Quick Step Guide: Payment Center ACH Payment from a Template

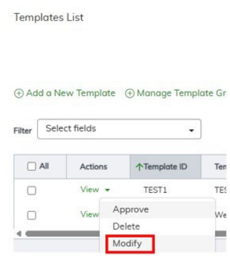
From Huntington Business Online

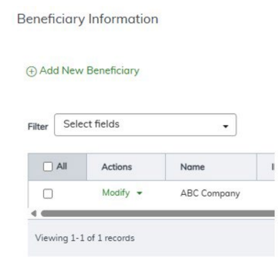
1. Select “Payments & Transfers”, “Payment Center” or select the “Payment Center” shortcut from the homepage.

Update Template

If necessary, update the template for beneficiary stored account information.

2. Access the “Templates List” located on the Dashboard Widget (if you’ve added it) or “Payment Management” from the Payment Center menu.
3. Select “Modify” from the Actions menu for the Template.
4. Modify the Beneficiaries as needed.
    - To add another beneficiary, click “Add New Beneficiary” link.
    - To modify, select “Modify” from the Actions menu for the Beneficiary.
    - To delete the beneficiary, select the Beneficiary and click “Delete”.





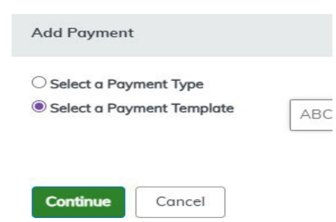
Note: If the amount changes every payment, leave at zero.

5. Click “Submit” when finished. The status must be Approved to proceed.

Best Practice: Monitor the ACH Returns/NOC/Repair Items report in Huntington Business Online under Accounts, Special Reports to review any Preauthorized Returns, Notifications of Change, or Repairs.

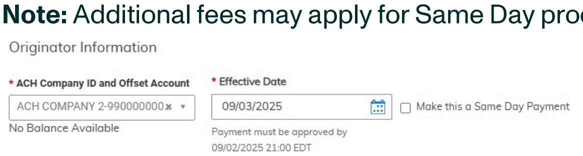
Create a Payment from an Approved Template

6. Create a Payment using one of these methods from the Dashboard, if you’ve added the corresponding List widget, or Payment Center from the main menu:
    - Select “Copy As Payment” from the Actions menu for the Template List.
    - Click “Add a New Payment” hyperlink from the Payments List.
        - Choose “Select a Payment Template” and select the Template from the dropdown.
        - Click “Continue”.

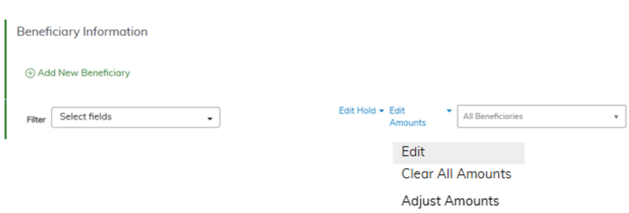


7. The effective date defaults to the following business day. Edit to the correct date. Check the box to *Make this a Same Day Payment*, if necessary and if the transaction qualifies.

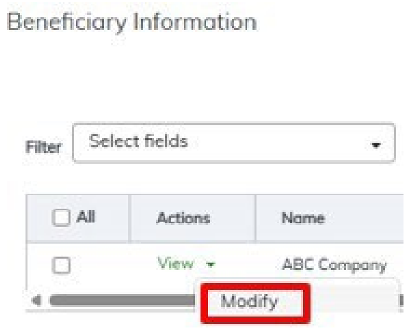
Note: Additional fees may apply for Same Day processing.



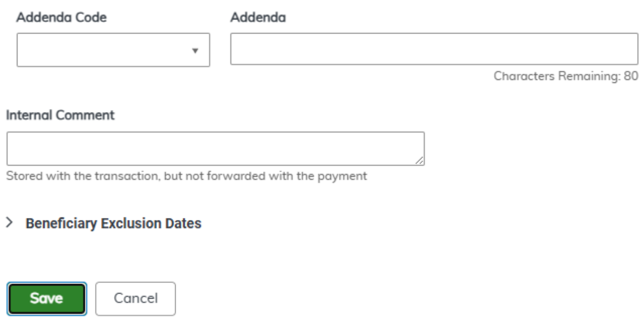
8. Under the Payment Beneficiary section, update the information as necessary.
    - Click “Edit Amounts” to edit amounts.
    - Click “Edit Holds” to adjust holds.



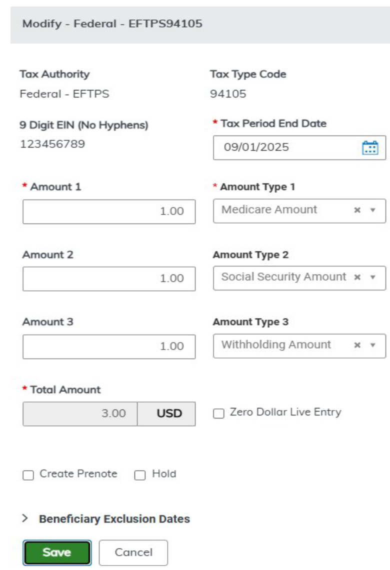
- Select “Modify” for an entry to check the Create Prenote or enter addenda information including taxes and child support fields (tax period end date or child support pay date).



9. Click “Save” to close the Modify page.



Sample of Modify pages for addenda / tax payments



Note:

- To sort by a field, click the header label. Default is by name.
- Use the Filters or the View options on longer lists to quickly locate beneficiaries.
- To skip a payment, either use a zero amount or choose to Edit Holds and check Hold for the entry.

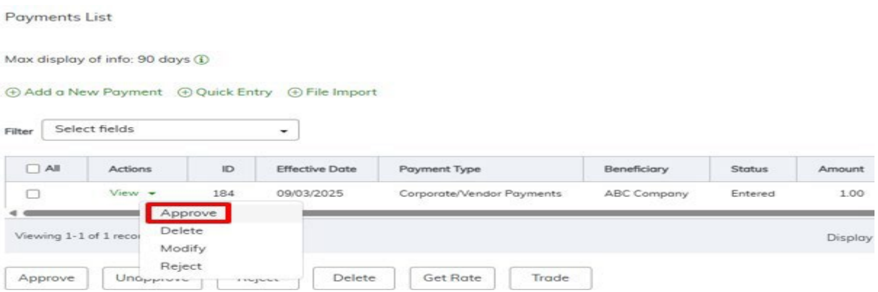
10. When complete, click “Submit”.

Approve a Payment

If you are entitled to this function and if using dual approval, you are not the creator.

11. Access the Payments list by using one of the methods below.
    - The Dashboard Widget (if you’ve added it).
    - Select “Payment Management” from the Payment Center menu.
    - In the My Notifications widget, click to View the Payments Awaiting Approval.
12. Locate the Payment awaiting approval.

13. Approve the Payment using one of the methods below.
    - Check the box to select the Payment and click “Approve”.
    - Select “Approve” from the Actions menu for the Payment.
    - Click the Actions “View” to review the details and at the bottom, “Approve”.



Note:

- If using dual approval, changes should be made by the creator to allow you to approve the changes.
- You may be prompted for a security verification call. Select the number to call you at and click “Call Me Now”. When you receive the call, enter or say the 4-digit PIN that shows on the page to proceed past the verification challenge. If the challenge fails, the wire stays in Pending Challenge Results and must be recreated.

Statuses

- **Approval Window Passed**
  A status of *Approval Window Passed* indicates the cutoff time has passed. Modify the payment to a valid business day and approve it.
- **Approved**
  A status of *Approved* indicates the payment is ready for processing. See the collection/ processing times for more details.
- **Entered**
  A status of *Entered* indicates the payment is awaiting a user’s approval.
- **Released**
  A status of *Released* indicates Huntington has collected the ACH. To delete the batch or entry, complete the ACH File Maintenance Request Form (included in the welcome kit) and send to Huntington’s ACH department.

  Note: All payments require approval. If a payment is left in an Entered status, it will not be processed.

Collection/ Processing Times

- **ACH**
  Payment Center checks if the effective date is within two days. If it is, it will be collected in the next available window at 8:00 a.m.*, 11:45 a.m.*, 2:15 p.m.*, 4:00 p.m., 7:30 p.m., and 9:00 p.m. ET. (*ACH transactions with an effective date of current day and meeting the Nacha rule criteria for a Same Day ACH will be sent as a Same Day ACH if approved by 2:15 p.m. ET. Additional fees may apply for Same Day processing.)

  Note: To delete the batch or entry in a Released status, complete the ACH File Maintenance Request Form (included in the welcome kit) and send to Huntington’s ACH department.

How to Reach Us

Phone: 800-480-4862, weekdays, 7:30 a.m. to 6:00 p.m. ET

Website: Click on the “Contact Us” link found in the Support option at the top of each Huntington Business Online page.

Thank you for using Huntington business and treasury management services.