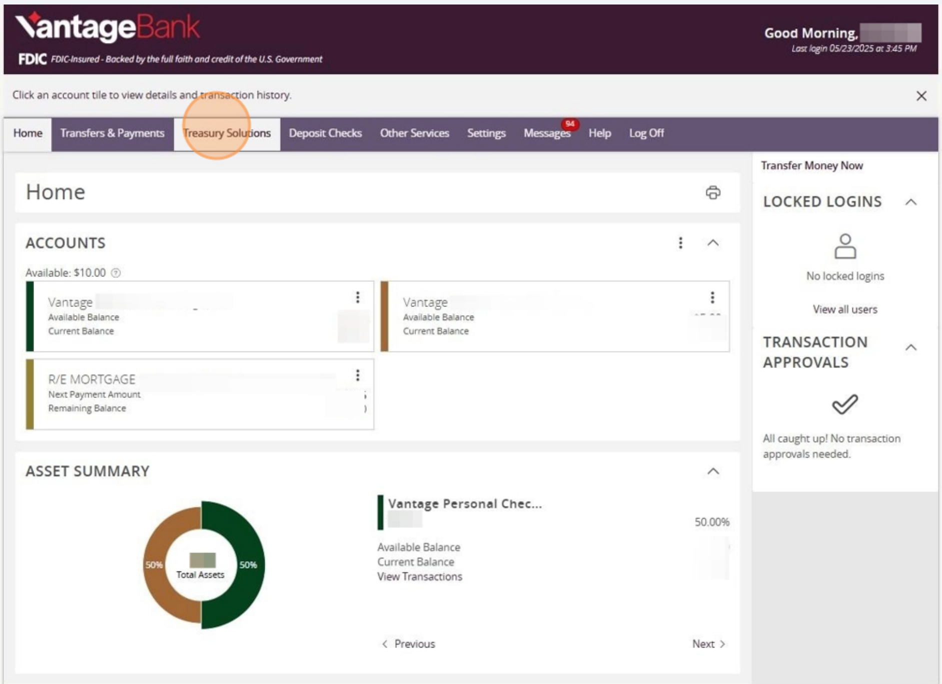
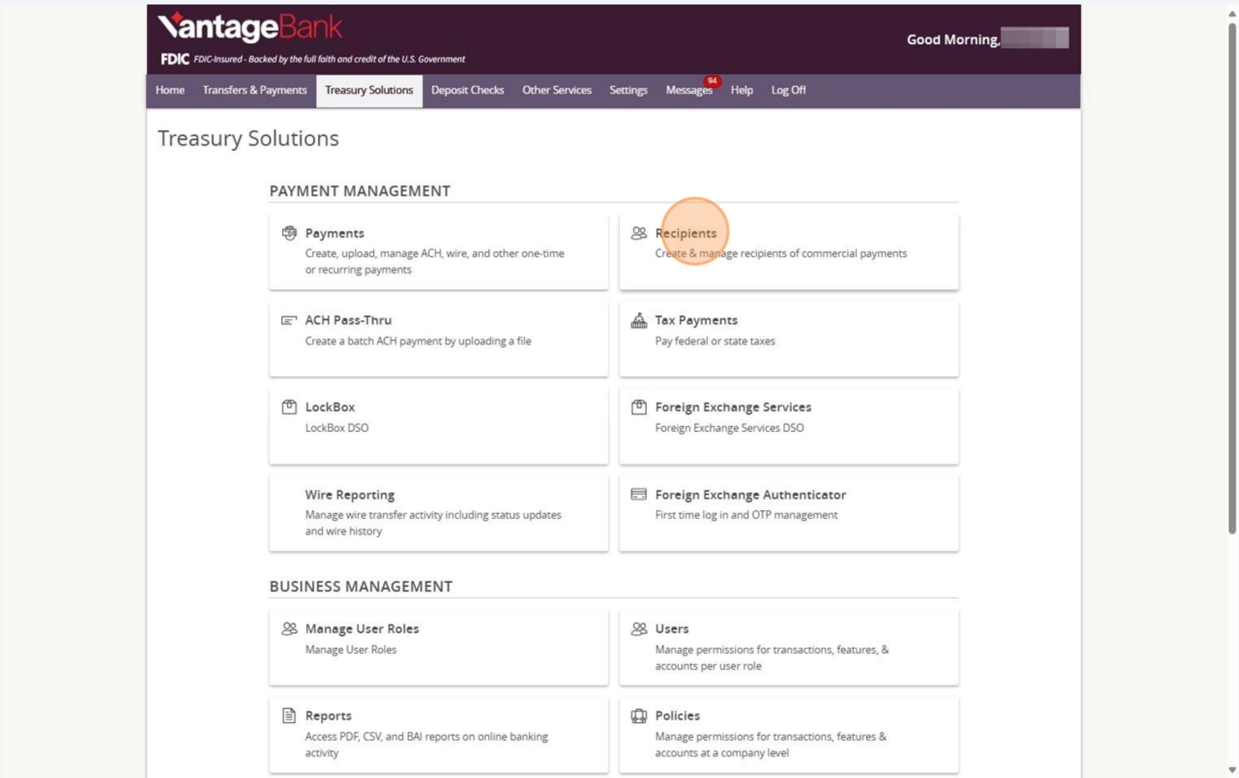
ACH Payments Guide

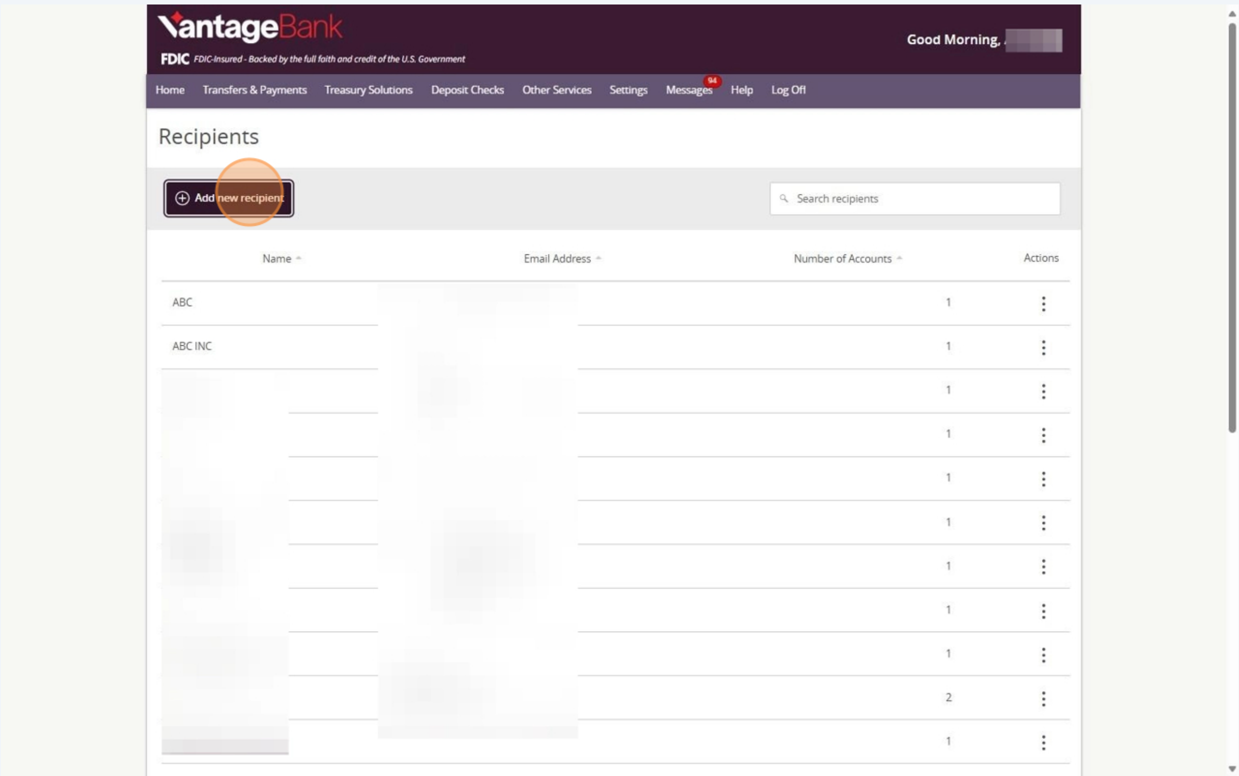
1 Log in to Business Online Banking and click "Treasury Solutions".



2 Click "Recipients"



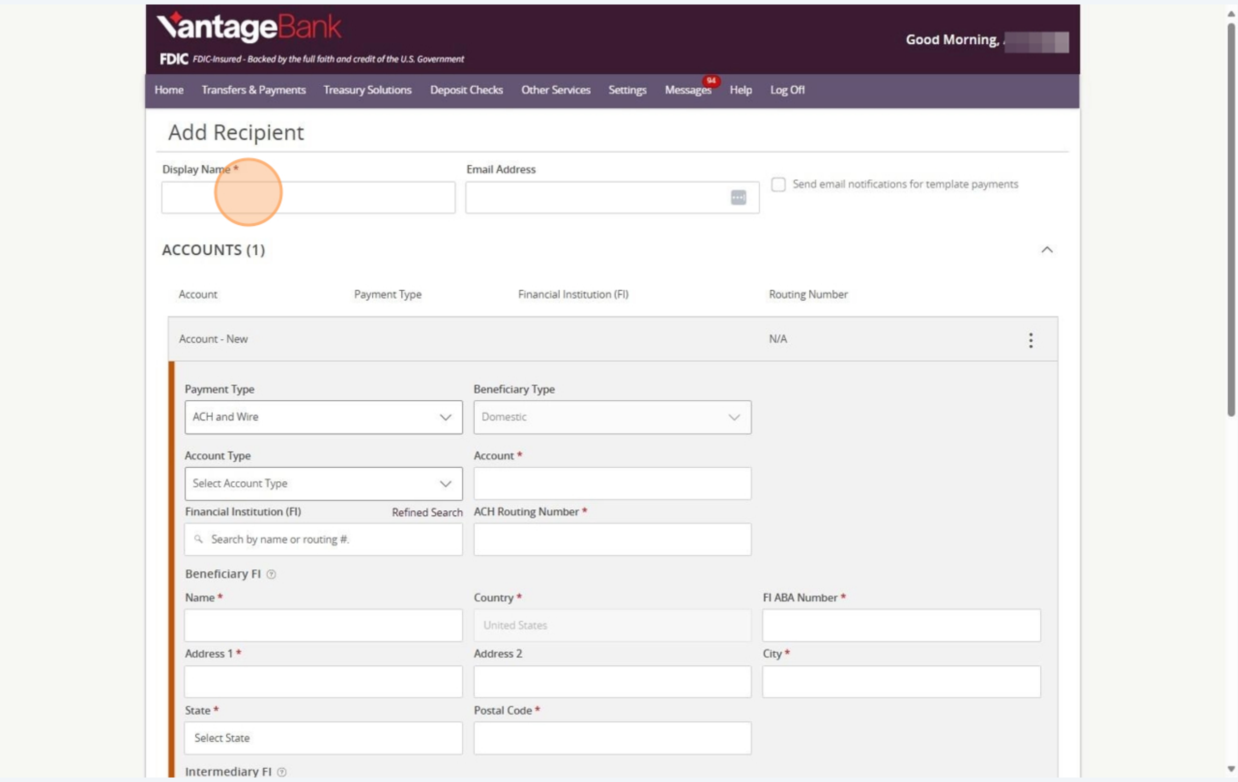
3 Click "Add new recipient"



4

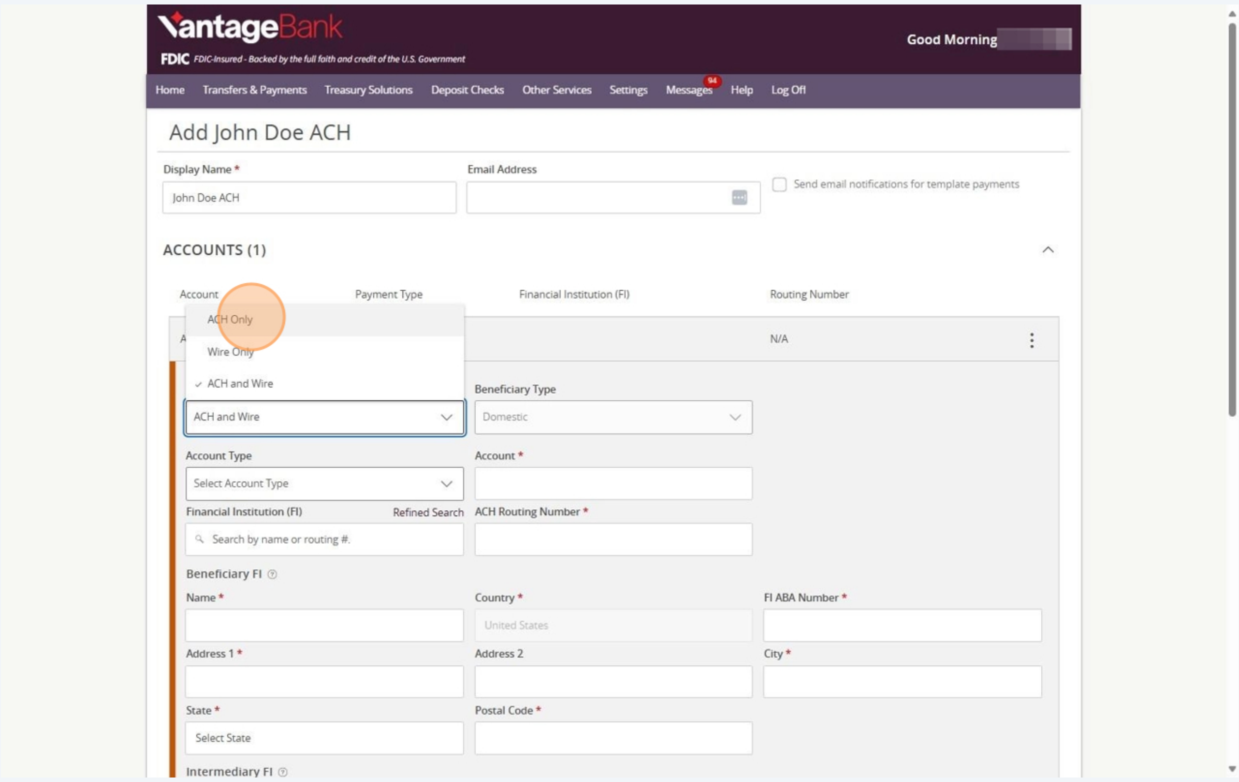
Input display name or nickname for recipient.

Note: Providing an email address is optional. However, if you'd like the recipient to receive email notifications regarding this payment, please check the box labeled **"Send email notifications for template payments"**

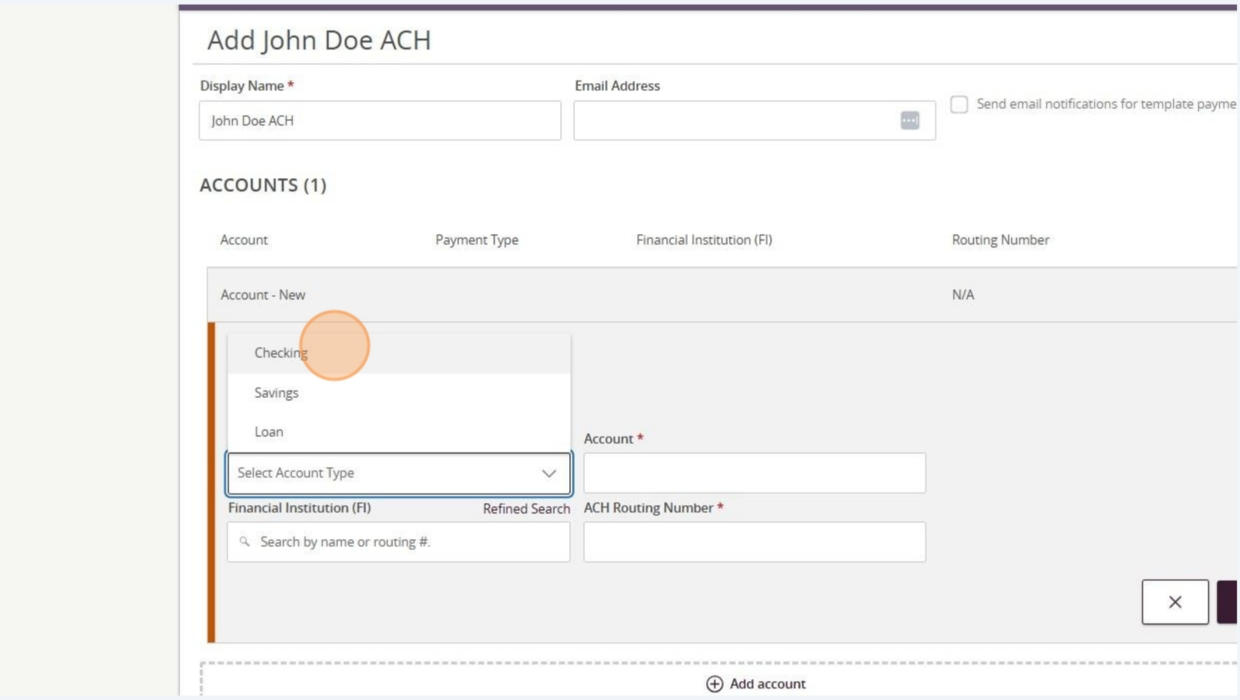


5 Click "Payment type" and select ACH Only

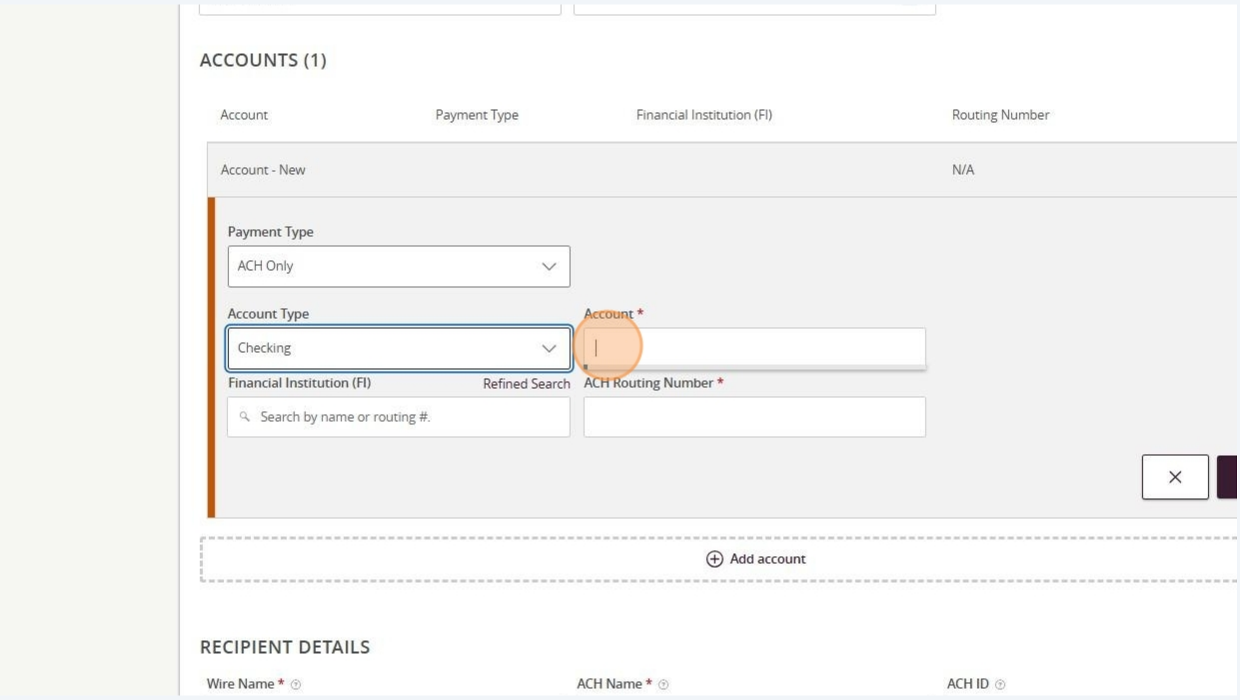
Note: If you intend to send both ACH and wire payments to the same recipient, select the "ACH and Wire" option. This prevents duplication of recipient records and make an easier payment processing.



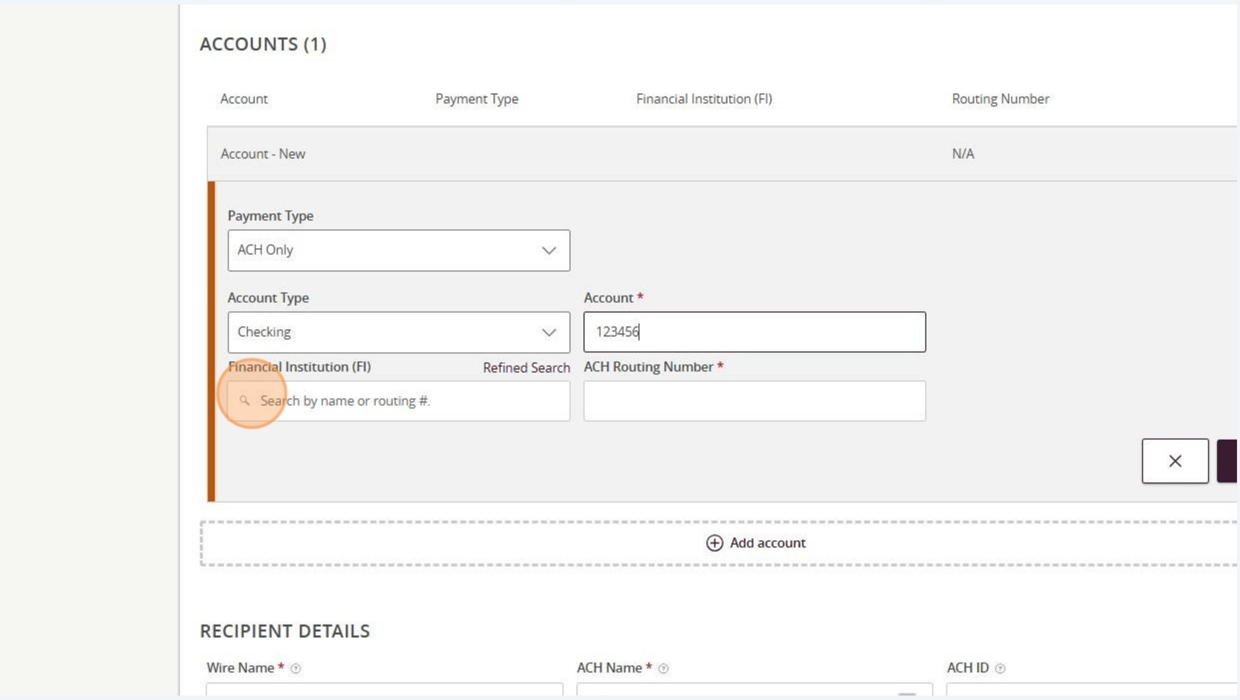
6 Click "Account type" and select from the list.



7 Input account number.



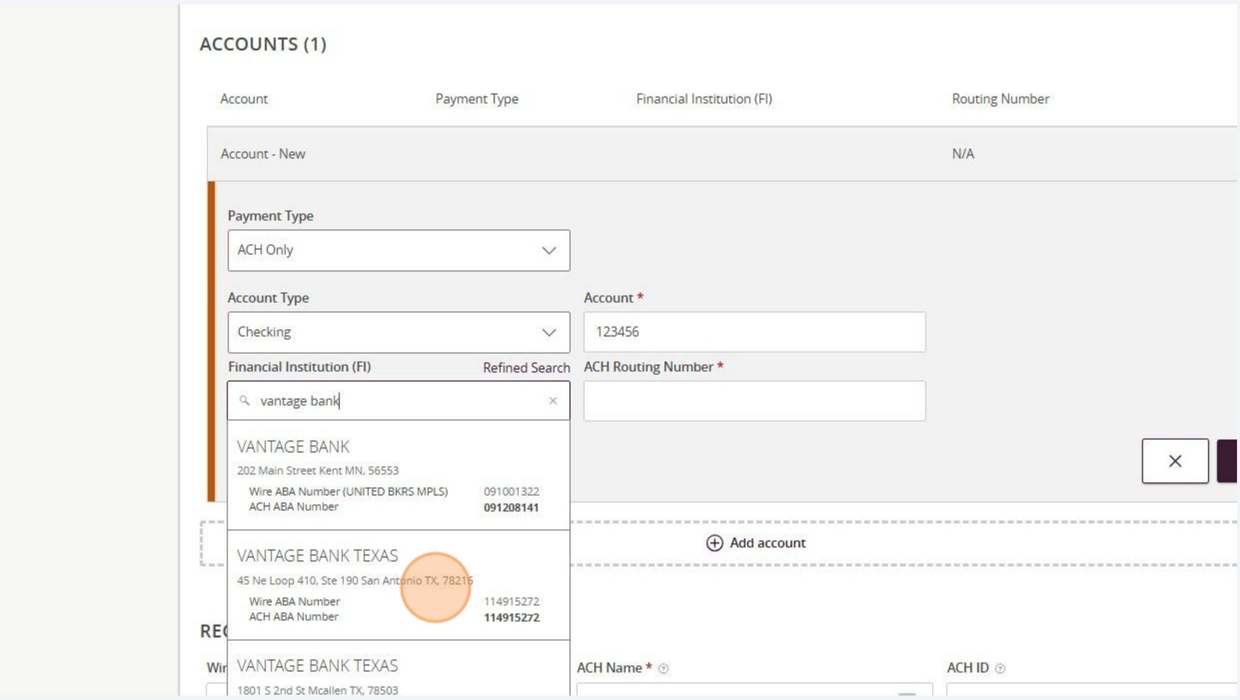
8 Click the "Financial Institution (FI)" field and input Financial Institution name or ABA/Routing number.



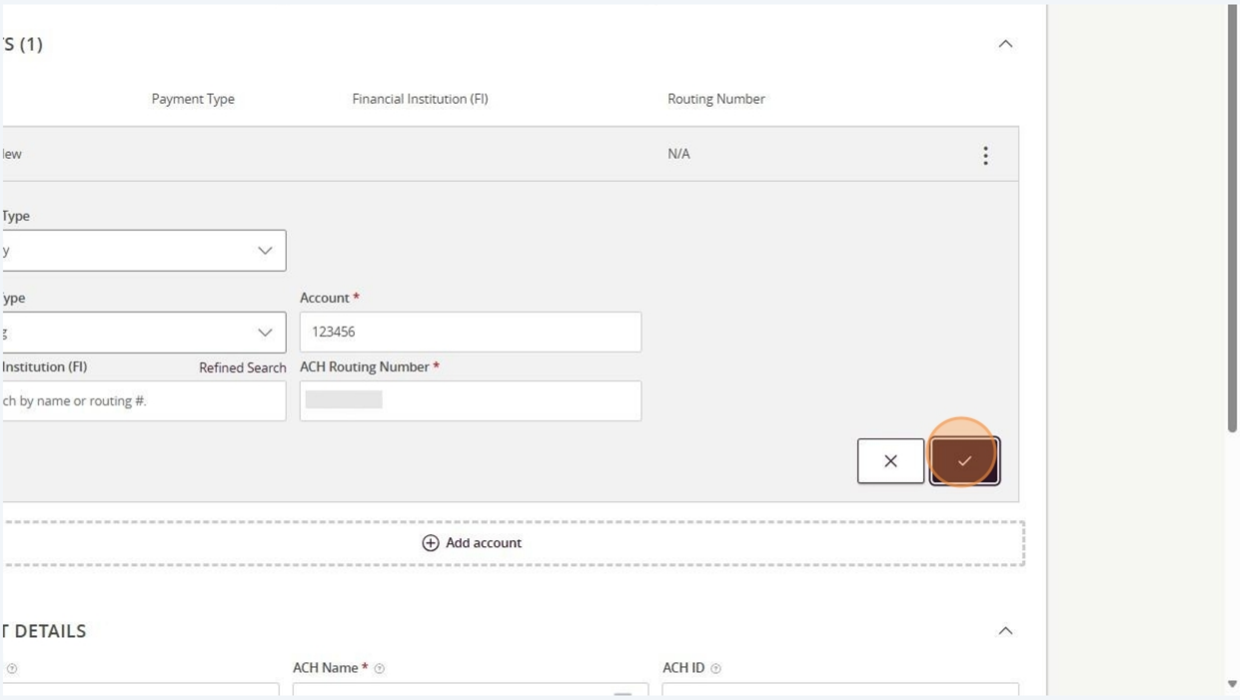
9 Select the desired financial institution information.

When you select a financial institution from the list, the "ACH Routing Number" will automatically populate.

Note: Entering the "Financial Institution name" is an optional for finding specific bank information. You can choose not to use it and fill out the information manually.

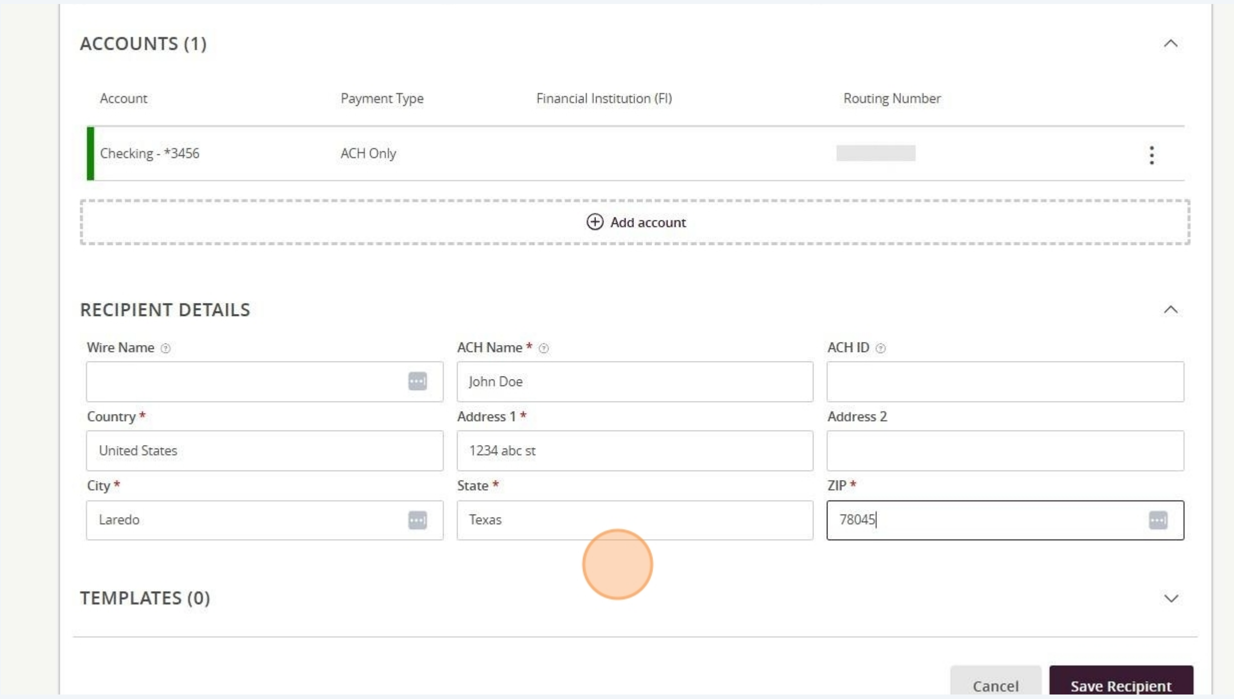


10 Click the **checkmark icon** to validate that all required fields have been completed and no information is missing.

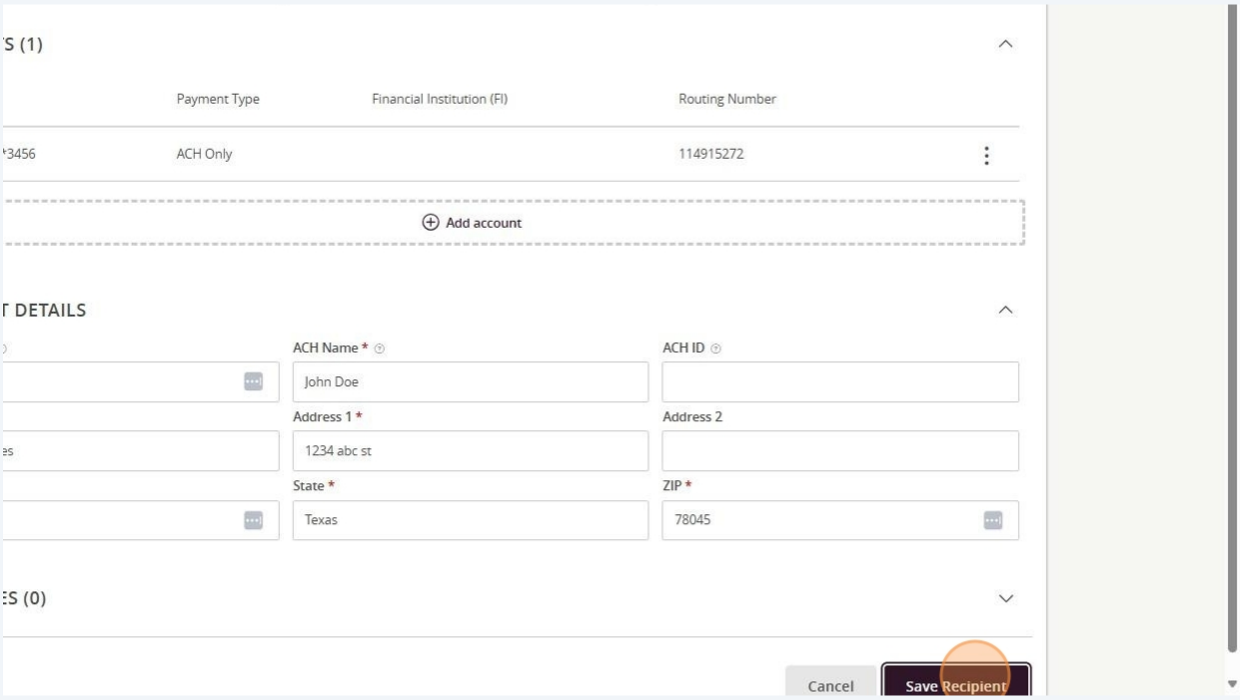


11 Under the **"Recipient Details"** section, only the **beneficiary's name** is required in the **"ACH Name"** field.

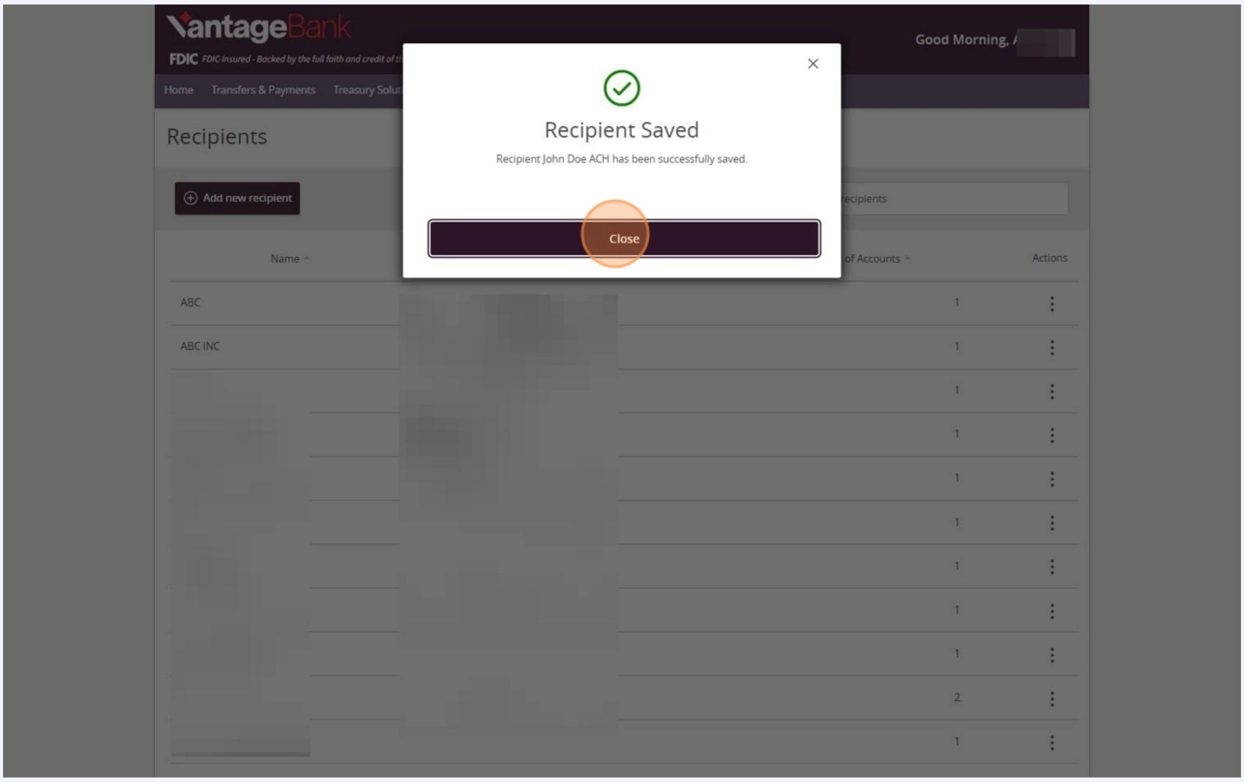
Note: *If this recipient will be used for both Wire and ACH payments, all fields marked with an asterisk— including the Wire Name and complete address—must be completed.*



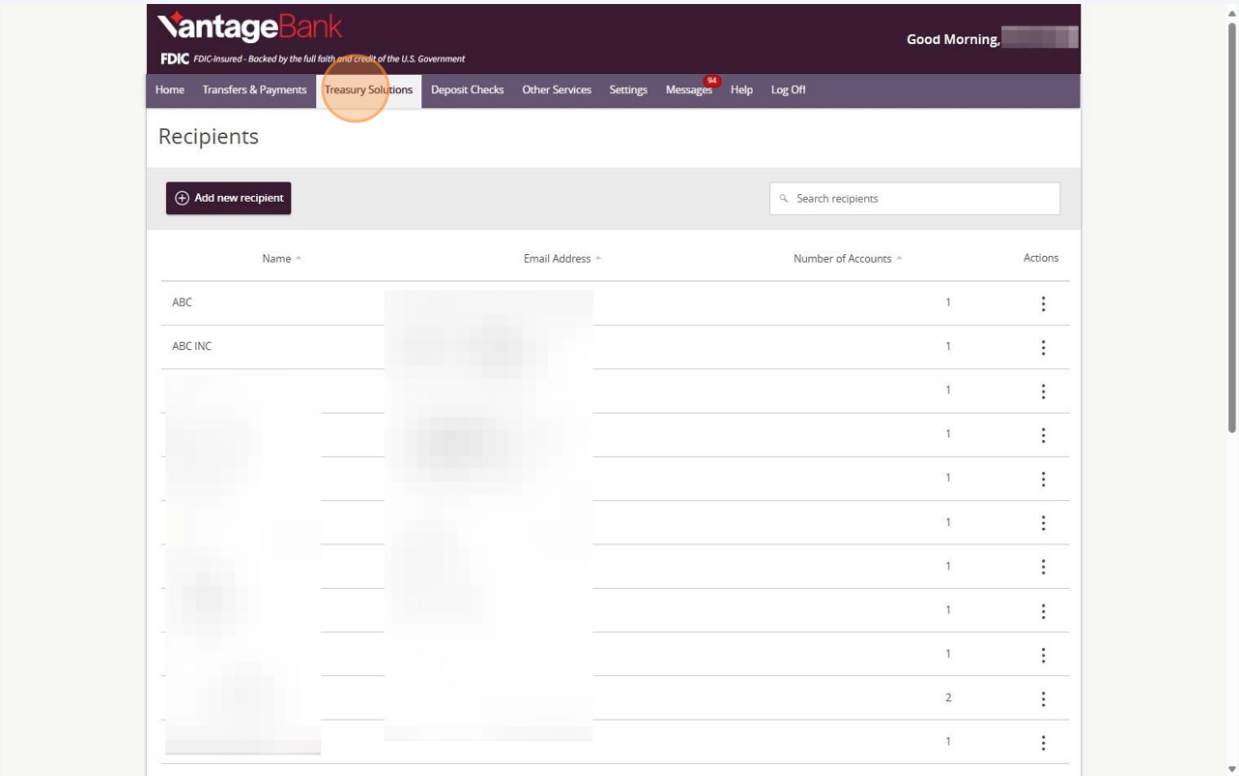
12 Click "Save Recipient"



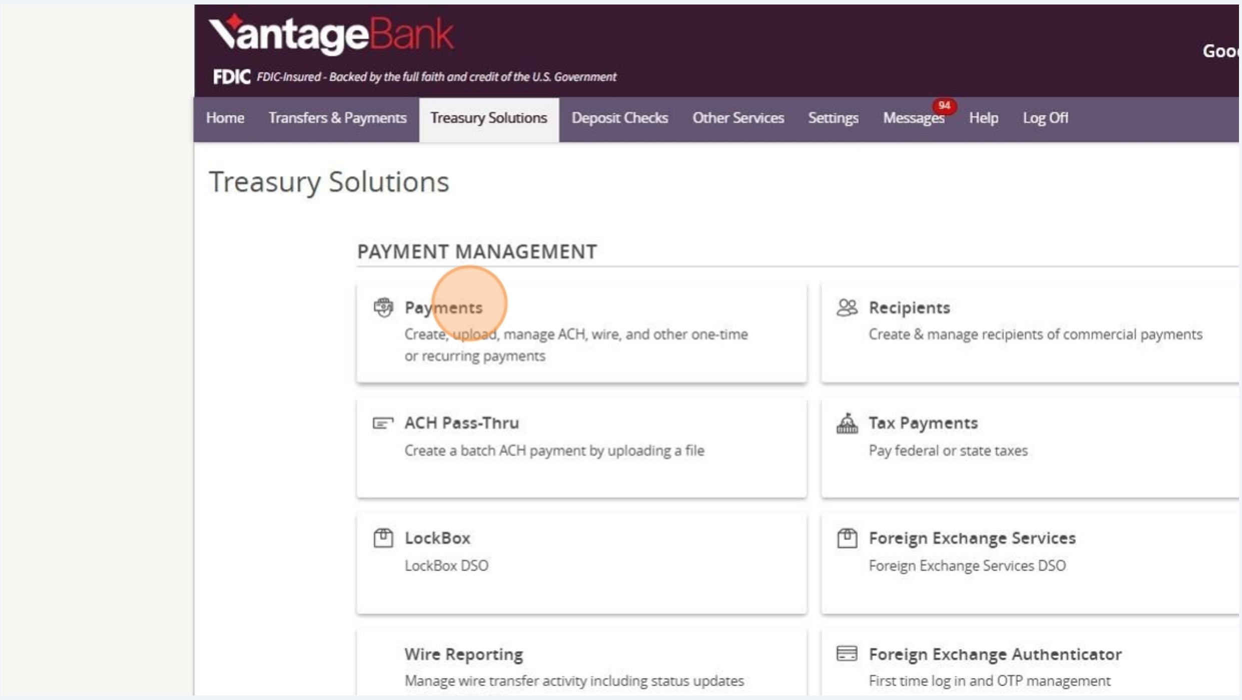
13 Click "close"



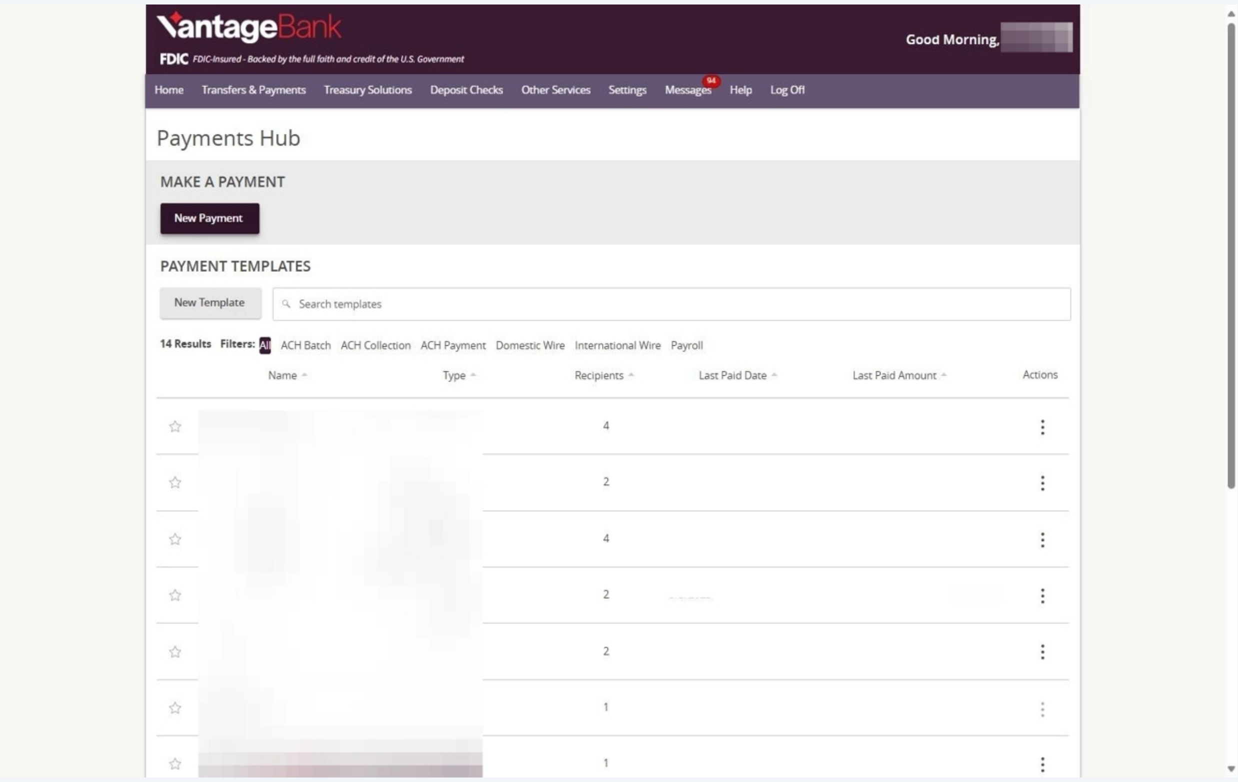
14 Once the information is saved click "Treasury Solutions"



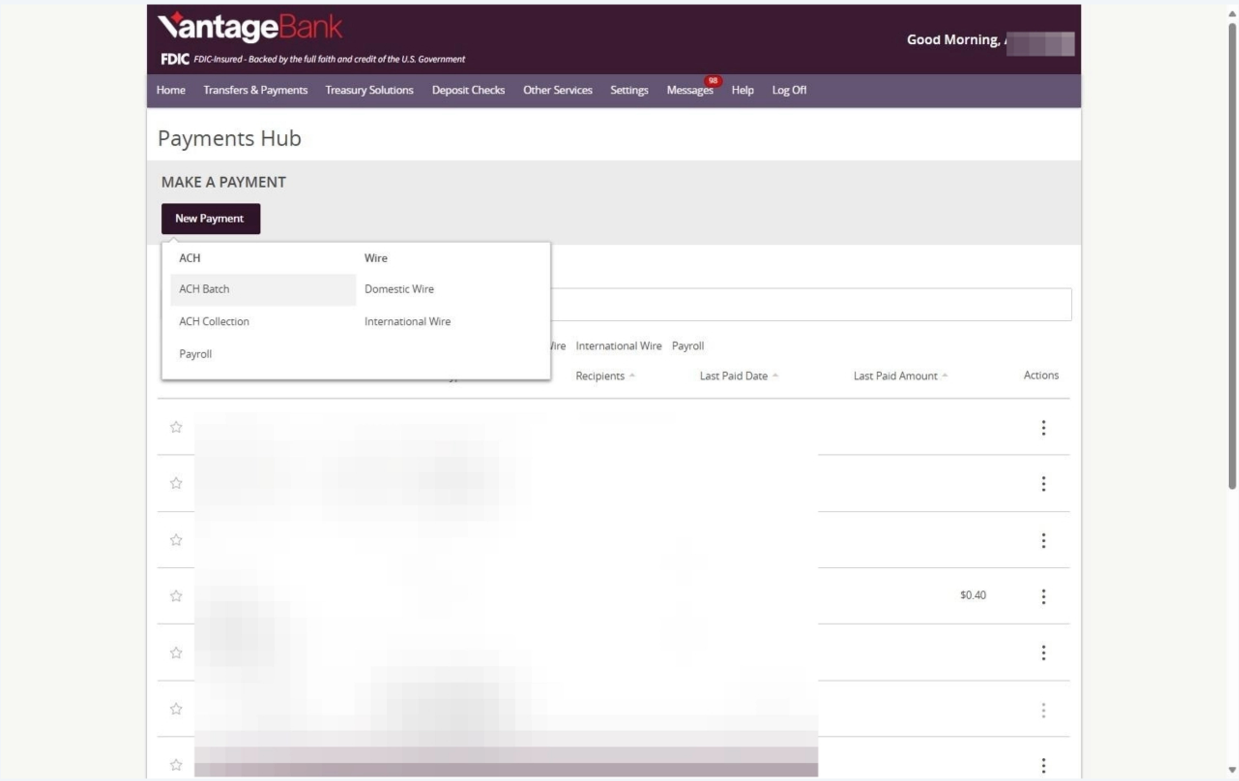
15 Click "Payments"



16 Click "New Payment"



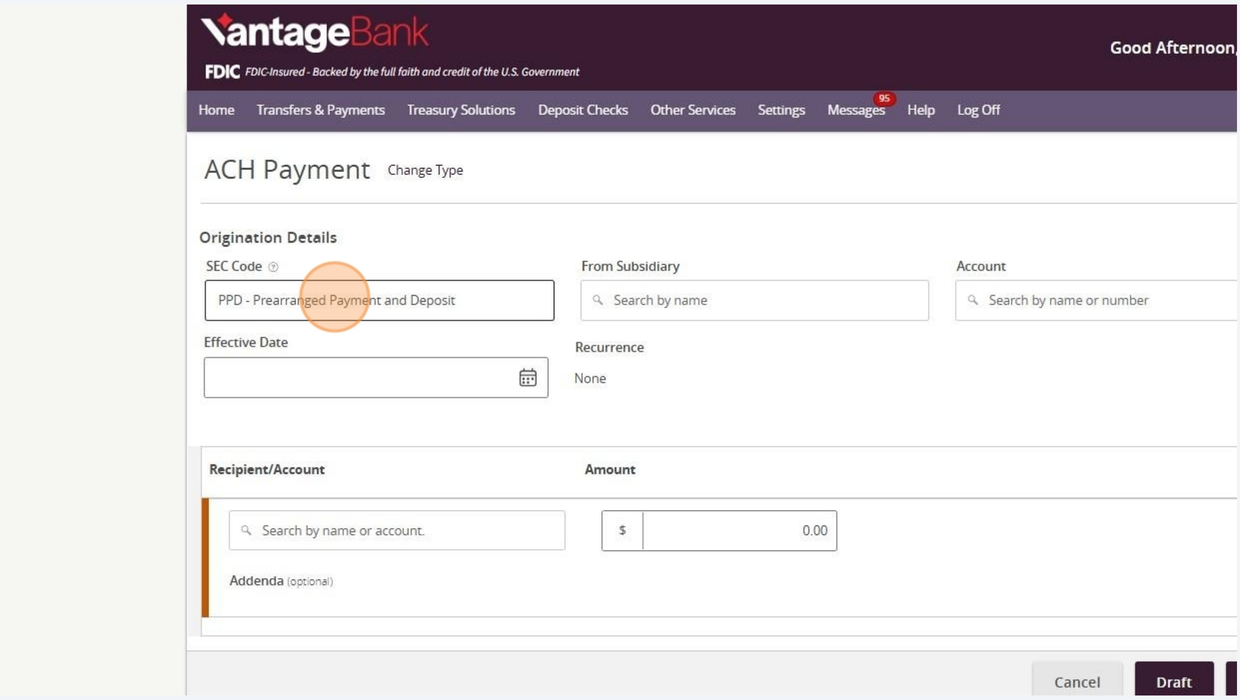
17 Click "ACH Batch"



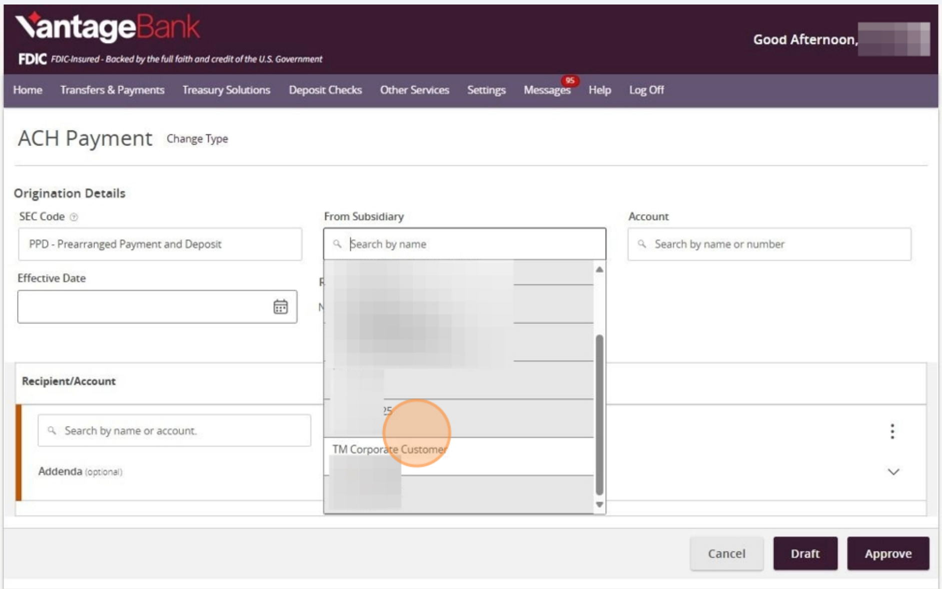
18 Select SEC Code:

- **PPD**: Consumer Payments
- **CCD**: Corporate Payments

Note: Only one SEC code is allowed per batch.

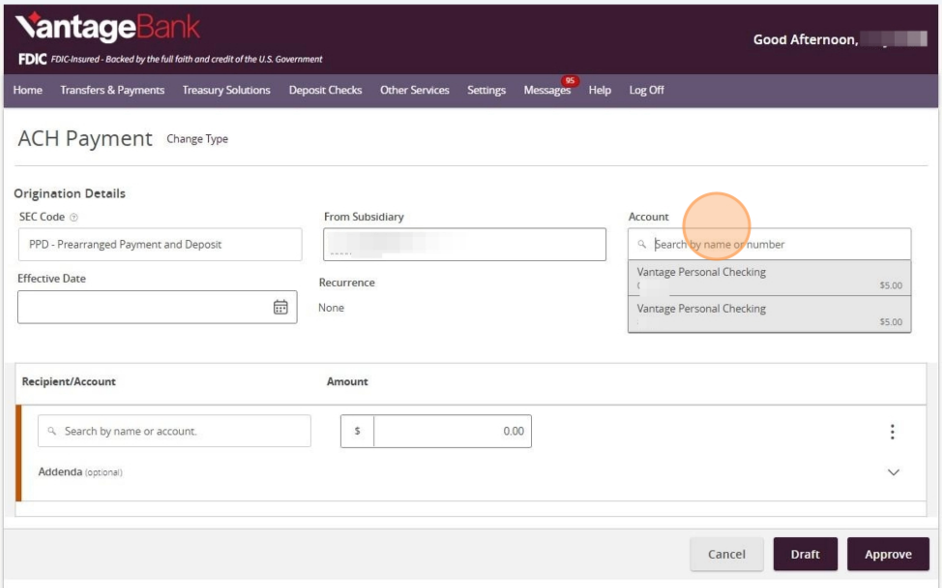


19 Click the "From Subsidiary" field, this is the TAX ID of the company that you will be using.



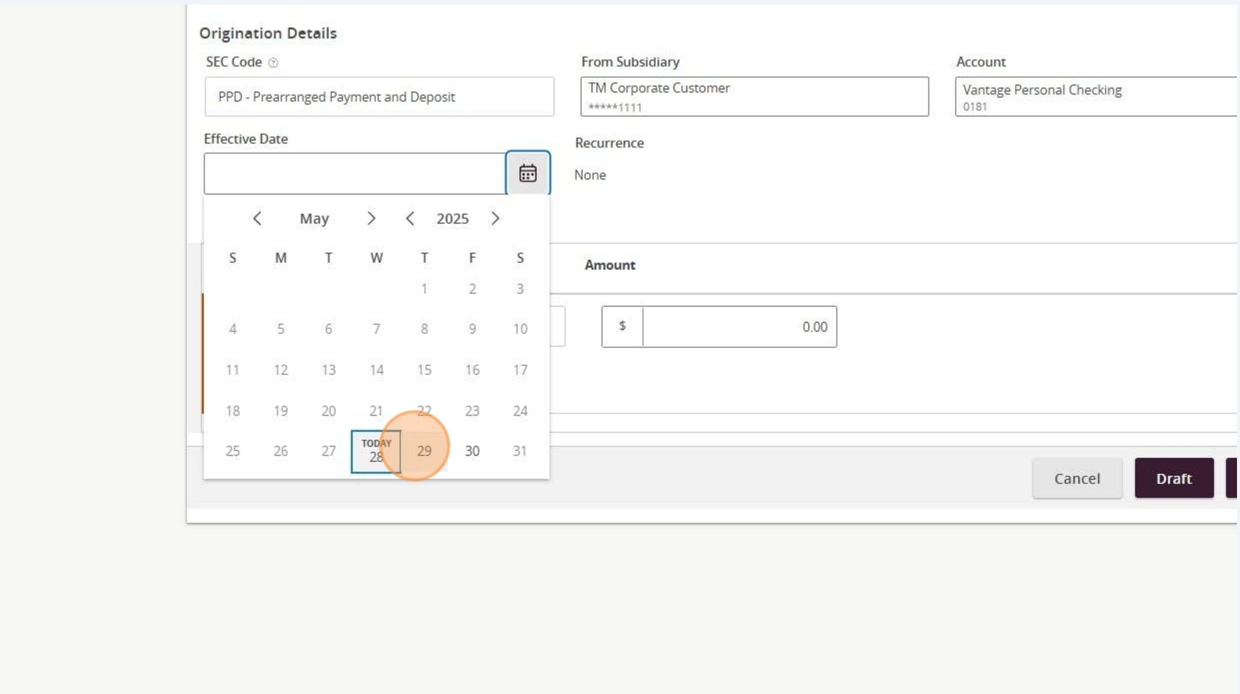
20 Click the "Account" field, and select the account number to pay from.

Note: The Subsidiary (TAX ID) must match the selected account number to process the payment.

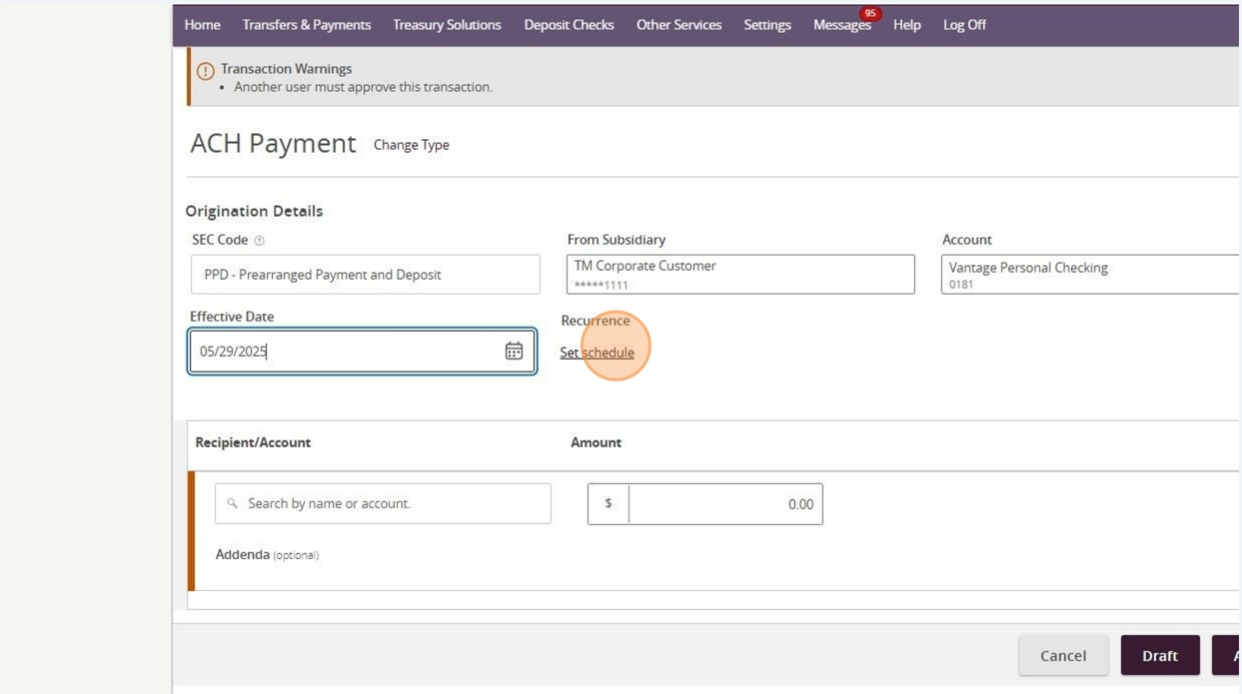


21 Select the effective date.

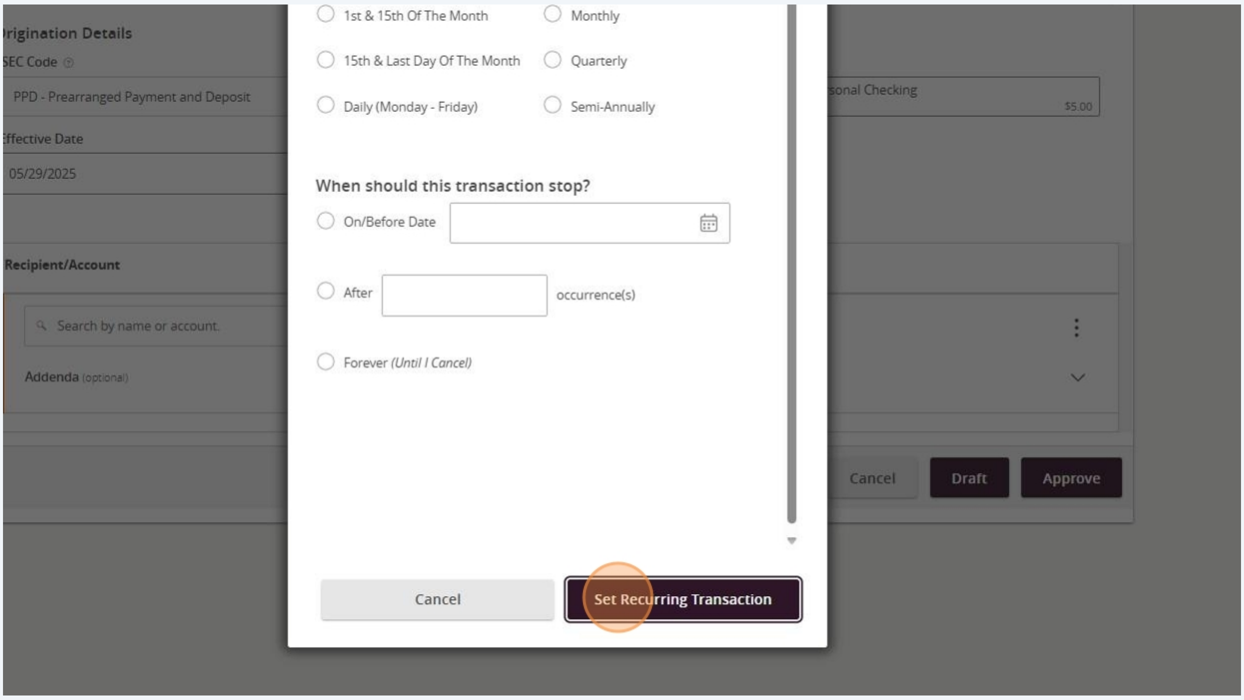
- Same-day payments must be submitted by 1:50 pm CST
- Next business day payments must be submitted by 6:00 pm CST
- To schedule a future payment, select the desired date.



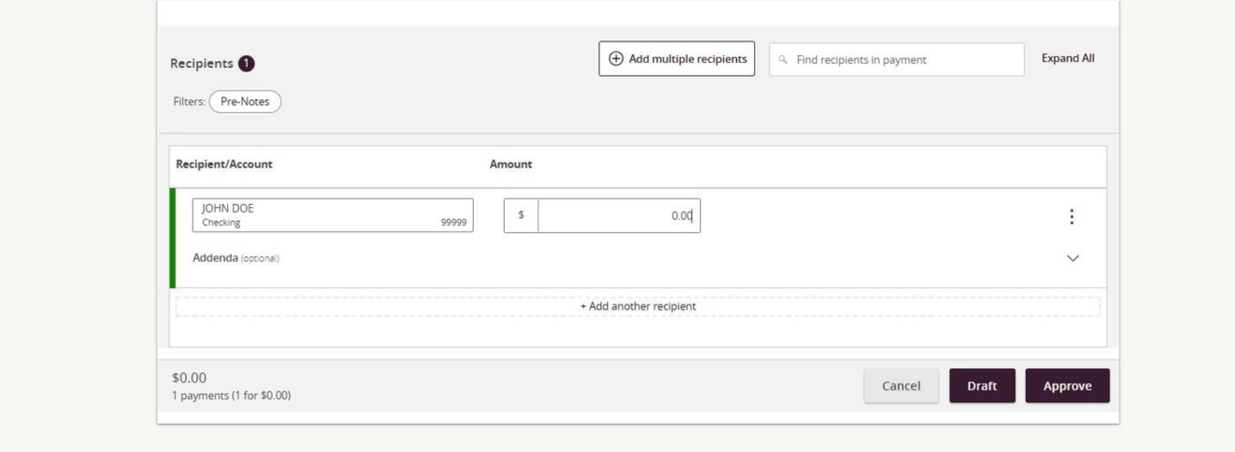
22 "Set schedule" option is available for recurring payments if needed.



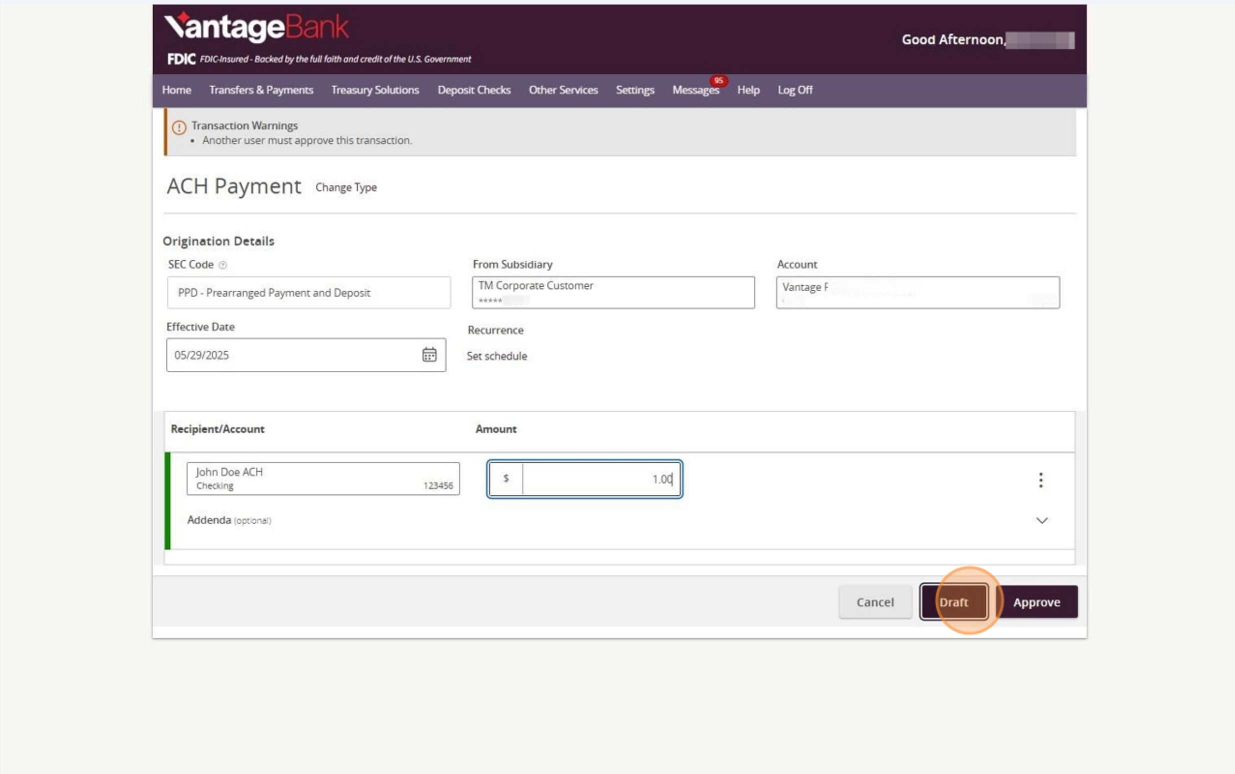
23 "Set schedule" allows you to choose how often the transaction should occur, and optionally, specify a date for the transactions to stop.



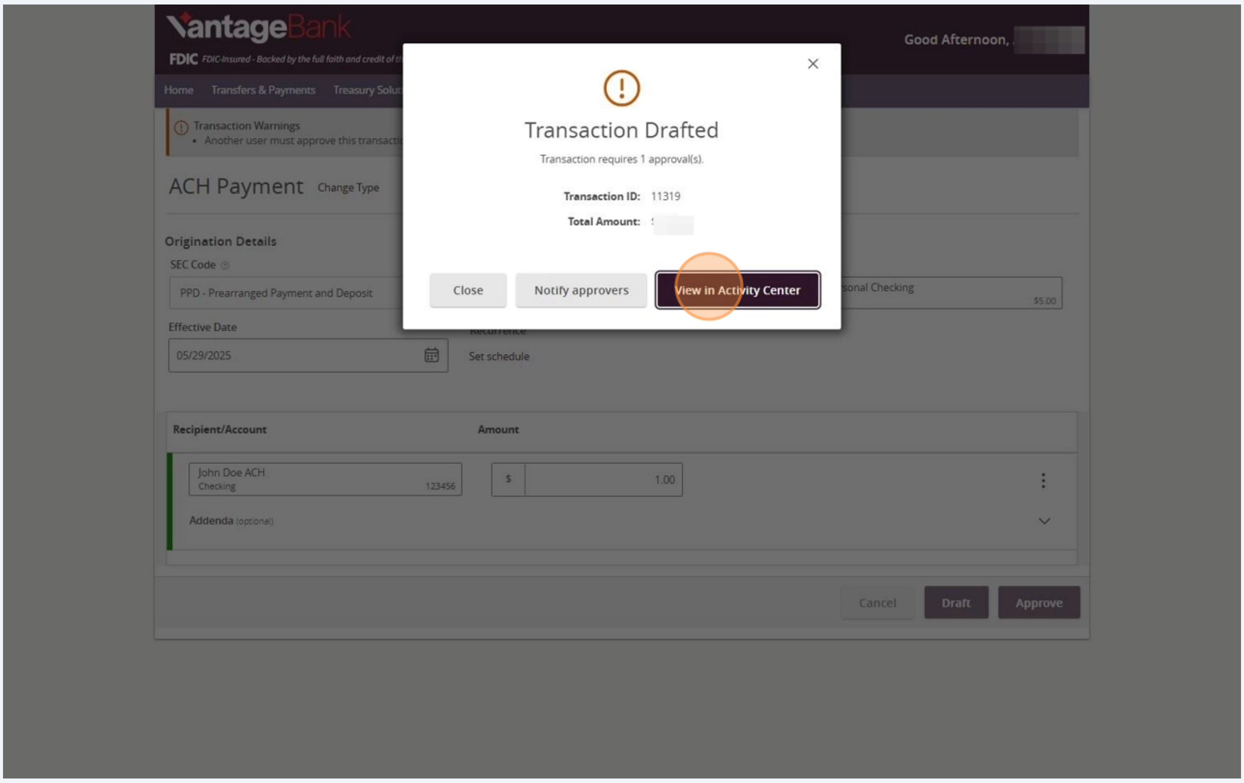
24 Enter the beneficiary's details in the "Recipient/Account" field and specify the amount you wish to send. You can make a single payment or add multiple payments by selecting the "Add New Recipient" option.



25 Click "Approve" or "Draft" depending on your access.



26 Click "View in Activity Center"



27 From "Activity Center" you can see the status of the transaction and print the details.