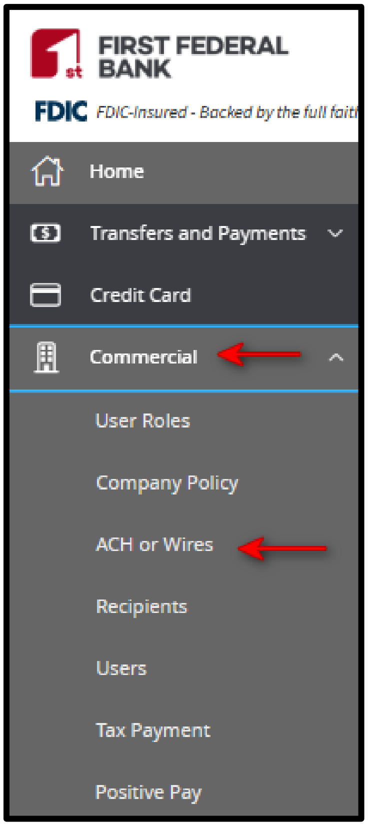
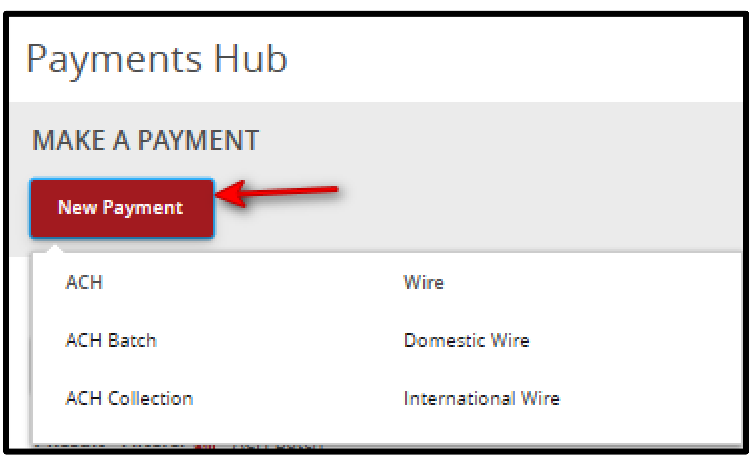
How to Create an ACH Batch or Collection

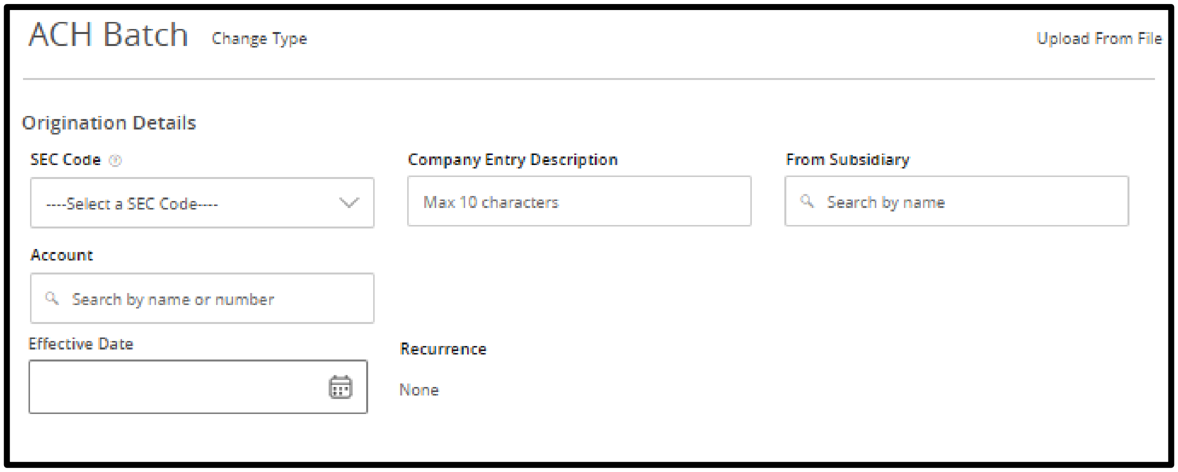
1. Click **Commercial**, then select **ACH or Wires**.



2. Click **New Payments**, then select the type of ACH transaction you will be sending. ***(ACH Batch –*** *Sending a payment/payroll* **|** ***ACH Collection*** *– Debiting an Account)*

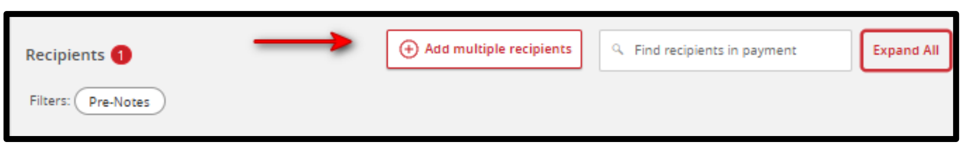


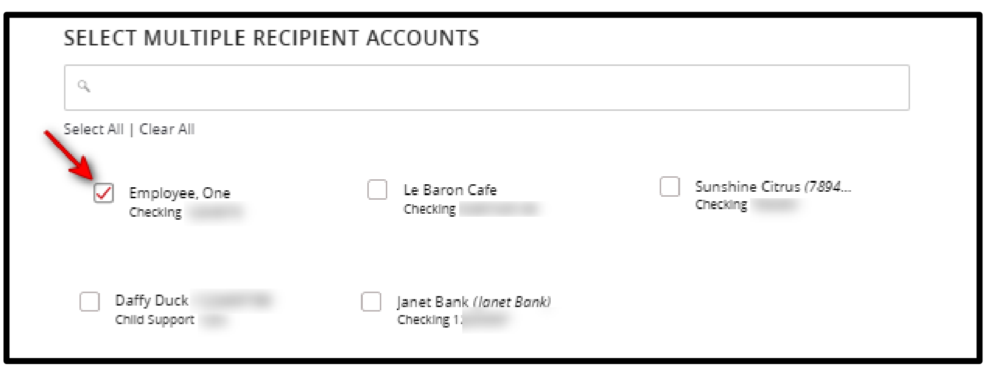
3. Under **Origination Details** fill out the following information:
   - **SEC Code**
   - **Company Entry Description** (If necessary)
   - **Subsidiary** (If there are several accounts with ACH access)
   - **Account**
   - **Effective Date** *(The date the funds will be deposited into or pulled from the account)*



4. Under the **Recipient** section, you have the option to:

   - Add Multiple Recipients at once by clicking **Add Multiple Recipients** then selecting all recipients needed.





- Search by name or account and continue adding them as needed.

- Or add a new recipient by clicking **New Recipient** in the **Search by name or account box.**

  - When adding a recipient not saved in the system you will need:

    a) Display Name, Payment Type, Account Type, Account Number, and Routing Number
    b) Click the red check mark
    c) Click **Use Without Save** if this is a one-time payment or **Save Recipient** if you will be sending/debiting additional payments to this recipient.

- Add the dollar amounts to deposit or collect.
- Click Approve (If you have dual control the payment must be approved by an additional user).
- Enter the token on your **VIP App** or the **Hard Token** provided by a Business Banker.