



## Business Online Banking ACH Processing Guide

### E-mail Notification Requirement

***An e-mail notification to the bank is required when requesting for an ACH Origination to be processed.***

1. Ensure your ACH batch has been uploaded in BOL Banking.
  - a. If applicable, ensure additional approvers review and approve ACH batch.
2. Send an e-mail to FSB Operations Dept. ([fsbops@fsbwc.com](mailto:fsbops@fsbwc.com))
3. **The e-mail must contain the following:**
  - a. **Effective Date**
  - b. **File Amount**
  - c. **Number of transactions (debits & credits)**
  - d. **If batch is recurring – provide frequency (ex: 1<sup>st</sup> of every month)**
4. FSB Operations will review and release the ACH batch before EOB.
5. Once processed, FSB Operations will reply back with a confirmation e-mail .
6. ***If an e-mail is not received, your ACH batch may not be processed in your requested timeframe.***

### Same Day ACH Request

***An e-mail request must be received no later than 11am to be processed by EOB of that same day.***

1. Follow the ***Email Notification Requirement*** above ***AND***
  - a. In the Subject Line of your email – include ***“Same Day ACH Request – (Business Name)”***.
  - b. FSB Operations will reply to your e-mail to confirm receipt of Same-Day ACH request.
    - i. If no reply from bank, follow up with a phone call to FSB Operations.
  - c. Once processed, FSB Operations will reply back with a confirmation e-mail.

### Other Important Reminders

1. Standard ACH Request:
  - a. Shall be submitted 2 business days prior to the effective date.
  - b. For timely processing, requests are expected to be received before 3:00pm.
  - c. ACH cut-off is 4:00pm (CST).
    - i. Request received after cut-off time **effective for next business day will be rejected.**
2. Same-Day ACH Request:
  - a. Request must be received before 11:00am (CST).
  - b. Each ACH batch cannot exceed \$100,000.00.
  - c. Expected to post by EOB of that same day.
  - d. Additional fees may apply for this premium service.
3. If effective dates fall on or near a holiday, check with FSB to ensure your ACH request will process in a timely manner.
4. Any changes to an existing batch that is **recurring** will require an email to FSB Operations following **Step #3** from above, confirming the changes.
5. Ensure proper authorizations for all payments originated by you, the Originator.

### FSB – Operations Dept. Contact Information

All inquiries/correspondences should be sent to [fsbops@fsbwc.com](mailto:fsbops@fsbwc.com)  
Main Phone: 515-832-2520 Fax: 515-832-6663