BBVA Compass

Creating Opportunities

Basics for Business Plus and Basics for International Business Quick Reference Guide

ACH Origination and Tax Payment Services

Creating an ACH (Automated Clearing House) Payment

1. To create a new ACH payment, hover over **Payment Center** in the left navigation menu of the BBVA Compass net cash homepage.

2. In the Payments section, click **Add A Payment**.

   Note: In order to send a payment to a beneficiary, you must first set up the beneficiary as a payee using the Payees service. See the Creating a Payee section for more information on creating payees.

3. Select a **Payee Name.** The drop-down menu will populate with payees who have been set up to receive ACH payments.

4. Select a **Payee Account.** The drop-down menu will display accounts associated with the selected payee.

5. Under Payment Method, select **Standard Payment (ACH)**.

6. Select a From Account for the wire payment, a Payment Date, and a Payment Amount. You also have the option to enter Comments about the payment, if desired.

7. Click **Submit and Verify**. You will receive a confirmation screen with payment details. Click **Edit** if you want to make changes or **Pay** to submit for approval.

8. The new payment will appear in the Payments List. If it requires approval, it will show in "Awaiting Approval" status. 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%.)

9. **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.

10. 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.

Creating a Payroll Payment

1. To create a Payroll payment, click **Payment Center** in the left navigation menu of the BBVA Compass net cash homepage.

2. In the Employees section, click **Payroll**.

3. Select an **Originator ID** from the Originator ID drop-down menu. The ACH Company and Company ID/Name will populate automatically.

4. Select a Value Date. Payroll payments default to two business days in the future and can be future dated up to 11 days in advance.

5. Add employees to the batch in the Beneficiary Information section. To add an employee, manually enter the employee's name in the Employee Name field, or click the magnifying glass icon to see a list of available payees. After selecting the payee you want to add, click **Continue**.

Note: In order to send a payment to a beneficiary, you must first set up the beneficiary as a payee using the Payees service. See the Creating a Payee section for more information on creating payees.

6. Select the **Employee ABA routing number** and enter the Employee Account Number. You must also designate the account type (checking or savings).

7. Enter the **Amount of the payment**. You can also enter a zero-dollar amount and update your payroll amounts after all payees for the batch have been added.

8. Click **Create Prenote** to send a zero dollar transaction to the beneficiary's account. This can be used to validate the information included in the beneficiary record (such as name, account number, or ABA). After creating a beneficiary as a prenote, you must uncheck the Create Prenote box to send the payment as a live payment.

9. Click **Hold** to place a beneficiary record on hold. Any beneficiary records marked as hold will not be included in the payment.

10. Click to select an option not to include a Beneficiary before or after certain dates. You can also add another Beneficiary by clicking Add Another Beneficiary.

11. Click **Submit** to submit the payment for approval, or click **Add Another Beneficiary** if you wish to add additional employees to the payroll batch. As you add additional beneficiaries, the total for the batch and the value date will display in the lower left corner of the screen.

12. 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.

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

14. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List. 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%.)

15. 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.

16. 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.

Creating an ACH Tax Payment

1. To create an ACH tax payment, click **Payment Center** in the left navigation menu of the BBVA Compass net cash homepage.

2. In the Payments section, click **Add A New Tax Payment**.

3. Select an **Originator ID** from the Originator ID drop-down menu. The ACH Company and Company ID/Name will populate automatically.

4. Select a **Value Date**. The Value Date will automatically default to same day for tax payments.

5. In the Beneficiary Information section, select a **Tax Authority** from the drop-down menu. The Tax Type options will populate automatically based on your Tax Authority selection. Select a Tax Type.

6. You will be prompted to enter additional information, which will vary depending on the Tax Type selected. All fields marked with an asterisk are required.

7. Click **Create Prenote** to send a zero dollar transaction to the beneficiary's account. This can be used to validate the information included in the beneficiary record (such as name, account number, or ABA). After creating a beneficiary as a prenote, you must uncheck the Create Prenote box to send the payment as a live payment.

8. Click **Hold** to place a beneficiary record on hold. Any beneficiary records marked as hold will not be included in the payment.

9. Click to select an option not to include a Beneficiary before or after certain dates. You can also add another Beneficiary by clicking Add Another Beneficiary.

10. 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.

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

12. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List. 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%.)

13. **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.

14. 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.

Creating a Payee

Before you can send a payment, you must first set up the beneficiary as a payee. A payee can be an individual, an employee, or a business.

1. To create a payee, click **Payees** in the left navigation menu of the BBVA Compass net cash homepage.

2. On the Payees screen, click **Add New Contact**.

3. Select whether the payee is a Business, Individual, or Employee. A payee can be a business only, individual only, or employee (payroll) only. A payee can also be an individual and an employee.

4. Under Contact Information, enter a Name for the payee.

5. You may enter additional information about the payee, including a Contact ID Number, address information, and Contact Person information.

6. In the **Payment Information** section, you must enter the account information associated with the payee. Enter the payee's **Bank Information** or **IBAN**. Use the IBAN field when creating a payee who has an international bank account number.

7. When entering Bank Information, select an **Account Type** and **Account Number**.

8. Select a Bank Routing Code from the list of banks in the drop-down menu. If for some reason the desired bank does not appear in the Bank Code list, you can click Freeform Entry and enter the information (Bank Account Number, Bank Name, Bank Address, and Account Number). Once you have selected a Bank Routing Code, the Currency field will populate automatically. If you are setting up a Payee for international wire payments, enter the SWIFT BIC code in the Bank Routing Code field. You can then select the credit currency for your transaction.

9. Select the type(s) of payments you want to assign to the payee – **International Expedited Payments** and/or **Expedited Payments**.

10. If you want to add additional bank accounts for the payee, click **Add Another Account**. You can designate which account is primary by clicking the box next to Make this the Primary Account for this Contact.

11. Click **Save Contact**. The payee you created will appear in the Payees list. Payees that require approval by another user will display in "Awaiting Approval" status. Depending on your user entitlements, either you or another user must approve the payment. Only approved payees will be available to select to create payments.

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 initiate and approve ACH payments, wire payments, and loan payments and draws (when available) using payees that are established and approved through the online channel.

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.

Basics for Business Plus and Basics for International Business
ACH Origination and Tax Payment Services

Treasury Management Services