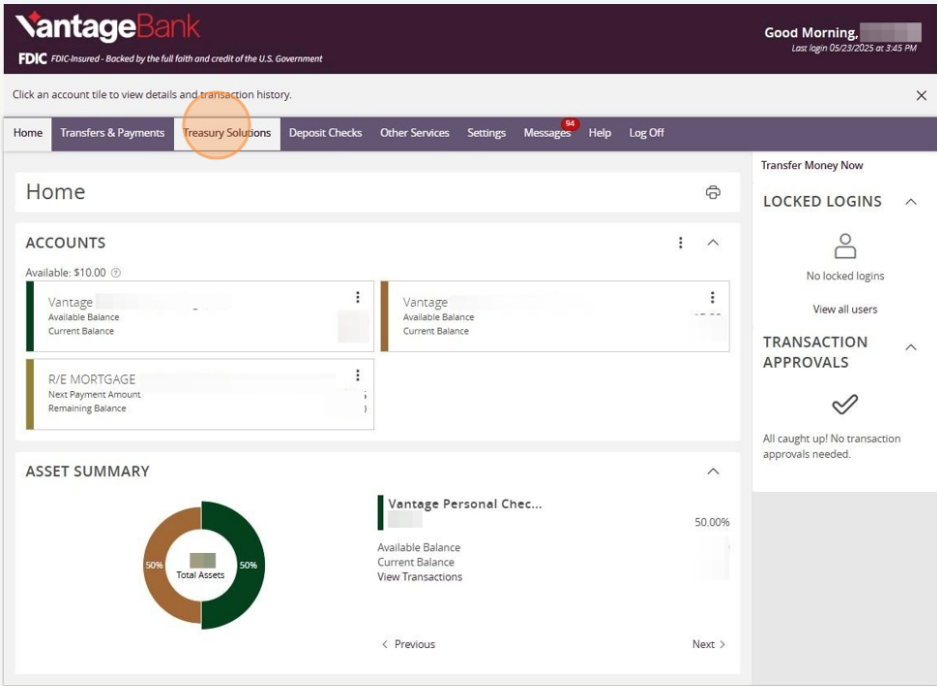


ACH Payments Guide



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



2 Click "Recipients"

The screenshot shows the VantageBank Treasury Solutions dashboard. The header includes the VantageBank logo, FDIC insurance information, and a navigation menu with links to Home, Transfers & Payments, Treasury Solutions (selected), Deposit Checks, Other Services, Settings, Messages (with a red notification badge), Help, and Log Off. The main content area is titled "Treasury Solutions" and contains two sections: "PAYMENT MANAGEMENT" and "BUSINESS MANAGEMENT". In the "PAYMENT MANAGEMENT" section, the "Recipients" option is highlighted with an orange circle. Below it, the "Recipients" option is described as "Create & manage recipients of commercial payments". Other options in this section include Payments, ACH Pass-Thru, LockBox, Wire Reporting, Tax Payments, Foreign Exchange Services, and Foreign Exchange Authenticator. The "BUSINESS MANAGEMENT" section includes options for Manage User Roles, Users, Reports, and Policies.

3 Click "Add new recipient"

The screenshot shows the VantageBank Recipients page. The header is identical to the previous screenshot. The main content area is titled "Recipients" and features a table with columns for Name, Email Address, Number of Accounts, and Actions. A button labeled "Add new recipient" is highlighted with an orange circle. Below the button is a search bar labeled "Search recipients". The table contains several rows of recipient data, including "ABC" and "ABC INC".

Name	Email Address	Number of Accounts	Actions
ABC		1	⋮
ABC INC		1	⋮
		1	⋮
		1	⋮
		1	⋮
		1	⋮
		1	⋮
		1	⋮
		2	⋮
		1	⋮

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"**

VantageBank
FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government

Good Morning, [User Name]

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages Help Log Off

Add Recipient

Display Name * Email Address ☐ Send email notifications for template payments

ACCOUNTS (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A

Payment Type
ACH and Wire

Beneficiary Type
Domestic

Account Type
Select Account Type

Financial Institution (FI)
Refined Search
Search by name or routing #:

Beneficiary FI

Name * Country * FI ABA Number *

Address 1 * Address 2 City *

State * Postal Code *

Intermediary FI

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.

The screenshot shows the VantageBank website interface. At the top, the VantageBank logo is on the left, and "Good Morning" is on the right. Below the logo is the FDIC logo and the text "FDIC Insured - Backed by the full faith and credit of the U.S. Government". A navigation bar contains links: Home, Transfers & Payments, Treasury Solutions, Deposit Checks, Other Services, Settings, Messages (with a red notification bubble showing "94"), Help, and Log Off.

The main heading is "Add John Doe ACH". Below this, there are two input fields: "Display Name *" (containing "John Doe ACH") and "Email Address". To the right of the email field is a checkbox labeled "Send email notifications for template payments".

Below the input fields is a section titled "ACCOUNTS (1)". It contains a table with the following columns: "Account", "Payment Type", "Financial Institution (FI)", and "Routing Number". The table has one row with "A" in the Account column, "ACH Only" in the Payment Type column, and "N/A" in the Routing Number column. A dropdown menu is open for the "Payment Type" column, showing three options: "ACH Only", "Wire Only", and "ACH and Wire" (which is selected with a checkmark). The "ACH and Wire" option is highlighted with a blue border.

Below the table, there are several input fields and a search bar. On the left, there is a "Refined Search" bar with a magnifying glass icon and the text "Search by name or routing #.". To the right of the search bar are fields for "Account Type" (a dropdown menu), "Account *" (a text field), "Financial Institution (FI)" (a text field), "ACH Routing Number *" (a text field), "Beneficiary Type" (a dropdown menu with "Domestic" selected), "Beneficiary FI" (a section with fields for "Name *", "Address 1 *", "State *", "Country *" (with "United States" selected), "Address 2", "City *" (with "City" selected), "Postal Code *" (with "Postal Code" selected), and "FI ABA Number *").

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

Add John Doe ACH

Display Name * Email Address ☐ Send email notifications for template payme

ACCOUNTS (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A

Checking

Savings

Loan

Select Account Type

Account *

Financial Institution (FI)

Refined Search

ACH Routing Number *

7 Input account number.

ACCOUNTS (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A

Payment Type

ACH Only

Account Type

Checking

Financial Institution (FI)

Refined Search

ACH Routing Number *

RECIPIENT DETAILS

Wire Name * ACH Name * ACH ID

8

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

ACCOUNTS (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
---------	--------------	----------------------------	----------------

Account - New			N/A
---------------	--	--	-----

Payment Type

ACH Only



Account Type

Checking



Account *

123456

Financial Institution (FI)

Refined Search

ACH Routing Number *

Search by name or routing #.



Add account

RECIPIENT DETAILS

Wire Name * ⓘ

ACH Name * ⓘ

ACH ID ⓘ

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.

ACCOUNTS (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A

Payment Type
ACH Only

Account Type
Checking

Financial Institution (FI)
vantage bank

Refined Search

VANTAGE BANK
202 Main Street Kent MN, 56553
Wire ABA Number (UNITED BKRS MPLS) 091001322
ACH ABA Number 091208141

VANTAGE BANK TEXAS
45 Ne Loop 410, Ste 190 San Antonio TX, 78215
Wire ABA Number 114915272
ACH ABA Number 114915272

Account *
123456

ACH Routing Number *

+ Add account

ACH Name *
ACH ID

10

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

ACCOUNTS (1) ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *3456	ACH Only		

+ Add account

RECIPIENT DETAILS ^

Wire Name ⓘ ACH Name * ⓘ ACH ID ⓘ

Country * Address 1 * Address 2

City * State * ZIP *

Cancel Save Recipient

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.

ACCOUNTS (1) ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *3456	ACH Only		

+ Add account

RECIPIENT DETAILS ^

Wire Name ⓘ ACH Name * ⓘ ACH ID ⓘ

Country * Address 1 * Address 2

City * State * ZIP *

TEMPLATES (0) ^

Cancel Save Recipient

12 Click "Save Recipient"

S (1) ^

Payment Type	Financial Institution (FI)	Routing Number
ACH Only	13456	114915272

+ Add account

DETAILS ^

ACH Name * ⓘ ACH ID ⓘ

John Doe

Address 1 * Address 2

1234 abc st

State * ZIP *

Texas 78045

S (0) v

Cancel Save Recipient

13 Click "close"

VantageBank
FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government

Good Morning, [User]

Home Transfers & Payments Treasury Solutions

Recipients

+ Add new recipient

Name

ABC

ABC INC

1

1

1

1

1

1

1

1

1

2

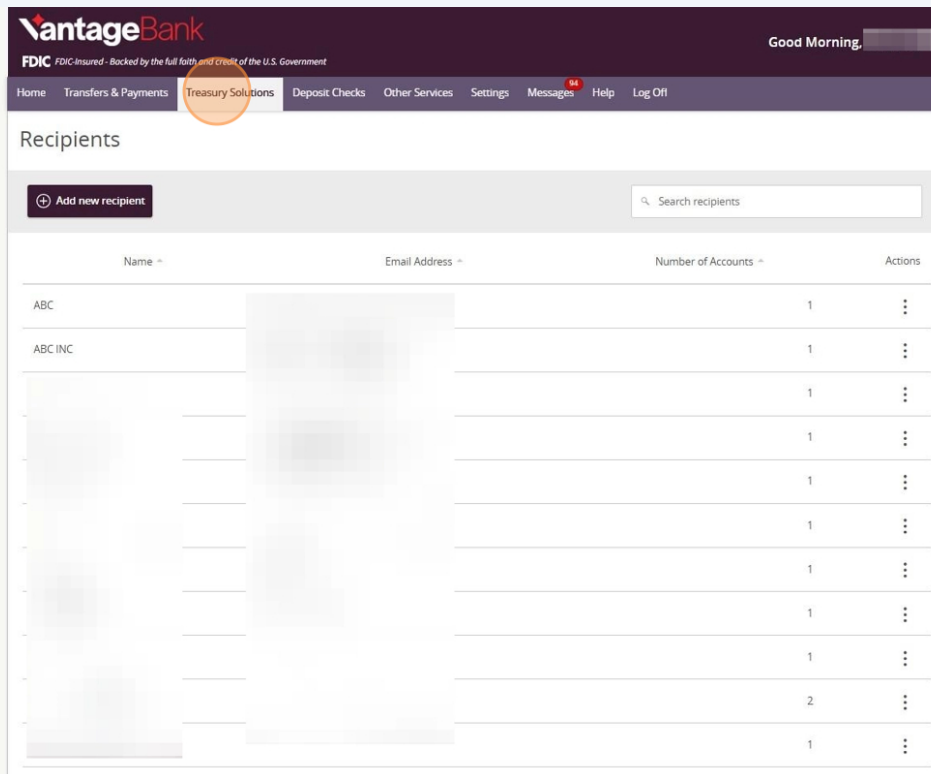
1

Close

Recipient Saved

Recipient John Doe ACH has been successfully saved.

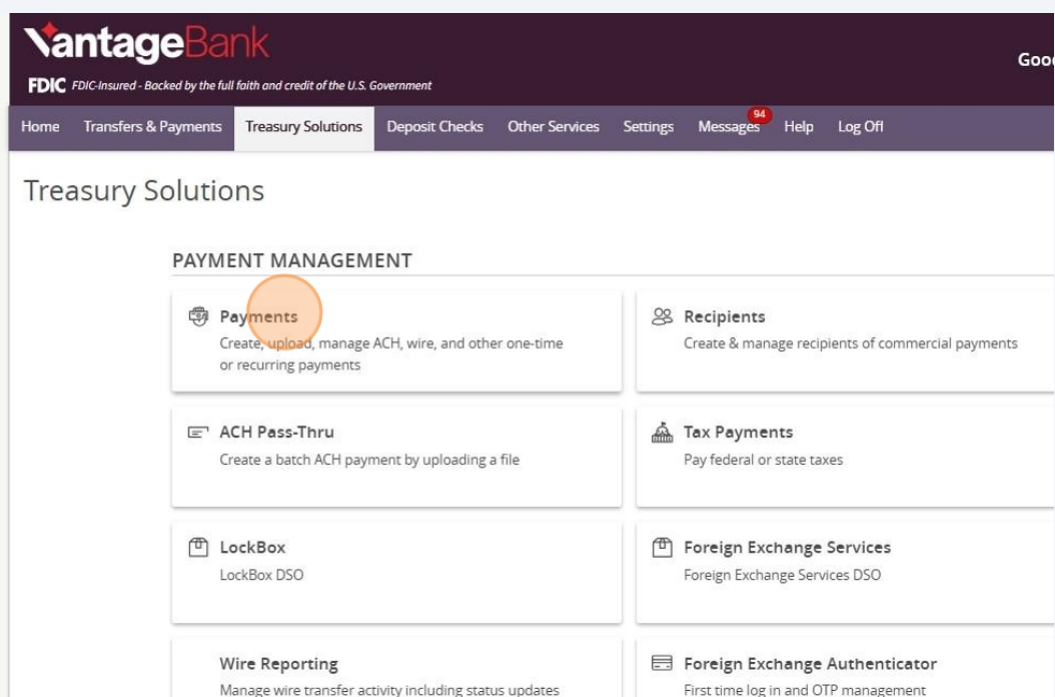
14 Once the information is saved click "Treasury Solutions"



The screenshot shows the VantageBank website with the "Treasury Solutions" tab selected in the navigation bar. The "Recipients" page is displayed, featuring a table with columns for Name, Email Address, Number of Accounts, and Actions. The table contains several rows of recipient information, with some rows blurred for privacy. A search bar and an "Add new recipient" button are located at the top of the table.

Name	Email Address	Number of Accounts	Actions
ABC		1	
ABC INC		1	
		1	
		1	
		1	
		1	
		1	
		2	
		1	

15 Click "Payments"



The screenshot shows the VantageBank website with the "Treasury Solutions" tab selected in the navigation bar. The "Treasury Solutions" page is displayed, featuring a "PAYMENT MANAGEMENT" section with several options: Payments, Recipients, ACH Pass-Thru, Tax Payments, LockBox, Foreign Exchange Services, Wire Reporting, and Foreign Exchange Authenticator. The "Payments" option is highlighted with an orange circle.

PAYMENT MANAGEMENT

- Payments**
Create, upload, manage ACH, wire, and other one-time or recurring payments
- Recipients**
Create & manage recipients of commercial payments
- ACH Pass-Thru**
Create a batch ACH payment by uploading a file
- Tax Payments**
Pay federal or state taxes
- LockBox**
LockBox DSO
- Foreign Exchange Services**
Foreign Exchange Services DSO
- Wire Reporting**
Manage wire transfer activity including status updates
- Foreign Exchange Authenticator**
First time log in and OTP management

16 Click "New Payment"

The screenshot shows the VantageBank Payments Hub interface. At the top, the VantageBank logo is on the left, and a greeting 'Good Morning, [User]' is on the right. Below the logo is the FDIC logo and the text 'FDIC-insured - Backed by the full faith and credit of the U.S. Government'. A navigation bar contains links: Home, Transfers & Payments, Treasury Solutions, Deposit Checks, Other Services, Settings, Messages (with a red notification badge), Help, and Log Off.

The main section is titled 'Payments Hub'. Below this is a 'MAKE A PAYMENT' section with a prominent 'New Payment' button. Underneath is the 'PAYMENT TEMPLATES' section, which includes a 'New Template' button and a search bar labeled 'Search templates'.

Below the search bar, it says '14 Results' and 'Filters: All'. There are filter tabs for 'ACH Batch', 'ACH Collection', 'ACH Payment', 'Domestic Wire', 'International Wire', and 'Payroll'. The 'ACH Payment' tab is currently selected.

A table displays the payment templates. The table has columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The 'Name' column contains blurred images of payment forms. The 'Recipients' column shows the number of recipients for each template. The 'Actions' column contains a star icon and a vertical ellipsis (three dots) for each row.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
[Blurred Image]		4			☆ ⋮
[Blurred Image]		2			☆ ⋮
[Blurred Image]		4			☆ ⋮
[Blurred Image]		2			☆ ⋮
[Blurred Image]		2			☆ ⋮
[Blurred Image]		1			☆ ⋮
[Blurred Image]		1			☆ ⋮

17 Click "ACH Batch"

The screenshot displays the VantageBank Payments Hub interface. At the top, the VantageBank logo is visible, along with the text "FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government". The user's name "Good Morning, [Name]" is shown in the top right corner. The navigation bar includes links for Home, Transfers & Payments, Treasury Solutions, Deposit Checks, Other Services, Settings, Messages, Help, and Log Off. The main heading is "Payments Hub". Below this, the "MAKE A PAYMENT" section features a "New Payment" button. A dropdown menu is open, showing options: ACH, ACH Batch (highlighted), ACH Collection, Payroll, Wire, Domestic Wire, and International Wire. Below the dropdown, there are tabs for Wire, International Wire, and Payroll. A table lists payment transactions with columns for Recipients, Last Paid Date, Last Paid Amount, and Actions. The table contains several rows of data, with one row showing a payment of \$0.40.

	Recipients	Last Paid Date	Last Paid Amount	Actions
☆	[Blurred]			⋮
☆	[Blurred]			⋮
☆	[Blurred]			⋮
☆	[Blurred]		\$0.40	⋮
☆	[Blurred]			⋮
☆	[Blurred]			⋮
☆	[Blurred]			⋮

18 Select SEC Code:

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

Note: Only one SEC code is allowed per batch.

VantageBank
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Good Afternoon

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages 95 Help Log Off

ACH Payment [Change Type](#)

Origination Details

SEC Code ⓘ PPD - Prearranged Payment and Deposit	From Subsidiary Search by name	Account Search by name or number
Effective Date [Calendar Icon]	Recurrence None	

Recipient/Account	Amount
Search by name or account...	\$ 0.00

Addenda (optional)

Cancel Draft

19

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

VantageBank
FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government

Good Afternoon, [User Avatar]

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages Help Log Off

ACH Payment [Change Type](#)

Origination Details

SEC Code ⓘ
PPD - Prearranged Payment and Deposit

Effective Date
[Calendar Icon]

From Subsidiary
Search by name
[List of accounts with 'TM Corporate Customer' highlighted by an orange circle]

Account
Search by name or number

Recipient/Account
Search by name or account.

Addenda (optional)

Cancel Draft Approve

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.

VantageBank
FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government

Good Afternoon, [User Name]

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages Help Log Off

ACH Payment [Change Type](#)

Origination Details

SEC Code [?](#)
PPD - Prearranged Payment and Deposit

From Subsidiary
.....

Effective Date
[Calendar Icon]

Recurrence
None

Account

Search by name or number

Vantage Personal Checking	\$5.00
Vantage Personal Checking	\$5.00

Recipient/Account

Search by name or account.

Amount
\$ 0.00

Addenda (optional) [v](#)

Cancel Draft Approve

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.

Origination Details

SEC Code ⓘ
PPD - Prearranged Payment and Deposit

From Subsidiary
TM Corporate Customer
*****1111

Account
Vantage Personal Checking
0181

Effective Date
[Calendar Icon]

Recurrence
None

Amount
\$ 0.00

Calendar: May 2025

S	M	T	W	T	F	S
				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	TODAY 28	29	30	31

Cancel Draft

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

The screenshot shows the 'ACH Payment' form in a web application. The form is titled 'ACH Payment' with a 'Change Type' link. Below the title, there's a 'Transaction Warnings' section with a warning: 'Another user must approve this transaction.' The form is divided into several sections: 'Origination Details', 'Effective Date', 'Recurrence', 'Recipient/Account', and 'Amount'. In the 'Origination Details' section, the 'SEC Code' is 'PPD - Prearranged Payment and Deposit', 'From Subsidiary' is 'TM Corporate Customer *****1111', and 'Account' is 'Vantage Personal Checking 0181'. The 'Effective Date' is '05/29/2025'. The 'Recurrence' section has a 'Set schedule' link highlighted with an orange circle. The 'Recipient/Account' section has a search bar with the text 'Search by name or account.' and the 'Amount' section has a dollar sign and the value '0.00'. At the bottom, there are 'Cancel', 'Draft', and 'Approve' buttons.

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

The screenshot shows the 'Set schedule' dialog box overlaid on the 'ACH Payment' form. The dialog box has a title bar and a close button. It contains several options for recurrence: '1st & 15th Of The Month', 'Monthly', '15th & Last Day Of The Month', 'Quarterly', 'Daily (Monday - Friday)', and 'Semi-Annually'. Below these, there's a section titled 'When should this transaction stop?' with three options: 'On/Before Date' (with a date picker), 'After' (with a text input and 'occurrence(s)'), and 'Forever (Until I Cancel)'. At the bottom of the dialog, there are 'Cancel' and 'Set Recurring Transaction' buttons. The 'Set Recurring Transaction' button is highlighted with an orange circle. The background form is dimmed, showing the 'ACH Payment' form with the 'Set schedule' link highlighted.

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.

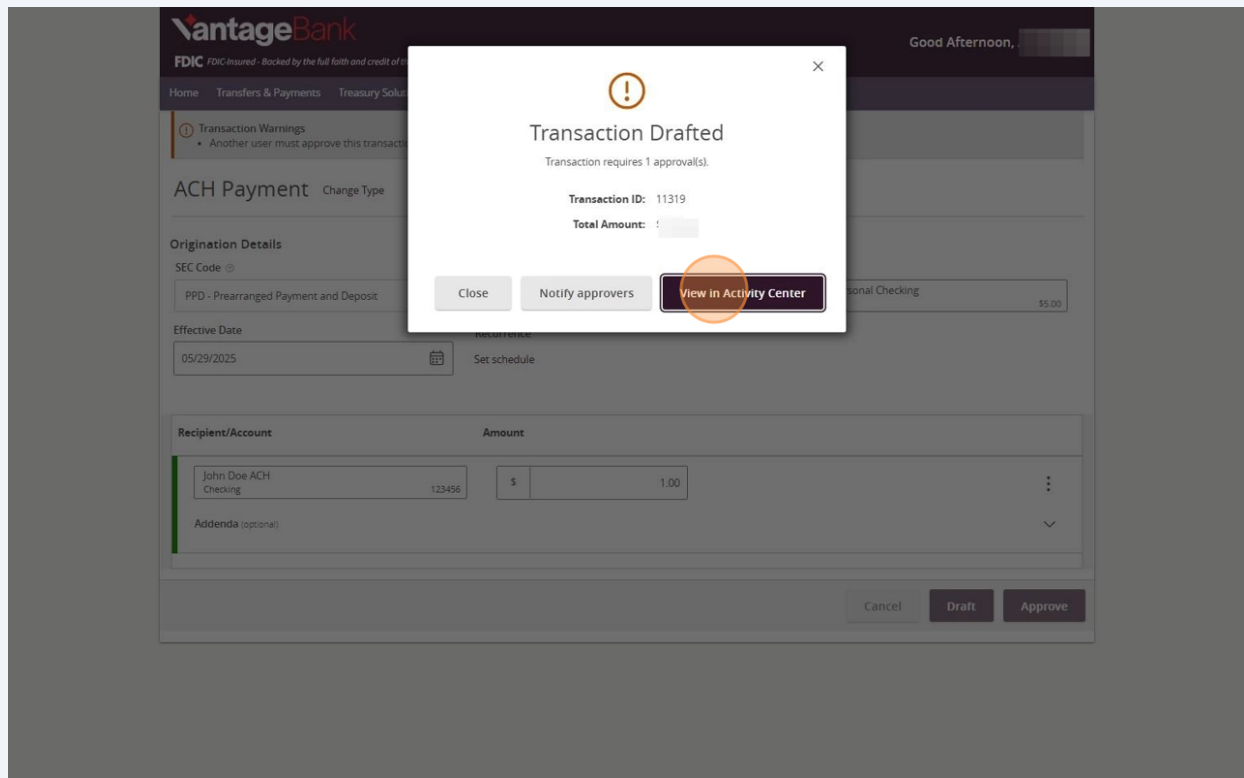
The screenshot shows the VantageBank ACH Payment form. At the top, there's a header with "Recipients 1", a button to "Add multiple recipients", a search bar "Find recipients in payment", and an "Expand All" link. Below this is a "Filters" section with a "Pre-Notes" button. The main form area has two columns: "Recipient/Account" and "Amount". Under "Recipient/Account", there's a dropdown menu showing "JOHN DOE Checking" with a "99999" code. Under "Amount", there's a dollar sign followed by a text input field containing "0.00". Below these fields is an "Addenda (optional)" section with a "+ Add another recipient" link. At the bottom, there's a summary bar showing "\$0.00" and "1 payments (1 for \$0.00)", along with "Cancel", "Draft", and "Approve" buttons.

25

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

The screenshot shows the VantageBank ACH Payment form. At the top, there's a header with the VantageBank logo, "FDIC FDIC insured - Backed by the full faith and credit of the U.S. Government", and a "Good Afternoon" greeting. Below this is a navigation bar with links: Home, Transfers & Payments, Treasury Solutions, Deposit Checks, Other Services, Settings, Messages (with a red notification bubble), Help, and Log Off. A "Transaction Warnings" section shows a warning: "Another user must approve this transaction." The main form area has a "Change Type" link. Below this is the "Origination Details" section with fields for "SEC Code" (PPD - Prearranged Payment and Deposit), "From Subsidiary" (TM Corporate Customer), "Account" (Vantage F), "Effective Date" (05/29/2025), and "Recurrence" (Set schedule). The "Recipient/Account" and "Amount" fields are also present, with "John Doe ACH Checking" and "123456" in the dropdown, and "\$ 1.00" in the amount field. At the bottom, there's a summary bar with "Cancel", "Draft", and "Approve" buttons. The "Draft" button is highlighted with an orange circle.

26 Click "View in Activity Center"



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

