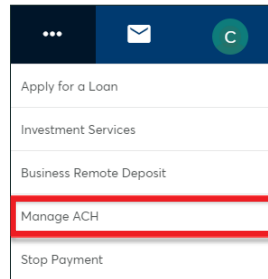# Business banking: How to manage ACH

Follow these instructions to learn how to make and collect business account payments. When creating a template for a payment, please set up your recipients first.
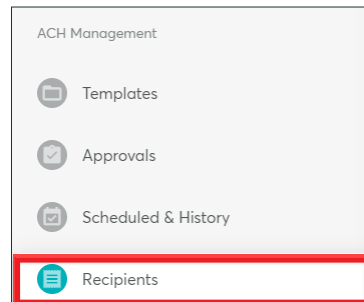
How to set up a recipient

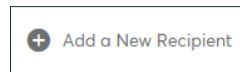**1.** Log in to Online Banking and click **More (…)** links.

2. Click **Manage ACH.**

3. Under ACH Management, click **Recipients.**

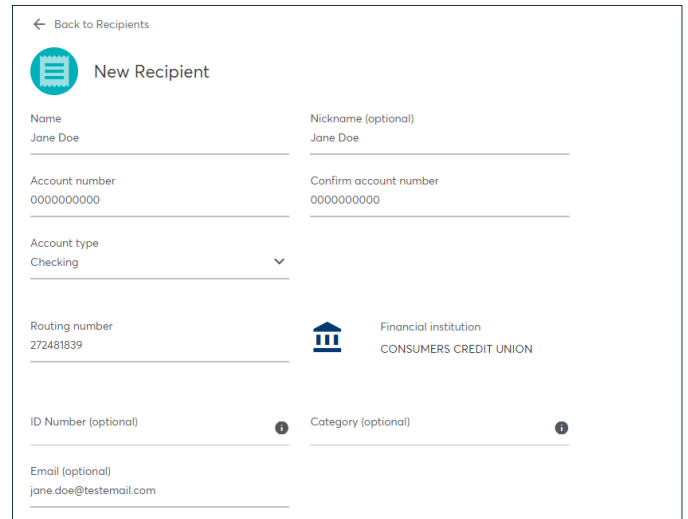**4.** Click **Add a New Recipient**.

Business banking: How to manage ACH (cont.)

5.

In the "New Recipient" window enter:

- **Recipient Name**
- **Account Number**
- **Confirm account number**
- **Account type**
- **Routing Number**
- **ID Number** (if applicable)
- **Category** (if applicable)
- **Email Address** (optional)

6.
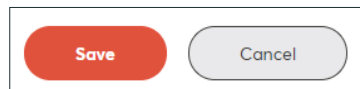
Click **Save**.
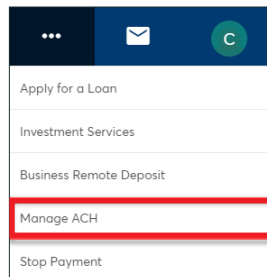

How to create an ACH Template

1.

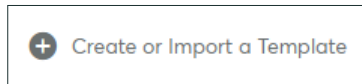Log in to Online Banking and click **More (...)** links.

2.

Click **Manage ACH.**

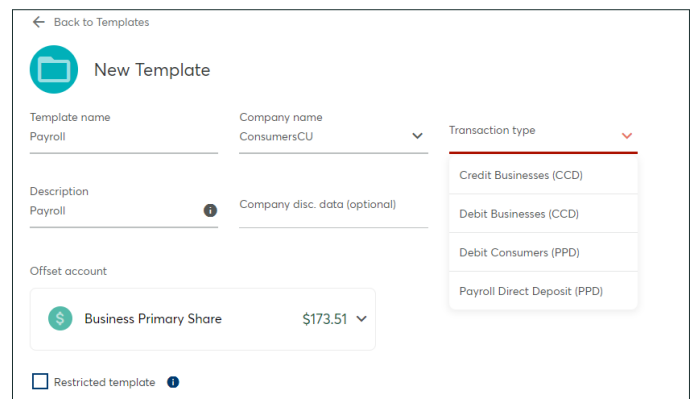# Business banking: How to manage ACH (cont.)

3.

On the templates window, click **Create or Import a Template.**

4.

In the "New Template" window:
- Enter **Template name**
- Select **Company name** from the dropdown menu
- Select **Transaction type** from the dropdown menu
- Enter a **Description**
- Select an **Offset account** from the dropdown
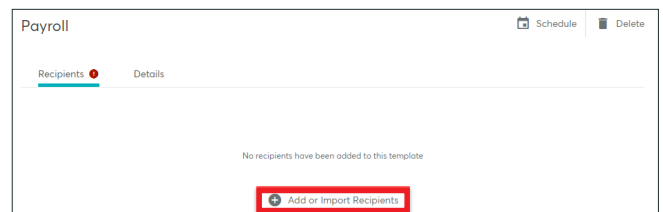- Mark the **Restricted template** box (if applicable)

  Note: Only sub-users with restricted permissions may access this template.

5.

Click **Save.**

6.

Click **Add or Import Recipients.**

Business banking: How to manage ACH (cont.)

7. Check the box next to the **Recipient(s)** to add and click **Save.**

8. To send or collect a pyament, click **Schedule.**

9. Select **Deliver by Date.**

10. Edit the amount you would like to pay each recipient (if applicable).

Business banking: How to manage ACH (cont.)
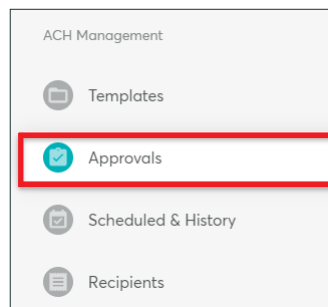
11.
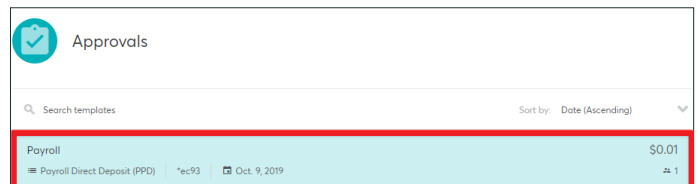
Click **Review.**

12.

Click **Submit.**
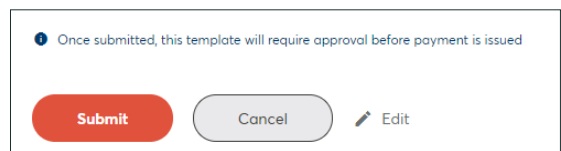
13.

Under "ACH Management", click the **Approvals** queue.

14.

Click the **template** to submit.

15.

Click **Approve** to submit the template.

Note: Templates need to be approved before they are sent. To verify the payment will be sent, check to see it is in the "Scheduled & History" queue.