**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!
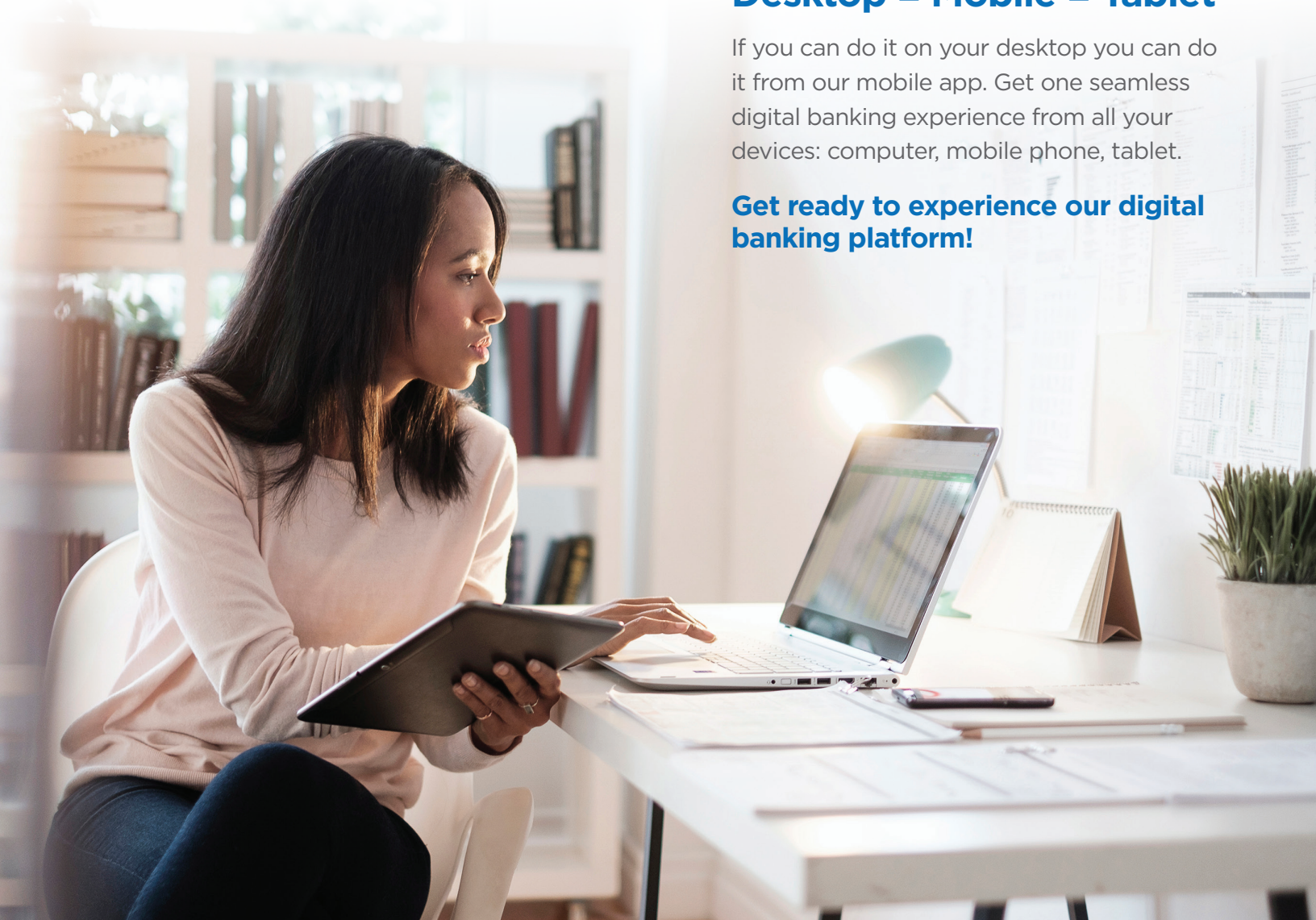
Important Things to Know

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 paid check images.
  - » Up to 7 years of deposit slips and deposited item images.
  - » You can enroll in eStatements by clicking Accounts > eStatements. After enrollment, eStatements will retain up to 18 months of history.
 - » Account History can be exported into .csv format:

	A	B	C	E	F
1	Date	Description	Comments	Amount	Balance
2	5/8/2024	TEST	TEST	($5.65)	$15.99
3	5/8/2024	TEST	TEST	($5.65)	$21.64
4	5/8/2024	TEST	TEST	$5.65	$21.63

Administrator

- The designated Business Administrator(s) will automatically inherit **all** the business level entitlements, limits, and account permissions.
- Entitlements for the administrator **cannot** be restricted.
- We recommend that your business regularly review who should have Administrator access and make necessary adjustments.
  - » **Note:** Business Administrators can create and update users of any other type including additional administrators.

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 transaction initiated by another user.
- The **Number of Approvals Required** entitlement designates how many other users must approve a transaction. This can be defined at both a Business User level and a Business Entity level.
  - » **Note:** If a user has both Initiate and Approve & Reject, but the Number of Approvals Required is >0, then this user cannot initiate and approve their own transaction.
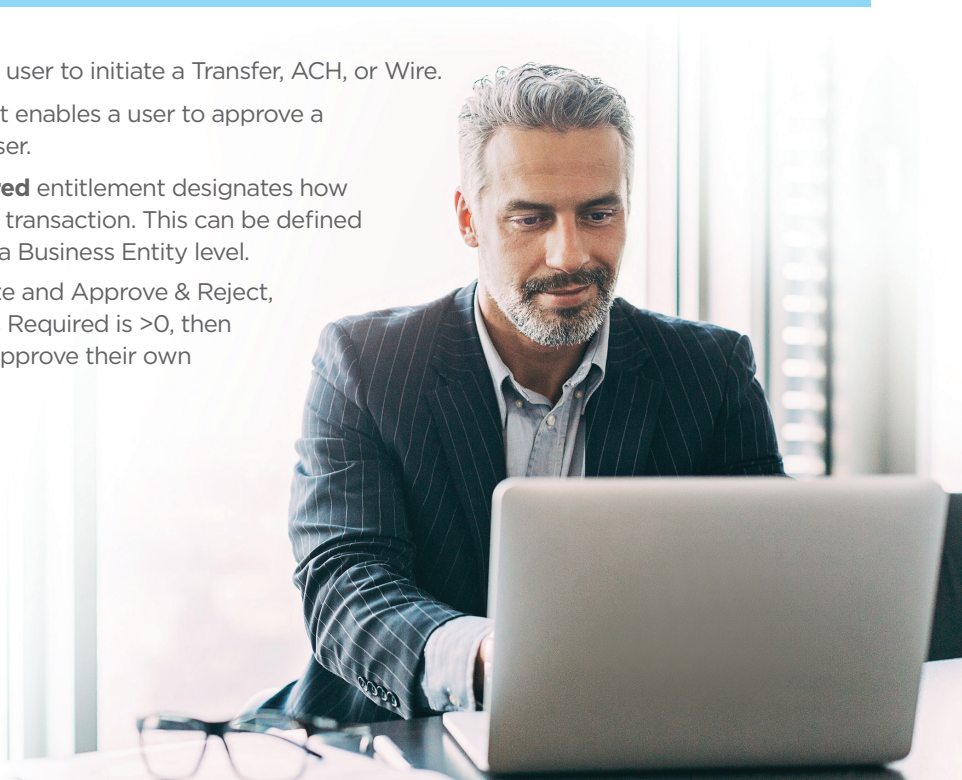
Important Things to Know (continued)

ACH - Reference Items

- **Transaction Type**
  - » **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**
  - » **Immediate** – Transaction will be sent 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-Date** – Schedule for 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 edits are necessary in this field but can be changed if required.
- **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 and have an ACH Agreement on file with the Bank.
- **Offset Account** – Select the account(s) that will send or collect funds.
  - » Reminder: Be sure the account corresponds to the selected Company and Tax ID selected above.
- **Participants** – Participant records hold banking information for your payees or debtors and can be added to Templates for easier processing.
  - » Participants' information is stored and can be used across any ACH Type.
  - » You may view your ACH Participants by navigating to **ACH > ACH Participants**.
  - » ACH Participants can have account distributions which would be used in an ACH Template that has the "Use Participant Distributions" option toggled.
    - – Participant Distributions are useful when a Participant wishes to be paid to multiple accounts. For instance, a payroll transaction with a split between Savings and Checking accounts.
  - » To better organize Participants, the recommended best practice is to utilize the Group feature to organize participants by type of transaction, associated template, or any other way meaningful to your organization.

ACH - Templates

- ACH templates are a flexible feature that enables you to set one or many templates to initiate those templates easily and quickly into batches or set them up to occur automatically on a defined schedule.
- Navigate to **ACH > ACH Templates > Add Template**
  - » **Transaction Type**
    - – Payment – Send funds
    - – Collection – Collect funds
  - » **SEC Code** – List changes based on Transaction Type
  - » **Template Name** – your desired template name
  - » **Offset Individually** – by default, the checkbox is not selected. When the checkbox is selected, each participant transaction will create a different line item in your Account History rather than a total credit or debit. You cannot use this if you use more than one Offset Account.

Important Things to Know (continued)

ACH - From

- Here, you will see your available accounts for the transaction type and SEC code you have chosen.
- Select the account from the dropdown and click 'Add Account'.

ACH - To

- Participant Distributions is a feature set up for the Participant to split a payment between multiple Participant accounts.
- In this section you will Add Participants that you will be sending funds or collecting funds.
- Click "Add Participants", select the checkbox next to the participants you wish to add and then find and click "Add Selected Participants".

- Once your Participants are added and your Offset Account(s) are added, you can enter the Amount field for each Participant. You will need to ensure your transaction is balanced so take the total of the Amount fields in the Participants section and enter that total in the Amount field of the Offset Account.
  - » Note: if you update a Participant's account information, it will flow to the template for future use, but if the template is on a recurring schedule, it will not update the series You will need to cancel the series and set it up again.

Important Things to Know (continued)

- Initiate Prenotes – A Zero-dollar transaction to verify that an account or routing number exists and is active. To initiate, select the Participants you wish to verify and click 'Initiate Prenotes'. Verification with Initiate Prenotes is a recommended step for all new ACH participants.

- Save – Select 'Save' to create and add the template to your list of ACH Templates.

- Save and Close – Select this option to create and add the template to your list of ACH Templates. 'Save and Close' allows you to save and continue to work in the future.

Import CSV File

| CHOOSE FILE | No file chosen | IMPORT |

CLEAR TEMPLATE | CANCEL | INITIATE PRENOTES | SAVE | SAVE AND CLOSE

TEMPLATE DETAILS

SEC Code

PPD Credit · Consumer Credit

Template Name

Test Template

Company Discretionary Data (Optional)

☐ Is Restricted

☐ Offset Individually

DENY SPECIFIC USERS

Company Entry Description

ACH XFER

Company

Important Things to Know (continued)

ACH One-Time Payment

- The ACH One-Time Payment setup follows the same pattern as template setup, but it does not save the transaction for future use.

ONE-TIME PAYMENT

SEC Code

PPD Credit - Consumer Credit

Schedule

Immediate

ACH Activity

- There are a few key sections in the ACH Activity screen
- **Pending ACH Batches** are transactions awaiting processing.
  - » **Pending Processing** means the batch is awaiting the bank's end-of-day processing.
  - » **Processing** means the batch is going through end-of-day processing.
  - » **Processed** means the batch has completed processing through digital banking and has been passed along for final processing.
  - » **Processing Failed** means the batch failed processing for various reasons (for example, an invalid participant account or routing number, or incomplete entitlements for the business user or business entity).
  - » If batches are not approved by cutoff, they must resubmit the batch.
- The **Scheduled Batches** section shows any template set up as a recurring series.
  - » Note: To just cancel one instance of a recurring batch, click the trash icon in the **Pending ACH Batches** section. To cancel the whole series, use the trash icon in the **Scheduled Batches** section.
- To see any past transactions, navigate to the **ACH History** section, check the box 'Show Search Options'.

^ ACH HISTORY

☑ Show Search Options ☑ View Latest For Recurring Batches

Company

Batch Name

Status

☐ Prenote

Ref #

Offset Account

SEC Code

Effective Date

Custom

From:

10/04/2024

Important Things to Know (continued)

Wires

- Wire cutoff time is 3 p.m. ET Monday – Friday. If you are using dual control, the Wire must be initiated and approved before the cutoff.
- If using our International Wires feature, you may see a link to our FX Calculator. This calculator obtains the conversion rates for the day and shows the cost of sending in a foreign currency.
- View Domestic and International Wire Payees at any time in the Wires / Payees module under **Wires > Payees**.
- To add a new payee:
    » Navigate to **Wires > Payees > Add Payee**
    » Note: The '**Add Payee**' button is located at the bottom of all your Payees. If you have many Payees, you may need to scroll to the bottom to see it.
- There are two wire options available:
    » **Single Wire**
    » **One-Time Wire**

Wires – Single Wire

- Module designed to send out one wire to an existing Payee.
- **Funding Account** – Select the account from which the Wire will be generated.
- **Amount** – Input you desired transaction Amount.
    » **Currency** – Select your currency.
- **Date** – Input the desired Date for the Wire.
- **Reason for Payment & Memo** – Optional additional originator to beneficiary information.

Wires – One-Time Wires

- The One-Time Wire is designed for sending a wire to a recipient who is not on your list of Payees and whose information you do not intend to reuse.
- Navigate to **Wires > One-Time Wire**
- The form here is like the Single wire screen, but the recipient will not be saved for future use.

Important Things to Know (continued)

Wire Activity

- The **Pending Wires** module shows Wires pending approval for customers that use dual control.
- The **Scheduled Wires** module shows wires set up to occur on a future date.
- To see past processed Wires, use the **Wires History** module and check 'Show Search Options' to find past wires.

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.