



# Make an ACH Payment without a Template

1. Click **Money Movement > Make Payment**.
2. Click the **Send money without a template** link.
3. Complete the **Template Information** section:

<b>Template Name (optional)</b>	If you want to save the transaction as a template, type a name for the template (up to 20 alphanumeric characters).
<b>Request Type</b>	If applicable, select the relevant service.
<b>Company Name/ID</b>	Select the relevant ID.
<b>Template Description</b>	A description (up to 10 alphanumeric characters).
<b>Debit Account</b>	The account from which money is deducted.
<b>Maximum Transfer Amount</b>	The dollar amount that is applied to each detail account.
<b>Effective Date</b>	Type a date or click the calendar icon and select a date.

4. Click **Continue**.
5. **Optional:** Type an amount in the **Control Amount** field to indicate the intended value for the entire request.
6. Complete the **Credit/Destination Accounts** section:

<b>Payment Instructions</b>	Select one of the following: <b>Do not process details with amounts of \$0.00</b> (process only details with a dollar amount) or <b>Send details with amounts of \$0.00 as payments</b> (used to process all details).
<b>ABA/TRC</b>	Type the ABA or click the <b>ABA search</b> link to search for an ABA/TRC.
<b>Account</b>	The account number.
<b>Account Type</b>	The type of account. For example, checking.
<b>Name</b>	Type the name of the individual/company associated with the account.
<b>Detail ID (Optional)</b>	Any information that helps to identify the transaction.
<b>Default Amount (Optional)</b>	The amount of money to pay.
<b>Additional information (Optional)</b>	More information to accompany the transaction.

7. Click **Continue**.
8. **Optional:** Click the **Add additional detail row** link to add another detail account.



9. Do one of the following:

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- Click the **Submit for Approval** link to approve the transaction later or allow other users in the company to approve it.
- Click **Approve** to approve the transaction now.
- Click **Transmit** to approve and send the transaction.

Only one of the three options appears based on the role of the user and the state of the transaction.

10. If additional authentication is required, you may be prompted to validate your identity through a one-time security code. If you are prompted to complete additional validation, do the following:

On the dialog box, select **Phone** or **Text** message (if applicable).

Click **Continue**.

Do one of the following:

- If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone. After completing the phone call, click **Phone Call Completed**.
- If you chose to receive an SMS message, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.

For SMS text messages, enter one-time security code displayed on your mobile device into the **One-time security code** field and then click **Submit**.

11. If your company requires token authentication for transaction approval, type your passcode and then click **Continue**.