

# FIRSTTRUST

## FirstSite® Quick Reference Guide: Initiating ACH Payments

FirstSite offers the ability to make payments via ACH (Automated Clearing House) transfer. ACH credits (disbursements) must be initiated by 2 p.m. at least two business days before the date they are due (the effective date). ACH debits (collections) must be initiated by 2 p.m. at least one business day before the effective date. FirstSite allows you to make one-time ACH payments or make recurring ACH payments via templates. As a company, you have the option to set-up dual authorization for any ACH transaction initiated. Call Firsttrust Commercial Customer Service at 877-466-3343 if you would like this feature activated.

### Create a One-Time or Repetitive ACH Payment:

#### Step 1: Create ACH Payment

- Click on **Payments** and the **Create a New Payment** link.
- Select the **Payment Type** from the dropdown box.
  - *Business Disbursement* (ACH Credit) - send funds to a recipient. Initiate two business days prior to effective date.
  - *Personal Disbursement* (ACH Credit) - pay expense reimbursement, bonuses, etc. Initiate two business days prior to effective date.
  - *Business Collection* (ACH Debit)- direct debit from payor's account into your account. Initiate one business day prior to effective date.
  - *Personal Collection* (ACH Debit) – collect payments like: club dues, membership fees, and association fees from individuals. Initiate one business day prior to effective date.
  - *Direct Deposit* – pay employees (payroll, expense reimbursement, bonus monies, etc). Initiate two business days prior to effective date.
  - *Tax* – (See separate Quick Guide for tax)
  - *Wire* – (See separate Quick Guide for wires)
- Identify your ACH payment by typing in a **Payment Description** and click **Continue**.

- Fill in **Payment Information**.
  - Memo field is an optional 40 character alphanumeric field.
  - Special characters (such as # \* &) cannot be used.
- Fill in **Payment Schedule**.
  - You can choose to make this a one time only or recurring payment.
  - If a repetitive payment is chosen, click on the **Frequency** drop-down box to select the proper frequency.

## Step 2: Add Recipient (Beneficiary)

**\*\* If the recipient has already been created, skip to the **Add Recipient From List** instructions in the next section.**

- If the recipient has not yet been created click **Create New** in the **Recipient** section and follow these procedures:
- Complete the **Recipient Information** section:
  - The **Recipient ID** field is a required field and must be used.
  - The **Recipient ID** field is a 23 character alphanumeric field, which can be used for social security number, tax I.D. or other miscellaneous information.
  - Do not use spaces between characters.
- Complete the **Contact Information** section:

**Create Recipient**  
Use this screen to create a new recipient. \* Required Field

**Recipient Information**

Recipient Type: Business

Company Name: A Dept. of Corporate Loans \*

Recipient ID: 5555555555 \*

**Contact Information**

Street Address:

City:

Country:

State:

Zip Code:

Phone Number:

Email Address:

- Fill in **Primary Account Information**.
  - Bank Identifier is the recipient's bank ABA number (also known as Routing and Transit number).
- Note: If this recipient will be used in additional payments, check the **Save To Master List** box at the bottom of the screen under **Additional Options** in order to save it for use in other payments.
- Click on **Submit Recipient** to save the changes.
- You should get a similar message:

Phone Number:

Email Address:

**Primary Account Information**

Account Type:  \*

Account Number: 5555555555 \*

Account Currency:

Bank:   
Firsttrust Bank- 1234567 -ABA (domestic) \*


-OR-

Bank Identifier:  \*

Bank ID Type: ABA (domestic)

**Additional Options**

Save:  Save To Master List

 Successful Submit: Recipient created successfully.

- Proceed to **Step 3: Create Payment** below.

## Add Recipient From List:

- If Recipient has already been created, click on **From List** to access list of Recipients.
- Check the box next to the recipients who should be added to the template.
- If multiple Recipients are needed, check the boxes of each and click **Submit Recipients**. A confirmation message will appear. Review your choices and click **Done**.
- Proceed to **Step 3: Create Payment** below.

Standard Bank List

-OR-

Bank Name:

Street Address:

City:

Country:

State:

Zip Code:

**Recipient**

Add:  |

Recipient Name	Recipient ID	Account	Default Amount	Addendum
test_recip	1234567890123	123456789	<input type="text"/>	<input type="text"/>

### Step 3: Create Payment

- Review **Payment Information** and **Payment Schedule** for accuracy.
- In the **Recipients** section:
  - Fill in the **Amount** field.
  - The **Addendum** field is optional and can hold up to 28 alphanumeric characters.
- Click **Preview Payment** to save the changes.

Payment Type: Business Disbursement

Pay From:

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**Payment Schedule**

Effective Date:  MM/DD/YYYY \*

1 Day  
 2 Day

Frequency:  \*

If a recurring payment,  
 Number of Payments:   
 Continue until further notice


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**Recipients**

Add:

Pay To	Recipient Name	Recipient ID	Account	Amount	Addendum
<input checked="" type="checkbox"/>	Company	123456789	222	<input type="text"/>	<input type="text"/>

- Preview the payment for accuracy.
- If corrections must be made, click **Edit Payment**. Otherwise click **Submit Payment** to send ACH.

 A "Successful Submit" confirmation and transaction reference number will appear at the top of the Payments page.

**Preview Payment**  
 Use this screen to review payment information.

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**Payment Information**

Payment Description: one time ach test  
 Payment Type: Business Disbursement

Pay From: A - COMML CHKG-Operating -- 1234567 -- 158 --  
 \$13.02

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**Payment Schedule**

Effective Date: 03/11/2004  
 Payment will be in effect in one business day.

Frequency: One Time Only

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**Recipients**

Pay To	Recipient Name	Recipient ID	Account	Amount	Addendum
<input checked="" type="checkbox"/>	Test Co	222	123456789	\$2.00	testing testing 123

**Total Paid Recipients: 1      Total Payment Amount: \$2.00**

### Create ACH Template:

#### Step 1: Create an ACH Template

- Click **Payments**
- Click **Create a New Template**.

**FirstTrust** BANKING LEADERS. SINCE 1934

Messages Admin Help Exit

ACCOUNTS PAYMENTS TRANSFERS SERVICES

Payments Templates Recipients

**Payments**  
 Use this screen to select payment options or review payments.

**Payment Options:**

[Create a New Payment >>](#)  
[Create a New Template >>](#) ←  
[View Templates >>](#)  
[View Recipients >>](#)

**Filter Payments By:**

Payment Type:   
 Status:   
 From:  to    
[Advanced Search](#)

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**Payments between 03/01/2004 and 03/02/2004:**

Send Date	PaymentFrom Account	Payment Type	Status	Reference ID	Amount
	Company ID -- Company Name			Confirmation Number	

- Type in a Template Name that will easily describe the intended use of the template (i.e., Expense Reimbursement, Cash Concentration, Direct Deposit Payroll, Monthly Mortgage Payment, Club Dues, Condo Association Fees, etc.).
- Select a **Payment Type** from the dropdown list.
- Click **Continue** .

- Open the **Pay To/From** dropdown box to select the account you wish to make the payment.
  - To - if the funds will be deposited *into* your business account (collections), or
  - From - if you are making a payment *from* your account *to* an individual or a business (disbursement)
- Total Maximum Payment Amount**
- Filling in this field will restrict the total maximum amount that can be paid to all recipients as specified on the template.
  - Leaving this field blank will allow Users to make payments up to their Maximum Single Transaction limit and/or your company's approved ACH Facility limit.

**Step 2:** To **Create a New Recipient** or **Add Recipient From List**, please refer to previous instructions above. Then continue on to **Step 3: Create Template**. If you wish to send a prenote, follow the directions below. If not, skip to **Step 3: Create Template**.

**Prenoting:**

- You may now choose to send a **Prenote** – a zero dollar test file.

**Caution: Sending a prenote will restrict you from making any payments to the associated recipient until the 6-day prenote waiting period has passed.**

- To send a test file, click on the **Prenote** box.
  - Fill in the **Default Amount** if you want the amount field pre-filled for all future uses of this template. The amount can be changed from the default amount on the payment page if needed.
  - The **Addendum** field is optional and can hold up to 28 alphanumeric characters.
- Click **Preview Template** to proceed to the next step.
- Review template information and click **Submit Template**

A “Successful Submit” confirmation will appear at the top of the Templates page.

**Template Information**

Template Name:  \*

Payment Type: Direct Deposit

Account Name -- Account Number -- Company ID -- Balance

Pay From:  \*

Total Maximum Payment Amount:

**Recipients**

Add: [From List](#) | [Create New](#) | [Import](#)

Prenote	Recipient Name	Account	Default Amount	Addendum
	Recipient ID	Secondary Account Information		
<input type="checkbox"/>	<a href="#">test_recip</a> 23094832743	123456789	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<a href="#">test_recip2</a> 329347343	123456789 Route 1 to 23424324324	<input type="text"/>	<input type="text"/>

[Cancel](#) [Back](#) [Preview Template](#)

**Step 3: Create Template**

- Review **Template Information** and **Recipients** sections for accuracy.
- Fill in the **Default Amount** if you want the amount field pre-filled for all future uses of this template. The amount can be changed from the default amount on the payment page if needed.
- The **Addendum** field is optional and can hold up to 28 alphanumeric characters.
- Click **Preview Template** to proceed to the next step.

- If corrections must be made, click on **Edit Template** and make the necessary changes, otherwise click **Submit Template**.

A “Successful Submit” confirmation will appear at the top of the Templates page.

- The newly created template will also show on the Templates list.

**Template Information**

Template Name:  \*

Payment Type: Business Disbursement

Account Name -- Account Number -- Company ID -- Balance

Pay From:  \*

Total Maximum Payment Amount:

**Recipients**

Add: [From List](#) | [Create New](#) | [Import](#)

Prenote	Recipient Name	Account	Default Amount	Addendum
	Recipient ID			
<input type="checkbox"/>	Company 32	12	<input type="text"/>	<input type="text"/>

[Cancel](#) [Back](#) [Preview Template](#)

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ACCOUNTS | PAYMENTS | TRANSFERS | SERVICES

Payments | **Templates** | Recipients

**Templates**

Use this screen to select template options or review existing templates.

**Successful Submit:**  
Template **Corp Net Income** was successfully created.

**Template Options:**

[Create a New Template >>](#)  
[View Payments >>](#)  
[View Recipients >>](#)

Template Name	From Account	Payment Type	Status	Last Updated By
	Company ID -- Company Name			
<a href="#">2 0 2 2 PER COLL TEMP</a>	123456789 158 -- TEST COMPANY A	Personal Collection	Approved	BATCH_USER
<a href="#">Corp Net Income</a>	123456789 158 -- TEST COMPANY A	Tax	Pending Add Approval	Customer

**Dual Authorization:** This is an *optional security feature* requiring secondary approval of all templates created. Call Commercial Customer Service at 877.466.3343 if you would like this feature activated.

**Dual Authorization of Template:**

- If approval of ACH templates is required by a second person, a link indicating **Pending Additional Approval** will be highlighted on the Templates page in the Status column.
- A second person authorized to approve Templates must sign on using his or her own User ID and password and navigate to the Template page.
- Next, the approver should click on the **Pending Additional Approval** link.
- After reviewing the information carefully, choose **I Accept** or **I Decline**.

**Templates**  
Use this screen to select template options or review existing templates.

**Successful Submit:**  
Template Corp Net Income was successfully created.

**Template Options:**  
[Create a New Template >>](#)  
[View Payments >>](#)  
[View Recipients >>](#)

Template Name	From Account	Payment Type	Status	Last Updated By
<a href="#">2.0.2.2.PER COLL TEMP</a>	Company ID -- Company Name 123456789 158 -- TEST COMPANY A	Personal Collection	Approved	BATCH_USER
<a href="#">Corp Net Income</a>	123456789 158 -- TEST COMPANY A	Tax	<b>Pending Add Approval</b>	Customer

- A “Successful Submit” confirmation will appear at the top of the Templates page.
- The template will show as ‘Approved’ in the Status column.
- The template is now ready to be used for a payment.

**Templates**  
Use this screen to select template options or review existing templates.

**Successful Submit:**  
Template Corp Net Income is successfully authorized

**Template Options:**  
[Create a New Template >>](#)  
[View Payments >>](#)  
[View Recipients >>](#)

Template Name	From Account	Payment Type	Status	Last Updated By
<a href="#">Corp Net Income</a>	Company ID -- Company Name 123456789 158 -- TEST COMPANY A	Tax	Approved	LA User

**Creating an ACH Payment Using a Template:**

- Step 1:**
- Click on **Payments** and **Create a New Payment**.
  - Select template by opening **Template Name** dropdown box.
  - Highlight template choice and click on **Continue**.

**Select Payment Type**  
Use this screen to select the type of payment you wish to create. \* Required Field


**Payment Information**

Template Name:  \*

Payment Type:

Payment Description:

- Make sure all template information is correct. **Payment Schedule** details such as **Effective Date** or **Frequency** can be changed here if necessary.
- In **Recipients** section, the dollar amount and addendum can be updated if necessary.
- Click **Preview Payment** to go to the next screen.
- Check for accuracy and then **Submit Payment**.

 A "Successful Submit" confirmation will appear at the top of the Payments page along with a transaction reference number.

- The newly created payment will also show in the payments list on the Payments page.

Payment Type: Business Collection

Pay To: A - COMML CHKG-Operating -- 123456789 -- 158 --  
\$13.02

Total Maximum Payment Amount: \$10.00  
Number of Approvers Required: Use Default Approval Settings

**Payment Schedule**

Effective Date: 03/04/2004 \* MM/DD/YYYY  
1 Day Processing

Frequency: One Time Only \*  
If a recurring payment,  
 Number of Payments: 1  
 Continue until further notice

**Recipients**

Pay From	Prenote Date	Expire Date	Recipient Name	Recipient ID	Account	Amount	Addendum
<input checked="" type="checkbox"/>			Subsidiary 1	111111111	111111	1.00	cash concentration

Cancel Preview Payment