

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

The screenshot shows a web interface for managing payments. At the top, the title "Payments" is displayed. Below it is a section titled "What do you want to do?" with two radio button options: "Make payments" and "Collect payments". Underneath, there are four tabs: "Scheduled Payments" (which is selected), "Approved Payments", "Declined/Failed Payments", and "Payment Drafts". A dropdown menu below the tabs shows "Showing all payments". The main content area under the "Scheduled Payments" tab is currently empty, displaying the message "There are no payments."

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

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

How do you want to pay?

Use a Template

Enter a template name

- ACH_Inter_wire_Payment
- ACH_RC_payroll_Payment
- ACH_RC_wire_Payment
- Membership dues

[+ Add a Template](#)

Make payments

Membership dues [Edit Template](#)

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

1	Jean Gray Checking *4777	\$3,300.00	Hold	<input type="checkbox"/>
2	Professor X Checking *8888	\$2,500.00	Hold	<input type="checkbox"/>
3	Wolverine Checking *5544	\$2,200.00	Hold	<input checked="" type="checkbox"/>

Deliver On: 07/14/2023 | Frequency: [One Time](#)

paying 2 customers Total \$5,800.00

ees \$2.00

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.

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
Operating Account ****0001 ▾ Current: \$53,000.60 Available: \$65,538.69

Payment type
Payroll (PPD) ▾

ACH Company ID
1999999999 ▾

Payment name

Payment description

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

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

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

How do you want to collect money?

Use a template

Enter a template name

Membership dues

XMen Dues

[+ Add a Template](#)

Collect payments

ACH_Collect_PPD_Payment [Edit Template](#)

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

Saket Gupta \$8.00

Saving *1111 Hold

Addenda record

Test 76 characters left

Deliver On Frequency [One Time](#)

Collecting from 1 customer Total **\$8.00**

Fees \$1.00

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, all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

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

What do you want to do?

Make payments Collect payments Upload pass through file

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

How do you want to collect money?

Make a one time payment

Funding account
Business Checking ****1315 Current: \$5,182.42 Available: \$5,140.50

Payment type
Commercial (CCD)

ACH Company ID
1111111111

Payment name
Enter a payment name (optional)

Payment description
Enter a description (10 characters)

How would you like to settle these payments?
 Batch offset - one settlement entry Item offset - per item settlement entry

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 approval pending” status 2 business days prior to the payment date.

Scheduled Payments	Approved Payments	Declined/Failed Payments
Showing all payments		
Recurring Scheduled	Status	Amount
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	⚠ Company approval pending 0 of 1 received	-\$12,750.00 Next payment: 6/2/2023
Scheduled Payments	Status	Amount
May 31		
DI05529 OQLU48EO-20230530T134730.ach ACH pass-through file	⚠ Company approval pending 0 of 4 received	\$4,870.00 -\$4,870.00
Payroll Payroll (PPD)	✅ Company approved	-\$12,750.00 Cancel
Today		
ABC Supplies Domestic Wire	⚠ Comp 0 of 1	-\$15,400.00

Cancel is an option, which does not show 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 (con't)

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

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