

BUSINESS BANKING

ACH INITIATE PAYMENTS



2020

At First Internet Bank our goal is to make online banking simple. We hope you find our instructional materials useful as you begin to take advantage of our platform capabilities.

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

“HOW MUCH CAN I SEND?”

- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to First Internet Bank for processing.

“WHEN CAN I SEND IT?”

- Date defaults to the next business day before cutoff time or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days and First Internet Bank-specific non-processing days are grayed out in the calendar.

Make payments, collect payments or upload pass-through file (options based on business setup and user permissions).

View Scheduled, Processed and Declined payments.

Monthly limits are user limits, not business limits - may be different per TIN based on business setup. Click **More details** to view daily and transaction limits.

Limits are checked when payments are created and when they're sent to FirstIB for processing.

MAKE A TEMPLATE-BASED PAYMENT

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click **Never** to make the payment repeating.

What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

Use a template ▼

Enter a template name

Payroll

Cash Concentration

Sc

Add a new template

Make payments

Payroll [Edit template](#)

Funding account	BASE Checking	Template type	Payroll (PPD)
	Current: \$5,580.24 Available: \$5,580.24		
1	John Baker Personal Checking		\$1,000.00
2	Kristy Packer Personal Checking		\$1,500.00
3	Tyler Proudfoot Personal Savings		\$500.00

Deliver On: Dec 2 [📅](#) Repeats: **Never**

Paying 3 customers Total **\$3,000.00**

Fees \$0.15

NOTES:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one.

COLLECT A TEMPLATE-BASED PAYMENT

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. Click in the **Enter a template name** to select a template.
4. Upon selecting a template, screen refreshes with template info.
 - Amount and addenda are the **only editable fields**.
5. Adjust the **Deliver On** date, if desired.
6. Click **Never** to make the payment **repeating**.

The screenshot shows a web interface for collecting payments. It is divided into two main sections. The top section, titled "What do you want to do?", contains three radio buttons: "Make payment" (unselected), "Collect payments" (selected, marked with a green circle 1), and "Upload pass through file" (unselected). Below this is a warning icon and text: "Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed." The bottom section, titled "How do you want to collect money?", contains a dropdown menu labeled "Use a template" (marked with a green circle 2), a text input field "Enter a template name" (marked with a green circle 3), and a list of templates including "Member dues" and "Add a new template". The right side of the interface is titled "Collect payments" (marked with a green circle 4) and shows details for "Member dues" from a "Simulator Checking" account. It lists three items: "Betty Boop" (\$75.00), "Foghorn Leghorn" (\$75.00), and "Yosemite Sam" (\$75.00). Each item has a "Monthly membership dues" field with a character limit of 57. A warning for "Yosemite Sam" states: "Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015." At the bottom, there is a "Deliver On" date of "Dec 17" (marked with a green circle 5) and a "Repeats" dropdown set to "Never" (marked with a green circle 6). A summary at the bottom right shows "Collecting money from 2 customers" with a "Total" of "\$150.00" and "Fees" of "\$0.15".

MAKE A ONE-TIME PAYMENT

1. Select **Make a one-time payment**.

2. Choose **Funding Account**.

- FirstIB controls funding accounts via account-level entitlements.
- For this user, accounts with Create ad hoc ACH payments permission display.

3. Select **Payment Type**.

- List is filtered based on business segment and user entitlements.
- Payroll, Consumer are PPD files.
- Commercial, Tax and Child Support are CCD files.
- Tax payments require details in the addenda record.
- Child support is for employers to submit withholding for child support.

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

1 Make a one time payment ▼

Funding account

2 Select ▼

Payment type ACH Company ID

3 Payroll (PPD) ▼ 1123321123 ▼

Payment name

Enter a payment name (optional)

Payment Description

Enter payment description (10 characters)

How would you like to settle these payments?

One settlement entry per batch offset One settlement entry per item offset

MAKE A ONE-TIME PAYMENT

4. Select **ACH Company ID - FirstIB controls this.**
5. Optionally, add **Payment name** - referenced only inside Business Banking.
6. Enter **Payment Description**.
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction.
7. Choose **How to settle the payments**.

One settlement entry per batch offset
- one debit to the funding account equal to the total of all credits.

One settlement entry per item offset - a debit to the funding account for each credit.

- Not applicable for tax payments so option doesn't display.

The screenshot shows a 'Payments' form with the following elements:

- What do you want to do?** Radio buttons for 'Make payments' (selected), 'Collect payments', and 'Upload pass through file'.
- How do you want to pay?** A dropdown menu set to 'Make a one time payment'.
- Funding account:** A dropdown menu set to 'Select'.
- Payment type:** A dropdown menu set to 'Payroll (PPD)'. A green circle with the number '4' is next to it.
- ACH Company ID:** A dropdown menu set to '1123321123'. A green circle with the number '4' is next to it.
- Payment name:** A text input field with the placeholder 'Enter a payment name (optional)'. A green circle with the number '5' is next to it.
- Payment Description:** A text input field with the placeholder 'Enter payment description (10 characters)'. A green circle with the number '6' is next to it.
- How would you like to settle these payments?** Radio buttons for 'One settlement entry per batch offset' (selected) and 'One settlement entry per item offset'. A green circle with the number '7' is next to the first radio button.

MAKE A ONE-TIME PAYMENT

8. Add participants, e.g. employees for Payroll.

Employee information

Employee	Account	Amount
1. Brian Shooman	Personal Checking 8787	\$1,700.00
2. Kylie Mc		

Paying 2 em
Fees
Deliver O
06/01/2
Pay

Add an employee

Contact information

Who do you want to add Employee ID

Account information

Bank account type

Routing number

Bank account number

Payment information

This can be changed at the time of payment.

Amount to pay

NOTES ON ADDING PARTICIPANTS:

- No limit on entries.
- No addenda field for Payroll or Web-initiated entries.
- Routing number is validated.

MAKE A ONE-TIME PAYMENT

- Total **fee** amount displays based on the per transaction fee (set by the Financial Institution).
- Select the **Deliver On** date (same logic as for template payments).
- Click **Pay** and confirm.

Employee information

[Add an employee](#)

Employee	Account	Amount
1. Brian Shooman	Personal Checking 8787	\$1,700.00
2. Kylie Moore	Personal Checking 555666	\$1,800.00

Paying 2 employees Total \$3,500.00

Fees 9 \$0.10

Deliver On

06/01/2017 10

Pay 11 Cancel

NOTE:

If pre-funding is on for this business and the threshold is met, a transfer debits the funding account and credits a FirstIB-owned account when the payment is picked up for processing.

COLLECT A ONE-TIME PAYMENT

All the steps are the same for making payments and collecting payments, except for Payment Type options. POP, BOC, ARC and TEL are only for collecting payments. This list is filtered based on the business segment and user entitlements.

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

i Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Collect a one time payment ▼

Funding account
Select ▼

Payment type
Consumer (PPD) ▼ ACH Con 11,293

Payment name
Enter a payment name (optional)

Payment Description
Enter payment description (10 characters)

How would you like to settle these payments?
 One settlement entry per batch offset One settlement e

Consumer information

Add a consumer

Deliver On
Dec 2

Pay Cancel

Consumer (PPD) ▼

- Consumer (PPD)
- Electronic Check (POP)
- Electronic Check (BOC)
- Electronic Check (ARC)
- Commercial (CCD)
- Telephone-initiated entries (TEL)
- Web-initiated entries (WEB)

NOTE FOR ALL PAYMENT AND COLLECTIONS:

If a batch requires approval, an email is routed to all approvers at the business.

PAYMENT ACTIVITY

- Payments display as a negative number and collections display as a positive number.
- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.

SCHEDULED PAYMENTS

- Payments show here when pending, i.e. the system hasn't sent it to FirstIB for processing.
- The next payment in a recurring series displays at the top; future single payments are listed below.
- Option to cancel unless payment is pending approval.
- ACH files that are to be sent 1-2 business days out move to Processed tab every 30 minutes until cutoff time.
- Future-dated ACH files move to Processed tab at 3am ET two (2) business days before the date.

The screenshot shows a web interface with three tabs: 'Scheduled payments' (highlighted with a green box), 'Processed payments', and 'Declined payments'. Below the tabs is a dropdown menu set to 'Showing all payments'. The main content area is divided into two sections: 'Recurring payments' and 'Scheduled payments'. Under 'Recurring payments', there is a link for 'Payroll' with a value of -\$3,000.00 and a note 'Next payment: 12/4/2015'. Under 'Scheduled payments', there are two entries: one for 'Dec 3' with a link for 'Cash Concentration' and a value of \$10,000.00, and a warning icon indicating 'Approval pending'; and another for 'Dec 11' with a link for 'Converted consumer check' and a value of \$250.00.

Payment Type	Amount	Notes
Payroll (PPD)	-\$3,000.00	Next payment: 12/4/2015
Cash Concentration (CCD)	\$10,000.00	Approval pending
Converted consumer check (ARC)	\$250.00	

PAYMENT ACTIVITY

PROCESSED PAYMENTS

- Unlimited history.
- Payments show here when sent to FirstIB Admin Platform - does not mean FirstIB has approved it.
- **Options:** "Copy Payment" allows user to resend. "Reverse" allows user to reverse one transaction in the batch or the entire batch; shows the day after the ACH settles and shows as an option for 5 business days.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Nov 3		
Clay and Co Domestic Wire	-\$1,500.00	Options ▼
Nov 25		
Membership Collections Consumer (PPD)	\$237.00	Options ▼
Today		
Bonus pay Payroll (PPD)	-\$3,500.00	Options ▼

DECLINED PAYMENTS

- Unlimited history.
- Files declined by a business approver and by FirstIB. If declined by FirstIB, view details to see the reason.
- **Options:** **View details** or **Initiate a new payment**.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Declined payments		
Nov 5		
Payroll Payroll (PPD)	-\$2,000.00	Options ▼