BUSINESS BANKING
ACH INITIATE PAYMENTS

FIRST
INTERNET BANK

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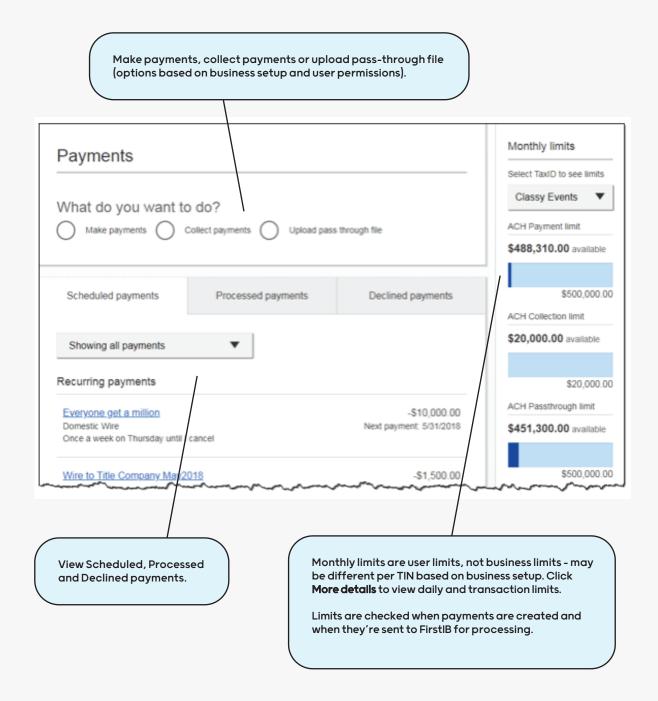
Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

"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.
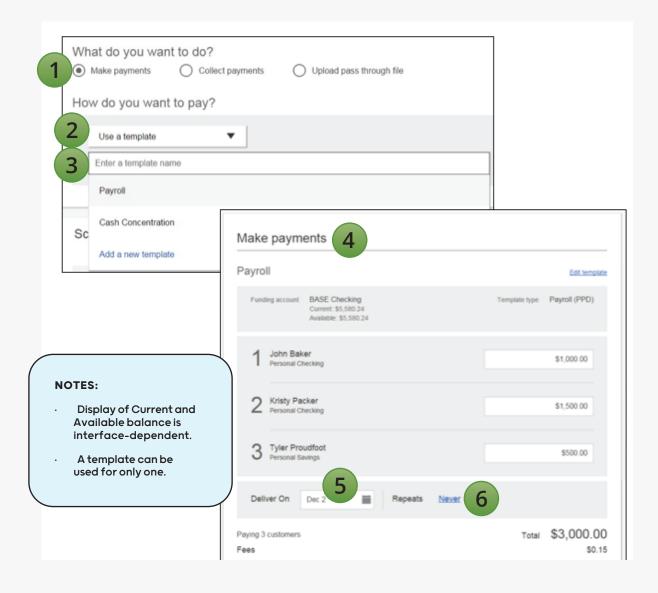
"WHEN CAN I SEND IT?"

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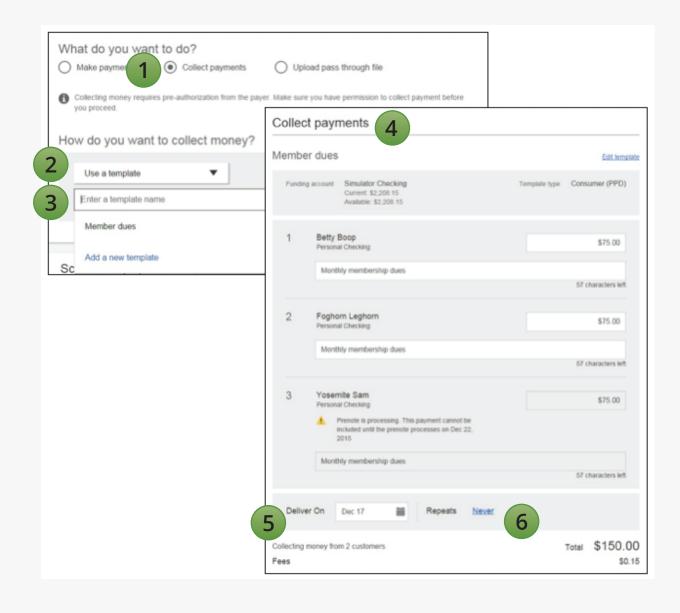
Make payments, collect payments or upload pass-through file (options based on business setup and user permissions).

Payments

What do you want to do?

◯ Make payments ◯ Collect payments ◯ Upload pass through file

| Scheduled payments | Processed payments | Declined payments |

Showing all payments ▼

Recurring payments

Everyone get a million   -$10,000.00
Domestic Wire   Next payment: 5/31/2018
Once a week on Thursday until cancel

Wire to Title Company May 2018   -$1,500.00

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit

$488,310.00 available

$500,000.00

ACH Collection limit

$20,000.00 available

$20,000.00

ACH Passthrough limit

$451,300.00 available

$500,000.00

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.
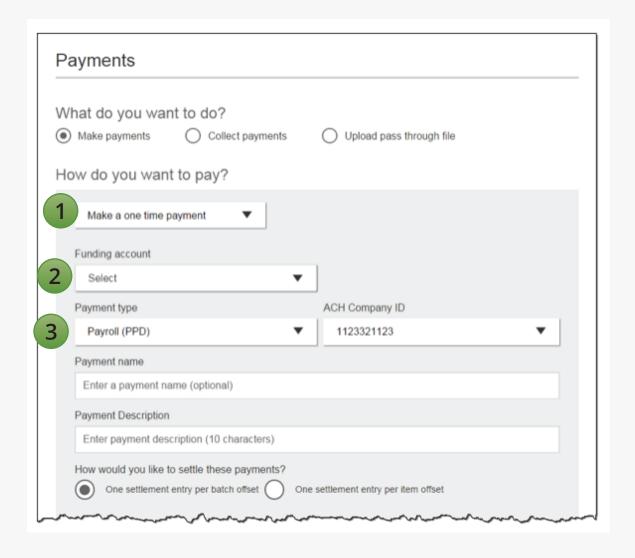
6. Click **Never** to make the payment repeating**.**

What do you want to do?

1 ⦿ Make payments   ○ Collect payments   ○ Upload pass through file

How do you want to pay?

2 | Use a template ▼ |

3 | Enter a template name |

Payroll

Cash Concentration

Add a new template

NOTES:

·   Display of Current and Available balance is interface-dependent.

·   A template can be used for only one.

Make payments   4

Payroll   Edit template

| Funding account | BASE Checking
Current: $5,580.24
Available: $5,580.24 | | Template type | Payroll (PPD) |

1   John Baker
Personal Checking $1,000.00

2   Kristy Packer
Personal Checking $1,500.00

3   Tyler Proudfoot
Personal Savings $500.00

5   Deliver On   Dec 2   Repeats   Never   6

Paying 3 customers   Total $3,000.00

Fees $0.15

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**.

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.

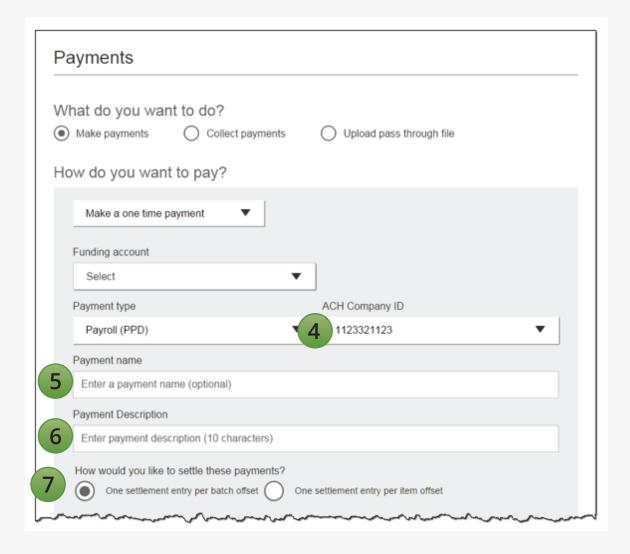   ○ Child support is for employers to submit withholding for child support.

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.
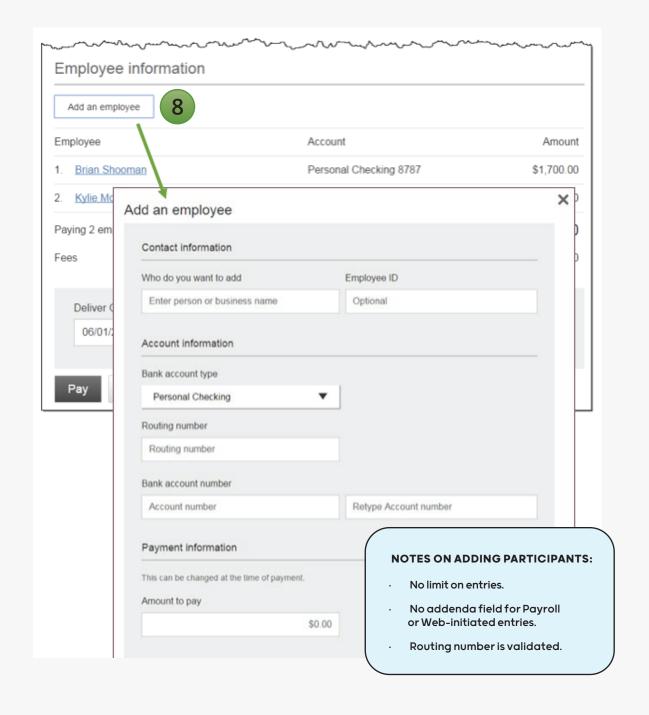
7. Choose **How to settle the payments**.

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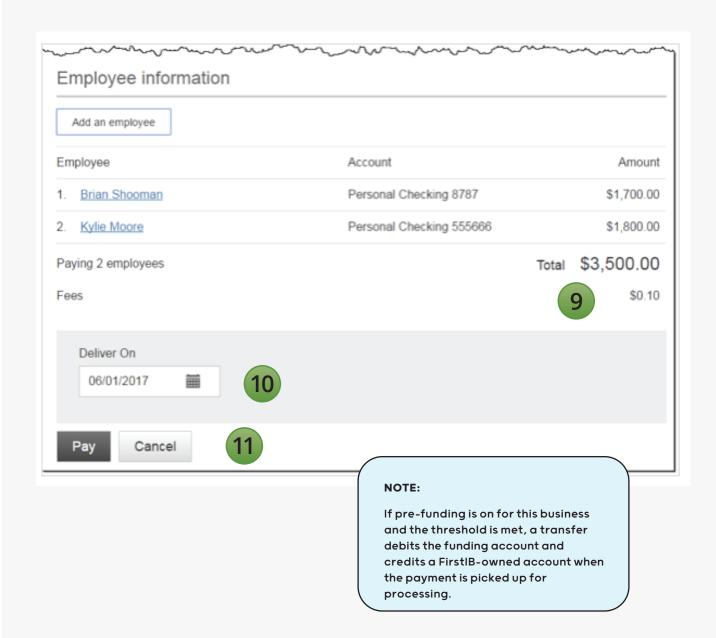
   · Not applicable for tax payments so option doesn't display.

MAKE A ONE-TIME PAYMENT

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

Employee information

Add an employee		8

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

Paying 2 em...

Fees

Deliver ...

06/01/...

Pay

Add an employee ✕

Contact information

Who do you want to add | Employee ID
Enter person or business name | Optional

Account information

Bank account type

Personal Checking ▼

Routing number

Routing number

Bank account number

Account number | Retype Account number

Payment information

This can be changed at the time of payment.

Amount to pay

$0.00

NOTES ON ADDING PARTICIPANTS:

· No limit on entries.

· No addenda field for Payroll or Web-initiated entries.

· Routing number is validated.
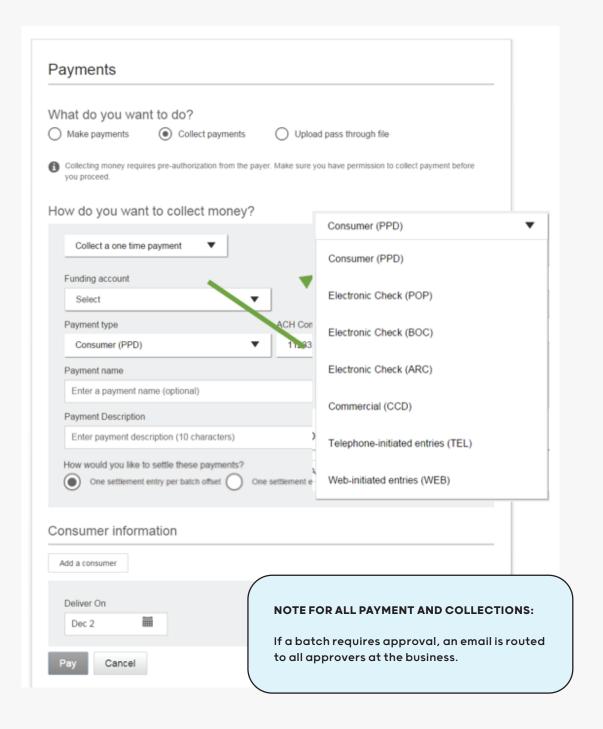
MAKE A ONE-TIME PAYMENT

9. Total **fee** amount displays based on the per transaction fee (set by the Financial Institution).

10. Select the **Deliver On** date (same logic as for template payments).

11. 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   Cancel   **11**

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.
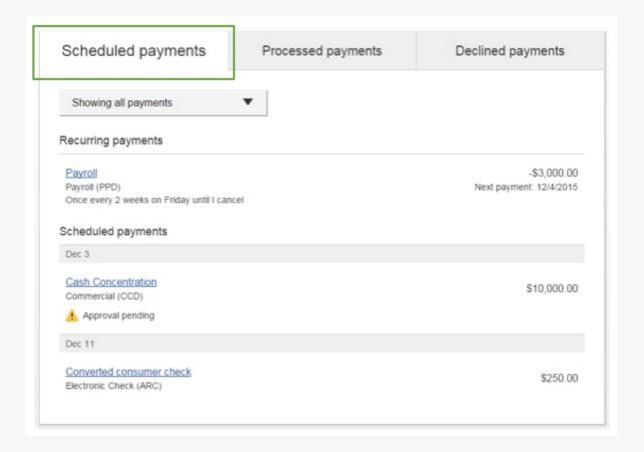

NOTE FOR ALL PAYMENT AND COLLECTIONS:

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.
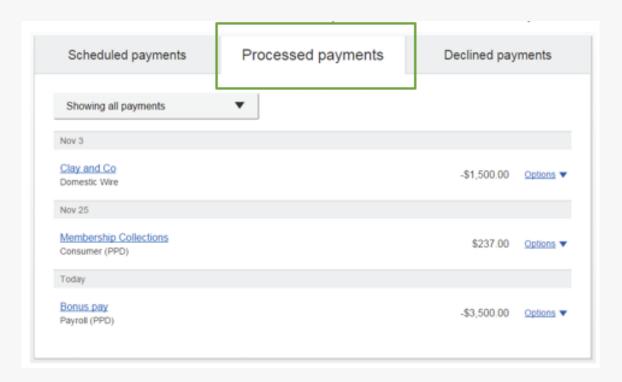
- Payments show here when pending, i.e. the system hasn't sent it to FirstIB for processing.

- 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.

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.

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**.