

# Creating a One Time ACH Payment

## MYFW Digital Business Banking Platform Guide

This guide outlines how to originate ACH Collection transactions via one-time or create templates for collecting payments on the business banking platform. Log onto myfw.com to sign into the digital business banking platform and follow the steps outlined in this guide.

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### Cut-off Times

Approvals must be submitted prior to the following cut-off time. All times referenced are in Mountain Time.

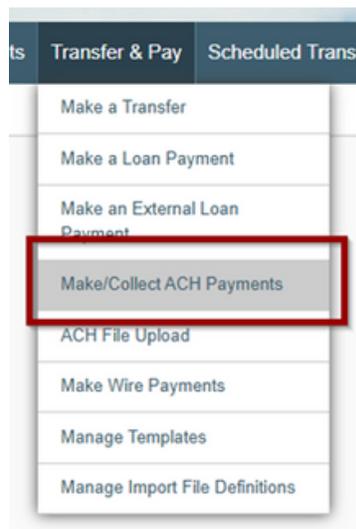
- ACH Payment Next-day Settlement: **3:30 PM**
- ACH Payment Same-day Settlement: **11:00 AM**

### Limits

Maintain ongoing awareness of your limits. These are displayed not only on the dashboard upon signing in, but also on every ACH-related page you access. For further limit changes, contact your Private Banker.

### Make a One-Time ACH Collection

Go to **Transfer & Pay** and click on **Make/Collect ACH Payments**.



1. Click on **Collect payments**.
2. Select **Make a one-time payment** under “How do you want to pay?”.
3. Select the **Funding account**.
  - Once the funding account is selected, you will see the current and available balance on the right side.

What do you want to do?

Make payments  **1** Collect payments  Upload pass through file

**i** Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Make a one time payment **2**

Funding account **3**

Commercial Checking \*\*\*\*0001 Current: \$7.13 Available: \$7.13

4. Select the **Payment type**
  - CCD = Collecting from a Commercial or Business Account
  - PPD = Collecting from a Consumer or Personal Account
5. **ACH Company ID** is your personal ACH ID for that specific funding account. It is automatically populated.
  - **Payment name** (optional)
6. **Payment description** (required) cannot exceed 10 characters.
  - Examples include payroll, bonus, vendor pay.
7. **How would you like to settle these payments?**
  - Batch offset – One settlement entry
    - All the transactions in the batch are netted together, and a single debit entry will be posted to the account.
  - Item offset – Per item settlement entry
    - Each ACH transaction has its own corresponding offset posted to the account thus creating a separate debit for each item in the file.

Payment type **4**  
Commercial (CCD)

ACH Company ID **5**  
1987880001 - Test Fort Collin

Payment name  
Enter a payment name (optional)

Payment description **6**  
Vendor Pay

How would you like to settle these payments?  
 Batch offset - one settlement entry **7**  Item offset - per item settlement entry

## Recipient Details

- Click on **Add a recipient**

### Recipient Details

Complete the template by adding recipients.

Add a recipient
Create prenote

- Add a recipient page
  - Contact information
    - **Who do you want to add:** Type in your recipient's account name.
    - **Recipient ID:** Optional.
- Account information
  - **Bank account type:** Choose account type: Checking or Savings.
  - **Routing number:** Type in your recipient's routing number. The system will automatically validate the bank.
  - **Bank account number:** Type in your recipient's account number. Type again to confirm.
    - **Create a prenote – Optional:** Note that a schedule payment will not be processed until the prenote is completed – 3 business day process.
- Addenda Information (Optional)
  - **While not common, some banks may require addenda information. If it is required, please enter the information below:** Enter in any addenda information.

- Payment information
  - Account to collect: Type in the dollar amount.
    - This can be changed at the time of payment.
- Click **Save**
  - You will be presented with three options: Save Template, Cancel, and Save as Draft.
  - This one-time payment can be saved as a template at this time.
- **NOTE:** Do not forget to approve the payment!

## Questions?

Visit [myfw.com/digital-banking/](https://myfw.com/digital-banking/) or contact your Private Banker for additional information.