

Harborstone

ONLINE BANKING GUIDE

ACH



Harborstone[®]
Credit Union



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ACH Initiation

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

Payments

What do you want to do?

☐ Make payments ☐ Collect payments ☐ Upload pass through file

View Scheduled, Approved, Declined/Failed, and Draft payments.

Scheduled Payments | Approved Payments | Declined/Failed Payments | Payment Drafts

Showing all payments

Recurring Scheduled	Status	Amount
payroll - Wednesday Consumer (PPD) Once every 2 weeks on Friday until I cancel	✓ Company approved	-\$15,000.00 Next Payment: 2/2/2024 Edit Cancel

Scheduled Payments	Status	Amount
Feb 2 Member dues Consumer (PPD)	⚠ Company approval pending	\$267.00

Limits: specific to each user and can vary per TIN. Click "More details" for full view of all limits. FI may suppress monthly limits.

Monthly limits

ACH Payment limit
\$99,999,859.99 available

ACH Collection limit
\$99,999,732.99 available

ACH Passthrough limit
\$99,990,259.99 available

Domestic Wire Payment limit
\$99,999,999.99 available

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.

“When can I send it?”

- Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

If your financial institution offers Same Day ACH, see the Same Day ACH Training Guide for details.



Make a Template-based Payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. Option to **edit amount or addenda** (not showing) fields.
5. Option to place one or more participants on hold, which also adjusts the total.
6. The **Deliver On** date defaults to next business day.
7. Select **"One Time"** to make the payment **recurring**.

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

What do you want to do?

1 ☒ Make payments ☐ Collect payments ☐ Upload pass through file

How do you want to pay?

2 Use a Template

3 Enter a template name

- ACH_Inter_wire_Payment
- ACH_RC_payroll_Payment
- ACH_RC_wire_Payment
- Membership dues
- + Add a Template

Make payments

Membership dues [Edit Template](#)

Funding account	Checking *9199 Current \$10.00 Available \$12.35	Template type	Payroll (PPD)
1	Jean Gray Checking *4777	4 \$3,300.00	5 Hold <input type="checkbox"/>
2	Professor X Checking *8888	\$2,500.00	Hold <input type="checkbox"/>
3	Wolverine Checking *5544	\$2,200.00	Hold <input checked="" type="checkbox"/>

Deliver On 07/14/2023 6 | Frequency [One Time](#) 7

Paying 2 customers Total \$5,800.00

Fees \$2.00



Make a One-time Payment

Select **Make payments** > **Make a one time payment**. Steps are the same as [creating an ACH template](#), except here the Deliver On date is required.

Save as Draft: For one-time payments only, not template payments (also not for ACH Tax payments); helpful if the business starts creating a payment but needs to save and finish later.

How do you want to pay?

Make a one time payment

Funding account
Checking ****0001 Current: \$397,087.88 Available: \$409,625.97

Payment type
Payroll (PPD)

ACH Company ID
1080808080

Payment name
Enter a payment name (optional)

Payment description

Complete the template by adding employees.

Add an employee

Deliver On Date is required.

Deliver On
02/02/2024

Want it to get there faster? Make a Same Day ACH payment. (\$0.20 fee applies)

Pay Cancel Save as Draft

Payment name becomes the template name if the business saves the payment as template after initiation.



Collect a Template-based Payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. Option to **edit amount or addenda** fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. Adjust the **Deliver On** date, if desired.
7. Click **"One Time"** to make the payment **recurring**.

Tip: If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.

What do you want to do?

☐ Make payment **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?

2 Use a template

3 Enter a template name

Membership dues

XMen Dues

+ Add a Template

Collect payments

ACH_Collect_PPD_Payment [Edit Template](#)

Funding account	Template type
Saving *1314 Current \$25,525.00 Available \$25,500.00	Consumer (PPD)

1 Saket Gupta **4** \$8.00

Saving *1111 **5** Hold ☐

Addenda record

Test

76 characters left

Deliver On 07/14/2023 **6** Frequency **One Time** **7**

Collecting from 1 customer Total \$8.00

Fees \$1.00



Collect a One-time Payment

Select **Make payments** > **Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types (POP, BOC, ARC and TEL show only when collecting a one-time payment), all other steps are the same as creating an ACH template. See the [ACH Templates Training Guide](#) for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

What do you want to do?

☐ Make payments
 ☒ Collect payments
 ☐ Upload pass through file

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

Funding account

Business Checking ****1315

Current: \$5,182.42 Available: \$5,140.50

Payment type

Commercial (CCD)

ACH Company ID

1111111111

Payment name

Enter a payment name (optional)

Payment description

Enter a description (10 characters)

How would you like to settle these payments?

☒ Batch offset - one settlement entry
 ☐ Item offset - per item settlement entry

Note for all ACH Initiations: If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the [Payments Approval Training Guide](#).



Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact what payments a user can see.
- All pending payments display, plus 30 days of approved, declined/failed, and draft payments.

Scheduled Payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show below.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled Payments	Approved Payments	Declined/Failed Payments	Payment Drafts
Showing all payments	Select payment name to view details and print .	Edit the frequency of recurring payments. Cancel payments before they are processed.	
Recurring Scheduled	Status	Amount	
payroll - Wednesday Consumer (PPD) Once every 2 weeks on Friday until I cancel	✓ Company approved	-\$15,000.00 Next Payment: 2/2/2024 Edit Cancel	
Scheduled Payments	Status	Amount	
Feb 2			
Member dues Consumer (PPD)	⚠ Company approval pending 0 of 1 received	\$267.00 Cancel	

Payments **MOVE** from **Scheduled tab** to **Approved tab** when they're sent to the FI for processing.

- Same Day ACH files (if enabled) and ACH files dated 1-2 business days out are sent to the FI for processing every 10 minutes.
- ACH files dated 3+ business days out are sent to the FI for processing at 3:00am ET two business days before the date.



Payment Activity *continued*

Approved Payments: Payments that have been sent to the FI for processing.

Scheduled Payments

Approved Payments

Declined/Failed Payments

Payment Drafts

Showing all payments

Copy and Cancel options here, except for ACH pass through files.

Approved Payments	Status	Amount
Feb 5		
ABC Market Commercial (CCD)	⚠ FI approved	-\$5,900.00 Copy Cancel
Feb 2		
DI05523_Z4G2RAOF-20240201T091114.ach ACH pass-through file	⚠ FI approved	\$4,870.00 -\$4,870.00
Reimbursements Consumer (PPD)	⚠ FI approval pending	-\$140.00 Copy Cancel
Jan 29		
payroll Consumer (PPD)	✅ Processed	-\$3,500.00 Copy



Payment Activity *continued*

Declined/Failed Payments

- Payments **declined by a business approver** (initiator gets an email)
- Payments **declined by the FI** (initiator and all business admins get an email)
- Payments **failed due to ACH prefunding** (all business admins get an email)
- Recurring **payments that failed entitlement or limit validations** when checked 2 days prior to the effective date (initiator, Primary Admin and financial institution get an email)

Scheduled Payments	Approved Payments	Declined/Failed Payments	Payment Drafts
Showing all payments			
Declined/Failed Payments	Status		Amount
Feb 2		Option to Initiate a new payment.	
Member dues Consumer (PPD)	× Company declined	⊕ Initiate a new payment	\$267.00
import employees 9-12-16 Payroll (PPD)	× FI declined	⊕ Initiate a new payment	-\$4,870.00

Draft Payments

- One time payments and one time collections that were saved as a draft.
- Drafts expire 30 calendar days after the creation date, even if edits are made and saved as a draft again.

Scheduled Payments	Approved Payments	Declined/Failed Payments	Payment Drafts
Showing all payments			
<div> Drafts will expire and be removed after 30 days from creation date. </div>			
Payment Drafts	Status		Amount
Jan 29		Option to Edit or Cancel a draft payment.	
MyPayroll Payroll (PPD) Expires: 2/25/2024, 7pm Pacific Time (PT)	⚠ Draft	✎ Edit ⊖ Cancel	-\$7,950.00



ACH Templates

ACH templates help **reduce errors and provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to **“Manage Payment Templates”**
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
 - Payroll
 - Vendor Payments
 - Concentrating funds from accounts at other FIs

Move Money	Additional Services
Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

Three Places to add a Template:

1. Move Money > Manage Payment Templates
2. Move Money > Make/Collect a Payment (“Add a new template” in Template list or “Save as template” *after* ad hoc payment is sent)
3. Move Money > Import Recipient Information



Manage Payment Templates Screen

Template Statuses

- **Needs Attention:** Ex: Template declined, funding account is closed, drafts
- **Approval Pending:** New and edited templates require approval (unless FI sets approver weight to 0)
- **Approved:** Only these templates can be used to initiate ACH payments

Manage payment templates

Showing

All Templates

Drafts will expire and be removed after 30 days from creation date.

Search

Templates	Last payment	Date	
Needs Attention			
New employees Payroll (PPD) Expires: 3/2/2024, 7pm Pacific Time (PT) ⚠ Draft	-	-	Edit Delete
Vendor payments Web-initiated entries (WEB) ⚠ Declined	-	-	Edit Delete
Year-end Bonuses Payroll (PPD) ⚠ Invalid funding account	\$5,350.00	4/1/2016	Edit Delete
Approval Pending			
CCD template Commercial (CCD) ⚠ Approval Pending 0 of 1 received	-	-	
Approved			
Import employees 9-12-16 Payroll (PPD)	\$4,870.00	5/25/2017	Edit Copy Delete
Member dues Consumer (PPD)	-	-	Edit Copy Delete



Steps to Add a Template

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
3. Select **Template Type**.
 - Business segment and user permissions determine the options that display.
 - Tax payments require details in the addenda record.
 - Child support is for employers to submit withholding for child support
 - For Template Types of Consumer (PPD), or Commercial (CCD), indicate if the template will be used to make or collect payments.
 - Other Template Types are for make payments only, so this option won't display.

Add a Template

Template Details

File definition name

Payroll

1

Funding account

Personal Checking ****9022

2

Payment type

Child Support (CCD)

3

Child Support (CCD)

Commercial (CCD)

Consumer (PPD)

Domestic Wire

International Wire

Payroll (PPD)



Steps to Add a Template *continued*

4. Select **ACH Company ID** – The FI controls options in the dropdown and if ACH Company IDs are linked to specific funding accounts.
5. Enter **Template Description**
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction
6. Choose to settle via **Batch Offset or Single Offset**
 - How the offsetting transaction is handled, e.g. 4 employees are paid \$200 each:
 - **Batch offset:** One (1) \$800 debit to the funding account (most common)
 - **Single offset:** Four (4) \$200 debits to the funding account
 - Not applicable for tax payments
7. Based on selected Template Type, enter participants (details in table below).

ACH Company ID

1111111111 **4**

Payment description

Enter a description (10 characters) **5**

How would you like to settle these payments? **6**

☒ Batch offset - one settlement entry
 ☐ Item offset - per item settlement entry

Consumer Details **7**

Complete the template by adding Consumers.

[Add a Consumer](#)
[Create prenote](#)

Template Type	Participant Type
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient



Adding Participants

- No limit on entries per template.
- Addenda is available except for Payroll or Web.
- For CCD templates, Business Loan may show as an Account Type (if enabled by your FI) in addition to Checking/Savings accounts.
- Routing number is validated.
- Prenote is optional.
- Amount field can be \$0 and then actual amount entered during initiation.

Add a consumer ×

Contact information

Who do you want to add

Consumer ID

Account information

Bank account type

Routing number

Bank account number

☐ Create a prenote

Addenda information

While not common, some banks may require addenda information. If it is

80 characters left

Payment information

This can be changed at the time of payment.

Amount to pay

More on Prenotes:

- Prenotes are used to test that the recipient information is accurate.
- Prenotes are optional, except for WEB debits where the box is preselected.
- Upon checking that box, a message appears: "You will not be able to schedule payments for this employee until this prenote processes."
- A mandatory 2 day waiting period is enforced; then the business can initiate ACH payments to that recipient.



Options for the Participant List:

- **Search** by recipient name
- **Sort** by any column - alphabetical order by name is default
- Place a participant on **hold** (also available when making a payment)

Employee Details

Complete the template by adding employees.

<input type="checkbox"/>	Employee ▼	ID	Account	Create prenote?	<input type="checkbox"/> Hold	Amount
<input type="checkbox"/>	Harry Striker	5555555555	Personal Checking 8885558		<input type="checkbox"/>	\$1,500.00
<input type="checkbox"/>	Marilyn Saunders	7777777777	Personal Savings 956515		<input type="checkbox"/>	\$1,800.00
<input type="checkbox"/>	Robby Anders	1111111111	Personal Checking 857595		<input type="checkbox"/>	\$320.00
<input type="checkbox"/>	Tonya Silver	8888888888	Personal Checking 451525		<input type="checkbox"/>	\$1,250.00
Template paying 4 employees						Total \$4,870.00

Save Template: Creates the template or sends it for approval (see below). **Prenote files** are sent to the FI when the template is saved/approved, not at payment initiation.

Save as Draft: Creates a draft; helpful when a business begins creating a new or editing an existing template but does not want to finish in the same session. Template drafts are saved for 30 days (from original “save as draft” date) and then expire.

When is Approval Required?

The FI can waive template approvals by setting the Approval Weight to 0. Upon saving, the status is Approved, and the template can be initiated.

If the weight is 1 or more, the template needs approval, and the status is Approval Pending. All business users who can approve ACH templates get an email notice.



Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select Confirm on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

My Approvals 1

All requests

TEMPLATES Decline Approve 0 / 20 Selected

☐ **Template1** 2

Funding account *1315

Pay to 1 Recipient(s)

Type Commercial (CCD)

Decline Approve 3 0 of 1 received

☐ **Landon Test**

Funding account *2114

Pay to 2 Employee(s)

Type Payroll (PPD)

Decline Approve 0 of 1 received

Approval Weights

In this example, 0 of 1 approval “votes” means only one person needs to approve. FI sets the votes between 0 and 4. 0 means no approval needed. If FI sets votes to 4, there are various ways to attain 4 votes:

- One person with an approver weight of 4.
- Two people with approver weights of 2 each.
- Four people with approver weights of 1 each.

Tips:

- The FI can waive template approvals for the business.
- The FI controls if users can approve their own templates.
- Multi-select up to 20 templates to approve/decline all at once.
- Approving a template does not require MFA.
- Decline moves the template to Needs Attention and sends an email to the template creator.



ACH Payments Approval

The **approval logic for ACH and Wire** payments involves factors that determine if approval is required, how many approvers are needed, and if users can approve their own payments.

Key Terms

- **Approval Threshold:** Under this amount, approval is waived; at or above this amount, approval is required. FI sets this value per payment type for the business; Primary Admins set this value per payment type for Secondary Admins and business users.
- **Approval Weight:** FIs set a maximum number of approval votes for each payment/template type that must be reached or exceeded. FI sets this value for the business; Primary Admins set this value for Secondary Admins and business users. Values can be 0 to 4.

When is approval REQUIRED?

- The payment meets or exceeds the approval threshold, **AND**
- The approval weight for the payment type is 1 or more, **AND**
- There's at least one person at the business who can approve the payment.

When is approval WAIVED?

- The payment is under the approval threshold, **OR**
- The approval weight for the payment type is 0, **OR**
- There are no other approvers at the business who can approve the payment.

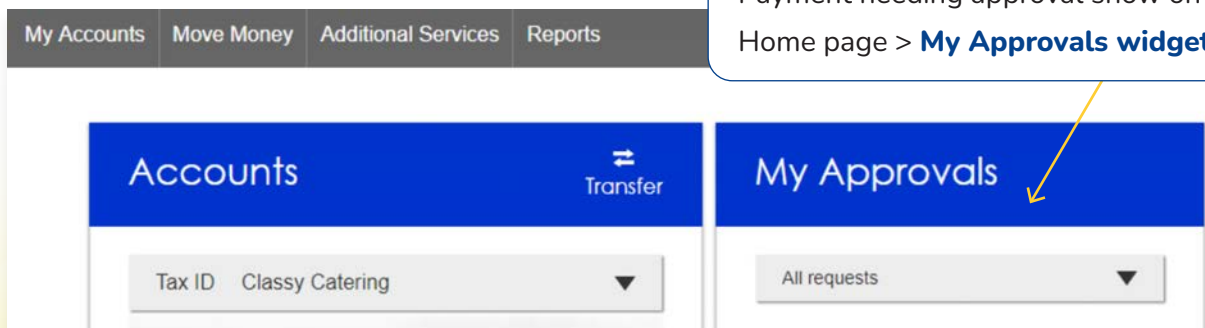
Users with approval permission receive this email – EXCEPT if an approver has exceeded their approval limit.

Marco Lopez,

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

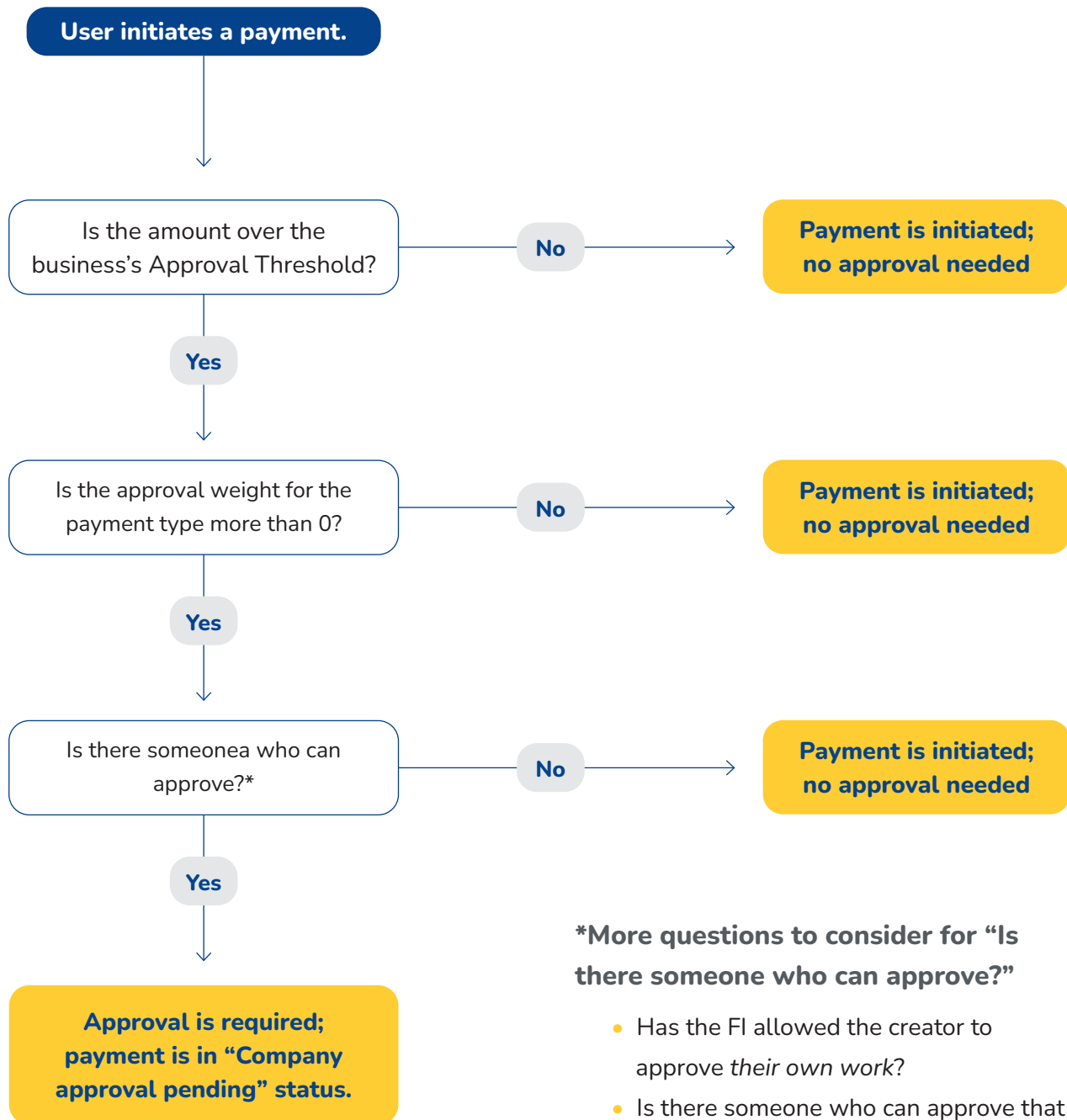
If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

Payment needing approval show on the Home page > **My Approvals widget.**





Payments Approval



*More questions to consider for "Is there someone who can approve?"

- Has the FI allowed the creator to approve *their own work*?
- Is there someone who can approve that *payment type* for the *specific account*?
- Does that person have the necessary *approver weight* needed to approve the payment?
- Does that person's *approval limits* allow them to approve the payment?



Payments Approval *continued*

Steps to Approve a Payment

1. Go to **My Approvals** on the home page.
2. Select the **payment name** to review details.
3. Select **Approve** for desired payment.
4. Complete **identity verification** ([pg 20](#)).

If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.

Multi-select Approval Option

To approve or decline more than one payment at a time, select the checkbox next to desired items. Then select Approve or Decline button at top. A maximum of 20 can be approved at once.

Details Window

Payment details - Payroll

Approve 0 of 1 received

Payment details

From	Business OFX Checking *****	Location	April's Catering
	2254	Type	Payroll (PPD)
To	1 recipient	Created by	April Delac
Deliver On	6/2/2023		
Frequency	Once every 2 weeks on Friday until I cancel		

To	Account	Routing number	Amount
April Train	Personal Checking 8989	053000219	\$12,750.00

Payment will be made to 1 recipient

Total **\$12,750.00**

My Approvals 1

All requests

PAYMENTS

Decline Approve 3 / 20 Selected

☒ **Domestic Wire**

Past due

Paying \$100.00

4/01/2024

Deliver on **Please select a valid date.**

Type Domestic Wire

Decline Approve 0 of 2 received

☒ **Commercial Payment** 2

Paying \$100.00

4/02/2024

Deliver on

Type Commercial (CCD)

Decline Approve 3 0 of 2 received

☒ **Payroll**

Paying \$200.00

4/02/2024

Deliver on


Type Payroll (PPD)

Decline Approve 0 of 2 received



Payments Approval *continued*

Payment Attributes

Amount: Shows the  icon if it's the next payment in repeating series.

Deliver on Date: i.e. the settlement date.

If a payment is past due, the Approve button is disabled until the approver selects a new, valid date.

The approver can also change the date for a payment that is not past due.

The date cannot be changed for an ACH pass through file, nor for a recurring payment.

Type: Indicates Domestic Wire, or International Wire, or the ACH transaction type, or File for an ACH pass through file.

Approval Votes: Shows votes received vs votes required. Approval logic goes by votes, not the number of approvers.

In this screen, only one person needs to approve the Domestic Wire (0 of 1 received).

For the ACH pass through file, 1 person approved, and 3 votes are still needed. The number of approvers needed depends on the approver weight for each person. The highest approval weight for an approver is 4, but that may be lower if the FI assigns the highest approval weight of 3, for example.

My Approvals

All requests

PAYMENTS

Decline

Approve

3 / 20 Selected

☒ Domestic Wire

⚠ Past due

Paying \$100.00

4/01/2024

Deliver on ⚠ Please select a valid date.

Type Domestic Wire

Decline

Approve

0 of 2 received

☒ Commercial Payment

Paying \$100.00

4/02/2024

Deliver on

Type Commercial (CCD)

Decline

Approve

0 of 2 received

☒ Payroll

Paying \$200.00

4/02/2024

Deliver on

Type Payroll (PPD)

Decline

Approve

0 of 2 received



Payments Approval *continued*

Steps to Approve a Payment *continued*

4. A pop-up prompts the user to validate identity:

- Call Me:** user answers and presses 1 (one) on the phone
- Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.
- Enter security code** (only shows if the FI offers tokens and the user entered the credential ID in My Settings). *Only option if tokens are enforced.*

The payment no longer shows in the My Approvals widget and is queued for processing.

Do NOT close the pop-up window or approval will not go through. Wait for it to automatically close after completing identity verification. With no reply, the approval window **times out after 5 minutes**.

Is this really you?

For your protection, the action you are trying to perform requires that we verify your identity

Verifications option(s)?

Call me or Text me

--6931

--0252

Use a security device

☒ VIP Token

Calling you at ***-***-6931

Press 1 to verify.

We'll complete your task once we receive your response.

Been a while and no call? [Try again](#)

Texting you at ***-***-6931

Text the code back to us!

We'll complete your task once we receive your reply.

Been a while and no text? [Try again](#)

If the FI has enabled **approval caching**, identity verification is bypassed when approving additional payments within a certain timeframe.

However, the security best practice recommendation is for MFA caching to be set to "No caching" for payment approvals.

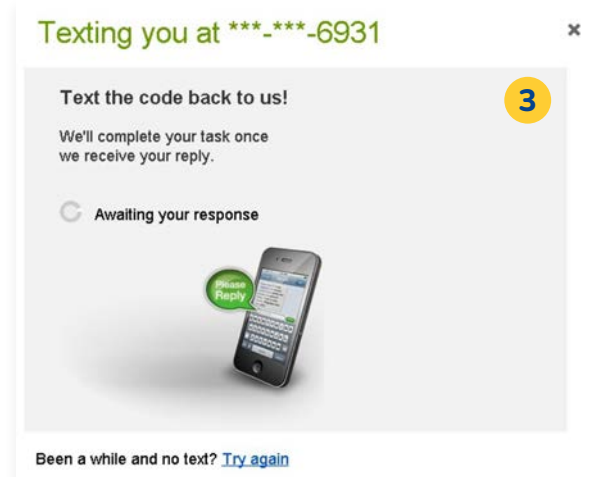
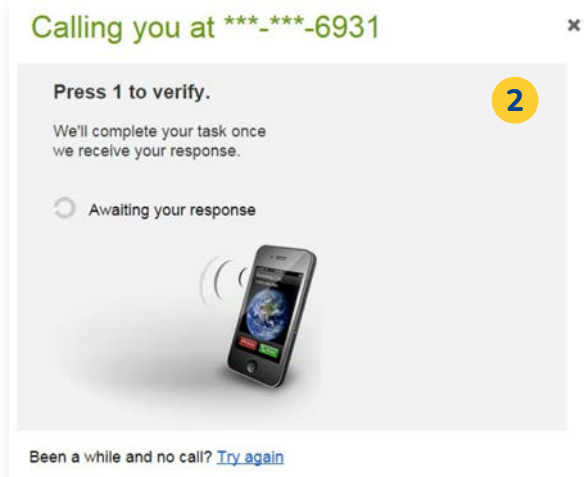
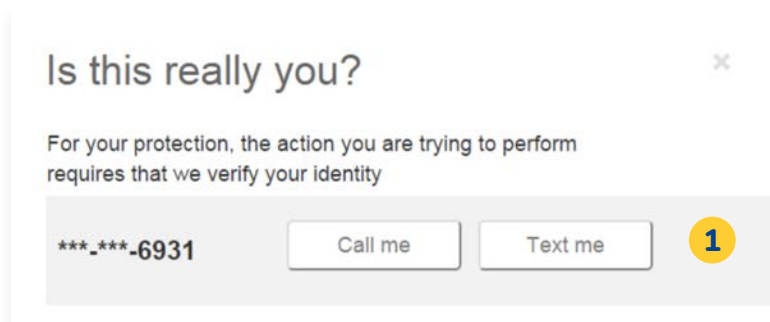


Initiator Completes Identity Verification

If approval is not part of the workflow ([see page 16](#)), the person initiating a payment may have to pass out of band (OOB) authentication.

The FI may opt to set a dollar threshold for wire and ACH payments that applies this scenario. Payments that *don't require dual approval and are greater than the OOB threshold* trigger this OOB prompt.

1. Upon initiating the ACH, the user is prompted to get a call or text (or enter a token code – not shown here).
2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
3. **Text me:** initiates a text with a security code; the user must text the code back.



Tip: Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.



Common Questions

Q: *Why don't I see a payment under My Approvals?*

A: Various reasons: it doesn't require approval, another user already approved or declined it, a user canceled the payment, the approver doesn't have the required permissions, or the approver has exceeded their approval limits.

Q: *Why didn't a payment get routed for approval?*

A: Either the payment is under the approval threshold, OR the approval weight is 0, OR the Primary Admin initiated the payment and there are no approvers at the business.

Q: *Do I have to approve each payment in a recurring series?*

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails. If it passes the validations, the payment is queued up for approval 2 business days before the Deliver On date.

Q: *What happens if I decline a payment?*

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: *Do I have to pass identity verification for every payment?*

A: The business can multi-select payments (up to 20) and authenticate once for all selected payments. While approval caching is also a feature (where identity verification is required for the first payment but not subsequent ones within a certain timeframe), the security best practice is to not cache approvals.

Q: *How long do payments stay here awaiting approval?*

A: Indefinitely

Q: *What happens if I try to approve a "Past Due" payment?*

A: The Approve button is disabled, and the approver must select a new date.

Q: *What happens if I try to approve a payment after cutoff time?*

A: If approving a payment after cutoff time that would make the payment past due, the same rules apply in the question above.

Q: *After a payment is approved, what happens next?*

A: Wires with current business day as Deliver Date are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 10 minutes.