

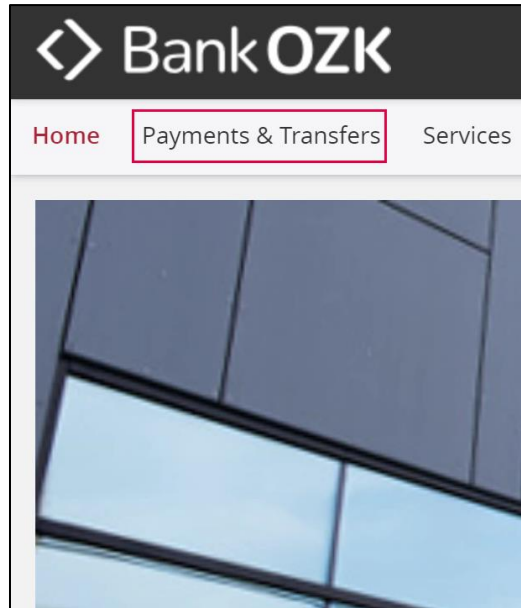
ACH Collections

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

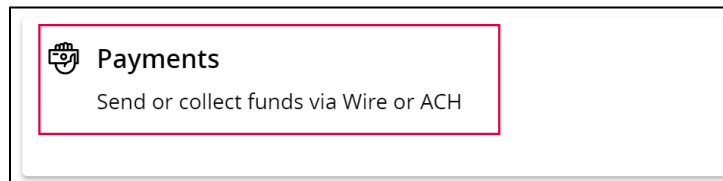
Questions beyond this information should be directed to **Treasury Management** at **844-479-8502**.

Navigating to the Payments Hub

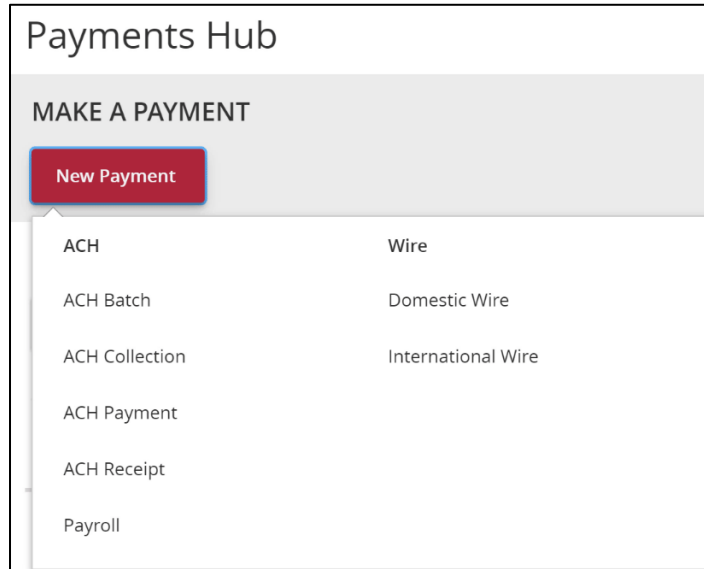
1. From the Home page, select **Payments and Transfers**.



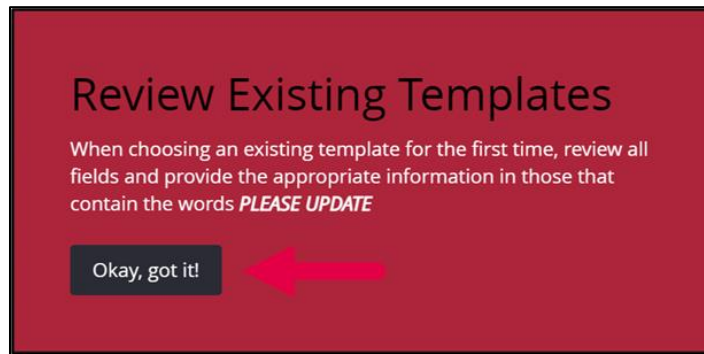
2. Select **Payments**.



The **Payments Hub** displays.

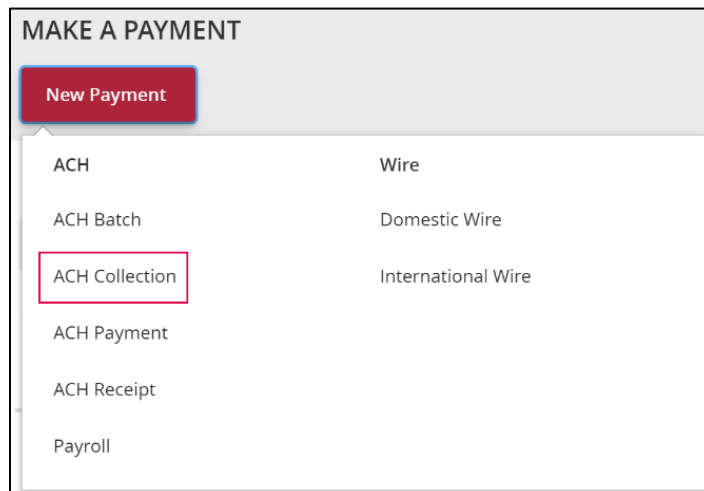


3. Read the pop-up reminder and click **Okay, got it!**



Setting up a New ACH Collection Payment

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



The **ACH Collection** page displays.

The screenshot shows the 'ACH Collection' page with the 'Origination Details' section. It includes a 'SEC Code' dropdown menu, a 'To Originator' search field, an 'Account' search field, an 'Effective Date' calendar, and a 'Recurrence' dropdown set to 'None'. Below this is a table for 'Recipient/Account' with an 'Amount' column. The table currently has one row with a search field and a value of '\$ 0.00'. A '+ Add another recipient' link is visible below the table. At the bottom, there are buttons for 'Cancel', 'Draft', and 'Approve', and a summary bar showing '\$0.00' and '1 collections (1 for \$0.00)'.

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 close-up shows the 'Origination Details' section with the 'SEC Code' dropdown menu open. The dropdown menu displays 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 close-up shows the 'Origination Details' section with the 'SEC Code' dropdown menu open. A tooltip is displayed over the question mark icon, providing information about SEC Code types. The tooltip text is: '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'. The dropdown menu also shows a warning icon and a downward arrow.

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

Origination Details

To 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	
521	\$102.39

Showing 5 of 6 items.

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

Effective Date ?

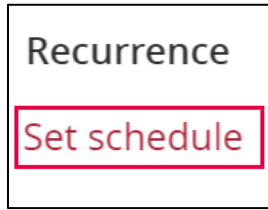
📅

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?". It contains three radio button options: "On/Before Date" with a date input field and calendar icon, "After" with an occurrence(s) input field, and "Forever (Until I Cancel)". At the bottom, there are two buttons: "Cancel" and "Set Recurring Transaction". A red arrow points down to the "Set Recurring Transaction" button.

Adding Recipients

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

NOTE: For more information on adding multiple recipients, please see [Adding Multiple Recipients](#).

The screenshot shows a dropdown menu titled "Recipient/Account" with a search icon and the text "Search by name or account." Below the search bar, there are several options listed:

- + New Recipient**
- Brian**
 - Brian Checking 789159
- Britt Goss**
 - Britt Goss Checking 12345678
- Display Name**
 - Display Name Checking 45678944

The recipient is added.

The screenshot shows the "ACH Collection" form with the following details:

- ACH Collection** [Change Type](#)
- Origination Details**
 - SEC Code: PPD - Business to consumer (payroll, premium or rer)
 - To Originator: ABC Marketing Incorporated *****9456
 - Effective Date: 06/25/2024
 - Recurrence: Set schedule
- Recipients (1)** Filters: All Pre-Notes Find recipients in
- + Add multiple recipients**
- Recipient/Account** **Amount**

Recipient/Account	Amount
Brian Checking 789159	\$ 5.00

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. Click **Notify Recipient** if you wish to notify the recipient.

Recipient/Account ? Amount

✓ This payment is valid.

Brian Savings 123456 \$ 1.00

Notify Recipient Show Details

Addendum (optional)

Adding Multiple Recipients

1. Select **Add multiple recipients**.

Recipients (1) Filters: All Pre-Notes Find recipient

+ Add multiple recipients

Recipient/Account ? Amount

Search by name or account. \$ 0.00

+ Add another recipient

2. Select the recipients from the menu and click **Add**.

SELECT MULTIPLE RECIPIENT ACCOUNTS

Search

Select All | Clear All

<input type="checkbox"/> Brian Checking 789159	<input type="checkbox"/> Higgsbey Jones Checking 456123	<input type="checkbox"/> Roman Jones Checking 123789
<input type="checkbox"/> Brian Savings 123456	<input type="checkbox"/> Jasper Jones Checking 568428	<input type="checkbox"/> David Savings 123456

Cancel Add (0)

3. Enter the dollar amount.


Recipient/Account ?	Amount
Brian Checking 789159	\$ 0.00
Brian Savings 123456	\$ 0.00

4. Check **Notify Recipient** if you wish to notify the recipient and add an addendum.

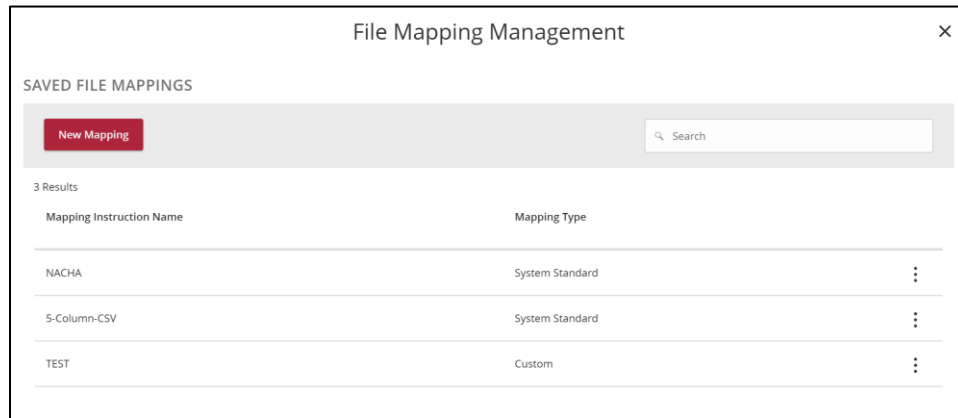
Recipient/Account ?	Amount
Brian Checking 789159	\$ 2.00
✔ This payment is valid.	
Brian Savings 123456	\$ 1.00
<input type="checkbox"/> Notify Recipient	Show Details
Addendum (optional)	
<input type="text"/>	

Uploading a List of Recipients

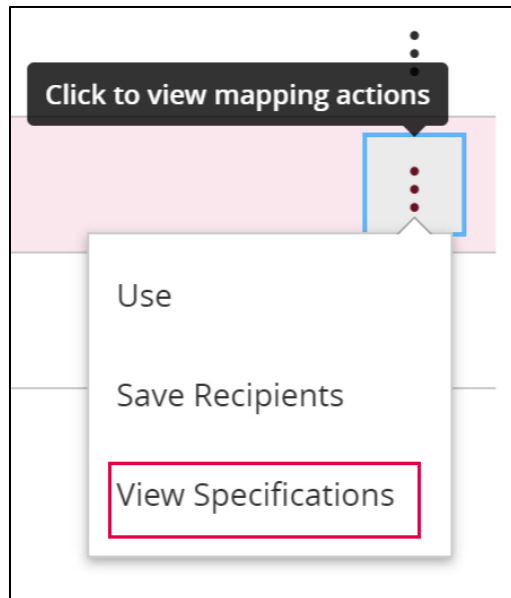
1. To upload a list of recipients, click **Upload From File**.

 Upload From File	
<hr/>	
Account	
INTEREST PLUS CHECKING 70915	\$110,719.28

The **File Mapping Management** page displays.
Compatible file types include NACHA and CSV.



2. Select the ellipsis  icon to view specifications for the file type.



The **Upload Guidelines** displays.

NACHA Upload Guidelines

- You can import a balanced NACHA format file to create an ACH Batch, ACH Collection, or Payroll payment
 - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru
 - Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

OK

3. Upload the ACH Collection file and select **Upload File**.

CancelSave RecipientsUpload File

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

DraftApprove

5. A notification window displays.

!

Transaction Drafted

Transaction requires 1 approval(s).

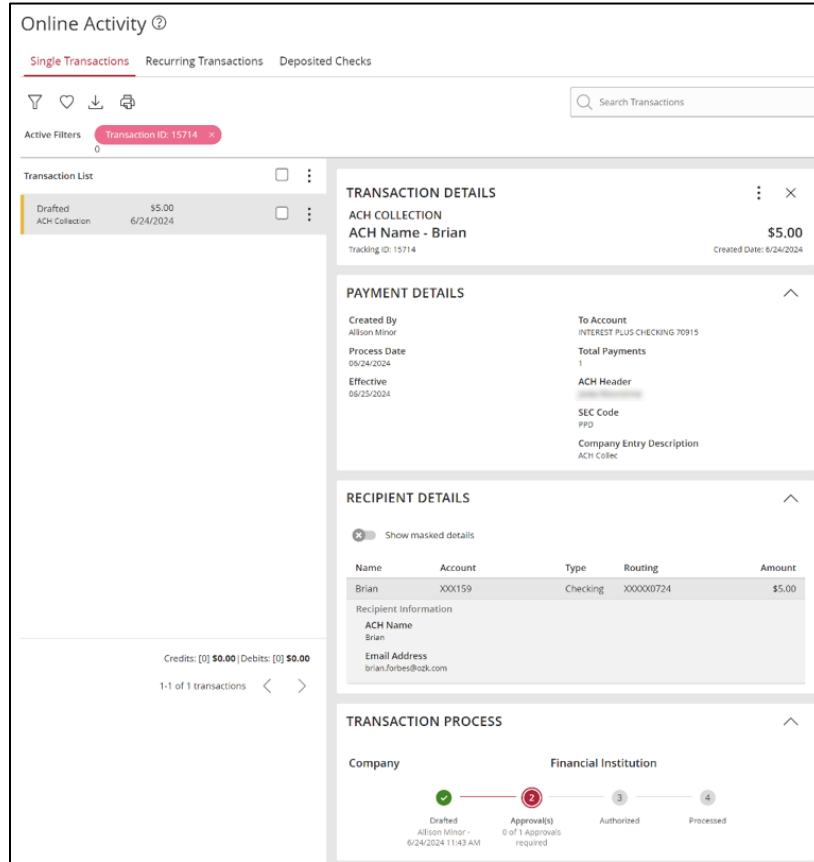
Transaction ID: 15713

Total Amount: \$0.50

Close↓
View in Activity Center

6. Select **View in Activity Center**.

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

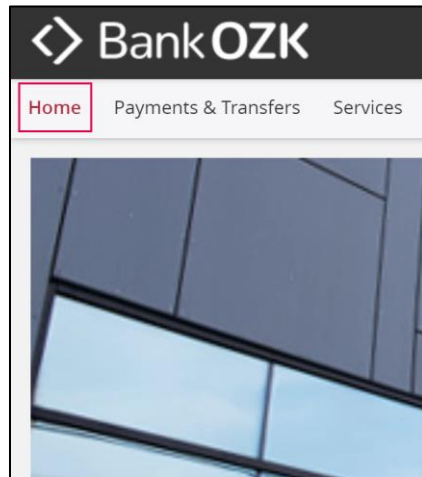


Accessing Approvals from the Home Page

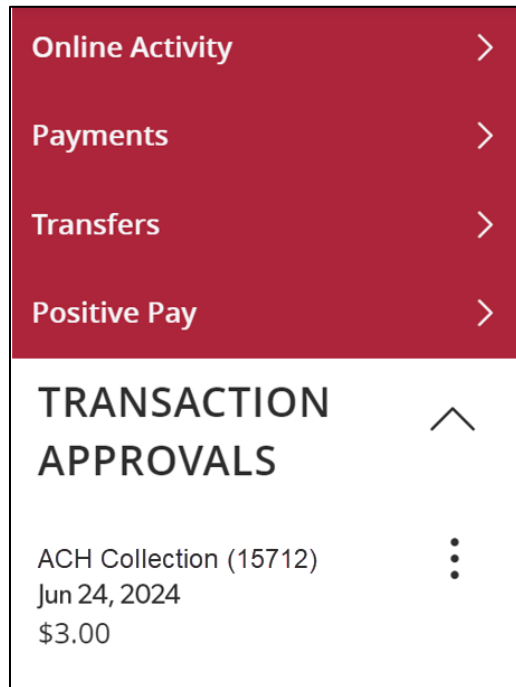
A team member with approval permissions can access their approvals from the home page.


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

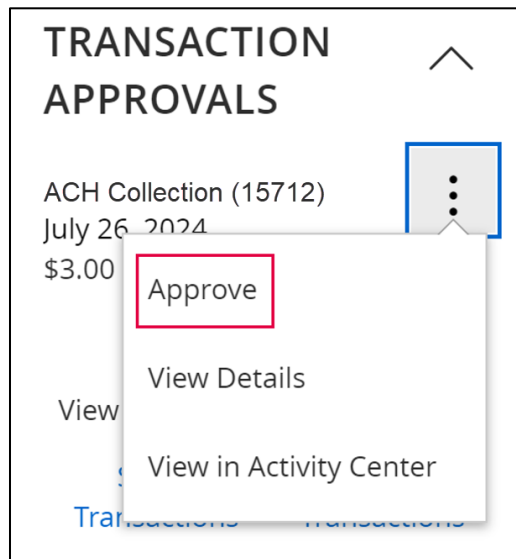
The Home page displays.



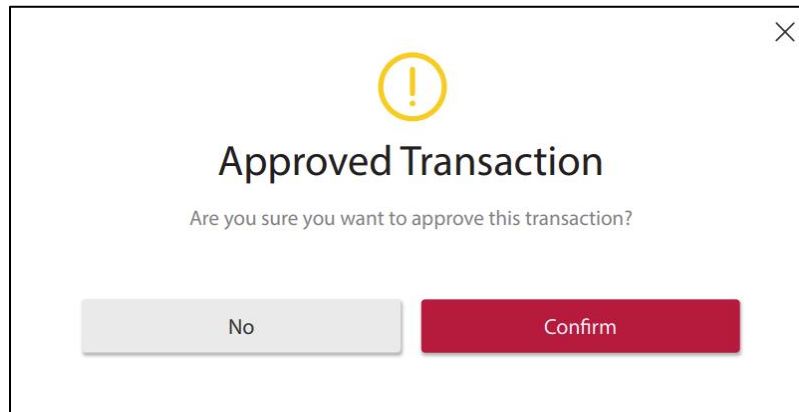
2. Navigate to the **Transaction Approvals** section in the right navigation menu.



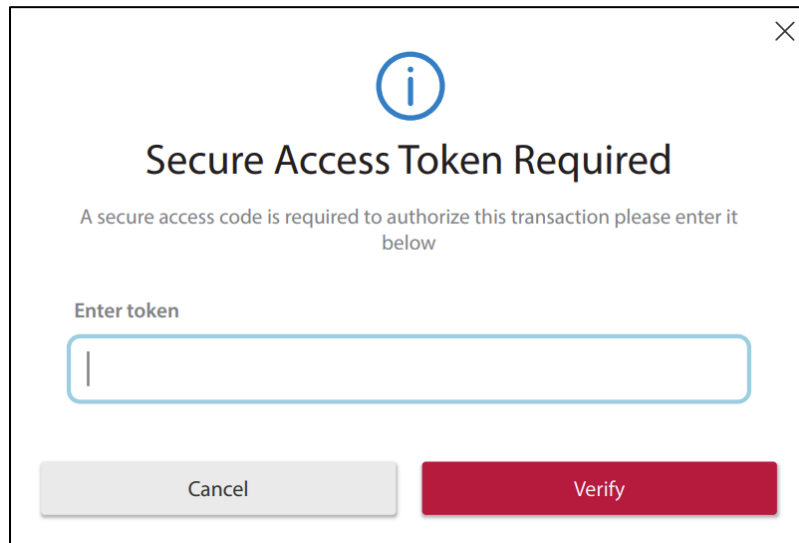
3. Select the ellipsis  icon and click **Approve**.



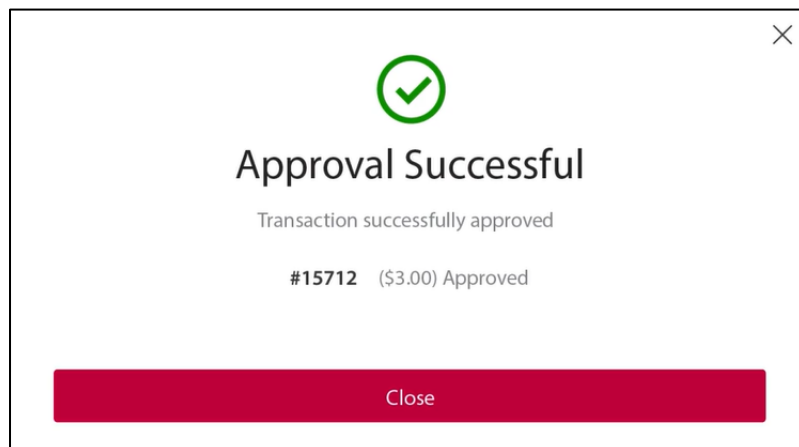
4. Select **Confirm**.



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



The approval is successful.



6. Select **Close**

The transaction details are available for review.

The screenshot displays the 'Online Activity' interface. At the top, there are tabs for 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs are icons for filtering, favoriting, downloading, and printing, along with a search bar labeled 'Search Transactions'. An 'Active Filters' section shows 'Transaction ID: 15714' with a close button. The main content area is divided into a 'Transaction List' on the left and a 'TRANSACTION DETAILS' panel on the right. The 'Transaction List' shows one transaction: 'Drafted ACH Collection' for '\$5.00' on '6/24/2024'. The 'TRANSACTION DETAILS' panel includes sections for 'TRANSACTION DETAILS', 'PAYMENT DETAILS', 'RECIPIENT DETAILS', and 'TRANSACTION PROCESS'. The 'TRANSACTION DETAILS' section shows 'ACH COLLECTION', 'ACH Name - Brian', 'Tracking ID: 15714', and 'Created Date: 6/24/2024'. The 'PAYMENT DETAILS' section shows 'Created By: Allison Minor', 'Process Date: 06/24/2024', 'Effective: 06/25/2024', 'To Account: INTEREST PLUS CHECKING 70915', 'Total Payments: 1', 'ACH Header', 'SEC Code: PPD', and 'Company Entry Description: ACH Collec'. The 'RECIPIENT DETAILS' section has a 'Show masked details' toggle and a table with columns 'Name', 'Account', 'Type', 'Routing', and 'Amount'. The table shows 'Brian', 'XXX159', 'Checking', 'XXXXX0724', and '\$5.00'. Below the table is 'Recipient Information' including 'ACH Name: Brian' and 'Email Address: brian.forbes@ozk.com'. The 'TRANSACTION PROCESS' section shows a flow 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), and 'Processed' (3/1/2024). At the bottom of the interface, it shows 'Credits: [0] \$0.00 | Debits: [0] \$0.00' and '1-1 of 1 transactions' with navigation arrows.