



Video Transcript

Regions Online Banking for Business | Getting Started with ACH Payments

Note: Upbeat music begins to play.

On screen: Regions Logo appears. The green triangle of the Regions logo turns and morphs into a play button icon.

[Voice-over] Getting Started with ACH Payments.

On screen: An arrow clicks the play button and an illustration of a green rectangle with a white checkmark and dollar sign on it scales up to the center of the screen.

[Voice-over] Once you've logged in to Online Banking, go to the **Payments** Menu and select **Payments Overview**.

On screen: The Regions Online Banking screen slides in showing a business account. An arrow selects **Payments** in the main navigation and then **Payments Overview** is selected in the main navigation.

[Voice-over] Under **Business Services** on the right-hand column, select **ACH Payments**.

On screen: The screen scrolls down the **Payments Overview** page and the arrow selects **ACH Payments**.

[Voice-over] If you're using ACH Payments for the first time, you'll need to enroll.

On screen: On the **Business Services** tab, the page scrolls to the bottom and the arrow clicks a link that says "Regions Online Banking Business Services Fee Schedule."

[Voice-over] First, see the fee schedule for all the costs associated with this service.

On screen: On the **Online Banking Business Services Fee Schedule** screen, the section is highlighted for the ACH Module, and with highlighted text that says, "Allows a business to send electronic payments and ensure critical payments are made on time such as direct deposit to employee accounts and vendor payments. ACH Payments cannot be revoked for



any reason. \$100,000 limit per ACH batch transaction initiated through Regions Online Banking Business Services applies. A batch transaction can be one or more transactions in a single payment submission. Limit of \$500,000 in aggregate ACH batch transactions per month, per account. Aggregate transactions include all ACH batch transactions in a calendar month. Limits are subject to change."

[Voice-over] Then, when you're ready to enroll, select the corresponding checkbox, the account you'd like to include, and if you want to add an additional approver.

On screen: The arrow moves to the top of the screen and selects **Business Services** to go back to the main Business Services page. On the Business Services page, the arrow scrolls to the **ACH Payments** section and clicks on the checkbox, which opens a new section below displaying the bank accounts associated with the user. The arrow selects one of the accounts and then moves to the next section that reads, "How many other people need to approve ACH transactions before they are release?" The options are a radio button with "One additional person Recommended" or another radio button with "None." The arrow selects "One additional person Recommended."

[Voice-over] To add more than one account, you'll need to contact Regions Customer Service.

On screen: The arrow moves up to the other accounts and a pop-up window appears, "You can add more than one account for ACH by calling Regions Customer Service at 800-472-2265."

[Voice-over] Then **Update & Save** your selections.

On screen: The hand icon moves to the bottom of the page and selects a button that reads **Update & Save**.

[Voice-over] You'll be prompted to complete additional security steps to verify your identity.

On screen: A security message appears in the center of the screen that reads:

Pardon the interruption. We need to take additional steps to verify your identity.

1. Shortly, you will receive a SMS Text from Regions at XXX-XXX-0803 asking you to enter your security code.



2. Enter your security code on your phone to confirm your identity.
 3. After Regions receives and validates this information, you will be able to proceed.
- If you do not have access to your phone, or you think this was triggered in error, you can cancel and talk to your administrator.

[Voice-over] Select the checkbox to **Agree** to the Terms & Conditions.

On screen: A terms and conditions screen appears. The arrow selects the checkbox next to text that reads "I have read and agree to these terms and conditions." Then, the arrow selects the "Agree" button.

[Voice-over] A confirmation message will display.

On screen: A dialog box displays and says, "Thank you for signing up! You will soon receive an email confirming the services you chose, as well as instructions on how to set up your new services." The arrow selects the **Done** button, which closes the dialog box.

[Voice-over] Once you're enrolled for ACH Payments, a shortcut to the page will appear on the Payments Menu.

On screen: The arrow moves to the main navigation and selects **Payments** in the main navigation. A drop-down menu appears and displays **ACH Payments** under the **Business Services** section. The arrow selects **ACH Payments**.

[Voice-over] To get started with ACH payments, create a **New Template** for your payees. Select a **Payment Type** and enter a **New Template Name** and **Description**.

On screen: The New ACH Template page loads. The arrow selects **Direct Deposit Payment**, and a New Template Name is entered with the name **Template 1** and the Entry Description is entered with the same name, Template 1.

[Voice-over] Add one or multiple payees. For each payee, you'll need to know an ID number or a phone number, whether it's a checking or savings account, and the account and ABA/routing numbers.

On screen: The arrow selects **Add a Payee** to get started. The Payee's name "Fine L. Customer" and an example amount of \$1,234.56 are entered into the field boxes labeled



“Payee” and “Amount.” An example ID Number of 123456789 is entered into the “ID Number” field box. An arrow selects “Checking” in the tabs below and an example of an account number is added to the “Account Number” field. Then the arrow points to the ABA/RTN field box.

[Voice-over] If you’re not sure of the routing number, you can **find it** using the search feature. Then **select** the correct routing number from displayed options.

On screen: The arrow then points to the **Don’t know the ABA/RTN? Find it** section and clicks on the **Find it** link. A pop-up **New Template** modal appears and says, **Lookup Bank**. Enter either an exact RTN or the beginning of a bank name, or both, and then select the **Search** button. There is an input of ABC Bank into the Bank Name field, and several selections appear to show the search results of ABC Bank. The arrow clicks the **Select** button and the ABA/RTN number appears from that bank into the ABA/RTN section under the **Checking** tab.

[Voice-over] Add your payee and **Save** the template to use later, or proceed to **Save & Make a Payment** if you’re ready.

On screen: The arrow moves to the **Add Payee** button and clicks it, then moves to the **Save Template** button and clicks it. The arrow then moves to the **View ACH Templates** link and clicks it.

[Voice-over] To view or edit a saved template, select the **Templates** tab. From here, you can also make a payment. Select the template and date you’d like the payment to arrive in the recipient account.

On screen: The **Templates** tab is selected, and the arrow moves to the calendar icon, clicks it and the calendar appears to allow the user to schedule an ACH payment.

[Voice-over] **Continue** to verify payment details then **Submit** if correct. You’ll be prompted to complete additional security steps to verify your identity.

On screen: The arrow selects the **Continue** button and the Payment Details screen appears with all the information pertaining to that ACH payment. The arrow floats down to the **Submit** button and clicks it once all details of the payment are verified. A screen with three steps is shown to verify your identity. It says, “Pardon the interruption. We need to take additional steps to verify your identity. Shortly, you will receive an SMS Text from Regions at XXX-XXX-0803 asking you to enter your security code. Enter your security code



on your phone to confirm your identity. After Regions receives and validates this information, you will be able to proceed. If you do not have access to your phone, or you think this was triggered in error, you can cancel and talk to your administrator.”

[Voice-over] The ACH Payment will be sent for processing (or approval prior to processing if you have selected an approval tier). Then a confirmation message will display.

On screen: The **Make a Payment** tab is highlighted with the Payment Details displayed and the message at the top stating, “Success! Your Direct Deposit request has been approved.”

[Voice-over] You can also send an ACH Payment from the **Make a Payment** tab and track the status of your payments on the **Activity** tab. Limits apply*.

On screen: The ACH Payments page scales back into a laptop while the arrow moves up toward the Make a Payment tab and clicks it, then moves toward the **Activity** tab and clicks it showing the ACH Payments activity on the account. A disclosure message fades below the laptop that reads, “\$100,000 limit per ACH batch transaction initiated through Regions Online Banking Business Services applies. A batch transaction can be one or more transactions in a single payment submission. Limit of \$500,000 in aggregate ACH batch transactions per month, per account. Aggregate transactions include all ACH batch transactions in a calendar month. Limits are subject to change.”

On screen: Screen fades to white with the Regions logo and disclosures.