

1. In the navigation menu, select **Treasury Management > Payments**.
2. Select **New Payment**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).
3. On the page for the payment you chose:
 - a) Choose an **SEC Code** from the dropdown menu.
 - i. PPD (Payroll will default to PPD)
 - ii. CCD
 - b) Select a **Subsidiary**.
 - i. ACH Name and ACH ID (last 4 digits are listed)
 - c) Select the account you'd like to draft the payment from or make a payment to.
 - i. For multiple accounts, you may need to search by the last 4 of the account number or Account Name
 - d) Select an **Effective Date**.
 - e) (Optional) If you select the current day to make a Same-Day ACH payment, a confirmation message appears asking you to acknowledge that this type of payment may incur a fee for the expedited processing. Select **Approve**.
 - f) (Optional) Select **Set Schedule** to set up a recurring schedule.
 - i. After selecting a frequency, select a date on the **When should this transaction stop?** calendar, enter a number of occurrences, or select **Forever (Until I cancel)**.
 - ii. Select **Set Recurring Transaction**.
 - iii. **Recurrence Schedule:** For 1st of the month, 15th of the month, or last day of month, if the **first** payment falls on a weekend or Federal Holiday, the schedule will be skipped if the START DATE (Effective Day) is **AFTER** the 1st, 15th, Last Day of the month.
 - g) In the **Recipient/Account** search field, search for a recipient or account or select one from the dropdown list.
 - h) (Optional) If you have the Manage Recipients right, select **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Details window, fill out the required fields.
 - ii. (Optional) To make a one-time payment to a one-time Recipient, select **Use Without Save**.
 - iii. (Optional) To save the Recipient for future payments, select **Save Recipient**. The Recipient Saved window confirms creation of new recipient.
 - i) (Optional) Select **Notify Recipient** to send a notification to the recipient.
 - j) Enter an **Amount**.
 - k) (Optional) Enter an **Addendum**.
 - l) (Optional) To edit the details of an existing recipient, select **Show Details** and select edit (✎).
4. Select **Draft** (ACH Originator)

5. ACH Approver will need to be notified a payment needs to be approved

) Login to online banking

a) Select Activity Center

b) Select Drafted Payment > Approve

c) Enter security token from Symantec VIP Access app

. **A CITY BANK EMPLOYEE WILL NEVER ASK FOR THE SECURITY TOKEN**