

Online Banking Business User Guide

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Getting Started

Welcome to Business Online Banking with State Savings Bank! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

By adding powerful commercial products and features, SSB provides you with the complex tools your business needs to achieve its goals. While our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at (231) 352-9691.



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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a SSB representative, you can organize which employees get access to different features within Business Online Banking by establishing user roles.

Recipients

Recipients are people or businesses to whom you send money using a payment feature offered through Business Online Banking. After creating a profile for each recipient, you can choose the method to send them money and the respective transaction details. Each created recipient is saved so you can quickly and easily make future payments.

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day.

Please call us at (231) 352-9691 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

| Type | Description |
|----------------|---|
| ACH Pass-Thru | Upload a NACHA-formatted file. |
| ACH Batch | Send a payment to several recipients. |
| ACH Collection | Receive a payment from several recipients. |
| Domestic Wire | Send a wire to a recipient within the US. |
| Payroll | Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts. |
| Tax Payment | Send federal, state or local tax authority payments. |

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Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

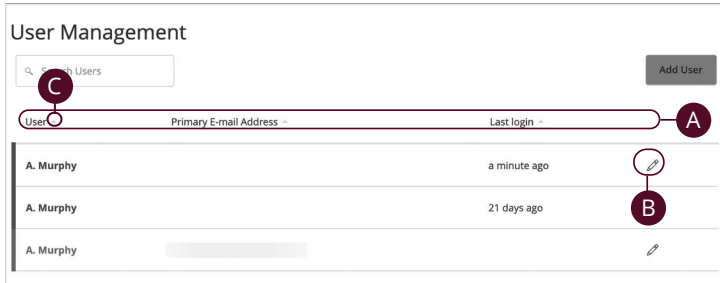
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction
- Accessing specific accounts
- Managing recipients, users, subsidiaries and templates



Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and making it run as smoothly as possible.

User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.



In the **Commercial** tab, click **Users**.

- A.** The following information presents for each user:
 - Name
 - Email address
 - Last login time
- B.** Click the  icon to edit a user.
- C.** You can sort users in alphabetical or reverse alphabetical order, by user, email address or last login order by clicking the  icon next to the Users column.

Adding a New User

An authorized user with Manage Users rights can set up a new user by first creating a profile and a unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user rights by accessing their User Policy.

The screenshot displays the 'User Management' interface. At the top, there is a search bar labeled 'Search Users' and an 'Add User' button, which is circled in red and labeled with a red circle containing the number 1. Below the search bar, there is a table with columns for 'User', 'Primary E-mail Address', and 'Last login'. The first row shows 'A. Murphy', a redacted email address, and '9 minutes ago'. Below the table, there is a 'New User Details' form. The form is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. In the 'PERSONAL DETAILS' section, there are three input fields for 'First Name', 'Last Name', and 'Primary E-mail Address', which are grouped together and labeled with a red circle containing the number 2. Below these are two more input fields: 'Phone Country' (a drop-down menu) and 'Phone', which are grouped together and labeled with a red circle containing the number 3. In the 'LOGIN DETAILS' section, there are three input fields: 'Login ID', 'Password', and 'Confirm Password'. The 'Login ID' field is labeled with a red circle containing the number 4, and the 'Confirm Password' field is labeled with a red circle containing the number 5. At the bottom of the form, there are two buttons: 'Discard New User Details' and 'Save New User Details'. The 'Save New User Details' button is circled in red and labeled with a red circle containing the number 6.

In the **Commercial** tab, click **Users**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first and last name and email address.
3. From the "Phone Country" drop-down select the user's country and enter their phone number.
4. Create a unique login ID for your new user.
5. Enter a password following our guidelines and confirm it.
6. Click the **Save New User Details** button at the bottom when you are finished. You will then be taken to the User Policy page to establish the new user's rights.

Part 1 of 5: Establishing Transaction Type Rights

You start assigning or editing a user's rights in the **Transactions** tab, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

A. Murphy Save

User Policy ⓘ

Transactions Features Accounts

1

- ACH Batch**
Can view own transactions
Can Draft/Approve/Cancel \$500K
- ACH Collection**
Can view all transactions
Can Draft/Approve/Cancel \$1M
- ACH Pass Thru**
Can view all transactions
Can Draft/Approve/Cancel \$1M
- ACH Payment**
Can view own transactions
Can Draft/Approve/Cancel \$1M
- ACH Receipt**
Can view own transactions
Can Draft/Approve/Cancel \$1M
- Change of Address**
Can view own transactions
Can Draft/Approve/Cancel

ACH BATCH Enabled ☒

Rights

2

☒ Draft ☒ Approve ☒ Cancel ☒ View **Own** 3

Approval Limits

| | Maximum Amount | Maximum Count |
|-------------------|------------------|---------------|
| Per Transaction | \$ 500,000.00 | |
| Daily Per Account | \$ 1,000,000.00 | 1000 |
| Daily | \$ 1,000,000.00 | 1000 |
| Monthly | \$ 10,000,000.00 | 10000 |

- Choose a type of transaction to assign rights for.
- Choose whether a user can draft, approve, cancel or view a specific transaction by checking the appropriate boxes.
 - Draft:** Create a transaction or template that needs approval from an authorized user.
 - Approve:** Send or accept drafted transactions.
 - Cancel:** Reject a drafted or unprocessed transaction.
- Use the drop-down to change which transaction activity a user can view.
 - Own:** Can view only their activity.
 - All:** Can view activity of all users.
 - No:** Cannot view activity of any user.



Note: Users must have the **All** view right enabled to approve transactions.

Part 2 of 5: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll, an authorized user can disable those rights for individual users.

A. Murphy

User Policy ⓘ

Transactions

Features

Accounts

ACH Batch

Can view own transactions
Can Draft/Approve/Cancel

\$500K

ACH Collection

Can view own transactions
Can Draft/Approve/Cancel

\$1M

ACH Pass Thru

Can view all transactions
Can Draft/Approve/Cancel

\$1M

ACH Payment

Can view own transactions
Can Draft/Approve/Cancel

\$1M

ACH Receipt

Can view own transactions
Can Draft/Approve/Cancel

\$1M

Change of Address

Can view own transactions
Can Draft/Approve/Cancel

ACH BATCH

Enabled ☒

Rights

☒ Draft

☒ Approve

☒ Cancel

☒ View

Own

Approval Limits

| | Maximum Amount | Maximum Count |
|-------------------|-----------------------------|------------------|
| Per Transaction | <div>\$ 500,000.00</div> | |
| Daily Per Account | <div>\$ 1,000,000.00</div> | <div>1000</div> |
| Daily | <div>\$ 1,000,000.00</div> | <div>1000</div> |
| Monthly | <div>\$ 10,000,000.00</div> | <div>10000</div> |

1. Select the transaction type to disable.
2. Toggle the switch to “Disabled” for that specific transaction.
3. Click the **Save** button when you are finished making changes.

Part 3 of 5: Editing Approval Limits for a Transaction Type

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.

A. Murphy
User Policy ⓘ

Transactions Features Accounts

| Transaction Type | Limit |
|--|--------|
| ACH Batch Can view own transactions Can Draft/Approve/Cancel | \$500K |
| ACH Collection Can view own transactions Can Draft/Approve/Cancel | \$1M |
| ACH Pass Thru Can view all transactions Can Draft/Approve/Cancel | \$1M |
| ACH Payment Can view own transactions Can Draft/Approve/Cancel | \$1M |
| ACH Receipt Can view own transactions Can Draft/Approve/Cancel | \$1M |
| Change of Address Can view own transactions Can Draft/Approve/Cancel | |

ACH BATCH Enabled ☒

Rights

☒ Draft ☒ Approve ☒ Cancel ☒ View Own

Approval Limits

| | Maximum Amount | Maximum Count |
|-------------------|------------------|---------------|
| Per Transaction | \$ 500,000.00 | |
| Daily Per Account | \$ 1,000,000.00 | 1000 |
| Daily | \$ 1,000,000.00 | 1000 |
| Monthly | \$ 10,000,000.00 | 10000 |

Save

1. Select a transaction type to edit a user's approval limits.
2. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.

Part 4 of 5: Establishing Rights to Access Features

When assigning user rights, the **Features** tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job roles, some users may have different responsibilities than others.

The screenshot shows the user profile for A. Murphy. At the top, there's a 'User Policy' link with a help icon. Below this are three tabs: 'Transactions', 'Features' (highlighted with a red circle and number 1), and 'Accounts'. In the top right corner, there is a 'Save' button (highlighted with a red circle and number 3). The 'Features' section has a search bar and a 'FEATURES' header with a help icon. Below this is a 'RIGHTS' section containing a grid of six items, each with a toggle switch (highlighted with a red circle and number 2):

| RIGHTS | |
|---|---|
| <input checked="" type="checkbox"/> Access to all payment templates | <input type="checkbox"/> Allow one-time recipients |
| <input checked="" type="checkbox"/> Can view all recipients | <input checked="" type="checkbox"/> Manage Recipients |
| <input checked="" type="checkbox"/> Manage Users | <input type="checkbox"/> Statement Image |

1. Click the **Features** tab.
2. Use the toggles to enable or disable features.
3. Click **Save** when you are finished making changes.



Note: If Manage Users is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Part 5 of 5: Establishing Rights to Access Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.

A. Murphy

User Policy ?

Transactions Features **Accounts**

ACCOUNTS ?

| Number | Name | View <input type="checkbox"/> | Deposit <input type="checkbox"/> | Withdraw <input type="checkbox"/> | Labels |
|--------|---------------------|-------------------------------|----------------------------------|-----------------------------------|--------|
| | Business Checking | <input type="radio"/> | ✓ | ✓ | |
| | Business Checking | ✓ | <input type="radio"/> | | |
| | Commercial Checking | ✓ | ✓ | ✓ | |

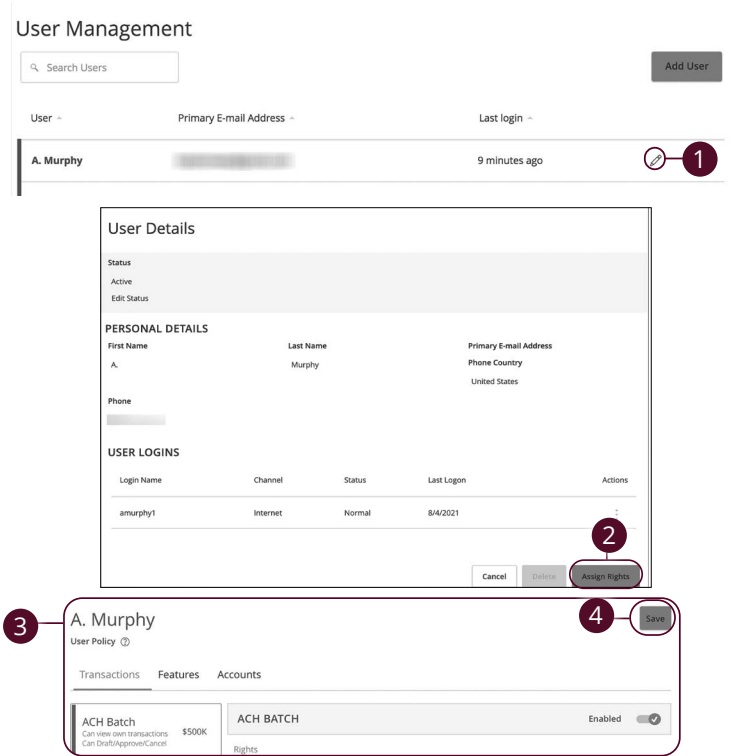
Save

1. Click the **Accounts** tab.
2. Edit a user's ability to view, deposit or withdraw in a specific account.
 - ✓ User right is active.
 - ☐ User right is disabled.
 - User right is locked and cannot be edited.
3. Click the **Save** button when you are finished making changes.


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Editing an Existing User's Rights

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.



In the **Commercial** tab, click **Users**.

1. Find the user you want to edit and click the  icon.
2. Click the **Assign Rights** button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

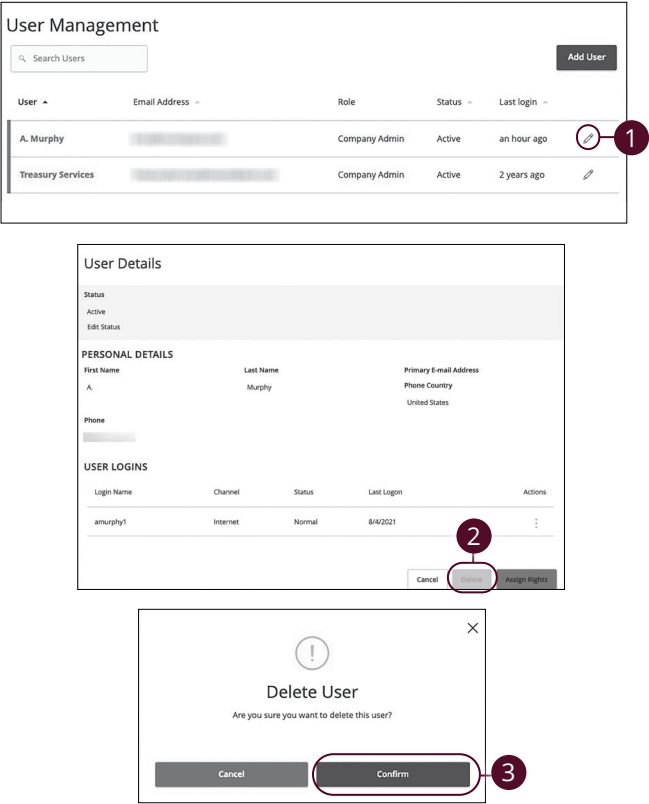


Note: For more details on editing user rights visit page 9.


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Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID, but it does not erase the data from an existing payment using that person.



In the **Commercial** tab, click **Users**.

1. Find the user you want to remove and click the  icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

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Recipient Overview

A recipient is any person or company that receives payments from your business. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.

Recipients

New Recipient

Search

| Name | Email Address | Number of Accounts | Actions |
|------|-----------------|--------------------|---------|
| test | test2@email.com | 1 | ⋮ |
| test | test@email.com | 1 | ⋮ |

Edit

Delete

Payment History

In the **Commercial** tab, click **Recipients**.



- A. The following information presents for each recipient:
- Name
 - Email address
 - Number of accounts they have
- B. Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.
- C. Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

ACH Only- Part 1 of 2: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is the 'Add Recipient' form. The form includes fields for 'Display Nickname *' (2) and 'Email Address' (3), with a checkbox for 'Send email notifications for template payments' (3). There is an '+ Add account' link (4). Below the form is a table of accounts. The table has columns: 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The first row shows 'Account - New', 'ACH and Wire', and 'N/A'. To the right of the table is an 'Edit' button (9) and a 'Remove' button (9). Below the table, there are several fields: 'Payment Type' (5) with a dropdown menu showing 'ACH Only', 'Account Type *' (6) with a dropdown menu showing 'Select Account Type', 'Account #' (7), and 'ACH Routing Number *' (8). At the bottom right, there is a confirmation button with a checkmark (10) and a cancel button with an 'X'.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. Enter the recipient's ACH routing number.
9. Click the  icon to edit or remove a recipient's account information.
10. Click the  button when you are finished.

ACH Only- Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1**: Points to the 'ACH Name' and 'ACH ID' input fields.
- 2**: Points to the 'Country' dropdown menu, which currently shows 'United States'.
- 3**: Points to the 'Address 1' and 'Address 2' input fields.
- 4**: Points to the 'City' input field.
- 5**: Points to the 'State' dropdown menu (showing 'Select State') and the 'ZIP' input field.
- 6**: Points to the 'Save Recipient' button.

Other visible elements include 'Wire Name', 'Templates (0)', and 'Cancel' buttons.

1. Enter the ACH name and ID.
2. Use the drop-down to select the recipient's country.
3. Enter the recipient's street address.
4. Enter the recipient's city.
5. Select the recipient's state using the drop-down and enter the zip code.
6. Click the **Save Recipient** button.

ACH & Wire- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The image shows two screenshots from a software interface. The top screenshot, titled "Recipients", shows a table with one recipient named "test" with email "test2@email.com" and one account. A red circle with the number 1 highlights the "New Recipient" button. The bottom screenshot, titled "Add Recipient", shows the form for adding a new recipient. Red circles with numbers 2 through 9 highlight specific fields and actions: 2 points to the "Display Nickname *" field; 3 points to the "Send email notifications for template payments" checkbox; 4 points to the "+ Add account" link; 5 points to the "Payment Type" dropdown (set to "ACH and Wire"); 6 points to the "Account Type *" dropdown (set to "Select Account Type"); 7 points to the "Account *" field; 8 points to the "ACH Routing Number *" field; and 9 points to the "Edit" and "Remove" buttons next to the account information.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. Enter the recipient's ACH routing number.
9. Click the \vdots icon to edit or remove a recipient's account information.

ACH & Wire- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The form is titled "Beneficiary FI" and contains the following fields:

- 1** **Name ***: A text input field for the beneficiary's name.
- Country ***: A dropdown menu with "United States" selected.
- 2** **FI ABA Number ***: A text input field for the bank's ABA number.
- 3** **Address 1 ***: A text input field for the street address.
- Address 2**: A text input field for a secondary address.
- City ***: A text input field for the city.
- 4** **State ***: A dropdown menu with "Select State" selected.
- Postal Code ***: A text input field for the zip code.

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the state using the drop-down and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

ACH & Wire- Part 3 of 4: Intermediary FI Detail


Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1** points to the "Name" text input field.
- 2** points to the "Address 1" text input field.
- 3** points to the "State" drop-down menu, which currently shows "Select State".
- 4** points to the "Confirm" button, which is a dark square with a white checkmark.

Other visible fields include:

- "Country" with a dropdown menu showing "United States".
- "Wire Routing Number" text input field.
- "Address 2" text input field.
- "City" text input field.
- "Postal Code" text input field.
- A "Cancel" button with an "x" icon.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the  button.

ACH & Wire- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1** Wire Name
- 2** ACH Name and ACH ID
- 3** Country (drop-down menu showing 'United States') and Address 1 and Address 2
- 4** City and State (drop-down menu showing 'Select State')
- 5** ZIP
- 6** Save Recipient button

Below the form, there is a section for 'Templates (0)' and a 'Cancel' button.

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wires Only (Domestic) - Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows two parts of the interface. The top part, titled "Recipients", contains a "New Recipient" button (callout 1) and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. It lists one recipient named "test" with email "test2@email.com" and 1 account. The bottom part, titled "Add Recipient", contains several fields and options: "Display Nickname *" (callout 2), "Email Address" (callout 2), a checkbox for "Send email notifications for template payments" (callout 3), a "+ Add account" link (callout 4), a table for "Accounts (1)" with columns "Account", "Payment Type", "Financial Institution (FI)", and "Routing Number", a "Payment Type" dropdown (callout 5) set to "Wire Only", a "Beneficiary Type" dropdown (callout 5) set to "Domestic", an "Account *" field (callout 6), and "Edit" and "Remove" buttons (callout 7) next to a vertical ellipsis icon.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Enter the recipient's account number.
7. Click the \vdots icon to edit or remove a recipient's account information.

Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The form is titled "Beneficiary FI" and contains the following fields:

- 1** **Name ***: A text input field for the beneficiary's name.
- Country ***: A dropdown menu currently showing "United States".
- FI ABA Number ***: A text input field for the ABA number, with a **2** callout pointing to it.
- Address 1 ***: A text input field for the primary address.
- Address 2**: A text input field for a secondary address.
- City ***: A text input field for the city.
- State ***: A dropdown menu with "Select State" as the placeholder, with a **4** callout pointing to it.
- Postal Code ***: A text input field for the postal code.

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the recipient's state using the drop-down, and enter its postal code.




Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and controls:

- Step 1:** "Name" (text input), "Country" (dropdown menu showing "United States"), and "Wire Routing Number" (text input).
- Step 2:** "Address 1" (text input), "Address 2" (text input), and "City" (text input).
- Step 3:** "State" (dropdown menu showing "Select State") and "Postal Code" (text input).
- Step 4:** A confirmation button with a checkmark icon, located next to a cancel button with an "X" icon.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down, and enter its postal code.
4. Click the  button.

Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1** Wire Name
- 2** ACH Name and ACH ID
- 3** Country (drop-down menu showing 'United States') and Address 1 and Address 2
- 4** City and State (drop-down menu showing 'Select State')
- 5** ZIP
- 6** Save Recipient button

Below the form fields is a section labeled 'Templates (0)' with a downward arrow. At the bottom right are 'Cancel' and 'Save Recipient' buttons.

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Commercial

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.

Recipients

New Recipient

| Name | Email Address | Number of Accounts | Actions |
|------|-----------------|--------------------|-------------------|
| test | test2@email.com | 1 | ⋮ Edit Delete |
| test | test@email.com | 1 | ⋮ Payment History |

Edit test

Display Name * Email Address ☐ Send email notifications for template payments

Accounts (1) [+ Add account](#)

| Account | Payment Type | Financial Institution (FI) | Routing Number | Actions |
|------------------|--------------|----------------------------|----------------|------------------|
| Checking - *6789 | Wire Only | test | 122105155 | ⋮ Edit Remove |

Recipient Details

Wire Name ACH Name ACH ID

Country Address 1 Address 2

City State ZIP

Templates (0)

In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the ⋮ icon.
2. Click the ⋮ icon to edit or remove a recipient's account information.
3. Edit the recipient's details.

Editing a Recipient's Templates

When you make changes to an existing recipient, you can view and edit which templates the recipient is assigned to. While viewing their templates, you can change their accounts or edit specific templates.

Templates (5)

| Template | Payment Type | Amount | Account | |
|----------------|--------------|--------|------------------|--------|
| ACH Batch Test | ACH Outgoing | \$0.01 | Checking - *3456 | Access |

1

2

3

Cancel

Save Recipient

1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.



Note: For additional information about editing a recipient's assigned templates, go to page 32.

Commercial

Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from any existing payments.

Recipients

New Recipient

Search

| Name | Email Address | Number of Accounts | Actions |
|------|-----------------|--------------------|--|
| test | test2@email.com | 1 | <div>⋮</div> |
| test | test@email.com | 1 | <div>edit Delete Payment History</div> |

!

Delete Recipient

Are you sure you want to delete this recipient?

CancelDelete Recipient

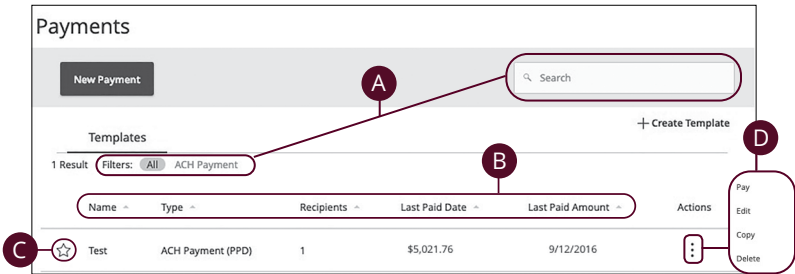
In the **Commercial** tab, click **Recipients**.

1. Click the **⋮** icon and select "Delete" to remove a recipient.
2. Click the **Delete Recipient** button to permanently delete a recipient.

Commercial

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.



In the **Commercial** tab, click **Payments**.

- A. You can find specific templates by using the search bar or filter your templates using the provided filters.
- B. Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date and last paid amount.
- C. Templates can be saved to your favorites by clicking the ☆ icon.
- D. Click the ⋮ icon to make a payment, edit, copy or delete a template.

Commercial

Creating a Template

If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from customers
- Payroll

ACH Batch

Depending on your user rights, you can create a template for an ACH Batch. An ACH Batch allows you to send multiple ACH payments. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows a web interface for creating ACH Batch templates. It is divided into two main sections: 'Payments' and 'ACH Batch'.



- Payments Section:** Contains a 'New Payment' button, a search bar, and a '+ Create Template' link (callout 1).
- ACH Batch Section:**
 - At the top, there is a 'Change Type' link (callout 2) and an 'Import Amounts' link (callout 3).
 - Below these links is the 'Template Properties' section, which includes:
 - A 'Template Name' input field (callout 4).
 - A 'Template Access Rights' section showing '2 of 2 user roles selected' (callout 5).

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.

The screenshot shows a web form titled "Origination Details". It contains several sections and fields:

- Origination Details Section:**
 - SEC Code:** A dropdown menu with the placeholder text "Select a SEC Code---".
 - From Subsidiary:** A text field containing "Online Test NAME" and "*****7400".
 - Account:** A search field with the placeholder "Search by name or number".
- Recipients (1) Section:**
 - Filters:** A dropdown menu showing "All" and "Pre-No".
 - Search:** A search bar with the placeholder "Find recipients in payment".
 - Actions:** A vertical ellipsis icon (three dots) to the right of the search bar.
- + Add multiple recipients:** A link below the Recipients section.
- Recipient/Account Table:**
 - Header:** "Recipient/Account" and "Amount".
 - Row 1:**
 - Recipient/Account:** "achtst Checking" with a sub-field "123456789".
 - Amount:** "\$0.00".
 - Actions:** A vertical ellipsis icon (three dots) to the right of the amount.
 - Row 2:**
 - Recipient/Account:** "Notify Recipient" (checkbox).
 - Amount:** "Show Details".
- Addendum:** A text field below the table.
- + Add another recipient:** A link below the Addendum field.
- Footer:**
 - Total:** "\$0.00" and "1 payments (1 for \$0.00)".
 - Buttons:** "Cancel" and "Save".

6. Use the "SEC code," "From Subsidiary," and "Account" drop-downs to choose the appropriate selections.
7. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the  icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the  icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the "Show Details" link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
16. Click the **Save** button.

ACH Collection

Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to send multiple transactions to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' section of a software interface. At the top, there's a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link, labeled with a red circle 1. The main area is titled 'ACH Collection' and contains several links: 'Change Type' (labeled 2), 'Import Amounts' (labeled 3), and 'Template Properties' (labeled 4). Under 'Template Properties', there are two fields: 'Template Name' (labeled 4) and 'Template Access Rights' (labeled 5, showing '4 of 9 user roles selected'). Below this is the 'Origination Details' section, which includes a 'SEC Code' dropdown (labeled 6, showing '---Select a SEC Code---'), a 'To Subsidiary' field (labeled 7, showing 'Online Test NAME *****7400'), and an 'Account' field (labeled 8, showing a search bar 'Search by name or number').

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select an SEC code using the drop-down.
7. Select the To Subsidiary account.
8. Select an account.

The screenshot shows a 'Recipients (1)' form. At the top, there's a 'Filters' section with 'All' and 'Pre-No' buttons, followed by a search bar labeled 'Find recipients in collection' (callout 10). A vertical ellipsis icon (callout 11) is next to the search bar. Below this is a '+ Add multiple recipients' link (callout 9). The main table has two columns: 'Recipient/Account' and 'Amount'. The first row shows 'achtst Checking' with account number '123456789' and amount '\$0.00' (callout 13). A vertical ellipsis icon (callout 14) is to the right of the row. Below the row is a 'Show Details' link (callout 15). A checkbox 'Notify Recipient' is also present. Below the table is an 'Addendum' text area (callout 16). At the bottom of the table area is a '+ Add another recipient' link (callout 17). The bottom of the form shows a total of '\$0.00' for '1 collections (1 for \$0.00)', a 'Cancel' button, and a 'Save' button (callout 18).

9. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the \vdots icon to expand or collapse selected recipients.
12. Select a recipient.
13. Enter an amount.
14. (Optional) Click the \vdots icon to copy, remove or expand row on a specific recipient.
15. (Optional) Click the "Show Details" link to view recipient information.
16. (Optional) Enter an addendum.
17. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
18. Click the **Save** button.

Domestic Wire

You can create a template for a wire depending on your user rights. Send a domestic wire to any recipient in your country. Create a template to help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button, which is circled in red and labeled with a red circle containing the number 1. Below the 'Templates' section is the 'Domestic Wire' template, which has a 'Change Type' link circled in red and labeled with a red circle containing the number 2. The 'Domestic Wire' template is divided into two sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, there is a 'Template Name' field circled in red and labeled with a red circle containing the number 3, and a 'Template Access Rights' link circled in red and labeled with a red circle containing the number 4. In the 'Origination Details' section, there is a 'From Subsidiary' field circled in red and labeled with a red circle containing the number 5, and an 'Account' field circled in red and labeled with a red circle containing the number 6.


In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose Domestic Wire.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the From Subsidiary.
6. Select an account.

The screenshot shows a wire transfer form with the following elements and numbered callouts:

- 7**: Recipient/Account dropdown menu showing "Jessica Test Wire" and "Checking" with account number "123456".
- 8**: Amount input field showing "\$" and "0.00".
- 9**: Expand/collapse icon (three dots) in the top right corner.
- 10**: "Notify Recipient" checkbox.
- 11**: "Show Details" link.
- 12**: "Purpose Of Wire" text input field.
- 13**: "OPTIONAL WIRE INFORMATION" section header.
- 14**: "Message to Beneficiary" text input field.
- 15**: "Description" text input field.
- 16**: "Save" button in the bottom right corner.

At the top left of the form, there is a warning message: "This payment is incomplete" with a yellow triangle icon. At the bottom left, there is a "Cancel" button.

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the  icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. Enter the purpose of wire.
13. Click the "Optional Wire Information" link to add more information.
14. (Optional) Enter a message to the beneficiary.
15. (Optional) Enter a description.
16. Click the **Save** button when you are finished.

Payroll

Create a one-time template for your employee payroll. Send payments to multiple employees and accounts. When you create a template, you can help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' section of a software interface. At the top, there's a 'New Payment' button and a search bar. Below this is a 'Templates' section. A red circle with the number '1' points to a '+ Create Template' link. Below the 'Templates' section is the 'Payroll' section. A red circle with the number '2' points to a 'Change Type' link. A red circle with the number '3' points to an 'Import Amounts' link. Below the 'Payroll' section is the 'Template Properties' section. A red circle with the number '4' points to a 'Template Name' input field. A red circle with the number '5' points to a 'Template Access Rights' link, which shows '4 of 9 user roles selected'. Below the 'Template Properties' section is the 'Origination Details' section. A red circle with the number '6' points to a 'From Subsidiary' input field with a search bar. A red circle with the number '7' points to an 'Account' input field with a search bar.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select the From Subsidiary account.
7. Select an account the funds will be taken from.

The screenshot shows a payment interface titled "Recipients (1)". At the top, there are filters for "All" and "Pre-Noted", followed by a search bar labeled "Find recipients in payment" (callout 9). A vertical ellipsis icon (callout 10) is next to the search bar. On the left, a link "+ Add multiple recipients" is highlighted with callout 8. The main area contains a table with two columns: "Recipient/Account" and "Amount". The first row shows a checked status "This payment is valid." (callout 13), a recipient "achtst Checking" with account number "123456789" (callout 11), and an amount of "\$0.00" (callout 12). Below the recipient name is a checkbox for "Notify Recipient" and a "Show Details" link (callout 14). A text area for "Addendum" is below the table (callout 15). At the bottom of the table area is a link "+ Add another recipient" (callout 16). The footer shows a total of "\$0.00" for "1 payments (1 for \$0.00)". On the right, there are "Cancel" and "Save" buttons, with the "Save" button highlighted by callout 17.

8. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
9. (Optional) Use the search bar to locate a specific recipient.
10. (Optional) Click the \vdots icon to expand or collapse selected recipients.
11. Select a recipient or create a new recipient from the drop-down.
12. Enter an amount.
13. (Optional) Click the \vdots icon to copy or remove on a specific recipient.
14. (Optional) Click the "Show Details" link to view recipient information.
15. (Optional) Enter an Addendum.
16. Click the "+Add another recipient" link to a single recipient.
17. Click the **Save** button when you are finished.

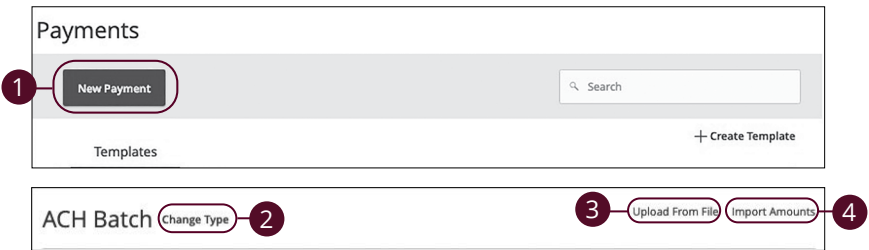
Commercial

Sending a Single Payment

It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient place.

ACH Batch

You can draft or create a new ACH Batch payment. You have the option to manually enter a recipient or you can upload multiple recipients using a Comma Separated Values (CSV) document.





In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 51.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.

The screenshot shows a payment origination form with the following sections and elements:

- Origination Details:**
 - SEC Code:** A drop-down menu with the text "----Select a SEC Code----" (Callout 5).
 - From Subsidiary:** A text field containing "Online Test NAME" and "*****7800" (Callout 6).
 - Account:** A text field with a search icon and the text "Search by name or number" (Callout 7).
 - Effective Date:** A date field showing "01/23/2020" with a calendar icon (Callout 8).
 - Recurrence:** A section with a "Set schedule" link (Callout 9).
- Recipients (1):**
 - Filters:** Includes "All" and "Pre-No" (Callout 11).
 - Search:** A search bar with the text "Find recipients in payment" (Callout 12).
 - + Add multiple recipients:** A link to add more recipients (Callout 10).
- Recipient/Account Table:**
 - Header:** "Recipient/Account" and "Amount".
 - Row 1:**
 - Recipient/Account:** Contains a checkmark, "This payment is valid.", "achtst", "Checking", and "123456789" (Callout 13).
 - Amount:** A text field containing "\$0.00" (Callout 14).
 - Actions:** A vertical ellipsis icon (Callout 15).

5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a recurrence.
10. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the  icon to expand or collapse selected recipients.
13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the  icon to copy, remove, and expand row on a specific recipient.

The screenshot shows a payment interface with the following elements and numbered callouts:

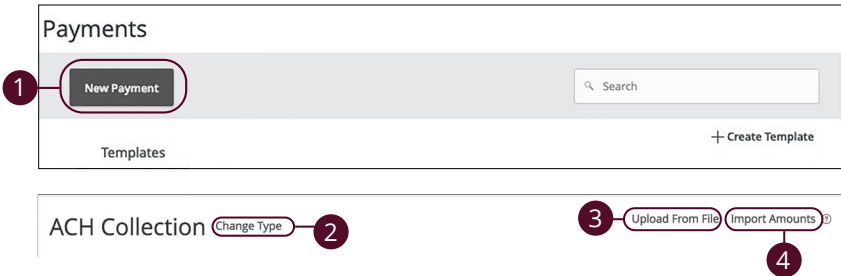
- 16:** A checkbox labeled "Notify Recipient" next to the recipient information.
- 17:** A link labeled "Show Details" next to the recipient information.
- 18:** A text input field labeled "Addendum".
- 19:** A link labeled "+ Add another recipient" at the bottom of the recipient list.
- 20:** A group of three buttons at the bottom right: "Cancel", "Draft", and "Approve".

Other visible elements include a status message "This payment is valid.", recipient details "achtst Checking" and "123456789", and a payment amount of "\$0.00".

16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the "Show Details" link to view your recipient's information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
20. Click the **Draft** or **Approve** button depending on your user roles.

ACH Collection


You can draft or create a new ACH Collection payment. You have the option to manually enter your recipients or upload multiple recipients at once using a Comma Separated Values (CSV) document.




In the **Commercial** tab, click **Payments**.


1. Select a payment type using the **New Payment** button and choose ACH Collection.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 51.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

Origination Details

SEC Code  (5) -----Select a SEC Code-----


To Subsidiary (6) Online Test NAME *****7400


Account (7)  Search by name or number


Effective Date (8) 01/31/2020 

Recurrence (9) Set schedule

Recipients (1) Filters: All Pre-Notes

 Find recipients in collection (11)


+ Add multiple recipients (10)  (12)

5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a recurrence.
10. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the  icon to expand or collapse selected recipients.

The screenshot shows a payment interface with the following elements and callouts:

- 13**: Points to the "Recipient/Account" column header.
- 14**: Points to the "Amount" column header.
- 15**: Points to a menu icon (three dots) next to the first recipient row.
- 16**: Points to the "Notify Recipient" checkbox.
- 17**: Points to the "Show Details" link.
- 18**: Points to the "Addendum" text input field.
- 19**: Points to the "+ Add another recipient" link.
- 20**: Points to the "Draft" and "Approve" buttons at the bottom right.

The interface includes a table with columns "Recipient/Account" and "Amount". The first row contains "achtst Checking" and "\$0.00". Below the table is an "Addendum" field and a "+ Add another recipient" link. At the bottom, there is a summary bar showing "\$0.00" and "1 collections (1 for \$0.00)", along with "Cancel", "Draft", and "Approve" buttons.

13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the  icon to copy, remove or expand row on a specific recipient.
16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the "Show Details" link to view your recipient's information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
20. Click the **Draft** or **Approve** button depending on your user roles.

Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The 'Domestic Wire' form is shown below, with a 'Change Type' link (callout 2). The form has two main sections: 'Origination Details' and 'Recurrence'. Under 'Origination Details', there is a 'From Subsidiary' field (callout 3) with a dropdown menu showing '****3461', an 'Account' field (callout 4) with a search bar 'Search by name or number', a 'Process Date' field (callout 5) with a date '06/30/2020' and a calendar icon, and a 'Recurrence' field (callout 6) with a 'Set schedule' link.

In the **Commercial** tab, click **Payments/Wires**.

1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the From Subsidiary.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a recurrence.

The screenshot shows a wire payment form with the following elements and numbered callouts:

- 7**: Recipient/Account dropdown menu.
- 8**: Amount input field showing \$0.00.
- 9**: Three-dot menu icon in the top right corner.
- 10**: Notify Recipient checkbox.
- 11**: Show Details link.
- 12**: Purpose Of Wire input field.
- 13**: OPTIONAL WIRE INFORMATION expandable section header.
- 14**: Message to Beneficiary input field.
- 15**: Description input field.
- 16**: Draft and Approve buttons at the bottom right.

Other visible text includes: "This payment is incomplete" at the top left, "Name of Person Receiving Wire" and "Checking 012346789" under the Recipient/Account dropdown, and "Cancel", "Draft", and "Approve" buttons at the bottom.

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the \vdots icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. Enter the Purpose of Wire.
13. Click the "Optional Wire Information" link to add more information.
14. (Optional) Enter a Message to Beneficiary.
15. (Optional) Enter a Description.
16. Click the **Draft** or **Approve** button when you are finished.

Payroll

You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' section of a software interface. At the top, there's a 'Payments' header. Below it, a 'New Payment' button is circled with a red circle and labeled with a red '1'. To the right of this button is a search bar with a magnifying glass icon and the word 'Search'. Below the search bar is a '+ Create Template' link. Underneath, there's a 'Templates' section. Below that, the 'Payroll' section is visible. It has a 'Change Type' link circled with a red circle and labeled with a red '2'. To the right of 'Change Type' are two links: 'Upload From File' (circled with a red circle and labeled with a red '3') and 'Import Amounts' (circled with a red circle and labeled with a red '4'). Below these links, there's a 'Origination Details' section. It contains four input fields: 'From Subsidiary' (circled with a red circle and labeled with a red '5'), 'Account' (circled with a red circle and labeled with a red '6'), 'Effective Date' (circled with a red circle and labeled with a red '7'), and 'Recurrence' (circled with a red circle and labeled with a red '8'). Each input field has a search icon and placeholder text: 'Search by name' for 'From Subsidiary', 'Search by name or number' for 'Account', '01/31/2020' for 'Effective Date', and 'Set schedule' for 'Recurrence'. There's also a calendar icon next to the 'Effective Date' field.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the **New Payment** button and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 51.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
5. Select the From Subsidiary.
6. Select an account.
7. Select the effective date using the calendar feature.
8. (Optional) Set up a recurrence.



Note: If you are splitting a payment follow, through step 8 and then go to page 50.

The screenshot shows the 'Recipients (1)' interface. At the top, there's a 'Filters' section with 'All' and 'Pre-No' buttons, and a search bar labeled 'Find recipients in payment'. Below this is a link '+ Add multiple recipients'. The main area is a table with columns 'Recipient/Account' and 'Amount'. A single row is visible with 'achtst Checking' and '\$0.00'. To the right of the row are icons for 'Notify Recipient' and 'Show Details'. Below the table is an 'Addendum' text area and a link '+ Add another recipient'. At the bottom, there's a summary bar showing '\$0.00' and '1 payments (1 for \$0.00)', and buttons for 'Cancel', 'Draft', and 'Approve'.

9. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the icon to expand, view details or notify a specific recipient.
12. Select a recipient or create a new recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the icon to copy or remove on a specific recipient.
15. (Optional) Check the box to notify a recipient of an upcoming payment.
16. (Optional) Click the “Show Details” link to view recipient information.
17. (Optional) Enter an addendum.
18. (Optional) Click the “+Add another recipient” link to a single recipient.
19. Click the **Draft** or **Approve** button when you are finished.

Splitting a Payment

If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way your employees have their money how they like without the hassle!

The screenshot shows the 'Recipients (1)' form with the following elements and numbered callouts:

- 1**: '+ Add multiple recipients' link.
- 2**: Search bar 'Find recipients in payment' and a three-dot menu icon.
- 3**: Three-dot menu icon for a specific recipient.
- 4**: Primary account selection (ACH ONLY (Zacnts) Checking, 123456789).
- 5**: 'Search for account' input field.
- 6**: Secondary account amount input (\$0.00).
- 7**: Split payment calculator showing a total of \$195.00, with a \$5.00 adjustment in the secondary account and a \$200.00 total.
- 8**: 'Addendum' text input field.
- 9**: '+ Add another recipient' link.
- 10**: 'Draft' and 'Approve' buttons.

At the bottom, the form shows a total of \$0.00 and 2 payments (2 for \$0.00).

Follow the directions up to step 8 on page 48.

1. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
2. (Optional) Click the icon to expand, view details or notify a specific recipient.
3. (Optional) Click the icon and select “Split Payment.”
4. Select a primary account.
5. Select a secondary account.
6. Enter the amount in the secondary account.
7. Enter the total amount of the deposit the “Total” text field. The difference between the total payment and the amount in secondary account adjusts in the primary account.
8. (Optional) Enter an addendum.
9. (Optional) Click the “+Add another recipient” link to a single recipient.
10. Click the **Draft** or **Approve** button when you are finished.

Commercial

Payment From File

If you use a separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Corporate Online Banking. When making a new payment, this allows you to quickly add recipients and amounts to payroll, ACH Batches or ACH Collections.

Importing a CSV file

The screenshot shows the 'Payments' interface. At the top, there's a 'New Payment' button (1) and a search bar. Below this is the 'Payment From File' section. It features a 'Payment Type' dropdown menu (2) with 'Payroll' selected. Below the dropdown is a link for 'Payroll Sample File (.csv)'. The 'PAYROLL UPLOAD GUIDELINES' section provides instructions on how to import a CSV file, including details about required columns (Recipient name, Routing transit number, Account number, Account type, & Amount) and file format (NACHA). Below the guidelines is an 'OR' section with instructions for importing a balanced NACHA format file. At the bottom, there's an 'Import File' field (3) with a file selection icon and a file name 'Payroll-sample.csv'. Below the field is a note '* - Indicates required field'. At the bottom right, there are 'Cancel' and 'Upload File' buttons (4).

In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select "Payment From File" from the drop-down.
2. Select the type of payment to send using the "Payment Type" drop-down.
3. Using the "Import File" option and select the CSV file you would like to upload.
4. Click the **Upload File** to upload the file.



Note: The CSV file should contain five columns: Recipient Name, Routing Number, Account Number, Account Type, & Amount.

Payment From File - Additional Information

6SEC Code

PPD - Prearranged Payment and Deposit

7Pay From/Pay To

Search by name or number

8Company / Subsidiary

Treasury Test

9Effective Date

Recipients

| Name | RTN | Account | Account Type | Amount | Addenda |
|-------------------|-----|---------|--------------|---------|---------|
| ACH Recipient | | | Checking | \$10.00 | |
| Another Recipient | | | Savings | \$25.00 | |

Total Amount: \$35.00 To 2 recipients

Back

Draft

Approve

10

- 5. Select an SEC code using the drop-down.
- 6. Select the account the funds will be taken from or posted to using the “Pay From/Pay To” drop-down.
- 7. Select the subsidiary using the “Company/Subsidiary” drop-down.
- 8. Select the effective date using the calendar feature.
- 9. Click either the **Draft** or **Approve** button when you are finished.



Note: If your file contains any errors, the system cannot process the file and prompts you to correct it. This ensures that all transactions will process successfully.

Importing a NACHA file

You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment

- NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
- Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account



In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select "Import File" from the drop-down.

Import File

Payment Type *

ACH Collection

ACH Collection Sample File (.csv)

ACH COLLECTION UPLOAD GUIDELINES

You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll

- The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
 - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
 - For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay To account, select a Subsidiary (where applicable), and select an effective date

OR

You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment

- NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
- Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file.

- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

ACH Collection File Specification (.pdf)

Import File *

AchCollection-sample.csv

* - Indicates required field

Cancel
Upload File

Payment From File - Additional Information

SEC Code
PPD - Prearranged Payment and Deposit

Company Entry Description
TEST

Pay From/Pay To
XXXXXX2222

Company / Subsidiary

Effective Date

Recipients

| Name | RTN | Account | Account Type | Amount | Addenda |
|---------|-----|---------|--------------|--------|---------|
| TEST Q4 | | | Checking | \$0.01 | |

Total Amount: \$0.01 To 1 recipients

Back
Draft
Approve

- Select the type of payment to send using the "Payment Type" drop-down.
- Using the "Import File" option and select the NACHA file you would like to upload.
- Click the **Upload File** to upload the file.
- Select the effective date using the calendar feature.
- Click either the **Draft** or **Approve** button when you are finished.

Commercial

Viewing, Approving or Canceling a Transaction

All payments appear in the Activity Center, where authorized users can view, approve or cancel certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.

Single Transaction

You can easily approve or cancel one specific transaction through the Activity Center.

Activity Center

Single Transactions Recurring Transactions Deposited Checks

Search transactions

| Created date | Status | Approvals | Transaction Type | Account | Amount |
|--------------|---------|-----------|-----------------------------------|----------------------------|--------|
| 3/19/2019 | Drafted | 0 of 1 | ACH Payment - Tracking ID: 699479 | Savings Account XXXXXX9997 | \$1.00 |

Credits: [0] \$0.00 | Debits: [0] \$0.00

Secure Access Token Required

A secure access code is required to authorize this transaction. Please enter it below.

Enter token

Cancel Next

Toggle Details

- Approve
- Cancel
- Inquire
- Copy
- Print Details

In the **Transactions** tab, click **Activity Center**.

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the **:** icon and select "Approve" or "Cancel."
3. Enter the code generated by the hard token.
4. Click the **Next** button.
5. You will receive a confirmation message.

Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once, saving you time and effort.

The screenshot illustrates the process of approving or canceling multiple transactions. It features a table with columns: Created date, Status, Approvals, Transaction Type, Account, Amount, and a menu icon. Two transactions are listed: one drafted on 3/19/2019 and one cancelled on 2/27/2019. Annotations 1 through 4 guide the user through the process. Annotation 1 points to the Status column. Annotation 2 points to the Amount column. Annotation 3 points to the menu icon. Annotation 4 points to the Confirm button in the confirmation dialogs.

| Created date | Status | Approvals | Transaction Type | Account | Amount | |
|--------------|-----------|-----------|--------------------------------------|----------------------------|--------|---|
| 3/19/2019 | Drafted | 1 of 1 | ACH Payment - Tracking ID: 699479 | Savings Account XXXXXX9997 | \$1.00 | ⋮ |
| 2/27/2019 | Cancelled | N/A | Funds Transfer - Tracking ID: 699466 | Basic Checking XXXXXX9998 | \$1.00 | ⋮ |

Approve Transactions

Are you sure you want to approve these transactions?

#699479 (\$1.00)

1 of your selected transaction(s) can not be approved.
Credit: \$0.00 | Debit: \$1.00

No Confirm

Cancel Transactions

Are you sure you want to cancel these transactions?

#699479 (\$1.00)

1 of your selected transaction(s) can not be cancelled.
Credit: \$0.00 | Debit: \$0.00

No Confirm

In the **Transactions** tab, click **Activity Center**.

1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon select all transactions.
3. Click the ⋮ icon and select either “Approve Selected” or “Cancel Selected.”
4. Click the **Confirm** button when you are finished. The status then changes to “Processed” or “Cancelled” in the Activity Center.



Note: If you cancel a recurring transaction in the Single Transaction tab, you only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.


Commercial

Editing or Using a Template

If you have Manage Template and Recipient rights, you can edit or use any of the available templates on the Payments page. Templates are a quick way to send a recurring payment or make a quick change without having to create a new template.

The screenshot shows the 'Payments' interface. At the top, there's a 'New Payment' button and a search bar. Below is the 'Templates' section with a '+ Create Template' link. A table lists templates, with one template named 'Test' of type 'ACH Payment (PPD)' and 1 recipient. A red callout '1' points to the 'Actions' column for this template, which contains a dropdown menu with options: Pay, Edit, Copy, and Delete. A red callout '2' points to the 'Template Properties' dialog box that appears when 'Edit' is selected. This dialog has sections for 'Template Properties' (Name: Test, Access Rights: 2 of 2 user roles selected), 'Origination Details' (SEC Code: PPD - Prearranged Payment and Deposit, From: Inwood National Bank: Demo *Treasur..., Account: Savings Account XXXXXX9997, \$8.73), and 'Recipient/Account' (ACH ONLY (Zacnts) Checking, 123456789, \$50.00). A red callout '3' points to the 'Save' button at the bottom right of the dialog.

In the **Commercial** tab, click **Payments**.

1. Click the  icon and select "Edit" to make changes to a template.
2. Make the necessary changes.
3. Click the **Save** button when you are finished.

Commercial

Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template do not change.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is the 'Templates' section, which includes a '+ Create Template' link. A table lists templates, with one row visible: 'Test' (ACH Payment (PPD)) with 1 result. The 'Actions' column for this row has a dropdown menu with options: Pay, Edit, Copy, and Delete. A red circle with the number '1' highlights the 'Delete' option. Below the table, a 'Delete Template' dialog box is open, asking 'Are you sure you want to delete this Template?'. It has two buttons: 'Cancel' and 'Delete Template'. A red circle with the number '2' highlights the 'Delete Template' button.

| Name | Type | Recipients | Last Paid Date | Last Paid Amount | Actions |
|------|-------------------|------------|----------------|------------------|-------------------------|
| Test | ACH Payment (PPD) | 1 | | | Pay, Edit, Copy, Delete |

Delete Template

Are you sure you want to delete this Template?

Cancel Delete Template

In the **Commercial** tab, click **Payments**.

1. Click the **:** icon and select "Delete" to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Commercial

ACH Pass-Thru

NACHA-formated Pass-Thru files are created outside of Business Online Banking using Excel or another similar accounting software. Depending on your user rights, you have the option to upload and submit these complex files to SSB for processing.

ACH Pass-Thru

The screenshot shows the ACH Pass-Thru interface with four numbered callouts:

- 1** points to the **IMPORT FILE** section, which contains a button labeled "Select a file to upload".
- 2** points to the **PROCESS DATE** section, which includes a calendar for July 2016. The date 14 is selected.
- 3** points to the **MEMO** section, which is an empty text input field.
- 4** points to the bottom right, where there are two buttons: "Draft" and "Approve".

In the **Commercial** tab, click **ACH Pass-Thru**.

1. Choose a NACHA-formatted file to import.
2. Select a process date using the calendar feature.
3. Enter a memo.
4. Click either the **Draft** or **Approve** button when you are finished.

Commercial

Tax Payment

With Business Online Banking, you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.

The screenshot shows a web interface titled "Tax Payments". It features a "State or Federal Authority" dropdown menu with "Federal" selected, highlighted by a red circle and the number 1. To the right of this menu is a search bar labeled "Filter forms". Below the dropdown is a list of three tax forms, each with a right-pointing arrow: "Form 1041 - Fiduciary Income Tax Return", "Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts", and "Form 1042 - Annual Withholding Tax Return for US Source Income of Foreign Person". The entire list of forms is enclosed in a red rounded rectangle and labeled with the number 2.

In the **Commercial** tab, click **Tax Payment**.

1. Select federal or your state from the "Tax Authority" drop-down.
2. Select a form from the list.

Federal Taxes
Form 1041 - Fiduciary Income Tax Return

3

| | | |
|--|-----------------------------------|--|
| From Subsidiary Treasury Test | Tax ID | From Account --- Select From Account --- |
| Payment Amount \$ 0.00 | Payment Effective Date | |
| Tax Type --- Select Payment Type --- | Tax Period End Date | To Account Routing Number |
| To Account | | |

4

Cancel Draft Approve

3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
4. Click either the **Draft** or **Approve** button when you are finished.

Commercial

Mobile Authorizations

Mobile Authorizations enable an authorized user to approve drafted ACH or wire transactions over the phone or through email. After establishing a Mobile Authorization Code, users with approval rights are notified when payments are drafted, so they can accept those payments without having to log in to Business Online Banking.

Mobile Authorizations

Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.

NOTE: You must enter a Mobile Authorization Code to use for verification.

1

MOBILE AUTHORIZATION CODE *

Enter a Mobile Authorization Code

* Your new code should be numeric and exactly 4 digits in length.

2a

Add E-mail

2b

Add Phone

4

Submit

* - Indicates required field

ENROLLMENT *

Choose eligible transaction types:

Select All

Clear All

3

☐ FUNDS TRANSFER

☐ WIRE TRANSFER

☐ ACH PAYMENTS

☐ EFTPS

☐ ACH SINGLE RECEIPT

☐ PAYROLL

☐ ACH SINGLE PAYMENT

☐ ACH COLLECTIONS

☐ EXTERNAL TRANSFER

E-MAIL ADDRESS *

Cancel

Save

COUNTRY *

United States

PHONE NUMBER *

Cancel

Save

Commercial: Mobile Authorizations

In the **Commercial** tab, click **Mobile Authorizations**.

1. Enter a new 4-digit code in the Mobile Authorization Code field.
2. Create a new contact method.
 - a. Click the **Add E-mail** button. Enter the approver's e-mail address and click the **Save** button.
 - b. Click the **Add Phone** button. Select the approver's country using the "Country" drop-down and enter their phone number. Click the **Save** button.
3. Choose which transaction types you want the approver to be an eligible approver for by checking the appropriate boxes.
4. Click the **Submit** button when you are finished.



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