FIRSTRUST

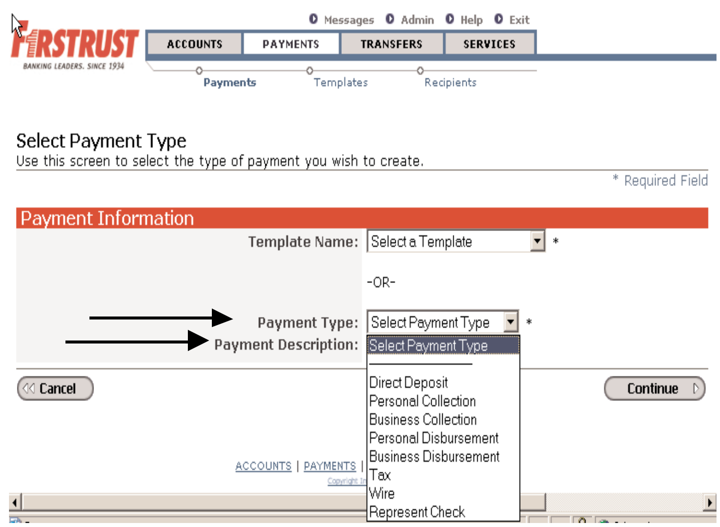
FirstSite® Quick Reference Guide: Initiating ACH Payments

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 Firstrust Commercial Customer Service at 877-466-3343 if you would like this feature activated.

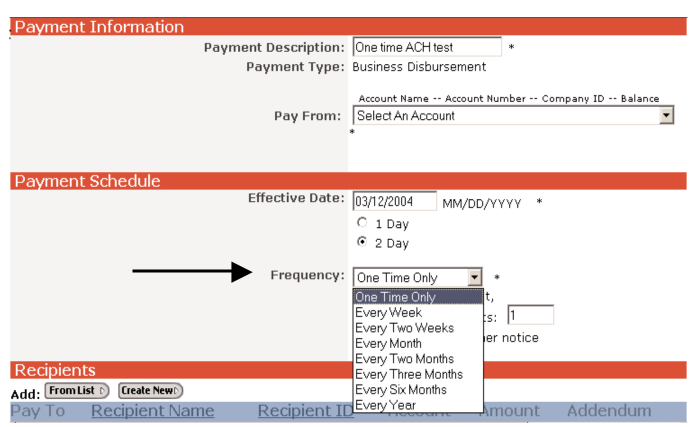
Create a One-Time or Repetitive ACH Payment:

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)

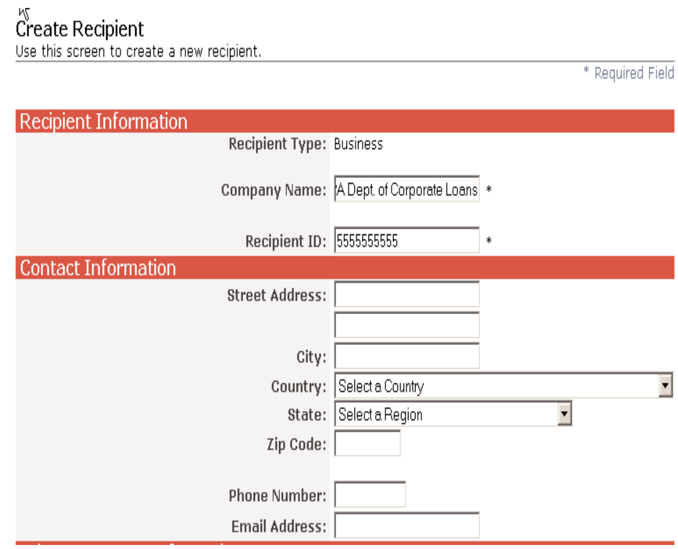
** If the recipient has already been created, skip to the **Add Recipient From List** instructions in the next section.

- 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:



- Fill in Primary Account Information.
    - Bank Identifier is the recipient's bank ABA number (also known as Routing and Transit number).

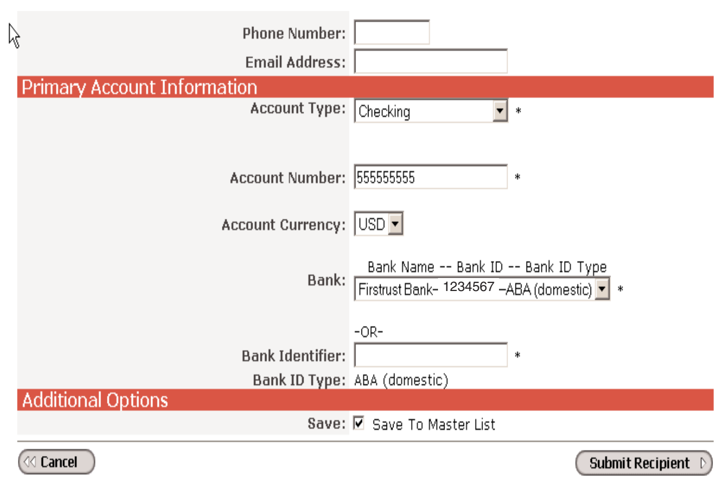
- Note: If this recipient will be used in additional payments, check the **Save To Master List** box at the bottom of the screen under Additional Options in order to save it for use in other payments.

- Click on Submit Recipient to save the changes.

- You should get a similar message:

Successful Submit: Recipient created successfully.

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



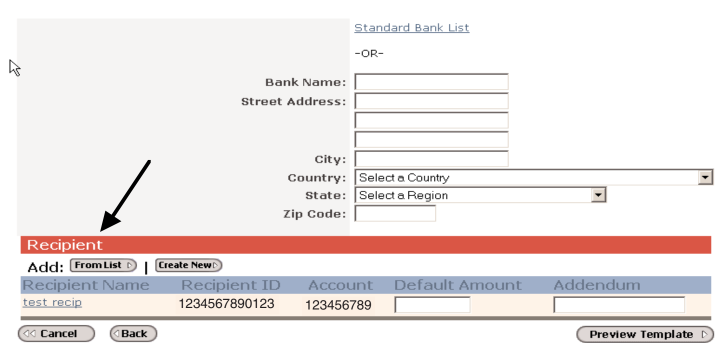
Add Recipient From List:

- 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.

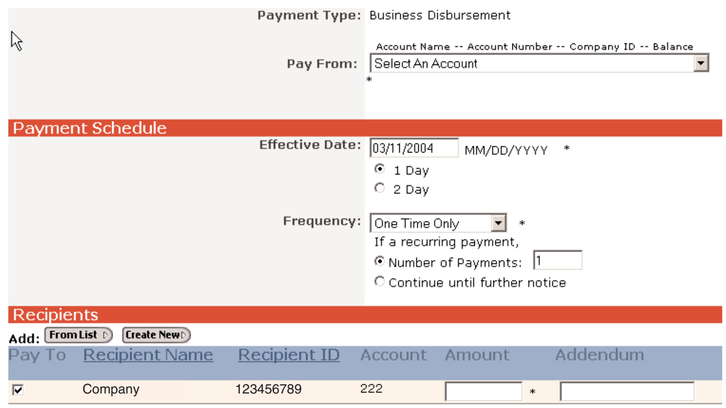
- If multiple Recipients are needed, check the boxes of each and click Submit Recipients. A confirmation message will appear. Review your choices and click Done.

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



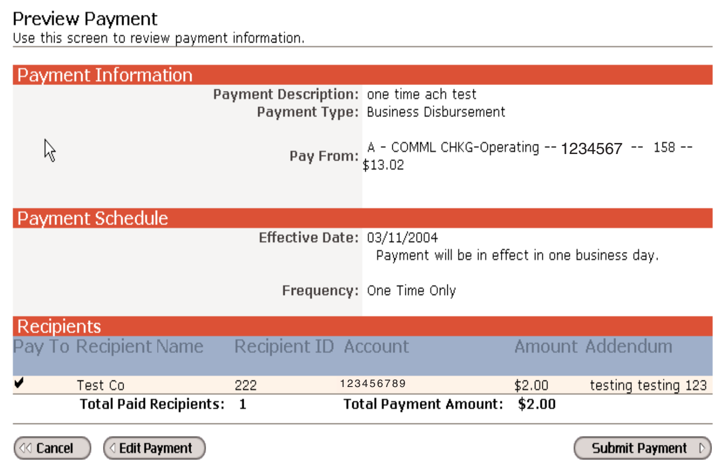
Step 3: Create Payment

- 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.



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

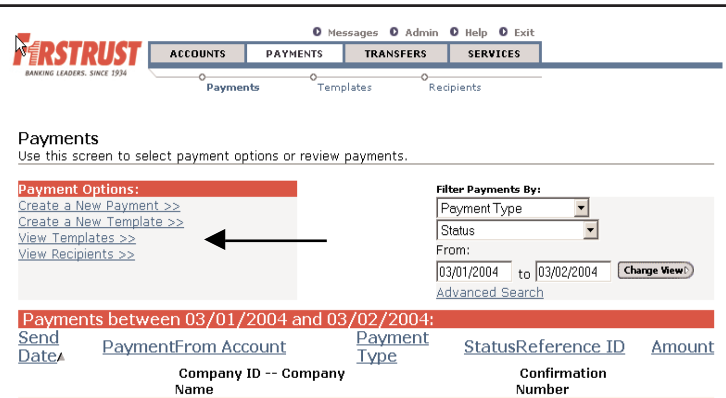
✓	A "Successful Submit" confirmation and transaction reference number will appear at the top of the Payments page.



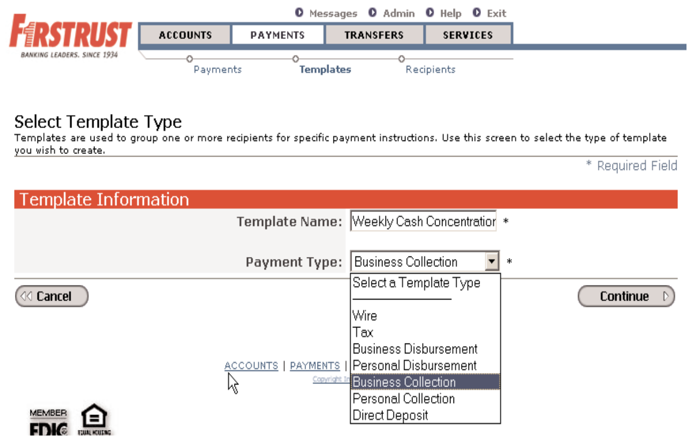
Create ACH Template:

Step 1: Create an ACH Template

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



- 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 .

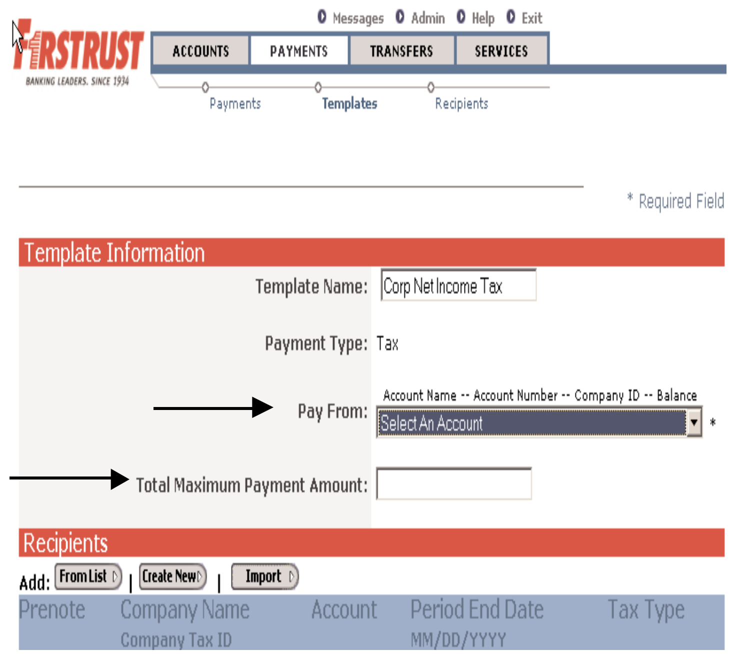


- Open the **Pay To/From** dropdown box to select the account you wish to make the payment.
- To - if the funds will be deposited *into* your business account (collections), or
- From - if you are making a payment *from* your account *to* an individual or a business (disbursement)

- **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**.

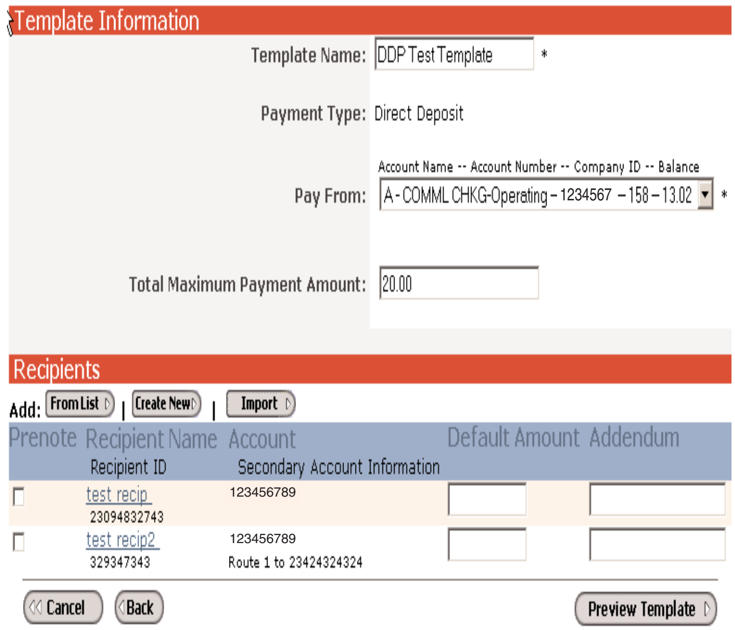
Prenoting:

- 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.

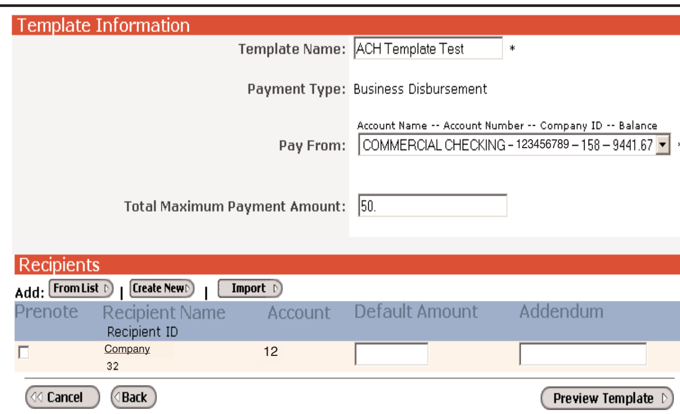
- To send a test file, click on the Prenote box.
  - Fill in the Default Amount if you want the amount field pre-filled for all future uses of this template. The amount can be changed from the default amount on the payment page if needed.
  - The Addendum field is optional and can hold up to 28 alphanumeric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



Step 3: Create Template

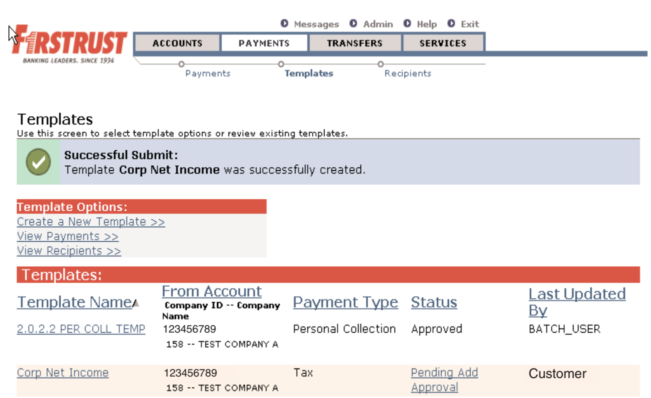
- Review Template Information and Recipients sections for accuracy.
- Fill in the Default Amount if you want the amount field pre-filled for all future uses of this template. The amount can be changed from the default amount on the payment page if needed.
- The Addendum field is optional and can hold 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.

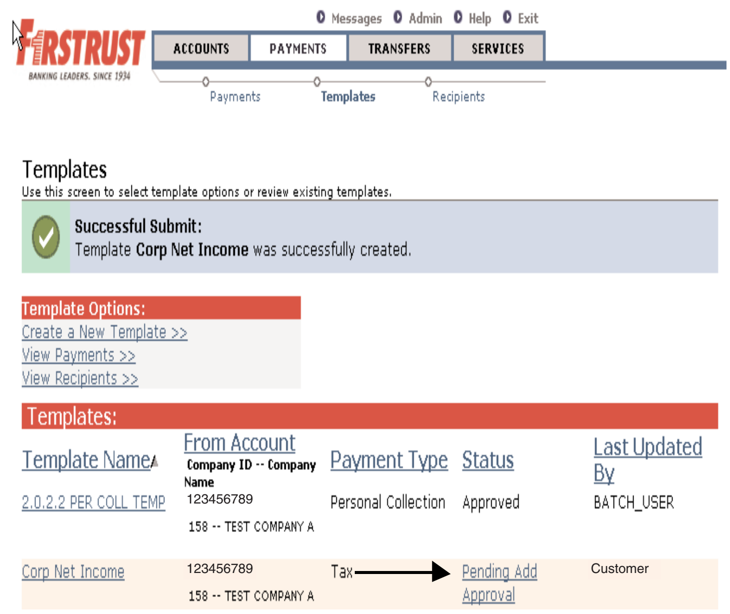
  - The newly created template will also show on the Templates list.



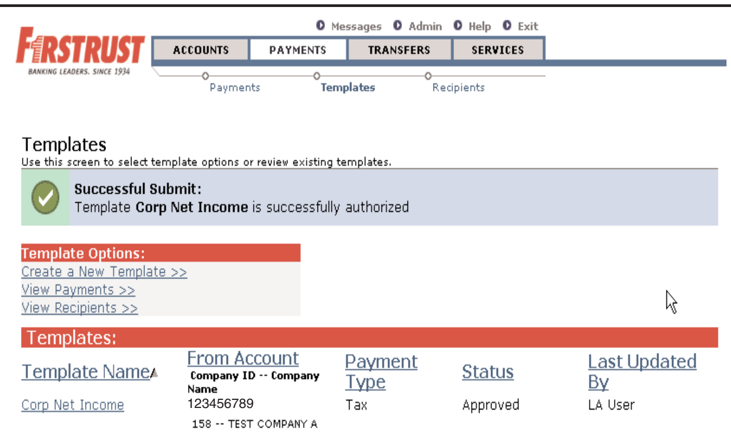
Dual Authorization: **This is an *optional security feature* requiring secondary approval of all templates created. Call Commercial Customer Service at 877.466.3343 if you would like this feature activated.**

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.



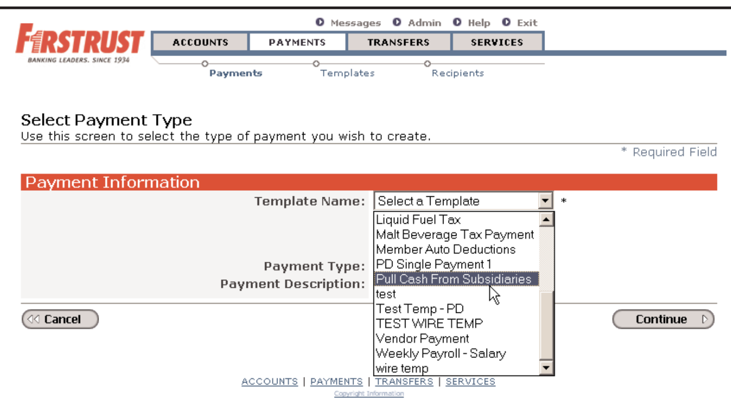
- A "Successful Submit" confirmation will appear at the top of the Templates page.
- The template will show as 'Approved' in the Status column.
- The template is now ready to be used for a payment.



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.



- 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.