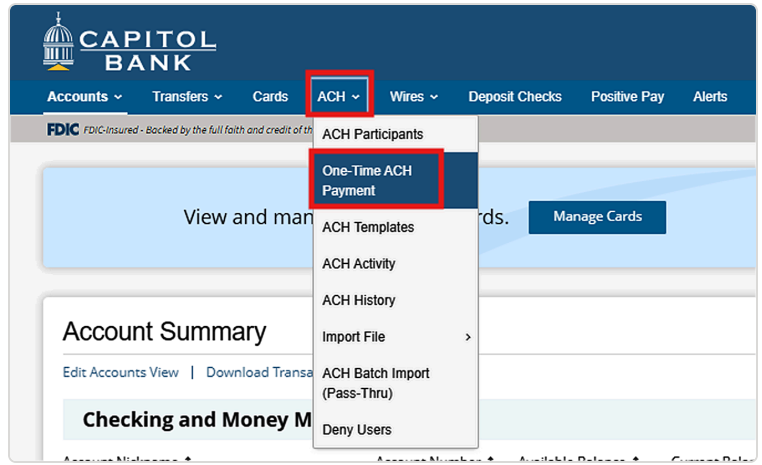


Send a one-time ACH payment

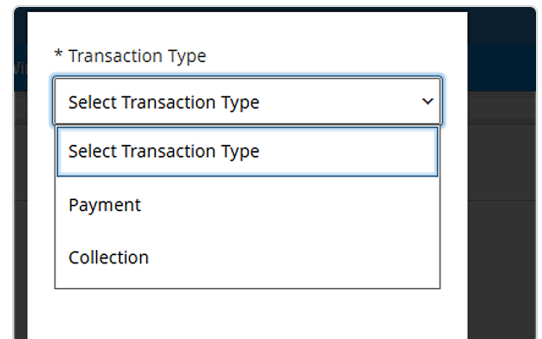
Send a single ACH payment or collection without setting up a template.

PART 1 Set up the payment

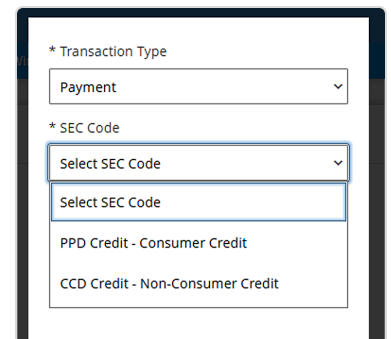
- 1 Sign in to Online Banking. Go to **ACH › One-Time ACH Payment**.



- 2 Select a **Transaction Type**:
 - **Payment** — debit your Capitol Bank account(s) to credit external account(s)
 - **Collection** — debit external account(s) to credit your Capitol Bank account(s)

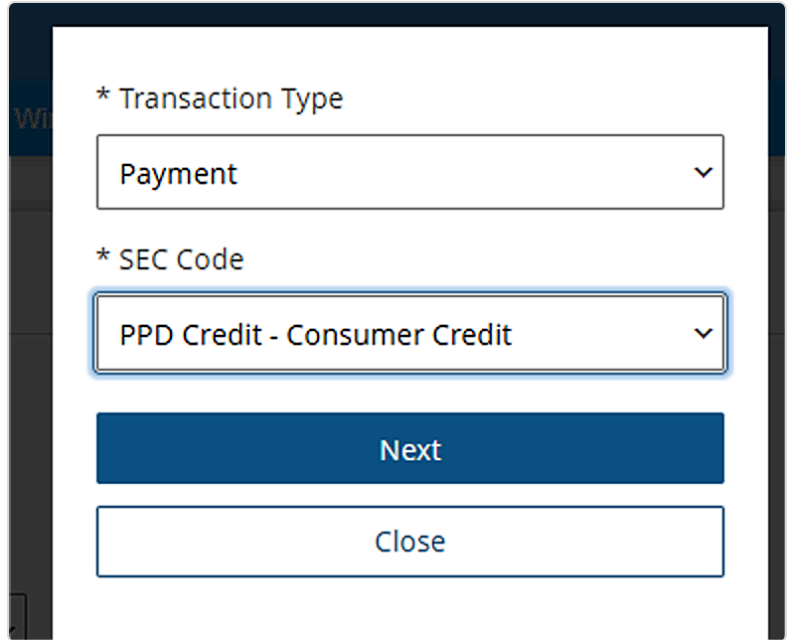


- 3 Select an **SEC Code**:
 - **PPD** — external personal or consumer accounts
 - **CCD** — external corporate or business accounts



PART 1 Set up the payment (continued)

4 Select Next.



Wi

* Transaction Type

Payment

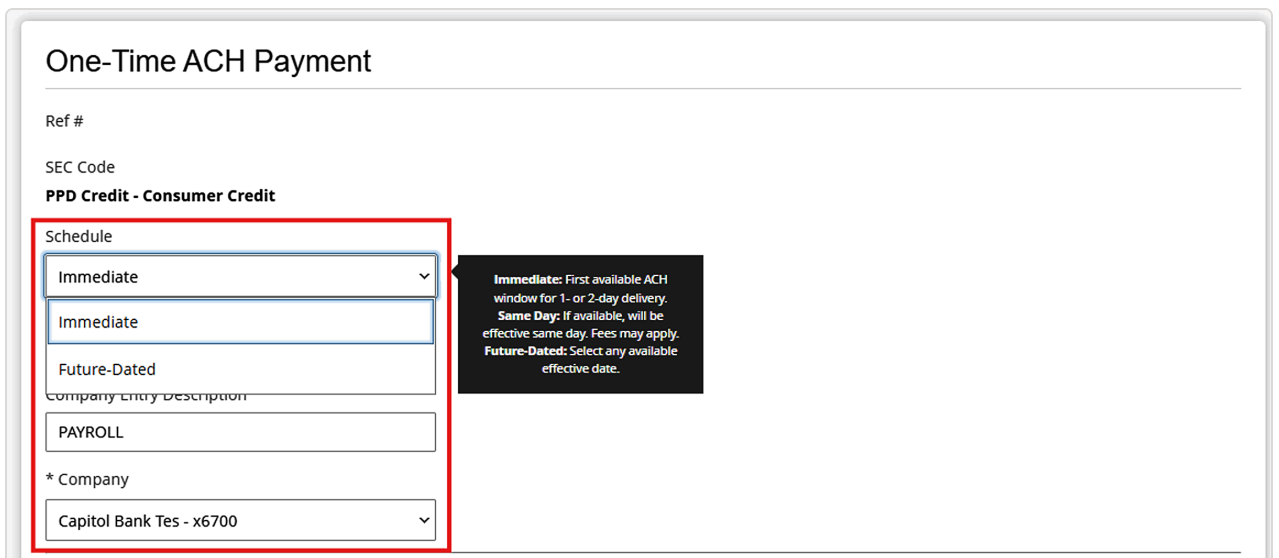
* SEC Code

PPD Credit - Consumer Credit

Next

Close

5 Use the **Schedule** drop-down to choose an effective date. Enter a **Company Entry Description**, such as PAYROLL or Payment. Then select the **Company**.



One-Time ACH Payment

Ref #

SEC Code

PPD Credit - Consumer Credit

Schedule

Immediate

Immediate

Future-Dated

Company Entry Description

PAYROLL

* Company

Capitol Bank Tes - x6700

Immediate: First available ACH window for 1- or 2-day delivery.
Same Day: If available, will be effective same day. Fees may apply.
Future-Dated: Select any available effective date.

PART 2 Add entries and initiate

6 Select **Add Participants** or **Add Entry** to add external accounts. Use the **Offset Account** drop-down to choose your Capitol Bank account.

Tip If the account isn't listed, check that the correct Company is selected.

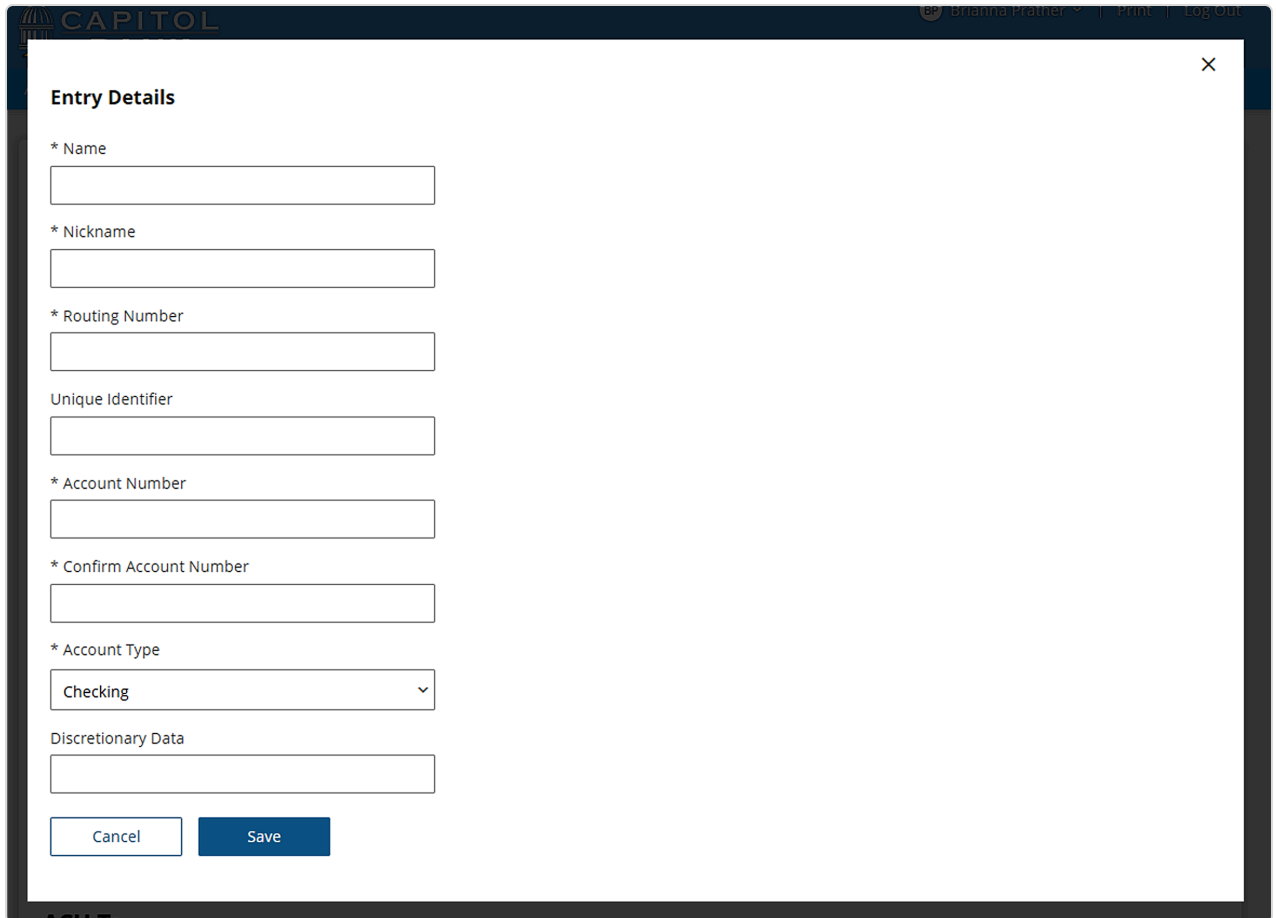
ACH From
Debit Amount **\$0.00** ?
* Offset Account
x9159 TEST ACCOUNT (Available \$115.02) ▼

ACH To

Nickname ▼	Notify	Unique Identifier ▼	Account Number	Account Type ▼	Amount
There are no entries.					

Credit Amount **\$0.00** ?
Add Participants
Add Entry

Initiate

PART 2 Add entries and initiate (continued)**7** To add a new external entry, complete the required fields.

Entry Details X

* Name

* Nickname

* Routing Number

Unique Identifier

* Account Number

* Confirm Account Number

* Account Type
Checking ▾

Discretionary Data

Cancel Save

PART 2 Add entries and initiate (continued)

8 To add existing participants, check the box next to each one, then select **Add Selected Participants**.

×

Participants

☐ Show Search Options

☐	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
☐	Corp DDA		09/26/2026 11:32 AM		x9999	075912806	Checking	Active
☐	Groot		09/17/2026 9:16 AM		x2233	075912806	Checking	Active
☐	Mobile test		09/24/2026 1:21 PM		x1111	075912806	Checking	Active
☐	Mother Goose		09/17/2026 9:16 AM		x1111	075912806	Checking	Active
☐	NAV ONE		09/17/2026 10:49 AM		x9159	075912806	Checking	Active
☐	NAV TWO		09/17/2026 10:50 AM		x9159	075912806	Checking	Active

Cancel

New Participant

Add Selected Participants

PART 2 Add entries and initiate (continued)

- 9** Enter an amount for each external entry. The Capitol Bank offset totals automatically. Select **Initiate**.

Effective Date
10/07/2026

Company Entry Description

* Company

ACH From
Debit Amount **\$0.10** ⓘ
* Offset Account

ACH To

Nickname ⓘ	Notify	Unique Identifier ⓘ	Account Number	Account Type ⓘ	Amount	
Mother Goose	No		x1111	Checking	\$ 0.10	0 Addenda ⓘ ✕

Credit Amount **\$0.10** ⓘ
[Add Participants](#)
[Add Entry](#)

- 10** 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 ⓘ

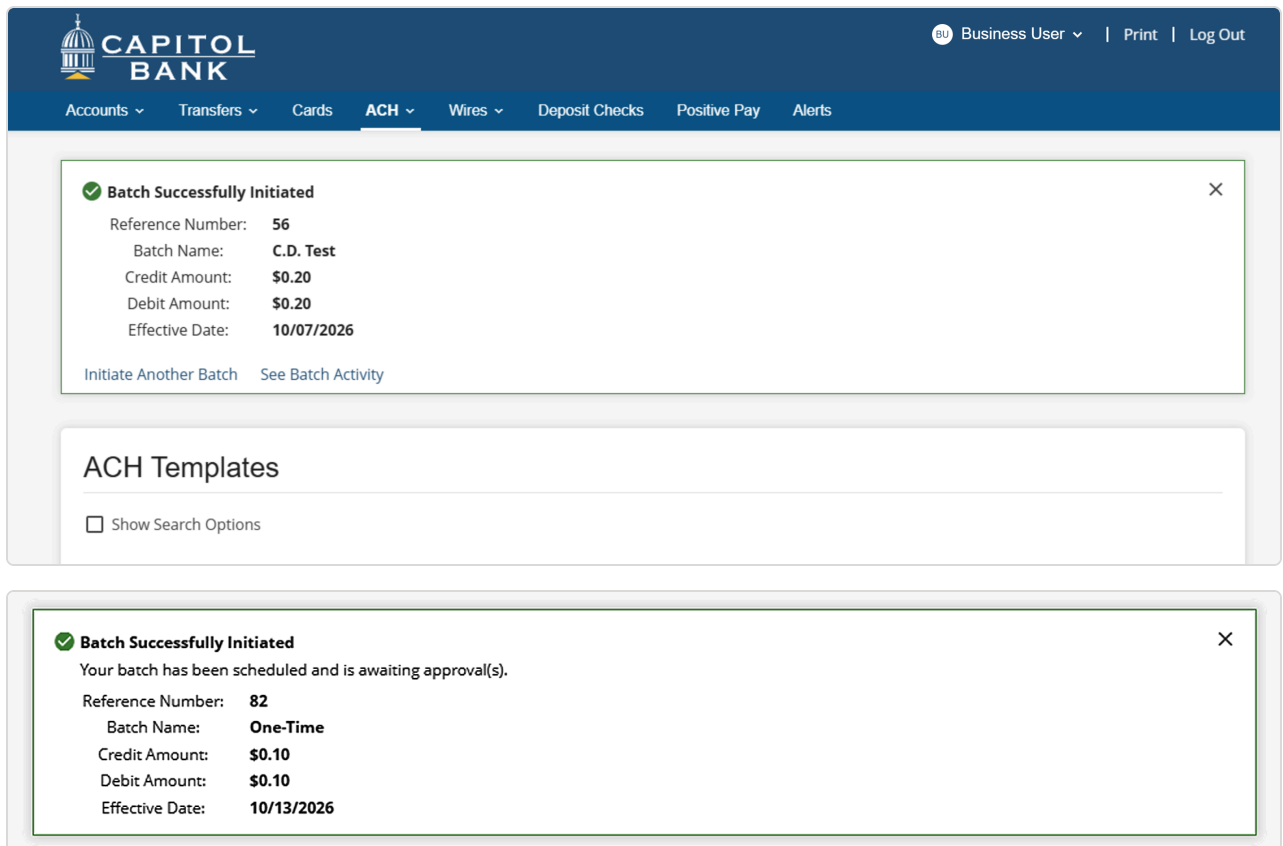
ACTIONS FOR FEC0045098

787 657 20 ⓘ



PART 2 Add entries and initiate (continued)

- 11** 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 shows 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 is a menu with options: 'Accounts', 'Transfers', 'Cards', 'ACH', 'Wires', 'Deposit Checks', 'Positive Pay', and 'Alerts'. The 'ACH' menu is currently selected. A green success message box is displayed, titled 'Batch Successfully Initiated'. It contains the following information: Reference Number: 56, Batch Name: C.D. Test, Credit Amount: \$0.20, Debit Amount: \$0.20, and Effective Date: 10/07/2026. Below the message are two links: 'Initiate Another Batch' and 'See Batch Activity'. Below the message box is a section titled 'ACH Templates' with a checkbox labeled 'Show Search Options'.

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**

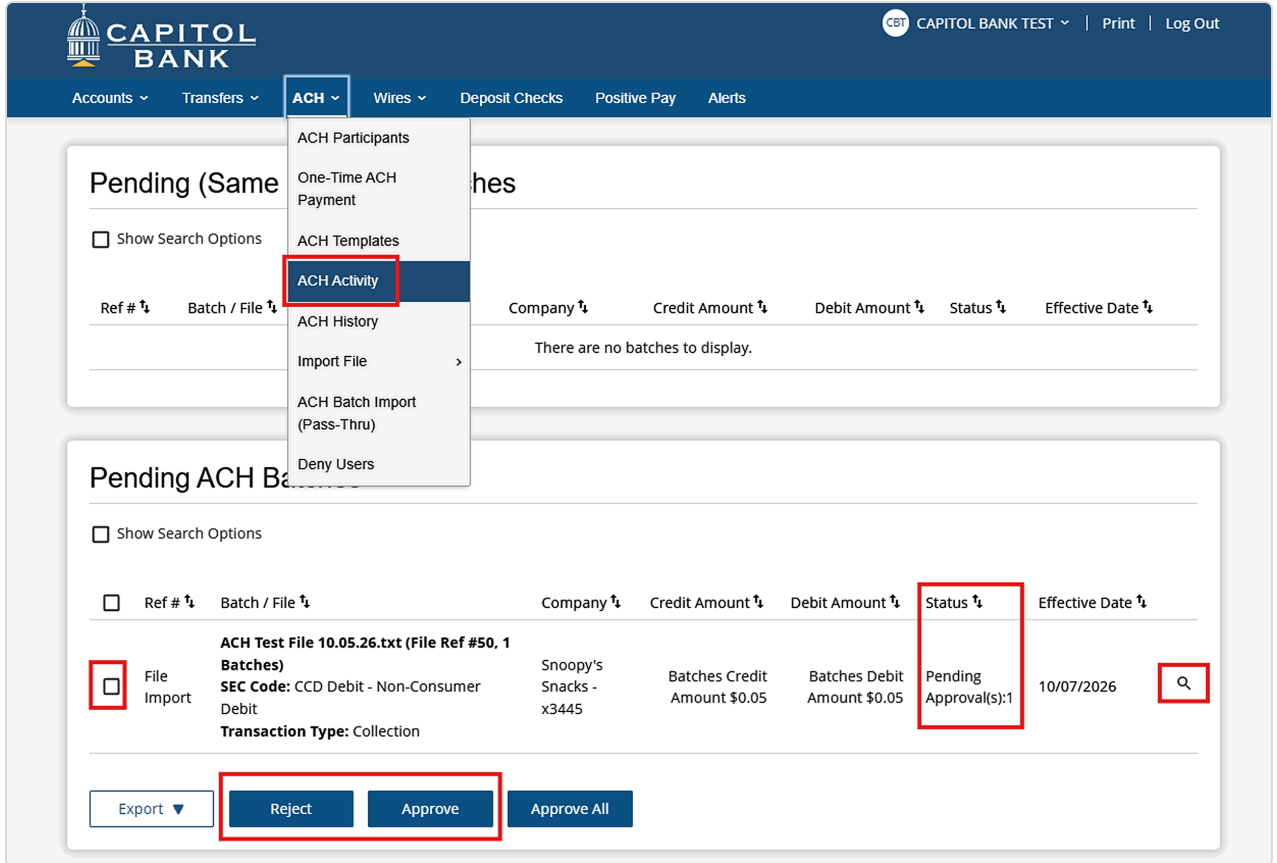
PART 3 Submit and approve

- 12** 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.

PART 3 Submit and approve (continued)

13 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 'Accounts', 'Transfers', 'ACH', 'Wires', 'Deposit Checks', 'Positive Pay', and 'Alerts'. The 'ACH' 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 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
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

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 status.

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

PART 3 Submit and approve (continued)

- 15** 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