Associated Connect®

Reference Guide: ACH Commercial Payments

Associated Bank

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Portal Access

The Associated Connect portal allows users to access all Associated Connect services through an easy-to-use single sign-in. To access the portal, sign in to Associated Connect directly from Associated Bank's website at **AssociatedBank.com/Business** or **AssociatedBank.com/Commercial**. The portal has been divided into three sections:

Category	Icon	Definition
Banking		Account Details and Services (Includes Account Balances, Account Transfers, ACH Origination, Check Inquiry, Image Search Transaction Activity, Positive Pay, Stop Payments and Wire Transfers.)
		Account Summary Page (Includes Ledger Balance, Available Balance, Collected Available Balance, Float Next Business Day, Float 2+ Days and Transactions and Details for each account)
		ACH Filter
		Bill Pay
Cash Management		Lockbox
		Remote Deposit
		Checkview
		FX Manager
		Cash Ordering
		Trade Services
Transmission and Reporting		Export
		Document Center
		File Transfer

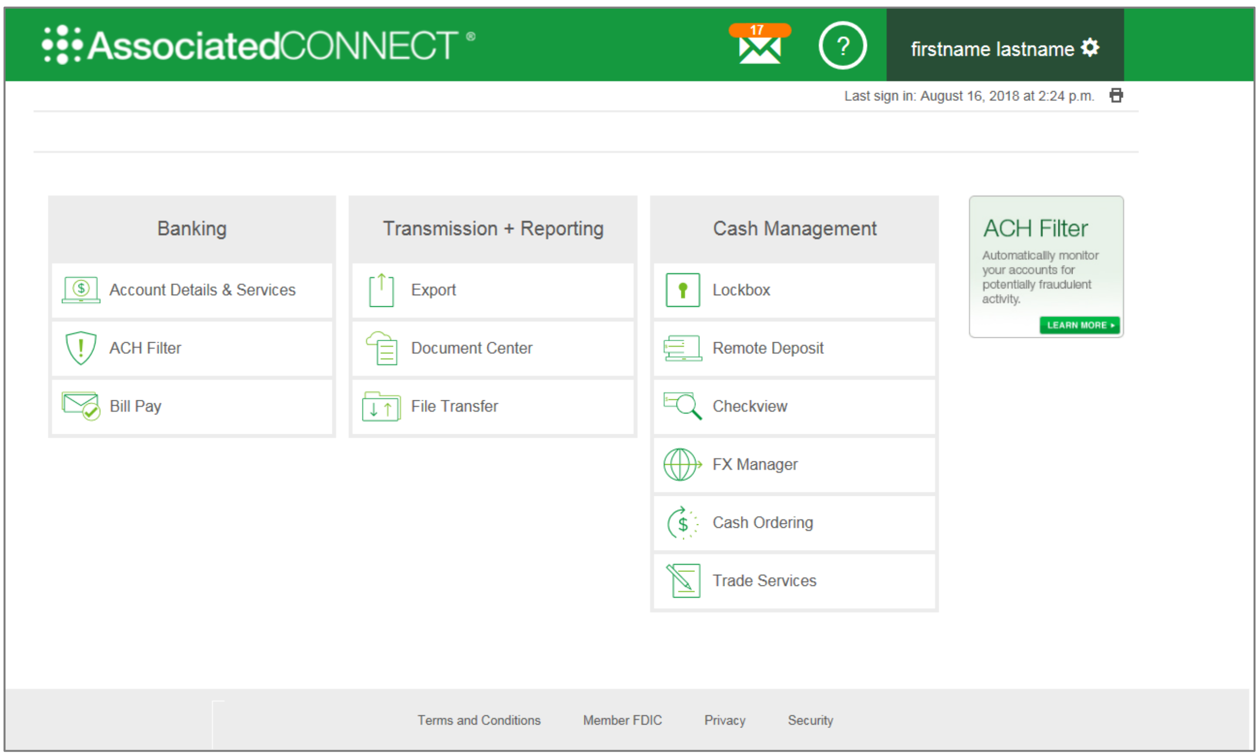
To access Associated Connect, you will be required to verify your identity through one of two methods:

1. For clients who have access to high-risk services such as Bill Pay, ACH and Wire Transfers, you will sign in with your username and password, and then will be required to verify your identity through multi-factor authentication. Associated Connect users will be required to enter a unique access code generated by either a mobile or physical token to gain access to the portal. Additional information about how to set up, use and obtain a token from Associated Bank can be found in the Multi-Factor Authentication and Password Management Guide or by contacting Customer Care at 800-728-3501.

2. For clients who only have low-risk services, you will sign in with your username and password. Periodically, you will be asked a series of challenge questions to confirm your identity.

Associated Connect Portal

The Associated Connect Portal is the first screen you will see after signing in. This provides access to all of your online banking services.



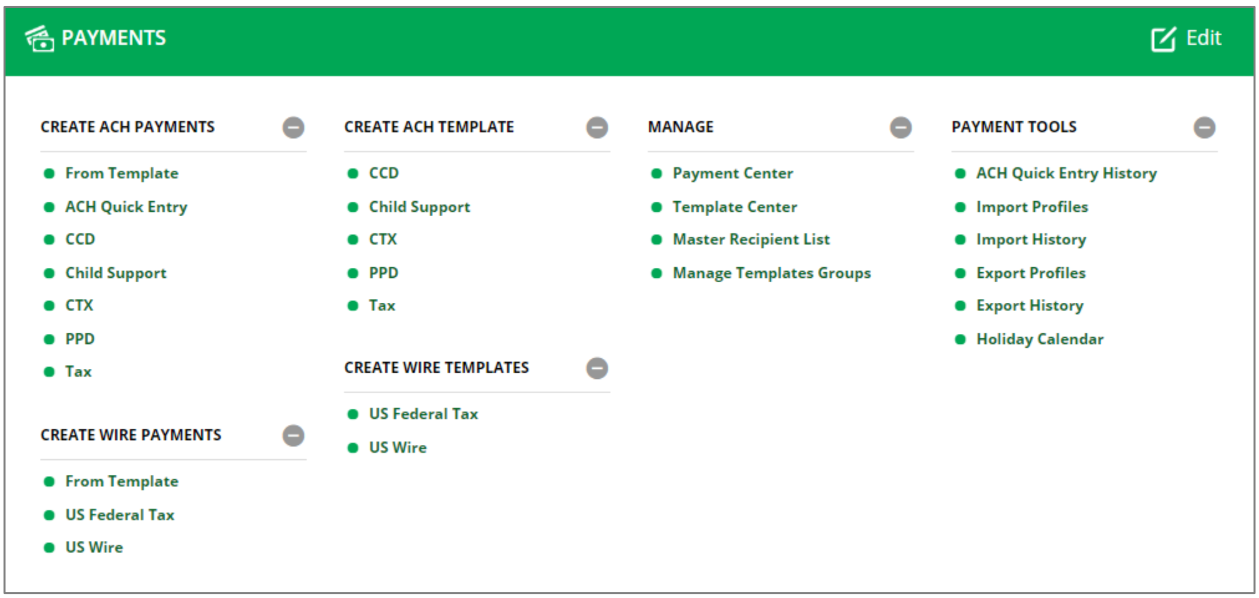
ACH Payments

The Payments Menu in Associated Connect gives you the ability to manage and create your ACH Payments and Wire Transfers, including utilizing templates, quick entry and approvals.

Payments Menu

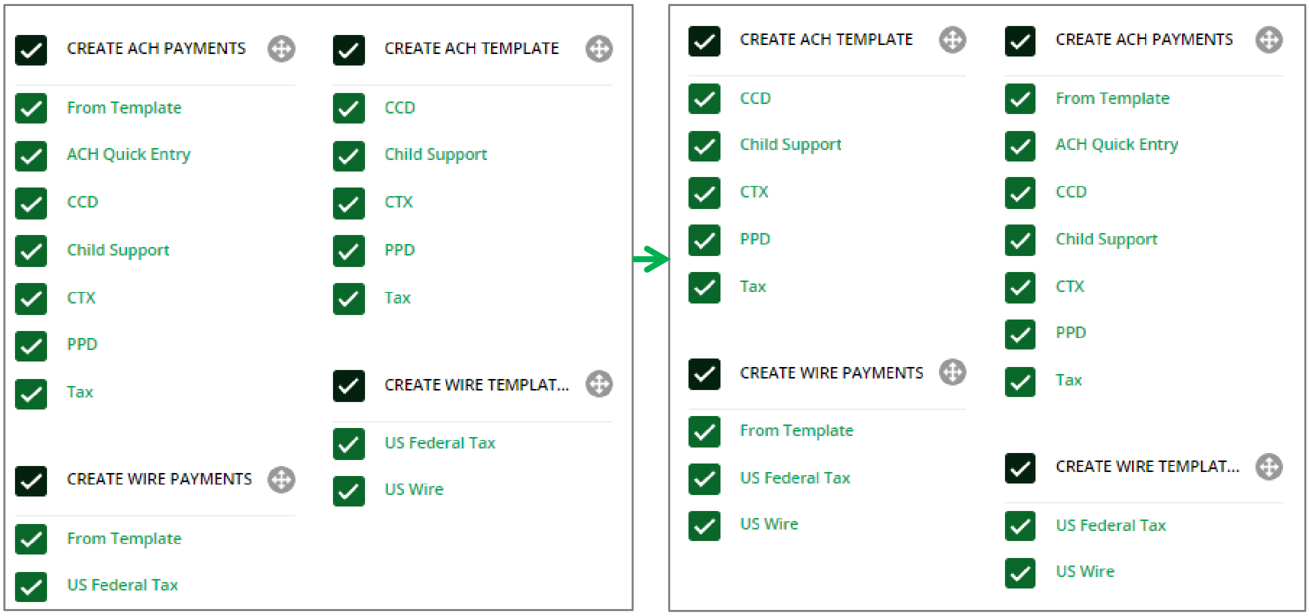
The Payments menu is located in the Dashboard Navigation. To review your organization's entitlements for Payments, select the Payments menu to display the drop down menu.

Note: *Your products and services will depend on your user entitlements selected by your organization.*

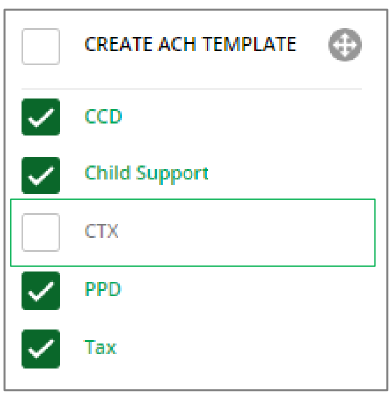


You can edit your Payments menu by selecting the **Edit** icon. Here you can edit the menu by moving sections around utilizing the **Move** icon.

Note: *The Payments menu can not be edited in the Associated Connect Mobile Application.*



You can also edit what will appear in your menu by checking or unchecking the box next to the product or service.



To restore your transfers menu select the **Restore** icon . Please know that selecting **Restore** will reset all of your previously selected customizations. Select the **Save** icon when complete. To exit the Payments tab, select the **Cancel** icon .

Create an ACH Template

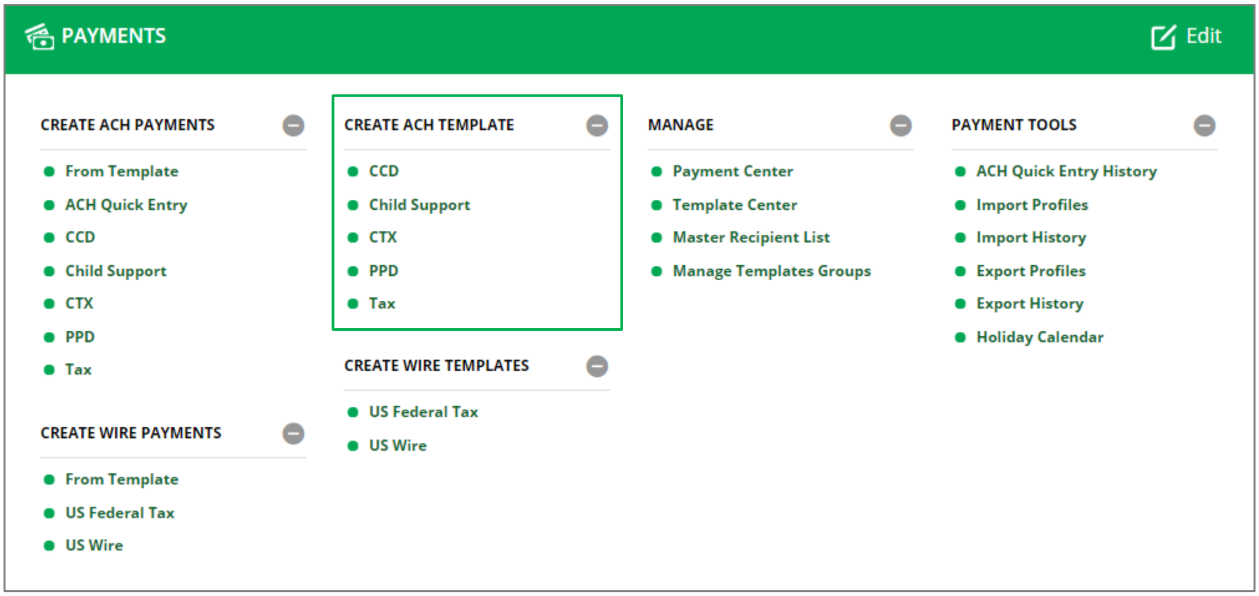
Note: *ACH Templates cannot be created in the Associated Connect Mobile Application.*

To create an ACH Payment Template select the **Payments Tab > Create ACH Template** and the type of template you would like to create. Template options include:

- CCD – Corporate Credit or Debit
- Child Support
- CTX – Corporate Trade Exchange
- PPD – Prearranged Payment and Deposit

- Tax

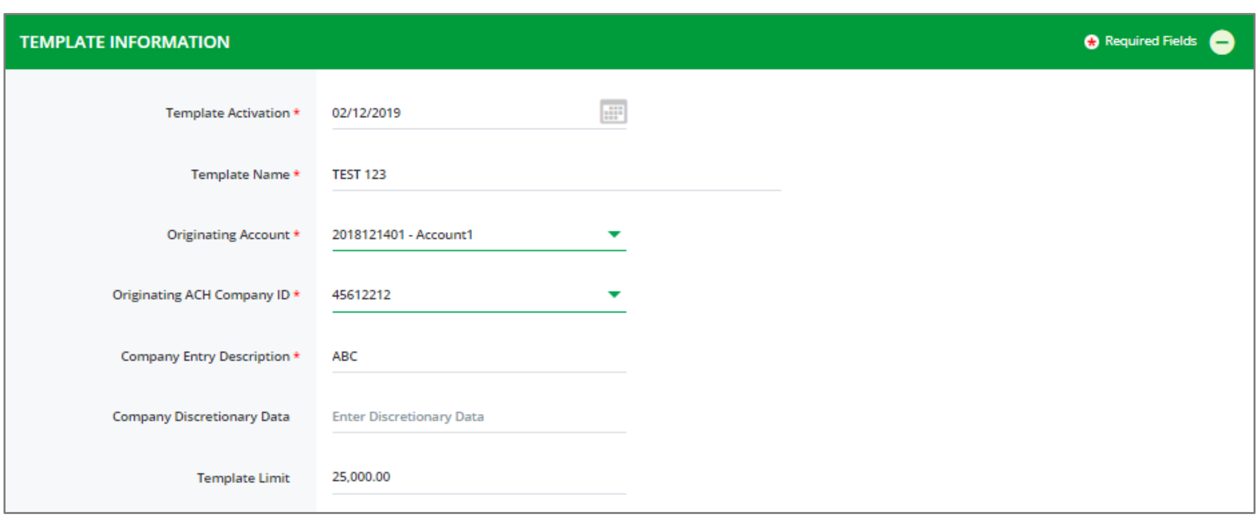
To create a template for an ACH Payment, select the type of template you would like to create from the **Payments Menu**.



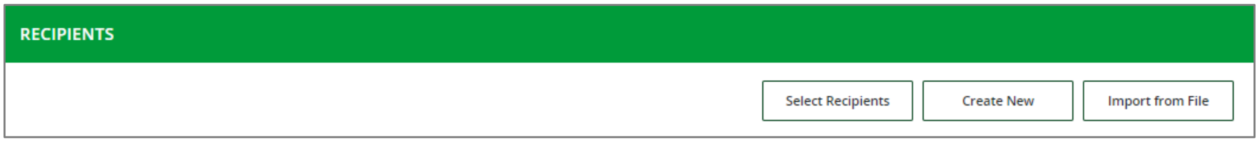
Complete the required template information including:

- Template Activation Date
- Template Name
- Originating Account (drop down menu)
- Company Entry Description

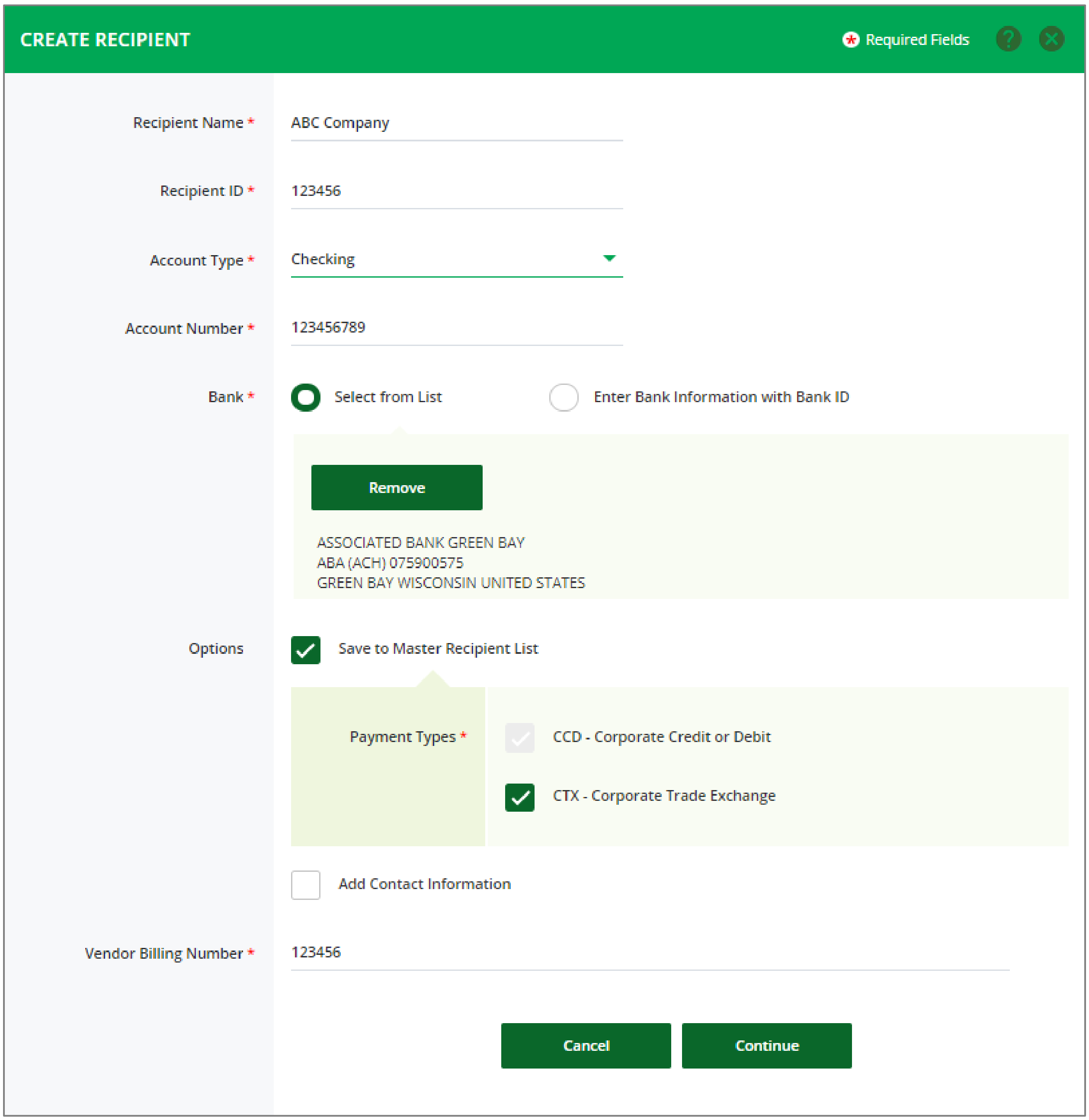
You can also choose to complete two optional fields within the template, Company Discretionary Data and Template Limit.



To create a new recipient select **Create New** under the recipients portion of the template.

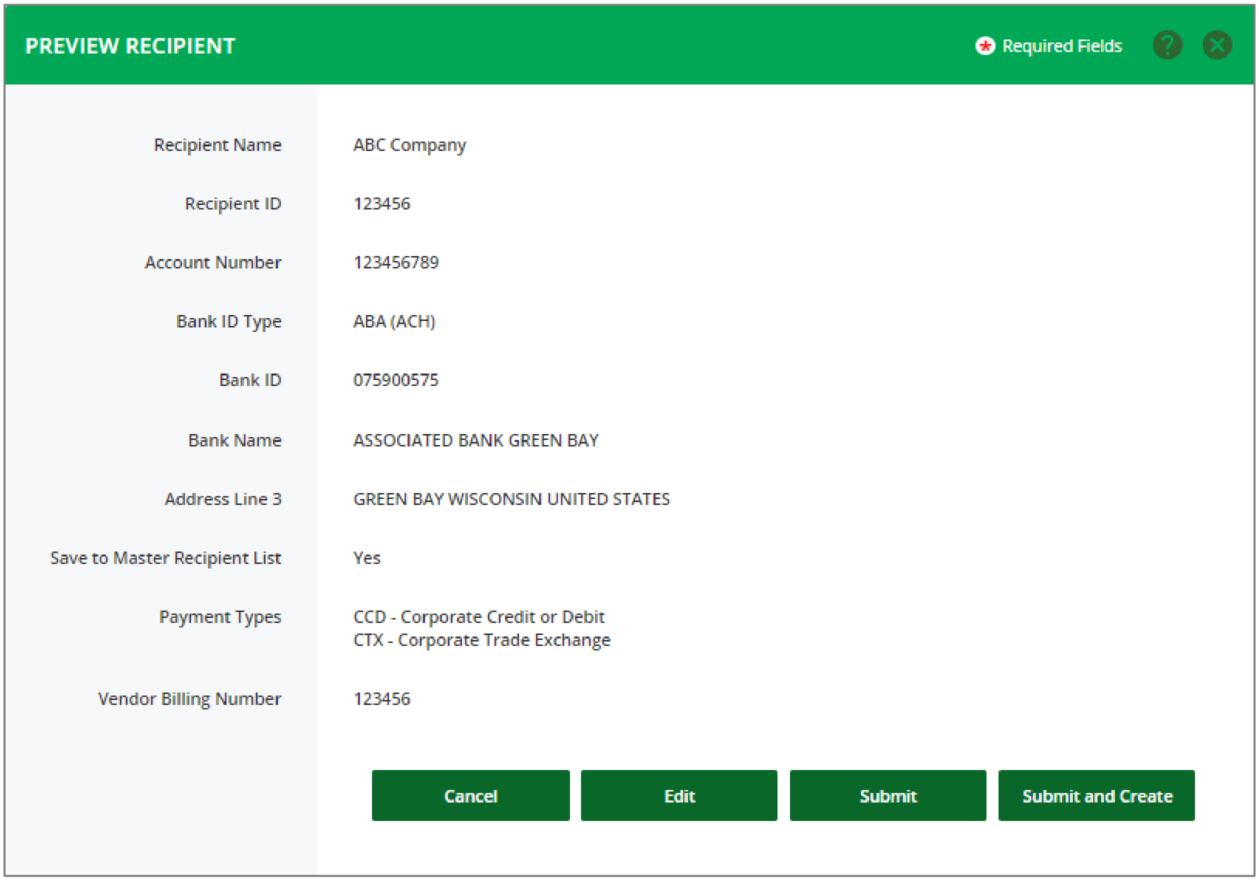


Complete the required information to setup a new recipient and **Continue**.



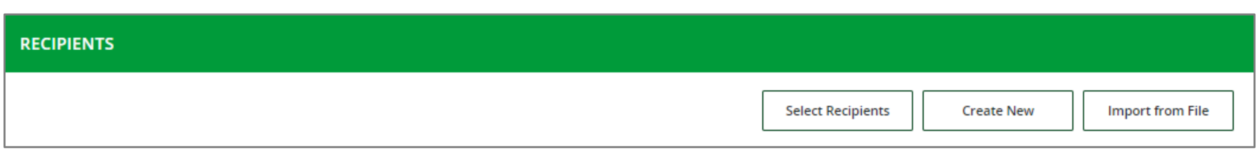
Note: *If you cannot find a recipient you can search for the recipient by Recipient Name, Recipient ID, Bank ID, Account Number or Account Type by utilizing the search functionality. To search by a partial name enter a portion of the name, followed by an asterisk (*).*

You will be asked to preview the recipient. If changes are needed, select **Edit**. Select **Submit** when complete.

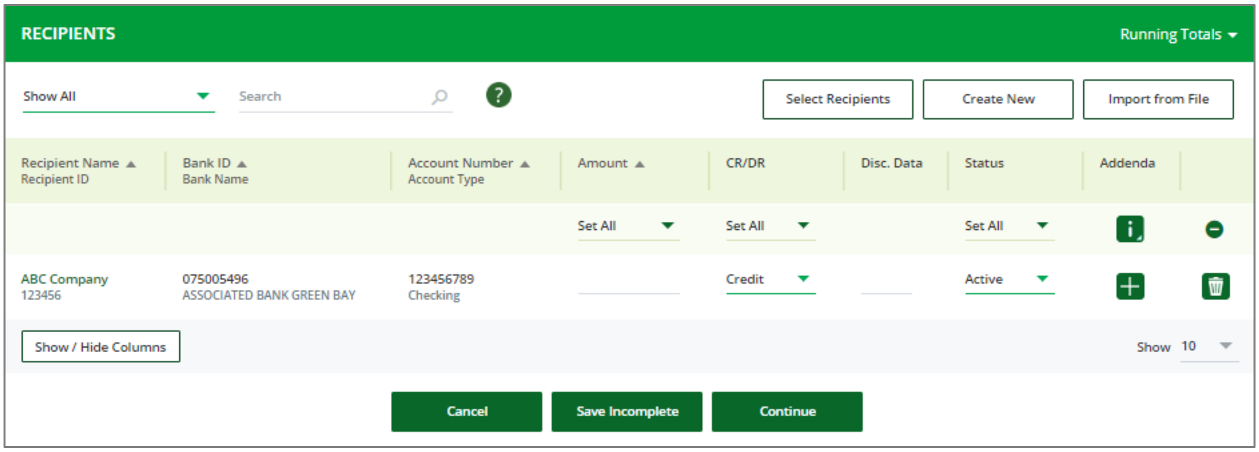


Note: *If you need to create multiple recipients at one time, select **Submit and Create** to submit the current recipient, and bring up a blank create recipient to create a new recipient.*

You will then need to select recipients for the template. To do so, select **Recipients** in the recipients section of the template.

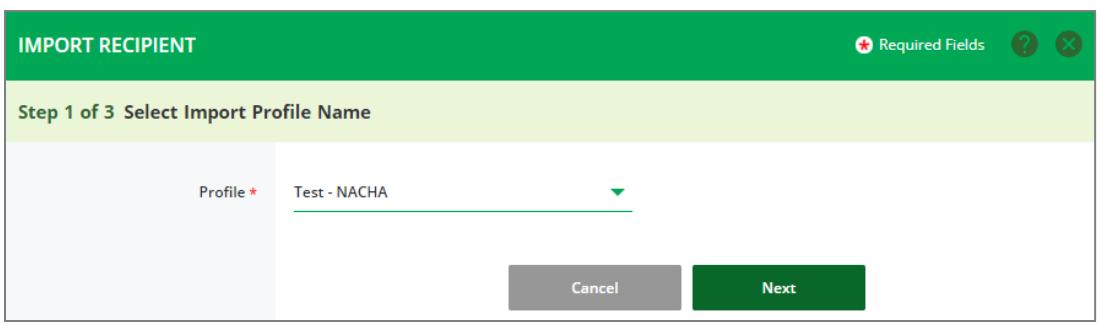


Check the box next to the recipients who you would like to include in the template for an existing recipient. For a new recipient, enter the required information. Select **Done** when all recipients have been added or information has been completed and your recipients will be populated below.

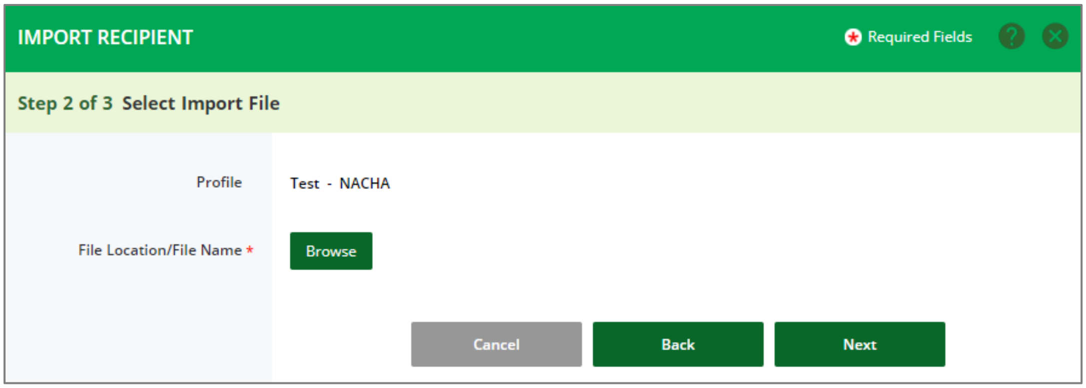


To import recipients from a file, select **Import from File** and select the profile you are looking to import. Specific directions on how to set up an ACH Payment Profile can be found later in this guide.

Once your profile is selected, select **Next** to continue.

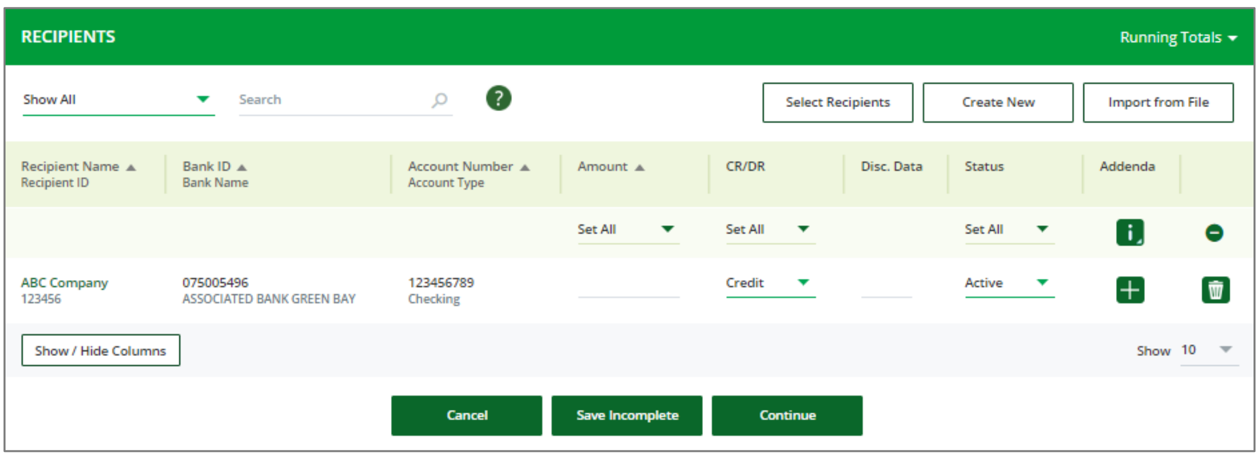


You will then be asked to upload the file from your desktop, select **Browse** to navigate to file path. Once the file is uploaded, select **Next** to continue.

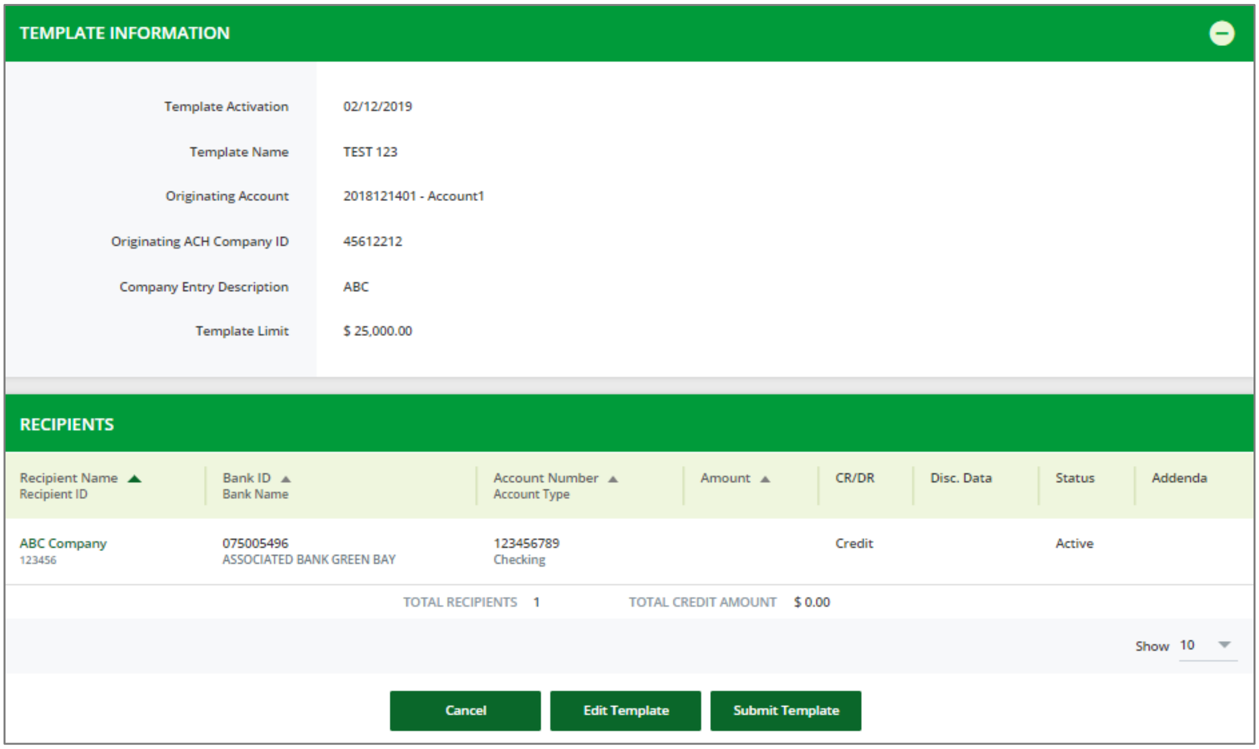


You will then be asked to verify the upload. Once the upload is verified and complete, you will receive a **Successful Submission** for the file.

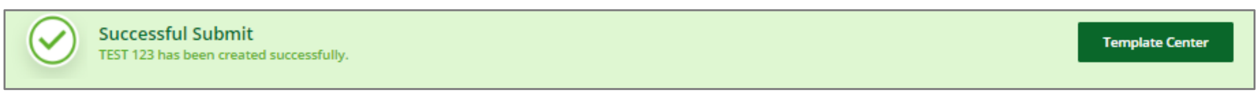
Once you have successfully populated your template, select **Continue**.



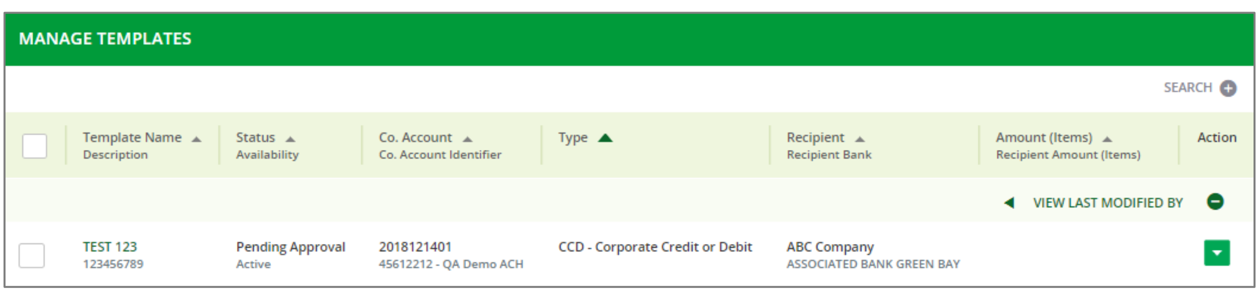
Review your template and confirm all of the information is correct. Select **Submit Template** once complete.



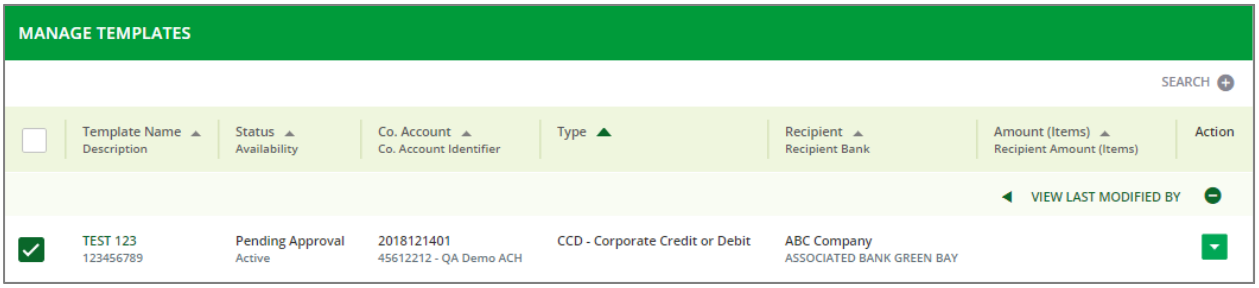
You will receive a **Successful Submit** notification that your template has been submitted.



Once your template has been submitted, another user within your company will need to approve the template before it can be utilized. To do so, the approver will need to access the template center either through the approval drop down or through the template center.



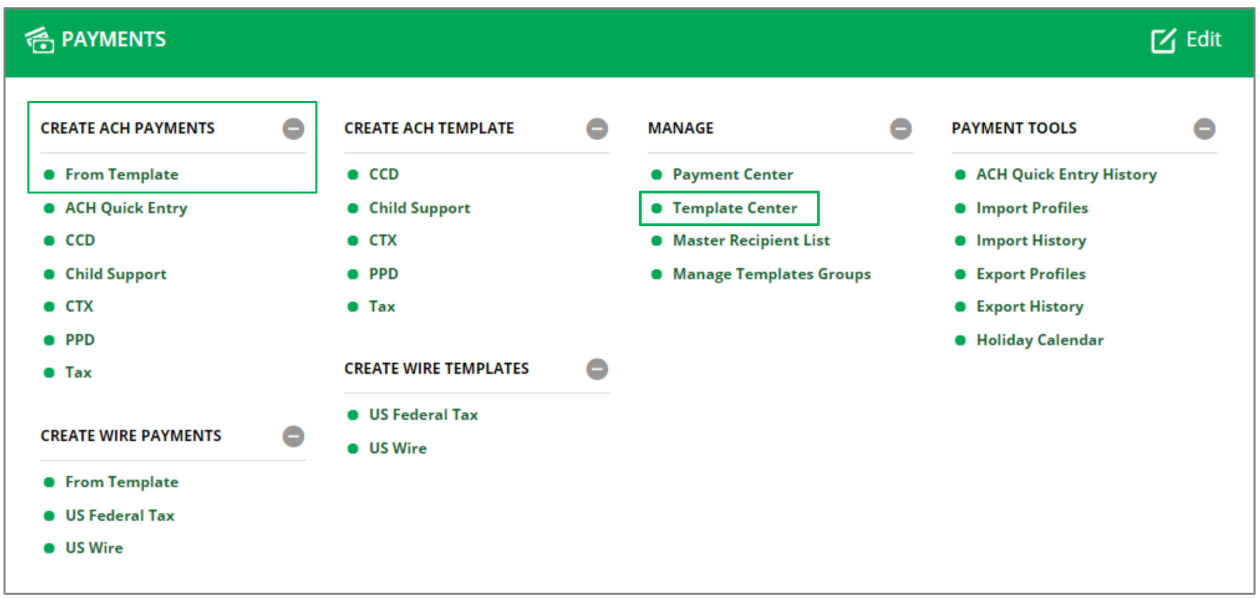
To approve a template, check the box next to the template and select **Approve**.



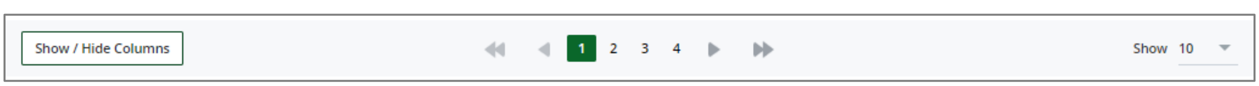
You will receive a successful submission that your template has been approved.

Create an ACH Payment from a Template

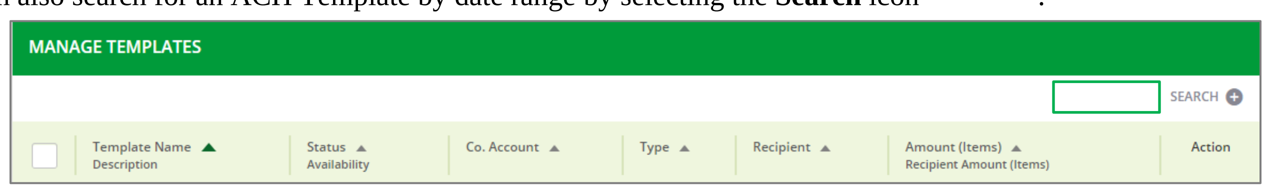
To create an ACH Payment from a template, select either **Payments** > **Create ACH Payments** > **From Template** or **Payment** > **Manage** > **Template Center** from your Dashboard Navigation



The view can be customized in the **Template Center** by selecting **Show/Hide Columns** at the bottom of the Payment Center. You can also increase your view per page by selecting the **Show Drop Down** menu at the bottom of the page and adjusting to your specifications.



You can also search for an ACH Template by date range by selecting the **Search** icon SEARCH .

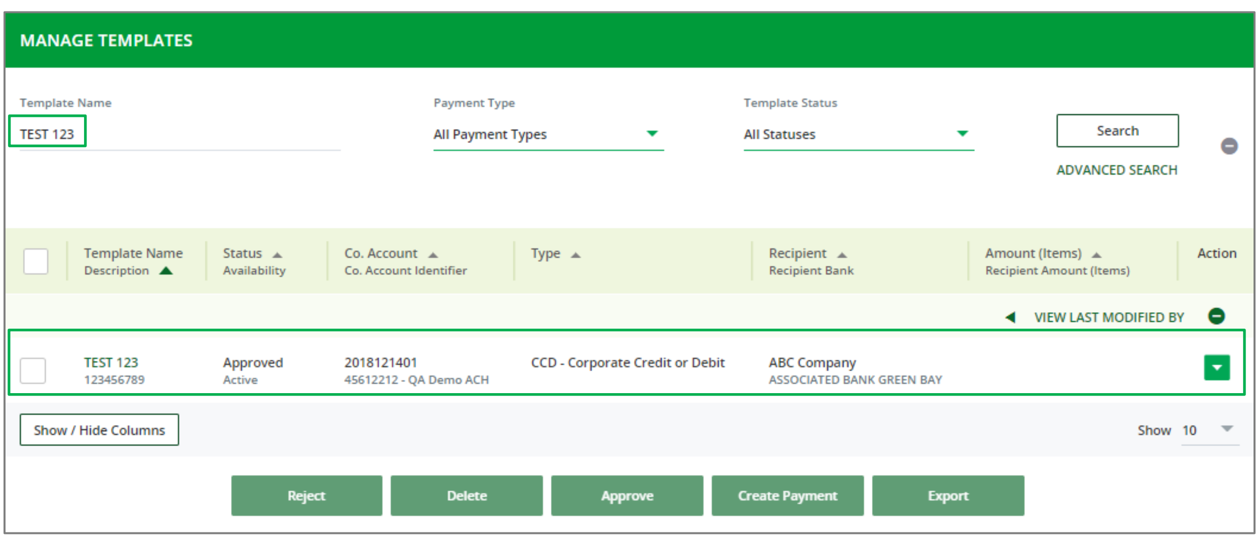


Searches can be defined by the following parameters below. Select **Search** when complete.

- Template Name
- Payment Type
  - All ACH Payment Types
  - CCD – Corporate Credit or Debit
  - Child Support
  - CTX – Corporate Trade Exchange
  - PPD – Prearranged Payment and Deposit
  - Tax
  - TEL – Telephone-Initiated Entry
  - US Federal Tax
  - US Wire
  - WEB – Internet-Initiated Entry
- Template Status
  - All Statuses
  - Rejected
  - Approved
  - Save Incomplete
  - Pending Approval

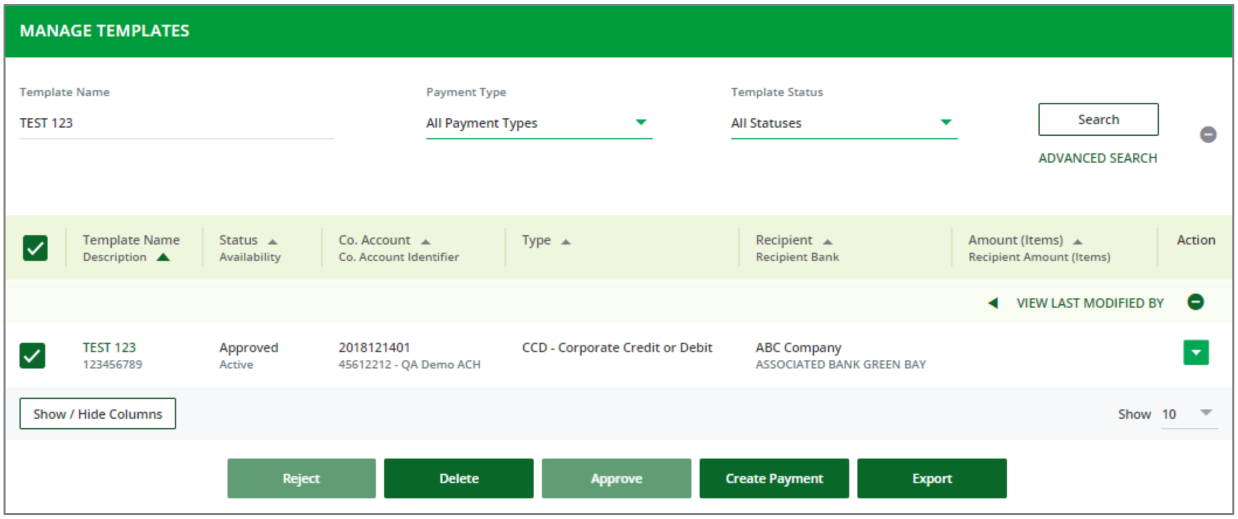
Note: *To search for the partial item, you must use an asterisk (*) behind the term to pull all results.*

You may also utilize the **Advanced Search** feature, which will allow you to search by additional details, including by transaction detail and recipient information. Your results will be populated below.

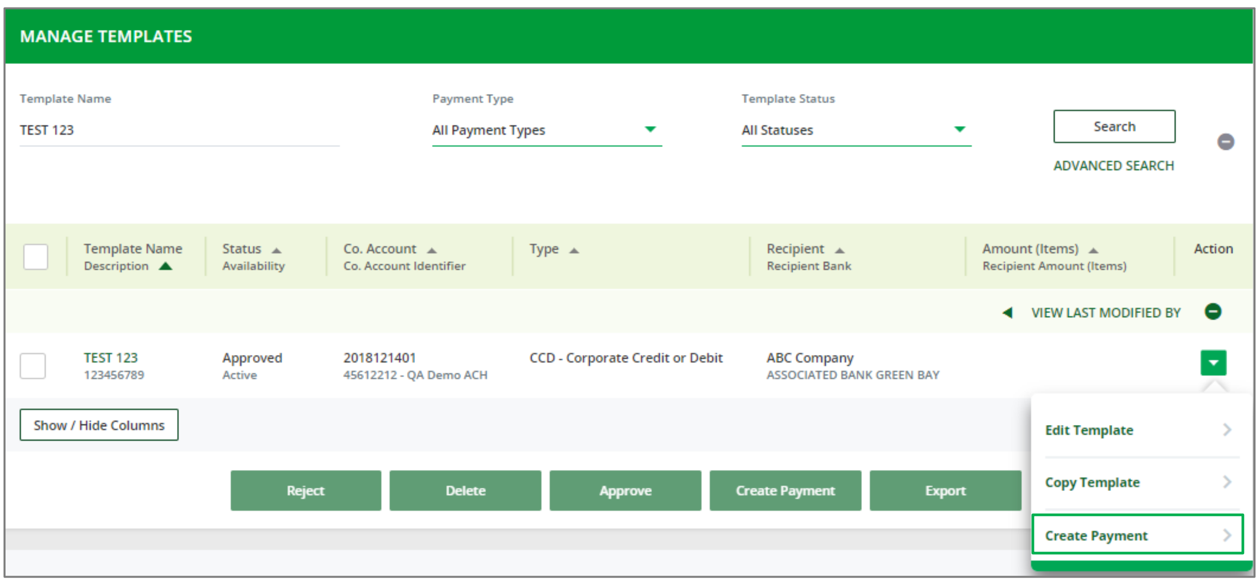


Once you have located the template you would like to utilize, you have the ability to **Create a Payment**. There are two ways you can create a payment:

1. Check the box next to the template and select **Create Payment.**

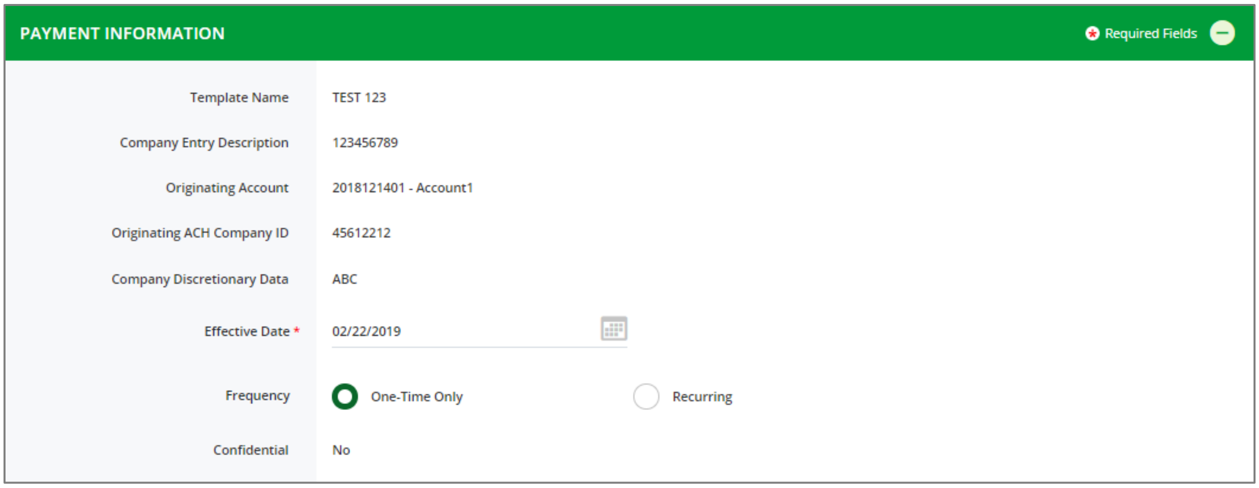


2. Select the **action drop down icon** and select **Create Payment**



Note: *You may also **Edit a Template** or **Copy a Template** through the **action drop down icon** if needed.*

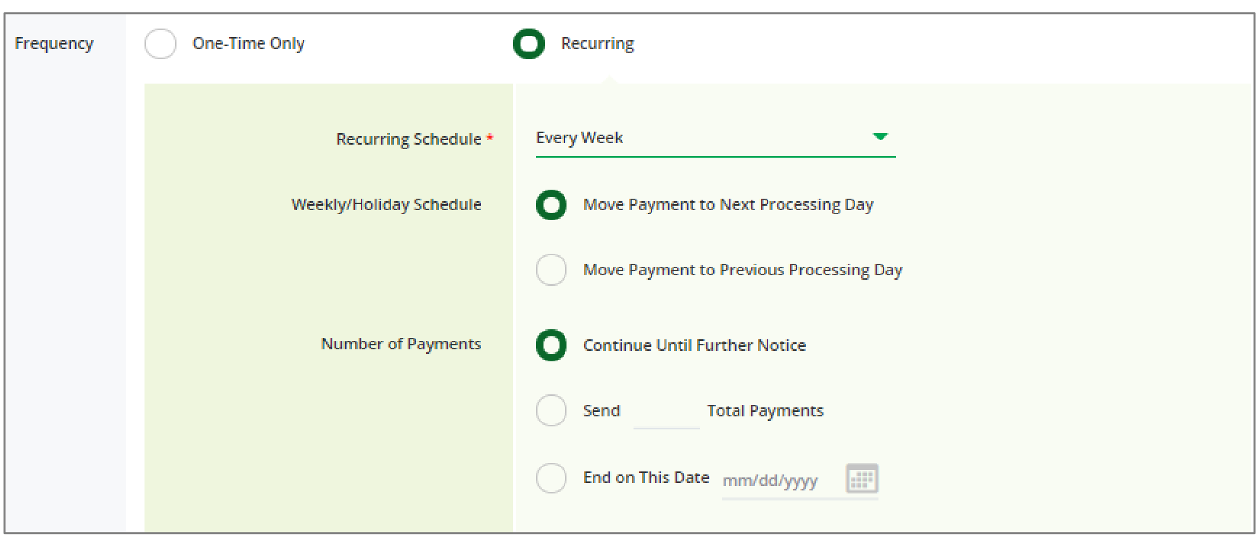
Here you will be able to create and schedule your ACH payment from your template. Select your **Effective Date** and **Frequency of Payment.**



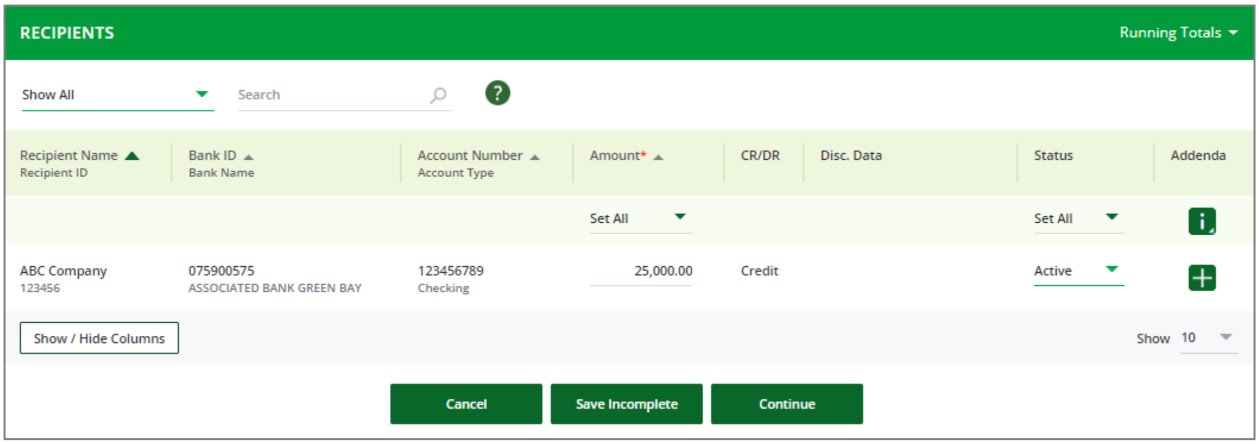
If you select to have a recurring payment frequency, you will be asked to define your payment schedule. Schedule options include:

- Every Week
- Every Two Weeks
- Every Month
- Every Last Day of Month
- Every Two Months
- Every Three Months
- Every Six Months
- Every Year

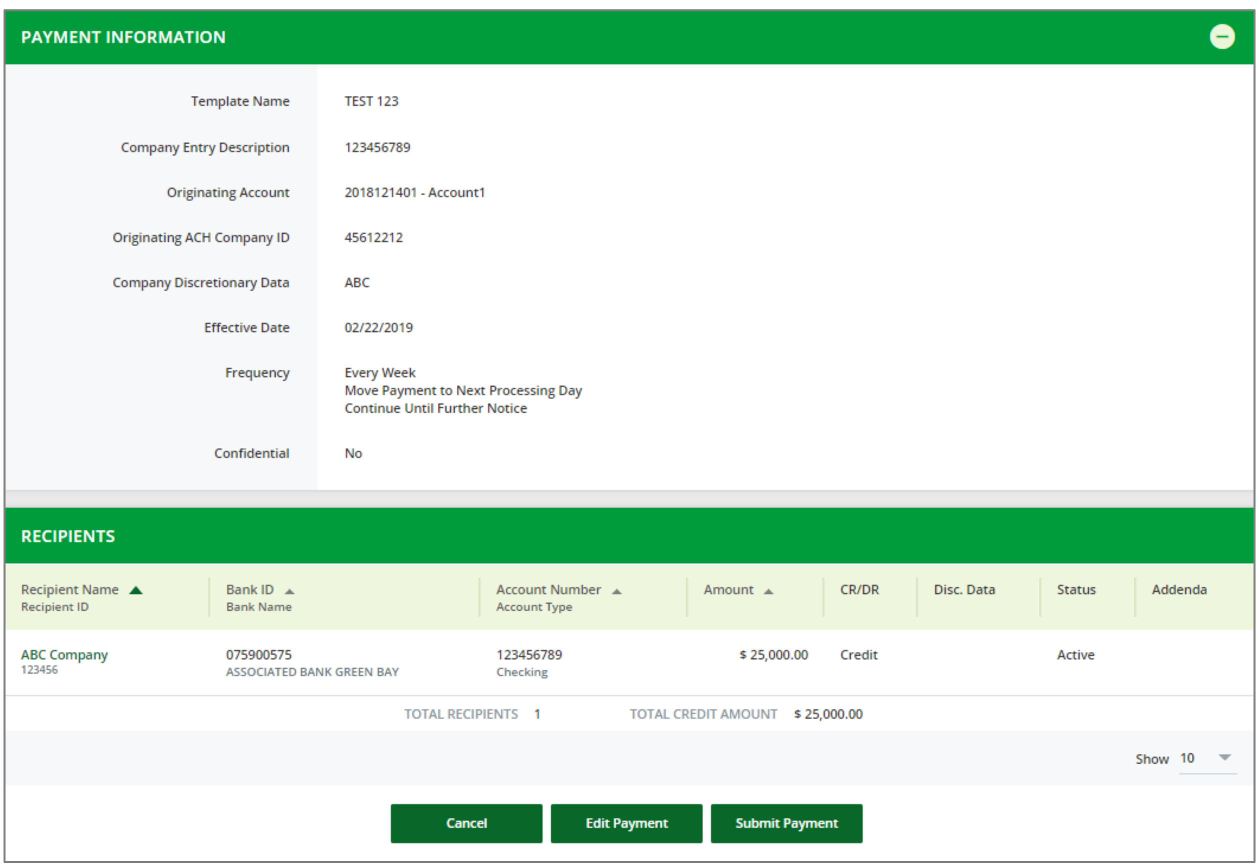
Once you define your schedule, you can set additional parameters including **Weekly Holiday Schedules** and setting the **Number of Payments** or a predetermined end date.



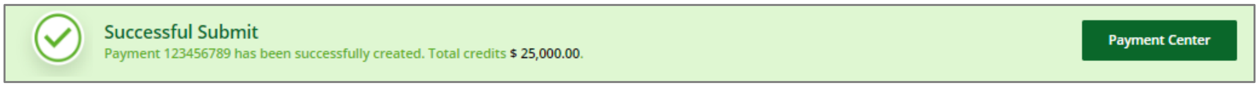
Once your schedule is defined, enter the amount of the payment in the amount field. To add an addendum to your ACH Payment, select the **Add** icon . To see the copy provided for each addendum entered select the **Information** icon . Select **Continue** when complete.



You will then be able to preview the payment. Once you have confirmed the payment is correct, select **Submit Payment.**



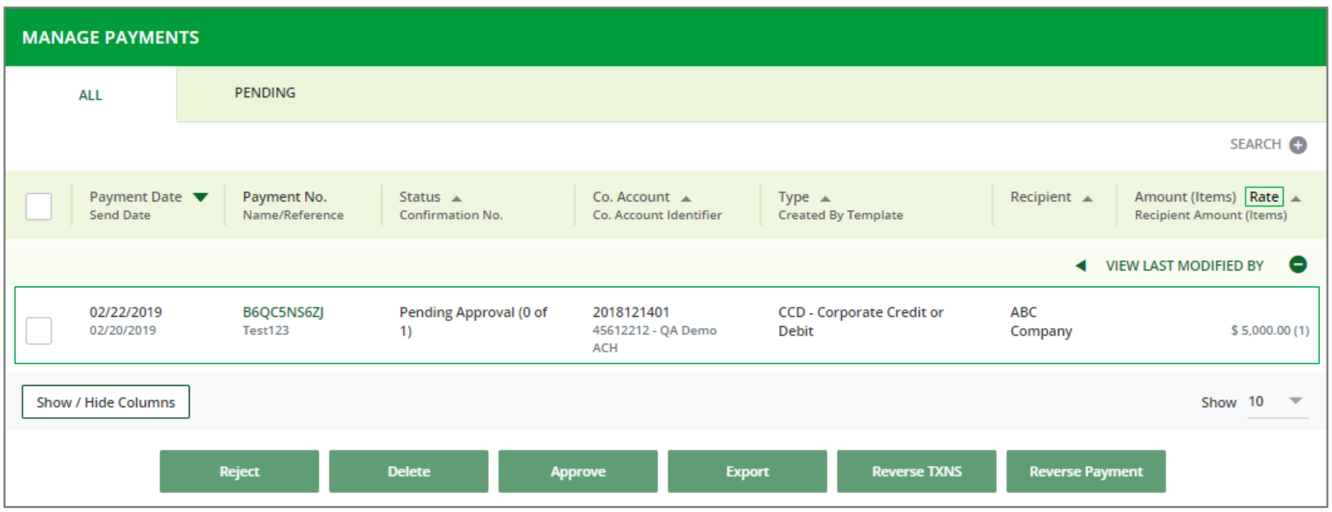
You will then receive a **Successful Submit** notification showing the payment has been submitted.



Dual Control

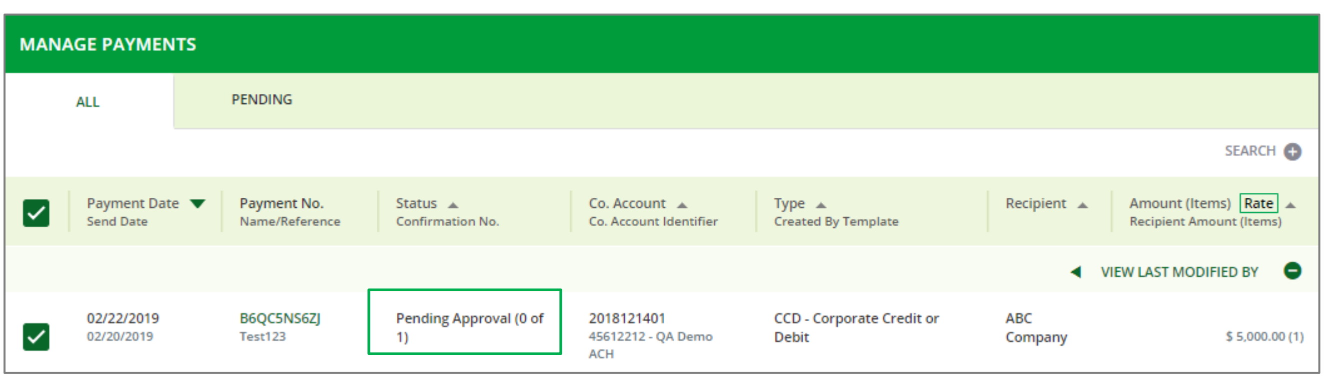
For companies set up with Dual Control, your payment will now need to be approved by an approver. To do this, the approver will need to approve from the Payment Center. You can access the Payment Center either through the Payments menu or through the Approvals alert in the top right-hand navigation. Here, the approver will see a payment pending approval.

Note: *You cannot create and approve your own payment. If your organization wishes to opt out of dual-control, please contact your Associated Bank sales representative.*

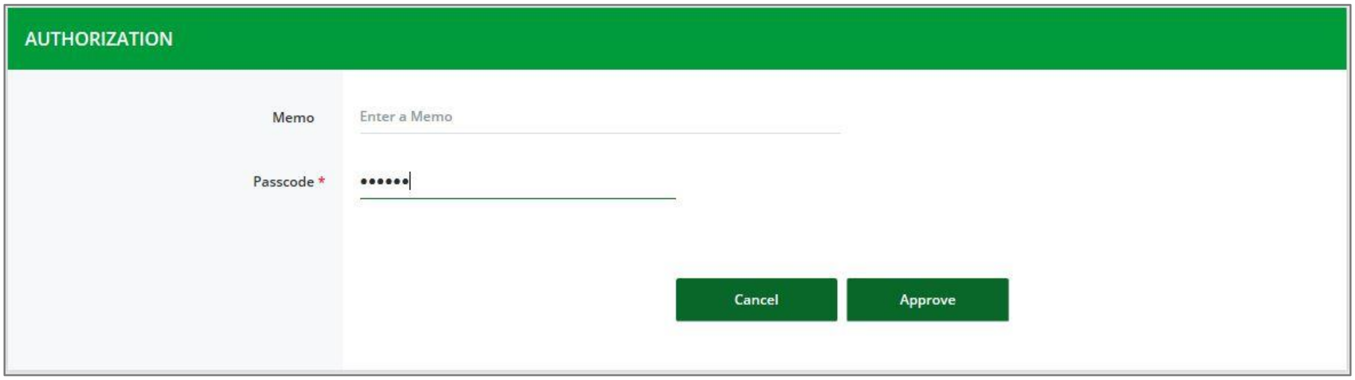


To approve, reject, export or delete a payment, check the box next to the payment.

You may also click on the Pending Approval hyperlink to directly go to the screen to approve or reject the payment, but if using this hyperlink, the approver does not have the option to delete or export.

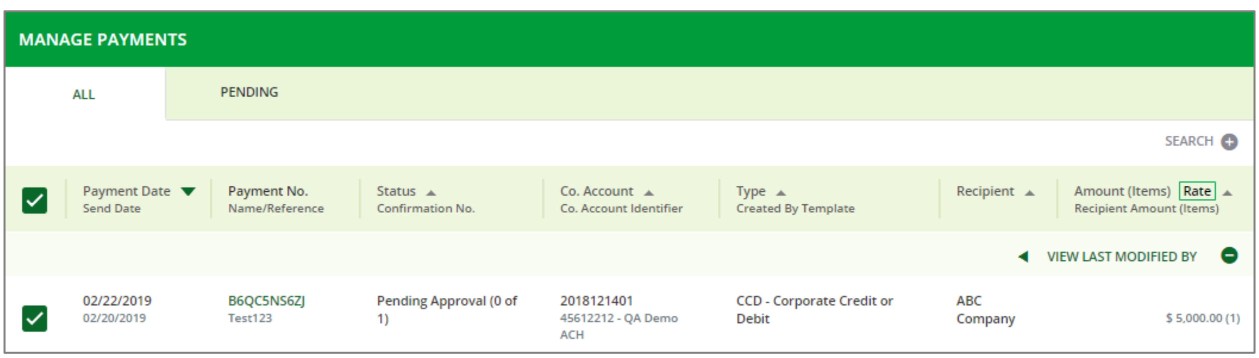


You will then be asked to enter a passcode, generated by your physical or mobile token. Enter the numeric code provided and select **Approve**.

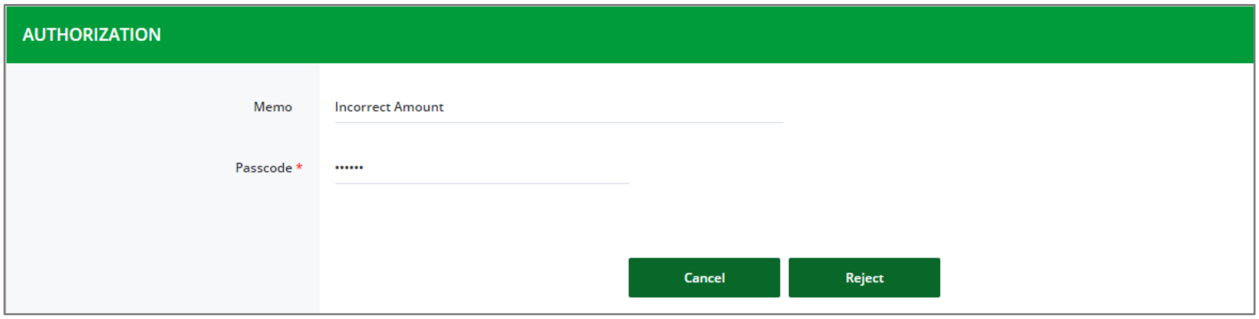


Your payment will be shown as completed in the Payment Center.

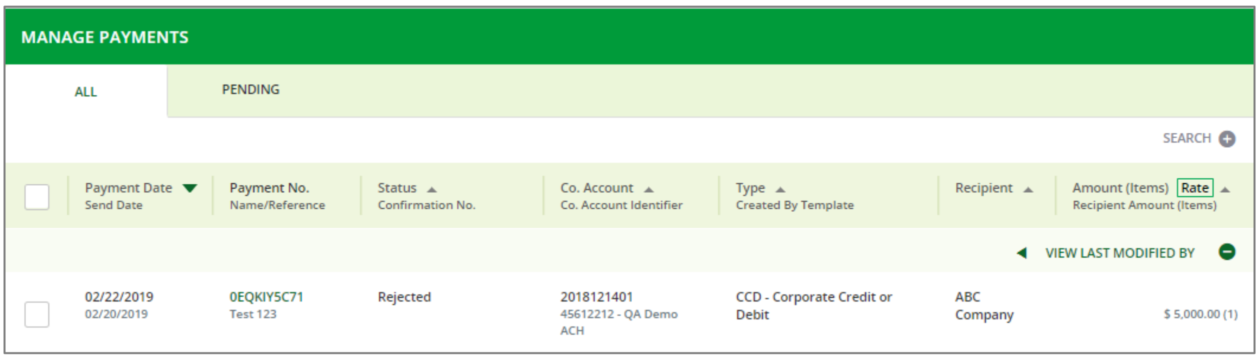
You can also choose to **Reject** a payment. If you reject the payment, the payment can be edited by the submitter and re-submitted for approval. Check the box next to the payment you are looking to reject and select **Reject**.



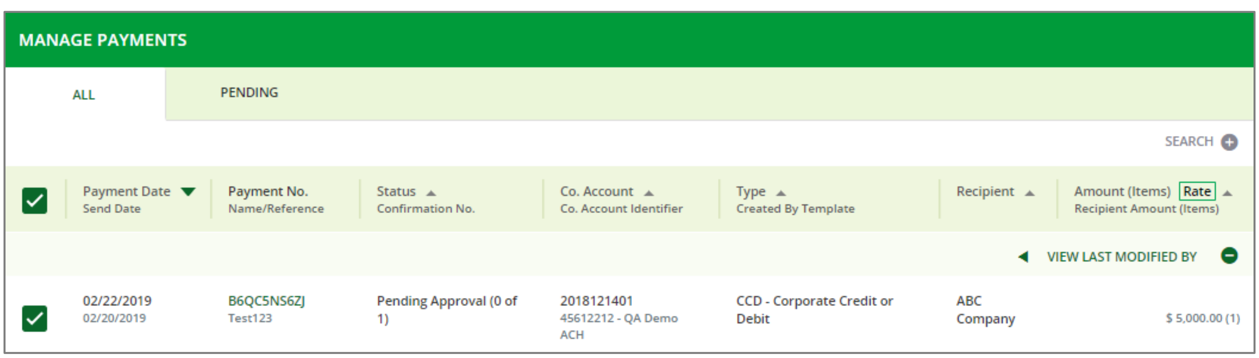
A memo line is available for you if you would like to utilize it for any comments you may have about why the payment is rejected. You will then be asked to enter a numeric passcode, generated by your physical or mobile token. Enter the numeric code provided and select **Reject.**



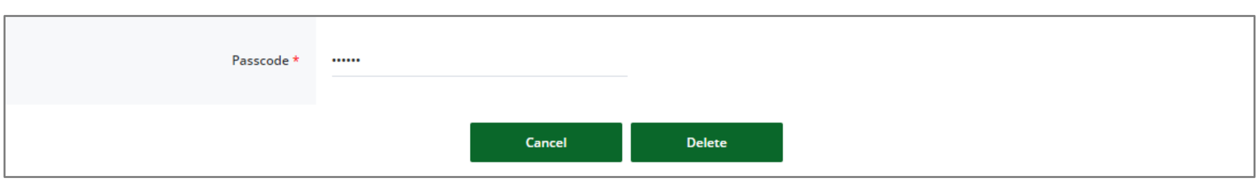
Your payment will now show as **Rejected** in the Payment Center.



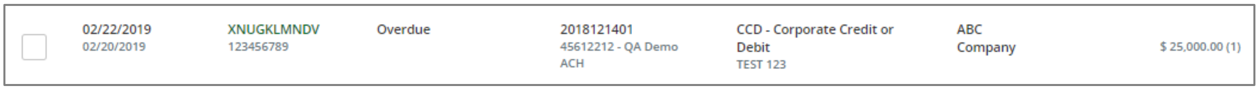
You can also choose to **Delete** a payment. Check the box next to the payment you are looking to delete and select **Delete**.



You will then be asked to enter a numeric passcode, generated by your physical or mobile token. Enter the numeric code provided and select **Delete.** Your payment will be deleted.



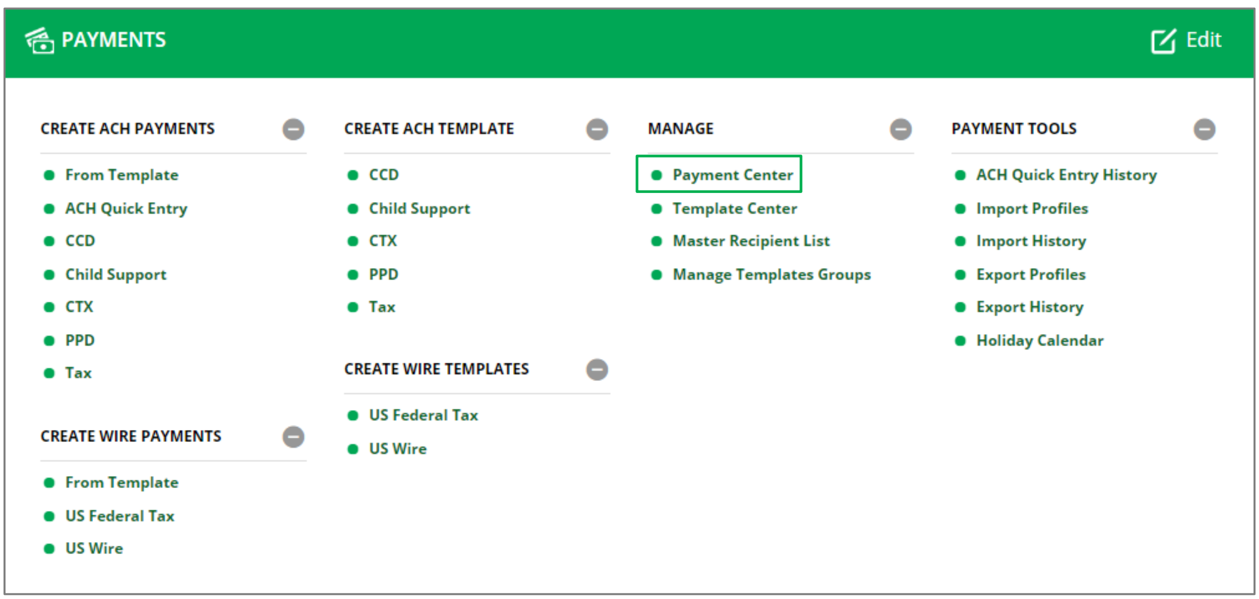
If an ACH payment is not approved before the Next Day ACH cutoff time, the payment will be noted as overdue.



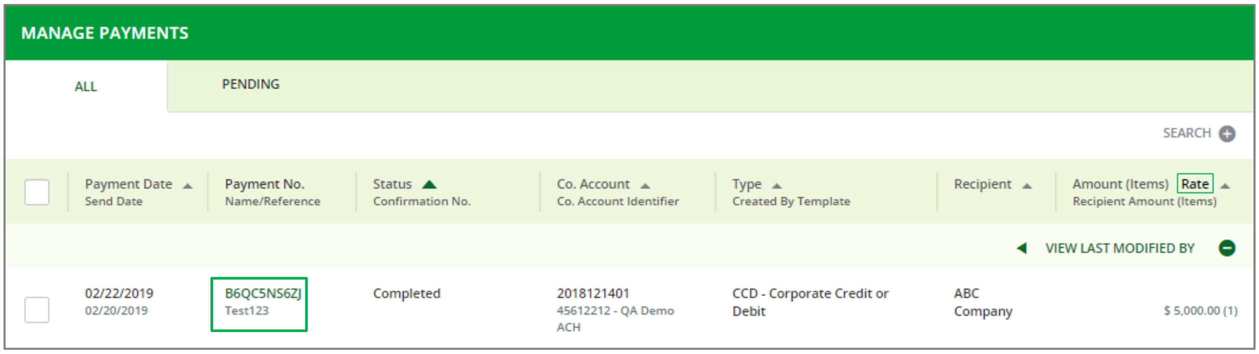
Any payments that show an overdue status in the payment center will need to be edited to reflect a new ACH processing date. You can edit the payment date by selecting the payment number in **green** and selecting a new date. The payment will then be re-submitted for approval.

Payment Center

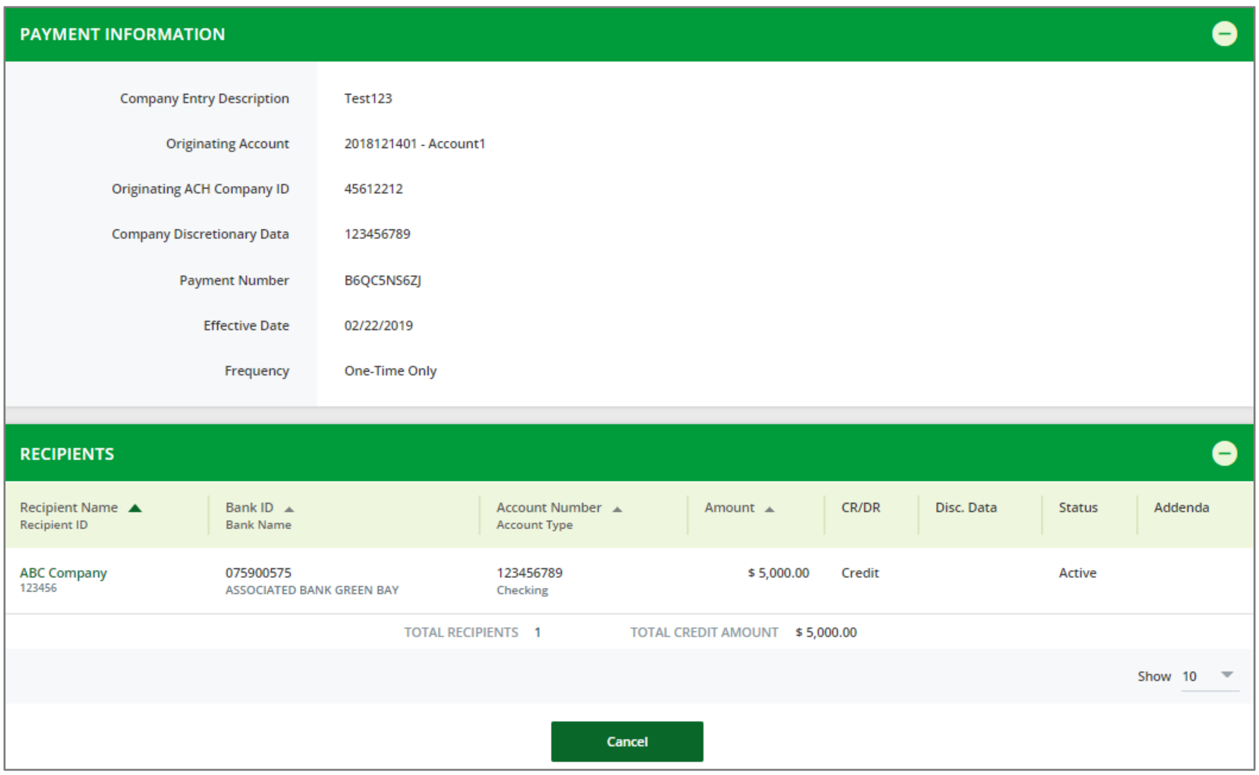
The Payment Center in Associated Connect allows you to manage all of your Payment activities, including ACH Payments and Wire Transfers. To view your Payment Center, select **Payments > Manage > Payment Center** from your Dashboard Navigation.



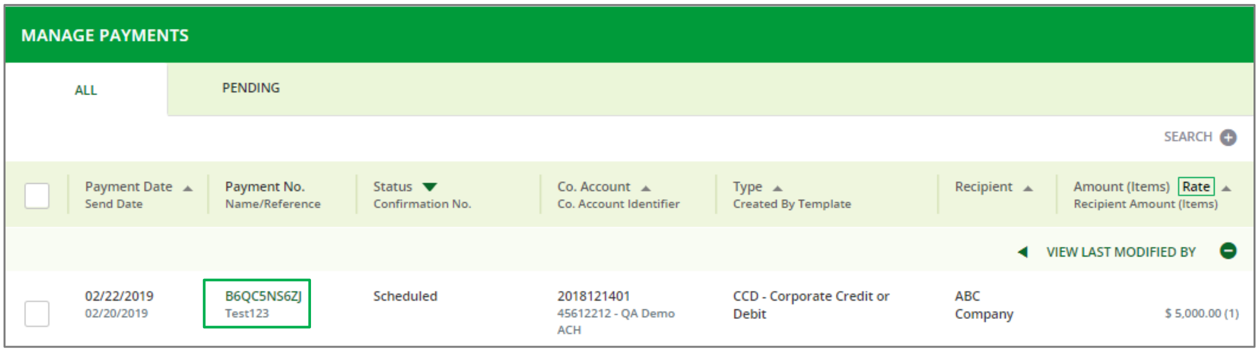
Here you will be able to view details on completed payments, edit scheduled or pending payments, create payments, export templates and approve payments. To view the details of a completed payment, select the payment reference number noted in **green**.



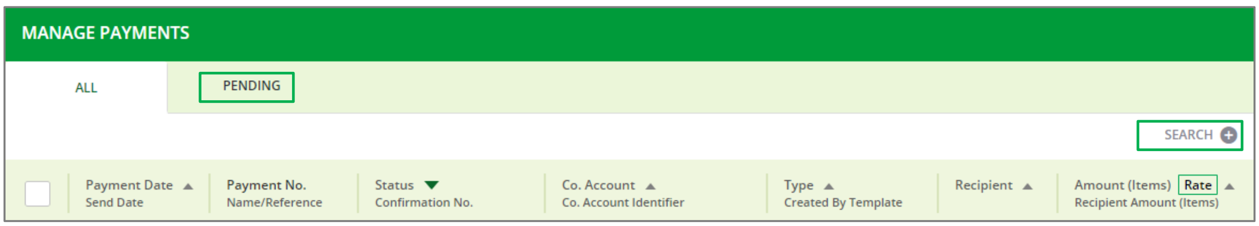
The details of the payment selected will be shown.



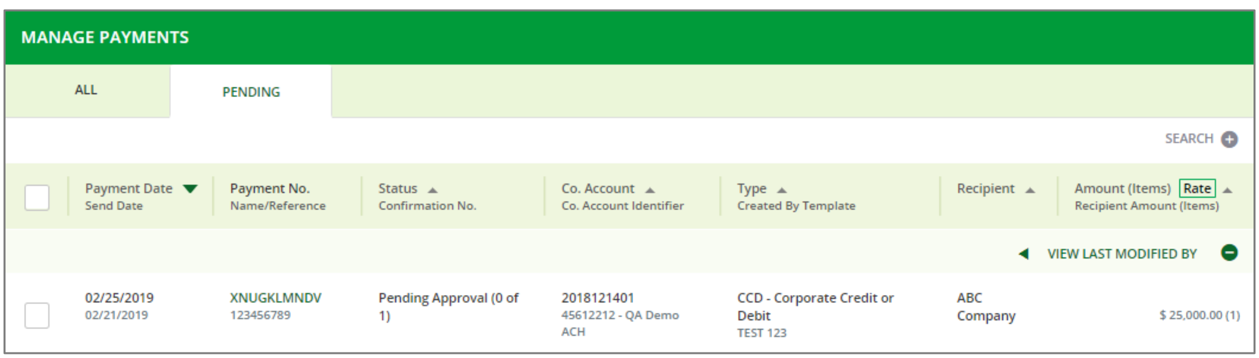
To edit a scheduled payment, select the payment reference number noted in **green**. From here you can edit the pending payment or cancel the payment.



To view a pending payment, select the **Pending Tab** in the Payment Center navigation. You can also search for a payment by selecting the **Search** function and searching by the parameters you designate.

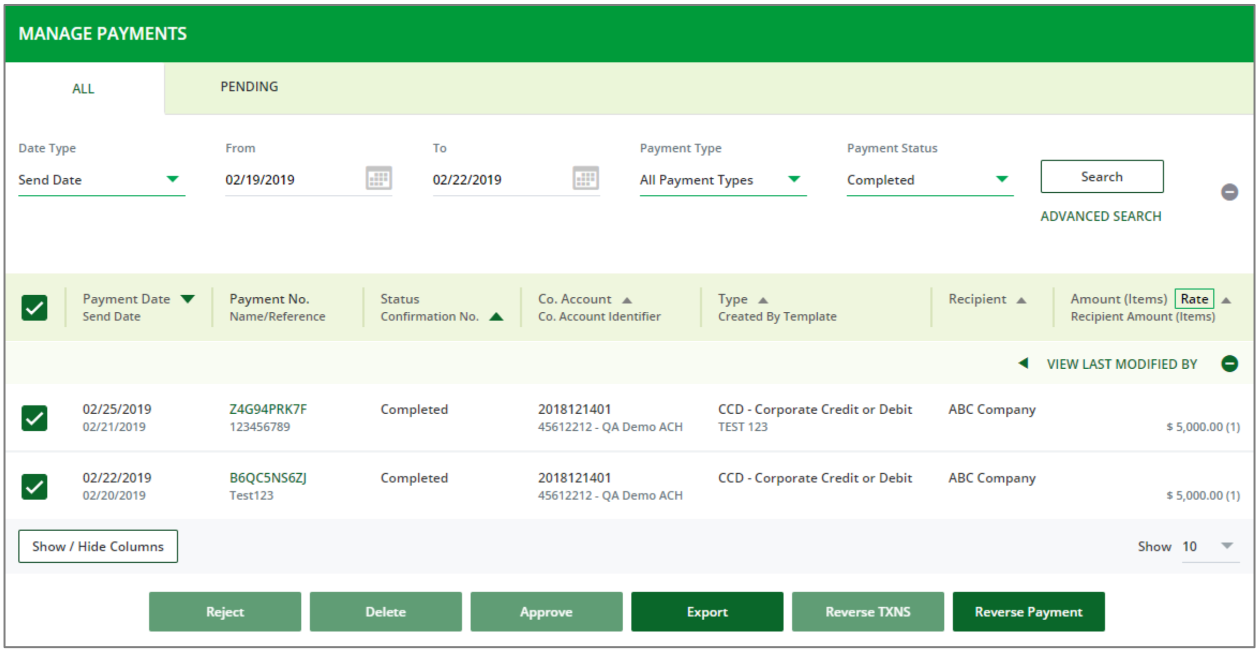


Any pending payments you may have will be shown.



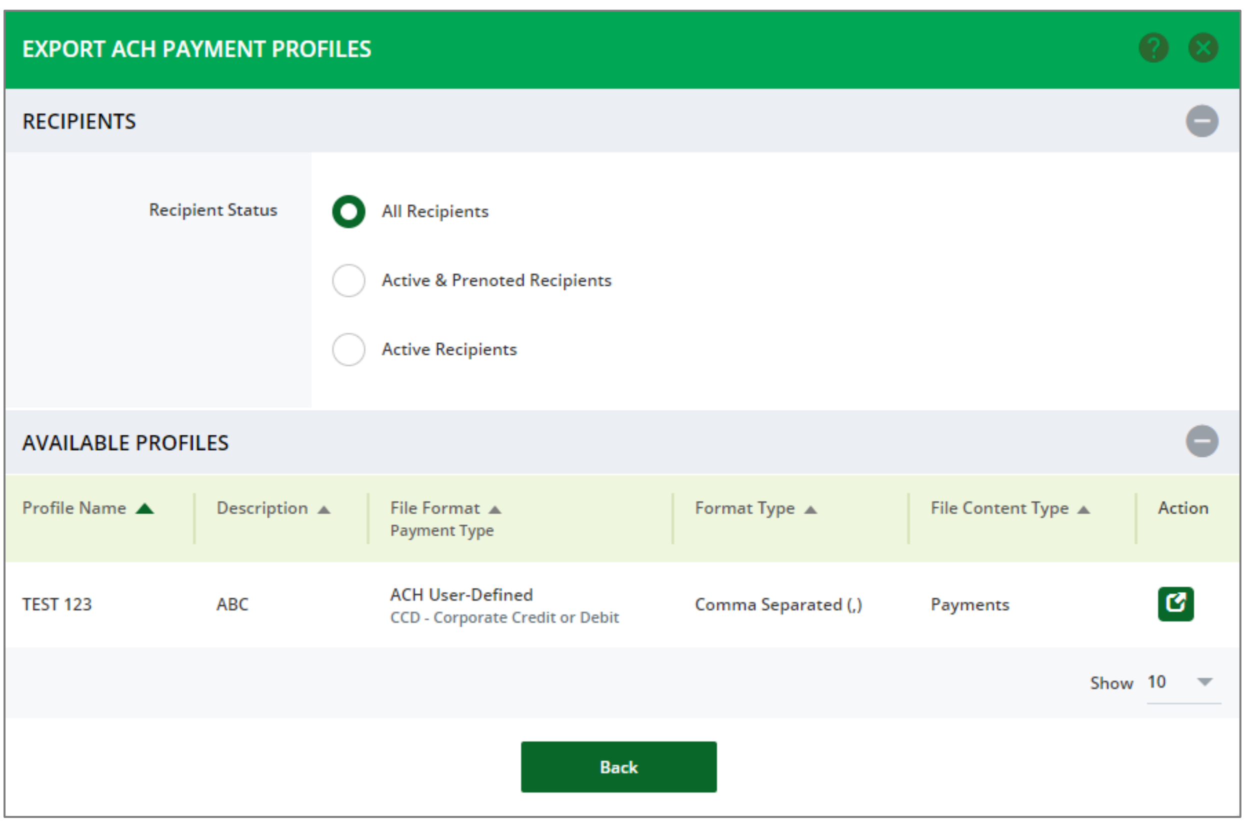
Payments can be exported into a file by checking the box next to the payment(s) to be exported and select **Export**. In order to export a file, you must have an Export Profile created for ACH. Directions on how to setup an export profile for ACH can be found later in this guide.

Note: *Payments cannot be exported within the Associated Connect Mobile Application.*

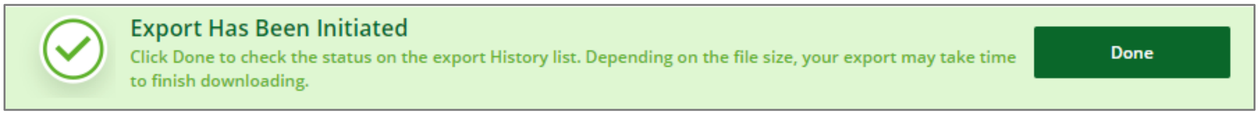


Note: *ACH payments and Wire transfers cannot be exported as part of the same export file.*

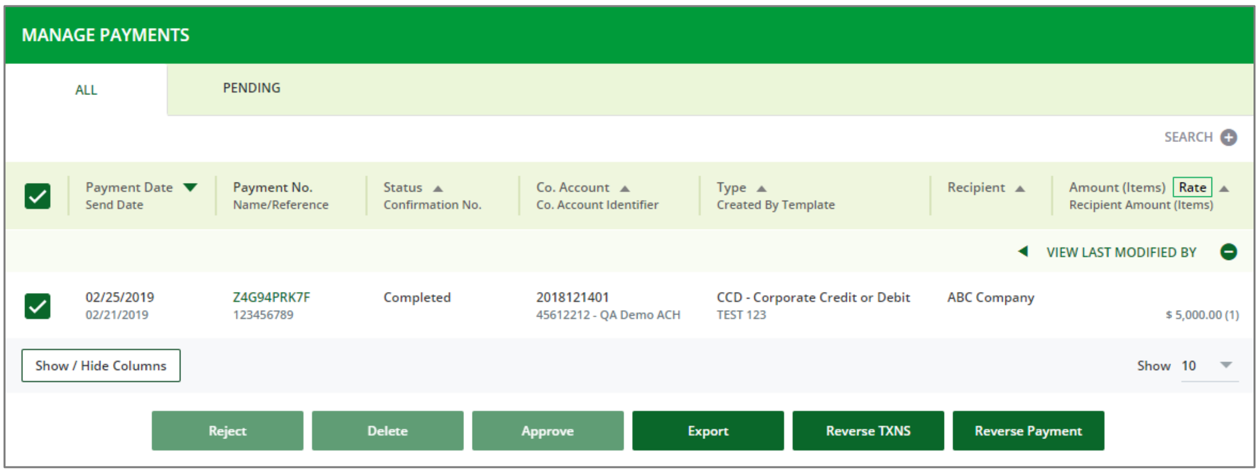
Select your recipient status and the export profile you would like to export the payment(s) to by selecting the **Export** icon .



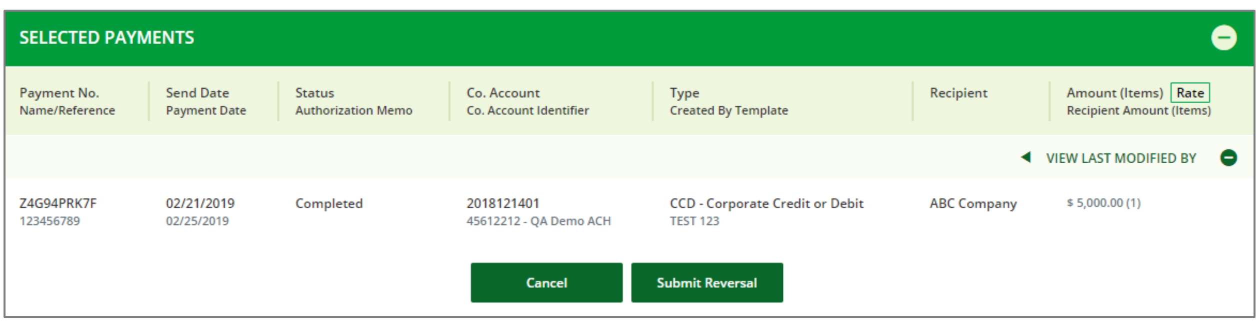
Your export will be initiated and available for you to download and save to your files.



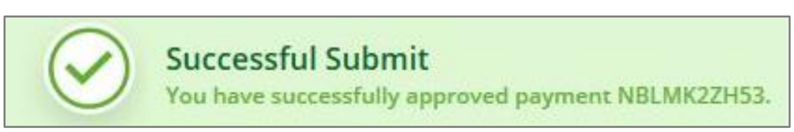
You can also request to reverse a completed ACH payment from the Payment Center. Check the box next to the completed payment and select **Reverse Payment**.



From here, you can submit the payment to be reversed. Please be advised that payment reversals must be initiated within 5 days of the effective date.

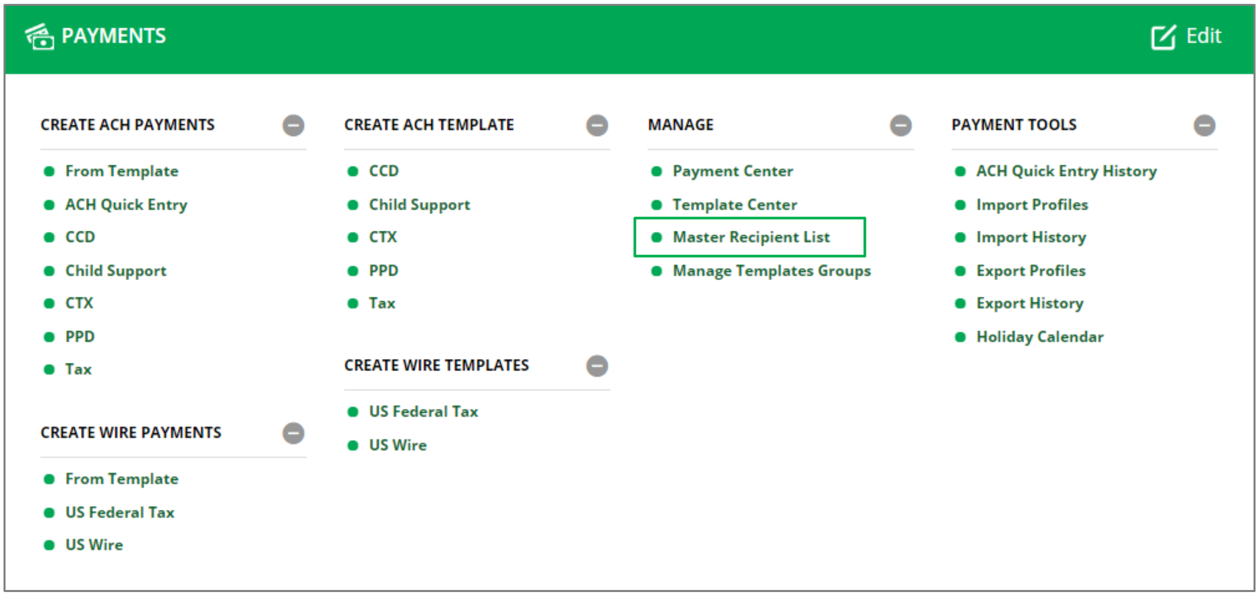


You will receive a **Successful Submit** notification that the ACH Payment has been reversed. If your company has enabled Dual-Control, your reversal will need to be approved with a token verification. Once approved, you will receive a **Successful Submit** notification with a payment approval.

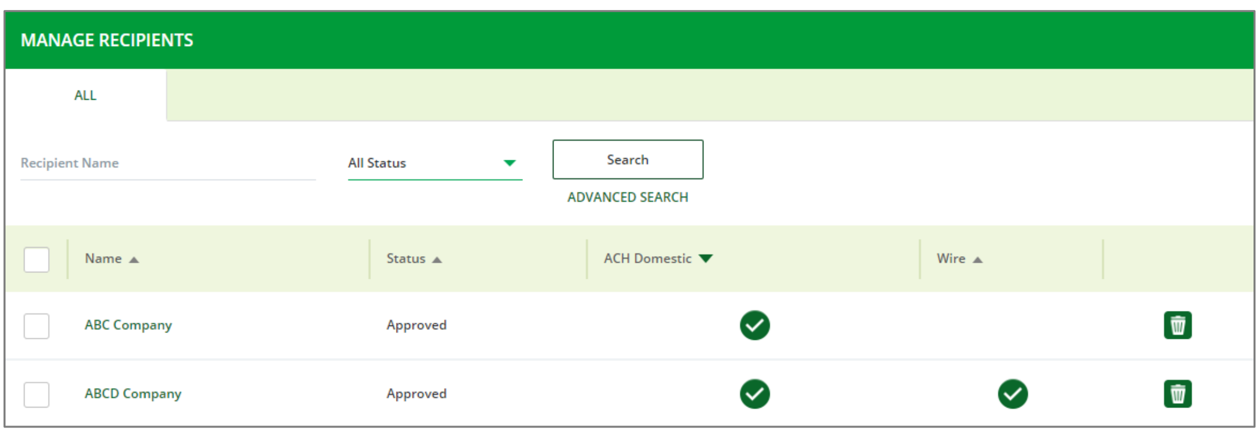


Master Recipient List

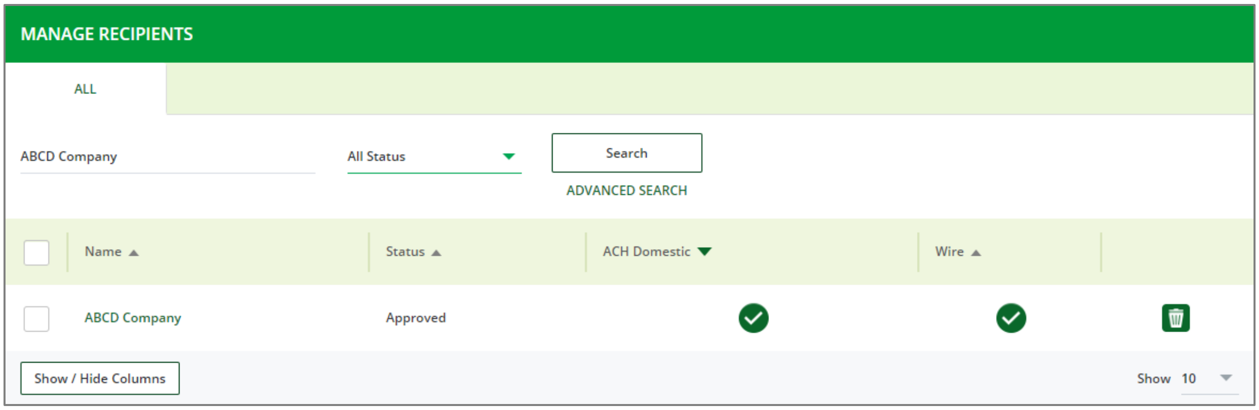
The Master Recipient List allows you to manage all of your approved ACH and Wire recipients in one, centralized location. You will also be able to edit recipients and see assigned recipient types for each recipient. To navigate to your Master Recipient List, select **Payments** > **Manage** > **Master Recipient List** in your Dashboard Navigation.



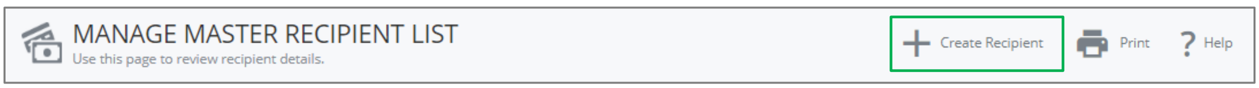
Here you will be able to manage your recipients for both ACH and Wire customers. If a recipient is authorized to receive ACH or Wires, a checkmark will appear in the designated column.



You can search for a recipient by name, and by status. If needed, you can complete an advanced search including ID Type, Bank, Account number and more.



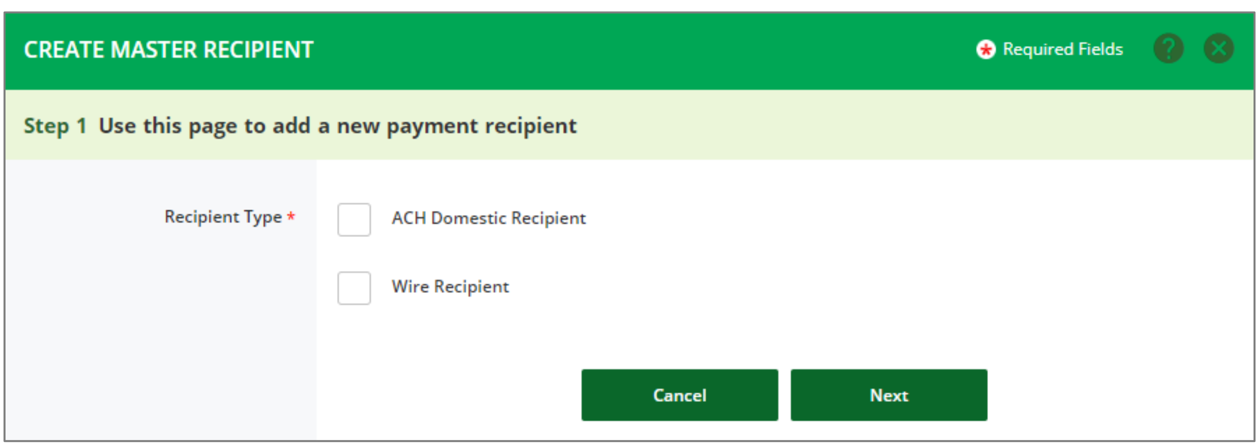
You can create a new recipient for the Master Recipient List by selecting **Create Recipient** from the Manage Recipient List navigation toolbar.



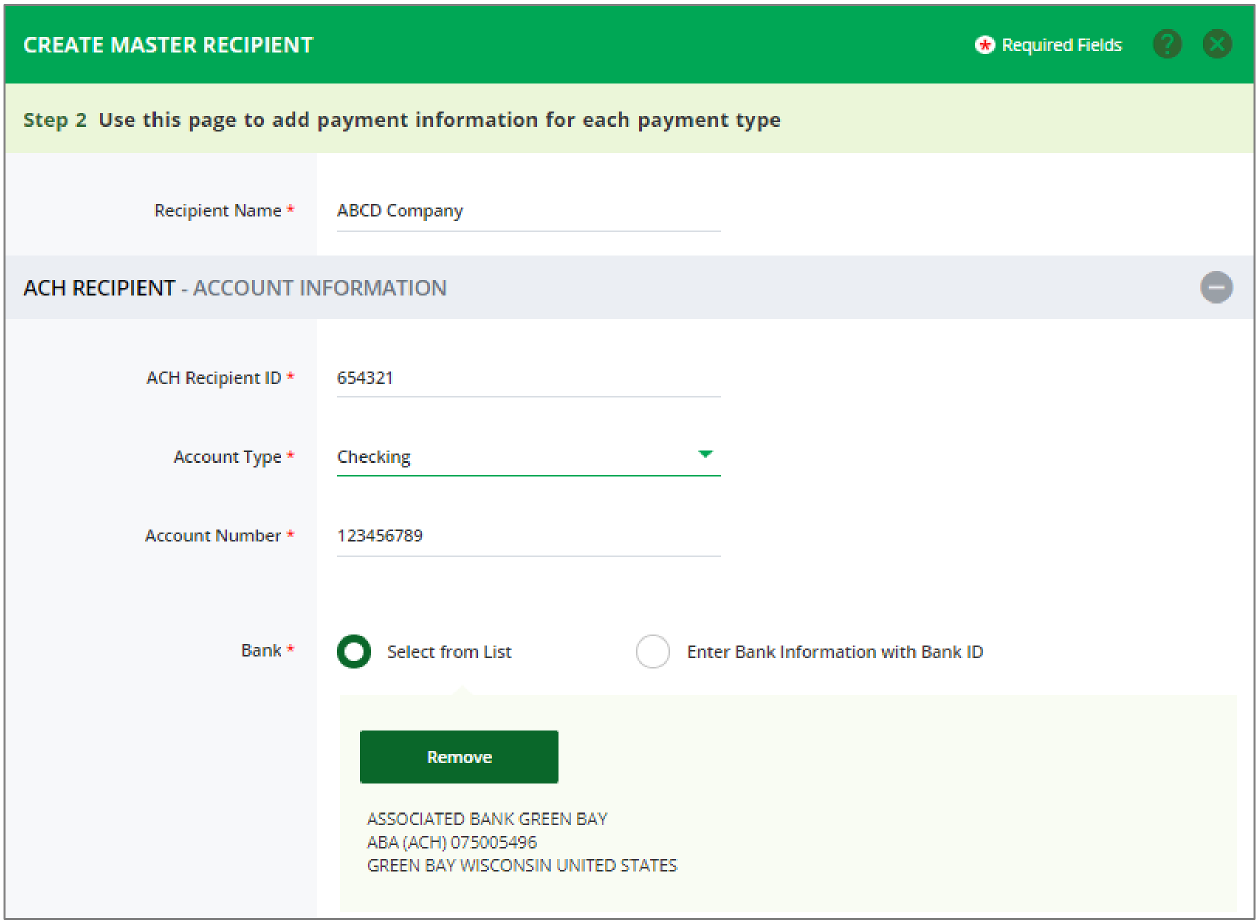
The first step will ask you what type of recipient type you would like to setup. Options include:

- ACH Domestic Recipient
- Wire Recipient

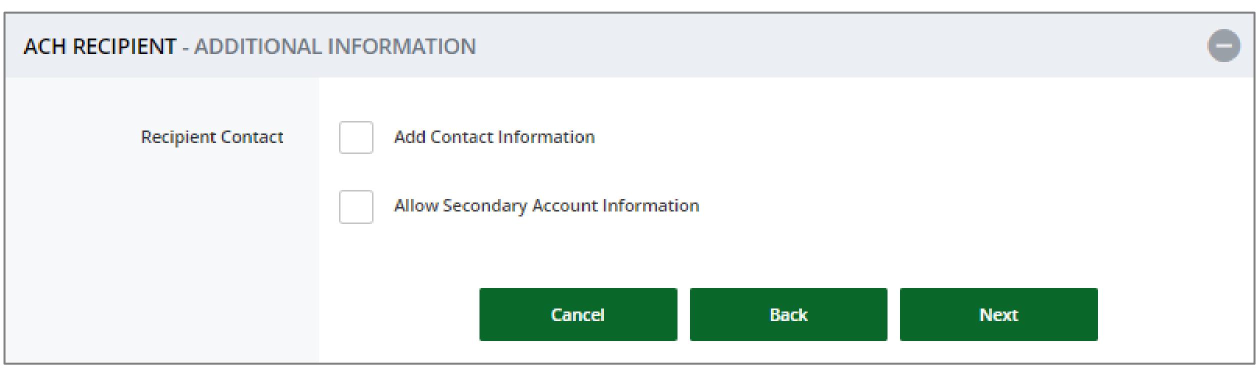
Select the recipient types that apply to the recipient by checking the box next to each recipient type that will apply. Select **Next** when complete.



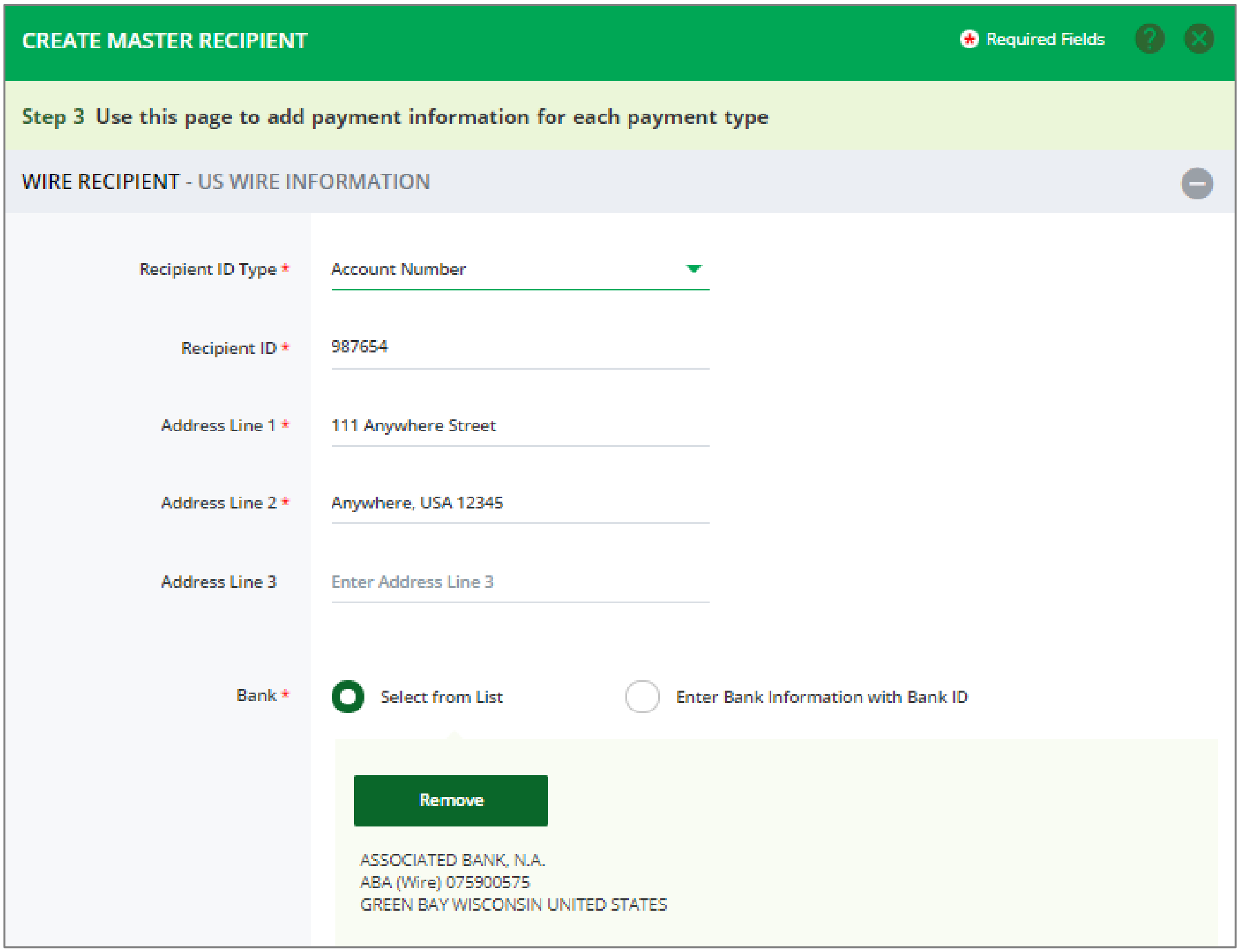
If you have selected ACH Domestic Recipient, you will be asked to enter the account information for the ACH Recipient.



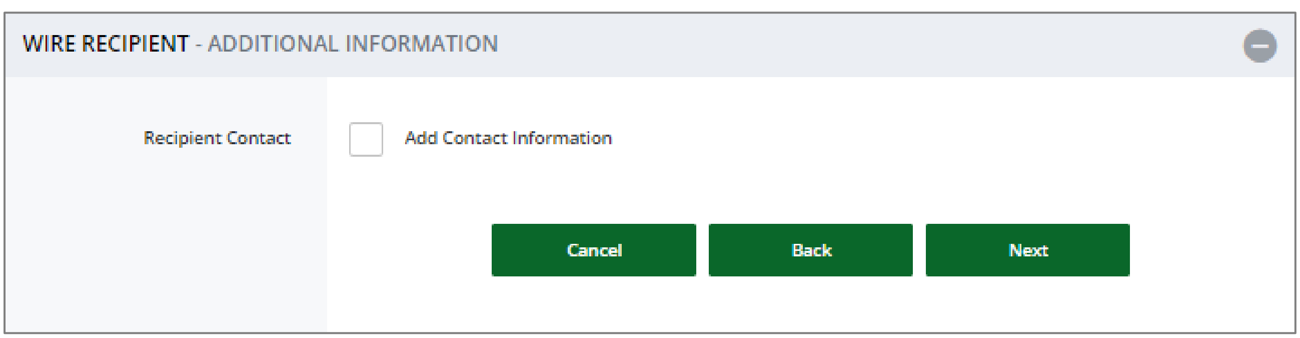
If you have a contact you would like to add to your ACH Recipient, check the box for **Add Contact Information** and complete the contact information for your recipient. Select **Next** when complete.



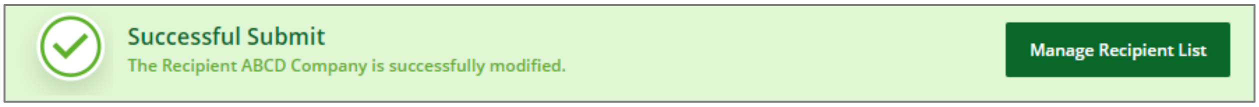
If you have selected **Wire Recipient**, you will be asked to enter the account information for the Wire Recipient.



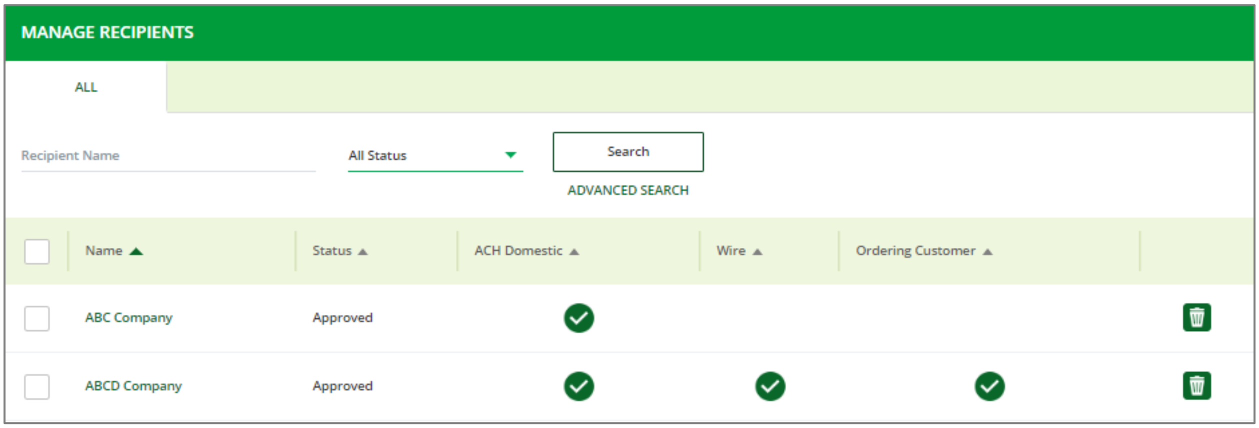
You can add Recipient Contact information by checking the box next to Recipient Contact and completing the address information. Select **Next** when complete.



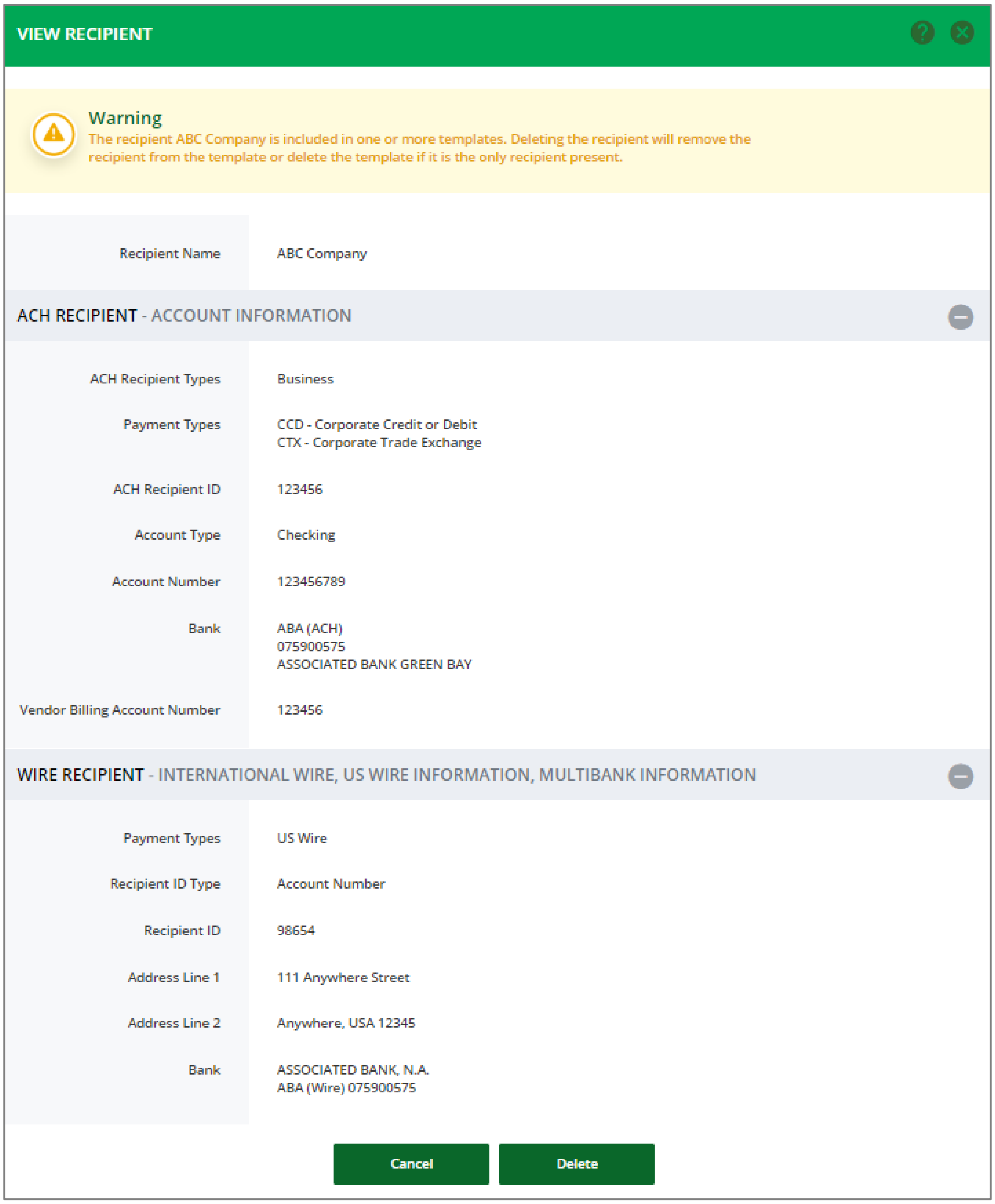
You will then be able to preview all of the recipient information provided. Once you have reviewed, and confirmed the information is correct, select **Submit Receipt.** When completed, you will receive a **Successful Submit** noting the recipients were successfully created. From here, you can return to the **Manage Recipient List.**



Your recipient will then be shown in your **Mater Recipient List** with check marks noting the correct designations for the recipient.



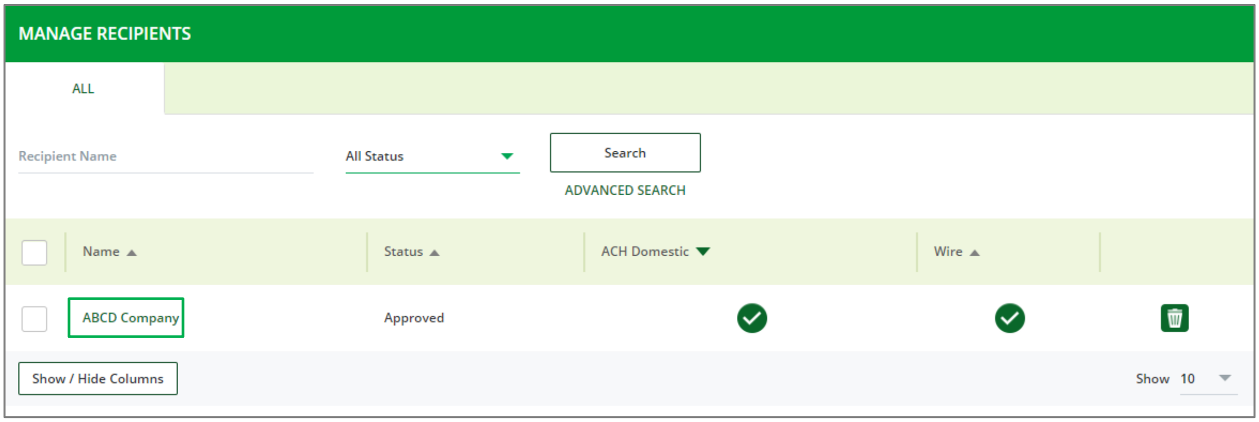
To remove a recipient from your list, select the **Trash Can** icon . You will then be promoted to review the details of the recipient you are requesting to delete. Once you have reviewed the details, select **Delete** to remove the recipient from your profile.



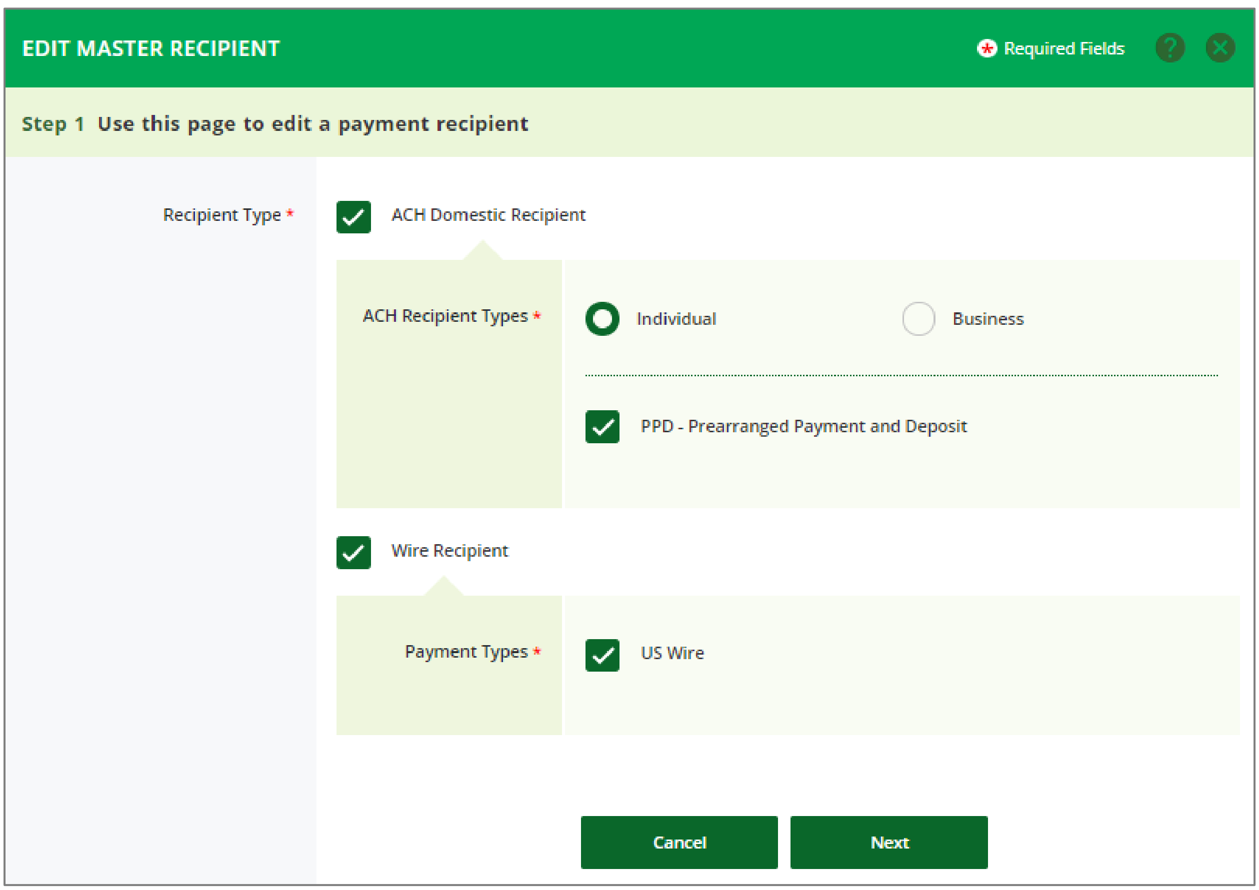
The recipient will be successfully deleted from your master recipient list.

Note: *Deleting a user will also delete any templates associated with that user.*

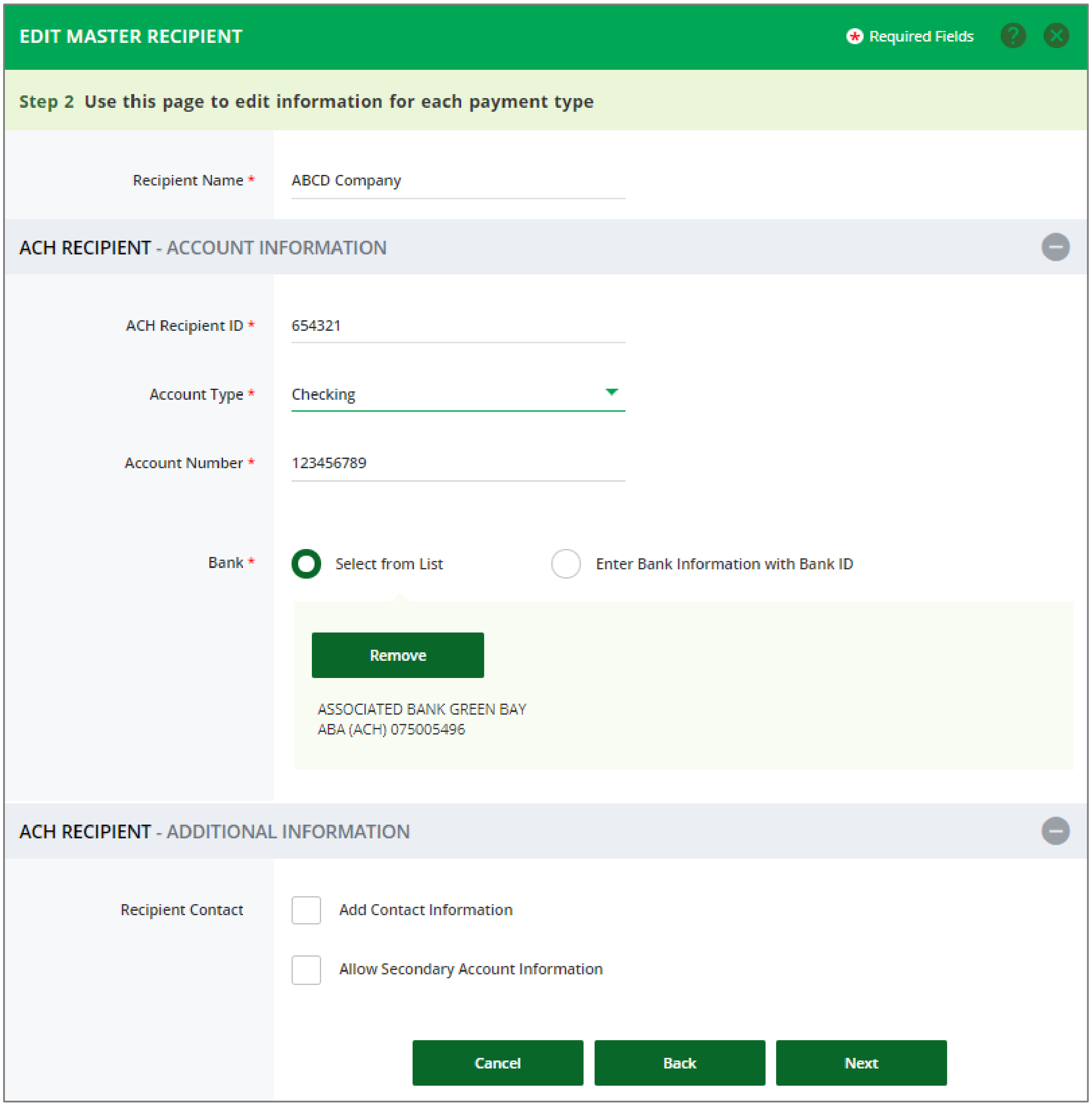
To edit a recipient, select the recipient's name noted in **green**.



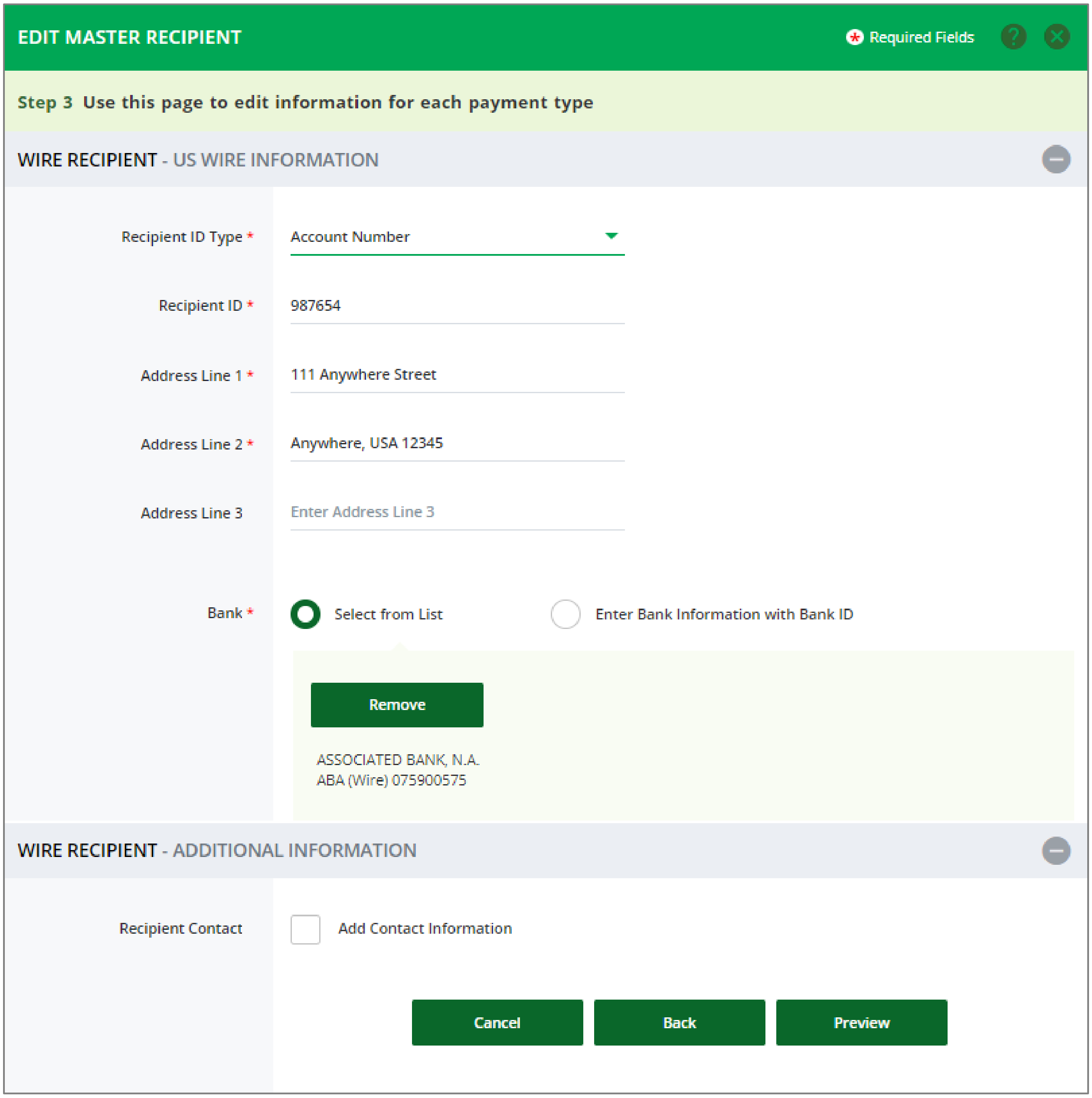
Here you will be able to see specific details on each user including payment types assigned to the recipient. Make any necessary changes required and select **Next** when complete.



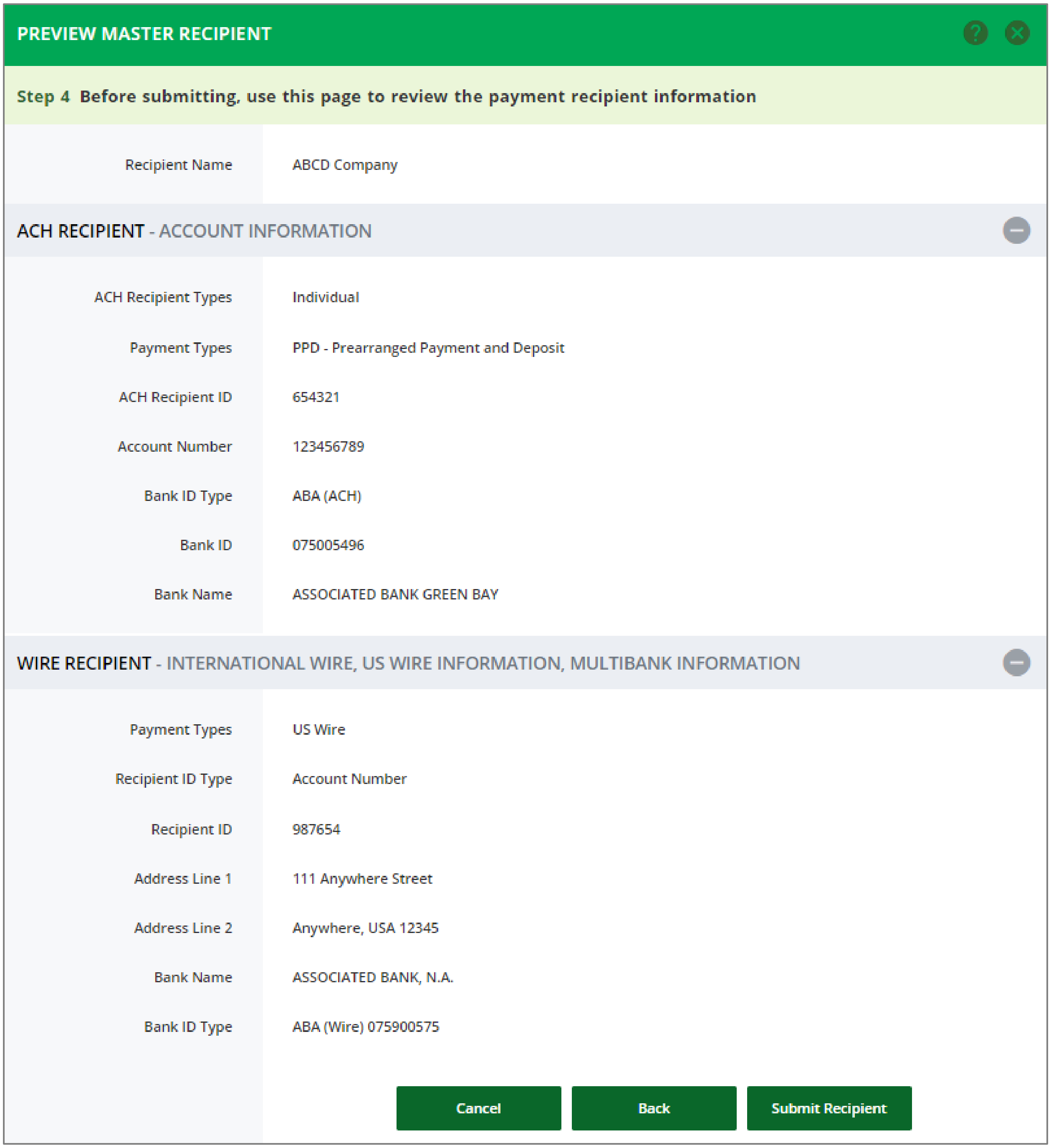
Step 2 will allow you to make any changes to the recipient for ACH transactions, if applicable. Select **Next** when complete.



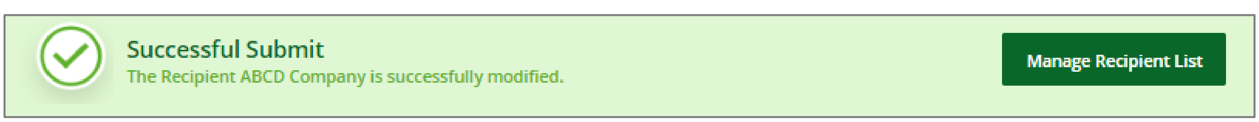
Step 3 will allow you to make any changes to the recipient for Wire transactions, if applicable. Select **Preview** when complete.



Once complete, you will be asked to preview account information for both ACH and Wires. Once you have confirmed the information is correct select **Submit Recipient**.

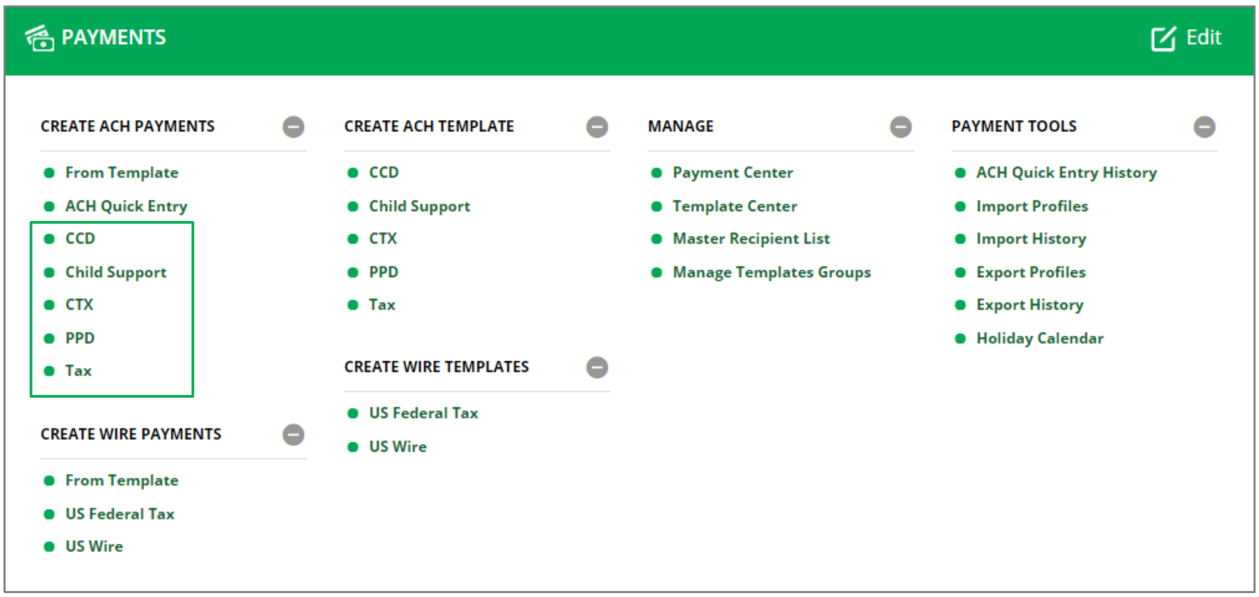


You will receive a **Successful Submit** notification when your edits have been completed and accepted. From here, you can return to the **Manage Recipient List**.

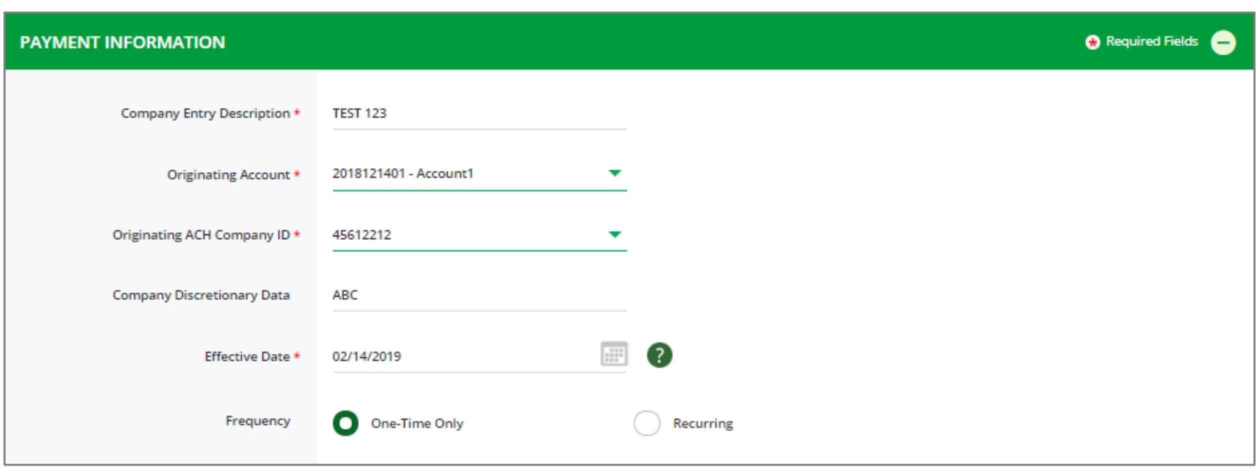


Create ACH Payments without a Template

To create an ACH Payment, select the **Payments Tab** > **Create ACH Payments** in your Dashboard Navigation and select the type of ACH Payment you would like to make. For the purposes of this guide, a CCD payment will be created.

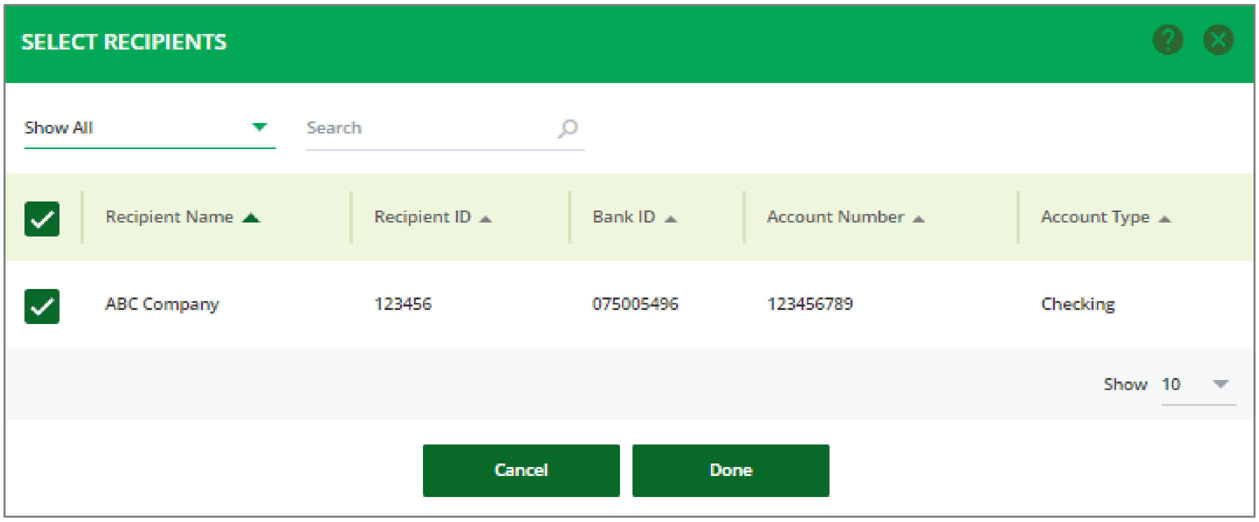


Enter your payment information including Company Entry Description, Originating Account, Originating ACH Company ID, Effective Date and Frequency.

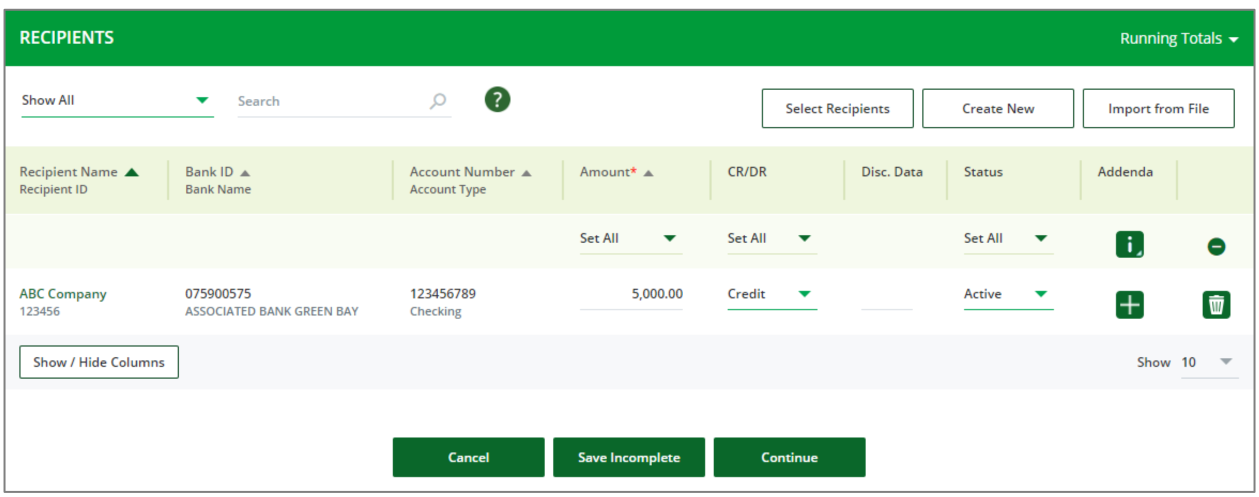


Select your ACH Recipients, by selecting the **Select Recipients** and checking the box next to the recipients you would like to include. You can also **Create a New Recipient** or **Import Recipients from a File** below if needed. Select **Done** when complete.

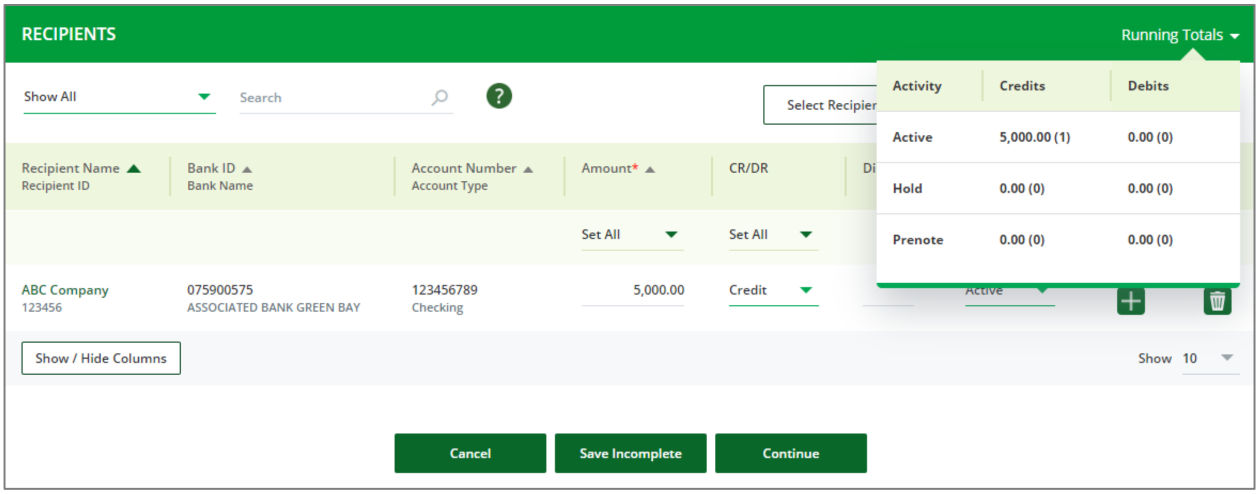
Note: *Recipients cannot be imported in the Associated Connect Mobile Application.*



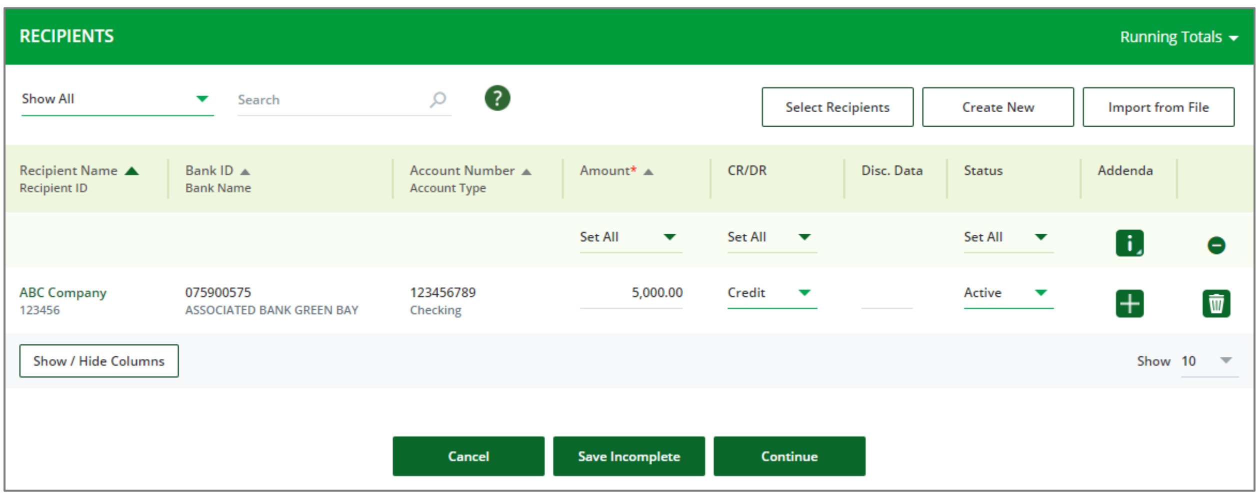
Once your recipient is selected, enter the amount of the payment in the amount field and select the payment as a credit or a debit and your payment's status as Active, Hold or Prenote. To add an addendum to your ACH Payment, select the **Add** icon . To see the copy provided for each addendum entered select the **Information** icon . Select **Continue** when complete.



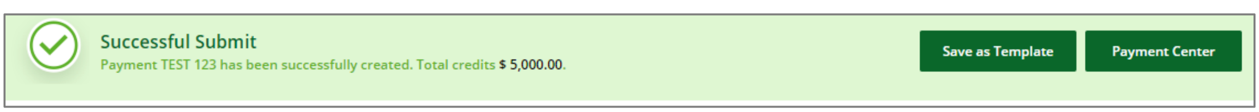
You can view your running totals, by category by selecting the **Running Totals** drop down in the Recipient header. This will allow you to view your running total within the ACH payment.



Once you have entered all of your ACH transactions, select **Continue.** If you need to save and come back to your transaction, select **Save Incomplete** and your transaction will be saved for you to complete at a later date.



You will then be asked to review your payment. Select **Submit Payment** for your payment to be submitted.

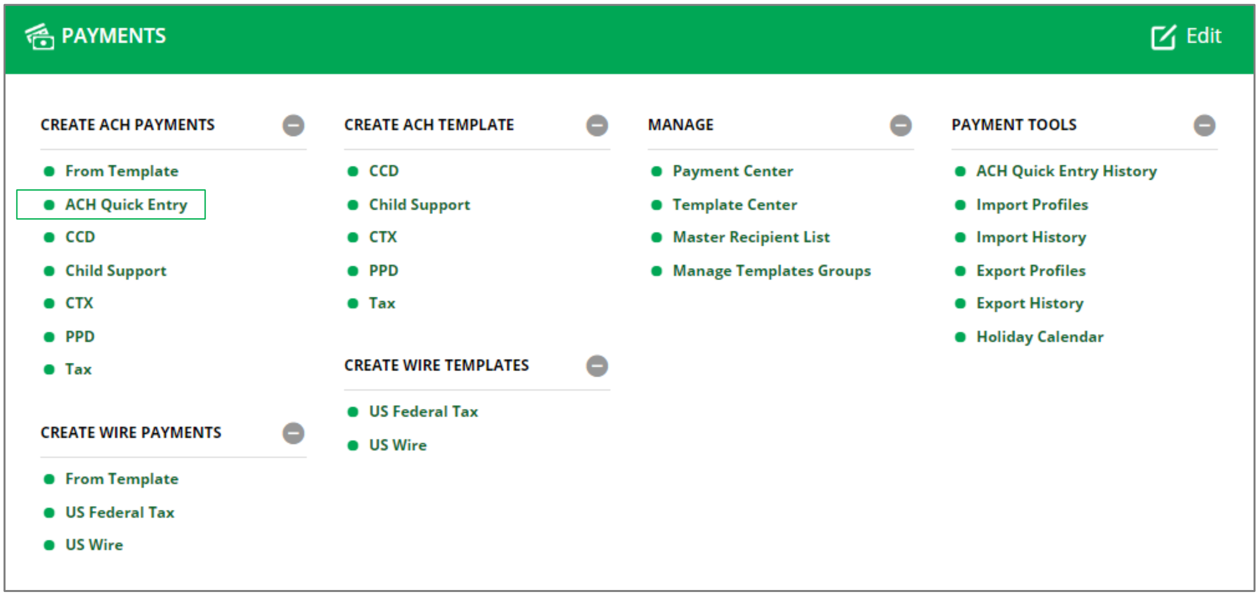


For companies set up with Dual-Control, your payment will now need to be approved by an approver. To do this, the approver will need to approve from the Payment Center. You can access the Payment Center either through the Payments menu or through the Approvals alert in the top right-hand navigation. Here, the approver will see a payment pending approval.

Note: *You cannot create and approve your own payment. If your organization wishes to opt out of dual-control, please contact your Associated Bank sales representative.*

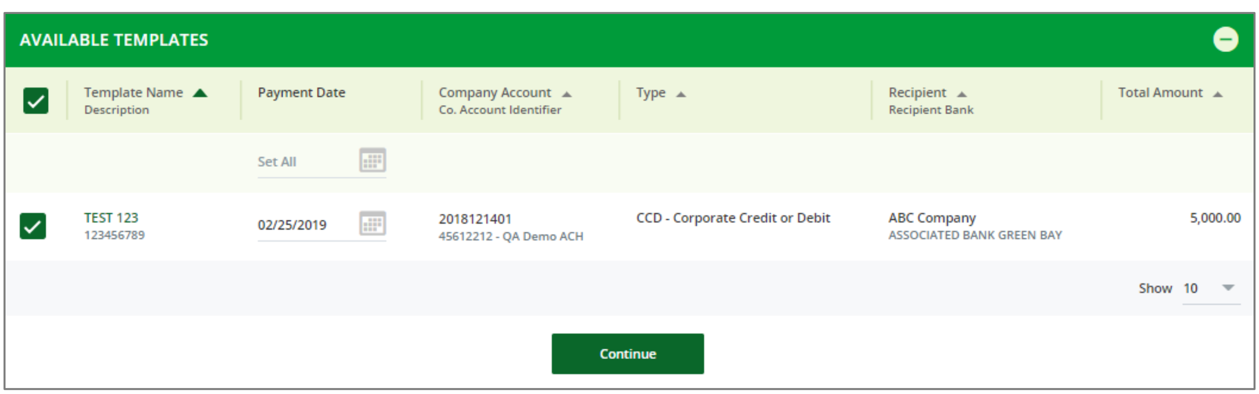
ACH Quick Entry

ACH Quick Entry can be utilized if you need to make an additional transaction for the same amount, to the same recipient from an existing template. In ACH Quick Entry the Payment Date is the only field that can be modified to reflect a new Payment Date. To create an ACH Quick Entry, select **Payments** > **ACH Quick Entry** from your Dashboard Navigation.

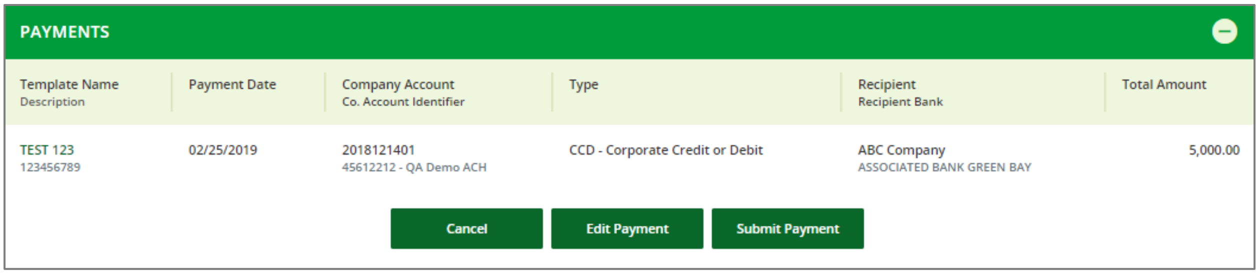


Below your available ACH Quick Entry Templates will be shown. Check the box next to the template you would like to make a payment with. Select the payment date you would like for your quick payment. Select **Continue** when complete.

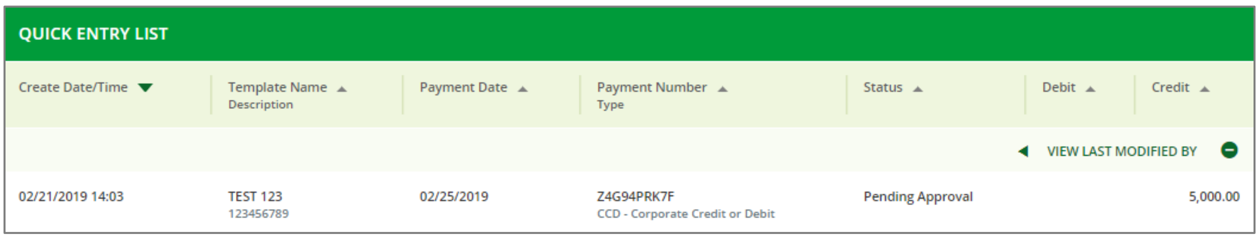
Note: *A template must have an amount entered in each recipient row for ACH Quick Entry. If an amount is not entered, the ACH Quick Entry transaction will fail.*



You will then be asked to review the payment details. Select **Submit Payment** to process your payment.



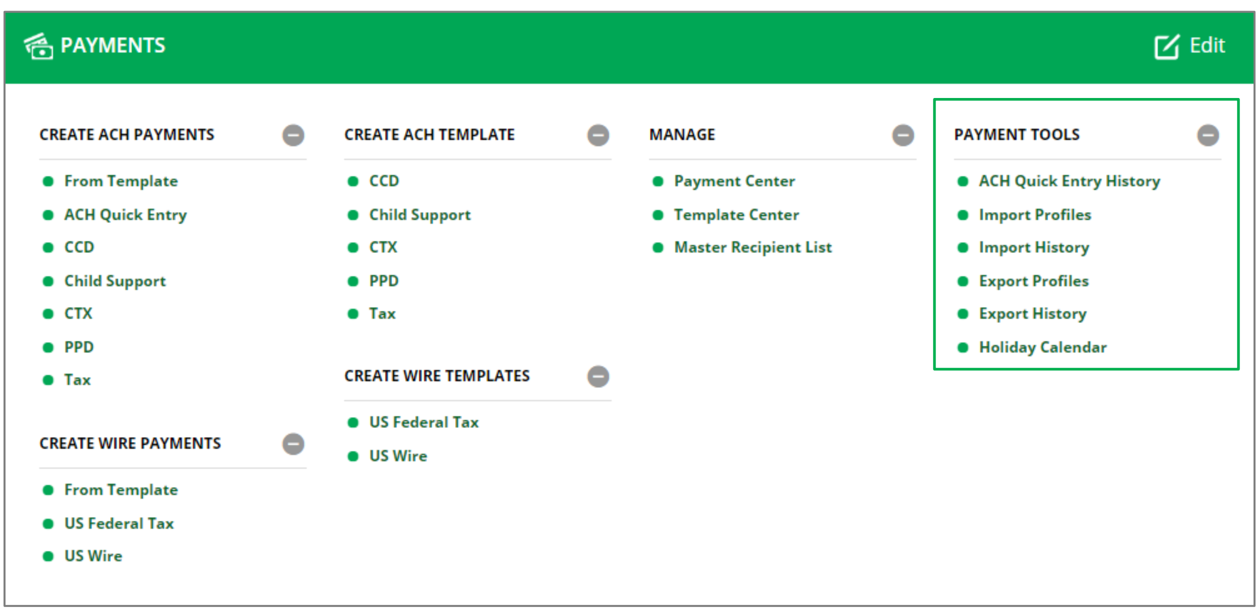
Your Quick Entry will be scheduled for payment. Once submitted, if your company is set up with Dual-Control, your payment will need to be approved by a secondary user with their token verification.



Payment Tools

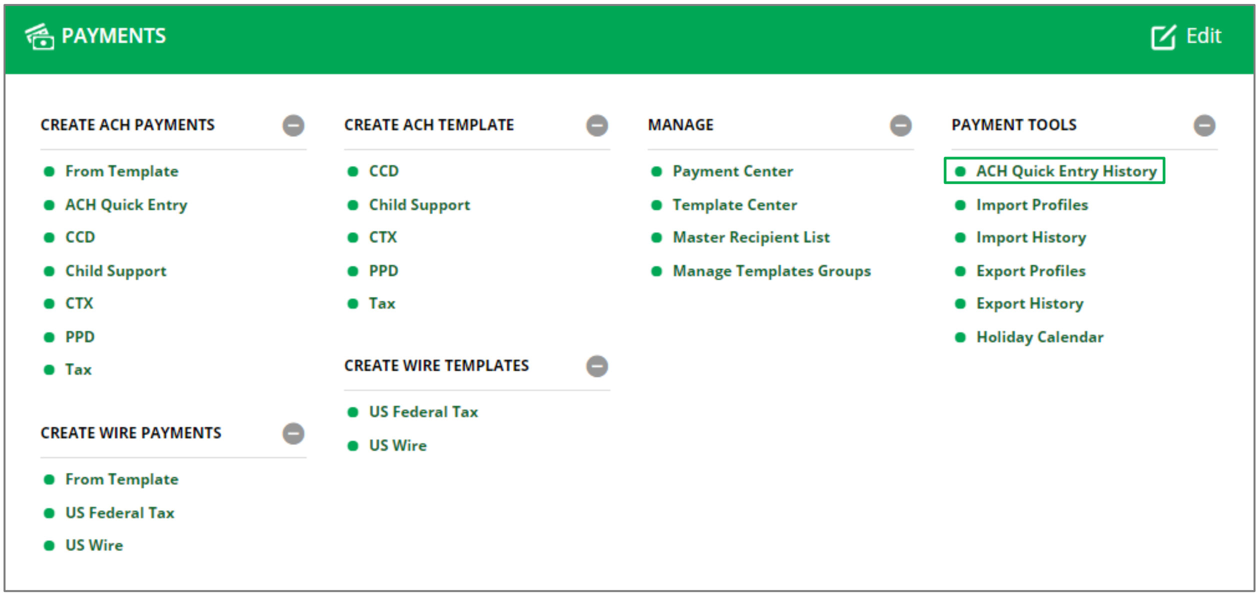
The Payment Tools in Associated Connect provides you with your ACH Quick Entry History, import and export profiles and import and export payment history.

Note: *Profiles and history cannot be imported in the Associated Connect Mobile Application.*

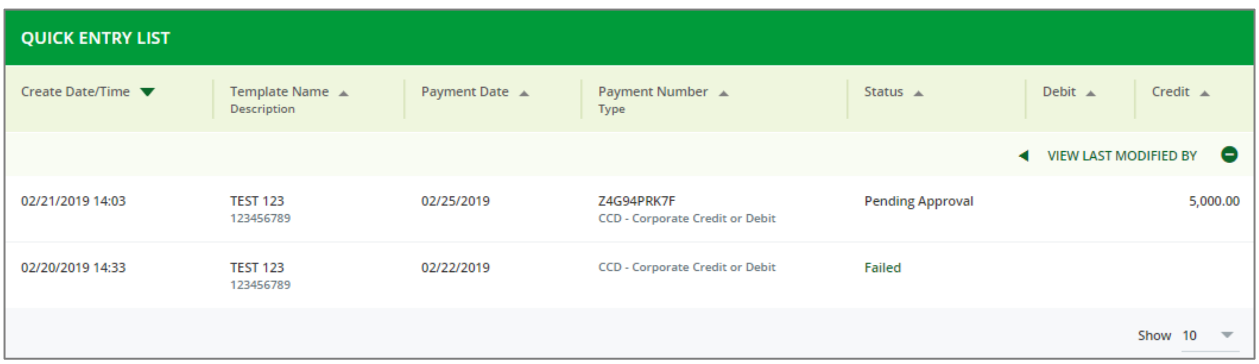


ACH Quick Entry History

To view your ACH Quick Entry History, select **Payments** > **Payment Tools** > **ACH Quick Entry History**.



Here you will be able to view all of your ACH Quick Entry payments and the status of each payment.


QUICK ENTRY LIST

VIEW LAST MODIFIED BY

Create Date/Time	Template Name Description	Payment Date	Payment Number Type	Status	Debit	Credit
02/21/2019 14:03	TEST 123 123456789	02/25/2019	Z4G94PRK7F CCD - Corporate Credit or Debit	Pending Approval		5,000.00
02/20/2019 14:33	TEST 123 123456789	02/22/2019	CCD - Corporate Credit or Debit	Failed		

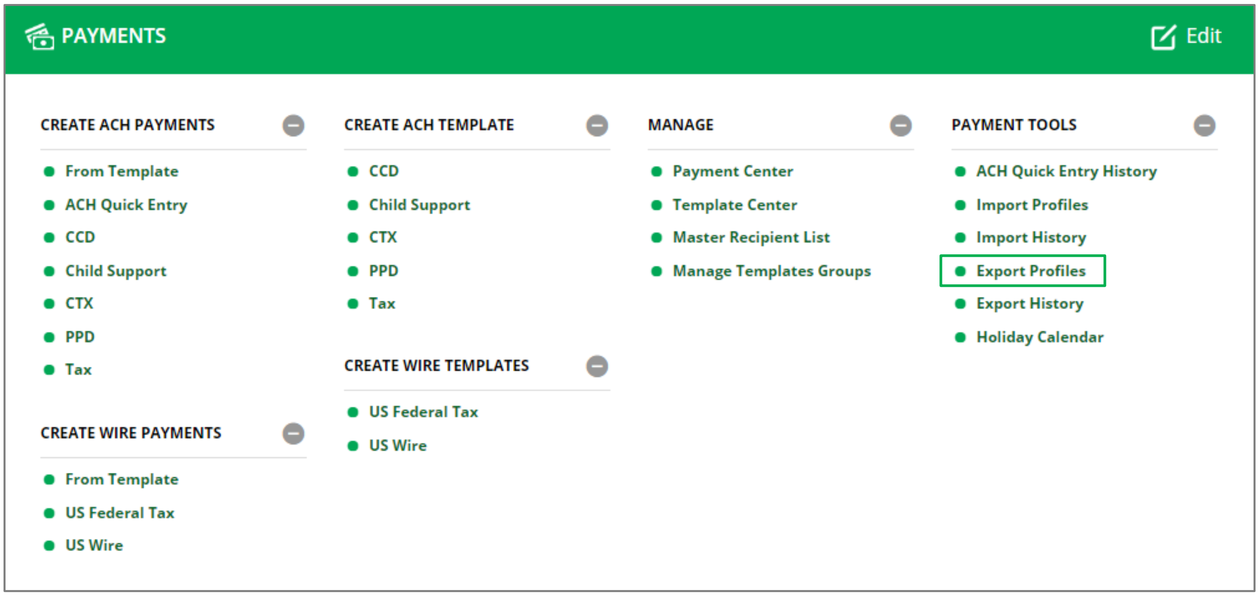
Show 10

Import Profiles and Import History

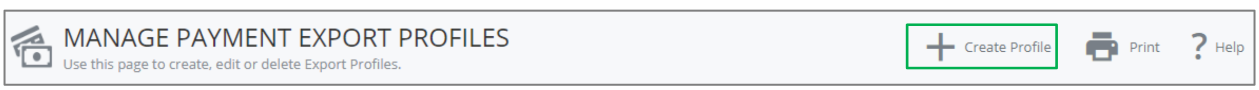
You can import your payment profiles or see import profile history by selecting **Payments** > **Payment Tools** > **Import Profiles / Import History.** Further directions on import profiles can be found in our **Payments Import Formats guide.**

Export Profiles

You can export your payment profiles by selecting **Payments** > **Payment Tools** > **Export Profiles**



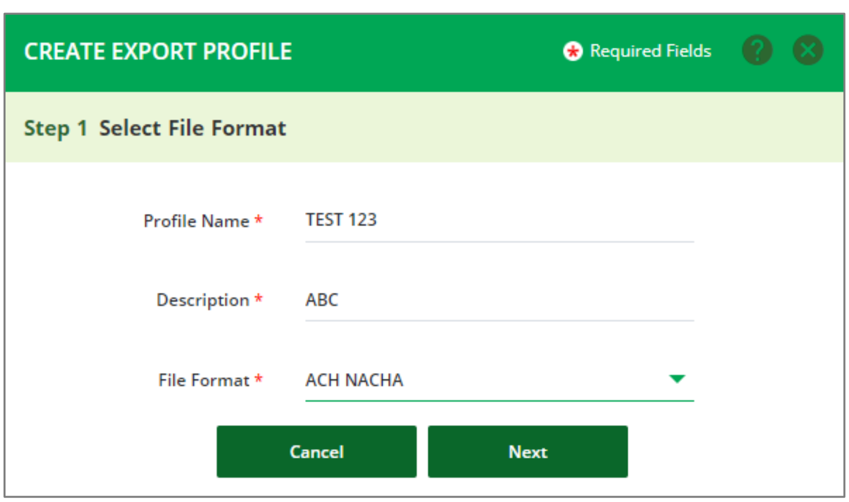
You can create an export profile by selecting **Create Profile.**



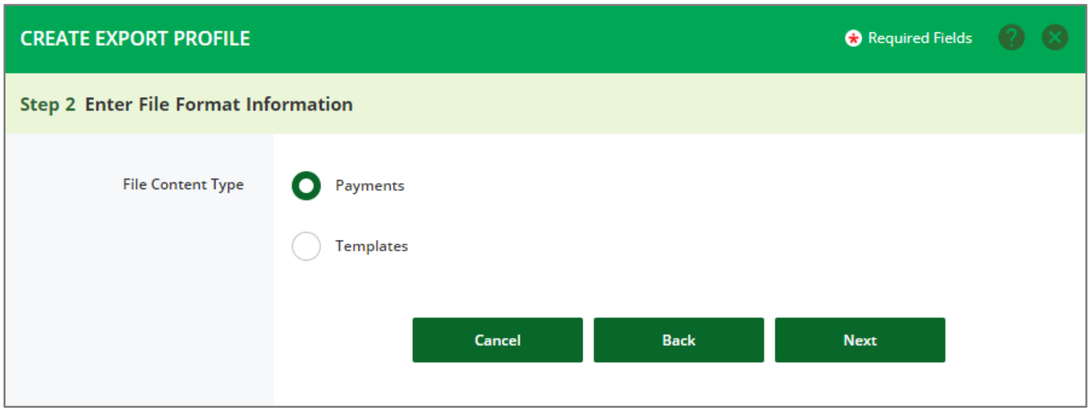
You will then be asked to name your profile and provide a description and select a file format. File formats for ACH include:

- ACH NACHA
- ACH User-Defined

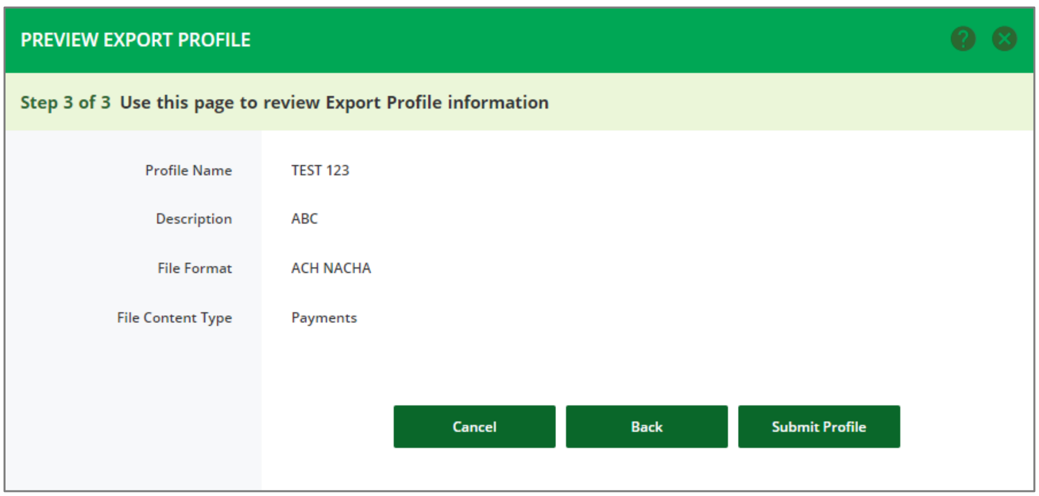
After you have completed the information, select **Next** to continue.



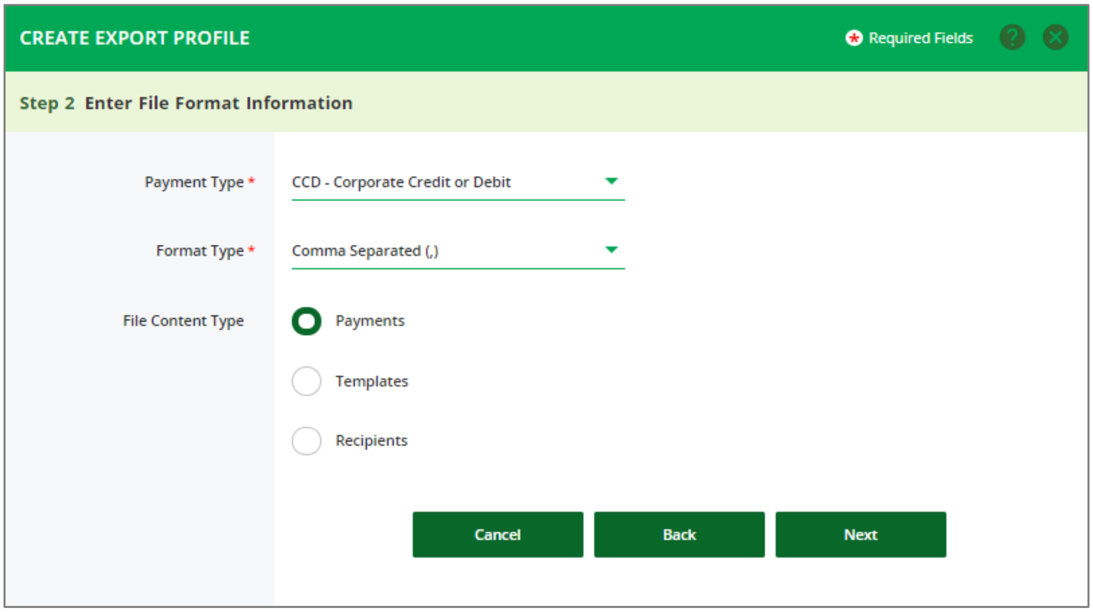
If you select ACH NACHA, your payment type will already be defined, and you will be asked to select your File Content Type. Select **Next** to continue.



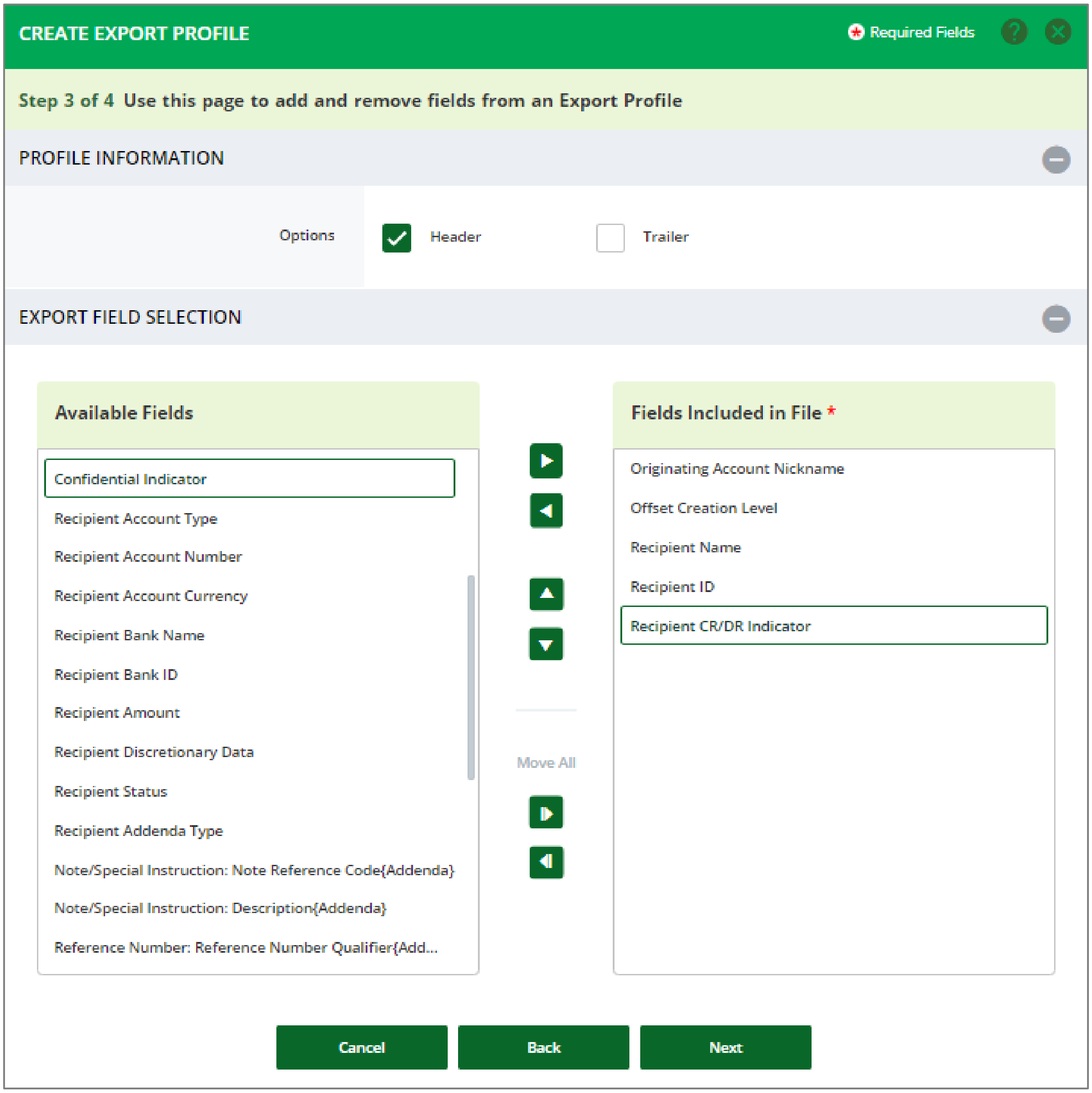
You will then be asked to preview your profile. Select **Submit Profile** to save your profile.



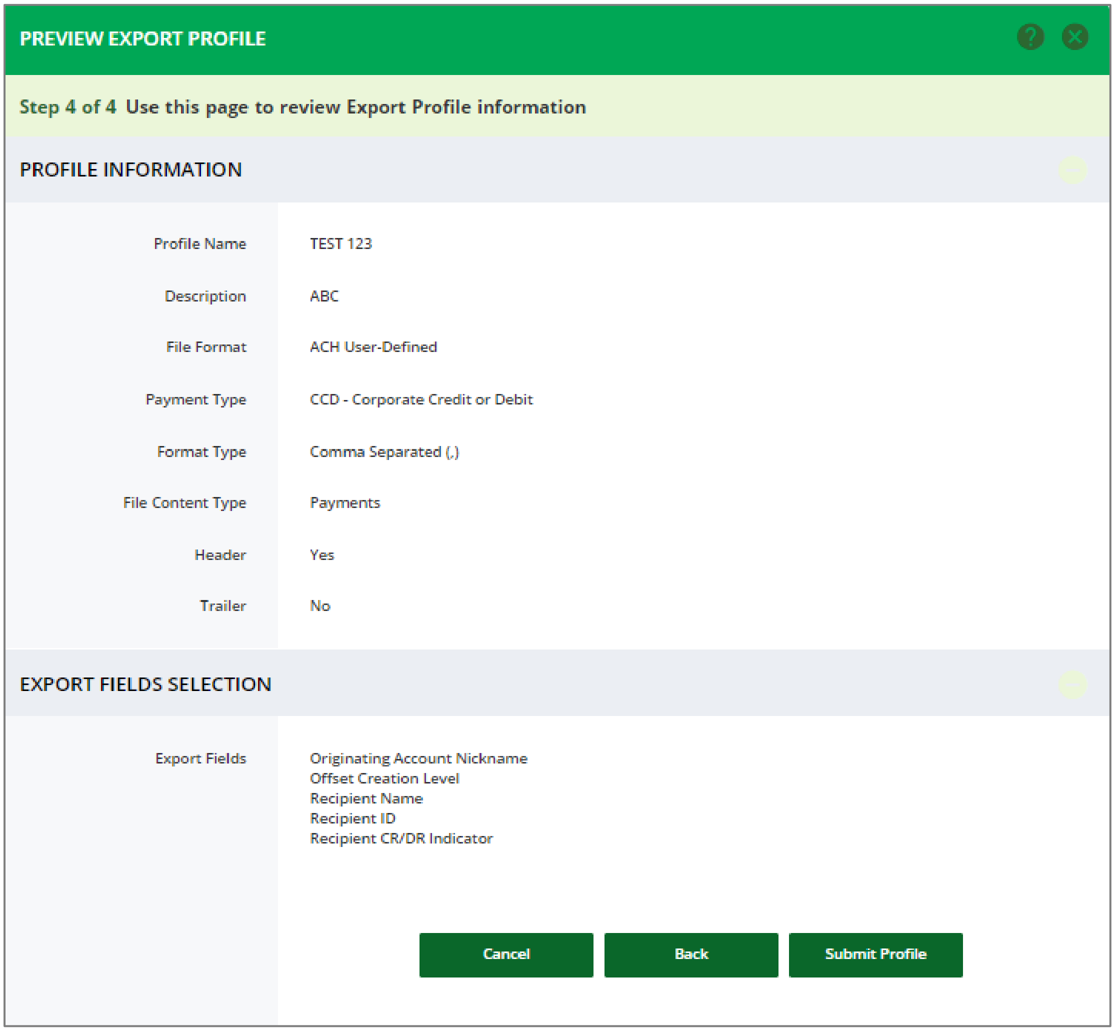
If you select ACH User-Defined, you will be asked to define your Payment Type, Format Type and File Content Type here. Once you have entered your profile information, select **Next** to continue.



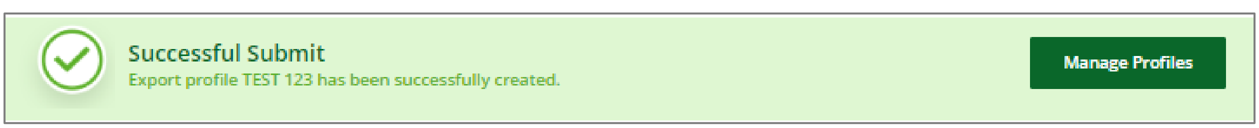
You will then define your user fields here. Highlight the field(s) you want to include in your file and select the right arrow to move fields from the Available Fields Column to Fields Included in File. Once you have selected all of your fields, select **Next**.


CREATE EXPORT PROFILE
Required Fields
Step 3 of 4 Use this page to add and remove fields from an Export Profile
PROFILE INFORMATION
Options
Header
Trailer
EXPORT FIELD SELECTION
Available Fields
Confidential Indicator
Recipient Account Type
Recipient Account Number
Recipient Account Currency
Recipient Bank Name
Recipient Bank ID
Recipient Amount
Recipient Discretionary Data
Recipient Status
Recipient Addenda Type
Note/Special Instruction: Note Reference Code{Addenda}
Note/Special Instruction: Description{Addenda}
Reference Number: Reference Number Qualifier{Add...
Move All
Fields Included in File *
Originating Account Nickname
Offset Creation Level
Recipient Name
Recipient ID
Recipient CR/DR Indicator
Cancel
Back
Next

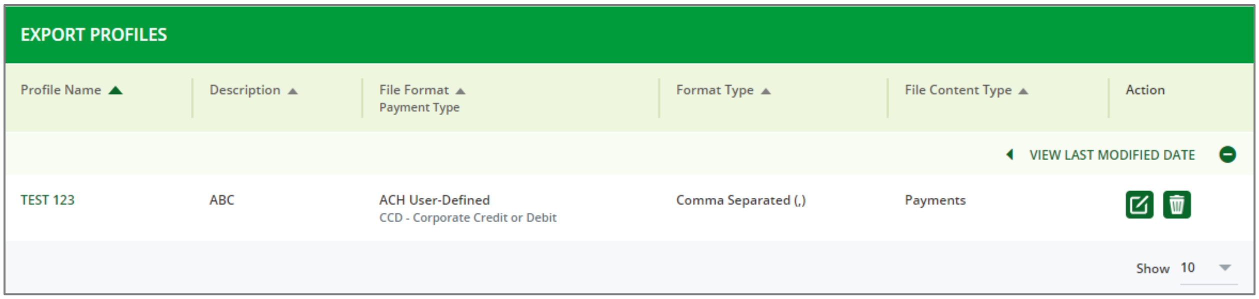
Preview your Export Profile. Once you have confirmed the information, select **Submit Profile** to complete your profile.



You will receive a **Successful Submit** notification of your profile. From here, you can navigate to the Manage Profile page.



You will now be able to see your profile in the export profile homepage.


EXPORT PROFILES

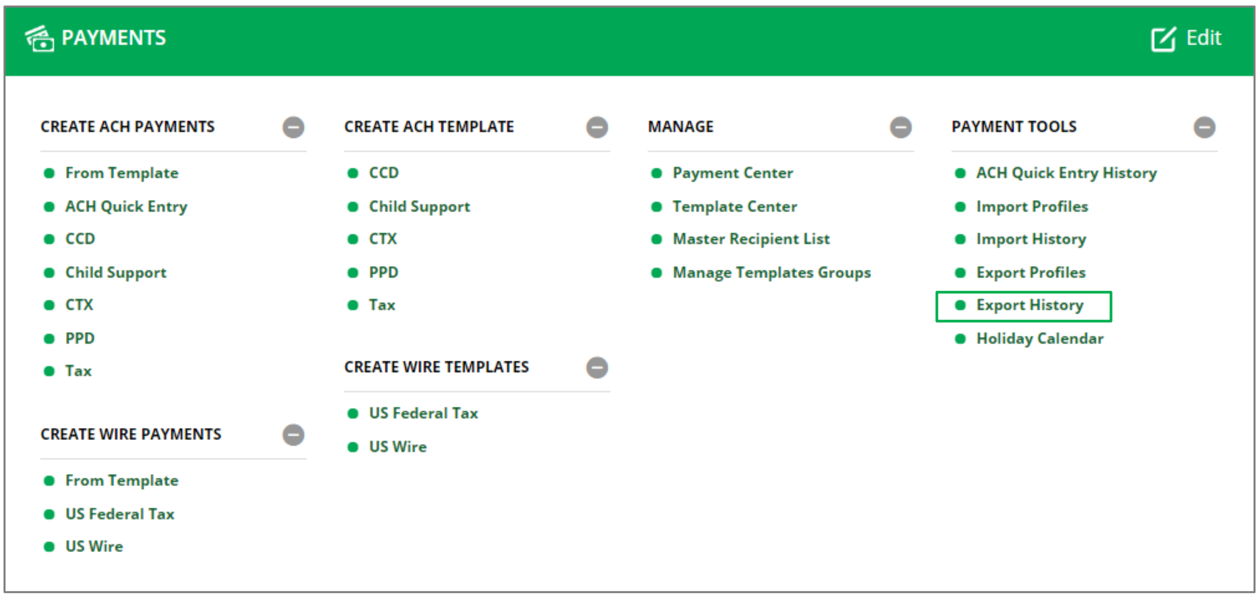
Profile Name	Description	File Format Payment Type	Format Type	File Content Type	Action
TEST 123	ABC	ACH User-Defined CCD - Corporate Credit or Debit	Comma Separated (,)	Payments	

VIEW LAST MODIFIED DATE

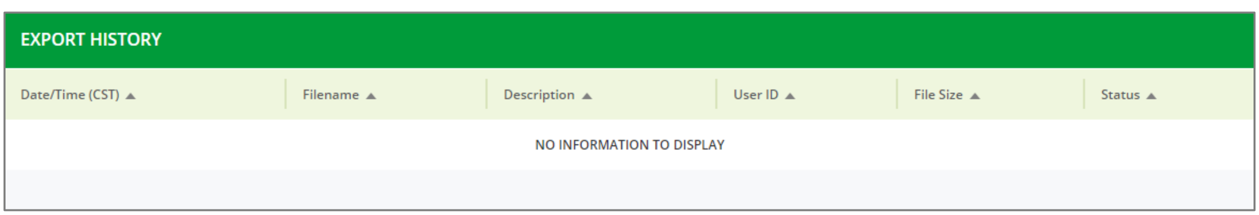
Show 10

Export History

The Export History provides you with details on your export payment history. This includes the date/time of your exports, along with the profile name, path, the user who uploaded the file, file size and the status of the file. To access your Export History, select **Payments > Payment Tools > Export History.**



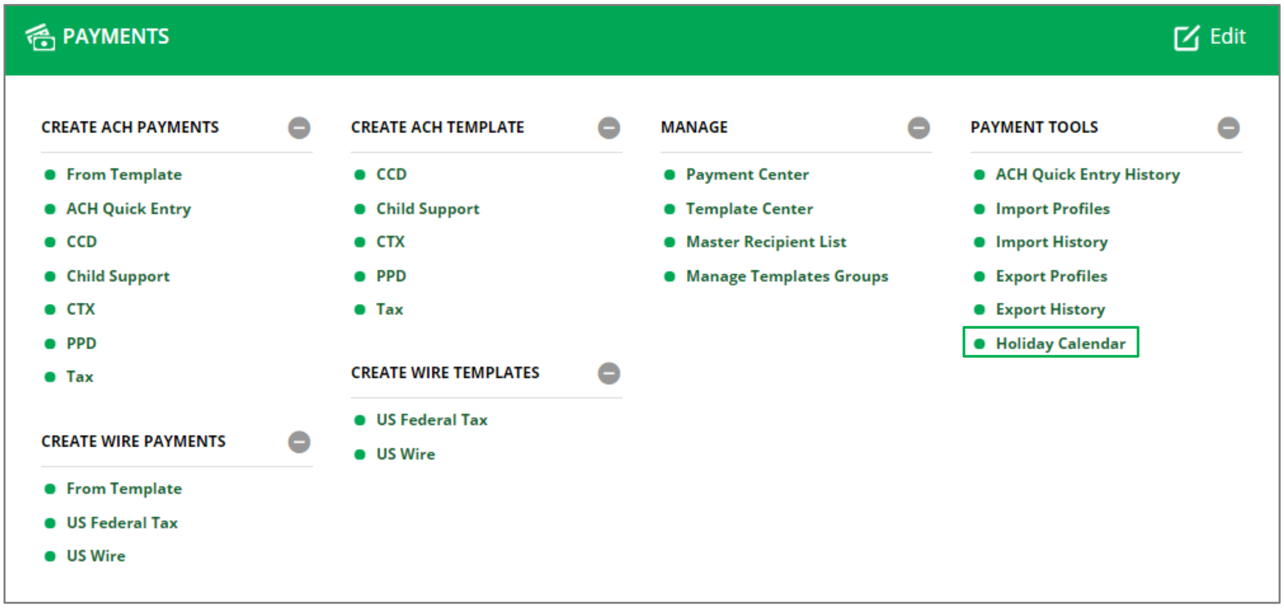
Your Export History will be shown. If you do not have any export history, this field will be blank.


EXPORT HISTORY

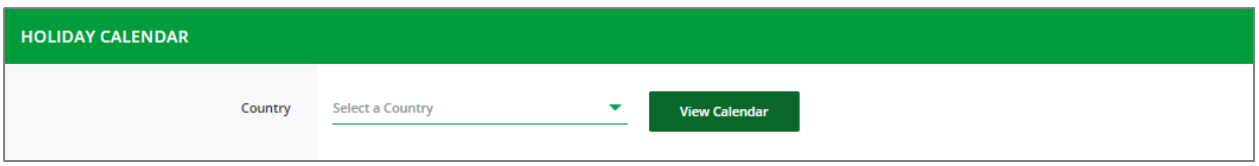
Date/Time (CST)	Filename	Description	User ID	File Size	Status
NO INFORMATION TO DISPLAY					

Holiday Calendar

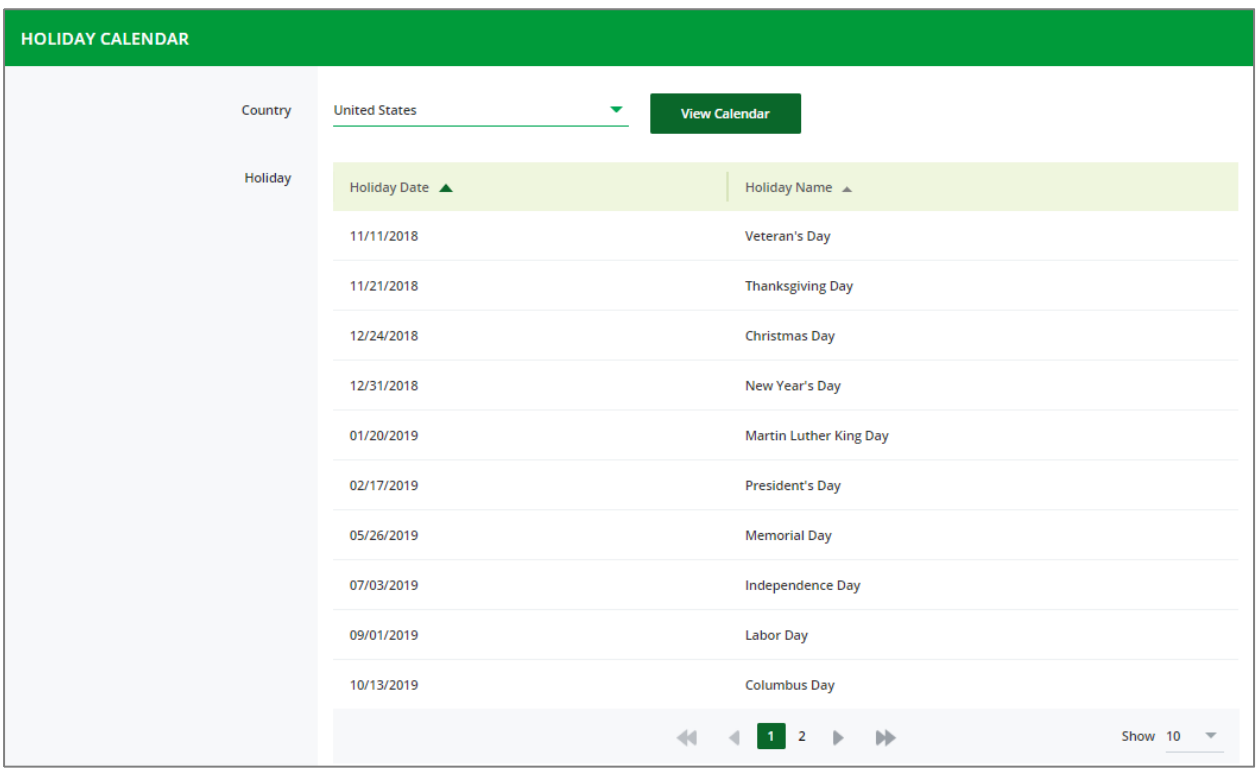
The Holiday Calendar allows you to pull a calendar for a specific country. The Holiday Calendar can be accessed by selecting **Payments > Payment Tools > Holiday Calendar.**



Select the country from the dropdown and select **View Calendar**.



The Holiday Calendar for the country you selected will be shown below.



ACH Glossary

The definitions below describe features and terms for ACH transactions.

Template and Profiles

Approved – The template is created and approved and available to be used for an ACH transaction.

Pending Approval – The template is created, and it awaits one or more approvals.

Private Profile/Templates – Only the user who created the profile can view the profile and can initiate imports based on it.

Public Profile/Templates – All company users can view and edit the profile/template.

Save Incomplete – The ACH Payment details were saved (possibly with incomplete information), but the payment was not submitted for processing. The payment can be completed at a later time and then submitted for approval and processing.

Statuses: Pending ACH Payments

Add Partially Approved – The new payment requires multiple approvals, and it has received at least one, but not all, of the required approvals.

Add Rejected – An approver has rejected the new payment.

Modify Partially Approved – The modified payment requires multiple approvals, and it has received at least one, but not all, of the required approvals.

Modify Rejected – An approver has rejected the modified payment.

Overdue – The payment is currently overdue. It has reached its effective date (send date) but is still pending approval.

Pending Add Approval – The payment has been submitted, and it awaits one or more approvals.

Pending Modify Approval – The payment has been modified, and it must receive approval before further processing.

Pre-funding Failed - Delete Re-submit Required – An attempt to delete a pre-funded payment (whether scheduled or in a failed status) has failed due to a technical problem. The delete request must be resubmitted.

Pre-funding Failed - Modification Required – The payment failed a pre-funding check with the financial institution's back-office application. The payment can be resubmitted when funds become available. It can also be modified and resubmitted or deleted.

Pre-funding Failed - Resubmit Required – The payment pre-funding check has failed due to a technical problem, such as an inactive host system or application server. The payment must be resubmitted.

Pre-funding Scheduled – A payment with a send date in the future has received all required approvals and is scheduled. It will not be submitted for the prefunding check until the send date.

Pre-funding Successful – The payment has passed a pre-funding check and will be included in the batch process to format the NACHA file.

Save Incomplete – Payment details were saved (possibly with incomplete information), but the payment was not submitted for processing. The payment can be completed at a later time and then submitted for approval and processing.

Scheduled – The payment is scheduled and ready to be processed by a payment batch job.

Statuses: Processed ACH Payments

Completed – The system has submitted the ACH batch payment to the financial institution's back-office application.

Deleted – A user has deleted the payment. Transactions are periodically purged from the system based on the financial institution's data retention settings.

Disenabled – The financial institution rejected the request.

Failed – The financial institution could not process the request.

Signature Failed – The system could not authenticate the payment.