



# ACH Origination User Guide

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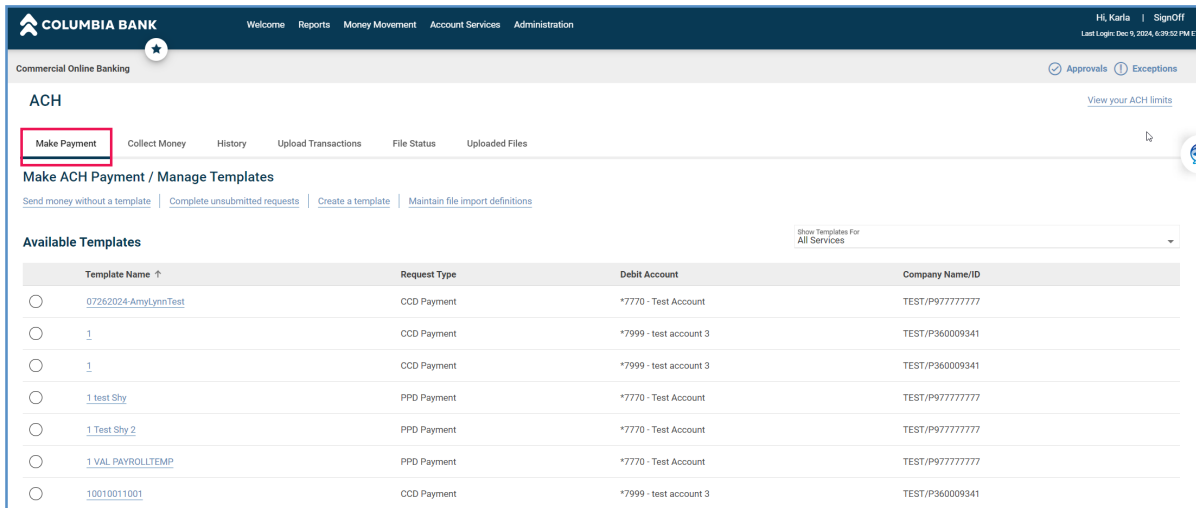
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When sending payments via ACH, we highly recommend setting up dual approval controls, requiring at least two separate people to authorize a transaction. This assists in preventing external and internal fraud as well as processing errors.

# Sending a payment

To create, schedule or manage ACH transactions, start by going to Money Movement in the top menu and selecting ACH.

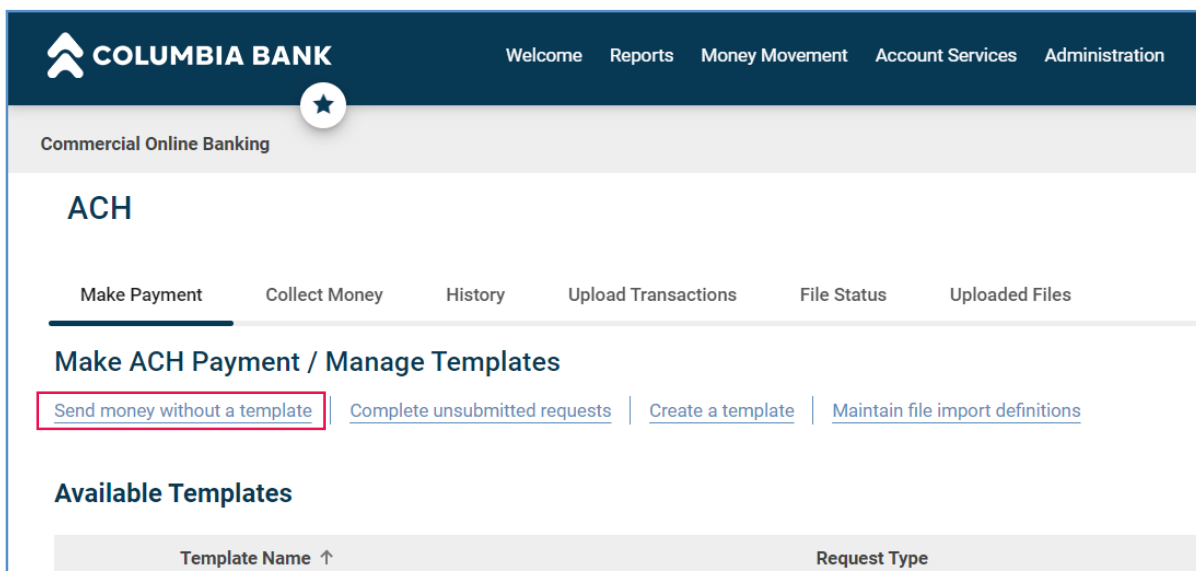
1. Click the **Make Payment** tab on the ACH screen.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The user is logged in as 'Hi, Karla' with a 'SignOff' option and a last login time of 'Dec 9, 2024, 6:39:52 PM ET'. The main heading is 'ACH' with a 'View your ACH limits' link. Below the heading are tabs for 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. The 'Make Payment' tab is highlighted with a red box. Underneath, there's a section for 'Make ACH Payment / Manage Templates' with links for 'Send money without a template', 'Complete unsubmitted requests', 'Create a template', and 'Maintain file import definitions'. A table titled 'Available Templates' is visible, with a dropdown menu set to 'Show Templates For All Services'.

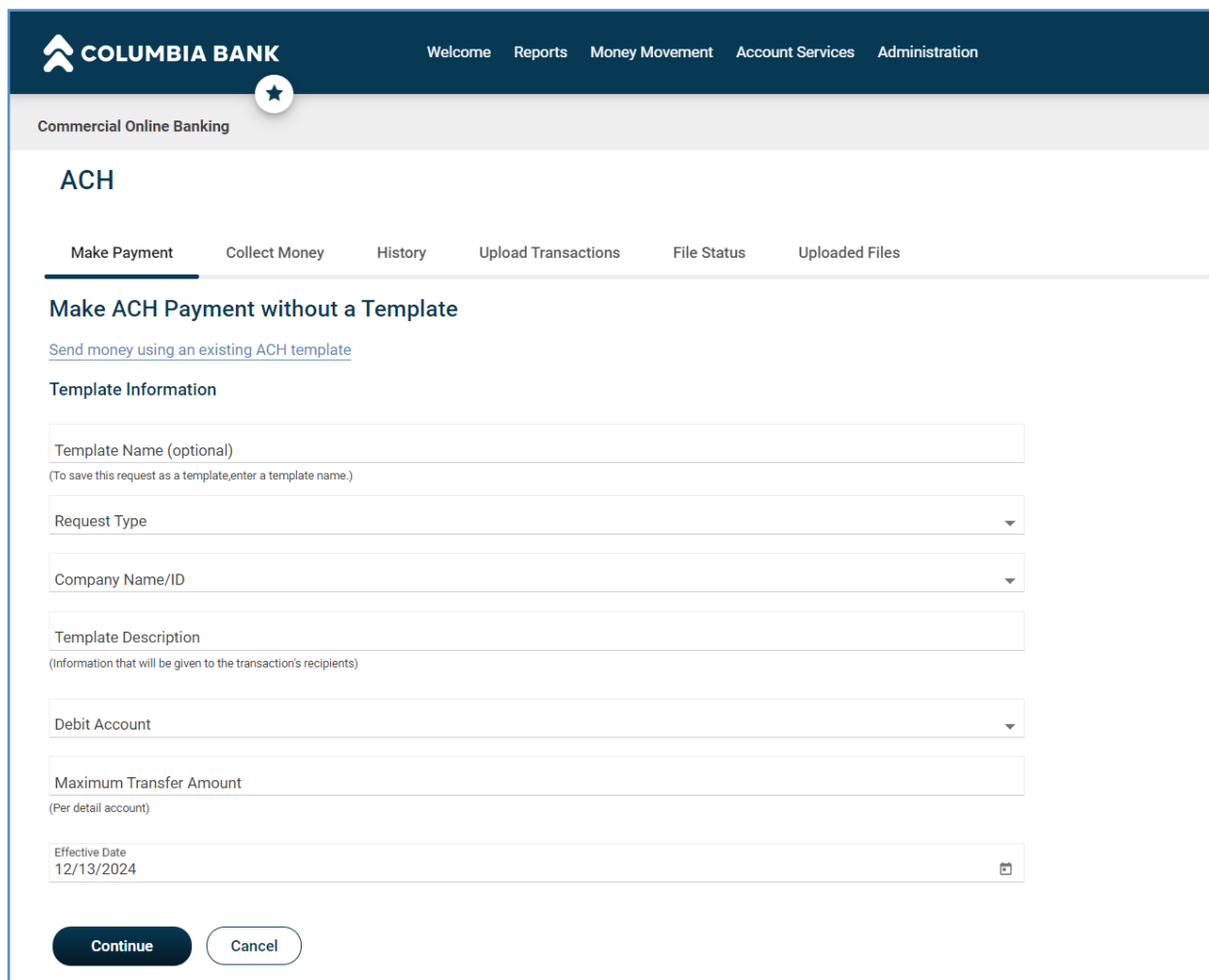
Template Name ↑	Request Type	Debit Account	Company Name/ID
<input type="radio"/> 07262024-AmyLynnTest	OCD Payment	*7770 - Test Account	TEST/P977777777
<input type="radio"/> 1	OCD Payment	*7999 - test account 3	TEST/P360009341
<input type="radio"/> 1	OCD Payment	*7999 - test account 3	TEST/P360009341
<input type="radio"/> 1 test Shy	PPD Payment	*7770 - Test Account	TEST/P977777777
<input type="radio"/> 1 Test Shy 2	PPD Payment	*7770 - Test Account	TEST/P977777777
<input type="radio"/> 1 VAL PAYROLLTEMP	PPD Payment	*7770 - Test Account	TEST/P977777777
<input type="radio"/> 10010011001	OCD Payment	*7999 - test account 3	TEST/P360009341

2. Select **Send money without a template**.



This screenshot shows the same Columbia Bank ACH interface, but with the 'Send money without a template' link highlighted by a red box. The 'Make Payment' tab is no longer highlighted. The rest of the page content, including the navigation bar, user information, and the 'Available Templates' table, remains the same as in the previous screenshot.

### 3. Complete the required fields.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The main navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The user is currently in the 'ACH' section, with sub-tabs for 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. The 'Make Payment' tab is active, and the user is on the 'Make ACH Payment without a Template' page. Below this heading is a link: 'Send money using an existing ACH template'. The 'Template Information' section contains the following fields:

- Template Name (optional)**: A text input field with a note below it: '(To save this request as a template, enter a template name.)'
- Request Type**: A dropdown menu.
- Company Name/ID**: A dropdown menu.
- Template Description**: A text input field with a note below it: '(Information that will be given to the transaction's recipients)'
- Debit Account**: A dropdown menu.
- Maximum Transfer Amount**: A text input field with a note below it: '(Per detail account)'
- Effective Date**: A date input field showing '12/13/2024' and a calendar icon.

At the bottom of the form are two buttons: 'Continue' (a dark blue button) and 'Cancel' (a light blue button).

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

**Company Name/ID** - Company from which you are sending the ACH.

**Debit Account** – Account the funds will come from.

**Maximum Transfer Amount** – Maximum amount that can be transferred to any one payee in a single transaction.

**Effective Date** - Date the funds will be credited to the account. The system will default to the next business day, which is the minimum required lead time. Transactions must be scheduled for a working business day.

4. Click **Continue**.

5. (Optional) Enter a **Control Amount** for reconciliation on multiple payees.

6. Enter your payee's account information on the Add Payment Details screen.

**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"/>	Type <input type="text" value="Checking"/>	<input type="text" value="Name"/>	<input type="text" value="Detail ID"/>	Amount <input type="text" value="0"/>

[ABA Search](#)

**ABA/TRC:** Must have a valid ABA number for institutions authorized for ACH transactions

**Account:** Payee account number

**Account Type:** Select from dropdown

**Name:** Payee name

**Detail ID:** (Optional) Reference info for the payee

**Default Amount:** (Optional)

**Total:** Total of all payments

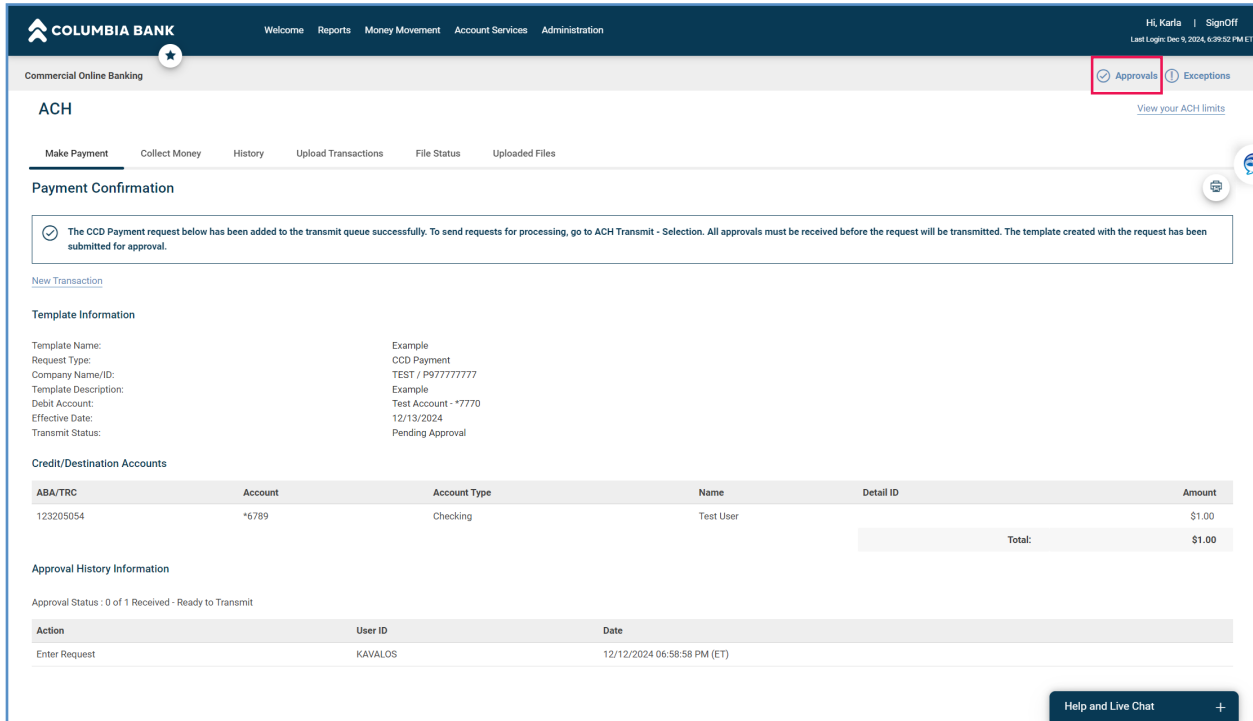
**Variance Amount:** Will display if optional Control Amount is used

**Add Additional detail row:** (Optional) Add as many as you need

7. Click **Continue**.

8. If you have dual approval set up, you will see the **Submit for Approval** button. Selecting this will move the transaction into the approval queue.

9. Select **Approvals** in the upper right of the screen to complete the approval process.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The user is logged in as 'Hi, Karla' with a 'SignOff' option. The 'Approvals' tab is highlighted in the top right corner. The main content area is titled 'ACH' and includes a 'Payment Confirmation' section with a success message: '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. The template created with the request has been submitted for approval.' Below this is a 'Template Information' section with the following details:

- Template Name: Example
- Request Type: CCD Payment
- Company Name/ID: TEST / P97777777
- Template Description: Example
- Debit Account: Test Account - \*7770
- Effective Date: 12/13/2024
- Transmit Status: Pending Approval

The 'Credit/Destination Accounts' table is as follows:

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
123205054	*6789	Checking	Test User		\$1.00
<b>Total:</b>					<b>\$1.00</b>

The 'Approval History Information' section shows an approval status of '0 of 1 Received - Ready to Transmit' and a table with the following entry:

Action	User ID	Date
Enter Request	KAVALOS	12/12/2024 06:58:58 PM (ET)

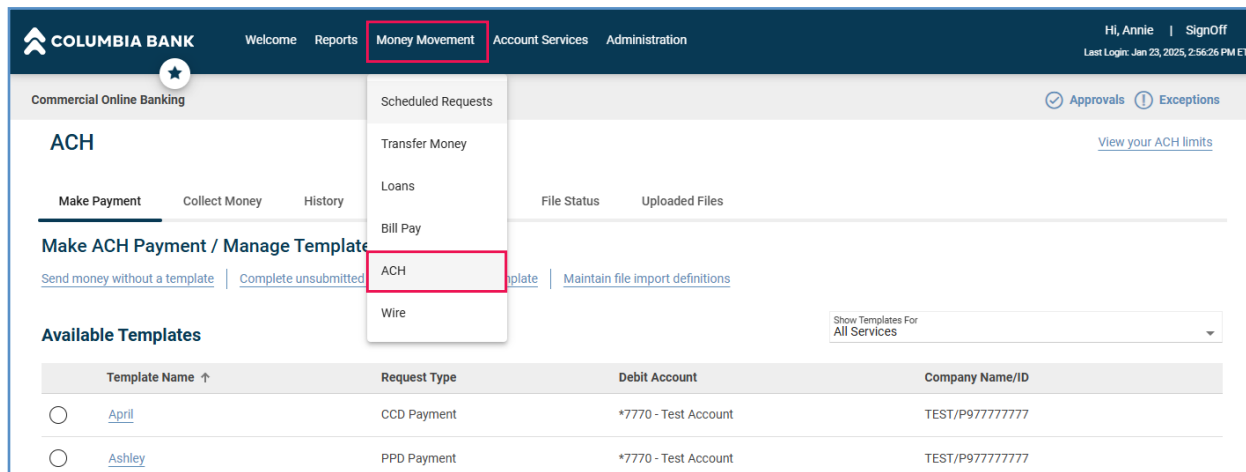
A 'Help and Live Chat' button is visible in the bottom right corner.

# Creating and modifying templates

## Creating a template

To make your own template, you can either begin a new or copy and edit an existing template.

1. Go to **Money Movement** in the top menu and then select **ACH**.

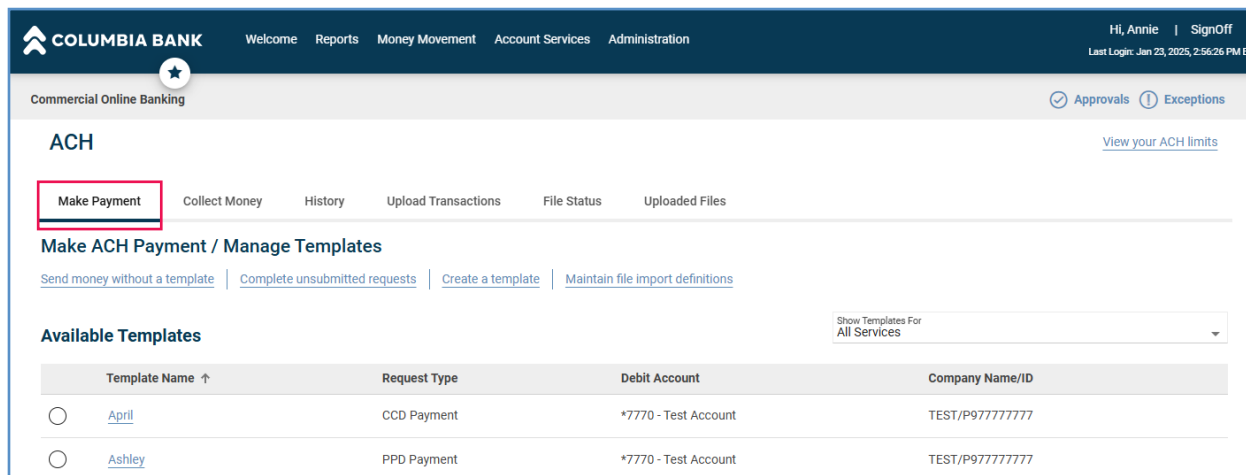


The screenshot shows the Columbia Bank Commercial Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement' (highlighted with a red box), 'Account Services', and 'Administration'. The user is logged in as 'Hi, Annie' with a 'SignOff' option. The main content area is titled 'ACH' and includes tabs for 'Make Payment', 'Collect Money', and 'History'. A dropdown menu is open under 'Money Movement', showing options like 'Transfer Money', 'Loans', 'Bill Pay', 'ACH' (highlighted with a red box), and 'Wire'. Below the menu, there are links for 'Send money without a template', 'Complete unsubmitted requests', 'Create a template', and 'Maintain file import definitions'. The 'Available Templates' section is visible, showing a table with columns for Template Name, Request Type, Debit Account, and Company Name/ID.

Template Name ↑	Request Type	Debit Account	Company Name/ID
<input type="radio"/> <a href="#">April</a>	CCD Payment	*7770 - Test Account	TEST/P977777777
<input type="radio"/> <a href="#">Ashley</a>	PPD Payment	*7770 - Test Account	TEST/P977777777

2. Click on the **Make Payment** tab.

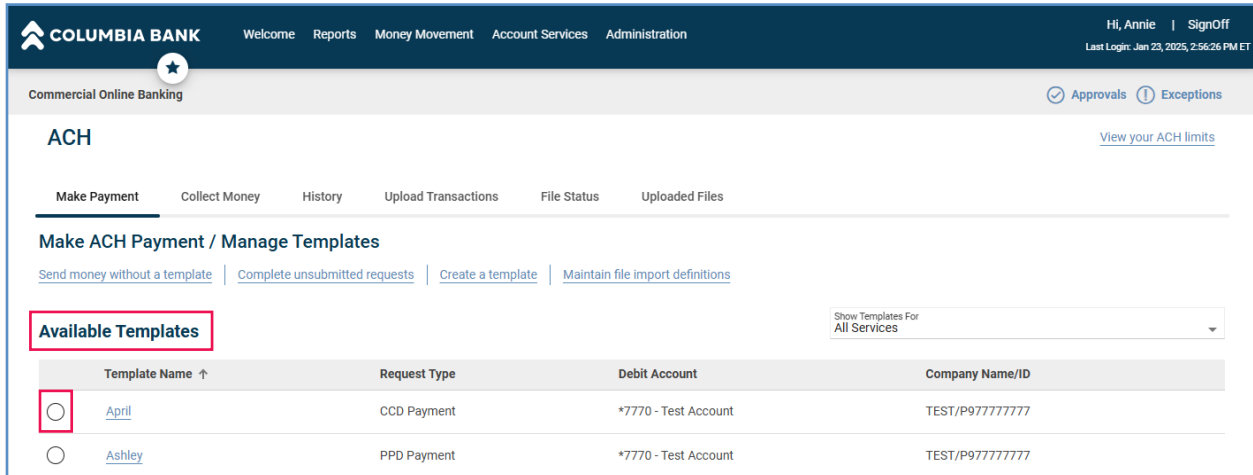
If you have existing ACH templates, they will be listed under Available Templates.



The screenshot shows the Columbia Bank Commercial Online Banking interface with the 'Make Payment' tab selected (highlighted with a red box). The top navigation bar is the same as in the previous screenshot. The main content area is titled 'ACH' and includes tabs for 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. Below the tabs, there are links for 'Send money without a template', 'Complete unsubmitted requests', 'Create a template', and 'Maintain file import definitions'. The 'Available Templates' section is visible, showing a table with columns for Template Name, Request Type, Debit Account, and Company Name/ID.

Template Name ↑	Request Type	Debit Account	Company Name/ID
<input type="radio"/> <a href="#">April</a>	CCD Payment	*7770 - Test Account	TEST/P977777777
<input type="radio"/> <a href="#">Ashley</a>	PPD Payment	*7770 - Test Account	TEST/P977777777

3. (To use an existing template) Click the radial to the left of an existing template name and click **Continue**. If you need to view the details of the template, click on the template name.



Commercial Online Banking Hi, Annie | SignOff  
Last Login: Jan 23, 2025, 2:56:26 PM ET

ACH [View your ACH limits](#)

[Make Payment](#) [Collect Money](#) [History](#) [Upload Transactions](#) [File Status](#) [Uploaded Files](#)

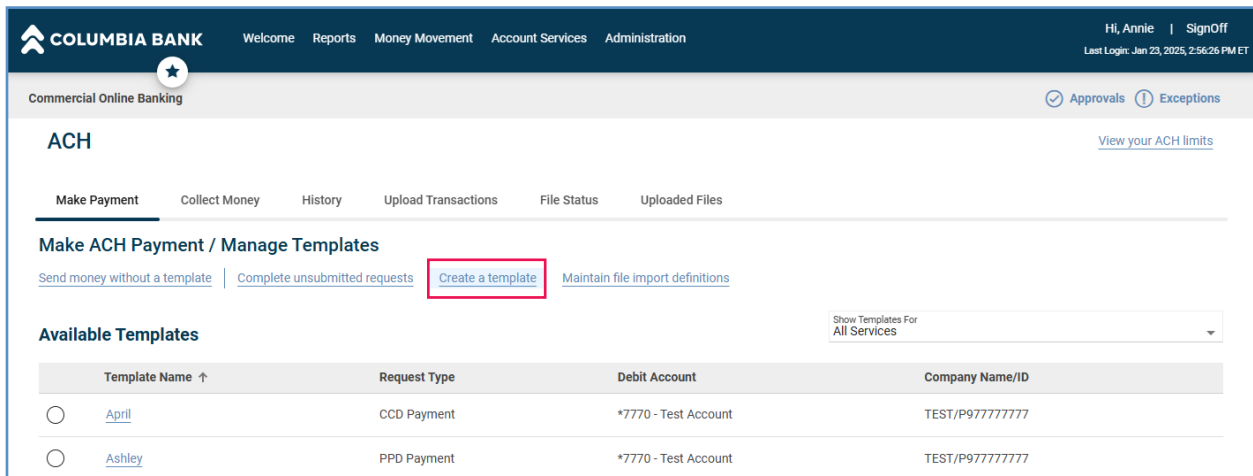
**Make ACH Payment / Manage Templates**

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

**Available Templates** Show Templates For All Services

Template Name ↑	Request Type	Debit Account	Company Name/ID
<input checked="" type="radio"/> <a href="#">April</a>	CCD Payment	*7770 - Test Account	TEST/P97777777
<input type="radio"/> <a href="#">Ashley</a>	PPD Payment	*7770 - Test Account	TEST/P97777777

4. (To create a new template) Click the **Create a template** link, complete the **Template Information** and **Recipient Information** then select **Save Changes**.



Commercial Online Banking Hi, Annie | SignOff  
Last Login: Jan 23, 2025, 2:56:26 PM ET

ACH [View your ACH limits](#)

[Make Payment](#) [Collect Money](#) [History](#) [Upload Transactions](#) [File Status](#) [Uploaded Files](#)

**Make ACH Payment / Manage Templates**

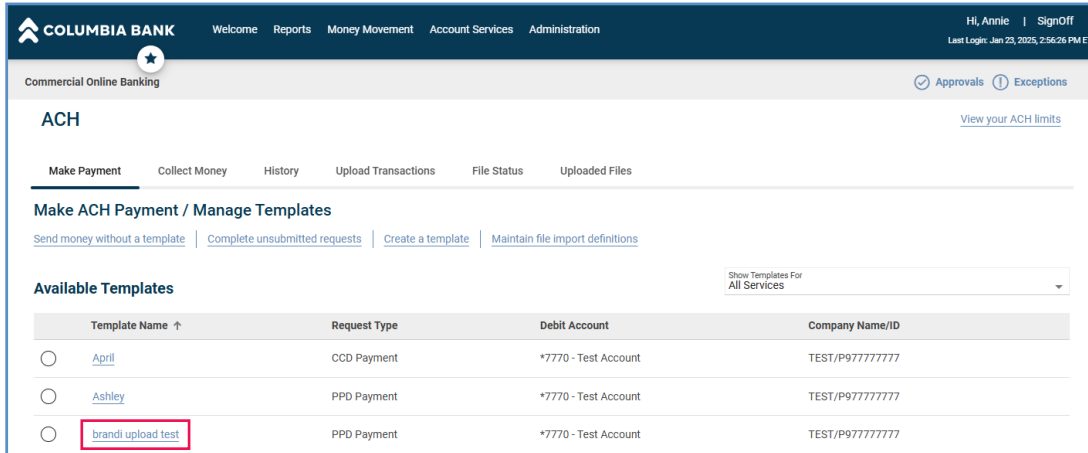
[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

**Available Templates** Show Templates For All Services

Template Name ↑	Request Type	Debit Account	Company Name/ID
<input type="radio"/> <a href="#">April</a>	CCD Payment	*7770 - Test Account	TEST/P97777777
<input type="radio"/> <a href="#">Ashley</a>	PPD Payment	*7770 - Test Account	TEST/P97777777

## Modifying templates

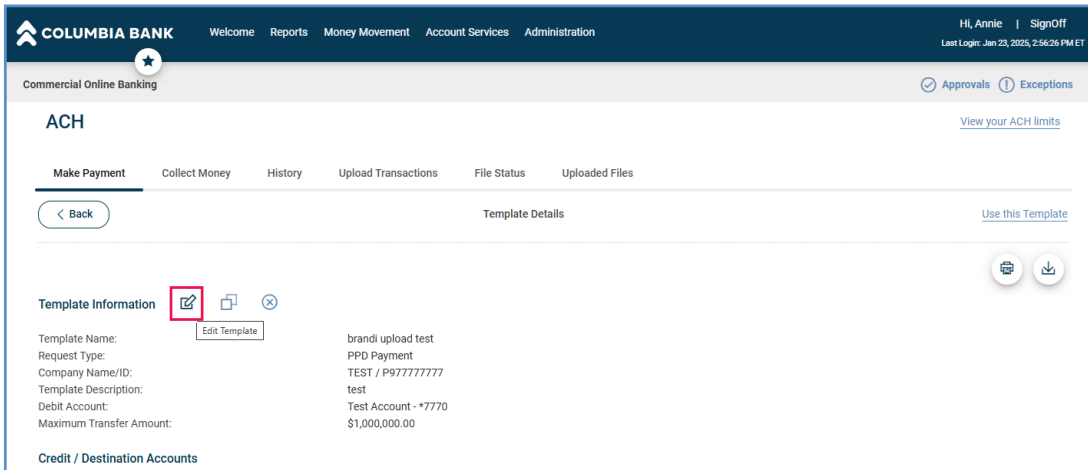
1. Click on a **template name** to view the Template Details screen.



The screenshot shows the 'Manage Templates' section of the Columbia Bank ACH interface. A table lists available templates with columns for Template Name, Request Type, Debit Account, and Company Name/ID. The 'brandi upload test' template is highlighted with a red box.

Template Name ↑	Request Type	Debit Account	Company Name/ID
<a href="#">April</a>	CCD Payment	*7770 - Test Account	TEST/P97777777
<a href="#">Ashley</a>	PPD Payment	*7770 - Test Account	TEST/P97777777
<a href="#">brandi upload test</a>	PPD Payment	*7770 - Test Account	TEST/P97777777

2. Select the **Edit** icon and modify the necessary information.



The screenshot shows the 'Template Details' screen for the 'brandi upload test' template. The 'Edit Template' icon (a pencil) is highlighted with a red box. The template information is displayed below.

**Template Information**

Template Name:	brandi upload test
Request Type:	PPD Payment
Company Name/ID:	TEST / P97777777
Template Description:	test
Debit Account:	Test Account - *7770
Maximum Transfer Amount:	\$1,000,000.00

3. (Optional) Select the **Copy** icon  to make a copy of the template.

(Optional) Select the **Delete** icon  to remove the template.

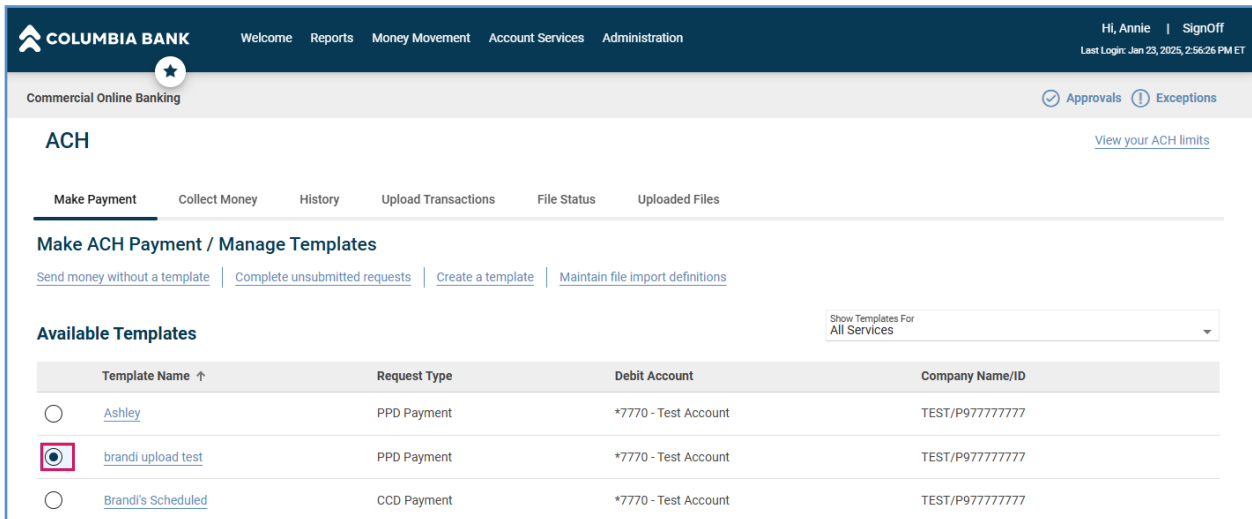
4. Click **Save Changes**.

**Note:** If your company has dual authorization set up, anytime a template is modified or created, it must be approved before it can be used.

# Recurring payments

Once you've selected or created your template, follow the steps below to setup a recurring payment.

1. Select the radial button next to the template name from the Available Templates list.



**COLUMBIA BANK** | Welcome | Reports | Money Movement | Account Services | Administration | Hi, Annie | SignOff | Last Login: Jan 23, 2025, 2:56:26 PM ET

Commercial Online Banking | Approvals | Exceptions | View your ACH limits

**ACH**

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

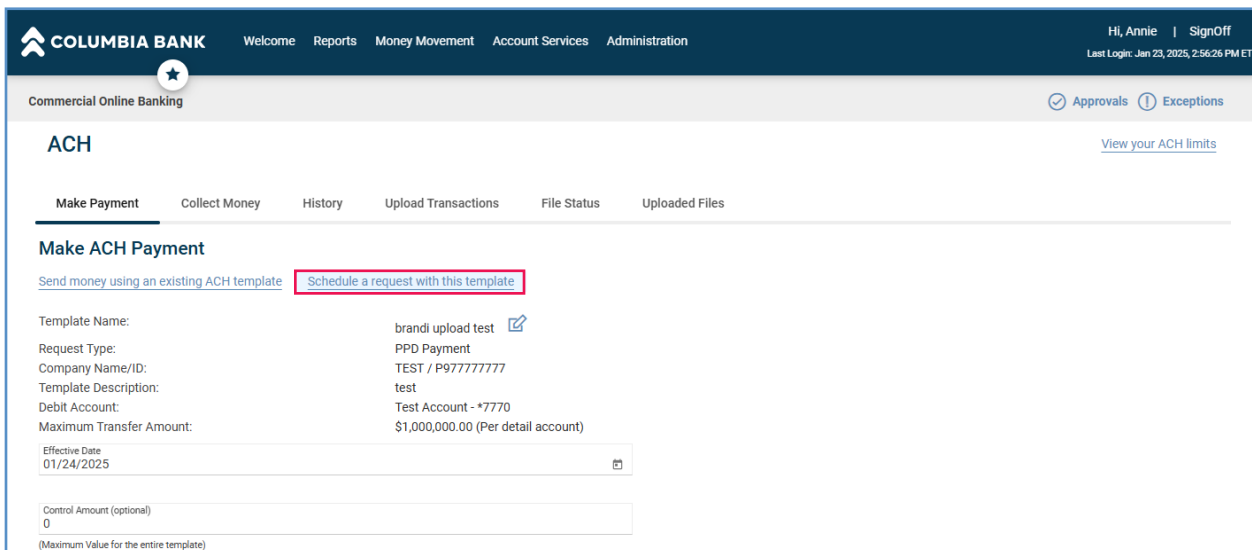
**Make ACH Payment / Manage Templates**

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

Available Templates | Show Templates For: All Services

Template Name ↑	Request Type	Debit Account	Company Name/ID
<input type="radio"/> Ashley	PPD Payment	*7770 - Test Account	TEST/P97777777
<input checked="" type="radio"/> brandi upload test	PPD Payment	*7770 - Test Account	TEST/P97777777
<input type="radio"/> Brandi's Scheduled	CCD Payment	*7770 - Test Account	TEST/P97777777

2. Click **Schedule a request with this template.**



**COLUMBIA BANK** | Welcome | Reports | Money Movement | Account Services | Administration | Hi, Annie | SignOff | Last Login: Jan 23, 2025, 2:56:26 PM ET


Commercial Online Banking | Approvals | Exceptions | View your ACH limits

**ACH**

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

**Make ACH Payment**

[Send money using an existing ACH template](#) | **Schedule a request with this template**

Template Name: brandi upload test 


Request Type: PPD Payment

Company Name/ID: TEST / P97777777

Template Description: test

Debit Account: Test Account - \*7770

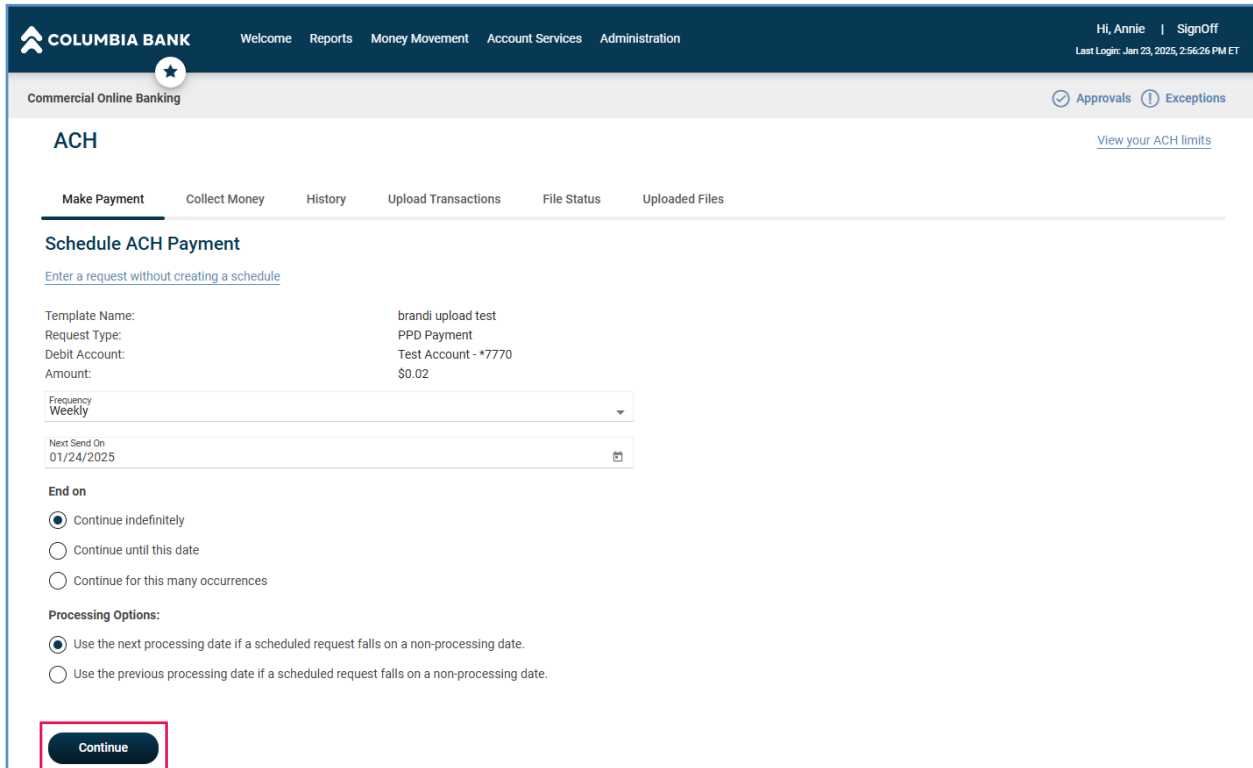
Maximum Transfer Amount: \$1,000,000.00 (Per detail account)

Effective Date: 01/24/2025 

Control Amount (optional): 0

(Maximum Value for the entire template)

### 3. Choose the parameters of the schedule and click **Continue**.



**COLUMBIA BANK** | Welcome | Reports | Money Movement | Account Services | Administration | Hi, Annie | SignOff | Last Login: Jan 23, 2025, 2:56:26 PM ET

Commercial Online Banking | Approvals | Exceptions

## ACH

[View your ACH limits](#)

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

### Schedule ACH Payment

[Enter a request without creating a schedule](#)

Template Name: brandi upload test  
 Request Type: PPD Payment  
 Debit Account: Test Account - \*7770  
 Amount: \$0.02

Frequency: Weekly

Next Send On: 01/24/2025

**End on**

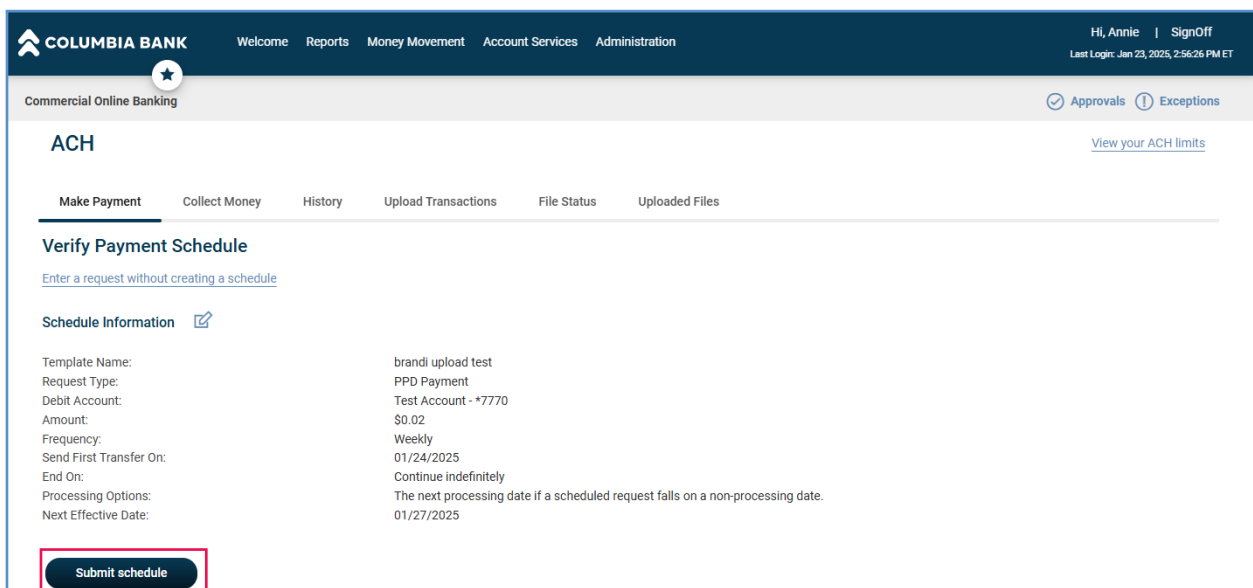
Continue indefinitely  
 Continue until this date  
 Continue for this many occurrences

**Processing Options:**

Use the next processing date if a scheduled request falls on a non-processing date.  
 Use the previous processing date if a scheduled request falls on a non-processing date.

**Continue**

### 4. Verify your changes and click **Submit Schedule**.



**COLUMBIA BANK** | Welcome | Reports | Money Movement | Account Services | Administration | Hi, Annie | SignOff | Last Login: Jan 23, 2025, 2:56:26 PM ET

Commercial Online Banking | Approvals | Exceptions

## ACH

[View your ACH limits](#)

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

### Verify Payment Schedule

[Enter a request without creating a schedule](#)

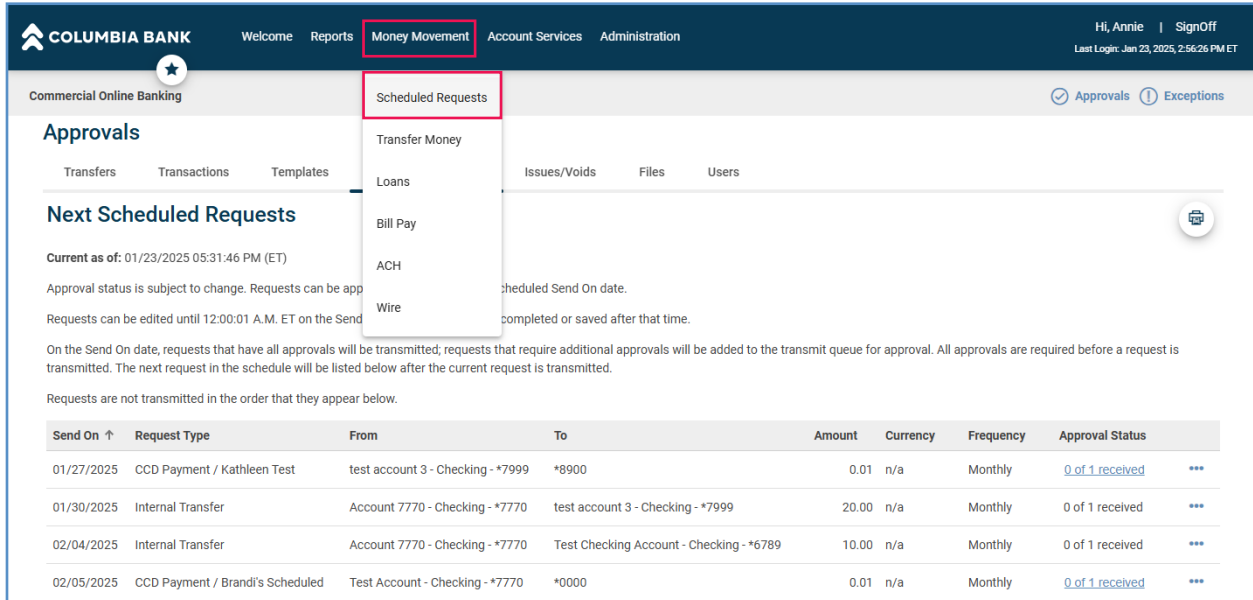
**Schedule Information**

Template Name: brandi upload test  
 Request Type: PPD Payment  
 Debit Account: Test Account - \*7770  
 Amount: \$0.02  
 Frequency: Weekly  
 Send First Transfer On: 01/24/2025  
 End On: Continue indefinitely  
 Processing Options: The next processing date if a scheduled request falls on a non-processing date.  
 Next Effective Date: 01/27/2025

**Submit schedule**

## Modifying a recurring payment

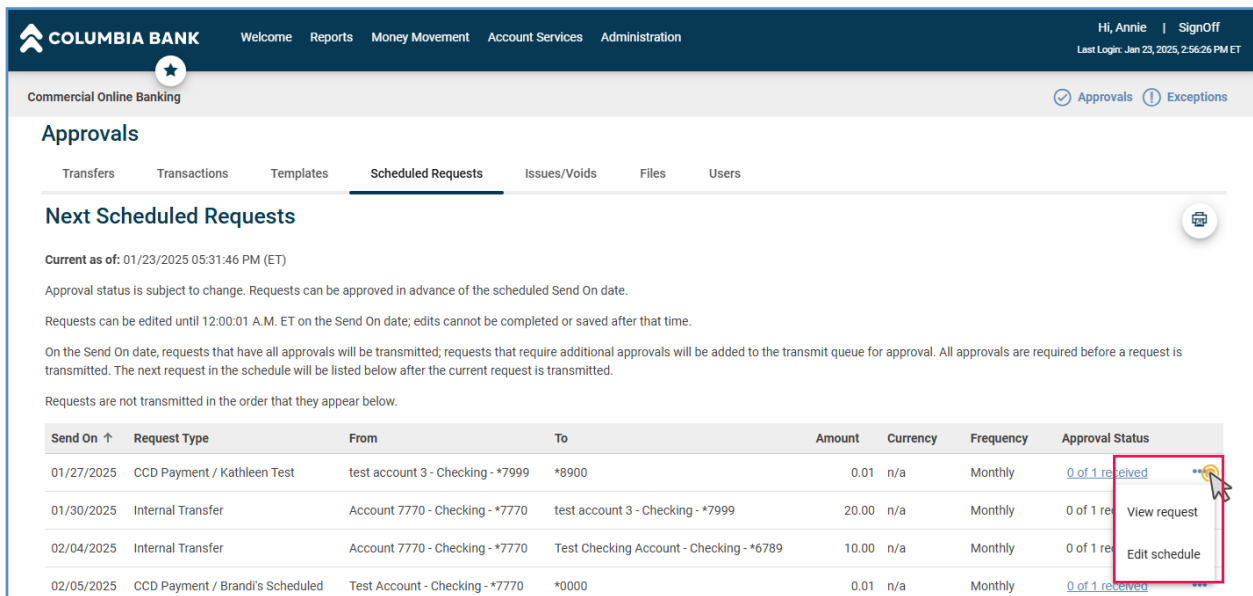
1. Go to **Money Movement** in the top menu and select **Scheduled Requests**.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement' (highlighted with a red box), 'Account Services', and 'Administration'. The user is logged in as 'Hi, Annie' with a 'SignOff' option. The 'Scheduled Requests' sub-menu is also highlighted with a red box, showing options like 'Transfer Money', 'Loans', 'Bill Pay', 'ACH', and 'Wire'. The main content area displays 'Next Scheduled Requests' with a table of pending requests.

Send On ↑	Request Type	From	To	Amount	Currency	Frequency	Approval Status
01/27/2025	CCD Payment / Kathleen Test	test account 3 - Checking - *7999	*8900	0.01	n/a	Monthly	0 of 1 received ***
01/30/2025	Internal Transfer	Account 7770 - Checking - *7770	test account 3 - Checking - *7999	20.00	n/a	Monthly	0 of 1 received ***
02/04/2025	Internal Transfer	Account 7770 - Checking - *7770	Test Checking Account - Checking - *6789	10.00	n/a	Monthly	0 of 1 received ***
02/05/2025	CCD Payment / Brandi's Scheduled	Test Account - Checking - *7770	*0000	0.01	n/a	Monthly	0 of 1 received ***

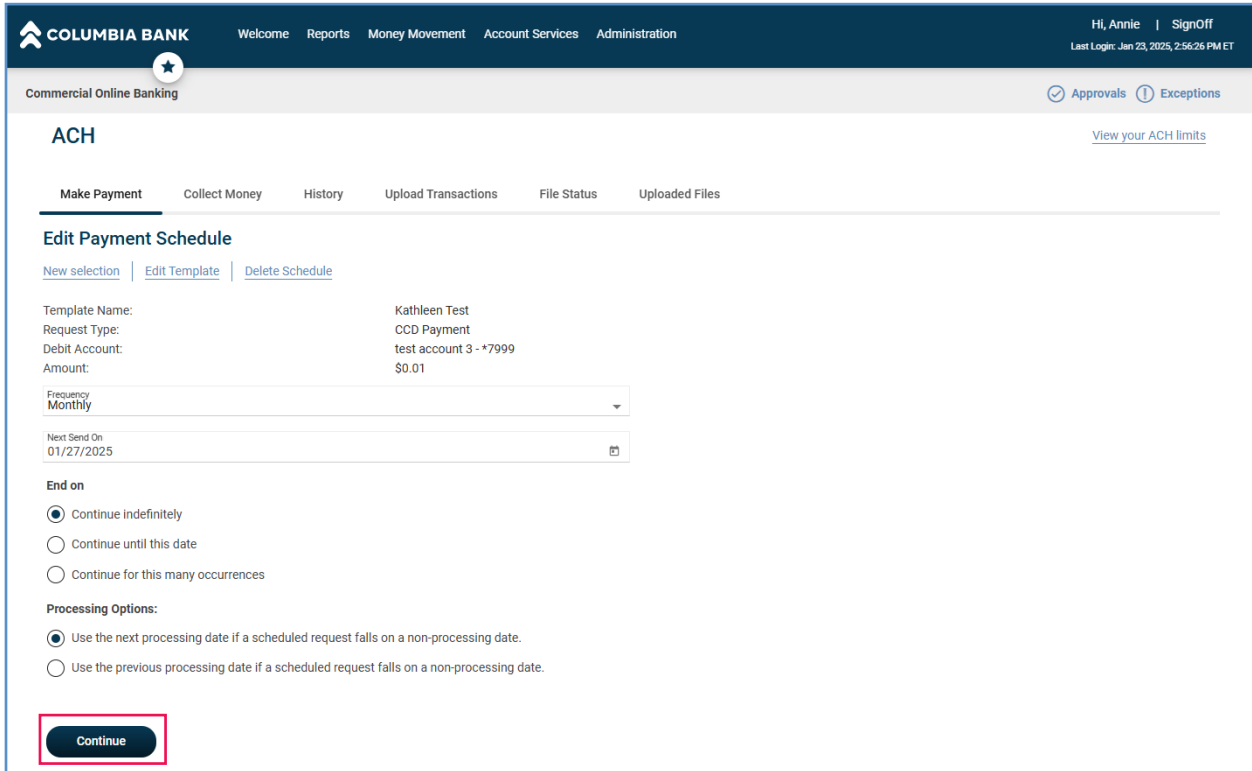
2. Click on the three dots to the right of the schedule you'd like to modify and click **Edit schedule**.



The screenshot shows the Columbia Bank Commercial Online Banking interface with the 'Scheduled Requests' sub-menu selected. The 'Next Scheduled Requests' table is visible, and a red box highlights the three dots menu for the first request, with 'Edit schedule' selected.

Send On ↑	Request Type	From	To	Amount	Currency	Frequency	Approval Status
01/27/2025	CCD Payment / Kathleen Test	test account 3 - Checking - *7999	*8900	0.01	n/a	Monthly	0 of 1 received ***
01/30/2025	Internal Transfer	Account 7770 - Checking - *7770	test account 3 - Checking - *7999	20.00	n/a	Monthly	0 of 1 received ***
02/04/2025	Internal Transfer	Account 7770 - Checking - *7770	Test Checking Account - Checking - *6789	10.00	n/a	Monthly	0 of 1 received ***
02/05/2025	CCD Payment / Brandi's Scheduled	Test Account - Checking - *7770	*0000	0.01	n/a	Monthly	0 of 1 received ***

### 3. Complete your edits and click **Continue**.



The screenshot displays the Columbia Bank Commercial Online Banking interface. The top navigation bar includes the bank logo, user name 'Hi, Annie', and 'SignOff' with a last login timestamp. The main menu contains 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'ACH' section is active, with a star icon and a 'View your ACH limits' link. Below the 'ACH' header are tabs for 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. The 'Edit Payment Schedule' form is shown with the following details:

- Template Name: Kathleen Test
- Request Type: CCD Payment
- Debit Account: test account 3 - \*7999
- Amount: \$0.01
- Frequency: Monthly (dropdown menu)
- Next Send On: 01/27/2025 (calendar icon)

The 'End on' section has three radio button options:

- Continue indefinitely
- Continue until this date
- Continue for this many occurrences

The 'Processing Options' section has two radio button options:

- Use the next processing date if a scheduled request falls on a non-processing date.
- Use the previous processing date if a scheduled request falls on a non-processing date.

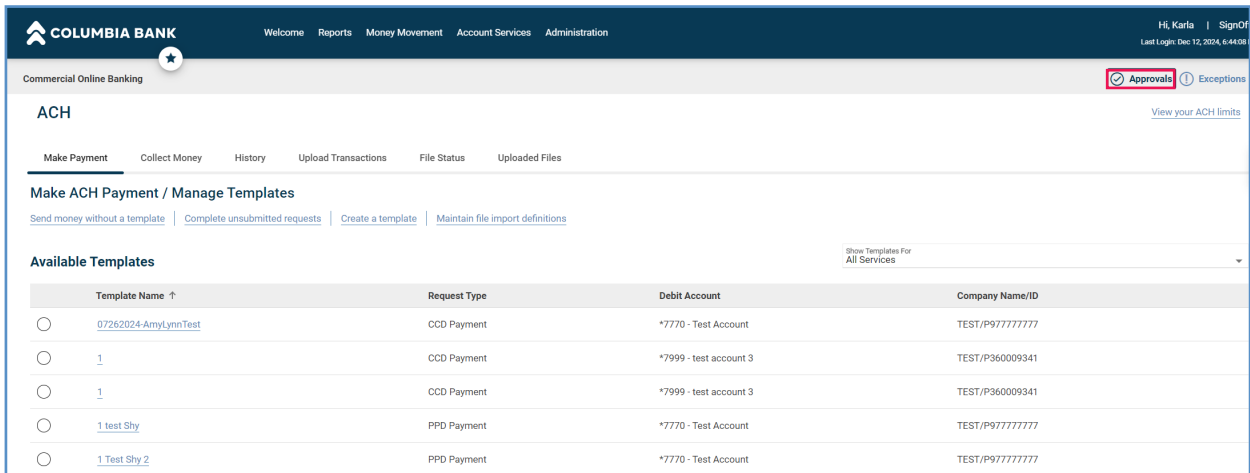
A red box highlights the 'Continue' button at the bottom left of the form.

### 4. Verify your changes and click **Submit Schedule**.

# Approving transactions

To approve ACH transactions, follow the steps below.

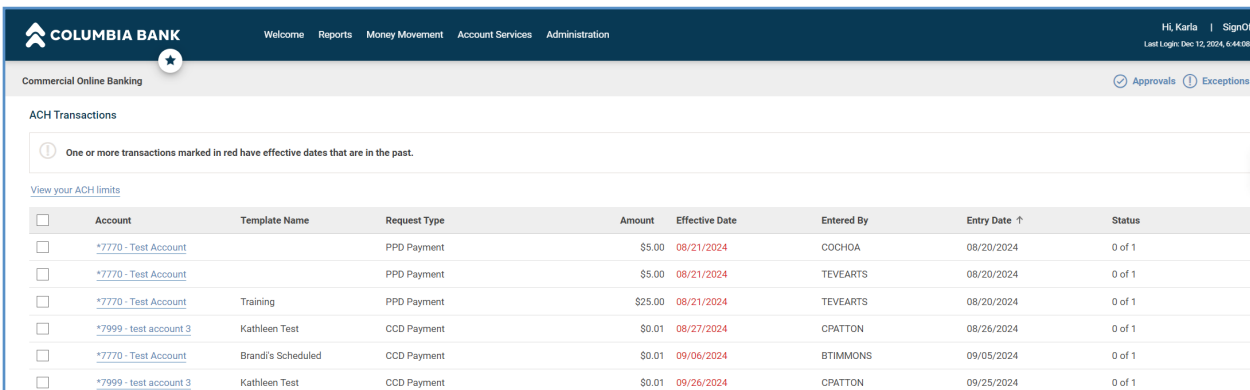
1. Select **Approvals** in the upper right of the ACH screen.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The user is logged in as 'Hi, Karla' with a last login of 'Dec 12, 2024, 6:44:08'. The 'ACH' section is active, and the 'Approvals' tab is highlighted in the top right navigation bar. Below the navigation, there are tabs for 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. The main content area is titled 'Make ACH Payment / Manage Templates' and includes links for 'Send money without a template', 'Complete unsubmitted requests', 'Create a template', and 'Maintain file import definitions'. A section titled 'Available Templates' contains a table with columns for Template Name, Request Type, Debit Account, and Company Name/ID.

Template Name ↑	Request Type	Debit Account	Company Name/ID
<a href="#">07262024-AmyLynnTest</a>	CCD Payment	*7770 - Test Account	TEST/P977777777
<a href="#">1</a>	CCD Payment	*7999 - test account 3	TEST/P360009341
<a href="#">1</a>	CCD Payment	*7999 - test account 3	TEST/P360009341
<a href="#">1 test Sly</a>	PPD Payment	*7770 - Test Account	TEST/P977777777
<a href="#">1 Test Sly 2</a>	PPD Payment	*7770 - Test Account	TEST/P977777777

2. Go to the **Transactions** tab and scroll down to the appropriate transaction type.



The screenshot shows the 'ACH Transactions' section of the Columbia Bank interface. A message indicates that one or more transactions have effective dates in the past. Below this, there is a table listing transactions with columns for Account, Template Name, Request Type, Amount, Effective Date, Entered By, Entry Date, and Status. The 'Effective Date' column shows dates in red, indicating they are in the past.

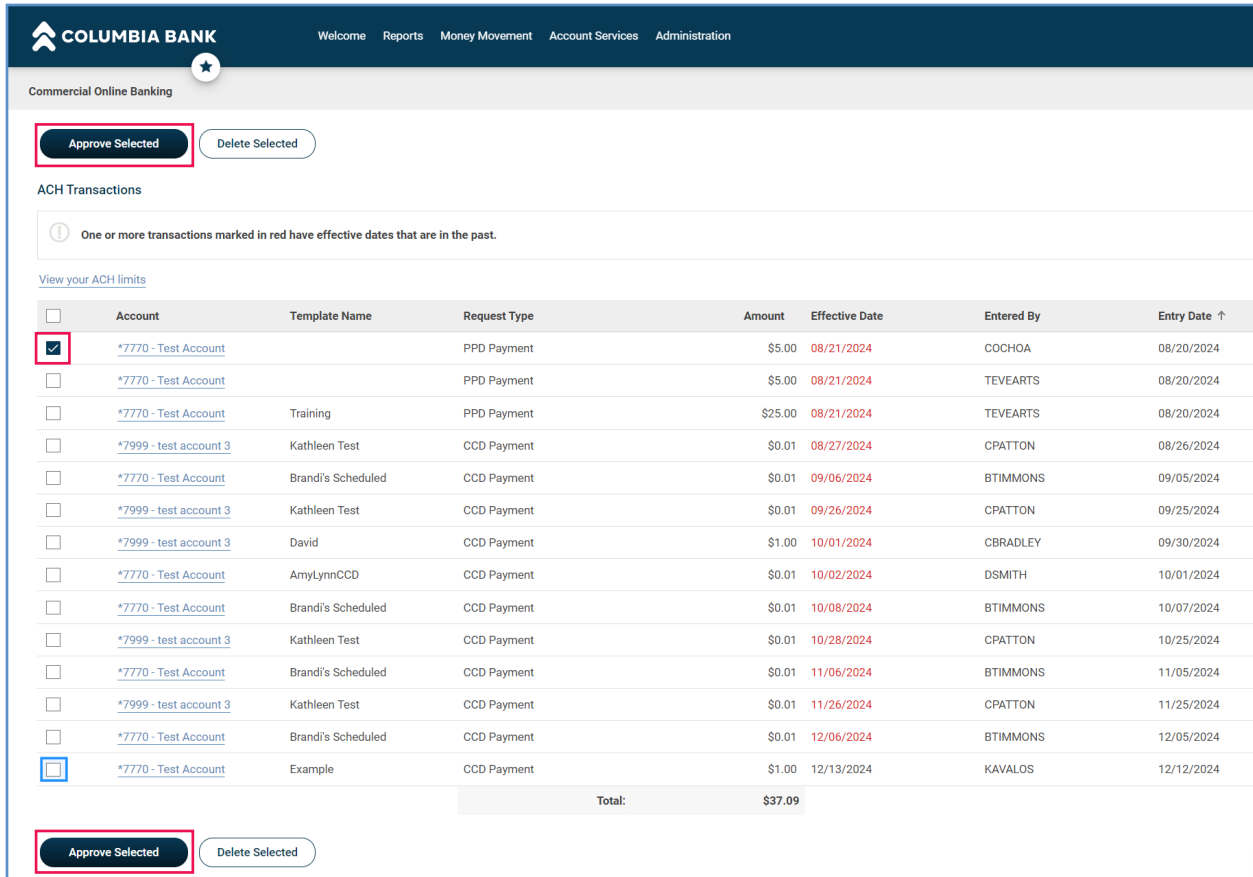
Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date ↑	Status
<a href="#">*7770 - Test Account</a>		PPD Payment	\$5.00	08/21/2024	COCHOA	08/20/2024	0 of 1
<a href="#">*7770 - Test Account</a>		PPD Payment	\$5.00	08/21/2024	TEVEARTS	08/20/2024	0 of 1
<a href="#">*7770 - Test Account</a>	Training	PPD Payment	\$25.00	08/21/2024	TEVEARTS	08/20/2024	0 of 1
<a href="#">*7999 - test account 3</a>	Kathleen Test	CCD Payment	\$0.01	08/27/2024	CPATTON	08/26/2024	0 of 1
<a href="#">*7770 - Test Account</a>	Brandi's Scheduled	CCD Payment	\$0.01	09/06/2024	BTIMMONS	09/05/2024	0 of 1
<a href="#">*7999 - test account 3</a>	Kathleen Test	CCD Payment	\$0.01	09/26/2024	CPATTON	09/25/2024	0 of 1

A Status of “0 of 1” indicates that the one required approver has not yet approved the transaction.

A Status of “1 of 1” means that the transaction has been approved.

The Status number will change depending on the required number of approvers.

- Click the checkbox next to the transaction you wish to approve and click **Approve Selected**. You can select more than one transaction at a time.



Commercial Online Banking

Welcome Reports Money Movement Account Services Administration

**Approve Selected** Delete Selected

ACH Transactions

One or more transactions marked in red have effective dates that are in the past.

View your ACH limits

<input type="checkbox"/>	Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date ↑
<input checked="" type="checkbox"/>	*7770 - Test Account		PPD Payment	\$5.00	08/21/2024	COCHOA	08/20/2024
<input type="checkbox"/>	*7770 - Test Account		PPD Payment	\$5.00	08/21/2024	TEVEARTS	08/20/2024
<input type="checkbox"/>	*7770 - Test Account	Training	PPD Payment	\$25.00	08/21/2024	TEVEARTS	08/20/2024
<input type="checkbox"/>	*7999 - test account 3	Kathleen Test	CCD Payment	\$0.01	08/27/2024	CPATTON	08/26/2024
<input type="checkbox"/>	*7770 - Test Account	Brandi's Scheduled	CCD Payment	\$0.01	09/06/2024	BTIMMONS	09/05/2024
<input type="checkbox"/>	*7999 - test account 3	Kathleen Test	CCD Payment	\$0.01	09/26/2024	CPATTON	09/25/2024
<input type="checkbox"/>	*7999 - test account 3	David	CCD Payment	\$1.00	10/01/2024	CBRADLEY	09/30/2024
<input type="checkbox"/>	*7770 - Test Account	AmyLynnCCD	CCD Payment	\$0.01	10/02/2024	DSMITH	10/01/2024
<input type="checkbox"/>	*7770 - Test Account	Brandi's Scheduled	CCD Payment	\$0.01	10/08/2024	BTIMMONS	10/07/2024
<input type="checkbox"/>	*7999 - test account 3	Kathleen Test	CCD Payment	\$0.01	10/28/2024	CPATTON	10/25/2024
<input type="checkbox"/>	*7770 - Test Account	Brandi's Scheduled	CCD Payment	\$0.01	11/06/2024	BTIMMONS	11/05/2024
<input type="checkbox"/>	*7999 - test account 3	Kathleen Test	CCD Payment	\$0.01	11/26/2024	CPATTON	11/25/2024
<input type="checkbox"/>	*7770 - Test Account	Brandi's Scheduled	CCD Payment	\$0.01	12/06/2024	BTIMMONS	12/05/2024
<input type="checkbox"/>	*7770 - Test Account	Example	CCD Payment	\$1.00	12/13/2024	KAVALOS	12/12/2024
<b>Total:</b>				<b>\$37.09</b>			

**Approve Selected** Delete Selected

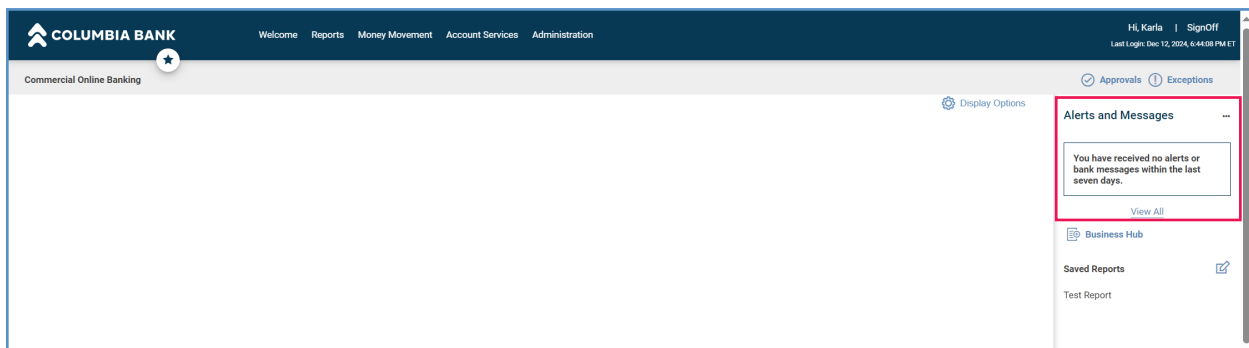
- Verify the transactions and select one of the following options.
  - Submit for approval:** Approve the transaction later or allow other users to approve.
  - Approve:** Approve the transaction now.
  - Transmit:** Approve and send the transaction.

You will be prompted for a single-use one-time security code delivered either via text message or phone call.

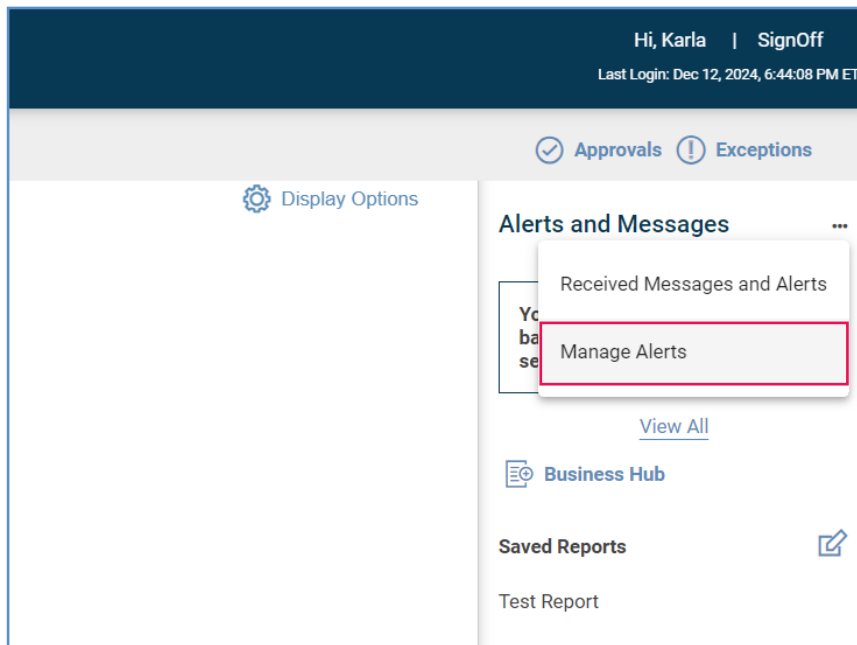
# Setting up alerts

To help ensure you don't miss an activity needing your approval, we recommend setting up alerts to notify you of pending approvals.

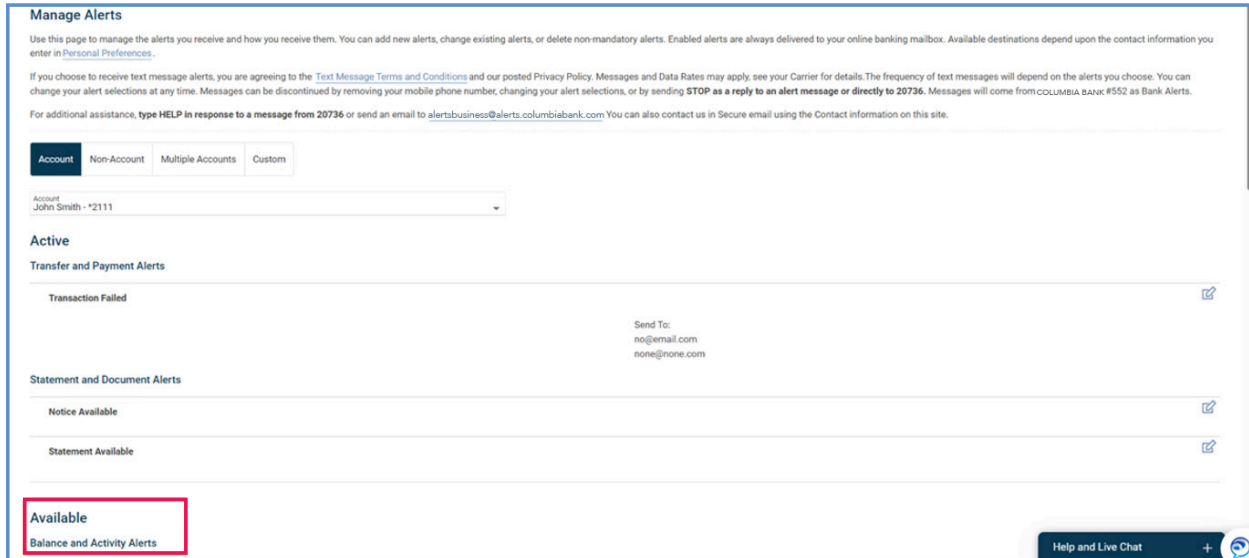
1. From the Commercial Online Banking home screen, click the three dots to the right of **Alerts and Messages**.



2. Select **Manage Alerts**. This will show you all Active and Available alerts for the selected account.



3. Scroll down to the **Available** section.



**Manage Alerts**

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

If you choose to receive text message alerts, you are agreeing to the [Text Message Terms and Conditions](#) and our posted Privacy Policy. Messages and Data Rates may apply; see your Carrier for details. The frequency of text messages will depend on the alerts you choose. You can change your alert selections at any time. Messages can be discontinued by removing your mobile phone number, changing your alert selections, or by sending **STOP as a reply to an alert message or directly to 20736**. Messages will come from COLUMBIA BANK #552 as Bank Alerts. For additional assistance, type **HELP** in response to a message from 20736 or send an email to [alertsbusiness@alerts.columbiabank.com](mailto:alertsbusiness@alerts.columbiabank.com). You can also contact us in Secure email using the Contact information on this site.

Account: John Smith - \*2111

**Active**

**Transfer and Payment Alerts**

Transaction Failed

Send To:  
no@email.com  
none@none.com

**Statement and Document Alerts**

Notice Available

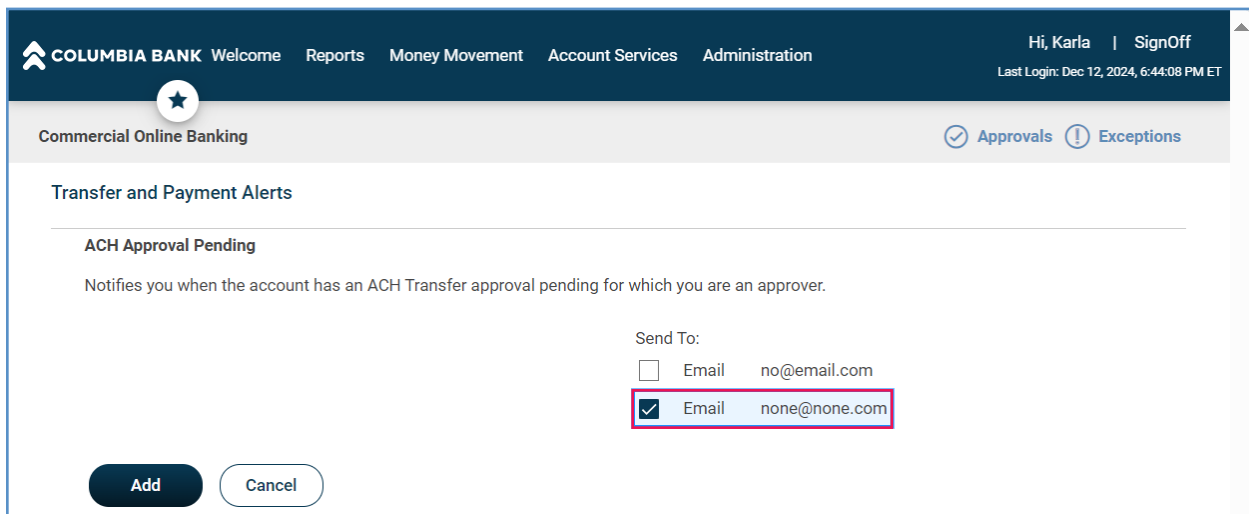
Statement Available

**Available**

Balance and Activity Alerts

Help and Live Chat

4. Under **Transfer and Payment Alerts**, click the plus sign  $\oplus$  next to **ACH, Internal Transfer, Wire or Instant Payment Approval Pending** and choose how you want to receive the alert.



**COLUMBIA BANK** Welcome Reports Money Movement Account Services Administration Hi, Karla | SignOff  
Last Login: Dec 12, 2024, 6:44:08 PM ET

Commercial Online Banking Approvals Exceptions

**Transfer and Payment Alerts**

**ACH Approval Pending**

Notifies you when the account has an ACH Transfer approval pending for which you are an approver.

Send To:

Email no@email.com

Email none@none.com

Add Cancel

5. Click **Add**.

You will need to complete these steps for each account you wish to receive these alerts for.

Regardless of your notification message, all alerts can also be found on the Received Mail and Alerts page under Administration > Communication.