



Help Card: ACH Payments Regions iTreasury

The following information provides guidance to help Administrators with sending ACH “Corporate/Vendor Payments” within Regions iTreasury®. NOTE: Fields may be slightly different based on the ACH transaction type.

ACH Payments

1. After logging in to iTreasury, hover over the Payments tab and select Payment Management > Add a New Payment > Select a Payment Type or Payment Template (descriptions below) > Continue.
 - To send a freeform ACH, click Select a Payment Type.
 - To use an ACH template, click Select a Payment Template. Once selected, choose an approved template from the drop-down menu.
2. Complete all required fields within the Originator Information section.
 - Originator ID: Select the Originator ID from the dropdown menu. After choosing the Originator ID, \ Batch Description field will auto populate. The OffsetAccount will also display in the drown down menu next to the Company ID/Name.
 - Effective Date: select the date when the ACH transaction will credit the account. NOTE: Regions recommends entering and submitting ACH items two days prior to the desired effective date. The Effective Date will default to the next business day. If a Same Day ACH Company ID is being used and the payment can be made today, you can check the **Make this a Same Day Payment** checkbox. This will default the effective date to today’s date and enforce Same Day limits and cutoffs. Same Day effective dates for non-Same Day ACH Company IDs are not guaranteed for same day processing.
 - Batch Description (optional): This field will auto-populate the transaction type used for the payment.
 - Company Discretionary Data (optional): This field will be populated by information pulled from the client ACH Company information. The field can be edited as necessary.
 - Descriptive Date (optional): You may enter a transaction date that you want to appear on the beneficiary’s account statement.
 - Internal Comments (optional): This field is for internal comments regarding batch and transaction records. Information entered within this field is stored with the transaction, but is not forwarded with the payment.
3. Complete all required fields within the Beneficiary Bank Information section.
 - Corporate/Vendor Name: Enter the Corporate/Vendor name.
 - ID (optional): If you selected a beneficiary from the Contact Center, the ID field may be populated. This is a unique identifier for the beneficiary. If it is not populated, enter an ID if desired.
 - Discretionary Data (optional): Use this field to include any additional beneficiary data (e.g., payment description, beneficiary name and/or ID).
 - Corporate/Vendor Bank Code: Select the Corporate/Vendor bank routing number.
 - Corporate/Vendor Bank Account Number: Enter the account number for the corporate vendor.
 - Account Type: Select the appropriate account type (checking, savings or loan).

- Amount: Enter the amount to be paid. – Create Prenote (optional): If this field is selected, the system will allow for a “prenote” (i.e., zero-dollar transaction) to reflect in both the sender’s and recipient’s account to test payment delivery channels. NOTE: If uninterested in creating a prenote transaction prior to sending your live payment, leave this box unchecked.
- Hold (optional): Check this option if you would like to place a hold on the payment.
- Addenda Format (optional): Select either Freeform or Formatted. NOTE: While processing Freeform addenda choose the Addenda Code from the dropdown menu and proceed to complete the Addenda field with the corresponding information. While processing a formatted addenda, complete or select the following fields.
 - o Total Invoice amount
 - o Terms Discount
 - o Payment Adjustment
 - o Adjust Reason Code (Select)
 - o Reference Number
 - o Reference Number Type (Select)
 - o Addenda
 - o Transaction Comment - This field provides additional space for transaction notes. Information in this field is stored with the transaction.
- Beneficiary Exclusion Dates (optional): By selecting one or more exclusion dates, you can exclude a beneficiary from a payment.
- Add another Beneficiary (optional): Use this feature to add another payment item within the current batch.
- Saving Payment as Template (optional): Check the box under Payment Summary if you would like to save this payment as a template for future use. Once selected, the Template Code and Template Description fields will display. Create a Template Code which will name the template. Next, create a Template Description to help identify the template in the future. Then click Submit. Templates are created when the payment is submitted. NOTE: A template will not be created if the payment is Saved for later use.

4. Click Submit.

- If you are set up with Auto-Approval, you will receive a ROOBA or Real Pass challenge upon submission. After successful ROOBA/Real Pass authentication, you will be taken to the Payment List View where the transaction will transition from an Entered status to an Approved status. When the transaction is successfully scooped and released for processing, the status will transition to Submitted to Bank.
- If you do not have Auto-Approval, you will be redirected to the Payment List View screen. Next, select the transaction and click Approve. You will then receive a ROOBA or Real Pass challenge. After successful ROOBA/Real Pass authentication, the ACH transaction will transition from an Entered status to an Approved status. When the transaction is successfully scooped and released for processing, the status will transition to Submitted to Bank.
- If you have Dual-Approval, the final approver will receive the ROOBA or Real Pass challenge. When the transaction is successfully scooped and released for processing, the status will change to Submitted to Bank.
NOTE: The iTreasury system will warehouse the transaction for two days prior to the effective date.

Questions?

Should you have any additional questions, or need further assistance, please contact Regions Client Services:

- o Email: ClientServicesGroup@regions.com
- o Phone: 1-800-787-3905 (domestic), or 001-205-560-9505 (international)