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).

Payments

What do you want to do?
○ Make payments ○ Collect payments ○ Upload pass through file

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

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

Scheduled payments

Feb 7

| **DI04315_D1U6AUWR-**
 20200204T123305.ach | ⚠ Company approval pen... | |

View Scheduled, Approved, and Declined/Failed payments.

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit
$200,000.00 available

$200,000.00

ACH Collection limit
$200,000.00 available

$200,000.00

ACH Passthrough limit
$190,260.00 available

$200,000.00

Domestic Wire Payment limit

A user's monthly limits display and may vary per TIN. Click "More details" to view daily and transaction limits.
Note: Limits are checked when payments are created and when they're sent to the FI for processing.

"How much can I send?"
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to the FI for processing.

"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.

If your financial institution offers Same Day ACH, see the Same Day ACH Training Guide for details.

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. Click "Never" 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

Payroll

Cash Concentration

Add a new template

Make payments

Payroll   Edit template

| Funding account | BASE Checking Current: $5,580.24 Available: $5,580.24 | | Template type | Payroll (PPD) |

1 John Baker
Personal Checking   **4** $1,000.00

2 Kristy Packer
Personal Checking $1,500.00

3 Tyler Proudfoot
Personal Savings $500.00

5 Deliver On   Dec 2 📅   Repeats   *Never* **6**

Paying 3 customers   Total $3,000.00
Fees $0.15

Notes:
- Display of Current and Available balance is interface-dependent.
- 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.

Payments

What do you want to do?
- ⦿ Make payments   ○ Collect payments   ○ Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account
Select ▼

Payment type	ACH Company ID
Payroll (PPD) ▼	1123321123 ▼

Payment name
Enter a payment name (optional)

Payment Description
Enter payment description (10 characters)

How would you like to settle these payments?
- ⦿ One settlement entry per batch offset   ○ One settlement entry per item offset

> **Note for making template-based or one time payments:**
> If pre-funding is on for this business and the threshold is met, a transfer debits the funding account and credits an FI-owned account when the payment is picked up for processing.

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. Click "Never" to make the payment **repeating**.

What do you want to do?

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

ⓘ 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

Sc

Collect payments

Member dues   Edit template

| Funding account | Simulator Checking
Current: $2,208.15
Available: $2,208.15 | Template type | Consumer (PPD) |

1 Betty Boop
   Personal Checking   ④ $75.00

   Monthly membership dues

                                                            57 characters left

2 Foghorn Leghorn
   Personal Checking $75.00

   Monthly membership dues

                                                            57 characters left

3 Yosemite Sam
   Personal Checking $75.00

   ⚠ Prenote is processing. This payment cannot be
      included until the prenote processes on Dec 22,
      2015

   Monthly membership dues

                                                            57 characters left

Deliver On Dec 17 📅   ⑤   Repeats *Never* ⑥

Collecting money from 2 customers   Total $150.00
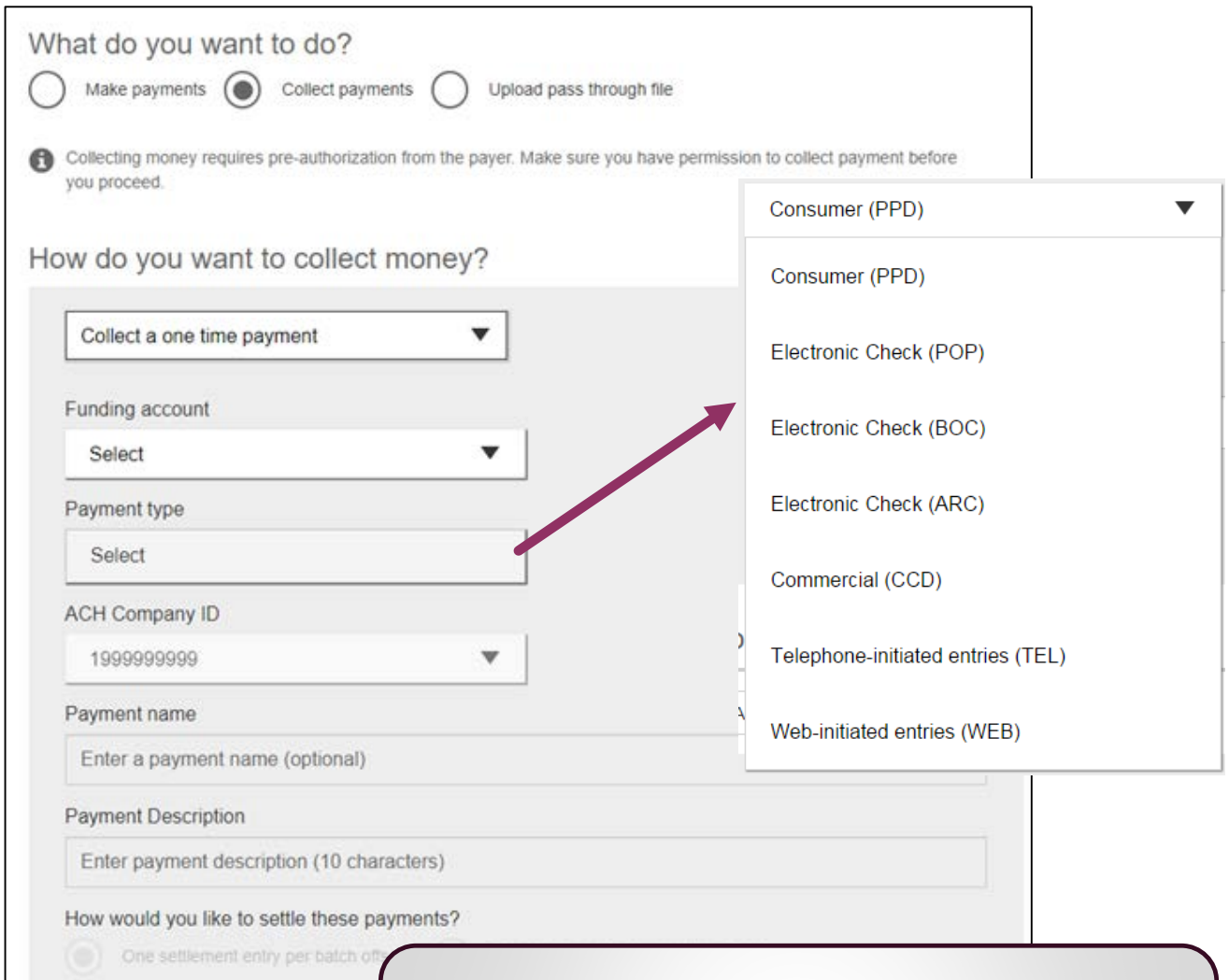Fees $0.15

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.

What do you want to do?

○ Make payments ● Collect payments ○ Upload pass through file

ⓘ 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?

Collect a one time payment ▼

Funding account

Select ▼

Payment type

Select

Consumer (PPD)	▼
Consumer (PPD)	
Electronic Check (POP)	
Electronic Check (BOC)	
Electronic Check (ARC)	
Commercial (CCD)	
Telephone-initiated entries (TEL)	
Web-initiated entries (WEB)	

ACH Company ID

1999999999 ▼

Payment name

Enter a payment name (optional)

Payment Description

Enter payment description (10 characters)

How would you like to settle these payments?

○ One settlement entry per batch of...

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.
- ACH files with same day initiation (if enabled) as well as 1-2 business days out are sent to the FI for processing every 30 minutes.
- ACH files three or more business days out are sent to the FI for processing at 3:00am ET two business days before the date.

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Recurring payments show at the top; pending single payments below.

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 approved	-$7,000.00 Next payment: 3/6/2020

Click the payment name to cancel it (except for those pending company approval).

Scheduled payments

Feb 7

DI04315_D1U6AUWR- 20200204T123305.ach	⚠ Company approval pending	$4,870.00 -$4,870.00

Payment Activity (con't)

Approved payments - payments that have been sent to the FI for processing. If allowed by the FI, "Reverse" lets the business reverse individual transaction(s) or an entire batch; shows for Processed payments and expires after 5 business days.

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-$5,665.00
		Options ▼
		Options: Copy Payment, View, Print, possibly Reverse
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-$10,000.00
		Options ▼

Declined/Failed payments - payments *declined* by a business approver or by the FI, or *failed* due to ACH prefunding, or recurring payments that *failed* entitlement or limit validations.

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Declined/Failed payments	Status	Amount
		Options: Initiate a new payment, View, Print
Jan 14		
Payroll Payroll (PPD)	✖ Exceeds User Daily Limit	-$30.00
		Options ▼