

To create an ACH payment

1. Under the Commercial tab click Payments.
2. Select the transaction type from the New Transaction drop down.
3. Select the ACH Class Code PPD (person) or CCD (business or commercial)

ACH Class Code

- PPD - Prearranged Payment and Deposit
- CCD - Cash Concentration and Disbursement
- PPD - Prearranged Payment and Deposit

New Transaction

- ACH Collection
- ACH Payment
- Payment From File
- Payroll

4. In Company Entry Description describe the purpose of the transaction. For example: Payroll.
5. If the recipient is set up choose from the list. If the recipient is not set up select the New Recipient button and enter all information.
6. Enter the amount(s). Ensure pay is checked.

Name	Account	Pay	Notify	Amount	Addendum
<input checked="" type="checkbox"/> Test Recipient	987654321	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$1.00	

7. Click next.
8. Select the corresponding account the payment will be sent from or received to.
9. Select Next.
10. Enter the effective date of the transaction by clicking the calendar and selecting the date.
11. For a recurring payment click "Set Schedule". Select how often and when the transaction should stop.

Total Amount

\$1.00 to 1 recipient

Effective Date *

11/15/2018

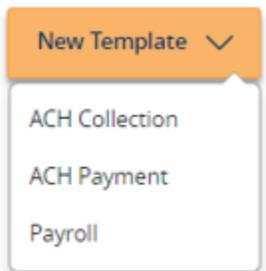
Recurrence

[Set schedule](#)

12. Click Save.
13. Review details and select Approve to authorize or Draft to only draft the transaction.
14. An approval screen appears. Click Close.

To create an ACH Template

1. In the navigation menu, click Commercial > Payments.
2. Click New Template, then select the ACH payment type (ACH Batch, ACH Payroll, or ACH Collection).

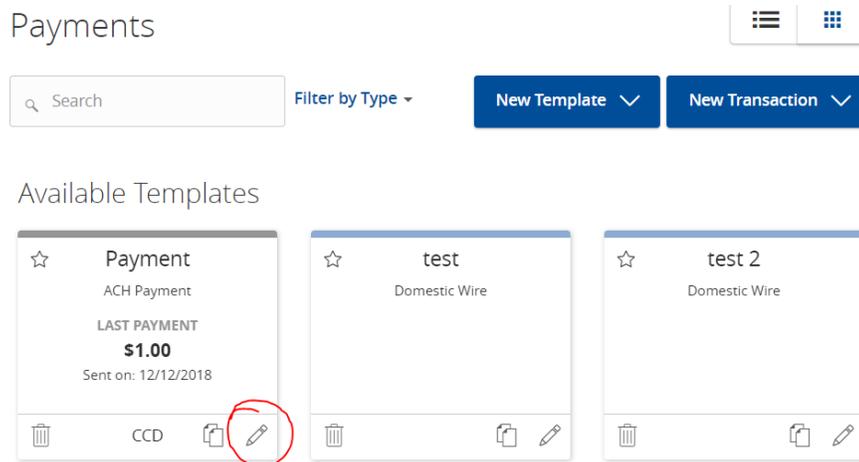


Steps to display

3. Enter a Template Name.
4. (if applicable) In the Grant User Access section, click a User to give users access to the template, then click Next.
5. Select the ACH Class Code PPD (person) or CCD (business or commercial)
6. In Company Entry Description describe the purpose of the transaction. For example: Payroll.
7. If the recipient is saved choose from the list. If the recipient is not saved select the New Recipient button and enter all information. Ensure the Pay check box is checked for each recipient. Click Next.
8. Select the Account from which you want to make the payment, then click Next.
9. On the Review and Submit tab, do the following:
 - a) Click an Effective Date.
 - b) (Optional) Click Set Schedule to set up a recurring schedule. After selecting a schedule, click a date on the When should this transaction stop calendar, or select Repeat Forever.
 - c) Click Save.

To schedule an ACH Payment from a Template

1. In the navigation menu, click Commercial > Payments.
2. On the template you wish to schedule a template from click the pencil to edit.



3. In Company Entry Description describe the purpose of the transaction. For example: Payroll.
4. (if applicable) In the Grant User Access section, verify users access to the template, then click Next.
5. Verify recipients and amounts are correct and the Pay check box is checked for each recipient. Click Next.
6. Select the Account from which you want to make the payment, then click Next.
7. On the Review and Submit tab, do the following:
 - a) Click an Effective Date.
 - b) (Optional) Click Set Schedule to set up a recurring schedule. After selecting a schedule, click a date on the When should this transaction stop calendar, or select Repeat Forever.
 - c) If you made changes to the template you wish to save, select Save. To Draft but not Approve, select Draft. To Approve the ACH, select Approve.

To Approve a Drafted Payment

1. Log into online banking. On the home screen on the top right you will see Approvals Required. Click the Blue link. This will take you to the Online Activity Center.



2. As an alternative in the navigation menu on the left, click Transactions>Online Activity Center.
3. (optional) To view only transactions in drafted status select Filters and change Status to Drafted. Click Apply.
4. Find the transaction you wish to approve and on that row there is an Actions drop down on the far right. Click the drop down and select Approve.
5. Click Confirm.
6. Enter Secure Access Token number and Verify.

To Cancel an Approved Payment

If you have a transaction you need to change information in you will need to cancel the transaction and either start over from the template or select copy in the Online Activity Center to reschedule the payment. Instructions to cancel are below.

1. In the navigation menu on the left, click Transactions>Online Activity Center.
2. (optional) To view only transactions in drafted status select Filters and change Status to Approved. Click Apply.
3. Find the transaction you wish to cancel and on that row there is an Actions drop down on the far right. Click the drop down and select Cancel.
4. Click Confirm.
5. Transaction is cancelled. Click Close.