

SECTION 3 OF 5 · MOVING MONEY

ACH Collection

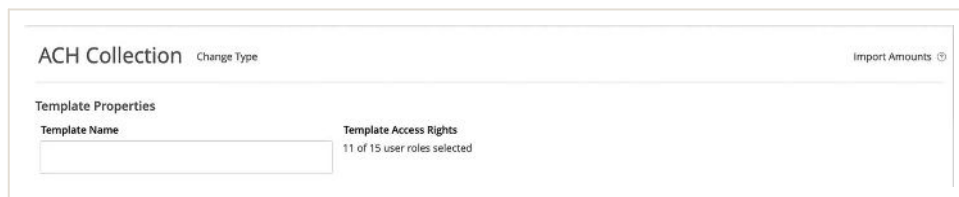
An ACH Collection lets you collect multiple transactions from multiple recipients. This guide has two parts: creating a reusable template, and sending a one-time payment. Both start in the Payments Hub.

Part 1: Create an ACH Collection Template

Depending on your user rights, you can create a template for an ACH Collection. A template reduces mistakes and keeps payments consistent. In the Business Banking tab, click **Payments Hub**.

Set up the template

- 1 Click **New Template** and choose **ACH Collection**.
- 2 To switch payment types, click the **Change Type** link.
- 3 If you're adding more than one recipient, you can upload a CSV file with the **Import Amounts** link. It appears only once more than one recipient is selected.
- 4 Enter the template name.
- 5 Click the link to choose which users can access the template.

A screenshot of the 'ACH Collection' form. At the top, there's a header with 'ACH Collection' and a 'Change Type' link. On the right, there's an 'Import Amounts' link with a plus icon. Below the header, the form is divided into two sections: 'Template Properties' and 'Template Access Rights'. Under 'Template Properties', there's a 'Template Name' label and an empty text input field. Under 'Template Access Rights', it says '11 of 15 user roles selected'.

Template properties: name and user access.

Origination details

- 6 Select an SEC code from the drop-down: Individual (PPD) or Company (CCD).
- 7 Select the subsidiary account, if required.
- 8 Select an account.

Note: PPD is mainly used for payments and deposits to consumer accounts, such as payroll direct deposit or recurring bills like utilities. CCD is used for corporate or business accounts, such as vendor payments or cash concentration between business accounts.

A screenshot of the 'Origination Details' form. It has three main sections: 'SEC Code' with a dropdown menu showing '---Select a SEC Code---'; 'From Subsidiary' with a search box labeled 'Search by name'; and 'Account' with a search box labeled 'Search by name or number'.

Origination details: SEC code, subsidiary, and account.

Add recipients and save

- 9 (Optional) Click **Add multiple recipients** to add several at once.
- 10 Use the search bar to find a recipient, then select them.
- 11 Enter an amount.
- 12 Use the three-dot menu to copy, remove, or expand a row for that recipient.
- 13 Click **Show Details** to view the recipient's information.
- 14 (Optional) Enter an addendum.
- 15 To add another recipient, click **+ Add another recipient**.
- 16 Click **Save**.

The screenshot shows the 'Recipients' section of the Texas Regional Bank Treasury Management interface. At the top, there are buttons for 'Add multiple recipients' and a search bar labeled 'Find recipients in payment:'. Below this is a filter dropdown set to 'Pre-Notes' and an 'Expand All' button. The main area is a table with two columns: 'Recipient/Account' and 'Amount'. A single row is displayed with a recipient ID of 123456789, a 'Checking' account, and an amount of '\$ 0.00'. To the right of the row is a three-dot menu. Below the table, there is a 'Show Details' link. Underneath, there is a section for 'Addenda (optional)' with a 'Freeform Addenda' text area. At the bottom of the table area is a '+ Add another recipient' button. At the very bottom of the interface, there is a summary bar showing '\$0.00' and '1 payments (1 for \$0.00)', along with 'Cancel' and 'Save' buttons.

Recipients and amounts, with Cancel and Save.

Full guide reference: pp. 57-59.

Part 2: Send an ACH Collection Payment

You can draft or create a new ACH Collection payment. Enter recipients manually, or upload many at once with a CSV file. In the Business Banking tab, click **Payments Hub**.

Start the payment

- 1 Click **New Payment** and choose **ACH Collection**.
- 2 To switch payment types, click the **Change Type** link.
- 3 To load recipients and amounts from a file, click **Upload From File**.
- 4 If you're adding more than one recipient, you can also use **Import Amounts** to upload a CSV file.

The screenshot shows the 'ACH Collection' payment screen. At the top, it says 'ACH Collection' with a 'Change Type' link next to it. At the bottom right, there are two buttons: 'Upload From File' and 'Import Amounts'.

The ACH Collection payment screen, with Upload From File and Import Amounts.

Note: Effective Date: choose it from the calendar. The system won't let you pick a non-banking day. **Process Date:** the system sets the date the bank will process the payment, based on your Effective Date. Upload From File is covered in the Uploading a Payment File quick guide.

Origination details

- 5 Select an SEC code: Individual (PPD) or Company (CCD). See the note in Part 1.
- 6 Select the subsidiary account, if required.
- 7 Select an account.
- 8 Select the effective date from the calendar.
- 9 Set up a recurrence, if needed.

The screenshot shows a form titled "Origination Details". It contains five main sections: "SEC Code" with a dropdown menu showing "---Select a SEC Code---"; "To Subsidiary" with a search bar labeled "Search by name"; "Account" with a search bar labeled "Search by name or number"; "Effective Date" with a date field showing "12/31/2025" and a calendar icon; and "Recurrence" with a "Set schedule" link.

Origination details with effective date and recurrence.

Add recipients and send

- 10 (Optional) Click **Add multiple recipients** to add several at once.
- 11 Use the search bar to find a recipient, then select them.
- 12 Enter an amount.
- 13 Use the three-dot menu to copy, remove, or expand a row for that recipient.
- 14 Check the box to notify the recipient of the payment.
- 15 Click **Show Details** to view the recipient's information.
- 16 Add an addendum.
- 17 To add another recipient, click **+ Add another recipient**.
- 18 Click **Draft** or **Approve**, depending on your user role.

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The screenshot displays the 'Recipients' management interface. At the top, there is a header with 'Recipients 1', a button to 'Add multiple recipients', a search bar for 'Find recipients in payment', and an 'Expand All' link. Below this is a filter section with a 'Pre-Notes' button. The main area is a table with two columns: 'Recipient/Account' and 'Amount'. A single row is visible, showing a valid payment status, a recipient ID '123456789 (MARY CUMBERBATJ)', a 'Checking' account type, and a routing number '87654321'. The amount is '\$ 0.00'. There are checkboxes for 'Notify Recipient' and a 'Show Details' link. Below the table is an 'Addenda (optional)' section. At the bottom, a summary bar shows '\$0.00' and '1 payments (1 for \$0.00)'. On the right side of the summary bar are three buttons: 'Cancel', 'Draft', and 'Approve'.

Recipient/Account	Amount
☒ This payment is valid. 123456789 (MARY CUMBERBATJ) Checking 87654321 ☐ Notify Recipient Show Details	\$ 0.00

Addenda (optional)

+ Add another recipient

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

Cancel Draft Approve

Recipients and amounts, with Cancel, Draft, and Approve.

Full guide reference: pp. 74-76.