

BUSINESS ACH & WIRES

Digital Banking User Guide

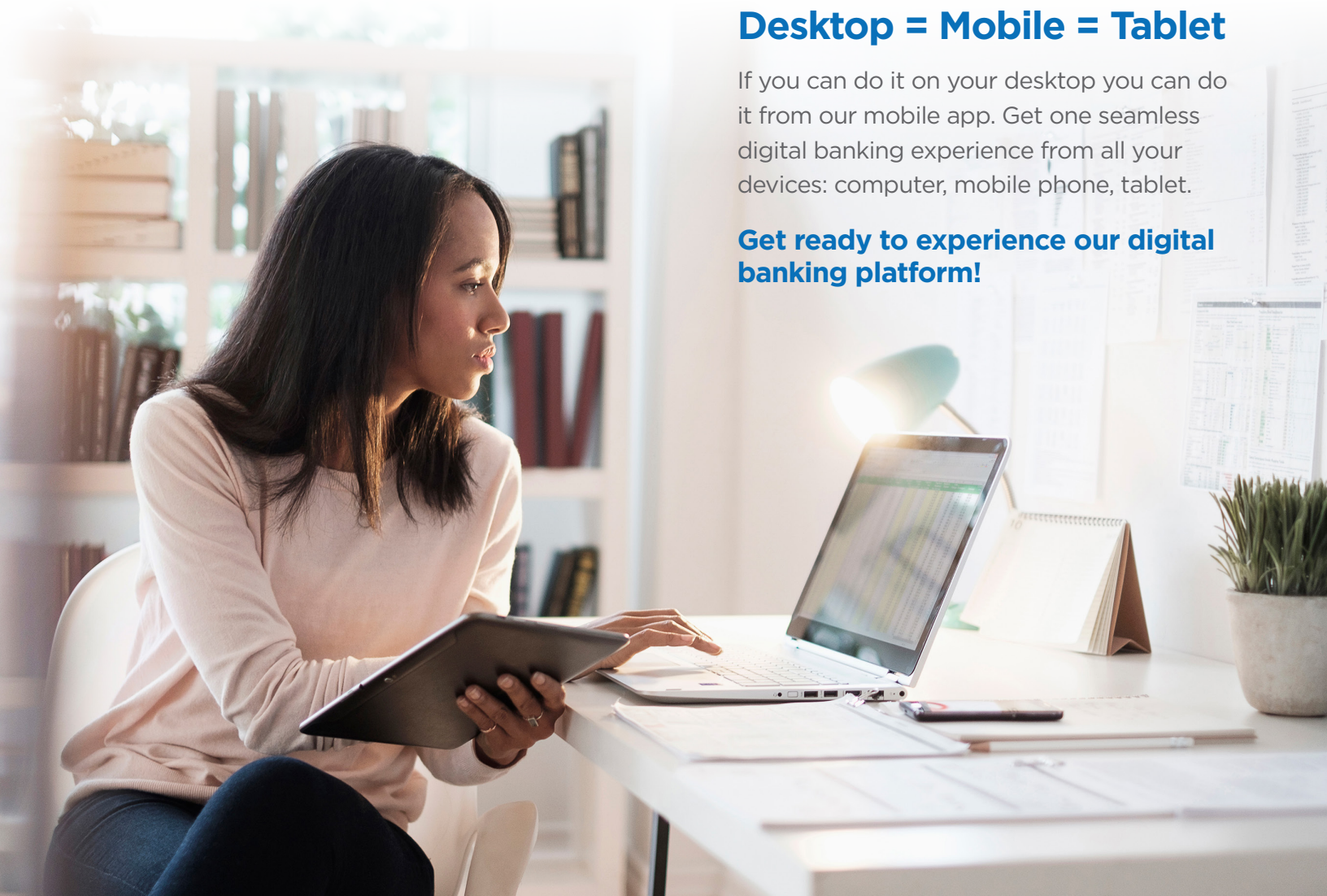
Getting Started

At NBT Bank, we're focused on what matters, which makes it easier and faster to bank anywhere, anytime, and on any device. To get you setup on our digital experience as quickly as possible, we've created this User Guide to help answer your questions and to help you swiftly navigate through our business banking experience.

Desktop = Mobile = Tablet

If you can do it on your desktop you can do it from our mobile app. Get one seamless digital banking experience from all your devices: computer, mobile phone, tablet.

Get ready to experience our digital banking platform!



Important Things to Know

The following sections provide additional detail and reference material to assist you in understanding what to expect on the digital banking platform.

Account History

- For each of your accounts, you will have access to:
 - » Up to 18 months of transaction history.
 - » Up to 7 years of check images for each account.
 - » Up to 7 years of deposit slips and deposited items images.

Administrator

- Business Administrators will automatically inherit ALL Business Level entitlements, limits, and accounts.
- Entitlements for Business Administrators **cannot** be restricted.
- We recommend that your business regularly review who should have Administrator access and make any necessary adjustments.
 - » **Note:** If necessary, any Administrator can also update the user type of any other Administrator or User.

Dual Control

- The Initiate entitlement enables a user to initiate a Transfer, ACH, or Wire.
- The Approve & Reject entitlement enables a user to approve a Transfer, ACH, or Wire initiated by another user.
- The Number of Approvals Required entitlement designates how many other users must approve a Transfer, ACH, or Wire. This can be defined at the Business Entity level AND the Business User Level.
- User level limits will follow the same methodology as business level limits – maximum transaction limits for debits/credits and summed limits for daily/weekly/monthly limits.

ACH Impacts

- ACH Participants:
 - » Each participant has a Group field and this field will be populated with the following information:
 - [payee type] [ach type] [category]
 - Ex., CCD PAY CUSTOM_CATEGORY
 - » You will be able to filter the list of payees using this Group field when creating new ACH Templates



Important Things to Know (continued)

ACH - One-Time Payment

- The One-Time Payments feature is designed for non-recurring ACH transactions and allows you to quickly initiate an ACH Batch without having a previously defined Template.
- Navigate to **ACH > One-Time Payment**

ONE-TIME PAYMENT

* **Transaction Type**
PPD Credit - Consumer Credit

* **Schedule**
Immediate

Effective Date
05/18/2020

* **Company Entry Description**
ACH XFER

* **Company**
Sample Company - x6789

Offset Account
x0205 OFFICIAL CHECKS (Available \$13.27)

BATCH ENTRIES

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount
There are no batch entries.					

CANCEL **INITIATE** **ADD PARTICIPANTS**





- » **Transaction Type** – Transaction Types include:
 - **PPD** (Prearranged Payment and Deposit):
 - **PPD Debit** – Payments received from personal (consumer) accounts.
 - **PPD Credit** – Payments made to personal (consumer) accounts.
 - **CCD** (Cash Concentration or Disbursement):
 - **CCD Debit** – Payments received from other corporate (business) accounts.
 - **CCD Credit** – Payments made to other corporate (business) accounts.
- » **Schedule** – Schedule options include:
 - **Immediate** – Transaction will send on the next business day, if made prior to 4:00 p.m. ET Monday – Friday.
 - **Same-Day** – Will be effective the same day if the transaction is made on a business day before 12:00 p.m. ET.
 - **Future-Dated** – Schedule any available effective date
- » **Effective Date** – The day the transaction takes effect
- » **Company Entry Description** – This is defaulted to “ACH XFER”, which stands for “ACH Transfer.” No change or edits are required in this field.
- » **Company** – Select the company and Tax ID from which the ACH transaction should originate.
 - Reminder: Be sure the selected Company and Tax ID have previously been established as an ACH Originator.
- » **Offset Account** – Select the account that will be sending the funds.
 - Reminder: Be sure the account corresponds to the selected Company and Tax ID selected above.
- Select **Add Participants**, which will extend the page to include your list of Participants.
- In the **Participant List** section, select the participant(s) that you would like to add, by selecting the checkbox next to their nickname. There is a **Group** filter that allows you to filter your Participant list by the Participant Group field.

Important Things to Know (continued)

- After you have checked the box(es) next to your desired participant(s), select **Add Selected Participants** (this removes the **Participant List** section and returns you to your original view).

<input checked="" type="checkbox"/>	TEST NICKNAME	ABC Compan_1	05/06/2020 10:24 PM	ccd ach	x4444	021303618	Savings	Active
<input type="checkbox"/>	Testing Same Day	Test Same	05/06/2020 10:24 PM	ccd ach ACH Receipts	x1111	021303618	Savings	Active
<input checked="" type="checkbox"/>	Testing Same Day	Test Same_1	05/06/2020 10:24 PM	ccd ach ACH Payments	x1111	021303618	Savings	Active

- Your selected ACH Participant will now display under **Batch Entries** (towards the bottom of the page). Input your desired amount and **Initiate** the transaction.

BATCH ENTRIES						
Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount	
TEST NICKNAME		ABC Compan_1	x4444	Savings	\$ 1.00	0 Addenda  
Testing Same Day		Test Same_1	x1111	Savings	\$ 1.50	0 Addenda  

ACH - Templates

- ACH Templates is a flexible feature that enables you to setup one or many templates *once* and then easily and quickly initiate those templates into batches or set them up to automatically recur on a defined schedule.
- Navigate to **ACH > Templates > Add Template**

- » **Template Name** – Your desired template name. For example, if the template is for payroll, it can be named “Payroll”.

Transaction Type – Transaction Types include:

- (PPD and CCD Debit/Credit – Same as ACH One-Time Payment section)
- Tax Payments

- » **Company Discretionary Data** – A general description field for the transaction.

Note: This is an optional field

- » **Company Entry Description** – (Same as the ACH – One-Time Payment section)

- » **Company** – (Same as the ACH – One-Time Payment section)

- » **Offset Account** – (Same as the ACH – One-Time Payment section)

- » **Offset Individually** – By default, the checkbox is not selected. When not selected, the total sum of the transactions from this template will display on one line on your statement. When the checkbox is selected, each individual transaction from this template, will display on a different line in your statement.

Note: This field only populates once you have selected an **Offset Account**.

TEMPLATE DETAILS
* Template Name Test
* Transaction Type PPD Credit - Consumer Credit
Company Discretionary Data
* Company Entry Description ACH XFER
* Company Sample Company - x6789
* Offset Account x1111 OFFICIAL CHECKS (Available \$0.46)
<input type="checkbox"/> Offset Individually

Important Things to Know (continued)

- The bottom half of the page contains the Batch Entries section like the **One-Time Payment**, but includes a few additional options

BATCH ENTRIES

Nickname ▾	Notify	Unique Identifier ▾	Account Number	Account Type ▾	Hold	PrenoteAmount
<i>There are no batch entries.</i>						
						Active Total \$0.00 ? Hold Total \$0.00 ? Prenotes 0

CANCELINITIATE PRENOTESADD PARTICIPANTS

SAVESAVE AND CLOSEIMPORT CSV

Choose a file... No File Selected

- » **Initiate Prenotes** – A zero-dollar transaction to verify that an account or routing number exists and is active.
- » **Add Participants** – This is the same process as with the One-Time Payment. Once selected, the only difference is that your list of participants section is titled **Participants** (not Participant List) and is located at the bottom of the page (not the top).
- » **Save** – Selecting Save, creates and adds the template to your list of ACH Templates. In order to save, you need to have at least created a **Template Name** and selected your **Company**.
- » **Save and Close** – Selecting this option, creates and adds the template to your list of ACH Templates and returns you to the ACH Templates page. This option allows you to save and close your template to continue working on it sometime in the future. Again, in order to save, you need to have at least created a **Template Name** and selected your **Company**.
- » **Import CSV File** – This option enables you to import a .csv file containing a list of ACH Participants and other optional details such as **Amount** and **Addenda** information that can be quickly imported in bulk to a new ACH Template.

Import CSV

You may add entries to this template by importing a comma-separated values (CSV) text file. Each line in the file must contain the following fields in the order listed:

1. Participant Name – 1 to 22 characters; required
2. Participant Nickname – 1 to 40 characters; required
3. Participant Institution Name – 1 to 22 characters; required for new participants only
4. Participant Routing Number – 9 digits; required
5. Participant Account Number – 1 to 17 characters; required
6. Participant Account Type – Checking, Savings, or Loan; required
7. Participant Status – Active or Hold; required
8. Participant Group – 0 to 40 characters
9. Participant Discretionary Data – 0 to 2 characters
10. Amount – Number with no dollar sign; required
11. Hold – TRUE or FALSE; defaults to FALSE if unspecified
12. Prenote – TRUE or FALSE; defaults to FALSE if unspecified
13. Addenda – 0 to 80 characters

The first line in the file must contain valid data, the file must not contain a header record.

If any field contains a comma, the entire field must be enclosed in double quotation marks (for example, "1,234.56").

If any required fields are missing, the file will be rejected. If a field is not required, a blank value can be provided.

If a nickname matches an existing participant but the other fields do not match that participant's existing information, the file will be rejected. If a participant with the given nickname does not exist, it will be added to the system.

- Clicking on the question mark at the top of the screen will provide you with a list of details on how to properly format the import file.
- Once created, the template will be saved under **ACH > Templates**.

Important Things to Know (continued)

- To initiate, select the checkbox next to the desired participant(s) and select **Initiate**.
 - » If this is performed before 12:00 p.m. ET on a business day, then the **Initiate Same Day** option will be available to eligible businesses only.

ACH TEMPLATES ?

Show Search Options

	Template	Created	Company	Transaction Type	Amount	#	Effective Date	
<input checked="" type="checkbox"/>	Name: Test Fund From: x1111 OFFICIAL CHECKS	06/03/2020 11:17 AM	Test ACH Company - x4321	PPD Credit - Consumer Credit	\$1.00	1	06/15/2020	 Schedule This Batch
<input type="checkbox"/>	Name: test 2 Fund To: x1111 OFFICIAL CHECKS	06/04/2020 7:29 AM	NBT Bank - x5735	CCD Debit - Non-Consumer Debit	\$5.00	2	06/15/2020	 Schedule This Batch

INITIATE SAME DAY
INITIATE
DELETE SELECTED TEMPLATES
ADD TEMPLATE

- To Schedule a batch on a recurring basis, select **Schedule This Batch** within the **Effective Date** column

RECURRING BATCH SCHEDULE

Batch Test

Amount \$1.00

Company Test ACH Company

Transaction Type PPD Credit - Consumer Credit

Fund From x1111 - OFFICIAL CHECKS

*** Start Date**

*** Frequency**

No End Date

End By:

Number of Transfers:

CANCEL
INITIATE

- » **Start Date** – The date you would like to begin scheduling the transaction.
- » **Frequency** – Options include, but are not limited to:
 - Weekly
 - Biweekly
 - Semimonthly
 - Monthly
 - Quarterly
- » **No End Date** – Selecting this option will allow your transactions to occur indefinitely.
- » **End By** – This field allows you to specify a future end date.
- » **Number of Transfers** – This option allows you to specify the number of transactions to occur, at which point the recurring schedule will end.

Important Things to Know (continued)

- To manually stop a scheduled batch, navigate to **ACH > Activity** and scroll to the **Scheduled Batches** section:

SCHEDULED BATCHES						
<input type="checkbox"/> Show Search Options						
Ref #	Batch	Company	Schedule	Amount	Effective Date	
102	Name: Test Type: PPD Credit - Consumer Credit Fund From: x1111 OFFICIAL CHECKS	Test ACH Company - x4321	Every month, starting on 06/15/2020 and ending after 2 occurrences	\$1.00	06/15/2020	
<input type="button" value="EXPORT"/>						

- » To stop a scheduled batch, select the icon:

ACH Participants

- ACH Participants are shared among all types of ACH transactions (Payments, Payroll, Receipts, and Collections.)
 - » You may view your ACH Participants at any time in the **ACH Participants** module located under **ACH > Participants**.

ACH PARTICIPANTS								
Group								
<input type="text"/>								
<input type="button" value="CLEAR"/>		<input type="button" value="FILTER"/>						
<input type="checkbox"/>	Nickname	Unique Identifier	Created	Group	Account Number	Routing Number	Account Type	Status
<input type="checkbox"/>		112-1241	05/06/2020 10:24 PM	ppd col	x1111	021305577	Savings	Active
<input type="checkbox"/>		112-1243	05/06/2020 10:24 PM	ppd col	x2222	021305577	Savings	Active

- To add new ACH Participants:
 - » Navigate to **ACH > Participants > Add Participant**.



Important Things to Know (continued)

Wires

- Payees for both Domestic Wires and International Wires can be viewed at any time in the **Wires / Payees** module located under **Wires > Payees**.
- You will have the ability to manually edit any converted payees as needed.
- To add a new payee:
 - » Navigate to **Wires > Payees > Add Payee**
Note: **Add Payee** is located at the bottom of all your payees. If you have many existing payees, you will need to scroll to the bottom of the page to see the button.
- There are three different wire options available:
 - » **Single Wire**
 - » **Multiple Wires**
 - » **One-Time Wire**

WIRES / PAYEE DETAILS

* Payee Type
Domestic

PAYEE INFORMATION

* Nickname

* Payee Name

Email Address

Send email when wire status is changed to Downloaded

* Account Number

* Confirm Account Number

* Format
 Domestic Foreign

* Address Line 1

Address Line 2

Wires – Single Wire

- The Single Wire option is designed for sending out one wire to one of your existing payees.
- Navigate to **Wires > Single**
 - » **Payee** – Select one of your wire payees.
 - » **Funding Account** – Select the account that the wire will be generated from.
 - » **Amount** – Input your desired transaction amount.
 - **Currency** – Select your Currency which will include all currencies available in the existing platform.
 - » **Scheduling Option** – Future-Dated (One-Time) or Recurring.
 - A future-dated one-time wire will transact the wire once at the selected date.
 - » **Memo** – Optional transaction memo.
- Once you have completed the form, select **Submit** to send the wire.

WIRES / SINGLE: INITIATE SINGLE WIRE TRANSFER

* Payee
– Select a Payee –

* Funding Account
– Select a Funding Account –

* Amount
US Dollars

* Scheduling Option
– Select an Option –

Memo

CANCEL SUBMIT

Important Things to Know (continued)

Wires – Multiple Wires

- The Multiple Wires option is designed for sending out multiple wires at a time to at least two of your existing wire payees.
- Navigate to **Wires > Multiple**

WIRES / MULTIPLE: INITIATE MULTIPLE WIRE TRANSFERS

Payee Nickname	Payee Name	Notify Payee	Wire Date
Customer B	B	✔	06/12/2020

Account:

Amount: Last: N/A Scheduled: N/A

Memo:

Test Template

Account:

Amount: Currency:

Memo:

- Select at least two Wire Payees that you would like to send wires to. Then:
 - » Select the funding accounts.
 - » Input the amounts.
 - » Select the currency (if the payee is international)
- Once complete, select **Submit** to send the wire.

Wires – One-Time Wires

- The One-Time Wire is designed for sending out a wire to “a new recipient (not amongst your list of wire payees). This option is best used for one-off wire transactions, to recipients that you do not transact with regularly.
 - » **Note:** Information entered in the One-Time Wire page will not be saved as a wire payee.
- Navigate to **Wires > One-Time Wire**
- The presented form to complete is similar to that of adding a wire payee. However, the information for this recipient will not be saved for future use.
- If you plan on sending a wire to a recipient more than just one time, then it is recommended to add them as a wire payee first so that their information can be retained for future use.
- Once the payee has been created, you will then be able to perform both Single Wires and Multiple Wires to that payee.
- Once complete, select **Submit** to send the wire.
- There is no change to the existing domestic and international wire transaction fees.
- Wire cutoff time – The cutoff time for a wire to be sent on the day it is initiated is 3 p.m. ET Monday – Friday

WIRES / ONE-TIME: INITIATE ONE-TIME WIRE TRANSFER

* **Funding Account**

* **Amount**

* **Date**

Memo

PAYEE INFORMATION

* **Payee Type**

* **Payee Name**

Send email when wire status is changed to Downloaded

* **Account Number**

* **Confirm Account Number**

Important Things to Know (continued)

Online Banking Fees

- **Note:** All Online Banking fees will be charged on the **28th** day of each month.
- All features are regulated by OLB Terms & Conditions and your existing fee agreement with the bank. If you want to make any changes, please contact your Cash Management representative.

Alerts

- More than 20 real-time account alerts allow you to easily manage your accounts.
- To take advantage of Alerting capabilities, follow these steps:
 - » The **Alerts** module is located under **Profile > Alerts > Account Alerts**
 - » To set up **Balance Alerts**, navigate to: **Profile > Alerts > Account Alerts > Manage Alerts > Add Alerts > Account Balance Above/Below Threshold**
 - Balance alerts will operate on a real-time transactional basis. This means that alerts will be delivered immediately for any transaction that leaves your available balance above or below the threshold you define.
- To set up **Transaction** alerts, navigate to: **Profile > Alerts > Account Alerts > Manage Alerts > Add Alerts > Transaction over/equal to threshold amount**
 - » **Note:** This will deliver an alert when a transaction exceeding the threshold you define is initiated in Online or Mobile Banking, which was possible previously.
 - » We have added NEW functionality that can notify you when any debit or credit posts directly to your account.

Mobile Banking

- Our NBT Bank iOS (Apple) and Android app are available in the Apple App Store and Google Play Store. With a quick download of the NBT Bank app on your mobile device you'll be on your way to full-service banking on the go.



- Follow the on-screen directions for the Mobile App.
- The username and password for the mobile app will be the same as online.
- Every key feature that is available online is also available on the mobile app.

CardValet

- CardValet is fully integrated into the Online Banking platform. A key benefit of this feature is that you do not need a separate app or login to turn your Business Debit Card on or off or manage debit card controls or alerts.
- You may set up card limits and alerts by following the steps below:
 - » Locate **CardValet** in the main navigation
 - To set card limits and block transactions (including international transactions), navigate to: **CardValet > Set Card Limits**
 - To set card alerts, navigate to: **CardValet > Set Alerts**
- To report a card as lost or stolen, navigate to: **CardValet > Report Lost or Stolen Card**

Important Things to Know (continued)

Export History

- 18 months of history available to you. You will be able to download any amount of this to a .csv file for each account, but the columns will be changing. As a result, if you are using this file as an input to any third-party software, you may need to update your import logic. The columns will be:
 - » Date
 - » Description
 - » Comments

A	B	C	D	E	F	
1	Date	Description	Comments	Check Number	Amount	Balance
2	5/7/2020	WEB XFER TO SAV 003333333333 MOBILE BANKING TRANSFER F ROM CHECKING 085312011855	WEB XFER TO SAV 003333333333 MOBILE BANKING TRANSFER F ROM CHECKING 085312011855		(\$0.05)	\$0.96
3	6/15/2020	APX RFD 061520 MISC EXPENSE REFUND FEE VA 171942020005	APX RFD 061520 MISC EXPENSE REFUND FEE VA 171942020005		\$1.00	\$1.96
4	6/15/2020	APX FEE 061520 MISC EXPENSE CHARGE FEE VA 172217020010	APX FEE 061520 MISC EXPENSE CHARGE FEE VA 172217020010		(\$1.00)	\$0.96
5						

Quicken/QuickBooks/Mint Updates

- Transaction history can be exported to .csv or QuickBooks Online Accountant (QBO) for manual input to these or other applications.
 - » From the Account Activity page, select the account you wish to download history for, select the date range, and click the Quicken/QuickBooks or Spreadsheet download link.
- For both Quicken and QuickBooks, WebConnect is available as a service at no cost to you.

More Information

Visit www.nbtbank.com/betterbusiness to learn more about the cutting-edge features of our enhanced Online Banking platform. If you need assistance, please contact:

Business Support

BusinessSupport@nbtbank.com
1-833-NBT-4BIZ (1-833-628-4249)
Monday–Friday, 8 a.m.–5 p.m.
Saturday, 9 a.m.–12 p.m.

Cash Management Support

CashManagementSupport@nbtbank.com
1-800-628-2265, Option 8, Option 1
Monday–Friday, 7:30 a.m.–5 p.m.

