Associated Connect

Reference Guide: ACH Origination

Associated Bank

Table of Contents

Associated Connect Access

Associated Connect provides secure, single sign-on access to your business and commercial banking services through AssociatedBank.com/Business or AssociatedBank.com/Commercial.

Available Services

Once signed in, users can access a wide range of online banking functions:

Banking	Account Balances, ACH Origination Check Inquiry, Image Search, Positive Pay, Stop Payments, Transfers and Wire Transfers
Account Summary	View balances and transaction details
Cash Management	Bill Pay*, Cash Ordering, Checkview, FX Manager, Lockbox, Remote Deposit and Trade Services
Transmission and Reporting	Document Center, Export Tools and File Transfer

*Some services within the bill payment service have service charges. Please refer to the Business Fee Schedule or the applicable Checking Product Disclosure for details. (1276)

Sign-In and Security

Access to Associated Connect requires identity verification through one of two methods:

High-Risk Services	• Sign in with your username and password. • Verify identity using multi-factor authentication (MFA) with a unique access code from a mobile or physical token.
Low-Risk Services	• Sign in with your username and password. • Verify identity using a unique access code sent by text message (SMS) to your registered mobile number.

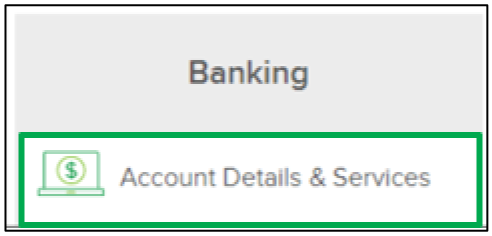
For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service. (1406)

ACH Origination

ACH Origination makes moving funds externally easy and secure for employee payroll and vendor payments, either as a single entry or by uploading a file.

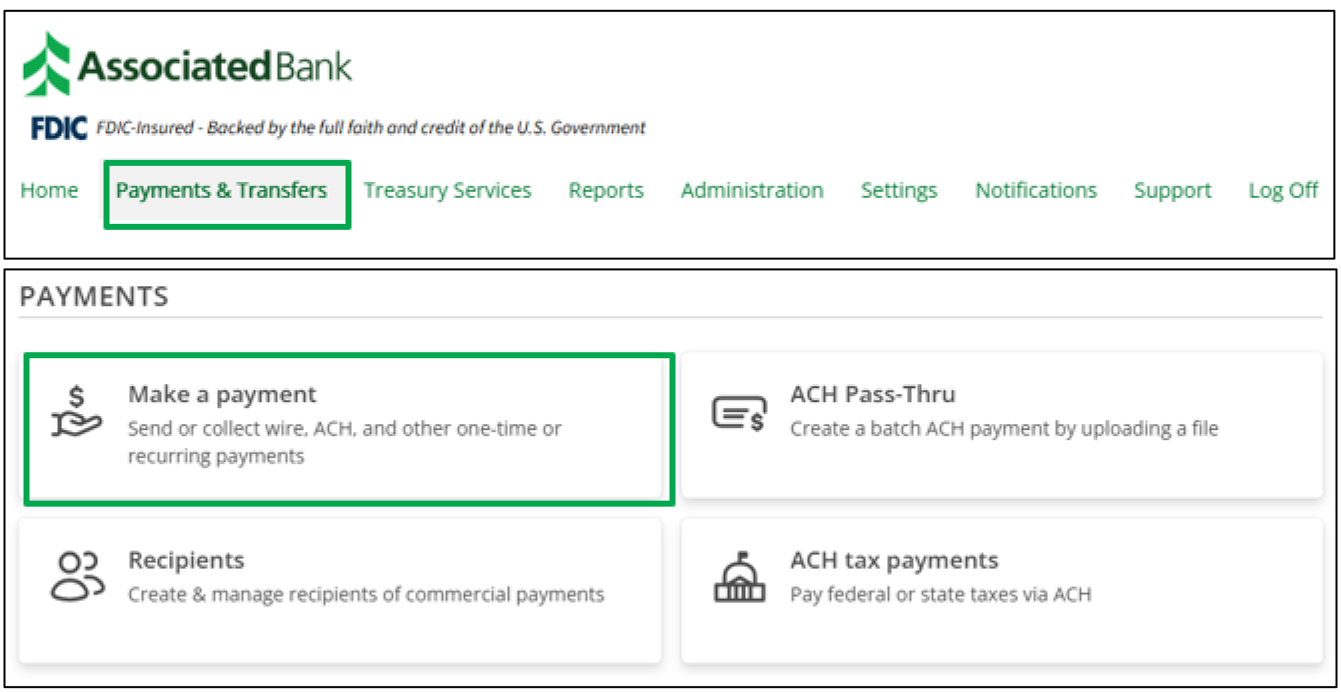
To access ACH Origination, select **Account Details & Services** under **Banking** in the Associated Connect Portal.



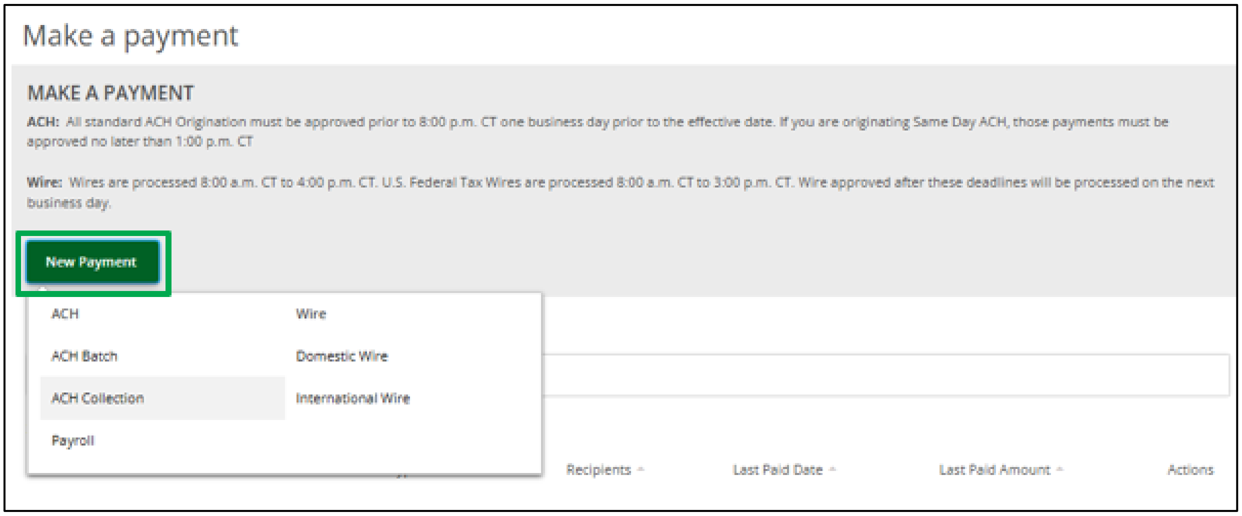
Create an ACH Payment

One-Time Payment

To create a single ACH Payment, select **Make a Payment** under the **Payments and Transfers** tab.



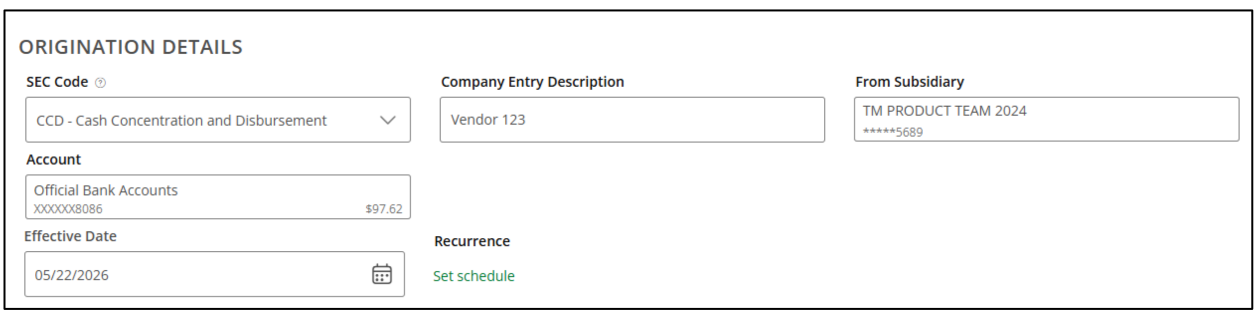
Select **New Payment**.



The payment options are:

- **ACH Batch** – Used to originate debits (non – payroll, PPD, CCD, WEB and TEL).
- **ACH Collection** – Used to originate credits (CCD, PPD, WEB and TEL).
- **Payroll** – Used only for Payroll (see NACHA rules implemented in March 2026).
- **Tax** – Used only for paying electronic tax payments via ACH.

Create a CCD payment by entering the information about the payment in the **Origination Details** section.



The field descriptions are:

- **SEC Code** – The type of payment being used for the transaction (i.e. CCD, PPD, etc).
- **Company Entry Description** – Short label that the originator assigns to identify payment easily.
- **From Subsidiary** – The specification of the division or entities submitting the payment on behalf of.

Note: *If the Effective Date is on the same day and the payment is approved before 1 p.m. CT, same-day fees may apply.*

Associated Bank supports both unbalanced and balanced files. When the company is set up to use unbalanced files, the selection of the ACH Company ID is required. The Account offset selection is disabled.

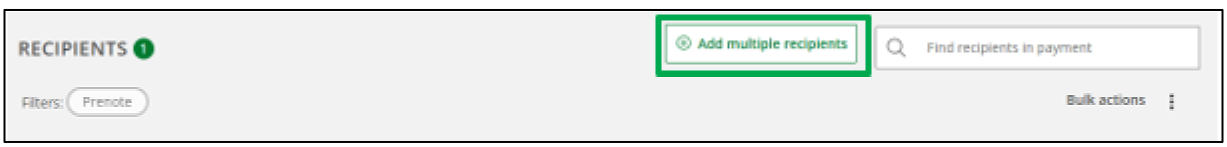
To create a recurring ACH payment, leverage the **Recurrence** option by selecting **Set schedule** on the **Make a Payment** page.

Select the **Recipient** and enter the **Amount** of the payment.

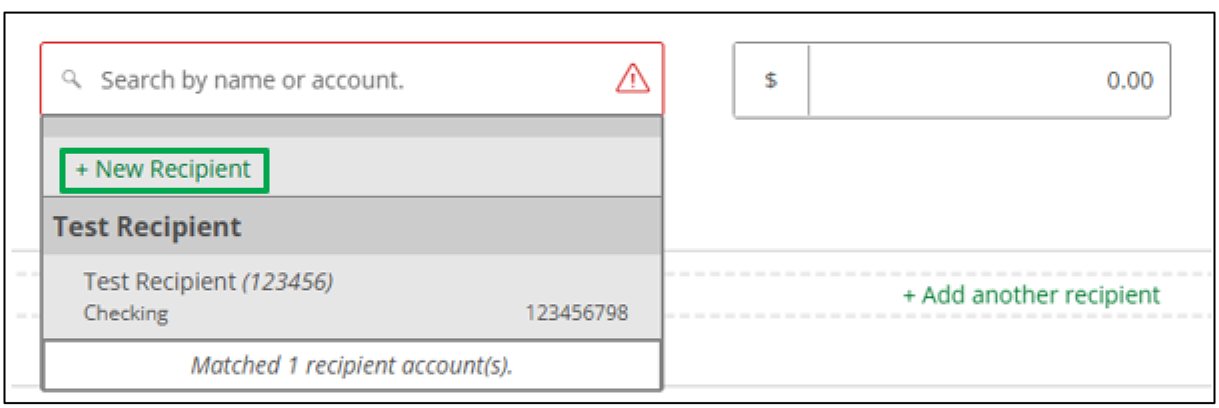
Note: *Addenda are optional but can be helpful to include to provide additional details or instructions.*

<u>If the payment was created from a template **AND** the ACH recipient provided an email address</u>, you can select notify the recipient by selecting the ellipses to the right and choose expand row, finally select the **Notify Recipient** check box.

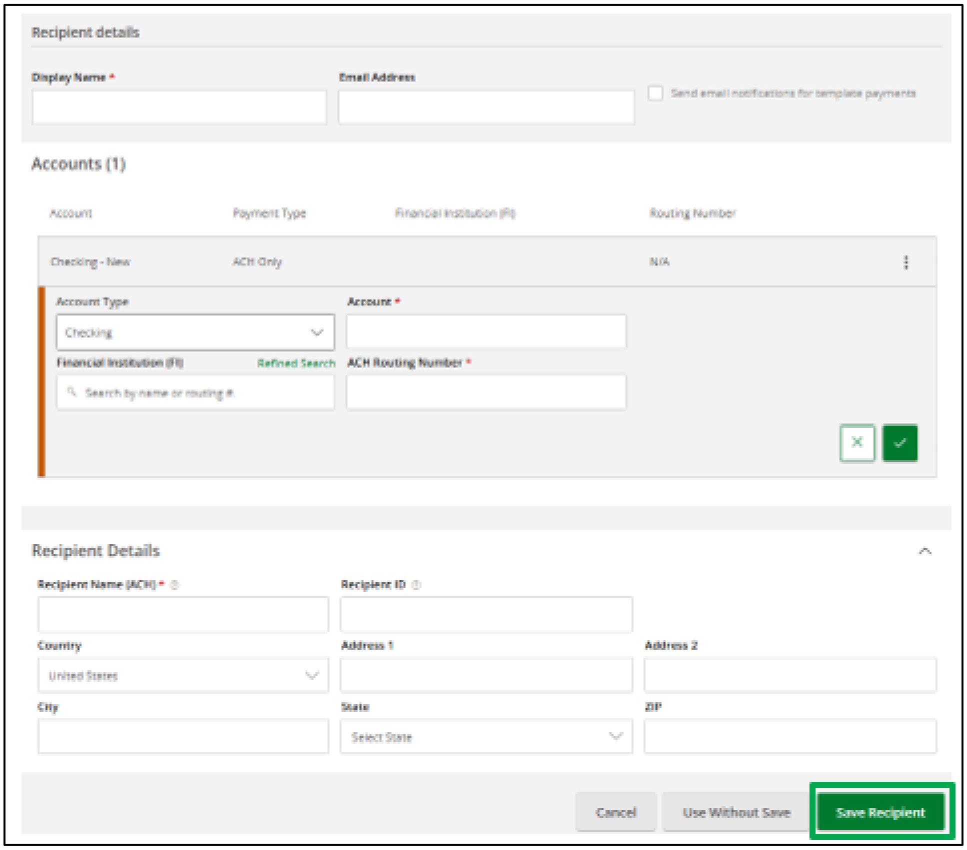
To add additional pre-existing recipients, select **Add multiple recipients** and search.



To create a new recipient, select **+ New Recipient** within the search drop-down menu.

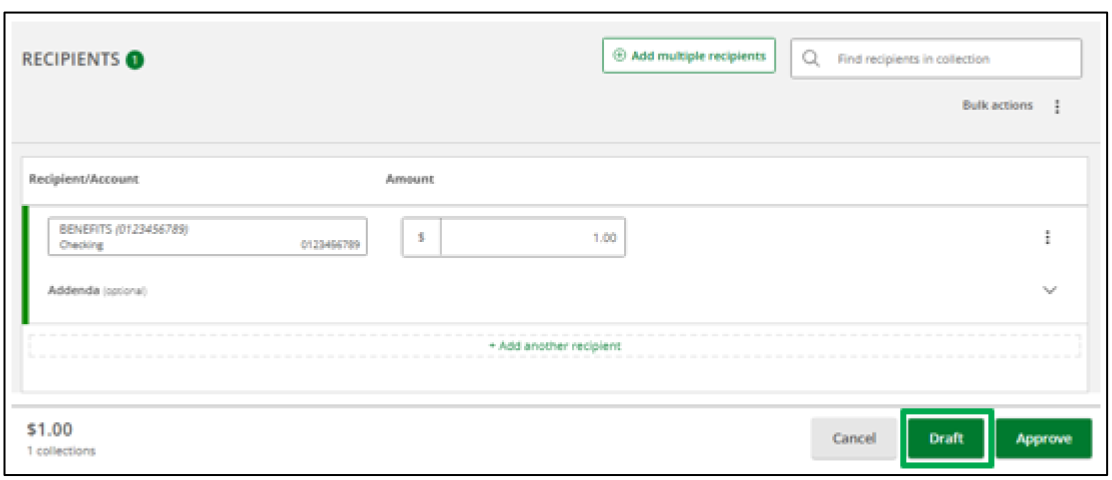


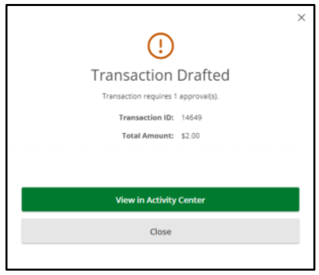
Enter the details for the new recipient and select **Save Recipient** or **Use Without Save**.



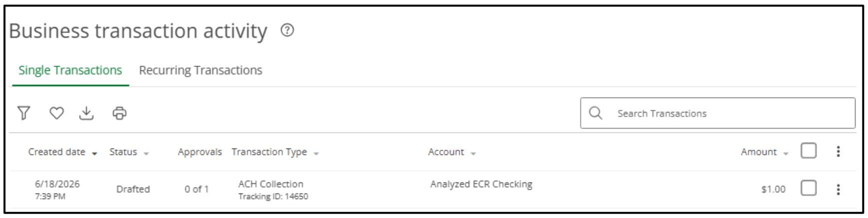
To save or submit the payment for approval, select **Draft**. If you're the secondary user or dual approval isn't required, select **Approve**.

Note: *Associated Bank recommends dual approval on all money movement services. If dual approval is required at a company level, a draft must be submitted then approved.*

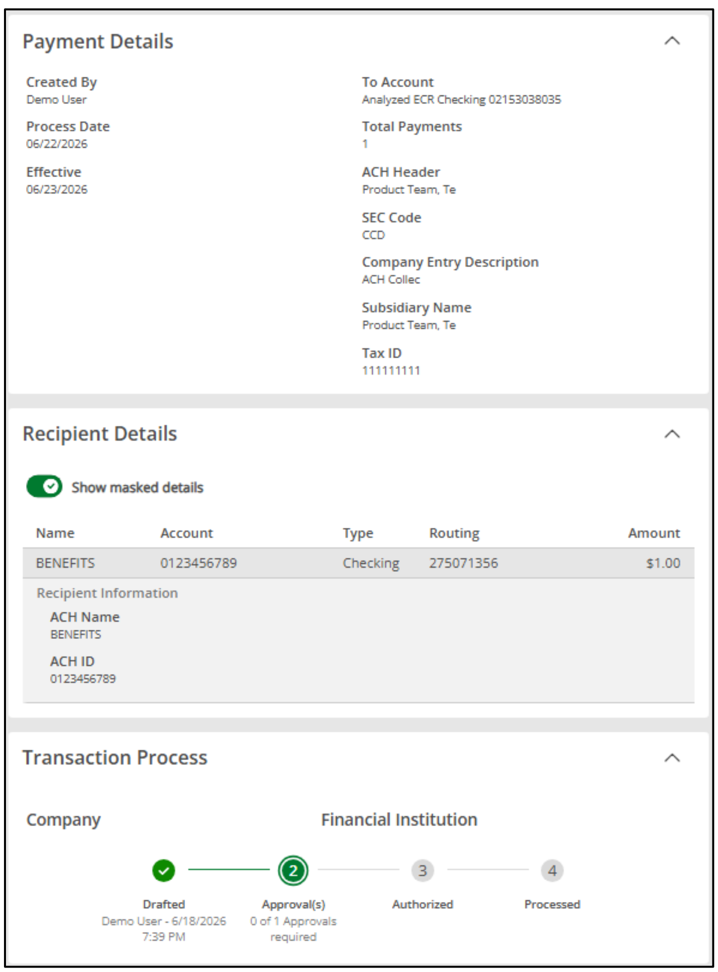




The payments can be viewed in **Business transaction activity**.

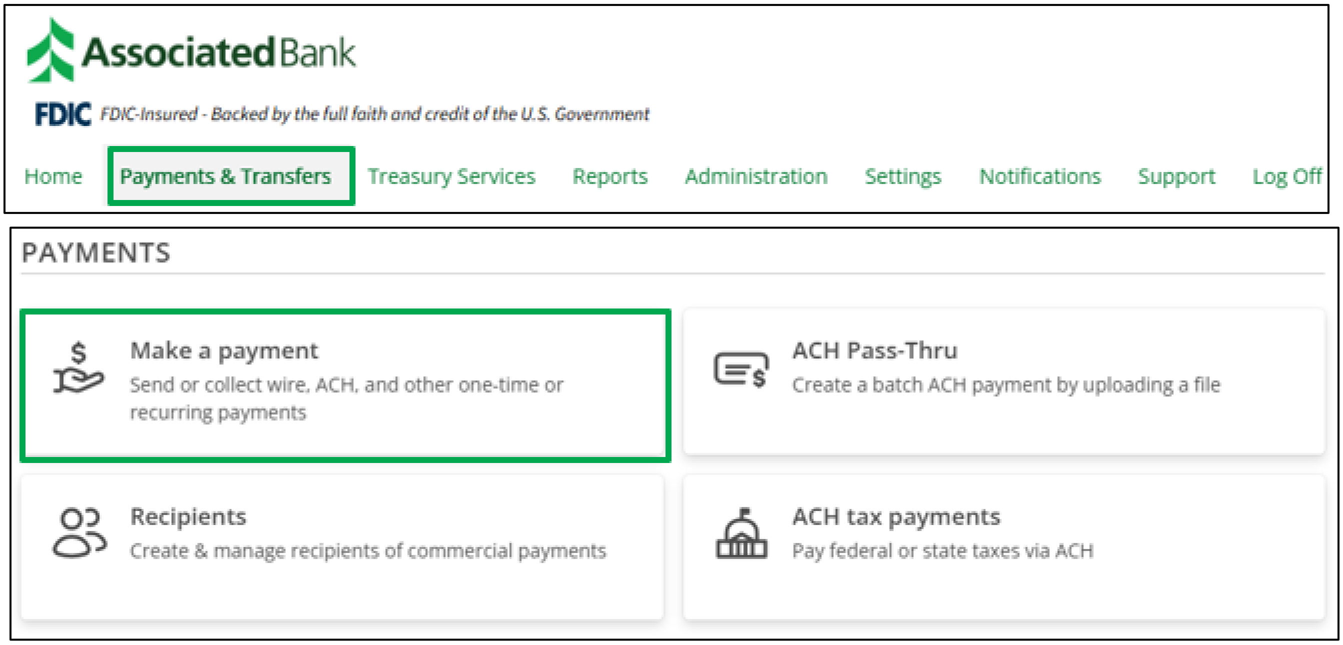


Select the payment to view further **Payment Details**.

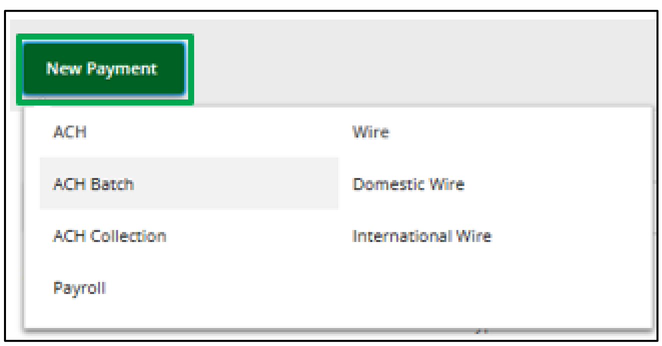


Upload Payment File

For files with one SEC code that **do not** use CTX, select **Make a Payment** under the **Payments and Transfers** tab.



Select **New Payment**.

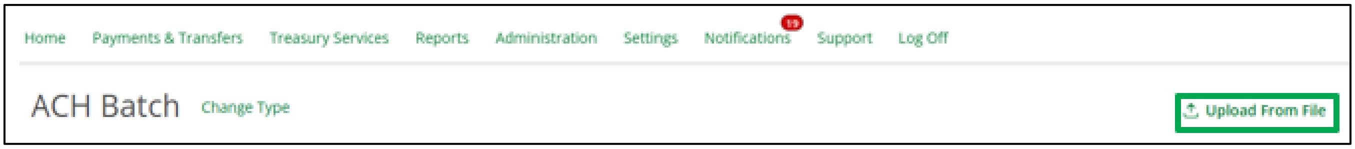


There are three options for file upload:

A. **ACH Batch** – Used to originate debits (Non -payroll PPD, CCD, WEB and TEL).
B. **ACH Collection** – Used to originate credits (CCD, PPD, WEB and TEL).
C. **Payroll** – Used only for Payroll (see NACHA rules implemented in March 2026).

For the purposes of this guide, we will demonstrate the **ACH Batch** option.

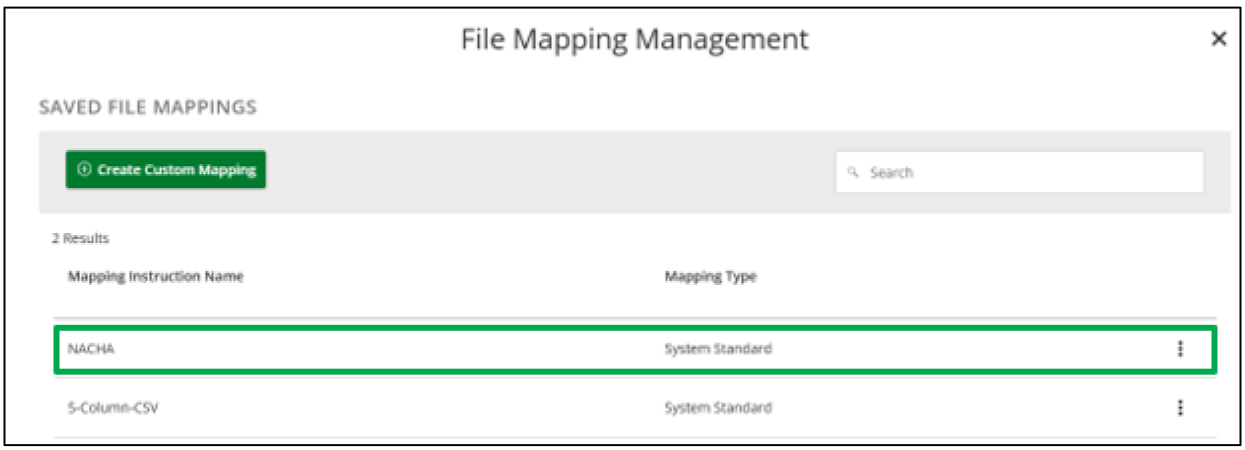
Select **Upload From File** in the upper right-hand corner.



Two mapping options are available:
- Standard NACHA
- Standard 5 column CSV

Note: *Custom mapping may be used by selecting **Create Custom Mapping** and uploading the file.*

Select **NACHA System Standard** to upload a NACHA file.



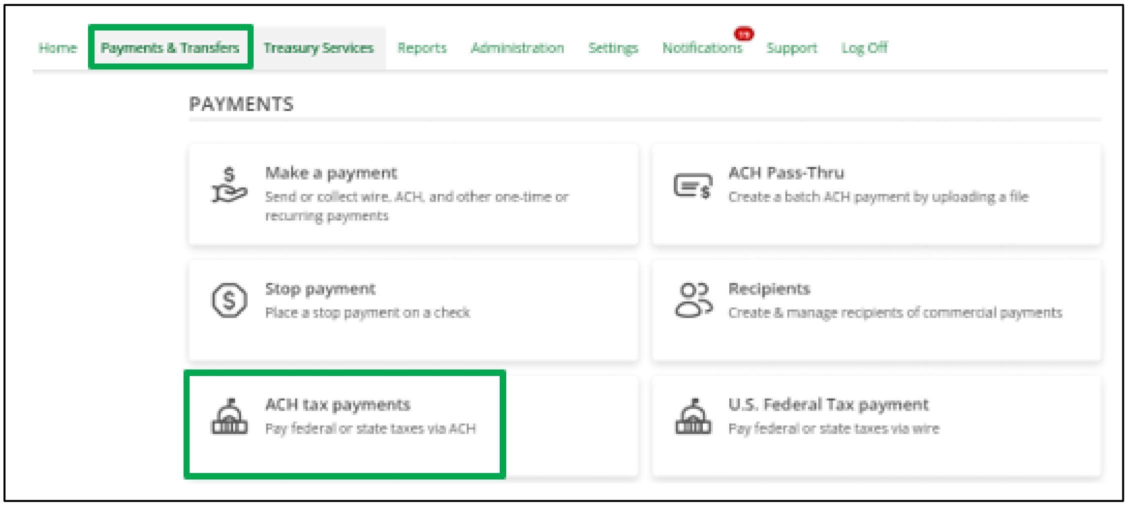
The file upload screen will appear. Browse to attach your NACHA file and select **Upload File**. If you have recipients in the file that you wish to use for future payments, select **Save Recipients**.

When your file uploads successfully, you'll receive a message noting the transaction was successful. Once your payment is approved, you can view it in **Business transaction activity**.

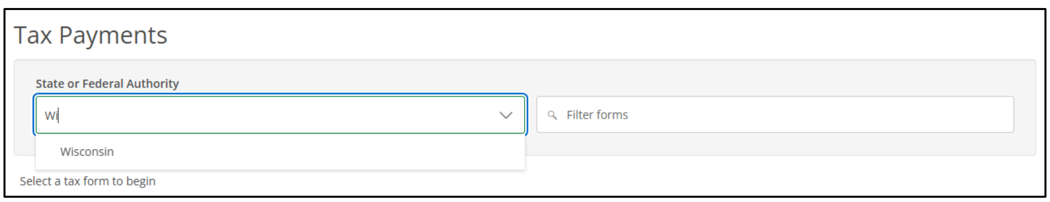
Note: *If dual approval is required for your company, a draft must be created and approved.*

ACH Tax Payments

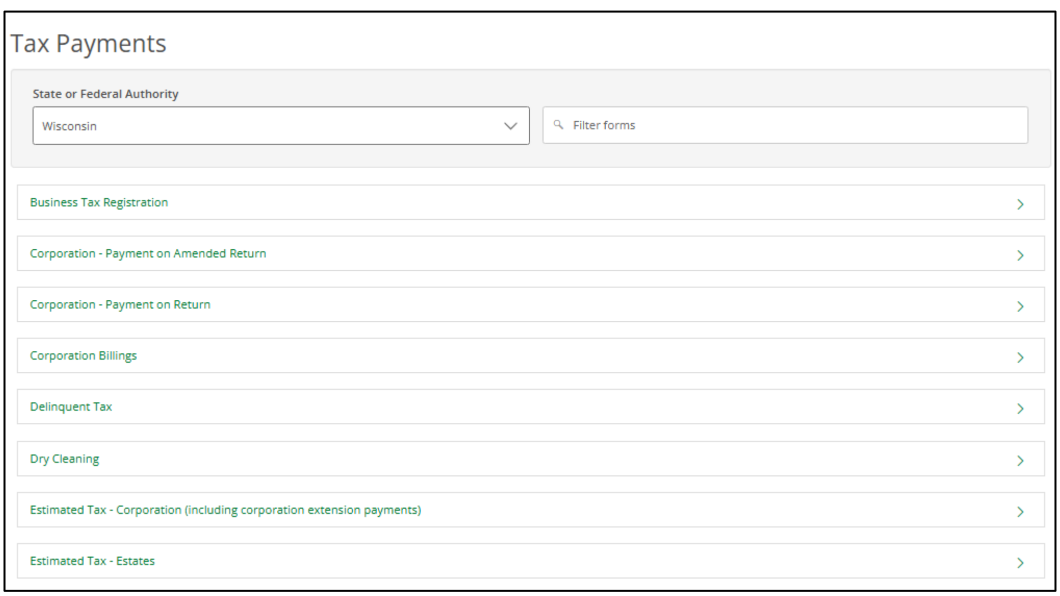
To complete ACH tax payments, select the **ACH tax payments** tile under the **Payments & Transfers** tab.



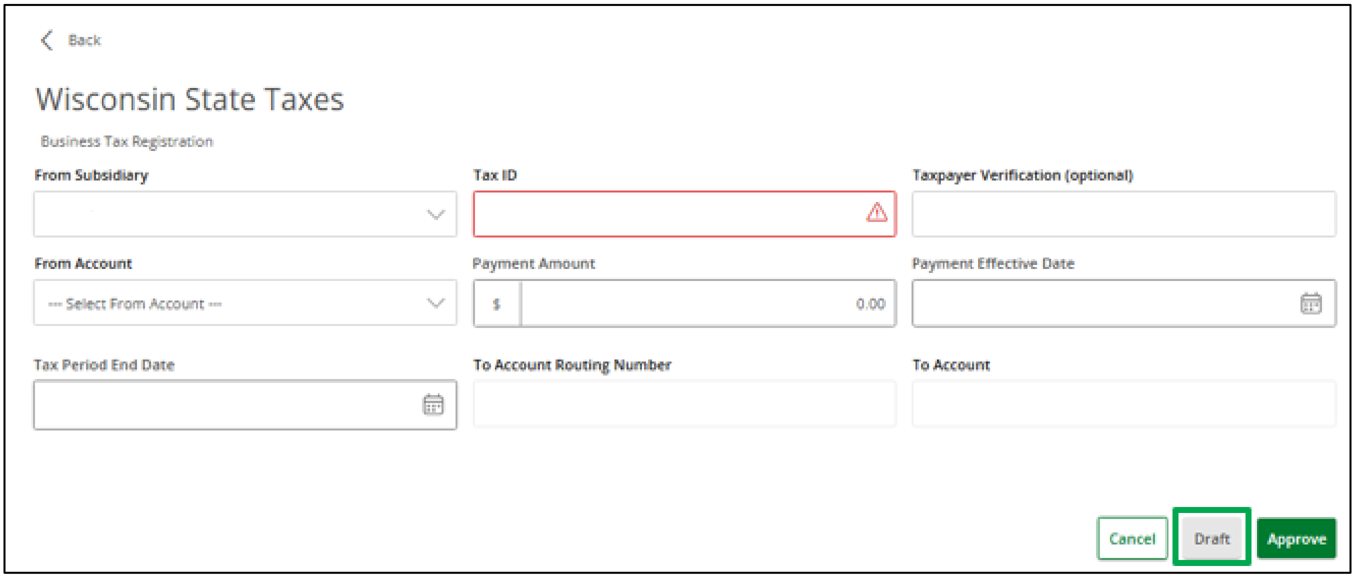
Select the **State or Federal Authority** (Wisconsin will be selected for this example).



A list of prebuilt tax forms will appear to choose from.

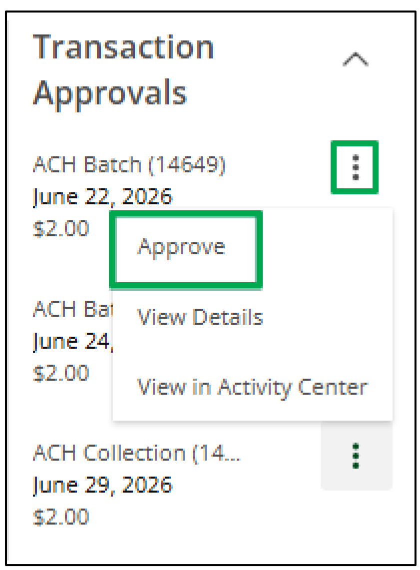


Complete all required fields and select **Draft** to save or submit the payment for approval. If you're a secondary user or if dual approval isn't required, select **Approve**.

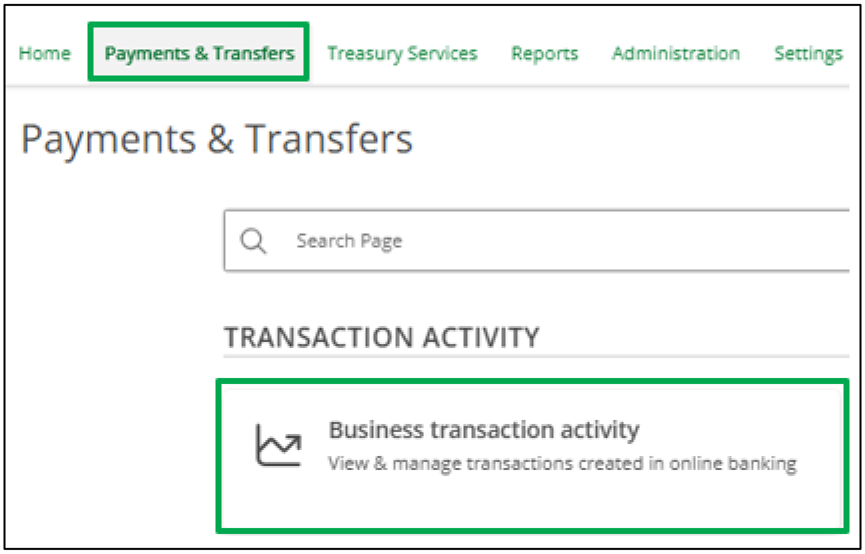


Dual Authorization

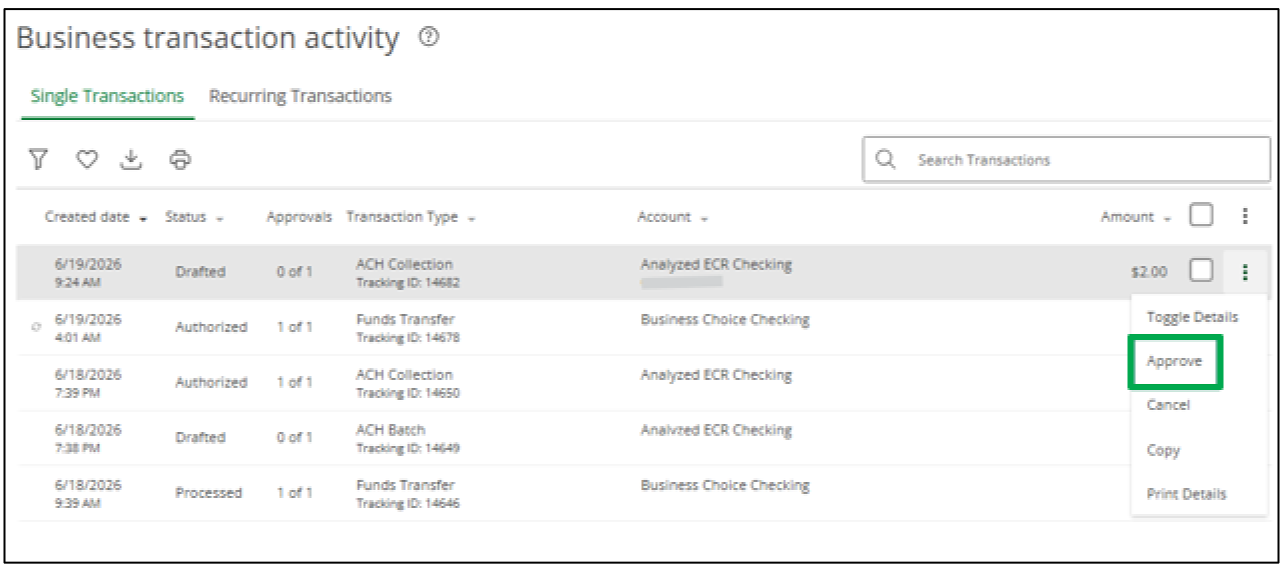
When Dual Authorization is required, payments awaiting approval will be displayed and can be approved directly from the homepage. Select the ellipses next to the payment, then select **Approve**.



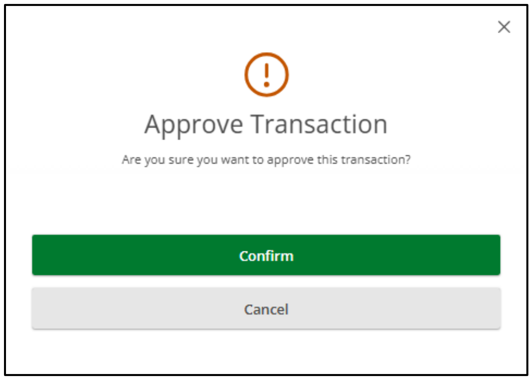
Payments can also be viewed and approved from **Business transaction activity** under the **Payments & Transfers** tab.



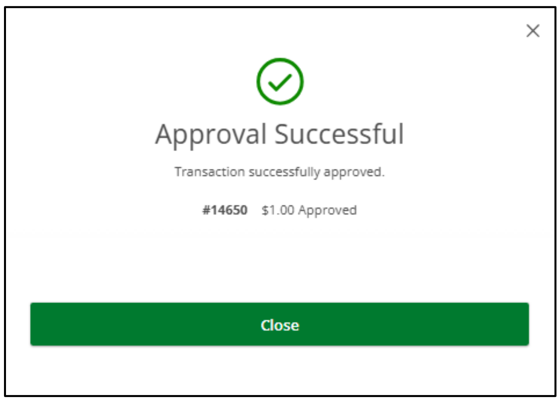
Select the ellipses next to the payment, then select **Approve**.



Select **Confirm** on the **Approve Transaction** screen to continue.

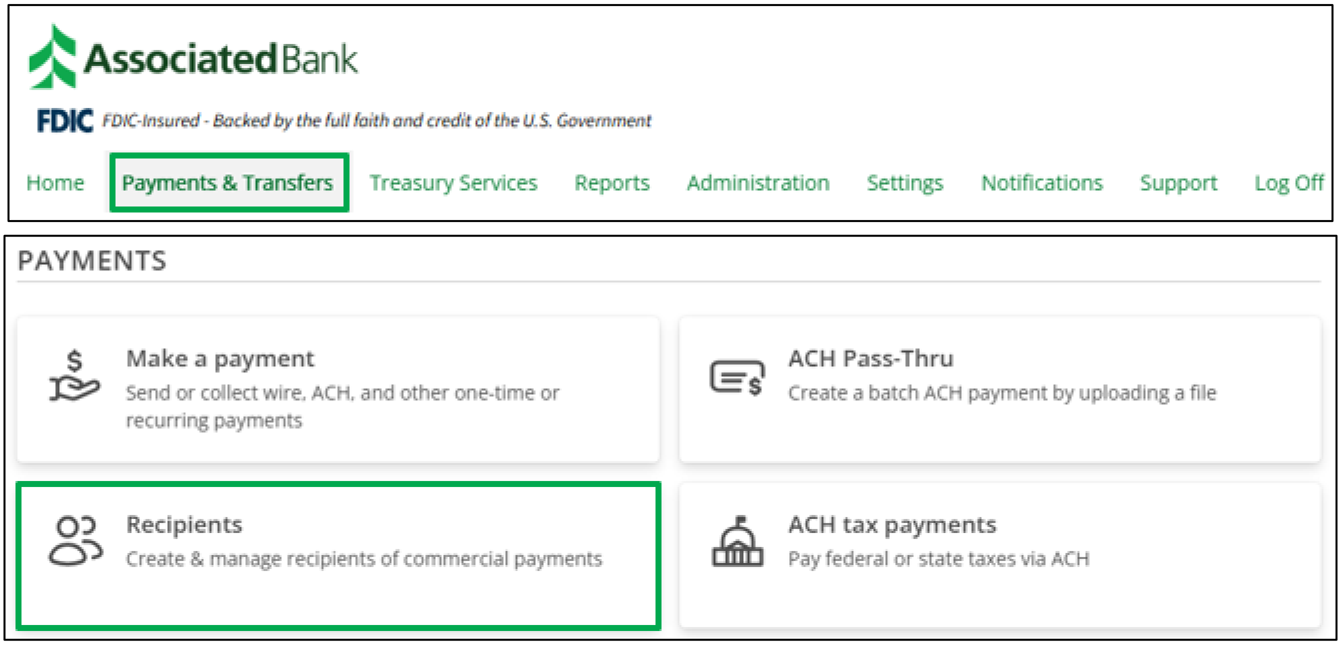


You'll be prompted to enter in a multi-factor authentication code to approve, and an **Approval Successful** screen will appear when complete.

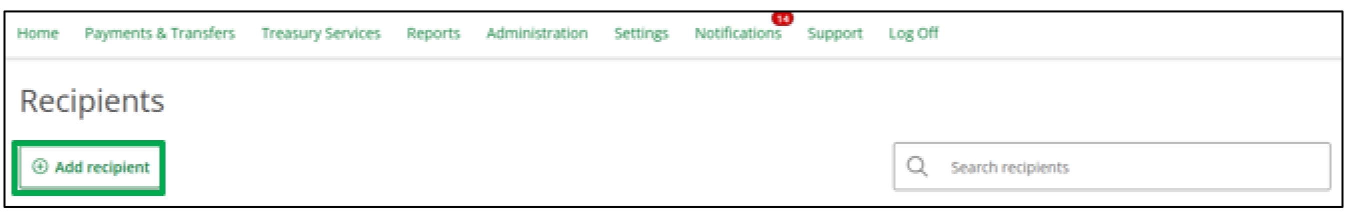


Recipients

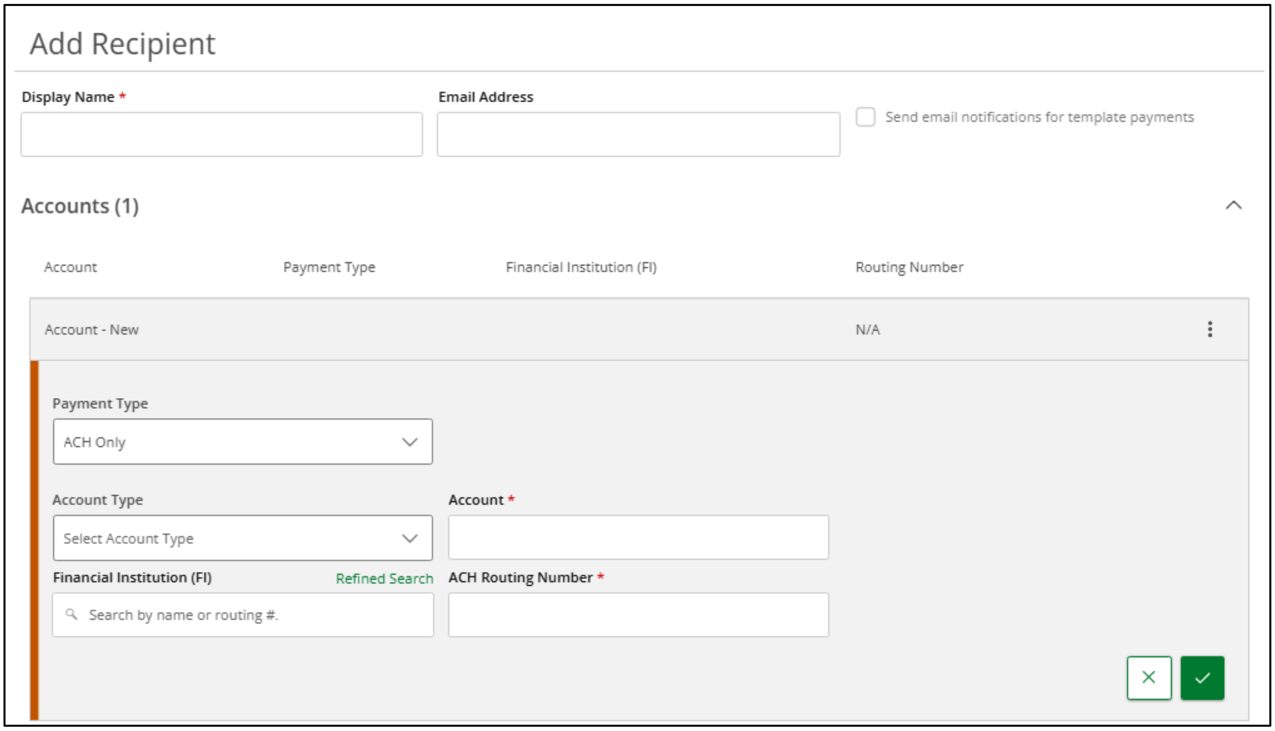
To create a recipient, select **Recipients** under the **Payments and Transfers** tab.



Select **Add Recipient**.

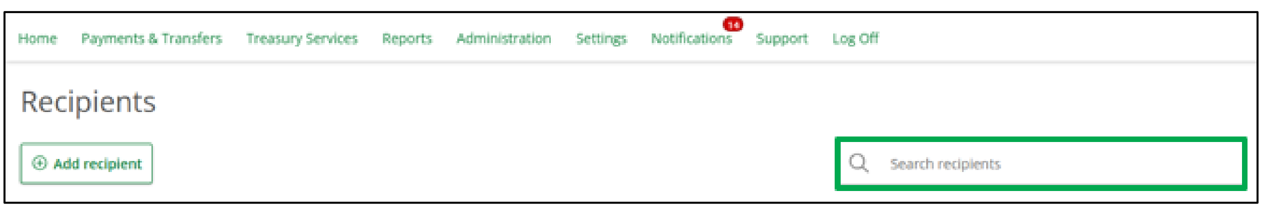


Complete the information for the recipient based on the recipient type; ACH, Wire or Both.

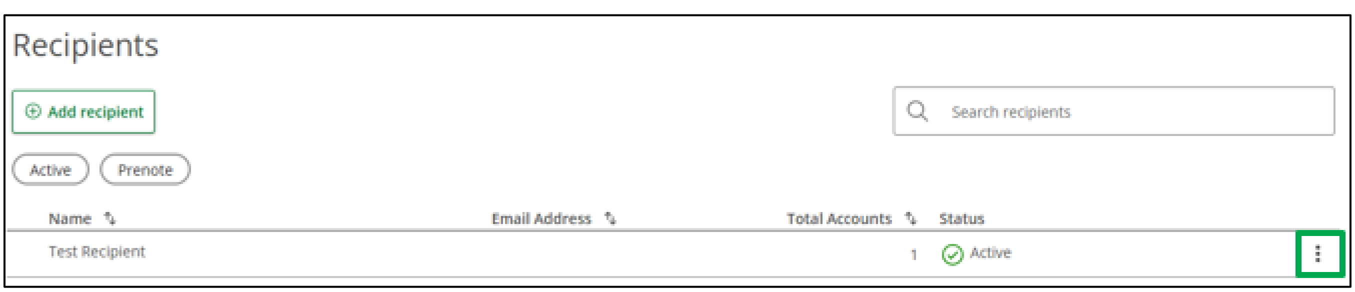


Save Recipient when complete.

To search for a current recipient, use the **Search recipients** bar.

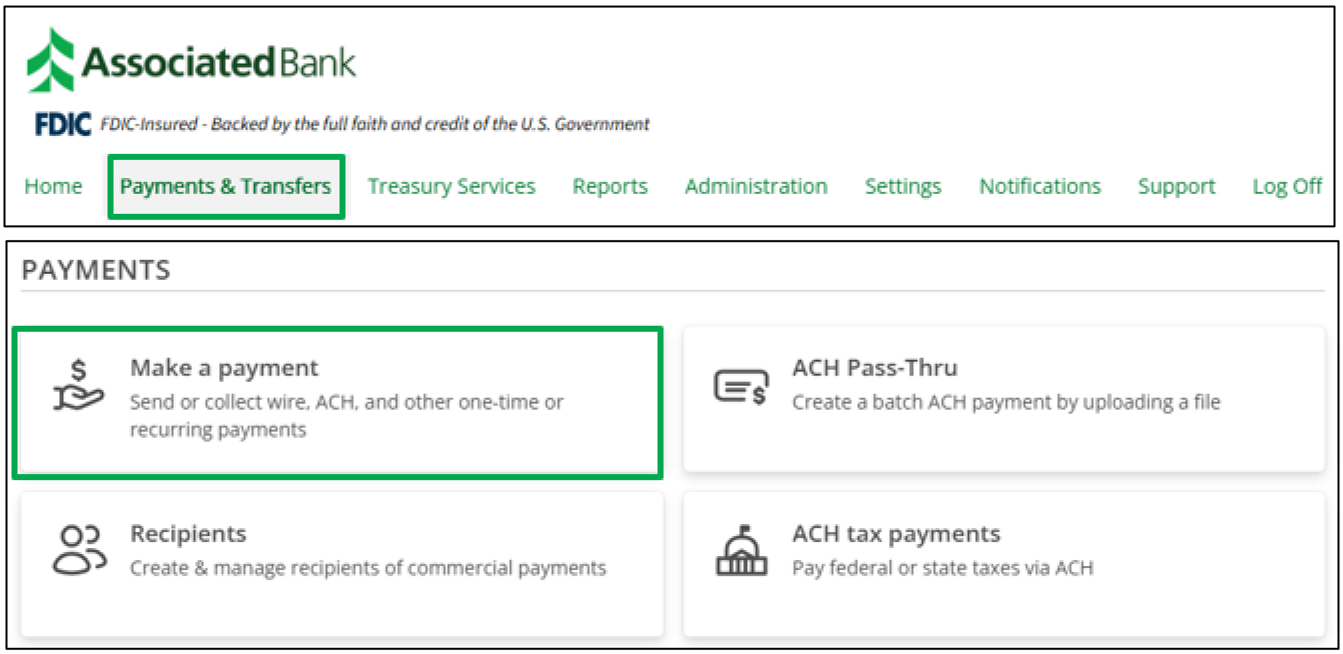


To **Edit**, **Remove** or **View payment history** for a current recipient, select the ellipses on the right-hand side next to their name.



Templates

To create **Payment Templates**, select **Make a payment** under the **Payments and Transfers** tab.

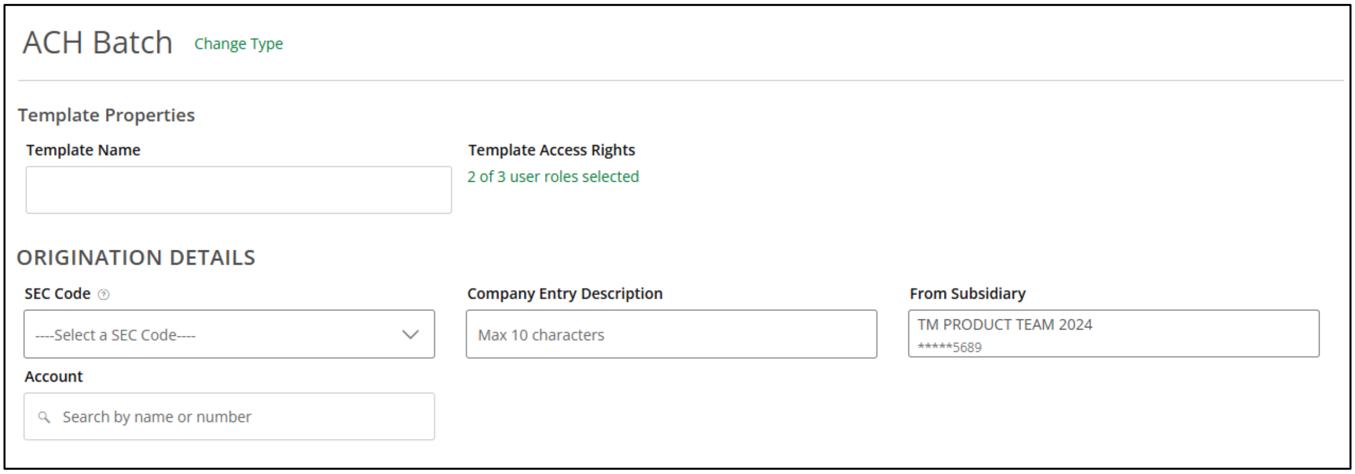


Select **New Template.**

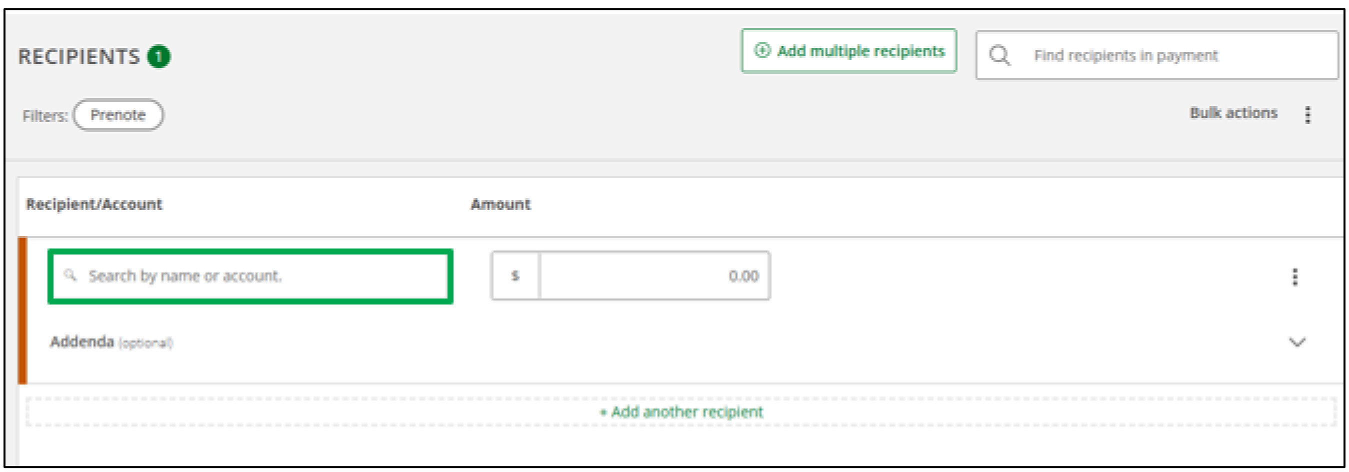
Select the type of template, **ACH Batch**, **ACH Collection** or **Payroll**, based on your payment type.

For the purposes of this guide, we will demonstrate the **ACH Batch** option.

Enter a **Template Name** and the **Origination Details**, including the SEC Code, Company Entry Description, Subsidiary and Account Number.

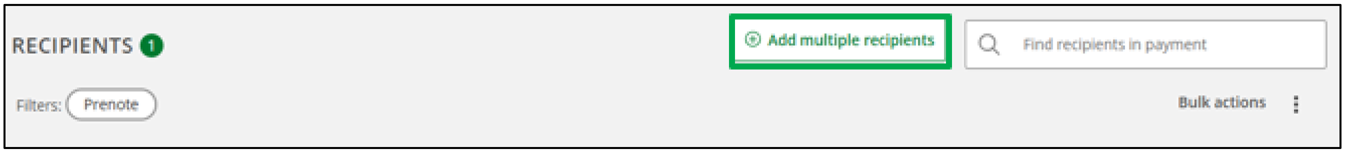


Search and select a preexisting recipient or add a new one. The payment amount isn't required when setting up a template.



If you need to enter additional recipients, select **Add Another Recipient**.

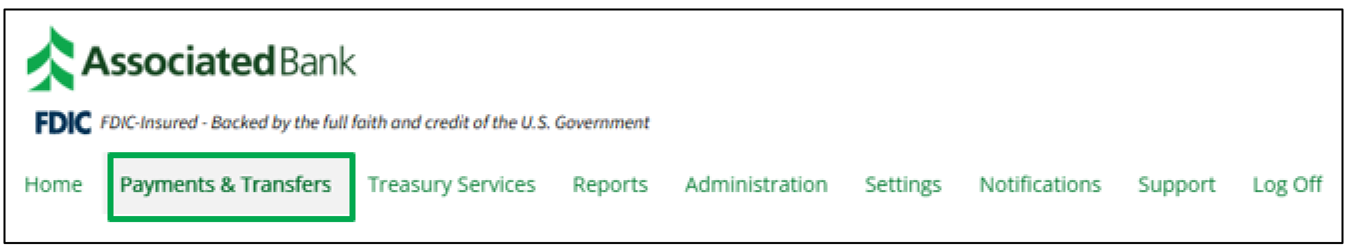
To add multiple recipients to your template, select **Add Multiple Recipients.**



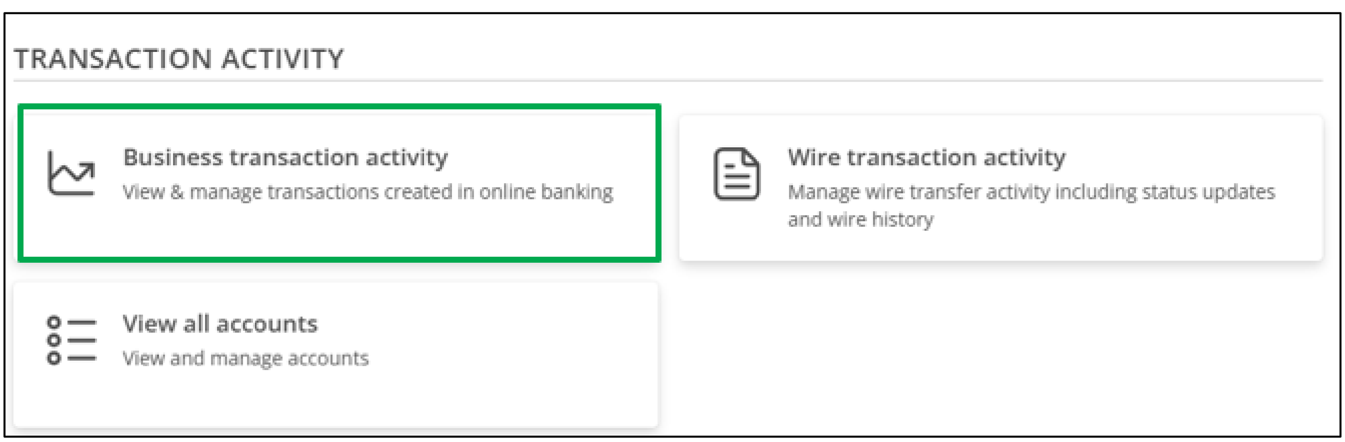
To search for a recipient, use the search bar and select enter when complete.

Business Transaction Activity

To view your drafted, processed or cancelled transactions, select the **Payments and Transfers** tab from the homepage.

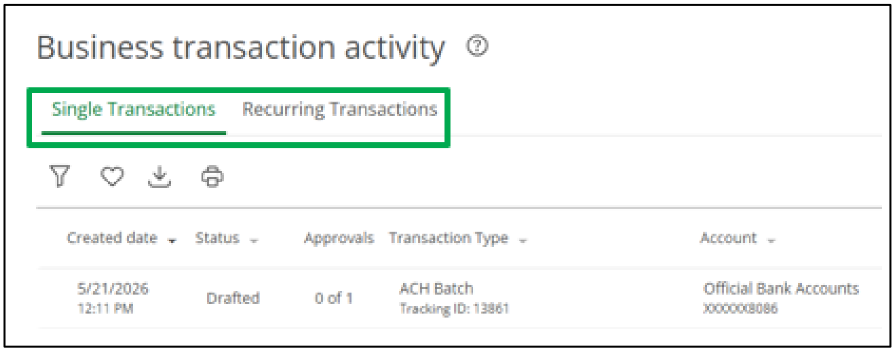


Under **Transaction Activity**, select **Business Transaction Activity**.



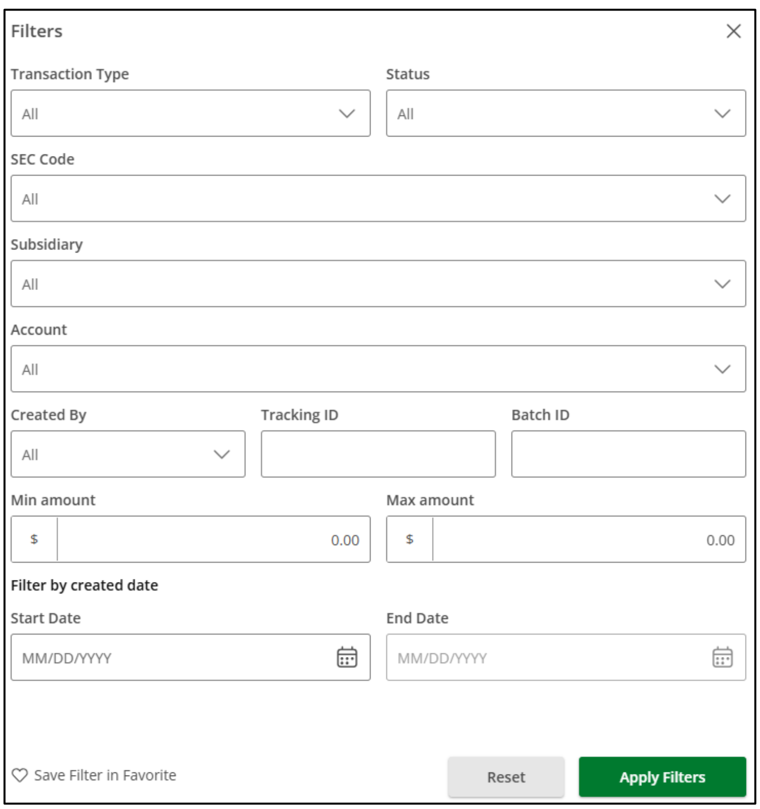
Drafted, processed and cancelled originated ACH transactions will display.

Note: *Single Transactions and Recurring Transactions are located on separate tabs.*



To filter transactions, select the filter icon in the toolbar.

Transactions can be filtered by the criteria of your choice.



To save a filter select the heart icon in the bottom left corner and enter a **Nickname**.

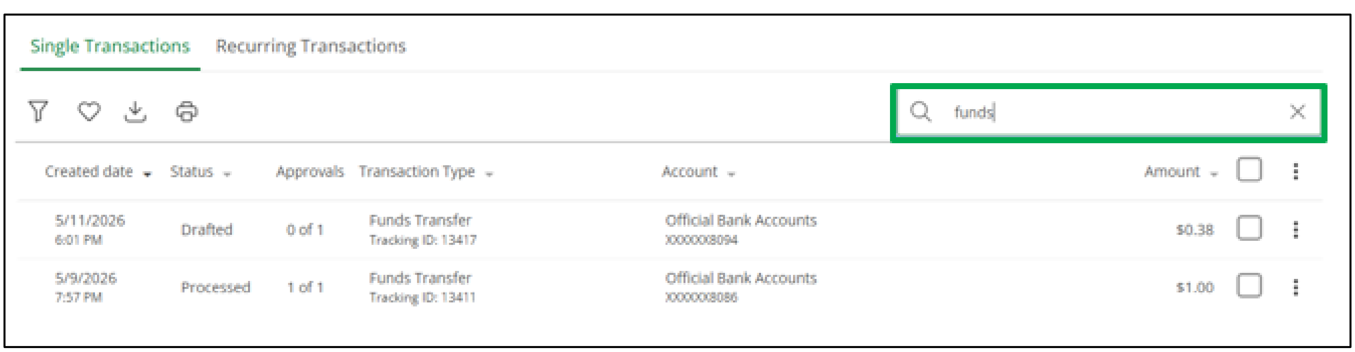
Saved filters can be accessed by selecting the heart icon on the toolbar under **Business transaction activity**.

Activity can be exported by selecting the download icon on the toolbar under **Business transaction activity**.

To print the activity below, select the print icon.

Note: *If you need to print a specific transaction, you'll need to navigate to that transaction and print from the ellipses.*

To search for a transaction, enter the criteria in the search bar and hit enter to display those transactions.



Associated Bank