



Commercial Center Payments Guide

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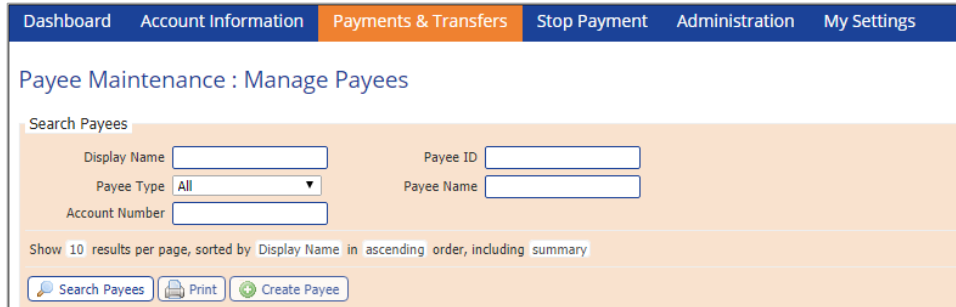
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Payee Maintenance

Payee Maintenance provides the ability to view all, create new, edit, and export existing payees. Select the **Payments & Transfers** tab and select **Payee Maintenance** to load the **Manage Payees** page.

Search Payees

Use **Search Payees** to locate existing payees.

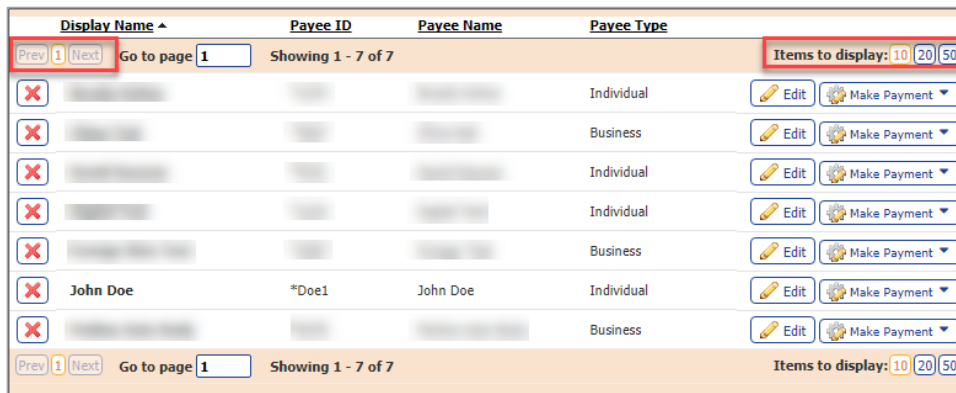


Payee Search Results

All payees matching the search criteria are displayed for review.

Each **Payee** will display with the following information, when the **Summary** option is used:

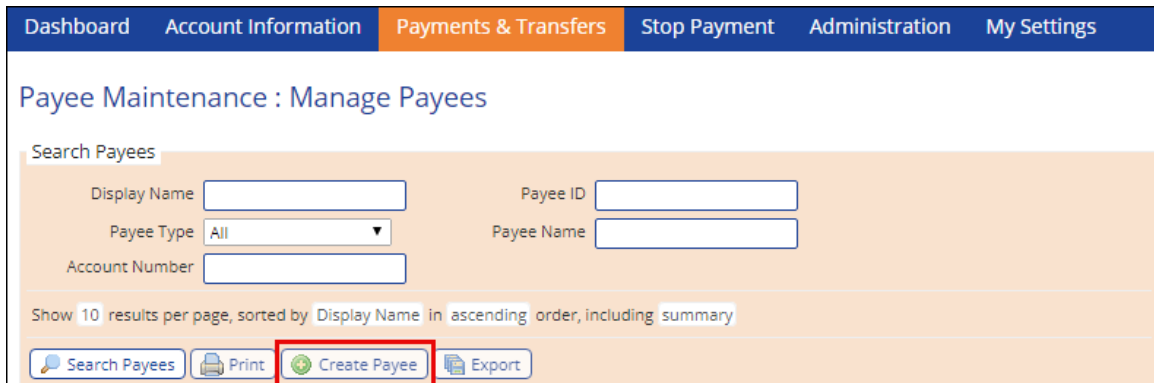
- **Delete** – The Red X icon represents the delete function.
- **Display Name** – This is the payee name given for the Payee Maintenance service.
- **Payee ID** – This is the payee identification name or number.
- **Payee Name** – This is the payee identification name.
- **Payee Type** – This is the type of payee.
- **Edit** – Selecting this field will allow the payee to be edited.
- **Make Payment** – Use this button to start an ACH or wire transfer.



| Display Name | Payee ID | Payee Name | Payee Type |
|------------------|------------|------------|------------|
| [Red X] | [Redacted] | [Redacted] | Individual |
| [Red X] | [Redacted] | [Redacted] | Business |
| [Red X] | [Redacted] | [Redacted] | Individual |
| [Red X] | [Redacted] | [Redacted] | Individual |
| [Red X] | [Redacted] | [Redacted] | Business |
| [Red X] John Doe | *Doe1 | John Doe | Individual |
| [Red X] | [Redacted] | [Redacted] | Business |

Create a Payee

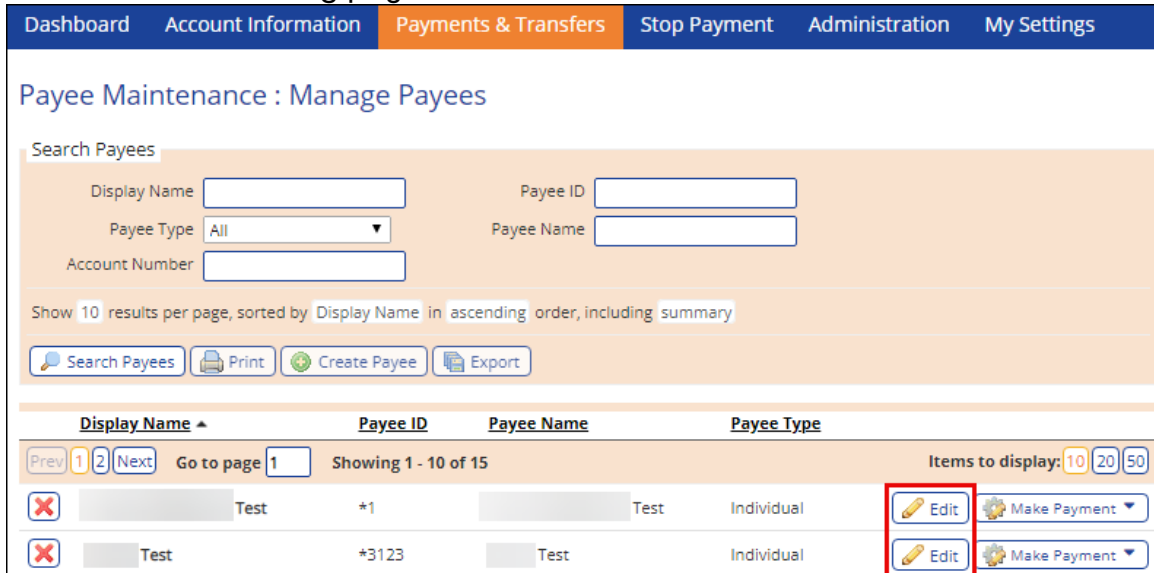
Select **Create Payee** from the **Manage Payees** screen.



The screenshot shows the 'Payee Maintenance : Manage Payees' interface. At the top, there is a navigation bar with tabs: Dashboard, Account Information, Payments & Transfers (selected), Stop Payment, Administration, and My Settings. Below the navigation bar, the page title is 'Payee Maintenance : Manage Payees'. A search section titled 'Search Payees' contains four input fields: 'Display Name', 'Payee ID', 'Payee Type' (a dropdown menu currently set to 'All'), and 'Payee Name'. Below these fields is a text label: 'Show 10 results per page, sorted by Display Name in ascending order, including summary'. At the bottom of the search section, there are four buttons: 'Search Payees', 'Print', 'Create Payee' (highlighted with a red box), and 'Export'.

Edit a Payee

Select **Edit** next to an existing payee.



The screenshot shows the 'Payee Maintenance : Manage Payees' interface, similar to the previous one. Below the search section, there is a table of payees. The table has four columns: 'Display Name', 'Payee ID', 'Payee Name', and 'Payee Type'. The table is currently empty. Below the table, there is a pagination section with 'Prev', '1', '2', 'Next', 'Go to page 1', 'Showing 1 - 10 of 15', and 'Items to display: 10, 20, 50'. At the bottom of the table, there are two rows of data, each with an 'Edit' button highlighted by a red box. The first row has a red 'X' icon in the first column, followed by 'Test', '*1', 'Test', and 'Individual'. The second row has a red 'X' icon, 'Test', '*3123', 'Test', and 'Individual'. To the right of the 'Edit' buttons are 'Make Payment' buttons with dropdown arrows.

Payee Information

Input the payee's information in the appropriate fields. Fields with an "*" are required.

Create Payee

Payee Information

* Payee Name Display Name

* Payee ID Address 1

* Payee Type Address 2

Address 3

Note: P.O. Boxes are not valid for Wire Transfers

Email Address



Payee Accounts

| Account Information | Bank Information | Authorized For Debit | Account Type | Default Account |
|--------------------------------------|------------------|----------------------|--------------|-----------------|
| <i>No accounts defined for payee</i> | | | | |

- ***Payee Name** – Enter the payee’s name.
- ***Payee ID** – Assign a Payee ID.
- ***Payee Type** – Select between Individual, Business or Government Agency.
- **Display Name** – Input a nickname for the payee.
- **Address 1-3** – These fields are provided for the address of the payee. **P.O. Box addresses will *not* be valid for wire transfers.**
- **Email Address** – The payee’s email address.

Payee Accounts

Once added, payee accounts are displayed in this area. The following information is displayed to provide a summary of each payee account:

- **Delete** – The Red X icon represents the delete function. Selecting this will prompt a confirmation window before deletion occurs.
- **Account Information** – This column displays the Account Number and Account Name for the payee account.
- **Bank Information** – This column displays the Bank ID and Bank Name assigned to the payee account.
- **Authorized for Debit** – If the customer has been authorized for debit ACH transaction a green checkmark will appear.
- **Account Type** – This column displays the usage type of the account, whether DDA, SAV, GL or Loan.
- **Default Account** – When checked, this is the default account for the payee.
- **Icon** – This icon displays whether the account is active for use with ACH batches () and/or Wire transactions ()

- **Edit** – Selecting this field will allow the account to be edited.


To add **Payee Accounts**:

1. Select **Add Account**. The **Add Payee Account** box will appear.

Complete the **Account Information** for the customer.

- a. **Account Name** – Use this field to enter the payee’s name.

- b. **Beneficiary ID Type** – Typically, this should be set to **Account Number** but may vary depending on the value being used to identify the payee.
- c. **Account Number** – Input the number of the **Beneficiary ID Type** selected in the above field. This may be a series of numbers and/or letters, depending on the criteria the Client’s bank uses.

 **Note:** Keep in mind that only a **Beneficiary ID Type of Account Number** can be used to initiate ACH batches. The **ACH Information** field will be *disabled* if another **Beneficiary ID Type** is selected.

3. Select the **Type of Service** you would like to use the payee for: ACH or Wire.

ACH Information

Complete the **ACH Information** for the payee.

1. Use the **Bank Lookup** button for an easier search.

- 2. Search for the bank using the bank’s routing number in the **Bank ID** field.
- 3. Choose the **Select** button listed with the desired financial institution.

Bank Lookup

Search Details

Bank Name City

Bank ID State Abbreviation

Bank Reference Type Fed ABA

| Bank ID | Bank Name | City | State Abbreviation |
|-----------|------------------------|--------|--------------------|
| 122234783 | MONTECITO BANK & TRUST | GOLETA | CA |

Prev 1 Next Go to page 1 Showing 1 - 1 of 1 Items to display: 10

View Select

Results returned in 0.228 seconds

- Select the type of debit authorization you have received from the payee. An authorization type must be selected if you wish to debit the payee's account.
- If you wish to verify the information, a **Prenote** can be added.

ACH Information
Account can be used in ACH Templates and Batches

Bank ID: 122234783 (ABA)
Bank Name: MONTECITO BANK & TRUST
Bank Address: GOLETA, CA

* Bank ID
Bank Name
Account Type

Debit Authorization Type

Prenote

Not Authorized
Not Authorized
Physical Authorization
Internet Authorization
Telephone Authorization

- Select **Save Account** to add the ACH information to the payee.

Add Payee Account

Account Information

* Account Name
* Beneficiary ID Type
* Account Number

ACH Information
Account can be used in ACH Templates and Batches

Bank ID: 122234783 (ABA)
Bank Name: MONTECITO BANK & TRUST
Bank Address: GOLETA, CA

* Bank ID
Bank Name
Account Type

Debit Authorization Type

Prenote

Wire Information
Account can be used in Wire Templates and Transactions

Wire Information

Complete the Wire Information for the payee.

- Use the **Bank Lookup** button for an easier search.

Wire Information
Account can be used in Wire Templates and Transactions

Bank Lookup

Beneficiary Bank ID Type: **None Selected** ▼

Beneficiary Bank ID:

Beneficiary Bank Name:

Bank Address 1:

Bank Address 2:

Bank Address 3:

International Bank:

* Beneficiary Bank Country: **None Selected** ▼

International Routing Number:

* Beneficiary ID Type: **Account Number**

* Beneficiary ID:

* Beneficiary Country: **None Selected** ▼

Contact Name:

Phone Number:

Correspondent Bank Lookup

Correspondent Bank ID:

Correspondent Bank ID Type: **None Selected** ▼

Correspondent Bank Name:

Intermediary Bank Lookup

Intermediary Bank ID:

Intermediary Bank ID Type: **None Selected** ▼

Intermediary Bank Name:

2. Search for the bank using the bank's routing number in the **Bank ID** field.
3. Choose the **Select** button listed with the desired financial institution.

Bank Lookup [X]

Search Details

Bank Name: City:

Bank ID: 122234783 State Abbreviation:

Bank Reference Type: Fed ABA

| Bank ID | Bank Name | City | State Abbreviation | |
|-----------|------------------------|--------|--------------------|---|
| 122234783 | MONTECITO BANK & TRUST | GOLETA | CA | <input type="button" value="View"/> <input type="button" value="Select"/> |

Prev 1 Next Go to page 1 Showing 1 - 1 of 1 Items to display: 10

Results returned in 0.228 seconds

4. Beneficiary Bank information will autofill.
5. Complete the required fields. **Required fields are designated with an "*"**.
6. If a correspondent bank is needed, use the **Correspondent Bank Lookup** button to bring in the information.
7. If you would like to use a specific intermediary bank, use the **Intermediary Bank Lookup** to bring in the information.
8. Click **Save Account**.

Wire Information
Account can be used in Wire Templates and Transactions

Bank Lookup

Bank ID: 122234783 (ABA)
Bank Name: MONTECITO BANK & TRUST
Bank Address: SANTA BARBARA, CA

Beneficiary Bank ID Type: **Fed ABA** ▼

Beneficiary Bank ID: 122234783

Beneficiary Bank Name: MONTECITO BANK & TRUST

Bank Address 1:

Bank Address 2:

Bank Address 3:

International Bank:

* Beneficiary Bank Country: **United States** ▼

International Routing Number:

* Beneficiary ID Type: **Account Number**

* Beneficiary ID:

* Beneficiary Country: **United States** ▼

Contact Name:

Phone Number:

Correspondent Bank Lookup

Correspondent Bank ID:

Correspondent Bank ID Type: **None Selected** ▼

Correspondent Bank Name:

Intermediary Bank Lookup

Intermediary Bank ID:

Intermediary Bank ID Type: **None Selected** ▼

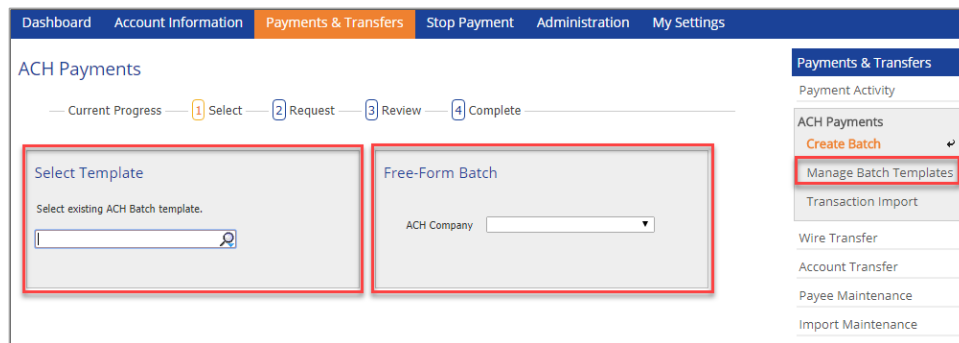
Intermediary Bank Name:

ACH Payments

Clients with ACH services can create ACH batches manually through the user interface or by uploading a batch file via the **Transaction Import** service. Files can be imported in an industry standard format, NACHA or in a customer defined format, such as comma separated value (CSV), fixed width or XML. Manually created and imported batches are saved and can be reviewed and interacted with (edit, approval, reject, cancel, etc.) by users until the batch is delivered to the financial institution for processing.

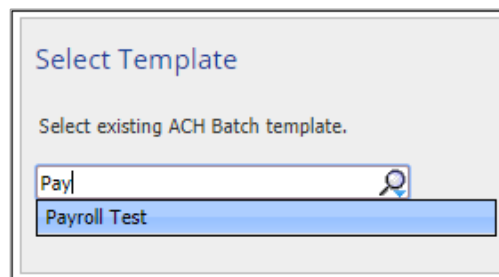
Create Batch

ACH batches can be created through free form entry, starting a batch 'from scratch' or from a template (a batch-like form that includes previously defined payees and other information which may be used to quickly create batches). If no templates have been created, use **Manage Batch Templates** to create one or save a **Free-Form Batch** as a template for continued use.



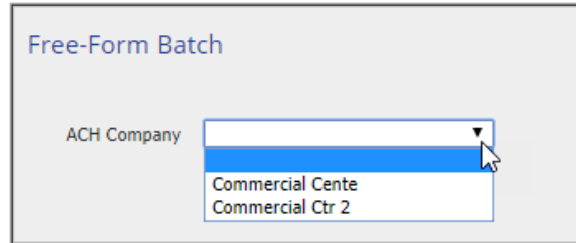
From an ACH Batch Template

1. To create an ACH batch from an ACH Batch Template, enter a portion of the template name or the entire template name and select the desired template from the drop-down menu.



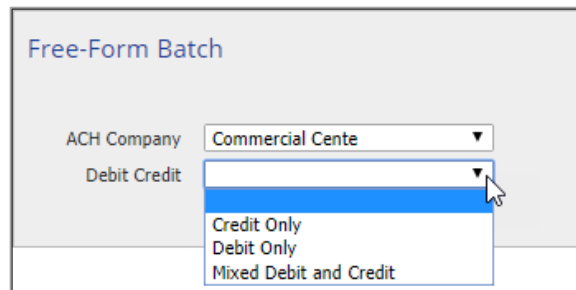
From a Free-Form Batch

1. To create a free-form ACH batch, select the **ACH Company** to originate the batch from the dropdown menu. Free-form batches may be saved as templates for later use if desired.



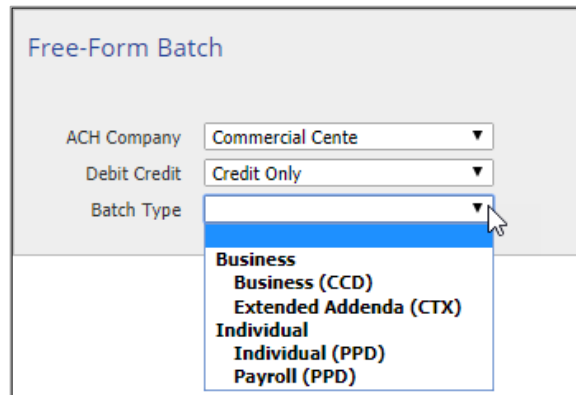
The screenshot shows a form titled "Free-Form Batch". It has a label "ACH Company" next to a dropdown menu. The dropdown menu is open, showing two options: "Commercial Cente" and "Commercial Ctr 2". A mouse cursor is pointing at the top of the dropdown menu.

2. Depending on the entitlements of the user, a Credit Only, Debit Only or Mixed Debit and Credit batch may be created by selecting the **Debit Credit** dropdown menu.



The screenshot shows the "Free-Form Batch" form. The "ACH Company" dropdown is now set to "Commercial Cente". Below it is a label "Debit Credit" next to another dropdown menu. This dropdown menu is open, showing three options: "Credit Only", "Debit Only", and "Mixed Debit and Credit". A mouse cursor is pointing at the top of the dropdown menu.

3. Select a **Batch Type** (ACH SEC code being used for the batch). After the batch type has been selected the screen will refresh and the user will be taken to the **Create Batch** page.



The screenshot shows the "Free-Form Batch" form. The "Debit Credit" dropdown is now set to "Credit Only". Below it is a label "Batch Type" next to a third dropdown menu. This dropdown menu is open, showing a list of options: "Business", "Business (CCD)", "Extended Addenda (CTX)", "Individual", "Individual (PPD)", and "Payroll (PPD)". A mouse cursor is pointing at the top of the dropdown menu.

ACH Batch Details

When a template is selected, the system displays the contents of the template for review or editing. Some fields are displayed as text only and changes cannot be made. These include ACH Company, Batch Type and Offset Account (if your company uses them). These fields were defined in the template and are now locked for this batch.

Create Batch

— Current Progress —
1 Select
2 Request
3 Review
4 Complete

ACH Batch Details

| | |
|---|---|
| Payment Date <input type="text"/> | Company Discretionary Data <input type="text"/> |
| ACH Company Commercial Cente | * Company Entry Description <input type="text" value="Payroll"/> |
| Batch Type Payroll (PPD) - Credit Only | Notify Me |
| * Offset Account <input type="text" value="- Checking (Business Checkin)"/> | Pending Actions: Notify via EMAIL System Events: Notify via EMAIL Complete - Unsuccessful: Notify via EMAIL Complete - Successful: Notify via EMAIL Early Action Taken: Notify via EMAIL Early Action Removed: Notify via EMAIL Expired: Notify via EMAIL |
| Template Name Payroll Test | Recurring Options None Selected |
| Total Credits \$0.25 (2) | Total Debits \$0.00 (0) |
| Page Credits \$0.25 (2) | Page Debits \$0.00 (0) |
| Exclude \$0.00/empty items during batch submission <input type="checkbox"/> | |

▶ Search Payee Records

| Exclude + / - | Payee | Account | * Amount | Addenda | Remittance + / - |
|--|----------------------|---------|-----------------------------------|----------------------|-------------------------------------|
| Prev 1 Next Go to page <input type="text" value="1"/> Showing 1 - 2 of 2 Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/> | | | | | |
| <input type="checkbox"/> | <input type="text"/> | (DDA) ▼ | <input type="text" value="0.15"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | (SAV) ▼ | <input type="text" value="0.10"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| Prev 1 Next Go to page <input type="text" value="1"/> Showing 1 - 2 of 2 Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/> | | | | | |
| Results returned in 0.06 seconds | | | | | |

▶ Additional Payees

When a batch is created using **Free-Form Batch**, all fields will be displayed as available for edit, unless a field only contains one possible value.



Note: When only one value is available, the system removes the selection menu and preselects the single option in order to expedite the ACH batch creation

Create Batch

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

ACH Batch Details

Payment Date

ACH Company **Commercial Cente**

Batch Type **Business (CCD) - Credit Only**

* Offset Account

Save as Template

Total Credits Total Debits

Page Credits Page Debits

Company Discretionary Data

* Company Entry Description

Notify Me

Pending Actions: Notify via EMAIL
 System Events: Notify via EMAIL
 Complete - Unsuccessful: Notify via EMAIL
 Complete - Successful: Notify via EMAIL
 Early Action Taken: Notify via EMAIL
 Early Action Removed: Notify via EMAIL
 Expired: Notify via EMAIL

Exclude \$0.00/empty items during batch submission

Payees

| | Payee | Account | * Amount | Addenda | Remittance + / - |
|--------------------------|----------------------|-----------------|----------------------|----------------------|-------------------------------------|
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |

- **Payment Date** – This is the date on which the batch entries are made to the payees.
- **ACH Company** – This is your company’s legal entity through which these payments will be made.
- **Batch Type** – ACH SEC code used for the transactions.
- **Offset Account** – Your account through which these transactions are offset to. If initiating ACH Credits, this account is debited. If initiating ACH Debits, this account is credited.
- **Save as Template (Free-Form Batch)** – To save the **Free-Form Batch** as a template, check this box. A new field will populate to name the template for future use.

Save as Template

* Template Name

- **Debit/Credit** – Batches can be created to contain Debit only, Credit only or a mixture of Debit and Credit transactions.
- **Company Discretionary Data** – An optional field which allows a detailed description of the batch.
- **Company Entry Description** – A required field which provides the receiver and their bank what information about what the transaction is for.
- **Notify Me** – Use this option to be notified via email and/or SMS text message when the batch status changes. Users can select to be notified when the following status changes occur:

- **Pending Actions** – The batch requires approval or has been rejected by an approver and needs repair.
- **System Events** – The batch has been delivered to the bank.
- **Complete – Unsuccessful** – The batch delivery attempt failed.
- **Complete – Successful** – The batch delivery attempt was successful.
- **Early Action Taken** – The batch is dated for the future and was approved prior to the day it is scheduled to be sent to the bank.
- **Early Action Removed** – The batch is in a recurring series or is dated for the future, but has been deleted or canceled.
- **Expired** – The transaction was not approved by the effective date.

| Notification Options | | | |
|---|----------------------------------|--------------------------|-------------------|
| Delivery Settings | | | |
| Data Type | | | Format Preference |
| <input checked="" type="checkbox"/> Pending Actions | <input checked="" type="radio"/> | <input type="checkbox"/> | HTML |
| <input checked="" type="checkbox"/> System Events | <input checked="" type="radio"/> | <input type="checkbox"/> | HTML |
| <input checked="" type="checkbox"/> Complete - Unsuccessful | <input checked="" type="radio"/> | <input type="checkbox"/> | HTML |
| <input checked="" type="checkbox"/> Complete - Successful | <input checked="" type="radio"/> | <input type="checkbox"/> | HTML |
| <input checked="" type="checkbox"/> Early Action Taken | <input checked="" type="radio"/> | <input type="checkbox"/> | HTML |
| <input checked="" type="checkbox"/> Early Action Removed | <input checked="" type="radio"/> | <input type="checkbox"/> | HTML |
| <input checked="" type="checkbox"/> Expired | <input checked="" type="radio"/> | <input type="checkbox"/> | HTML |

Save Cancel

- **Recurring Options** – Used to define a recurring schedule for the batch to be automatically generated and sent to the bank for processing. (For more information see the **Setting Up Recurring Options** section of this user guide.)



Note: The recurring series will begin on the **Payment Date** selected and the days chosen are the payment dates. The system will send the batch two business days before the specified payment periods.

Recurring Options ✕

💡 Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.

Start Date First Payment Date

Transaction Repeats Indefinitely
 Transaction Repeats Until End Date
 Fixed Number of Transactions (Max: 999 Transfers)

Daily

Each business day (Monday through Friday)
 Specific days of the week

- **Remittance +/-** – An optional field which sends payment notifications to payees when enabled

Additional Payees

When creating a batch from a template, click on the **Additional Payees** text to add existing or create new payees to this batch. This is an expandable and collapsible field.

| ▼ Additional Payees | | | | | |
|--------------------------|----------------------|-----------------|----------------------|----------------------|-------------------------------------|
| | Payee | Account | * Amount | Addenda | Remittance + / - |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |
| <input type="checkbox"/> | <input type="text"/> | None Selected ▼ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Remittance |

Creating an ACH Batch – Submitting the Batch

1. Once all required and desired information has been filled in for your batch, click **Request Batch** to proceed to the review page.
2. The batch is now displayed for your review before being initiated. If needed, the user is able to search through the payees to find and verify a specific transaction. Excluded records and payees that have outstanding prenotes are displayed in grey text to indicate that they will not be processed in this batch.
3. If a change is needed, click the **Edit Batch** button to return to **Request** page.
4. Click the **Confirm** button to confirm the batch for processing.

Create Batch

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

ACH Batch

Recurring Frequency One-Time Payment
Template Name Payroll Test
Batch Type Payroll (PPD) - Credit Only
ACH Company Commercial Cente ()
Offset Account - Checking (Business Checking) - Montecito CERT (122234783)
Total Credits \$0.25 (2)
Company Entry Description Payroll
Payment Date
Notify Initiator Options Pending Actions: Notify via EMAIL
 System Events: Notify via EMAIL
 Complete - Unsuccessful: Notify via EMAIL
 Complete - Successful: Notify via EMAIL
 Early Action Taken: Notify via EMAIL
 Early Action Removed: Notify via EMAIL
 Expired: Notify via EMAIL

▶ Search Payee Records

| Payee | Account | ABA | Amount | Addenda |
|----------------------|----------------------|----------------------|--------|---------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$0.15 | |
| <input type="text"/> | <input type="text"/> | 122234783 | \$0.10 | |

Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50

Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50

Results returned in 0.075 seconds

5. Upon confirmation, a reverification screen will appear. Enter your **Transaction Verification PIN** and click **Generate**.

Please Reverify ✕

Please enter your PIN

6. A text with the verification passcode will be sent via SMS to your mobile phone. Enter the passcode displayed in the text and click **Submit** to proceed.

Please Reverify ✕

Please enter your PIN

Please enter your passcode

- The batch is now queued to be submitted to the bank at the next available batch processing period. A green banner will display at the top of the page providing the date, time, and a **Transaction Number** or the name of the recurring series, if one was defined. The body of the page displays the details of the batch.




- You may click the **Return** button to go back to the **Request** page, or select another menu option.



Other ACH Options

Transaction Import

Another way to enter ACH transactions is through **Transaction Import**. ISO20022, EDI820, NACHA, Delimited, Fixed Width, and XML formatted files containing ACH transactions may be imported by a user for processing by the financial institution. Files are read through predefined maps.

When a user selects **Transaction Import**, s/he will be presented with the **Map Table**. This table displays all maps currently available to the user. Map names that appear in italics are **Public Maps** which have been created by the financial institution and may be utilized if the user has a file formatted in one of these standard formats. These maps may only be edited by the financial institution.

 **Note:** Map names that appear in bold are **Custom Maps** which have been created for the company or by the financial institution, on behalf of the company.

| Data Import : ACH Transaction Import | |
|--|--|
| File Maps | Is Active |
|  Mapper Name | <input type="button" value="Set as Active"/> <input type="button" value="Edit File Map"/> <input type="button" value="Upload"/> <input type="button" value="Print"/> |
|  Sample | <input type="button" value="Set as Active"/> <input type="button" value="Edit File Map"/> <input type="button" value="Upload"/> <input type="button" value="Print"/> |
| <i>EDI820 ACH Transfer Import</i> | <input type="button" value="Set as Active"/> <input type="button" value="Upload"/> |
| <i>ISO20022 ACH Transfer Import</i> | <input type="button" value="Set as Active"/> <input type="button" value="Upload"/> |
| <i>NACHA ACH Transfer Import</i> | <input type="button" value="Set as Active"/> <input type="button" value="Upload"/> |
| <input type="button" value="Create File Map"/> <input type="button" value="Help"/> | |

Setting Up Recurring Options

Templates are also used to set up recurring payments. **Recurring Payments** allows the user to create a schedule so that an ACH batch may be automatically generated and sent to the financial institution for processing at specific times.

1. Select a **Start Date**, which is the date the first payment from this series will be delivered for processing. The **First Payment Date** is calculated based on the start date and recurring frequency.
2. Select an **Expiration Date** for this schedule.
 - a. Select **Transaction Repeats Indefinitely** if this batch is intended to run forever.
 - b. Select **Transaction Repeats Until End Date** if this schedule will have an end date, then select a date from the calendar.
 - c. Select **Fixed Number of Transactions** for batches which will run for a limited time, then enter the number of times this transaction should run before it expires.
3. Next, specify how often this batch will occur (Daily, Weekly, Bi-Weekly, Semi-Monthly, Monthly or Yearly) and select the desired options for that choice.
4. Once the schedule has been completed select **Save**. If the user does not wish to create a schedule select **Cancel**.

Recurring Options

Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.

Start Date First Payment Date

Transaction Repeats Indefinitely
 Transaction Repeats Until End Date
 Fixed Number of Transactions (Max: 999 Transfers)

Daily

Each business day (Monday through Friday)
 Specific days of the week

Once the recurring schedule has been created, the user will be taken back to the **Create Batch** page and see a summary statement of the selection. Beside the summary is a red X (✘) which allows for the deletion of the recurring series. Just below that, create a name for the series. This will allow for the user to search for this series and distinguish these payments from other ACH payments.

Recurring Options ✘ Weekly on Wednesday of each week starting on [] ending on []
 * Recurring Series Name [] This field is required.

Wire Transfer

Wires may be initiated through a free form entry, from an existing template, or from an existing payee who will be the beneficiary.

- **Free Form** – This option creates a one-time wire from scratch, without utilizing a pre-defined template or existing payee. Click one of the **Create** button options to gain access to begin the wire creation process.
- **Select Template** – This option creates a wire from an existing, semi-repetitive or fully repetitive template. The template type will be displayed in parenthesis beside the template name. If the user knows the name of the desired template, begin typing it in the search field and select one of the options presented. If the template name is unknown, click the field and select one of the options from the menu that populates.
- **Select Payee** – This option creates a wire using the information of an existing payee as the beneficiary. Type any portion of the payee’s name in the field and select one of the options from the menu that populates.

Dashboard Account Information **Payments & Transfers** Stop Payment Administration My Settings

Wire Transfer

💡 For today's processing USD Wires must be submitted before 2:00 PM PST. FX Wires must be submitted before 2:00 PM PST.

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

Create

Single Free-Form Wire

Multi-Template Wires

Select Template

Select existing wire transfer instruction template.

[]

Select Payee

Create new set of wire transfer instructions for an existing payee.

[]

Continue

Commercial Center will display the wire transfer request page with the needed information for the wire transfer depending on the choice made above.

- If the user has selected to create a **Free Form** wire, all fields will be blank and allow the user to input values.
- If the user has selected to create a wire from a **Repetitive Template**, all fields except the payment date, notify me options and recurring transfer options will be predefined and locked.
- If the user has selected to create a wire from a **Semi-Repetitive Template**, all fields which were required for template creation will be predefined and locked. Fields which are not defined, but are necessary to complete the wire will be blank, allowing the user to input values.
- If the user has selected to create a wire from a **Payee**, all beneficiary information available for the selected payee will be populated. All other fields will be blank, allowing the user to input values.

Wire Transfer

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

Account Information

* Payment Date

* Debit Account

* Originator Name

* Originator Address 1

* Originator Address 2

Originator Address 3

* Payment Currency

* Amount

Beneficiary / Payee Information

* Name

* Beneficiary ID Type

* Beneficiary ID

* Address 1

* Address 2

Address 3

Note: P.O. Boxes are not valid

* Beneficiary Country

Contact Name

Phone Number

Beneficiary Bank Information

[Bank Lookup](#)

* Name

Beneficiary Bank ID Type

Beneficiary Bank ID

Address 1

Address 2

Address 3

International Bank

* Beneficiary Bank Country

Intl Routing Number

▶ Additional Bank Information

Additional Reference Information

* Purpose of Payment

Additional Information For Beneficiary

Note: Maximum 35 characters per field

Save As Repetitive Template

Save As Payee

[Notify Me](#)

Account Information

- **Payment Date** – Initially, the date presented to the user will be the soonest available payment date based on cut off times, weekends, holidays, etc. If the user would like to create a future dated wire, select the field and type the desired date or select it from the calendar.
- **Debit Account** – This is the account from which the funds will be withdrawn to fund the wire. The user can type a portion of the desired account number and then select the correct account from the drop down menu or the user may select the field and then choose one of the accounts which display.
- **Originator Name** – This field will be populated with the name of the company that is initiating the wire.
- **Originator Address 1-3** – This field will be populated with the address defined in the Wire Transfer Company Address defined in the Company Payment Settings for Wire Transfer.
- **Payment Currency** – This field allows the user to select the currency of the wire being created. The options available in this field are dependent upon the Debit Account selected.
- **Amount** – This field represents the amount of the wire being created.

Beneficiary/Payee Information

- **Name** – Enter the name of the wire recipient.
- **Beneficiary ID Type** – Choose the appropriate option from the drop-down menu.
- **Beneficiary ID** – Enter the identification information from the ID type above for the beneficiary.
- **Address 1-3** – Enter the address information of the beneficiary.
- **Edit Payee** – This option is present when a wire is initiated from Select Payee. The user can use this to edit the payee and save those changes.

Beneficiary Bank Information

- **Bank Lookup** – Use this field to bring in the financial institution's information using their American Banker's Association (ABA) number from a search query. The following fields will be auto filled with the information. If the financial institution does not use an ABA number, the following fields must be manually completed.
- **Name** – Enter the name of the beneficiary's financial institution.
- **Beneficiary Bank ID Type** – Select the ID type the financial institution is utilizing. As a rule of thumb, if the financial institution is not located in the United States, **SWIFT BIC** should be selected.

- **Beneficiary Bank ID** – Enter the financial institution’s Federal ABA Routing number or SWIFT BIC sequence.
- **Address 1-3** – Enter the address of the financial institution being utilized by the beneficiary.
- **International Bank** – If a Federal ABA Bank ID type is being used, this box should be unselected. If a SWIFT BIC Bank ID is being used, this box should be selected.

Additional Information

This is a collapsible/expandable section. The fields contained in this section are optional. If a value is entered into any one of the Correspondent or Intermediary fields, all remaining fields for the financial institution must be completed.

▼ Additional Bank Information

[Correspondent Bank Lookup](#)

Correspondent Bank ID Type

Correspondent Bank ID

Correspondent Bank Name

[Intermediary Bank Lookup](#)

Intermediary Bank ID Type

Intermediary Bank ID

Intermediary Bank Name

- **Correspondent and/or Intermediary Bank Lookup** – If the bank that will be utilized has an ABA Routing number select this hyperlink and enter information into any of the fields presented to quickly locate the correct financial institution. Once a selection has been made, the system will auto fill the remaining fields in this section.



International Wires: MB&T uses Pacific Coast Bankers Bank as the Correspondent Bank for international wires.

▼ Additional Bank Information

[Correspondent Bank Lookup](#)

Bank ID: 121042484 (ABA)

Bank Name: PACIFIC COAST BANKERS BANK

Bank Address: WALNUT CREEK, CA

Correspondent Bank ID Type

Correspondent Bank ID

Correspondent Bank Name

[Intermediary Bank Lookup](#)

Intermediary Bank ID Type

Intermediary Bank ID

Intermediary Bank Name

- **Correspondent and/or Intermediary Bank ID Type** – Select the ID type the financial institution utilizes.
- **Correspondent and/or Intermediary Bank ID** – Enter the financial institution’s Federal ABA Routing number or SWIFT BIC sequence.
- **Correspondent and/or Intermediary Bank Name** – Enter the short name of the financial institution.

Additional Reference Information

Additional Reference Information

* Purpose of Payment

Additional Information For Beneficiary

Note: Maximum 35 characters per field

Save As Repetitive Template

Save As Payee

[Notify Me](#) None Selected

- **Purpose of Payment (Required)** – Enter a brief description of the payment, up to 35 characters. Description examples include payment on exported goods, payment on computer services, foreign direct investment, and salary to employee.
- **Additional Information for Beneficiary** – This is an optional field where the user may enter additional information for the beneficiary such as an invoice number.
- **Save as Repetitive Template (Free Form Wire Only)** – This option displays if the user has template maintenance capabilities and is creating a Free Form wire. Select this option if the settings for this wire should be saved as a template for future use.
- **Save as Payee (Free Form Wire Only)** – This option displays if the user has payee maintenance capabilities and is creating a Free Form wire. Select this option if the beneficiary information for this wire should be saved as a new payee. Once selected, a window will appear when the user selects **Request Transfer**, permitting more required information to be entered about the new payee.
- **Notify Me Options** – This option allows the user to choose to be notified when wire status changes occur. Select the hyperlink and choose the events that the user would like to be notified of. Also, the user may select how the notification is delivered.
- **Recurring Options (Template Wire Only)** – This option displays if the wire being created was initiated from a template. Recurring wires automatically generate at intervals based on a predefined template and schedule. Select the hyperlink to establish a schedule for the recurring wires.
- **Template Name (Free Form Wire Only)** – This field will only display if **Save as Repetitive Template** was selected. Enter a name for the template being created.

Submitting a Wire

1. Open the **Wire Transfer** request by clicking on **Single Free-Form Wire**, or by selecting a template or payee.

The screenshot shows the 'Wire Transfer' interface with a navigation bar at the top containing 'Dashboard', 'Account Information', 'Payments & Transfers' (highlighted), 'Stop Payment', 'Administration', and 'My Settings'. Below the navigation bar, the title 'Wire Transfer' is displayed. A yellow banner contains a lightbulb icon and the text: 'For today's processing USD Wires must be submitted before 2:00 PM PST. FX Wires must be submitted before 2:00 PM PST.' Below the banner is a progress indicator: 'Current Progress' followed by four steps: '1 Select' (highlighted), '2 Request', '3 Review', and '4 Complete'. The main content area is divided into three panels: 'Create' with buttons for 'Single Free-Form Wire' and 'Multi-Template Wires'; 'Select Template' with a search bar and the text 'Select existing wire transfer instruction template.'; and 'Select Payee' with a search bar, the text 'Create new set of wire transfer instructions for an existing payee.', and a 'Continue' button with a right-pointing arrow.


2. Complete the wire information required and click **Request Transfer** to proceed to the review page. On the review page, you will be presented a summary of the information that has been entered.
3. If everything is correct, select **Confirm**. You may also **Edit** or **Cancel**, as necessary.
4. Upon confirmation, a reverification screen will appear. Enter your transaction verification PIN and click **Generate**.

The screenshot shows a 'Please Reverify' dialog box with a close button (X) in the top right corner. The text inside reads 'Please enter your PIN' followed by a text input field and a 'Generate' button with a key icon.

5. A text with the verification passcode will be sent via SMS to your mobile phone. Enter the passcode and click **Submit** to proceed.

The screenshot shows the 'Please Reverify' dialog box with a close button (X) in the top right corner. It contains two text input fields: 'Please enter your PIN' (with a masked input field containing seven dots) and 'Please enter your passcode' (with a masked input field containing five dots). Below the fields are two buttons: 'Submit' with a green checkmark icon and 'Cancel' with a red X icon. A 'Generate' button with a key icon is also present next to the PIN field.

6. Once the wire has been submitted, a green confirmation message will confirm the request was accepted and released and display the reference number and time of acceptance.

 Your future transfer request is DWR-00000825.
Request has been accepted and released as of May 13, 2024 6:01 PM PDT.

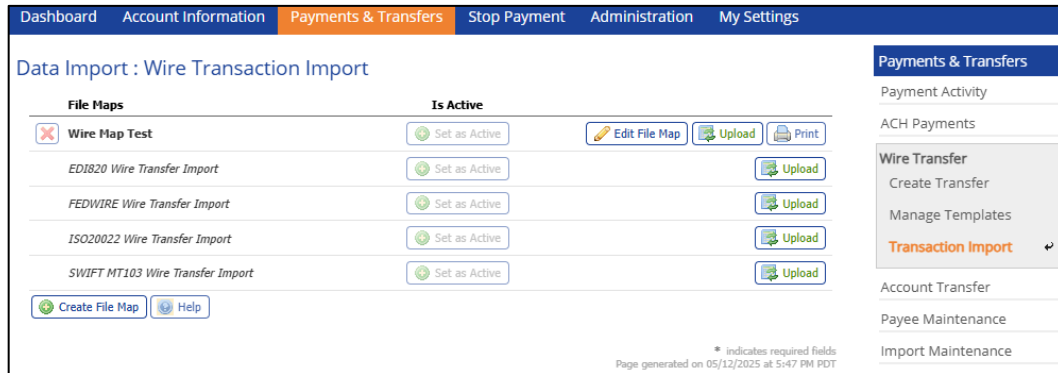


Note: Confirming the wire will send the wire to the bank for processing!

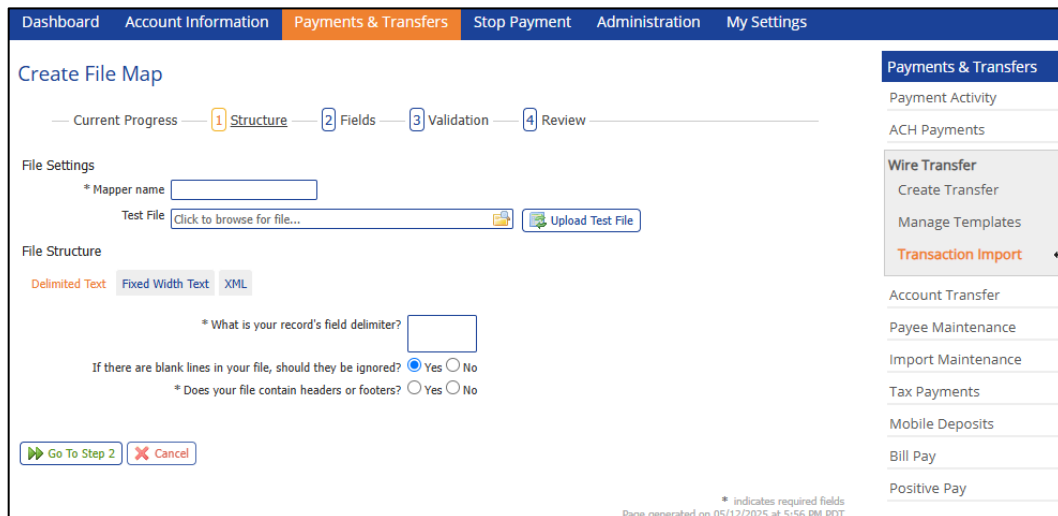
Wire Import

Commercial Center can import EDI820, FEDWIRE, ISO20022, and SWIFT MT103 formats. You can also create a custom File Map using the Wire Transaction Import feature. Mapper is a tool that defines specific rules for translating your unique file format, into the input format required by Commercial Center.

1. Navigate to **Payments & Transfers** and select **Transaction Import** from the right side **Wire Transfer** menu. Then select **Create File Map**.



Enter the following **Structure**:



Mapper Name - The Mapper Name is the name used to identify this map.

Test File - "Click to browse for file" to locate and select a test file that will be used as input to the file map being created. Upload the test file into Mapper. The test file is used to assist in the file map creation process.

File Structure – There are three file structures that are supported.

- **Delimited Text** – Type the field delimiter value for the records in the test file. This may be a comma or semi-colon. Since the TAB character has special meaning and purpose in a browser, to indicate the TAB character as the field delimiter, enter \t (a backslash

followed by the letter t).

- **Blank Lines** – Sometimes there are blank lines in the input file that cannot be removed. Selecting Yes will ignore blank lines and selecting No will treat blank lines as records.
- **Headers and Footers** – Your file may contain headers and footers that include data needed for the file map or for validating integrity of the input file.
 - Selecting No will continue the process to Step 2 Fields.
 - Selecting Yes will then prompt the user to check if records within the file is prefixed.
 - If the records within the file are not prefixed, the User will be prompted to enter the lines before header, number of lines of the header, the number of the lines of the footer and the lines after the footer.
 - If the records within the file are prefixed, then the Header , Data and Footer prefixes will need to be entered. Prefix examples include - H=Header, D=Data Record, and F=Footer.
- **Fixed Width Text** – This tab should be set a file with records set to a Fixed Width (Enter the length of the record i.e. number of characters long) or Newline Separated (Each recorded within the file begins on a new line).
 - **Blank Lines** – Sometimes there are blank lines in the input file that cannot be removed. Selecting Yes will ignore blank lines and selecting No will treat blank lines as records.
 - **Headers and Footers** – Your file may contain headers and footers that include data needed for the file map or for validating integrity of the input file.
 - Selecting No will continue the process to Step 2 - Fields.
 - Selecting Yes will then prompt the user to check if records within the file is prefixed.
 - If the records within the file are not prefixed, the User will be prompted to enter the lines before header, number of lines of the header, the number of the lines of the footer and the lines after the footer.
 - If the records within the file are prefixed, then the Header, Data and Footer prefixes will need to be entered. Prefix examples include - H=Header, D=Data Record, and F=Footer.
- **XML** – This tab should be set for a file using XML to indicate records. XPath uses path expressions (i.e. /, @, //, ..) to select nodes in an XML document. The node is selected by following a path or steps.
- **XPATH Expressions** – Enter the XPATH Expression to identify Header, Data and Footer records.

2. Fields must be defined to ensure the wire data of the input file is mapped correctly within Commercial Center. The available field types are located on the left side of the screen.

Required fields are noted with the red exclamation icon . .

Create File Map : CommTestImport

Your form contains 1 errors, see details below.

Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review

Amount
Beneficiary Address 1
Beneficiary Address 2
Beneficiary Bank Country
Beneficiary Bank Name
Beneficiary Country
Beneficiary ID
Beneficiary ID Type
Beneficiary Name
Debit Account Number
Originator Address 1
Originator Address 2
Originator Name
Payment Date
Purpose of Payment

Contact Number | Optional | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file
 Not Specified

Previous Field Next Field

Any or all may be selected, and Mapper will process them automatically from top to bottom. Each field will contain the following options:

Data is Located in the File – Select this option if the data is located within the file. If a test file was uploaded in Step 1, one of the records from that file will be displayed, broken up into the fields defined by the file. This is displayed to give the user greater reference during the mapping process.

Data is located in the file

* Field Index:

File may not always contain this field, in which case the default value will be used.

Substitution Rules

| Input | Output |
|--|--------|
| <input type="button" value="Add Substitution Rule"/> | |

Default Value

- **Field Index** – The Field Index is the number given to the field selected. For example, if the ABA Number field type is selected, the test file uploaded will display the fields by number. The number assigned to the ABA field within the file should be entered into the Field Index box.
- **Substitution Rules** – If the values in the input file records incorrect, a substitution rule can be added, rather than editing the file records. For example, the input file’s receiving bank ID field has the value “AB”. The bank receiving the file needs the receiving bank ID field to be “Alpha Beta”.

- **Default Value** – A default value can be entered if the file is missing the datatype selected. The Field Index number will be added as well, unless it is in conflict with an existing field within the record.

Data is Located in the File Header or Footer – Select this option if the data value for the field being defined is located in a header or footer record.

The screenshot shows a configuration window with the following elements:

- A radio button selected next to the text "Data is located in the file header or footer".
- Below this, a "Location" section with two radio buttons: "Header" (selected) and "Footer".
- A text input field labeled "Record Occurrence Number:".
- A note: "If record appears once in file, enter 1; otherwise enter the record occurrence number that should be used for validation."
- A text input field labeled "* Field Index:".
- A text input field labeled "Default Value".

- **Record Occurrence Number** – Since files can include multiple Headers or Footers, this field indicates which header or footer record contains the amount.
- **Field Index** – The Field Index is the number given to the field that the data within the header or footer is located.

Data is a Constant Value, but Not Located in the File:

- **Default Value** – A constant value is to be entered to the specified data field. This value will be applied into every record in the output file that requires this data field.

The screenshot shows a configuration window with the following elements:

- A radio button selected next to the text "Data is a constant value, but is not located in the file".
- A text input field labeled "* Default Value".

Not Specified:

- **Default Value** – This is the default setting for optional fields. Selecting this will indicate that the data values for this field do not exist in the input file. It is not required to define optional fields.

3. Validation rules use summary data typically found in the headers and footers of the input file verify the data records within the input file. For example, header/footer records often contain transaction amount proof totals, item counts, and/or number of records in the file. The Validation Step allows you to select these fields and Mapper will perform the validation calculations as the input file is **processed**. Files having errors during the validation step are rejected.

Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review

✓ Record Count

✓ Line Count

Record Count | Number

Not Specified

Data is located in the file header or footer

Next Field

Save Cancel

Not Specified – Selecting this will indicate that the data values for this field do not exist in the input file.

Data is Located in the Header or Footer—This option is to be selected if the data is located within the file header or footer. If a test file was uploaded in Step 1, one of the records from that file will be displayed, broken up into the fields defined by the file. This is displayed to give the user greater reference during the mapping process.

- **Record Occurrence Number**—The **Header** or **Footer** is selected depending on where the amount is located in the input file. Since an input file may have more than one header or footer record, the **Record Occurrence Number** indicates which header or footer record contains the amount.
- **Field Index** – The Field Index is the number given to the field that the data within the header or footer is located.

Note: *Two decimal places implied? - Currency amount types require decimal definition. If the amount field has a decimal, then the box does not need to be checked. If no decimal is in the currency field, but a decimal is implied, then this box needs to be selected.*

4. **Review** - Mapper data fields have been entered and available to be reviewed. In the event a field is incorrectly filled out, the option to return to a previous screen and make changes, select the Structure, Fields or Validation links under the Current Progress section at the top of the screen.

Edit File Map : Payee Import Test

— Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review —

Test File

Test File

File Settings

File Structure Delimited Text **Header / footer structure** Ordered

Delimiter , **Lines Before Header** 0

Ignore blank lines? true **Lines Of Header** 1

Lines Of Footer 0

Lines After Footer 0

Record Data

| Field | Type | Required | Source | Details | Substitution Rules | | | | | | | | | | |
|------------------|----------|----------|----------------|----------|--|-------------|--|-----|----------|-----|---------|----|--|------|--|
| Account Currency | Text | ✓ | Constant value | USD | None | | | | | | | | | | |
| Account Name | Text | ✓ | From file | Index: 4 | None | | | | | | | | | | |
| Account Number | Text | ✓ | From file | Index: 5 | None | | | | | | | | | | |
| Account Type | Text | ✓ | From file | Index: 6 | <table border="1"> <thead> <tr> <th colspan="2">Field Value</th> </tr> </thead> <tbody> <tr> <td>DDA</td> <td>Checking</td> </tr> <tr> <td>SAV</td> <td>Savings</td> </tr> <tr> <td>GL</td> <td></td> </tr> <tr> <td>LOAN</td> <td></td> </tr> </tbody> </table> | Field Value | | DDA | Checking | SAV | Savings | GL | | LOAN | |
| Field Value | | | | | | | | | | | | | | | |
| DDA | Checking | | | | | | | | | | | | | | |
| SAV | Savings | | | | | | | | | | | | | | |
| GL | | | | | | | | | | | | | | | |
| LOAN | | | | | | | | | | | | | | | |

Testing a File Map – Once the map has been filled out, the intended test file can be uploaded and tested against the map, ensuring all fields are accurate, including line counts, record counts, and output records all match to the original input file data and that any defined substitution rules work correctly. Four test results will be displayed, accessible by selecting the Tabs displayed.

- **Validation Log** – When the test file has been mapped correctly, the validation log will display the following notification - ‘No validation log produced.’ This indicates the test file mapped correctly with the map and no errors occurred. When errors are encountered, the validation log will display the problems found.
- **File Info** – The number of lines and records read from the test file are displayed. The ‘Line Count’ equals the number of records in the file, while ‘Record Count’ equals the number of data records (i.e. w/o headers and footers) in the file.
- **Records** – The Records Tab displays the individual field results from the test file extraction, as directed by the file map.
- **Output File** – This tab displays the file in the translated format. It is this format that will be sent to the bank whenever this map is used on a file given, provided, there are no errors within the input file:

File Settings – The entered File Settings for the file map are displayed here. These should be reviewed to ensure they are correct. If data entered is not correct, the Cancel button will return the user to the previous screen.

Record Data - The entered Field Settings for the file map are displayed here.

- **Field** – This is the name of the datatype within the file.
- **Type** – This is the type of information within the file.

- Required – The fields indicated are required fields. Fields entered correctly into Mapper will be indicated with a green check mark. If entered incorrectly a red X will appear.
 - Source – This is the source of the information provided.
 - Details – This displays the index assigned to the field.
 - Substitution Rules – If a substitution was created for any of the fields, the rule will be displayed here.
 - Validation Rules – If a validation rule was created, it will be displayed here.
5. Once the information provided has been reviewed and checked against the test file, select the **Save** button to finish creating/editing the file map. If any changes need to be made or an error has been made, select the **Cancel** button to go back.