

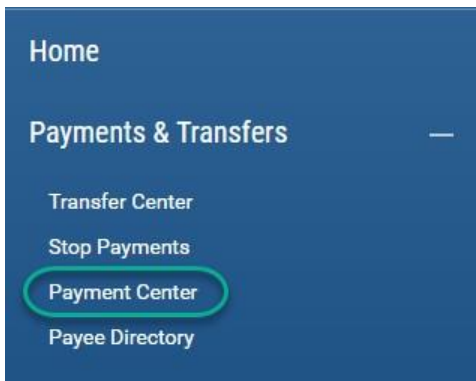
Quick Reference Guide – Simplified Payments

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

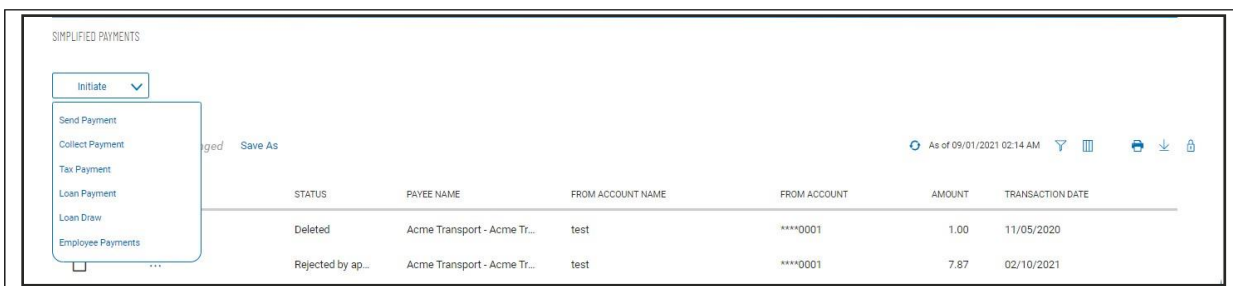
To access the Simplified Payments widget

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



Initiate Payments

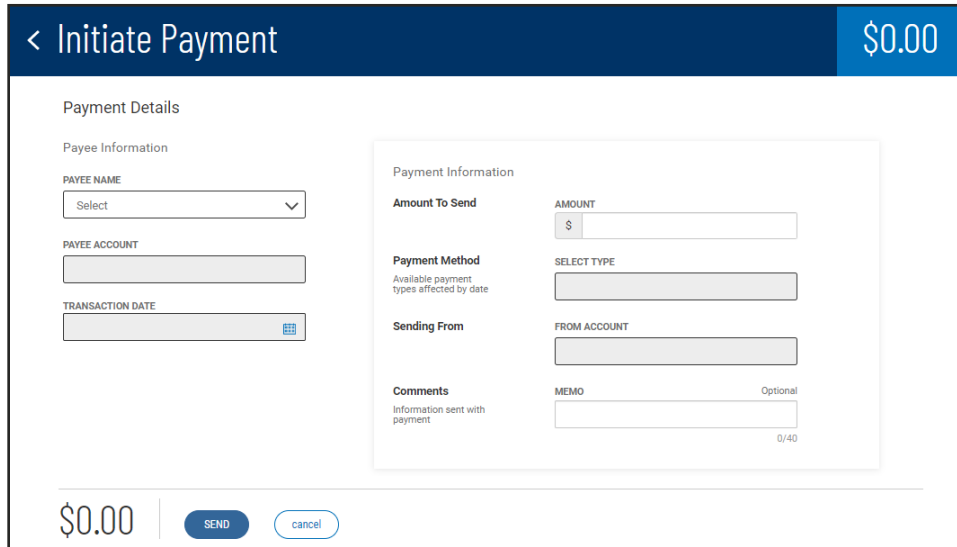
1. Click the Initiate menu
2. Choose your payment type from the dropdown.



STATUS	PAYEE NAME	FROM ACCOUNT NAME	FROM ACCOUNT	AMOUNT	TRANSACTION DATE
Deleted	Acme Transport - Acme Tr...	test	****0001	1.00	11/05/2020
Rejected by ap...	Acme Transport - Acme Tr...	test	****0001	7.67	02/10/2021

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



The screenshot shows a mobile application interface for initiating a payment. At the top, there is a blue header with a back arrow, the text '< Initiate Payment', and a balance of '\$0.00'. Below the header, the form is titled 'Payment Details' and is divided into two main sections: 'Payee Information' and 'Payment Information'.
 The 'Payee Information' section includes:
 - 'PAYEE NAME': A dropdown menu with 'Select' as the current selection.
 - 'PAYEE ACCOUNT': A text input field.
 - 'TRANSACTION DATE': A date picker field.
 The 'Payment Information' section includes:
 - 'Amount To Send': A field with a dollar sign icon and a text input field.
 - 'Payment Method': A dropdown menu with the text 'Available payment types affected by date' below it.
 - 'Sending From': A dropdown menu with the text 'FROM ACCOUNT' above it.
 - 'Comments': A text input field with the text 'Information sent with payment' and a character count '0/40'.
 At the bottom of the form, there is a '\$0.00' label, a blue 'SEND' button, and a light blue 'cancel' button.

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.

Purpose Of Wire 0/16

Message To Payee LINE 1 Optional more

0/35

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.

SIMPLIFIED PAYMENTS

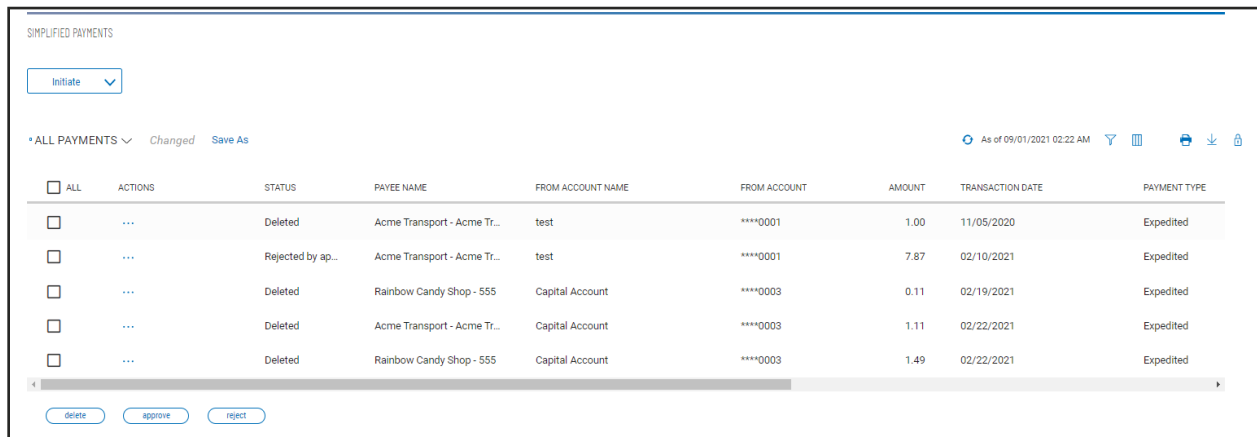
Initiate

✓ Payment has been submitted for approval. ✕

• ALL PAYMENTS ▼ Changed Save As As of 02/20/2021 11:59 AM 🔍 🗑️ 🖨️ ⬇️

<input type="checkbox"/>	ALL	ACTIONS	STATUS	PAYEE NAME	FROM ACCOUNT NAME	AMOUNT
<input type="checkbox"/>		⋮	Requires other's approval	Bruce Wayne wire - 123212	Payables Account	45.55
<input type="checkbox"/>		⋮	Stale dated	tpv	Capital Account	0.09
<input type="checkbox"/>		⋮	Stale dated	tpv	Payroll Account	0.09

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



ALL	ACTIONS	STATUS	PAYEE NAME	FROM ACCOUNT NAME	FROM ACCOUNT	AMOUNT	TRANSACTION DATE	PAYMENT TYPE
<input type="checkbox"/>	...	Deleted	Acme Transport - Acme Tr...	test	****0001	1.00	11/05/2020	Expedited
<input type="checkbox"/>	...	Rejected by ap...	Acme Transport - Acme Tr...	test	****0001	7.87	02/10/2021	Expedited
<input type="checkbox"/>	...	Deleted	Rainbow Candy Shop - 555	Capital Account	****0003	0.11	02/19/2021	Expedited
<input type="checkbox"/>	...	Deleted	Acme Transport - Acme Tr...	Capital Account	****0003	1.11	02/22/2021	Expedited
<input type="checkbox"/>	...	Deleted	Rainbow Candy Shop - 555	Capital Account	****0003	1.49	02/22/2021	Expedited

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

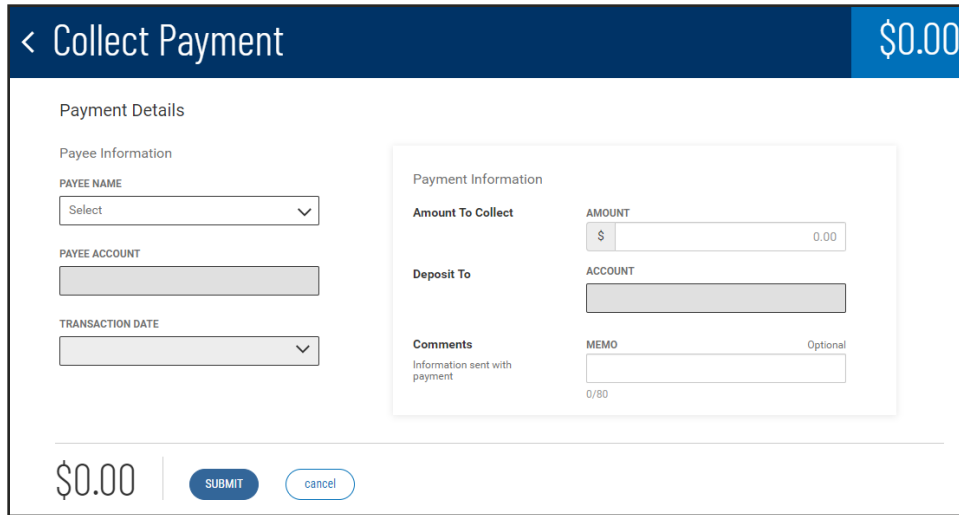
Initiate ▼

• SHOW ALL ▼ *Changed* *Save As* As of 09/15/2020 12:12 AM ▼ ☰

<input type="checkbox"/> ALL	ACTIONS	STATUS	PAYMENT TYPE	PAYEE NAME	TRANSACTION DATE	FROM ACCOUNT NAME	FROM ACCO
<input type="checkbox"/>	⋮ View Copy as New Payment	Processed	Tax Payment	IRS	08/10/2020	Concentration Account	00100000
<input type="checkbox"/>		Stale dated	Tax Payment	IRS	08/10/2020	Disbursement Account	00100000
<input type="checkbox"/>	⋮	Processed	Regular	Rainbow Candy Shop - 555	09/15/2020	Concentration Account	00100000

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 dropdown 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 appear 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.

< Initiate Employee Payment
\$0.00

(0) EMPLOYEE PAYMENTS CREATE

Payment Details

PAYMENT NAME

Payment Information

PAYMENT DELIVERY DATE PAYMENT DATE

SENDING FROM FROM ACCOUNT

PAYMENT DESCRIPTION DESCRIPTION

Payee Information

EMPLOYEE	ID	ACCOUNT NUMBER	LAST AMOUNT	THIS AMOUNT	MEMO
Susan Merry	18654	<input type="text" value="Select"/>	8.76	\$ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
SusanG	234	****6284	63.77	\$ <input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>

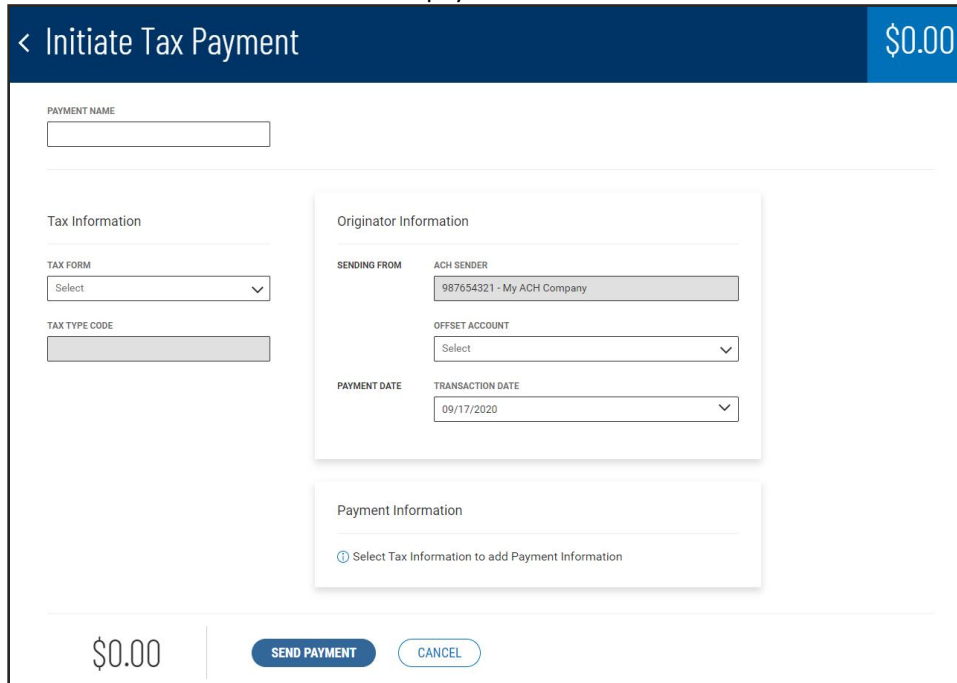
0
Employee Payments
\$0.00

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 employees 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:

< Initiate Loan Payment \$0.00

Payment Details

Send To
LOAN ACCOUNT
Select

Send From
FUNDING ACCOUNT

Loan Information
Payment Options SELECT TYPE

Payment Information
Amount To Send AMOUNT
\$ 0.00

When to Send TRANSACTION DATE
09/15/2020

Comments MEMO

\$0.00 SUBMIT CANCEL

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.

SIMPLIFIED PAYMENTS

Initiate As of 09/15/2020 02:17 PM

• SHOW ALL Changed Save As

Show All Default
Requires My Approval

		STATUS	PAYEE NAME	FROM ACCOUNT NAME	FROM ACCOUNT	TRANSACTION DATE
<input type="checkbox"/>	...	Ready to Process	Coffee Shop	Accounts Payable	10010001	09/15/2020
<input type="checkbox"/>	...	Processed	MULTI	Capital Account	0010000003	03/27/2020
<input type="checkbox"/>	...	Rejected by approver	MULTI	Payroll Account	0010000002	04/09/2020
<input type="checkbox"/>	...	Stale dated	MULTI	Payroll Account	0010000002	04/09/2020
<input type="checkbox"/>	...	Stale dated	MULTI	Operating Account	0010000001	04/09/2020