

NOTE: Supported file types include the following:

- Single-batch NACHA formatted file containing an SEC Class Code of either PPD (Prearranged Payment and Deposit to or from a consumer account) or CCD (Cash Concentration and Disbursement to or from a business account).
- 5-Column CSV File

1. Select the 'Transfers & Payments' menu and then select 'Commercial Payments'.

The screenshot shows the Santa Cruz County Bank website interface. At the top, the bank's logo is on the left, and the user's name "Good Afternoon, John Smith" is on the right. Below the logo is a navigation menu with "Transfers & Payments" selected. A search bar is located below the navigation menu. Underneath, a section titled "TRANSFERS & PAYMENTS" contains four tiles: "Internal Transfers", "Loan Payments", "Commercial Payments", and "Recipients". A blue arrow points to the "Commercial Payments" tile, which has the description "Add, schedule and manage ACH and Wire Payments".

ACH File Import Guide

2. Select 'New Payment' and then 'Payment from File'.

Payments Hub

MAKE A PAYMENT

New Payment

ACH	Wire	Other
ACH Batch	Domestic Wire	Payment From File
ACH Collection	International Wire	
Payroll		

3. Select the desired 'Payment Type' from the drop-down menu.

Payment From File

Payment Type *

--Please Select A Payment Type--

Payroll

ACH Collection

ACH Batch

Domestic Wire

* International Wire

4. Click in the 'Import File' box to select a file to upload. Browse your computer for the file you would like to upload.
5. Select 'Upload File' to upload the selected file into Online Banking for processing.

OR

- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
 - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amounts), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
 - Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

ACH Collection File Specification (.pdf)

Import File *

AchCollection-sample (2).csv

* - Indicates required field

Cancel Save Recipients Upload File



Questions? We're here to help. eBanking@sccountybank.com. 831.457.5000 option 1



NOTE: If the imported file is a 5-Column CSV, a second screen will be presented as part of the process. This screen requests additional information so a complete ACH file can be generated for processing based on the information designated.

6. Select the required fields from the corresponding drop-down menu.
 - a. SEC Code
 - b. 'Pay From/Pay To' account
 - c. Company/Subsidiary
 - d. Effective Date
7. Review the information on the screen for accuracy and then select 'Approve' to authorize the wires or 'Draft' to only draft.

Payment From File - Additional Information

SEC Code
PPD - Prearranged Payment and Deposit

Pay From/Pay To
Business Basic 9999 \$1.13

Company / Subsidiary
SCCB Test Commercial Business

Effective Date
11/09/2023

Recipients

Name	Routing	Account	Account Type	Amount	Addenda
ACH Recipient	062203984	123456789	Checking	\$10.00	
Another Recipient	062203984	987654321	Savings	\$25.00	

Total Amount: \$35.00 To 2 recipients