Setting up ACH Origination through online banking

1. In online banking, click ACH Participants in the ACH drop-down menu.

2. Fill out the participant details. Please note:
   - Name is who the origination is going to
   - Institution Name is the bank
   - Unique Identifier can be anything you want (employee ID number, for example)
   - Group and Discretionary Data can be left blank

   Click Save when you are done.

3. In the ACH drop-down menu, click Batches.

4. Click Add Template.

5. Fill out the template details. Please note:
   - Template Name can be anything
   - Transaction type can be PPD for personal accounts or CCD for business accounts*
   - Company Entry Description should describe the purpose of the ACH
   - Select Company from a drop-down

   Click Save when you are done.

6. Return to the Batches page and select the boxes on the left for each participant you want to include in the origination, then click Add Selected Participants and Save your changes.

7. Enter an effective date and verify that the amount is correct, then click the box on the left for the batch you want to activate, then click Initiate.
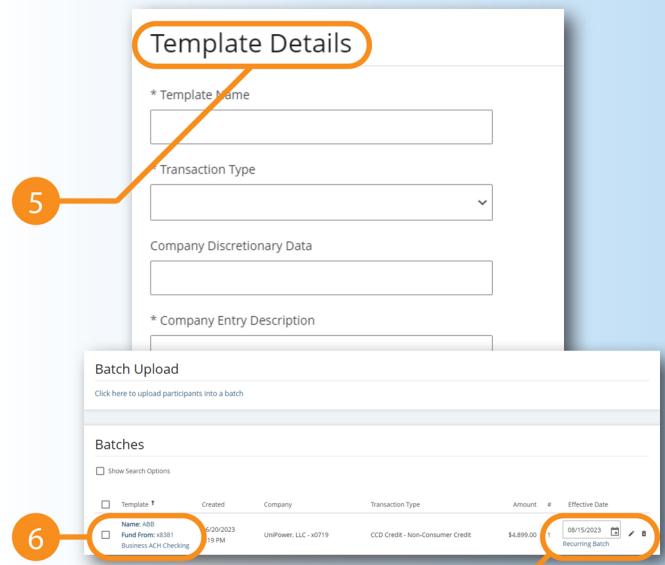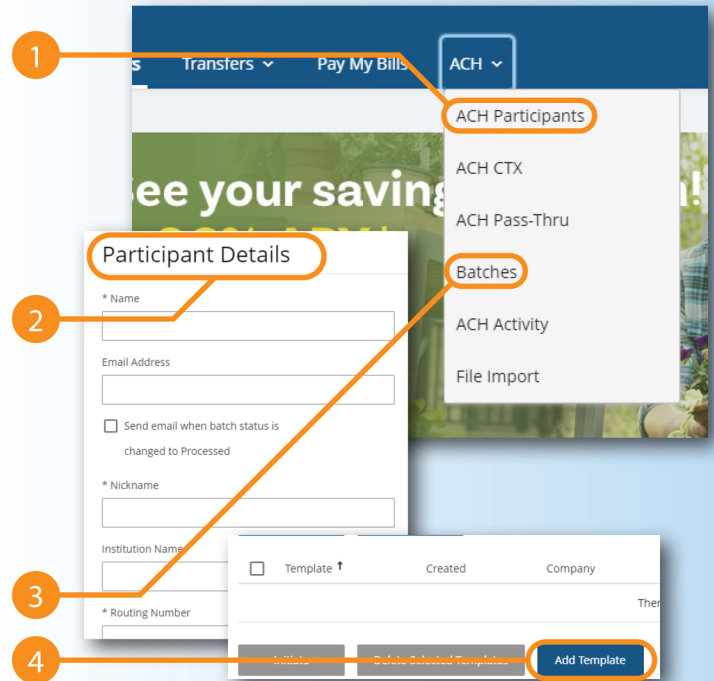
Prearranged Payment and Deposit (PPD) is used to send ACH to a personal account. Some businesses use the ACH origination to pay their employees, which is when the PPD comes into play.

Corporate Credit or Debit (CCD) is used to send ACH to a corporate (business) account. Some businesses use the ACH origination just to pay vendors, which is when the CCD comes into play.