

## Creating an ACH Payment (Credit or Debit) – One-Time or Recurring

From your main dashboard, select the Create ACH Payment option from the Payments tab. When processing an ACH Payment, you have the option to complete it by Manual Entry, From Template, or Upload NACHA File. Select the button for the manner in which you wish to proceed. This guide will address the Manual Entry and Upload NACHA File options.

### Create ACH Payment <sup>?</sup>

1. Create Payment

2. Manage Recipients

3. Review

4. Confirmation

Manual Entry
  From Template
  Upload Nacha File

### Manual Entry

Enter the required information. More detail is included below.

**Payment Header Information** \* Indicates Required Field

Payment Name: * <input style="width: 90%;" type="text"/> ACH Company Name: * <input style="width: 90%;" type="text"/> <input style="width: 10px;" type="text" value="Type to filter"/> <input style="width: 15px;" type="text" value="Q"/> ACH Company ID: <input style="width: 90%;" type="text"/> SEC Code: * <input style="width: 90%;" type="text"/> Entry Description: * <input style="width: 90%;" type="text"/> Discretionary Data: <input style="width: 90%;" type="text"/>	Frequency: * <input style="width: 90%;" type="text" value="One Time"/> Effective Date: * <input style="width: 90%;" type="text" value="11/30/2023"/>
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Add Recipients 
Cancel

- **Payment Name:** This can be the name of the company the payment is going to **OR** the name of the type of transaction. This name can be used later for research purposes under ACH Activity.
- **ACH Company Name:** Click on the magnifying glass to choose the First Carolina Bank ACH Company for this payment. *Note – Only entities that have completed an ACH Agreement or ACH Addendum will be available.*
- **SEC Code:** Choose the appropriate SEC for the type of transaction from the dropdown.
  - o **PPD:** Payments or Drafts to a Consumer/Personal Account
  - o **CCD:** Payments or Draft to a Business/Commercial Account
- **Entry Description:** Additional information pertaining to the transaction, up to 11 characters.
- **Frequency:** Select your desired frequency from the dropdown, which includes One-Time, Weekly, Bi-Weekly, Monthly, Quarterly, and Annual.
- **Effective Date:** The date that the payment should be sent on.
- **Offset Account:** Choose the First Carolina Bank account that the transaction will be against (credit or debit).

An example of a complete Payment Header Information screen is below. Once you have completed the required information, click Add Recipients.

Create ACH Payment <sup>9</sup>

1. Create Payment | 2. Manage Recipients | 3. Review | 4. Confirmation

Manual Entry  From Template  Upload Nacha File

**Payment Header Information** \* Indicates Required Field

Payment Name: \*

ACH Company Name: \*

ACH Company ID: 888-88-888

SEC Code: \*

Entry Description: \*

Discretionary Data:

Frequency: \*

Effective Date: \*

Offset Account: \*

On the Manage Recipients screen, recipient information is required. More detail is included below.

**Manage Recipients** \* Indicates Required Field

ABC Company ^

ACH Company Name: **FCB Test CM**      Debit: \$0.00

ACH Company ID: **888-88-888**      Credit: \$0.00

SEC Code: **CCD**      Effective Date: **11/30/2023**

Entry Description: **ACH TEST**      Offset Account: **Checking Acct 5**

Discretionary Data:

Type To filter   Prenote Only (0)  Hold Only (0)  Errors (1)

Recipient Name <sup>*</sup>	ID Number <sup>o</sup>	Account Number <sup>*</sup>	Account Type <sup>*</sup>	Routing Number <sup>*</sup>	Credit/Debit <sup>*</sup>	Amount <sup>*</sup>	Prenote <sup>o</sup>	Hold <sup>o</sup>	Addenda
<input type="text" value=""/>	<input type="text"/>	<input type="text"/>	Checking <input type="text"/>	Type to filter <input type="text"/> <input type="button" value="Q"/>	CR <input type="text"/>	\$0.00 <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	Addenda <input type="button" value="🗑️"/> <input type="button" value="➕"/>

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- **Recipient Name:** Name on the recipient account.
- **ID Number:** Not required. This can be an employee number or other identifying number for internal research purposes later.
- **Account Number:** Account you are sending funds to or collecting funds from.
- **Account Type:** Choose the type of account the transaction is going to from the dropdown.
  - Checking** (this includes both checking accounts and money market accounts)
  - Savings**
  - Loan**
- **Routing Number:** ABA or Routing Number of the receiving bank. As you type in the routing number, it will filter down to the bank name, which allows you to verify that you have the correct information. You are also able to click on the magnifying glass to search by bank name.

- **Credit/Debit:** Select the type of transaction you will be sending:
  - o **Credit** – You are sending funds out of First Carolina Bank—in other words, you will be crediting the recipient account (ex. payments).
  - o **Debit** – You are bringing funds into your First Carolina Bank account—in other words, you will be debiting these funds from the recipient account (ex. drafting rent payments).
- **Addenda:** Additional information you would like to be included with the transaction, such as invoice number.

*Note – You are able to add additional recipients to one transaction if you would like by clicking the + sign or Add Recipient.*

An example of a complete screen is below. Once you have completed the required information, click Review.

Complete a final review of the information, and then click Confirm. This will initiate the transaction.  
*Note – If dual approval is required, clicking Complete will send a notification to the next user to approve.*

## Upload NACHA File

If you click the Upload NACHA File button, you will need to select the appropriate file from your computer and click Upload. *Note – If you need assistance creating a NACHA file, First Carolina Bank offers a separate guide with the necessary details, which you can request from our Treasury Management representatives.*

Create ACH Payment

1. Upload File | 2. File Summary | 3. Review | 4. Confirmation

Manual Entry  From Template  Upload NACHA File

Upload NACHA Formatted File

Select File

NACHA File Test- 12-22-22.txt

Maximum of 10,000 payments

Upload Cancel

This will import all information from the NACHA File, allowing you the opportunity to review as well as confirm the date and select the offset account (if file is unbalanced). Click Review to view a final version of the information.

Create Payment

1. Upload File | 2. Payment Details | 3. Review | 4. Confirmation

Payment Detail

FCB Test CM 0000001 1 Recipient

Status: Ready

ACH Company Name: FCB Test CM

ACH Company ID: 888-88-888

SEC Code: PPD

Entry Description: FCB File

Discretionary Data: Distribution

Debit: \$0.00

Credit: \$3.00

Audit:

Frequency: One Time

Please validate the Effective Date for accuracy

Effective Date: 04/19/2023

Offset Accounts: Checking

Q  Prenote Only (0)  Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Michelle George		012478	Checking	053102586	CR	\$3.00	No	No	Addenda

Viewing 1 - 1 of 1 Recipients

Review Cancel

When you are ready to proceed, select Confirm. This will initiate the transaction.

Create Payment

1. Upload File | 2. Payment Details | **3. Review** | 4. Confirmation

**Payment Detail**

FCB Test CM 0000001 1 Recipient

Status: **Ready**      Debit: \$0.00      Please validate the Effective Date for accuracy  
ACH Company Name: **FCB Test CM**      Credit: \$3.00      Effective Date: **04/19/2023**  
ACH Company ID: **888-88-888**      Audit: [Empty Box]      Offset Account: **Checking**  
SEC Code: **PPD**  
Entry Description: **FCB File**  
Discretionary Data: **Distribution**

Q  Prenote Only (0)  Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Michelle George		012478	Checking	053102586	CR	\$3.00	No	No	Addenda

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**Confirm** Back Cancel

This alert will provide confirmation that the payment is processed.

Create Payment

1. Upload File | 2. Payment Details | 3. Review | **4. Confirmation**

**Payment Detail - A000004908380** Download Print

ACH Payment is processing. Please review the ACH Payment Activity.

FCB Test CM 0000001 1 Recipient

Status: **Initiated**      Debit: \$0.00      Effective Date: **04/19/2023**  
ACH Company Name: **FCB Test CM**      Credit: \$3.00      Offset Account: **Checking**  
ACH Company ID: **888-88-888**      Audit: **4/19/2023 11:05:54 AM : Michelle George : Payment Initiated**  
SEC Code: **PPD**      **4/19/2023 11:05:50 AM : Michelle George : Created**  
Entry Description: **ACH TEST**  
Discretionary Data:

Q  Prenote Only (0)  Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Michelle George		012478	Checking	053102586	CR	\$3.00	No	No	Addenda

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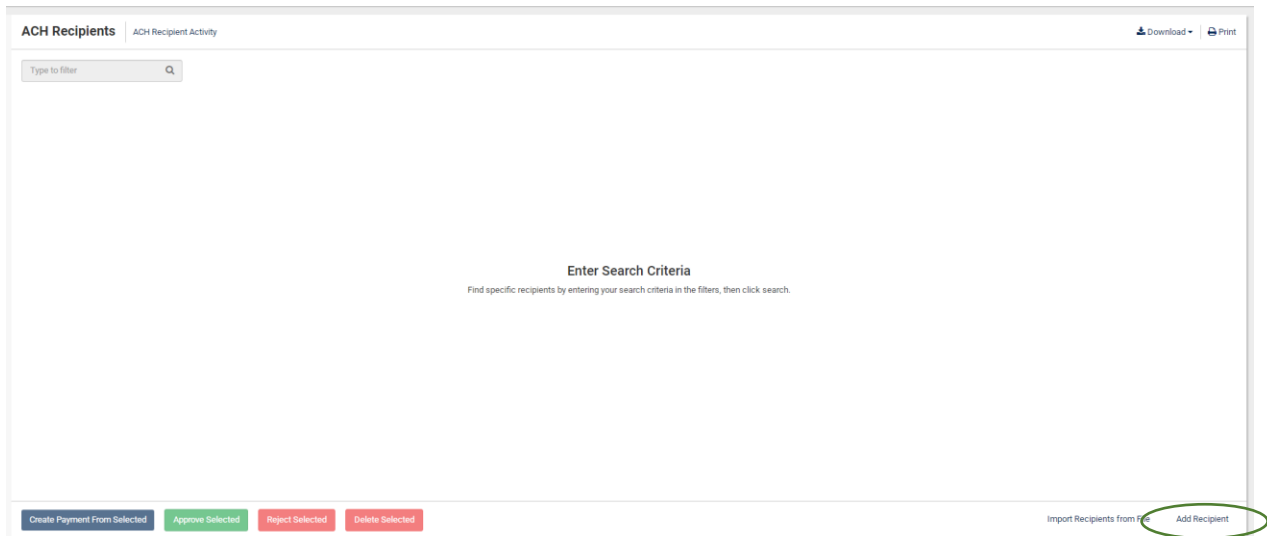
Close

## ACH Recipients

ACH Recipients is where you can save payment information for those that you will frequently send funds to or collect funds from. By utilizing this tool, you will not be required to enter the account information each time.

From your main dashboard, select the ACH Recipients option from the Payments tab. *Note – As you create or add more recipients, they will be stored on the below main screen. The first time you access this tab, there will be no saved information.*

To add a new recipient, click Add Recipient at the bottom right of the screen.



A line will appear for you to enter all information regarding the recipient account information, which will be the same information required for Creating an ACH Payment, so see the earlier steps of this guide for reference if needed. *Note – If you leave the amount blank, the system will prompt you each time you utilize the recipient to enter an amount when processing. We suggest you leave this field blank or list a \$0 payment if the amount will change each time.* Once you are done, click Save.

Recipient Name	ID Number	Account Number	Account Type	Routing Number	CR/DR	Default Amount	Status		
<b>Add Recipient</b>									
Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Default Amount	Status		
<input type="text"/>	<input type="text"/>	<input type="text"/>	Checking	Type to filter	CR	\$0.00	Ready		
							Addenda	Cancel	Save

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Your recipient will now be saved and available to send ACHs.

ACH Recipients | ACH Recipient Activity

Type to filter

Download | Print

Recipient Name	ID Number	Account Number	Account Type	Routing Number	CR/DR	Default Amount	Status
<input type="checkbox"/> ABC Company		123456789	Checking	053112408	CR	\$0.00	Ready

Viewing 1 - 0 of 0 recipients

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To send a payment to a saved recipient, check the box to the left of the recipient, and click Create Payment from Selected, which will be on the bottom left of your screen.

The screenshot shows the 'ACH Recipients' interface. At the top, there is a search bar and 'Download' and 'Print' icons. Below is a table with columns: Recipient Name, ID Number, Account Number, Account Type, Routing Number, CR/DR, Default Amount, Addenda, Status, and Actions. A single row is visible for 'ABC Company' with account number 123456789, account type 'Checking', routing number 053112408, and CR/DR 'CR'. The status is 'Ready'. A green arrow points to the checkbox in the first column of this row. Below the table, there are buttons: 'Create Payment From Selected' (circled in green), 'Approve Selected', 'Reject Selected', 'Delete Selected', and '1 Selected'. On the far right, there are links for 'Import Recipients from File' and 'Add Recipient'.

Enter the required information on the Payment Header Information screen as directed in the Manual Entry section of this guide. Once all information is entered, click Add Recipients.

The screenshot shows the 'Create ACH Payment' form. The progress bar indicates the current step is '1. Create Payment'. The 'Payment Header Information' section contains the following fields: Payment Name (Test), ACH Company Name (FCB Test CM), ACH Company ID (888-88-888), SEC Code (CCD - Cash Concentration or Disb), Entry Description (ACH TEST), Discretionary Data, Frequency (One Time), Effective Date (11/30/2023), and Offset Account (Checking Acct 5). A red asterisk indicates required fields. At the bottom, the 'Add Recipients' button is circled in green, next to a 'Cancel' button.

You will notice that all information that you previously entered for the ACH recipient is auto-filled. If the amount was left at \$0 or needs to be changed otherwise, you will enter the amount on this screen. When you are ready to proceed, click Review.

1. Create Payment   2. Manage Recipients   3. Review   4. Confirmation

### Manage Recipients \* Indicates Required Field

**Test**

ACH Company Name: <b>FCB Test CM</b>	Debit: <b>\$0.00</b>
ACH Company ID: <b>888-88-888</b>	Credit: <b>\$0.00</b>
SEC Code: <b>CCD</b>	Effective Date: <b>11/30/2023</b>
Entry Description: <b>ACH TEST</b>	Offset Account: <b>Checking Acct 5</b>
Discretionary Data:	

Type To filter   Prenote Only (0)    Hold Only (0)    Errors (1)

Select from Recipient List   Import Recipients From File   Add Recipient

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
ABC Company		123456789	Checking	053112408	CR	<input type="text" value="\$0.00"/>	<input type="checkbox"/>	<input type="checkbox"/>	Addenda <input type="checkbox"/>

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Complete your final review and click Confirm. This will initiate the ACH transaction.

1. Create Payment   2. Manage Recipients   3. Review   4. Confirmation

### Review Payment

**Test** 1 Recipient

ACH Company Name: <b>FCB Test CM</b>	Debit: <b>\$0.00</b>
ACH Company ID: <b>888-88-888</b>	Credit: <b>\$1.00</b>
SEC Code: <b>CCD</b>	Effective Date: <b>11/30/2023</b>
Entry Description: <b>ACH TEST</b>	Offset Account: <b>Checking Acct 5</b>
Discretionary Data:	

Type To filter   Prenote Only (0)    Hold Only (0)    Errors (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
ABC Company		123456789	Checking	053112408	CR	\$1.00	No	No	Addenda <input type="checkbox"/>

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## ACH History and Research

Under the ACH header of the Payments tab, there are options for researching and viewing previous ACH transactions. These include ACH Payment Activity, ACH File Activity, and Recurring ACH Payments.

### ACH Payment Activity

With this option, you have the ability to research previously sent or scheduled transactions. Your search options include ACH Type, Debit/Credit Amount, Initiated Date, and Effective Date. You can select a range of dates, a specific date, week to date, month to date, or year to date.

The information that will appear on the main search screen includes:

- **Batch Name:** This was entered in Payment Header Information.
- **File Name:** This will appear if you created the ACH from an uploaded NACHA file.
- **ACH Company:** This is the First Carolina Bank entity or account name.
- **SEC Code:** PPD or CCD
- **Initiated Date**
- **Effective Date**
- **Debit or Credit Amount**
- **Status**

By clicking on the blue hyperlinked Transaction ID, you can access information regarding that specific transaction.

Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status	Actions
<a href="#">A000004979669</a>	FCB Test		FCB Test CM	CCD	05/04/2023	05/04/2023	\$0.00	\$1.00	UNINITIATED	Cancel
<a href="#">A000004979721</a>	FCB Test CM 0000001	<a href="#">NACHA File Test: 12.22.22.txt</a>	FCB Test CM	PPD	05/04/2023	05/04/2023	\$0.00	\$3.00	UNINITIATED	Cancel
<a href="#">A000004986282</a>	FCB Test I		FCB Test CM	CCD	04/26/2023	04/26/2023	\$0.00	\$1.00	INITIATED	
<a href="#">A000004988260</a>	Test		FCB Test CM	CCD	04/19/2023	04/19/2023	\$0.00	\$0.10	UNINITIATED	Cancel
<a href="#">A000004988380</a>	FCB Test CM 0000001	<a href="#">NACHA File Test: 12.22.22.txt</a>	FCB Test CM	PPD	04/19/2023	04/19/2023	\$0.00	\$3.00	UNINITIATED	Cancel
							\$0.00	\$8.10		

Viewing 5 payments

There is also an audit trail for each transaction.

**Audit:**

```
10/26/2023 9:07:12 AM : Michelle
George : Cancelled : Cancel Payment
10/26/2023 9:06:20 AM : Michelle
George : Created
```