

# Cash Management Solutions

## Quick Reference Guide - Simplified Payments Business Online - ACH & Wire Processing

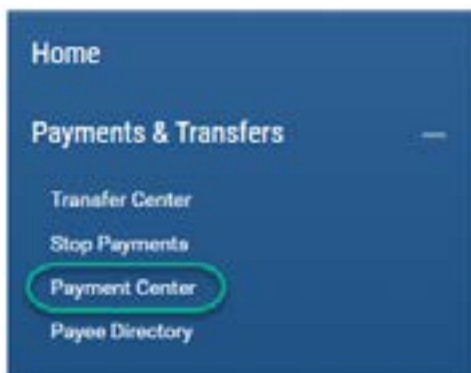
The Simplified Payments widget provides a suite of payment capabilities with easy to understand terminology and streamlined workflow. In Simplified Payments, you can:

Initiate different types of payments:

- Send B2B and B2C payments and initiate collect payment using payees defined in the Payee Directory
- Send employee payments using employees defined in the Payee Directory
- Send Federal tax payments
- Make loan payment or initiate loan draw
- View and manage all of your pending and processed payments
- Approve payments submitted by others

To access the Simplified Payments widget, open the left navigation menu, click to expand the Payments and Transfers menu, then select the Payment Center.

The Simplified Payment widget resides on the Payment Center workspace.



### INITIATE PAYMENTS

Simplified Payments gives you two ways to initiate a payment: you can initiate a new payment, entering all of the required information from scratch, or you can copy an earlier payment.

To initiate a new payment, click the Initiate menu and choose your payment type from the dropdown.



Each type of payment has an appropriate form, tailored to its required data elements.

**NOTE:** The Send Payment, Collect Payment, and Employee Payments types work ONLY with entries from the Payee Directory. If the payee you need is not available, you will have to add a new Payee definition in Payee Directory. If you don't have Payee Directory entitlement, contact someone who does.

## SEND PAYMENT

Use this feature to make a payment to a single payee.

The screenshot shows a web form titled "Initiate Payment" with a blue header bar. On the right side of the header, the amount "\$0.00" is displayed. The form is divided into two main sections: "Payment Details" on the left and "Payment Information" on the right. The "Payment Details" section includes a "Payee Information" subsection with a "PAYEE NAME" dropdown menu, a "PAYEE ACCOUNT" text input field, and a "TRANSACTION DATE" dropdown menu. The "Payment Information" section includes an "Amount To Send" subsection with an "AMOUNT" input field (showing "\$ 0.00"), a "Payment Method" subsection with a "SELECT TYPE" dropdown menu, a "Sending From" subsection with a "FROM ACCOUNT" text input field, and a "Comments" subsection with a "MESSAGE" text input field (labeled "Optional"). At the bottom of the form, there is a "\$0.00" label, a "SUBMIT" button, and a "Cancel" button.

- **Payee Name:** The dropdown is populated with all Payee Directory individual and business entries set up for regular (ACH) and/or expedited (wire) payments. When you select the Payee, the system will populate the other dropdowns with the accounts and payment types defined in the Payee Directory.
- **Payee Account:** Select a Payee Account to receive the payment, if the payee has more than one account.
- **Transaction Date:** Based on the selected Payee Account (of which Payment Methods are established for that account), DBIQ-P will default to the earliest available date, in consideration of your financial institution's daily cutoff times, future-date restrictions, weekends, and holidays. You may select a later date for the payment. Expedited payments can be sent in current business day. Regular payments require at least one business day lead time.
- **Payment Method:** Select the payment method that keeps the transaction date requirement, if the payee has more than one payment method.
- **Amount To Send:** Enter the dollar amount for the payment. The amount is subject to customer and user limits established by your financial institution or company administrator.
- **Sending From:** Select the funding account from the dropdown. The system populates the dropdown with all accounts for which you have payment permissions.
- **Comments (ACH Payments):** Enter information that you want to send with the payment to the payee.
- **Purpose of Wire:** applicable to wire payments, enter the purpose for the wire payment.
- **Message to Payee (Wire Payments):** Enter information that you want to send with the payment to the payee. Additional message fields are available by clicking on the More link.

Click submit when you have completed all of the fields. You will return to the Simplified Payments list view with confirmation message on top and the new payment highlighted. The status of the payment will depend on the approval requirements; “processed” if no approval is required and either “requires my approval” or “requires others approval” if approval is required.

ALL	ACTIONS	STATUS	PAYEE NAME	FROM ACCOUNT NAME	AMOUNT
<input type="checkbox"/>	...	Requires other's approval	Bruce Wayne wire - 123212	Payables Account	45.55
<input type="checkbox"/>	...	State dated	tpv	Capital Account	0.09
<input type="checkbox"/>	...	State dated	tpv	Payroll Account	0.09

The Simplified Payments list view provides a consolidated list of pending and processed payments for which you have entitlements to view, update, and/or delete.

As with other list views, you can control and personalize the list:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file

## VIEW AND MANAGEMENT PAYMENTS

Click on the ... in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View:** Displays the payment details as read-only text.
- **Modify:** Displays the payment details with input fields so you can change some of the info. The input fields are exactly the same as those you use when initiating the payment. NOTE: Modify is available only for pending payments (i.e., not for transfers that already have been processed or deleted).
- **Delete:** Deletes the transfer.  
**NOTE:** Delete is available only for transfers with status Scheduled (i.e., not for transfers that already have been executed or deleted).

## COPY AS NEW PAYMENT

If you have made a particular payment in the past and need to make another, you can minimize your effort by using the Copy As New Payment feature: it replicates all of the old payment info but allows you to change the relevant fields, such as Effective Date and Amount.



DBIQ-P Payments

Batch: ▼

\*SHOW ALL ▼ Changed Save As

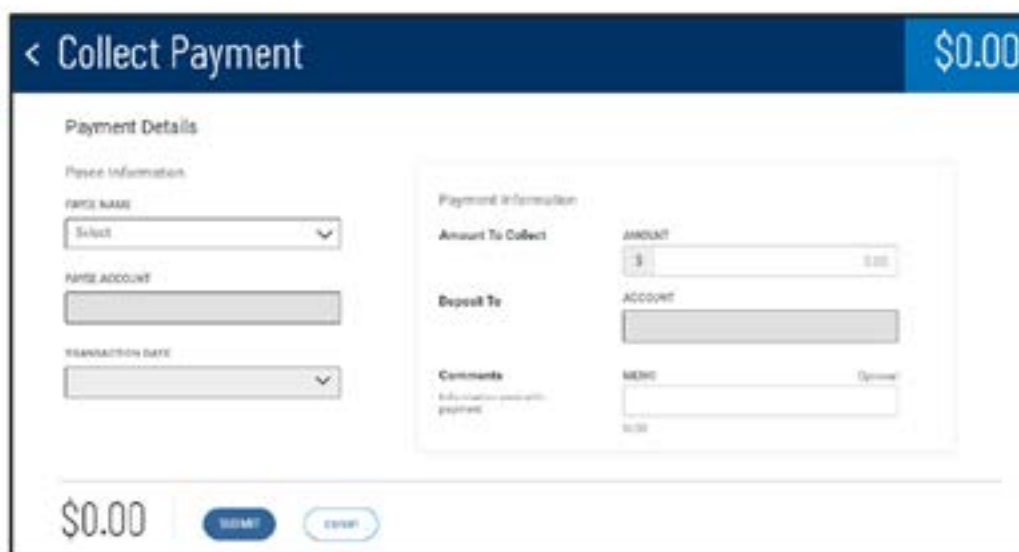
As of 09/15/2020 12:12 AM

<input type="checkbox"/>	action	Status	Payment Type	Payee Name	Transaction Date	From account/ Name	FROM ACC
<input type="checkbox"/>	...	Processed	Tax Payment	IRS	09/15/2020	Concentration Account	00100000
<input type="checkbox"/>	View Copy as New Payment	State dated	Tax Payment	IRS	09/15/2020	Disbursement Account	00100000
<input type="checkbox"/>	...	Processed	Regular	Barrow County Shrg - 1005	09/15/2020	Concentration Account	00100000

To initiate a new payment based on a previous one, locate a pending or processed example of the old payment on the list, click on the ... in the Action column and then select Copy As New Payment from the pop-up menu. DBIQ-P will open an edit panel very similar to the one you would use to initiate that type of payment from scratch, pre-populated with all of the info from the original payment. Update the info in any of the editable fields and click Submit.

## COLLECT PAYMENT

Use this feature to collect a payment from one payee.



< Collect Payment \$0.00

Payment Details

Payee Information

PAYEE NAME: Select ▼

PAYEE ACCOUNT:

TRANSACTION DATE:  ▼

Payment Information

Amount To Collect: AMOUNT: \$ 0.00

Deposit To: ACCOUNT:

Comments: Any additional notes about payment 0.00 Optional

\$0.00 SUBMIT EDIT

- **Payee Name:** The dropdown is populated with all Payee Directory individual and business entries set up for collections. When you select the Payee, the system will populate the Payee Account dropdown with the accounts defined in the Payee Directory.
  - **Payee Account:** Select a payee account that will fund the collection, if the payee has more than one account.
  - **Transaction Date:** Select the effective date for this collection. All collections are processed via ACH and require at least one business day lead time. DPIQ-P takes in consideration of your financial institution's daily cutoff times, future-date restrictions, weekends and holidays. You may select a later date for this collection.
  - **Amount To Collect:** Enter the dollar amount for the collection. The amount is subject to company and user limits established by your financial institution or company administrator.
  - **Deposit:** Select the receiving account from the dropdown. The system populates the dropdown with all accounts for which you have payment entitlements.
  - **Comments:** Enter text that you want to appear with the collection.
- NOTE:** This field generally is optional, but your financial institution may configure it to be required.

Click submit when you have completed all of the fields. You will return to the Simplified Payments list view with confirmation message on top and the new collection highlighted. The status of the transaction will depend on the approval requirements, "Processed" if no approval is required and either "Requires My Approval" or "Requires Others Approval" if approval is required.

## EMPLOYEE PAYMENT

Use this feature to make payments to one or more employees.

**Initiate Employee Payment** \$0.00  
00 EMPLOYEE PAYMENTS COUNTS

**Payment Details**  
Payment Name:

**Payment Information**  
Payment Date:   
Payment Amount:   
Payment Description:

**Payee Information**

EMPLOYEE	ID	ACCOUNT NUMBER	LAST AMOUNT	THIS AMOUNT	REMARKS
Employee 1	1234	123456789	\$ 10	<input type="text"/>	
Employee 2	567	987654321	\$ 25	<input type="text"/>	

0 Employee Payments | \$0.00 |

Employee Payments is designed for disbursement to multiple payees at once. The screen is populated with all of your Employee payees. Enter a descriptive Payment Name, so this payment can be easily tracked and managed later in the Simplified Payments list.

## PAYMENT INFORMATION

- Select a Payment Delivery Date. All employee payments are processed via ACH and require at least one business day lead time. DPIQ-P takes in consideration of your financial institution's daily cutoff times, future-date restrictions, weekends, and holidays. You may select a later date for this payment.
- Select the funding account, if you have more than one account. Enter a Payment Description. This information travels with the payments.

## PAYEE INFORMATION

- Select Employee Account Number if there is more than one. Fill out the This Amount field for each employee that is to receive payment. DBIQ-P will skip the other employees whose This Amount field is empty. If the information is available, Premier displays each employee's most recent payment in the Last Amount field. Memo field is optional.

Click Submit when you have completed all of the fields. You will return to the Simplified Payments list view with confirmation message on top and the new payment highlighted. The status of the payment will depend on the approval requirements, "Ready To Process" if no approval is required and either "Requires My Approval" or "Requires Others' Approval" if approval is required.

## TAX PAYMENT

- Use this feature to send Federal Tax payments.

The screenshot shows a web application interface for initiating a tax payment. At the top, a dark blue header bar contains a back arrow and the text "< Initiate Tax Payment" on the left, and a blue box with "\$0.00" on the right. Below the header, the form is divided into several sections. On the left, there is a "Payment Date" field. Below that is a "Tax Information" section with a "Tax Code" dropdown menu (showing "Select") and a "Tax Year" field. To the right of this is the "Originator Information" section, which includes a "Company Name" dropdown (showing "BENTLEY - BENTLEY COMPANY"), a "Payment Account" dropdown (showing "Select"), and a "Payment Date" dropdown (showing "Select"). Below the "Originator Information" section is a "Payment Information" section with a link that says "Select Tax Information to add Payment Information". At the bottom of the form, there is a "\$0.00" label, a "MAKE PAYMENT" button, and a "CANCEL" button.

Enter a descriptive Payment Name, so this payment can be easily tracked and managed later in the Simplified Payments list.

- **Tax Information:** Select a Tax Form from the dropdown;DBIQ-P will dynamically populate the Tax Type Code dropdown with appropriate entries and display the appropriate input fields in Payment Information.
- **Originator Information:** If you have more than one ACH Sender (ACH Company), select one from the dropdown list. Similarly, select an Offset Account if you have more than one. Select a Transaction Date for the payment. All tax payments are processed via ACH and require at least one business day lead time. DPIQ-P takes in consideration of your financial institution's daily cutoff times, future-date restrictions, weekends and holidays. You may select a later date for this payment.
- **Payment Information:** These fields will be tailored to your choice of Tax Form; fill them out exactly as you would on a paper version.

Click submit when you have completed all of the fields. You will return to the Simplified Payments list view with confirmation message on top and the new payment highlighted. The status of the payment will depend on the approval requirements, "Ready To Process" if no approval is required and either "Requires My Approval" or "Requires Others' Approval" if approval is required.

## APPROVE PAYMENTS

If you have Payment Approval permissions, you can approve payments of any type made in Simplified Payments.

To see payments awaiting your approval, select Requires My Approval from Saved View dropdown:



The screenshot shows the 'SIMPLIFIED PAYMENTS' interface. At the top, there's a 'Filter' dropdown and a 'SHOW ALL' dropdown menu which is currently open, showing 'Show All' and 'Requires My Approval' (highlighted with a green circle). Below the menu is a table with columns: STATUS, PAYEE NAME, FROM ACCOUNT NAME, FROM ACCOUNT, and TRANSACTION DATE. The table contains five rows of payment data. At the bottom of the table, there are three buttons: 'DELETE', 'APPROVE', and 'REJECT'.

	STATUS	PAYEE NAME	FROM ACCOUNT NAME	FROM ACCOUNT	TRANSACTION DATE
<input type="checkbox"/>	Ready to Process	Coffee Shop	Accounts Payable	10010001	08/15/2021
<input type="checkbox"/>	Processed	MULTI	Capital Account	001000000	08/27/2021
<input type="checkbox"/>	Rejected by approver	MULTI	Payroll Account	001000000	08/19/2021
<input type="checkbox"/>	State cited	MULTI	Payroll Account	001000000	08/19/2021
<input type="checkbox"/>	State cited	MULTI	Operating Account	001000001	08/19/2021

For a single payment, you can click the ... in the Action column for any payment and view, approve, delete, or reject it.

Alternatively, you can perform bulk operations by clicking the checkboxes for multiple payments and then using the approve, delete, or reject buttons at the bottom of the screen.