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

Payments

What do you want to do?

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

( ) Make payments ( ) Collect payments ( ) Upload pass through file

View Scheduled, Approved, Declined/Failed, and Draft payments.

Monthly limits

ACH Payment limit
$99,999,859.99 available

$99,999,999.99

ACH Collection limit
$99,999,732.99 available

$99,999,999.99

ACH Passthrough limit
$99,990,259.99 available

$99,999,999.99

| Scheduled Payments | Approved Payments | Declined/Failed Payments | Payment Drafts |

Showing all payments ▼

Recurring Scheduled	Status	Amount
payroll - Wednesday Consumer (PPD) Once every 2 weeks on Friday until I cancel	✓ Company approved	-$15,000.00 Next Payment: 2/2/2024 ✎ Edit | ⊗ Cancel

Scheduled Payments	Status	Amount
Feb 2		
Member dues Consumer (PPD)	⚠ Company approval pending 0 of 1 received	

Limits - specific to each user and can vary per TIN. Click "More details" for full view of all limits. FI may suppress monthly limits.

"How much can I send?"
- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed unless prefunding is on.

"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. Option to **edit amount or addenda** (not showing) fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. The **Deliver On** date defaults to next business day.
7. Select "One Time" to make the payment **repeating**.

What do you want to do?

1 ● Make payments ○ Collect payments ○ Upload pass through file

How do you want to pay?

2 Use a Template

3 Enter a template name
ACH_Inter_wire_Paymer
ACH_RC_payroll_Payme
ACH_RC_wire_Payment
Membership dues
⊕ Add a Template

Make payments

Membership dues — Edit Template

Funding account — Checking *9199 / Current $10.00 / Available $12.35 — Template type — Payroll (PPD)

1 Jean Gray — Checking *4777 — 4 $3,300.00 — 5 Hold

2 Professor X — Checking *8888 — $2,500.00 — Hold
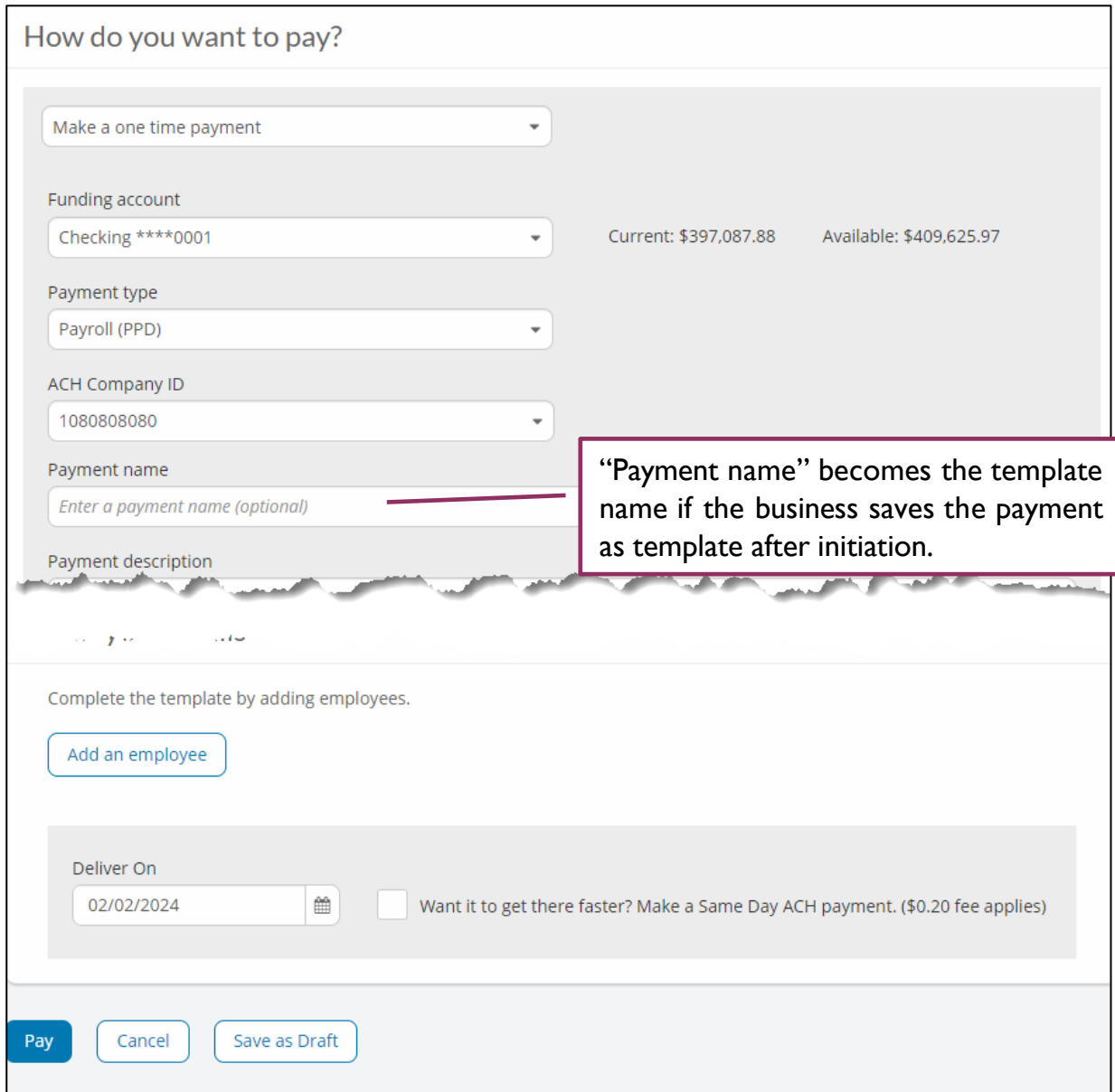
Wolverine — Checking *5544 — $2,200.00 — Hold ✓

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

On 07/14/2023 6 📅 — Frequency One Time 7

Paying 2 customers — Total **$5,800.00**

Fees — $2.00

Make a one-time payment

Select **Make payments > Make a one-time payment**. Steps are the same as creating an ACH template, except here the Deliver On date is required.

Save as Draft – for one-time payments only, not template payments (also not for ACH Tax payments); helpful if the business starts creating a payment but needs to save and finish later.

How do you want to pay?

Make a one time payment

Funding account

Checking ****0001   Current: $397,087.88   Available: $409,625.97

Payment type

Payroll (PPD)

ACH Company ID

1080808080

Payment name

Enter a payment name (optional)

"Payment name" becomes the template name if the business saves the payment as template after initiation.

Payment description

Complete the template by adding employees.

Add an employee

Deliver On

02/02/2024   Want it to get there faster? Make a Same Day ACH payment. ($0.20 fee applies)

Pay   Cancel   Save as Draft

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. Option to **edit amount or addenda** fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. Adjust the **Deliver On** date, if desired.
7. Click "One Time" to make the payment **repeating**.

What do you want to do?

○ Make payment ● 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?

Use a template ▼

Enter a template name ▼

Membership dues

XMen Dues

➕ Add a Template

Collect payments

ACH_Collect_PPD_Payment   Edit Template

| Funding account | Saving *1314 Current $25,525.00 Available $25,500.00 | | Template type | Consumer (PPD) |

1 Saket Gupta $8.00
   Saving *1111
                                                        Hold

   Addenda record
   Test
                                                        76 characters left

Deliver On   07/14/2023 📅   Frequency One Time

Collecting from 1 customer   Total **$8.00**

Fees $1.00

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.
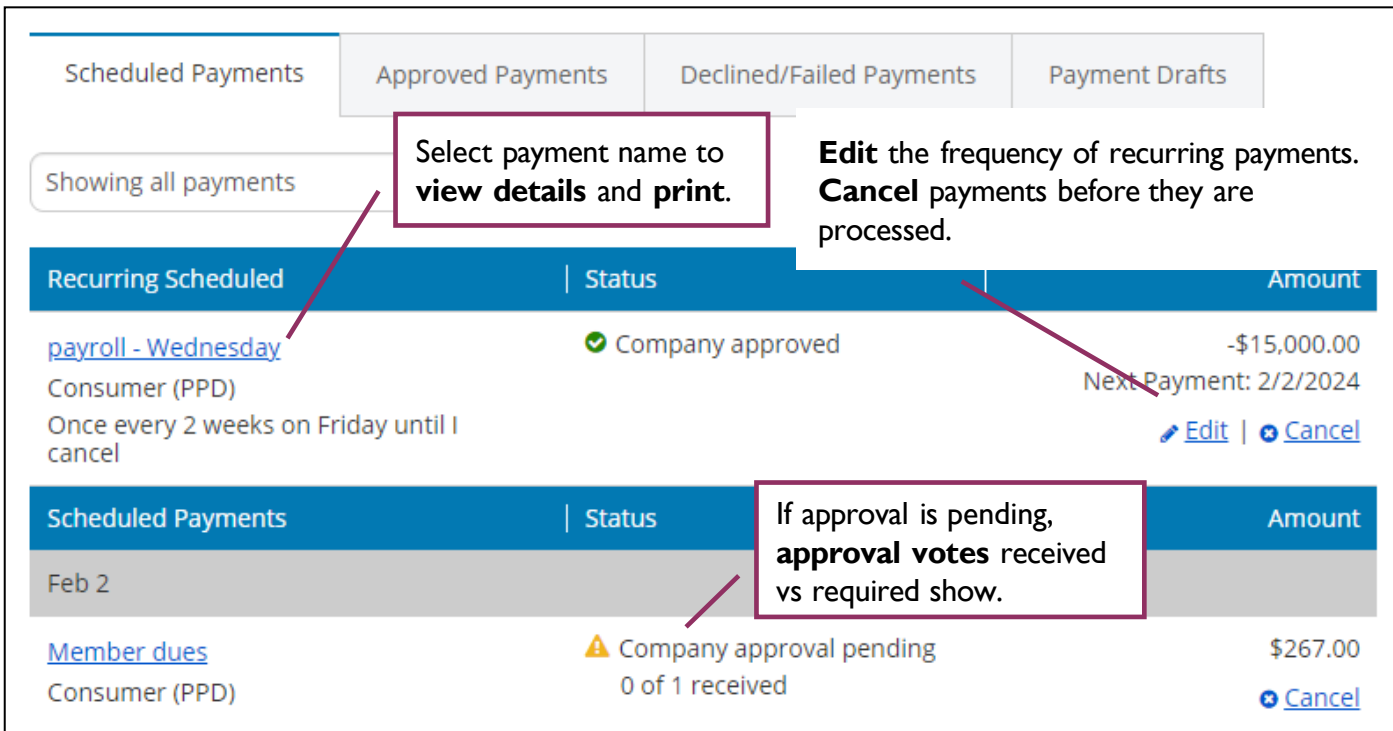

> **Note for all ACH initiations:**
> If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact what payments a user can see.
- All pending payments display, plus 30 days of approved, declined/failed, and draft payments.

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 below.
  - 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.

Scheduled Payments	Approved Payments	Declined/Failed Payments	Payment Drafts

Showing all payments

Select payment name to **view details** and **print**.

Edit the frequency of recurring payments. **Cancel** payments before they are processed.

Recurring Scheduled	Status	Amount
payroll - Wednesday Consumer (PPD) Once every 2 weeks on Friday until I cancel	✔ Company approved	-$15,000.00 Next Payment: 2/2/2024 ✎ Edit | ✖ Cancel

If approval is pending, **approval votes** received vs required show.

Scheduled Payments	Status	Amount
Feb 2		
Member dues Consumer (PPD)	⚠ Company approval pending 0 of 1 received	$267.00 ✖ Cancel

Payments MOVE from Scheduled tab to Approved tab when they're sent to the FI for processing.

- ACH files dated 1-2 business days out are sent to the FI for processing every 10 minutes.
- 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 | Payment Drafts |

Showing all payments ▾

> **Copy** and **Cancel** options here, *except for ACH pass through files.*

Approved Payments	Status		Amount
Feb 5			
ABC Market Commercial (CCD)	⚠ FI approved		-$5,900.00 ⚐ Copy | ⊗ Cancel
Feb 2			
DI05523_Z4G2RAOF-20240201T091114.ach ACH pass-through file	⚠ FI approved		$4,870.00 -$4,870.00
Reimbursements Consumer (PPD)	⚠ FI approval pending		-$140.00 ⚐ Copy | ⊗ Cancel
Jan 29			
payroll Consumer (PPD)	✓ Processed		-$3,500.00 ⇄ Reverse | ⚐ Copy

> **Copy** options for Processed payments. **Cancel** is no longer an option for this status.

duplicate transaction was included in the original batch. has already unt, or a

Payment details

From	Checking *****0001	Type	Consumer (PPD)
To	1 recipient	Created by	April Delac
Settlement date	1/29/2024	Confirmation #	QAHF7UZ6

ⓘ Select transactions to be reversed

	To	Account	Routing number	Amount
☑	Professor X	Personal Checking 8888	053000219	$3,500.00

Reversing Payment made to 1 recipient   Total **$3,500.00**

Deliver On   02/05/2024   📅

[Reverse] [Cancel]

Payment Activity (con't)

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 (initiator, Primary Admin and financial institution get an email)

Scheduled Payments	Approved Payments	Declined/Failed Payments	Payment Drafts

Showing all payments ▼

Declined/Failed Payments	Status		Amount
Feb 2			
Member dues Consumer (PPD)	× Company declined	Option to **Initiate a new** payment. ⊕ Initiate a new payment	$267.00
import employees 9-12-16 Payroll (PPD)	× FI declined	⊕ Initiate a new payment	-$4,870.00

Draft payments
- One-time payments and one time collections that were saved as a draft.
- Drafts expire 30 calendar days after the creation date, even if edits are made and saved as a draft again.

Scheduled Payments	Approved Payments	Declined/Failed Payments	Payment Drafts

Showing all payments ▼ ℹ️ Drafts will expire and be removed after 30 days from creation date.

Payment Drafts	Status		Amount
Jan 29			
MyPayroll Payroll (PPD) Expires: 2/25/2024, 7pm Pacific Time (PT)	⚠ Draft	Options to **Edit** or **Cancel** a draft payment. ✏ Edit | ⊗ Cancel	-$7,950.00