

## Quick Step Guide: Payment Center Approvals

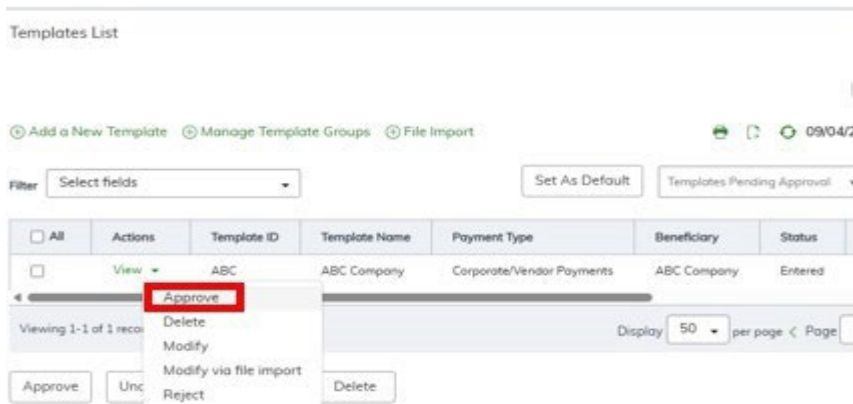
### From Huntington Business Online

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

### Approve a Template

Templates must be in an Approved status before they can be used for payments.

2. Access the Templates 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 “View the Templates Awaiting Approval”.
3. Approve the Template using one of the methods below.



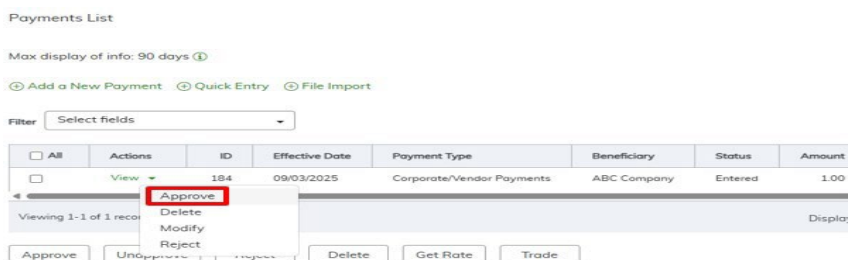
- Check the box to select the Template and click “Approve” at the bottom.
- Select “Approve” from the Actions menu for the Template.
- Click the Template row to view the details. Expand the Full Template History to see change details. At the bottom, click “Approve”.

**Note:** If using dual approval, changes should be made by the creator to allow you to approve the changes.

### Approve a Payment

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

4. 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 “View the Payments Awaiting Approval”.
5. Locate the Payment awaiting approval.
6. 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.

### Get Rate

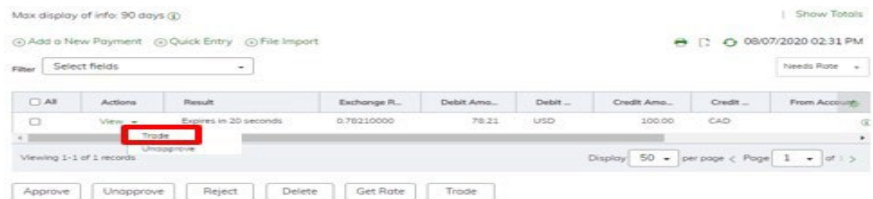
International Foreign Exchange Wires need a rate as part of the approval process before the wire is released.

7. 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.
8. Change the View to "Needs Rate".
9. Get the Rate by using one of the methods below.
  - Check the box to select the Payment and click "Get Rate".
  - Select "Get Rate" from the Actions menu for the Payment.



**Note:** If prompted to change the view, click "Yes" and start step 9 again.

10. If the rate is acceptable, Trade before the rate expires after 30 seconds.
  - Check the box to select the Payment and click "Trade".
  - Select "Trade" from the Actions menu for the Payment.



### Note:

- To make changes to a payment with a status of Approved, select "Unapprove" from the Actions menu.
- 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.

## Payment 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.
- **Bank Received**  
A status of *Bank Received* indicates that the wire has been received and is preparing the wire.
- **Bank Confirmed**  
A status of *Bank Confirmed* indicates that the wire has been sent and a confirmation trace number is available.
- **Entered**  
A status of *Entered* indicates the payment is awaiting a user's approval.
- **Needs Rate**  
A status of *Needs Rate* indicates the credit currency of the wire is not in US dollars. Use the Get Rate steps above to accept the exchange rate to proceed to an Approved status.
- **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* or *Needs Rate* status, it will not be processed.

## Collection/ Processing Times

- **Wires**  
Wires can be sent starting at 8:30 a.m. ET. The cutoff approval time is 4:30 p.m. ET for Federal Tax Wires and International Wires, 6:15 p.m. ET for Domestic Wires. If the wire is future-dated, it will be collected that morning.
- **ACH**  
Huntington checks to see if the effective date is within two days. If it is, it will be collected in the next available window: 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.