

FIRST MERCHANTS COMMERCIAL BANKING

ACH payments

Online Banking User Guide

The ACH payments functionality within Online Banking enables you to initiate single ACH payments using templates or by uploading a payment file. ACH payment categories include batch, payroll, tax payments or collections. Please note that if a template is deleted, it will need to be recreated as it cannot be restored. You can initiate an ACH payment any time by assigning an effective date or by setting a recurrence schedule on the payment.

This user guide will provide information on the following:

- Creating a one-time ACH payment to a recipient.
- Make a recurring ACH payment and setting a specified schedule.
- Creating an ACH payment to subsidiaries and recipients with single or multiple accounts.
- Adding recipients to a recipient pool.
- Making an ACH payment to a one-time recipient by not saving their information.
- Creating ACH payments and saving the information as a template.

Note: For this user guide's purposes, all ACH payments follow a similar flow and the screens displayed are the same except for Payroll. If you select a payroll transaction, the Online Banking solution will not display the SEC code as it is prefilled by the system.

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To create an ACH payment:

1. In the navigation menu, select Transfers and Payments > Payments.

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Payments Hub

MAKE A PAYMENT

New Payment

ACH Wire

ACH Batch Domestic Wire

ACH Collection International Wire

Payroll

	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Pay Contractors	Domestic Wire	1	3/3/2023	⋮
☆ Project Payments	ACH Batch (CCD)	3	10/28/2020 \$6.66	⋮
☆ Weekly Payroll	Payroll (PPD)	1		⋮

2. Select New Payment
3. Select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).

ACH Batch [Change Type](#) [Upload From File](#)

Domestic International

Origination Details

SEC Code [ⓘ] PPD - Prearranged Payment and Deposit

From Subsidiary

Account COMMERCIAL ANALYSIS CHKG XXXX8888 \$86,001.45

Effective Date 02/09/2024

Recurrence [Set schedule](#)

Recipients (1) Filters: All Pre-Notes Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
A Brindle (19872) Savings 14458031	\$ 55.86

+ Add another recipient

\$55.86
1 payments

Cancel Draft Approve

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4. Next, enter the payment information:

- a. Choose an SEC Code from the dropdown menu.
- b. Enter a Subsidiary.
- c. Select the account you would like to draft the payment from or make a payment to.
- d. Select an Effective Date.

ACH Batch [Change Type](#) Upload From File

[Domestic](#) [International](#)

Origination Details

SEC Code [Ⓢ]
PPD - Prearranged Payment and Deposit

From Subsidiary

Account
COMMERCIAL ANALYSIS CHKG
XXXX8888 \$86,001.45

Effective Date
02/09/2024

Recurrence
[Set schedule](#)

Recipients (1) Filters: [All](#) [Pre-Notes](#)

+ Add multiple recipients

Recipient/Account	Amount
A Brindle (19872) Savings 14458031	\$ 55.86

+ Add another recipient

\$55.86
1 payments

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

- e. Select a recipient.
- f. Enter the amount.

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Domestic International

Origination Details

SEC Code [Ⓢ] PPD - Prearranged Payment and Deposit From Subsidiary Account COMMERCIAL ANALYSIS CHKG XXXX8888 \$86,001.45

Effective Date 02/09/2024 Recurrence [Set schedule](#)

Recipients (1) Filters: All Pre-Notes

+ Add multiple recipients

Recipient/Account	Amount
A Brindle (19872) Savings 14458031	\$ 55.86

+ Add another recipient

\$55.86
1 payments

Cancel **Draft** **Approve**

- g. Click Draft to save for approval.
- h. Click Approve if you want to approve now (based on user rights).

To create a recurring ACH payment:

1. In the navigation menu, select Transfers and Payments > Payments.
2. Select New Payment
3. Select the ACH payment type, and repeat the steps to create an ACH Payment.
4. Click Set Schedule under Recurrence.

ACH Batch [Change Type](#) Upload From File

Domestic International

Origination Details

SEC Code [Ⓢ] PPD - Prearranged Payment and Deposit From Subsidiary Account COMMERCIAL ANALYSIS CHKG XXXX8888 \$86,001.45

Effective Date 02/09/2024 Recurrence [Set schedule](#)

5. Select the frequency of the repeat transaction

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Schedule Recurring Transaction

How often should this transaction repeat?

1st Of The Month Every Other Week

Last Day Of The Month Monthly

1st & 15th Of The Month Quarterly

15th & Last Day Of The Month Semi-Annually

Daily (Monday - Friday) Yearly

Weekly

When should this transaction stop?

On/Before Date 

After occurrence(s)

Forever (Until I Cancel)

6. Identify when the repeat transaction will stop by:

- a Click the calendar icon to set a date
- b Enter the number of occurrence(s) or
- c Select the radio button Forever (Until I cancel).

7. Click Set Recurring Transaction.

8. In the Recipient/Account search field, search for a recipient or account or select one from the dropdown list.

9. Enter an Amount.

Recipient/Account	Amount
✔ This payment is valid. ⋮	
A Brindle (19872) Savings 14458031	\$ 0.00
<input type="checkbox"/> Notify Recipient	Show Details
Addendum (optional)	
<input type="text"/>	

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10. Enter Addendum information by selecting Expand Row in the vertical ellipsis menu.

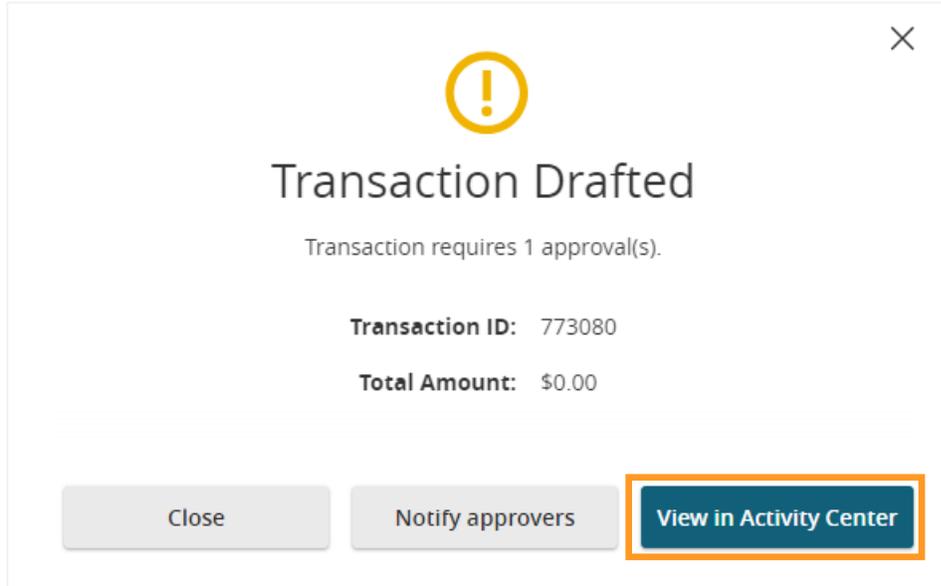
The screenshot shows a payment interface with a table of recipients. The table has two columns: 'Recipient/Account' and 'Amount'. The first row contains 'A Brindle (19872) Savings' with account number '14458031' and an amount of '\$ 0.00'. A vertical ellipsis menu is open on the right side of the first row, with options: 'Copy', 'Remove', 'Expand Row', 'Show Details', and 'Notify Recipient'. The 'Notify Recipient' option is highlighted with an orange box. Below the table, there is a summary bar showing '\$0.00' and '1 payments (1 for \$0.00)'. A 'Cancel' button is also visible.

Tip: To Notify Recipient of the payment check Notify Recipient or use the vertical ellipsis options menu. Select Notify Recipient in the drop-down menu to send an email notification to the recipient. The Notify Recipient option will only be available to recipients with an email address in their recipient record.

The screenshot shows the same payment interface as above, but with the amount updated to '\$ 55.86'. The vertical ellipsis menu is still open, and the 'Draft' and 'Approve' buttons are highlighted with orange boxes. The summary bar now shows '\$55.86' and '1 payments'. A 'Cancel' button is also visible.

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11. Select Draft or Approve.



A notification modal with a yellow warning icon at the top center. The text reads "Transaction Drafted" followed by "Transaction requires 1 approval(s)". Below this, it shows "Transaction ID: 773080" and "Total Amount: \$0.00". At the bottom, there are three buttons: "Close", "Notify approvers", and "View in Activity Center". The "View in Activity Center" button is highlighted with an orange border.

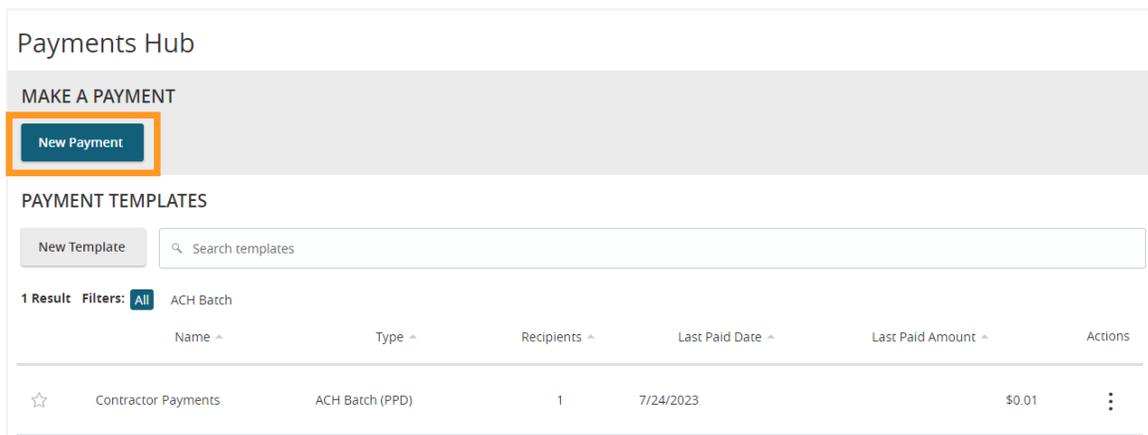
12. If you click Draft for the payment, a message with the Transaction ID will appear (as shown above).

13. Click Close, Notify approvers or View in Activity Center

To create an ACH payment template:

A template is created the same way as a payment, except you can Save the template in addition to Draft or Approval.

1. In the navigation menu, select Transfers and Payments > Payments
2. Select New Template



The Payments Hub interface shows a "MAKE A PAYMENT" section with a "New Payment" button highlighted in orange. Below is the "PAYMENT TEMPLATES" section, which includes a "New Template" button and a search bar. A table displays one result for "Contractor Payments" with columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Contractor Payments	ACH Batch (PPD)	1	7/24/2023	\$0.01	⋮

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Tip: You can confirm at the bottom right-hand corner of the form.

3. Select the ACH payment type
4. Enter a Template Name.

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ACH Batch [Change Type](#)

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Template Properties
Template Name
Template Access Rights
2 of 4 user roles selected

Origination Details

SEC Code From Subsidiary Account

Recipients (1) Filters: All Pre-Notes

+ Add multiple recipients

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ 0.00

+ Add another recipient

\$0.00
1 payments (1 for \$0.00)

Cancel Save

5. Select the Template Access Rights

ACH Batch

Template Properties

Template Name Template Access Rights
6 of 6 user roles selected

Origination Details

6. Assign access to the template by selecting User(s) or a User Role.

Origination Details

SEC Code

From Subsidiary

Account \$0.00

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7. Under Origination Details, enter the following information:
 - a. Select an SEC Code.
 - b. Select the Subsidiary you want to use.
 - c. Select the Account you want to use.
8. You can search for a recipient from the recipients list.

Recipients (1) Filters: All Pre-Notes

+ Add multiple recipients

Recipient/Account	Amount
Payroll Checking 021523151	\$ 5,586.00

9. Enter an Amount.
10. Select Notify Recipient to send a notification to the recipient.

Recipient/Account Amount

A Brindle (19872) Savings 14458031 \$ 0.00

+ Add another recipient

\$0.00
1 payments (1 for \$0.00)

Cancel

- Copy
- Remove
- Expand Row
- Show Details
- Notify Recipient

Recipient/Account Amount

✓ This payment is valid.

A Brindle (19872) Savings 14458031 \$ 0.00

Notify Recipient Show Details

Addendum (optional)

11. If you click Expand Row to enter Addendum information.

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12. Select Save.

ACH Batch [Change Type](#)

Template Properties

Template Name Template Access Rights
2 of 4 user roles selected

Origination Details

SEC Code [Ⓞ] From Subsidiary Account \$18,846.95

Recipients (1) Filters: All Pre-Notes ⋮

+ Add multiple recipients

Recipient/Account	Amount
A Brindle (19872) Savings 14458031	\$ 55.86

+ Add another recipient

\$55.86
1 payments

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Appendix – Issues that may arise

The screenshot displays the 'Overseas Contractors (ACH Batch)' interface. At the top, a grey notification bar contains two items: a red triangle icon for 'Transaction Errors' with the message 'This transaction amount exceeds your draft transaction limit.', and a red circle icon for 'Transaction Warnings' with the message 'This transaction amount exceeds your approve transaction limit.'. Below this, the 'Origination Details' section includes fields for 'SEC Code' (CCD - Cash Concentration and Disbursement), 'From Subsidiary' (Arizona Commercial Corporate Systems ****2345), 'Account' (COMMERCIAL ANALYSIS CHKG XXXX7777), 'Effective Date' (empty), and 'Recurrence' (None). The 'Recurrence' field is set to 'None'. The 'Recipients (1)' section shows a table with one recipient: 'A Brindle (19872) Savings' with account number '14458031' and an amount of '\$ 10,000,000.00'. At the bottom, the total amount is '\$10,000,000.00' for '1 payments', with 'Cancel', 'Draft', and 'Approve' buttons.

If the ACH template created is over your entitlement level the following error will be displayed. Contact your Administrator for additional entitlement details.

The screenshot displays the 'ACH Batch' interface. At the top, a grey notification bar contains two items: a red triangle icon for 'Transaction Errors' with the message 'The account is not permitted by your draft allowed actions.', and a red circle icon for 'Transaction Warnings' with the message 'The account is not permitted by your approve allowed actions.'. Below this, the 'Origination Details' section includes fields for 'SEC Code' (PPD - Prearranged Payment and Deposit), 'From Subsidiary' (ACH ID 1 for Unbalanced Files (even) ****4680), 'Account' (COMMERCIAL ANALYSIS CHKG XXXX7777), 'Effective Date' (05/24/2024), and 'Recurrence' (Set schedule). The 'Recurrence' field is set to 'Set schedule'. The 'Account' field is set to 'COMMERCIAL ANALYSIS CHKG XXXX7777' with a balance of '\$18,846.95'. At the bottom right, there is an 'Upload From File' button.

If an account assigned to ACH payment does not have the appropriate rights, error messages providing additional information will be displayed. Contact your Administrator for additional information on rights and features assigned to the account.

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Appendix – Transaction Status information

Note: This information will be available on the Online Activity page.

Status	Reason
Processed	Refers to the successful initiation and processing of a payment indicated by the Process Date in the Payment Details view.
Pending or Sent to Host	This status is considered a temporary status.
Authorized	Refers to transactions that are waiting to be processed.
Drafted	Refers to transactions that are waiting to be Approved by another user.
Cancelled	Refers to transactions that have been successfully removed from the processing cycle indicated by the Cancelled On date in the Payment Details view.
On Hold	Refers to transactions being reviewed by the Bank. This status is considered a temporary status.
Failed	Refers to transactions that were unsuccessful in the processing cycle.
Host Denied	Refers to transactions that incurred an error during the processing cycle of a transaction.