



ACH, Wires, Bill Pay & Internal Transfers Quick Reference

ACH and wire transfers are very similar in process and functionality.

- While there are more options in ACH, the system walks you through the process and will alert you if any required information is missing.
- It is recommended ACH and wire transfers are set up with dual approval controls that require two separate people to authorize a transaction.
- Some benefits of dual approval are protection from payment scams, compromised credentials, processing errors, and internal fraud.

Use the **ACH** selection under **Money Movement** to create, schedule, and manage ACH transactions.

The screenshot displays the UMPQUA Bank Business Online Banking interface. At the top, the navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Money Movement' menu is expanded, showing options: 'Scheduled Requests', 'Transfer Money', 'Loans', 'Bill Pay', 'ACH' (highlighted with a red box), and 'Wire'. The main content area is divided into several panels: 'Transfers & Payments Approval' with a table of ACH Payments and Collections, 'Balance Snapshot' with a message 'You do not have accounts selected for display in this information panel.', 'User Profiles Approval' with radio buttons for 'My Approvals' and 'All Approvals', and 'Alerts and Messages' with 'User Profile Activity' and 'Saved Reports'.

ACH Payments and Collections		
Training Account 2 - *0120	10/28/2022	
Training Account 2 - *0120	10/28/2022	\$0.00



To send a payment, click the **Make Payment** tab and select the Send money without a template link.

ACH [View your ACH limits](#)

Make Payment | Collect Money | History | Upload Transactions | File Status | Uploaded Files

Make ACH Payment / Manage Templates

[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

Available Templates

Template Name ↑	Request Type	Debit Account	Company Name/ID
Bi-Weekly Payroll	PPD Payment	*0120 - Training Account 2	Training ID/1911111111
Vendor Payments	CCD Payment	*0120 - Training Account 2	Training ID/1911111111

[Continue](#)

Complete the onscreen form to set up your ACH transaction. Complete the required fields:

ACH [View your ACH limits](#)

Make Payment | Collect Money | History | Upload Transactions | File Status | Uploaded Files

Make ACH Payment without a Template

[Send money using an existing ACH template](#)

Template Information

Template Name (optional)
(To save this request as a template, enter a template name.)

Request Type
CCD Payment (Corporate) **Request Type: Corporate (CCD) or Personal (PPD) Payment.**

Company Name/ID
Training ID/1911111111 **Company Name/ID: Select the company the ACH is coming from.**

Template Description
Weekly Pay
(Information that will be given to the transaction's recipients)

Debit Account
Training Account 2 - Checking - *0120 **Debit Account: The account funds are coming from.**

Maximum Transfer Amount
\$1,000.00 USD **Maximum Transfer Amount: The maximum amount that can be transferred to any one payee in a single transaction.**
(Per detail account)

Effective Date
11/04/2022 **Effective Date: Date when funds will be credited to the account. The system defaults to the next business day, which is the minimum required lead time. All transactions must be scheduled for a working business day.**

[Continue](#) [Cancel](#) [Got Questions? We can help +](#)



You will continue to the **Add Payment Details** screen.

ACH [View your ACH limits](#)

Make Payment Collect Money History Upload Transactions File Status Uploaded Files

Add Payment Details
Send money using an existing ACH template

Template Information

Template Name: CCD Payment
Request Type: Training ID / 1911111111
Company Name/ID: Weekly Pay
Template Description: Training Account 2 - *0120
Debit Account: \$1,000.00
Maximum Transfer Amount:

Effective Date: 11/04/2022

Control Amount (optional): 0
(Intended Value for the entire template)

Credit / Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Payment Instructions

Do not process details with amounts of \$0.00
 Send details with amounts of \$0.00 as payments

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
<input type="text" value="ABA/TRC"/>	<input type="text" value="Account"/>	<input type="text" value="Type"/> Checking	<input type="text" value="Name"/>	<input type="text" value="Detail ID"/>	<input type="text" value="Amount"/> 0

[ABA Search](#)

Additional Information (Optional)

Total: \$0.00
Variance amount: \$0.00
(Difference between Control amount and Total.)

[+](#) Add additional detail row

[Got Questions? We can help](#)

Credit/Destination Accounts: Payee or payees' account information.

- **ABA/TRC:** Must have valid ABA number for institutions authorized for ACH transactions
- **Account:** Payee account number
- **Account Type:** Select from dropdown
- **Name:** Payee name
- **Detail ID:** Optional field to put reference info for the payee
- **Default Amount:** Optional
- **Total:** Total of all payments
- **Variance Amount:** Will display if optional Control Amount is used
- **Add Additional detail row:** Optional, you can add as many as you need
- Use the Continue button to submit.



Dual Approval: If dual approval is set up, you'll see the Submit for Approval button. Clicking it moves the transaction to the approval queue.

The screenshot shows the UMPQUA BANK Business Online Banking interface. The user is logged in as 'Hi, Katie' and is viewing the 'ACH' section. The page title is 'Verify Payment'. A message box with a warning icon states: 'This request requires approval by a different company user before it can be transmitted.' Below this, there is a section for 'Template Information' with the following details:

- Template Name: CCD Payment
- Request Type: Training ID / 1911111111
- Company Name/ID: Weekly Pay
- Template Description: Training Account 2 - *0120
- Debit Account: Training Account 2 - *0120
- Effective Date: 11/04/2022

Below the template information is a table for 'Credit/Destination Accounts':

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
123205054	*4321	Checking	Marge Pippins		\$0.00
Total					\$0.00

At the bottom of the page, there is a 'Submit For Approval' button highlighted with a red box, a 'Cancel' button, and a 'Got Questions? We can help +' button.

A success message is displayed when it is added to the queue.

The screenshot shows the UMPQUA BANK Business Online Banking interface. The user is logged in as 'Hi, Katie' and is viewing the 'ACH' section. The page title is 'Payment Confirmation'. A message box with a success icon states: 'The CCD Payment request below has been added to the transmit queue successfully. To send requests for processing, go to ACH Transmit - Selection. All approvals must be received before the request will be transmitted.' Below this, there is a section for 'Template Information' with the following details:

- Template Name: CCD Payment
- Request Type: Training ID / 1911111111
- Company Name/ID: Weekly Pay
- Template Description: Training Account 2 - *0120
- Debit Account: Training Account 2 - *0120
- Effective Date: 11/04/2022
- Transmit Status: Pending Approval



Once the request is in the queue, use the **Approvals** link to complete the approval process.

On the **Approvals** page use the **Transactions** tab. The approval request displays in the ACH Transactions section. Select the checkbox next to the transaction(s) you wish to approve, and then click Approve Selected. For ACH and wire transactions, approvers will be prompted for a single-use, one-time security code, which can be delivered via a phone call or text message.

- The status of 0 of 1 indicates that the one required approver has not approved the transaction.
- Once the transaction is approved, the status “1 of 1” will change to display the applicable number of approvals received.

Approvals

Transfers **Transactions** Templates Scheduled Requests Issues Files Users

Approvals - Transactions

Loan Payment Requests

Loan Account	Note ID	Pay Due	Pay From	Payment	Status
There are no requests available to transmit.					

Loan Advance Requests

Loan Account	Note ID	Commitment ID	Advance To	Advance	Status
There are no requests available to transmit.					

Wire Payments

Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status
There are no requests available to transmit.							

ACH Transactions

[View your ACH limits](#)

<input type="checkbox"/>	Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date ↑	Status
<input type="checkbox"/>	*0120 - Training Account		CCD Payment	\$500.00	09/22/2022	PAULSONK	09/21/2022	0 of 1
<input type="checkbox"/>	*0120 - Training Account	Bi-Weekly Payroll	PPD Payment	\$4,348.00	09/26/2022	PAULSONK	09/23/2022	

Got Questions? We can help +

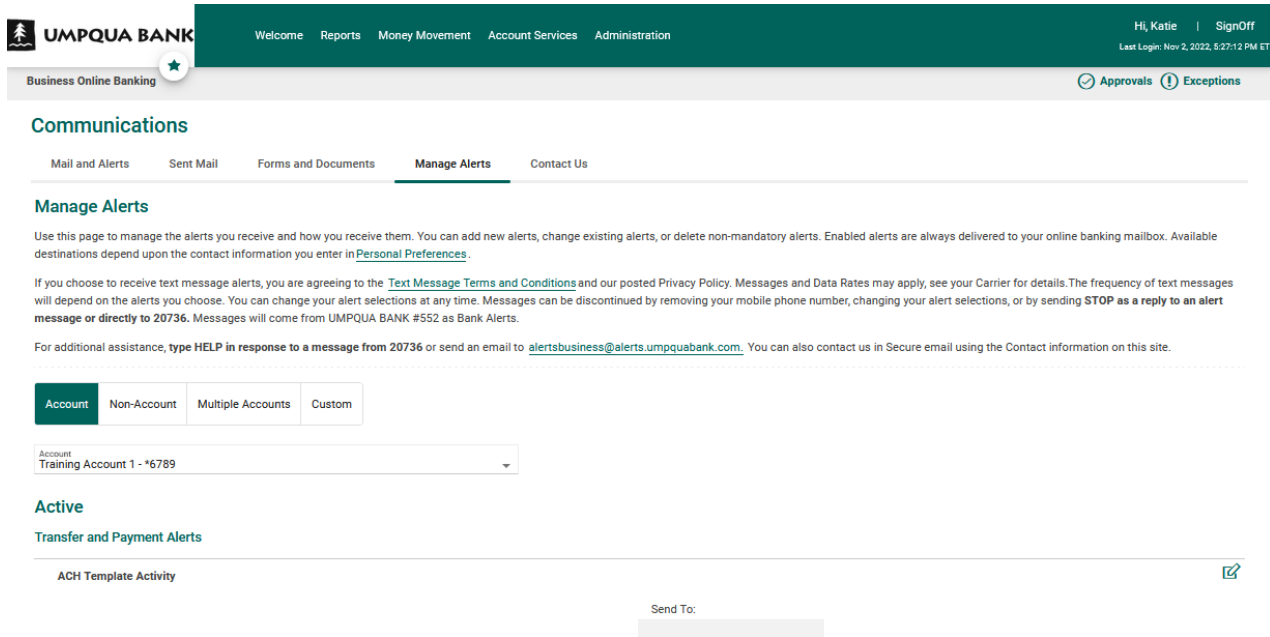
It is recommended that all approvers set up alerts to notify them of pending approvals. Click the three dots to the right of **Alerts and Messages** and select Manage Alerts.

Alerts and Messages

- Received Messages and Alerts
- Manage Alerts**
- Saved Reports

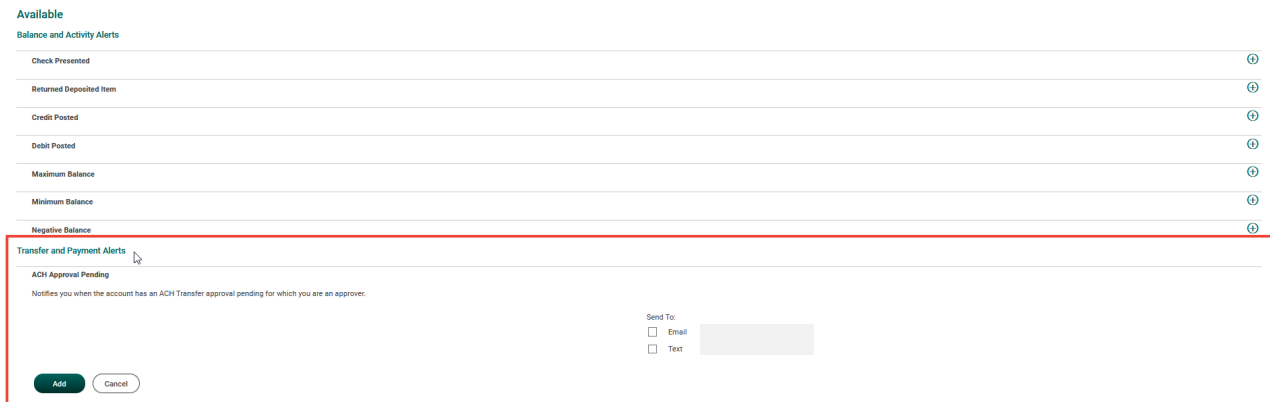


All Active and Available alerts are displayed for the selected account.



The screenshot shows the UMPQUA BANK 'Manage Alerts' interface. At the top, there's a navigation bar with 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The user is logged in as 'Hi, Katie' with a 'SignOff' option. Below the navigation bar, there are tabs for 'Mail and Alerts', 'Sent Mail', 'Forms and Documents', 'Manage Alerts' (which is selected), and 'Contact Us'. The 'Manage Alerts' section includes instructions on how to manage alerts and a dropdown menu for selecting an account. The selected account is 'Training Account 1 - *6789'. Below this, there's a section for 'Active' alerts, specifically 'Transfer and Payment Alerts', with a sub-section for 'ACH Template Activity'.

Scroll down to Available section, and then Transfer and Payment Alerts. Click the plus sign to the right of ACH Approval Pending to select how you want the alert sent, and click Add. Complete these steps for each Account for which you want the alert set by selecting the applicable Account from the drop-down menu. Alerts can be delivered via email and/or text message. They are also automatically delivered within Business Online Banking on the Received Mail and Alerts page under Administration > Communications.



This screenshot shows the 'Available' alerts section. It lists several alert types with a plus sign icon to the right of each: 'Check Presented', 'Returned Deposited Item', 'Credit Posted', 'Debit Posted', 'Maximum Balance', 'Minimum Balance', and 'Negative Balance'. Below this list is the 'Transfer and Payment Alerts' section, which is highlighted with a red border. It contains the 'ACH Approval Pending' alert type. Below the alert name, there's a description: 'Notifies you when the account has an ACH Transfer approval pending for which you are an approver.' To the right, there's a 'Send To:' section with checkboxes for 'Email' and 'Text'. At the bottom left of this section, there are 'Add' and 'Cancel' buttons.



Wire transfers function very similarly to ACH transfers. To initiate a wire transfer, use the **Money Movement** tab and select **Wire**.

The screenshot shows the UMPQUA Bank Business Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Money Movement' menu is open, showing options: 'Scheduled Requests', 'Transfer Money', 'Loans', 'Bill Pay', 'ACH', and 'Wire'. The 'Wire' option is highlighted with a red box. The main content area is divided into several sections: 'Transfers & Payments Approval' with a table of ACH Payments and Collections, 'Balance Snapshot' with a message 'You do not have accounts selected for display in this information panel.', 'User Profiles Approval', and 'User Profiles'. On the right, there are sections for 'Alerts and Messages', 'User Profile Activity', and 'Saved Reports'.

This defaults to the Schedule a Wire form. Complete the form in the same way you did the ACH form. The system alerts you to any missing required information.

The screenshot shows the 'Schedule a Wire' form in the UMPQUA Bank Business Online Banking interface. The top navigation bar is the same as in the previous screenshot. The main content area is titled 'Wire' and includes a 'View your wire limits' link. Below the title, there are tabs for 'Wire Money', 'Wire Via Template', 'Wire Via Multiple Templates', 'Manage Templates', and 'History'. The 'Wire Money' tab is selected. The form is titled 'Schedule a Wire' and includes a link for 'View saved or returned wires requiring corrections'. The form fields are: 'Wire Type' (dropdown), 'Template Name (optional)' (text input with a note '(To save this transaction as a template, enter a template name.)'), 'Account' (dropdown), 'Send on Date' (text input with a calendar icon, showing '11/03/2022'), and 'Amount' (text input). A 'Continue' button is at the bottom left, and a 'Got Questions? We can help +' button is at the bottom right.



To transfer money internally, use the **Money Movement** tab and select **Transfer Money**.

Transfers

Transfer Multiple Account History Manage Templates

Schedule a Transfer

From Account
(Balance as of: 11/03/2022 04:25:07 PM (ET) Not a guarantee of available funds.)

To Account
(Balance as of: 11/03/2022 04:25:07 PM (ET) Not a guarantee of available funds.)

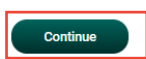
Amount

Description (Optional)

How often do you want to send?
Frequency
Today only

On the Schedule a Transfer form:

- Select the From Account and To Account
- Type in the Amount
- Add a Description (Optional)
- Select Frequency



Click Continue to review your choices, and then Transmit or Submit for Approval, depending on your company's dual controls.



To manage your transfers, use the **Money Movement** tab and select **Scheduled Requests**.

The screenshot shows the UMPQUA BANK Business Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Money Movement' menu is open, with 'Scheduled Requests' highlighted. The main dashboard features several sections: 'Transfers & Payments Approval' with a table of ACH Payments and Collections, 'Balance Snapshot' (indicating no accounts are selected for display), and 'User Profiles Approval'.

From Account	To Account	Amount	Entry Date
Training Account 2 - *0120			10/28/2022
Training Account 2 - *0120		\$0.00	10/28/2022

Click the **Transfers** tab to display transfer requests and approval status.

The screenshot shows the 'Approvals - Transfers' section in the UMPQUA BANK Business Online Banking interface. The 'Transfers' tab is selected. Below the navigation tabs, there is a table of internal transfer requests.

<input type="checkbox"/>	From Account	To Account	Amount	Entered By	Entry Date ↑	Approval Status
<input type="checkbox"/>	Training Account 1 - Checking - *6789	Training Account 2 - Checking - *0120	\$1,000.00		11/01/2022 01:59:25 PM(ET)	0 of 1
Total:			\$1,000.00			

Below the table, there is a button labeled 'Approve Selected'.



The Bill Pay feature makes it easy to pay and manage your bills online. From the **Money Movement** tab, select **Bill Pay**.

The screenshot shows the UMPQUA Bank Business Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Money Movement' menu is open, with 'Bill Pay' highlighted in a red box. Below the menu, there are sections for 'Transfers & Payments Approval', 'ACH Payments and Collections', 'Wires', 'Balance Snapshot', 'User Profiles Approval', and 'User Profiles'. The 'ACH Payments and Collections' table shows two entries for 'Training Account 2 - *0120' on 10/28/2022. The 'Balance Snapshot' section indicates that no accounts are selected for display.

To add a Payee, click the **Add Payee** link which opens a pop-up window.

The screenshot shows the 'Add Payee' pop-up window. It features a table of scheduled payments with columns for 'Pay To', 'Coming Due', 'Last Scheduled', '\$ Amount', and 'Deliver By'. Below the table are 'Clear' and 'Confirm all payments' buttons. To the right, there are tabs for 'Activity', 'History', and 'Resources', and a 'Scheduled Activity' table. The main form is titled 'Add a Person or Business to Pay' and has two sections: 'Add a Popular Payee in Your Area' and 'Enter Any Person or Business'. The 'Add' button in the second section is highlighted in red. A second window shows the 'Add a Person or Business to Pay' form with fields for Name, Nickname, Account number, Address line 1, Address line 2, Zip, City, State, Phone, and Category. The 'Confirm' button is highlighted in red.

Here you can select from pre-populated businesses, or you can enter a new individual's name or business and then click Add.

This will open a new window to add additional information about the payee including account number, if applicable, and categorizing the payment type if desired. Confirm your choices to continue.



Use the **Make Payments** tab to schedule a payment.

The default view displays all payees. Click the drop-down arrow to select different display options or use the search window to find a payee.

Enter the payment amount into the **Amount** cell.

Pay To ↑	Coming Due	Last Scheduled	\$ Amount	Deliver By
The Spokesman Review ...son1	363 days on 11/01/23	11/01/22	\$10.00	11/04/22
Sample Office Cleaning Se ...5555	25 days on 11/28/22	12/01/22	\$10.00	11/08/22
Total:				

Use the default date or click the calendar icon to choose a different date.

When you're ready, click **Confirm all payments** button to submit the payments for approval. Payments created by users who do not have the **Approval** or **Administration** role require approval by someone else in the company. Otherwise, they are auto-approved once submitted.

Deliver By ↑	Paid To	\$ Amount
12/01	Sample Office Cl ...5555	10.00

Use the three tabs in the right-hand window to quickly review Bill Pay activity.

- The default view is the **Activity** tab which displays scheduled activity and has a print option.
- Use the **History** tab to view or print payment history. You can change the view from the default number of months.
- The **Resources** tab provides a series of links to assist you with additional options to manage Bill Pay.