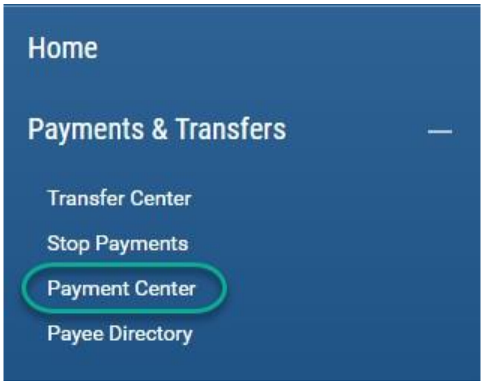
Quick Reference Guide – Simplified Payments

The Simplified Payments widget provides a suite of payment capabilities with easy to understand terminology and streamlined workflow. In Simplified Payments, you can:

- Initiate different types of payments:
  - Send B2B and B2C payments and/or collect payments using payees defined in the Payee Directory
  - Send employee payments using defined employees in the Payee Directory
  - Send tax payments
  - Make loan payments
- View and manage all of your pending and processed payments
- Approve payments submitted by others

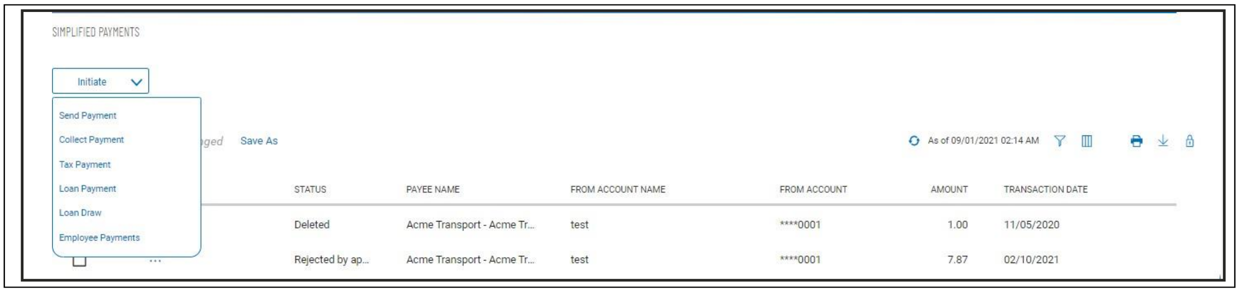
To access the Simplified Payments widget

1. Open the left navigation menu,
2. Click to expand the Payments and Transfers menu
3. Select Payment Center



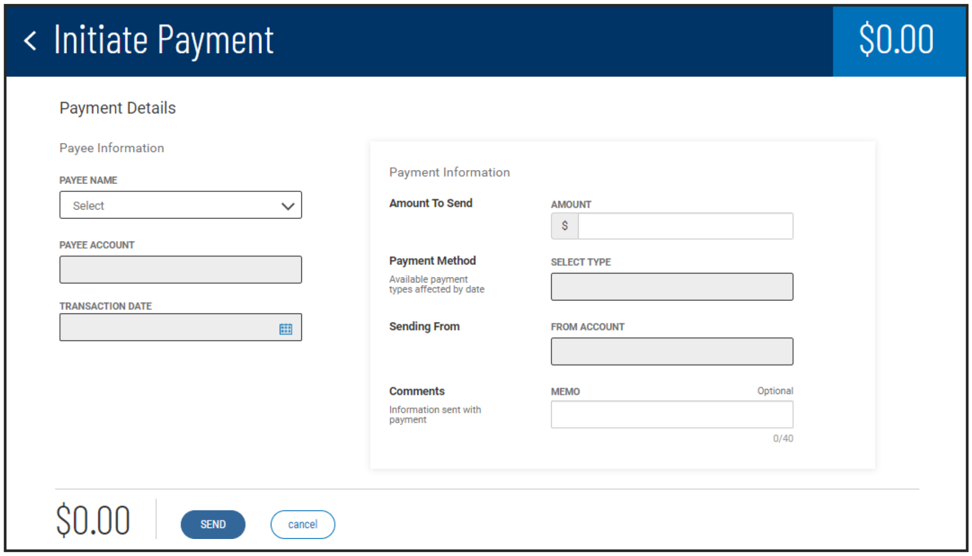
Initiate Payments

1. Click the Initiate menu
2. Choose your payment type from the dropdown.



Note: The Send Payment, Collect Payment and Employee Payments types work ONLY with entries from the Payee Directory. If the payee you need is not available, you will have to add a new Payee definition in Payee Directory.

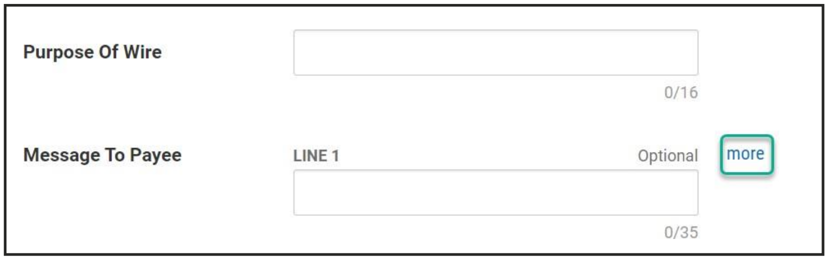
3. Complete Payment details



4. Select Payee Name
   The dropdown is populated with all Payee Directory individual and business entries set up for regular (ACH) and/or expedited (Wires) payments. When you select the Payee, the system will populate the other dropdowns with the accounts and payment types defined in the Payee Directory.
5. Select Payee Account to receive the payment
6. Transaction Date.
   The system will default to the earliest available date for the selected payment type, based on the bank's daily cutoff times. You may select a later date for the payment.
7. Select Payment Method. Certain payment types may change the Transaction Date.
8. Enter Amount for the payment. User permissions may limit the payment amount.
9. Select Sending From Account from the dropdown. The system populates the dropdown with all accounts for which you have payment permissions.
10. Comments (ACH payments only): Enter information that you want to send with the payment to the payee
11. Purpose of Wire (Wire payments only): Enter the purpose for the wire payment.

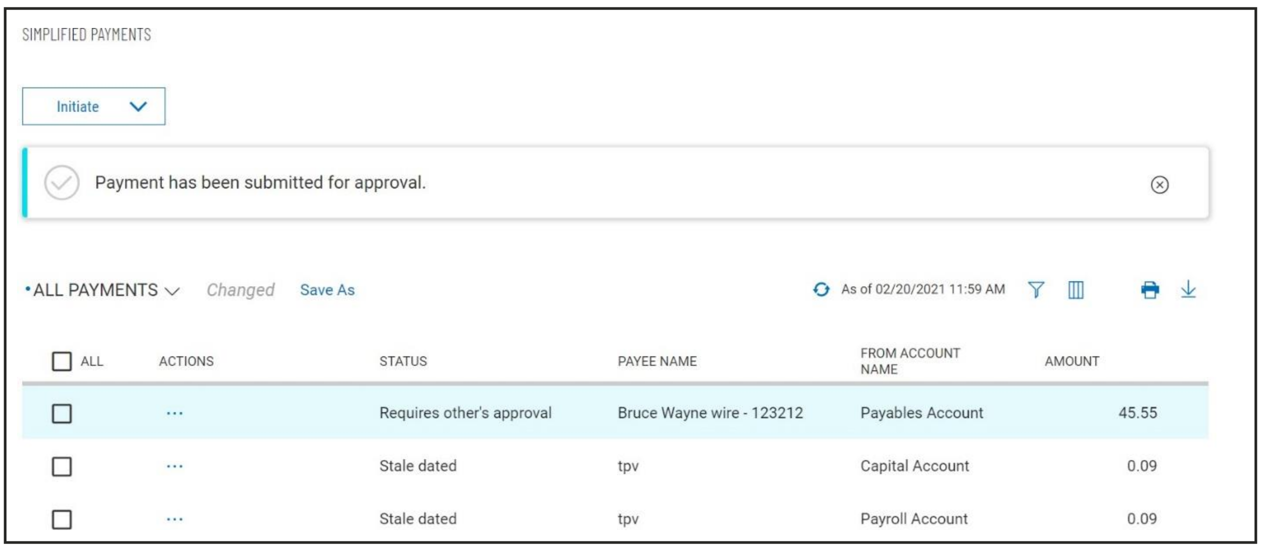
Note: For international wire payments, a domestic ABA (routing) number must be used for the first intermediary bank when entering wire payment instructions.

12. Message to Payee (wire payments): Enter information that you want to send with the payment to the payee. Click the More link to add additional message fields.

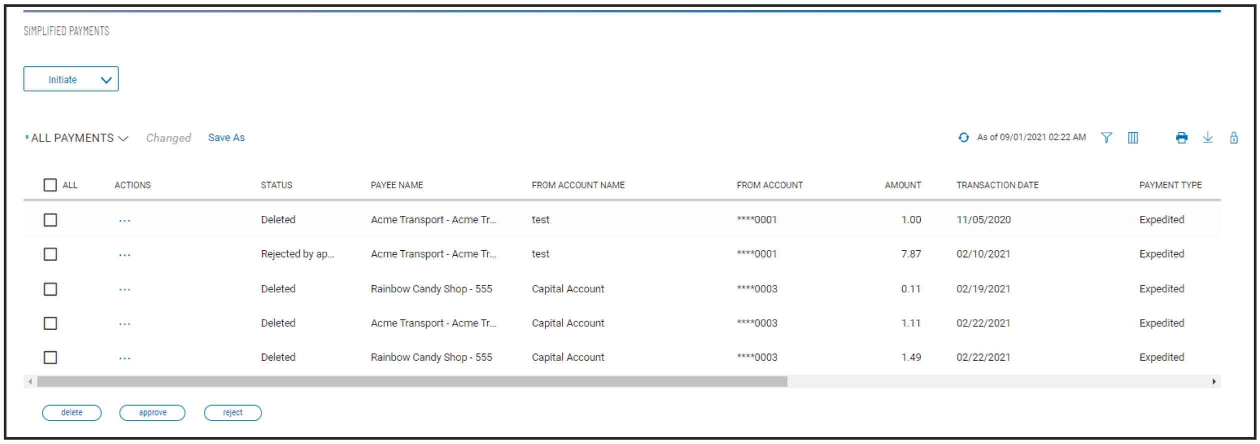


13. Click Submit. You will return to the Simplified Payments list view with confirmation message on top and the new payment highlighted.

The status of the payment will depend on the approval requirements, “Processed” if no approval is required and either “Requires my approval” or “Requires others approval” if approval is required.



The Simplified Payments list view provides a list of pending and processed payments for which you have entitlements to view, update and/or delete.



Prefunding

As an ACH Prefund originator, when an approved ACH originated file is released from business online banking, a memo hold will be placed against the ACH settlement account associated with the ACH originated file then released to the Fed for processing in the ACH network. The account balance must be sufficient at the time of validation to avoid any delay in processing.

View and Manage Payments

View

1. Click on the ••• in the Action column to get a pop-up menu of available actions.
2. Click the View option to view payment details

Modify

1. Click on the ••• in the Action column to get a pop-up menu of available actions.
2. Click the Modify option to display payment details with input fields
3. Change any editable information as appropriate
4. Click Save to keep any changes, or Cancel to discard any changes.

Delete

1. Click on the ••• in the Action column to get a pop-up menu of available actions.
2. Click the Delete option to detail the payment

Note: Any of these functions can be performed in Bulk by selecting the check boxes on the left hand side of the screen and selecting the corresponding action button on the bottom of the screen.

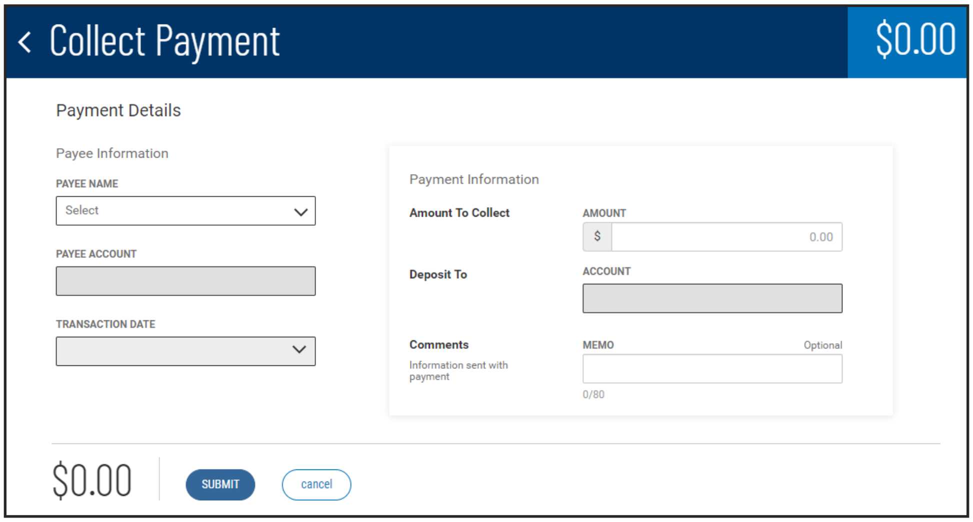
Copy as New Payment

1. Click on the ••• in the Action column to get a pop-up menu of available actions.
2. Click Copy as New Payment
3. Make any necessary changes to the original payment information
4. Click Submit, to submit payment for approval


SIMPLIFIED PAYMENTS
Initiate
SHOW ALL
Changed
Save As
As of 09/15/2020 12:12 AM
ALL
ACTIONS
STATUS
PAYMENT TYPE
PAYEE NAME
TRANSACTION DATE
FROM ACCOUNT NAME
Processed
Tax Payment
IRS
08/10/2020
Concentration Account
View
Copy as New Payment
Stale dated
Tax Payment
IRS
08/10/2020
Disbursement Account
Processed
Regular
Rainbow Candy Shop - 555
09/15/2020
Concentration Account

Collect Payment

Use this feature to collect a payment from one payee.



1. Select Payee Name, the system will populate the Payee Account dropdown with the accounts defined in the Payee Directory.

2. Select a Payee Account that will fund the collection

3. Select the Transaction Date. All collections are processed via ACH and require at least one business day lead time. You may select a later date for this collection.

4. Enter the Amount To Collect. The amount is subject to company and user limits established by your company administrator.

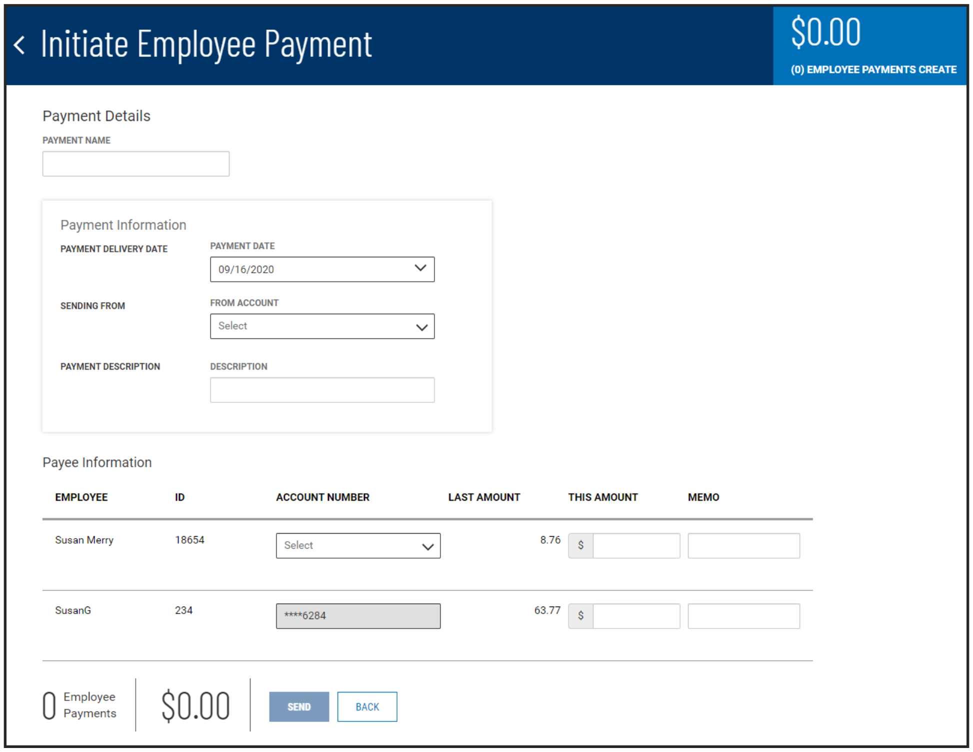
5. Enter the receiving account from the drop down on the Deposit to Field**.** The system populates the dropdown with all accounts for which you have payment entitlements.

6. Enter text that you want to apperar with the collection in the Comments field

7. Click Submit. You will return to the Simplified Payments list view with confirmation message on top and the new collection highlighted. The status of the transaction will depend on the approval requirements, “Processed” if no approval is required and either “Requires my approval” or “Requires others approval” if approval is required.

Employee Payment

Use this feature to make payments to one or more employees.



Employee Payments is designed for disbursement to multiple payees at once. The screen is populated with all of your Employee payees.

1. Enter a descriptive Payment Name, so this payment can be easily tracked and managed later in the Simplified Payments list.

2. Select a Payment Delivery Date. All employee payments are processed via ACH and require at least one business day lead time. You may select a later date for this payment.

3. Select the funding account, if you have more than one account.

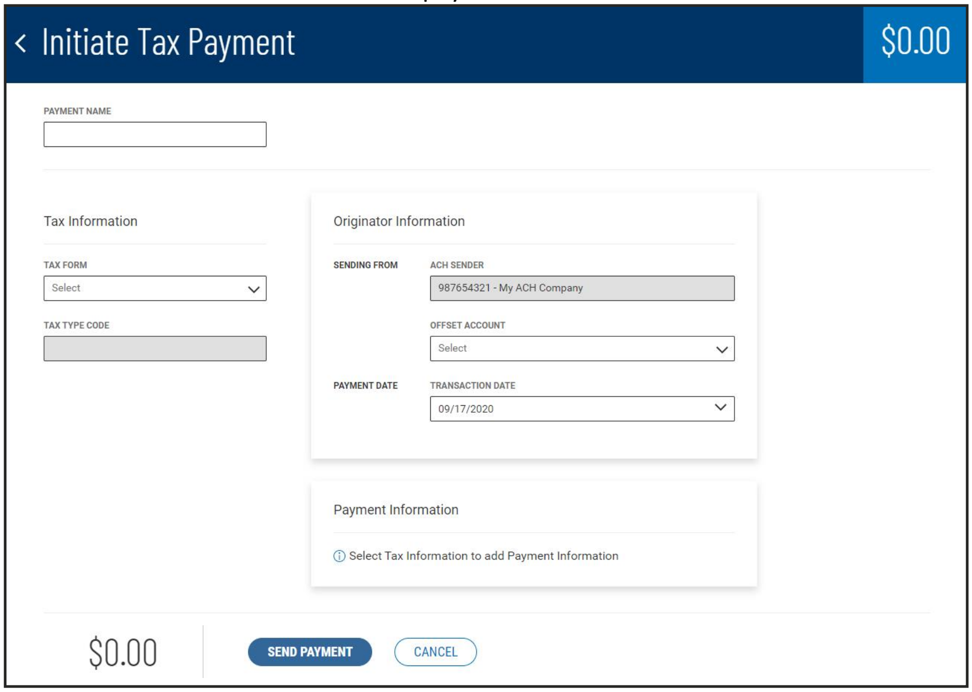
4. Enter a Payment Description. This information travels with the payments.

5. Select Employee Account Number if there are more than one. Fill out the This Amount field for each employee that is to receive payment. The system will skip the other employess whose This Amount field is empty. If the information is available, each employee's most recent payment is displayed in the Last Amount field. Memo field is optional.

6. Click Submit. You will return to the Simplified Payments list view with confirmation message on top and the new payment highlighted. The status of the payment will depend on the approval requirements, "Ready to Processed" if no approval is required and either "Requires my approval" or "Requires others approval" if approval is required.

Tax Payment

Use this feature to send Federal Tax payments.



1. Enter a descriptive Payment Name

2. Select a Tax Form from the dropdown; Business Online Banking will dynamically populate the Tax Type Code dropdown with appropriate entries and display the appropriate input fields in Payment Information.

3. Select ACH Sender from the dropdown list, if you have more than one.

4. Select an Offset Account, if you have more than one.

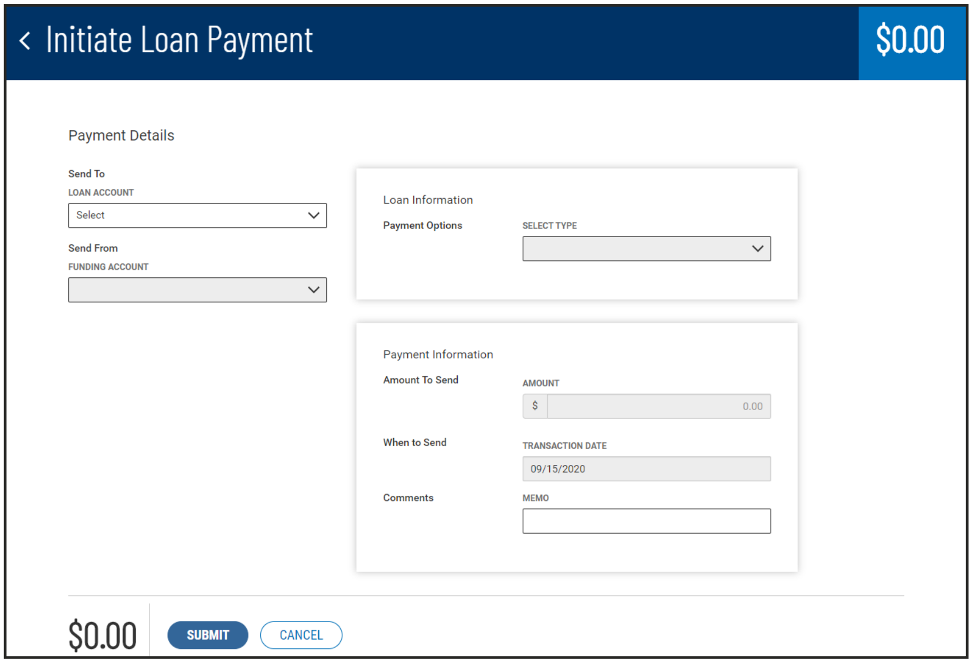
5. Select a Transaction Date for the payment. All tax payments are processed via ACH and require at least one business day lead time.

6. Enter Payment Information

Note: These fields will be tailored to your choice of Tax Form; fill them out exactly as you would on a paper version.

7. Click Submit when you have completed all of the fields.

Loan Payment
Use this feature to make a loan payment quickly and easily:



1. Complete Payment Details
2. Select the Send To (loan) account
3. The Send From (funding) account from the dropdown.
4. Select Payment Type Option; if no options are available, your loan payment will be a standard (or “regular”) payment.
5. Enter an amount.
6. Add optional Memo text, if required.
7. The Transaction Date is always current business day.
8. Click Submit, when you have completed all of the fields.

Approve Payments

If you have Payment Approval permissions, you can approve payments of any type made in Simplified Payments.

1. Select Requires My Approval in the Saved View dropdown menu
2. Click the ••• in the Action column for any payment
3. Click View, Approve, Delete or Reject.

Note: You can approve more than one payment by selecting the check boxes on the left hand side of the screen and clicking the Approve button.