Before a business ACH template can be submitted, a business user must set up **Payees**. They can set up one or several payees for their business by accessing the **Payees** tab, located within the *Business Administration* widget. From here, business users who are assigned the **Manage Payees** permission can add, edit, and delete payees.

Important: Although the business has added a payee, the payee will not be eligible to be sent any payments until a payment method is added to the payee. See the **Add a Payment Method** section for more details.

Create a New Payee

To create a new payee, the business user will need to perform the following steps:

1. Click the **Business Administration** widget.

2. Click the **Payees** tab in the *Business Administration* window.

3. Click the **Add A Payee** button.

4. The *Add A Payee* window will open.

5. Enter the Name of the payee in the **Name** field.
Note: Payee names must be 22 characters or less.

6. Enter the Nickname of the payee in the **Nickname** field.
Note: The nickname entered will be prominently displayed above the actual payee name, for easy recognition. The account nickname will also be displayed in the funding account dropdown, when the business user goes to schedule a wire transfer.

7. Click the **Create Payee** button.

8. You will be returned to the **Payees** tab of the *Business Administration* window.

9. Edit the payee's **Contact Info** including address, phone number, and website.
Important: Although the business has added a payee, the payee will not be eligible to be sent any payments until a payment method is added to the payee. See the **Add a Payment Method** section for more details.

Edit Payee Details

The payee's detailed information can be edited on the right-hand side of the screen.
Fields you can manage include **Name**, **Nickname**, **Category**, **Contact Information**, **Payee Images**, and **Payment Methods**. Simply click on the **edit** (pencil) icon beside the field you need to edit.

Click the **Save Changes** button. When you change a **Payee Name**, the change is automatically applied across the system. Dropdowns, filters, and other areas will be updated.

View Payee Activity

To view scheduled and recent payment activity for a payee, select the payee and click the **Activity** tab. The system displays the last ten transactions associated with the payee.

Note: If a payment (transaction) involving the payee requires authorization, the system will display the *Requires Authorization* message below the payment amount.

Delete a Payee

To delete a payee, select the payee from the left-hand panel and then click the **Delete Payee** link at the bottom of the screen.

Important: You may not delete an ACH payee that has a scheduled transaction in progress.

Note: Before deleting a payee, the system searches to identify if there are any scheduled payments associated with the payee. If the system does not identify any scheduled payments, click the **Delete payee** button to delete the payee from the system.

Payment Methods

A payment method is a set of payment instructions related to either ACH or Wires that will be used to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

Add a Payment Method

To add a payment method:

1. Select the **Payee** from the left-hand panel.

2. Click the **Add A Payment Method** button from the bottom of the screen.

3. The *Payment Methods* section will expand to display additional fields.

4. Enter the **Account Nickname**.

5. Select **ACH** from the dropdown menu as the method of payment.

6. The *Payment Methods* section will expand further to display additional fields.

7. Enter the payee's nine-digit financial institution **Routing** (transit) **Number**.

8. Enter the payee's **Account Number**.

9. Select an **Account Type** (ex: checking or savings) from the dropdown menu.

10. Click the **Add A Payment Method** button from the bottom of the screen.

11. The success message *ACH payment method was successfully added* will display.

Edit a Payment Method

To edit a payment method, select the **Payee** from the left-hand panel. Click the **edit** (pencil) icon next to the payment method you want to edit and enter your changes. Click the **Save Changes** button when finished.

Important: Changes to a payment method will automatically be applied to any pending or scheduled payments using that payment method. For example, if you change the account number for a pending ACH (one that has not been processed by the FI), the ACH will be processed with the updated information.

Payees must have an address saved in the Contact Info section prior to editing their payment method.

Delete a Payment Method

To delete a payment method, select the **Payee** from the left-hand panel. Click the **edit** (pencil) icon next to the payment method you want to delete and click **Delete Payment Method**.

Important: You may not delete a payee that has a scheduled transaction in progress. Pending transactions using that payment method must be deleted before the payment method can be deleted. Deleted payment methods will be removed from all ACH templates.

Note: Before deleting a payee, the system searches to identify whether there are any scheduled payments associated with the payee. If the system does not identify any scheduled payments, click the **Delete Payment Method** button to delete the payment method from the payee.