Creating an ACH* Payment

*Service charge may apply.

1. In the navigation menu, click or tap **Advanced Payments** > **ACH & Wires**.
2. Click or tap **New Payment**, then select the ACH payment type: **ACH Batch**
3. Origination Details
   a. Select appropriate SEC Code

> Note: PPD is used when sending or receiving funds from Individuals and CCD is used when sending or receiving funds from a business. The two types cannot be mixed in the same file.

   b. Input **Company Entry Description**. Company Entry Description is what the transaction will appear as on statements with the business name as a pre-fix.
   c. (Optional) If applicable, select **Subsidiary**
   d. Select funding **Account**
   e. Select **Effective Date**. The effective date is the date the funds will be deposited into the recipients' accounts.
      i. (Optional) If you select the current day to make a **Same Day ACH Payment**, a confirmation message appears asking you to acknowledge that this type of payment may incur a fee for the expedited processing. Click **Agree**.
4. Recipient/Account
   a. Click or tap **Add Multiple Recipients**
   b. Select **Recipients**
   c. Click or tap **Add**
   d. Enter **Amount**
   e. (Optional) Click or tap Recipient kebab menu and Select Expand Row to Notify Recipient or enter an Addendum.
      i. Select the **Notify Recipient** check box to notify the Recipient. This option is only enabled if an email address is on the recipient's profile.
      ii. Input **Addendum** Message
      iii. Click or tap **Show Details** to review account information.

> Note: If the transaction exceeds the Same Day ACH limit ($100,000), an error banner appears and you cannot Draft or Approve the transaction until you select a new date or change the amount.

7. Click or tap **Draft** or **Approve**.

Note: ACH Payment files that are drafted must be approved in order to be processed. *FAIRWINDS* does not receive the ACH Payment file for processing until it has been approved. ACH Payment approval cutoff time: 4pm

8. Select appropriate **secure access code destination**
9. Input **secure access code**
10. Click or tap **Verify**
11. A confirmation message appears. Click or tap **Close**.

If you see an error message, contact us at 407.277.5045 for assistance.