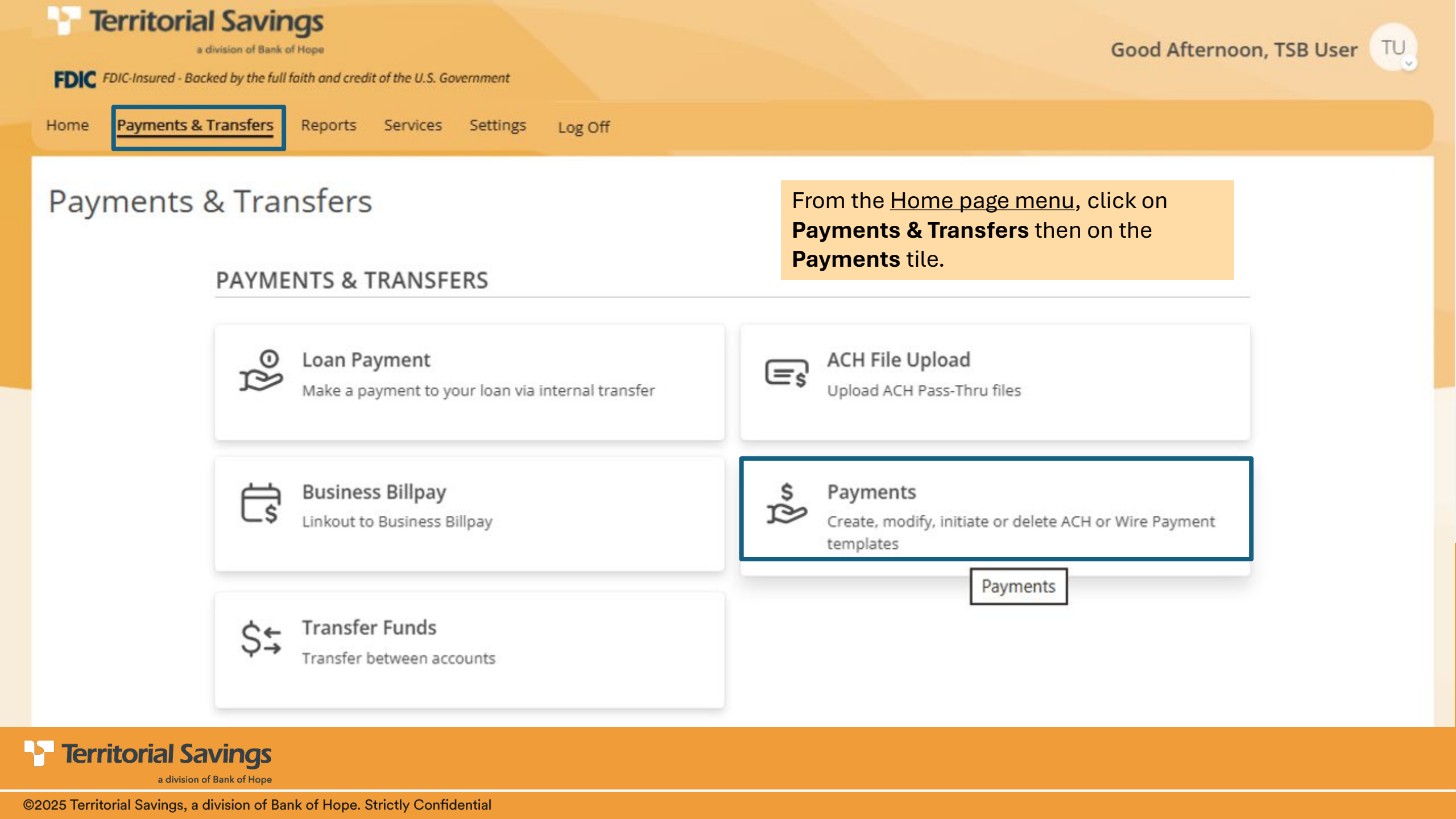
Welcome to Business Online Banking

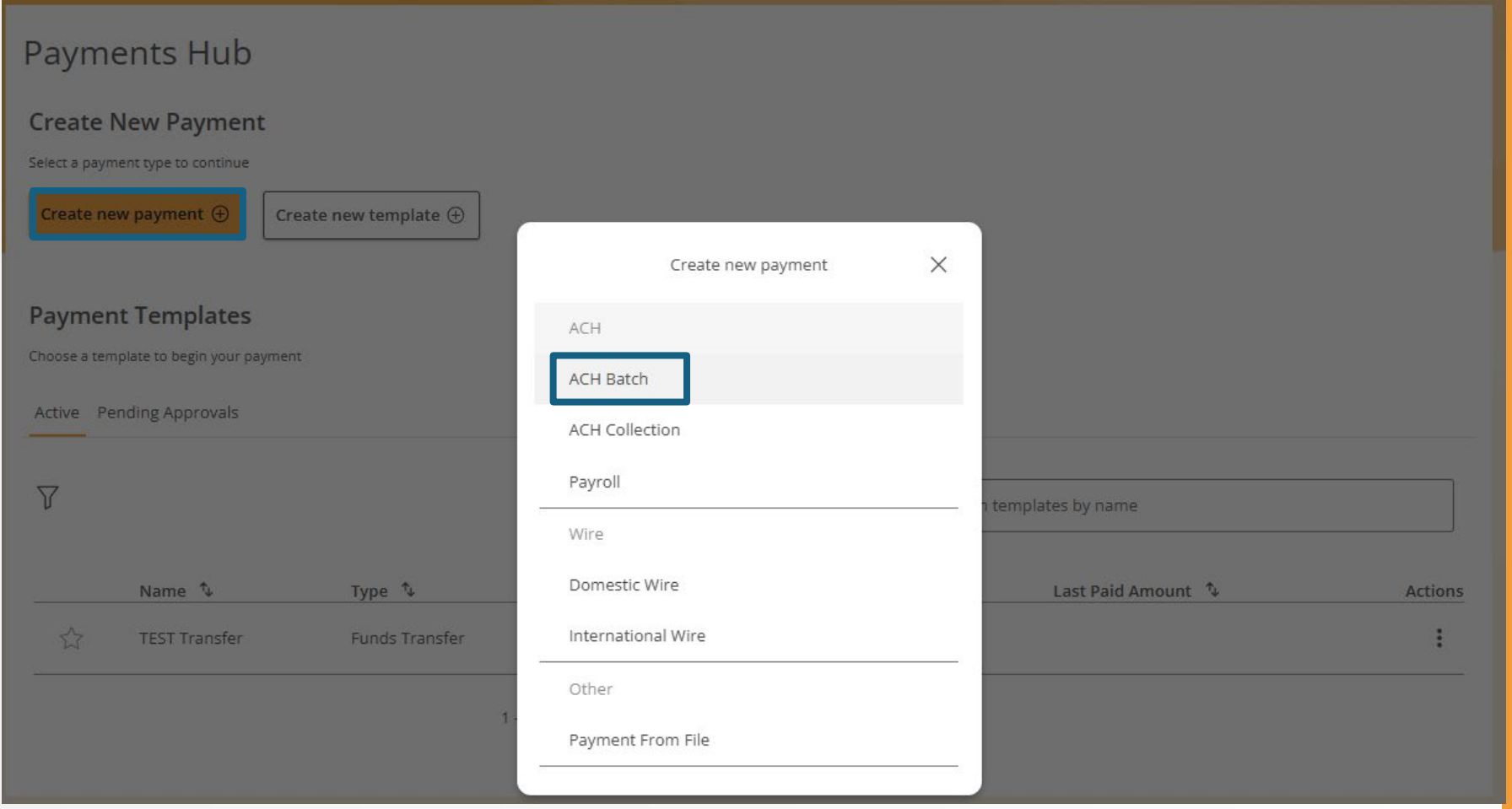
ACH File Upload

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ACH File Upload:
Click on "**Create new payment**" for one-time payments or "**Create new template**" if you plan to use the same information in the future (recurring files). Then on ACH Batch, ACH Collection or Payroll based on your file type.

Please note:
The import file must be balanced NACHA format.

Please reference the next slides for additional details.

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FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Good Afternoon, TSB User TU

Home | Payments & Transfers | Reports | Services | Settings | Log Off

ACH Batch

Change Type

Click on Upload From File and follow instructions provided.

Upload From File

ORIGINATION DETAILS

SEC Code

----Select a SEC Code----

Company Entry Description

Max 10 characters

From Subsidiary

TSB User
*****7890

Account

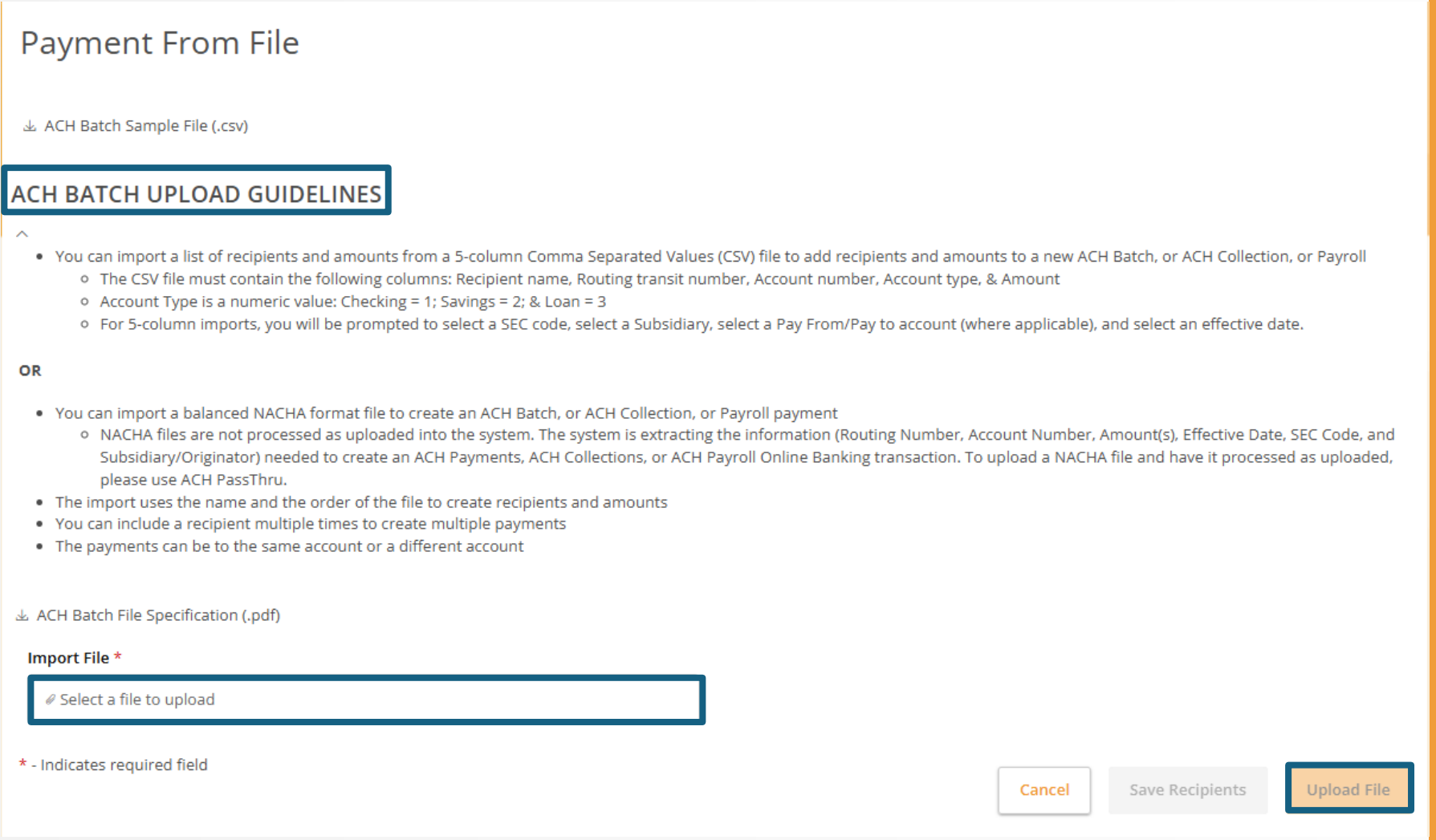
Search by name or number

Effective Date

Recurrence

None

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ACH File Upload
Sample ACH File can be downloaded in CSV format if necessary.

*For New Mapping, proceed with instructions provided.

Please note:
Access to upload an ACH File access must be requested by your company administrator.

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Payment from File – ACH Batch File Specifications

The Payment from File feature allows you to upload either a NACHA file or 5 column .csv file to create ACH Payments, ACH Collections, & Payroll transactions.

While there are a number of optional fields that can be supported, the system only supports the native fields found in Online Banking required to submit an ACH payment. The system only supports PPD and CCD for ACH Payments and ACH Collections and only supports PPD for Payroll transactions. If ACH Payments or ACH Collections is selected and a 5 column .csv is uploaded, the system will prompt you to designate the file as PPD or CCD. If ACH Payments or ACH Collections is selected and a NACHA file is uploaded, the system will compare the SEC code in the file to PPD: if it matches the payment is PPD, otherwise it's CCD. Payroll always defaults to PPD regardless of what's in the file.

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

JANE DOE	122041235	123456789	1	1234.56
MARY PARK	122041235	987456321	1	98.76
TOM LEE	957651357	999889000000000000	1	54.32
ALEX YOON	0001234567	666555444	1	10.12
DAVID KIL	098765	333222111	1	345.67
SAM JOHNSON	123456789	123987456	1	89.10

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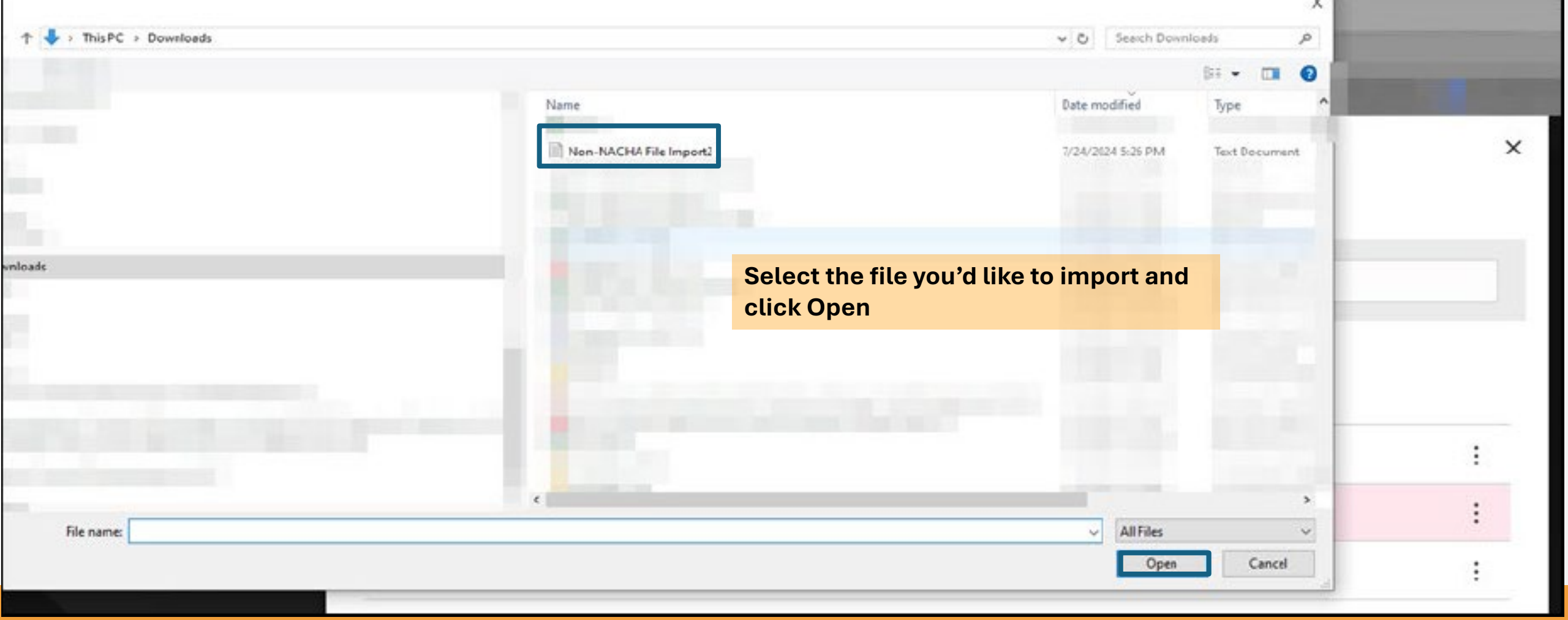
ACH File Upload

Make sure your CSV file is in the correct format by following the instructions below:

- The CSV file must contain the following columns: Recipient Name, Routing Transit Number, Account Number, Account Type, and Amount
- Account Type can be either text ("Checking", "Savings") or numeric (Checking = 1, Savings = 2)
- It is recommended to remove headers, footers, and all unnecessary columns.
- Please make sure the final import file shows the full number as provided by the recipient.
  - All leading zeroes should remain
  - If the Routing Transit Number or Account Number are converted into Scientific Notation, the ACH transfer will be returned.

```
JANE DOE,122041235,123456789,1,1234.56
MARY PARK,122041235,987456321,1,98.76
TOM LEE,957651357,999889000000000000,1,54.32
ALEX YOON,0001234567,666555444,1,10.12
DAVID KIL,098765,333222111,1,345.67
SAM JOHNSON,123456789,123987456,1,89.10
```

```
JANE DOE,122041235,123456789,1,1234.56
MARY PARK,122041235,987456321,1,98.76
TOM LEE,957651357,9.99889E+17,1,54.32
ALEX YOON,0001234567,666555444,1,10.12
DAVID KIL,098765,333222111,1,345.67
SAM JOHNSON,123456789,123987456,1,89.10
```



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Payment From File

ACH Batch Sample File (.csv)

ACH BATCH UPLOAD GUIDELINES

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
  - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
  - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
  - For 5-column imports, you will be prompted to select a SEC code, select a Subsidiary, select a Pay From/Pay to account (where applicable), and select an effective date.

OR

- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
  - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

ACH Batch File Specification (.pdf)

Import File *

NON NACHA SAMPLE FILE.csv

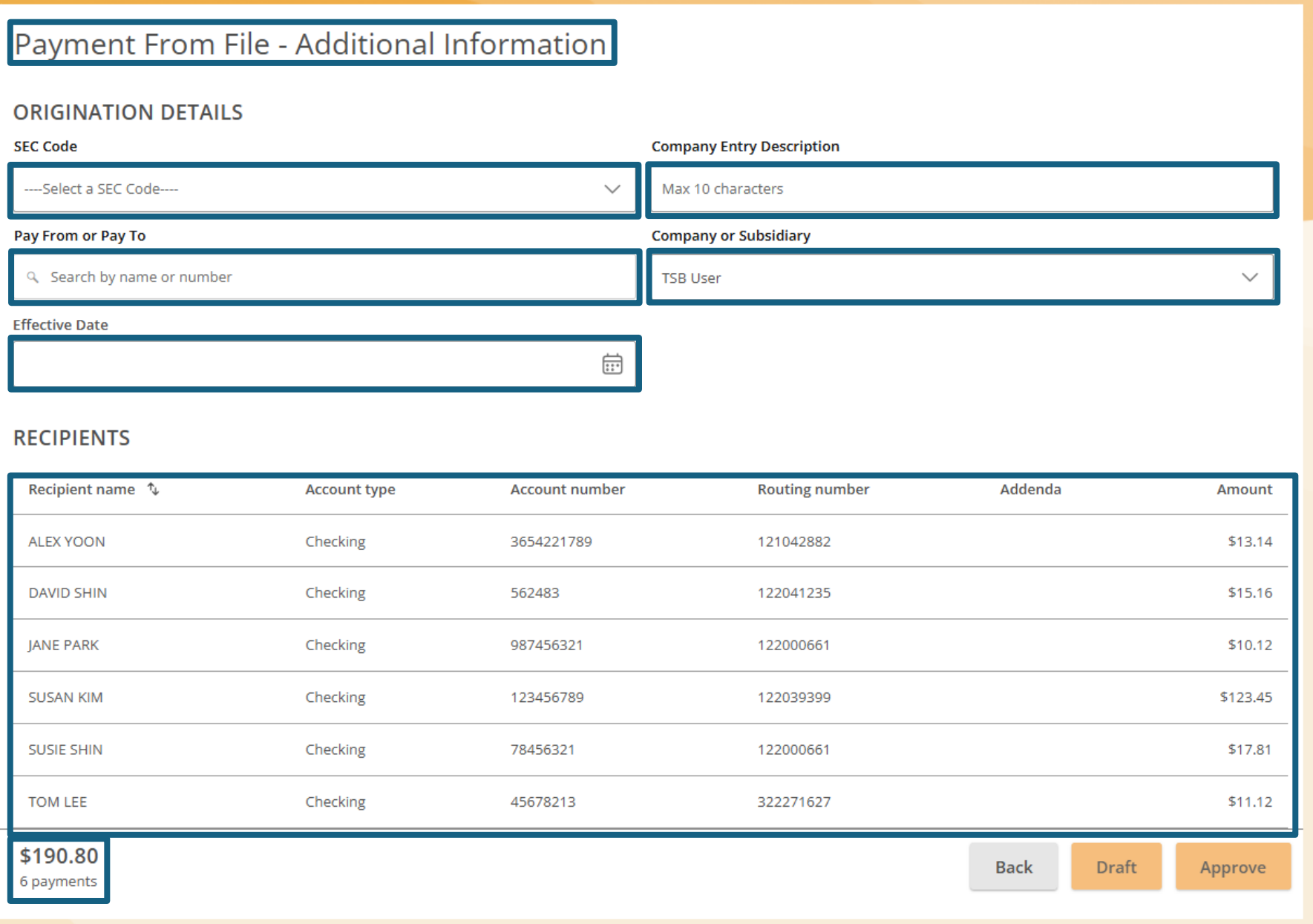
Once the file is linked in the import file link, click Upload File

* - Indicates required field

Cancel | Save Recipients | Upload File

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ACH File Upload:

Input **Origination Details**. Complete the following information:
SEC Code, Company Entry Description, Pay From or Pay To account, Company or Subsidiary and Effective Date.

Confirm file upload detail information and total amount and number of payments.

Please note:
Access to upload an ACH File access must be requested by your company administrator.

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Payment From File - Additional Information

ORIGINATION DETAILS

SEC Code

PPD - Prearranged Payment and Deposit

Company Entry Description

TEST File

Pay From or Pay To

Plan A - TS
1158 $9,789.47

Company or Subsidiary

TSB User

Effective Date

10/09/2026

RECIPIENTS

Recipient name	Account type	Account number	Routing number	Addenda	Amount
ALEX YOON	Checking	3654221789	121042882		$13.14
DAVID SHIN	Checking	562483	122041235		$15.16
JANE PARK	Checking	987456321	122000661		$10.12
SUSAN KIM	Checking	123456789	122039399		$123.45
SUSIE SHIN	Checking	78456321	122000661		$17.81
TOM LEE	Checking	45678213	322271627		$11.12

$190.80
6 payments

Back | Draft | Approve

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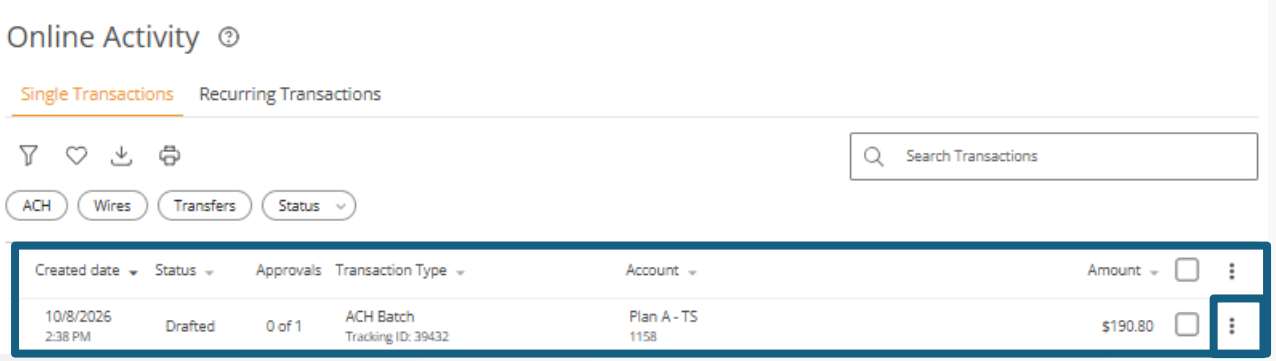
ACH File Upload:

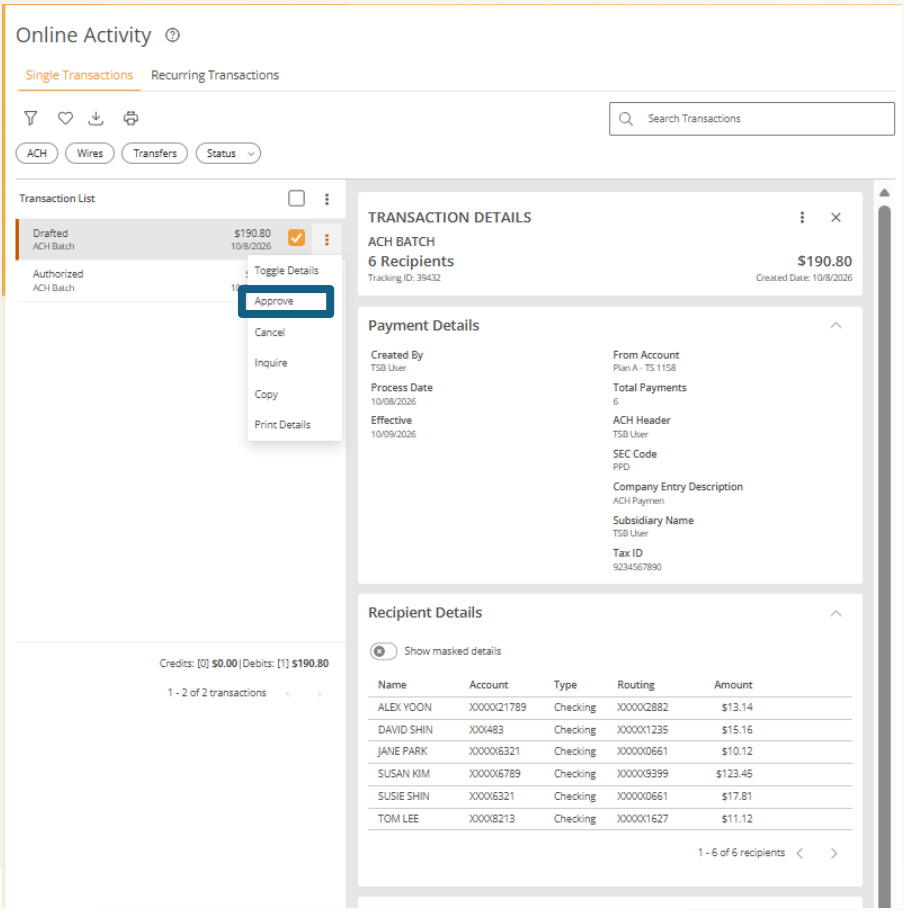
Once all the information has been completed in the **Origination Details** section, the Draft and Approval options become available.

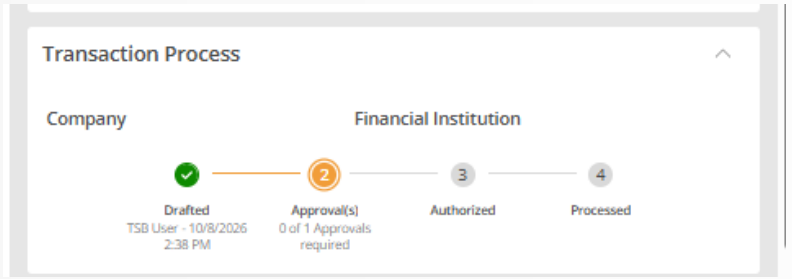
Click on Draft or Approve to complete file import.

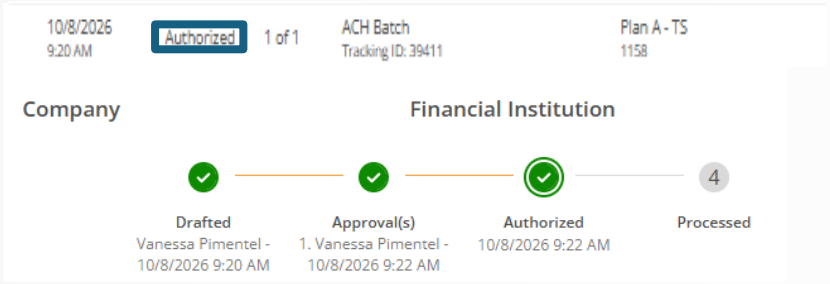
To approve **Draft** files, go to **Online Activity** under the **Payments & Transfers** menu.

Important: A Secure Access Token is required for users with ACH approval authority.









Online Activity:

Click on the drafted ACH file, review and all the information.

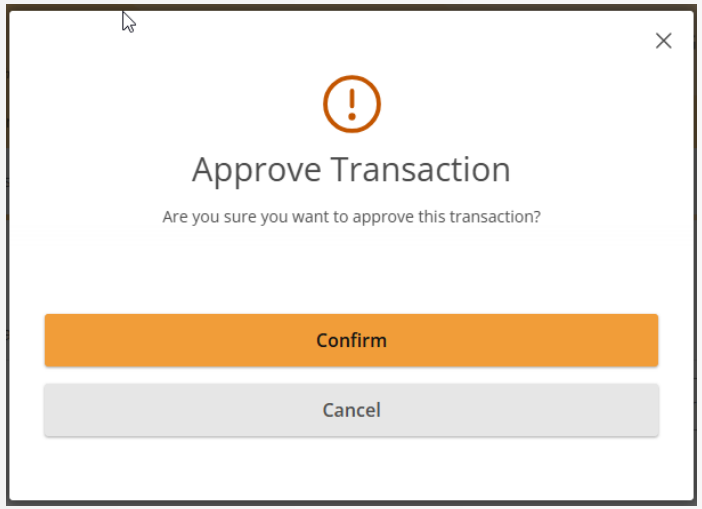
To approve, cancel, inquire, copy or print details of the file click on ellipsis(⋮) to the right of the transaction.

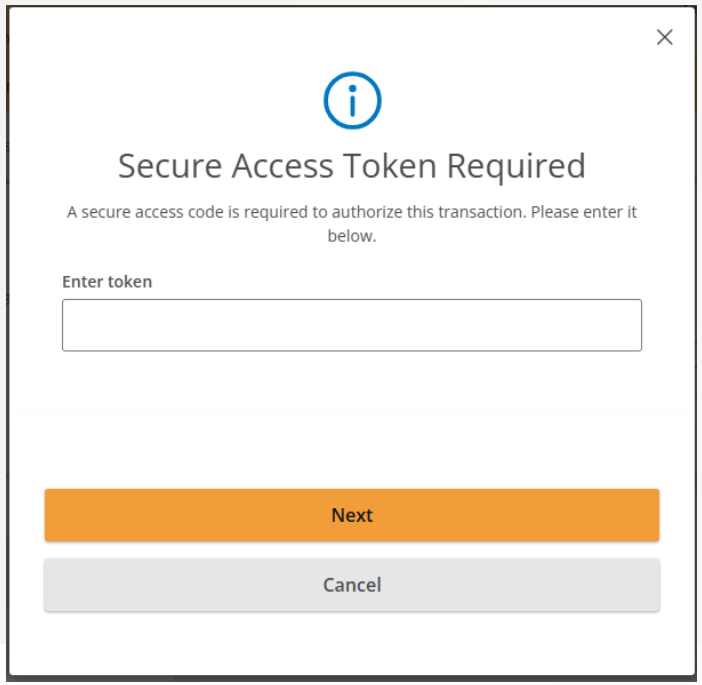
The transaction process will appear below the recipient details.

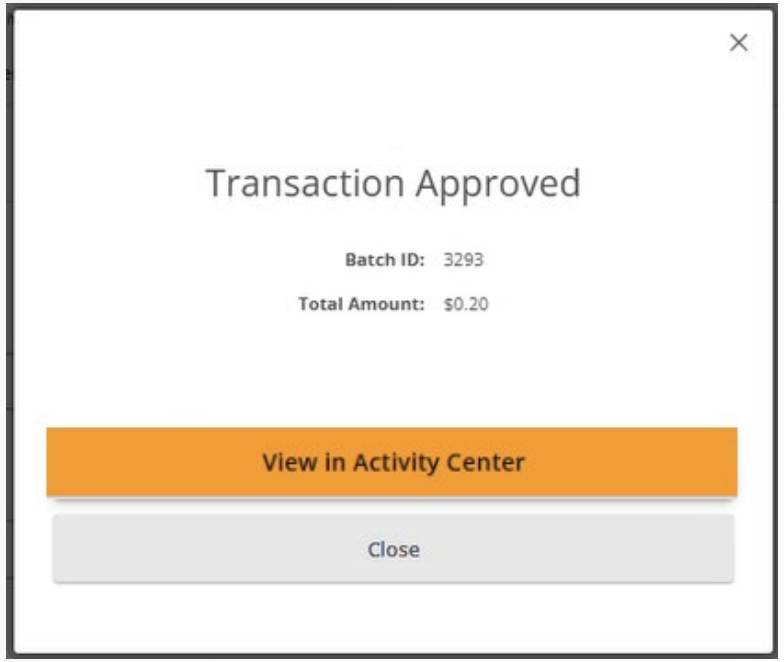
Once approved the status will update to **Authorized** and once submitted and captured thru our ACH system, the status will update to processed.

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Secure Access Token Required to approve ACH

1. Approve Transaction: Select confirm or cancel
2. Secure Access Token Required: Enter token number
3. Transaction Approved: View in Activity Center or Close

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TerritorialSavings.com
Business Online Banking
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For assistance, please call us at 808-946-1400.