

BUSINESS BANKING

ACH INITIATE PAYMENTS



Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

View Scheduled, Processed, and Declined payments.

Monthly limits are user limits not business limits – may be different per TIN based on business setup. Click “More details” to view daily and transaction limits. Limits are checked when payments are created and when they’re sent to the FI for processing.

“How much can I send?”

- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to the FI for processing.

“When can I send it?”

- Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
 - If Same Day ACH is enabled, date can be current business day if prior to cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

2 Use a template ▼

3 Enter a template name

Payroll

Cash Concentration

Sc

[Add a new template](#)

Make payments 4

Payroll [Edit template](#)

Funding account	BASE Checking	Template type	Payroll (PPD)
	Current: \$5,580.24 Available: \$5,580.24		

1	John Baker Personal Checking	\$1,000.00
2	Kristy Packer Personal Checking	\$1,500.00
3	Tyler Proudfoot Personal Savings	\$500.00

Deliver On Dec 2 5 [Calendar](#) Repeats [Never](#) 6

Paying 3 customers Total \$3,000.00
Fees \$0.15

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

Collect a template-based payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. Click in the **Enter a template name** to select a template.
4. Upon selecting a template, screen refreshes with template info.
 - Amount and addenda are the only **editable** fields.
5. Adjust the **Deliver On** date, if desired.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

Make payment **1**
 Collect payments
 Upload pass through file

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

2 Use a template ▼

3 Enter a template name

Member dues

[Add a new template](#)

4 **Collect payments**

Member dues [Edit template](#)

Funding account	Simulator Checking Current: \$2,208.15 Available: \$2,208.15	Template type	Consumer (PPD)
1	Betty Boop Personal Checking		\$75.00
<input type="text" value="Monthly membership dues"/> 57 characters left			
2	Foghorn Leghorn Personal Checking		\$75.00
<input type="text" value="Monthly membership dues"/> 57 characters left			
3	Yosemite Sam Personal Checking		\$75.00
⚠ Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015			
<input type="text" value="Monthly membership dues"/> 57 characters left			

5 Deliver On

Repeats [Never](#) **6**

Collecting money from 2 customers Total **\$150.00**

Fees \$0.15

Tip: If prenote was selected for a participant on the template, that record is grayed out. After 2 business days, the hold is lifted.

Make a one time payment

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create ad hoc ACH payments” permission display.
3. Select **Payment Type**.
 - List is filtered based on business segment and user entitlements.
 - Payroll, Consumer are PPD files
 - Commercial, Tax and Child Support are CCD files
 - Tax payments require details in the addenda record
 - Child support is for employers to submit withholding for child support

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

1

Funding account

2

Payment type ACH Company ID

3

Payment name

Payment Description

How would you like to settle these payments?

One settlement entry per batch offset One settlement entry per item offset

Make a one time payment (con't)

4. Select **ACH Company ID** – the FI controls this
5. Optionally, add **Payment name** – referenced only inside Business Banking
6. Enter **Payment Description**.
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction
7. Choose **how to settle the payments**.
 - “One settlement entry per batch offset” - one debit to the funding account equal to the total of all credits
 - “One settlement entry per item offset” - a debit to the funding account *for each credit*
 - Not applicable for tax payments so option doesn't display

Payments

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account
Select ▼

Payment type ACH Company ID

Payroll (PPD) 1123321123

Payment name

5 Enter a payment name (optional)

Payment Description

6 Enter payment description (10 characters)

How would you like to settle these payments?

7 One settlement entry per batch offset One settlement entry per item offset

Make a one time payment (con't)

8. Add **participants**, e.g. employees for Payroll.

Employee information

Add an employee

Employee	Account	Amount
1. Brian Shooman	Personal Checking 8787	\$1,700.00
2. Kylie Mc		

Paying 2 employees

Fees

Deliver On: 06/01/2019

Pay

Add an employee

Contact information

Who do you want to add: Employee ID:

Account information

Bank account type:

Routing number:

Bank account number:

Payment information

This can be changed at the time of payment.

Amount to pay:

Notes on adding participants:

- No limit on entries
- No addenda field for Payroll or Web-initiated entries
- Routing number is validated

Make a one time payment (con't)

9. Total **fee** amount displays based on the per transaction fee (set by the FI).
10. Select the **Deliver On** date (same logic as for template payments).
11. Click **Pay** and confirm.

Employee information

Add an employee

Employee	Account	Amount
1. Brian Shooman	Personal Checking 8787	\$1,700.00
2. Kylie Moore	Personal Checking 555666	\$1,800.00

Paying 2 employees Total **\$3,500.00**

Fees **9** \$0.10

Deliver On

10

Pay

Cancel

11

Note: If pre-funding is on for this business and the threshold is met, a transfer debits the funding account and credits an FI-owned account when the payment is picked up for processing.

Collect a one time payment

All the steps are the same for making payments and collecting payments, except for Payment Type options. POP, BOC, ARC and TEL are only for collecting payments. This list is filtered based on the business segment and user entitlements.

Payments

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

i Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Collect a one time payment ▼

Funding account

Select ▼

Payment type ACH Cor

Consumer (PPD) ▼

11233

Payment name

Enter a payment name (optional)

Payment Description

Enter payment description (10 characters)

How would you like to settle these payments?

One settlement entry per batch offset
 One settlement e

Consumer (PPD) ▼

- Consumer (PPD)
- Electronic Check (POP)
- Electronic Check (BOC)
- Electronic Check (ARC)
- Commercial (CCD)
- Telephone-initiated entries (TEL)
- Web-initiated entries (WEB)

Consumer information

Add a consumer

Deliver On

Dec 2 📅

Pay

Cancel

Note for all payment and collections:
 If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

Same Day ACH Payment

Your financial institution may enable Same Day ACH payments and/or Same Day ACH collections. Once enabled, this is available to all businesses with ACH and all users who can initiate payments.

If Same Day ACH is enabled, this checkbox displays when a business initiates a file and when a business imports a file via File Import. (Same Day ACH is not available for pass through files). When this box is checked, the Deliver On field automatically adjusts to the current day and is not editable.

Deliver On 05/23/2018

Want it to get there faster? Make a Same Day ACH payment. (\$0.25 fee applies)

Note: Your FI sets a Same Day ACH end user cutoff time (latest time allowed is 1:30pm Eastern time). The “want it to get there faster?” checkbox is hidden after that cutoff time and displays again after the Same Day FI processing cutoff time.

Same Day ACH transactions cannot exceed \$25,000 per NACHA rules, *including the offset transaction*. If the batch total exceeds \$25,000, this error occurs.

Deliver On 05/23/2018

Want it to get there faster? Make a Same Day ACH payment. (\$0.25 fee applies)

Paying 2 customers ▲ Same Day ACH batches cannot exceed \$25,000.00 total. Total \$25,500.00

A workaround is to change the setting for the offset transaction to “One settlement entry per item”.

How would you like to settle these payments?

One settlement entry per batch offset One settlement entry per item offset

Payment Activity

- Payments display as a negative number and collections display as a positive number
- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.

Scheduled payments

- Payments show here when pending, i.e. the system hasn't sent it to the FI for processing.
- The next payment in a recurring series displays at the top; future single payments are listed below.
- Option to cancel unless payment is pending approval.
- ACH files with same day initiation (if enabled) as well as 1-2 business days out move to Processed tab every 30 minutes until cutoff time.
- Future-dated ACH files move to Processed tab at 3am ET two (2) business days before the date.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Recurring payments		
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel		-\$3,000.00 Next payment: 12/4/2015
Scheduled payments		
Dec 3		
Cash Concentration Commercial (CCD)		\$10,000.00
⚠ Approval pending		
Dec 11		
Converted consumer check Electronic Check (ARC)		\$250.00

Payment Activity (con't)

Processed payments

- Unlimited history.
- Payments show here when sent to FI Admin Platform – *does not mean the FI has approved it.*
- Options: “Copy Payment” allows user to resend. “Reverse” allows user to reverse one transaction in the batch or the entire batch; shows the day after the ACH settles and shows as an option for 5 business days.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Nov 3		
Clay and Co Domestic Wire	-\$1,500.00	Options ▼
Nov 25		
Membership Collections Consumer (PPD)	\$237.00	Options ▼
Today		
Bonus pay Payroll (PPD)	-\$3,500.00	Options ▼

Declined payments

- Unlimited history.
- Files declined by a business approver and by the FI. If declined by the FI, view details to see the reason.
- Options: “View details” or “Initiate a new payment”.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Declined payments		
Nov 5		
Payroll Payroll (PPD)	-\$2,000.00	Options ▼