PROSPERITY BANK®
Treasury Center

Payments Guide

ACH, Wire Transfers and Account Transfers

October 2024

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Overview

Prosperity Bank's Treasury Center online banking solution provides many options for your company to efficiently and effectively manage electronic payments. This guide covers ACH origination, Wire Transfers and Account Transfers and how to process and manage these payments using the tools in Treasury Center.

ACH Payments in Treasury Center.

Prosperity Bank's ACH Service is available for business customers who qualify to originate ACH payment transactions through the Treasury Center online banking platform.

ACH Payments is a service for processing electronic payments quickly and efficiently. The service provides many flexible options for user settings based upon their role while offering multiple controls for administrators to implement based upon company needs. Configurations and settings can differ from company to company and user to user.

It is recommended that users and company administrators familiarize themselves with payment settings such as entitled ACH companies, entitled SEC codes, approval limits, transaction limits, batch limits, offset accounts, etc. before initiating a batch.

Entitled users can initiate ACH transactions by creating free form batches in which they manually key in all required information, submitting a template where they would update the amount of the payment for each payee, or by uploading an ACH file via file import. Files can be imported in an industry standard format, NACHA, or in a customer defined format, such as comma separated value (CSV), fixed width, or XML. A company can also import predefined data to generate a batch for processing. A template is helpful for batches that are repetitive with most of the information remaining constant, such as payroll.

The ACH (Automated Clearing House) network facilitates payments to pass between depository institutions. The ACH network electronically moves money and related payment information from any financial institution account to another within one to two days with standard ACH processing or more quickly using ACH Same Day processing. The National Automated Clearing House Association (NACHA) governs the ACH network. All Companies and users originating ACH are responsible for complying with NACHA rules.

It is strongly recommended that your company establish dual approvals for users originating payment transactions.

ACH Standard Entry Class Codes (SEC)

The SEC codes commonly utilized within Treasury Center are as follows. Any special SEC codes are approved by the bank for use by the company.

Business

- CCD (Cash Concentration or Disbursement) – Transfer of funds between business accounts.
- CTX (Corporate Trade Exchange) – Transfer of funds with extended addenda supported and between two businesses.

Individual

- PPD (Pre-arranged payment or deposit entry) – Single or recurring payment, usually as a direct deposit or bill payment and between an individual and business.

Wire Transfers in Treasury Center

Wires that can be initiated through Treasury Center:

1. Domestic USD wire for sending US dollars to a financial institution with an ABA routing number.
2. USD International wire for sending US dollars to a foreign financial institution with a SWIFT Bank Identifier Code (BIC) and
3. Foreign Exchange (FX) wire that allows the user to send foreign currency to a financial institution outside of the United States with a SWIFT BIC.

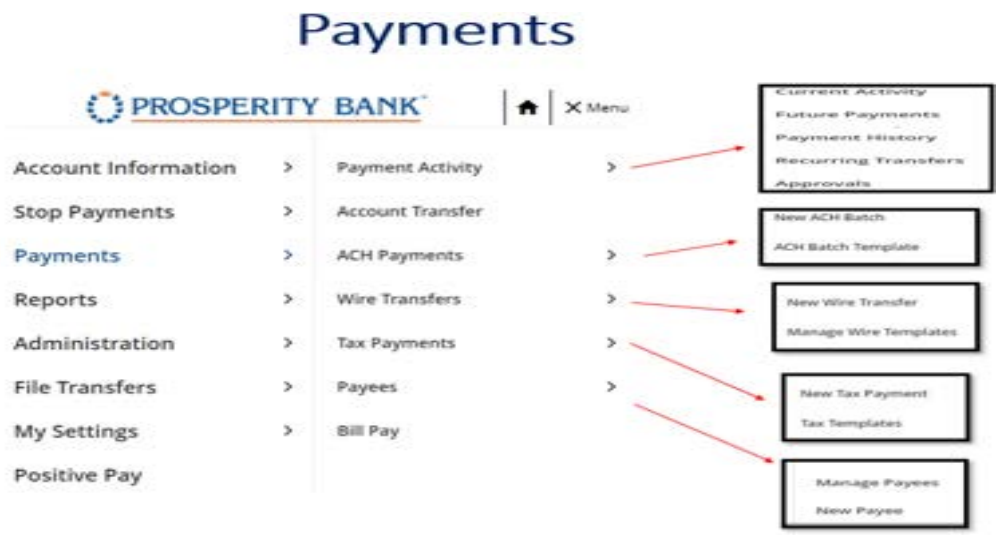
Payment Approvals: Recommended for Treasury Center Payments

It is strongly encouraged that all payment activities within Treasury Center be setup to require additional approval by other user(s) within your company. Approvals can be established through the Administration section within Treasury Center at the payment service level and can require up to two approvals at different dollar thresholds.

When you login to Treasury Center, any outstanding approvals required are highlighted on the dashboard. The following is displayed on the dashboard screen. The number of outstanding approvals will be indicated next to the payment service, a user can then proceed to the approval section by selecting the payment service requiring an approval.

Payments in Treasury Center: Let's Get Started

The Payments Menu covers multiple payment types and actions that can be taken to initiate payment transactions through Treasury Center. This menu snapshot reflects the numerous options available along with the submenus to locate where an needed action is located.

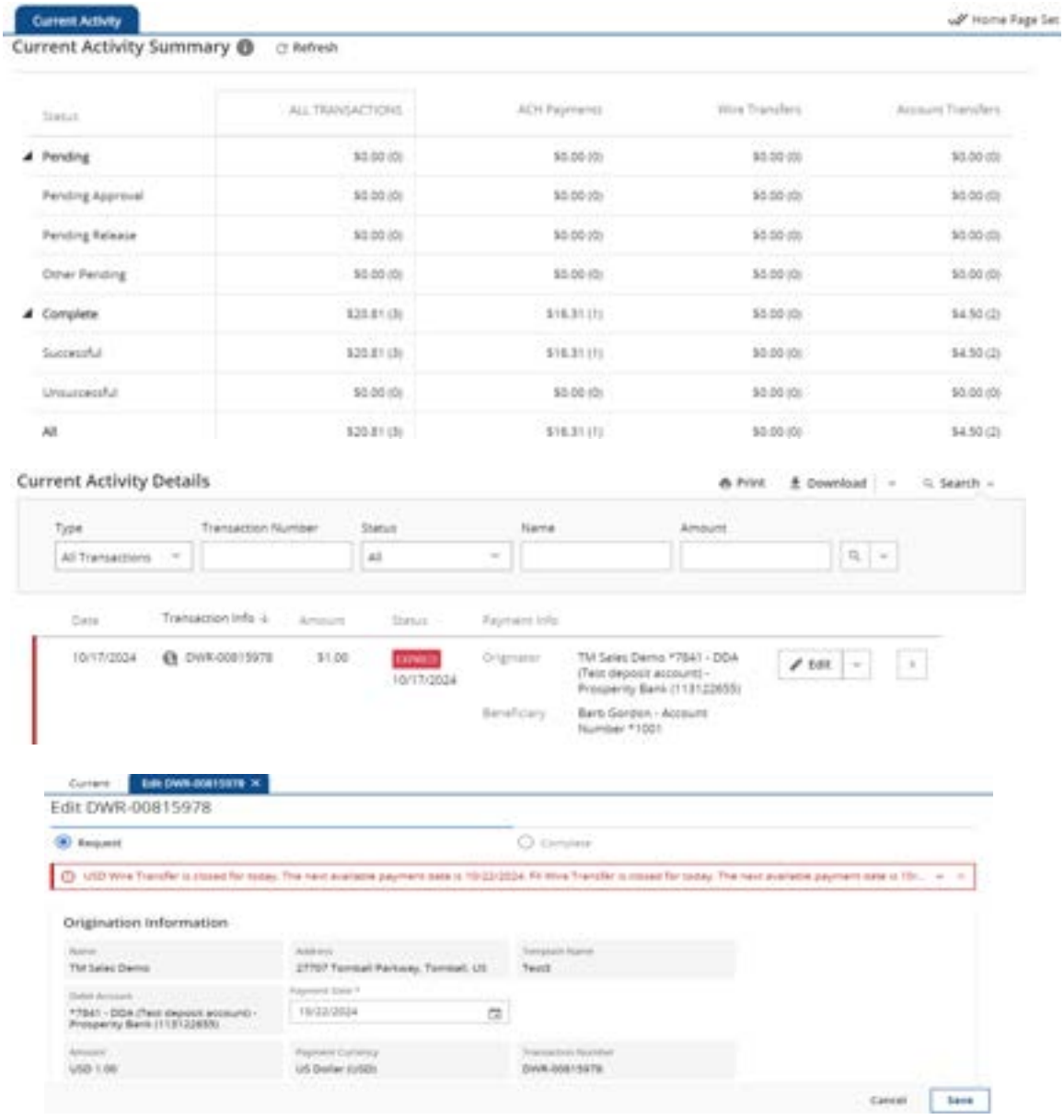


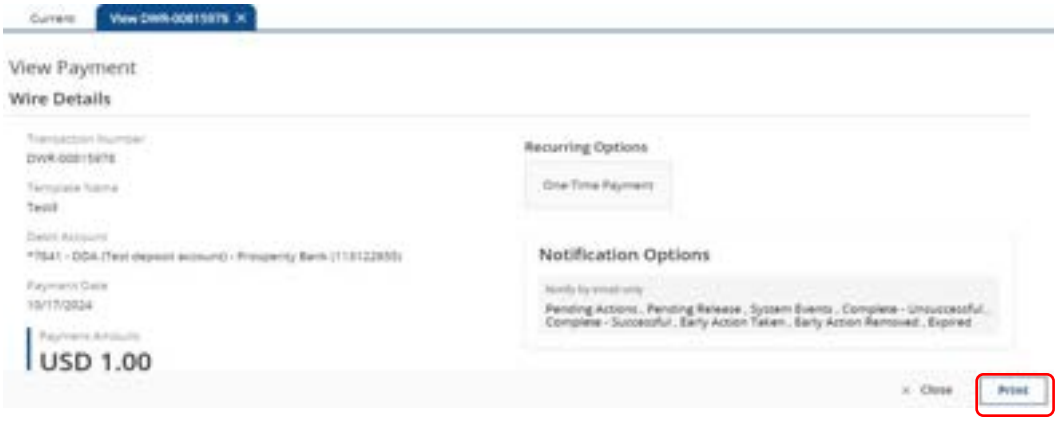
Payment Activity

The first section under Payments is Payment Activity. These options allow the ability to access current activity, future payments, payment history , recurring transfers and approvals. Users can vier a summary of payments that have been processed on a current business day or review expired payments. A user with the ability to approve payments will access this section to approve any outstanding payment transactions.

Current Activity

Current activity displays all pending and complete payments to be processed. From this page the user can view the dollar amount of all payment types and transactions, search for a specific transaction, view status, approve, and cancel pending payments. When viewing current activity, a user can view the status of any payments pending, and transactions completed by payment type.



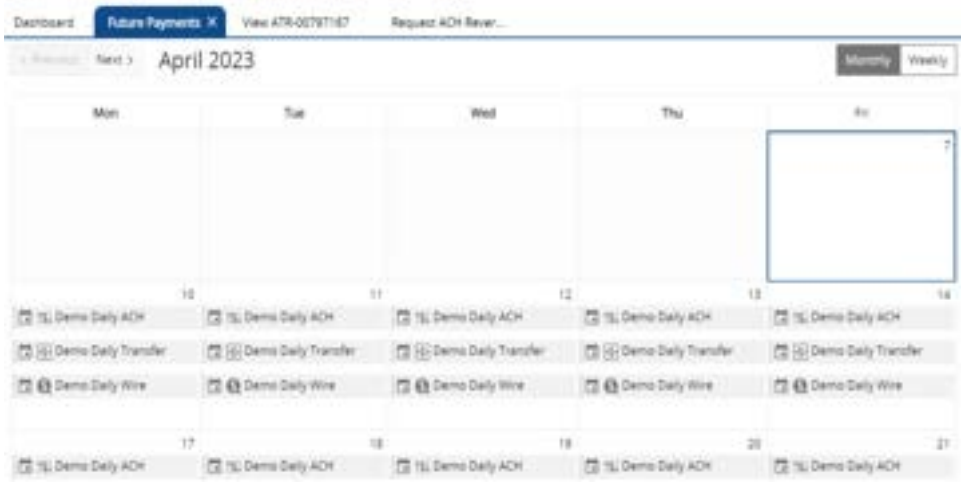


Upon launching the current activity page, the top portion will indicate whether there are any pending actions for the user. In addition, the user can quickly and easily navigate between current activity, future payments and payment history. When actions who as pending, click the arrow beside the number of pending actions, and the menu will expand to allow the user to view what action is needed.

Recurring Transfers

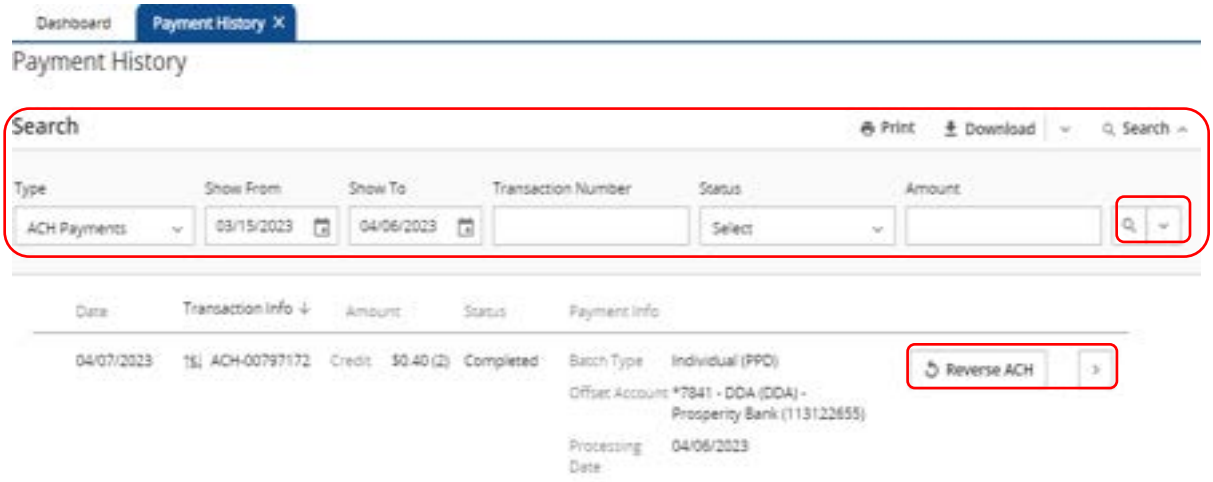
Future Payments

The following calendar displays payments that have been established as future dated payments. Select weekly or monthly to review future payments. The future payments calendar reflects all payment types with a future date. To view details, click a specific payment to expand the details of the future payment. From this screen a user can view the details of future payments and make updates to the payments such as editing, cancelling or approving the future payments.



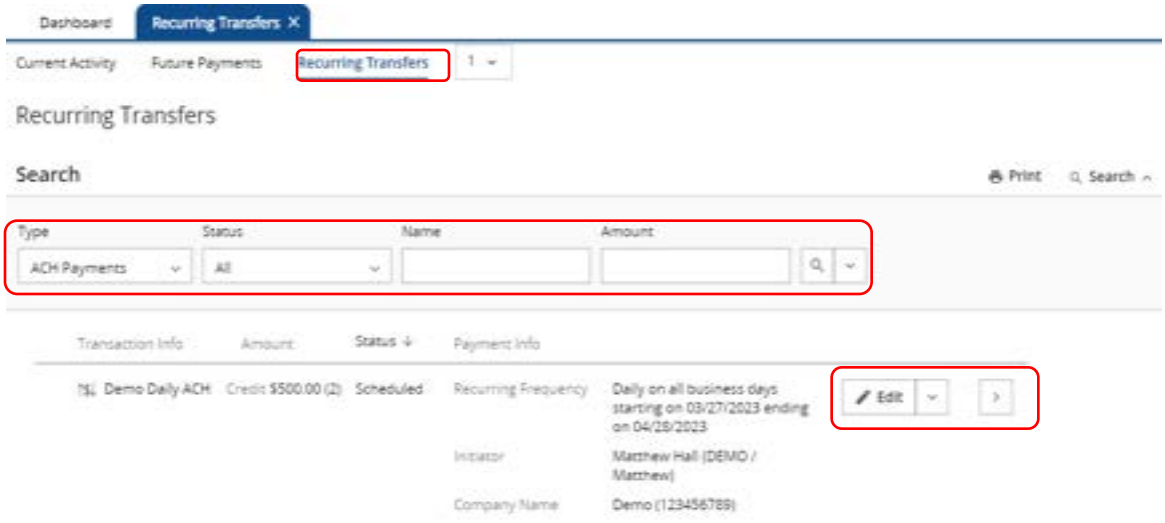
Payment History

Search payment history by type of payment, range of dates for search, transaction number, status, and amount. Once a user has selected the search criteria, select the search symbol and the results will display. An approver can approve future dated payments and conduct an ACH reversal.



Recurring Activity

Search and review of recurring transfer activities. Search by type of payment, status, name and amount. The user has the ability to edit activity of any recurring payment.



Approvals

Approvals can be established for some, or all ACH companies and approval authority can be given to all specifically designated users. Approvals can be set to require one or two approvers and a dollar threshold can be set for the approval requirement. Approvals may be entitled for some or all ACH Companies so that the user may have access to some, but not all ACH Companies. Company and user entitlements are established through Treasury Center administration and company Administrators will assign this responsibility within the system. The bank recommends approvals be implemented for ACH services.

When you login to Treasury Center, any outstanding approvals required are highlighted on the dashboard as shown below. The number of outstanding approvals will be indicated next to the payment service. Users can proceed directly to the approval section by selecting the payment service that requires an approval, or within the Payment Activity screen.

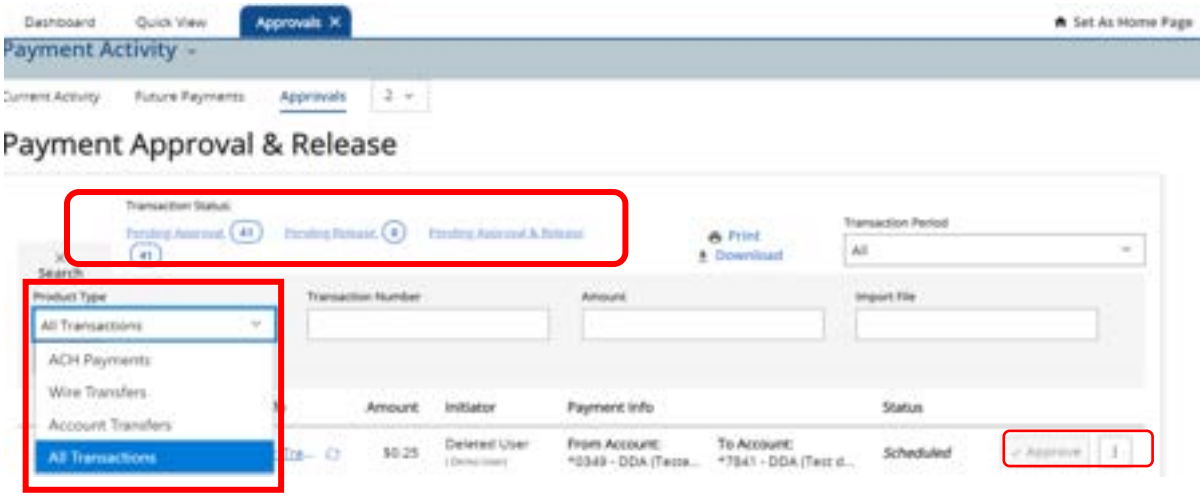
Payment Approval and Release

This screen can be found in the Payment menu, select payment activity and then select the Approval option. The Payment Approval and Release screen provides the ability to see the transaction status of transactions and select a specific payment type or all payment transactions. This is available for users entitled to approve transactions. Select all Transactions or select a specific payment type. Filter by Transaction period or Today, All or a custom date range or sort by date, transaction number, etc.
If there are payments pending approval, select and click the Approve Button.

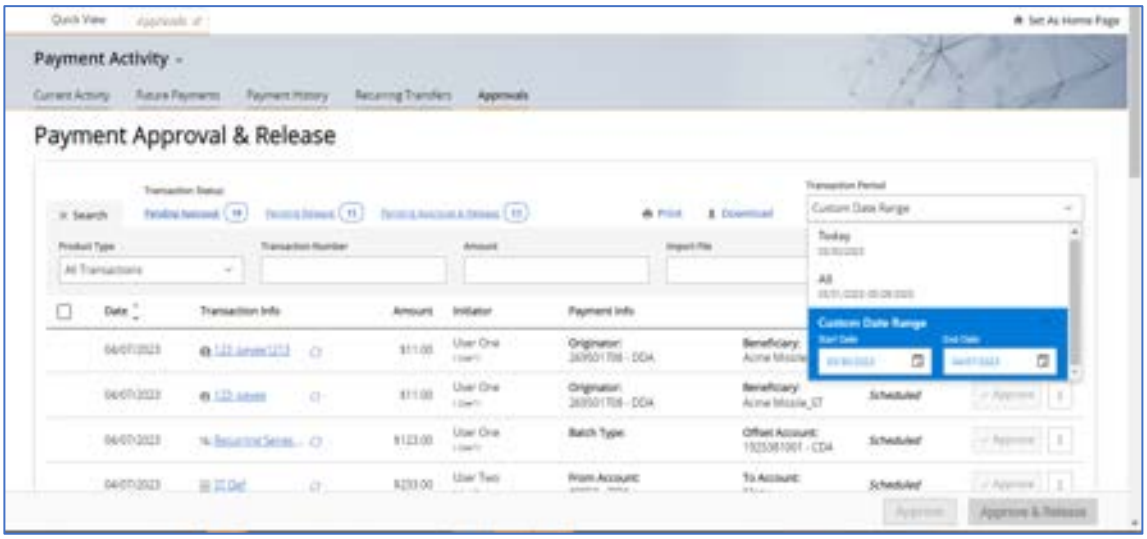
The Payment Approval and Release screen in under the Payment/Payment Activity section. This is available for users entitled to approve transactions. Available features are summarized below:

- Checkbox for bulk approval(s) — Scheduled transactions can be bulk approved or released or both at the same time.
- Filter criteria — Transactions can be filtered by Today, All or Custom Date Range.
- Sorting capability — Arrow symbols are used to sort based on date, transaction number, etc.
- Transaction Status groupings — A consolidated list displays transactions in the following statuses: Pending Approval, Pending Release, or Pending Approve and Release. Each grouping provides a list of transactions to approve or release or both.

The Payment Approval and Release screen provides the ability to see the transaction status of transactions and select a specific payment type or all payment transactions.



From this screen, select the transaction period to include the time period of your choice along with a search and review by payment type, specific to a certain payment type or for all payment types.



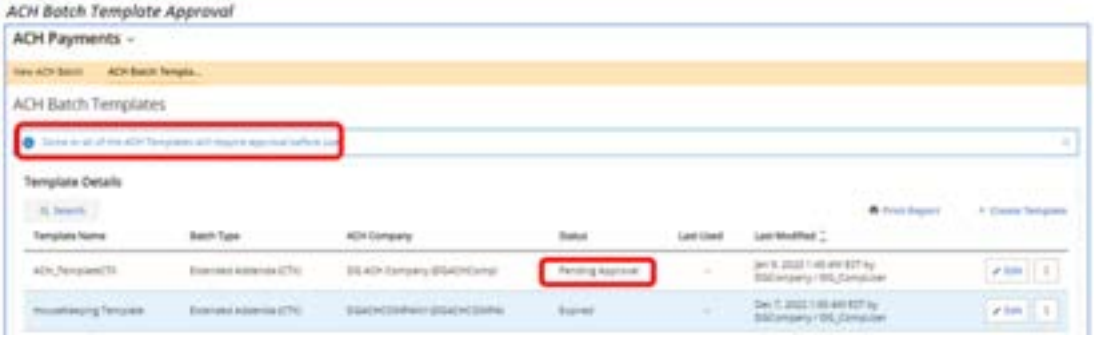
Approvals: Payment Templates

The company has the ability to establish approvals for ACH Batch/Tax templates and Wire templates. Prosperity strongly encourages your company to add dual approval for users processing payments. The example on the screen displays the ACH Batch Template approval. This is an example alerting what is pending an approval.

Users are notified when payments are Pending Approval, Active, or Expired.

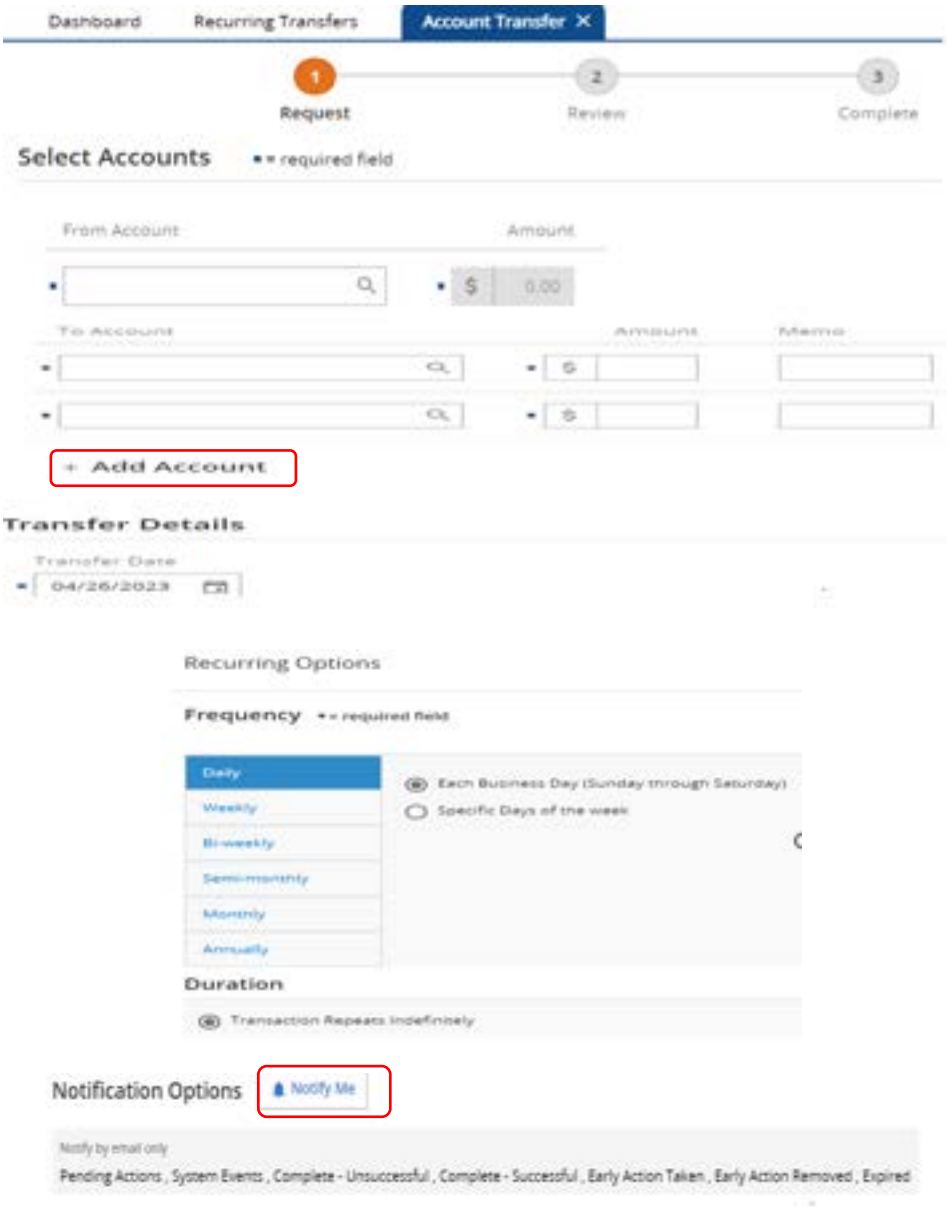
When a future dated payment for ACH Batch/ Tax template or Wire template is modified, a message will display that future dated transactions using this template will be impacted. When a template in a recurring batch is subsequently modified but not approved, a transaction(s) is created; however, the payment will fail for the future payment associated with the template.

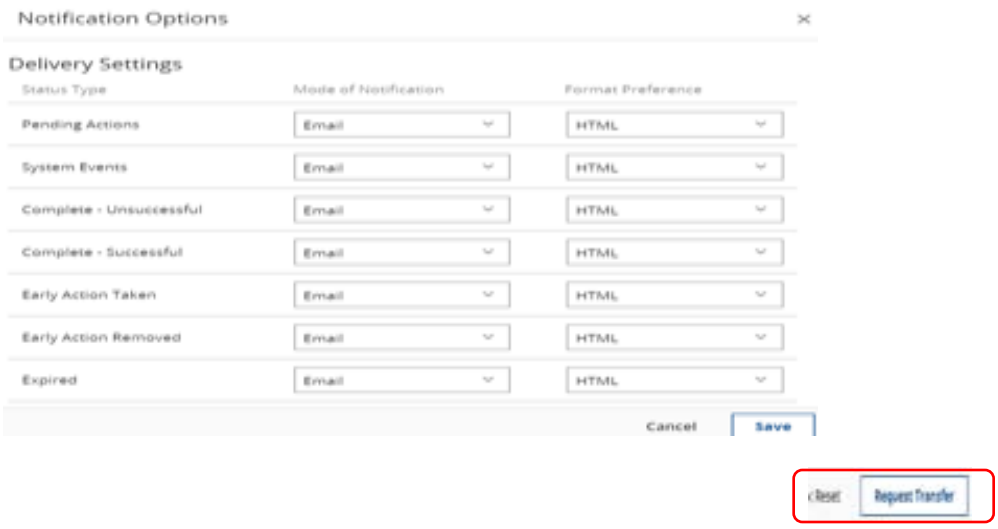
ACH Batch Template Approval



Account Transfer

This is the screen used to initiate internal account transfers. A user can enter the From Account, Dollar Amount, To Account, Memo, and Transfer Date. A user can add multiple accounts to transfer to by selecting the “add” account feature. From this screen a user can also setup recurring transfers and establish a recurring frequency. Select “notify me” to designate a specific type of notification for the internal transfer. Once complete, click request transfer.





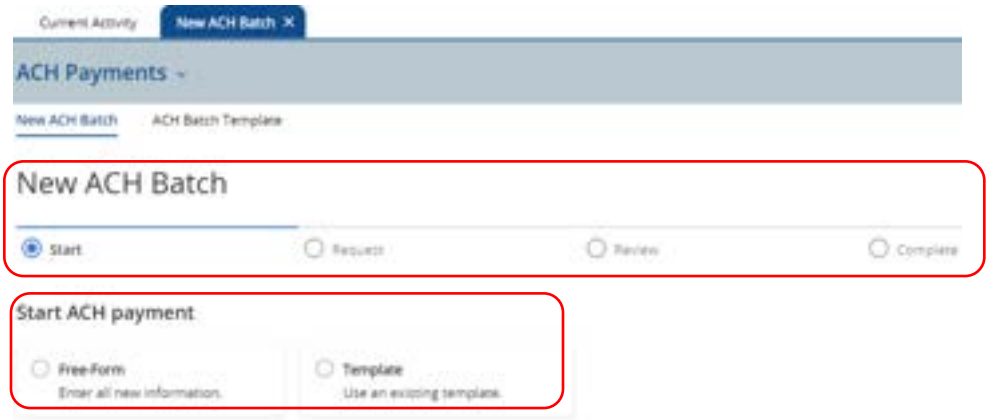
A user will be prompted to reverify the batch prior to completing. Please enter your previously established PIN (passcode) for secure browser users or your one-time passcode (OTP) for token users. Click submit.

ACH Payment Menu

Begin ACH processing by selecting Menu and the following options shown below. Specific options available to a user will depend upon their individual user entitlements as established by the Company Lead Administrator.

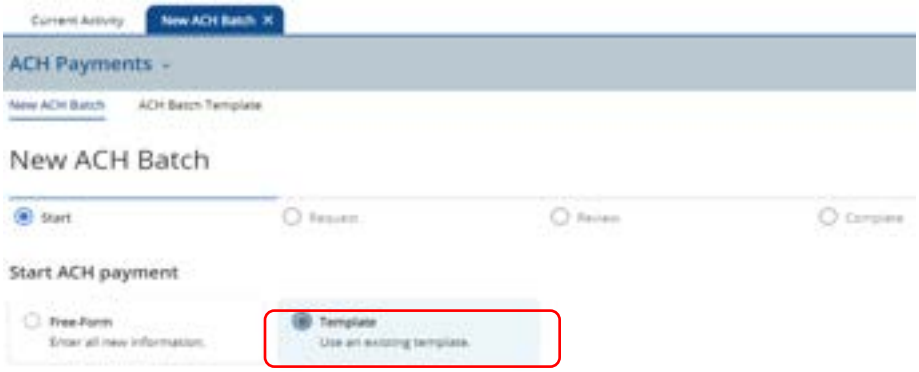
Create an ACH Batch

The creation of a live batch occurs in four steps (*Start, Request, Review,* and *Complete*). These steps are displayed at the top of the screenshot under the ACH Payments section and highlights the user's current status as they navigate through the process. To start an ACH payment, select either Free-Form or Template. The system will "auto-save" a draft if unable to complete. A user can resume by selecting the auto-saved draft.



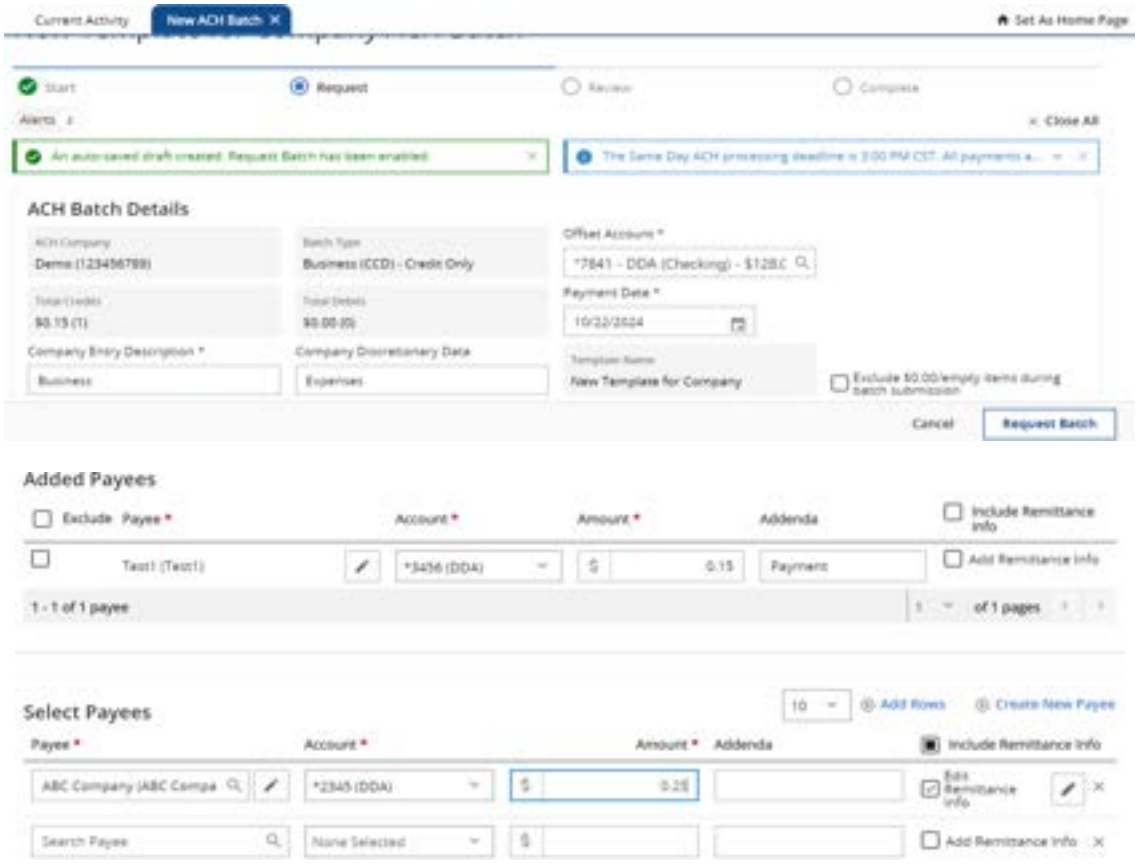
Create an ACH Batch Using a Template

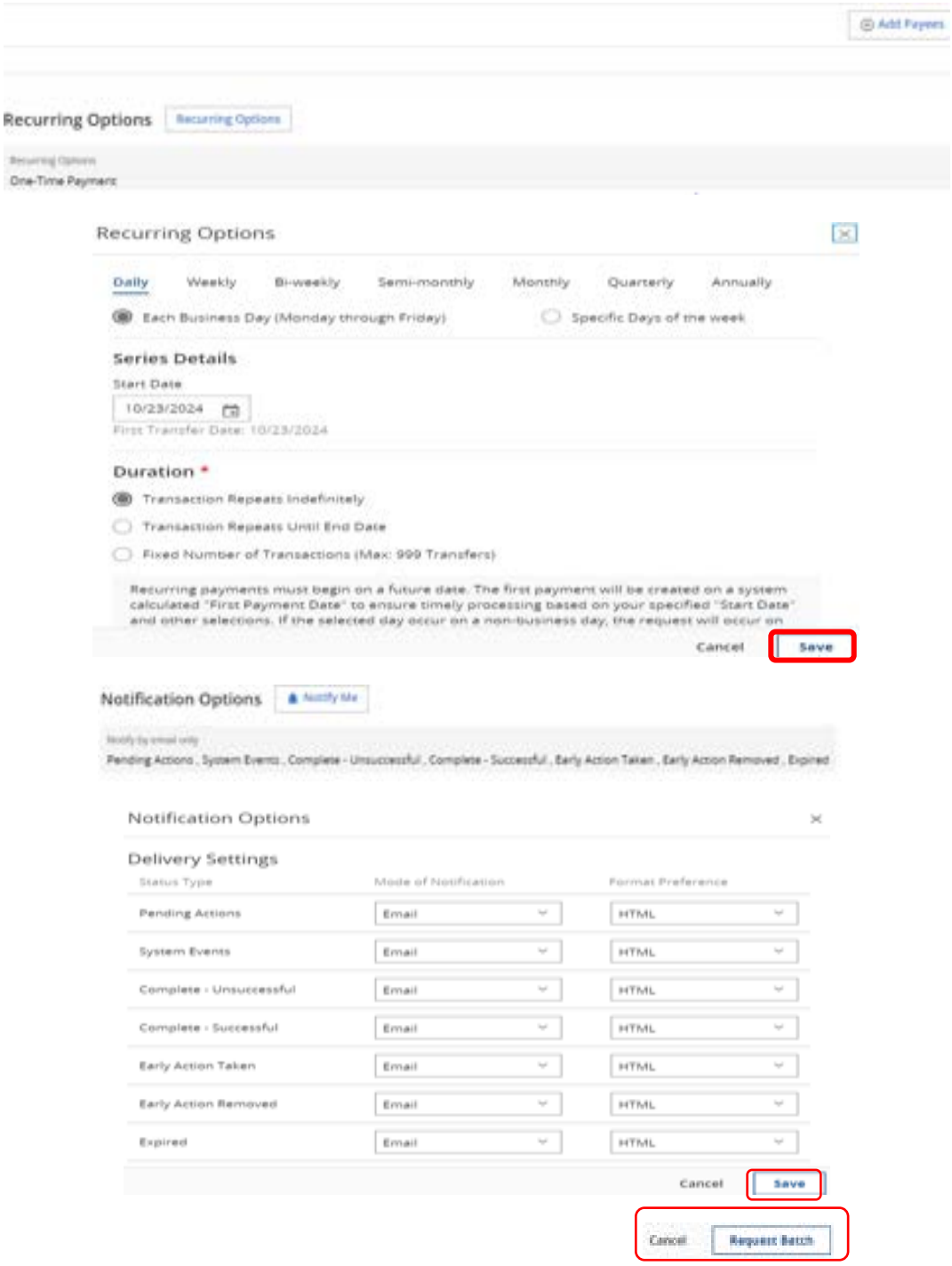
Select Template as shown below to begin the process. There is a dropdown available to select the template name for this batch. Once a template is selected, click Next.



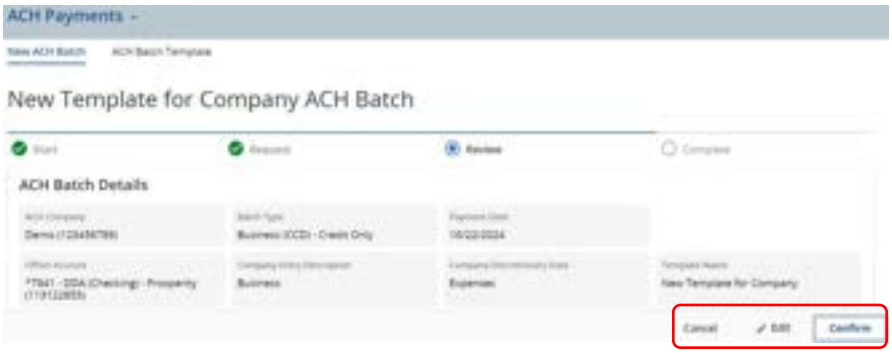
Select from a template listed. If a template is not identified, a user will need to create as a free-form. When selected, click Next.

Select the payment date and complete other needed information for this batch. Select recurring payment and notification options to setup a recurring payment schedule or to designate a specific form of notification. When completed, select Request Batch.




Add Payees
Recurring Options
Recurring Options
One-Time Payment
Recurring Options
Daily
Weekly
Bi-weekly
Semi-monthly
Monthly
Quarterly
Annually
Each Business Day (Monday through Friday)
Specific Days of the week
Series Details
Start Date
10/23/2024
First Transfer Date: 10/23/2024
Duration *
Transaction Repeats Indefinitely
Transaction Repeats Until End Date
Fixed Number of Transactions (Max: 999 Transfers)
Recurring payments must begin on a future date. The first payment will be created on a system calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occur on a non-business day, the request will occur on
Cancel
Save
Notification Options
Notify Me
Pending Actions , System Events , Complete - Unsuccessful , Complete - Successful , Early Action Taken , Early Action Removed , Expired
Notification Options
Delivery Settings
Status Type
Mode of Notification
Format Preference
Pending Actions
Email
HTML
System Events
Email
HTML
Complete - Unsuccessful
Email
HTML
Complete - Successful
Email
HTML
Early Action Taken
Email
HTML
Early Action Removed
Email
HTML
Expired
Email
HTML
Cancel
Save
Cancel
Request Batch

Review and verify the information is correct. Select the Edit button to make any changes, otherwise click Confirm.



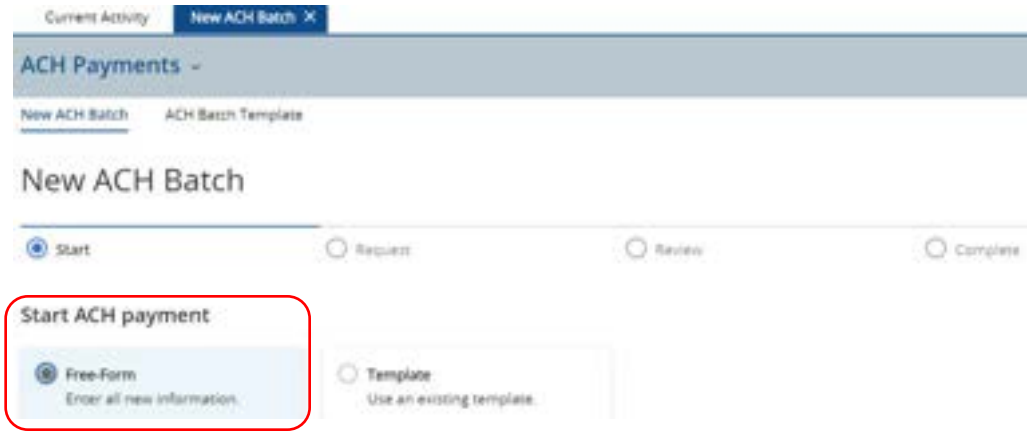
A user will be prompted to reverify the batch prior to completing. Please enter your previously established PIN (passcode) for secure browser users or your one-time passcode (OTP) for token users. Click submit.

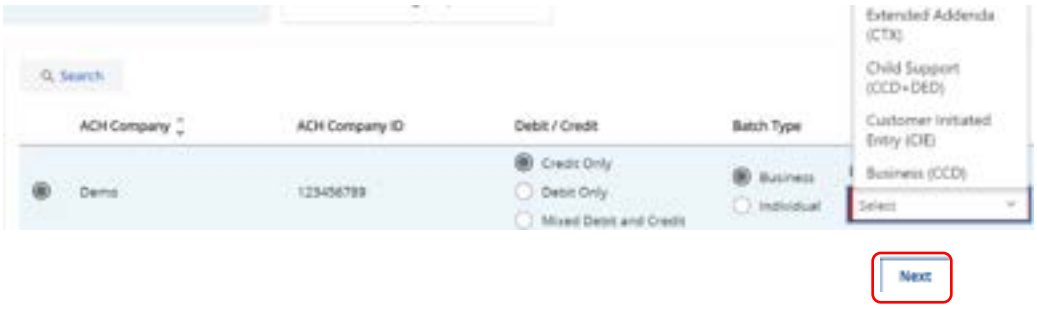
Once the batch has been accepted, a transaction number is provided for the payment. An alert at the top of the following pages signifies the acceptance of the payment. If the alert is accompanied by a green bar the submission was successful. If the alert is accompanied by a red bar, review the alert for instructions needed to complete the payment. If the transaction requires an additional approver, an alert will be generated and sent to the users that have approval access for that profile.

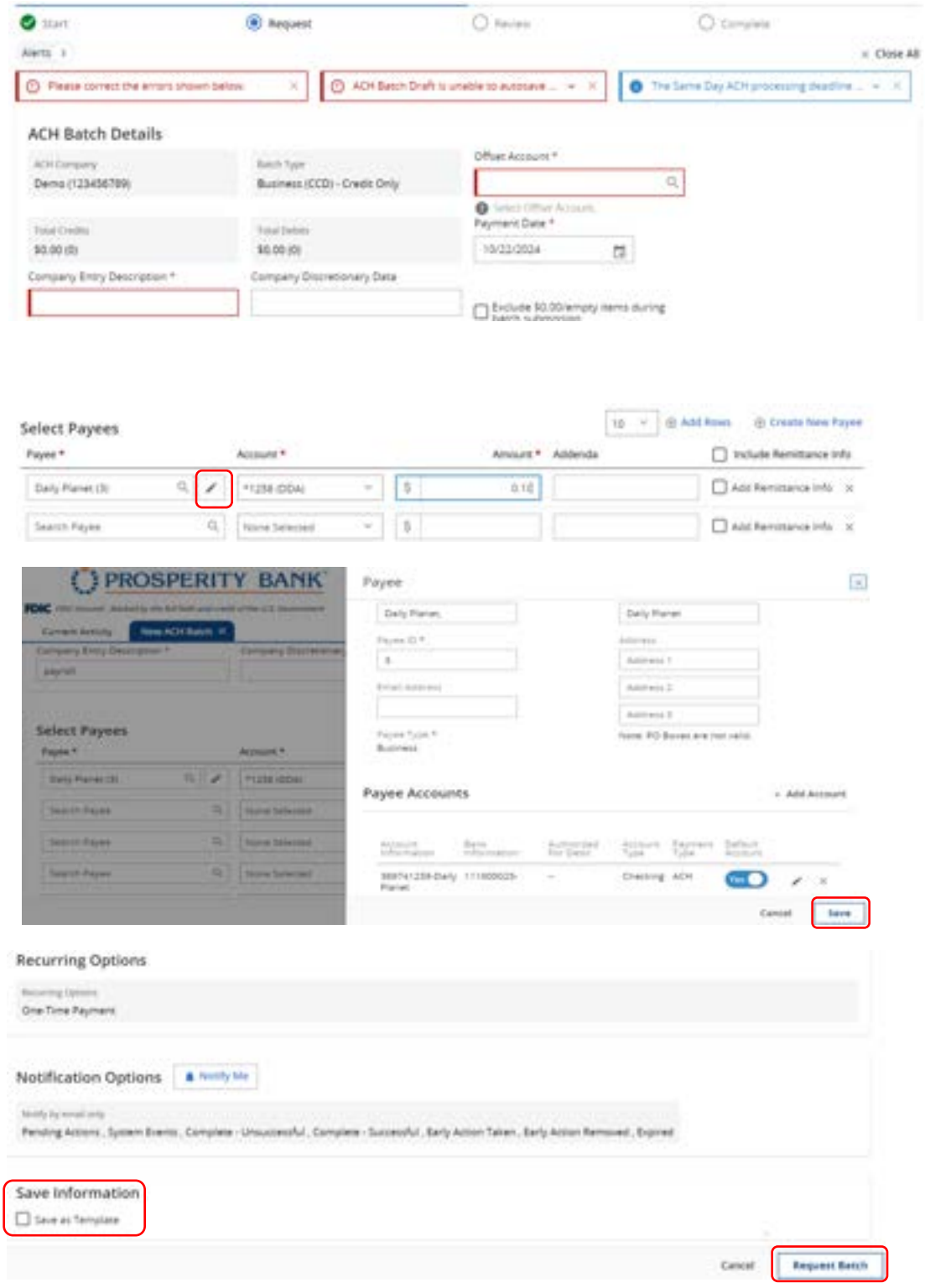
Once the batch is accepted, there is an option to print the information from the payment and the ability to create a new ACH batch.

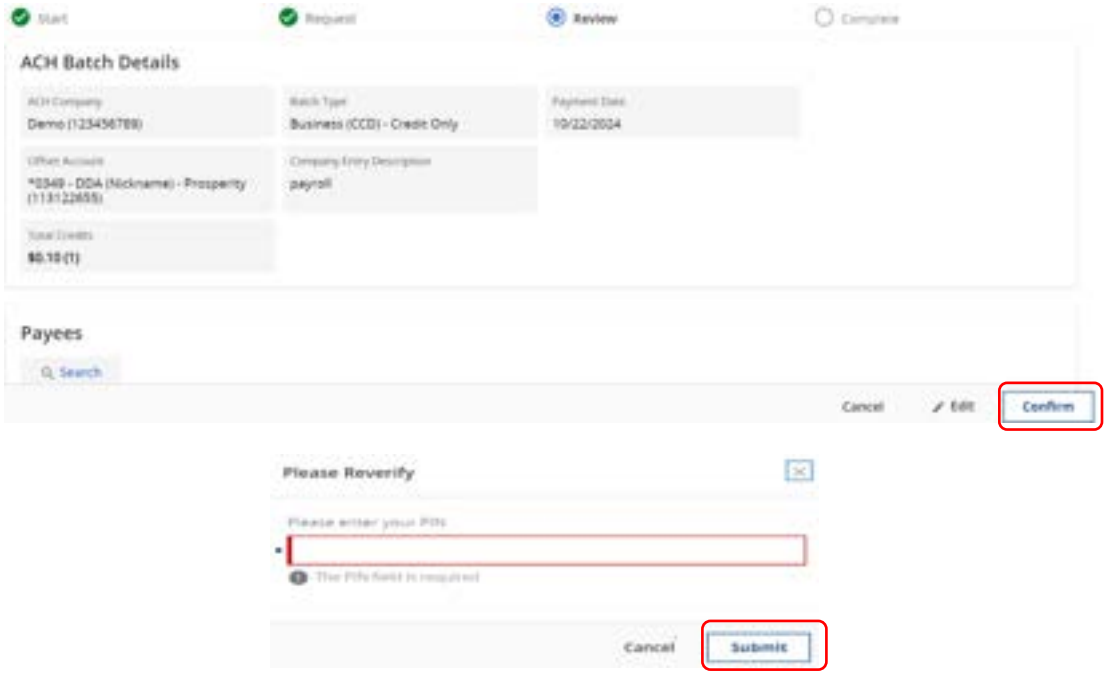
Create a Free Form Batch

A free form batch is building a payment from scratch from the beginning so all the information will be entered manually. To begin, select Free Form as reflected in the screenshot below. The user will then be prompted to make selections for the ACH Company. Select credit , debit, or include mixed. Select the batch type from the list of eligible SEC codes based upon the transaction. Click Next.






Start
Request
Review
Complete
Alerts
Close All
Please correct the errors shown below.
ACH Batch Draft is unable to autosave ...
The Same Day ACH processing deadline ...
ACH Batch Details
ACH Company
Demo (123456789)
Batch Type
Business (CCD) - Credit Only
Offset Account *
Select Offset Account
Total Credits
$0.00 (0)
Total Debits
$0.00 (0)
Payment Date *
10/22/2024
Company Entry Description *
Company Discretionary Data
Exclude $0.00/empty items during
Select Payees
10
Add Rows
Create New Payee
Payee *
Account *
Amount *
Addenda
Include Remittance Info
Daily Planet (3)
*1258 (DDA)
0.10
Add Remittance Info
Search Payee
None Selected
PROSPERITY BANK
Payee
Payee Accounts
Add Account
Cancel
Save
Recurring Options
One-Time Payment
Notification Options
Notify Me
Pending Actions , System Events , Complete - Unsuccessful , Complete - Successful , Early Action Taken , Early Action Removed , Expired
Save Information
Save as Template
Cancel
Request Batch



Enter the payment date, select the offset account, and include a company entry description. A user has the option to save this batch as a template. In addition, a user may enter information in the Company Discretionary Data, with the Company Entry Description field, a required field. Complete the payee section and add a payee as needed. When all selections are made, click Request Batch.

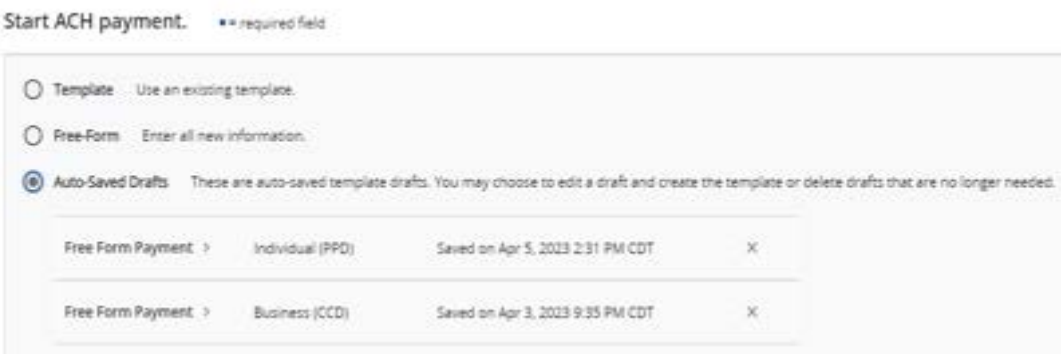
The next step is to review the information for the requested batch to confirm the information is correct. If changes are needed, selected cancel to delete the batch. Select Edit to make any changes to the batch. If complete, confirm the batch and submit from processing.

Once confirmed, user will enter the PIN used for secure browser login or the one-time passcode (OTP) from token.

The free form batch has been assigned a transaction number. Select print or create "new ACH batch" as indicated on the screen below.

Auto Saved Drafts to start an ACH payment

From the Start ACH payment screen a user can select Auto-Saved Drafts. This selection will display recent free form payments in progress. A user can choose to edit a draft and create a template or delete any that no longer needed. Upon selecting one of the free-form payments, the screen will display the auto-saved information and a user can proceed.

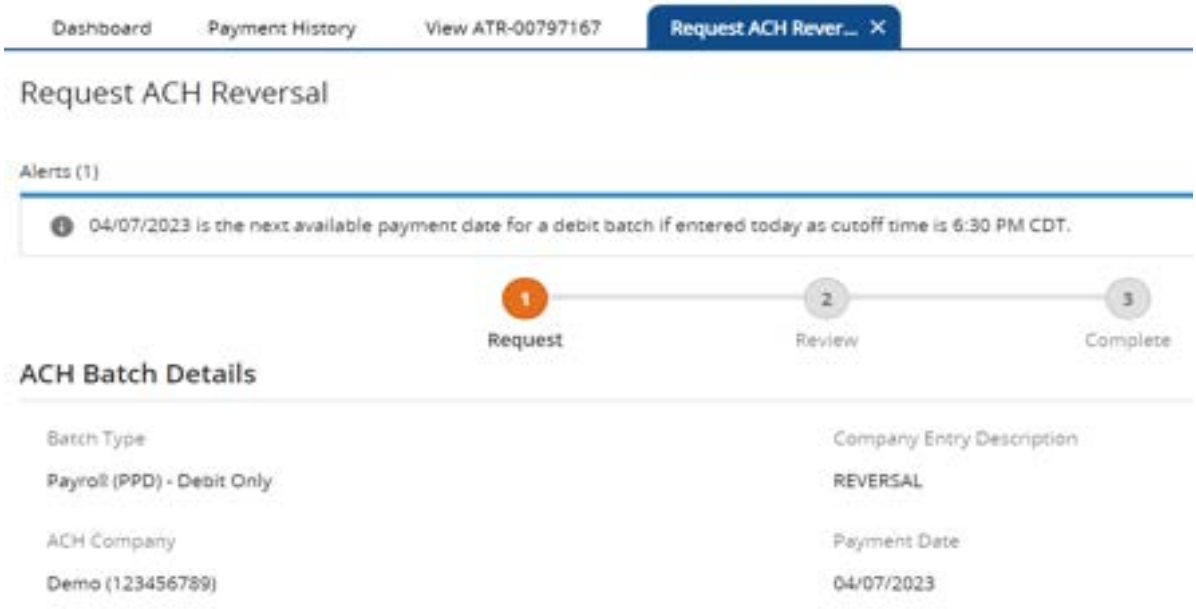


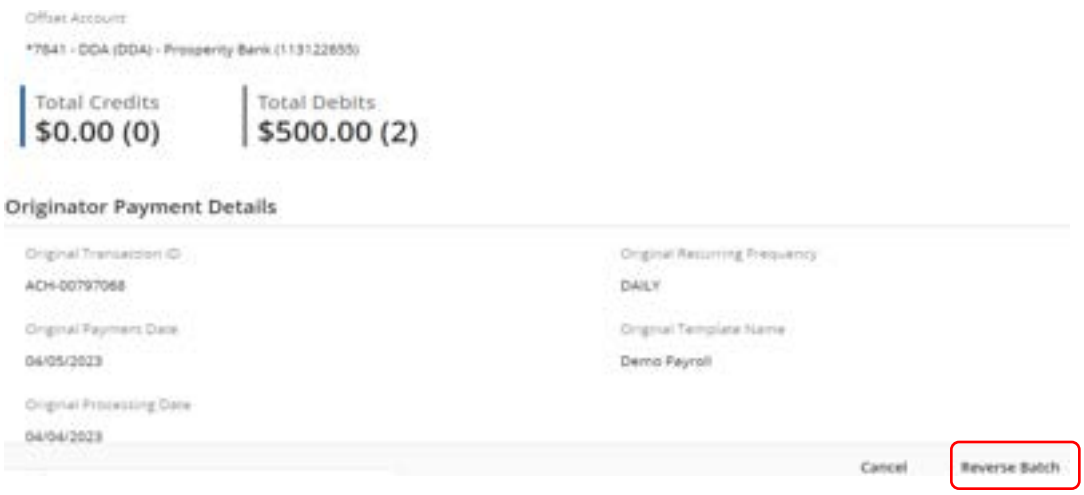
Generating an ACH Reversal

The ACH Reversal service allows for the recall of funds for batches completed and processed in error. When a batch is reversed, a debit transaction is processed for all accounts that originally received a credit transaction and a credit transaction is processed to all accounts that originally received a debit transaction. Tax batches, prenotes, zero-dollar transactions, and batches created for a deleted ACH Company are not eligible for reversal. Also, reversals may not be created through Transaction Import or SFTP services.

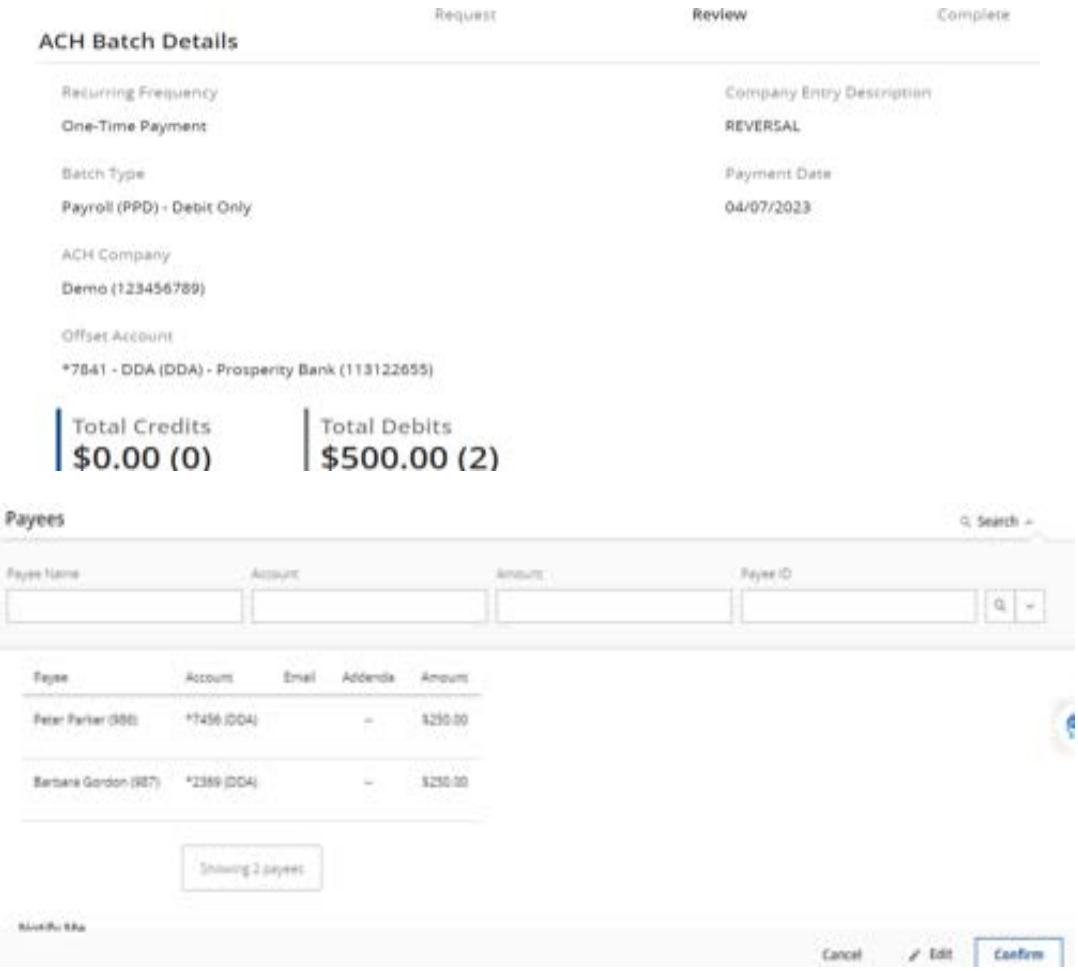
Reversals may be submitted for batches with a *Completed* status up to five business days after the payment date. Companies with next-day or warehouse processing may only initiate reversals from Payment History while companies with same-day processing may initiate reversals from Current Activity or Payment History.

Please note that once a reversal has been delivered to the bank it cannot be undone. Verify funds are in the account prior to doing a reversal.



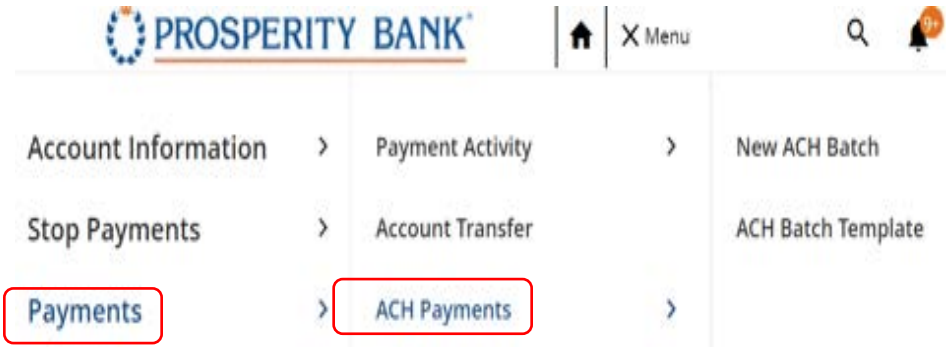


Review and confirm Details of ACH Reversal Transaction then click Confirm.



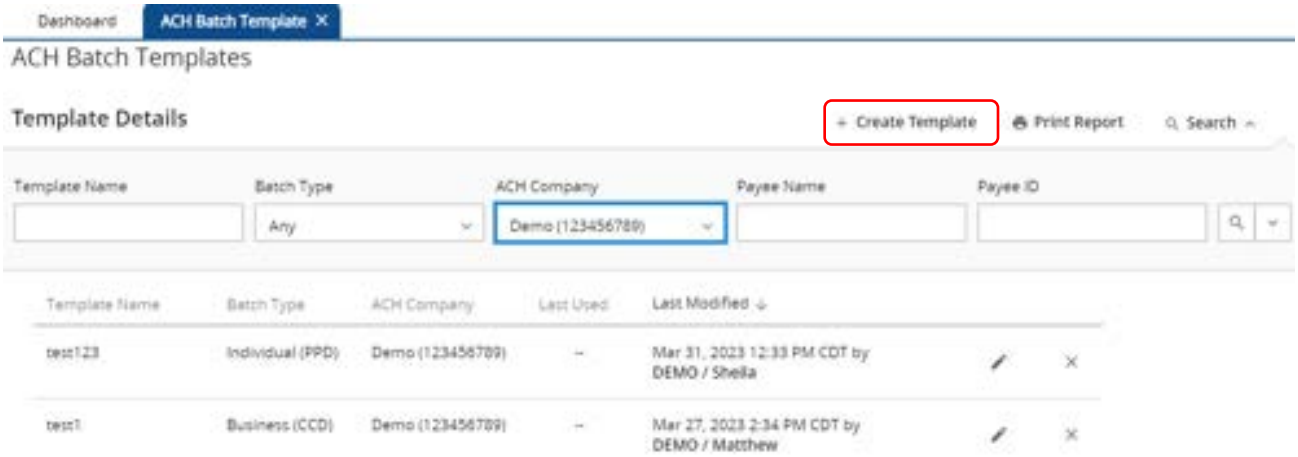
Manage ACH Batch Templates

From the menu, select payment and then ACH payment and proceed with the ACH Batch Template.



Batch Template Search

The following screenshot provides details of the existing company's templates. A user can search by template name, batch type, ACH company, payee name and payee ID. An individual template can also be edited. If there are auto-saved drafts, they can be found on this screen and can be converted to a template.

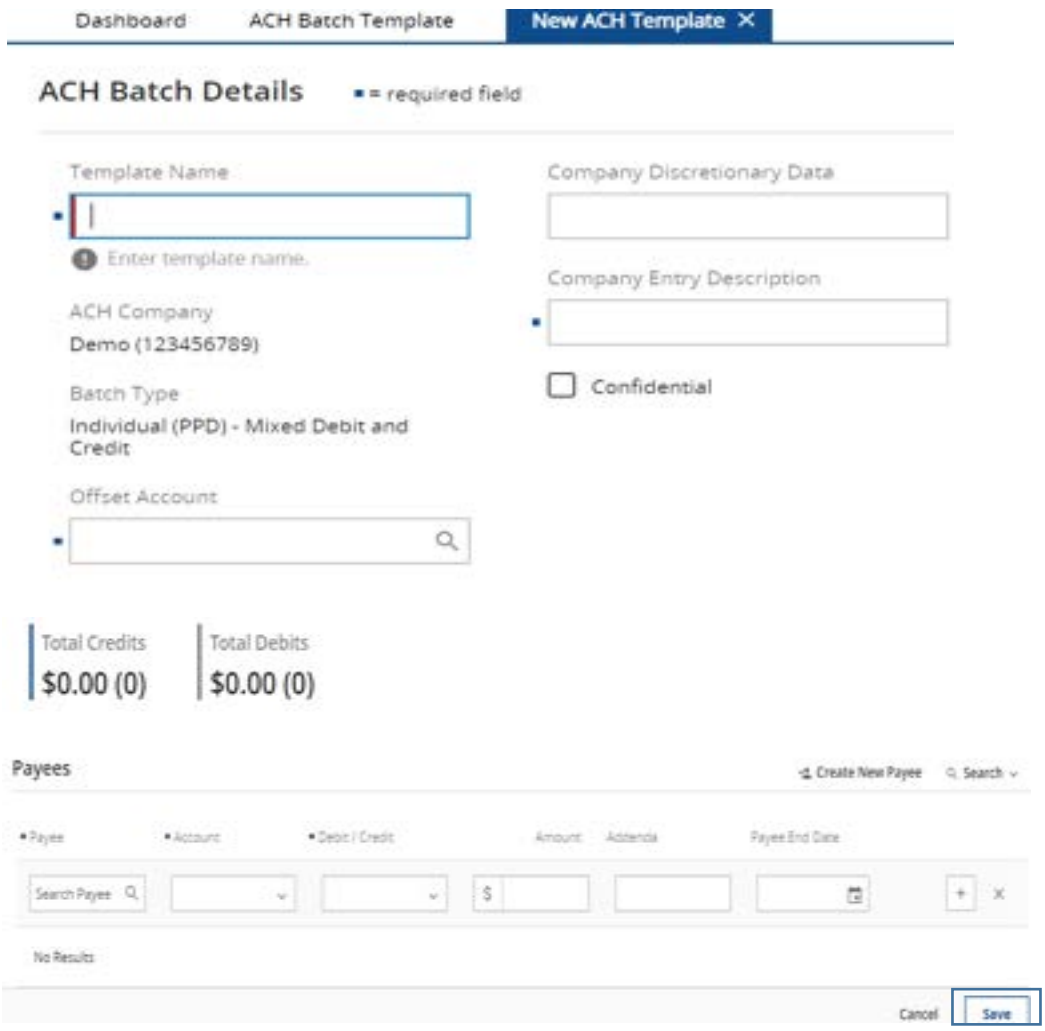


Note: From the screen about a user can “Select Create Template” to launch the screen to setup the new template. For convenience, the “create template” function can be found on numerous pages. The process to create a template is the same.

Create an ACH Batch Template

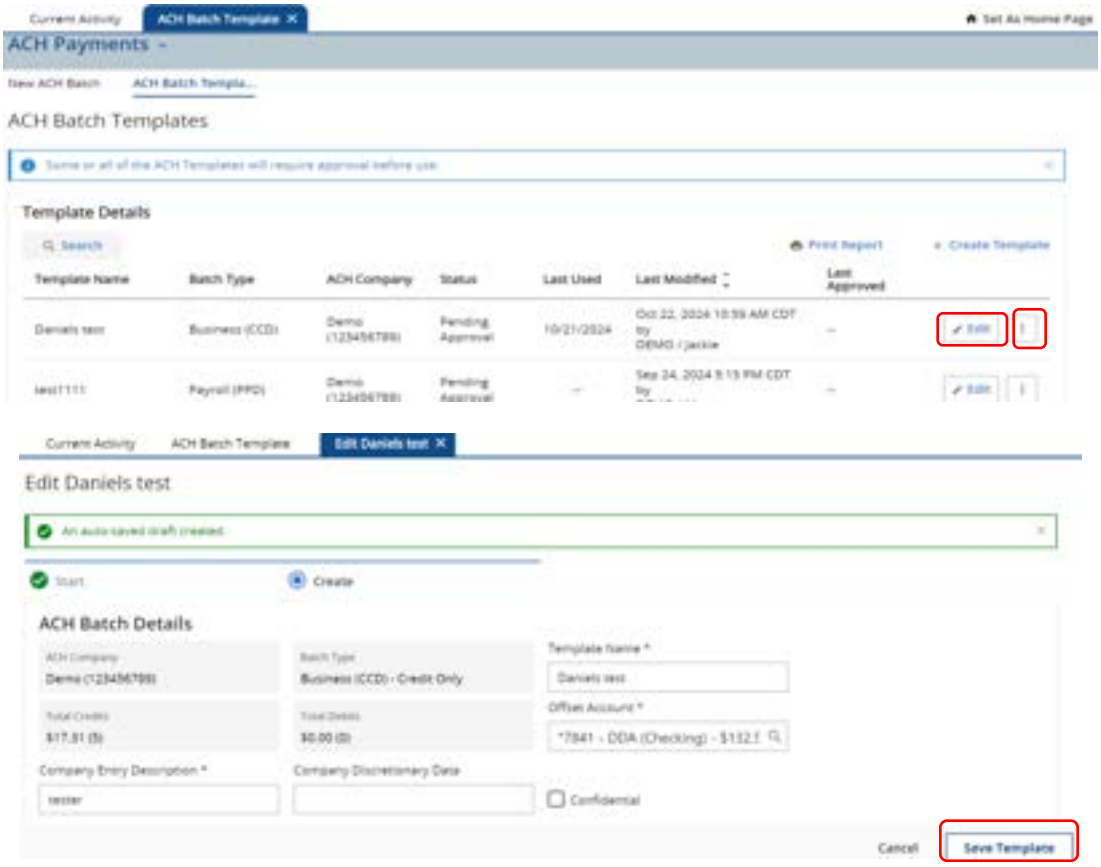
Choose Create a template from the previous screen when creating a template from a payee, fields will display the information pulled from the payee’s profile and will be displayed to the user as plain text. To ensure the template will route payments through a specific Correspondent and/or Intermediary bank, and the banks displayed are not the desired destinations, ACH batch template screen. Start by designating the ACH Company, Debit/Credit options or Mixed. Once assigned, Select Next to continue.

Enter details for the new template as shown below. This includes a setting to make the template confidential. The company Lead Administrator may select to make this a confidential template. The Administrator can assign an ACH Confidential User who is able to create a confidential batch and only confidential users can see the amounts in that batch. A payroll file is a good example of when this feature may be useful.


Dashboard
ACH Batch Template
New ACH Template
ACH Batch Details
= required field
Template Name
Enter template name.
ACH Company
Demo (123456789)
Batch Type
Individual (PPD) - Mixed Debit and Credit
Offset Account
Company Discretionary Data
Company Entry Description
Confidential
Total Credits
$0.00 (0)
Total Debits
$0.00 (0)
Payees
Create New Payee
Search
Payee
Account
Debit / Credit
Amount
Addenda
Payee End Date
Search Payee
No Results
Cancel
Save

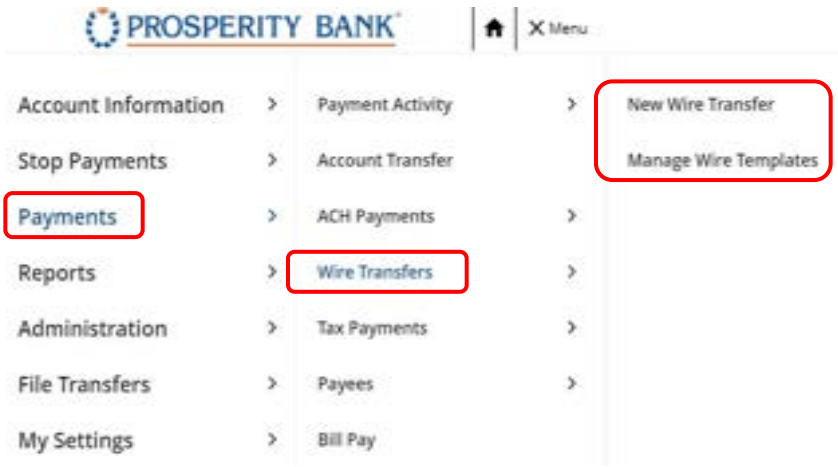
ACH Batch Templates

A user can view ACH Batch templates and can review the batch details by clicking on the expansion symbol next to the edit button in order to view specific batch information. The user can also select edit to make changes to the template. If edits are made, click save template. When editing an ACH Batch Template, a user can search for a payee, edit or create a new payee, assign confidential to the batch and view history of the batch.



Wire Menu

To access Wire Transfers in Treasury Center, click on the Menu at the top of the dashboard page. The menu button is used to navigate between services and functions within Treasury Center. To access a different section at any time, click on the Menu button.



New Wire Transfer

Wire Transfers initiated in Treasury Center can be completed by selecting any of the following methods:

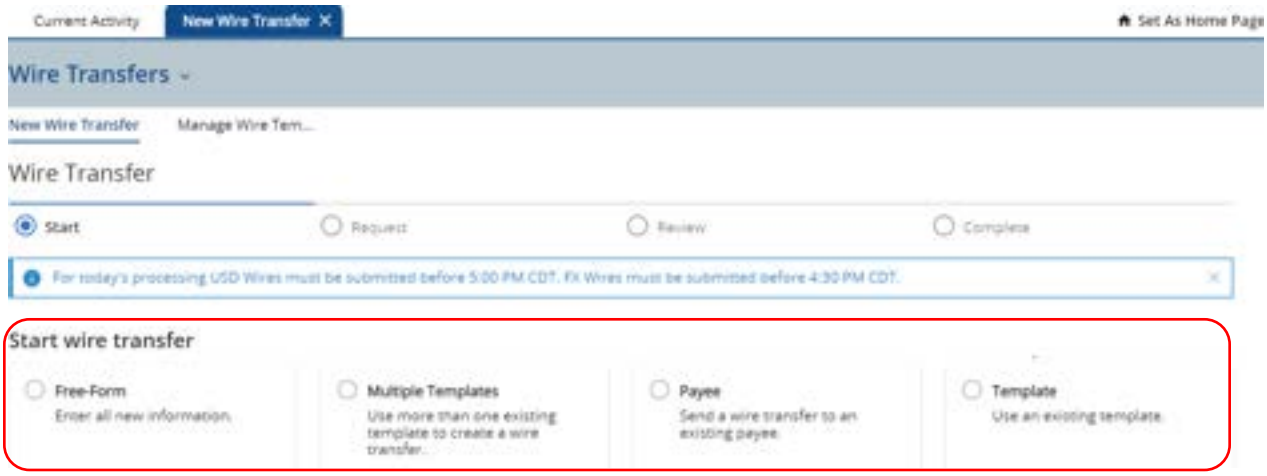
- Templates
- Multiple templates
- Payee
- Free form

A customer can generate domestic wires or send a foreign wire in US dollars or general a Foreign Exchange (FX) wire in Treasury Center.

The creation of an active wire occurs in four steps (*Start*, *Request*, *Review*, and *Complete*). These steps are displayed across the top of the wire creation screen for the duration of the process, reflecting the user's current status toward completion.

The wire initiation screen displays the deadline for submitting wires for same day processing. The cutoff time for Domestic and USD International wires may differ from the cutoff established for Foreign Exchange (FX) wires. In the event a cutoff has passed, or a user is starting a new wire after hours, an alert will display the next available payment date.

To start a new Wire Transfer, a user can select from Free-Form, Multiple Templates, a Payee, or a Template. Select one of the options to begin.

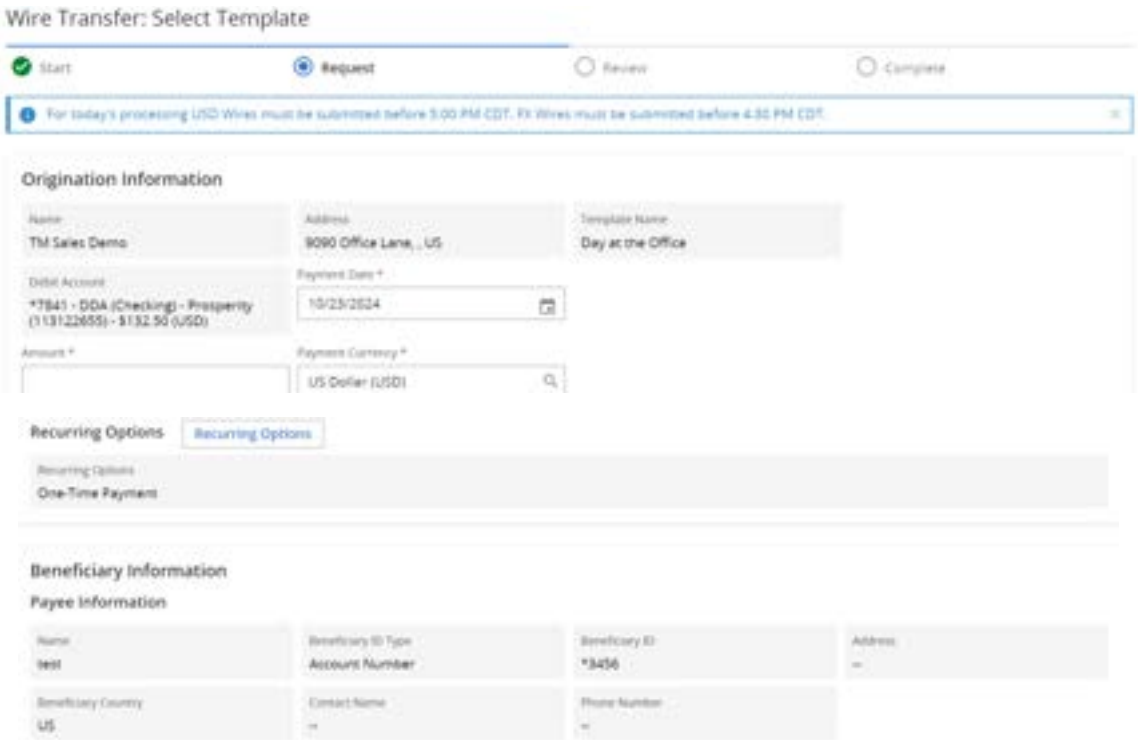


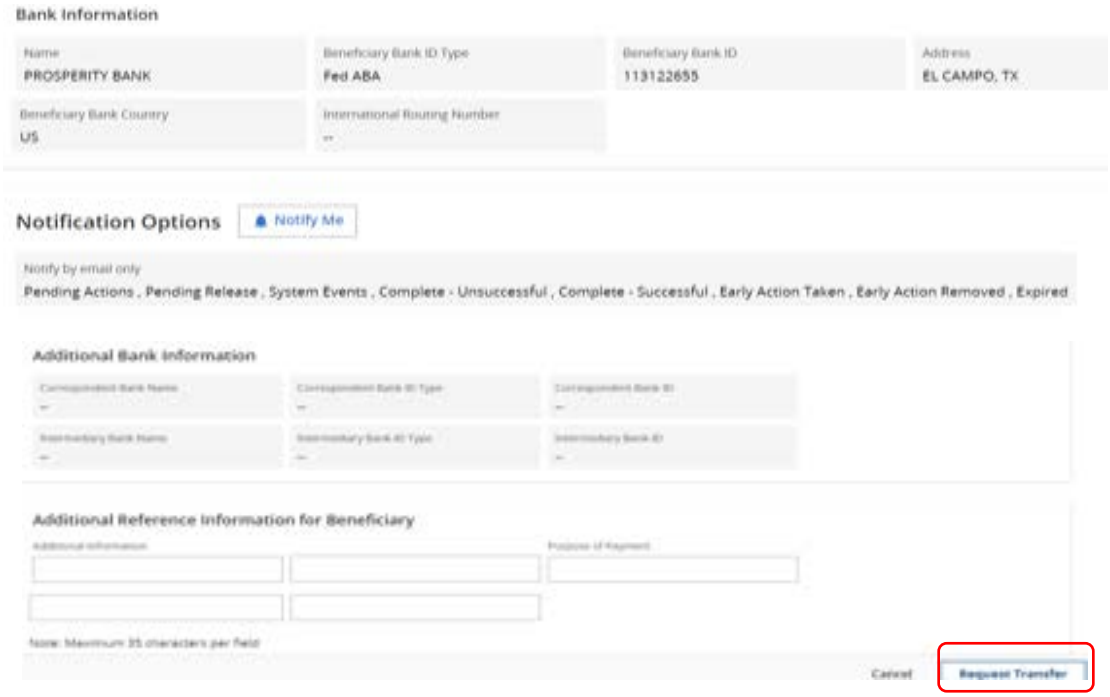
New Wire Transfer using a Template

When initiating a new wire transfer using the Template option, choose an existing template. The drop-down menu will reflect whether the template is semi-repetitive or Repetitive wire.
Templates can be used as often as needed to save time for users initiating wire transfers.

- A **semi-repetitive template** will display specific fields populated with previously selected or entered values, while other fields will be blank and awaiting user input.
- A **repetitive template** will display with all fields, except for the payment date, populated with previously selected or entered values which are locked and cannot be edited.

Continue completing the requested information for the template wire. When complete, click Request Transfer. The user will review the information and select to cancel, edit the wire or click Confirm.





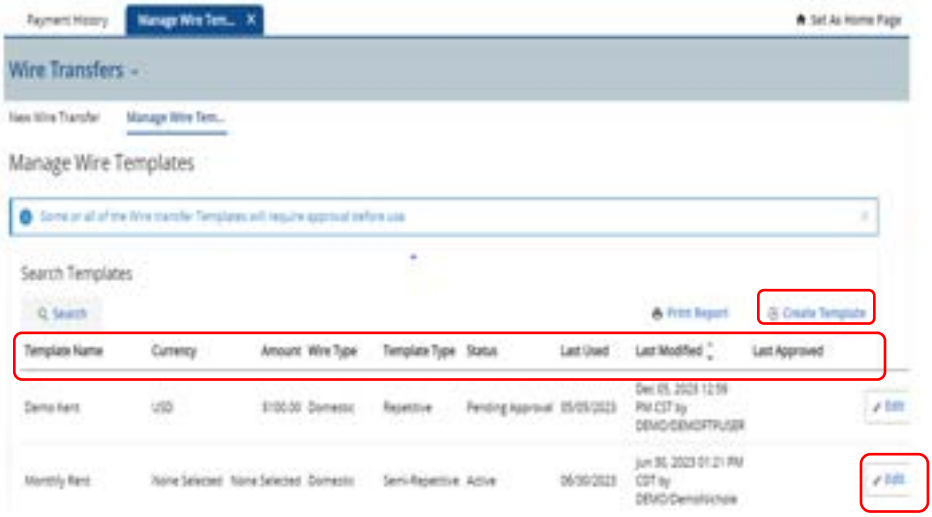
As with each payment type, the user will enter their PIN/password prior to Clicking Submit.

Upon submission, the user will receive details of the wire transaction and the status bar of the progress of the wire.

Start a Wire Transfer: Multiple Templates

Manage Wire Transfer Templates

A user can manage the Wires templates are setup in Treasury Center. Create new templates, edit or delete existing templates, search for templates, and print a summary of any existing templates.



Bank Lookup

If the beneficiary utilizes a financial institution with an ABA routing number, locate it easily by selecting Bank Lookup. Enter one or more values into the search fields and click *Search*. Only search results matching the search criteria will display. Click the Select button beside the intended financial institution and all required information will populate in the beneficiary bank fields on the template creation screen.

Additional Bank Information

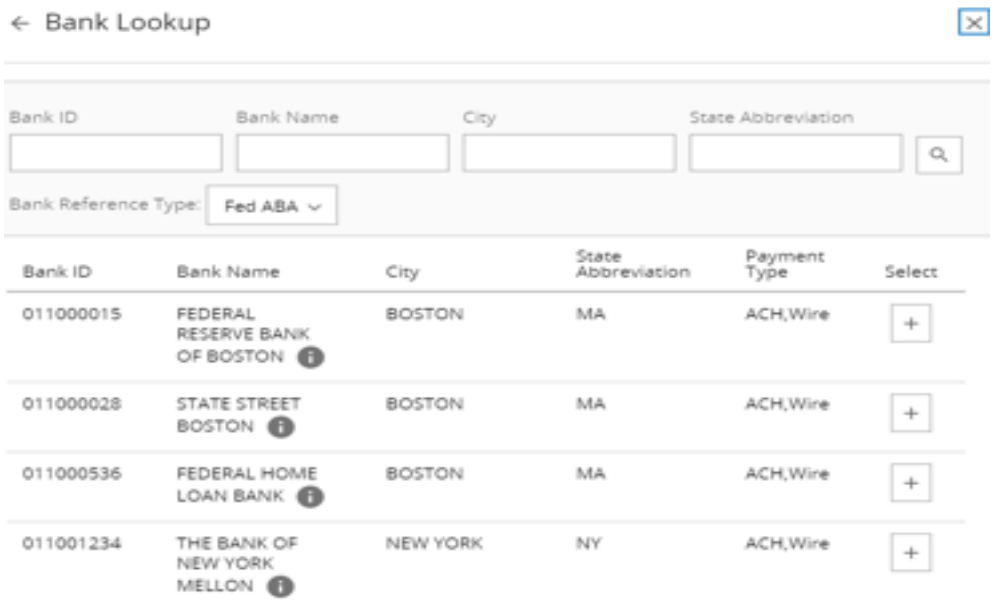
Depending on the beneficiary bank, funds may need to be routed through a Correspondent or Intermediary bank.

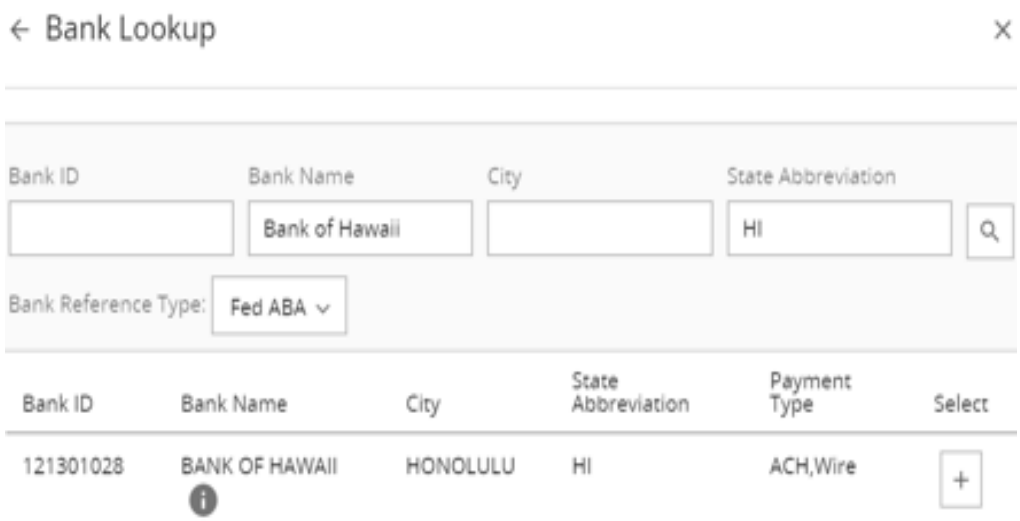
For free form templates, enter values for these fields. Select Additional Bank Information to expand the field and enter Correspondent and Intermediary bank information. If a value is entered for any one Correspondent Bank field, all remaining fields must also be completed. The same is also true for Intermediary Bank fields. Furthermore, the user may complete the Correspondent fields and not the Intermediary, or vice versa.

If the Correspondent and/or Intermediary bank utilizes an ABA routing number, locate by selecting the appropriate Correspondent Bank Lookup or Intermediary Bank Lookup. Enter values for one or more fields and then click Search in the window that populates. Only results matching the search criteria will be displayed. Click the Select button beside the intended financial institution and all information needed for the financial institution will populate in the appropriate fields on the template creation screen.

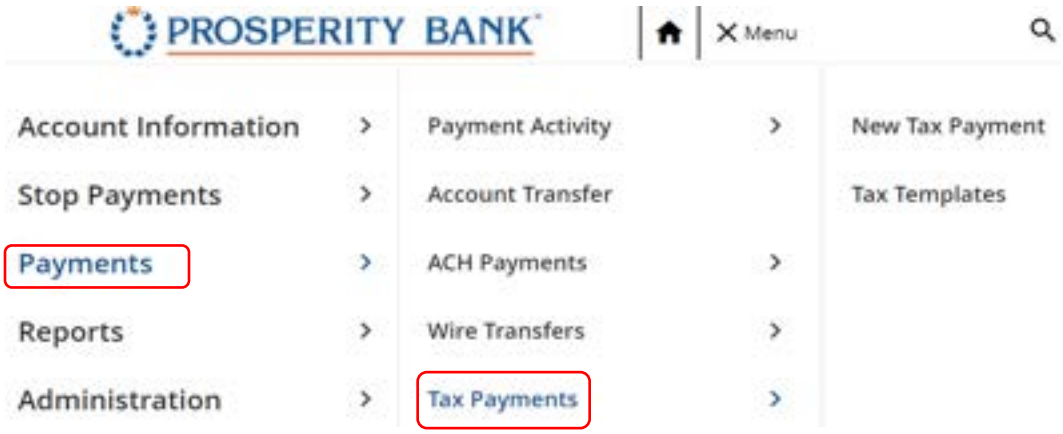
If the Correspondent and/or Intermediary bank utilizes a financial institution that has a SWIFT BIC, or if the user is not able to locate the correct financial institution from Bank Lookup, manually enter bank information.

Specify the Correspondent and/or Intermediary Bank ID Type by clicking in the field and selecting the correct option from the menu which populates. Just below that selection, type the ABA routing number or SWIFT BIC of the financial institution in the Correspondent and/or Intermediary Bank ID field. Lastly, enter the 18 characters or less short name used by the financial institution in the Correspondent and/or Intermediary Bank Name field.



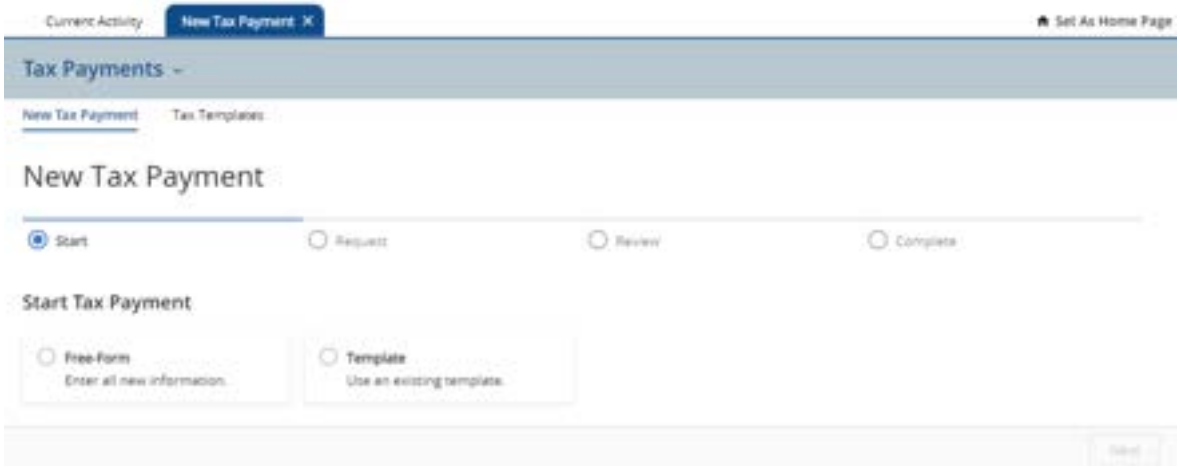


Tax Payments

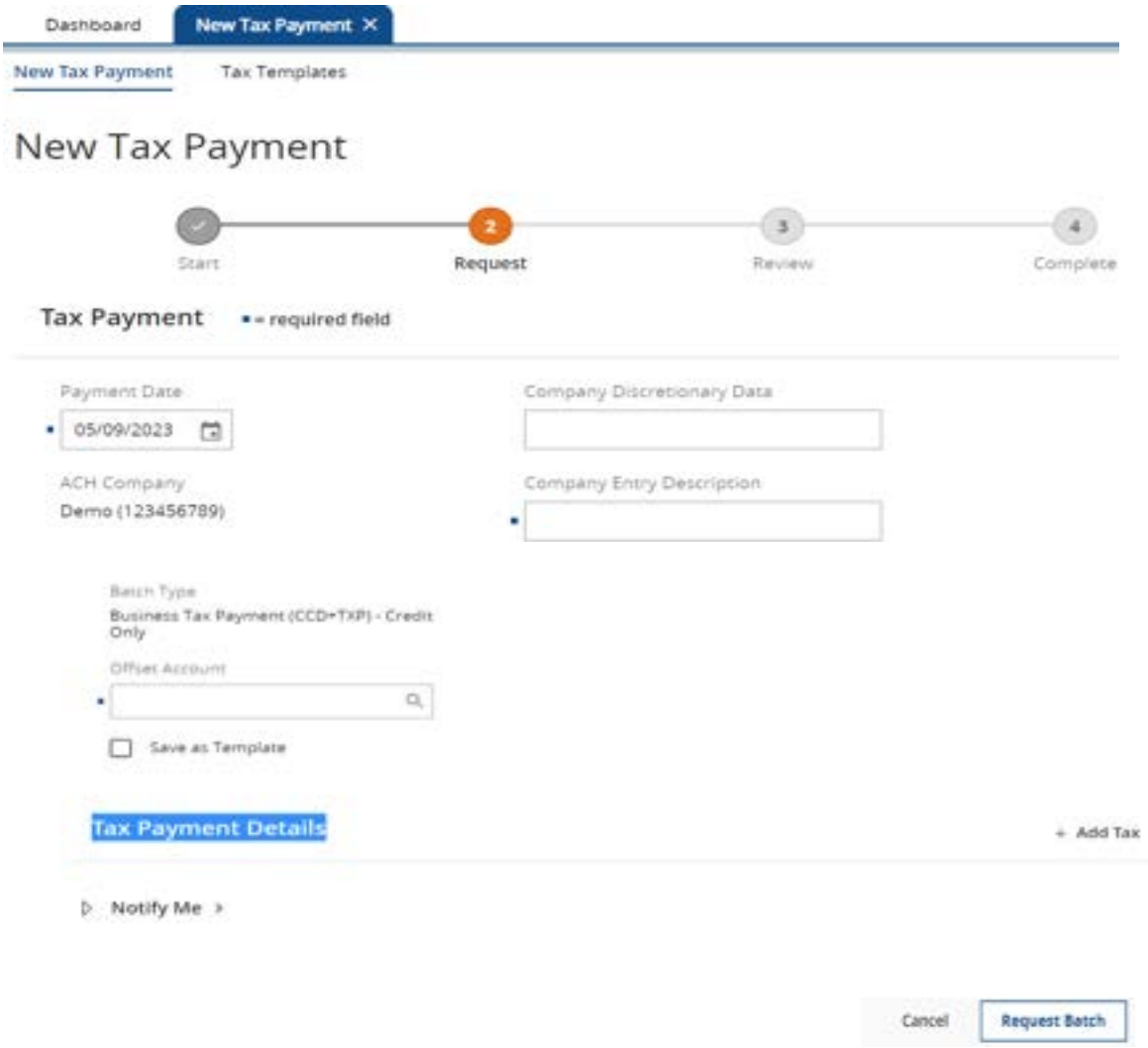


New Tax Payment

A new tax payment can be initiated from an existing template, or a free-form batch. Prior to submitting a tax payment, the Company Administrator needs to establish a Tax Division. This is done through Administration. After selecting the type of tax payment batch, click Next.



When completing the information below, click Request batch.

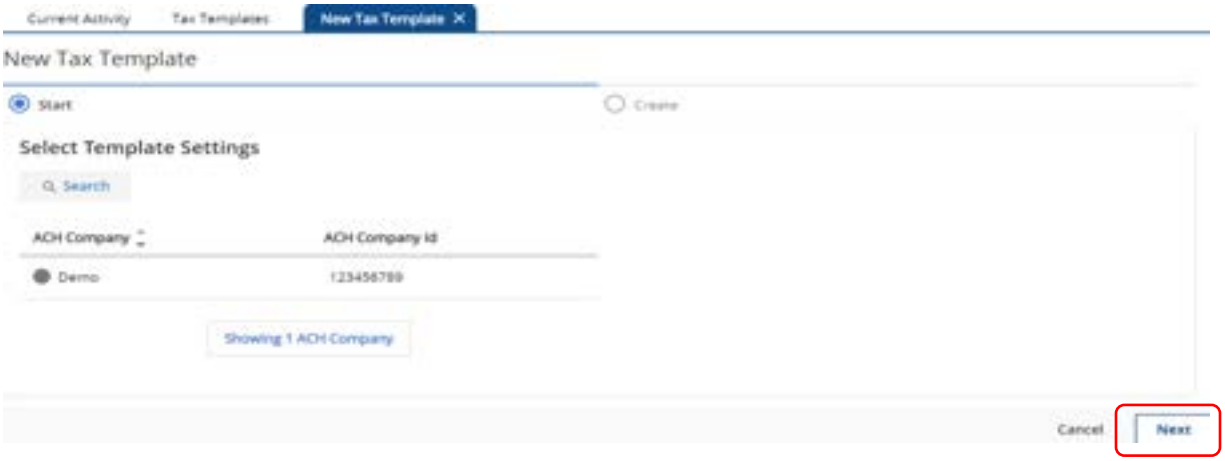


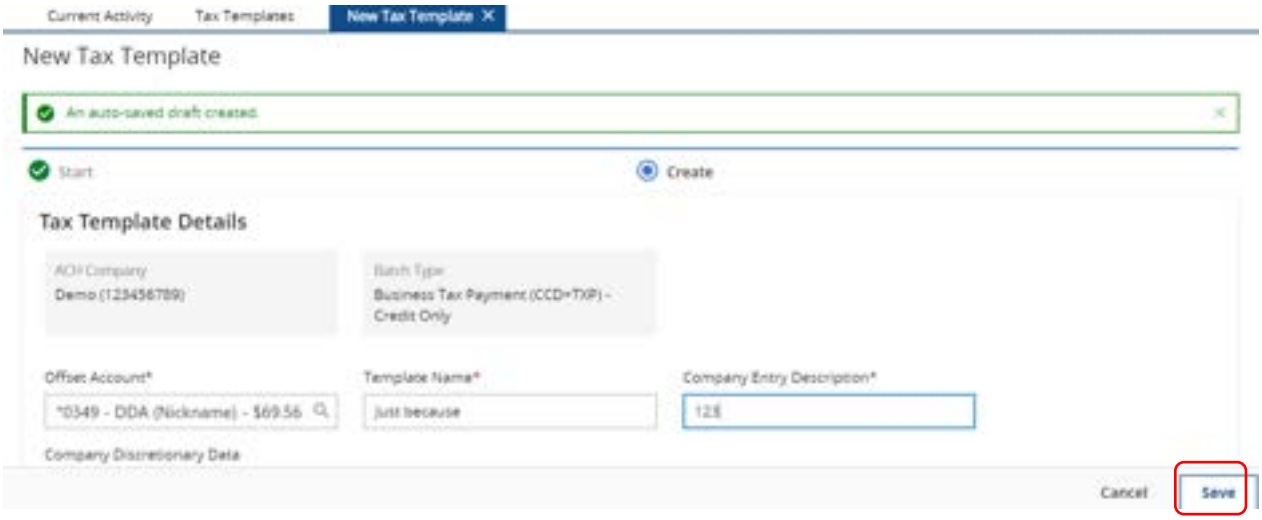
When selecting +Add Tax from the previous screen, this screen opens to allow the user to choose the Division, Agency, and Tax Type. (As mentioned previously, the Lead Administrator for the Company needs to setup the Tax Division prior to submitting a tax payment). When complete, click OK.

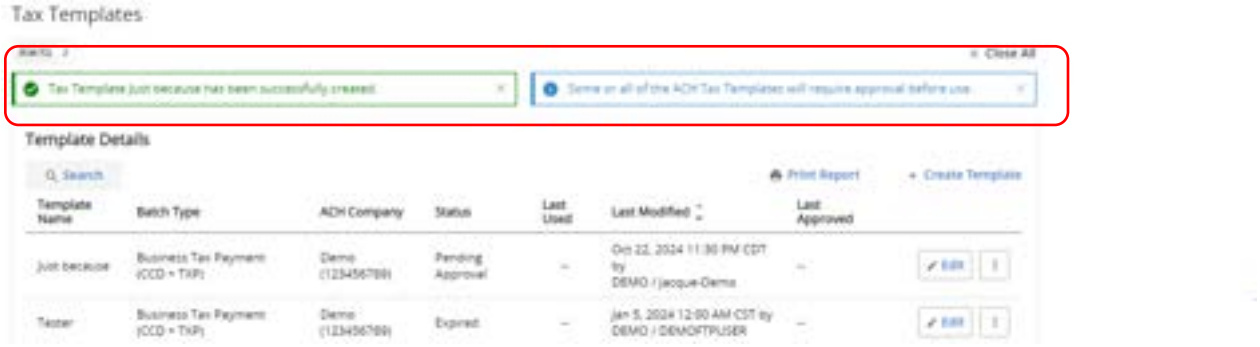
Tax Templates

From this screen, a user can create a template or search for an existing template. Once selected, proceed with completing the information as presented. To use tax payment services, a user needs to be entitled for tax payments.

Create New Tax Template





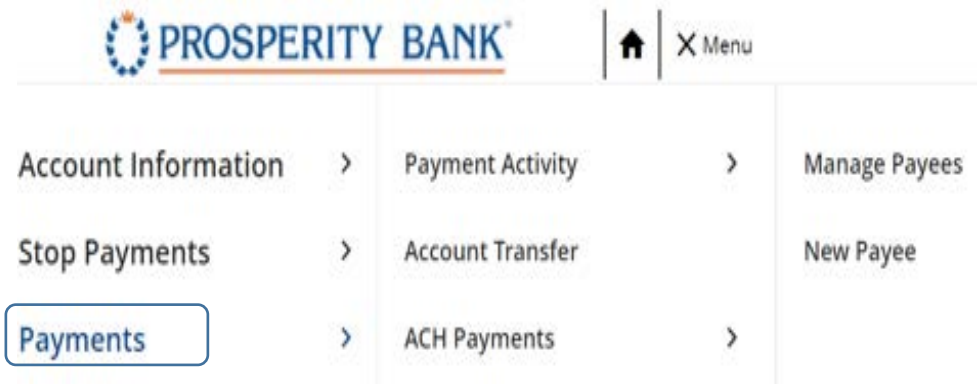


Payment Status/Notifications

The following are descriptions of payment statuses are based upon notifications established for the user. Examples of the notifications are displayed below:

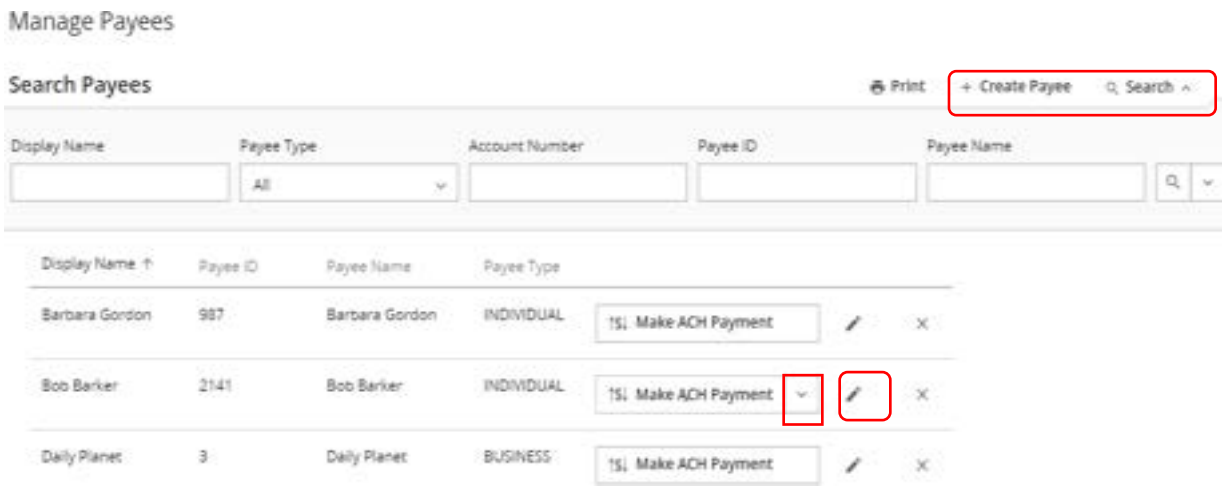
- **Canceled**- The payment has been terminated by a user while awaiting action or after it had been allowed to expire.
- **Completed/Delivered** – The payment was successfully delivered for processing.
- **Expired**- The payment was not approved or was in a rejected status at the cut-off time on the day it was sent for processing.
- **Pending Approval**- The payment requires that someone with approval entitlements approve the transfer before it may be processed.
- **Rejected**- This payment has been reviewed by an approver and was deemed incomplete or incorrect. The approver has rejected the payment and it has been delivered back to the user who created the information to be edited.
- **Unsuccessful**- This payment was not able to be delivered to the processing center.

Manage Payees

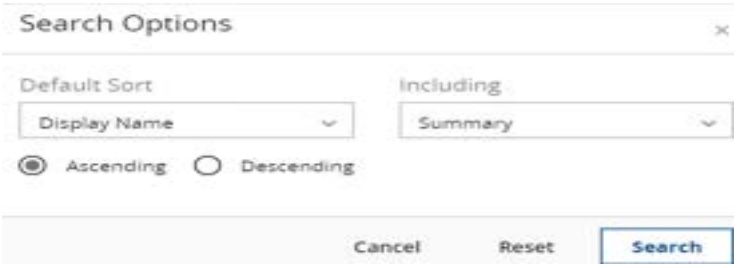


Search Payees

A payee search can be done by Display Name, Payee Type, Account Number, Payee ID, or Payee Name. To expand the option to make a payment, click the symbol beside the make and ACH payment box. To edit a specific payee, click the pencil symbol for the payee. The user can also search for a payee or create a payee from this screen.

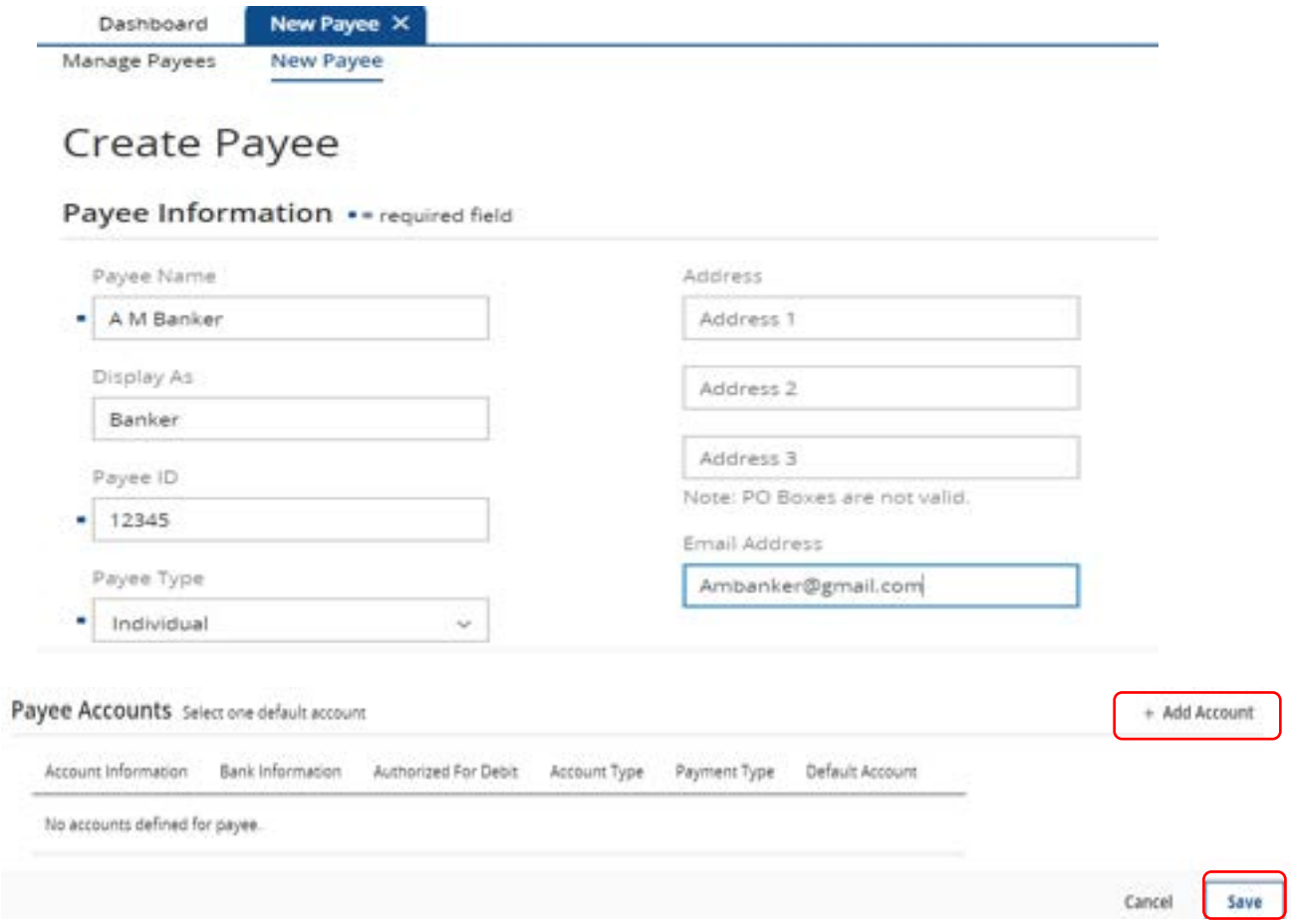


You can access additional filters within the Payee Search option by clicking on the drop down arrow located on the payee search screen. Here you can update your default sort, and information included.



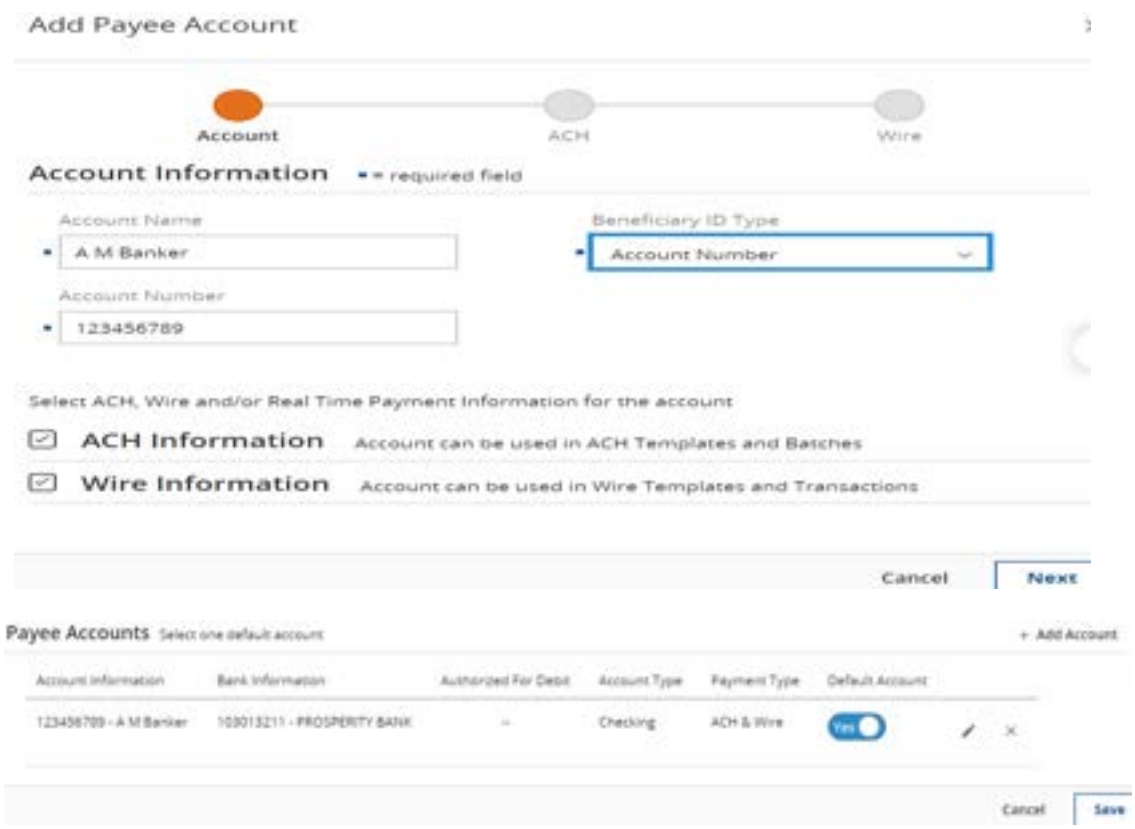
Create a New Payee

To create a new payee, enter the payee information below. After entering the payee information, the next step is to add a payee account, select " Add account" in this section and an additional page will open to add specific information for the payee. After completing this information, click SAVE.

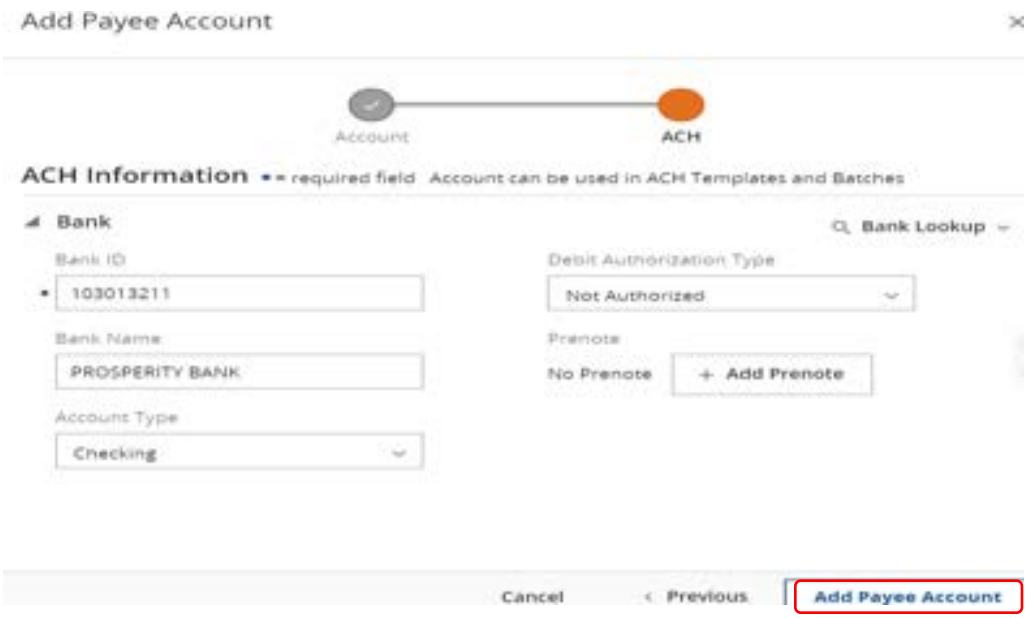


Add Account to New Payee

The following screenshot displays the screen that launches when selecting ***add account***. You have the option to add this payee to either ACH, Wire or both payment services.

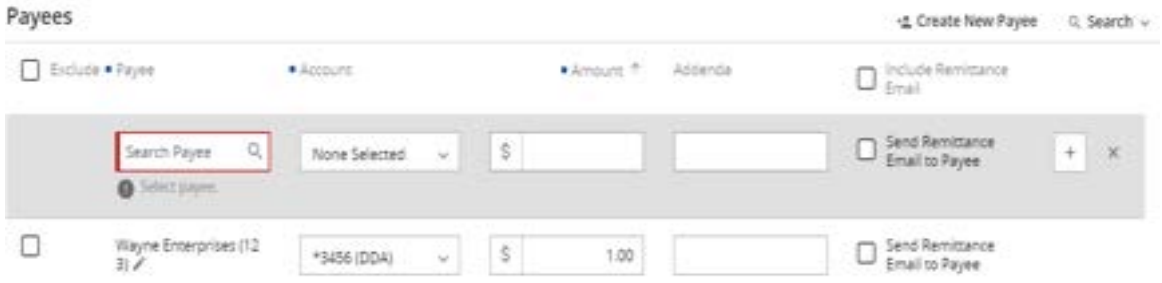


Continue completing the information for adding the payee. The user has the option whether to add a prenote or not. (When a prenote is created, it will display a Pending Delivery status and the zero-dollar transaction will be sent with the next available ACH batch for processing. Once delivered, the prenote will display an Outstanding status until the three-day trial period has expired. Once the three days has passed, the prenote will display a Completed status and the account may be utilized for payments. If you are unfamiliar with the Bank ID (routing and transit number), select the Bank Lookup to find the specific bank's information.. When setup, is completed, click Add Payee Account.



Add A Payee when creating a new payment

When creating a new payment from a template or free form selection, a user can create a new payee. If the payee already exists, a user can search for the payee and select from the dropdown and can choose the account and enter the amount to be processed. If the payee is not currently set up for this batch, a new payee can be created. There is also an option on the screenshot below to exclude a payee from the batch being created.



The initial date displayed is the earliest payment date allowed by the system. If the system's default date is accepted, the payment will be processed at the next possible opportunity based upon the bank's processing schedule. The default payment date can be for same day if within processing times with same day subject to additional fees. To submit a future dated payment, click the available Date field or select the desired date from the calendar. Days grayed out represent non-processing days, weekends, bank holidays, and may not be selected. Grayed out dates may also represent that the user has reached the maximum number of days a payment may be made in advance. Please note that calendar days, as opposed to business days, are utilized when setting a future date.

File Transfers

The file transfer menu provides users with the ability to upload files to complete ACH/Wires/Transfer payments using predefined file formats. This include importing payee and template records.

File Import

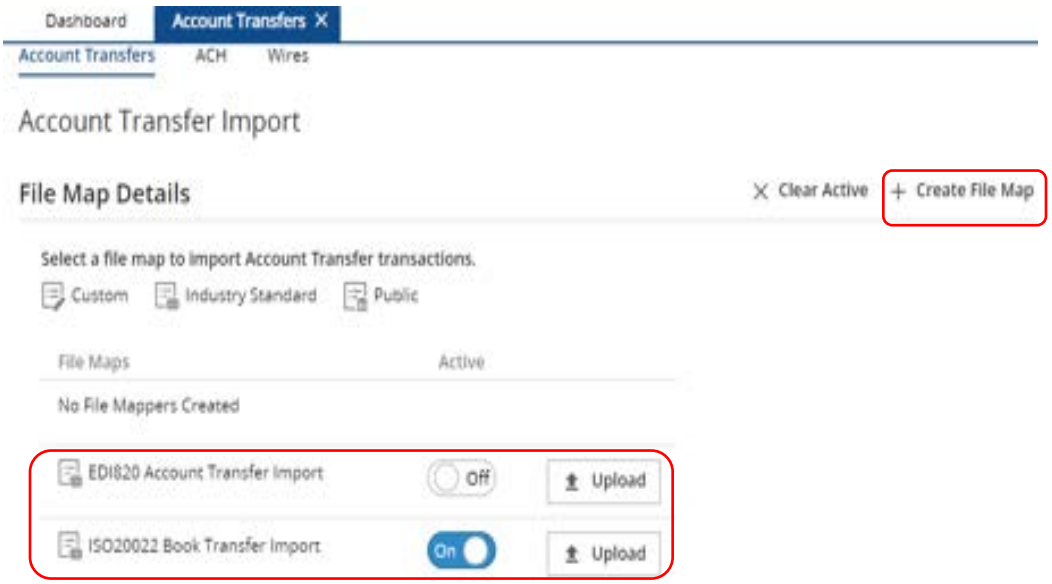
File import allows users to upload specified files to complete ACH, Wire Transfers and Account Transfers. Many customers have payment files outside of Treasury Center and want to automatically import the date into the system for processing files. There are many options and formats available for file imports into Treasury Center.

Another way to enter Account Transfers and Wire Transfers is through file transfer. EDI820, ISO2022, delimited, fixed width, and XML formatted files containing account information may be imported for processing. Files are read through predefined maps.

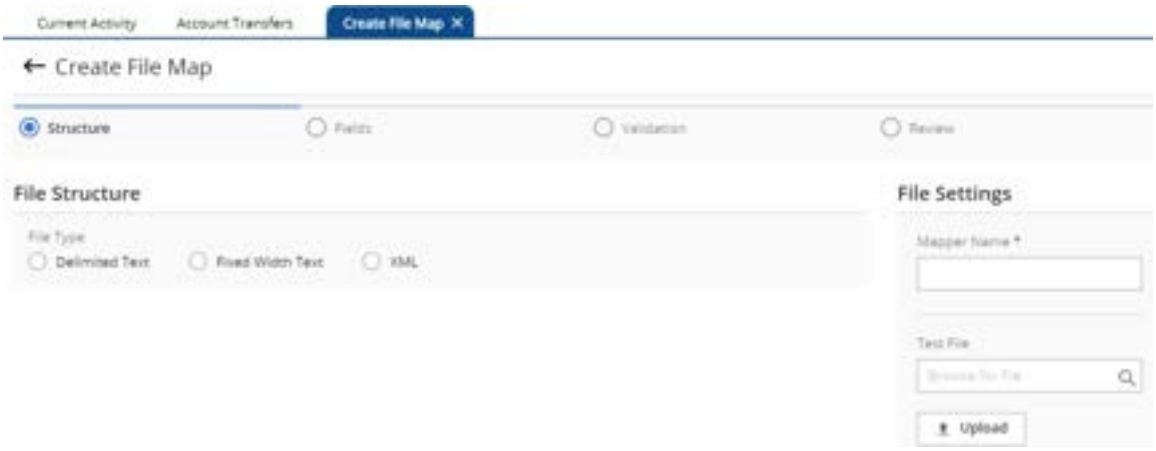
ACH transactions may be created through file import. The same formats as listed above are acceptable and may be imported in the same manner as a manually created ACH batch. Files not constructed in an industry standard format can be read through predefined maps.

Account Transfer Import

The file import menu for Account Transfers provides details of the file maps import options. Select format and upload from this screen or select create file map to proceed with the selection of the file structure and other specifications.



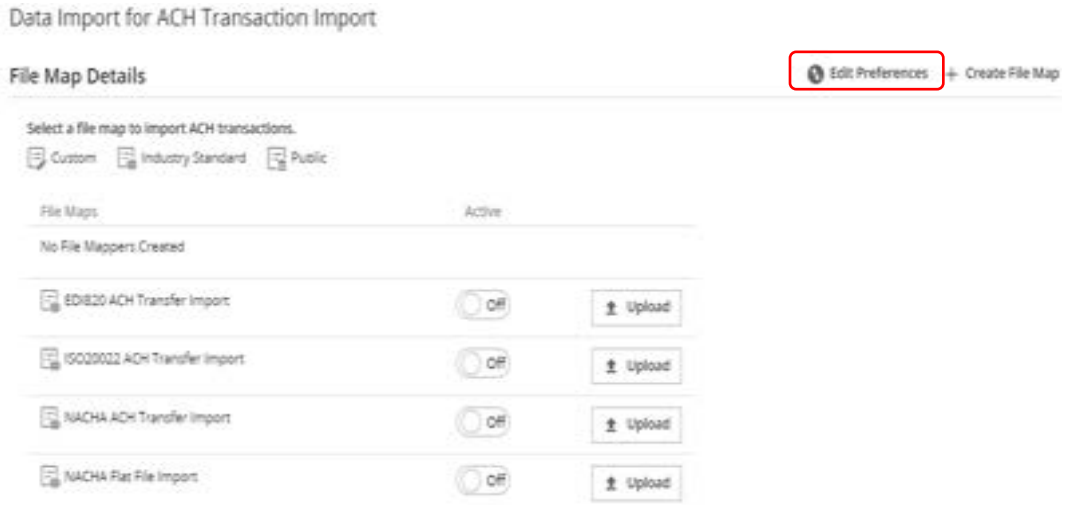
Create File Map: Account Transfers



File Import ACH

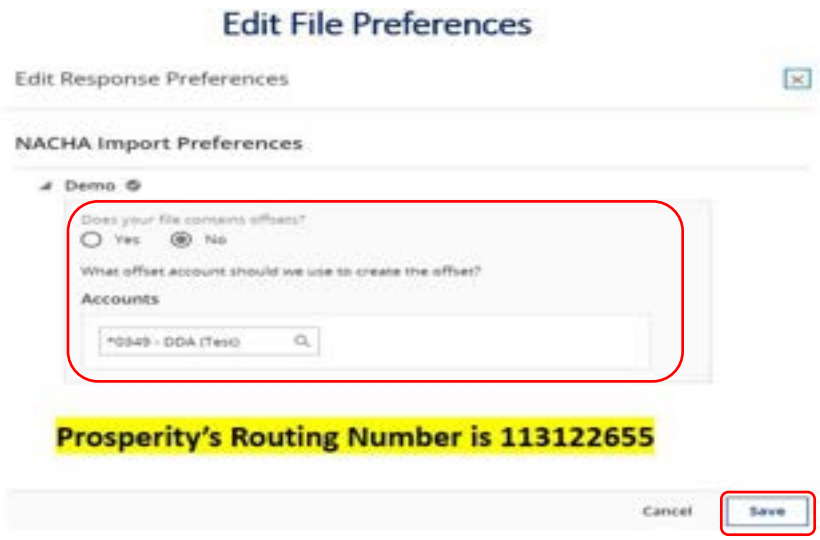
From the file transfer menu for ACH, users can select the predefined file format to upload or create a file map to import ACH files.

From this screen, you will also select “Edit Preferences” to assign the offset account needed for the transaction.



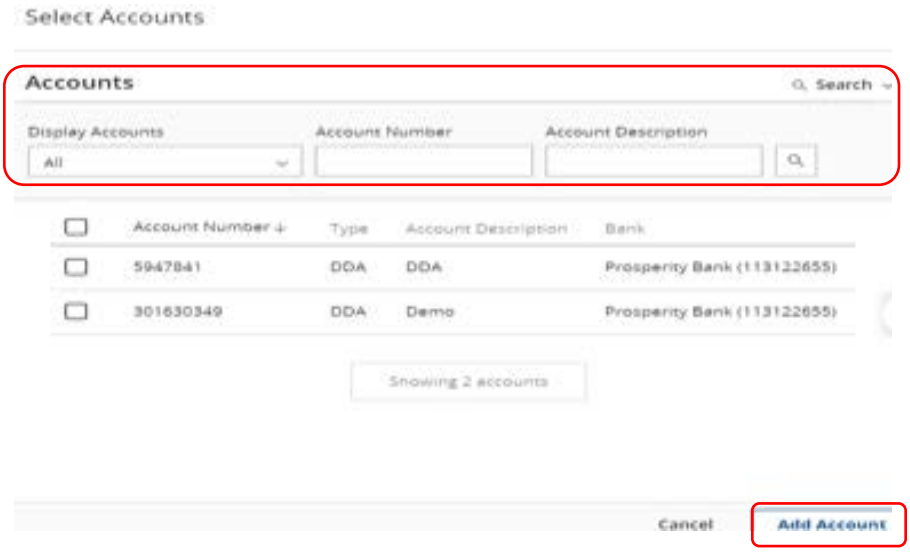
Edit File Preference: ACH Offset

The edit preference screen for NACHA file imports includes selecting the account to be used for the imported file. You will select whether the file contains an offset account. If yes, select the account to be used as the offset. If no, you will need to designate the offset account. Once completed, click SAVE.

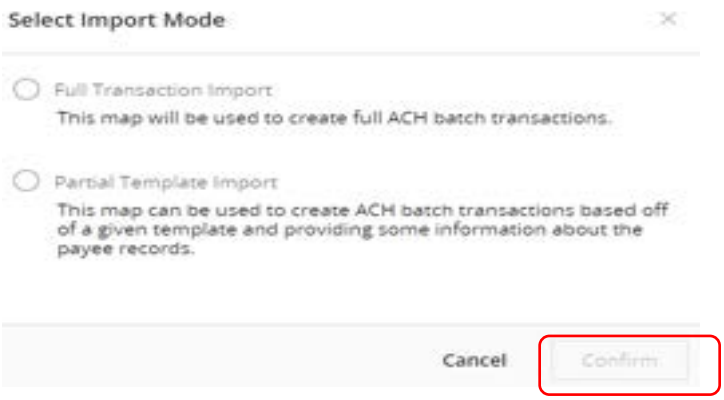


Select Account Screen for File Preferences

From the file preferences screen, you can search for accounts, by using the drop down menu to Display Accounts or search by account numbers or account descriptions. When complete, click Add Account.

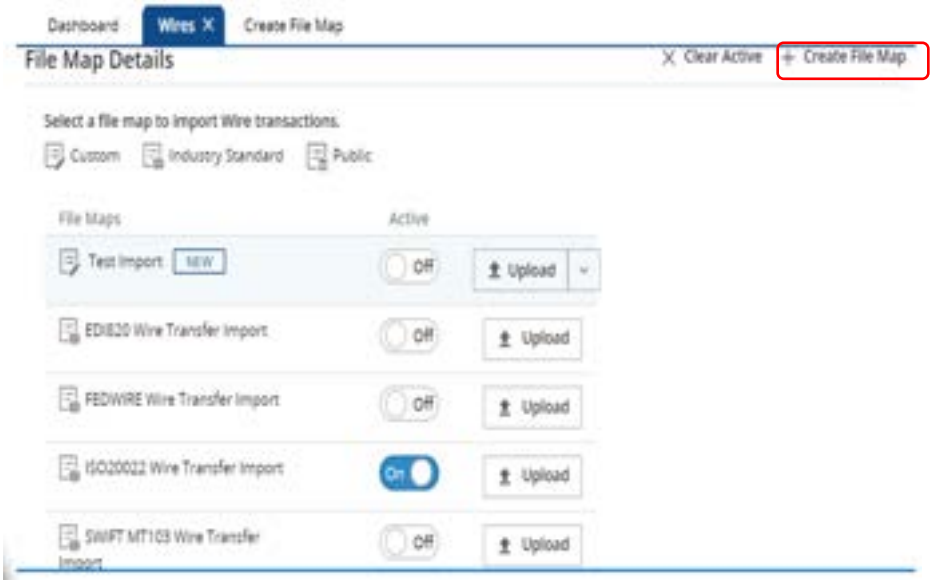


Create File Map: ACH

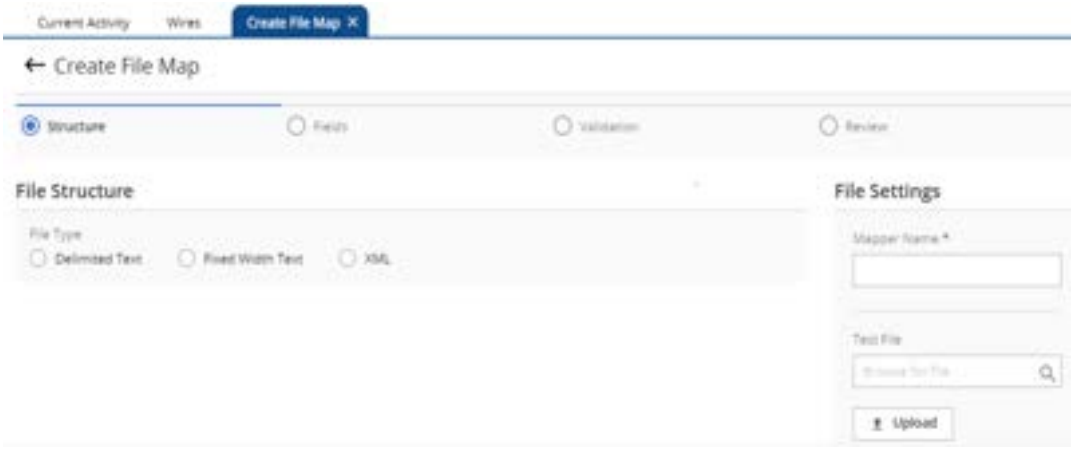


File Import: Wires

Users can upload files for wire transfers, access the file transfer menu. You can select the type of file map from the predefined file formats and then select Upload. You can also create a file map.



Create File Map: Wire Transfers



Contact Treasury Management Support

For assistance, please contact our Treasury Management Support team at 855-888-2242, treasurymanagement.support@prosperitybankusa.com