

Quick Step Guide: Payment Center Import ACH Payments

From Huntington Business Online

1. Select “Payments & Transfers”, “Payment Center” or select the “Payment Center” shortcut from the homepage.

Import a Payment File

2. Click “File Import” from the Payments List located either on the Dashboard (if you’ve added it) or “Payment Management” from the Payment Center menu.
3. In the Format Section, select the correct import format.

File Import

Format Section

Format Name	Description	Payment Type	Agency	Owner
NACHA File Import	NACHA Format	NACHA File Import		System

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4. Select “Payments” for the “Import As” field if it isn’t already defaulted.
 - o Optional – Import as Confidential Payments, select “Yes”, to limit access to entitled Users.

*** Import As**

Payments

*** Import as Confidential Payments**

No - All payment details will be visible to all users

Yes - Beneficiary / Receiver details will only be visible to users with Confidential access

5. In the Payment Information section
 - o If you selected any format other than Nacha File Import
 - Select the Originator ID and verify the Offset Account or select “Create From”, “Template” to associate the file with an existing Approved template.
 - The effective date defaults to the next business day. Adjust if necessary.
 - Optional – Check “Make this a Same Day Payment” if Same Day is desired.
 - Optional – Change the Batch Description – limited to 10 alpha/numeric characters.

Payment Information

Create From

Manual Entry Template

* Originator ID

Effective Date

09/05/2025

Make this a Same Day Payment

Batch Description

PAYMENT

6. If you selected the Nacha File Import format
 - o Optional – Check “Process eligible payments as Same Day” if Same Day is desired.

Payment Information

Process eligible payments as Same Day

7. In the File Section, click “Choose File” to select Import File.

File Section

Load the file in test mode.

* Select Import File

Choose File No file chosen

File Import Refresh Cancel

- o Optional – Check “Load the file in Test mode” to create a view only file.

8. Click “File Import”.

Verify/ Edit Data

All ACH files must adhere to Nacha format standards.

9. Payment Center returns to the Payments List. If necessary, use the refresh icon to refresh the list.
10. Verify the amounts, effective date, and status.
11. A status of *Needs Repair* could be due to the date falling outside of the processing window or missing data in the file. *Severe repairs* must be corrected in the file and imported again. To review the errors, refer to the File Import History widget on Payment Management or the Dashboard (if you’ve added it.)
12. From the Actions menu, select the method of correction.
 - Select “Repair” to limit what can be changed to the actual error(s).
 - Select “Modify” to have more flexibility in making changes.
 - If the effective date needs corrected, edit the date.
 - If an entry needs corrected, find it in the list and select “Modify” to make the necessary correction. Click “Save” when finished to return to the beneficiary list.

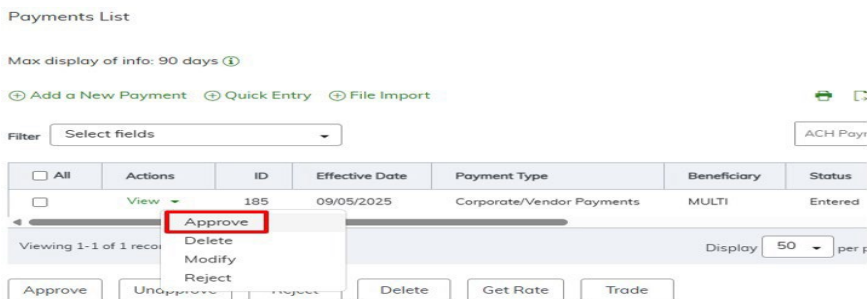
Note: In large files, filter the list by “Status of Needs Repair”.

13. Click “Submit”.

Approve a Payment

If you are entitled to this function and if using dual approval, you are not the creator.

14. Access the Payments list by using one of the methods below.
 - The Dashboard Widget (if you’ve added it).
 - Select “Payment Management” from the Payment Center menu.
 - In the My Notifications widget, click to View the Payments Awaiting Approval.
15. Locate the Payment awaiting approval.
16. Approve the Payment using one of the methods below.
 - Check the box to select the Payment and click “Approve”.
 - Select “Approve” from the Actions menu for the Payment.
 - Click the Actions “View” to review the details and at the bottom, “Approve”.



Note:

- If using dual approval, changes should be made by the creator to allow you to approve the changes.
- You may be prompted for a security verification call. Select the number to call you at and click “Call Me Now”. When you receive the call, enter or say the 4-digit PIN that shows on the page to proceed past the verification challenge. If the challenge fails, the wire stays in Pending Challenge Results and must be recreated.

Statuses

- **Approval Window Passed**

A status of *Approval Window Passed* indicates the cutoff time has passed. Modify the payment to a valid business day and approve it.

- **Approved**

A status of *Approved* indicates the payment is ready for processing. See the collection/ processing times for more details.

- **Entered**

A status of *Entered* indicates the payment is awaiting a user's approval.

- **Released**

A status of *Released* indicates Huntington has collected the ACH. To delete the batch or entry, complete the ACH File Maintenance Request Form (included in the welcome kit) and send to Huntington's ACH department.

Note: All payments require approval. If a payment is left in an Entered status, it will not be processed.

Collection/ Processing Times

- **ACH**

Huntington checks to see if the effective date is within two days. If it is, it will be collected in the next available window at 8:00 a.m.*, 11:45 a.m.*, 2:15 p.m.*, 4:00 p.m., 7:30 p.m., and 9:00 p.m. ET. (*ACH transactions with an effective date of current day and meeting the Nacha rule criteria for a Same Day ACH will be sent as a Same Day ACH if approved by 2:15 p.m. ET. Additional fees may apply for Same Day processing.)

Note: To delete the batch or entry in a Released status, complete the ACH File Maintenance Request Form (included in the welcome kit) and send to Huntington's ACH department.

Best Practice: Monitor the ACH Returns/NOC/Repair Items report in Huntington Business Online under Accounts, Special Reports to review any Preauthorized Returns, Notifications of Change, or Repairs.

How to Reach Us

Phone: 800-480-4862, weekdays, 7:30 a.m. to 6:00 p.m. ET

Website: Click on the "Contact Us" link found in the Support option at the top of each Huntington Business Online page. Thank you for using Huntington business and treasury management services.