BBVA Compass
Creating Opportunities

BBVA Compass net cash™ Quick Reference Guide

ACH Origination and Tax Payment Services

Create a New ACH Payment

1. To create a new ACH payment, hover over **Payments** and then click **Payment Management**.

2. Click **Add A New Payment** to create a one-time payment from scratch. (This is referred to as a free-form payment.) An Add Payment box will appear with a drop-down menu of payment types to which you are entitled. Select a payment type and click **Continue**.

3. The information you will be prompted to enter will vary depending on the type of payment selected. Enter all applicable information for the payment (required fields will be marked with an asterisk) and click **Submit** to submit the payment for approval. You also have the option to Save for Later if you want to come back to finish creating the payment later.

   Note: The system will automatically default the value date to two days in advance for credits and one day for debits. Same day transactions can also be created, if you have opted into that feature. The deadline for same day payments is 11:30 a.m. CT.

4. After you submit the payment, you will receive a confirmation message. The new payment will appear in the Payments List View.

5. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List View. Depending on your user entitlements, either you or another user must approve the payment. (Users may have different levels of approval rights – 100, 50, or 33%.)

6. **To approve**, click the arrow next to the payment and select Approve from the drop-down menu. You can also click the box next to the payment and click Approve under the list view.

7. All approvers for the payment will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message, and your payment will be in an "approved" status.

Create an ACH Payment from an Existing Payment

You may create a new payment by copying a previously submitted payment, even if that payment has already been processed by the bank. All payment history is available for 120 days.

1. Choose the payment you wish to copy in the Payments List View and click the arrow next to View. From the options that appear, click **Create Payment**.

2. The entry form will be populated with information from the previously submitted payment. You may modify the payment as needed. Click **Submit** to save the payment for approval, or you have the option to complete the payment later by clicking Save for Later.

3. After you submit the payment, you will receive a confirmation message. The new payment will appear in the **Payments List View**.

4. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List View. Depending on your user entitlements, either you or another user must approve the payment. (Users may have different levels of approval rights – 100, 50, or 33%.)

5. **To approve**, click the arrow next to the payment and select Approve from the drop-down menu. You can also click the box next to the payment and click Approve under the list view.

6. All approvers for the payment will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message, and your payment will be in an "approved" status.

Create a Template for ACH Payments

Templates store information about beneficiaries and provide a quick option for you to update amounts and submit payments quickly and easily. The templates you create will display in the Template List View, below the Payments List View on the Payments Management Screen.

1. From the Template List View screen, click **Add A New Template**. An Add Template box will appear with a drop-down menu of payment types to which you are entitled. Select a payment type and click **Continue**.

2. The information you will be prompted to enter will vary depending on the type of payment selected. Enter all applicable information for the template (required fields will be marked with an asterisk) and click SUBMIT to submit the template. You also have the option to Save for Later if you want to come back to finish creating the template later. Templates may or may not require approval by another user before they may be used for payment creation, depending on your permissions.

3. You may also create a template during the process of creating a free-form payment. Enter the applicable information, and then click Save This Payment as a Template for Future Use. You can also create a template from a previously submitted free-form payment.

4. All templates require approval. **To approve**, click the arrow next to the template and select Approve from the drop-down menu. You can also click the box next to the template and click Approve under the list view.

5. The approver will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message, and your template will be in an "approved" status.

6. To set up a template for a recurring payment, click **View** next to the template in the Template View List and click **Schedule**. You can schedule payments to occur on a daily, weekly, monthly, and yearly basis. Approvers of templates for recurring payments will undergo a security authentication challenge (one time passcode delivered through text or voice message, or hard or soft token).

Create a Quick Entry Payment

Another way to create a group of payments is to use Quick Entry. This function allows you to quickly update the amounts of these templates and submit them to the bank.

1. In the Template List View, lick **Quick Entry**.

2. Select a single template or a template group from the Template Name menu. You have the option to enter a Value Date and Amount. Click **Submit**.

3. You will receive a confirmation that your request was submitted. The new payment will appear in the Payments List View.

4. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List View. Depending on your user entitlements, either you or another user must approve the payment. (Users may have different levels of approval rights – 100, 50, or 33%.)

5. **To approve**, click the arrow next to the payment and select Approve from the drop-down menu. You can also click the box next to the payment and click Approve under the list view.

6. All approvers for the payment will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message, and your payment will be in an "approved" status.

Import an ACH Payment

You can import a file to create a new payment, create a new template, update an existing template, or use the ACH Pass-Thru service to load a NACHA-formatted file.

1. Click **File Import** in either the **Payment List View** or **Template List View**.
2. Select a map definition. You may choose either a standard map or a custom map, which corresponds to the format of the file you are going to import. Map definitions will work for NACHA, fixed, and delimited files.
3. Select if you are importing a file to create a payment or a template. If you import your file as a payment, you can select to create a free-form payment or use a template to create your payment. The fields you are prompted to enter will vary based on the type of payment, and required fields will be marked with an asterisk.
4. Payment imports will display in the Payment List View and can be viewed, approved, or repaired. Template imports will display in the Template List View.
5. When the import process has begun, you will be directed back to the Payment Management screen and provided with a Job ID Number for the reports.
6. To view the status of your import, hover over **Payments** in the left navigation menu, then click **Import Maintenance**. The File Import History section will display the status of the import (successful or failed).

Create an ACH Tax Payment

Authorized ACH users may originate federal, state, county, city, and other jurisdictional tax payments, such as child support payments.

1. To create a new Tax ACH payment, hover over **Payments** and then click **Payment Maintenance**.
2. Click **Add A New Payment** to create a one-time payment from scratch. This is referred to as a free-form payment. In the Add Payment box, select **Tax Payments** from the drop-down menu and click **Continue**.
3. Enter the **Originator ID** and V**alue Date**.
4. After you select an Originator ID, the Tax Authority menu will display all supported tax payment types. Once you select a Tax Authority, the Tax Type menu will display the available tax types relevant for your selection.
5. If you plan to make a similar payment in the future, you can create a template by clicking Save This Payment as a Template for Future Use.
6. Click **Submit** to submit the payment. The new payment will appear in the Payments List View.
7. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List View. Depending on your user entitlements, either you or another user must approve the payment. (Users may have different levels of approval rights – 100, 50, or 33%.)
8. **To approve**, click the arrow next to the payment and select Approve from the drop-down menu. You can also click the box next to the payment and click Approve under the list view.
9. All approvers for the payment will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message, and your payment will be in an "approved" status.

ACH Pass-Thru

You can import a NACHA-formatted file to send directly to the bank.

1. Click **File Import** in the Payment List View.
2. Select the standard map definition for ACH NACHA File Pass-Thru.
3. Use the browse feature to select the file from your computer or network.
4. NACHA file pass-thru imports will display in the Payment List View, where it can be viewed and approved.
5. When the import process has begun, you will be directed back to the Payment Management screen and will receive a Job ID Number for the reports.
6. **To view the status of your import**, hover over **Payments** in the left navigation menu, and then click **Import Maintenance**. The File Import History section will display the status of the import (successful or failed).

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BBVA Compass net cash Mobile

As a reminder, you can stay connected to BBVA Compass net cash while away from your desk with BBVA Compass net cash Mobile*. On the app, you can:

- View account balances and transactions, plus images as applicable
- Initiate ACH payments, wire transfers, and account transfers from a pre-approved template you set up in the online channel
- Approve ACH payments, wire transfers, and account transfers
- Create a stop payment request for a single check or range of checks
- View Lockbox deposit details, eStatements, and Electronic Reports
- BBVA Compass net cash Mobile is available for iPhone, iPad, Apple Watch, and Android devices through the App Store and Google Play store.

*Message and data rates may apply.

Treasury Management Services