



Commercial Center Payments Guide



Getting Started

Welcome to Commercial Center with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you during your online banking process.

For additional support using Commercial Center, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday – Friday • 7:00 AM – 6:00 PM

(800) 348-0146 • (805) 963-7511

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Payee Maintenance

Payee Maintenance provides the ability to create and edit all payees assigned to a specific company, across all services and accounts within Commercial Center. Users can search for payees using various search options. Based on your company's needs, accounts and bank information can also be altered to accommodate changes to payees.

Create/Edit a Payee

Payees can be created and assigned to specific accounts for use with ACH and Wire services. **New Payees** can be created by selecting the **Create Payee** button. Payees can also be edited by selecting a pre-existing payee through the search function.

To Create a New Payee

1. Select the **Payments & Transfers** tab.
2. Select **Payee Maintenance**.

The screenshot shows the Commercial Center interface with the 'Payments & Transfers' tab selected. A dropdown menu is open, showing options: Payment Activity, ACH Payments, Wire Transfer, Account Transfer, Payee Maintenance (highlighted), Import Maintenance, Integrated Payables Import, Tax Payments, and Remote Deposit Capture. The 'Quick View' section on the left shows 'Ready Cash Reserve' and 'Checking' accounts. The 'Account Information' section on the right shows 'Quick View', 'Balance Reporting', 'Transaction Search', 'Checking Statement', 'Savings Statement', 'NACHA Detail File Report', and 'NACHA Return File Report'.

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

The screenshot shows the 'Payee Maintenance : Manage Payees' screen. It includes search filters for 'Display Name', 'Payee ID', 'Payee Type' (set to 'All'), and 'Account Number'. Below the filters, it says 'Show 10 results per page, sorted by Display Name in ascending order, including summary'. At the bottom, there are buttons for 'Search Payees', 'Print', and 'Create Payee' (highlighted with a mouse cursor).

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

Create Payee

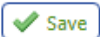
Payee Information

* Payee Name		Display Name	
* Payee ID		Address 1	
* Payee Type	None Selected	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
No accounts defined for payee				



- **Payee Name** – Enter the Client's name.
- **Payee ID** – Assign a Payee ID.



Note: This name can reflect the Payee Name or be an employee ID# masked at the user level.

- **Payee Type** – Select between Individual, Business or Government Agency.
- **Display Name** – This field can be used to create a nickname for your customer.
- **Address 1-3** – These fields are provided for the address of the payee. **A P.O. Box address will not be valid for wire transfers.**
- **Email Address** – This field can be used to input the Client's email address.

Adding an Account

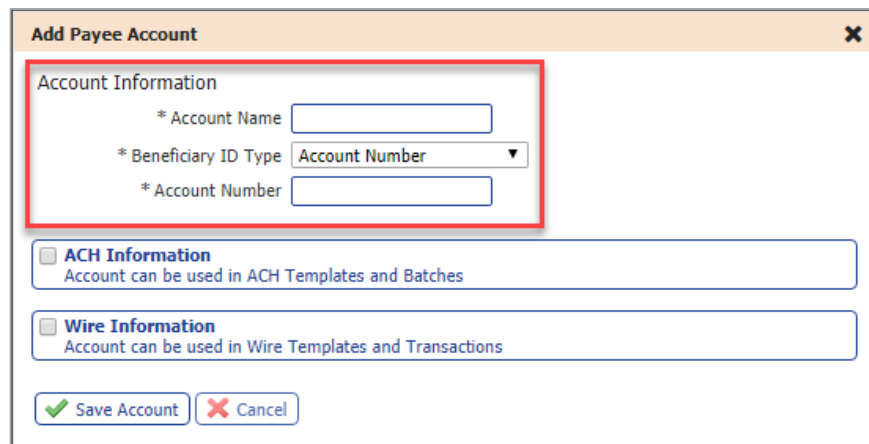
1. Click the **Add Account** button. The **Add Payee Account** box will appear.

Payee Accounts

Account Information	Bank Information	Authorized For Debit	Account Type	Default Account
No accounts defined for payee				



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



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



Note: Using the name of the person linked to the account or the type of account (Checking/Business) are most commonly used in this field.

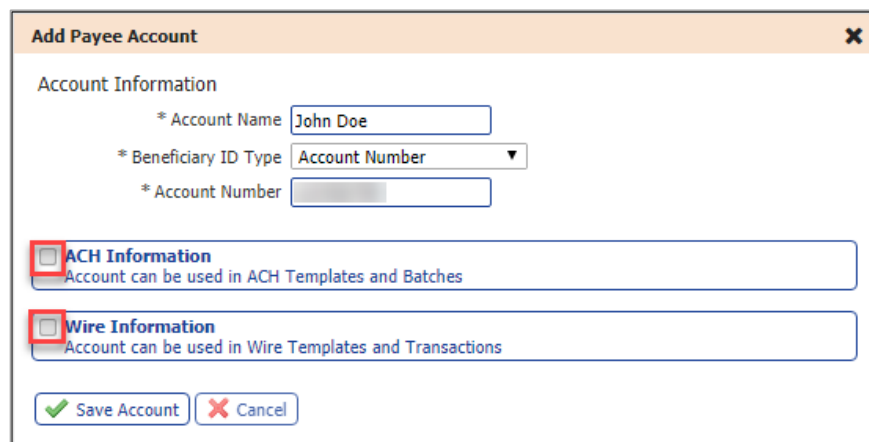
- b. **Beneficiary ID Type** – The drop down menu provides a number of ID types to use instead of an **Account Number**. While the name “Account Number” will remain in the below field, the **Beneficiary ID Type** can range from numerous ID types.



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.

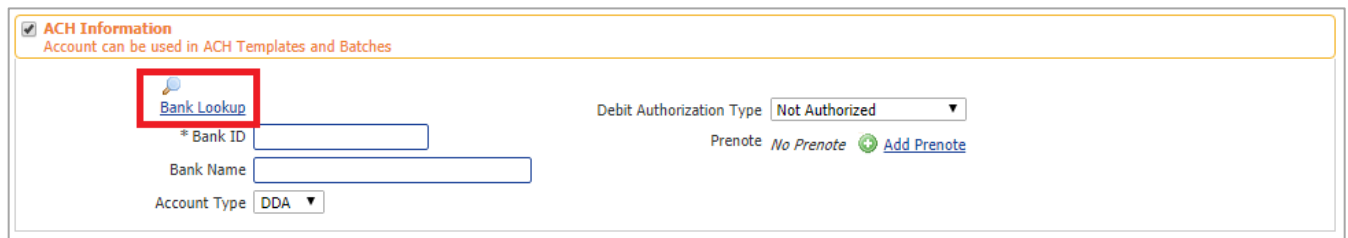
- c. **Account Number** – Input the number of the **Beneficiary ID Type** selected in the above field. This may be a series of numbers and/or letters, depending on the criteria the Client’s bank uses.

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



Entering ACH Information

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



☒ **ACH Information**
Account can be used in ACH Templates and Batches

Bank Lookup

* Bank ID

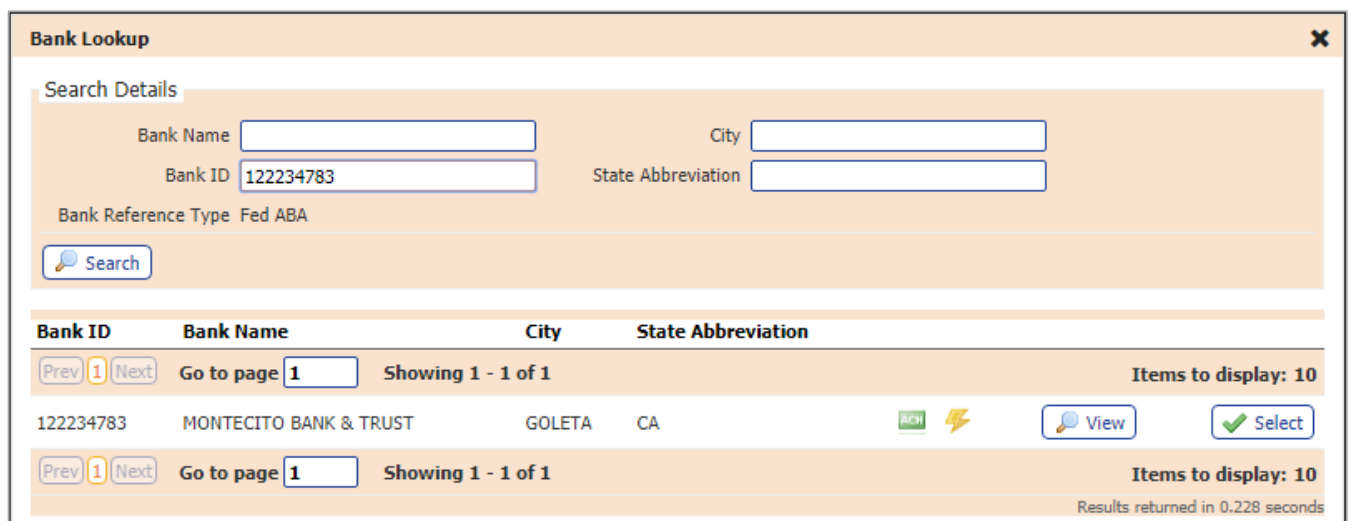
Bank Name

Account Type

Debit Authorization Type

Prenote [Add Prenote](#)

2. Enter the bank's routing number in the **Bank ID** field.
3. Press the **Select** button on the financial institution you wish to use.



Bank Lookup

Search Details

Bank Name

City

Bank ID

State Abbreviation

Bank Reference Type

[Search](#)

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](#)

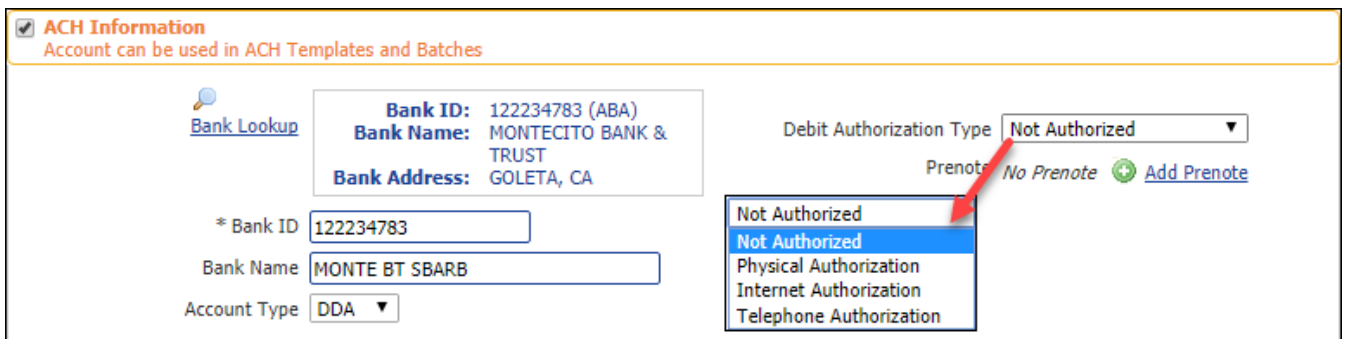
Results returned in 0.228 seconds

4. Select the type of debit authorization you have received from the customer. An authorization type must be selected if you wish to debit the Client's account.



Note: Financial institutions are *not* required to verify the account number belongs to the payee, only that the account number is valid.

5. If you wish to verify the information, a **Prenote** can be added.



☒ **ACH Information**
Account can be used in ACH Templates and Batches

Bank Lookup

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

* Bank ID

Bank Name

Account Type

Debit Authorization Type

Prenote [Add Prenote](#)

Not Authorized
Not Authorized
Physical Authorization
Internet Authorization
Telephone Authorization

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

Add Payee Account

Account Information

* Account Name

Test

* Beneficiary ID Type

Account Number

* Account Number

0123456

☒ **ACH Information**

Account can be used in ACH Templates and Batches

Bank Lookup

Bank ID: 122234783 (ABA)

Bank Name: MONTECITO BANK & TRUST

Bank Address: GOLETA, CA

* Bank ID

122234783

Bank Name

MONTE BT SBARB

Account Type

DDA

Debit Authorization Type

Physical Authorization

Prenote

No Prenote

Add Prenote

☐ **Wire Information**

Account can be used in Wire Templates and Transactions

Save Account

Cancel

Entering Wire Information

1. 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. Enter the bank's routing number in the **Bank ID** field.

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3. Press the **Select** button on the financial institution you wish to use.

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

Prev 1 Next

Go to page 1

Showing 1 - 1 of 1

Items to display: 10

Results returned in 0.228 seconds

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

☒ **Wire Information**
Account can be used in Wire Templates and Transactions

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

Beneficiary Bank ID Type Fed ABA

Beneficiary Bank ID

Beneficiary Bank Name

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 ID

Correspondent Bank ID Type None Selected

Correspondent Bank Name

Intermediary Bank ID

Intermediary Bank ID Type None Selected

Intermediary Bank Name

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Payee Accounts

Added payee accounts are displayed in this area. The following information is displayed to provide a summary of each payee:

- **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 (ACH) and/or Wire transactions (Wire).
- **Edit** – Selecting this field will allow the account to be edited.

Dashboard
Account Information
Payments & Transfers
Stop Payment
Administration
My Settings

Create Payee

Payee Information

* Payee Name
* Payee ID
* Payee Type

Display Name
* Address 1
* 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	
X Doe - John Doe	122234783 - MONTE BT SBARB	☒	DDA	☒	☒ ACH ☒ Wire Edit

* indicates required fields
Page generated on 12/16/2019 at 9:13 AM PST

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Searching for Existing Payees

Existing payees can be searched using payee information.



Note: The more information that is entered will help narrow the search and help find the payee most efficiently.

Searches can also be customized to the user's needs by sorting by:

- Display Name
- Payee Type
- Account Number
- Payee ID
- Payee Name
- Ascending order
- Descending order
- Summary
- Summary & Details

Payee Search Results

All payees are displayed for review with edit options. The number of payees displayed can be determined by selecting 10, 20 or 50 Items to display. To navigate between pages of payees, the **Prev** and **Next** buttons can be used.

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

- **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. The ID is determined during the payee creation process.
- **Payee Type** – This displays the type of transactions this payee will be assigned to.
- **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	
Prev 1 Next	Go to page 1	Showing 1 - 7 of 7	Items to display: 10 20 50	
			Individual	Edit Make Payment
			Business	Edit Make Payment
			Individual	Edit Make Payment
			Individual	Edit Make Payment
			Business	Edit Make Payment
John Doe	*Doe1	John Doe	Individual	Edit Make Payment
			Business	Edit Make Payment
Prev 1 Next	Go to page 1	Showing 1 - 7 of 7	Items to display: 10 20 50	

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.

Batch Creation

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.

The screenshot shows the 'ACH Payments' section of a software interface. At the top is a navigation bar with links: Dashboard, Account Information, Payments & Transfers (highlighted), Stop Payment, Administration, and My Settings. Below the navigation bar, the 'ACH Payments' title is followed by a progress indicator: 'Current Progress' — 1 Select — 2 Request — 3 Review — 4 Complete. The main content area is divided into two panels: 'Select Template' and 'Free-Form Batch'. The 'Select Template' panel contains a search bar with the text 'Select existing ACH Batch template.' and a magnifying glass icon. The 'Free-Form Batch' panel contains a label 'ACH Company' followed by a dropdown menu. On the right side, there is a sidebar menu under the heading 'Payments & Transfers'. The sidebar menu includes 'Payment Activity', 'ACH Payments' (with a sub-menu 'Create Batch' and 'Manage Batch Templates' highlighted with a red box), 'Transaction Import', 'Wire Transfer', 'Account Transfer', 'Payee Maintenance', and 'Import Maintenance'.

Creating an ACH Batch – Choosing the Method

From a Template

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

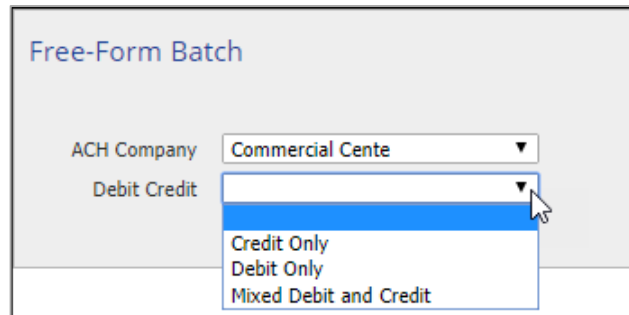
The screenshot shows a 'Select Template' dialog box. It has a title 'Select Template' and a subtitle 'Select existing ACH Batch template.' Below the subtitle is a search bar with the text 'Pay' entered and a magnifying glass icon. A dropdown menu is open below the search bar, showing the option 'Payroll Test' selected.

From a Free-Form Batch

1. To create a free form batch, select the **ACH Company** the payment is being made to from the drop down menu. Free-form batches may be saved as templates for later use if desired.

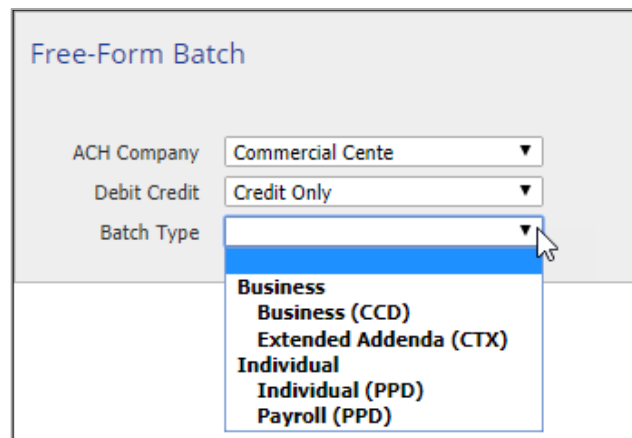
The screenshot shows a 'Free-Form Batch' dialog box. It has a title 'Free-Form Batch' and a label 'ACH Company' followed by a dropdown menu. The dropdown menu is open, showing two options: 'Commercial Ctr 2' and 'Commercial Ctr 2'. A mouse cursor is pointing at the 'Commercial Ctr 2' option.

2. Once an ACH Company has been selected, a **Debit/Credit** field will appear. Depending on the entitlements of the user, a Credit Only, Debit Only or Mixed Debit and Credit batch may be created.



The screenshot shows a web form titled "Free-Form Batch". It has two dropdown menus. The first, labeled "ACH Company", has "Commercial Cente" selected. The second, labeled "Debit Credit", is open, showing three options: "Credit Only", "Debit Only", and "Mixed Debit and Credit". A mouse cursor is pointing at the "Credit Only" option.

3. Lastly, select a **Batch Type**. 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 same "Free-Form Batch" form. The "Debit Credit" dropdown is now set to "Credit Only". A new dropdown menu, labeled "Batch Type", is open, showing several options: "Business", "Business (CCD)", "Extended Addenda (CTX)", "Individual", "Individual (PPD)", and "Payroll (PPD)". A mouse cursor is pointing at the "Business" option.

Creating an ACH Batch – Entering 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 already 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

ACH Company **Commercial Cente**

Batch Type **Payroll (PPD) - Credit Only**

* Offset Account - Checking (Business Checkin)

Template Name **Payroll Test**

Total Credits **\$0.25 (2)** Total Debits **\$0.00 (0)**

Page Credits **\$0.25 (2)** Page Debits **\$0.00 (0)**

Company Discretionary Data

* Company Entry Description **Payroll**

[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

[Recurring Options](#) None Selected

Exclude \$0.00/empty items during batch submission ☐

▶ Search Payee Records

Exclude + / -	Payee	Account	* Amount	Addenda	Remittance + / -
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2	Items to display: 10 20 50		
☐		(DDA) ▼	0.15		☐ Remittance
☐		(SAV) ▼	0.10		☐ Remittance
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2	Items to display: 10 20 50		

Results returned in 0.06 seconds

▶ Additional Payees

When **Free-Form** is selected, all fields will be displayed as available for entry, 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 process.

Create Batch

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

ACH Batch Details

Payment Date		Company Discretionary Data	
ACH Company	Commercial Cente	* Company Entry Description	
Batch Type	Business (CCD) - Credit Only	Notify Me	
* Offset Account		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	
Save as Template	☐		
Total Credits	Total Debits		
Page Credits	Page Debits		
		Exclude \$0.00/empty items during batch submission	☐

Payees

	Payee	Account	* Amount	Addenda	Remittance + / -
		None Selected ▼			☐ Remittance
		None Selected ▼			☐ Remittance
		None Selected ▼			☐ Remittance
		None Selected ▼			☐ Remittance

ACH Batch Details

- Payment Date** – This is the date on which the payments in the batch are made to the payees.
- ACH Company** – This is your company's legal entity through which these payments will be made.
- Batch Type** – Individual, Business or Government.
- Offset Account** – The account through which these payments are funded, if that decision is made through this software.
- 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.

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 space for short descriptive information about the batch for internal use.
- **Notify Me** – This field tells the system to send the user an 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.

The dialog box titled "Notification Options" contains a section for "Delivery Settings". It features a table with columns for "Data Type", delivery method icons (Email, SMS, Print, Mobile), and "Format Preference". All "Data Type" entries are checked. The "Format Preference" for all entries is set to "PDF".

Data Type	Email	SMS	Print	Mobile	Format Preference
☒ Pending Actions	☒	☐	☐	☐	PDF
☒ System Events	☒	☐	☐	☐	PDF
☒ Complete - Unsuccessful	☒	☐	☐	☐	PDF
☒ Complete - Successful	☒	☐	☐	☐	PDF
☒ Early Action Taken	☒	☐	☐	☐	PDF
☒ Early Action Removed	☒	☐	☐	☐	PDF
☒ Expired	☒	☐	☐	☐	PDF

At the bottom of the dialog are "Save" and "Cancel" buttons.

- **Recurring Options (Template Batch)** – This field is only visible if the batch is created from a template. At this time, the user may define a 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

Weekly

Bi-weekly

Semi-monthly

Monthly

Annually

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

Save

Cancel

- **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 + / -
		None Selected ▾			☐ Remittance
		None Selected ▾			☐ Remittance
		None Selected ▾			☐ Remittance
		None Selected ▾			☐ Remittance
		None Selected ▾			☐ Remittance
		None Selected ▾			☐ Remittance

Add Payees

Create New Payee

Request Batch

Cancel

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

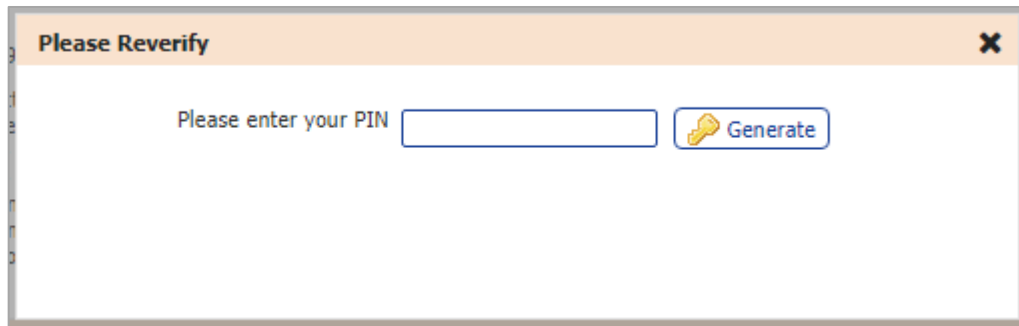
► Search Payee Records

Payee	Account	ABA	Amount	Addenda
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2	Items to display: 10 20 50	
			\$0.15	
		122234783	\$0.10	
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2	Items to display: 10 20 50	

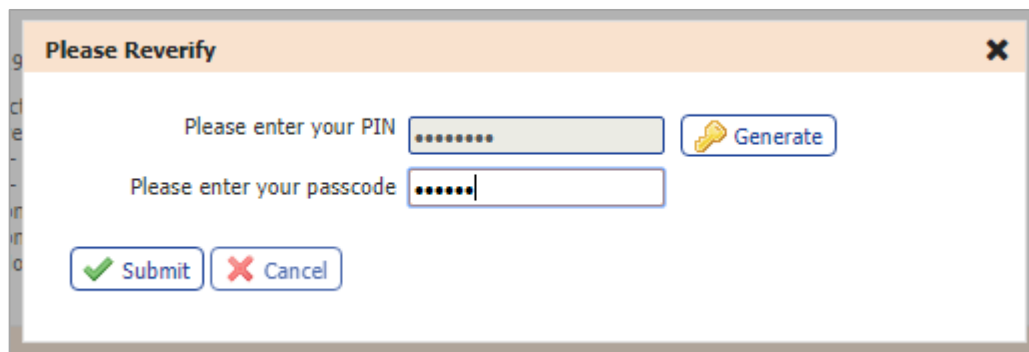
Results returned in 0.075 seconds

Confirm Edit Batch Cancel

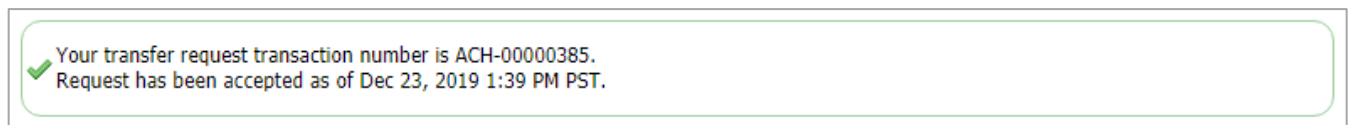
5. Upon confirmation, a reverification screen will appear. Enter your **Transaction Verification PIN** and click **Generate**.

A dialog box titled "Please Reverify" with a close button (X) in the top right corner. The main text says "Please enter your PIN" followed by a text input field. To the right of the input field is a button with a key icon and the text "Generate".

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.

A dialog box titled "Please Reverify" with a close button (X) in the top right corner. It contains two text input fields. The first is labeled "Please enter your PIN" and contains seven dots. The second is labeled "Please enter your passcode" and contains six dots. To the right of the first field is a button with a key icon and the text "Generate". Below the second field are two buttons: "Submit" with a green checkmark icon and "Cancel" with a red X icon.

7. 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.

A green-bordered banner with a green checkmark icon on the left. The text inside reads: "Your transfer request transaction number is ACH-00000385. Request has been accepted as of Dec 23, 2019 1:39 PM PST."

8. 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

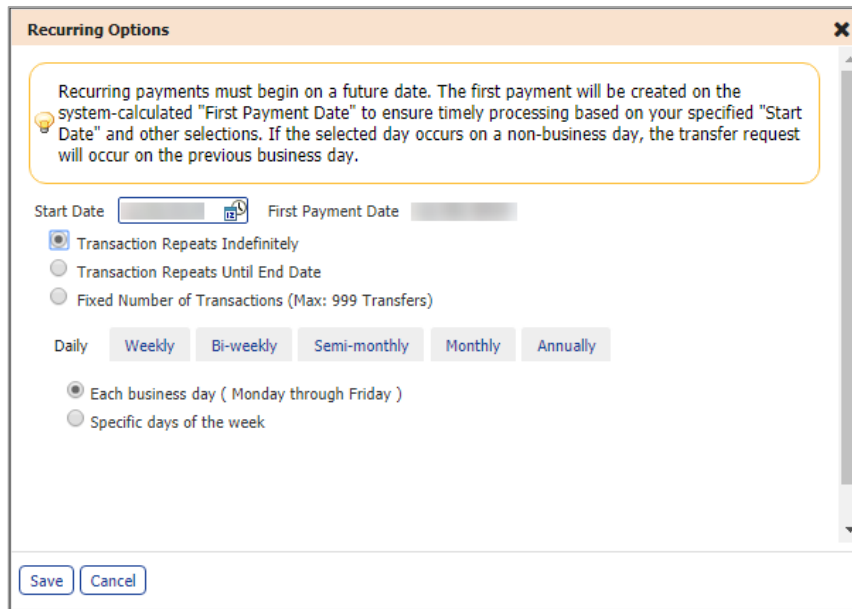
File Maps	Is Active	
Mapper Name	Set as Active	Edit File Map Upload Print
Sample	Set as Active	Edit File Map Upload Print
<i>EDI820 ACH Transfer Import</i>	Set as Active	Upload
<i>ISO20022 ACH Transfer Import</i>	Set as Active	Upload
<i>NACHA ACH Transfer Import</i>	Set as Active	Upload

Create File Map 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.

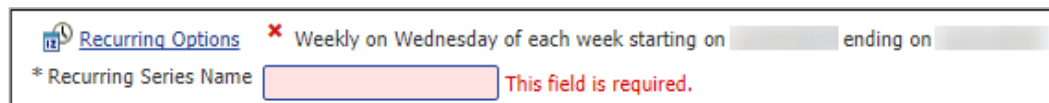
Start Date First Payment Date

☒ 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

 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 —

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](#)

Pending Actions: Notify via EMAIL
Pending Release: 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

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 pulled from the company's profile.
- **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.

- [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.
- [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 Bank Information


[Correspondent Bank Lookup](#)

Correspondent Bank ID Type None Selected ▼

Correspondent Bank ID

Correspondent Bank Name


[Intermediary Bank Lookup](#)

Intermediary Bank ID Type None Selected ▼

Intermediary Bank ID

Intermediary Bank Name

Additional Reference Information

- [Purpose of Payment](#) – This is an optional field where the user may enter information, such as an invoice number, regarding the purpose of the payment.
- [Additional Information for Beneficiary](#) – This is an optional field where the user may enter additional information for the beneficiary.
- [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

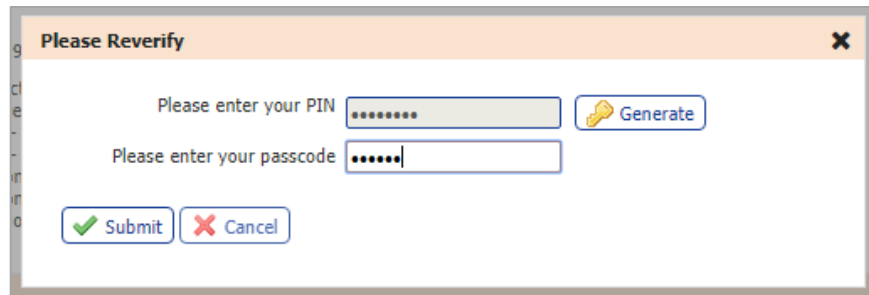
1. Open the **Wire Transfer** request by clicking on **Single Free-Form Wire**, or by selecting a template or payee.

The screenshot shows the 'Wire Transfer' interface. At the top is a navigation bar with links: Dashboard, Account Information, Payments & Transfers (highlighted), Stop Payment, Administration, and My Settings. Below the navigation bar is the 'Wire Transfer' title. 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 bar with four steps: 1 Select (highlighted), 2 Request, 3 Review, and 4 Complete. The main content area is divided into three columns. The first column, titled 'Create', contains two buttons: 'Single Free-Form Wire' and 'Multi-Template Wires'. The second column, titled 'Select Template', contains the text 'Select existing wire transfer instruction template.' and a search input field with a magnifying glass icon. The third column, titled 'Select Payee', contains the text 'Create new set of wire transfer instructions for an existing payee.', a search input field with a magnifying glass icon, and a 'Continue' button with a green arrow icon.

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. It has a title bar with the text 'Please Reverify' and a close button (X). The main content area contains the text 'Please enter your PIN' followed by a text input field. To the right of the input field is a 'Generate' button with a yellow 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.

A dialog box titled "Please Reverify" with a close button (X) in the top right corner. It contains two input fields: "Please enter your PIN" with a masked value "*****" and a "Generate" button with a key icon; and "Please enter your passcode" with a masked value "*****". At the bottom are "Submit" (with a green checkmark) and "Cancel" (with a red X) buttons.

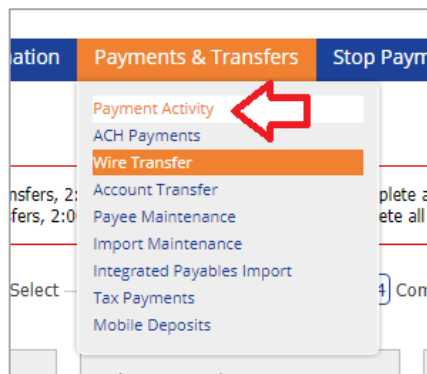
6. Once the wire has been submitted, a green confirmation message will confirm the request was accepted and display the reference number and time of acceptance.

✓ Your transfer request reference number is DWR-00000386.
Request has been accepted as of Dec 23, 2019 1:45 PM PST.

Confirming a Wire

The wire must be released by doing the following:

1. Navigate to: **Payments & Transfers**, then **Payment Activity**.



2. Locate the confirmed wire and click **Release**.

Good Afternoon Brooks Test | Last login on Dec 23, 2019 2:59 PM PST | Your password has expired.

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

Payment Activity : Current Activity

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.25 (1)	\$0.10 (1)	\$0.00 (0)	\$0.35 (2)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
ALL	\$0.25 (1)	\$0.10 (1)	\$0.00 (0)	\$0.35 (2)

[Show Status Detail](#) [Refresh](#)

NOTICE: You have **14** expired payments totalling **\$5.47** for previous business days that require attention!

► Search Transactions

Prev 1 2 Next Go to page 1 Showing 1 - 10 of 16 Items to display: 10 20 50

+ / - ☒ Approve ☒ Release ☒ Approve And Release

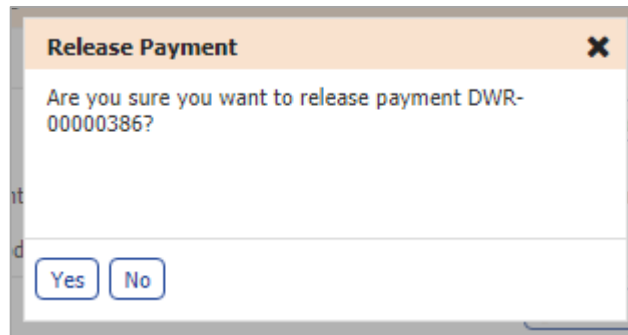
☐ **DWR-00000386** **\$0.10** Pending Release [View](#) ☒ Release ☒ Cancel

Payment Date: 12/23/2019
Originator: Commercial Center Test Company *9530 - Checking (Business Checking) - Montecito CERT (122234783)
Beneficiary: Perkins Auto Body - Account Number *9921

Payments & Transfers

- Payment Activity
 - Current Activity**
 - Future Payments
 - Payment History
 - Recurring Transfers
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Integrated Payables Import
- Tax Payments

3. Click **Yes** to confirm release.



Note: Confirming the wire *does not* send the wire to the bank for processing!

[illegible]