

ACH Transfers are a convenient way to expedite payments to vendors and employees. They are typically delivered the next business day, but can take up to 2-3 days.

An ACH Payment can be scheduled one of two ways:

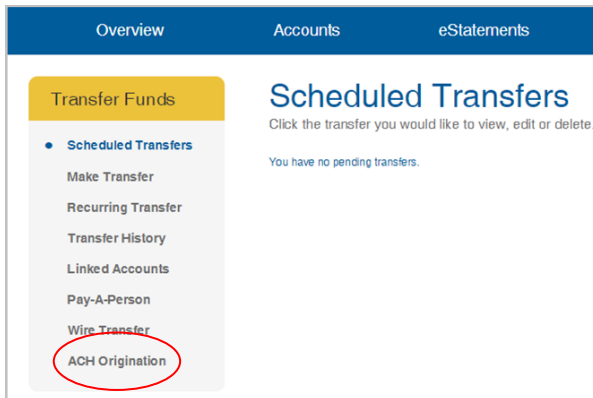
- **Quick Entry** - Allows you to create a payment by entering the information manually.
- **Template** - Allows you to enter the payment instructions once, and use the template again and again.

Creating a Quick Payment

See page 4 on how to create a Template.

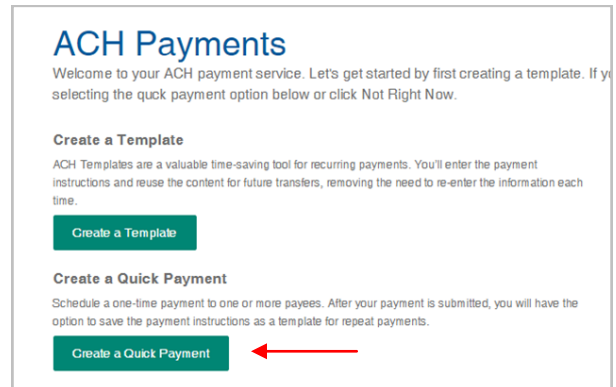
1 Access the ACH Origination Section

From the main navigation, choose “Transfer Funds,” then select “ACH Origination.”

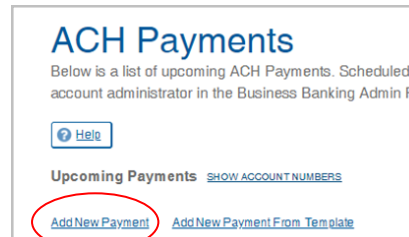


2 Choose Create a Quick Payment

Click the “Create a Quick Payment” button from the Welcome screen.



Or, from the Scheduled Transfers screen, click “Add New Payment.”



3 Enter Payment Details

Enter your payment details, which include the account you want to pay from, the payment date and the frequency. You will have until 3:30 pm on any business day to submit your payment for same-day processing. After that time, the payment will process on the next business day.

Add ACH Payment

Enter the payment details below. Payments after 3:30 pm will be processed the next business day

Funding Account

First ACH Date

Frequency

4 Select your Payee(s)

A. Select your payee from the drop-down menu.

B. Or, add a new payee by clicking the “Payee Not Listed” link. You will need the payee’s name, bank routing number, account number and the account type in order to set them up.

C. Or, add multiple payees.

You can create a batch payment to easily pay multiple people with one ACH transfer. Simply add your first payee and fill in the payment amount. Then click “Add Another Payee.” Follow these same steps until all your payees are added

Click “Submit” when finished.

Payee Details

From the drop down list below, select a payee and enter the payment amount. If your payee is not listed in the drop down list, click “Payee not listed” to add a new payee from this screen. If you are sending payments to multiple payees, click “Add Another Payee” after completing each individual payee detail.

[Add Another Payee](#)

[Payee not listed](#)

5 Preview Payment Details

Review the details and click "Create Payment."

Preview Payment

Funding Account
Business Checking [SHOW](#)

| Next ACH Date | Frequency | Remaining Occurrences |
|---------------|-----------|-----------------------|
| 08/15/2019 | One Time | 1 |

Payee Details

| | |
|-----------------------|---------|
| Smith and Smith, P.A. | \$75.00 |
| Total: \$75.00 | |

6 Payment Confirmation

Upon confirmation, you will have the option to create a template from this payment if you decide you want to send it again in the future.

Payment Confirmation

The payment has been successfully added.

Funding Account
Business Checking [SHOW](#)

| Next ACH Date | Frequency | Remaining Occurrences |
|---------------|-----------|-----------------------|
| 08/15/2019 | One Time | 1 |

Payee Details

| | |
|-----------------------|---------|
| Smith and Smith, P.A. | \$75.00 |
| Total: \$75.00 | |

Adding a New Payee

Select "Payees" from the left navigation, and then click "Add ACH Payee."

Enter the Payee's name, bank routing number, account number and account type, and click "Submit."

ACH Origination

- Scheduled Payments
- Payment History
- Payees**
- Templates
- Reports

ACH Origination

Review, edit or add ACH Payees below.

Add ACH Payee

[SHOW ACCOUNT NUMBERS](#)

| Payee Name |
|-----------------------|
| Employee A |
| Employee B |
| Employee C |
| Smith and Smith, P.A. |

Add ACH Payee

Use the form below to create a new ACH Origination Payee.

Individual
 Business

First Name

Last Name

Payee Nickname

Payee Bank ABA / Routing Number

Bank Account Number

Confirm Bank Account Number

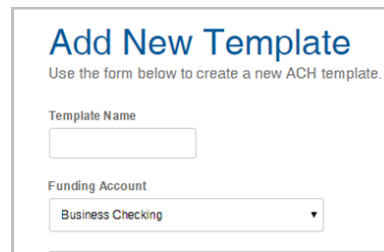
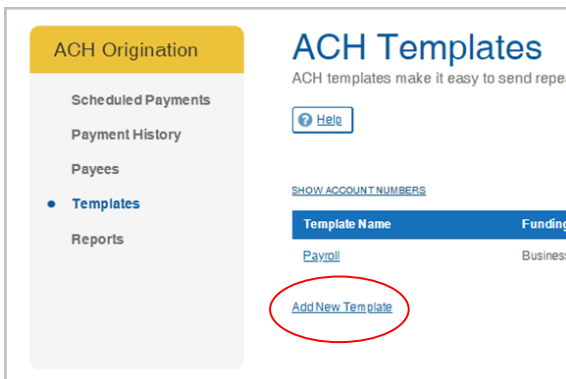
Account Type

Creating a Template

When you have a recurring payment to the same person or group of people, payment templates are a great tool to make the process faster and easier. You can even share templates with authorized users.

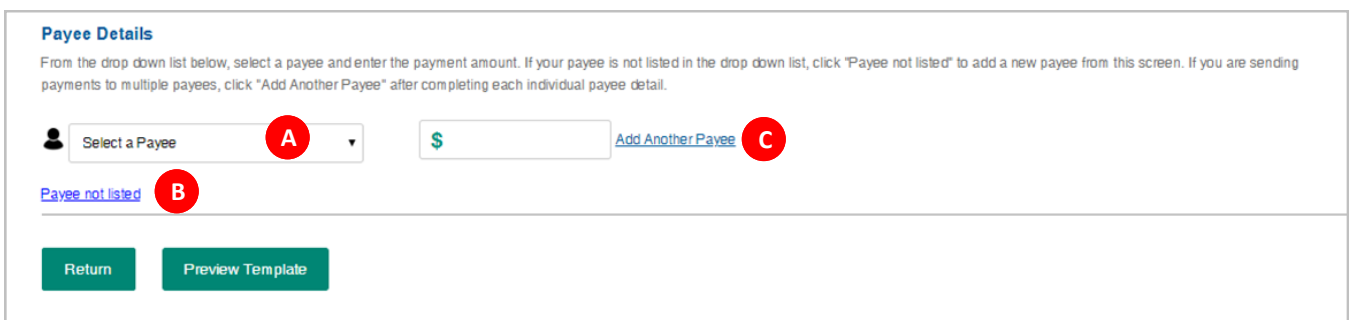
- 1 Access the Templates Section**
 Select "Templates" from the left navigation; then click "Add New Template."

- 2 Name the Template**
 Give the template a name and choose your funding account.



- 3 Add Payees and Payee Amounts**
- A. Select your payee from the drop-down menu.
 - B. Or, add a new payee by clicking the "Payee Not Listed" link.
 - C. Or, add multiple payees. Add your first payee and fill in the payment amount. Then click "Add Another Payee." Follow these same steps until all your payees are added.

Click "Preview Template" when finished. Then on the Preview Template screen, click "Create Template."



4 Schedule Payment from Template

Return to the “Templates” section from the left navigation, and select “Create Payment” next to your new template.

| Template Name | Funding Account | Total Payees | Actions |
|---------------|-------------------|--------------|--|
| Payroll | Business Checking | 3 | Edit Create Payment Delete |

5 Editing or Deleting a Template

You also have the option to edit your template, such as adding or removing payees, changing their account information, or adjusting a payment amount. Any changes made to a template will apply to future payments and will not affect previously scheduled payments.

If you delete a template, you will also cancel any future payments that were scheduled from the template.

| Payee Name | Amount | Edit | Delete |
|------------|------------|------|--------|
| Employee B | \$1,199.00 | | |
| Employee A | \$1,037.00 | | |
| Employee C | \$1,152.00 | | |

How to View, Edit or Delete Scheduled ACH Transactions

View

On the Scheduled Payments screen, you can view all your upcoming ACH transactions.

- Pending - payments that will be debited from your account on the payment date.
- Requires Authorization - payments set up by another user that must be approved by an account administrator

Edit or Delete

As long as the payment is in a pending status, you will have the option to edit or delete the payment. Just remember that payments must be submitted by 3:30 pm for same-day processing.

ACH Payments

Below is a list of upcoming ACH Payments. Scheduled payments will show a pending status. Payments with a "Requires Authorization" status must be approved by an account administrator in the Business Banking Admin Portal.

[Help](#)

Upcoming Payments [SHOW ACCOUNT NUMBERS](#)

[Add New Payment](#) [Add New Payment From Template](#)

Search

| Payee Name | Date | Funding Account | Amount | Template Name | Status | Initiated By | Actions |
|-----------------------|------------|------------------------|------------|-------------------------|------------------------|--------------|---|
| Employee A | 05/31/2019 | Business Checking | \$1,037.00 | Payroll | Pending | Admin | View Edit |
| Employee A | 07/15/2019 | Business Checking | \$1,037.00 | Payroll | Pending | Admin | View Edit |
| Employee B | 05/31/2019 | Business Checking | \$1,199.00 | Payroll | Pending | Admin | View Edit |
| Employee B | 07/15/2019 | Business Checking | \$1,199.00 | Payroll | Pending | Admin | View Edit |
| Employee C | 05/31/2019 | Business Checking | \$1,152.00 | Payroll | Pending | Admin | View Edit |
| Employee C | 07/15/2019 | Business Checking | \$1,152.00 | Payroll | Pending | Admin | View Edit |
| Smith and Smith, P.A. | 05/29/2019 | Free Business Checking | \$949.00 | | Requires Authorization | Testuser-B | View Edit |

Thanks for using MIDFLORIDA's ACH Origination service.

If you have any questions about ACH Transfers or other business online banking services, please contact the Help Desk at (863) 688-3733 or toll free (866) 913-3733.



midflorida.com

Extended 7 am to 7 pm Drive Thru and Saturday Hours



Insured by NCUA.