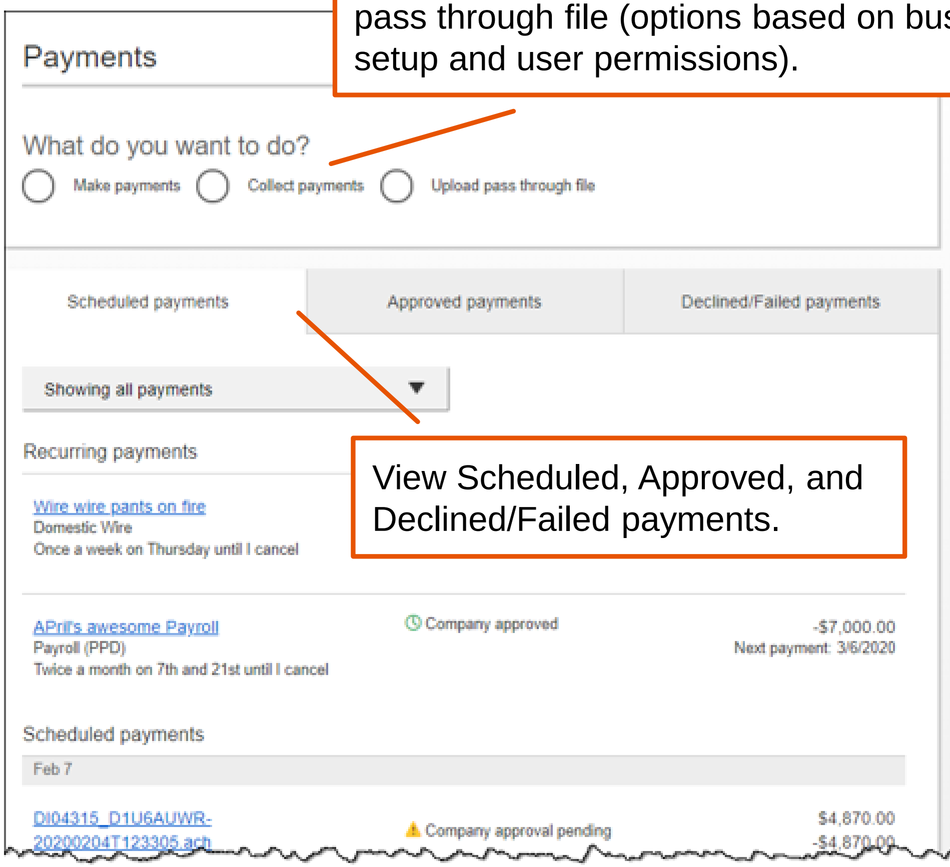
Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).



View Scheduled, Approved, and Declined/Failed payments.

“How much can I send?”

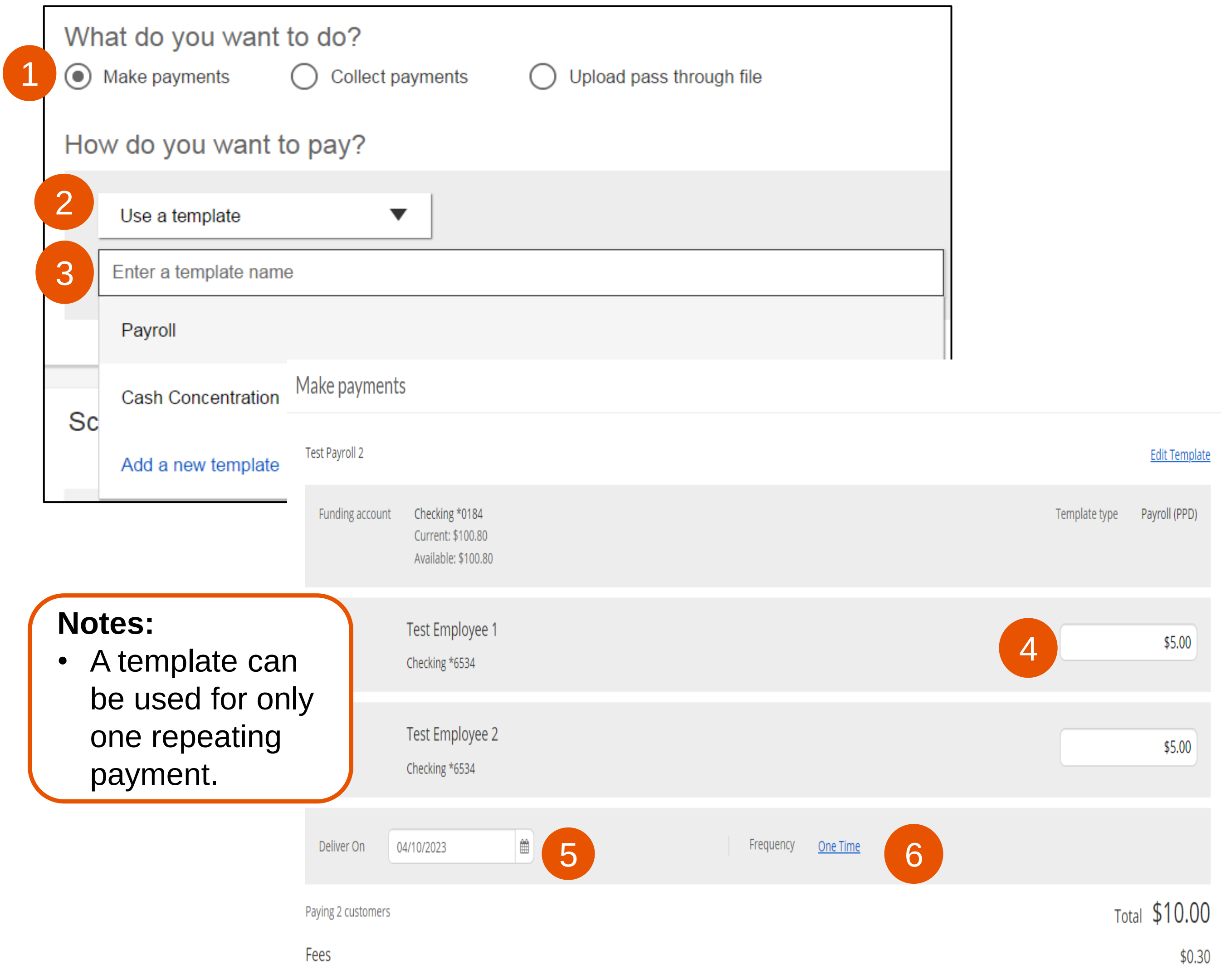
- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 3:01 am Eastern time to midnight EST
- If the payment exceeds limits, an error message displays and blocks the payment *“Payment amount exceeds user transaction limit.”*

“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.

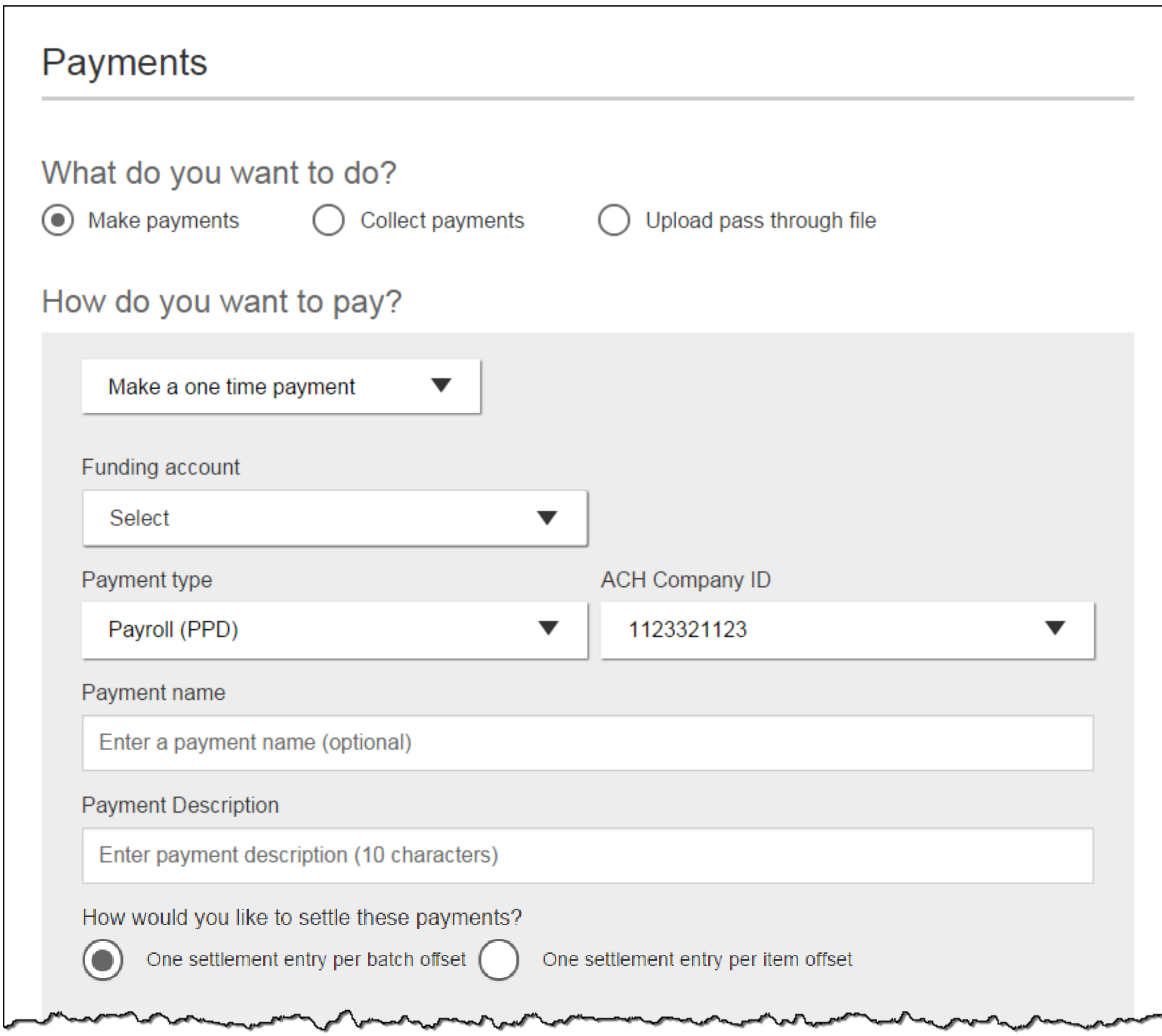


Notes:
- A template can be used for only one repeating payment.

Make a one-time payment

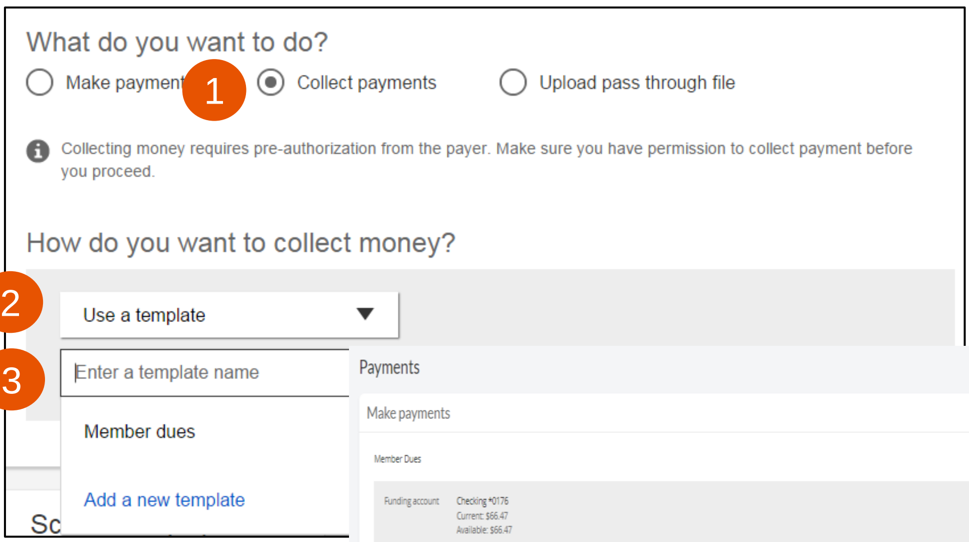
Select **Make payments > Make a one-time payment**. Aside from choosing a Deliver On date, all other steps to make a one-time ACH payment are the same as creating an ACH template. See the ACH Templates Training Guide for details.

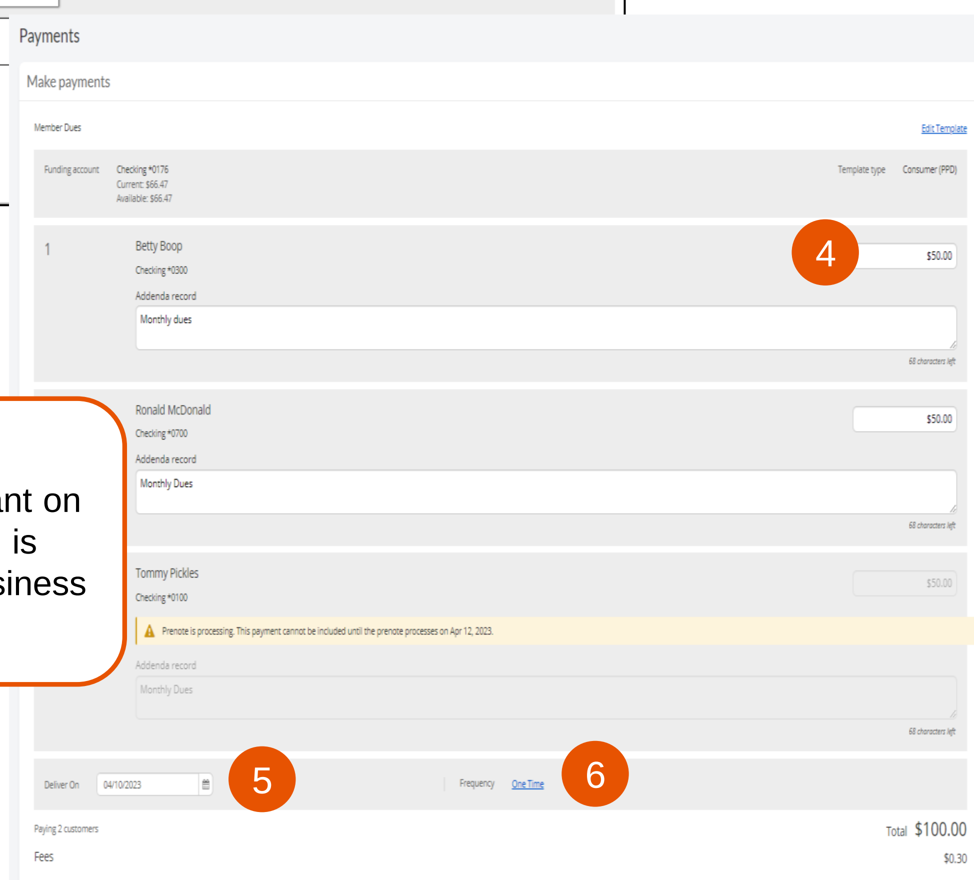
The business can save the information as a template after initiating; the “Payment name” becomes the template name.



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.



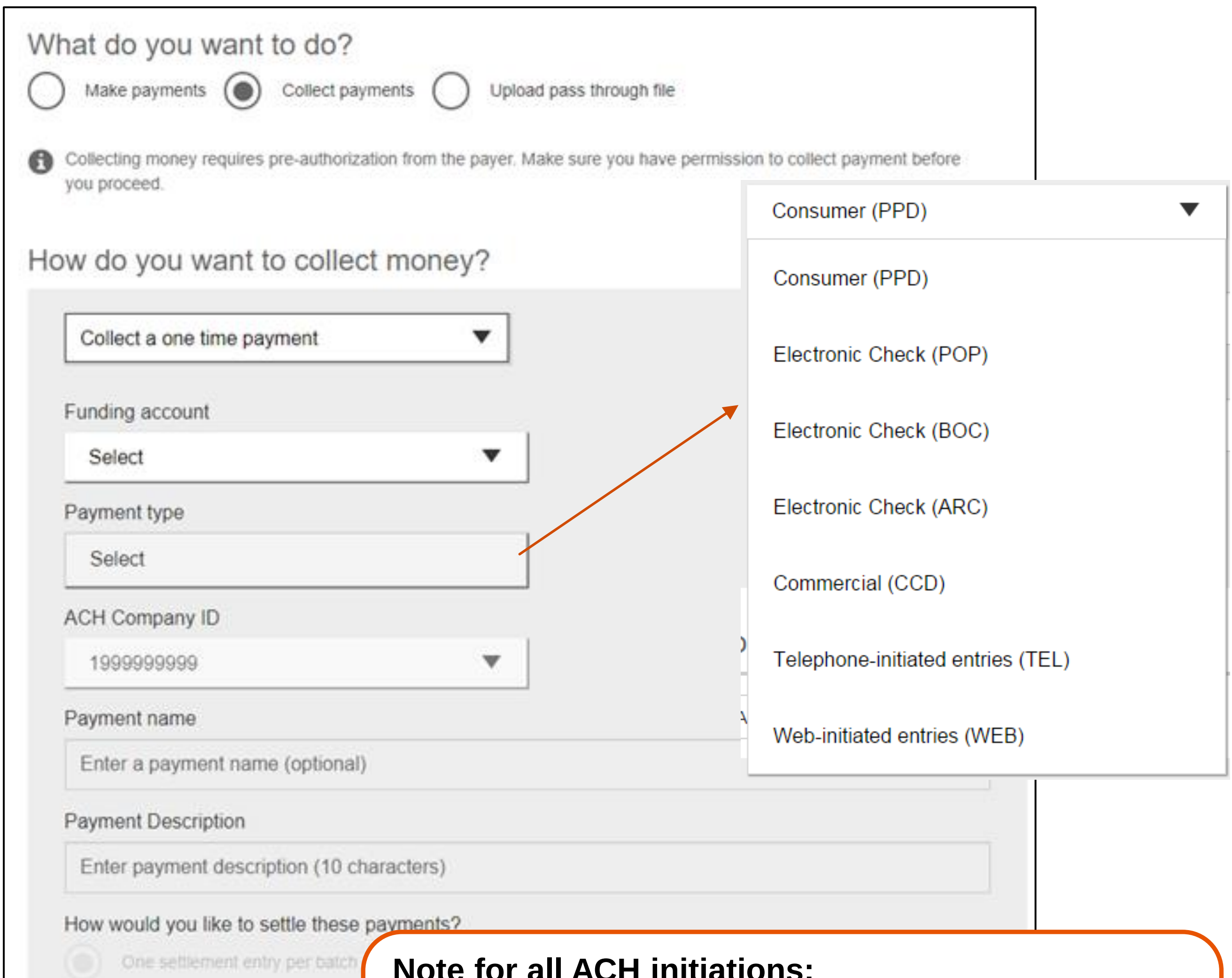


Tip: If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.

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.



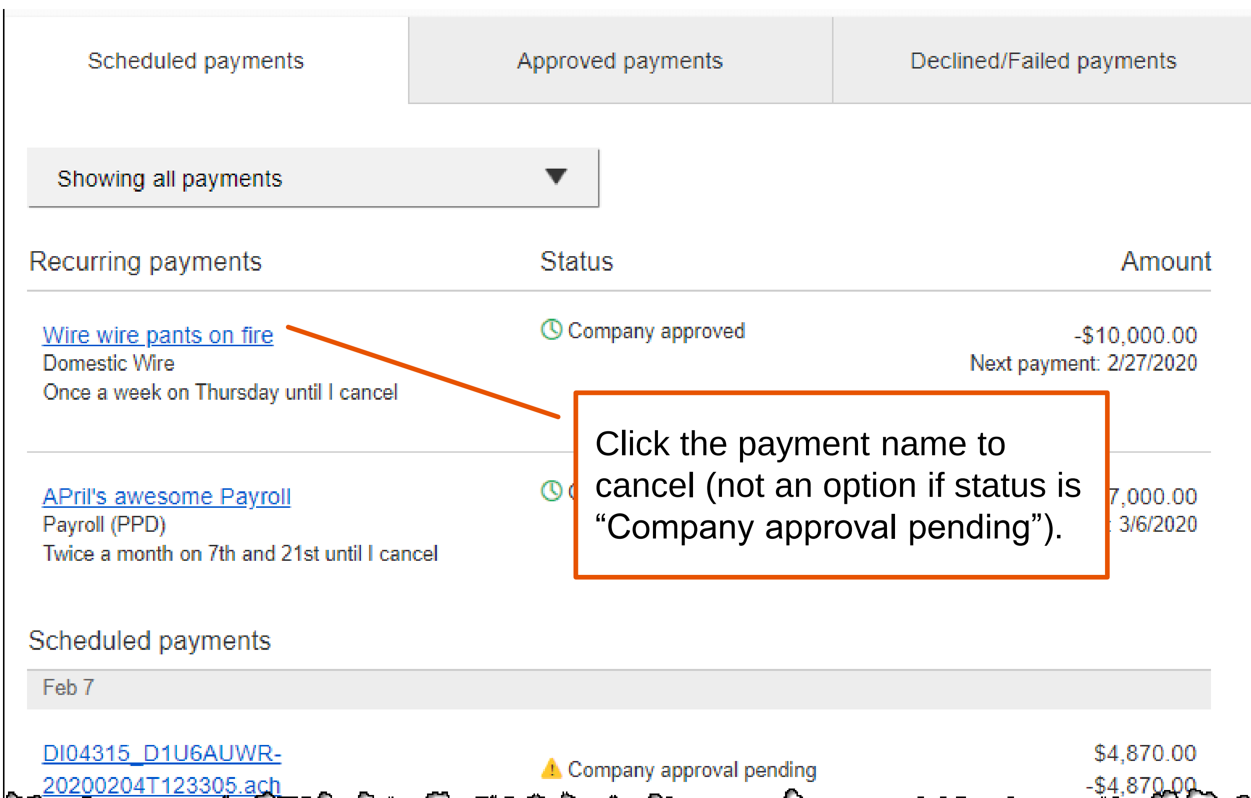
Note for <u>all</u> ACH initiations:
If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

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.

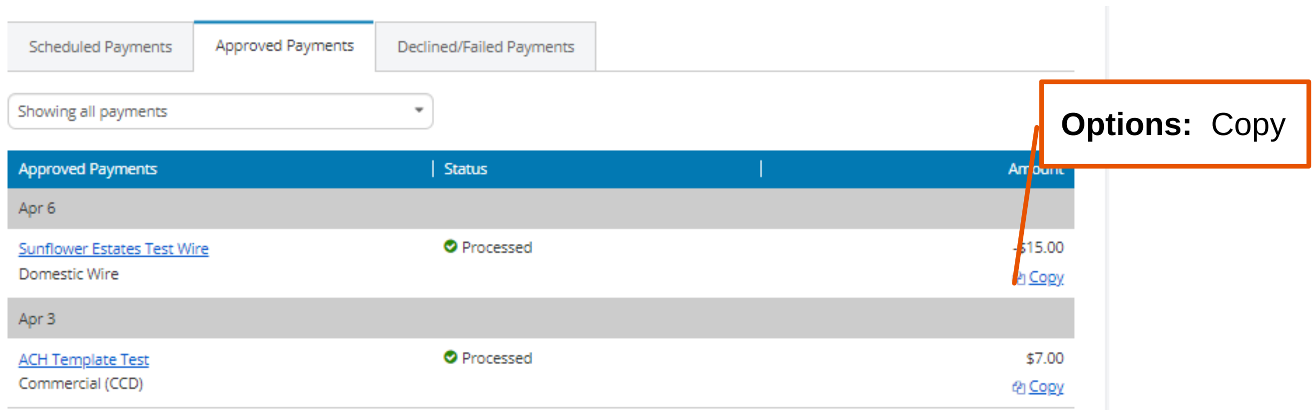


When do payments move from Scheduled tab to Approved tab?

- 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.



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)