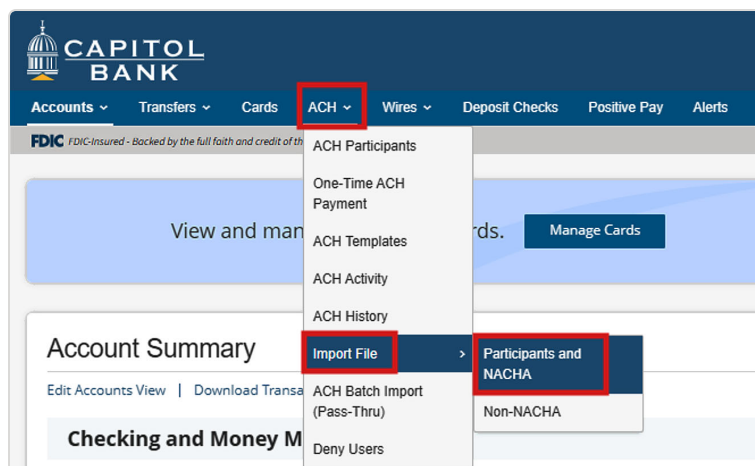


Import and send a Same Day ACH file

Import participants and templates from a NACHA file, then initiate eligible batches for same-day processing.

PART 1 Import the NACHA file

- 1 Sign in to Online Banking. Go to **ACH › Import File › Participants and NACHA**.



- 2 Scroll to **Import Templates and Participants From a NACHA File**, near the bottom of the page.

Check **Add Participants If Not Existing**.

Select **Choose File** and pick your file, then select **Import**.

Participant Import Templates

Template Name ↑	Last Updated Date %	
Upload Test	09/25/2026 8:53:34 AM	 
Upload Test- 2	09/25/2026 9:37:35 AM	 

[Add Template](#)

Import Participants From A CSV File

* Participant Import Template

— Select a Template —

Maximum file size: 1000 KB

[View Participants](#)
[Import](#)
[Choose File](#)
No file chosen

Import Templates And Participants From A NACHA File

☒ **Add Participants If Not Existing**

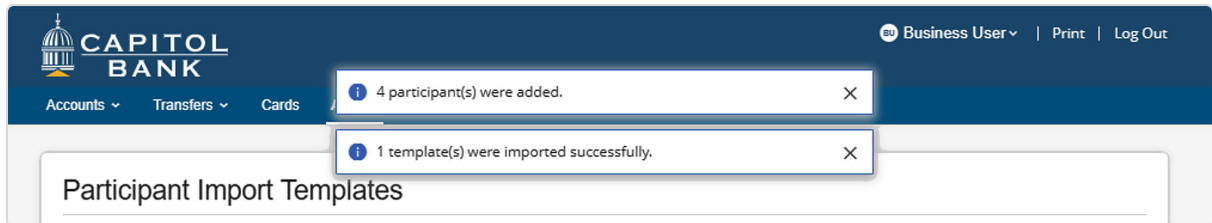
☐ Add Participants With "Hold" Status
☐ Use First Company If Not Found
☐ Remove Invalid Entries from Template

Maximum file size: 1000 KB

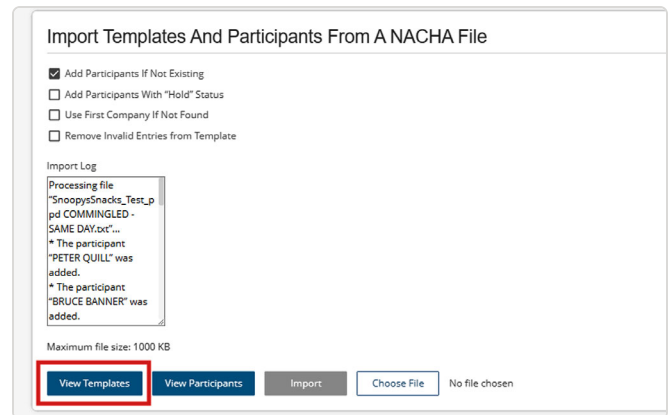
[View Templates](#)
[View Participants](#)
[Import](#)
[Choose File](#)
ACH Test File 10.06.26.txt

PART 1 Import the NACHA file (continued)

3 Messages confirm the participants were added and the templates were imported.

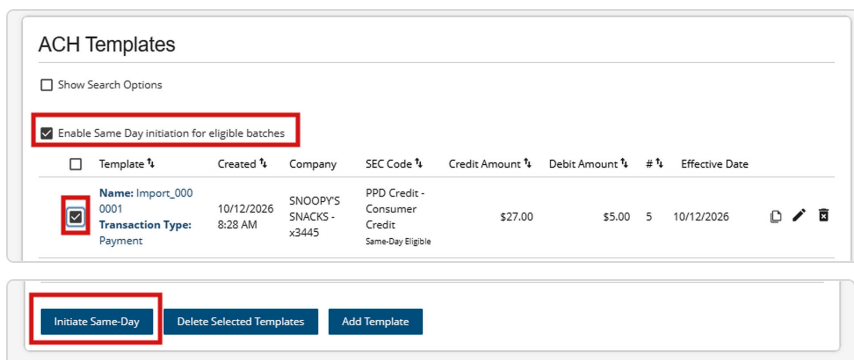


4 Scroll back to **Import Templates and Participants From a NACHA File** and select **View Templates**.



PART 2 Initiate same-day batches

5 Check **Enable Same Day Initiation for eligible batches**. Check the box next to each batch you want to send, then select **Initiate Same-Day**.



PART 2 Initiate same-day batches (continued)

6 A Same Day Consent message appears. Read it, then select **Agree**.

Same Day Consent

A fee may be charged for each transaction processed. Additional approvals may delay processing.

By selecting Agree, you consent to the selected batches being processed in accordance with Same Day processing guidelines.

7 If a batch is over your limit or needs more approval, another message appears.

Select **Initiate** to continue.

Review Threshold Exceeded Details

The batch(es) will be created and will require approval.

Batch "Import_0000001": The amount for participant "TONY STARK" exceeds your \$0.00 review threshold for a same-day credit transaction by \$5.00.

Batch "Import_0000001": The amount for participant "PETER QUILL" exceeds your \$0.00 review threshold for a same-day credit transaction by \$5.00.

Batch "Import_0000001": The amount for participant "BRUCE BANNER" exceeds your \$0.00 review threshold for a same-day credit transaction by \$5.00.

Batch "Import_0000001": The amount for participant "NATASHA ROMANOV" exceeds your \$0.00 review threshold for a same-day credit transaction by \$7.00.

Batch "Import_0000001": The amount for participant "CLINT BARTON" exceeds your \$0.00 review threshold for a same-day credit transaction by \$5.00.

Do you want to continue initiating the batch(es)?

8 You'll be prompted for a one-time passcode. Enter the code from the **Digipass** app or your hard token, then select **Submit**.

Identity Verification

Please use the DIGIPASS app on your registered mobile device or your registered token device to obtain a one-time passcode. Enter the passcode to continue.

78765720

[Why am I being asked this?](#)

DIGIPASS

ACTIONS FOR FEC0045098

 Scan request code

 Generate one-time password

787 657 20



Need help? Questions about a batch? Please call us at (608) 836-1616.

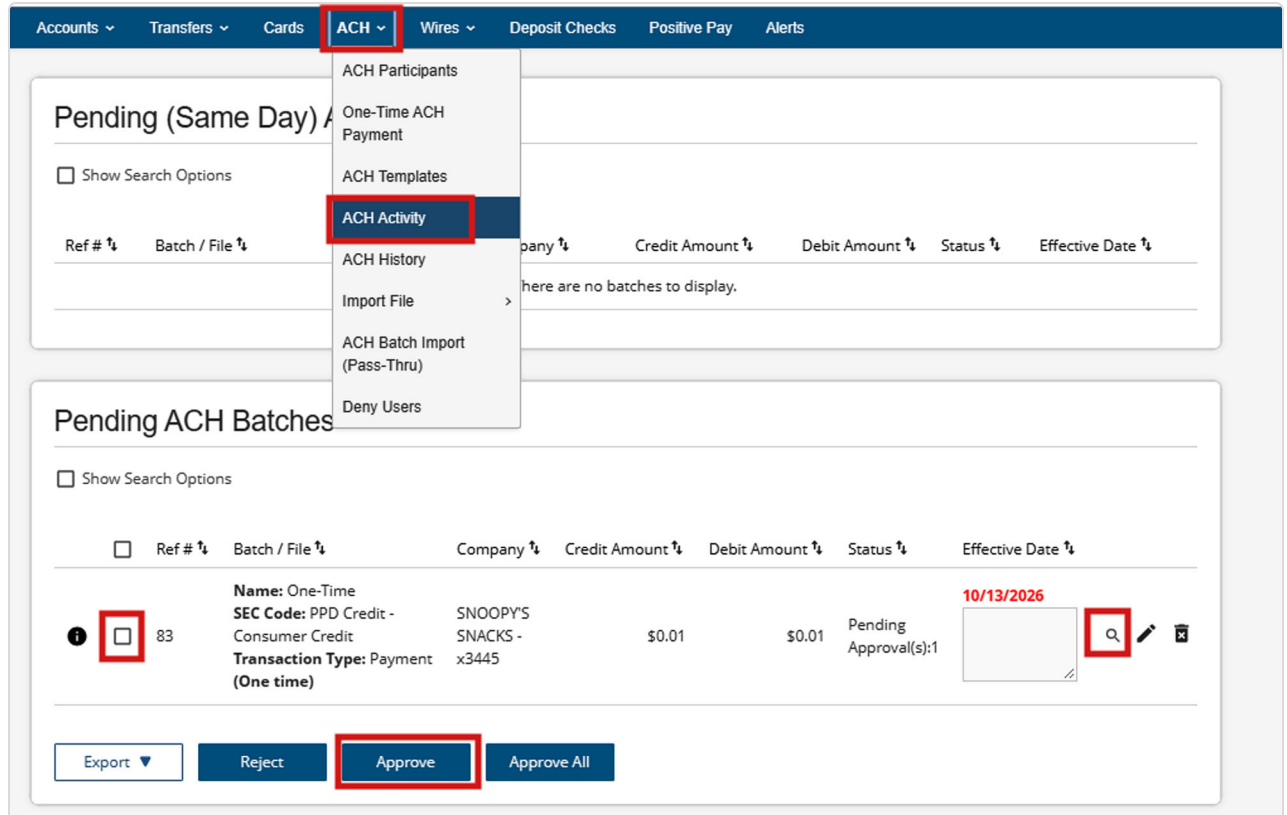
Interested in Same Day ACH? Contact us to get started.

PART 3 Approve a batch (if required)

9 If the batch needs review by another user, or is over your limit and needs bank approval, its status shows **Pending Approval(s)**. Everyone with approval access receives a notification email.

10 To approve, the approver signs in to Online Banking and goes to **ACH › ACH Activity**.

Under **Pending ACH Batches**, select the magnifying glass to review the batch. Then check the box next to it and select **Approve**.



The screenshot shows the Capitol Bank Online Banking interface. The top navigation bar includes links for Accounts, Transfers, Cards, ACH, Wires, Deposit Checks, Positive Pay, and Alerts. The ACH dropdown menu is open, showing options like ACH Participants, One-Time ACH Payment, ACH Templates, ACH Activity (highlighted), ACH History, Import File, ACH Batch Import (Pass-Thru), and Deny Users. Below the menu, the 'Pending (Same Day)' section is visible. The 'Pending ACH Batches' section shows a table with columns for Ref #, Batch / File, Company, Credit Amount, Debit Amount, Status, and Effective Date. A batch with Ref # 83 is listed, with a status of 'Pending Approval(s):1'. The batch details include Name: One-Time, SEC Code: PPD Credit - Consumer Credit, Transaction Type: Payment (One time), and Effective Date: 10/13/2026. A magnifying glass icon is next to the batch, and a checkbox is checked. At the bottom, there are buttons for Export, Reject, Approve (highlighted), and Approve All.

11 Once the batch is submitted and approved (if applicable), its status shows **Pending Processing**.