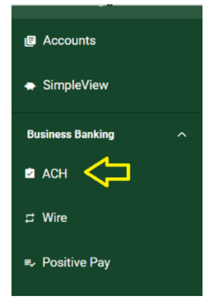
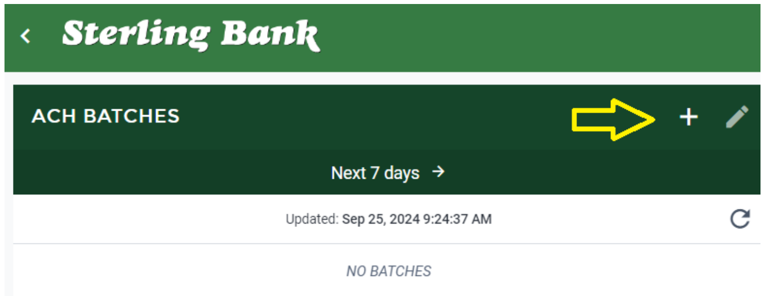
How to originate ACH batches or files

1. Log into Digital Banking and select ACH from the left side menu.
    a. This will take you to a screen displaying all Scheduled ACH Batches and ACH history.



2. Click on the + button near the top of the page.



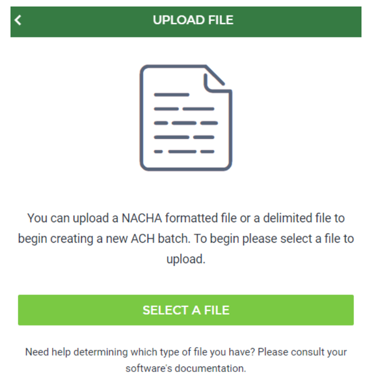
3. The ACH batch wizard will appear that will guide you through creating a batch, using a previously created template, uploading an ACH file, or template management.

To Create a batch:

4. Select New ACH Batch.
5. Enter the information required
    a. Batch Name
    b. Company
    c. Offset Account – this is your Sterling Bank account that will be debited or credited for the amount of the batch.
    d. Entry Description – this provides a description of the transaction for the receiver such as payroll, dividend, etc.
    e. Discretionary Data is not required
    f. Entry class – select the appropriate one. Descriptions of each class are provided for you within the wizard.
    g. Then continue to add recipients.
6. Add recipients - add a new recipient or add one that has already been created.
    a. Create new detailed record will walk through entering a new recipient.
    b. Select Participants will allow you to add recipients that have already been saved.
    c. Once recipients are added, enter amounts for each, then select Schedule Batch
7. Select if this is a One-Time batch or a Recurring batch.

8. Select Approvers (if required).
9. Review Batch and submit.

To Upload a file:



10. Click Upload a File.
11. Click Select a File.
12. You will be able to browse to the location where you have saved the file.
13. The details of your file will display. Select the ACH Company and offsetting account. Then select Next.
14. After reviewing the information, select Submit File.
15. A confirmation will display indicating the file has been successfully uploaded.

ACH History will display any batches or files that have been processed by Sterling Bank.