

**ATB** Online Business™

# User Guide – One-Off Payments

**ATB** Financial®

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## Getting Started with ATB's One-off Payments Service

ATB's One-off Payments Service enables you to transfer CAD and USD funds electronically to and from another deposit account at any financial institution in Canada. One-off disbursement payments will credit (deposit to) another party's account and one-off collection payments will debit (withdraw from) another party's account, at any Canadian financial institution.

### EFT Systems and Regulations

One-off Payments are processed through ATB's electronic funds transfer (EFT) system and are governed by the same Canadian Payment Association (CPA) rules and regulations that govern EFT payments. ***As a reminder, any funds being debited to an account using a one-off collection payment must meet CPA rules. This includes having a signed pre-authorized debit (PAD) agreement between yourself and the other party that contains required components set out by the CPA.*** For additional details, please refer to the Canadian Payments Association website, [www.cdnpay.ca](http://www.cdnpay.ca).

### One-off Collection Payments

In order for you to debit funds from a party's account at a Canadian financial institution you must first provide ATB, through an implementation form or other acceptable means of communication, required account details for that party's account. This detail must include the following information:

- Currency (CAD or USD)
- Account Holder Name (exact legal name)
- Bank Name
- Bank/Branch Address (if available)
- Institution/Bank #
- Branch/Transit #
- Account #

This information can also be provided by submitting a **void cheque** along with the implementation form.

ATB will add the account information to your ATB Online Business profile. Those Users who have access to one-off collection payments will be able to choose the account in the "From Account" drop down menu when creating a one-off collection payment.

### One-off Disbursement Payments

One-off disbursement payments do not require accounts to be setup beforehand. Account details for disbursement payments are entered during the creation of a one-off disbursement payment. A bank look-up tool is provided to help ensure the accuracy of the payment instructions.

### Bank Look-up Tool

For one-off disbursements, ATB's bank lookup tool provides up to date details regarding a recipient's bank information. ATB recommends using this tool to ensure the accuracy of a recipient's bank information helping with the successful delivery of a one-off disbursement. For example, if you have only the transit and bank name, this tool will provide you with the recipient bank address details.

## Cut-off Times and Rules

The following details apply to one-off payments:

- CAD one-off payments submitted before 5:30 pm MST will be processed the same day.
- CAD one-off payments submitted after 5:30 pm MST and all USD one-off payments will be processed the next business day.
- Both CAD and USD one-off payments can be future dated up to 60 days.
- A one-off payment can be recalled if the request is made within specified time limits.
- Payments that require foreign exchange (i.e. cross-currency) are not allowed.

## Security and Controls

ATB Financial will have programmed maximum daily and transaction limits for both your one-off collection and disbursement payments (business-level limits). Any one-off payments that exceed these limits will be rejected by the system. If you are a User, please discuss your company's and your role's limits with your Administrator.

ATB's One-off Payment Service provides many features for you to manage your one-off payment process. These flexible features will enable you to segregate duties, create workflows and manage role-level limits and entitlements. The service also offers real-time reporting, auditing and tracking capabilities for additional security and control.

## Alerts

ATB Financial strongly recommends the use of our Alerts service when using ATB's One-off Payments Service. Using our Approval Pending alert or EFT Return alert, Users can be notified via email that a one-off payment is awaiting approval or that it has been returned. This will help ensure the timely processing of your one-off payments. Only once fully approved can a one-off payment be sent to ATB for processing.

[Click here to download the Alerts User Guide.](#)

## Limits

ATB Online Business has two tiers of limits:

1. **Business-level limits** are set in ATB's internal system. These limits can only be accessed by authorized ATB personnel. ATB can define **transactional** and **daily limits** for both disbursement and collection payments. ATB sets these limits and may consult with your company's signing authorities and Administrator.

Each of the following limits are set separately at the business level:

- **One-off collection payment transaction limit** – maximum dollar amount of a single one-off collection transaction
- **One-off collection payment daily limit** – maximum total dollar amount of all the one-off collection payments for the same due date
- **One-off disbursement payment transaction limit** – maximum dollar amount of a one-off disbursement transaction
- **One-off disbursement payment daily limit** – maximum total dollar amount of all the one-off disbursement payments for the same due date

2. **Role-level limits** are set within ATB Online Business by your company's Administrator in the process of creating and managing roles. The Administrator will be able to set **transaction limits** for both one-off disbursement and collection payments.

Business-level and role-level limits are in the currency of the originating one-off payment. This means that a limit of \$10,000 will enable a User to submit a \$10,000CAD payment and a \$10,000USD payment for the same due date.

If your Administrator does not set role-level limits, business-level limits will apply.

ATB's One-off Payment service enables you to submit both collection and disbursement payments. If you will not be using one of the payment types, ATB strongly recommends setting the transaction and daily limit to \$0.

## Workflow Approval

ATB Online Business supports your internal company workflow through a system of approvals. ATB strongly recommends that all companies use workflow approval and setup a minimum of single approval.

There are two tiers of workflow approval available:

1. **Business-level** workflow approval is set in ATB's internal system. These settings can be modified by authorized ATB personnel and are set by ATB in consultation with your company's signing authorities and Administrator. Business-level workflow approval applies to both collection and disbursement payments, you cannot have a different setting for each.
2. **Role-level** workflow approval is managed by the Administrator. The Administrator can have different settings for both collection and disbursement payments. Role-level settings must match or exceed the business-level workflow approval.

There are 3 types of workflow approval available for both business and role level workflow approval:

**No Approval Required** – User does not require any approvals and would not have a payment limit. The User is only subject to the business-level transaction and daily limits.

**Single Approval Required** – any one-off payment submitted must be approved by a different User with approval entitlements. The Administrator can further specify a dollar limit whereby any payment over the specified dollar amount is subject to approval and any payment under the specified dollar amount does not require approval.  
**To have all one-off payments subject to single approval, the dollar limit must be set at \$0.00.**

**Dual Approval Required** – any one-off payment submitted must be approved by 2 different Users with approval entitlements. The Administrator can further specify a dollar limit whereby any payment over the specified dollar amount is subject to approval and any payment under the specified dollar amount does not require approval.  
**To have all one-off payments subject to dual approval, the dollar limit must be set at \$0.00.**

The following workflow approval is available only at the role level:

**Deny** – Any one-off payment submitted by the User that exceeds the specified dollar amount will be denied. Any one-off payment submitted below that dollar amount is subject to the business-level workflow approval.

A User cannot approve a payment that he or she has released into workflow.

All CAD one-off payments awaiting approval will expire at **5:30 pm MST** on the payment's due date and will have a status of "Approval Expired" in the Approval History section of ATB Online Business.

All USD one-off payments awaiting approval will expire at **11:59 pm MST** on the day before the payment's due date and will have a status of "Approval Expired" in the Approval History section of ATB Online Business. For example, one of your USD one-off payments has a due date of Tuesday June 2 and the payment is still waiting to be approved. If the payment remains unapproved, it will expire at 11:59 pm on Monday June 1.

If a User rejects approval of a one-off payment it will show an "Approval Rejected" status in the Approval History and History sections of ATB Online Business.

ATB recommends that any User who has submitted a one-off payment into workflow view the Pending screen for the most up to date Approval status. Once fully approved, the User should refer to the Pending and History sections under One-off Payments in ATB Online Business.

## Workflow Approval Example

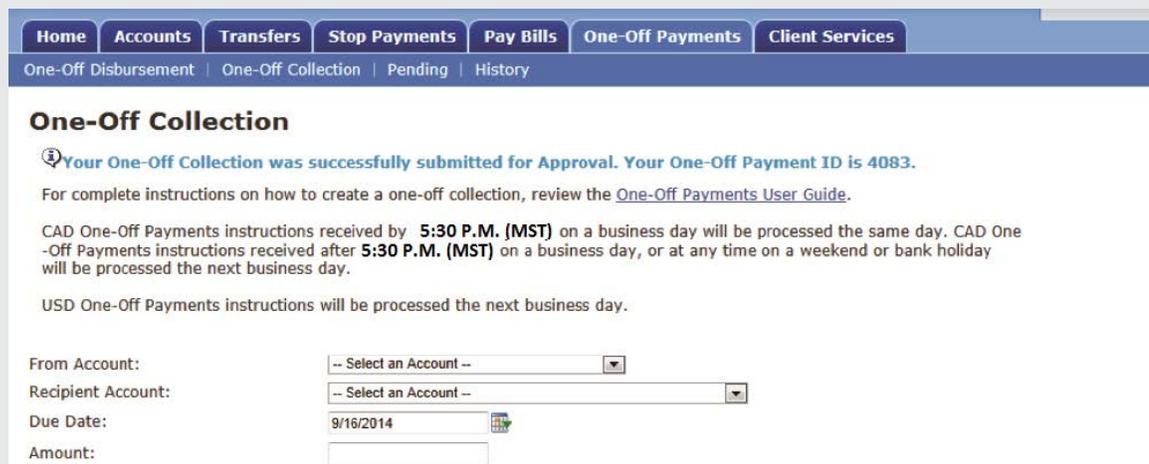
If a One-Off Payment amount is over the user role limit, the payment will be placed into workflow approval before being sent to ATB for processing.

 **Example:** A company's Administrator has created two roles and assigned a User to each role:

Role Name	Approver	Approval Required	Role Transactional Limit*
New Role	Yes	Single Approval Required	\$200
New Role2	Yes	No Approval Required	-

\*In this example, assume transaction limits for both Collections and Disbursements are set at \$200

1. New Role creates a One-Off Payment for \$300. Based on New Role's role, this payment will require additional approval as it is over their \$200 transaction limit. New Role receives a message containing a One-Off Payment ID and that the payment has been submitted for Approval(s).



**One-Off Collection**

 **Your One-Off Collection was successfully submitted for Approval. Your One-Off Payment ID is 4083.**

For complete instructions on how to create a one-off collection, review the [One-Off Payments User Guide](#).

CAD One-Off Payments instructions received by **5:30 P.M. (MST)** on a business day will be processed the same day. CAD One-Off Payments instructions received after **5:30 P.M. (MST)** on a business day, or at any time on a weekend or bank holiday will be processed the next business day.

USD One-Off Payments instructions will be processed the next business day.

From Account:

Recipient Account:

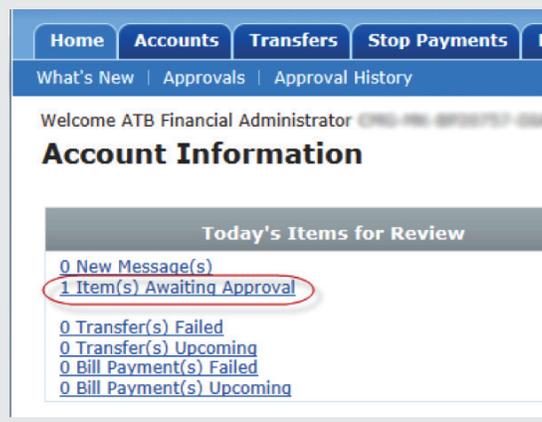
Due Date:

Amount:

2. When New Role2 logs into ATB Online Business, they will see [Item\(s\) Awaiting Approval](#) when viewing the ATB Online Business home page. They can click the link to view the One-Off Payment, or they can click in the Approvals tab on the home page.

We recommend the use of Approval Pending Alerts where Users can be notified via email that a One-Off Payment is awaiting approval. See [Alerts User Guide](#) for more details.

New Role2 can also navigate to the Pending One-Off Payments screen to see the status of the payment.



**Account Information**

Today's Items for Review

- [0 New Message\(s\)](#)
- [1 Item\(s\) Awaiting Approval](#)
- [0 Transfer\(s\) Failed](#)
- [0 Transfer\(s\) Upcoming](#)
- [0 Bill Payment\(s\) Failed](#)
- [0 Bill Payment\(s\) Upcoming](#)

- On the Approvals page, New Role2 can select the One-Off Payment(s) they want to approve and click [Approve Selected](#). In this example, as the One-Off Payment requires only Single Approval, the payment will be sent to ATB for processing immediately after approval is received. If New Role2 rejects the payment, the payment status will show Approval Rejected on the One-Off Payments History page.

**Approvals**  
You may approve or reject transactions by selecting the appropriate action below. You may also [view approval history](#).

Select	Type	ID	Initiated Date	Effective Date	Approval Expiration Date	Originator	Transfer From	Transfer To	Amount	Approval Mode
<input checked="" type="checkbox"/>	One-Off Collection	<a href="#">4083</a>	9/16/2014	9/16/2014	9/16/2014	20757u1, User	RCP EXT CAD	Parent CAD acct	CAD \$300.00	Single Approval

Check All    Reject Selected    Approve Selected

**Note:** For Dual Approval, the same process applies except the approval needs to be received from two different Users. As always, please check the One-Off Payments Pending or History page to ensure the successful processing of your payment.

## Granting Access to One-off Payments and Setting up Workflow Approval

**Note:** For instructions on creating a role see the [Administrator User Guide](#).

To create a new Role:

- On the [Administration](#) tab menu, click [Manage Roles](#).
- Click [Add a new role](#).
- Type a name and a description for the role.
- (Optional) To copy the entitlements associated with an existing role, which you can then edit, select a role from the [Copy from Role](#) list, and then click [Copy](#).
- For each account in the [Account Access](#) table, select the accounts and services that you want users with this role to have access to for One-off Payments.

Account Access:

Account Name	Check All	Banking Services	Incoming Wires	Stop Payments	Positive Pay	EFT	Wire Initiation	EFT Returns	One-Off Payments	Transfers	Bill Payments
Pay As You Go Account	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business - US Chequing Account	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SUB CAD	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SUB2 CAD	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay As You Go Account	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SUB USD	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay As You Go Account	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Click "Next" to go to the [Role Details](#) page.

7. Check the [Approve One-off Payments](#) box to allow this role to only approve one-off payments submitted by another User. Enter applicable transaction limits for each type of one-off payment.

\*\*Please see the Workflow Approval section directly for full details of Limits and authorizations\*\*

One-Off Payments:  
 Approve One-Off Payments

Transaction Type	Release	Approval	Transaction Limit
Disbursement	<input type="checkbox"/>	No Approval Required	\$ <input type="text"/>
Collection	<input type="checkbox"/>	No Approval Required	\$ <input type="text"/>

One-Off Payments:  
 Approve One-Off Payments

Transaction Type	Release	Approval	Transaction Limit
Disbursement	<input checked="" type="checkbox"/>	Single Approval Required	\$ 200.00
Collection	<input type="checkbox"/>	No Approval Required	\$ <input type="text"/>

8. Click [Save Role](#)

9. Verify the entitlements you have assigned to the role and click **Save Role** to confirm.

You will see a message confirming that the role has been created

If an Administrator would like to allow a User access to only one-off payment or one-off collection, this is managed by enabling or disabling the [Release](#) check-box at the Role Details level.

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One-Off Disbursement | Pending | History

**One-Off Disbursement**

For complete instructions on how to create a one-off disbursement, review the [One-Off Payments User Guide](#).

## Managing One-Off Payments

To use ATB's One-Off Payments service you will need to have the necessary entitlements added to your role by your company's online Administrator. You should discuss any applicable workflow approvals, transaction limits and daily limits with the Administrator.

### Create a One-Off Disbursement Payment

1. Select the [One-Off Payments](#) tab. If the Administrator has enabled your role with the service, you will now see the One-off Disbursement screen.

If you are unable to access the one-off disbursement sub-tab, please speak to your Administrator.



2. Enter disbursement payment details:

**From Account:** Select the account that you want the funds to be debited (withdrawn from). Only accounts you have access to and that are enabled for one-off payments will be shown here.

**Recipient Name:** Exact legal name of the account holder receiving the funds.

**Bank Number:** Also referred to as Bank ID or Institution #. The field requires 3 digits.

**Transit Number:** Also referred to as Branch #. The field requires 5 digits.

**Bank Name and Bank Address:** Details will auto-populate if correct Bank and Transit numbers have been entered.

**Recipient Account Number:** The account to which funds will be credited (deposited to). The account number needs to be accurate for the successful processing and delivery of the one-off disbursement to the recipient.

**Due Date:** This will specify the date the one-off disbursement will be processed by ATB Financial.

- CAD one-off payments submitted before 5:30pm MST will be processed the same day.
- CAD one-off payments submitted after 5:30pm MST and all USD one-off payments will be processed the next business day.
- CAD and USD one-off payments can be future dated up to 60 days.

**Amount:** Enter the amount of the one-off disbursement that you wish to send.

**Note:** Accurate information is required for your one-off disbursement payment to be sent and received successfully. Details must match the recipient bank's information or your one-off disbursement payment may be rejected or returned.

## Bank Look Up (optional)

For one-off disbursements, ATB's bank lookup tool provides up to date details regarding a recipient's bank information. ATB recommends using this tool to ensure the accuracy of a recipient's bank information helping with the successful delivery of a one-off disbursement. For example, if you have only the transit # and bank name, this tool will provide you with the recipient bank details.

Example:

- Click [Bank Lookup](#) to search for the financial institution by entering the transit # and either the bank name or bank #.
- Click [Search](#).
- Click [Select](#) if the financial institution that you are looking for is correct. You will then be taken back to the One-off Disbursement page.

3. Click [Next](#) to proceed to the verify screen.
4. If the disbursement payment details are correct, click [Submit](#).
  - Click [Cancel](#) to go back to the input screen, removing all information previously entered.
  - Click [Back](#) to go back to the input screen, retaining all information previously entered.
5. Once submitted, you will see a message stating the one-off disbursement was successfully submitted.
  - If workflow approval is not required, a Payment Order number will be provided. This Payment Order Number can be used as a reference # if you need to contact ATB Financial with inquiries regarding the payment.
  - If workflow approval is required, a Payment ID will be provided. The Payment ID can be used as a reference # within ATB Online Business.
  - The payment will show a status of "Awaiting Approval" in the Pending section. Once fully approved, a Payment Order Number will be provided and can be view in the History section.

ATB strongly recommends viewing the Approval History section for up to date approval statuses. Once fully approved, Users should view the Pending and History sections for the most up to date processing status.

Provided cut-off times are met, CAD one-off disbursements will be processed same-day. USD one-off disbursements will be processed the next business day.

If funds are not available in your account or an attached credit facility, the one-off disbursement will be rejected by ATB during processing. It is important that you check the History section for the most up to date status of a one-off payment.

## Create a One-Off Collection Payment

1. Select the One-Off Payments tab. If the Administrator has enabled your role with the one-off collection service only, you will now see the One-off Collection sub-tab. Click the One-Off Collection sub-tab to access the service.

- If you are unable to access the One-off Collection sub-tab, please speak to your Administrator.



2. Enter collection payment details:

**From Account:** Select the account that you want the funds to be debited (withdrawn from). Only accounts you have registered with ATB Financial will be available in the drop down menu.

- Any funds being debited to an account using a one-off collection payment must meet CPA rules. This includes having a signed pre-authorized debit (PAD) agreement between yourself and the other party that contains required components set out by the CPA. For additional details, please refer to your One-off Payments legal agreement and go to the Canadian Payments Association website, [www.cdnpay.ca](http://www.cdnpay.ca)
- In order for you to debit funds from a party's account at a Canadian financial institution you must first provide ATB, through an implementation form or other acceptable means of communication, required account details for that party. This includes but is not limited to the following information:
  - Currency (CAD or USD)
  - Account Holder Name
  - Bank Name
  - Bank/Branch Address (if available)
  - Institution/Bank #
  - Branch/Transit #
  - Account #
- This information can also be provided by submitting a [void cheque](#) along with the implementation form.
- ATB will add the account information to your ATB Online Business profile. Those Users who have access to one-off collection payments will be able to specify the account in the drop down menu.

**Recipient Account:** Your ATB account being credited (deposited to) with the funds.

**Due Date:** This will specify the date the one-off collection will be processed by ATB Financial.

- CAD one-off payments submitted before 5:30 pm MST will be processed the same day.
- CAD one-off payments submitted after 5:30 pm MST and all USD one-off payments will be processed the next business day.
- CAD and USD one-off payments can be future dated up to 60 days.

**Amount:** Enter the amount of the one-off collection that you wish to send.

**Note:** Accurate information is required for your one-off collection payment to be sent and received successfully. Details must match the recipient bank's information or your one-off collection payment may be rejected or returned.

**One-Off Collection**

For complete instructions on how to create a one-off collection, review the [One-Off Payments User Guide](#).

CAD One-Off Payments instructions received by **5:30 P.M. (MST)** on a business day will be processed the same day. CAD One-Off Payments instructions received after **5:30 P.M. (MST)** on a business day, or at any time on a weekend or bank holiday will be processed the next business day.

USD One-Off Payments instructions will be processed the next business day.

From Account:

Recipient Account:

Due Date:

Amount:

3. Click [Next](#) to proceed to the verify screen.

4. If the collection payment details are correct, click [Submit](#).

- Click [Cancel](#) to go back to the input screen, removing all information previously entered.
- Click [Back](#) to go back to the input screen, retaining all information previously entered.

5. Once submitted, you will see a message stating the one-off collection was successfully submitted.

- If workflow approval is **not** required, a Payment Order number will be provided. This Payment Order Number can be used as a reference # if you need to contact ATB Financial with inquiries regarding the payment.
- If workflow approval is required, a Payment ID will be provided. The Payment ID can be used as a reference # within ATB Online Business.
- The payment will show a status of "Awaiting Approval" in the Pending section. Once fully approved, a Payment Order Number will be provided and can be view in the History section.

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## One-Off Collection


**📌 Your One-Off Collection was successfully submitted to ATB Financial for processing. Your Payment Order number is 000011505487.**

For complete instructions on how to create a one-off collection, review the [One-Off Payments User Guide](#).

CAD One-Off Payments instructions received by **5:30 P.M. (MST)** on a business day will be processed the same day. CAD One-Off Payments instructions received after **5:30 P.M. (MST)** on a business day, or at any time on a weekend or bank holiday will be processed the next business day.

USD One-Off Payments instructions will be processed the next business day.

From Account:

Recipient Account:

Due Date:

Amount:

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## One-Off Collection


**📌 Your One-Off Collection was successfully submitted for Approval. Your One-Off Payment ID is 3740.**

For complete instructions on how to create a one-off collection, review the [One-Off Payments User Guide](#).

CAD One-Off Payments instructions received by **5:30 P.M. (MST)** on a business day will be processed the same day. CAD One-Off Payments instructions received after **5:30 P.M. (MST)** on a business day, or at any time on a weekend or bank holiday will be processed the next business day.

USD One-Off Payments instructions will be processed the next business day.

From Account:

Recipient Account:

Due Date:

Amount:

ATB strongly recommends viewing the Approval History section for up to date approval statuses. Once fully approved, Users should view the Pending and History sections for the most up to date processing status.

**Note:** Provided cut-off times are met, CAD one-off collection payments will be processed same-day. USD one-off collection payments will be processed the next business day.

## View Pending One-off Payments

- Click the [Pending](#) sub tab to view a one-off payment waiting to be approved or to be processed by ATB Financial. Use available search criteria to complete a search up to 180 days in the past. You will see one of the following statuses for each one-off payment:
  - [Pending Approval](#) – these one-off payments are waiting to be approved by additional Users based on your company's workflow approval setup.
    - To ensure expedient processing of you one-off payment, ATB recommends that you setup an Approval Pending alert that will advise Users a one-off payment is waiting to be approved.
  - [Processing](#) – the one-off payment is waiting to be processed by ATB Financial.
    - After 10-15 minutes the one-off payment will be actioned by ATB. It will then move to the History section where you will find your most up to date one-off payment status.
- If the payment is able to be recalled or reversed, the [Recall](#) button will be available. To request a recall, click the [Recall](#) button (see [Request a Recall](#) section).

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### Pending One-Off Payments

Display: All Collections and Disbursements  
 Status: All  
 ATB Account: All  
 Offset Account: All  
 Originator: All  
 From: 9/11/2014 To: 11/10/2014  
 Search

Show 25 per page

Type	Due Date	ATB Account	Offset Account	Amount	Originator	Approver (s)	Status	Recall
Disbursement	9/12/2014	Pay As You Go Account -	RCP CAD	\$90.00	49649u2, User		Pending Approval	
Disbursement	9/15/2014	Pay As You Go Account -	RCP CAD	\$50.00	49649u2, User		Processing	<a href="#">Recall</a>
Disbursement	9/15/2014	Pay As You Go Account -	RCP CAD	\$150.00	49649u2, User		Pending Approval	
Collection	9/15/2014	Business - US Chequing Account - 765-	RCP EXT USD	\$100.00	User,OneOffPayments		Processing	<a href="#">Recall</a>

ATB recommends viewing the Approval History section for up to date approval statuses. Once fully approved and out of pending, Users should view the History section for the most up to date processing statuses.

**Note:** If funds are not available in your account or an attached credit facility, the one-off disbursement will be rejected by ATB during processing. It is important that you check the History section for the most up to date status of a one-off payment.

## View History of One-off Payments

1. Click the History sub tab to view previously submitted one-off payments. Use available search criteria to complete a search up to 1 year in the past.

**Payment Order Number:** Provided by ATB when the payment has been accepted for processing. Used as a reference # when calling ATB technical support.

**Type:** Either a collection or disbursement payment.

**Due Date:** The date the payment should be processed by ATB.

**ATB Account:** Your ATB account being credited for a collection payment or debited for a disbursement payment.

**Offset Account:** The account being debited for a collection payment or credited for a disbursement payment.

**Status:** The current status of the one-off payment will be one of the following:

- **Processed** – these one-off payments have been successfully submitted to ATB for processing.
- **Approval Expired** – These one-off payments were in workflow approval but did not receive required approval(s). The system expires these payments as follows:
  - All CAD one-off payments awaiting approval will expire at 5:30 pm MST on the payment's due date.
  - All USD one-off payments awaiting approval will expire at 11:59pm MST on the day before the payment's due date.
- **Approval Rejected** – One of your company's Users has rejected the one-off payment during the workflow approval process. You can view the action and which User rejected the payment in the Approval History or History section.
- **Failed/Recalled** – These one-off payments have failed for a reason other than workflow approval. This may include items such as insufficient funds, posting lock on the account, payment item returned from another FI, etc.
  - **Recall:** The **Recall** button will only be displayed if a recall or reversal is allowed. A recall or reversal can be processed up to 2 business days after the due date ([see Request a Recall section](#)).

OneOffPayments User Last Login:

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One-Off Disbursement One-Off Collection Pending History

### One-Off Payments History

Display: All Collections and Disbursements ATB Account: All Originator: All  
 Status: All Offset Account: All From: 9/12/2014 To: 9/18/2014 Search

Show 25 per page

Payment Order Number	Type	Due Date	ATB Account	Offset Account	Amount	Originator	Approver(s)	Status	Recall
	Disbursement	9/15/2014	Pay As You Go Account - CAD	RCP CAD	\$150.00	49649u2, User	User, OneOffPayments	Approval Rejected	
000011923078	Collection	9/15/2014	Business - US Chequing Account - USD	RCP EXT USD	\$100.00	User,OneOffPayments		Processed	Recall
	Disbursement	9/11/2014	Pay As You Go Account - CAD	RCP CAD	\$100.00	49649u1, User		Approval Expired	
000011922993	Disbursement	9/12/2014	Pay As You Go Account - CAD	RCP CAD	\$60.00	49649u2,User		Failed/Recalled	

**Note:** If funds are not available in your account or an attached credit facility, the one-off disbursement will be rejected by ATB during processing. It is important that you check the History section for the most up to date status of a one-off payment.

## Request a Recall of a One-off Payment

If a one-off payment has been submitted in error or contains incorrect details, you may be able to recall the payment from either the Pending or History screen if certain time limits have not passed. A recall request can be submitted up to 2 business days after the payment's due date. Depending on the processing status, either a recall or reversal will be processed.

- If the one-off payment has not been processed by ATB, clicking on the "Recall" button will cancel the payment.
- If the payment has been processed by ATB and sent to the other financial institution, ATB will process the reversal request with the other FI under Canadian Payment Association rules.

There is no guarantee that a reversal request will be accepted by the other financial institution. For example, if you have requested a reversal of a one-off disbursement, funds may no longer be available in the recipient account and the receiving financial institution would not be able to send the funds back.

Even though there is a distinction between the recall and reversal of an item, in both cases the status of the payment on the History screen will be "Failed/Recalled".

**Recalls:** Any payment with the status of "Processing" on the Pending or History screen can be recalled. A Recall is performed on a payment that has not left ATB. For payments recalled from the Pending screen, no postings will be generated on the account. For payments recalled from the History screen, an initial payment item will be posted followed by an offsetting transactioning.

**Reversals:** Generates a transaction that is financially opposite to the original. It is only performed on a payment after it has left ATB.

1. If the "Recall" button is available on the Pending or History screen, click the [Recall](#) button to request a recall or reversal of the payment.
2. Verify the details of the recall. If correct, click Recall. If the details are not correct, click back and you will be returned to the previous screen.

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One-Off Disbursement | One-Off Collection | Pending | History

### Verify Recall Details

Type:	Disbursement
ATB Account:	Business - US Chequing Account - [redacted]
Offset Name:	RCP USD
Bank Number:	010
Bank Name:	CANADIAN IMPERIAL BANK OF COMMERCE
Transit Number:	[redacted]
Offset Account:	[redacted]
Date:	9/12/2014
Amount:	\$55.00

Back Recall

3. Once the recall request has been submitted you will receive a message advising the request was successfully submitted along with a Payment Order Number that will match the original Payment Order Number of the payment displayed on the History screen.

One-Off Disbursement | One-Off Collection | Pending | History

### Pending Collections/Disbursements

🔔 Your recall request has been successfully submitted for Payment Order number 000011462644.

Pending Collections/Disbursements

Display: All Collections and Disbursements  
 Status: All  
 Show 25 per page

ATB Account: All  
 Offset Account: All

Originator: All  
 From: 7/7/2014 To: 9/5/2014

Search

Type	Due Date	ATB Account	Offset Account	Amount	Originator	Approver (s)	Status	Recall
Collection	7/8/2014	Full Service Account CAD	EXT CAD CAD	\$9.00	CMG-MK ALBERTA LTD. O/A, Administrator		Processing	Recall

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4. The payment will now show in the History screen as “Failed/Recalled”.

### One-Off Collection/Disbursement History

One-Off Payment History

Display: All Collections and Disbursements  
 Status: All  
 Show 25 per page

ATB Account: All  
 Offset Account: All

Originator: All  
 From: 7/7/2014 To: 7/11/2014

Search

Payment Order Number	Type	Due Date	ATB Account	Offset Account	Amount	Originator	Approver (s)	Status	Recall
000011462644	Collection	7/9/2014	Business - US Chequing Account - USD	USD ATB USD	\$6.00	CMG-MK ALBERTA LTD. O/A, Administrator		Failed/Recalled	

## Contact Us

If you have questions about your One-Off Payments service or ATB Online Business, please call us:

- Business & Agriculture customers call E Services @ 1-866-282-4932
- Corporate Financial Services clients call Cash Management Support @ 1-877-363-4855