



One Church St., Ste. 300, Rockville, MD 20850

CAPITAL EXPRESS INTERNET BANKING FOR BUSINESS

ACH Editor

The ACH Editor program is what is used by you, the Bank's customer to create a file of data to be used to upload into Capital Express that will debit a Capital Bank account and credit many other accounts at different banks, usually on a regular basis such as payroll. The file is saved in NACHA format so it can be immediately taken by the system and sent to the Federal Reserve. The transfer of monies won't actually occur until the date specified in the file. To assure funds arrive on the date desired, you should allow a minimum of a 2 day lead time to transmit the file in time for the monies to be credited on the date desired.

ACH Editor Installation Instructions

1. If you have not used the ACH Editor program before, it can be downloaded and installed directly from the Capital Express website.
2. This will launch "*Windows installshield*"; click NEXT to continue.
3. When prompted, enter USER and COMPANY NAME, and click NEXT.
4. Choose COMPLETE, then click NEXT.
5. Click INSTALL.
6. After installation, choose FINISH. An Icon will be placed on the desktop and the program is to be launched from there.
7. The installation is complete. You may need to accept Active X Controls from your browser to allow the program to run. Go ahead and accept the installation.

Working With the ACH Editor

In the ACH Editor program, select New, then the type of file you want to create. For a new payroll file, select "prearranged payment or deposit" for a payroll type of file. Type in all of the specific information for the payees. You will need the routing and transit number of the bank of account, the account name, the account number, the amount, the date, the purpose or description for the transfer. In the trancode field, you can click on the field and a drop down box will open where you can choose the appropriate type of transaction, (for example, "22 DDA Auto Dep Cr" for an automatic credit to a checking account.) You can click on the help button to read more information about the fields. You will notice that down at the bottom, the system will keep a running debit and credit tally so

you can be sure to balance your work. The system will not allow an out of balance file to be transmitted, debits must equal credits. Save in NACHA format, complete the dialog box that opens with the following information:

NACHA Header Specifications

Immediate Destination = 061000146

Immediate Origin = 055003340

Company Name = Employer ID (ABC Company)

Company ID = EIN number

Company Entry Description = Description of the file, ("Payroll").

Originating DFI ID = 05500334

Immediate Destination Name: (Optional) Bank Name

Immediate Origin Name: (Optional) Bank Name

Reference Code: (Optional) Client Defined

Save the file with whatever name you wish to give to it.

1. Go to the Bank's website and log on to your account.
2. Select File Management.
3. Select the file transfer type you wish to do from the list on the left, it will be underlined and is a hyperlink to open a new window. In the new window, complete with the total debit and the total credit amounts on the right.
4. Select Browse to browse to the NACHA ACH file you just saved as per above.
5. Select the Submit button, and the file will be sent.
6. Task completed.