

TREASURY MANAGEMENT

Payments: ACH

In the **Payments** menu for **ACH**, you have the option to perform the following functions:

- Create an ACH Payment
- Create an ACH Tax Payment
- View ACH Activity
- View ACH Payment History

The screenshot displays the Treasury Management interface for ACH payments. The sidebar menu on the left includes options like Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Bill pay, Positive pay, ACH (highlighted), Wires, Reports, RDC, Credit Cards, and Support. The main content area is titled 'ACH' and shows a table of active payments. The table has columns for payment name, status, recipient, frequency, and amount. The payments listed are:

Payment Name	Status	Recipient	Frequency	Amount
First Recurring Test	Ready	PENN CONSTRUCT	Weekly Mar 2nd	\$0.77
Restrict Test	Ready	PENN CONSTRUCT		\$0.45
Same Day Test 2.23	Ready	PENN CONSTRUCT		\$0.00
Tabitha Batch 1	Ready	PENN CONSTRUCT		\$0.10
Tabitha Batch 2	Ready	PENN CONSTRUCT		\$0.10

Below the table is a calendar for February 2026, showing the dates from Sunday to Saturday. The date 25th is highlighted in a dark green circle.

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Payments: Create ACH Payment Manual Entry

Go to **Payments** → **ACH** → **Create ACH** to create an ACH payment.

In the Create ACH menu, you will create the **Batch name**, select the **Company**.

Once the **Company** is selected you can choose your **SEC code**, **Entry description**, **Discretionary data**, and **Recipients**.

Note: DO NOT change the **Company ID**, as it may cause issues with other Online Banking products.

The screenshot shows the 'Create ACH' menu with four options: 'Create ACH' (highlighted with a yellow border), 'Upload ACH', 'Pay taxes', and 'Set import layouts'. Below the menu is a calendar for February 2026. The date 25 is selected and highlighted with a green circle.

SUN	MON	TUE	WED	THUR	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

The screenshot shows the 'Create ACH' form with the following fields and values:

- Batch name: Example Batch
- Company: PENN CONSTRUCT
- Company ID: STOP 01-2222222
- SEC: CCD
- Entry description: PAYMENT
- Discretionary data: NBOFI TM TEST
- Recipients: 1 recipient

At the bottom of the form are two buttons: 'Cancel' and 'Create batch'.

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Payments: Create ACH Payment Manual Entry

When adding a **Recipient** you can choose to **Add Manually** or **Import From File**.

Enter the **Recipient Name**, **Amount**, **Credit/Debit**, the recipient's **Account Number**, **Routing Number**, and **Account Type**.

Using the **Magnifying Glass** icon, you can search for a routing number by typing the name of the receiving bank.

Optional fields will allow the addition of extra information such as **Addenda** details.

Once the information has been completed, you can choose to **+ Add Another Recipient** or **Save Recipient**.

Once all **Recipients** have been added you will be taken back to the **Create ACH** menu. Choose **Create Batch** to submit the ACH for approval.

Add recipients

Choose how you'd like to add recipients to your batch. Only one method can be used when creating the batch.

- Add manually
- Import from file

Recipients

Tom Tester

Recipient name: Tom Tester Amount: \$ 1.00 Credit/Debit: Credit

Account number: 24681012 Routing number: 074006674 Account type: Checking

THE NATIONAL BANK OF INDIA...

Optional fields Prenote Hold

+ Add another recipient

Save recipient

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Payments: Create ACH Payment Upload NACHA File

From the ACH menu choose **Upload ACH**.

You can drag your file into the window or choose **Browse**.

Once the file has been populated in the window choose **Upload**.

The screenshot shows the Treasury Management dashboard with four main action buttons: 'Create ACH', 'Upload ACH' (highlighted with a yellow border), 'Pay taxes', and 'Set import layouts'. Below these is a calendar for February 2026. The calendar shows the following dates:

SUN	MON	TUE	WED	THUR	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

The screenshot shows the 'Upload ACH' interface. At the top, it says 'Upload your NACHA formatted files below to create new ACH batches.' Below this is a large dashed box containing an upload icon and the text 'Drag and drop file here, or browse'. At the bottom, there is a 'Recent uploads' section with the text 'No recent uploads found at this time.'

The screenshot shows the 'Upload ACH' interface after a file has been uploaded. The file name 'NACHA TEST PENN construct Banno.txt' is displayed in the upload area, along with a trash icon. Below the file name is a green 'Upload' button. At the bottom, there is a 'Recent uploads' section with the text 'No recent uploads found at this time.'

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Payments: Create ACH Payment Upload NACHA File

Once the file has been **Uploaded**, you will receive a message at the top stating that the "File was uploaded successfully".

The file will default to a **Queued** status and will stay there until you go back to the main ACH screen.

If you don't see the newly uploaded ACH on your **Active** tab, you can select **Upload ACH** again and see the status of the file.

The screenshot shows the 'Upload ACH' screen. At the top, there is a back arrow and the title 'Upload ACH'. Below the title, a message states: 'Upload your NACHA formatted files below to create new ACH batches.' A green notification box contains the text: 'Your file 'NACHA TEST PENN construct Banno.txt' was uploaded successfully, and 1 batch(es) are being created. It could take a few minutes for the batches to appear.' Below this is a dashed box with an upload icon and the text 'Drag and drop file here, or browse'. Underneath is a 'Recent uploads' section with a list item: 'NACHA TEST PENN construct Banno.txt' with a timestamp of '2/25/2026 3:10 PM' and a 'Queued' status tag. Below the main screen is an 'Upload statuses' modal window with a close button. It lists five statuses: 'Queued' (Upload will begin momentarily), 'In Progress' (File is in the process of uploading), 'Done' (Upload successful), 'Error' (An error occurred during the upload. Try uploading file again), and 'Stalled' (An issue has caused upload to pause. If status does not change, please contact us for further assistance).

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Payments: Initiating an ACH

To approve an ACH select the batch you want to initiate from your **Active** tab.

From this screen you can edit the batch and review the recipients.

After reviewing the information you can choose **Review and Initiate**.

You will then choose the **Offset Account** and **Effective Date**, then click **Initiate**.

The screenshot displays the Treasury Management interface. At the top, a summary bar shows the batch ID '000022', a 'Ready' status, the company name 'PENN CONSTRUCT', and a total amount of '\$0.50' with 'CCD' as the payment type. Below this, two panels are visible. The left panel, titled 'Batch details', shows 'Example Batch' with a 'Ready' status. It features a summary of Credits (\$1.00) and Debits (\$0.00), a list of recipients (1 recipient), and a table of batch details including Company (PENN CONSTRUCT), Company ID (01-222222), SEC code (CCD), Description (PAYMENT), Discretionary (NBOFI TM TEST), and Batch restricted (No). The right panel, titled 'Initiate ACH', mirrors the batch details and provides fields for 'Offset account' (6823 Penn Const x6823) and 'Effective date' (Feb 27). It also includes a checkbox for 'Reset amounts to \$0.00 after processing' and 'Cancel' and 'Initiate' buttons. At the bottom of the 'Batch details' panel, there are 'Mark as pending' and 'Review and initiate' buttons.

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Payments: Uninitiating an ACH

If the ACH is still in **Initiated** Status you can click on it in your **Active** tab and **Uninitiate** it.

If it has already processed, please call TM Support at 317-261-0333.

Batch details

Example Batch Initiated

⊕ Credits **\$1.00** ⊖ Debits **\$0.00**

📅 Effective date
Feb 27

Recipients 1 recipient >

Company	PENN CONSTRUCT
Company ID	01-2222222
SEC code	CCD
Description	PAYMENT
Discretionary	NBOFI TM TEST
Batch restricted ⓘ	No

🗉 Attach to a conversation

Uninitiate



Uninitiate ACH?

Your payment will be cancelled and won't be processed. The batch will return to a ready status and can still be edited and initiated again at a later time.

Cancel Uninitiate

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ACH Rules for ACH Originators

Each ACH Operator agrees to adhere to the requirements of the NACHA Operating Rules and to other applicable laws, regulations and policies governing the transfer of ACH payments.

ACH Legal Framework

You are required to abide by multiple rules and agreements including, but not limited to, the following when initiating ACH transactions:

- NACHA Operating Rules (www.nacha.org)
- Regulation E (for consumer entries)
- UCC4 (for corporate credits)
- The National Bank of Indianapolis Deposit Agreement and Terms and Conditions
- Authorizations from employees, customers, etc.
- Bank and Corporate agreements

Your Responsibilities as an Originator:

- Obtain proper authorizations, dependent upon the transaction type, and retain authorizations for two years past revocation.
- If requested by the Bank, provide a copy of the authorization. The Bank may request to see your authorizations from time to time as part of an annual audit.
- Send entries on proper date.
- Give appropriate notice to debtor if changing amount or date.
- Cease subsequent entries when notified.
- Make necessary changes to payee account information within three (3) banking days upon receipt of a Notice of Correction or before another entry is sent.
- Check payees against OFAC compliance checklists.
- Protect the banking information received to originate transactions.
- Ensure your computer and you are protected as outlined in the Treasury Management Services Master Agreement.
- Ensure the Originator is clearly identified as the source of the ACH transaction. Specifically, populate the Company Name Field of the NACHA formatted file with a name known to and readily recognized by the Receiver of the entry.