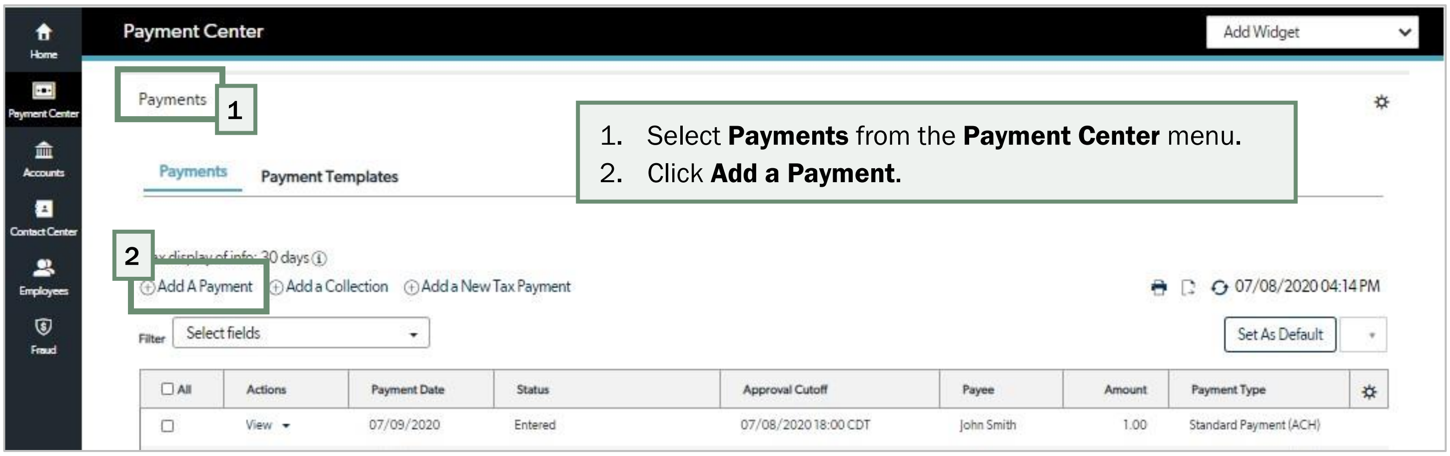
ACH, WIRES AND STOP PAYMENTS

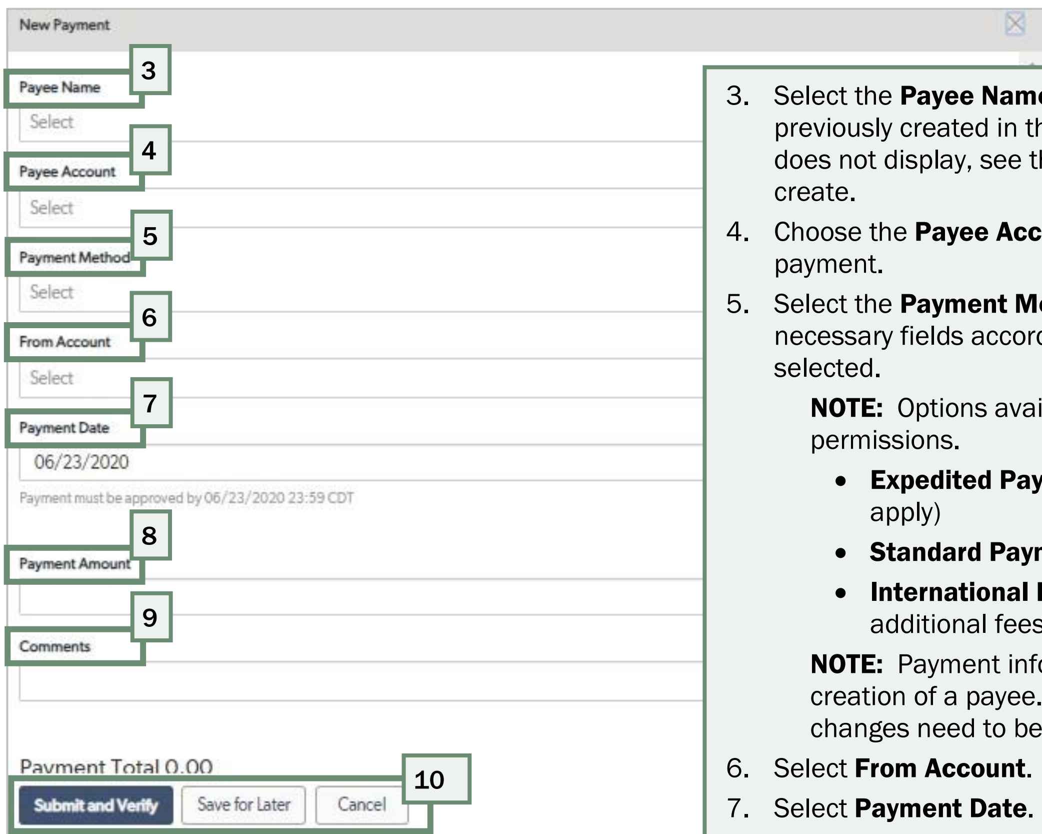
CREATE A PAYMENT

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

NOTE: Payment Methods available are based on permissions.



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



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.

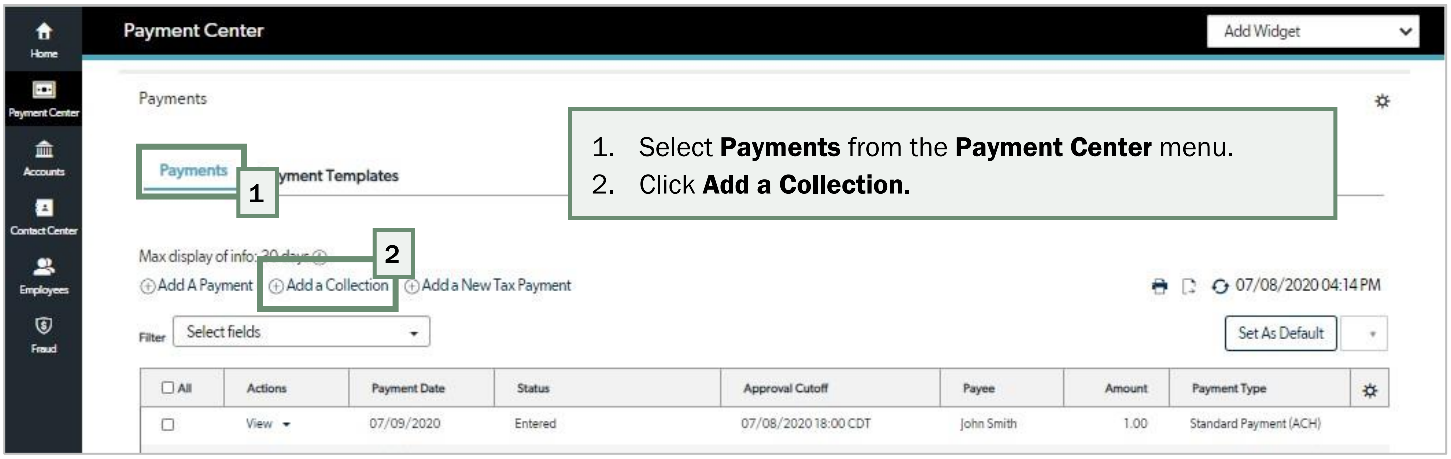
   - **Expedited Payment** (Wire-additional fees apply)
   - **Standard Payment** (ACH)
   - **International Expedited Payment** (Wire-additional fees apply)

   NOTE: Payment information is set during the creation of a payee. See **Contact Center** if changes need to be made.
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.**

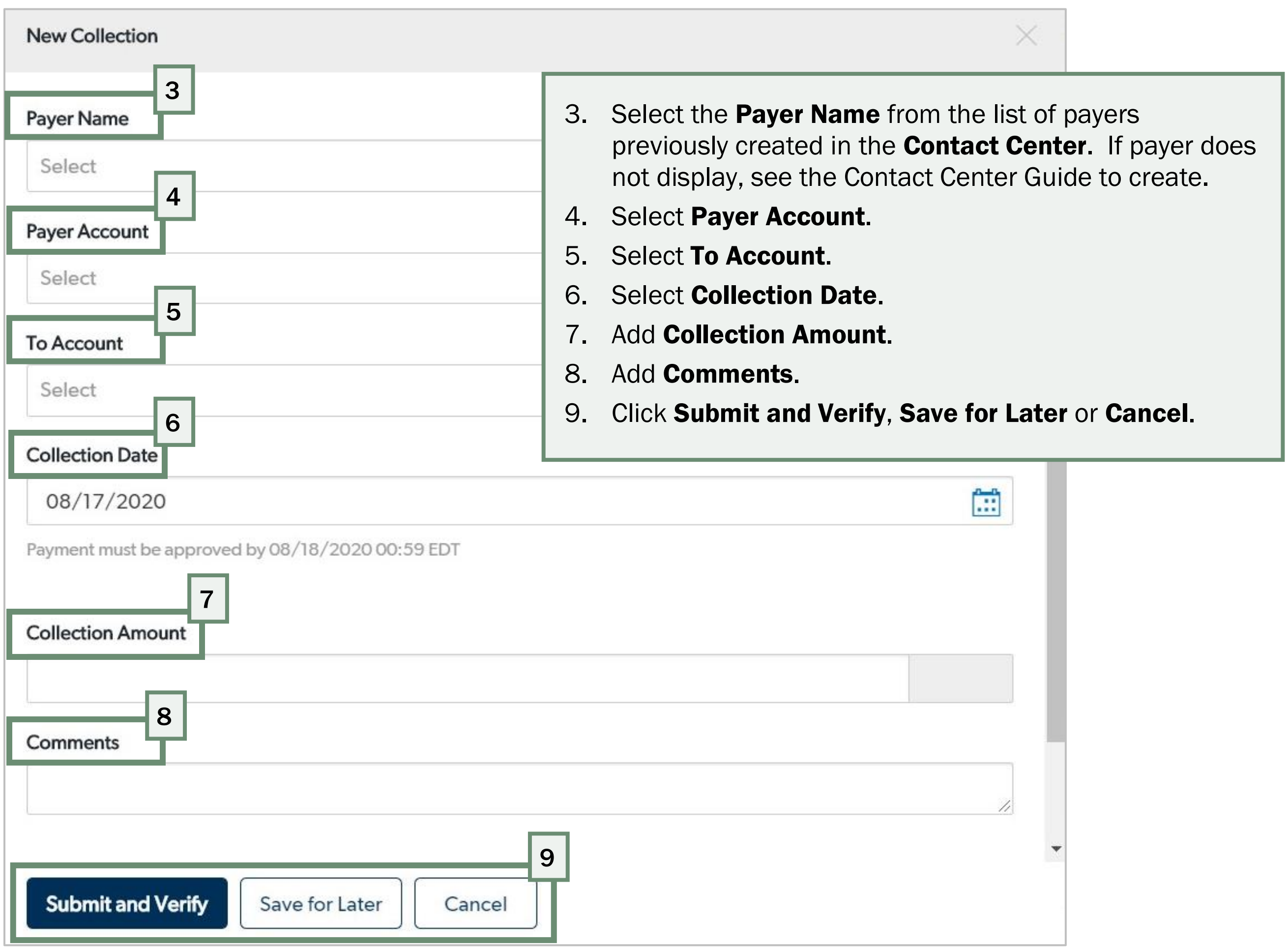
CREATE A COLLECTION PAYMENT

Consumer Debit, Corporate Debit (ACH)

NOTE: Payment Methods available are based on permissions.



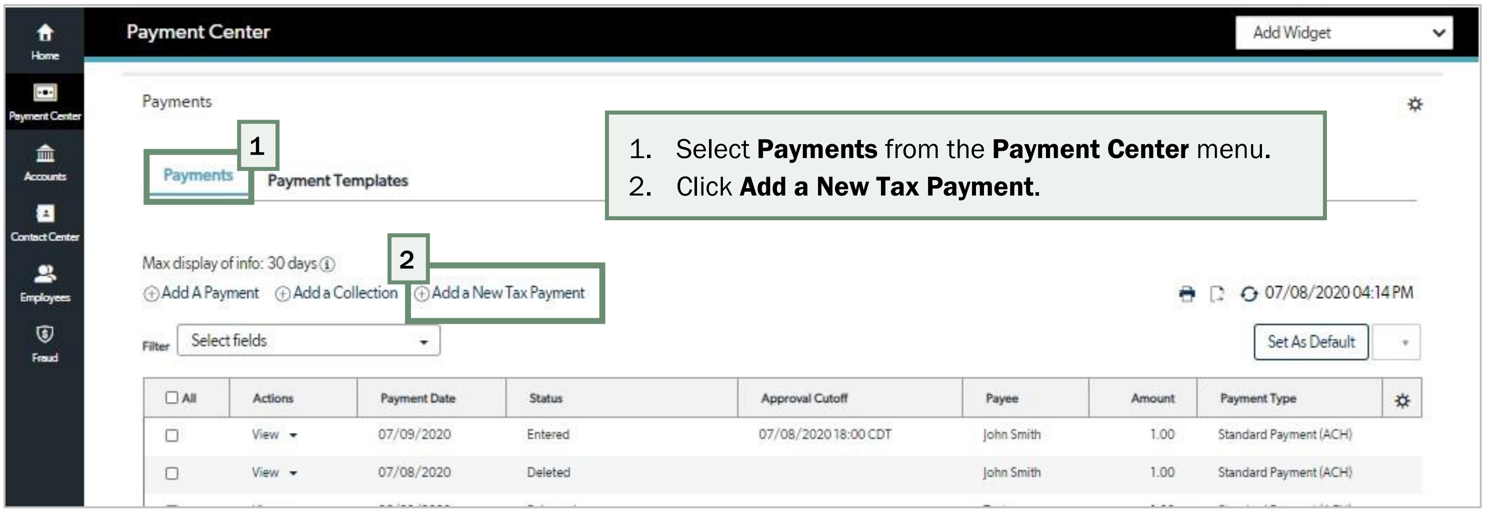
1. Select **Payments** from the **Payment Center** menu.
2. Click **Add a Collection**.



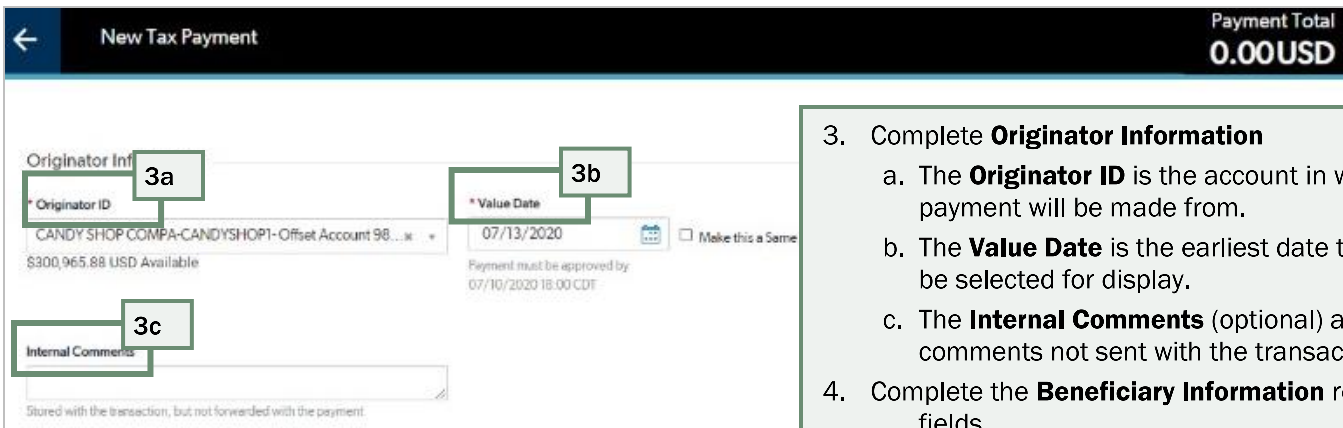
3. Select the **Payer Name** from the list of payers previously created in the **Contact Center**. If payer does not display, see the Contact Center Guide to create.
4. Select **Payer Account**.
5. Select **To Account**.
6. Select **Collection Date**.
7. Add **Collection Amount**.
8. Add **Comments**.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

CREATE A TAX PAYMENT

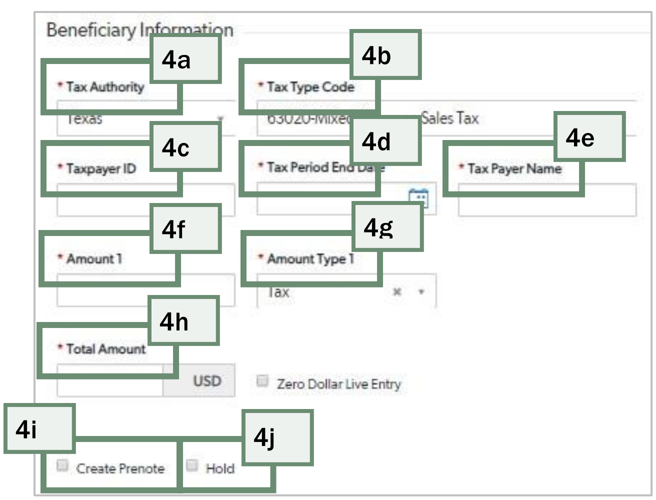
NOTE: Payment Methods available are based on permissions.

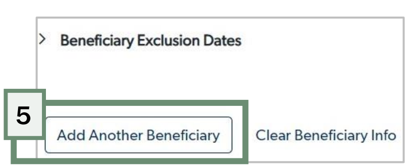


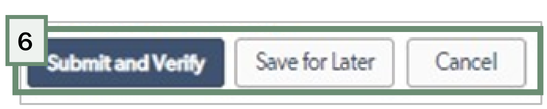
1. Select **Payments** from the **Payment Center** menu.
2. Click **Add a New Tax Payment**.



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.**



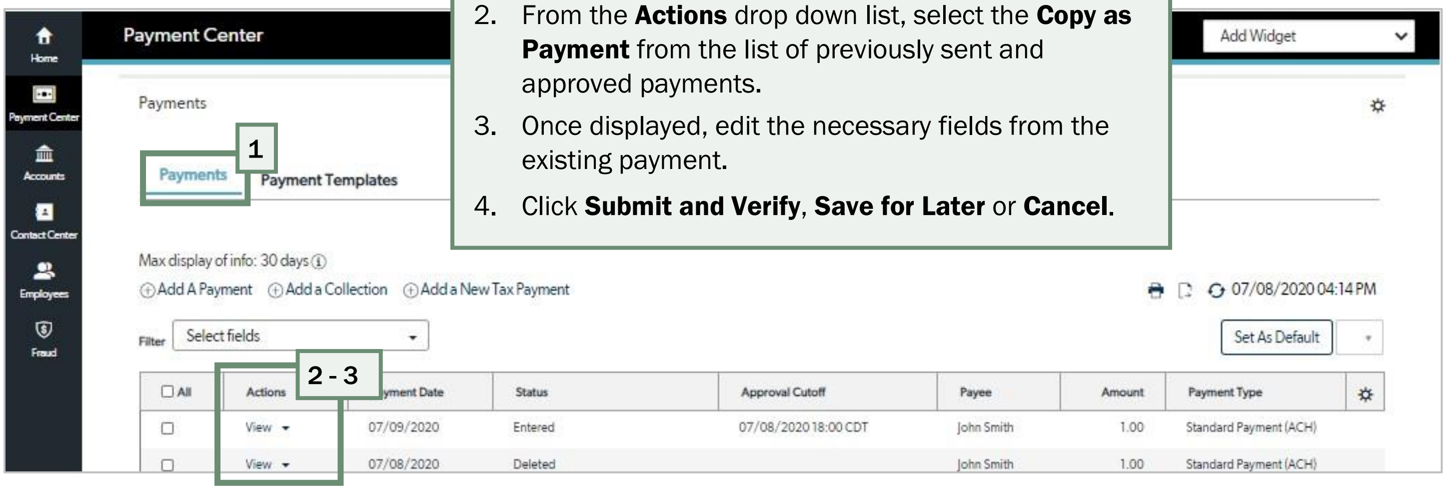


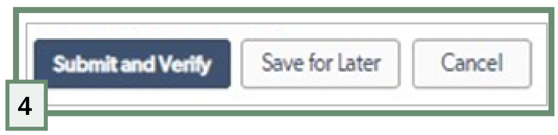


COPY AN EXISTING PAYMENT

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**.

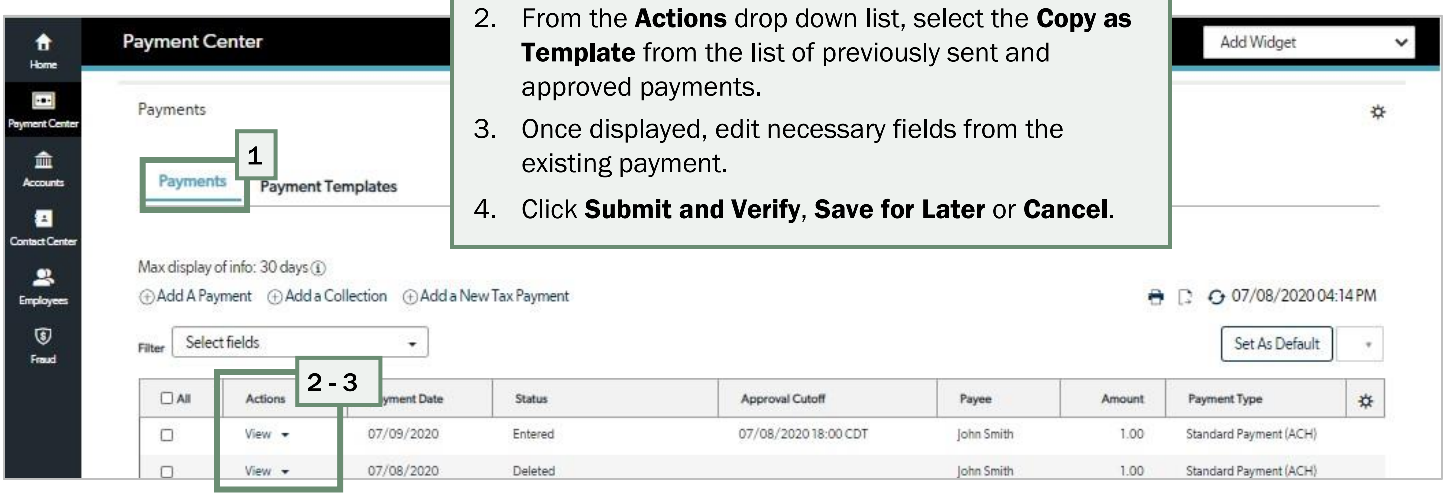


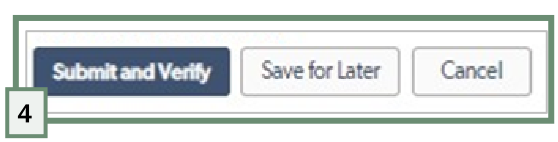


CREATE TAX TEMPLATES FROM AN EXISTING PAYMENT

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.**

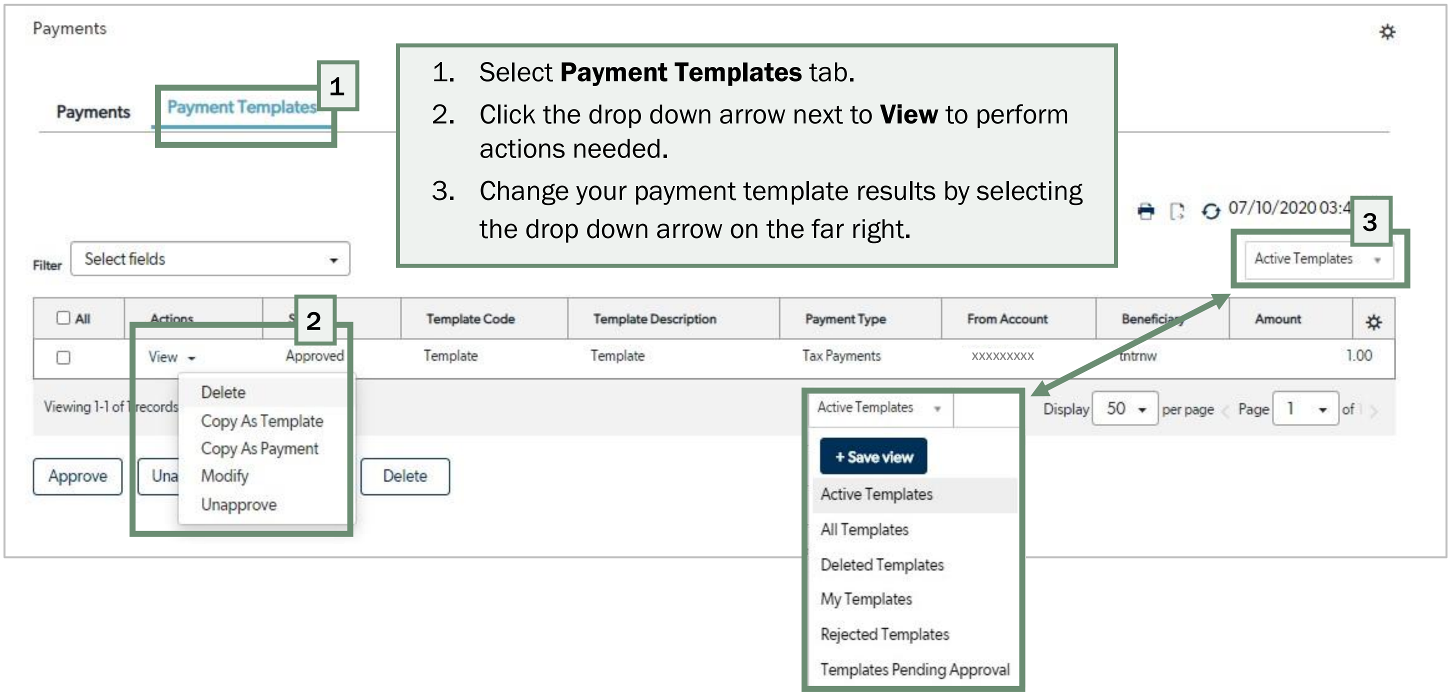




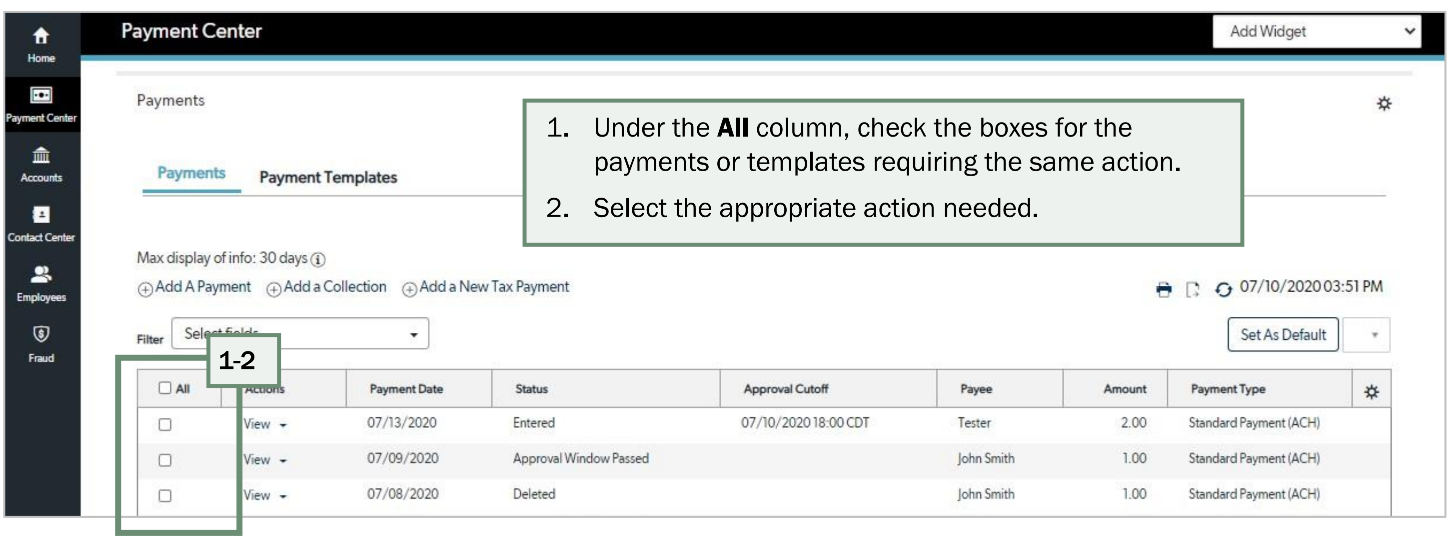
PAYMENT TEMPLATES

VIEW AND MANAGE TEMPLATES

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



APPROVE, UNAPPROVE, REJECT, DELETE MULTIPLE PAYMENTS OR TEMPLATES

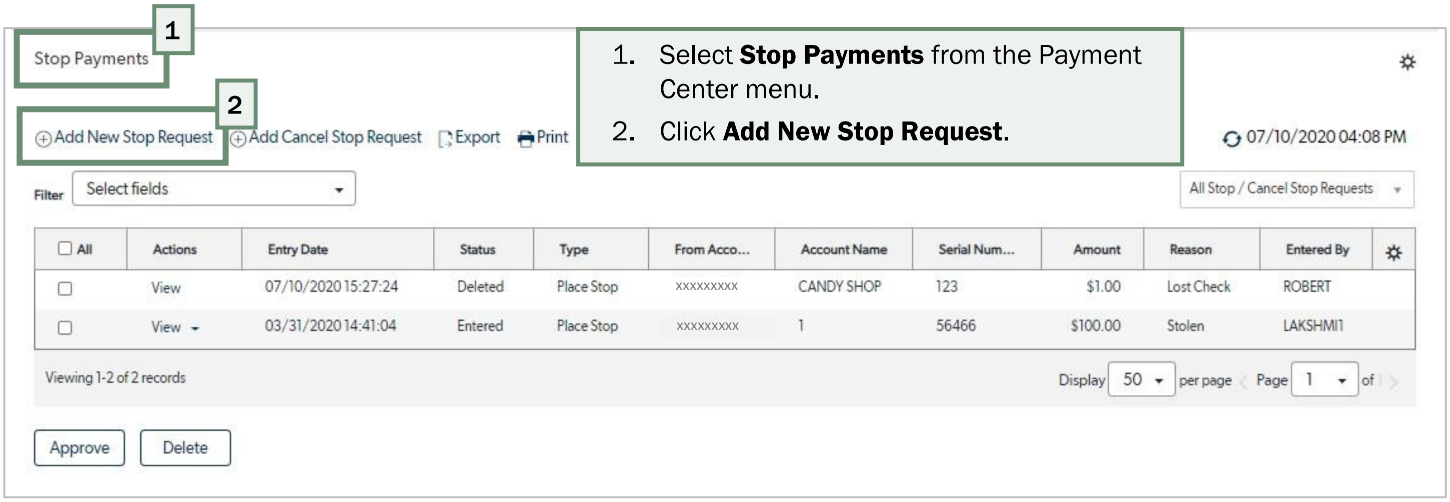


Frost BUSINESS CONNECT

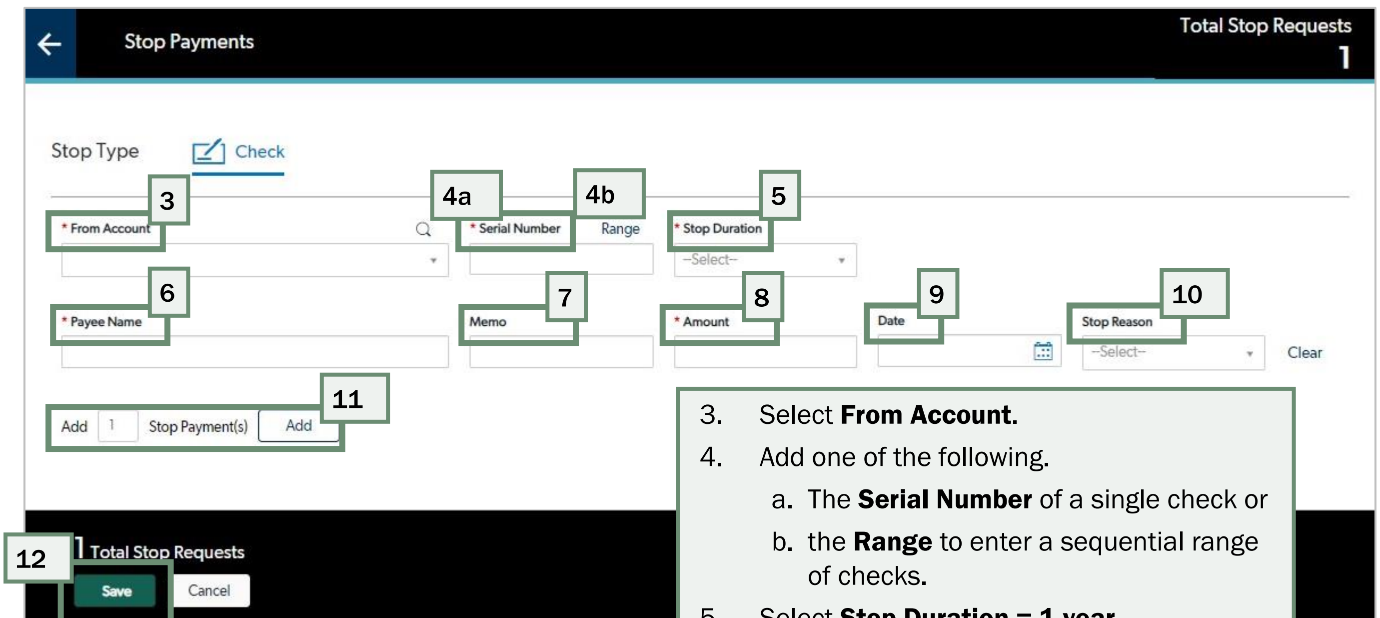
STOP PAYMENTS

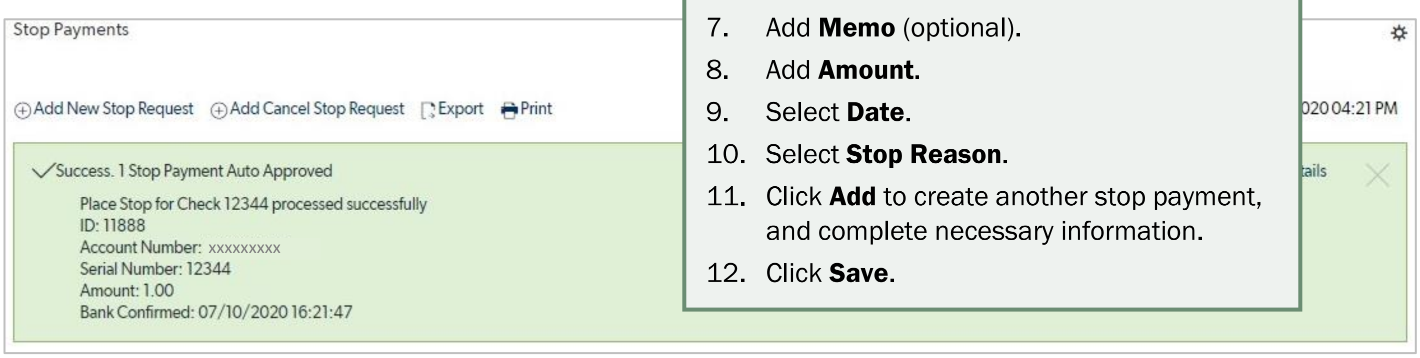
CREATE A NEW STOP REQUEST

NOTE: Payment Methods available are based on permissions.



1. Select **Stop Payments** from the Payment Center menu.
2. Click **Add New Stop Request.**



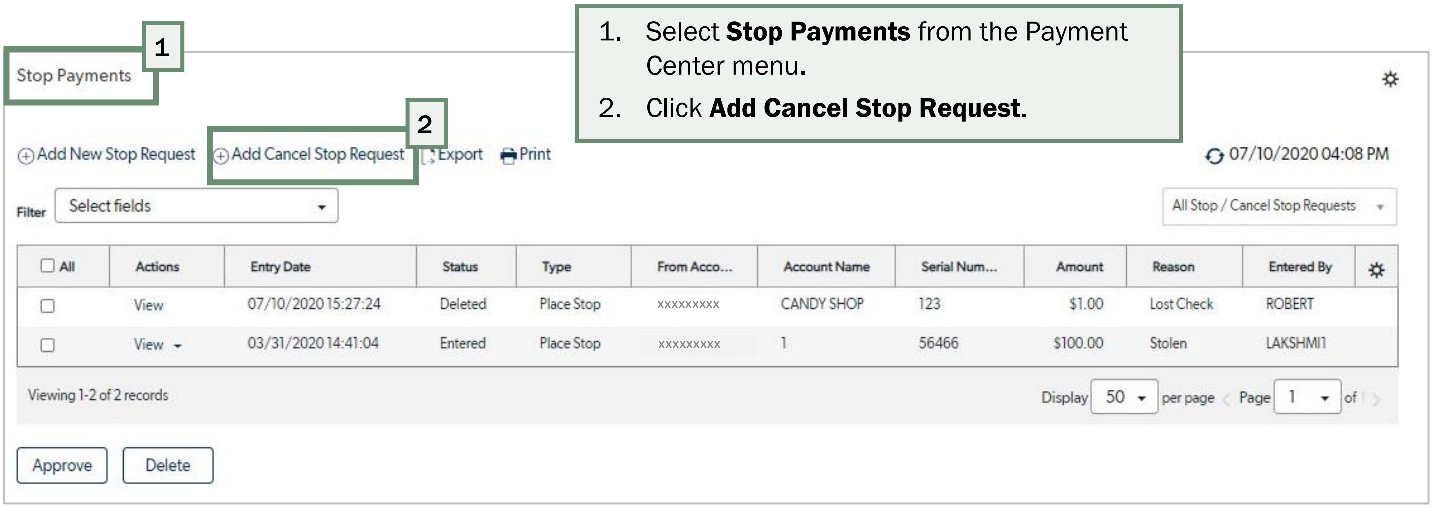


3. Select **From Account.**
4. Add one of the following.
   a. The **Serial Number** of a single check or
   b. the **Range** to enter a sequential range of checks.
5. Select **Stop Duration = 1 year**.
6. Input **Payee Name.**
7. Add **Memo** (optional).
8. Add **Amount.**
9. Select **Date.**
10. Select **Stop Reason.**
11. Click **Add** to create another stop payment, and complete necessary information.
12. Click **Save.**

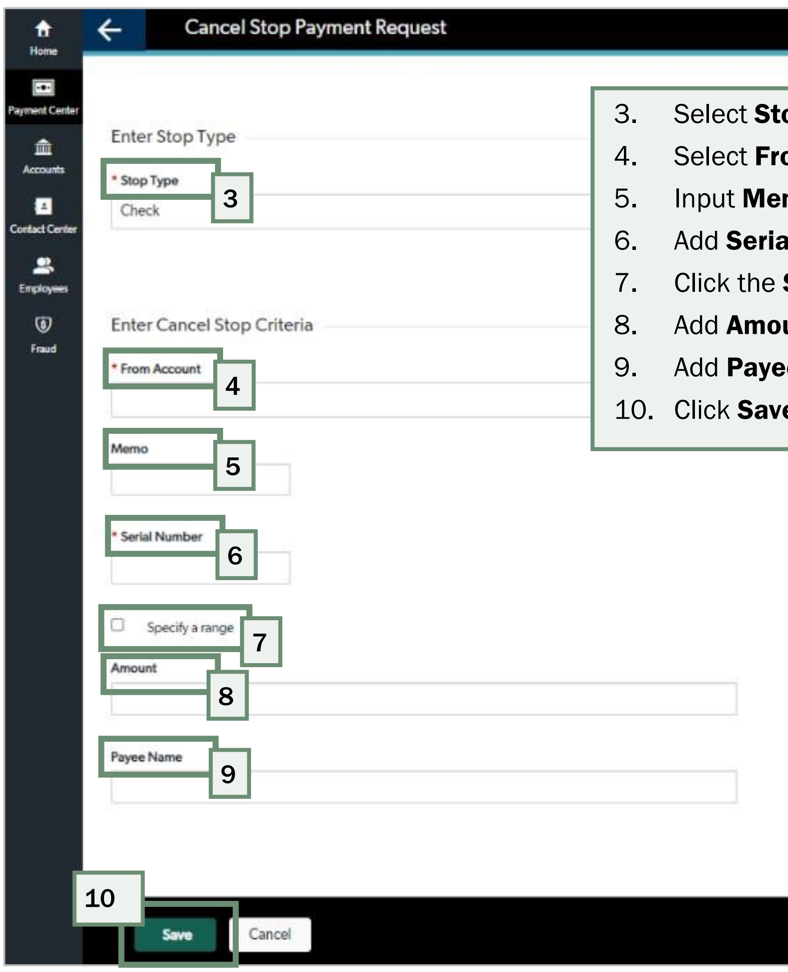
CANCEL A STOP REQUEST

NOTE: Payment Methods available are based on permissions.

1. Select **Stop Payments** from the Payment Center menu.
2. Click **Add Cancel Stop Request**.



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.