Huntington Bank

Quick Step Guide: Payment Center Quick Entry

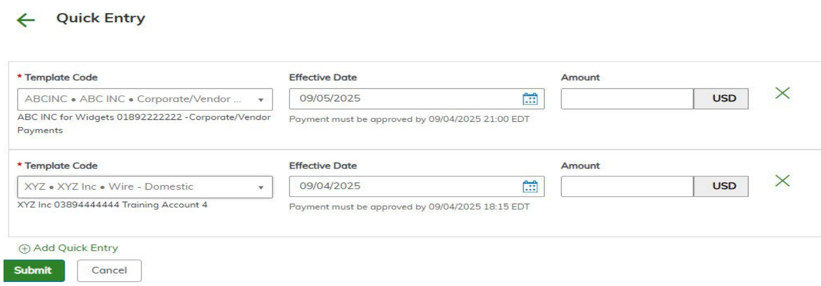
From Huntington Business Online

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

Create a Payment Using Quick Entry

Quick Entry is for single-entry templates to update dates/amounts only.

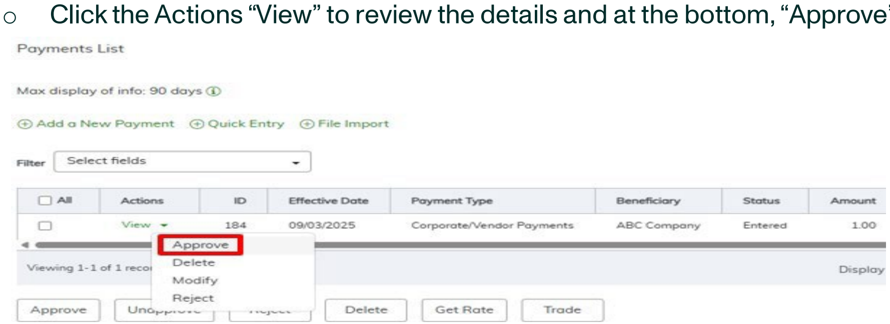
2. Access the Payments list located on the Dashboard Widget (if you've added it) or Payment Management from the Payment Center menu.
3. Click the "Quick Entry" link.
4. Select the Template Code to select an individual template or a template group.
5. The Effective Date defaults to the standard effective date for the entry. Edit to a future date, if necessary.
6. Enter the Amount.
7. To add another entry, click "Add Quick Entry" and repeat steps 4 through 7.
8. When complete, click "Submit".
9. Click "Cancel" or use the Green Back Arrow to return to the Payments List.



Approve a Payment

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

10. 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.
11. Locate the Payment awaiting approval.
12. 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".

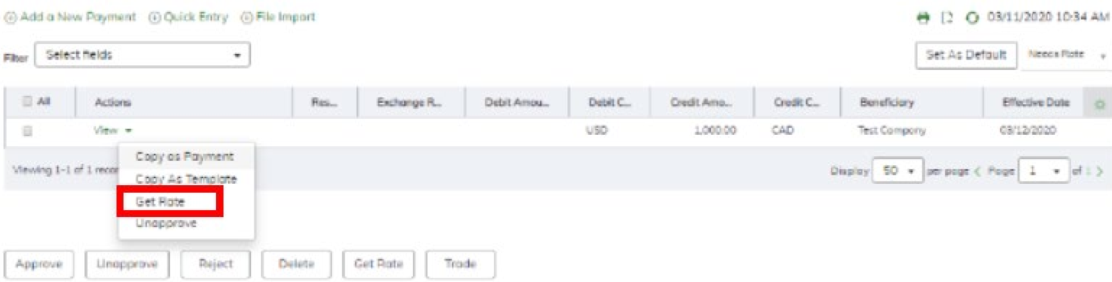


Note: If using dual approval, changes should be made by the creator to allow you to approve the changes.

Get Rate

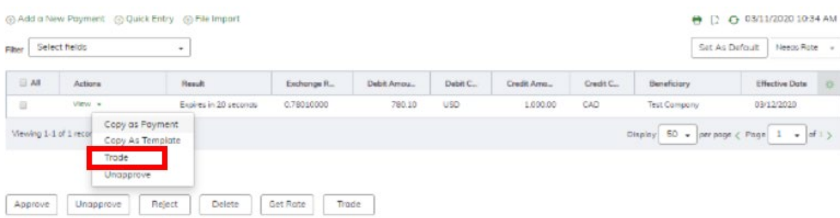
International Foreign Exchange Wires need a rate as part of the approval process before the wire is released.

13. 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.
14. Change the "View" to "Needs Rate".
15. 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.

16. 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 8:30am ET. The cutoff approval time is 4:30pm ET for Federal Tax Wires and International Wires, 6:15pm 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 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.