

First Commercial Bank

ACH Information

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PAYMENTS

About CCD Payment

The CCD Payment service allows company users to manage Corporate Credit or Debit (CCD) payments to vendors and suppliers.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

About PPD Payment

The PPD Payment service allows company users to manage Prearranged Payment and Deposit (PPD) payments to consumers.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

About Child Support Payment

The Child Support Payment service allows company users to make child support payments.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

About CTX Payment

The CTX Payment service allows company users to manage Corporate Trade Exchange (CTX) payments to business or government entities.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

About IAT Payment

The IAT Payment service allows company users to make international ACH transactions.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

About Federal Tax Payment

The Federal Tax service allows company users to manage the origination of Federal tax payment credits in compliance with the Internal Revenue Service Electronic Federal Tax Payment System (EFTPS) program.

All tax payers using this service must be enrolled in the IRS EFTPS program. For additional information on the IRS EFTPS program, go to <https://www.eftps.gov/eftps/>.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

About State Tax Payment

The State Tax service allows company users to make state tax payments.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

About STP 820 Payment

The STP 820 Payment service allows company users to make payments that use the Electronic Payments Network's Straight Through Processing (STP) 820 file format.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

Make an ACH Payment - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Send money without a template** link.
3. Complete the **Template Information** section:

Template Name (optional)	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).
Request Type	If applicable, select a request type. For example, PPD Payment.
Company Name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Maximum Transfer Amount	The amount that is applied to each detail account.
Effective Date	Type a date or click the calendar icon and select the date.

- Click **Continue**.
- Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
- Complete the **Credit/Destination Accounts** section:

Payment Instructions	Do not process details with amounts of \$0.00. Send details with amounts of \$0.00 as payments.
ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account	The account number.
Account Type	The type of account. For example, checking.
Name	The name of the individual/company associated with the account.
Detail ID (Optional)	The detail ID.
Amount	The amount to pay.
Additional information (Optional)	More information to accompany the transaction.

- a. Click the **Add additional detail row** link to add more credit/destination accounts as needed.
7. Click **Continue**.
8. Verify the payment as needed and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.
9. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
10. If required, type your token passcode and then click **Continue**.

Verify Payment Page Sample

ACH

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[Approve Transactions](#)
[Approve Templates](#)
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Verify Payment

[Send money with a different template](#)

Template Information

Template Name:
 Request Type: CCD Payment
 Company Name/ID: ACH Company 1 / ACHCOMPANY
 Template Description: Vendor pay
 Debit Account: *0100 - Checking
 Effective Date: 02/29/2020

Credit/Destination Accounts

The control amount of \$0.00 does not equal the total amount of \$12.34. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
123456789	*1111	Checking	Mark Spencer		\$12.34

Make an ACH Payment - Child Support

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Send money without a template** link.
3. Complete the **Template Information** section:

Template Name (optional)	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).
Request Type	If applicable, select Child Support Payment .
Company Name/ID	Select the appropriate company name/ID.
Template Description	Type a description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.

Maximum Transfer Amount The amount that is applied to each detail account.

Effective Date Type a date or click the calendar icon and select the date.

4. Click **Continue**.

5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.

6. Complete the **Credit / Destination Accounts** section:

Do not process details with amounts of \$0.00. Process only details with a dollar amount.

Send details with amounts of \$0.00 as payments Process all details.

7. Complete the **Child Support Payment** section:

SDU ABA/TRC Type the ABA or click the **ABA search** link to search for an ABA/TRC.

SDU Account Number The account number

SDU Account Type The type of account. For example, checking.

SDU Name The name of the individual/company associated with the account.

Identification Number (Optional) The identification number to use for internal tracking purposes (up to 15 alphanumeric characters).

Case Identifier The IV-D Case or Court Order # (up to 12 alphanumeric characters).

Default Payment Amount The default amount to pay.

Non-custodial Parent SSN The social security number.

Medical Support Indicator	Indicates whether the employer offers family medical insurance coverage.
Non-Custodial Parent Name (Optional)	The parent name (up to 10 characters).
FIPS code of the receiving SDU (Optional)	The Federal Information Process Standard code that includes both the state and country codes of the SDU receiving the child support payment (up to seven alphanumeric characters).
Employment termination indicator	Indicates whether the payee's employment has been terminated.

8. Verify the payment as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

9. If prompted, complete additional user validation:

- Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**.

Make an ACH Payment - Federal Tax

1. Click **Money Movement > ACH > Make Payment**.

2. Click the **Send money without a template** link.

3. Complete the **Template Information** section:

Template Name Type a name (up to 20 alphanumeric characters) to save the payment as a template.

Request Type If applicable, select **Federal Tax**.

Taxpayer Name/ID Select the appropriate taxpayer name/ID.

Template Description A description of the transaction (up to 10 alphanumeric characters).

Debit Account The account from which money is deducted.

Maximum Transfer Amount The amount that is applied to each detail account.

4. Click **Continue**.

5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.

6. Complete the **Tax Payment Information** section:

ABA/TRC Type the ABA or click the **ABA Search** link to search for an ABA/TRC.

Account Number The account number.

Account Type The type of account. For example, checking.

EIN Employer Identification Number.

Period End Date Type a date or click the calendar icon and select the date.

Zero Tax Due If the payment is \$0.00, select this option.

Tax Type Click the **Select Tax Type** link and select a tax type.

Subcategory If applicable, click the **Select Subcategory** link and select a subcategory.

7. Click **Continue**.

8. Verify the payment as needed and then click one of the following:

submit for approval Approve the transaction later or allow other users in the company to approve it.

Approve Approve the transaction now.

Transmit Approve and send the transaction.

9. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**.

Verify Payment Page Sample

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Verify Payment

The Tax Type Code information is presented as received from applicable Federal or State authorities and does not constitute legal advice. For more information, please consult your tax advisor.

[Send money with a different template](#)

Template Information

Template Name: Fed Taxes
 Request Type: Federal Tax
 Taxpayer name/ID: ACH Company 1 / ACHCOMPANY
 Template Description: Quarterly
 Debit Account: *0110 - Checking
 Effective Date: 04/17/2020
 Maximum Transfer Amount: \$10,000.00

Tax Payment Information

Details with an amount value of \$0.00 and Zero Tax Due will be processed. To change the values, click "Edit this request."

EIN	Period End Date	Tax Type	Description	Amount	Zero Tax Due
1234	01/01/2020	09903	990 : PROD Organization Exempt Income Tax	\$22.00	No
	Subcategory 1	144	144	\$11.00	
	Subcategory 2	801	801	\$11.00	
				Total:	\$0.00

To submit this request without transmitting, click [Submit for Approval](#)

Transmit
Cancel

Make an ACH Payment - IAT

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Send money without a template** link.
3. Complete the **Template Information** section:

Template Name (optional)	To save the transaction as a template, type a name (up to 20 alphanumeric characters).
Request Type	If applicable, select IAT Payment (International) .
Company Name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Destination Country	A list of available countries.
Gateway Operator	A list of ACH operators/financial institutions acting as an exit/entry point from the U.S. to other countries. The Destination Country determines the gateway operators available for selection.
Destination Currency	Defaults to the currency for the selected Destination Country . <i>Note: This field is only available if foreign currency has been enabled by your financial institution.</i>
Maximum Transfer Amount	The amount that is applied to each detail account.
Effective Date	Type the date or click the calendar icon and select the date.

- Click **Continue**.
- Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
- Complete the **Credit / Destination Accounts** section:

Do not process details with amounts of \$0.00	Used to process only details with a dollar amount.
Send details with amounts of \$0.00 as payments	Used to process all details.

7. Complete the **IAT Payment** section:

Payment Amount (Optional)	The amount of the transaction in U.S. Dollars.
Transaction Type Code	Annuity, Business/Commercial, Deposit, Loan, Miscellaneous, Mortgage, Pension, Rent/Lease, Salary/Payroll, or Tax.
Bank ID Type	The identifier for the RDFI/Receiving Depository Financial Institution: BIC (SWIFT ID), IBAN, or National Clearing System Number.
Bank ID	The identification number of the RDFI.
Bank Name	The name of the RDFI.
Bank Branch Country Code	Defaults to the selected destination country.
Recipient Company Name	The name of the company.
Recipient Account	The account number of receiver of the transaction.
Recipient Account Type	The type of account. For example, checking.
Recipient Identification Number	The identification number.
Recipient Street Address	The street address.
Recipient City	The city name.
Recipient State/Province	The name of the state or province.
Recipient Country	Defaults to the selected destination country.
Recipient Postal Code	The postal code.

Payment Initiator Name This field is pre-filled to match your company's information.

Payment Initiator Street Address This field is pre-filled to match your company's information.

Payment Initiator Street Address This field is pre-filled to match your company's information.

Payment Initiator City This field is pre-filled to match your company's information.

Payment Initiator State This field is pre-filled to match your company's information.

Payment Initiator Country This field is pre-filled to match your company's information.

Payment Initiator Postal Code This field is pre-filled to match your company's information.

Additional Information for Recipient (optional) More information to accompany the transaction.

8. Verify the payment as needed and then click one of the following:

submit for approval Approve the transaction later or allow other users in the company to approve it.

Approve Approve the transaction now.

Transmit Approve and send the transaction.

9. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your

mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**.

Make an ACH Payment - State Tax

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Send money without a template** link.
3. Complete the **Template Information** section:

Template Name (Optional)	Type a name (up to 20 alphanumeric characters) to save the payment as a template.
Request Type	If applicable, select State Tax .
Taxpayer Name/ID	Select the appropriate taxpayer name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Maximum Transfer Account	The dollar amount that is applied to each detail account.
Effective Date	Type a date or click the calendar icon and select the date.

4. Click **Continue**.
5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
6. Complete the **Tax Payment Information** section:

ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account Number	The account number.
Account Type	The type of account. For example, checking.
ID Number	The identification number
Taxpayer Verification (Optional)	Additional verifying information (up to six alphanumeric characters).
Tax Type	Click the Select Tax Type link and select a tax type. If applicable, click the Select Amount Type link and select an amount type.

7. Click **Continue**.

8. Verify the payment as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

9. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

- If required, type your token passcode and then click **Continue**.

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Verify Payment

The Tax Type Code information is presented as received from applicable Federal or State authorities and does not constitute legal advice. For more information, please consult your tax advisor.

[Send money with a different template](#)

Template Information

Template Name: State Tax
 Request Type: State Tax
 Taxpayer name/ID: ACH Company 1 / ACHCOMPANY
 Template Description: Quarterly
 Debit Account: *0100 - Checking
 Effective Date: 04/17/2020
 Maximum Transfer Amount: \$10,000.00

Tax Payment Information

The control amount of \$0.00 does not equal the total amount of \$22.00. Details with an amount value of \$0.00 and Zero Tax Due will be processed. To change the values, click "Edit this request."

ID Number	Period End Date	Tax Type	Description	Amount	Zero Tax Due
1234	04/16/2020	04200	Sales Tax	\$22.00	No
	Amount Type 1	DI	for testing the TXP format	\$11.00	
	Amount Type 2	T	Tax	\$11.00	
Total:				\$22.00	

To submit this request without transmitting, click [Submit for Approval](#)

Transmit
Cancel

Make an ACH Payment - STP 820 Payment

- Click **Money Movement > ACH > Make Payment**.

2. Click the **Send money without a template** link.

3. Complete the **Template Information** sections:

Template Name (optional)	To save the transaction as a template, type a name (up to 20 alphanumeric characters).
Request Type	If applicable, select STP 820 Payment .
Company Name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Maximum Transfer Amount	The amount of money that is applied to each detail account.
Effective Date	Click the calendar icon and select the date.

4. Click **Continue**.

5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.

6. Complete the **Payee** section:

Receiving Company Name	The name of the company receiving the transaction (up to 16 alphanumeric characters).
ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account Number	The account number.
Account Type	The type of account. For example, checking.
Detail ID	Additional information about the transaction (up to 15 alphanumeric characters).
Payer's Account Number At Receiving Company	the account number identifying the STP 820 payment originator (up to 80 alphanumeric characters).

7. Complete the **STP 820 Payment** section:

Payment Type	Purchase Order Number, Seller's Invoice Number, or Accounts Receivable Open Item.
Payment Reference Number	The payment reference number. (up to 30 alphanumeric characters).
Reference ID Code	Bill of Lading, Purchase Order, Accounts Receivable Open Item, or Voucher.
Reference ID Number	The reference number associated with the reference code (up to 30 alphanumeric characters).
Reference Description	A description to accompany the payment (up to 80 alphanumeric characters).
Invoice Gross Amount	The total amount of the invoice.
Amount Paid	The invoice amount to be paid.
Discount Amount	The discount amount applied to the invoice.
Adjustment Amount	The amount of the adjustment applied to the invoice
Adjustment Reason	Pricing Error, Extension Error, Item Not Accepted - Damaged, Item Not Accepted - Quality, Quantity Contested, Incorrect Product, Returns - Damage, Returns - Quality, Item not received, Total order not received, Credit as Agreed, or Covered by Credit Memo.
Description for Adjustment	Type a description of the invoice adjustment (up to 30 alphanumeric characters).

- a. Click the **Add Additional Detail Row** link to add more credit/destination accounts as needed.

8. Click **Continue**.

9. Verify the payment as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

10. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

11. If required, type your token passcode and then click **Continue**.

Make an ACH Payment via Template - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Make Payment**.
2. Select a template then click **Continue**.

If you cannot find a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Complete the following fields:

Effective Date	Type a date or click the calendar icon and select the date.
-----------------------	---

Control Amount (optional) The intended value for the entire request.

4. If applicable, select one of the following **Payment instructions: Do not process details with amounts of \$0.00** or **Send details with amounts of \$0.00 as payments**.

5. Do one of the following:

- Type the amount to pay an account in each **Amount** field.
- To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.

6. Click **Continue**.

7. Verify the payment as needed and then click one of the following options:

submit for approval Approve the transaction later or allow other users in the company to approve it.

Approve Approve the transaction now.

Transmit Approve and send the transaction.

8. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

9. If required, type your token passcode and then click **Continue**.

Make an ACH Payment via Template - Child Support

1. Click **Money Movement > ACH > Make Payment**.

2. Select a template and then click **Continue**.

Note: *If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.*

3. Type an **Effective Date** or click the calendar icon and select a date.

4. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.

5. Change the **Credit / Destination Accounts** and **Child Support Payment** sections as needed and then click **Continue**.

6. Verify the payment as needed and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
----------------------------	--

Approve	Approve the transaction now.
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Transmit	Approve and send the transaction.
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7. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

8. If required, type your token passcode and then click **Continue**.

Make an ACH Payment via Template - Federal Tax

1. Click **Money Movement > ACH > Make Payment**.
2. Select a template and then click **Continue**.

Note: *If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.*

3. Type an **Effective Date** or click the calendar icon and select a date.
4. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
5. Change the **Tax Payment Information** section as needed and then click **Continue**.
6. Verify the payment as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
----------------------------	--

Approve	Approve the transaction now.
----------------	------------------------------

Transmit	Approve and send the transaction.
-----------------	-----------------------------------

7. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
8. If required, type your token passcode and then click **Continue**.

Make an ACH Payment via Template - IAT

1. Click **Money Movement > ACH > Make Payment**.
2. Select a template and then click **Continue**.

Note: *If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.*

3. Type an **Effective Date** or click the calendar icon and select a date.
4. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request .
5. Change the **Credit / Destination Accounts** and **IAT Payment** sections as needed and then click **Continue**.
6. Verify the payment as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

7. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a

text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

8. If required, type your token passcode and then click **Continue**.

Make an ACH Payment via Template - State Tax

1. Click **Money Movement > ACH > Make Payment**.

2. Select a template and then click **Continue**.

Note: *If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.*

3. Type an **Effective Date** or click the calendar icon and select a date.
4. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
5. Change the **Tax Payment Information** section as needed and then click **Continue**.
6. Verify the payment as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

7. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then

click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

8. If required, type your token passcode and then click **Continue**.

Schedule an ACH Payment

Payments can be scheduled for the following: CCD, CTX, IAT, and PPD.

1. Click **Money Movement > ACH > Make Payment**.

2. Select template and then click **Continue**.

If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Click the **Schedule a request with this template** link.

4. Select a **Frequency** option:

Weekly	Sends the transaction on the same day each week.
Every other week	Sends the transaction on the same day every other week.
Twice a month - the 15th and last day of the month	Sends the transaction on the 15 th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
Monthly	Sends the transaction on the same date every month.
Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.

Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
Every six months	Sends the transaction on same day every six months.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported.

5. If applicable, type the start date of the recurring transaction in the **Next Send On** or **Send On** field.

6. If applicable, select an **End on** option:

Continue indefinitely	The transaction is sent forever.
Continue until this date	The transaction is sent until the date you specify.
Continue for this many occurrences	The transaction is sent for a set number of times. For example, if Weekly is the Frequency and the number of occurrences is 4 , the transaction is sent on the same day every week for four weeks.

7. If applicable, select one of the **Processing Options**:

Use the next processing date if a scheduled request falls on a non-processing date	If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.
Use the previous processing date if a scheduled	If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.

request falls on a
non-processing
date

8. Click **Continue**.
9. Verify the schedule as needed and then click one of the following options:

Approve	Applies your approval to all requests governed by the schedule.
Submit schedule	Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.
10. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
11. If required, type your token passcode and then click **Continue**.

Verify Payment Schedule Page Sample

ACH

[Make Payment](#)[Collect Money](#)[History](#)[Upload Transactions](#)[File Status](#)[Uploaded Files](#)

Verify Payment Schedule

[Enter a request without creating a schedule](#)

Schedule Information

Template Name:	CCD PAYMENT
Request Type:	CCD Payment
Debit Account:	*1111 - Primary Checking
Amount:	\$501.00
Frequency:	Weekly
Send First Transfer On:	04/04/2020
End On:	Continue for this many occurrences : 24
Processing Options:	The next processing date if a scheduled request falls on a non-processing date.
Next Effective Date:	04/06/2020

[Approve](#)[Submit schedule](#)

Templates

Create an ACH Payment Template - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

Template Name	Type a name for the template (up to 20 alphanumeric characters).
Request Type	If applicable, select the type of request. For example, CCD Payment.
Company Name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.

Maximum Transfer Amount The amount of money that is applied to each detail account.

4. Click **Continue**.

5. Complete the **Credit/Destination Accounts** section:

ABA/TRC Type the ABA or click the **ABA Search** link to search for an ABA/TRC.

Account The account number.

Account Type The type of account. For example, checking.

Name The name of the individual/company associated with the account.

Detail ID (Optional) The detail ID.

Default Amount (Optional) The default amount to pay.

Additional Information (Optional) Information to accompany the transaction (up to 80 characters).

a. Click the **Add additional detail row** link to add more credit/destination accounts as needed.


6. Click **Save Template**.

Template Confirmation Page Sample

ACH

[Make Payment](#)
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Template Confirmation

 The following template has been saved successfully.

[Send money using this template](#) | [Choose another template](#)

Template Information

Template Name:

Testing

Request Type:

CCD Payment

Company Name/ID:

ACH Company 1 / ACHCOMPANY

Template Description:

Exciting

Debit Account:

*0100 - Checking

Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
325272021	*6789	Checking	Testing	Details	\$22.34

Additional information: This is additional information.

Total

\$22.34

Create an ACH Payment Template - Child Support

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

Template Name Type a name for the template (up to 20 alphanumeric characters).

Request Type If applicable, select **Child Support Payment**.

Company Name/ID Select the appropriate company name/ID.

Template Description Type a description of the transaction (up to 10 alphanumeric characters).

Debit Account The account from which money is deducted.

Maximum Transfer Amount The amount that is applied to each detail account.

4. Click **Continue**.

5. Complete the **Child Support Payment** section:

SDU ABA/TRC Type the ABA or click the **ABA search** link to search for an ABA/TRC.

SDU Account Number The account number

SDU Account Type The type of account. For example, checking.

SDU Name The name of the individual/company associated with the account.

Identification Number (Optional) The identification number to use for internal tracking purposes (up to 15 alphanumeric characters).

Case Identifier The IV-D Case or Court Order # (up to 12 alphanumeric characters).

Default Payment Amount The default amount to pay.

Non-custodial Parent SSN The social security number.

Medical Support Indicator Indicates whether the employer offers family medical insurance coverage.

Non-Custodial Parent Name (Optional) The parent name (up to 10 characters).

FIPS code of the receiving SDU (Optional) The Federal Information Process Standard code that includes both the state and country codes of the SDU receiving the child support payment (up to seven alphanumeric characters).

Employment termination indicator Indicates whether the payee's employment has been terminated.


- a. Click the **Add additional payment** link to add more payments to the request, as needed
6. Click **Save Template**.

Template Confirmation Page Sample

ACH

[Make Payment](#) [Collect Money](#) [History](#) [Upload Transactions](#) [File Status](#) [Uploaded File >](#)

Template Confirmation

 The following template has been saved successfully.

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Template Information

Template Name:	Child Support
Request Type:	Child Support Payment
Company Name/ID:	ACH Company 1 / ACHCOMPANY
Template Description:	Monthly CS
Debit Account:	*0100 - Checking
Maximum Transfer Amount:	\$10,000.00
SDU ABA/TRC:	072413735
SDU Account Number:	123454321
SDU Account Type:	Checking
SDU Name:	
Identification Number (optional):	
Case Identifier:	NV-186-21745
Default Payment Amount (optional):	\$100.00
Non-Custodial Parent SSN:	1111-22-333
Medical Support Indicator:	No
Non-Custodial Parent Name (optional):	ASmith
FIPS Code of the Receiving SDU (optional):	32888
Employment Termination Indicator (optional):	No

Transaction Summary

Total Payments:	1
Total amount:	\$100.00

Create an ACH Payment Template - IAT

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

Template Name	Type a name for the template (up to 20 alphanumeric characters).
Request Type	If applicable, select IAT Payment (International) .
Company Name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Destination Country	A list of available countries.
Gateway Operator	A list of ACH operators/financial institutions acting as an exit/entry point from the U.S. to other countries. The Destination Country determines the gateway operators available for selection.
Destination Currency	Defaults to the currency for the selected Destination Country . <i>Note: This field is only available if foreign currency has been enabled by your financial institution.</i>
Maximum Transfer Amount	The amount that is applied to each detail account.

4. Click **Continue**.
5. Complete the **IAT Payment** section:

Default Payment Amount (Optional)	The amount of the transaction in U.S. Dollars.
Transaction Type Code	Annuity, Business/Commercial, Deposit, Loan, Miscellaneous, Mortgage, Pension, Rent/Lease, Salary/Payroll, or Tax.

Bank ID Type	The identifier for the RDFI/Receiving Depository Financial Institution: BIC (SWIFT ID), IBAN, or National Clearing System Number.
Bank ID	The identification number of the RDFI.
Bank Name	The name of the RDFI.
Bank Branch Country Code	Defaults to the selected destination country.
Recipient Company Name	The name of the company.
Recipient Account	The account number of receiver of the transaction.
Recipient Account Type	The type of account. For example, checking.
Recipient Identification Number	The identification number.
Recipient Street Address	The street address.
Recipient City	The city name.
Recipient State/Province	The name of the state or province.
Recipient Country	Defaults to the selected destination country.
Recipient Postal Code	The postal code.
Payment Initiator Name	This field is pre-filled to match your company's information.
Payment Initiator Street Address	This field is pre-filled to match your company's information.
Payment Initiator Street Address	This field is pre-filled to match your company's information.

Payment Initiator City This field is pre-filled to match your company's information.

Payment Initiator State This field is pre-filled to match your company's information.

Payment Initiator Country This field is pre-filled to match your company's information.

Payment Initiator Postal Code This field is pre-filled to match your company's information.

Additional Information for Recipient (optional) More information to accompany the transaction.

a. Click the **Add additional payment** link to add more payments to the request, as needed.

6. Click **Save Template**.

Template Confirmation Page Sample

ACH

[Make Payment](#)
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Template Confirmation

The following template has been saved successfully.

[Send money using this template](#) | [Choose another template](#)

Template Information

Template Name:	IAT Payment
Request Type:	IAT Payment
Company Name/ID:	ACH Company 1 / ACHCOMPANY
Template Description:	Exciting!
Debit Account:	*0100 - Checking
Destination Country:	MEXICO
Gateway Operator:	FISINDIA-122203950
Destination Currency:	MXN
Maximum Transfer Amount:	\$150,000.00

IAT Payment

Default Payment Amount (optional):	\$12.30
Transaction Type Code:	Business/Commercial
Bank ID Type:	IBAN
Bank ID:	101010101
Bank Name:	Interest Bank
Bank Branch Country Code:	CANADA
Recipient Company Name:	Pointy Compan
Recipient Account:	111111111
Recipient Account Type:	Checking
Recipient Identification Number:	22222222
Recipient Street Address:	22222 First S
Recipient City:	Tecumseh
Recipient State/Province:	Lenawee
Recipient Country:	MEXICO
Recipient Postal Code:	567-456

Transaction Summary

Total Payments:	1
Total Amount:	\$12.30

Create an ACH Payment Template - Federal Tax

1. Click **Money Movement > ACH > Make Payment**.

2. Click the **Create a template** link.

3. Complete the **Template Information** section:

Template Name	A name for the template (up to 20 alphanumeric characters).
Request Type	If applicable, select Federal Tax .
Taxpayer Name/ID	Select the appropriate taxpayer name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Maximum Transfer Amount	The amount that is applied to each detail account.
Effective Date	.Type a date or click the calendar icon and select the date

4. Click **Continue**.

5. Complete the **Tax Payment Information** section:

ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account Number	The account number.
Account Type	The type of account. For example, checking.
EIN	Employer Identification Number.
Tax Type	Click the Select Tax Type link and select a tax type.
Subcategory	If applicable, click the Select Subcategory link and select a subcategory.


6. Click **Save Template**.

Template Confirmation Page Sample

ACH

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Template Confirmation

 The following template has been saved successfully.

[Send money using this template](#) | [Choose another template](#)

Template Information

Template Name:

Fed Taxes

Request Type:

Federal Tax

Taxpayer name/ID:

ACH Company 1 / ACHCOMPANY

Template Description:

Quarterly

Debit Account:

*0110 - Checking

Maximum Transfer Amount:

\$10,000.00

Tax Payment Information

ABA/TRC	Account	Account Type	EIN
072413722	*1111	Checking	1234
	Tax Type	09903	990 : PROD Organization Exempt Income Tax
	Subcategory 1	144	144
	Subcategory 2	801	801

Create an ACH Payment Template - State Tax

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

Template Name A name for the template (up to 20 alphanumeric characters).

Request Type If applicable, select **State Tax**.

Taxpayer Name/ID Select the appropriate taxpayer name/ID.

Template Description A description of the transaction (up to 10 alphanumeric characters).

Debit Account The account from which money is deducted.

Maximum Transfer Account The dollar amount that is applied to each detail account.

4. Click **Continue**.

5. Complete the **Tax Payment Information** section:

ABA/TRC Type the ABA or click the **ABA Search** link to search for an ABA/TRC.

Account Number The account number.

Account Type The type of account. For example, checking.

ID Number The identification number

Taxpayer Verification (Optional) Additional verifying information (up to six alphanumeric characters).

Tax Type Click the **Select Tax Type** link and select a tax type. If applicable, click the **Select Amount Type** link and select an amount type.

a. Click the **Add additional detail row** link to add another payment, as needed.


6. Click **Save Template**.

Template Confirmation Page Sample

ACH

[Make Payment](#)
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Template Confirmation

 The following template has been saved successfully.

[Send money using this template](#) | [Choose another template](#)

Template Information

Template Name:

State Tax

Request Type:

State Tax

State:

Michigan

Taxpayer name/ID:

ACH Company 1 / ACHCOMPANY

Template Description:

Quarterly

Debit Account:

*0100 - Checking

Maximum Transfer Amount:

\$10,000.00

Tax Payment Information

ABA/TRC	Account	Account Type	ID Number	Taxpayer Verification
072413722	*1111	Checking	1234	AEN123
	Tax Type	04200	Sales Tax	
	Amount Type 1	DI	for testing the TXP format	
	Amount Type 2	T	Tax	

Create an ACH Payment Template - STP 820

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

Template Name A name for the template (up to 20 alphanumeric characters).

Request Type If applicable, select **STP 820 Payment**.

Company Name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Maximum Transfer Amount	The amount of money that is applied to each detail account.

4. Click **Continue**.

5. Complete the **Payee** section:

Receiving Company Name	The name of the company receiving the transaction (up to 16 alphanumeric characters).
ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account Number	The account number.
Account Type	The type of account. For example, checking.
Detail ID	Additional information about the transaction (up to 15 alphanumeric characters).
Payer's Account Number At Receiving Company	the account number identifying the STP 820 payment originator (up to 80 alphanumeric characters).

6. Complete the **STP 820 Payment** section:

Default Payment Type	Purchase Order Number, Seller's Invoice Number, or Accounts Receivable Open Item.
Default Payment Reference Number	The payment reference number. (up to 30 alphanumeric characters).
Default Reference ID Code	Bill of Lading, Purchase Order, Accounts Receivable Open Item, or Voucher.

- a. Click the **Add Additional Detail Row** link to add more credit/destination accounts as needed.
7. Click **Save Template**.

Template Confirmation Page Sample

Template Confirmation

The following template has been saved successfully.

[Send money using this template](#) |
 [Send money using an existing ACH template](#) |
 [View your ACH limits](#)

Template Information

Template name:	Sample STP
Request type:	STP 820 Payment
Company name/ID:	Test ACH Co ID/1381111111
Template description:	PayCol
Debit account:	1701 - Acct - Rel Avail
Maximum transfer amount:	\$100.00


Payee

Receiving company name:	Sample Company
ABA/TRC:	123456789
Account number:	1234567890
Account type:	Checking
Detail ID (optional):	
Payer's account number at receiving company:	0987654323

STP 820 Payment


Default payment type:	Accounts Receivable Open Item
Default payment reference number:	12177688
Default reference ID code:	Purchase Order
Default reference ID number:	1200956833

Copy an ACH Payment Template

1. Click **Money Movement > ACH > Make Payment**.
2. Click the link in the **Template Name** column for the template you want to copy.
3. Click the copy icon () beside the **Template Information** heading.
4. Complete and/or change the template information as needed.
5. Click **Continue**.


6. Click **Save Changes**.

Edit an ACH Payment Template

1. Click **Money Movement > ACH > Make Payment**.
2. Click the link in the **Template Name** column for the template you want to change.
3. Click the edit icon () beside the **Template Information** heading.
4. Complete and/or change the template information as needed.
5. If applicable, click **Continue**.
6. Verify the changes as needed and then click **Save Changes**.

Delete an ACH Payment Template

Deleting a template does not affect requests that have been previously submitted via that template. However, a template cannot be recovered once it is deleted.

1. Click **Money Movement > ACH > Make Payment**.
2. Click the link in the **Template Name** column for the template you want to delete.
3. Click the delete icon () beside the **Template Information** heading.
4. Verify the template information as needed.
5. Click **Yes, Delete Template**.

COLLECTIONS

About CCD Collection

The CCD Collection service allows company users to manage Corporate Credit or Debit (CCD) collections from vendors and suppliers.

Collections can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH collection related events.

About PPD Collection

The PPD Collection service allows company users to manage Prearranged Payment and Deposit (PPD) collections from consumers.

Collections can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH collection related events.

About CTX Collection

The CTX Collection service allows company users to manage Corporate Trade Exchange (CTX) collections from business or government entities.

Collections can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The Manage Alerts page includes many alerts to which company users can subscribe to be notified automatically about various ACH collection related events.

About IAT Collection

The IAT Collection service allows company users to receive international ACH transactions.

Collections can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various ACH collection related events.

Collect Money - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Collect money without a template** link.
3. Complete the **Template Information** section:

Template Name (optional)	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).
Request Type	If applicable, select a request type. For example, PPD Collection.
Company name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Credit Account	The account to which money is deposited.
Maximum Transfer Amount	The dollar amount that is applied to each detail account.
Effective Date	Type a date or click the calendar icon and select the date.

4. Click **Continue**.

5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.

6. Complete the **Debit/Source Accounts** section:

Collection Instructions	Do not process details with amounts of \$0.00 or Send details with amounts of \$0.00 as collections.
ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account	The account number.
Account Type	The type of account. For example, checking.
Name	The name of the individual/company associated with the account.
Detail ID (Optional)	The detail ID.
Amount	The amount to collect.
Additional information (Optional)	More information to accompany the transaction (up to 80 characters).

7. Click **Continue**.

8. Verify the collection as needed and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

9. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your

mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**.

Verify Collection Page Sample

ACH

[View your ACH limits](#)

[Make Payment](#)
[Collect Money](#)
[History](#)
[Upload Transactions](#)
[File Status](#)
[Uploaded Files](#)

Verify Collection

[Collect money with a different template](#)

Template Information

Template Name:

Request Type:

Company Name/ID:

Template Description:

Credit Account:

Effective Date:

CCD Collection

MVK Inc / 1381234567

123456

MINOR SAVINGS - Savings - *9004

08/03/2020

Debit/Source Accounts

The control amount of \$0.00 does not equal the total amount of \$90.00. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
071106593	*6789	Checking	Marfa User		\$90.00
Additional information: Sharp and Pointy Emporium					
Total					\$90.00

To submit this request without transmitting, click [Submit for Approval](#).

Transmit

Cancel

Collect Money - IAT

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Collect money without a template** link.
3. Complete the **Template Information** section:

Template Name	To save the transaction as a template, type a name (up to 20 alphanumeric characters).
Request Type	If applicable, select IAT Collection (International) .
Company Name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Credit Account	The account to which money is deposited.
Destination Country	A list of available countries.
Destination Currency	Defaults to the currency for the selected Destination Country .
Gateway Operator	A list of ACH operators/financial institutions acting as an exit/entry point from the U.S. to other countries. The Destination Country determines the gateway operators available for selection.
Maximum Transfer Amount	The amount that is applied to each detail account.
Effective Date	Type the date or click the calendar icon and select a date.

4. Click **Continue**.

5. Complete the **Debit / Source Accounts** section:

Do not process details with amounts of \$0.00	Process only details with a dollar amount.
--	--

Send details with amounts of \$0.00 as collections	Process all details.
---	----------------------

6. Complete the **IAT Collection** section:

Collection Amount (optional)	The amount of the transaction in U.S. Dollars.
-------------------------------------	--

Transaction Type Code	Annuity, Business/Commercial, Deposit, Loan, Miscellaneous, Mortgage, Pension, Rent/Lease, Salary/Payroll, or Tax.
Bank ID Type	BIC (SWIFT ID), IBAN, or National Clearing System Number.
Bank ID	The identification number of the RDFI.
Bank Name	The name of the RDFI.
Bank Branch Country Code	Defaults to the selected destination country.
Collection Recipient Company Name	The receiving company name.
Collection Recipient Account	The account number of the receiver of the transaction.
Collection Recipient Account Type	The type of account. For example, checking.
Collection Recipient Identification Number	The identification number.
Collection Recipient Street Address	The receiver street address.
Collection Recipient City	The name of the city for the receiver.
Collection Recipient State/Province	The name of the state or province for the receiver.
Collection Recipient Country	Defaults to the selected destination country.

Collection Recipient Postal Code	The receiver postal code.
Collection Initiator Name	This field is pre-filled to match your company's information.
Collection Initiator Street Address	This field is pre-filled to match your company's information.
Collection Initiator Street Address	This field is pre-filled to match your company's information.
Collection Initiator City	This field is pre-filled to match your company's information.
Collection Initiator State	This field is pre-filled to match your company's information.
Collection Initiator Country	This field is pre-filled to match your company's information.
Collection Initiator Postal Code	This field is pre-filled to match your company's information.
Additional Information for Recipient (optional)	More information to accompany the transaction.

- Verify the collection as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

- If prompted, complete additional user validation:
 - Select **Phone** or **Text message** (if applicable) and then click **Continue**.

- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
9. If required, type your token passcode and then click **Continue**.

Collect Money - TEL

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Collect money without a template** link.
3. Complete the **Template Information** section:

Template Name	Type a name (up to 20 alphanumeric characters) to save the collection as a template.
Request Type	If applicable, select the TEL Collection (Telephone) .
Company Name/ID	Select the appropriate company ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Credit Account	The account to which money is deposited.
Maximum Transfer Amount	The dollar amount that is applied to each detail account.
Effective Date	Click the calendar icon and select the date.

4. Click **Continue**.

5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.

6. Complete the **Debit / Source Accounts** section:

ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account	The account number.
Account Type	The type of account. For example, checking.
Name	The name of the individual/company associated with the account.
Recurrence Authorization	Indicates whether the transaction is authorized as one-time or recurring. It does not automatically schedule the transaction to recur. Select One Time or Recurring .
Detail ID	The detail ID.
Default Amount (Optional)	The default amount to collect.

- a. Click the **Add additional detail row** link to add more detail accounts, as needed.

7. Click **Continue**.

8. Verify the collection as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

9. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you

selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**.

Collect Money - WEB

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Collect money without a template** link.
3. Complete the **Template Information** section:

Template Name (Optional)	Type a name (up to 20 alphanumeric characters) to save the collection as a template.
Request Type	If applicable, select the WEB Collection (Internet) .
Company Name/ID	Select the appropriate company ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Credit Account	The account to which money is deposited.
Maximum Transfer Amount	The dollar amount that is applied to each detail account.
Effective Date	Click the calendar icon and select the date

4. Click **Continue**.
5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
6. Complete the **Debit / Source Accounts** section:

ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account	The account number
Account Type	The type of account. For example, checking
Name	The name of the individual/company associated with the account.
Recurrence Authorization	Indicates whether the transaction is authorized as one-time or recurring. It does not automatically schedule the transaction to recur. Select One Time or Recurring .
Detail ID (Optional)	Type the detail ID.
Default Amount (Optional)	The default amount to collect.
Additional Information (Optional)	A description to accompany the collection.

7. Click **Continue**.

8. Verify the collection as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

9. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a

number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**.

Collect Money via Template - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Collect Money**.

2. Select a template and then click **Continue**.

If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Complete the following fields:

Effective Date Type a date or click the calendar icon and select the date.

Control Amount (optional) The intended value for the entire request.

4. If requested, select one of the following **Collection instructions: Do not process details with amounts of \$0.00** or **Send details with amounts of \$0.00 as collections**.

5. Do one of the following:

- Type the amount to collect from each account in each **Amount** field.
- To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.

6. Click **Continue**.

7. Verify the collection as needed and then click one of the following options:

submit for approval Approve the transaction later or allow other users in the company to approve it.

Approve Approve the transaction now.

Transmit Approve and send the transaction.

8. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
9. If required, type your token passcode and then click **Continue**.

Collect Money via Template - IAT

1. Click **Money Movement > ACH > Collect Money**.
2. Select a template and then click **Continue**.

Note: *If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.*
3. Type an **Effective Date** or click the calendar icon and select a date.
4. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
5. Change the **Debit / Source Accounts** and **IAT Collection** sections as needed and then click **Continue**.
6. Verify the collection as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
----------------------------	--

Approve Approve the transaction now.

Transmit Approve and send the transaction.

7. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
8. If required, type your token passcode and then click **Continue**.

Collect Money via Template - TEL

1. Click **Money Movement > ACH > Collect Money**.
2. Select a template and then click **Continue**.

Note: *If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.*
3. Type the **Effective Date** or click the calendar icon and select the date.
4. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
5. Change the **Debit / Source Accounts** section as needed and then click **Continue**.
6. Verify the collection as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

7. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
8. If required, type your token passcode and then click **Continue**.

Collect Money via Template - WEB

1. Click **Money Movement > ACH > Collect Money**.
2. Select a template and then click **Continue**.

Note: *If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.*
3. Type the **Effective Date** or click the calendar icon and select the date.
4. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request
5. Change the **Debit / Source Accounts** section as needed and then click **Continue**.

6. Verify the collection as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

7. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

8. If required, type your token passcode and then click **Continue**.

Schedule an ACH Collection

1. Click **Money Movement > ACH > Collect Money**.

2. Select a template and then click **Continue**.

If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Click the **Schedule a request with this template** link.

4. Select a **Frequency**:

Weekly	Sends the transaction on the same day each week.
---------------	--

Every other week	Sends the transaction on the same day every other week.
Twice a month - the 15th and last day of the month	Sends the transaction on the 15 th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
Monthly	Sends the transaction on the same date every month.
Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.
Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
Every six months	Sends the transaction on same day every six months.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported.

5. If applicable, type the start date of the recurring transaction in the **Next send on** or **Send On** field.

6. If applicable, select an **End On** option:

Continue indefinitely	The transaction is sent forever.
Continue until this date	The transaction is sent until the date you specify.

Continue for this many occurrences The transaction is sent for a set number of times. For example, if **Weekly** is the **Frequency** and the number of occurrences is **4**, the transaction is sent on the same day every week for four weeks.

7. If applicable, select one of the **Processing Options**:

Use the next processing date if a scheduled request falls on a non-processing date If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.

Use the previous processing date if a scheduled request falls on a non-processing date If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.

8. Click **Continue**.

9. Verify the schedule as needed and then click one of the following options:

Approve Applies your approval to all requests governed by the schedule.

Submit schedule Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.

10. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a

number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

11. If required, type your token passcode and then click **Continue**.

Templates

Create an ACH Collection Template - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

Template Name	Type a name for the template (up to 20 alphanumeric characters).
Request Type	If applicable, select the type of request. For example, PPD Collection.
Company Name/ID	Select the appropriate company ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Credit Account	The account to which money is deposited.
Maximum Transfer Amount	The dollar amount that is applied to each detail account.

4. Click **Continue**.
5. Complete the **Debit/Source Accounts** section:

ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account	The account number.
Account Type	The type of account. For example, checking.
Name	The name of the individual/company associated with the account.

Detail ID (Optional)	The detail ID.
Default Amount (Optional)	The default amount to collect.
Additional Information (Optional)	Information to accompany the transaction (up to 80 characters).


6. Click **Save Template**.

Template Confirmation Page Sample

ACH

[Make Payment](#)
[Collect Money](#)
[History](#)
[Upload Transactions](#)
[File Status](#)
[Uploaded Files](#)

Template Confirmation

 The following template has been saved successfully.

[Collect money using this template](#) | [Choose another template](#)

Template Information

Template Name:	Smith's Manufacturing
Request Type:	CCD Collection
Company Name/ID:	ACH Company 1 / ACHCOMPANY
Template Description:	Smith's
Credit Account:	*0100 - Checking

Debit/Source Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
325270049	*6789	Checking	Smiths	January	\$123.45

Total

\$123.45

Create an ACH Collection Template - IAT

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Create a template** link.

3. Complete the **Template Information** section:

Template Name	Type a name for the template (up to 20 alphanumeric characters).
Request Type	If applicable, select IAT Collection (International) .
Company Name/ID	Select the appropriate company name/ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Credit Account	The account to which money is deposited.
Destination Country	A list of available countries.
Destination Currency	Defaults to the currency for the selected Destination Country .
Gateway Operator	A list of ACH operators/financial institutions acting as an exit/entry point from the U.S. to other countries. The Destination Country determines the gateway operators available for selection.
Maximum Transfer Amount	The amount that is applied to each detail account.

4. Complete the **IAT Collection** section:

Default Collection Amount (optional)	The amount of the transaction in U.S. Dollars.
Transaction Type Code	Annuity, Business/Commercial, Deposit, Loan, Miscellaneous, Mortgage, Pension, Rent/Lease, Salary/Payroll, or Tax.
Bank ID Type	BIC (SWIFT ID), IBAN, or National Clearing System Number.
Bank ID	The identification number of the RDFI.
Bank Name	The name of the RDFI.
Bank Branch Country Code	Defaults to the selected destination country.

Collection Recipient Company Name	The receiving company name.
Collection Recipient Account	The account number of the receiver of the transaction.
Collection Recipient Account Type	The type of account. For example, checking.
Collection Recipient Identification Number	The identification number.
Collection Recipient Street Address	The receiver street address.
Collection Recipient City	The name of the city for the receiver.
Collection Recipient State/Province	The name of the state or province for the receiver.
Collection Recipient Country	Defaults to the selected destination country.
Collection Recipient Postal Code	The receiver postal code.
Collection Initiator Name	This field is pre-filled to match your company's information.
Collection Initiator Street Address	This field is pre-filled to match your company's information.
Collection Initiator Street Address	This field is pre-filled to match your company's information.

Collection Initiator City This field is pre-filled to match your company's information.

Collection Initiator State This field is pre-filled to match your company's information.

Collection Initiator Country This field is pre-filled to match your company's information.

Collection Initiator Postal Code This field is pre-filled to match your company's information.

Additional Information for Recipient (optional) More information to accompany the transaction.

5. Click **Save Template**.

Create an ACH Collection Template - TEL

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

Request Type If applicable, select the **TEL Collection (Telephone)**.

Company Name/ID Select the appropriate company ID.

Template Description A description of the transaction (up to 10 alphanumeric characters).

Credit Account The account to which money is deposited.

Maximum Transfer Amount The dollar amount that is applied to each detail account.

4. Click **Continue**.
5. Complete the **Debit / Source Accounts** section:

ABA/TRC Type the ABA or click the **ABA Search** link to search for an ABA/TRC.

Account	The account number.
Account Type	The type of account. For example, checking.
Name	The name of the individual/company associated with the account.
Recurrence Authorization	Indicates whether the transaction is authorized as one-time or recurring. It does not automatically schedule the transaction to recur. Select One Time or Recurring .
Detail ID	The detail ID.
Default Amount (Optional)	The default amount to collect.


6. Click **Save Template**.

Template Confirmation Page Sample

ACH

[Make Payment](#)
[Collect Money](#)
[History](#)
[Upload Transactions](#)
[File Status](#)
[Uploaded Files](#)

Template Confirmation

 The following template has been saved successfully.

[Collect money using this template](#) | [Choose another template](#)

Template Information

Template Name:	TEL Collection
Request Type:	TEL Collection
Company Name/ID:	ACH Company 1 / ACHCOMPANY
Template Description:	Stuff
Credit Account:	*1111 - Primary Checking
Maximum Transfer Amount:	\$5,000.00

Debit/Source Accounts

ABA/TRC	Account	Account Type	Name	Recurrence Authorization	Detail ID	Default Amount
322173181	*1111	Checking	Mark Customer	One Time	Stuff	\$12.34

Total: \$12.34

Create an ACH Collection Template - WEB

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Create a template** link.
3. Complete the **Template Information** section:

Template Name	A name for the template (up to 20 alphanumeric characters).
Request Type	If applicable, select the WEB Collection (Internet) .
Company Name/ID	Select the appropriate company ID.
Template Description	A description of the transaction (up to 10 alphanumeric characters).
Maximum Transfer Amount	The dollar amount that is applied to each detail account.

4. Click **Continue**.
5. Complete the **Debit / Source Accounts** section:

ABA/TRC	Type the ABA or click the ABA Search link to search for an ABA/TRC.
Account	The account number
Account Type	The type of account. For example, checking
Name	The name of the individual/company associated with the account.
Recurrence Authorization	Indicates whether the transaction is authorized as one-time or recurring. It does not automatically schedule the transaction to recur. Select One Time or Recurring .
Detail ID (Optional)	Type the detail ID.
Default Amount (Optional)	The default amount to collect.
Additional Information (Optional)	A description to accompany the collection.


6. Click **Save Template**.

Template Confirmation Page Sample

ACH

Make Payment
Collect Money
History
Upload Transactions
File Status
Uploaded Files

Template Confirmation

 The following template has been saved successfully.

[Collect money using this template](#) | [Choose another template](#)

Template Information


Template Name:
Request Type:
Company Name/ID:
Template Description:
Credit Account:
Maximum Transfer Amount:

WEB Collection
WEB Collection
ACH Company 1 / ACHCOMPANY
Sample
*1111 - Primary Checking
\$5,000.00

Debit/Source Accounts


ABA/TRC	Account	Account Type	Name	Recurrence Authorization	Detail ID	Default Amount
104113521	*1111	Checking	Dan Customer	One Time		\$234.56
						Total: \$234.56

Copy an ACH Collection Template

1. Click **Money Movement > ACH > Collect Money**.
2. Click the link in the **Template Name** column for the template you want to copy.
3. Click the copy icon () beside the **Template Information** heading.
4. Complete and/or change the template information as needed.
5. Click **Save Changes**.


Edit an ACH Collection Template

1. Click **Money Movement > ACH > Collect Money**.
2. Click the link in the **Template Name** column for the template you want to change.

3. Click the edit icon () beside the **Template Information** heading.
4. Complete and/or change the template information as needed.
5. Click **Continue**.
6. Verify the changes as needed and then click **Save Changes**.

Delete an ACH Collection Template

Deleting a template does not affect requests that have been previously submitted via that template. However, a template cannot be recovered once it is deleted.

1. Click **Money Movement > ACH > Collect Money**.
2. Click the link in the **Template Name** column for the template you want to delete.
3. Click the delete icon () beside the **Template Information** heading.
4. Verify the template information as needed.
5. Click **Yes, Delete Template**.

ACH FILE UPLOAD

About ACH File Upload

The ACH File Upload service allows company users to initiate and approve large quantities of ACH transactions concurrently.

The structure and content of all ACH files are validated. The totals included in an uploaded ACH file are applied to the ACH daily limits.

Company users can export ACH files (in a NACHA format) to compare uploaded files against the original files and verify whether the files have been altered. Files that have a status of `PENDING APPROVAL`, `TRANSMITTED`, or `CONFIRMED` can be exported. Files that have a `PENDING APPROVAL` status can be exported regardless of the number of approvals they may have received. Files that have a status of `UPLOADED`, `VERIFYING`, or `REJECTED` cannot be exported.

ACH files are automatically deleted if they are not approved or manually deleted within two weeks of the upload date.

The *Manage Alerts* page includes an optional alert to which company users can subscribe to be notified when an ACH file fails to upload to Digital One Business.

ACH File Validation

All uploaded ACH files are validated.

ACH file validation occurs in three parts:

1. File structure
2. File content
3. File transmission

When an ACH file passes validation it is routed for approval. ACH files that do not pass validation are not routed for approval but remain on a status page for 30 days after the upload date.

File Structure Validation

At upload an ACH file is verified that it:

1. Can be retrieved.
2. Does not exceed 16Mb.
3. Has valid record lengths.
4. Has a valid effective date (i.e. is equal to or later than the current date and is a processing day).

When the first item in the verification sequence is not met:

- The validation stops.
- The file is not uploaded.
- The company user is notified which item caused the error.

If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

An ACH file's Checksum and Summary Statistics are also verified; company users are warned if an ACH file is a potential duplicate.

Note: *The Checksum is a value calculated based on the file. Summary Statistics is a value calculated based on total debits, total credits, total number of debits, total number of credits, and number of prenotes.*

File Content Validation

ACH file contents are sequentially validated as follows:

File Header	1 record is the first record.
	Creation date/time is valid (position 24 - 33).
	Must contain the immediate origin ID of 222222223.
	Must contain a Bank ABA.
Batch Header	5 record is in the correct position.
	Service class code is valid (position 2 - 4).

Valid effective entry date (position 70 - 75).

Valid batch number (position 88 - 94)

Originator ID is valid for the company and is enabled for the ACH File Upload Service (position 41 - 50).

Entry class code is allowed (position 51 - 53).

Detail Record 6 record is in the correct position.

Amount field is numeric (position 30 - 39).

Legal check digit in RDFI ABA number (position 12).

Legal transaction code (position 2 - 3).

Addenda Record 7 record is in the correct position.

Batch Control Record 8 record is in the correct position.

Valid service class code (position 2 - 4).

Valid entry/addenda count (position 5 -10).

Valid entry hash (position 11 - 20).

Valid debit dollar amount (position 21 - 32).

Valid credit dollar amount (position 33 - 44).

Valid batch number (position 88 - 94). Must be in ascending, sequential order.

Sum of debits are equal to batch debit amount.

Sum of credits are equal to batch credit amount.

	Sum of entry/addenda equal batch count.
File Control Record	9 record is in the correct position.
	Valid batch count (position 2 - 7).
	Valid block count (position 8 - 13). The Block Count contains the number of blocks (a block is 940 characters) in the File, including both the File Header and File Control Records.
	Valid entry/addenda count (position 14 - 21).
	Valid entry hash (position 22 - 31).
	Valid debit dollar amount (position 32 - 43).
	Valid credit dollar amount (position 44 - 55).
	Sum of debits equal to file debit amount.
	Sum of credits equal to file credit amount.
	Sum of entry/addenda equal file count.

When the first item in the file does not pass validation:

- The validation stops.
- The file is not uploaded.
- The company user is notified which item caused the error.

If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

File Transmission Validation

During transmission, Digital One Business:

1. Verifies all effective dates in the file are equal to or later than the current date and is a processing day.
2. Selects the larger value between Total Credits and Total Debits and ensures the cumulative ACH transactions do not exceed the company's daily limit.
3. Selects the larger value between Total Credits and Total Debits and ensures the cumulative ACH transactions do not exceed the user's daily limit.

When the first item in the verification sequence is not met:

- The validation stops.
- The file is not uploaded.
- The company user is notified which item caused the error.

If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

Spanish Characters Permitted in ACH Files

If applicable, Spanish language characters can be included in ACH files. If Spanish characters are included in an ACH file they are systematically replaced with characters that are supported by the Automated Clearing House.

The following table shows allowable Spanish characters and their American Standard Code for Information Interchange (ASCII) equivalents.

Character	Description	ASCII Replacement
¡	Inverted exclamation mark	No equivalent, character is replaced by a space
¿	Inverted question mark	No equivalent, character is replaced by a space
Á	Latin capital letter A with acute	A
á	Latin small letter a with acute	a
Ç	Latin capital letter C with cedilla	C

Character	Description	ASCII Replacement
ç	Latin small letter c with cedilla	c
É	Latin capital letter E with acute	E
é	Latin small letter e with acute	e
Í	Latin capital letter I with acute	I
í	Latin small letter i with acute	i
Ñ	Latin capital letter n with tilde	N
ñ	Latin small letter n with tilde	n
Ó	Latin capital letter O with acute	O
ó	Latin small letter o with acute	o
Ú	Latin capital letter U with acute	U
ú	Latin small letter u with acute	u
Ü	Latin capital letter U with diaeresis	U
ü	Latin small letter u with diaeresis	u

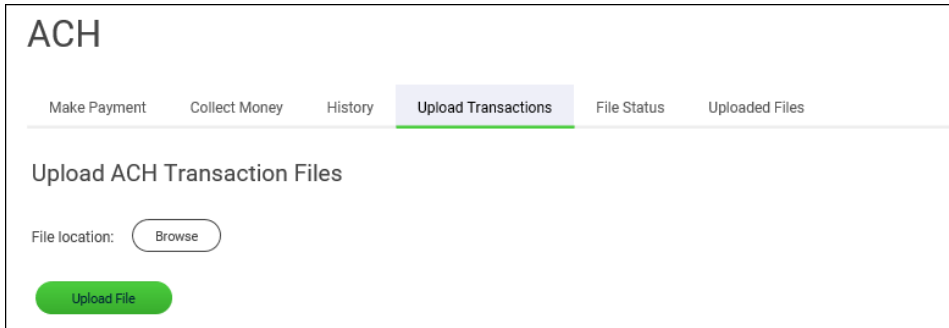
Upload an ACH File

Before you begin, check with your administrator that the Standard Entry Class (SEC) codes included in your ACH file are supported for your company. If an ACH file includes an SEC code that is not supported the file is rejected.

1. Click **Money Movement > ACH > Upload Transactions**.
2. Click **Browse** and select the file to upload.

3. Click **Upload File**.

Upload ACH Transaction Files Page Sample

The screenshot shows a web interface for ACH transactions. At the top, there's a header 'ACH' and a navigation bar with tabs: 'Make Payment', 'Collect Money', 'History', 'Upload Transactions' (which is highlighted with a green underline), 'File Status', and 'Uploaded Files'. Below the navigation bar, the main heading is 'Upload ACH Transaction Files'. Under this heading, there is a 'File location:' label followed by a 'Browse' button. At the bottom of the section, there is a green 'Upload File' button.

ACH files that pass validation require approval before they are transmitted.

Approve Uploaded ACH Files

1. Click one of the following:

- **Approvals > Files.**
- **Money Movement > ACH > File Status.**

2. Scroll to the **ACH Files** or **Files to Approve or Transmit** section (depending on the navigation path you chose).

3. Select the files you want to approve and then click **Continue**.

4. Verify the files as needed and then click one of the following:

Approve	Approve all transactions in the file now; more approvals are required.
Transmit	Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.

5. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable).
- b. Click **Continue**. If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone

call. If you selected to be contacted by SMS text, a dialog box is displayed for you to the enter your mobile phone number.

- c. Do one of the following: If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed**. If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - d. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
6. If required, type your token passcode and then click **Continue**.

Verify File Approval Page Sample

ACH

[Make Payment](#)
[Collect Money](#)
[History](#)
[Upload Transactions](#)
[File Status](#)
[Uploaded Files](#)

Verify File Approval

Change Selections


(To view or delete a file, click the file name.)

File Name:	Upload Date: ↓	Company ID	Debits	Credits	Effective Date	SEC Codes	Number of Prenotes	Approval Status
NACHA CCD 2.txt	03/10/2020 02:11:46 PM (ET)	ACHCOMPANY	\$2,296.24 2	\$2,296.24 3	Multiple batches (2)	CCD,CTX	3	0 of 1 received Ready to transmit

Transmit

Delete an Unapproved ACH File

1. Click one of the following:
 - **Approvals > Files.**
 - **Money Movement > ACH > File Status.**
2. Scroll to the **ACH Files** or **Files to Approve or Transmit** section (depending on the navigation path you chose).
3. Click the link in the **File Name** column for the ACH file you want to delete.


- Click the delete icon () beside the **File Information** heading.
- Verify the ACH file as needed and then click **Delete**.

Check the Status of ACH Files

Check the status of ACH files that were uploaded in the past 30 days.

- Click **Money Movement > ACH > File Status**.

File Upload Status / Approve Files Page Sample

ACH							
Make Payment	Collect Money	History	Upload Transactions	File Status	Uploaded Files		
Uploaded ACH Files							
New Search							
(To view details, click the file name.)							
File Name	Upload Date +	Company ID	Debits	Credits	Effective Date	SEC Codes	Status
NACHA CCD 2.txt	03/10/2020 02:11:46 PM ET	ACHCOMPANY	\$2,296.24 2	\$2,296.24 3	Multiple batches (2)	CCD,CTX	Pending Approval
NACHA CCD 2.txt	03/10/2020 02:09:03 PM ET		\$2,296.24 2	\$2,296.24 3			Rejected
1.2 ACHFILEUPLOAD_101226.dat	02/13/2020 03:16:13 PM ET		\$80.00 4	\$40.00 4			Rejected

Search Uploaded ACH Files

- Click **Money Movement > ACH > Uploaded Files**.
- Complete the following fields:

Status **Verifying, Pending Approval, Rejected, Transmitted, Confirmed, and/or In Process.**

Date **Specific Date or Date Range.**

- Click **Generate Report**.

Uploaded ACH Files Page Sample

ACH

View your ACH limits

Make Payment

Collect Money

History

Upload Transactions

File Status

Uploaded Files

Uploaded ACH Files

New Search

(To view details, click the file name.)

File Name	Upload Date ↓	Company ID	Debits	Credits	Effective Date	SEC Codes	Status
ACH File Upload CCD ABC.txt	08/03/2020 09:54:15 AM ET	1381234567	\$2,296.24 ₂	\$2,296.24 ₃	Multiple batches (2)	CCD,CTX	PENDING APPROVAL
ACH File Upload CCD 123.txt	08/03/2020 09:47:47 AM ET		\$2,296.24 ₂	\$2,296.24 ₃			REJECTED
ACH File Upload CCD3.txt	08/03/2020 09:29:02 AM ET		\$2,296.24 ₂	\$2,296.24 ₃			REJECTED
ACH File Upload CCD12.txt	08/03/2020 09:27:25 AM ET		\$2,296.24 ₂	\$2,296.24 ₃			REJECTED
ACH File Upload CCD2.txt	08/03/2020 08:55:04 AM ET		0	0			REJECTED

ACH File Status Definitions

Status	Description
UPLOADED	The file is uploaded to Digital One Business . This appears as the file goes through the first phase of validation.
VERIFYING	The file structure is being verified. This appears as the file goes through the second phase of validation.
PENDING APPROVAL	The file passed verification and is awaiting approvals.
REJECTED	The file failed second phase of validation.
TRANSMITTED	The file is approved and transmitted.
CONFIRMED	The file is sent to the ACH processor. This appears after the file is transmitted.
IN PROCESS	The file is pending validation from your financial institution.

FILE DEFINITIONS

About ACH File Definitions

File definitions define the structure of files containing detail account information that are imported into ACH templates.

Detail account information can be imported into templates using the National Automated Clearing House Association (NACHA) format or a custom file format.

The NACHA format uses the format specifications described in NACHA Operating Rules and Guidelines; multiple customers for one financial institution may appear in one file. Custom file formats can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Note: *Fixed and delimited files are not supported for the import of IAT and Child Support detail accounts.*

Imported detail account information can add to or replace existing detail account information in templates:

Update by Option	Description
Adding new and updating existing transactions	Imports all transactions; adds new transactions and updates existing.
Adding new transactions only	Imports only new transactions and ignores existing transactions.
Updating existing transactions	Overwrites existing transactions and does not add new transactions.
Delete existing and add new transactions	Deletes existing transactions and adds new transactions.

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the **Match records by**

selections made in the **Characteristics** section of a file definition. For example, if **Account name** is selected for **Match records by** in a file definition then those records that match based on **Account name** are considered existing transactions.

The fields that are validated during import are as follows:

Field	Requirement
ABA/TRC	Nine-digit, numeric Receiving Depository Financial Institution's identification number.
Account Number	Receiving Depository Financial Institution's Account Number that is not greater than 17 alphanumeric characters.
Account Type	<p>NACHA-formatted files: Two-digit numeric Transaction Code where the first digit is either a 2 for checking or a 3 for savings.</p> <p>Fixed and Delimited formatted files: For a checking account, 1 or checking is allowed. For a savings account, 2 or savings is allowed.</p>
Account Name	Receiving Company Name or Individual Name. A maximum of 22 characters is supported. Single quotes are not supported.
ID	Identification number related to the account owner. A maximum of 15 characters is allowed. Single quotes are not supported.
Default Amount	Value between \$0.00 and \$99,999,999.99.
Addenda	<p>For non-IATs - a maximum of 80 characters is allowed. Single quotes are not supported.</p> <p>For IATs - appropriate IAT addendas are included and not blank.</p>

Add a Custom File Definition - ACH Payment

1. Click **Money Movement > ACH > Make Payment**.

- Click the **Maintain file import definitions** link.
- Click the **Add a file definition** link.
- Complete the **Description** section:

Definition Name	The name of the definition (up to 35 alphanumeric characters).
Description	A description of the definition (up to 35 alphanumeric characters).
Request Type	If applicable, select the type of request. For example, PPD Payment.
File Type	Delimited, Fixed, or Fixed - NACHA. Only Fixed - NACHA is supported for IAT and Child Support.

- Complete the **Characteristics** section:

Field Delimiter	For Delimited file types. Tab, Comma, Semicolon, or Dash.
Amount Format	Whole dollar (123) or Implied decimal (1.23).
Match Records By (optional)	ABA/TRC, Account number, Account type, Account name, and/or ID.

- Complete the **Field Properties** section by filling in the **Position Number** fields.
- Click **Add File Definition**.

Add File Definition Page Sample

ACH

[Make Payment](#)[Collect Money](#)[History](#)[Upload Transactions](#)[File Status](#)[Uploaded Files](#)

Add File Definition

[View existing definitions](#)

① Description

Complete ▾

② Characteristics

Complete ▾

③ Field Properties

Complete ▾

Add File Definition

Cancel

Add a Custom File Definition - ACH Collection

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Maintain file import definitions** link.
3. Click the **Add a file definition** link.
4. Complete the **Description** section:


Definition Name	The name of the definition (up to 35 alphanumeric characters).
Description	A description of the definition (up to 35 alphanumeric characters).
Request Type	If applicable, select the type of request. For example, PPD Collection.
File Type	Delimited, Fixed, or Fixed - NACHA . Only Fixed - NACHA is supported for IAT.

5. Complete the **Characteristics** section:


Field Delimiter	For Delimited file types. Tab, Comma, Semicolon, or Dash .
Amount Format	Whole dollar (123) or Implied decimal (1.23) .
Match Records By (optional)	ABA/TRC, Account number, Account type, Account name, and/or ID .

6. Complete the **Field Properties** section by filling in the **Position Number** fields.
7. Click **Add File Definition**.


Edit a Custom File Definition - ACH Payment

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Maintain file import definitions** link.
3. Click the link in the **Name** column for the definition you want to edit.
4. Click any edit icon () on the page.
5. Edit the file definition as needed and then click **Save Changes**.


Edit a Custom File Definition - ACH Collection

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Maintain file import definitions** link.
3. Click the link in the **Name** column for the definition you want to edit.
4. Click any edit icon () on the page.
5. Edit the file definition as needed and then click **Save Changes**.

Delete a Custom File Definition - ACH Payment

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Maintain file import definitions** link.
3. Click the link in the **Name** column for the definition you want to delete.
4. Click the delete icon () beside the **Description** heading.
5. Verify the definition as needed and then click **Yes, Delete Definition**.

Delete a Custom File Definition - ACH Collection

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Maintain file import definitions** link.
3. Click the link in the **Name** column for the definition you want to delete.
4. Click the delete icon () beside the **Description** heading.
5. Verify the definition as needed and then click **Yes, Delete Definition**.

APPROVALS

Approve ACH Template Requests

1. Click **Approvals > Templates**.
2. Scroll to the **ACH Templates** section.
3. Select the templates to approve and then click **Approve Selected**.

Approvals - Templates (ACH Templates) Page Sample

Approvals						
Transfers	Transactions	Templates	Scheduled Requests	Exceptions	Files	Users
Approvals - Templates						
ACH Templates						
Show Templates For All Services						
<input type="checkbox"/>	Template Name ↑	Request Type	Debit/Credit Account	Company Name/ID	Status	Template Action Pending
	25k test	CCD Payment	*1111 - Primary Checking	ACH Company 1 / ACHCOMPANY	1 of 2 Received	Change - pending approval
	CCD Collection	CCD Collection	*1111 - Primary Checking	ACH Company 1 / ACHCOMPANY	1 of 2 Received	Change - pending approval
	Consumers Energy	CCD Payment	*1111 - Primary Checking	ACH Company 1 / ACHCOMPANY	1 of 2 Received	Change - pending approval
Approve Selected						

Note: Some of the services shown in the page sample may not be available to all company users.


Cancel ACH Template Requests

1. Click **Approvals > Templates**.
2. Click the link in the **Template Name** column for the template request you want to cancel.
3. Click the cancel icon (⊗) beside the **Template Information** heading.
4. Verify the template as needed and then click **Cancel Request**.

Verify Template Cancellation Page Sample

Approvals

[Transfers](#)
[Transactions](#)
[Templates](#)
[Scheduled Requests](#)
[Exceptions](#)
[Files](#)
[Users](#)

[< Back](#)
Verify Template Cancellation


Verify Template Cancellation

[New Selection](#)

You have selected to cancel the following add template request. Once completed, the template request cannot be recovered.

The green (●) indicates that a value has changed, or that a CCD Payment has been added to the template.

The red (x) indicates that a CCD Payment has been removed the template.

Template Information

Template Name:	25k test
Request Type:	CCD Payment
Company Name/ID:	ACH Company 1 / ACHCOMPANY
Template Description:	25k test
Debit Account:	111111111 - Primary Checking
Maximum Transfer Amount:	\$30,000.00
Template Action Pending:	Change - pending approval

Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
272480173	*8246	Checking	Ms Kelsey M. Cash	A00096241	\$0.00
072000915	*6873	Checking	Ms Mary K. Skutnik	A00149433	\$0.00
272483675	*2715	Checking	Ms Sarah D. Cleary	A00151115	\$0.00
072403473	*5482	Checking	Ms Shanyn A. Parski	A00098444	\$0.00
021000128	*4894	Checking	satya		\$0.00
Total:					\$0.00

Approval History Information

Approval Status: 1 of 2 Received

Action	User ID	Date/Time
Approve Request	ADMIN	03/10/2020 02:58:19 PM (ET)

[Cancel Request](#)
[Do Not Cancel Request](#)

Approve ACH Transactions

1. Click **Approvals > Transactions**.

2. Scroll to the **ACH Transactions** section.
3. Select the transactions you want to approve and then click **Approve Selected**.
4. Verify the transactions and then click one of the following options:


submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

Note: *The number of approvals required and approval settings for the service determine the options available to you.*

5. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
6. If required, type your token passcode and then click **Continue**.

Delete ACH Transactions

1. Click **Approvals > Transactions**.
2. Scroll to the **ACH Transactions** section.
3. Click the link in the **Account** column for the transaction you want to delete.

4. Click the delete icon () beside the **Template Information** heading.
5. Verify the transaction as needed and then click **Delete**.

Return ACH Transactions for Editing

Return approved ACH transactions to other users in the company for corrections or changes.

1. Click **Approvals > Transactions**.
2. Click the link in the **Account** column for the transaction you want to return.
3. Click the **Return ACH transaction for edit** link.
4. **Optional:**Type any comments about what you want changed into the **Edit details** field (up to 80 alphanumeric characters).


Note: Text typed into the **Edit details** field is visible to users in the company who subscribe to the ACH Transaction Returned for Edit alert for the related account.

5. Click **Return for Edit**.

All previously applied approvals are removed and the transaction is moved to the page where saved/unsubmitted ACH transactions are stored.

Edit ACH Transactions

Correct or change approved ACH transactions for entitled accounts. Editing an ACH transaction removes all previously applied approvals.

1. Click **Approvals > Transactions**.
2. Scroll to the **ACH Transactions** section.
3. Click the link in the **Account** column for the transaction you want to edit.
4. Click the edit icon () beside the **Template Information** heading.
5. Click **Edit ACH transaction**.
6. Modify the transaction information as needed and then click **Continue**.

7. Review the information as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
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Approve	Approve the transaction now.
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Transmit	Approve and send the transaction.
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8. If additional authentication is required, you may be prompted to validate your identity through a one-time security code. If you are prompted to complete additional validation, do the following:
 - a. On the dialog box, select **Phone** or **Text message** (if applicable).
 - b. Click **Continue**.
 - c. Do one of the following: If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed**. If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.
 - d. For SMS text messages, enter one-time security code displayed on your mobile device into the **One-time security code** field and then click **Submit**.
9. If your company requires token authentication for transaction approval, type your passcode and then click **Continue**.

NOTICES OF CHANGE

About Notices of Change

A Notice of Change is a notice sent from a Receiving Depository Financial Organization (RDFI) to an Originating Depository Financial Organization (ODFI) that informs the ODFI that there is a detail record in an ACH transaction with inaccurate/out-of-date information.

A Notice of Change could be sent for a number of reasons:


- ABA of the bank needs to be updated.
- The account number of the recipient needs to be updated.
- The name of the recipient needs to be updated.
- The account type indicated in the transaction is of the wrong type (checking/savings).
- The individual identification number for the recipient needs to be updated.
- An addenda record was formatted incorrectly or unclear.
- An incorrect SEC code was used for the Outbound International Payment (specific to International ACH Transactions).

A Notice of Change could originate from a one-time or template-based ACH transaction or from a transaction included in an ACH file that has been uploaded to the system.

Note: *Template changes are not subject to a prenote delay (if assigned) only if they are made through the Notices of Change page.*


If a template has both a Notice of Change and pending changes submitted by a company user, the Notice of Change cannot be applied until the pending template changes have received all required approvals or the changes are canceled.

Company users might be prevented by their financial institution from using or modifying an ACH template until the associated Notices of Change are applied.

In these instances, templates appear with an alert icon () in place of the radio button so they cannot be selected to initiate a transaction.

Pending ACH Transactions

If a template is used to initiate a transaction and then a Notice of Change is received for it, the alert icon appears next to the pending transaction to indicate that it cannot be approved/transmitted.

The alert icon () remains next to the pending transaction even after the Notice of Change is applied to the template because changes to a template are not applied to pending transactions. In this situation company users can only delete the pending transaction and then recreate it.

Scheduled ACH Transactions

If a template is used to schedule transactions and then a Notice of Change is received for it, fully approved transactions have their last approval removed and are moved to the Approve ACH Transactions page upon their send-on dates. Company users can delete the transactions through the Approve ACH Transactions page.

If a Notice of Change is applied to a template before the schedule is transmitted, the changes are applied to the next scheduled transaction and all previously applied approvals are removed.

Apply a Notice of Change to a Template

1. Do one of the following:
 - For payments, click **Money Movement > ACH > Make Payment**.
 - For collections, click **Money Movement > ACH > Collect Money**.
2. Click the link in the **Template Name** column for the template that has the notice of change icon.
3. Click the **Apply NOC** link.


SAVED REQUESTS

Complete a Saved Request - ACH Payment

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Complete unsubmitted requests** link.
3. Click the link in the **Debit Account** column for the saved payment you want to complete.
4. Complete any remaining fields and then click **Continue**.
5. Verify the payment as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.
6. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
7. If required, type your token passcode and then click **Continue**.

Delete a Saved Request - ACH Payment

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Complete unsubmitted requests** link.
3. Click the delete icon () beside the payment you want to delete.
4. Verify the payment as needed and then click **Delete**.

Complete a Saved Request - ACH Collection

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Complete unsubmitted requests** link.
3. Click the link in the **Credit Account** column for the saved payment you want to complete.
4. Complete any remaining fields and then click **Continue**.
5. Verify the collection as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
----------------------------	--


Approve	Approve the transaction now.
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Transmit	Approve and send the transaction.
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6. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
7. If required, type your token passcode and then click **Continue**.

Delete a Saved ACH Collection

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Complete unsubmitted requests** link.
3. Click the delete icon () beside the collection you want to delete.
4. Verify the collection as needed and then click **Delete**.

SCHEDULED REQUESTS

About Transaction Schedules

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Company users specify the frequency, start and end date, or the number of transactions to make.

User Roles and Entitlements Required for Managing Scheduled Requests

Task	Required Role	Required Account Entitlement
Schedule a request	N/A	Entitled Account (for the account used in the scheduled request)
Approve a schedule or a scheduled request	Approval	Allow Transmit (for the account used in the scheduled request)
View a scheduled request	N/A	Entitled Account (for the account used in the scheduled request)

Note: For the above table it is assumed the company user has the appropriate service enabled.

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all requests governed by it. Any approvals previously applied to all requests governed by the schedule are removed and the requests must be re-approved. Changes cannot be completed or saved after 12:00:01 a.m. Eastern Time on the "Send on" date.

A schedule can only be deleted by the company user who created it. When a schedule is deleted, all requests associated with it are also deleted.

Approvals for Schedules and Scheduled Requests

Each request governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Requests can be approved individually or collectively by approving the schedule. Schedules can be approved by the company user who created them provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled request, including requests scheduled by other company users. Once a scheduled request has received all required approvals it is transmitted on the specified send on date.

If a request or schedule is modified, any approvals previously applied are removed and the request or schedule must be re-approved.

Approve an ACH Transaction Schedule

Approving a schedule applies your approval to all transactions governed by the schedule.

1. Click one of the following:

- **Approvals > Scheduled Requests.**
- **Money Movement > Scheduled Requests**

2. Click the more actions icon (•••) beside a transaction that is governed by the schedule you want to approve and then click **Edit schedule**.

3. Verify the schedule as needed and then click **Continue**.

4. Click one of the following:

- | | |
|------------------------|---|
| Approve | Applies your approval to all requests governed by the schedule. |
| Submit schedule | Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually. |

5. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your

phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
6. If required, type your token passcode and then click **Continue**.

Edit an ACH Transaction Schedule

1. Click one of the following:
 - **Approvals > Scheduled Requests.**
 - **Money Movement > Scheduled Requests.**
2. Click the more actions icon (•••) beside a transaction that is governed by the schedule you want to edit and then click **Edit schedule**.
3. Edit the schedule as needed and then click **Continue**.
4. Verify the schedule as needed and then click one of the following:

Approve	Applies your approval to all requests governed by the schedule.
Submit schedule	Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.
5. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone

number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
6. If required, type your token passcode and then click **Continue**.

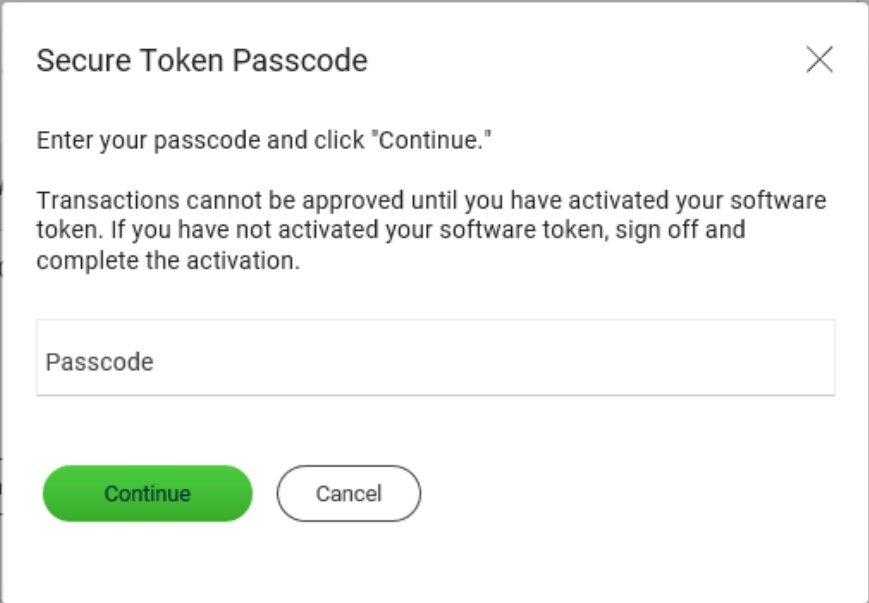
Delete an ACH Transaction Schedule

1. Click one of the following:
 - **Approvals > Scheduled Requests**.
 - **Money Movement > Scheduled Requests**.
2. Click the more actions icon (•••) beside a transaction that is governed by the schedule you want to delete and then click **Edit schedule**.
3. Click the **Delete Schedule** link.
4. Verify the schedule as needed and then click **Delete**.

TOKEN TRANSACTION AUTHENTICATION

Token transaction authentication requires transaction approvers to confirm their identity when approving ACH, ACH file upload, or wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device.

Secure Token - Passcode Page Sample



The image shows a screenshot of a software interface with a modal dialog box titled "Secure Token Passcode". The dialog box has a close button (X) in the top right corner. Inside the dialog, there is a text prompt: "Enter your passcode and click 'Continue.'". Below this, a message states: "Transactions cannot be approved until you have activated your software token. If you have not activated your software token, sign off and complete the activation." A text input field labeled "Passcode" is provided for the user to enter their code. At the bottom of the dialog, there are two buttons: a green "Continue" button and a white "Cancel" button with a grey border. The background of the application window is partially visible, showing the word "counts" and "s not".

counts

s not

Secure Token Passcode

Enter your passcode and click "Continue."

Transactions cannot be approved until you have activated your software token. If you have not activated your software token, sign off and complete the activation.

Passcode

Continue Cancel

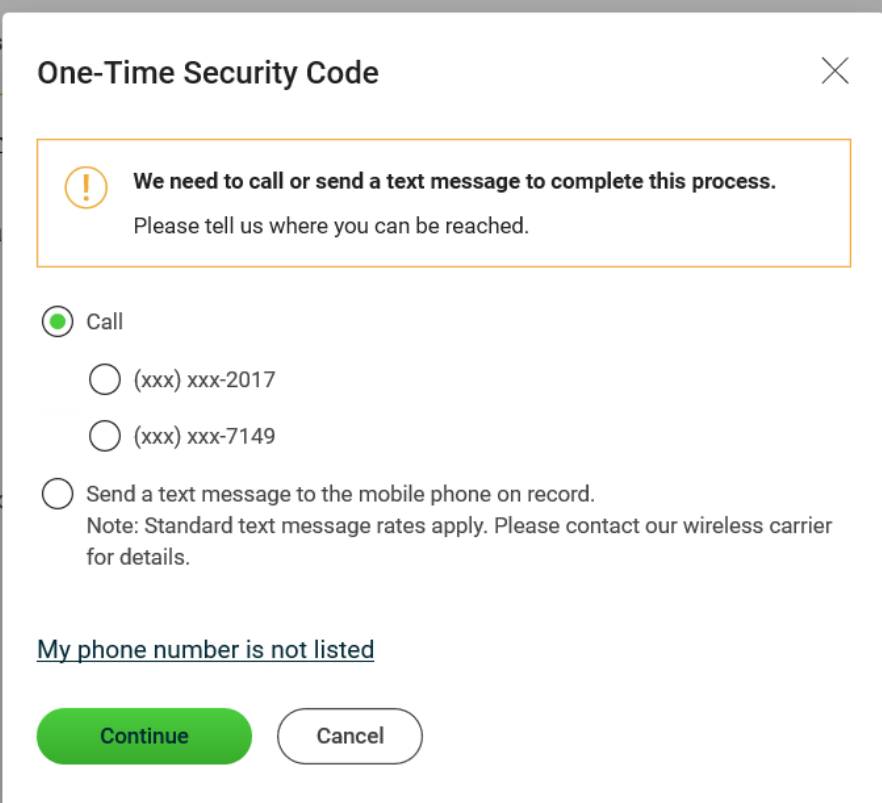
Can

OUT-OF-BAND TRANSACTION AUTHENTICATION

Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Company users may be charged standard text message rates for SMS messages based on their carrier contract.

One Time Security Code Page Sample

A screenshot of a mobile application dialog box titled "One-Time Security Code". The dialog has a close button (X) in the top right corner. Inside, there is a warning message in a yellow-bordered box: "We need to call or send a text message to complete this process. Please tell us where you can be reached." Below this, there are three radio button options. The first option, "Call", is selected with a green dot. It has two sub-options: "(xxx) xxx-2017" and "(xxx) xxx-7149". The second option is "Send a text message to the mobile phone on record.", which includes a note: "Note: Standard text message rates apply. Please contact our wireless carrier for details." At the bottom, there is a link that says "My phone number is not listed". Two buttons are at the bottom: a green "Continue" button and a white "Cancel" button with a grey border.

One-Time Security Code

! We need to call or send a text message to complete this process.
Please tell us where you can be reached.

☒ Call

☐ (xxx) xxx-2017

☐ (xxx) xxx-7149

☐ Send a text message to the mobile phone on record.
Note: Standard text message rates apply. Please contact our wireless carrier for details.

[My phone number is not listed](#)

Continue Cancel

SEARCH COMPLETED ACH TRANSACTIONS

1. Click **Money Movement > ACH > History**.

2. Complete the following fields:

Account	List of entitled accounts.
Date Type	Effective date or Transmit date .
Service	List of entitled ACH services.
Date	Specific Date or Date Range .

3. Click **Generate Report**.