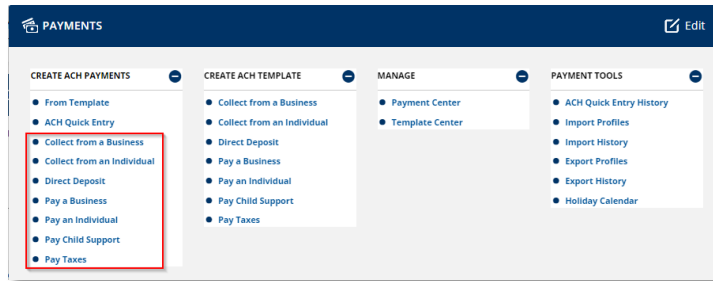


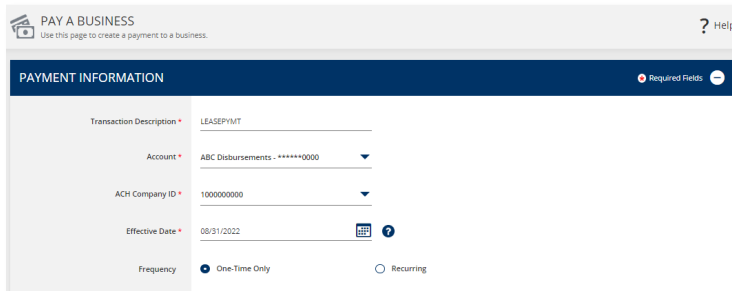
ACH PAYMENTS

Treasury Internet Banking’s ACH payment features help in processing incoming and outgoing payments with ease and convenience.



Navigation

Navigate to the *Payments* menu and select a payment type from the *Create ACH Payments* sub-menu.



Payment Creation

STEP 1: PAYMENT INFORMATION

1. On the payment creation screen, enter the required details in the *Payment Information* section.

The *Transaction Description* can be up to 10 characters and is visible to your recipients. This is description displays on the recipient’s bank statement when the payments are credited and/or debited to their account.

2. Select the originating *Account*.
This is the account that will be debited.

If there is only one originating *ACH Company ID*, it is automatically displayed. Otherwise, select the appropriate ID from the dropdown list.

3. Enter or use the calendar icon to select the *Effective Date*.
This is the date you want the payment to be received by the recipient(s).

The screenshot shows the 'PAY A BUSINESS' interface. The 'PAYMENT INFORMATION' section includes the following fields and options:

- Transaction Description: LEASEPMT
- Account: ABC Disbursements - *****0000
- ACH Company ID: 100000000
- Effective Date: 08/31/2022
- Frequency: One-Time Only, Recurring
- Recurring Schedule: Every Last Day Of Month, Weekly/Holiday Schedule
- Number of Payments: Continue Until Further Notice, Send \$ Total Payments, End on This Date mm/dd/yyyy

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The screenshot shows the 'RECIPIENTS' interface. At the top, there are three buttons: 'Select Recipients', 'Create New', and 'Import from File'. Below these buttons is a table with columns for Recipient Name, Account Number, Amount, Status, Prenote Expiry, and Addenda. The table is currently empty, displaying 'NO RECIPIENT SELECTED'. At the bottom of the interface, there is a 'Cancel' button.

The default payment *Frequency* is One-Time-Only.

Select the *Recurring* radio button if desired to create a recurring payment.

Recurring payment options include the ability to choose how to process this payment if it falls on a weekend or a federal holiday. You can also specify the total number of payments to originate or to continue until further notice or until a specific date.

STEP 2: RECIPIENTS

There are several ways to enter recipient information.

- *Select Recipients* enables you to select recipients from your Master Recipient List.
- *Create New* allows you to enter the information manually.
- *Import from File* works in conjunction with the Import Files feature to automatically read a data file from another application such as Excel or your accounting software.

As a reminder, please be aware of fraud attempts and use extra caution when entering or modifying recipient information based on email instructions, especially requests stressing urgency or secrecy.

Verify payment instructions using a phone number on file (not one given by the requester).

1. Select *Create New* to enter new recipient information.
2. Enter the required information on the *Create Recipient* overlay.
3. Enter the *Recipient Name* and a unique *Recipient ID*.
4. Select the recipient's *Account Type* from the dropdown list and enter their *Account Number*.

There are two options to provide the recipient's *Bank* information:

- *Select from List* allows you to search for the bank from the online Bank Lists.
- *Enter Bank Information with Bank ID* allows you to enter the Fed routing number (ABA) if you already have the information.

For more information about the Bank Lists, please refer to the Manage Standard and Preferred Banks training session.

In the *Options* field, you may select:

- *Save to Master Recipient List* to save the recipient information for future use. When creating future payments, you will be able to use the *Select Existing* option instead of entering the recipient manually.
- *Add Contact Information* to capture additional recipient details such as address, phone number, and email address.

5. Click *Continue* to proceed.

PREVIEW RECIPIENT Required Fields ? X

| | |
|----------------|--------------------------------------|
| Recipient Name | XYZ Management |
| Recipient ID | XYZMGMT |
| Account Type | Checking |
| Account Number | 654321 |
| Bank ID Type | ABA (ACH) |
| Bank ID | 124000054 |
| Bank Name | ZIONS BANCORPORATION, NA DBA ZIONS B |

6. Review the entered details on the Preview Recipient screen.
7. To add another recipient, click on Submit and Create button.
8. If you only want to create the one recipient, click Submit.

RECIPIENTS Running Totals ▾

Show All ▾ Search ? Select Recipients Create New Import from File

| Recipient Name Recipient ID | Account Number | Amount* | Status Prenote Expiry | Addenda |
|--------------------------------|----------------|---------|--------------------------|---------|
| XYZ Management XYZMGMT | 654321 | | Active ▾ | |

STEP 3: AMOUNT, STATUS AND ADDENDA

1. After entering the recipient details, enter the *Amount* for each recipient.

The *Status* field defaults to *Active*. This indicates the recipient is to be included in the payment. You may change the status using the dropdown menu:

- *Prenote* sends a specially designated \$0.00 transaction through the ACH network to verify the account information before the actual payments are sent.
 - *Hold* prevents payment to the recipient until the Status is changed to Active even if a dollar amount is entered.
2. Click the + icon below the *Addenda* column to add additional payment related information.

When done, select:

3. *Save Incomplete* to save the payment in its current state and return later to modify or submit it; or
4. *Continue* to proceed with the payment.

- On the *Preview Payment* screen, review the ACH payment details and click *Submit Payment* to complete the process.

A *Successful Submit* message displays to confirm the payment submission.

- Select *Save as Template* for faster payment processing in the future, or *Payment Center* to view the payment details and status.

Creating a Template from a Payment

- After submitting a payment, select the *Save as Template* button.
- On the **Create Template** screen, enter a unique *Template Name*. For best practice, avoid using special characters.

Assigning an optional *Template Limit* provides an additional layer of security. When the template is used to create a payment, the total amount of the batch cannot exceed this limit.

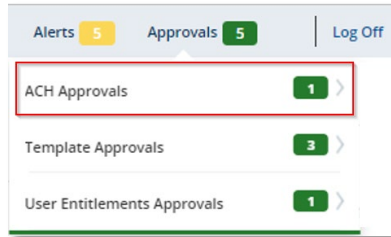
- Click *Continue* to create the template.
- Review the information on the *Preview Template* screen and click *Submit Template* to complete the process.
- The *Successful Submit* message is displayed to confirm successful submission.
- Go to *Template Center* to view the template status.

Approving a Payment

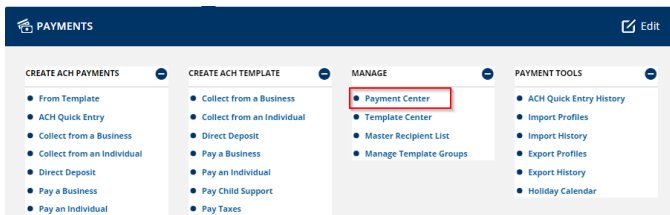
A security best practice is to require secondary approval for payment origination.

STEP 1: NAVIGATION

1. Use the convenient *Notification Center* at the top right corner of the screen to quickly navigate to the *Payment Center* to view payments pending approval.



Or select the *Payment Center* from the *Payments* menu.



The approver is responsible for reviewing all information for accuracy, including the effective date, payment frequency, recipients, and dollar amounts.

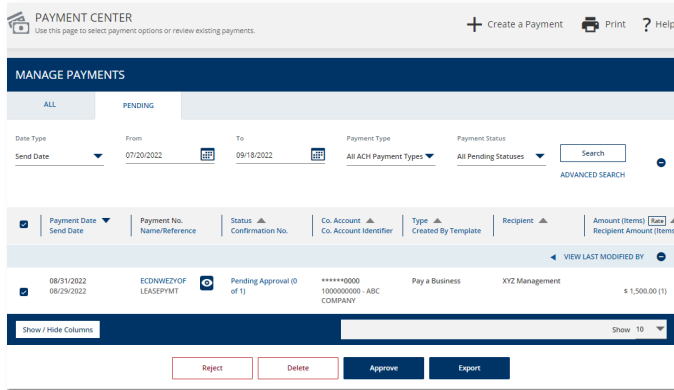
STEP 2: APPROVAL

Payments must be approved before the cutoff time on the Send Date shown in the *Payment Center*.

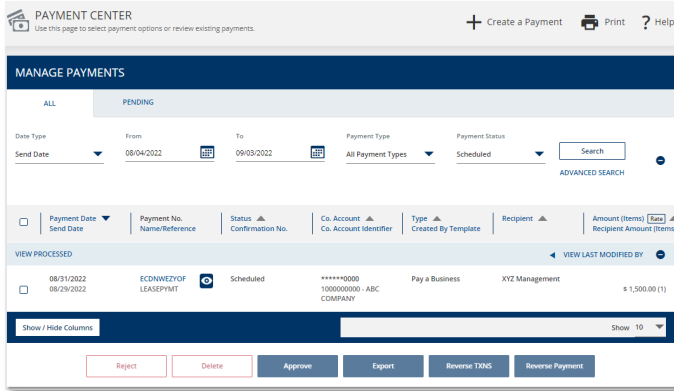
1. Click the *Pending Approval* hyperlink to view the details of a payment prior to approval.
2. Click the *Approve* button on the payment details screen.

Alternately, to approve a pending payment without viewing the details, select the checkbox next to it and click the *Approve* button.

3. A *Successful Submit* message confirms the payment approval.



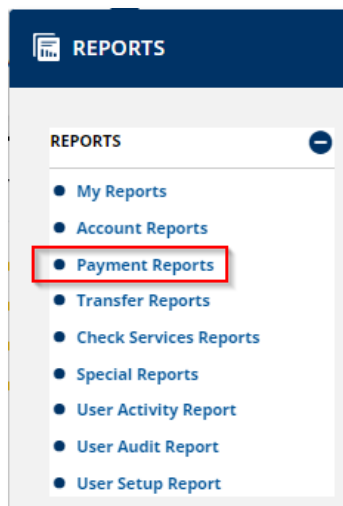
NOTE: When approving recurring payments, authorization is being granted for the entire series of payments, including payments scheduled for future dates.



In the *Payment Center*, the payment is now in a *Scheduled* status waiting to be transmitted to the bank.

While in a *Scheduled* status, the payment may be deleted or modified. Modified payments must go through the approval process again.

Once the payment is processed by the bank, the status is updated to *Completed*.



Payment Reports

Reports pertaining to ACH payments, templates, and recipients are available within the *Reports* menu.

1. Select *Payment Reports* to view the report options.

You may also add your favorite standard and customized reports to the *My Reports* screen for easier access.