.

h. Click on "Optional fields v" to expand the window to include fields for "ID Number" (optional field that identifies the Receiver) and "Addenda" (additional information pertaining to the transaction. May require specialized formatting if adding information here for a CCD transaction).

i. "Prenote" checkbox is to create a prenote transaction for this Receiver's account.

- Prenotes are zero-dollar transactions sent to the Receiver's account to confirm the routing number, account number, and account type are active. There must be a minimum of three business days between the effective date of the prenote and the first "live" transaction to the account, allowing the receiving institution sufficient time to respond if the information is incorrect.

j. Select the "Hold" checkbox when entering information for a Receiver who will not receive a deposited amount in the current batch. Amounts must be entered for all "Active" Receivers. Receivers marked as "Held" do not require an amount to be entered.

k. In the upper right-hand corner, the import icon (📤) can be clicked if the user wishes to go the Import Recipients option instead. Refer to the instructions for importing Receivers on page 9.

Note: Any entries created prior to clicking the import icon will be discarded when switching.

The screenshot shows a mobile application interface for creating a recipient. The form is titled "Recipients" and contains the following fields: "Recipient name" (M. T. Moore), "Amount" (\$ 2.00), "Credit/Debit" (Credit), "Account number" (0000000000), "Routing number" (123300153), and "Account type" (Checking). There are also checkboxes for "Prenote" and "Hold". A trash can icon is in the top right corner. A green arrow points to the "Optional fields" dropdown, and a red arrow points to the "Save recipient" button.

Creating an ACH Batch

Manual Creation

9

Once all information is entered for the Receiver, click on “+ Add another recipient.” User can add all other ACH Recipients repeating the step 8 above.

Note: All batches are required to be balanced. The Baker Boyer account funding or being credited with the outgoing ACH entries must be included in the “Recipients” listing.

10

Once all ACH Receivers (and Baker Boyer business offset account) are entered into system, user will click on the blue “Save recipients” button.

11

Returning to the “Create ACH” screen, users can click the button to “Create batch.”

- Users with appropriate authority may have the option to mark the batch as “Restricted”. This means only other users with the Restricted batch access permission may review and/or initiate this batch.

12

User will return to the Active Batch Listing. In the lower left-hand corner, a message will pop up in green if the batch was successfully created.

- Batch will be added to the top of the list of active batches, in Ready status.

Note: This will NOT process the batch. This step adds the batch to the Batch List only. It must be initiated to be sent to Receivers.

13

To complete the process, refer to the Initiating a batch – Sole Control or Initiating a batch – Dual Control sections, based on your business’ settings.

The screenshot shows a form titled "My Business" for adding a recipient. The "Recipient name" field is highlighted with a red box and contains "My Business". The "Amount" field is set to "\$ 2.00" and the "Credit/Debit" dropdown is set to "Debit". The "Account number" field contains "9999999999" and the "Routing number" field contains "123300153". The "Account type" dropdown is set to "Checking". Below these fields, there are checkboxes for "Prenote" and "Hold". At the bottom, there is a "+ Add another recipient" link with a red arrow pointing to it, and a blue "Save recipients" button with a red box around it.

The screenshot shows a dialog box titled "Recipients" with "2 recipients" listed. There is a checkbox labeled "Restrict batch" which is currently unchecked. At the bottom of the dialog, there are two buttons: "Cancel" and "Create batch", with the "Create batch" button highlighted by a red box.

Batch 'Sample' was created. [View](#)

Creating an ACH Batch

NACHA File Upload

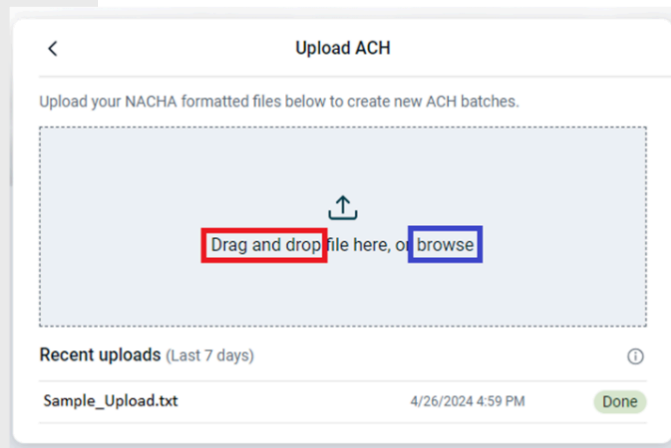
1

Click the “Upload ACH” button



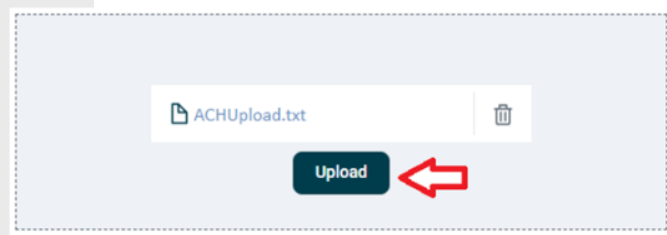
2

User will locate the NACHA file saved on the computer. User can use “Drag and Drop” method to move file to Upload ACH window OR click the word “browse” in the window to locate it.



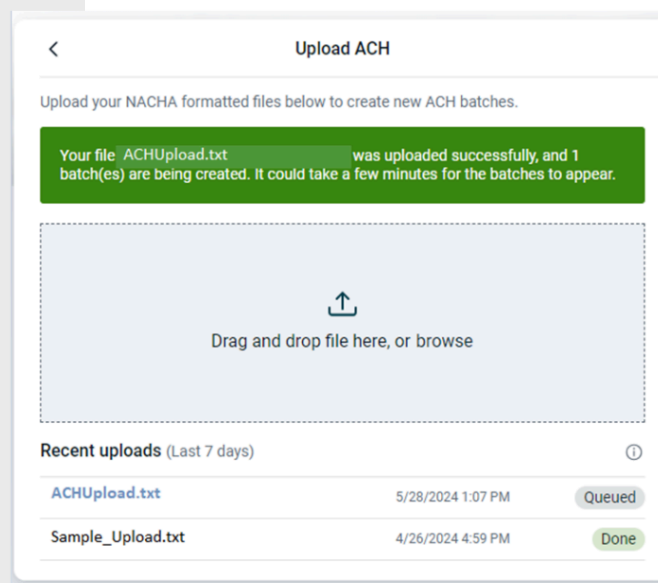
3

Once the file is located, it will appear in the upload window. Click the blue “Upload button” to complete the upload process.



4

The batch will be uploaded and the batch will be created. A green message will appear in the Upload ACH window, and the file will appear in the Recent uploads section of the screen. Status will be Queued.



Note: If there is a problem with the file, a red banner will appear with the words Upload ACH File Error. Click on “show more” to see the details of the error.

Creating an ACH Batch

NACHA File Upload

5

Click the back arrow in the Upload ACH tile to return to the ACH Active Batch List. The newly uploaded batch will appear at the bottom of the list, likely with a number listed as the title.

6

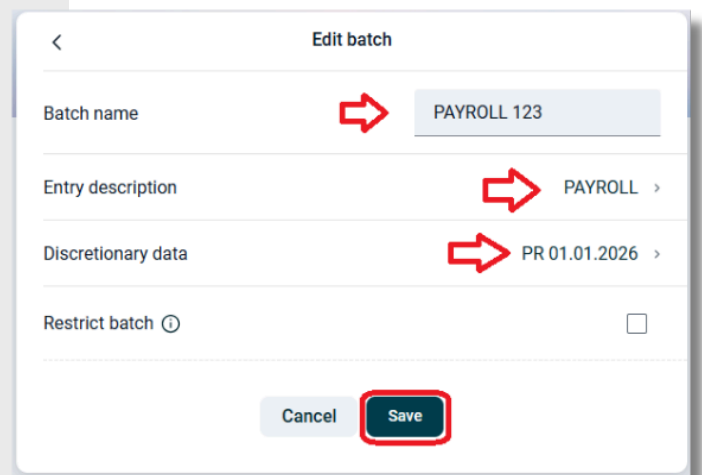
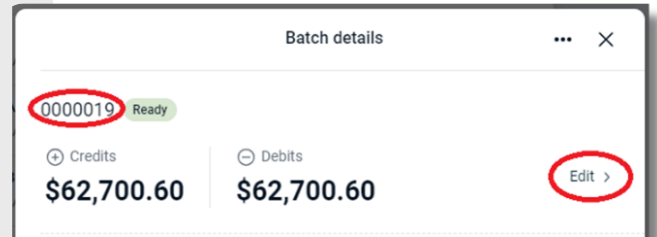
Click on the batch. This screen provides the user with a summary of the batch information, such as Credit & Debit totals, number of recipients, and ACH Company information. The user will also have the chance to modify some of the batch data by clicking on “Edit >”, such as Batch name, Entry description, Discretionary data and the checkbox to “Restrict batch” will be available.

- Click on “Edit >” to make changes. Once desired changes are completed, click the blue “Save” button.
- The user will receive a green confirmation message in the lower left-hand corner if the changes were applied.
- To continue working with the batch, locate it from the batch list again, and click it.

Note: This will NOT process the batch. This step adds the batch to the Batch List only. It must be initiated to be sent to Receivers.

7

To complete the process, refer to the Initiating a batch – Sole Control or Initiating a batch – Dual Control sections, based on your business’s settings.



Creating an ACH Batch

CSV or TXT File Import

1 Before beginning the Import process, the import layout must be configured by User.

2 Click on the “Set import layouts” button.

3 Select the tab that corresponds with the type of file (CSV, Tab delimited or Fixed position) that will be uploaded.

- It is recommended that the file be open when establishing the fields to ensure accuracy.

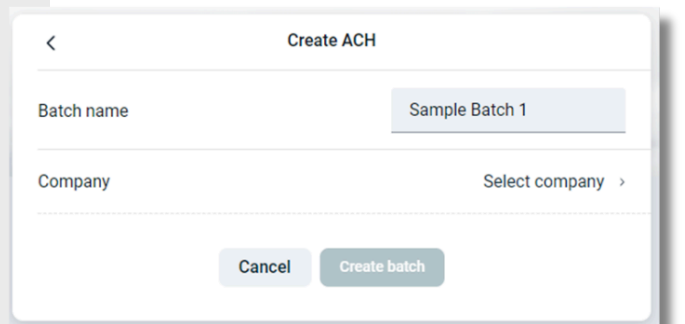
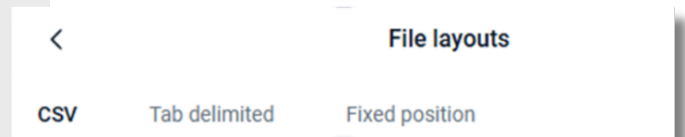
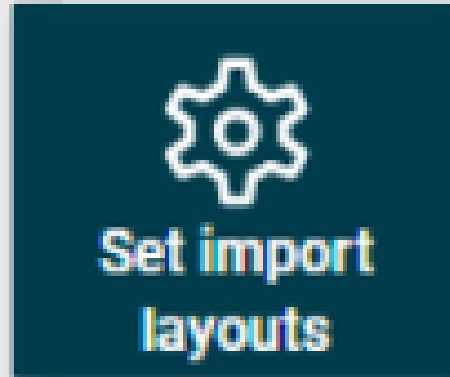
4 Set each field to appropriately read the data in the ACH file to be imported.

- “CSV” and “Tab delimited” file types will require identifying the columns in the file.
- “Fixed position” file types will require the beginning and ending position for each piece of data. These file types are generally TXT files.

5 Once all data is entered, click the blue “Save” button. Then click the “back” button at the top of the File Layouts window.

6 Click on the “Create ACH” button.

7 Create a name for the Batch and enter it into the “Batch name” field. This “name” is for user reference only and does not get transmitted with the batch.



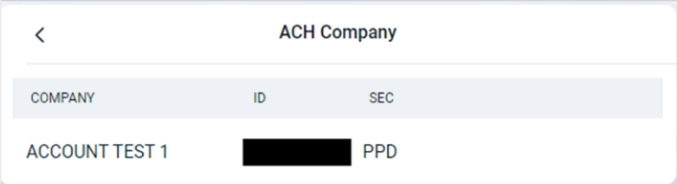
Creating an ACH Batch

CSV or TXT File Import

8

Click “Select company” to select the ACH Company this batch is for. The Company Name selected will appear to the receivers of the transaction.

- The ACH Company tile will display all ACH Companies attached to the Cash Management Agreement. Click on the company a batch is being created for.

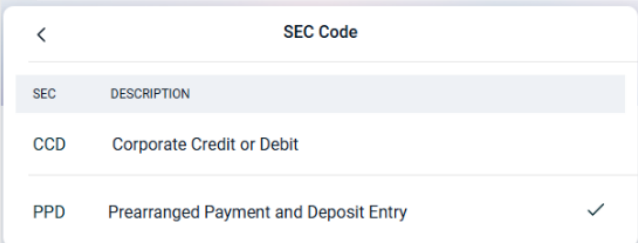


COMPANY	ID	SEC
ACCOUNT TEST 1	[REDACTED]	PPD

9

When the company is selected, the **Company ID** field will auto-populate with the associated ACH Company ID. The **SEC** (Standard Entry Class) code will default to whatever is associated with the company name on the previous screen as well.

Note: The SEC Code can be changed and needs to match the type of Receivers for the batch. If batch is sending ACH Debits/Credits to individual, consumer accounts, PPD will be used. If batch is sending ACH Debits/Credits to business accounts, CCD will be used.

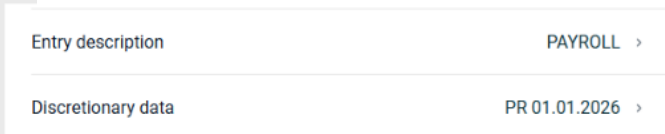


SEC	DESCRIPTION
CCD	Corporate Credit or Debit
PPD	Prearranged Payment and Deposit Entry ✓

10

Entry description and Discretionary data fields can also be edited. These values will pull through to the receiving institution and will apply to all ACH entries in the batch.

Note: It is recommended the description field be entered in ALL CAPS; Beginning in 2026, NACHA rules will have certain requirements for PAYROLL batches. Consult with the Cash Management department for Rules update.



Entry description	PAYROLL >
Discretionary data	PR 01.01.2026 >

Creating an ACH Batch

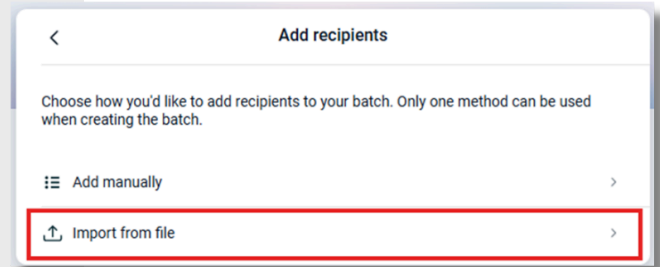
CSV or TXT File Import

11

The next screen will prompt the user to select how the ACH Receivers will be added to the batch.

- Click “Import from file” indicate the account information will be added via CSV or TXT file.

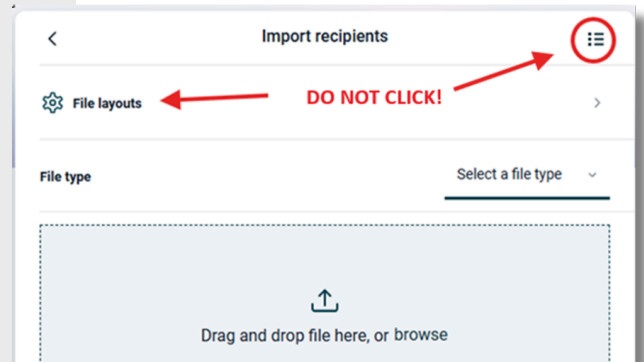
Note: DO NOT USE THE IMPORT OPTION FOR NACHA FILE UPLOADS.



12

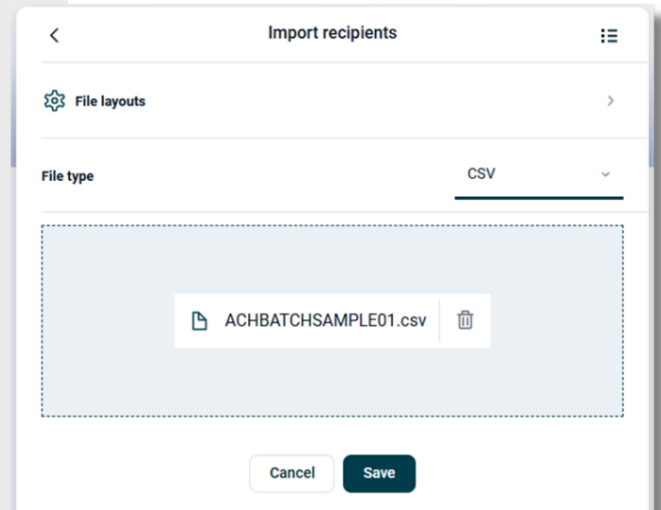
DO NOT CLICK on the “File layouts” line. This will cause the user to lose all batch information entered up to this point.

- The list icon switches the user back to the manual entry screen.
- To return to the Import recipients screen, click on the import icon in the upper right-hand corner.



13

Click on “Select a file type”. User may choose from CSV, Tab delimited, or Fixed position file types.



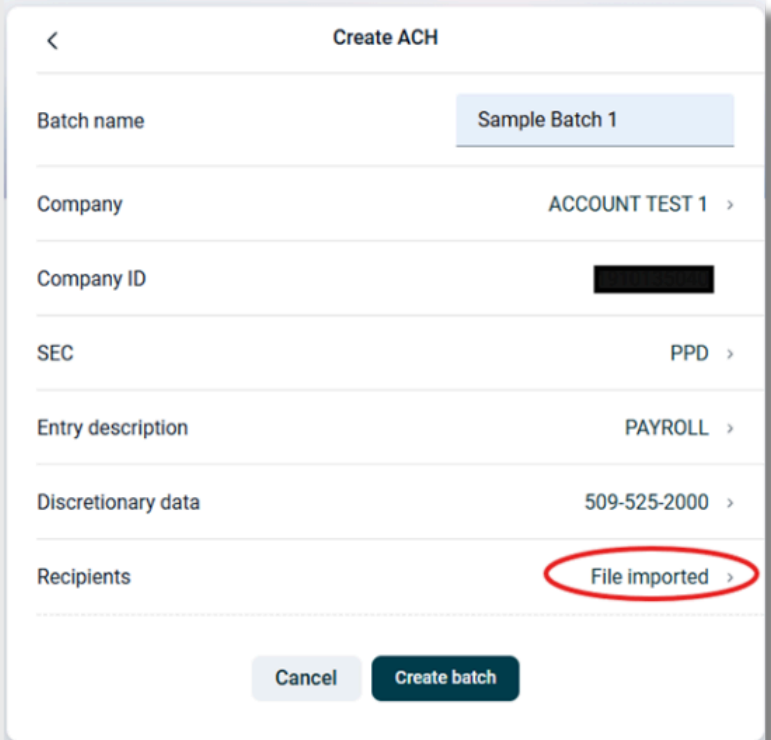
14

Using Drag & Drop, import the file containing recipient information. Then, click the blue “Save” button.

Creating an ACH Batch CSV or TXT File Import

15 Recipients field will change to “File imported”.

16 Click on the blue “Create batch” button.



The screenshot shows a mobile application interface for creating an ACH batch. The form is titled "Create ACH" and contains the following fields:

- Batch name: Sample Batch 1
- Company: ACCOUNT TEST 1
- Company ID: [Redacted]
- SEC: PPD
- Entry description: PAYROLL
- Discretionary data: 509-525-2000
- Recipients: File imported (circled in red)

At the bottom of the form, there are two buttons: "Cancel" and "Create batch".

17 A green notification will appear in the lower left corner to confirm the batch was created.

Batch was created.

18 To complete the batch process, refer to the Initiating a batch – Sole Control or Initiating a batch – Dual Control sections.

Initiating an ACH Batch

Sole Control

ACH Batches may require one user (Sole control) to complete the initiation process or two users (Dual control). To help combat fraud, Baker Boyer recommends dual control for all batch submissions.

1

Locate the batch to initiate in the ACH Active Batch List. If the batch was recently created, it may be at the bottom of the list, in “Ready” status.

2

When user clicks on the Batch, the **Batch details** will appear. User may perform any of the actions below:

- **Options (ellipses):** Options available for the entire batch are Duplicate, Download or Delete payment (batch).
- **Edit:** If batch needs to have the Batch name, Entry description, or Discretionary data changed, this can be done in the Edit batch window.
 - Once desired changes are made, click on the blue “Save” button. If no changes were made, click on “Cancel”.
- **# recipients:** If any ACH Recipient information needs to be changed, user can click on the “Recipients” section.
 - Once clicked, user can review existing recipients and edit (✎) or add more recipients (⊕). To delete recipients from batch, click on Recipient, then click on delete icon (🗑).
- **Attach to a conversation:** This feature can be used to send the batch to another business user, if needed, for review.

Batch details [⋮] [X]

ZYX Batch Ready

⊕ Credits **\$2.00** ⊖ Debits **\$2.00** [Edit >]

Recipients [2 recipients >]

Company	ACCOUNT TEST 1
Company ID	[REDACTED]
SEC code	PPD
Business website or description	PAYMENT
Discretionary	509-525-2000
Batch restricted ⓘ	No

[Attach to a conversation]

[Mark as pending] [Review and initiate]

Initiating an ACH Batch

Sole Control

3

Once the batch has been reviewed for accuracy, user will click blue “Review and initiate” button.

4

Select the batch’s processing frequency (if recurring batches are enabled) and an Effective date for the batch.

- Batches may be initiated up to 21 days in advance.

5

To avoid accidentally resending the same batch, it is recommended users check the “Reset amounts to \$0.00 after processing” box when initiating

6

Click the blue “Initiate” button to send the batch off for processing.

- This becomes clickable once an effective date is set.

7

User’s 2-Factor Authentication method, confirming the FIDO Security Key, will be prompted. Upon successfully passing 2FA verification, a Batch initiated window will appear, summarizing important information for the batch. User can click on “Done” button.

The screenshot shows the 'Initiate ACH' form for a 'ZYX Batch'. It displays 'Credits' and 'Debits' both at '\$2.00'. Below this, there are three input fields: 'Frequency' set to 'Once', 'Effective date' set to 'Select date', and a checkbox for 'Reset amounts to \$0.00 after processing' which is currently unchecked. At the bottom, there are 'Cancel' and 'Initiate' buttons. A red box highlights the three input fields, and an arrow points from step 5 to the 'Reset amounts' checkbox.

The screenshot shows the 'Batch initiated' confirmation screen. It features a large green checkmark icon at the top. Below the icon, the text 'Batch initiated' is displayed. The screen then shows a summary for the 'ZYX Batch', including 'Credits' and 'Debits' both at '\$2.00', and the 'Effective date' as 'Jul 31'. At the bottom, it lists 'Confirmation #' as '0714250020' and 'Recipients' as '2'. A dark blue 'Done' button is located at the very bottom.

Initiating an ACH Batch

Sole Control

8

The Batch Details will be summarized, and an option to Uninitiate or Attach the batch to a conversation will appear. If done with the batch, user may click on the X to close the window.

- “Uninitiate” removes the batch from processing, if pressed before the 3:30 PM cut-off the same day the batch was initiated.
- “Attach to a conversation” may be used if needing to share the batch with another user or a Bank contact.

9

Batch will now be listed in “Active batch list” toward the top, in Initiated status.

ZYX Batch	\$2.00
Initiated ACCOUNT TEST 1	PPD

10

User that initiated, and other users that have selected Batch Initiated alerts, will receive an email/text/push notification containing batch information and batch’s Initiated confirmation status from info@notifications.bakerboyer.com

Initiating an ACH Batch

Dual Control

ACH Batches may require one user (Sole control) to complete the initiation process or two users (Dual control). To help combat fraud, Baker Boyer recommends dual control for all batch submissions.

FIRST USER STEPS:

1

User will locate the batch in the ACH Active Batch List. The batch will be in Ready status. Click on the batch to view the “Batch details” screen.

2

User will verify the batch is balanced and information is correct.

3

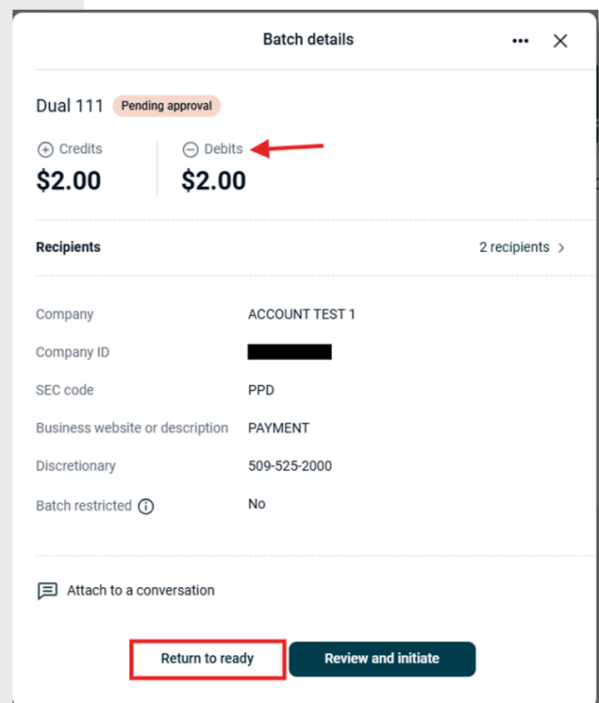
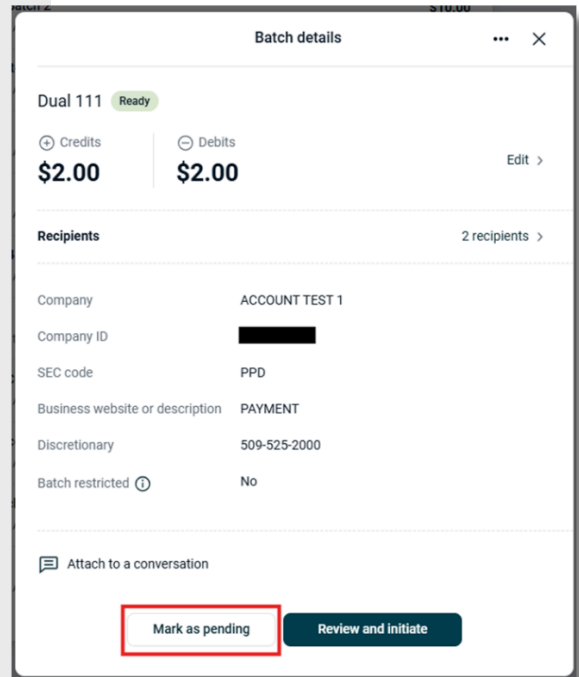
After reviewing batch information is accurate, user will click on the “Mark as pending” button. This will flag the batch for other users to easily recognize as needing final approval.

4

Once the batch is put into Pending approval status, the flag will appear in the Batch Details screen, as well as in the Active batch list.

5

User will have an option to Return to ready if changes are needed.



Initiating an ACH Batch

Dual Control

SECOND USER STEPS:

1

User will log in and locate the batch from the “Active batch list”. Click on the batch to review the details.

2

User will review batch details and click on the blue “Review and initiate” button when ready to submit the batch for processing.

3

User will select batch repetition frequency (if enabled), the batch’s effective date and will check the box for “Reset amounts to \$0.00 after processing”.

4

Once all fields have been completed, the blue “Initiate” button will become clickable.

5

User will be prompted to validate their 2FA FIDO key. Upon successful entry of 2FA, the batch will be changed to Initiated status.

6

User can click on “Done” button.

Batch details

Dual 111 Pending approval

⊕ Credits **\$2.00** | ⊖ Debits **\$2.00**

Recipients 2 recipients >

Company ACCOUNT TEST 1

Company ID [REDACTED]

SEC code PPD

Business website or description PAYMENT

Discretionary 509-525-2000

Batch restricted ⓘ No

Attach to a conversation

Return to ready **Review and initiate**

Initiate ACH

Dual 111

⊕ Credits **\$2.00** | ⊖ Debits **\$2.00**

Show details ▾

Frequency Once

Effective date Jul 31

Reset amounts to \$0.00 after processing

Cancel **Initiate**

Initiating an ACH Batch Dual Control

SECOND USER STEPS:

7

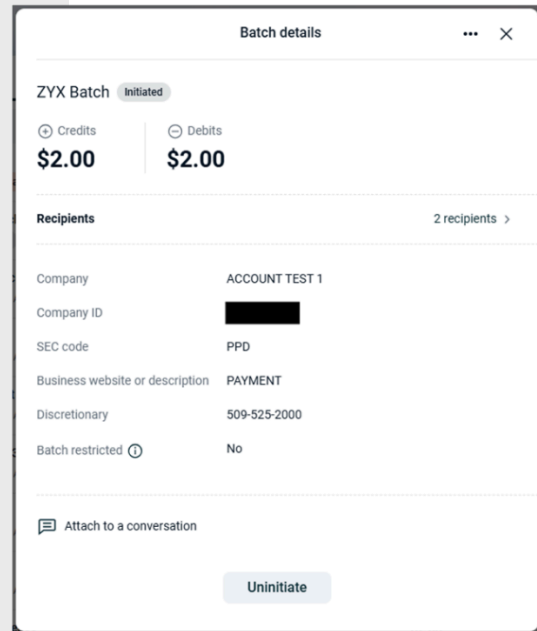
Batch will now be listed in “Active batch list” toward the top, in Initiated status.



8

The Batch Details will be summarized, and an option to “Uninitiate” or “Attach the batch to a conversation” will appear. If done with the batch, user may click on the X to close the window.

- “Uninitiate” removes the batch from processing, if pressed before the 3:30 PM cut-off the same day the batch was initiated.
- “Attach to a conversation” may be used if needing to share the batch with another user or a Bank contact.



9

User that initiated, and other users that have selected Batch Initiated alerts, will receive an email/text/push notification containing batch information and batch’s Initiated confirmation status from info@notifications.bakerboyer.com.

