

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.

The screenshot shows a navigation menu with the following structure:

- Payments & Transfers (selected)
 - ACH Payments
 - Activity
 - NACHA File Import
 - Consumer (PPD)**
 - Payroll
 - Credit Batch
 - Debit Batch
 - Collect Payment
 - Commercial (CCD)
 - Credit Batch
 - Debit Batch
 - Commercial (CTX)
 - Vendor Payments
 - Credit Batch
 - Debit Batch
 - Bill Payments
 - Pay Bills
 - Wire Transfers
 - Pending Wire Transfers
 - New Wire
 - Repetitive Wire
 - Incoming Wires
 - Wire Transfer History
 - Tax Payments
 - Pending Tax Payments
 - New Tax Payment
 - Tax Payment History
 - State Tax Payments
 - Account Transfers
 - Single Transfer & Activity
 - Multiple Transfers
 - Advanced Transfer
 - Loan Payment
 - Transfer History
 - Templates
 - Transfer Templates
 - Other Helpful Links
 - Request Cash Management Services

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**

The screenshot shows a navigation menu with the following items:

- Payments & Transfers (selected)
- Fraud Control
- Reports
- Other Services

Under the Payments & Transfers dropdown, the following items are listed:

- ACH Payments
- Activity
- New ACH Payment** (circled in red)
- NACHA File Import
- Bill Payments
- Pay Bills
- Wire Transfers
- Activity

Other sections visible include:

- Tax Payments
- Tax Payments Activity
- New Tax Payment
- Tax Payment History
- State Tax Payments
- Account Transfers
- Single Transfer & Activity
- Multiple Transfers
- Templates
- Transfer Templates
- Other Helpful Links
- ACH Settlement Type
- Request Cash Management Services

The screenshot shows the ACH Payments page with the following elements:

- Navigation: Overview, Accounts, Payments & Transfers (selected), Fraud Control, Reports, Other Services
- Page Title: ACH Payments (with a "Show cut-off times" dropdown)
- Search: Search name or tracking #
- Filter: Past 7 days & future dates (default), Account, Recipient, Type, Status, Amount
- Toggle: Only show items needing action
- Table:

<input type="checkbox"/>	Pmt Date	Name	Tracking #	From	To	Type	Status	Amount		
>	<input type="checkbox"/>	11/29/2023	Payroll1	15482328	Basic Biz Checking	2 Recipients	ACH Payment	Approved	\$243.33 CR	⋮

The dropdown menu for "ACH Payment" is open, showing the following options:

- ACH Payment
- New ACH Payment** (circled in red)
- Import ACH Payment

Create ACH - Before

ACH Wizard

PPD Credit ACH Batch

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

Batch Type: ⓘ Batch Name: Description:

Enter Account Information

Settlement Account:

Settlement Type: Summary Settlement Detailed Settlement

Tax ID:

Company Name:

+ Discretionary Data

Mark as Confidential

Schedule Batch

Frequency: One Time

Period:

Effective Date: ⓘ Same Day ACH

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

The screenshot shows a web interface for creating a payment. On the left, a vertical progress bar has four steps: 'Payment' (selected with a blue circle), 'Recipients', 'Processing Details', and 'Review & Submit'. The main content area is titled 'Create Payment' with the subtitle 'Set up this payment type'. It contains two sections of radio button options. The first section, 'What would you like to do?', has 'Send a payment' (selected) and 'Collect a payment'. The second section, 'Who would you like to pay?', has 'Individual' (selected) and 'Business'. A 'Next' button is located at the bottom right.

Help

Create Payment

Set up this payment type

Payment

Recipients

Processing Details

Review & Submit

What would you like to do?

Send a payment
Amount(s) will be credited to recipient account(s)

Collect a payment
Amount(s) will be debited from recipient account(s)

Who would you like to pay?

Individual
Consumers or employees

Business
Vendors or other businesses

Next

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

ACH Wizard

Collect Payment

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

Batch Type: Choose a Payment Option

- PPD Debit
- PPD Credit

Settlement

After

Create Payment

Set up this payment type

What would you like to do?

- Send a payment
Amount(s) will be credited to recipient account(s)
- Collect a payment
Amount(s) will be debited from recipient account(s)

Who would you like to pay?

- Individual
Consumers or employees
- Business
Vendors or other businesses

Next

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)**

Create Payment

Set up this payment type

What would you like to do?

Send a payment
Amount(s) will be credited to recipient account(s)

Collect a payment
Amount(s) will be debited from recipient account(s)

Whom would you like to pay?

Individual
Consumers or employees

Business
Vendors or other businesses

This is a CTX payment ⓘ

How would you like to structure remittance information for this payment?

Guided entry
Pre-determined fields to help build out remittance information

Freeform entry
Open-ended fields to enter remittance information

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.

PPD Credit ACH Batch

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

Look up Routing Number [Import Items](#) [Create Prenote Batch](#)

 This batch (id [15482570]) has no batch items.

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	<input type="checkbox"/> Hold	Amount	Prenote
Item 1	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ 0.00	
		Addenda: <input type="text"/>						
Item 2	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ 0.00	
		Addenda: <input type="text"/>						
Item 3	<input type="text"/>	<input type="text"/>	Checking	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ 0.00	
		Addenda: <input type="text"/>						

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

The screenshot displays the 'Add Recipients' interface. On the left, a vertical progress bar shows four steps: 'Payment' (Send a payment to individuals (PPD credit)), 'Recipients' (the current step), 'Processing Details', and 'Review & Submit'. The main area features a search bar for recipient names or contact IDs. Below it is a table with columns: Name, Contact ID, Account Type, Account #, Routing #, and Hold. The table is currently empty, with a message: 'No recipients yet. Use the Add Recipient button to begin.' A dark blue 'Add Recipient' button is located in the top right corner, with a dropdown menu showing '+ Add Recipient' and '+ Import Recipient' options. At the bottom right, the total amount is shown as 'Total: \$0.00'. At the bottom left, there are two buttons: 'Next' and 'Finish Later'.

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 Credit ACH Batch

Step 1 Batch Header **Step 2 Payment Details** Step 3 Review & Submit

Look up Routing Number

Send Remittance Info Only: YES NO

 This batch (id [15502892]) has no batch items.

	R&T Number	Account Number	Account Type	Company Name	ID	Amount	Prenote
Addenda #	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text" value="0.00"/>	
1	Addenda:	<input type="text"/>					
2	Addenda:	<input type="text"/>					
3	Addenda:	<input type="text"/>					
4	Addenda:	<input type="text"/>					
5	Addenda:	<input type="text"/>					

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

Add Recipient
Add recipients and amounts for this payment. All changes are saved automatically.

Search recipient name or contact ID

Show Filters | Collapse Rows

<input type="checkbox"/>	Name	Contact ID	Account Type	Account #	Routing #	Amount	
<input type="checkbox"/>	Willis Ridge		Checking	897070	123123123	\$ 828.38	⋮
	Addenda 1 🗑️ Enter info below						
	Enter addenda (optional)						0/80
						Total \$828.38	

Show Filters | Expand Rows

<input type="checkbox"/>	Name	Contact ID	Account Type	Account #	Routing #	Amount	
<input type="checkbox"/>	Willis Ridge		Checking	897070	123123123	\$ 828.38	⋮
	> Addenda 1 🗑️ 2845029547249						
	> Addenda 2 🗑️ daf:fjdl*akldfakflj**aldfajf*						
	> Addenda 3 🗑️ adfajl;a*adlfajf;!*afkaj;lf						
	> Addenda 4 🗑️ 24850151907**adkslfaj;l*398013470*kadfja*13871409148***						

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

Vendor Payments CTX Credit ACH Batch

Step 1 Batch Header **Step 2 Payment Details** Step 3 Review & Submit

Look up Routing Number

Send Remittance Info Only: YES NO

 This batch (id [15502894]) has no batch items.

	R&T Number	Account Number	Account Type	Company Name	ID	Amount	Prenote				
Addenda #	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$ 0.00"/>	<input type="text"/>				
1	Invoice Date: <input type="text" value="MM/DD/YYYY"/>	Ref ID Code: <input type="text" value="None"/>	Adjustment Code: <input type="text" value="None"/>	Invoice #:	<input type="text"/>	Ref ID #: <input type="text"/>	Adj Description: <input type="text"/>	Invoice Amount: <input type="text"/>	Discount Amount: <input type="text"/>	Adjustment Amount: <input type="text"/>	Remittance Amount: <input type="text"/>
	Addenda: <input type="text"/>										
	Number of characters left in this addenda: 69										

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

Add Recipient
Add recipients and amounts for this payment. All changes are saved automatically.

Search recipient name or contact ID

Show Filters | Collapse Rows

<input type="checkbox"/>	Name	Contact ID	Account Type	Account #	Routing #	Amount	
<input type="checkbox"/>	Great Place		Checking	194370909	123123123	\$ 600.00	⋮

▼ Addenda 1 69 characters remaining | 🗑️ | Enter info below

Invoice Amount - Adjustment Amount - Discount Amount = Amount Paid

Invoice # Invoice Date Reference ID Adjustment Reason

Additional Addenda

Total \$600.00

Rows per page 25

Add Addenda(s) ▼

- 1 Addenda
- 10 Addendas
- 25 Addendas

Import Recipients - After

Before

ACH Import Items

This modal is used to import ACH items into an ACH batch. The file must be in tab separated format with the fields in the following default order: Consumer Name, ID, Account Number, Account Type, R&T Number, Amount, Description/Addenda, Debits/Credits, Hold . If field headers are included in the file, then the field order specified there will be used. For more help, click the "Help" on this screen.

Drop file here... or [browse](#)

Max file size –2 MB

Uploading a large file might take several minutes, depending on the speed of your Internet connection.

[Upload items by adding to existing](#) [Upload items by deleting existing](#)

After

Import Recipients

How would you like to import this file?

Add to existing recipients

Replace existing recipients

[Show File Requirements](#) ▾

Drag file here

OR

[Choose File](#)

Max File Size - 2 MB

ⓘ Uploading a large file might take several minutes, depending on the speed of your Internet connection.

[Upload](#) [Cancel](#)

Processing Details - Before

ACH Wizard

PPD Credit ACH Batch

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

Batch Type: ⓘ Batch Name: Description:

Enter Account Information

Settlement Account:

Settlement Type: Summary Settlement Detailed Settlement

Tax ID:

Company Name:

+ Discretionary Data

Schedule Batch

Frequency: One Time

Period:

Effective Date: 📅 Same Day ACH

Mark as Confidential

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

Processing Details

ACH Cut-Off Times: 8am, 5pm EST
Same Day ACH Cut-Off Times: 10am, 3pm EST

Payment
Send a payment to individuals

Recipients
1 Recipient
\$450.00

Processing Details

Review & Submit

Funding Account
Select account

Payment is withdrawn from this account

Company ID
Tax ID

ID #
123456789

Company Name
Buffalo Mountain

Memo (optional)
Enter memo

Payment Frequency
Single Payment

Payment Date
MM/DD/YYYY

Same Day Payment

Next Finish Later

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

The screenshot shows a web interface for reviewing and submitting a payment. At the top left is a 'Help' icon, and at the top right is a close 'X' icon. The main heading is 'Review & Submit' with the subtitle 'Review payment and submit for processing'. On the left is a vertical progress bar with four steps: 'Payment' (selected), 'Recipients', 'Processing Details', and 'Review & Submit' (current step). The 'Payment' step details include 'Collect a payment from individuals'. The 'Recipients' step shows '1 Recipient' for '\$45.00'. The 'Processing Details' step shows 'Single Payment', 'Process on 11/24/2022', and 'To Basic Biz Checking *0058'. The main content area is titled 'Add a name and description for this payment' and contains two input fields: 'Payment Name' and 'Payment Description (optional)' with a character count of '0/30'. Below the input fields is a checkbox labeled 'Send prenotes to all unverified accounts' with an information icon. At the bottom are two buttons: 'Submit Payment' (highlighted in dark blue) and 'Finish Later'.

New Confirmation page

User receives a confirmation of the payment they just made

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

Payment Submitted

Payment requires 1 more approval(s) by to process.

Funding Account Checking *2344	To Dan Meadows
Payment Date 12/7/2022	Frequency Single Payment
Amount \$38.88	Tracking # 15482896

[Notify Approver\(s\)](#)

[Save as Template](#)

Review
Review payment a

Add a name

Payment Name
FixItMan

Payment D

Mark pay

Select who ca
Buffalo M

Send prenotes

Submit Payment Finish Later

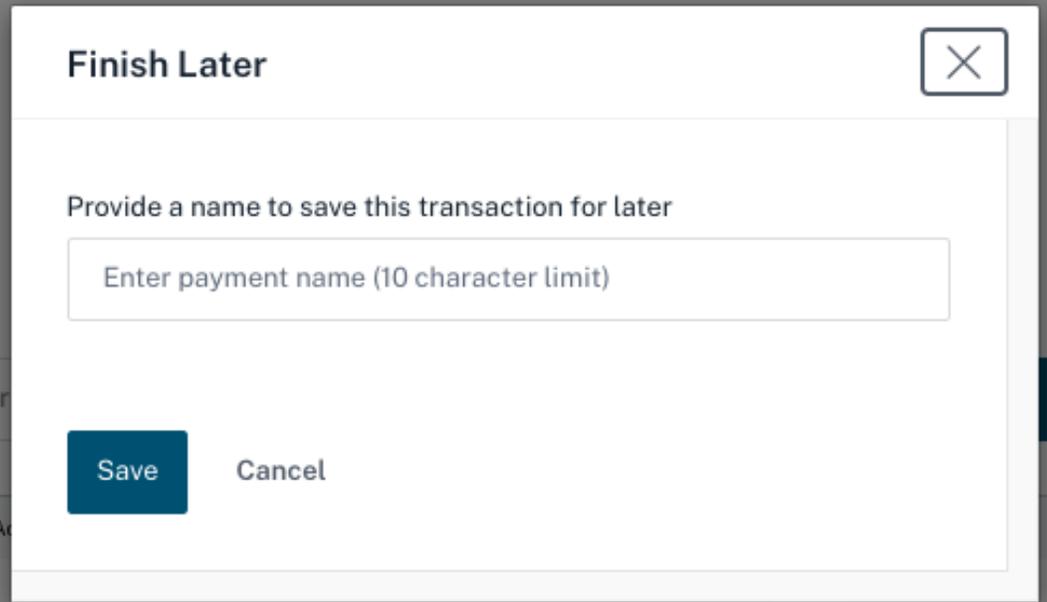
Save & Finish Later

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.

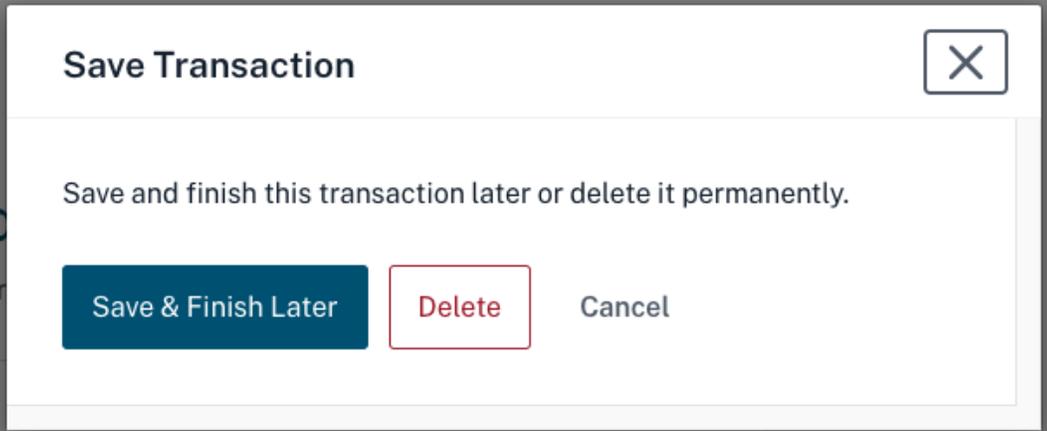
- Save & Finish Later – will save the payment to the ACH Payments list in an **Incomplete** status. If user has not input a payment name, they will be asked to do so.
- Delete – the payment will NOT be saved to the ACH payments list or if was there, will be removed
- Cancel – the modal will close

If payment name has not been previously input



The screenshot shows a modal dialog titled "Finish Later" with a close button (X) in the top right corner. Below the title, there is a text prompt: "Provide a name to save this transaction for later". Underneath this prompt is a text input field with the placeholder text "Enter payment name (10 character limit)". At the bottom of the modal, there are two buttons: a dark blue "Save" button and a grey "Cancel" button.

If payment name HAS been previously input



The screenshot shows a modal dialog titled "Save Transaction" with a close button (X) in the top right corner. Below the title, there is a text prompt: "Save and finish this transaction later or delete it permanently.". At the bottom of the modal, there are three buttons: a dark blue "Save & Finish Later" button, a red-outlined "Delete" button, and a grey "Cancel" button.