Managing recipients

On the Recipients page, recipients appear as items in a list. The items include the recipient's name, number of associated accounts, and email address for each recipient. There is also an Actions column where you can edit or delete a recipient or view payment history.

Searching for a recipient

You can use the Recipients page to search for an existing recipient.

To search for a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.
2. In the **Search** field, enter your search text. You can search for all or part of the recipient's name.
3. Select the search icon ( ), or press Enter.

Adding a new recipient

If you have Manage Recipients rights enabled, you can use the Recipients page to add a recipient.

In ACH transactions, the **ACH Name** on the Add Recipient page can be up to 22 characters long. In wire transactions, the wire name limit is 35 characters long. Both names can include letters and numbers. The wire name is required only when the recipient record contains a wire account.

To add a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.
2. On the Recipients page, select **New Recipient**.
3. On the Add Recipient page, enter the **Display Name**.
4. (Optional) Enter the recipient **Email Address**, then select the check box to send email notifications for template payments.
5. In the Accounts sections, select a **Payment Type**, then do one of the following:
    - For an ACH Only payment type:
        a. Select an **Account Type**.

b. Enter an **Account** number.

c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the **ACH Routing Number** field. To search for a specific branch office, use the **Refined Search** feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

Note: A single FI may have multiple ACH and Wire routing numbers, especially if the FI has undergone acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

- For a Wire Only payment type, do the following:

a. Select a **Beneficiary Type**.

b. Enter an **Account** number.

c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the fields in the **Beneficiary FI** section. If the FI uses a correspondent or intermediary bank for wires, this will also populate the **Receiving FI** or **Intermediary FI** fields. To search for a specific branch office, use the **Refined Search** feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

Note: A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

a. (Optional) In the **Receiving FI** section, enter the **Name** and **Wire Routing Number**.

b. (Optional) In the **Intermediary FI** section, enter the **Name**, **Wire Routing Number**, **Address, City**, **State**, and **Postal Code**.

- For an ACH and Wire payment type, do the following:

a. Select an **Account Type**.

b. Enter an **Account** number.

c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the fields in the Beneficiary FI section. If the FI uses a correspondent or intermediary bank for wires, this will also populate the Receiving FI or Intermediary FI fields. To search for a specific branch office, use the **Refined Search** feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

Note: A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

a. (Optional) In the Receiving FI section, enter the **Name** and **Wire Routing Number**.

b. (Optional) In the Intermediary FI, enter the **Name**, **Wire Routing Number**, **Address, City**, **State**, and **Postal Code**.

6. In the Recipient Details section, do the following:
   - Enter a **Wire Name**, **ACH Name**, and **ACH ID**.
   - Select a **Country**, then enter the **Address**, **City**, **State**, and **Postal Code**.
7. Select **Save Recipient**.

Note: If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the following pages:

- Recipient Management
- Creating a payment
- Creating or editing a template
- Payment and template overview

When you make changes to a recipient, the changes don't affect existing transactions, but they do affect any new transactions.

Note: If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

To edit a recipient on the Recipients page

1. In the navigation menu, select **Commercial** > **Recipients**.
2. Find the recipient that you want to edit and select the options menu ( ), then select **Edit**.
3. From the Edit Recipient page, you can edit any recipient information, including Accounts and Recipient Details.
4. Select **Save Recipient**.

To edit a recipient in templates or one-time payment

1. In the navigation menu, select **Commercial** > **Payments**.
2. To edit a recipient:
    - In templates, select **Create Template/Edit an existing template/Pay or Collect a template**.
    - In payments, select **New Payment** and select a transaction type.

   Note: Recipient must already be selected using the search toolbar.

3. Select and expand the transactions row located under the **Recipients** section of the transaction form.
4. In the **Recipient Details** view, select the edit icon ( ) to edit recipient details.

Editing the templates associated with a recipient

To edit all the templates associated with one or more recipient accounts, review the accounts listed. If necessary, you can associate a different existing Recipient account with an existing template if the Recipient account has changed for the template (for example, for fraud or closed account situations).

To select an alternate account to use in a template

1. On the Edit Recipient page, scroll to the **Templates** section. If more than one eligible account is saved with the Recipient, you can change the recipient accounts tied to the

templates in the list. Select a new account from the list for the template association you wish to change.

2. Select **Save Recipient**.

Note: If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

Caution: Deleting a recipient is permanent and cannot be undone. Use caution before deleting a recipient.

To delete a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.
2. Locate the recipient that you want to edit and select the recipient.
3. On the Edit Recipient page, select **Delete Recipient** to delete the recipient.
4. Select **Delete Recipient** to delete the recipient.
5. On the success message, select **Close**.

Note: If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Approving or rejecting changes to an existing recipient

On the **Recipients** page, recipients in a pending state are designated using a yellow bar and a *Changes Need Approval* message. Any recipients needing approval will display at the top of the list, in alphabetical order.

Note: Once this feature is enabled, users are unable to approve their own changes to a recipient, and the changes must be reviewed by a second entitled user. However, if a user rejects their own changes, the changes are effectively canceled, and the recipient is reset to its original state. If a user rejects a change, the user must enter a reason for the rejection.

To approve or reject a change to an existing recipient

1. From within the Recipients list, select the actions menu ( ) and then select **Review Changes**.

2. On the Review Changes page, select either **Reject Changes** or **Approve Changes** to either cancel the changes or effect the changes, respectively.

Previous changes to the recipient can be reviewed by selecting **View Change History** from the **Actions** menu ( ), and the change history can be printed or printed to file for future use.