



ACH Origination Service

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ACH Origination Daily Cutoff Time: 4:00 PM Central Time

ACH Origination Considerations:

- ✓ We do not require Pre-Note Files; however, we strongly encourage you to use them.
- ✓ We use Available Funds for ACH Origination.
- ✓ Files may be Future Dates up to 30 Days in advance.
- ✓ Recurring ACH processing is available upon request.

Acceptable ACH File Types:

- Manual Entry via Cash Management Online Banking.
- Upload a NACHA formatted file (Text/Notepad) via Cash Management Online Banking.
- Import ACH templates into Cash Management Online Banking.

ACH Header Information:

Be sure to update your ACH Header information for NACHA Formatted Files. You may use the information below as a guide.

Immediate Destination Identification Number	691000134
Immediate Destination Name	Federal Reserve Bank
Immediate Origin Identification Number	113094149
Immediate Origin Name	Third Coast Bank
Company Name	<Your Company Name>
Company Discretionary Data	n/a
Company Identification	<Your Tax ID Number>
Company Entry Description	<Name of Transaction Type> Ex: Payroll, Vendor Payments, etc...
Originating DFI Identification	113094149
Receiving DFI Identification	691000134



Manually Create an ACH Batch

- Login to Treasury Management Online banking and click on the **Treasury Mgmt** tab. This should bring you to the ACH Batch List page.
- Select the correct ACH Company name from the drop down box **Create a new batch for...**
- Type a **name** for the batch and select the appropriate **SEC code**. Click **Submit**.
- Enter the information for the transaction and click **Submit**.
 - Alternatively, you can click **Add Multiple** to enter several transactions on a single screen, then click **Submit**. You will see a summary of the transactions you have added to the batch.
- Click **Submit** one more time to view the ACH Batch List page. If you are ready to process the batch, locate the batch in the list and select **Initiate** from the drop-down box on the right side of the screen, or **check the box** on the left side of the screen and click the **Initiate Selected** button at the bottom of the screen.
 - *Note:* For Dual Control processing, a second online banking user must initiate the batch.
- Select the appropriate **Effective Date** for processing the batch and click **Submit**. The next screen will display your confirmation number.

Upload an ACH Batch

- Login to Treasury Management Online banking and click on the **Treasury Mgmt** tab. This should bring you to the ACH Batch List page.
- Click on **Upload**, then click **Choose File** to search your computer for the file.
- Once you have selected the file, click **Upload**.
- You may need to click **Refresh List** until the file uploads. Once it is successfully uploaded, click on **ACH** to view the ACH Batch List page.
- If you are ready to process the batch, locate the batch in the list and select **Initiate** from the drop-down box on the right side of the screen, or **check the box** on the left side of the screen and click the **Initiate Selected** button at the bottom of the screen.
 - *Note:* For Dual Control processing, a second online banking user must initiate the batch.
- Select the appropriate **Effective Date** for processing the batch and click **Submit**. The next screen will display your confirmation number.



Importing an ACH Template

- Click on the **Treasury Mgmt** tab, then under the *ACH* menu, click on **Import Layout**.
- Select the **Upload Format** file type. Options are CSV, Fixed Position, and Delimited file. These instructions will cover the **CSV** file type.
- Enter the corresponding **column number** for each item listed in the top section and click **Save**.
Note: ID Number is an optional field.
- Click on **Batch List**, then select your ACH Company Name from the drop-down box to create a batch and import the transactions.
- Enter a **Batch Name** and click **Submit**.
- On the next page, you will see a confirmation that the batch has been successfully added. Scroll down to the bottom of the page and click **Import Item**.
- Select the correct file type from the drop-down box (**CSV File**), then click **Choose File** to search on your computer for the file. Click **Import**.
- This will bring you to the *File Upload Status* page where the file status will be **Queued**. Click **Refresh List** until the file status changed to *Uploaded*.
- Click on the **ACH** menu, then select **View** from the drop-down box on the right to ensure the file information imported properly.
- If you are ready to process the batch, locate the batch in the list and select **Initiate** from the drop-down box on the right side of the screen, or **check the box** on the left side of the screen and click the **Initiate Selected** button at the bottom of the screen.
Note: For Dual Control processing, a second online banking user must initiate the batch.
- Select the appropriate **Effective Date** for processing the batch and click **Submit**. The next screen will display your confirmation number.