



1st Source Bank Helpful Hints: **Payments Hub**

Immediate Payments (Immediate) and ACH Payments (Later Today / Next Business Day) can be created through the Payments Hub. A Contact must be created before a payment can be initiated. The Contact is the recipient of the payment and can be saved for future use. Once a Contact has been created, a payment can be initiated to that Contact. Depending on your approval structure, a payment must then be approved.

Creating A Contact - Payments Hub

1. From the BBO Treasury Dashboard Click **Payments** then **Payments Hub**.
2. Under **Banking**, click **Contacts**.
3. Click **New Contact**.
4. Enter the **Name** and **Template Name** under Main Info.
5. Enter the contact's **Country**, **Postal Code**, **Address**, **City** and **State** under Address Info.
Note: Payments can only be made within the United States. For Country, type "us" and select United States of America.
6. Optionally, enter the contact's **Phone Number** and **Email** under Contact Info.
7. The Bank Country and Account Currency will automatically populate with United States of America and USD.
8. Select **Look Up By ABA**.
9. Enter the contact's **Routing Number** under **ABA** and select a Routing Number from the populated list.
10. The **Available Delivery Methods** for that financial institution will be displayed. (Immediate / Later Today / Next Business Day)
Note: If Immediate is not listed as an available delivery method, that financial institution does not yet accept Immediate Payments. However, an ACH can still be sent (Later Today / Next Business Day).
11. Enter the contact's **Account Number**.
12. Optionally, enter up to 140 characters of additional information about the contact under **Other Contact Information**.
Note: Intermediary Banks will not be used.
13. Click **Save** to finalize the contact.

Creating a Payment – Payments Hub

1. From the BBO Treasury Dashboard Click **Payments** then **Immediate Payments**.
2. Under **Banking**, click **Contacts**.
3. Find the intended contact under All or use the search bar to narrow your search.
4. Click **Send**.
5. **Choose an Account** under From if you have multiple originating accounts.
6. Verify the intended recipient is shown under To.
7. Enter the **Payment Amount** under Amount.
8. The **Date** is the sending date of the payment. Choose Now or Future Date (up to 30 days).
9. The **Delivery Method** is how soon the payment will be delivered to the contact starting from the sending date. Choose Immediate, Later Today or Next Business Day.
Note: If a contact is not eligible for Immediate Payment delivery, only Later Today or Next Business Day will be available. Later Today and Next Business Day payments can only be delivered on business days.
10. Enter up to 140 characters under **Notes** to describe the transaction.
11. Click **Send**.
12. Verify the amount and recipient and click **Proceed**.
Note: These funds are not returnable.
13. Under **Payments**, click **Payments** again to view the status of your recent payments.
14. If an approval is required, proceed to “Approving a Payment”
Note: An approval must be completed by a user other than the user creating the payment.

Approving a Payment – Payments Hub

1. Under **Payments**, click **Payments** to view any payments needing Approval.
2. Review all payments under **Approve Payments** and select **Approve**.
Note: These funds are not returnable.
3. Under **Payments**, click **Payments** again to view the status of your recent payments.
Note: It may take up to a minute for your payment status to update.

Payment Status Descriptions – Payments Hub

Processing – The payment has been approved and is currently being processed.

Processed – The payment has been fully processed.

Scheduled – The payment has been fully processed with a scheduled future delivery date.

Cancelled – Processing of the payment has been canceled and will not be processed.

Pending Approval – The payment has been submitted but requires an additional user approval.

Partially Approved – The payment has been submitted by requires multiple additional user approvals.

Bank Review – The payment has been submitted but requires further compliance review by the bank. Contact Treasury Services for more information.

Canceling or Returning a Payment – Payments Hub

Once a payment has been Processed it may not be possible to cancel a payment but if a payment remains in any of the other above statuses you can stop the processing with the following steps.

1. Under **Payments**, click **Payments** to view any payments Processing.
2. Click the 3 dots next to the payment and select **Stop Payment**.
3. Click **Stop** to confirm the cancellation.

Note: A payment scheduled for Immediate delivery cannot be returned. A payment scheduled for Later Today or Next Business Day may be returned, but it is not guaranteed. Contact Treasury Services Support at 1-800-399-5592 as soon as possible to assist with a return request.