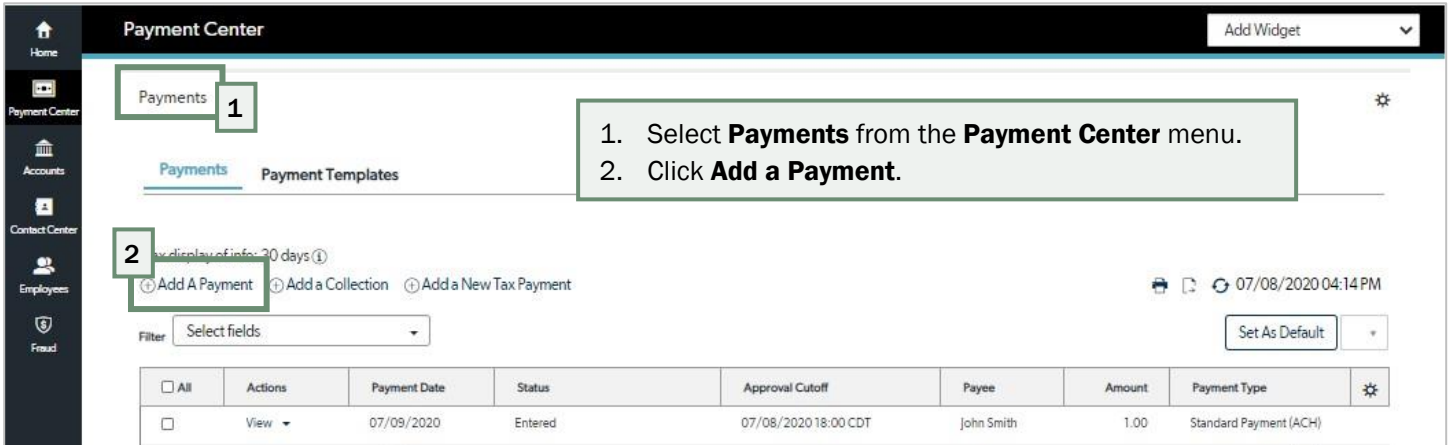


ACH, WIRES AND STOP PAYMENTS

CREATE A PAYMENT

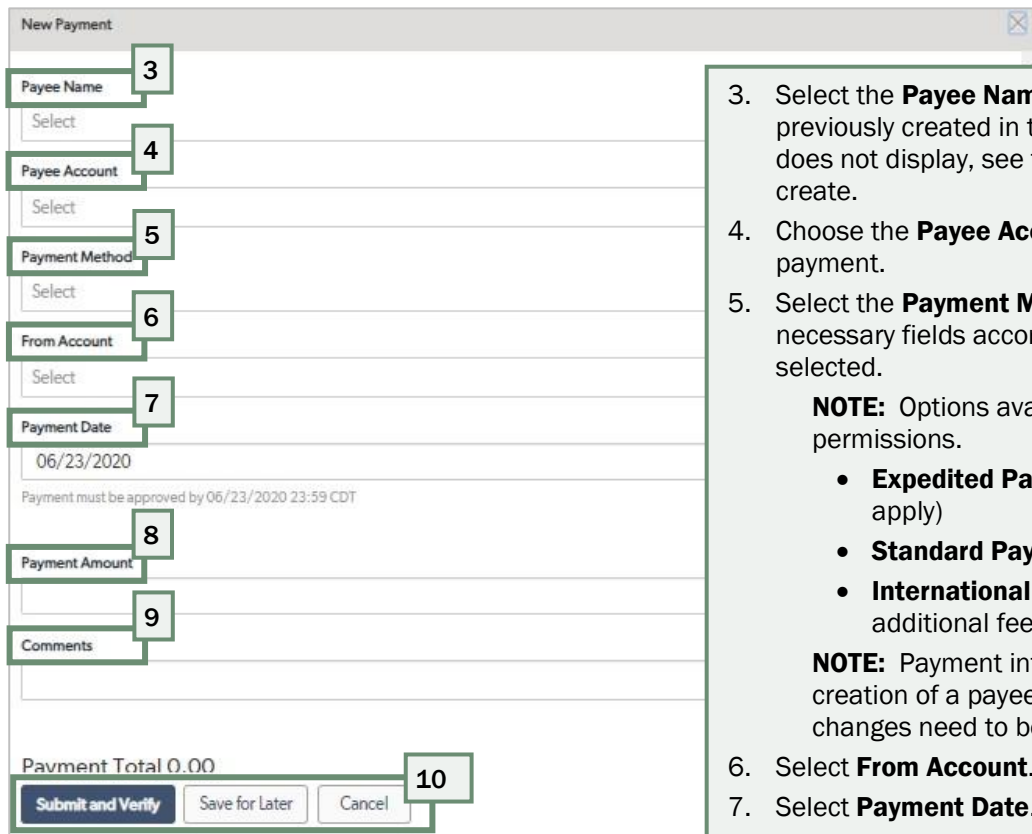
Expedited (Domestic Wire), Standard ACH and International Expedited (Foreign Wire)

NOTE: Payment Methods available are based on permissions.



The screenshot shows the 'Payment Center' interface. A callout box with a '1' points to the 'Payments' menu item in the top navigation bar. Another callout box with a '2' points to the 'Add a Payment' button in the main content area. Below the buttons, there is a table with columns: All, Actions, Payment Date, Status, Approval Cutoff, Payee, Amount, and Payment Type. A single row is visible with the following data: View, 07/09/2020, Entered, 07/08/2020 18:00 CDT, John Smith, 1.00, Standard Payment (ACH).

1. Select **Payments** from the **Payment Center** menu.
2. Click **Add a Payment**.



The 'New Payment' form contains the following fields and callouts:

- 3. Payee Name (dropdown menu)
- 4. Payee Account (dropdown menu)
- 5. Payment Method (dropdown menu)
- 6. From Account (dropdown menu)
- 7. Payment Date (text field, value: 06/23/2020)
- 8. Payment Amount (text field)
- 9. Comments (text area)
- 10. Submit and Verify, Save for Later, and Cancel buttons

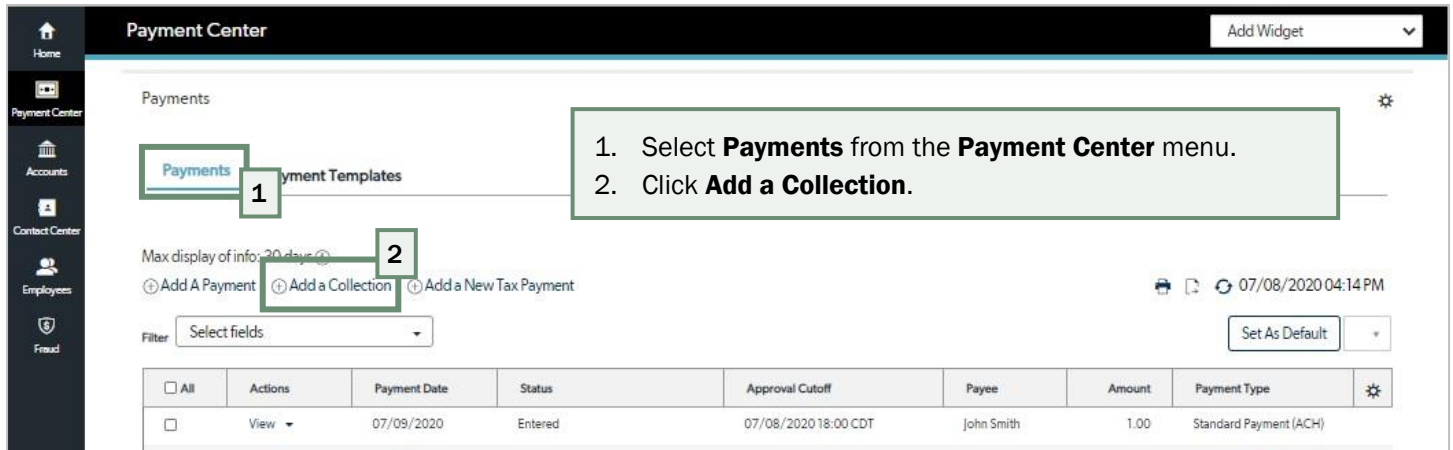
Additional text in the form: "Payment must be approved by 06/23/2020 23:59 CDT" and "Payment Total 0.00".

3. Select the **Payee Name** from the list of payees previously created in the **Contact Center**. If payee does not display, see the Contact Center Guide to create.
4. Choose the **Payee Account** receiving the desired payment.
5. Select the **Payment Method**, and complete the necessary fields according to payment method selected.
 - NOTE:** Options available are based on permissions.
 - **Expedited Payment** (Wire-additional fees apply)
 - **Standard Payment** (ACH)
 - **International Expedited Payment** (Wire-additional fees apply)
6. Select **From Account**.
7. Select **Payment Date**.
8. Add **Payment Amount**.
9. Add **Comments**.
10. Click **Submit and Verify**, **Save for Later** or **Cancel**.

CREATE A COLLECTION PAYMENT

Consumer Debit, Corporate Debit (ACH)

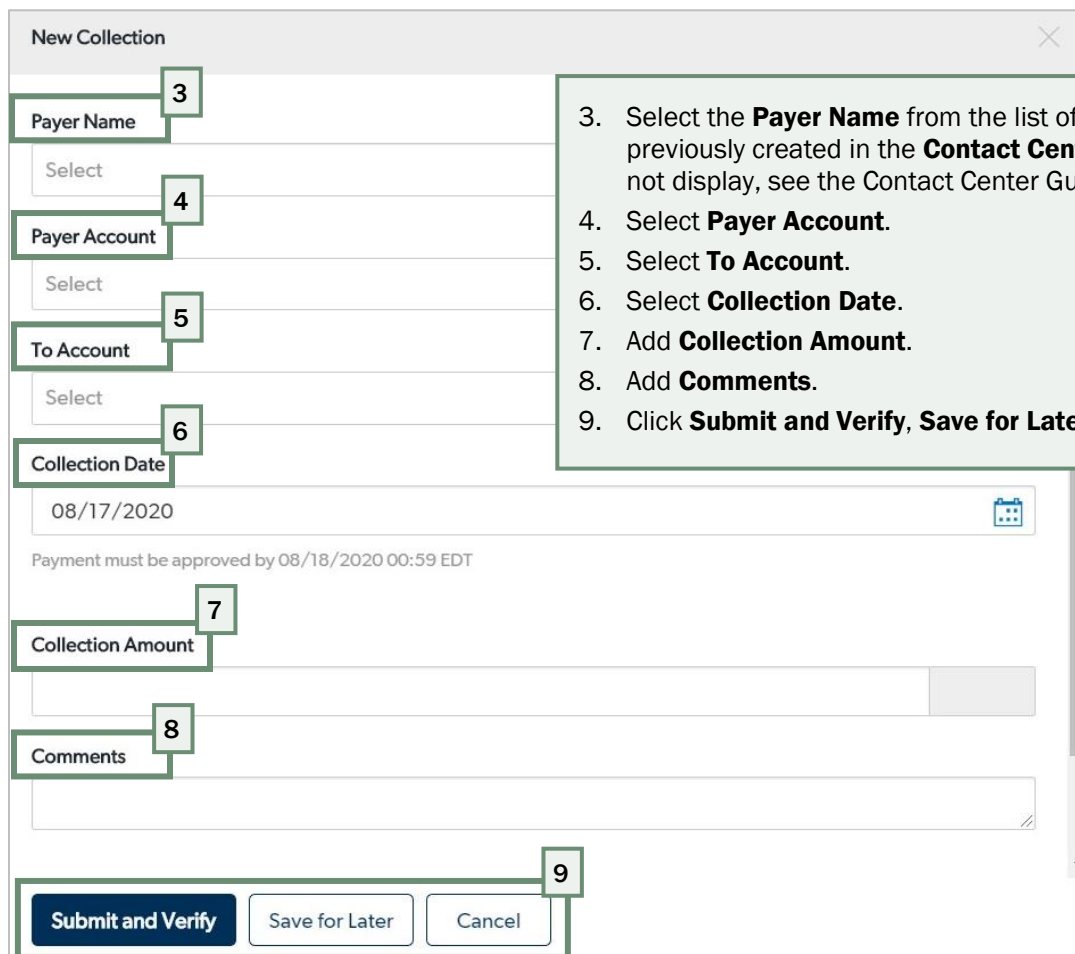
NOTE: Payment Methods available are based on permissions.



The screenshot shows the 'Payment Center' interface. On the left is a navigation menu with options: Home, Payment Center, Accounts, Contact Center, Employees, and Fraud. The main area is titled 'Payments' and contains a 'Payments' menu item (labeled 1) and a 'Payment Templates' link. Below this are buttons for 'Add A Payment', 'Add A Collection' (labeled 2), and 'Add A New Tax Payment'. A filter dropdown is set to 'Select fields'. At the bottom, a table displays payment details:

| <input type="checkbox"/> All | Actions | Payment Date | Status | Approval Cutoff | Payee | Amount | Payment Type |
|------------------------------|---------|--------------|---------|----------------------|------------|--------|------------------------|
| <input type="checkbox"/> | View | 07/09/2020 | Entered | 07/08/2020 18:00 CDT | John Smith | 1.00 | Standard Payment (ACH) |

1. Select **Payments** from the **Payment Center** menu.
2. Click **Add a Collection**.



The 'New Collection' form contains the following fields and controls:

- Payer Name** (labeled 3): A dropdown menu with a 'Select' button.
- Payer Account** (labeled 4): A dropdown menu with a 'Select' button.
- To Account** (labeled 5): A dropdown menu with a 'Select' button.
- Collection Date** (labeled 6): A date field showing '08/17/2020' with a calendar icon.
- Collection Amount** (labeled 7): A numeric input field.
- Comments** (labeled 8): A text area for notes.
- Buttons** (labeled 9): 'Submit and Verify', 'Save for Later', and 'Cancel'.

Additional text in the form: 'Payment must be approved by 08/18/2020 00:59 EDT'.

3. Select the **Payer Name** from the list of payers previously created in the **Contact Center**. If payer does not display, see the Contact Center Guide to create.
4. Select **Payer Account**.
5. Select **To Account**.
6. Select **Collection Date**.
7. Add **Collection Amount**.
8. Add **Comments**.
9. Click **Submit and Verify**, **Save for Later** or **Cancel**.

CREATE A TAX PAYMENT

NOTE: Payment Methods available are based on permissions.

1 Select **Payments** from the **Payment Center** menu.

2 Click **Add a New Tax Payment**.

| <input type="checkbox"/> All | Actions | Payment Date | Status | Approval Cutoff | Payee | Amount | Payment Type |
|------------------------------|---------|--------------|---------|----------------------|------------|--------|------------------------|
| <input type="checkbox"/> | View | 07/09/2020 | Entered | 07/08/2020 18:00 CDT | John Smith | 1.00 | Standard Payment (ACH) |
| <input type="checkbox"/> | View | 07/08/2020 | Deleted | | John Smith | 1.00 | Standard Payment (ACH) |

New Tax Payment **Payment Total**
0.00USD

3a * Originator ID
CANDY SHOP COMPA-CANDYSHOP1-Offset Account 98...
\$300,965.88 USD Available

3b * Value Date
07/13/2020
Payment must be approved by 07/10/2020 18:00 CDT

3c Internal Comments
Stored with the transaction, but not forwarded with the payment.

3. Complete **Originator Information**
 - a. The **Originator ID** is the account in which the payment will be made from.
 - b. The **Value Date** is the earliest date that can be selected for display.
 - c. The **Internal Comments** (optional) are comments not sent with the transaction.
4. Complete the **Beneficiary Information** required fields.
 - a. **Tax Authority**
 - b. **Tax Type Code**
 - c. **Taxpayer ID**
 - d. **Tax Period End Date**
 - e. **Tax Payer Name**
 - f. **Amount 1**
 - g. **Amount Type 1**
 - h. **Total Amount**
 - i. **Create Prenote** (an optional zero dollar amount sent for account verification).
 - j. **Hold** (optional to place a hold on transaction).
5. **Add Another Beneficiary** if needed.
6. Click **Submit and Verify**, **Save for Later** or **Cancel**.

Beneficiary Information

4a * Tax Authority
Texas

4b * Tax Type Code
03020-WIXEN Sales Tax

4c * Taxpayer ID

4d * Tax Period End Date

4e * Tax Payer Name

4f * Amount 1

4g * Amount Type 1
Tax

4h * Total Amount

USD Zero Dollar Live Entry

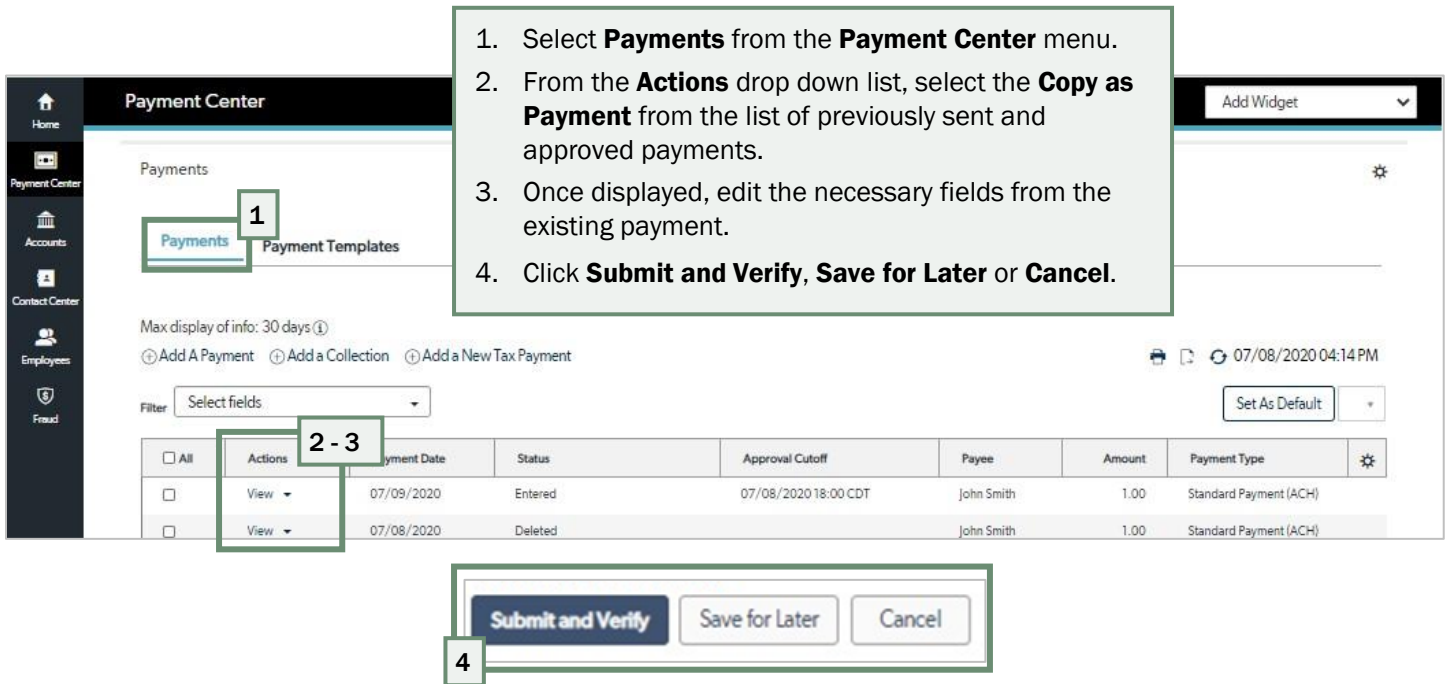
4i Create Prenote Hold **4j**

5

6

COPY AN EXISTING PAYMENT

Based on permissions, you can copy an approved payment from the payments list. When you copy a payment you can also edit as needed, then submit or save it as a new payment.

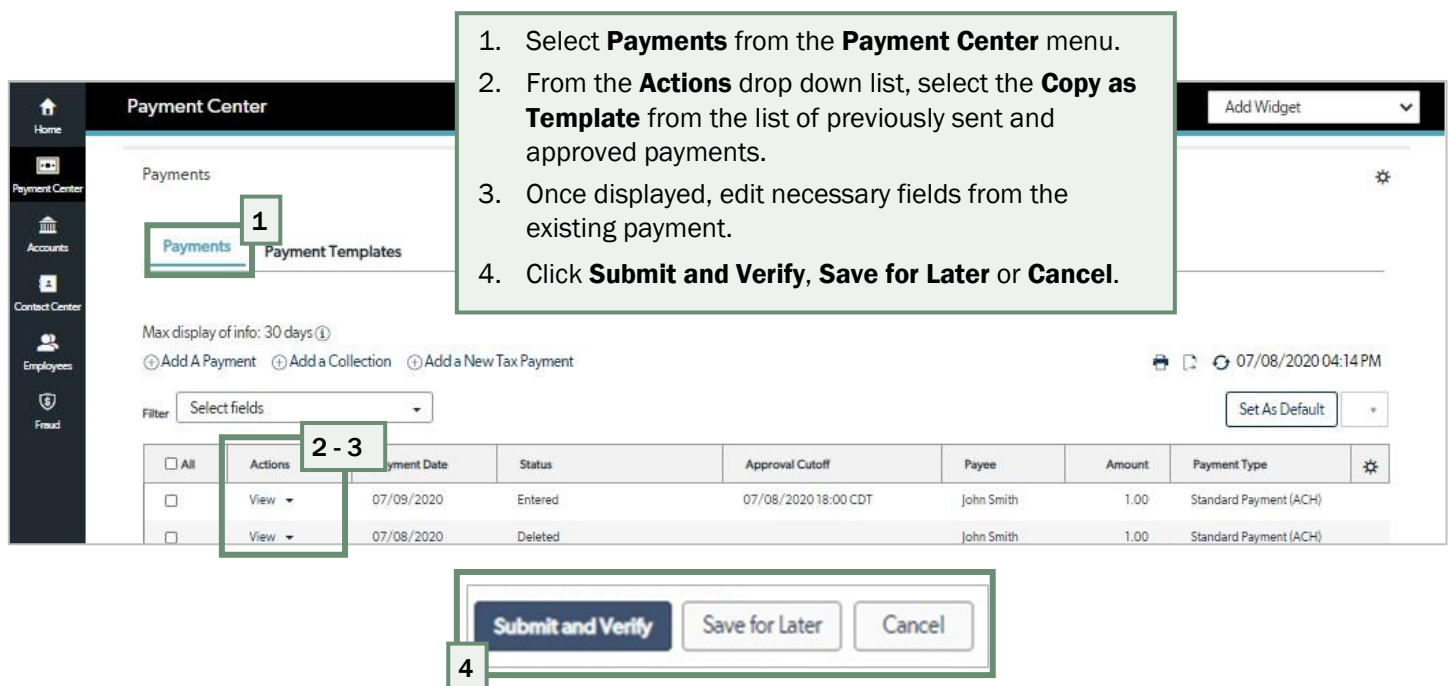


1. Select **Payments** from the **Payment Center** menu.
2. From the **Actions** drop down list, select the **Copy as Payment** from the list of previously sent and approved payments.
3. Once displayed, edit the necessary fields from the existing payment.
4. Click **Submit and Verify**, **Save for Later** or **Cancel**.

| <input type="checkbox"/> All | Actions | Payment Date | Status | Approval Cutoff | Payee | Amount | Payment Type |
|------------------------------|---------|--------------|---------|----------------------|------------|--------|------------------------|
| <input type="checkbox"/> | View | 07/09/2020 | Entered | 07/08/2020 18:00 CDT | John Smith | 1.00 | Standard Payment (ACH) |
| <input type="checkbox"/> | View | 07/08/2020 | Deleted | | John Smith | 1.00 | Standard Payment (ACH) |

CREATE TAX TEMPLATES FROM AN EXISTING PAYMENT

Based on permissions, you can copy an approved payment from the payments list. When you copy a payment you can also edit as needed, then submit or save it as a new payment.



1. Select **Payments** from the **Payment Center** menu.
2. From the **Actions** drop down list, select the **Copy as Template** from the list of previously sent and approved payments.
3. Once displayed, edit necessary fields from the existing payment.
4. Click **Submit and Verify**, **Save for Later** or **Cancel**.

| <input type="checkbox"/> All | Actions | Payment Date | Status | Approval Cutoff | Payee | Amount | Payment Type |
|------------------------------|---------|--------------|---------|----------------------|------------|--------|------------------------|
| <input type="checkbox"/> | View | 07/09/2020 | Entered | 07/08/2020 18:00 CDT | John Smith | 1.00 | Standard Payment (ACH) |
| <input type="checkbox"/> | View | 07/08/2020 | Deleted | | John Smith | 1.00 | Standard Payment (ACH) |

PAYMENT TEMPLATES

VIEW AND MANAGE TEMPLATES

Based on permissions, view, delete, copy template/payment, modify or unapproved existing templates.

1. Select **Payment Templates** tab.

2. Click the drop down arrow next to **View** to perform actions needed.

3. Change your payment template results by selecting the drop down arrow on the far right.

| Actions | Template Code | Template Description | Payment Type | From Account | Beneficiary | Amount |
|---------|---------------|----------------------|--------------|--------------|-------------|--------|
| View | Template | Template | Tax Payments | XXXXXXXXXX | intrnw | 1.00 |

APPROVE, UNAPPROVE, REJECT, DELETE MULTIPLE PAYMENTS OR TEMPLATES

1. Under the **All** column, check the boxes for the payments or templates requiring the same action.

2. Select the appropriate action needed.

| All | Actions | Payment Date | Status | Approval Cutoff | Payee | Amount | Payment Type |
|--------------------------|---------|--------------|------------------------|----------------------|------------|--------|------------------------|
| <input type="checkbox"/> | View | 07/13/2020 | Entered | 07/10/2020 18:00 CDT | Tester | 2.00 | Standard Payment (ACH) |
| <input type="checkbox"/> | View | 07/09/2020 | Approval Window Passed | | John Smith | 1.00 | Standard Payment (ACH) |
| <input type="checkbox"/> | View | 07/08/2020 | Deleted | | John Smith | 1.00 | Standard Payment (ACH) |

STOP PAYMENTS

CREATE A NEW STOP REQUEST

NOTE: Payment Methods available are based on permissions.

1. Select **Stop Payments** from the Payment Center menu.

2. Click **Add New Stop Request**.

| <input type="checkbox"/> All | Actions | Entry Date | Status | Type | From Acco... | Account Name | Serial Num... | Amount | Reason | Entered By |
|------------------------------|---------|---------------------|---------|------------|--------------|--------------|---------------|----------|------------|------------|
| <input type="checkbox"/> | View | 07/10/2020 15:27:24 | Deleted | Place Stop | xxxxxxxx | CANDY SHOP | 123 | \$1.00 | Lost Check | ROBERT |
| <input type="checkbox"/> | View | 03/31/2020 14:41:04 | Entered | Place Stop | xxxxxxxx | 1 | 56466 | \$100.00 | Stolen | LAKSHMIT |

3. Select **From Account**.

4. Add one of the following:
 a. The **Serial Number** of a single check or
 b. the **Range** to enter a sequential range of checks.

5. Select **Stop Duration = 1 year**.

6. Input **Payee Name**.

7. Add **Memo** (optional).

8. Add **Amount**.

9. Select **Date**.

10. Select **Stop Reason**.

11. Click **Add** to create another stop payment, and complete necessary information.

12. Click **Save**.

✓ Success. 1 Stop Payment Auto Approved

Place Stop for Check 12344 processed successfully
 ID: 11888
 Account Number: xxxxxxxxxx
 Serial Number: 12344
 Amount: 1.00
 Bank Confirmed: 07/10/2020 16:21:47

CANCEL A STOP REQUEST

NOTE: Payment Methods available are based on permissions.

1. Select **Stop Payments** from the Payment Center menu.

2. Click **Add Cancel Stop Request**.

07/10/2020 04:08 PM

| <input type="checkbox"/> All | Actions | Entry Date | Status | Type | From Acco... | Account Name | Serial Num... | Amount | Reason | Entered By |
|------------------------------|---------|---------------------|---------|------------|--------------|--------------|---------------|----------|------------|------------|
| <input type="checkbox"/> | View | 07/10/2020 15:27:24 | Deleted | Place Stop | xxxxxxxxx | CANDY SHOP | 123 | \$1.00 | Lost Check | ROBERT |
| <input type="checkbox"/> | View | 03/31/2020 14:41:04 | Entered | Place Stop | xxxxxxxxx | 1 | 56466 | \$100.00 | Stolen | LAKSHMI1 |

Viewing 1-2 of 2 records

Display 50 per page Page 1 of

Approve Delete

3. Select **Stop Type = Check**.

4. Select **From Account**.

5. Input **Memo** - optional.

6. Add **Serial Number**.

7. Click the **Specify a range** box - optional.

8. Add **Amount**.

9. Add **Payee Name**.

10. Click **Save**.

BEST PRACTICES

- Reason for Payment and Beneficiary Addresses are required for all wires.
- Always check with beneficiary when you receive an email for a wire to ensure it is a legitimate request.
- Always verify the Bank Code, also known as routing number or SWIFT code, with the beneficiary. **NOTE:** This system is updated every day with valid routing numbers, if the desired routing number does not appear it is invalid.
- Be sure to set up your alerts for payments pending approval if you are an approver.
- Cut off times for wires in other currency is 3:00 PM CT and domestic/foreign USD is 4:45 PM CT.
- Approved ACH files are processed up to 6:00 PM CT.
- Same Day ACH files approved by 12:00 PM CT will go out same day.