

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

**Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).**

**View Scheduled, Approved, and Declined/Failed payments.**

**A user's monthly limits display and may vary per TIN. Click "More details" to view daily and transaction limits. Note: Limits are checked when payments are created and when they're sent to the FI for processing.**

**Payments**

What do you want to do?

Make payments  Collect payments  Upload pass through file

Scheduled payments | Approved payments | Declined/Failed payments

Showing all payments

Recurring payments	Status	Amount
<a href="#">Wire wire pants on fire</a> Domestic Wire Once a week on Thursday until I cancel		-\$10,000.00 Next payment: 2/27/2020
<a href="#">April's awesome Payroll</a> Payroll (PPD) Twice a month on 7th and 21st until I cancel	Company approved	-\$7,000.00 Next payment: 3/6/2020

Scheduled payments

Feb 7

[DI04315\\_D1U6AUWR-20200204T123305.ach](#) Company approval pending

**Monthly limits**

Select TaxID to see limits

Classy Events

ACH Payment limit  
\$200,000.00 available

ACH Collection limit  
\$200,000.00 available

ACH Passthrough limit  
\$190,260.00 available

Domestic Wire Payment limit  
\$200,000.00

**“How much can I send?”**

- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to the FI for processing.

**“When can I send it?”**

- \*Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

\* If your financial institution offers Same Day ACH, see the Same Day ACH Training Guide for details.

**Make a template-based payment**

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

Make payments   
  Collect payments   
  Upload pass through file

How do you want to pay?

2 Use a template ▼

3 Enter a template name

Payroll

Cash Concentration

Sc

[Add a new template](#)

**Make payments**

Payroll [Edit template](#)

Funding account	BASE Checking Current: \$5,580.24 Available: \$5,580.24	Template type	Payroll (PPD)
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1	John Baker Personal Checking	4	\$1,000.00
2	Kristy Packer Personal Checking		\$1,500.00
3	Tyler Proudfoot Personal Savings		\$500.00

Deliver On  5  [Never](#) 6

Paying 3 customers Total \$3,000.00

Fees \$0.15

**Notes:**

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.



**Collect a template-based payment**

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. Adjust the **Deliver On** date, if desired.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

Make payment **1**
 **Collect payments**
 Upload pass through file

**i** Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

**2** Use a template ▼

**3** Enter a template name

Member dues

[Add a new template](#)

**Collect payments**

Member dues [Edit template](#)

Funding account	Simulator Checking Current: \$2,208.15 Available: \$2,208.15	Template type	Consumer (PPD)
<b>1</b>	Betty Boop Personal Checking	<b>4</b>	\$75.00
Monthly membership dues <small>57 characters left</small>			
<b>2</b>	Foghorn Leghorn Personal Checking		\$75.00
Monthly membership dues <small>57 characters left</small>			
<b>3</b>	Yosemite Sam Personal Checking		\$75.00
<small><b>⚠</b> Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015</small>			
Monthly membership dues <small>57 characters left</small>			

**5** Deliver On  
 Repeats [Never](#) **6**

Collecting money from 2 customers Total **\$150.00**

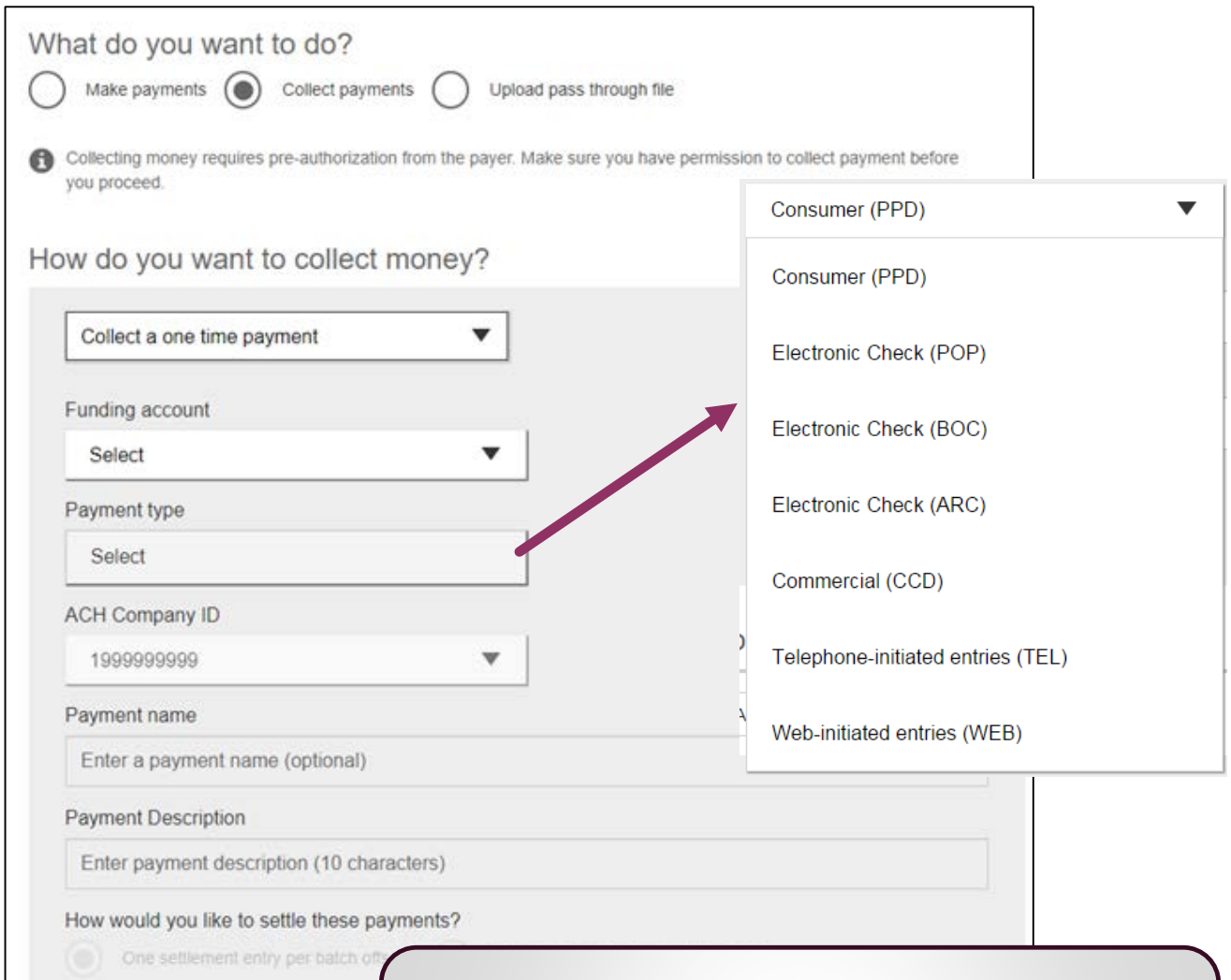
Fees \$0.15

**Tip:** If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.

**Collect a one time payment**

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types (POP, BOC, ARC and TEL show only when collecting a one time payment), all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.



The screenshot shows a web form titled "What do you want to do?" with three radio buttons: "Make payments", "Collect payments" (which is selected), and "Upload pass through file". Below this is an information icon and text: "Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed."

The next section is "How do you want to collect money?". It contains several fields:
 

- A dropdown menu currently showing "Collect a one time payment".
- "Funding account" dropdown showing "Select".
- "Payment type" dropdown showing "Select". A red arrow points from this dropdown to the "Electronic Check (BOC)" option in the expanded menu.
- "ACH Company ID" dropdown showing "1999999999".
- "Payment name" text input with placeholder "Enter a payment name (optional)".
- "Payment Description" text input with placeholder "Enter payment description (10 characters)".
- "How would you like to settle these payments?" section with a radio button for "One settlement entry per batch of".

 The expanded dropdown menu for "Payment type" lists the following options: Consumer (PPD), Consumer (PPD), Electronic Check (POP), Electronic Check (BOC), Electronic Check (ARC), Commercial (CCD), Telephone-initiated entries (TEL), and Web-initiated entries (WEB).

**Note for all ACH initiations:**  
 If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

**Payment Activity**

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

**Scheduled payments**

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- ACH files with same day initiation (if enabled) as well as 1-2 business days out are sent to the FI for processing every 30 minutes.
- ACH files three or more business days out are sent to the FI for processing at 3:00am ET two business days before the date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Recurring payments	Status	Amount
<a href="#">Wire wire pants on fire</a> Domestic Wire Once a week on Thursday until I cancel	🕒 Company approved	-\$10,000.00 Next payment: 2/27/2020
<a href="#">APril's awesome Payroll</a> Payroll (PPD) Twice a month on 7th and 21st until I cancel	🕒 Company approved	-\$7,000.00 Next payment: 3/6/2020
Scheduled payments		
Feb 7		
<a href="#">DI04315_D1U6AUWR-20200204T123305.ach</a>	⚠️ Company approval pending	\$4,870.00 -\$4,870.00

Recurring payments show at the top; pending single payments below.

Click the payment name to cancel it (except for those pending company approval).

**Payment Activity (con't)**

**Approved payments** - payments that have been sent to the FI for processing. If allowed by the FI, "Reverse" lets the business reverse individual transaction(s) or an entire batch; shows for Processed payments and expires after 5 business days.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
<a href="#">April's fantastic payroll</a> Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
		<a href="#">Options</a> ▼
Feb 18		
<a href="#">Wire wire pants on fire</a> Domestic Wire	✔ Processed	-\$10,000.00
		<a href="#">Options</a> ▼

Options: Copy Payment, View, Print, possibly Reverse

**Declined/Failed payments** - payments *declined* by a business approver or by the FI, or *failed* due to ACH prefunding, or recurring payments that *failed* entitlement or limit validations.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
<a href="#">Payroll</a> Payroll (PPD)	✘ Exceeds User Daily Limit	-\$30.00
		<a href="#">Options</a> ▼

Options: Initiate a new payment, View, Print