

Associated Connect

Reference Guide: ACH Origination



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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.

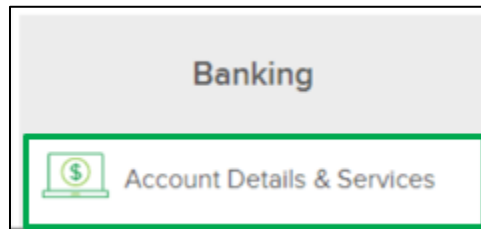
For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

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.

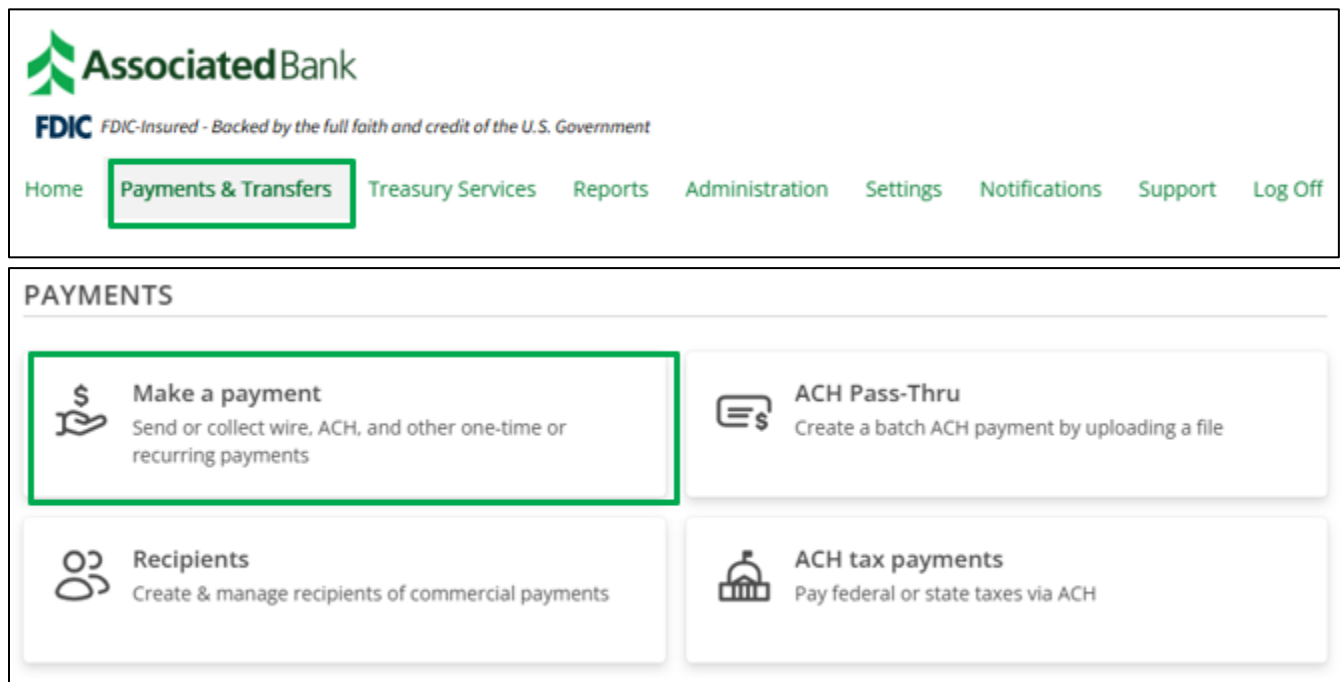
To access ACH Origination, select **Account Details & Services** under **Banking** in the Associated Connect Portal.



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.

Make a payment

MAKE A PAYMENT

ACH: All standard ACH Origination must be approved prior to 8:00 p.m. CT one business day prior to the effective date. If you are originating Same Day ACH, those payments must be approved no later than 1:00 p.m. CT

Wire: Wires are processed 8:00 a.m. CT to 4:00 p.m. CT. U.S. Federal Tax Wires are processed 8:00 a.m. CT to 3:00 p.m. CT. Wire approved after these deadlines will be processed on the next business day.

New Payment

ACH Wire

ACH Batch Domestic Wire

ACH Collection International Wire

Payroll

Recipients ~ Last Paid Date ~ Last Paid Amount ~ Actions

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.

ORIGINATION DETAILS

SEC Code ⓘ
CCD - Cash Concentration and Disbursement ▼

Company Entry Description
Vendor 123

From Subsidiary
TM PRODUCT TEAM 2024
*****5689

Account
Official Bank Accounts
XXXXXX8086 \$97.62

Effective Date
05/22/2026 📅

Recurrence
[Set schedule](#)

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.

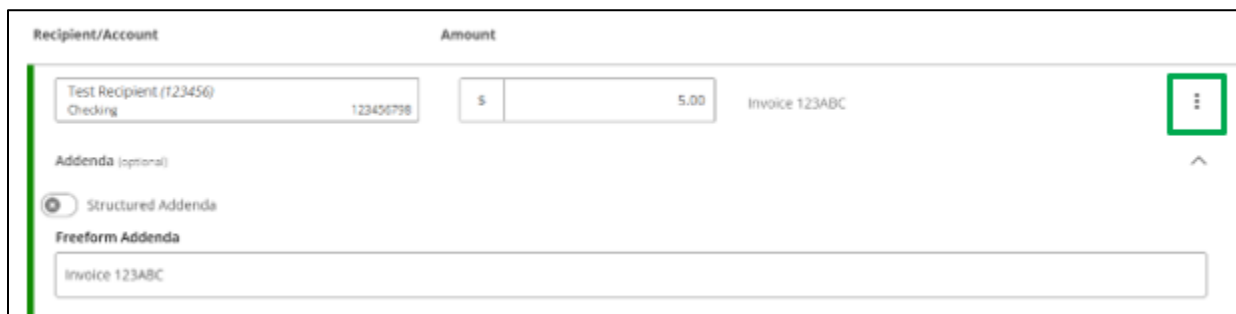


To create a recurring ACH payment, leverage the **Recurrence** option by selecting **Set schedule** on the **Make a Payment** page.

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.

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



The screenshot shows a payment form with the following fields:

- Recipient/Account:** Test Recipient (123456) Checking, 123456798
- Amount:** \$ 5.00
- Invoice:** Invoice 123ABC
- Addenda (optional):**
 - ☒ Structured Addenda
 - Freeform Addenda:** Invoice 123ABC

A green box highlights the ellipsis menu icon in the top right corner of the form.

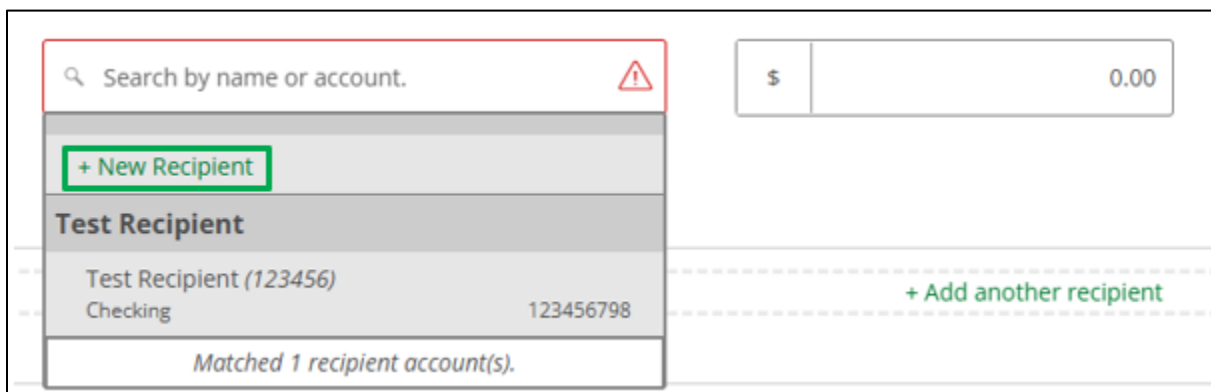
To add additional pre-existing recipients, select **Add multiple recipients** and search.



The screenshot shows the **RECIPIENTS** section with the following elements:

- RECIPIENTS 1** (with a green box around the number 1)
- Add multiple recipients** button (with a green box around it)
- Find recipients in payment** search bar
- Filters:** Prenote
- Bulk actions** dropdown menu

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



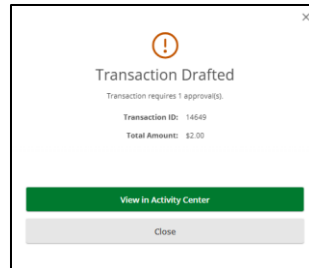
The screenshot shows a search dropdown menu with the following elements:

- Search by name or account.** (with a red box around the search bar)
- + New Recipient** button (with a green box around it)
- Test Recipient** section:
 - Test Recipient (123456) Checking, 123456798
 - + Add another recipient** button
- Matched 1 recipient account(s).**

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**.

Business transaction activity ⓘ

Single Transactions Recurring Transactions

🔍 Search Transactions

Created date	Status	Approvals	Transaction Type	Account	Amount
6/18/2026 7:39 PM	Drafted	0 of 1	ACH Collection Tracking ID: 14650	Analyzed ECR Checking	\$1.00

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

Payment Details

Created By
Demo User

Process Date
06/22/2026

Effective
06/23/2026

To Account
Analyzed ECR Checking 02153038035

Total Payments
1

ACH Header
Product Team, Te

SEC Code
CCD

Company Entry Description
ACH Collec

Subsidiary Name
Product Team, Te

Tax ID
111111111

Recipient Details

☒ Show masked details

Name	Account	Type	Routing	Amount
BENEFITS	0123456789	Checking	275071356	\$1.00

Recipient Information

ACH Name
BENEFITS

ACH ID
0123456789

Transaction Process

Company

Financial Institution

1 ☒ **Drafted**
Demo User - 6/18/2026 7:39 PM

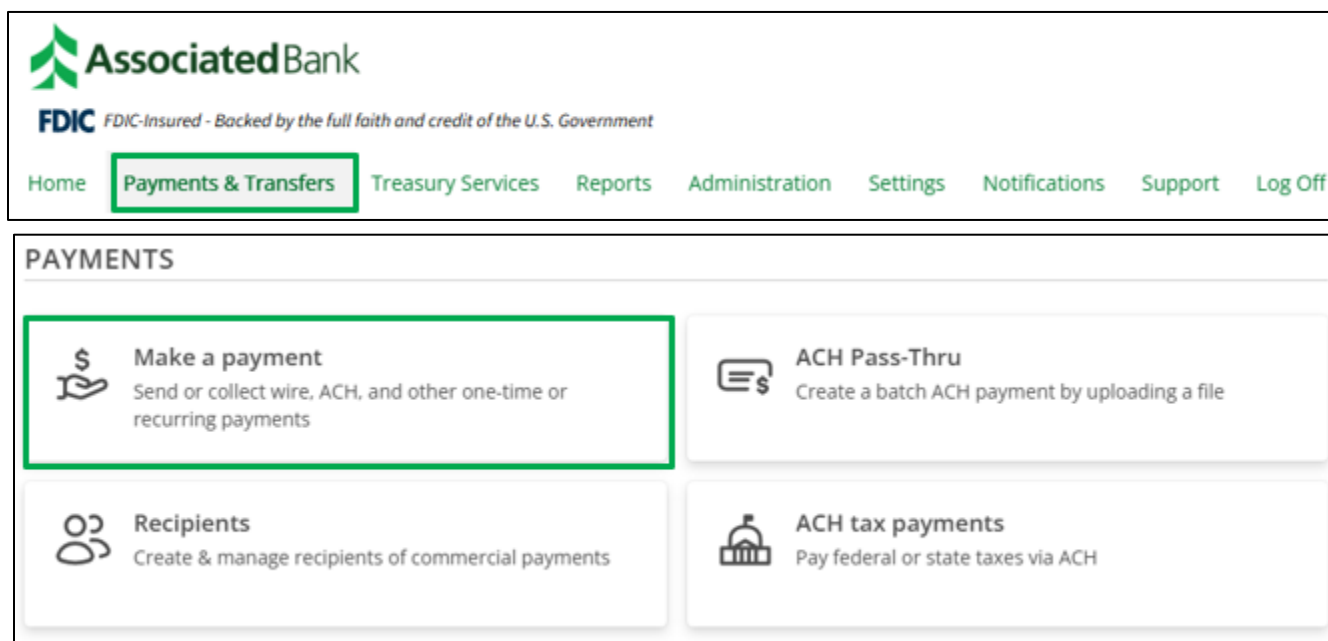
2 ☒ **Approval(s)**
0 of 1 Approvals required

3 ☐ **Authorized**

4 ☐ **Processed**

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.

The screenshot shows the top navigation bar with links: Home, Payments & Transfers, Treasury Services, Reports, Administration, Settings, Notifications (with a red badge), Support, and Log Off. Below the navigation bar, the main header area displays 'ACH Batch' with a 'Change Type' link. In the upper right corner of this area, there is a green button labeled 'Upload From File' with an upward arrow icon.

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 screenshot shows a 'File Mapping Management' window. At the top, there's a 'SAVED FILE MAPPINGS' section with a green button 'Create Custom Mapping' and a search bar. Below this, it says '2 Results'. A table lists the mappings:

Mapping Instruction Name	Mapping Type
NACHA	System Standard
5-Column-CSV	System Standard

The 'NACHA' row is highlighted with a green border.

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**.

The screenshot shows an 'Import File' section with a text input field containing 'ACH Sample File.txt'. Below the input field, there is a red asterisk and the text '* - Indicates required field'. At the bottom right, there are three buttons: 'Cancel', 'Save Recipients', and 'Upload File' (which is highlighted with a green border).

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.

The screenshot shows the 'Payments & Transfers' tab selected in the top navigation bar. Under the 'PAYMENTS' section, there are six tiles. The 'ACH tax payments' tile, which includes the text 'Pay federal or state taxes via ACH', is highlighted with a green border. Other tiles include 'Make a payment', 'ACH Pass-Thru', 'Stop payment', 'Recipients', and 'U.S. Federal Tax payment'.

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

The screenshot shows the 'Tax Payments' form. The 'State or Federal Authority' dropdown menu is open, showing 'WI' as the selected option and 'Wisconsin' as the full name. A 'Filter forms' search bar is visible to the right of the dropdown. Below the dropdown, the text 'Select a tax form to begin' is displayed.

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

The screenshot shows the 'Tax Payments' form with the 'State or Federal Authority' dropdown set to 'Wisconsin'. Below the dropdown, a list of prebuilt tax forms is displayed, each with a right-pointing arrow for selection:

- Business Tax Registration
- Corporation - Payment on Amended Return
- Corporation - Payment on Return
- Corporation Billings
- Delinquent Tax
- Dry Cleaning
- Estimated Tax - Corporation (including corporation extension payments)
- Estimated Tax - Estates

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**.

Back

Wisconsin State Taxes

Business Tax Registration

From Subsidiary

Tax ID

Taxpayer Verification (optional)

From Account

Payment Amount

Payment Effective Date

Tax Period End Date

To Account Routing Number

To Account

Cancel

Draft

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**.

Transaction Approvals

ACH Batch (14649)
June 22, 2026
\$2.00

Approve

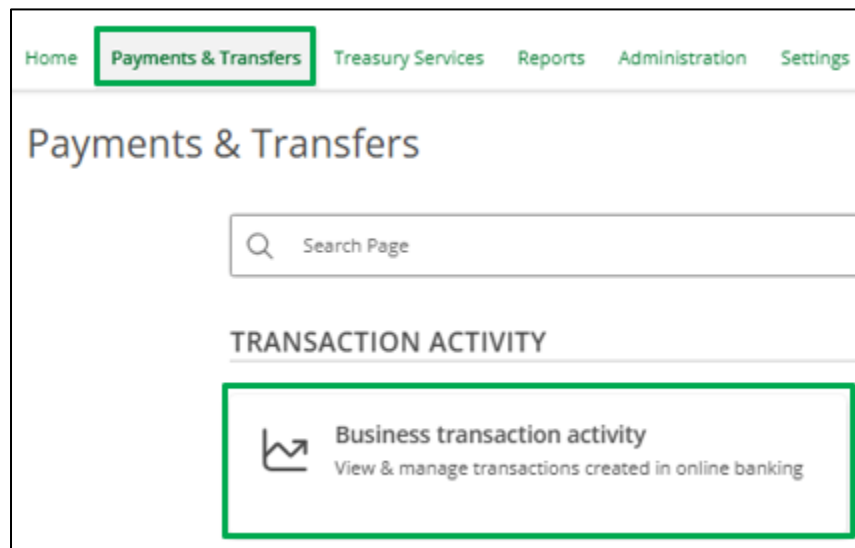
View Details

View in Activity Center

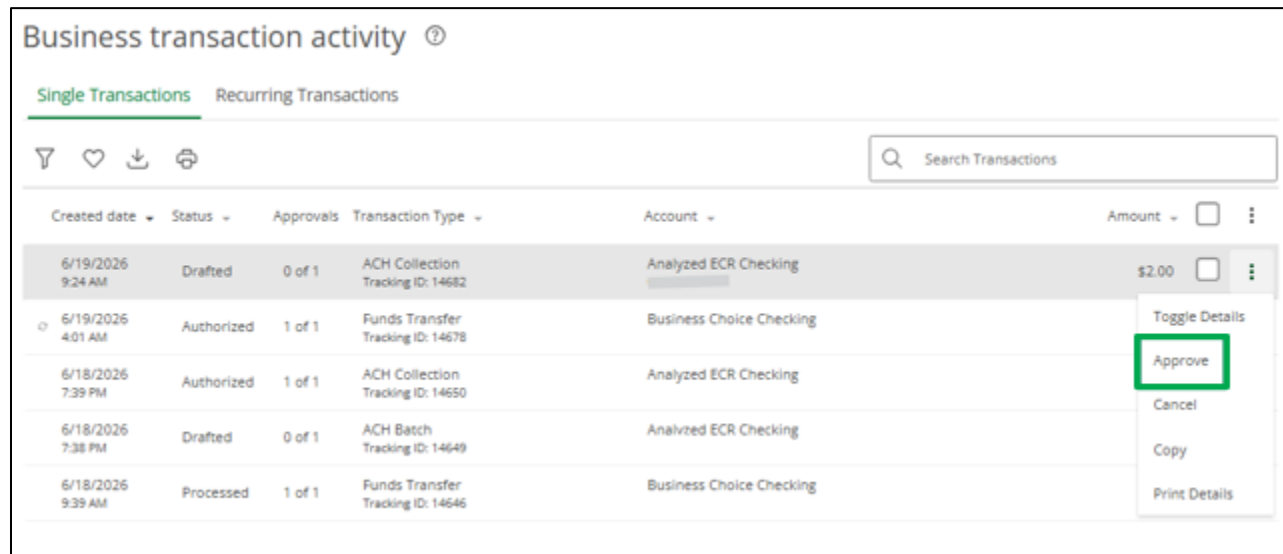
ACH Batch (14649)
June 24, 2026
\$2.00

ACH Collection (14649)
June 29, 2026
\$2.00

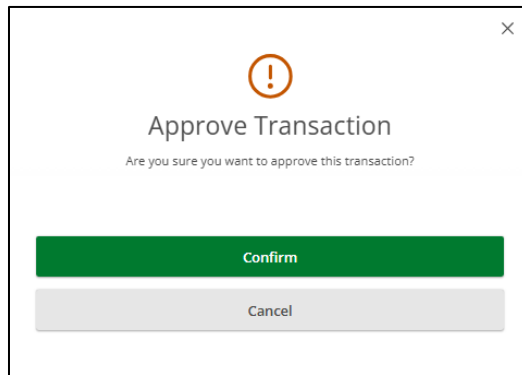
Payments can also be viewed and approved from **Business transaction activity** under the **Payments & Transfers** tab.



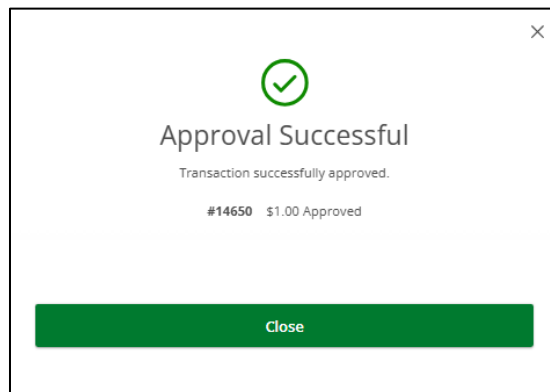
Select the ellipses next to the payment, then select **Approve**.



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

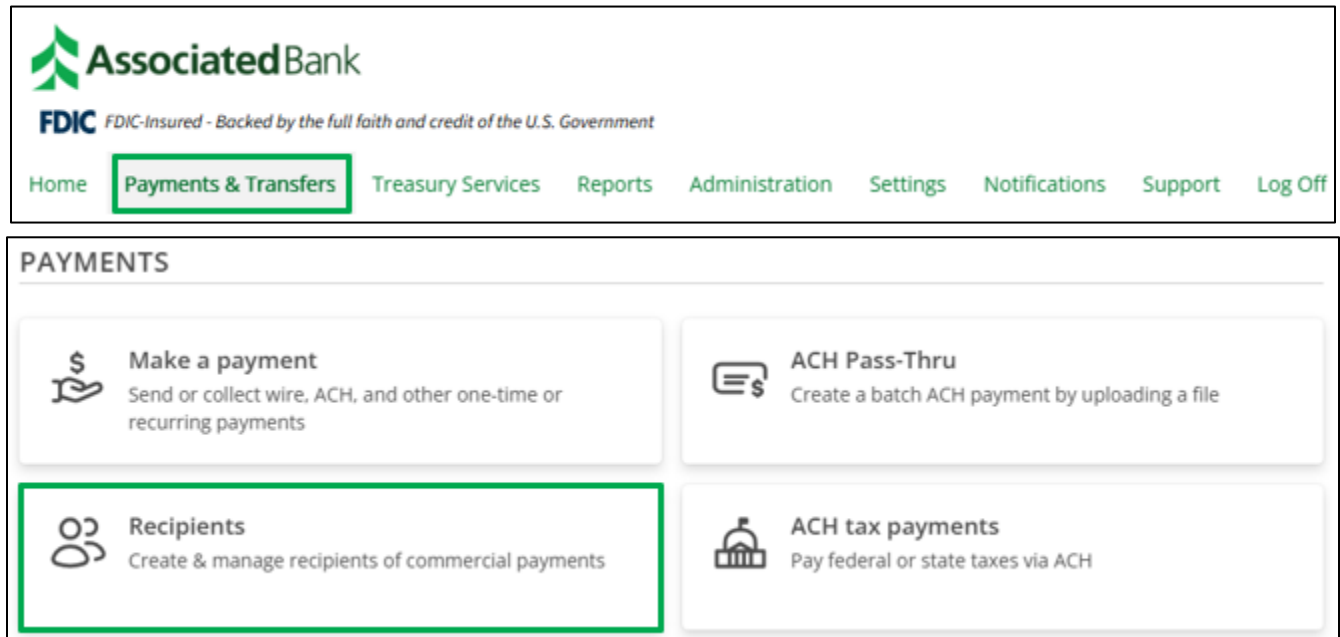


You'll be prompted to enter in a multi-factor authentication code to approve, and an **Approval Successful** screen will appear when complete.



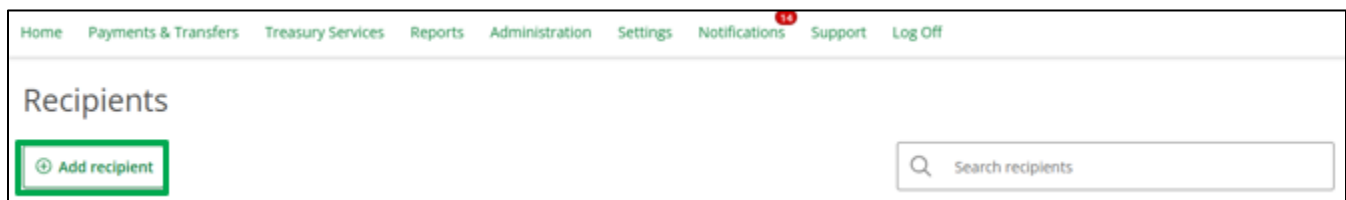
Recipients

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



The screenshot shows the Associated Bank website interface. At the top, the logo and "FDIC" badge are visible. Below the navigation bar, the "PAYMENTS" section is active. Four options are listed: "Make a payment", "ACH Pass-Thru", "Recipients" (highlighted with a green box), and "ACH tax payments". The "Recipients" option includes the text "Create & manage recipients of commercial payments".

Select **Add Recipient**.



The screenshot shows the "Recipients" page. At the top, the navigation bar is visible. Below it, the "Recipients" title is displayed. On the left, the "Add recipient" button is highlighted with a green box. On the right, there is a search bar with the placeholder text "Search recipients".

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

Add Recipient

Display Name * Email Address ☐ Send email notifications for template payments

Accounts (1) ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A

Payment Type

ACH Only

Account Type

Select Account Type

Account *

Financial Institution (FI) Refined Search

Search by name or routing #.

ACH Routing Number *

Save Recipient when complete.

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

Home Payments & Transfers Treasury Services Reports Administration Settings Notifications ¹⁴ Support Log Off

Recipients

Search recipients

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

Recipients

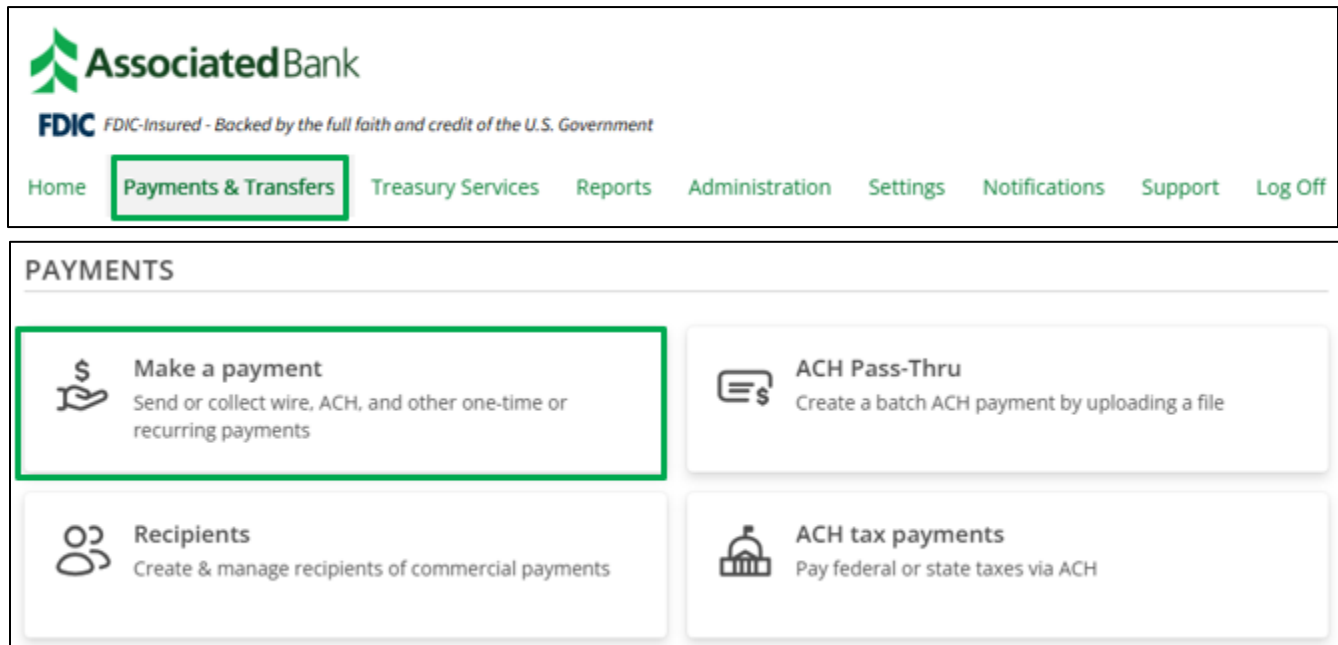
Search recipients

Active Prenote

Name ↕	Email Address ↕	Total Accounts ↕	Status
Test Recipient		1	✓ Active

Templates

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



Associated Bank
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Home **Payments & Transfers** Treasury Services Reports Administration Settings Notifications Support Log Off

PAYMENTS

- Make a payment**
Send or collect wire, ACH, and other one-time or recurring payments
- ACH Pass-Thru**
Create a batch ACH payment by uploading a file
- Recipients**
Create & manage recipients of commercial payments
- ACH tax payments**
Pay federal or state taxes via ACH

Select **New Template**.



PAYMENT TEMPLATES

New Template Search templates

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.

ACH Batch [Change Type](#)

Template Properties

Template Name

Template Access Rights
2 of 3 user roles selected

ORIGINATION DETAILS

SEC Code ⓘ
-----Select a SEC Code-----

Company Entry Description
Max 10 characters

From Subsidiary
TM PRODUCT TEAM 2024
*****5689

Account
Search by name or number

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

RECIPIENTS ⓘ

Add multiple recipients

Find recipients in payment

Filters: Prenote

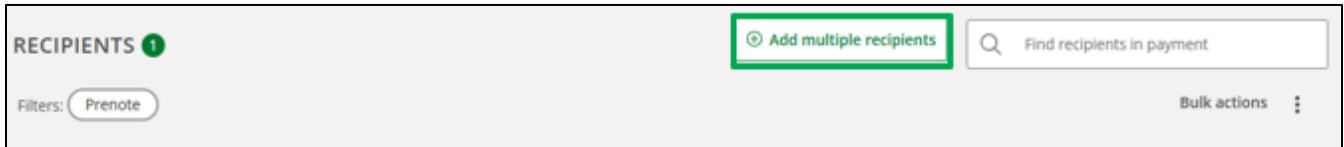
Bulk actions

Recipient/Account	Amount
Search by name or account.	\$ 0.00
Addenda (optional)	
+ Add another recipient	

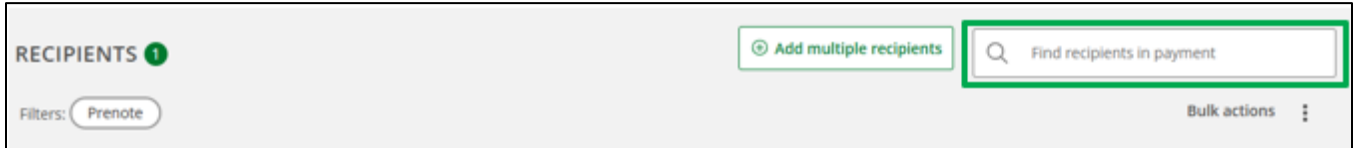
If you need to enter additional recipients, select **Add Another Recipient**.

Recipient/Account	Amount
Search by name or account.	\$ 0.00
Addenda (optional)	
+ 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.

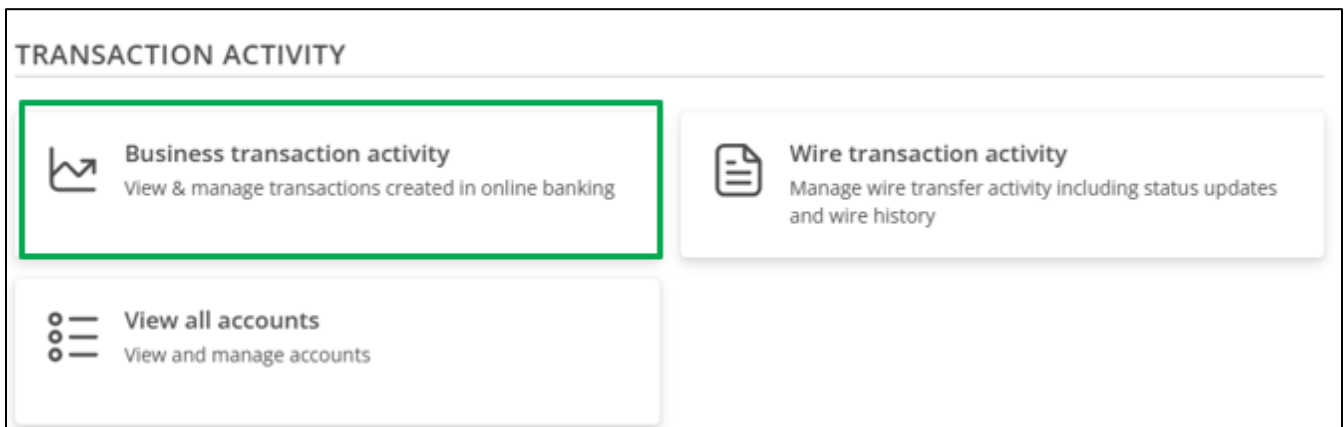


Business Transaction Activity

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.

Business transaction activity ⓘ

Single Transactions Recurring Transactions

Filter Heart Download Print

Created date	Status	Approvals	Transaction Type	Account
5/21/2026 12:11 PM	Drafted	0 of 1	ACH Batch Tracking ID: 13861	Official Bank Accounts XXXXXXXX8086

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

Single Transactions Recurring Transactions

Filter Heart Download Print

Search Transactions

Transactions can be filtered by the criteria of your choice.

Filters

Transaction Type: All

Status: All

SEC Code: All

Subsidiary: All

Account: All

Created By: All

Tracking ID:

Batch ID:

Min amount: \$ 0.00

Max amount: \$ 0.00

Filter by created date

Start Date: MM/DD/YYYY

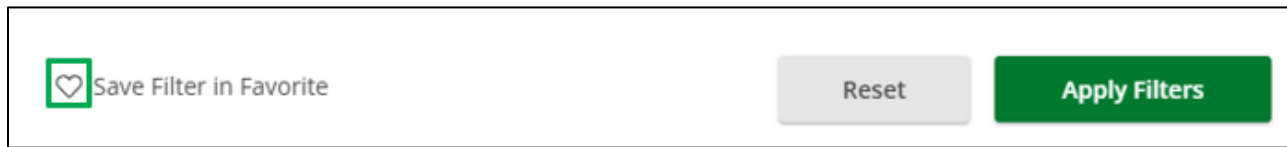
End Date: MM/DD/YYYY

Save Filter in Favorite

Reset

Apply Filters

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.

