



## **BUSINESS ONLINE BANKING +PLUS**

### **ACH Origination User Guide**

- [GUIDELINES](#)
- [VIEW & SEARCH](#)
- [UPLOAD STATUSES](#)
- [CREATING AN ACH BATCH: NACHA FILE UPLOAD](#)
- [MANUALLY CREATING AN ACH FILE](#)
- [INITIATING AN ACH BATCH](#)

With specialized permissions, your team members can access particular actions and fields, providing your business with precise control capabilities.

## Guidelines

- Business Online requires modern, up-to-date web browser to ensure security and functionality. The preferred and best-support browser is Microsoft Edge.
- ACH is a two-step process: 1) Create a batch, 2) Initiate a batch.
- ACH is a three-step process if you have opted into Dual Control
  - User A: 1) Create a batch, 2) Initiate a batch
  - User B: 3) Approve a batch
- Your ACH Company name needs to match exactly what we have in Bar Harbor Bank's system. This means spelling, spacing, capitalization, and punctuation must all be identical. If you're using accounting software, you might need to update it so the Company Name matches precisely.
- When using accounting software, ensure you update it so that the Company ID# matches exactly what we have in Bar Harbor Bank's system.

## View & Search

The ACH list view allows you to manage ACH batches through viewing, editing, initiating, and uninitiating functions.

Based on their status, batches appear in either the Active or History list for each account.

- **Active** batches include those with Ready, Initiated, or Pending approval status
- **History** contains Processed batches that have already been delivered to recipients.
- For **uninitiated** batches that are ready for initiation, look for Ready or Pending approval status - selecting these will let you review entered information, modify details including recipients, or proceed with initiation.

## Upload Statuses

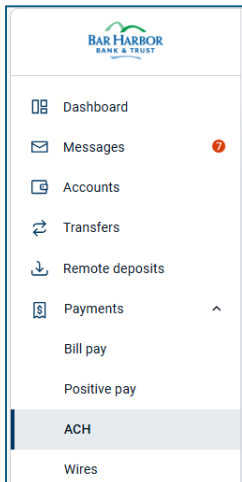
Based on a batch's position within the transmission workflow, it will display one of several statuses:

- **Queued:** upload process is about to commence
- **Ready:** batch has been created and ready to initiate to send funds to recipients
- **Initiated:** batch has been sent and will be processed for the effective date
- **Processed:** batch has been completed, and recipients have received funds as of the effective date
- **Pending Approval:** batch was initiated by a user and is awaiting approval from a user
- **In Progress:** file is in the process of uploading
- **Done:** upload successful
- **Error:** error occurred during upload; try uploading again
- **Stalled:** an issue caused the upload to pause; if status does not change, contact us for further assistance

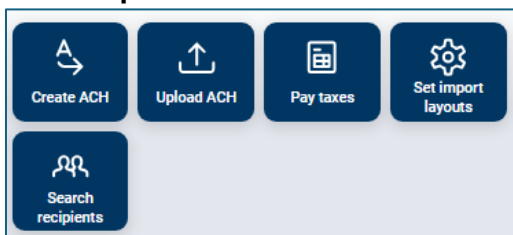
## CREATING AN ACH BATCH: NACHA FILE UPLOAD

If you have software that can create a NACHA file formatted ACH file for you; you can upload the file into Banno Business.

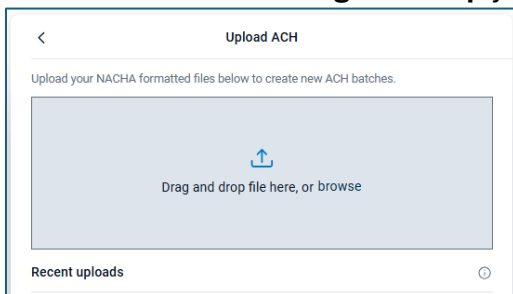
### 1. Navigate to **Payments > ACH**



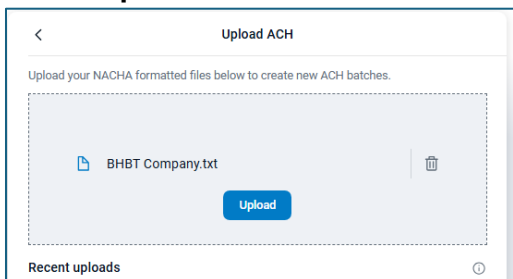
### 2. Select **Upload ACH**



### 3. Search for the file or **drag and drop** your file into the screen

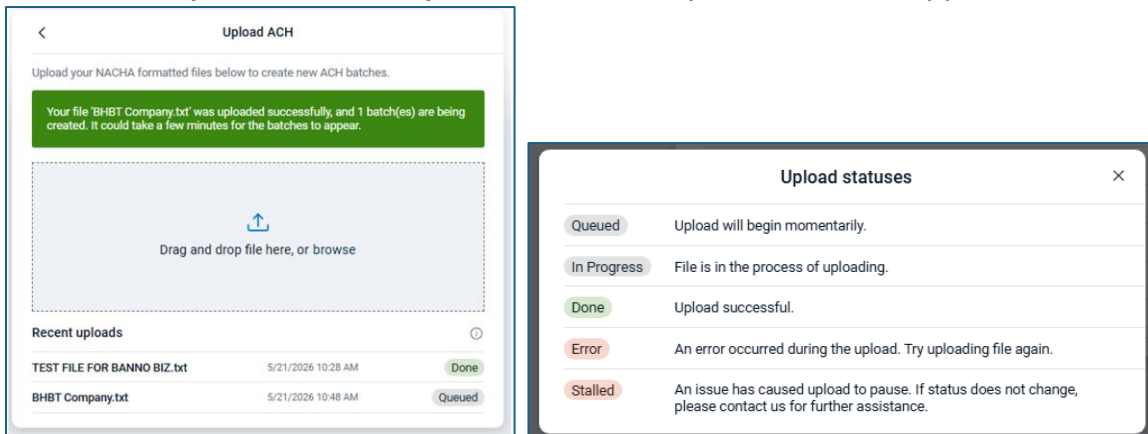


### 4. Select **Upload**



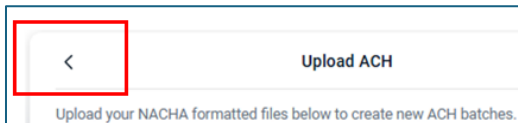
The uploaded file status appears.

**Note:** You may need to refresh your browser for a queued batch to appear as Done.

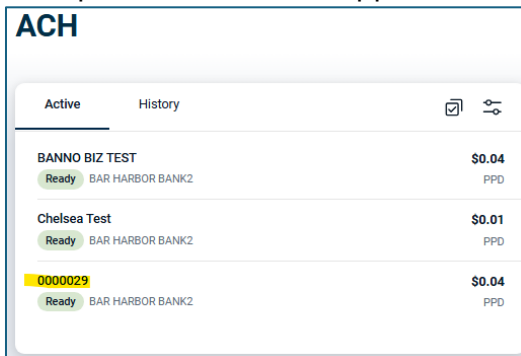


Once in an **Uploaded** or **Done** status, the file appears on the ACH Active List screen.

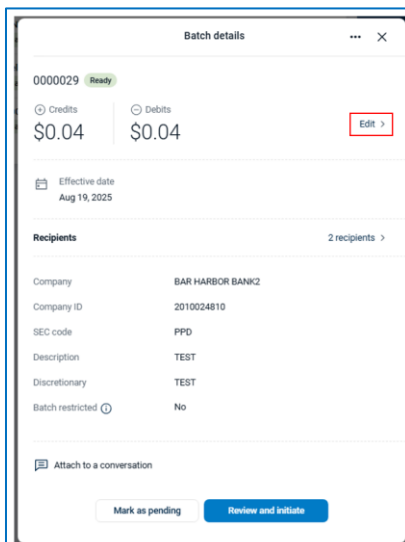
5. Select the back arrow next to “Upload ACH” to return to the ACH **Active** List.



The uploaded file status appears on the ACH **Active** List screen.



6. Select the file to view the details of your Batch.



If needed, select **Edit** to customize the uploaded Batch name, Entry description, Discretionary data, or Restrict batch. Select the back arrow next to “Edit batch” to return to the batch details.

The screenshot shows a mobile application interface for editing a batch. The title bar at the top has a back arrow on the left and the text "Edit batch" in the center. Below the title bar, there are four sections, each with a label on the left and a text input field on the right. The first section is "Batch name" with the value "0000029". The second section is "Entry description" with the value "TEST" and a right-pointing arrow. The third section is "Discretionary data" with the value "TEST" and a right-pointing arrow. The fourth section is "Restrict batch" with a checkbox and a help icon (a circle with an 'i'). At the bottom of the form, there are two buttons: "Cancel" and "Save".

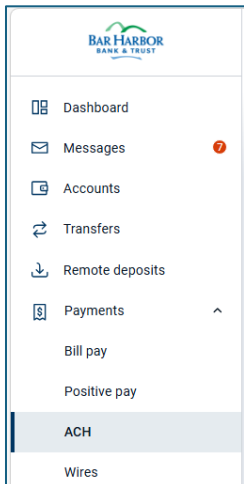
You have successfully created an ACH file by uploading a NACHA file. Please proceed to Initiating when you are ready to send the file.

**NOTE:** ACH is a two-step process, and you must initiate your batch. Follow the [Initiating a File](#) instructions below.

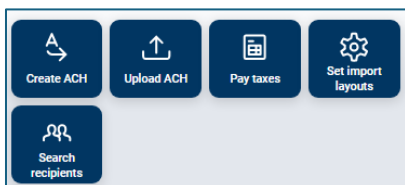
## MANUALLY CREATING AN ACH FILE

You can manually enter file information by creating a file header and then adding necessary transactions.

### 1. Navigate to **Payments > ACH**



### 2. Select **Create ACH**



### 3. Enter a **batch name** and **select** the appropriate **company**.

The screenshot shows the 'Create ACH' form. The 'Batch name' field is filled with 'BHBT Test'. The 'Company' field is set to 'Select company >'. There are 'Cancel' and 'Create batch' buttons at the bottom.

| COMPANY          | ID         | SEC | DESCRIPTION |
|------------------|------------|-----|-------------|
| BAR HARBOR BANK2 | 2010024810 | PPD | TEST        |

**Note:** Only ACH companies tied to the online banking ID will appear.

### 4. After you have selected the appropriate company, you will need to complete the necessary fields (**SEC**, **Entry Description**, and **Discretionary Data**).

The screenshot shows the 'Create ACH' form with the 'SEC', 'Entry description', and 'Discretionary data' fields highlighted in a red box. The 'SEC' field is 'PPD', 'Entry description' is 'TEST', and 'Discretionary data' is 'TEST'. There are 'Cancel' and 'Create batch' buttons at the bottom.

- **SEC** (Standard Entry Class): This is a mandatory three-letter code assigned to every ACH transaction. These transactions are governed by Nacha, the organization responsible for the ACH network.
  - PPD (Prearranged Payment and Deposit): Used for direct deposits (paychecks) or recurring automatic payments (like monthly utility bills).
  - CCD (Corporate Credit or Debit): Used for business-to-business transactions and fund transfers.
- **Important:** Using the correct SEC code ensures that the transfer complies with Nacha regulations, determines how authorization is verified, and affects how the transaction appears on a bank statement.
- **Entry description:** This tells the recipient what the payment is for. For certain transactions, Nacha rules mandate specific descriptions. For example, PAYROLL is **required** for compensation credits, and PURCHASE is **required** for consumer e-commerce debits.
- **Discretionary data:** This is an optional, free-form field used for specialized handling or internal tracking by your business

**\*Always consult the specific [Nacha Operating Rules](#) or contact Treasury Support to ensure compliance with specialized formatting.**

5. Select **Add recipients**. You will add each recipient needed in that particular batch template being created.

The screenshot shows a 'Create ACH' form with the following fields and values:

- Batch name: BHBT Test
- Company: BAR HARBOR BANK2
- Company ID: 2010024810
- SEC: PPD
- Entry description: TEST
- Discretionary data: TEST
- Recipients: Add recipients (highlighted with a red box)
- Restrict batch: ☐
- Buttons: Cancel, Create batch

6. Select **Add manually**

The screenshot shows an 'Add recipients' form with the following elements:

- Title: Add recipients
- Subtitle: Choose how you'd like to add recipients to your batch. Only one method can be used when creating the batch.
- Options:
  - Add manually (highlighted with a red box)
  - Import from file

## 7. Enter **Recipient** information

**Recipients**

**New recipient** ^

Recipient name:

Amount: \$ 0.00

Credit/Debit: Credit

Account number:

Routing number:

Account type:

ID number (optional):

Addenda (optional):

Optional fields ^

☐ Prenote ☐ Hold

+ Add another recipient

Save recipient

## 8. Select **"Add another recipient"** until all recipients have been added.

**Recipients**

**New recipient** ^

Recipient name:

Amount: \$ 0.00

Credit/Debit: Credit

Account number:

Routing number:

Account type:

ID number (optional):

Addenda (optional):

Optional fields ^

☐ Prenote ☐ Hold

+ Add another recipient

Save recipient

## 9. Once you have added all the recipients, select **Save recipients** to complete the template.

**Recipients**

**BHB Treasury Recipient** ^

Recipient name: BHB Treasury Recipient

Amount: \$ 0.01

Credit/Debit: Credit

Account number: 8332019

Routing number: 011201759

Account type: Checking

Optional fields ^

☐ Prenote ☐ Hold

**BHB Offset** ^

Recipient name: BHB Offset

Amount: \$ 0.01

Credit/Debit: Debit

Account number: 8332019

Routing number: 011201759

Account type: Checking

Optional fields ^

☐ Prenote ☐ Hold

+ Add another recipient

Save recipients

10. Select **Create batch**. Your newly created batch will now appear in the **Active** list.

The screenshot shows a mobile application interface for creating an ACH batch. The title bar at the top says 'Create ACH' with a back arrow on the left. The form contains the following fields and values:

- Batch name: BHBT Test 052126(2)
- Company: BAR HARBOR BANK2
- Company ID: 2010024810
- SEC: PPD
- Entry description: TEST
- Discretionary data: TEST
- Recipients: 2 recipients
- Restrict batch: ☐

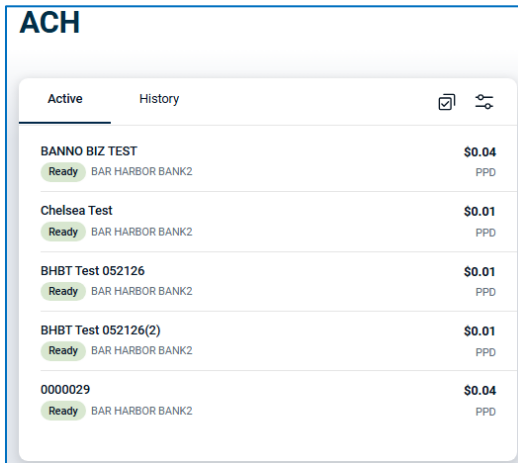
At the bottom of the form are two buttons: 'Cancel' and 'Create batch'.

You must now initiate your batch. Follow the [Initiating a File](#) instructions below.

## INITIATING AN ACH BATCH

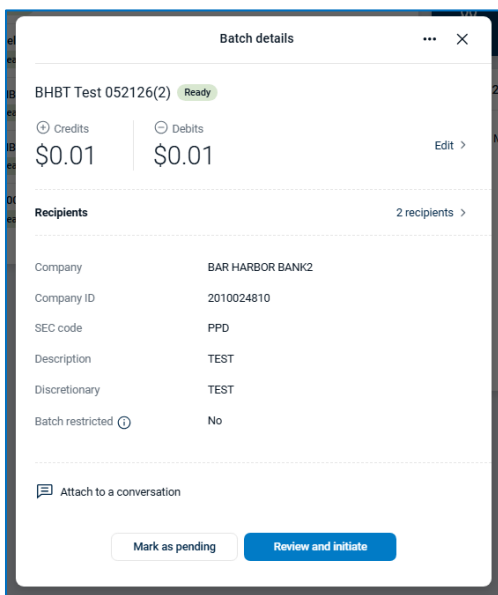
\*\*If you have an existing file you have previously used, you can skip to this step. You will need to edit/update your file before you start. \*\*

1. Select a batch from the **Active** ACH list



| ACH                               |         |  |
|-----------------------------------|---------|--|
| Active                            | History |  |
| <div><div></div><div></div></div> |         |  |
| BANNO BIZ TEST                    | \$0.04  |  |
| Ready BAR HARBOR BANK2            | PPD     |  |
| Chelsea Test                      | \$0.01  |  |
| Ready BAR HARBOR BANK2            | PPD     |  |
| BHBT Test 052126                  | \$0.01  |  |
| Ready BAR HARBOR BANK2            | PPD     |  |
| BHBT Test 052126(2)               | \$0.01  |  |
| Ready BAR HARBOR BANK2            | PPD     |  |
| 0000029                           | \$0.04  |  |
| Ready BAR HARBOR BANK2            | PPD     |  |

2. Select **Review & Initiate**.



Batch details

BHBT Test 052126(2)

Ready

Credits

\$0.01

Debits

\$0.01

Edit

Recipients

2 recipients

Company

BAR HARBOR BANK2

Company ID

2010024810

SEC code

PPD

Description

TEST

Discretionary

TEST

Batch restricted

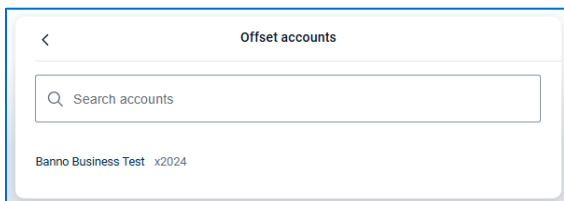
No

Attach to a conversation

Mark as pending

Review and initiate

3. Complete the **Offset account**. Choose **Select account**.
4. Select the Offset account



<

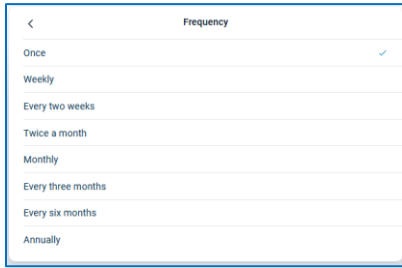
Offset accounts

Q Search accounts

Banno Business Test x2024

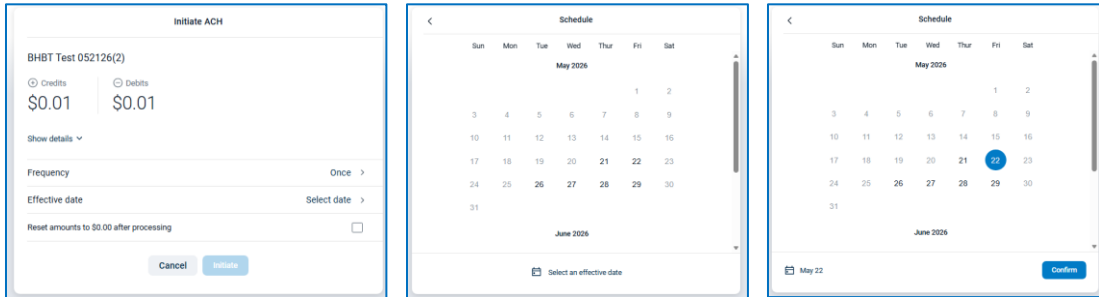
5. Complete the Frequency. The system default is “Once”. If this is a one-time non-recurring ACH, move to the next step.

If selecting a recurring frequency, select **Once** to view additional frequency options. Select the frequency. Select the first day for your payment to repeat. Select Confirm



A screenshot of the 'Frequency' selection screen. It features a list of frequency options: Once, Weekly, Every two weeks, Twice a month, Monthly, Every three months, Every six months, and Annually. The 'Once' option is selected, indicated by a blue checkmark.

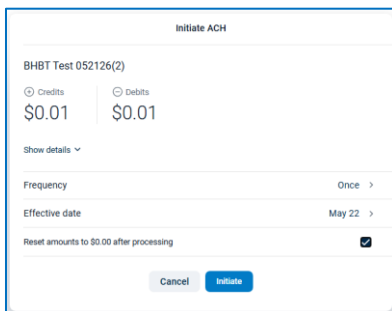
- Complete the Effective date. Choose **Select date** (this will be the date the file will debit or credit the recipient's accounts). Select **Confirm**.



Two screenshots showing the 'Initiate ACH' and 'Schedule' screens. The 'Initiate ACH' screen shows the transaction details for 'BHBT Test 052126(2)' with a credit of \$0.01 and a debit of \$0.01. The frequency is set to 'Once'. The 'Effective date' is set to 'Select date'. The 'Reset amounts to \$0.00 after processing' checkbox is unchecked. The 'Schedule' screen shows a calendar for May 2026 with the date 'May 22' selected. The 'Confirm' button is visible at the bottom right.

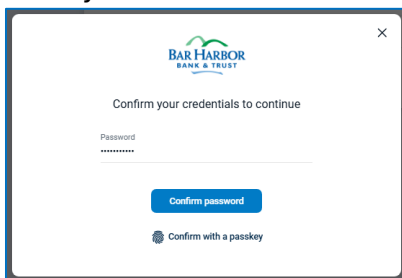
- If recipient amounts change with each batch processed, you have the option here to select “Reset amounts to \$0.00 after processing” to allow entries to be made each time the batch is initiated.

- Select **Initiate**.



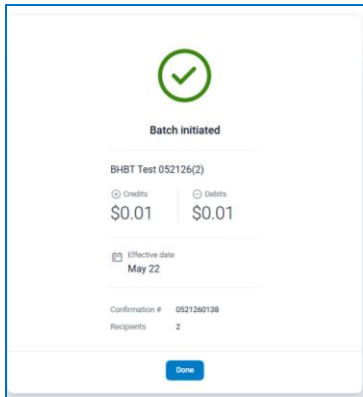
A screenshot of the 'Initiate ACH' screen. The transaction details are the same as in the previous screenshot. The 'Reset amounts to \$0.00 after processing' checkbox is now checked.

- Enter your **Password** and select **Confirm password**.



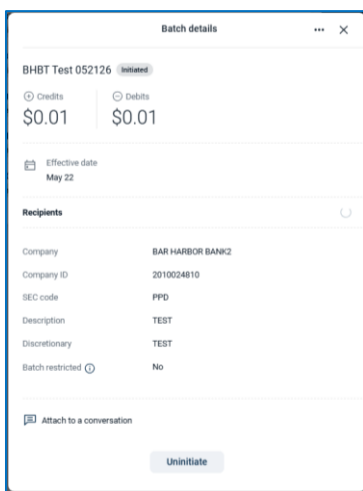
A screenshot of the password confirmation screen. It displays the Bar Harbor Bank & Trust logo and the text 'Confirm your credentials to continue'. There is a password input field with a masked password '\*\*\*\*\*'. Below the input field is a blue 'Confirm password' button. At the bottom, there is a link to 'Confirm with a passkey'.

- A confirmation screen will be displayed. Click Done. The ACH file is now in an initiated status and will be processed. Select **Done**.



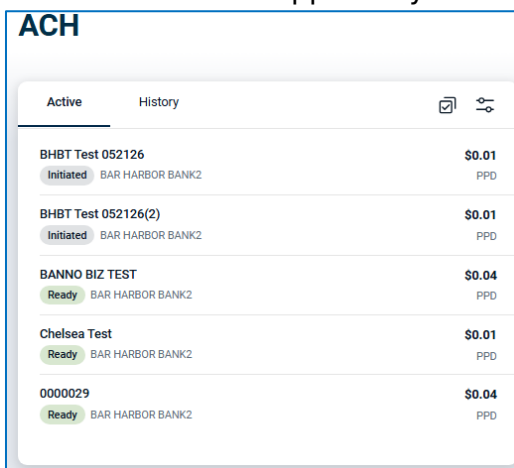
A confirmation screen titled "Batch initiated" with a green checkmark icon. It displays the batch ID "BHBT Test 052126(2)". Below this, there are two sections: "Credits" with a value of "\$0.01" and "Debits" with a value of "\$0.01". The "Effective date" is listed as "May 22". At the bottom, it shows "Confirmation # 0521260138" and "Recipients 2". A blue "Done" button is at the bottom center.

11. Select **X** to exit the Batch details. You will be taken back to the ACH Active list.



A "Batch details" screen for "BHBT Test 052126" with an "Initiated" status. It shows "Credits: \$0.01" and "Debits: \$0.01". The "Effective date" is "May 22". Below is a "Recipients" section with details: Company (BAR HARBOR BANK2), Company ID (2010024810), SEC code (PPD), Description (TEST), Discretionary (TEST), and Batch restricted (No). At the bottom, there is an "Uninitiate" button and a link to "Attach to a conversation".

12. Your batch will now appear in your ACH Active list with the status of “**Initiated**”.



| ACH                                     |                  |               |
|-----------------------------------------|------------------|---------------|
| Active                                  | History          |               |
| BHBT Test 052126<br><b>Initiated</b>    | BAR HARBOR BANK2 | \$0.01<br>PPD |
| BHBT Test 052126(2)<br><b>Initiated</b> | BAR HARBOR BANK2 | \$0.01<br>PPD |
| BANNO BIZ TEST<br><b>Ready</b>          | BAR HARBOR BANK2 | \$0.04<br>PPD |
| Chelsea Test<br><b>Ready</b>            | BAR HARBOR BANK2 | \$0.01<br>PPD |
| 0000029<br><b>Ready</b>                 | BAR HARBOR BANK2 | \$0.04<br>PPD |

**Note:** You have the ability to “**Uninitiate**” a file, but only for a short period of time. Select the batch, you’d like to Uninitiate. Select **Uninitiate** at the bottom. If you no longer have the “**Uninitiate**” option, this means the file has already been sent. You will need to contact Treasury Support for further assistance.