



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 view 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.

Current Activity

Home Page Set

Current Activity Summary

Refresh

Status	ALL TRANSACTIONS	ACH Payments	Wire Transfers	Account Transfers
▲ Pending	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Pending Approval	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Pending Release	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Other Pending	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
▲ Complete	\$20.81 (3)	\$18.31 (1)	\$0.00 (0)	\$4.50 (2)
Successful	\$20.81 (3)	\$18.31 (1)	\$0.00 (0)	\$4.50 (2)
Unsuccessful	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
All	\$20.81 (3)	\$18.31 (1)	\$0.00 (0)	\$4.50 (2)

Current Activity Details

Print Download Search

Type

Transaction Number

Status

Name

Amount

All Transactions

All

Date	Transaction Info	Amount	Status	Payment Info
10/17/2024	DWR-00815978	\$1.00	EXPENSE	<div> <div>Originator</div> <div>TM Sales Demo *7941 - DDA (Test deposit account) - Prosperity Bank (113122655)</div> <div>Beneficiary</div> <div>Beth Gordon - Account Number *1001</div> </div>

Current

Edit DWR-00815978

Edit DWR-00815978

Request

Complete

USD Wire Transfer is closed for today. The next available payment date is 10/23/2024. ACH Wire Transfer is closed for today. The next available payment date is 10/...

Origination information

Name

TM Sales Demo

Address

27707 Tumball Parkway, Tumball, UT

Company Name

Test

Default Account

*7941 - DDA (Test deposit account) - Prosperity Bank (113122655)

Payment Date

10/22/2024

Amount

USD 1.00

Payment Currency

US Dollar (USD)

Transaction Number

DWR-00815978

Cancel

Save

Current: [View DVR-00815876](#) X

View Payment

Wire Details

Transaction Number:
DVR-00815876

Template Name:
Test#

Debit Account:
*7541 - DDA (Test deposit account) - Prosperity Bank (118122855)

Payment Date:
10/17/2024

Payment Amount:
USD 1.00

Recurring Options

[One Time Payment](#)

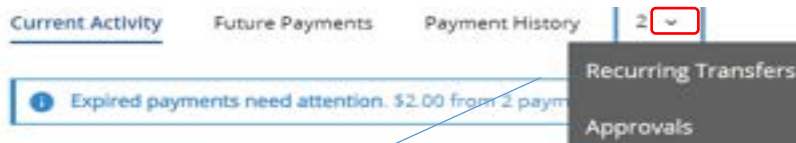
Notification Options

Notify by email only

Pending Actions, Pending Release, System Events, Complete - Unsuccessful, Complete - Successful, Early Action Taken, Early Action Removed, Expired

X Close **Print**

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

Recurring Transfers

Search Print Search

Type	Status	Name	Amount
All Transactions	All		

Transaction info	Amount	Status	Payment info
Demo	\$2.25	Scheduled	<p>Recurring Frequency</p> <p>Weekly on Tuesday of each week starting on 10/22/2024 ending after 4 transfers</p> <p>Originator / Beneficiary</p> <p>T&L Sales Demo / Bank Industries - Account Number 00095412</p>

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.

April 2023				
Mon	Tue	Wed	Thu	Fri
				7
10	11	12	13	14
15	16	17	18	19
20	21	22	23	24
25	26	27	28	29
30	1	2	3	4

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.

Search

Type: ACH Payments Show From: 03/15/2023 Show To: 04/06/2023 Transaction Number: Status: Select Amount: [Search]

Date	Transaction Info	Amount	Status	Payment Info
04/07/2023	151 ACH-00797172	Credit \$0.40 (2)	Completed	Batch Type: Individual (PPD) Offset Account: *7841 - DDA (DDA) - Prosperity Bank (113122655) Processing Date: 04/06/2023

Reverse ACH

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.

The screenshot displays the 'Recurring Transfers' section of the Prosperity Bank Treasury Center. At the top, there are tabs for 'Current Activity', 'Future Payments', and 'Recurring Transfers' (which is selected). Below the tabs is a search bar with the following fields: 'Type' (set to 'ACH Payments'), 'Status' (set to 'All'), 'Name', and 'Amount'. A red box highlights the search filters. Below the search bar is a table of recurring transfers. The table has columns for 'Transaction Info', 'Amount', 'Status', and 'Payment Info'. One entry is visible: 'Demo Daily ACH' with a credit of \$500.00, a scheduled status, and a recurring frequency of 'Daily on all business days starting on 03/27/2023 ending on 04/26/2023'. An 'Edit' button is located next to this entry, highlighted with a red box.

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 is 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.

Quick View | Approvals (1)

Payment Activity -

Current Activity | Future Payments | Payment History | Recurring Transfers | Approvals

Payment Approval & Release

Transaction Status: 19 11 10

Print | Download

Transaction Period: Custom Date Range

Product Type: All Transactions

Date	Transaction Info	Amount	Initiator	Payment Info
04/07/2023	ACH Batch Template	\$11.00	User One	Originator: 260501708 - DGA Beneficiary: Acme Missile
04/07/2023	ACH Batch Template	\$11.00	User One	Originator: 260501708 - DGA Beneficiary: Acme Missile CT
04/07/2023	ACH Batch Template	\$123.00	User One	Batch Type: Offort Account: 1925081001 - CD4
04/07/2023	ACH Batch Template	\$200.00	User Two	From Account: To Account: Scheduled

Approve | Approve & Release

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

ACH Payments -

ACH Batch Templates

Template Details

Template Name	Batch Type	ACH Company	Status	Last Used	Last Modified
ACH_Template1	Extended Address ACH	000 ACH Company (000000000)	Pending Approval	--	Jan 19, 2023 1:45:49 PM by 000 Company - 000 Company
ACH_Template2	Extended Address ACH	000 ACH Company (000000000)	Approved	--	Jan 17, 2023 1:45:49 PM by 000 Company - 000 Company

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.

Dashboard
Recurring Transfers
Account Transfer X

1 Request
2 Review
3 Complete

Select Accounts * = required field

From Account
Amount

\$ 0.00

To Account
Amount
Memo

\$

\$

+ Add Account

Transfer Details

Transfer Date
04/26/2023

Recurring Options

Frequency * = required field

Daily
Weekly
Bi-weekly
Semi-monthly
Monthly
Annually

☒ Each Business Day (Sunday through Saturday)
☐ Specific Days of the week

Duration

☒ Transaction Repeats Indefinitely

Notification Options
Notify Me

Notify by email only
Pending Actions, System Events, Complete - Unsuccessful, Complete - Successful, Early Action Taken, Early Action Removed, Expired

Confidential October 2024

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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 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.

Please Reverify ✕

Please enter your PIN

The PIN field is required

Cancel **Submit**

ACH Payment Menu

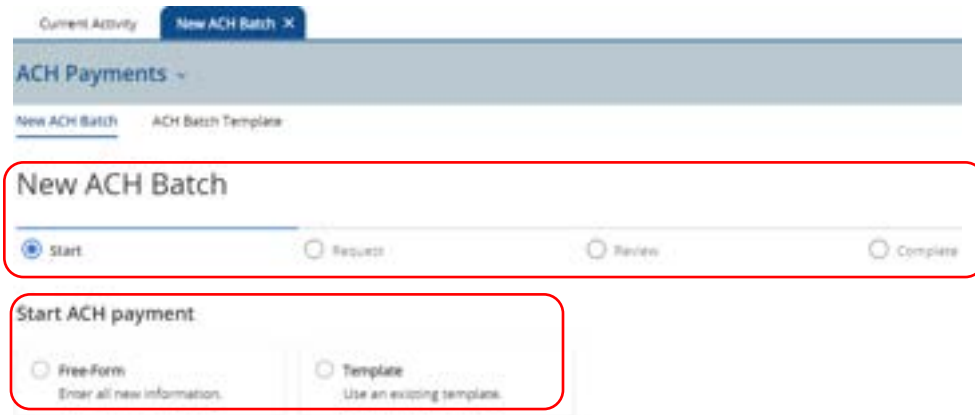
Begin ACH processing by selecting Menu and the following options shown below. Specific options available to a user will depend upon their individual user entitlements as established by the Company Lead Administrator.

PROSPERITY BANK 🏠 ✕ Menu

Dashboard	Payment Activity	>	New ACH Batch
Account Information >	Account Transfer	>	ACH Batch Template
Stop Payments >	ACH Payments	>	
Payments	Wire Transfers	>	

Create an ACH Batch

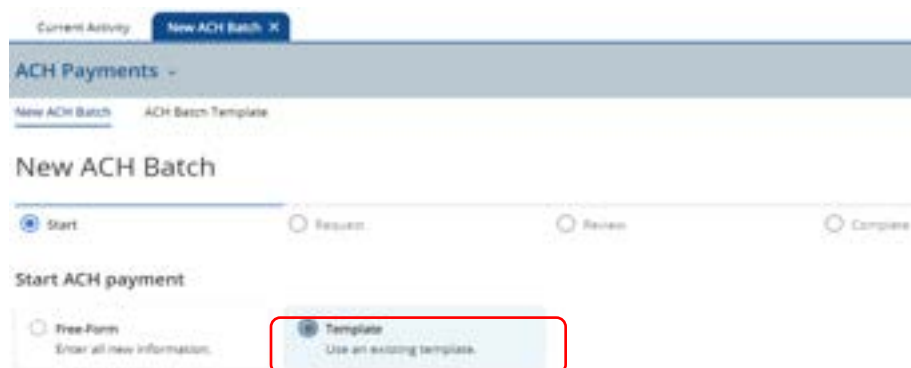
The creation of a live batch occurs in four steps (*Start, Request, Review, and Complete*). These steps are displayed at the top of the screenshot under the ACH Payments section and highlights the user's current status as they navigate through the process. To start an ACH payment, select either Free-Form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



The screenshot shows the 'New ACH Batch' form. At the top, there is a 'Current Activity' tab and a 'New ACH Batch' button. Below this is a header 'ACH Payments' with a dropdown arrow. Under the header, there are two tabs: 'New ACH Batch' and 'ACH Batch Template'. The main title is 'New ACH Batch'. Below the title is a progress bar with four steps: 'Start' (selected with a blue dot), 'Request', 'Review', and 'Complete'. Below the progress bar is a section titled 'Start ACH payment' with two radio button options: 'Free-Form' (with the subtext 'Enter all new information.') and 'Template' (with the subtext 'Use an existing template.').

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.



This screenshot is similar to the previous one, but the 'Template' radio button under the 'Start ACH payment' section is now selected, indicated by a blue dot and a red box. The 'Free-Form' option remains unselected. The rest of the form, including the progress bar and tabs, is identical to the previous screenshot.

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 Template

Q Search

Template Name	Batch Type	ACH Company	Last Used	Last Modified
<input type="radio"/> Daniel's test	Business (CCD)	Demo	—	May 9, 2023 12:41 PM CDT
<input type="radio"/> New Template for Company	Business (CCD)	Demo	10/16/2024	Apr 8, 2023 6:21 PM CDT
<input type="radio"/> Test Template	Business (CCD)	Demo	—	May 12, 2023 12:39 PM CDT

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.

Current Activity **New ACH Batch** Set As Home Page

Start ☒ Request ☐ Review ☐ Complete

Alerts: 2 Close All

☒ An autosaved draft created. Request Batch has been enabled. × ☒ The Same Day ACH processing deadline is 3:00 PM CDT. All payments a... ×

ACH Batch Details

ACH Company Demo (123456789)	Batch Type Business (CCD) - Credit Only	Offset Account * *7841 - DDA (Checking) - \$128.00
Total Credits \$5.15 (1)	Total Debits \$5.00 (0)	Payment Date * 10/22/2024
Company Entry Description * Business	Company Discretionary Data Expenses	Template Name New Template for Company

☐ Exclude \$0.00/empty items during batch submission

Cancel Request Batch

Added Payees

☐ Exclude Payee *

Account *	Amount *	Addenda
*3436 (DDA)	\$ 0.15	Payment

1 - 1 of 1 payee 1 of 1 pages

Select Payees

10 Add Rows Create New Payee

Payee *	Account *	Amount *	Addenda
ABC Company (ABC Comp...)	*2345 (DDA)	\$ 0.25	
Search Payee	None Selected	\$	

☒ Include Remittance Info Edit Remittance Info ×

☐ Add Remittance Info ×

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

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

Identify the central entity

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

Carroll Requested: \$100,000

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.

Current Activity **New ACH Batch** X

ACH Payments -

[New ACH Batch](#) [ACH Batch Template](#)

New ACH Batch

☒ Start
 ☐ Request
 ☐ Review
 ☐ Complete

Start ACH payment

☒ **Free-Form**
Enter all new information.
 ☐ **Template**
Use an existing template.

ACH Company	ACH Company ID	Debit / Credit	Batch Type
<input checked="" type="radio"/> Demo	123456789	<input checked="" type="radio"/> Credit Only <input type="radio"/> Debit Only <input type="radio"/> Mixed Debit and Credit	<input checked="" type="radio"/> Business <input type="radio"/> Individual

Extended Addenda (CTX)
Child Support (OCD+DED)
Customer Initiated Entry (CIE)
Business (OCD)
Select

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 *

Total Credits

\$0.00 (0)

Total Debits

\$0.00 (0)

Payment Date *

10/23/2024

Company Entry Description *

Company Discretionary Data

☐ Exclude \$0.00/empty items during batch submission

Select Payees

10

Add Rows

Create New Payee

Payee *	Account *	Amount *	Addenda	<input type="checkbox"/> Include Remittance Info
Daily Planet (3)	*1234 (DDA)	\$ 0.10		<input type="checkbox"/> Add Remittance Info
Search Payee	None Selected	\$		<input type="checkbox"/> Add Remittance Info

PROSPERITY BANK

FDIC

ACH Transfer - Added by the ACH batch user on 10/23/2024

Current Activity

New ACH Batch

Company Entry Description *

Company Discretionary Data

ACH Transfer

ACH Transfer

Select Payees

Payee *

Account *

Daily Planet (3)

10

*1234 (DDA)

Search Payee

None Selected

Search Payee

None Selected

Search Payee

None Selected

Payee

Daily Planet

Daily Planet

Payee ID *

\$

Address

Address 1

Address 2

Address 3

Payee Type *

Business

Home: PO Boxes are not valid

Payee Accounts

Add Account

Account Information	Bank Information	Authorized For Credit	Account Type	Payment Type	Default Account
300741234-Daily Planet	111800025	-	Checking	ACH	<input checked="" type="checkbox"/>

Cancel

Save

Recurring Options

Recurring Options

One-Time Payment

Notification Options

Notify by email only

Notify by

Pending Actions

System Events

Complete - Unsuccessful

Complete - Successful

Early Action Taken

Early Action Removed

Expired

Save Information

Save as Template

Cancel

Request Batch

The screenshot shows the 'ACH Batch Details' page in the 'Review' stage. The progress bar at the top indicates the sequence: Start (checked), Request (checked), Review (active), and Complete (disabled). The batch details include:

- ACH Company:** Demo (123456789)
- Batch Type:** Business (CCD) - Credit Only
- Payment Date:** 10/22/2024
- Offset Account:** *0040 - DDA (Nickname) - Prosperity (113122655)
- Company Entry Description:** payroll
- Total Credits:** \$0.10 (1)

Below the details is a 'Payees' section with a search bar. At the bottom right, there are buttons for 'Cancel', 'Edit', and 'Confirm' (highlighted with a red box). A 'Please Reverify' pop-up is displayed in the center, asking for a PIN. The pop-up has a text input field, a 'Cancel' button, and a 'Submit' button (highlighted with a red box). A message below the input field states: 'The PIN field is required'.

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.

This screenshot shows the 'ACH Batch Details' page in the 'Review' stage for a different batch. The progress bar at the top shows: Start (checked), Request (checked), Review (active), and Complete (disabled). The batch details are:

- ACH Company:** Demo (123456789)
- Batch Type:** Individual (PPD) - Credit Only
- Payment Date:** 04/07/2023
- Offset Account:** *7841 - DDA (DDA) - Prosperity Bank (113122655)
- Company Entry Description:** PPD
- Total Credits:** \$0.40 (2)

At the bottom right, there are buttons for 'Cancel', 'Edit', and 'Confirm' (highlighted with a red box).

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

Please Reverify

Please enter your PIN

The PIN field is required

Cancel Submit

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

Alerts (1)

Your transfer request transaction number is : ACH-00797172. Request has been accepted as of Apr 6, 2023 3:18 PM CDT.

Start Request Review Complete

ACH Batch Details

Transaction Number	ACH-00797172	Company Entry Description	PPD
ACH Company	Demo (123456789)	Payment Date	04/07/2023
Batch Type	Individual (PPD) - Credit Only		
Offset Account	*7841 - DDA (DDA) - Prosperity Bank (113122655)		

Print Create New ACH Batch

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.

Start ACH payment. ** required field

☐ Template Use an existing template.

☐ Free-Form Enter all new information.

☒ Auto-Saved Drafts These are auto-saved template drafts. You may choose to edit a draft and create the template or delete drafts that are no longer needed.

Free Form Payment	Individual (PPD)	Saved on Apr 5, 2023 2:31 PM CDT	X
Free Form Payment	Business (CCD)	Saved on Apr 3, 2023 9:35 PM CDT	X

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.

[Dashboard](#)
[Payment History](#)
[View ATR-00797167](#)
[Request ACH Reversal X](#)

Request ACH Reversal

Alerts (1)

04/07/2023 is the next available payment date for a debit batch if entered today as cutoff time is 6:30 PM CDT.

1

2

3

RequestReviewComplete

ACH Batch Details

Batch Type	Company Entry Description
Payroll (PPD) - Debit Only	REVERSAL
ACH Company	Payment Date
Demo (123456789)	04/07/2023

Offset Account

*7841 - DDA (DDA) - Prosperity Bank (113122655)

Total Credits
\$0.00 (0)

Total Debits
\$500.00 (2)

Originator Payment Details

Original Transaction ID

ACH-00797068

Original Recurring Frequency

DAILY

Original Payment Date

04/05/2023

Original Template Name

Demo Payroll

Original Processing Date

04/04/2023

Cancel

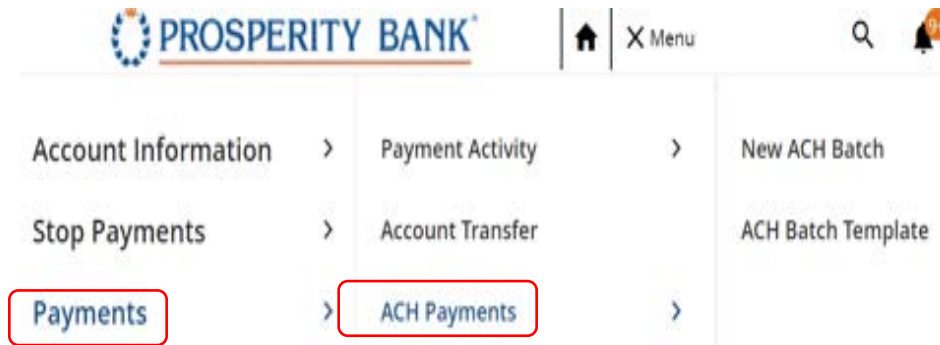
Reverse Batch

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

Request	Review	Complete																							
<h3>ACH Batch Details</h3>																									
<p>Recurring Frequency</p> <p>One-Time Payment</p>		<p>Company Entry Description</p> <p>REVERSAL</p>																							
<p>Batch Type</p> <p>Payroll (PPD) - Debit Only</p>		<p>Payment Date</p> <p>04/07/2023</p>																							
<p>ACH Company</p> <p>Demo (123456789)</p>																									
<p>Offset Account</p> <p>*7841 - DDA (DDA) - Prosperity Bank (113122655)</p>																									
<p>Total Credits</p> <p>\$0.00 (0)</p>		<p>Total Debits</p> <p>\$500.00 (2)</p>																							
<h3>Payees</h3> <p>Search</p> <table border="1"> <thead> <tr> <th>Payee Name</th> <th>Account</th> <th>Amount</th> <th>Payee ID</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Payee</th> <th>Account</th> <th>Email</th> <th>Addenda</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Peter Parker (388)</td> <td>*1456 (DDA)</td> <td></td> <td>-</td> <td>\$250.00</td> </tr> <tr> <td>Barbara Gordon (387)</td> <td>*2389 (DDA)</td> <td></td> <td>-</td> <td>\$250.00</td> </tr> </tbody> </table> <p>Showing 2 payees</p> <p>Back to 000</p>			Payee Name	Account	Amount	Payee ID					Payee	Account	Email	Addenda	Amount	Peter Parker (388)	*1456 (DDA)		-	\$250.00	Barbara Gordon (387)	*2389 (DDA)		-	\$250.00
Payee Name	Account	Amount	Payee ID																						
Payee	Account	Email	Addenda	Amount																					
Peter Parker (388)	*1456 (DDA)		-	\$250.00																					
Barbara Gordon (387)	*2389 (DDA)		-	\$250.00																					
<p>Cancel Edit Confirm</p>																									

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.

Dashboard **ACH Batch Template** X

ACH Batch Templates

Template Details Create Template Print Report Search

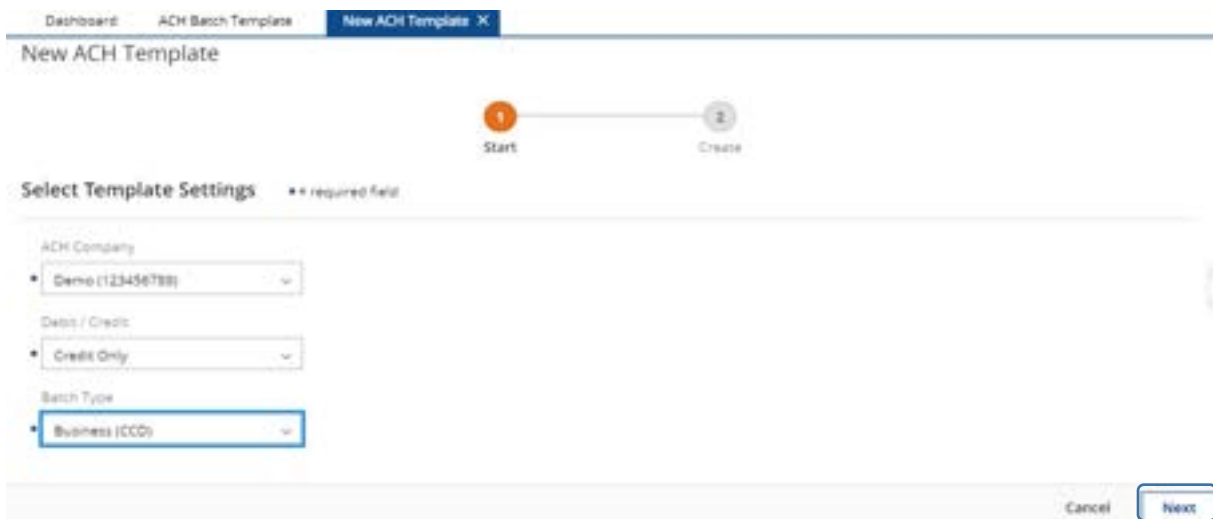
Template Name	Batch Type	ACH Company	Payee Name	Payee ID
<input type="text"/>	<input type="text" value="Any"/>	<input type="text" value="Demo (123456789)"/>	<input type="text"/>	<input type="text"/>

Template Name	Batch Type	ACH Company	Last Used	Last Modified		
test123	Individual (PPD)	Demo (123456789)	--	Mar 31, 2023 12:33 PM CDT by DEMO / Sheila		
test1	Business (CCD)	Demo (123456789)	--	Mar 27, 2023 2:34 PM CDT by DEMO / Matthew		

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.



Dashboard ACH Batch Template **New ACH Template X**

New ACH Template

1 Start 2 Create

Select Template Settings ** required field

ACH Company
• Demo (123456789)

Debit / Credit
• Credit Only

Batch Type
• Business (CCD)

Cancel Next

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	Adstenda	Payee End Date	
<input type="text"/> 	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/> 	<input type="button" value="+"/> <input type="button" value="✕"/>

No Results

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.

The screenshot displays the 'ACH Batch Templates' interface. At the top, there's a navigation bar with 'Current Activity' and 'ACH Batch Template'. Below this, a header section shows 'ACH Payments' and a 'New ACH Batch' button. The main section is titled 'ACH Batch Templates' and includes a warning message: 'Some or all of the ACH Templates will require approval before use.' Below the warning is a table of templates.

Template Name	Batch Type	ACH Company	Status	Last Used	Last Modified	Last Approved	
Daniels test	Business (CCD)	Demo (123456789)	Pending Approval	10/21/2024	Oct 22, 2024 10:39 AM CDT by DEMO / Jackie	--	Edit Expand
test1111	Payroll (PPD)	Demo (123456789)	Pending Approval	--	Sep 24, 2024 3:13 PM CDT by --	--	Edit Expand

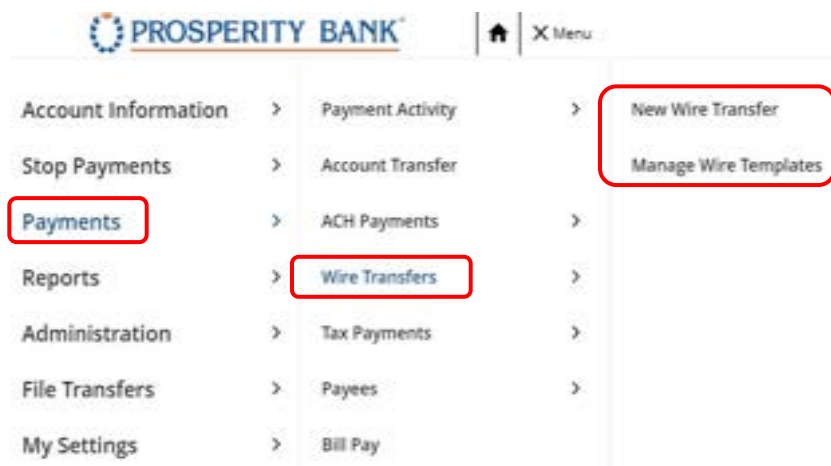
Below the table, there's a section for 'Edit Daniels test'. It starts with a message: 'An auto-saved draft created.' followed by 'Start' and 'Create' buttons. The 'ACH Batch Details' form includes fields for:

- ACH Company: Demo (123456789)
- Batch Type: Business (CCD) - Credit Only
- Template Name: Daniels test
- Total Credits: \$17.81 (B)
- Total Debits: \$0.00 (B)
- Offset Account: *7841 - DDA (Checking) - \$112.1
- Company Entry Description: test1
- Company Discretionary Data: (empty)
- ☐ Confidential

At the bottom right of the form are 'Cancel' and 'Save Template' buttons.

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.

Payment History **New Wire Transfer** [Set As Home Page](#)

Start wire transfer

☐ Free-Form
Enter all new information.

☐ Multiple Templates
Use more than one existing template to create a wire transfer.

☐ Payee
Send a wire transfer to an existing payee.

☒ **Template**
Use an existing template.

Select Template

Template Name	Beneficiary Name	Currency	Amount	Wire Type	Template Type
<input type="radio"/> Day at the Office	test	USD	None Selected	Domestic	Semi-Repetitive
<input type="radio"/> Demo	Stark Industries	USD	None Selected	Domestic	Semi-Repetitive

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.

Wire Transfer: Select Template

☒ Start ☒ **Request** ☐ Review ☐ Complete

Origination Information

Name: TM Sales Demo Address: 8090 Office Lane, US Template Name: Day at the Office

Debit Account: *7845 - DDA (Checking) - Prosperity (113122655) - \$132.50 (USD) Payment Date: 10/25/2024

Amount: Payment Currency: US Dollar (USD)

Recurring Options [Recurring Options](#)

☐ Recurring Options ☒ One-Time Payment

Beneficiary Information

Payee Information

Name: test Beneficiary ID Type: Account Number Beneficiary ID: *3456 Address: --

Beneficiary Country: US Contact Name: Phone Number: --

Bank Information

Name PROSPERITY BANK	Beneficiary Bank ID Type Fed ABA	Beneficiary Bank ID 113122655	Address EL CAMPO, TX
Beneficiary Bank Country US	International Routing Number **		

Notification Options

[Notify Me](#)

Notify by email only

Pending Actions , Pending Release , System Events , Complete - Unsuccessful , Complete - Successful , Early Action Taken , Early Action Removed , Expired

Additional Bank Information

Correspondent Bank Name --	Correspondent Bank ID Type --	Correspondent Bank ID --
Intermediary Bank Name --	Intermediary Bank ID Type --	Intermediary Bank ID --

Additional Reference Information for Beneficiary

Additional Information --	Purpose of Payment --
Additional Information --	Purpose of Payment --

Note: Maximum 35 characters per field

Cancel

Request Transfer

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

Please Reverify

Please enter your Authentication Password

Cancel **Submit**

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

Wire Transfer: Select Template

Start Request Review **Complete**

Alerts: 1 Close All

For today's processing USD wires must... Close

Your transfer request reference num... Close

Request has been accepted as of Oct 23... Close

Start a Wire Transfer: Multiple Templates

Start wire transfer

☐ Free-Form
Enter all new information

☒ Multiple Templates
Use more than one existing template to create a wire transfer.

☐ Payee
Send a wire transfer to an existing payee.

☐ Template
Use an existing template.

Next

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.

Payment History Manage Wire Tem... X Set As Home Page

Wire Transfers -

New Wire Transfer Manage Wire Tem...

Manage Wire Templates

Some or all of the Wire transfer Templates will require approval before use

Search Templates

Q Search Print Report Create Template

Template Name	Currency	Amount	Wire Type	Template Type	Status	Last Used	Last Modified	Last Approved
Demo Rent	USD	\$100.00	Domestic	Repetitive	Pending Approval	05/05/2023	Dec 05, 2023 12:55 PM CST by DEMO/DEMOTRUSER	Edit
Monthly Rent	None Selected	None Selected	Domestic	Semi-Repetitive	Active	06/06/2023	Jun 30, 2023 01:21 PM CST by DEMO/DemoAdmin	Edit

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.

← Bank Lookup
✕

Bank ID
Bank Name
City
State Abbreviation

Bank Reference Type:

Fed ABA ▾

Bank ID	Bank Name	City	State Abbreviation	Payment Type	Select
011000015	FEDERAL RESERVE BANK OF BOSTON ⓘ	BOSTON	MA	ACH,Wire	+
011000028	STATE STREET BOSTON ⓘ	BOSTON	MA	ACH,Wire	+
011000536	FEDERAL HOME LOAN BANK ⓘ	BOSTON	MA	ACH,Wire	+
011001234	THE BANK OF NEW YORK MELLON ⓘ	NEW YORK	NY	ACH,Wire	+

← Bank Lookup

×

Bank ID	Bank Name	City	State Abbreviation	
<input type="text"/>	Bank of Hawaii	<input type="text"/>	HI	<input type="button" value="Q"/>
Bank Reference Type: <input type="text" value="Fed ABA"/>				

Bank ID	Bank Name	City	State Abbreviation	Payment Type	Select
121301028	BANK OF HAWAII	HONOLULU	HI	ACH,Wire	<input type="button" value="+"/>

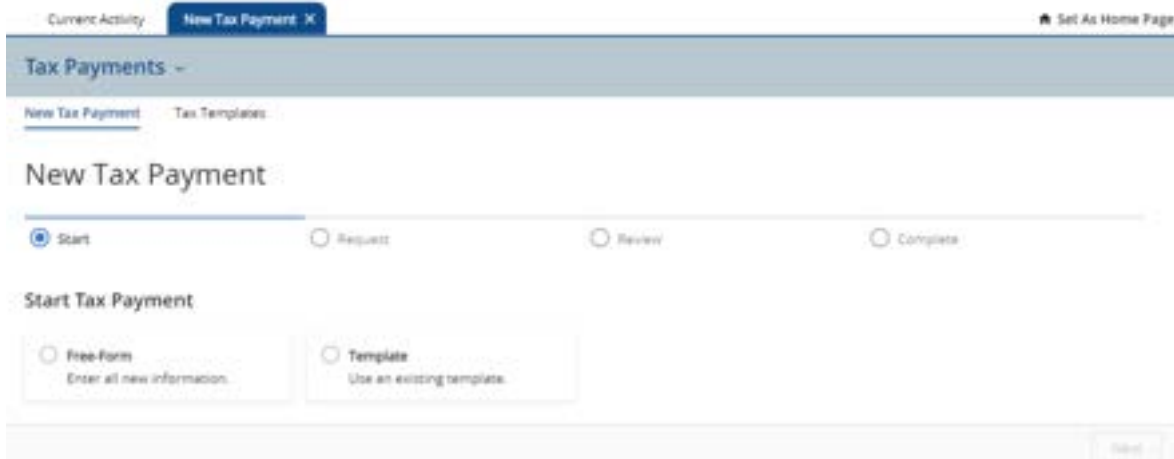
Tax Payments

PROSPERITY BANK		Menu	
Account Information	>	Payment Activity	>
Stop Payments	>	Account Transfer	>
Payments	>	ACH Payments	>
Reports	>	Wire Transfers	>
Administration	>	Tax Payments	>

New Tax Payment
Tax Templates

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.

Dashboard
New Tax Payment X

New Tax Payment
Tax Templates

New Tax Payment

Start

2 Request

3 Review

4 Complete

Tax Payment • = required field

Payment Date
• 05/09/2023

Company Discretionary Data

ACH Company
Demo (123456789)

Company Entry Description
•

Batch Type
Business Tax Payment (CCD+TxP) - Credit Only

Offset Account
•

☐ Save as Template

Tax Payment Details
+ Add Tax

Notify Me

Cancel
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.

Choose a Tax X

Tax Selection

Division

Agency

Tax Type

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.

Current Activity Tax Templates X Set As Home Page

Tax Payments -

New Tax Payment Tax Templates

Tax Templates

Template Details

Q Search Print Report + Create Template

Template Name	Batch Type	ACH Company	Status	Last Used	Last Modified	Last Approved	
Tester	Business Tax Payment (CCD + TxP)	Demo (123456789)	Expired	--	Jan 5, 2024 12:00 AM CST by DEMO / DEMOFTUSER	--	Edit I
Test Approval	Business Tax Payment (CCD + TxP)	Demo (123456789)	Active	--	Nov 21, 2023 12:43 PM CST by DEMO / Jacque-Demo	--	Edit I

Create New Tax Template

Current Activity Tax Templates New Tax Template X

New Tax Template

Start Create

Select Template Settings

Q Search

ACH Company ACH Company Id

Demo 123456789

Showing 1 ACH Company

Cancel Next

Current Activity Tax Templates **New Tax Template** X

New Tax Template

✓ An auto-saved draft created X

✓ Start Create

Tax Template Details

ACH Company: Demo (123456789) Batch Type: Business Tax Payment (CCD=TXP) - Credit Only

Offset Account*: *0349 - DDA (Nickname) - \$69.56 Q Template Name*: just because Company Entry Description*: 123

Company Discretionary Data

Cancel **Save**

Tax Templates

Items: 2 Close All

✓ Tax Template just because has been successfully created. X

ⓘ Some or all of the ACH Tax Templates will require approval before use. X

Template Details

Q Search Print Report + Create Template

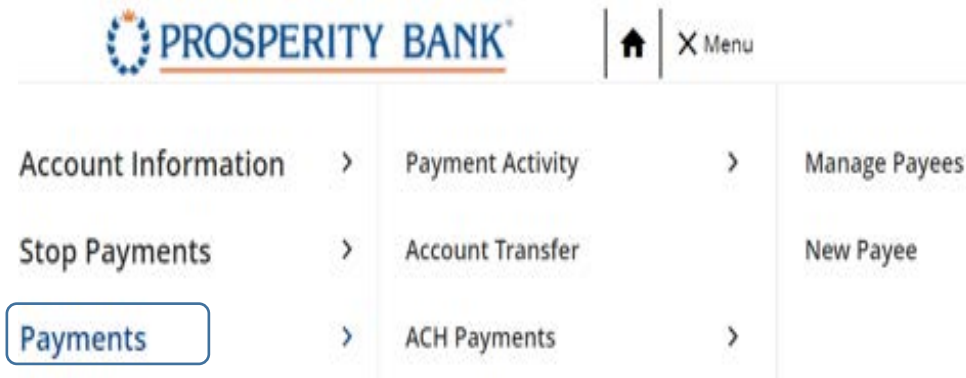
Template Name	Batch Type	ACH Company	Status	Last Used	Last Modified *	Last Approved	
just because	Business Tax Payment (CCD=TXP)	Demo (123456789)	Pending Approval	--	Oct 22, 2024 11:30 PM CDT by DEMO / jacque-Demo	--	Edit Info
Tester	Business Tax Payment (CCD=TXP)	Demo (123456789)	Expired	--	Jan 5, 2024 12:00 AM CDT by DEMO / DEMOFTUSER	--	Edit Info

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.

Manage Payees

Search Payees Print + Create Payee Q Search

Display Name	Payee Type	Account Number	Payee ID	Payee Name	
<input type="text"/>	All	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Display Name ↑	Payee ID	Payee Name	Payee Type			
Barbara Gordon	987	Barbara Gordon	INDIVIDUAL	151 Make ACH Payment		X
Bob Barker	2141	Bob Barker	INDIVIDUAL	151 Make ACH Payment		X
Daily Planet	3	Daily Planet	BUSINESS	151 Make ACH Payment		X

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.

Search Options

Default Sort

Display Name

Including

Summary

☒ Ascending
 ☐ Descending

Cancel

Reset

Search

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.

Dashboard

New Payee X

Manage Payees

New Payee

Create Payee

Payee Information * = required field

Payee Name

A M Banker

Display As

Banker

Payee ID

12345

Payee Type

Individual

Address

Address 1

Address 2

Address 3

Note: PO Boxes are not valid.

Email Address

Ambanker@gmail.com

Payee Accounts

Select one default account

+ Add Account

Account Information	Bank Information	Authorized For Debit	Account Type	Payment Type	Default Account
No accounts defined for payee.					

Cancel

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.

Add Payee Account

Account ACH Wire

Account Information * = required field

Account Name
A M Banker

Beneficiary ID Type
Account Number

Account Number
123456789

Select ACH, Wire and/or Real Time Payment Information for the account

☒ **ACH Information** Account can be used in ACH Templates and Batches

☒ **Wire Information** Account can be used in Wire Templates and Transactions

Cancel Next

Payee Accounts Select one default account + Add Account

Account Information	Bank Information	Authorized For Debit	Account Type	Payment Type	Default Account
123456789 - A M Banker	100013211 - PROSPERITY BANK	==	Checking	ACH & Wire	Yes

Cancel Save

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 Payee Account ✕

Account — ACH

ACH Information * = required field Account can be used in ACH Templates and Batches

Bank Q Bank Lookup

Bank ID:

Bank Name:

Accounts Type:

Debit Authorization Type:

Prenote:

Cancel < Previous 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.

Payees ⚙ Create New Payee Q Search

☐ Exclude ☒ Payee Account Amount * Addenda ☐ Include Remittance Email

Q None Selected \$ ☐ Send Remittance Email to Payee + ✕

Select payee.

☐ Wayne Enterprises (123) *3456 (DDA) \$ 1.00 ☐ Send Remittance Email to Payee

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 data 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.

Dashboard Account Transfers X

Account Transfers ACH Wires

Account Transfer Import

File Map Details X Clear Active + Create File Map

Select a file map to import Account Transfer transactions.

Custom Industry Standard Public

File Maps	Active
No File Mappers Created	
EDI820 Account Transfer Import	Off Upload
ISO20022 Book Transfer Import	On Upload

Create File Map: Account Transfers

Current Activity Account Transfers Create File Map X

Create File Map

Structure Fields Validation Review

File Structure

File Type

Delimited Text Fixed Width Text XML

File Settings

Mapper Name

Test File

Search for File

Upload

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.

Data Import for ACH Transaction Import

File Map Details Edit Preferences + Create File Map

Select a file map to import ACH transactions.

☐ Custom ☐ Industry Standard ☐ Public

File Maps	Active
No File Mappers Created	
<input type="checkbox"/> EDI820 ACH Transfer Import	<input type="checkbox"/> Off Upload
<input type="checkbox"/> ISO20022 ACH Transfer Import	<input type="checkbox"/> Off Upload
<input type="checkbox"/> NACHA ACH Transfer Import	<input type="checkbox"/> Off Upload
<input type="checkbox"/> NACHA Flat File Import	<input type="checkbox"/> Off Upload

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.

Edit File Preferences

Edit Response Preferences ✕

NACHA Import Preferences

Demo

Does your file contain offsets?

☐ Yes ☒ No

What offset account should we use to create the offset?

Accounts

Q

Prosperity's Routing Number is 113122655

Cancel 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.

Select Accounts

Accounts

Search

Display Accounts

Account Number

Account Description

All

<input type="checkbox"/>	Account Number	Type	Account Description	Bank
<input type="checkbox"/>	5947841	DDA	DDA	Prosperity Bank (113122655)
<input type="checkbox"/>	301630349	DDA	Demo	Prosperity Bank (113122655)

Showing 2 accounts

Cancel

Add Account

Create File Map: ACH

Select Import Mode

☐ Full Transaction Import
This map will be used to create full ACH batch transactions.

☐ Partial Template Import
This map can be used to create ACH batch transactions based off of a given template and providing some information about the payee records.

Cancel

Confirm

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.

Dashboard Wires X Create File Map

File Map Details X Clear Active + Create File Map

Select a file map to import Wire transactions.

Custom Industry Standard Public

File Maps	Active	
Test Import: NEW	OFF	Upload
EDI820 Wire Transfer Import	OFF	Upload
FEDWIRE Wire Transfer Import	OFF	Upload
ISO20022 Wire Transfer Import	ON	Upload
SWIFT MT103 Wire Transfer Import	OFF	Upload

Create File Map: Wire Transfers

Current Activity Wires Create File Map X

← Create File Map

Structure Fields Validation Review

File Structure

File Type

Delimited Text Fixed Width Text XML

File Settings

Mapper Name *

Test File

Upload

Contact Treasury Management Support

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