

## Future Dated Wires & ACH

For convenience, customers can future date domestic wires for up to 60 days and ACH batches for up to 30-days. This guide will assist in creating Future Dated payments and viewing pending transactions.

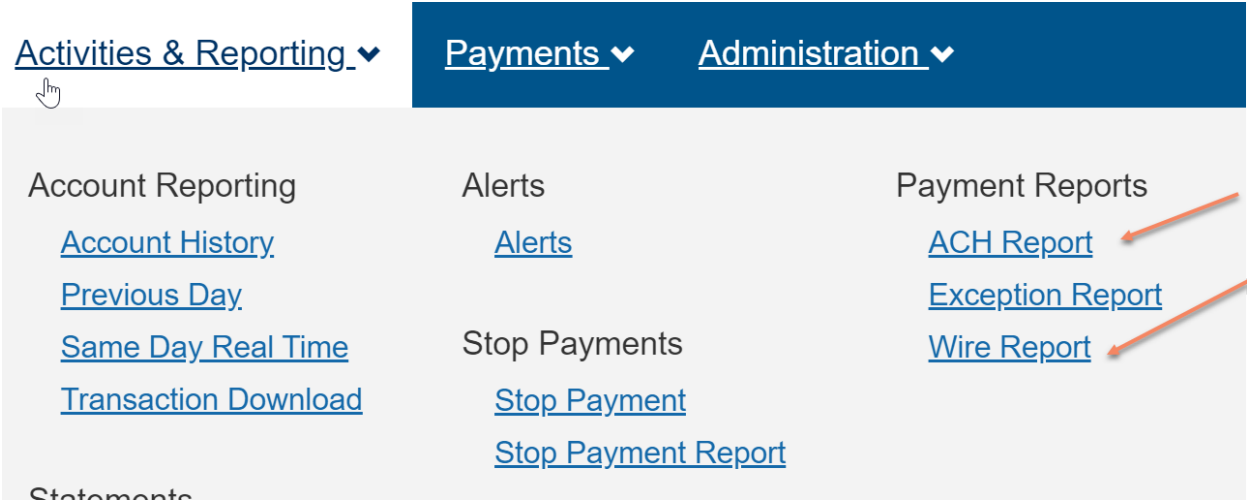
**How to Create a Future dated transaction**

To create a future dated transaction

- Access the payments menu.
- Select the type of transaction (ACH or Wire).
- Select an effective date, click on the calendar, and choose the date you'd like to send the transaction. If a date is selected that is a non-business day, or outside the future dated window, an error will appear.

**How to review a future dated transaction**

- From the dashboard, go to Activities & Reporting.
- Under Payment Reports choose either ACH Report or Wire Report, depending on the transaction you are searching for.



- Under Query, change the “to” date to 30 or more days in advance. This will display all transactions scheduled to go out during that time frame.
- Click submit to run the report.



Query	From	To
Send Date ▼	04/21/2021	05/21/2021
Amount	0	99999999999999
Bank Trace	0	99999999999999
Cust Trace	0	9999999
Routing Id		

The report will run and display results. All transactions scheduled within the specified time frame will appear.

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Approved Transfers											
Bank No	Cust No	Debit Account	Template	Beneficiary Bank Beneficiary Acct	Beneficiary Acct Name	Curr	Transfer Amount	Pay Method	Status Fed Ref/Swift ID	Entry Method	Details
<b>Send Date: May 03, 2021</b>											
2021123000001	000090	56888885 (USD) - Analyzed Business Checking		CAMBRIDGE SAVINGS BANK 123456789	Demo Future Dated Wire	USD	1.00	FW	Approved	F	
							<b>Total: USD</b>	<b>1.00</b>	<b>(1)</b>		
							<b>Approved Total: USD</b>	<b>1.00</b>	<b>(1)</b>		

### Important Information

Once a future dated transaction has been approved, the transaction will process as scheduled. **Reviewing future dated transactions using the reporting features is recommended to ensure no duplicate transactions are being created and no transactions are scheduled on an account that is being closed.**

### How do Company Daily Limits apply to Future Dated Transactions

The approved ACH and Wire limits are per day limits. Future dated transactions will be counted as part of the daily limit for the effective date of the transaction. **It is important to review future dated transaction's effective date to determine if your daily limit will be reach for a particular day.**

### Canceling a Future Dated Transaction

Future dated ACH transactions may be canceled at any time prior to 2 business days before the effective date of the transaction.



- Search for the transaction by expanding the date range to include the date of the transaction effective date.
- A list of transactions will appear. Click on Delete.

**ACH Summary Report**

Customer Name: TEDS TEST ACCOUNT  
 For Activation Date: Apr 27, 2021 to May 07, 2021

Report Summary													
Report Totals:		(1)	Total Debits:		(0)	\$0.00	Total Credits:		(1)	\$1.00			

Report Summaries by Activation Date														
Activation Date: April 27, 2021														
Summary														
Report Totals:		(1)	Total Debits:		(0)	\$0.00	Total Credits:		(1)	\$1.00				
Cust Trace	Bank Trace	Company	Company Name	Company Entry Description	Batch	Batch Name	Tran Type	Eff Entry Date	Same Day	Debit	Credit	Status	Details	Action
	156	1170001	041004510	BWB test	gfakjfal;	1234556	NewPayment	PPDCO	05/07/2021	No	(0) \$0.00	(1) \$1.00	Approved	 

- A confirmation pop-up will be presented asking the user to confirm the deletion.
- Click OK to proceed.

fi7049-test.btbpo.net says

Are you sure you want to delete this activation of Batch Code [1234556] - [NewPayment]?

**To cancel future dated wire transactions, please contact Business Client Services at 617-441-7051.**