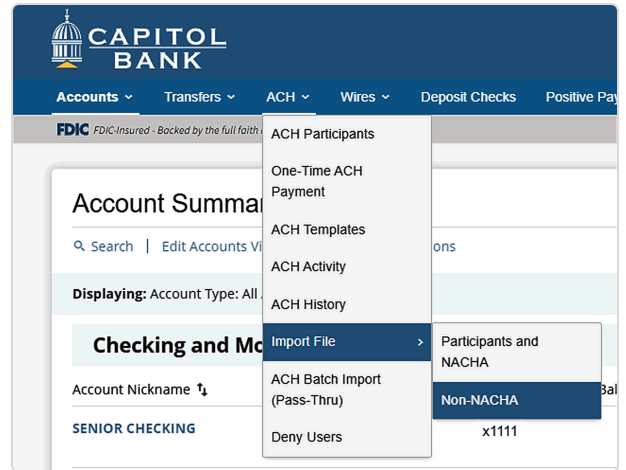


Import a non-NACHA file

Import an ACH file in a non-NACHA format. Online Banking turns it into a template you can initiate.

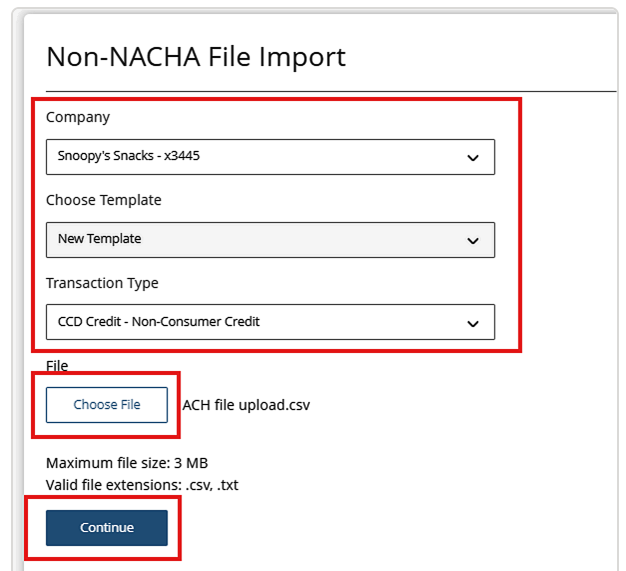
PART 1 Import the file

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



- 2 Complete the import:
 - Choose a **Company**
 - Choose an **import template**
 - Browse for the file

Select **Import**.



The screenshot shows the 'Non-NACHA File Import' form. The form has the following fields and sections:

- Company:** A dropdown menu with 'Snoopy's Snacks - x3445' selected.
- Choose Template:** A dropdown menu with 'New Template' selected.
- Transaction Type:** A dropdown menu with 'CCD Credit - Non-Consumer Credit' selected.
- File:** A section containing a 'Choose File' button (highlighted with a red box) and the text 'ACH file upload.csv'.
- Maximum file size:** 3 MB
- Valid file extensions:** .csv, .txt
- Continue:** A blue button at the bottom of the form (highlighted with a red box).

PART 1 Import the file (continued)

3 Review the import details on the **Non-NACHA File Import** page.

Non-NACHA File Import

Company
Snoopy's Snacks - x3445

Choose Template
Test

Transaction Type
CCD Credit - Non-Consumer Credit

File
 ACH file upload.csv

Maximum file size: 3 MB
Valid file extensions: .csv, .txt

The **Import File** page opens. Scroll down and select **Import** at the bottom.

Import File - ACH file upload.csv

Company
Snoopy's Snacks - x3445

Template Name
Test

Transaction Type
CCD Credit - Non-Consumer Credit

Input Decimals into Amount
No

Number of Rows to Exclude
Header: **1** Footer: **0**

Text Qualifier
None

File Format

Comma

Field Details

Name
Data contained in file

Routing Transit
Data contained in file

Account Number
Data contained in file

Transaction Code
Data contained in file

Amount
Data contained in file

4 If any fields are invalid, an **Exceptions** page appears:

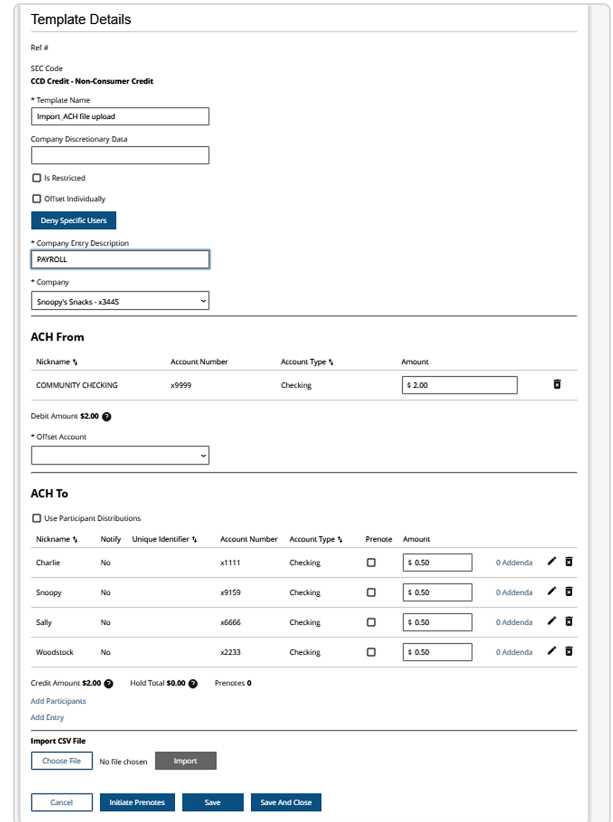
- **Invalid Name** — names can be up to 22 characters. Shorten the name until the error clears.
- **Invalid Routing Transit** — check the routing number. Only valid US routing numbers are accepted.

Once all exceptions are cleared, select **Continue**.

PART 2 Balance and initiate

5 On the **Template Details** page, you may see a warning that the batch is unbalanced. Depending on your file, select an offset account from the **ACH From** or **ACH To** drop-down, then enter the total offset in **Amount**.

At the top of the page, enter a **Company Entry Description**, such as PAYROLL or Payment. Select **Save and Close**.



Template Details

Ref #

SEC Code
CCD Credit - Non-Consumer Credit

* Template Name
Import_ACH file upload

Company Discretionary Data

☐ Is Restricted

☐ Offset Individually

Deny Specific Users

* Company Entry Description
PAYROLL

* Company
Snoopy's Snacks - x3445

ACH From

Nickname %	Account Number	Account Type %	Amount
COMMUNITY CHECKING	x9999	Checking	\$ 2.00

Debit Amount: **\$2.00**

* Offset Account

ACH To

☐ Use Participant Distributions

Nickname %	Notify	Unique Identifier %	Account Number	Account Type %	Premote	Amount	0 Addenda
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** | Premotes: **0**

Add Participants

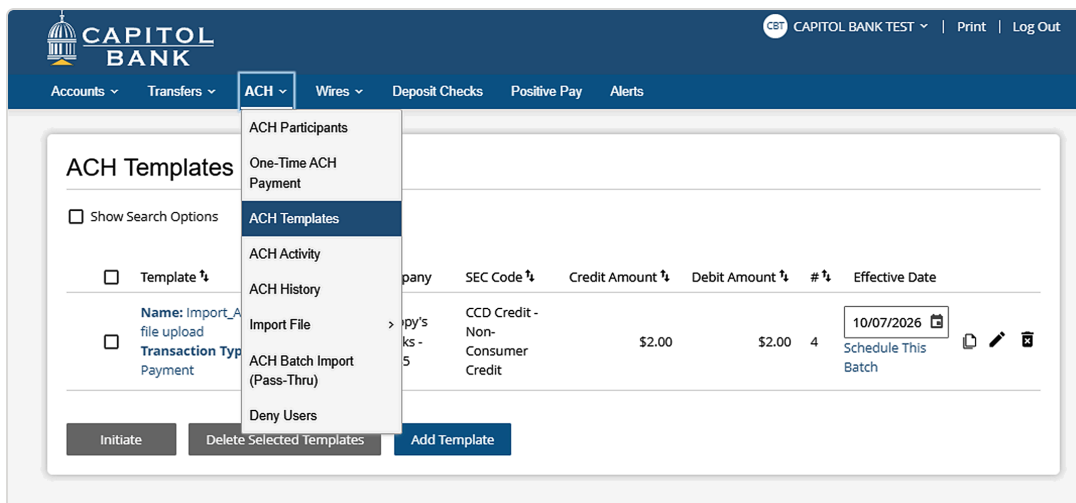
Add Entry

Import CSV File

Choose File | No file chosen | Import

Cancel | Initiate Premotes | Save | Save And Close

6 On the **ACH Templates** page, a template has been created from your file. Check the box next to it, edit the **Effective Date** if needed, then select **Initiate** or **Initiate Same Day**.



CAPITOL BANK CBT CAPITOL BANK TEST | Print | Log Out

Accounts ▾ Transfers ▾ **ACH ▾** Wires ▾ Deposit Checks Positive Pay Alerts

ACH Templates

☐ Show Search Options

☐ Template %

Name: Import_A file upload

☐ Transaction Type: Payment

Initiate | Delete Selected Templates | Add Template

Company	SEC Code %	Credit Amount %	Debit Amount %	# %	Effective Date
Snoopy's Snacks - x3445	CCD Credit - Non-Consumer Credit	\$2.00	\$2.00	4	10/07/2026 Schedule This Batch

PART 2 Balance and initiate (continued)

- 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.

Why am I being asked this?

DIGIPASS

ACTIONS FOR FEC0045098

787 657 20



- 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.


**CAPITOL
BANK**

Business User | Print | Log Out

Accounts | Transfers | Cards | **ACH** | Wires | Deposit Checks | Positive Pay | Alerts

Batch Successfully Initiated

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

Initiate Another Batch | See Batch Activity

ACH Templates

☐ Show Search Options

Batch Successfully Initiated

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

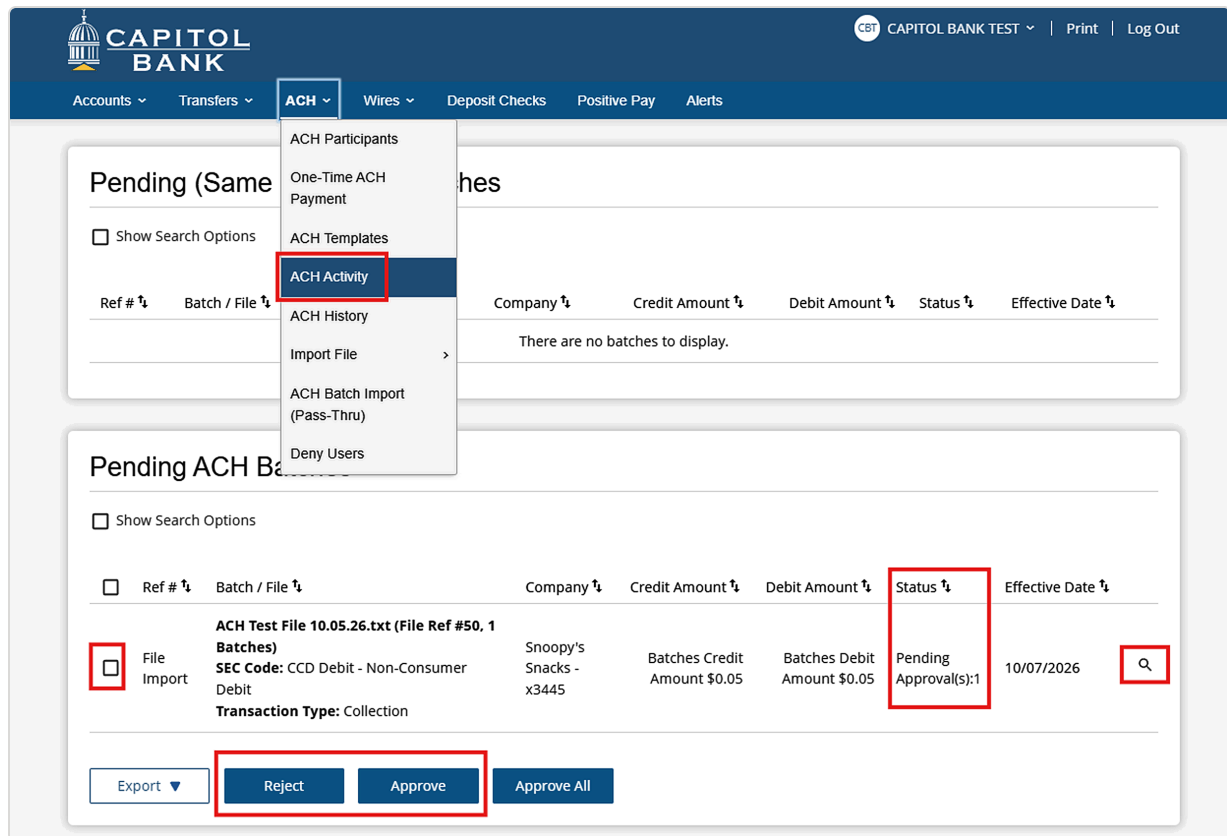
Reference Number: **82**
Batch Name: **One-Time**
Credit Amount: **\$0.10**
Debit Amount: **\$0.10**
Effective Date: **10/13/2026**

PART 3 Submit and approve

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 the Capitol Bank logo, a user menu (CSB CAPITOL BANK TEST), and links for Print and Log Out. The main navigation menu has options for 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 with a red box), ACH History, Import File, ACH Batch Import (Pass-Thru), and Deny Users.

Below the menu, there are two sections: "Pending (Same)" and "Pending ACH Batches". The "Pending ACH Batches" section contains a table with the following columns: Ref #, Batch / File, Company, Credit Amount, Debit Amount, Status, and Effective Date. A search icon is located to the right of the table. The table contains one entry:

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

At the bottom of the table, there are four buttons: Export, **Reject** (highlighted with a red box), **Approve** (highlighted with a red box), and Approve All.

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

PART 3 Submit and approve (continued)

12 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

Optional After the batch is submitted, you can delete the template. A new one is created each time you import a non-NACHA file.