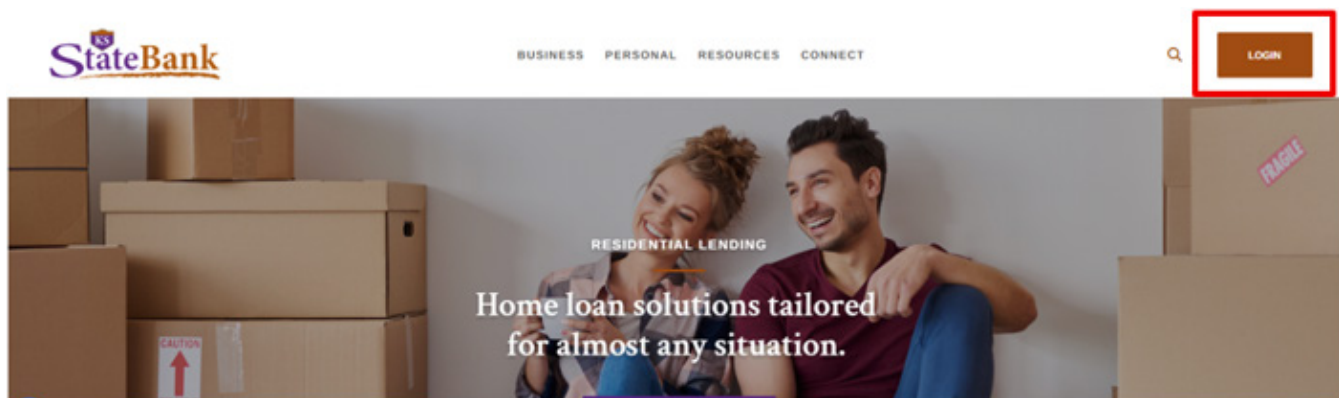


Log in Using Your Single Sign On ID

To log in, go to the KS StateBank website: ksstate.bank.

Select “YOUBANKING” to go to the YOUBanking login page.



Complete the login process.

Note: You will be prompted for additional verification upon login with our enhanced security – facial biometrics and/or passkey. This is required in order to send a ACH.

ACH Overview

Bank Cutoff for Next Business Date Effective: 4 p.m. CT

To Access ACH, click Treasury Management, choose ACH

Batch List - Will list all ACH batches that have been created and ready to be managed; this is where you will go to edit a previous, approve, or initiate a batch

ACH History – This will list ACH Batch history processed including the items/transactions/files. ACH batches will also be listed here after being processed by KS StateBank. These ACH batches can be viewed, Downloaded or Restored to the ACH Batch list screen to be utilized again

ACH Import

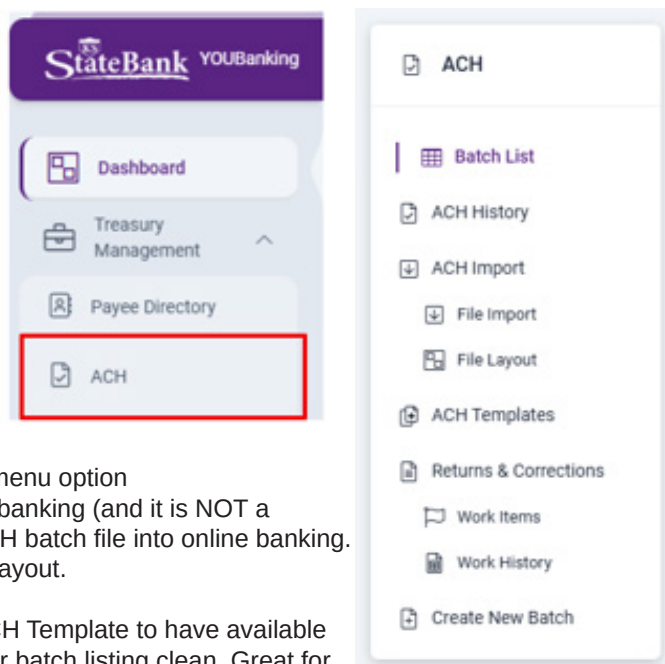
- File Import –Upload a NACHA or CSV File type, choose this menu option
- File Layout – if an ACH Batch file is created outside of online banking (and it is NOT a NACHA file), use this menu option to enable importing the ACH batch file into online banking. Choose the import file type and format according to the file’s layout.

ACH Templates – Similar to your batch list, you can create an ACH Template to have available and easily add to your batch list, when ready. This helps keep your batch listing clean. Great for those batches you continuously have to “copy” periodically

Returns and Corrections – ACH Returns (payments returned) and Notices of Change (payments that are processed, but routing/account number updates for the next payment), you have one centralized area to view this information.

- **Work Items** – this will show you what Returns and Notices you have to review.
- **Work History** – shows you what returns and notices of change you’ve received previously.

Create New Batch – will allow you to manually create an ACH Batch in online banking

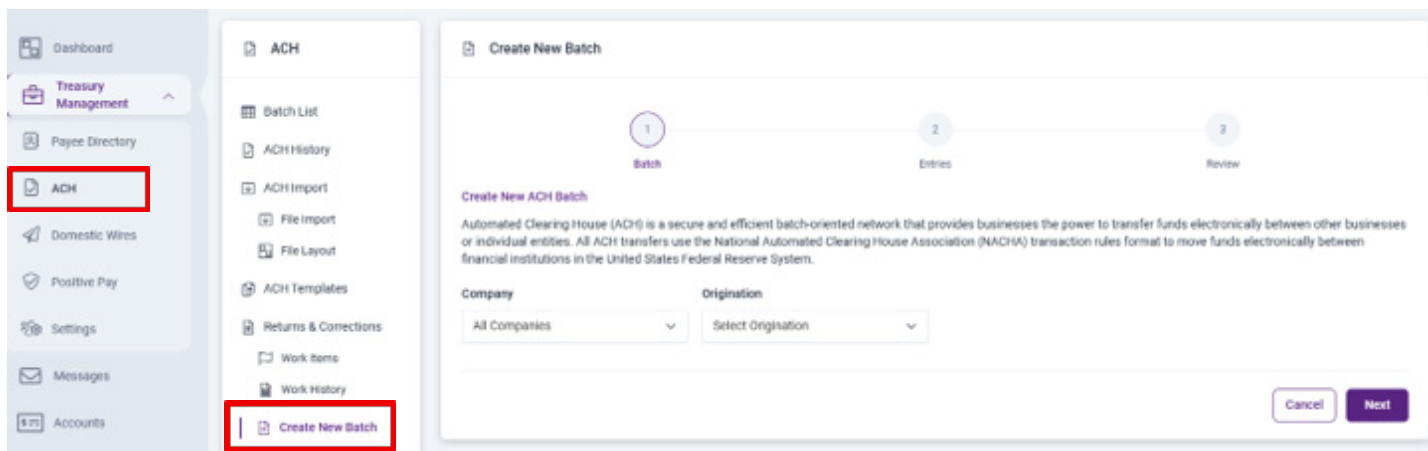


Create A New Batch

The **ACH Batch List** is the main screen for managing ACH transactions and existing ACH Batches. However, for a new batch, you'll want to go to **Create New Batch**

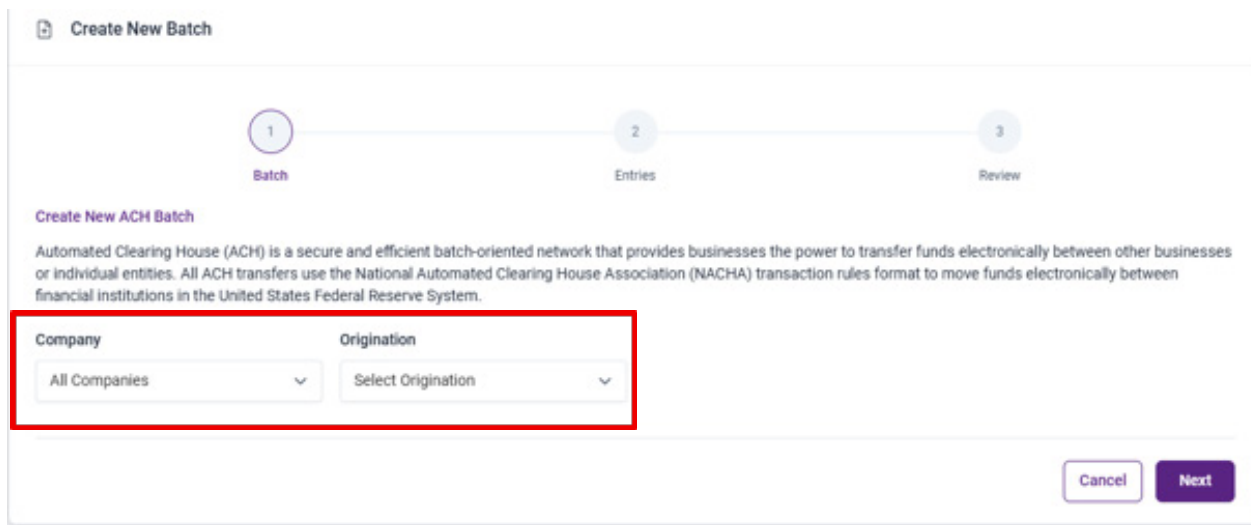
Step 1: Create your batch

Under **Treasury Management**, select **ACH**, and **Create New Batch**



Select your **ACH Company** and then the **Account** with the “Origination” drop-down. Once all selected, click **Next**.

- If there is more than one ACH company, the user will be able to select the company from the drop-down menu.



Once the Origination/Account is selected, you'll be able to fill in the details:

Add a Batch Name. The batch name will help differentiate between multiple batches or templates created. (Ex. Payroll 3.22.2022, Supply Payment, etc.)

Select Category (PPD, CCD, CTX)

- PPD – any item being debited or credited to an individual's account; would be personal payments such as payroll (Receiver has 60 days to dispute as “unauthorized”)
- CCD – any item being debited or credited to a commercial or business account such as a vendor payment (Receiver has 2 banking days to dispute as “unauthorized”)
- CTX – any item being debited or credited to a commercial or business account but requires more information than a typical CCD (allows you the ability to include addenda information, invoice numbers, descriptions, etc.)



TREASURY MANAGEMENT

ACH Services Guide

Provide Discretionary Data – normally, this is just the name of the company funds are coming from

Provide an **Entry Description**

- Only allows ten characters
- Be as descriptive as possible and follow Nacha Guidelines (PAYROLL, PURCHASE AcctRec, AcctPay, etc.)

Note: You *MUST* use PAYROLL for anything related to payroll such as bonuses, commission, etc.

Select the toggles for **Restricted** or **Recurring**, if applicable

- Restricted – if you restrict a batch, that batch can only be viewed by YOU/the individual who has restricted it.
- Recurring – if selected you can ensure this batch processes on a recurring basis (daily, weekly, monthly, etc.)

Select **Next**

Step 2 – Add your transaction details

NOTE: to help mitigate the potential risk of corporate account takeover and email fraud, KS StateBank strongly recommends verbal confirmation of updated ACH Account information before submitting payment.

Select **ACH TYPE** and input information for **Entry Count**:

- Single or Multiple Entries: This will determine how many entries (or transactions) need to be added within the ACH batch.
- Entry Total field: If there is more than one entry, the user can choose Multiple ACH Entries to list multiple entry lines and in the “Entry Total” field, enter the number of additional entries needed (in addition to the two entry lines already displayed below) and select “+ Create Manual Entry”. For example, if you have 5 entries you will want to enter 3 into the Entry Total box and click +Create Manual Entry so that there are now 5 entries listed on the page to complete.



TREASURY MANAGEMENT

ACH Services Guide

Multiple Entries

ACH Type

ACH Transaction Type – Is this a single or multiple entry batch?

Entry Count

Entry Total

Multiple ACH Entries

1

+ Create Manual Entry

Add Payees

ACH Multiple Entry Setup

Automated Clearing House (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities.

Single Entry

Create New Batch

1

2

3

Batch

Entries

Review

ACH Type

ACH Transaction Type – Is this a single or multiple entry batch?

Entry Count

Single ACH Entry

ACH Single Entry Information

Automated Clearing House (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities.

Entry/Payee Name	ID #	Amount
Enter/Search Name	Enter ID #	\$ 0.00

Addenda Type	Addenda
00 - No Addenda Information	Enter Addenda

ACH Receiving Financial Institution Information

Automated Clearing House (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities.

Routing #	Account #	Account Type	Tran Type	Active/Held
Enter Routing #	Enter Account #	Checking	Debit	Active

Cancel

Previous

Next

Complete the Required Field

- **Entry/Payee Name (person or business)** – individual/business recipient you're crediting/debiting
- **ID # (optional)** – identification number if you have one for the payee
- **Routing/Account Number** for individual/business recipient
- **Choose Account Type** (checking, savings)
- **Tran Type:** Debit if pulling money from recipient or Credit if sending money to recipient
- **Active or Held**
 - **Active** – they will be paid with next processing
 - **Held** – will retain their information such as routing & account number, while excluding them from this specific initiation of the batch.
 - **Note:** You will need to manually go in and remove the hold to activate for future processing.
- **Amount to be paid**
- **Addenda Records (optional)** – simply available for additional information (invoice number etc.) to be included with the payment.

Click Next

08.24.2026

Step 3 – Review your batch entries

Review the entries. If changes need completed, click Previous to correct data. If entries are correct, click **Submit**

Create New Batch

1

2

3

Batch

Entries

Review

ACH Batch – Final Review

Review the final batch preview for quality assurance prior to submitting.

Record	Entry Name	ID #	Routing #	Account #	Acct Type	DL/CR	Amount	Addenda
1	Betty White		101101536	123456	Checking	Debit	\$ 1.00	
Totals							Total Amount:	\$1.00

Cancel

Previous

Submit

Once successfully added, navigate to your Batch List to view the Completed Batch.

The Status should show Approval Pending

- **Note:** *Once a batch is created and/or edited, it must be approved prior to initiating.*
 - Create or Edit the ACH batch
 - Approve the batch
 - Initiate the batch
 - For companies utilizing Dual Control, the workflow will be:
 - User 1 creates or edits the batch and approves it.
 - User 2 initiates the approved batch.

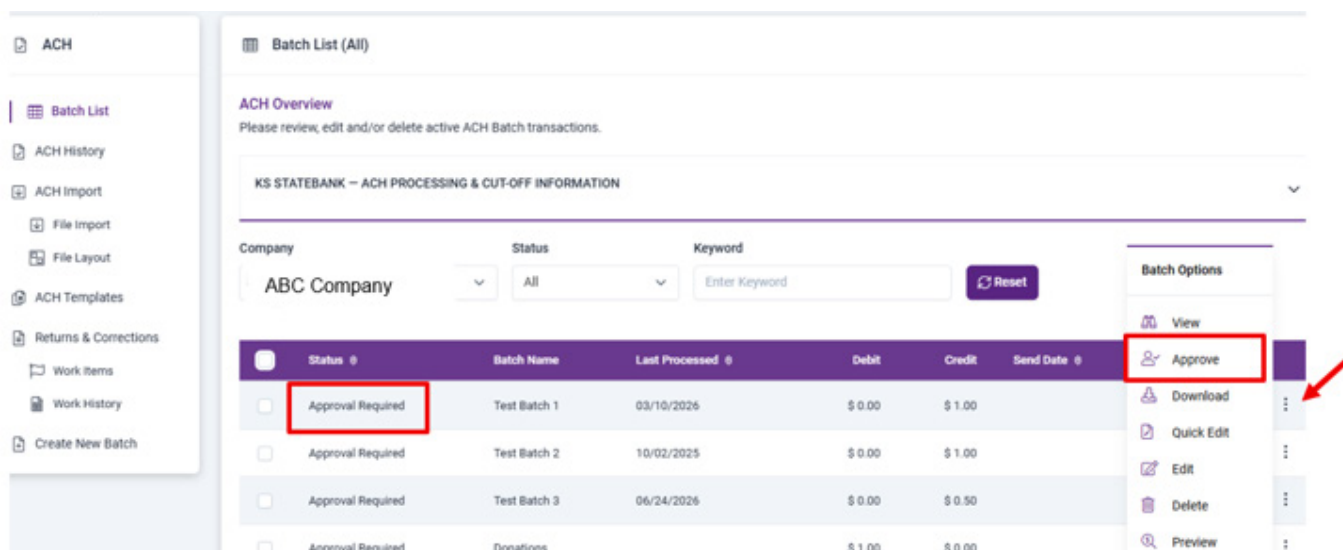
Initiate a Batch

Once the Batches are created, imported, etc., they will need to be **Approved and Initiated**.

Approve ACH Batch

The **status** will show **Approval Required**. You'll need to select the ellipse button to display the options available for the ACH Batch.

Select Approve. This will set the Batch status to **Ready to Initiate** in the ACH Batch list



ACH

- Batch List
- ACH History
- ACH Import
- File Import
- File Layout
- ACH Templates
- Returns & Corrections
- Work Items
- Work History
- Create New Batch

Batch List (All)

ACH Overview
Please review, edit and/or delete active ACH Batch transactions.

KS STATEBANK – ACH PROCESSING & CUT-OFF INFORMATION

Company: ABC Company | Status: All | Keyword: Enter Keyword | Reset

Status	Batch Name	Last Processed	Debit	Credit	Send Date	Batch Options
Approval Required	Test Batch 1	03/10/2026	\$ 0.00	\$ 1.00		View, Approve , Download, Quick Edit, Edit, Delete, Preview
Approval Required	Test Batch 2	10/02/2025	\$ 0.00	\$ 1.00		
Approval Required	Test Batch 3	06/24/2026	\$ 0.00	\$ 0.50		
Approval Required	Donations		\$ 1.00	\$ 0.00		

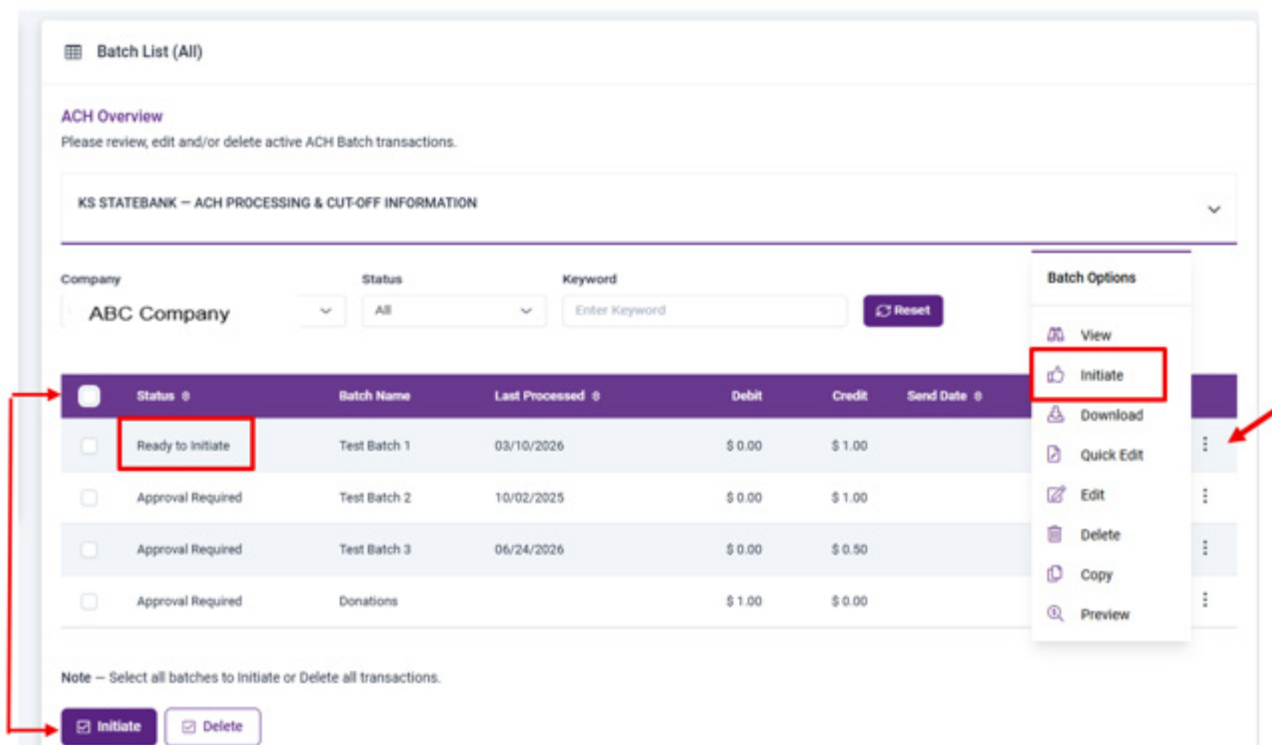
Initiate ACH Batch

Step-up authentication will be required upon initiation. You'll need to follow the steps for facial biometric authentication to complete the process.

When initiating, you can select an individual batch or multiple ACH batches at once. If Dual Control is set for the Company, you will not be able to Initiate the batch you approved; the second user will need to initiate.

You have Two Options to Initiate the batch:

- Click on the box to the right of batch Status field to select the batch to **Initiate** and then click on the Initiate Button at the bottom left hand of the screen (this method allows for multiple batches to be initiated at the same time); or,
- Select the ellipse button to display the options available for the ACH batch and then select the **Initiate** option.



Batch List (All)

ACH Overview
Please review, edit and/or delete active ACH Batch transactions.

KS STATEBANK – ACH PROCESSING & CUT-OFF INFORMATION

Company: ABC Company | Status: All | Keyword: Enter Keyword | Reset

Status	Batch Name	Last Processed	Debit	Credit	Send Date	Batch Options
Ready to Initiate	Test Batch 1	03/10/2026	\$ 0.00	\$ 1.00		View, Initiate , Download, Quick Edit, Edit, Delete, Copy, Preview
Approval Required	Test Batch 2	10/02/2025	\$ 0.00	\$ 1.00		
Approval Required	Test Batch 3	06/24/2026	\$ 0.00	\$ 0.50		
Approval Required	Donations		\$ 1.00	\$ 0.00		

Note – Select all batches to initiate or Delete all transactions.

Initiate **Delete**



TREASURY MANAGEMENT ACH Services Guide

Once selected, you'll get a pop-out to confirm your offset account (account funds are pulling from), and your effective date.

Same Day – By enabling Same Day, funds will be distributed on that business day. Transactions will be received by EOD at the corresponding financial institution(s).

- Processing Deadline: 2:00 p.m. CT on the effective entry date
- Maximum Transaction Amount: \$1,000,000 (one million dollars) per individual transaction
- Fees: \$0.10 per item and \$25.00 per batch with a Same Day effective date

Effective Date: For the funds to be effective by the next business date, you will need to initiate prior to 4 p.m. CT. You may initiate up to 2 weeks in advance.

Click **Submit**

You will be prompted for additional verification. Once confirmed, the batch will be placed in an Initiated status. Once KS StateBank processes your ACH Batch the batch, it will be placed within the **ACH History** screen as Completed and will remain within the ACH Batch list screen to be utilized again if needed.

Edit an Existing Batch

On your batch list, select the ellipse to **Edit** or **Quick Edit** a batch.

- **Quick Edit** – allows you to edit only the amount (and select for a prenote as well)
- **Edit** – allows you to edit the full details such as routing/account number, amount, batch name, descriptions, and set the batch as Recurring if desired. You will also be able to setup the batch as Recurring as well, if desired. If needing to delete an individual transaction, you will need to delete from the Edit menu.

Offset Accounts

CKG PLUS 0001

☐ Same Day

There will be an additional fee applied when initiating a same day ACH.

Effective Date

Tuesday, August 11, 2026

☐ Reset batch entries to \$0.00 after posting

Batch List (All)

ACH Overview
Please review, edit and/or delete active ACH Batch transactions.

KS STATEBANK – ACH PROCESSING & CUT-OFF INFORMATION

Company: ABC Company | Status: All | Keyword: Enter Keyword |

	Status	Batch Name	Last Processed	Debit	Credit	Send Date	
☐	Ready to Initiate	Test Batch 1	03/10/2026	\$ 0.00	\$ 1.00		⋮
☐	Approval Required	Test Batch 2	10/02/2025	\$ 0.00	\$ 1.00		⋮
☐	Approval Required	Test Batch 3	06/24/2026	\$ 0.00	\$ 0.50		⋮
☐	Approval Required	Donations		\$ 1.00	\$ 0.00		⋮

Batch Options

- View
- Initiate
- Download
- Quick Edit
- Edit
- Delete
- Copy
- Preview



TREASURY MANAGEMENT

ACH Services Guide

Add a Transaction

To add an individual transaction to a batch, you will select **Edit** on the batch of your choosing, and select **Add**.

Name

All

Routing #

All

Account #

All

Account Type

All

Debit/Credit

Both

Active/Held

Both

Keyword Search

Enter Keyword

Reset

☐	Name	ID #	Routing #	Account #	Account Type	Amount	Debit/Credit	Active/Held	+ Add
☐	Betty White		101101536	123456	Checking	\$ 1.00	Debit	A	
Total Debit:						\$ 1.00	Total Credit:	\$ 0.00	

Back

Submit

Complete the Required Fields

- **Entry/Payee Name (person or business)** – individual/business recipient you're crediting/debiting
- **ID # (optional)** – identification number if you have one for the payee
- **Routing/Account Number** for individual/business recipient
- **Choose Account Type** (checking, savings)
- **Tran Type:** Debit if pulling money from recipient or Credit if sending money to recipient
- **Active or Held**
 - **Active** – they will be paid with next processing
 - **Held** – will retain their information such as routing & account number, while excluding them from this specific initiation of the batch.
 - **Note:** You will need to manually go in and remove the hold to activate for future processing.
- **Amount to be paid**
- **Addenda Records (optional)** – simply available for additional information (invoice number etc.) to be included with the payment.
- Click **Submit** once complete.

ACH Type

ACH Transaction Type – Is this a single or multiple entry batch?

Entry Count

Single ACH Entry

ACH Single Entry Information

Automated Clearing House (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities.

Entry/Payee Name

Enter/Search Name

ID #

Enter ID #

Amount

\$ 0.00

Addenda Type

00 - No Addenda Information

Addenda

Enter Addenda

ACH Receiving Financial Institution Information

Automated Clearing House (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities.

Routing

Enter Routing #

Account #

Enter Account #

Account Type

Checking

Tran Type

Debit

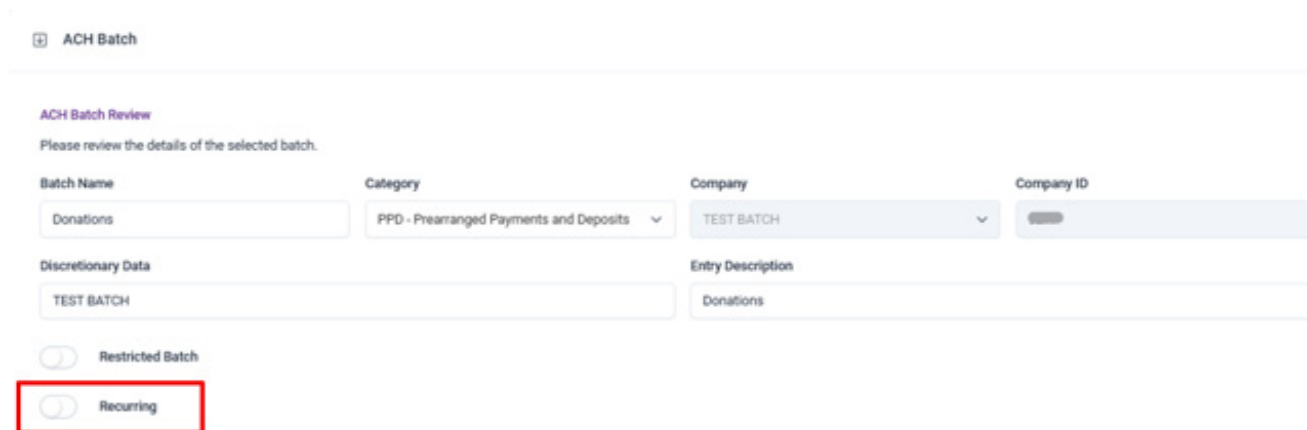
Active/Held

Active

Enable a Recurring Batch

At any time, you can set your batch to be Recurring.

You may add or modify recurring transactions up to the day before the effective date. To ensure changes are processed successfully, please complete all edits prior to the ACH cutoff time. All edits made to existing Recurring batches will need to be initiated again to ensure all is updated and ready for processing on your selected schedule.

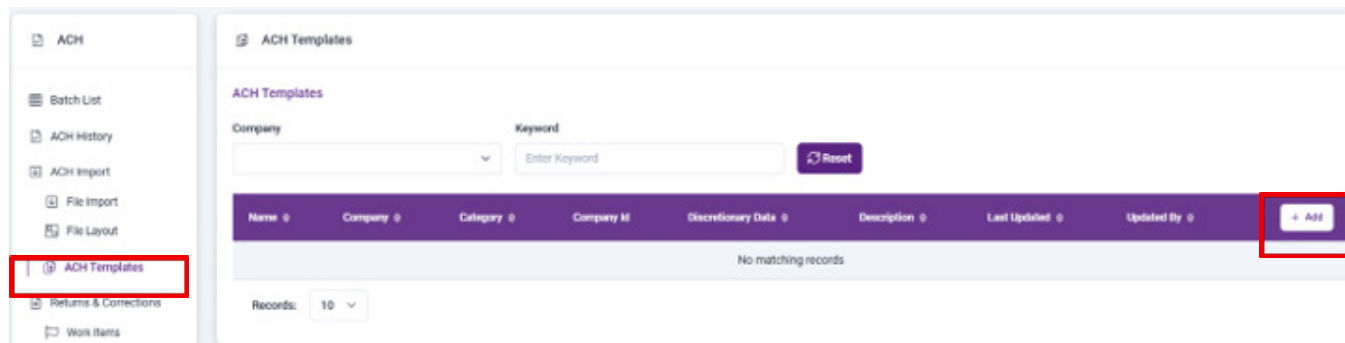


ACH Templates

These templates can be used as a “base” for your batch list. You can keep your batch listing clean for only batches waiting to be approved or initiated. By creating a template you can easily add this to your batch list, when you’re ready to initiate. This eliminates a “need” to copy a batch if needing to send the same “template” twice.

Select **ACH Templates** from the ACH Menu and select **Add**.

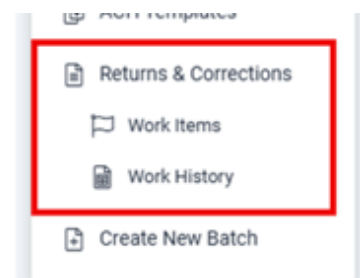
Be sure to validate the **Company** you’re under is correct. You can filter through each Company if multiple are assigned.



ACH Returns and Notices of Change

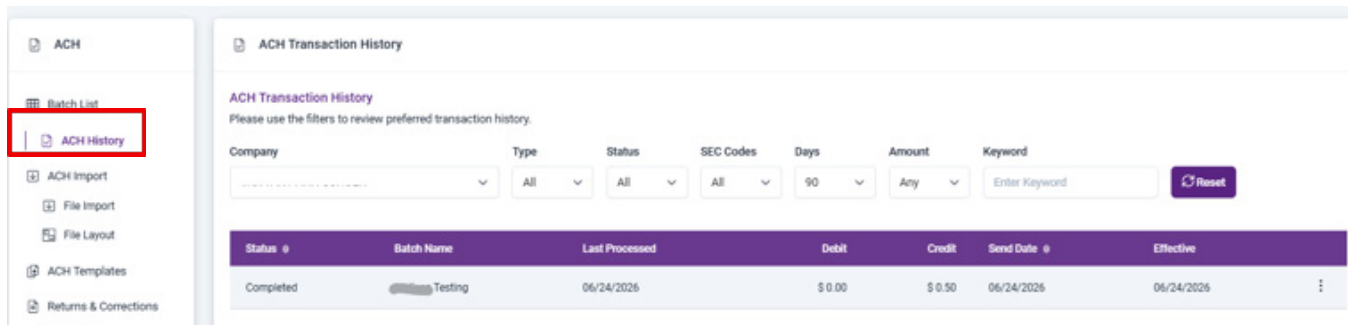
ACH Returns (payments returned) and Notices of Change (payments that are processed, but routing/account number updates for the next payment) will be generated automatically by the system. These notifications will be available directly through the **Returns and Corrections** section of the ACH Menu.

- **Work Items** – this will show you what Returns and Notices you have to review.
- **Work History** – shows you what returns and notices of change you’ve received previously.



ACH History

To see a list of your batches processed, visit the **ACH History** tab within the ACH Menu. These ACH Batches are what have been sent by the bank. You can view, download, or even restore these batches back to the ACH Batch list.

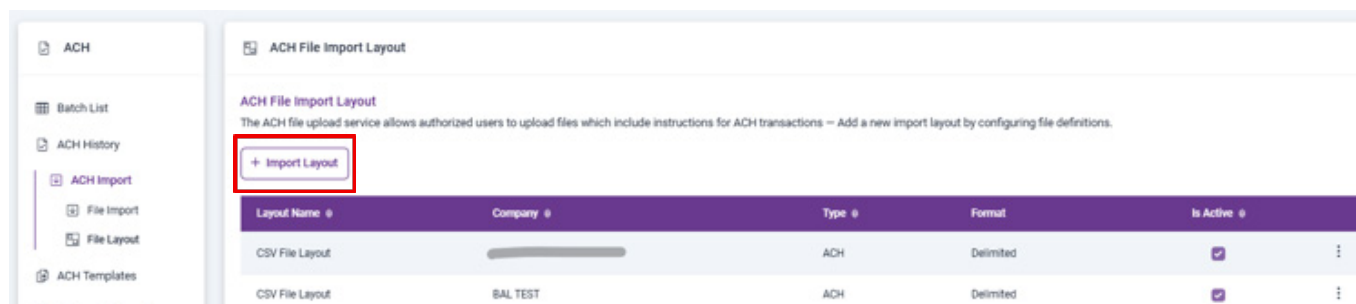


Upload NACHA or CSV file via ACH File Import

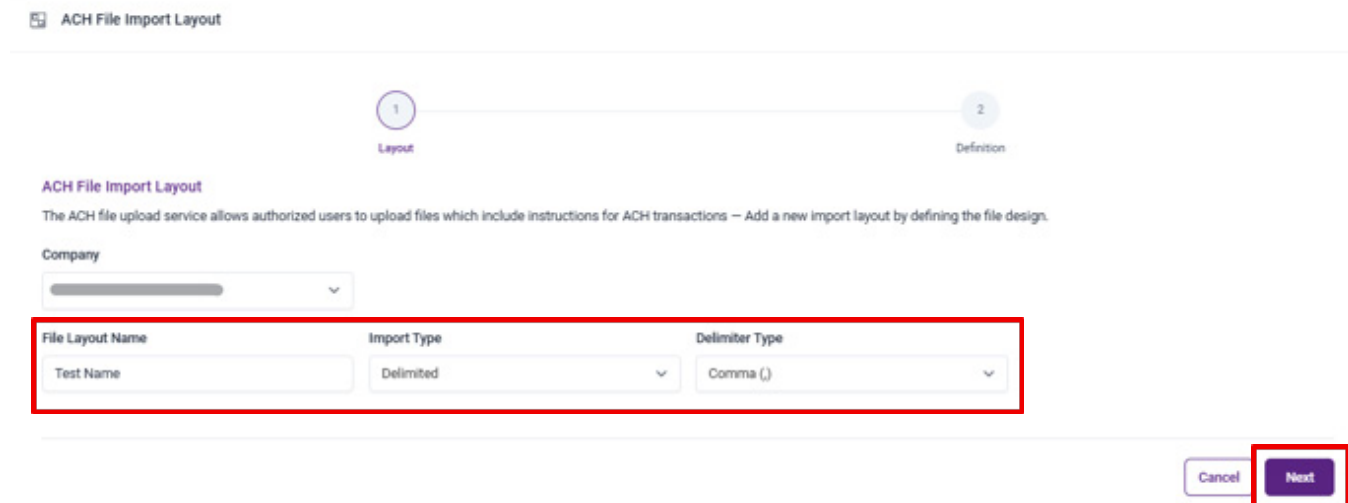
You can upload your batches using the NACHA format or an ACH File Import format.

File Layout

If uploading transactions, you can adjust your Import layout for those CSV files. Simply select File Import and add a new layout or edit an existing one. You will choose the corresponding layout when you go to import your files.



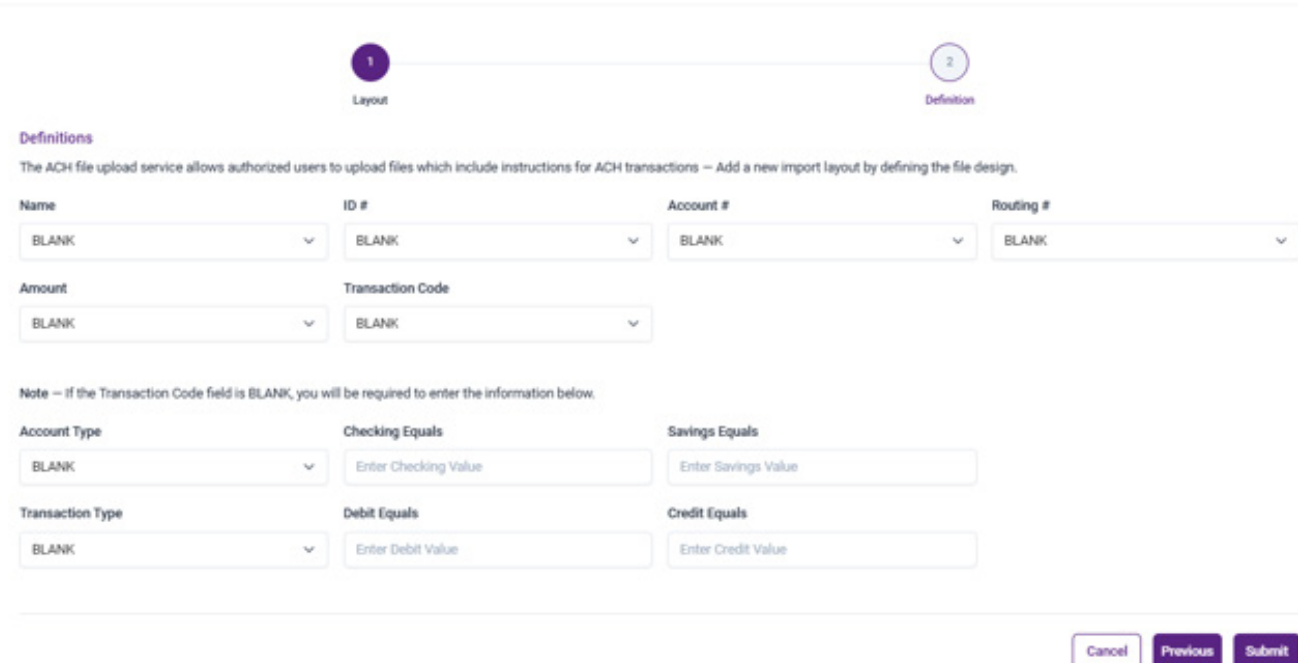
- **File Layout Name** – choose a name for the layout
- **Import Type** – most commonly **Delimited**
- **Delimiter Type** – most commonly comma but additional options
- Click **Next**



Complete your file **definitions** as they appear in the CSV file to match. Once completed, select **Submit**.

These fields will most likely match the column the information is included in. For Example, if you have the Payee Names within column A of your CSV, you'll select "Column 1" for that field.

ACH File Import Layout



Definitions

The ACH file upload service allows authorized users to upload files which include instructions for ACH transactions – Add a new import layout by defining the file design.

Name **ID #** **Account #** **Routing #**

BLANK BLANK BLANK BLANK

Amount **Transaction Code**

BLANK BLANK

Note – If the Transaction Code field is BLANK, you will be required to enter the information below.

Account Type **Checking Equals** **Savings Equals**

BLANK Enter Checking Value Enter Savings Value

Transaction Type **Debit Equals** **Credit Equals**

BLANK Enter Debit Value Enter Credit Value

Cancel Previous Submit

File Import

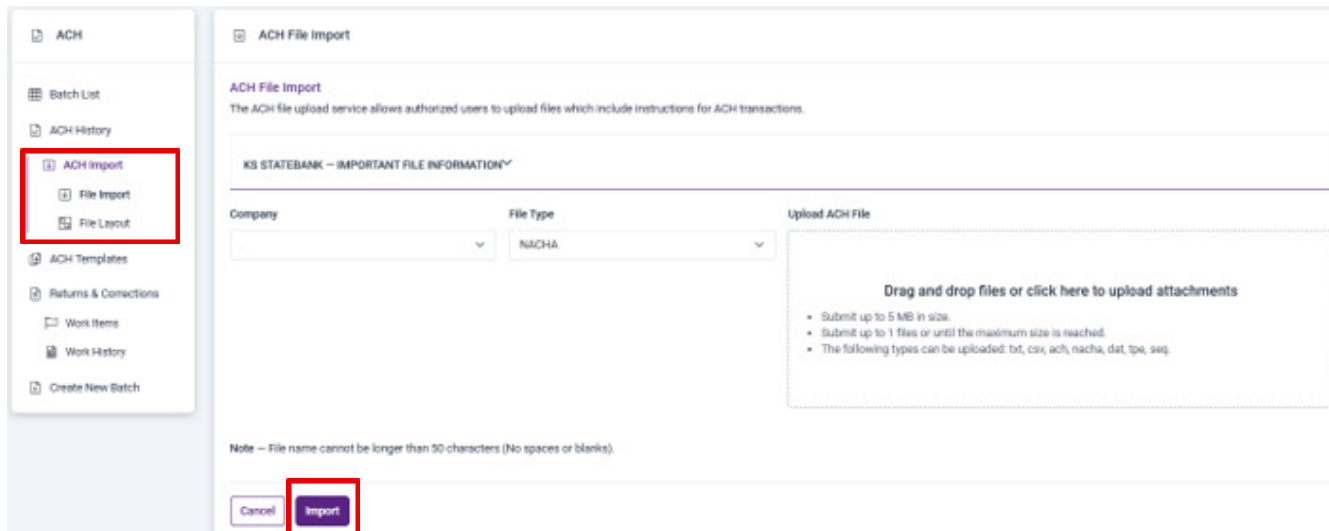
Choose ACH Import and File Import

- Select the Company and File Type for the file to be imported
 - Click within the Upload ACH File box
 - This will open a Windows Explorer box
 - Choose the file to upload
- The file name will REQUIRE an extension (.txt, .csv, etc.)

Drag and drop tool is also available

Click the **Import** button

Visit your **Batch List** to view the uploaded batch and proceed to edit, approve and/or initiate.



ACH File Import

The ACH file upload service allows authorized users to upload files which include instructions for ACH transactions.

KS STATEBANK – IMPORTANT FILE INFORMATION

Company **File Type** **Upload ACH File**

NACHA

Drag and drop files or click here to upload attachments

- Submit up to 5 MB in size.
- Submit up to 1 files or until the maximum size is reached.
- The following types can be uploaded: txt, csv, ach, nacha, dat, tpe, seq.

Note – File name cannot be longer than 50 characters (No spaces or blanks).

Cancel Import