Welcome to Business Online Banking

ACH File Upload

Bank of Hope®

Bankers. Experts. Neighbors.

Payments & Transfers

PAYMENTS & TRANSFERS

Business Billpay
Linkout to Business Billpay

Loan Payments
Submit a Loan Payment

Payments
An advanced workflow to send or collect wire, ACH, and other one-time or recurring payments

Transfer Funds
Transfer between accounts

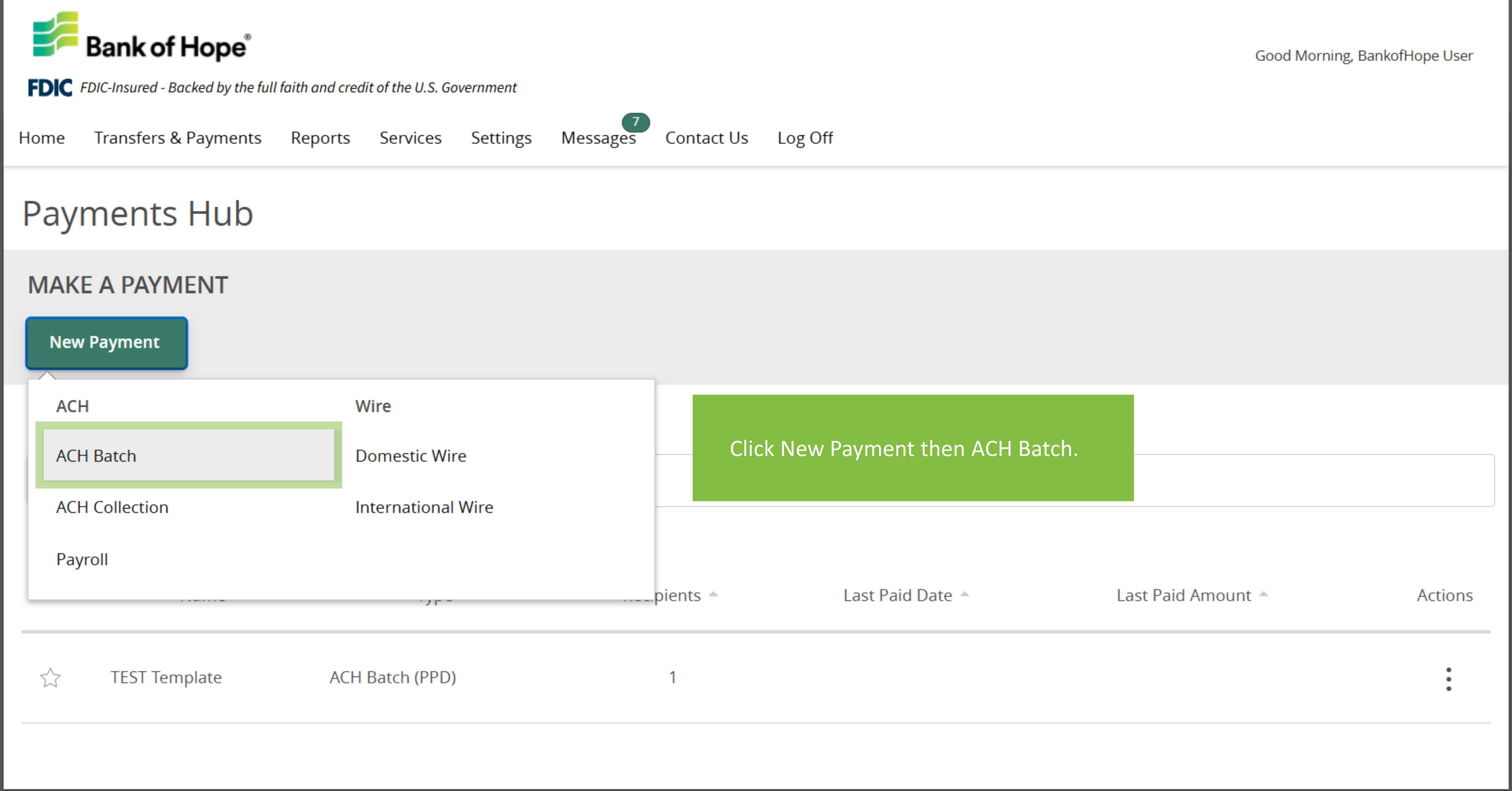
Tax Payments
Pay federal or state taxes

You can make Tax Payments. Select the Tax Payments under Transfers & Payments menu

ACCOUNT MANAGEMENT

Billpay Administration

Online Banking Activity



Click New Payment then ACH Batch.

Bank of Hope

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Good Morning, BANK OF HOPE USER

Home Payments & Transfers Reports Services Settings Contact Us Log Off

ACH Batch

Change Type

Upload From File

Origination Details

SEC Code

----Select a SEC Code----

From Subsidiary

Search by name

Account

Search by name or number

Effective Date

Recurrence

None

Click Upload From File. This feature is available for both ACH Collection or Payroll. The file must be unbalanced.

Recipients 1

Add multiple recipients

Find recipients in payment

Expand All

Filters: Pre-Notes

Recipient/Account	Amount
Search by name or account.	$ 0.00

File Mapping Management

×

SAVED FILE MAPPINGS

New Mapping

Search

3 Results

Mapping Instruction Name	Mapping Type
NACHA	System Standard
5-Column-CSV	System Standard
ACH Recipient	Custom

Click to view mapping actions

Select the ellipsis on the 5 Column CSV row then click on Use.
*For New Mapping proceed to page 8.

Payment From File

ACH Batch Sample File (.csv)

ACH BATCH UPLOAD GUIDELINES

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
  - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
  - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
  - For 5-column imports, you will be prompted to select a SEC code, select a Subsidiary, and select an effective date.

OR

- You can import an unbalanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
  - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Acc Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To u please use ACH PassThru.
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

Sample ACH File can be downloaded in CSV format in necessary.
*For New Mapping proceed with instructions provided.

ACH Batch File Specification (.pdf)

Import File *

--Please Select A File To Import--

Payment from File – ACH Batch File Specifications

The Payment from File feature allows you to upload either a NACHA file or 5 column .csv file to create ACH Payments, ACH Collections, & Payroll transactions.

While there are a number of optional fields that can be supported, the system only supports the native fields found in Online Banking required to submit an ACH payment. The system only supports PPD and CCD for ACH Payments and ACH Collections and only supports PPD for Payroll transactions. If ACH Payments or ACH Collections is selected and a 5 column .csv is uploaded, the system will prompt you to designate the file as PPD or CCD. If ACH Payments or ACH Collections is selected and a NACHA file is uploaded, the system will compare the SEC code in the file to PPD: if it matches the payment is PPD, otherwise it's CCD. Payroll always defaults to PPD regardless of what's in the file.

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

Please see the User Guide for steps to upload a Payment file.

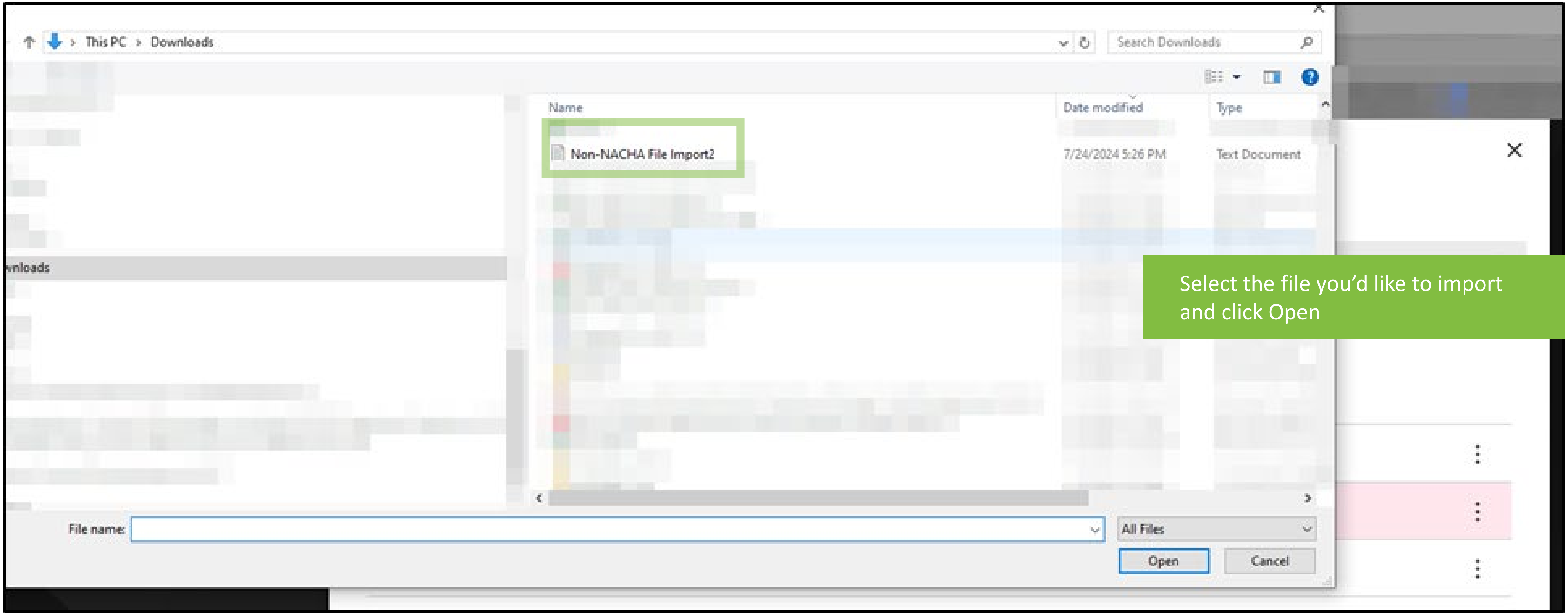
Make sure your CSV file is in the correct format by following the instructions below:

- The CSV file must contain the following columns: Recipient Name, Routing Transit Number, Account Number, Account Type, and Amount
- Account Type can be either text (“Checking”, “Savings”) or numeric (Checking = 1, Savings = 2)
- It is recommended to remove headers, footers, and all unnecessary columns.
- Please make sure the final import file shows the full number as provided by the recipient.
    - All leading zeroes should remain
    - If the Routing Transit Number or Account Number are converted into Scientific Notation, the ACH transfer will be returned.

JANE DOE	122041235	123456789	1	1234.56
MARY PARK	122041235	987456321	1	98.76
TOM LEE	957651357	999889000000000000	1	54.32
ALEX YOON	0001234567	666555444	1	10.12
DAVID KIL	098765	333222111	1	345.67
SAM JOHNSON	123456789	123987456	1	89.10

```
JANE DOE,122041235,123456789,1,1234.56
MARY PARK,122041235,987456321,1,98.76
TOM LEE,957651357,999889000000000000,1,54.32
ALEX YOON,0001234567,666555444,1,10.12
DAVID KIL,098765,333222111,1,345.67
SAM JOHNSON,123456789,123987456,1,89.10
```

```
JANE DOE,122041235,123456789,1,1234.56
MARY PARK,122041235,987456321,1,98.76
TOM LEE,957651357,9.99889E+17,1,54.32
ALEX YOON,0001234567,666555444,1,10.12
DAVID KIL,098765,333222111,1,345.67
SAM JOHNSON,123456789,123987456,1,89.10
```



Select the file you'd like to import and click Open

Upload Wizard

×

SAVED FILE MAPPINGS

New Mapping

Search

2 Results

Mapping Instruction Name	Mapping Type
NACHA	System Standard
5-Column-CSV	System Standard

Using the Upload Wizard, you can select the New Mapping to create import template.

Upload Wizard

×

1 File Set-up — 2 File Mapping — 3 Review

How is your data separated?

- (●) Delimited
- ( ) Fixed Width

What separates your data?

- (●) Comma
- ( ) Tab
- ( ) Colon
- ( ) Semi-Colon
- ( ) Other

Header Rows to Skip: 0

Trailer Rows to Skip: 0

Select the file layout and click continue

Cancel | Continue

Upload Wizard

File Set-up — File Mapping — 3 Rev

Using drop down selections, select values from file to map to fields in NACHA file. Select the fields that correspond to the file layout and the status will change to “ready”. Then click continue to review.

What columns correspond to the system values?

Uploaded File Header	Uploaded File Content Preview	System Field	Status
Column_1	JANE DOE	Recipient: ACH Name	Ready
Column_2	122041235	Recipient: Routing Number	Ready
Column_3	123456789	Recipient: Account Number	Ready
Column_4	1	Recipient: Account Type	Ready
Column_5	1234.56	Recipient: Amount	Ready

Back Cancel Continue

Upload Wizard

×

File Set-up · File Mapping · Review

Review Selected File Mappings

Uploaded File Header	System Field
Column_1	Recipient: ACH Name
Column_2	Recipient: Routing Number
Column_3	Recipient: Account Number
Column_4	Recipient: Account Type
Column_5	Recipient: Amount

Insert a decimal into the Recipient: Amount value? (e.g. 2589 becomes 25.89)

- Yes
- No (selected)

Would you like to save these file mapping instructions?

- No
- Yes (selected)

Mapping Instruction Name

Do you want this File Mapping to be Private or Shared?

- Private
- Shared (selected)

Back | Cancel | Finish

Complete options as required:
Insert Decimal – Select Yes or No
Would you like to save these file mapping instructions – Select Yes or No
Mapping instruction Name (if saving)
Choose Private or Shared – Select Yes or No
Provide a mapping instruction name then select Finish.
Once reviewed and are stratified with the layout, click on finish.

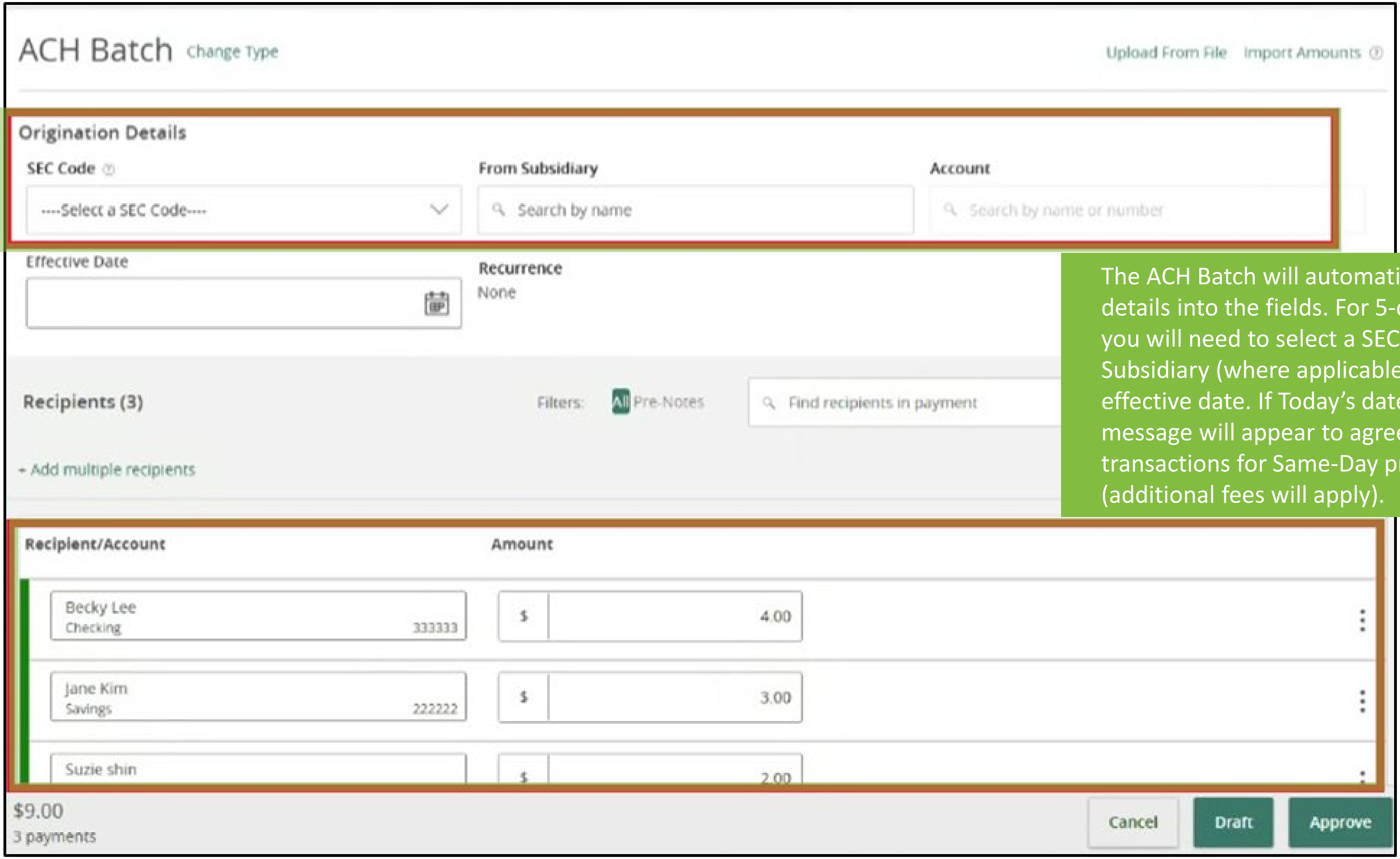
File Mapping Saved

Your file mapping has been saved as "TEST 2025." This mapping can be selected and reused in the future.

Would you like to Continue to the transaction screen, using this mapping and provided file?

Back | Continue

If saved, File Saved Confirmed will appear on the screen.
Select Continue
ACH Batch filled with data from file is now saved and available to use.



The ACH Batch will automatically prompt the details into the fields. For 5-column imports, you will need to select a SEC code, select a Subsidiary (where applicable), and select an effective date. If Today's date is selected a message will appear to agree to process transactions for Same-Day processing (additional fees will apply).

Bank of Hope

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Good Morning, BankofHope User

Home Transfers & Payments Reports Services Settings Messages 7 Contact Us Log Off

Online Activity

Single Transactions Recurring Transac... ...eposits

Toggle Details

Approve

Cancel

Notify

Copy

Print Details

Active Filters Transaction ID: 22998

Transaction List

Drafted $9.00
ACH Batch 7/15/2025

9222222222

Once the file has been drafted and approver can approve the transaction. To approve select Reports then Online Banking Activity, select the file to approve. Select drafted ACH Batch click on ellipsis and approve.

RECIPIENT DETAILS

Show masked details

Name	Account	Type	Routing	Amount
Becky Lee	XXX333	Checking	XXXXX1235	$4.00
Jane Kim	XXX222	Savings	XXXXX1727	$3.00
Suzie shin	XXX111	Checking	XXXXX1235	$2.00

Credits: [0] $0.00 | Debits: [1] $9.00

Visit us at Bankofhope.com Business Banking for additional information

https://www.bankofhope.com/business-banking