

Business initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

The screenshot shows the 'Payments' section of the Old National Bank digital banking interface. It includes a 'What do you want to do?' section with radio buttons for 'Make payments', 'Collect payments', and 'Upload pass-through file'. Below this are tabs for 'Initiated Payments', 'Approved Payments', and 'Declined/Failed Payments'. A 'Showing all payments' dropdown is present. The main area displays a list of payments, including 'Recurring Scheduled', 'Scheduled Payments', and 'Today'. Callouts provide additional information: 'Make payments' is the only option for wires; users can view scheduled, approved, and declined/failed payments; and limits are specific to each user and may vary per TIN, with a 'More details' link for full view.

What do you want to do?

☐ Make payments ☐ Collect payments ☐ Upload pass-through file

Daily limits

ACH Payment limit	\$50,000.00
ACH Collection limit	\$50,000.00
ACH Passthrough limit	\$50,000.00
Domestic Wire Payment limit	\$250,000.00
International Wire Payment limit	\$250,000.00

Recurring Scheduled

Cancel	Status	Amount
Payroll (PPD) Once every 2 weeks on Friday until I cancel	Company approval pending 0 of 1 received	\$12,750.00 Next payment: 6/2/2023

Scheduled Payments

Cancel	Status	Amount
ACH pass-through file	Company approval pending 0 of 4 received	\$4,875.00 -\$4,875.00
Payroll (PPD)	Company approved	

Today

ACH Transfer	Company approval pending 0 of 1 received	
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More details

“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.
- If the payment exceeds available balance, the payment is not allowed.

“When can I send it?”

- Date defaults to the current business day before cutoff time.
- 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.

To send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template** name field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
 - After the end user cutoff time, the date defaults to the next business day.
 - Option to make this wire repeating.
5. Click **Never** to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

Use a template ▼

Enter a template name

Payroll

Clay Supplies

Cash Concentration

Pottery paint

Add a new template

April's fabulous wire

[Edit template](#)

Funding account: Checking *9901
Current: \$248,934.76
Available: \$248,934.76

Template type: Domestic Wire

Liz Kritikos
*2121

\$2,500.00

payment on invoice 23222

Beneficiary bank: FEDERAL
CREDIT UNION

anything you'd like here

Send On: 05/16/2019

Repeats: [Never](#)

ing 1 customer

Total: \$2,500.00

\$20.00

Notes:

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

To send a one-time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - Old National controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select Payment Type of Domestic or International Wire.
 - ACH payment types also show in this list.
4. If desired, enter a payment name. This becomes the template name if saved as a template after initiation.

The screenshot shows the 'Payments' section of a digital banking interface. Under 'What do you want to do?', the 'Make payments' radio button is selected. Under 'How do you want to pay?', the 'Make a one time payment' dropdown is selected. The 'Funding account' dropdown shows 'BASE Checking ****0002' with a balance of 'Current: \$5,580.24' and 'Available: \$5,580.24'. The 'Payment type' dropdown is set to 'Domestic Wire'. The 'Payment name' field is empty with the placeholder text 'Enter a payment name (optional)'.

Aside from the Deliver On Date, sending a one-time wire involves the same steps as setting up a template. See the ACH and Wire Templates guide for details.

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.

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	-\$12,750.00 Next payment: 6/2/2023
Scheduled Payments	Status	Amount
May 31		
DID5525_OCLU48EQ-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		-\$15,400.00

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

When do payments move from Scheduled tab to Approved tab?

- Wires scheduled for today are sent for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent for processing at 2:00am CT on the Deliver On date.

Payment Activity(continued)

- **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 16		
Wire wire pants on fire Domestic Wire	✅ Processed	-\$10,000.00 Options ▼

Options: Copy
Payment, View,
Print

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the bank (initiator and all business admins get an email)
- Payments failed due to wire funding (all 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	
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00 Options ▼

Options: Initiate a
new payment,
View, Print