

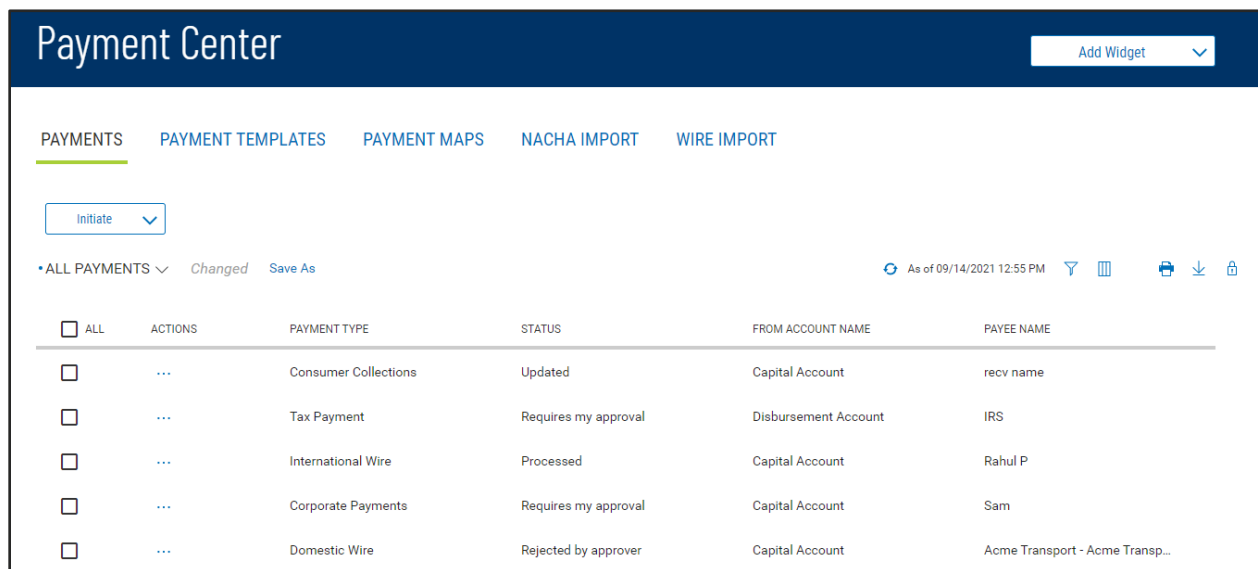
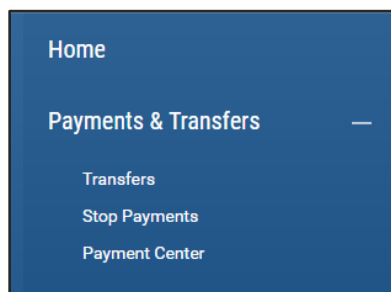
Quick Reference Guide – Payments

The Payments widget is pinned to the Payment Center workspace and is organized by multiple functional tabs based on your permissions:

- Payments
- Payment Templates
- Payment Maps
- NACHA Import
- Wire Import

Based on account and payment type permissions, the Payments tab provides a consolidated list of Automated Clearing House (ACH), Tax, Wire and Loan payment records that have been submitted by account and payment types. These include both processed and pending payments, freeform payments and those initiated using a payment template.

To access the Payments tab inside the Payments widget, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Payment Center link. The Payments widget is the first widget and is pinned to the Payment Center workspace.

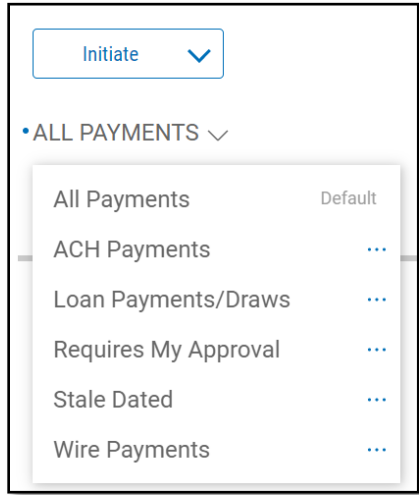
A screenshot of the 'Payment Center' interface. The header is dark blue with 'Payment Center' on the left and 'Add Widget' with a dropdown arrow on the right. Below the header is a tab bar with 'PAYMENTS' (selected), 'PAYMENT TEMPLATES', 'PAYMENT MAPS', 'NACHA IMPORT', and 'WIRE IMPORT'. Under the 'PAYMENTS' tab, there is an 'Initiate' dropdown button. Below that is a filter bar showing '• ALL PAYMENTS' with a dropdown, 'Changed', and 'Save As'. To the right of the filter bar is a refresh icon, the text 'As of 09/14/2021 12:55 PM', and icons for filter, list view, print, download, and lock. Below the filter bar is a table with the following columns: 'ALL' (checkbox), 'ACTIONS' (three dots), 'PAYMENT TYPE', 'STATUS', 'FROM ACCOUNT NAME', and 'PAYEE NAME'. The table contains five rows of payment records.

<input type="checkbox"/>	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...

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

Quick Reference Guide – Payments

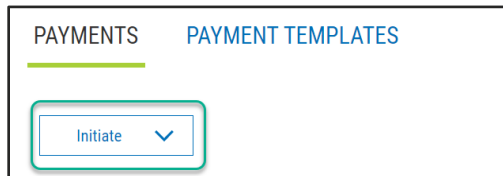
As a helpful start, standard saved views are offered that filter and arrange the data specifically for ACH, Wires, Loans, stale-dated payments, and payments requiring your approval.



Quick Reference Guide – Payments

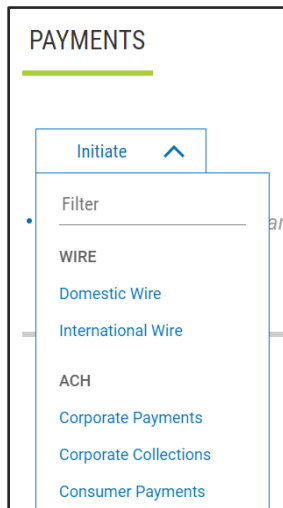
Initiating Payments

To initiate a new payment, click Initiate in the dropdown at the top of the list view, on the PAYMENTS tab.



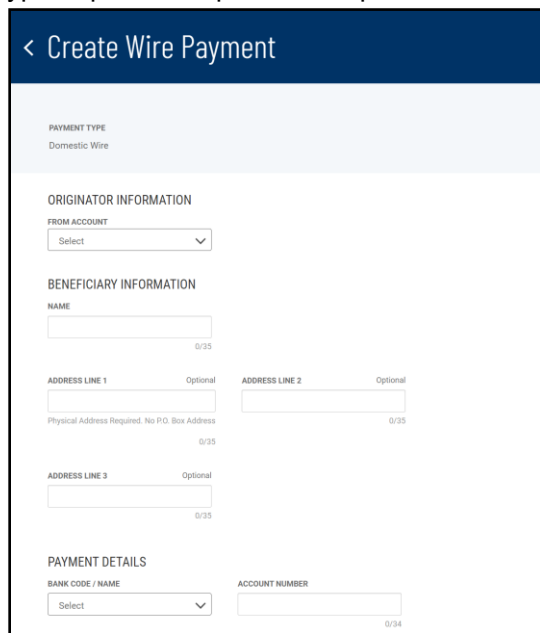
A screenshot of the 'PAYMENTS' tab in a software interface. The 'PAYMENTS' tab is selected and underlined. To its right is the 'PAYMENT TEMPLATES' tab. Below the tabs is a dropdown menu with the word 'Initiate' and a downward-pointing arrow.

This dropdown will include all payment types that you have permission to initiate - Wire, ACH, Tax and Loan transactions.



A screenshot of the 'Initiate' dropdown menu. The menu is open, showing a list of payment types. At the top is a 'Filter' input field. Below it are the following options: 'WIRE', 'Domestic Wire', 'International Wire', 'ACH', 'Corporate Payments', 'Corporate Collections', and 'Consumer Payments'. The 'WIRE' option is currently selected and highlighted.

Once a payment type is selected, the appropriate entry form will appear for that specific payment type. Input the required and optional information if desired.



A screenshot of the 'Create Wire Payment' form. The form has a dark blue header with a back arrow and the title 'Create Wire Payment'. Below the header, the 'PAYMENT TYPE' is set to 'Domestic Wire'. The form is divided into several sections: 'ORIGINATOR INFORMATION' with a 'FROM ACCOUNT' dropdown; 'BENEFICIARY INFORMATION' with a 'NAME' field; 'ADDRESS LINE 1' (Optional, 0/35), 'ADDRESS LINE 2' (Optional, 0/35), and 'ADDRESS LINE 3' (Optional, 0/35); and 'PAYMENT DETAILS' with a 'BANK CODE / NAME' dropdown and an 'ACCOUNT NUMBER' field (0/34). A note below the address fields states: 'Physical Address Required. No P.O. Box Address'.

Quick Reference Guide – Payments

With ACH Payments, you have the option to create a “Batch” with Payment and Originator information without adding the Receiver details until later. You can enter the Receiver details using manual input or by uploading an external file using established mapping. **For assistance with mapping contact Commercial Client Services.**

< Create ACH Payment

\$0.00
(0) PAYMENTS

PAYMENT TYPE
Corporate Payments

PAYMENT NAME

0/25

ORIGINATOR INFORMATION

ACH SENDER
Select

OFFSET ACCOUNT

PAYMENT DESCRIPTION

0/10

DISCRETIONARY DATA

Optional
0/20

TRANSACTION DATE

0/6

DESCRIPTIVE DATE

Optional
0/6

Add Receivers Later

RECEIVER INFORMATION

NAME

0/22

ID

Optional
0/15

DISC DATA

Optional
0/2

< Modify ACH Payment

\$2.55
(1) PAYMENTS

PAYMENT TYPE
Consumer Payments

PAYMENT NAME
payroll

7/25

CUSTOMER TRACE NUMBER
948

BANK TRACE NUMBER
--

STATUS
Updated

SOURCE
Freeform

TEMPLATE NAME
--

ORIGINATOR INFORMATION

ACH SENDER
987654321 - my ACH co

OFFSET ACCOUNT
Test Account 3 - ****0003

PAYMENT DESCRIPTION
March Pay

9/10

DISCRETIONARY DATA

Optional
0/20

TRANSACTION DATE
01/18/2022

0/6

DESCRIPTIVE DATE

Optional
0/6

TRANSACTION DETAILS

Add A Receiver

Upload Transactions

Show Daily Limits

TOTAL CREDITS (1)
\$2.55

TOTAL DEBITS (0)
\$0.00

TOTAL AMOUNT
\$2.55

ALL RECEIVERS

☐ ALL

ACTIONS

ID

NAME

AMOUNT

STATUS

ACCOUNT NUMBER

ROUTING NUMBER

ACCOUNT TYPE

☐

...

465

Marry Blue

2.55

Active

****4564

061000104

Checking

MODIFY AMOUNT

ZERO AMOUNT

ACTIVATE

PRENOTE

FREEZE

DELETE

4

Quick Reference Guide – Payments

The ACH payment transaction date will default to next standard available ACH date. If Same Day ACH is enabled and it is within the Same Day cut-off timing requirements, users receive a reminder that same day settlement is available and may use the calendar 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

OFFSET ACCOUNT

Select

PAYMENT DESCRIPTION

0/10

DISCRETIONARY DATA

Optional0/20

TRANSACTION DATE

01/19/2022

DESCRIPTIVE DATE

Optional0/6

Same Day settlement available.
Additional fee may apply.



[Add Receivers Later](#)

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Quick Reference Guide – Payments


When the payment creation workflow is complete and 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.






Note: New payments may not always be at the top of the list based on ordering and filtering set on the list view before clicking Initiate Payment.

 Payment has been submitted for approval. 

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

Initiate 

• ALL PAYMENTS  Changed Save As

 As of 02/06/2021 02:12 PM    

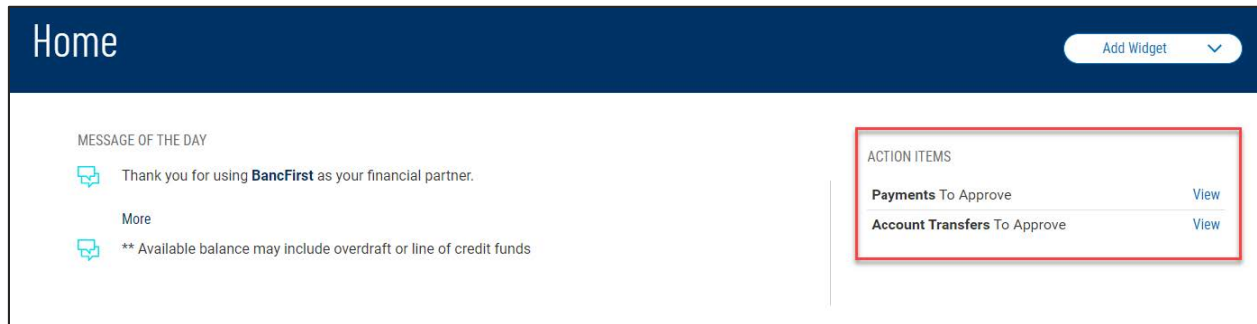
<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME
<input type="checkbox"/>	...	Corporate Payments	Requires other's approval	Alternate Checking	New Payment
<input type="checkbox"/>	...	Domestic Wire	Requires other's approval	Business Savings	Airplane Rental
<input type="checkbox"/>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

Quick Reference Guide – Payments

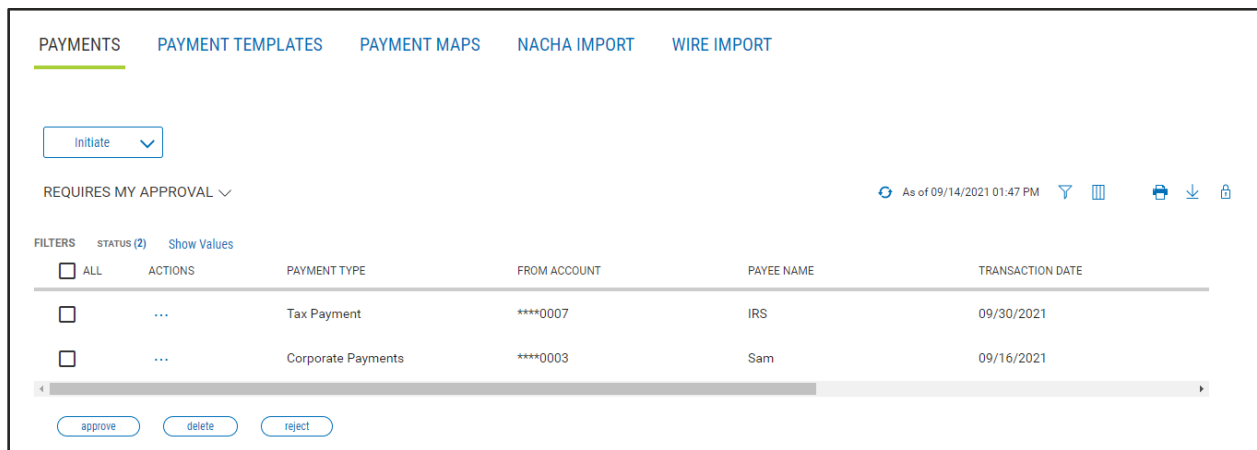
Approve Payments

Payments requiring approval show a status of either “Requires My Approval” or “Requires Others Approval” based on who initiated the ACH and individual permissions.

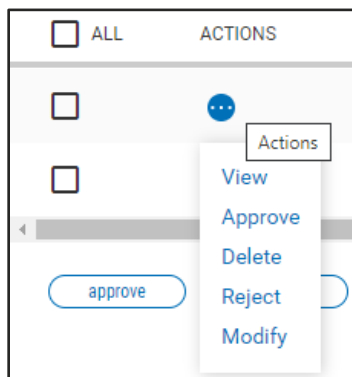
If you have payment approval permissions, you will be notified on the Home workspace that there are payments for you to approve.



Clicking "View" will take you to the Payment Center. You will have a "Requires My Approval" list view in the Payments tab to approve, reject or delete the payments.



Payments can be approved from the list view by hovering over the ellipsis (...) and choosing “Approve” for one payment.




Quick Reference Guide – Payments

You can also approve multiple payments by checking the "Select" box on multiple payments and clicking the "Approve" button at the bottom of the list view. Payments of different types (Wires and various ACH's) can be approved together with a single click of the "Approve" button.

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

When multiple payments are selected to approve, you are taken to an approval action summary workflow page, which will show the selected payments pending approval. You can remove payments from the list if desired, cancel the entire action, or continue on with the approval.

< Approve Payments

 You are about to approve the following payments

Filter IconList IconPrint IconDownload Icon

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

VIEW 1-2 OF 2

DISPLAY



All


 1


Quick Reference Guide – Payments






Once payments are approved, you are returned to the Payment Center workspace. A success message will show at the top of the Payments List View, and the most recent approved payments are highlighted in the list with an updated status. Depending on the type of payment and the specific approval requirements, some payments may require approval from more than one user.

Similar to the approval action, payments can also be rejected or deleted, singularly or in bulk.

 > 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

Quick Reference Guide – Payments

Update Transaction Date and Approve Stale Dated Payments

In the multi-select payment approval workflow, an approver is able to include stale dated ACH, tax and wire payments. The transaction dates may be updated and approved in one workflow.

< 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
Remove	Stale dated	01/11/2022	-	Corporate Payments	this one	0.44	ALT CHK	jaymie
Remove	Stale dated	12/02/2021	-	International Wire	International Wire	2.22	Test Account 2	Miller
Remove	Stale dated	11/07/2021	-	Domestic Wire	Cindy	4.44	Test Account 1	Miller

VIEW 1-3 OF 3

DISPLAY 3 1

After the application advances the transaction dates, payments eligible for same day ACH are called out for attention. The eligible same day ACH payments can be removed from the bulk/multi approval workflow to adjust the transaction date to a same day ACH payment if desired.

< Approve Payments

You are about to approve the following payments

ACTIONS	STATUS	TRANSACTION DATE	NEW TRANSACTION DATE	PAYMENT TYPE	PAYEE NAME	AMOUNT	FROM ACCOUNT NAME	INITIATOR
Remove	Requires my approval	10/20/2021	10/28/2021	<div></div> Corporate Payments	Jaymie Miller	556.66	Test Account 2	jaymiep
Remove	Requires my approval	10/13/2021	10/27/2021	Domestic Wire	Car Rental	5.00	Test Account 2	jaymiep
Remove	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

DISPLAY 3

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

APPROVE

CANCEL

10

Quick Reference Guide – Payments

View Payment

To view payment details, select “View” from the ellipsis (...) menu for the desired payment. This will take you to a workflow page that lists associated payment information. Available action buttons for the payment type, status and your permissions are displayed at the bottom of the page.

< View ACH Payment

\$1.11
(44) PAYMENTS

PRINTABLE VIEW

PAYMENT INFORMATION

PAYMENT NAME Petunia	PAYMENT TYPE Corporate Payments	TRANSACTION DATE 01/19/2022	DESCRIPTIVE DATE --
CUSTOMER TRACE NUMBER 944	BANK TRACE NUMBER --	INITIATED --	STATUS Updated
SOURCE FREEFORM	TEMPLATE NAME --		

ORIGINATOR INFORMATION

ACH SENDER 987654321 - my ACH co	OFFSET ACCOUNT ****0001 - Test Account 1	PAYMENT DESCRIPTION Payroll	DISCRETIONARY DATA --
-------------------------------------	---	--------------------------------	--------------------------

TRANSACTION DETAILS

Show Daily Limits

TOTAL CREDITS (44)	TOTAL DEBITS (0)	TOTAL AMOUNT
\$1.11	\$0.00	\$1.11

• ALL RECEIVERS ▾ Changed Save As

🔍 ↺ ⌵ ☰ 🖨️ ⬇️ 🔒

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
...	102	KLAUS	0.02	Active	****7665	061191848
...	456	CHRIS	0.02	Active	****6789	061191848
...	1010	MAX	0.02	Active	****4321	061191848
...	1017	MILLER	0.04	Active	****7890	061191848
...	108	EVAN	0.06	Active	****1111	061191848

VIEW 1-5 OF 44

DISPLAY 5 ▾ 1 2 3 ... 9 >

\$1.11
(44) PAYMENTS

MODIFY

SUBMIT FOR APPROVAL

DELETE

COPY AS PAYMENT

COPY AS TEMPLATE

BACK

Quick Reference Guide – Payments

Modify Payment

Payments can also be modified prior to approval. To modify a payment, on the Payments list view, select “Modify” from the ellipsis (...) menu of the desired payment. This will take you to a workflow with the information prefilled. Make desired changes, then save, and send or confirm, depending on the payment type. Once completed you will return to the Payments List View and the payment is updated to reflect your changes.

< Modify ACH Payment

\$2.55
(1) PAYMENTS

PAYMENT TYPE
Consumer Payments

PAYMENT NAME
payroll
7/25

CUSTOMER TRACE NUMBER
948

BANK TRACE NUMBER
--

STATUS
Updated

SOURCE
Freeform

TEMPLATE NAME
--

ORIGINATOR INFORMATION

ACH SENDER
987654321 - my ACH co

OFFSET ACCOUNT
Test Account 3 - ****0003

PAYMENT DESCRIPTION
March Pay
9/10

DISCRETIONARY DATA
Optional
0/20

TRANSACTION DATE
01/18/2022

DESCRIPTIVE DATE
Optional
0/6

TRANSACTION DETAILS

[Add A Receiver](#) [Upload Transactions](#)

[Show Daily Limits](#)

TOTAL CREDITS (1)
\$2.55

TOTAL DEBITS (0)
\$0.00

TOTAL AMOUNT
\$2.55

ALL RECEIVERS

☐ ALL

ACTIONS

ID

NAME

AMOUNT

STATUS

ACCOUNT NUMBER

ROUTING NUMBER

ACCOUNT TYPE

☐

...

465

Marry Blue

2.55

Active

****4564

061000104

Checking

MODIFY AMOUNT

ZERO AMOUNT

ACTIVATE

PRENOTE

FREEZE

DELETE

Quick Reference Guide – Payments

ACH Payments allow modification of individual transactions through two different methods.

1. Select Modify from the ellipsis (...) menu for the transaction you want to change. This will bring up a window that allows you to change any field in the transaction.
2. Click on “Modify Amounts” from the list of links to the left of the transaction list. Clicking “Modify Amounts” prompts the “amount input” mode, allowing you to tab through and update the amounts for all transactions in the list.

TRANSACTION DETAILS

[Add A Receiver](#) [Upload Transactions](#)

[Show Daily Limits](#)

TOTAL CREDITS (44)
\$1.11

TOTAL DEBITS (0)
\$0.00

TOTAL AMOUNT
\$1.11

• ALL RECEIVERS Changed [Save As](#)

[Search](#) [Refresh](#) [Filter](#) [List](#) [Print](#) [Download](#) [Share](#)

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER
<input type="checkbox"/>	...	102	KLAUS	0.02	Active	****7665
<input type="checkbox"/>	...	456	CHRIS	0.02	Active	****6789
<input type="checkbox"/>	...	1010	MAX	0.02	Active	****4321
<input type="checkbox"/>	...	1017	MILLER	0.04	Active	****7890
<input type="checkbox"/>	...	108	EVAN	0.06	Active	****1111

[MODIFY AMOUNT](#) [ZERO AMOUNT](#) [ACTIVATE](#) [PRENOTE](#) [FREEZE](#) [DELETE](#)

VIEW 1-5 OF 44

DISPLAY

5

[1](#) [2](#) [3](#) ... [9](#) >

\$1.11
(44) PAYMENTS

[MODIFY](#) [SUBMIT FOR APPROVAL](#) [DELETE](#) [COPY AS PAYMENT](#) [COPY AS TEMPLATE](#) [BACK](#)

Quick Reference Guide – Payments

Copy As New Payment

A very useful feature of the Payment List View is the ability to copy an existing payment as the starting point to create a new payment. Selecting “Copy as New Payment” from the ellipsis (...) menu in the Payments list view, will launch the payment initiation workflow with all the relevant fields prepopulated from the selected payment. From there you can quickly complete the payment initiation workflow to send your new payment.

Copy As Template

Another useful feature of the Payment List View is the ability to copy an existing payment as the starting point to create a payment template (ACH and wire) for future use. To copy a payment as a template, select “Copy as Template” from the ellipsis (...) menu in the Payments list view. This will launch the payment template creation workflow with all the relevant fields prepopulated from the selected payment. Because an existing payment contains all the necessary information for creating a template, you should review the template information before adding template name and saving the new template.

The screenshot shows the 'PAYMENTS' tab selected. At the top, there's a navigation bar with 'PAYMENTS', 'PAYMENT TEMPLATES', 'PAYMENT MAPS', 'NACHA IMPORT', and 'WIRE IMPORT'. Below this is a toolbar with an 'Initiate' button and a dropdown arrow. A status bar shows 'ALL PAYMENTS' with a dropdown, 'Changed', 'Save As', and a refresh icon with the text 'As of 09/14/2021 02:50 PM'. The main table has columns: ALL, ACTIONS, PAYMENT TYPE, STATUS, FROM ACCOUNT NAME, and PAYEE NAME. Five rows of payment data are listed. The 'ACTIONS' column for the second row is expanded, showing options: View, Delete, Modify, Submit For Approval, Copy as Template, and Copy as New Payment. The last two options are circled in red. A 'Message us' button is on the right.

ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME
<input type="checkbox"/>	...	Consumer Collections	Updated	Capital Account	recv name
<input type="checkbox"/>	View Delete Modify Submit For Approval Copy as Template Copy as New Payment	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	recv name

New templates will appear in the list of templates in the Payment Templates widget. The position of the template in the list depends on the ordering and filtering you might have set on the list view before clicking “Copy as Template”. New templates may not be at the very top of the list.

The screenshot shows the 'PAYMENT TEMPLATES' tab selected. The navigation bar is the same as the previous screenshot. The toolbar now has a 'Create Template' button and a dropdown arrow. The status bar shows 'ALL TEMPLATES' with a dropdown, and a refresh icon with the text 'As of 02/06/2021 02:56 PM'. The main table has columns: ALL, ACTIONS, TEMPLATE NAME, PAYMENT TYPE, STATUS, PAYMENT CATEGORY, PAYEE NAME, and a partial 'A' column. Four rows of template data are listed.

ALL	ACTIONS	TEMPLATE NAME	PAYMENT TYPE	STATUS	PAYMENT CATEGORY	PAYEE NAME	A
<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...	