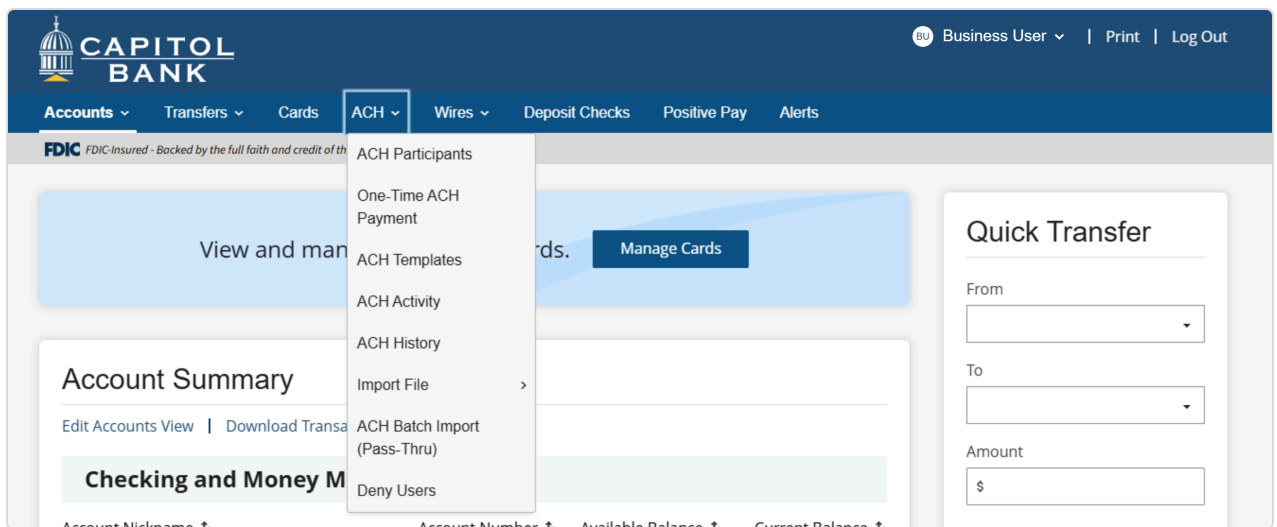


Send an ACH batch from a template

Update a saved ACH template if needed, then initiate it for next-day or same-day processing.

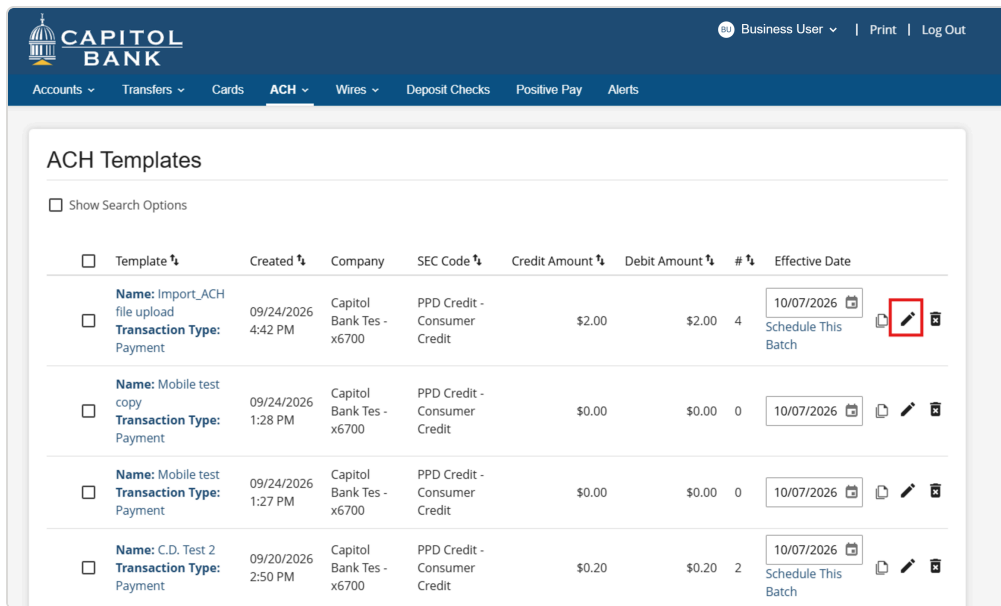
PART 1 Review the template

1 Sign in to Online Banking. Go to **ACH** › **ACH Templates**.



PART 1 Review the template (continued)

- 2 To change a template's amounts or account information, select **Edit** next to it. If no changes are needed, skip to step 5.

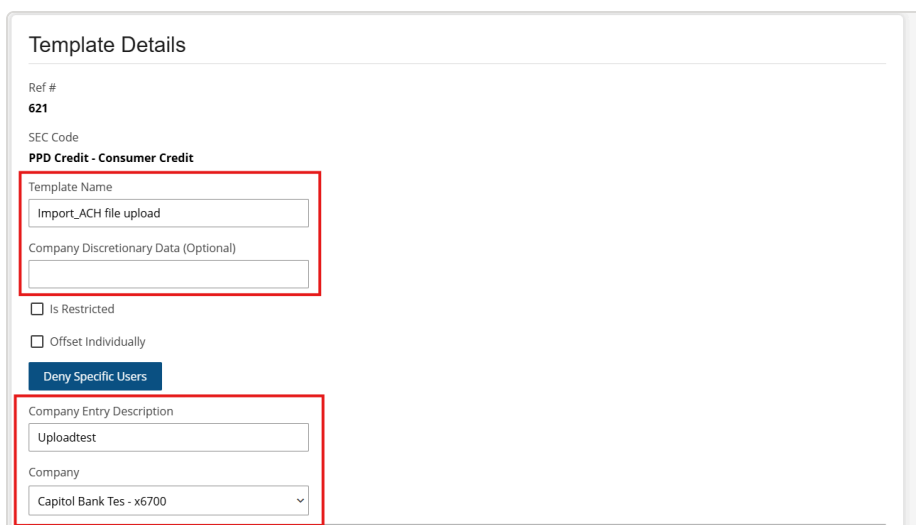


ACH Templates

☐ Show Search Options

☐ Template	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date	
Name: Import_ACH file upload Transaction Type: Payment	09/24/2026 4:42 PM	Capitol Bank Tes - x6700	PPD Credit - Consumer Credit	\$2.00	\$2.00	4	10/07/2026	☐  
Name: Mobile test copy Transaction Type: Payment	09/24/2026 1:28 PM	Capitol Bank Tes - x6700	PPD Credit - Consumer Credit	\$0.00	\$0.00	0	10/07/2026	☐  
Name: Mobile test Transaction Type: Payment	09/24/2026 1:27 PM	Capitol Bank Tes - x6700	PPD Credit - Consumer Credit	\$0.00	\$0.00	0	10/07/2026	☐  
Name: C.D. Test 2 Transaction Type: Payment	09/20/2026 2:50 PM	Capitol Bank Tes - x6700	PPD Credit - Consumer Credit	\$0.20	\$0.20	2	10/07/2026	☐  

- 3 Enter a **Company Entry Description** to describe the purpose of the transaction. For payroll files, enter PAYROLL.



Template Details

Ref #
621

SEC Code
PPD Credit - Consumer Credit

Template Name
Import_ACH file upload

Company Discretionary Data (Optional)

☐ Is Restricted

☐ Offset Individually

Company Entry Description
Uploadtest

Company
Capitol Bank Tes - x6700

PART 1 Review the template (continued)

4 Make any participant changes:

- **Amount** – edit the number in the participant's Amount box
- **Hold** – keeps the participant on the template but doesn't send their transaction
- **Prenote** – sends a zero-dollar test transaction to the participant's bank. Send it at least three business days before the first live transaction.
- **Edit** – change the participant's details. To change the account number, check **Edit Account Details**, then select **Save**.
- **Add Participants** – choose an existing participant, or select **New Participant** and complete the required fields

Select **Save and Close**.

* Offset Account
x0972 Mother Goose - CAPITOL SAVINGS (Avall... ▼

ACH To
☐ Use Participant Distributions

Nickname ^{ti}	Notify	Unique Identifier ^{ti}	Account Number	Account Type ^{ti}	☐ Hold	☐ Prenote	Amount		
Charlie	No		x1111	Checking	☐	☐	\$ 0.50	0 Addenda	
Snoopy	No		x9159	Checking	☐	☐	\$ 0.50	0 Addenda	
Sally	No		x6666	Checking	☐	☐	\$ 0.50	0 Addenda	
Woodstock	No		x2233	Checking	☐	☐	\$ 0.50	0 Addenda	

Credit Amount **\$2.00** [?] Hold Total **\$0.00** [?] Prenotes **0**

Add Participants
Add Entry

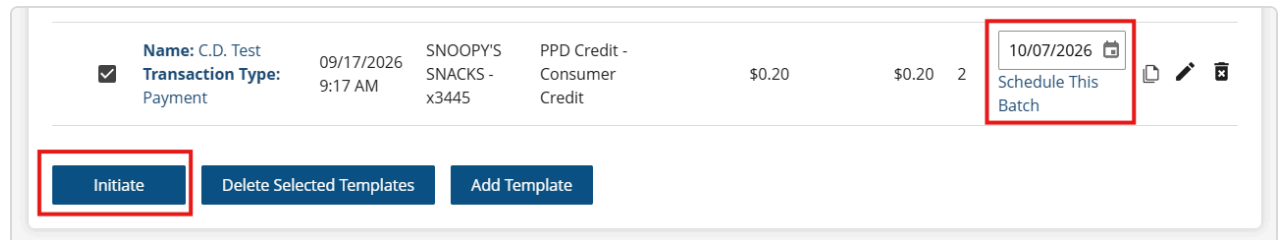
Import CSV File
 No file chosen

PART 2 Initiate the batch

5 Check the box next to the template. Make sure each participant's amount is correct before you continue.

Choose an **Effective Date**, then select **Initiate**. For a same-day file, select **Initiate Same Day**.

Effective date The effective date is when transactions settle. It can't be a weekend or federal holiday. Cutoff is 6:00 PM for next-day processing and 1:30 PM for same-day.

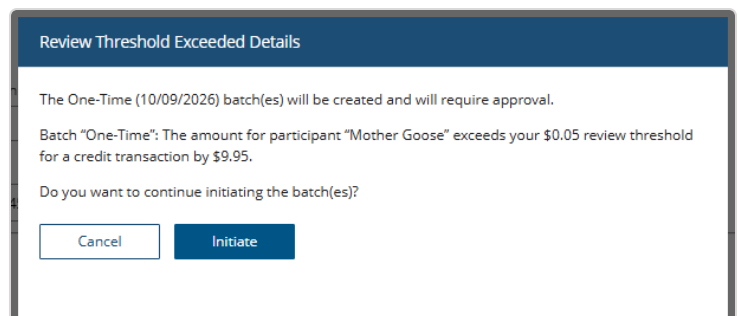


☒	Name: C.D. Test	09/17/2026	SNOOPY'S	PPD Credit -				10/07/2026	
	Transaction Type: Payment	9:17 AM	SNACKS - x3445	Consumer Credit	\$0.20	\$0.20	2	Schedule This Batch	

Initiate Delete Selected Templates Add Template

6 If the batch is over your daily limit, a message says it needs approval by Capitol Bank. Select **Initiate**.

Then call us at (608) 836-1616 and ask for Deposit Operations.



Review Threshold Exceeded Details

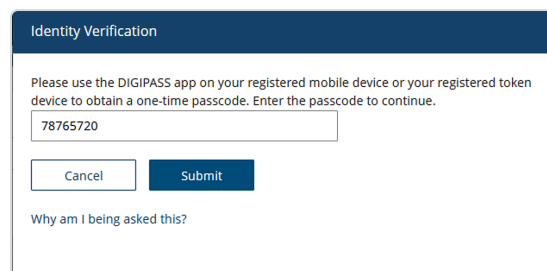
The One-Time (10/09/2026) batch(es) will be created and will require approval.

Batch "One-Time": The amount for participant "Mother Goose" exceeds your \$0.05 review threshold for a credit transaction by \$9.95.

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

Cancel **Initiate**

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



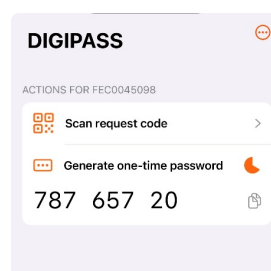
Identity Verification

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

Cancel **Submit**

Why am I being asked this?



DIGIPASS

ACTIONS FOR FEC0045098

Scan request code

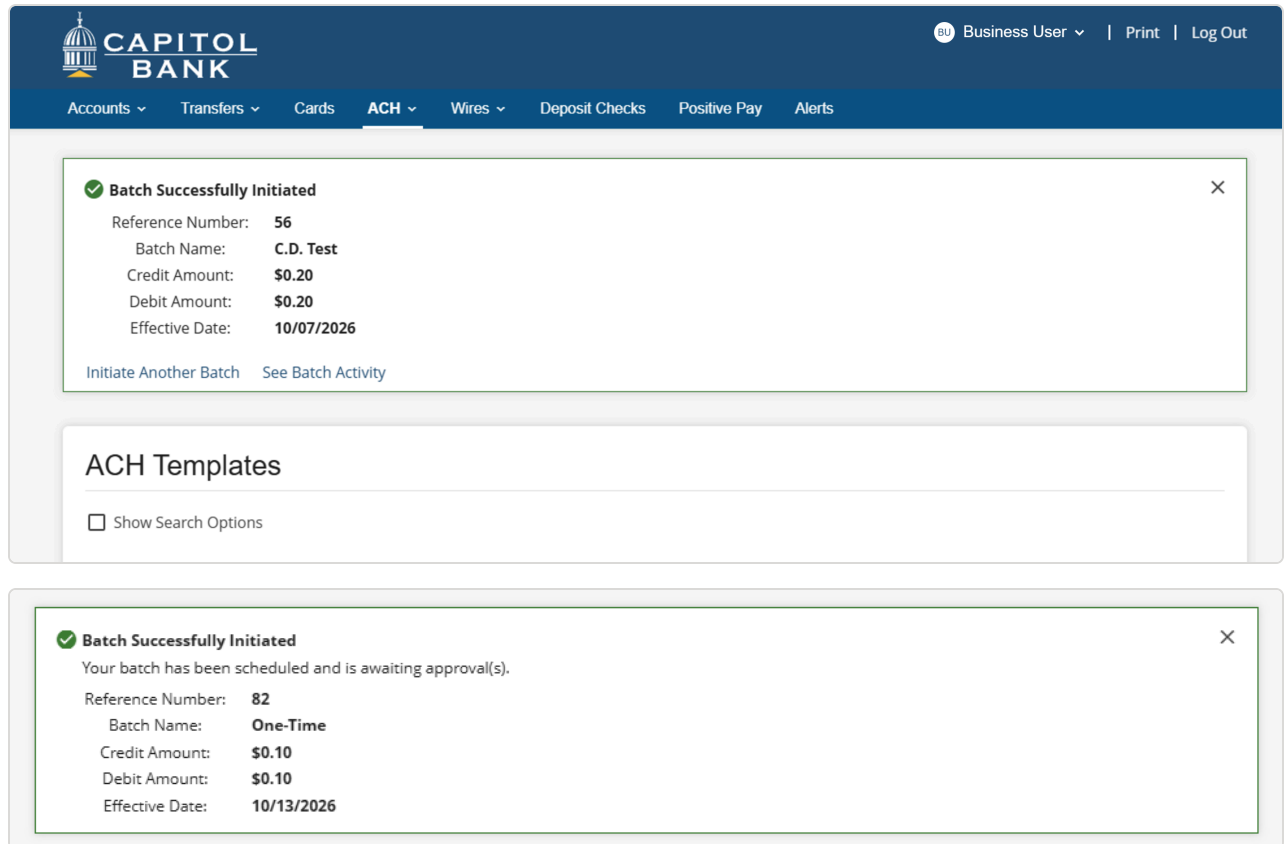
Generate one-time password

787 657 20



PART 2 Initiate the batch (continued)

- 8 You'll see a message that the batch was initiated, or that it needs review by another user or Capitol Bank. If it needs review, everyone with approval access receives a notification email.



The screenshot displays the Capitol Bank online business banking interface. The top navigation bar includes the Capitol Bank logo, a user profile icon labeled 'BU Business User', and links for 'Print' and 'Log Out'. Below the navigation bar, a menu bar lists various services: 'Accounts', 'Transfers', 'Cards', 'ACH', 'Wires', 'Deposit Checks', 'Positive Pay', and 'Alerts'. The 'ACH' menu is currently selected.

Two success messages are shown in the main content area, each with a green checkmark icon and a close button (X) in the top right corner.

Message 1: Batch Successfully Initiated

- Reference Number: **56**
- Batch Name: **C.D. Test**
- Credit Amount: **\$0.20**
- Debit Amount: **\$0.20**
- Effective Date: **10/07/2026**

Below the message, there are two links: 'Initiate Another Batch' and 'See Batch Activity'.

Message 2: Batch Successfully Initiated

Your batch has been scheduled and is awaiting approval(s).

- Reference Number: **82**
- Batch Name: **One-Time**
- Credit Amount: **\$0.10**
- Debit Amount: **\$0.10**
- Effective Date: **10/13/2026**

Below the message, there is a checkbox labeled 'Show Search Options'.

PART 3 Submit and approve

9 To check a batch's status, go to **ACH › ACH Activity**.

- **Pending Processing** — the batch is ready to be processed
- **Pending Approval(s)** — the batch is waiting for another user, or for the bank if it's over your limit

Pending ACH Batches

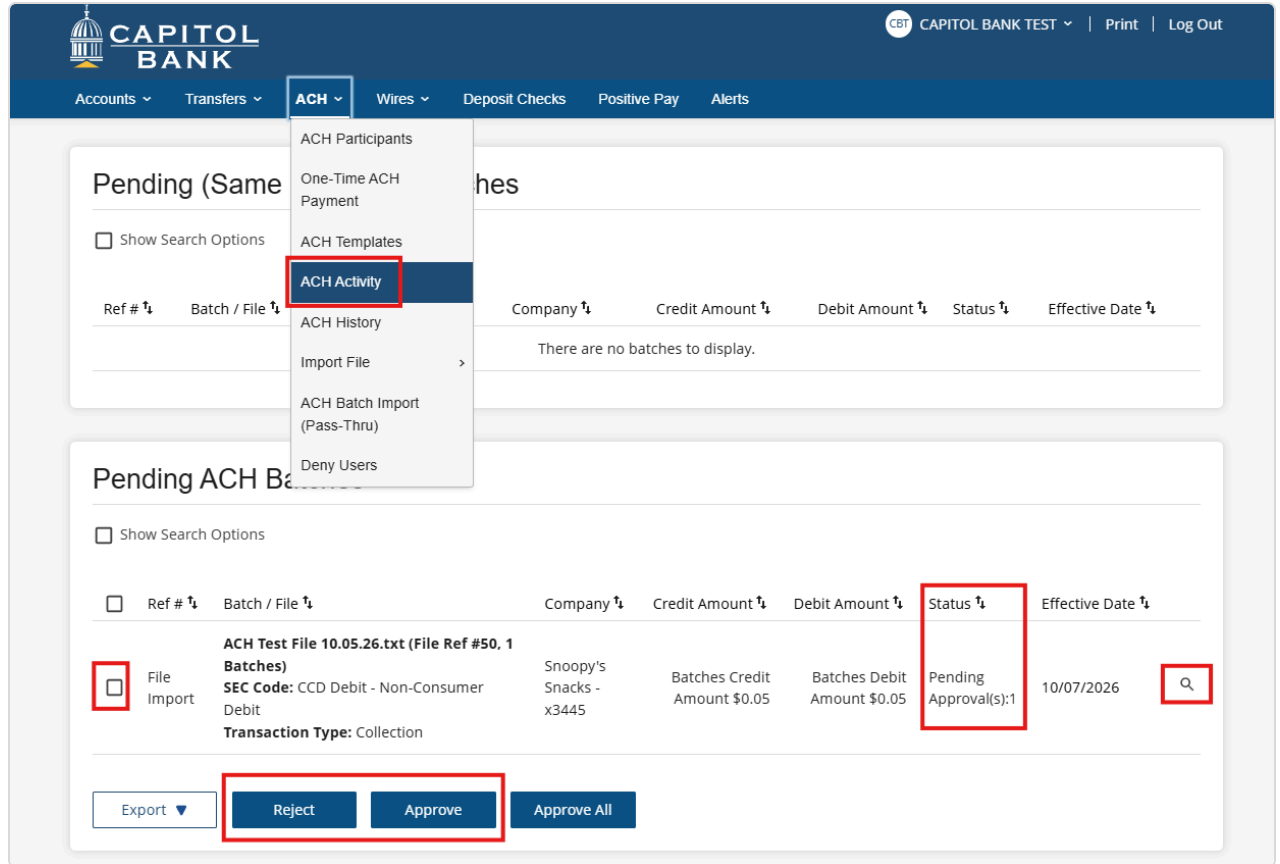
☐ Show Search Options

☐	Ref # ↕	Batch / File ↕	Company ↕	Credit Amount ↕	Debit Amount ↕	Status ↕	Effective Date ↕	
☐	File Import	ACH Test Commingled Test 10.05.26.txt (File Ref #49, 2 Batches) SEC Code: Multiple Transaction Type: Multiple	SNOOPY'S SNACKS - x3445	Batches Credit Amount \$0.17	Batches Debit Amount \$0.17	Pending Processing	10/07/2026	🔍
☐	56	Name: C.D. Test SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	SNOOPY'S SNACKS - x3445	\$0.20	\$0.20	Pending Processing	10/07/2026	🔍 ✎ 🗑
☐	57	Name: One-Time SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	Capitol Bank Tes - x6700	\$0.10	\$0.10	Pending Processing	10/07/2026	🔍 ✎ 🗑

Export ▼

PART 3 Submit and approve (continued)

- 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** or **Reject**.



The screenshot displays the Capitol Bank Online Banking interface. At the top, the navigation bar includes 'Accounts', 'Transfers', '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 navigation bar, the 'Pending ACH Batches' section is visible. It includes a table with columns: Ref #, Batch / File, Company, Credit Amount, Debit Amount, Status, and Effective Date. A batch is listed with the following details:

Ref #	Batch / File	Company	Credit Amount	Debit Amount	Status	Effective Date
ACH Test File 10.05.26.txt (File Ref #50, 1 Batches)	SEC Code: CCD Debit - Non-Consumer Debit	Snoopy's Snacks - x3445	Batches Credit Amount \$0.05	Batches Debit Amount \$0.05	Pending Approval(s):1	10/07/2026

Below the table, there are buttons for 'Export', 'Reject', 'Approve', and 'Approve All'. The 'Approve' button is highlighted. A magnifying glass icon is also present next to the batch entry.

Good to know If the status isn't **Pending Processing** or **Processed**, email depositops@capitol.bank.

PART 3 Submit and approve (continued)

- 11** While a batch is pending approval, and after it's approved, pencil and trash can icons appear on its right side in **ACH Activity**. You can edit or delete the batch until it's picked up for processing.

Pending ACH Batches

☐ Show Search Options

☐	Ref # ↑↓	Batch / File ↑↓	Company ↑↓	Credit Amount ↑↓	Debit Amount ↑↓	Status ↑↓	Effective Date ↑↓	
☐	83	Name: One-Time SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	SNOOPY'S SNACKS - x3445	\$0.01	\$0.01	Pending Approval(s):1	10/13/2026	  

Export ▼

Reject

Approve

Approve All