

Businesses initiate ACH payments via the Manage ACH and Wires screen. ACH and wires are comingled here.

The screenshot shows a 'Payments' section with a search bar 'What do you want to do?' and a radio button for 'Make payments'. Below this are tabs for 'Scheduled Payments', 'Approved Payments', 'Declined/Failed Payments', and 'Payment Drafts'. A dropdown menu shows 'Showing all payments'. The 'Scheduled Payments' section displays 'There are no payments.' To the right, a 'Monthly limits' sidebar shows three categories: 'ACH Payment limit', 'Domestic Wire Payment limit', and 'International Wire Payment limit', each with a '\$1.00 available' bar chart and a '\$1.00' label. A 'More details' link is at the bottom of the sidebar.

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 2:01am Central time to 2:00am CT.
- If the payment exceeds limits, an error message displays and blocks the payment.

“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 other non-processing days are grayed out in the calendar.

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. Option to **edit amount or addenda** (not showing) fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. The **Deliver On** date defaults to next business day.
7. Select "One Time" to make the payment **repeating**.

What do you want to do?

☒ Make payments

How do you want to pay?

Use a Template

Enter a template name

- ACH_Inter_wire_Payment
- ACH_RC_payroll_Payment
- ACH_RC_wire_Payment
- Membership dues

[+ Add a Template](#)

Make payments

Membership dues [Edit Template](#)

Funding account	Checking *9199 Current \$10.00 Available \$12.35	Template type	Payroll (PPD)
1	Jean Gray Checking *4777	\$3,300.00	Hold ☐
2	Professor X Checking *8888	\$2,500.00	Hold ☐
3	Wolverine Checking *5544	\$2,200.00	Hold ☒

Deliver On  Frequency [One Time](#)

paying 2 customers Total \$5,800.00

ees \$2.00

Notes:

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

Make a one-time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

What do you want to do?

☒ Make payments

How do you want to pay?

Make a one time payment ▼

Funding account

Operating Account ****0001 ▼

Current: \$53,000.60 Available: \$65,538.69

Payment type

Payroll (PPD) ▼

ACH Company ID

1999999999 ▼

Payment name

Enter a payment name (optional)

Payment description

Enter a description (10 characters)

Note for making template-based or one time payments:
The funding account must have enough money to process the ACH payment at the time of processing. A debit will appear on the funding account when the payment is picked up for processing.



Payment Activity

- 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.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company approval pending” status 2 business days prior to the payment date.

[Scheduled Payments](#)
[Approved Payments](#)
[Declined/Failed Payments](#)

Showing all payments

Recurring Scheduled

Status

Amount

[Payroll](#)
Payroll (PPD)
Once every 2 weeks on Friday until I cancel
⚠ Company approval pending
0 of 1 received
Next payment: 6/2/2023
[Edit](#) | [Cancel](#)

Scheduled Payments

Status

Amount

May 31
[DI05529_OQLU48EO-20230530T134730.ach](#)
ACH pass-through file
⚠ Company approval pending
0 of 4 received
\$4,870.00
-\$4,870.00
[Payroll](#)
Payroll (PPD)
⊙ Company approved
-\$12,750.00
[Cancel](#)
Today
[ABC Supplies](#)
Domestic Wire
⚠ Company approval pending
0 of 1 received
-\$15,400.00

Edit recurring payments.
Cancel payments before they are processed.

Cancel is an option, which does not show if status is “Company approval pending”.

When do payments move from Scheduled tab to Approved tab?

- ACH files dated 1-2 business days out are sent for processing every 10 minutes.
- ACH files dated 3+ business days out are sent for processing at 2:00am CT two business days before the date.

Payment Activity (con't)

Approved payments - payments that have been sent for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠️ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✅ Processed	-\$10,000.00
		Options ▼

Options: Copy,
View, Print,
Reverse

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by Old National (initiator and business admins get an email)
- Payments failed due to ACH prefunding (business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator and Primary Admin get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options:
Initiate a new
payment, View,
Print

Draft Payments:

One-time payments and one-time collections that were saved as a draft. Drafts expire 30 calendar days after the creation date, even if edits are made and saved as a draft again