

# Associated Connect<sup>®</sup>

Reference Guide: Quick Payments



## Quick Payments

Use the Quick Payments service to send, save and manage your ACH payments. Depending on your configuration, you can use Quick Payments to:

- Create one-time payments and save commonly used payments
- Schedule recurring and future-dated payments
- Make extra payments on scheduled recurring payments
- View scheduled payments and payment history
- Approve payments

## About the Automated Clearing House

The ACH batches that you release to Associated Bank are processed through the Automated Clearing House (ACH) network. The ACH is a central clearing facility, typically operated by the Federal Reserve Bank, which receives and distributes electronic payments among banks and performs settlement functions. For example, if you send a payroll to Associated Bank, it is then sent through the ACH to your employee's bank. On the settlement date, Associated Bank debits your account and their bank credits your employee's account.

## Key Quick Payments Terms

**Auto Release** – If your setup allows auto release, you can set up payments to be released automatically to the bank for processing.

**Collections** – A collection is a payment that is debited from the receiver's account.

**Company** – Companies contain your account offset transaction information for your payments. For example, in a payroll transaction, the offset is the debit to your account that is made when the credits are applied to your employee bank accounts.

**Effective Date** – The effective date is the date transactions settle.

**Offsets** – Some payments contain offset account information. When offsets are used, one account is debited and another is credited.

**Payment Types** – Payment types are forms containing the necessary fields for you to complete to make specific types of ACH payments. The payment types that you can use depend on the functions that you and your organization have been assigned.

**Payments** – The term payment refers to a payment that will be credited to a payee, such as a vendor or employee.

## Basic Payment Tasks

The tasks that you can perform with Quick Payments depend on the functions that you and your organization have been assigned. The following steps show a typical workflow to create an ACH payment. Step-by-step instructions are shown later in this guide.

1. Click **Quick Payments**. Depending on how many services you have, Quick Payments may be grouped under the Payments and Transfers category.

2. Define the payment on the Make Payments screen.

Make Payments | Scheduled Payments | Payment History | Refresh

### Make Payments

1 Define Payment (1 of 3)

Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and submit all payments you have set up.

My Saved Payments | Create a New Payment

What would you like to do? \*

Make a one-time payment on 12/20/201x

Create a recurring payment

Save payment information for later use

Choose a Company\*  
ABC

Choose a Payment Type\*  
Consumer Payments

Create a group (multiple) of payments

Payment Nickname\*  
Expense Reimbursement

Save to "My Saved Payments"

Continue to Step 2 >

3. Enter the details of the payment.

Add a New Payee

### Payment Detail

Consumer Payments allows a business to send funds to one or more individual's (consumer) bank account(s). This payment type is ideal for various types of consumer reimbursements.

Enter your payment information and click Save and Close or Save And Add Another.

Expense Reimbursement \* required

Payee Information

Consumer Name: \* Phil Harmonic Consumer ID: 123456789

Payment Amount: \* \$200.00 Consumer Receiving Bank ID: \* 075900575

Consumer Receiving Bank Account No.: \* 777889999 Account Type: \* C - Checking

Start Date:

Send Prenote:  Hold Payment:

Revision 6.2.3

Save and Close Save and Add Another Cancel

4. Confirm the payment on the Confirm Payments screen.

Make Payments | Scheduled Payments | Payment History | Refresh

### Confirm Payment

3 Confirm Payment: (3 of 3)

1 Expense Reimbursement entry was successful.

Review your payment information and click Confirm Payment.

Name	Payment Amount	Collection Amount	Effective Date	Schedule
Expense Reimbursement	\$200.00	\$0.00	12/20/201x <input type="text"/>	One Time

Previous Confirm Payment Cancel

5. View the scheduled payment on the Scheduled Payments screen.

Make Payments | Scheduled Payments | Payment History | Refresh

### Scheduled Payments

Your scheduled payments are listed below. Total Payments(2): \$300.00 | Total Collections(0): \$0.00

Search by:

Payments Dates:  Payment Name:  Company:  Payment Type:

Results 1-2 of 2

Payment Name	Effective Date	Schedule	Payments	Collections	Company	Payment Type	Actions
<a href="#">Vendor Payments</a>	12/20/201x Processing Date: 12/19/2017	One Time	\$100.00 (1)		001	CCD Payments and Collections	<a href="#">Release Payment</a> <a href="#">Cancel Transaction</a>
<a href="#">Expense Reimbursement</a>	12/20/201x Processing Date: 12/19/201x	One Time	\$200.00 (1)		001	Consumer Payments	<a href="#">Release Payment</a> <a href="#">Cancel Transaction</a>

Results 1-2 of 2

6. View the history of the payment on the Payment History screen.

### Payment History

The Payment History table lists payments you have made and their statuses.

Results 1-2 of 2

<input type="checkbox"/>	Company	Payment Name	Payment Type	Effective Date	Payments	Collections	Status	Date & Time	Prenotes	File ID
<input type="checkbox"/>	ABC	Vendor Payments	CCD Payments and Collections	12/20/201x	\$100.00 (1)		<a href="#">Payment Requires Release</a>	12/19/201x	0	
<input type="checkbox"/>	ABC	Expense Reimbursement	Consumer Payments	12/20/201x	\$200.00 (1)		<a href="#">Payment Requires Release</a>	12/19/201x	0	

Results 1-2 of 2

7. View your saved payment instructions on the Saved Payments screen.

### Saved Payments

Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and submit all payments you have set up.

My Saved Payments

<input type="checkbox"/>	Payment Name	Schedule	Payment Amount	Collection Amount	Status	Payment Type	Company	Actions
<input type="checkbox"/>	<a href="#">Vendor Payments</a>	12/20/201x	<input type="text" value=""/>	(1)	Active	CCD Payments and Collections	001	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Export</a>
<input type="checkbox"/>	<a href="#">Payroll</a>	12/20/201x	<input type="text" value=""/>	(1)	Active	Payroll	001	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Export</a>
<input type="checkbox"/>	<a href="#">Fee Collection</a>	12/20/201x	<input type="text" value=""/>	(1)	Active	Consumer Debits	001	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Export</a>
<input type="checkbox"/>	<a href="#">Expense Reimbursement</a>	12/20/201x	<input type="text" value=""/>	(1)	Active	Consumer Payments	001	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Export</a>

## Single One-time Payment

1. Click **Quick Payments**. The Saved Payments screen appears. If this is the first payment you are making, the Saved Payments list will be empty.

2. Click the **Create a New Payment** tab. The Make Payments screen displays.

### Saved Payments

You do not have any Saved Payments. Click the "Create a New Payment" tab to add payments.

My Saved Payments

Create a New Payment

3. Select the **Make a one-time payment** radio button and enter or select (via the calendar icon) an Effective Date.

4. Enter a Payment Nickname.

5. Select the Company and then select a Payment Type.

6. Deselect **Create a group (multiple) of payments**.

7. Click **Continue to Step 2**.

### Make Payments

1 Define Payment (1 of 3)

Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and submit all payments you have set up.

My Saved Payments

Create a New Payment

What would you like to do? \*

Make a one-time payment on

Create a recurring payment

Save payment information for later use

Payment Nickname\*

Expense Reimbursement

Save to "My Saved Payments"

Choose a Company\*

ABC

Choose a Payment Type\*

Consumer Payments

Create a group (multiple) of payments

Continue to Step 2 >

8. Enter the details of the payment and click **Continue to Step 3**.

### Make Payments

2 Payment Summary: (2 of 3)

Consumer Payments allows a business to send funds to one or more individual's (consumer) bank account(s). This payment type is ideal for various types of consumer reimbursements.

Enter your payment information and click Continue to Step 3

Expense Reimbursement

\* required

Payee Information

Consumer Name: \* Phil Harmonic

Consumer ID: 123456789

Payment Amount: \* \$200.00

Consumer Receiving Bank ID: \* 075900575 [Lookup](#)

Consumer Receiving Bank Account No.: \* 777889999

Account Type: \* C - Checking

Start Date:

Send Prenote:

Hold Payment:

Revision 6.2.3

Continue to Step 3 >

Cancel

9. Click **Confirm Payment**.

### Confirm Payment

3 Confirm Payment: (3 of 3)

**i** Expense Reimbursement entry was successful.

Review your payment information and click Confirm Payment.

Name	Payment Amount	Collection Amount	Effective Date	Schedule
Expense Reimbursement	\$200.00	\$0.00	12/20/201x	One Time

Previous

Confirm Payment

Cancel

## Single Recurring Payment

You can create an ACH payment that will be sent on a recurring basis.

1. On the Make Payments screen, select the **Create a recurring payment** radio button. The Payment Schedule and Instructions popup opens.

My Saved Payments | Create a New Payment

What would you like to do? \*

Make a one-time payment on [calendar icon]

Create a recurring payment

Save payment information for later use

Payment Nickname\*

Expense Reimbursement

Save to "My Saved Payments"

2. Specify the recurring schedule options and click **Save**.

Payment Schedule and Instructions

Set a recurring schedule for a payment.

No Schedule      Start payments after: 12/20/201x [calendar icon]

Daily

Weekly

Monthly       Continue until: mm/dd/yyyy [calendar icon]

Continue indefinitely

Repeat Every 1 month(s) on \*

Make One Payment a Month

Day [ ] of the month or

Last Day of the month

Make Two Payments a Month

Day [ ] of the month, and

Day [ ] of the month, or

Last Day of the month

Previous Day     Next Day

Save    Cancel    Help Print

3. The payment create screen is updated with the message: **Recurrence has been set.** To change the schedule, select **Click to change**.

My Saved Payments | Create a New Payment

What would you like to do? \*

Make a one-time payment on [calendar icon]

Create a recurring payment

Save payment information for later use

Payment Nickname\*

Expense Reimbursement

Save to "My Saved Payments"

Choose a Company\*

ABC

Choose a Payment Type\*

Consumer Payments

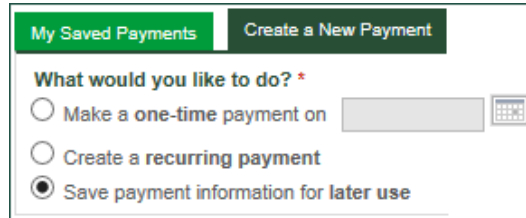
Create a group (multiple) of payments

Continue to Step 2 >

4. Perform steps 4 through 9 as described in the [Single One-time Payment](#) section.
5. Note: If your security settings allow, you may have the option to release your recurring payments automatically. To do this, select **Release Payment Automatically**.

## Create a Payment Instruction For Later Use

1. On the Make Payments screen, select the **Save payment information for later use** radio button.



The screenshot shows a mobile application interface for creating a new payment. At the top, there are two tabs: 'My Saved Payments' (highlighted in green) and 'Create a New Payment'. Below the tabs, the question 'What would you like to do? \*' is displayed. There are three radio button options: 'Make a one-time payment on' followed by a date input field and a calendar icon; 'Create a recurring payment'; and 'Save payment information for later use', which is selected with a filled radio button.

Perform steps 4 through 9 as described in the [Single One-time Payment](#) section.

## Multiple Payments

You can create a group of payments of the same payment type in one payment instruction.

1. On the Make Payments screen, select the **Make a one-time payment on** or **Create a Recurring Payment** radio button.
2. Depending on the payment type selected, enter the payment effective date (one-time) or the payment schedule details (recurring).
3. Enter a name for the payment that will make it easy to identify. The payment will be saved.
4. Select the ACH Company and then select a Payment Type.

5. Select **Create a group (multiple) of payments.**

Choose a Company\*  
ABC

Choose a Payment Type\*  
Consumer Payments

Create a group (multiple) of payments

6. Note: If your security settings allow, you may have the option to release your recurring payments automatically. To do this, select **Release Payment Automatically.**
7. Click **Continue to Step 2.** The Payment Summary displays.

8. Click **Add Payee.** A Payment Detail popup displays.
9. Enter the details of the payment and click **Save and Add Another.**
10. Repeat step 8 until you have entered all the payees for this payment and then click **Save** to display the Payment Summary screen.

**Make Payments** Add a New Payee

**Payment Detail**

Consumer Payments allows a business to send funds to one or more individual's (consumer) bank account(s). This payment type is ideal for various types of consumer reimbursements.

Enter your payment information and click Save and Close or Save And Add Another.

**Expense Reimbursement**

Payee information \*

Consumer Name: \* Phil Harmonic Consumer ID: 123456789

Payment Amount: \* \$200.00 Consumer Receiving Bank ID: \* 075900575 [Lookup](#)

Consumer Receiving Bank Account No. \* 777889999 Account Type: \* C - Checking

Start Date:  [Help](#)

Send Prenote:  Hold Payment:  Revision: 6.2.3

[Save and Close](#) [Save and Add Another](#) [Cancel](#)

11. Click **Continue to Step 3.** The Confirm Payment screen displays.

**Multiple Payments** Results 1-2 of 2

Name	ID	Amount	Status	Payment/Collection	Action
Phil Harmonic	123456789	\$200.00	Entered	Payment	Hold Payment Delete
Chris Anthemum	987654321	\$250.00	Entered	Payment	Hold Payment Delete

Results 1-2 of 2

[Add a New Payee](#) [Clear Amounts](#) [Hold All Payments](#) [Clear All Holds](#)

[Continue to Step 3 >](#) [Cancel](#)

12. Click **Confirm Payment.**



## Make Extra Payment on a Scheduled/Recurring Payment

You can make an extra, one-time payment on a recurring payment without modifying the payment schedule.

- From the Saved Payments screen, click the **Make Extra Payment** link in the Actions column. The Payment Summary screen displays.

### Saved Payments

Use "Create a New Payment" to quickly create a new payment. Use "My Saved Payments" to edit and submit all payments you have set up.

My Saved Payments
Create a New Payment

Payment Name	Schedule	Payment Amount	Collection Amount	Status	Payment Type	Company	Actions
<input type="checkbox"/> <a href="#">Fee Collection</a>	<a href="#">Monthly</a> Next Collection Date: 01/20/201x		\$34,885.00 (1)	Active	Consumer Debits	001	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Make Extra Payment</a>   <a href="#">Export</a>
<input type="checkbox"/> <a href="#">Payroll</a>	<a href="#">Weekly</a> Next Payment Date: 01/05/201x	\$12,379.64 (1)		Active	Consumer Payments	001	<a href="#">Import</a>   <a href="#">Delete</a>   <a href="#">Make Extra Payment</a>   <a href="#">Export</a>

- Enter the payment information and click **Make Extra Payment**.

### Make Extra Payment

[My Saved Payments](#) : Make Extra Payment

To make an extra payment on your recurring payment, edit the amount(s) and set the payment effective date.

Payment Name  Effective Date

Name	ID	Amount	Status	Payments/Collections	Action
Phil Harmonic	123456789	<input type="text" value="\$200.00"/>	Active	Payment	<a href="#">Delete</a>
Chris Anthemum	987654321	<input type="text" value="\$250.00"/>	Active	Payment	<a href="#">Delete</a>

Make Extra Payment
Clear Amounts
Cancel

- Click **Confirm Payment**.

## View Scheduled Payments

You can choose to view all your scheduled payments, view payments that are scheduled within a time frame, search for payments and release transactions.

### Scheduled Payments

Your scheduled payments are listed below.

Total Payments(2): **\$300.00** | Total Collections(0): **\$0.00**

► Search by:

Payments Dates :	Payment Name :	Company:	Payment Type:
<input type="text" value="Next 7 Days"/>	<input type="text"/>	<input type="text" value="All"/>	<input type="text" value="All Payments"/>
<input type="button" value="Search"/>			

Payment Name	Effective Date	Schedule	Payments	Collections	Company	Payment Type	Actions
<a href="#">Vendor Payments</a>	12/20/201x Processing Date: 12/19/2017	One Time	\$100.00 (1)		001 ⓘ	CCD Payments and Collections	<a href="#">Release Payment</a> <a href="#">Cancel Transaction</a>
<a href="#">Expense Reimbursement</a>	12/20/201x Processing Date: 12/19/201x	One Time	\$200.00 (1)		001 ⓘ	Consumer Payments	<a href="#">Release Payment</a> <a href="#">Cancel Transaction</a>

Results 1-2 of 2

Related Task	How To
To view a list of upcoming scheduled payments:	Select the time period from the <b>Show Scheduled Payments for</b> dropdown.
To search for a scheduled payment by payment name:	Under Search by, enter the Payment Name and click <b>Search</b> .
To search for scheduled payments of a specific payment type:	Under Search by, select the Payment Type and click <b>Search</b> .
To search for scheduled payments for a particular company:	Under Search by, select the Company and click <b>Search</b> .

## Release and Cancel Scheduled Transactions

If a payment requires manual release, you can release it from scheduled payments. You can also cancel scheduled transactions.

Related Task	How To
To release a transaction:	In the Actions column, click <b>Release Transaction</b> .
To cancel a transaction:	In the Actions column, click <b>Cancel Transaction</b> .

## Change the Effective Date of a Scheduled Transaction

You can modify the effective date of a one-time payment.

Related Task	How To
To change the effective date:	In the Effective Date field, enter a date or select from the calendar.

## View Payment History

You can view a list of the payments you have made and the status of each.

### Payment History

The Payment History table lists payments you have made and their statuses.

Total Payments(2): \$300.00 | Total Collections(0): \$0.00

► Search by:

Payments Dates:	Payment Name:	Payment Status:	Payment Type:
<input type="text" value="Next 7 Days"/>	<input type="text"/>	<input type="text" value="All"/>	<input type="text" value="All Payments"/>
<input type="button" value="Search"/>			

	Company	Payment Name	Payment Type	Effective Date	Payments	Collections	Status	Date & Time	Prenotes	File ID
<input type="checkbox"/>	ABC	Vendor Payments	CCD Payments and Collections	12/20/201x	\$100.00 (1)		<a href="#">Payment Requires Release</a>	12/19/201x	0	
<input type="checkbox"/>	ABC	Expense Reimbursement	Consumer Payments	12/20/201x	\$200.00 (1)		<a href="#">Payment Requires Release</a>	12/19/201x	0	

Results 1-2 of 2

Results 1-2 of 2

Related Task	How To
To view all payments in history:	Under Search by, select All Payments and click <b>Search</b> .
To search for payments of a particular status:	Under Search by, select a Payment Status and click <b>Search</b> .
To search for payments by payment name:	Under Search by, enter the Payment Name and click <b>Search</b> .
To search for payments of a specific payment type:	Under Search by, select the Payment Type and click <b>Search</b> .

## Un-release a Payment

You can un-release a payment that is still in Released status.

Related Task	How To
To un-release a payment:	Select the checkbox next to the released payment and click <b>Unrelease</b> . Only payments with a status of Released can be un-released.

## View a Payment Report

You can view a report that tracks the progress of pending payments or payments that have been released.

Related Task	How To
To view a payment history report:	Select the checkbox next to the payment and then click <b>View Payment Report</b> .

## Edit the Details of a Payment

You can edit the details of a saved payment from the Saved Payments screen.

1. On the My Saved Payments screen, click the **Payment Name** link. Depending on the number of transactions, the Payment Summary or Payment Detail screen displays.

2. If the Payment Summary screen displays, click the **Name** link of the transaction to be modified.

3. Make the changes and click one of the following:

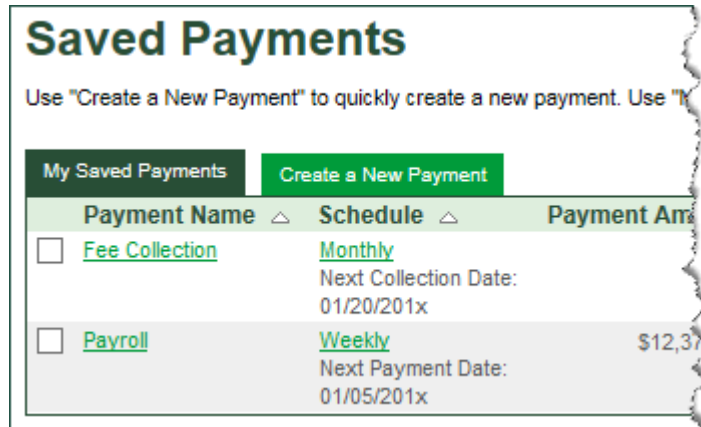
- **Save Changes and Exit** to save your changes and return to the Saved Payments screen.
- **Edit Schedule** to modify processing and settlement dates.

## Change the Payment Schedule

You can change the schedule of a payment on the My Saved Payments screen or from the Payment Detail or Summary screens.

### To change a schedule from the My Saved Payments screen:

1. In the Schedule column, click the **Daily**, **Weekly** or **Monthly** link. The Payment Schedule and Instructions popup displays.

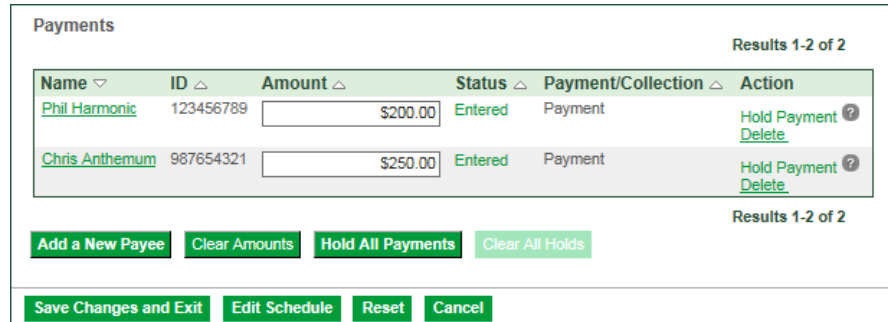


2. Enter your changes and click **Save**.

### To change a schedule from the Summary or Detail screen:

1. Click the **Payment Name** link. Depending on the number of transactions, the Payment Summary or Payment Detail screen displays.

2. Click **Edit Schedule**.



3. Enter your changes and click **Save**.

## Approve Payments

Your system may be set up so that when a user creates a new payment or makes changes to an existing, a second user must approve the payment or changes. If approvals are required, your Quick Payments setup will include an Approve Payments screen.

1. Click **Approve Payments** from the top menu. The Approve Payments screen displays a list of payments that need approval.

Make Payments | Approve Payments | Scheduled Payments | Payment History | Refresh

### Saved Payments

Use "Create a New Payment" to quickly create a new payment. Use

My Saved Payments	Create a New Payment	
Payment Name	Schedule	Payment Amount
<a href="#">Vendor Payments</a>	<b>Monthly</b> Next Collection Date: 01/20/201x	\$100.00 (1)
<a href="#">Expense Reimbursement</a>	<b>Weekly</b> Next Payment Date: 01/05/201x	\$200.00 (1)

2. To approve a payment, click **Approve** in the Actions column. To deny approval, click **Deny**.

### Approve Payments

Click the Payment Name link to view details and then Approve or Deny.

Payment Name	Payment Type	Effective Date	Schedule	Payments	Collections	Actions
<a href="#">Vendor Payments</a>	CCD Payments and Collections	12/20/201x	Weekly	\$100.00 (1)		<a href="#">Approve</a>   <a href="#">Deny</a>
<a href="#">Expense Reimbursement</a>	Consumer Payments	12/20/201x	Weekly	\$200.00 (1)		<a href="#">Approve</a>   <a href="#">Deny</a>

3. The screen will display a confirmation when a payment is approved or denied.

Vendor Payments has been approved.