

ACH MANAGER

TRANSFER TEMPLATE GUIDE

1. Log in to Digital Banking.
2. Go to “ACH” and “ACH Templates”.
3. To make any changes to the template (dollar amounts, account information, etc.) select the “Edit” button next to the template you wish to change. If no changes are necessary proceed to Step 4.

ACH Templates							
☐ Show Search Options							
☐ Template	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
☐ Name: Payroll Transaction Type: Payment	10/27/2025 4:41 PM	Golden Girls Inc - x6789	PPD Credit - Consumer Credit	\$1.00	\$1.00	1	01/29/2026 Schedule Recurring Batch

- To edit the dollar amount for a participant simply edit the number in the Amount text box.
- To send a Prenote or place an item on Hold simply check the appropriate box next to the participant.
 - o Hold: Stops the transaction from being submitted to the financial institution during processing but saves the participant for future use.
 - o Prenote: Sends a zero-dollar test transaction to the participant’s financial institution. Prenotes should be originated at least three business days prior to first “live” transaction.
- To change the account information for an existing participant, choose the “Edit” button next to the participant you wish to change.

ACH To							
☐ Use Participant Distributions							
Nickname	Notify	Unique Identifier	Account Number	Account Type	☐ Hold	☐ Prenote	Amount
John Smith	No		x1234	Checking	☐	☐	\$ 1.00

- Proceed with making any permanent changes on the Participant Details screen. If you need to change the Account Number for the participant select the “Edit Account Details” box.

* Routing Number

075901134

* Unique Identifier

1234

☒ Edit Account Details

* Account Number

* Confirm Account Number

* Account Type

Checking

* Status

Active

Group

- Select “Save”.
- To add a new participant to the template, choose the “Add Participants” hyperlink.

ACH To

Nickname 	Notify	Unique Identifier 	Account Number	Account Type 	Hold	Prenote	Amount	
Bank First	No	1234	x1	Checking	☐	☐	\$ 1.00	0 Addenda  

Credit Amount **\$1.00**  Hold Total **\$0.00**  Prenotes **0**

[Add Participants](#)



You can either select from a list of existing participants or choose the “New Participant” button and complete the required fields. Select “Save and Close” when template changes are complete.

☐	test_00005	03/25/2025 4:16 PM	ACH	x5987	075901
☐	TEST_00006	03/25/2025 4:16 PM	Null File	x1234	075901
☐	Test_00007	03/25/2025 4:16 PM	ACH	x3456	075901

CANCEL

NEW PARTICIPANT

ADD SELECTED PARTICIPANTS

4. Select the checkbox next to the template you wish to process. **IMPORTANT: please be sure you have adjusted the dollar amounts for the participants within the template prior to proceeding. Go back to Step 3 if necessary.**

ACH Templates

☐ Show Search Options

☒ Template ↑	Created ↑	Company	SEC Code ↑	Credit Amount ↑	Debit Amount ↑	# ↑	Effective Date	
☒ Name: Test Transaction Type: Payment	05/05/2025 3:02 PM	Bank First Natio - x1134	PPD Credit - Consumer Credit	\$1.00	\$1.00	1	06/30/2025 Schedule This Batch	

INITIATE SAME DAY

INITIATE

DELETE SELECTED TEMPLATES

ADD TEMPLATE

- If your template is ready to process then choose the appropriate Effective Date and then select the “Initiate” button. Or if this is a same-day file select the “Initiate Same Day” button.
 - o Effective Date: This is the date the transactions will settle to the accounts. This date cannot be a weekend or federal holiday. Cutoff time is 3:00 PM for next-day processing and 12:00 PM for same-day processing.



5. You should see this message if your transfer was submitted successfully:

Batch Successfully Initiated

Reference Number:

462

Batch Name:

Test

Credit Amount:

\$1.00

Debit Amount:

\$1.00

Effective Date:

06/30/2025

INITIATE ANOTHER BATCH

SEE BATCH ACTIVITY

Or this message if your transfer requires review by another user prior to processing. A notification email will be sent to all users with sufficient access to approve.

Batch Successfully Initiated

Your batch has been scheduled and is awaiting approval(s).

Reference Number:

463

Batch Name:

Test

Credit Amount:

\$1.00

Debit Amount:

\$1.00

Effective Date:

07/10/2025

INITIATE ANOTHER BATCH

SEE BATCH ACTIVITY

6. Go to “ACH” then “Pending ACH Activity” to verify the status of your transfer.

Pending ACH Batches

☐ Show Search Options

☐	Ref #	Batch	Company	Credit Amount	Debit Amount	Status	Sweep Status	Effective Date	
	462	Name: Test SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	Bank First Natio - x1134	\$1.00	\$1.00	Pending Processing	Not Applied	06/30/2025	
☐	463	Name: Test SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	Bank First Natio - x1134	\$1.00	\$1.00	Pending Approval(s):1	Not Applied	07/10/2025	



- Pending Processing: the transfer is ready to be processed.
- Pending Approval(s): the transfer is waiting for review by another user or by the bank if over the limit.

7. To approve an ACH transfer an approver user will log into Digital Banking, choose “ACH” and “Pending ACH Activity”. Scroll down to the “Pending ACH Batches” area. Then either select the magnifying glass to view the transfer or select the checkbox next to the transfer and choose the “Approve” or “Reject” button.

8. If the status of the file is NOT Pending Processing/Processed, please contact Bank First’s Treasury Management Support at: 920-652-3515 OR treasurymanagement@bankfirst.com.

Questions? Please contact Bank First’s Treasury Management Support Team:
(920) 652-3515 | treasurymanagement@bankfirst.com

