



INSURED CASH SWEEP® (ICS)

Digital Banking Transfer Guide

The ICS®, or Insured Cash Sweep®, service enables you to maintain or grow large-dollar deposits while you get access to multi-million-dollar FDIC insurance and earn interest on excess cash balances.

This guide will assist you in using NBT Digital Banking to make transfers to and from your Master and IntraFi Account. The guide will give instructions on how to do the following:

- Nickname Your Accounts
- Make a Transfer
- Transferring Money to IntraFi
- Transferring Money from IntraFi
- Verifying and Reviewing Your Transfer
- Reviewing Accounts



How to Nickname Accounts

- 1 Login to the NBT Bank Digital Banking platform.
- 2 Click on the Account from the **Account Summary** list that you wish to change the name of.
- 3 Under **Account Details**, select “Change” under Account Nickname.
- 4 Input the name you would like to assign to each account and click “Save”.

ACCOUNT ACTIVITY ?

ACCOUNT DETAILS ?

x9489 - Government ICS Money Market

Selected Account

x9489 - Government ICS Money Market (Availabl... ▼)

Show:

☒ 30 Days ☐ 60 Days ☐ 90 Days ☐ 120 Days ☐ 1 Year ☐ Other

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Account Nickname:
Government ICS Money Market
[Change](#)

Available Balance:
\$0.00

Current Balance:
\$0.00

Account Name:
Government ICS Money Market

Account Number:

 Your Account Summary page will show the new nicknames you assigned to your accounts, verifying that they have been changed.

Making A Transfer

- 1 Select “Transfers” from the menu.
- 2 Click on “Create/Edit Transfers”.

NBT BANK

Accounts ▼ **Transfers** ▼ **ACH** ▼ **Wires** ▼ **Positive Pay** ▼

Create/Edit Transfers

Transfer Activity

- 3 Select the account you wish to Transfer From and the account you wish to Transfer To.
- 4 Enter the dollar (\$) amount.
- 5 Enter the date you wish to have the transfer scheduled to complete.

CREATE/EDIT TRANSFERS

*** From Account**
- Select a Source - ?

*** To Account**
- Select a Destination - ?

*** Amount**
\$ |

*** Scheduling Option**
- Select an Option -

Description
 ?

CANCEL

SUBMIT

Transferring Money to IntraFi

CREATE/EDIT TRANSFERS

Please review the following transfer.

From Account: x0441 - Master Account (Available \$0.00)

To Account: x0433 - Government Checking (Available \$0.00)

Amount: \$1.00

Scheduling Option: Immediate (One Time)

CANCEL

EDIT

CONFIRM

- 1 Select "Transfers" from the menu.
- 2 Click on "Create/Edit Transfers".
- 3 In the **From Account**, select your Operating Account.

- 4 In the **To Account**, select your Master Account.
- 5 Input the amount of the transfer.
- 6 Click “Submit”.
- 7 Click “Confirm” when the confirmation box appears.

Transferring Money From IntraFi

CREATE/EDIT TRANSFERS

Please review the following transfer.

From Account: x0433 - Government Checking (Available \$0.00)

To Account: x0441 - Master Account (Available \$0.00)

Amount: \$1.00

Scheduling Option: Immediate (One Time)

CANCEL **EDIT** **CONFIRM**

- 1 Select “Transfers” from the menu.
- 2 Click on “Create/Edit Transfers”.
- 3 In the **From Account**, select your Master Account.
- 4 In the **To Account**, select your Operating Account.
- 5 Input the amount of the transfer.
- 6 Click “Submit”.
- 7 Click “Confirm” when the confirmation box appears.



This will show as overdrawing the Master Account — funds will be pulled from IntraFi at the end of the day.



You are unable to transfer more than what is available in your IntraFi account.

Verifying and Reviewing Your Transfer

To verify that your transfer has been completed:

- 1 Click on Transfers and then Transfer Activity.
- 2 This will show your PENDING, SCHEDULED AND TRANSFER HISTORY.

PENDING APPROVALS							
<input type="checkbox"/>	Type	From Account	To Account	Amount	Next Transfer	Schedule	Status
There are no transfers pending approval.							
SCHEDULED TRANSFERS							
Type	From Account	To Account	Amount	Next Transfer	Deliver By	Schedule	
No Scheduled Transfers							
TRANSFER HISTORY							
Tracking ID	From Account	To Account	Amount	Transfer Date	Completion Date	Status	Description

Additional Information

At the end of the day the master account will be swept to a zero balance.

- A positive available balance in the master account will be the net amount being transferred to IntraFi.
- A negative balance will be the net amount being transferred out of IntraFi.
- Example: If I am transferring \$5 out of IntraFi and \$10 into IntraFi, my available balance on my master account will be \$5 until the sweep happens at end of day.

Additional Support

If you need assistance, please contact:

Treasury Management Support

1.833.628.4249 Option 5

CashManagementSupport@nbtbank.com

Hours of Operation: Weekdays 8 a.m. to 5 p.m. EST

