

ACH CSV Files

CSV File Layout

Uploading/Initiating a CSV File

Dual Control

Uninitiating a CSV File

Sending a Secure Message

ACH: CSV Files Layout

The screenshot shows a web application interface with a top navigation bar containing icons for Bill Pay, Cash Manager, My Finances, New Account/Loan, Dashboard, and Settings. Below this is a secondary navigation bar with tabs for ACH, Wires, ARP, Users, Reporting, File Status, Transactions, and Stop Payments. Under the ACH tab, there are sub-tabs for Batch List, Upload, Tax Payment, Import Layout, Activity, and Search. The main content area has a header 'Select File Format' and a text prompt 'Select Upload Format to Create/Edit'. A dropdown menu is open, showing options: 'Select option...', 'CSV File Layout', 'Fixed Position File Layout', and 'Delimited File Layout'. A red arrow points to the 'CSV File Layout' option.

- Select **Cash Manager** > **ACH** > **Import Layout**
- Select CSV File Layout from the dropdown

ACH: CSV File Layout

- Name, Account Number, Amount, Routing Number, Transaction Code, Account Type, and Transaction Type MUST be assigned the number for the **column** location in the CSV file (A=1, B=2, etc.)
 - Example: In the sample CSV file below, the Account Number is located in column C. On the CSV File Layout screen, select “3” in the Account Number dropdown menu.
- The dollar amount must be formatted with two decimal places
- Save as a CSV file

****It is very important that the file is saved then minimized or closed and NOT reopened until it is uploaded – this ensures the dollar amount and account number fields remain correctly formatted.****

- After completing the CSV File Layout, click “Save”.

A	B	C	D	E	F	G	H
John Doe	51404464	12345678	\$150.74	CK	CR		
Daffy Duck	51404464	87654321	\$200.21	CK	CR		
Donald Duck	51404464	45612378	\$175.00	SV	CR		
Operating Account Name	51404464	77886655	\$525.95	CK	DR		

Select Upload Format to Create/Edit:

Name: Account Number:
ID Number: Amount:
Routing Number: * Transaction Code:

*Note: If your file does not contain Transaction Codes, the following fields are required:

Account Type: Checking Equals: Savings Equals:
Transaction Type: Debit Equals: Credit Equals:

ACH: CSV File Upload

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

The screenshot displays the 'ACH Batch Listing' page in the First Bank & Trust Company Neteller system. The interface includes a navigation menu with 'Cash Manager' selected, and a sub-menu with 'ACH' chosen. The main content area shows a table of ACH batches with the following data:

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

At the bottom of the table, there are buttons for 'Select All', 'Delete Selected', and 'Initiate Selected'. The 'Initiate Selected' button is highlighted in dark blue.

ACH: CSV File Upload

- Category Name – this is informational and is for your reference. In this field you can list what a file pertains to (i.e., Payroll)
- Category - marked PPD– Prearranged Payments and Deposits
- Discretionary Data and Entry Description fields are pre-filled based on information provided at the time of set-up. These can be changed by the customer at the time of manual entry, or the default fields can be changed by the Bank if needed. Contact Bank Rep to request changes
- Click Submit

The screenshot shows the First Bank & Trust Company website interface for ACH CSV File Upload. The logo at the top reads "First Bank & Trust Company" with the tagline "The Bank That Puts You First". The navigation menu includes "Bill Pay", "Cash Manager", "My Finances", "New", "Dashboard", and "Settings". Below this, there are tabs for "ACH", "Wires", "ARP", "Users", "Reporting", "File Status", "Transactions", and "Stop Payments". Under the "ACH" tab, there are sub-tabs for "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 file (for internal purposes only).**

ACH: CSV File Upload

The screenshot shows a web application interface for ACH CSV file upload. The top navigation bar includes 'Bill Pay', 'Cash Manager', 'My Finances', 'New', 'Dashboard', and 'Settings'. Below this is a sub-menu with 'ACH', 'Wires', 'ARP', 'Users', 'Reporting', 'File Status', 'Transactions', and 'Stop Payments'. The 'ACH' sub-menu is expanded, showing 'Batch List', 'Upload', 'Tax Payment', 'Import Layout', 'Activity', and 'Search'. An information message states: 'Information Message: Category 15th Payroll successfully added/edited'. Below this is a section titled 'Add Record' with a help icon. The form is divided into two sections: 'Record Information' and 'Receiving Financial Institution Information'. The 'Record Information' section includes fields for Name, ID Number, Amount (0.00), Addenda Type (00-No Addenda Information), and Addenda. There is also a checkbox for 'Prenote' with a note: 'Creates a separate \$0 record of this entry.' The 'Receiving Financial Institution Information' section includes fields for Routing, Account Number, Account Type (Checking), Transaction Type (Debit, Credit), and Status (Active, Hold). At the bottom of the form, there are five buttons: 'Quick Add', 'Add Multiple', 'Import Record' (highlighted with a red box), 'Cancel', and 'Submit'.

- Click “Import Record” at the bottom of the screen

ACH: CSV File Upload

ACH Wires ARP Users Reporting File Status Transactions Stop Payments

Batch List Upload Tax Payment Import Layout Activity Search

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Import File - CM Test ?

Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type.

Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#).

Import File Type:

CSV File

Choose File No file chosen

Import

1. Select “CSV File” for the Import File Type
2. Select “Choose File” and browse for the CSV File on your computer
3. Select “Import”

ACH: CSV File Upload

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File Upload Status ?						Display 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date ▾	Status	
Cash Management CSV File Example_Dont forget to format amount.csv	CSV	ACH	N/A	2/9/2022 7:48:32 PM	Queued	

Refresh List

You will be redirected to the File Upload Status screen where the status of the file you uploaded will show as “Queued”


- Click Refresh List until the status shows as “Uploaded”

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File Upload Status ?						Display 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date ▾	Status	
Cash Management CSV File Example_Dont forget to format amount.csv	CSV	ACH	N/A	2/9/2022 7:48:32 PM	Uploaded	

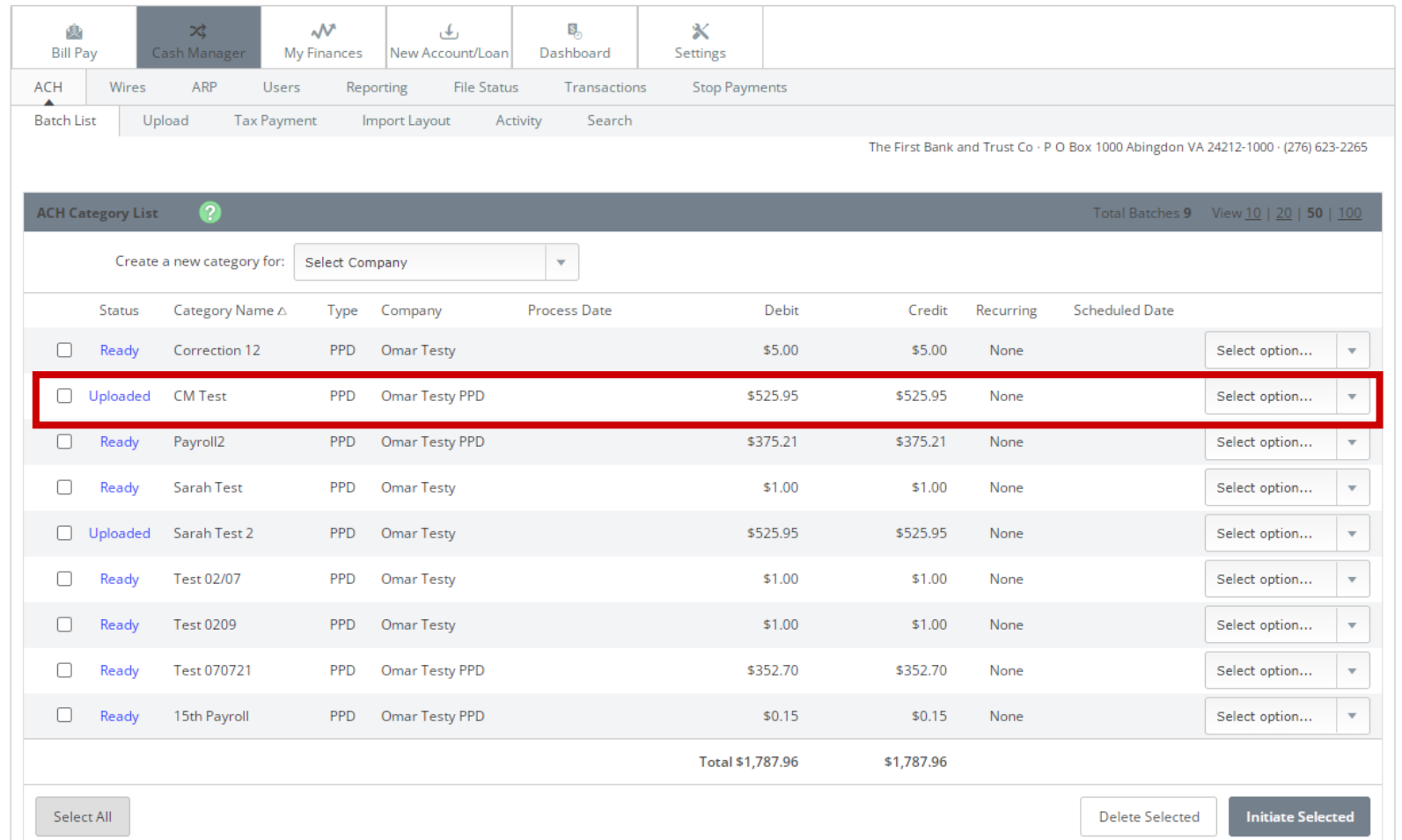
Refresh List

ACH: Initiating a CSV File

- Return to the ACH Batch List 
- The CSV file will be on the batch list with the Status as “Uploaded”.
- Balanced files (black) are ready to initiate. Red indicates an unbalanced file
 - If the file is unbalanced, select “Edit/Quick Edit” in the dropdown menu and correct the entry
 - Click “Submit”

OR

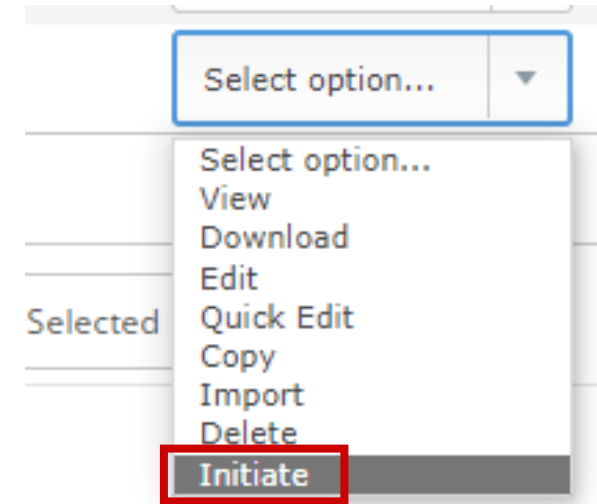
 - Chose “Delete” and follow steps to upload the corrected CSV file as normal.



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"/> Uploaded	CM Test	PPD	Omar Testy PPD		\$525.95	\$525.95	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		\$0.15	\$0.15	None	Select option...
Total					\$1,787.96	\$1,787.96		

ACH: Initiating a CSV File

Status	Category Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
Ready	Correction 12	PPD	Omar Testy		\$5.00	\$5.00	None	
Uploaded	CM Test	PPD	Omar Testy PPD		\$525.95	\$525.95	None	
Ready	Payroll2	PPD	Omar Testy PPD		\$375.21	\$375.21	None	
Ready	Sarah Test	PPD	Omar Testy		\$1.00	\$1.00	None	
Uploaded	Sarah Test 2	PPD	Omar Testy		\$525.95	\$525.95	None	
Ready	Test 02/07	PPD	Omar Testy		\$1.00	\$1.00	None	
Ready	Test 0209	PPD	Omar Testy		\$1.00	\$1.00	None	
Ready	Test 070721	PPD	Omar Testy PPD		\$352.70	\$352.70	None	
Ready	15th Payroll	PPD	Omar Testy PPD		\$0.15	\$0.15	None	
Total					\$1,787.96	\$1,787.96		



Select “Initiate” from the dropdown menu to the right of the CSV File

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

** When initiating multiple files, the effective date must be the same

ACH: Initiating a CSV File

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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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 that information is correct, Select the Effective Date, and then click Initiate.
 - If you are issuing a **Credit** file (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 must 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 for future use.
- Lastly, click “Initiate”

ACH: Initiating a CSV File

Each user will establish security questions during the initial setup and will be prompted to answer security questions before completing steps to initiate the CSV file to the Bank.

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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: Initiating a CSV File

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”.

Once the file processes, the CSV File will remain on the ACH Category List and display the status as “Ready.” It can be reused and initiated again as needed.

The screenshot shows 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-navigation bar with 'ACH', 'Wires', 'ARP', 'Users', 'Reporting', 'File Status', 'Transactions', and 'Stop Payments'. A secondary bar includes 'Batch List', 'Upload', 'Tax Payment', 'Import Layout', 'Activity', and 'Search'. The main content area features an 'Information Message' box with a green background and a red border, containing the text: 'Information Message: Batch 15th Payroll initiated. Confirmation: 0209220058'. Below the message is an 'ACH Category List' table with a search filter 'Create a new category for: Select Company'. The table has columns for Status, Category Name, Type, Company, Process Date, Debit, Credit, Recurring, and Scheduled Date. The last row in the table has a status of 'Initiated' and is highlighted with a red border. The table also includes a 'Total' row at the bottom.

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: CSV File Dual Control

If dual control is enabled for a user and that user uploads a CSV File, a second person will be required to initiate the file.

User #1 Example



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: Category '0000022' cannot be initiated (You cannot initiate ACH, since you created it.)

User #2 will sign in and initiate the CSV File to receive the confirmation #. Follow the steps to complete transmittal as previously shared



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

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: Batch 0000022 initiated. Confirmation: 0211220033

ACH: Uninitiating a CSV File

****Deleting a file will only remove it from the Batch List, the CSV File and will still process. Files need to be uninitiated in order to not process.**

<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 Uninitiate the file before the 3PM cutoff time, select “Uninitiate” from the drop-down box to the right of the CSV file.
- Once initiated, use drop-down box to select “Edit/Quick Edit”
- Once edits are complete, initiate the corrected CSV File as normal

ACH: Sending a Secure Message

After a File is initiated, you will send a secure message to the Bank via Secure Message Center.

- Click **Contact > New**

The screenshot displays the First Bank & Trust Company website interface. At the top right, there are three links: **Contact** (highlighted with a red box), **Info**, and **Exit**. The First Bank & Trust Company logo is on the left, with the tagline "The Bank That Puts You First". Below the logo is a horizontal navigation bar with icons and labels for: Bill Pay, Cash Manager, My Finances, New Account/Loan, Dashboard, and Settings. Below this is a "Message Center" section with a "New" button highlighted by a red box. To the right of the "Message Center" header, the text reads: "The First Bank and Trust Co · P O Box 1000 Abingdon VA 24212-1000 · (276) 623-2265". Below the "Message Center" header is a dark grey bar labeled "Message Inbox" with a green question mark icon. The main content area below this bar displays the message: "You have no messages." In the bottom right corner of the page, there is a "Refresh" button.

ACH: Sending a Secure Message

Complete the following fields:

- **Subject** – Give the 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**: The 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

An Information Message will display 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 an 'Information Message' that reads 'Successfully sent message #123881730'. Below this message 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 of the message area.

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					