

ACH Keying Manual Entries

Keying Manual Entries

Keying Reversals

Dual Control

Sending a Secure Message

ACH: Keying Manual Entries

- Click “Cash Manager” (from main dashboard)
- Select your company name from the “Select Company” dropdown box

First Bank & Trust Company
The Bank That Puts You First

Bill Pay | **Cash Manager** | My Finances | New | Dashboard | Settings

ACH | Wires | ARP | Users | Reporting | File Status | Transactions | Stop Payments

Batch List | Upload | Tax Payment | Import Layout | Activity | Search

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ACH Category List ? Total Batches 6 View 10 | 20 | 50 | 100

Create a new category for:

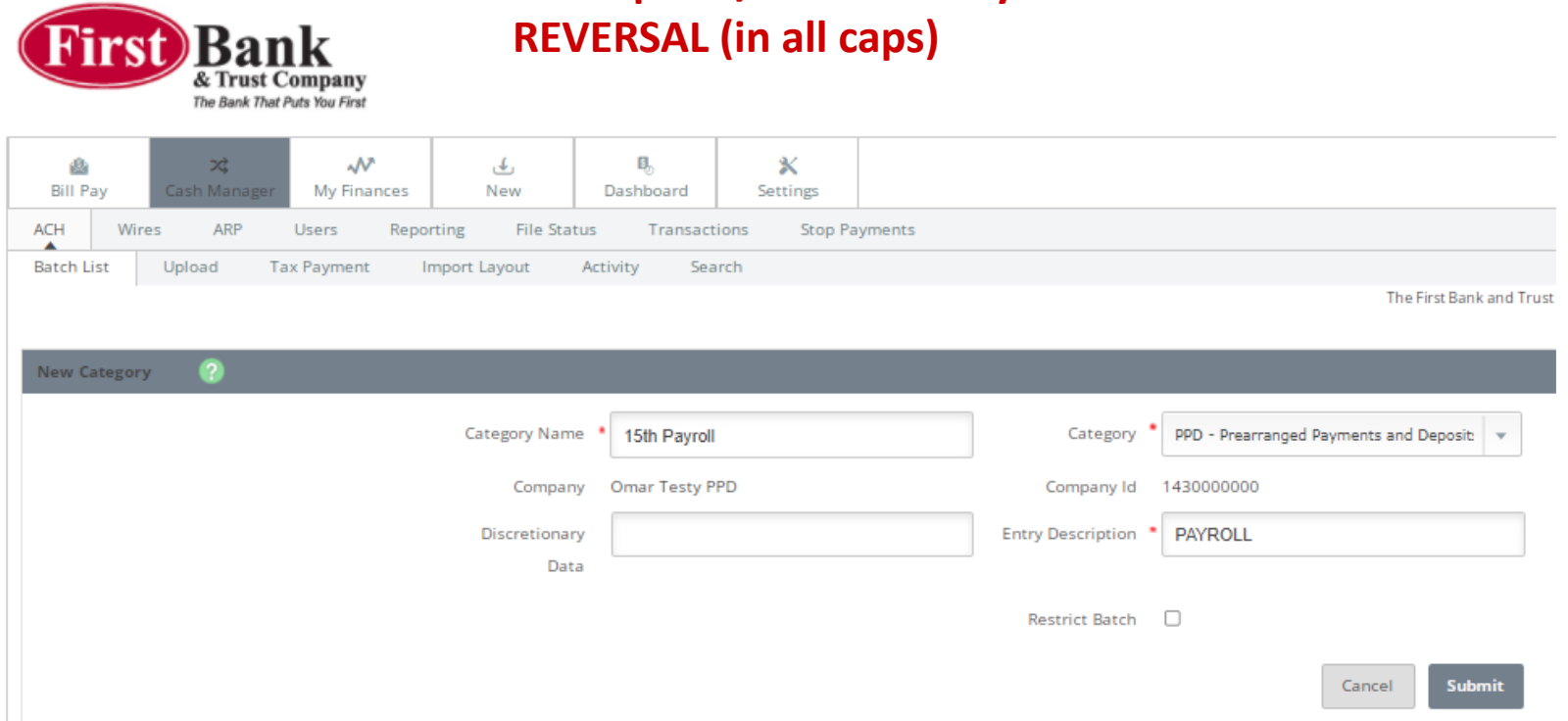
Status	Category Name	Process Date	Debit	Credit	Recurring	Scheduled Date	
<input type="checkbox"/> Ready	Correction 12	PPD Omar Testy	\$5.00	\$5.00	None		Select option... ▼
<input type="checkbox"/> Ready	Payroll2	PPD Omar Testy PPD	\$375.21	\$375.21	None		Select option... ▼
<input type="checkbox"/> Ready	Sarah Test	PPD Omar Testy	\$1.00	\$1.00	None		Select option... ▼
<input type="checkbox"/> Uploaded	Sarah Test 2	PPD Omar Testy	\$525.95	\$525.95	None		Select option... ▼
<input type="checkbox"/> Ready	Test 02/07	PPD Omar Testy	\$1.00	\$1.00	None		Select option... ▼
<input type="checkbox"/> Ready	Test 070721	PPD Omar Testy PPD	\$352.70	\$352.70	None		Select option... ▼
			Total \$1,260.86	\$1,260.86			

Select All Delete Selected **Initiate Selected**

ACH: Keying Manual Entries

- Enter Category Name – This is informational and is for your reference as to what the file is for
- The Category should be marked PPD – Prearranged Payments and Deposits
- The Discretionary Data and Entry Description fields are already pre-filled based on what we have set up on our system. These can be changed by the customer or the default fields by Back Office, if needed.
- Click Submit

****If you need to key a reversal, the Entry Description/Discretionary Data fields should be REVERSAL (in all caps)**



The screenshot displays the First Bank & Trust Company website interface. The top navigation bar includes 'Bill Pay', 'Cash Manager', 'My Finances', 'New', 'Dashboard', and 'Settings'. Below this is a secondary navigation bar with 'ACH', 'Wires', 'ARP', 'Users', 'Reporting', 'File Status', 'Transactions', and 'Stop Payments'. The 'ACH' section is active, showing 'Batch List', 'Upload', 'Tax Payment', 'Import Layout', 'Activity', and 'Search'. The main content area is titled 'New Category' and contains the following fields:

- Category Name: 15th Payroll
- Category: PPD - Prearranged Payments and Deposits (dropdown menu)
- Company: Omar Testy PPD
- Company Id: 1430000000
- Discretionary Data: (empty field)
- Entry Description: PAYROLL
- Restrict Batch:

At the bottom right, there are 'Cancel' and 'Submit' buttons.

- The Entry Description field is a description of the transaction and will show on the receiver's bank statement.
- The Discretionary Data field is an optional field used to describe the batch and is for internal accounting purposes only.

ACH: Keying Manual Entries



Navigation: Bill Pay | **Cash Manager** | My Finances | New | Dashboard | Settings

ACH | Wires | ARP | Users | Reporting | File Status | Transactions | Stop Payments

Batch List | Upload | Tax Payment | Import Layout | Activity | Search

The First Bank a

Information Message: Category 15th Payroll successfully added/edited

Add Record ?

Record Information:

Name * Addenda Type: 00-No Addenda Information

ID Number Addenda

Amount * .

Prenote Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing * Account Type: Checking

Account Number * Transaction Type: Debit Credit

Status: Active Hold

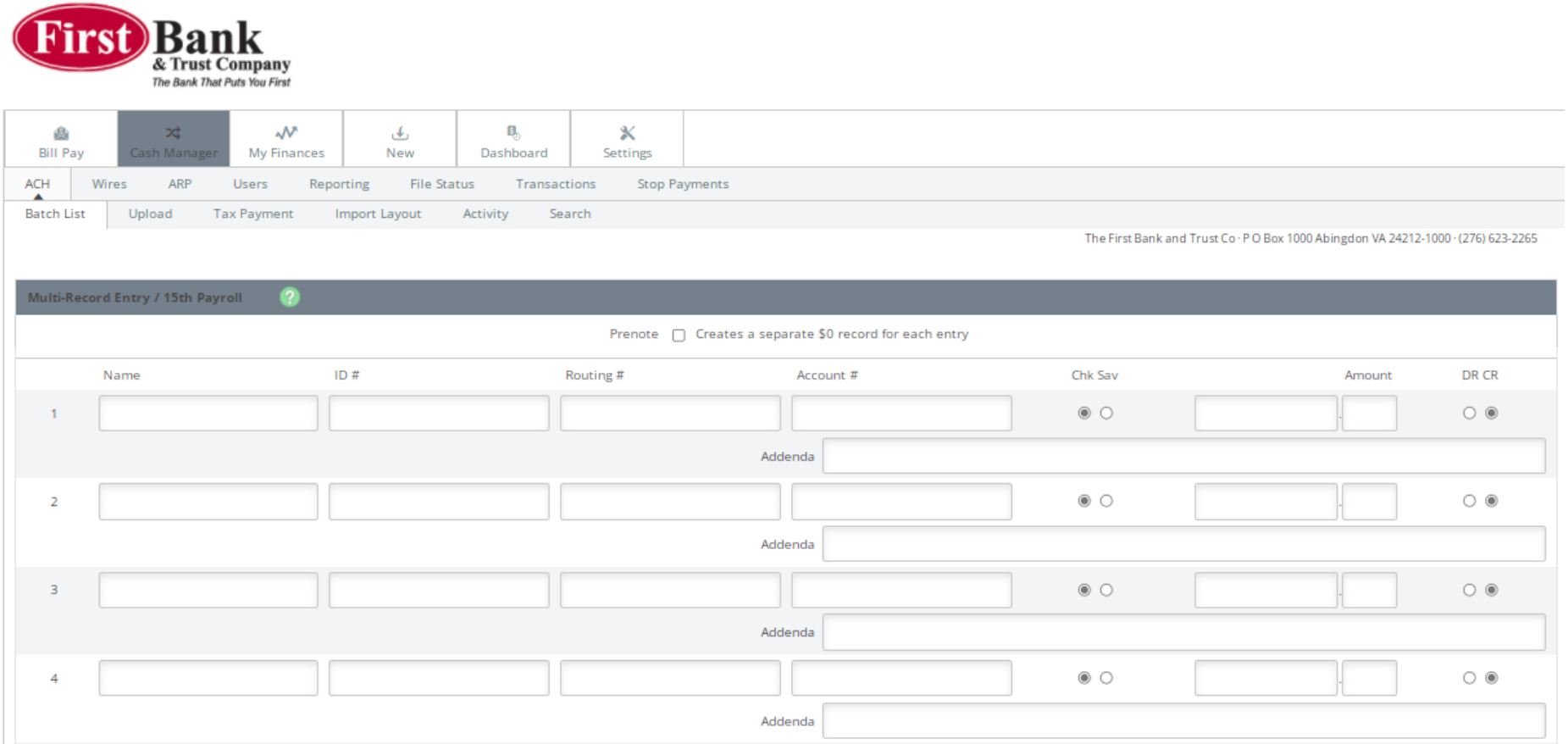
Buttons: Quick Add | **Add Multiple** | Import Record | Cancel | Submit

Click “Add Multiple” at the bottom of the screen

ACH: Keying Manual Entries

Enter the information for the record(s) that need to be added for each entry:

- Name
- ID # (if applicable)
- Routing #
- Account #
- Account Type
- Dollar Amount
- Debit or Credit



The screenshot shows the First Bank & Trust Company website interface. The logo is at the top left. The navigation menu includes Bill Pay, Cash Manager (selected), My Finances, New, Dashboard, and Settings. Below the navigation, there are tabs for ACH, Wires, ARP, Users, Reporting, File Status, Transactions, and Stop Payments. The ACH tab is active, showing a Batch List with options for Upload, Tax Payment, Import Layout, Activity, and Search. The main content area is titled "Multi-Record Entry / 15th Payroll" and includes a "Prenote" checkbox and a "Creates a separate \$0 record for each entry" checkbox. Below this is a table with columns for Name, ID #, Routing #, Account #, Chk Sav, Amount, and DR CR. There are four rows of input fields, each with an "Addenda" field below it. The "Chk Sav" column has radio buttons for debit (selected) and credit. The "Amount" column has two input fields for dollars and cents. The "DR CR" column has radio buttons for debit (selected) and credit.

	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/> <input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
	Addenda <input type="text"/>						
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/> <input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
	Addenda <input type="text"/>						
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/> <input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
	Addenda <input type="text"/>						
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/> <input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
	Addenda <input type="text"/>						

ACH: Keying Manual Entries

Bill Pay | **Cash Manager** | My Finances | New Account/Loan | Dashboard | Settings

ACH | Wires | ARP | Users | Reporting | File Status | Transactions | Stop Payments

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Multi-Record Entry / 15th Payroll ?

Prenote Creates a separate \$0 record for each entry

	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1	Chucky Cheese		051404464	xxxx1234	<input checked="" type="radio"/> <input type="radio"/>	500 00	<input type="radio"/> <input checked="" type="radio"/>
Addenda							
2	Mickey Mouse		051404464	xxxx5678	<input checked="" type="radio"/> <input type="radio"/>	125 00	<input type="radio"/> <input checked="" type="radio"/>
Addenda							
3	Daffy Duck		051404464	xxxx9988	<input type="radio"/> <input checked="" type="radio"/>	225 00	<input type="radio"/> <input checked="" type="radio"/>
Addenda							
4	ABC Company		051404464	xxxx1122	<input checked="" type="radio"/> <input type="radio"/>	850 00	<input checked="" type="radio"/> <input type="radio"/>
Addenda							
5					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/> <input checked="" type="radio"/>
Addenda							
6					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/> <input checked="" type="radio"/>

The last entry should be the offsetting entry which will be your company information. The opposite DR/CR bubble will be marked based on what each record entry was for. So, if all records were credits (CR), the offsetting entry would be a debit (DR). The amount of this record will be the total of the file. Once all entries are keyed, click “Submit” at the bottom of the screen.

ACH: Keying Manual Entries

Bill Pay | **Cash Manager** | My Finances | New Account/Loan | Dashboard | Settings

ACH | Wires | ARP | Users | Reporting | File Status | Transactions | Stop Payments

Batch List | Upload | Tax Payment | Import Layout | Activity | Search

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Information Message: 4 rows added successfully

Edit Category ? Total Transactions 4 View 10 | 20 | 50 | 100 | All | Search

Category Name * 15th Payroll Category PPD
Company Omar Testy PPD Company Id 1430000000
Discretionary Data Entry Description * PAYROLL
Restrict Batch

Name	ID Number	Account	Routing	Amount	CR/DR	Held		
Chucky Cheese		1030	051404464	\$500.00	CR		Edit	Delete
Mickey Mouse		1030	051404464	\$125.00	CR		Edit	Delete
Daffy Duck		1030	051404464	\$225.00	CR		Edit	Delete
ABC Company		1030	051404464	\$850.00	DR		Edit	Delete

Total Debits \$850.00 Total Credits \$850.00

[Cancel](#) **[Submit](#)** [Add Record](#)

You will see a list of all rows that were added. Verify the information is correct and click “Submit” again.

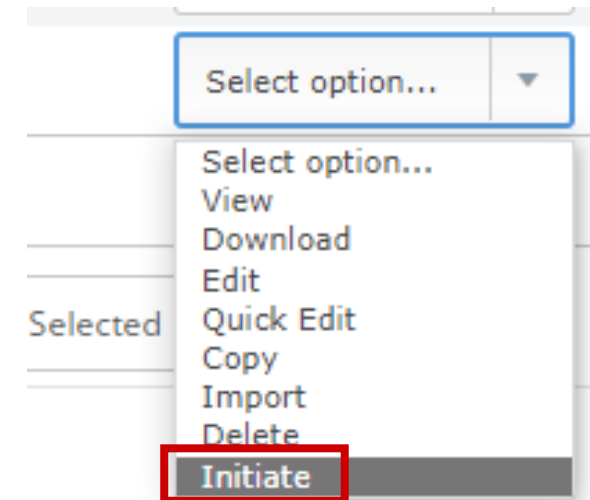
ACH: Keying Manual Entries

You will be taken back to the ACH Batch List where you can then initiate the file. If the dollar amounts are in red the file is out of balance and you will need to verify that the offsetting entry has been keyed and the credit and debit totals match and are in black.

Information Message: Category 15th Payroll successfully added/edited

Status	Category Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input type="checkbox"/> Ready	Correction 12	PPD	Omar Testy		\$5.00	\$5.00	None	Select option...
<input type="checkbox"/> Ready	Payroll2	PPD	Omar Testy PPD		\$375.21	\$375.21	None	Select option...
<input type="checkbox"/> Ready	Sarah Test	PPD	Omar Testy		\$1.00	\$1.00	None	Select option...
<input type="checkbox"/> Uploaded	Sarah Test 2	PPD	Omar Testy		\$525.95	\$525.95	None	Select option...
<input type="checkbox"/> Ready	Test 02/07	PPD	Omar Testy		\$1.00	\$1.00	None	Select option...
<input type="checkbox"/> Ready	Test 0209	PPD	Omar Testy		\$1.00	\$1.00	None	Select option...
<input type="checkbox"/> Ready	Test 070721	PPD	Omar Testy PPD		\$352.70	\$352.70	None	Select option...
<input type="checkbox"/> Ready	15th Payroll	PPD	Omar Testy PPD		\$850.00	\$850.00	None	Select option...
Total					\$2,111.86	\$2,111.86		

Select All Delete Selected Initiate Selected



Select “Initiate” from the dropdown menu

Multiple files can be initiated by selecting each batch and clicking “Initiate Selected”.

** If initiating multiple files the effective date has to be the same

ACH: Keying Manual Entries

Bill Pay Cash Manager My Finances New Account/Loan Dashboard Settings

ACH Wires ARP Users Reporting File Status Transactions Stop Payments

Batch List Upload Tax Payment Import Layout Activity Search

The First Bank and Trust Co · P O Box 1000 Abingdon VA 24212-1000 · (276) 623-2265

Initiate Category ? Total Transactions 4 View 10 | 20 | 50 | 100 | All | Search

Category Name 15th Payroll Category PPD
Company Omar Testy PPD Company Id 1430000000
Discretionary Data Entry Description PAYROLL
Restrict Batch

Name	ID Number	Account	Routing	Amount	CR/DR	Held
Chucky Cheese		10301030	051404464	\$0.05	CR	
Mickey Mouse		10301030	051404464	\$0.05	CR	
Daffy Duck		10301030	051404464	\$0.05	CR	
ABC Company		10301030	051404464	\$0.15	DR	

Total Debits \$0.15 Total Credits \$0.15

Select Effective Date Friday, February 11, 2022

Reset amounts to \$0.00 after processing batch


Cancel Initiate

- On the Initiate screen, verify the information is correct, Select the Effective Date, and then click Initiate.
 - If you are issuing **Credits** (i.e. Payroll), the file should be initiated **2 business days prior to the Effective Date** by the 3:00pm cutoff.
 - If you are processing a **Debit file** (i.e. Rent Payments), the file should be initiated **1 business day prior to the Effective Date** by the 3:00pm cutoff.
- If you mark “Reset amounts to \$0.00 after processing batch”, the dollar amounts will change to \$0.00 after the file is processed but keep all other file information as a template.
- Lastly, click “Initiate”

ACH: Keying Manual Entries

Each user will establish security questions during setup and will be prompted to answer security questions before receiving the confirmation message that the file was initiated.

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Notice! 

For your protection, we ask that you verify your identity by answering your personal questions below. Once verified, you will be directed to the page you requested. Answers are not case sensitive.

Challenge Questions:

Question One:	What was the make of your first car?	}
Answer:	<input type="text"/>	
Question Two:	Which state did you first visit (outside the one you were born in)?	
Answer:	<input type="text"/>	

ACH: Keying Manual Entries

Once initiated you will see the Information Message display across the top of the screen providing the confirmation number.

The Batch status will show as “Initiated”.

The screenshot displays a banking interface with a navigation bar at the top containing 'Bill Pay', 'Cash Manager', 'My Finances', 'New Account/Loan', 'Dashboard', and 'Settings'. Below this is a sub-menu with 'ACH', 'Wires', 'ARP', 'Users', 'Reporting', 'File Status', 'Transactions', and 'Stop Payments'. A secondary menu includes 'Batch List', 'Upload', 'Tax Payment', 'Import Layout', 'Activity', and 'Search'. The bank's name and contact information are shown at the top right: 'The First Bank and Trust Co · P O Box 1000 Abingdon VA 24212-1000 · (276) 623-2265'.

An information message is displayed in a green box: 'Information Message: Batch 15th Payroll initiated. Confirmation: 0209220058'.

The main section is titled 'ACH Category List' and includes a search bar 'Create a new category for: Select Company'. Below is a table with the following columns: Status, Category Name, Type, Company, Process Date, Debit, Credit, Recurring, and Scheduled Date. The table contains several rows of data, with the last row highlighted in red:

Status	Category Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
<input type="checkbox"/> Ready	Correction 12	PPD	Omar Testy		\$5.00	\$5.00	None	Select option...	
<input type="checkbox"/> Ready	Payroll2	PPD	Omar Testy PPD		\$375.21	\$375.21	None	Select option...	
<input type="checkbox"/> Ready	Sarah Test	PPD	Omar Testy		\$1.00	\$1.00	None	Select option...	
<input type="checkbox"/> Uploaded	Sarah Test 2	PPD	Omar Testy		\$525.95	\$525.95	None	Select option...	
<input type="checkbox"/> Ready	Test 02/07	PPD	Omar Testy		\$1.00	\$1.00	None	Select option...	
<input type="checkbox"/> Ready	Test 0209	PPD	Omar Testy		\$1.00	\$1.00	None	Select option...	
<input type="checkbox"/> Ready	Test 070721	PPD	Omar Testy PPD		\$352.70	\$352.70	None	Select option...	
<input type="checkbox"/> Initiated	15th Payroll	PPD	Omar Testy PPD		\$0.15	\$0.15	None	Select option...	
					Total \$1,262.01	\$1,262.01			

ACH: Dual Control Keying Manual Entries

If dual control is turned on for a user and that user keys up the manual ACH batch, the system will require a second person to initiate the file.

The screenshot shows the 'Cash Manager' tab selected in the top navigation bar. Below the navigation bar, there are sub-tabs for 'ACH', 'Wires', 'ARP', 'Users', 'Reporting', 'File Status', 'Transactions', and 'Stop Payments'. Under the 'ACH' sub-tab, there are further options: 'Batch List', 'Upload', 'Tax Payment', 'Import Layout', 'Activity', and 'Search'. A red banner at the bottom of the interface contains the following message: **Information Message:** Category '000022' cannot be initiated (You cannot initiate ACH, since you created it.)



The second person will need to sign in and initiate the batch to receive the confirmation #.

This screenshot is similar to the one above, but the 'EPS' icon in the top navigation bar is active. The red banner has been replaced by a green one with the following message: **Information Message:** Batch 000022 initiated. Confirmation: 0211220033

ACH: Keying Manual Entries

<input type="checkbox"/>	Initiated	15th Payroll	PPD	Omar Testy PPD	\$0.15	\$0.15	None	Select option... ▼
					Total \$1,262.01	\$1,262.01		

Select All

Delete Selected

- Select option...
- View
- Download
- Delete
- Uninitiate

- If you should need to Un-initiate the file before the cutoff time you may select “Uninitiate” from the dropdown.
There is also an option to **view**, or **download** (as a list – PDF format or NACHA – TXT file) the Initiated file.
- Once the file processes, the batch will remain on the ACH Category List and the status will show as “Ready” and can be reused and initiated again if needed.

ACH: Sending a Secure Message

After a file is initiated you will need to send a secure message to the bank via our Secure Message Center in Cash Manager.

- Click Contact > New

Contact

Info

Exit



Bill Pay	Cash Manager	My Finances	New Account/Loan	Dashboard	Settings
Message Center	New				
The First Bank and Trust Co · P O Box 1000 Abingdon VA 24212-1000 · (276) 623-2265					
Message Inbox					
You have no messages.					
<input type="button" value="Refresh"/>					

ACH: Sending a Secure Message

Complete the following fields:

- **Subject** – Give your message a subject of your choice, (i.e. “Payroll”, “Vendor Payments”, etc.)
- **Urgency**: Leave as is. (All messages are viewed periodically throughout the day, up until the 3:00pm cutoff.)
- **Message**: Your message **must** include the total dollar amount of the file and the effective date.
- Click “Submit”

Bill Pay Cash Manager My Finances New Account/Loan Dashboard Settings

Message Center New

The First Bank and Trust Co · P O B

New Message ?

From: 70380000022/Brittany

Your Email: bpoe@firstbank.com

Your Name: Chuck Smith

Subject: Chuck Smith Test

Attachments:

Urgency: High Medium Low

Message: \$8534.23 effective for 02/14/2022

* Your email address will be used to notify you when you receive a reply.

Submit Reset Cancel

ACH: Sending a Secure Message

You will receive an Information Message at the top of the screen confirming that the message was successfully sent.

The screenshot displays a web application interface with a navigation bar at the top containing icons and labels for Bill Pay, Cash Manager, My Finances, New Account/Loan, Dashboard, and Settings. Below the navigation bar is a Message Center section with a 'New' button. A red box highlights a green 'Information Message' box containing the text 'Successfully sent message #123881730'. Below this is a 'Message Inbox' section with a question mark icon and the text 'You have no messages.' A 'Refresh' button is located in the bottom right corner.

Bill Pay	Cash Manager	My Finances	New Account/Loan	Dashboard	Settings
Message Center	New	The First Bank and Trust Co · P O Box 1000 Abingdon VA 24212-1000 · (276) 623-2265			
Information Message: Successfully sent message #123881730					
Message Inbox ?					
You have no messages.					
Refresh					