The Citizens Bank℠

BUSINESS ONLINE BANKING
USER GUIDE

Q2EBANKING IS OUR ONLINE BANKING PROVIDER AND HAS PREPARED THIS Q2ONLINE USER GUIDE TO HELP YOUR BUSINESS GET THE MOST OUT OF OUR ONLINE BANKING SERVICES.

If you have any questions or need additional information, please contact Electronic Banking at **601-389-2178** or **ebanking@tcbphila.com.**

Q2ebanking

Contents

Preface v
- Audience v
- Purpose v
- Conventions v
- Product Documentation v
- Obtaining Documentation and Support vi

Chapter 1: Getting Started 1
- Login 1
  - Password Tips and Recommendations 6
- Sign Off 7

Chapter 2: Preferences 9
- Manage Users 9
- User Rights 11
- Manage Subsidiaries 15
- Mobile Preferences 16

Chapter 3: Creating Recipients and Payment Templates 21
- Recipients 21
- Manage Payment Templates 24
  - Update Recipient Accounts 32
- Draft-Restricted Templates 32

Chapter 4: Making Commercial Payments and Collections 36
- Single Payment 38
- Single Receipt 41
- Payroll 43
- Payments 47
- Payment Information for Imported Files 50
- ACH Pass-Thru 50
- Collections 52
- Import Formatted Files 55
  - Import a CSV formatted File 55
  - Import an Unbalanced ACH File 56
- Wire Transfer 56
- International Wire Transfers 59
- Tax Payment 62

Chapter 5: Frequently Asked Questions 65
- Getting Started 65
- Commercial 68
- Preferences 77

Chapter 1: Getting Started

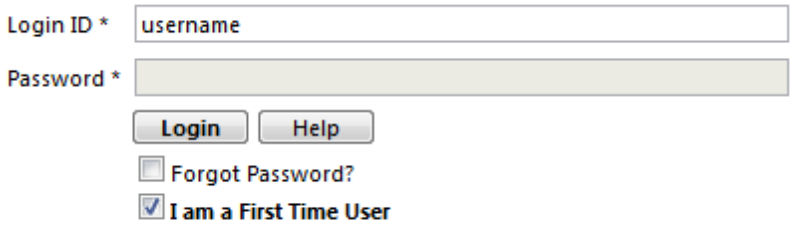
This chapter provides information on logging in and signing off, as well as password tips and recommendations.

Login 1
Password Tips and Recommendations 6
Sign Off 7

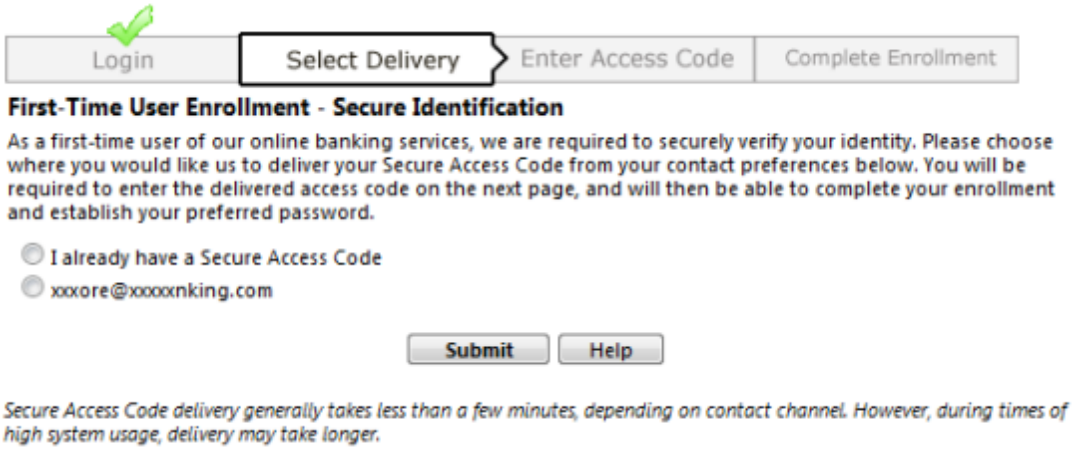
Login

To login for the first time when you have only been provided a login ID:

1. Enter the login ID you were assigned.



2. Select the check box indicating that you are a First Time User.
3. Click **Login**. You will be directed to a page displaying the secure contact information we have on file for your account.

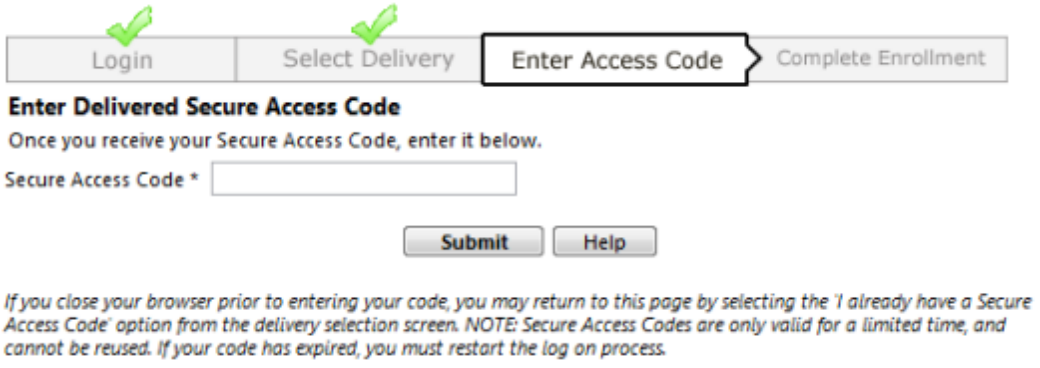


4. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes.

   Note If any of the contact options we have on file are inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

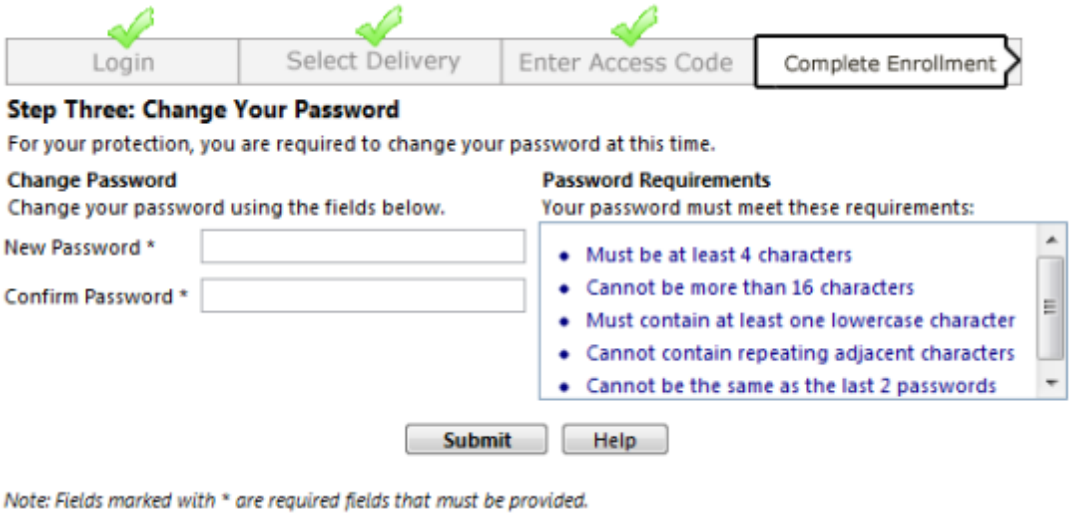
   - **Phone Delivery** - If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.
   - **SMS (Text) Delivery** - If you select the text message delivery of your temporary code, you will receive a message containing the requested code. Standard text message fees may apply.
   - **Email Delivery** - If you select an email account, you will receive an email containing the requested code. If you do not receive this email, please check your Junk Mail box. You can configure your junk mail settings to allow future emails from our address.

5. Enter, or copy and paste, the temporary code you receive on the following page. Depending on your account configuration, the copy and paste option may be disabled. The system may also display a Caps Lock notification when typing into case-sensitive fields.



Note Do not navigate away from the page. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

6. Once you have successfully entered your temporary code, you will be directed, step-by-step, through the completion of your enrollment. The process will end with you creating and confirming your preferred password that will be used in combination with your login ID on future logins.



Note The next time you login to online banking, you may be required to register your computer to limit access to your account information from non-registered computers.

To login for the first time when you have been provided both a login ID and password:

1. Enter the login ID and password you were assigned.
2. Click **Login**.
3. You may now be required to register your computer. If so, you will be directed to a page displaying the secure contact information we have on file for your account. Select

one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes.

Note If any of the contact of the contact options we have on file are inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

- **Phone Delivery** - If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.
- **SMS (Text) Delivery** - If you select the text message delivery of your temporary code, you will receive a message containing the requested code. Standard text message fees may apply.
- **Email Delivery** - If you select an email account, you will receive an email containing the requested code. If you do not receive this email, please check your Junk Mail box.

4. Enter, or copy and paste, the temporary code you receive on the following page.

Note Do not navigate away from the page. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

If you have forgotten your password, but have not been locked out:

1. Enter the login ID.
2. Select the check box labeled *Forgot Password?*.
3. Click **Login**.
4. You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes.

Note If any of the contact options we have on file are inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

- **Phone Delivery** - If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.

- **SMS (Text) Delivery** - If you select the text message delivery of your temporary code, you will receive a message containing the requested code. Standard text message fees may apply.
- **Email Delivery** - If you select an email account, you will receive an email containing the requested code. If you do not receive this email, please check your Junk Mail box. You can configure your junk mail settings to allow future emails from our address.

5. Enter, or copy and paste, the temporary code you receive on the following page.

   Note Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

6. Once you have successfully entered your temporary code, you will be directed to create and confirm your new password that will be used in combination with your login ID on future logins.

To register a computer that you are using to access online banking for the first time:

1. Enter your login ID and password.
2. Click **Login**.
3. You are now required to register your computer. You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes.

   Note If any of the contact options we have on file are inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

   - **Phone Delivery** - If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.
   - **SMS (Text) Delivery** - If you select the text message delivery of your temporary code, you will receive a very simple message containing the requested code. Standard text message fees apply.
   - **Email Delivery** - If you select an email account, you will receive a very simple email containing only the requested code. If you do not receive this email, please check your Junk Mail box.

4. Enter, or cut and paste, the temporary code you receive on the following page.

Note Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

5. Depending on your account status, you may have the ability to choose whether or not you want to 1) activate your computer to avoid this registration process in the future or 2) take one-time access to your accounts. If you are on a public computer, you should always choose one-time access so the system does not register the public computer.

6. You will then be directed to the Account Overview page.

Related Topics

- Password Tips
- Frequently Asked Questions

Password Tips and Recommendations

In combination with your online user ID, your online password is like the lock on your front door, as it provides first-level defense against unauthorized access. Choosing a weak password is like buying a cheap lock to protect your valuables. The following guidelines are presented for creating a strong password:

Avoid Password Pitfalls

- Do not choose passwords or security codes (PINs) that can be easily guessed by others.
- Do not use account numbers.
- Do not use personal contact information such as addresses or phone numbers.
- Do not use personal information such as your name, birthday, Social Security Numbers, passport numbers, or names and information for family members.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Avoid using only look-alike substitutions of numbers or symbols. Passwords like *P@ssw0rd* are easily guessed, but can be effective when combined with changes in case, length, and misspellings.
- Do not use dictionary words.

Recommended Password Practices

- Create unique, original passwords using a combination of numbers, letters (upper and lower case) and special characters.
- Use longer passwords, as long as you can remember them.
- Choose a password that is meaningful so you can easily commit it to memory.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Your password must meet the following minimum requirements:

- Must be at least 4 characters
- Cannot be more than 16 characters
- Must contain at least one number
- Must contain at least one uppercase character
- Must contain at least one lowercase character
- Cannot contain repeating adjacent characters
- Cannot be the same as the last 2 passwords
- Must contain at least one of these special characters: `~!@#$%^&*()_+-={}|[]:";'<>?,./\

Useful Resources

Links to third-party tools and sites are neither endorsed nor guaranteed by our institution and are provided only for your information and convenience.

- Create Strong Passwords
- Microsoft Password Strength Checker

Sign Off

Please review this page to learn more about voluntarily and involuntarily signing off.

Voluntary Sign Off

You can voluntarily end your online session at any time by selecting Sign Off from the online menu selection, or through completely closing your browser by clicking on the Close in the top right corner of your browser window. This will terminate your session and send you to our designated sign off page.

Note To maximize the security of your online information, you are strongly encouraged to always use the Sign Off menu or close your browser to end your session. If you instead navigate from online banking to another site in the same browser or on another browser tab, your authentication credentials are still stored within the browser, making it possible for others using the computer to possibly access data from your previous online banking session.

Involuntary Sign Off (User Session Timeout)

For the security of your online banking information, our system will sign you off after a defined period of inactivity. This user session timeout is designed to prevent unauthorized access to your online banking session if you inadvertently walk away from your computer while in the middle of an online banking session.

If you are a commercial user completing certain types of potentially time-consuming transactions (i.e. batch payments, collections, or payroll), our system will give you the opportunity to reestablish your session, and preserve your work, by entering your password if you time out.

Note If you incorrectly enter your password just one time on a session timeout, your submitted transaction will be discarded and will need to be recreated. Please take care to correctly enter your password when prompted after a session time out.

Once you successfully enter your password, you will be taken to the Submit Transaction page, where you can preview and take action on the payment.

Server Session Timeout

For your security, after a longer period of time than the user session timeout described above, your server session will terminate and you will not be able to restore your session, regardless of the activity you are performing.

Related Topics

- Login
- Password Tips
- Frequently Asked Questions

Chapter 2: Preferences

This chapter includes information on setting and managing account preferences. It also includes help for subsidiary company management, setting up users and user rights, and help setting up mobile services and preferences.

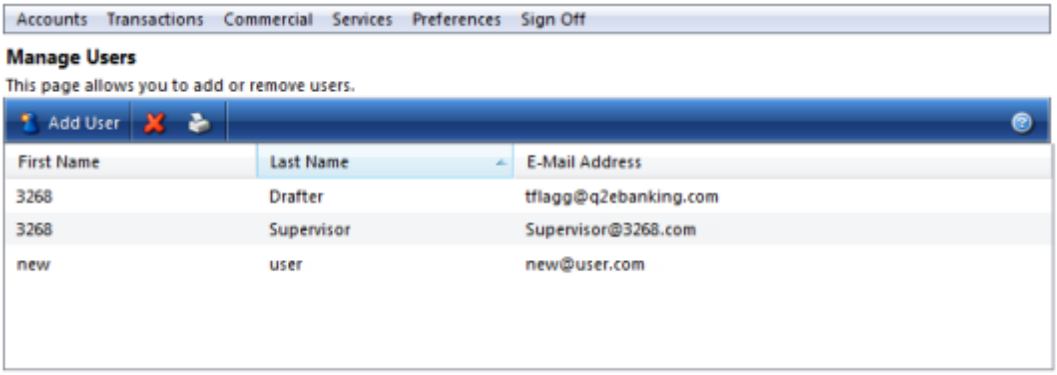
Manage Users 9
User Rights 11
Manage Subsidiaries 15
Mobile Preferences 16

Manage Users

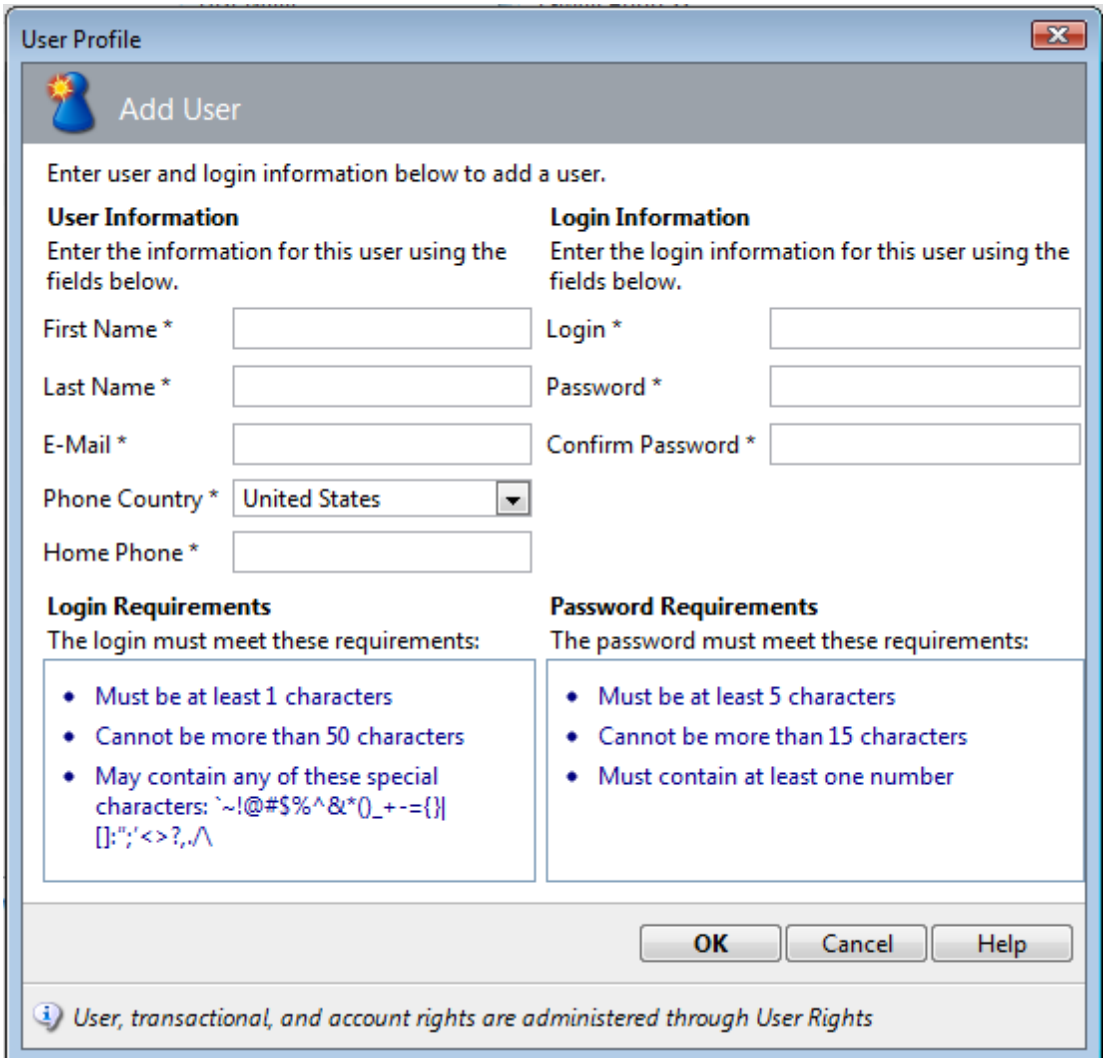
If you have been granted the right to manage users, you can add or delete users on the Manage Users page.

To add a new user:

1. From the online banking menu, choose **Preferences > Manage Users**. The Manage Users page appears.



2. On the toolbar, click **Add User**. The User Profile window appears.



3. On the User Profile page, complete the User Information.
4. Establish a Login ID and Password for the user and confirm the password.
5. Click **OK** to add the user account.

Note Once the user account is established, you must go to Preferences > User Rights to set account rights, transaction rights and limits for the user. The user will not have any account access or rights without this step. Depending on your FI's configuration, the CSR may be required to activate the online user account.

To remove an existing user:

1. From the Manage Users page, select a user and click the Delete User toolbar button. A confirmation window opens.
2. Click **OK**. The user is deleted and has no online account access or rights.

Related Topics

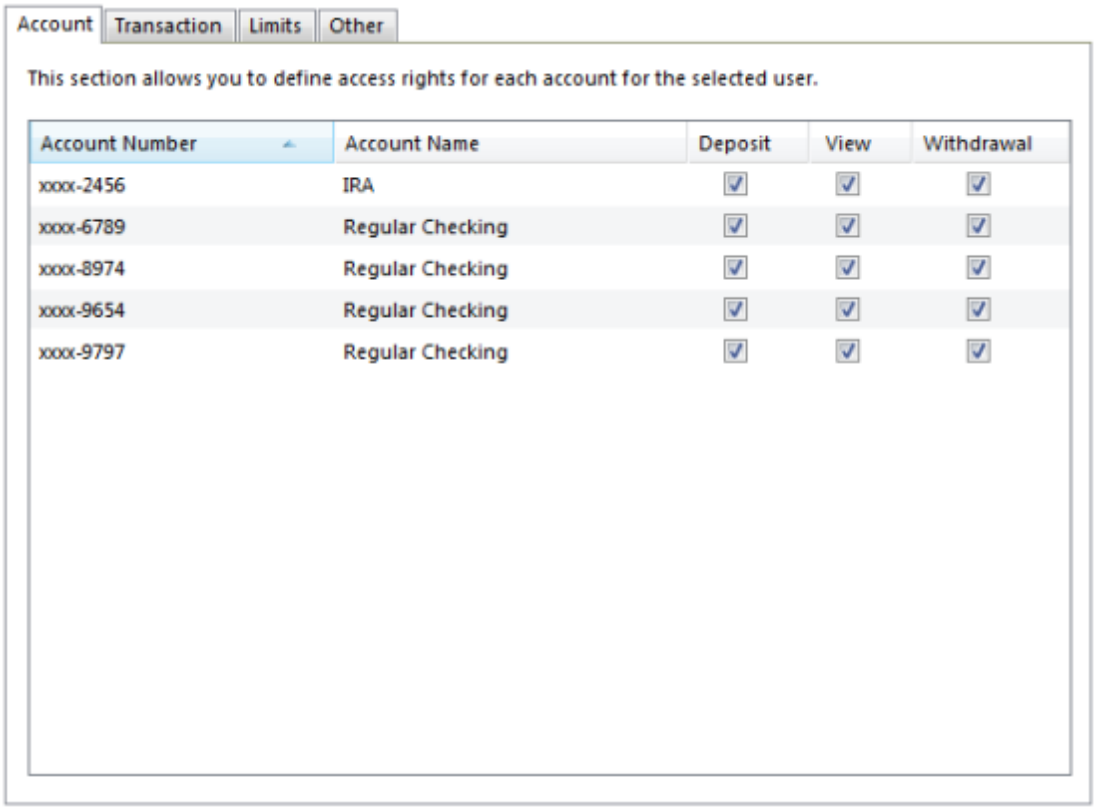
- User Rights
- Frequently Asked Questions

User Rights

The User Rights (Preferences > User Rights) page enables you to modify a user's account rights, permissions, and feature access. This page will most likely be reserved for users in the position of Head of Household (Retail) or Business Owner/Supervisor (Commercial).

Understanding Account Access Rights (Account tab)

This section allows you to set account access levels for each account available to the specified user.



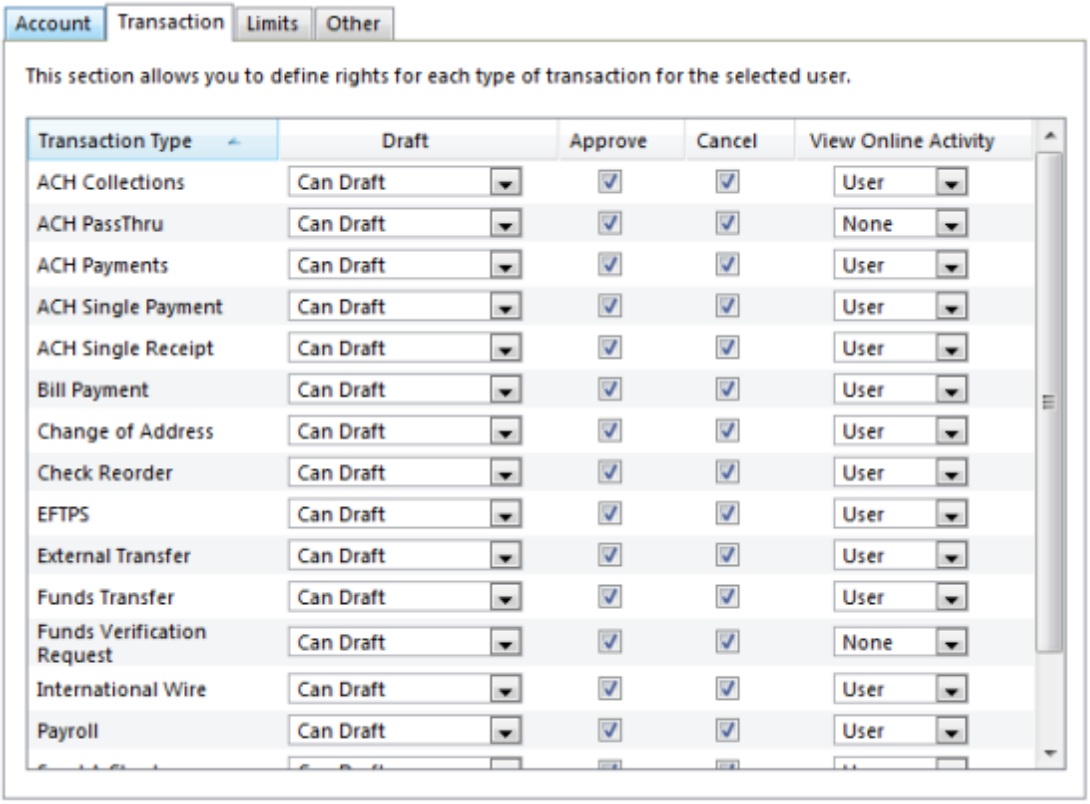
The options for account access rights are:

- **View** - View balance and history information for the specified account. If a user is denied *View* rights on an account, he or she will not have access to that account in the online banking system. The *View* right can also be used to hide certain accounts that the user doesn't need or want to view.
- **Deposit** - Make deposits to this account via Funds Transfer, Payroll, Wire Transfers, etc.

- **Withdrawal** - Make withdrawals from this account via Funds Transfer, Payroll, ACH, Wire Transfers, etc.

Understanding Transaction Rights (Transaction tab)

This section allows you to define the rights and limits for each type of transaction for the selected user.



The options for transaction rights are:

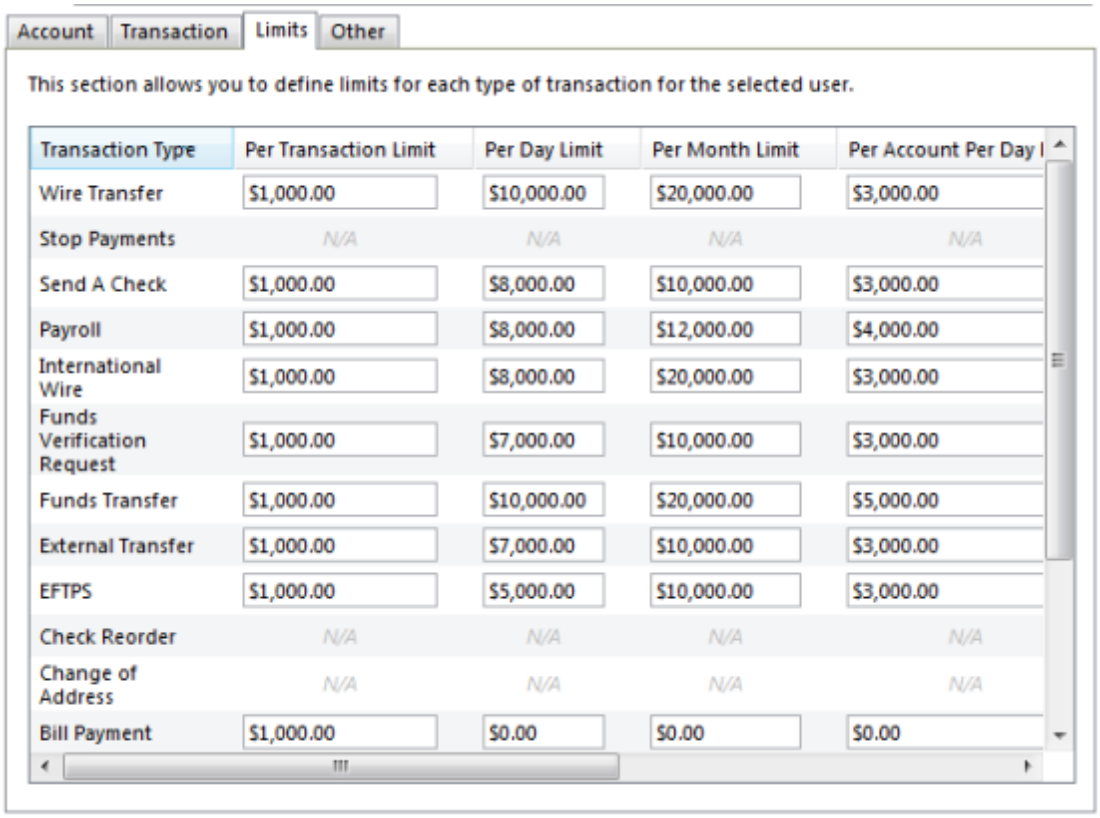
- **Draft** - Initiate or create a transaction of the specified type.
- **Draft-Restricted** - This setting restricts a user's rights to editing the dollar amount, settlement date, and description of an existing template. All other required data will be pre-populated when a user accesses a draft-restricted template.
- **Approve** - Approve or authorize a transaction of the specified type.
- **Cancel** - Cancel a transaction of a specified type that is currently in a *Drafted* status or *Authorized* status.
- **View Online Activity** – View Online Activity has three levels of available access: All, None, and User. Setting the option to *User* gives the specified user the ability to *only* view the online transactions that he or she has initiated. Setting the option to *None* removes complete access to the Online Activity page under the Accounts menu. Setting the option to *All* enables the user to view not only his or her own online transactions,

but those initiated by others within the company or household. The All setting will most likely be limited to those individuals with a position of Head of Household (Retail) or Owners/Supervisor (Commercial). The All option must also be selected when setting up a user for *Mobile Authorizations*. See the Preferences > Mobile section for additional information.

Note For a user to be able to draft a transaction, but not approve, they must be given the right to withdraw from the account (Account tab). If the Withdrawal option is not selected, the user will not be able to view any accounts to draft a payment. The limitation to ensure the user is not initiating a transaction without dual approval will fall under the Draft, Approve, or Cancel rights.

Understanding Transaction Limits (Limits tab)

Transaction Limits are values the user is limited to when creating a transaction of the specified type. For example, if the Per Transaction Limit is set to $1000.00 for Funds Transfers, the user will not be permitted to initiate a transfer in excess of $1000.00. In the event that the user attempts a transfer that exceeds this limit, an error message will appear indicating that they have exceeded the *Per Transaction Limit* and the transfer will not be accepted. There are certain types of transactions that do not require certain limits to be set. For example, there is no need to set a dollar limit for Stop Payments and Check Reorders.



Transaction Type	Per Transaction Limit	Per Day Limit	Per Month Limit	Per Account Per Day
Wire Transfer	$1,000.00	$10,000.00	$20,000.00	$3,000.00
Stop Payments	N/A	N/A	N/A	N/A
Send A Check	$1,000.00	$8,000.00	$10,000.00	$3,000.00
Payroll	$1,000.00	$8,000.00	$12,000.00	$4,000.00
International Wire	$1,000.00	$8,000.00	$20,000.00	$3,000.00
Funds Verification Request	$1,000.00	$7,000.00	$10,000.00	$3,000.00
Funds Transfer	$1,000.00	$10,000.00	$20,000.00	$5,000.00
External Transfer	$1,000.00	$7,000.00	$10,000.00	$3,000.00
EFTPS	$1,000.00	$5,000.00	$10,000.00	$3,000.00
Check Reorder	N/A	N/A	N/A	N/A
Change of Address	N/A	N/A	N/A	N/A
Bill Payment	$1,000.00	$0.00	$0.00	$0.00

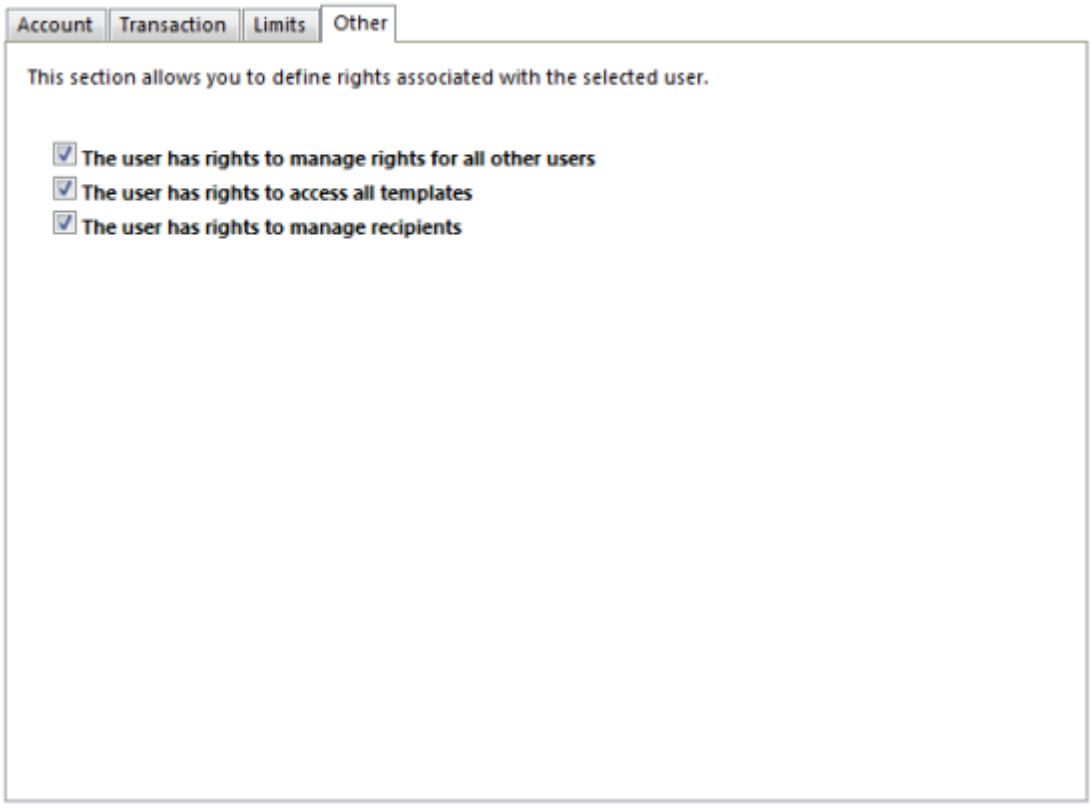
Limits supported, depending on the type of transaction, include:

- **Per Transaction Limit ($)** – The maximum dollar amount a user can approve per transaction.
- **Per Day Limit ($)** – The maximum dollar amount a user can approve per day.
- **Per Month Limit ($)** – The maximum dollar amount a user can approve per month.
- **Per Account Per Day Limit ($)** – The maximum dollar amount a user can approve per day per account, for accounts to which they are entitled.
- **Per Day (count)** – The maximum number of transaction approvals allowed per day.
- **Per Month (count)** – The maximum number of transaction approvals allowed per month.
- **Per Account Per Day (count)** – The maximum number of transaction approvals allowed per day per account, for accounts to which they are entitled.

These limits are verified at approval time, and can be set independently for each type of transaction (i.e. funds transfer, payroll, etc.).

Understanding User Right Settings (Other tab)

This section allows you to grant and restrict access to certain functionality within the system.



- **Manage Rights for All Users** - Enabling this option will allow the user access to the User Rights page. The user will have the ability to alter permissions and limitations for all users within the company or household. This option should be reserved for users in

the position of Head of Household (Retail) or Owner/Supervisor (Commercial).

- **Access All Templates** - As a default, users only have access to view/edit/delete templates that they have created. Enabling the Access All Templates option gives a user the ability to see and manage all templates for all users within the company/household.
- **Manage Recipients** - Granting users the ability to Manage Recipients will enable them to edit/add/delete a recipient for use in Payroll, ACH Payments, ACH Receipts, Wire Transfers, and Tax Payment transactions. Without this option they will only have the ability to utilize recipients that have been created by the Owner/Supervisor of the company.

Note Users set up as an administrator will only be able to access and view those transactions, accounts, templates, and recipients that you grant them while you are setting them up under Preferences and User Rights. To change these at any time, you may do so by updating the rights granted under this menu item.

To establish or change rights and limits for a user:

1. From the online banking menu, choose **Preferences > User Rights**. The User Rights page appears.
2. Select the User from the drop-down list.
3. Add or change the rights and limits for the user per the instructions above.
4. Once the user rights have been established, click **Submit**. The following message appears: *Your changes were successful*.

The rights will be effective the next time the user logs onto the system. If you need to add a user, please contact us or navigate to Preferences > Manage Users if we have entitled you to add new users.

Related Topics

- Manage Users
- Draft Restricted Templates

Manage Subsidiaries

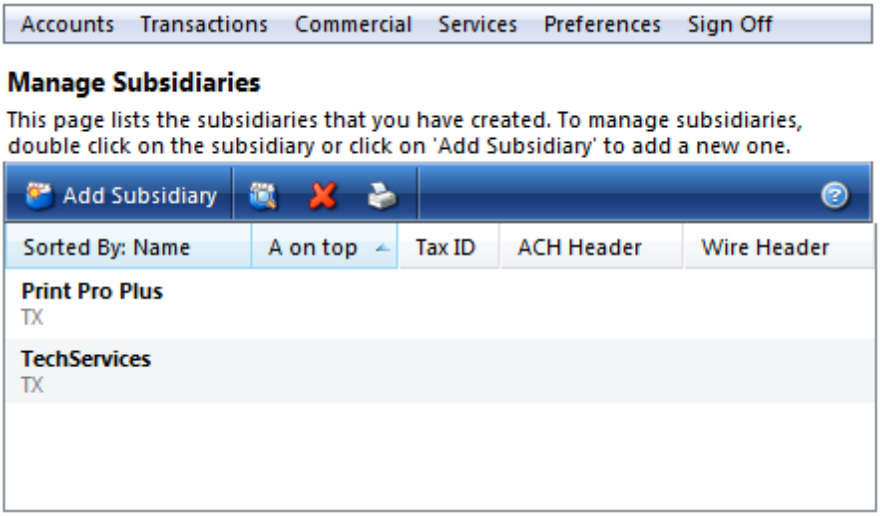
The Manage Subsidiaries page allows you to add, edit, or remove subsidiary profiles which, when added, become available in the Pay From drop-down lists on all applicable payment pages. If you manage multiple companies with multiple tax identification numbers, creating subsidiaries will make using our cash management payment services easier.

A subsidiary is a secondary or alternate company profile that uses defined payment attributes to replace the primary company attributes and are specific to the subsidiary company, including:

- **Subsidiary Name** - The name you choose to identify the subsidiary company profile on the payment pages.
- **ACH Header** - An alternate ACH company name used to send ACH payment types that require the information.
- **Wire Header** - An alternate Wire company name used to send Wire Transfer payment types that require the information.
- **Tax ID** - An alternate tax identification number (TIN) used to send the tax payment types and other payments that require the information.
- **Subsidiary Address** - An alternate company address used to send the transaction for payment types that require the information.

To add a subsidiary:

1. From the online banking menu, choose **Preferences > Subsidiaries**. The Manage Subsidiaries page appears.



2. On the toolbar, click **Add Subsidiary**.
3. After providing the required information, you will be returned to the Manage Subsidiaries page.
4. If necessary, use the toolbar buttons to edit or delete subsidiaries.

Related Topics

- Frequently Asked Questions

Mobile Preferences

The Mobile Preferences page allows you to establish your preferences for accessing and using our online banking services on your mobile device. This may include setting up your mobile authorization preferences and enrolling for mobile and text banking access.

Mobile Enrollment

You enroll to use our mobile banking services by clicking on the Mobile Enrollment tab and selecting the check box to enable mobile banking access. This will allow you to use your existing online banking user ID and password on our mobile site.

As a convenience, you can also have our mobile web address sent to an email client on your mobile phone by entering your email address and clicking Send. This will allow you to cut and paste the address from your email client into your mobile browser.

To enroll in mobile banking:

1. From the online banking menu, choose **Preferences > Mobile**. The Mobile Preferences page appears.
2. Select the *Yes, enable my user ID and Password for use on my mobile device* check box.
3. Verify the Mobile Access URL is displayed correctly by copying and pasting it into a new browser tab.
4. Enter an email address and click **Send**. An email is sent with mobile URL.

Authorizing Transfers Over Mobile Devices

We may require you to enter your Mobile Authorization Code (MAC) to complete and authorize some transactions over your mobile device. If you want to be able to transfer funds over a mobile device, you should establish your MAC from the Mobile Authorizations tab. This code may also be used to approve payments that others may request you to authorize over your phone, once you set up your mobile authorization preferences.

Mobile Authorization Preferences

Mobile authorization lets you manage your online banking payments and transfers on-the-go using your mobile phone. Once you establish your mobile authorization settings, you will be added to a list of eligible approvers when another user in your company or household wants to send you an authorization request. Once you establish your MAC, enter your preferred phone and email delivery preferences, and choose the transactions types for which you agree to be an eligible approver. This option is useful when other users in your company or household are not eligible approvers for a particular transaction type.

Mobile authorization workflow is as follows:

A user executes a payment, and from the Submit Transaction page, sends a mobile authorization request to one or more eligible approvers. All approvers are displayed.

However, only those that are eligible to receive the mobile authorization request would be selectable.

To receive the authorization request, the following must be true:

- The person executing or drafting the payment must be in the same company or household as the requested approver(s).
- The approver(s) must have the rights and limits to approve the payment.
- The approver(s) have already established the mobile authorization preferences and set a MAC.

Clicking Send will 1) draft the payment and 2) send the mobile authorization request to all checked approvers and notification targets.

Receiving Approval Notification Emails

The drafter can optionally request a notification email if the payment is approved by one of the eligible approvers by entering an email address.

Sending Delayed Requests

The time next to each phone number allows the drafter to schedule a time that the mobile authorization will be sent. If the time is left at the default value of 6:00 AM, the request will be sent immediately when the Send button is clicked.

- One or more eligible approvers will receive the mobile authorization request by phone or email. If the notification target is by email, the approver must log into online banking and go to Accounts > Online Activity to approve the payment. If the request is sent to eligible approvers by phone, the approver can review the transaction details and approve the payment by following the directions and entering the MAC.

  Note If multiple eligible approvers are sent the request, only the first to successfully enter his or her MAC will approve the payment. Others that receive the call will get a message indicating that the payment has already been approved upon successful entry of their MAC.

- Upon approval by an eligible approver, the status of the payment in Accounts > Online Activity will immediately update from *Pending Approval* to *Authorized*. Additionally, the drafter will receive the optional approval notification, if requested.

  Note A Mobile Authorization Code should be kept absolutely private and never shared.

Text Banking Enrollment

Text banking requires that the user register for the service in online banking. From the Text Banking tab in Mobile Preferences, you can select the option to enroll in text banking, register a cell phone number, and agree to the terms of service.

To enroll in text banking:

1. From the online banking menu, choose **Preferences > Mobile**. The Mobile Preferences page appears. The Mobile Enrollment tab appears by default.
2. Choose the Text Banking tab.
3. Select *Yes, enable my accounts for use on my text device*.
4. Enter a number for a text enabled mobile device in the SMS Text Number field.
5. Select the check box to agree to terms of service and click **Submit**. A text message is sent to the mobile device welcoming you to text banking. The following message also displays on the Mobile Preferences page: *You have successfully updated your mobile settings*.

   Note Upon initial enrollment, you will be redirected to the Account Preferences page where can enable, order, and nickname your accounts for use with text banking.

Text Banking Commands

Text banking can be used to quickly access:

- Balances
- History
- Financial institution information (such as website, phone number, etc.)
- Funds Transfers

Note Signatures (or any other text such as phone numbers) appended to text messages may cause errors in processing. It is recommended that you disable your automatic signature (or any appended text) when sending text banking commands.

Send text commands to 226563 (BANKME). The following commands are available:

Text Command	Action
BAL or **BAL** <account nickname>	Receive account balance (If no account nickname is included, the balances of all enabled accounts will be listed)
HIST <account nickname>	Receive account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts

Text Command	Action
LIST	Receive a list of available text commands
HELP	Receive a list of contact points for information on text banking (for example, your website or phone number)
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Related Topics

- Frequently Asked Questions

Chapter 3: Creating Recipients and Payment Templates

This chapter includes information on creating and managing recipients and payment templates.

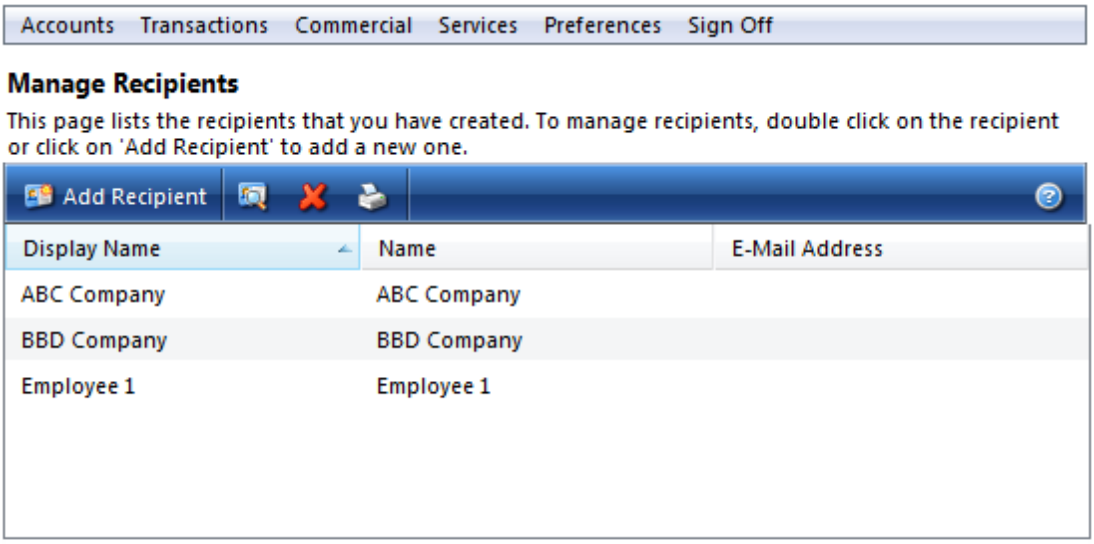
Recipients 21
Manage Payment Templates 24
Update Recipient Accounts 32
Draft-Restricted Templates 32

Recipients

The Manage Recipients page allows you to add new recipients and edit or delete existing ones. Once you have entered a recipient, you can also add one or more payment templates for later use (See help with Managing Payment Templates). Recipients and saved templates are used when initiating Payroll, ACH Payments, ACH Receipts and Wire Transfers from the respective commercial payment menus in online banking.

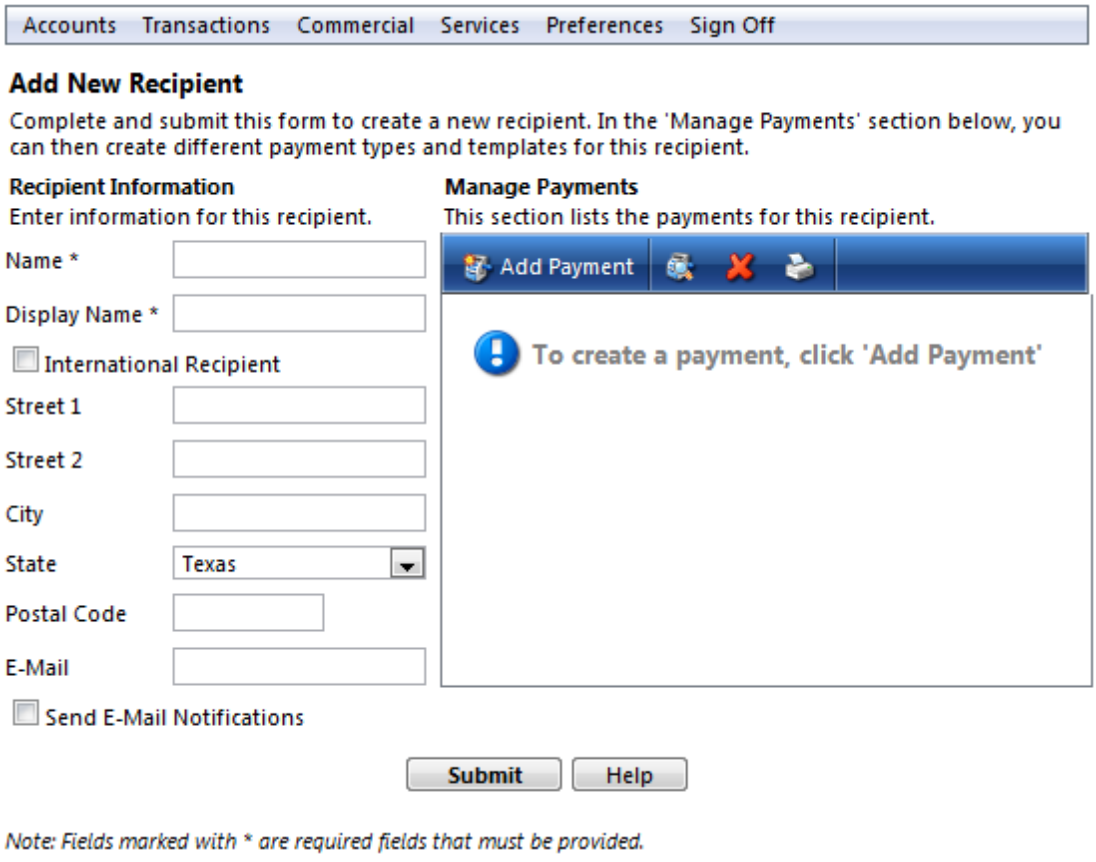
To add a recipient and associated payment template:

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.



Note: Creating a recipient is a one-time task that saves you time later by pre-populating default recipient information on payment templates.

2. On the toolbar, click **Add Recipient**. The Add New Recipient page appears.



*Note: Fields marked with * are required fields that must be provided.*

3. Fill in the required information for the recipient, including: Name, Display Name, Street 1, Street 2, City, State, Postal Code and Email address, and indicate if this recipient is an individual or company. This information will be shared for every

payment created for this recipient. If your recipient is international, select the **International Recipient** check box to enter an international address.

4. Select the *Send Email Notifications* check box to send an automated email to the recipient for every payment made to them. This option may be overridden when initiating the payment.

5. Saving a payment template - When you add a new recipient, there will not yet be any payments listed under the Manage Payments section of the page. If you would like to add a payment to the recipient, click **Add Payment** on the Manage Payments toolbar. Otherwise, you can click **Submit** and add payment templates to the recipient at a later time.

6. When you click **Add Payment**, you are directed to the Add New Payment page. This page will allow you to create and save a payment template that can be used when initiating a transaction for this recipient. See Manage Payment Templates for help in creating and maintaining payment templates for a recipient.

7. Once the payment data is added, click **Submit** to add the payment template to the recipient. You will be returned to the page showing the recipient's information. The new payment will now appear in the list under the Manage Payments section. You can repeat the process to add more new payment templates.

8. Once your payment templates have been added and you are returned to the recipient's page, click **Submit** to add the new recipient to the system. The recipient and payment templates can now be used to initiate transactions in online banking.

To edit a recipient or payment templates for a recipient:

1. Select a recipient and click the **Edit Recipient** toolbar button, or double-click on a recipient. The Edit Recipient page appears.

2. Make changes to the shared recipient information or Manage Payment sections. Edited shared recipient information will be effective on all future payments made to this recipient, but will not update currently scheduled payments with the new information. In the Manage Payments section, select a payment and click the Edit Payment toolbar button to make changes to the payment template.

Note You can also edit the From Account for a payment (credit) template.

To remove a recipient and payment templates for a recipient:

1. Choose a recipient and click the **Delete Recipient** toolbar button. A confirmation window opens.

Note Deleting a recipient will also delete all payment templates saved for the recipient; however, any scheduled payments to the recipient WILL NOT be automatically deleted, and must be deleted manually.

2. Click **OK**. The recipient is removed from the grid.

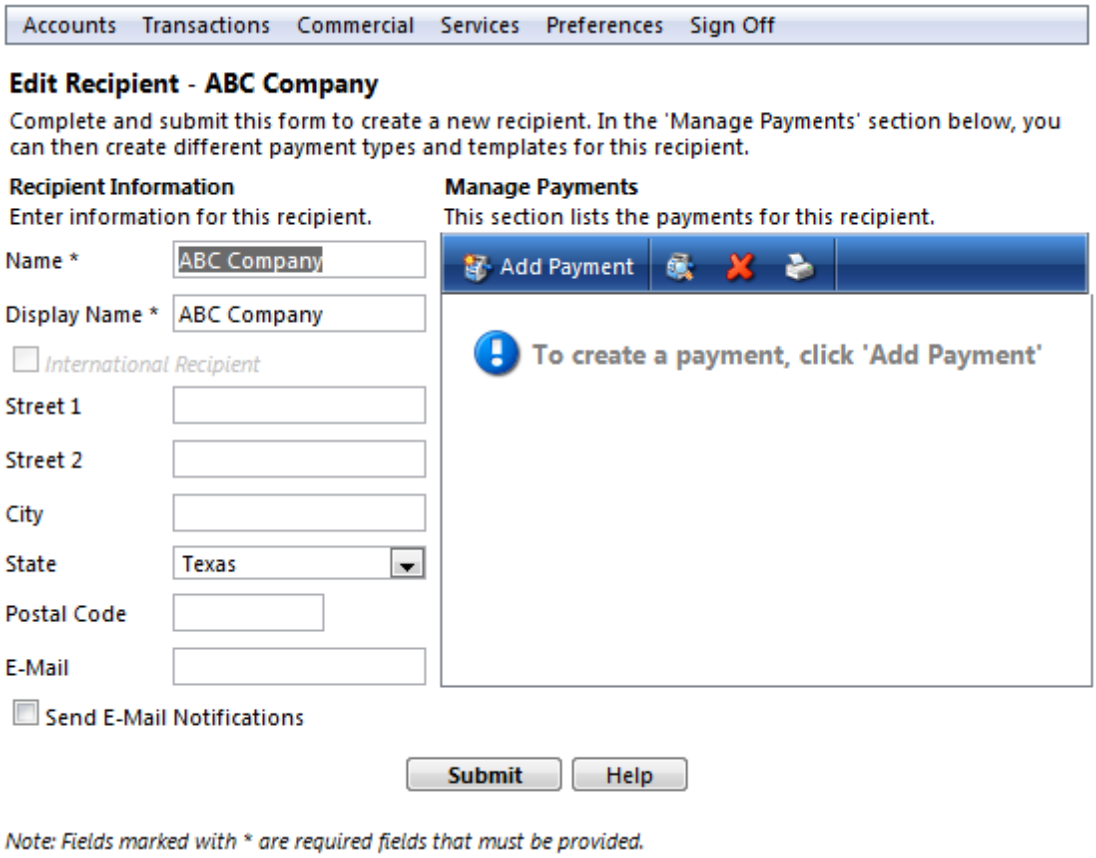
Related Topics

- Making Commercial Payments
- Manage Payment Templates
- Frequently Asked Questions

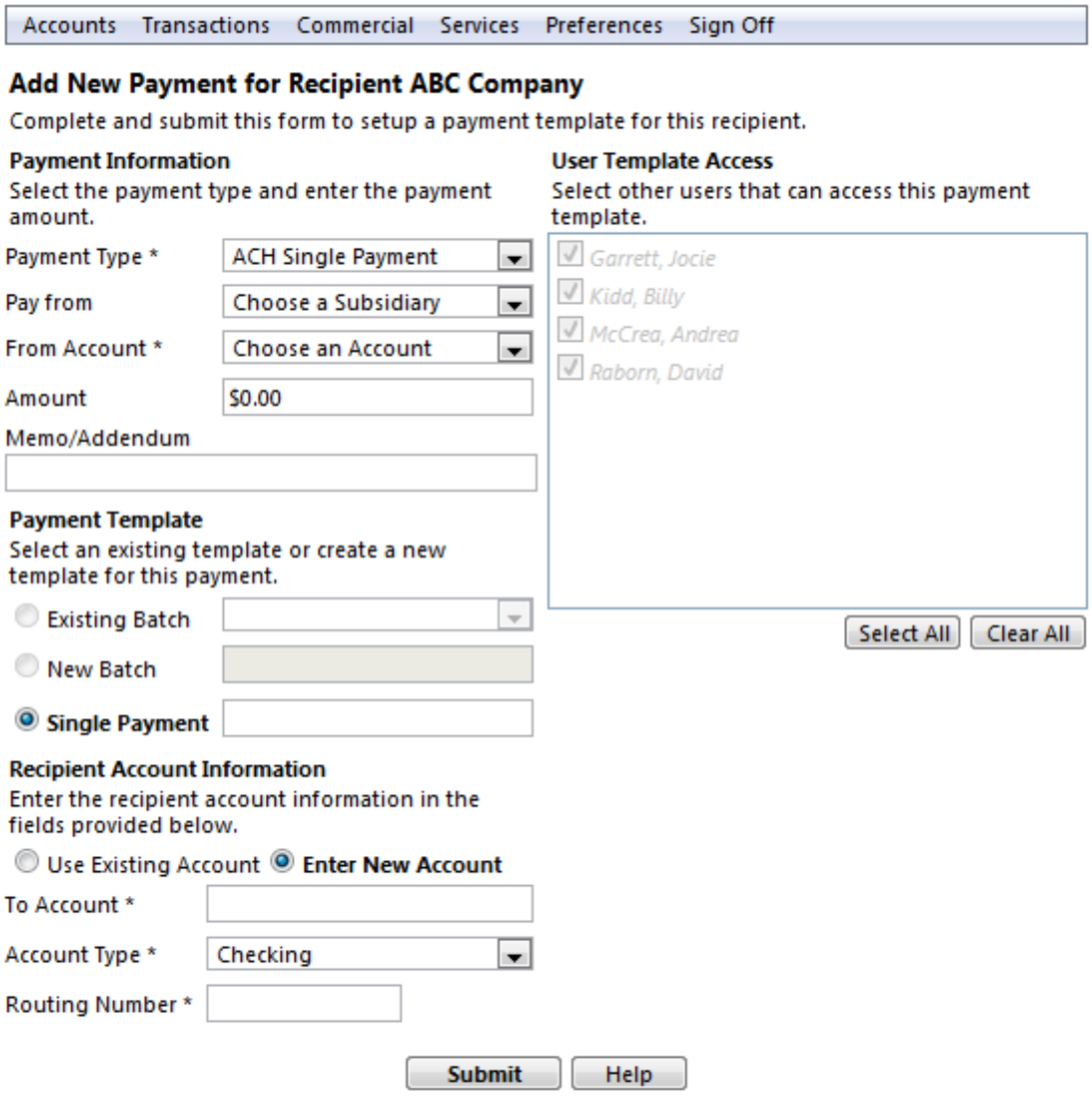
Manage Payment Templates

Once you have saved a recipient, you can add one or more payment templates to the recipient, as follows:

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.
2. Select a recipient and click the Edit Recipient toolbar button. The Edit Recipient page appears.



3. In the Manage Payments pane, click **Add Payment**. The Add New Payment page appears.



4. **Enter Payment Information:** Begin creating the payment template by choosing the payment type from the drop-down box, depending on the transaction types available to you. Next, enter the default amount of the payment. You can override the default amount when executing the payment, if needed. You can also add a memo or addendum that will be populated into the template and can be updated prior to sending the payment. For example, you may choose to enter *Invoice #* so that you can append an invoice number to the memo each time you send a payment.

5. **Create Payment Template:** The payment templates (Existing Batch, New Batch, and Single Payment) will be available based on the payment type selected. For example, if you have access to the Payroll transaction type and choose it as the payment type, the first two options Existing Batch and New Batch will become available. However, if you

choose ACH Single Payment as your transaction type, the only payment template available is Single Payment.

- **Existing Batch** - The recipient and payment will be added to an existing batch template. This option is only available to Payroll transactions.
- **New Batch** - A new batch will be created and the payment will be added. This option is only available to Payroll transactions.
- **Single Payment** - One recipient will be included in this transaction. These types of templates are reserved for transactions that are not included in batch processing. For example, ACH Payments to a single recipient, ACH Receipts from a single recipient, or Wire Transfers to a single recipient. You are required to enter a *Description* for a single payment that will help you to easily identify the payment from a drop-down list.

6. **Recipient Account Information:** Fill in the account information for this recipient including account number, account type, and routing number. If you already have another payment template saved for the recipient, and you want to use the same recipient account number, select the Use Existing Account radio button and pick from the stored account numbers. Each account number is paired with the 'Routing Number' so the routing number cannot be edited.

7. **Enter Payment-Specific Fields:** Different payment types support specific additional data on the template. Examples include:

   - **Payroll** – The payroll template includes data relative to Split Payroll transactions and Employee Information.
   - **Wire Transfer** – The wire template includes data relative to Beneficiary Financial Institution and Intermediary Financial Institution information.

8. **User Template Access:** If other users within your household/company should have access to use and edit this template click on the box beside their name in the area provided.

9. Click **Submit**. You are returned to the Recipient page where the new payment displays in the Manage Payments page.

Add an ACH Single Payment to a Recipient

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.

2. Select a recipient and click the Edit Recipient toolbar button. The Edit Recipient page appears.

3. In the Manage Payments pane, click **Add Payment**. The Add New Payment page appears.
4. Select ACH Single Payment from the Payment Type drop-down list.

   Note The Memo/Addendum field will be shown on the ACH file in NACHA format.

5. Under Payment Template, you will notice the options to use an Existing Batch or New Batch are not available. ACH Single Payment automatically defaults to Single Payment.
6. Choose Use Existing Account or Enter New Account. This will give you flexibility in making a payment to a recipient's account.
7. **User Template Access:** If other users within your household/company should have access to use and edit this template select the check box beside their name in the User Template Access pane.
8. Click **Submit**. You are returned to the Recipient page where the new payment displays in the Manage Payments page.

Note Reference the Single Payment topic for processing information.

Add an ACH Single Receipt to a Recipient

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.
2. Select a recipient and click the Edit Recipient toolbar button. The Edit Recipient page appears.
3. In the Manage Payments pane, click **Add Payment**. The Add New Payment page appears.
4. Select ACH Single Receipt from the Payment Type drop-down list.

   Note An ACH Single Receipt is a one-time debit to a single recipient's account (this is also a non-batch transaction).

5. Choose Use Existing Account or Enter New Account. This will give you flexibility in making a payment to a recipient's account.
6. **User Template Access:** If other users within your household/company should have access to use and edit this template select the check box beside their name in the User Template Access pane.
7. Click **Submit**. You are returned to the Recipient page where the new payment displays in the Manage Payments page.

Note Reference the Single Receipt topic for processing information.

Add a Payroll to a Recipient

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.
2. Select a recipient and click the Edit Recipient toolbar button. The Edit Recipient page appears.
3. In the Manage Payments pane, click **Add Payment**. The Add New Payment page appears.
4. Select Payroll from the Payment Type drop-down list.

   Note You can use an existing payroll batch, or create a new one.

5. The Recipient Employee Information is optional and allows you to enter Department and Employee ID information for your records.
6. Choose Use Existing Account or Enter New Account.
7. **User Template Access:** If other users within your household/company should have access to use and edit this template select the check box beside their name in the User Template Access pane.
8. Click **Submit**. You are returned to the Recipient page where the new payment displays in the Manage Payments page.

Note Reference the Payroll topic for processing information.

Add ACH Payments to a Recipient

Example: If you owned an insurance company and every month you paid back premiums to your clients, you would use an ACH Payment.

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.
2. Select a recipient and click the Edit Recipient toolbar button. The Edit Recipient page appears.
3. In the Manage Payments pane, click **Add Payment**. The Add New Payment page appears.
4. Select ACH Payments from the Payment Type drop-down list.

   Note You can use an existing payroll batch, or create a new one.

5. Choose Use Existing Account or Enter New Account. This will give you flexibility in making a payment to a recipient's account.
6. **User Template Access:** If other users within your household/company should have access to use and edit this template select the check box beside their name in the User Template Access pane.
7. Click **Submit**. You are returned to the Recipient page where the new payment displays in the Manage Payments page.

Note Reference the Payments topic for processing information.

Add ACH Collections to a Recipient

Example: If you owned a gym and every month you needed to collect dues from your members, you would use an ACH Collection.

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.
2. Select a recipient and click the Edit Recipient toolbar button. The Edit Recipient page appears.
3. In the Manage Payments pane, click **Add Payment**. The Add New Payment page appears.
4. Select ACH Collections from the Payment Type drop-down list.

   Note You can use an existing payroll batch, or create a new one.
5. Choose Use Existing Account or Enter New Account. The Payor Account Information is the recipient's account that will be debited.
6. **User Template Access:** If other users within your household/company should have access to use and edit this template select the check box beside their name in the User Template Access pane.
7. Click **Submit**. You are returned to the Recipient page where the new payment displays in the Manage Payments page.

Note Reference the Collections topic for processing information.

Add a Wire Transfer to a Recipient

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.

2. Select a recipient and click the Edit Recipient toolbar button. The Edit Recipient page appears.
3. In the Manage Payments pane, click **Add Payment**. The Add New Payment page appears.
4. Select Wire Transfer from the Payment Type drop-down list.
5. Choose Use Existing Account or Enter New Account.
6. If an Intermediary Institution needs to be used then you can check the appropriate box to enable the fields.
7. **User Template Access:** If other users within your household/company should have access to use and edit this template select the check box beside their name in the User Template Access pane.
8. Click **Submit**. You are returned to the Recipient page where the new payment displays in the Manage Payments page.

Note Reference the Wire Transfer topic for processing information.

Add an International Wire Transfer to a Recipient

1. From the online banking menu, choose **Commercial > Recipients**. The Manage Recipients page appears.
2. Select an international recipient and click the Edit Recipient toolbar button. The Edit Recipient page appears.
3. In the Manage Payments pane, click **Add Payment**. The Add New Payment page appears.
4. Select International Wire from the Payment Type drop-down list.
5. You will be required to fill in all of the areas annotated with an asterisk (*).
6. If an Intermediary Institution needs to be used then you can check the appropriate box to enable the fields.
7. **User Template Access:** If other users within your household/company should have access to use and edit this template select the check box beside their name in the User Template Access pane.
8. Click **Submit**. You are returned to the Recipient page where the new payment displays in the Manage Payments page.

Note Reference the International Wire topic for processing information.

Related Topics

- Frequently Asked Questions

Update Recipient Accounts

If a recipient account is changed in one payment template, and is associated with one or more additional templates, you will be presented with the option to change the account number for other payments to this recipient. If you choose to change the account number for all payments related to this recipient, the old account number will be deleted from the recipient profile as it will no longer be used for any stored payments

Draft-Restricted Templates

The Locked Template (Draft-Restricted) feature offers administrators and commercial account holders greater flexibility by allowing other users to conduct transactions on their behalf. For example, online banking administrators could delegate their payment workloads to other users in a restricted way so that they may make payments without making any critical account changes.

A draft-restricted user's rights are limited to editing the dollar amount, settlement date, and description of an existing template. All other required data will be pre-populated when a user accesses a draft-restricted template.

Online banking administrators have permissions to do the following:

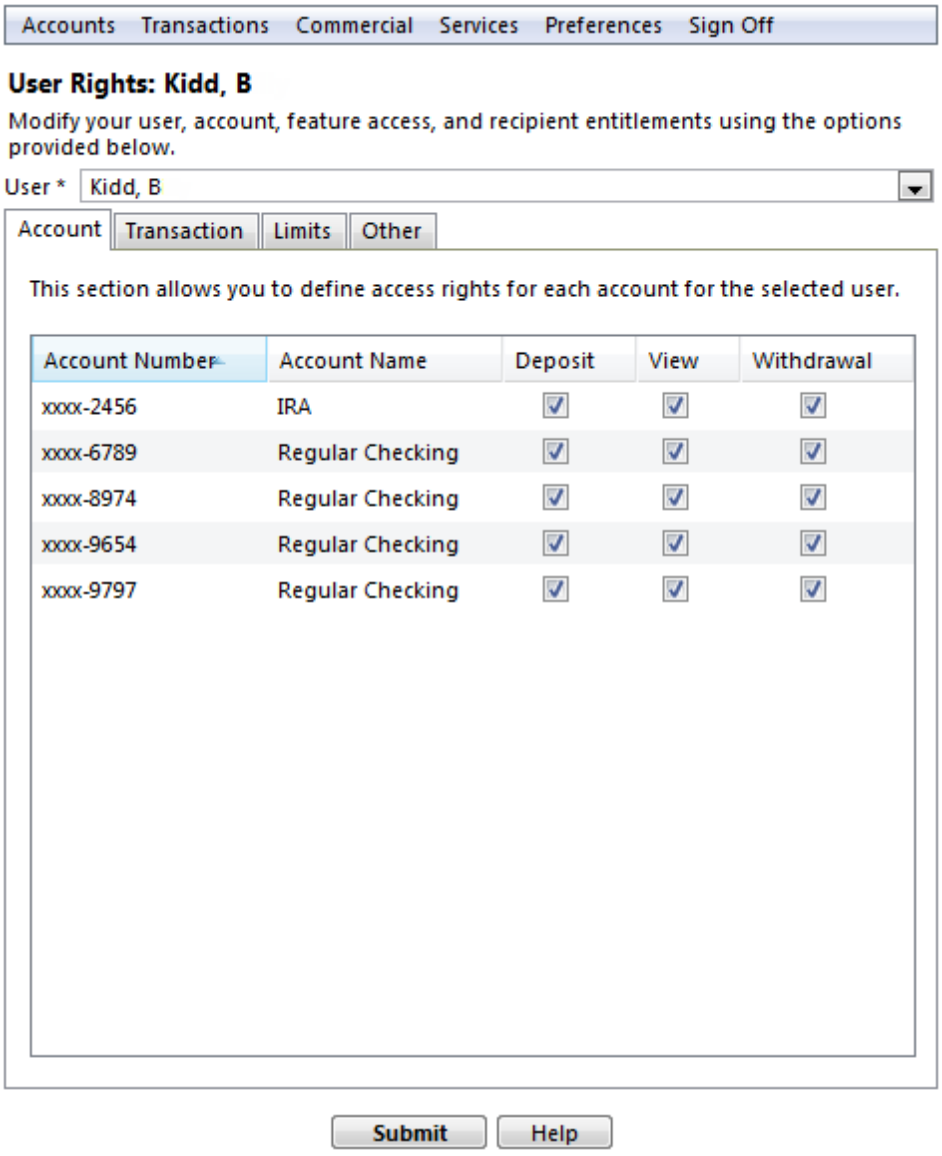
- Create and associate preset locked templates in online banking and associate them to users that have restricted access
- Create/edit preset ACH and wire templates
- Associate the sender/originator to the template
- Associate an existing or new payment account to the template
- Determine which users have draft-restricted access
- Associate one or more draft-restricted user(s) to the template from the template creation page
- Import a CVS or NACHA file of account and subsidiary information in online banking
- Name the templates

Draft-restricted users have permissions to do the following:

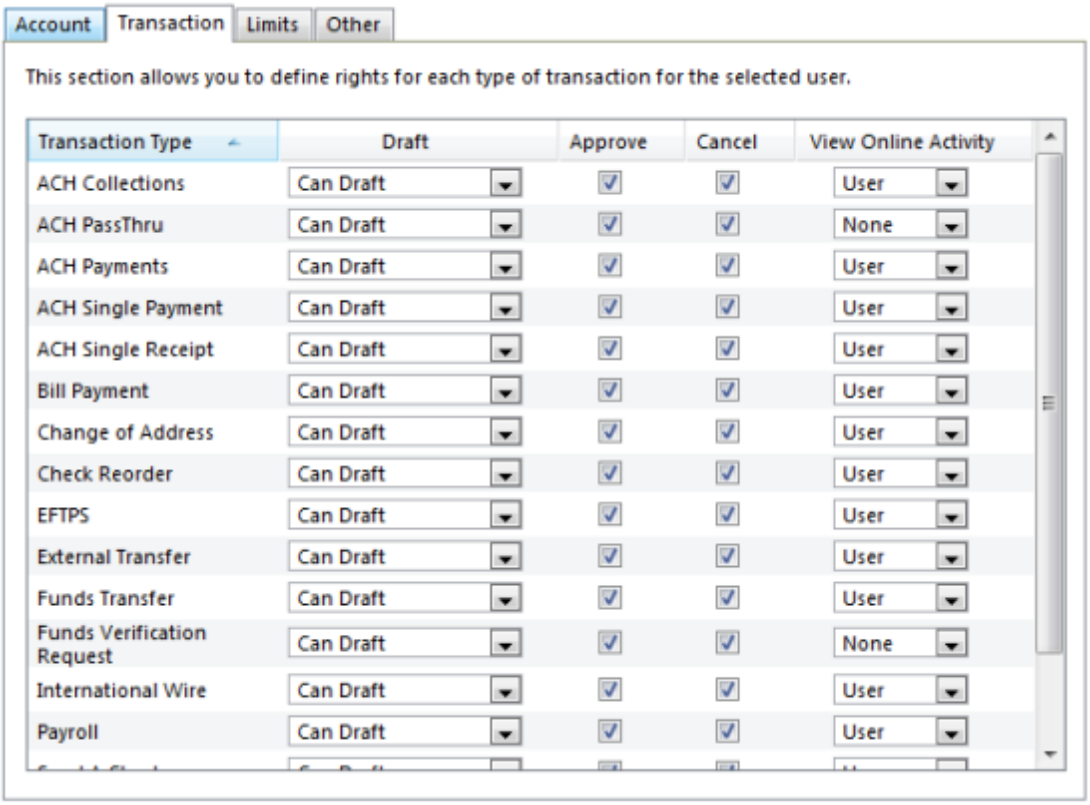
- Schedule an ACH or wire template to process as a transaction
- Set a fixed single or recurring payment schedule for the transaction
- Edit the amount, settlement date, and payment description on the transaction

To create a draft-restricted user:

1. From the online banking menu, choose **Preferences > User Rights**. The User Rights page appears.



2. Select a user from the drop-down list.
3. Select the Transaction tab.



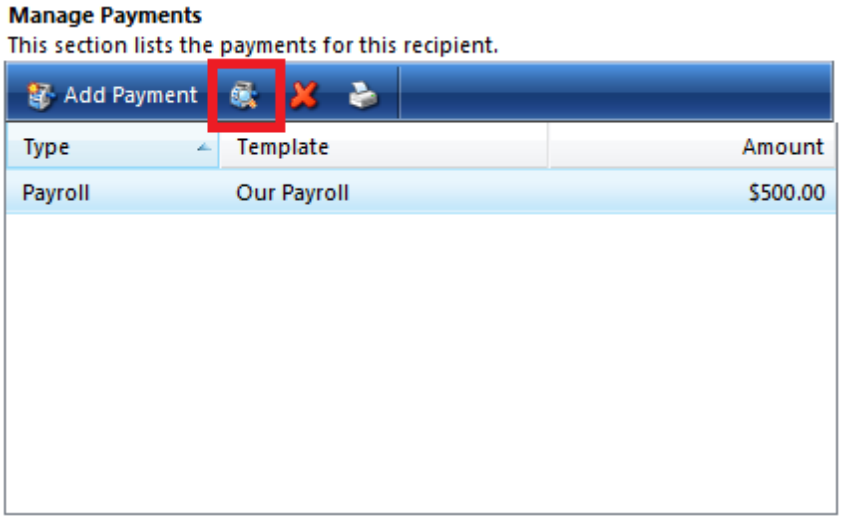
4. From the Draft drop-down list, select **Can Draft Restricted** for one or more transaction types and click **Submit**.

   Note Administrators can only select Draft Restricted *or* Draft for a transaction type.

5. The following message appears: *Your changes were successful*.

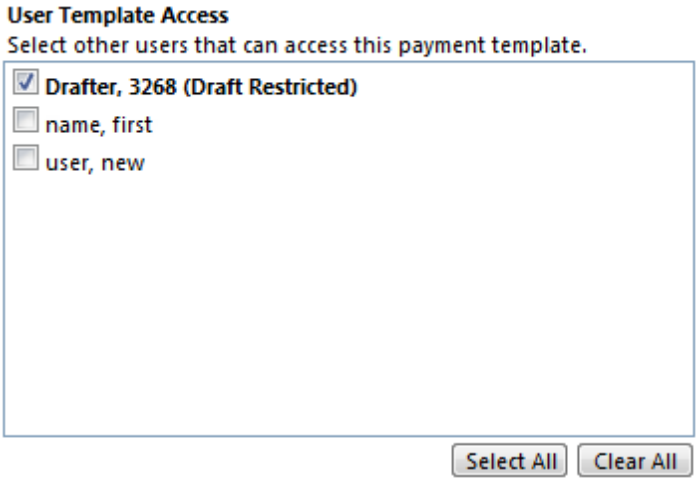
To assign a draft-restricted user to a payment template:

1. From the online banking menu, go to **Commercial > Recipients**. The Manage Recipients page appears.
2. Select a recipient in the grid and click the Edit Recipient toolbar button. The Edit Recipient page appears.
3. In the Manage Payments pane, select a payment and click the Edit Payment toolbar button. The Edit Payment for XXXX page appears.



Note Users with template access appear in the User Template Access pane. Draft-restricted users are designated as such.

4. In the User Template Access pane. Select applicable check boxes.



5. Click **Submit**. A confirmation window appears.
6. Click **OK**. You are returned to the Edit Recipient page.
7. Click **Submit**. A confirmation window appears.
8. Click **OK**. You are returned to the Manage Recipients page.

Chapter 4: Making Commercial Payments and Collections

This chapter includes information on all commercial payments, collections, and services.

Single Payment 38
Single Receipt 41
Payroll 43
Payments 47
Payment Information for Imported Files 50
ACH Pass-Thru 50
Collections 52
Import Formatted Files 55
  Import a CSV formatted File 55
  Import an Unbalanced ACH File 56
Wire Transfer 56
International Wire Transfers 59
Tax Payment 62

There are four basic ways to execute commercial payments in our system.

- Make a Single Payment to an Unsaved Recipient (i.e. free-form payment entry)
- Make a Single Payment to a Saved Recipient and Payment Template
- Make a Batch Payment to a Group of Saved Recipients
- Upload a Formatted Payment File or Batch

Make a Single Payment to an Unsaved Recipient (i.e. free-form payment entry)

If you need to make a one-time or recurring payment to a single recipient that you will likely never pay again, you can enter the payment directly into the payment page for the selected payment type. This applies to single payment types only (i.e. Single Payment, Single Receipt, and Wire Transfer). For example, if you need to make a single payment to a contractor without saving the contractor as a recipient, follow these steps:

1. Ignore the Recipient drop-down list, leaving the selection as No Recipient.
2. Complete the Recipient Information and Recipient Account Information. If you want to send the recipient an email informing them of this payment, select the *Send Email Notification* check box and enter an email address.
3. Complete the Payment Information.

4. If a recurring payment, double-click on the Enter Payment Frequency panel or single-click on the Expand/Collapse icon on the right side to expand the panel. Complete the details of the Recurring Transaction.
5. Click **Continue**.
6. Choose an action for the payment from the Submit Transaction page.

Note Your payment to the recipient will be sent or scheduled, but the recipient information WILL NOT be saved for later use.

Make a Single Payment to a Saved Recipient and Payment Template

If you need to make one or more different payments to a single recipient on a regular basis, you will want to save the recipient information for reuse on every payment, eliminating the need to re-enter the recipient information every time or for every new payment type/template. This is a convenience for single recipient payments.

Note Saving a recipient is required to add a recipient to a batch payment (i.e. batch payment, batch collection or payroll).

To make a payment to a single saved recipient:

1. Save a Recipient and Payment Template on the Manage Recipients page (Commercial > Recipients).
2. Choose the saved recipient payment from the Recipient drop-down list under the appropriate menu for the payment type, such as a Single Payment or Wire Transfer.
3. The recipient information in the stored recipient/payment will be pre-populated on the page. If you want to change or override any of the saved information, make any necessary changes.
4. Click **Continue**.
5. Choose an action for the payment from the Submit Transaction page.

Your payment to the saved recipient will be sent or scheduled, and the stored recipient and payment information is retained for later use.

Make a Batch Payment to a Group of Saved Recipients

For batch transactions including Payroll, Payments (Batch ACH Credits) and Collections (Batch ACH Debits), your saved payment template for each recipient is added to a batch of payments that you specify. The batch name you select is automatically created upon the first payment added, and automatically deleted upon the last payment removed. These

batch transactions can be thought of as a group of several Single Payments or Single Receipts that have something in common. For example:

- Monthly Payroll/Bi-monthly Payroll/Bonus Payroll – Payroll credits for a group of employees.
- Monthly Dues/Quarterly Dues/Annual Dues – Periodic debits for memberships, home owners associations, etc.
- Periodic payments – Credits to pay vendors, pay monthly bills/invoices, etc.

Upload a Formatted Payment File or Batch

For Payroll payment batches that include many, changing recipients, you can upload a properly-formatted NACHA file or a comma separated values (.csv) file from the Payroll page.

To upload a Payroll file:

1. Click **Browse** and navigate to the payroll file.
2. The system will automatically validate the format and content of the file, to include:
   - The file is a NACHA-formatted file or a .csv file.
   - The user has the right to draft a payroll transaction.
   - The transaction is within the user's assigned rights and limits.
   - The offset (debit) account is one of the user's entitled online banking accounts.

Note If the file does not have a valid offset or debit account, subsidiary information, or effective date, the system may prompt you to select one for each missing element to insert into the ACH file.

The following special characters are not allowed in the commercial pages input fields:

- . < ( ) $; - ? @ # ! % & `

Related Topics

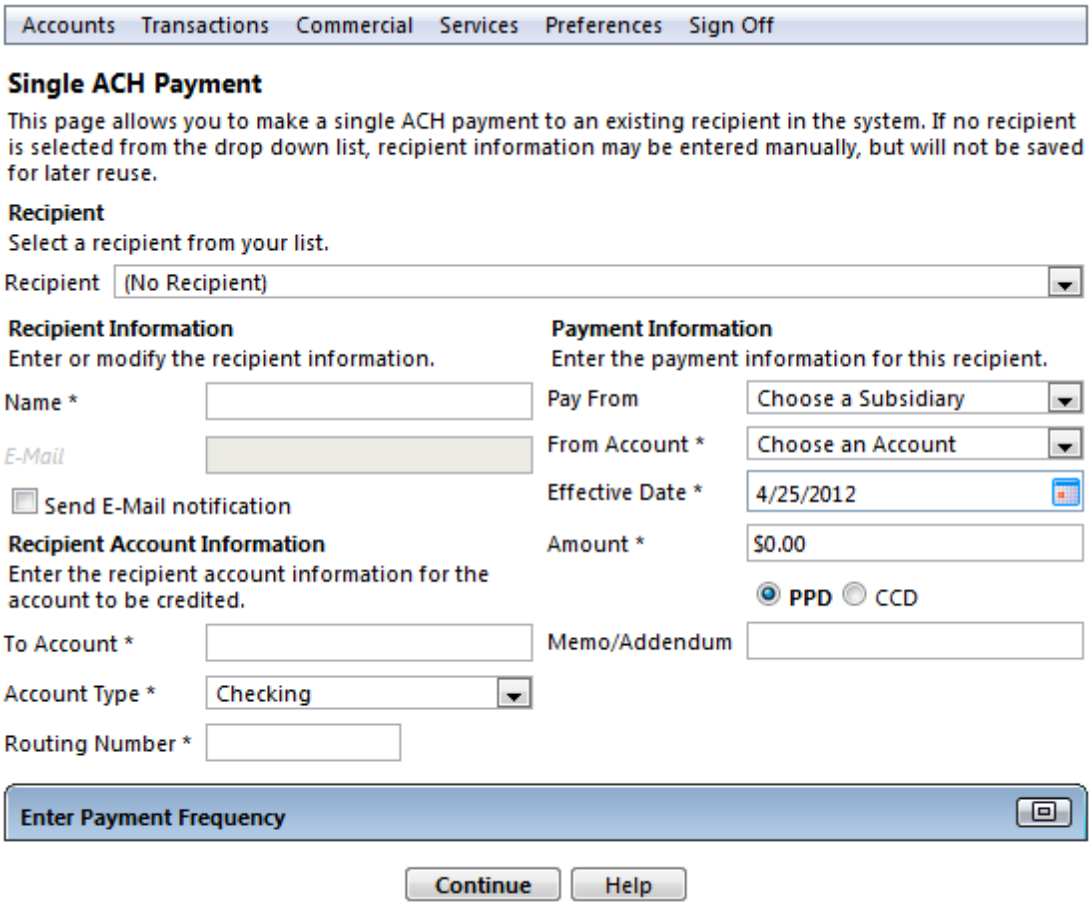
- Manage Recipients

Single Payment

The Single ACH Payment page enables you to easily send money to a single recipient. See help on Making Commercial Payments to learn your other options for creating single, batch or file-based payments.

To save a recipient and add a payment template for the recipient:

1. From the online banking menu, choose **Commercial > Single Payments**. The Single ACH Payment page appears.



*Note: Fields marked with * are required fields that must be provided.*

2. Choose the recipient for the ACH Payment by:

   - Selecting a recipient from the drop-down list. If none are displayed, you have not saved any recipients or payments for this particular payment type. Please see help on Managing Recipients and Managing Payment Templates.
   - To edit or override the pre-populated recipient information, simply type the new value into the fields provided on the page.
   - For free-form entry of a new recipient, choose **No Recipient** from the drop-down list and manually enter the pertinent information. See help on Making Commercial Payments to learn the different ways to enter payment information.

3. If the transaction is to be made against a subsidiary company you have created, select the subsidiary from the Pay From drop-down list. If no subsidiary is selected, the main company information will be used to make the payment. For additional information, see help on managing subsidiary companies under Preferences > Subsidiaries.

4. Choose the online account that the funds will be withdrawn/debited from for the payment.

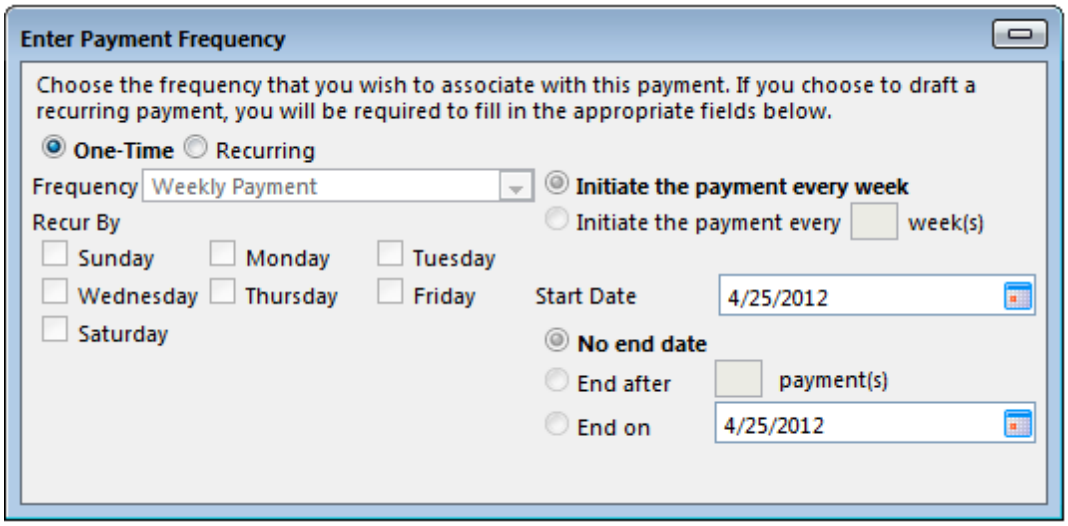
5. Choose the effective date of the ACH payment. The effective date must occur sometime in the future.
6. Confirm the default amount or enter a new payment amount.

   Note Submitting a zero dollar amount will send a pre-note to the recipient account.

7. Choose the type of transaction: PPD or CCD.

   - **PPD** - Prearranged Payment or Disbursement, by definition is a Credit application that transfers funds into a consumer account at the Receiving Depository Financial Institution. The funds being deposited can represent a variety of products, such as payroll, interest, pension, dividends, etc.
   - **CCD** - Cash Concentration or Disbursement, is an ACH debit or credit from or to a Business Account. Like PPD, proper authorization from the owner of the target account is required.

8. Enter the Memo/Addendum text that will be used for the transaction.
9. If available, you can create a recurring payment by double-clicking on the **Enter Payment Frequency** panel or single-clicking on the Expand/Collapse icon to the right of the panel and completing the recurring payment information. For help setting up a recurring transaction, see help on Creating Recurring Transactions.



10. Click **Continue** to accept the details of the ACH Payment. You will be directed to the Submit Transaction page where you can draft (save), approve or cancel the newly-submitted transaction.

Related Topics

- Making Commercial Payments
- Manage Payment Templates

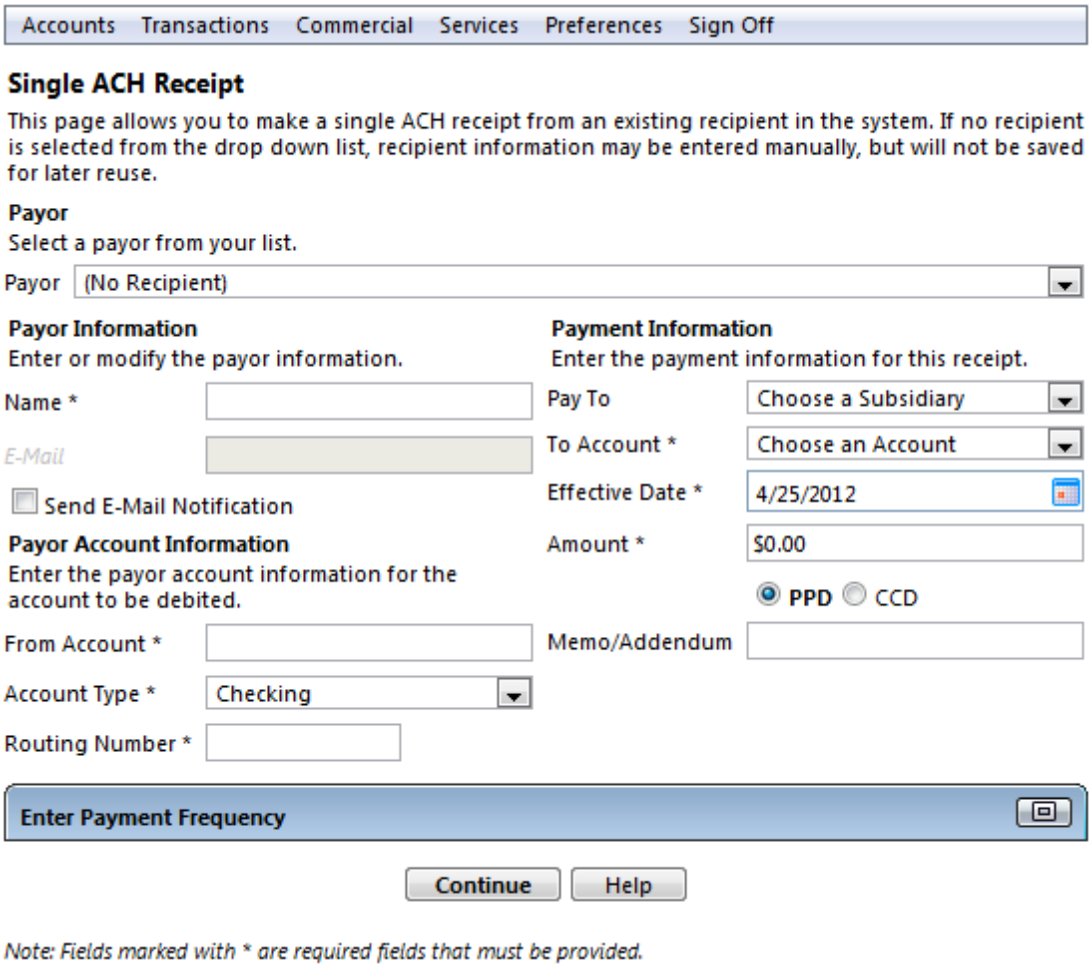
- Managing Recipients
- Manage Subsidiaries
- Frequently Asked Questions

Single Receipt

The Single ACH Receipt page enables you to easily debit a single recipient account via ACH. See help on Making Commercial Payments to learn your other options for creating single, batch or file-based payments.

To save a recipient and add a payment template for the recipient:

1. From the online banking menu, choose **Commercial > Single Receipt**. The Single ACH Receipt page appears.



2. Choose the recipient (Payor) for the ACH Payment, by:

   - Selecting a recipient or Payor from the drop-down list. If none are displayed, you have not saved any recipients or payments. See help on Managing Recipients and

Managing Payment Templates.

- To edit or override the recipient information, simply type the new value into the fields provided on the page.
- For free-form entry of a new recipient, choose **No Recipient** from the drop-down list and manually enter the pertinent information. See help on Making Commercial Payments to learn the different ways to enter payment information.

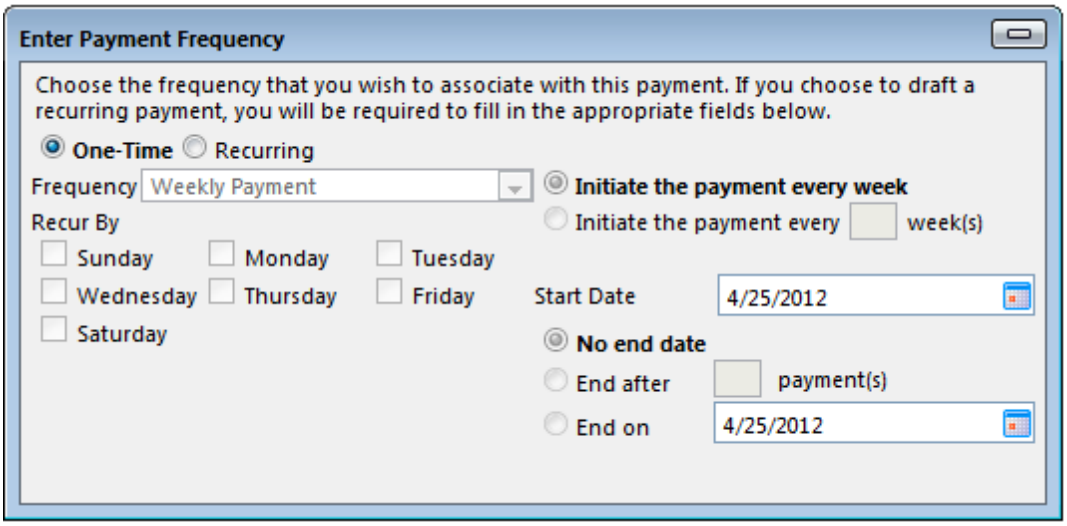
3. If the transaction is to be made to a subsidiary company you have created, select the subsidiary from the Pay To drop-down list. If no subsidiary is selected, the main company information will be credited. Also see help on managing subsidiary companies under Preferences > Subsidiaries.
4. Choose the online account to which the funds will be deposited/credited.
5. Choose the effective date of the ACH Receipt. The effective date must occur sometime in the future.
6. Confirm the default amount or enter a new credit amount.

   Note Submitting a zero dollar amount will send a pre-note to the recipient account.

7. Choose the type of transaction: PPD or CCD.

   - **PPD** - Prearranged Payment or Disbursement, by definition is a Credit application that transfers funds into a consumer account at the Receiving Depository Financial Institution. The funds being deposited can represent a variety of products, such as payroll, interest, pension, dividends, etc.
   - **CCD** - Cash Concentration or Disbursement, is an ACH debit or credit from or to a Business Account. Like PPD, proper authorization from the owner of the target account is required.

8. Enter the Memo/Addendum text that will be used for the transaction.
9. If available, you can create a recurring payment by double-clicking on the **Enter Payment Frequency** panel or single-clicking on the Expand/Collapse icon to the right of the panel and completing the recurring payment information. For help setting up a recurring transaction, see help on Creating Recurring Transactions.



10. Click **Continue** to accept the details of the ACH Receipt. You will be directed to the Submit Transaction page where you can draft (save), approve or cancel the newly-submitted transaction.

Related Topics

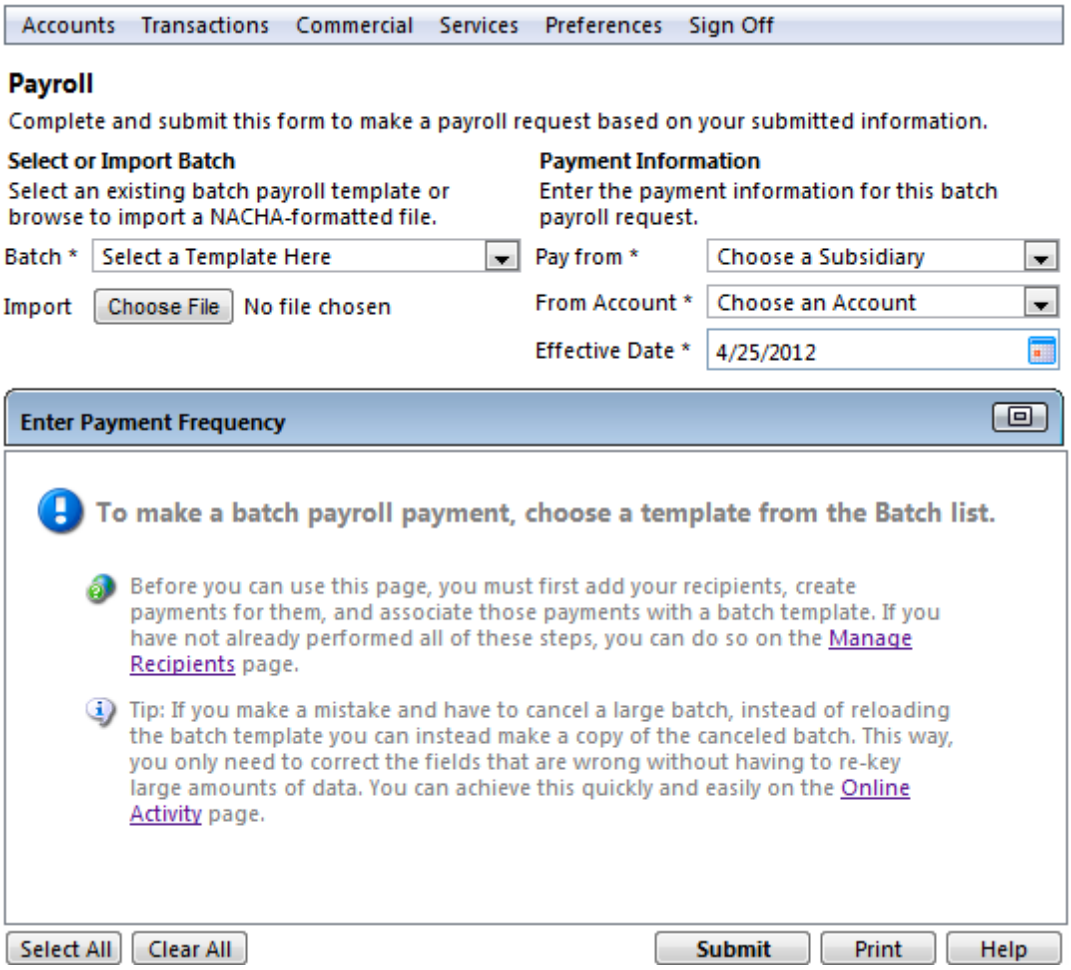
- Making Commercial Payments
- Manage Payment Templates
- Manage Recipients
- Manage Subsidiaries
- Frequently Asked Questions

Payroll

The Payroll page enables you to make ACH batch payments (credits) to numerous payroll recipients at the same time in the form of a batch template. In order to use this page you must first set up recipients and payments and assign them to a batch. See help on Making Commercial Payments to learn your other options for creating single, batch or file-based payments. There must always be funds going to the primary account listed for a payroll recipient. Therefore, if the originator is splitting a payroll payment between two accounts, only one of the Split fields is used. (The other portion of the split goes to the primary account, which is always included.)

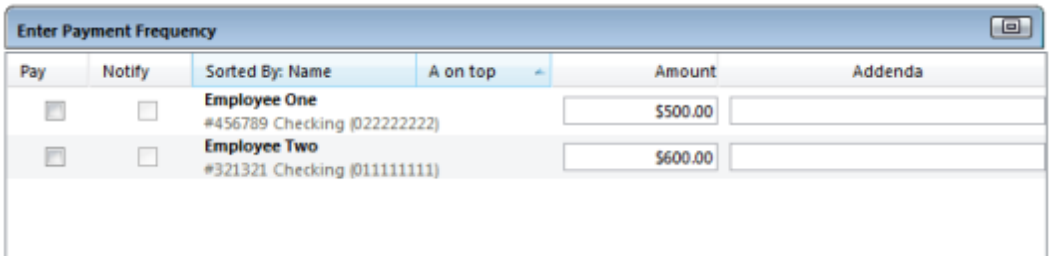
To make ACH payments using a batch template:

1. From the online banking menu, choose **Commercial > Payroll**. The Payroll page appears.



2. Choose the batch template that will be used for this payroll by selecting a template listed in the Batch drop-down list.

3. After choosing a template, the list of recipients you added to the template will be displayed on the page.



The data displayed on the page includes:

- **Pay** – Select the check box next to recipients you want to pay within the batch. You can also click **Select All** or **Clear All** at the bottom of the page to add or remove all recipients. The *Pay* check box always defaults to unchecked to prevent accidental

payment.

- **Notify** – When you created your recipient, you selected a default (notify/do not notify) for notifying the recipient by email of each transaction. The *Notify* check box shows your default choice. If you do not want to send the notification to a recipient for a particular batch, just clear the check box. If you want to change the default notification action for a recipient, see help on Managing Recipients.
- **Name** – The employee or recipient's name.
- **Department** – The department you entered for the recipient when you created the payment. Clicking on the column header for the department will sort by department, sometimes making it easier to find employees in longer batch templates.
- **Employee ID** – The Employee ID you entered for the recipient when you created the payment. Clicking on the column header for the Employee ID will sort by ID, sometimes making it easier to find employees in longer batch templates.
- **Total Amount** – The total amount of the payroll payment to this employee. This includes any splits that may be saved for the recipient. This is the default amount entered in the payment and can be overridden by entering a new amount in the field.

Note A new amount entered will not change any split amounts saved for the payment and must cover the splits. In other words, if you have $100 in splits for a payment, the total entered must be $100.01 or greater to cover the splits.

- **Addenda** – The addenda for this payment. The default addenda entered in the payment and can be overridden by entering a new addenda record in the field.
- **Primary Account** – The account number for the primary account
- **Routing Number** – The routing number for the primary account.
- **Split** – If you have entered payroll split accounts and amounts for a payment, click the split payroll icon to show a pop-up window containing the split detail. This detail includes:
  - **Recipient** – The recipient of the split payroll entry.
  - **Template Default Total** – The default amount of the transaction in the template, if not changed by the drafter. This may be zero for recipients that are hourly, as their payroll amount may change every period.
  - **Total Amount This Payment** – The actual amount of the total payroll for this recipient entry.
  - **Primary Routing Number** – The routing number for the recipient's primary payroll account.
  - **Primary Account Number** – The recipient's primary payroll account number, as entered in the payroll payment.
  - **Primary Amount** – The amount being credited to the recipient's primary payroll account, not including split amounts. This is equal to the Total Amount this Payment less split amounts.

- **Split A Routing Number** - The routing number for the recipient's Split A payroll account, as entered in the payroll payment.
- **Split A Account Number** - The recipient's Split A payroll account number, as entered in the payroll payment.
- **Split A Amount** – The amount that is being split off the Total Amount to be credited to the Split A account, as entered in the payroll payment.
- **Split B Routing Number** - The routing number for the recipient's Split B payroll account, as entered in the payroll payment.
- **Split B Account Number** - The recipient's Split B payroll account number, as entered in the payroll payment.
- **Split B Amount** – The amount that is being split off the Total Amount to be credited to the Split B account, as entered in the payroll payment.

Note If you need to change the payroll Split A or Split B amounts or accounts, you must edit the payment. Please see help on Managing Payment Templates.

4. Confirm or enter the following for each recipient:

   - The *Pay* check box
   - The *Notify* check box
   - The *Total Amount*
   - The *Addenda* information

   Note You will notice when you change the amount for a recipient or you check or uncheck the *Pay* check boxes, the batch total at the bottom of the Payroll Template Detail is automatically updated.

5. If the transaction is to be made against a subsidiary company you have created, select the subsidiary from the *Pay From* drop-down list. If no subsidiary is selected, the main company information will be used to make the payment. Also see help on managing subsidiary companies under Preferences > Subsidiaries.

6. Choose the online account from which the funds will be withdrawn or debited from to fund this payroll.

7. Choose the effective date for the batch. For Payroll transactions, the effective date must be sometime in the future.

8. Click **Submit** to accept the Payroll details. You will be directed to the Submit Transaction page where you can draft (save), approve or cancel the newly-submitted transaction.

For Payroll payment batches that include many, changing recipients, you can upload a properly-formatted NACHA or 2- or 5-column comma separated values (.csv) file.

To make payroll payments by uploading a payroll file:

1. Click **Choose File** and navigate to the payroll file.
2. The system will automatically validate the format and content of the file, to include:
   - The file is a NACHA-formatted or a 2- or 5-column .csv file.
   - The user has the right to draft a payroll transaction.
   - The transaction is within the user's assigned rights and limits.
   - The offset (debit) account is one of the user's entitled online accounts.

Note If the file does not have a valid offset or debit account, the system will prompt you to select one of your online-enabled accounts and will insert the offset account into the ACH file.

Related Topics

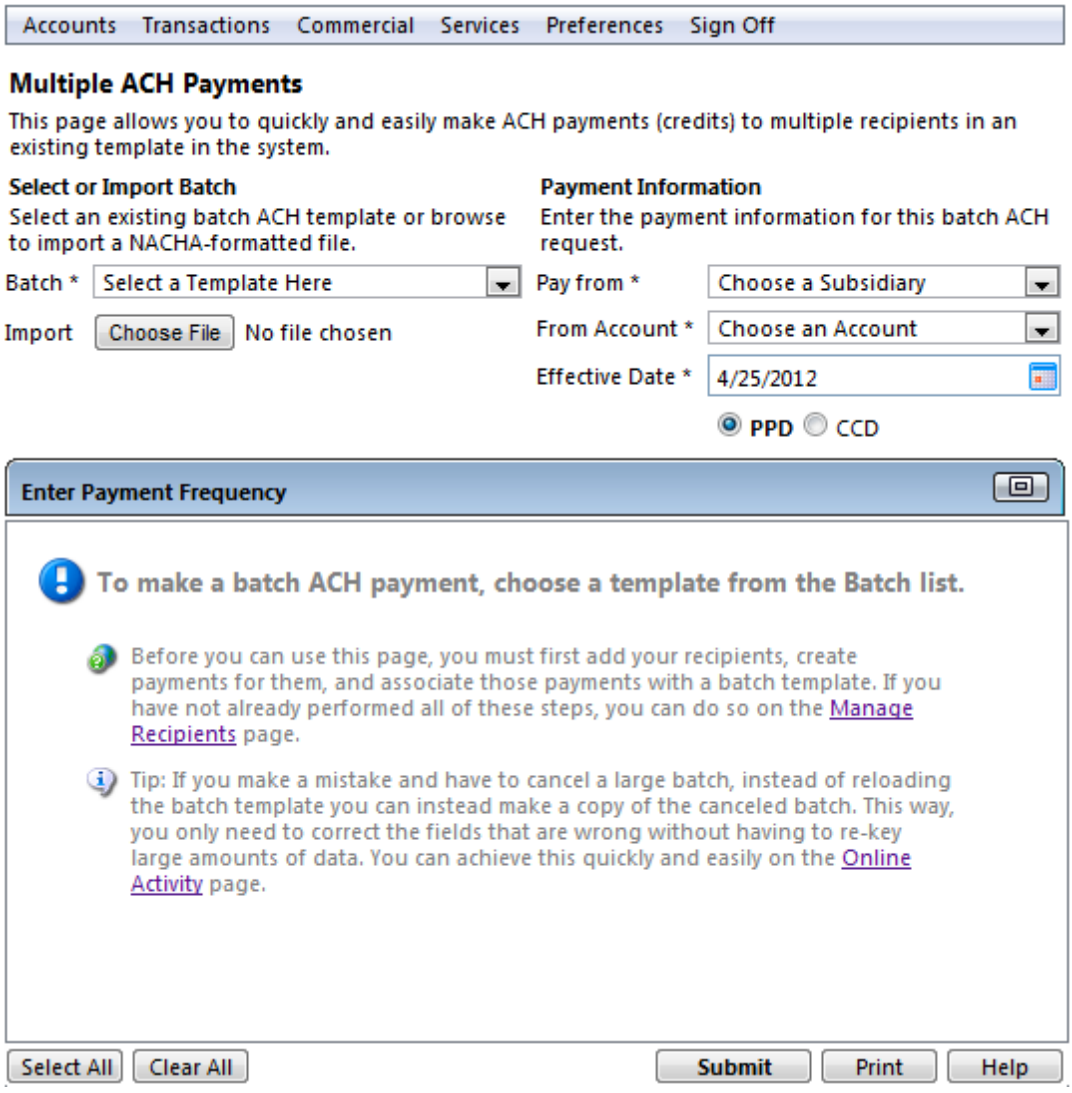
- Making Commercial Payments
- Manage Payment Templates
- Manage Recipients
- Manage Subsidiaries
- Frequently Asked Questions

Payments

The Payments menu enables you to make multiple ACH payments (credits) to many recipients at the same time in the form of a batch template. This is typically used to pay vendor invoices or other non-payroll recipients. In order to use this page you must first set up recipients and payments and assign them to a batch. See help on Making Commercial Payments to learn your other options for creating single, batch or file-based payments.

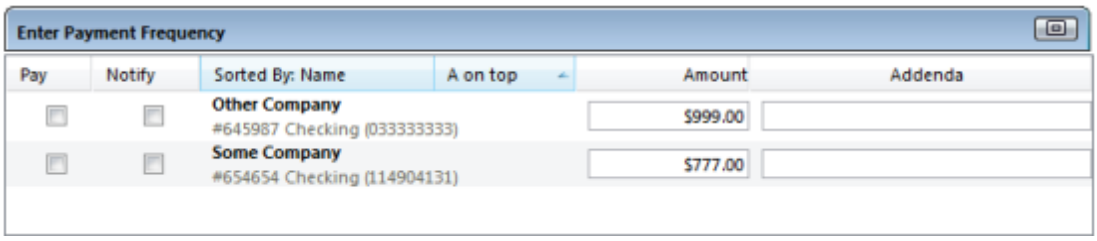
To make ACH payments using a batch template:

1. From the online banking menu, choose **Commercial > Payments**. The Multiple ACH Payments page appears.



2. Choose the batch template that will be used for this payroll by selecting a template from the *Batch* drop-down list.

3. After choosing a template, the list of recipients you added to the template will be displayed on the page.



The column data displayed on the page includes:

- **Pay** – Select the check box next to recipients you want to pay within the batch. You can also click **Select All** or **Clear All** at the bottom of the page to add or remove all recipients. The *Pay* check box always defaults to unchecked to prevent accidental payment.
- **Notify** – When you created your recipient, you selected a default (notify/do not notify) for notifying the recipient by email of each transaction. The *Notify* check box shows your default choice. If you do not want to send the notification to a recipient for a particular batch, just clear the check box. If you want to change the default notification action for a recipient, see help on Managing Recipients.
- **Name** – The employee or recipient's name.
- **Total Amount** – The total amount of the ACH payment to this recipient. This is the default amount entered in the payment and can be overridden by entering a new amount in the field.
- **Addenda** – The addenda for this payment. The default addenda entered in the payment and can be overridden by entering a new addenda record in the field.
- **Primary Account** – The account number for the primary account.
- **Routing Number** – The routing number for the primary account.

4. Confirm or enter the following for each recipient:

   - The *Pay* check box
   - The *Notify* check box
   - The *Total Amount*
   - The *Addenda* information

   Note You will notice when you change the amount for a recipient or you check or uncheck the *Pay* check boxes, the batch total at the bottom of the Payroll Template Detail is automatically updated.

5. If the transaction is to be made against a subsidiary company you have created, select the subsidiary from the *Pay From* drop-down list. If no subsidiary is selected, the main company information will used to make the payment. Also see help on managing subsidiary companies under Preferences > Subsidiaries.

6. Choose the online account to which the funds will be deposited or credited as a result of this batch collection.

7. Choose the effective date for the batch. For ACH Payment transactions, the effective date must be sometime in the future.

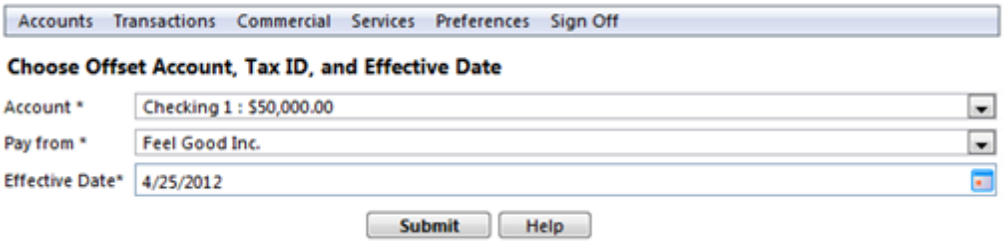
8. Click **Submit** to accept the payment details. You will be directed to the Submit Transaction page where you can draft (save), approve or cancel the newly-submitted transaction.

Related Topics

- Making Commercial Payments
- Manage Recipients
- Manage Subsidiaries
- Frequently Asked Questions

Payment Information for Imported Files

This page enables you to provide additional information regarding your imported file. If the file does not have a valid offset or debit account, subsidiary information, or effective date, the system may prompt you to select one for each missing element to insert into the ACH file.



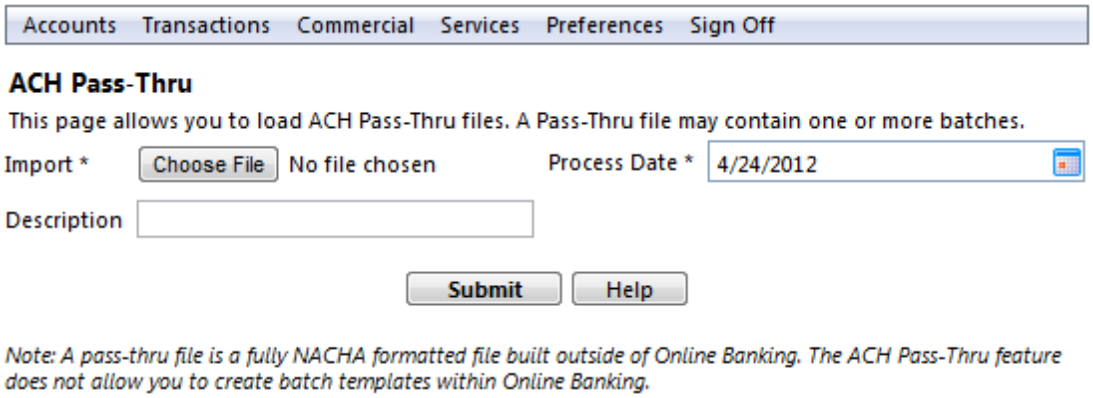
- If displayed, choose the online account from which the funds will be withdrawn or debited from to fund this payroll.
- If displayed, choose from one of the subsidiary companies you have created. If no subsidiary is selected, the main company information will be used to make the payment.
- If displayed, choose the effective date for the batch. For Payroll transactions, the effective date must be sometime in the future.

ACH Pass-Thru

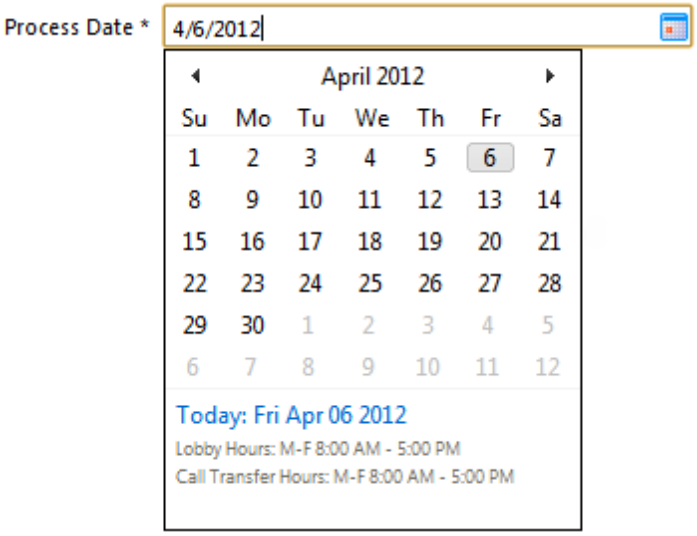
ACH Pass-Thru allows you to load and submit ACH pass-thru files. A pass-thru file is a fully NACHA formatted file. This type of file may contain one or more batches which can be both credit and debit.

Note A pass-thru file is a fully NACHA formatted file built outside of online banking. The ACH Pass-Thru feature does not allow you to create batch templates within online banking.

1. From the online banking menu, choose **Commercial > ACH Pass-Thru**. The ACH Pass-Thru page appears.



2. Click **Choose File**. The Open window appears.
3. Select a file and click **Open**. The window closes and the file names display next to the Choose File button.
4. Click the calendar icon and select a process date.



5. If you would like to enter a brief description, you can do so in the field presented.
6. Click **Submit**. A confirmation window appears.
7. Click **OK**. The window closes and you are directed to the Submit Transaction page.
8. Review the transaction and click **Approve**. You are directed to the Online Activity page where can review the transaction details at any time.

Note If your transaction does not meet certain entitlement requirements, you may receive the following error message: *At least one batch in this file is missing an appropriately entitled offset account*. For the file to be accepted, entitled debits must

equal the unentitled credits, and entitled credits must equal the unentitled debits. For credits or debits to be *entitled*, they must correlate to account(s) housed entirely at our financial institution, to which you have deposit or withdrawal rights as appropriate to the transaction. In addition, the file must be balanced.

Related Topics

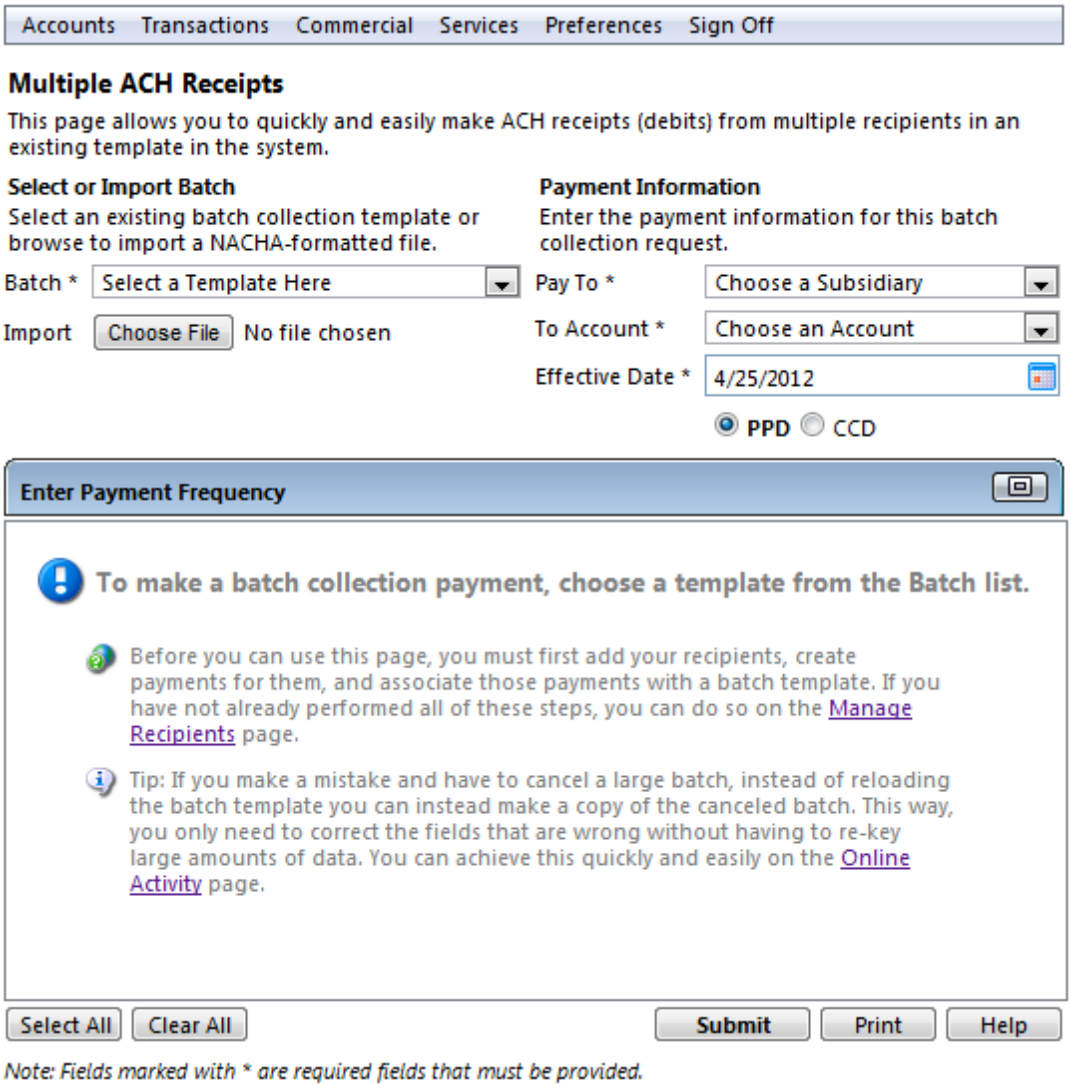
- Frequently Asked Questions

Collections

The Collections menu enables you to make batch ACH collections (debits) from many recipients at the same time in the form of a batch template. In order to use this page you must first set up recipients and payments and assign them to a batch. See help on Making Commercial Payments to learn your other options for creating single, batch or file-based payments.

To make ACH collections using a batch template:

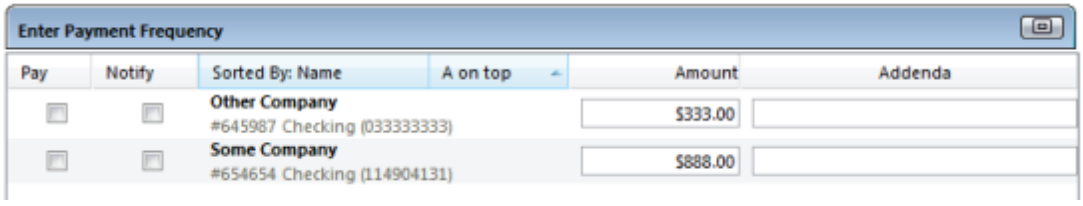
1. From the online banking menu, choose **Commercial > Collections**. The Multiple ACH Receipts page appears.



*Note: Fields marked with * are required fields that must be provided.*

2. Choose the batch template that will be used for this payroll by selecting a template from the *Batch* drop-down list.

3. After choosing a template, the list of recipients you added to the template will be displayed on the page.



The column data displayed on the page includes:

- **Pay** – Check this box next to recipients you want to pay within the batch. You can also click **Select All** or **Clear All** at the bottom of the page to add or remove all recipients. The *Pay* check box always defaults to unchecked to prevent accidental payment.
- **Notify** – When you created your recipient, you selected a default (notify/do not notify) for notifying the recipient by email of each transaction. The *Notify* check box shows your default choice. If you do not want to send the notification to a recipient for a particular batch, just uncheck the box. If you want to change the default notification action for a recipient, see help on Managing Recipients.
- **Name** – The employee or recipient's name.
- **Total Amount** – The total amount of the ACH collection from this recipient. This is the default amount entered in the payment and can be overridden by entering a new amount in the box.
- **Addenda** – The addenda for this collection (i.e. Monthly Dues). The default addenda entered in the payment and can be overridden by entering a new addenda record in the box.
- **Primary Account** – The account number for the primary account.
- **Routing Number** – The routing number for the primary account.

4. Confirm or enter the following for each recipient:

   - The *Pay* check box
   - The *Notify* check box
   - The *Total Amount* to be collected from each recipient
   - The *Addenda* information

   Note You will notice when you change the amount for a recipient or you check or uncheck the *Pay* check boxes, the batch total at the bottom of the Payroll Template Detail is automatically updated.

5. If the transaction is to be made in favor of a subsidiary company you have created, select the subsidiary from the *Pay To* drop-down list. If no subsidiary is selected, the main company information will be credited for this collection. Also see help on managing subsidiary companies under Preferences > Subsidiaries.

6. Choose the online account to which the funds will be deposited or credited to as a result of this batch collection.

7. Choose the effective date for the batch. For ACH Collection transactions, the effective date must be sometime in the future.

8. Click **Submit** to accept the payment details. You will be directed to the Submit Transaction page where you can draft (save), approve or cancel the newly-submitted transaction.

Related Topics

- Making Commercial Payments
- Manage Recipients
- Manage Subsidiaries
- Frequently Asked Questions

Import Formatted Files

In addition to creating your own batch, you can also import an existing file to be processed. To begin the process, navigate to the template function that you wish to import a file for and then click **Browse**. This is where you will be presented a new window to select a file to import. The system allows you to import Balanced ACH files, Unbalanced ACH files, and CSV formatted files.

Import a CSV formatted File

The following options are available for CSV formatted file imports:

- Import a CSV file to update template amounts.
- Import a CSV formatted file to create an ACH batch.

Note When a CSV file is used to update payment template amounts, each line in the file must read: Recipient Name, Amount. The Recipient Name required here is not necessarily the same as the online banking Display Name. The CSV file used to import new amounts for a template must match an existing template within the system. It is extremely important that the end user use a template in which the names match the names in the input file.

Import to update template amounts:

1. After selecting the file, select the funding account, a valid payment date, and a Company ID for ACH Origination.
2. Route the batch/template for approval and complete the origination of the ACH batch.

Note The Submit Transaction page allows you to Approve, Draft, or Cancel this transaction. To submit this for processing, you must choose Approve.

Import to create an ACH batch:

Note This option allows you to import a complete ACH payment from a CSV file format. The steps to import are very similar to importing a CSV file to update amounts with one critical exception – no batch is needed. In this file import method, you are creating an ACH batch directly from the CSV file (not updating amounts).

1. Similar to a CSV amount update, you will select the file to import by clicking the Browse button.

   Note The CSV file format is, Name, routing transit number, account number, account type, amount.

2. Select the file to import.
3. After choosing the file, select the funding account, a valid payment date, and a Company ID for ACH Origination.
4. Route the batch/template for approval and complete the origination of the Collections batch.

Note A 2- or 5-column file is acceptable as long as it meets the requirements for each format. Payroll recipients who receive split payments (that is, for whom deposits are made into two or more accounts) must be listed multiple times as separate recipients within the template. The end user selects the funding account based on his or her account entitlement. If the end user chooses anything but Approve when prompted, the batch is not submitted for processing. The end user cannot modify any data within the import file — but he or she is presented with a list of all transactions and can verify them immediately after import. You cannot modify any components within the import file – you are allowed to see each of the transactions and to completely verify the import.

Import an Unbalanced ACH File

To import an unbalanced ACH file:

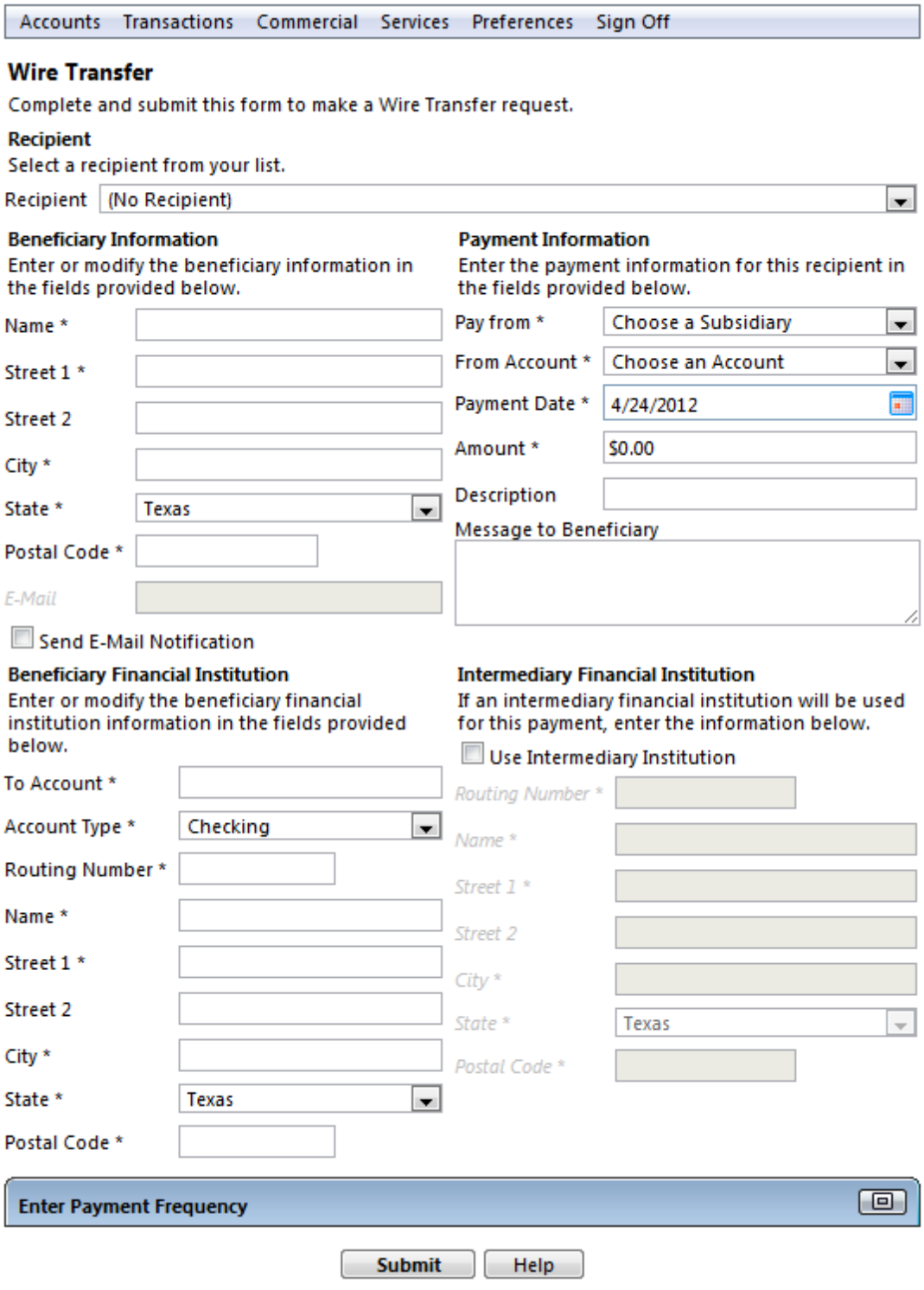
1. Select a file to import from a local directory.
2. Select an account from the drop-down list and click continue.
3. From the Submit Transaction page, you will be able to approve the transaction, draft or route mobile alerts (as needed) to approvers within the company.

Wire Transfer

The Wire Transfer page provides an online template for creating individual wire transfer payments. A wire is an order to pay funds electronically, and is a more immediate payment instrument than an ACH transaction. Thus, wire transfers generally involve larger payments and/or a shorter payment schedule.

To create a Wire Transfer:

1. From the online banking menu, choose **Commercial > Wire Transfer**. The Wire Transfer page appears.



2. Choose the recipient for the Wire Transfer request.

- Select a wire recipient from the list. If none are displayed, you have not saved any recipients or payments. See help on Managing Recipients and Managing Payment Templates.
- To edit or override the pre-populated recipient information, simply type the new value into the boxes provided on the page.
- For free-form entry of a new recipient, choose **No Recipient** from the drop-down list and manually enter the pertinent information. See help on Making Commercial Payments to learn the different ways to enter payment information. To enter an international address, select the International Beneficiary check box. The address fields will change to the international address format.

3. If the transaction is to be made against a subsidiary company you have created, select the subsidiary from the Pay From drop-down list. If no subsidiary is selected, the main company information will be used to make the payment. For additional information, see help on managing subsidiary companies under Preferences > Subsidiaries.
4. Choose the online account that the funds will be withdrawn/debited from for the payment.
5. Choose the effective date of the wire transfer.
6. Confirm the default amount or enter a new payment amount.
7. Enter a *Description* that you will use to easily identify the payment within online banking. This description will not be sent to the beneficiary.
8. Enter the *Message to the Beneficiary* text that will be used for the transaction. You can enter up to 140 characters for this description. This message will be sent to the beneficiary of the wire transfer.
9. If required, enter information for the *Intermediary Financial Institution* (select the Use Intermediary Financial Institution check box). An Intermediary Financial Institution may be required if the beneficiary's financial institution is not a direct Fed Wire participating financial institution and cannot receive the wire transfer.
10. If available, you can create a recurring payment by double-clicking on the Enter Payment Frequency panel or single-clicking on the Expand/Collapse icon to the right of the panel and completing the recurring payment information. For help setting up a recurring transaction, see help on Creating Recurring Transactions.
11. Click **Submit** to accept the details of the wire transfer. A confirmation window opens.
12. Click **OK**. You will be directed to the Submit Transaction page where you can draft (save), approve or cancel the transaction.

13. As with the other transactions, you will be taken to the Online Activity page after making your selection.

Related Topics

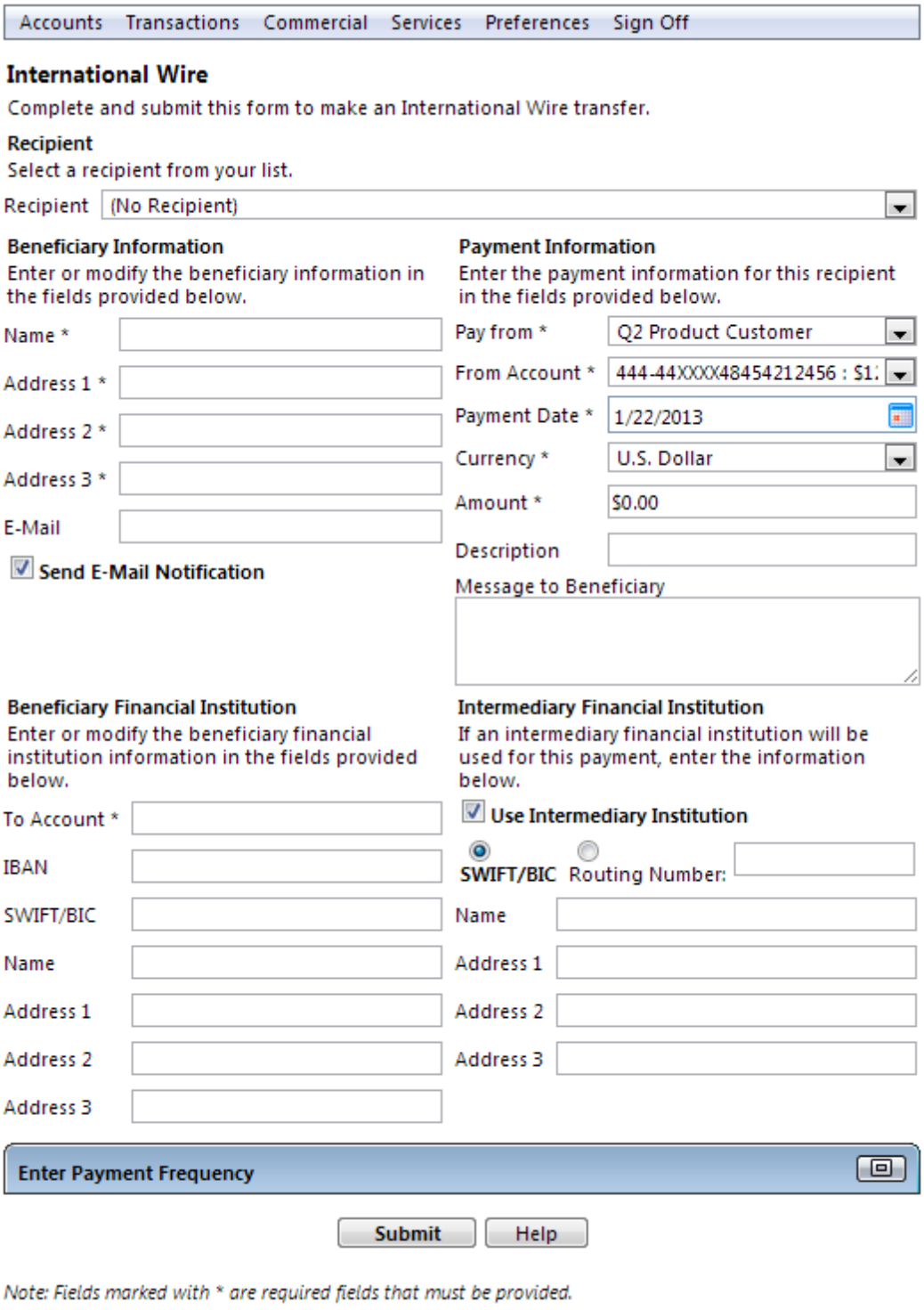
- Making Commercial Payments
- Manage Recipients
- Manage Payment Templates
- Manage Subsidiaries
- Frequently Asked Questions

International Wire Transfers

The International (SWIFT) Wire page provides an online template for creating individual wire transfer payments. A wire is an order to pay funds electronically, and is a more immediate payment instrument than an ACH transaction. Thus, wire transfers generally involve larger payments and/or a shorter payment schedule.

To create an international wire transfer request:

1. From the online banking menu, choose **Commercial > International Wire**. The International Wire page appears.



2. Choose the recipient for the international wire transfer request.

   - Select an international wire recipient from the list. If none are displayed, you have not saved any recipients or payments. Please see help on Managing Recipients and Managing Payment Templates.

- To edit or override the pre-populated recipient information, simply type the new value into the boxes provided on the page.
- For free-form entry of a new recipient, choose *No Recipient* from the drop-down list and manually enter the pertinent information. See help on Making Commercial Payments to learn the different ways to enter payment information.

3. If the transaction is to be made against a subsidiary company you have created, select the subsidiary from the Pay From drop-down list. If no subsidiary is selected, the main company information will be used to make the payment. Also see help on managing subsidiary companies under Preferences > Subsidiaries.
4. Choose the online account that the funds will be withdrawn/debited from for the payment.
5. Choose the effective date of the wire transfer.
6. Confirm the default amount or enter a new payment amount.
7. Enter a *Description* that you will use to easily identify the payment within online banking. This description will not be sent to the beneficiary.
8. Enter the *Message to the Beneficiary* text that will be used for the transaction. You can enter up to 140 characters for this description. This message will be sent to the beneficiary of the wire transfer.
9. If required, enter information for the Intermediary Financial Institution. An Intermediary Financial Institution may be required if the beneficiary's financial institution is not a direct Fed Wire participating financial institution and cannot receive the wire transfer. Select the SWIFT/BIC radio button if the intermediary is an international institution or Routing Number if the institution is domestic.
10. If available, you can create a recurring payment by double-clicking on the Enter Payment Frequency panel or clicking on the Expand/Collapse icon to the right of the panel and completing the recurring payment information. For information about setting up a recurring transaction, see the Create Recurring Transactions section.
11. Click **Submit** to accept the details of the Wire Transfer. You will be directed to the Submit Transaction page where you can draft (save), approve or cancel the newly-submitted transaction.

Related Topics

- Making Commercial Payments
- Managing Payment Templates
- Manage Recipients
- Manage Subsidiaries

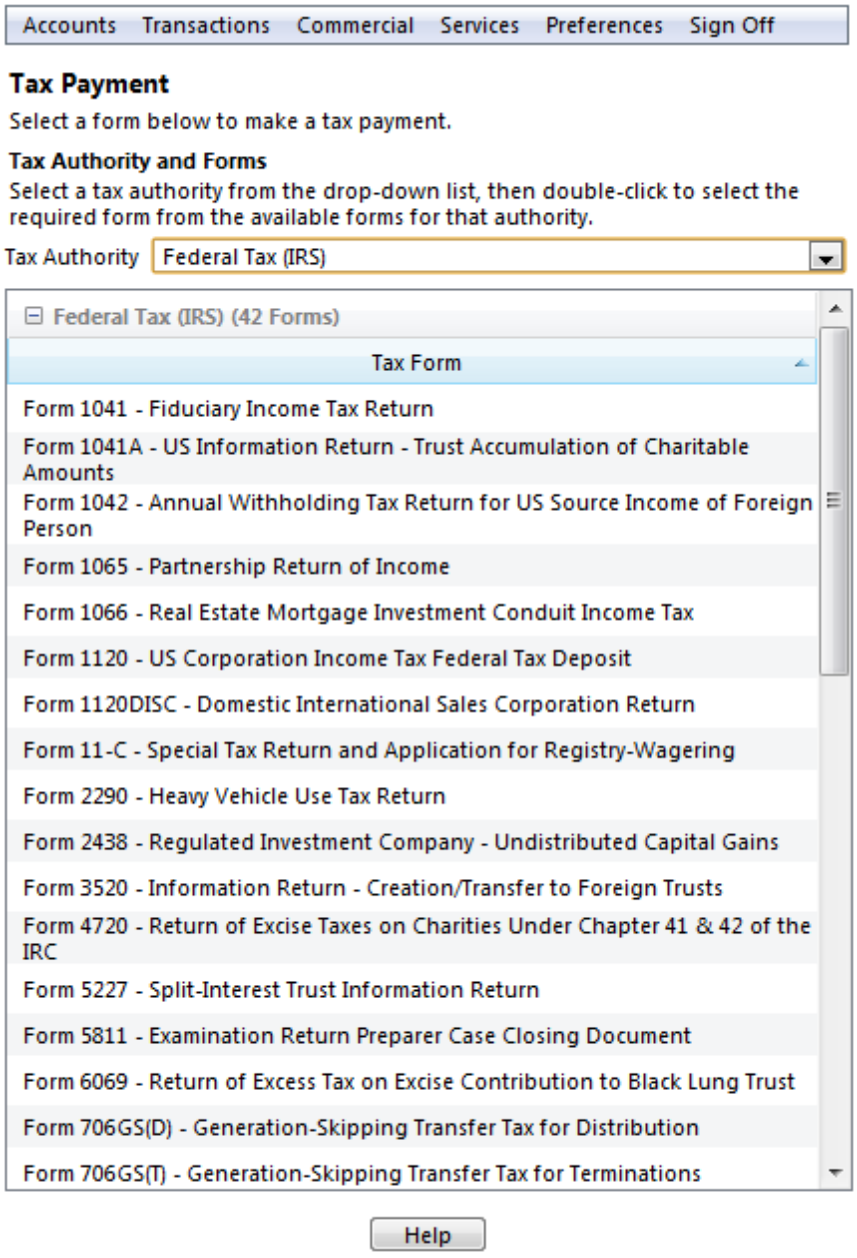
- Frequently Asked Questions

Tax Payment

The Tax Payment page allows you to quickly and easily make a payment to the tax authority of your choice. If you are going to use our system to make Federal and/or State tax payments, you should always register or enroll in the EFT program for each tax authority you want to pay. Payment via our online banking system does not enroll you with the federal or state agency.

To make a Tax Payment:

1. From the online banking menu, choose **Commercial > Tax Payment**. The Tax Payment page appears.



2. Choose the Tax Authority for this payment from the drop-down list (either Federal Tax (IRS) or the specified State, if applicable).
3. Choose the tax form for the tax payment by double-clicking a form in the list provided.
4. On the Tax Form page, enter your Taxpayer ID.
5. Click the Calendar icon and choose the Tax Period End Date.

6. Enter the account that the funds will be deposited to. The *To Account* should be located on your tax statement.

   Note This field may already be populated with the account number for the selected tax authority. Unless you have a specific reason to change the account number, please leave the pre-populated account number to ensure proper credit of your tax payment.

7. Enter the routing number for the account that the funds will be deposited to (To Account).

   Note This field may already be populated with the routing number for the selected tax authority. Unless you have a specific reason to change the routing number, please leave the pre-populated routing number to ensure proper credit of your tax payment.

8. If the tax payment is to be made against a subsidiary company you have created, select the subsidiary from the Pay From drop-down list. If no subsidiary is selected, the main company information will be used to make the payment. Also see help on managing subsidiary companies under Preferences > Subsidiaries.

9. Choose the online account from which the payment will be withdrawn/debited.

10. Click the Calendar icon and choose the Effective Date. The effective date must occur sometime in the future.

11. Select the Tax Type from the drop-down list.

12. Enter the total amount of the tax payment. If the tax form supports sub-category payment amounts, please enter the amounts under each sub-category.

13. Click **Submit** to accept the details of the Tax Payment. You will be directed to the Submit Transaction page where you can draft (save), approve or cancel the newly-submitted transaction.

Related Topics

- Managing Subsidiaries
- Frequently Asked Questions

Chapter 5: Frequently Asked Questions

Getting Started 65
Commercial 68
Preferences 77

Getting Started

Login

First time login

Q: Can I add another contact number?

A: Once you have successfully logged into the online banking system, you can update your preferred contacts via the Preferences > Security menu.

Q: What if I do not have access to the phone or email account contacts listed?

A: You cannot complete a first-time enrollment or register a computer without access to at least one of the listed contacts. If you need immediate access, please contact us. Once we have verified your identity, we can add a new phone number or email address that you can access.

Q: Is the code I received by phone, text message, or email my new password?

A: No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password or establish a new password.

Forgotten Login ID/Password

Q: I have forgotten my login ID. What do I do?

A: If you forget your login ID, please contact us. We will be required to securely verify your identity before providing you your login ID.

Q: Is the code I received by phone, text message, or email my new password?

A: No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password or establish a new password.

Q: The system has warned me that one more unsuccessful login attempt will lock my account. What are my options?

A: If you have unsuccessfully tried to login and have been warned that one more unsuccessful entry will lock your account, you may choose the Forgotten Password process. That process will enable you to reset your password to something you can remember without the risk of locking your account. If you choose to try to login one more time and fail, you will be required to contact us to unlock your account.

Q: I have been locked out of the system due to entering the wrong User ID or password too many times. How do I unlock my account?

A: If you have locked your account due to several unsuccessful login attempts, for your security you are required to contact us to unlock your account.

Q: Can I change my login ID and/or password?

A: Once you have successfully logged into the system, you can voluntarily change your login ID and/or password through the Preferences > Security menu.

Registering your computer

Q: Why am I being required to register each computer I use to access online banking?

A: In today's online environment, login ID/password access to your financial information is no longer considered sufficient to securely verify your identity. Therefore, in addition to your login ID and password, our online verification requires us to deliver you a one-time piece of required information via something only you possess (for example, your email account or your telephone). Once you receive the additional piece of information (a secure access code) and enter it into our system, we will remember your computer and browser and mark your browser with a cookie and/or other browser-specific object.

Registering your computer adds a strong layer of security to your online accounts. This means that no other unregistered computer in the world has access to your online information, even if your login ID and password were accidentally or unintentionally compromised. Once we register your computer and browser, you will only be required to enter your login ID and password on future logins via the registered computer browser.

Q: I registered my computer during a previous login, but the system is asking me to register it again. Why?

A: There are several reasons this may happen, including:

- Your browser settings are set to delete cookies, or your browser cookie for online banking has been deleted since the last time you logged in.
- Your online profile is set to require a secure access code delivery each time you log in.

- You are logging in via a different browser on the same registered computer. Each browser (i.e. Chrome/Internet Explorer/Firefox/Safari/) must be individually registered.
- We have reset all active registrations on the system for security purposes.

Q: How do I remove the registration from a computer that is no longer mine?

A: You can remove the registration of a computer/browser by deleting your cookies, or only the cookie related to our online site. Please see your browser help for assistance in deleting cookies.

Q: I registered for phishing protection but I don't see my phrase. What should I do?

A: The phishing phrase is based on another cookie set in your browser when you established your phrase. You will see your phrase on all browsers through which you submit a phrase. If you do not see your established phrase, it may be due to several reasons:

- If you have not submitted a phrase through the browser you are using (but you had previously set up a phrase on a different browser) that is likely the reason you are not seeing your phrase. When you submit your phishing phrase, it is effective on the individual browser used on the computer from which you established the phrase. However, as you submit a new phrase on another (second) computer/browser, the newly submitted phrase will be shared on all previously used browsers. In other words, you can set phishing phrases on several browsers but you can only have one phrase associated with your login ID, which is the most recent phrase you submitted.
- It is also possible that you are not seeing the phishing phrase because the site you are on is not our secure online banking site. That is, in fact, the reason we have a phishing phrase, so you can be aware of attempts by malicious individuals to lead you to an unauthorized version of our site, referred to as *phishing*. The absence of your phishing phrase may be the only way to tell the difference between our site and an unauthorized version of our site. If you are certain the absence of your phishing phrase is not due to the cookie explanation given above, please contact us immediately, *before* you login.

Make sure the web address for the site is the same as, or linked directly from, our main website.

Sign Off

Q: What is the most secure way to sign off?

A: To maximize the security of your online information, you are strongly encouraged to always use the Sign Off menu selection or close your browser to end your session.

Q: What is defined as inactivity?

A: Inactivity is defined as not having submitted any request to the server within the user session timeout period. If you have submitted a request that resulted in the rendering or refreshing of a page, or you have submitted a transaction, your user session timeout period is automatically restarted. Simply typing information like dollar amounts into a form is not defined as system activity.

Commercial

Recipients

Q: Do I have to enter a recipient to use the system?

A: No, if you are sending a payment to a recipient that you will likely never pay again, you can enter the payment information directly into the appropriate commercial payment menu, such as a wire transfer. Or, if you have a NACHA compliant payroll file, you can upload the file into our system. See help with Making Commercial Payments to learn the different ways to make payments.

Q: Can I upload a list of recipients and/or payments into the system?

A: Not at this time. You can make one-time payments by uploading recipients and payments via a NACHA compliant file upload, but those recipients and payments are not stored for later use.

Q: What if I want the recipient to be sent an email notification on some payments, but not others?

A: You can save an email address for the recipient, and then clear the notification on individual payments or for the selected recipient in a batch at the time the payment is made. The email address stored for the recipient is to populate the payment for you, and can be overridden on single payments. On batch payments, you can choose to send or not send the notification, but to change the address you will need to update the recipient information.

Q: What is a payment template?

A: A payment template is a group of payment-related information that can be stored and reused on successive payments, either as a single payment or as one payment in a batch.

Manage Payment Templates

Q: If an existing account is no longer used on any payment to a recipient, will it still be kept in the system?

A: No, once an existing account is determined to be unused on any template for a recipient, it is automatically deleted from the system.

Q: If I don't give template access to any users, will I be the only one with access to the template?

A: Not necessarily. Supervisors within the company may have universal access to all templates created.

Q: Are split payroll amounts automatically deducted from the primary payroll account?

A: Yes, when you split a payroll transaction, it will be processed as 2 or 3 independent transactions to the same recipient, and the split amounts will automatically be deducted from the primary payroll amount.

Q: Why would I enter employee information, such as the Department or Employee ID, on the template? Is that information sent as part of the payment?

A: The employee information is not sent with the payment, but allows you to easily sort a long list of payroll recipients on the batch payroll page.

Single Payment

Q: When will my account be debited to fund this payment?

A: Your account will be debited when we process the payment (the *Process On* date) to meet your scheduled effective payment date. ACH payments are generally 2-day effective which means that they are processed 2 days prior to the scheduled effective payment date.

Q: What if I pick a payment date that is a processing holiday?

A: Our system will not let you create a payment that is scheduled to process on a holiday. You will receive an error message and be instructed to enter a new effective date for the payment.

Q: If I create a recurring transaction and one or more of the recurring payments are on a processing holiday, what happens?

A: As explained above, you will not be able to schedule the initial payment of a recurring transaction on a processing holiday. However, if the recurring instances of the transaction happen to fall on a processing holiday, the system will move that individual instance of the payment forward or back one day, depending on the payment type, to a non-processing holiday. This will occur when the previous instance of the payment has been processed and the upcoming instance is scheduled. Additionally, the user will receive a secure message indicating that an instance of the recurring payment was moved to another processing day.

Q: What if I don't like the day to which the recurring transaction was moved?

A: You can cancel the rescheduled instance of the transaction via Accounts > Online Activity and create a new transaction to replace that particular instance of the recurring transaction. All future instances of the recurring transaction will remain scheduled based on the initial transaction schedule.

Single Receipt

Q: When will my account be credited?

A: Your account will be credited on the scheduled effective date. ACH receipts are 1-day effective, which means that they are processed 1 day prior to the scheduled effective date.

Q: What if I pick a payment date that is a processing holiday?

A: Our system will not let you create a receipt that is scheduled to process on a holiday. You will receive an error message and be instructed to enter a new effective date for the transaction.

Q: If I create a recurring transaction and one or more of the recurring payments are on a processing holiday, what happens?

A: As explained above, you will not be able to schedule the initial instance of a recurring transaction on a processing holiday. However, if the recurring instances of the transaction happen to fall on a processing holiday, the system will move that instance of the payment forward or back one day, depending on the payment type, to a non-processing holiday. This will occur when the previous instance of the transaction has been processed and the upcoming instance is scheduled. Additionally, the user will receive a secure message indicating that an instance of the recurring transaction was moved to another processing day.

Q: What if I don't like the day to which the recurring transaction was moved?

A: You can cancel the rescheduled instance of the transaction via Accounts > Online Activity and create a new transaction to replace that particular instance of the recurring transaction. All future instances of the recurring transaction will remain scheduled based on the initial transaction schedule.

Payroll

Q: When will my account be debited to fund this payment?

A: Your account will be debited when we process the payment (the *Process On* date) to meet your scheduled effective payment date. ACH payroll payments are generally 2-day effective payments, which mean that they are processed 2 days prior to the scheduled effective payment date.

Q: When will my employees be paid?

A: Your employee accounts will be credited on the effective date you selected for the payment.

Q: What if I pick a payment date that is a processing holiday?

A: Our system will not let you create a payment that is scheduled to process on a holiday. You will receive an error message and be instructed to enter a new effective date for the payment.

Q: If I create a recurring transaction and one or more of the recurring payments are on a processing holiday, what happens?

A: As explained above, you will not be able to schedule the initial payment of a recurring transaction on a processing holiday. However, if the recurring instances of the transaction happen to fall on a processing holiday, the system will move that individual instance of the payment forward or back one day, depending on the payment type, to a non-processing holiday. This will occur when the previous instance of the payment has been processed and the upcoming instance is scheduled. Additionally, the user will receive a secure message indicating that an instance of the recurring payment was moved to another processing day.

Q: What if I don't like the day to which the recurring transaction was moved?

A: You can cancel the rescheduled instance of the transaction via Accounts > Online Activity and create a new transaction to replace that particular instance of the recurring transaction. All future instances of the recurring transaction will remain scheduled based on the initial transaction schedule.

Q: I adjusted an amount, but got an error message telling me that the amount does not cover the splits. What do I do?

A: The total amount you entered to pay a recipient was not sufficient to fund the split payroll amounts set up for the payroll payment. For example, if an employee wanted $100 split to a savings account and another $50 split to a retirement account, the total payroll amount entered for the recipient must be greater than the sum of the splits, in this example, $150.01 or greater.

Q: Does the system automatically deduct the split amounts from the total payroll amount for a recipient?

A: Yes, the system deducts the fixed split amounts saved in the payment from the default or entered total payroll amount.

Q: Why is the *Notify* check box selected for some recipients, but not others?

A: The check box is selected because the saved recipient has *Send Email Notifications* selected in the recipient information. See Manage Recipients for assistance with updating

the default recipient information. In any event, you can change the selection on the batch template and override the saved value for the recipient for that instance of the payment.

Q: How are split payroll payments processed?

A: A total payment with two splits will be processed as three separate ACH transactions to the same recipient, and will be reflected as such on the Transaction Preview page.

Q: I loaded my payroll batch but the amounts I am paying this pay period have changed. Do I need to update every payment?

A: No, you can simply tab to through each *Total Amount* and *Addenda* field, recipient by recipient, to update the default payment values. In many cases, it may be easier to use a zero dollar default value for the saved payment for recipients whose payment amount changes every pay period.

Q: How do I send a pre-note to a recipient account? What is the purpose of a pre-note?

A: You can send a pre-note to a newly-established recipient account by leaving the value of the payment set to zero, and selecting the *Pay* check box to send the zero dollar payment to the recipient. The purpose of a pre-note is to confirm the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

Q: I tried to upload a payroll file, but it failed. Why?

A: There are several reasons the file could not be validated and failed to upload. They include:

- The file is not a NACHA-formatted or proper CSV file.
- The user does not have the right to draft a payroll transaction.
- The transaction is not within the user's assigned rights and limits.
- The offset (debit) account is not one of the user's entitled online accounts.

Payments

Q: When will my account be debited to fund this payment?

A: Your account will be debited when we process the payment (the Process On date) to meet your scheduled effective payment date. ACH Payments are generally 2-day effective payments, which mean that they are processed 2 days prior to the scheduled effective payment date.

Q: When will my recipients be paid?

A: Your recipient accounts will be credited on the effective date you selected for the payment.

Q: What if I pick a payment date that is a processing holiday?

A: Our system will not let you create a payment that is scheduled to process on a holiday. You will receive an error message and be instructed to enter a new effective date for the payment.

Q: If I create a recurring transaction and one or more of the recurring payments are on a processing holiday, what happens?

A: As explained above, you will not be able to schedule the initial payment of a recurring transaction on a processing holiday. However, if the recurring instances of the transaction happen to fall on a processing holiday, the system will move that individual instance of the payment forward or back one day, depending on the payment type, to a non-processing holiday. This will occur when the previous instance of the payment has been processed and the upcoming instance is scheduled. Additionally, the user will receive a secure message indicating that an instance of the recurring payment was moved to another processing day.

Q: What if I don't like the day to which the recurring transaction was moved?

A: You can cancel the rescheduled instance of the transaction via Accounts > Online Activity and create a new transaction to replace that particular instance of the recurring transaction. All future instances of the recurring transaction will remain scheduled based on the initial transaction schedule.

Q: Why is the *Notify* check box selected for some recipients, but not others?

A: The check box is selected because the saved recipient has *Send Email Notifications* selected in the recipient information. See Manage Recipients for assistance with updating the default recipient information. In any event, you can change the selection on the batch template and override the saved value for the recipient for that instance of the payment.

Q: How do I send a pre-note to a recipient account? What is the purpose of a pre-note?

A: You can send a pre-note to a newly-established recipient account by leaving the value of the payment set to zero, and selecting the *Pay* check box to send the zero dollar payment to the recipient. The purpose of a pre-note is to confirm the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH Pass-Thru

Q: When should I use ACH Pass-Thru and not Payments or Collections?

A: Although you can import NACHA formatted files in other ACH payments such as Payments, Collections, and even Payroll, those files may only contain one batch at a time. Also, these ACH payments can only support PPD and CCD Standard Entry Class (SEC) codes. The ACH Pass-Thru feature allows you to create files with multiple batches and

other SEC codes. Also, unlike other ACH payments, the ACH Pass-Thru feature performs minimal validations before passing the file to us.

Q: There are some SEC codes that the system does not take. What do I do?

A: By default, not all SEC codes are supported. If you encounter some SEC codes that you would like to submit but are not supported, please contact us during regular business hours.

Q: Why does the system ask for a Process Date instead of an Effective Date?

A: Because there may be multiple effective dates in the file, we ask for the date on which you would like your file to be processed. On this date, the transactions are processed according to the effective date or dates in the file.

Collections

Q: When will my account be credited for these collections?

A: Your account will be credited on the scheduled effective payment date. ACH Collections are 1-day effective transactions, which mean that they will be processed 1 day prior to the scheduled effective payment date.

Q: When will my recipients be debited?

A: Your recipient accounts will be debited a day prior to the effective date you selected for the payment.

Q: What if I pick a payment date that is a processing holiday?

A: Our system will not let you create a payment that is scheduled to process on a holiday. You will receive an error message and be instructed to enter a new effective date for the payment.

Q: If I create a recurring transaction and one or more of the recurring payments are on a processing holiday, what happens?

A: As explained above, you will not be able to schedule the initial payment of a recurring transaction on a processing holiday. However, if the recurring instances of the transaction happen to fall on a processing holiday, the system will move that individual instance of the payment forward or back one day, depending on the payment type, to a non-processing holiday. This will occur when the previous instance of the payment has been processed and the upcoming instance is scheduled. Additionally, the user will receive a secure message indicating that an instance of the recurring payment was moved to another processing day.

Q: What if I don't like the day to which the recurring transaction was moved?

A: You can cancel the rescheduled instance of the transaction via Accounts > Online Activity and create a new transaction to replace that particular instance of the recurring transaction. All future instances of the recurring transaction will remain scheduled based on the initial transaction schedule.

Q: Why is the *Notify* check box selected for some recipients, but not others?

A: The check box is selected because the saved recipient has *Send Email Notifications* selected in the recipient information. See Manage Recipients for assistance with updating the default recipient information. In any event, you can change the selection on the batch template and override the saved value for the recipient for that instance of the payment.

Q: How do I send a pre-note to a recipient account? What is the purpose of a pre-note?

A: You can send a pre-note to a newly-established recipient account by leaving the value of the payment set to zero, and checking the *Pay* check box to send the zero dollar payment to the recipient. The purpose of a pre-note is to confirm the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

Wire Transfer

Q: When will my account be debited to fund this payment?

A: Your account will be debited when we process the payment (the *Process On* date) to meet your scheduled effective payment date. Wire transfer payments are same day effective payments; in other words, they are processed on the effective payment date.

Q: When will the beneficiary receive the payment?

A: As wire transfer payments are same day payments, your recipient should receive payment on the effective payment date.

Q: What if I pick a payment date that is a processing holiday?

A: Our system will not let you create a payment that is scheduled to process on a holiday. You will receive an error message and be instructed to enter a new effective date for the payment.

Q: If I create a recurring transaction and one or more of the recurring payments are on a processing holiday, what happens?

A: As explained above, you will not be able to schedule the initial payment of a recurring transaction on a processing holiday. However, if the recurring instances of the transaction happen to fall on a processing holiday, the system will move that individual instance of the payment forward or back one day, depending on the payment type, to a non-processing holiday. This will occur when the previous instance of the payment has been processed and

the upcoming instance is scheduled. Additionally, the user will receive a secure message indicating that an instance of the recurring payment was moved to another processing day.

Q: What if I don't like the day to which the recurring transaction was moved?

A: You can cancel the rescheduled instance of the transaction via Accounts > Online Activity and create a new transaction to replace that particular instance of the recurring transaction. All future instances of the recurring transaction will remain scheduled based on the initial transaction schedule.

Q: When might I use an Intermediary Financial Institution?

A: You may need to use an intermediary financial institution if your beneficiary's financial institution is not a direct Fed Wire participant and cannot receive a wire transfer via the Fed Wire system.

International Wire Transfers

Q: When will my account be debited to fund this payment?

A: Your account will be debited when we process the payment (the *Process On* date) to meet your scheduled effective payment date. Wire transfer payments are same day effective payments; in other words, they are processed on the effective payment date.

Q: When will the beneficiary receive the payment?

A: As wire transfer payments are same day payments, your recipient should receive payment on the effective payment date.

Q: What if I pick a payment date that is a processing holiday?

A: Our system will not let you create a payment that is scheduled to process on a holiday. You will receive an error message and be instructed to enter a new effective date for the payment.

Q: If I create a recurring transaction and one or more of the recurring payments are on a processing holiday, what happens?

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Q: What if I don't like the day to which the recurring transaction was moved?

A: You can cancel the rescheduled instance of the transaction via Accounts > Online Activity and create a new transaction to replace that particular instance of the recurring transaction. All future instances of the recurring transaction will remain scheduled based on the initial transaction schedule.

Q: When might I use an Intermediary Financial Institution?

A: You may need to use an intermediary financial institution if your beneficiary's financial institution is not a direct Fed Wire participant and cannot receive a wire transfer via the Fed Wire system.

Tax Payment

Q: When will my account be debited to fund this payment?

A: Your account will be debited when we process the payment (the *Process On* date) to meet your scheduled effective payment date. ACH Tax Payments are generally 1-day effective which means that they are processed 1 day prior to the scheduled effective payment date.

Q: When will my tax payment be made to the tax authority?

A: Your payment will be credited on the scheduled effective payment day you selected.

Q: What if I pick a payment date that is a processing holiday?

A: Our system will not let you create a payment that is scheduled to process on a holiday. You will receive an error message and be instructed to enter a new effective date for the payment.

Q: Is there any registration required to pay via the online banking system ?

A: No, there is no registration requirement on our system. However, if you are going to use our system to make Federal and/or State tax payments, you should always register or enroll in the EFT program for each tax authority you want to pay. Payment via our online banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

Preferences

Manage Users

Q: Why can't my new user see any accounts?

A: Once the user account is established, you must go to Preferences > User Rights to set account rights, transaction rights and limits for the user. The user will not have any

account access or rights without this step. If your account requires dual approval for new user activation, a CSR must initiate final approval for activation.

Q: If I delete a user, will it delete that user's activity?

A: No, it will only remove their access and rights to the online banking system. All payments and templates that the user created will remain, as will references to their online activity.

Q: Can I edit a user?

A: No, for security purposes you can only add or remove users, if you have been granted rights to manage users. Users have the ability to change their own profile information, login ID and password should they need or want to do so.

Manage Subsidiaries

Q: When would I need to add or use subsidiary companies?

A: An example of when you would add or use subsidiaries is when you want to pay from sub-companies within a larger holding company. Whenever you need to show payment from a specific entity with a specific TIN (Tax Identification Number) other than the primary company established within your online banking system, you can add a sub-company.

Mobile Preferences

Q: What if I don't establish a Mobile Authorization Code for mobile banking?

A: Then you may not be able to perform some mobile transactions that require approval via the Mobile Authorization Code.

Q: I see the person to whom I want to send the authorization request, but I can't select her. Why not?

A: This means that the person to whom you wish to send the request has not set up the mobile authorization preferences under the Preferences > Mobile menu in her online banking account. Or, the approver is not selectable because she is not eligible (i.e. she does not have the right) to authorize the payment type, or the amount exceeds her limit.

Q: What happens if the eligible approver doesn't answer the call? Will the system try multiple times?

A: No, the call will only be placed once. If the eligible approver misses the call or fails to approve the payment on the call, the drafter can resend the approval request by selecting the drafted payment in Accounts > Online Activity and re-sending the approval.

Q: What does it mean if I never get my requested approval notification email?

A: It means the payment was never approved by an eligible approver. The drafter then has the option of re-sending the approval request.

Q: What if I send my authorization request to multiple people? Can they all approve it?

A: If multiple eligible approvers are sent the request, only the first to successfully enter the MAC will approve the payment. Others that receive the call will get a message indicating that the payment has already been approved upon successful entry of their MAC.

Q: If my supervisor is not currently available to approve a payment, can I schedule the request to be sent at a specific time?

A: Yes, the time next to each phone number allows the drafter to schedule a time that the mobile authorization will be sent. If the time is left at the default value of 6:00 AM, the request will be sent immediately when the Send button is clicked.

Q: What is a Mobile Authorization Code, or MAC?

A: A Mobile Authorization Code (MAC) is a numeric code (like an ATM PIN) that you set within online banking and use to authorize payments over the phone.