

# Business Online Banking Quick Reference Guide



## ACH Quick Payments

Use ACH Quick Payments to send, save and manage your ACH payments. Depending on your configuration, you can use ACH Quick Payments to:

- Create one-time payments and save commonly used payments
- Schedule recurring and future-dated payments
- Make extra payments on scheduled recurring payments
- View Scheduled Payments and Payment History
- Approve payments
- Import and export payment information
- Import NACHA files using ACH Validator

## About the Automated Clearing House

The ACH batches that you release to German American Bank are processed through the Automated Clearing House (ACH) network. The ACH is a central clearing facility, typically operated by the Federal Reserve Bank, which receives and distributes electronic payments among banks and performs settlement functions. For example, if you send a payroll to German American Bank, it is then sent through the ACH to your employee's bank. On the settlement date, German American Bank debits your account and their bank credits your employee's account.

## ACH Quick Payments Terms

Key ACH Quick Payments terms.

**Auto Release** - If your setup allows Auto Release you can set up payments to be released automatically to the bank for processing.

**Collections** - A Collection is a payment that is debited from the Receiver's account.

**Company** - Companies contain your account offset transaction information for your payments. For example, in a payroll transaction, the offset is the debit to your account that is made when the credits are applied to your employee bank accounts.

**Effective Date** - The effective date is the date transactions settle.

**Offsets** - Some payments contain offset account information. When Offsets are used, one account is debited and another is credited.

**Payment Types** - Payment Types are forms containing the necessary fields for you to complete to make specific types of ACH payments. The Payment Types that you can use depend on the functions that you and your organization have been assigned.

**Payments** - The term Payment refers to a payment that will be credited to a payee, such as a vendor or employee.

## Basic Payment Tasks

The tasks that you can perform with ACH Quick Payments depend on the functions that you and your organization have been assigned. The following steps show a typical workflow to create an ACH payment.

- 1 Define the payment on the Make Payments screen.

The screenshot shows the 'Make Payments' interface. At the top, there are navigation links: 'Make Payments | Scheduled Payments | Payment History'. Below this is the title 'Make Payments' and 'Help Print' on the right. A progress indicator shows '1 Define Payment (1 of 3)'. A note reads: 'Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and submit all payments you have set up.' There are two tabs: 'My Saved Payments' and 'Create a New Payment'. The 'Create a New Payment' tab is active. Under 'What would you like to do? \*', there are three radio buttons: 'Make a one-time payment on' (selected), 'Create a recurring payment', and 'Save payment information for later use'. The 'Make a one-time payment on' option has a date field set to '05/10/2011'. Below this is a 'Payment Nickname\*' field with the value 'Expense Reimbursements' and a checked box for 'Save to "My Saved Payments"'. To the right, under 'Choose a Company\*', there is a dropdown menu with 'ABC Supply' selected. Below that is 'Choose a Payment Type\*' with a dropdown menu showing 'Consumer Payments'. There are two checked checkboxes: 'Create a group (multiple) of payments' and 'Release Payment Automatically'. At the bottom, there is a 'Continue to Step 2 >' button.

- 2 Enter the details of the payment.

The screenshot shows the 'Add a New Payee' dialog box. It has a title bar with 'Add a New Payee' and a close button. Below the title bar is the instruction: 'Enter your payment information and click Save and Close or Save and Add Another.' The main content area is titled 'Expense Reimbursements' and has a '\* required' label. It contains a 'Payee Information' section with the following fields: 'Consumer Name: \*' (Lucy Martin), 'Consumer ID: \*' (777-56-8888), 'Payment Amount: \*' (\$200.00), 'Consumer Receiving Bank ID: \*' (011000015) with a 'Lookup' button, 'Consumer Receiving Bank Account No.: \*' (999888777), and 'Account Type: \*' (C - Checking). There are also fields for 'Start Date:' and 'Send Prenote:' (checkbox), and a 'Hold Payment:' checkbox. At the bottom right, it says 'Revision 6.1.13'. At the bottom, there are three buttons: 'Save and Close', 'Cancel', and 'Save and Add Another'.

- 3 Confirm the payment on the Confirm Payments screen.

Make Payments | Scheduled Payments | Payment History

Help Print

### Confirm Payment

3 Confirm Payment: (3 of 3)

Review your payment information and click Confirm Payment.

Name	Payment Amount	Collection Amount	Effective Date	Schedule
15th Payroll	\$2,000.00	\$0.00	05/13/2011	One Time

Previous **Confirm Payment** Cancel

- 4 View the scheduled payment on the Scheduled Payments screen.

Make Payments | Scheduled Payments | Payment History

Help Print

### Scheduled Payments

Your scheduled payments are listed below.

Show Scheduled Payments for: **Next 30 Days** Total Payments(6): \$47,000.00 | Total Collections(0): \$0.00

Payment Name	Effective Date	Schedule	Payments	Collections	Company	Payment Type	Actions
<a href="#">15th Payroll</a>	05/13/2011	One Time	\$2,000.00 (2)		ABC	Payroll	<a href="#">Cancel Transaction</a>
<a href="#">National Bank Transfer</a>	05/13/2011	Weekly	\$9,000.00 (1)		ABC	Corporate Payments	<a href="#">Cancel Transaction</a>
<a href="#">National Bank Transfer</a>	05/20/2011	Weekly	\$9,000.00 (1)		ABC	Corporate Payments	

- 5 View the history of the payment on the Payment History screen.

Make Payments | Scheduled Payments | Payment History

Help Print

### Payment History

The Payment History table lists payments you have made and their statuses.

Results 1-2 of 2										
<input type="checkbox"/>	Company	Payment Name	Payment Type	Effective Date	Payments	Collections	Status	Date & Time	Prenotes	File ID
<input type="checkbox"/>	ABC Supply	Expense Reimbursements	Consumer Payments	05/10/2011	\$650.00 (2)		Released Payments	05/09/2011	0	
<input type="checkbox"/>	ABC Supply	ACME Widgets	Vendor Payments	05/10/2011	\$10,500.00 (1)		Released Payments	05/09/2011	0	

Unrelease View Payment Report Results 1-2 of 2

- 6 View your saved payment instructions on the Saved Payments screen.

Make Payments | Scheduled Payments | Payment History

Help Print

### Saved Payments

Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and submit all payments you have set up.

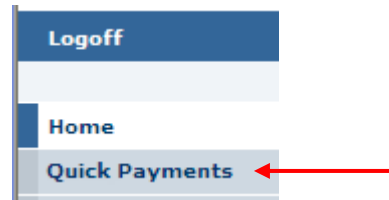
My Saved Payments										
<input type="checkbox"/>	Payment Name	Schedule	Payment Amount	Collection Amount	Status	Payment Type	Company	Actions		
<input type="checkbox"/>	15th Payroll	05/10/2011	\$2,000.00 (2)		Active	Payroll	ABC	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Export</a>		
<input type="checkbox"/>	ACME Widgets	05/10/2011		(1)	Active	Vendor Payments	ABC	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Export</a>		
<input type="checkbox"/>	Expense Reimbursements	05/10/2011	\$650.00 (2)		Active	Consumer Payments	ABC	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Export</a>		
<input type="checkbox"/>	National Bank Transfer	Weekly	\$9,000.00 (1)		Active	Corporate Payments	ABC	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Make Extra Payment</a>   <a href="#">Export</a>	Next Payment Date: 05/13/2011	

Make Payments

# Steps to Create a Single One-time Payment

- 1 Click the **Quick Payments** link. The Saved Payments screen appears. If this is the first payment you are making, the Saved Payments list will be empty.

Note: The link name may vary, depending on your configuration.



- 2 Click the **Create a New Payment** tab. The Make Payments Define screen displays.

## Saved Payments

Help Print

You do not have any Saved Payments. Click the "Create a New Payment" tab to add payments.

My Saved Payments Create a New Payment

- 3 Select the **Make a one-time payment on** radio button and enter an Effective Date or click the calendar icon to select an Effective Date.

Make Payments | Scheduled Payments | Payment History

## Make Payments

1 Define Payment (1 of 3)

Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and submit all payments you have set up.

- 4 Enter a name for the payment that will make it easy to identify.

- 5 Select the ACH Company and then elect a Payment Type.

- 6 Deselect Create a group (multiple) of payments.

- 7 Click **Continue to Step 2 >**.

A screenshot of the 'Create a New Payment' form. The form has two tabs: 'My Saved Payments' and 'Create a New Payment'. The 'Create a New Payment' tab is active. The form contains the following elements with numbered callouts:
 

- 3: Radio button for 'Make a one-time payment on' with a date field '05/10/2011' and a calendar icon.
- 4: Text input field for 'Payment Nickname\*' containing 'Expense Reimbursements'.
- 5: Dropdown menu for 'Choose a Company\*' showing 'ABC Supply'.
- 6: Dropdown menu for 'Choose a Payment Type\*' showing 'Consumer Payments'.
- 7: 'Continue to Step 2 >' button.

 There are also two checked checkboxes: 'Save to "My Saved Payments"' and 'Release Payment Automatically'.

- 8 Enter the details of the payment and click **Continue to Step 3 >**.

Enter your payment information and click Continue to Step 3

**Expense Reimbursements** \* required

Payee Information

Consumer Name: \*  Consumer ID:

Payment Amount: \*  Consumer Receiving Bank ID: \*

Consumer Receiving Bank Account No.: \*  Account Type: \*

Start Date:

Send Prenote:  Hold Payment:

Revision 6.1.13

- 9 Click **Confirm Payment**.

[Make Payments](#) | [Scheduled Payments](#) | [Payment History](#)

**Confirm Payment** Help P

3 Confirm Payment: (3 of 3)

Review your payment information and click Confirm Payment.

Name	Payment Amount	Collection Amount	Effective Date	Schedule
Expense Reimbursements	\$200.00	\$0.00	05/13/2011 <input type="button" value="Calendar"/>	One Time

**To create a payment instruction for later use:**

- 1 On the Make Payments screen, select the **Save payment information for later use** radio button.

My Saved Payments **Create a New Payment**

What would you like to do? \*

Make a one-time payment on

Create a recurring payment

Save payment information for later use

- 2 Perform steps 3 through 10, above.

- 3 Enter the details of the payment and click **Save**.

Enter your payment information and click Save

**PAY11** \* required

Payee Information

Receiver Name: \*  Receiver ID:

Amount: \*  Receiving Bank ID: \*

Receiving Bank Account No.: \*  Account Type: \*

Transaction Type: \*

Start Date:

Send Prenote:  Hold Payment:

Revision 6.1.12

# Steps to Create a Single Recurring Payment

You can create an ACH payment that will be sent on a recurring basis. Choose Quick Payments from the left hand navigation bar to begin.

- 1 On the Make Payments screen, select **Create a New Payment**, then select the **Create a recurring payment** radio button. The Payment Schedule and Instructions modal opens.

My Saved Payments    Create a New Payment

What would you like to do? \*

Make a one-time payment on

Create a recurring payment ←

Save payment information for later use

Payment Nickname\*

Save to "My Saved Payments"

- 2 Specify the recurring schedule options and click **Save**.

The modal closes and the Define screen displays a message: Recurrence has been set. To change the schedule you can click the Click to change link.

Payment Schedule and Instructions

Set a recurring schedule for a payment.

No Schedule    Start payments after

Daily     Continue until

Weekly     Continue indefinitely

Monthly

Repeat Every  month(s) on \*

Make One Payment a Month

Day  of the month or

Last Day of the month

Make Two Payments a Month

Day  of the month, and

The modal closes and the Define screen displays a message: Recurrence has been set. To change the schedule you can click the **Click to change** link.

**Make Payments**

1 Define Payment (1 of 3)

Use "Create a New Payment" to quickly create a new payment. Use "M

My Saved Payments **Create a New Payment**

What would you like to do? \*

Make a one-time payment on

Create a recurring payment

**▲ Recurrence has been set. [Click to change.](#)** ←

Save payment information for later use

Payment Nickname\*

Save to "My Saved Payments"

**Continue to Step 2 >**

- 3 Enter a name for the payment that will make it easy to identify. The payment will be saved.
- 4 Select the ACH Company, select a Payment Type, Deselect Create a group (multiple) of payments.
- 5 Select Release Payment Automatically.
- 6 Click **Continue to Step 2 >**.
- 7 Enter the details of the payment and click **Continue to Step 3 >**.
- 8 Click **Confirm Payment**.
- 9 Click **Approve Payments** at the top of the screen.
- 10 Click **Approve** next to the newly created payment.

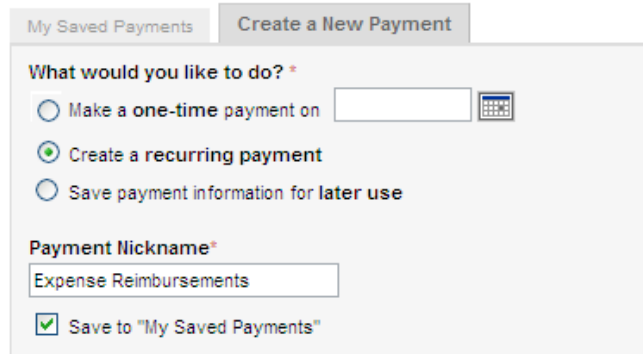
Note: Depending on your unique profile settings, the first payment created may require you to release it 1-2 days prior to the effective date.

Please follow these instructions: Choose **Quick Payments** from the left hand navigation bar. Choose **Payment History** at the top of the screen. Review the Status Column and if your payment requires release, click **Release** next to your payment.

# Steps to Create Multiple Payments

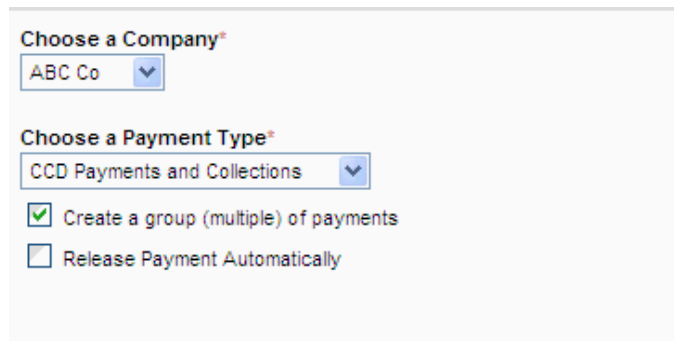
You can create a group of payments of the same Payment Type in one payment instruction. Choose Quick Payments from the left hand navigation bar to begin.

- 1 On the Make Payments screen, select **Create a New Payment**, then select the **Make a one-time payment on** or **Create a Recurring Payment** radio button and enter the Effective Date or Scheduling details.



- 2 Enter a name for the payment that will make it easy to identify. The payment will be saved.

- 3 Select the ACH Company and then select a Payment Type.



- 4 Select **Create a group (multiple) of payments**.

- 5 Select Release Payment Automatically.

- 6 Click **Continue to Step 2 >**. The Payment Summary displays.

- 7 Click **Add Payee**. A Payment Detail modal displays.

- 8 Enter the details of the payment and click **Save and Add Another**.



9 Repeat step 8 until you have entered all the payees for this payment and then click **Save**. The Payment Summary screen displays with all the payees listed.

10 Click **Continue to Step 3 >**. Click **Confirm Payment**.

11 Click **Approve Payments** at the top of the screen. Click **Approve** next to the newly created payment.

**Note:** Depending on your unique profile settings, the first payment created may require you to release it 1-2 days prior to the effective date.

Please follow these instructions: Choose **Quick Payments** from the left hand navigation bar. Choose **Payment History** at the top of the screen. Review the Status Column and if your payment requires release, click **Release** next to your payment.

## Steps to Make an Extra Payment on a Scheduled/Recurring Payment

You can make an extra, one-time payment on a recurring payment without modifying the payment schedule.

1 From the Saved Payments screen click the **Make Extra Payment** link in the Actions column. The Payment Summary screen displays.

| Make Payments | Approve Payments | Scheduled Payments | Payment History

### Saved Payments

Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and submit all payments you have set up.

Payment Name	Schedule	Payment Amount	Collection Amount	Status	Payment Type	Company	Actions
<a href="#">Test Pay001</a>	<a href="#">Weekly</a> Next Payment Date: 04/13/2011	\$35.00 (1)		Active	Consumer Payments	ABC	<a href="#">Import</a>   <a href="#">Export</a>   <a href="#">Delete</a>   <a href="#">Make Extra Payment</a>
<a href="#">VEN1</a>	<a href="#">Weekly</a> Next Payment Date: 04/12/2011	\$120.00 (1)		Pending Approval	Vendor Payments	ABC	<a href="#">Import</a>   <a href="#">Export</a>   <a href="#">Delete</a>
<a href="#">Weekly-FRI</a>	<a href="#">Weekly</a> Next Collection Date: 04/08/2011		\$75.00 (1)	Pending Approval	Consumer Debits and Payments	ABC	<a href="#">Import</a>   <a href="#">Export</a>   <a href="#">Delete</a>

2 Enter the payment information and click **Make Extra Payment**.

### Make Extra Payment

[My Saved Payments](#) : Make Extra Payment

To make an extra payment on your recurring payment, edit the amount(s) and set the payment effective date.

Payment Name	<input type="text" value="Test Pay001"/>	Effective Date	<input type="text" value="04/07/2011"/>	
Name	ID	Amount	Status	Payments/Collections
J Connelly	0038	<input type="text" value="\$35.00"/>	Active	Payment

### 3 Confirm payment.

## Steps to View Scheduled Payments

You can choose to view all your scheduled payments, view payments that are scheduled within a time frame, search for payments and release transactions.

| [Make Payments](#) | [Scheduled Payments](#) | [Payment History](#)

### Scheduled Payments

Your scheduled payments are listed below.

Show Scheduled Payments for  Total Payments(6): \$47,000.00 | Total Collection

Payment Name <sup>△</sup>	Effective Date <sup>△</sup>	Schedule <sup>△</sup>	Payments <sup>△</sup>	Collections <sup>△</sup>	Company <sup>△</sup>	Payment Type <sup>△</sup>	Act
<a href="#">15th Payroll</a>	05/13/2011	<a href="#">One Time</a>	\$2,000.00 (2)		ABC	Payroll	
	Processing Date : 05/12/2011						
<a href="#">National Bank Transfer</a>	05/13/2011	<a href="#">Weekly</a>	\$9,000.00 (1)		ABC	Corporate Payments	
	Processing Date : 05/12/2011						
<a href="#">National Bank Transfer</a>	05/20/2011	<a href="#">Weekly</a>	\$9,000.00 (1)		ABC	Corporate Payments	
	Processing Date : 05/19/2011						

### To view a list of upcoming scheduled payments:

Select the time period from the Show Scheduled Payments for dropdown.

### To search for a scheduled payment by Payment Name:

Under Search by: enter the Payment Name and click **Search**.

### To search for scheduled payments of a specific Payment Type:

Under Search by: select the Payment Type and click **Search**.

## **To search for scheduled payments for a particular ACH Company:**

Under Search by: select the Company and click **Search**.

## **Steps to Release and Cancel Transactions**

If a payment requires manual release you can release it from Scheduled Payments. You can also cancel scheduled transactions.

### **To Release a transaction:**

In the Actions column, click **Release Transaction**.

### **To Cancel a transaction:**

In the Actions column, click **Cancel Transaction**.

## **Steps to Change the Effective Date of a Scheduled Payment**

You can modify the Effective Date of a one-time payment.

### **To Change the Effective Date:**

In the Effective Date field, enter a date or select from the calendar.

## Steps to View Payment History

You can view a list of the payments you have made and the status of each.

[| Make Payments](#) | [Scheduled Payments](#) | [Payment History](#)

### Payment History

The Payment History table lists payments you have made and their statuses.

									Results
<input type="checkbox"/>	Company △	Payment Name △	Payment Type △	Effective Date △	Payments △	Collections △	Status △	Date & Time	Prenote △
<input type="checkbox"/>	ABC Supply	Expense Reimbursements	Consumer Payments	05/10/2011	\$650.00 (2)		Released Payments	05/09/2011	0
<input type="checkbox"/>	ABC Supply	ACME Widgets	Vendor Payments	05/10/2011	\$10,500.00 (1)		Released Payments	05/09/2011	0

Results

### To view all payments in history:

Under Search By: select All Payments and click **Search**.

### To search for payments of a particular status:

Under Search By: select a Payment Status and click **Search**.

### To search for payments by Payment Name:

Under Search by: enter the Payment Name and click **Search**.

### To search for payments of a specific Payment Type:

Under Search by: select the Payment Type and click **Search**.

## Steps to Unrelease Released Payments

You can unrelease a payment that is still in Released status.

## **To Unrelease a Payment:**

Select the check box next to the released payment and click the **Unrelease** button. Only payments with a status of Released can be unreleased.

## **Steps to View a Payment Report**

You can view a report that tracks the progress of pending payments or payments that have been released.

## **To View a Payment History Report:**

Select the check box next to the payment and then click **View Payment Report**.

# Steps to Edit the Details of a Payment

You can edit the details of a Saved Payment from the Saved Payments screen.

- 1 On the My Saved Payments screen, click the hyperlink of the **Payment Name**.

The Payment Detail or Payment Summary screen displays.

**Saved Payments**

Use "Create a New Payment" to quickly create a new

Payment Name	Schedule
<input type="checkbox"/> <a href="#">15th Payroll</a>	05/10/2011
<input type="checkbox"/> <a href="#">ACME Widgets</a>	05/10/2011
<input type="checkbox"/> <a href="#">Expense Reimbursements</a>	05/10/2011

[National Bank Transfer](#) [Weekly](#)  
Next Payment Date: 05/13/2011

- 2 Make the changes and click one of the following:

**Save Changes and Exit** to save your changes and return to the Saved Payments screen.

**Make Payment** to save your changes and make the payment.

## Payment Detail

[My Saved Payments](#): Payment Detail

Edit your payments and click Make Payment to complete a payment or Save Changes and Exit to save edits without making a payment.

**Approve Payment One**

Payee Information

Receiver Name: *	<input type="text" value="George Clinton"/>	Receiver ID:	<input type="text"/>
Amount: *	<input type="text" value="\$10.00"/>	Receiving Bank ID: *	<input type="text" value="011002864"/> <input type="button" value="Lookup"/>
Receiving Bank Account No.: *	<input type="text" value="12384352345"/>	Account Type: *	<input type="text" value="C - Checking"/>
Transaction Type: *	<input type="text" value="Payment"/>		
Start Date:	<input type="text"/>		
Send Prenote:	<input type="checkbox"/>	Hold Payment:	<input type="checkbox"/>
Company Account Number: *	<input type="text" value="8675309"/>	Account Type: *	<input type="text" value="C - Checking"/>

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# Steps to Change the Payment Schedule

You can change the schedule of a payment on the My Saved Payments screen or from the Payment Detail or Summary screens.

## To change a schedule from My Saved Payments:

- 1 In the Schedule column, click the Daily, Weekly or Monthly hyperlink. The Payment Schedule and Instructions modal displays.

Payment Name	Schedule
<a href="#">National Bank Transfer</a>	<a href="#">Weekly</a>

Next Payment Date: 05/13/2011

- 2 Enter your changes and click **Save**.

## To change a schedule from the Detail or Summary:

- 1 Click the hyperlink of the **Payment Name**. The Payment Detail or Payment Summary screen displays.
- 2 Click **Edit Schedule**.

Payment Detail

[My Saved Payments: Payment Detail](#)

Edit your payments and click Make Payment to complete a payment or Save Changes and Exit to save edits without making a payment.

**Approve Payment One**

Payee Information

Receiver Name: \*  Receiver ID:

Amount: \*  Receiving Bank ID: \*

Receiving Bank Account No.: \*  Account Type: \*

Transaction Type: \*

Start Date:

Send Prenote:  Hold Payment:

Company Account Number: \*  Account Type: \*

Revision 6.1.5

- 3 Enter your changes and click **Save**.





# Steps to Approve a Payment

Your system may be set up so that when a user creates a new payment or makes changes to an existing, a second user must approve the payment or changes. If Approvals are required, your ACH Quick Payments setup will include an Approve Payments screen.

- 1 Click the Approve Payments link at the top of the screen. The Approve Payments screen displays a list of payments that need approval.

| Make Payments | Approve Payments | ~~Scheduled Payments~~ | Payment History

## Saved Payments

Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and s

My Saved Payments		Create a New Payment	
Payment Name <sup>△</sup>	Schedule <sup>△</sup>	Payment Amount <sup>△</sup>	Collection Amount <sup>△</sup>
<a href="#">Test Pay001</a>	Weekly Next Payment Date:	\$35.00 (1)	

- 2 To approve a payment, click the **Approve** link in the Actions column. To deny approval, click **Deny**.

## Approve Payments

Click the Payment Name to view details and then Approve or Deny.

Payment Name <sup>△</sup>	Payment Type <sup>△</sup>	Effective Date <sup>△</sup>	Schedule <sup>△</sup>	Payments <sup>△</sup>	Collections <sup>△</sup>	Act
<a href="#">Test Pay001</a>	Consumer Payments	04/13/2011	Weekly	\$35.00 (1)	\$0.00 (0)	<a href="#">App</a>
<a href="#">VEN1</a>	Vendor Payments	04/12/2011	Weekly	\$120.00 (1)	\$0.00 (0)	<a href="#">App</a>
<a href="#">Weekly-FRI</a>	Consumer Debits and Payments	04/08/2011	Weekly	\$0.00 (0)	\$75.00 (1)	<a href="#">App</a>

The screen will display a confirmation when a payment is approved or denied.

## Approve Payments

**i** Test Pay001 has been approved.

Click the Payment Name to view details and then Approve or Deny.