

Businesses initiate ACH payments via the Manage ACH and Wires screen. ACH and wires are comingled here.

The screenshot shows a web interface titled "Payments". At the top, there is a search bar with the placeholder text "What do you want to do?". Below this is a radio button labeled "Make payments". Underneath, there are four tabs: "Scheduled Payments" (which is active), "Approved Payments", "Declined/Failed Payments", and "Payment Drafts". Below the tabs is a dropdown menu currently set to "Showing all payments". The main content area is titled "Scheduled Payments" and contains a large gray box with the text "There are no payments."

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.

“When can I send it?”

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

Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. Option to **edit amount or addenda** (not showing) fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. The **Deliver On** date defaults to next business day.
7. Select "One Time" to make the payment **repeating**.

What do you want to do?

Make payments

How do you want to pay?

Use a Template

Enter a template name

- ACH_Inter_wire_Payment
- ACH_RC_payroll_Payment
- ACH_RC_wire_Payment
- Membership dues

[+ Add a Template](#)

Make payments [Edit Template](#)

Membership dues

Funding account	Current	Available	Template type
Checking *9199	\$10.00	\$12.35	Payroll (PPD)

1	Jean Gray Checking *4777	\$3,300.00	Hold <input type="checkbox"/>
2	Professor X Checking *8888	\$2,500.00	Hold <input type="checkbox"/>
3	Wolverine Checking *5544	\$2,200.00	Hold <input checked="" type="checkbox"/>

Deliver On | Frequency [One Time](#)

paying 2 customers Total \$5,800.00

ees \$2.00

Notes:

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

Make a one-time payment

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

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

What do you want to do?

Make payments

How do you want to pay?

Make a one time payment ▾

Funding account
Operating Account ****0001 ▾ Current: \$53,000.60 Available: \$65,538.69

Payment type
Payroll (PPD) ▾

ACH Company ID
1999999999 ▾

Payment name

Payment description

Note for making template-based or one time payments:
The funding account must have enough money to process the ACH payment at the time of processing. A debit will appear on the funding account when the payment is picked up for processing.

Payment Activity

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

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company approval pending” status 2 business days prior to the payment date.

Scheduled Payments	Approved Payments	Declined/Failed Payments
Showing all payments		
Recurring Scheduled	Status	Amount
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	⚠ Company approval pending 0 of 1 received	-\$12,750.00 Next payment: 6/2/2023
Scheduled Payments	Status	Amount
May 31		
DI05529_OQLU48EO-20230530T134730.ach ACH pass-through file	⚠ Company approval pending 0 of 4 received	\$4,870.00 -\$4,870.00
Payroll Payroll (PPD)	✅ Company approved	-\$12,750.00 Cancel
Today		
ABC Supplies Domestic Wire	⚠ Comp 0 of 1	-\$15,400.00

Cancel is an option, which does not show if status is “Company approval pending”.

When do payments move from Scheduled tab to Approved tab?

- ACH files dated 1-2 business days out are sent to the FI for processing every 10 minutes.
- ACH files dated 3+ business days out are sent to the FI for processing at 3:00am ET two business days before the date.

Payment Activity (con't)

Approved payments - payments that have been sent to the FI for processing.

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

Options: Copy, View, Print, Reverse

Declined/Failed payments

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

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00 Options ▼

Options: Initiate a new payment, View, Print