Treasury Management user guide

Simmons Bank®
MEMBER FDIC

Rev 2/2023

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Welcome to the Simmons Bank Treasury Management training guide.

Simmons Bank Treasury Management Online is the online portal that allows you to manage your accounts, treasury products and services through an easy-to-use environment.

With Simmons Bank Treasury Management Online Banking, you can access your depository accounts and balances, originate ACH transactions, send wires and decision Positive Pay exceptions.

Looking for personal support? We're here to help.

Call 1.800.551.4471

First-time login

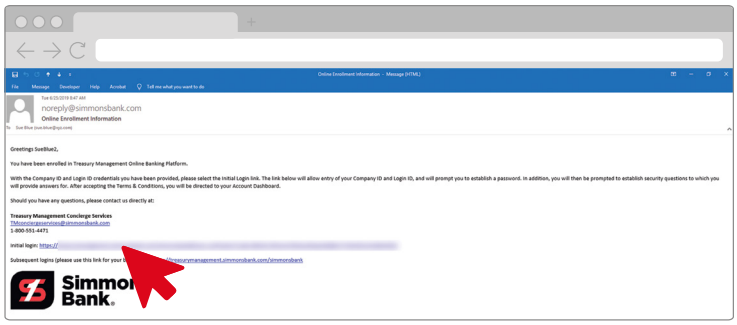
1

In this section, you will learn how to sign in to the system for the first time. You will need to complete these four steps during your first login:

- Perform initial login
- Create password
- Establish security questions
- Set up User Authentication

You will receive access to Treasury Management Online Banking via an email from Simmons Bank that includes two hyperlinks: one link is for your initial login to the system and the other is for all subsequent logins.

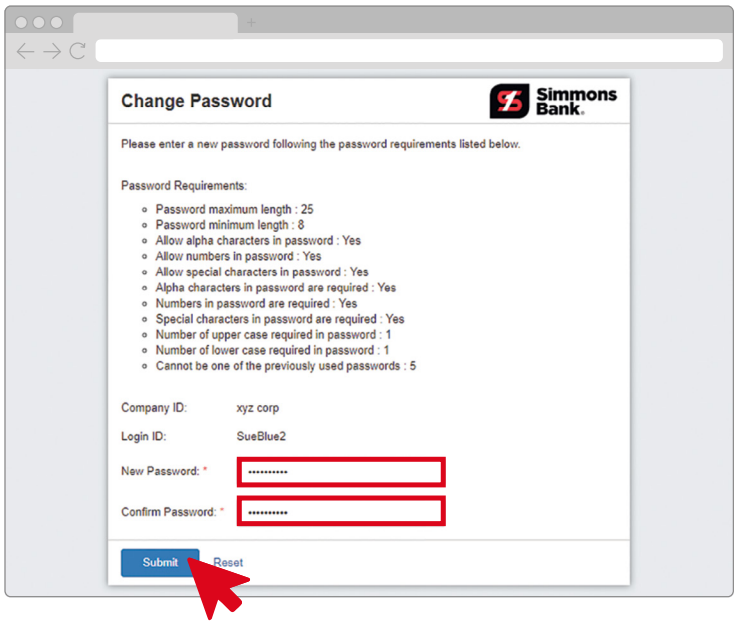
Initial login



1. To begin, click the **initial login** hyperlink provided in the email from Simmons Bank. This link is unique to the user. You will not be able to access online banking using a link provided to another user.
2. The **User Verification** screen appears. You will be prompted to enter and submit your Company ID and login credentials. If you are an administrator for your company, this information will be sent to you in a separate email or provided during a phone call from the bank. Otherwise, your company administrator will send you this information.
3. Once you enter your Company ID and login credentials, click **Submit**.

Create password

Once you submit your credentials, a **Change Password** screen appears.

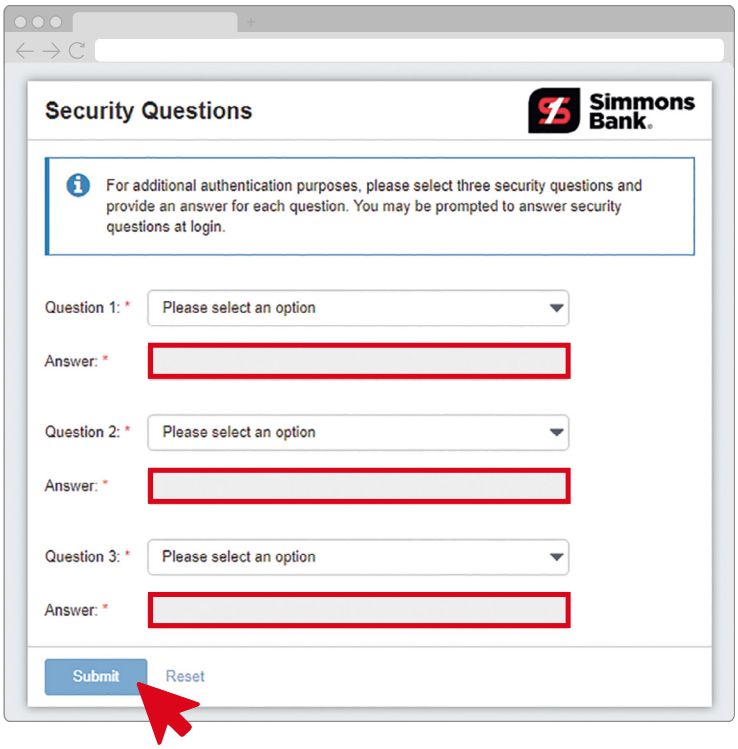


1. Follow the Password Requirements directions to create a new password.
2. Enter your new password in the **New Password** text box and the **Confirm Password** text box.
3. Click **Submit**.

Security questions

Once you submit your new password, the **Security Questions** screen appears. These questions and the answers you provide will be used for verification in the event you forget your password or are logging on from an unknown device.

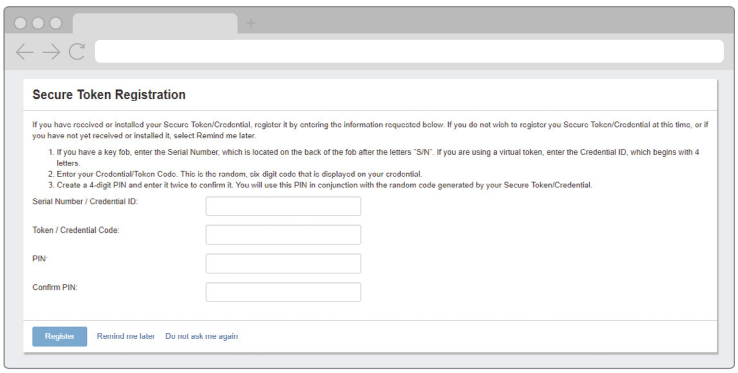
1. Click the **drop-down arrow** for the first question. You will see a selection of pre-set questions.
2. Select one **question**.
3. Enter an answer to that question in the **Answer** box.
4. Complete the remaining questions and answers.
5. Click **Submit**.
6. The **Confirm Security Questions** screen appears. Review the questions and your answers.
7. Click **Confirm**.



User authentication

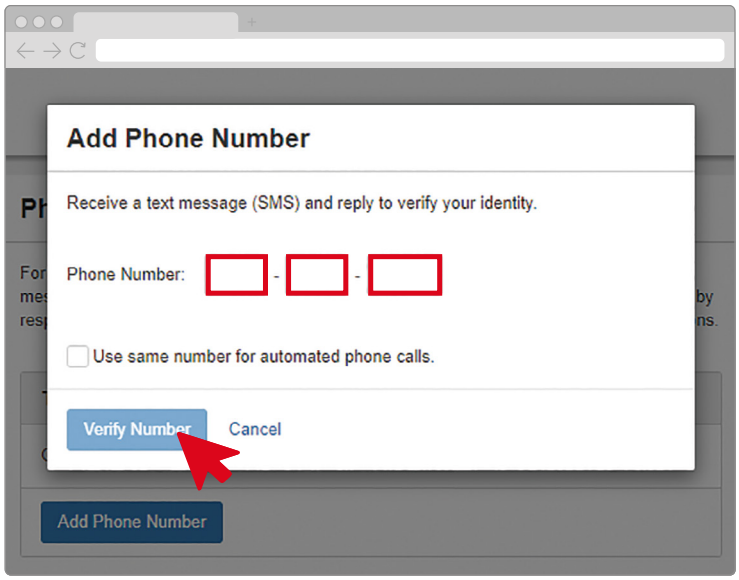
For enhanced security purposes, the online banking system includes two options for user authentication. Your company can be set up for a Secure Token or Out-of-Band Authentication phone number.

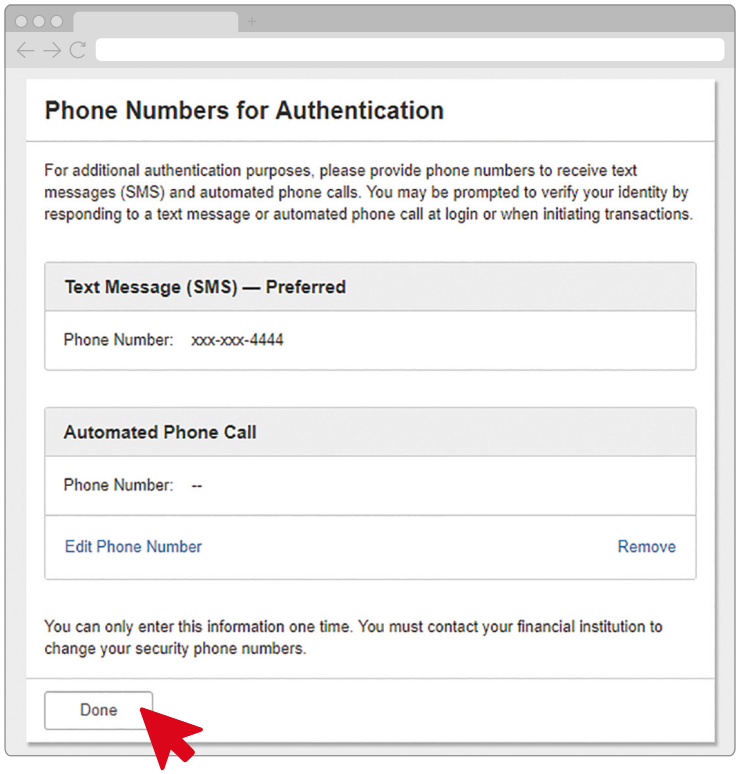
For Secure Token: You will have to download the VIP Access mobile app on your phone, unless you choose to purchase a physical token. You will also need to fill out the **Secure Token Registration** screen.



For Out-of-Band Authentication (OOBA):

1. Click **Add Phone Number** in the **Text Message** box.
2. The **Add Phone Number** screen appears. Enter the **Phone Number** where you will receive your security code.
3. You can use the same number for both text messages and automated phone calls by selecting the check box.
4. Click **Verify Number.**
5. The **Verify Phone Number** screen appears showing your phone number.
6. You will receive a text message at the phone number you entered, with a verification code. **Enter** the code received into the prompt in Treasury Connect. *Please note that this format will be used each time you authenticate.*
7. The **Verify Phone Number** screen will indicate your phone number has been verified.
8. Click **Done** to continue.
9. You may also set up a phone number for an Automated Phone Call verification, if you wish. Click **Done** when finished.



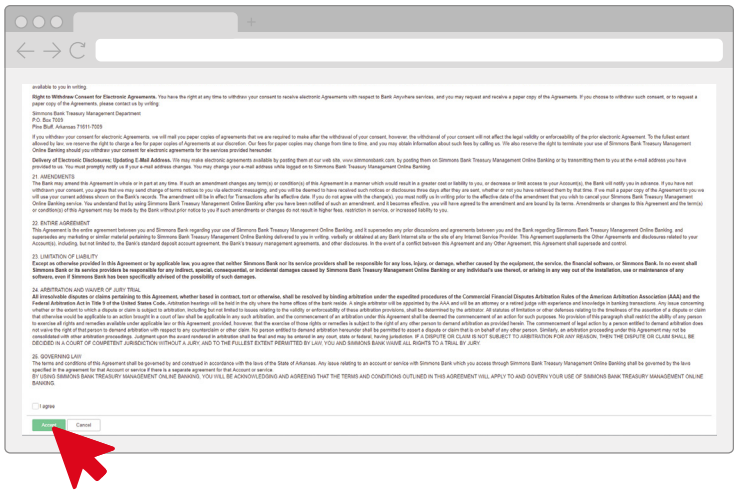


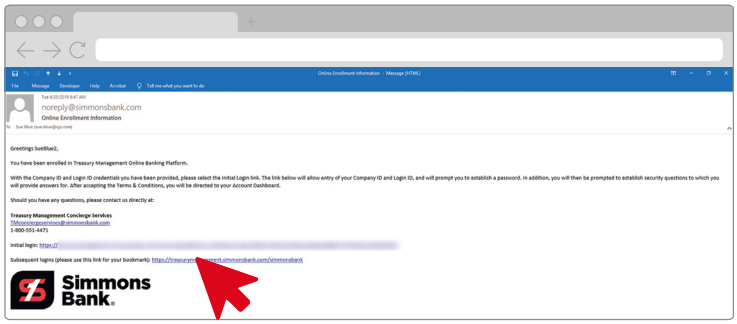
10. The system **Terms and Conditions** appear. Review the agreement.

11. Select the **I Agree** check box at the end of the Terms and Conditions.

12. Click **Accept** to complete the process.

Once all four steps of the first-time login process are complete, you are a confirmed system user. Going forward, use the **subsequent login** hyperlink that was provided in your initial email from Simmons Bank.





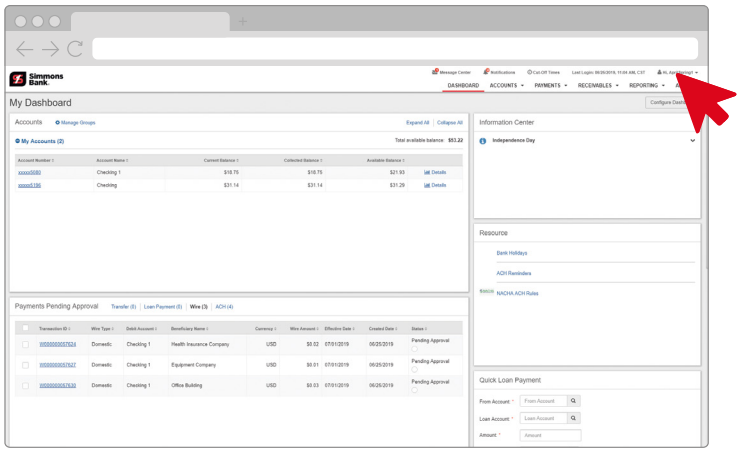
Online banking overview 2

In this section, you will learn how to use Online Banking to:

- Manage profiles
- Set up notifications
- Use the Message Center
- View Cut-Off Times
- Access payment-related services
- Set up eStatements
- Use the My Accounts widget

Manage profiles

1. To begin, click your **username** in the tool bar.
2. From the drop-down box that appears, select **Profile & Preferences**.
3. The **My Profile** screen appears. On this screen you can:
   - View and edit your email address, phone number and other contact information.
   - Update your security preferences, including your password and how an account is displayed.
   - Determine your preference for voice or text message, if you are using the out-of-band authentication (OOBA) method.

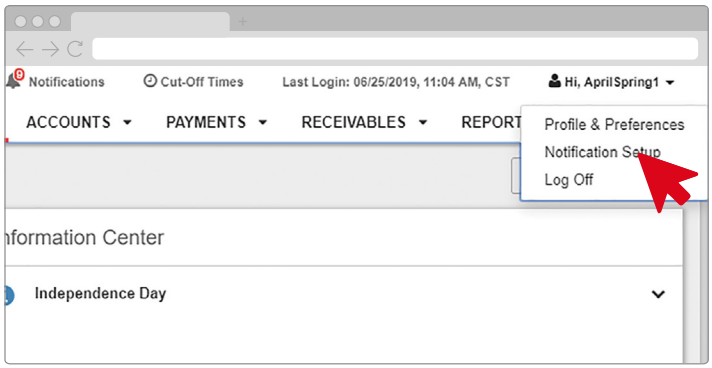


Notifications

1. To begin, click your **username**.
2. From the drop-down box that appears, select **Notification Setup**.

All of the notifications available in the system are displayed and organized by service. You can enter your preferred email address and mobile phone number.

Each individual notification is turned on by default, but you must specify a delivery method in order to have an alert sent to you. You can choose to receive notifications by email, desktop notification and/or text message. *Please note that desktop notifications are only displayed if you are logged in to the system.*

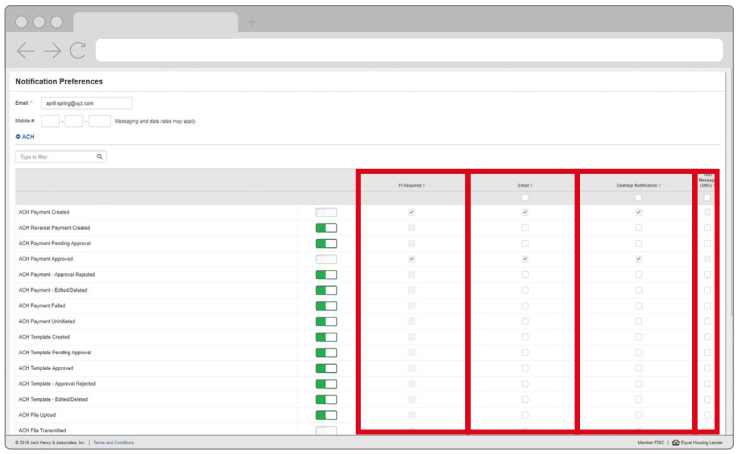


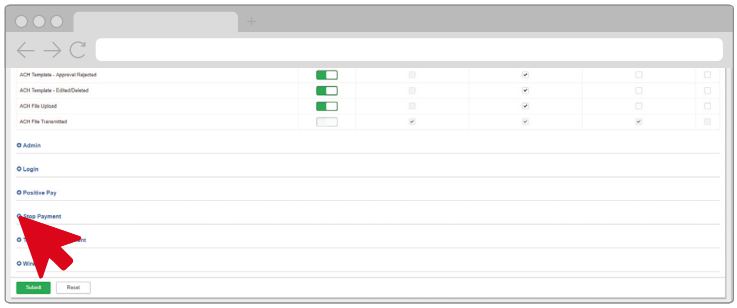
3. For each notification you wish to receive, select the **desired delivery method** check box. In order to receive a notification, you must have both entitlement to the service as well as access to the account.
4. To specify a delivery method for all alerts for this service, click the **All** check box.

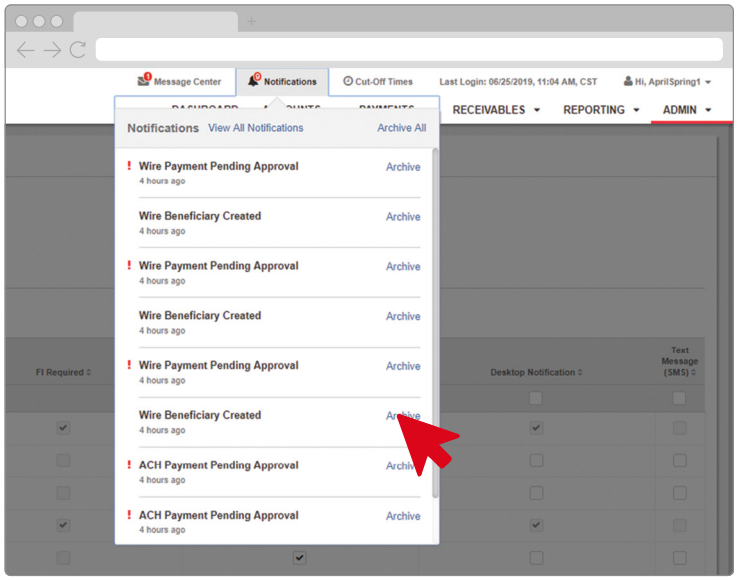
   All bank-required alerts are already active and settings for these alerts cannot be edited.
5. Repeat the notification selection process for the other services.
6. To expand each section, click the **plus sign**. This will open a box where you can filter notifications.
7. After setting up all desired notifications, click **Submit**.

   Going forward, the notifications toolbar menu will display your notifications. *Please note that regardless of delivery method, all notifications that are turned on are displayed in the notification center.*

   A badge is displayed to let you know how many new notifications are available.
8. Select the **Archive** hyperlink to remove the item from the menu.
9. Select **View All Notifications** to access the Notification Center where you can see all notifications, including items that have been archived.



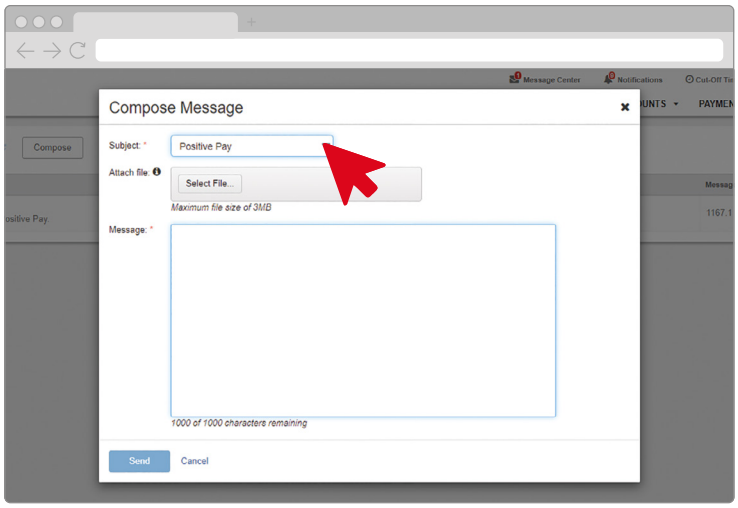




Message center

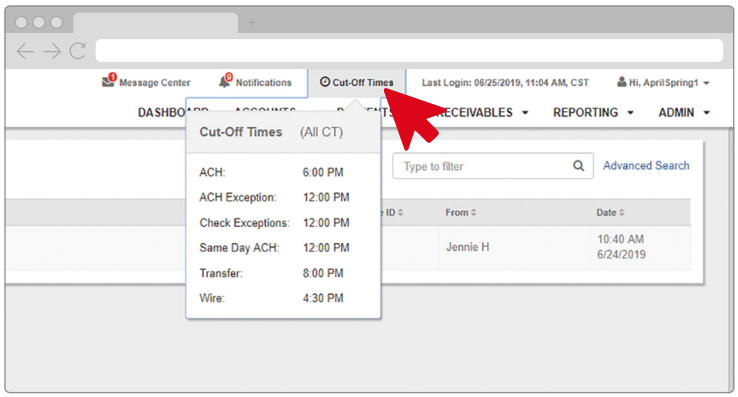
The Message Center allows you to send and receive secure messages with the bank.

1. To begin, select **Message Center** from the toolbar.
2. To send a message, click **Compose**.
3. Click **Select Subject** and choose a subject from the list provided.
4. Type your message in the **Message** box.
5. If you want to include an attachment, click the **Attach File** box and then select your file for uploading.
6. When your message is complete, click **Send**.



Cut-off times

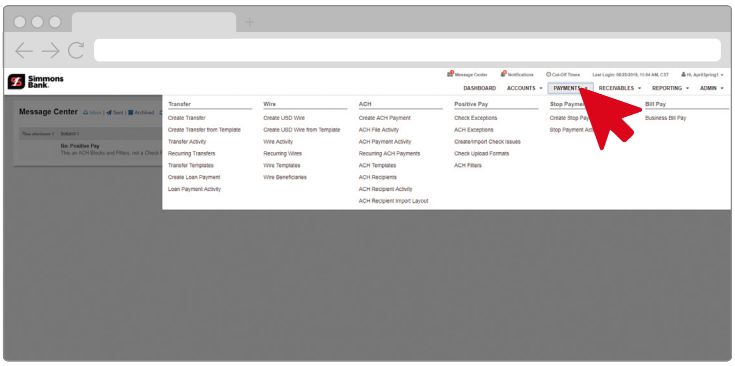
1. To view cut-off times, click **Cut-Off Times** from the toolbar.
2. The cut-off times for submitting items for various services are displayed.



Payment-related services

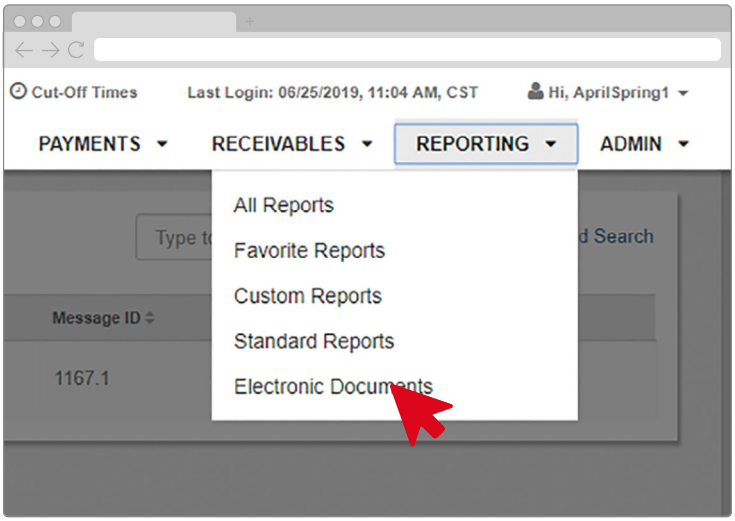
The **Payments** menu allows you to quickly and easily access services such as ACH, Wire Transfer, Bill Pay (Positive Pay) and more.

1. To access the Payments menu, click the **Payments** menu from the toolbar.
2. A drop-down menu appears. Select the desired hyperlink to proceed.



eStatements

1. To set up eStatements, click the **Reporting** menu.
2. A drop-down menu appears. Select **Electronic Documents**.
3. The enrollment screen appears. Follow the steps described on the screen.
4. When complete, click **Enroll Now**.
5. The Email Setting screen appears. Enter or update your email and click **Save Settings**.

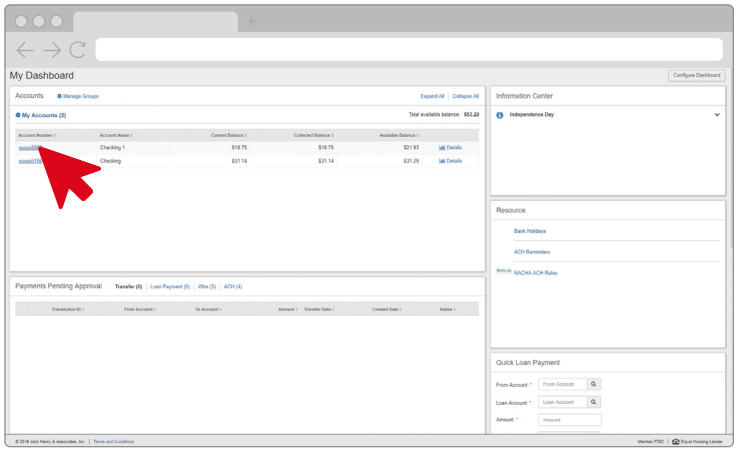


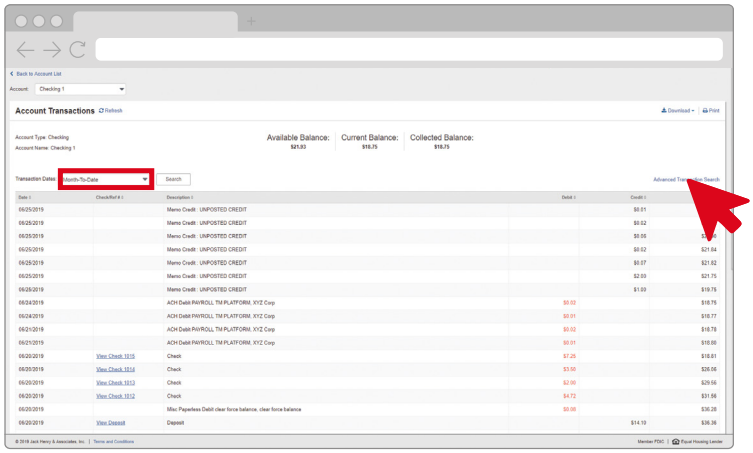
My Accounts widget

The My Accounts widget allows you to view accounts and their balances in customized groups.

1. To access the My Accounts widget, click the **Dashboard** menu.
2. Click **Manage Groups** to create, edit, or rename groups and manage the accounts within each group.
3. Click **Details** for a snapshot of an account. You can view a graph of your balances over time and your posted transactions from the last 10 days.
4. To view a complete list of your transaction activity, click the **account** hyperlink.
5. The **Account Transactions** screen appears. You can view transactions that have posted today for the selected account. Options are available to change the Transaction Date range.
6. Click **View Check** or **View Deposit** hyperlinks to view images of the item.
7. To search for a specific transaction, click **Advanced Transaction Search**. You can search using a variety of criteria including date, account, check number and more.

For more information about the online banking system, please contact us at 1.800.551.4471.





Customizable dashboard & widgets

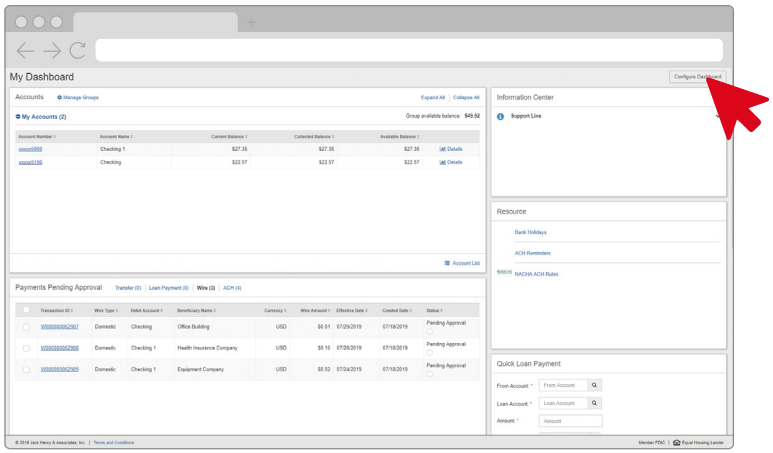
3

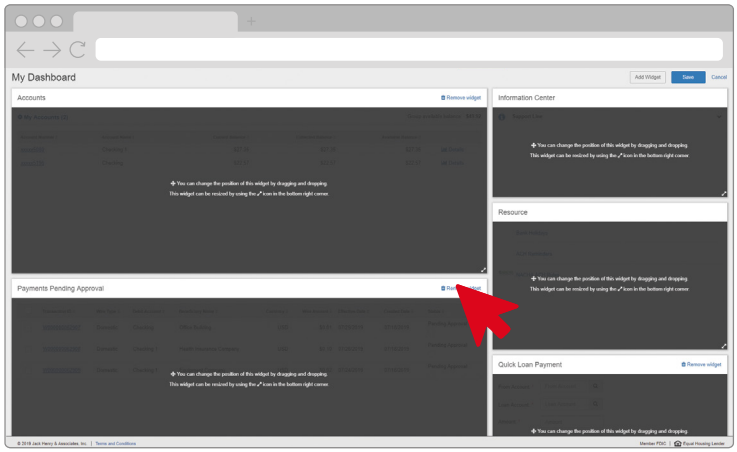
In this section, you will learn how to:

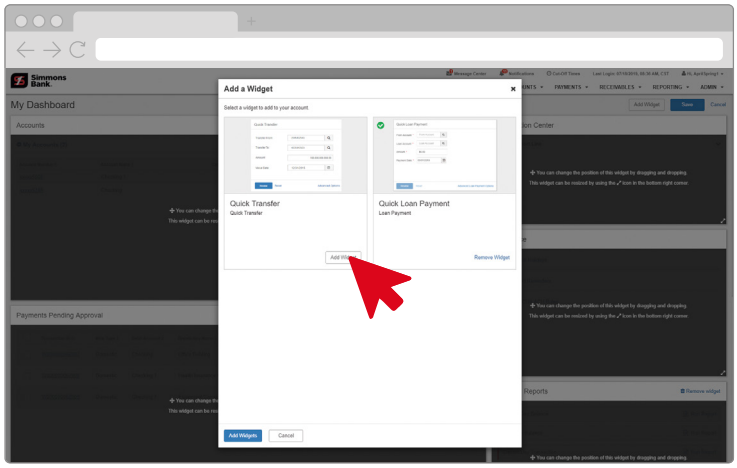
- Configure your dashboard
- Review preset widgets
- Save your favorite reports

Configure & customize your dashboard

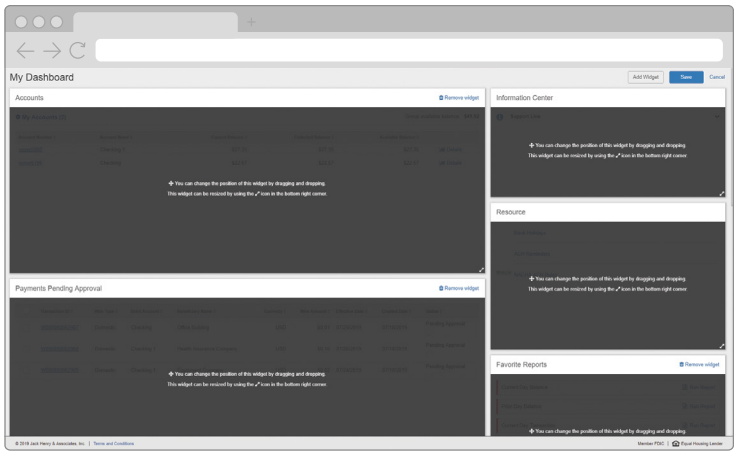
1. To begin, click **Configure Dashboard**. The system shows placeholders for all widgets currently displayed on your Dashboard.
2. To remove widgets from your Dashboard, click the applicable **Remove Widget** hyperlink. *Please note that the Information Center and Resource widgets cannot be removed from the Dashboard.*
3. To add widgets to your Dashboard, click the **Add Widget** button. The **Add a Widget** screen appears.
4. Choose the widget you would like displayed and click **Add Widget**. Repeat this process for all widgets you wish to add.
5. When complete, click the **Add Widgets** button at the bottom of the screen. The widgets are added to the bottom of the Dashboard.







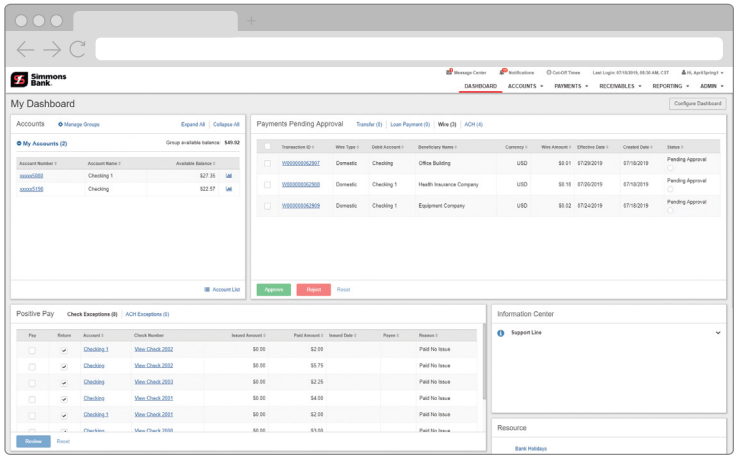
Resize & rearrange widgets



1. To resize a widget, place the mouse cursor on the side of the widget you wish to resize.
2. Click and drag the widget box to either enlarge or minimize the size of the widget.
3. To rearrange the widgets on your Dashboard, simply drag and drop them to a new location. For easy access, you should move the widgets you use most often to the top of the screen.
4. When you have the widgets in place, click **Save** at the top of the screen.

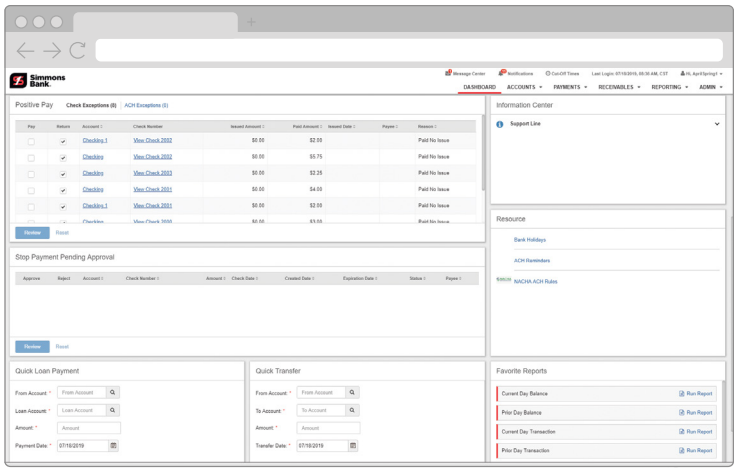
Note: *You have customized your Dashboard and the widgets will be displayed in this order going forward.*

Available widgets



- The **Accounts** widget provides easy access to your balances and transaction information.
- The **Pending Payments** widget shows transactions awaiting your approval.
- The **Positive Pay** widget shows all check or ACH exceptions and allows you to review and decision these items.
- The **Information Center** widget shows important notifications from Simmons Bank.

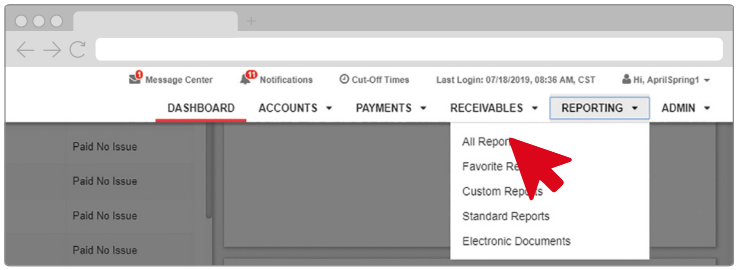
- The **Resources** widget provides quick access to useful information about the Treasury Management Online system and mobile banking.
- Other widgets are available to view **Stop Payment** instructions that require approval, to enter **Loan Payments** and **Transfer Funds** between your accounts.
- The **Favorite Reports** widget allows you to quickly access various reports in the system. Initially, all reports are displayed.

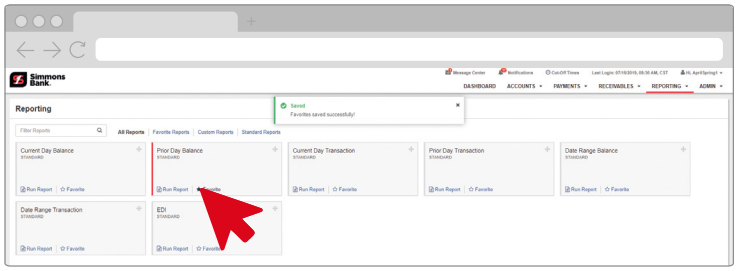


Set up favorite reports

1. To begin, click the **Reporting** menu.
2. Next, click **All Reports**.
3. Click the **star** icon to mark the report as a favorite. Repeat this process for all applicable reports.
4. Return to the Dashboard to see your favorite reports displayed.

For more information about customizing your dashboard and your widgets, please contact us at 1.800.551.4471.





Administration

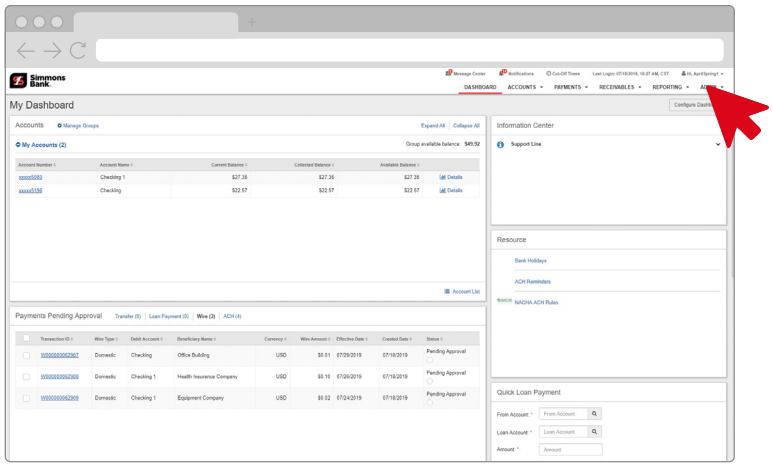
4

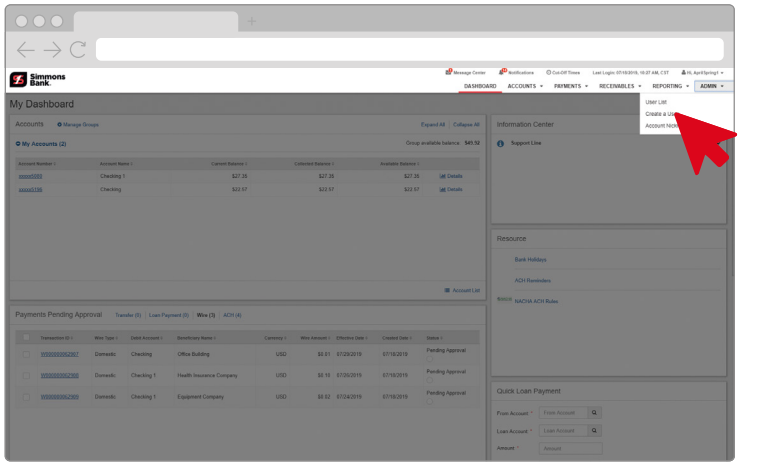
In this section, you will learn about the different administration functions you can perform. These functions include how to:

- Add a new user
- Manage existing users
- Create account nicknames

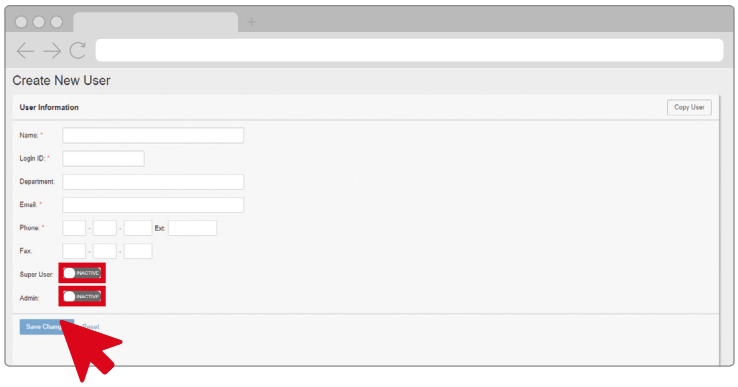
How to add a new user

1. To begin, click the **Admin** menu. You can **Copy** an existing user or **Create a User** to create a new user. *Please note that If you would like to copy an existing user, versus creating a new user, select the* ***Copy User*** *button and select the user you wish to copy.*
2. Click **Create a User** to bring up the **New User** screen
3. Enter the **User Information**. The new user will be added to the list and will appear as enrolled.
4. Next, determine the type of user. If the user will be a Super User (having access to all accounts and product features that are available to the company now and in the future) or an Admin User (can create and manage other users), click the **toggles** accordingly. Otherwise, do not activate those toggles for General Users. *Please note that a user can be both a Super User and an Admin or neither. A General User does not manage other users and has their entitlements set up manually.*



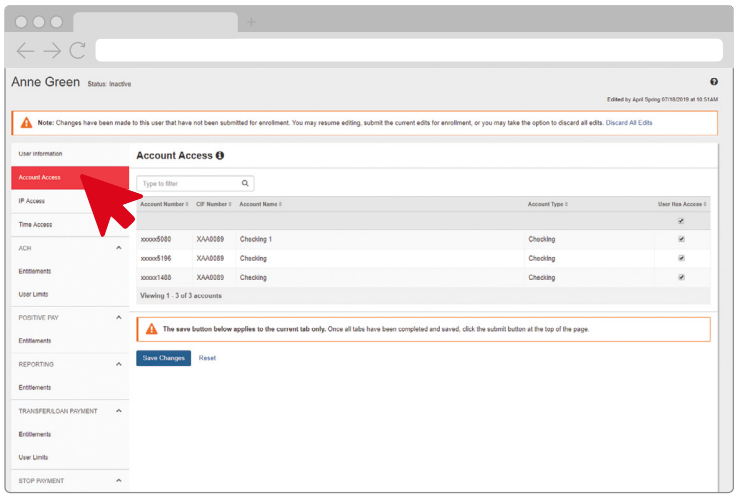


5. Click **Save Changes**.
6. If you are set up for token authentication, you will be prompted to enter the token plus your PIN with no spaces. If you are set up for out-of-band authentication (OOBA) via a mobile device, you will receive a text message with a verification code. You will need to enter the code received into the prompt in Treasury Connect.
7. If you make any further edits, you must select **Save Changes**. *Please note that the user will not be enrolled for Treasury Management until later in this process.*



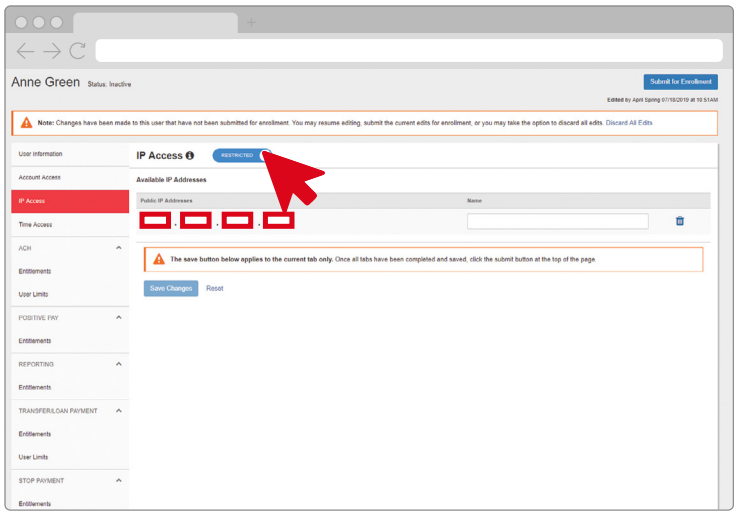
Assign accounts to a user

1. Click **Account Access** from the left-hand menu.
2. Select individual accounts or select all accounts.
3. Click **Save Changes**.
4. You have successfully assigned accounts to a user.



Restrict IP address access

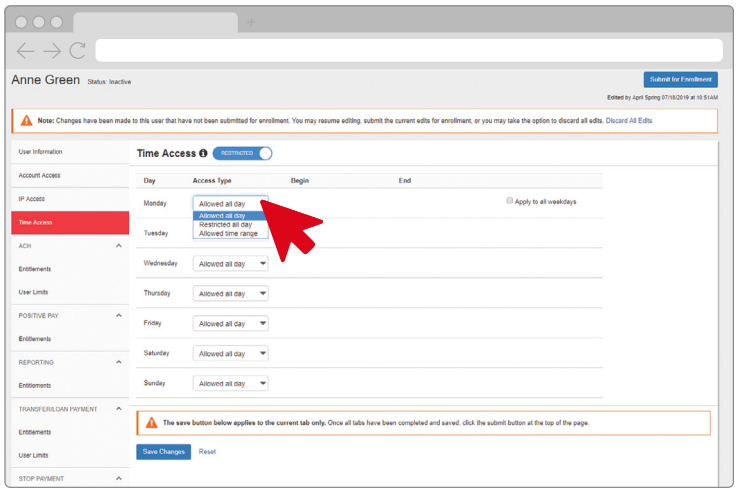
1. Click the **IP Access** tab from the left-hand menu.
2. Click the **toggle** to restrict access to a specific IP address.
3. Enter the applicable IP address and click **Save Changes**.



Note: *The left-hand menu will only include services in which your company has enrolled.*

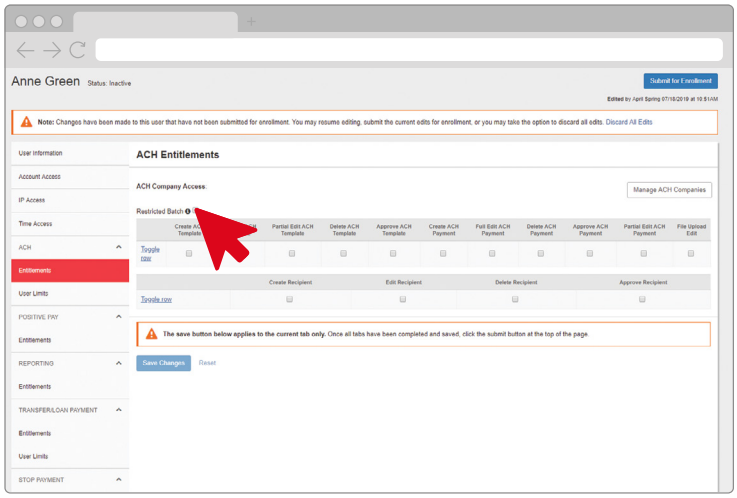
Restrict when a user can access the system

1. Click the **Time Access** tab from the left-hand menu.
2. Click the **toggle** to restrict the time a user can access the system. You may restrict access to certain days of the week and times per day.
3. Click **Save Changes**.

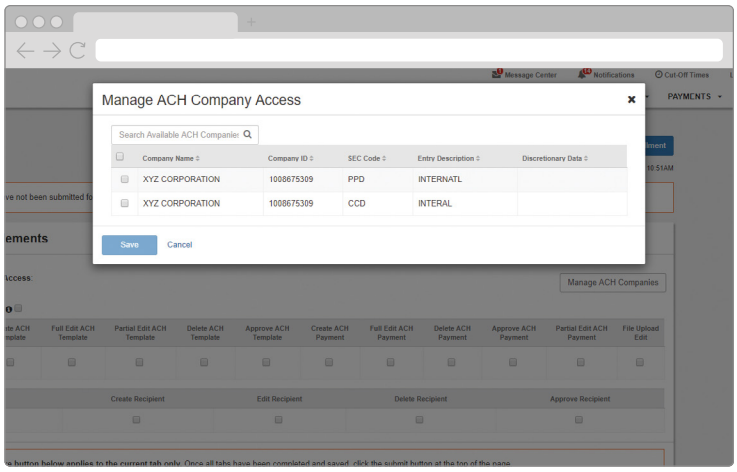


Designate & assign ACH entitlement

1. Click **Entitlements** under the **ACH** tab from the left-hand menu.
2. Click the **Manage ACH Company Access** button. Your available ACH companies are displayed.
3. You must assign at least one ACH company for the user to be able to use the ACH service.
4. Click **Save**.
5. Select **Restrict Batch** to allow the user to view payments and/or templates that have been marked as **Restricted**.

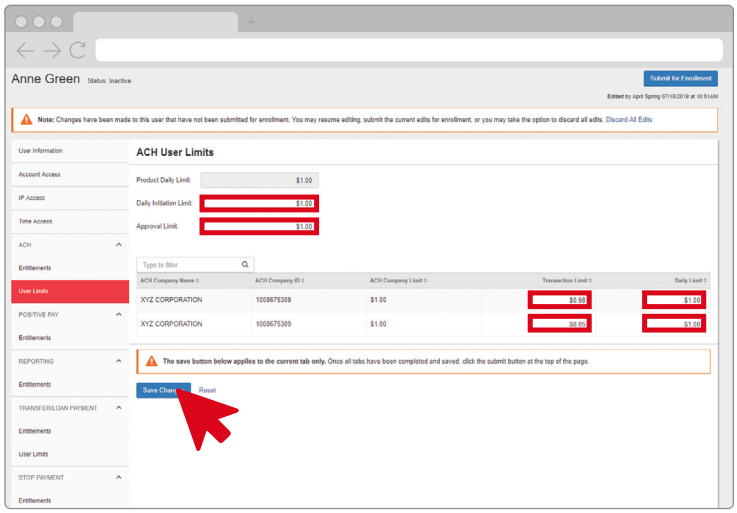


6. You can assign ACH entitlement by selecting the individual **check box** or use the **Toggle row** hyperlink to select the entire row. *Please note that some entitlements apply to templates and some apply to individual payments/transactions.*
7. Next, determine how the user can manage recipients.
8. When complete, click **Save Changes**. You have entitled the user to use the ACH service.



Designate ACH user limits

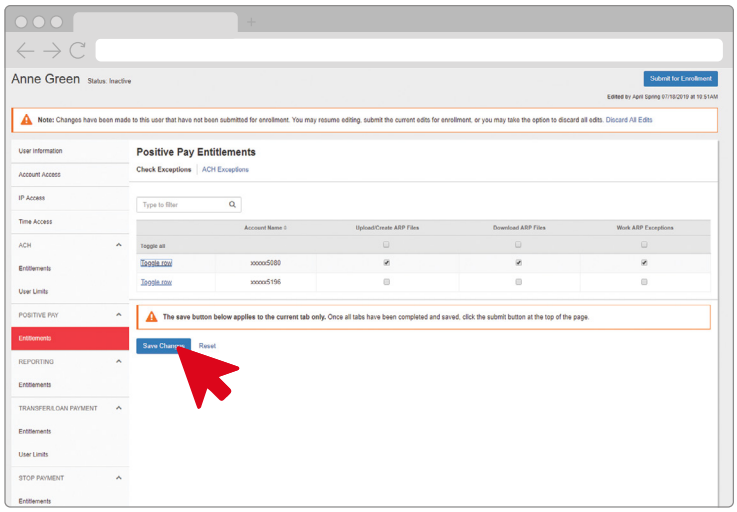
1. Click the **ACH User Limits** tab from the left-hand menu.
2. Enter the **ACH Daily Initiation** and **Approval Limits** for the user.
3. Next, enter limits for each ACH company assigned to the user. The Daily Initiation Limit and the Daily Limit must match, and the Transaction Limit must be less than or equal to the Daily Limit.
4. Click **Save Changes**. You have set the user limits for ACH.



Note: *The only entitlements that will appear will be those in which your company has enrolled.*

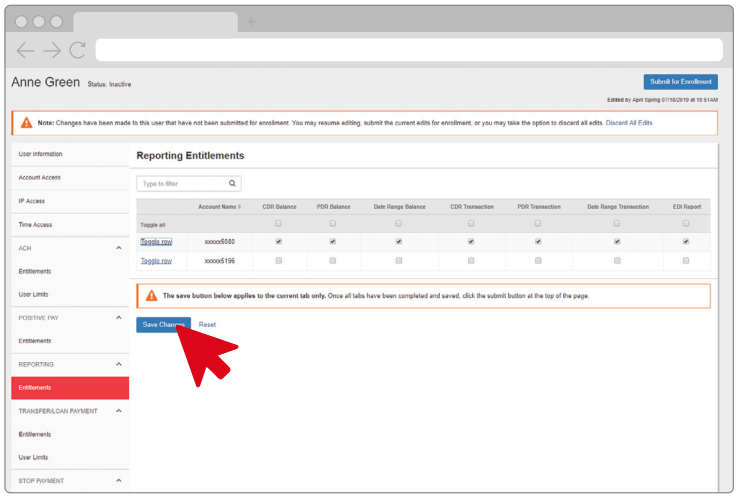
Positive Pay entitlements

1. Select **Entitlements** under the **Positive Pay** tab from the left-hand menu.
2. You can then assign an entitlement to all accounts enrolled in the Positive Pay service by choosing the **Select All** check box. You can also assign entitlements individually to those listed.
3. Select **Toggle row** hyperlink to assign all functions to an account.
4. Click **Save Changes**. You have entitled the user to Positive Pay.



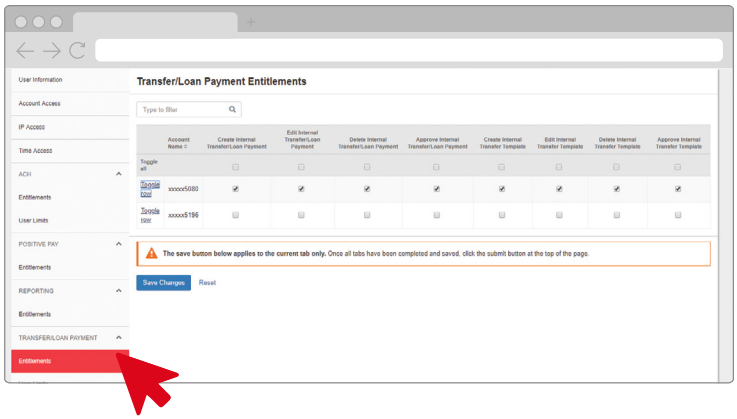
Designate reporting entitlement

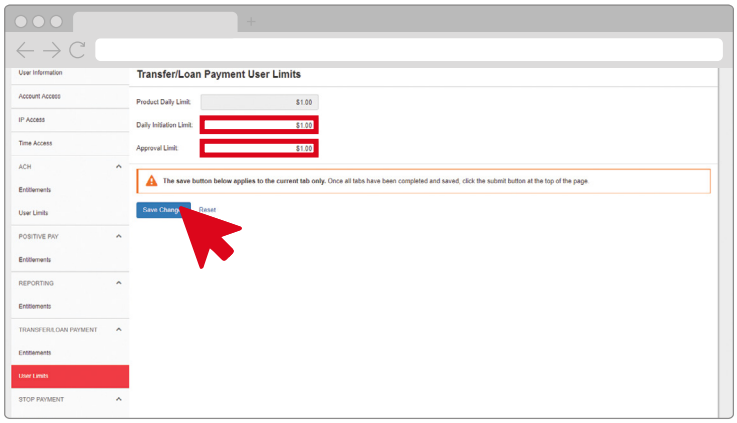
1. Click **Entitlements** under the **Reporting** tab from the left-hand menu.
2. You may select **Current Day Reporting** (CDR), **Prior Day Reporting** (PDR) and other types of reports.
3. You can select the **Toggle row** hyperlink to select all options.
4. Click **Save Changes**.



Designate transfer & loans entitlement

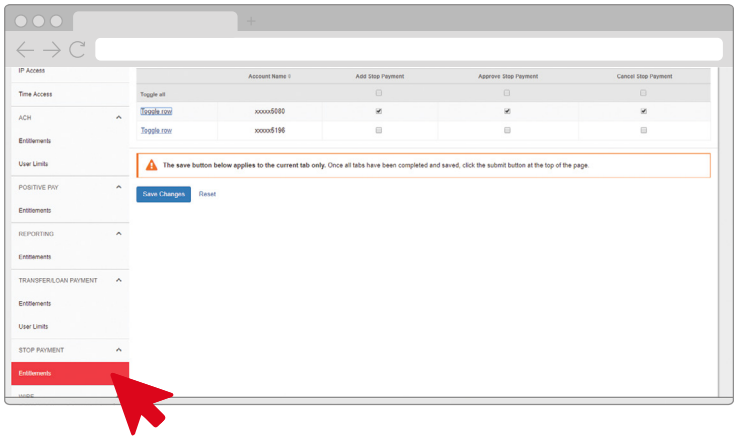
1. Click **Entitlements** under the **Transfer/Loan Payment** tab from the left-hand menu.
2. Assign entitlements for your accounts.
3. Click **Save Changes**.
4. Next, you will set transfer and loan payment limits.
5. Click the **User Limits** tab from the left-hand menu. These user limits operate the same as the ACH user limits described earlier in this section.
6. Enter the **Daily Initiation Limit** and **Approval Limit**.
7. Click **Save Changes**.





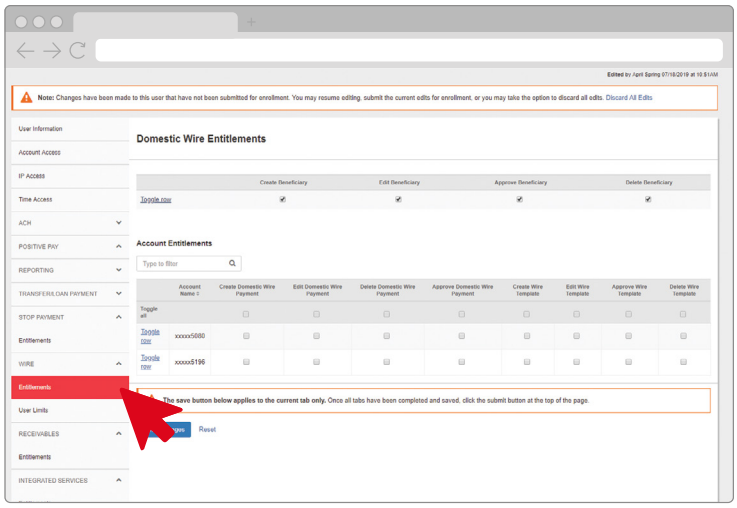
Designate stop payment entitlement

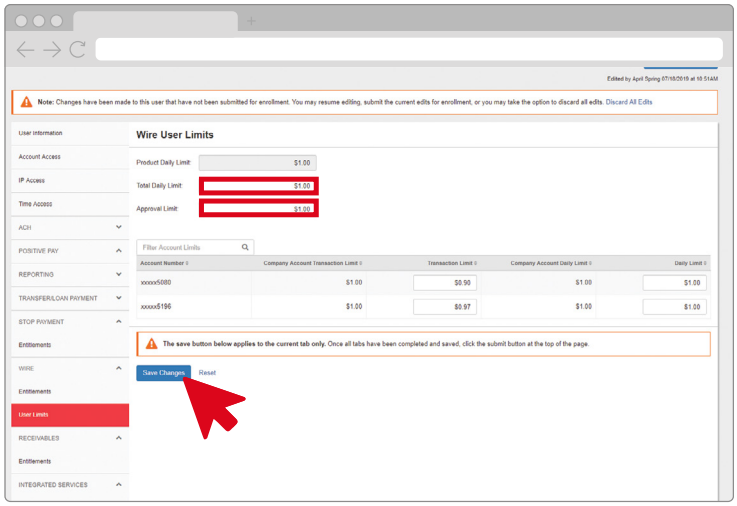
1. Click **Entitlements** under the **Stop Payments** tab from the left-hand menu.
2. Check the boxes to entitle the user to **Add**, **Approve** or **Cancel** a stop payment. Selecting the **Toggle row** hyperlink will select all options for that account.
3. Click **Save Changes**.



Designate wire entitlement & user limits

1. Click **Entitlements** under the **Wire** tab from the left-hand menu.
2. Check the boxes to entitle the user to **Create**, **Edit**, **Approve** or **Delete** a beneficiary. Selecting the **Toggle row** hyperlink will select all options in the row.
3. Check the boxes to entitle the user to **Create**, **Edit**, **Delete** or **Approve** wire payments and templates. Selecting the **Toggle row** hyperlink will select all options in the row.
4. Click **Save Changes**.
5. Click the **User Limits** tab from the left-hand menu.
6. Enter the **Total Daily Limit** and **Approval Limit**.
7. Click **Save Changes**.



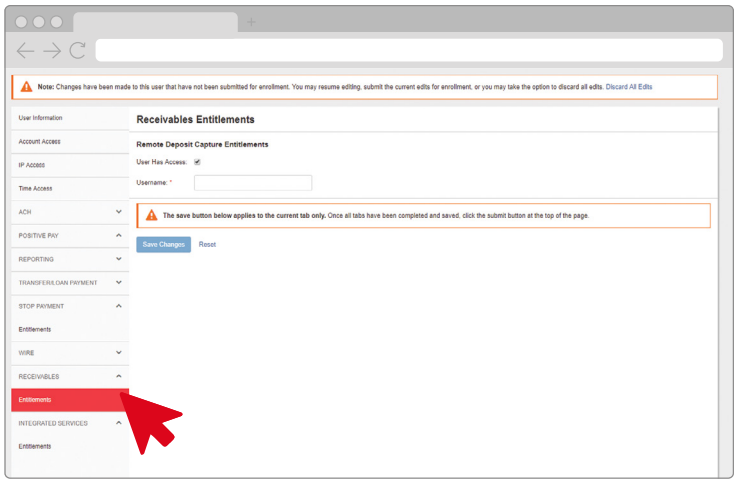


Note: *The only entitlements that will appear will be those in which your company has enrolled.*

Designate receivables entitlement

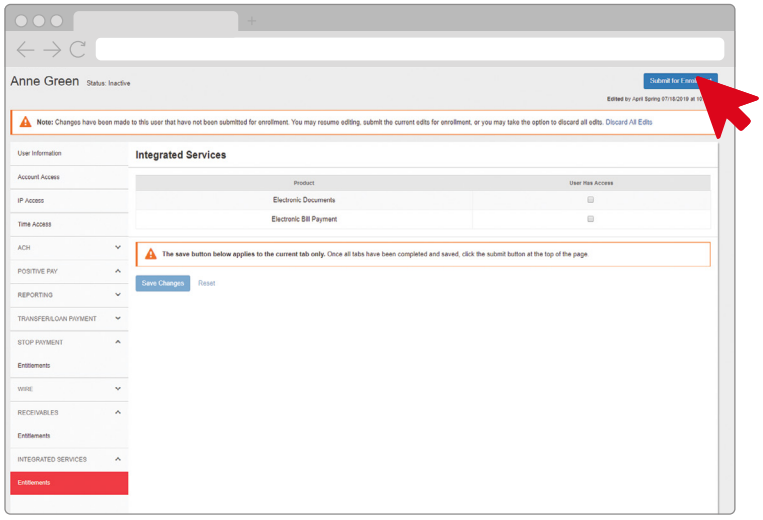
1. Click **Entitlements** under the **Receivables** tab from the left-hand menu to set up the user for Remote Deposit Capture.
2. Select the **User Has Access** check box to entitle the user.
3. Enter the username that is set up on the Remote Deposit Capture system for the user. If this user is an Administrator for your company on the system, the username would have been provided by the bank. All other user information will be provided by the Remote Deposit Capture Administrator.
4. When complete, click **Save Changes**.

For more information, please refer to the Remote Deposit training materials or contact us at 1.800.551.4471 with any questions.

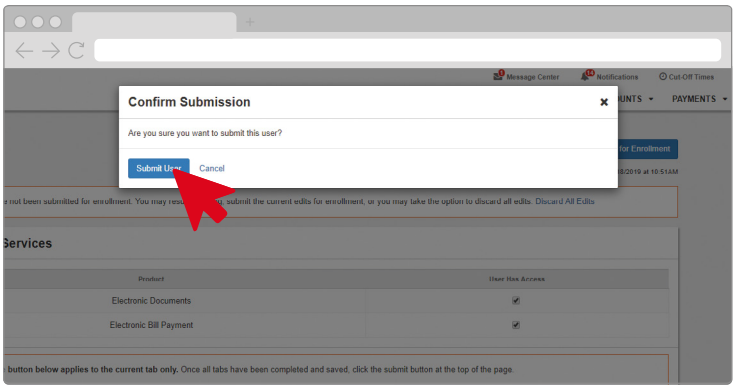


Designate integrated services entitlement

1. Click **Entitlements** under the **Integrated Services** tab from the left-hand menu.
2. If your company has signed up for the Electronic Statements or Bill Payments services, you can entitle the user by selecting the **User Has Access** check boxes.
3. Click **Save Changes**.

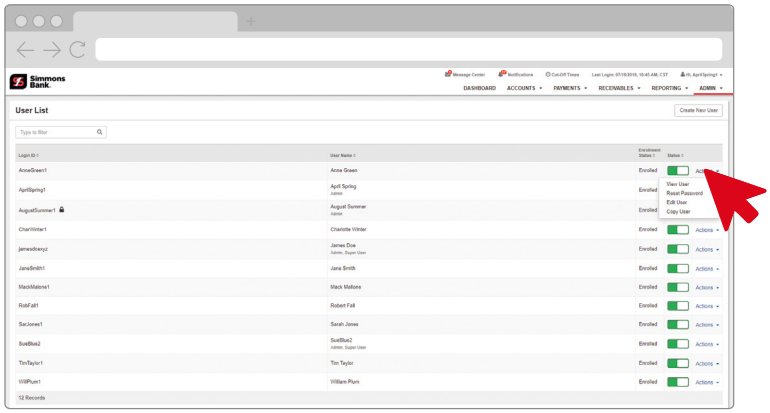


4. Click the **Submit for Enrollment** button at the top of the screen to continue and click **Submit User** to confirm your submission.
5. The user will receive an email with instructions for the initial login. *Please note that you must provide the user with their User ID and the Company ID. If your company requires dual approval, another Admin must approve this user.*



Manage users

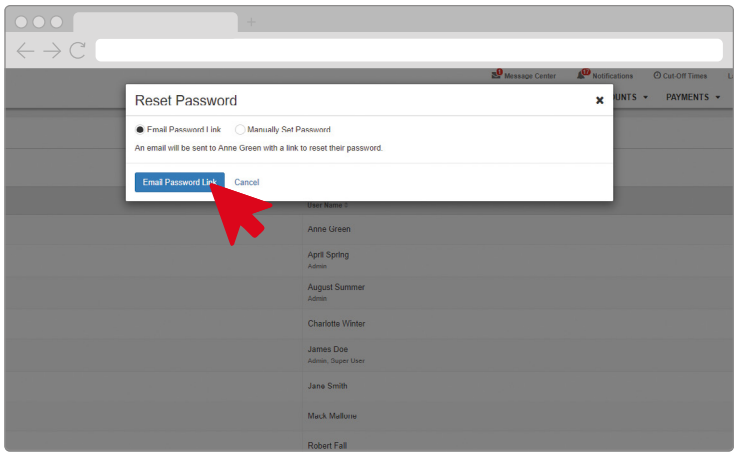
1. Click the **Back to User List** hyperlink at the top of the screen.
2. From the **User List**, click **Actions** to view more ways to manage a user, including view user details, edit the user and copy the user's entitlements to another user.



Note: *The only entitlements that will appear will be those in which your company has enrolled.*

Reset a user password

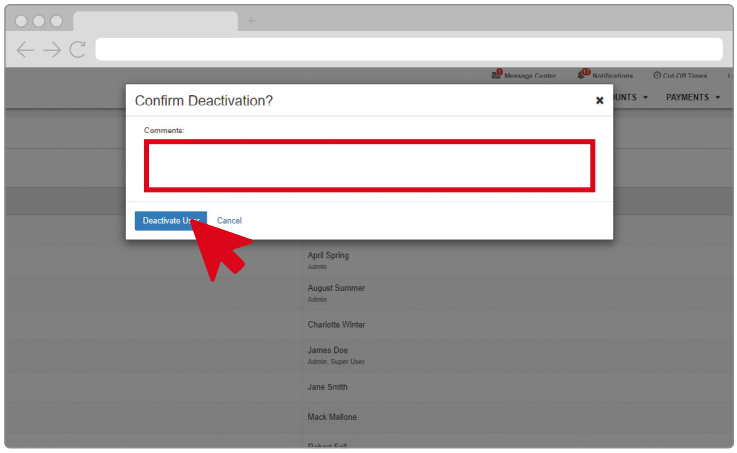
1. From the **User List**, click **Actions** and select the **Reset Password** option.
2. The Auto Generate Password option defaults to selected.
    a. You can keep this selection and click **Send Password**. The system will then send an email to the user.
    b. Or, you can select the **Manually Set Password** option. Enter a temporary password and click **Save Password**. *Please note that you will have to contact the user with the temporary password. They will not receive an email.*



Deactivate & reactivate a user

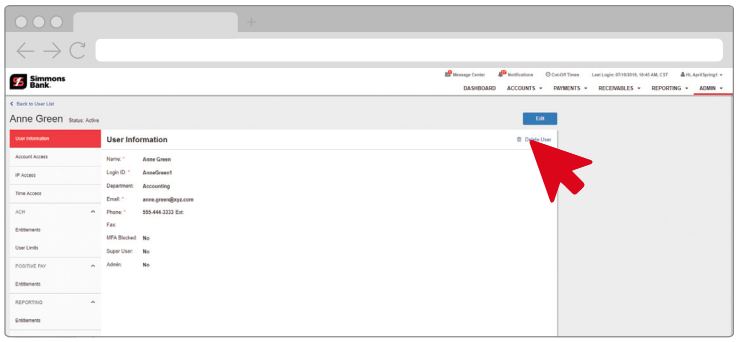
1. From the **User List**, click the **Status** toggle of an enrolled user.
2. You may optionally add a comment or just click **Deactivate User**.
3. To reactive a user, click the **Status** toggle next to the deactivated user's name.
4. Click **Activate User** to complete the process.

Note: *When you deactivate a user, they will be prevented from accessing the system, but all audit information will be retained.*



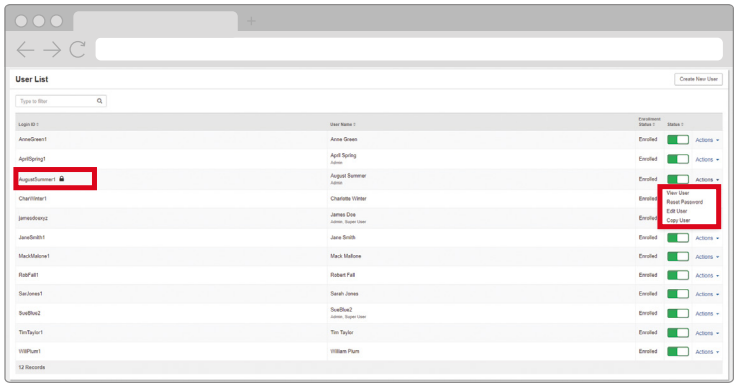
Delete a user

1. From the **User List**, click the **Action** List drop-down arrow.
2. Select either **View User** or **Edit User**.
3. Click **Delete User** and click the **Delete** button. *Please note that if you delete a user from the system, all user audit information will be deleted.*



Unlock a user

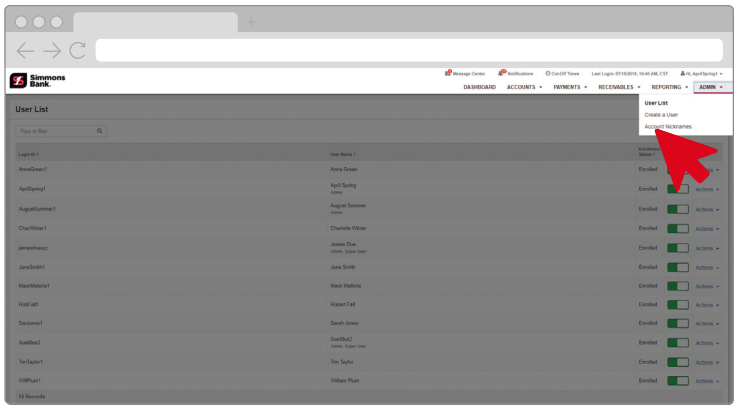
1. From the **User List**, look for the **lock** icon next to the user ID. This signifies that user is locked out of the system.
2. To unlock, click the **Action List** drop-down arrow.
3. Select either **View User** or **Edit User**.
4. Click **Unlock User**.
5. Click the **Unlock User** button.

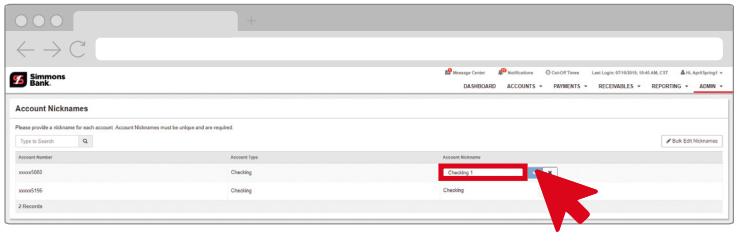


Create account nicknames

1. To begin, click the **Admin** menu.
2. Click **Account Nicknames**.
3. Select **Bulk Edit Nicknames** to edit all accounts at the same time. Otherwise, click the **Edit** icon.
4. Enter the new name for the account.
5. Click the **check mark**. *Please note that the new nickname will be visible to all users accessing the system.*

For more information about administrative services, please contact us at 1.800.551.4471.





Positive Pay & ACH Filters

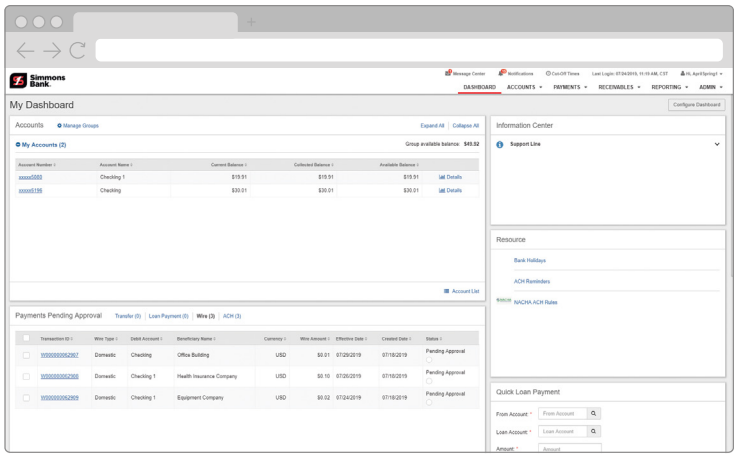
5

In this section, you will learn how to:

- Use the Positive Pay widget
- Manually create check issues
- Upload check issue files
- Make decisions on Exceptions
- Compose Positive Pay messages
- View ACH Filters

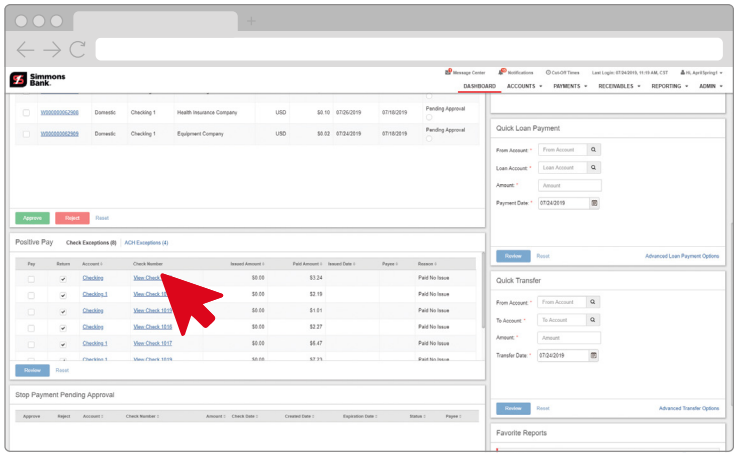
Positive Pay widget

The Positive Pay widget allows you to quickly review check exception items and ACH exception items.



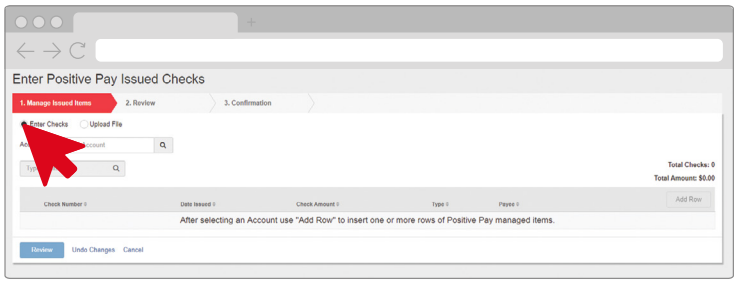
Check Positive Pay

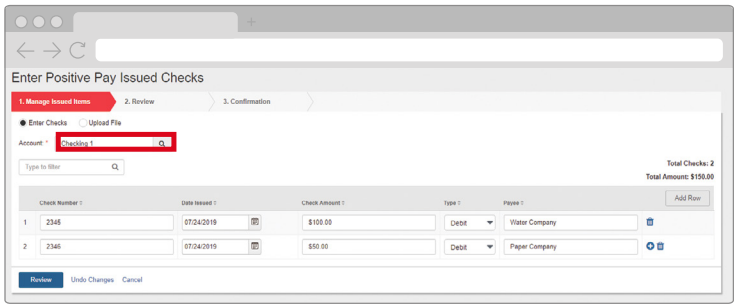
1. To begin, click the **View Check** hyperlink to review the presented check image. You can make a Pay or Return decision by selecting the appropriate check box for the item and clicking **Review**.

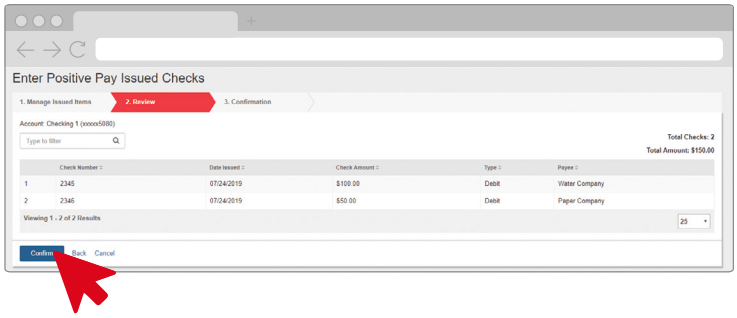


Manually enter issued check

1. In order for Positive Pay to be effective, you should enter check issue information into the system prior to actually disbursing the checks.
2. To manually enter a check issue, click the **Payments** menu.
3. Click **Create/Import Check Issues**.
4. Select the **Enter Checks** radio button. The **Enter Positive Pay Issued Checks** screen displays.
5. Select the **Account** search icon.
6. Choose the desired account and click **Select**.
7. Select **Add Row** and enter the information for the issued check. All fields are required except Payee. You can enter an unlimited number of checks by clicking **Add Row**.
8. When complete, click **Review**. Verify the issued check information.
9. If the information is correct, click **Confirm**.

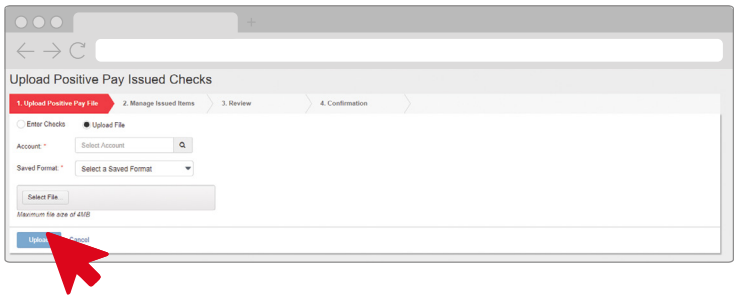


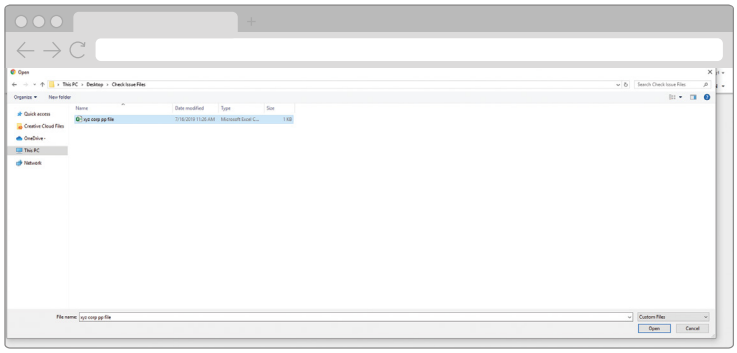


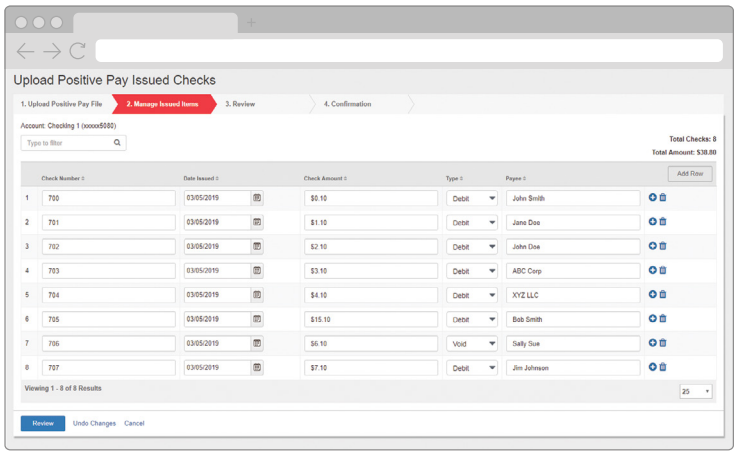


Upload a file of issued checks

1. To begin, click **Upload/Enter Additional Positive Pay Checks**.
2. Select the **Account** search icon. *Please note that this account is tied to the issued checks you are uploading*.
3. Choose the desired account and click **Select**.
4. Next, select the file format that you set up with your Treasury Management representative.
5. Select the file you want to upload.
6. Browse to locate your file.
7. When complete, click **Open**.
8. Next, click **Upload**. The issued checks from the file are displayed. You have the option to edit the check data. Click **Add Row** to manually enter another check.
9. When complete, click **Review**. Verify the issued check information.
10. If the information is correct, click **Confirm**.

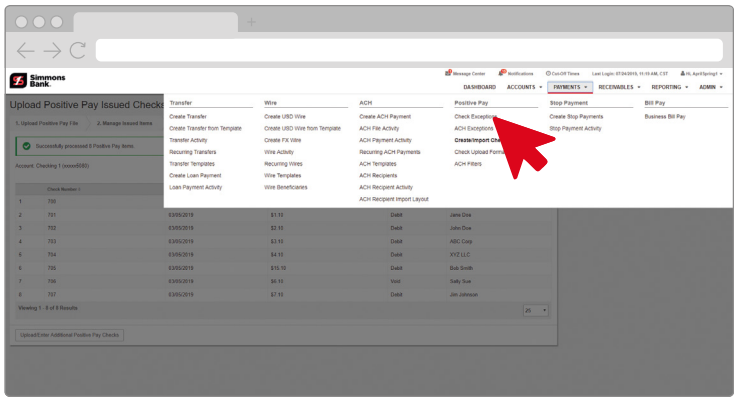


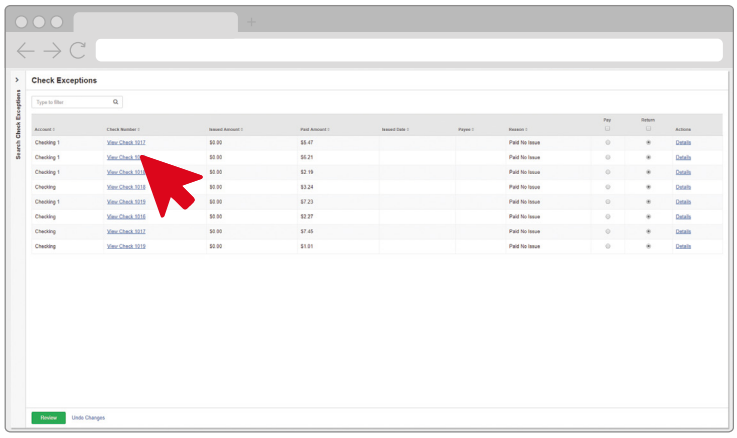


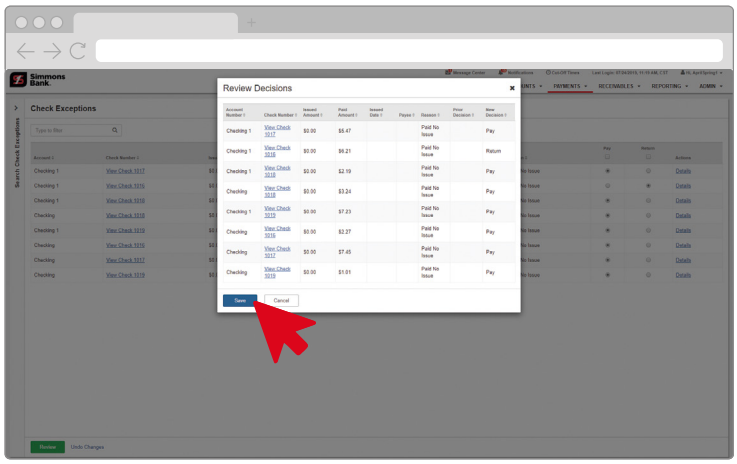


Make decisions on check exceptions

1. To begin, click the **Payments** menu.
2. Select **Check Exceptions**. Checks that have been identified as exceptions are displayed. Review the reason an item is potentially fraudulent. *Please note that you can search for exceptions by clicking on the fly-away on the left side to get to the search criteria.*
3. Click the **Check Image** hyperlink. You can view the front of the check, the back of the check or both images at the same time.
4. Compare the presented check with the check issue data, then click **Close**.
5. To pay an item, click the **Pay** radio button for the item you want to pay and click the **Check Image** hyperlink to review the presented check. When complete, click **Close**.
6. To return an item, click the **Return** radio button for the item you want to return and click the **Check Image** hyperlink to review the presented check. When complete, click **Close**.
7. You may also select the **Pay All** or **Return All** icons to pay or return all items.
8. After making your decisions, click **Review**.
9. Verify your decisions and click **Save**.
10. Please see the **Cut-Off Times** from the menu on the toolbar. Any corrections, such as an incorrect check number, need to be made through the Message Center.

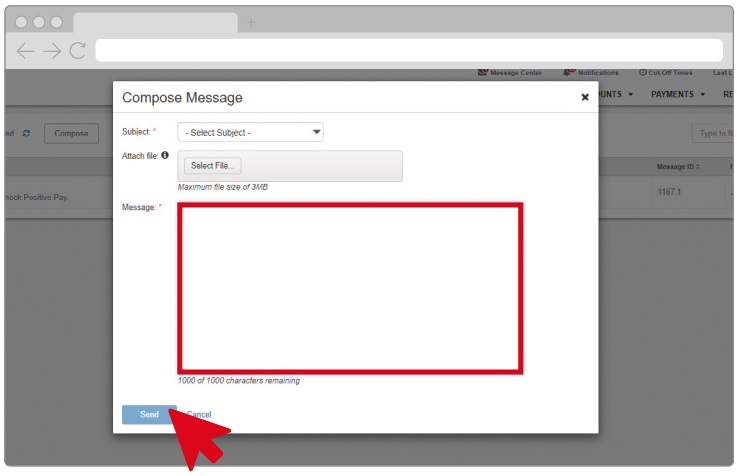






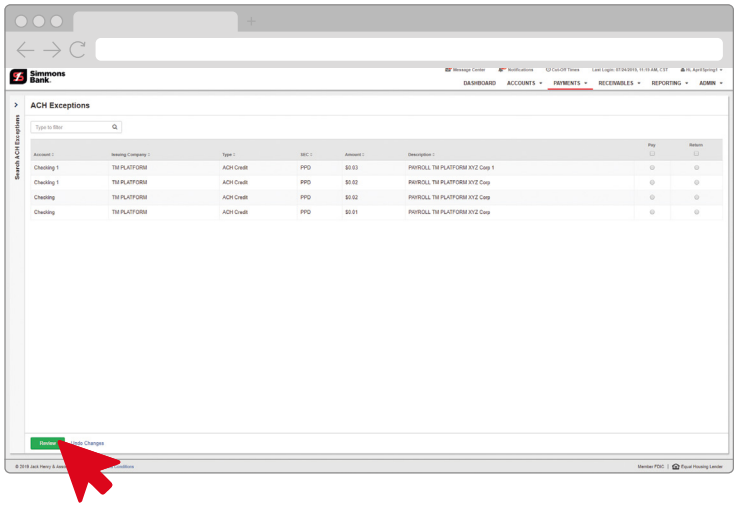
Compose Positive Pay messages

1. To begin, select **Message Center** from the toolbar.
2. Click **Compose**.
3. Choose **Positive Pay** for the subject.
4. Enter the message you wish to send to the bank.
5. When complete, click **Send**.



Make decisions on ACH Exception items

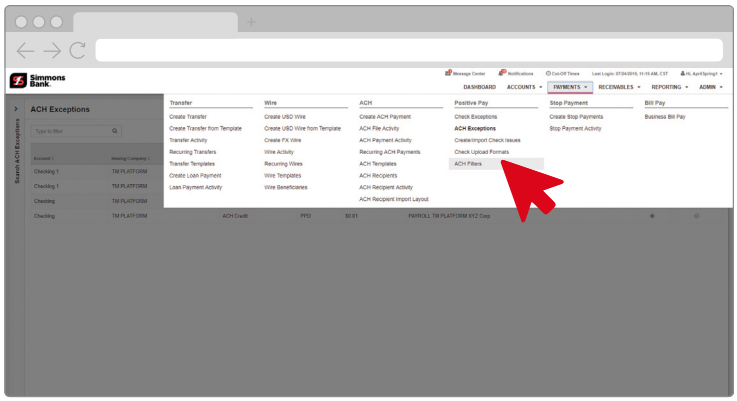
1. To begin, select **Payments** from the toolbar.
2. Select **ACH Exceptions**. The ACH Exceptions screen is displayed. You can search for specific ACH exceptions in the list by clicking on the fly-away on the left side. Several search criteria options are available.
3. Make **Pay** or **Return** decisions for each item. *Please note that if you do not make a decision prior to the cut-off time listed on the toolbar, at the top of the page, the item will be returned.*
4. After making your decisions, click **Review** and verify your decisions. *Please note that once these decisions are made, you will not be able to change them.*
5. When complete, click **Save**.

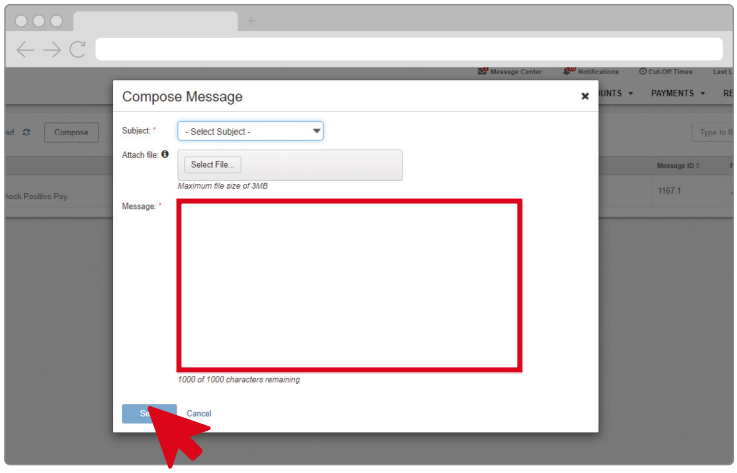


ACH filters

1. To begin, click **Payments**.
2. Select **ACH Filters**. The ACH Filters that were set up by the bank, per your instructions, are displayed.
3. To add a new ACH Filter, select **Message Center** from the toolbar.
4. Click **Compose**.
5. Choose **Positive Pay** for the subject line and enter your instructions for the filter.
6. When complete, click **Send**. A Simmons Bank Treasury Management representative will contact you regarding any further questions in order to set up the ACH Filter per your instructions.

For more information about Positive Pay service, please contact us at 1.800.551.4471.





ACH

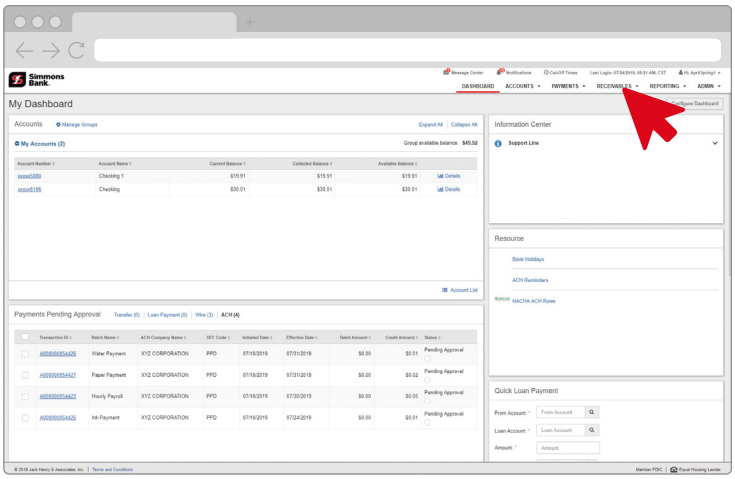
6

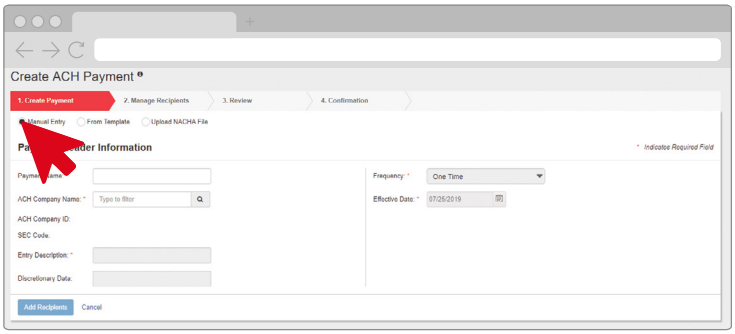
In this section, you will learn about the ACH process, including how to:

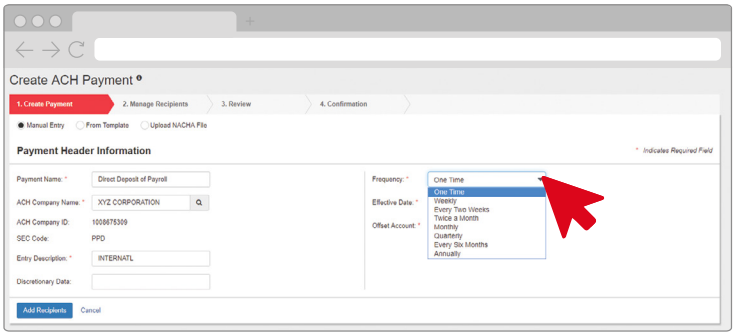
- Create an ACH payment
- Save an ACH payment as template
- Upload a NACHA file
- Approve another user's payment
- View ACH activity
- Manage recipients

Create an ACH payment & save it as a template

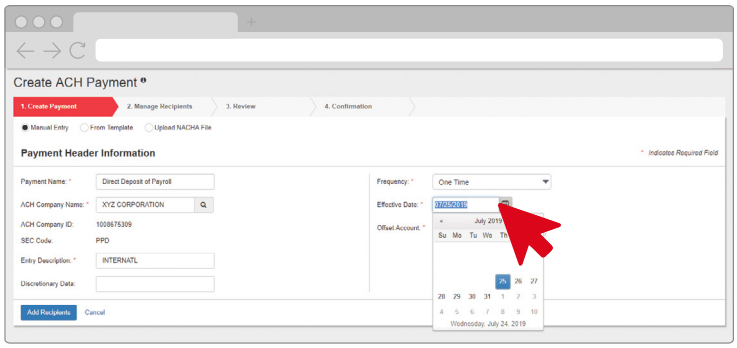
1. To begin, click the **Payments** menu then click **Create ACH Payment**. You can create ACH payments three ways: manually, initiation from a template or by uploading a NACHA file. Following are directions for creating an ACH payment manually.
2. Enter the **Payment Name**.
3. Determine and select the **ACH Company Name**.
4. If you selected an ACH company that is configured as unbalanced, you must specify the company account that will offset these transactions.
5. Choose the **Account**.
6. Click the **Frequency** drop-down arrow to determine the frequency for this payment.
7. Click **Effective Date** to choose the effective date. *Please note that if you set up this payment as recurring, a future effective date may fall on a bank holiday. In this case, the payment would be processed on the next business day.*
8. Choose a date from the calendar.
    a. If your company is set up for same-day ACH, you can choose today. Please contact a Treasury Management representative to enroll in same-day ACH.
    b. Same-day ACH Payments must be originated prior to the same-day ACH cut-off time. The cut-off-time menu is available for reference.





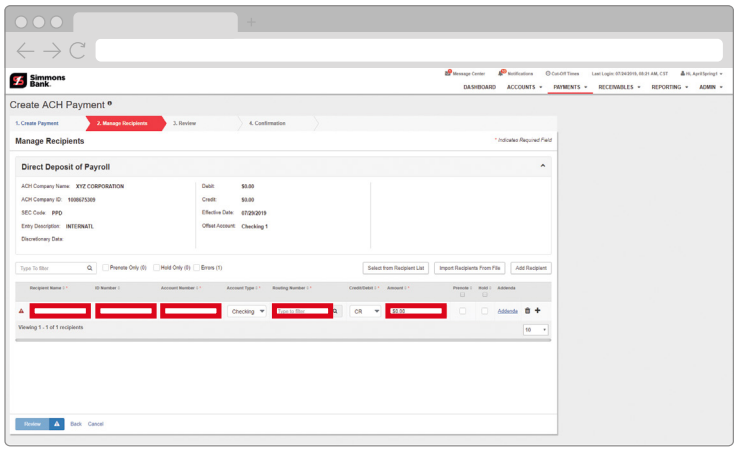


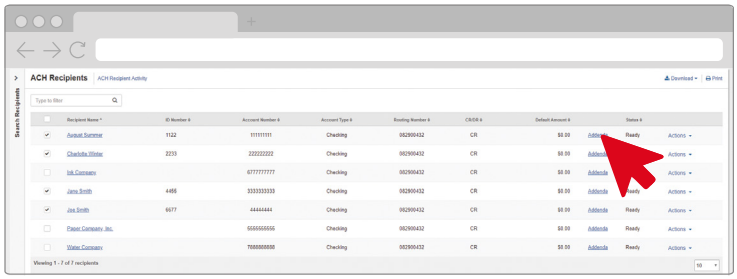
9. Next, add recipients (payees) to the ACH Payment. You can add recipients to an ACH Payment in three ways: entering recipient information manually, by importing recipient information from a file or selecting a recipient from a saved list.



Select from recipient list to add recipients

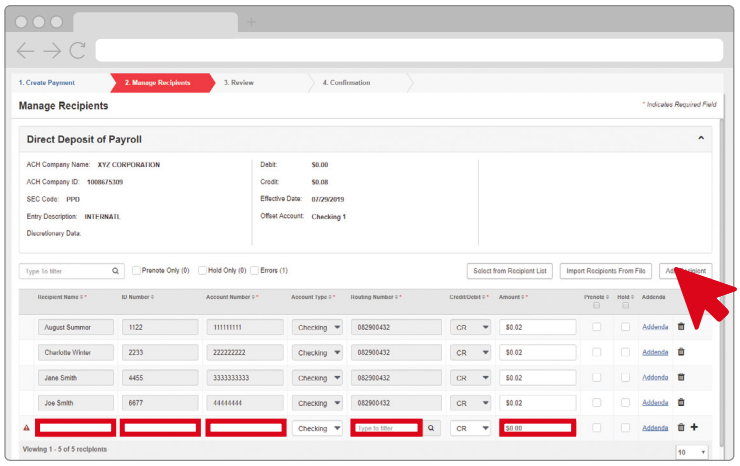
1. To select from a recipient list, click the **Select From Recipient List** button to display the ACH Recipients screen.
2. Click the **Search Recipients** arrow to find a recipient(s). You can select multiple recipients.
3. Click **Create Payment From Selected** button to add the recipient(s) to the payment. Their information will be populated in the fields.
    a. If a recipient does not have a default amount tied to their profile, you must enter an amount for the recipient.
    b. You can optionally indicate whether Prenote transactions should be created or if the recipient should be placed on Hold.
4. Use the **Addenda** hyperlink to enter additional information about the recipient. Check the **Prenote** check box to make the item a prenote. Check the **Hold** check box to hold the item and not process in this payment.

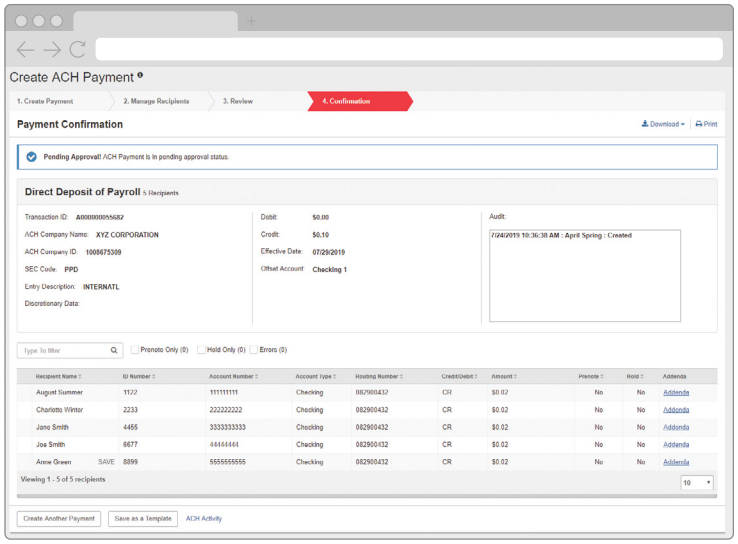




Manually add recipients

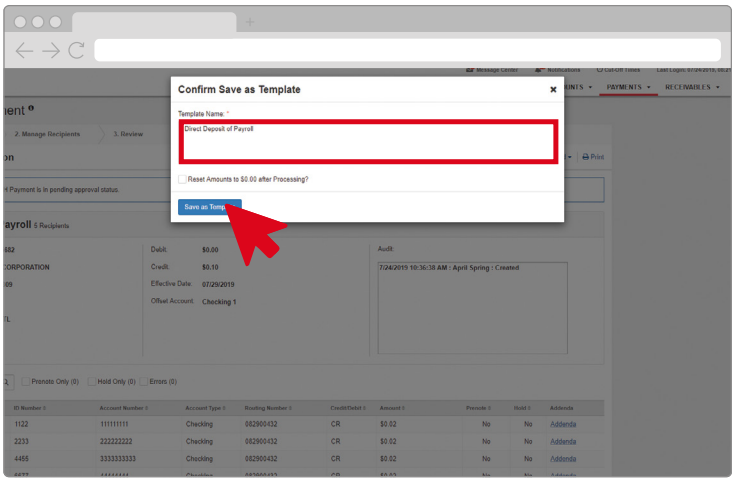
1. To manually add a recipient, from the **Create ACH Payment** screen, select **Add Recipient** or the **plus** icon.
2. Enter the recipient's name and account information.
3. Search for or enter the bank routing information and select the recipient's bank.
4. Enter the amount you are paying the recipient, then click **Review**.
5. If the information is correct, click **Confirm**. The system will authenticate your identity.
   a. If you are set up for token authentication, you will be prompted to enter the token.
   b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.
6. Click **Save** to add the new recipient to the Recipients List for future use. You can now create another payment, save the current payment as a template or view your ACH activity.





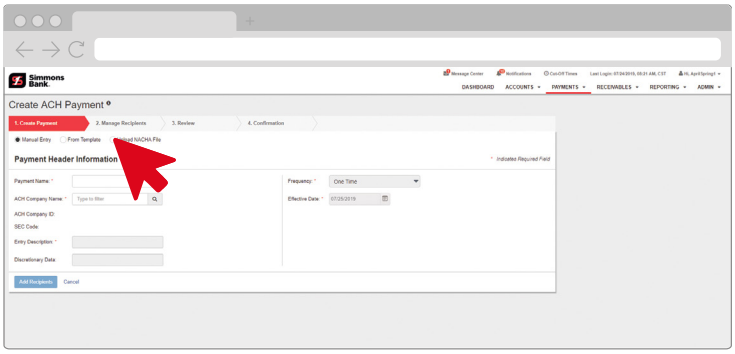
Save an ACH payment as a template

1. Follow the prior steps to manually create an ACH payment.
2. Click the **Save as Template** button. The Confirm Save as Template dialog box appears.
3. Click **Save as Template** to complete the process. *Please note that you can change the name or configure this template to reset the amounts to zero after processing.*
4. The new template is added to the list and is ready to use.



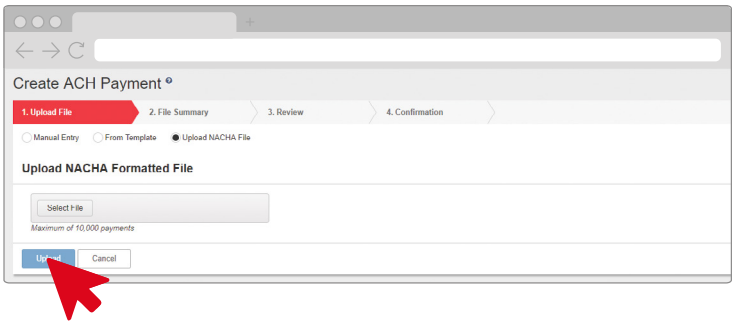
Upload a NACHA file

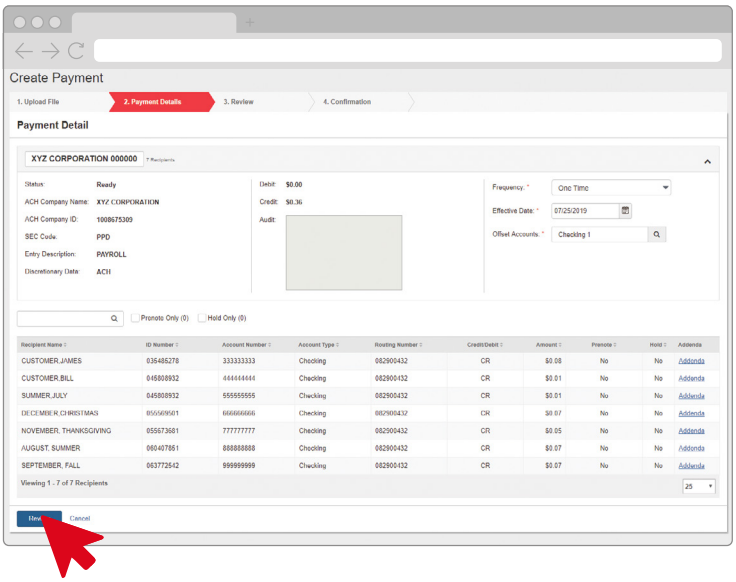
1. From the Dashboard, click the **Payments** menu.
2. Click **Create ACH Payment**.
3. Click the **Upload NACHA File** radio button.
4. Click **Select File** and locate the NACHA file you wish to upload.
5. Click **Open**.



6. Click **Upload**. The **Payment Details** screen displays the transactions from the NACHA file.
7. Click the **Offset Accounts** search icon. *Please note that this option is only available if the offset account was not included in the NACHA file and the ACH Company is Unbalanced.*
8. Choose the offset account for this payment.
9. Determine the **Frequency** and **Effective Date** for the payment.
10. Click **Review**.
11. If the information is correct, click **Confirm**. The system will authenticate your identity.
    a. If you are set up for token authentication, you will be prompted to enter the token.
    b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.

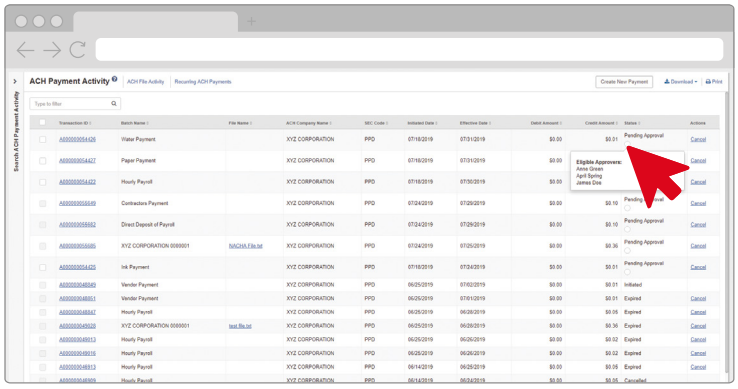
    Please note that when you upload a NACHA file the payment is automatically initiated. If approval is required, another user will have to approve the payment to complete the process.
12. Click **Close** to access your ACH Payment Activity. ACH payments that you have initiated or that you are entitled to approve are displayed.

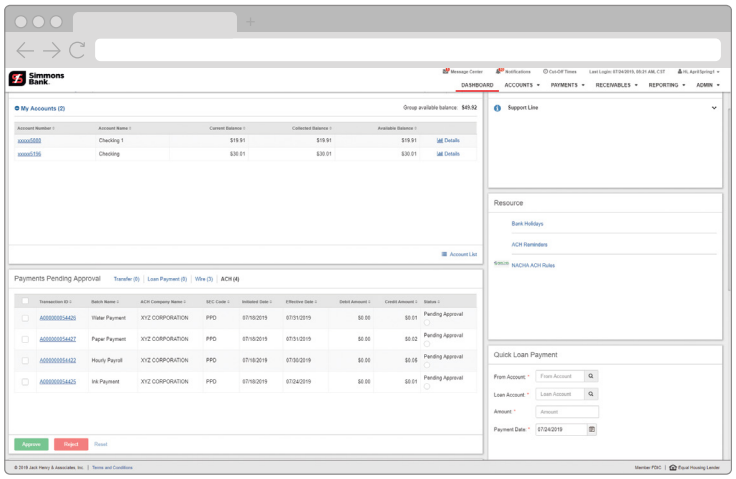


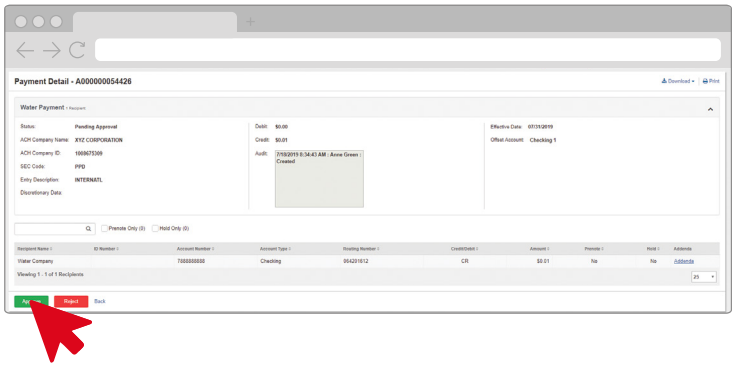


Approve individual ACH payments

1. On the ACH Payment Activity screen, hover the cursor over the **Pending Approval** icon to see if you are an eligible approver for that payment. *Please note that you cannot approve a payment that you have initiated or modified.*
2. You can approve individual payments by using the **Payments Pending Approval** widget on the Dashboard or approve multiple payments by selecting the **check box** by the payment and clicking the **Approve** button.
3. Select the **Transaction ID** hyperlink.
4. Review the payment and click **Approve**. You may optionally add comments about this payment.
5. Click **Approve**. The system will authenticate your identity.
    a. If you are set up for token authentication, you will be prompted to enter the token.
    b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.
6. You can edit ACH payments that have a status of scheduled or expired by clicking the **Transaction ID** hyperlink and clicking the **Edit Payment** option.

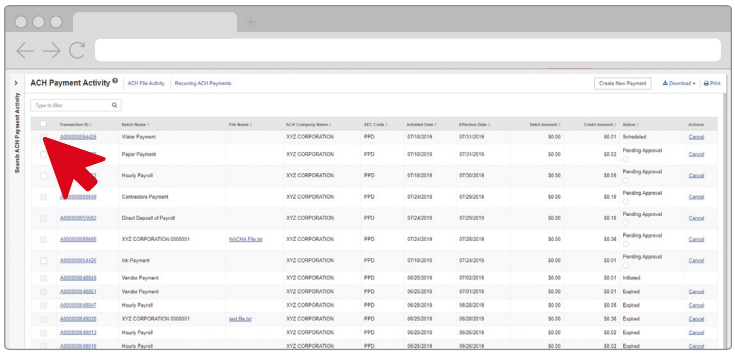


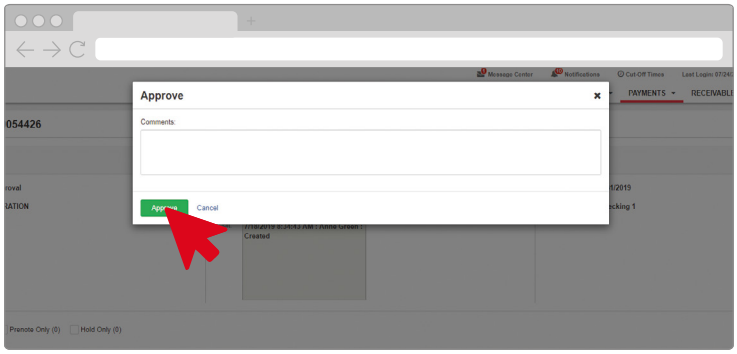




Approve multiple ACH payments

1. On the ACH Payment Activity screen, hover the cursor over the **Pending Approva**l icon to see if you are an eligible approver for that payment. *Please note that you cannot approve a payment that you have initiated or modified.*
2. You can approve multiple payments at one time by selecting the **check box** by the payment.
3. Click **Approve**. The system will authenticate your identity.
    a. If you are set up for token authentication, you will be prompted to enter the token.
    b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.
4. You can edit ACH payments that have a status of scheduled or expired by clicking the **Transaction ID** hyperlink and clicking the **Edit Payment** option.

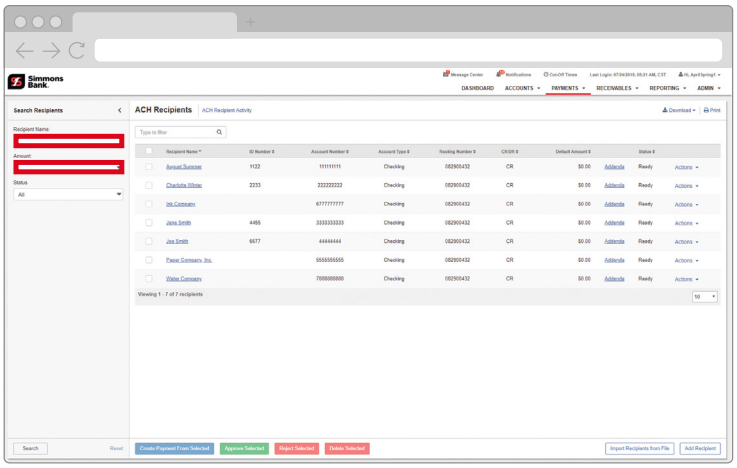




Manage ACH recipients

1. Click the **Payments** menu.
2. Click **ACH Recipients**. The **ACH Recipients** screen displays.
3. To view a recipient, click the **hyperlink** for the recipient's name.
4. Click the **Actions** hyperlink to edit or delete the recipient.
5. Click the **Search Recipients** arrow to find a particular recipient. The Search Recipients panel is displayed and you can search via recipient name, amount and/or status.

For more information about the ACH service, please contact us at 1.800.551.4471.



Wire Transfer 7

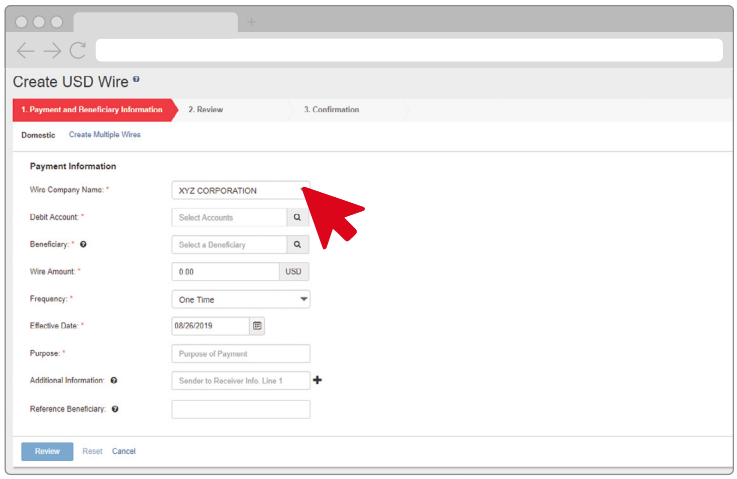
In this section, you will learn about the wire transfer process, including how to:

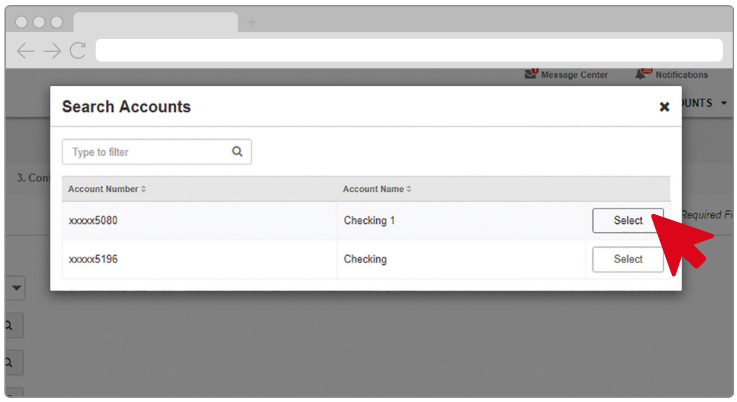
- Create a domestic wire and save it as a template
- Create an international wire
- Approve wires
- View wire activity
- Manage beneficiaries

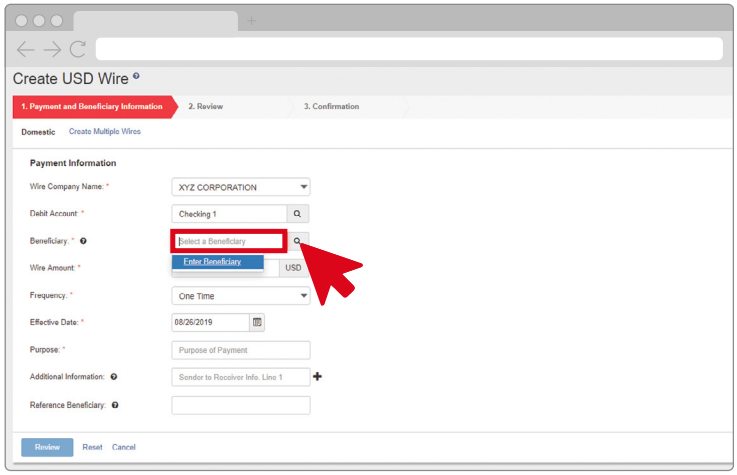
Create a domestic wire

1. To begin, from the Dashboard click the **Payments** menu then click **Create USD Wire**. You can create a single wire or multiple wires. Following are directions for creating a single wire.
2. Select the company that is initiating the transaction from the **Wire Company Name** list.
3. Specify a debit account for the wire in the **Debit Account** field. Clicking the **Search** icon allows you to search and view available accounts.
4. Choose the appropriate account from the list and click **Select**.
5. Specify the **Beneficiary** for the payment.
   a. You can enter the beneficiary information manually or search for a predefined beneficiary.
6. The Beneficiary Information will display.
7. Enter the amount of the wire in the **Wire Amount** box.
8. Enter the frequency of the wire.
   a. You can choose from several recurring options.
9. To enter the effective date of the wire, click the **Effective Date** calendar icon.
10. A calendar will display. Select a date from the calendar.

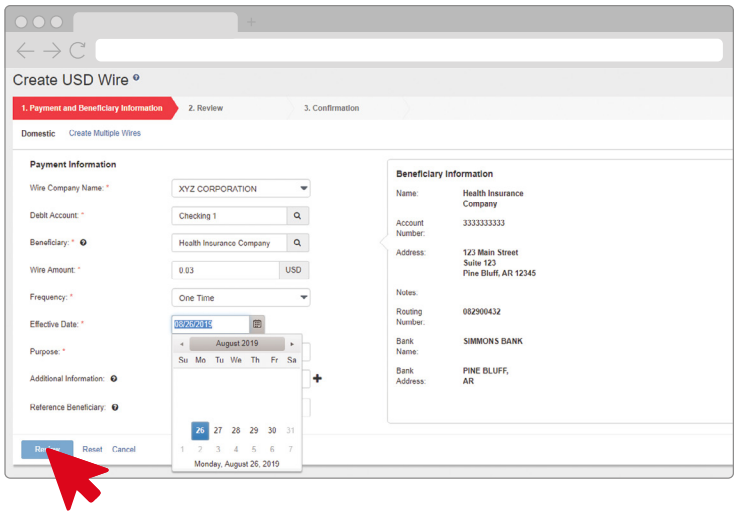
Please note that if you set up a payment as recurring, a future effective date may fall on a bank holiday. In this case, the payment would be processed on the next business day.

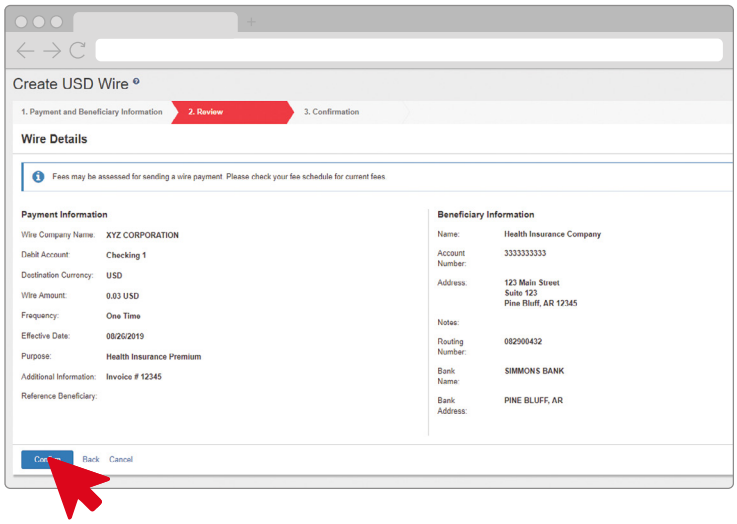






11. Enter the purpose for the wire transfer in the **Purpose** box. Each wire is required to have a clear and specific description of the purpose of the funds.
12. Next, enter information about this payment that you would like to communicate to the beneficiary in the **Additional Information** box. You can add up to three lines by selecting the **plus** icon.
    a. Anything entered in the **Additional Information** field will be displayed on your wire confirmation email.
13. Use the **Reference Beneficiary** field to enter information that enables the beneficiary to identify the transfer.
14. When complete, click **Review**.
15. Review the details of the wire. Please ensure that all data entered is correct. Incorrect or inaccurate information will cause unnecessary delays. You may be contacted by an associate in Treasury Management to verify some information regarding your wire transaction.
16. If the information is correct, click **Confirm**.
17. The system authenticates your identity.
    a. If you are set up for token authentication, you will be prompted to enter the token.

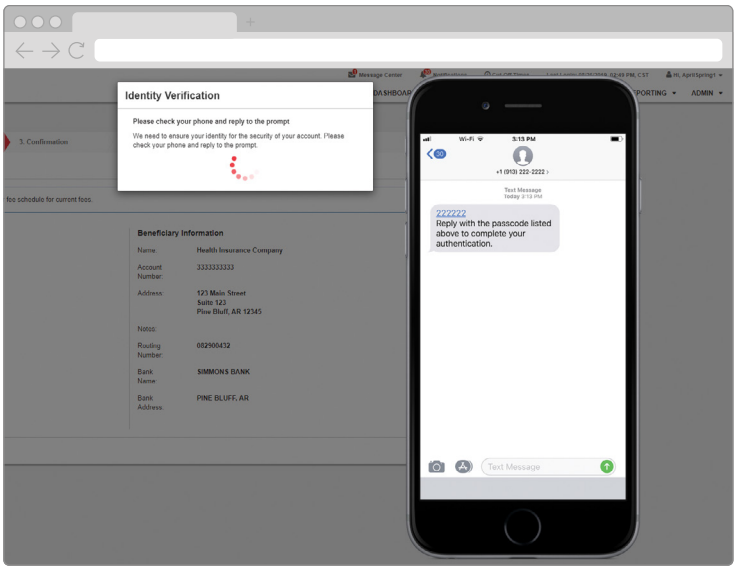




b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.

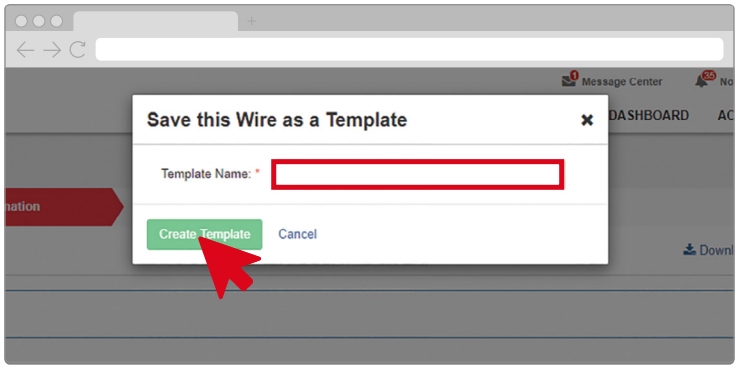
18. If additional approvals are required, the approvals must be obtained prior to cut-off in order for the wire to be sent.

19. You can now create another payment, save the current payment as a template or view your Wire Activity.



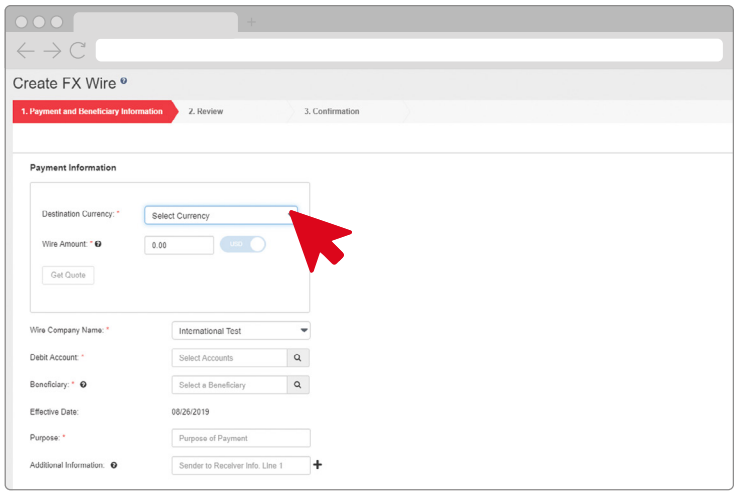
Save a wire transfer as a template

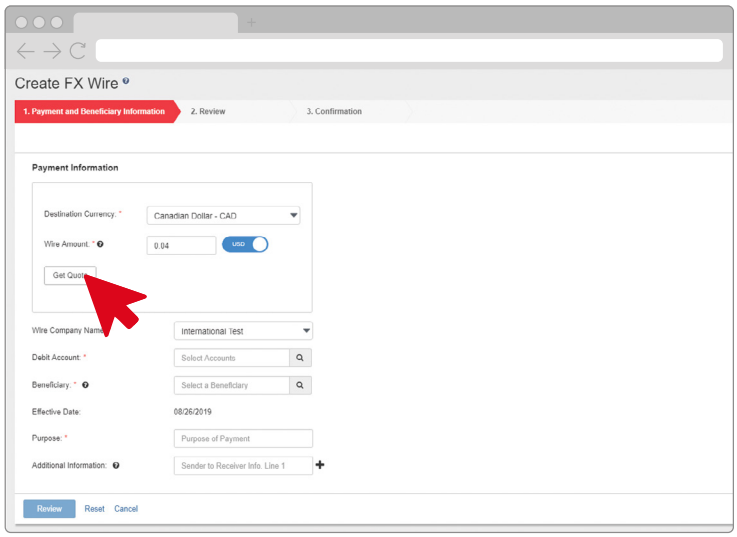
1. From the Confirmation Screen, click the **Save as Template** button.
2. Enter the template name in the **Template Name** box.
3. Click the **Create Template** button.
4. The new template is added to the Wire Template list and is ready for use. *Please note that if you wish to use the same information for the Notes and Reference Beneficiary fields when saving or creating Wire Templates, you can save that information as part of the template. Otherwise, leave the fields blank.*

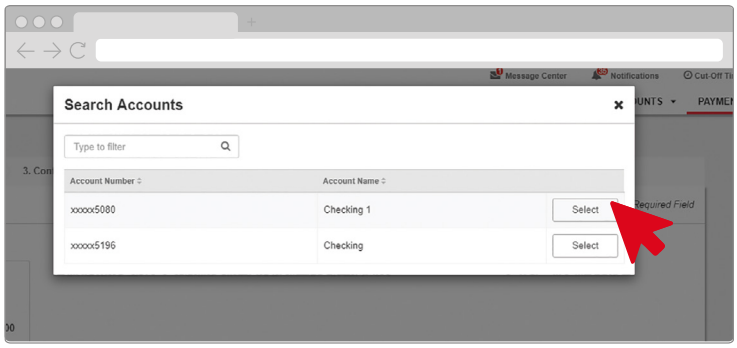


Create an international wire transfer

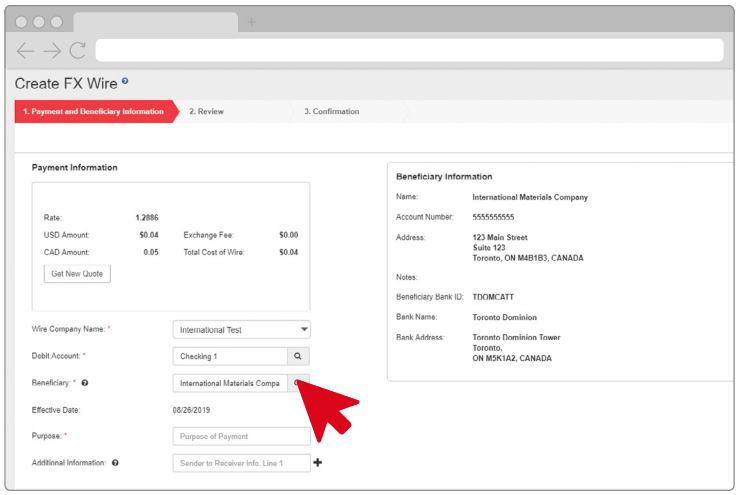
1. From the Dashboard, click the **Payments** tab and then **Create FX Wire**.
2. The Create FX Wire screen displays.
3. To select the currency for this wire, click the arrow in the **Destination Currency** box. A drop-down list will appear.
4. Click the currency type. It will then display in the Destination Currency box.
5. Next, enter the amount you want to transfer in the **Wire Amount** box.
6. Determine if the amount is in U.S. dollars or other currency by using the toggle.
7. Click the **Get Quote** button.
8. The current foreign exchange rate for the selected currency is displayed.
9. Choose the company that is initiating the transaction from the **Wire Company Name** drop-down list.
10. Specify a debit account for the wire in the **Debit Account** field. Clicking the **Search** icon allows you to search and view available accounts.
11. Choose the appropriate account from the list and click **Select**.
12. Specify the beneficiary by clicking the **Search** icon. A list of beneficiaries is displayed.
13. Choose the beneficiary and click **Select**.

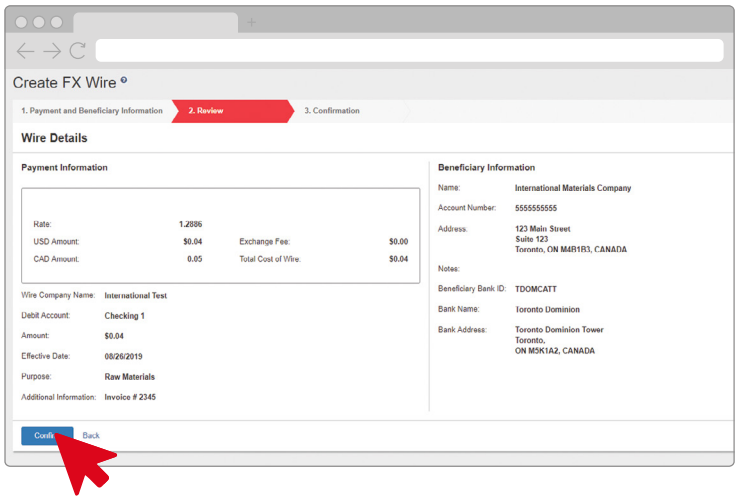


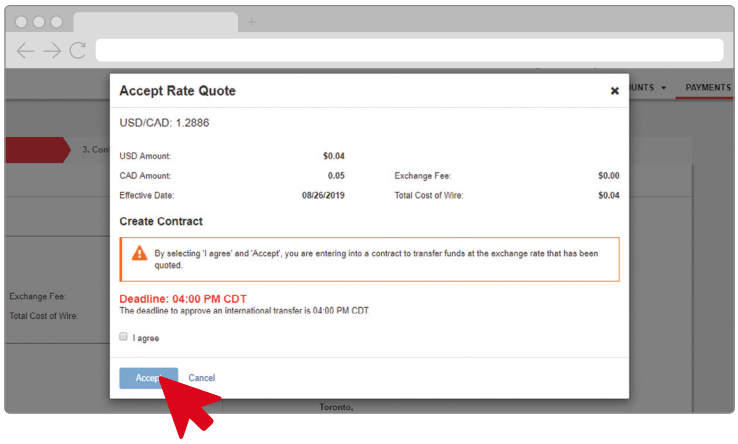




14. The beneficiary information is displayed.
15. The **Effective Date** for the wire will show the current date and cannot be changed.
16. Enter the purpose for the wire transfer in the **Purpose** box. Each wire is required to have a clear and specific description of the purpose of the funds.
17. Next, enter information about this payment that you would like to communicate to the beneficiary in the **Additional Information** box. You can add up to three lines by selecting the **plus** icon.
    a. Anything entered in the Additional Information field will be displayed on your wire confirmation email.
18. When complete, click **Review**.
19. Review the details of the wire and click **Confirm**.
20. An agreement screen displays. You must agree and accept that you are entering into a contract to transfer funds at the quoted exchange rate.
21. Click the **I Agree** check box.
22. Click the **Accept** button.
    a. Review the cut-off time and exchange rate information for this payment. Please ensure that all data entered is correct. Incorrect or inaccurate information will cause unnecessary delays. You may be contacted by an associate in Treasury Management to verify some information regarding your wire transaction.





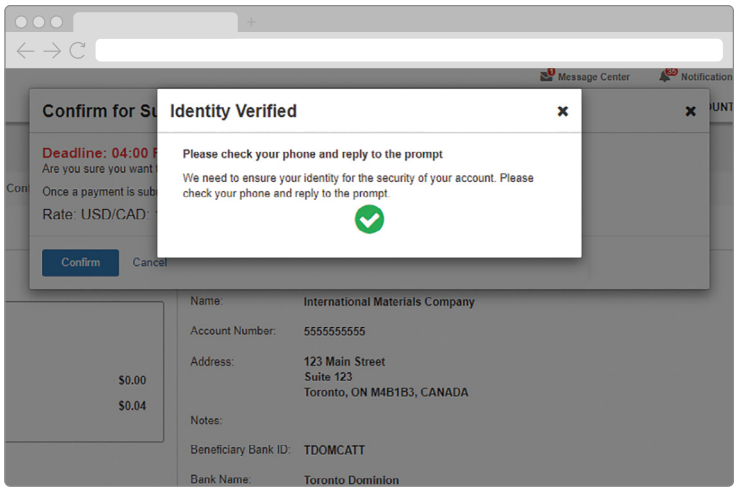


23. Click **Confirm** to proceed.

24. A verification screen appears, and the system authenticates your identity.

    a. If you are set up for token authentication, you will be prompted to enter the token.

    b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.



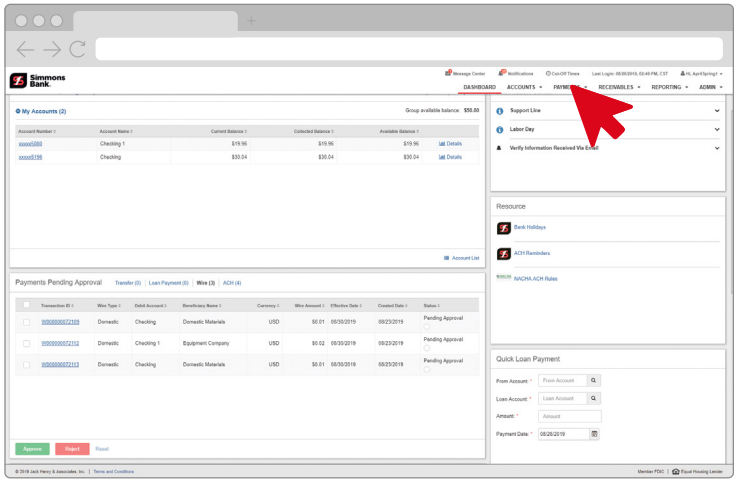
Approve a wire transfer

1. There are multiple ways to approve a wire transfer: this section will outline several different ways to approve them. From the Dashboard, click the **Payments** tab and then **Wire Activity**.

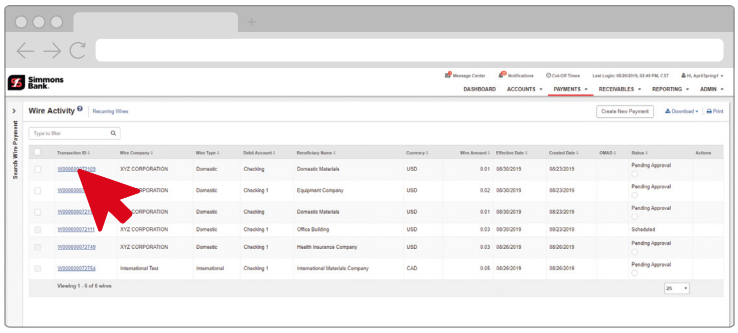
2. Wire transfers that you are entitled to see are displayed.

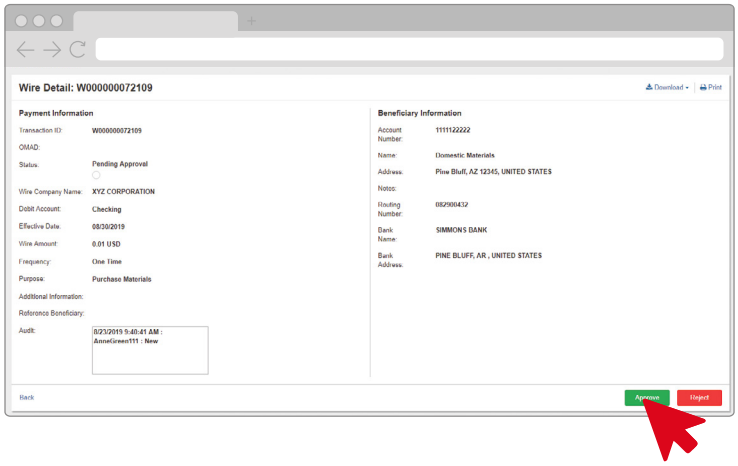
3. Hover the mouse cursor over the **Pending Approval** icon to see if you are an eligible approver.

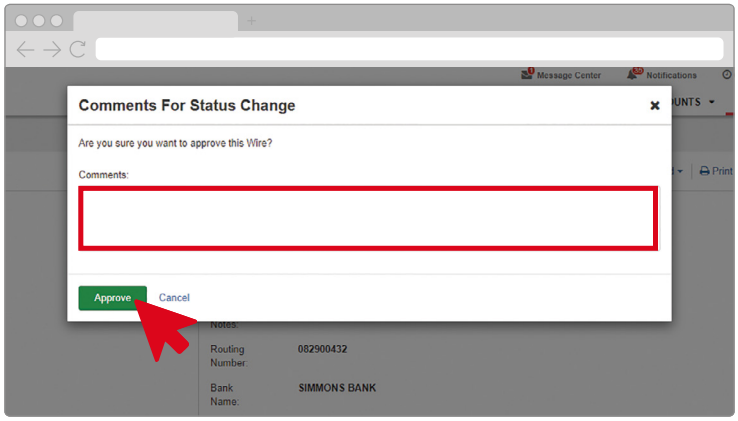
4. You can use the **Payments Pending Approval** widget on the dashboard, or you can select the check box by the wire and click the **Approve** button (which allows you to approve multiple wires at one time).



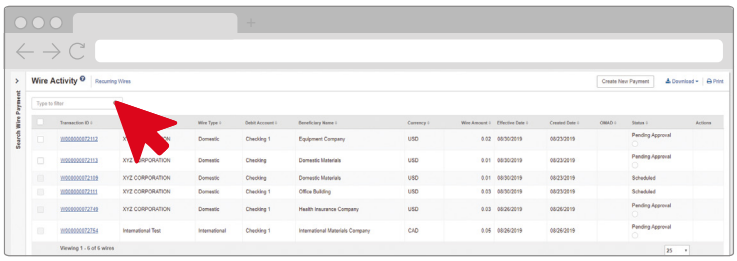
5. To approve a wire individually using the Transaction ID hyperlink, simply click the **Transaction ID** hyperlink, review the wire, and click **Approve**.
6. You have the option to add comments related to this payment.
7. Click **Approve**.
8. A verification screen appears, and the system authenticates your identity.
    a. If you are set up for token authentication, you will be prompted to enter the token.
    b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.



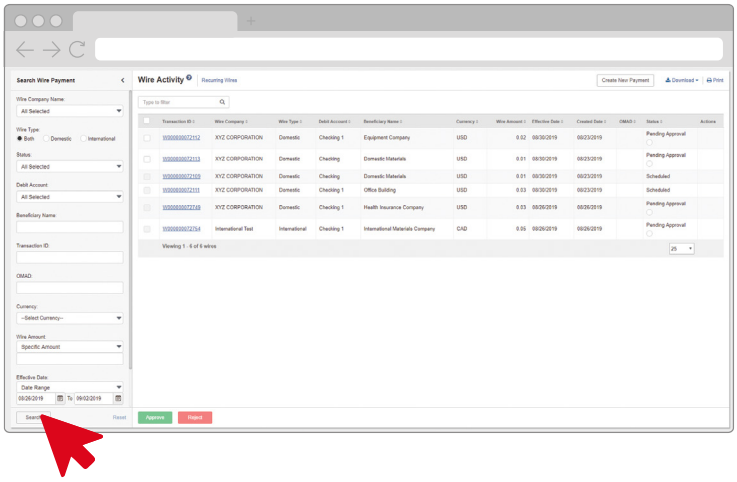




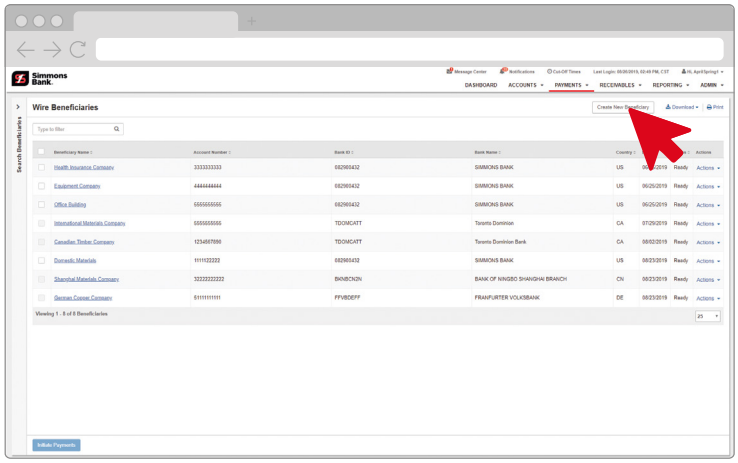
View wire activity



1. From the Dashboard, click the **Payments** tab and then **Wire Activity**.
2. The Wire Activity screen displays all wires regardless of payment status.
3. You can print or download the list by clicking the **Print** or **Download** buttons.
4. You can view recurring wires by clicking the **Recurring Wires** hyperlink.
5. To find a specific wire payment, click the **Search** arrow.
6. On the Search Wire Payment sidebar, you can search for wire payments using a variety of search criteria.
7. Simply define the criteria and click the **Search** button.



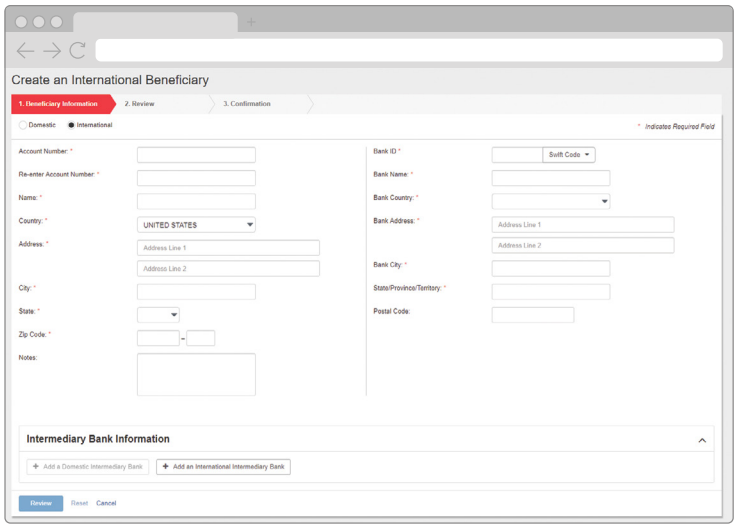
Manage beneficiaries

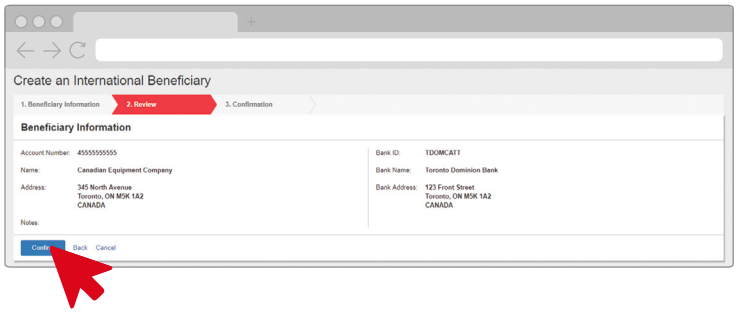


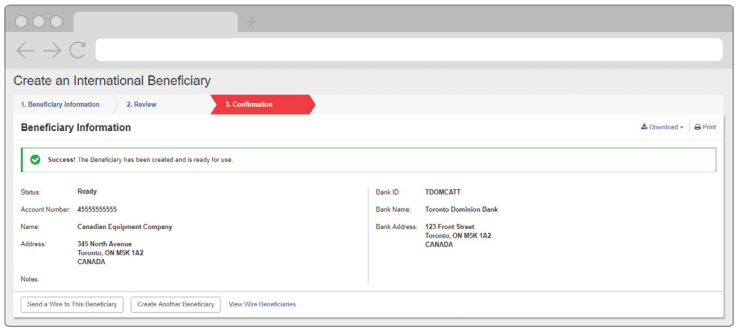
1. From the Dashboard, click the **Payments** tab and then **Wire Beneficiaries**.
2. To view a beneficiary, click the **Name** hyperlink.
3. To edit or delete the beneficiary, click the **Actions** hyperlink.
4. To find a particular beneficiary, click the **Search Beneficiaries** sidebar arrow.
5. To set up another wire beneficiary, click **Create New Beneficiary** button.

6. Choose the beneficiary type (Domestic, International or both).
7. The Beneficiary fields display.
8. Enter the appropriate information for the account number, name, address and beneficiary bank. You can set up intermediary bank information if needed.
9. When complete, click **Review**.
10. Review the beneficiary information screen and click **Confirm**.

For more information about wire transfer services, please contact us at 1.800.551.4471.







Remote Deposit Now

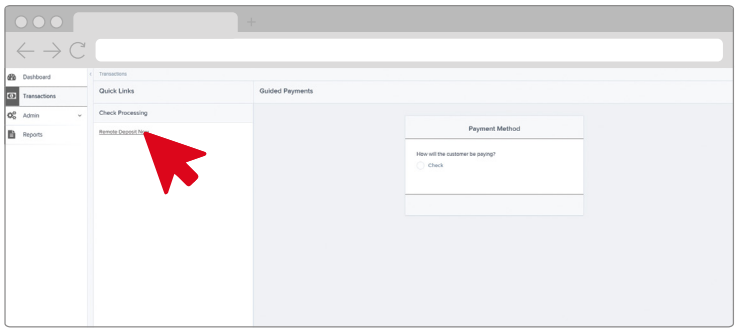
8

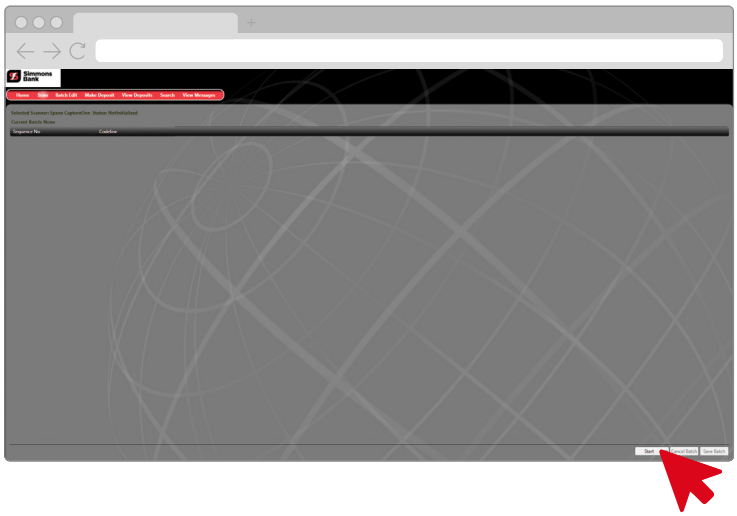
In this section, you will learn about the Remote Deposit Now process, including how to:

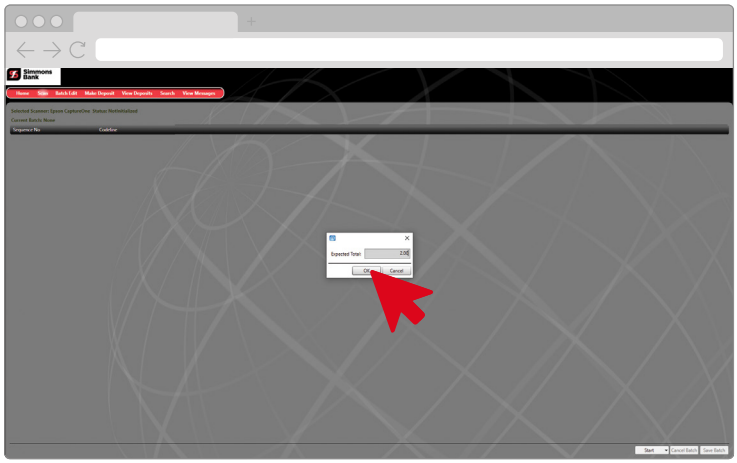
- Scan checks
- Edit a batch
- Make a deposit
- View reports
- Learn about different notifications
- Create a user

How to scan checks

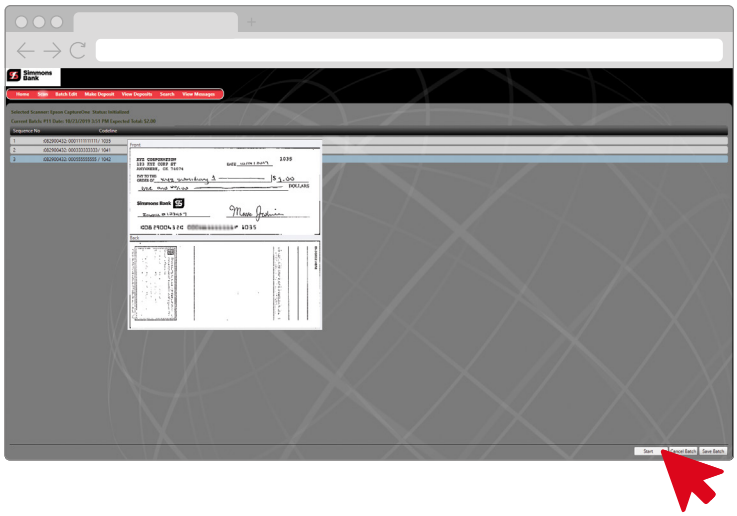
1. To begin, from the Dashboard click the **Receivables** menu tab then click **Remote Deposit Capture**.
2. The Launch screen appears. Click the blue **Launch** button to continue.
3. The **Remote Deposit Dashboard** appears. Click the **Transactions** menu tab to continue.
4. Click the **Remote Deposit Now** hyperlink.
5. The Remote Deposit Now Homepage appears. The Messages section will inform you if there was a problem with a deposit. If there was an issue, a hyperlink is available to take you to the message that details what went wrong and how to fix it.
6. Click **Scan** to create a deposit.
7. Next, place the checks in the scanner with the front facing outward and toward the right of the scanner.
8. Click **Start** to proceed.
9. The Expected Total dialog box appears. Enter the total amount of the deposit.
10. When you click **OK**, the checks will automatically start to scan.
11. The scanned items are displayed in sequence.





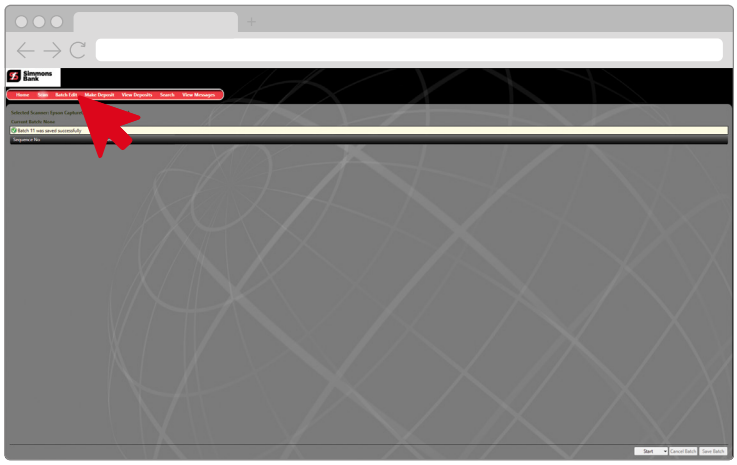


12. The Codeline displays the magnetic ink character recognition (MICR) line from the check. *Please note that if a Codeline includes any question marks, it means the check was scanned backward and will need to be rescanned.*
13. Next, hover over the **Codeline** to view an image of scanned item.
14. Review the check image. Make sure that you can see all four corners of the check, the MICR line is readable and there are no black lines. If the image quality is not good, you must rescan the check.
15. Repeat this review for all items.
16. If all images are of good quality, click the **Save Batch** button.
17. Click the **Home** button to return to the main screen. The saved batch is available to edit. *Please note that the batch has not been processed yet. The batch must first be edited and then deposited.*



Edit a batch

1. To edit a batch, click the batch hyperlink in the **Batches Ready For Edit** section or click the **Batch Edit** tab.
2. If you see the **Batch in Balance and Ready for Deposit** message, there is nothing to edit and you can move forward with making the deposit. Otherwise, review the check image and make sure it lines up with the fields at the bottom of the screen.



a. The **Aux On Us** field could be the check number of the account depending on how these items are placed on the check.

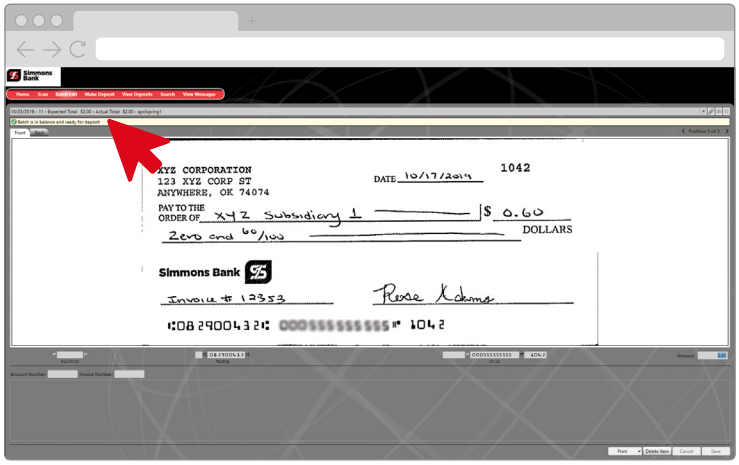
b. The **On Us** field is the account number if it is directly to the right of the routing number and followed by the check number.

c. You can ignore the Account Number and the Invoice Number fields.

3. In the example, the amount needs to be entered to match the check. When you enter the amount, the Actual Total will automatically update.

4. Click **Save**.

5. The next check that needs to be reviewed appears. Compare the check to the fields.



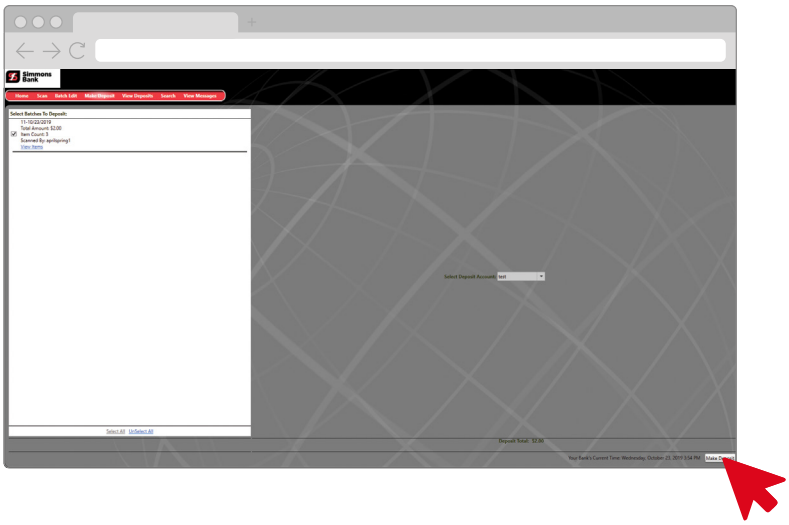
6. Add the amount if it is not displayed.

7. Click **Save** to keep the change. You have successfully edited the batch.

8. *Please note that you must see the **Batch is in balance and ready for deposit** message to proceed.*

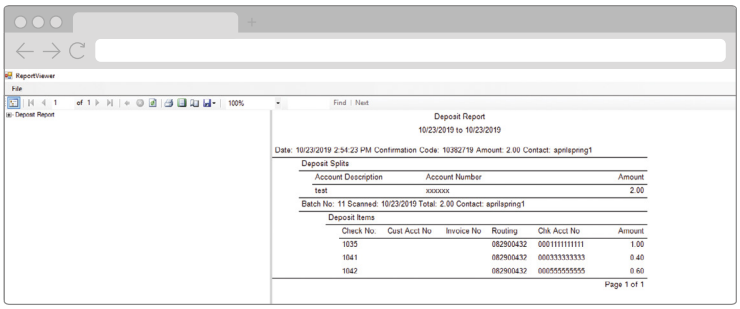
Make a deposit

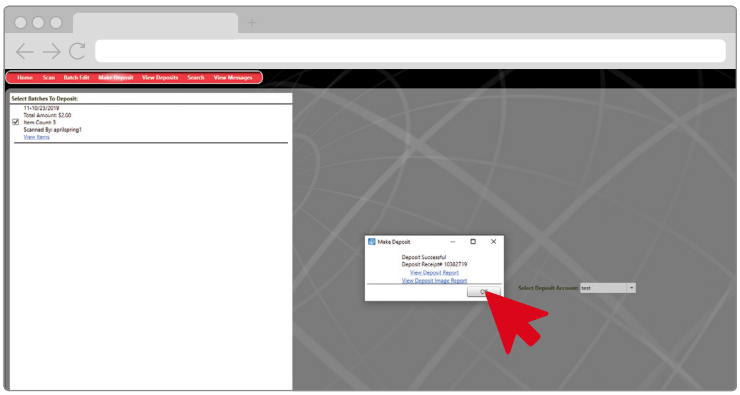
1. Click the **Make Deposit** tab. A list of all batches that are ready for deposit appears.
2. Select the **check box** for each deposit you wish to submit.
3. Next, select the **Deposit Account** drop-down. *Please note that if only one account is available, the account will automatically display in the window.*
4. Select the account that the batch needs to be deposited into.
5. Click **Make Deposit** to complete the process.



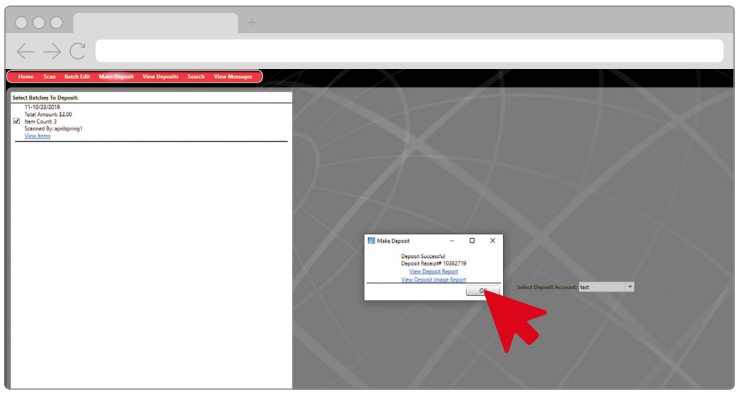
View reports

1. Once you click **Make Deposit**, the Make Deposit dialog box appears.
2. Click the **View Deposit Report** hyperlink.
3. You will see a line-item detail report. You can view the date of the deposit, the account name, the batch number and the total amount of the deposit.
4. Click **Close** and you will return to the Make Deposit dialog screen.
5. Click the **View Deposit Image Report** hyperlink.
6. The View Deposit Image Report appears.
7. You can see the front of each check image, the date of the deposit, the account name, the batch number and the total amount of the deposit.



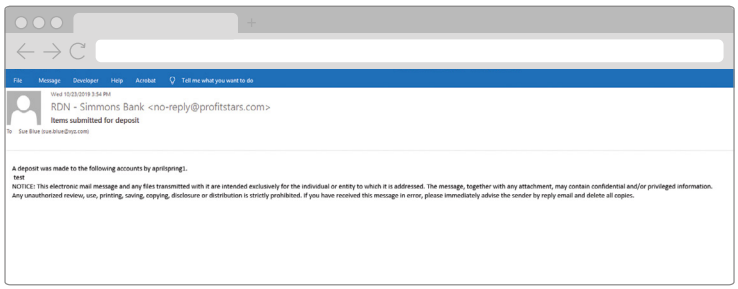


8. Click **Close** and you will return to the Make Deposit dialog screen.
9. Click **OK**.
10. You can also access the reports from the menu.



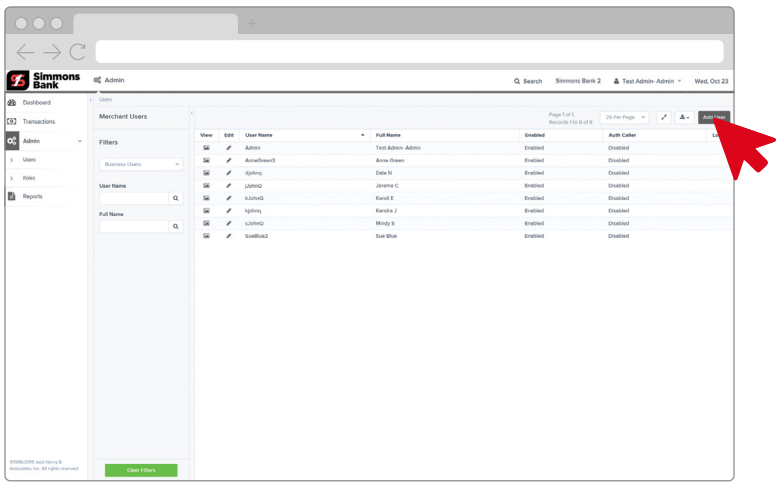
Understand system notifications

1. If you are the Admin for the system, you will receive a notification each time a deposit is submitted.
2. You will also be notified when a user has been added to the system.



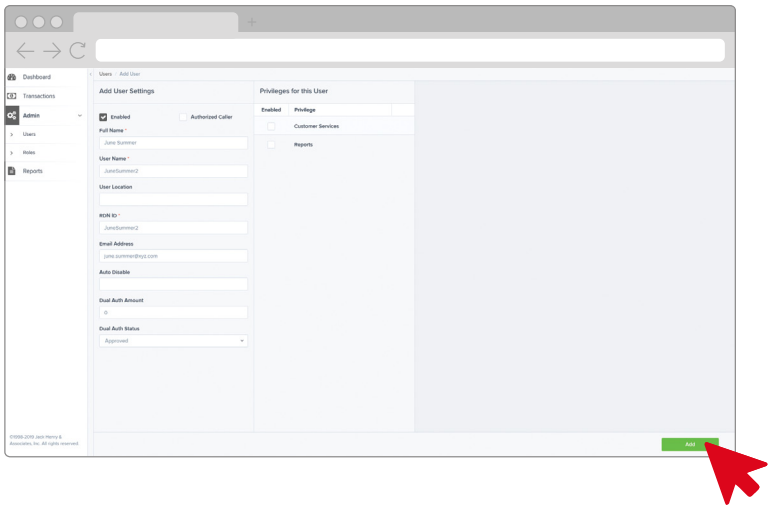
Create a user

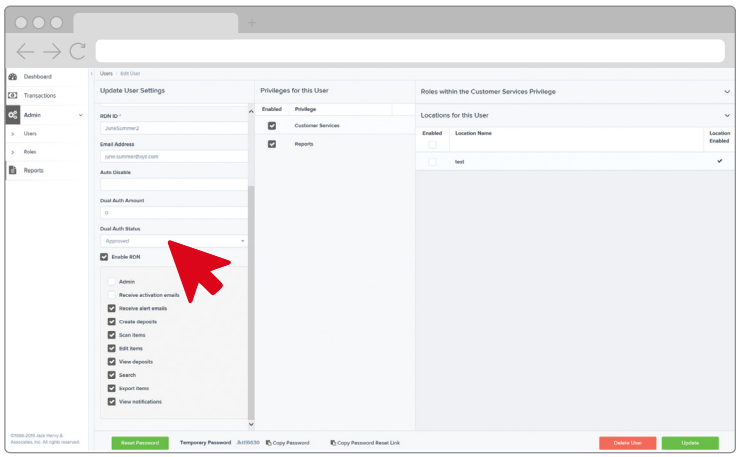
1. From the Remote Deposit Dashboard, click the **Admin** menu.
2. From the drop-down menu, click **Users**.
3. A list of all users in the system appears.
4. You can view or edit existing users.
5. To create a new user, click **Add User**.

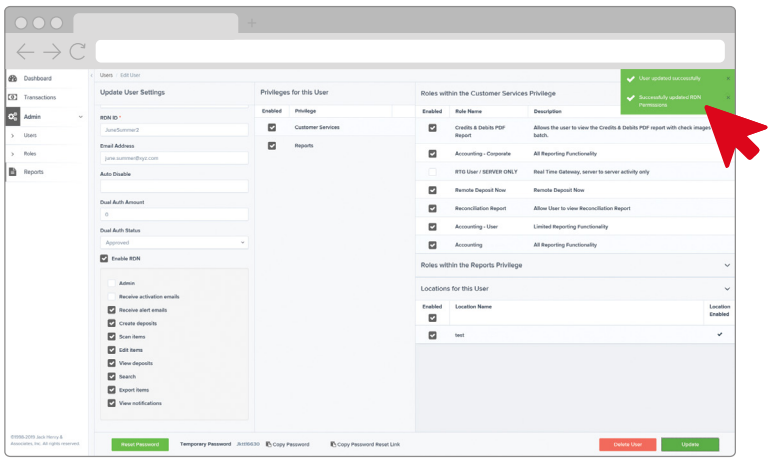


6. Enter the user's settings.
7. Please note the RDN ID, as you will need this when you add the Remote Deposit Now service to the user in Treasury Management.
8. All users need to have the **Customer Services** check box selected.
9. Click **Add** to proceed.
10. Select the **Enable RDN** check box. The user can now use the Remote Deposit Now system.
11. The Add User Setting screen appears.
12. Select the **Create Deposits** box to allow the user to make a deposit.
13. You can expand the user's roles by clicking on the **Roles Within the Customer Services Privilege** drop-down.
14. Select the **Enable** check box for each account that the user can deposit into.
15. Click the **Update** button to complete the process.
16. You will see a success message on the **Update User Settings** screen when you have successfully created a user.

For more information about the Remote Deposit Now service, please contact us at 1.800.551.4471.







Remote Deposit Complete

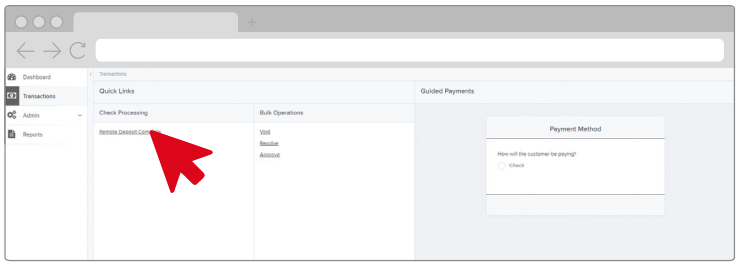
9

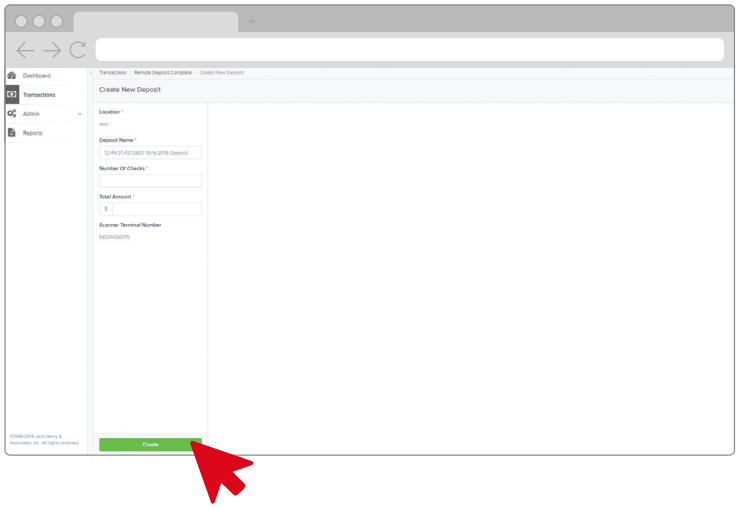
In this section, you will learn about the Remote Deposit Complete process, including how to:

- Create a deposit
- View a deposit report
- Create a user

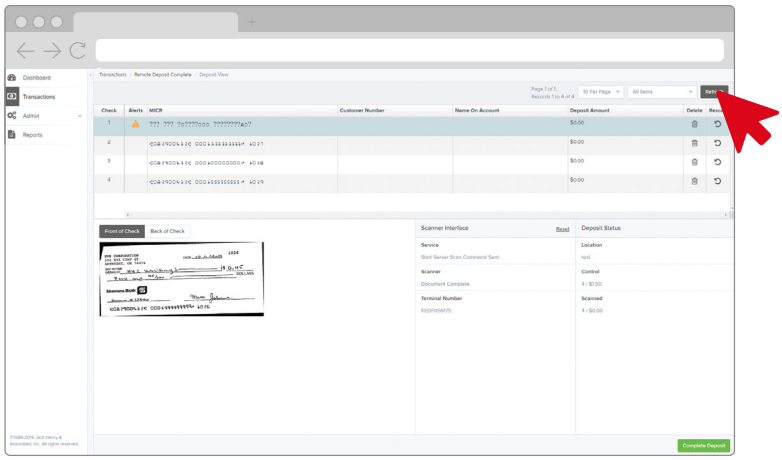
How to create a deposit

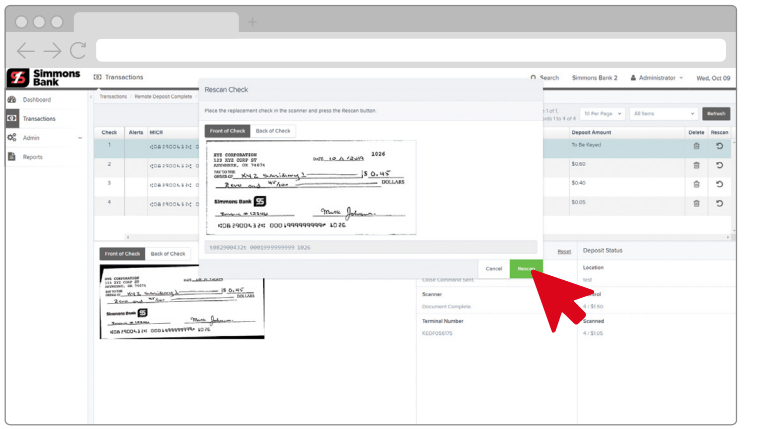
1. To begin, from the Dashboard click the **Receivables** menu tab then click **Remote Deposit Capture**.
2. The Remote Deposit Capture screen appears. Click the **Launch** button to continue.
3. The Remote Deposit Complete Dashboard appears. Click the **Transactions** menu tab to continue.
4. Click the **Remote Deposit Complete** hyperlink.
5. Your open deposits are displayed. Click **Create New Deposit**.
6. Enter the number of checks you will scan.
7. Enter the total amount of all the checks you will deposit.
8. Place the check(s) in the scanner with the front facing outward and toward the right of the scanner.
9. When you click the **Create** button, the checks will automatically start to scan.
10. The scanned items are displayed.
11. You can click on the **Front of Check** or **Back of Check** tabs to display your scanned checks.
12. If you receive a **Warning** icon there is something that must be corrected. Hover over the icon to learn what must be fixed. For example, you might have invalid magnetic ink character recognition (MICR) information.

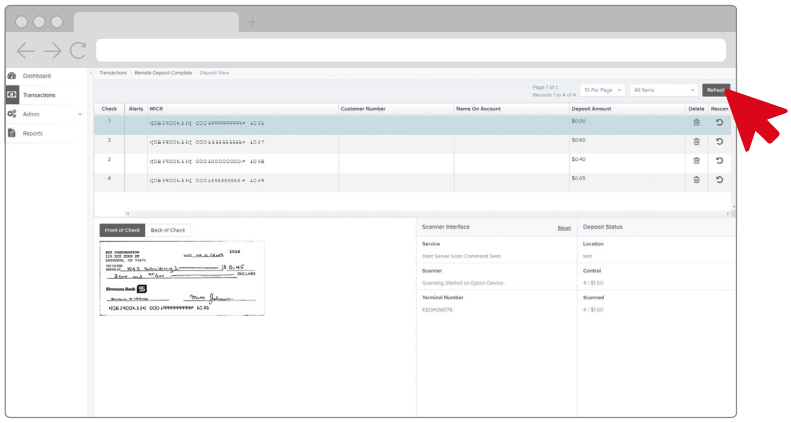




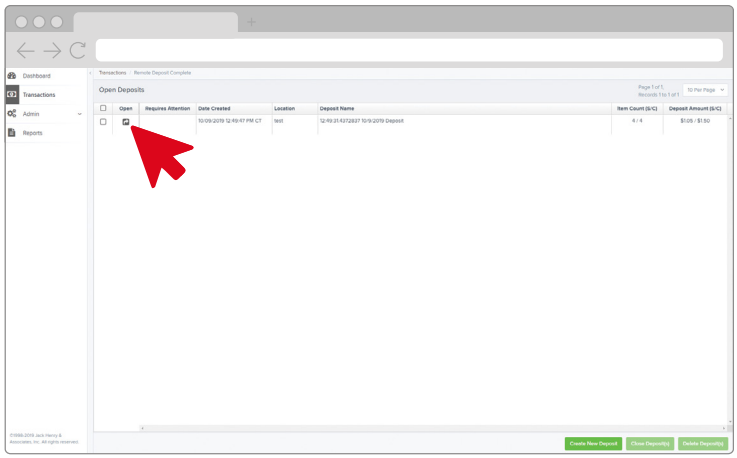
13. All of your Deposit Amounts will initially display as zero. Click the **Refresh** button to update the dollar amounts.
14. You can determine if you want to delete or rescan an item.
15. To rescan an item, click the **Rescan** icon next to the item you want to rescan.
16. The system will display the original image of the check.
17. Load the check into the scanner and click the **Rescan** button.
18. The system displays the new scanned item.
19. Once you have verified the scan, click the **Rescan** button to accept the image.
20. The rescanned check displays with the proper information.
21. Click the **Refresh** button to update the amount.
22. If the Deposit Amount displays as To Be Keyed, you may still complete the deposit. In this case, the proper information will be completed by the service, prior to the submission of your deposit.
23. You may also add additional checks by loading them into the scanner.

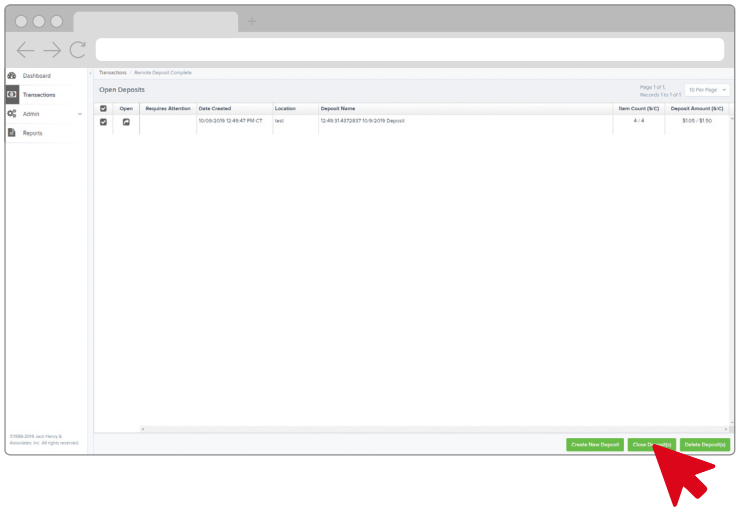


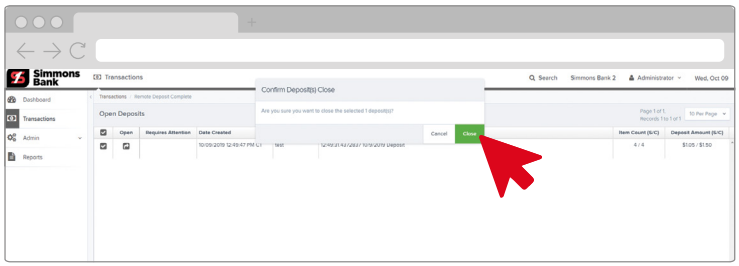


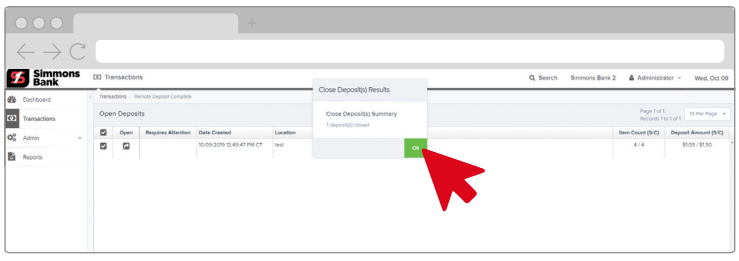


24. When you have verified that all the checks are ready for deposit, click **Complete Deposit**.
25. The deposit you created appears. *Please note that at this point you have not submitted the deposit to the bank.*
26. You may click the **Open** icon to edit the deposit.
27. If you want to add more checks, you must create a new deposit.
28. Click the **check box** by the deposit you wish to submit to the bank.
29. Next, click the **Close Deposit(s)** button.
30. The Confirm Deposit Close screen appears. You must confirm that you are done with the deposit. *Please note that when you click the Close button, the deposit will be submitted to the bank and can no longer be modified.*
31. Click **Close** to submit the deposit to the bank.
32. The Close Deposit Results screen appears to notify you that the deposit has been closed and therefore sent to the bank for processing.
33. Click **OK** to continue using the system.



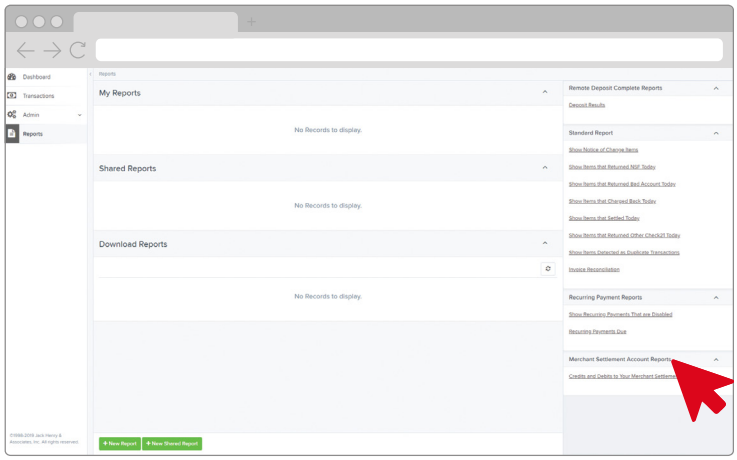


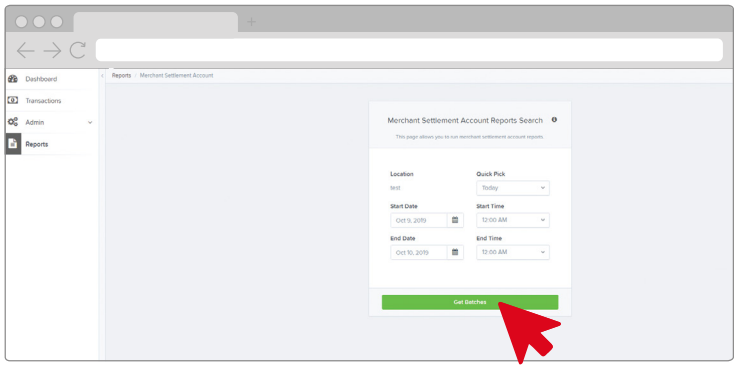


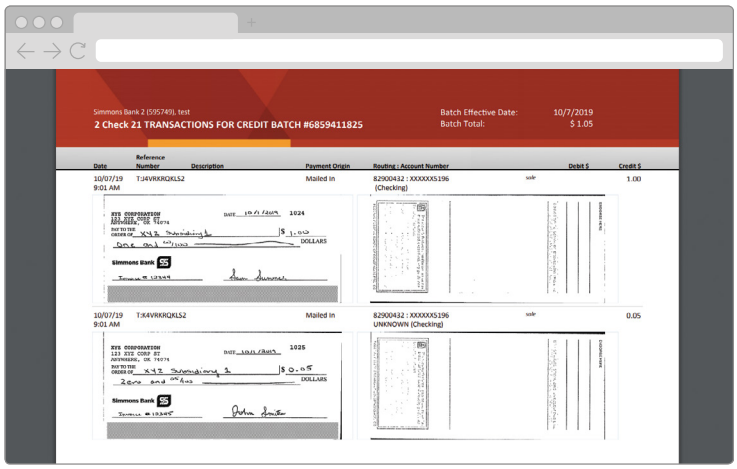


Review a deposit report

1. Click the **Reports** menu option.
2. The Reports screen appears. Select the **Credits and Debits to Your Merchant Settlement Account** hyperlink.
3. The Merchant Settlement Account Reports Search screen appears.
4. Select a **Start Date** from the calendar icon.
5. Click **Get Batches**.
6. Based on your search criteria, a list of batches appears. *Please note that deposits are not available on this report until the following business day.*
7. Click the **Report** icon.
8. The Deposit report displays a summary of the deposit, including the number of checks deposited, the deposit effective date and the deposit total.
9. You can also view the front and back of all the checks that have been deposited.
10. You may also view each item in the deposit individually by selecting the **Batch Details** icon.
11. Next, click the **Transaction Detail** icon.
12. All of the details display. *Please note that the system offers different notifications. If you are the Admin for the system, you will receive a notification each time a deposit is submitted.*

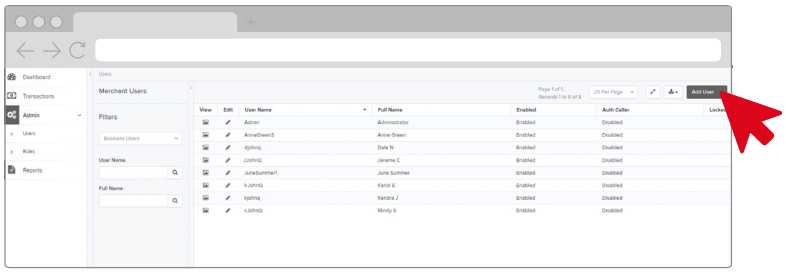


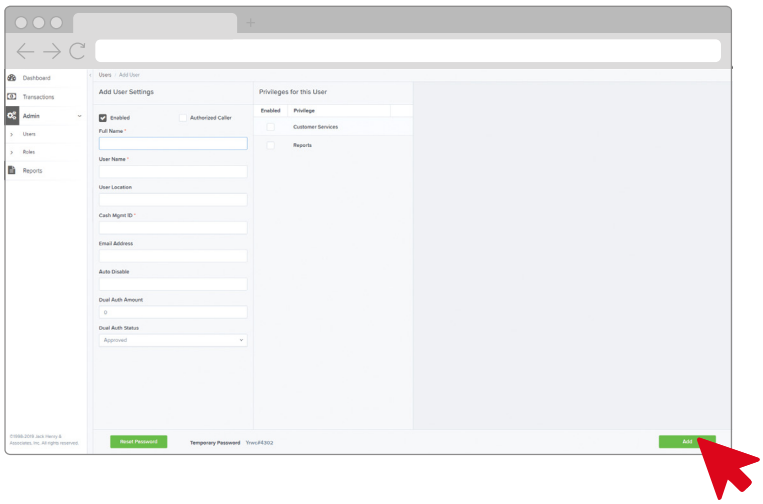


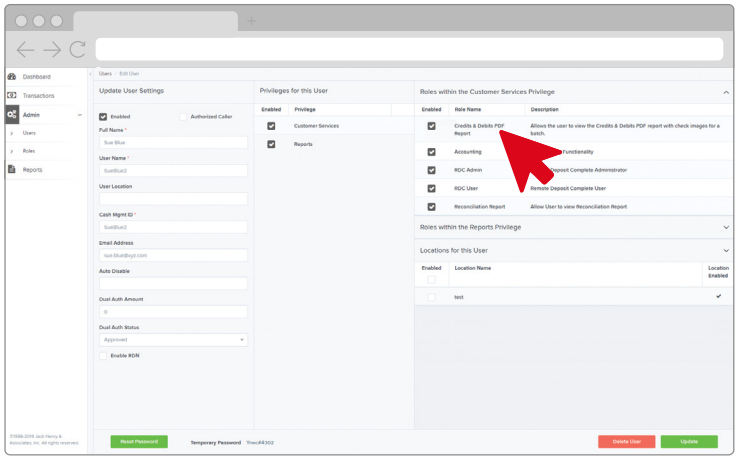


Create a user

1. Click the **Admin** menu option. A drop-down menu appears.
2. Click **Users**.
3. A list of all users in the system displays.
4. You can view or edit existing users.
5. To create a new user, click the **Add User** button.
6. Enter the user's settings. *Please note the Cash Mgmt ID, as you will need this when you add the Remote Deposit Complete service to the user in Treasury Management.*
7. Check the **Customer Services** check box for all users.
8. Select the **Reports** check box to grant the user the right to view and run reports.
9. Click **Add** to proceed.
10. You can expand user roles within the Customer Services Privilege screen. For example:
    - You can select **Credits and Debits PDF Report** to let the user view this report.
    - You can select **Accounting** to give the user all reporting functionality.
    - You can select the **RDC Admin** check box to give the user single authority to run and submit a deposit. And, you can select the **RDC User** check box to grant the user the ability to run a deposit.



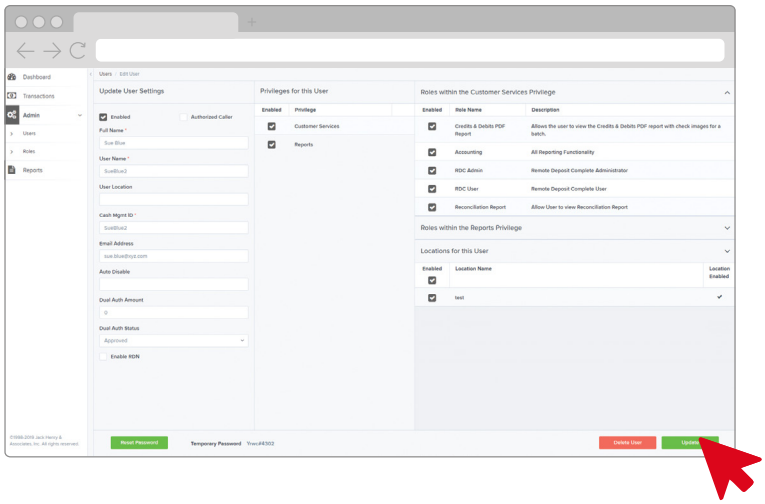




- You can select **Reconciliation Report** to let the user view this report. When you select the **Reconciliation Report** check box, also select the **Enable** check box for each account that the user can deposit into.

11. Click the **Update** button to complete the process.

For more information about the Remote Deposit Complete service, please contact us at 1.800.551.4471.



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