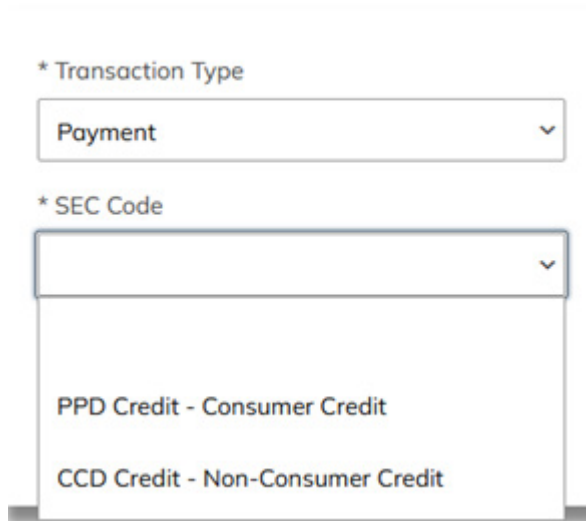


ACH MANAGER

ONE-TIME ACH PAYMENT GUIDE

1. Log in to Digital Banking.
2. Go to “ACH” and “One-Time ACH Payment”.
3. Choose Transaction Type and SEC Code, then select “Next”.
 - SEC code
 - PPD – recipient is a personal account
 - CCD – recipient is a business account



The screenshot shows a web form with two dropdown menus. The first dropdown is labeled "* Transaction Type" and has "Payment" selected. The second dropdown is labeled "* SEC Code" and is open, showing two options: "PPD Credit - Consumer Credit" and "CCD Credit - Non-Consumer Credit".

4. Schedule
 - Immediate – ACH will process at the first available window for next-day processing
 - Same-Day – ACH will process same-day if submitted prior to 12:00 pm CST. Will arrive in receiver’s account before end of business day
 - Future-Dated – Choose any future date in the Effective Date field.
 - This is the date the transaction will settle to the receiver’s account
 - Cannot be a weekend or federal holiday
 - Cutoff time is 3:00 pm for next-day processing
5. Company Entry Description
 - Purpose of the ACH
 - Maximum of 10 characters
 - PAYROLL required if it is payroll-related
6. Company
 - Choose the company ID the ACH transaction is related to



Participant Details

* Name

Test Ruby

Email Address

Send email when batch status is changed to Processed

* Nickname

Test Ruby

* Routing Number

075901134

Institution Name

Unique Identifier

* Account Number

1234

* Confirm Account Number

1234

* Account Type

Checking

* Status

Active

Group

Discretionary Data

Distribute Payments

CANCEL

SAVE

- To add participant from the list, select the box next to the participant and select “Add Selected Participants”.

<input checked="" type="checkbox"/>	Test Ruby	03/30/2026 3:10 PM	x1234	075901134	Checking	Active
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CANCEL NEW PARTICIPANT ADD SELECTED PARTICIPANTS

- Add Entry – Select this option if you want to pay a new recipient but do not wish to save their information for future use.

Entry Details

* Name

Ruby Test

* Nickname

Ruby Test

* Routing Number

075901134

Unique Identifier

* Account Number

1234

* Confirm Account Number

1234

* Account Type

Checking

Discretionary Data

CANCEL

SAVE



9. Once the recipients have entered, fill in the Amount fields.
 - The debit amount and the credit amounts listed under ACH From and ACH To need to match.

ACH From

Nickname [?]	Account Number	Account Type [?]	Amount
PAYROLL ACCOUNT	x6253	Checking	\$ 5.00

Debit Amount **\$5.00** [?]

* Offset Account

ACH To

Nickname [?]	Notify	Unique Identifier [?]	Account Number	Account Type [?]	Amount
Test Ruby	No		x1234	Checking	\$ 5.00


Credit Amount **\$5.00** [?]

[Add Participants](#)

[Add Entry](#)

10. When the transfer is ready, select Initiate.

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

 **Batch Successfully Initiated**

Reference Number: **27293**

Batch Name: **One-Time**


Credit Amount: **\$5.00**

Debit Amount: **\$5.00**

Effective Date: **04/02/2026**

[INITIATE ANOTHER BATCH](#)

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: **27293**

Batch Name: **One-Time**

Credit Amount: **\$5.00**

Debit Amount: **\$5.00**

Effective Date: **04/02/2026**

[INITIATE ANOTHER BATCH](#)



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

Pending ACH Batches

Show Search Options

<input type="checkbox"/>	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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

- 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.

13. 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.

14. 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

