

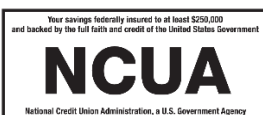


Commercial Online Banking ACH User Guide

January 2026

Learn how to use ACH Origination in our Commercial Online Banking with this comprehensive user guide. *Please note that access to our website's demo videos can be found in the “Resource” section of your dashboard.*

For questions, contact us at 800-236-5560



Commercial Online Banking
ACH User Guide
summitcreditunion.com

ACH User Guide

ACH

Within Payments > ACH, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients. You can also work with ACH tax payments.

Create an ACH Payment

Use the Create ACH Payment view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

Creating an ACH Payment Manually

Use this process when manually creating an automated clearing house (ACH) payment.

1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select **Manual Entry**.

The screenshot shows the 'Create ACH Payment' interface for Summit Credit Union. At the top, there's a navigation bar with the Summit Credit Union logo, a Message Center, Notifications (with a red badge), Cut-Off Times, Last Login (01/15/2026, 12:25 PM, CST), and a user profile (Hi, testuser8 (corporationtest)). Below this is a menu with DASHBOARD, ACCOUNTS, PAYMENTS (highlighted), REPORTING, and ADMIN. The main heading is 'Create ACH Payment' with an information icon. Below the heading is a progress bar with four steps: 1. Create Payment (active), 2. Manage Recipients, 3. Review, and 4. Confirmation. Under the progress bar are three radio buttons: Manual Entry (selected), From Template, and Upload Nacha File. The main section is titled 'Payment Header Information' with a note '* Indicates Required Field'. It contains several input fields: Payment Name (required), ACH Company Name (required, with a search icon), ACH Company ID, SEC Code (required, dropdown), Entry Description (required), Discretionary Data, and a checkbox for Restrict Payment. On the right side, there are two more fields: Frequency (One Time, dropdown) and Effective Date (01/16/2026, with a calendar icon). At the bottom, there are two buttons: 'Add Recipients' (green) and 'Cancel' (grey).

ACH User Guide

3. Enter a *Payment Name*.
4. Select the *ACH Company Name*, and modify the SEC Code, Entry Description, and Discretionary Data fields if necessary.
5. Select the *Restrict Payment* check box, if appropriate.
PLEASE NOTE: Only users with the Restricted Batch entitlement can see restricted payments.
6. Select an option from the Frequency drop-down list. Options are:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every 6 Months
 - Annually
7. Select the Effective Date of this ACH payment using the **calendar** icon.
8. Click **Add Recipients**.
9. Complete the recipient information.
PLEASE NOTE: Select + to add a recipient row if necessary and then complete the information.

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Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create ACH Payment

1. Create Payment 2. Manage Recipients 3. Review 4. Confirmation

Manage Recipients

* Indicates Required Field

test payment

ACH Company Name: **Corporation Test** Debit: **\$0.00**

ACH Company ID: **123456789** Credit: **\$0.00**

SEC Code: **CCD** Effective Date: **01/16/2026**

Entry Description: **ACH**

Discretionary Data:

☐ Restrict Payment

Type To filter ☐ Prenote Only (0) ☐ Hold Only (0) ☐ Errors (1)

Recipient Name *	ID Number *	Account Number *	Account Type *	Routing Number *	Credit/Debit *	Amount *	Prenote *	Hold *	Addenda
			Checking	Type to	CR	\$0.00	☐	☐	Addenda Add

Viewing 1 - 1 of 1 recipients 25

10. Select **Review** and choose your *Offset Account*.
11. Select **Confirm**.

ACH User Guide

Creating ACH Payments from Templates

To create a template, please see the ACH Templates section of this guide

1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select **From Template**.

The screenshot shows the 'Create ACH Payment' page in the Summit Credit Union system. At the top, there's a navigation bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS' (selected), 'REPORTING', and 'ADMIN'. Below this, the 'Create ACH Payment' title is followed by a progress bar with four steps: '1. Create Payment' (active), '2. Manage Recipients', '3. Review', and '4. Confirmation'. Under the progress bar, there are three radio buttons: 'Manual Entry', 'From Template' (selected and highlighted with a green box), and 'Upload Nacha File'.

3. Select the check box beside the appropriate template name, and then select **Initiate Selected Templates**.

The screenshot shows the 'ACH Templates' section. It includes tabs for 'ACH Templates', 'ACH Tax Templates', and 'ACH Child Support Templates'. A 'Create New Template' button and 'Download'/'Print' icons are at the top right. A search bar is on the left. The main table has columns: Template Name, ACH Company Name, SEC Code, Last Updated, Debit Amount, Credit Amount, Status, and Actions. The 'Payroll' template is selected with a green box. Below the table, it says 'Viewing 1 - 1 of 1 templates' and a pagination control shows '25'.

Template Name	ACH Company Name	SEC Code	Last Updated	Debit Amount	Credit Amount	Status	Actions
☒ Payroll	BRB Demo	CCD	08/04/2025	\$0.00	\$1.00	Ready	Actions

4. Change the *SEC Code*, *Entry Description*, and *Discretionary Data* fields, as needed.
5. Select the *Restrict Payment* check box, if appropriate.
6. Select an option from the Frequency drop-down list.
Options are:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every 6 Months
 - Annually
7. Select the Effective Date of this ACH payment using the **calendar** icon.
8. Select **Add Recipients** to proceed to the *Manage Recipients* tab.
9. Edit the recipient information, as needed.
PLEASE NOTE: Select + **Add** to add a recipient row, if necessary, and then complete the information.
10. Select **Review** and choose your *Offset Account*.
11. Select the *Apply Updates to the Template* check box, if appropriate. This step updates the template saved on the ACH Templates page.
12. Select **Confirm**.

ACH User Guide

Uploading a Nacha Formatted File

1. Go to Payments > ACH > Create ACH Payment.
2. Within the *Create Payment* tab, select **Upload NACHA File**.
3. Select **Select File** and browse for the appropriate file.

Your file must be formatted to Nacha® specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.

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Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create ACH Payment

1. Upload File 2. File Summary 3. Review 4. Confirmation

☐ Manual Entry ☐ From Template ☒ Upload Nacha File

Upload Nacha Formatted File

Select File

Maximum of 10,000 payments

Upload Cancel

4. Select **Upload**.

Payment Detail

BRB Demo 0000001 ☐ Restricted 4 Recipients

Status: **Ready**

ACH Company Name: **BRB Demo**

ACH Company ID: **541111111**

SEC Code: **PPD**

Entry Description: **Payment**

Discretionary Data:

Debit: **\$0.00**

Credit: **\$0.04**

Audit:

Frequency: * One Time

Please validate the Effective Date for accuracy

Effective Date: * 08/05/2025

Prenote Only (0) Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Employee One	S1245	123456	Checking	101000925	CR	\$0.01	No	No	Addenda
Employee Two	J4565	456815	Checking	082901855	CR	\$0.01	No	No	Addenda
Employee Three	H5698	159415	Checking	082901855	CR	\$0.01	No	No	Addenda
Employee Four	B32333	654985	Checking	082901855	CR	\$0.01	No	No	Addenda

Viewing 1 - 4 of 4 Recipients

25

5. Change the name of the payment if desired.
6. Select an option from the Frequency drop-down list.
7. Enter the *Effective Date* of the payment as it does not pull from the file.
8. Select **Review** and choose your *Offset Account*.
9. Select **Confirm**.

ACH User Guide

ACH File Activity

The ACH File Activity screen shows a list of ACH files that users have uploaded. Users can access this information via the navigation menu by selecting Payments > ACH > ACH File Activity.

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Message Center

Notifications

Cut-Off Times

Last Login: 01/15/2026, 12:25 PM, CST

Hi, testuser8 (corporationtest)

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Search ACH File Activity

ACH File Activity

ACH Payment Activity

Recurring ACH Payments

Download

Print

Type to filter

STATUS

	File Name	Size	Source	Processed Date	Total Batches	Approved	Pending Approval	Rejected	Expired	Total Debits	Total Credits	Actions
☐	summit.txt	960 B	Test User Four	01/09/2026	1	1	0	0	0	\$0.00	\$0.06	Review
☐	summit.txt	960 B	Test User Four	01/09/2026	1	0	0	0	0	\$0.03	\$0.03	
										\$0.03	\$0.09	

Viewing 2 items

ACH Payment Activity

Use the *ACH Payment Activity* view to work with ACH payments.

Tip: The Transaction ID for a tax payment shows a T at the end. It shows a C at the end for child support payments.

Editing an ACH Payment

Follow the steps outlined in this topic to edit selected ACH payments.

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the *Transaction ID*.
3. Select **Edit Payment**.

You can only edit if the ACH payment has a status of:

- Approval Rejected
- Cancelled
- Failed
- Uninitiated

4. Edit the fields as necessary.

ACH Payment Activity ACH File Activity Recurring ACH Payments											
Type to filter											
Create New Payment Download Print											
PENDING APPROVAL 0 \$0.00 DR \$0.00 CR											
PENDING PROCESS 0 \$0.00 DR \$0.00 CR											
INITIATED 2 \$0.00 DR \$3.04 CR											
UNINITIATED 1 \$0.00 DR \$1.00 CR											
SCHEDULED 0 \$0.00 DR \$0.00 CR											
APPROVAL REJECTED 0 \$0.00 DR \$0.00 CR											
EXPIRED 0 \$0.00 DR \$0.00 CR											
FAILED 0 \$0.00 DR \$0.00 CR											
CANCELLED 2 \$0.00 DR \$6.00 CR											
	Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status	Actions
☐	A000010183703	Payroll		BRB Demo	PPD	08/04/2025	08/05/2025	\$0.00	\$1.00	UNINITIATED	Cancel
☐	A000009605793	Payroll		BRB Demo	PPD		07/31/2025	\$0.00	\$3.00	CANCELLED	
☐	A000009606184	Payroll		BRB Demo	PPD		07/31/2025	\$0.00	\$3.00	CANCELLED	
☐	A000009606333	Commission	brb.txt	BRB Demo	PPD	07/29/2025	07/31/2025	\$0.00	\$0.04	INITIATED	
☐	A000009606601	Payroll		BRB Demo	PPD	07/29/2025	07/31/2025	\$0.00	\$3.00	INITIATED	
								\$0.00	\$10.04		
Viewing 5 payments											
Approve Reject											

ACH User Guide

Payment Detail - A000010183703

Download Print

Payroll 1 Recipient

Status: **Uninitiated**

ACH Company Name: **BRB Demo**

ACH Company ID: **541111111**

SEC Code: **PPD**

Entry Description: **PAYMENT**

Discretionary Data:

Debit: **\$0.00**

Credit: **\$1.00**

Audit:

8/4/2025 4:57:41 PM : Test User : Payment Uninitiated : Uninitiate Payment
8/4/2025 4:56:47 PM : Test User : Payment Initiated
8/4/2025 4:56:44 PM : Test User : Created

Effective Date: **08/05/2025**

Offset Account: **xxx9998**

Q

☐ Prenote Only (0) ☐ Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Jane Smith		112233	Checking	021033205	CR	\$1.00	No	No	Addenda

Viewing 1 - 1 of 1 Recipients

25

Edit Payment

Close

5. Select **Review**.
6. Select **Confirm**.

Approving or Rejecting an ACH Payment

Follow the steps outlined in this topic to approve or reject selected ACH payments.

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the check box beside the Transaction ID.
3. Select **Approve** or **Reject**.
The Comments For Status Change dialog box appears.
4. Enter a comment in the field, and then select **Approve** or **Reject**. A confirmation message appears.

Canceling an ACH Payment Activity

1. Go to Payments > ACH > ACH Payment Activity.
2. In the Actions column, Select **Cancel**.
3. Enter Comments about the cancellation, and then select **Cancel Payment**.

ACH Payment Activity

ACH File ActivityRecurring ACH Payments

Create New PaymentDownloadPrint

Type to filter

PENDING APPROVAL0
\$0.00 DR \$0.00 CR

PENDING PROCESS0
\$0.00 DR \$0.00 CR

INITIATED2
\$0.00 DR \$3.04 CR

UNINITIATED1
\$0.00 DR \$1.00 CR

SCHEDULED0
\$0.00 DR \$0.00 CR

APPROVAL REJECTED0
\$0.00 DR \$0.00 CR

EXPIRED0
\$0.00 DR \$0.00 CR

FAILED0
\$0.00 DR \$0.00 CR

CANCELLED2
\$0.00 DR \$6.00 CR

	Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status	Actions
☐	A000010183703	Payroll		BRB Demo	PPD	08/04/2025	08/05/2025	\$0.00	\$1.00	UNINITIATED	Cancel
☐	A000009605793	Payroll		BRB Demo	PPD		07/31/2025	\$0.00	\$3.00	CANCELLED	
☐	A000009606184	Payroll		BRB Demo	PPD		07/31/2025	\$0.00	\$3.00	CANCELLED	
☐	A000009606333	Commission	brb.txt	BRB Demo	PPD	07/29/2025	07/31/2025	\$0.00	\$0.04	INITIATED	
☐	A000009606601	Payroll		BRB Demo	PPD	07/29/2025	07/31/2025	\$0.00	\$3.00	INITIATED	
								\$0.00	\$10.04		

Viewing 5 payments

Approve

Reject

ACH User Guide

Un-initiating an ACH Payment Activity

1. Go to Payments > ACH > ACH Payment Activity.
2. Select **Uninitiate**.
3. The **Confirm Uninitiate** dialog box appears.
4. Enter Comments, and then select **Uninitiate Payment**.

Recurring ACH Payments

Editing a Recurring ACH Payment

1. Go to Payments > ACH Payment Activity > Recurring ACH Payments.
2. Select the **Transaction ID**.

Search Recurring ACH Payments

Recurring ACH Payments ⓘ

ACH Payment Activity

ACH File Activity

Create New Payment

Download

Print

Type to filter

Q

Transaction ID ⓘ	Batch Name ⓘ	ACH Company Name ⓘ	SEC Code ⓘ	Created Date ⓘ	Debit Amount ⓘ	Credit Amount ⓘ	Frequency ⓘ	Next Payment D ⓘ	Status ⓘ	Actions
A000010183975	Payroll	BRB Demo	PPD	08/04/2025	\$0.00	\$1.00	Weekly	08/08/2025	SCHEDULED	Cancel

Viewing 1 of 1 item

3. Select **Edit Payment**.
- PLEASE NOTE:** You cannot edit a recurring ACH payment in Pending Approval status.
4. Edit the fields, as necessary.
5. Select **Review**.
6. Select **Confirm**.

Canceling a Recurring ACH Payment

1. Go to Payments > ACH > Recurring ACH Payments.
2. Select Cancel beside the recurring ACH payment. The Confirm Cancel Payment dialog box appears.
3. Enter Comments about the cancellation, and then select **Cancel Payment**.

ACH User Guide

ACH Templates

Creating an ACH Template

1. Go to Payments > ACH > ACH Templates.
2. Select **Create New Template**.
3. On the Create Template tab, choose **Manual Entry** or **Upload Nacha File**.
4. Browse for your file and click Upload if you chose Upload Nacha File.
5. Complete the fields if you chose Manual Entry.

Template Name

Enter the name of the template.

ACH Company Name

Either enter the *name of the ACH company* or select the **Search icon**, and then choose **Select** beside the appropriate Company Name.

ACH Company ID

The identification number of the ACH company.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection.

Entry Description

Enter a description.

Discretionary Data

Enter any other necessary information.

6. Select **Add Recipients**.
7. Complete the recipient information fields.
8. Select **Review**.
9. Select **Confirm**.

PLEASE NOTE: The template may require approval before you can initiate it.

summit credit union

Message Center Notifications Cut-Off Times Last Login: 01/15/2026, 12:25 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create ACH Payment

1. Create Payment 2. Manage Recipients 3. Review 4. Confirmation

☒ Manual Entry ☐ From Template ☐ Upload Nacha File

Payment Header Information

* Indicates Required Field

Payment Name: *

ACH Company Name: * Type to filter

ACH Company ID:

SEC Code: *

Entry Description: *

Discretionary Data:

☐ Restrict Payment

Frequency: * One Time

Effective Date: * 01/16/2026

Add Recipients Cancel

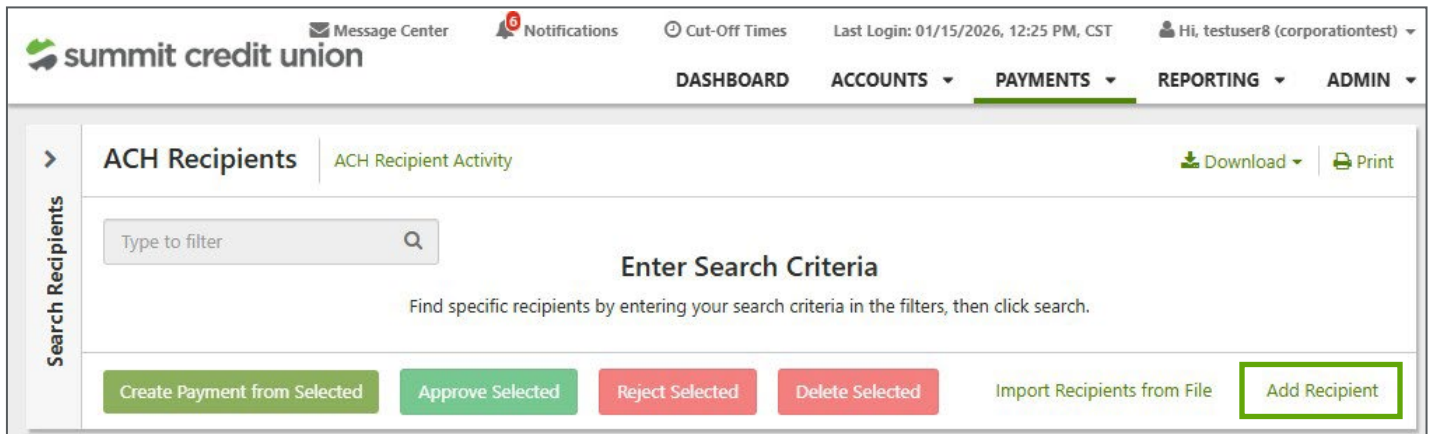
ACH User Guide

ACH Recipients

The ACH Recipients page displays all saved recipients and offers the ability to select recipients to create payments from.

Adding an ACH Recipient

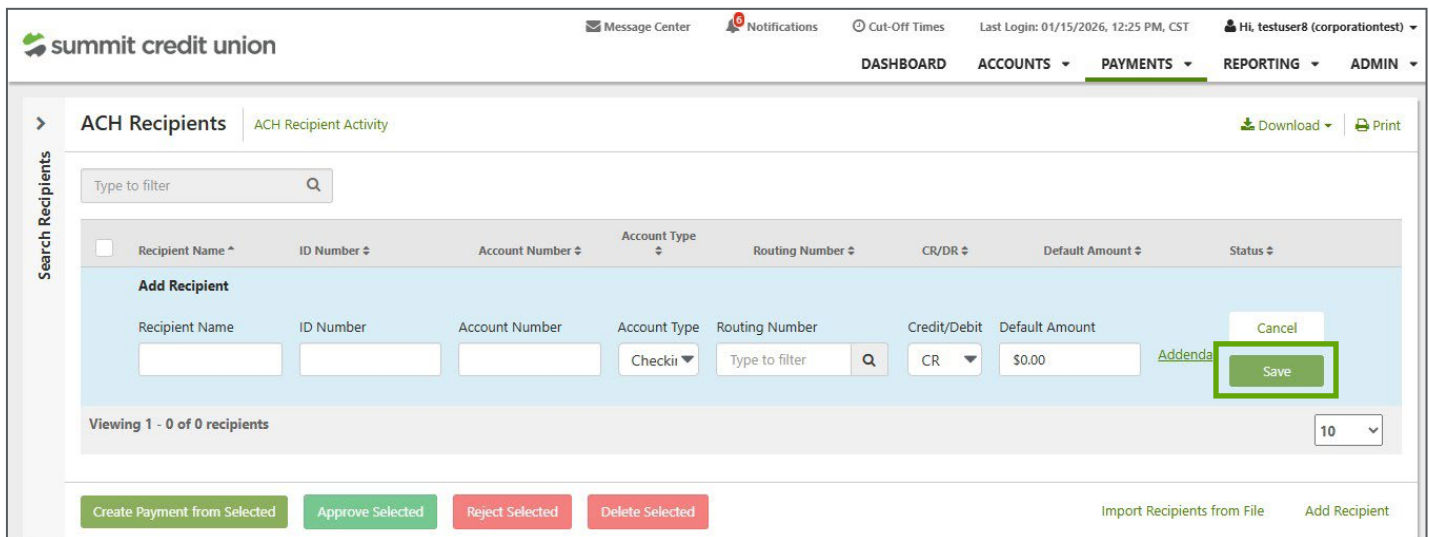
1. Go to Payments > ACH > ACH Recipients.
2. Select **Add Recipient**.



The screenshot shows the Summit Credit Union ACH Recipients page. The top navigation bar includes links for Message Center, Notifications, Cut-Off Times, Last Login, and user information. The main navigation bar has tabs for DASHBOARD, ACCOUNTS, PAYMENTS, REPORTING, and ADMIN. The left sidebar has a 'Search Recipients' section. The main content area has a search bar and a table of recipients. The 'Add Recipient' button is highlighted in green.

3. Complete the fields in the *Add Recipients* panel.
4. Select **Save**.

PLEASE NOTE: If approvals are required, the Status of the recipient changes to *Pending Approval*.



The screenshot shows the Summit Credit Union ACH Recipients page with the 'Add Recipient' form open. The form includes fields for Recipient Name, ID Number, Account Number, Account Type, Routing Number, Credit/Debit, and Default Amount. The 'Save' button is highlighted in green.

Editing an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select **Edit** from the Actions menu for the recipient.
3. Modify the fields as desired.
4. Select **Save**.

PLEASE NOTE: If approvals are required, the Status of the recipient changes to *Pending Approval*.

ACH User Guide

Deleting an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select **Delete** from the Actions menu for the recipient.
3. The recipient will be removed from the list.

ACH Recipient Import Layout

You can import recipient data from a file, such as Microsoft® Excel® or Notepad. Before importing your file, define the Recipient Import Layout so the system can read the file data.

There are two Upload Format options available. If you select *Delimited*, indicate the order of the fields in your file. If you select *Fixed Position*, indicate the starting and ending positions of the fields in your file.

Determining the Import Layout

Follow the steps outlined in this topic to customize the layout of ACH recipient imports.

1. Go to Payments > ACH > ACH Recipient Import Layout.
2. Select a situation and follow the corresponding steps.

The screenshot shows the 'Import Layout' configuration page in the Summit Credit Union system. The page has a top navigation bar with the Summit Credit Union logo, a Message Center, Notifications, Cut-Off Times, Last Login: 01/15/2026, 12:25 PM, CST, and a user profile for 'Hi, testuser8 (corporationtest)'. Below the navigation bar are tabs for DASHBOARD, ACCOUNTS, PAYMENTS (selected), REPORTING, and ADMIN. The main content area is titled 'Import Layout' and contains the following fields:

- Upload Format:** Two buttons, 'Delimited' (selected) and 'Fixed Position'.
- Select the order of the fields in your file.**
- Delimiter:** A dropdown menu set to 'Comma'.
- Name ***: A text input field.
- ID Number**: A text input field.
- Routing Number ***: A text input field.
- Account Number ***: A text input field.
- Amount ***: A text input field.
- Account Type ***: A dropdown menu with a hint 'Use Transaction Code instead'. Below it are four input fields for 'Checking Equals:', 'Savings Equals:', 'Loan Equals:', and 'GL Equals:'.
- Transaction Type ***: A dropdown menu. Below it are two input fields for 'Debit Equals:' and 'Credit Equals:'.

At the bottom of the form are two buttons: 'Save' and 'Reset'.

ACH User Guide

Situation	Steps
The upload format is delimited.	1. Select Delimited for the <i>Upload Format</i> field. 2. Enter the field location in the text box available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. Tip: If your file does not use Transaction Code, delete the number from that field to display the Account Type and Transaction Type fields, and use those entries instead. PLEASE NOTE: All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.
The upload format is fixed position.	Select Fixed Position for the <i>Upload Format</i> field. Enter a Begin and End field location in the text boxes available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. Enter a Begin and End field location for <i>Account Type</i> and <i>Transaction Type</i>, if the file does not contain transaction codes. PLEASE NOTE: The End value must be greater than the Begin value. If the values match, the End value appears in red with a warning.

3. Complete the *Account Type* fields for *Checking Equals* and *Savings Equals* if the file does not contain transaction codes.
4. Complete the *Transaction Type* fields for *Debit Equals* and *Credit Equals* if the file does not contain transaction codes.
5. Select **Save**.

ACH Reversals

You can reverse full ACH payments or individual transactions, provided your ACH company is allowed to originate both debits and credits.

You can create an ACH reversal only during a specific window. Reversals are allowed:

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.

Reversing an ACH Payment

Follow the steps outlined in this topic to reverse selected ACH payments.

1. Go to Payments > ACH > ACH Payment Activity.
2. Select a payment to reverse.
3. Select an option:
 - Reverse Full Payment
 - Reverse Transaction(s)

If you select Reverse Transaction(s), a Reverse check box appears next to each listed transaction.

4. Select individual transactions to reverse, if necessary.
Held and prenote transactions cannot be reversed. Use the Reversals Only check box above the list of transactions to view only those transactions you have selected.
5. Select **Create Reversal**.
6. Review your reversal selections, and then select **Confirm**

ACH User Guide

Cut-off Times

Access Cut-off Times in the top menu of Commercial Online Banking.

Cut-off times indicate when a wire, ACH, or internal transfer must take place by.

