# Commercial Payments User Guide

The following guide will walk you through:

- Creating ACH Recipients
- Creating a Template
- Creating a Payment (both wire and ACH)
- Uploading a File

If you have any questions please contact the CoreFirst Bank & Trust Treasury Management Department at 785.274.3149 or 1.877.349.4508.

Creating ACH Recipients

- To create new ACH recipients, select the Commercial tab and click on Recipients:
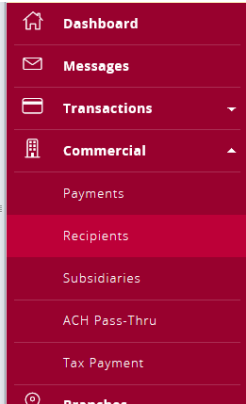
- On the Recipient Management screen, select Add Recipient:

- A blank recipient page will display:

- Fill in the Display Name Field (this appears in Internet Banking to help you recognize the recipient):

DISPLAY NAME *

Corey Firestone

- Fill in the ACH Name (this is how their name will appear in the ACH file):

ACH NAME *

Firestone, Corey

- Select whether this recipient is an Individual or Company:

ACH CLASS CODE: [Individual (PPD)] [Company (CCD)]

- (Optional) Enter their email address. If you enter an email address, you can notify the recipient when a transaction is processed.

E-MAIL ADDRESS

c.firestone@example.com

- If you would like this recipient to receive a notification each time you process a transaction for them, check the Send e-mail notifications box. You will still have the option to send or not send a notification when creating an actual file.

☐ Send e-mail notifications

- Address information is only required if this recipient will receive wires. Click Next:

[Cancel] [Next]

- Next to Payment Types Allowed, select whether this will be an ACH, Wire, or ACH and Wire recipient:

PAYMENT TYPES ALLOWED [ACH Only] [ACH and Wire] [Wire Only]

- In the Account Detail Area,
  - From the Account Type drop-down list, select Checking or Savings
  - Enter the account number in the Account field
  - Enter the routing number in the Routing field. The routing number must be valid.

Account Detail

ACCOUNT TYPE *

Checking

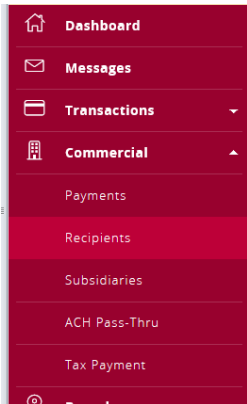ACCOUNT *

1234567

ACH ROUTING NUMBER *

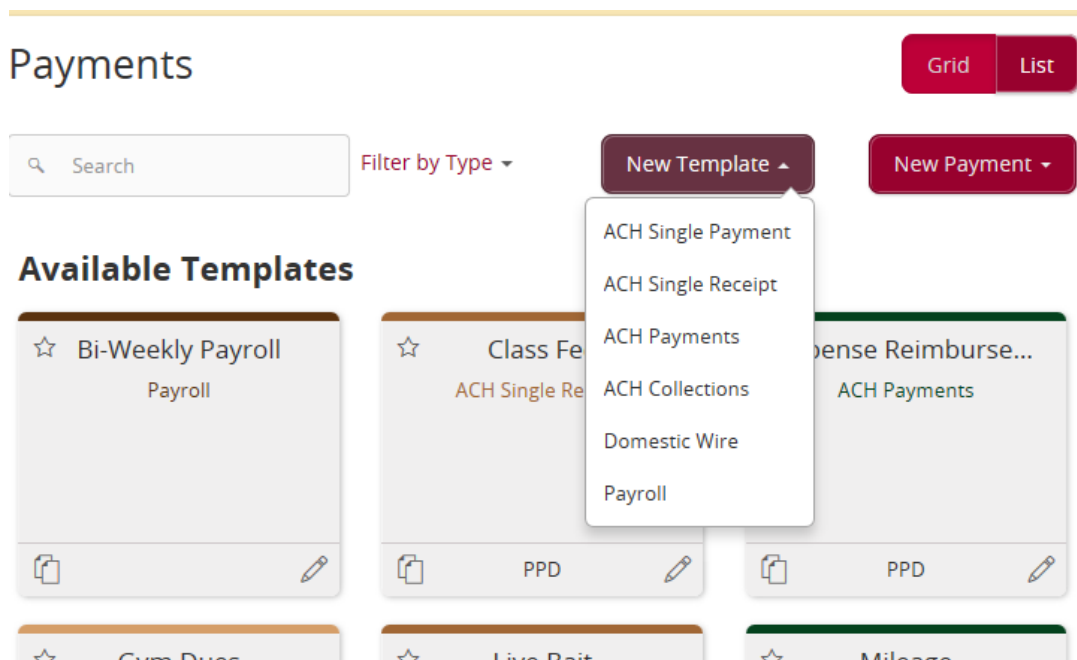101100728

- Click Create Recipient:

[Cancel] [Create Recipient]

Creating ACH Templates

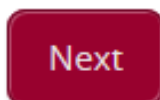- To create an ACH template, select the Commercial tab and click on Payments:

- On the Payments page, click New Template and select the type of template you want to create:

- Enter your Template Name:

TEMPLATE NAME *

> Payroll Template

  - Click Next:

- Choose the Recipients by checking the boxes to the left of their name (who you are sending money to/collecting from):

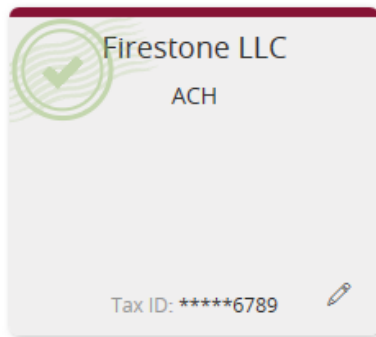|	Name ▾	Account ▾	Pay	Notify	Amount ▾	Addendum			
✓	Corey Firestone	1234567	✓	☐	0		☰	⧉	✎
✓	Thea Firestone	7654321	✓	☐	$ 0.00		☰	⧉	✎

[Cancel] [Next]

  - o **Hint**: If you have multiple recipients, use the search box to locate them more quickly:

  🔍 firestone   ✕

  - o Click Next

- If you utilize Subsidiaries, select the one you wish to use. Otherwise, skip to the next step.
  - o To select your subsidiary, click on the one you want to use:

  Firestone LLC
  ACH

  Tax ID: *****6789 ✎

  - o Click Next:

  [Next]

- Choose the account number that the funds will be withdrawn from/deposited to, and click Next

Choose "From" Account

	Account Name ▾	Account Type ▾
☐	Internal - Bank Use Only	Checking
☐	Internal - Bank Use Only	Checking

- Review your template, and click Save:

| Info & Users | Recipient & Amount | Subsidiary | Account | Review & Submit |

TEMPLATE NAME:

Payroll Template ☆

Delete Template

SEND PAYMENT AS:

Firestone LLC

TOTAL AMOUNT:	**RECIPIENTS:**	**FROM ACCOUNT:**
$0.00	2	Internal - Bank Use Only - xxx7449

EFFECTIVE DATE *

Select Date 📅

RECURRENCE

None

Selected Recipients   Show Split Details   Grid | List

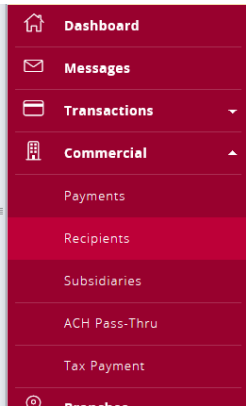| Name ▾	Account ▾	Pay	Notify	Amount ▾	Addendum
Thea Firestone	7654321	Yes	No	$0.00	
Corey Firestone	1234567	Yes	No	$0.00	

* - Indicates required field
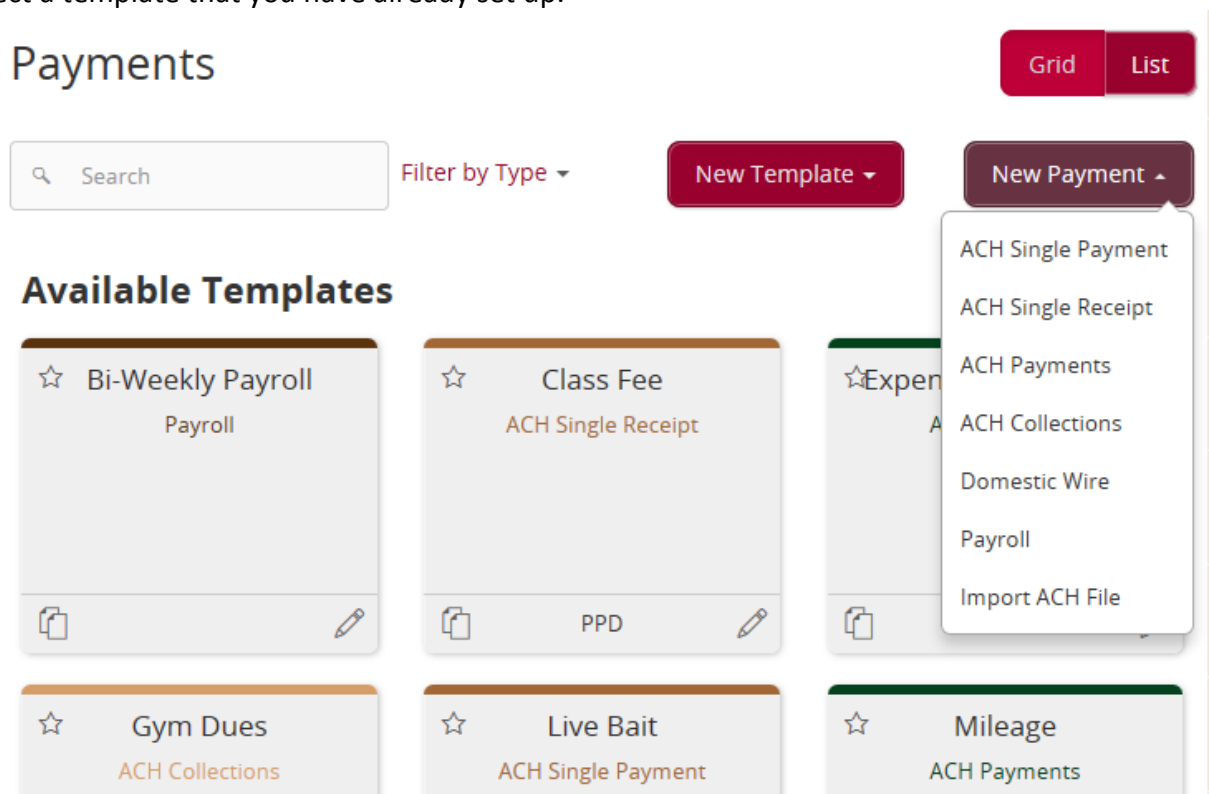
Cancel   Save   Draft   Approve

Creating a Payment Transaction

- Under Commercial, select Payments

- On Payment page, click on New Payment and select the type of transaction/file you want to create or select a template that you have already set up.

- Choose the Recipients by checking the boxes to the left of their name (who you are sending/collecting money to/from). If you are using an existing template you will need to check the box to the right of their name.
  - Hint: if you have multiple recipients, use the search box to locate them more quickly.

- Click on Next

If you utilize Subsidiaries, select the one you wish to use. Otherwise, skip to the next step.
- To select your subsidiary, click on the one you want to use, then click on Next.

- Choose the account number that the funds will be withdrawn from/deposited to, and click Next.

Payments - Payroll

Recipient & Amount > Subsidiary > Account > Review & Submit

TEMPLATE NAME:

One Time Payment

Choose "From" Account

	Account Name ▾	Account Type ▾	Account Number ▾	Balance ▾
✓	Internal - Bank Use Only	Checking	xxx5097	$412.40
☐	Internal - Bank Use Only	Checking	xxx7449	$3,609.40

Cancel   Next

- On the Review and Submit page, choose the effective date of your transaction by choosing a date from the Effective Date Calendar.
- If this payment will be a recurring payment, choose your recurring schedule from the Recurrence link.
  - Note: if the first occurrence will occur on a weekend or holiday, you will need to submit a one-time payment for the first occurrence. For credits, you will choose the preceding business day, and for debits you will choose the following business day. Then a recurring payment can be set up for subsequent payments.
- After reviewing the information click Draft or Approve.

Payments - Payroll

Recipient & Amount > Subsidiary > Account > Review & Submit

TEMPLATE NAME:

One Time Payment

SEND PAYMENT AS:

Firestone LLC

TOTAL AMOUNT:	RECIPIENTS:	FROM ACCOUNT:
$10.00	2	Internal - Bank Use Only - xxx5097

EFFECTIVE DATE *

Select Date

RECURRENCE

None

Selected Recipients   Show Split Details   Grid List

Name ▾	Account ▾	Pay	Notify	Amount ▾	Addendum
Firestone, Corey	1234567	Yes	No	$5.00	
Firestone, Thea	1234567	Yes	No	$5.00	

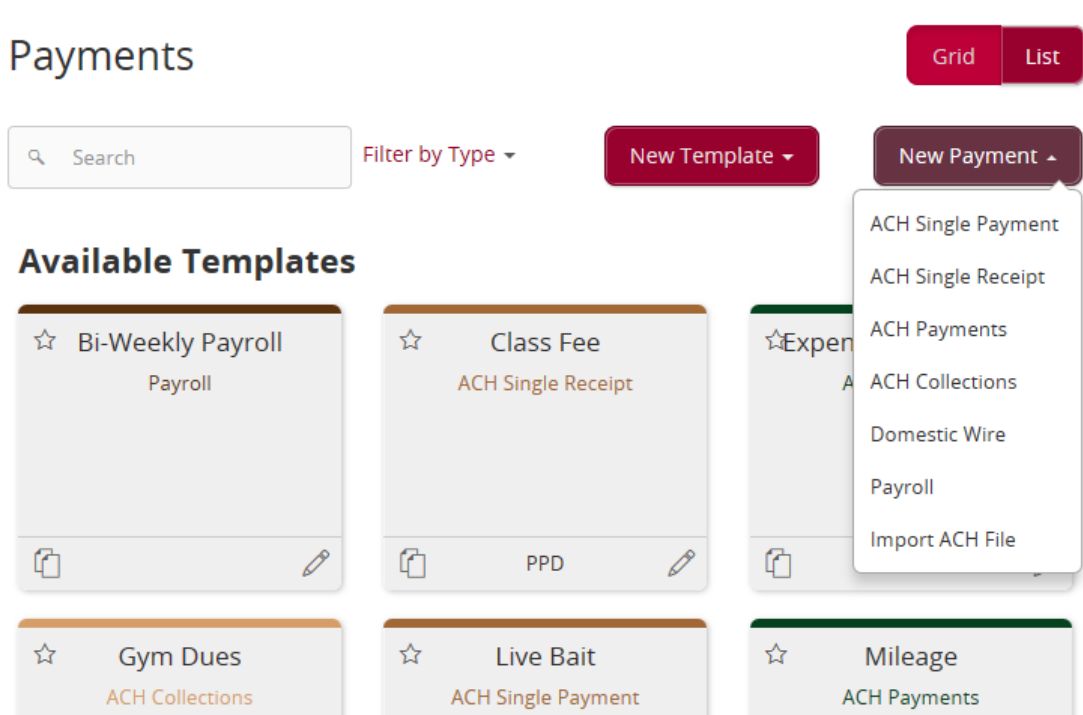* - Indicates required field   Cancel   Draft   Approve

Uploading a File

- Under Commercial, select Payments
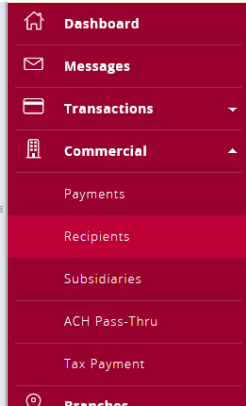
- On Payment page, click on New Payment and select Import ACH File

- Choose the Payment type - Payroll, ACH Collections, ACH Payments, and then click in the Import File box and browse to select a file to upload, and then click Upload File.

Import ACH File

PAYMENT TYPE *

ACH Payments

IMPORT FILE *

ach012317.cpy

Upload Guidelines

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
  - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
  - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
  - For 5-column imports, you will be prompted to classify the payment as PPD or CCD, select a Pay From/Pay to account, select a Subsidiary (where applicable), and select an effective date
  - or
- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
  - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code (PPD and CCD only are supported), and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
  - Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

* - Indicates required field

Cancel   Upload File

- Select the date the file should be received by the customer, and then click on Submit.

Payment From File - Additional Information

EFFECTIVE DATE *

Select Date

* - Indicates required field

Back   Submit

- When dual approval is required the transaction will go into Drafted status and the approver can log in to approve the file.