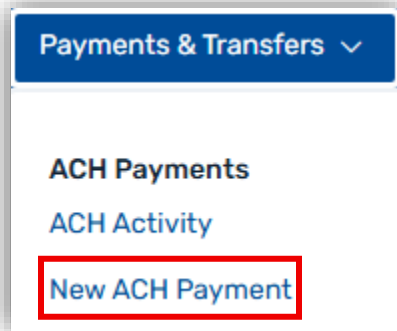


## Manually Processing an ACH File

Payments & Transfers Tab > ACH Payments > New ACH Payment



### Step One - Create Payment

- Select Send a Payment or Collect a Payment
- Select the type of receiver: Individual or Business

## Create Payment



Payment



Recipients



Processing Details

### What would you like to do?



Send a payment

Amount(s) will be credited to recipient account(s)



Collect a payment

Amount(s) will be debited from recipient account(s)

### Whom would you like to pay?



Individual

Consumers or employees



Business

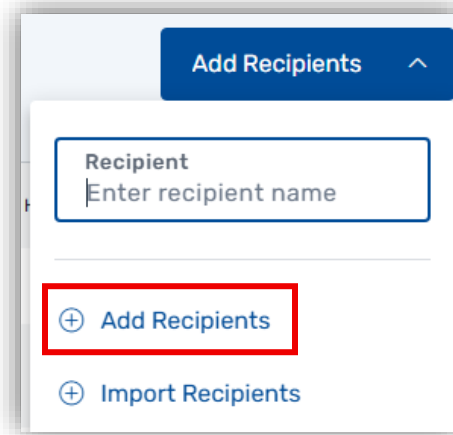
Vendors or other businesses

[Next](#)

## Step Two - Add Recipients

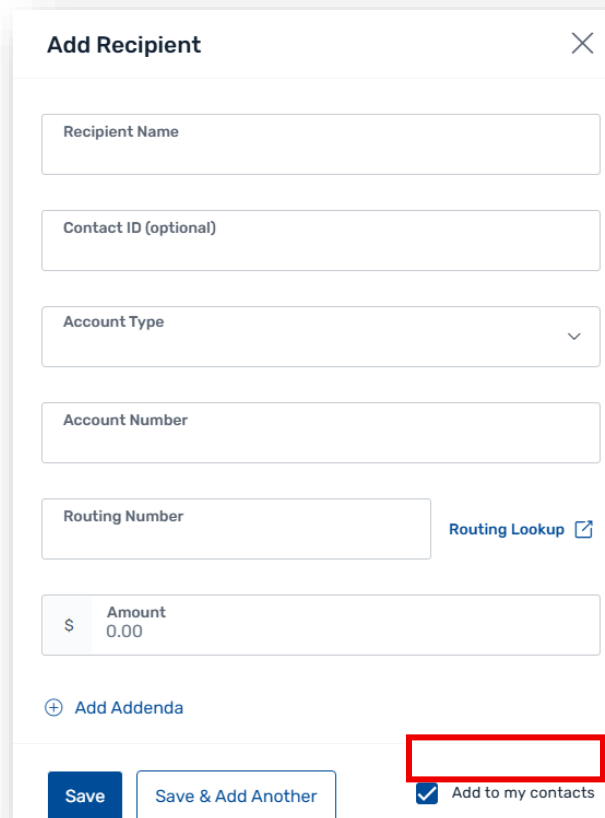
- Add Recipients\* **Drop Down > Add Recipients**

\*If this recipient has already been added, you can search in "Recipient" search box under "Add Recipients".



The screenshot shows a dropdown menu titled "Add Recipients" with an upward arrow. Inside the menu, there is a search box labeled "Recipient" with the placeholder text "Enter recipient name". Below the search box, there are two options: "+ Add Recipients" and "+ Import Recipients". The "+ Add Recipients" option is highlighted with a red rectangular box.

- Enter Recipient Details
- Check the Add to my Contacts box to save contact
- Save or Save and Add another if adding multiple recipients

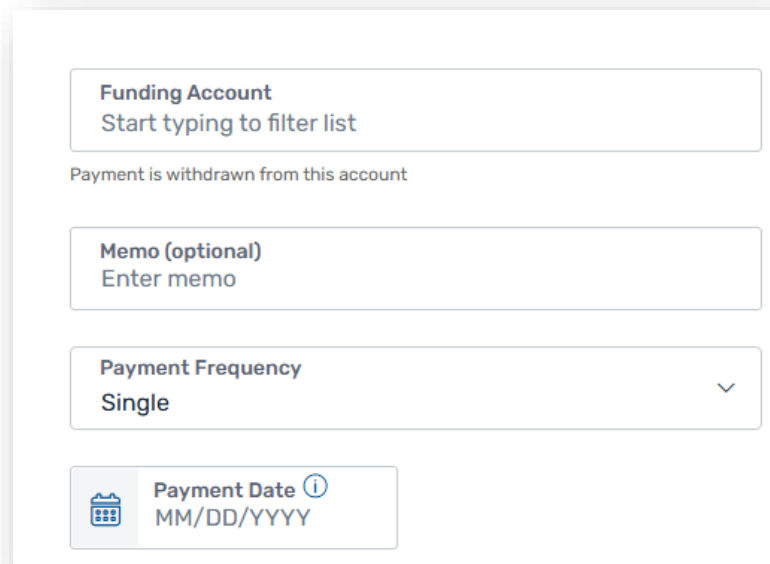


The screenshot shows the "Add Recipient" form. It has a close button (X) in the top right corner. The form contains several input fields: "Recipient Name", "Contact ID (optional)", "Account Type" (a dropdown menu), "Account Number", "Routing Number", and "Amount" (with a dollar sign icon and a value of 0.00). There is also a "Routing Lookup" link with an external link icon. Below the input fields, there is a link "+ Add Addenda". At the bottom, there are three buttons: "Save", "Save & Add Another", and a button that is highlighted with a red rectangular box. To the right of the highlighted button, there is a checkbox labeled "Add to my contacts" which is checked.

**Next**

### Step Three - Processing Details

- Select Account being debited/credited
- Select Company ID > **IMPORTANT: Only select the Collection ID if you are processing a Collection File**
- Memo field is optional
- Select Payment Frequency
- Select Payment Date (Effective Date)

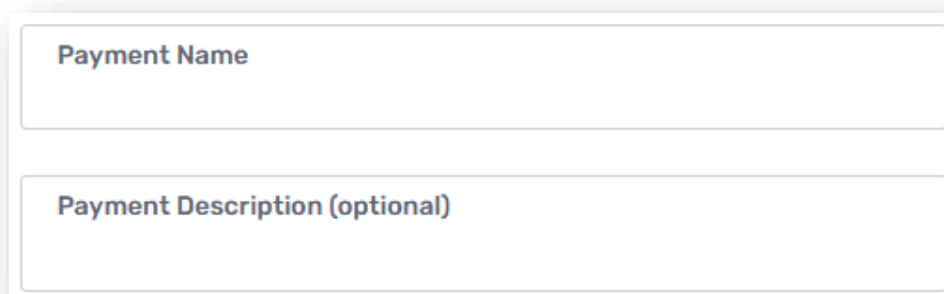


The screenshot shows a form with four main sections. The first section is 'Funding Account' with a text input field containing 'Start typing to filter list'. Below this is a note: 'Payment is withdrawn from this account'. The second section is 'Memo (optional)' with a text input field containing 'Enter memo'. The third section is 'Payment Frequency' with a dropdown menu showing 'Single' and a downward arrow. The fourth section is 'Payment Date' with a calendar icon, an information icon, and a text input field containing 'MM/DD/YYYY'.

### Next

### Step Four - Review & Submit

- Review ACH Details.
- Enter a Payment Name → **IMPORTANT: This is the Entry Description for your ACH file. Enter a short description of what the payment/collection is for. If this is a Payroll file, you must have PAYROLL entered in this field.**
- Payment Description is optional. If you need to add addenda information return to the Recipient step.



The screenshot shows a form with two main sections. The first section is 'Payment Name' with a text input field. The second section is 'Payment Description (optional)' with a text input field.

**\*\*If you would like to save the ACH details for future payments/collections as an ACH Template, toggle on Save as ACH Template\*\***

- You can select which fields can be edited in the future, and which fields you would like to lock to avoid being edited by other users.
- Template Users cannot change payment type or recipients.

**Save as ACH Template**

Name Your Template  
Payroll Template

**Lock Fields**  
Select the fields that template users should not be allowed to edit.

☐ Lock All

**Recipient Settings**   **Payment Settings**

☐ Payment Amounts   ☐ Funding Account   ☐ Payment Name

☐ Addenda   ☐ Company Name & ID ⓘ   ☐ Payment Description

☐ Memo

Note: Template users will not be able to change payment type or recipients.

Once all details have been reviewed click Submit Payment/Collection.

There is also an option to Finish Later. This will save your information and will display in your ACH Activity. You will need to Select and Edit the transaction to submit Payment/Collection.

**Submit Payment**   **Finish Later**

You will be prompted to Approve the ACH transaction or Notify Approvers that the ACH Transaction is pending Approval.

**Your ACH Payment Is Pending Approval**

1 more approval is required by 08/21/2025 at 06:00 pm EDT.

**Approve**

Notify Approver(s)

**Approve** ×

Do you want to approve this payment? Payment will move to Approved Status.

**Approve Payment**   Cancel

Once you select Approve, additional Multi-Factor Authentication is required via Text or Call (Voice Message).

Additional Authentication Required

Please choose the authentication method you would like to use:

Security Code via Text Alert

Security Code via Voice Message

Additional Authentication Required

A text will be sent to your specified mobile number. This text alert will contain the Security Code that you are required to enter in order to gain access to your online accounts and services.

The text alert will be delivered to **XXX-XXX-1630 (sms phone number)**.

Note: This Security Code applies only to this login session.

Back

Send Security Code

Additional Authentication Required

For your protection, as additional authentication, you are required to enter a Security Code to gain access to your online accounts and services.

A notification message was sent on **8/14/2025 12:45:35 pm EDT** to your specified delivery methods (see below). This notification message contains the Security Code that you are required to enter.

The notification message was delivered to **XXX-XXX-1630 (sms phone number)**.

Please enter the Security Code provided in the message:

The Security Code is valid for 10 minutes.

[Click here](#) if you have not received the Security Code and would like to receive a new Security Code.

Back

Continue

Once a successful code is entered you will be directed back to the ACH Activity screen and the ACH transaction will show as Approved under Status.

Status

Approved

Processing begins on 08/20/2025

Show More