



Member  
**FDIC**

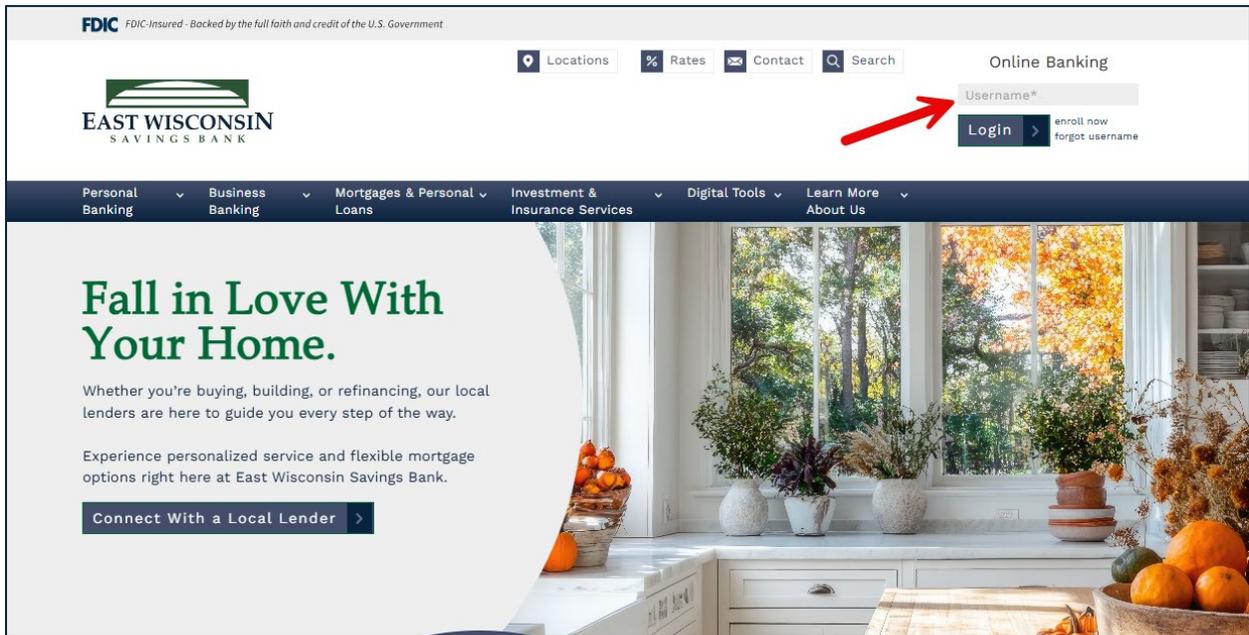


# **ACH Origination Instructions**

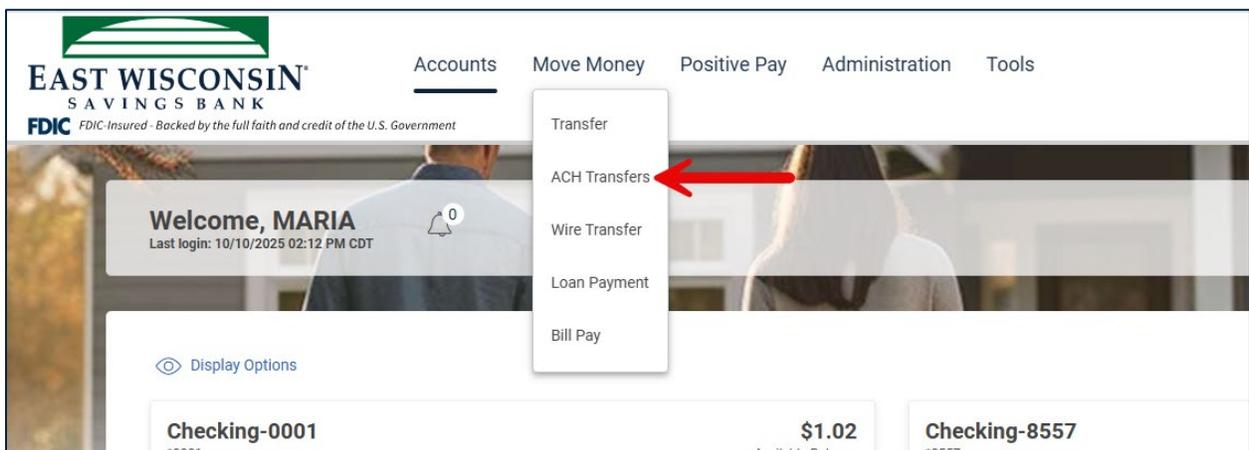
As of October 2025



1. To access the ACH Origination treasury solution, please login to your Business Online Banking portal via [www.eastwis.bank](http://www.eastwis.bank).



2. Navigate to the “Move Money” tab at the top of the page then select ACH Transfers.





3. Ensure you are on the “Create ACH Batch” tab. Then select the type of batch you are proceeding with.
  - a. **Corporate Credit or Debt (CCD)** is intended for Business-to-Business transactions. Common uses include paying a vendor or supplier, moving funds between a company’s own accounts, paying taxes or business-relates expenses.
  - b. **Prearranged Payment and Deposit Entry (PPD)** is intended for Consumer-to-Business transactions. Common uses include direct deposit of payroll or automatic bill payments.

### ACH Transfers

[Create ACH Batch](#) [Scheduled](#) [History](#) [Manage Imports](#) [Manage Templates](#)

**Use an ACH template.** Select this option if you want to use an ACH template to pre-fill information into this ACH batch.

Batch Type ▼

Transfer Type

Send Money

Collect Money

Batch Name

Debit Account ▼

Entry Description

Discretionary Data (Optional)

Frequency ▼

Once

**Effective Dates**

Select Effective Date

10/15/2025

[Continue](#)

Please note that batches submitted after 2:00 p.m. may not be processed until the following business day.

[Cookies Settings](#)

4. Next select the transfer type. Are you trying to send funds (outgoing) or collect funds (incoming)?

### ACH Transfers

[Create ACH Batch](#) | [Scheduled](#) | [History](#) | [Manage Imports](#) | [Manage Templates](#)

**Use an ACH template.** Select this option if you want to use an ACH template to pre-fill information into this ACH batch.

Batch Type ▼

Transfer Type

Send Money

Collect Money

Batch Name

Debit Account ▼

Entry Description

Discretionary Data (Optional)

Frequency  
Once ▼

**Effective Dates**  
Select Effective Date  
10/15/2025 📅

[Continue](#)

Please note that batches submitted after 2:00 p.m. may not be processed until the following business day.

[Cookies Settings](#)



5. Name the ACH Batch for quick referencing in the future. This also enables other controllers to understand the purpose of the ACH transaction.

### ACH Transfers

Create ACH Batch    Scheduled    History    Manage Imports    Manage Templates

**Use an ACH template.** Select this option if you want to use an ACH template to pre-fill information into this ACH batch.

Batch Type

Transfer Type

Send Money

Collect Money

**Batch Name**

Debit Account

Entry Description

Discretionary Data (Optional)

Frequency  
Once

**Effective Dates**  
Select Effective Date  
10/15/2025

[Continue](#)

Please note that batches submitted after 2:00 p.m. may not be processed until the following business day.

[Cookies Settings](#)



- 6. Determine which account will be impacted by the ACH transaction. You will also need to provide an Entry Description which can be the same as the Batch Name or unique.
  - a. Example: Batch Name = October Vendor Payment and Entry Description = EW Smiles.
  - b. Note: The Entry Description can be a max of 10 alpha-numeric characters.

### ACH Transfers

[Create ACH Batch](#) | [Scheduled](#) | [History](#) | [Manage Imports](#) | [Manage Templates](#)

Use an ACH template. Select this option if you want to use an ACH template to pre-fill information into this ACH batch.

Batch Type

Transfer Type

Send Money

Collect Money

Batch Name

**Debit Account**

Entry Description

Discretionary Data (Optional)

Frequency

Once

**Effective Dates**

Select Effective Date

10/15/2025

[Continue](#)

Please note that batches submitted after 2:00 p.m. may not be processed until the following business day.

[Cookies Settings](#)



7. Finally, determine the frequency of the ACH transaction as well as the effective date. EWSB does not offer same-day ACH so the earliest effective date will be the following business day.

a. *Note: ACH Batches submitted after 2:00 p.m. CST may not be processed until the following business day.*

### ACH Transfers

Create ACH Batch    Scheduled    History    Manage Imports    Manage Templates

Use an ACH template. Select this option if you want to use an ACH template to pre-fill information into this ACH batch.

Batch Type

Transfer Type

Send Money

Collect Money

Batch Name

Debit Account

Entry Description

Discretionary Data (Optional)

Frequency

**Effective Dates**  
Select Effective Date  
10/15/2025

[Continue](#)

Please note that batches submitted after 2:00 p.m. may not be processed until the following business day.

[Cookies Settings](#)



8. The below screenshot is an example of the completed Batch form.

## ACH Transfers

Create ACH Batch    Scheduled    History    Manage Imports    Manage Templates

Use an ACH template. Select this option if you want to use an ACH template to pre-fill information into this ACH batch.

Batch Type  
Corporate Credit or Debit (CCD)

Transfer Type  
 Send Money  
 Collect Money

Batch Name  
SS\_Procedure Testing

Debit Account  
Checking-0001 - Available \$0.89

Entry Description  
Test

Discretionary Data (Optional)

Frequency  
Once

Effective Dates  
Select Effective Date  
10/22/2025

**Continue**

Please note that batches submitted after 2:00 p.m. may not be processed until the following business day.

9. After you hit the blue “Continue” button, the following page will look like the below screenshot. You will need to complete the fields with the necessary information.

### ACH Transfers

[Create ACH Batch](#) | [Scheduled](#) | [History](#) | [Manage Imports](#) | [Manage Templates](#)

**Create an ACH Batch**

[Show Header Information](#) 

Portfolio: APPLETON TEST BUSINESS LLC  
Batch Type: CCD

**Transactions (credit / destination accounts)**

Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

[Search Transactions](#) [Update Amount Only](#)

Company Name	ID Number	ABA	Account Number	Amount	Transaction Type	Pre Note	Hold	Hold Date	
East Wisconsin Savings		275971029 	8573	\$0.08	Checking - Deposit	<input type="checkbox"/>	<input type="checkbox"/>		 ...
						<input type="checkbox"/>	<input type="checkbox"/>		 ...

- a. Company/Individual Name = The name of the individual or institution you are trying to send funds to or collect funds from.
- b. ID Number (Optional) = This might be an employee number if sending funds for Direct Deposit.
- c. ABA = Click on the magnifying glass and type in the recipient institution or individual name and the state in which it they are located. Select the institution or individual.

ABA Number Search Results ✕

ABA Number	Name	City	State
<input checked="" type="radio"/> 275971029	EAST WISCONSIN SAVINGS BANK S A	KAUKAUNA	WI

Items per page: 5 | 1 - 1 of 1 | [|<](#) [<](#) [>](#) [|>](#)

- d. Account Number = Enter the recipient account number.
- e. Amount = This is the amount that is being sent or collected from the institution or individual.



11. Now you have entered all of the necessary information and the next page is the review before final submission. The page will look like the below screenshot. Review all of the information for accuracy, if correct select the blue “Submit Batch” button. If incorrect, select the “Cancel” button which will bring you back a page to correct the ACH batch details.

### ACH Transfers

[Create ACH Batch](#) | [Scheduled](#) | [History](#) | [Manage Imports](#) | [Manage Templates](#)

Create an ACH Batch

**!** Your new ACH Batch has not yet been submitted. Please verify your ACH batch information and click "Submit batch". To make any changes, click "Change".

[Show Header Information](#) 

Portfolio: APPLETON TEST BUSINESS LLC  
Batch Type: CCD

**Transactions (credit / destination accounts)** 

Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

Company Name	ID Number	ABA	Account Number	Amount	Transaction Type
East Wisconsin Savings		275971029	8573	\$0.08	Checking - Automated Deposit
Grand Total Credits (Quantity):	\$0.08 (1)				
Grand Total Debits (Quantity):	\$0.08 (1)				

Items per page:  1 to 1 of 1 transactions | < > >> <<

**One-Time Security Code**

For your protection, this request has been selected for an additional security step. When you continue, we will call or send a text message and ask you to enter a one-time code. [Learn more](#)



12. Once you hit the blue "Submit Batch" button, the system will ask you to verify yourself with a one-time Security code. Select the phone number and method that works for you to receive the security code.

A screenshot of a web application showing a "One-Time Security Code" dialog box. The dialog box has a title bar with a close button (X) and a message: "We need to call or send a text message to complete this process." Below the message, there are two sections: "Phone:" and "Text:". The "Phone:" section has five radio button options: "XXX-XXX-52", "XXX-XXX-52", "XXX-XXX-20", "XXX-XXX-81", and "XXX-XXX-53". The "Text:" section has one radio button option: "Send a text to a mobile phone on record." At the bottom of the dialog box, there are two buttons: "Continue" (a dark blue button) and "Cancel" (a white button with a grey border). Below the buttons, there is a small disclaimer: "The listed phone numbers are those currently on record with us. For security purposes, you must select one to complete this request. If this information is outdated, you can contact us to have it changed. 920-766-4646".



13. Once you have successfully completed the security authentication, you will see the below page indicated that you have successfully completed the ACH transaction batch. The batch will state it is in a pending status until it is scheduled to be released. No further action is needed at this time.

**ACH Transfers**

[Create ACH Batch](#) | [Scheduled](#) | [History](#) | [Manage Imports](#) | [Manage Templates](#)

Create an ACH Batch

The following ACH was successfully scheduled and will appear on your Scheduled ACH page until it is processed.

[Show Header Information](#)

Reference Number: 29408  
Status: Pending  
Portfolio: APPLETON TEST BUSINESS LLC  
Batch Type: CCD

Transactions (credit / destination accounts)  
Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

Company Name	ID Number	ABA	Account Number	Amount	Transaction Type
East Wisconsin Savings		275971029	*8573	\$0.08	Checking - Automated Deposit

Grand Total Credits (Quantity): \$0.08 (1)  
Grand Total Debits (Quantity): \$0.08 (1)

Items per page: 20 | 1 to 1 of 1 transactions | < > >>

[Show User Interaction](#)

[Create Another Batch](#) | [Scheduled ACH](#)

[Cookies Settings](#)

14. You can see the successful batch as well as it's processing schedule by selecting the clear "Scheduled ACH" button.

**ACH Transfers**

Create ACH Batch | **Scheduled** | History | Manage Imports | Manage Templates

Create an ACH Batch

 The following ACH was successfully scheduled and will appear on your Scheduled ACH page until it is processed.

[Show Header Information](#)

Reference Number: 29408  
 Status: Pending  
 Portfolio: APPLETON TEST BUSINESS LLC  
 Batch Type: CCD

Transactions (credit / destination accounts)  
 Prenote transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

Company Name	ID Number	ABA	Account Number	Amount	Transaction Type
East Wisconsin Savings		275971029	*8573	\$0.08	Checking - Automated Deposit
Grand Total Credits (Quantity):		\$0.08 (1)			
Grand Total Debits (Quantity):		\$0.08 (1)			

Items per page: 20 | 1 to 1 of 1 transactions | < > >|

[Show User Interaction](#)

Create Another Batch | **Scheduled ACH**

[Cookies Settings](#)

15. This will bring you to the below page where you can see all ACH batch history as well as upcoming schedules.

- Create ACH Batch = Create a new ACH Batch
- Scheduled = All upcoming ACH Batches and their schedules
- History = All previous ACH Batches

**ACH Transfers**

Create ACH Batch | **Scheduled** | History | Manage Imports | Manage Templates

The ACH batches below are scheduled to process in the future. For previously processed batches, go to the ACH History page.

Actions | **Scheduled**

[Search](#)

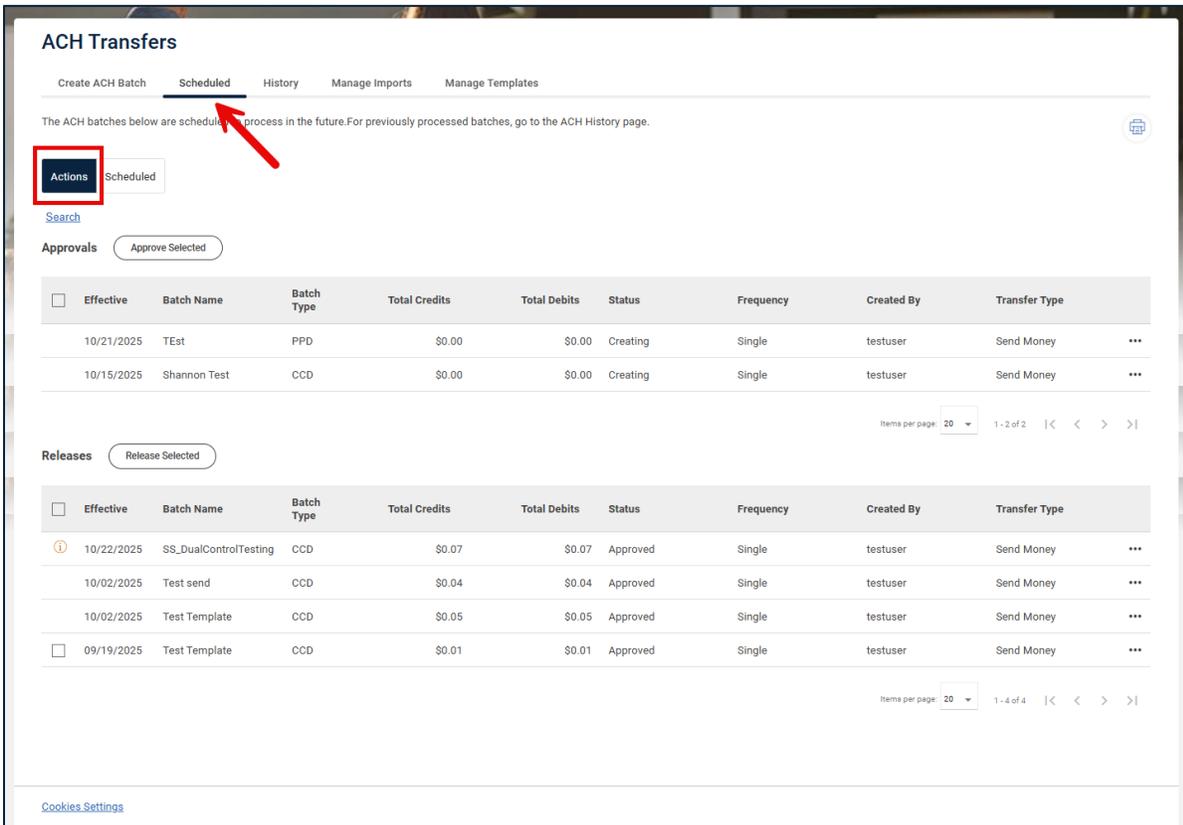
Effective	Batch Name	Batch Type	Total Credits	Total Debits	Status	Frequency	Created By	Transfer Type	
10/21/2025	SS_Procedure Testing	CCD	\$0.08	\$0.08	Pending	Single	testuser	Send Money	...

Items per page: 20 | 1 - 1 of 1 | < > >|

[Cookies Settings](#)

## 16. Dual Control

- a. Dual Control ACH Origination is a security and risk-management practice that companies can choose to implement on the Business Online Banking portal. This would allow one user to create the ACH and another user to review and release the ACH. If you and/or your company wishes to implement Dual Control for ACH Origination please call (920) 766-4646, *Option 2* to be connected with the Business Banking Group.
- b. Steps to Complete Dual Control ACH Origination
  - i. The first user can follow steps 1 through 11 to create the ACH.
  - ii. Once the ACH has been created and is in an approved status, the second user will then need to follow steps 1 and 2 to login into the system and navigate to the ACH Origination section.
  - iii. On the ACH Transfers page, click on the second tab labeled “Scheduled,” then from this page select the clear button at the top labeled “Actions.”



**ACH Transfers**

Create ACH Batch **Scheduled** History Manage Imports Manage Templates

The ACH batches below are scheduled to process in the future. For previously processed batches, go to the ACH History page.

**Actions** Scheduled

[Search](#)

**Approvals** [Approve Selected](#)

<input type="checkbox"/>	Effective	Batch Name	Batch Type	Total Credits	Total Debits	Status	Frequency	Created By	Transfer Type	
<input type="checkbox"/>	10/21/2025	TEst	PPD	\$0.00	\$0.00	Creating	Single	testuser	Send Money	...
<input type="checkbox"/>	10/15/2025	Shannon Test	CCD	\$0.00	\$0.00	Creating	Single	testuser	Send Money	...

Items per page: 20 1 - 2 of 2 |< < > >|

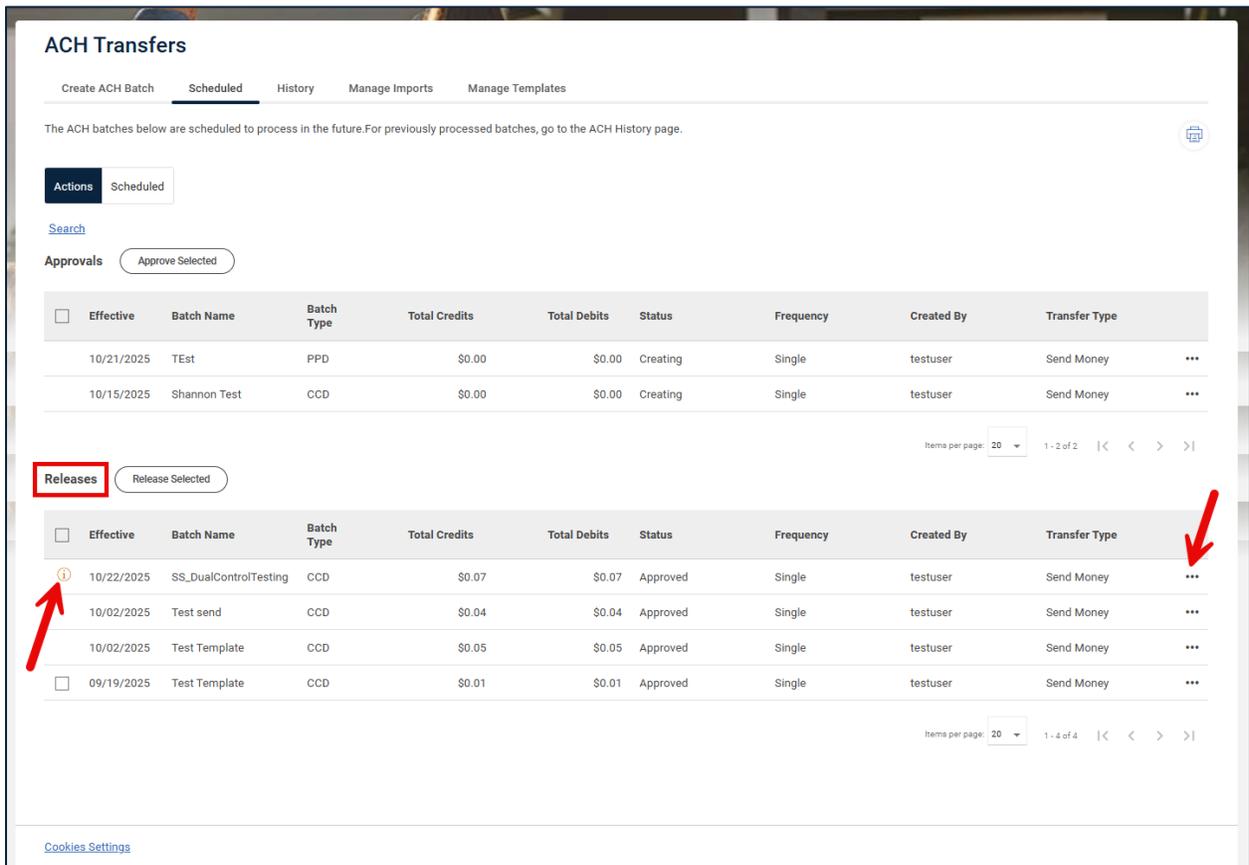
**Releases** [Release Selected](#)

<input type="checkbox"/>	Effective	Batch Name	Batch Type	Total Credits	Total Debits	Status	Frequency	Created By	Transfer Type	
<input type="checkbox"/>	10/22/2025	SS_DualControlTesting	CCD	\$0.07	\$0.07	Approved	Single	testuser	Send Money	...
<input type="checkbox"/>	10/02/2025	Test send	CCD	\$0.04	\$0.04	Approved	Single	testuser	Send Money	...
<input type="checkbox"/>	10/02/2025	Test Template	CCD	\$0.05	\$0.05	Approved	Single	testuser	Send Money	...
<input type="checkbox"/>	09/19/2025	Test Template	CCD	\$0.01	\$0.01	Approved	Single	testuser	Send Money	...

Items per page: 20 1 - 4 of 4 |< < > >|

[Cookies Settings](#)

- iv. Toward the middle of the page there is a header labeled “Releases,” the second user will see the ACH from the first user with a yellow information icon to the left. The second user will need to click on the three dots on the right-hand side of the page.



**ACH Transfers**

Create ACH Batch | **Scheduled** | History | Manage Imports | Manage Templates

The ACH batches below are scheduled to process in the future. For previously processed batches, go to the ACH History page.

**Actions** | Scheduled

[Search](#)

**Approvals** | Approve Selected

<input type="checkbox"/>	Effective	Batch Name	Batch Type	Total Credits	Total Debits	Status	Frequency	Created By	Transfer Type	
	10/21/2025	TEst	PPD	\$0.00	\$0.00	Creating	Single	testuser	Send Money	...
	10/15/2025	Shannon Test	CCD	\$0.00	\$0.00	Creating	Single	testuser	Send Money	...

Items per page: 20 | 1 - 2 of 2 | < >

**Releases** | Release Selected

<input type="checkbox"/>	Effective	Batch Name	Batch Type	Total Credits	Total Debits	Status	Frequency	Created By	Transfer Type	
	10/22/2025	SS_DualControlTesting	CCD	\$0.07	\$0.07	Approved	Single	testuser	Send Money	...
	10/02/2025	Test send	CCD	\$0.04	\$0.04	Approved	Single	testuser	Send Money	...
	10/02/2025	Test Template	CCD	\$0.05	\$0.05	Approved	Single	testuser	Send Money	...
<input type="checkbox"/>	09/19/2025	Test Template	CCD	\$0.01	\$0.01	Approved	Single	testuser	Send Money	...

Items per page: 20 | 1 - 4 of 4 | < >

[Cookies Settings](#)

- v. The three dots will populate four options for the second user to select from.
1. View Detail = Review the ACH transaction details.
  2. Edit = Edit the ACH transaction details.
  3. Release = Release the ACH transaction without reviewing.
  4. Cancel = Cancel the ACH transaction.
- vi. EWSB recommends the second user select the “View Detail” so that they can review the ACH transaction details that the first user created. This will help to guarantee the funds reach their destination. Once the second user



has selected “View Detail” the page will look like the below. The second user should review the transaction details and if all looks correct, then select the clear “Release” button on the top of the page.

**ACH Transfers**

Create ACH Batch   **Scheduled**   History   Manage Imports   Manage Templates

[< Back](#)   Scheduled ACH Batch Detail

Below are the details for the ACH Batch selected. [Share](#) [Close](#) [Print](#)

**Release**

[Show Header Information](#)

Reference Number: 29626  
Status: Approved  
Portfolio: APPLETON TEST BUSINESS LLC  
Batch Type: CCD

**Transactions (credit / destination accounts)**  
Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

Company Name	ID Number	ABA	Account Number	Amount	Transaction Type
East Wisconsin Savings		275971029	520018573	\$0.07	Checking - Automated Deposit

Grand Total Credits (Quantity): \$0.07 (1)  
Grand Total Debits (Quantity): \$0.07 (1)

Items per page: 20   1 to 1 of 1 transactions   [<](#) [>](#)

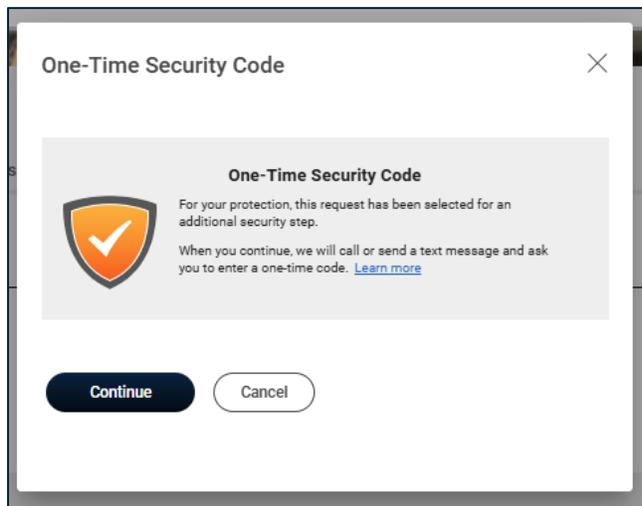
[Show User Interaction](#)

[Create Another Batch](#)   [Scheduled ACH](#)

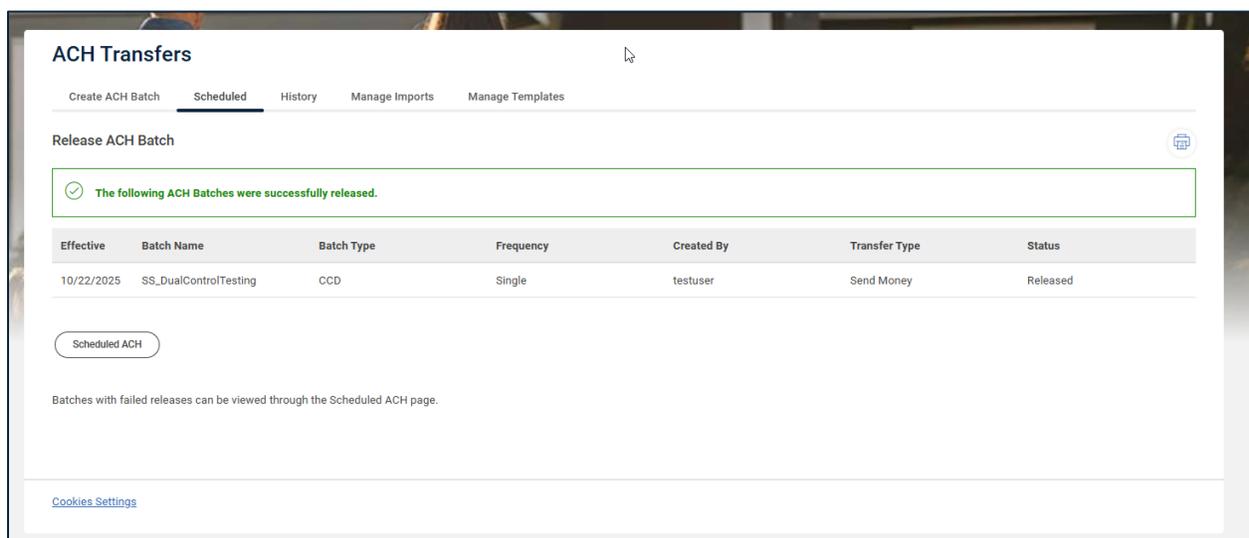
To view additional Batches and their details return to the Scheduled ACH page.

[Cookies Settings](#)

- vii. The system will then force the second user to validate their transaction with a one-time security code through a phone number.



- viii. Once the security is completed, the below page should populate stating that the ACH Transaction has been successfully completed. No further action is needed at this time.





17. Manage Templates Tab

- a. Templates are intended to be created and used when you might be sending or collecting from the same institution or individual but the frequency or dollar amount is not consistent. Or if you are sending or collecting funds from the same institution or individual frequently.
  - i. *Example: Your company orders office supplies from the same vendor and pay them via ACH but only order when you run out of supplies.*
- b. Follow steps 4 through 11 to create the ACH Batch Template. Then hit the blue “Continue” button, review and then the blue “Submit Template” button. You have now successfully created an ACH Batch template to be used in the future.
  - i. *Note: If the dollar amount is not going to be the same every time, then complete the amount for \$0.00 so that this is the only item you have to change when you are ready to pay or collect from the institution or individual.*

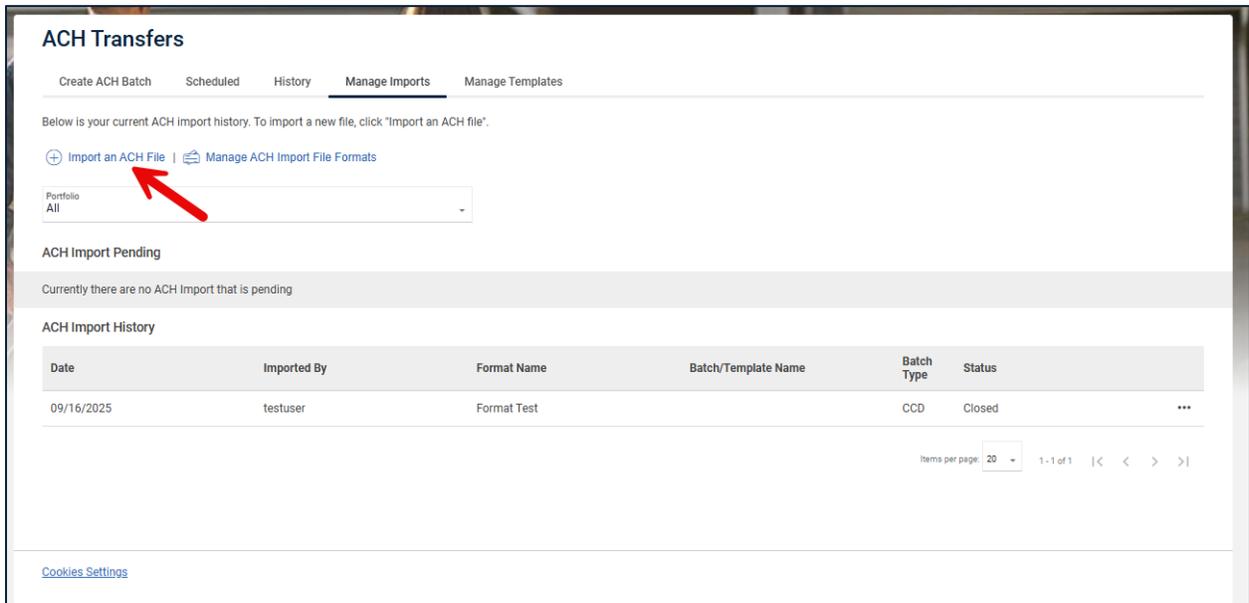
18. Manage Imports Tab

- a. Users are able to import NACHA formatted files or non-Nacha formatted files. If importing non-Nacha files use the steps below. CSV or TXT files are accepted.
- b. This tab allows controllers to import a non-Nacha ACH transaction(s) via excel. EWSB strongly recommends controllers follow steps 1 through 16 instead due to ease of use. If importing an ACH File, the below template is to be followed in Excel.
  - i. *Note: No headers are to be used or the template will not sync properly.*
  - ii. *Note: File sizes larger than 400kb may take longer to upload into the system.*

	A	B	C	D	E
1	Appleton Test	275971029	xxxxx0001	0.06	Checking
2					
3					

- 1. A1 = Institution or Individual Name
- 2. B1 = ABA Number
- 3. C1 = Account Number
- 4. D1 = Dollar Amount

5. E1 = Account Type
  - iii. Save the file to your desktop and then select “Import an ACH File.”



**ACH Transfers**

Create ACH Batch | Scheduled | History | **Manage Imports** | Manage Templates

Below is your current ACH import history. To import a new file, click "Import an ACH file".

[+ Import an ACH File](#) | [Manage ACH Import File Formats](#)

Portfolio: All

**ACH Import Pending**

Currently there are no ACH Import that is pending

**ACH Import History**

Date	Imported By	Format Name	Batch/Template Name	Batch Type	Status
09/16/2025	testuser	Format Test		CCD	Closed

Items per page: 20 | 1-1 of 1 | < >

[Cookies Settings](#)

- iv. Then select the necessary option for “Import Transaction to” as well as the File Format.
    1. *Note: The File Format should always equal “NACHA – Transactions Only”*
  - v. Select the “Batch Type” – Refer to step 4 for definitions.
  - vi. Click the blue hyperlink “Choose File” to locate the file on your desktop and upload it.
  - vii. Finally click the blue “Continue” button. You have successfully uploaded the ACH file and can move forward with processing.
19. If you have any questions or concerns, please do not hesitate to call (920) 766-4646, *Option 2* or email [businessbanking@eastwis.com](mailto:businessbanking@eastwis.com) for Business Banking and Treasury Solutions.