CITY NATIONAL BANK
AN RBC COMPANY

PAYMENTS: ACH AND WIRE PAYMENTS

City National Business Suite® User Guide

September 2021

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Contents

ACH and Wire Payments....3

Domestic Wire Payments....3

ACH Payments....8

Approve/Unapprove Payments....13

Wire Transfers – International Payments....16

International ACH Payments....20

Downloading the Wire Transfer Batch Detail List....25

Creating a Payment from a Template (for both ACH and Wires)....25

Reviewing Payment and Template History....26

Downloading the ACH Batch Detail List....27

Sending Domestic Wires – Quick Reference Guide....29

Sending International Wires – Quick Reference Guide....30

Consumer International Disclosure and Receipt....31

Domestic ACH Payments Quick Reference Guide....32

International ACH Payments Quick Reference Guide....33

ACH and Wire Payments

City National Business Suite® allows businesses to process both wire transfers and Automated Clearing House (ACH) payments. (Business Bill Pay can also be used for many vendor/payees. See the Business Bill Pay user guide for information on that method.)

This guide combines ACH and wire transfer payments in one useful resource, since many functions of the two payment types are identical in City National Business Suite, including:

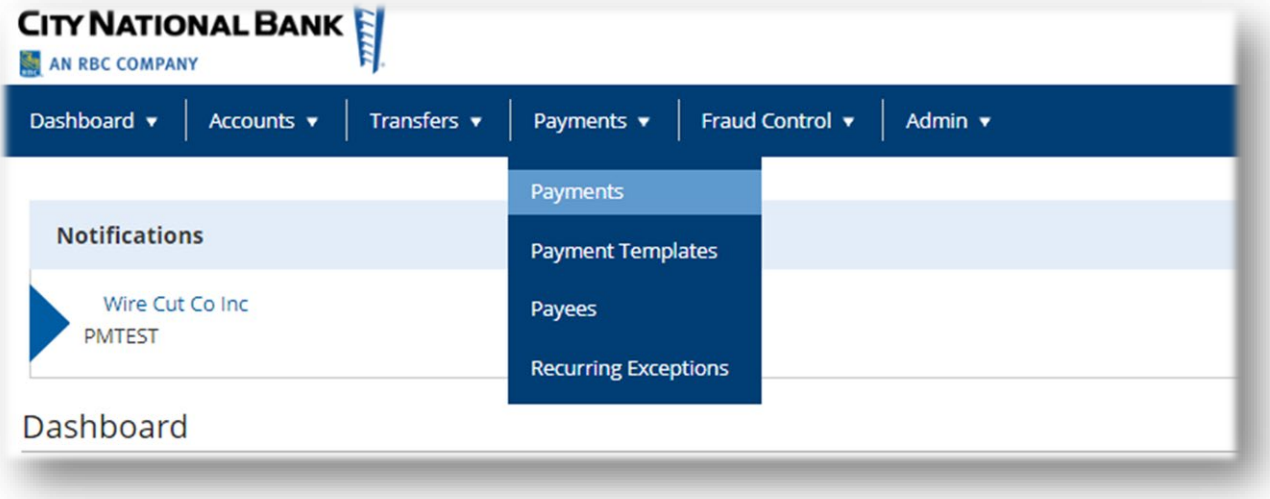
- Managing your regular payees in the Payee Center.
- Approving payments
- Creating and managing templates for your payments
- Creating payments from an existing template

Note: While both ACH and wire transfers offer fast and secure payments to your payees, and are managed similarly in Business Suite, they also differ inpricing, timing of transactions, and other factors. Speak to your City National Banker if you have questions on which payment methods you should be using .

Domestic Wire Payments

To create a domestic wire payment:

1. Hover over **Payments** from the main menu bar and select **Payments** from the drop-down menu.



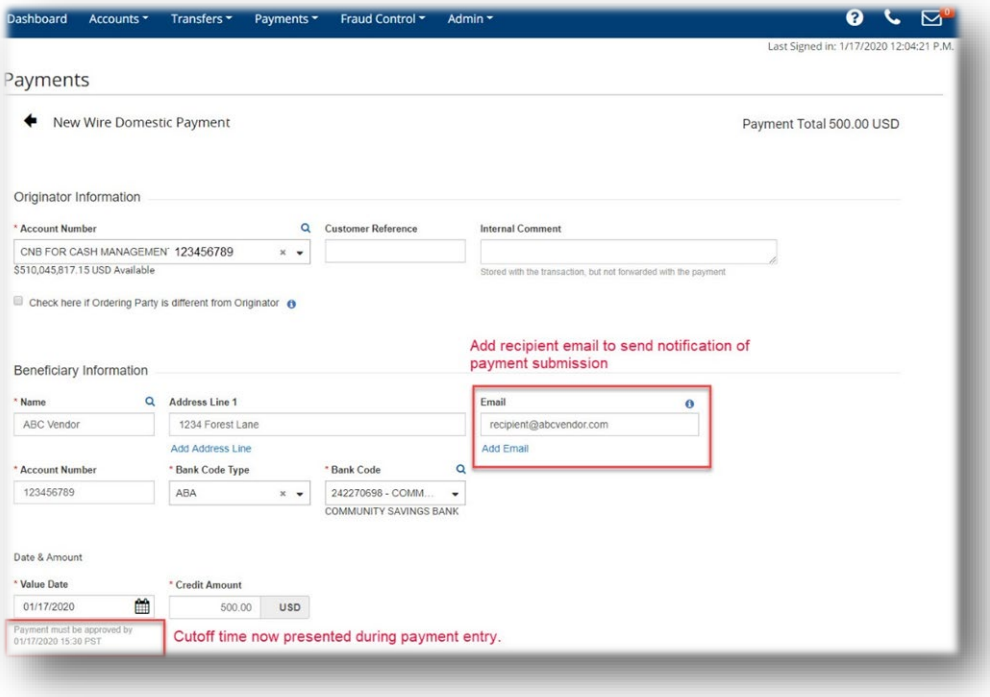
2. Click Add a New Payment.

3. Use the Payment Type drop-down to select the desired payment.

Wire – Choose **Wire-Domestic**, or use the **Select a Payment Template** drop-down to select an existing template.

Note: Choose the Domestic Multi Entry free form wire feature for Domestic wires to simplify sending mulitple wires, allowing you to enter up to 20 wires at a time. This option is only available for Domestic Wires for clients enrolled in the full Business Suite service.

4. Click Continue.



5. Use the Account Number drop-down to select the account to be debited.

Note: If you selected a template, some fields may already be completed.

6. (Optional) In the Customer Reference field, enter a customer reference.

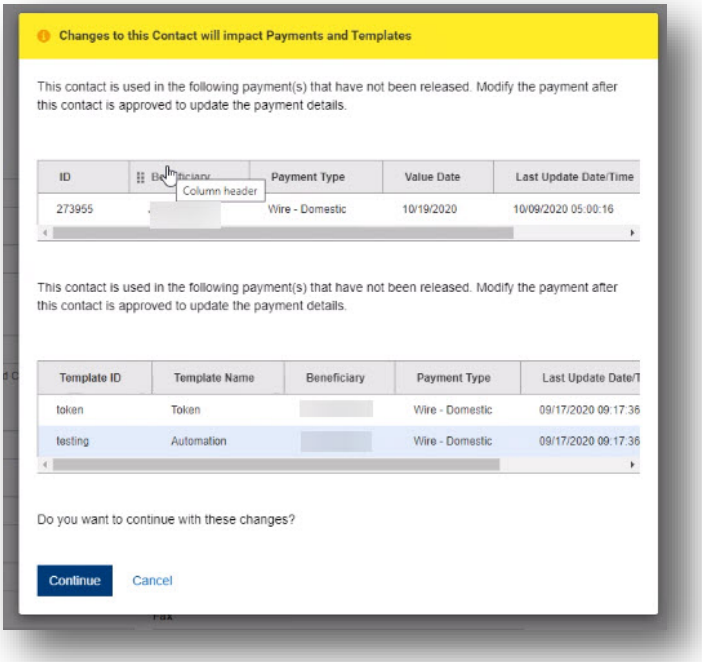
7. (Optional) Enter any comments. Comments will be stored with the transaction but will not be sent with the payment.

8. In the Name field, you may enter the beneficiary name. If you use the Payee Center of Business Suite, select a payee by clicking the lookup icon and then selecting a payee from the beneficiary address book. If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated.

9. If necessary, enter the address for the beneficiary. If you need to add another address line, click Add Address Line.

Note: When making any edits to an existing beneficiary in the **Payee Center**, the

updates will automatically apply to any templates to which that beneficiary belongs. The following message appears to remind you:



10. Enter or select the **Account Type**.

11. Enter the account number.

12. Enter or select a beneficiary bank code. If you select an existing code, the beneficiary bank name and address are automatically filled in.

13. In the Date & Amount section, use the calendar icon to select a value date.

Note: Wire payment initiation screens show the cutoff time for the wire. The times are displayed in your local time zone.

14. Enter an amount. (Optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.

15. (Optional) If needed, click **Add 2nd Intermediary Bank** to add another bank.

16. If you want to add more details, expand the **Payment Details** and **Bank-to-Bank Details** sections, and enter any payment details and bank-to-bank instructions that you want to accompany the payment.

You can add up to four lines of details.

17. (Optional) If desired, expand the **Ordering Party** section, and use the ID Type drop-down to select a type for the originator of the transaction, if any.

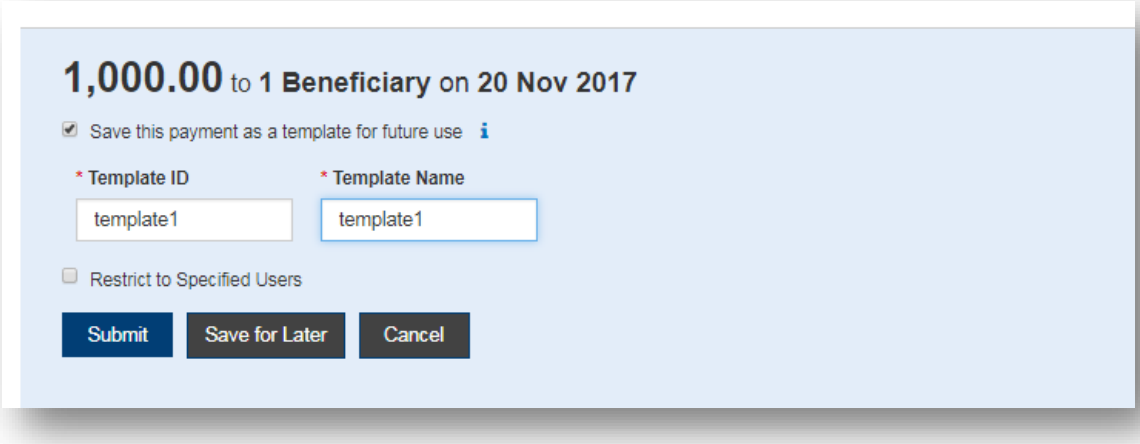
18. (Optional) Use the drop down menu to select the originator's ID Type. Enter the ID number in the **ID Number** field.

19. Enter a name for the originator.

20. (Optional) Enter an address line for the originator if it has not been filled in automatically. If you need to enter an additional line, click **Add Address Line**.

21. (Optional) Use the **Country** drop-down to select the originator's country.

22. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a template code (a descriptive name for the template) and template description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict to Specified Users** checkbox. The template will need to be approved before it can be used.



23. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

Note: After you click Submit, the system will prompt you to securely confirm the approval using your token.

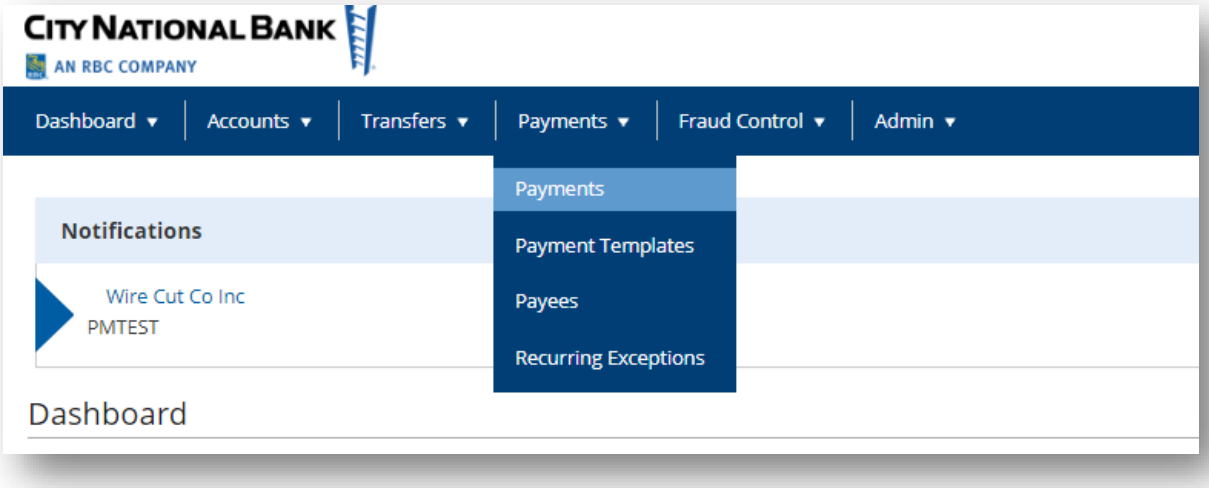
After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully or if the payment has any errors.

24. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the **Payment Management List**.

ACH Payments

Automated Clearing House (ACH) payments create the ability to send debits or credits to anywhere from one to many participating financial institutions within the United States.

1. Hover over **Payments** from the main menu bar and select **Payments** from the drop-down.

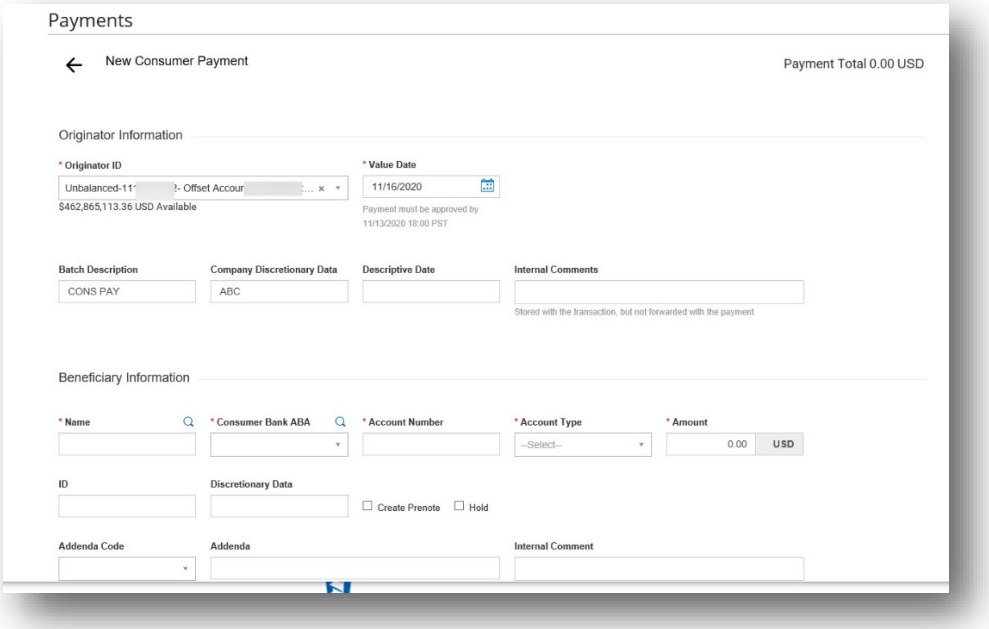


2. Click **Add a New Payment**.

3. Use the **Payment Type** drop-down to select the type of ACH Payment you would like to make, such as Vendor Payment, Consumer Payment, etc., or use the **Select a**

Payment Template drop-down to select an existing template.

4. Click Continue.



5. Use the **Originator ID** drop-down to select the ACH ID and predefined account to be debited.

Note: If you selected a template, some fields may already be completed.

6. The value date defaults to the next business day. If you are set up for **Same Day ACH** and wish to send the payment same day click the check box, the current day will appear automatically..

7. For **Same Day**, select current date and check the box that appears for **Same Day** confirmation.

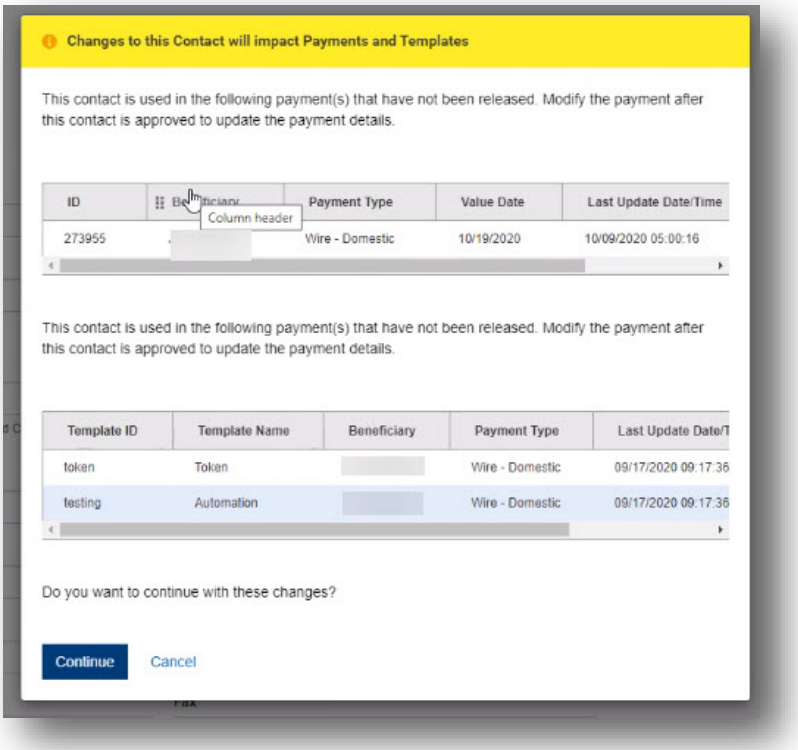
8. (Optional) **Batch Description** defaults to a standard based on the type of payment, but can be changed by the user.

9. (Optional) **Descriptive Date** can be entered to reference an internal date, but is not required.

10. (Optional) Enter any comments. Comments will be stored with the transaction but will *not* be sent with the payment.

11. In the Name field, enter the beneficiary name or select a payee by clicking the lookup icon and then selecting a payee from the **Payee Center** list. If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated

Note: When making any edits to an existing beneficiary in the **Payee Center**, the updates will automatically apply to any templates to which that beneficiary belongs. The following message appears to remind you:



12. Enter the receiving bank ABA in the field. The system will show matches based on the numbers entered, and you can either select the bank when it appears in the drop-down or enter the full nine digits and select the bank.

13. Enter the **Account Number** of the recipient.

14. Enter the Account Type.

15. Select **Debit** or **Credit** (**Note:** depending on the type of ACH transaction, you may not have a choice of debit or credit).

16. Enter the **Amount**.

17. **ID** and **Discretionary Data** are optional fields.

Note:

- Company discretionary data can be included in the batch header of the ACH file of your payments. If required, click the optional field provided.
- If the payment data are identical to a payment already submitted, a pop-up warns you that this may be a duplicate payment.

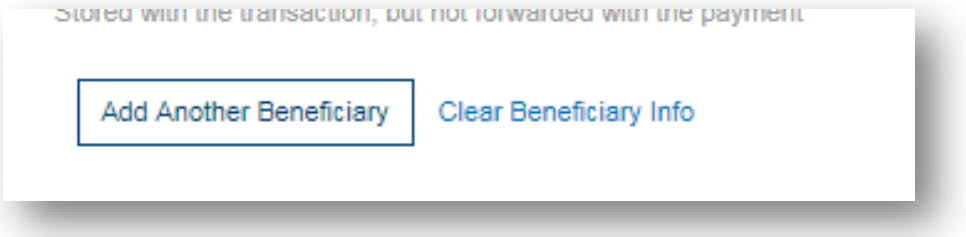
18. The Create Prenote box allows you to send a zero dollar entry for account validation.

19. The Hold box allows you to create the entry but not send the transaction at this time.

20. (Optional) Addenda Code and Addenda allow you to enter payment-related remittance details if desired.

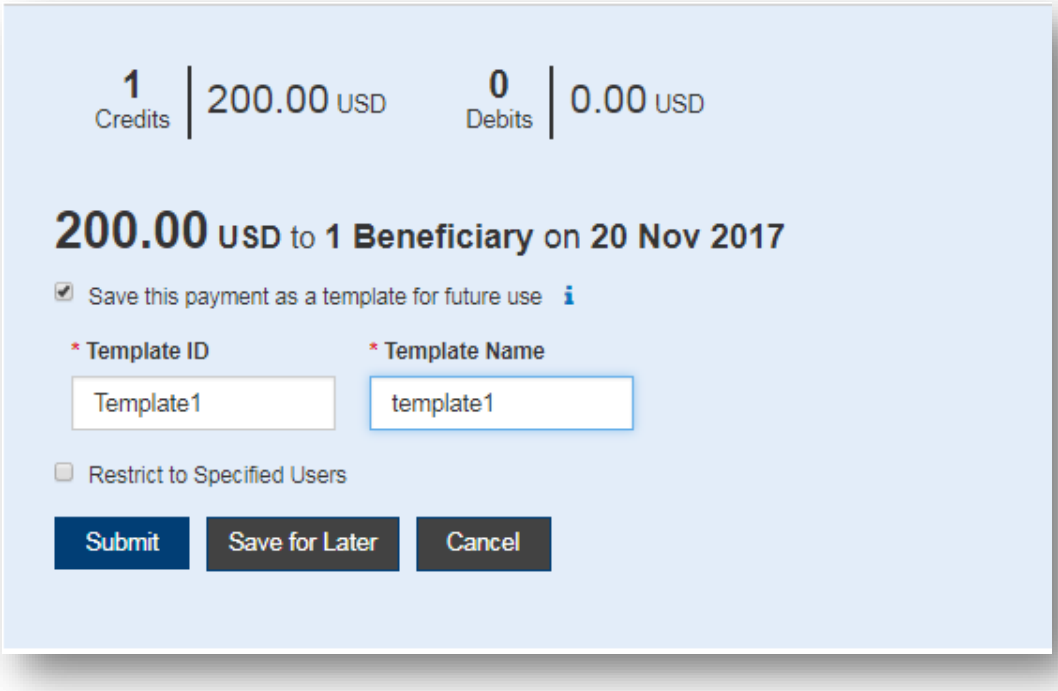
21. (Optional) Internal Comment is stored with the payment but not sent with the payment.

22. To add another beneficiary to this batch of ACH payments, click the Add Another Beneficiary box and repeat steps 10-20. You can add as many beneficiaries as needed for this payment.



23. To save this payment as a template, check the Save this payment as a template for **future use** checkbox. Next, enter a template code (a descriptive name for the

template) and template description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template must be approved before it can be used.

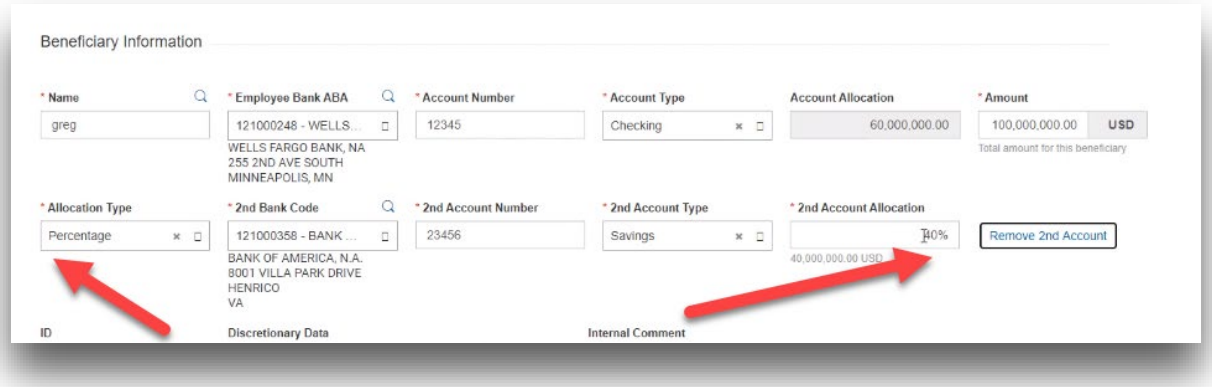


24. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

    After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully, or if the payment has any errors.

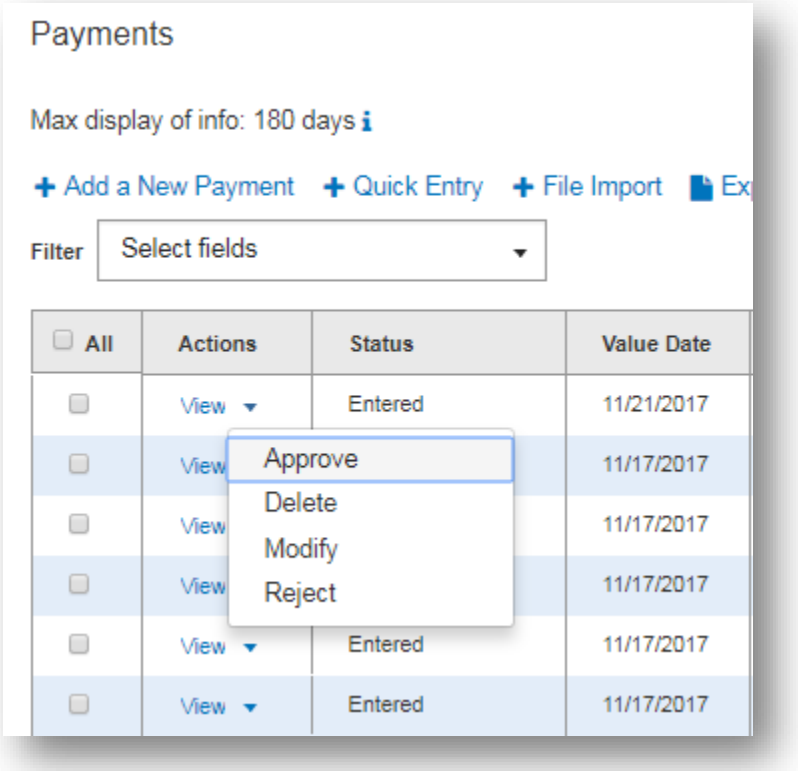
25. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management List.

Note: When using ACH to process payroll payments, you may set up two receiving accounts for your employees who desire this. When setting up the payroll payment to multiple accounts, you must define the distribution to the second account by indicating the percentage or by specifying a dollar amount as shown below.



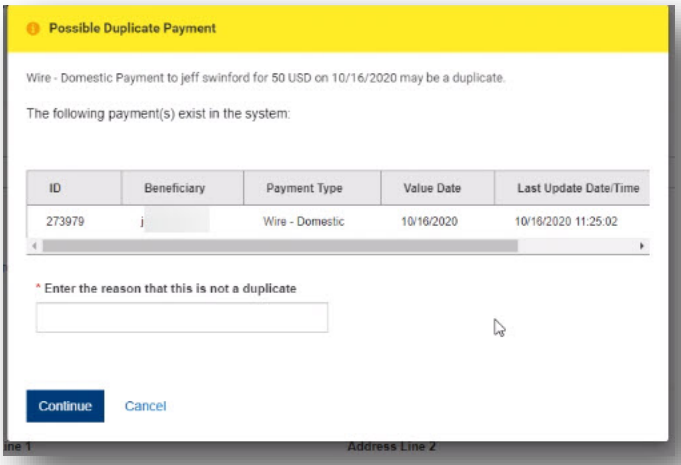
Approve/Unapprove Payments

Many items require approval when they are entered or modified. Items that need approval will usually have a status of Entered or Modified (shown in the Status column of the list). To approve an item, click or select Approve in the Actions column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the Approve button.



In addition, if the **Unapprove** option is available, you can unapprove any items that were approved in error.

Note: A pop-up message appears if a payment is a possible duplicate payment based upon a dollar amount match with another payment to the same payee. If the item is not a duplicate, enter an explanation in the field provided to document why the payment is not a duplicate, as shown below.



If you attempt to approve/unapprove an item or items that you are not permitted to approve, a confirmation screen may appear telling you that some of the selected items are not eligible. (**Note:** You are not eligible to approve if you select items that you submitted for payment and someone else needs to approve, or if you selected items on accounts that you are not otherwise eligible to approve because of your permissions set up for approvals, among other reasons.).

Click **Yes** to continue; otherwise, click **No**. If you click **Yes,** items that you are ineligible to approve will remain on the approval list.

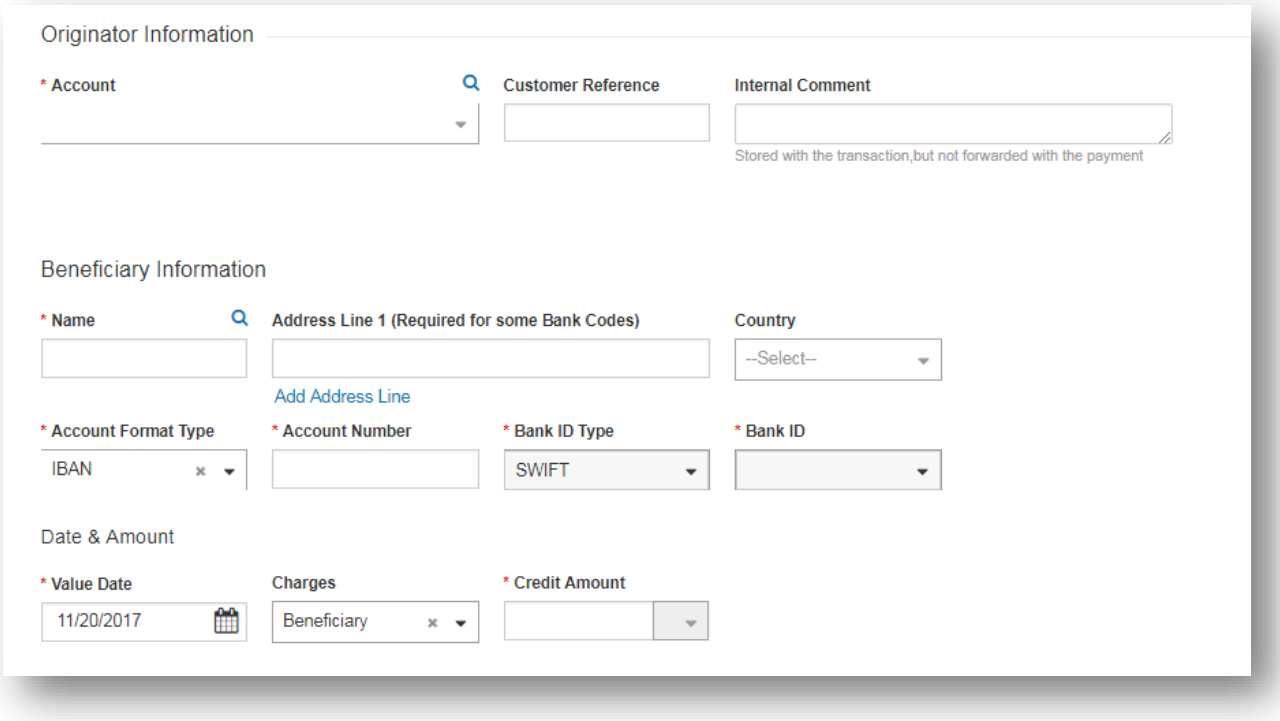
Note: After you click **Approve**, the system will prompt you to securely confirm the approval using your token.

Wire Transfers – International Payments

An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create an international wire payment:

1. Select **Payment** from the **Payments** menu.
2. Click Add a New Payment.
3. Use the **Payment Type** drop-down to select **Wire - International**, or use the **Select a Payment Template** drop-down to select an existing template.
4. Click Continue.



5. Use the **Account** drop-down to select the account to be debited.

6. (Optional) Enter a customer reference.
7. (Optional) Enter any internal comments. Comments will be stored with the transaction but will *not* be sent with the payment.
8. In the **Name** field in the **Beneficiary Information** section, select a payee by clicking the lookup icon and then selecting one from the list, or enter the beneficiary name. If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated.
9. (Optional) If the beneficiary address was not automatically populated, enter the beneficiary address. If you need to add another address line, click **Add Address Line**.
10. (Optional) If needed, use the Country drop-down to select the beneficiary's country.
11. Use the **Account Type** drop-down to select the beneficiary's account type.
12. If IBAN is selected, which is the most common, enter the IBAN in the **Account Number** field and the Bank ID of the receiving bank will populate with the correct bank information.
13. If not IBAN, select the format
14. Enter the beneficiary's account number.
15. Select a bank ID type from the drop down menu.
16. Select a bank ID. The Bank ID dropdown menu will allow selections of banks within the bank ID type selected.
17. Select a **Value Date**.

Note: Wire payment initiation screens show the cutoff time for the wire. The times are displayed in your local time zone.

18. Use the **Charges** drop-down to select how any charges accruing from the transaction will be handled.
    - **Beneficiary** – Charges will be paid by the beneficiary.
    - **Ours** – Charges will be paid by your company.

- **Note**: “Ours” charges are only valid on foreign currency wires (not USD). However, charges and other foreign currency rules vary by country. For example, Canadian transactions are not elligible for an Ours charges designation

19. For multicurrency payments, use **Enter Amount** in the drop-down to select either **Credit Currency** or **Debit Currency**. By selecting the Bank ID type and Bank ID in the steps above, the amount will automatically present the currency used in the recipient’s country. If in US Dollars instead of the native currency, click the dropdown in the gray area to the right of the Credit Currency field and choose US Dollars or any other currency, as applicable.

20. Enter either the credit or debit amount and currency. Click the drop down menu in the gray area next to the amount to indicate which currency is desired.

21. (Optional) If this is a multicurrency payment, you can enter the ID of an exchange rate contact associated with the transaction.

22. (Optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and use the **Bank Code Type** and **Bank Code** drop-downs to select a code type and code for the first intermediary bank, if any. The bank name and address will be automatically filled in.

23. (Optional) If needed, click **Add 2nd Intermediary Bank** to add another bank.

24. If you want to add more details, expand the **Payment Details** and **Bank to Bank Instructions** sections, and enter any payment details and bank-to-bank instructions that you want to accompany the payment. You can add up to six lines of bank-to-bank instructions.

25. (Optional) If desired, expand the **Ordering Party** section, and use the **ID** and **ID Type** drop-downs to select an ID and type for the originator of the transaction, if any.

26. The **Name** and **Address** fields may be filled in automatically from the information you entered before. If not, enter the originator's name and address information.

27. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a Template Code (a descriptive name for the template) and Template Description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox.

28. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

    Note: After you click Submit, the system will prompt you to securely confirm the submission using your token.

After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully or if the payment has any errors.

A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management list or payment detail screen.

Note: Before approving some international wires, a disclosure form will appear indicating the fees associated with the wire. Click **Accept** to accept the terms of the disclosure. The disclosure must be accepted before the payment is approved.

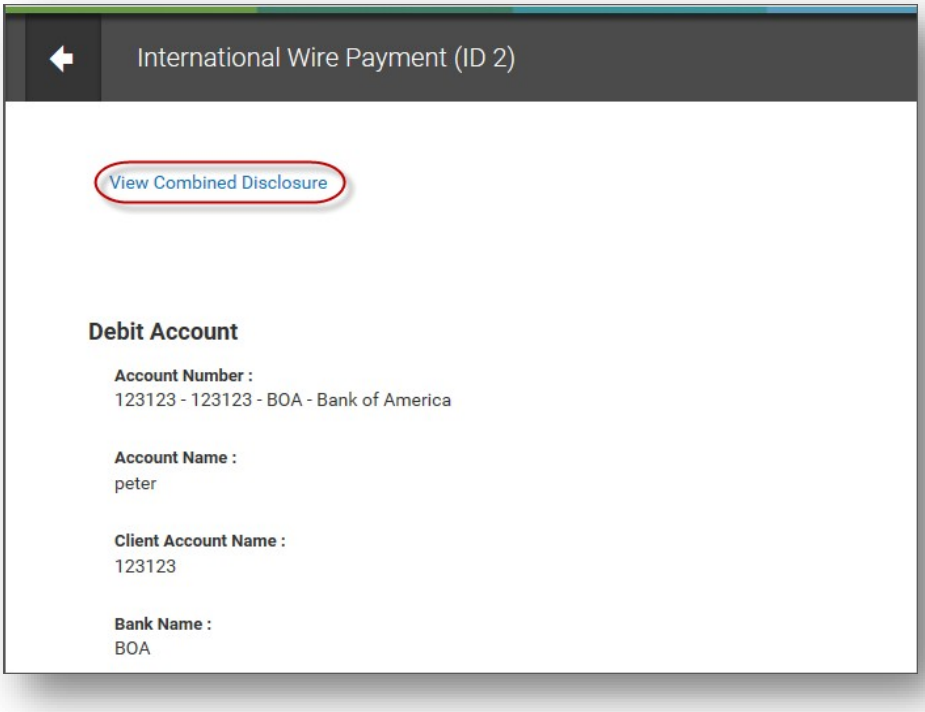
Viewing the Consumer International Disclosure and Receipt

Under Dodd-Frank rules governing consumer international wire payments, the originator of the payment should be able to view and sign the consumer international disclosure and receipt.This form notifies the payer of any fees associated with the payment, as well as the applicable exchange rate.

To view the Consumer International Disclosure and Receipt:

1. In the **Payments List View**, locate the international wire payment, and click **View**.

2. Click the **View Combined Disclosure** link at the top of the payment screen.



3. To print the form, click the **Print** button.

Payment Cancellation Deadline for Consumer International Wire Payments

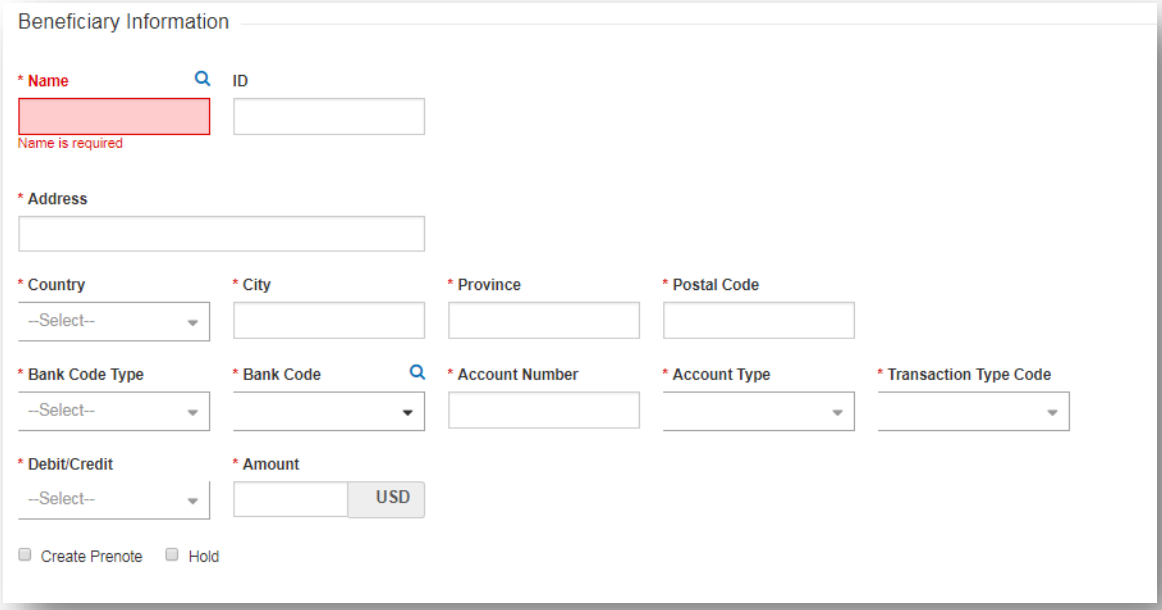
Once a payment is created, the Payment List View offers a **View** option for that payment. Click it to see a summary for the payment.

Note: The *Payment Cancellation Deadline* in the payment summary is the deadline up to which a consumer international wire payment can be canceled. The deadline will not appear in the summary until the payment is approved.

International ACH Payments

An international ACH payment creates an electronic funds transfer between a payer and payee who are in two different countries. International ACH payments are not allowed to originate from a Consumer Account.

1. Select **Payment Management** from the Payments & Transfers menu.
2. Click Add a New Payment.
3. Use the **Payment Type** drop-down to select **ACH - International**, or use the **Select a Payment Template** drop-down to select an existing template.
4. Click Continue.
5. Enter **Originator ID** for the payment.
6. Value date will default to the next business day.
7. (Optional) Batch description will auto-populate but can be changed.
8. (Optional) Descriptive date is optional for internal use.
9. (Optional) Comments will be stored with the transaction but not forwarded with the payment.
10. Select the destination currency from the drop-down list of available countries. The destination currency is the currency that your payee wishes to receive at the final receiving bank.
    - **Note:** If you want the payment to end up as a Euro payment in a German bank, the account at the German bank must be a Euro currency account; otherwise, that bank will convert the payment and you will lose money.
    - Most countries allow a local currency and U.S. dollars to be the destination currency.

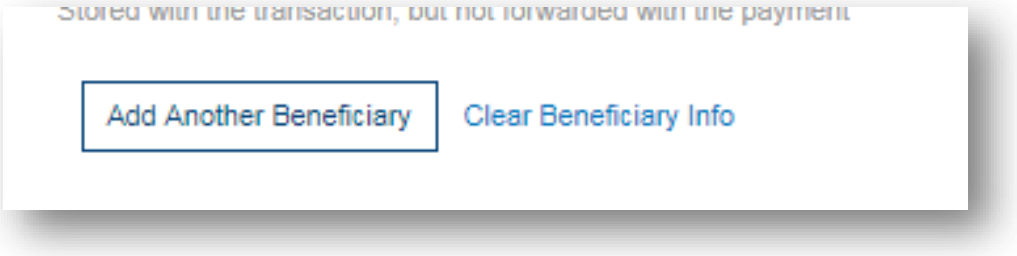


11. Beneficiary Information.

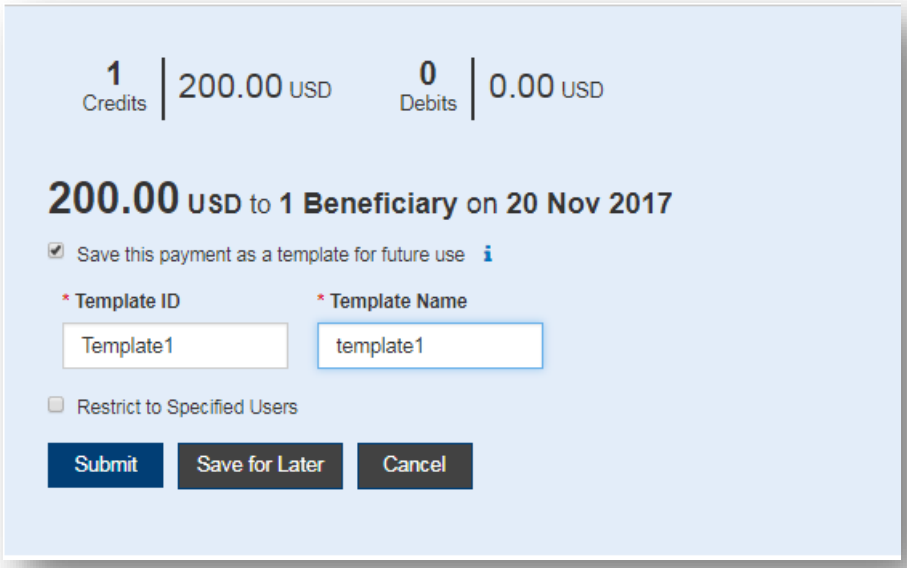
- Enter all of the required information as shown. For international ACH, the receiver's name and full address, including country, are required.
- **Bank Code Type** – CA for Canada, MX for Mexico and SWIFT/BIC for European countries.
- **Bank Code** – Canadian or Mexican bank routing number or SWIFT/BIC for European banks.
- **Account Number** – Account for Canada, CLABE for Mexico, IBAN for European bank accounts.
- Select Account Type.
- **Transaction Type Code** – select appropriate code.
- **Debit/Credit** – all countries can receive credit payments, but only Canada can receive both debit and credit payments.

- **Amount** – enter the amount of the payment in USD. The conversion, if converted to another currency, will occur after the item is sent to the receiving bank.

12. Additional fields if desired:
    - **Remittance** information for payment-related remittance data.
    - **Correspondent Information** – if another bank is required to receive the payment first and then forward it on.
    - **Beneficiary Exclusion Dates** – to start or stop payments within date ranges.
    - **Internal Comment** – internal information stored with the payment but not sent to the receiver.
13. To add another beneficiary to this batch of ACH payments, click the **Add Another Beneficiary** box and repeat steps 10-12. You can add as many beneficiaries as needed for this payment.



14. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Next, enter a template code (a descriptive name for the template) and template description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template must be approved before it can be used.



15. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

    After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully, or if the payment has any errors.

16. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the **Payment Management List**.

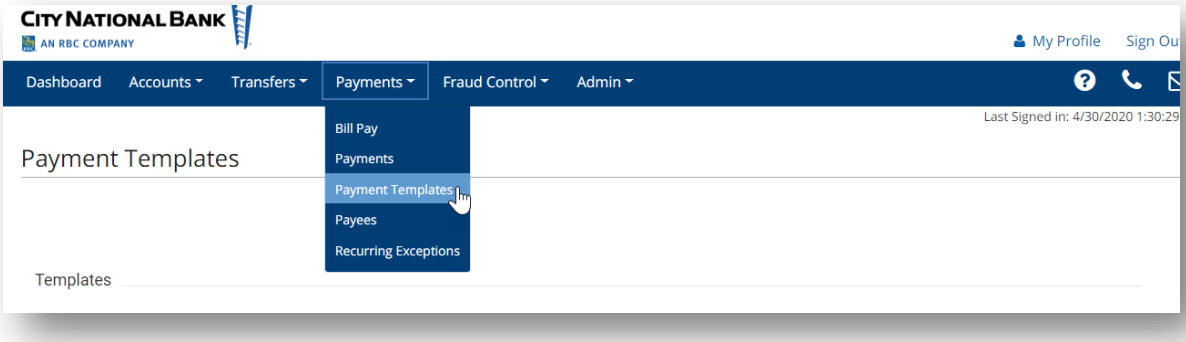
Downloading the Wire Transfer Batch Detail List

To download or print a report of an Wire or batch of wires you have transmitted, download the Wire Detail List.

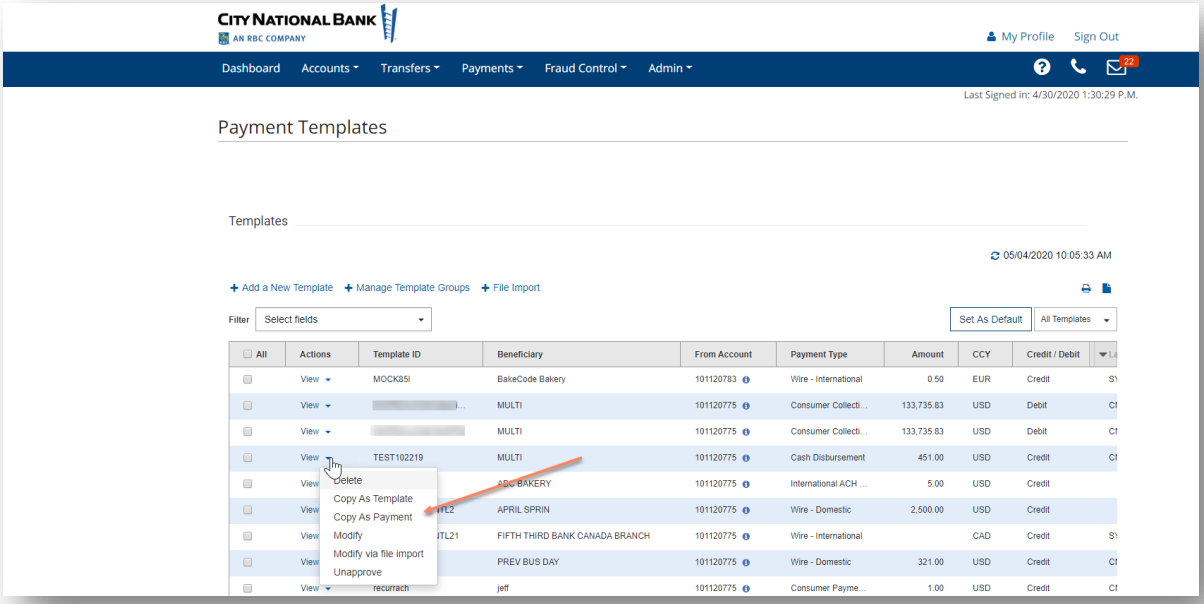
1. On the top menu bar, select **Payments**, then select **Payments** from the pull down menu.
2. Filter on the right hand corner of the screen to **Wire Payments**.
3. For a single wire, locate the desired wire, then click **View** in the Action column. This will pull up details for the specific wire.
4. Go to bottom of page and select the **Print** button.
5. Select **Save** button to print out/save PDF version for easy review, or select **Export** for a CSV format file.
6. For multiple wires, select ones disired by clicking next to the wires, click on **Print** or **Export**, select details or summary as desired, then **OK**.
7. You can print or export to CSV as desired based on the above selection.

Creating a Payment from a Template (for both ACH and Wires)

1. Go to Payment Templates from the Payments dropdown as shown below.



2. Find the **Template** (must be in approved status, otherwise select template and then Approve), and then click on **Copy As Payment**.



3. You can modify the amounts only for payments made from a template. You can do this here, if needed. Otherwise, go to the **Payments** dropdown and select **Payments**.

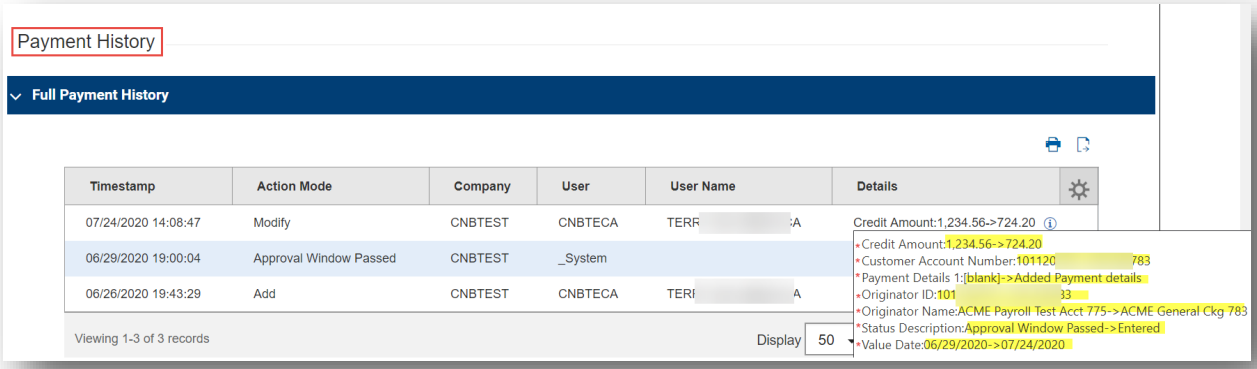
4. You will see the payment in the **Payments List** view in Entered status. Select dropdown and click **Approve**.

Reviewing Payment and Template History

When viewing or modifying a payment or template, the **Payment/Template History** section displays the full audit history of the item, including the old and new values of fields that were modified.

- Hover over details field to display the full details, shown in the **Payment History**.

- Or, click on the (i) icon to display in a pop-up.



Downloading the ACH Batch Detail List

To download or print a report of an ACH batch you have transmitted, download the ACH Batch Detail List.

1. On the top menu bar, select Payments, then select Payments from the drop-down menu.
2. Filter on the right-hand corner of the screen to ACH Payments.
3. Locate the desired Batch, then click **View** in the **Action** column. This will pull up both batch totals and individual transactions.
4. Go to bottom of page and select the **Print** button.
5. Select the **Save** button to print out/save PDF version for easy review, or select **Export** for a CSV format file.

A list of payment statuses is shown on the following page.

You can also download or print Templates, by going to Payments>Templates. Select ACH or Wire, or all, whatever is desired. Select **All** and **Export/Print – Details** for all entry details.

Payment Statuses

Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified/deleted.
Incomplete	Saved in an incomplete status. Can be modified/deleted.
Needs Repair	Needs repair, usually due to an error in a file import validation.
Incomplete Approval	Currently in the approval workflow. Not available for modification or deletion.
High Value	Requires secondary approval for high-value payments. Not available for modification or deletion.
Approved	An approved payment is ready for extraction to the back office and cannot be modified or approved.
Approver Rejected	Rejected by approver. Can be modified/deleted.
Deleted	Not available for workflow or modification.
Import In Process	Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved.
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
Needs Rate	Needs an exchange rate.
Released	Released to the back office. Not available for deletion/modification.
Bank Received	Received by the back office. Not available for deletion/ modification.
Bank Confirmed	Confirmed by the back office. Not available for deletion / modification.
Rejected	Rejected by the back office. Not available for workflow, deletion or modification.

Sending Domestic Wires – Quick Reference Guide

1. Hover over main menu bar>Payments and click **Payments** from the menu.
2. Click Add a New Payment>Payment Type>Wire-Domestic then click Continue.
3. Use Account Number drop-down to select the account to be debited.
3. Enter **Customer Reference** if desired and any comments. Comments are *not* sent with payment.
4. For **Name**, select payee by clicking the lookup icon and then clicking a payee from the list (or enter the payee name).
5. If necessary, enter the address and country for the beneficiary. (Click **Add Address Line** if needed.)
6. Enter or select the Account Type and Account Number
7. Select beneficiary bank code. If it's already in the system, the bank name and address are prefilled.
8. In the **Date & Amount** section, use the calendar icon to select a value date, then enter amount.
9. If needed, expand the Intermediary Bank section, and select a bank code for the first intermediary bank. If needed, click **Add 2nd Intermediary Bank** to add another bank.
10. If you want to add more details, expand the **Payment Details** and **Bank-to-Bank Details** sections, and enter any payment details and bank-to-bank instructions that should accompany the payment. (Up to four lines).
11. If desired, expand the Ordering Party section, and use the ID Type drop-down to select the type used by the originator of the transaction and the originator's ID.
12. Enter a name for the originator.
13. Enter an address line for the originator if it has not been filled in automatically. If you need to enter an additional line, click **Add Address Line**.
14. Use the Country drop-down to select the originator's country.
15. To save this payment as a template, check **Save this payment as a template** for future use. Enter a template code (descriptive name for template) and description. To ensure only certain users can view, check the **Restrict** checkbox. Template approval required.
16. Click **Submit** or **Save for Later** to edit later. A message will appear at the top of the screen indicating the status and whether the payment has any errors.
17. After you click **Submit**, the system will prompt you to securely confirm the approval using your token
18. A payment must be approved before it is sent to the beneficiary, using **Payment Management List**.
19. After you click **Approve**, the system will prompt you to securely confirm the approval using your token

Sending International Wires – Quick Reference Guide

1. Hover over main menu bar>Payments and click Payments from the menu.
2. Click Add a New Payment>Payment Type>Wire-International then click Continue.
3. Use Account Number drop-down to select the account to be debited.
4. Enter C**ustomer Reference** if desired and any comments. Comments are *not* sent with payment.
5. For **Name**, select payee by clicking the lookup icon and then clicking a payee from the list (or enter the payee name).
6. If necessary, enter the address and country for the beneficiary. (Click **Add Address Line** if needed.)
7. Enter or select the **Account Type** (IBAN is most common) and **Account Number**
8. Select beneficiary bank code. If it's already in the system, the bank name and address are prefilled.
9. In the **Date & Amount** section, use the calendar icon to select a value date, then enter amount. For multi-currency payments, use the **Enter Amount in** drop-down, to select and enter either **Credit Currency** or **Debit Currency**.) If this is a multi-currency payment, you can enter the ID of an exchange rate contact associated with the transaction
10. If needed, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank. If needed, click **Add 2nd Intermediary Bank** to add another bank.
11. If you want to add more details, expand the **Payment Details** and **Bank-to-Bank Details** sections, and enter any payment details and bank-to-bank instructions that should accompany the payment. (Up to four lines).
12. If desired, expand the **Ordering Party** section, and use the ID Type drop-down to select the type used by the originator of the transaction and the originator's ID.
13. Enter a name for the originator.
14. Enter an address line for the originator if it has not been filled in automatically. If you need to enter an additional line, click **Add Address Line**.
15. Use the **Country** drop-down to select the originator's country.
16. To save this payment as a template, check **Save this payment as a template for future use**. Enter a template code (descriptive name for template) and description. To ensure only certain users can view, check the **Restrict** checkbox. Template approval required.
17. Click **Submit** or **Save for Later** to edit later. After the payment is submitted or saved, a message will appear at the top of the screen indicating the status and whether the payment has any errors.
18. A payment must be approved before it is sent to the beneficiary, using **Payment Management List**.

Consumer International Disclosure and Receipt

Under Dodd-Frank rules governing ***consumer*** international wire payments, the originator of the payment must be able to view and sign the consumer international disclosure and receipt. This form notifies the payer of any fees associated with the payment, as well as the applicable exchange rate.

Consumers requesting wires must review the approved disclosure before the wire is sent. (See User Guide for details)

1. In the Payments List View, locate the international wire payment, and click **View**.
2. Click the **View Combined Disclosure** link at the top of the payment screen.
3. To print, click the **Print** button. After you click Print, the system will prompt you to securely confirm the approval using your token.

Domestic ACH Payments Quick Reference Guide

1. Hover over main menu bar>Payments and click **Payments** from the menu.
2. Click Add a New Payment>Payment Type>ACH> {type} then click Continue.
3. Use the Originator ID drop-down to select the ACH ID and predefined account to be debited.
4. Value date defaults to the next business day. If you are entitled for Same Day ACH, you can change the date to the current business day.
5. For the **Name**, select payee by clicking the lookup icon and then clicking a payee from the list (or enter the payee name).
6. Enter receiving bank ABA number.
7. Enter or select the Account Number and Account Type.
8. Select **Debit** or **Credit** (Note: depending on the type of ACH transaction, you may not have a choice of debit or credit).
9. Enter the **Amount**. (**Create Prenote** box if validating with $0 amount.)
10. Hold box allow you to create but not send the transaction at this time. **Addenda Code and Addenda** allow you to enter payment related remittance details if desired.
11. To add another beneficiary to this batch of ACH payments, click on the **Add Another Beneficiary** box and repeat the above steps.

International ACH Payments Quick Reference Guide

1. Hover over **main menu bar>Payments** and click **Payments** from the menu.
2. Click Add a New Payment>Payment Type>ACH> {ACH – International) then click Continue.
3. Use the **Originator ID** drop-down to select the ACH ID and predefined account to be debited.
4. Select a **Value Date.**
5. For the **Name**, select payee by clicking the lookup icon and then clicking a payee from the list (or enter the payee name).
12. Click Submit or Save for Later to edit later. A message will appear at the top of the screen indicating the status and whether the payment has any errors.
13. A payment must be approved before it is sent to the beneficiary, using Payment Management List.
14. After you click Approve, the system will prompt you to securely confirm the approval using your token.
6. Enter receiving bank number (IBAN is most common). Enter it in the **Account Numbe**r field.
7. Enter or select the **Account Number** and **Account Type**.
8. For multi-currency payments, use the **Enter Amount** in drop-down, to select and enter either **Credit Currency or Debit Currency.**
9. **Hold** box allows you to create but not send the transaction at this time. **Addenda Code and Addenda** allow you to enter payment related remittance details if desired.
10. After you click **Submit**, the system will prompt you to securely confirm the approval using your token.