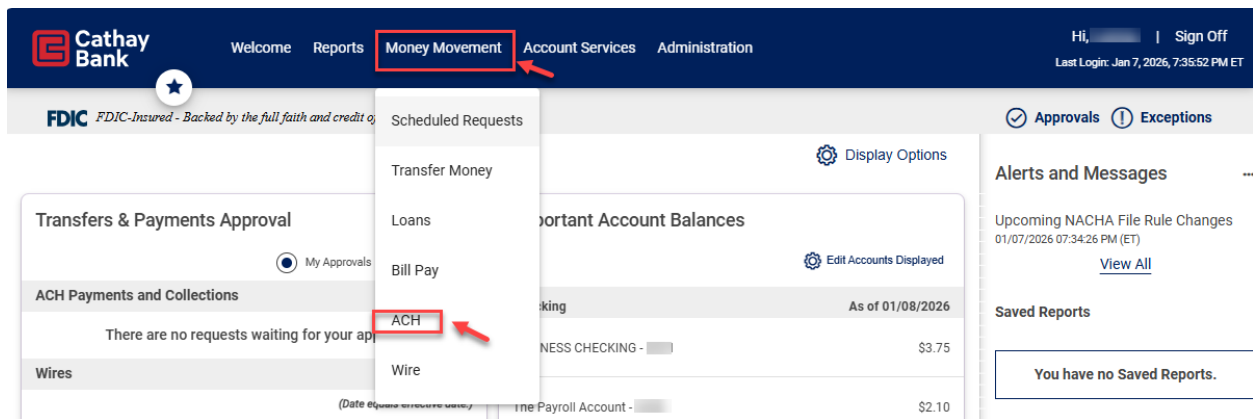


ACH Origination

Sending or Collecting ACH payments

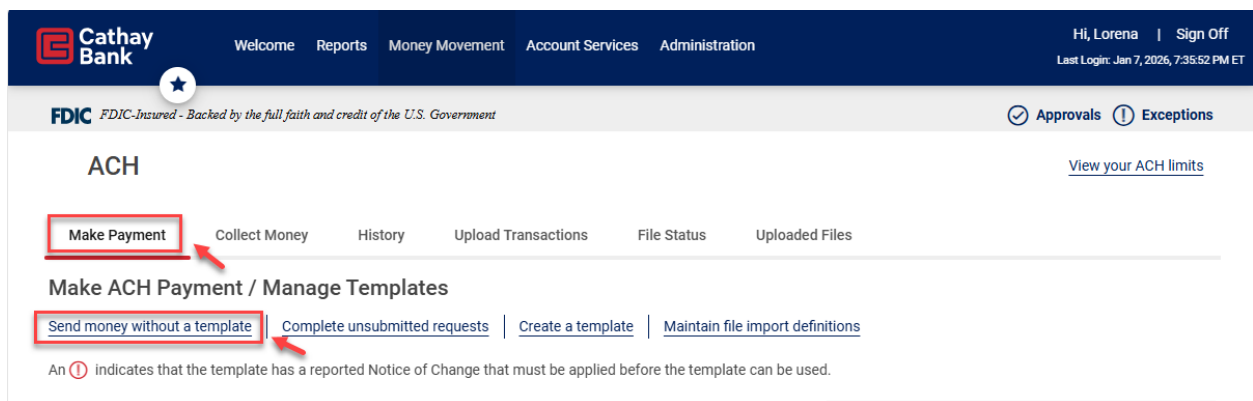
To create ACH payments, follow the steps below:

1. Once logged in, hover over “Money Movement” and select “ACH”.



If the payment will be sent without template or a new template is to be created:

2. Select “Send money without template”.



3. Complete the fields below then click Continue.

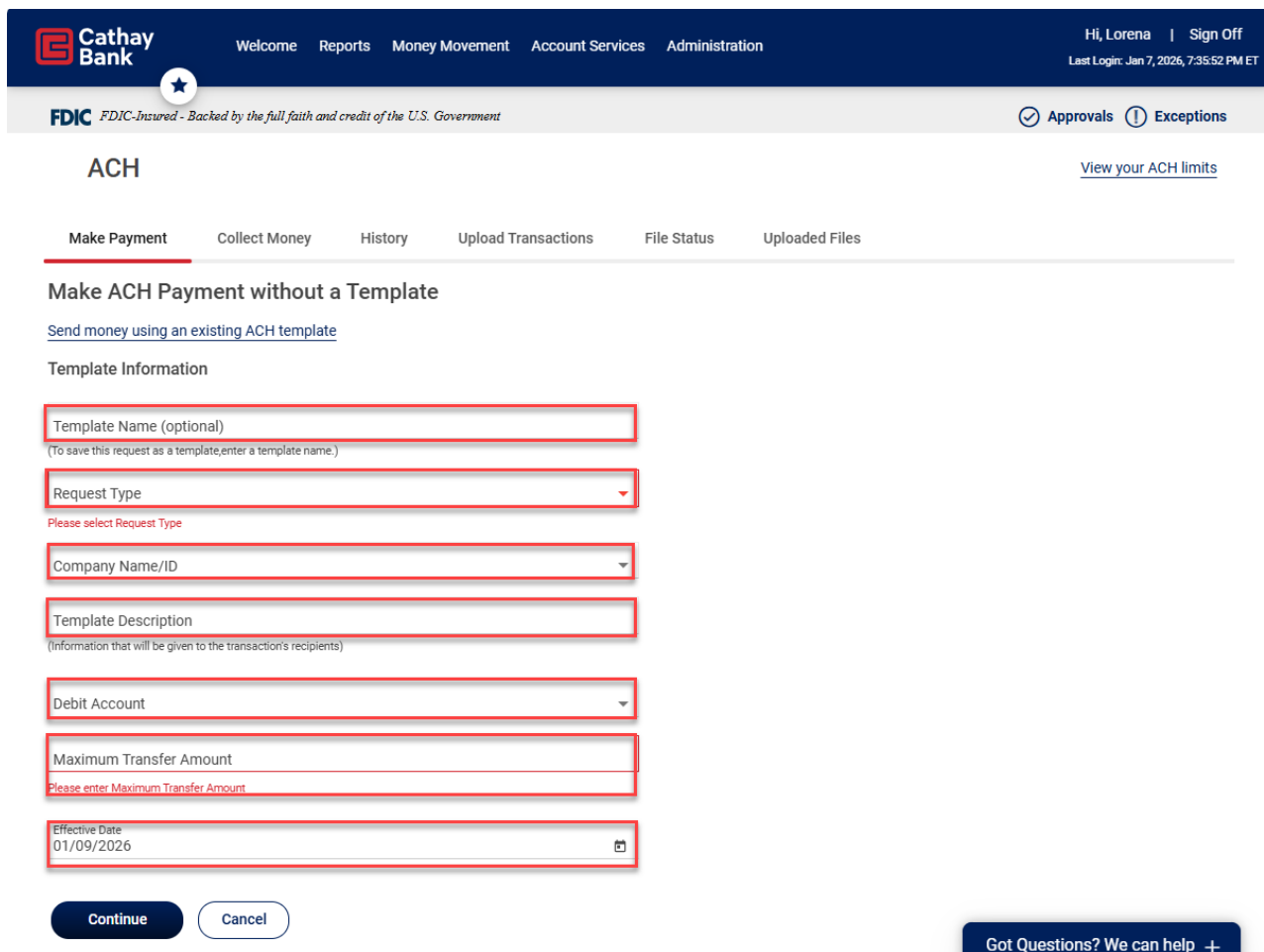
- Template Name (Only required if creating a new template)
- Request type – enter payment type

Select an option

CCD Payment (Corporate)

PPD Payment (Personal)

- Company Name/ID - Select the Company Name assigned to the account where the payment will be deducted from.
- Template Description – enter the description of the payment (e.g., PAYROLL or PURCHASE)
- Debit Account – the account to be debited
- Maximum Transfer Amount
- Effective Date – the date the funds should be received



The screenshot shows the Cathay Bank online interface for making an ACH payment. At the top, there is a navigation bar with the Cathay Bank logo, a star icon, and links for Welcome, Reports, Money Movement, Account Services, and Administration. On the right, it says "Hi, Lorena | Sign Off" and "Last Login: Jan 7, 2026, 7:35:52 PM ET". Below the navigation bar, there is a banner with the FDIC logo and the text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". On the right side of the banner, there are links for "Approvals" and "Exceptions".

The main content area is titled "ACH" and has a link for "View your ACH limits". Below this, there are several tabs: "Make Payment" (which is selected), "Collect Money", "History", "Upload Transactions", "File Status", and "Uploaded Files".

The "Make ACH Payment without a Template" section is active. It includes a link for "Send money using an existing ACH template". Under "Template Information", there are several input fields, each highlighted with a red border:

- Template Name (optional) - (To save this request as a template, enter a template name.)
- Request Type - A dropdown menu with a red border and a red error message: "Please select Request Type".
- Company Name/ID - A dropdown menu with a red border.
- Template Description - A text input field with a red border and a red error message: "Information that will be given to the transaction's recipients".
- Debit Account - A dropdown menu with a red border.
- Maximum Transfer Amount - A text input field with a red border and a red error message: "Please enter Maximum Transfer Amount".
- Effective Date - A date input field with a calendar icon, showing "01/09/2026".

At the bottom of the form, there are two buttons: "Continue" and "Cancel". In the bottom right corner, there is a button that says "Got Questions? We can help +".

4. Enter the recipient's information.

- ABA/TRC – Routing number
- Account – Recipients account number
- Account Type – Type of account (e.g., Checking or Savings)
- Name – Recipients name
- Detail – Enter the reason for the payment
- Default Amount – The amount of the payment

If additional Recipients need to be added Click  Add additional detail row

FIS Digital One™
Hi, Meiya | SignOff
Last Login: Jan 7, 2026, 1:53:21 PM ET


Approvals | Exceptions

ACH [View your ACH limits](#)


[Make Payment](#) | [History](#)

Add Payment Details

[Send money using an existing ACH template](#)

Template Information 

Template Name: CCD Payment
 Request Type: CCD Payment
 Company Name/ID: [Redacted]
 Template Description: ACH PMT D
 Debit Account: BUSINESS CHECKING - [Redacted]
 Maximum Transfer Amount: \$100.00

Effective Date: 01/09/2026 

Control Amount (optional): 0
(Intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Payment Instructions


Do not process details with amounts of \$0.00
 Send details with amounts of \$0.00 as payments

| ABA/TRC | Account | Account Type | Name | Detail ID (Optional) | Default Amount (Optional) |
|---------|---------|------------------|------|----------------------|---------------------------|
| ABA/TRC | Account | Type Checking | Name | Detail ID | Amount 0 |

[ABA Search](#)

Additional Information (Optional)

Total: \$0.00
Variance amount: \$0.00
(Difference between Control amount and Total.)

 Add additional detail row

Continue Cancel

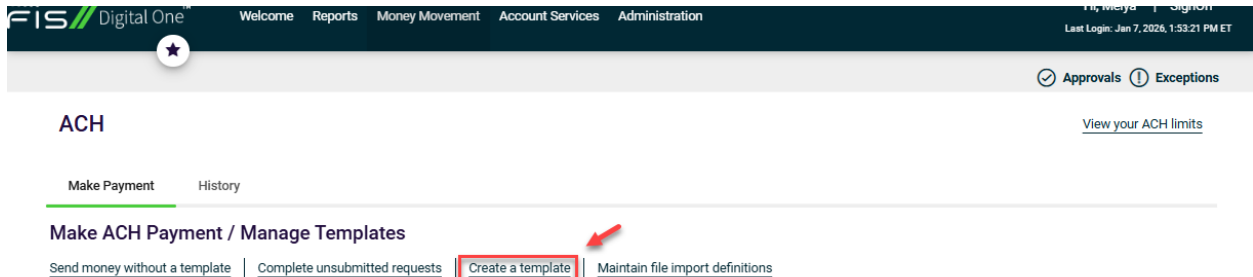
5. Verification page will appear. Verify all the details then click Transmit. The payment will now be ready for Approval if Approval is required.

To submit this request without transmitting, click [Submit for Approval](#).



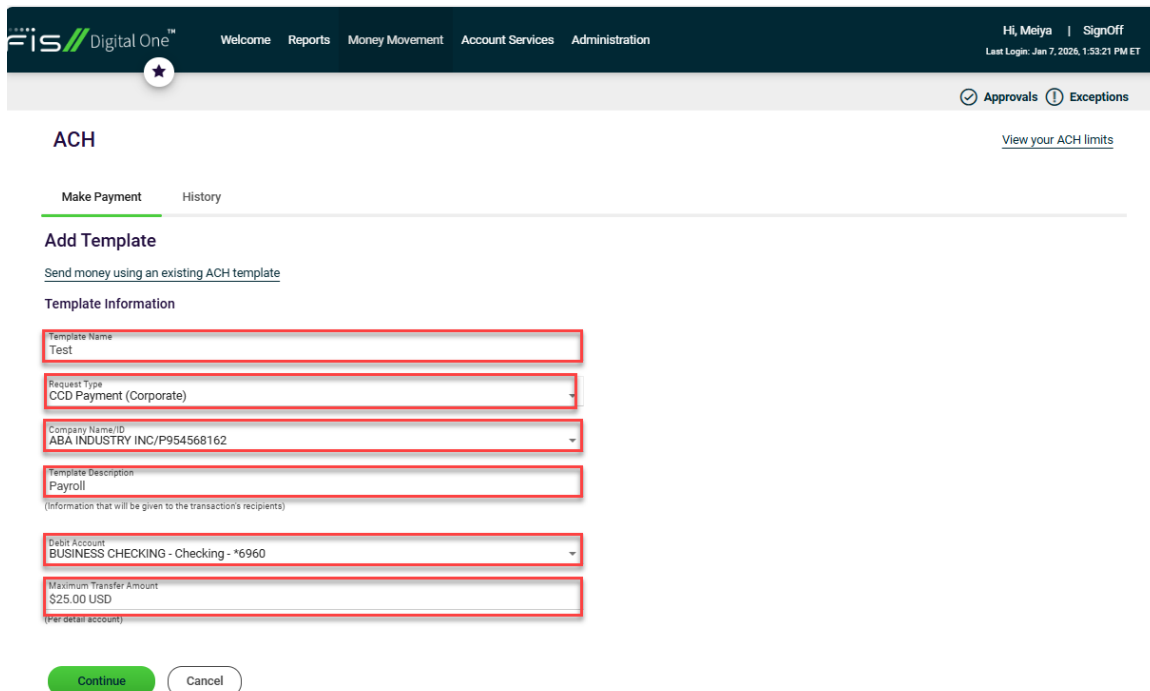
Creating a Template

1. Click on “Create a template”



2. Enter the Template details then click Continue

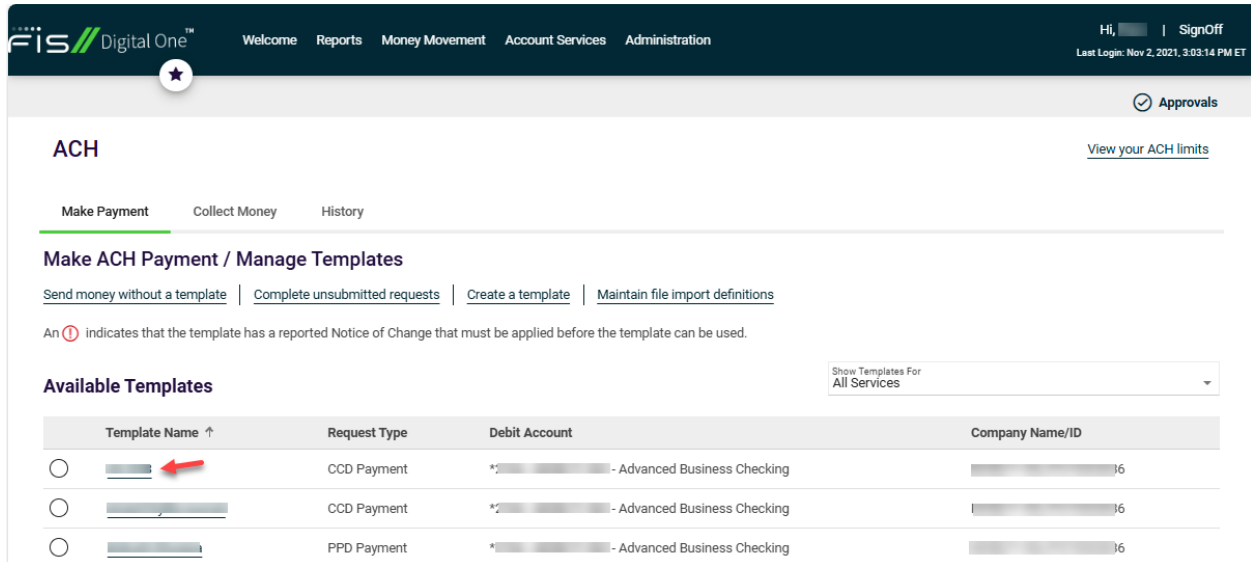
- ABA/TRC – Routing number
- Account – Recipients account number
- Account Type – Type of account (e.g., Checking or Savings)
- Name – Recipients name
- Detail – Enter the reason for the payment
- Default Amount – Not required



Editing a Template

Once a Template is created it will always appear on the ACH page under Available Templates.

1. Click on the Template Name requiring editing.



FIS Digital One | Welcome | Reports | Money Movement | Account Services | Administration | Hi, [User] | SignOff | Last Login: Nov 2, 2021, 3:03:14 PM ET

ACH | [View your ACH limits](#)

Make Payment | Collect Money | History

Make ACH Payment / Manage Templates

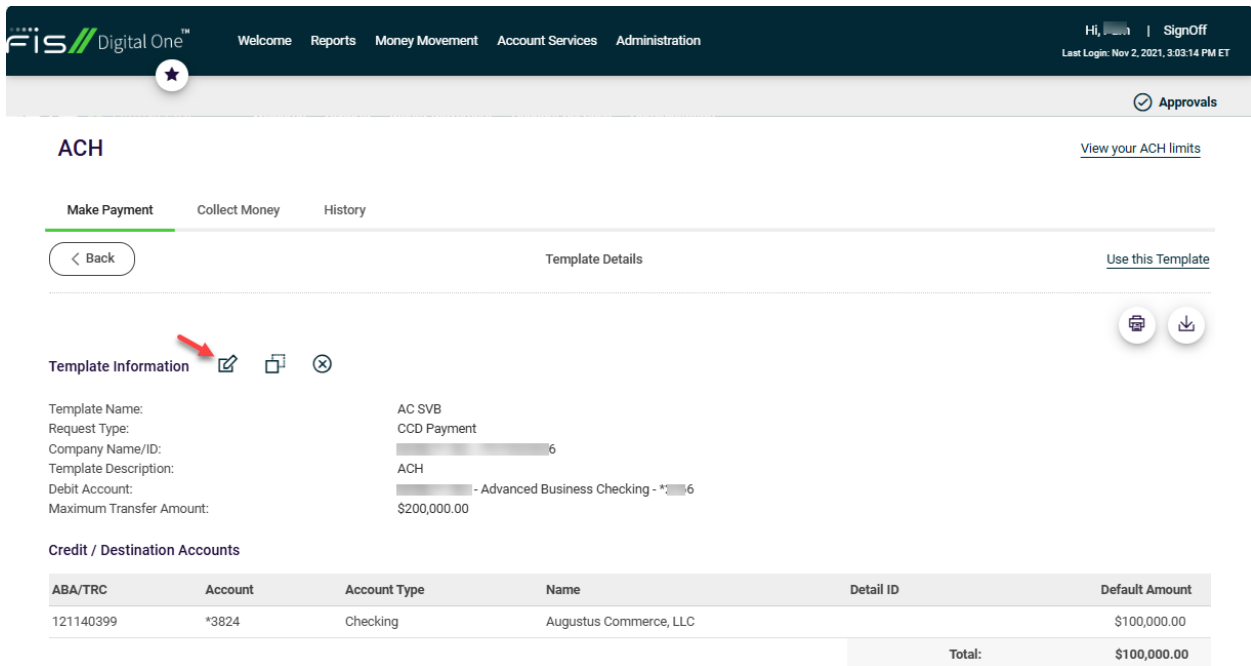
[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

An ⓘ indicates that the template has a reported Notice of Change that must be applied before the template can be used.

Available Templates | Show Templates For All Services

| Template Name ↑ | Request Type | Debit Account | Company Name/ID |
|-----------------------------------|--------------|--|-----------------|
| <input type="radio"/> [Red Arrow] | CCD Payment | *[Redacted] - Advanced Business Checking | [Redacted] 6 |
| <input type="radio"/> | CCD Payment | *[Redacted] - Advanced Business Checking | [Redacted] 6 |
| <input type="radio"/> | PPD Payment | *[Redacted] - Advanced Business Checking | [Redacted] 6 |

2. Click on the notepad pencil icon.



FIS Digital One | Welcome | Reports | Money Movement | Account Services | Administration | Hi, [User] | SignOff | Last Login: Nov 2, 2021, 3:03:14 PM ET

ACH | [View your ACH limits](#)

Make Payment | Collect Money | History

< Back | Template Details | [Use this Template](#)

Template Information ⓘ

Template Name: AC SVB
 Request Type: CCD Payment
 Company Name/ID: [Redacted] 6
 Template Description: ACH
 Debit Account: [Redacted] - Advanced Business Checking - *[Redacted] 6
 Maximum Transfer Amount: \$200,000.00

Credit / Destination Accounts

| ABA/TRC | Account | Account Type | Name | Detail ID | Default Amount |
|---------------|---------|--------------|------------------------|-----------|---------------------|
| 121140399 | *3824 | Checking | Augustus Commerce, LLC | | \$100,000.00 |
| Total: | | | | | \$100,000.00 |

3. Make the required changes for the recipients.

FIS Digital One™
Hi, Pam | SignOff
Last Login: Nov 2, 2021, 3:03:14 PM ET

[Approvals](#)

ACH [View your ACH limits](#)

[Make Payment](#) [Collect Money](#) [History](#)

Edit Template

Template changes will affect scheduled requests that are based on the template. Once a request is in Transmit status, it is no longer impacted by changes to the template used to create it.

[View current template details](#)

Template Name
AC SVB

Request Type: CCD Payment

Company Name/ID
MOBLTY INC/P273503836

Template Description
ACH
(Information that will be given to the transaction's recipients)

Debit Account
MOBLTY INC - Advanced Business Checking - Checking - *2766

Maximum Transfer Amount:
\$200,000.00 USD
(Per detail account)

Credit / Destination Accounts [Import Details](#)

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

| ABA/TRC | Account | Account Type | Name | Detail ID (Optional) | Default Amount (Optional) |
|-----------|--------------------|---------------|------------------------|----------------------|---------------------------|
| 121140399 | Account 3302883824 | Type Checking | Augustus Commerce, LLC | Detail ID | Amount \$100,000.00 USD |

[ABA Search](#)

Additional Information (Optional)

| | | |
|--|---------------|---------------------|
| | Total: | \$100,000.00 |
|--|---------------|---------------------|

+ Add additional detail row

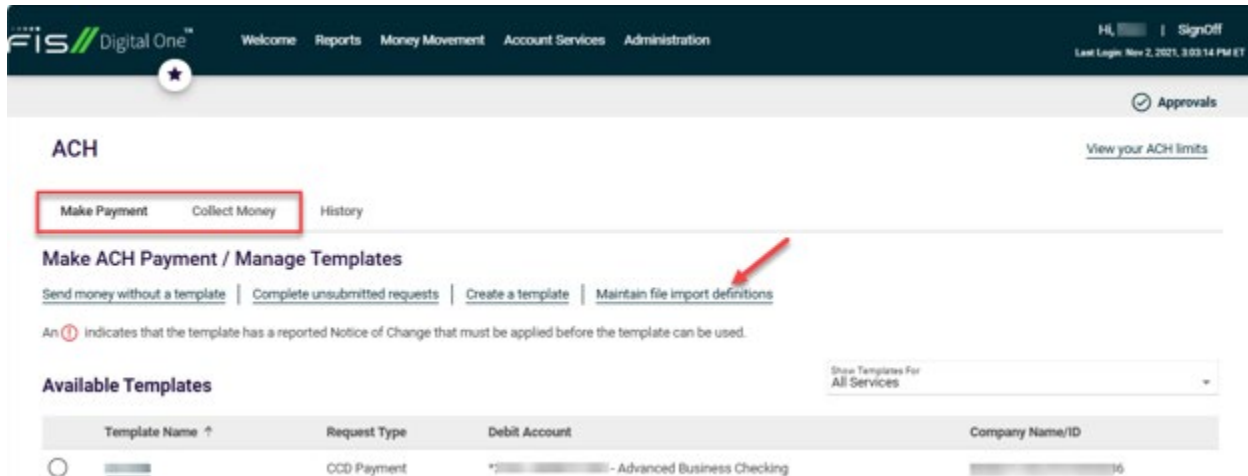
Save Changes

Do not save changes

Creating a file definition

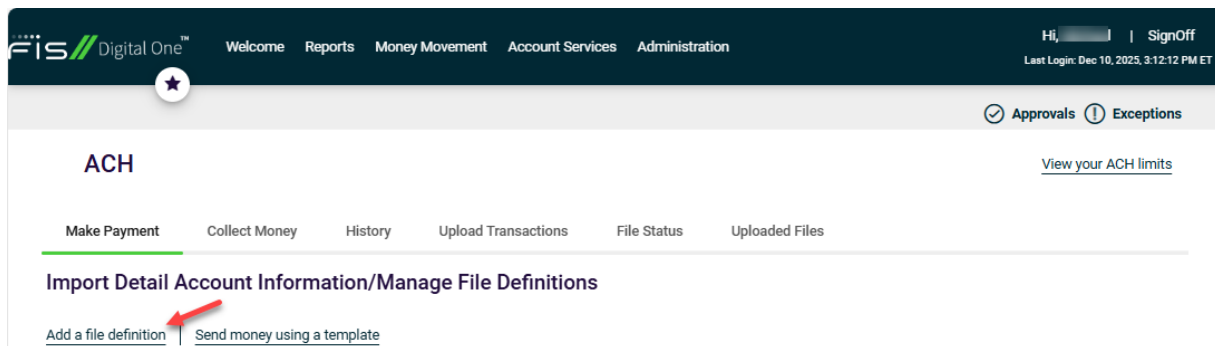
Excel files can be uploaded once a file definition has been created. The excel file must be created with the defined Description, Characteristics and Field Properties of the File Definition created.

1. Under either Make Payment or Collect Money select Maintain File Import Definition



The screenshot shows the FIS Digital One interface. At the top, there is a navigation bar with 'Welcome Reports Money Movement Account Services Administration' and a user profile 'Hi, [redacted] | SignOff' with 'Last Login: Nov 2, 2021, 3:03:14 PM ET'. Below the navigation bar, there is a '★' icon and an 'Approvals' button. The main heading is 'ACH' with a link 'View your ACH limits'. Below this, there are three tabs: 'Make Payment', 'Collect Money', and 'History'. The 'Collect Money' tab is selected. Underneath, the heading is 'Make ACH Payment / Manage Templates'. There are four links: 'Send money without a template', 'Complete unsubmitted requests', 'Create a template', and 'Maintain file import definitions'. A red arrow points to the 'Maintain file import definitions' link. Below this, there is a note: 'An ⓘ indicates that the template has a reported Notice of Change that must be applied before the template can be used.' There is a dropdown menu 'Show Templates For All Services'. Below that is a table with columns: 'Template Name ↑', 'Request Type', 'Debit Account', and 'Company Name/ID'. The table contains one row with a radio button, a redacted name, 'CCD Payment', '*[redacted] - Advanced Business Checking', and a redacted ID.

2. Click on Add a file definition





The screenshot shows the FIS Digital One interface. At the top, there is a navigation bar with 'Welcome Reports Money Movement Account Services Administration' and a user profile 'Hi, [redacted] | SignOff' with 'Last Login: Dec 10, 2025, 3:12:12 PM ET'. Below the navigation bar, there is a '★' icon and buttons for 'Approvals' and 'Exceptions'. The main heading is 'ACH' with a link 'View your ACH limits'. Below this, there are six tabs: 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. The 'Make Payment' tab is selected. Underneath, the heading is 'Import Detail Account Information/Manage File Definitions'. There are two links: 'Add a file definition' and 'Send money using a template'. A red arrow points to the 'Add a file definition' link.


On the Add File Definition page there are 3 sections that must be completed.

Description: Add a Definition Name (the name of the definition), Description (what its used for) and Request Type (type of Payment or Collection), File Type (type of excel file). Click Next.

① Description Not Complete ^

Definition Name 

Description 


Request Type 

File Type:

Delimited


Fixed

Fixed - NACHA


 [Next](#)

Characteristics: Field Delimited (select how the information will be divided), Amount Format (how will the amount filed be formatted), and Match Records By (optional). Click Next.

② Characteristics Not Complete ^

Field Delimiter  Select

Please enter field delimiter


Amount Format  Whole dollar (123)

Match Records By (optional):
(Select all that apply.)

ABA/TRC, Account number, Account type

Account name

ID

 [Next](#) [Previous](#)

Field Properties: All fields need to be completed by position on excel column.

③ Field Properties Not Complete ^

| Field Name | Position Number | Valid Field Values Within A File |
|---------------------|---------------------------------------|---|
| ABA/TRC: | <input type="text" value="Position"/> | Numeric only (0-9), 9 characters. |
| Account Number: | <input type="text" value="Position"/> | Alpha (A-Z), Numeric (0-9), 35 characters max. |
| Account Type: | <input type="text" value="Position"/> | 4 valid types: Checking, Savings, General Ledger or Loan. |
| Account Name: | <input type="text" value="Position"/> | Alpha (A-Z) or Numeric (0-9) and spaces, 22 Characters max. |
| ID (optional): | <input type="text" value="Position"/> | No validation, 15 Characters max. |
| Default Amount: | <input type="text" value="Position"/> | Numeric (0-9), 10 Characters max. |
| Addenda (optional): | <input type="text" value="Position"/> | Alpha (A-Z) or Numeric (0-9), 80 Characters max. if not CTX |

Next
Previous

Once all three sections have been completed click Add File Definition

Add File Definition
Cancel

A File Definition Page with all the details entered will appear.

How to Edit File Definition

An existing File Definition can be edited by clicking on the note pad with pencil in any of the three fields.

[View existing definitions](#) | [Add a file definition](#)

Description ✎ ✕

Definition Name: Mexus
 Description: Test
 Request Type: CCD Collection
 File Type: Delimited

Characteristics ✎

Field Delimiter: Comma
 Amount Format: Implied decimal(1.23)
 Match Records By (optional):

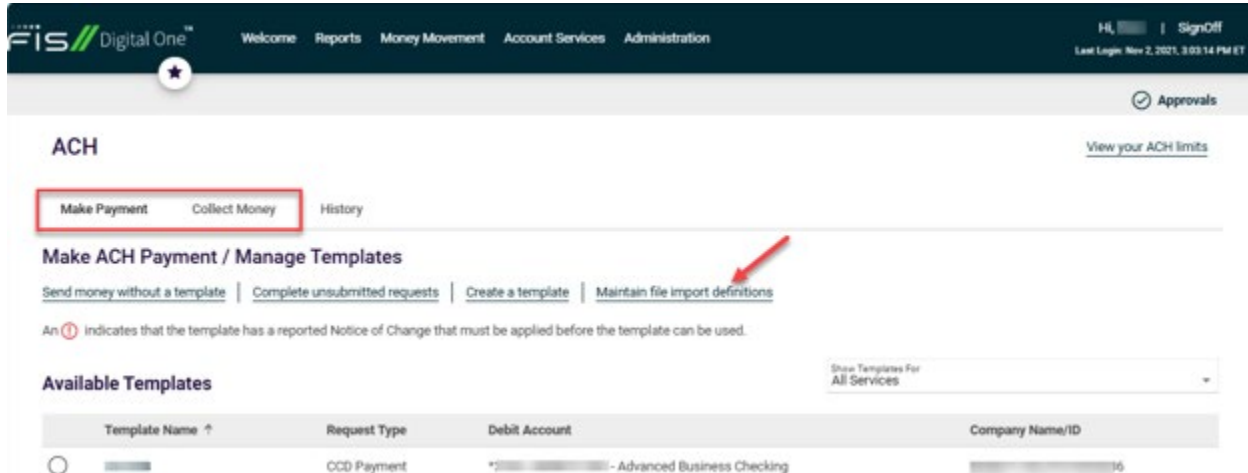
Field Properties ✎

| Field Name | Position Number |
|------------|-----------------|
| | |

NACHA Files

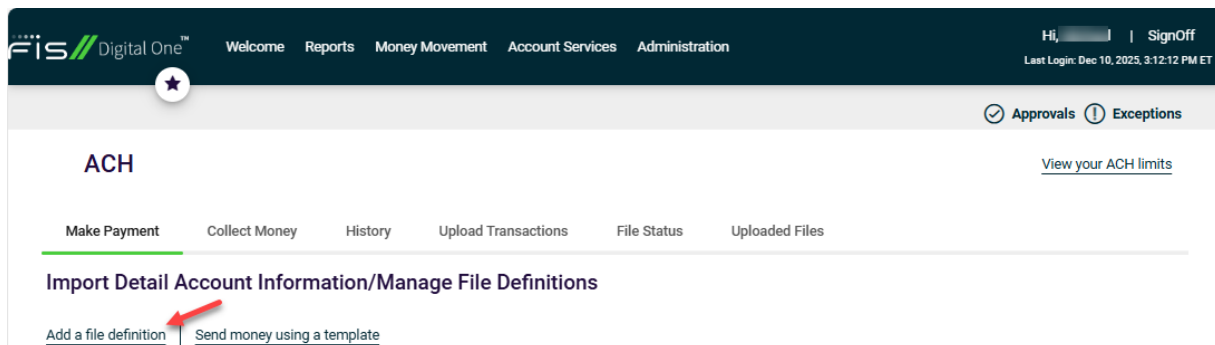
Nacha Files can be uploaded by simply uploading the created NACHA File.

1. Under either Make Payment or Collect Money select Maintain File Import Definition



The screenshot shows the FIS Digital One ACH interface. At the top, there is a navigation bar with 'Welcome Reports Money Movement Account Services Administration' and a user profile 'Hi, [redacted] | SignOff' with 'Last Login: Nov 2, 2021, 3:03:14 PM ET'. Below the navigation bar, there is a '★' icon and an 'Approvals' button. The main heading is 'ACH' with a link 'View your ACH limits'. Below this, there are three tabs: 'Make Payment', 'Collect Money', and 'History'. The 'Make Payment' and 'Collect Money' tabs are highlighted with a red box. Under 'Make Payment', there is a sub-heading 'Make ACH Payment / Manage Templates' and four links: 'Send money without a template', 'Complete unsubmitted requests', 'Create a template', and 'Maintain file import definitions'. A red arrow points to the 'Maintain file import definitions' link. Below this, there is a note: 'An ⓘ indicates that the template has a reported Notice of Change that must be applied before the template can be used.' Underneath is a section 'Available Templates' with a dropdown menu 'Show Templates For All Services'. Below this is a table with columns: 'Template Name ↑', 'Request Type', 'Debit Account', and 'Company Name/ID'. The table contains one row with a radio button, a template name, 'OCD Payment', and a company name.


2. Click on Add a file definition





The screenshot shows the FIS Digital One ACH interface. At the top, there is a navigation bar with 'Welcome Reports Money Movement Account Services Administration' and a user profile 'Hi, [redacted] | SignOff' with 'Last Login: Dec 10, 2025, 3:12:12 PM ET'. Below the navigation bar, there is a '★' icon and buttons for 'Approvals' and 'Exceptions'. The main heading is 'ACH' with a link 'View your ACH limits'. Below this, there are five tabs: 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', and 'Uploaded Files'. The 'Make Payment' tab is highlighted with a green underline. Under 'Make Payment', there is a sub-heading 'Import Detail Account Information/Manage File Definitions' and two links: 'Add a file definition' and 'Send money using a template'. A red arrow points to the 'Add a file definition' link.

3. Under Description, Add a Definition Name (NACHA), Description (what its used for) and Request Type (type of Payment or Collection), File Type (Fixed – NACHA). Click Next.

① Description Not Complete ^

Definition Name 


Description 

Request Type 

File Type:

Delimited

Fixed

Fixed - NACHA 


[Next](#)

4. Click on Add File Definition

[Add File Definition](#)  [Cancel](#)

Once the File Definition has been added, a NACHA batch can be created by selecting the NACHA file and uploading a NACHA file.

File Definitions
(To view, edit, or delete a file definition, click a file definition name.)

| Name ↑ | Description | Request Type |
|---|---|----------------|
|  | | CCD Collection |
| <u>NACHA</u> | National Automated Clearing House Association file format | |