Savings Bank of Walpole

since 1875

FDIC-Insured

ONLINE BANKING

COMMERCIAL SERVICES

USER GUIDE

Contents

Priority Accounts

Priority Accounts allows Users to create a streamlined account list that will prioritize certain accounts, create Account Groups and designate Account Preferences

Select **View all accounts**
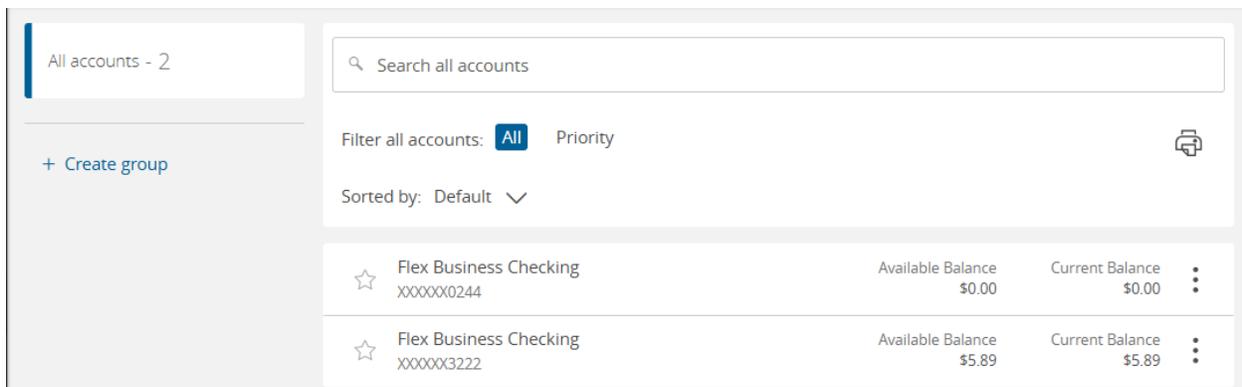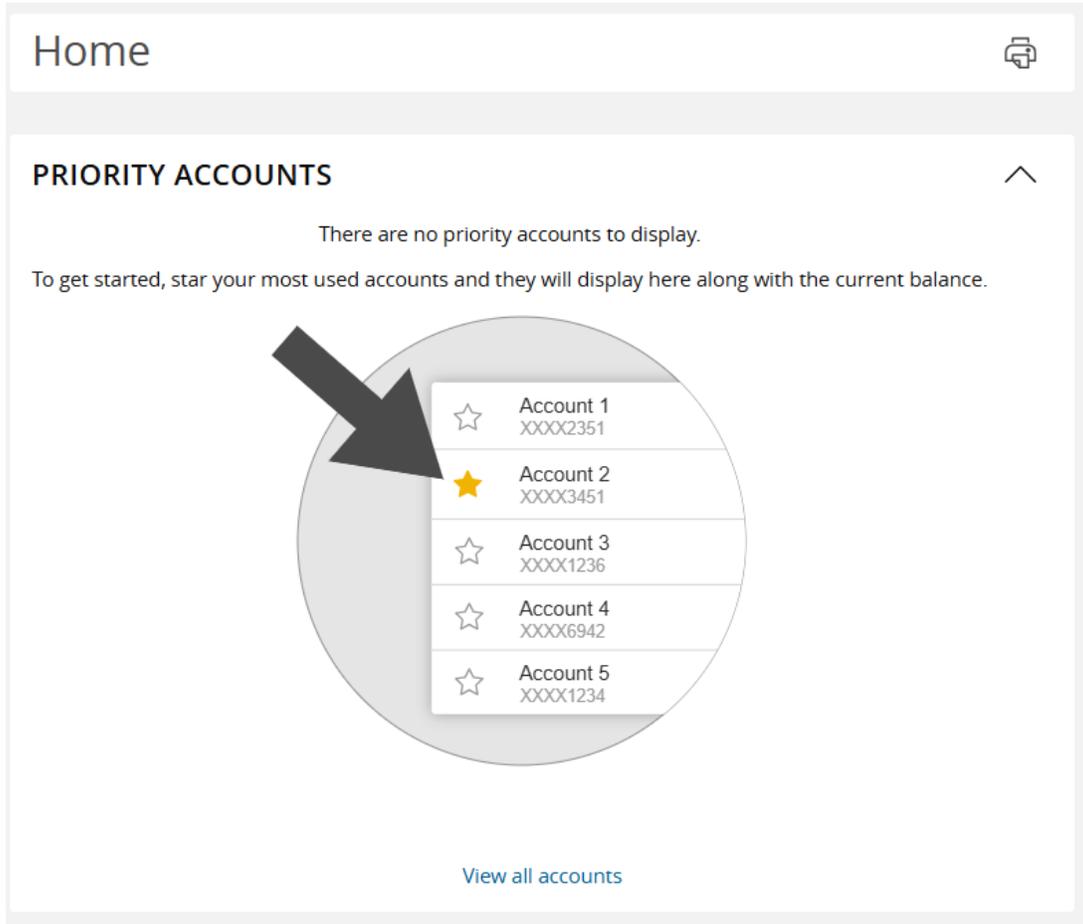
Click on the Star icon to designate the **Priority Account** list

The Home screen will display the selected **Priority Accounts**. **View all accounts** can be selected to access every account included online and to change the selection of **Priority Accounts**.

Creating Account Groups

Select View all accounts then + Create group

Account Preferences

Select Settings – Account Preferences to update the **Online Display Name**, **Current Account Group**, Home page **Account Visibility**, **balance to display on home page** options:

Balance to display on home page (example with options selected above)

Company Policy

The list of Transaction types and limits are based on ACH/Wire Agreements

Allowed Actions

Add Allowed Action ✕

Allows **ACH Batch Payment** transaction for **any amount**

Amount

- ● Any allowable amount
- ○ Specific Amount

Approvals

| 1 ⌄ |

Subsidiaries

● Any allowed subsidiaries (2)   **Select specific subsidiaries**

Accounts

● Any allowed account (3)   **Select specific account(s)**

Draft Hours

Any

+ Add Draft Hours

IP Addresses

IP Addresses

Any

+ Add IP Address

SEC Codes

Any

☐ PPD   ☐ CCD

Cancel   **Submit**

Features

The listed Features on the Company Policy are set by the Financial Institution and cannot be edited

Accounts

Account access on the Company Policy is determined by the Financial Institution. Labels can be created to designate account groups and for creating Reports

⊘	No Access
🔒	Access locked by Financial Institution
✓	Access Granted

Add/Remove Labels

2 accounts selected

Company A | Create

☐ Select all

Add

Remove

Close | Save

Add/Remove Labels

2 accounts selected

| Create

⊘ Labels added

☐ Select all

☑ Company A (New) | Add

Remove

Close | Save

Transactions   Features   Accounts   User Roles

ACCOUNTS ⑦

Number	Name	View	Deposit	Withdraw	Labels	
XXXXXX2010	Everyday Business MMA	✓	✓	✓		☐
XXXXXX0102	Everyday Business Savings	✓	✓	⊘		☐
XXXXXX7036	Everyday Business Checking	✓	✓	✓	Company A ✕	☐
XXXXXX2291	Everyday Business Savings	✓	✓	✓	Company A ✕	☐

Save

✓

Policy Saved

Policy changes have been accepted.

Close

User Roles

<mark>Important: No two Users can share the same User Role</mark>

Select **Cash Management** – **Users Roles** – **Create Role**

Assigning Transaction Rights

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

The Administrator role is created with full permissions based on service agreements in place

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

      All = Can View ALL Transactions

      Role = Specific to the User Role

      Account = Access to Account specific Transactions

      Own = Can only View OWN Transactions

         *would <u>not</u> be able to **Approve** or **Cancel** another User's Transactions*

      None = No access to any Transaction

Rights   Allowed Actions

☑ View   All ∨

✓ All

Role

Account

Own

None

1. Review the **Rights** for each Feature enabled
2. Limits can be set for the specific **User Role**

Select **Save** to update the User Rights

Allowed Actions

Select **Allowed Actions** – **Add Allowed Action**

Rights **Allowed Actions**

POLICY TESTER ⌄

Filter by

| All ⌄ | 🔍 Search all | **Add Allowed Action** |

Allows **ACH Batch Payment** transaction for **any amount** ⋮

Show Details

Edit

Delete

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

A specified **Draft Amount** can be entered for each **User Role** selected:

Subsidiaries can be designated for each **User Role** selected:

Specific **Accounts** can be designated for each **User Role** selected:

Accounts:

Select all | Clear all

☐ Everyday Business MMA
XXXXXX2010

☑ Everyday Business Checking
XXXXXX7036

1 account selected

Cancel   Submit

Draft Hours can be specified for each **User Role** selected:

Draft Hours

Day	Start hour	End hour	
Monday	All Day		⋮
Friday	All Day		⋮
		+ Add Draft Hours	

Once **Draft Hours** are specified you can select the three action dots to **Edit** or **Delete** from the list:

Draft Hours

Day	Start hour	End hour	
Monday	All Day		⋮
Friday	All Day		
		+ Add Draft Hours	Edit
			Delete

Edit Allowed Actions

Select **Edit** under the list of **Allowed Actions**.

Refer back to [Allowed Actions](#)

Once the desired edits have been completed select **Submit** to update the User Role

User Roles > Business User ✎

User Role Policy ⑦

Delete   Save

Transactions   Features   Accounts

Filter: **All**   Enabled   Disabled

[⌄]

ACH Batch Payment
Can view all transactions
Can Draft/Cancel
$5.00

ACH BATCH PAYMENT   Enabled ●✓

Rights   Allowed Actions

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
$5.00

POLICY TESTER   ⌄

Filter by

[All ⌄]   [🔍 Search all   ]   **Add Allowed Action**

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
$5.00

Allows **ACH Batch Payment** transaction Draft or Cancel for **any amount**   ⋮

Show Details

EFTPS
Can view all transactions
Can Draft/Approve/Cancel
$5.00

Edit

Delete

Edit Allowed Action

Allows **ACH Batch Payment** transaction Draft or Cancel for **any amount**

Operations

☑ Draft   ☐ Draft Restricted   ☐ Approve   ☑ Cancel

Amount

◉ Any allowable amount
○ Specific Amount

Subsidiaries

◉ Any allowed subsidiaries (2)   **Select specific subsidiaries**

Accounts

◉ Any allowed account (3)   **Select specific account(s)**

Draft Hours

Any

┌ - ┐
                              + Add Draft Hours
└ - ┘

SEC Codes

Any

☐ PPD   ☐ CCD

[Cancel]   **Submit**

Assigning Features

Rights: Access Incoming/Outgoing Wire Alerts, Access Payment Templates, Allow One-Time Recipients, Can View All Recipients, Manage Recipients, Recipient upload from batch, Wire upload from batch are all specific to <u>ACH and Wire services </u>enabled

> *__Manage Users__ can be enabled by the Admin to allow Users the rights for all other Users

Custom Features: Add Account Form allows a User to send a Secure Message request to add accounts for online access. *The Administrator is responsible for adding and assigning account access for all users*

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

Generated Transaction: This should be enabled for any User with ACH Rights to submit multiple Transfers or Wire transactions at one time

Corporate: **Manage User Roles** can be enabled by the Admin to allow Users the rights for all other User Roles

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

FEATURES ⓘ

🔍
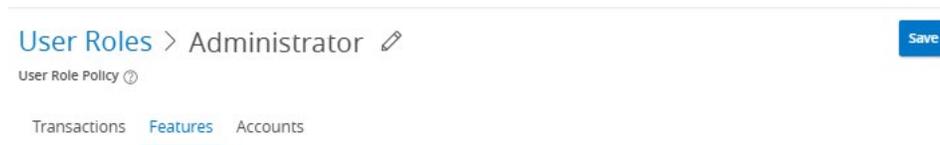
RIGHTS

🔵✓ Access Incoming/Outgoing Wire Alerts	🔵✓ Access to all payment templates
🔵✓ Allow one-time recipients	🔵✓ Can view all recipients
🔵✓ Manage Recipients	🔵✓ Manage Users
🔵✓ Recipient upload from batch	🔵✓ Wire upload from batch (requires Multi-Wire)

CUSTOM FEATURES

🔵✓ Add Account Form	🔵✓ Loan Payments
🔵✓ Watch	

LINK OUT

🔵✓ Business Bill Pay User	🔵✓ IPay Business Billpay Admin

GENERATED TRANSACTION

🔵✓ Enable Multi-Transfer	🔵✓ Enable Multi-Wire

CORPORATE

🔵✓ Manage User Roles

MOBILE

🔵✓ Multi Deposit Mobile Capture

Save

Assigning Accounts

Each User Role can have a designated list of accounts as well as customized access

Transactions   Features   **Accounts**

ACCOUNTS ⑦

0 of 2 accounts shown

Show unassigned accounts

Number	Name	View ☐	Deposit ☐	Withdraw ☐

Click on <u>Show unassigned accounts </u>to populate the list of accounts available

Transactions   Features   **Accounts**

ACCOUNTS ⑦

4 of 4 accounts shown

Hide unassigned accounts

Number	Name	View ☐	Deposit ☐	Withdraw ☐	Labels
XXXXXX2010	Everyday Business MMA	✓	✓	✓	
XXXXXX7036	Everyday Business Checking	✓	✓	✓	
XXXXXX2291	Everyday Business Savings	⊘	⊘	⊘	
XXXXXX0102	Everyday Business Savings	⊘	⊘	🔒	

⊘   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

Number	Name	View ☑	Deposit ☑	Withdraw ☑	Labels
XXXXXX2010	Everyday Business MMA	✓	✓	✓	
XXXXXX7036	Everyday Business Checking	✓	✓	✓	
XXXXXX2291	Everyday Business Savings	✓	✓	✓	
XXXXXX0102	Everyday Business Savings	✓	✓	🔒	

Delete   Save

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

Policy Saved

Policy changes have been accepted.

Close

Copying, Editing and Deleting Existing User Roles

Important: No two Users can share the same User Role**

Once **User Roles** are created they can be Copied, Edited or Deleted

User Roles can be copied but cannot be the same name as existing User Roles**

Creating New Users

[User Roles](#) should be created prior to adding new Users**

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

New User Details

PERSONAL DETAILS

First Name	Last Name	Email Address

Phone Country	Phone
United States	

LOGIN DETAILS

Login ID	Password	Confirm Password

- Login ID must be between 6 and 18 characters.

- 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 contain the following characters <&.
- Password may not be the same as last 24 passwords.

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

New User Details

PERSONAL DETAILS

First Name
New

Last Name
User

Email Address
newusersemail@anyemail.com

Phone Country
United States

Phone
(603)555-1212

LOGIN DETAILS

Login ID
newuser1234

Password
....

Confirm Password
....

User Role
Unassigned

Unassigned
Business Admin
Business User
Business User 2

New User Details   **Save New User Details**

Select **Save New User Details** once all fields are completed and the **User Role** has been selected

✕

Save User

The user has been saved

Close
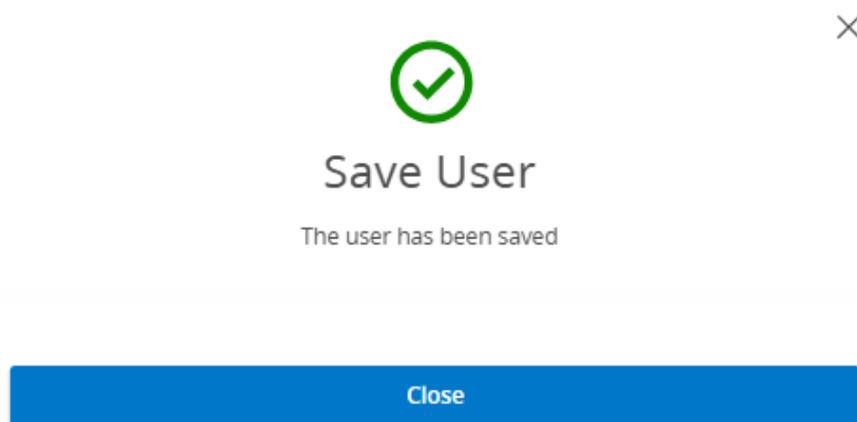
Reviewing and Editing Existing Users

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

Edit Status = Deactivate User

User Role = The **Current Role** can be changed from the dropdown list of created User Roles
No two Users can share the same User Role

Manage User Roles can also be selected if changes to the User Roles are needed.
Select **Update Role** if changes are selected

Delete = The User can be deleted

Mobile Authorizations

Each User can setup to receive an email or call to be alerted of approvals needed for certain features:

When the User has Drafted the transaction they can select to "Notify Approvers"

The list will prompt which Users have setup Mobile Authorizations.

Select **Send** once the User(s) have been chosen from the list

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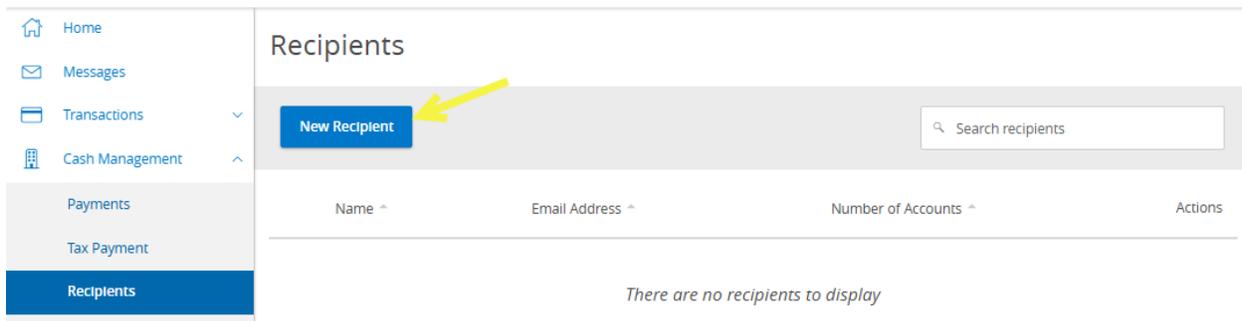
2. Enter the Recipient **Display Name** and **Email Address** (optional)

*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:

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

ACH and Wire Recipients

Add Recipient

Display Name *

Email Address

☐ Send email notifications for template payments

+ Add account ^

Accounts (1)

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

Payment Type

ACH and Wire ⌄

Beneficiary Type

Domestic ⌄

Account Type *

Select Account Type ⌄

Account *

Financial Institution (FI)   Refined Search

🔍 Search by name or routing #.

ACH Routing Number *

Beneficiary FI ⑦

Name *

Country *

United States ⌄

FI ABA Number *

Address 1 *

Address 2

City *

State *

Select State ⌄

Postal Code *

Intermediary FI ⑦

Name

Country

United States ⌄

Wire Routing Number

Address 1

Address 2

City

State

Select State ⌄

Postal Code

× ✓

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

Accounts (2)				+ Add account ^
Account	Payment Type	Financial Institution (FI)	Routing Number	
Checking - *6789	ACH and Wire	MERRIMACK COUNTY SAVINGS BANK	211470225	⋮
Account - New	ACH and Wire		N/A	⋮

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

Recipient Details ^

Wire Name ⓘ

Recipient Name, as recognized by the beneficiary financial institution, which travels with the wire transaction. If not provided, the Recipient Display Name will be utilized but may cause failures if it contains invalid wire characters. Wire Name field does not allow invalid wire characters to be entered.

Country

United St...

City *

ACH Name ⓘ

Recipient Name, as recognized by the beneficiary financial institution, which travels with the ACH transaction. If not provided, the Recipient Display Name will be utilized but may cause failures and/or be truncated if it contains invalid ACH characters and exceeds 22 characters. ACH Name field does not allow invalid ACH characters to be entered and validates field length restrictions.

Address 1

State *

Select St...

ACH ID ⓘ

ACH ID is the accounting number by which the Recipient is known to the originating Company/Subsidiary.

Address...

ZIP *

Templates (0) ⌄

Cancel   **Save Recipient**

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 *

Tester Recipient

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

Wire Only ⌄

Beneficiary Type

Domestic ⌄

Account *

123456789

Financial Institution (FI)   Refined Search

🔍 Search by name or routing #.

Financial Institution ⓘ

Name *

MERRIMACK COUNTY SAVINGS BANK

Country *

United States ⌄

FI ABA Number *

211470225

Address 1 *

89 N Main St

Address 2

City *

Concord

State *

New Hampshire ⌄

Postal Code *

03301

Intermediary FI ⓘ

Name

Country

United States ⌄

Wire Routing Number

Address 1

Address 2

City

State

Select State ⌄

Postal Code

✕   ✓

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

Add Tester Recipient

Display Name *
Tester Recipient

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 ⑦

ACH Name ⑦

ACH ID ⑦

Country
United States ∨

Address 1 *

Address 2

City *

State *
Select State ∨

ZIP *

Templates (0) ∨

Cancel   **Save Recipient**

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

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

Uploading Recipients File

Select **Cash Management** – **New Payment** – select **Payment Type** – **Upload from file** – **Save Recipients**

(Recipient upload file format options are NACHA or 5-Column-CSV. Custom mapping is not an option for uploading Recipients)

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
    - **View Change History**   - View and Changes to the selected Recipient
    - **Delete**   - Delete the existing Recipient
    - **Payment History**   - View any Payment History for the selected Recipient

Recipients

New Recipient | Search recipients

Name ⌃	Email Address ⌃	Number of Accounts ⌃	Actions
ABC Company		1	⋮

Edit

View Change History

Delete

Payment History

Edit Tester Recipient

Display Name *
Tester Recipient

Email Address

☐ Send email notifications for template payments

Accounts (1)   + Add account ∧

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

Edit

Remove

Recipient Details

Wire Name ⓘ
Tester Recipient

ACH Name ⓘ

ACH ID ⓘ

Country *
United States ⌄

Address 1 *
123 Main St

Address 2

City *
Concord

State *
New Hampshire ⌄

ZIP *
03301

Templates (0)   ⌄

Cancel   **Save Recipient**

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

Recipient Approval

✕

⚠

Recipient Pending Approval

Changes to Recipient ABC Company have been saved and are awaiting approval.

Close

Click on the three dots under Actions and select **Review Changes**

Review the information for the **New Recipient** created and select **Cancel** to leave the current screen, **Reject New Recipient** or **Approve New Recipient**

Review Changes for the selected Recipient and click on the options: **Cancel** to leave the current Recipient Change request, **Reject Updates** or **Approve Updates**

Review Changes to ABC Company

(!) This recipient has changes that must be approved.

Changed by Business Admin at 10:49AM 07/27/2025
Accounts

⟳ PREVIOUS	✎ EDITED
Checking - *6789	Checking - *8901
ACH Only	ACH Only
Account No. 123456789	Account No. 12345678901

Cancel   Reject Updates   **Approve Updates**

If **Reject Updates** is selected the **Reason for Rejection** field must be completed

Review Changes to ABC Company

(!) This recipient has changes that must be approved.

Changed by Business Admin at 10:29AM 07/23/2025
Accounts

⟳ PREVIOUS	✎ EDITED
Checking - *6789	Checking - *7890
ACH Only	ACH Only
Account No. 123456789	Account No. 1234567890

Reason for Rejection

Unverified email request

Cancel   **Reject Updates**

✓

Changes Rejected

ABC Company

Close

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 Batch Payment – Payments to an Individual or Company

ACH Collection – Debit funds FROM and Individual or Company

Payroll – Payments to Individuals designated as Payroll

ACH Payment types and limits are determined by the completed ACH Agreement

Home

Messages

Transactions

Cash Management

Payments

Tax Payment

Recipients

Pay Bills

Payments Hub

MAKE A PAYMENT

New Payment

ACH

ACH Batch Payment

ACH Collection
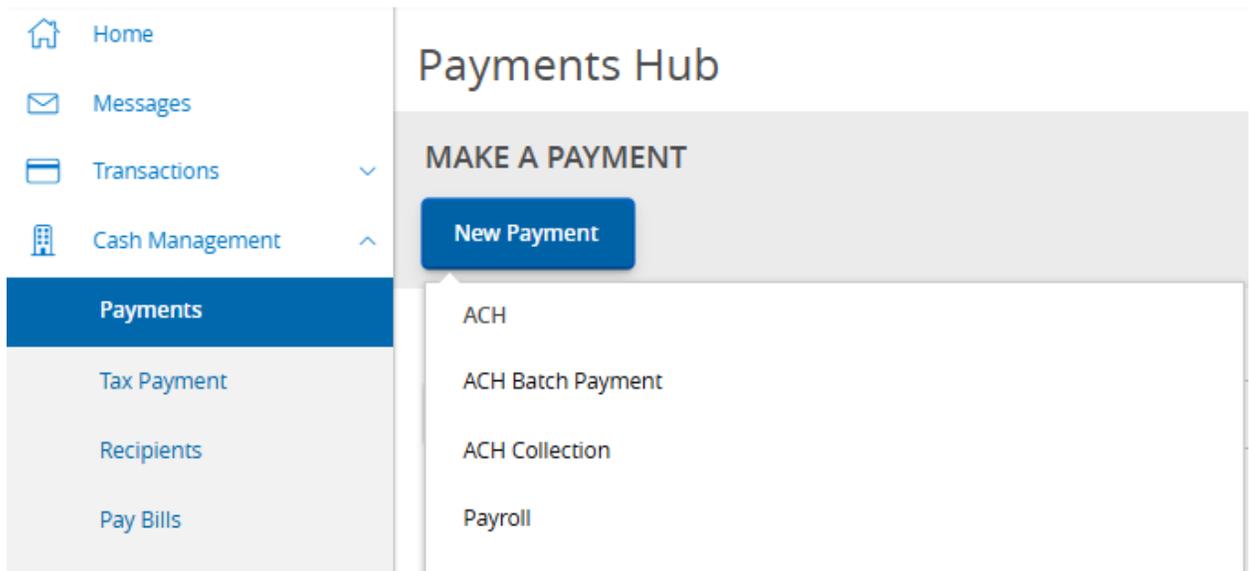
Payroll

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 ⓘ

----Select a SEC Code----

----Select a SEC Code----
PPD - Prearranged Payment and Deposit
CCD - Cash Concentration and Disbursement

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

Q 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

📅

ⓘ Format: mm/dd/yyyy

❮ September ❯   ❮ 2025 ❯

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 Canceled and a New Payment Series scheduled*
Complete all of the required fields and select **Set Recurring Transaction** to Save:

8. **Recipients**

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

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:

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

DRAFTED PAYMENTS WILL NOT BE PROCESSED UNTIL THEY ARE APPROVED

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

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

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

Canceling ACH Transactions

ACH Transactions can be canceled 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 Canceled
2. Click on the three vertical dots and select **Cancel** – the status will update to **Canceled**

Online Activity ⓘ

Single Transactions   Recurring Transactions   Deposited Checks

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			Toggle Details
8/14/2024 10:12 AM	Cancelled	ACH Batch Tracking ID: 2832985	Operating Test Acct XXXXXX3222			Cancel
						Inquire
						Copy
						Print Details

Canceling Recurring ACH Transactions

Any changes to the recurring payment series will need to be Canceled 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 **Canceled**

Online Activity ⓘ

Single Transactions   Recurring Transactions   Deposited Checks

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		Toggle Details
3/28/2024 11:07 AM	Cancelled	Payroll Tracking ID: 2623454	Operating Test Acct XXXXXX3222		Cancel series

ACH – Upload From File

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

2. Select the desired Payment Type:
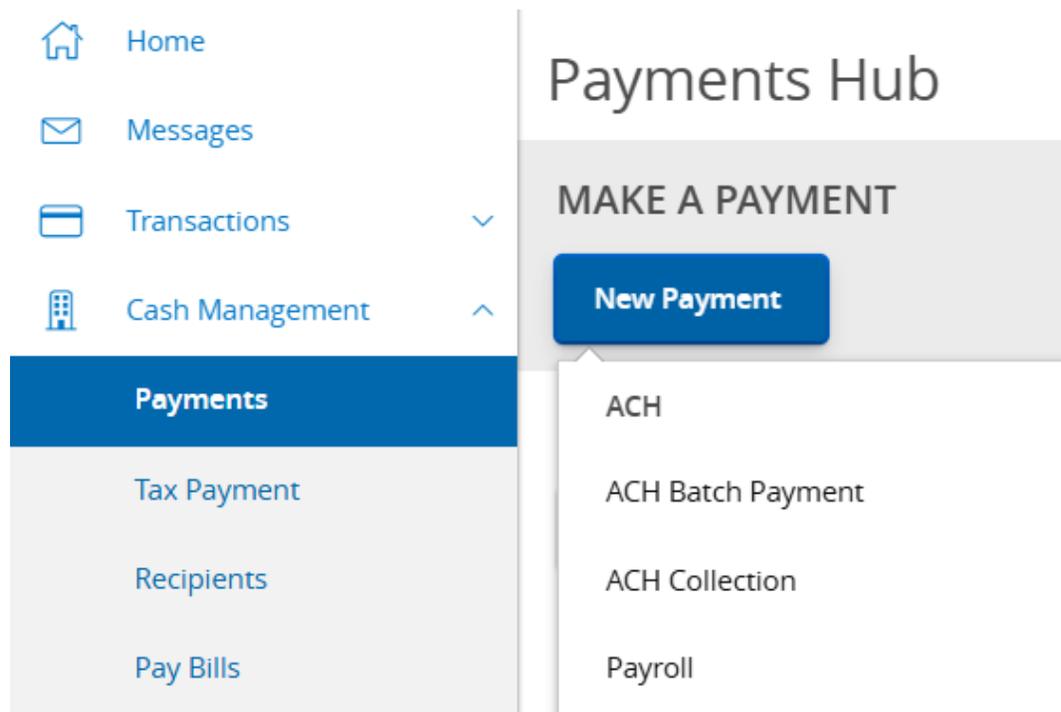
3. Select **Upload From File**

4. Select **Use** on the desired file type

File Mapping Management ×

SAVED FILE MAPPINGS

New Mapping

Search

2 Results

Mapping Instruction Name	Mapping Type	
NACHA	System Standard	⋮
5-Column-CSV	System Standard	

Use

Save Recipients

View Specifications

5. **View Specifications** will list the ACH Batch Upload Guidelines

NACHA Upload Guidelines

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

ACH 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, ACH Collection, or Payroll.

- The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, and Amount
- Account Type is a numeric value: Checking = 1; Savings = 2; and 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

6. Select the file to Import then select **Upload File**

Import File *

📎 Payroll-sample.csv

* - Indicates required field

Cancel | **Upload File**

7. Complete the required fields from the corresponding dropdown menu

Payment From File - Additional Information

SEC Code

PPD - Prearranged Payment and Deposit ⌄

Company / Subsidiary

Digital Banking Test ⌄

Effective Date

09/25/2024 📅

Pay From/Pay To

Operating Test Acct
XXXXXX3222 $9.89

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

Back | Draft | **Approve**

8. 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 imports and all necessary information is successfully completed. If there is a problem with the file, a popup notification will appear with the error message.

File Mapping Management

Custom file mapping is an option

1. Select New Mapping

File Mapping Management ✕

SAVED FILE MAPPINGS

[New Mapping]   🔍 Search

2. The Upload Wizard will populate with the file type pre-selected

Upload Wizard ✕

① File Set-up — ② File Mapping — ③ Review

How is your data separated?

◉ Excel

◯ Fixed Width

Header Rows to Skip: 0

Trailer Rows to Skip: 0

Your uploaded data: Recipients list.xlsx (Showing 3 of 3 rows)   ☑ First row contains column headers

Name	Routing Number	Account Number	Account Type	Amount
ABC	211470225	123456	1	1
DEF	211470225	1234567	2	1
GHI	211470225	12345678	1	1

[Cancel] [Continue]

3. Select the **System Field** and designate the column values

4. All **System Field** options listed below

5. **Review** the information and select **Finish**

Upload Wizard   ✕

File Set-up   File   Review
                     Mapping

Review Selected File Mappings

Uploaded File Header	System Field
Name	Recipient: ACH Name
Routing Number	Recipient: Routing Number
Account Number	Recipient: Account Number
Account Type	Recipient: Account Type
Amount	Recipient: Amount

Insert a decimal into the Recipient: Amount value? (e.g. 2589 becomes 25.89)

○ Yes

● No

Would you like to save these file mapping instructions?

○ No

● Yes

Mapping Instruction Name

Testing Recipient file

Do you want this File Mapping to be Private or Shared?

○ Private

● Shared

Back   Cancel   Finish

✓

File Mapping Saved

Your file mapping has been saved as "Testing Recipient file." This mapping can be selected and reused in the future.

Would you like to Continue to the transaction screen, using this mapping and provided file?

Back   Continue

The new Custom Mapping Type will be listed with the Saved File Mappings

Mapping Instruction Name	Mapping Type	
NACHA	System Standard	⋮
5-Column-CSV	System Standard	⋮
Testing Recipient file	Custom	⋮

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
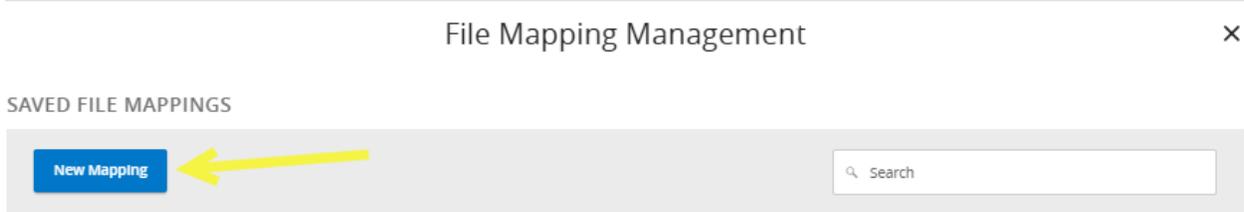4. Complete all required fields on the selected form
5. Review the information for accuracy and select **Draft** or **Approve**

<u>Drafted files will not process until they are Approved</u>

Wire Transfers

If there is 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.
3. **Purpose of Wire** is required

Domestic Wire Change Type   Upload From File

Origination Details

From Subsidiary
☑ Use same Subsidiary for all wires

| Another Company |
| ******9999 |

Account
☑ Use same Account for all wires

| Everyday Business Checking |
| XXXXXX7036 $995.50 |

Process Date
☑ Use same Date for all wires

Process Date

| 07/31/2025 |

Recurrence

Set schedule

Wires (1)   🔍 Find recipients in payment   ⋮

+ Add multiple recipients

⋮

Wire Details

Recipient/Account

| Tester Recipient |
| Checking   1234567890 |

Amount

| $ 1.00 |

☐ Notify Recipient   Show Details

Purpose Of Wire ⓘ

| [yellow highlighted field] ⚠ |

OPTIONAL WIRE INFORMATION   ⌃

$1.00
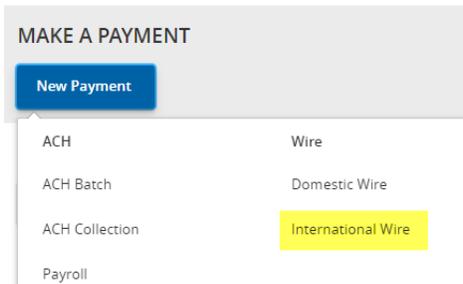1 wires   Cancel   Draft   Approve
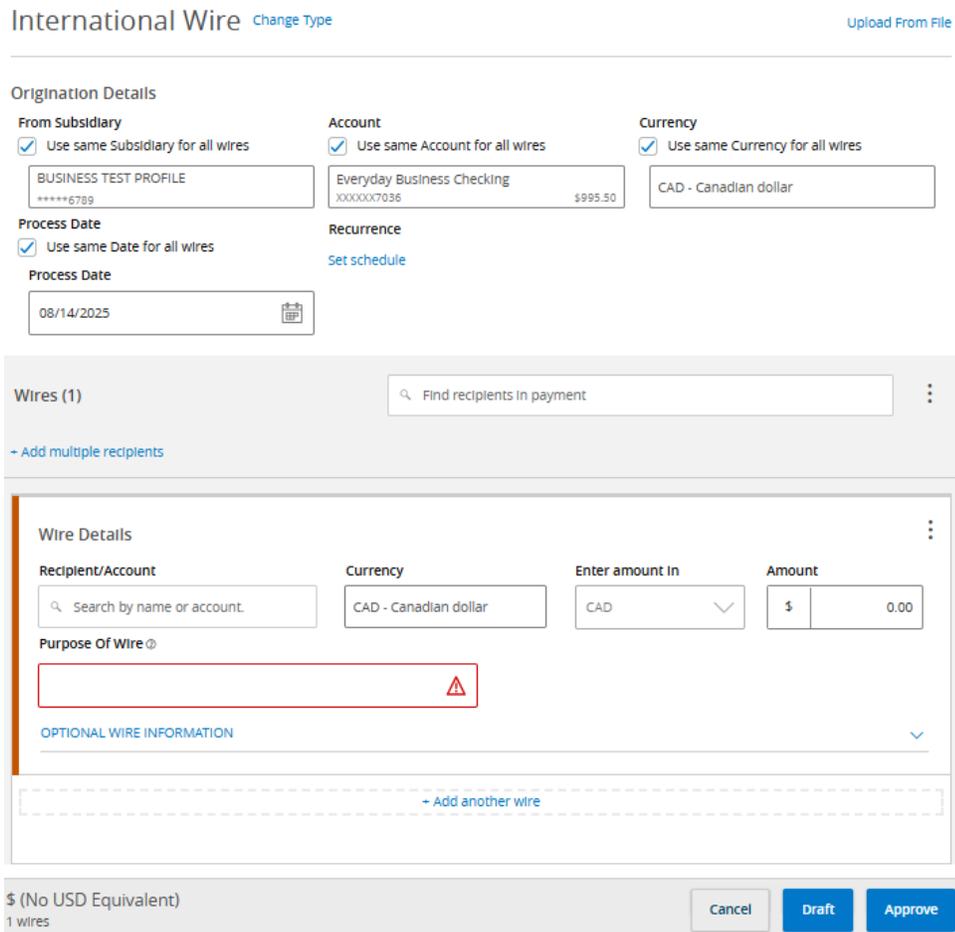
+ Add another wire

4. **+ Add another wire** can be selected to submit up to 20 Wires with a single Draft/Approval
5. Review the information for accuracy and select **Draft** or **Approve**

<u>Drafted wires will not process until they are Approved</u>

International Wires

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

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. **Purpose of Wire** is required

4. **+ Add another wire** can be selected to submit up to 20 Wires with a single Draft/Approval
5. Review the information for accuracy and select **Draft** or **Approve**

Wires – Upload From File

The System Standard (CSV) can be selected or a New Mapping can be created for a custom file from an Excel, CSV or txt format

Domestic Wire

Domestic Wire Change Type   Upload From File

Domestic Wire Upload Guidelines

- File must be in .csv format and follow the specification
- Please note wire transactions are executed per their order in the file
- File columns represent the mandatory wire fields where each column header in the sample file represents the Field Name and tag number
- File must contain no more than 20 wire transactions to be executed

File Mapping Management ✕

SAVED FILE MAPPINGS

New Mapping   🔍 Search

1 Result

Mapping Instruction Name	Mapping Type	
Domestic Wire System File	System Standard	⋮

Use

Save Recipients

View Specifications

International Wire

International Wire Change Type   Upload From File

International Wire Upload Guidelines

- File must be in .csv format and follow the specification
- Please note wire transactions are executed per their order in the file
- File columns represent the mandatory wire fields where each column header in the sample file represents the Field Name and tag number
- File must contain no more than 20 wire transactions to be executed

Templates

Templates can save you time when setting up payments made frequently

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

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

3. Once all information has been entered and reviewed, select **Save**
4. A Template Saved message will appear then you can select **Close** or **Pay** to setup payments
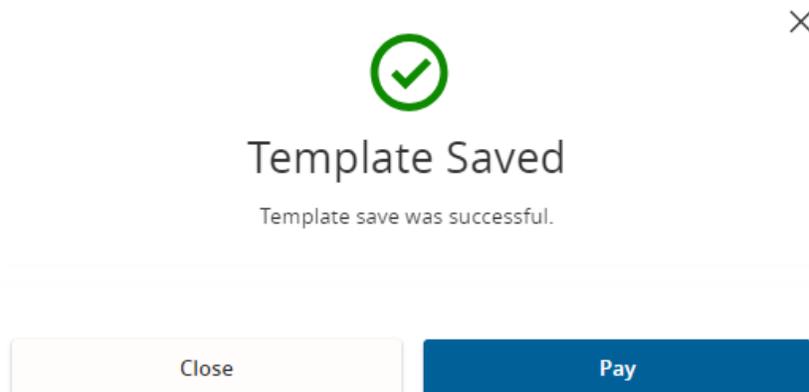
5. The list of **Payment Templates** can be located under **Cash Management** – **Payments** – **Payment Templates**

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			⋮

Reports

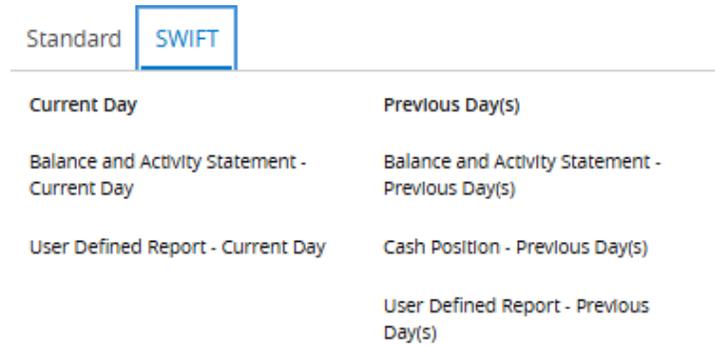Select **Report** from the menu options then **Create New Report** to setup new Information Reports

Account specific reports are available for Deposit Accounts only
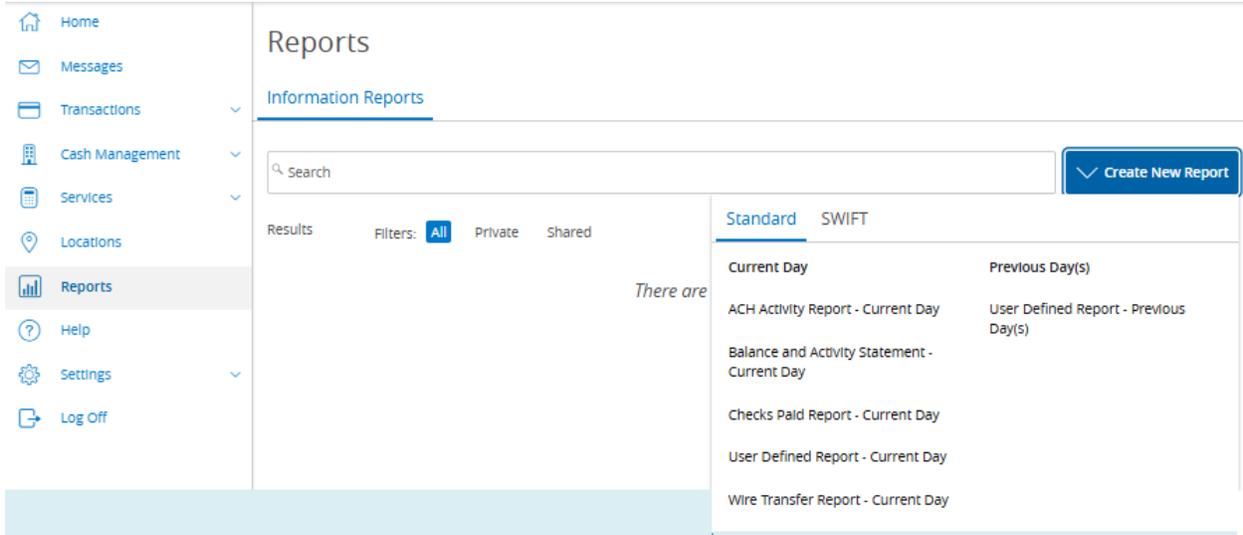
Select **Standard** or **SWIFT** report menu

1. The Report settings can be **Private** (report creator's login only) or **Shared** (all Company Users)
2. Designate a unique name for the Report
3. Select the accounts to include in the Report
4. Select how often the Report should run
5. Select **Create** or **Create and Run** (will run the Report immediately)
6. Depending on the file size On Demand Reports may take a few minutes to load
7. All created Reports will be listed under **Reports** – **Information Reports** and can be selected for Download