

# Online Banking Cash Management Services User Guide

**PLACING CUSTOMERS  
AND COMMUNITY ABOVE ALL ELSE.**

The Monadnock Region's local bank.

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## Managing Users

### Creating New Users

Select **Cash Management – Users – Add User**

### User Management



Add User

### New User Details

#### PERSONAL DETAILS

First Name

Last Name

Email Address

Phone Country

Phone

#### LOGIN DETAILS

Login ID

- Login ID must be between 6 and 30 characters.

Password

- Must be between 8 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 24 passwords.

Confirm Password

New User Details

Save New User Details



The New User Password is temporary, the User will update their password when they first login

## Assigning Transaction Rights

The list of Transaction types are based on Cash Management Services enabled

The Rights to **Draft**, **Approve** and **Cancel** are enabled by a checkmark

The **View** option is specific to each user:

**All** = Can View ALL Transactions

**Account** = Access to Account specific Transactions

**Own** = Can only View OWN Transactions

*\*would not be able to **Approve** or **Cancel** another User's Transactions\**

**None** = No access to any Transaction

1. Review the Rights for each Feature enabled
2. Limits can be set for the specific user

The screenshot displays the 'Transactions' configuration interface. At the top, there are tabs for 'Transactions', 'Features', and 'Accounts'. Below the tabs, there is a 'Transaction Filter' dropdown and a 'Filter' section with 'All', 'Enabled', and 'Disabled' options. The main content area is divided into two columns. The left column lists transaction types with their descriptions and a '\$5.00' limit. The right column shows the 'ACH BATCH' feature is 'Enabled' and lists the rights for 'ACH Collection': 'Draft', 'Approve', and 'Cancel' are checked, and 'View' is set to 'Own'. A dropdown menu for 'View' is open, showing 'All', 'Account', 'Own', and 'None'. Below the rights section is the 'Approval Limits' table.

	Maximum Amount	Maximum Count
<b>Per Transaction</b>	\$ 5.00	
<b>Daily Per Account</b>	\$ 5.00	99999999
<b>Daily</b>	\$ 5.00	99999999
<b>Monthly</b>	\$ 18,000,000.00	99999999

### Assigning Features

**Rights:** Access Payment Templates, Allow One-Time Recipients, Can View All Recipients, Manage Recipients are all specific to ACH and Wire services

\***Manage Users** can be enabled by the Admin to allow Users the rights for all other Users\*

**Transactions:** This should be enabled for any User with ACH Rights

**Mobile:** This will allow for the User to access Mobile Deposit from the App

**PFM:** Budgeting tools

**Link Out:** This will allow the User to enroll in Bill Pay (Withdrawal access is required on Checking accounts)

#### RIGHTS

<input type="checkbox"/> Access to all payment templates	<input type="checkbox"/> Can view all recipients
<input type="checkbox"/> Manage Recipients	<input type="checkbox"/> Manage Users
<input checked="" type="checkbox"/> Statement Image	

#### CUSTOM FEATURES

<input checked="" type="checkbox"/> Add Account Form	<input checked="" type="checkbox"/> Base Address Management Form
<input checked="" type="checkbox"/> Enable Loan Payments Link	<input checked="" type="checkbox"/> Loan Payments

#### SSO

<input checked="" type="checkbox"/> Business Bill Pay User	<input type="checkbox"/> iPay Business Billpay Admin
--	--

#### PERSONAL FINANCIAL MANAGEMENT (PFM)

<input checked="" type="checkbox"/> Pfm Widget Budget	<input checked="" type="checkbox"/> Pfm Widget Cash Flow
<input checked="" type="checkbox"/> Pfm Widget Debts	<input checked="" type="checkbox"/> Pfm Widget Investment
<input checked="" type="checkbox"/> Pfm Widget Link Account	<input checked="" type="checkbox"/> Pfm Widget Net Worth
<input checked="" type="checkbox"/> Pfm Widget Spending	<input checked="" type="checkbox"/> Pfm Widget Trends
<input checked="" type="checkbox"/> Pfm Widgets Only	

## Assigning Accounts

Digital Banking Save

User Policy [?](#)

Transactions Features Accounts

---

ACCOUNTS [?](#)

0 of 2 accounts shown

[Show unassigned accounts](#)

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
--------	------	-------------------------------	----------------------------------	-----------------------------------

Click on Show unassigned accounts

Digital Banking Save

User Policy [?](#)

Transactions Features Accounts

---

ACCOUNTS [?](#)

2 of 2 accounts shown

[Hide unassigned accounts](#)

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
XXXXXX7665	XX-15 Year Fixed	⊘	🔒	🔒
XXXXXX3222	Operating Test Acct	⊘	⊘	⊘

Save



Indicates the User does not have access



Indicates the option is locked by the Financial Institution




Indicates the User has access to utilize this account feature

ACCOUNTS [?](#)

2 of 2 accounts shown

[Hide unassigned accounts](#)

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
XXXXXX3222	Operating Test Acct	✓	✓	✓
XXXXXX7665	XX-15 Year Fixed	⊘	🔒	🔒

 **Save**

Click **Save** at the bottom right of the screen to save and update any changes

## Reviewing and Editing Existing Users

Select **Cash Management – Users** – Click on the pencil icon to Edit the User selected

The screenshot shows the 'User Management' page. On the left is a navigation menu with options: Home, Messages, Transactions, Cash Management (expanded), Payments, Tax Payment, Recipients, Mobile Authorizations, Pay Bills, Remote Deposit, ACH Notices, and Users (highlighted). The main content area is titled 'User Management' and includes a search box labeled 'Search Users' and an 'Add User' button. Below is a table with columns for 'User', 'Email Address', and 'Last login'. One user is listed: 'MS Test' with email 'llston27@gmail.com' and last login '9 days ago'. A yellow pencil icon is visible in the rightmost column of the table row.

User ^	Email Address ^	Last login ^	
MS Test	llston27@gmail.com	9 days ago	



## User Details

### Status

Active

[Edit Status](#)



### PERSONAL DETAILS

**First Name**

MS

**Last Name**

Test

**Email Address**

llston27@gmail.com

**Phone Country**

United States

**Phone**

### USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
test22	Internet	Normal	8/21/2024	



Select **Assign Rights** and refer back to **Assigning Transaction Rights, Features, Accounts** from the New User Setup

Under **Status – Edit Status** – The User can be changed to Inactive by selecting **Deactivate User**:

**Status**  
 Active

## Cash Management Services

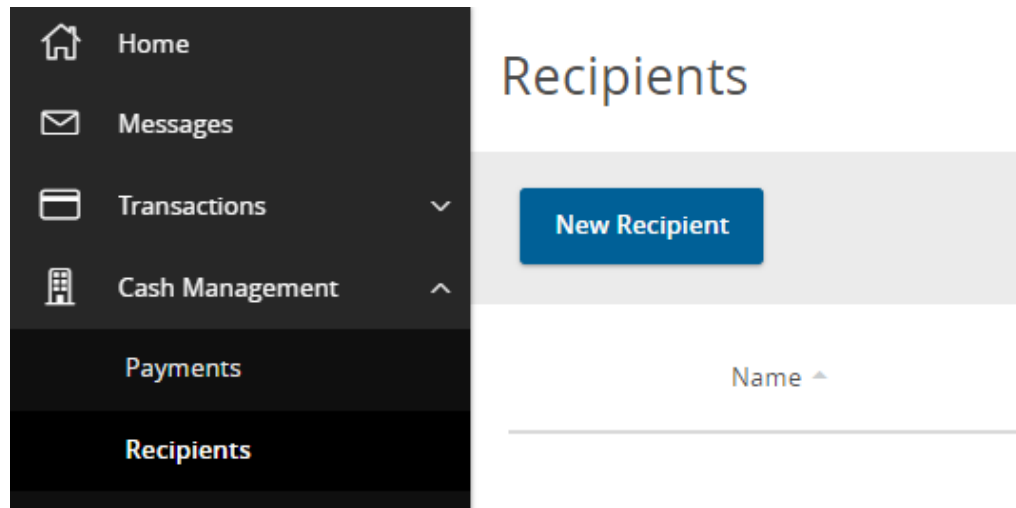
Separate Application, Agreement and Addendum are required for all ACH Services, for online Wire rights to be enabled a Wire Agreement is required

### Managing Recipients

A Recipient is an individual or company that you pay or request funds from via ACH or Wire transactions

#### Adding a New Recipient

1. Select **Cash Management – Recipients - New Recipient**



2. Enter the Recipient **Display Name** and **Email Address** (optional)

### Add Recipient

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

**\*Note:** The Send Email Notifications feature will generate an email to the recipient at the time the ACH or Wire transaction is Processed. This email notification does not contain confidential information.

3. Select the Payment Type from ACH and Wire, ACH Only or Wire Only. This designates the transaction types for which the account is eligible. Complete all required fields designated with an asterisk. **\*Address information is required for all Wire Recipients and cannot be a PO Box – Physical Address is required for all Wire Recipients\*** You can click the ? icons next to Wire Name, ACH Name and ACH ID for the field description.

**ACH Only Recipient:**

### Add Recipient

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

Accounts (1) + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A
<b>Payment Type</b> ACH Only			
<b>Account Type *</b> Select Account Type		<b>Account *</b> <input type="text"/>	
<b>Financial Institution (FI)</b> Refined Search <input type="text" value="Search by name or routing #."/>		<b>ACH Routing Number *</b> <input type="text"/>	
			<input type="button" value="X"/> <input checked="" type="button" value="✓"/>

**ACH and Wire Recipients:**

## Add Recipient

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

Accounts (1) + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A

**Payment Type**       **Beneficiary Type**

**Account Type \***       **Account \***

**Financial Institution (FI)** [Refined Search](#)      **ACH Routing Number \***

**Beneficiary FI** ⓘ

**Name \***       **Country \***       **FI ABA Number \***

**Address 1 \***       **Address 2**       **City \***

**State \***       **Postal Code \***

**Intermediary FI** ⓘ

**Name**       **Country**       **Wire Routing Number**

**Address 1**       **Address 2**       **City**

**State**       **Postal Code**

Click the **checkmark** when all required information has been entered

## Add Tester Recipient

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

Accounts (1) + Add account ^

Select **Add account** to add multiple accounts for one recipient

## Add Tester Recipient

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

Accounts (1) + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *6789	ACH and Wire	Merrimack County Savings Bank	211470225

### Recipient Details

Wire Name 
 ACH Name 
 ACH ID

Country \* 
 Address 1 \* 
 Address 2

City \* 
 State \* 
 ZIP \*

### Templates (0)

Select **Save Recipient** once all required information has been entered

A Physical Address must be entered for all Wire Recipients (not a PO Box)

**Wire Only Recipients:**

Display Name \*  Email Address

Send email notifications for template payments

Accounts (1) + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - *6789	Wire Only	MERRIMACK COUNTY SAVINGS BANK	211470225

**Payment Type**  **Beneficiary Type**

**Account \***  **Financial Institution (FI)** [Refined Search](#)

**Financial Institution ⓘ**

**Name \***  **Country \***  **FI ABA Number \***

**Address 1 \***  **Address 2**  **City \***

**State \***  **Postal Code \***

**Intermediary FI ⓘ**

**Name**  **Country**  **Wire Routing Number**

**Address 1**  **Address 2**  **City**

**State**  **Postal Code**

Click the **checkmark** when all required information has been entered

## Add Tester Recipient

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

Accounts (1) + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number	
Account - *6789	Wire Only	MERRIMACK COUNTY SAVINGS BANK	211470225	⋮

### Recipient Details ^

**Wire Name** 
**ACH Name** 
**ACH ID**

**Country** 
**Address 1 \*** 
**Address 2**

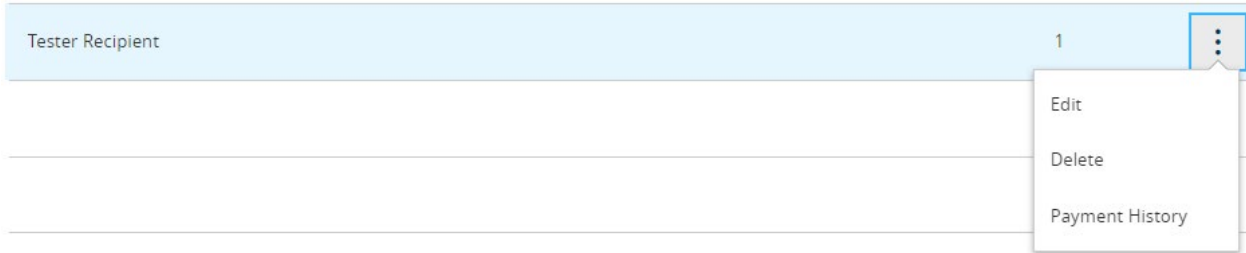
**City \*** 
**State \*** 
**ZIP \***

Templates (0) v

Select **Save Recipient** once all required information has been entered  
 A Physical Address must be entered for all Wire Recipients (not a PO Box)

Editing Recipients

1. Select **Cash Management – Recipients**
2. Select from the three vertical dots icon next to an existing Recipient to display:
  - **Edit** - Edit the existing Recipient information
  - **Delete** - Delete the existing Recipient
  - **Payment History** - View any Payment History for the specified Recipient



Edit Tester Recipient

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

**Accounts (1)** + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number	
Checking - *7890	ACH and Wire	Merrimack County Savings Bank	211470225	Click for account actions Edit Remove

**Recipient Details**

**Wire Name** 
**ACH Name** 
**ACH ID**

**Country \*** 
**Address 1 \*** 
**Address 2**

**City \*** 
**State \*** 
**ZIP \***

**Templates (0)**

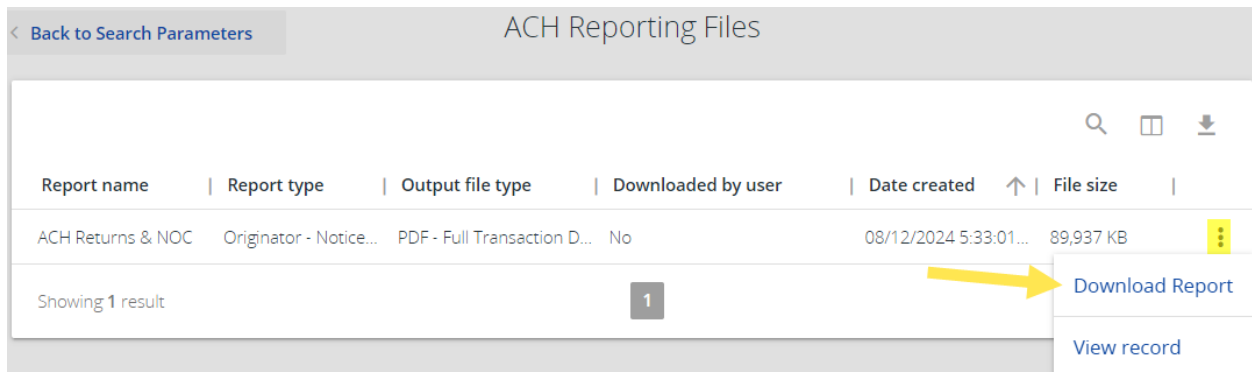
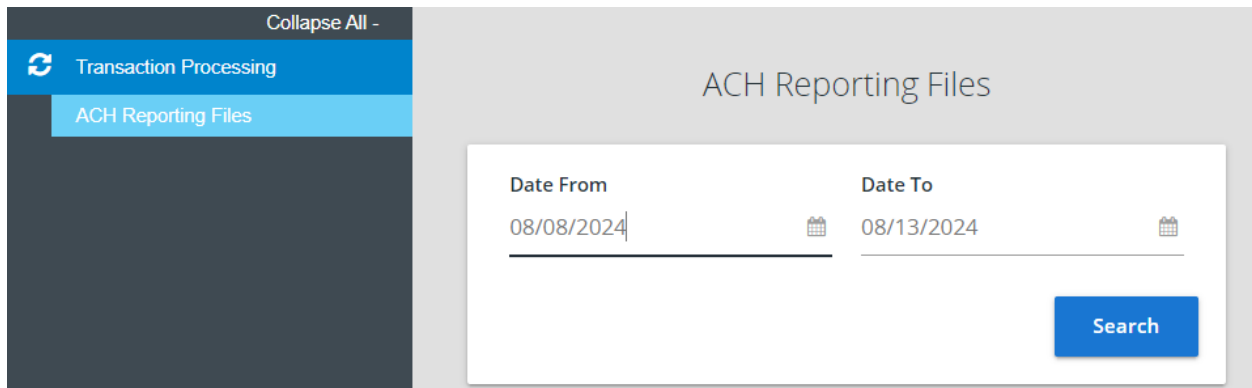
Select **Save Recipient** once all required information has been updated



ACH Notices

Users setup for ACH Notices will receive an email that there is an *ACH Reporting System New File Notification*. These notices can be accessed from the **Cash Management – ACH Notices** menu option.

1. Click on **ACH Reporting Files** – Search Parameters for dates prior to access all ACH Notices for the past 90 days:



2. Select **Download Report** from the three vertical dots

The Correction Notice will list the Corrected Data provided by the Recipient’s Financial Institution.

This information will need to be updated in the [Edit Recipient](#) options.

The Return Notice will list the Reason for the Returned ACH Transaction.

(Example Correction Notice – some details have been omitted)

**ACH FULL DETAIL REPORT**

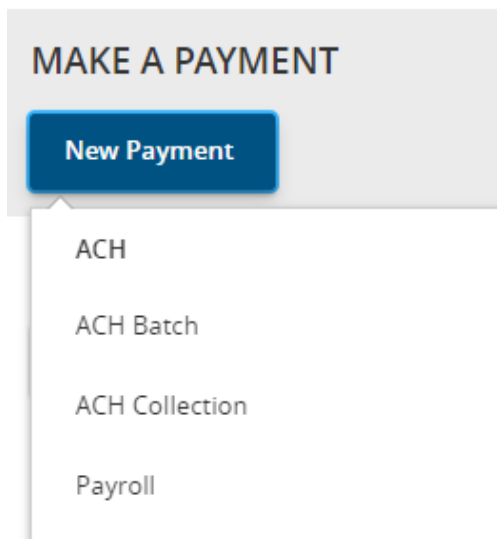
RECEIVER INFORMATION		ORIGINATOR INFORMATION	
Receiver Name:		Originator Name:	
DFI Account Number:		Company ID:	
Receiving DFI ID:	211770093	Originating DFI ID:	011500120
TRANSACTION DETAILS			
SEC Code:	Automated Notification of Change (COR)	Effective Entry Date:	8/12/2024
Service Class Code:	Mixed Debits & Credits (200)	Settlement Date (Julian Date):	8/12/2024 (225)
Transaction Code:	Demand Credit Return/NOC (21)	Company Entry Description:	AchBatch
Batch Number:		Trace Number:	
Identification Number:		Individual Name:	
Amount:	\$0.00		
SOURCE			
File Name:			
File Created:			
ADDENDA - Notification of Change			
Change Code:	Incorrect Routing Number (C02)		
Corrected Data:	211070175		
Original Entry Trace Number:			
Original Receiving DFI Identification:	011500120		
Trace Number:			

### ACH Payment Creation

\*The bank is not required to process ACH Payments if the funds are not available in the debiting account on the Processing Date\*

1. Select **Cash Management - Payments**
2. Select the ACH transaction type within the **New Payment** Dropdown menu  
ACH Payment types and limits are determined by the completed ACH Agreement

## Payments Hub



ACH Batch – Payments to an Individual or Company

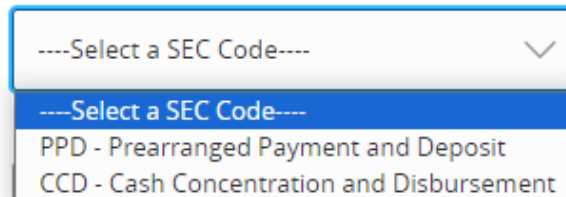
ACH Collection – Debit funds FROM and Individual or Company

Payroll – Payments to Individuals designated as Payroll

3. Use the **SEC Code** dropdown menu to select the appropriate SEC Code  
(**Payroll** files are automatically assigned **PPD** SEC Code)

### Origination Details

SEC Code ⓘ




**PPD** – Payments/Collections to a **PERSON**

**CCD** – Payments/Collections to a **COMPANY**

4. Select the **From Subsidiary** for processing

There may be multiple Subsidiaries and Company ID's per the ACH Addendum completed

**From Subsidiary**

<input type="text" value="Search by name"/> 
Digital Banking Test *****1122
Digital Banking Test Company *****6875

5. Select the **Account** for processing


**Account**

Operating Test Acct xxxxxx3222
-----------------------------------

6. Select the **Effective Date** (this is the business day the funds will be processed into or out of the Recipient account)

The **Effective Date** should be the next business day or 2 business days after the **Processing Date**

Effective Date



i Format: mm/dd/yyyy

< September >
< 2024 >

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					


7. **Recurrence** (OPTIONAL) if you would like to schedule this payment to be made on a Recurring basis \*any changes to the recurring payment series will need to be Cancelled and a New Payment Series scheduled\*  
 Complete all of the required fields and select **Set Recurring Transaction** to Save:

### Schedule Recurring Transaction

**How often should this transaction repeat?**

1st Of The Month       Weekly       Yearly  
 Last Day Of The Month       Every Other Week  
 1st & 15th Of The Month       Monthly  
 15th & Last Day Of The Month       Quarterly  
 Daily (Monday - Friday)       Semi-Annually

**When should this transaction stop?**

On/Before Date  

After  occurrence(s)

Forever (Until I Cancel)

## 8. Recipients

In the Recipients section you can add **New Recipients**, select an existing Recipient or select **Add multiple Recipients** at one time

**Recipients (1)** Filters: **All** Pre-Notes Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
<div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="text" value="Search by name or account."/> </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <span style="background-color: #ffff00; padding: 2px;">+ New Recipient</span> </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <b>ACH Only Testing</b> </div> <div style="border: 1px solid #ccc; padding: 2px;">                     ACH Only Testing                      Checking <span style="float: right;">123456</span> </div>	<div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <span style="font-size: 24px;">\$</span> <span style="font-size: 24px;">0.00</span> </div> <div style="border-top: 1px dashed #ccc; padding-top: 5px; text-align: center;"> <a href="#">+ Add another recipient</a> </div>

**Prenotifications (Pre-Notes) should be initiated as a zero dollar payment to validate the account and routing details of a bank account before debiting or crediting it. This should be completed for every new or updated Recipient:**

Recipient/Account	Amount
<div style="margin-bottom: 10px;"> <input checked="" type="checkbox"/> This payment is valid.                 </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;">                     ACH Only Testing <span style="float: right;">123456</span>                      Checking                 </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <span style="font-size: 24px;">\$</span> <span style="font-size: 24px;">0.00</span> </div> <div style="display: flex; justify-content: space-between; align-items: center;"> <input type="checkbox"/> Notify Recipient                 <span style="color: #42a5f5;">Show Details</span> </div>	
<b>Addendum</b> (optional) <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;">                     Pre-Note                 </div>	

Drafting ACH Transaction

**Review** all of the information entered is valid and select **Draft**


**\*A Security Token code is required for Drafting all ACH Transactions\***

**Origination Details**


SEC Code <sup>Ⓢ</sup> PPD - Prearranged Payment and Deposits

From Subsidiary Digital Banking Test \*\*\*\*\*1122

Account Operating Test Acct XXXXXX3222 \$9.89

Effective Date 09/18/2024  [Set schedule](#)

Recurrence

**Recipients (2)** Filters: **All** Pre-Notes  

[+ Add multiple recipients](#)


Recipient/Account	Amount
ACH Only Testing Checking 123456	\$ 1.00
Mickey Mouse Checking 5827	\$ 1.00
<a href="#">+ Add another recipient</a>	

\$2.00  
2 payments

[Cancel](#) [Draft](#) [Approve](#)

**DRAFTED PAYMENTS WILL NOT BE PROCESSED UNTIL THEY ARE APPROVED**

**DRAFTED PAYMENTS MUST BE APPROVED PRIOR TO 3PM ON THE SELECTED PROCESSING DATE**



## Transaction Drafted

Transaction requires 1 approval(s).

**Transaction ID:** 2832970

**Total Amount:** \$0.00

[Close](#) [Notify approvers](#) [View in Activity Center](#)

Optional – select **Notify approvers** if the transaction requires additional approval by another User

### Approving ACH Transactions

Users with authority to **Approve** ACH Transactions will select from the menu:



**Transactions – Activity Center** to find Drafted ACH Transactions that need approval. Click on the three vertical dots to **Approve** after reviewing the payment details

**\*A Security Token code is required for Approving all ACH Transactions\***

The screenshot shows the 'Transaction List' on the left and 'TRANSACTION DETAILS' on the right. The transaction is a 'Drafted ACH Batch' for \$2.00, dated 8/14/2024. The dropdown menu includes options: Toggle Details, Approve, Cancel, Notify, Inquire, Copy, and Print Details. The details panel shows 'ACH BATCH' with 2 recipients, a tracking ID of 2832985, and a created date of 8/14/2024. The 'PAYMENT DETAILS' section lists 'Created By' as Sally Test, 'Process Date' as 09/16/2024, 'Effective' date as 09/18/2024, 'From Account' as Operating Test Acct XXXXX3222, 'Total Payments' as 2, 'ACH Header' as Digital BnkTest, 'SEC Code' as PPD, and 'Company Entry Description' as ACH Paymen. The 'RECIPIENT DETAILS' section has a 'Show masked details' toggle and a table with 2 recipients: 'ACH Only Testing' (\$1.00) and 'Mickey Mouse' (\$1.00).

Once Approved the Transaction status in the Activity Center will indicate **Authorized**:

The screenshot shows the 'Online Activity' page with a sidebar menu containing Home, Messages, Transactions, Transfer, Loan Payments, Activity Center, and Cash Management. The main content area shows 'Single Transactions' with a search bar and filters. A table lists transactions with columns for Created date, Status, Transaction Type, Account, and Amount. One transaction is highlighted with a yellow background, showing a status of 'Authorized'.

Created date	Status	Transaction Type	Account	Amount
8/14/2024 10:12 AM	Authorized	ACH Batch Tracking ID: 2832985	Operating Test Acct XXXXX3222	\$2.00

**Cancelling ACH Transactions**

**ACH Transactions can be cancelled prior to 3pm on the selected Processing Date**

1. From the menu options select **Transactions – Activity Center** to search for the ACH Transaction to Cancel. ACH Transactions in **Drafted** or **Authorized** status can be Cancelled
2. Click on the three vertical dots and select **Cancel** – the status will update to **Cancelled**

## Online Activity ?

Single Transactions   Recurring Transactions   Deposited Checks

Filter Heart Download Print
Search Transactions

Created date	Status	Transaction Type	Account	Amount	
8/14/2024 10:32 AM	Authorized	ACH Batch Tracking ID: 2833018	Operating Test Acct XXXXXX3222	\$1.00	⋮
8/14/2024 10:31 AM	Drafted	ACH Batch Tracking ID: 2833016	Operating Test Acct XXXXXX3222		⋮
8/14/2024 10:12 AM	Cancelled	ACH Batch Tracking ID: 2832985	Operating Test Acct XXXXXX3222		⋮

Toggle Details  
Cancel  
 Inquire  
 Copy  
 Print Details

### Cancelling Recurring ACH Transactions

\*Any changes to the recurring payment series will need to be Cancelled and a New Payment Series scheduled\*

1. Select **Transactions – Activity Center** from the menu options then click on the **Recurring Transactions** tab at the top of the page to locate the recurring transaction in Authorized status.
2. Click on the three vertical dots and select **Cancel series**– the status will update to **Cancelled**

## Online Activity ?

Single Transactions   Recurring Transactions   Deposited Checks

Filter Heart Download Print
Search Transactions

Created date	Status	Transaction Type	Account	Amount	
8/14/2024 10:37 AM	Authorized	ACH Batch Tracking ID: 2833026	Operating Test Acct XXXXXX3222	\$1.00	⋮
3/28/2024 11:08 AM	Cancelled	ACH Batch Tracking ID: 2623456	Operating Test Acct XXXXXX3222		⋮
3/28/2024 11:07 AM	Cancelled	Payroll Tracking ID: 2623454	Operating Test Acct XXXXXX3222		⋮

Toggle Details  
Cancel series

## ACH File Import

**ACH Batch Upload Guidelines**

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
  - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
  - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
  - For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable) and select an effective date

**OR**

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

1. Select **Cash Management – Payments – New Payment – Payment from File**

## Payments Hub

**MAKE A PAYMENT**

**New Payment**

ACH	Wire	Other
ACH Batch	Domestic Wire	Payment From File
ACH Collection	International Wire	
Payroll		

2. Select the desired **Payment Type** from the dropdown menu:

## Payment From File

Payment Type \*

▼
--Please Select A Payment Type--

--Please Select A Payment Type--

Payroll

ACH Collection

ACH Batch

3. Select the file to Import then select Upload File

Import File \*

📎 Payroll-sample.csv

\* - Indicates required field

Cancel

Upload File

- Complete the required fields from the corresponding dropdown menu

### Payment From File - Additional Information

SEC Code Pay From/Pay To

PPD - Prearranged Payment and Deposit Operating Test Acct  
XXXXXX3222 \$9.89

Company / Subsidiary

Digital Banking Test

Effective Date

09/25/2024

Recipients

Name	Routing	Account	Account Type	Amount	Addenda
ACH Recipient	062203984			\$10.00	
Another Recipient	062203984			\$25.00	

Total Amount: \$35.00 To 2 recipients

- Review the information for accuracy and select **Draft** or **Approve**  
Drafted files will not process until they are Approved

**Note:** A confirmation screen will appear when the file import and all necessary information is successfully completed. If there is a problem with the file, a popup notification will appear with the error message.

## Tax Payments

1. Select **Cash Management – Tax Payment**
2. Select **Federal** or the **State** from the dropdown menu

## Tax Payments

State or Federal Authority
🔍 Select Authority
Federal
New Hampshire
Vermont

3. Select the desired tax form from the list presented
4. Complete all required fields on the selected form
5. Review the information for accuracy and select **Draft** or **Approve**

Drafted files will not process until they are Approved

Wire Transfers

If you have a Repetitive Wire Agreement on file, a Schedule A must be on file for all new Wire Recipients. Submitting an online wire without a Schedule A on file may cause delays in processing. Customers with Non-Repetitive Wire Agreements do not need Schedule A's on file.

Domestic Wires

1. Select **Cash Management – Payments – Domestic Wire**

Payments Hub

MAKE A PAYMENT

**New Payment**

ACH	Wire
ACH Batch	Domestic Wire
ACH Collection	International Wire
Payroll	

2. Complete the From **Subsidiary**, **Process Date** and select the **Account** to process from. Search for the **Recipient**, add a **New Recipient** and enter the **Amount** for the wire.

Domestic Wire [Change Type](#)

Origination Details

From Subsidiary Digital Banking Test Company *****6875	Account Operating Test Acct XXXXXX3222
Process Date 08/15/2024	Recurrence <a href="#">Set schedule</a>

Wire Details

Recipient/Account Tester Recipient	Amount \$ 0.00
+ New Recipient	
<b>Tester Recipient</b>	
Tester Recipient Checking 123456789	
Matched 1 recipient account(s).	

Cancel Draft Approve

3. Review the information for accuracy and select **Draft** or **Approve**  
Drafted wires will not process until they are Approved

International Wires

1. Select **Cash Management – Payments – New Payment – International Wire**

## Payments Hub

**MAKE A PAYMENT**

New Payment

ACH	Wire
ACH Batch	Domestic Wire
ACH Collection	International Wire
Payroll	

2. Complete the **From Subsidiary**, **Process Date** and select the **Account** to process from. Search for the **Recipient**, add a **New Recipient** then enter the **Currency** type and **Amount** for the wire
3. Click on **OPTIONAL WIRE INFORMATION** to add a Message to Beneficiary and/or Description  
**\*This information is required for all International Wires and may cause processing delays if this is not included\***

**Origination Details**

From Subsidiary MS Testing 22 MS Testing 22	Account Better Checking XXXXXX2010
Process Date 09/17/2024	Recurrence <a href="#">Set schedule</a>

**Wire Details**

Recipient/Account Mickey INTL UUX Test SWIFT/BIC BKCHCNBJXXX BOC1...	Currency CAD - Canadian dollar	Enter amount in CAD	Amount \$ 1.00
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[OPTIONAL WIRE INFORMATION](#)

Message to Beneficiary @

Description @

4. Review the information for accuracy and select **Draft** or **Approve**  
Drafted wires will not process until they are Approved



## Templates

Templates can save you time when setting up payments made frequently

1. Select **Cash Management – Payments – New Template** and the desired **Payment Type**

## Payments Hub

The screenshot shows the 'Payments Hub' interface. At the top, there is a grey box titled 'MAKE A PAYMENT' containing a blue button labeled 'New Payment'. Below this is a section titled 'PAYMENT TEMPLATES'. It features a blue button labeled 'New Template' and a search bar with the placeholder text 'Search templates'. A dropdown menu is open below the 'New Template' button, displaying a list of payment types: ACH, ACH Batch, ACH Collection, Payroll, Wire, Domestic Wire, and International Wire.

2. Designate a **Template Name**, select the **SEC Code**, From **Subsidiary, Account** then search the dropdown Recipient list to **Add Recipients**, adding additional Recipients as needed and enter the dollar **Amount** for each Recipient

**Note:** the amount may be left at \$0.00 if the amount will differ for each file

ACH Batch [Change Type](#)

[Import Amounts](#) ⓘ

Template Properties

Template Name

Test Template

Template Access Rights

7 of 7 users selected

Origination Details

SEC Code ⓘ

PPD - Prearranged Payment and Deposi

From Subsidiary

Digital Banking Test  
\*\*\*\*\*1122

Account

Operating Test Acct  
XXXXXX3222

Recipients (2)

Filters: **All** Pre-Notes

Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
ACH Only Testing Checking 123456	\$ 1.00
<input checked="" type="checkbox"/> This payment is valid.	
Tester Recipient Checking 123456789	\$ 1.00
<input type="checkbox"/> Notify Recipient <a href="#">Show Details</a>	
Addendum (optional)	

\$2.00  
2 payments

Cancel

Save

- Once all information has been entered and reviewed, select **Save**
- A Template Saved message will appear then you can select **Close** or **Pay** to setup payments



Template Saved

Template save was successful.

Close

Pay

- The list of **Payment Templates** can be located under **Cash Management – Payments – Payment Templates**

## Payments Hub

### MAKE A PAYMENT

[New Payment](#)

### PAYMENT TEMPLATES

[New Template](#)

🔍 Search templates

2 Results Filters: **All** ACH Batch

	Name ^	Type ^	Recipients ^	Last Paid Date ^	Last Paid Amount ^	Actions
☆	MM template	ACH Batch (PPD)	2			⋮
☆	Test Template	ACH Batch (PPD)	2			⋮