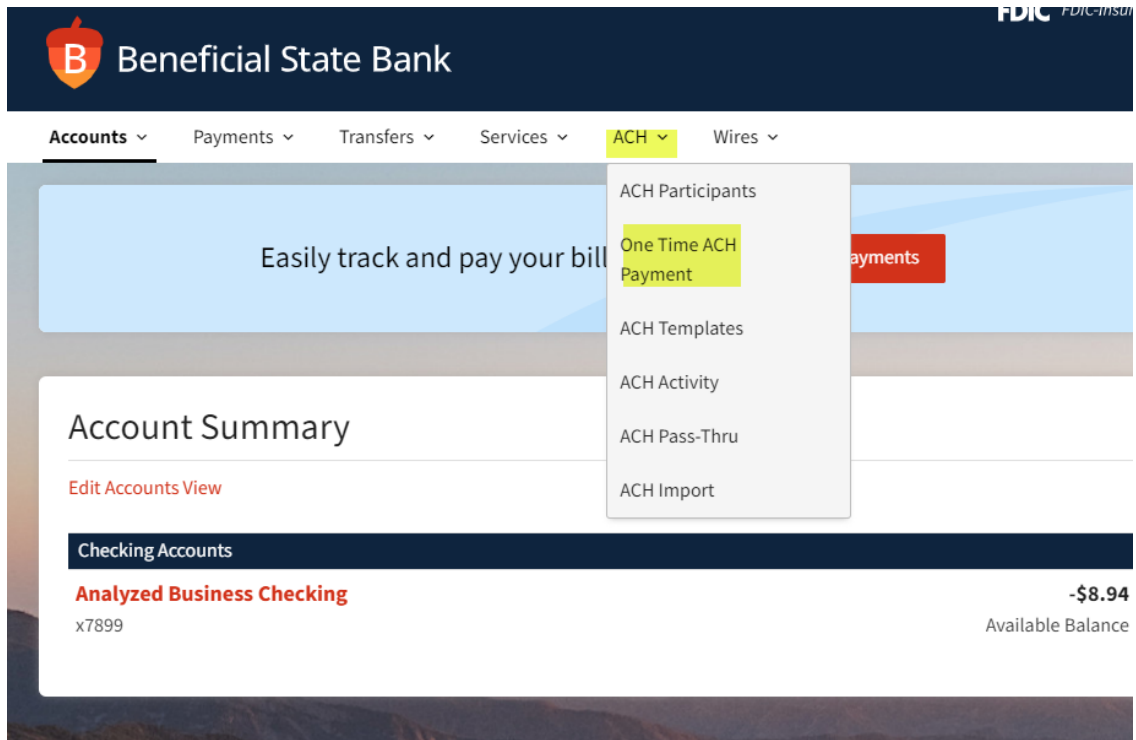# How to Process One-Time ACH Payments

1. Once logged in, navigate to ACH → One Time ACH Payment.

2. Under Transaction Type, select "Payment" if you are <u>sending</u> funds to your customer and "Collection" if you are <u>receiving</u> funds from your customer. Under **SEC Code, select "PPD Credit/Debit" when used for a personal payment and "CCD Credit/Debit" when used for a business payment.** Then click "Next."

3. Under One-Time ACH Payment, select an option from the "Schedule" dropdown menu. "Immediate" will be for the next business day and "Future-Dated" allows you to schedule a payment up to 60 calendar days in advance. Next, enter a "Company Entry Description" (purpose of the payment – only 10-character length allowed). Finally, under "Company," select the appropriate company from the dropdown list if you have multiple companies.

One-Time ACH Payment

SEC Code
PPD Credit - Consumer Credit

Schedule

Future-Dated

Effective Date

08/01/2024

Company Entry Description

Payroll

Company

Rainbow Brite - x6789

ACH From

Nickname	Account Number	Account Type	Amount
		There are no entries.	

Debit Amount **$0.00** ⓘ

4. Select the offset account using the dropdown list. Select "Click here to add the offset account" to add the offset account.

ACH From

Nickname	Account Number	Account Type	Amount
		There are no entries.	

Debit Amount **$0.00** ⓘ

* Offset Account

x7899 Analyzed Business Checking (Available -$8.94)

Click here to add the offset account

5. Type in the total ACH batch amount.

ACH From

Nickname ↑↓	Account Number	Account Type ↑↓	Amount
Analyzed Business Checking	x0009	Checking	$ 0.10

6. Click "Add Participants" to add the payee information.

ACH To

Nickname ↑↓	Notify	Unique Identifier ↑↓	Account Number	Account Type ↑↓	Amount
		There are no entries.			

Credit Amount **$0.00** ?

Add Participants

7. Select the payee from the list and click "Add Selected Participants".

Participants   ✕

Group

[   ]

Clear	Filter

	Nickname ↑	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
☑		123456789	07/30/2024 5:29 AM		x6789	125000105	Checking	Active
☐		2024412	07/30/2024 5:29 AM		x4412	26003379	Checking	Active

Cancel	New Participant	Add Selected Participants

8. Add the dollar amounts for each payee. "Addenda" is an optional field used for adding notes or a memo about the payment. Next, click "Initiate." It will then prompt you to enter the security code on the ONESPAN Authenticator App. Based on your company setting, you may need a second user to approve the batch.

ACH From

Nickname	Account Number	Account Type	Amount	
Analyzed Business Checking	x7899	Checking	$ 0.10	🗑

Debit Amount **$0.00** ❓

Click here to add the offset account

ACH To
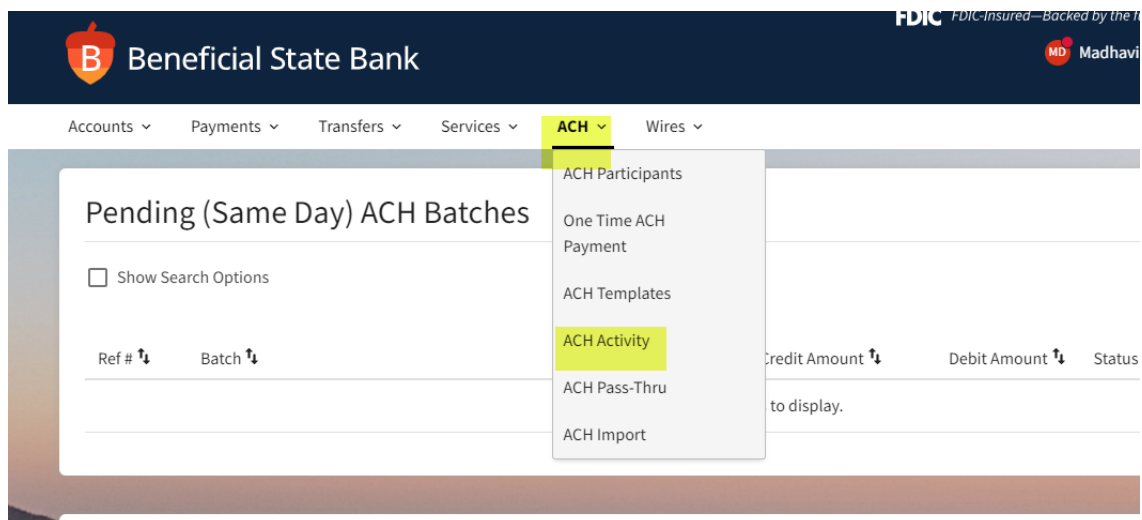
Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount		
	No	123456789	x6789	Checking	$ 0.10	0 Addenda	✏ 🗑

Credit Amount **$0.00** ❓

Add Participants

Initiate

9. To view the status of the ACH Batch, navigate to ACH → ACH Activity.

How to Process One-Time ACH Payments 09-2024