

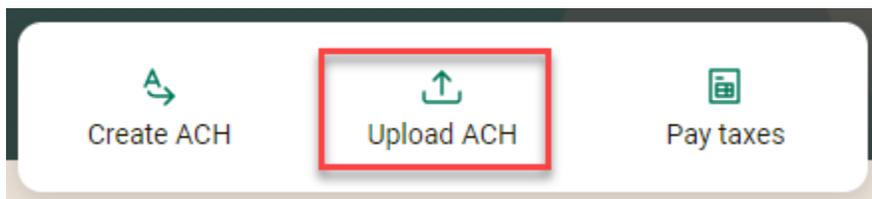


Banno Business ACH Origination

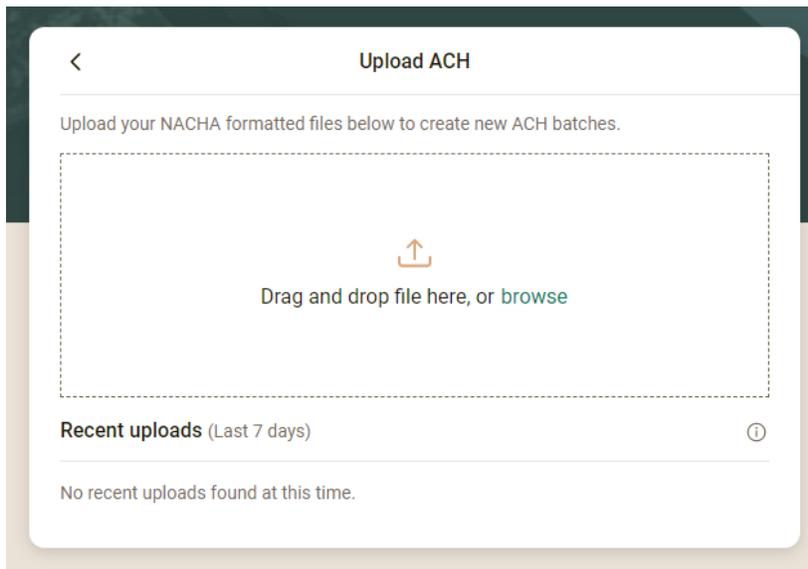
Create an ACH Batch: NACHA Upload

If you have software that can create a NACHA file formatted ACH file for you, you can upload the file into Banno Business.

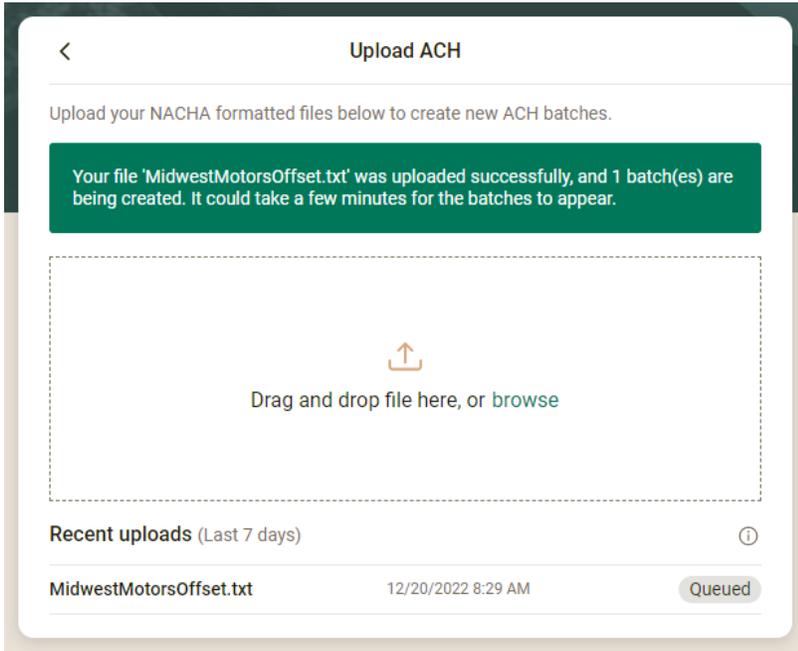
Navigate to **Payments > ACH > Upload ACH**



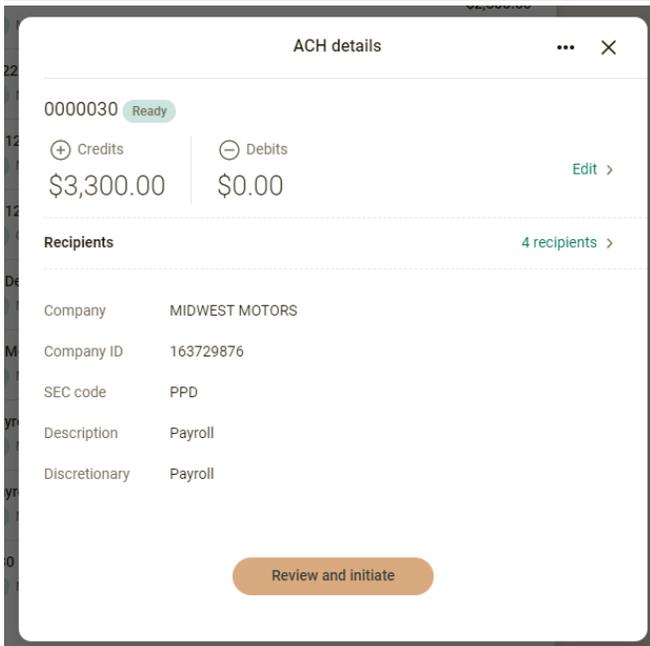
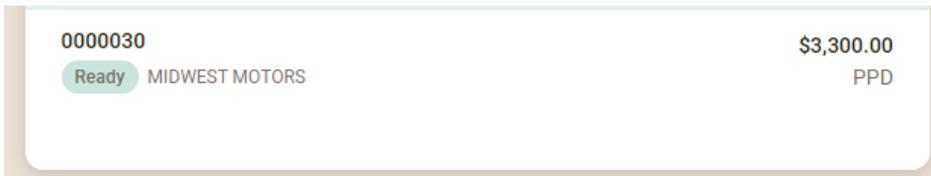
Browse for a file on your device or drag and drop the file into the screen and click Upload.



1. Search for the file or drag and drop your file into the screen.
2. Select **Upload**.
 - The uploaded file status appears. Once in an Uploaded or Done status, the file appears on the ACH Active List screen.
3. Go to the ACH Active List.
 - A generic file name generated based on a sequence number.



4. Select the file to view the details of your Batch. Edit to customize the uploaded file name. You have successfully created an ACH file by uploading a NACHA file. Please proceed to Initiating when you are ready to send the file.





Manually Creating an ACH File

You can manually enter file information into Online Banking by creating a file header and then adding necessary transactions.

1. Go to **Payments > ACH**.
2. Select **Create ACH**. Enter a batch name and select the appropriate company.
3. Review or Enter the file header Information.
4. Go to Add Recipients to add manually add recipients to the ACH batch and complete the Information fields.
5. You have successfully created an ACH file. Please proceed to Initiating when you are ready to send the file.

The screenshot shows the 'Create ACH' interface in a mobile application. At the top, there are three buttons: 'Create ACH' (highlighted with a red box), 'Upload ACH', and 'Pay taxes'. Below this is a form titled 'Create ACH' with a back arrow on the left. The form contains the following fields and options:

- ACH:** Payroll
- Company:** MIDWEST MOTORS >
- Company ID:** [Redacted] >
- SEC:** PPD >
- Entry description:** Payroll >
- Discretionary data:** Discretionary data >
- Recipients:** Add recipients >
- Restrict batch:**

At the bottom of the form, there are two buttons: 'Cancel' and 'Create batch'.

A screenshot of a mobile application interface for creating an ACH payment. The screen is titled "Create ACH" and has a back arrow in the top left corner. Below the title, there is a section for "Employee Name" with a trash icon to its right. The form contains several input fields: "Recipient name" (containing "Employee Name"), "Amount" (containing "\$ 1.50"), "Credit/Debit" (a dropdown menu with "Credit" selected), "Account number" (containing "123456"), "Routing number" (containing "101006699" and a search icon), and "Account type" (a dropdown menu with "Checking" selected). There are also optional fields for "ID number (optional)" and "Addenda (optional)" with a "0/80" character count. Below these fields, there are checkboxes for "Optional fields", "Prenote", and "Hold". At the bottom, there is a link "+ Add another Recipient" and a "Save recipient" button.

Initiating a File

If you have an existing file you have used previously, you can skip right to this step. You may edit/update your file prior initiating.

1. Choose the desired file.
2. Select **Review & Initiate**.
3. Complete the **Select Effective Date** and **Select Offset Account** (If applicable) fields.
4. Select **Initiate**.
5. Enter your Banno Business password and click **Confirm Password**.
6. A confirmation screen will display. Click Done. The ACH file is now in an initiated status and will be processed.



ACH details ⋮ ✕

Payroll Ready

⊕ Credits	⊖ Debits	Edit >
\$4.22	\$0.00	

Recipients [3 recipients >](#)

Company	MIDWEST MOTORS
Company ID	163729864
SEC code	PPD
Description	Payroll
Discretionary	Payroll

[Review and initiate](#)

< **Initiate ACH**

Payroll

⊕ Credits	⊖ Debits
\$4.22	\$0.00

[Show details ▾](#)

📅 **Effective Date** [Select date >](#)

Offset account [Select account >](#)

Reset amounts to \$0.00 after processing

[Cancel](#) [Initiate](#)



If any changes are needed to the file, they can be made as long as the file is in the Initiated Status. Select the file and choose Uninitiate to make any changes. Initiate your batch again, when ready. Please note - files are only in an eligible status to make changes until it's picked up for processing. So, it's important to always review it at initial submission and not to rely on this option being available.

ACH details ×

Payroll Initiated

⊕ Credits	⊖ Debits
\$4.22	\$0.00

Recipients 3 recipients >

Company	MIDWEST MOTORS
Company ID	163729864
SEC code	PPD
Description	Payroll
Discretionary	Payroll

[Uninitiate](#)