

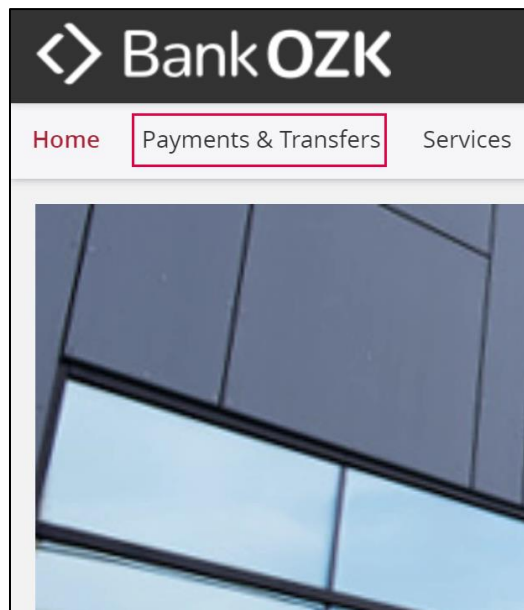
ACH Payments

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

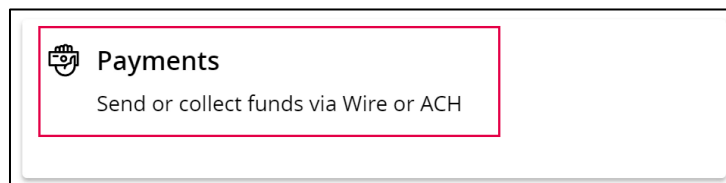
Questions beyond this information should be directed to the Customer Care Center (CCC) at 501-319-6138.

Navigating to the Payments Hub

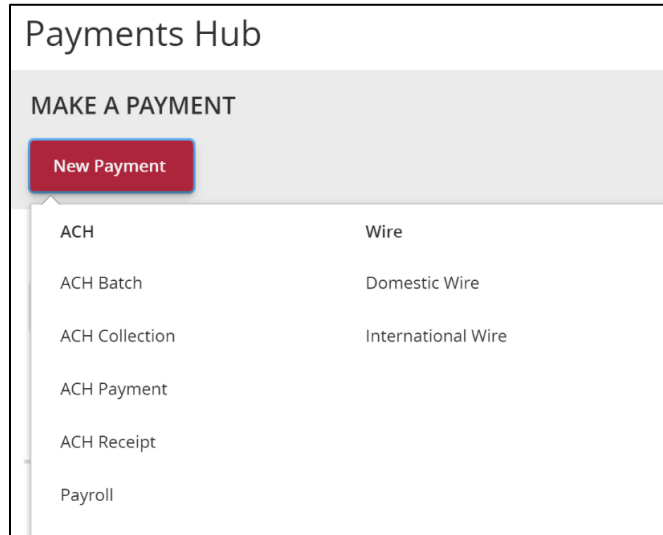
1. From the Home page, select **Payments and Transfers**.



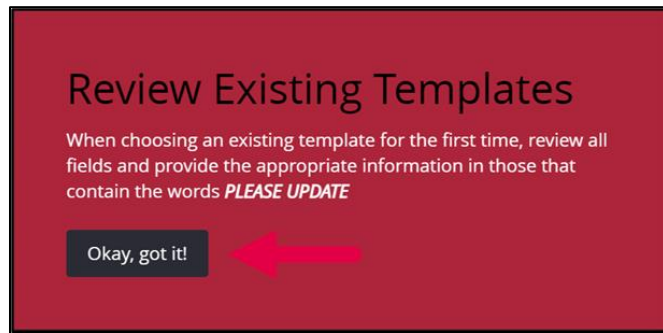
2. Select **Payments**.



The **Payments Hub** displays.

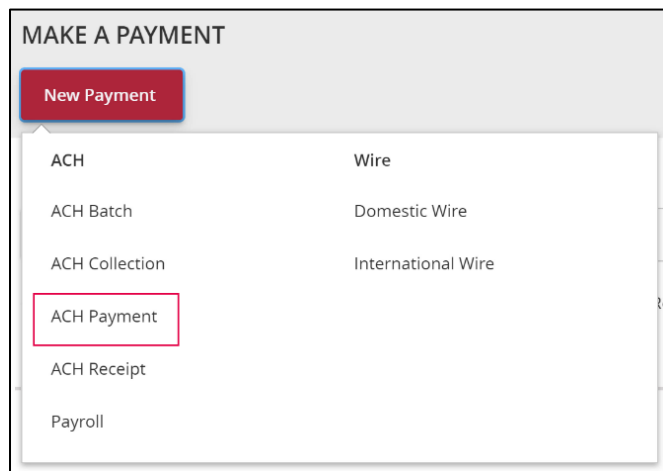


3. Read the pop-up reminder and select **Okay, got it!**



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 acceptable 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?

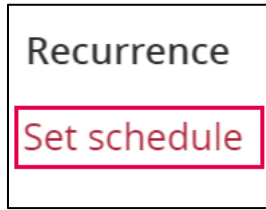
📅

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?". 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**.

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

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 \$ 0.50

✓ 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**.

Draft	Approve
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A notification window displays.

✕

!

Transaction Drafted

Transaction requires 1 approval(s).

Transaction ID: 15713

Total Amount: \$0.50

↓

Close View in Activity Center

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:

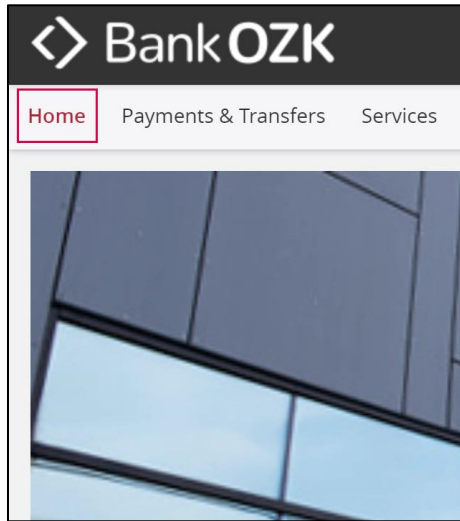
Status	Amount	Date
Processed	\$0.10	3/1/2024
- TRANSACTION DETAILS:**
 - ACH PAYMENT:** ACH Name - Brian, Amount: \$0.10, Tracking ID: 11257, Created Date: 3/1/2024.
 - PAYMENT DETAILS:**
 - Tracking ID: 11257, Amount: \$0.10
 - Created: 03/01/2024 8:17 AM, Company Entry Description: ACH Single
 - Created 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 (off)
 - 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 flowchart showing the process from Company to Financial Institution:
 - Company: Drafted (Molly Jons - 3/1/2024 8:17 AM)
 - Financial Institution: Approval(s) (1, Molly Jons - 3/1/2024 8:17 AM)
 - Financial Institution: Authorized (3/1/2024 8:17 AM)
 - Financial Institution: Processed (3/1/2024)
- Summary:** Credits: [0] \$0.00 | Debits: [0] \$0.00, 1-1 of 1 transactions.

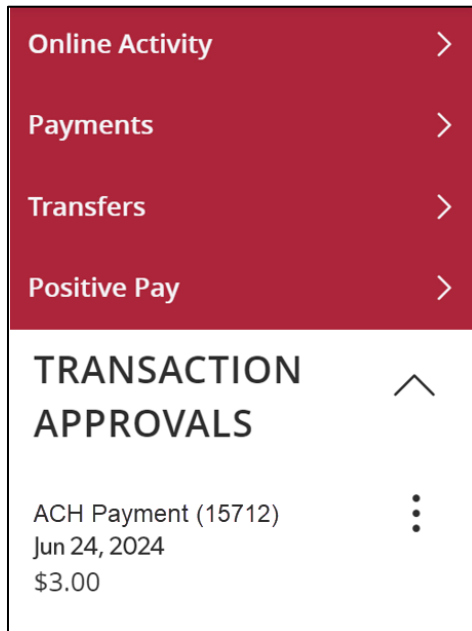
Accessing Approvals from the Home Page


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

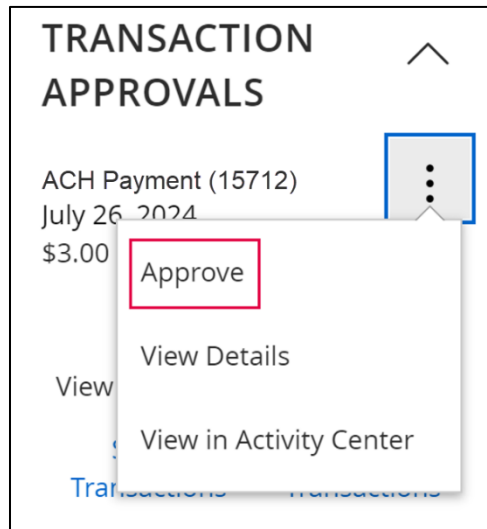
1. Select **Home** to go back to the Home page.
The Home page displays.



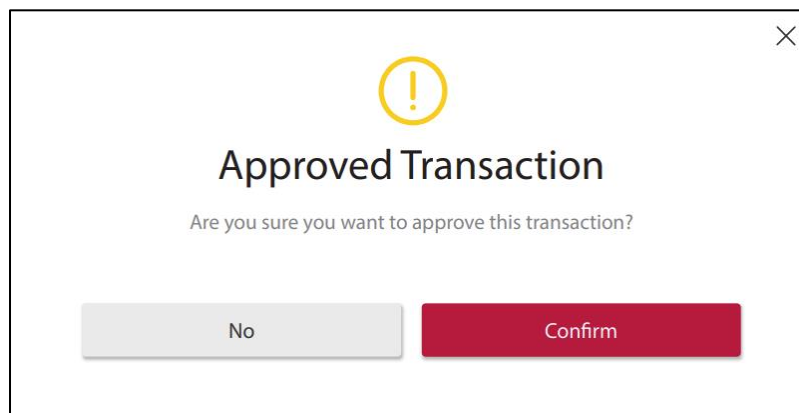
2. Navigate to the **Transaction Approvals** section in the right navigation menu.



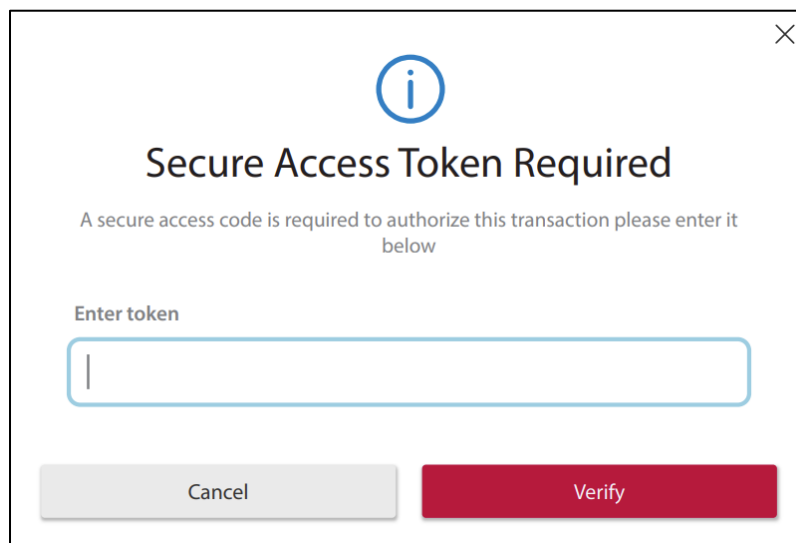
3. Select the ellipsis  icon and click **Approve**.



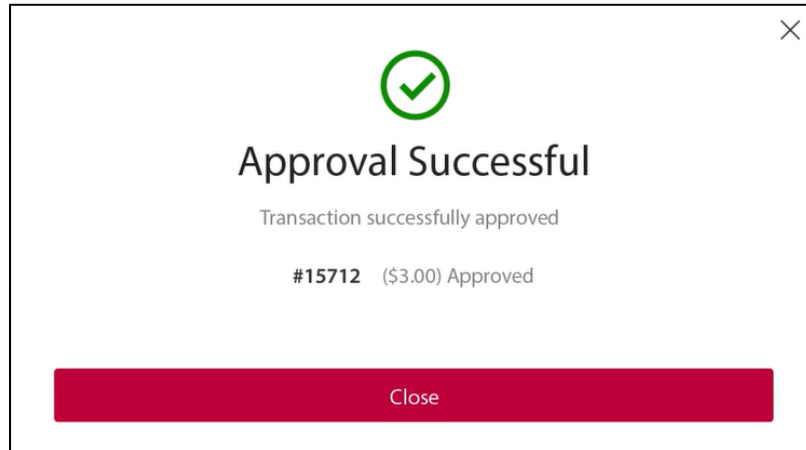
4. Select **Confirm**.



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



The approval is successful.



6. Select **Close**.

The transaction details are available for review.

