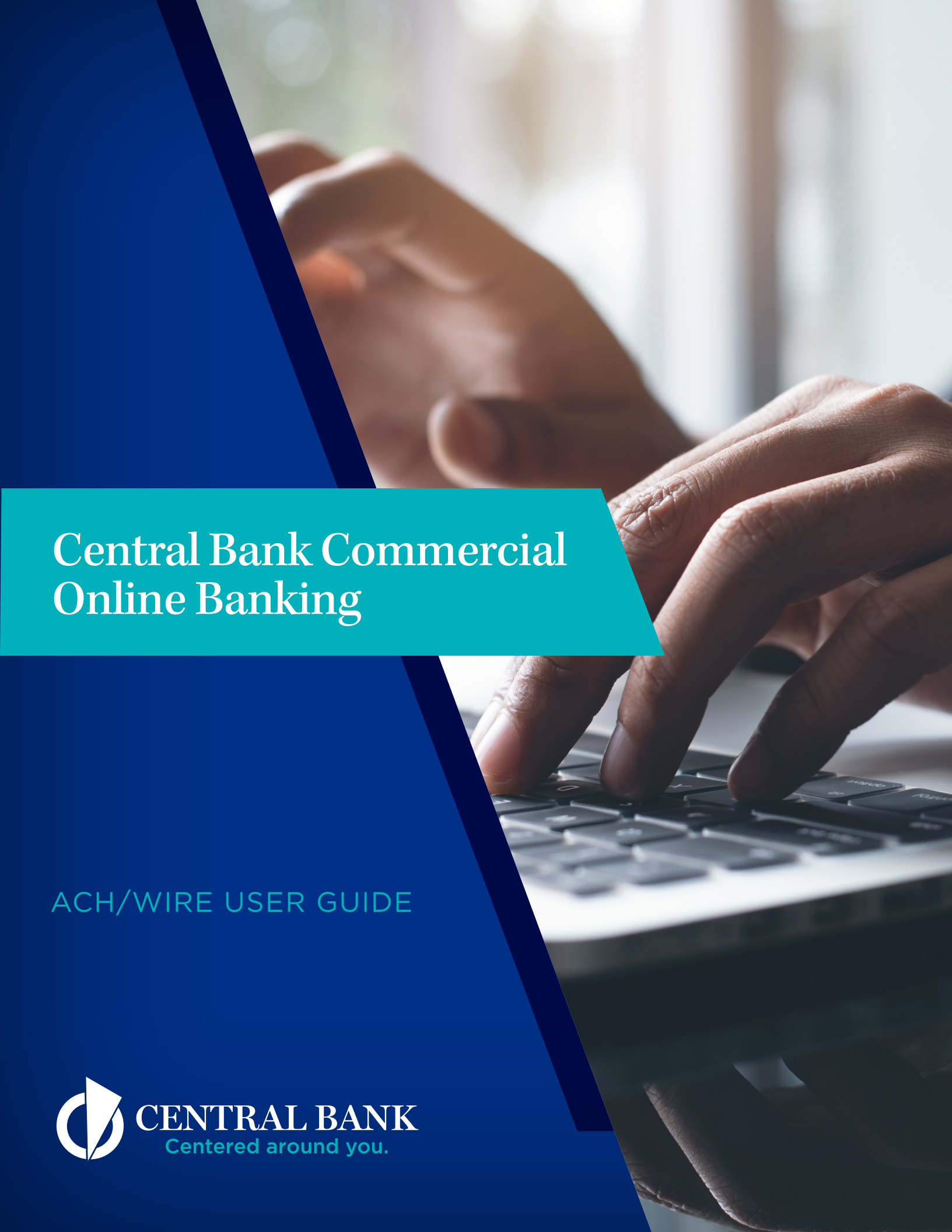




Central Bank Commercial Online Banking

ACH/WIRE USER GUIDE



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CHAPTER 10: MANAGING RECIPIENTS AND SUBSIDIARIES

This chapter contains the following:

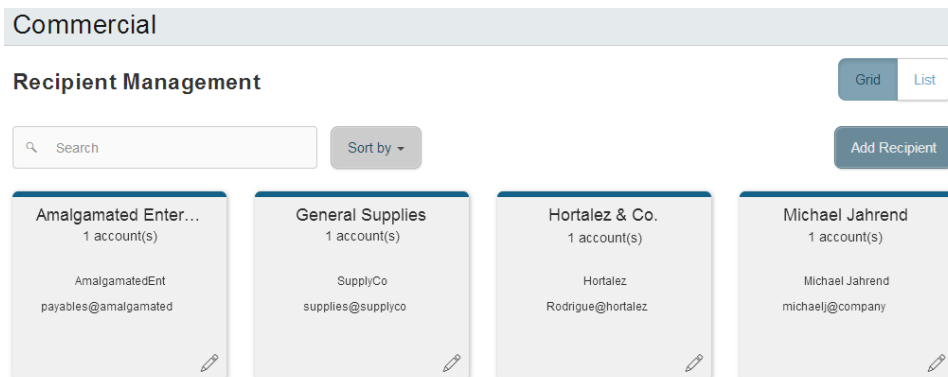
- ["Managing recipients" on page 110](#)
- ["Managing subsidiaries" on page 117](#)

Managing recipients

On the Recipient Management page, recipients appear as cards in a grid or as items in a list. The grid view and the list view include the display name, recipient name, number of associated accounts, and email address for each recipient.

The following examples illustrate the appearance of the grid view and the list view.

Example Recipient Management page grid view



Example Recipient Management page list view

Commercial

Recipient Management

Grid List

Add Recipient

Display Name		Recipient Name	Number of Accounts	E-mail Address
Amalgamated Enterprises		AmalgamatedEnt	1 account(s)	payables@amalgamated.com
General Supplies		SupplyCo	1 account(s)	supplies@supplyco.co

This section includes the following:

- ["Searching for a recipient" on page 111](#)
- ["Adding a recipient" on page 111](#)
- ["Editing a recipient" on page 114](#)
- ["Viewing the templates associated with a recipient" on page 115](#)
- ["Deleting a recipient" on page 117](#)

Searching for a recipient

You can use the Recipient Management page to search for an existing recipient.

To search for a recipient

1. On the Recipient Management page, click or tap the **Search** field.
2. In the **Search** field, enter your search text. You can search for all or part of the recipient name, ACH name, or address.
3. Click or tap the search icon (). The search results appear on the Recipient Management page.

Adding a recipient

If you have the Manage Recipients feature assigned, you can use the Recipient Management page to add a recipient. You must associate one or more accounts with a recipient before you can save the recipient.

To add a recipient

1. In the Menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.

Commercial

Recipient Management Grid List

Sort by ▾ Add Recipient

Amalgamated Enter... 1 account(s) AmalgamatedEnt payables@amalgamated	General Supplies 1 account(s) SupplyCo supplies@supplyco	Hortalez & Co. 1 account(s) Hortalez Rodrigue@hortalez	Waterworks 1 account(s) WaterUtility billpay@waterworks
---	--	--	---

2. On the Recipient Management page, click or tap **Add Recipient**. The Add Recipient page appears.

Commercial

Recipients **Add Recipient** Add Account

Recipient Detail

DISPLAY NAME * ACH NAME

Individual Company

E-MAIL ADDRESS

☐ Send Email Notifications

COUNTRY

ADDRESS 1 *

ADDRESS 2

CITY * STATE * ZIP *

* - Indicates required field

Cancel Create Recipient

3. On the Recipient Detail tab, do the following:
 - a. Enter the **Display Name**. The display name appears in online banking and the mobile banking app to help you recognize the recipient.
 - b. Enter the **ACH Name**.
 - c. (Optional) If your configuration requires SEC codes for each recipient, select **Individual** or **Company**.
 - d. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction is processed.
 - e. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - f. Enter the postal address information.
4. Click or tap **Add Account**. The Account – New tab appears.

Commercial

Recipients
Add Recipient
Add Account

Recipient Detail

Account - New

Account Detail ACCOUNT TYPE * Account Type ▼ ACCOUNT * Ex. 129398123 ROUTING * Ex. 013323098	Beneficiary NAME COUNTRY United States ▼ ADDRESS 1 ADDRESS 2 CITY STATE POSTAL CODE Select ▼ ____-____	Intermediary NAME COUNTRY United States ▼ ABA ADDRESS 1 ADDRESS 2 CITY STATE POSTAL CODE Select ▼ ____-____
--	--	--

* - Indicates required field

Cancel

Create Recipient

5. In the Account Detail area, do the following:
 - a. From the **Account Type** drop-down list, select **Checking** or **Savings**.
 - b. Enter the account number in the **Account** field.
 - c. Enter the routing number in the **Routing** field. You must enter a valid routing number.

6. (Optional) If you plan to use the account with wire transfers, do the following in the Beneficiary area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country.
 - c. Enter the postal address information.
7. (Optional) If you plan to use the account with wire transfers and the beneficiary financial institution requires an intermediary financial institution, do the following in the Intermediary area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country.
 - c. If the country is United States, enter the **ABA** number. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC** numbers.
 - d. Enter the postal address information.
8. (Optional) Repeat Steps 4 through 7 to add additional associated accounts to the recipient.
9. Click or tap **Create Recipient**. The new recipient appears in the Recipient Management page.

Editing a recipient

If your user rights allow it, you can make changes to an existing recipient. You can use the User Management page to edit a recipient. You can also edit a recipient when you create a payment or template.

When you make changes to a recipient, the changes do not affect existing transactions. The changes do affect any new payments or transfers.

To edit a recipient on the User Management page

1. In the Menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Locate the recipient that you want to edit and click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.
3. Do one or more of the following:
 - To edit contact information, make any required changes on the Recipient Detail tab.
 - To edit account information, on the Edit Recipient page, click or tap the tab for the account that you want to edit. Make any needed changes to the account data.
4. Click or tap **Save Recipient**.

To edit a recipient when you create a payment or template

1. On the Recipients & Accounts page in the new payment or new template, locate the recipient that you want to edit.
2. Click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.
3. Do one or more of the following:
 - To edit contact information, make any required changes on the Recipient Detail tab.
 - To edit account information, on the Edit Recipient page, click or tap the tab for the account that you want to edit. Make any needed changes to the account data.
4. Click or tap **Save Recipient** and continue creating the payment or template.

Viewing the templates associated with a recipient

The account tab on the Edit Recipient page lists all of the templates that include a particular account. If your rights permit it, you can edit the template and save your changes. If the recipient has multiple associated accounts, you can select an alternate account to use in the template.

To view the templates associated with a recipient

1. In the Menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Locate the recipient that you want to edit and click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.

- Click or tap the tab for the account that you want to view. The account tab appears.

Commercial

Recipients

Edit Amalgamated Enterprises

Add Account

Recipient Detail

Checking - x6789

Checking - x4321

Account Detail

ACCOUNT TYPE *

Checking

ACCOUNT *

123456789

ROUTING *

Beneficiary

NAME

COUNTRY

Select Country

ADDRESS 1

ADDRESS 2

CITY

STATE

Select State

POSTAL CODE

- -

Intermediary

NAME

COUNTRY

Select Country

ABA

ADDRESS 1

ADDRESS 2

CITY

STATE

Select State

POSTAL CODE

- -

TEMPLATES

License Fees	\$250.00	Checking - x6789	Access
Quarterly payments	\$100.00	Checking - x6789	Access

* - Indicates required field

Cancel

Delete Recipient

Save Recipient

- (Optional) Click or tap **Access** to edit the template. The Info & Users page of the template appears.
- Make any needed changes to the template. When your changes are complete, click or tap **Save** on the **Review & Submit** page.

To select an alternate account to use in a template

- On the Accounts tab of Edit Recipient page, select a new account for the template from the drop-down list.
- Click or tap **Save Recipient**. The Recipient Management page appears.

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template.

Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

To delete a recipient

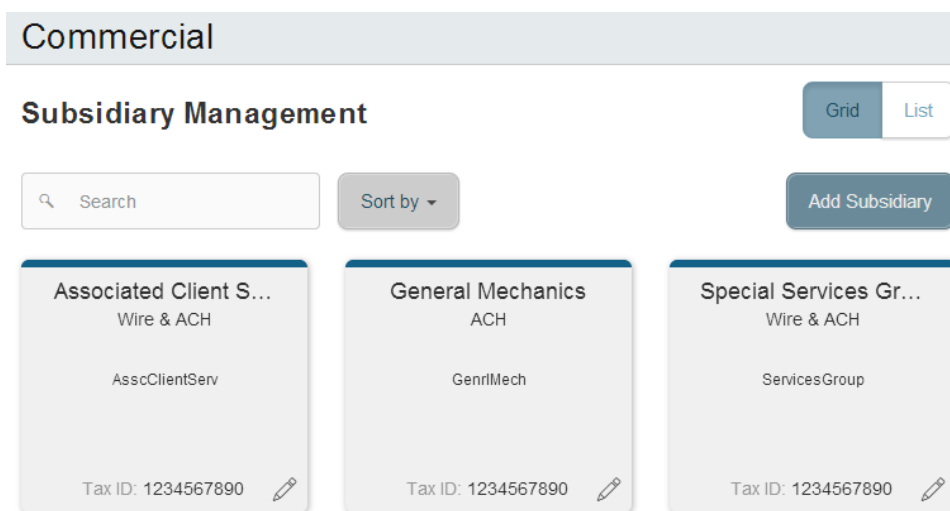
1. In the Menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Locate the recipient that you want to edit, and click or tap the recipient. The Edit Recipient page appears.
3. On the Edit Recipient page, click or tap **Delete Recipient** to delete the recipient.
4. On the success message, click or tap **Close**.

Managing subsidiaries

On the Subsidiary Management page, subsidiaries appear as cards in a grid or as items in a list. The grid view and the list view include the display name, ACH Header name, and Tax ID number for each subsidiary.

The following examples illustrate the appearance of the grid view and the list view.

Example Subsidiary Management page grid view



Example Subsidiary Management page list view

Commercial

Subsidiary Management

Grid List

Add Subsidiary

Name ▾		Wire/ACH	Tax ID
Associated Client Services		Wire & ACH	1234567890
General Mechanics		ACH	1234567890

This section includes the following:

- ["Searching for a subsidiary" on page 118](#)
- ["Adding a subsidiary" on page 119](#)
- ["Editing a Subsidiary" on page 120](#)
- ["Deleting a subsidiary" on page 121](#)

Searching for a subsidiary

You can use the Search field on the Subsidiary Management page to locate a subsidiary.

To search for a subsidiary

1. On the Subsidiary Management page, click or tap the **Search** field.
2. In the **Search** field, enter your search text. You can search for all or part of the subsidiary name, the ACH name, Wire Header, Tax ID number, or the address.
3. Click or tap the search icon (). The search results appear on the Subsidiary Management page.

Adding a subsidiary

When you add a subsidiary, the required information varies. A subsidiary must have valid information for at least one payment type. The required information for each payment type includes:

Required subsidiary fields

Payment type	Required fields
ACH	- ACH Header - Tax ID
Wire transfer	- Wire Header - Address

To add a subsidiary

1. In the Menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Click or tap **Add Subsidiary**. The Add Subsidiary page appears.

Commercial

Subsidiaries
Add Subsidiary

NAME *

COUNTRY
United States

PAYMENT TYPES
ACH & Wire
ACH
Wire

ACH HEADER *

ADDRESS 1 *

TAX ID *

ADDRESS 2

WIRE HEADER *

CITY *

STATE *
Texas

POSTAL CODE *

Cancel
Create Subsidiary

3. Do the following:
 - a. In the **Name** field, enter a name for the subsidiary.
 - b. In the Payment Types, click or tap one of the following to select the payment types in which you will include the subsidiary:
 - **ACH & Wire**
 - **ACH**
 - **Wire**



Tip: The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

- c. (Optional) In the **ACH Header** field, enter the ACH header to use.
- d. (Optional) In the **Tax ID** field, enter the tax ID number to use.
- e. (Optional) In the **Wire Header** field, enter the wire header to use.
- f. (Optional) Enter the postal address.
- g. Click or tap **Create Subsidiary**. The Subsidiary Management page appears.

Editing a Subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Subsidiary Management page to edit a subsidiary. You can also edit a subsidiary when you create a payment or template.

To edit a subsidiary on the User Management page

1. In the Menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to edit. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary**. The Subsidiary Management page appears.

To edit a subsidiary when you create a payment or template

1. On the Subsidiary page in the new payment or new template, locate the subsidiary that you want to edit.
2. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary** and continue creating the payment or template.

Deleting a subsidiary

When you delete a subsidiary, you can no longer use the subsidiary in a payment or a template. Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.

To delete a subsidiary

1. In the Menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to delete. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. Click or tap **Delete Subsidiary**.
4. Click or tap **Close**. The Subsidiary Management page appears.

CHAPTER 11: CREATING AND MANAGING PAYMENTS AND TEMPLATES

This chapter contains the following:

- ["Creating a payment or a template" on page 122](#)
- ["Using imported files with an ACH Batch or ACH Collection" on page 131](#)
- ["Creating a Tax Payment" on page 137](#)
- ["Managing templates" on page 138](#)
- ["Creating a payment from a template" on page 142](#)
- ["Viewing or canceling a payment" on page 145](#)
- ["Approving payments" on page 148](#)

Creating a payment or a template

You can use the Payments page to create payments or templates for any transaction type for which you have the Draft right assigned. If you have the Manage Templates feature assigned, you can create a template for any transaction type. You must save a template before you can draft a payment based on the template.

See ["How user rights control payments and templates" on page 85](#)



Tip: When you create a payment or a template, the Pending and Processed lists on the Payments page only include payments of the same type.

This section includes the following:

- ["Creating a single-recipient payment or template" on page 122](#)
- ["Creating a multi-recipient payment or template" on page 127](#)

Creating a single-recipient payment or template

The following payment and template types include a single recipient:

- ACH Payment
- ACH Receipt
- Domestic Wire
- International Wire

To create a single-recipient payment or template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Do one of the following:
 - In the **New Template** drop-down list, click or tap the template type to create. Continue with Step 3.
 - In the **New Payment** drop-down list, click or tap the payment type to create. Continue with Step 4.
3. If you are creating a template, the Info & Users page appears.

Commercial

Payments - ACH Payment

Info & Users Recipient & Amount Subsidiary Account Review & Submit

TEMPLATE NAME *

Grant User Access*

Name
☒ Tracy Markham
☒ Michael Jahrend

* - Indicates required field

Do the following:

- a. In the **Template Name** field, enter a name for the template.
- b. In the Grant User Access area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.



Tip: You can only select the check box for users who have the Draft or Draft Restricted right for the transaction type. You cannot clear the check box for users who have the Manage Templates feature assigned.

- c. Click or tap **Next**. The Recipient & Amount page appears.

4. (Optional) If you are creating an ACH Payment or ACH Receipt and your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options.
5. On the Recipient & Amount page, do one of the following:
 - Click or tap **Add Recipient** to add a one time recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
 - If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.
6. (Optional) If the recipient has multiple accounts, the Select Account page appears. Select the check box for the account to use, and click or tap **OK**. The recipient appears on the Recipient & Amount page.

7. In the **Amount** field in the recipient card or list item, enter the amount.

8. (Optional) If you are creating an International Wire, select the currency for the transfer from the drop-down list.
9. Review the settings for the recipient and click or tap **Next**. The Subsidiary page appears if your configuration requires subsidiaries.



Tip: See ["Recipient information in a payment or a template"](#) on [page 93](#) for information about the card and the list details.

10. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account page appears.

Commercial

Payments - ACH Payment

Info & Users

Recipient & Amount

Subsidiary

Account

Review & Submit

TEMPLATE NAME:

License Fees

Delete Template

Choose "From" Account

	Account Name	Account Type	Account Number	Balance
☐	Regular Checking	Checking	xxx-9789	\$80,000.00
☐	Regular Savings	Savings	xxx-7999	\$25,000.00
☐	Regular Savings	Savings	xxx-9789	\$35,000.00

* - Indicates required field

Cancel

Next

11. Select the check box for the account to use, and click or tap **Next**. The Review & Submit page appears.

Commercial

Payments - ACH Payment

Info & Users

Recipient & Amount

Subsidiary

Account

Review & Submit

TEMPLATE NAME:

License Fees

Delete Template

TOTAL AMOUNT:

\$250.00

RECIPIENTS:

1

FROM ACCOUNT:

Regular Checking - xxxx-9789

EFFECTIVE DATE *

Select Date

RECURRENCE

None

Selected Recipients

Grid

List

Amalgamated Enter...

123456789

\$250.00

* - Indicates required field

Cancel

Save

Draft

Approve

12. Click or tap the **Effective Date** field, and click or tap the date.

13. (Optional) To create a recurring payment or template, do the following:
- Click or tap **Set Schedule**. The Schedule Recurring Transfer window appears.

Schedule Recurring Transfer ✕

How often should this transfer repeat?

☐ 1st day of month ☐ Last day of month
☐ 1st and 15th ☐ Every Month
☐ Every Week ☐ Every 2nd Week
☐ Every Year

When should this transfer stop?

 ☐ Repeat Forever

Save

- Select when the payment or template should recur.
 - Select a date from the calendar, or click or tap **Repeat Forever**.
 - Click or tap **Save**.
14. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
- Click or tap **Save** to save a new template or changes to an existing template.
 - Click or tap **Approve** to approve the payment.
 - Click or tap **Draft** to draft the payment.

Creating a multi-recipient payment or template

The following transaction types include multiple recipients:

- ACH Batch
- ACH Collection

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account.

When you create a multi-recipient payment, you can add recipients and amounts manually. You can also import a file to create a payment. See ["Using imported files with an ACH Batch or ACH Collection" on page 131](#) for more information

To create a multi-recipient payment or template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Do one of the following:
 - In the **New Template** drop-down list, click or tap the template type to create. Continue with Step 3.
 - In the **New Payment** drop-down list, click or tap the payment type to create. Continue with Step 4.
3. If you are creating a template, the Info & Users page appears. Do the following:
 - a. In the **Template Name** field, type a name for the template.
 - b. In the Grant User Access area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.



Tip: You can only select the check box for users who have the Draft or Draft Restricted right for the transaction type. You cannot clear the check box for users who have the Manage Templates feature assigned.

- c. Click or tap **Next**.

- The Recipient & Amount page appears. If your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options.

Commercial

Payments - ACH Batch

Info & Users Recipient & Amount Subsidiary Account Review & Submit

TEMPLATE NAME:
Corporate Services Delete Template Add Recipient

ACH CLASS CODE: Individual (PPD) Company (CCD)

Show Payments Sort by ▾ Grid List

Amalgamated Enter... 1 account(s) payables@amalgamated.com 	General Supplies 1 account(s) supplies@supplyco.co 	Waterworks 1 account(s) billpay@waterworks.com 
--	--	--

Cancel Next

- Do one of the following:
 - Click or tap **Add Recipient** to add a one time recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
 - If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.
- (Optional) If the recipient has multiple accounts, the Select Account page appears. Select one or more accounts to add to the payment, and click or tap **OK**. The recipient appears in the Recipient & Amount page.
- Enter the amount for each account in the **Amount** field.
- (Optional) Repeat steps 5-7 for each recipient that you want to add. You can click or tap the copy icon (📄) to create an additional transaction with a recipient.



Tip: See ["Recipient information in a payment or a template"](#) on [page 93](#) for information about the card and the list details.

9. In the Recipients & Amounts page, click or tap **Next**. If your configuration requires subsidiaries, the Subsidiary page appears.
10. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account page appears.
11. Select the check box for the account to use, and click or tap **Next**. The Review & Submit page appears.

Commercial

Payments - ACH Batch

Info & Users
Recipient & Amount
Subsidiary
Account
Review & Submit

TEMPLATE NAME:
Corporate Services Delete Template

TOTAL AMOUNT:	RECIPIENTS:	FROM ACCOUNT:
\$425.00	2	Regular Checking - xxxx-9789

EFFECTIVE DATE *

Select Date
31

RECURRENCE
None

Selected Recipients

Grid List

General Supplies
 123456789

 \$175.00

↩
\$
✓
✉

Amalgamated Enter...
 123456789

 \$250.00

↩
\$
✓
✉

* - Indicates required field

Cancel
Save
Draft
Approve

12. Click or tap the **Effective Date** field, and click or tap the date to process the payment or template.
13. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transaction window appears.
 - b. Select when the payment or template should recur.
 - c. Select a date from the calendar, or click or tap **Repeat Forever**.
 - d. Click or tap **Save**.

14. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
- Click or tap **Save** to save a new template or changes to an existing template. You must save a template before you can draft a payment based on the template.
 - Click or tap **Approve** to approve the payment to each recipient.
 - Click or tap **Draft** to draft the payment.

Using imported files with an ACH Batch or ACH Collection

Imported files help you to automate the process of creating payments, remove duplicated effort, and reduce errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

You import the recipients and amounts from a file that you create outside of online banking or the mobile banking app. The file that you upload must be in a specified format.



Tip: To use splits in an imported file, include each split as separate line in the imported file.

This section includes the following:

- ["Updating recipients and amounts in a payment" on page 131](#)
- ["Importing recipients and amounts to create a payment" on page 133](#)
- ["Importing a NACHA file to create a payment" on page 135](#)
- ["Importing an ACH file with ACH Passthru" on page 135](#)

Updating recipients and amounts in a payment

When you create an ACH Batch or ACH Collection, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you create a two-column Comma-Separated Values (CSV) file in your accounting or other software. You do not create the CSV file in online banking or the mobile banking app.

The two-column CSV file must contain the following columns:

- Recipient name
- Amount

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. If the payment includes a recipient more than once, the file should include a separate line for each transaction with the recipient. For each recipient, the import updates the transaction amounts in the order that they appear in the file.



Note: If we cannot match every recipient in the file and the payment, the import fails.

To update recipients and amounts

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, do one of the following:
 - Click or tap the template that you want to use to create the payment.
 - In the **New Payment** drop-down list, click the payment type to create. The Recipient & Amount page appears.
3. Do the following:
 - a. Click or tap one of the **ACH Class Code** options.
 - b. (Optional) If you are creating a new payment, add recipients to the payment. You do not need to specify amounts.
 - c. Click or tap **Import Amounts**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Recipient & Amount page, verify the recipients, the amounts and the settings, and click or tap **Next**. If your account uses subsidiaries, the Subsidiary page appears.



Tip: See ["Recipient information in a payment or a template" on page 93](#) for information about the recipient information.

6. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account page appears.

7. On the Account page, select the check box for the account to use, and click or tap **Next**. The Review & Submit page appears.
8. Click or tap the **Effective Date** field, and click or tap the date.
9. To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transaction window appears.
 - b. Select when the payment or template should recur.
 - c. Select a date from the calendar, or click or tap **Repeat Forever**.
 - d. Click or tap **Save**.
10. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
 - Click or tap **Approve** to approve the payment.
 - Click or tap **Draft** to draft the payment.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column Comma-Separated Values (CSV) file to add recipients and amounts to a new ACH Batch or ACH Collection.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or a different account.

To import recipients and amounts to create a payment

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. In the **New Payment** drop-down list, click or tap **Payment From File**. The Payment From File page appears.

3. Do the following:
 - a. In the Payment Type drop-down list, select the payment type.
 - b. Click or tap **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**. The Payment from File - Additional Information page appears.

6. Do the following:
 - a. Select the **Pay From/Pay To** account.
 - b. (Optional) Select the **Subsidiary**, if required.
 - c. Select the **Effective Date**.
 - d. Click or tap **Submit**.
7. In the success message, do one of the following:
 - a. Click or tap **Close**.
 - b. Click or tap **View in Activity Center**.

Importing a NACHA file to create a payment

You can import a balanced NACHA format file to create an ACH Batch or ACH Collection. When you import a NACHA format file, we verify the contents of the file before we process it. If the file is missing required information, we prompt you for the information. If the file has any errors, we display an error message, and we cannot process the file. You can correct the errors in the file and upload the corrected file.

You create the NACHA-format file in your accounting or other software.

To import a NACHA file to create a payment

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, in the **New Payment** drop-down list, click or tap **Payment From File**. The Payment From File page appears.
3. Do the following:
 - a. In the Payment Type drop-down list, select the payment type.
 - b. Click or tap **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**. If we need additional information to process the file, the Payment from File - Additional Information page appears.
6. (Optional) On the Payment from File - Additional Information page, the fields that appear depend on the missing information. Do some or all of the following:
 - Select the **Pay From/Pay To** account.
 - Select the **Subsidiary**.
 - Select the **Effective Date**.
7. (Optional) Click or tap **Submit**.
8. In the success message, do one of the following:
 - a. Click or tap **Close**.
 - b. Click or tap **View in Activity Center**.

Importing an ACH file with ACH Passthru

You can use ACH Passthru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches.

When you upload a file with ACH Passthru, we do not verify the contents of the file before we send it to the Federal Reserve Automated Clearing House (ACH) system. If the file includes any errors, the errors will occur when the system processes the file.

Unlike other payment types, you do not specify an effective date for ACH Passthru files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

You create the complex NACHA-formatted file in your accounting or other software. Contact us for more information about using NACHA-formatted files and ACH Passthru.

To import an ACH file with ACH Passthru

1. In the Menu, click or tap **Commercial > ACH Pass-thru**. The ACH Passthru page appears.

Commercial

ACH Passthru

IMPORT FILE

Select a file to upload

MEMO

PROCESS DATE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Submit

2. On the ACH Passthru page, click or tap **Select a file to upload**.
3. Locate the file to import and click or tap **Open**. The process to locate the file varies, depending on your device.
4. On the ACH Passthru page, click or tap to select the date to process the imported file.
5. (Optional) Enter a memo for the file in the **Memo** field.
6. Click or tap **Submit**.
7. Click or tap **Close**.

Creating a Tax Payment

You can use online banking and the mobile banking app to make Tax Payments to a local, state, or Federal tax authority.



Note: Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements and to enroll in their Electronic Funds Transfer (EFT) program.

To create a Tax Payment

1. In the Menu, click or tap **Commercial > Tax Payments**. The Tax Payments page appears.

Commercial

Tax Payments

TAX AUTHORITY
Texas Sales Tax ▼

Search tax forms

Sales and Use Tax	>
Direct Pay Permit	>
Sales Tax Prepayment	>
Protested Sale and Use Tax	>
Protested Direct Pay Permit	>

2. In the Tax Authority drop-down list, select the tax authority to receive the payment. The list of available payments for that authority appears.
3. In the list of available payments, locate the payment type that you want to create. You can browse or search to locate the form. Click or tap the form, and the tax form page appears.
4. The items on the tax form vary. On the tax form page, enter the required items.
5. Click or tap **Submit** to submit the payment.

Managing templates

On the Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Example grid view in payments and templates

Payments

Grid List

Search Filter by Type New Template New Payment

Available Templates

★ Water Services
ACH Payment
Last Payment Date
May 28, 2014
Last Payment Amount
\$47.50
CCD

☆ License Fees
ACH Payment
Last Payment Date
May 28, 2014
Last Payment Amount
\$47.50
CCD

☆ Office Supplies
ACH Payment
Last Payment Date
May 28, 2014
Last Payment Amount
\$47.50
CCD

Example list view in payments and templates

Available Templates

Template Name	Transaction Type				Last Payment Amount	Last Payment Date
Water Services	ACH Payment		★			
License Fees	ACH Payment		☆			
Office Supplies	ACH Payment		☆			

Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons

Icon	Task
	Mark the template as a favorite
	Edit or delete the template
	Copy the template

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.

This section includes the following:

- ["Searching for a template" on page 139](#)
- ["Editing a template" on page 140](#)
- ["Copying a template" on page 141](#)
- ["Deleting a template" on page 141](#)
- ["Marking a template as a favorite" on page 141](#)

Searching for a template

You can use the Payments page to search for a template.

To search for a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap the **Search** field, and then enter your search text. The templates that match the search text appear on the Payments page.

Filtering templates

On the Payments page, you can use a filter to show only templates of a particular type.

To filter templates

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, in the **Filter by Type** drop-down list, click or tap one of the following:
 - **All** to show all templates.
 - Any transaction type name to show templates of that type.Templates of the selected type appear on the Payments page.

Editing a template

If you have the Manage Templates feature assigned, you can use the Payments page to edit any template. If you have the Draft right for a transaction type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments use the new template settings.

To edit a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap the template that you want to edit. You can browse or search to locate the template. The Info & Users page for the template appears.
3. Make any needed changes to the template settings.
4. Click or tap **Review & Submit**.
5. On the Review & Submit page, click or tap **Save**.
6. Click or tap **Close**.

Copying a template

You can use the Payments page to copy an existing template, make changes, and save the copy .

To copy a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap the copy icon () for the template. The Info & Users page appears.
4. Make any needed changes to the template settings.
5. Click or tap **Review & Submit**.
6. On the Review & Submit page, click or tap **Save**.
7. Click or tap **Close**.

Deleting a template

You can use the Payment page in online banking and the mobile banking app to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, click or tap the template that you want to delete. You can browse or search to locate the template. When you click or tap the template, the Info & Users page for the template appears.
3. Click or tap the delete icon ().
4. Click or tap **Close**.

Marking a template as a favorite

Favorite templates are the templates that you use most often. Every user has an individual list of favorite templates. Favorite templates are grouped together before any other templates on the Payments page. You can mark any template that you can access as a favorite.

To mark a template as a favorite

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Locate the template that you want to mark as a favorite. You can browse or search to locate the template.
3. Click or tap the Favorite icon (☆) for the template.

Creating a payment from a template

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page.

If you have the Draft right assigned for a transaction type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the transaction type, you can only change the date, description, and amount in the template when you create the new payment.

See ["How user rights control payments and templates" on page 85](#) for more information.

To create a payment from a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears with the templates that you can access.

The screenshot shows the 'Commercial' header at the top. Below it is the 'Payments' section with a 'Grid' button selected and a 'List' button. There is a search bar with the text 'Search' and a 'Filter by Type' dropdown. Under the 'Available Templates' section, there are two template cards. The first card is titled 'License Fees' with a star icon and 'ACH Payment' below it. The second card is titled 'Water Services' with a star icon and 'ACH Payment' below it. Both cards have a 'CCD' label and a pencil icon at the bottom.

2. Click or tap the template that you want to use to create the payment. The Recipient & Amount page appears.

The screenshot shows the 'Commercial' header at the top. Below it is the 'Payments - ACH Payment' section. There are two buttons: 'Recipient & Amount' (selected) and 'Review & Submit'. Below these buttons is a 'TEMPLATE NAME:' label followed by 'License Fees'. There is a search bar with the text 'Search' and a 'Sort by' dropdown. Below the search bar is a card titled 'Amalgamated Enter...' with the number '123456789' and a text input field containing '250'. At the bottom of the card are a back arrow and a green checkmark icon. At the bottom right of the page are 'Cancel' and 'Next' buttons.

3. For each recipient, do the following:
 - a. In the **Amount** field, enter the correct amount to pay.
 - b. (Optional) To notify the recipient when the payment processes, do one of the following:
 - In Grid view, make sure that the notify icon (📧) appears. You can click or tap the icon to change the notify setting.
 - In List view, select the **Notify** check box for the recipient.
 - c. (Optional) For multi-recipient payments, to pay the recipient when the payment processes, do one of the following:
 - In Grid view, make sure that the pay icon (💰) appears. You can click or tap the icon to change the payment setting.
 - In List view, select the **Pay** check box for the recipient.
4. Verify all of the settings, then click or tap **Next**. The Review & Submit page appears.

Commercial

Payments - ACH Payment

Recipient &
Amount

Review &
Submit

TEMPLATE NAME:

License Fees

TOTAL AMOUNT:

\$250.00

RECIPIENTS:

1

FROM ACCOUNT:

EFFECTIVE DATE *

Select Date



RECURRENCE

None

Selected Recipients

Grid

List

Amalgamated Enter...

123456789

\$250.00

* - Indicates required field

Cancel

Draft

Approve

5. Click or tap the **Effective Date** field, and click or tap the date to process the payment.
6. (Optional) To create a recurring payment, do the following:
 - a. Click or tap **Set Schedule**.
 - b. Select the **Make this a recurring transfer** check box. The Schedule Recurring Transfer window appears.

Schedule Recurring Transfer ✕

How often should this transfer repeat?

☐ 1st day of month ☐ Last day of month
☐ 1st and 15th ☐ Every Month
☐ Every Week ☐ Every 2nd Week
☐ Every Year

When should this transfer stop?

 ☐ Repeat Forever

Save

- c. Select when the payment or template should recur.
 - d. Select a date from the calendar, or click or tap **Repeat Forever**.
 - e. Click or tap **Save**.
7. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
 - Click or tap **Approve** to approve the payment.
 - Click or tap **Draft** to draft the payment.

Viewing or canceling a payment

If your user rights allow it, you can use the Payments page or the Activity Center page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Activity Center page.

This section includes the following:

- ["Viewing a payment" on page 146](#)
- ["Canceling a payment" on page 147](#)

Viewing a payment

You can view or search for an existing pending or processed payment on the following pages:

- Payments
- Activity Center

The Activity Center page may include additional details about a payment.

To view a payment on the Payments page

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. The Search transactions area lists all of the pending and processed payments. Do one of the following:
 - Click or tap **Pending** to browse the pending payments.
 - Click or tap **Processed** to browse the processed payments.
 - Click or tap in the **Search transactions** field, and enter your search text. The search results appear on the Payments page.
3. After you locate a payment, click or tap it for more details. The payment details page appears.
4. (Optional) On the payment details page, click or tap **View in Activity Center**. The Activity Center page appears, with the payment selected and the details visible.

To view a payment on the Activity Center page

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
 - Click or tap **Individual Transactions** to view a single payment.
 - Click or tap **Recurring Transactions** to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. Click or tap the payment. The payment expands to show the details.

Canceling a payment

You can use the Activity Center page to cancel a payment. You can cancel a payment if the status is Drafted or Pending.

To cancel a single payment

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Individual Transactions**.
3. Click or tap the payment that you want to cancel. The Transaction details appear.
4. In the Transaction details, click or tap **Cancel**.
5. When prompted, click or tap **Confirm**.

To cancel all future occurrences of a recurring payment

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Recurring Transactions**.
3. Click or tap the recurring series of payments that you want to cancel. The Transaction details appear.
4. In the Transaction details, click or tap **Cancel**.
5. When prompted, click or tap **Confirm**.

Sending notifications to approvers

If your account uses mobile approval, eligible approvers can configure a mobile approval code. You can use the Activity Center page to send a notification to one or more eligible approvers to request approval.

See "[Configuring a mobile authorization code](#)" on page 161 for information about configuring mobile approval.

To send notifications to approvers

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transactions for which you want to send notifications.

3. On the Activity Center page, click or tap the transaction. When the details appear, click or tap **Notify Users**. The Notify Users window appears.

Notify Users

CONFIRMATION E-MAIL:

Optional Email

TIME:

Ex. 06:00 AM - (Voice Only)

Michael Jahrend - E-mail	☒
Nolan Estes - E-mail	☐
Nolan Estes - Phone to	☐

Send Cancel

4. Do the following:
 - a. In the list of eligible approvers, select the check box for one or more approvers. You can only select eligible approvers.
 - b. In the **Confirmation E-Mail** field, enter an email address. We send a confirmation email when we notify the approvers.
 - c. (Optional) In the **Time** field, enter the time to place the phone call if you selected to notify an approver by phone, i
 - d. Click or tap **Send**.
5. Click or tap **Close**.

Approving payments

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See ["Rights to transaction types" on page 86](#) for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the transaction type. In addition, the payment cannot exceed the user transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page.

Activity Center page tabs with number of pending approvals



In addition, pending approvals may appear in the Quick Actions on the Home page. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each transaction type.



Tip: You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See ["Copying a transaction" on page 64](#) for information about copying transactions. You should cancel the original transaction after you create the copy.

Depending on your security needs and how we configure your account, some transactions may require action by two users. If dual action is required for a transaction, the same user cannot draft the transaction and approve it.

To approve payments using Quick Actions

1. On the Home page, in the Quick Actions box, click or tap a single transaction type or **View All Approvals**. The Activity Center page appears, with the pending approvals selected.
2. Click or tap **Approve** to approve the selected transactions.
3. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
4. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve a payment on the Payments page

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, the Search transactions area lists all of the pending and processed payments. Click or tap the payment that you want to approve.

3. In the status message, click or tap **View in Activity Center**. The Activity Center page appears, with the payment details visible.
4. Click or tap **Approve**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
6. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve one or more payments on the Activity Center page

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
 - To approve a single payment, click or tap the item that you want to approve. When the details appear, click or tap **Approve**.
 - To approve multiple payments, click or tap the check box for each item that you want to approve. On the Activity Center page, click or tap **Approve**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.