HCN Bank

ACH Digital Banking User Guide

2026 Edition

A practical guide for creating participants, initiating ACH transactions, uploading Pass-Thru files, managing templates, and maintaining state tax IDs.

Before you begin: Your available options depend on the permissions and ACH services assigned to your business. Contact Client Services at 951-766-4100 or your account officer if an option described in this guide is not available.

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Use the section names below to locate a task quickly.

Key Definitions

Participant - receiver of a payment or collection.

Payment - Allows the user to send funds to a participant.

Collection - Allows the user to withdraw funds from a participant. Proper documentation is required for a collection.

Batch - A group of individual electronic (ACH) payments or collections combined into a single file.

ACH Participants

An ACH participant is a person, business, or company that will receive payment or collection electronically. The participant must be created as an ACH participant before ACH transactions can be performed. (Note: When using a third party software to create the ACH batch participants do not need to be created first.)

With Digital Banking, the payee information is under ACH Participants, so the user will start by creating the participant.

Accessing ACH Participants

Follow the steps below to access ACH Participants:

1. Log in to the Business portal: Enter your User ID and Password, then select the Log In button. Provide token generated One time passcode
2. Select the ACH tab, then select ACH Participants from the menu.

The ACH Participants view displays.

If the ACH Participants view displays blank, ACH participants have not been created.

Creating Standard ACH Participants

Follow the steps below to create a standard ACH Participant:

1. Select the Add Participant button on the ACH Participants page.
2. Enter the participant's information in the required fields on the Participant Details view. *Indicates a required field
    - Participant Type: Default is Standard. Select Child Support if the ACH participant setup is related to child support.
    - Name: Participant's name.
    - Email Address: Participant's email address. Check Send email when batch status id changed to Processed if you want the participant to be notified.
    - Nickname: The nickname can be the same as the participant's name or any other name.
    - Routing Number: The bank's routing number. The system searches for the routing number and once selected, the routing number and institution name populates in the appropriate

fields. If you selected the institution from the previous field, the routing number auto populates.

- Unique Identifier: Uniquely identifies an ACH participant based on the business guidelines.
- Account Number: Participant's bank account number.
- Confirm Account Number: Participant's bank account number.
- Account Type: Checking or Savings.
- Status: Active or Hold. Active indicates the participant is actively being paid and Hold indicates the participant is on hold.

3. Enter information in the remaining fields, as applicable.
    - Group: Allows participants to be grouped together (i.e., employees vs vendors).
    - Discretionary Data: Unique information about the transfer.
    - Distribute Payments checkbox: Allows payments to be distributed to multiple accounts.

      When the Distribute Payments checkbox is selected, the Payment Distribution section displays. This section allows the creation of distributions to multiple accounts.

      For example, an employee can request to distribute a portion of their paycheck to their checking account and a portion to their savings account.

      The primary account displays in this section. This account will receive the remaining amount after payments have been distributed to multiple accounts.
4. Select the Add Distribution button.

NOTE: There is no limit to the number of distributions that can be added.

5. Complete the required fields on the Distribution Details view.
    - Name: Participant's name
    - Account Number: The account the payments are being deposited.
    - Confirm Account Number: The account the payments are being deposited.
    - Account Type: Checking or Savings.
    - Routing Number: Bank's routing number.

   When the Share Remaining checkbox is selected, a pop-up displays informing that after all fixed amounts are distributed, each account that has Share Remaining checked receives an equal share of the remaining amount. This means that any money left after assigned distributions are allocated will be shared equally with the shared accounts.

   When the Minimum Amount field is clicked, like the Share Remaining field, a pop-up displays informing that the amount entered in the field is the fixed amount to be distributed to the account. If the share remaining checkbox is checked, the fixed amount becomes the minimum amount.

   Select the Save button.

   The system returns to the Participant Details view. Scroll to the Payment Distribution section to see the distribution created.

From this view, users can edit or delete distributions by selecting the appropriate icon.

The Distribution Details view displays when the Edit (pencil) icon is selected. Make the necessary changes, then select the Save button.

A pop-up confirmation displays when the Delete (trashcan) icon is selected. Select OK to complete the delete action.

6. Select the Save button to save the participant.

A pop-up confirms the participant was added and the participant displays in the ACH Participants list.

Group Search

Follow the steps below to search for a group:

This feature is valuable if there is a long list of participants and the user only wants to see a particular group.

1. Enter the group name in the Group field, then select the Filter button.

The list of ACH Participants assigned to the group display.

2. Select the Clear button to remove the group name and restore the full list of ACH participants.

One-Time ACH Payment (Transfer)

A one-time ACH payment (transfer) is a transaction sent to or withdrawn from a participant on a one-off basis.

Accessing One-Time ACH Transfer

Follow the steps below to access One-Time ACH Transfer:

1. Log in to the Business portal: Enter your User ID and Password, then select the Log In button.
2. Select the ACH tab, then select One-Time ACH Transfer from the menu.

The Transaction Type pop-up displays.

3. Select the Transaction Type down arrow to display the transaction type options.

Options are:

- Payment - Allows the user to send funds to a recipient.
- Collection - allows the user to withdraw funds from a recipient. Proper documentation is required for a collection one-time transfer.

4. Select Payment or Collection, as appropriate.

The SEC or Standard Entry Class Code
field displays. SEC codes are used to describe the type of transaction and ensure compliance with ACH network regulations.

5. Select the down arrow to see the list of SEC codes. This is not an exhaustive list of SEC codes.

Users will only have access to the approved SEC codes.

6. Select the appropriate SEC Code, then select Next to proceed or Close to cancel the entry.

The One-Time ACH Transfer view is where you will enter the details to create a one-time payment.

7. Complete the required fields in the top section of the view:
   - Schedule
   - Effective Date
   - Company Entry Description
   - Company
8. Select the Schedule down arrow to schedule an:
   - Immediate - Occurs at the first available ACH window, which is 1-2 days delivery
   - Same Day - Effective the same day and fees may apply, if available.
   - Future Dated - Any available effective date.

NOTE: Hover over the field, a pop-up displays with a description of each option.

9. Select the Effective Date.
   - Immediate - The date defaults to the first available ACH window for 1-2 day delivery.
   - Same Day - The date defaults to the current date, if available.
   - Future Dated - Select the calendar icon and choose a date in the future to schedule the payment.
10. Enter a description of the one-time transfer in the Company Entry Description field. This field has a 10-character maximum.
11. Select the Company field down arrow to select the originating company.

NOTE: If the user manages multiple companies, each company will display.

The next section is the ACH From
section. This is the offset (debit) account information.

NOTE: Unbalanced will not be available

12. Select the Offset Account, which is the account the funds are being debited from.

The next section is the ACH To section. This is the participant that the payment will be sent to.

13. Select the Add Participants link.

The Participants view displays.

Add a New Participant or Add Selected Participants on this view.

Participants are typically added in the ACH Participants module; however, if you forgot to add a participant, you can add them at the template level by selecting the New Participant button and completing the Participant Details view.

You can also filter by group by entering a group name in the Group field. Refer to the ACH Participants video or Learning Guide for detailed instructions to add a new participant.

14. Select a participant, then select the Add Selected Participant button.

The system returns to the One-Time ACH Transfer view and the selected participant is visible in the ACH To section.

15. Enter the amount to be paid to the participant in the ACH To Amount field. The amount entered should balance with the Debit Amount.

Once the amount is entered in the ACH To section, the Debit Amount field displays the dollar amount entered in the ACH From Amount field.

The Debit Amount is the total debit amount of all entries. Hover over the question mark to see a description of the field.

16. Select the Addenda link to view addendas, if applicable. Addendas are optional. They provide additional information about an ACH transaction.
17. Select the Edit (pencil) icon to edit participant details or the Delete (trashcan) icon to delete the entry.

The Credit Amount displays the total credit amount for all entries.

Hover over the question mark for a description of the field.

18. Select the Initiate button.

A confirmation displays indicating the batch successfully initiated. The user will also receive an email notification.

Beneath the confirmation is ACH Activity. This view automatically displays after the batch is initiated.

You can also access this view under the ACH tab, then select ACH Activity.

The ACH Activity view displays the following batch activity:

- Pending (Same Day) ACH Batches are batches that will be processed the same day.
- Pending ACH Batches are the immediate and future-dated ACH transfers awaiting approval.
- Scheduled ACH Batches are transfers that have been initiated, but they recur automatically on a designated frequency. After the initial approval, they generate automatically. If the batch is modified, it will need to go through the approval process again.
- ACH History is a history of all processed ACH batches.

Refer to the Status column to see the status of each batch.

Below is a list of the different statuses:

- Processed - Batch was successfully included in the NACHA file being transmitted to the Fed.

- Processed Failed - Batch failed to be included in the NACHA file being transmitted to the Fed.
- Pending Approval - Batch is waiting for a designated approver to review and approve the batch.
- Approved - Batch has been reviewed and approved by a designated approver.
- Rejected - Batch was reviewed by a designated approver, but was not approved due to discrepancies.
- Canceled - Batch was withdrawn by a business user and will not be included in the NACHA file being transmitted to the Fed.
- Canceled by System - Batch was withdrawn by action of an FI Admin and will not be included in the NACHA file being transmitted to the Fed.

The following actions can be taken in the ACH Activity view:

- View, edit, or delete pending batches for each category by selecting the appropriate icon.
- Search for a batch by selecting the Show Search Options checkbox.
  There are several search criteria available to perform a search.
  Enter information in the desired field(s), then select the Search button.
  The search results display at the bottom of the view.
  Deselect the checkbox to close the Show Search Options view.
- The View Latest for Recurring Batches
  displays the ACH transfers in order of process.
- The Export feature allows you to export the batch information into a CSV file.

Approval Workflow

If the user is a designated approver, an Approve and Reject button displays in the batch category for which they have approval rights. Approvers receive a notification through Notifi when approval activity is required.

The initiator of a batch cannot approve their own batch.

To Upload an ACH Pass-Thru File as a Business

Follow the steps below to upload an ACH Pass-Thru file, such as a file created by a payroll or accounting system.

1. Log in to the Business Portal
2. Select the ACH tab.
3. Select ACH Batch Import (Pass-Thru) from the drop-down menu

The ACH Batch Import ACH (Pass-Thru) screen displays.

Uploading an ACH Pass-Thru file

To upload an ACH Pass-Thru file, follow the steps below:

1. Select the Choose File button.

2. Find the ACH Pass-Thru file on your computer.

   Select the file and then select Open.

The file name will display beside the Choose File button.

3. Select the Upload button.

A message will indicate whether the file has been uploaded successfully or not. The box details the reasons for rejection.

ACH Pass-Thru Rejection Messages

Possible reasons for rejection are listed below:

- Invalid, past effective dates.
- Unbalanced file -The system has been configured for SEC transactions to produce only balanced files.
- Offset account does not match. The user may not have access to this account, or the account is not showing as an available account for this business.
- User does not have entitlements to all SEC code types in the file.
- The file has the same name as another uploaded file.
- The file has possible duplicate batches.
- User has exceeded the review threshold or hard limits, which were set when the business was registered. - Contact Client Services at 951-766-4100 or your account officer.

Overriding Errors When Uploading

A simple way to override some errors when uploading is to select one or more of the options here:

- Select Process as Third Party to identify the file as a Third-Party Pass-thru. Fewer validations will be performed on the file.
- Select Skip Duplicate Check option to bypass checking for duplicates.

  Checking for duplicates ensures that the same files haven't been uploaded during the day. Configure Digital allows this option so Businesses can choose not to check for duplicates.
- Select Override Past Effective Date if the date is in the past.

  Select the calendar icon. Choose a future date.

1. With one or more boxes checked, select Choose File.
2. Find the file on your computer. Select the file and select Open

The file name will display beside the Choose File button.

3. Select Upload,

A message will confirm whether the file was uploaded successfully or not.

If there are errors in the file, it will be displayed in the Imported ACH Batches with Errors section.

A Pass-Thru file may be displayed as more than one batch if it contains batches with different transaction or SEC codes.

To Resolve Batch Errors

The improved editing feature makes it easier to correct ACH Pass-Thru files directly from the Imported ACH Batches with Errors screen. Follow the instructions below to correct the batch.

1. Batches with errors will be displayed in the Imported Batches with Errors section. They will also have a triangle with an exclamation mark beside it.
2. Select the pencil icon beside a batch to see its errors.
3. The Batch Details - Errors Encountered screen displays. The errors will be listed at the top of the page.

To Correct an Invalid Date

1. If the error message indicates that there is an invalid date, scroll down to the bottom of the screen.
2. Select Cancel to return to the previous view to change the date..
3. Select the calendar icon in the Effective Date field next to the batch. Choose a date in the future.

To Correct the Company Not Found error

1. Select the Company field to display the dropdown menu.

The company IDs already on the business will display along with the one that is in the files.

2. Select the company in the dropdown, Then scroll to the bottom and select Save and Close

If the Company issue is not resolved, follow these steps to add the ACH Company to the business:

3. Select Cancel to go back to the ACH Batch Import (Pass-Thru) page.
4. Select the trash can icon beside the batch to cancel the Pass-Thru.
5. Contact Client Services at 951-766-4100 or your account officer to correct the company information.
6. Repeat the upload process of the Pass-Thru file.

To Correct an Account Number

If there is an ACH participant with an invalid account number, follow the instructions below:

1. Find the participant in the ACH To or ACH From list.
2. Select the pencil icon next to the participant.
3. Check the box beside Edit Account Details.
4. Enter the correct account number in the Account Number field.
5. Enter the number again in the Confirm Account Number.
6. Scroll down and select Save to keep the changes or select Cancel to abandon the changes.

To Initiate an ACH Pass-Thru

Once the errors have been corrected, follow the steps below to initiate the batch.

1. Check the box next to one or more batch names to initiate them. Select the Initiate button.

The Review Threshold Exceeded Details screen displays.

2. Review the thresholds that have been exceeded.
3. Select Initiate to continue initiating the batch(es).
    - Select Cancel to return to the previous view.

A message will confirm the successful initiation of the batch.

4. Select the See Batch Activity hyperlink to confirm that the file now shows in the Pending ACH Batches module.

Alternatively, you can go to the ACH tab and select ACH Activity to see the same screen.

The Pending ACH Batches module displays. In this case, the batch's status is Pending FI Approval. It must be approved by the financial institution before it can be processed.

To View the Status of an ACH Pass-Thru Batch via Digital Banking

1. From the home page of Digital Banking, select the ACH tab.
2. Select ACH Batch Import (Pass-Thru)
3. View the batches in the different modules:
    - Imported ACH Batches with Errors
    - Uploaded ACH Batch Import Files
    - ACH File Import History
4. Select the file name to see the details of the batch.
5. Select Show Raw Contents to see the raw data.
6. Select Show Formatted to return to formatted view.
7. Select Close to return to the previous view.

To Cancel an ACH Pass-Thru

1. Select the trash can icon beside the pending file.

NOTE: If there is no trash can icon beside the batch file, it cannot be cancelled.

2. A confirmation message displays. Select OK to confirm.
    - Select Cancel to abandon the cancellation.

The file moves to the ACH File Import History section and shows status of Cancelled

ACH Templates

ACH Templates are used to capture information for electronic transfers and to make repetitive payments or collections, thus eliminating the need to re-enter payment or collection information when sending or collecting funds via ACH.

Accessing ACH Templates

Follow the steps below to access ACH Templates:

1. Log in to the Business portal: Enter your User ID and Password, then select the Log In button.
2. Select the ACH tab, then select ACH Templates from the menu.

The ACH Templates view displays.

If the ACH Templates view displays blank, ACH templates have not been created.

There are four buttons available on the ACH Templates page.

- Initiate Same Day - allows the user to process the template with the current business date.
- Initiate - allows the user to process the template for the next available business date factoring in lead days.
- Delete Selected Templates - allows the user to delete templates.
- Add Templates - allows you to create a template.

If the buttons are disabled, it indicates the function is not available until a template is selected.

Creating ACH Templates

Follow the steps below to create an ACH Template:

1. Select the Add Template button on the ACH Templates page.

An interim screen displays to select a transaction type.

2. Select the Transaction Type down arrow to display the transaction type options.
    - Payment allows funds to be sent to a recipient.
    - Collection allows funds to be withdrawn from a recipient. NOTE: Proper documentation is required for collections.

The SEC or Standard Entry Class codes are used to describe the type of transaction and ensure compliance with ACH network regulations.

3. Select the down arrow to see the list of SEC codes.

> **NOTE:** This is not an exhaustive list of SEC codes. Users will only have access to the SEC codes assigned to their Business.

4. Select the appropriate SEC code.
5. Select the Next button to proceed or Close to cancel the entry.

The Template Details view displays.

This is where the details to create a template are entered.

6. Complete the following field, as applicable:
   - Enter the name of the template in the Template Name field.

NOTE: The name can be whatever the user chooses.

   - Enter any unique information about the company or template in the Company Discretionary Data field. This is an optional field.
   - Select the Is Restricted checkbox to manage restricted templates.
   - Select the Offset Individually checkbox if every batch entry will be offset.
   - Select the Deny Specific Users button to deny specific users access to a template. The Deny ACH Template Access view displays. Search for or select specific users to deny access to the template. If the wrong user is inadvertently selected, select the red X to remove them. Select the Submit button.
   - Enter a description of the template in the Company Entry Description field. There is 10-character maximum.
   - Select the Company down arrow to select the originating company that the template is being created for. NOTE: If the user manages multiple companies, each company will display.

The ACH From section displays the information for the account the funds will be debited from.

The Debit Amount is the total debit amount of all entries. Hover over the question mark to see a description of the field.

7. Select the Offset Account down arrow to select the account the funds will be debited from.

The system allows for multiple offset accounts. Repeat the offset account process to debit from multiple accounts; however, if prefunding is configured for the financial institution, multiple offset accounts cannot be added.

8. Enter the amount in the ACH From Amount field. This is the amount that will be debited from the offset account.

The ACH To section is where the participants that will receive the payments are selected.

- Use Participant Distribution checkbox - if this checkbox is not checked, the primary account will be paid. If the checkbox is checked, distributions or split payments will be enabled for the template. This means if a participant is distributing money to multiple accounts, the distributions will be applied in this template. NOTE: The pop-up provides an overview of the purpose of this field.

9. Select the Add Participants link.

The ACH Participants view displays.

The user can add a new participant or select an existing participant from the list.

NOTE: Participants are typically added in the ACH Participant module; however, if you forgot to add a participant, you could add them by selecting the New Participant button and completing the Participant Details view.

Filter by group by entering a group name in the Group field. Refer to the ACH Participants learning guide or video for detailed instructions to add a new participant.

10. Select a participant, then select the Add Selected Participant button.

The system returns to the Template Details page where you now have visibility to the participant in the ACH To section.

11. Enter the amount to be paid to the participant in the ACH To Amount field.

Once the amount is entered in the ACH To section, the Debit Amount field displays the dollar amount entered in the ACH From Debit Amount field.

The Add Entry hyperlink allows you to add a one-time recipient directly in the template. This information will only apply to the existing batch template and it cannot be saved.

12. Select this hyperlink to add a new recipient, if applicable.

The Entry Details view displays.

13. Complete the required fields, then select the Save button.

Below is an overview of additional fields in the ACH To section.

- Hold checkbox - Check the header Hold checkbox to place all entries on hold.
- Check the individual entry Hold checkbox to place an entry on hold. Checked entries will be excluded from the batch.
- Prenote checkbox - Check this box if the entry is a prenote and will be excluded from the batch. Prenotes are used to verify bank information before sending or pulling actual funds.
- Distributions link - Select the link to view the distributions.
- Addenda link - Select the link to view addendas. Addenda provides additional information about an ACH transaction.

Edit participant details from this view by selecting the Edit (pencil) icon or delete the entry by selecting the delete (trashcan) icon.

The Credit Amount field displays the total credit amount for all entries that are not marked hold or prenote.

The Hold total is the total amount of all entries marked hold.

Prenotes is the total amount of all entries marked prenote.

Hover over the question marks for a description of the field.

The Import CSV File section allows the user to import a CSV file. Refer to the ACH Import video for details on importing a CSV file.

14. Once you have completed entering information in the Template Details view, select one of the following options:
    - Cancel any changes you have made.
    - Initiate Prenotes to initiate a batch that only contains prenote transactions.

    - Save the template - this option saves the template and remains on the Template Details view.
    - Save And Close the template - this option saves the template and closes the Template Details view.
15. Select the Save and Close button.

The system returns to the ACH Templates page and a confirmation displays indicating the template has been added and the newly created template is visible. Going forward, you can use these templates to initiate ACH transfers.

The following actions can be taken on the ACH Templates page once a template has been created:

- The Show Search Options allows the user to search for a template.

  The user can search by:

  - Company
  - SEC Code
  - Participant Name
  - Template Name
  - Offset Account.

  Select the Show Search Options checkbox to close the search view.

Templates can be copied, edited, or deleted.

- Select the Copy (paper) icon to copy a template. The Template Details view displays. The only field that must be updated is the Template Name field. Update other fields, if necessary, then select the Save and Close button. The system returns to the ACH Templates page and the copied template is visible.
- Select the Edit (pencil) icon to edit a template. The Template Details view displays. Make the necessary changes, then select the Save and Close button.
- Select the Delete (trashcan) icon to delete a template. Select the OK button on the delete confirmation.
- Schedule this Batch allows the user to schedule the batch as a recurring batch. Select the link and complete the required fields. Enter the Start Date, Frequency, End Date, and Number of Transfers, then select Initiate
- To initiate or start processing a batch, you can initiate a template from the Recurring Batch Schedule view or from the ACH Templates page.

  From the ACH Templates page, select the checkbox for the intended template, then select the Initiate button to start the ACH process.

ACH State Tax ID

Businesses can make federal and state tax payments through ACH. Each business has a unique state tax identification number for each state that it supports and these numbers can be managed in Experience Digital.

Managing ACH State Tax IDs

Follow the steps below to manage ACH State Tax IDs:

1. Log in to the Business portal: Enter your User ID and Password, then select the Log In button.
2. Select the ACH tab, then select State Tax IDs from the menu.

The State Tax IDs page displays.

Existing state tax IDs display in the State Tax IDs view. If IDs do not exist, the view displays blank.

Creating New ACH State Tax IDs

Follow the steps below to create a new ACH State Tax ID:

1. Select the Add State Tax ID button on the State Tax IDs page.
2. Enter the following information on the State Tax ID Details view:
    - Company - select the down arrow to select the company name.
    - State - select the down arrow to select the state.
    - Tax ID - must be between 9 and 15 letters and/or digits.
3. Select the Add button to save the changes.

The new state tax ID is visible in the Added State Tax IDs section.

4. Select the Save and Close button to save the changes.
    - You can also delete the entry by selecting the delete (trashcan) icon, if necessary.

A confirmation displays indicating the Tax ID was added.

Editing ACH State Tax IDs

Follow the steps below to edit an ACH State Tax ID:

1. Identify the desired state tax ID, then select the Edit (pencil) icon.

The State Tax ID Details display.

2. The Tax ID field is the only field that can be edited. Make the necessary changes, then select the Save button to save the changes.

A confirmation displays indicating the tax ID was updated.

Deleting ACH State Tax IDs

Follow the steps below to delete an ACH State Tax ID:

1. Identify the desired state tax ID, then select the Delete (trashcan) icon.

A pop-up displays to confirm the delete request.

2. Select OK to delete the ID.

A confirmation displays indicating the Tax ID was deleted.

Deleting Multiple ACH State Tax IDs

Follow the steps below to delete multiple ACH State Tax IDs simultaneously:

1. Select the checkbox next to each state tax ID to be deleted, then select the Delete Selected State Tax IDs button.

A pop-up displays to confirm the delete request.

2. Select OK to delete the IDs.

A confirmation displays indicating the number of Tax IDs deleted.

Creating Child Support ACH Participants

Follow the steps below to create a child support ACH Participant:

When a company receives a child support order from the State, by law, they are required to deduct child support payments from an employee's paycheck.

1. Select the Add Participant button on the ACH Participants page.
2. Select the Child Support Payment option in the Participant Type section.

There are three sections that must be completed:

- Non-Custodial Parent (Employee) Information: Employee's information
- Custodial Parent Information: Parent that has custody of child.
- Payment Information: Amount to be deducted from employee's wages.

Non-Custodial Parent (Employee) Information

3. Complete the following fields:
   - Name (employee)
   - Email Address
   - Send email when batch status is changed to Processed, if applicable,
   - Nickname
   - Social Security Number
   - Employment Status: Employed or Terminated
   - Has family medical insurance: Yes, No, or NA child lives out of state.

Custodial Parent Information

4. Complete the following fields:
   - Institution Name
   - Routing Number
   - Account Number
   - Confirm Account Number
   - Account Type: Checking, Savings, or Loan

Payment Information

5. Complete the following fields:
   - Status: Active or Hold.
   - Group: Add participant to a group, if applicable.
   - Case ID*
   - FIPS Code*
   - Discretionary Data*

     *These fields are used to uniquely identify the participant.
6. Select the Save button.

A pop-up confirms the participant was added and the participant displays in the ACH Participants list.