



Gulf Capital Bank

One-Time Commercial Payments

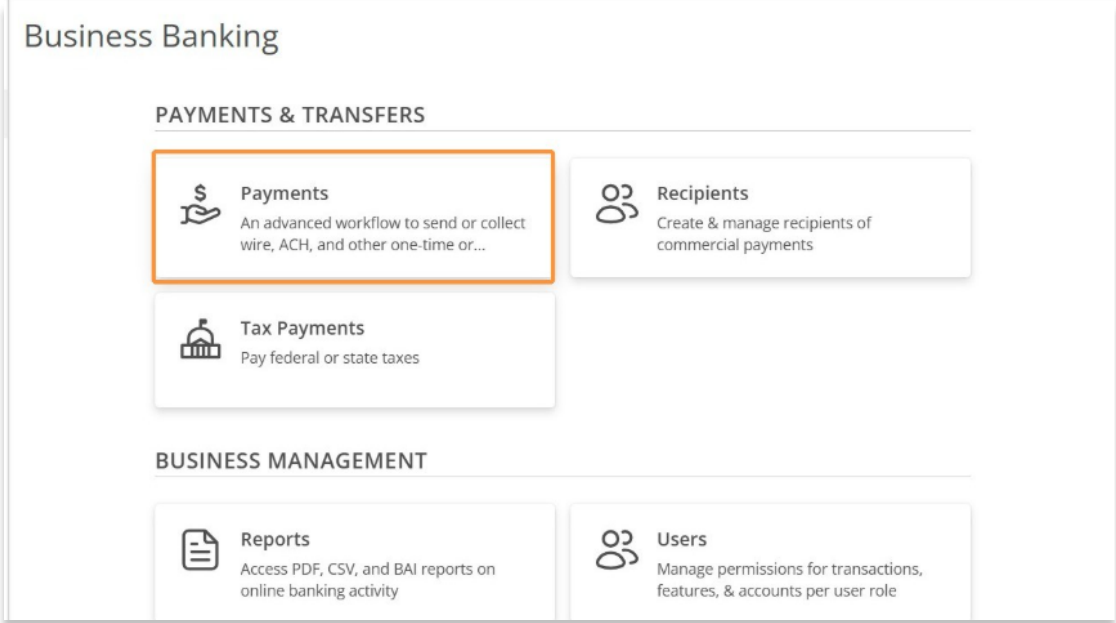
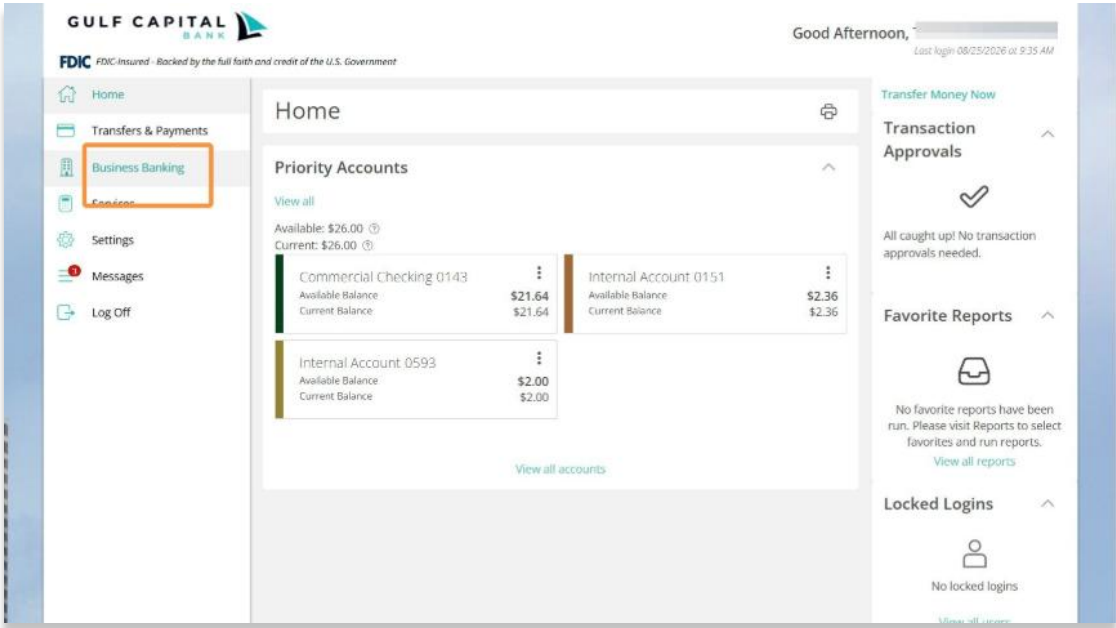
Digital banking designed
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GULF CAPITAL
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Banking Built For Houston



Learn how to efficiently set up and process an ACH payment for your business accounts. This guide walks you through navigating the banking portal to configure payment details, select recipients, and schedule your transactions.

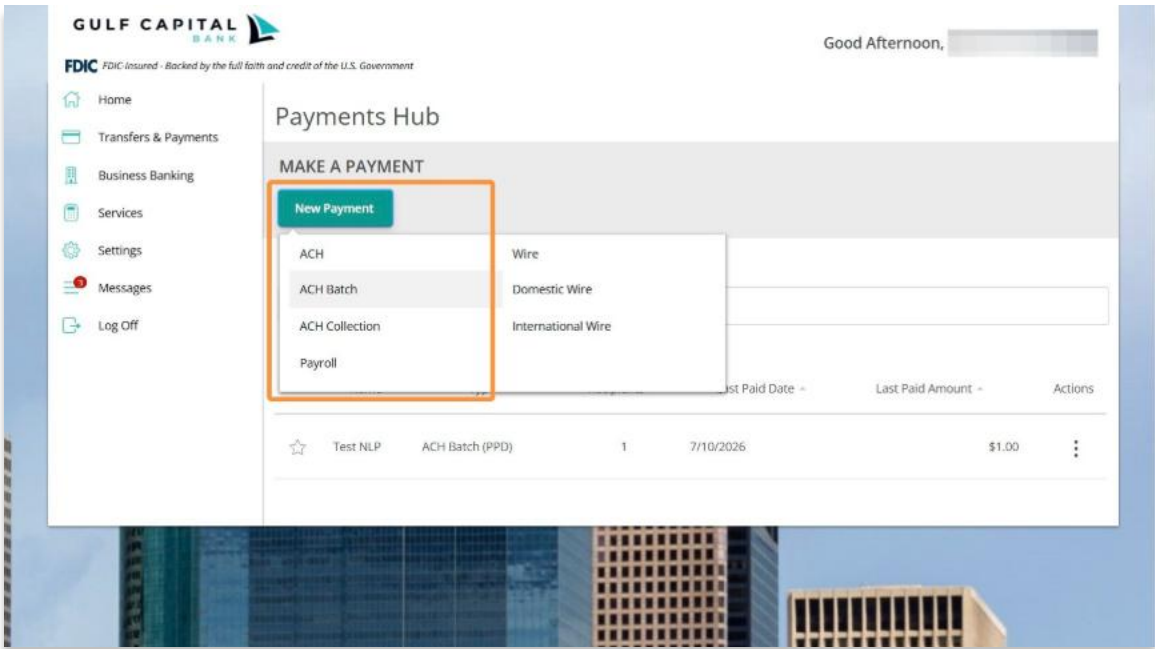
- 1. To create a One-Time Commercial Payment, select the "Business Banking" menu and then select "Payments".



If you need additional assistance, please contact our Client Services Team at (713)999-8875.



2. Select the corresponding transaction type within the "New Payment" drop-down menu.



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3. Select the corresponding "SEC Code". Please note, that if the ACH Payment type being used is Payroll, the batch will automatically be assigned a PPD class code. Enter the "Company Entry Description". Select the corresponding subsidiary in the from or deposit to subsidiary drop-down menu. Select the corresponding off-set account from the drop-down menu for this transaction. Enter the "Effective Date" of the transaction by clicking on the calendar icon and selecting a date.

4. To setup a recurring payment, click the "Set schedule" option.

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5. Select "How often should this transaction repeat? Designate when the transaction should stop. Either select the "On/Before Date", enter the number of desired occurrences, or select "Forever (Until I Cancel)". Click "Set Recurring Transaction" to finish the recurrence setup process.

6. If the recipient already exists, select the corresponding recipient from the drop-down menu. Enter the desired transaction amount.

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7. To add more than one recipient, click the "Add multiple recipients" link and select the desired recipients.

ORIGINATION DETAILS

SEC Code: PPD - Prearranged Payment and Dep. Company Entry Description: Sample From Subsidiary: Business 1 *****567

Account: Commercial Checking 0143 \$21.64 Effective Date: 08/26/2026 Recurrence: Every week on Wednesday X

RECIPIENTS 1

Filters: Prenote Bulk actions

[Add multiple recipients](#) Find recipients in payment

Recipient/Account	Amount
☒ This payment is valid. Fiserv Test Checking 1100000143	\$ 1.00
☐ Notify Recipient	Show Details

\$1.00 Cancel Draft Approve

8. Click "Select accounts" when done.

Select Multiple Recipient Accounts

Search by account name, or number

Showing: All Selected Showing 3 out of 3 account(s)

ACCOUNTS		
☐ Name ↑	Account type %	Account number %
☐ Fiserv Test	Checking	1100000143
☐ Fiserv Test	Checking	3355993
☐ Vendor 3	Checking	123789

0 account(s) selected Cancel Select accounts

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- If the recipient has not yet been setup, select the "New Recipient" link within the drop-down menu.

The screenshot shows the 'RECIPIENTS' interface with a search bar and a 'Filters: Prenote' button. A table lists recipients with columns for 'Recipient/Account' and 'Amount'. The first entry is 'Fiserv Test Checking' with account number '1100000143' and amount '\$ 1.00'. Below this, a dropdown menu is open, showing options: '+ New Recipient', 'Fiserv Test', 'Fiserv Test Checking 1100000143', 'Fiserv Test Checking 3355993', and 'Vendor 3 (789)'. The 'Vendor 3 (789)' option is highlighted. At the bottom, there are buttons for 'Cancel', 'Draft', and 'Approve'.

- Review the details on the screen for accuracy and select "Approve" if authorized. Otherwise, select "Draft" to complete the payment.

The screenshot shows the 'RECIPIENTS' interface with two recipients listed. The first is 'Fiserv Test Checking' with account number '1100000143' and amount '\$ 1.00'. The second is 'Vendor 3 (789) Checking' with account number '123789' and amount '\$ 1.00'. Both entries have a status of 'This payment is valid.' and a 'Notify Recipient' checkbox. Below the table, there is a summary showing '\$2.00' for '2 payments'. At the bottom, there are buttons for 'Cancel', 'Draft', and 'Approve'.

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