



Business Online User Guide – ACH & Wire Payments

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Creating Payments and Templates

All ACH and wire origination transactions are accessed and managed from a single location within Business Online, providing a streamlined experience for users. If you have been assigned Draft or Approval Rights, you can create one-time payments or set up templates for recurring transactions. User permission settings are managed by the Administrator, either under User Roles or Users, depending on the version of Business Online assigned to your company.

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from customers
- Payroll
- Domestic and international wires

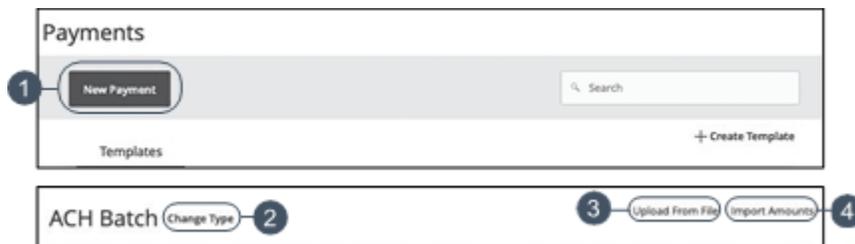
Please note that you may not have access to all features described in this guide. For questions or assistance, please contact us at cashmanagement@firstpacbank.com or (888) 265-2837.

Creating a Payment

All ACH and Wire payments are accessible from the Payments tile. The Payments tile is accessible from the Business Banking tab and is located within the Cash Management Services section.

ACH Batch or Payroll

Depending on your user rights, you can create a payment for an ACH Batch. An ACH Batch allows you to send multiple ACH payments using CCD or PPD codes. ACH Payroll is preconfigured for use with PPD, and it makes payroll processing simpler and quicker. You have the option to manually enter a recipient, add one or more recipients from your list of predefined Recipients or you can upload multiple recipients using a Comma Separated Values (CSV) document, or NACHA formatted file.



In the **Business Banking** tab, click **Payments**.

1. Select a payment type using the New Payment button and choose “ACH Batch” or “Payroll.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The screenshot shows a payment form with the following elements and callouts:

- 5:** SEC Code dropdown menu.
- 6:** From Subsidiary text input field.
- 7:** Account search input field.
- 8:** Effective Date date input field.
- 9:** Recurrence Set schedule button.
- 10:** + Add multiple recipients button.
- 11:** Search bar for recipients.
- 12:** Expand/collapse icon for recipients.
- 13:** Recipient selection (achtest Checking).
- 14:** Amount input field (\$0.00).
- 15:** Expand/collapse icon for the recipient row.

5. Select an SEC code using the drop-down (not available for Payroll).
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) To set up a recurrence, select Set Schedule.
10. (Optional) Click the “+ Add multiple recipients” link to add several recipients at once from your predefined Recipient list.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the : icon to expand or collapse selected recipients.
13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the (:) icon to copy, remove, and expand row on a specific recipient.

16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the “Show Details” link to view your recipient’s information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
20. Click the Draft or Approve button depending on your user roles.

ACH Single Payment

You can draft or create a new ACH single payment in just a few steps. ACH single payment is great for maintaining frequent recurring transactions.

In the **Business Banking** tab, click **Payments**.

1. Select a template type using the New Payment button and choose “ACH Single Payment.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.

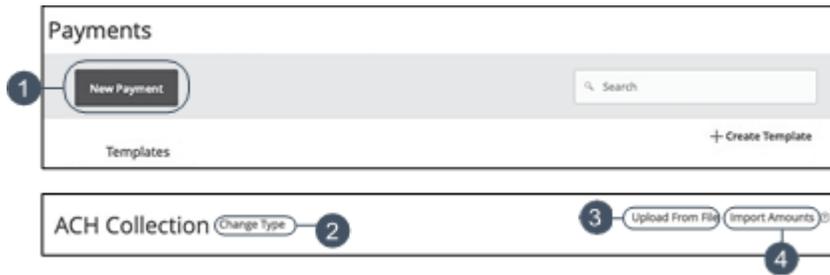
3. Select an SEC code using the drop-down.
4. Select the From Subsidiary.
5. Select an account the funds will be taken from.
6. Select the effective date.
7. (Optional) To set up a recurrence, select Set Schedule.

The screenshot shows a web interface for creating an ACH collection. At the top, there are two columns: 'Recipient/Account' and 'Amount'. A warning message 'This payment is incomplete' is displayed. Below this, there is a search bar (8) with the placeholder text 'Search by name or account.' To its right is an amount input field (9) showing '\$0.00'. Further right is a collapse/expand icon (10). Below the search bar is a 'Notify Recipient' checkbox (11) and a 'Show Details' link (12). A large text area for an 'Addendum' (13) is located below these elements. At the bottom of the interface are 'Draft' and 'Approve' buttons (14).

8. (Optional) Use the search bar to locate a specific recipient.
9. Enter an amount.
10. (Optional) Click the icon to expand or collapse selected recipients.
11. (Optional) Check the box to notify a recipient of an incoming payment.
12. (Optional) Click the “Show Details” link to view your recipient’s information.
13. (Optional) Add an addendum.
14. Click the Draft or Approve button depending on your user roles.

ACH Collection

Depending on your user rights, you can create a payment for an ACH Batch. ACH Collection allows you to send multiple ACH collections using CCD or PPD SEC codes. You have the option to manually enter a recipient, add one or more recipients from your list of predefined Recipients list or you can upload multiple recipients using a Comma Separated Values (CSV) document or a NACHA formatted file.

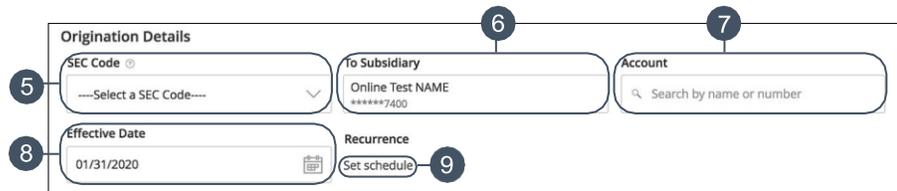


In the **Business Banking** tab, click **Payments**.

1. Select a payment type using the New Payment button and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link.



4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.



5. Select an SEC code using the drop-down.
6. Select the To Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) To set up a recurrence, select Set Schedule.
10. (Optional) Click the “+ Add multiple recipients” link to add several recipients at once from your predefined Recipient list.

11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the icon to expand or collapse selected recipients.

The screenshot shows a web form for creating an ACH single receipt. At the top, there are two columns: 'Recipient/Account' and 'Amount'. Below these, a status bar indicates 'This payment is valid.' with a checkmark and a refresh icon (15). The main table has one row with 'achtst Checking' and account number '123456789' in the 'Recipient/Account' column, and '\$0.00' in the 'Amount' column (14). To the left of the row is a 'Notify Recipient' checkbox (16). To the right is a 'Show Details' link (17). Below the table is an 'Addendum' text area (18). At the bottom of the table area is a '+ Add another recipient' link (19). At the very bottom of the form, there is a summary bar showing '\$0.00' and '1 collections (1 for \$0.00)', along with 'Cancel', 'Draft', and 'Approve' buttons (20).

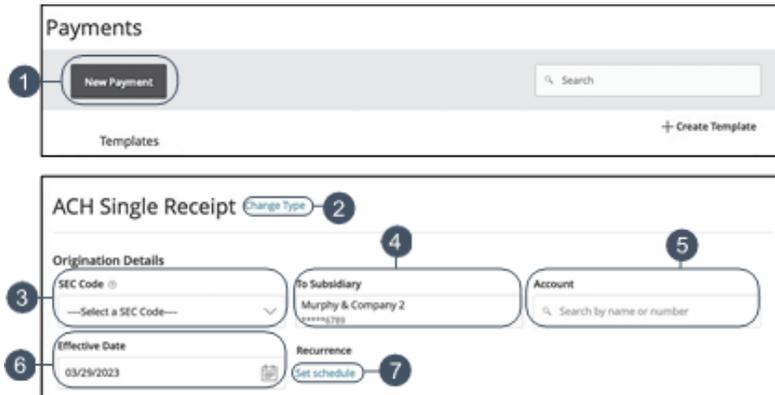
13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the : icon to copy, remove or expand row on a specific recipient.
16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the “Show Details” link to view your recipient’s information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
20. Click the Draft or Approve button depending on your user roles.

ACH Single Receipt

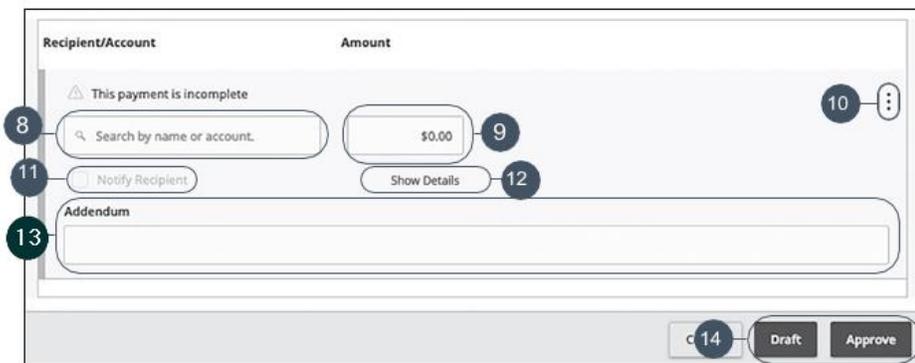
You can draft or create a new ACH single receipt in just a few steps. ACH single receipts are great for requesting frequent recurring transactions.

In the **Business Banking** tab, click **Payments**.

1. Select a template type using the New Payment button and choose “ACH Single Receipt.”



2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select an SEC code using the drop-down.
4. Select a To Subsidiary account.
5. Select an account.
6. Select the effective date.
7. (Optional) To set up a recurrence, select Set Schedule.



8. Select a recipient.
9. Enter an amount.
10. (Optional) Click the : icon to expand or collapse selected recipients.
11. (Optional) Check the box to notify a recipient of an incoming payment.
12. (Optional) Click the “Show Details” link to view recipient information.
13. (Optional) Add an addendum.

14. Click the Draft or Approve button depending on your user roles.

Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient with an account at a bank domiciled in the United States. Make sure you have all the necessary account and contact information before you continue.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' (2) and includes a 'Change Type' link. The 'Origination Details' section contains several fields: 'From Subsidiary' (3), 'Account' (4) with a search bar, 'Process Date' (5) with a calendar icon, and 'Recurrence' (6) with a 'Set schedule' link.

In the **Business Banking** tab, click **Payments**.

1. Select a payment type using the New Payment button and choose “Domestic Wires.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the From Subsidiary.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) To set up a recurrence, select Set Schedule.

This screenshot shows the recipient and amount details of the Domestic Wire form. It includes a warning message: 'This payment is incomplete'. The 'Recipient/Account' field (7) shows 'John Doe' and 'Checking' with account number '123456789'. The 'Amount' field (8) shows '\$ 0.00'. There are 'Notify Recipient' (10) and 'Show Details' (11) buttons. Below this is an 'OPTIONAL WIRE INFORMATION' section with a 'Message to Beneficiary' (13) and 'Description' (14) field. At the bottom right, there are 'Cancel', 'Draft', and 'Approve' buttons (15).

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the  icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the “Show Details” link to view recipient information.
12. Click the “Optional Wire Information” link to add more information.
13. (Optional) Enter a Message to Beneficiary.
14. (Optional) Enter a Description.
15. Click the Draft or Approve button when you are finished.

International Wire

You can draft or create a new international wire. International wires allow you to send funds to a recipient across the world. Make sure you all have the necessary account and contact information before you continue.



The image shows two screenshots of a banking interface. The top screenshot is titled "Payments" and features a "New Payment" button (callout 1), a search bar, and a "+ Create Template" link. The bottom screenshot is titled "International Wire" and includes a "Change Type" link (callout 2). Under "Origination Details", there are fields for "From Subsidiary" (callout 3), "Account" (callout 4), "Process Date" (callout 5), and "Recurrence" (callout 6) with a "Get schedule" link.

In the **Business Banking** tab, click **Payments**.

1. Select a payment type using the New Payment button and choose “International Wires.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the From Subsidiary.

The screenshot shows a payment form with the following elements and callouts:

- 7:** Recipient/Account field containing "Jane Doe" and SWIFT/BIC "065405420 123456789".
- 8:** Currency field containing "USD - U.S. Dollar".
- 9:** Amount field containing "\$ 0.00".
- 10:** A vertical ellipsis icon to the right of the amount field.
- 11:** A checkbox labeled "Notify Recipient".
- 12:** A "Show Details" link.
- 13:** A link for "OPTIONAL WIRE INFORMATION".
- 14:** A text input field for "Message to Beneficiary".
- 15:** A text input field for "Description".
- 16:** "Draft" and "Approve" buttons at the bottom right.

4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) To set up a recurrence, select Set Schedule.
7. Select or create a recipient from the drop-down.
8. Select a currency type.
9. Enter an amount.
10. (Optional) Click the \vdots icon to expand or collapse selected recipients.
11. Check the box to notify a recipient.
12. (Optional) Click the "Show Details" link to view recipient information.
13. (Optional) Click the "Optional Wire Information" link to add more information.
14. (Optional) Enter a Message to Beneficiary.
15. (Optional) Enter a Description.
16. Click the Draft or Approve button when you are finished.

Templates

If you have frequent repeating payments such as payroll or wires, you can set up a template, so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.

In the **Business Banking** tab, click **Payments**.

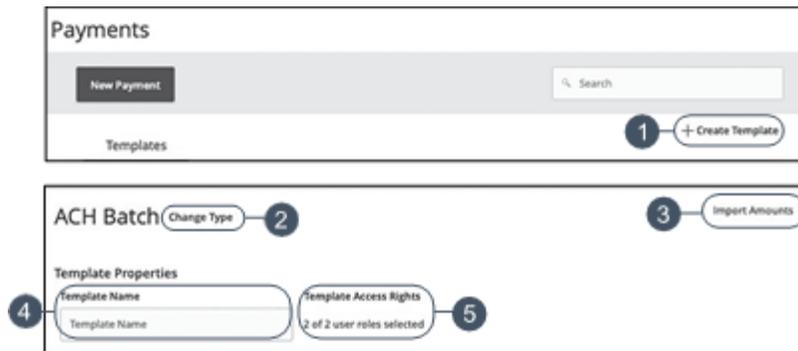


- A. You can find specific templates by using the search bar or filter your templates using the provided filters.
- B. Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date and last paid amount.
- C. Templates can be saved to your favorites by clicking the ☆ icon.
- D. Click the (:) icon to make a payment, edit, copy or delete a template.

ACH Templates

If you are assigned Draft or Approval rights, you can create an ACH template for recurring transactions. An ACH Batch/Payroll allows you to send multiple ACH payments, and an ACH Collection allows you to receive multiple ACH collections. Creating a template helps reduce mistakes and keeps payments consistent.

These instructions are for all ACH types.



In the **Business Banking** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose the desired ACH type.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

4. Enter the template name.
5. Select the users that have access to the template by clicking the link.

The screenshot shows the 'Origination Details' form. At the top, there are three dropdown menus: 'SEC Code' (with a callout 6), 'From Subsidiary' (containing 'Online Test NAME'), and 'Account' (with a search bar). Below these is the 'Recipients (1)' section, which includes a filter for 'Pre-Not' (with a callout 8) and a search bar 'Find recipients in payment' (with a callout 9). A '+ Add multiple recipients' link is on the left (with a callout 7). The main table has columns for 'Recipient/Account' and 'Amount'. The first row shows 'achtst Checking' with account number '123456789' (with a callout 10) and an amount of '\$0.00' (with a callout 11). There are icons for row actions (with a callout 12) and a 'Show Details' link (with a callout 13). Below the table is an 'Addendum' text area (with a callout 14) and a '+ Add another recipient' link (with a callout 15). At the bottom, there is a summary row showing '\$0.00' and '1 payments (1 for \$0.00)', along with 'Cancel' and 'Save' buttons (with a callout 16).

6. Use the “SEC code,” “From Subsidiary,” and “Account” dropdowns to choose the appropriate selections. The SEC code will not be an available option for a Payroll template.
7. (Optional) Click the “+ Add multiple recipients” link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the \ddots icon to expand or collapse selected recipients.
10. Select a recipient.
11. (Optional) Enter an amount. This field may be left at \$0 if the ACH transaction amount may vary.
12. (Optional) Click the \ddots icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the “Show Details” link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
16. Click the Save button.

Wire Templates

If you are assigned Draft or Approval rights, you can create a Domestic or International Wire template for recurring transactions. Create a template to help reduce mistakes and keep payments consistent.

These instructions are both types of wires.

In the **Business Banking** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “Domestic Wire” or “Inte.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the From Subsidiary.
6. Select an account.

7. Select or create a recipient from the drop-down.
8. (Optional) Enter an amount. This field may be left at \$0 if the wire amount may vary.

9. (Optional) Click the icon to expand or collapse selected recipients.
10. (Optional) Check the box to notify a recipient.
11. (Optional) Click the “Show Details” link to view recipient information.
12. Click the “Optional Wire Information” link to add more information.
13. (Optional) Enter a message to the beneficiary.
14. (Optional) Enter a Description.
15. Click the Save button when you are finished.

Online Activity Center

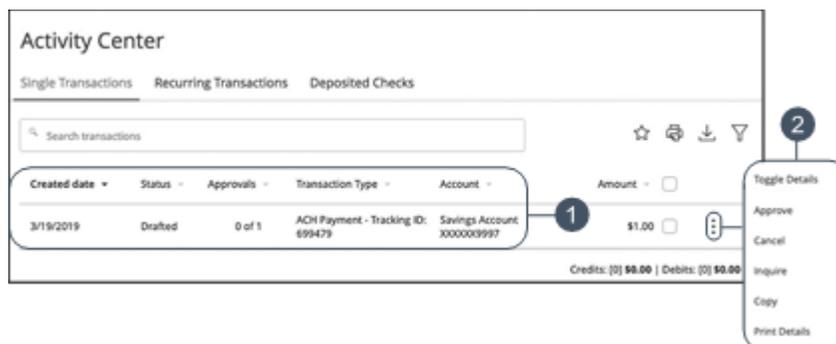
The Online Activity Center is where all transactions conducted within Business Online may be viewed and managed depending on your access rights. The Online Activity Center may be accessed in one of two locations within Business Online. It may be accessed under the Transfers & Payments tab, or under the Reports & Activity section of the Business Banking tab.

Viewing, Approving or Canceling a Transaction

All payments appear in the Online Activity Center, where authorized users can view, approve or cancel certain payments. Only payments in a Draft or Authorized status may be canceled or modified. If a payment is in a Processed status, you cannot make changes to that transaction.

Single Transaction

You can easily approve or cancel one specific transaction through the Online Activity Center.



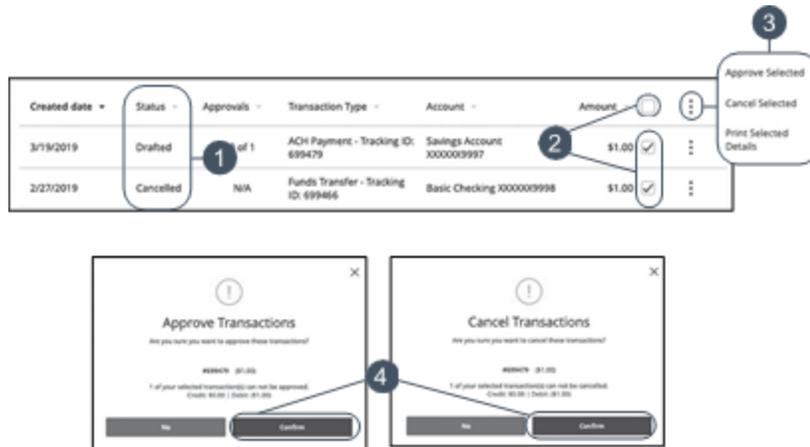


Within the Online Activity Center:

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the  icon and select “Approve” or “Cancel,” or if you’d like to view the details of the transaction first, select “Toggle Details.”
3. If prompted, Enter the secure access code.
4. Click the Next button.
5. You will receive a confirmation message.

Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transactions at once, saving you time and effort.



In the Transactions tab, click Activity Center.

1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you

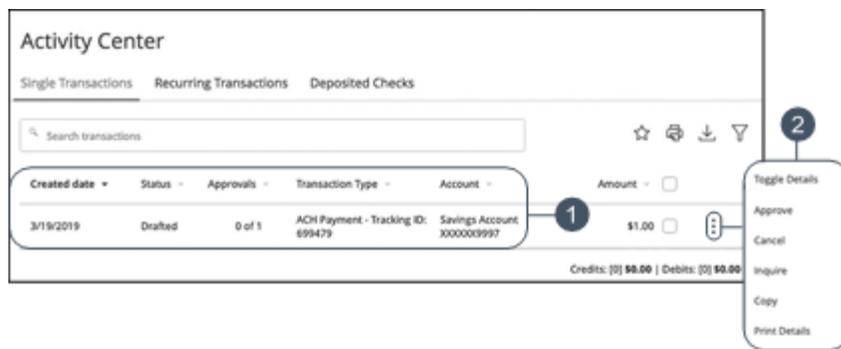
want to approve or cancel. Check the box between the Amount and icon select all transactions.

3. Click the  icon and select either “Approve Selected” or “Cancel Selected.”
4. Click the Confirm button when you are finished. The status then changes to “Processed” or “Cancelled” in the Activity Center.

Note: If you cancel a recurring transaction in the Single Transaction tab, you only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.

Copying a Transaction

At times, it may be necessary to copy a previously scheduled transaction. This may be a result of a transaction failing to process, not being approved in time, or simply wanting to reprocess the same transaction without creating a template. A transaction may be copied regardless of its current status.



Within the Online Activity Center:

1. Locate the transaction you would like to copy.
2. Click the  icon and select “Copy” or if you’d like to view the detail of the transaction first, select “Toggle Details.”
3. You will be routed to the Payment origination page of the respective type of payment that has been copied. Please refer to steps provided earlier in this guide on how to initiate the payment request.