State Bank of India
(California)

Automated Clearing House (ACH)
User Guide

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CCD and PPD Payment and Collection

About CCD Payment

The CCD Payment service allows users to manage Corporate Credit or Debit (CCD) payments to vendors and suppliers.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The **Manage Alerts** page includes many alerts to which users can subscribe to be notified automatically about various ACH payment-related events.

About PPD Payment

The PPD Payment service allows users to manage Prearranged Payment and Deposit (PPD) payments to consumers.

Payments can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The **Manage Alerts** page includes many alerts to which users can subscribe to be notified automatically about various ACH payment related events.

About CCD Collection

The CCD Collection service allows users to manage Corporate Credit or Debit (CCD) collections from vendors and suppliers.

Collections can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The **Manage Alerts** page includes many alerts to which users can subscribe to be notified automatically about various ACH collection related events.

About PPD Collection

The PPD Collection service allows users to manage Prearranged Payment and Deposit (PPD) collections from consumers.

Collections can be made with or without templates.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The **Manage Alerts** page includes many alerts to which users can subscribe to be notified automatically about various ACH collection related events.

Payment Templates

Creating a Template - ACH Payment

1. Click **Transfers and Payments** > **Make ACH payment / Manage templates.**

2. Click the **Create a template** link.

3. Select or fill in the **Template Information** options:

   3.1 In the **Template name** field, type a name for the template (up to 20 alphanumeric characters).

   3.2 If applicable, select the appropriate **Request type** option.

   3.3 Select a **Company name/ID** option.

   3.4 In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

   3.5 Select a **Debit account** option.

   3.6 In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

4. Click **Continue.**

5. Select or fill in the **Credit/Destination Accounts** options:

   5.1 In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

   5.2 In the **Account** field, type the account number.

   5.3 Select an **Account Type** option.

   5.4 In the **Name** field, type the name of the individual/company associated with the account.

   5.5 **Optional:** In the **Detail ID** field, type the detail ID.

   5.6 **Optional:** In the **Default Amount** field, type the default amount to pay.

6. Click **Save template.**

Template Confirmation   Print this page

The following CCD Payment template has been submitted for approval. The template will not be available for use until the final approval is received.

Your bank requires a 1 day prenote delay period for new detail accounts. During this 1 day prenote delay, items will be in a prenote status. Payments cannot be made on detail items that are in a prenote status.

| Send money using an existing ACH template | View your ACH limits

Template Information

Template name:	Sample
Request type:	CCD Payment
Company name/ID:	Test ACH Co ID/1381111111
Template description:	PayCol
Debit account:	*7987 - Equipment Account
Maximum transfer amount:	$777.99

Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
292976968	*6789	Checking	Lucy Customer		$500.00
Additional information:					
				Total:	$500.00

Copying a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the link in the **Template Name** column for the template you want to copy.

3. Click the **Copy template** link.

4. Fill in or change the template information as needed.

5. Click **Save changes.**

Editing a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the link in the **Template Name** column for the template you want to change.

3. Click the **Edit template** link.

4. Fill in or change the template information as needed.

5. Click **Continue.**

6. Verify the changes as needed and then click **Save changes.**

Deleting a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2.   Click the link in the **Template Name** column for the template you want to delete.

3.   Click the **Delete template** link.

4.   Verify the template information as needed.

5.   Click **Delete.**

Collection Templates

Creating a Template - ACH Collection

1.   Click **Transfers and Payments > Collect money via ACH** / **Manage templates**.

2.   Click the **Create a template** link.

3.   Select or fill in the **Template Information** options:

   3.1   In the **Template name** field, type a name for the template (up to 20 alphanumeric characters).

   3.2   If applicable, select the appropriate **Request type** option.

   3.3   Select a **Company name**/**ID** option.

   3.4   In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

   3.5   Select a **Credit account** option.

   3.6   In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

4.   Click **Continue.**

5.   Select or fill in the **Debit/Source Accounts** options:

   5.1   In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

   5.2   In the **Account** field, type the account number.

   5.3   Select an **Account Type** option.

   5.4   In the **Name** field, type the name of the individual/company associated with the account.

   5.5   **Optional:** In the **Detail ID** field, type the detail ID.

   5.6   **Optional:** In the **Default Amount** field, type the default amount to collect.

6.   Click **Save template.**

Template Confirmation   Print this page

The following CCD Collection template has been submitted for approval. The template will not be available for use until the final approval is received.

| Collect money using an existing ACH template | View your ACH limits

Template Information

Template name:	Collect Template
Request type:	CCD Collection
Company name/ID:	CSB Inc/1381234567
Template description:	Rent
Credit account:	*6789 - Operating Account
Maximum transfer amount:	$1,000.00

Debit/Source Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
222379179	*0000	Checking	John Customer		$200.00
Additional information:					
				Total:	$200.00

Copying a Template - ACH Collection

1. Click **Transfers and Payments** > **Collect money via ACH** / **Manage templates.**

2. Click the link in the **Template Name** column for the template you want to copy.

3. Click the **Copy template** link.

4. Fill in or change the template information as needed.

5. Click **Save changes.**

Editing a Template - ACH Collection

1. Click **Transfers and Payments** > **Collect money via ACH** / **Manage templates.**

2. Click the link in the **Template Name** column for the template you want to change.

3. Click the **Edit template** link.

4. Fill in or change the template information as needed.

5. Click **Continue.**

6. Verify the changes as needed and then click **Save changes.**

Deleting a Template - ACH Collection

1. Click **Transfers and Payments** > **Collect money via ACH** / **Manage templates.**

2. Click the link in the **Template Name** column for the template you want to delete.

3. Click the **Delete template** link.

4. Verify the template information as needed.

5. Click **Delete.**

Approving ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**

2. Select the templates to approve and then click **Approve.**

Approve ACH Templates Page Sample

Approve ACH Templates

ACH Templates Pending Approval

Templates without a checkbox have already been approved by you.
Select all • Deselect all

(To view template details, or delete a template request, click a template name.)

Show only templates for: All Services ▼

Template Name	Request Type	Debit/Credit Account	Company Name/ID	Approval Status	Template Action Pending
☐ AA-Import	PPD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
☐ ACH Send Moneier	CCD Payment	*6789 - Operating Account	Test ACH Co ID / 1381111111	1 of 2 received	Change - pending approval
☐ ACHCCD	CCD Payment	*6789 - Operating Account	Test ACH Co ID / 1381111111	1 of 2 received	Change - pending approval
Collect Template	CCD Collection	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
☐ Payroll (small)	PPD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	Change - pending approval
☐ Rent Pmt All	CCD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	Change - pending approval
Sample	CCD Payment	*7987 - Equipment Account	Test ACH Co ID / 1381111111	1 of 2 received	New template - pending approval
☐ Sample	Federal Tax	*1111 - CSB Inc	Test ACH Co ID / 1381111111	1 of 1 received	Change - pending approval
Template Name	CCD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
WEB Sample	WEB Collection	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval

Approve

Note: Some of the services shown in the page sample may not be available to all users.

Canceling ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**

2. Click the link in the **Template Name** column for the template request you want to cancel.

3. Click the **Cancel template request** link.

4. Verify the template as needed and then click **Cancel request.**

Verify Template Cancellation

Print this page

You have selected to cancel the following change template request. Once completed, the template request cannot be recovered.

The green (●) indicates that a value has changed, or that a credit/destination account has been added to the template.

The red (✕) indicates that that a credit/destination account has been removed from the template.

Template Information

Template name:	ACHCCD
Request type:	CCD Payment
Company name/ID:	Test ACH Co ID / 1381111111
Template description:	Bldg Rent
Debit account:	*6789 - Operating Account
● Maximum transfer amount:	**$10,500.00**

Credit/Destination Accounts

Displaying 1 - 3 of 3 details   Previous 1 Next

	ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
	072000915	*4567	Savings	JOE CUSTOMERQ	8989	$250.00
Additional information:						
	072400528	*9874	Checking	Susie Q	98989898	$550.00
Additional information:						
●	072400528	*9888	Checking	Susie Q	98989898S	**$130.00**
Additional information:						

Template Total: $930.00

Previous 1 Next

Approval History Information

Approval status: 1 of 2 received

Action	User ID	Date	Time
Approve Request	MREES4	05/12/2014	08:30:10 AM (ET)

[Cancel request]   [Do not cancel request]

Applying a Notice of Change to a Template

1. Do one of the following:

    - For payments, click **Transfers and Payments > Make ACH payment / Manage templates.**

    - For collections, click **Transfers and Payments > Collect money via ACH / Manage templates.**

2. Click the link in the **Template Name** column for the template that has the notice of change icon.

3. Click the **Apply NOC** link.

File Definitions

Adding a Custom ACH Payment File Definition

1. Click **Transfers and Payments** > **Make ACH payment** / **Manage templates.**

2. Click the **Maintain file import definitions** link.

3. Click the **Add a file definition** link.

4. Select or fill in the **Description** options:

    4.1 In the **Definition name** field, type a name (up to 35 alphanumeric characters).

    4.2 In the **Description** field, type a description (up to 35 alphanumeric characters).

    4.3 If applicable, select a **Request type** option.

    4.4 Select a **File type** option: *Delimited*, *Fixed*, or *Fixed-NACHA*.

    Note: Only Fixed-NACHA is supported for IAT and Child Support.

5. Click **Continue.**

6. Select or fill in the **Characteristics** options:

    6.1 For the *Delimited* file type, select a **Field delimiter** option: *Tab, Comma, Semi-colon,* or *Dash.*

    6.2 For the *Delimited* and *Fixed* file types, select an **Amount format**: *Whole dollar* (123) or *Implied decimal* (1.23).

    6.3 **Optional:** Select one or more **Match records by** options: *ABA/TRC, Account number, Account type, Account name, ID.*

7. Click **Continue.**

8. Fill in the **Position Number** or **Positions (Start to end)** in the **Field Properties** section.

9. Click **Save.**

File Definition Add Confirmation Page Sample

File Definition Add Confirmation

The following file import definition has been added successfully.

View existing definitions | Add a file definition

Description   Edit description

Definition name: Sample one
Description: Describe here
Request type: CCD Payment
File type: Delimited
Delete file import definition

Characteristics   Edit characteristics

Field delimiter: Comma
Amount format: Whole dollar (123)
Match records by (optional): ABA/TRC

Field Properties   Edit field properties

Field Name	Position Number
ABA/TRC	1
Account number	2
Account type	4
Account name	7
ID (optional)	10
Default amount	25
Addenda (optional)	33

Editing a Custom ACH Payment File Definition

1.   Click **Transfers and Payments** **>** **Make ACH payment / Manage templates.**

2.   Click the **Maintain file import definitions** link.

3.   Click the link in the **Name** column for the definition you want to edit.

4.   Change the **Description** options as needed:

     4.1   Click the **Edit description** link.

     4.2   Change the options as needed.

     4.3   Click **Save changes.**

5.   Change the **Characteristics** options as needed:

     5.1   Click the **Edit characteristics** link.

     5.2   Change the options as needed.

     5.3   Click **Save changes.**

6.   Change the **Field Properties** options as needed:

6.1   Click the **Edit field properties** link.

6.2   Change the options as needed.

6.3   Click **Save changes.**

Deleting a Custom ACH Payment File Definition

1.   Click **Transfers and Payments** > **Make ACH payment / Manage templates.**

2.   Click the **Maintain file import definitions** link.

3.   Click the link in the **Name** column for the definition you want to delete.

4.   Click the **Delete file import definition** link.

5.   Verify the definition as needed and then click **Delete this definition.**

Payments and Collections

Making an ACH Payment

1.   Click **Transfers and Payments** > **Make ACH payment / Manage templates.**

2.   Click the **Send money without a template** link.

3.   Select or fill in the **Template Information** options:

3.1   **Optional:** In the **Template name** field, type a name (up to 20 alphanumeric characters) to save the payment as a template.

3.2   If applicable, select a **Request type** option.

3.3   Select a **Company name/ID** option.

3.4   In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

3.5   Select a **Debit account** option.

3.6   In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

3.7   Type the **Effective date** or click the calendar icon and select the date.

4.   Click **Continue.**

5.   **Optional:** Type an amount in the **Control amount** field.

6.   Select or fill in the **Credit/Destination Accounts** options:

6.1   Select a **Payment instructions** option:

- *Do not process details with amounts of $0.00.*

- *Send details with amounts of $0.00 as payments.*

6.2 In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

6.3 In the **Account Number** field, type the account number.

6.4 Select an **Account Type** option.

6.5 In the **Name** field, type the name of the individual/company associated with the account.

6.6 **Optional:** In the **Detail ID** field, type the detail ID.

6.7 In the **Amount** field, type the amount to pay.

6.8 **Optional:** In the **Additional information** field, type a description that will accompany the payment.

7. Click **Continue**.

8. Verify the payment as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

9. If prompted, complete additional user validation:

9.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

9.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

9.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

10. If required, type your token passcode and then click **Continue**.

Verify Payment

Send money with a different template | View your ACH limits

Template Information   Edit this request

Template name:
Request type: CCD Payment
Company name/ID: CSB Inc / 1381234567
Template description: Rent
Debit account: *6789 - Operating Account
Effective date: 09/09/2014

Credit/Destination Accounts

The control amount of $0.00 does not equal the total amount of $90.00. Details with an amount value of $0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
292976968	*6789	Checking	Clyde Customers		$90.00
				Total:	$90.00

To submit this request without transmitting, click submit for approval.

[Transmit]

Making an ACH Payment via Template

1. Click **Transfers and Payments** **>** **Make ACH payment** / **Manage templates.**

2. Select a **Template Name** option and then click **Continue.**

   If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Select or fill in the **Template Information** options:

   3.1   Type the **Effective date** or click the calendar icon and select the date.

   3.2   **Optional:** Type an amount in the **Control amount** field.

4. If requested, select a **Payment instructions** option:

   • *Do not process details with amounts of $0.00.*

   • *Send details with amounts of $0.00 as payments.*

5. In the **Amount** fields, type the amount to pay to each account. To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change.**

6. Click **Continue.**

7. Verify the payment as needed and then click one of the following options:

Option	Description
Submit for approval	Approve the payment later or allow other users in the company to approve it.

Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

8. If prompted, complete additional user validation:

   8.1 Select **Phone** or **Text message** (if applicable) and then click **Continue.**

   8.2 Do one of the following:

   - If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

   - If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number,** and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

   8.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

9. If required, type your token passcode and then click **Continue.**

Making an ACH Collection

1. Click **Transfers and Payments** > **Collect money via ACH / Manage templates.**

2. Click the **Collect money without a template** link.

3. Select or fill in the **Template Information** options:

   3.1 **Optional:** In the **Template name** field, type a name (up to 20 alphanumeric characters) to save the payment as a template.

   3.2 If applicable, select the appropriate **Request type** option.

   3.3 Select a **Company name/ID** option.

   3.4 In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

   3.5 Select a **Credit account** option.

   3.6 In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

   3.7 Type the **Effective date** or click the calendar icon and select the date.

4. Click **Continue.**

5. **Optional:** Type an amount in the **Control amount** field.

6.   Select or fill in the **Debit/Source Accounts** options:

      6.1   Select a **Collection instructions** option:

- *Do not process details with amounts of $0.00.*
- *Send details with amounts of $0.00 as collections.*

      6.2   In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

      6.3   In the **Account Number** field, type the account number.

      6.4   Select an **Account Type** option.

      6.5   In the **Name** field, type the name of the individual/company associated with the account.

      6.6   **Optional:** In the **Detail ID** field, type the detail ID.

      6.7   In the **Amount** field, type the amount to collect.

      6.8   **Optional:** In the **Additional information** field, type a description to accompany the collection.

7.   Click **Continue.**

8.   Verify the collection as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the collection later or allow other users in the company to approve it.
Transmit	Approve and transmit the collection.
Approve	Approve the collection now.

9.   If prompted, complete additional user validation:

      9.1   Select **Phone** or **Text message** (if applicable) and then click **Continue.**

      9.2   Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**
- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

      9.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

10.   If required, type your token passcode and then click **Continue.**

Making an ACH Collection via Template

1. Click **Transfers and Payments** **>** **Collect money via ACH** / **Manage templates.**

2. Select a **Template Name** option and then click **Continue.**

    If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Select or fill in the **Template Information** options:

    3.1   Type the **Effective date** or click the calendar icon and select the date.

    3.2   **Optional:** Type an amount in the **Control amount** field.

4. If requested, select a **Collection instructions** option:

    *   *Do not process details with amounts of $0.00*

    *   *Send details with amounts of $0.00 as collections*

5. In the **Amount** fields, type the amount to collect from each account. To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change.**

6. Click **Continue.**

7. Verify the collection as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the collection later or allow other users in the company to approve it.

Transmit	Approve and transmit the collection.
Approve	Approve the collection now.

8. If prompted, complete additional user validation:

    8.1   Select **Phone** or **Text message** (if applicable) and then click **Continue.**

    8.2   Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

    8.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

9. If required, type your token passcode and then click **Continue.**

Approving ACH Transactions

1. Click **Transfers and Payments > Approve ACH transactions.**

2. Select the transactions you want to approve and then click **Approve.**

3. Verify the transactions and then click one of the following options:

Option	*Description*
Approve	Approve the transactions now.
Transmit	Approve and transmit the transactions.
Approve/Transmit	Approve the transactions now. Transactions that have received all required approvals are transmitted.

Note: The number of approvals required and approval settings for the service determine the options available to you.

4. If prompted, complete additional user validation:

    4.1   Select **Phone** or **Text message** (if applicable) and then click **Continue.**

    4.2   Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

4.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

5. If required, type your token passcode and then click **Continue**.

Deleting ACH Transactions

1. Click **Transfers and Payments > Approve ACH transactions**.

2. Click the link in the **Account** column for the transaction you want to delete.

3. Click the **Delete request** link.

4. Verify the transaction as needed and then click **Delete**.

Returning ACH Transactions for Editing

Return approved ACH transactions to other users in the company for corrections or changes.

1. Click **Transfers and Payments > Approve ACH transactions**.

2. Click the link in the **Account** column for the transaction you want to return.

3. Click the **Return ACH transaction for edit** link.

4. **Optional:** In the **Edit details** field, include any comments about what you want changed (up to 80 alphanumeric characters).

   Note: Text typed into the Edit details field is visible to users in the company who subscribe to the ACH Transaction Returned for Edit alert for the related account.

5. Click **Return for edit**.

All previously applied approvals are removed and the transaction is moved to the page where saved/unsubmitted ACH transactions are stored.

Editing ACH Transactions

Correct or change approved ACH transactions for entitled accounts. Editing an ACH transaction removes all previously applied approvals.

1. Click **Transfers and Payments** > **Approve ACH transactions**.

2. Click the link in the **Account** column for the transaction you want to edit.

3. Click the **Edit request** link.

4. Verify the ACH transaction and then click **Edit ACH transaction**.

5. Modify the transaction information as needed and then click **Continue**.

6. Review the ACH transaction as needed and perform one of the following actions:

   - Click the **submit for approval** link to schedule the ACH transaction without approving.

   - Click **Approve** to approve and schedule the ACH transaction.

   - Click **Transmit** to approve and transmit the ACH transaction.

7. If additional authentication is required, you may be prompted to validate your identity through a one-time security code. If you are prompted to complete additional validation, do the following:

   7.1 On the dialog box, select **Phone** or **Text message** (if applicable).

   7.2 Click **Continue**.

   7.3 Do one of the following:

   - If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed**.

   - If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.

   7.4 For SMS text messages, enter the one-time security code displayed on your mobile device into the **One-time security code** field and then click **Submit**.

8. If your company requires token authentication for transaction approval, type your passcode and then click **Continue**.

Scheduled Transactions

About Transaction Schedules

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Users specify the frequency, start and end date, or the number of transactions to make.

Scheduled Transaction Frequency Definitions

Frequency	Definition
Today only	Sends the transaction once on today's date.

One time	Sends the transaction once on a date in the future.
Weekly	Sends the transaction on the same day each week.
Every other week	Sends the transaction on the same day every other week.
Twice a month - the 15th and last day of the month	Sends the transaction on the 15th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
Monthly	Sends the transaction on the same date every month.
Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.
Every three months - last day of the month	Sends the transaction on the last day of the month, every three months, unless those dates fall on a day when transactions are not processed, such as a holiday.
Every six months	Sends the transaction on same day every six months.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months, unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported. When **Custom** is selected, a table appears next to the **Send on** field that allows you to select different send on dates.

Note: Some frequencies may not be available for all services.

User Roles and Entitlements Required for Managing Scheduled Transactions

Task	Required Role	Required Account Entitlement
Scheduling a transaction	N/A	*Entitled Account* (for the account used in the scheduled transaction)
Approving a scheduled transaction or schedule	Approval	*Allow Transmit* (for the account used in the scheduled transaction)
Viewing a scheduled transaction	N/A	*Entitled Account* (for the account used in the scheduled transaction)

Note: In the table it is assumed the company user is enabled to the appropriate service.

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all transactions governed by it. Any approvals previously applied to all transactions governed by the schedule are removed and the transactions must be re-approved. Edits cannot be completed or saved after 12:00:01 a.m. Eastern Time on the **Send on** date.

A schedule can only be deleted by the user who created it. When a schedule is deleted, all transactions associated with it are deleted.

Approvals for Schedules and Scheduled Transactions

Each transaction governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Transactions can be approved individually or collectively by approving the schedule. Schedules can be approved by the user who created them, provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled transaction including requests scheduled by other users. Once a scheduled transaction has received all required approvals, it is transmitted on the specified **Send on** date.

If a transaction or schedule is modified, any approvals previously applied are removed and the transaction or schedule must be re-approved.

Scheduling an ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Select a **Template Name** option and then click **Continue.**

    If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Click the **Schedule a request with this template** link.

4. Select a **Frequency** option:

    *   *Weekly*

    *   *Every other week*

    *   *Twice a month - the 15th and last day of the month*

    *   *Monthly*

    *   *Monthly - last day of the month*

    *   *Every three months*

    *   *Every three months - last day of the month*

    *   *Every six months*

    *   *Every six months - last day of the month*

    *   *Yearly*

    *   *Custom*

5. If applicable, type the start date of the recurring transaction in the **Next send on** or **Send on** field.

6. If applicable, select an **End on** option:

    *   *Continue indefinitely*

    *   *Continue until this date* (select or type a date in the adjacent field)

    *   *Continue for this many occurrences* (type the number of times you want the transaction sent)

7. If applicable, select one of the **Processing options**:

    • *Use the next processing date if a scheduled request falls on a non-processing date*

    • *Use the previous processing date if a scheduled request falls on a non-processing date*

8. Click **Continue.**

9. Verify the schedule as needed and then click one of the following options:

Option	*Description*
Approve	Approve the schedule now.
Submit schedule	Approve the schedule later or allow other users in the company to approve it.

10. If prompted, complete additional user validation:

    10.1 Select **Phone** or **Text message** (if applicable) and then click **Continue.**

    10.2 Do one of the following:

    • If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

    • If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

    10.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

11. If required, type your token passcode and then click **Continue.**

Verify Payment Schedule Page Sample

Verify Payment Schedule
Enter a request without creating a schedule

Edit schedule

Template name:	ACHCCD
Request type:	CCD Payment
Debit account:	*6789 - Operating Account
Amount:	$830.00
Frequency:	Every other week
Send first transfer on:	09/06/2014
End on:	Continue for this many occurrences: 8
Processing options:	The next processing date if a scheduled request falls on a non-processing date.
Next effective date:	09/08/2014

Approve   Submit schedule

Scheduling an ACH Collection

1. Click **Transfers and Payments** > **Collect money via ACH** / **Manage templates.**

2. Select a **Template Name** option and then click **Continue.**

   If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Click the **Schedule a request with this template** link.

4. Select a **Frequency** option:

   - *Weekly*

   - *Every other week*

   - *Twice a month - the 15th and last day of the month*

   - *Monthly*

   - *Monthly - last day of the month*

   - *Every three months*

   - *Every three months - last day of the month*

   - *Every six months*

   - *Every six months - last day of the month*

   - *Yearly*

   - *Custom*

5. If applicable, type the start date of the recurring transaction in the **Next send on** or **Send on** field.

6. If applicable, select an **End on** option:

   - *Continue indefinitely*

   - *Continue until this date* (select or type a date in the adjacent field)

   - *Continue for this many occurrences* (type the number of times you want the transaction sent)

7. If applicable, select one of the **Processing options:**

   - *Use the next processing date if a scheduled request falls on a non-processing date*

   - *Use the previous processing date if a scheduled request falls on a non-processing date*

8. Click **Continue.**

9. Verify the schedule as needed and then click one of the following options:

Option	*Description*
Approve	Approve the schedule now.
Submit schedule	Approve the schedule later or allow other users in the company to approve it.

10. If prompted, complete additional user validation:

    10.1   Select **Phone** or **Text message** (if applicable) and then click **Continue**.

    10.2   Do one of the following:

    - If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

    - If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

    10.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

11. If required, type your token passcode and then click **Continue**.

Approving an ACH Transaction Schedule

Approving a schedule applies your approval to all transactions governed by the schedule.

1. Click **Transfers and Payments > Manage next scheduled requests**.

2. Click **Edit schedule** link for the schedule you want to approve.

3. Click **Continue**.

4. Verify the schedule as needed and then click **Approve**.

5. If prompted, complete additional user validation:

    5.1   Select **Phone** or **Text message** (if applicable) and then click **Continue**.

    5.2   Do one of the following:

    - If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

5.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

6.   If required, type your token passcode and then click **Continue**.

Editing an ACH Transaction Schedule

1.   Click **Transfers and Payments** > **Manage next scheduled requests**.

2.   Click the **Edit schedule** link beside the schedule you want to edit.

3.   Edit the schedule as needed.

4.   Click **Continue**.

5.   Verify the schedule as needed and then click one of the following options:

Option	*Description*
Approve	Approve the schedule now.
Submit schedule	Approve the schedule later or allow other users in the company to approve it.

6.   If prompted, complete additional user validation:

6.1   Select **Phone** or **Text message** (if applicable) and then click **Continue**.

6.2   Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

6.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

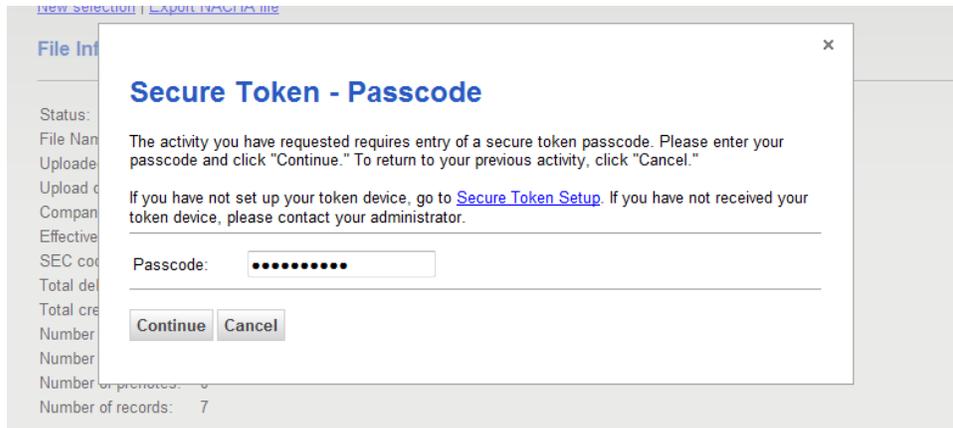7.   If required, type your token passcode and then click **Continue**.

Deleting an ACH Transaction Schedule

1. Click **Transfers and Payments > Manage next scheduled requests.**

2. Click the **Edit schedule** link beside the schedule you want to delete.

3. Verify the schedule as needed and then click **Delete.**

Saved Payments and Collections

Completing a Saved ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the **Complete unsubmitted requests** link.

3. Click the link in the **Template Name** column for the saved payment you want to complete.

4. Fill in or select any remaining payment information and then click **Continue.**

5. Verify the payment as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

6. If prompted, complete additional user validation:

   6.1 Select **Phone** or **Text message** (if applicable) and then click **Continue.**

   6.2 Do one of the following:

   - If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

   - If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

   6.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

7. If required, type your token passcode and then click **Continue.**

Deleting a Saved ACH Payment

1. Click **Transfers and Payments** > **Make ACH payment** / **Manage templates**.

2. Click the **Complete unsubmitted requests** link.

3. Click the **Delete request** link beside the payment you want to delete.

4. Verify the payment as needed and then click **Delete.**

Completing a Saved ACH Collection

1. Click **Transfers and Payments** > **Collect money via ACH** / **Manage templates**.

2. Click the **Complete unsubmitted requests** link.

3. Click the link in the **Template Name** column for the saved collection you want to complete.

4. Fill in or select any remaining collection information and then click **Continue.**

5. Verify the collection as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the collection later or allow other users in the company to approve it.
Transmit	Approve and transmit the collection.
Approve	Approve the collection now.

6. If prompted, complete additional user validation:

   6.1 Select **Phone** or **Text message** (if applicable) and then click **Continue.**

   6.2 Do one of the following:

   - If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

   - If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number,** and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

   6.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

7. If required, type your token passcode and then click **Continue.**

Deleting a Saved ACH Collection

1. Click **Transfers and Payments > Collect money via ACH / Manage templates.**

2. Click the **Complete unsubmitted requests** link.

3. Click the **Delete request** link beside the collection you want to delete.

4. Verify the collection as needed and then click **Delete.**

Token Transaction Authentication

Users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud, and is accomplished through a one-time token code.

Secure Token - Passcode Page Sample

Out-of-Band Transaction Authentication

Users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud, and is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Note: Users may be charged standard text message rates for SMS messages based on their carrier contract.

Searching Completed ACH Transactions

1.　Click **Transfers and Payments** **>** **View completed ACH transactions.**

2.　Select one or more **Account** options.

3.　Select a **Date type** option:

- *Effective date*

- *Transmit date*

4.　If applicable, select one or more **Service** options.

5.　Select a **Date range** option:

- *Specific date*

- *From/To*

6.　Click **Generate report.**

Child Support Payment

About Child Support Payment

The Child Support Payment service allows users to make child support payments.

Payments can be made with or without templates.

The **Manage Alerts** page includes many alerts to which users can subscribe to be notified automatically about various ACH payment related events.

Templates

Creating a Template - Child Support Payment

1. Click **Transfers and Payments** > **Make ACH payment / Manage templates**.

2. Click the **Create a template** link.

3. Select or fill in the **Template Information** options:

   3.1 In the **Template name** field, type a name for the template (up to 20 alphanumeric characters).

   3.2 If applicable, select the Child Support Payment **Request type** option.

   3.3 Select a **Company name/ID** option.

   3.4 In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

   3.5 Select a **Debit account** option.

   3.6 In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

4. Click **Continue**.

5. Select or fill in the **Child Support Payment** options:

   5.1 In the **SDU ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

   5.2 In the **SDU account number** field, type the account number.

   5.3 Select an **SDU account type** option.

   5.4 In the **SDU name** field, type the name of the individual/company associated with the account.

   5.5 **Optional:** In the **Identification number** field, type the identification number to use for internal tracking purposes (up to 15 alphanumeric characters).

   5.6 In the **Case identifier** field, type the IV-D Case or Court Order # (up to 12 alphanumeric characters).

5.7   **Optional:** In the **Default payment amount** field, type the amount to pay.

5.8   In the **Non-custodial parent SSN** field, type the social security number.

5.9   If applicable, click the **Medical support indicator** option. This indicates whether the employer offers family medical insurance coverage.

5.10   **Optional:** In the **Non-custodial parent name** field, type the parent name (up to 10 characters).

5.11   **Optional:** In the **FIPS code of the receiving SDU** field, type the Federal Information Process Standard code that includes both the state and country codes of the SDU receiving the child support payment (up to seven alphanumeric characters).

5.12   If applicable, click the **Employment termination indicator** option. This indicates whether the payee's employment has been terminated.

6.   Click **Save template.**

Template Confirmation Page Sample

Template Confirmation

Print this page

The following template has been saved successfully.

Send money using this template | Send money using an existing ACH template | View your ACH limits

Template Information

Template name:	Sample CS Payment
Request type:	Child Support Payment
Company name/ID:	CSB Inc/1381234567
Template description:	Payment
Debit account:	*6789 - Operating Account
Maximum transfer amount:	$5,000.00

Child Support Payment

SDU ABA/TRC:	292976968
SDU account number:	122222222
SDU account type:	Checking
SDU name:	Sample Name
Identification number (optional):	
Case identifier:	99798687
Default payment amount (optional):	$ 100.00
Non-custodial parent SSN:	987000000
Medical support indicator:	Yes
Non-custodial parent name (optional):	
FIPS code of the receiving SDU (optional):	
Employment termination indicator (optional):	No

Transaction Summary

Total payments: 1
Total amount: $100.00

Copying a Template - ACH Payment

1.   Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the link in the **Template Name** column for the template you want to copy.

3. Click the **Copy template** link.

4. Fill in or change the template information as needed.

5. Click **Save changes**.

Editing a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.

2. Click the link in the **Template Name** column for the template you want to edit.

3. Click the **Edit template** link.

4. Fill in or change the template information as needed.

5. Click **Save changes**.

Deleting a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.

2. Click the link in the **Template Name** column for the template you want to delete.

3. Click the **Delete template** link.

4. Verify the template information as needed.

5. Click **Delete**.

Approving ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates**.

2. Select the templates to approve and then click **Approve**.

Approve ACH Templates Page Sample

Note: *Some of the services shown in the page sample may not be available to all users.*

Canceling ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**

2. Click the link in the **Template Name** column for the template request you want to cancel**.**

3. Click the **Cancel template request** link.

4. Verify the template as needed and then click **Cancel request.**

Verify Template Cancellation Page Sample

File Definitions

Adding a Custom ACH Payment File Definition

1. Click **Transfers and Payments** > **Make ACH payment / Manage templates.**

2. Click the **Maintain file import definitions** link.

3. Click the **Add a file definition** link.

4. Select or fill in the **Description** options:

    4.1   In the **Definition name** field, type a name (up to 35 alphanumeric characters).

    4.2   In the **Description** field, type a description (up to 35 alphanumeric characters).

    4.3   If applicable, select a **Request type** option.

    4.4   Select a **File type** option: *Delimited*, *Fixed*, or *Fixed-NACHA*.

    Note: Only Fixed-NACHA is supported for IAT and Child Support.

5. Click **Continue.**

6. Select or fill in the **Characteristics** options:

    6.1   For the *Delimited* file type, select a **Field delimiter** option: Tab, Comma, Semi-colon, or Dash.

    6.2   For the *Delimited* and *Fixed* file types, select an **Amount format**: *Whole dollar* (123) or *Implied decimal* (1.23).

    6.3   **Optional:** Select one or more **Match records by** options: *ABA/TRC, Account number, Account type, Account name, ID.*

7. Click **Continue.**

8. Fill in the **Position Number** or **Positions (Start to end)** in the **Field Properties** section.

9. Click **Save.**

File Definition Add Confirmation Page Sample

File Definition Add Confirmation

The following file import definition has been added successfully.

View existing definitions | Add a file definition

Description   Edit description

Definition name:	Sample one
Description:	Describe here
Request type:	CCD Payment
File type:	Delimited

Delete file import definition

Characteristics   Edit characteristics

Field delimiter:	Comma
Amount format:	Whole dollar (123)
Match records by (optional):	ABA/TRC

Field Properties   Edit field properties

Field Name	Position Number
ABA/TRC	1
Account number	2
Account type	4
Account name	7
ID (optional)	10
Default amount	25
Addenda (optional)	33

Editing a Custom ACH Payment File Definition

1. Click **Transfers and Payments** > **Make ACH payment / Manage templates.**

2. Click the **Maintain file import definitions** link.

3. Click the link in the **Name** column for the definition you want to edit.

4. Change the **Description** options as needed:

   4.1 Click the **Edit description** link.

   4.2 Change the options as needed.

   4.3 Click **Save changes.**

5. Change the **Characteristics** options as needed:

   5.1 Click the **Edit characteristics** link.

   5.2 Change the options as needed.

   5.3 Click **Save changes.**

6. Change the **Field Properties** options as needed:

6.1   Click the **Edit field properties** link.

6.2   Change the options as needed.

6.3   Click **Save changes.**

Deleting a Custom ACH Payment File Definition

1.   Click **Transfers and Payments > Make ACH payment / Manage templates.**

2.   Click the **Maintain file import definitions** link.

3.   Click the link in the **Name** column for the definition you want to delete.

4.   Click the **Delete file import definition** link.

5.   Verify the definition as needed and then click **Delete this definition.**

Payments

Making a Child Support Payment

1.   Click **Transfers and Payments > Make ACH payment / Manage templates.**

2.   Click the **Send money without a template** link.

3.   Select or fill in the **Template Information** options:

        3.1   **Optional:** In the **Template name** field, type a name (up to 20 alphanumeric characters) to save the payment as a template.

        3.2   If applicable, select the Child Support Payment **Request type** option.

        3.3   Select a **Company name/ID** option.

        3.4   In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

        3.5   Select a **Debit account** option.

        3.6   In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

        3.7   Type the **Effective date** or click the calendar icon and select the date.

4.   Click **Continue.**

5.   **Optional:** Type an amount in the **Control amount** field.

6.   Select a **Credit/Destination Accounts** option:

        •   *Do not process details with amounts of $0.00.* Used to process only details with a dollar amount.

- *Send details with amounts of $0.00 as payments.* Used to process all details.

7. Select or fill in the **Child Support Payment** options:

   7.1   In the **SDU ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

   7.2   In the **SDU account number** field, type the account number.

   7.3   Select an **SDU account type** option.

   7.4   In the **SDU name** field, type the name of the individual/company associated with the account.

   7.5   **Optional:** In the **Identification number** field, type the identification number to use for internal tracking purposes (up to 15 alphanumeric characters).

   7.6   In the **Case identifier** field, type the IV-D Case or Court Order # (up to 12 alphanumeric characters).

   7.7   In the **Pay date** field, type a date or click the calendar icon and select the date.

   7.8   In the **Payment amount** field, type the amount to pay.

   7.9   In the **Non-custodial parent SSN** field, type the social security number.

   7.10   If applicable, click the **Medical support indicator** option. This indicates whether the employer offers family medical insurance coverage.

   7.11   **Optional:** In the **Non-custodial parent name** field, type the parent name (up to 10 characters).

   7.12   **Optional:** In the **FIPS code of the receiving SDU** field, type the Federal Information Process Standard code that includes both the state and country codes of the SDU receiving the child support payment (up to seven alphanumeric characters).

   7.13   If applicable, click the **Employment termination indicator** option. This indicates whether the payee's employment has been terminated.

8. Verify the payment as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment
Approve	Approve the payment now.

9. If prompted, complete additional user validation:

   9.1   Select **Phone** or **Text message** (if applicable) and then click **Continue**.

   9.2   Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

9.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

10.   If required, type your token passcode and then click **Continue.**

Verify Payment Page Sample

Making a Child Support Payment via Template

1.   Click **Transfers and Payments > Make ACH payment / Manage templates.**

2.   Select a **Template Name** option and then click **Continue.**

Note: If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3.   Type an **Effective date** or click the calendar icon and select a date.

4.   **Optional:** Type an amount in the **Control amount** field.

5.   Change the **Credit/Destination Accounts** and **Child Support Payment** options as needed and then click **Continue**.

6.   Verify the payment as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment
Approve	Approve the payment now.

7.   If prompted, complete additional user validation:

   7.1   Select **Phone** or **Text message** (if applicable) and then click **Continue**.

   7.2   Do one of the following:

   - If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

   - If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

   7.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

8.   If required, type your token passcode and then click **Continue**.

Completing a Saved ACH Payment

1.   Click **Transfers and Payments > Make ACH payment / Manage templates.**

2.   Click the **Complete unsubmitted requests** link.

3.   Click the link in the **Template Name** column for the saved payment you want to complete.

4.   Fill in or select any remaining payment information and then click **Continue.**

5.   Verify the payment as needed and then click one of the following options:

Option	Description
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

6. If prompted, complete additional user validation:

    6.1   Select **Phone** or **Text message** (if applicable) and then click **Continue**.

    6.2   Do one of the following:

    - If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

    - If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

    6.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

7. If required, type your token passcode and then click **Continue**.

Deleting a Saved ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.

2. Click the **Complete unsubmitted requests** link.

3. Click the **Delete request** link beside the payment you want to delete.

4. Verify the payment as needed and then click **Delete.**

Approving ACH Transactions

1. Click **Transfers and Payments > Approve ACH transactions**.

2. Select the transactions you want to approve and then click **Approve.**

3. Verify the transactions and then click one of the following options:

Option	Description
Approve	Approve the transactions now.

Transmit	Approve and transmit the transactions.
Approve/Transmit	Approve the transactions now. Transactions that have received all required approvals are transmitted.

Note: The number of approvals required and approval settings for the service determine the options available to you.

4.   If prompted, complete additional user validation:

   4.1   Select **Phone** or **Text message** (if applicable) and then click **Continue**.

   4.2   Do one of the following:

   - If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

   - If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

   4.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

5.   If required, type your token passcode and then click **Continue**.

Returning ACH Transactions for Editing

Return approved ACH transactions to other users in the company for corrections or changes.

1.   Click **Transfers and Payments > Approve ACH transactions**.

2.   Click the link in the **Account** column for the transaction you want to return.

3.   Click the **Return ACH transaction for edit** link.

4.   **Optional:** In the **Edit details** field, include any comments about what you want changed (up to 80 alphanumeric characters).

   Note: Text typed into the Edit details field is visible to users in the company who subscribe to the ACH Transaction Returned for Edit *alert for the related account.*

5.   Click **Return for edit.**

All previously applied approvals are removed and the transaction is moved to the page where saved/unsubmitted ACH transactions are stored.

Editing ACH Transactions

Correct or change approved ACH transactions for entitled accounts. Editing an ACH transaction removes all previously applied approvals.

1. Click **Transfers and Payments** > **Approve ACH transactions**.

2. Click the link in the **Account** column for the transaction you want to edit.

3. Click the **Edit request** link.

4. Verify the ACH transaction and then click **Edit ACH transaction**.

5. Modify the transaction information as needed and then click **Continue**.

6. Review the ACH transaction as needed and perform one of the following actions:

   • Click the **submit for approval** link to schedule the ACH transaction without approving.

   • Click **Approve** to approve and schedule the ACH transaction.

   • Click **Transmit** to approve and transmit the ACH transaction.

7. If additional authentication is required, you may be prompted to validate your identity through a one-time security code. If you are prompted to complete additional validation, do the following:

   7.1 On the dialog box, select **Phone** or **Text message** (if applicable).

   7.2 Click **Continue**.

   7.3 Do one of the following:

   • If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed**.

   • If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.

   7.4 For SMS text messages, enter the one-time security code displayed on your mobile device into the **One-time security code** field and then click **Submit**.

8. If your company requires token authentication for transaction approval, type your passcode and then click **Continue**.

Out-of-Band Transaction Authentication

Users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud, and is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Note: Users may be charged standard text message rates for SMS messages based on their carrier contract.

Token Transaction Authentication

Users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud, and is accomplished through a one-time token code.

Secure Token - Passcode Page Sample

Deleting ACH Transactions

1. Click **Transfers and Payments > Approve ACH transactions.**

2. Click the link in the **Account** column for the transaction you want to delete.

3. Click the **Delete request** link.

4.   Verify the transaction as needed and then click **Delete.**

Searching Completed ACH Transactions

1.   Click **Transfers and Payments > View completed ACH transactions.**

2.   Select one or more **Account** options.

3.   Select a **Date type** option:

- *Effective date*

- *Transmit date*

4.   If applicable, select one or more **Service** options.

5.   Select a **Date range** option:

- *Specific date*

- *From/To*

6.   Click **Generate report.**

Federal Tax

About Federal Tax

The Federal Tax service allows users to manage the origination of Federal tax payment credits in compliance with the Internal Revenue Service Electronic Federal Tax Payment System (EFTPS) program.

All tax payers using this service must be enrolled in the IRS EFTPS program. For additional information on the IRS EFTPS program, go to https://www.eftps.gov/eftps/.

Payments can be made with or without templates.

The **Manage Alerts** page includes many alerts to which users can subscribe to be notified automatically about various ACH payment related events.

Templates

Creating a Template - Federal Tax

1. Click **Transfers and Payments** **>** **Make ACH payment** / **Manage templates**.

2. Click the **Create a template** link.

3. Select or fill in the **Template Information** options:

    3.1 In the **Template name** field, type a name for the template (up to 20 alphanumeric characters).

    3.2 If applicable, select the Federal Tax **Request type** option.

    3.3 Select a **Taxpayer name/ID** option.

    3.4 In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

    3.5 Select a **Debit account** option.

    3.6 In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

4. Click **Continue**.

5. Select or fill in the **Tax Payment Information** options:

    5.1 In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

    5.2 In the **Account Number** field, type the account number.

    5.3 Select an **Account Type** option.

    5.4 In the **EIN** field, type the EIN.

    5.5 Click the **Select Tax Type** link and select a tax type.

    5.6 If applicable, click the **Select Subcategory** link and select a subcategory.

6. Click **Save template.**

Template Confirmation Page Sample

Copying a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the link in the **Template Name** column for the template you want to copy.

3. Click the **Copy template** link.

4. Fill in or change the template information as needed.

5. Click **Save changes.**

Editing a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the link in the **Template Name** column for the template you want to edit.

3. Click the **Edit template** link.

4. Fill in or change the template information as needed.

5. Click **Save changes.**

Deleting a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the link in the **Template Name** column for the template you want to delete.

3. Click the **Delete template** link.

4. Verify the template information as needed.

5. Click **Delete.**

Approving ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**

2. Select the templates to approve and then click **Approve.**

   Approve ACH Templates Page Sample

Approve ACH Templates

ACH Templates Pending Approval

Templates without a checkbox have already been approved by you.
Select all • Deselect all

(To view template details, or delete a template request, click a template name.)

Show only templates for: All Services

	Template Name	Request Type	Debit/Credit Account	Company Name/ID	Approval Status	Template Action Pending
☐	AA-Import	PPD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
☐	ACH Send Moneier	CCD Payment	*6789 - Operating Account	Test ACH Co ID / 1381111111	1 of 2 received	Change - pending approval
☐	ACHCCD	CCD Payment	*6789 - Operating Account	Test ACH Co ID / 1381111111	1 of 2 received	Change - pending approval
	Collect Template	CCD Collection	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
☐	Payroll (small)	PPD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	Change - pending approval
☐	Rent Pmt All	CCD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	Change - pending approval
	Sample	CCD Payment	*7987 - Equipment Account	Test ACH Co ID / 1381111111	1 of 2 received	New template - pending approval
☐	Sample	Federal Tax	*1111 - CSB Inc	Test ACH Co ID / 1381111111	1 of 1 received	Change - pending approval
	Template Name	CCD Payment	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
	WEB Sample	WEB Collection	*6789 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval

Approve

Note: Some of the services shown in the page sample may not be available to all users.

Canceling ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**

2. Click the link in the **Template Name** column for the template request you want to cancel.

3. Click the **Cancel template request** link.

4. Verify the template as needed and then click **Cancel request.**

About Notices of Change

A Notice of Change is a notice sent from a Receiving Depository Financial Organization (RDFI) to an Originating Depository Financial Organization (ODFI) that informs the ODFI that there is a detail record in an ACH transaction with inaccurate/out-of-date information.

A Notice of Change could be sent for a number of reasons:

- ABA of the bank needs to be updated.

- The account number of the recipient needs to be updated.

- The name of the recipient needs to be updated.

- The account type indicated in the transaction is of the wrong type (checking/savings).

- The individual identification number for the recipient needs to be updated.

- An addenda record was formatted incorrectly or unclear.

- An incorrect SEC code was used for the Outbound International Payment (specific to International ACH Transactions).

Applying a Notice of Change to a Template

1. Do one of the following:

   - For payments, click **Transfers and Payments > Make ACH payment / Manage templates.**
   - For collections, click **Transfers and Payments > Collect money via ACH / Manage templates.**

2. Click the link in the **Template Name** column for the template that has the notice of change icon.

3. Click the **Apply NOC** link.

Payments

Making a Federal Tax Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the **Send money without a template** link.

3. Select or fill in the **Template Information** options:

   3.1 **Optional:** In the **Template name** field, type a name (up to 20 alphanumeric characters) to save the payment as a template.

   3.2 If applicable, select the Federal Tax **Request type** option.

   3.3 Select a **Taxpayer name**/**ID** option.

   3.4 In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

   3.5 Select a **Debit account** option.

   3.6 In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

   3.7 Type the **Effective date** or click the calendar icon and select the date.

4. Click **Continue**.

5. **Optional:** Type an amount in the **Control amount** field.

6. Select or fill in the **Tax Payment Information** options:

   6.1 In the **ABA**/**TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

   6.2 In the **Account Number** field, type the account number.

6.3   Select an **Account Type** option.

6.4   In the **EIN** field, type the EIN.

6.5   Define the **Period End Date.**

6.6   If the payment is $0.00, click the **Zero Tax Due** option.

6.7   Click the **Select Tax Type** link and select a tax type.

6.8   If applicable, click the **Select Subcategory** link and select a subcategory.

6.9   If applicable, in the **Amount** fields, type the amount of the payment for the tax type and subcategories (if applicable).

7. Click **Continue.**

8. Verify the payment as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment
Approve	Approve the payment now.

9. If prompted, complete additional user validation:

9.1   Select **Phone** or **Text message** (if applicable) and then click **Continue.**

9.2   Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

9.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

10. If required, type your token passcode and then click **Continue.**

Verify Payment

The Tax Type Code information is presented as received from applicable Federal or State authorities and does not constitute legal advice.
For more information, please consult your tax advisor.

Send money with a different template | View your ACH limits

Template Information   Edit this request

Template name:
Request type: Federal Tax
Taxpayer name/ID: Upload ID / 1381234123
Template description: Payroll
Debit account: 1701 - Acct - Rel Avail
Effective date: 09/10/2014

Tax Payment Information

Details with an amount value of $0.00 and Zero Tax Due will be processed. To change the values, click "Edit this request."

EIN	Period End Date	Tax Type	Description	Amount	Zero Tax Due
000000000	01/01/2014	47203	4720: Return of Certain Excise Taxes on Charities and Other Persons Under Chapter 41 and 42 of the IRC	$0.00	Yes
	Subcategory: 133		Sub Category 133	$0.00	
			Total:	$0.00	

To submit this request without transmitting, click submit for approval.

Transmit

Making a Federal Tax Payment via Template

1. Click **Transfers and Payments** > **Make ACH payment / Manage templates.**

2. Select a **Template Name** option and then click **Continue.**

   Note: If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3. Type an **Effective date** or click the calendar icon and select a date.

4. **Optional:** Type an amount in the **Control amount** field.

5. Change the **Tax Payment Information** options as needed and then click **Continue.**

6. Verify the payment as needed and then click one of the following options:

Option	Description
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment
Approve	Approve the payment now.

7. If prompted, complete additional user validation:

7.1 Select **Phone** or **Text message** (if applicable) and then click **Continue.**

7.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

7.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

8. If required, type your token passcode and then click **Continue.**

Approving ACH Transactions

1. Click **Transfers and Payments > Approve ACH transactions.**

2. Select the transactions you want to approve and then click **Approve.**

3. Verify the transactions and then click one of the following options:

Option	*Description*
Approve	Approve the transactions now.
Transmit	Approve and transmit the transactions.
Approve/Transmit	Approve the transactions now. Transactions that have received all required approvals are transmitted.

Note: The number of approvals required and approval settings for the service determine the options available to you.

4. If prompted, complete additional user validation:

4.1 Select **Phone** or **Text message** (if applicable) and then click **Continue.**

4.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

4.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

5.   If required, type your token passcode and then click **Continue**.

Returning ACH Transactions for Editing

Return approved ACH transactions to other users in the company for corrections or changes.

1.   Click **Transfers and Payments** > **Approve ACH transactions**.

2.   Click the link in the **Account** column for the transaction you want to return.

3.   Click the **Return ACH transaction for edit** link.

4.   **Optional:** In the **Edit details** field, include any comments about what you want changed (up to 80 alphanumeric characters).

    Note: Text typed into the Edit details field is visible to users in the company who subscribe to the ACH Transaction Returned for Edit *alert for the related account.*

5.   Click **Return for edit.**

All previously applied approvals are removed and the transaction is moved to the page where saved/unsubmitted ACH transactions are stored.

Editing ACH Transactions

Correct or change approved ACH transactions for entitled accounts. Editing an ACH transaction removes all previously applied approvals.

1.   Click **Transfers and Payments** > **Approve ACH transactions**.

2.   Click the link in the **Account** column for the transaction you want to edit.

3.   Click the **Edit request** link.

4.   Verify the ACH transaction and then click **Edit ACH transaction**.

5.   Modify the transaction information as needed and then click **Continue.**

6.   Review the ACH transaction as needed and perform one of the following actions:

    • Click the **submit for approval** link to schedule the ACH transaction without approving.

    • Click **Approve** to approve and schedule the ACH transaction.

    • Click **Transmit** to approve and transmit the ACH transaction.

7. If additional authentication is required, you may be prompted to validate your identity through a one-time security code. If you are prompted to complete additional validation, do the following:

7.1 On the dialog box, select **Phone** or **Text message** (if applicable).

7.2 Click **Continue.**

7.3 Do one of the following:

- If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed.**

- If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.

7.4 For SMS text messages, enter the one-time security code displayed on your mobile device into the **One-time security code** field and then click **Submit.**

8. If your company requires token authentication for transaction approval, type your passcode and then click **Continue.**

Completing a Saved ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the **Complete unsubmitted requests** link.

3. Click the link in the **Template Name** column for the saved payment you want to complete.

4. Fill in or select any remaining payment information and then click **Continue.**

5. Verify the payment as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

6. If prompted, complete additional user validation:

6.1 Select **Phone** or **Text message** (if applicable) and then click **Continue.**

6.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

6.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

7.   If required, type your token passcode and then click **Continue.**

Deleting a Saved ACH Payment

1.   Click **Transfers and Payments > Make ACH payment / Manage templates.**

2.   Click the **Complete unsubmitted requests** link.

3.   Click the **Delete request** link beside the payment you want to delete.

4.   Verify the payment as needed and then click **Delete.**

Deleting ACH Transactions

1.   Click **Transfers and Payments > Approve ACH transactions.**

2.   Click the link in the **Account** column for the transaction you want to delete.

3.   Click the **Delete request** link.

4.   Verify the transaction as needed and then click **Delete.**

Searching Completed ACH Transactions

1.   Click **Transfers and Payments > View completed ACH transactions.**

2.   Select one or more **Account** options.

3.   Select a **Date type** option:

- *Effective date*

- *Transmit date*

4.   If applicable, select one or more **Service** options.

5.   Select a **Date range** option:

- *Specific date*

- *From/To*

6. Click **Generate report.**

Out-of-Band Transaction Authentication

Users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud, and is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Note: Users may be charged standard text message rates for SMS messages based on their carrier contract.

One Time Security Code Page Sample

Token Transaction Authentication

Users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud, and is accomplished through a one-time token code.

Secure Token - Passcode Page Sample

State Tax

About State Tax

The State Tax service allows users to make state tax payments.

Payments can be made with or without templates.

The **Manage Alerts** page includes many alerts to which company users can subscribe to be notified automatically about various ACH payment related events.

Templates

Creating a Template - State Tax

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the **Create a template** link.

3. Select or fill in the **Template Information** options:

   3.1 In the **Template name** field, type a name for the template (up to 20 alphanumeric characters).

   3.2 If applicable, select the State Tax **Request type** option.

   3.3 Select **State** option.

   3.4 Select a **Taxpayer name/ID** option.

   3.5 In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

   3.6 Select a **Debit account** option.

   3.7 In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

4. Click **Continue.**

5. Select or fill in the **Tax Payment Information** options:

   5.1 In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

   5.2 In the **Account Number** field, type the account number.

   5.3 Select an **Account Type** option.

   5.4 In the **ID Number** field, type the identification number.

   5.5 **Optional:** In the **Taxpayer Verification** field, type additional verifying information (up to six alphanumeric characters).

   5.6 Click the **Select Tax Type** link and select a tax type.

5.7   If applicable, click the **Select Amount Type** link and select an amount type.

6.   Click **Save template.**

Template Confirmation Page Sample

Copying a Template - ACH Payment

1.   Click **Transfers and Payments** > **Make ACH payment** / **Manage templates.**

2.   Click the link in the **Template Name** column for the template you want to copy.

3.   Click the **Copy template** link.

4.   Fill in or change the template information as needed.

5.   Click **Save changes.**

Editing a Template - ACH Payment

1.   Click **Transfers and Payments** > **Make ACH payment** / **Manage templates.**

2.   Click the link in the **Template Name** column for the template you want to edit.

3.   Click the **Edit template** link.

4.   Fill in or change the template information as needed.

5.   Click **Save changes.**

Deleting a Template - ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the link in the **Template Name** column for the template you want to delete.

3. Click the **Delete template** link.

4. Verify the template information as needed.

5. Click **Delete.**

Approving ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**

2. Select the templates to approve and then click **Approve.**

Approve ACH Templates Page Sample

Note: *Some of the services shown in the page sample may not be available to all users.*

Canceling ACH Template Requests

1. Click **Transfers and Payments > Approve ACH templates.**

2. Click the link in the **Template Name** column for the template request you want to cancel.

3. Click the **Cancel template request** link.

4. Verify the template as needed and then click **Cancel request.**

About Notices of Change

A Notice of Change is a notice sent from a Receiving Depository Financial Organization (RDFI) to an Originating Depository Financial Organization (ODFI) that informs the ODFI that there is a detail record in an ACH transaction with inaccurate/out-of-date information.

A Notice of Change could be sent for a number of reasons:

- ABA of the bank needs to be updated.

- The account number of the recipient needs to be updated.

- The name of the recipient needs to be updated.

- The account type indicated in the transaction is of the wrong type (checking/savings).

- The individual identification number for the recipient needs to be updated.

- An addenda record was formatted incorrectly or unclear.

- An incorrect SEC code was used for the Outbound International Payment (specific to International ACH Transactions).

Applying a Notice of Change to a Template

1. Do one of the following:

   - For payments, click **Transfers and Payments > Make ACH payment / Manage templates.**

   - For collections, click **Transfers and Payments > Collect money via ACH / Manage templates.**

2. Click the link in the **Template Name** column for the template that has the notice of change icon.

3. Click the **Apply NOC** link.

Payments

Making a State Tax Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the **Send money without a template** link.

3. Select or fill in the **Template Information** options:

   3.1 **Optional:** In the **Template name** field, type a name (up to 20 alphanumeric characters) to save the payment as a template.

   3.2 If applicable, select the State Tax **Request type** option.

   3.3 Select a **Taxpayer name/ID** option.

   3.4 In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).

   3.5 Select a **Debit account** option.

   3.6 In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.

   3.7 Type the **Effective date** or click the calendar icon and select the date.

4. Click **Continue.**

5. Select or fill in the **Tax Payment Information** options:

   5.1 In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.

   5.2 In the **Account Number** field, type the account number.

   5.3 Select an **Account Type** option.

5.4   In the **ID Number** field, type the identification number.

5.5   **Optional:** In the **Taxpayer Verification** field, type additional verifying information (up to six alphanumeric characters).

5.6   Define the **Period End Date.**

5.7   Click the **Select Tax Type** link and select a tax type.

5.8   If applicable, click the **Select Amount Type** link and select an amount type.

6.   Click **Continue.**

7.   Verify the payment as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment
Approve	Approve the payment now.

8.   If prompted, complete additional user validation:

8.1   Select **Phone** or **Text message** (if applicable) and then click **Continue.**

8.2   Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

8.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit.**

9.   If required, type your token passcode and then click **Continue.**

Verify Payment

The Tax Type Code information is presented as received from applicable Federal or State authorities and does not constitute legal advice.
For more information, please consult your tax advisor.

Send money with a different template | View your ACH limits

Template Information   Edit this request

Template name:
Request type: State Tax
State: Wisconsin
Taxpayer name/ID: Test ACH Co ID / 1381111111
Template description: 1t sample
Debit account: *7987 - Equipment Account
Effective date: 09/09/2014

Tax Payment Information

The control amount of $0.00 does not equal the total amount of $70.00. Details with an amount value of $0.00 and Zero Tax Due will be processed.
To change the values, click "Edit this request."

ID Number	Period End Date	Tax Type	Description	Amount	Zero Tax Due
00000000000	09/30/2014	02100	Estimated Tax - Corporation	$70.00	No
				Total: $70.00	

To submit this request without transmitting, click submit for approval.

[Transmit]

Making a State Tax Payment via Template

1.   Click **Transfers and Payments > Make ACH payment / Manage templates.**

2.   Select a **Template Name** option and then click **Continue.**

     Note: If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.

3.   Type an **Effective date** or click the calendar icon and select a date.

4.   **Optional:** Type an amount in the **Control amount** field.

5.   Change the **Tax Payment Information** options as needed and then click **Continue.**

6.   Verify the payment as needed and then click one of the following options:

Option	Description
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment
Approve	Approve the payment now.

7.   If prompted, complete additional user validation:

7.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

7.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

7.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

8. If required, type your token passcode and then click **Continue**.

Approving ACH Transactions

1. Click **Transfers and Payments** > **Approve ACH transactions**.

2. Select the transactions you want to approve and then click **Approve**.

3. Verify the transactions and then click one of the following options:

Option	*Description*
Approve	Approve the transactions now.
Transmit	Approve and transmit the transactions.
Approve/Transmit	Approve the transactions now. Transactions that have received all required approvals are transmitted.

Note: The number of approvals required and approval settings for the service determine the options available to you.

4. If prompted, complete additional user validation:

4.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

4.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number,** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

4.3   For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

5.   If required, type your token passcode and then click **Continue**.

Returning ACH Transactions for Editing

Return approved ACH transactions to other users in the company for corrections or changes.

1.   Click **Transfers and Payments > Approve ACH transactions**.

2.   Click the link in the **Account** column for the transaction you want to return.

3.   Click the **Return ACH transaction for edit** link.

4.   **Optional:** In the **Edit details** field, include any comments about what you want changed (up to 80 alphanumeric characters).

Note: Text typed into the Edit details field is visible to users in the company who subscribe to the ACH Transaction Returned for Edit *alert for the related account.*

5.   Click **Return for edit.**

All previously applied approvals are removed and the transaction is moved to the page where saved/unsubmitted ACH transactions are stored.

Editing ACH Transactions

Correct or change approved ACH transactions for entitled accounts. Editing an ACH transaction removes all previously applied approvals.

1.   Click **Transfers and Payments > Approve ACH transactions**.

2.   Click the link in the **Account** column for the transaction you want to edit.

3.   Click the **Edit request** link.

4.   Verify the ACH transaction and then click **Edit ACH transaction**.

5.   Modify the transaction information as needed and then click **Continue.**

6.   Review the ACH transaction as needed and perform one of the following actions:

- Click the **submit for approval** link to schedule the ACH transaction without approving.

- Click **Approve** to approve and schedule the ACH transaction.

- Click **Transmit** to approve and transmit the ACH transaction.

7. If additional authentication is required, you may be prompted to validate your identity through a one-time security code. If you are prompted to complete additional validation, do the following:

   7.1 On the dialog box, select **Phone** or **Text message** (if applicable).

   7.2 Click **Continue.**

   7.3 Do one of the following:

   - If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed.**

   - If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.

   7.4 For SMS text messages, enter the one-time security code displayed on your mobile device into the **One-time security code** field and then click **Submit.**

8. If your company requires token authentication for transaction approval, type your passcode and then click **Continue.**

Deleting a Saved ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the **Complete unsubmitted requests** link.

3. Click the **Delete request** link beside the payment you want to delete.

4. Verify the payment as needed and then click **Delete.**

Completing a Saved ACH Payment

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**

2. Click the **Complete unsubmitted requests** link.

3. Click the link in the **Template Name** column for the saved payment you want to complete.

4. Fill in or select any remaining payment information and then click **Continue.**

5. Verify the payment as needed and then click one of the following options:

Option	*Description*
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

6. If prompted, complete additional user validation:

    6.1 Select **Phone** or **Text message** (if applicable) and then click **Continue**.

    6.2 Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed on the screen; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

- If you selected to be contacted by SMS text, a dialog box is displayed on the screen for you to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number**, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

    6.3 For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

7. If required, type your token passcode and then click **Continue**.

Deleting ACH Transactions

1. Click **Transfers and Payments** > **Approve ACH transactions**.

2. Click the link in the **Account** column for the transaction you want to delete.

3. Click the **Delete request** link.

4. Verify the transaction as needed and then click **Delete**.

Searching Completed ACH Transactions

1. Click **Transfers and Payments** > **View completed ACH transactions**.

2. Select one or more **Account** options.

3. Select a **Date type** option:

- *Effective date*

- *Transmit date*

4. If applicable, select one or more **Service** options.

5. Select a **Date range** option:

- *Specific date*

- *From/To*

6. Click **Generate report**.

Out-of-Band Transaction Authentication

Users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud, and is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Note: *Users may be charged standard text message rates for SMS messages based on their carrier contract.*

One Time Security Code Page Sample

Token Transaction Authentication

Users may be prompted to complete additional validation of their identity when approving transactions.

The validation helps safeguard information and reduce the risk of fraud, and is accomplished through a one-time token code.

Secure Token - Passcode Page Sample