

FIRST FINANCIAL BANK

BUSINESS ONLINE BANKING USER GUIDE PAYMENT PROCESSING – ACH & WIRE

Payment processing in Business Online Banking Enhanced and Treasury Packages include ACH and Wire origination if permissioned for both services. Both use the Recipient list that can be maintained.

You have several options in creating payment:

Process	Actions	Results
New Payment	Select or setup Recipients and Amounts	One Time/Does not create a template
New Payment	Upload from File (NACHA or CSV)	One Time/Does not create a template
New Payment	Upload from File (NACHA or CSV); Save Recipients	One Time/Does not create a template; Saves Recipients
Create a Template	Setup single Recipients or select multiple Recipients and Amounts	Saves a template for future use
Use a Template	Pay using this template	
Recipients	Key in individually or Upload from File	Recipients will be saved for future use

CREATE AN ACH PAYMENT WITHOUT SAVING A TEMPLATE (KEY RECIPIENTS):

- 1) In the navigation menu, click or tap **Commercial > Payments**.
- 2) Click or tap **New Payment**, then select the ACH payment type (ACH Batch, ACH Collection, or Payroll).
- 3) On the Payments page, do the following:
 - a) Skip if payment type =Payroll. Choose a **SEC Code** from the drop-down.
 - b) Skip if payment type =Payroll. Enter a **Company Entry Description** if field is visible. This is a 10-character field that will display after the Subsidiary name on the recipient's statement and should best describe the reason for the ACH.
 - c) Select the appropriate Company from the dropdown in the **From/To Subsidiary** field.
 - d) Under **Accounts** click or tap on the account you'd like to offset these transactions (pay from or pay to).
 - e) Click or tap on an **Effective Date**.
 - f) (Optional) Click or tap **Set Schedule** under Recurrence to set up a recurring schedule.

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- i) Select **How often should this transaction repeat?** Keeping in mind that if a choice, such as **1st of the month**, falls on a non-business day *the first time the scheduled payment goes to process*, it will skip that payment. If the first payment is a business day but subsequent payments fall on non-business days, then the payment will occur either before or after the selected date depending on if it is an outgoing credit (the day before) or debit (the day after).
 - ii) After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Forever (Until I cancel)**.
 - iii) Click or tap **Save**.
- 4) Click or tap + **Add multiple recipients** or click in the **Recipient/Account** box and add from the list of recipients.
 - 5) (Optional) If you have the Manage Recipients permission, click or tap **New Recipient** Add Another recipient to create and assign a new recipient.
 - a) On the Recipient Details screen, enter your details. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - b) (Optional) To make a one-time payment to a one-time Recipient, enter details for the Recipient, then click or tap **Use Without Save**.
 - c) (Optional) To save the Recipient for future payments, enter details for the Recipient, click or tap **Save Recipient**. You will be given confirmation the recipient was saved in a pop up. Click close to proceed.
 - d) Enter an **Amount**.
 - e) (Optional) Select the **Notify Recipient** check box to send a notification.
 - f) (Optional) Click or tap the edit icon () to edit the details of an existing Recipient.
 - g) (Optional) Enter an **Addendum**.
 - h) Repeat until all recipients are added.

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- i) Recipients that are complete and ready for payment will have a green bar to the left of the recipient box. If the bar is yellow, there is still something missing. If red, there is an error with that recipient.
- 4) Once ready to process your ACH, click or tap **Draft** or **Approve** depending on your rights.

Note: If you have Draft only privileges, the Draft button will be red and allow you to click. This prepares the payment for someone with Approve privileges to log in and approve the payment. If you have Draft and Approve privileges, and are setup to approve your own payments, you will see both Draft and Approve in red and can simply click Approve to submit the payment to the bank for processing

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CREATE AN ACH PAYMENT WITHOUT SAVING A TEMPLATE (UPLOAD FROM FILE):

- 1) In the navigation menu, click or tap **Commercial > Payments**.
- 2) Click or tap **New Payment**, then select the ACH payment type (ACH Batch, ACH Collection, or Payroll).
- 3) On the Payments page, do the following:
 - a) Select **Upload from File** near the upper right-hand corner of the page.
 - b) Select the type of file you are uploading **NACHA** or **CSV**.
 - c) In the **Import File** box, browse for and select the file you wish to import and click **Open**.
 - d) Decide if you want to **Save Recipients** to the recipients list *or* simply **Upload File**. If you save the recipients, they will be accessible for future payments in the recipient list.
 - e) You may be prompted to select a **Pay From/Pay To** account from the drop down.
 - f) Click or tap on an **Effective Date**.
- 4) Once ready to process your ACH, click or tap **Draft** or **Approve** depending on your rights.

Note: If you have Draft only privileges, the Draft button will be red and allow you to click. This prepares the payment for someone with Approve privileges to log in and approve the payment. If you have Draft and Approve privileges, and are setup to approve your own payments, you will see both Draft and Approve in red and can simply click Approve to submit the payment to the bank for processing.

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CREATE AN ACH PAYMENT TEMPLATE:

- 1) In the navigation menu, click or tap **Commercial > Payments**.
- 2) Click or tap + **Create Template** under the search box, then select the ACH payment type (ACH Batch, ACH Collection, or Payroll).
- 3) On the Payments page, do the following:
 - a) Enter a **Template Name** to reference when reusing this template.
 - b) Ensure that the proper Roles have access to this template for use when processing under **Template Access Rights**.
 - c) Skip if payment type =Payroll. Select an **SEC Code** from the drop-down.
 - g) Skip if payment type =Payroll. Enter a **Company Entry Description** if field is visible. This is a 10-character field that will display after the Subsidiary name on the recipient's statement and should best describe the reason for the ACH.
 - h) Select the appropriate Company from the dropdown in the **From/To Subsidiary** field.
 - a) Under **Accounts** click or tap the account you'd like to offset these transitions (pay from or pay to).
- 4) Click or tap + **Add multiple recipients** or click in the **Recipient/Account** box and add from the list of recipients.
- 5) (Optional) If you have the Manage Recipients permission, click or tap **New Recipient** to create and assign a new recipient.
 - j) In the Recipient Details add screen, enter your details. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - k) (Optional) To make a one-time payment to a one-time Recipient, enter details for the Recipient, then click or tap **Use Without Save**.
 - l) (Optional) To save the Recipient for future payments, enter details for the Recipient, click or tap **Save Recipient**. You will be given confirmation the recipient was saved in a pop up. Click close to proceed.
 - m) Enter an **Amount**.

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- n) (Optional) Select the **Notify Recipient** check box to send a notification.
 - o) (Optional) Click or tap the edit icon () to edit the details of an existing Recipient.
 - p) (Optional) Enter an **Addendum**.
 - q) Repeat until all recipients are added.
 - r) Recipients that are complete and ready for payment will have a green bar to the left of the recipient box. If the bar is yellow, there is still something missing. If red, there is an error with that recipient.
- 5) Once ready to process your ACH, click or tap **Draft** or **Approve** depending on your rights.

Note: If you have Draft only privileges, the Draft button will be red and allow you to click. This prepares the payment for someone with Approve privileges to log in and approve the payment. If you have Draft and Approve privileges, and are setup to approve your own payments, you will see both Draft and Approve in red and can simply click Approve to submit the payment to the bank for processing.

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CREATE A PAYMENT FROM AN EXISTING TEMPLATE

- 1) In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears with the templates that you can access.
- 2) Click or tap the three vertical dots (⋮) under **Actions** to the right of a Template Name to pay or collect, edit, copy, or delete a template.
- 3) To create a payment, click or tap **Pay/Collect** from the menu of an existing template.
- 4) Enter the payment date in the **Effective Date** field.
- 5) (Optional) Click or tap **Set Schedule** under Recurrence to set up a recurring schedule.
 - i) Select **How often should this transaction repeat?** Keeping in mind that if a choice, such as **1st of the month**, falls on a non-business day *the first time the scheduled payment goes to process*, it will skip that payment. If the first payment is a business day but subsequent payments fall on non-business days, then the payment will occur either before or after the selected date depending on if it is an outgoing credit (the day before) or debit (the day after).
 - ii) After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Forever (Until I cancel)**.
 - iii) Click or tap **Save**.
- 6) (Optional) In the Recipient/Account section to *show details* click on the three vertical dots (⋮) to the right of the row. To edit recipient details, click or tap the edit icon (✎) and make changes then click Save Recipient.
- 7) Once ready to process your ACH, click or tap **Draft** or **Approve** depending on your rights.

Note: If you have Draft only privileges, the Draft button will be red and allow you to click. This prepares the payment for someone with Approve privileges to log in and approve the payment. If you have Draft and Approve privileges, and are setup to approve your own payments, you will see both Draft and Approve in red and can simply click Approve to submit the payment to the bank for processing.

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CREATE A WIRE PAYMENT:

1. In the navigation menu, click or tap **Commercial > Payments**.
 2. Click or tap **New Payment**, then select the wire payment type (Domestic Wire or International Wire based on your rights).
 3. Enter information in the following fields:
 1. Click or tap **From Subsidiary** and choose a company name from the drop-down.
 2. Click or tap **Account** and choose an account from the drop-down.
 3. Select a **Process Date** by using the calendar in the field.
 4. (Optional) Click or tap **Set Schedule** under Recurrence to set up a recurring schedule.
 - i. Select **How often should this transaction repeat?** Keeping in mind that if a choice, such as **1st of the month**, falls on a non-business day *the first time the scheduled payment goes to process*, it will skip that payment. If the first payment is a business day but subsequent payments fall on non-business days, then the payment will occur the following business day.
 - ii. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Forever (Until I cancel)**.
 - iii. Click or tap **Save**.
- Note:** If your permissions include international wires, please note that some transactions containing foreign currencies cannot be future-dated.
5. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
 6. (Optional) If you have the Manage Recipients permission, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Details section, enter details. Wire names can be up to 35 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name.

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- ii. In the Accounts section, enter details for the Recipient, click or tap **Save Recipient**, or **Use Without Save** to complete the transaction without saving Recipient details.
7. (Optional) For international wires, select a **Currency**.
8. Enter an **Amount** you want send *in that currency*. If not US\$, the equivalent US\$ will be debited from your account when the wire is originated but will not reflect on this processed wire.
9. Select a subsidiary from the **Subsidiary** drop-down list.
10. Enter an account name in the **From Account** field.
11. (Optional) Click or tap **Optional Fields**, then do one or more of the following:
 - i. Enter a **Message to Beneficiary**.
 - ii. Enter **Purpose of Wire**.
 - iii. Enter **Reference for Beneficiary**.
 - iv. Enter **FI-to-FI Information**.
 - v. Enter a **Description**.
12. (Optional) To add more payments, click or tap **Add another wire**, then repeat these steps for each added payment. This option is only available in our Treasury package.
13. (Optional) Click copy in the vertical menu on the right (⋮) to duplicate wire criteria.
14. (Optional) Click or tap **Delete** to delete a wire.
2. Click or tap **Draft** to send a wire for approval.
3. Click or tap **Approve** to process the wire.