



Savings
Bank *of*
Walpole
since 1875

FDIC-Insured

ONLINE BANKING
COMMERCIAL SERVICES
USER GUIDE

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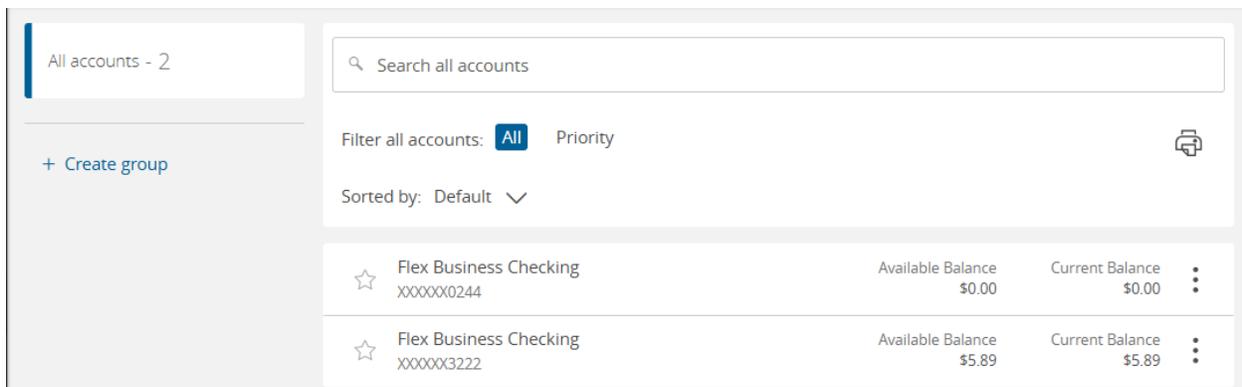
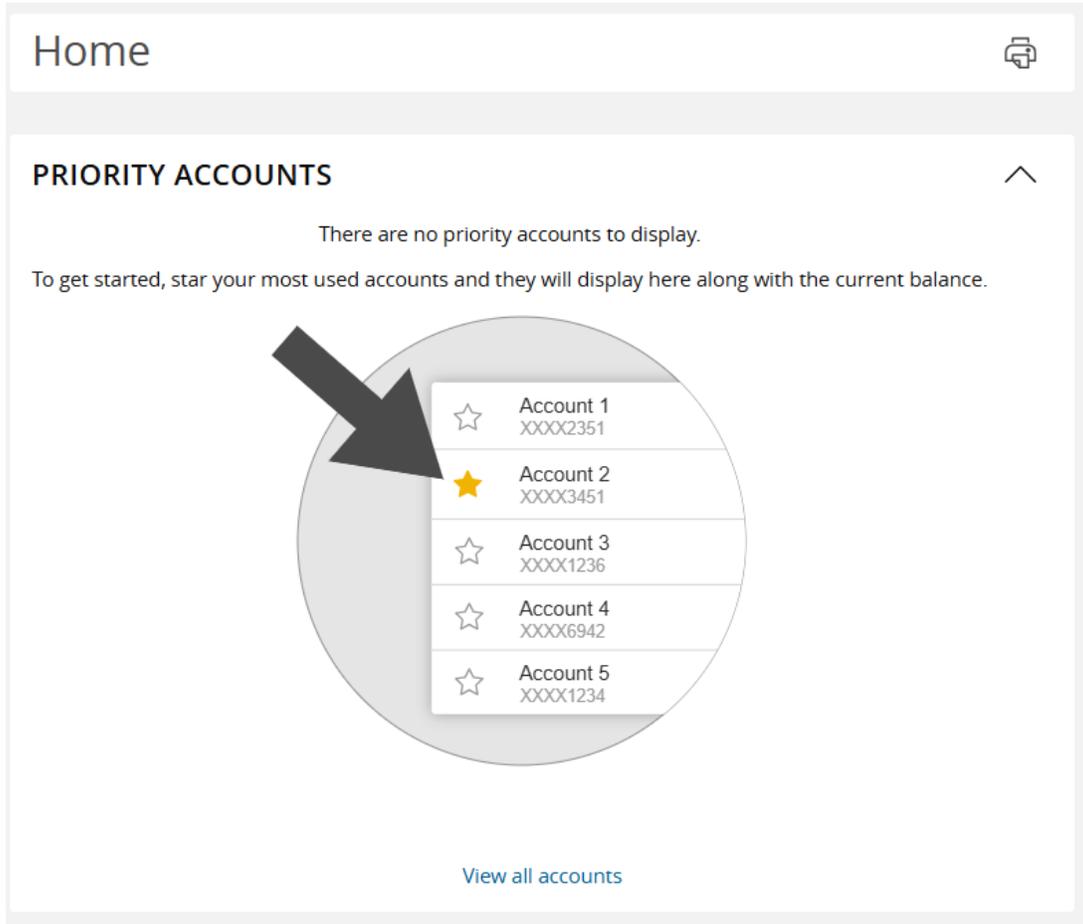
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Priority Accounts

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

Select to designate, or remove, Flex Business Checking as a Priority account for display on the home page.

| | | | | |
|---|--------------------------------------|-----------------------------|---------------------------|---|
| ★ | Flex Business Checking XXXXXX0244 | Available Balance \$0.00 | Current Balance \$0.00 | ⋮ |
| ☆ | Flex Business Checking XXXXXX3222 | Available Balance \$5.89 | Current Balance \$5.89 | ⋮ |

Filter all accounts: All Priority 🖨️

Sorted by: Default ▾

| | | | | |
|---|--------------------------------------|-----------------------------|---------------------------|---|
| ★ | Flex Business Checking XXXXXX3222 | Available Balance \$5.89 | Current Balance \$5.89 | ⋮ |
|---|--------------------------------------|-----------------------------|---------------------------|---|

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**.

Home

🖨️

PRIORITY ACCOUNTS

^

View all

Flex Business Checking 3222

Available Balance **\$5.89**

Current Balance **\$5.89**

⋮

View all accounts

Creating Account Groups

Select **View all accounts** then **+ Create group**

All accounts - 4

[+ Create group](#)

Filter all accounts: **All** Priority Checking Savings 🖨️

Group name

ABC Business

[+ Create group](#)

Filter all accounts: All Selected **Ungrouped** Priority Checking Savings 🖨️

Sorted by: Default ▾

Select All

| | | | |
|--|-------------------------------|-------------------------------|---|
| <input checked="" type="checkbox"/> Everyday Business Checking XXXXXX7036 | Current Balance \$995.50 | Available Balance \$995.50 | ⋮ |
| <input type="checkbox"/> Everyday Business MMA XXXXXX2010 | Available Balance \$220.66 | Current Balance \$220.66 | ⋮ |
| <input type="checkbox"/> Everyday Business Savings XXXXXX0102 | Available Balance \$25.57 | Current Balance \$25.57 | ⋮ |
| <input type="checkbox"/> Everyday Business Savings XXXXXX2291 | Available Balance \$0.00 | Current Balance \$0.00 | ⋮ |

1 accounts selected

Cancel

Create group

All accounts - 4

[+ Create group](#)

ABC Business - 1

Current Balance \$995.50

Available Balance \$995.50

Filter ABC Business group: **All** Priority 🖨️

Sorted by: Default ▾

| | | | |
|--|-----------------------------|-------------------------------|---|
| ★ Everyday Business Checking XXXXXX7036 | Current Balance \$995.50 | Available Balance \$995.50 | ⋮ |
|--|-----------------------------|-------------------------------|---|

✔️ ABC Business group successfully created with 1 account.

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:

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.

(optional)

Search by account label, name, nickname, number, or product type

Accounts

Everyday Business Checking XXXXXX7036

Details

Online Display Name
Everyday Business Checking

Current Account Group
Accounts

Account Visibility
Home

Select a balance to display on home page (max 2)

- Current Balance
- Yesterday's Balance
- Available ODP
- Pending Transactions
- Holds Amount
- Available Balance
- Sweep Balance
- This Year's Interest
- Last Year's Interest
- Average Collected Balance
- Last Deposit Amount
- Today's Opening Balance
- Last Interest Paid Amount
- Accrued Interest
- Last Statement Balance

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

| | | |
|---------------------------------|----------|---|
| Everyday Business Checking 7036 | | ⋮ |
| Current Balance | \$995.50 | |
| Available Balance | \$995.50 | |

Company Policy

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

- [Home](#)
- [Messages](#)
- [Transactions](#)
- [Cash Management](#)
- [Payments](#)
- [Tax Payment](#)
- [Recipients](#)
- [Pay Bills](#)
- Company Policy**
- [Users](#)
- [User Roles](#)
- [Services](#)
- [Locations](#)
- [Reports](#)
- [Help](#)
- [Settings](#)
- [Log Off](#)

BUSINESS TEST PROFILE Save

Company Policy ⓘ

Transactions Features Accounts User Roles

Filter: All Enabled Disabled

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

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

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

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

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
\$999,999,999.99

International Wire
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

Payroll
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

Stop Payment
Can view all transactions
Can Draft/Approve/Cancel

ACH BATCH PAYMENT

[Rights](#) Allowed Actions

Approval Limits

| | Maximum Amount | Maximum Count |
|-------------------|-----------------------|---------------|
| Per Transaction | \$ 5.00 | |
| Daily Per Account | \$ 5.00 | 999,999,999 |
| Daily | \$ 5.00 | 999,999,999 |
| Monthly | \$ 999,999,999,999.99 | 999,999,999 |

Save

Allowed Actions

Add Allowed Action



Allows ACH Batch Payment transaction for any amount

Amount

- Any allowable amount
- Specific Amount

Approvals

Subsidiaries

- Any allowed subsidiaries (2) [Select specific subsidiaries](#)

Accounts

- Any allowed account (3) [Select specific account\(s\)](#)

Draft Hours

Any

IP Addresses

IP Addresses

Any

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

FEATURES ?

RIGHTS

| | |
|--|---|
| <input checked="" type="checkbox"/> Access Incoming/Outgoing Wire Alerts | <input checked="" type="checkbox"/> Allow one-time recipients |
| <input checked="" type="checkbox"/> Can Add Users | <input checked="" type="checkbox"/> Enable Recipient Approval |
| <input checked="" type="checkbox"/> Enable Wage Garnishment | <input checked="" type="checkbox"/> Recipient upload from batch |
| <input checked="" type="checkbox"/> Wire upload from batch (requires Multi-Wire) | |

CUSTOM FEATURES

| | |
|--|---|
| <input checked="" type="checkbox"/> Add Account Form | <input checked="" type="checkbox"/> Loan Payments |
| <input checked="" type="checkbox"/> Watch | |

TRANSACTIONS

| |
|---|
| <input checked="" type="checkbox"/> Allow ACH Company Entry Description Entry |
|---|

CORPORATE

| | |
|---|---|
| <input checked="" type="checkbox"/> Commercial Dashboard | <input checked="" type="checkbox"/> Information Reporting (12 of 12 selected) |
| | Transaction Report -11 ▾ |
| <input checked="" type="checkbox"/> Manage Company Policy | <input checked="" type="checkbox"/> Manage User Roles |

GENERATED TRANSACTION

| | |
|---|---|
| <input checked="" type="checkbox"/> Enable Multi-Transfer | <input checked="" type="checkbox"/> Enable Multi-Wire |
|---|---|

MOBILE

| |
|--|
| <input checked="" type="checkbox"/> Multi Deposit Mobile Capture |
|--|

SYSTEM VALUES

| |
|---|
| <input checked="" type="checkbox"/> feature.item.customer/NotificationOfRecipientChange |
|---|

Save

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 |

-  Home
-  Messages
-  Transactions ▼
-  Cash Management ▲
- Payments
- Tax Payment
- Recipients
- Pay Bills
- Company Policy
- Users
- User Roles
-  Services ▼

BUSINESS TEST PROFILE Save

Company Policy ?

Transactions Features Accounts User Roles

ACCOUNTS ?

✎ Edit Labels 2 of 2 selected accounts shown

| Number | Name | View | Deposit | Withdraw | Labels | <input type="checkbox"/> |
|------------|----------------------------|------|---------|----------|--------|-------------------------------------|
| XXXXXX2010 | Everyday Business MMA | ✓ | ✓ | ✓ | | <input type="checkbox"/> |
| XXXXXX0102 | Everyday Business Savings | ✓ | ✓ | ⊘ | | <input type="checkbox"/> |
| XXXXXX7036 | Everyday Business Checking | ✓ | ✓ | ✓ | | <input checked="" type="checkbox"/> |
| XXXXXX2291 | Everyday Business Savings | ✓ | ✓ | ✓ | | <input checked="" type="checkbox"/> |

Add/Remove Labels

2 accounts selected

Select all



Add/Remove Labels

2 accounts selected

Labels added

Select all

Company A (New)



Transactions Features **Accounts** User Roles

ACCOUNTS 

| Number | Name | View | Deposit | Withdraw | Labels | <input type="checkbox"/> |
|------------|----------------------------|------|---------|----------|-------------|--------------------------|
| XXXXXX2010 | Everyday Business MMA | ✓ | ✓ | ✓ | | <input type="checkbox"/> |
| XXXXXX0102 | Everyday Business Savings | ✓ | ✓ | ⊘ | | <input type="checkbox"/> |
| XXXXXX7036 | Everyday Business Checking | ✓ | ✓ | ✓ | Company A ✕ | <input type="checkbox"/> |
| XXXXXX2291 | Everyday Business Savings | ✓ | ✓ | ✓ | Company A ✕ | <input type="checkbox"/> |



Save



Policy Saved

Policy changes have been accepted.

Close

User Roles

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

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

User Roles ?

USER ROLES



Create Role

| Name ^ | Description | Users ^ | |
|----------------|-------------|---------|--|
| Business Admin | None | 1 | |
| Business User | None | 1 | |

New User Role

Role Name

Administrator

Description (optional)

Cancel

Ok

User Roles > Administrator

User Role Policy ?

Save

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

None = No access to any Transaction

Rights Allowed Actions

| Rights | Allowed Actions |
|--------|--|
| | <input checked="" type="checkbox"/> View <div style="border: 1px solid #ccc; padding: 2px; display: inline-block; margin-left: 10px;"> All ▼ </div> |
| | <div style="border: 1px solid #ccc; padding: 2px; display: inline-block; margin-left: 10px;"> ✓ All Role Account Own None </div> |

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

Filter: **All** Enabled Disabled

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

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

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

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

Funds Transfer
Can view all transactions
Can Draft/ Approve/ Cancel
\$999,999,999.99

International Wire
Can view all transactions
Can Draft/ Approve/ Cancel
\$5.00

Payroll
Can view all transactions
Can Draft/ Approve/ Cancel
\$5.00

Stop Payment
Can view all transactions
Can Draft/ Approve/ Cancel

ACH BATCH PAYMENT Enabled

[Rights](#) [Allowed Actions](#)

View All

Approval Limits

| | Maximum Amount | Maximum Count |
|-------------------|-------------------|---------------|
| Per Transaction | \$ 5.00 | |
| Daily Per Account | \$ 5.00 | 999,999,999 |
| Daily | \$ 5.00 | 999,999,999 |
| Monthly | \$ 999,999,999.99 | 999,999,999 |

Save

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

Add Allowed Action ×

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

Operations

Draft
 Draft Restricted
 Approve
 Cancel

Amount

Any allowable amount
 Specific Amount

Subsidiaries

Any allowed subsidiaries (1)
 [Select specific subsidiaries](#)

Accounts

Any allowed account (0)
 [Select specific account\(s\)](#)

Draft Hours

Any

+ Add Draft Hours

Cancel Submit

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

Amount

Any allowable amount
 Specific Amount

Draft Amount

| | |
|----|---|
| \$ | 5 |
|----|---|

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

Subsidiaries:

[Select all](#) | [Clear all](#)

BUSINESS TEST PROFILE
 Another Company

1 subsidiary selected

Cancel Submit

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

Accounts:

[Select all](#) | [Clear all](#)

Everyday Business MMA
XXXXXXXX2010

Everyday Business Checking
XXXXXXXX7036

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 ✎ Delete Save

User Role Policy ⓘ

Transactions Features Accounts

Filter: **All** Enabled Disabled

| | |
|--|---|
| <p>ACH Batch Payment Can view all transactions Can Draft/Cancel \$5.00</p> | <p>ACH BATCH PAYMENT Enabled <input checked="" type="checkbox"/></p> <p>Rights Allowed Actions</p> |
| <p>ACH Collection Can view all transactions Can Draft/Approve/Cancel \$5.00</p> | <p>POLICY TESTER</p> <p>Filter by</p> <p>All <input type="text" value="Search all"/> Add Allowed Action</p> |
| <p>Domestic Wire Can view all transactions Can Draft/Approve/Cancel \$5.00</p> | <p>Allows ACH Batch Payment transaction Draft or Cancel for any amount</p> |
| <p>EFTPS Can view all transactions Can Draft/Approve/Cancel \$5.00</p> | <p>Show Details Edit Delete</p> |

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

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 ACH and Wire services enabled

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

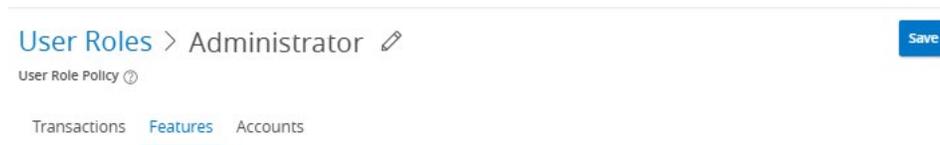
Custom Features: Add Account Form allows a User to send a Secure Message request to add accounts for online access. *The Administrator is responsible for adding and assigning account access for all users*

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 ?

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 to populate the list of accounts available

Transactions Features **Accounts**

ACCOUNTS ?

4 of 4 accounts shown

[Hide unassigned accounts](#)

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

| Name ^ | Description | Users ^ | |
|----------------|-------------|---------|---|
| Business Admin | None | 1 |    |
| Business User | None | 1 |    |

[Create Role](#)

Note: A tooltip 'Copy Business Admin' is shown over the copy icon for the Business Admin role.

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

USER ROLES

| Name ^ | Description | Users ^ | |
|----------------|-------------|---------|---|
| Business Admin | None | 1 |    |
| Business User | None | 1 |    |

[Create Role](#)

Note: A tooltip 'Edit Business User' is shown over the edit icon for the Business User role.

USER ROLES

| Name ^ | Description | Users ^ | |
|----------------|-------------|---------|---|
| Business Admin | None | 1 |    |
| Business User | None | 1 |    |

[Create Role](#)

Note: A tooltip 'Delete Business User' is shown over the delete icon for the Business User role.

Creating New Users

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

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

User Management

Search Users

| User ^ | Email Address ^ | Role | Status ^ | Last login ^ | |
|-----------------------|---------------------|----------------|----------|---------------|--|
| Business Admin | fakeemail@gmail.com | Business Admin | Active | 6 minutes ago | |
| Business User | fakeemail@gmail.com | Business User | Active | 3 days ago | |

Add User

New User Details

PERSONAL DETAILS

First Name

Last Name

Email Address

Phone Country

Phone

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 | Last Name | Email Address |
| <input type="text" value="New"/> | <input type="text" value="User"/> | <input type="text" value="newuseremail@anyemail.com"/> |
| Phone Country | Phone | |
| <input style="width: 100%;" type="text" value="United States"/> | <input type="text" value="(603)555-1212"/> | |

LOGIN DETAILS

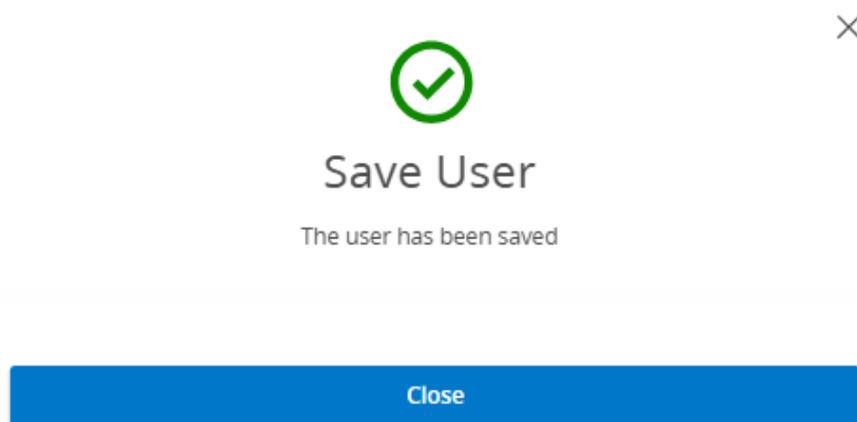
| | | |
|--|--|--|
| Login ID | Password | Confirm Password |
| <input type="text" value="newuser1234"/> | <input type="password" value="....."/> | <input type="password" value="....."/> |

User Role

| | |
|---|---|
| <div style="border: 1px solid #0070c0; padding: 2px;">Unassigned ▼</div> <div style="border: 1px solid #ccc; padding: 2px;">Unassigned</div> <div style="border: 1px solid #ccc; padding: 2px;">Business Admin</div> <div style="border: 1px solid #ccc; padding: 2px;">Business User</div> <div style="border: 1px solid #0070c0; padding: 2px; background-color: #0070c0; color: white;">Business User 2</div> | <input type="button" value="New User Details"/> <input style="margin-left: 10px;" type="button" value="Save New User Details"/> |
|---|---|



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



Reviewing and Editing Existing Users

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

User Management

Search Users Add User

| User ^ | Email Address ^ | Role | Status ^ | Last login ^ | |
|-----------------------|---------------------|-----------------|----------|---------------|--|
| Business Admin | fakeemail@gmail.com | Business Admin | Active | 8 minutes ago | |
| Business User | fakeemail@gmail.com | Business User | Active | 8 minutes ago | |
| New User | fakeemail@gmail.com | Business User 2 | Active | | |

Edit New User

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

User Details

Status
Active
[Edit Status](#)

PERSONAL DETAILS

| | | |
|----------------------|------------------|---------------------------|
| First Name | Last Name | Email Address |
| New | User | newuseremail@anyemail.com |
| Phone Country | Phone | |
| United States | (603)555-1212 | |

USER ROLE [Manage User Roles](#)

Current Role
Business User
[Update Role](#)

USER LOGINS

| Login Name | Channel | Status | Last Logon | Actions |
|-------------|----------|--------------------------|------------|------------------------|
| newuser1234 | Internet | Password Change Required | | Delete |

[Cancel](#) [Delete](#)

Mobile Authorizations

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

- Home
- Messages
- Transactions
- Cash Management
- Payments
- Tax Payment
- Recipients
- Mobile Authorizations**
- Pay Bills
- Company Policy
- Users
- User Roles

Mobile Authorizations

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

Mobile Authorization Code *

.....

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

[Add Email](#) [Add Phone](#)

(603) 3 7 x

* - Indicates required field

Enrollment *

Choose eligible transaction types:

[Select All](#) [Clear All](#)

- Funds Transfer
- Wire Transfer
- ACH Payments
- EFTPS
- Payroll
- ACH Collections
- International Wire

[Submit](#)

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

×



Transaction Drafted

Transaction requires 1 approval(s).

Transaction ID: 1777805

Total Amount: \$0.01

Close Notify approvers View In Activity Center

The list will prompt which Users have setup Mobile Authorizations.

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

×

Notify Users

Confirmation Email:

Time:

| | | |
|-----------------------------------|---------|-------------------------------------|
| Business Admin - Email me - a | xxx.com | <input checked="" type="checkbox"/> |
| New User - Email me - Unavailable | | <input type="checkbox"/> |

Send Cancel

Cash Management Services

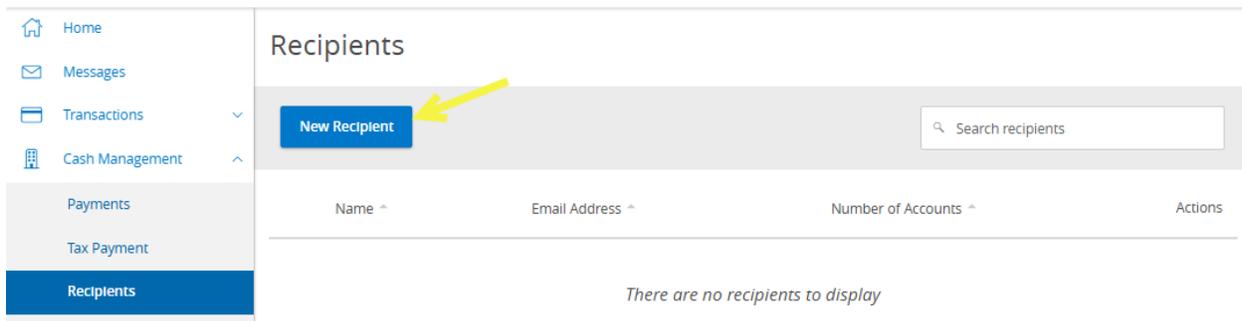
Separate Application, Agreement and Addendum are required for all ACH Services, for online Wire rights to be enabled a Wire Agreement is required

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 | <input type="checkbox"/> Send email notifications for template payments |
| <input type="text"/> | <input type="text"/> | |

***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 ACH Tester

Send email notifications for template payments

[+ Add account](#) ^

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

Payment Type

ACH Only

Account Type *

Checking

Account *

12345678

Financial Institution (FI) [Refined Search](#)

Search by name or routing #.

ACH Routing Number *

211470225

Add ACH Tester

Send email notifications for template payments

[+ Add account](#) ^

| Account | Payment Type | Financial Institution (FI) | Routing Number |
|------------------|--------------|----------------------------|----------------|
| Checking - *5678 | ACH Only | | 211470225 |

[Recipient Details](#) v

[Templates \(0\)](#) v



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

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

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 ^

| | | |
|--|---|--|
| <p>Wire Name ⓘ</p> <input type="text"/> <p>Country</p> <p>United States <input checked="" type="checkbox"/></p> <p>City *</p> <input type="text"/> | <p>ACH Name ⓘ</p> <input type="text"/> <p>Address 1</p> <input type="text"/> <p>State *</p> <p>Select State <input checked="" type="checkbox"/></p> | <p>ACH ID ⓘ</p> <input type="text"/> <p>Address</p> <input type="text"/> <p>ZIP *</p> <input type="text"/> |
|--|---|--|

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.

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.

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

Templates (0) v

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 *
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)

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)

ACH Batch Payment [Change Type](#)  [Upload From File](#)

File Mapping Management ×

SAVED FILE MAPPINGS

[New Mapping](#)

4 Results

| Mapping Instruction Name | Mapping Type | |
|--------------------------|-----------------|---|
| NACHA | System Standard | <ul style="list-style-type: none"> Use Save Recipients View Specifications |
| 5-Column-CSV | System Standard | ⋮ |

Import File *

* - Indicates required field

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

| Name ^ | Email Address ^ | Number of Accounts ^ | Actions |
|-------------|-----------------|----------------------|---|
| ABC Company | | 1 | <div style="border: 1px solid #0070c0; padding: 2px; display: inline-block; vertical-align: middle;">⋮</div> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px; width: 150px;"> <ul style="list-style-type: none"> Edit View Change History Delete Payment History </div> |

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

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 New Recipient ABC Company



Recipient Creation Approved!

Creation of Recipient: ABC Company has been approved.

Close

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 |

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



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:

The screenshot displays the 'ACH Reporting Files' search interface. At the top, there is a search form with 'Date From' set to 08/08/2024 and 'Date To' set to 08/13/2024, and a 'Search' button. Below the search form, a table lists the search results. The table has columns for Report name, Report type, Output file type, Downloaded by user, Date created, and File size. One result is shown: 'ACH Returns & NOC' with a file size of 89,937 KB. A yellow arrow points to the 'Download Report' option in the dropdown menu for this result.

| Report name | Report type | Output file type | Downloaded by user | Date created | File size |
|-------------------|------------------------|-----------------------------|--------------------|-----------------------|-----------|
| ACH Returns & NOC | Originator - Notice... | PDF - Full Transaction D... | No | 08/12/2024 5:33:01... | 89,937 KB |

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: | | | |

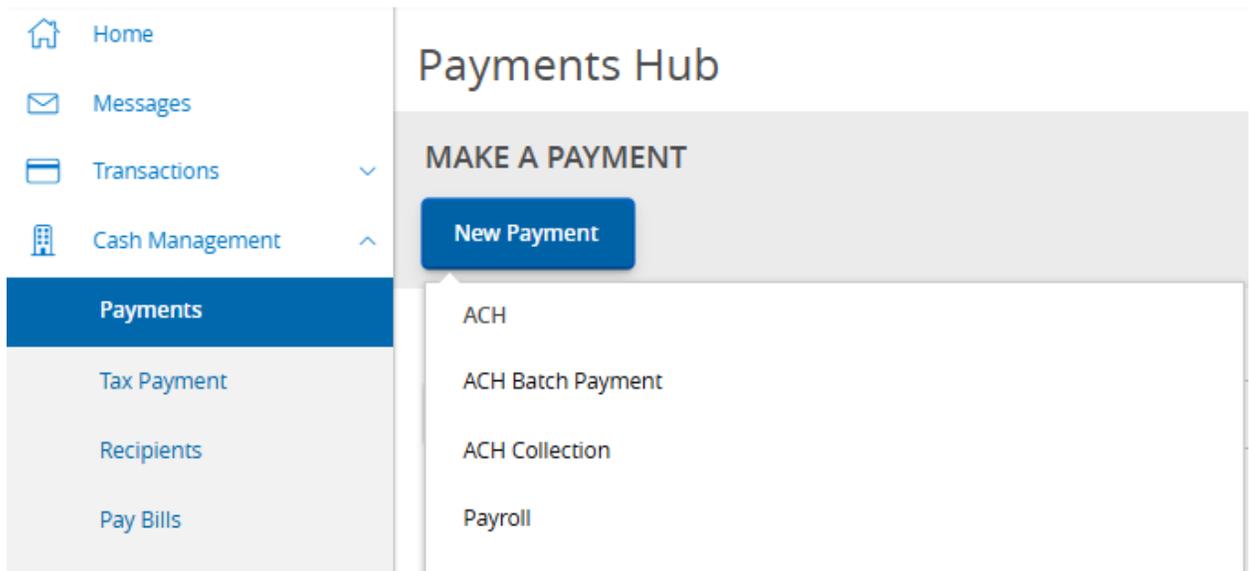
ACH Payment Creation

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



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

🔍 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** > < **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:

Schedule Recurring Transaction ✕

How often should this transaction repeat?

| | |
|--|--|
| <input type="radio"/> 1st Of The Month | <input type="radio"/> Every Other Week |
| <input type="radio"/> Last Day Of The Month | <input type="radio"/> Monthly |
| <input type="radio"/> 1st & 15th Of The Month | <input type="radio"/> Quarterly |
| <input type="radio"/> 15th & Last Day Of The Month | <input type="radio"/> Semi-Annually |
| <input type="radio"/> Daily (Monday - Friday) | <input type="radio"/> Yearly |
| <input type="radio"/> Weekly | |

When should this transaction stop?

On/Before Date

After occurrence(s)

Forever *(Until I Cancel)*

Cancel
Set Recurring Transaction

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

[+ Add multiple recipients](#)

| Recipient/Account | Amount |
|--|--|
| <input type="text" value="Search by name or account."/> <ul style="list-style-type: none"> + New Recipient ACH Only Testing ACH Only Testing Checking 123456 | <div style="border: 1px solid #ccc; padding: 5px; display: flex; align-items: center;"> \$ <input style="width: 100px;" type="text" value="0.00"/> </div> <p style="text-align: right; color: #0070c0;">+ Add another recipient</p> |

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="display: flex; align-items: center;"> <input checked="" type="checkbox"/> This payment is valid. </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="border: 1px solid #ccc; padding: 5px; width: 45%;"> ACH Only Testing Checking 123456 </div> <div style="border: 1px solid #ccc; padding: 5px; width: 45%; display: flex; align-items: center;"> \$ <input style="width: 100px;" type="text" value="0.00"/> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <input type="checkbox"/> Notify Recipient Show Details </div> <div style="margin-top: 10px;"> Addendum (optional) <div style="border: 1px solid #ccc; padding: 5px; min-height: 20px;"> Pre-Note </div> </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 [Ⓢ] From Subsidiary Account

Effective Date 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 |
| + Add another recipient | |

\$2.00
2 payments

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: 1764870

Total Amount: \$0.00

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 a '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. A dropdown menu is open, showing options: Toggle Details, Approve, Cancel, Notify, Inquire, Copy, and Print Details. A yellow arrow points to the 'Approve' option.

TRANSACTION DETAILS
 ACH BATCH
 2 Recipients
 Tracking ID: 2832985
 Created Date: 8/14/2024
 Amount: \$2.00

PAYMENT DETAILS

| | |
|----------------------------|---|
| Created By Sally Test | From Account Operating Test Acct XXXXX3222 |
| Process Date 09/16/2024 | Total Payments 2 |
| Effective 09/18/2024 | ACH Header Digital BnkTest |
| | SEC Code PPD |
| | Company Entry Description ACH Paymen |

RECIPIENT DETAILS

Show masked details

| Name | Account | Type | Routing | Amount |
|------------------|-----------|----------|-----------|--------|
| ACH Only Testing | XXX456 | Checking | XXXXX0225 | \$1.00 |
| Mickey Mouse | XXXXX4582 | Checking | XXXXX0225 | \$1.00 |

Credits: [0] \$0.00 | Debits: [0] \$0.00
 1-1 of 1 transactions < >
 1 - 2 of 2 recipients < >

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

The screenshot shows the 'Online Activity' page with a sidebar on the left containing navigation options: Home, Messages, Transactions, Transfer, Loan Payments, Activity Center, and Cash Management. The main content area shows 'Single Transactions' with a search bar and a table of transactions.

Online Activity ⓘ

Single Transactions | Recurring Transactions | Deposited Checks

Search Transactions

| Created date | Status | Transaction Type | Account | Amount |
|-----------------------|------------|-----------------------------------|-----------------------------------|--------|
| 8/14/2024 10:12 AM | Authorized | ACH Batch Tracking ID: 2832985 | Operating Test Acct XXXXXX3222 | \$2.00 |

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 | |  |
| 8/14/2024 10:12 AM | Cancelled | ACH Batch Tracking ID: 2832985 | Operating Test Acct XXXXXX3222 | |  |

Toggle Details

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

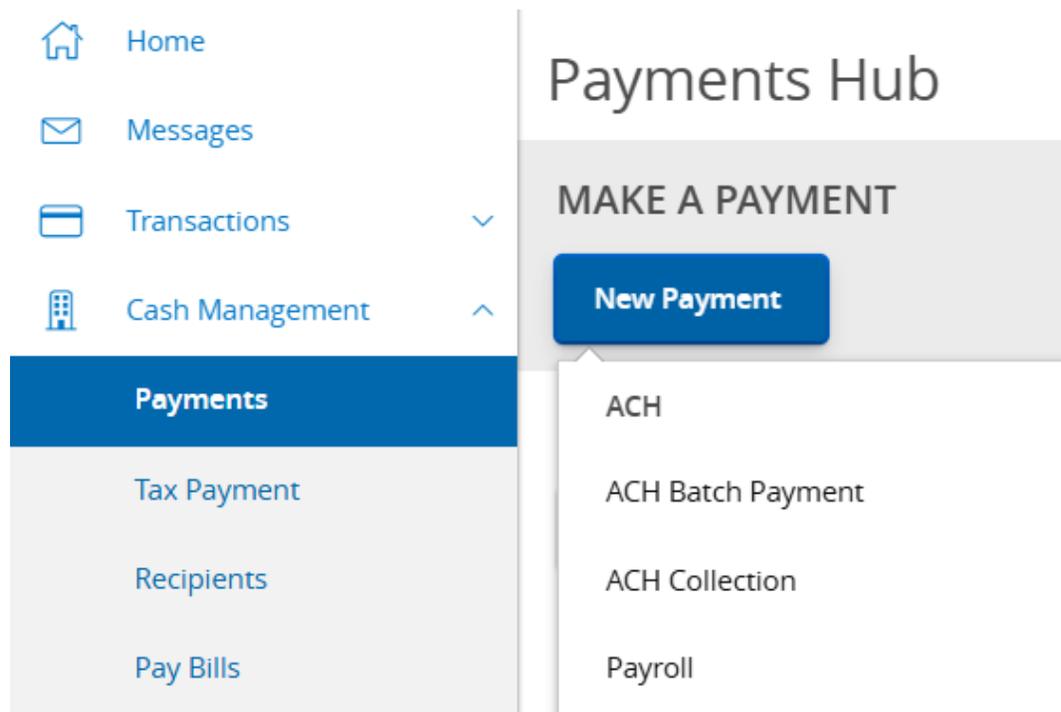
| Created date | Status | Transaction Type | Account | Amount | |
|-----------------------|------------|-----------------------------------|-----------------------------------|--------|---|
| 8/14/2024 10:37 AM | Authorized | ACH Batch Tracking ID: 2833026 | Operating Test Acct XXXXXX3222 | \$1.00 |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

Toggle Details

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

Pay From/Pay To: Operating Test Acct XXXXXX322 \$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

Back Draft Approve

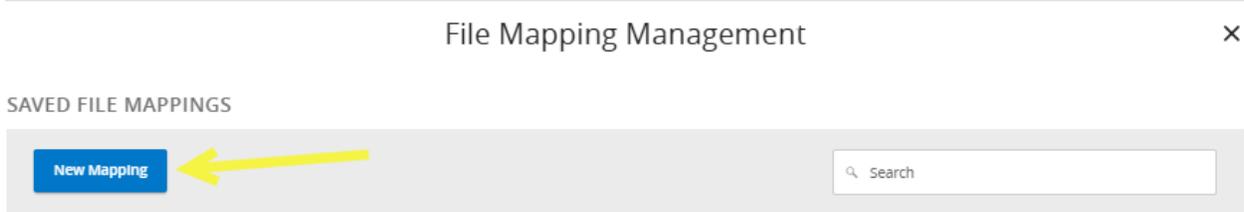
8. Review the information for accuracy and select **Draft** or **Approve**
 Drafted files will not process until they are Approved

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.

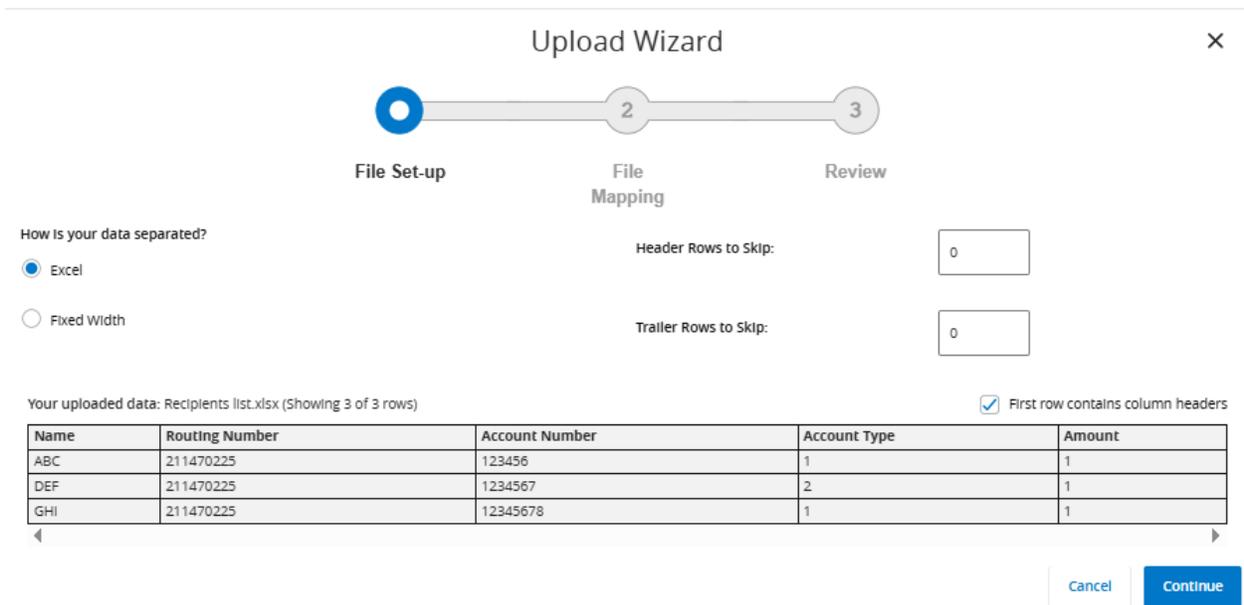
File Mapping Management

Custom file mapping is an option

1. Select New Mapping



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



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

Upload Wizard

File Set-up **File Mapping** Review

What columns correspond to the system values?

| Uploaded File Header | Uploaded File Content Preview | System Field | Status |
|----------------------|-------------------------------|---------------------------|--------|
| Name | ABC | Recipient: ACH Name | Ready |
| Routing Number | 211470225 | Recipient: Routing Number | Ready |
| Account Number | 123456 | Recipient: Account Number | Ready |
| Account Type | 1 | Recipient: Account Type | Ready |
| Amount | 1 | Recipient: Amount | Ready |

Back Cancel Continue

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

- ✓ --Do Not Map--
- RECIPIENT**
- Addendum
- Amount
- ACH ID
- Display Name
- Email
- COMPANY/SUBSIDIARY**
- Account Number
- ACH Header
- Name
- Tax ID
- ADDITIONAL**
- SEC Code
- Payment Type Code

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

×

Upload Wizard

File Set-up File Mapping Review

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**

Drafted files will not process until they are Approved

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

| | |
|---|---|
| <p>From Subsidiary</p> <input checked="" type="checkbox"/> Use same Subsidiary for all wires | <p>Account</p> <input checked="" type="checkbox"/> Use same Account for all wires |
| <input type="text" value="Another Company"/> <small>*****9999</small> | <input type="text" value="Everyday Business Checking"/> <small>XXXXXXXX7036 \$995.50</small> |
| <p>Process Date</p> <input checked="" type="checkbox"/> Use same Date for all wires | <p>Recurrence</p> Set schedule |
| <p>Process Date</p> <input type="text" value="07/31/2025"/> | |

Wires (1)

[+ Add multiple recipients](#)

Wire Details

| | |
|---|--------------------------------------|
| Recipient/Account | Amount |
| <input type="text" value="Tester Recipient"/> <small>Checking 1234567890</small> | <input type="text" value="\$ 1.00"/> |

Notify Recipient [Show Details](#)

Purpose Of Wire

OPTIONAL WIRE INFORMATION

\$1.00
1 wires

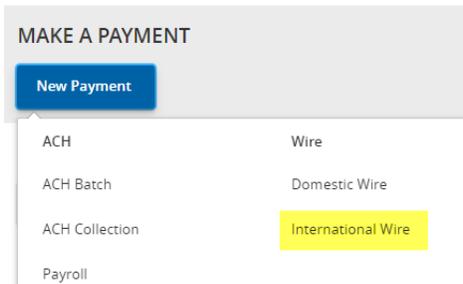
[Cancel](#) [Draft](#) [Approve](#)

[+ Add another wire](#)

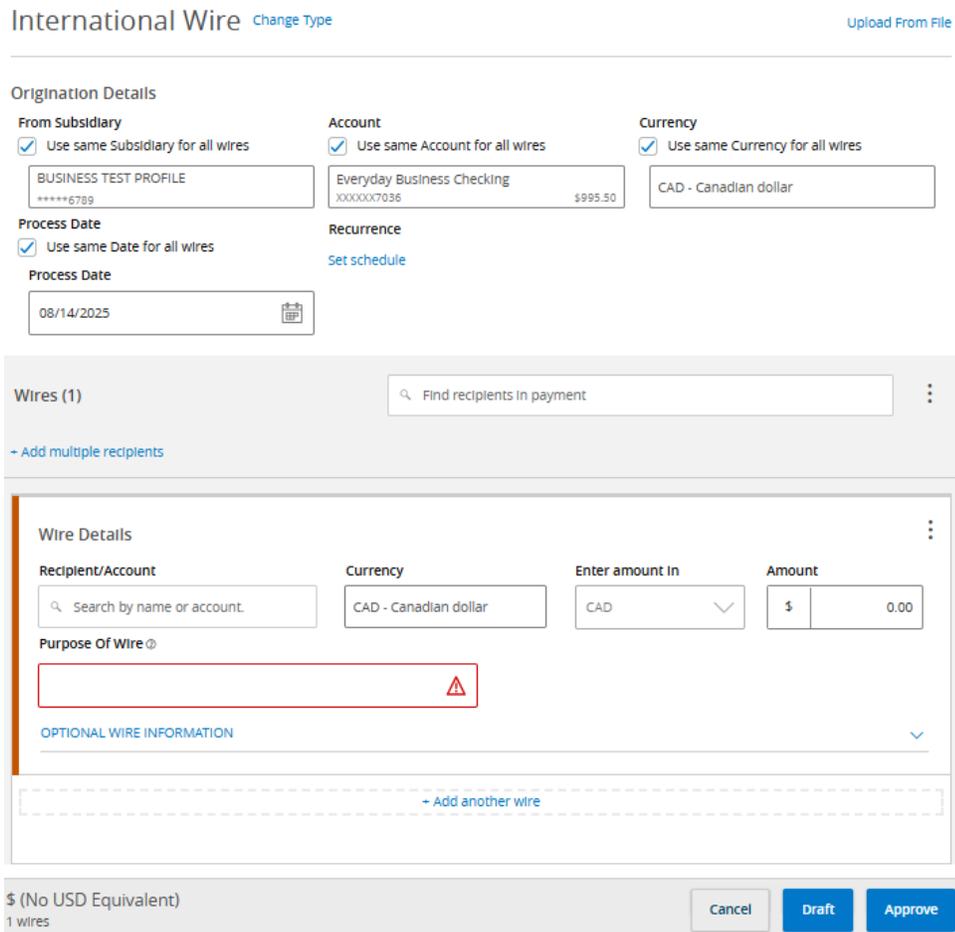
4. **+ Add another wire** can be selected to submit up to 20 Wires with a single Draft/Approval
5. Review the information for accuracy and select **Draft** or **Approve**
Drafted wires will not process until they are Approved

International Wires

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



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 | <div style="border: 1px solid #ccc; padding: 2px;"> <ul style="list-style-type: none"> Use Save Recipients View Specifications </div> |

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

File Mapping Management



SAVED FILE MAPPINGS

[New Mapping](#)

1 Result

| Mapping Instruction Name | Mapping Type | |
|--------------------------------|-----------------|---|
| International Wire System File | System Standard | ⋮ |

- Use
- Save Recipients
- View Specifications

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

MAKE A PAYMENT

[New Payment](#)

PAYMENT TEMPLATES

[New Template](#)

| | |
|-------------------|--------------------|
| ACH | Wire |
| ACH Batch Payment | Domestic Wire |
| ACH Collection | International Wire |
| Payroll | |

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 Payment [Change Type](#)

Template Properties

Template Name

Template Access Rights
 2 of 2 user roles selected

Origination Details

SEC Code

From Subsidiary

Account

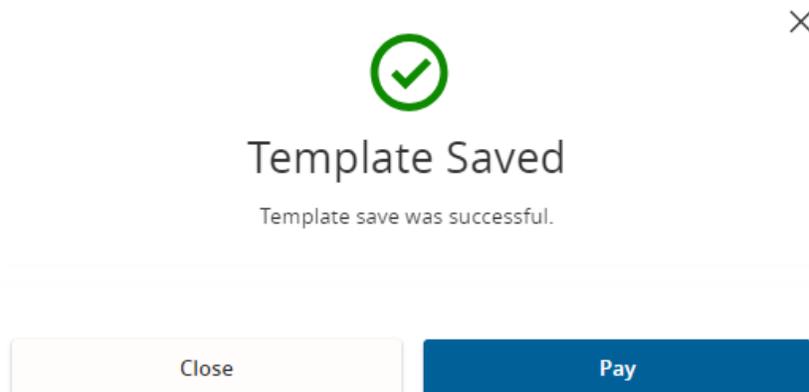
Recipients (1) Filters: All Pre-Notes

[+ Add multiple recipients](#)

| Recipient/Account | Amount |
|---|--------------------------------------|
| <input type="text" value="ABC Company Checking 123456789"/> | <input type="text" value="\$ 1.00"/> |
| + Add another recipient | |

\$1.00
 1 payments

- 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



- 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](#)

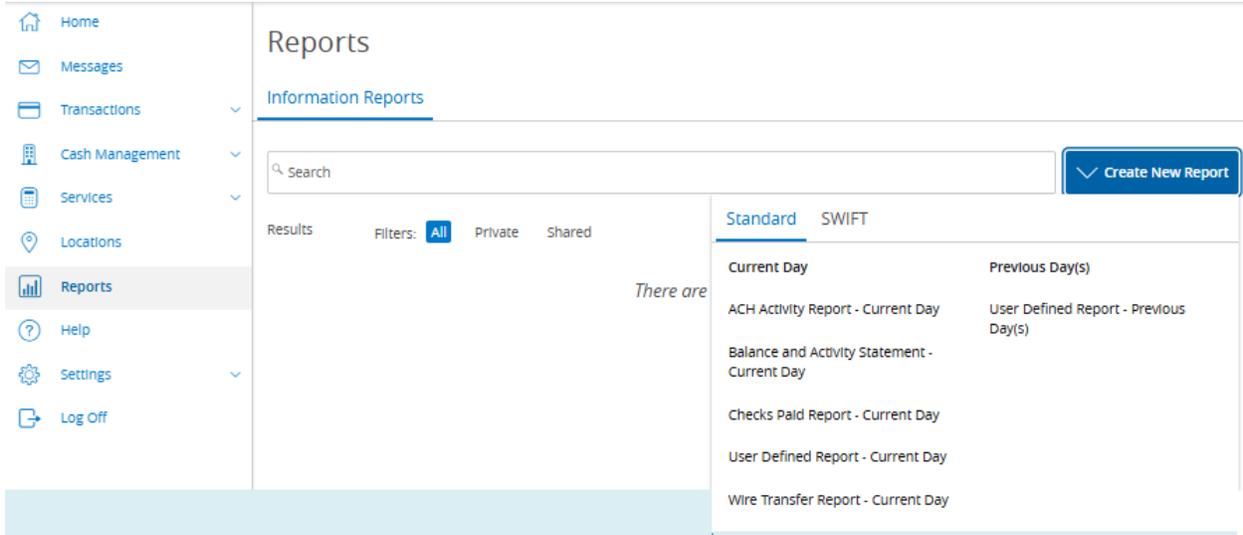
2 Results Filters: **All** ACH Batch

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

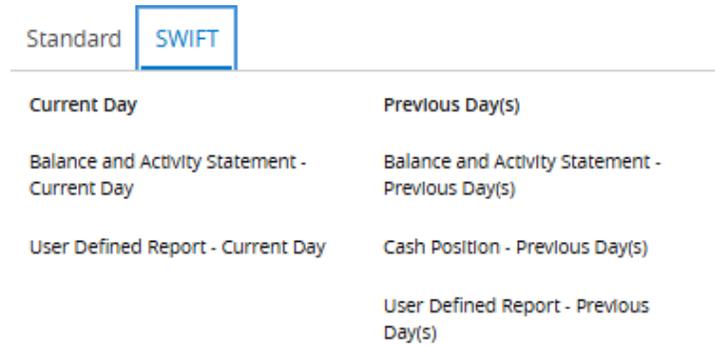
Reports

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

New ACH Activity Report - Current Day

This report will generate the following file formats: PDF, CSV, BAI

[Change report type](#)

Do you want this report to be private or shared?

- Private
- Shared

What do you want to name the report?

ACH Activity Report

What account(s) do you want to include?

All Accounts
(4)

[Select specific account\(s\)](#)

How often do you want this report to run?

- On Demand
- Every Business Day
- Every Calendar Day
- Weekly
- Monthly

Cancel

Create and Run

Create

Reports

Information Reports

Search

[Create New Report](#)

Results

Filters: **All** Private Shared

| Name ^ | Last Run ^ | Download | Type ^ | Actions |
|-----------------------|------------|---|---|---------|
| ☆ ACH Activity Report | 8/5/2025 | BAI CSV PDF | ACH Activity Report - Current Day | ⋮ |
| ☆ Balance Report | 8/5/2025 | Download | SWIFT Balance and Activity Statement - Previous Day(s) | ⋮ |
| ☆ Balance Report | 8/5/2025 | In Progress | SWIFT Balance and Activity Statement - Previous Day(s) | ⋮ |