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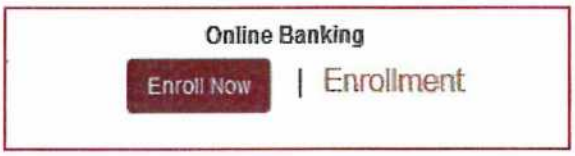
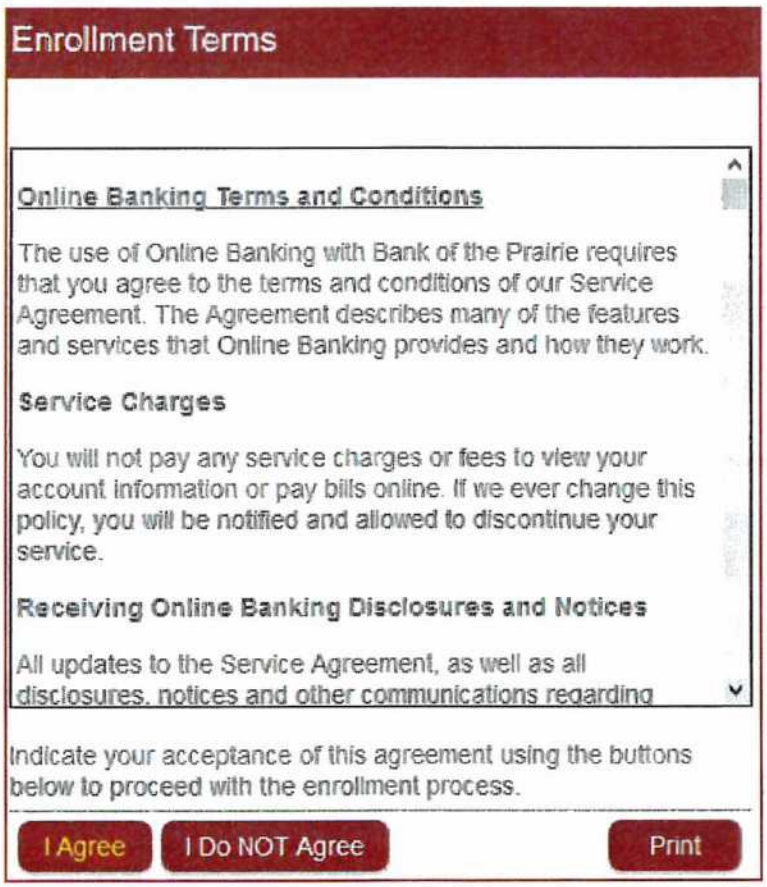
CUSTOMER ENROLLMENT

Enrollment Process:

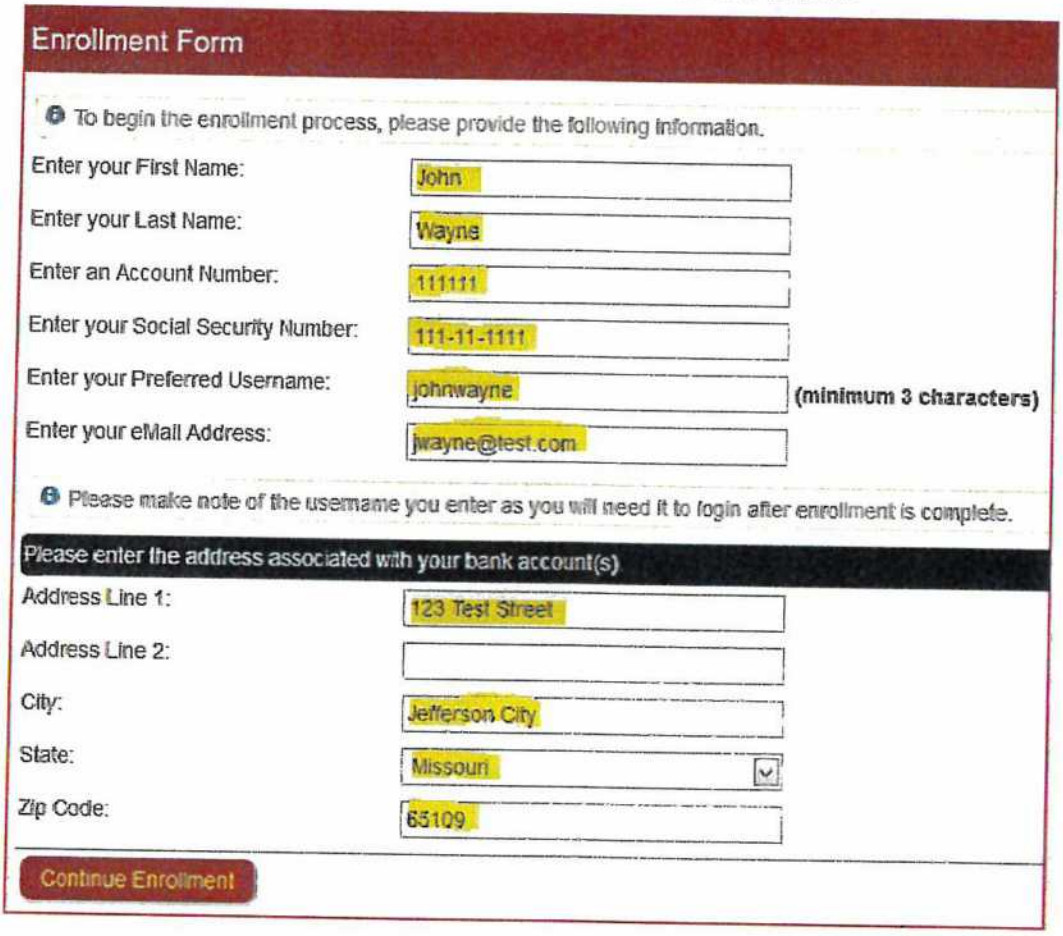
1. Customer will go to bank's website and select the "Enrollment" link/button.



2. Read the enrollment terms and conditions and select the "I Agree" button.

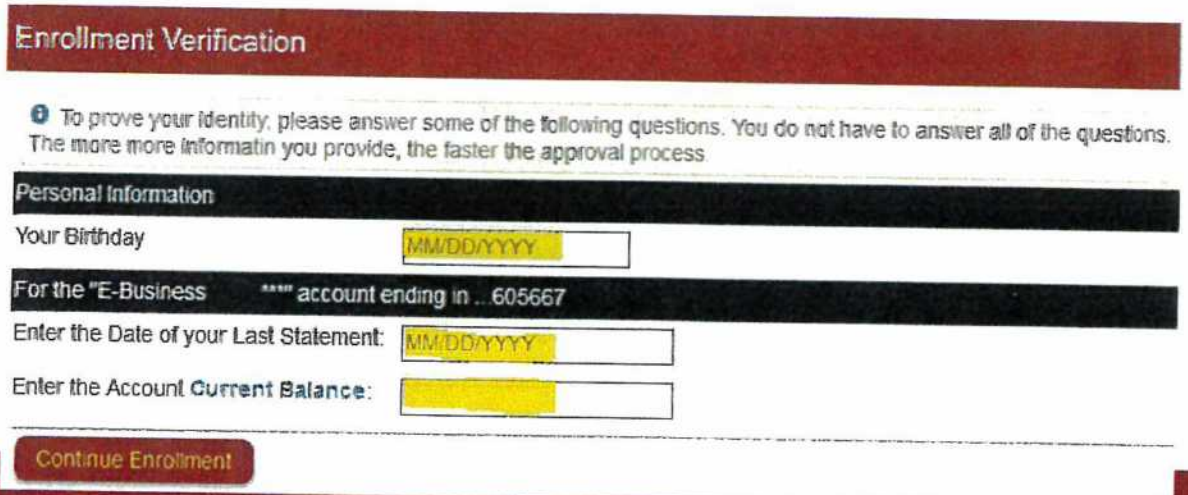


3. Fill out the "Enrollment Form" and select the "Continue Enrollment" button.



4. Answer questions about your account and select the "Continue Enrollment" button.

NOTE: Questions are determined by Account Type.



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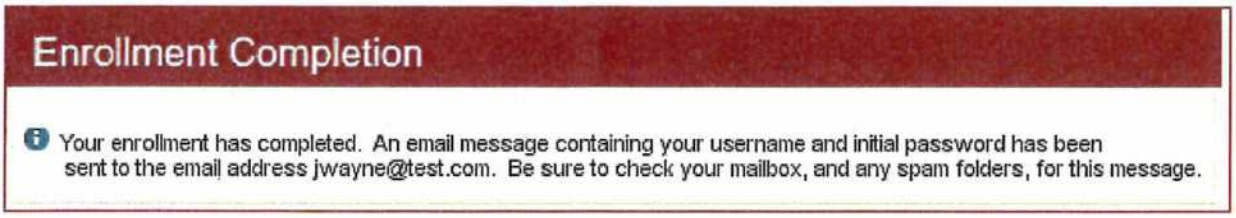
Things to keep in mind:

- If you answer all three questions correctly, then you will automatically be enrolled and will be sent an email providing you with your temporary password.



- If you could not answer all three questions correctly, then your enrollment will be reviewed by your bank and they will you.

- If you enter any incorrect information on the form, the bank will be notified of your attempt to enroll in online banking.

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ACH ORIGINATION/TRANSFER

NOTE: The user has to have their Company information filled out in order to do ACH/Commerical Transactions.
Bank will refer to the "Company Setup" Manual.

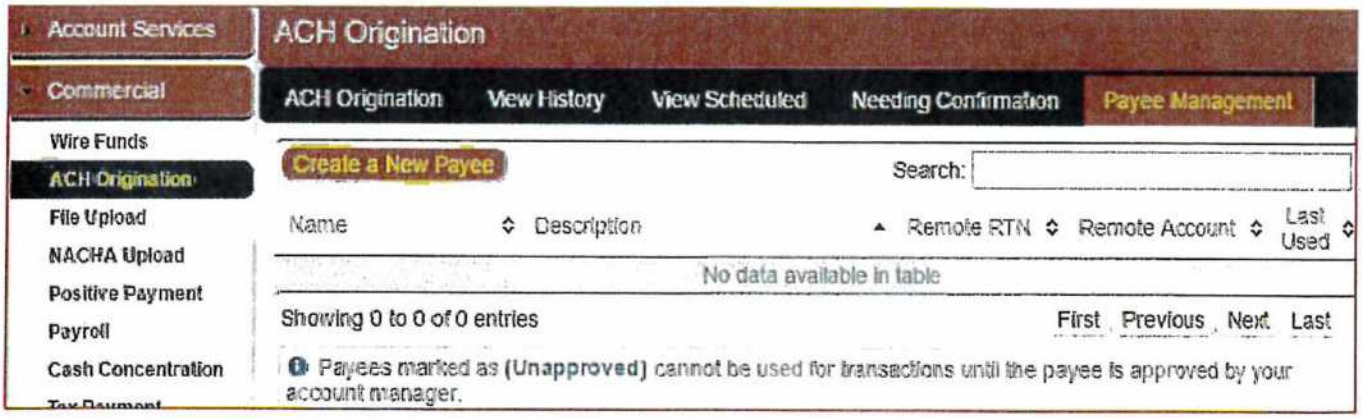
Setting up the ACH Origination Payee:

1. Customer will login to Online Banking using the link on the bank website and then using the top left menu to navigate to the "Commercial" menu.

2. Below the "Commercial" menu, select "ACH Origination". (Also a Bank Employee can Alias the User to help setup the customer ACH Origination, if needed.)

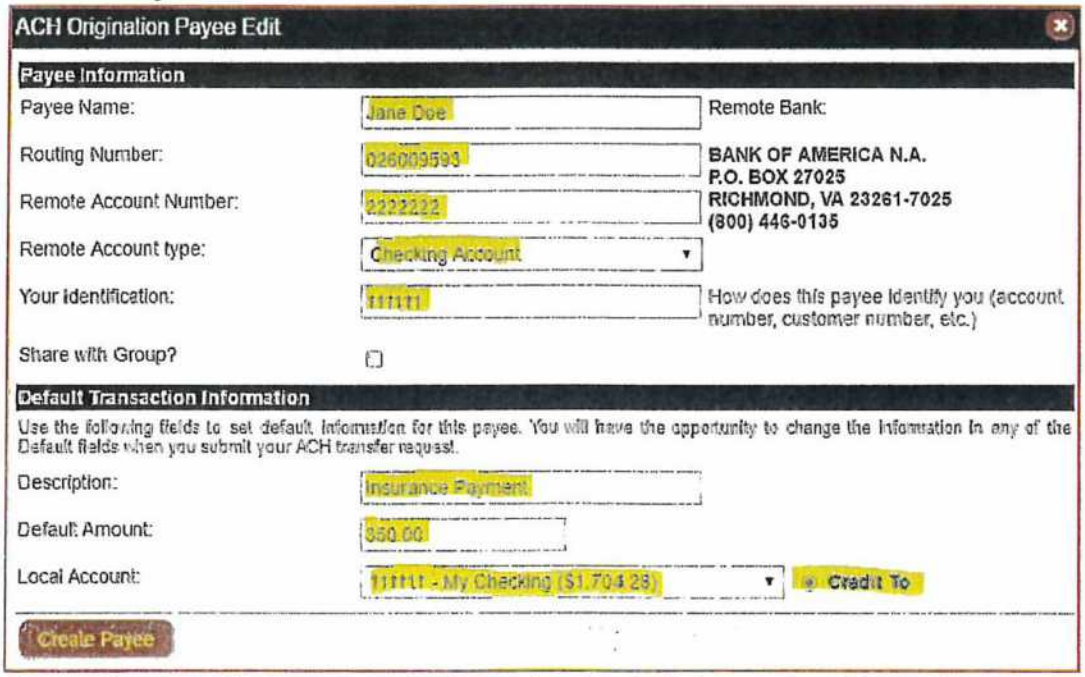
c. Go to the "Payee Management" Tab.

d. Click the "Create a New Payee" button.



e. Enter the "Payee Information" and "Default Transaction Information" on the form.

f. Click the 'Create Payee' button.



g. Choose the newly created Payee from the list and enter the "Transaction Information".

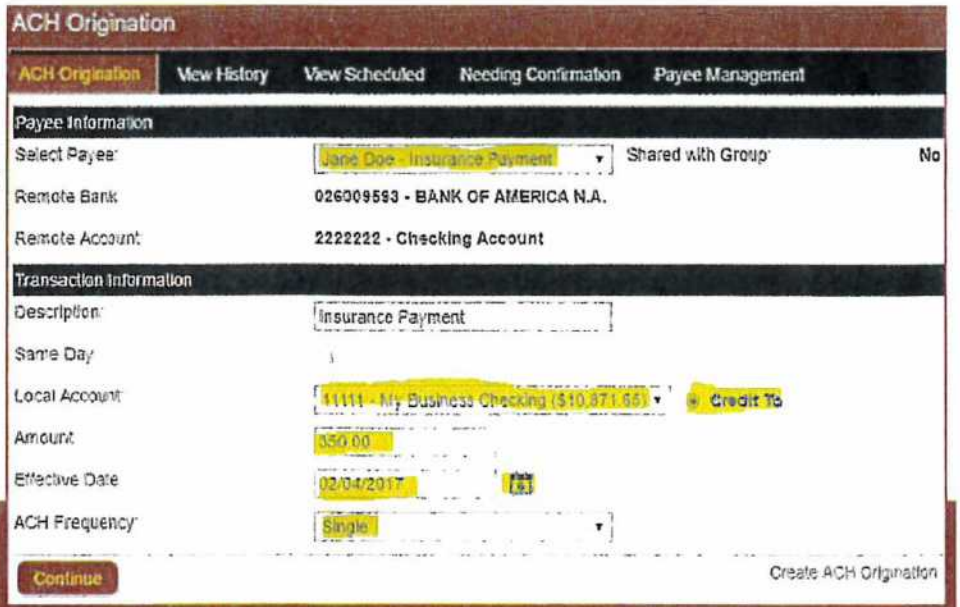
h. Select the "Continue" button.

i. Verify that the information is correct and select the "Confirm" button.

Note:
To process your Payroll same day, check mark the "Same Day" box.

Limitations on Same Day ACH:

- There is a limit of $25,000 that applies to single items, not a batch.
- International Transactions are not eligible
- Must Submit ACH files before banks cut-off time



If more then a day before effective date will be in view scheduled tab.

PAYROLL

NOTE: The user has to have their Company information filled out in order to do ACH/Commerical Transactions.
Bank will refer to the "Company Setup" Manual.

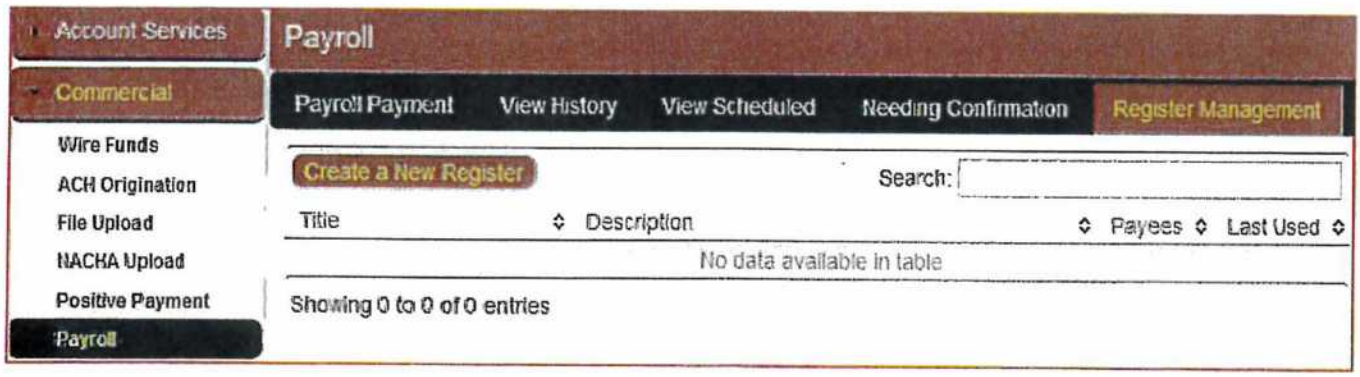
Setting up the Payroll Register:

1. Customer will login to Online Banking using the link on the bank website and then using the top left menu to navigate to the "Commercial" menu.

2. Below the "Commercial" menu, select "Payroll". (Also a Bank Employee can Alias the User to help setup the customer Payroll, if needed.)

c. Go to the "Register Management" Tab.

d. Click the "Create a New Register" button.

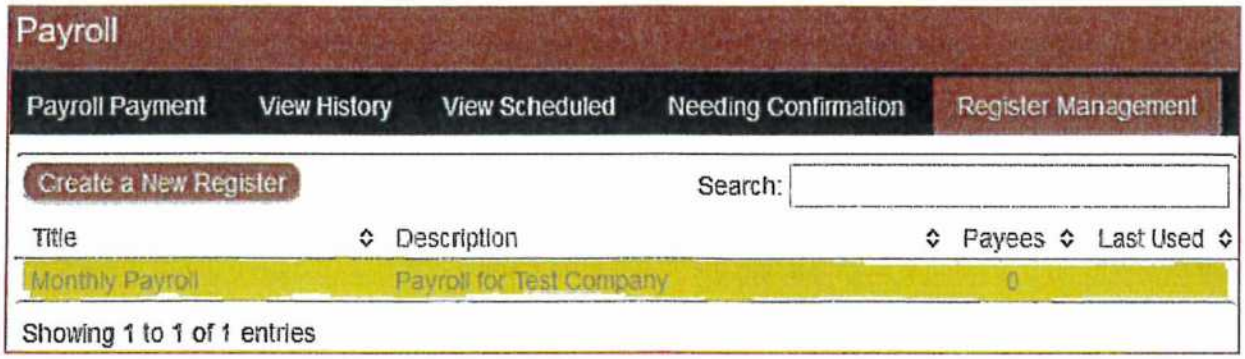


e. Enter the Register Title and Description, and choose a Default Local Account.

f. Click the 'Create Register' button.

Note: The "Register ID Number" is any unique number generated by the user

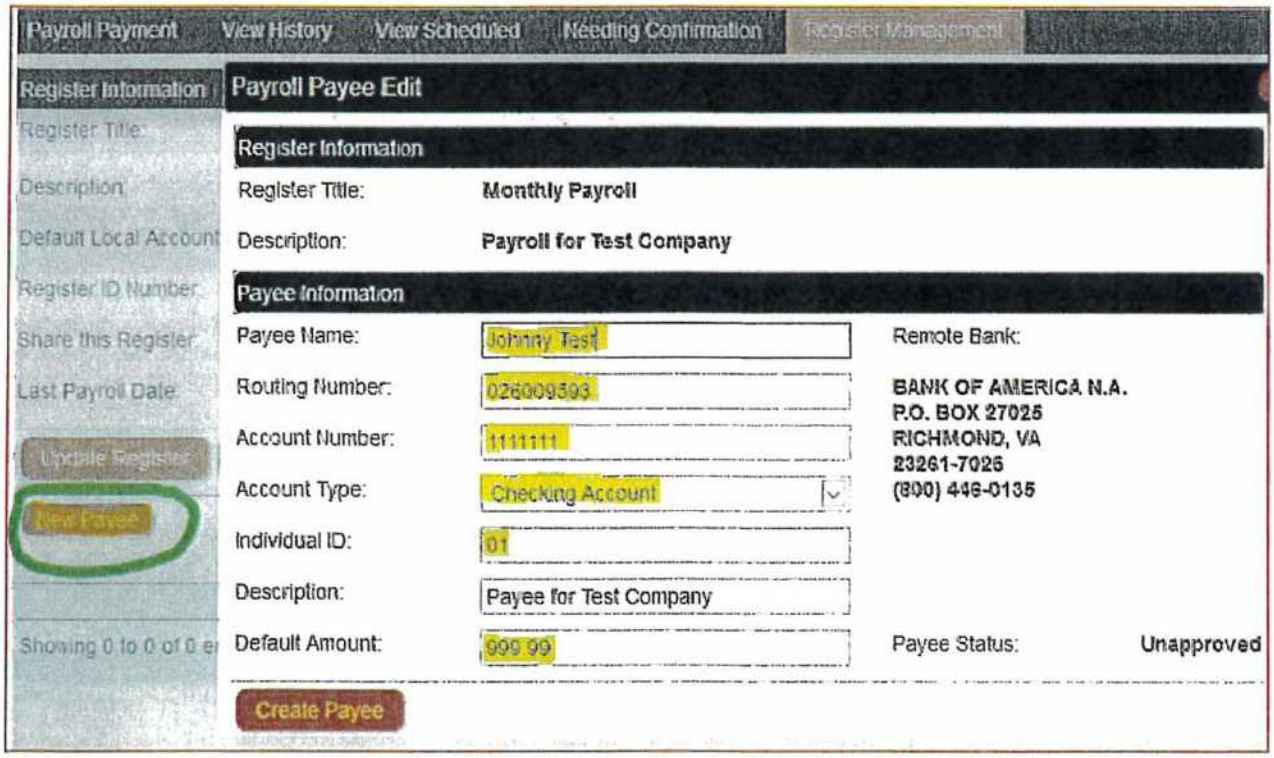
g. Choose the newly created register from the list.



h. At the bottom click 'New Payee'

i. Enter the Payee Name, Routing Number, Account Number, and choose an account type.

j. Repeat steps h and i for each payee.



Note: The "Individual ID" is any unique number generated by the user, used to identify the payee.

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Setting up the Payroll:

1. Customer will login to Online Banking using the link on the bank website and then useing the top left menu to navigate to the "Commercial" menu.

2. Below the "Commercial" menu, select "Payroll". (Also a Bank Employee can Alias the User to help setup the customer Payroll, if needed.)

3. Go to the "Payroll Payment" Tab (First Tab).

4. Select the created "Payroll Register" from the drop-down menu.

5. Select an account.

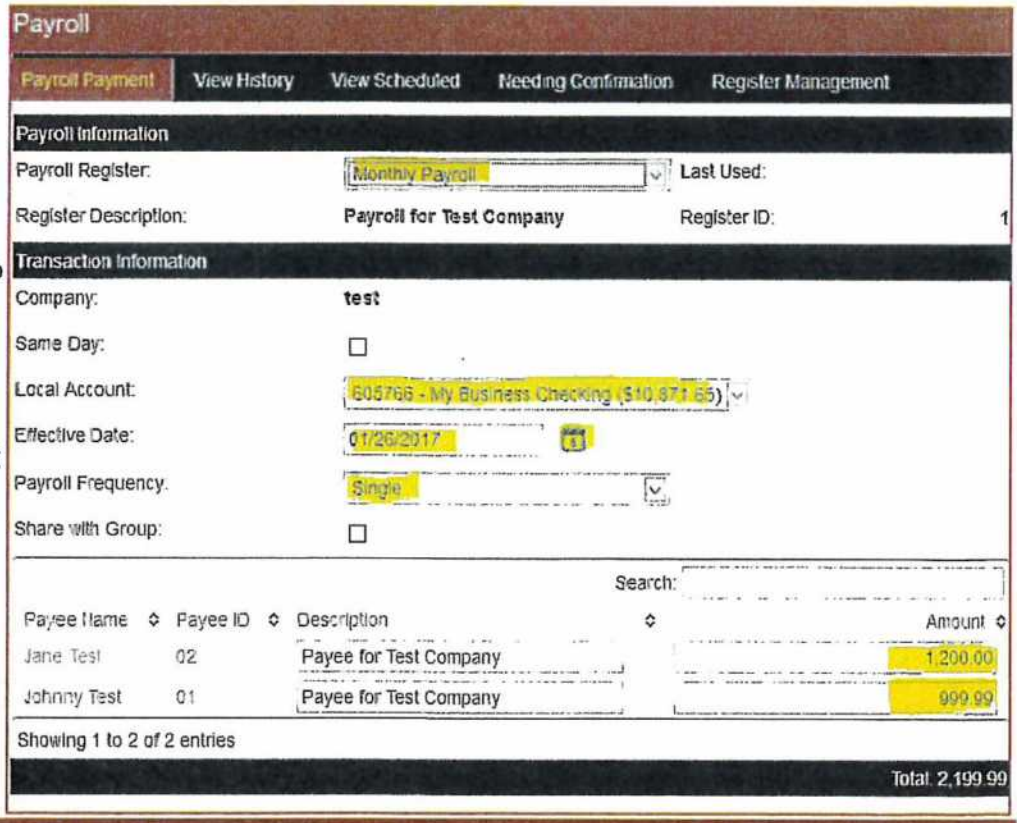
6. Select an Effective date.

7. Choose a Payroll Frequency.

8. Fill in the amount for each one of the Payee's in your Payroll Register.

9. Click Continue.

10. Click Confirm.



Note:
If you want to process your Payroll same day, you will need to check mark the "Same Day" box.

Limitations on Same Day ACH:

- There is a limit of $25,000 that applies to single items, not a batch.
- International Transactions are not eligible
- Must Submit ACH files before banks cut-off time

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CASH CONCENTRATION (DB)

NOTE: The user has to have their Company information filled out in order to do ACH/Commerical Transactions.
Bank will refer to the "Company Setup" Manual.

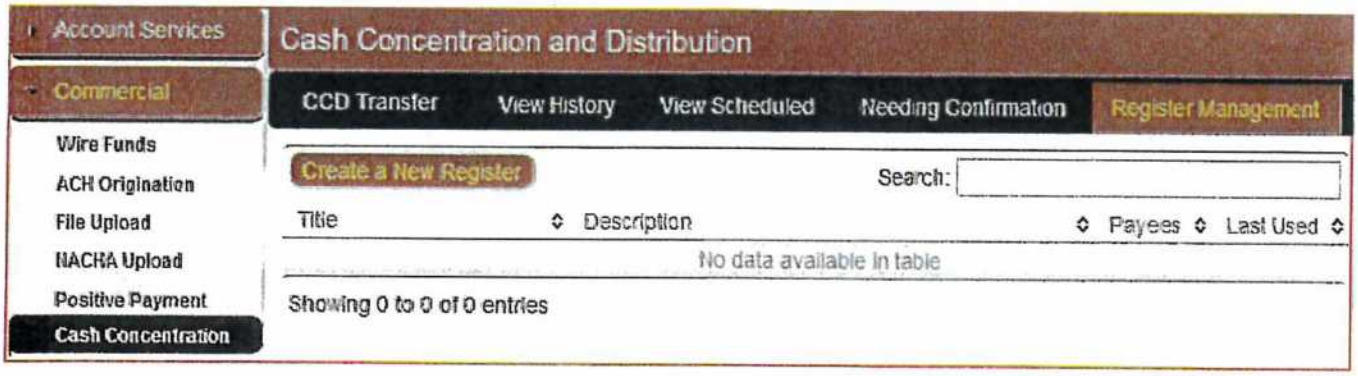
Setting up the Cash Concentration Register:

1. Customer will login to Online Banking using the link on the bank website and then using the top left menu to navigate to the "Commercial" menu.

2. Below the "Commercial" menu, select "Cash Concentration". (Also a Bank Employee can Alias the User to help setup the customer register, if needed.)

c. Go to the "Register Management" Tab.

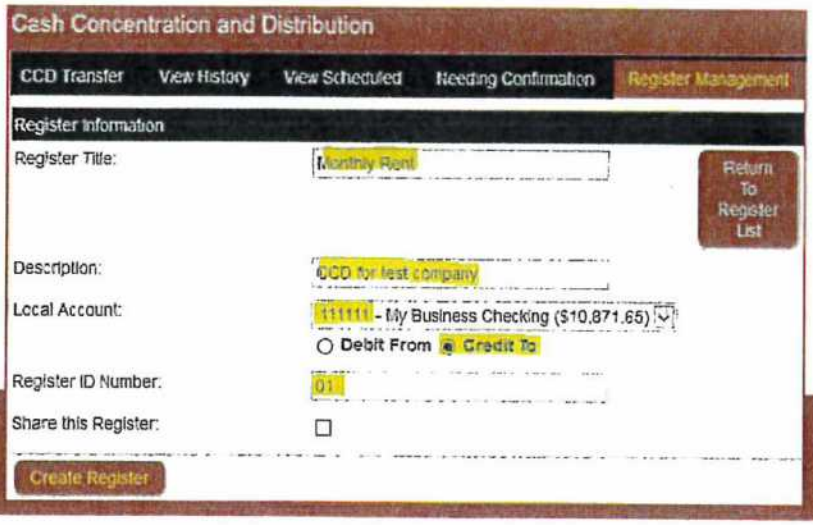
d. Click the "Create a New Register" button.



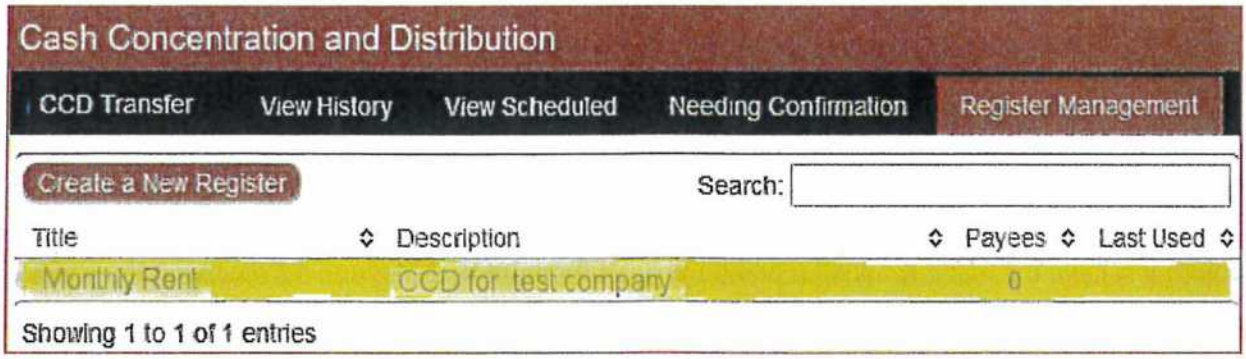
e. Enter the Register Title, Description, Credit/Debit, Register ID, and choose a Default Local Account.

f. Click the 'Create Register' button.

Note: The "Register ID Number" is any unique number generated by the user



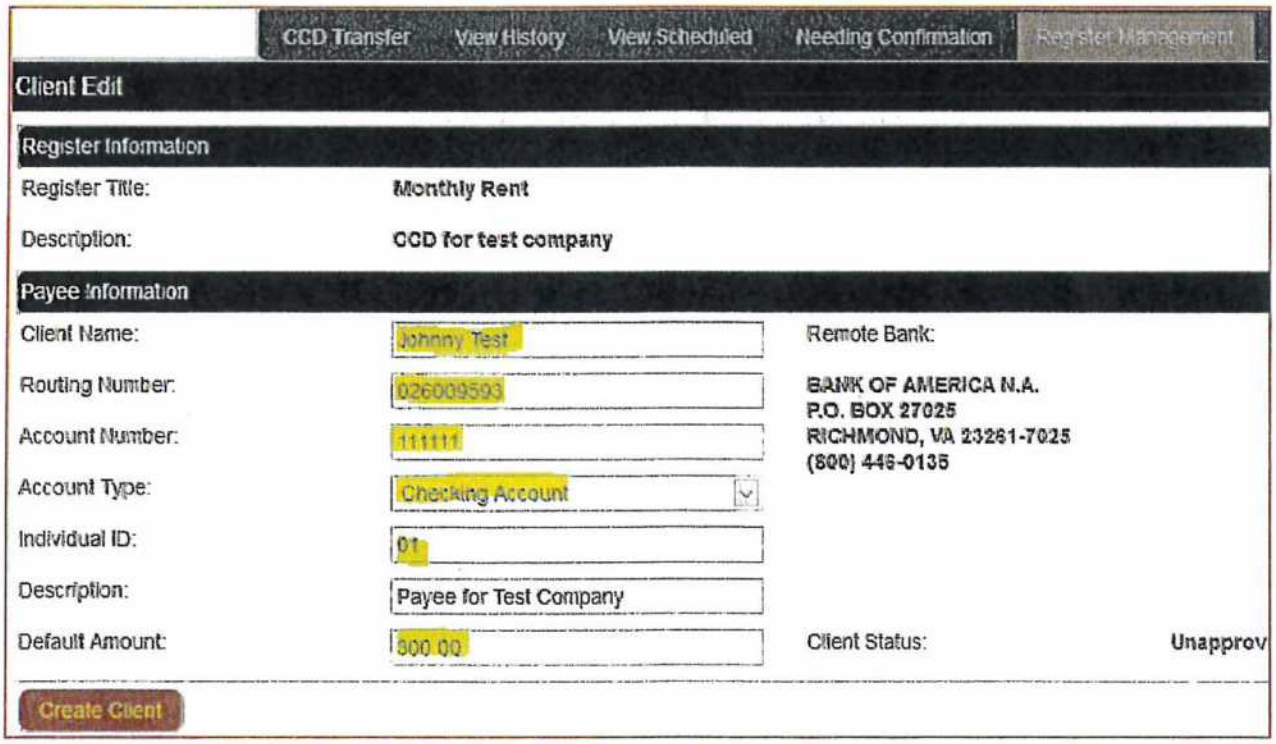
g. Choose the newly created register from the list.



h. At the bottom click 'New Client'

i. Enter the Client Name, Routing Number, Account Number, and choose an account type.

j. Repeat steps h and i for each additional payee.



Note: The "Individual ID" is any unique number generated by the user, used to identify the payee.

Setting up the Cash Concentration:

1. Customer will login to Online Banking using the link on the bank website and then using the top left menu to navigate to the "Commercial" menu.

2. Below the "Commercial" menu, select "Cash Concentration". (Also a Bank Employee can Alias the User to help setup the customer Payroll, if needed.)

3. Go to the "CCD Transfer" Tab (First Tab).

4. Select the created "CCD Register" from the drop-down menu.

5. Select an account.

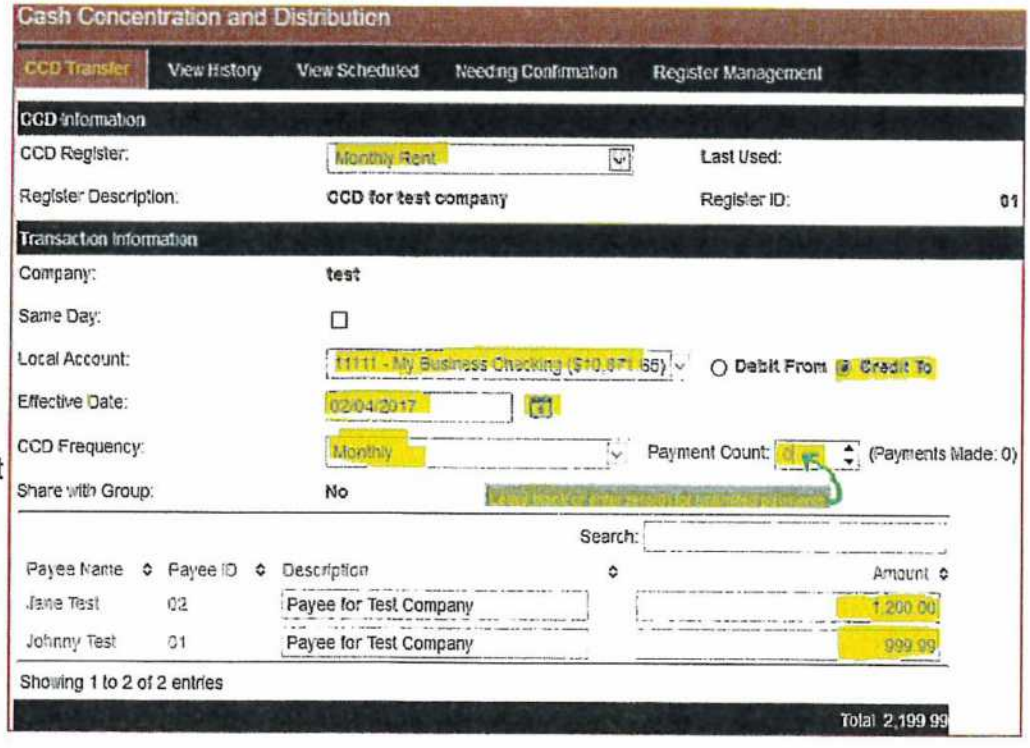
6. Select an Effective date.

7. Choose a CCD Frequency.

8. Fill in the amount for each one of the Payee's in your CCD Register.

9. Click Continue.

10. Click Confirm.



Note:
If you want to process your Cash Concentration same day, you will need to check mark the "Same Day" box.

Limitations on Same Day ACH:

- There is a limit of $25,000 that applies to single items, not a batch.
- International Transactions are not eligible
- Must Submit ACH files before banks cut-off time

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NACHA File Upload

The "NACHA File Upload" feature allows customers to upload many different types of ACH Files in Online Banking such as PPD and CCD files.

NACHA File Upload Process:

1. Customer will login to Online Banking using the link on the bank website and using the top left menu to navigate to the "Commerical" menu.

2. Below the "Commercial" menu, select "NACHA Upload".

3. The customer will choose which account will offset the file and then will choose a NACHA file from their computer to upload, by selecting the "Browse" button. More details about offset accounts below.

4. Customer has the option to enter comments, share the transacton with their group, or mark this file for "SameDay ACH (SDA) Processing".

5. Customer submits the NACHA file by selecting "Continue" and then must select "Confirm".

Things to keep in mind:
The user has to have their Company information filled out in order to do ACH/Commerical Transactions. Bank will refer to the "Company Setup" Manual.

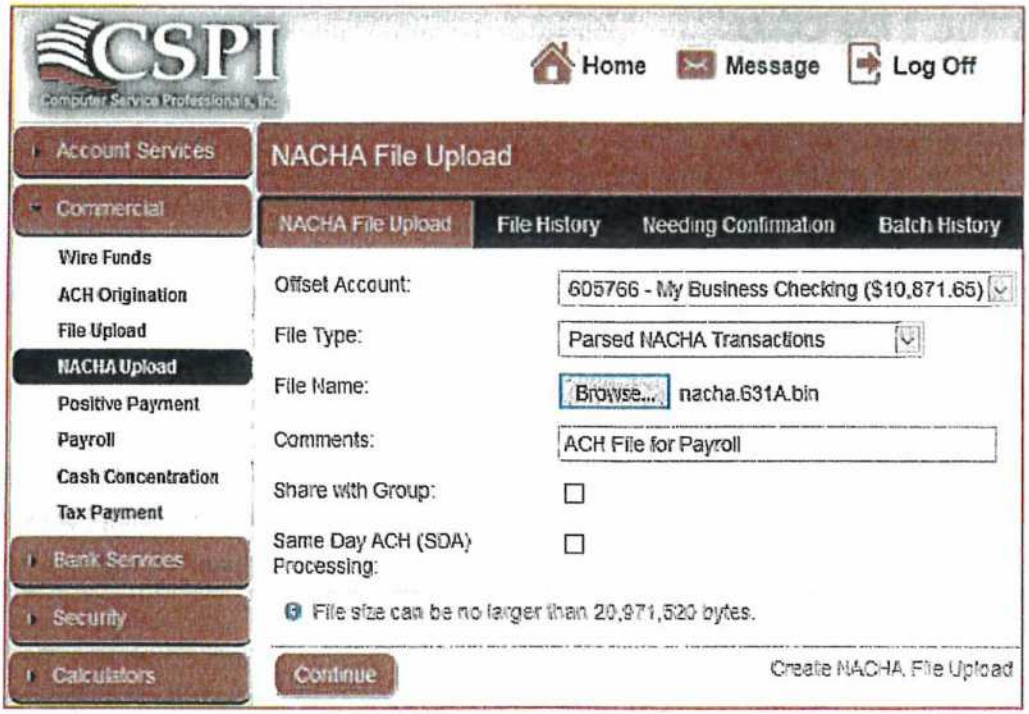
- Our system will automatically check the NACHA file for any errors (error checking can be configured through online banking by the bank).

- All NACHA transactions must be balanced before they can be processed by the Federal Reserve Bank system. If the file you upload is out of balance, the offset account will be used to make up the difference to balance the file. For instance, if you upload a payroll file that only contains the credits to your employees, the offset account would be debited to provide the funds to be paid to your employees. The offset account may be debited or credited as needed to balance the uploaded file.

Note: If you want to process your NACHA file same day, you will need to check mark the "Same Day" box.

Limitations on Same Day ACH:
- There is a limit of $25,000 that applies to single items, not a batch.
- International Transactions are not eligible
- Must Submit ACH files before banks cut-off time

CONTINUE TO NEXT PAGE TO SEE ILLUSTRATIONS



NOTE: If the file contains any errors, they will be displayed before selecting the "Confirm" button.