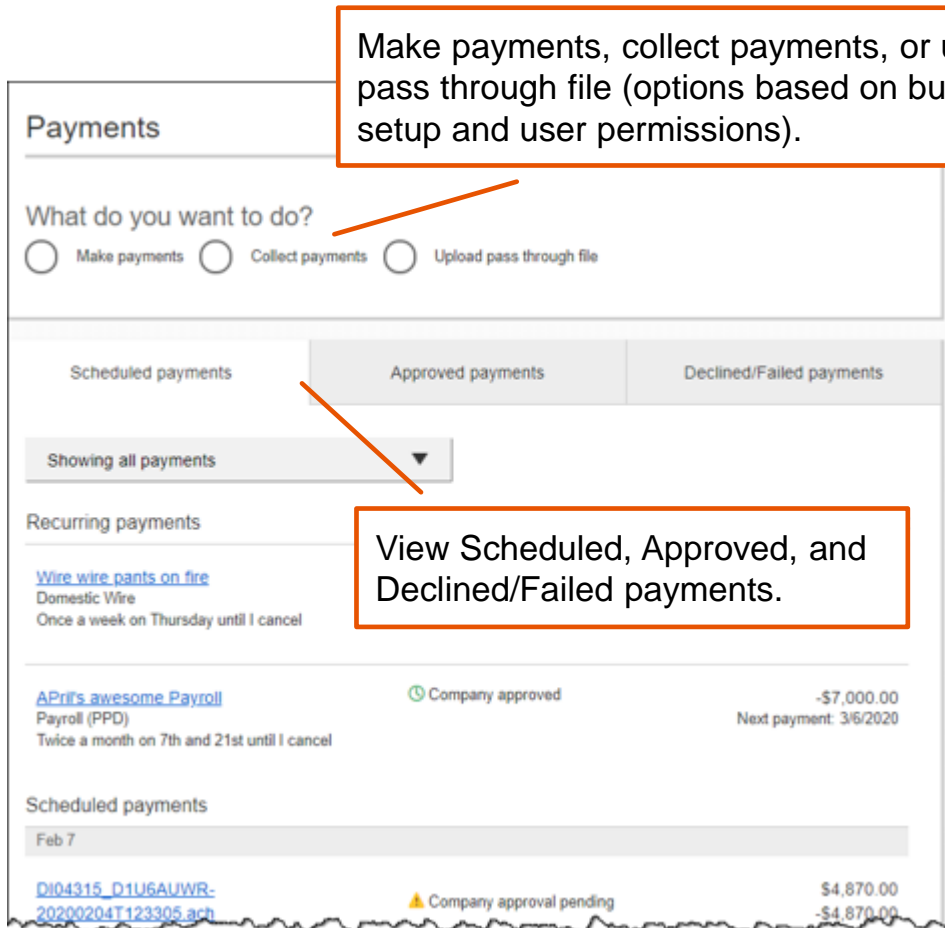


Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.



View Scheduled, Approved, and Declined/Failed payments.

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 3:01 am Eastern time to midnight EST
- If the payment exceeds limits, an error message displays and blocks the payment *“Payment amount exceeds user transaction limit.”*

“When can I send it?”

- *Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- 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. Frequency is defaulted to “One Time”, click the **“One Time” hyperlink** to make payment repeating.

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

How do you want to pay?

[Edit Template](#)

Funding account	Checking *0184	Template type	Payroll (PPD)
	Current: \$100.80 Available: \$100.80		
Test Employee 1	Checking *6534		<input type="text" value="\$5.00"/>
Test Employee 2	Checking *6534		<input type="text" value="\$5.00"/>

Deliver On:

Frequency: [One Time](#)

Paying 2 customers Total \$10.00

Fees \$0.30

Notes:

- 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. 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. Adjust the **Deliver On** date, if desired.
6. Frequency is defaulted to “One Time”, click the **“One Time” hyperlink** to make payment repeating.

What do you want to do?

Make payment **1**
 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?

2 Use a template ▼

3 Enter a template name

Member dues

Add a new template

Payments

Make payments [Edit Template](#)

Member Dues

Funding account: Checking #0176 Current: \$56.47 Available: \$56.47 Template type: Consumer (PPD)

4	1 Betty Boop	\$50.00
	Checking #0300	
	Addenda record	
	Monthly dues	
	68 characters left	
	Ronald McDonald	\$50.00
	Checking #0700	
	Addenda record	
	Monthly Dues	
	68 characters left	
	Tommy Pickles	\$50.00
	Checking #0100	
	⚠️ Prenote is processing. This payment cannot be included until the prenote processes on Apr 12, 2023.	
	Addenda record	
	Monthly Dues	
	68 characters left	

Deliver On: 04/10/2023 **5** | Frequency: [One Time](#) **6**

Paying 2 customers Total \$100.00

Fees \$0.30

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

Collect a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types (POP, BOC, ARC and TEL show only when collecting a one time payment), all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

The screenshot shows a web form titled "What do you want to do?" with three radio button options: "Make payments", "Collect payments" (which is selected), and "Upload pass through file". Below this is an information icon and a note: "Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed." The main section is "How do you want to collect money?". It contains several fields: a dropdown menu for "Collect a one time payment", a "Funding account" dropdown with "Select" as the current value, a "Payment type" dropdown with "Select" as the current value, an "ACH Company ID" dropdown with "1999999999" as the current value, a "Payment name" text input with the placeholder "Enter a payment name (optional)", a "Payment Description" text input with the placeholder "Enter payment description (10 characters)", and a "How would you like to settle these payments?" section with a radio button for "One settlement entry per batch". A dropdown menu is open from the "Payment type" field, listing the following options: Consumer (PPD), Consumer (PPD), Electronic Check (POP), Electronic Check (BOC), Electronic Check (ARC), Commercial (CCD), Telephone-initiated entries (TEL), and Web-initiated entries (WEB). An orange arrow points from the "Payment type" dropdown in the form to the expanded menu.

Note for all ACH initiations:
 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.

Payment Activity

- 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.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Company approval pending	7,000.00 3/6/2020

Scheduled payments	Status	Amount
Feb 7	Company approval pending	\$4,870.00 -\$4,870.00

When do payments move from Scheduled tab to Approved tab?

- ACH files dated 3+ business days out are sent to the FI for processing at 3:00am ET two business days before the date.

Payment Activity (con't)

Approved payments - payments that have been sent to the FI for processing.

Scheduled Payments			Approved Payments			Declined/Failed Payments		
Showing all payments								
Approved Payments			Status			Amount		
Apr 6								
Sunflower Estates Test Wire			✔ Processed			-\$15.00	Copy	
Domestic Wire								
Apr 3								
ACH Template Test			✔ Processed			\$7.00	Copy	
Commercial (CCD)								

Options: Copy

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to ACH prefunding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled Payments			Approved Payments			Declined/Failed Payments		
Showing all payments								
Declined/Failed Payments			Status			Amount		
Apr 6								
Invoice #9			✘ Company declined			-\$300.00	Initiate a new payment	
International Wire								
Apr 5								
Rent			✘ Company declined			\$1.00	Initiate a new payment	
Commercial (CCD)								

Options: Initiate a new payment