

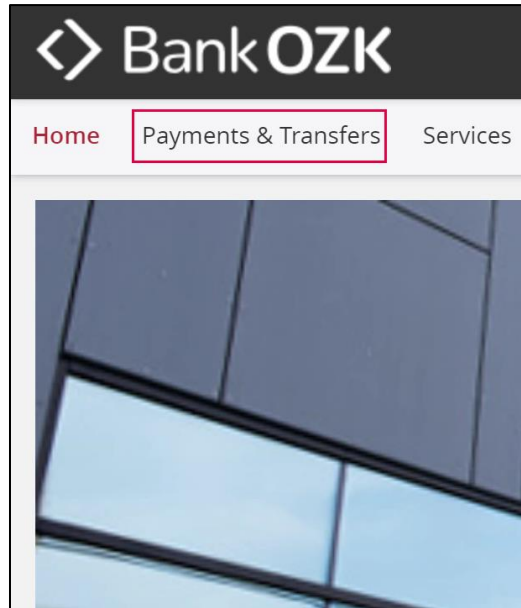
# ACH Payments

This guide is designed to assist users with setting up ACH Payments.

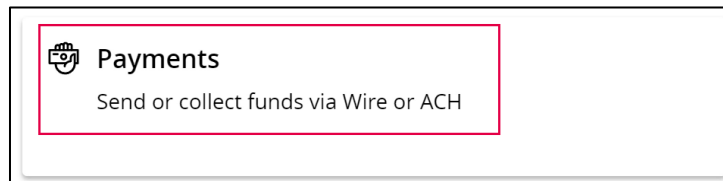
Questions beyond this information should be directed to **Treasury Management** at **844-479-8502**.

## Navigating to the Payments Hub

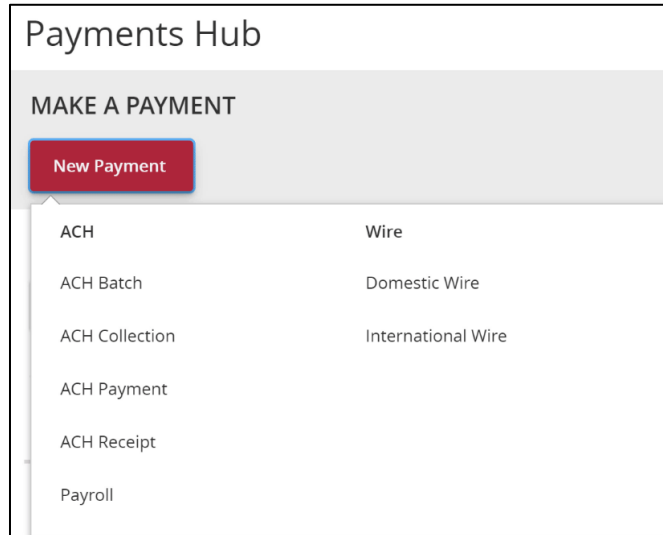
1. From the Home page, select **Payments and Transfers**.



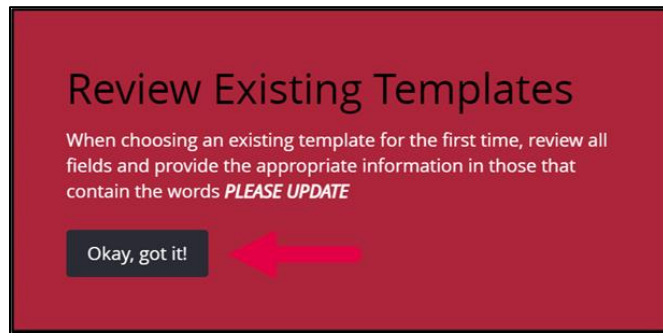
2. Select **Payments**.



The **Payments Hub** displays.

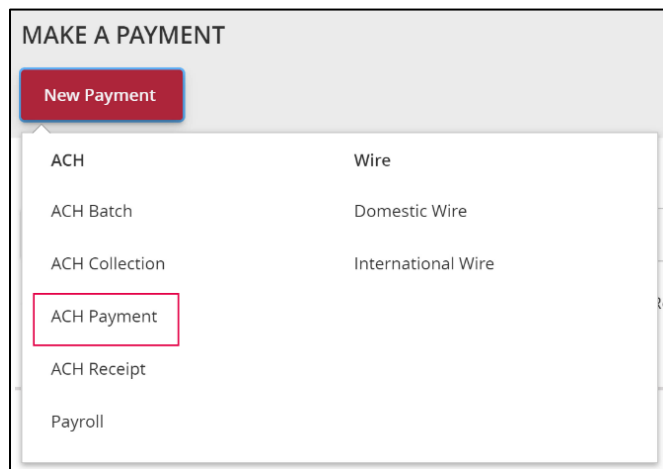


3. Read the pop-up reminder and select **Okay, got it!**



## Setting up a New ACH Payment

1. Click **New Payment** and select **ACH Payment**.



The **ACH Payment** page displays.

The screenshot shows the 'ACH Payment' form with the following fields:

- Origination Details:**
  - SEC Code: A dropdown menu with the text '---Select a SEC Code---' and a downward arrow.
  - From Originator: A search box with the text 'Search by name'.
  - Account: A search box with the text 'Search by name or number'.
  - Effective Date: A date picker field.
  - Recurrence: A dropdown menu with the text 'None'.
- Recipient/Account:**
  - Recipient/Account: A search box with the text 'Search by name or account'.
  - Amount: A field with a dollar sign '\$' and the value '0.00'.

At the bottom right, there are three buttons: 'Cancel', 'Draft', and 'Approve'.

2. Select the SEC code from the **SEC Code** drop-down menu.

**NOTE:** All ACH transactions require you to enter an SEC code except for Payroll.

This image shows a close-up of the 'Origination Details' section, specifically the 'SEC Code' dropdown menu. The dropdown is currently open, showing the text '---Select a SEC Code---' and a downward arrow.

3. You can also hover over the question mark to reveal the acceptable SEC Code types.

This image shows a close-up of the 'Origination Details' section, specifically the 'SEC Code' dropdown menu. A red box highlights the question mark icon next to the 'SEC Code' label. A tooltip is displayed over the dropdown, providing information about the SEC Code types:

- Standard Entry Class Code (SEC Code) identifies a specific payment application.
- PPD – Business to consumer (payroll, premium or rent drafts)
- CCD – Business to business (vendor payments, cash concentration)
- WEB – Transactions originated through a website
- TEL – Transactions originated through the phone

4. Select the **Originator** from the drop-down menu.

Origination Details

From Originator

🔍 Search by name

ABC Marketing Incorporated  
\*\*\*\*\*9456

5. Select the **Account** from the list that populates in the search field.

Account

🔍 Search by name or number

Tina	\$102.39
521	
...	...
...	...
...	...
...	...
...	...

Showing 5 of 6 items.

6. Select the **Effective Date** from the calendar.

Effective Date?

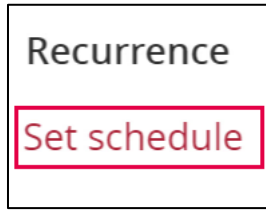
📅

Format: mm/dd/yyyy

< June > < 2024 >

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	TODAY 20	21	22
23	24	25	26	27	28	29
30						

7. If the payment is recurring, select **Set Schedule**.



8. Complete the appropriate fields if **Set Schedule** was selected.

A dialog box titled "Schedule Recurring Transaction" with a close button (X) in the top right corner. It contains two sections: "How often should this transaction repeat?" and "When should this transaction stop?".  
**How often should this transaction repeat?**  
 1st Of The Month       Every Other Week  
 Last Day Of The Month       Monthly  
 1st & 15th Of The Month       Quarterly  
 15th & Last Day Of The Month       Semi-Annually  
 Daily (Monday - Friday)       Yearly  
 Weekly  
**When should this transaction stop?**  
 On/Before Date    
 After  occurrence(s)  
 Forever (Until I Cancel)

9. Select **Set Recurring Transaction**.

A dialog box titled "When should this transaction stop?" with three radio button options:  
 On/Before Date    
 After  occurrence(s)  
 Forever (Until I Cancel)  
At the bottom, there are two buttons: "Cancel" (grey) and "Set Recurring Transaction" (red). A red arrow points down to the "Set Recurring Transaction" button.

## Adding Recipients

1. Select the **Recipient/Account**.

**Recipient/Account** ?

Brian Checking	789159
-------------------	--------

Search by name or account.

+ New Recipient

**Brian**

Brian Checking	789159
-------------------	--------

**Britt Goss**

Britt Goss Checking	12345678
------------------------	----------

**Display Name**

Display Name Checking	45678944
--------------------------	----------

The recipient is added.

**ACH Payment** [Change Type](#)

**Origination Details**

SEC Code ? PPD - Business to consumer (payroll, premium or rer) ▼

From Originator ABC Marketing Incorporated  
\*\*\*\*9456

Effective Date ? 06/21/2024 📅

Recurrence [Set schedule](#)

**Recipient/Account** ? **Amount**

Brian Checking	789159	\$	0.00
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2. If the recipient is not already in the system, select **New Recipient**.

**Recipient/Account** ?

Brian  
Checking 789159

Search by name or account.

+ New Recipient

**Brian**  
Brian  
Checking 789159

3. Complete the required fields.

Recipient details

Display Name \* Email Address\*  Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	ACH Only		N/A

Account Type \* Account \*

Checking

Financial Institution (FI) **Refined Search** ACH Routing Number \*

Search by name or routing #.

4. Enter the dollar amount.

**Recipient/Account** ? **Amount**

✓ This payment is valid.

Brian  
Checking 789159

\$

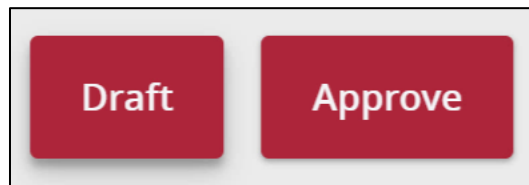
✓ Notify Recipient [Show Details](#)

Addendum (optional)

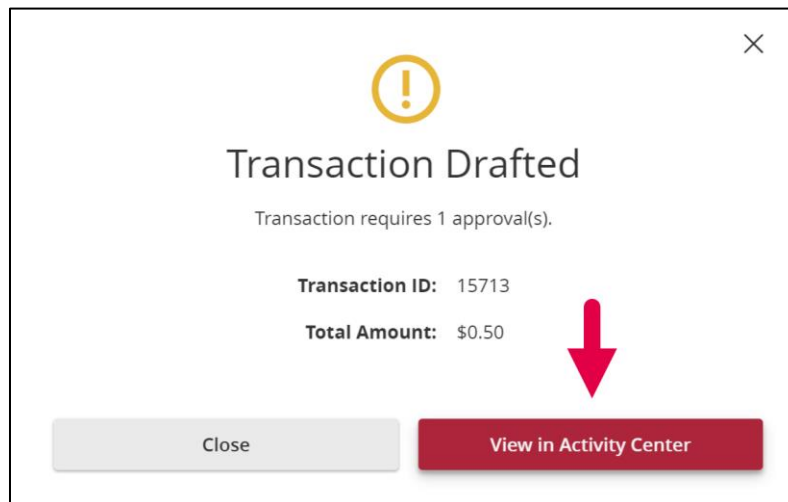
5. Check **Notify Recipient** if you wish to notify the recipient.

Recipient/Account ?	Amount
✔ This payment is valid.	
Brian Savings 123456	\$ 1.00
<input type="checkbox"/> Notify Recipient	Show Details
Addendum (optional)	
<input type="text"/>	

6. Select **Draft** or **Approve** to continue. In this example, we selected **Draft**.



A notification window displays.





7. Select **View in Activity Center**.

A list of transactions and details display as well as the transaction process.

The screenshot displays the 'Online Activity' interface with the following components:

- Navigation:** 'Single Transactions' (selected), 'Recurring Transactions', and 'Deposited Checks' tabs. A search bar is located at the top right.
- Transaction List:** A table with one entry:
 

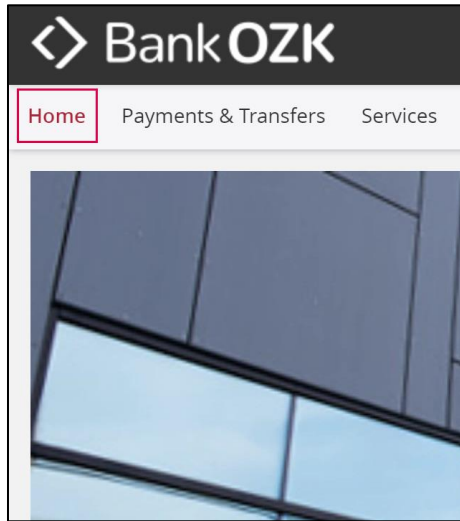
Status	Amount	Date
Processed	\$0.10	3/1/2024
- Transaction Details:**
  - TRANSACTION DETAILS:** ACH PAYMENT, ACH Name - Brian, Amount: \$0.10, Tracking ID: 11257, Created Date: 3/1/2024.
  - PAYMENT DETAILS:**
    - Tracking ID: 11257, Amount: \$0.10
    - Created: 03/01/2024 8:17 AM, Company Entry Description: ACH Single
    - Created By: Molly Jons, From Account: Glenda 521
    - Authorized: 03/01/2024 8:17 AM, SEC Code: CCD
    - Authorized By: Molly Jons
    - Process Date: 03/01/2024
    - Effective: 03/04/2024
  - RECIPIENT DETAILS:**
    - Toggle: Show masked details
    - Table:
 

Name	Account	Type	Routing	Amount
Brian	XXX159	Checking	XXXXX0724	\$0.10
    - Recipient Information: ACH Name: Brian, Email Address: renee.jones@ozk.com
  - TRANSACTION PROCESS:** A flow diagram showing the process from 'Company' to 'Financial Institution' with four steps:
    - Drafted: Molly Jons - 3/1/2024 8:17 AM
    - Approval(s): 1, Molly Jons - 3/1/2024 8:17 AM
    - Authorized: 3/1/2024 8:17 AM
    - Processed: 3/1/2024
- Summary:** Credits: [0] \$0.00 | Debits: [0] \$0.00, 1-1 of 1 transactions.

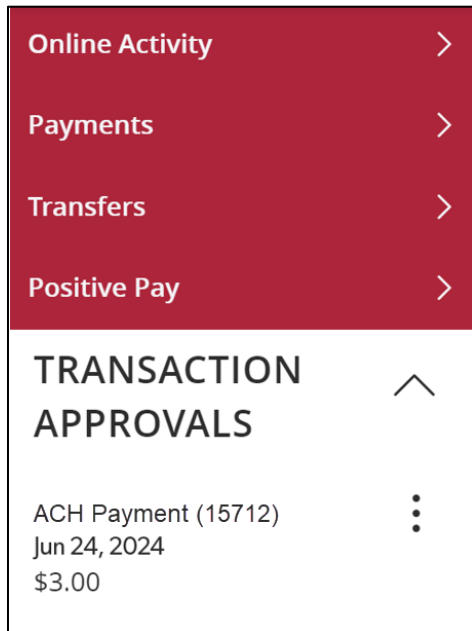
## Accessing Approvals from the Home Page


A team member with approval permissions can access their approvals from the home page.

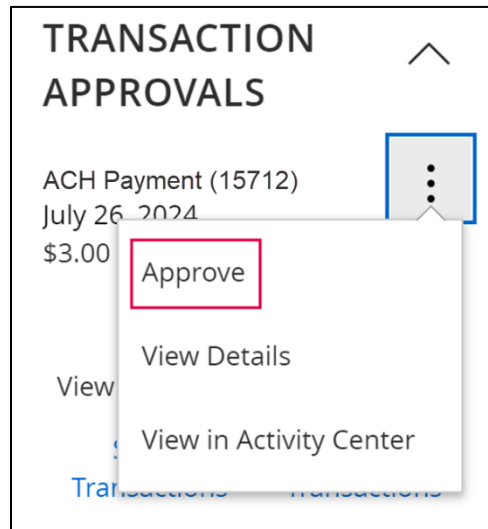
1. Select **Home** to go back to the Home page.  
The Home page displays.



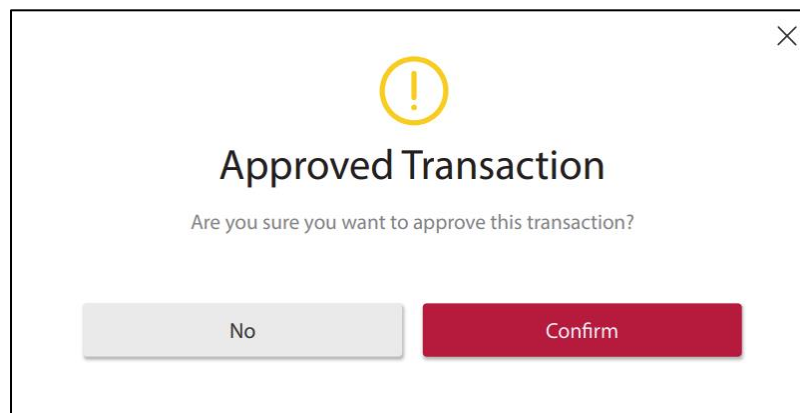
2. Navigate to the **Transaction Approvals** section in the right navigation menu.



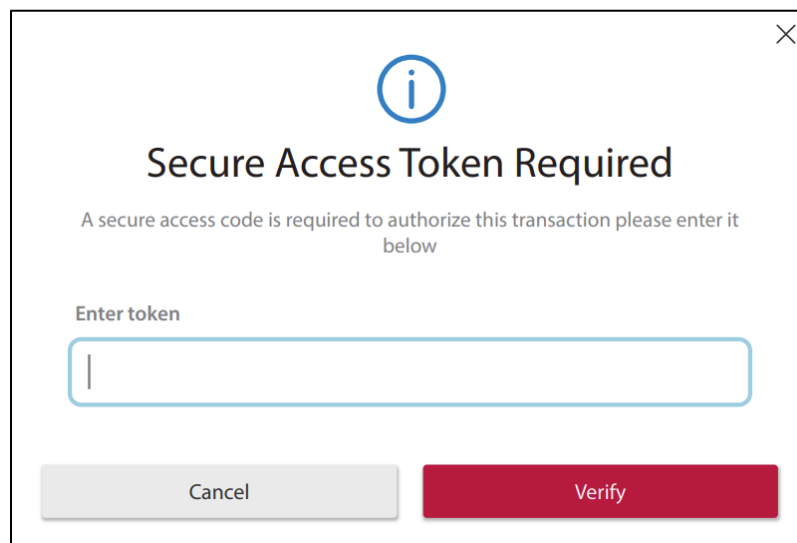
3. Select the ellipsis  icon and click **Approve**.



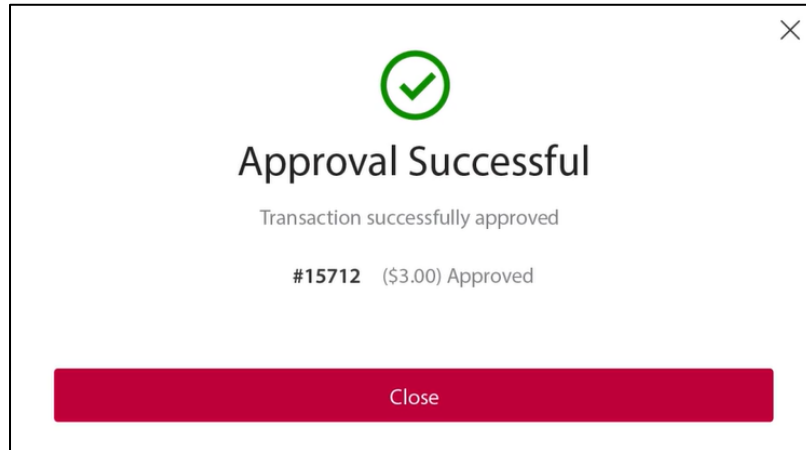
4. Select **Confirm**.



5. Enter your **Secure Access Token** and click **Verify**.



The approval is successful.



6. Select **Close**.

The transaction details are available for review.

