Steps to approve a payment:

1. Go **My Approvals** on the home page.
2. Select the **payment name** to review details.
3. Select **Approve** for desired payment.
4. Complete **identity verification** (pg 5).

If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.

Multi-select approval option

To approve or decline more than one payment at a time, select the checkbox next to desired items. Then select Approve or Decline button at top. A maximum of 20 can be approved at once.

Details window

Payment details - Payroll

Approve ▾

0 of 1 received

Payment details

From	Business OFX Checking ***** 2254	Location	April's Catering
To	1 recipient	Type	Payroll (PPD)
Deliver On	6/2/2023	Created by	April Delac
Frequency	Once every 2 weeks on Friday until I cancel		

To	Account	Routing number	Amount
April Train	Personal Checking 8989	053000219	$12,750.00

Payment will be made to 1 recipient — Total **$12,750.00**

My Approvals ①

All requests ▾

PAYMENTS | Decline | Approve

3 / 20 Selected

☑ **Domestic Wire**

⚠ Past due

Paying — $100.00

4/01/2024 📅

Deliver on — ⚠ Please select a valid date.

Type — Domestic Wire

Decline | Approve

0 of 2 received

☑ **Commercial Payment** ②

Paying — $100.00

Deliver on — 4/02/2024 📅

Type — Commer... (D) ③

Decline | Approve

0 of 2 received

☑ **Payroll**

Paying — $200.00

Deliver on — 4/02/2024 📅

Type — Payroll (PPD)

Decline | Approve

0 of 2 received

Payment attributes:

Amount – shows the ⟳ icon if it's the next payment in repeating series.

Deliver on date – i.e. the settlement date.

If a payment is past due, the Approve button is disabled until the approver selects a new, valid date.

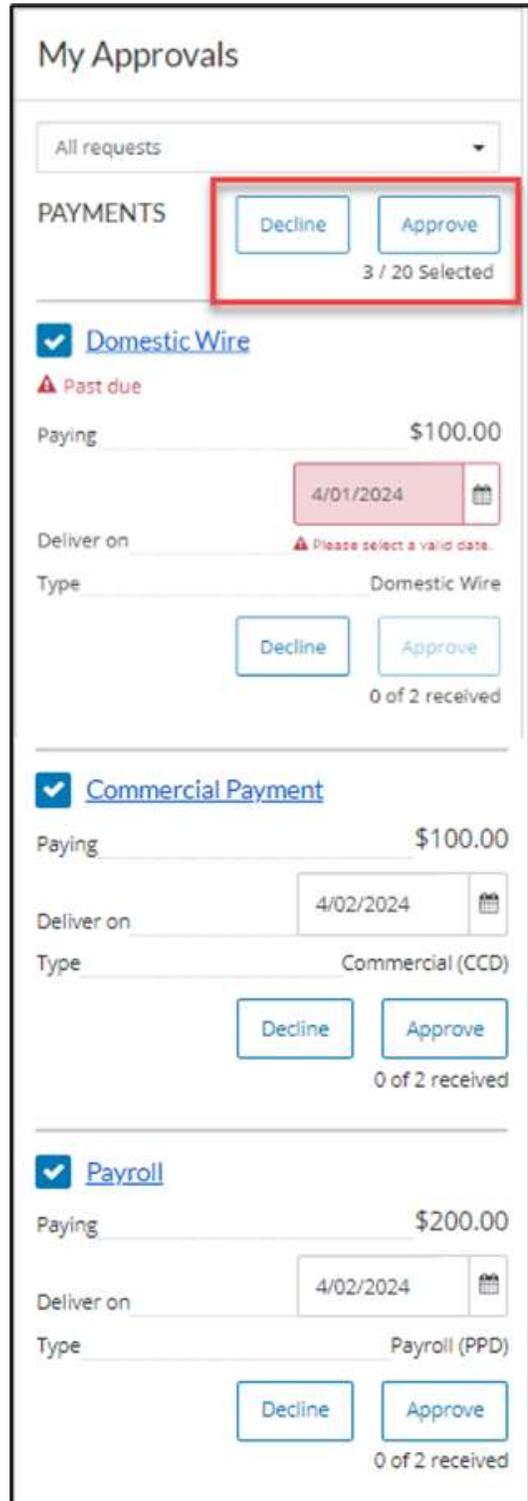The approver can also change the date for a payment that is not past due.

The date cannot be changed for an ACH pass through file, nor for a recurring payment.

Type – indicates Domestic Wire, or International Wire, or the ACH transaction type, or File for an ACH pass through file.

Approval votes – shows votes received vs votes required. Approval logic goes by votes, not the number of approvers.

In this screen, only one person needs to approve the Domestic Wire (0 of 1 received).

For the ACH pass through file, 1 person approved, and 3 votes are still needed. The number of approvers needed depends on the approver weight for each person. The highest approval weight for an approver is 4, but that may be lower if the FI assigns the highest approval weight of 3, for example.

Common Questions

Q: Why don't I see a payment under My Approvals?
A: Various reasons: it doesn't require approval, another user already approved or declined it, a user canceled the payment, the approver doesn't have the required permissions, or the approver has exceeded their approval limits.

Q: Why didn't a payment get routed for approval?
A: Either the payment is under the approval threshold, OR the approval weight is 0, OR the Primary Admin initiated the payment and there are no approvers at the business.

Q: Do I have to approve each payment in a recurring series?
A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails. If it passes the validations, the payment is queued up for approval 2 business days before the Deliver On date.

Q: What happens if I decline a payment?
A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: Do I have to pass identity verification for every payment?
A: The business can multi-select payments (up to 20) and authenticate once for all selected payments. While approval caching is also a feature (where identity verification is required for the first payment but not subsequent ones within a certain timeframe), the security best practice is to not cache approvals.

Q: How long do payments stay here awaiting approval?
A: Indefinitely

Q: What happens if I try to approve a "Past Due" payment?
A: The Approve button is disabled, and the approver must select a new date.

Q: What happens if I try to approve a payment after cutoff time?
A: If approving a payment after cutoff time that would make the payment past due, the same rules apply in the question above.

Q: After a payment is approved, what happens next?
A: Wires with current business day as Deliver Date are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 10 minutes.