

PAYMENTS

March 2016

DFCU OnLine offers six different ACH Payment types:

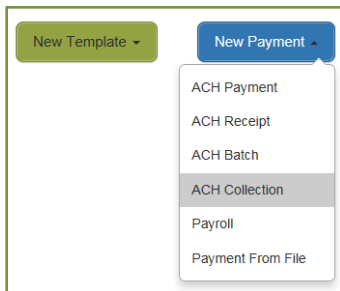
1. ACH Payment – for single ACH payments to a single recipient.
2. ACH Receipts – for single ACH receipts or collections from a single recipient.
3. ACH Batch – for multiple ACH payments to multiple recipients.
4. ACH Collection – for scheduling one or more ACH receipts or collections from multiple recipients.
5. Payroll – for scheduling payroll.
6. Payment From File – for uploading a balanced ACH file with multiple payments.

ACH payments can be scheduled entirely through DFCU OnLine or by uploading a file, such as a NACHA or .CSV, created with 3rd party accounting software. File upload is available for ACH Batch, ACH Collection, and Payroll payment types. See the section of this document titled *Uploading Files* for more information.

Tip: A template can be created for recurring ACH transactions to help you save time, reduce errors, and increase productivity.

To create an ACH transaction:

1. In the Menu, click Commercial > Payments, the Payments page appears.
2. Select the desired type of ACH transaction from the New Payment dropdown.



3. After selecting the New Payment type to create, the Recipient & Amount page appears.

A screenshot of a web form titled 'Payments - ACH Collection'. The form has three tabs: 'Recipient & Amount' (active), 'Account', and 'Review & Submit'. Under 'Recipient & Amount', there is a 'TEMPLATE NAME:' field with 'One Time Payment' and an 'Add Recipient' button. Below that is an 'ACH CLASS CODE:' section with two radio buttons: 'Individual (PPD)' (selected) and 'Company (CCD)'. There is a search bar and 'Grid'/'List' buttons. A table with columns 'Name', 'Account', 'Pay', 'Notify', 'Amount', and 'Addendum' is shown, with three rows: 'Recipient 1', 'Supplier Company 1', and 'Supplier Company 2', each with a checkbox. At the bottom are 'Cancel' and 'Next' buttons.

PAYMENTS, continued

- 4. Complete the following in the:
 - a. Template Name field – a name for the template if you will be saving this one-time payment as a template for future use.
 - b. ACH CLASS CODE – select either Individual (PPD) or Company (CCD).
 - c. Recipient(s) – Select:
 - i. one or more recipients from the available list of previously saved Recipients at the bottom of the page, or
 - ii. click on Add Recipient and complete the required information.

Note: If you are saving this as a Template, all Recipient information will also need to be saved.

- 5. Once the Recipient(s) has/have been selected, the Amount and Addendum fields appear.
 - To setup an additional payment or collection for a recipient, click the Copy icon.
 - To select a different account for a recipient, click the Edit icon.
 - If the Pay box is not checked, a transaction cannot be processed for the recipient.

Payments - ACH Collection

Recipient & Amount | Account | Review & Submit | Payments - ACH Payment

TEMPLATE NAME: One Time Payment [Add Recipient] [Import Amounts]

ACH CLASS CODE: Individual (PPD) | Company (CCD)

Search [Show Payments] Pay All | Notify All [Grid] [List]

Name	Account	Pay	Notify	Amount	Addendum	
<input checked="" type="checkbox"/> Recipient 1	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0		[Edit] [Copy] [Edit]
<input checked="" type="checkbox"/> Supplier Company 1	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0		[Edit] [Copy] [Edit]
<input type="checkbox"/>						[Edit]

[Cancel] [Next]

Edit
To change the recipient's account

Edit
To update recipient's information and/or account

Copy

- Enter the amount to be collected for the recipient(s), and then click Next. The Account page appears.

- 6. Select the account that the funds will be withdrawn "From" /deposited "To", and then click Next.

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Payments - ACH Collection

Recipient & Amount **Account** Review & Submit

TEMPLATE NAME:
One Time Payment

ACH CLASS CODE:
Individual (PPD) - [Change](#)

Choose "To" Account

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Business ICP	Checking	██████████	\$ █████,713.43

* - Indicates required field

[Cancel](#) [Next](#)

- On the Review & Submit page, review the payment information.
 - Select an Effective Date.
 - If the payment will recur, click on Set Schedule.

Payments - ACH Collection

Recipient & Amount Account **Review & Submit**

TEMPLATE NAME:
One Time Payment

ACH CLASS CODE:
Individual (PPD)

SEND PAYMENT AS:
My Business LLC

TOTAL AMOUNT: \$20.00 RECIPIENTS: 2 TO ACCOUNT:
Business ICP - ██████████

EFFECTIVE DATE *
11/13/2015

RECURRENCE
[Set Schedule](#)

Selected Recipients [Grid](#) [List](#)

Name	Account	Pay	Notify	Amount	Addendum
Recipient 1	123456789	Yes	No	\$10.00	
Supplier Company 1	123456789	Yes	No	\$10.00	

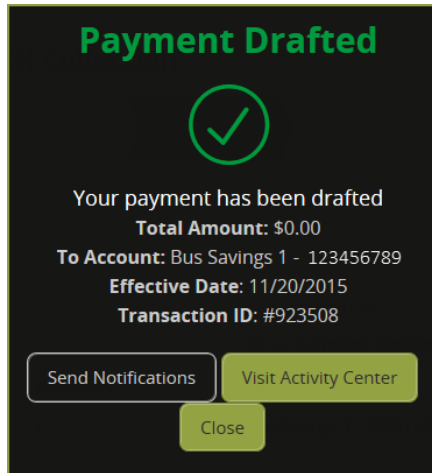
* - Indicates required field

[Cancel](#) [Draft](#) [Approve](#)

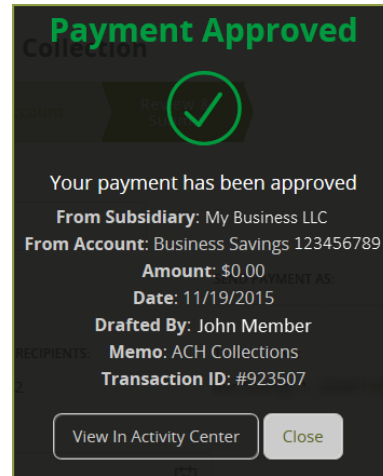
PAYMENTS, continued

- 8. Depending on your user rights, the options available on the Review & Submit tab vary. Select either Draft or Approve to draft the payment.


Example of the confirmation screen displayed when **Draft** is selected:

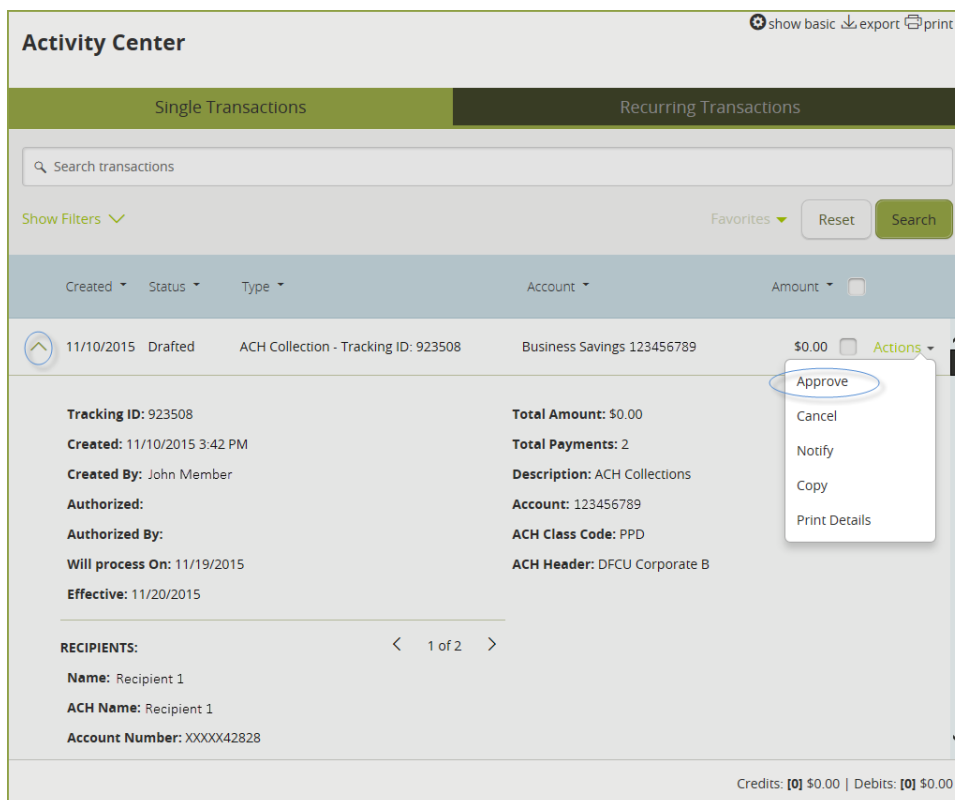


Example of the confirmation screen displayed when **Approve** is selected:



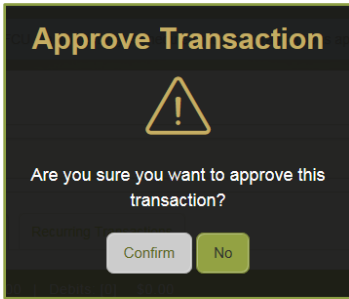
- 9. To Approve from the Payments workflow, click Approve. Continue to Step 11.

- 10. To Approve a transaction from Activity Center, click the  symbol to expand the transaction, click Actions, and then click Approve.

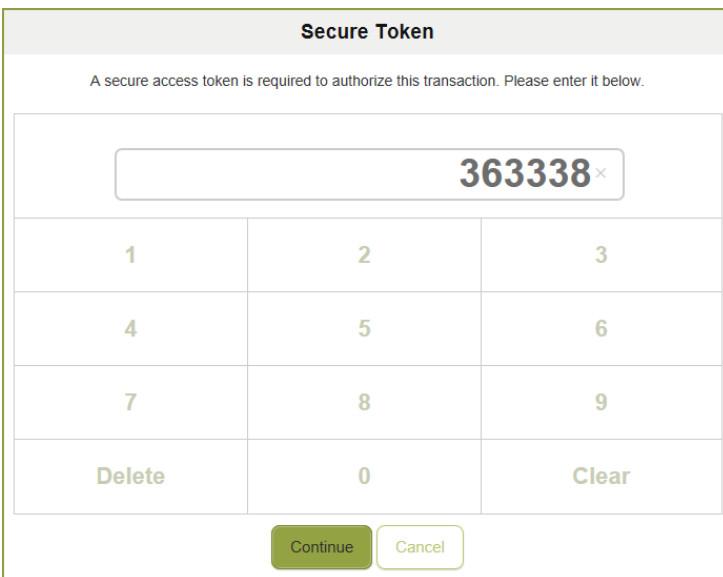


PAYMENTS, continued

11. Select Confirm when asked to confirm that you want to Approve this transaction.

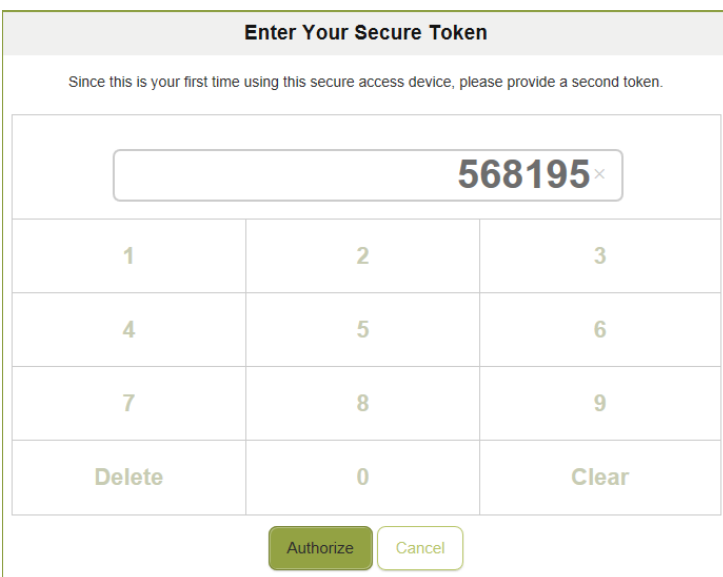


12. You will need to enter a code from the hard token issued to you by DFCU Financial.



A screen titled "Secure Token" with the instruction: "A secure access token is required to authorize this transaction. Please enter it below." It features a large input field containing the code "363338" with a small "x" icon to its right. Below the input field is a numeric keypad with buttons for digits 1-9, 0, "Delete", and "Clear". At the bottom are "Continue" and "Cancel" buttons.

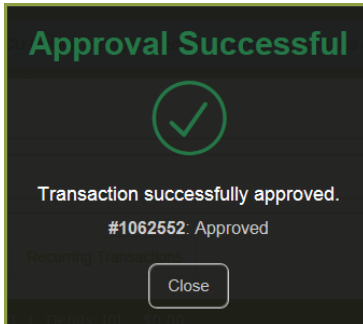
The first time you use a code from your token, you will be required to enter a second code.



A screen titled "Enter Your Secure Token" with the instruction: "Since this is your first time using this secure access device, please provide a second token." It features a large input field containing the code "568195" with a small "x" icon to its right. Below the input field is a numeric keypad with buttons for digits 1-9, 0, "Delete", and "Clear". At the bottom are "Authorize" and "Cancel" buttons.

PAYMENTS, continued

13. After entering the required secure codes from your hard token, a confirmation message will appear.



Uploading Files

File uploads are available for ACH Batch, ACH Collection, and Payroll payment types. Using your accounting software, you can create a 2-column or a 5-column .CSV file to upload into DFCU OnLine.

The 2-column file is used to update A 2-column .CSV file must have the following columns:

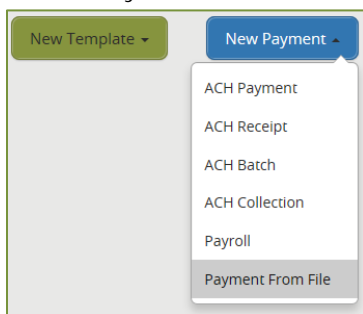
- Recipient Name
- Amount

The 5-column file is used to create recipients and amounts for a payment. The 5-column .CSV file must have the following columns in this order:

- Recipient Name
- Routing Transit Number
- Account Number
- Account Type
- Amount

To upload a .CSV File:

1. In the Menu, click Commercial > Payments, the Payments page appears.
2. Select Payment From File from the New Payment dropdown.



3. After selecting Payment From File, the Payment From File page appears.

A form titled "Payment From File". It has two required fields: "PAYMENT TYPE *" with a dropdown menu showing "--Please Select A Payment Type--" and "IMPORT FILE *" with a text input field containing "Select a file to upload". A legend below the fields states "* - Indicates required field". An "Upload File" button is located at the bottom right of the form.

PAYMENTS, continued

4. Select the appropriate Payment Type from the dropdown.

Payment From File

PAYMENT TYPE *

- Please Select A Payment Type--
- Payroll
- ACH Collection
- ACH Batch

5. Click in the Import File field. The Choose File to Upload box will appear.
 - a. Locate the .CSV file.
 - b. Either double-click on the file or click Open. The file will appear in the Import File box.

Payment From File

PAYMENT TYPE * IMPORT FILE *

ACH Collection TestFile.csv

* - Indicates required field Upload File

6. Click Upload File.

Tips for a successful file upload:

- For a 2-column .CVS, ensure that the order of recipients in the file matches the order of recipients listed in DFCU OnLine.
- For either file, if there is more than one payment to a recipient, the file should include a separate line for each transaction to that recipient.
- Ensure that the account type codes are accurate:
 - o 37 – Debit to Savings
 - o 32 – Credit to Savings
 - o 27 – Debit to Checking
 - o 22 – Credit to Checking