Treasury Management Resource Guide

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Treasury Management: First Time Log-In

1. Select the Initial Login URL link from your enrollment email. The link directs you to the Treasury Management login page. This link will expire after 7 days.

2. Enter your Company ID. This was sent to you by email, and was sent to your company administrator by mail.

3. Enter your Login ID. This is the same as your Username from our previous system, unless we specifically communicated a change to you.

4. Select Submit (You will then have a prompt appear for you to change your password)

5. Enter your New Password, and then re-enter the new password for the Confirm Password field. Ensure that the new password complies with the password requirements listed.

6. Select Submit (Security Questions will appear)

7. Set up your security questions, and then select Submit.

   NOTE* When prompted to answer your security questions within Treasury Management, you will be required to answer all three questions at once.

8. On the Confirm Security Questions screen, review the entries for accuracy, and then select Confirm.

9. On the Phone Numbers for Authentication screen, add a phone number to receive a Text Message (SMS) and/or an Automated Phone Call.

   a. You will be prompted for authentication by text or phone call (whichever method you chose in the previous step).
   b. If you chose text, you will receive a code by text. You will need to respond to the text with the code provided, combined with a PIN you have set up, within a time limit. For example, if the code you receive is 678910, and your PIN is 1234, your response would be 6789101234. **You will not enter the code and PIN online.**
   c. If you chose phone call, you will receive a phone call prompting you to enter your PIN using your phone's keypad. **You will not enter your PIN online.**

(Continued)

Treasury Management: First Time Log-In

c.   This authentication process will be required for you to perform certain actions:
- Creating, editing, or approving users
- Transfers
    - Create Transfer
    - Transfer Activity
    - Recurring Transfers
- Wire
    - Creating and editing a Wire payment
    - Wire Activity
    - Creating and editing Wire Beneficiaries
    - Approving Wire payments
- ACH
    - Creating ACH Payments
    - Editing or deleting ACH Templates
    - Approving ACH Payments
- Positive Pay
    - Stop Payment
    - Create Stop Payment

To see a video tutorial about this function [click here](). Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Admin – Creating a New User

Use Create New User to create a user and set their permissions. Required fields are marked with a red asterisk in Treasury Management.

1. Go to Admin > Create a User.
2. Enter the Name of the new user.
3. Enter the Login ID of the new user.
4. Enter the Department the new user belongs to. This field is not required.
5. Enter the Email address of the new user.
6. Enter the Phone number with the area code, and then enter the extension, if needed.
7. Enter the Fax number with the area code. This field is not required.
8. Select whether the new user is a Super User, Admin, or both.
   a. Super User: A super user has access to all accounts and product feature permissions that are enabled for the company. This includes accounts and product features enabled in the future. Super Users still need to be given limits.
   b. Admin: An admin can add, edit, delete, and approve company users.
   c. In order for a user to have both transactional and administrative entitlements, users should be set up as both a Super User and an Admin.
9. Select Save Changes.
10. To complete this action, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

    If you chose text, you will receive a code by text. You will need to respond to the text with the code provided, combined with a PIN you have set up, within a time limit. For example, if the code you receive is 678910, and your PIN is 1234, your response would be 6789101234. **You will not enter the code and PIN online.**

    If you chose phone call, you will receive a phone call prompting you to enter your PIN using your phone's keypad. **You will not enter your PIN online.**
11. On the **Account Access** tab, select the User Has Access check box beside the accounts that the user should see on their Account List page, and then select Save Changes.
12. If the user should have access to all accounts listed, select the check box immediately beneath the User Has Access column name. This check box acts as a select all feature.

Treasury Management: Admin – Creating a New User (continued)

13. On the **IP Access** tab, determine if the user should have unrestricted IP access, or enter the Available IP Addresses, then select Save Changes.

14. On the **Time Access** tab, determine the days and hours the user is allowed to access Treasury Management, then select Save Changes.

15. On the **Entitlements** tabs, select the check box beside the entitlements to grant access to, and then select Save Changes.

    a. You can set entitlements for ACH, Positive Pay, Reporting, Remote Deposit Capture, Internal Transfer, Stop Payment, Integrated Services, and Wire.

    b. Select Toggle Row to select all the check boxes that appear in that row. If the user should have access to all items listed in a certain column, select the check box immediately beneath the column name.

16. On the **User Limits** tabs, enter the Product Daily Limit, Daily Initiation Limit/Total Daily Limit, and Approval Limit, and then select Save Changes.

    a. You can set user limits for ACH, Internal Transfer, and Wire.

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.
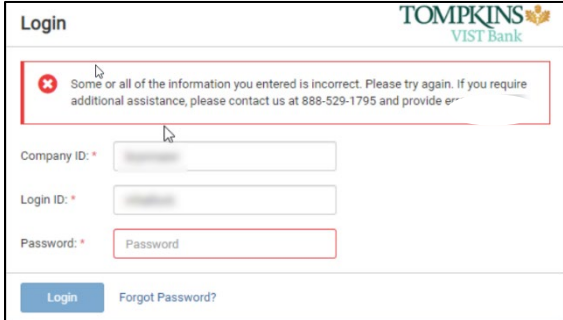
Treasury Management: Admin – Creating a New User by Copying an Existing User

1. Go to Admin > User List. (You can copy an existing user to make a new user with the same access, entitlements, and limits.)

2. Select Copy User from the Actions drop-down list beside the appropriate user.

3. Enter the Name of the new user.

4. Enter the Login ID of the new user.

5. Enter the Department the new user belongs to. This field is not required.

6. Enter the Email address of the new user.

7. Enter the Phone number with the area code, and then enter the extension, if needed.

8. Enter the Fax number with the area code. This field is not required.

9. Select whether the new user is a Super User, Admin, or both.

   NOTE*
   <u>Super User</u>: A super user has access to all accounts and product feature permissions that are enabled for the company. This included accounts and product features enabled in the future.

   <u>Admin</u>: An admin can add, edit, delete, and approve company users.

   **By default, the new user has the same permissions as the copy-from user.

10. Select Save Changes.

11. To complete this action, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

    If you chose text, you will receive a code by text. You will need to respond to the text with the code provided, combined with a PIN you have set up, within a time limit. For example, if the code you receive is 678910, and your PIN is 1234, your response would be 6789101234. **You will not enter the code and PIN online.**

    If you chose phone call, you will receive a phone call prompting you to enter your PIN using your phone's keypad. **You will not enter your PIN online.**

    (Continued)

Treasury Management: Admin – Creating a New User by Copying an Existing User (Continued)

12. On the following fields, adjust the new user's access as needed:

   - Account Access
   - IP Access
   - Time Access
   - Entitlements
   - User Limits
   **By default, the new user has the same access and entitlements as the copy-from user.

13. Select Submit for Enrollment.

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Admin – Resetting Password / Unlocking a User

Resetting Passwords

1. Go to Admin > User List.
2. Select Reset Password from the Actions drop-down list beside the appropriate user.
3. Select Auto Generate Password or Manually Set Password.
4. Select Email Password link if Auto Generate is selected.
5. If Manually Set Password is selected, enter a Temporary Password and select Save Password.

Unlocking a User

NOTE: User will see below information when locked (The system does not tell user they are locked for security reasons. An email will be sent to the user's e-mail address on file notifying of the lockout)

1. Go to Admin > User List
   A Lock will show next to the user if they have attempted the password too many times as shown below.

2. Select Action Menu Drop-Down
3. Select View User
   Unlock User option will appear next to the user name
4. Select Unlock User Option
5. Confirm by selecting Unlock User

   User will now be active and can re-login with their password.

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Mobile App

- Apps can be found in both the Apple App Store and Google Play
- Be sure to select the **For Business** app
- Once downloaded, you will use the same credentials for both the online site and the mobile app
- The App will allow Fingerprint or Face ID
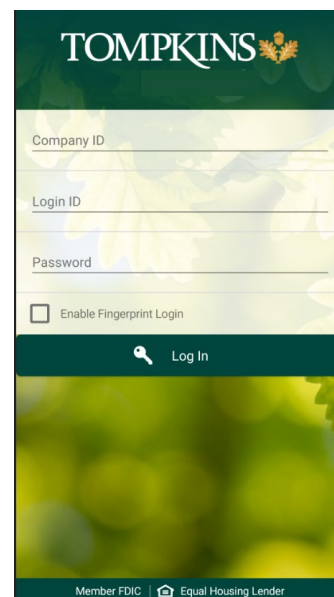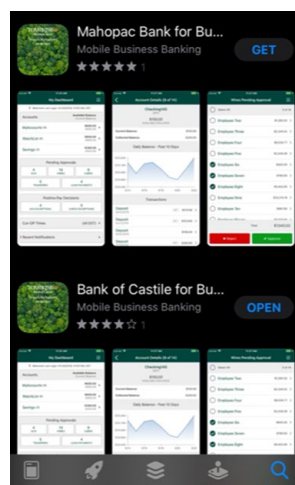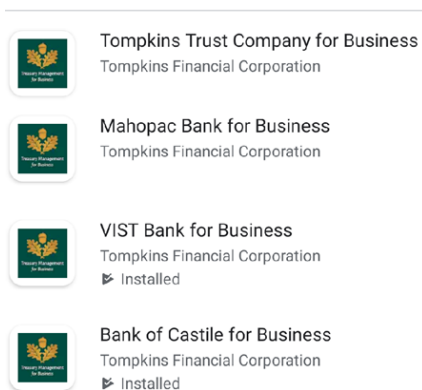
Dashboard
The Dashboard is the landing screen when you launch the app. The Menu (Hamburger) is located in the upper left hand corner.

Accounts are grouped in the app according to how they are set up on your desktop session.

Pending Approvals
- This will allow anyone with the approval authority to see items that need approval and approve them right from the app.
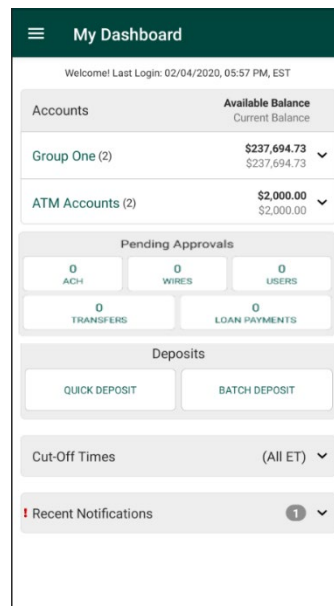
Deposits
- **Quick Deposit** – Deposit a single check
- **Batch Deposit** – Deposit multiple checks at one time

Cut-Off Times
- Displays a list of times in which activities must be completed by for the day.

Recent Notifications
- Displays alerts and notifications

Treasury Management: Mobile App continued

From the Menu, additional functions are available if the user has the correct entitlements.

Accounts
Displays accounts, balance information and account transaction history

Payments
Transfers
- Create Transfers
- Create Transfer from Templates
- Transfers Pending Approvals

Wires
- Create Wire from Template
- Wires Pending Approvals

ACH
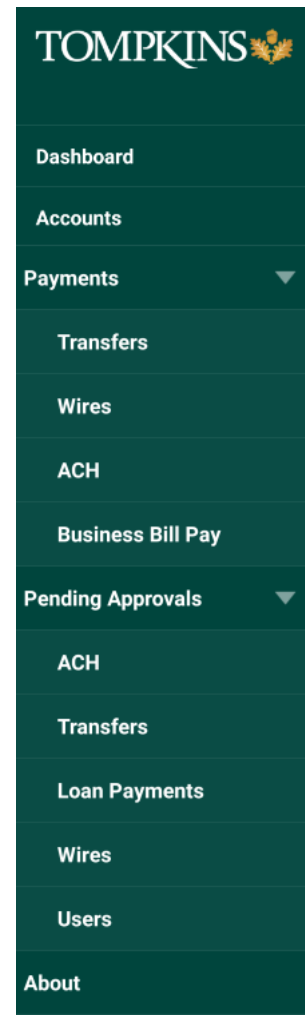- Create ACH from Templates
- ACH Pending Approvals

Business Bill Payment
Note: To add a new payee, please use the desktop site at this time.
- Create Payment
- Payee list
- Scheduled Payments
- Payment History

Pending Approvals
Like the dashboard, with the appropriate entitlements, a user can and review, approve or reject pending activity.

Treasury Management: Mobile Deposit

Mobile Deposit Information

- All checks must be endorsed as "**Tompkins Mobile Deposit**"
- If the check is not endorsed properly, a notification of failed deposit will be sent to the user. The user can endorse the check properly and attempt the deposit again.
- The company does have a daily or monthly threshold for the number of items and dollar amount that cannot be exceeded.
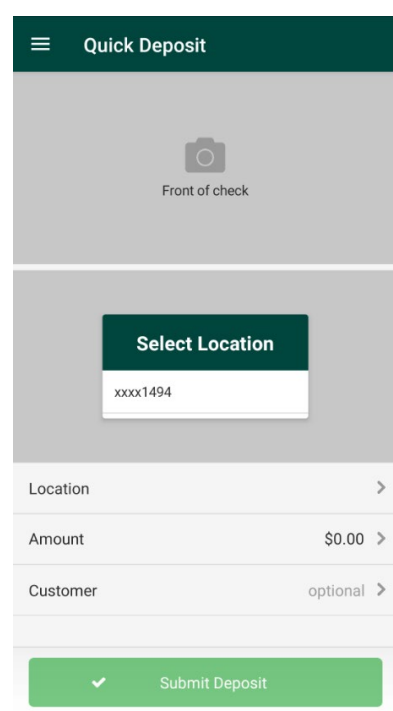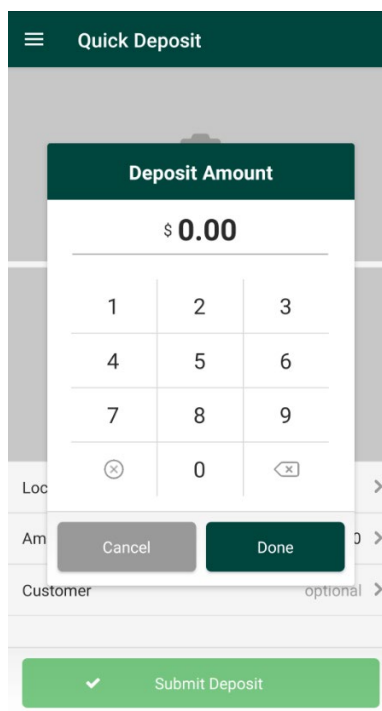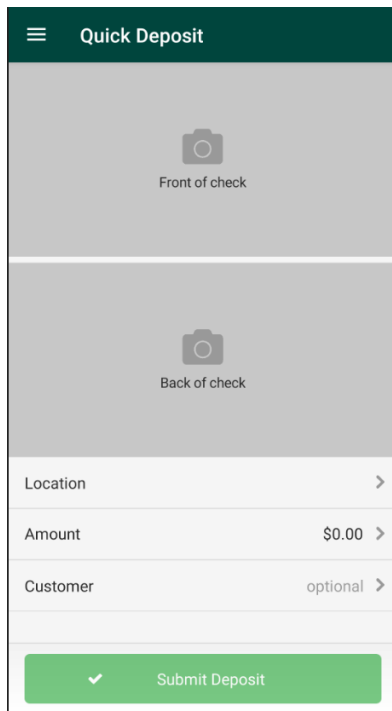
Quick Deposit

- Front of check - Capture a photo of the front of the check
- Back of check - Make sure the endorsement is correct then capture a photo of the back of the check
- Location – Select the account that you wish to make the depsoit into
- Amount – Enter in the amount of the check and hit Done
- Once all required fields are completed, hit **Submit Deposit**

Treasury Management: Mobile Deposit continued

Batch Deposit
This option will allow users to deposit multiple checks in one depsoit. Please keep in mind there is a daily limit to the number of items and to the total dollar amount beign depsoited. If the limit needs to be adjusted, the Cash Management Sales team or Branch can assist you with this process.

1. Pick a Location – Select the account that you wish to make the depsoit into
2. Click on Create Batch
3. Add Checks
   - Click Add Check >
     - o Click on Front of check - Capture a photo of the front of the check
     - o Click on Back of check - Make sure the endorsement is correct then capture a photo of the back of the check
     - o Amount – Enter in the amount of the check
     - o Click Add Check
4. Once 1st check is completed Clcik the add check line and submit additional items as needed.
5. Once all check scanning is completed, hit **Submit**
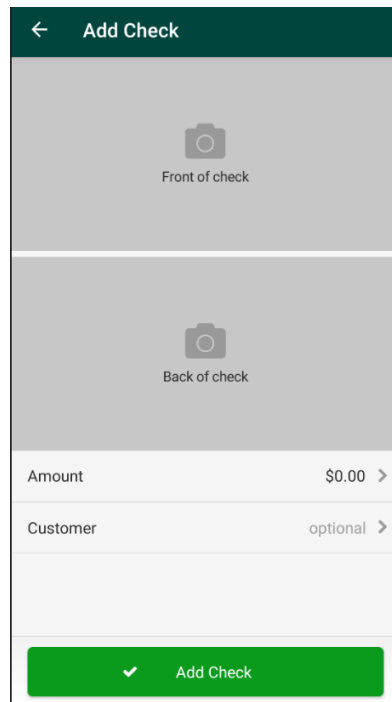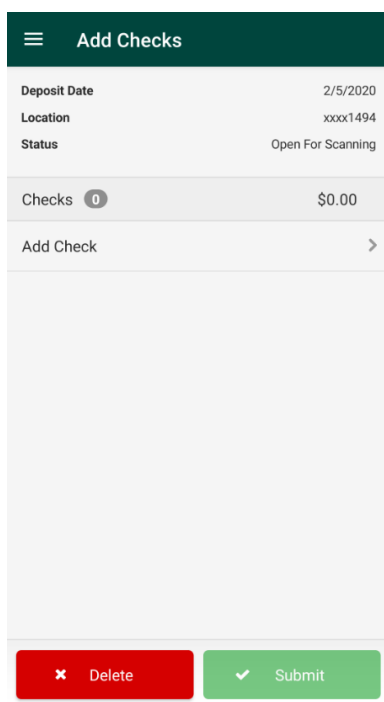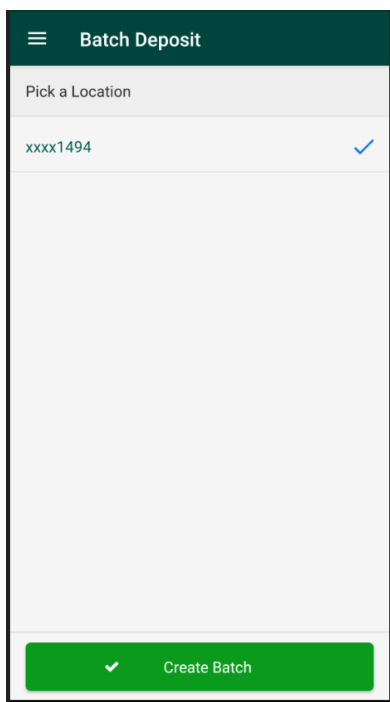
Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Bill Pay

An Admin or Super User will need to grant access to Bill Pay for non-Super Users in Treasury Management:

- Click on the **Admin** menu in the upper right hand corner.
- From the down arrow menu select **User List**
- Locate the appropriate user and click **Actions > Edit User**
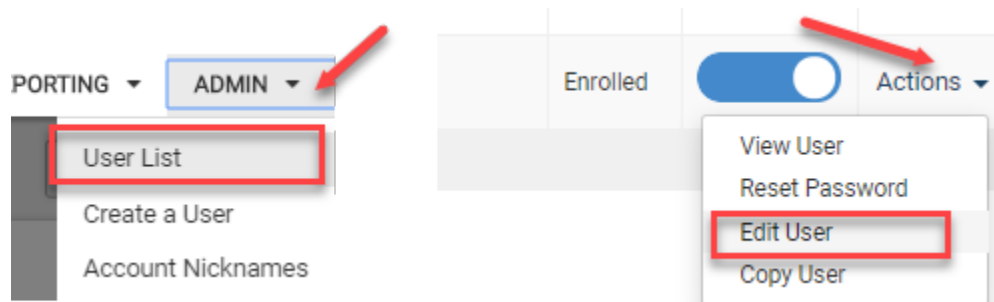
On the User Information screen, scroll down to the bottom of the User Information menu

- Under **Integrated Services** select Entitlements
- Check the box for **Electronic Bill Payment**
- **Save Changes**
- Click on **Submit** in the upper right hand corner
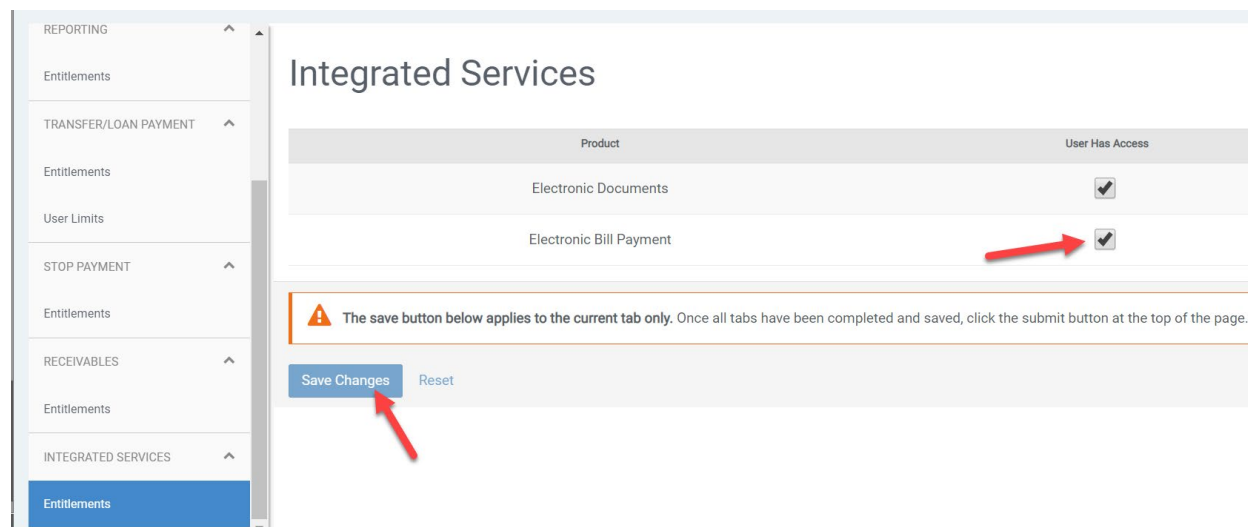
Treasury Management: Bill Pay – continued

To access Bill Pay, users will go to **Payments > Business Bill Pay**

- Note: A first time user will be asked to set challenge questions and a Security Key word/phrase.
- The security key will appear when you log in.
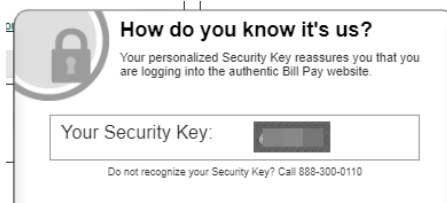
- Click on **Options**
  - An Admin will be able to edit the Bill Payment Account or Manage Users
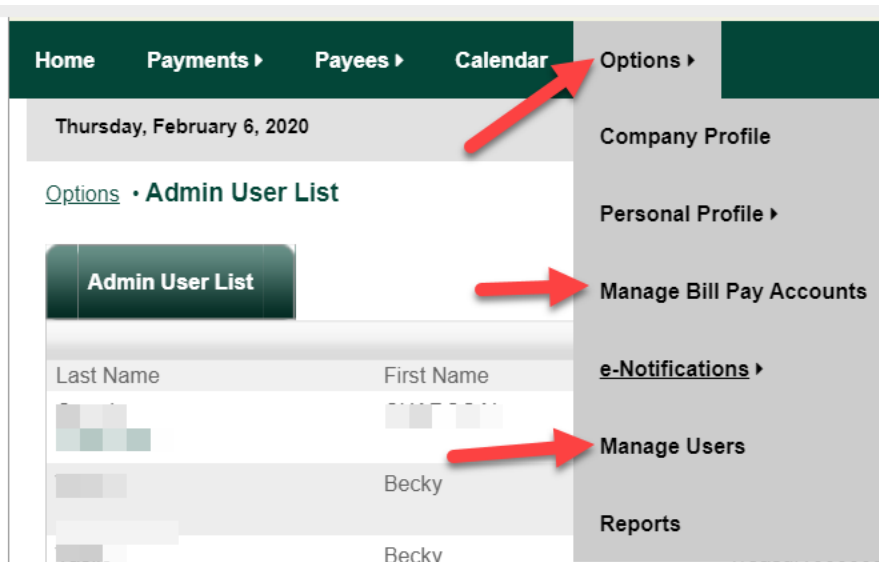
Treasury Management: Bill Pay – continued

- The user need to answer the challenge question in order to access this information

- Within *Manage Users*, the list will be displayed
  - o Select the user to edit their permissions
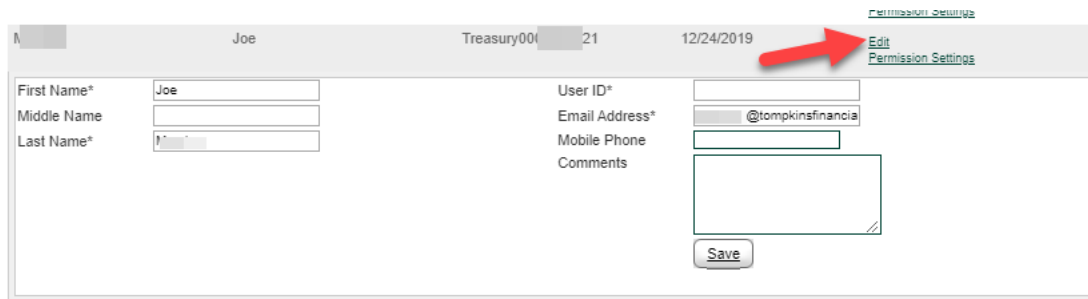
Treasury Management: Bill Pay – continued
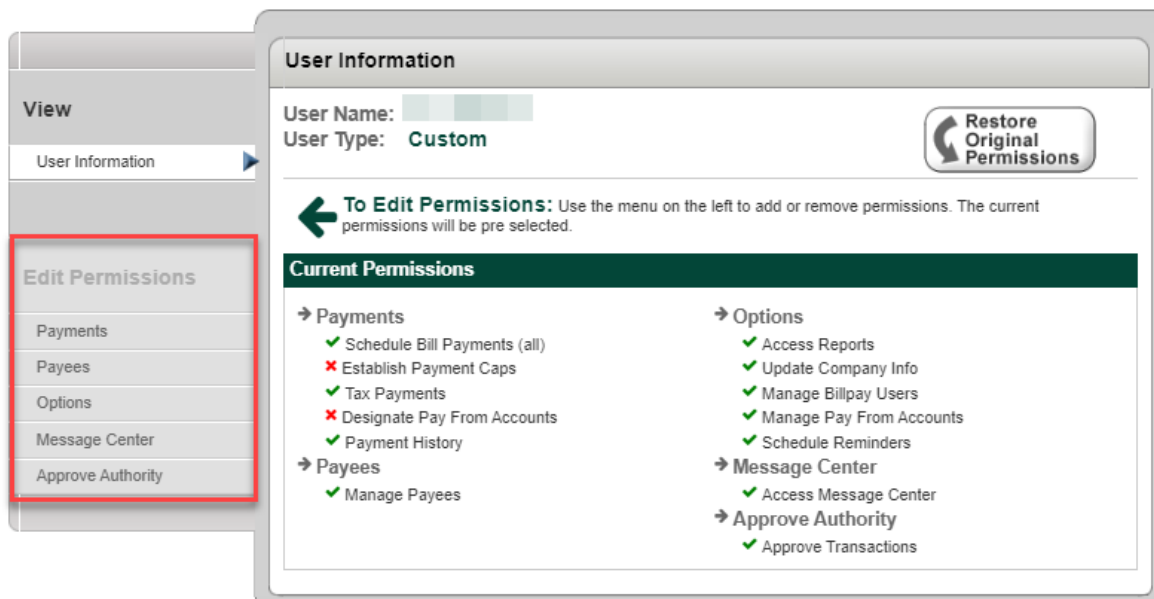
- Under **Edit,** a user's information can be edited

- Under **Permission Settings,** an Administrator can edit permissions.
- All of the user's access will be displayed on the main screen. Any item with a red x next to is a function that the user cannot perform with their current permissions.
- Click on the menu to the left hand side to edit permissions.

To **edit permissions,** select the appropriate menu
- Check the appropriate boxes or click the radial buttons to enable a function
- Uncheck boxes to disable functionality
- Click **Save Changes**

For further assistance, please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

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Treasury Management: Add and Edit ACH Recipients

Add ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select Add Recipient.
3. Complete the fields in the Add Recipients panel.

*If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.

4. Select Save.

Editing an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select Edit from the Actions menu for the recipient.
3. Modify the fields as desired.

*If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.

4. Select Save.

If approvals are required, the Status of the recipient changes to Pending Approval.

To see a video tutorial about this function [click here](#). Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management:
Create ACH Payment Manually

Use the Create ACH Payment view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

To complete this transaction, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. Simply enter the code on your screen within Treasury Management to proceed.

For phone call users, you will receive a phone call with a randomly generated code. Simply enter the code on your screen within Treasury Management to proceed.

Creating an ACH Payment Manually

1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select Manual Entry.
3. Enter a Payment Name.
4. Enter the following for the company originating the ACH: ACH Company Name, ACH Company ID, SEC Code, Entry Description, and Discretionary Data fields.
5. Select the Restrict Payment check box, if appropriate. Use the Restrict Payment box if you do not want other ACH users to be able to view the transaction.
6. Select an option from the Frequency drop-down list. Options are:

   - One Time
   - Weekly
   - Every Two Weeks
   - Twice a Month
   - Monthly
   - Quarterly
   - Every 6 Months
   - Annually

7. Select the Effective Date of this ACH payment using the 🗓 calendar feature.
8. Select Add Recipients to proceed to the Manage Recipients tab.

 a) Enter the Recipient Name.
 b) Enter the recipient's ID Number.
 c) Enter the recipient's Account Number.
 d) Select Checking, Savings, or Loans from the Account Type drop-down list.
 e) Enter the Routing Number for the previously entered Account Number.
 f) Select DR or CR from the Credit/Debit drop-down list to determine the type of ACH payment.
 g) Enter the Amount of this ACH payment.
 h) Select the Prenote check box, if appropriate.
 i) Select Addenda, enter the information, and then select Save, if appropriate.
 j) Select ✚ to add a new recipient row, if necessary, and then complete the information.

9. You are required to create an offsetting entry. This entry tells the system which account to debit (pull) or credit (push) funds. For example, if you are paying (crediting) your recipients a total of $1,000, your offsetting entry will be a debit to your account for $1,000.
 a. Select ✚ to add a new recipient row
 b. Enter your bank account information (Account and Routing Numbers)
 c. Enter the debit or credit amount
10. Select Review.

You proceed to the Review tab.

11. Review the information entered to ensure that it is accurate.
12. Select Confirm.

You proceed to the Confirmation tab, confirming that you created an ACH payment.

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management:
Approve or Reject ACH Payment / Edit an ACH payment

To complete this transaction, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. Simply enter the code on your screen within Treasury Management to proceed.

For phone call users, you will receive a phone call with a randomly generated code. Simply enter the code on your screen within Treasury Management to proceed.

Approve or Reject an ACH Payment

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the check box beside the Transaction ID.
3. Select Approve or Reject.
   The Comments For Status Change dialog box appears.
4. Enter a comment in the field, and then select Approve or Reject.
   A confirmation message appears.

Edit an ACH Payment

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the Transaction ID.
3. Select Edit Payment.
   You can only edit if the ACH payment has a status of:
   - Pending Approval
   - Approval Rejected
   - Failed
   - Expired
   - Scheduled

(Continued)

Treasury Management:
Approve or Reject ACH Payment / Edit an ACH Payment
(Continued)

4. Edit the fields, as necessary.

5. Select Review.

6. Select Confirm.

Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Create New ACH Template

To complete this transaction, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. You will need to respond to the text with the code provided, combined with a PIN you have set up, within a time limit. For example, if the code you receive is 678910, and your PIN is 1234, your response would be 6789101234. **You will not enter the code and PIN online.**

If you chose phone call, you will receive a phone call prompting you to enter your PIN using your phone's keypad. **You will not enter your PIN online.**

Select the template, confirm or update the recipient list, and then enter the effective date within this task.
1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select From Template.
3. Select the check box beside the appropriate template name, and then select Initiate Selected Templates.

The ACH Payments Detail screen appears.
4. Change the Entry Description, and Discretionary Data fields, as needed.
5. Select the Restrict Payment check box, if appropriate.
6. Select an option from the Frequency drop-down list. Options are:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every 6 Months
- Annually

(Continued)

Treasury Management:
Create New ACH Template - continued

7. Select the Effective Date of this ACH payment using the 📅 calendar feature.
8. Select Add Recipients to proceed to the Manage Recipients tab.

   a) Enter the Recipient Name.
   b) Enter the recipient's ID Number.
   c) Enter the recipient's Account Number.
   d) Select Checking, Savings, or Loans from the Account Type drop-down list.
   e) Enter the Routing Number for the previously entered Account Number.
   f) Select DR or CR from the Credit/Debit drop-down list to determine the type of ACH payment.
   g) Enter the Amount of this ACH payment.
   h) Select the Prenote check box, if appropriate.
   i) Select Addenda, enter the information, and then select Save, if appropriate.
   j) Select ➕ Add to add a recipient row, if necessary, and then complete the information.

9. You are required to create an offsetting entry. This entry tells the system which account to debit (pull) or credit (push) funds. For example, if you are paying (crediting) your recipients a total of $1,000, your offsetting entry will be a debit to your account for $1,000.
   a. Select ➕ to add a new recipient row
   b. Enter your bank account information (Account and Routing Numbers)
   c. Enter the debit or credit amount
10. Select Review. You proceed to the Review tab.
11. Review the information entered to ensure that it is accurate.
12. Select the Apply Updates to the Template check box, if appropriate. This updates the template saved on the ACH Templates page.
13. Select Confirm.

You proceed to the Confirmation tab, confirming that you created an ACH payment from a template.

From this screen, you can Create Another Payment or view ACH Payment Activity.

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Creating an ACH Payment from Multiple Templates

To complete this transaction, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. Simply enter the code on your screen within Treasury Management to proceed.

For phone call users, you will receive a phone call with a randomly generated code. Simply enter the code on your screen within Treasury Management to proceed.

Select the templates, confirm or update the recipient list, and then enter the effective date within this task.

1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select From Template.
3. Select the check boxes beside the appropriate template names, and then select Initiate Selected Templates.

The ACH Payments Detail screen appears.

4. Select the One Effective Date for all Templates check box, if appropriate. When selecting multiple templates, if they do not select one effective date for both, use the arrow to drop down the template and change the information.

    a) Select an option from the Frequency drop-down list. Options are:

    - One Time
    - Weekly
    - Every Two Weeks
    - Twice a Month
    - Monthly
    - Quarterly
    - Every 6 Months
    - Annually

    b. Select the Effective Date of this ACH payment using the 📅 calendar feature.

Treasury Management: Creating an ACH Payment from Multiple Templates- continued

5. Select Edit Batch within each section of the ACH Payments Detail screen, as needed. From this subsection details screen, you can change the ACH Company ID, SEC Code, Entry Description, and Discretionary Data. Select 🗑 to remove a specific recipient. You can also add recipients by performing the following steps.
   a. Select ➕ Add Recipient.
   b. Enter the Recipient Name.
   c. Enter the recipient's ID Number, if applicable.
   d. Enter the recipient's Account Number.
   e. Select Checking, Savings, or Loans from the Account Type drop-down list.
   f. Enter the Routing Number for the previously entered Account Number.
   g. Select DR or CR from the Credit/Debit drop-down list to determine the type of ACH payment.
   h. Enter the Amount of this ACH payment.
   i. Select the Prenote and Hold check boxes, if appropriate.
   j. Select Addenda, enter the information, and then select Save, if appropriate.
   k. Select Save after changing the information to proceed.
6. You are required to create an offsetting entry. This entry tells the system which account to debit (pull) or credit (push) funds. For example, if you are paying (crediting) your recipients a total of $1,000, your offsetting entry will be a debit to your account for $1,000.
   a. Select ➕ to add a new recipient row
   b. Enter your bank account information (Account and Routing Numbers)
   c. Enter the debit or credit amount
7. Review the information entered on the ACH Payments Detail screen to ensure that it is accurate.
8. Select Review
9. Select Confirm.

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Downloading an ACH Template to Import to ACH Recipients

1. Under Payments – Click on ACH Templates

2. Click the Template Name you want to download

Treasury Management: Downloading an ACH Template to Import to ACH Recipients- continued

3. Once the template opens, click on Download in the top right corner

DASHBOARD   ACCOUNTS ▾   PAYMENTS ▾   REPORTING ▾   ADMIN ▾

⬇ Download ▾ | 🖨 Print

4. Select NACHA

⬇ Download ▾ | 🖨 Print

NACHA

PDF

**Depending on your web browser you may be prompted to click "Open"

5. The Template Download file will open.

📄 ACHTemplateDetail (1) - Notepad   —   □

File Edit Format View Help

```
101 022301234 012301234500204072 3A071105TOMPKINS           TOMPKINS
1234ABC Company Incorp ACH XFER            12345678900PPDrename me       01010100010123456100 00001
622000000000000000       0000010000            Person A              0002230681000001
622000000000000000       0000010000            Person B              0002230681000002
627000000000000000       0000020000            Person C              0002230681000003
82200000000001234567890002000000000020000123456789000                022306810000001
90000010000010000003000000000000000002000000000000000
9999999999999999999999999999999999999999999999999999999999999999999999999999999999
9999999999999999999999999999999999999999999999999999999999999999999999999999999999
9999999999999999999999999999999999999999999999999999999999999999999999999999999999
```

Prior to saving the Template Download, it will need to be modified in order for it to be uploaded to ACH Recipients.

There cannot be additional NACHA information in the file except for the Recipient Lines that start with a "6"

EQUAL HOUSING LENDER Member FDIC

Treasury Management: Downloading an ACH Template to Import to ACH Recipients- continued

6. Please click and highlight on all addition information, and delete everything but the 6 Lines.

7. The file Template Download should look like the below prior to saving

Treasury Management: Downloading an ACH Template to Import to ACH Recipients- continued

8.   In the top left of the Template Download, Click Save and the "Save as" box will open. Pick the place you would like to save and the file name and click Save.

Please note:

There cannot be exact duplicate recipients in the Download Template. If there are two of the exact same recipients, one "6" line of the duplicate must be deleted. You will receive a duplicate error message if there is more than one of the same recipient.

The customer name record cannot be more than 22 characters for each line.

```
📋 ACHTemplateDetail (1) - Notepad                                                         —    □    ✕

File  Edit  Format  View  Help
6220000000000000000          0000010000          Person A          0002230681000001
6220000000000000000          0000010000          Person B          0002230681000002
6270000000000000000          0000020000          Person C          0002230681000003
```
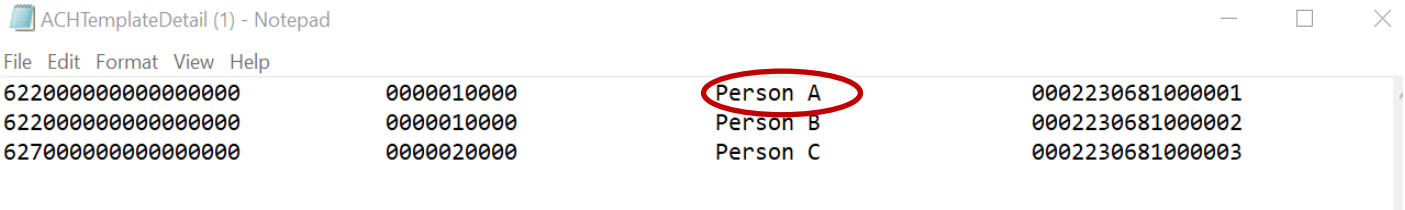
9.   Once saved, the TM Screen will still be open.

Under Payments – Click ACH Recipient Import Layout
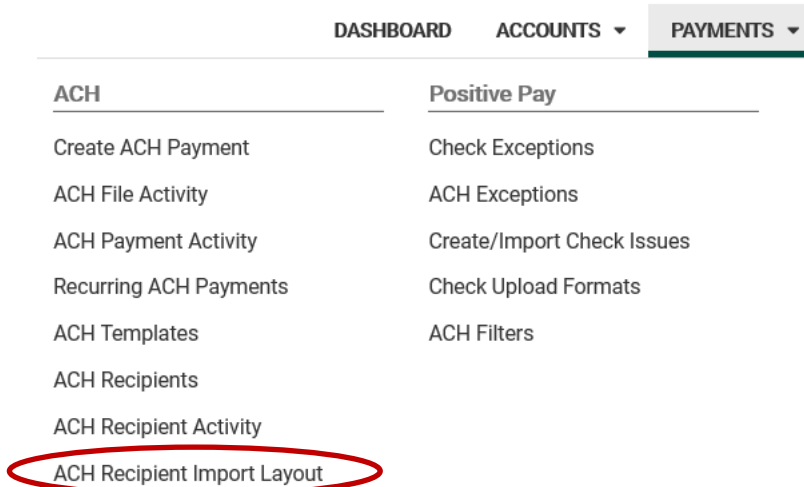
	DASHBOARD	ACCOUNTS ▼	PAYMENTS ▼

ACH	**Positive Pay**	S
Create ACH Payment	Check Exceptions	C
ACH File Activity	ACH Exceptions	S
ACH Payment Activity	Create/Import Check Issues	
Recurring ACH Payments	Check Upload Formats	
ACH Templates	ACH Filters	
ACH Recipients		
ACH Recipient Activity		
ACH Recipient Import Layout		

Treasury Management: Downloading an ACH Template to Import to ACH Recipients- continued

10. Click Fixed Position (It will change from White to Black when selected)

Import Layout

Upload Format: Delimited   **Fixed Position**

11. The Fixed Position of the Download Template will remain the same for each, and will be the **Exact** begin and end information below to be inputted.

Import Layout

Upload Format: Delimited   **Fixed Position**

Indicate the starting and ending positions of the fields in your file.
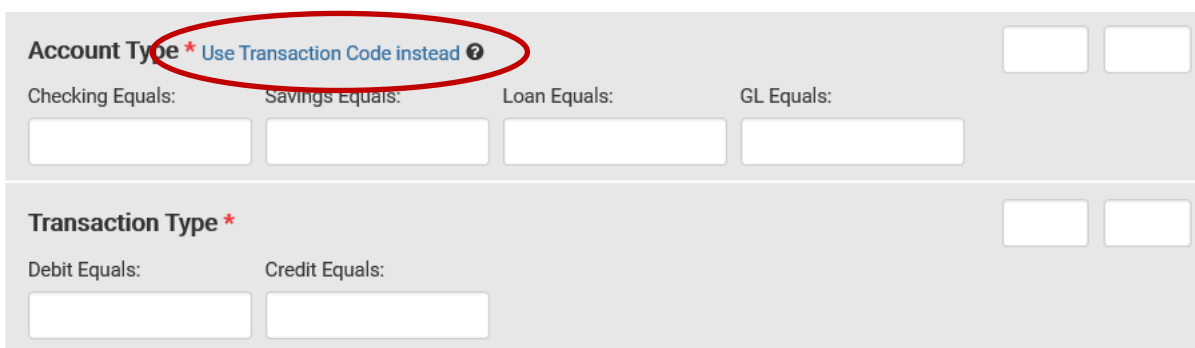
	Begin	End
Name *	55	76
ID Number		
Routing Number *	4	12
Account Number *	13	29
Amount *	30	39

EQUAL HOUSING
LENDER Member FDIC

Treasury Management: Downloading an ACH Template to Import to ACH Recipients- continued
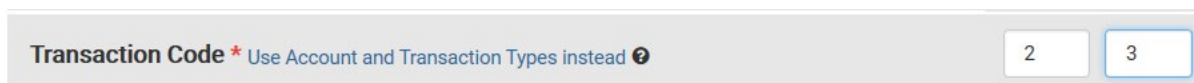
12. For the below section, please click "Use Transaction Code Instead" aside of Account Type

Account Type * Use Transaction Code instead ❓

Checking Equals: Savings Equals: Loan Equals: GL Equals:

Transaction Type *

Debit Equals: Credit Equals:
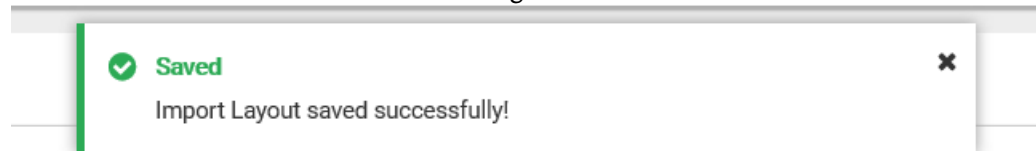
The Account Type and Transaction Type fields will disappear and a Transaction Code Box will appear.

13. Please enter the Transaction Code **Exactly** as it appears below

Transaction Code * Use Account and Transaction Types instead ❓   2   3

Click Save – You will receive a success message

✅ Saved   ✖
Import Layout saved successfully!

Treasury Management: Downloading an ACH Template to Import to ACH Recipients- continued

14. Under Payments – Click ACH Recipients

DASHBOARD	ACCOUNTS ▼	PAYMENTS ▼

ACH	Positive Pay	Stop
Create ACH Payment	Check Exceptions	Crea
ACH File Activity	ACH Exceptions	Stop
ACH Payment Activity	Create/Import Check Issues	
Recurring ACH Payments	Check Upload Formats	
ACH Templates	ACH Filters	
ACH Recipients		
ACH Recipient Activity		
ACH Recipient Import Layout		

Click Import Recipients from File (Bottom Right)
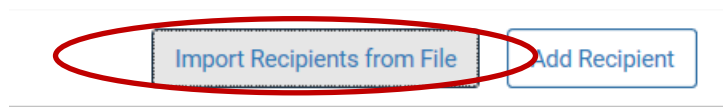
Import Recipients from File   Add Recipient

Treasury Management: Downloading an ACH Template to Import to ACH Recipients- continued

15. Click Fixed Position, then Browse.

Import Recipients

Delimited **Fixed Position**

Select File: *

Browse...

Maximum file size of 3MB

Upload   Cancel

16. The Browse / Open box will open, select your Template Download and click open.

Treasury Management: Downloading an ACH Template to Import to ACH Recipients- continued

17. The Template Download will show as the Selected File – Click Upload

Import Recipients

Delimited	Fixed Position

Select File: *

Browse...

⠿ ACHTemplateDetail (2) (1).txt   ✕

Maximum file size of 3MB

Upload   Cancel

The page will refresh and show your list of recipients.

18. Click Save – You will receive a success message

✓ **Saved**   ✖

Recipient(s) saved successfully!

Page will refresh to the ACH Recipients List.

Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Create
ACH Tax Payment

Use the Create ACH Tax Payment view to create an ACH Tax payment. Initiate an ACH tax payment from a ACH Tax Template by selecting ACH Tax Templates.

To complete this transaction, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. Simply enter the code on your screen within Treasury Management to proceed.

For phone call users, you will receive a phone call with a randomly generated code. Simply enter the code on your screen within Treasury Management to proceed.

Creating an ACH Tax Payment

1. Go to Payments > ACH > Create ACH Tax Payment.
2. Within the Create ACH Tax Payment tab, select Manual Entry
3. Enter a Tax Payment Name.
4. Enter the Tax Period End Date using the calendar feature
5. Select Search Icon to identify Tax Code
6. Enter Tax Payer ID
7. Enter the Company Name of the ACH originator (your company)
8. Pay From Account
9. Select the Effective Date of this ACH payment using the calendar feature
10. Enter the Amount
11. Select the Restrict Payment check box, if appropriate. Use the Restrict Payment box if you do not want other ACH users to be able to view the transaction.
12. Select Add Recipients to proceed to the Manage Recipients tab.

    a) Enter the Recipient Name.
    b) Enter the recipient's ID Number.
    c) Enter the recipient's Routing Number: Federal Tax Payments 061036000; NYS Tax Payments 121000248
    d) Select Checking from the Account Type drop-down list.
    e) Enter the Account Number: Federal Tax Payments 23401009; NYS Tax Payments 4089246144 for Form 746, 4089246128 for all other forms.

(Continued)

13. You are required to create an offsetting entry. This entry tells the system which account to debit (pull) or credit (push) funds. For example, if you are paying (crediting) your recipients a total of $1,000, your offsetting entry will be a debit to your account for $1,000.
    a. Select to add a new recipient row
    b. Enter your bank account information (Account and Routing Numbers)
    c. Enter the debit or credit amount
14. Select Review
    a. Review payment information
15. Select Confirm

Tax Form Selection in Treasury Management Guide:

Prior to 2/3/2020	After 2/3/2020
IRS Form 940 Unemployment Tax / assessed deficiency	9404
IRS Form 940 Unemployment Tax / return or notice	9407
IRS Form 940 Unemployment Tax / tax deposit	9405
IRS Form 941 (Without Subcategories) / return or notice	94107
IRS Form 941 (Without Subcategories) / tax deposit	94105
IRS Form 941 (Without Subcategories)/ assessed deficiency	94104
IRS Form 941 Quarterly Tax Return / assessed deficiency	94104
IRS Form 941 Quarterly Tax Return / return or notice	94107
IRS Form 941 Quarterly Tax Return / tax deposit	94105
IRS Form 943 Annual Agric. Emp. Tax / assessed deficiency	9434
IRS Form 943 Annual Agric. Emp. Tax / return or notice	9437
IRS Form 943 Annual Agric. Employee Tax / deposit	9435
New York City Tax Withheld	519
New York Estimated Tax for Corporations	1187
New York Sales and Compensating Use Tax	746
New York State Tax Withheld	518
New York Yonkers Tax Withheld	520

Treasury Management: Create USD Wire

Use the Create USD Wire view to create domestic or multiple USD wires.

To complete this transaction, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. Simply enter the code on your screen within Treasury Management to proceed.

For phone call users, you will receive a phone call with a randomly generated code. Simply enter the code on your screen within Treasury Management to proceed.

Domestic wires can be sent to individuals or companies banking within the United States.

1. Go to Payments > Wire > Create USD Wire.

2. On the Payment and Beneficiary Information tab, select Domestic.

3. Complete the fields.

- Wire Company: Select the wire company that will be used to originate the wire. All are selected by default.

- Debit Account: Start typing the account number in this field, and the matching entry auto-completes. Select

- Search to select which account to debit.

- Beneficiary: The Beneficiary name field populates from the check boxes selected on the Wire Beneficiaries view. To adjust, start typing the name in this field, and the matching entry auto-completed. Select Search to select an existing beneficiary. Once selected, the beneficiary's information will appear to the right.

  NOTE: If the beneficiary is not available, you can select Enter Beneficiary. You may then add the beneficiary information before continuing with the wire creation. The entered beneficiary will not appear in Wire Beneficiary view for future use.

- Wire Amount: The amount of the wire transaction.

- Frequency: Select the frequency (One Time, Weekly, Every Two weeks, Twice a Month, Monthly, Quarterly, Every Six Months, Yearly).

(Continued)

Treasury Management: Create USD Wire (continued)

- Depending on your selection, you may be prompted to enter wire data in the following field options: Effective Date, Repeat on Days, Repeat On, Start On, End On)

- Effective Date: The effective date the wire transaction will occur.

- Purpose: Enter a short description of what the wire is used for.

- Additional Information

- Enter a specific memo that the beneficiary can view when they receive the wire

4. Select + Add to add another additional line, or select Delete to remove an additional information line.

5. Select Review.

6. Review the information entered to ensure that it is accurate.

7. Select Confirm.
   You proceed to the Confirmation tab, confirming that you have created a domestic wire.

From this screen, you can select Create Another Wire, Save as Template, or View Wire Activity.

To save the beneficiary and bank details to reuse later, select Save as Template. Enter a unique Template Name and select Create Template. Templates may be subject to approval.

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Creating Multiple USD Wires

Within Payments > Wire, you can create recurring, future-dated, and one-time wires. You can also create beneficiaries, view wire activity, search wires, download or print a PDF or .csv file for a payment in detail or summary view, and approve or reject wires.

To create multiple USD wires, select the Wire Company, amount, debit account, and purpose. Domestic payments can be recurring and future-dated.

To complete this transaction, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. Simply enter the code on your screen within Treasury Management to proceed.

For phone call users, you will receive a phone call with a randomly generated code. Simply enter the code on your screen within Treasury Management to proceed.

1. Go to Payments > Wire > Create USD Wire

2. On the Payment and Beneficiary Information tab, select Multiple.
   You are transferred to the Wire Beneficiaries page.

3. Select one or more check boxes beside the appropriate Beneficiary Name.

4. Select Initiate Payments.
   The Create Multiple Wires page will appear.

5. Complete the required fields for each Beneficiary Name selected.

   - Beneficiary: The Beneficiary name field populates from the check boxes selected on the Wire Beneficiaries view. To adjust, start typing the name in this field, and the matching entry auto-completed. Select Search to select an existing beneficiary. Once selected, the beneficiary's information will appear to the right.

   - Wire Company: Select the wire company that will be used to originate the wire. All are selected by default.

   - Debit Account: Start typing the account number in this field, and the matching entry auto-completes. Select Search to select which account to debit.

   - Wire Amount: The amount of the wire transaction.

(Continued)

Treasury Management: Creating Multiple USD Wires (continued)

- Frequency : Select the frequency (One Time, Weekly, Every Two weeks, Twice a Month, Monthly, Quarterly, Every Six Months, Yearly)

- Effective Date: The effective date the wire transaction will occur.

- Purpose: Enter a short description of what the wire is used for. Alpha, numeric, and special characters are allowed.

- Additional Information: Enter a specific memo that the beneficiary can view when they receive the wire Select + Add to add another additional line, or select Delete to remove an additional information line.

6. Select Review.

7. Review the information entered to ensure that it is accurate.

8. Select Confirm.
   You proceed to the Confirmation tab, confirming that you have created multiple wires.

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Creating Wire Templates

1. Go to Payments > Wire > Wire Templates.

2. Select Create New Template.

3. Select whether the wire template is Domestic or International

4. Complete the following fields on the Payment and Beneficiary Information tab.
   - Template Name (Enter the name of the template)
   - Wire Company (Select the wire company that will be used to originate the wire. All are selected by default)
   - Debit Account (Select the account you would like the monies to be wired from)
   - Beneficiary (The Beneficiary name field populates from the check boxes selected on the Wire Beneficiaries view. To adjust, start typing the name in this field, and the matching entry auto-completes. Select search to select an existing beneficiary. Once selected, the beneficiary's information appears to the right of the field.
   - Purpose (Enter a short description of what the wire is being used for)
   - Additional Information (Enter a specific memo that the beneficiary can view when they receive the wire. You can add another additional information line by selecting +ADD or DELETE to remove additional information lines)

5. Select Review
   Review to make sure all information entered is accurate

6. Select Confirm
   NOTE: From this screen you can Create Another Wire Template or View Wire Templates.

Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

IMPORTANT INFORMATION
Just for you.

Treasury Management: Creating Multiple USD Wires from a Template

To complete this action, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. Simply enter the code on your screen within Treasury Management to proceed.

For phone call users, you will receive a phone call with a randomly generated code. Simply enter the code on your screen within Treasury Management to proceed.

Creating Multiple USD Wires from a Template

1. Go to Payments > Wire > Create USD Wire from Template. (The list of wire templates will appear)
2. Select the check box next to the wire templates to initiate
   NOTE: You cannot select a check box for templates not in a *READY* status
3. Select Initiate Payments (*Create Multiple Wires from Templates* page will appear)
4. Complete the required fields for each Beneficiary Name selected.
   - Wire Amount: The amount of the wire transaction
   - Frequency : Select the frequency (One Time, Weekly, Every Two weeks, Twice a Month, Monthly, Quarterly, Every Six Months, Yearly)
   - Depending on your selection, you may be prompted to enter wire data in the following field options: Effective Date, Repeat on Days, Repeat On, Start On, End On)
   - Effective Date: The effective date the wire transaction will occur.
5. Select Review. You proceed to the Review tab
6. Review the information entered to ensure that it is accurate.
7. Select Confirm
   You proceed to the Confirmation tab, confirming that you have created multiple wires.

To see a video tutorial about this function [click here](). Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.

Treasury Management: Wire Beneficiaries

Use the Wire Beneficiaries view to work with beneficiaries. You can work with beneficiaries that are in Pending Approval, Approval Rejected, or Approved status.
The ability to edit or delete a beneficiary is limited if the beneficiary is linked to a wire template.

To complete this transaction, you will be prompted for authentication by text or phone call (whichever method you chose at setup).

If you chose text, you will receive a code by text. Simply enter the code on your screen within Treasury Management to proceed.

For phone call users, you will receive a phone call with a randomly generated code. Simply enter the code on your screen within Treasury Management to proceed.

Beneficiary Name
- Select to see the Beneficiary Detail window. From this window, you can edit the details, and approve or reject this person. (This will depend on the status of the beneficiary)

Actions Drop-Down Menu
- View
- Initiate
- Delete

Initiating Wire Payments
You can only initiate USD wires using the following steps:
1. Go to Payments > Wire > Wire Beneficiaries.

2. Select one or more check boxes beside the appropriate Beneficiary Name.

3. Select Initiate Payments. The Wire Details page appears.

(Continued)

Treasury Management: Wire Beneficiaries (continued)

4. Complete the required fields for each Beneficiary Name selected.
   - Beneficiary
   - The Beneficiary name field populates from the check boxes selected on the Wire Beneficiaries view. To adjust, start typing the name in this field, and the matching entry auto-completes. Select 🔍 Search to select an existing beneficiary. Once selected, the beneficiary's information appears to the right of the field.
   - Wire Company- Select the wire company that will be used to originate the wire.
   - Debit Account
   - Wire Amount
   - Frequency
   - Effective Date
   - Purpose
   - Additional Information (Specific Memo that the beneficiary can view when they receive the wire.)

5. Select Review

To see a video tutorial about this function click here. Please call our Customer Care Center at 1-888-300-0110, and select option 5 for Business Banking.