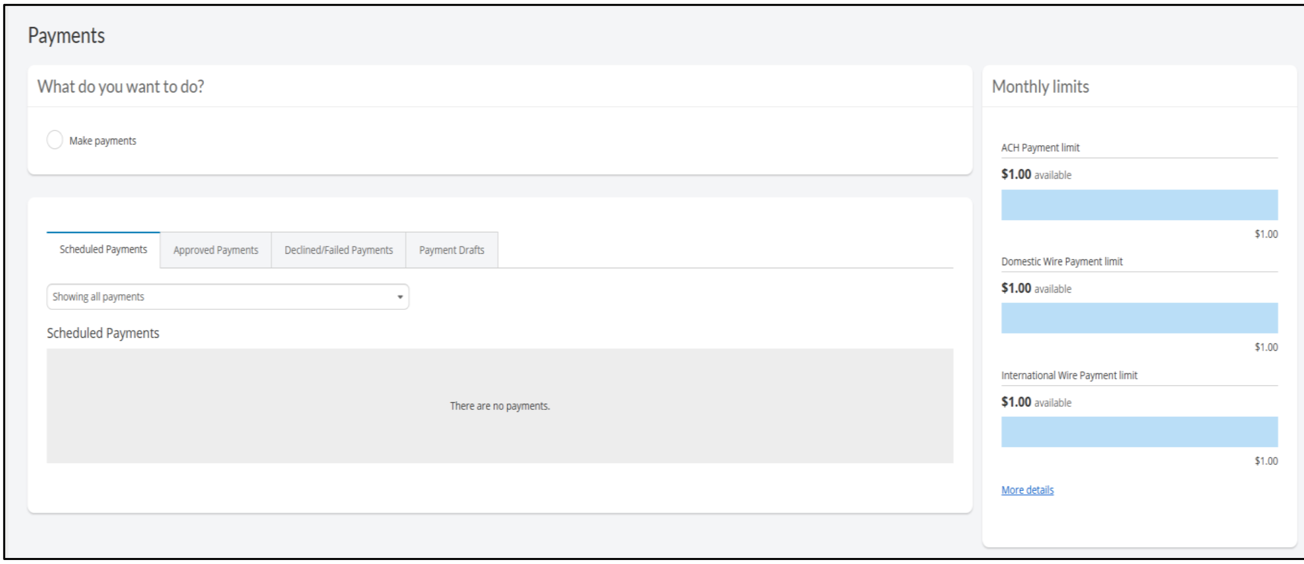
Businesses initiate ACH payments via the Manage ACH and Wires screen. ACH and wires are comingled here.



"How much can I send?"

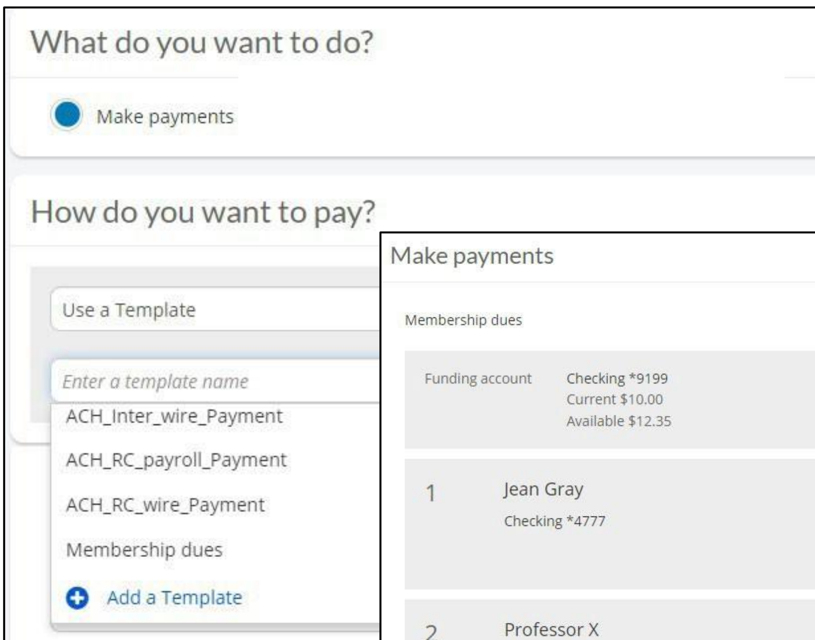
- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 2:01am Central time to 2:00am CT.
- If the payment exceeds limits, an error message displays and blocks the payment.

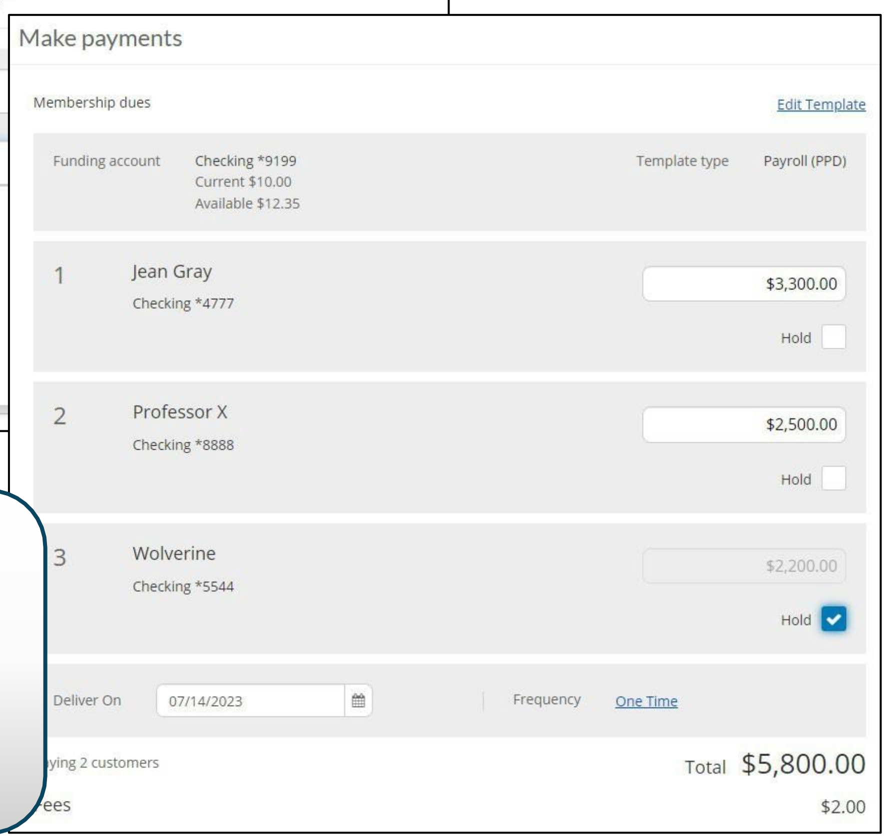
"When can I send it?"

- 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**.



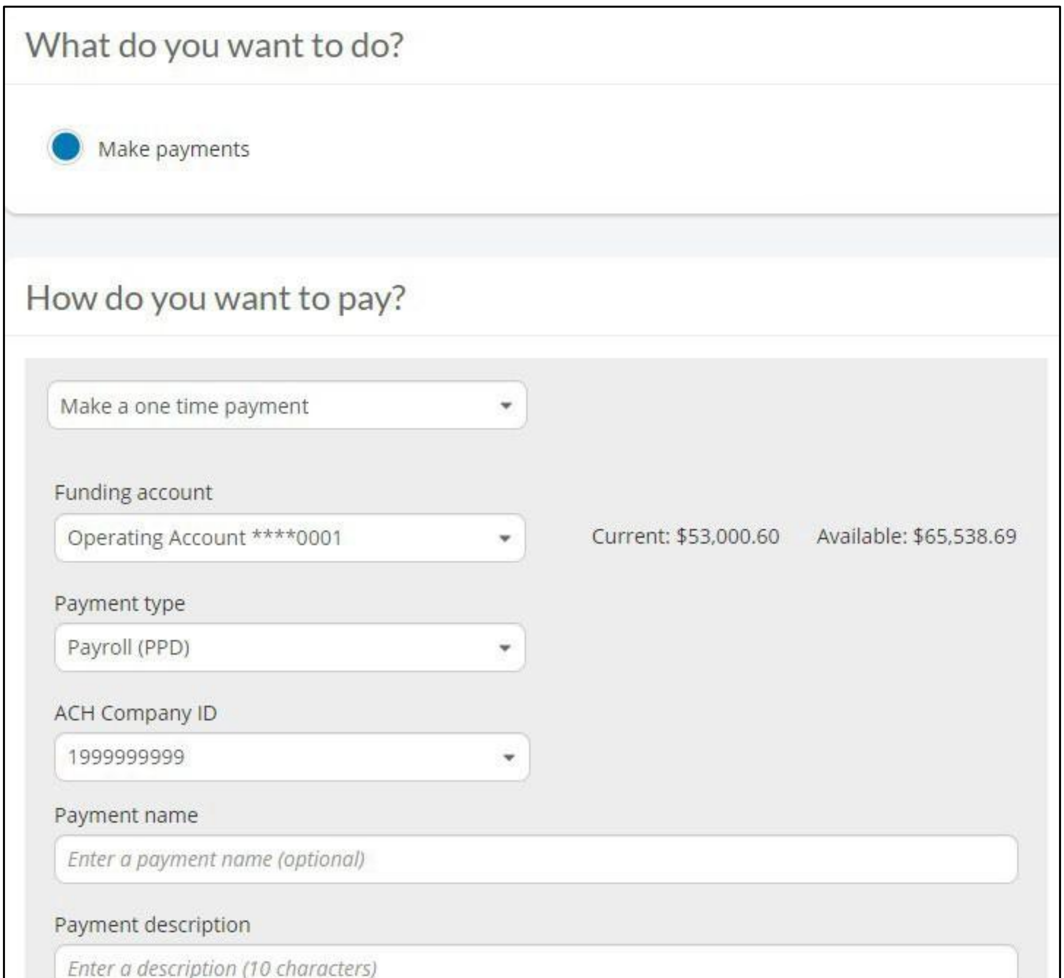


Notes:
- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

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.



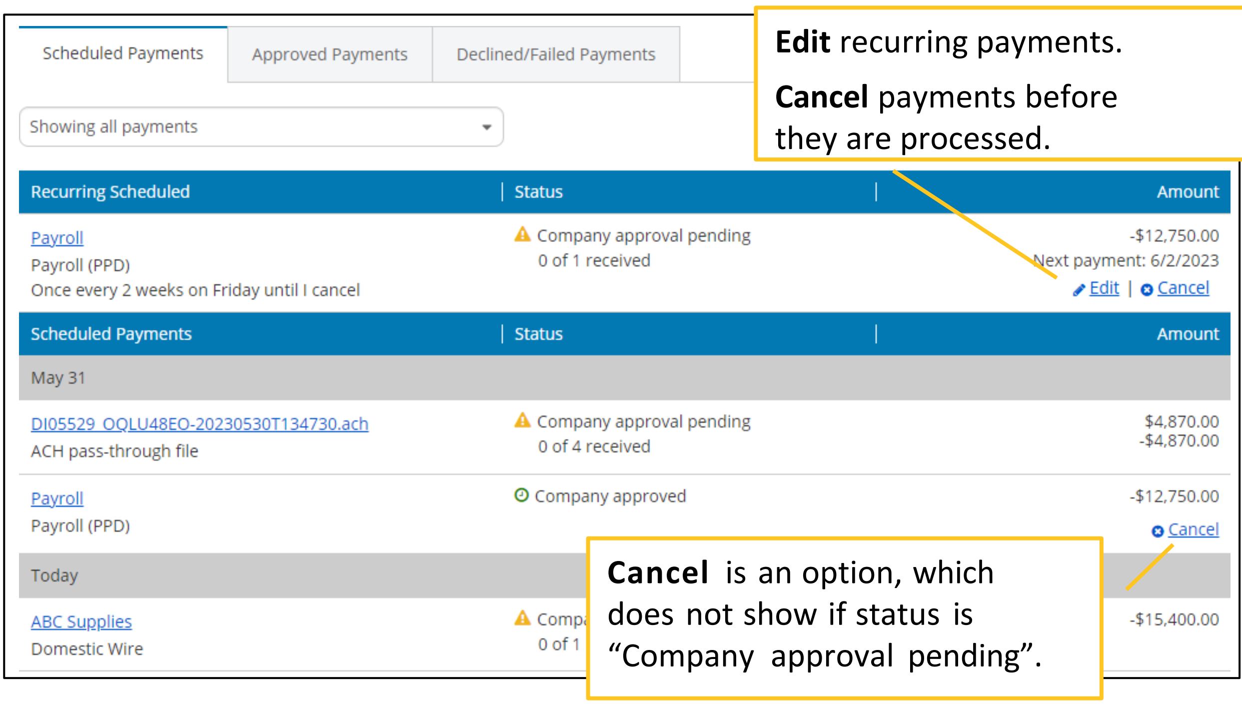
Note for making template-based or one time payments:
The funding account must have enough money to process the ACH payment at the time of processing. A debit will appear on the funding account when the payment is picked up for processing.

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 pending approval" status 2 business days prior to the payment date.

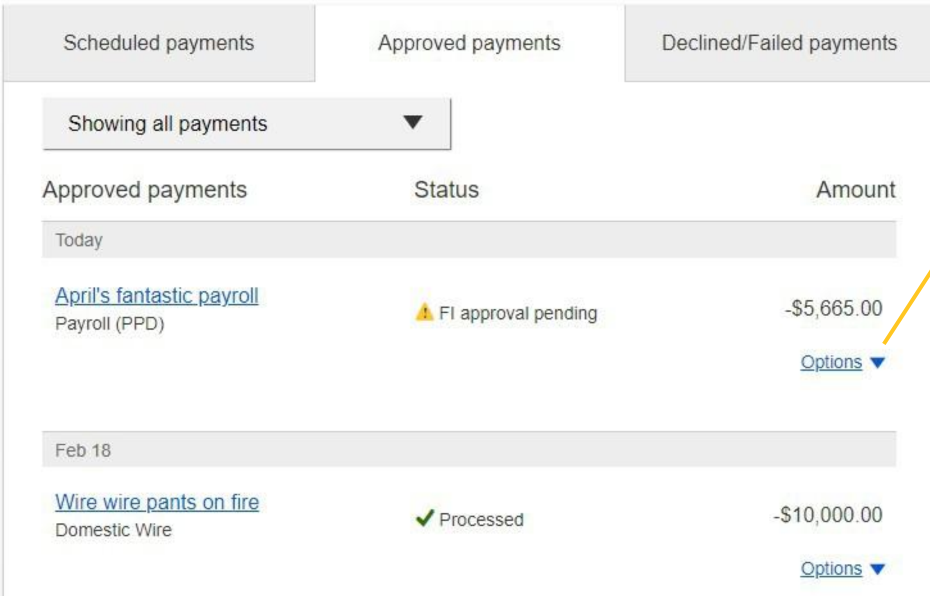


When do payments move from Scheduled tab to Approved tab?

- 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)

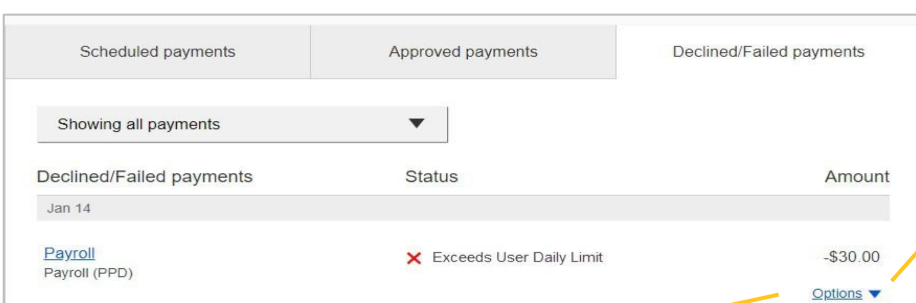
Approved payments - payments that have been sent for processing.



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)



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