

## Make an ACH Payment - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Send money without a template** link.
3. Complete the **Template Information** section:

<b>Template Name (optional)</b>	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).
<b>Request Type</b>	If applicable, select a request type. For example, PPD Payment.
<b>Company Name/ID</b>	Select the appropriate company name/ID.
<b>Template Description</b>	A description of the transaction (up to 10 alphanumeric characters).
<b>Debit Account</b>	The account from which money is deducted.
<b>Maximum Transfer Amount</b>	The amount that is applied to each detail account.
<b>Effective Date</b>	Type a date or click the calendar icon and select the date.
4. Click **Continue**.
5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
6. Complete the **Credit/Destination Accounts** section:

<b>Payment Instructions</b>	<b>Do not process details with amounts of \$0.00.</b> <b>Send details with amounts of \$0.00 as payments.</b>
<b>ABA/TRC</b>	Type the ABA or click the <b>ABA Search</b> link to search for an ABA/TRC.
<b>Account</b>	The account number.
<b>Account Type</b>	The type of account. For example, checking.
<b>Name</b>	The name of the individual/company associated with the account.
<b>Detail ID (Optional)</b>	The detail ID.
<b>Amount</b>	The amount to pay.
<b>Additional information (Optional)</b>	More information to accompany the transaction.

- a. Click the **Add additional detail row** link to add more credit/destination accounts as needed.
7. Click **Continue**.
8. Verify the payment as needed and then click one of the following options:

<b>submit for approval</b>	Approve the transaction later or allow other users in the company to approve it.
<b>Approve</b>	Approve the transaction now.
<b>Transmit</b>	Approve and send the transaction.
9. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
10. If required, type your token passcode and then click **Continue**.

## Make an ACH Payment via Template - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Make Payment**.
2. Select a template then click **Continue**.  
If you cannot find a particular template contact your company's Administrator to verify that you have privileges for the template's source account.
3. Complete the following fields:
  - Effective Date** Type a date or click the calendar icon and select the date.
  - Control Amount (optional)** The intended value for the entire request.
4. If applicable, select one of the following **Payment instructions: Do not process details with amounts of \$0.00 or Send details with amounts of \$0.00 as payments**.
5. Do one of the following:
  - Type the amount to pay an account in each **Amount** field.
  - To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.
6. Click **Continue**.
7. Verify the payment as needed and then click one of the following options:
  - submit for approval** Approve the transaction later or allow other users in the company to approve it.
  - Approve** Approve the transaction now.
  - Transmit** Approve and send the transaction.
8. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
9. If required, type your token passcode and then click **Continue**.

## Collect Money - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Collect Money**.
2. Click the **Collect money without a template** link.
3. Complete the **Template Information** section:

<b>Template Name (optional)</b>	If you want to save the transaction as a template, type a name (up to 20 alphanumeric characters).
<b>Request Type</b>	If applicable, select a request type. For example, PPD Collection.
<b>Company name/ID</b>	Select the appropriate company name/ID.
<b>Template Description</b>	A description of the transaction (up to 10 alphanumeric characters).
<b>Credit Account</b>	The account to which money is deposited.
<b>Maximum Transfer Amount</b>	The dollar amount that is applied to each detail account.
<b>Effective Date</b>	Type a date or click the calendar icon and select the date.
4. Click **Continue**.
5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
6. Complete the **Debit/Source Accounts** section:

<b>Collection Instructions</b>	<b>Do not process details with amounts of \$0.00 or Send details with amounts of \$0.00 as collections.</b>
<b>ABA/TRC</b>	Type the ABA or click the <b>ABA Search</b> link to search for an ABA/TRC.
<b>Account</b>	The account number.
<b>Account Type</b>	The type of account. For example, checking.
<b>Name</b>	The name of the individual/company associated with the account.
<b>Detail ID (Optional)</b>	The detail ID.
<b>Amount</b>	The amount to collect.
<b>Additional information (Optional)</b>	More information to accompany the transaction (up to 80 characters).
7. Click **Continue**.
8. Verify the collection as needed and then click one of the following options:

<b>submit for approval</b>	Approve the transaction later or allow other users in the company to approve it.
<b>Approve</b>	Approve the transaction now.
<b>Transmit</b>	Approve and send the transaction.

9. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
  - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
10. If required, type your token passcode and then click **Continue**.

## Collect Money via Template - CCD, CTX, and PPD

1. Click **Money Movement > ACH > Collect Money**.
2. Select a template and then click **Continue**.

If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.
3. Complete the following fields:

<b>Effective Date</b>	Type a date or click the calendar icon and select the date.
<b>Control Amount (optional)</b>	The intended value for the entire request.
4. If requested, select one of the following **Collection instructions**: **Do not process details with amounts of \$0.00** or **Send details with amounts of \$0.00 as collections**.
5. Do one of the following:
  - Type the amount to collect from each account in each **Amount** field.
  - To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.
6. Click **Continue**.



7. Verify the collection as needed and then click one of the following options:

<b>submit for approval</b>	Approve the transaction later or allow other users in the company to approve it.
<b>Approve</b>	Approve the transaction now.
<b>Transmit</b>	Approve and send the transaction.

8. If prompted, complete additional user validation:

- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

9. If required, type your token passcode and then click **Continue**.

## Upload an ACH File

Before you begin, check with your administrator that the Standard Entry Class (SEC) codes included in your ACH file are supported for your company. If an ACH file includes an SEC code that is not supported the file is rejected.

1. Click **Money Movement > ACH > Upload Transactions**.
2. Click **Browse** and select the file to upload.
3. Click **Upload File**.

ACH files that pass validation require approval before they are transmitted.

## Approve Uploaded ACH Files

1. Click one of the following:
  - **Approvals > Files**.
  - **Money Movement > ACH > File Status**.



2. Scroll to the **ACH Files** or **Files to Approve or Transmit** section (depending on the navigation path you chose).
3. Select the files you want to approve and then click **Continue**.
4. Verify the files as needed and then click one of the following:

<b>Approve</b>	Approve all transactions in the file now; more approvals are required.
<b>Transmit</b>	Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.
5. If prompted, complete additional user validation:
  - a. Select **Phone** or **Text message** (if applicable).
  - b. Click **Continue**. If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number.
  - c. Do one of the following: If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed**. If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
  - d. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
6. If required, type your token passcode and then click **Continue**.