FAIRWINDS

MANAGING AN ACH* RECIPIENT

*Service charge may apply.

Note: Users must have Manage Recipients enabled on their user role in order to add a recipient.

1. In the navigation menu, click or tap **Advanced Payments**> **Recipients**.
2. Click or tap **Add Recipient**.
3. Enter a Display **Name**. The display name appears in online and mobile banking to help you recognize the recipient.
4. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction to them has been processed.
5. Click or tap Payment Type
6. Select **ACH Only** or **ACH and Wire**
7. Select appropriate account type
8. Input Account Number
9. Optional: Financial Institution (FI). This feature allows you to search for a financial institution. *FAIRWINDS* recommends using the ACH routing number provided on the ACH instructions by the recipient.
10. Click Green check mark to save account information.

Note: Routing Numbers may differ for a single FI. Please refer to the recipient's instructions prior to creating a recipient.

11. If ACH and Wire was selected as the Payment Type:
    a. Under **Beneficiary FI**, complete the following
        i. Name of financial institution
        ii. Wire Routing Number
        iii. Complete Physical Address for beneficiary financial institution
    b. Complete **Receiving FI or Intermediary FI** as required based on instructions provided by beneficiary (recipient) and beneficiary FI.
12. Under Recipient Details
    a. ACH Name
        i. ACH Name must be the recipients name as indicated on their account at their financial.
        ii. (Optional) ACH ID
    b. If ACH and Wire was selected as Payment type, also complete
        i. Wire Name must be the recipients name as indicated on their account at their financial.
        ii. Enter the complete **physical address** for the beneficiary/recipient.

iii. Entering an incomplete physical address or PO BOX will cause the wire to be rejected.

13. Click or tap Save Recipient

Searching a recipient

1. In the navigation menu, click or tap **Advanced Payments** > **Recipients**.
2. Click or tap the **Search** field.
3. In the **Search** field, enter your search text. You can search for all or part of the recipient name or recipient email.
4. Results will display as search field is inputted.

Editing a recipient

Note: When you make changes to a recipient, the changes do not affect existing ACH transactions. Existing ACH Transactions will need to be cancelled and a new transaction set up once the recipient has been modified.

1. In the navigation menu, click or tap **Advanced Payments**> **Recipients**.
2. Find the recipient that you want to edit and click or tap the actions icon for the recipient.
3. Select Edit
4. Do one or more of the following:
    - To edit contact information, make any required changes.
    - To edit account information, click or tap on the account that you want to edit. Make any needed changes to the account details and the green check mark.
5. Click or tap Save Recipient.

Deleting a recipient

Caution: Deletion is permanent, so use caution before deleting a recipient.

1. In the navigation menu, click or tap **Advanced Payments**> **Recipients**.
2. Locate the recipient that you want to delete and click or tap the actions icon for the recipient.
3. Select Delete
4. Click or tap Delete Recipient on pop up
5. On the success message, click or tap **Close**.