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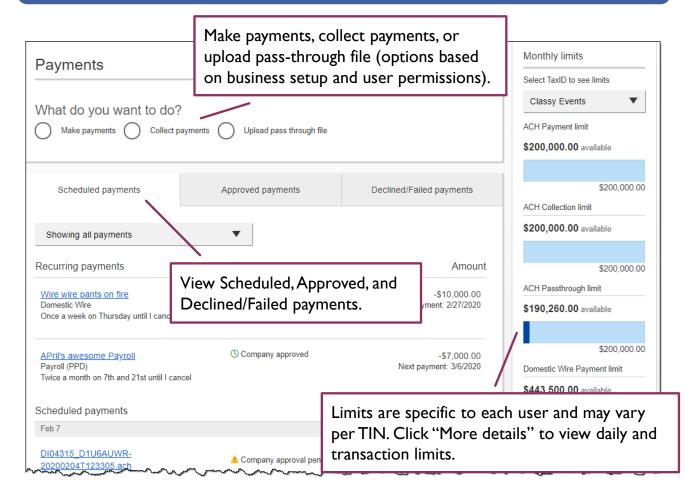 Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

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

View Scheduled, Approved, and Declined/Failed payments.

Limits are specific to each user and may vary per TIN. Click "More details" to view daily and transaction limits.

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 · Amount

Wire wire pants on fire
Domestic Wire
Once a week on Thursday until I canc... · -$10,000.00
ment: 2/27/2020

APril's awesome Payroll
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 pen...

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit
$200,000.00 available

$200,000.00

ACH Collection limit
$200,000.00 available

$200,000.00

ACH Passthrough limit
$190,260.00 available

$200,000.00

Domestic Wire Payment limit
$443,500.00 available

"How much can I send?"
- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 2:01 am CST until 2:00 am CST the following day.
- 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 Bank**Financial** for processing.
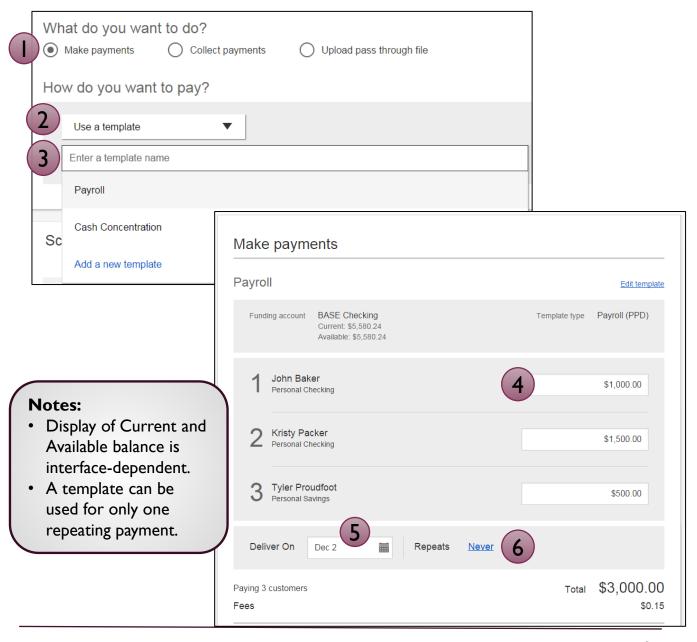
"When can I send it?"
- *Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and Bank**Financial**-specific non-processing days are grayed out in the calendar.

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?

1 ○ 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

Add a new template

Make payments

Payroll   Edit template

Funding account	BASE Checking	Template type	Payroll (PPD)
	Current: $5,580.24		
	Available: $5,580.24		

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 | Dec 2   🗓 | 5   Repeats   Never   6

Paying 3 customers   Total $3,000.00
Fees $0.15

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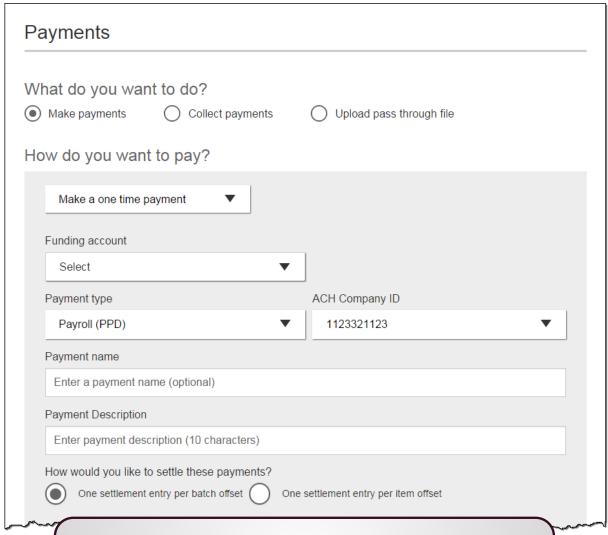- A template can be used for only one repeating payment.

Make a one-time payment

Select **Make payments > Make a one-time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template. See the ACH Templates User Guide for details.

You, can save the information as a template after initiating; the "Payment name" becomes the template name.
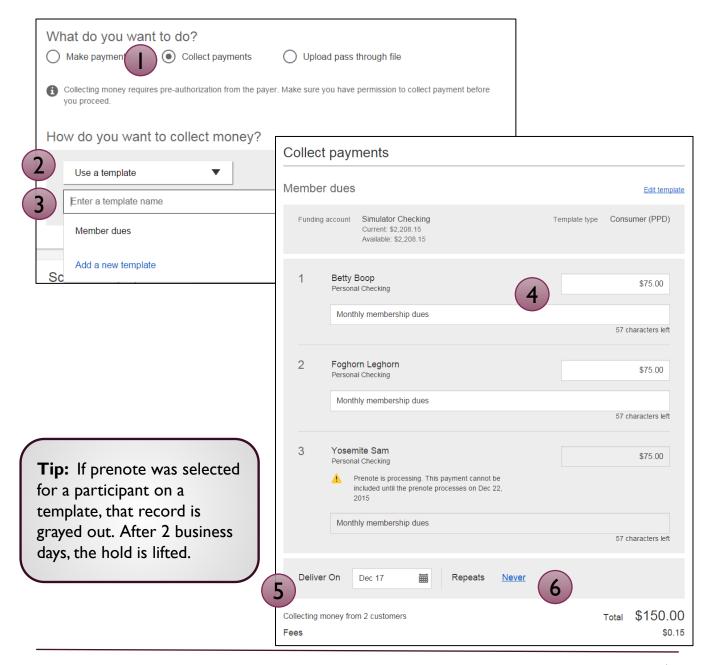
Payments

What do you want to do?

( ) Make payments   ( ) Collect payments   ( ) Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account

Select ▼

Payment type	ACH Company ID
Payroll (PPD) ▼	1123321123 ▼

Payment name

Enter a payment name (optional)

Payment Description

Enter payment description (10 characters)

How would you like to settle these payments?

(●) One settlement entry per batch offset   ( ) One settlement entry per item offset

> **Note for making template-based or one-time payments:**
> For ACH pre-funding, once the threshold is met, a transfer debits the funding account and credits the *Bank**Financial***-owned account when the payment is picked up for processing.

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   ● Collect payments   ○ Upload pass through file

ⓘ 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

Sc...

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 payments

Member dues   Edit template

Funding account	Simulator Checking	Template type	Consumer (PPD)
	Current: $2,208.15		
	Available: $2,208.15		

1   Betty Boop
    Personal Checking   **(4)** $75.00

    Monthly membership dues

                                                            57 characters left

2   Foghorn Leghorn
    Personal Checking $75.00

    Monthly membership dues

                                                            57 characters left

3   Yosemite Sam
    Personal Checking $75.00

    ⚠ Prenote is processing. This payment cannot be
      included until the prenote processes on Dec 22,
      2015

    Monthly membership dues

                                                            57 characters left

Deliver On   Dec 17 🗓   **(5)**   Repeats   _Never_   **(6)**

Collecting money from 2 customers   Total $150.00
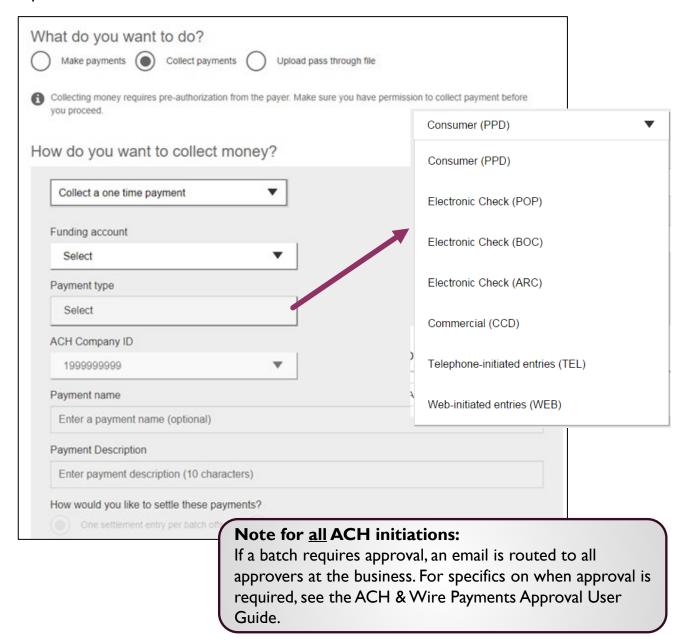Fees $0.15

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 User Guide for details.

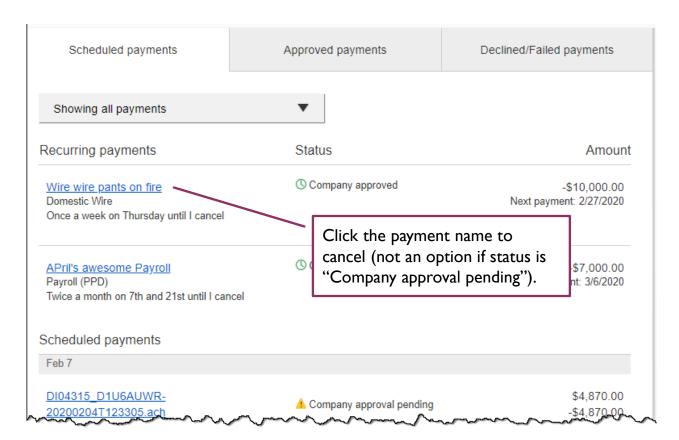You can save the information as a template after initiating; the "Payment name" becomes the template name.

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 ACH & Wire Payments Approval User Guide.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (such as funding account and 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 *BankFinancial* for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with "Company pending approval" status 2 business days prior to the payment date.
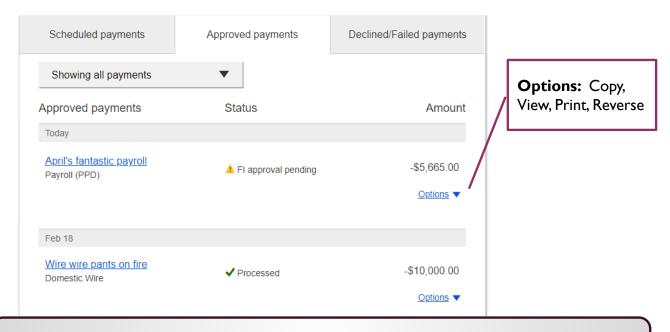
Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

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

Click the payment name to cancel (not an option if status is "Company approval pending").

Scheduled payments

Feb 7

DI04315_D1U6AUWR- 20200204T123305.ach	⚠ Company approval pending	$4,870.00 -$4,870.00

When do payments move from Scheduled tab to Approved tab?

- Same Day ACH files (if enabled) and ACH files with a deliver on date within the next 1-2 business days are sent to *BankFinancial* for processing every 30 minutes.
- ACH files with a deliver on date 3+ business days out are sent to *BankFinancial* for processing at 2:00 am CST two business days before the deliver on date.

Payment Activity (continued)

Approved payments - payments that have been sent to *BankFinancial* for processing.

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-$10,000.00
		Options ▼

Options: Copy, View, Print, Reverse

Reversals: Reverse individual ACH transaction(s) or an entire batch; reversals show the business day after the effective date and expires after 5 business days.

Declined/Failed payments
- Payments declined by a business approver (initiator gets an email)
- Payments declined by *BankFinancial* (initiator and all business admins get an email)
- Payments failed due to ACH prefunding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and *BankFinancial* get an email)

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✕ Exceeds User Daily Limit	-$30.00
		Options ▼

Options: Initiate a new payment, View, Print