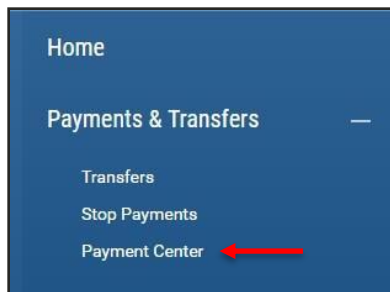


## Quick Reference Guide – Payments

1. Open the left navigation menu.
2. Click to expand the Payment & Transfers menu.
3. Select the “Payment Center” link.



**Payment Center** Add Widget ▾

**PAYMENTS** **PAYMENT TEMPLATES** **PAYMENT MAPS** **NACHA IMPORT** **WIRE IMPORT**

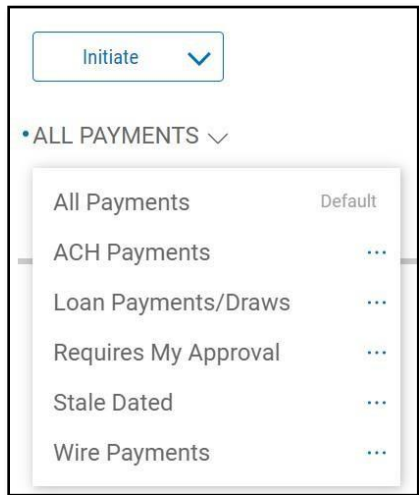
Initiate ▾

• ALL PAYMENTS ▾ *Changed* Save As As of 09/14/2021 12:55 PM Filter Grid Print Download Lock

<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME
<input type="checkbox"/>	...	Consumer Collections	Updated	Capital Account	recv name
<input type="checkbox"/>	...	Tax Payment	Requires my approval	Disbursement Account	IRS
<input type="checkbox"/>	...	International Wire	Processed	Capital Account	Rahul P
<input type="checkbox"/>	...	Corporate Payments	Requires my approval	Capital Account	Sam
<input type="checkbox"/>	...	Domestic Wire	Rejected by approver	Capital Account	Acme Transport - Acme Transp...

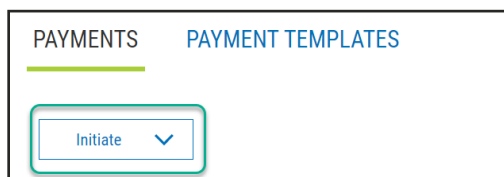
Note: As with other list view widgets, the Payments widget list view can be personalized by you – sort data in a column, display desired columns, arrange the order of columns and filter data. You can save multiple personalized views for later use. Data from the list view can be printed and exported.

Standard saved views are offered that filter and arrange the data specifically for ACH, Wires, Loans, Stale-Dated Payments, and Payments requiring your approval.

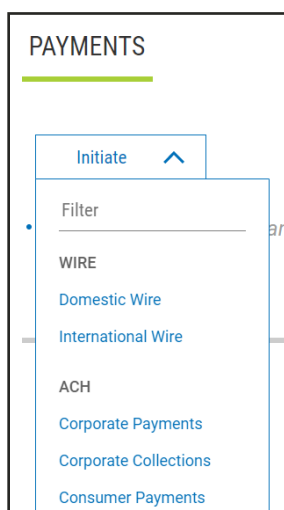


## Initiating Payments

1. Click the Initiate dropdown at the top of the list view.



2. Select payment type.



### 3. Complete payment details.

< Initiate Payment

PAYMENT TYPE  
Domestic Wire

ORIGINATOR INFORMATION  
FROM ACCOUNT  
Select

BENEFICIARY INFORMATION  
NAME  
0/35  
ADDRESS LINE 1 Optional 0/35  
ADDRESS LINE 2 Optional 0/35  
Physical Address Required. No P.O. Box Address  
ADDRESS LINE 3 Optional 0/35

PAYMENT DETAILS  
BANK CODE / NAME Select 0/34  
ACCOUNT NUMBER

ACH Payments have the option to defer adding the Receiver details later:

< Create ACH Payment

\$0.00

PAYMENT TYPE  
Consumer Payments  
PAYMENT NAME  
0/25

ORIGINATOR INFORMATION  
ACH SENDER Select  
PAYMENT DESCRIPTION 0/10  
TRANSACTION DATE  
DISCRETIONARY DATA Optional 0/20  
DESCRIPTIVE DATE Optional 0/6  
Add Receivers Later  
RECEIVER INFORMATION  
NAME 0/22  
ID Optional 0/15

To add a Receiver:

1. Click the ellipses (...) to display a pop-up menu.
2. Click "Modify"
3. Click "Add Receiver" or
4. Click "Upload Transactions"

**Note:** An Import Map will be needed to upload a Receiver. The file format will need to match the Map Format for the data to be imported successfully. [See Payment Maps Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions].

< Modify ACH Payment

\$0.01  
(1) PAYMENTS

PAYMENT TYPE

Corporate Payments

PAYMENT NAME

Corp Pay

8/25

CUSTOMER TRACE NUMBER

723

BANK TRACE NUMBER

--

INITIATED

09/08/2021 04:07 AM

STATUS

Requires my approval

SOURCE

Freeform

TEMPLATE NAME

--

ORIGINATOR INFORMATION

ACH SENDER

3425673674 - Atlas

OFFSET ACCOUNT

Capital Account - \*\*\*\*0003

PAYMENT DESCRIPTION

desc

4/10

DISCRETIONARY DATA

data

Optional

4/20

TRANSACTION DATE

09/16/2021

DESCRIPTIVE DATE

Optional

0/6

TRANSACTION DETAILS

Add A Receiver

Upload Transactions

Show Limits

TOTAL CREDITS (1)  
\$0.01

TOTAL DEBITS (0)  
\$0.00

TOTAL AMOUNT  
\$0.01

ALL

ACTIONS

ID

NAME

AMOUNT

STATUS

ACCOUNT NUMBER

...

23234234

Sam

0.01

Active

\*\*\*\*sdf

modify amount

zero amount

activate

prenote

freeze

delete

The ACH payment transaction date will default to the next available regular ACH date. If the ACH Sender (ACH Company) is eligible for Same Day ACH and it is within the Same Day cut-off, users are reminded that same day settlement is available and may use the date-picker to change to Same Day ACH if desired.

<

Create ACH Payment

PAYMENT TYPE

Corporate Payments

PAYMENT NAME

0/25

ORIGINATOR INFORMATION

ACH SENDER

987654321 - my ACH co

PAYMENT DESCRIPTION

0/10

TRANSACTION DATE

01/19/2022

OFFSET ACCOUNT

Select

DISCRETIONARY DATA

0/20

DESCRIPTIVE DATE

0/6

Same Day settlement available.  
Additional fee may apply.

[Add Receivers Later](#)

When the payment is saved, you are returned to the Payment widget and the Payments tab. A success message is shown at the top of the List View, and your new payment appears highlighted in the list. The position of the payment in the list depends on the ordering and filtering you had set on the list view before clicking Initiate Payment, so the new payment may not always be at the very top of the list.

Payment has been submitted for approval.

Payment Name New Payment	Customer Trace 393	Effective Entry Date 02/08/2021	Debits 0	Total Debits \$0.00	Credits 1	Total Credits \$23.43
-----------------------------	-----------------------	------------------------------------	-------------	------------------------	--------------	--------------------------

Initiate

ALL PAYMENTS
Changed
Save As
As of 02/06/2021 02:12 PM

<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME
<input type="checkbox"/>	...	Corporate Payments	Requires other's approval	Alternate Checking	New Payment
<input type="checkbox"/>	...	Domestic Wire	Requires other's approval	Business Savings	Airplane Rental
<input type="checkbox"/>	...	Domestic Wire	Requires other's approval	Business Savings	Boat Rental

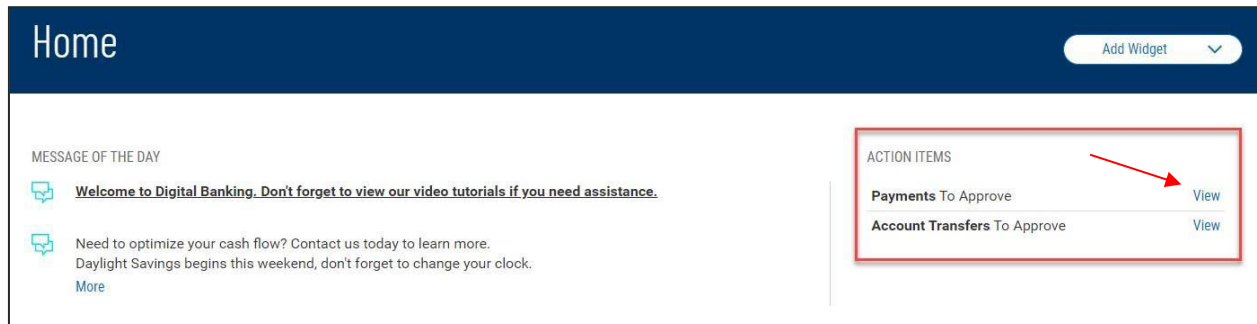
## Prefunding

As an ACH Prefund originator, when an approved ACH originated file is released from business online banking, a memo hold will be placed against the ACH settlement account associated with the ACH originated file then released to the Fed for processing in the ACH network. The account balance must be sufficient at the time of validation to avoid any delay in processing.

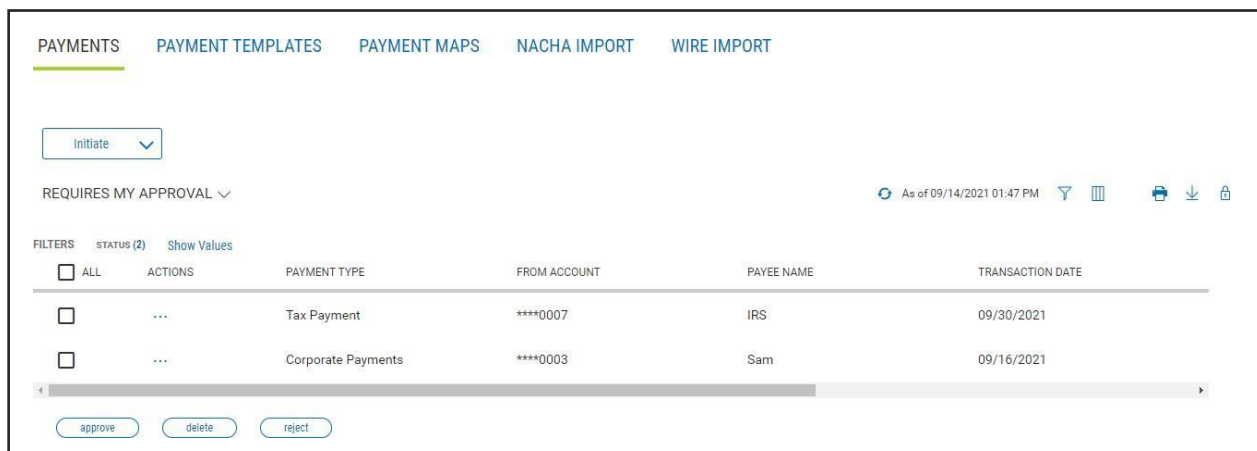
## Approve Payments

On the Home Screen:

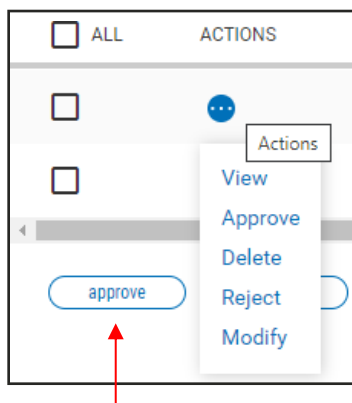
1. Click “View” next to Payments to Approve.



2. Click the ellipsis (...) to view a pop-up menu.



3. Click “Approve”



To approve multiple payments:

1. Check the boxes next to the payments you would like to approve.

SELECT	ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	STATUS
<input type="checkbox"/>	...	Corporate Payments	Office Expenses	Zippy Inc	Requires others approval
<input checked="" type="checkbox"/>	...	International Wire	Test Account 1	Klim Mueller	Requires others approval
<input type="checkbox"/>	...	International Wire	Test Account 1	Klaus Mueller	Requires others approval
<input checked="" type="checkbox"/>	...	International Wire	Test Account 1	Klaud Mueller	Requires others approval
<input type="checkbox"/>	...	International Wire	Test Account 2	Scott Stone	Requires others approval

APPROVE DELETE REJECT

2. Select "Approve"

<

Approve Payments

⚠

You are about to approve the following payments

🔍

🗑️

🖨️

⬇️

ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	TRANSACTION DATE	STATUS
<a href="#">Remove</a>	Corporate Payments	Operating Account	Acme Office Supply	02/04/2020	Requires my approval
<a href="#">Remove</a>	Corporate Payments	-	MULTI	02/03/2020	Requires my approval

VIEW 1-2 OF 2

DISPLAY

All ▾

1

APPROVE

CANCEL

3. Review payments on the Approval Summary Screen (remove any payments that should not be approved).
4. Click "Approve" to finalize payment approval.



2 Payments Approved

Initiate

ALL PAYMENTS

As of 07/02/2020 04:55 PM

<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER ID
<input type="checkbox"/>	...	Consumer Payments	Ready to Process	PP Account	Doug	315
<input type="checkbox"/>	...	Consumer Collections	Ready to Process	Foreign Account	Alex	327
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	PP Account	3dec	329
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	New Bangor	Acme	330
<input type="checkbox"/>	...	International ACH Collections	Updated	Foreign Account		323

APPROVE
DELETE
REJECT

## Update Transaction Date and Approve Stale Dated Payments

When approving multiple payments, an approver is able to include stale dated payments and update the transaction date in the same approval workflow.

1. Click on "Update New Transaction Date". Transaction Dates will be amended automatically.

< Approve Payments

Some of the selected payments are stale dated. Click on Update New Transaction Date to advance the transaction date to next available and continue with payment approval.

UPDATE NEW TRANSACTION DATE

You are about to approve the following payments

ACTIONS	STATUS	TRANSACTION DATE	NEW TRANSACTION DATE	PAYMENT TYPE	PAYEE NAME	AMOUNT	FROM ACCOUNT NAME	INITIATOR
<a href="#">Remove</a>	Stale dated	01/11/2022	-	Corporate Payments	this one	0.44	ALT CHK	jaymie
<a href="#">Remove</a>	Stale dated	12/02/2021	-	International Wire	International Wire	2.22	Test Account 2	Miller
<a href="#">Remove</a>	Stale dated	11/07/2021	-	Domestic Wire	Cindy	4.44	Test Account 1	Miller

VIEW 1-3 OF 3

DISPLAY
3
1

2. Click “Approve”

**Note:** ACH Payments eligible for same day are called out for the user’s attention to be removed from the bulk/multi approval workflow.

<

Approve Payments

⚠

You are about to approve the following payments

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🗑

ACTIONS	STATUS	TRANSACTION DATE	NEW TRANSACTION DATE	PAYMENT TYPE	PAYEE NAME	AMOUNT	FROM ACCOUNT NAME	INITIATOR
<a href="#">Remove</a>	Requires my approval	10/20/2021	10/28/2021	⚠ Corporate Payments	Jaymie Miller	556.66	Test Account 2	jaymiep
<a href="#">Remove</a>	Requires my approval	10/13/2021	10/27/2021	Domestic Wire	Car Rental	5.00	Test Account 2	jaymiep
<a href="#">Remove</a>	Requires my approval	10/12/2021	10/27/2021	International Wire	Carolina Blue Corp	100.00	Test Account 2	jaymiep

VIEW 1-3 OF 3

⚠

Payment eligible for same day ACH. Remove from list and go to individual payment to initiate as same day ACH.

APPROVE

CANCEL

DISPLAY

3

## View Payment

1. Click the ellipsis (...) menu of the payment.
2. Click "View"

[<](#) View ACH Payment
 

\$0.40

(7) PAYMENTS

PRINTABLE VIEW

PAYMENT INFORMATION

PAYMENT NAME consum pay	PAYMENT TYPE Consumer Payments	TRANSACTION DATE 09/01/2021	DESCRIPTIVE DATE descDt
CUSTOMER TRACE NUMBER 703	BANK TRACE NUMBER --	INITIATED --	STATUS Updated
SOURCE FREEFORM	TEMPLATE NAME --		

ORIGINATOR INFORMATION

ACH SENDER 123456789 - My Company	OFFSET ACCOUNT ****0003 - Capital Account	PAYMENT DESCRIPTION test mobi4	DISCRETIONARY DATA disc data
--------------------------------------	--	-----------------------------------	---------------------------------

TRANSACTION DETAILS

Show Limits

TOTAL CREDITS (7)

\$0.40

TOTAL DEBITS (8)

\$0.00

TOTAL AMOUNT

\$0.40

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
...	1237	Leonie Pollich	0.25	Active	****0008	021000021
...	1237	test mobile	0.04	Active	****0008	021000021
...	1235	test mobing	0.01	Active	****0008	021000021
...	1235	test mobility	0.01	Active	****0008	021000021
...	1237	test mobi9l	0.04	Active	****0008	021000021
...	1235	test mobile9	0.01	Active	****0008	021000021
...	1237	test mobi34	0.04	Active	****0008	021000021

VIEW 1-7 OF 7

DISPLAY

7

1

\$0.40

(7) PAYMENTS

MODIFY

submit for approval

delete

copy as payment

copy as template

back



To Modify a Payment Amount ONLY:

1. Click "modify amount"
2. Tab through and update the amounts for all transactions in the list.
3. Click "Save"

To Upload Transactions:

1. Click "Upload Transactions" to update the existing or add new transactions from an external file, using an established map. [See Payment Map Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]

TRANSACTION DETAILS
Add A Receiver
Upload Transactions
Show Limits
TOTAL CREDITS (2) \$0.23
TOTAL DEBITS (0) \$0.00
TOTAL AMOUNT \$0.23

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
<input type="checkbox"/>	<input type="button" value="..."/>	2343434	Rahul	0.01	Active	****4234	123123123
<input type="checkbox"/>	<input type="button" value="..."/>	1223	Udaya	0.22	Active	****4234	123123123

VIEW 1-2 OF 2
DISPLAY 2 1

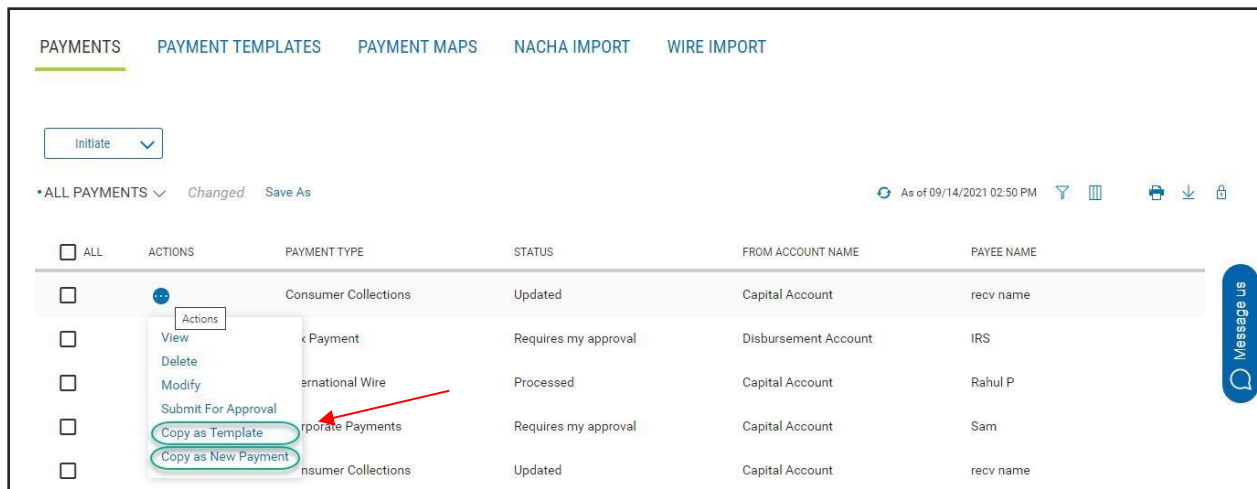
\$0.23  
(2) PAYMENTS

## Copy As New Payment

1. Click the ellipsis (...) menu in the Payments list view.
2. Click "Copy as New Payment"
3. Complete any changes needed within the editable Payment Details
4. Click "Submit"


## Copy As Template

1. Click the ellipsis (...) menu in the Payments list view.
2. Click "Copy as Template"
3. Complete any changes needed within the editable payment details
4. Save the changes made to the template.



The screenshot shows the 'PAYMENTS' tab selected. A table lists several payments. The 'ACTIONS' column for the third payment (International Wire) is expanded, showing options: View, Delete, Modify, Submit For Approval, Copy as Template, and Copy as New Payment. The 'Copy as New Payment' option is highlighted with a red circle and a red arrow points to it from the right. The table columns are: ALL, ACTIONS, PAYMENT TYPE, STATUS, FROM ACCOUNT NAME, and PAYEE NAME.

ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME
<input type="checkbox"/>	...	Consumer Collections	Updated	Capital Account	rcv name
<input type="checkbox"/>	...	Payment	Requires my approval	Disbursement Account	IRS
<input type="checkbox"/>	...	International Wire	Processed	Capital Account	Rahul P
<input type="checkbox"/>	...	Corporate Payments	Requires my approval	Capital Account	Sam
<input type="checkbox"/>	...	Consumer Collections	Updated	Capital Account	rcv name



The screenshot shows the 'PAYMENT TEMPLATES' tab selected. A table lists several templates. The table columns are: ALL, ACTIONS, TEMPLATE NAME, PAYMENT TYPE, STATUS, PAYMENT CATEGORY, and PAYEE NAME. The templates listed are: HelloHowarey..., Payroll, Rents, and International F....

ALL	ACTIONS	TEMPLATE NAME	PAYMENT TYPE	STATUS	PAYMENT CATEGORY	PAYEE NAME
<input type="checkbox"/>	...	HelloHowarey...	Corporate Collections	Available for use	ACH	Andrea
<input type="checkbox"/>	...	Payroll	Corporate Payments	Available for use	ACH	Bottomline
<input type="checkbox"/>	...	Rents	Corporate Payments	Available for use	ACH	Land Lord
<input type="checkbox"/>	...	International F...	International Wire	Available for use	Wire	International F...

To convert a template to a freeform payment:

1. Click "Freeform Edit"
2. Complete any changes necessary.
3. Click "Submit"



## Upload Transactions

1. Click "Upload Transactions".
2. Select map from "Upload Type" dropdown menu.

### Upload Transactions

UPLOAD TYPE

Select ▼

6 Record Fixed  
CSV Add Map  
CSV Map

cancel

3. Choose whether to add entries, update entries, or both add and update.

### Upload Transactions


UPLOAD TYPE

CSV Map ▼

[UPLOAD FILE](#)
[VIEW MAP DETAILS](#)

UPLOAD MODE

Update Entries ▼


Drag file here or [select file](#) from your computer.  
1 file maximum. 50000 records per file maximum

cancel

4. Click "select file" or drag a file into the upload area.

Vendor1CSVUpload.txt ▼

Name	ID	Amount	Bank Code	Account Number
Acme	0001234	1111.11	061000052	12345678
Continental Corp	654321	65.43	061000117	33498754
Global Corp	23044	1200.00	061000117	203930940



**Review Transaction Upload**

FILE NAME Vendor1CSVUpload.txt	UPLOADED DATE/TIME 03/19/2021 01:51 PM	UPLOADED BY Doug1
MAP CSV Map	UPLOAD MODE Update Only	STATUS OK W/Warnings

---

**TRANSACTION DETAILS**
UPLOAD MESSAGES

ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	AMOUNT
0001234	Acme	12345678	61000052	1,111.11
654321	Continental Corp	33498754	61000117	65.43
23044	Global Corp	203930940	61000117	1,200.00

VIEW 1-3 OF 3

DISPLAY 3

1

UPDATE PAYMENT
cancel

5. Review transaction information uploaded. If there are no errors, click “Update Payment” to continue the process (click “Cancel” to end the process and erase the staged updates).
6. Click “Continue” to finish the file processing and update the payment transactions appropriately.

**ACCEPT IMPORT**

This will update Corporate Payments payment named Vendor1 with the transactions from the file.

Do you want to proceed?

CONTINUE
Cancel

## Payment Statuses

Payment Type	Status	Description
Wire	Require other's approval	Wire Payment requires approval of another user
	Requires my approval	Wire Payment requires user's approval
	Approved	Wire Payment has been approved
	Processed	Wire has been processed by the platform
	Confirmed	Wire has been sent and processed by the bank – Confirmation or Acknowledgement number should be displayed on wire details
	Deleted	Wire has been deleted
	Stale Date	Wire's effective date is stale
	Rejected	Wire has been rejected
ACH	Require other's approval	ACH Payment requires approval of another user
	Requires my approval	ACH Payment requires user's approval
	Processed	ACH payment has been processed
	Ready to Process	ACH payment has been approved and is scheduled to process on the effective date of the payment
	Deleted	ACH payment has been deleted
	Stale Date	ACH's payment effective date is stale
	Rejected	ACH payment has been rejected
	Updated	ACH payment has been updated
	Updated via Import	ACH's receiver information has been updated via import
	Reversed	ACH reversal payment initiated
	Reversal in Process	ACH reversal has been approved and is scheduled to process on the effective date of the reversal
	Processed Reversal	ACH reversal processed