Reference Guide: Creating an ACH Originated Transaction without Template

Purpose

Create ACH Collection (draft), ACH Batch - Vendor Payment (credit) or Payroll (credit) transaction.

Steps

1. Select Business Banking, click on Business Payments, then click **Create New Payment** box
2. Select appropriate ACH type (ACH Batch – vendor payment, ACH Collection, or Payroll)
3. Select the appropriate **SEC Code**: CCD if recipient is a business, or PPD if recipient is an individual. Enter a Company Entry Description of DRAFTS, VENDOR, or PAYROLL.
4. In the **Subsidiary** field, select the Company ID attached to the account from which will offset the transaction. In the Account field, select the account. If only one account is available, the selection will prefill.
5. Select the **Effective Date**. Cut-off times remain at 4:00PM.
6. Click in the **Search by name or account box** and select the recipient(s). If recipient isn't created, select "New Recipient". Enter recipient information. If recipient was previously created, select it.
7. Enter the **Amount** of the transaction.
8. If an email address was entered in the recipient details, review to ensure **Notify Recipient** box is checked to send the recipient an email notification of the payment.
9. Enter additional information you'd like the recipient to see in the **Freeform Addenda** field.
10. After all payment information has been entered, select **Approve** at the bottom right. If another user must approve the payroll, select **Draft** instead. If approving you will enter the 6 digit code from the token in the approval box.

Quick Tips

SEC Code
Use CCD

Effective Date
Date the funds are received by the recipient.

Company Entry Description
Use Vendor

Dual Control
Use Draft when another user is required to approve vendor payments.

If you have any questions, contact our Customer Care Center:

1-855-275-7226 opt 3

Email: customercare@southernbank.com