

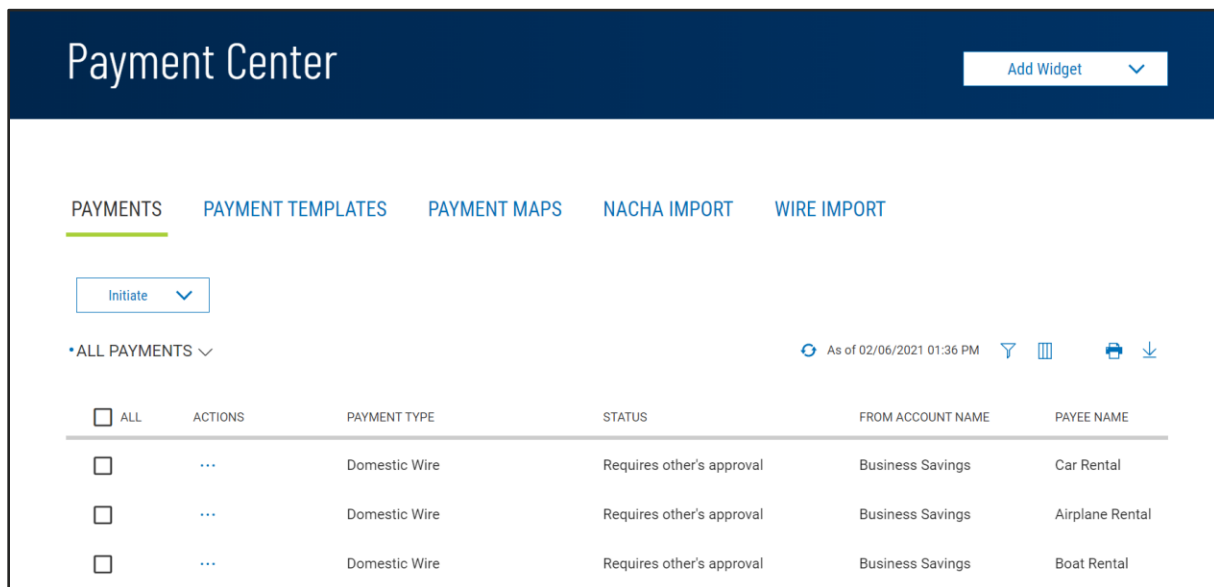
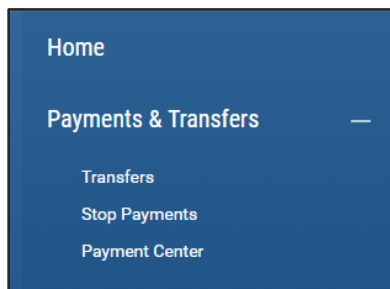
Quick Reference Guide – Payments

The Payments widget is organized by multiple functional tabs based on your permissions:

- Payments
- Payment Templates
- Payment Maps
- NACHA Import
- Wire Import

The Payments tab provides a consolidated list of Automated Clearing House (ACH), Tax, Wire and Loan payment records that have been submitted, on accounts and payment types you have permissions to. These include both processed and pending payments, initiated on the fly as freeform payments and those initiated from using a payment template.

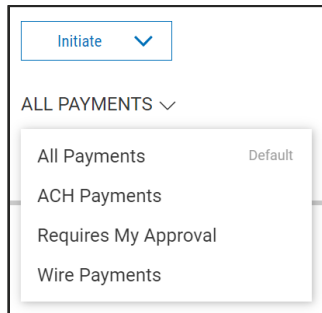
To access the Payments tab inside the Payments widget, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Payment Center link. The Payments widget is the first widget and is pinned to the Payment Center workspace. The Payments tab is the first tab in the widget.



As with other list view widgets, the Payments widget list view can be personalized by you – sort data in a column, display desired columns, arrange the order of columns and filter data. You can save multiple personalized views for later use. Data from the list view can be printed and exported.

Quick Reference Guide – Payments

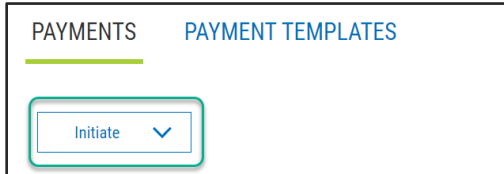
As a helpful start, standard saved views are offered that filter and arrange the data specifically for Wires and ACH, as well as a view for payments requiring your approval.



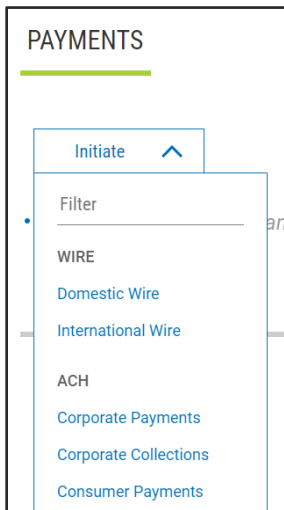
Quick Reference Guide – Payments

Initiating Payments

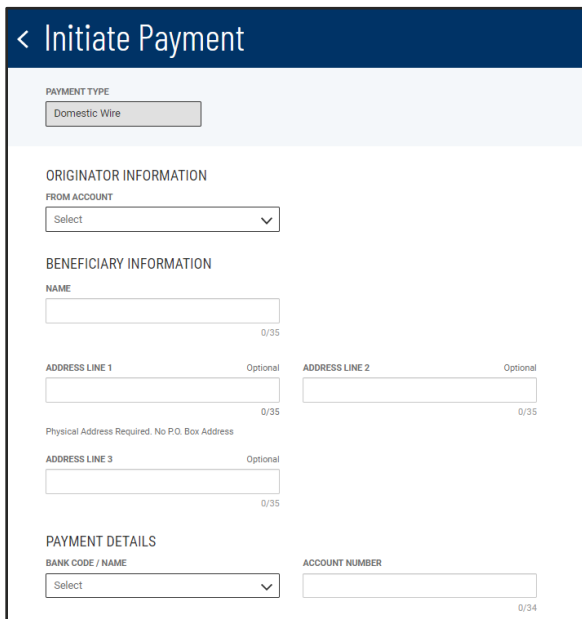
To initiate a new payment, click the Initiate dropdown at the top of the list view, on the PAYMENTS tab.



This dropdown will include all payment types that you have permission to initiate.



Once a payment type is selected, the payment entry form appropriate to that type will appear. Input the required and desired optional information.

A screenshot of the 'Initiate Payment' form. The form has a dark blue header with a back arrow and the text '< Initiate Payment'. Below the header, there are several sections: 'PAYMENT TYPE' with a dropdown menu showing 'Domestic Wire'; 'ORIGINATOR INFORMATION' with a 'FROM ACCOUNT' dropdown menu showing 'Select'; 'BENEFICIARY INFORMATION' with a 'NAME' text field (0/35), 'ADDRESS LINE 1' (Optional, 0/35), 'ADDRESS LINE 2' (Optional, 0/35), and 'ADDRESS LINE 3' (Optional, 0/35); and 'PAYMENT DETAILS' with a 'BANK CODE / NAME' dropdown menu showing 'Select' and an 'ACCOUNT NUMBER' text field (0/34). A note below the address fields reads 'Physical Address Required. No P.O. Box Address'.

Quick Reference Guide – Payments

With ACH Payments, you have the option to create only the “container” with Payment and Originator information and defer adding the Receiver detail information for later, either via manual input or upload from an external file using an established map. [See Payment Maps Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]

< Create ACH Payment
\$0.00

PAYMENT TYPE

PAYMENT NAME

ORIGINATOR INFORMATION

ACH SENDER

OFFSET ACCOUNT

PAYMENT DESCRIPTION

DISCRETIONARY DATA Optional

TRANSACTION DATE

DESCRIPTIVE DATE Optional

Add Receivers Later

RECEIVER INFORMATION

NAME

ID Optional

< Modify ACH Payment

\$0.00
(0) PAYMENTS

PAYMENT TYPE

PAYMENT NAME

CUSTOMER TRACE NUMBER

BANK TRACE NUMBER

STATUS

SOURCE

TEMPLATE NAME

ORIGINATOR INFORMATION

ACH SENDER

OFFSET ACCOUNT

PAYMENT DESCRIPTION

DISCRETIONARY DATA Optional

TRANSACTION DATE

DESCRIPTIVE DATE Optional

Transaction Details	TOTAL CREDITS (0)	TOTAL DEBITS (0)	TOTAL AMOUNT
Show Limits	\$0.00	\$0.00	\$0.00

[+ Add A Receiver](#)

[Zero All Amounts](#)

↑ Upload Transactions

[* Modify Amounts](#)

🔄 🔍 🗑️ 📄 ⬇️

ACTIONS	ID	NAME	AMOUNT	STATUS
No information to display				

VIEW 0 OF 0
DISPLAY

Quick Reference Guide – Payments

When the payment creation workflow is complete and the payment is saved, you are returned to the Payment widget and the Payments tab. A success message is shown at the top of the List View, and your new payment appears highlighted in the list. The position of the payment in the list depends on the ordering and filtering you had set on the list view before clicking Initiate Payment, so the new payment may not always be at the very top of the list.

Payment has been submitted for approval.

Payment Name	Customer Trace	Effective Entry Date	Debits	Total Debits	Credits	Total Credits
New Payment	393	02/08/2021	0	\$0.00	1	\$23.43

Initiate

• ALL PAYMENTS *Changed* [Save As](#) As of 02/06/2021 02:12 PM

ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME
<input type="checkbox"/>	...	Corporate Payments	Requires other's approval	Alternate Checking	New Payment
<input type="checkbox"/>	...	Domestic Wire	Requires other's approval	Business Savings	Airplane Rental
<input type="checkbox"/>	...	Domestic Wire	Requires other's approval	Business Savings	Boat Rental

In the case where an ACH payment is set to prefund and approval is required, at initiation time if the balance in the funding account does not cover the amount of the payment, a warning message will appear reminding you to ensure that sufficient funds are available for the approval step.

Payment has been submitted for approval.

Pending payments total of \$500,000.00 exceeds the available balance of \$88,095.50 for account 0010000001. Please ensure sufficient funds are available.

Payment Name	Customer Trace	Effective Entry Date	Debits	Total Debits	Credits	Total Credits
Prefund1	10	09/21/2020	0	\$0.00	1	\$500,000.00

Initiate

• ALL PAYMENTS As of 09/18/2020 04:14 PM

ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMBER	AMOUNT	TRANSACTION
<input type="checkbox"/>	...	Consumer Payments	Requires my approval	Accounts Payable	Doug	8	65.00	09/21/2020
<input type="checkbox"/>	...	Consumer Payments	Requires my approval	Accounts Payable	Doug	9	65.00	09/21/2020
<input type="checkbox"/>	...	Corporate Payments	Requires my approval	Concentration Account	Acme	10	500,000.00	09/21/2020
<input type="checkbox"/>	...	Corporate Payments	Requires my approval	Accounts Payable	Doug	4	65.00	09/18/2020
<input type="checkbox"/>	...	Consumer Payments	Processed	Accounts Payable	Doug	5	65.00	09/18/2020

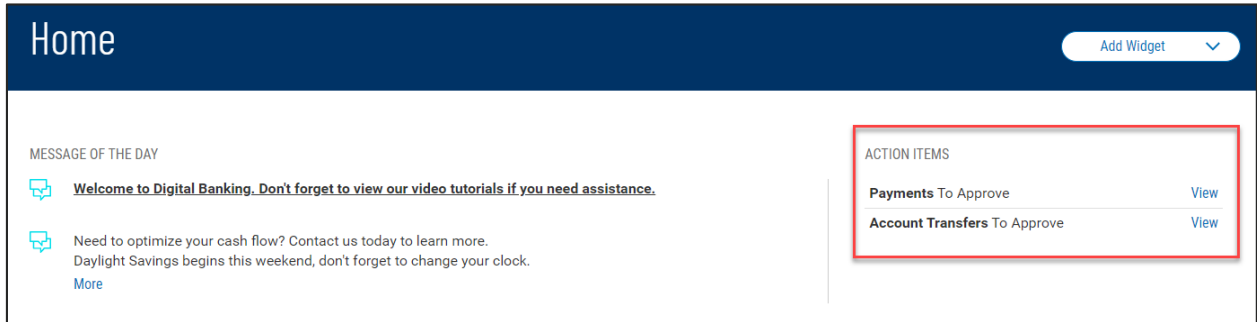
In the case where an ACH payment is set to prefund and approval is not required, at initiation time if the balance in the funding account does not cover the amount of the payment, the payment will fail and you will receive an error message.

Quick Reference Guide – Payments

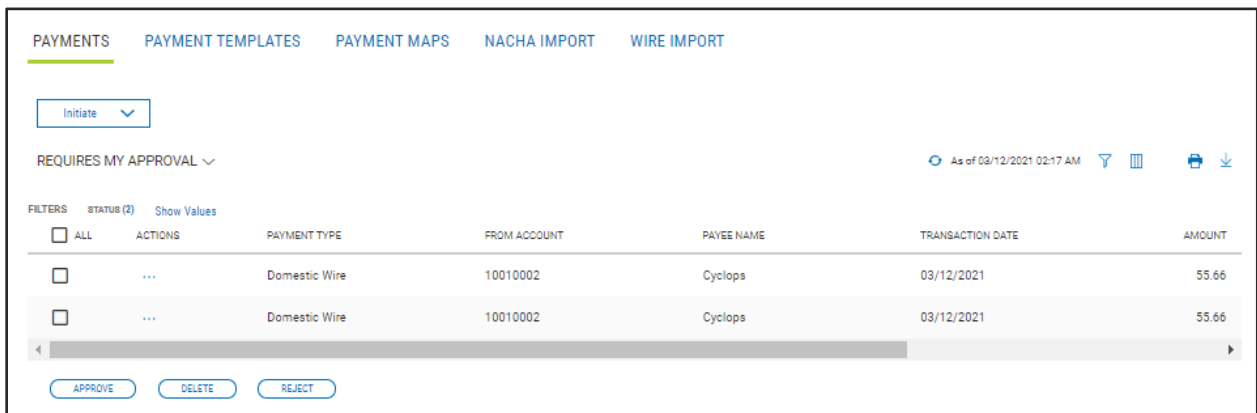
Approve Payments

When approval is required, payments requiring approval show a status of either “Requires My Approval” when you can approve them, or “Requires Others Approval” when they require approval by another user.

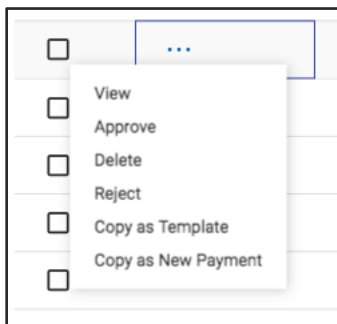
If you have payments approval permissions, you will be notified on the Home workspace that there are payments for you to approve.



Clicking to view, will take you to the Payment Center and you will have a Requires My Approval list view in the Payments tab to approve, reject or delete the payments.



Payments can be approved from the list view by hovering over the ellipsis (...) and choosing “Approve” for one payment;



Quick Reference Guide – Payments

or by selecting multiple payments and clicking the Approve button at the bottom of the list view. Payments of different types (Wires and various ACH) can be approved together with a single click of the Approve button.





SELECT	ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	STATUS
<input type="checkbox"/>	...	Corporate Payments	Office Expenses	Zippy Inc	Requires others approval
<input checked="" type="checkbox"/>	...	International Wire	Test Account 1	Klim Mueller	Requires others approval
<input type="checkbox"/>	...	International Wire	Test Account 1	Klaus Mueller	Requires others approval
<input checked="" type="checkbox"/>	...	International Wire	Test Account 1	Klaud Mueller	Requires others approval
<input type="checkbox"/>	...	International Wire	Test Account 2	Scott Stone	Requires others approval

APPROVE DELETE REJECT

When multiple payments are selected to approve, you are taken to an approval action summary workflow page, which will show the selected payments about to be approved. You can remove payments from the list, if desired, cancel the whole action, or continue on with the approval.

< Approve Payments

⚠ You are about to approve the following payments

ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	TRANSACTION DATE	STATUS
Remove	Corporate Payments	Operating Account	Acme Office Supply	02/04/2020	Requires my approval
Remove	Corporate Payments	-	MULTI	02/03/2020	Requires my approval

VIEW 1-2 OF 2

DISPLAY All 1

APPROVE CANCEL

Quick Reference Guide – Payments

When the approval is completed, you are returned to the Payment Center workspace. A success message will show at the top of the Payments List View, and the newly approved payments are show highlighted in the list and with an updated status. Depending on the type of payment and the specific approval requirements, some payments may require approval from more than one user.

Similar to the approval action, payments can also be rejected or deleted singularly or in bulk.

2 Payments Approved

Initiate

• ALL PAYMENTS

As of 07/02/2020 04:55 PM

<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER ID
<input type="checkbox"/>	...	Consumer Payments	Ready to Process	PP Account	Doug	315
<input type="checkbox"/>	...	Consumer Collections	Ready to Process	Foreign Account	Alex	327
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	PP Account	3dec	329
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	New Bangor	Acme	330
<input type="checkbox"/>	...	International ACH Collections	Updated	Foreign Account		323

APPROVE DELETE REJECT

In the case where an ACH payment is set to prefund and Approval is the final step in Initiation, if the balance of the funding account is enough to cover the payment, then the funds will be transferred out of the funding account upon approval. If sufficient funds are not available, then the approval of the payment will fail and you will receive an error message indicating insufficient funds.

Quick Reference Guide – Payments

View Payment

To view the details of a payment, select “View” from the ellipsis (...) menu of the desired payment. This will take you to a workflow page that lists the payment information. The appropriate action buttons to that payment type, status and your permissions are displayed on the bottom of the page.

< View ACH Payment
\$100,000.00

(1) PAYMENTS

PAYMENT INFORMATION

PAYMENT NAME	PAYMENT TYPE	TRANSACTION DATE	DESCRIPTIVE DATE	CUSTOMER TRACE NUMBER	BANK TRACE NUMBER
test	Corporate Payments	02/04/2021	--	380	--
INITIATED	STATUS	SOURCE	TEMPLATE NAME		
--	Updated	FREEFORM	--		

ORIGINATOR INFORMATION

ACH SENDER	OFFSET ACCOUNT	PAYMENT DESCRIPTION	DISCRETIONARY DATA
061000104 - RAC Car	123456789 - Alternate Checking	test	--

Transaction Details

TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
Show Limits \$100,000.00	\$0.00	\$100,000.00

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	CREDIT/DEBIT
...		test2	100,000.00	Active	45693225	123123123	Checking	Credit

VIEW 1 OF 1 DISPLAY 1

\$100,000.00

(1) PAYMENTS

Modify
Submit For Approval
Delete
Copy As Payment
Copy As Template
Back

Quick Reference Guide – Payments

Modify Payment

Payments can also be modified if they are in the appropriate status. To modify a payment, select “Modify” from the ellipsis (...) menu of the desired payment from the Payments list view. This will take you to a workflow similar to the payment initiation page with the information prefilled. Make desired changes, then save, and send or confirm, depending on the payment type. When complete, you will return to the Payments List View and the payment is updated to reflect your changes.

< Modify ACH Payment
\$2,234.56
(2) PAYMENTS

PAYMENT TYPE Corporate Payments	PAYMENT NAME Vendor1 7/25	CUSTOMER TRACE NUMBER 5
BANK TRACE NUMBER --	STATUS Updated	SOURCE Freeform
TEMPLATE NAME --		

ORIGINATOR INFORMATION

ACH SENDER 10101010 - PT ACH Co	OFFSET ACCOUNT Capital Account - 0010000003
PAYMENT DESCRIPTION Vendor Pay 10/10	DISCRETIONARY DATA Optional <input type="text" value=""/>
TRANSACTION DATE 03/19/2021	DESCRIPTIVE DATE Optional <input type="text" value=""/>

Transaction Details	Show Limits	TOTAL CREDITS (2) \$2,234.56	TOTAL DEBITS (0) \$0.00	TOTAL AMOUNT \$2,234.56
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- [Add A Receiver](#)
- [Zero All Amounts](#)
- [Upload Transactions](#)
- [Modify Amounts](#)

ACTIONS	ID	NAME	AMOUNT	STATUS
...	0001234	Acme	1,000.00	Active
...	23044	Global Corp	1,234.56	Active

VIEW 1-2 OF 2

DISPLAY 2 1

\$2,234.56

(2) PAYMENTS

SEND PAYMENT

SAVE

delete

done

Quick Reference Guide – Payments

ACH Payments allow modification of the individual transactions through three different methods.

1. Select Modify from the ellipsis (...) menu for the transaction you want to change. This will bring up a window that enables you to change any field in the transaction.
2. Click on “Modify Amounts” from the list of links to the left of the transaction list. Clicking “Modify Amounts” puts the list into “amount input” mode, providing you the ability to tab through and update the amounts for all transactions in the list.
3. Click on “Upload Transactions” from the list of links to the left of the transaction list. Clicking “Upload Transactions” provides you the ability to use to update the existing or add new transactions from an external file, using an established map. [See Payment Map Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]

The screenshot displays a payment management interface. At the top, it shows summary statistics: TOTAL ACTIVE COUNT (2), TOTAL CREDITS (2) (\$2,234.56), TOTAL DEBITS (0) (\$0.00), and TOTAL AMOUNT (\$2,234.56). Below this, there are several action links: Add A Receiver, Zero All Amounts, Upload Transactions, and Modify Amounts. The main area contains a table of transactions with columns for ACTIONS, ID, NAME, AMOUNT, and STATUS. Two transactions are listed: one for Acme with ID 0001234 and amount 1,000.00, and another for Global Corp with ID 23044 and amount 1,234.56. At the bottom, there is a large display of the total amount \$2,234.56 and a row of buttons: INITIATE, SAVE, disable, delete, and done.

TOTAL ACTIVE COUNT	TOTAL CREDITS (2)	TOTAL DEBITS (0)	TOTAL AMOUNT
2	\$2,234.56	\$0.00	\$2,234.56

ACTIONS	ID	NAME	AMOUNT	STATUS
...	0001234	Acme	1,000.00	Active
...	23044	Global Corp	1,234.56	Active

VIEW 1-2 OF 2 DISPLAY 2 ▾ 1

\$2,234.56
(2) PAYMENTS

INITIATE SAVE disable delete done

Quick Reference Guide – Payments

Copy As New Payment

A very useful feature of the Payment List View is the ability to copy an existing payment as the starting point to create a new payment. Selecting “Copy as New Payment” from the ellipsis (...) menu in the Payments list view, will launch the payment initiation workflow with all the relevant fields prepopulated from the selected payment. From there you can quickly complete the payment initiation workflow to send your new payment.

Copy As Template

Another useful feature of the Payment List View is the ability to copy an existing payment as the starting point to create a payment template (ACH and wire) for future use. To copy a payment as a template, select “Copy as Template” from the ellipsis (...) menu in the Payments list view. This will launch the payment template creation workflow with all the relevant fields prepopulated from the selected payment. Because an existing payment contains all the necessary information for creating a template, you should review the template information before adding template name and saving the new template.

< Modify ACH Template **\$2,234.56**
(2) PAYMENTS

PAYMENT TYPE: Corporate Payments

TEMPLATE NAME: Vendor1 7/25

STATE: Active

STATUS: Available for use

LAST MODIFIED ON: 03/18/2021 04:08 PM

LAST MODIFIED BY: Doug Morgan

ORIGINATOR INFORMATION

ACH SENDER: 10101010 - PT ACH Co

OFFSET ACCOUNT: Capital Account - 0010000003

PAYMENT DESCRIPTION: Vendor Pay 10/10

DISCRETIONARY DATA: Optional 0/20

MAKE THIS A RECURRING PAYMENT

Transaction Details	TOTAL ACTIVE COUNT	TOTAL CREDITS (2)	TOTAL DEBITS (0)	TOTAL AMOUNT
	2	\$2,234.56	\$0.00	\$2,234.56

[Add A Receiver](#) [Zero All Amounts](#) [Upload Transactions](#) [Modify Amounts](#)

ACTIONS	ID	NAME	AMOUNT	STATUS
...	0001234	Acme	1,000.00	Active
...	23044	Global Corp	1,234.56	Active

VIEW 1-2 OF 2 DISPLAY 2 1

\$2,234.56
(2) PAYMENTS

INITIATE **SAVE** **disable** **delete** **done**

Quick Reference Guide – Payments

Your new template will appear in the list of templates in the Payment Templates widget. The position of the template in the list depends on the ordering and filtering you might have set on the list view before clicking “Copy as Template”, so the new template may not be at the very top of the list.

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

Create Template ▾

• ALL TEMPLATES ▾ As of 02/06/2021 02:56 PM

<input type="checkbox"/> ALL	ACTIONS	TEMPLATE NAME	PAYMENT TYPE	STATUS	PAYMENT CATEGORY	PAYEE NAME	A
<input type="checkbox"/>	⋮	HelloHowarey...	Corporate Collections	Available for use	ACH	Andrea	
<input type="checkbox"/>	⋮	Payroll	Corporate Payments	Available for use	ACH	Bottomline	
<input type="checkbox"/>	⋮	Rents	Corporate Payments	Available for use	ACH	Land Lord	
<input type="checkbox"/>	⋮	International F...	International Wire	Available for use	Wire	International F...	

Quick Reference Guide – Payments

Upload Transactions

If you have permissions to create and manage ACH payments, you will have the ability to upload transactions from a file to your payment in DBIQ-P. You will need to have an ACH Import Map available for use and appropriate to the external file data. The import map instructs the system on how to use the information in your file in order to create or update transactions.

Note – Creating maps is covered in the Payment Maps Quick Reference Guide. You will need permissions to create a map, not for using a map.

While modifying or initiating a freeform payment, if an Import Map is available, you will see a link to Upload Transactions. If modifying a payment based on (initiated from) a template, you cannot import transactions, because doing so may update fields that are not allowed to change in payments associated with templates. You should update the template instead, or you can click the “Freeform Edit” toggle to convert the payment to freeform.

The screenshot shows a web interface for modifying an ACH payment. At the top left, there is a navigation arrow and the text '< Modify ACH Payment'. At the top right, the amount '\$1,666.74' is displayed in a blue box, with '(1) PAYMENTS' below it. The main content area contains several fields: 'PAYMENT TYPE' with a dropdown menu showing 'Corporate Payments'; 'PAYMENT NAME' with a text input field containing 'Company' and a character count '7/25'; 'FREEFORM EDIT' with a toggle switch currently set to 'NO' (highlighted with a red box); 'CUSTOMER TRACE NUMBER' with the value '376'; 'BANK TRACE NUMBER' with the value '--'; 'STATUS' with the value 'Updated'; 'SOURCE' with the value 'Template'; and 'TEMPLATE NAME' with the value 'Company'.

Quick Reference Guide – Payments

Once converted, the Upload Transactions link will appear.

< Modify ACH Payment
\$1,666.74
(3) PAYMENTS

PAYMENT TYPE Corporate Payments	PAYMENT NAME Vendor1	CUSTOMER TRACE NUMBER 7
BANK TRACE NUMBER --	STATUS Updated	SOURCE Freeform
TEMPLATE NAME --		

ORIGINATOR INFORMATION

ACH SENDER 10101010 - PT ACH Co	OFFSET ACCOUNT Capital Account - 0010000003
PAYMENT DESCRIPTION Vendor Pay	DISCRETIONARY DATA Optional
TRANSACTION DATE 03/22/2021	DESCRIPTIVE DATE Optional

Transaction Details	Show Limits	TOTAL CREDITS (3) \$1,666.74	TOTAL DEBITS (0) \$0.00	TOTAL AMOUNT \$1,666.74
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- [Add A Receiver](#)
- [Zero All Amounts](#)
- [Upload Transactions](#)
- [Modify Amounts](#)

ACTIONS	ID	NAME	AMOUNT	STATUS
...	0001234	Acme	222.22	Active
...	654321	Continental Corp	111.22	Active
...	23044	Global Corp	1,333.30	Active

VIEW 1-3 OF 3

DISPLAY 3 1

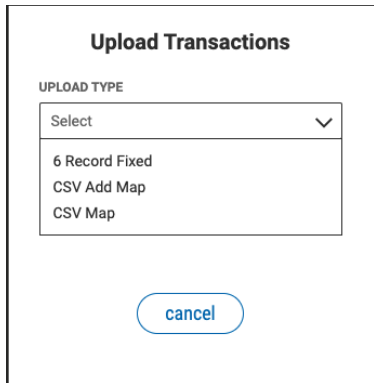
\$1,666.74

(3) PAYMENTS

SEND PAYMENT
SAVE
delete
done

Quick Reference Guide – Payments

Clicking the Upload Transactions link brings up the Upload Transaction process flow. The first step in the flow is to select the ACH Import Map to use from the “Upload Type” dropdown.



Upload Transactions

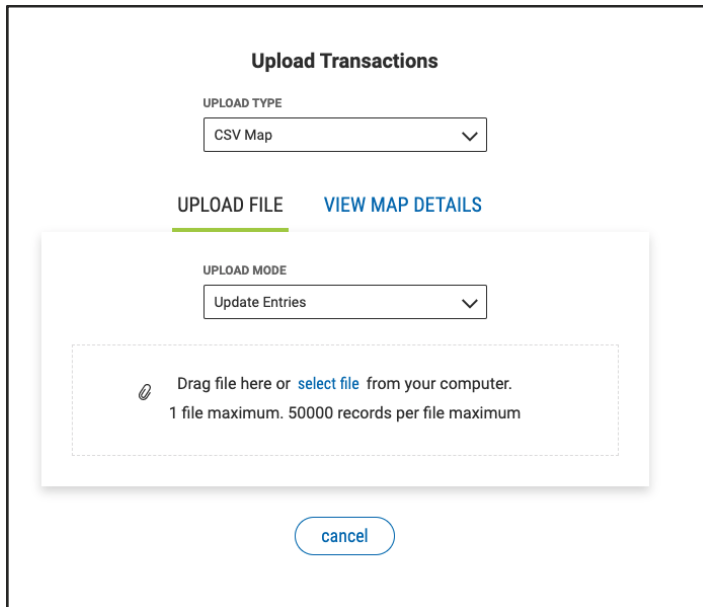
UPLOAD TYPE

Select ▼

- 6 Record Fixed
- CSV Add Map
- CSV Map

cancel

Once the map is selected, depending on the map, you can choose whether to add entries, update entries, or both add and update.



Upload Transactions

UPLOAD TYPE

CSV Map ▼

[UPLOAD FILE](#) [VIEW MAP DETAILS](#)

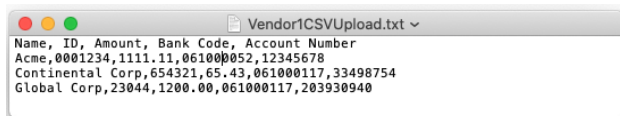
UPLOAD MODE

Update Entries ▼

Drag file here or [select file](#) from your computer.
1 file maximum. 50000 records per file maximum

cancel

You can click the View Map Details tab to see the details of how the map will interpret the file data. Drag a file into the upload area or click “select file” to start the upload process.



Quick Reference Guide – Payments

Review Transaction Upload

FILE NAME	UPLOADED DATE/TIME	UPLOADED BY
Vendor1CSVUpload.txt	03/19/2021 01:51 PM	Doug1
MAP	UPLOAD MODE	STATUS
CSV Map	Update Only	OK W/Warnings

TRANSACTION DETAILS **UPLOAD MESSAGES**

VIEW 1-3 OF 3 DISPLAY 3 ▾ 1

UPDATE PAYMENT cancel

ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	AMOUNT
0001234	Acme	12345678	61000052	1,111.11
654321	Continental Corp	33498754	61000117	65.43
23044	Global Corp	203930940	61000117	1,200.00

When the file is uploaded, a review screen will show the information from the file. Any errors received in the process will show in the “Upload Messages” tab. If there are no errors, clicking “Update Payment” continues the process. Clicking “Cancel” ends the process and erases the staged updates. On the Accept Import confirmation modal, click “continue” to finish the file processing and update the payment transactions appropriately.

ACCEPT IMPORT

This will update Corporate Payments payment named Vendor1 with the transactions from the file.

Do you want to proceed?

CONTINUE Cancel

You will return to the payment modify page to continue that workflow, with the transactions added or updated based on the information from the file. A “snackbar” alert in the lower right of the screen will indicate that the transactions have been updated. It is not necessary to “Save” the payment, since the updates to the transactions have already been saved.