October 2026

Online Banking

ACH User Guide

Learn how to use Online Banking
with this handy guide.

EQUAL HOUSING OPPORTUNITY

Insured by NCUA

https://cuonline.capcu.org

For questions contact us at:
(701) 255-0042

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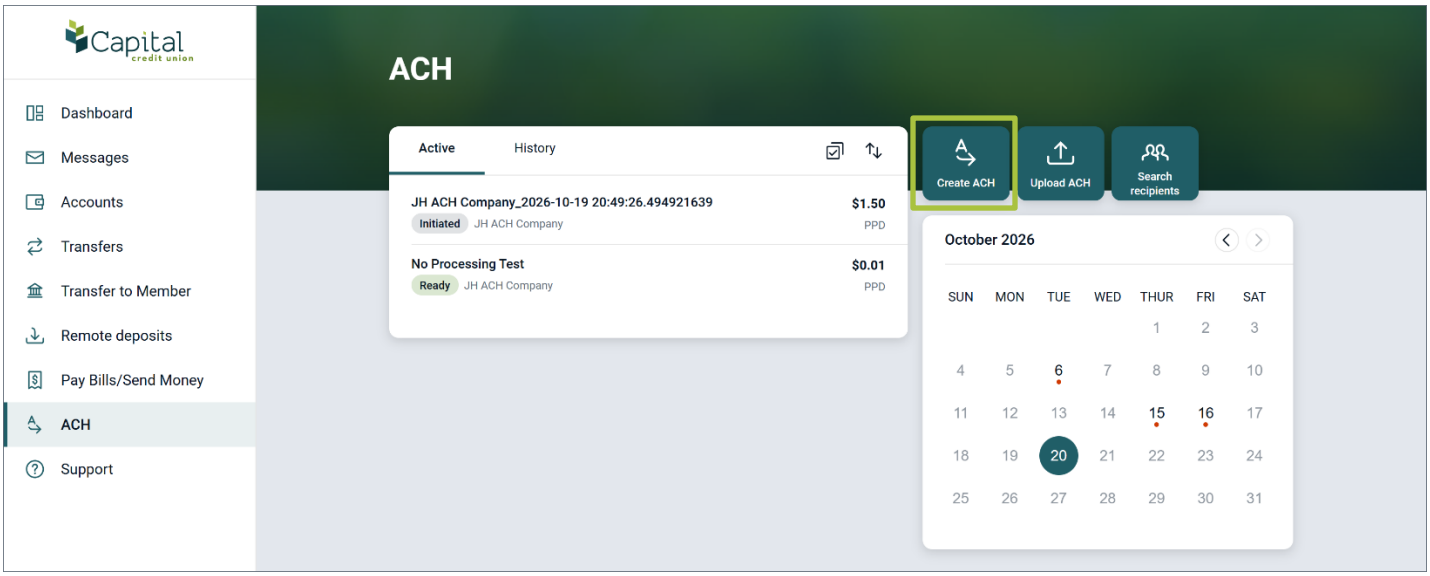
ACH

Create a Batch Manually

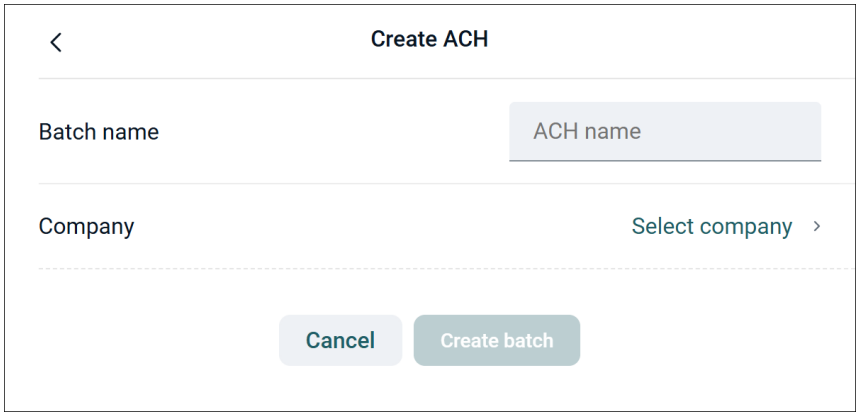
1. Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

2. Then click **Create ACH**.

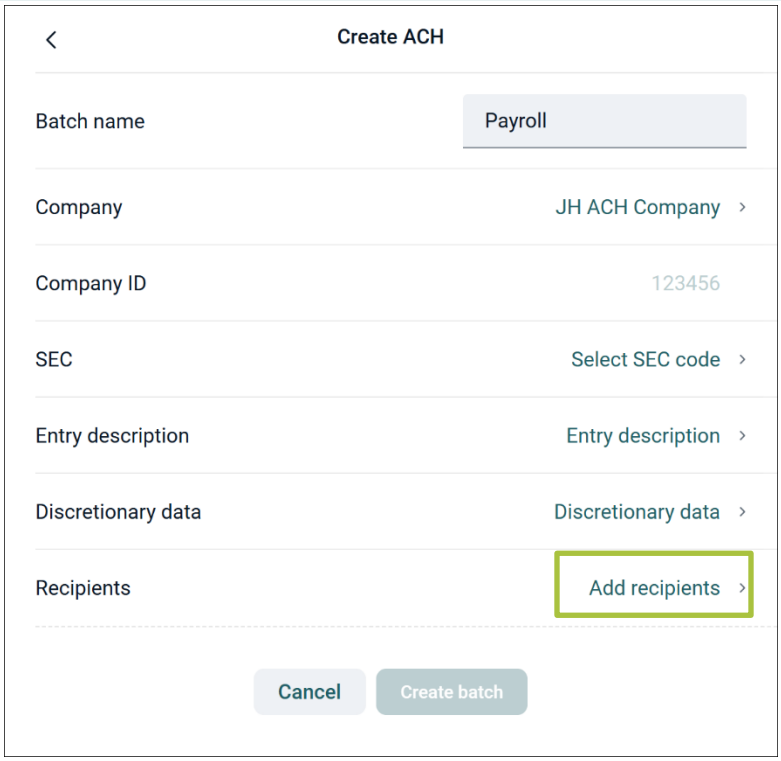


3. Enter the **Batch name** and select the **ACH company** to originate the payment from.

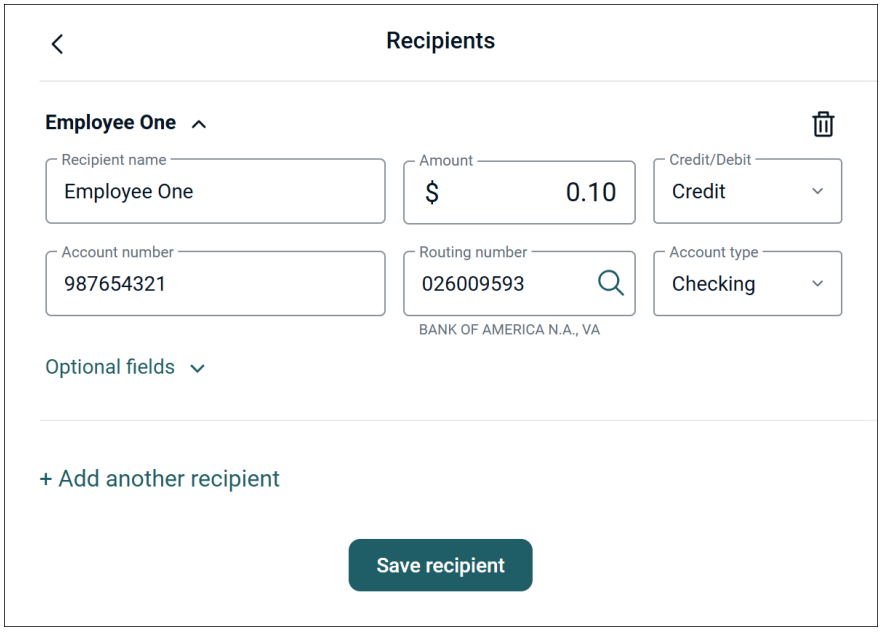


4. Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary.
5. Click **Add recipients**.

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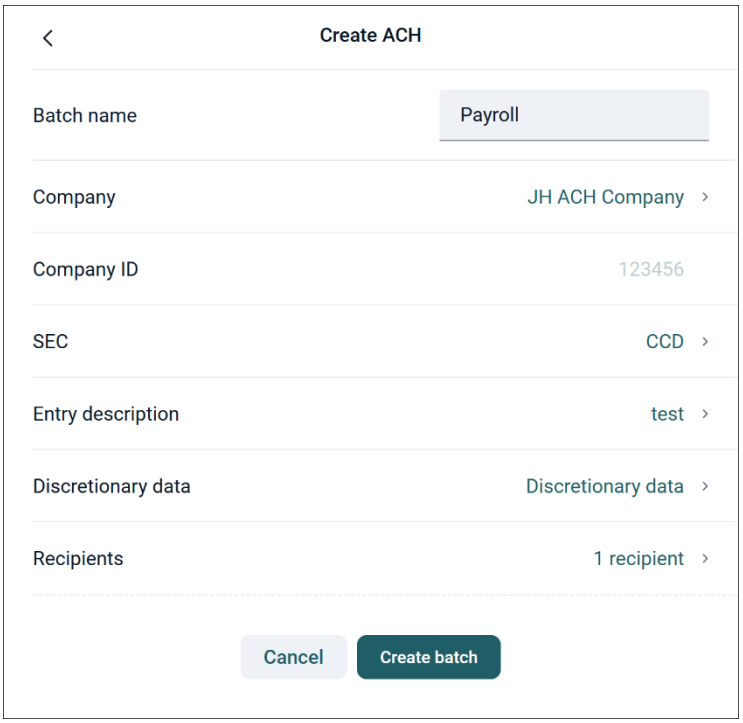


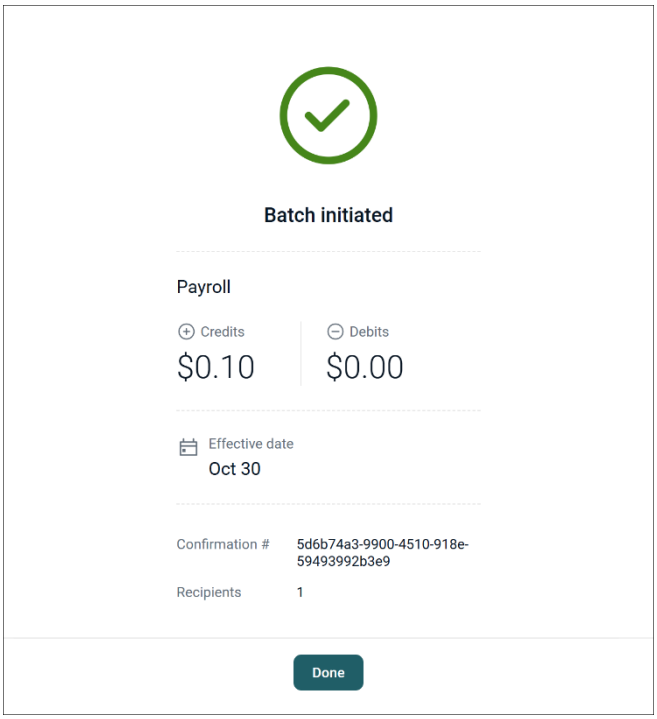
6. Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information. Add-A Credit will send money to the recipient. A Debit will pull money from the recipient.
7. Click **Optional fields** to enter a recipient ID number or addenda information.
8. Check the **Prenote** box to create a zero dollar batch for this transaction. A Prenote is used to validate the recipient's account information prior to sending the associated batch (optional).
9. Check the **Hold** box to prevent this transaction from processing with the other transactions in the batch (optional).
10. Click **+ Add another recipient** to enter another recipient.
11. Click **Save recipient** when done adding recipients to the batch.



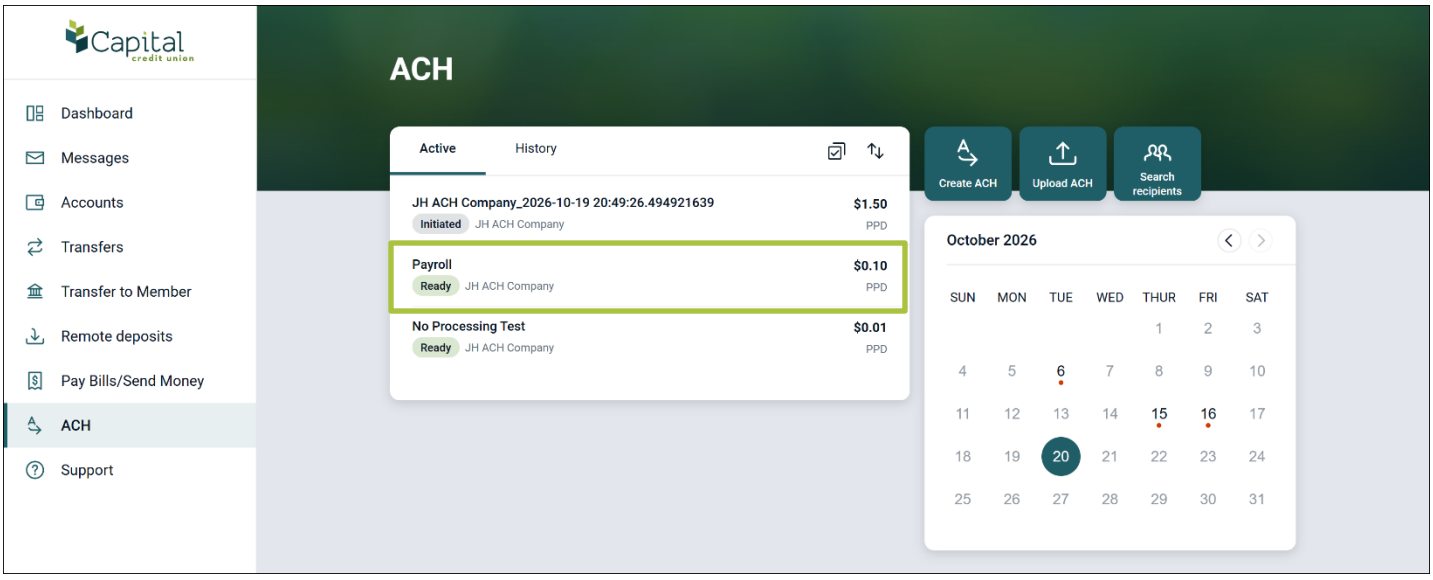
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12. Click **Create batch**, review the confirmation.
13. Click **Done**.





The batch will appear under the **Active** tab in a **Ready** status. If you created a prenote, you will see an identical batch that starts with PNT.
Please see the **Initiate a Batch** section for steps on how to send the payment.



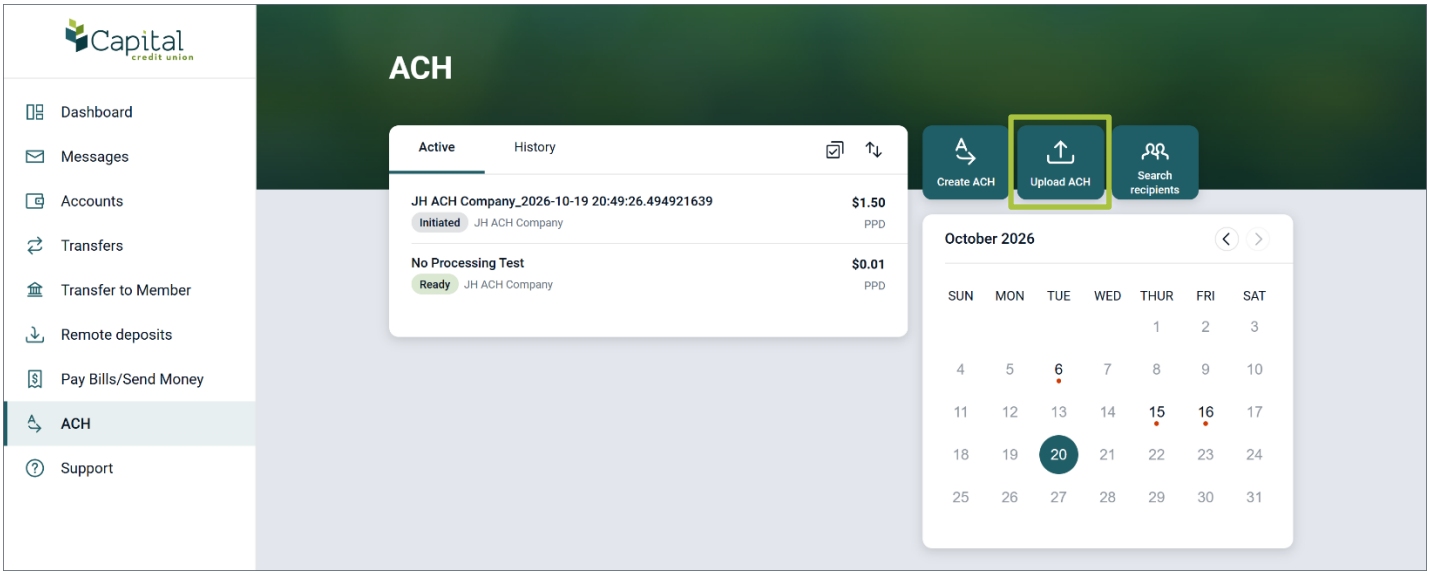
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Upload a NACHA File

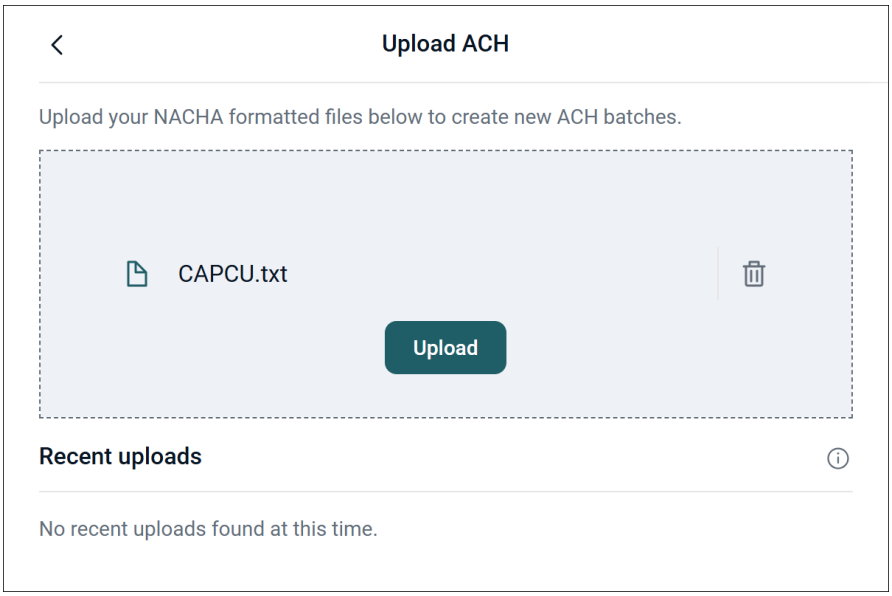
1. Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

2. Click **Upload ACH**.



3. Browse for your file and click **Upload.** Review your file for proper formatting if you receive an error.

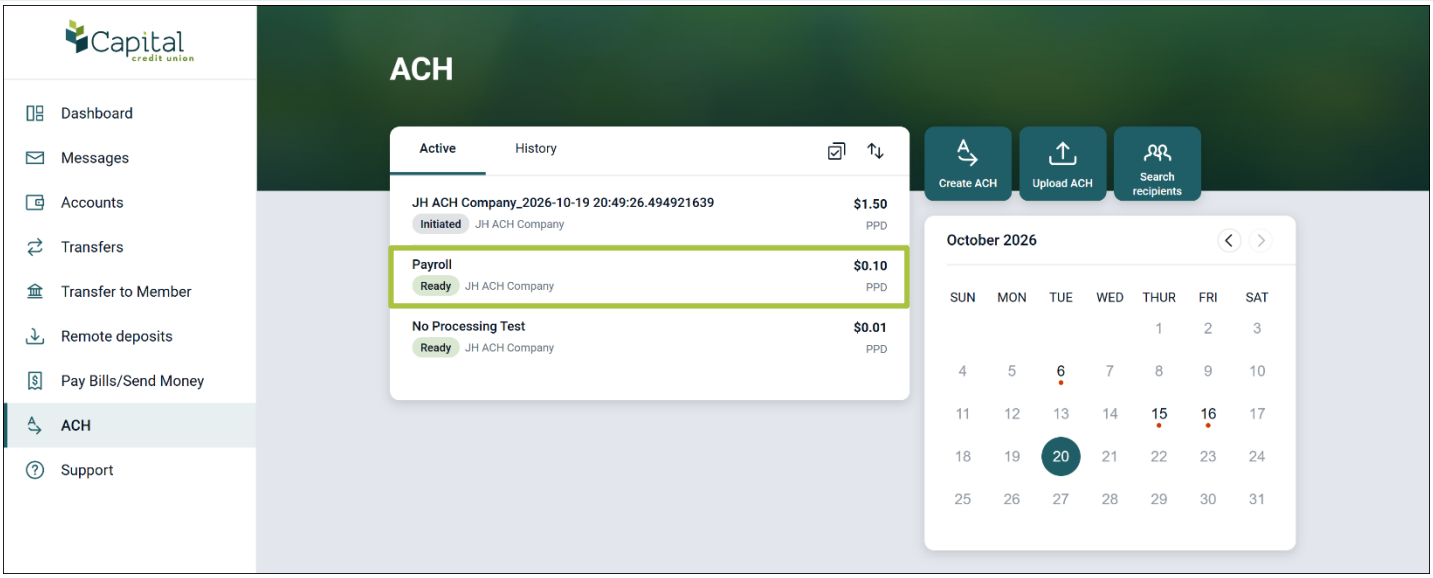


4. The batch will appear under the **Active** tab in a **Ready** status.

Please Note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.

Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

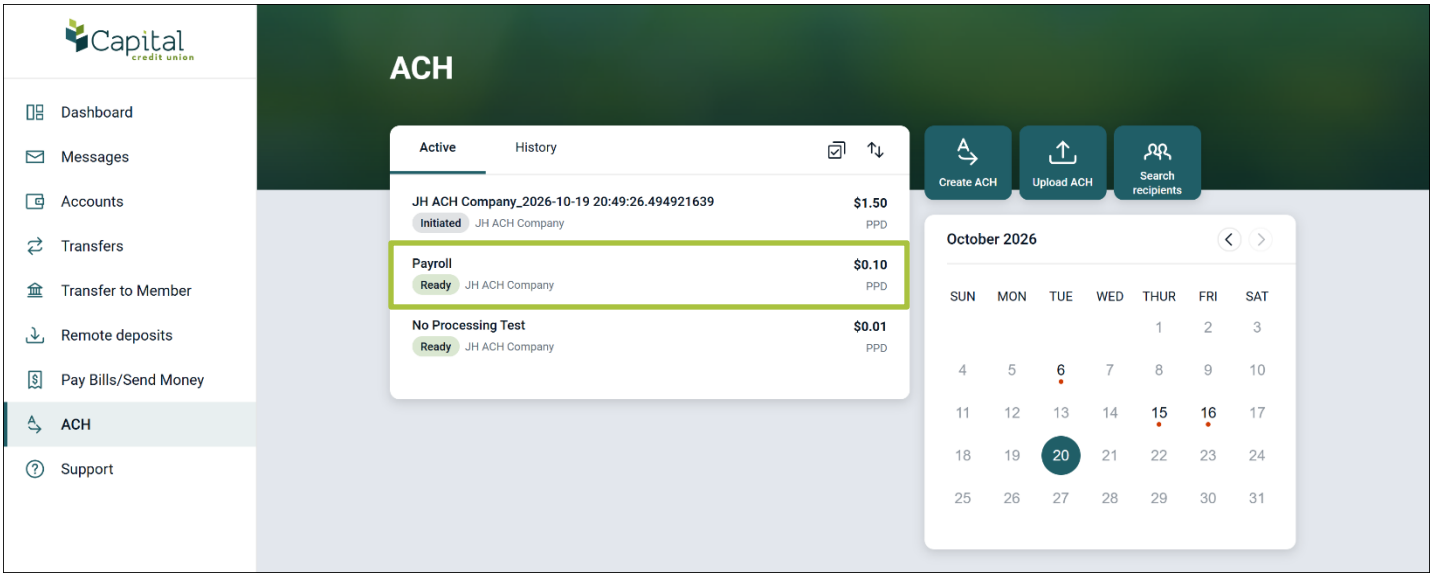
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Initiate a Batch

1. Select **ACH** from the navigation pane.

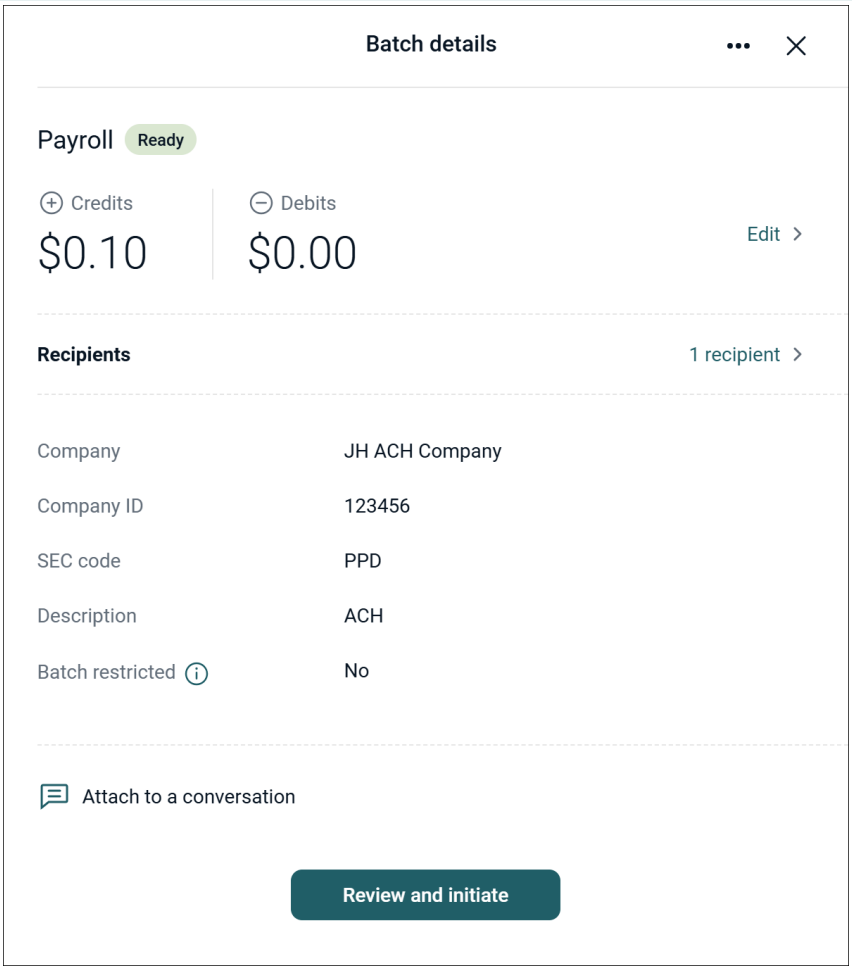
Please note: If you have multiple payment features activated, select the **Payments** menu first.



2. Select the batch in a **Ready** status and click **Review and initiate**.

IMPORTANT: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.

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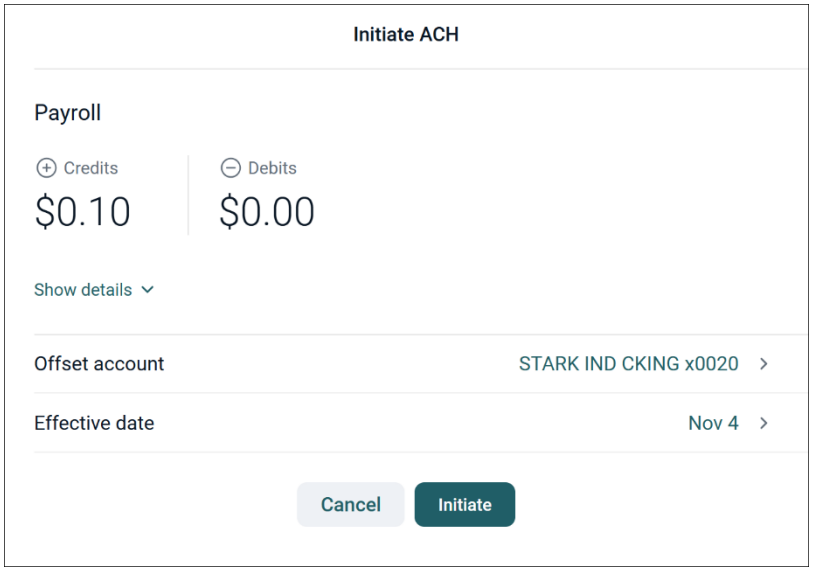


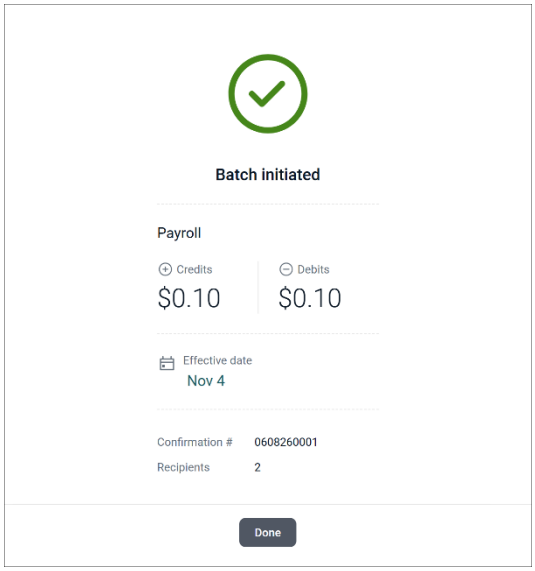
3. Select the **Offset account** if applicable, recurring **Frequency** if applicable, and the **Effective date**.
4. Check the **Reset amounts to $0.00 after processing** if you'd like to clear out the dollar amounts in the template after processing (optional).
5. Click **Initiate**. You may be asked to authenticate.
6. Review your confirmation and click **Done**.

The batch will appear in an **Initiated** status under the **Active** tab.

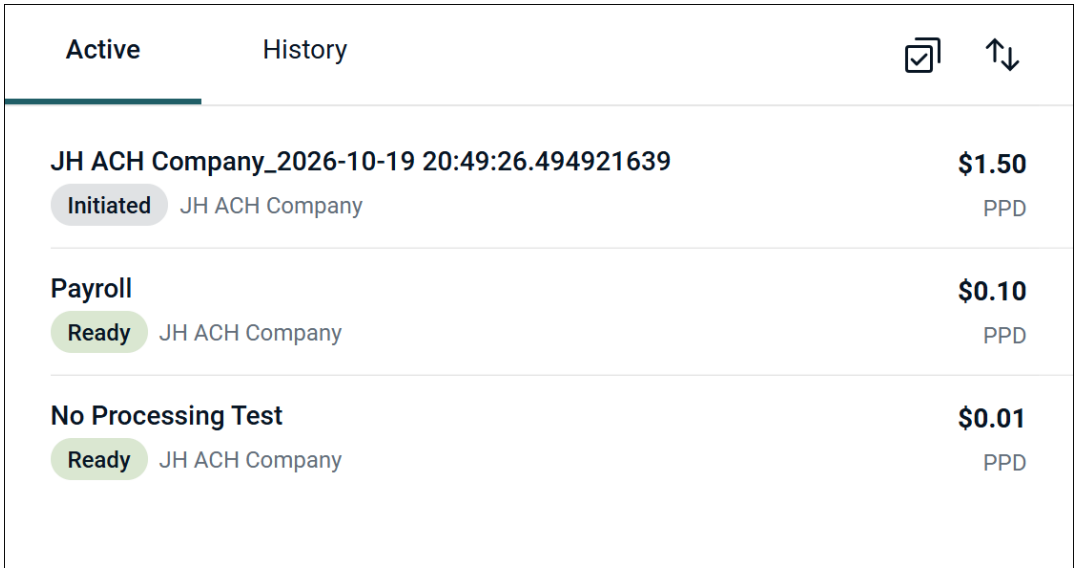
Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

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Last Revised October 2026





The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.



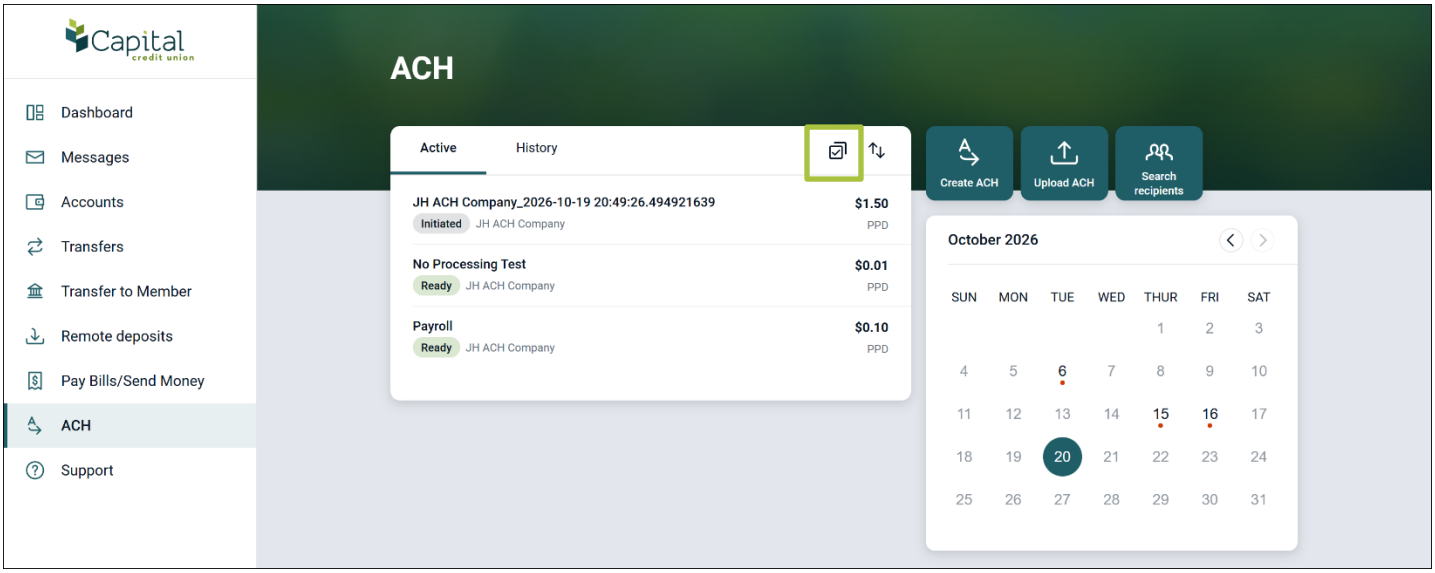
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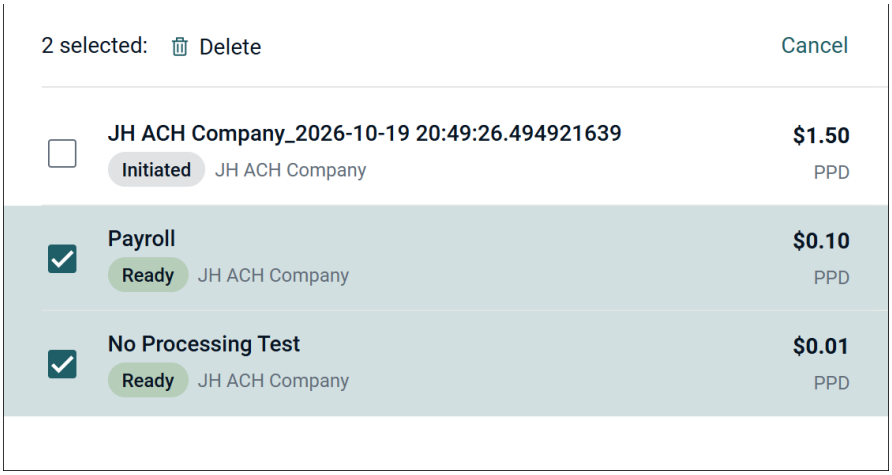
Initiate Multiple Batches

1. Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

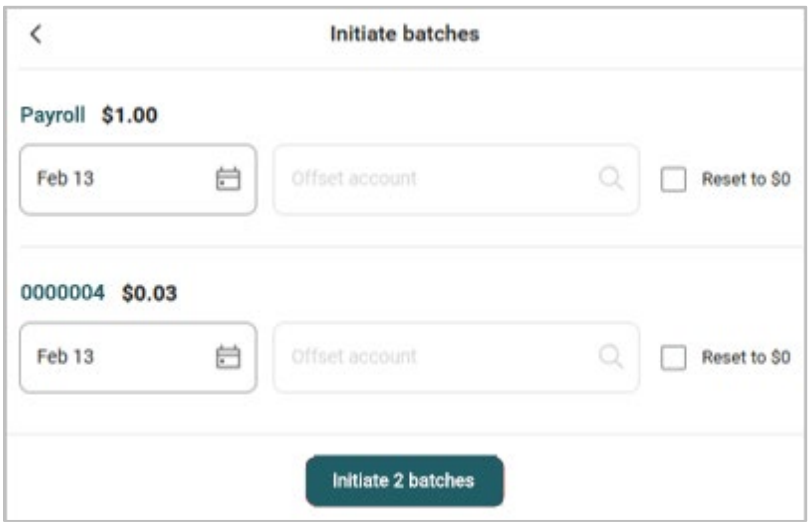
2. Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.





3. Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to $0** box if desired for each batch.
4. Click **Initiate**. You may be asked to authenticate.
5. Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

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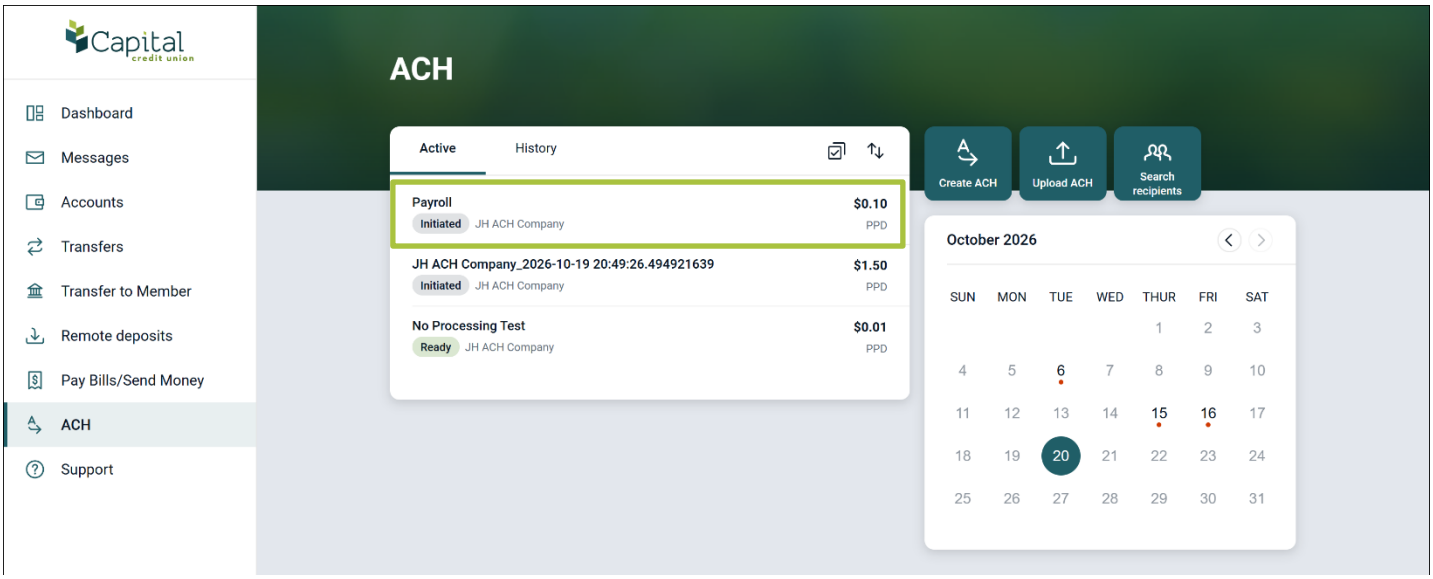


Uninitiate a Batch

1. Select **ACH** from the navigation pane.

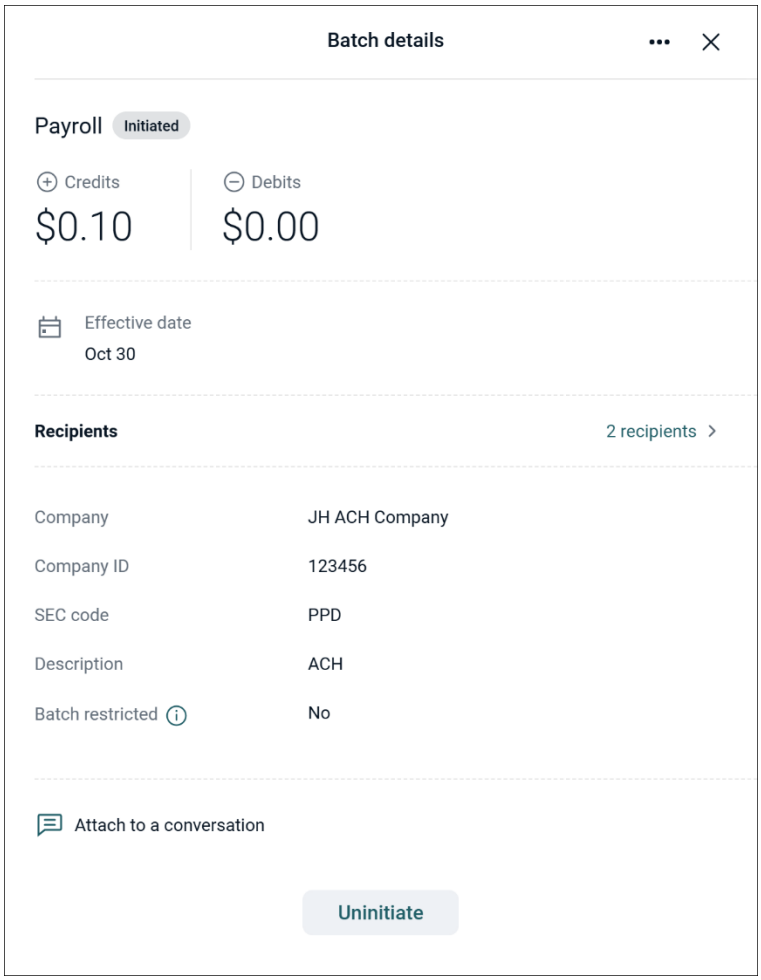
Please note: If you have multiple payment features activated, select the **Payments** menu first.

2. Select the batch in an Initiated status.



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3. Click **Uninitiate**, and confirm.



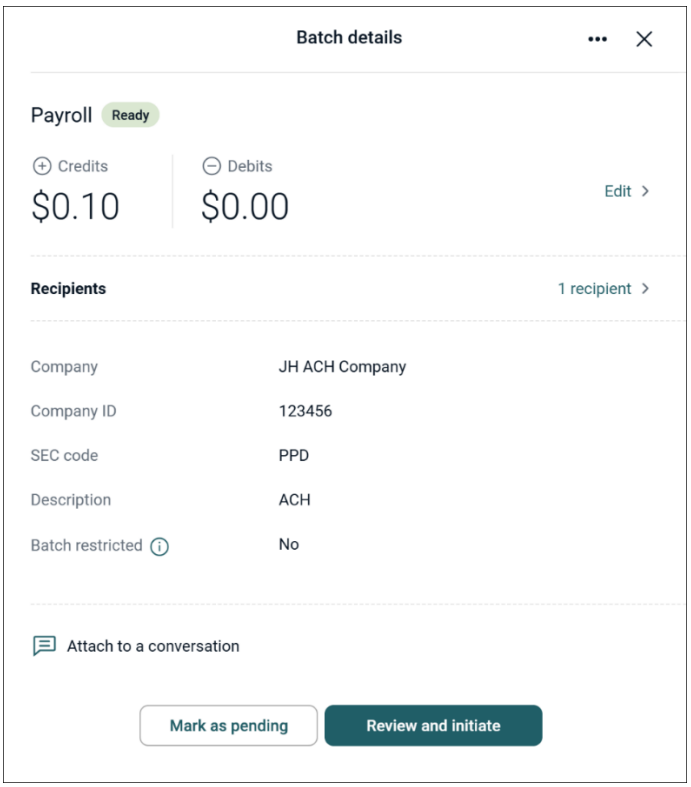
The payment will return to a **Ready** status and will not process.

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Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

1. Select the batch.
2. Select the **ellipsis** icon to delete the batch.
3. Click **Edit** to modify the batch header information.
4. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).
5. Click **Mark as pending** to flag the batch ready for initiation by another user at your company.



History

Select this tab to review batches that have been processed.



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