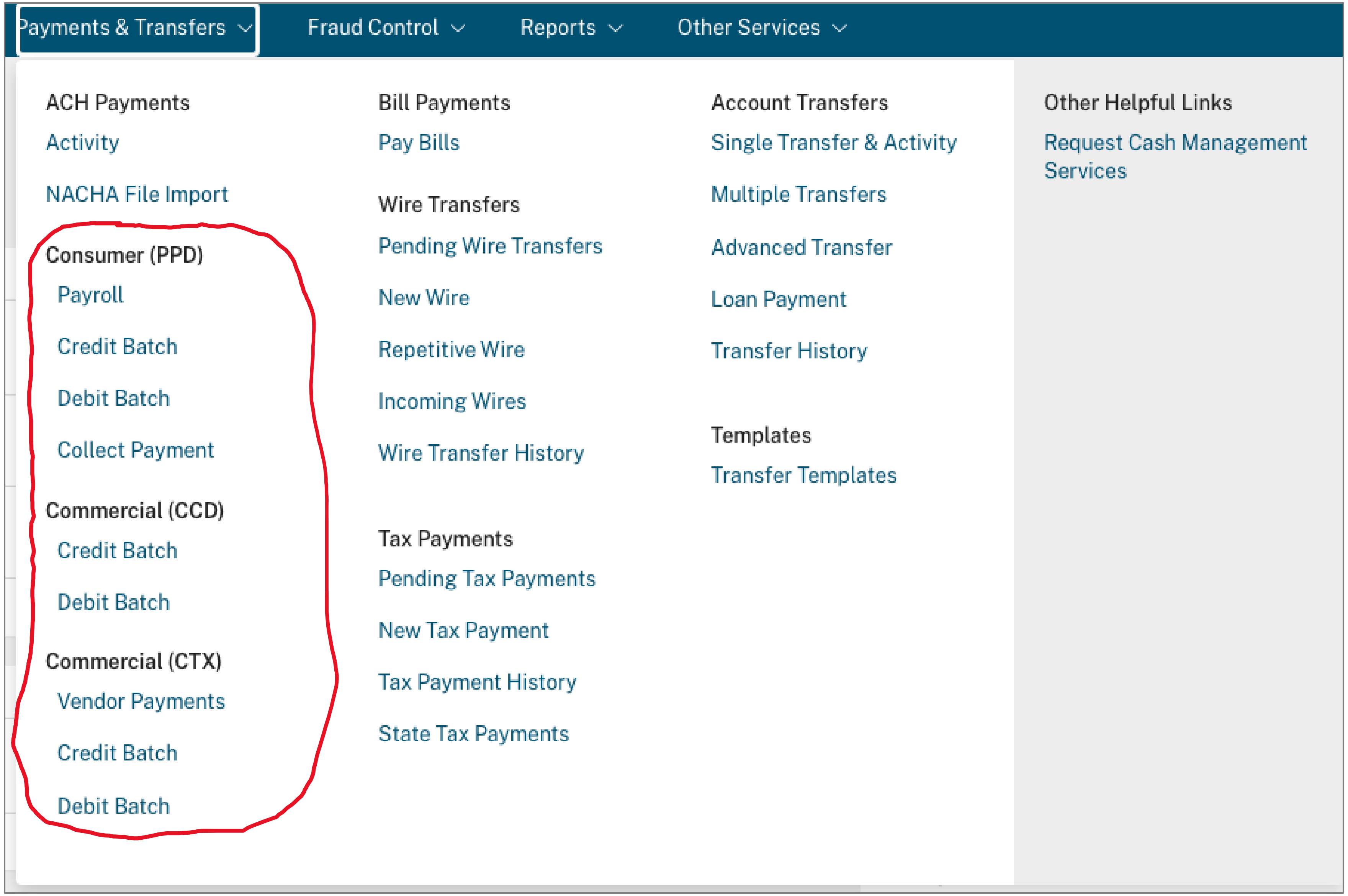
Business Banking ACH Redesign

Before & After Comparisons

PeoplesBank
Be exceptional.

Creating an ACH Payment - Before

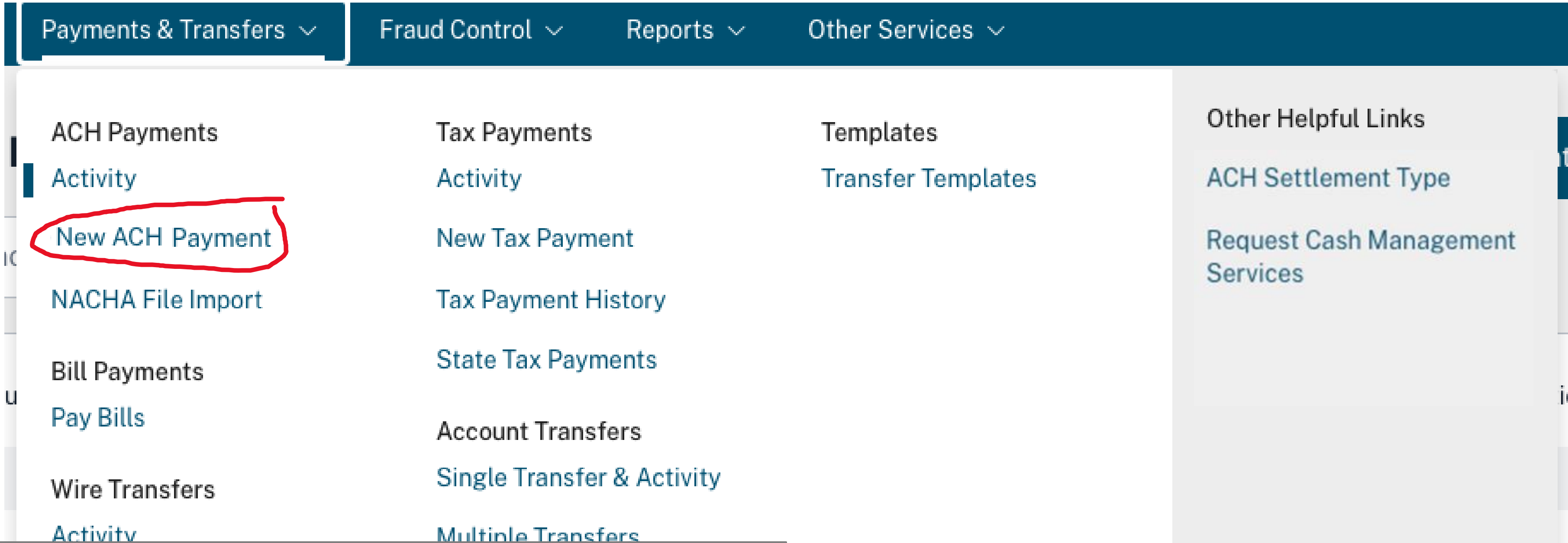
Previously had to select a particular ACH SEC code under Payments & Transfers menu in order to create a payment.

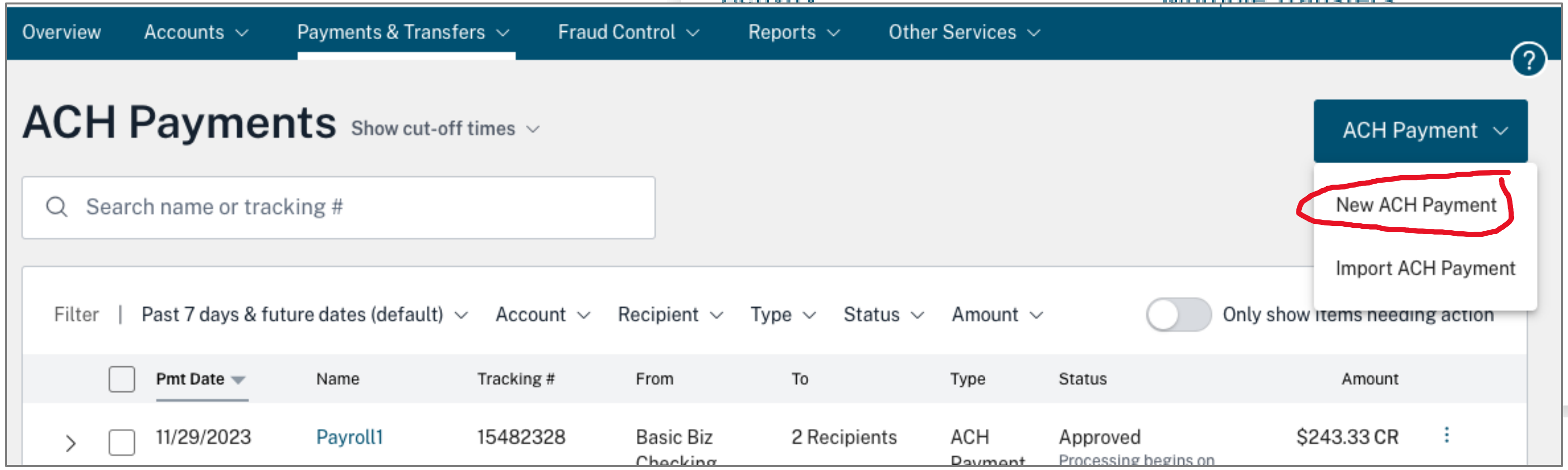


Creating an ACH Payment - After

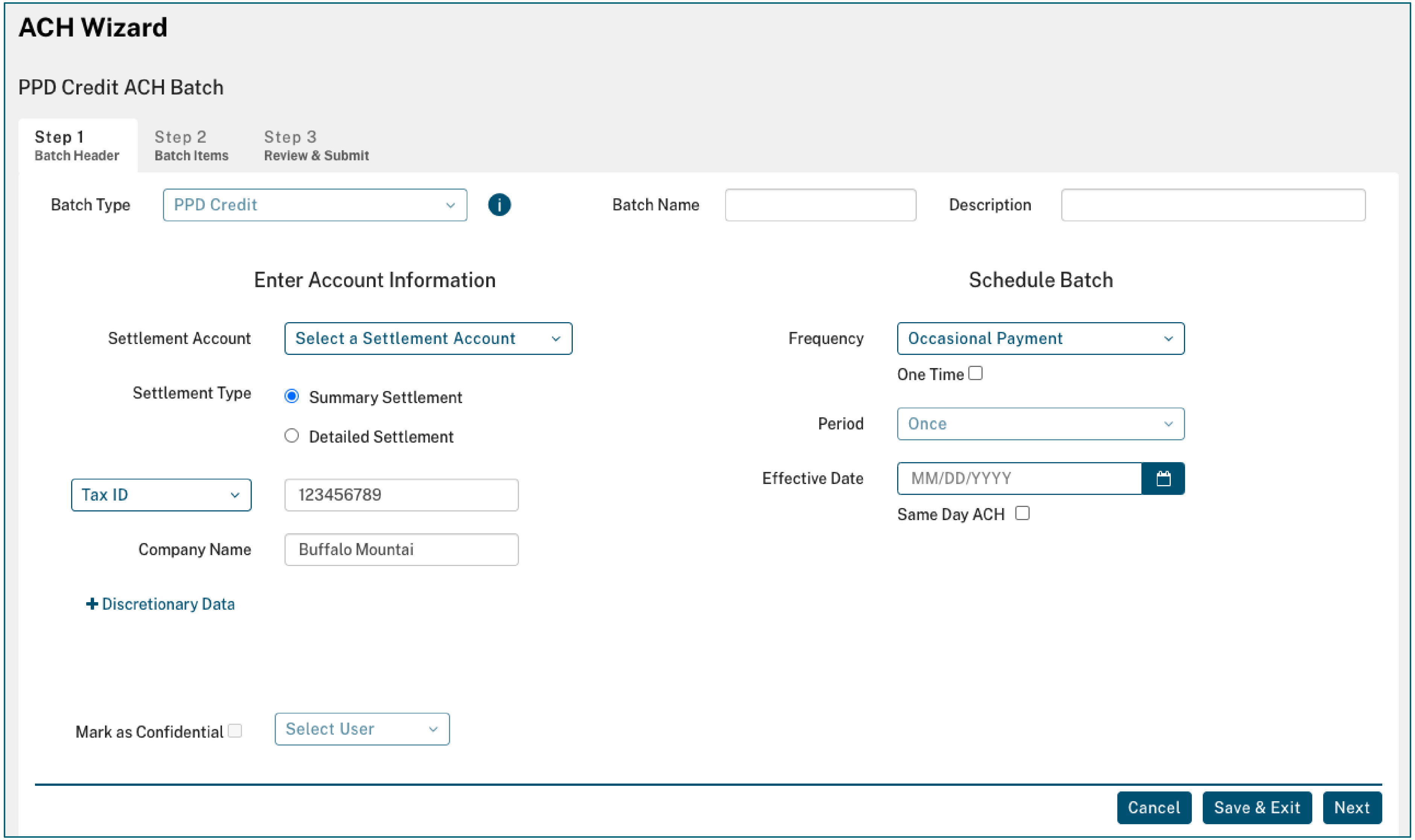
Will have just one link **New ACH Payment** to create an ACH payment.

Users can also click the ACH Payment dropdown from the ACH Payments Activity page and select **New ACH Payment**





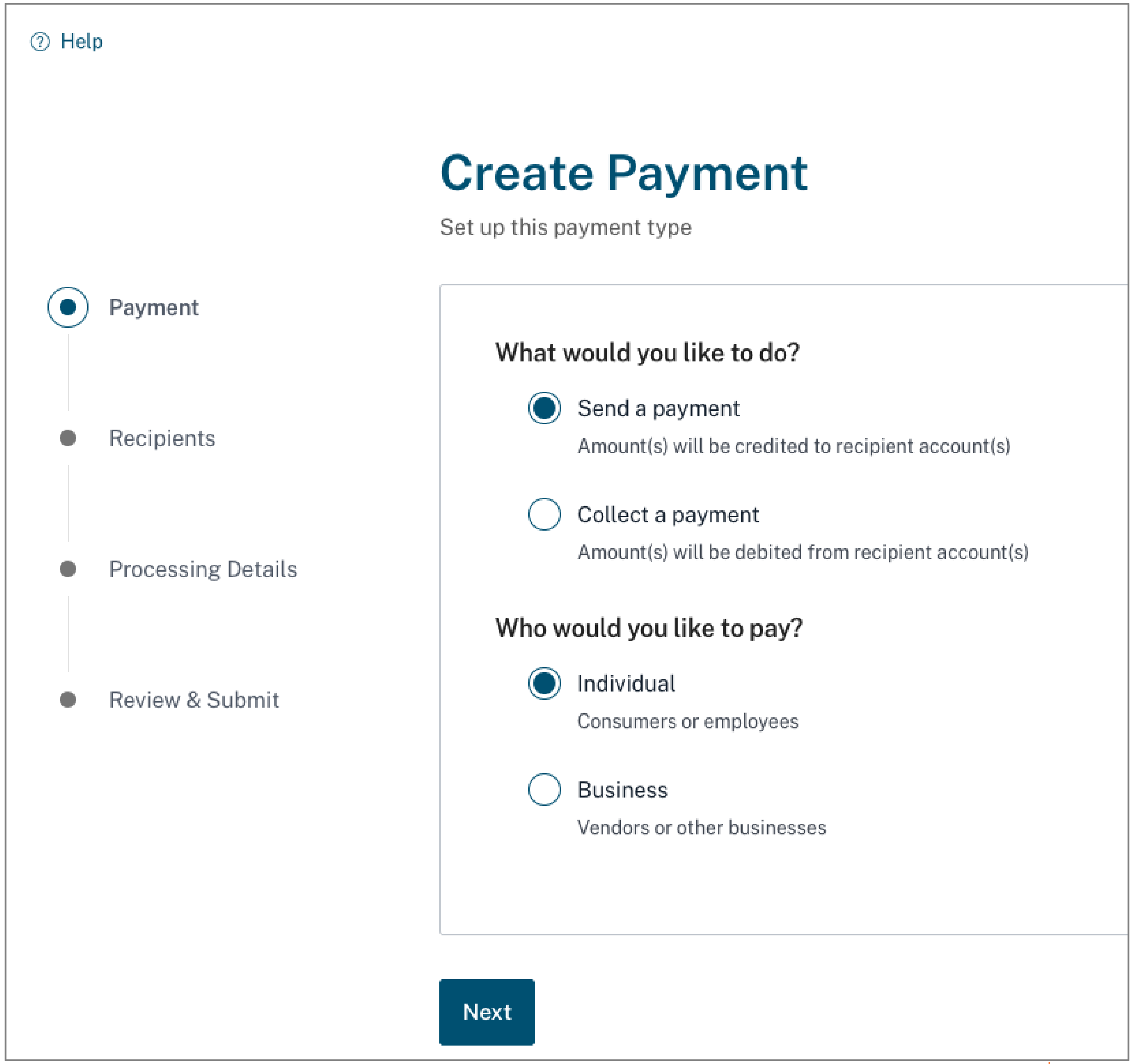
Create ACH - Before



Create ACH - After

Order is:

1. Establish the payment type (Select to pay or collect -> individual or business)
2. Add Recipients
3. Enter Processing Details
4. Review & Submit -> Confirmation modal



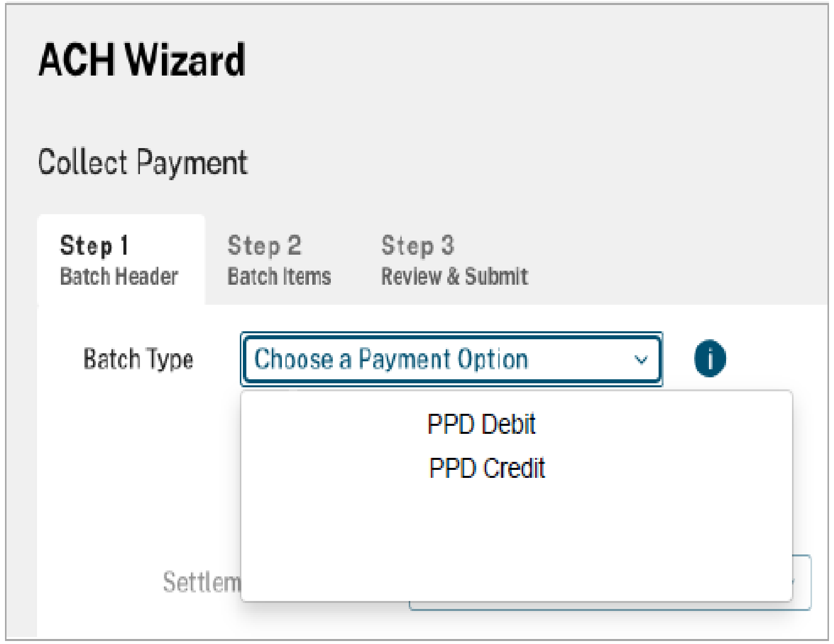
Creating a PPD Credit & Debit

Before	Consumer - After
Payroll / Credit Batch	Payment to Individual (PPD)
Collect Payment / Debit Batch	Collect from Individual (PPD)

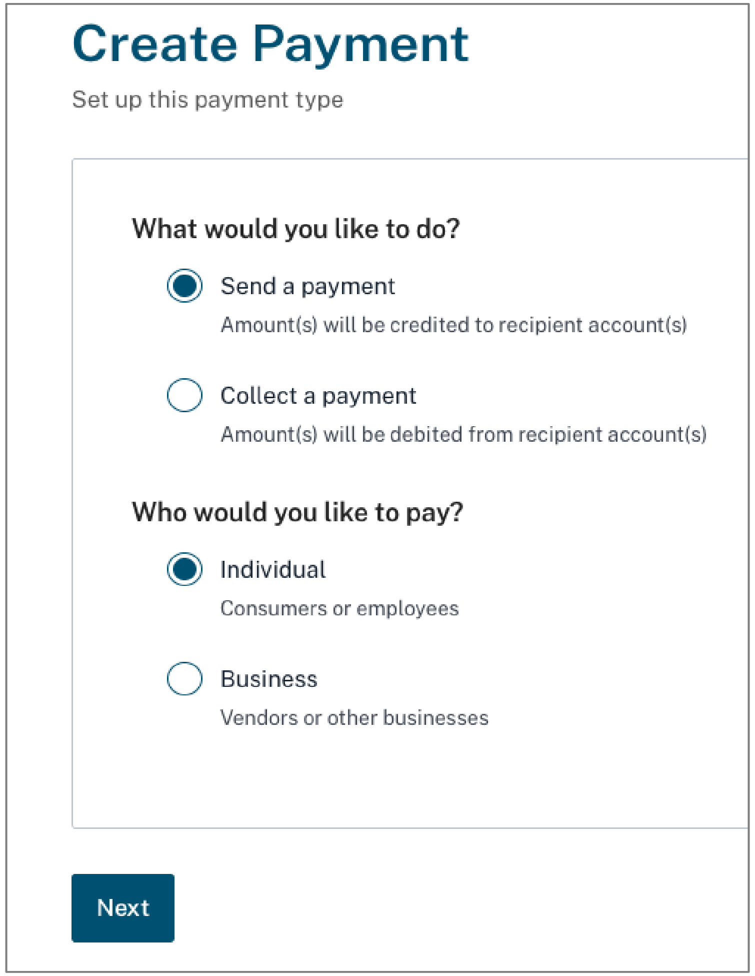
For PPD Credit, users would select:
Send a payment > Individual

For PPD Debit, users would select:
Collect a payment > Individual

Before



After



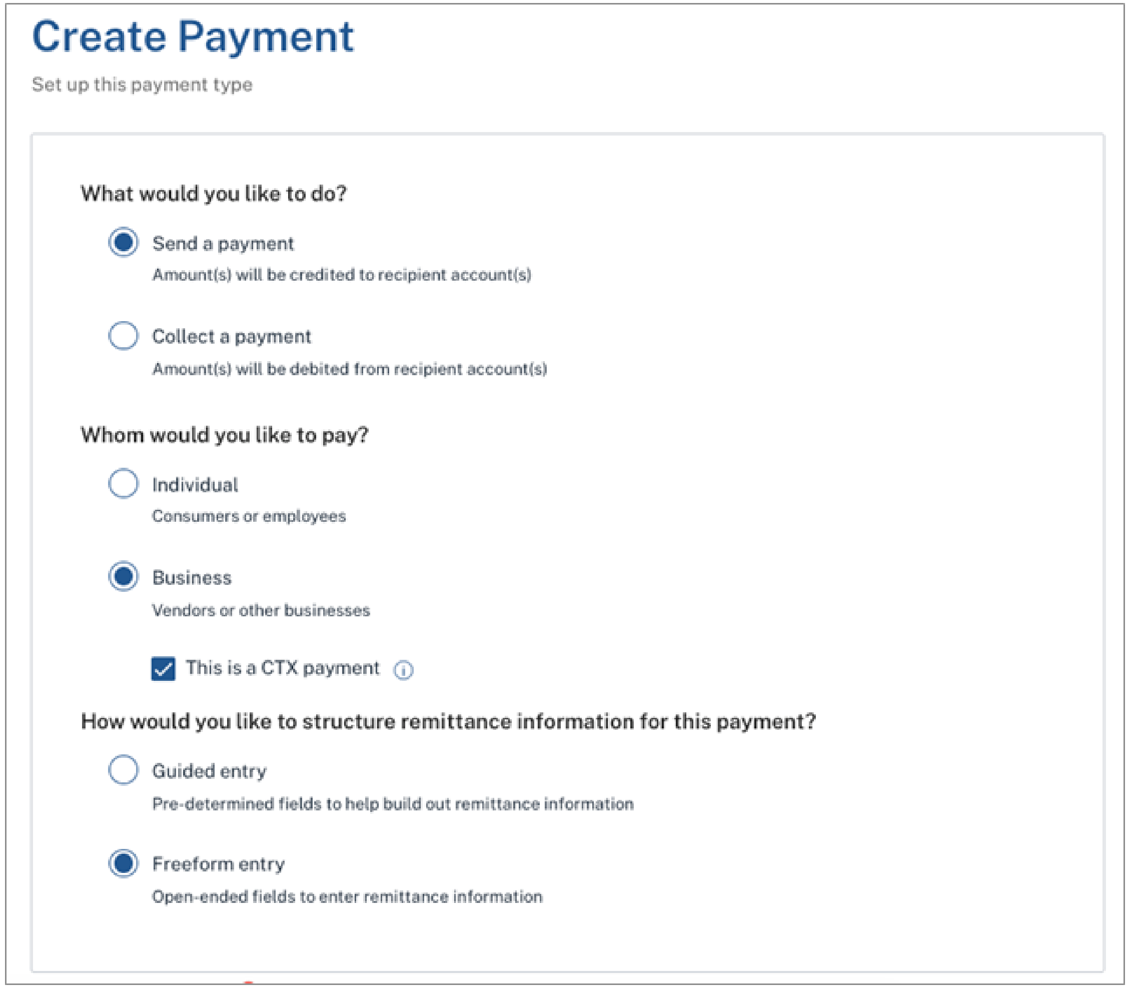
Creating CCD/CCD+ Credit and Debit Batches

Before	Commercial - After
Credit Batch	Send Payment to Business (CCD/CCD+) Send Payment to Business -> CTX -> Freeform
Debit Batch	Collect a Payment from Business (CCD/CCD+) Collect a Payment from Business -> CTX -> Freeform
Vendor Payment	Send Payment to Business -> CTX -> Guided Entry

For CCD/CCD+ and CTX, users would select one of these:

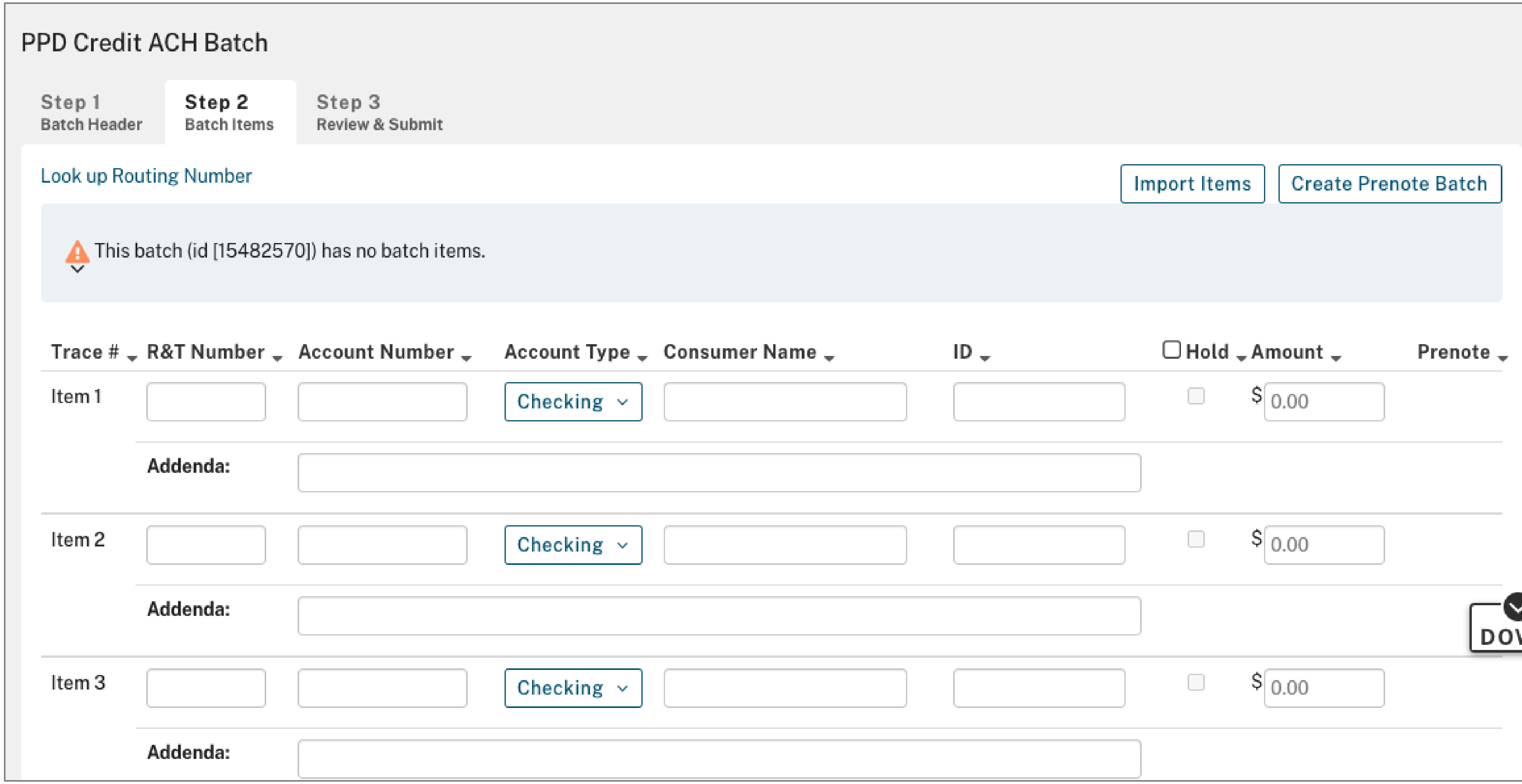
- **Send a payment > Business**
- **Collect a payment > Business**

For CTX:
- **Freeform Entry (used for credit or debit payments or collections)**
- **Guided Entry (additional choice for credit payments)**



Add Recipients Table - Before

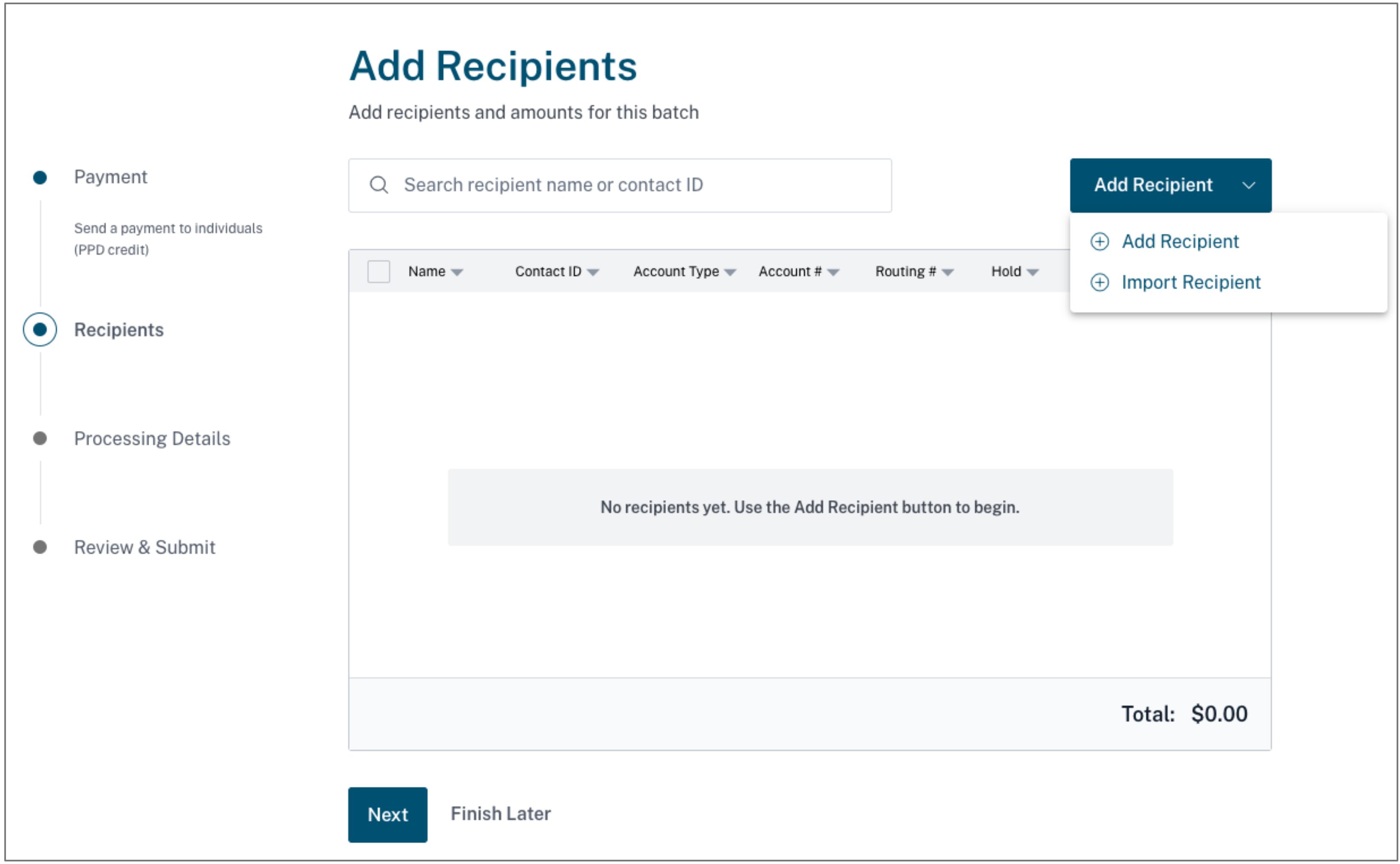
Previously had X rows, depending on their preference setting, to input recipients regardless of how many recipients were in the payment.



Add Recipients Table - After

On the **Add Recipients** page, users can add or import recipients

Once recipients are added, users cannot go back to Step 1 and change the payment type



CTX Freeform - Before

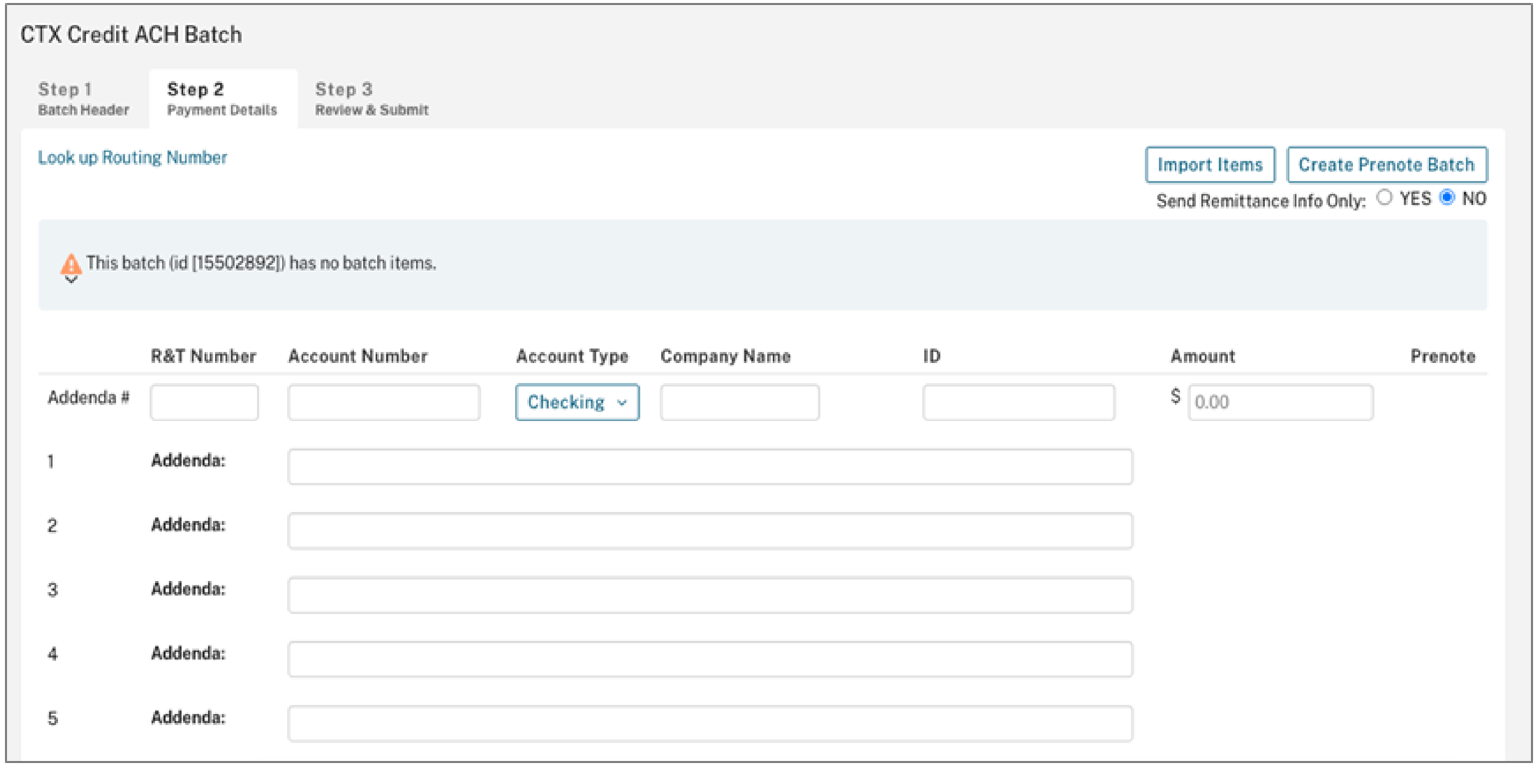
Users can import addendas, create prenote or send a remittance only CTX

Page pre-populated with 10 addenda fields

Once recipient was added, users could add addenda 10 at a time

To delete individual addenda, users had to click, hold and drag to select the addenda and then delete

UI stopped users from typing after 80-characters



CTX Freeform - After

Users will add the recipient just like other ACH payment types – via a pop-up window or via import

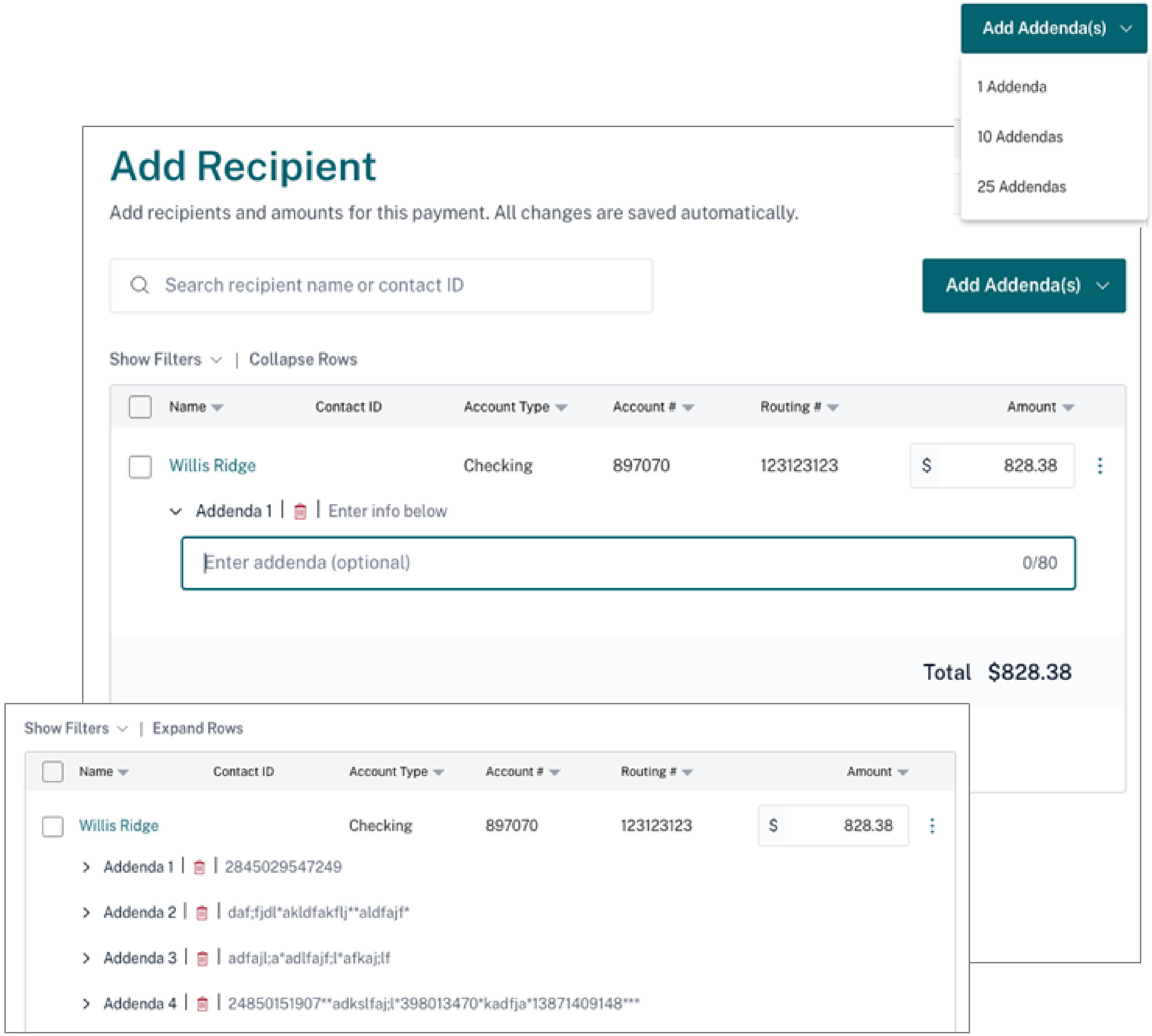
Once recipient has been added, users can elect to add 1, 10, or 25 addenda at a time

Users can easily delete addenda they do not need by clicking trashcan icon

Users see a countdown in each addenda box to show when they are reaching the 80-character maximum

Users can collapse the rows so they can easily

scan their addenda for accuracy



CTX Guided - Before

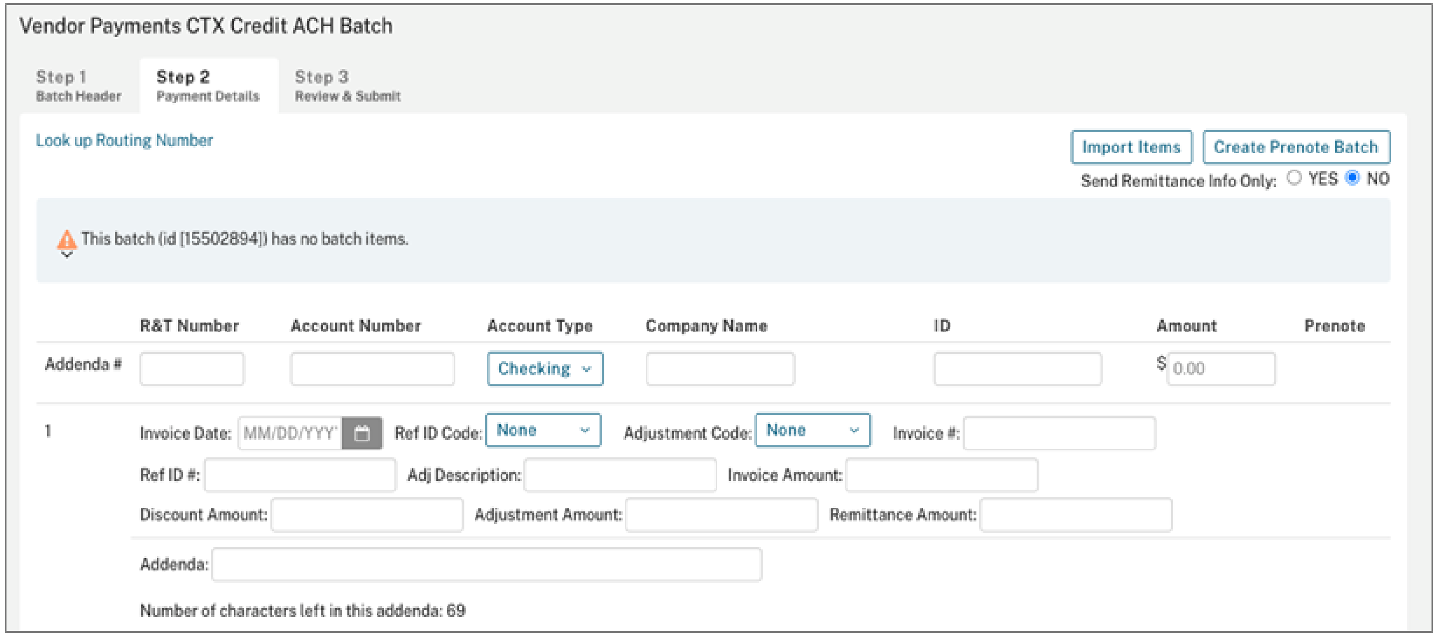
Page pre-populated with 10 addenda fields

Once recipient was added, users could only add addenda 10 at a time

To delete individual addenda, users had to click, hold and drag in each addenda field to remove the addenda

There is an indicator on how many

characters were left to type



CTX Guided - After

Rearranged fields so amount fields are all together

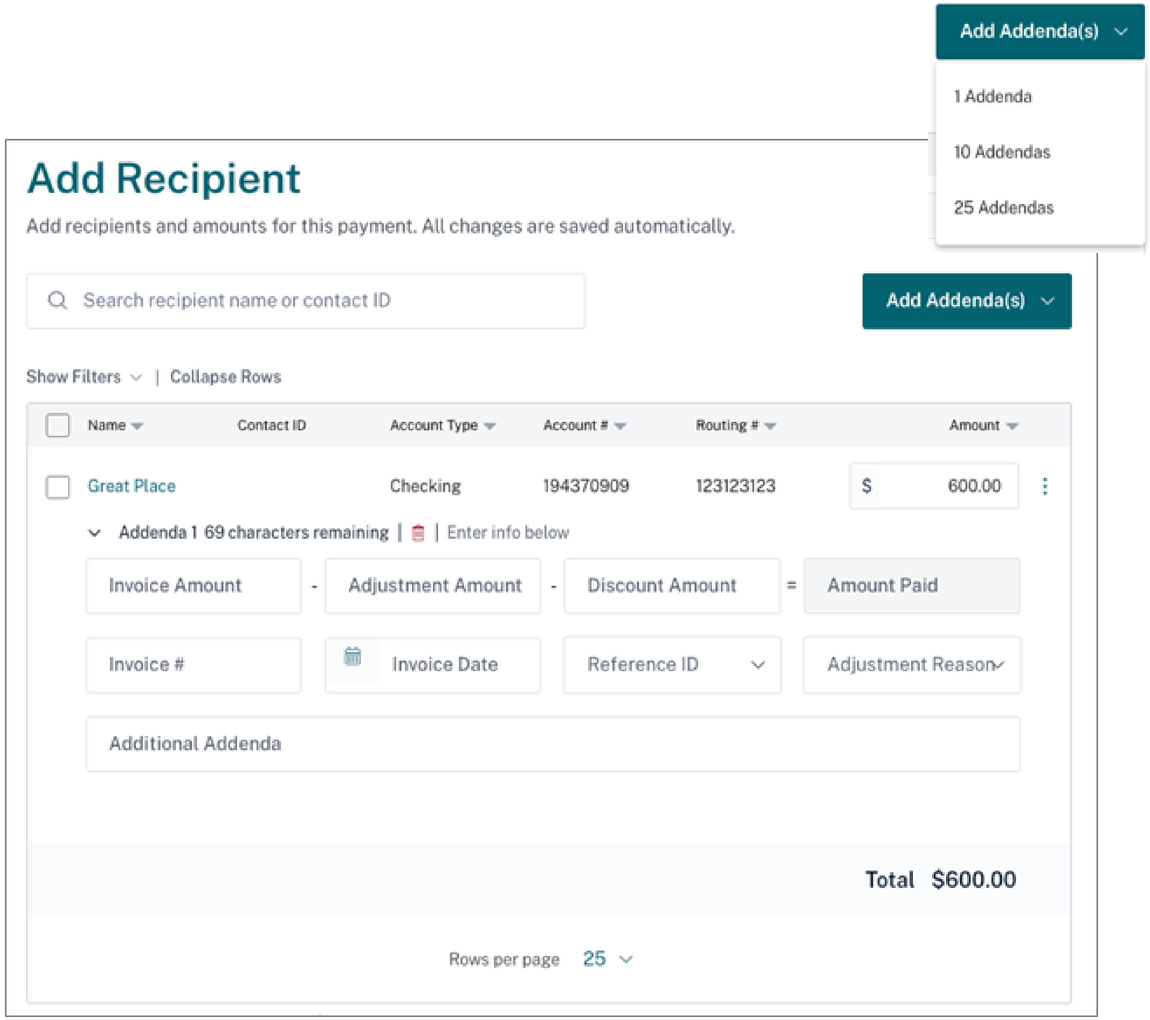
Remittance Amount is now ‘Amount Paid”

Users will see calculation for Amount Paid if they input other amount fields
Invoice Amount minus Adjustment Amount minus Discount Amount = Amount Paid

Once recipient has been added, users can elect to add 1, 10, or 25 addenda at a time

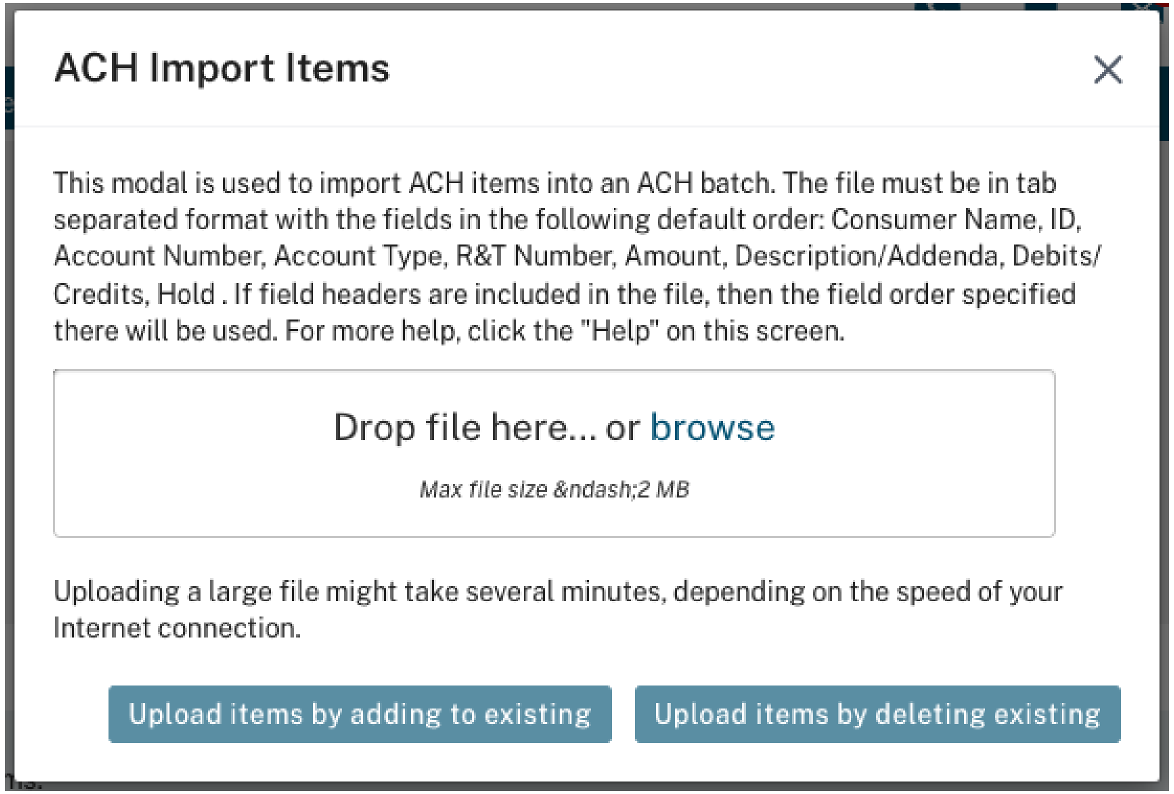
Users can easily delete addenda they do not need by clicking on the trashcan icon

Users can collapse the rows so they can easily scan their addenda for accuracy

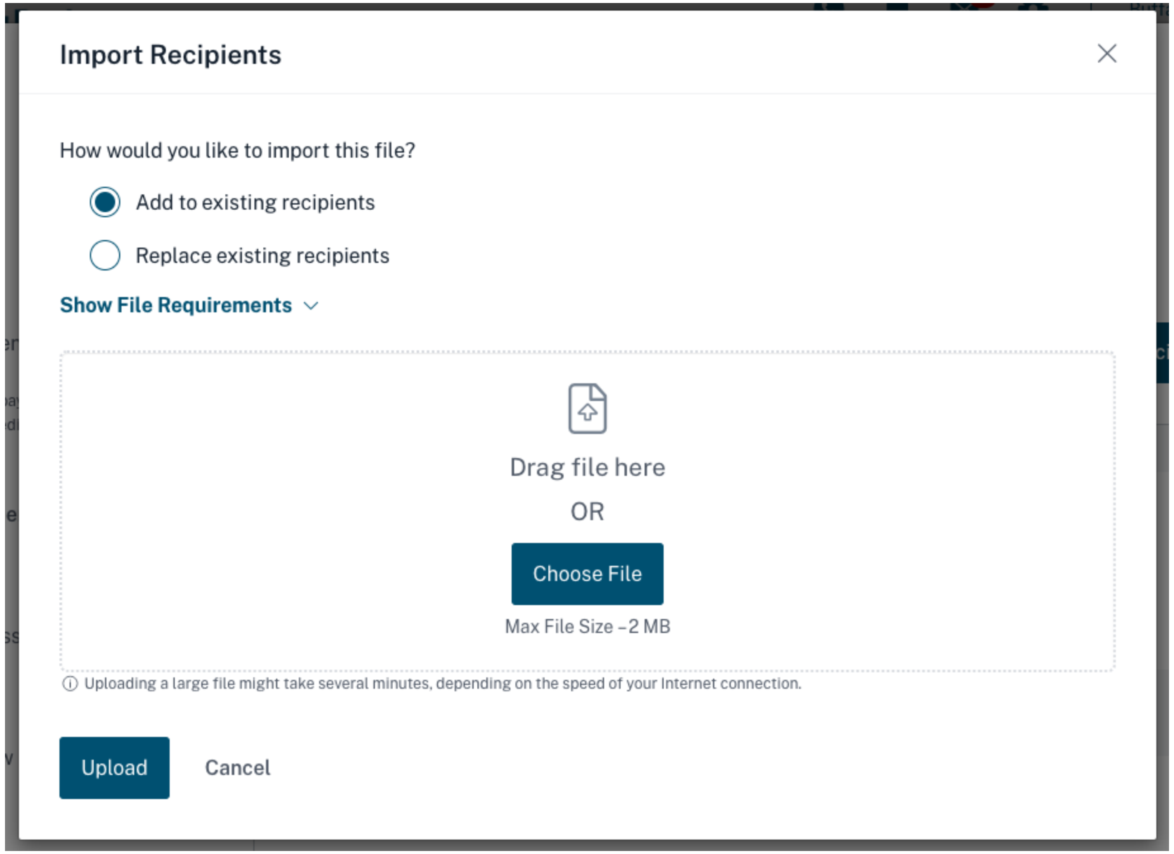


Import Recipients - After

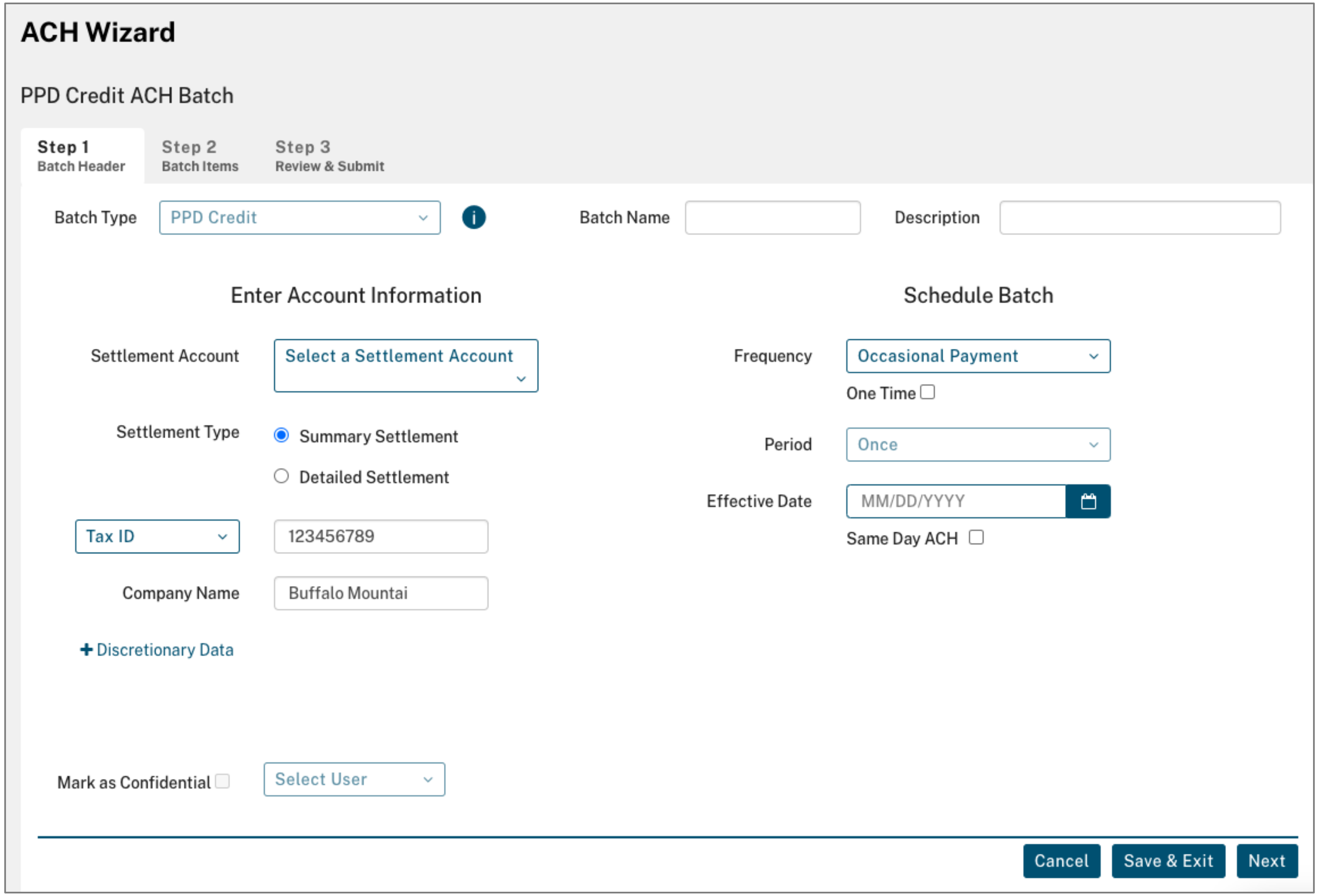
Before



After



Processing Details - Before



Processing Details - After

Users see the cut-off time settings to help make decisions on payment date needed or same day

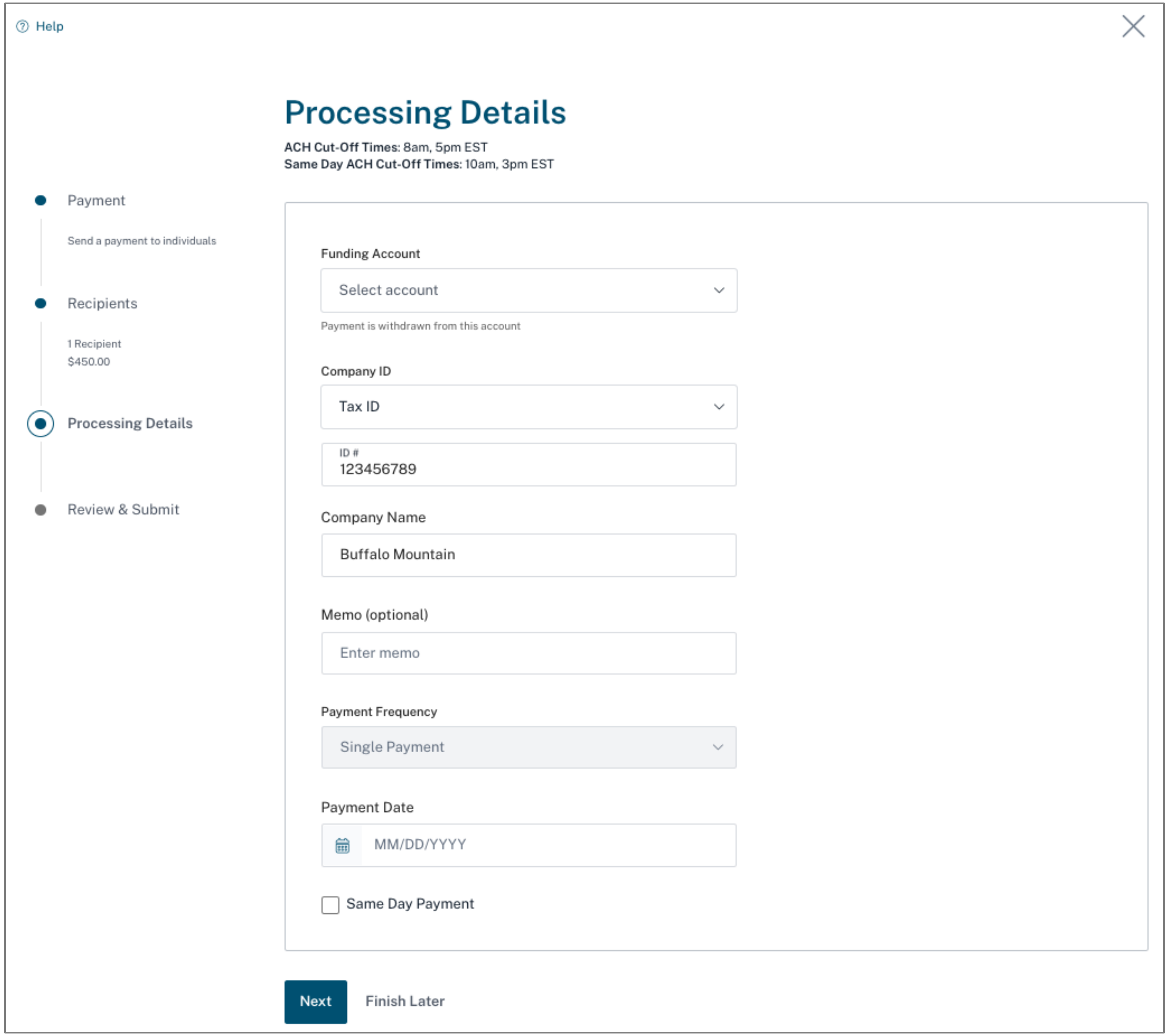
Terminology uses more meaningful terms to users:

- Settlement Account -> Funding Account (for Payments) and Deposit To (for Collections)
- Discretionary Data -> Memo
- Effective Date -> Payment Date
- Same Day ACH -> Same Day Payment

A single one-time payment is the default

From this step, users can:

1. Move forward to keep completing the payment by clicking **Next**
2. Select **Finish Later**
3. Click the **X** to save or delete the payment



Review & Submit - Before

Collect Payment - Written Authorization - PPD

Step 1 Batch Header | Step 2 Batch Items | **Step 3 Review & Submit**

Export Batch Items

Batch Type: PPD Debit
Company Name: Buffalo Mountai
Company ID: 123456789
Settlement Account: Basic Biz Checking *0058
Balance: $8,958.66
Settlement Type: Summary Settlement

Batch Name: Berry Farm
Description: Catering
Frequency: Occasional Payment
One Time: YES
Period: Once
Effective Date: 11/24/2022

Settlement: DR $45.00 - 1 item(s)

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount	Prenote	Reversal
Item 1 8726126	021000018	1309579709	Checking	Berry Farm		Active	$45.00		

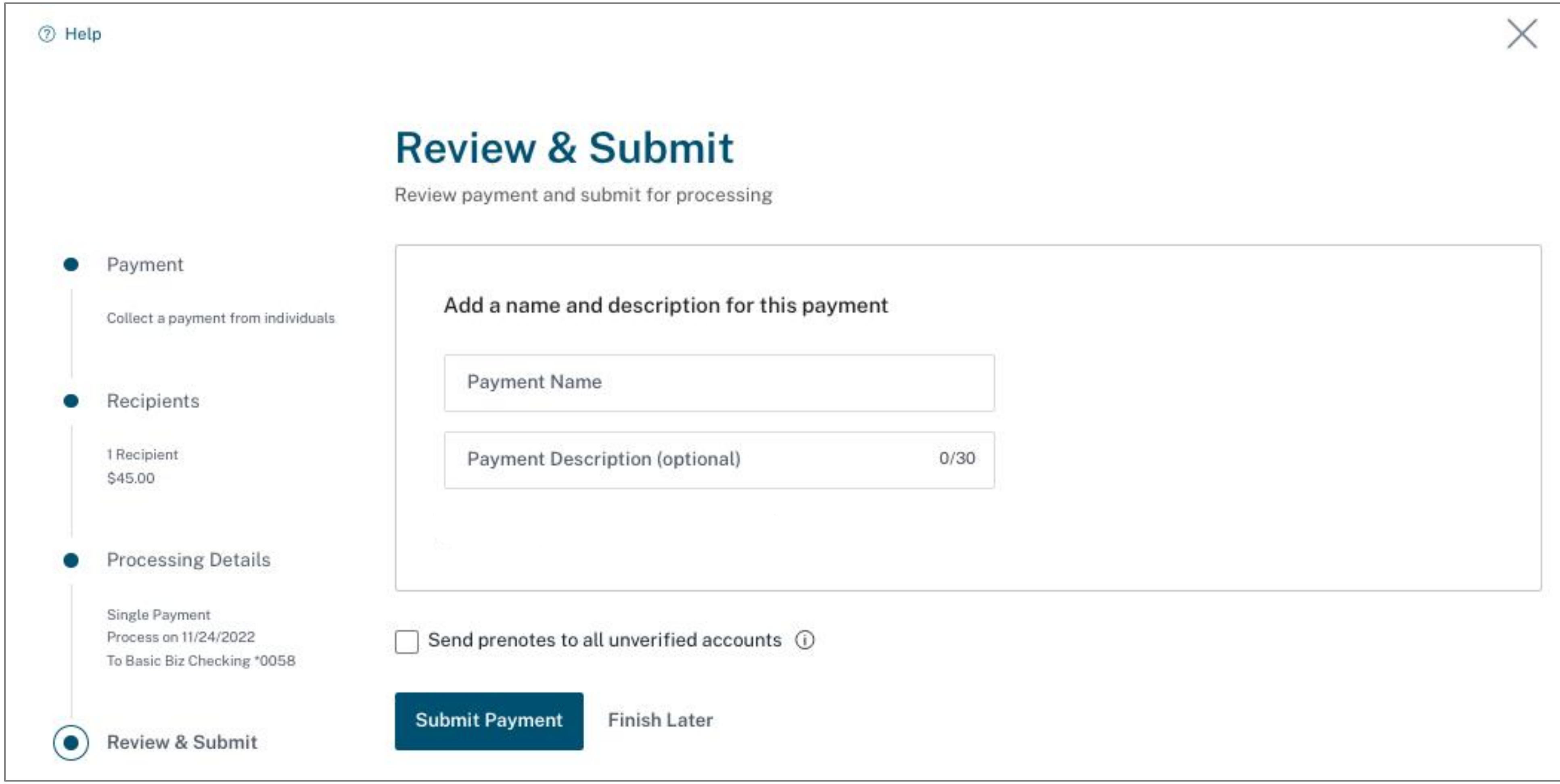
Cancel | Back | Approve

Review & Submit - After

User is required to add a Payment Name

User can select these other options (not required):
- Payment Description
- Prenote

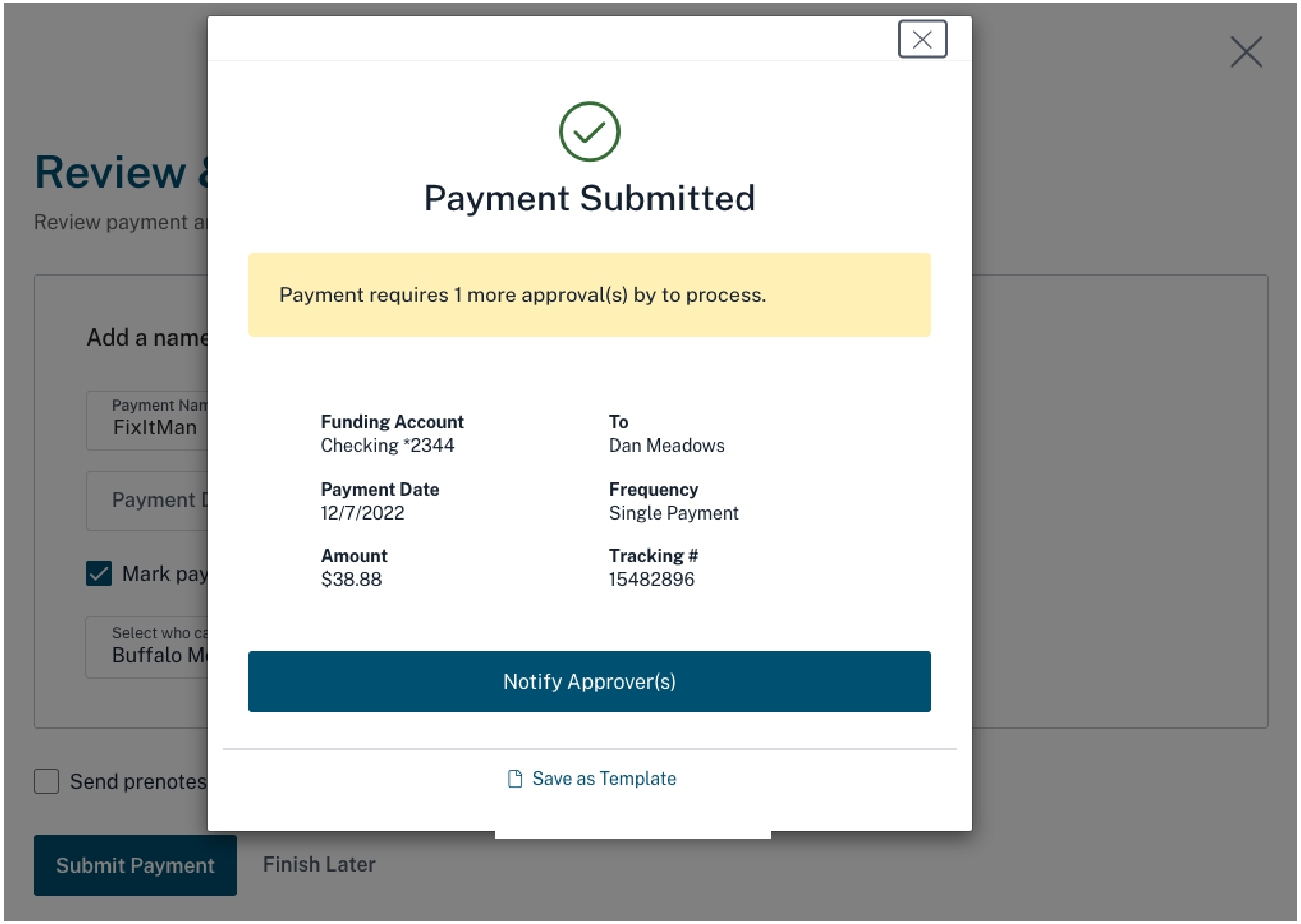
From this step, users can:
1. Submit the payment
2. Select **Finish Later**
3. Click the **X** to save or delete the payment



New Confirmation page

User receives a confirmation of the payment they just made

Actions are to **Approve**, **Notify Approvers** or to close the modal



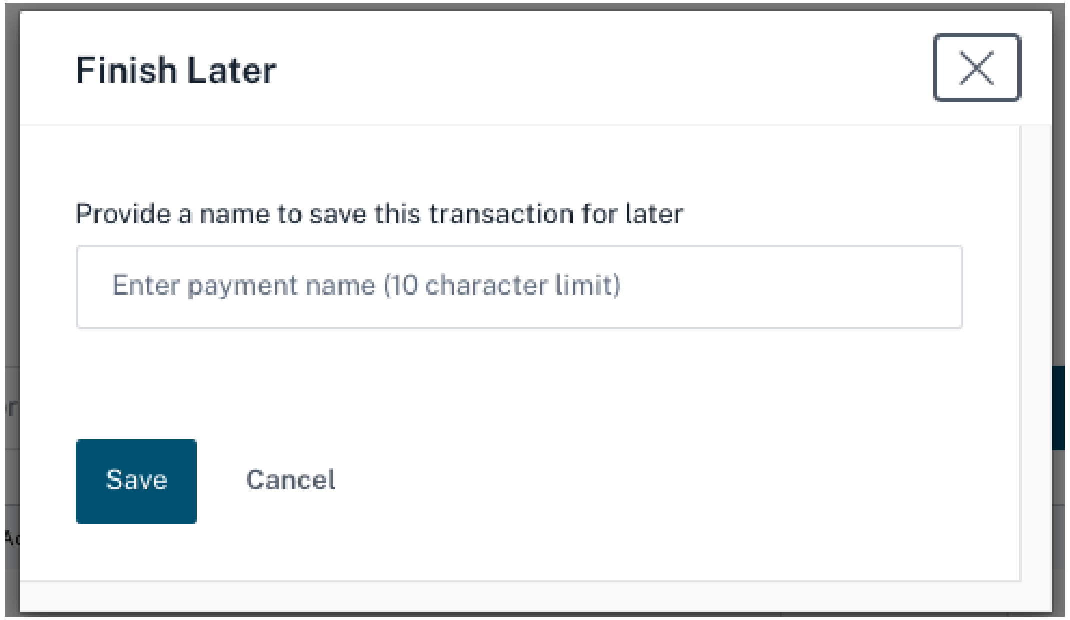
Save & Finish Later

Before – once the user added one recipient in a payment and clicked Cancel, the payment was automatically saved to the ACH Pending list

After – During creation of a payment, if the user clicks the X in the upper right corner, a modal will appear giving them choices to Save & Finish Later, Delete, or Cancel to continue on.

- Save & Finish Later – will save the payment to the ACH Payments list in an **Incomplete** status. If user has not input a payment name, they will be asked to do so.
- Delete – the payment will NOT be saved to the ACH payments list or if was there, will be removed
- Cancel – the modal will close

If payment name has not been previously input



If payment name HAS been previously input