

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

The screenshot shows the 'Payments' screen. At the top, a callout box states: 'Make payments, collect payments, or upload pass through file (options based on business setup and user permissions)'. Below this, there are three radio buttons: 'Make payments', 'Collect payments', and 'Upload pass through file'. The 'Make payments' option is selected. The screen is divided into three tabs: 'Scheduled payments', 'Approved payments', and 'Declined/Failed payments'. A dropdown menu shows 'Showing all payments'. Below this, there are two sections: 'Recurring payments' and 'Scheduled payments'. The 'Recurring payments' section shows two entries: 'Wire wire pants on fire' (Domestic Wire, -\$10,000.00, payment: 2/27/2020) and 'April's awesome Payroll' (Payroll (PPD), -\$7,000.00, Next payment: 3/6/2020). The 'Scheduled payments' section shows a date 'Feb 7' and a payment ID 'DI04315_D1U6AUWR-20200204T123305.ach'. A callout box points to these sections: 'View Scheduled, Approved, and Declined/Failed payments.' On the right side, there is a 'Monthly limits' section with three bars: 'ACH Payment limit' (\$200,000.00 available), 'ACH Collection limit' (\$200,000.00 available), and 'ACH Passthrough limit' (\$190,260.00 available). A final callout box at the bottom right states: 'Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.'

“How much can I send?”

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

“When can I send it?”

- *Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

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

Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

☒ Make payments
 ☐ Collect payments
 ☐ Upload pass through file

How do you want to pay?

Payroll

Cash Concentration

Sc

[Add a new template](#)

Make payments

[Edit template](#)

Funding account	BASE Checking Current: \$5,580.24 Available: \$5,580.24	Template type	Payroll (PPD)
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1	John Baker Personal Checking	4	\$1,000.00
2	Kristy Packer Personal Checking		\$1,500.00
3	Tyler Proudfoot Personal Savings		\$500.00

Deliver On 5 Repeats [Never](#) 6

Paying 3 customers Total **\$3,000.00**

Fees \$0.15

Notes:

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

Make a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

Payments

What do you want to do?

☒ Make payments ☐ Collect payments ☐ Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account

Select ▼

Payment type

Payroll (PPD) ▼

ACH Company ID

1123321123 ▼

Payment name

Enter a payment name (optional)

Payment Description

Enter payment description (10 characters)

How would you like to settle these payments?

☒ One settlement entry per batch offset ☐ One settlement entry per item offset

Note for making template-based or one-time payments:

If pre-funding is on for this business and the threshold is met, a transfer debits the funding account and credits an FI-owned account when the payment is picked up for processing.

Collect a template-based payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. Adjust the **Deliver On** date, if desired.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

☐ Make payment
 ☒ **Collect payments**
☐ Upload pass through file

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Collect payments

[Edit template](#)

Funding account	Simulator Checking Current: \$2,208.15 Available: \$2,208.15	Template type	Consumer (PPD)
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1

Betty Boop
 Personal Checking

\$75.00

Monthly membership dues

57 characters left

2

Foghorn Leghorn
 Personal Checking

\$75.00

Monthly membership dues

57 characters left

3

Yosemite Sam
 Personal Checking

\$75.00

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

Monthly membership dues

57 characters left

Deliver On

Repeats [Never](#)

Collecting money from 2 customers

Fees

Total **\$150.00**

\$0.15

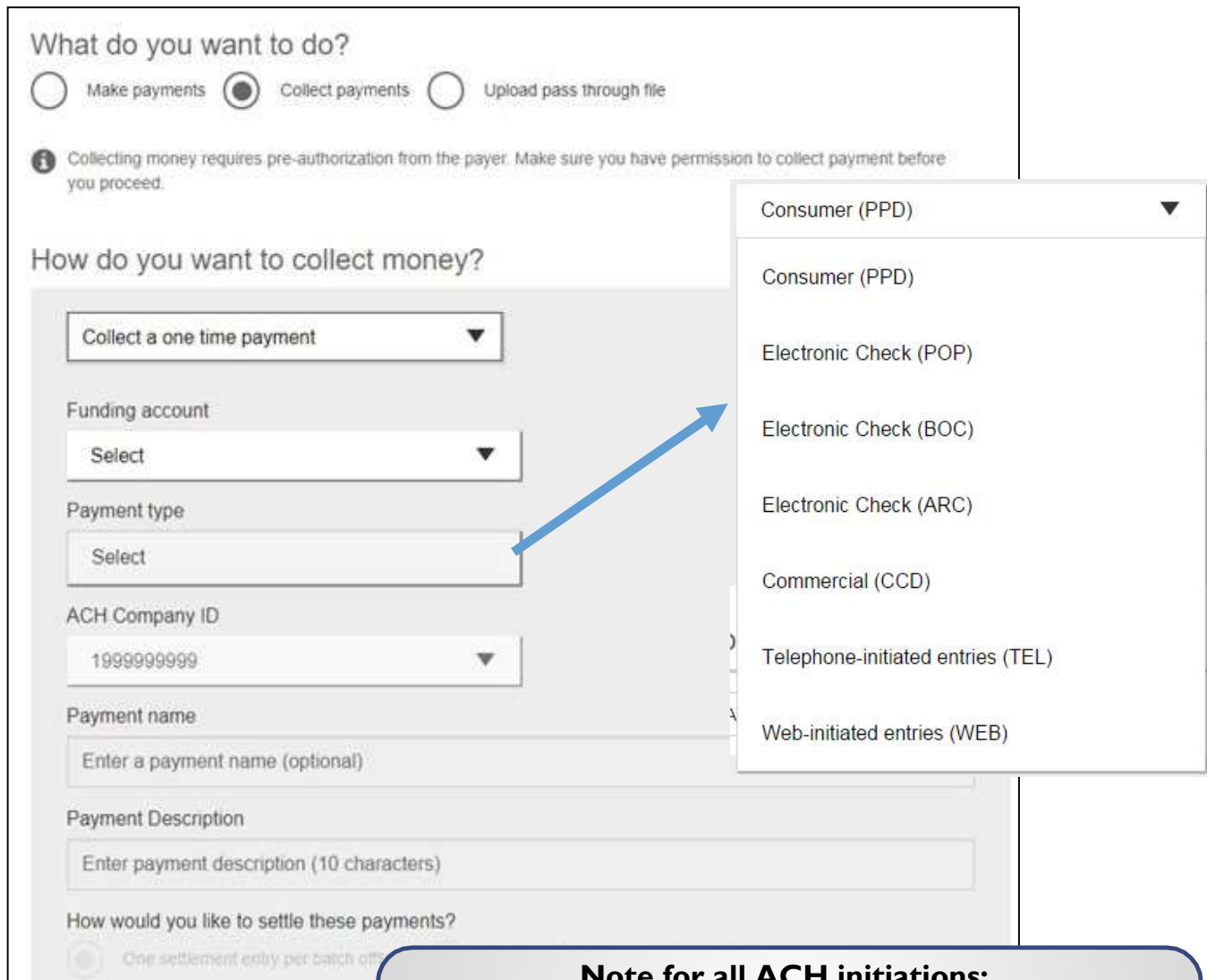
Tip:

If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.

Collect a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types (POP, BOC, ARC and TEL show only when collecting a one time payment), all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.



The screenshot shows the 'What do you want to do?' section with three radio buttons: 'Make payments' (unselected), 'Collect payments' (selected), and 'Upload pass through file' (unselected). Below this is an information icon and text: 'Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.'

The 'How do you want to collect money?' section contains several fields:

- 'Collect a one time payment' (dropdown menu)
- 'Funding account' (dropdown menu with 'Select' text)
- 'Payment type' (dropdown menu with 'Select' text, which is highlighted by a blue arrow pointing to an expanded menu)
- 'ACH Company ID' (dropdown menu with '1999999999' text)
- 'Payment name' (text input with placeholder 'Enter a payment name (optional)')
- 'Payment Description' (text input with placeholder 'Enter payment description (10 characters)')
- 'How would you like to settle these payments?' (radio button with 'One settlement entry per batch of' text)

The expanded 'Payment type' dropdown menu lists the following options:

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

Note for all ACH initiations:

If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

Payment Activity

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

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled payments		Approved payments	Declined/Failed payments
Showing all payments ▼			
Recurring payments	Status	Amount	
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020	
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel		\$7,000.00 Next payment: 3/6/2020	
Scheduled payments			
Feb 7			
DI04315_D1U6AUWR-20200204T123305.ach	Company approval pending	\$4,870.00 -\$4,870.00	

Click the payment name to cancel (not an option if status is “Company approval pending”).

When do payments move from Scheduled tab to Approved tab?

- Same Day ACH files (if enabled) and ACH files dated 1-2 business days out are sent to the FI for processing every 10 minutes.
- ACH files dated 3+ business days out are sent to the FI for processing at 3:00am ET two business days before the date.

Payment Activity (continued)

Approved payments - payments that have been sent to the FI for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✅ Processed	-\$10,000.00
		Options ▼

Options: Copy, View, Print, Reverse

Reversals: If allowed by FI, reverse ACH individual transaction(s) or an entire batch; shows the business day after the effective date and expires after 5 business days.

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to ACH prefunding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options:
Initiate a new payment, View, Print