



Treasury Management

User Guide

Learn how to use Treasury Management with this helpful guide.

For questions contact us at 800.413.4211

Member
FDIC



firstbankonline.com

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Logging in to Treasury Management

Log in to Treasury Management after obtaining your Company ID and Login ID from your company administrator.

1. Open your enrollment email and click **Join**.
2. Select the *Initial Login URL link* from your enrollment email. The link directs you to the login page.
3. Enter your *Company ID*.
4. Enter your *Login ID*.
5. Select **Submit**.
6. Select **Create my FirstBank ID** and complete the profile fields. Click **Next**.

Login

Input your Treasury Company ID and Treasury User ID to begin the enrollment process. You will be prompted to complete profile details, as well as select a user name and password.

Company ID *

Enter Company ID

Login ID *

Enter Login ID

Submit

Reset





Create your FirstBank Beta ID to establish your account access.



Create my FirstBank ID

<





Create your FirstBank ID to establish your account access.

Create your FirstBank ID

Verify your profile information

First name (Required)

Last name (Required)

Email

Email (Required)

Phone Number

Country

+ 1

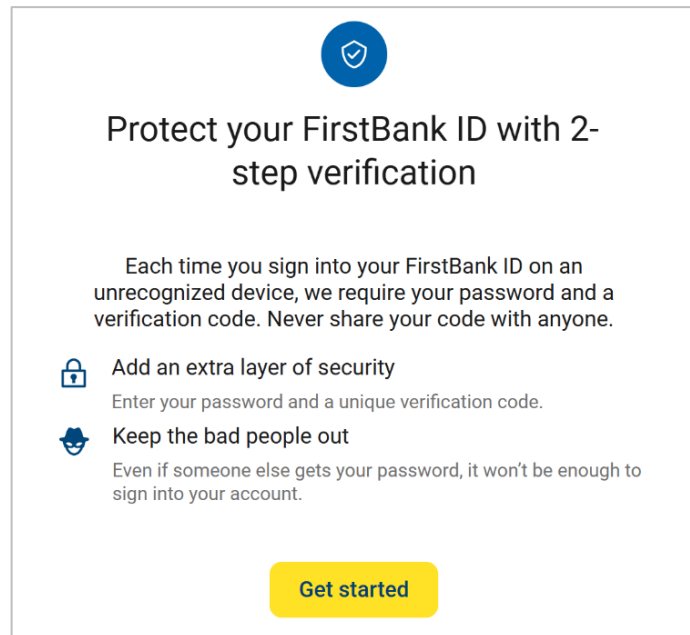
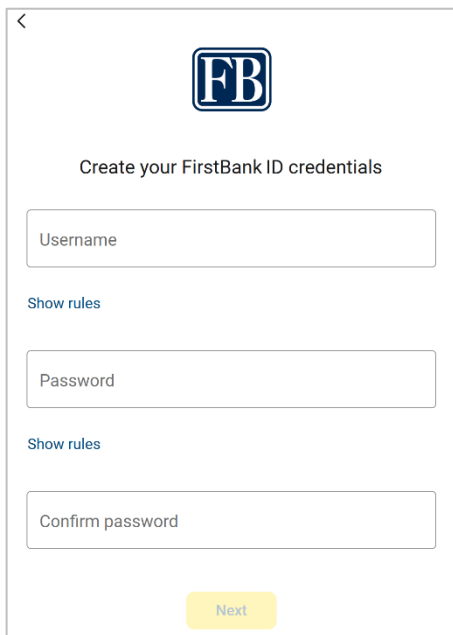
US/Canada

Home

Next

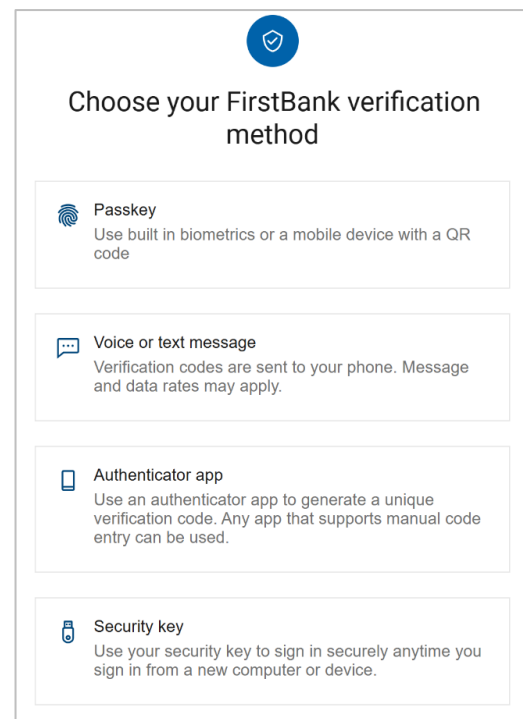
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7. Create your *Username* and *Password*.
8. Click **Next**.
9. Click **Get Started** on the following screen.



10. Choose your method of verification. We will prompt you to authenticate if unusual login activity is detected.

- **Passkey:** Use biometrics or a mobile device with a QR code.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **Security key:** Tap or insert your device to register.
- **Symantec VIP:** Use Symantec VIP authentication to sign into your account.



11. Follow the process for the method of your choosing.

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When using Treasury Management, the system prompts you to enter a security code received via text or automated phone call to authenticate at challenge points.

Phone Numbers for Authentication

For authentication purposes when working with transactions, please provide phone numbers to receive text messages (SMS) and automated phone calls. You may be prompted to verify your identity by responding to a text message or automated phone call when working with transactions within the Treasury Management platform.

Text Message (SMS)

Get a prompt via text message and reply to verify your identity.

Add Phone Number

Automated Phone Call

Receive a prompt via automated phone call and reply to verify your identity.

Add Phone Number

You can only enter this information one time. You must contact your financial institution to change your security phone numbers.

Done

1. Click **Add Phone Number** in the Text Message or Automated Phone call section.
2. Enter your phone number and check the box to register the same number for the other method if you wish. Leave it unchecked if you wish to register a secondary number for the other method. Click **Verify Number**.
3. Enter the code you receive and click **Verify Number**.
4. Review your confirmation. If you opted to register the same number for both methods, choose your preferred method of verification. Click **Done**.
5. Register another number for the other method if applicable. Click **Done**.

Add Phone Number

Receive a text message (SMS) and reply to verify your identity.

Phone Number: - -

☐ Use same number for automated phone calls

Verify Phone Number

A text message (SMS) was sent to your phone. We need to verify your identity for the security of the account. Please enter your One Time Password below.

Phone number:

Verify Phone Number

 Success

Phone Number:

What is your preferred method of verification?

☒ Text Message ☐ Automated Phone Call

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Dashboard

Use the *Dashboard* menu to view your accounts, news items, favorite reports, payments pending approval, and other available widgets. You can also make transfers and quickly access commonly used resource links.

The default widgets are *Accounts*, *Information Center*, *Resource*, and *Favorite Reports*. Other widgets may be added by clicking the **Configure Dashboard** button.

Tip: Adjust the layout by selecting **Configure Dashboard** in the top-right corner of the *Dashboard*. You can add, remove, edit, resize, and drag widgets to customize the Dashboard to work best for you.

FB

FDIC

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Message Center

Notifications

Cut-Off Times

Last Login: 07/21/2026, 02:44 PM, CST

Hi, testuser1 (eae5970)

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

My Dashboard

Configure Dashboard

Accounts

Manage Groups

Expand All

Collapse All

Group One (0)

Group available balance: \$0.00

No accounts assigned to this group. Click Manage Groups to delete, rename, or add accounts to this group.

Group Two (0)

Group available balance: \$0.00

No accounts assigned to this group. Click Manage Groups to delete, rename, or add accounts to this group.

Account List

Information Center

The information center is a place for us to communicate important bulletins, updates and reminders. When new messages are published, simply click the expansion icon to view the full text of the message. Some messages may contain icons denoting them as Warnings, Alerts, or simply Information.

Resources

PWA Mobile Experience Biometrics Guide

New ACH Origination Guidelines

Business Online Banking Starter Guide

Lockbox Login

Favorite Reports

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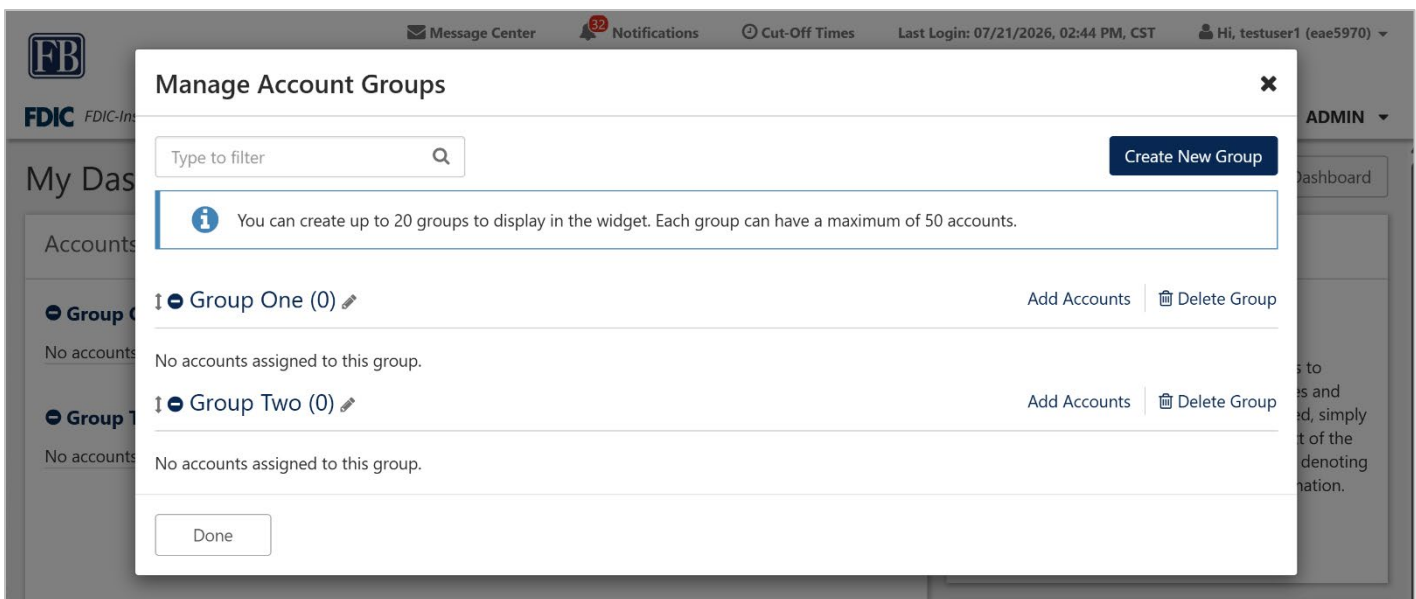
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Accounts Widget

Upon initial login, two account groups appear by default. No accounts appear until you assign accounts to the groups by selecting **Manage Groups**. You can also edit the group names and add or remove groups.

Manage Account Groups

- **Add Accounts:** Select this to assign accounts to groups. Select the box next to the accounts that you want to assign to the group. Select **Add Accounts** to save.
PLEASE NOTE: An account can only be assigned to one group. If an account is assigned to a group, you must first remove it before you can add it to another group. A group can have a maximum of 50 accounts assigned.
- **Create New Group:** Select this to create an additional group to assign accounts to. Enter a unique Group Name and then select **Add Accounts** to assign accounts.
- **Delete Group:** Select this to remove the group.
- **Edit Group Name:** Select the *pencil icon* to rename a group.



Information Center Widget

View news items in this widget. Select the drop-down arrows to expand or collapse these messages. Different icons may appear in this widget. A blue “i” icon indicates information. A yellow icon indicates a warning. A black bell icon indicates an alert.

Resource Widget

Access links to helpful and commonly used sites in this widget.

Favorite Reports Widget

The reports that have been marked as favorite appear in this widget. Selecting a report in this widget takes you directly to that report, where you can view and customize the results, and create a custom report.

TIP: By default, the widget is blank. Mark reports as favorites in the Reporting Dashboard for them to appear.

Quick Transfer Widget

Create a simple one-to-one transfer without leaving the Dashboard in this widget.

TIP: By default, this widget may be hidden. Click **Configure Dashboard** to expose it.

Stop Payment Pending Approval Widget

View, approve, or reject the stop payments that are pending approval in this widget.

TIP: By default, this widget may be hidden. Click **Configure Dashboard** to expose it.

Positive Pay Widget

View, pay, or return the check and ACH exceptions that are pending approval in this widget.

TIP: By default, this widget may be hidden. Click **Configure Dashboard** to expose it.

Payments Pending Approval Widget

View, approve, or reject the transfer, ACH, or wire payments that are pending approval in this widget.

TIP: By default, this widget may be hidden. Click **Configure Dashboard** to expose it.

Quick Loan Payment Widget

Create a quick payment on a loan without leaving the Dashboard in this widget.

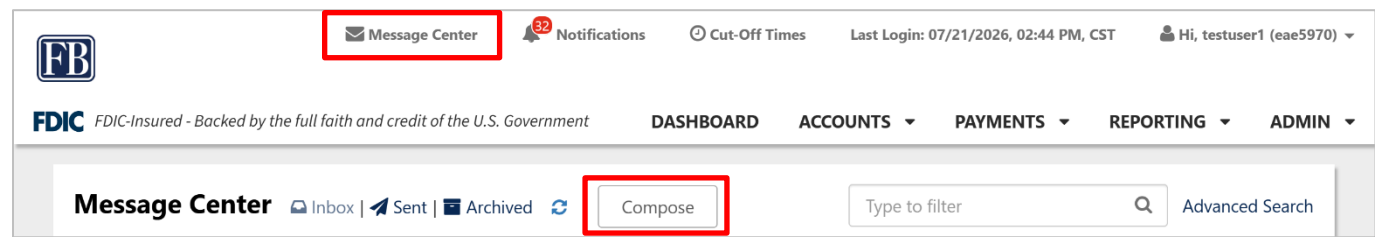
TIP: By default, this widget may be hidden. Click **Configure Dashboard** to expose it.

Check Lookup Widget

Lookup a check from any account without leaving the Dashboard in this widget.

TIP: By default, this widget may be hidden. Click **Configure Dashboard** to expose it.

Message Center



Use the *Message Center* to send and receive secure messages.

Click the **Message Center** button to access your inbox. You can also view your Sent or Archived messages. When new messages are received, a notification is sent to your email address on record.

Composing a Message

Follow the steps outlined in this topic to create messages in the Message Center.

1. Select the **Message Center** button.
2. Select **Compose**.
3. Select a **Subject** from the drop-down list.
4. For the *Attach File* field, select **Select File**, and then choose the appropriate file if needed.
5. Accepted file type extensions are .csv, .doc, .docx, .gif, .jpeg, .jpg, .pdf, .png, and .txt.
6. Enter the Message to send.
7. Select **Send**.

A screenshot of the 'Compose Message' form. The form has a title bar 'Compose Message' with a close button (X). It contains three main sections: 'Subject' with a dropdown menu showing '- Select Subject -'; 'Attach file' with a 'Select File...' button and a note 'Maximum file size of 3MB'; and 'Message' with a large text area. At the bottom, there is a 'Send' button and a 'Cancel' button. A character count '1000 of 1000 characters remaining' is displayed at the bottom of the message text area.

Archiving a Message

Archived messages disappear from your inbox but can still be viewed in the Message Center.

1. Select the **Message Center** button.
2. Select a message to archive from the Inbox.
3. Select **Archive**.
4. An **Archive Message** dialog box opens.
5. Select **Archive**.

Message Center

Inbox

Sent

Archived

Compose

Type to filter

Advanced Search

Subject	Message ID	Date
Notifications Test Message	515218	9:02 PM 6/2/2026

515218 Notifications

Reply

Archive

From:

Test User Two

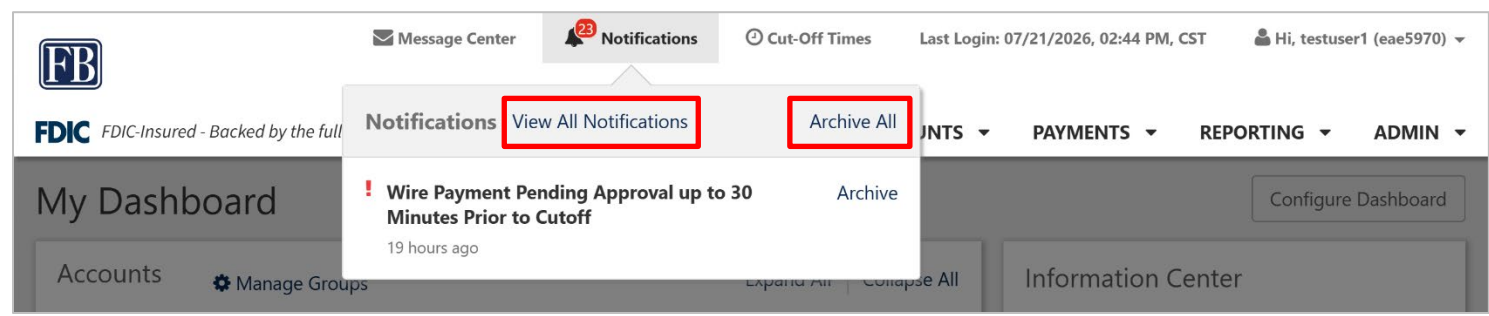
Test Message

9:02 PM 6/2/2026

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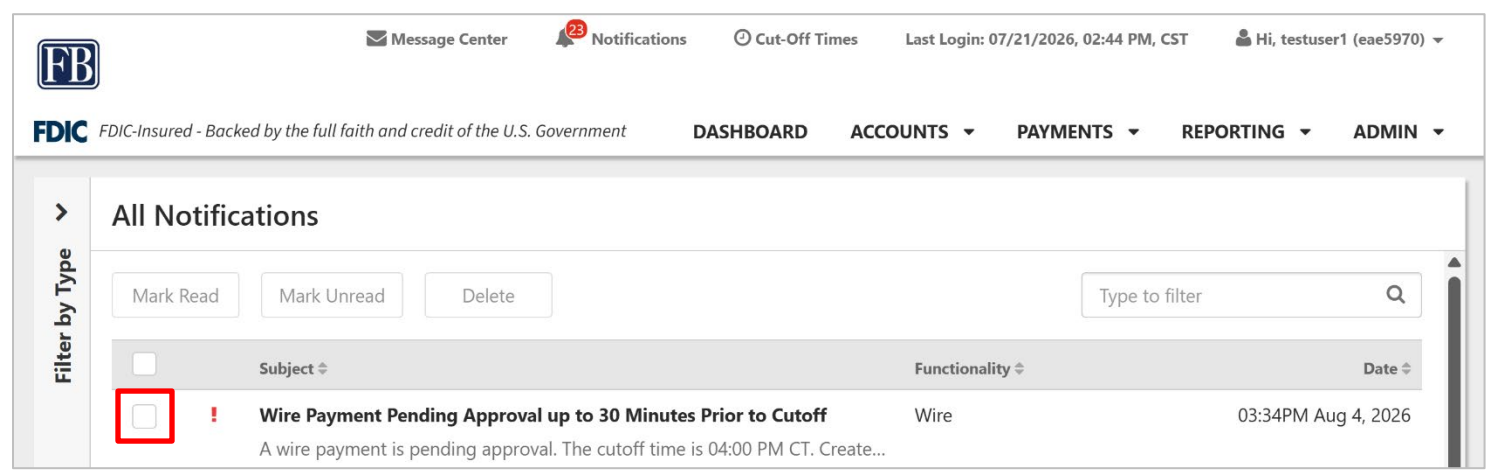
Notifications

Access Notifications from the top menu of Treasury Management. Notifications also appear in the bottom right corner of Treasury Management while working.



View All Notifications

1. Select the **View All Notifications** option to see an entire list of notifications, even those that have been archived. From this page, you can filter by type (All Notifications, Unread, Read, and High-Priority).
2. Select the check mark beside the notification, and then select **Mark Read**, **Mark Unread**, or **Delete**.
3. Filter the results by using the search box or by using the fly-out menu.

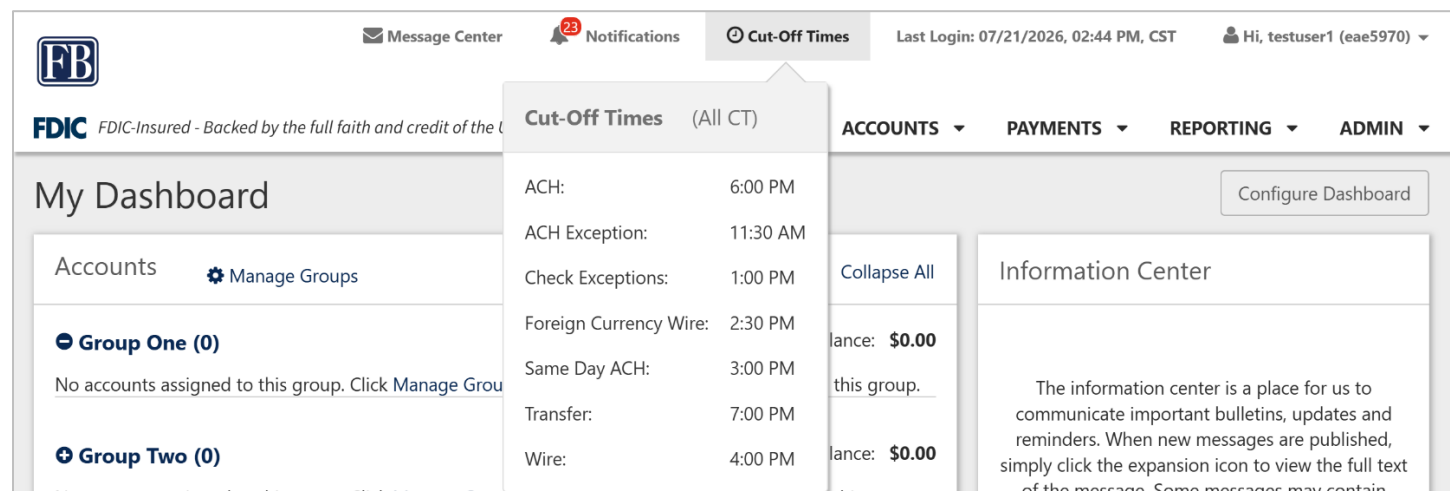


Archive All

1. Select the **Archive All** option to archive, not remove, all notifications.
2. Select **Archive** to confirm.

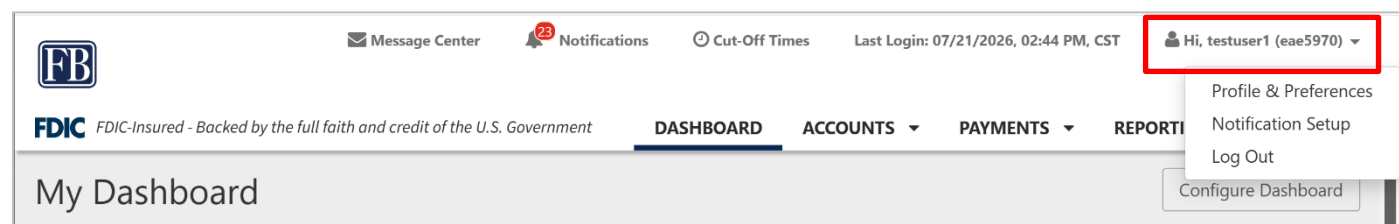
Cut-off Times

Access Cut-off Times in the top menu of Treasury Management. Cut-off times indicate when a wire, ACH, or internal transfer must take place by. For example, if the cut-off time for Transfers says 10:00 p.m., then all internal transfers should be submitted by 10:00 p.m. for processing that day. A notification is sent as a reminder.



User Menu

The user menu allows you to view and edit your personal and security information. It also allows you to set up alerts.



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Profile and Preferences

Use the Profile & Preferences view to set up your personal and security information.

User Information

Use this section to update your personal information. The **Name** and **TM User ID** cannot be edited (your financial institution or company administrator configures this information). You may edit your email address and phone, mobile, and fax numbers.

Security Preferences

Use this section to update your Digital ID, password, or two factor authentication. Also, determine if you want to see account nicknames or account numbers.

Security and Password Settings

1. From the [User Name] Menu, select **Profile & Preferences**.
2. Select **Security and Password Settings** and enter your current credentials.
3. Click **Edit** to change your username or password, click **Add passkey** to add a Passkey, click **Manage** to manage your Connected Apps, or **Edit settings** to change 2-step verification settings.
4. Select **Save** if applicable.

Changing Your Account View

1. From the [User Name] Menu, select **Profile & Preferences**.
2. In the **Security Preferences** section, choose to show *Account Nicknames* or *Account Numbers* by default.
3. Choose to truncate account numbers by activating the **Account Number Masking** toggle.
4. Select **Save** if applicable.

The screenshot displays the 'My Profile' page. At the top, there's a header with the 'FB' logo, 'FDIC - FDIC-Insured - Backed by the full faith and credit of the U.S. Government', and a 'DASHBOARD' link. Below the header, the 'My Profile' section is divided into two main parts: 'User Information' and 'Security Preferences'.

User Information:

- Name: Test User One
- TM User ID: testuser1
- Digital ID: testuser1
- Email: * testuser1@testco.com
- Phone #: * (000) 000-0000 Ext. []
- Mobile #: []
- Fax #: []

Security Preferences:

- Security and Password Settings** (selected)
- ☐ Account Nicknames ☒ Account Numbers
- Account Number Masking: [] **Active** []
- Preferred Method of Verification: ☒ Text Message ☐ Automated Phone Call

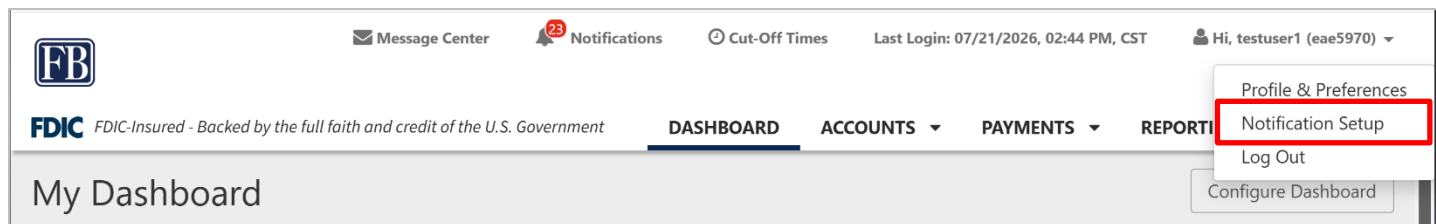
At the bottom, there are 'Save' and 'Cancel' buttons.

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Notification Setup

Use the **Notification Setup** view to set up your alert preferences for each module available in Treasury Management.

PLEASE NOTE: Some notifications may be set as required.



Configuring Notification Preferences

The preferences configured here determine how your notifications are sent and appear.

1. From the [User Name] Menu, select **Notification Setup**.
2. Enter or change your *Email address*.
3. Enter your *phone number* to receive text messages for the *Mobile #* field. This field is required if you select the **Text Message (SMS)** checkbox.
4. Categories of notifications are collapsed by default. Click the **plus sign** to expand.
5. Select the toggles for each item enable the notifications. If it is gray, you do not receive a notification.
6. Select the **Email**, **Desktop Notification**, or **Text Message (SMS)** check boxes for each enabled item to receive a notification.
7. Select **Submit**.

A screenshot of the 'Notification Preferences' form in the Treasury Management application. The form includes fields for 'Email' (testuser1@testco.com) and 'Mobile #' (with a placeholder for messaging and data rates). Below these are sections for 'Account Recon' and 'ACH'. The 'ACH' section contains a table with columns for 'FI Required', 'Email', 'Desktop Notification', and 'Text Message (SMS)'. The table lists two notification categories: 'ACH Payment Created' and 'ACH Reversal Payment Created'. Each category has a toggle switch (currently turned on) and checkboxes for the four notification methods. The 'FI Required' column has a dropdown arrow next to it.

	FI Required	Email	Desktop Notification	Text Message (SMS)
ACH Payment Created	☐	☐	☐	☐
ACH Reversal Payment Created	☐	☐	☐	☐

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Accounts

Use the *Accounts* menu to search for and view a list of accounts categorized by type (deposit, time deposits, and loans) and to search for specific transactions of accounts that you are entitled to view.

Account List

Use the **Account List** view to see specific account details.

To find an account, start typing either the account number, account name, status, current balance, collected balance, or available balance in the filter box at the top of the page.



Message Center

Notifications

Cut-Off Times

Last Login: 07/21/2026, 02:44 PM, CST

Hi, testuser1 (eae5970)

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DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Account List

Download

Print

\$9.25

Deposits

2 Accounts

Deposits

Type to filter

Refresh Balances

Account Number	Account Name	Status	Current Balance	Collected Balance	Available Balance	Actions
xxxx7525	Payroll	Active	\$5.79	\$5.79	\$5.79	Actions
xxxx8548	Funding	Active	\$3.46	\$3.46	\$3.46	Actions

Refresh Balances

Select **Refresh Balances** at any point to ensure that you are viewing the most up-to-date account balance information.

Account Number Link

Select this link to view more information about a particular account. An *Account Transactions* window appears where you are able to select **Transaction Dates** to view transactions for a set time period. From the *Account Transactions* window, if you select **Advanced Transaction Search**, you are redirected to the *Research Transactions* view.

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Actions Drop-Down Menu

The following options are available from the *Actions* drop-down menu on the *Account List* page:

- **Transfer To** - Redirected to the *Create a Transfer* page with account prefilled.
- **Transfer From** - Redirected to the *Create a Transfer* page with account prefilled.
- **Download** - Allows you to download account transactions from a specific Date Range and in a specific Download Format.

Downloading Account Transactions

Follow the steps outlined in this topic to download all account transactions that occurred during the specified date range.

1. Go to Accounts > Account List.
2. From the Actions drop-down list, select **Download** beside the appropriate account number.
3. Select a **Date Range**.
4. Select a **Download Format**.
5. Select **Download**.

Research Transactions

Use the *Research Transactions* view to search for a specific transaction or type of transaction across all accounts that you are entitled to view.

Search Transactions

* Indicates required field.

Transaction Date:

Week-To-Date

Account Type: *

Multiple Selected

Accounts: *

All Selected

Check # / Reference #:

Specific #

Amount:

Specific Amount

Transaction Type:

Select Transaction Type

☐ Debit

☐ Credit

☒ Both

Search

Reset

Download

Print

Check / Reference Number	Description	Amount
View Check 1004	Check	(\$1.00)
View Deposit	Deposit	\$3.00
View Deposit	Deposit	\$3.00
View Deposit	Deposit	\$3.00
	Reverse Stop Payment Fee	\$34.00
	Stop Payment Charge	(\$34.00)
View Deposit	Deposit	\$3.00
View Check 1003	Check	(\$1.00)
View Check 1002	Check	(\$1.00)
View Check 504	Check	(\$1.00)
	TEST STACKS AND SNACK CCD	\$5.00
View Check 506	Check	(\$1.00)
View Check 503	Check	(\$1.00)
	TEST STACKS AND SNACK CCD	(\$5.00)
	Transfer CH x3717 to CH x6579 TMID:27d5ab01-9192-4	\$5.00
View Check 507	Check	(\$1.00)
View Check 508	Check	(\$1.00)

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Follow the steps outlined in this topic to search for transactions that meet the specified criteria.

1. Go to Accounts > Research Transactions.
2. Complete the fields in the *Search Transactions* panel, as necessary.

Transaction Date

Select the desired date or date range.

Account Type

The type of account. Accounts can be Checking, Savings, or Loan.

Accounts

Select the appropriate account numbers, or leave all accounts selected by default.

Check # / Reference #

Select Specific # or Range from the drop-down list. Then, enter the check number or reference number used in the transaction.

Amount

Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.

Payment Type

Select any combination from the drop-down list.

All payment types are selected by default. Then, select **Debit**, **Credit**, or Both.

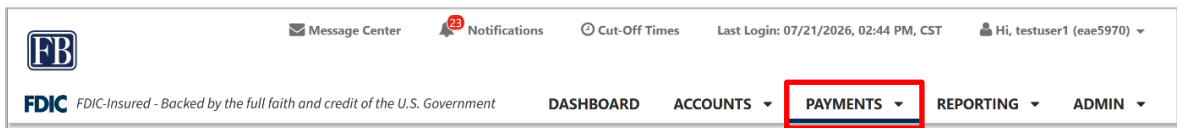
3. Select **Search**.

The transactions meeting the criteria entered appear in the *Research Transactions* panel.

Select **Reset** for the fields to return to their default settings.

Payments

Use the *Payments* menu to work with various payments. Access Transfer, Wire, ACH, Positive Pay, and Stop Payment options from this menu.



Transfers

Create various internal transfers, view the transfer list, search transfers, and approve or reject transfers.

Three icons appear throughout the *Transfer* view. Hover over or select these icons to view an informational message.

-  When this icon appears beside a transfer, it means that there is an information message available for this transfer.
-  When this icon appears beside a transfer, it means that the transfer has been changed.
-  When this icon appears beside a transfer, it means that the transfer has an error.

Creating a Transfer

Use the *Create Transfer* view to create a one-to-one transfer, one-to-many transfer, or many-to-one transfer.

A screenshot of the 'Create Transfer' form in the Treasury Management User Guide. The form is titled 'Create Transfer' and has a progress bar with three steps: '1. Create Transfer' (active), '2. Review', and '3. Confirmation'. Below the progress bar, the form is for an 'Internal Transfer'. It includes three radio buttons for 'One-to-One Transfers' (selected), 'One-to-Many Transfers', and 'Many-to-One Transfers'. The form fields are: 'Transfer From:' with a 'From Account' dropdown and search icon; 'Transfer To:' with a 'To Account' dropdown and search icon; 'Amount:' with a text input field containing '\$0.00'; 'Frequency:' with a dropdown menu set to 'One Time'; 'Transfer Date:' with a date input field showing '08/05/2026' and a calendar icon; and a 'Memo:' text area. A red asterisk indicates required fields. At the bottom, there is an 'Add Another Transfer' button and a footer with 'Review', 'Reset', and 'Cancel' buttons.

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Use this option to submit a one-time or future-dated transfer from one account to one or more accounts.

1. Go to **Payments > Transfer > Create Transfer**.
2. On the *Create Transfer* tab, select the kind of transfer to create:
 - One-to-One Transfers - move money from one account to another.
 - One-to-Many Transfers - move money from one account to many accounts.
 - Many-to-One Transfers - move money from many accounts to one account.
3. Complete the fields:

Transfer From

Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Transfer To

Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Amount

Enter the amount of the transfer.

Frequency

To create a recurring transfer, select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Depending on your selection in the *Frequency* field, you may be prompted to enter data in the following field options:

- Effective Date
- Repeat On Day or Repeat On Days
- Repeat On
- Start On
- End On (*No End Date* is an option for this field when it appears)
- Transfer Date. Select the date of the funds transfer using the calendar icon.

Treasury Management User Guide

Memo

Enter information related to the funds transfer.

- 4. Select **Review**.
- 5. Review the transfer information entered to ensure that it is accurate and click **Confirm**.

Transfer Activity

Use the Transfer Activity view to look at a list of transfers with various statuses and also view transaction history.

You can search for a specific transfer, or approve, reject, and cancel transfers from this view.

Search Transfers

Transfer Activity ⓘ

[Recurring Transfers](#)

[Transfer Templates](#)

Create New Transfer

Download ▾

Print

☐	Transaction ID ▾	From Account ▾	To Account ▾	Amount ▾	Created Date ▾	Transfer Date ▾	Status ▾	Actions
☐	T000016871409	Checking	Checking	\$1.00	06/03/2026	06/30/2026	Scheduled	Cancel Transfer
☐	T000016871424	Checking	Checking	\$1.00	06/03/2026	06/30/2026	Scheduled	Cancel Transfer

Editing a Transfer

- 1. Go to **Payments > Transfer > Transfer Activity**.
- 2. Select the *Transaction ID* of the transfer to change.
- 3. Edit the fields as necessary.
- 4. Select **Confirm**.
- 5. Enter a comment in the field, and then select **Confirm**.

Search Transfers

Transfer Activity ⓘ

[Recurring Transfers](#)

[Transfer Templates](#)

Create New Transfer

Download ▾

Print

☐	Transaction ID ▾	From Account ▾	To Account ▾	Amount ▾	Created Date ▾	Transfer Date ▾	Status ▾	Actions
☐	T000016871409	Checking	Checking	\$1.00	06/03/2026	06/30/2026	Scheduled	Cancel Transfer

T000016871409 Scheduled

Transaction ID: T000016871409

From Account: Checking

To Account: Checking

Amount: \$1.00

Transfer Date: 06/30/2026

Memo:

Audit: 06/03/2026: testuser2: New - Comments: New

Edit Transfer

Close

Viewing 1 - 2 of 2 transactions

25 ▾

Approve

Reject

Treasury Management User Guide

Approving or Rejecting a Transfer

Follow the steps outlined in this topic to approve or reject transfers.

1. Go to **Payments > Transfer > Transfer Activity**.
2. Select the check box beside the Transaction ID to approve or reject.
3. Select either **Approve** or **Reject**.
4. Enter Comments for the approval or rejection, if necessary.
5. Select either **Approve Transfer** or **Reject Transfer**.

Canceling a Transfer

Follow the steps outlined in this topic to cancel selected transfers.

1. Go to **Payments > Transfer > Transfer Activity**.
2. Select **Cancel Transfer** beside the transaction to cancel.
3. Enter a comment in the field, and then select **Cancel Transfer**.

Recurring Transfers

Use the *Recurring Transfers* view to locate, approve, reject, and cancel a recurring transfer series.

Use the Search on the side panel to lookup a specific recurring transfer if necessary.

The screenshot displays the 'Recurring Transfers' interface. On the left is a vertical sidebar with the text 'Search Recurring Transfers'. The main area has a header with 'Recurring Transfers' and a sub-header with 'Transfer Activity' and 'Transfer Templates'. Below the header is a search bar with the placeholder 'Type to filter'. A table lists the recurring transfers with columns: Transaction ID, From Account, To Account, Frequency, Created Date, Next Transfer Date, End Date, Amount, Status, and Actions. One transaction is listed with ID 'T000016871996', From Account 'Checking', To Account 'Checking', Frequency 'Monthly', Created Date '06/03/2026', Next Transfer Date '06/30/2026', Amount '\$1.00', and Status 'Scheduled'. The Actions column for this transaction contains a link 'Cancel Series'. Below the table, it says 'Viewing 1 - 1 of 1 transactions' and a dropdown menu shows '25'. At the bottom, there are two buttons: 'Approve' (green) and 'Reject' (red).

Transaction ID	From Account	To Account	Frequency	Created Date	Next Transfer Date	End Date	Amount	Status	Actions
☐ T000016871996	Checking	Checking	Monthly	06/03/2026	06/30/2026		\$1.00	Scheduled	Cancel Series

Approving or Rejecting a Recurring Transfer

Follow the steps outlined in this topic to approve or reject recurring transfers.

1. Go to **Payments > Transfer > Recurring Transfers**.
2. In the Recurring Transfer List panel, select the check box beside the *Transaction ID* to approve or reject.
3. Select either **Approve** or **Reject**.
4. Enter Comments appropriate for the approval or rejection.
5. Select either **Approve Transfers** or **Reject Transfers**.

Canceling a Recurring Transfer Series

Follow the steps outlined in this topic to cancel a series of recurring transfers.

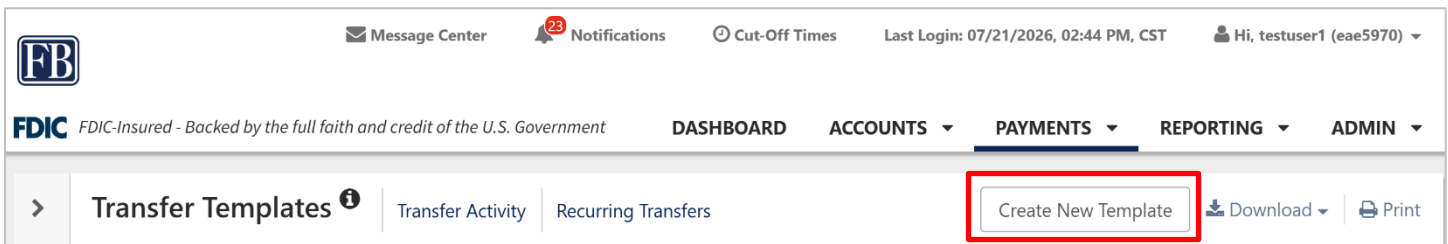
1. Go to **Payments > Transfer > Recurring Transfers**.
2. Select **Cancel Series** beside the recurring transfer to cancel.
3. Enter Comments appropriate for the cancellation.
4. Select **Cancel Recurring Series**.

Transfer Templates

Create a Transfer Template

Follow the steps outlined in this topic to create one-to-one, one-to-many, and many-to-one transfer templates.

1. Go to **Payments > Transfer > Transfer Templates**.
2. Select **Create New Template**.



3. Select the type of transfer:
 - One-to-One Transfers
 - One-to-Many Transfers
 - Many-to-One Transfers
4. Complete the fields on the *Transfer Template Details* tab.
5. Select **Review**.
6. Select **Confirm**.

A screenshot of the 'Create Transfer Template' form. The form has three tabs: '1. Create Template' (selected), '2. Review', and '3. Confirmation'. The 'Transfer Template Details' section is active. It includes a legend for transfer types: 'One-to-One Transfers' (selected), 'One-to-Many Transfers', and 'Many-to-One Transfers'. Below the legend are several required fields: 'Template Name', 'Transfer From' (with a search icon), 'Transfer To' (with a search icon), 'Amount' (set to \$0.00), and 'Memo'. A red asterisk indicates required fields. A note at the top right of the form states '* Indicates Required Field'.

Treasury Management User Guide

Create a Transfer from a Template

To create a template, please see the Transfer Template section of this guide.

1. Go to **Go to Payments > Transfer > Create Transfer from Template**.
2. Select which template to use.
PLEASE NOTE: You can only initiate templates with a **Ready** status.
3. Select **Initiate Payments**.

The screenshot shows the 'Transfer Templates' page. On the left is a sidebar with 'Search Transfers Templates'. The main header has 'Transfer Templates' with an info icon, and links for 'Transfer Activity' and 'Recurring Transfers'. Action buttons include 'Create New Template', 'Download', and 'Print'. A search bar says 'Type to filter'. Below is a table with columns: Template Name, Transfer Type, From Account, To Account, Amount, Status, and Actions. One template is listed: 'one to many' (One-to-Many, From Account: 28xxxx6543, To Account: [Many], Amount: \$3.00, Status: Ready). At the bottom, it says 'Viewing 1 - 1 of 1 templates' and a pagination dropdown is set to 25.

4. Review the transfer information to ensure it is accurate and make any necessary changes to the Amount, Frequency, or Date fields.
5. Select **Review**.
6. Select **Confirm** to submit.

The screenshot shows the 'Transfer Details' form. Fields include: Template Name (one to many), Transfer From (Cash, Balance: \$0.00), Transfer Date (06/03/2026, marked as required), and Total Debit Amount (\$3.00). The 'Transfer To' section is a table with two rows, each for a 'Checking' account (Balance: \$23.99) with an amount of \$1.00. Each row has a 'Memo' field and a delete icon. A legend at the top right states '* Indicates Required Field'.

Editing a Transfer Template

1. Go to **Payments > Transfer > Transfer Templates**.
2. Select **Actions** next to the template to change and click **Edit**.
3. Edit the fields as necessary.
4. Select **Review**.
5. Enter a comment in the field, and then select **Confirm**.

Create Loan Payment

Use the Create Loan Payment view to make a loan payment.

1. Go to **Payments > Transfer > Create Loan Payment**.
2. Enter the *From Account* information.
3. Enter the *To Loan Account* information.
4. Select the **Payment Option**.
5. You can choose to make a **Regular Payment** or pay to **Principal Only**.
6. Enter the **Amount**.
7. Enter the **Payment Date**.
8. Enter a **Memo**, if desired.
9. Select **Review**.
10. Select **Confirm**

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Notifications

Cut-Off Times

Last Login: 07/21/2026, 02:44 PM, CST

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DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Create Loan Payment

1. Create Payment

2. Review

3. Confirmation

Loan Payment

* Indicates Required Field

From Account: *

From Account

Q

To Loan Account: *

To Account

Q

Payment Option: *

Regular Payment

Amount: *

\$0.00

Payment Date: *

08/05/2026

Memo:

Review

Reset

Cancel

Treasury Management User Guide

Loan Payment Activity

Use the *Loan Payment Activity* view to look at a list of loan payments with various statuses and also view payment history. You can search for a specific payment, or approve, reject, and cancel payments from this view.

PLEASE NOTE: You can only select *Edit Payment* when the payment status is *Approval Rejected*, *Scheduled*, or *Failed*.

Loan Payment Activity ⓘ

Create New Loan Payment Download Print

Type to filter

☐	Transaction ID ⇅	From Account ⇅	To Account ⇅	Payment Option ⇅	Amount ⇅	Created Date ⇅	Payment Date ⇅	Status ⇅	Actions
☐	T000016945191	Bank On It Corp MMA	Loan	Principal Only	\$1.00	06/13/2026	06/15/2026	Submitted	

Viewing 1 - 1 of 1 transactions

25

Approve Reject

Editing a Loan Payment

1. Go to **Payments > Transfer > Loan Payment Activity**.
2. Select the **Transaction ID** of the transfer to change.
3. Select **Edit Loan Payment**.
4. Edit the fields as necessary.
5. Select **Confirm**.

Approving or Rejecting a Loan Payment

1. Go to **Payments > Transfer > Loan Payment Activity**.
2. Select the check box beside the Transaction ID to approve or reject.
3. Select either **Approve** or **Reject**.
4. Enter Comments for the approval or rejection, if necessary.
5. Select either **Approve Transfer** or **Reject Transfer**.

Canceling a Loan Payment

1. Go to **Payments > Transfer > Loan Payment Activity**.
2. Select **Cancel** beside the transaction to cancel.
3. Enter a comment in the field, and then select **Cancel**.

Treasury Management User Guide

Wires

Create recurring, future-dated, and one-time domestic and/or international wires. You can also create domestic and/or international creditors, view wire activity, search wires, download or print a PDF or .csv file for a payment in detail or summary view, and approve or reject wires.

Creating USD Wires

Use the Create USD Wire view to create a single or multiple USD wires to be sent domestically or internationally.

The screenshot shows the 'Create USD Wire' interface. At the top, there's a navigation bar with 'FB' logo, 'FDIC' badge, and links for 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' tab is active. Below the navigation bar, the 'Create USD Wire' title is followed by a progress indicator with three steps: '1. Payment and Creditor Information' (active), '2. Review', and '3. Confirmation'. Under the first step, there are radio buttons for 'Domestic' (selected) and 'International', and a link for 'Create Multiple Wires'. A note indicates that an asterisk (*) denotes a required field. The form fields include: 'Wire Company Name' (dropdown menu showing 'Ernie and Ernie LLC'), 'Debit Account' (searchable dropdown), 'Creditor' (searchable dropdown), 'Wire Amount' (text input with '0.00' and a 'USD' currency selector), 'Frequency' (dropdown menu showing 'One Time'), 'Effective Date' (calendar icon with '08/05/2026'), 'Purpose' (text input with 'Purpose of Payment'), 'Additional Information' (text input with 'Sender to Receiver Info. Line 1' and a plus icon), and 'End to End ID' (text input). At the bottom, there are 'Review', 'Reset', and 'Cancel' buttons.

Creating a USD Wire

1. Go to **Payments > Wire > Create USD Wire**.
2. On the *Payment and Creditor* Information tab, select **Domestic** or **International**.
3. Complete the fields.

TIP: Select **Reset** for the fields to return to their default settings.

Wire Company

Select the wire company that is used to originate the wire.

Treasury Management User Guide

Debit Account

Start typing the account number in this field, and the matching entry auto-completes, or select the **search icon** to select which account to debit.

Creditor

Type the creditor's name, or select the **search icon** from your list of creditors.

PLEASE NOTE: If your creditor is not available, you can select **Enter Creditor**. The Creditor Information section opens for you to add the creditor before continuing with your wire creation. The entered creditor does not appear in the Wire Creditor view for future use.

Wire Amount

The amount of the wire transaction.

Frequency

Select the frequency.

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Depending on your selection, you may be prompted to enter wire data in the following field options:

- Effective Date
- Repeat On Days
- Repeat On
- Start On
- End On (No End Date is an option for this field when it appears.)
- Effective Date: The effective date that the wire transaction occurs

Purpose

Enter a short description of the wire.

Treasury Management User Guide

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+** **Add** to add another additional information line, or select the **Delete icon** to remove an additional information line.

- 4. Select **Review**.
Proceed to the *Review* tab.
- 5. Select **Confirm**.
Proceed to the *Confirmation* tab, confirming that you have created a domestic wire.

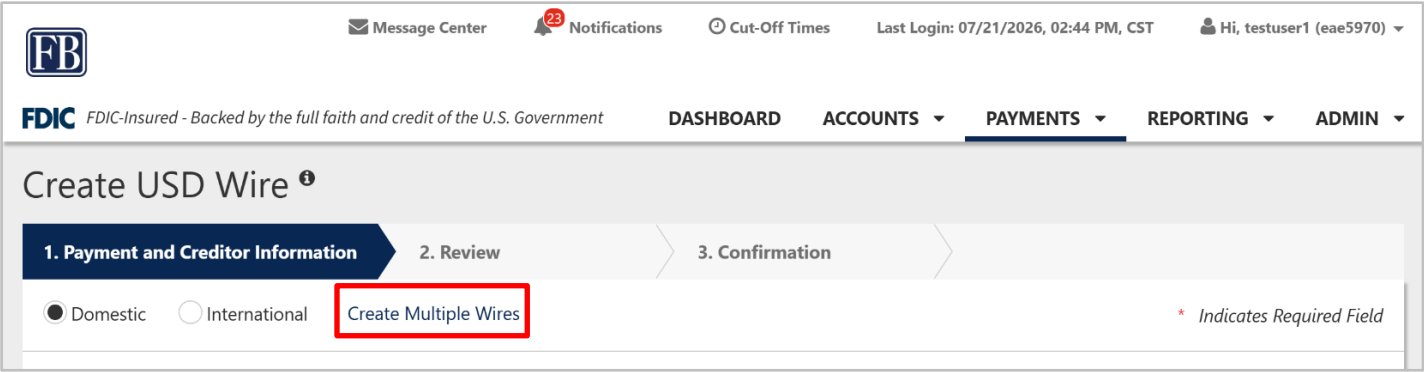
PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user will need to approve the wire before it is processed.

TIP: To save the creditor and bank details to reuse later, select **Save as Template**. Enter a unique *Template Name* and select **Create Template**. Templates may be subject to approval.

Creating Multiple USD Wires

Follow the steps outlined in this topic to create multiple wires for selected creditors.

- 1. Go to **Payments > Wire > Create USD Wire**.
- 2. On the *Payment and Creditor Information* tab, select **Create Multiple Wires**. You are transferred to the *Wire Creditors* page.



Treasury Management User Guide

3. Select one or more check boxes beside the appropriate Creditor Name.

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Wire Creditors

Create New Creditor

Download

Print

Search Creditors

Type to filter

	Creditor Name	Account Number	Agent ID	Agent Name	Country	Currency	Created Date	Status	Actions
☐	Vendor Two	123456789	124084834	FIRST-CITIZENS BANK & TRUST CO	US	USD	08/05/2026	Ready	Actions
☐	Vendor One	123123123	124084834	FIRST-CITIZENS BANK & TRUST CO	US	USD	08/05/2026	Ready	Actions

4. Select **Initiate Payments**.
- The *Create Multiple Wires* page appears.
5. Complete the required fields for each *Creditor Name* selected.

Remove

Creditor: *

Vendor Two

Account Number: 112233

Agent ID: 124084834

Wire Company Name: *

Select Wire Company

Debit Account: *

Select Accounts

Wire Amount: *

\$0.00

USD

Frequency: *

One Time

Effective Date: *

10/30/2025

Purpose: *

Purpose of Payment

Additional Information: ⓘ

Sender to Receiver Info. Li

End to End ID: ⓘ

Remove

Creditor: *

Vendor One

Account Number: 123123123

Agent ID: 124084834

Wire Company Name: *

Select Wire Company

Debit Account: *

Select Accounts

Wire Amount: *

\$0.00

USD

Frequency: *

One Time

Effective Date: *

10/30/2025

Purpose: *

Purpose of Payment

Additional Information: ⓘ

Sender to Receiver Info. Li

End to End ID: ⓘ

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Treasury Management User Guide

Wire Company Name

Select the wire company that is used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select **Search icon** to select which account to debit.

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date

The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+** **Add** to add another additional information line.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

6. Select **Review**.

7. Select **Confirm**.

PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user will need to approve the wires before it is processed.

Wire Payment Activity

Use the Wire Payment Activity view to work with wires.

Three icons appear throughout the Wire Activity view. Hover over or select these icons to view an informational message.

-  When this icon appears beside a transfer, it means there is an information message available for this transfer.
-  When this icon appears beside a transfer, it means the transfer has been changed.
-  When this icon appears beside a transfer, it means the transfer has an error.

Select the **Transaction ID** to cause the *Wire Detail* window to appear, which displays both wire payment and creditor information.

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Cut-Off Times

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DASHBOARD

ACCOUNTS

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REPORTING

ADMIN

Wire Payment Activity

Recurring Wires

Wire File Activity

Create New Payment

Download

Type to filter

PENDING APPROVAL

2

\$1.10

TRANSMITTED

0

\$0.00

POSTED

0

\$0.00

SCHEDULED

0

\$0.00

APPROVAL REJECTED

0

\$0.00

EXPIRED

0

\$0.00

FAILED

0

\$0.00

CANCELLED/DELETED

0

\$0.00

PENDING PROCESS

0

\$0.00

Transaction ID	Wire Company	Wire Type	Debit Account	Creditor Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
☐ W000006957522	Ernie and Ernie LLC	Domestic	xxxx8548	Vendor One	USD	\$1.00	08/28/2026	08/05/2026		PENDING APPROVAL	Cancel Wire
☐ W000006908675	Ernie and Ernie LLC	Domestic	xxxx8548	Mickey Mouse	USD	\$0.10	08/13/2026	07/20/2026		PENDING APPROVAL	Cancel Wire

Viewing 2 items

Approve

Reject

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Treasury Management User Guide

Editing a Wire

1. Go to **Payments > Wire > Wire Payment Activity**.
2. Select the **Transaction ID**.
3. Select **Edit**.

You can edit only if the wire transaction has a status of:

- Approval Rejected
- Failed
- Scheduled
- Pending Approval

4. Edit the fields as necessary.
5. Select **Review**.
6. Select **Confirm**.

Wire Detail: W000006957522 [Download](#) [Print](#)

Payment Information	Creditor Information
From Template: Vendor One	Account Number: 123123123
Transaction ID: W000006957522	Name: Vendor One
OMAD:	Address: Joplin UNITED STATES
Status: Pending Approval ☐	Notes:
Wire Company Name: Ernie and Ernie LLC	Agent ID: 124084834
Debit Account: xxxx8548	Agent Name: FIRST-CITIZENS BANK & TRUST CO
Effective Date: 08/28/2026	Agent Address: RALEIGH, NC UNITED STATES
Wire Amount: 1.00 USD	
Frequency: One Time	
Purpose: Invoice 1234	
Additional Information:	
End to End ID:	

Edit [Back](#)

Approving or Rejecting a Wire

1. Go to **Payments > Wire > Wire Payment Activity**.
2. Select the check box beside the **Transaction ID**.
3. Select **Approve** or **Reject**.
4. Enter a comment in the field, and then select **Approve** or **Reject**. A confirmation message appears.

Treasury Management User Guide

Canceling a Wire Transfer

1. Go to **Payments > Wire > Wire Payment Activity**.
2. Select **Cancel Wire**.
3. Enter comments about the cancellation, and then select **Cancel Wire**.

Recurring Wires

Only wires that were created with a recurring frequency appear on this list.

Select the **Transaction ID**, and then the Recurring Wire Detail screen appears and displays both wire payment and creditor information.



Message Center

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Cut-Off Times

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ADMIN

Recurring Wires

Wire Activity

Wire File Activity

Create New Payment

Download

Print

Search Recurring Wire

Type to filter

Transaction ID	Wire Company	Creditor Name	Debit Account	Frequency	Created Date	Next Payment Date	End Date	Wire Amount	Status	Actions
W000006957567	Ernie and Ernie LLC	Vendor Two	xxxx8548	Monthly	08/05/2026		11/27/2026	\$1.00	Pending Approval	Cancel Series

Viewing 1 - 1 of 1 wires

25

Editing a Recurring Wire

Follow the steps outlined in this topic to edit selected recurring wires.

1. Go to **Payments > Wire > Recurring Wires**.
2. Select the *Transaction ID*.
3. Select **Edit**.
4. Edit the fields as necessary.
5. Select **Review**.
6. Select **Confirm**.

Canceling a Recurring Wire Series

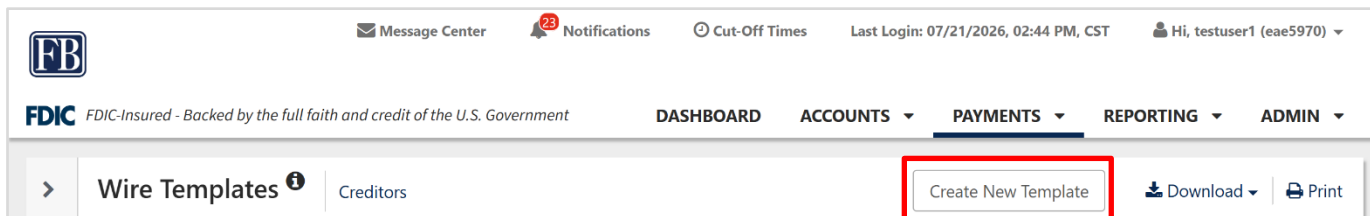
Follow the steps outlined in this topic to cancel selected recurring wire series.

1. Go to **Payments > Wire > Recurring Wires**.
2. Select **Cancel Series** beside the recurring wire. The *Cancel Wire* dialog box appears.
3. Enter comments about the cancellation, and then select **Cancel Wire**.

Wire Templates

Creating a Wire Template

1. Go to **Payments > Wire > Wire Templates**.
2. Select **Create New Template**.



3. Select whether the wire template is *Domestic* or *International*.
4. Complete the following fields on the **Payment and Creditor Information** tab.

Template Name

Enter the name of the template.

Wire Company

Select the wire company that is used to originate the wire.

Debit Account

Select the affected debited wire accounts.

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+** **Add** to add another additional information line, or select **Delete** icon to remove an additional information line.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

Treasury Management User Guide

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Message Center

Notifications

Cut-Off Times

Last Login: 07/21/2026, 02:44 PM, CST

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DASHBOARD

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ADMIN

Create a Wire Template

1. Payment and Creditor Information

2. Review

3. Confirmation

Wire Template Detail

* Indicates Required Field

Payment Information

Domestic

International

Template Name: *

Wire Template Name

Wire Company Name: *

Ernie and Ernie LLC

Debit Account: *

Select Accounts

Creditor: *

Select a Creditor

Purpose: *

Purpose of Payment

Additional Information:

Sender to Receiver Info. Li

End to End ID:

Review

Reset

Cancel

5. Select **Review**. Review the information entered to ensure it is accurate.

6. Select **Confirm**.
PLEASE NOTE: If dual control is activated, the status will say Pending Approval. A second user must approve the template before it can be used.

Treasury Management
User Guide

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Treasury Management User Guide

Creating USD Wires from Templates

Use the *Create USD Wire from Template* view to work with wire templates.

The screenshot shows the 'Wire Templates' page. At the top, there's a navigation bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' tab is selected. Below the navigation bar, there's a 'Wire Templates' section with a 'Creditors' filter. A search bar is present with the text 'Type to filter'. Below the search bar, there's a table with columns: Template Name, Wire Type, Wire Company, Debit Account, Creditor Name, Status, and Actions. The table contains one row for 'Vendor One' with a 'Ready' status. A 'Create New Template' button is at the top right, and 'Download' and 'Print' buttons are at the bottom right. A sidebar on the left shows 'Search Templates'.

Template Name	Wire Type	Wire Company	Debit Account	Creditor Name	Status	Actions
Vendor One	Domestic	Ernie and Ernie LLC	xxxx8548	Vendor One	Ready	Actions

1. Go to **Payments > Wire > Create USD Wire from Template**.
2. Select the check box next to the wire templates to initiate.
3. Select **Initiate Payments**.
4. Complete the required fields for each template selected.

The screenshot shows the 'Create USD Wire from Template' page. It has a progress bar with three steps: '1. Payment and Creditor Information', '2. Review', and '3. Confirmation'. The first step is active. The page is divided into two main sections: 'Payment Information' and 'Creditor Information'. The 'Payment Information' section includes fields for Template (Vendor One), Wire Company Name (Ernie and Ernie LLC), Debit Account (xxxx8548), Creditor (Vendor One), Wire Amount (0.00 USD), Frequency (One Time), Effective Date (08/05/2026), Purpose (Invoice 1234), and Additional Information (Sender to Receiver Info. Line 1). The 'Creditor Information' section includes fields for Name (Vendor One), Account Number (123123123), Address (Joplin UNITED STATES), Notes, Agent ID (124084834), Agent Name (FIRST-CITIZENS BANK & TRUST CO), and Agent Address (RALEIGH, NC UNITED STATES). At the bottom, there are 'Review', 'Reset', and 'Cancel' buttons.

Treasury Management User Guide

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date

The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

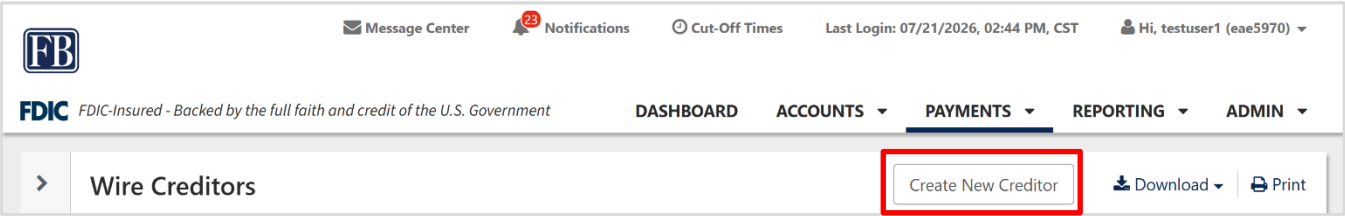
5. Select **Review**.
6. Select **Confirm**.

PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user will need to approve the wires before it is processed.

Wire Creditors

Creating a Domestic Creditor

- 1. Go to Payments > Wire > Wire Creditors.
- 2. Select Create New Creditor.



- 3. Select the Domestic option and complete the fields.

A screenshot of the 'Create a Domestic Creditor' form. The form is divided into two sections: '1. Creditor Information' and 'Instructed Agent Information'. The '1. Creditor Information' section includes fields for Agent Country (US), Agent ID (Agent ID), Agent Name, Agent City/Town Name, Agent State/Country Sub Division, Account Number, Re-enter Account Number, Name, Country (UNITED STATES), Building Number, Street Name, and City/Town Name. The 'Instructed Agent Information' section includes fields for Agent Country (US), Agent ID (Agent ID), Agent Name, Agent City/Town Name, and Agent State/Country Sub Division. A red asterisk indicates required fields.

Agent Country
Select the creditor's country.

Agent ID
Enter the creditor's routing number.

Treasury Management User Guide

Agent Name

Confirm the creditor's financial institution name.

Agent City/Town Name

Confirm the city where the financial institution that the creditor uses is located.

Agent State/Country Sub Division

Confirm the state where the financial institution that the creditor uses is located.

Account Number

Enter the creditor's account number that receives the wire credit.

Re-enter Account Number

Re-enter the creditor's account number that receives the wire credit.

Name

Enter the creditor's name.

Country

Select the creditor's country.

Building Number

Enter the creditor's building number if applicable.

Street Name

Enter the creditor's receiving location street name.

City/Town Name

Enter the city where the financial institution that the creditor uses is located.

State/Country Sub Division

Enter the state where the financial institution that the creditor uses is located.

Post Code

Enter the ZIP code of the financial institution that the creditor uses.

Notes

Enter any additional information about this creditor.

Treasury Management User Guide

*Agent Country**

Enter the Instructed Agent's Country

Agent ID

Enter the Instructed Agent's routing number

Agent Name

Confirm the Agent Name is correct.

Agent City/Town Name

Confirm the Agent City/Town is correct.

Agent State/Country Sub Division

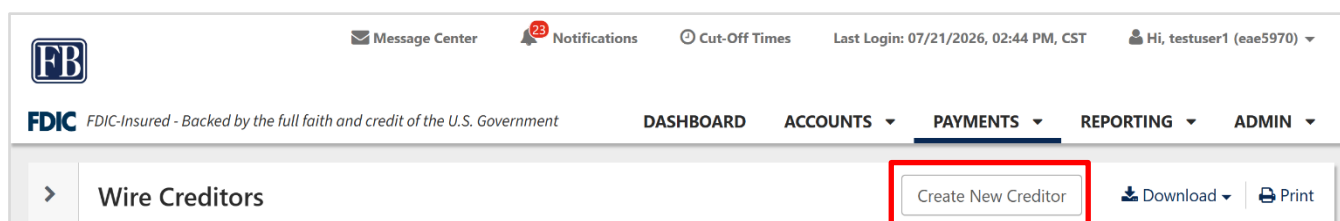
Confirm the Agent State/Country Sub Division is correct.

4. Select **Review**.
5. Review the information entered to ensure that it is accurate.
6. Select **Confirm**.

PLEASE NOTE: If dual control is activated, the status will say Pending Approval. A second user must approve the creditor before it can be used.

Creating an International USD Creditor

1. Go to **Payments > Wire > Wire Creditors**.
2. Select **Create New Creditor**.



Treasury Management User Guide

3. Select the **International** option and complete the fields.

Create an International Creditor

1. Creditor Information 2. Review 3. Confirmation

☐ Domestic ☒ International * Indicates Required Field

Account/IBAN Number: *

Re-enter Account/IBAN Number: *

Name: *

Country: *

Building Number:

Street Name:

City/Town Name: *

State/Country Sub Division:

Post Code:

Notes: ⓘ

[Additional location information](#)

Agent ID * Swift Code

Agent Name: *

Agent Country: *

Agent City/Town Name: *

Agent State/County Sub Division:

Intermediary Agent Information

+ Add an Instructed Agent * + Add an International Intermediary Agent

[Review](#) [Reset](#) [Cancel](#)

1. Complete the fields.

Account/IBAN Number

Enter the creditor's account number that receives the wire credit.

Re-enter Account/IBAN Number

Re-enter the creditor's account number that receives the wire credit.

Name

Enter the creditor's full name.

Country

Enter the creditor's country.

Treasury Management User Guide

Building Number

Enter the creditor's building or street number.

Street Name

Enter the creditor's street name.

City/Town Name

Enter the creditor's city.

State/Country Sub Division

Enter the creditor's state, province, or territory information.

Post Code

Enter the creditor's ZIP code.

Notes

Enter any additional information about this creditor.

Agent ID

Enter the creditor's financial institution ID. Select the drop-down menu to choose the applicable field of Swift Code, IBAN Number, or Sort Code.

Agent Name

Enter the name of the financial institution that the creditor uses.

Agent Country

Enter the country where the agent that the creditor uses is located.

Agent City/Town Name

Enter the agent's address that the creditor uses.

Agent State/Country Sub Division

Enter the agent's state, province, or territory information.

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2. Select a situation and complete the corresponding steps.
Your choice depends on your financial institution's requirements.

Situation	Steps
Adding an Instructed Agent	1. Select Search, and then select the correct financial institution from the Agent Lookup screen. The system auto-fills the required fields. 2. Enter the <i>Account Number</i> and any <i>Notes</i> if applicable.
Adding an International Intermediary Agent	1. Enter the <i>Agent ID</i>, and then select if the ID is a <i>Swift Code</i> or <i>Sort Code</i> from the drop-down list. 2. Enter the <i>Agent City</i> or <i>Notes</i> if applicable.

6. Select **Review**.
7. Select **Confirm**.
PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user must approve the creditor before it can be used.

Initiating Wire Payments to Creditors

1. Go to **Payments > Wire > Wire Creditors**.
2. Select one or more check boxes beside the appropriate *Creditor Name*.


Message Center
Notifications
Cut-Off Times
Last Login: 07/21/2026, 02:44 PM, CST
Hi, testuser1 (eae5970)

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government
DASHBOARD
ACCOUNTS
PAYMENTS
REPORTING
ADMIN

Search Creditors

Wire Creditors

Create New Creditor

Download

Print

☐	Creditor Name	Account Number	Agent ID	Agent Name	Country	Currency	Created Date	Status	Actions
☐	Vendor Two	123456789	124084834	FIRST-CITIZENS BANK & TRUST CO	US	USD	08/05/2026	Ready	Actions
☐	Vendor One	123123123	124084834	FIRST-CITIZENS BANK & TRUST CO	US	USD	08/05/2026	Ready	Actions

3. Select **Initiate Payments**.

Treasury Management User Guide

4. Complete the required fields for each *Creditor Name* selected.

FB FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Message Center Notifications Cut-Off Times Last Login: 07/21/2026, 02:44 PM, CST Hi, testuser1 (eae5970)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create Multiple Wires

1. Payment and Creditor Information 2. Review 3. Confirmation

* Indicates Required Field

Add Payment Remove

Creditor: * Vendor One Account Number: 123123123 Agent ID: 124084834

Wire Amount: * \$0.00 USD

Purpose: * Purpose of Payment

Wire Company Name: * Select Wire Company

Debit Account: * Select Accounts

Frequency: * One Time

Effective Date: * 08/05/2026

Additional Information: Sender to Receiver Info. Li

End to End ID: *

Review Cancel

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Wire Company Name

Select the wire company that is used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select **Search** to select which account to debit.

Wire Amount

The amount of the wire transaction.

Frequency

Select one of the following options:

- One Time
- Weekly

Treasury Management User Guide

- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date

The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+** **Add** to add another additional information line, or select **the Delete icon** to remove an additional information line.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

5. Select **Review**.
6. Review the information entered to ensure it is accurate.
7. Select **Confirm**.

PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user must approve the wire before it is processed.

Editing Wire Creditors

1. Go to **Payments > Wire > Wire Creditors**.
2. Select the *Creditor Name*.
3. Select **Edit**.
4. Edit the fields as necessary.
5. Select **Review**.

Treasury Management User Guide

The screenshot shows the 'Wire Creditors' page in the Treasury Management system. At the top, there's a navigation bar with 'FB' logo, 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government', and tabs for 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' tab is active. Below the navigation bar, there's a sidebar with 'Search Creditors' and a main area with a 'Create New Creditor' button, 'Download', and 'Print' options. A search bar with 'Type to filter' is present. Below it, a table lists two creditors: 'Vendor Two' and 'Vendor One'. Both are from 'FIRST-CITIZENS BANK & TRUST CO' in the 'US' with 'USD' currency. The status is 'Ready' and the created date is '08/05/2026'. Each row has an 'Actions' dropdown menu.

☐	Creditor Name	Account Number	Agent ID	Agent Name	Country	Currency	Created Date	Status	Actions
☐	Vendor Two	123456789	124084834	FIRST-CITIZENS BANK & TRUST CO	US	USD	08/05/2026	Ready	Actions
☐	Vendor One	123123123	124084834	FIRST-CITIZENS BANK & TRUST CO	US	USD	08/05/2026	Ready	Actions

The screenshot shows a modal window titled 'Creditor: Vendor Two'. It displays the following information: Status: ✔ Ready, Currency: USD, Account Number: 123456789, Address: Springfield UNITED STATES, Agent ID: 124084834, Agent Name: FIRST-CITIZENS BANK & TRUST CO, Agent Address: RALEIGH, NC UNITED STATES, and Audit: 8/5/2026 10:58:55 AM:testuser1:Create. At the bottom, there are 'Edit' and 'Close' buttons. The 'Edit' button is highlighted with a red rectangle.

Approving or Rejecting a Creditor

1. Go to **Payments > Wire > Wire Creditors**.
2. Select the check box next to the Creditor Name.
3. Select **Approve** or **Reject** from the Actions menu.
4. Enter a comment in the field, if necessary, and then select **Approve** or **Reject**.

Deleting a Creditor

1. Go to **Payments > Wire > Wire Creditors**.
2. In the Actions menu, select **Delete**.
3. Enter a comment in the field, and then select **Delete Creditor**.

ACH

Within Payments > ACH, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients. You can also work with ACH tax payments.

Create ACH Payment

Use the Create ACH Payment view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

Creating an ACH Payment Manually

Use this process when manually creating an automated clearing house (ACH) payment.

1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the Create Payment tab, select **Manual Entry**.

The screenshot shows the 'Create ACH Payment' interface. At the top, there's a navigation bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' tab is active. Below the navigation bar, the title 'Create ACH Payment' is displayed. A progress bar indicates the current step is '1. Create Payment'. Under this step, the 'Manual Entry' radio button is selected and highlighted with a red box. The 'Payment Header Information' section contains several fields: 'Payment Name' (required), 'ACH Company Name' (with a search icon), 'ACH Company ID', 'SEC Code' (dropdown), 'Entry Description' (required), 'Discretionary Data', and a 'Restrict Payment' checkbox. The 'Frequency' dropdown is set to 'One Time' and the 'Effective Date' is '08/05/2026'. At the bottom, there are 'Add Recipients' and 'Cancel' buttons.

3. Enter a *Payment Name*.
 4. Select the *ACH Company Name*, and modify the SEC Code, Entry Description, and Discretionary Data fields if necessary.
 5. Select the *Restrict Payment* check box, if appropriate.
- PLEASE NOTE:** Only users with the Restricted Batch entitlement can see restricted payments.

Treasury Management User Guide

6. Select an option from the Frequency drop-down list. Options are:
- One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every 6 Months
 - Annually
7. Select the Effective Date of this ACH payment using the **calendar** icon.
8. Click **Add Recipients**.
9. Complete the recipient information. Select **+** to add a recipient row if necessary and then complete the information.
- TIP:** Click **Select from Recipient List** to import recipient payment information you have stored in the ACH Recipients Repository. Click **Import Recipients From File** to import recipient data you have in CSV or fixed position format. An ACH Recipient Import Layout must be created first prior to using this option. See the **ACH Recipient Import Layout** section of this guide for more information.

Create ACH Payment ⓘ

1. Create Payment

2. Manage Recipients

3. Review

4. Confirmation

Manage Recipients

* Indicates Required Field

Payroll

ACH Company Name: Ernie and Ernie

ACH Company ID: 1623698852

SEC Code: PPD

Entry Description: Payroll

Discretionary Data: Payroll

☐ Restrict Payment

Debit: \$0.00

Credit: \$0.00

Effective Date: 08/28/2026

Type To filter

☐ Prenote Only (0)

☐ Hold Only (0)

☐ Errors (1)

Select from Recipient List

Import Recipients From File

Add Recipient

Recipient Name *	ID Number *	Account Number *	Account Type *	Routing Number *	Credit/Debit *	Amount *	Prenote *	Hold *	Addenda
			Checking	Type to f	CR	\$0.00	☐	☐	Addenda

Viewing 1 - 1 of 1 recipients

Review

Back

Cancel

10. Select **Review**.

Treasury Management User Guide

- 11. Choose your *Offset Account*.
- 12. Select **Confirm**.

PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user must approve the payment before it is processed.

TIP: Click **Save** next to a recipient to store their payment information in the ACH Recipients repository. Click **Save as Template** to save the entire payment as a template that can be reused.

Uploading a Nacha Formatted File

- 1. Go to **Payments > ACH > Create ACH Payment**.
- 2. Within the *Create Payment* tab, select **Upload NACHA File**.
- 3. Select **Select File** and browse for the appropriate file.

Your file must be formatted to Nacha® specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.

- 4. Select **Upload**.

The screenshot shows the 'Create ACH Payment' interface. At the top, there's a progress bar with four steps: 1. Upload File (active), 2. File Summary, 3. Review, and 4. Confirmation. Below the progress bar, there are three radio buttons: 'Manual Entry', 'From Template', and 'Upload Nacha File' (selected). The main section is titled 'Upload Nacha Formatted File'. It contains a 'Select File' button, a file input field showing 'fbonline.txt' with a close button, and a note 'Maximum of 10,000 payments'. At the bottom, there are 'Upload' and 'Cancel' buttons.

- 5. Change the name of the payment if desired.
- 6. Select an option from the Frequency drop-down list.
- 7. Enter the *Effective Date* of the payment as it does not pull from the file.
- 8. Select **Review**.

The screenshot shows the 'Review' step of the 'Create ACH Payment' process. At the top, there's a header bar with 'ERNIE AND ERNIE 0000001', a 'Restricted' checkbox, and '4 Recipients'. Below this, the form is divided into several sections. On the left, there's a 'Status' section with 'Ready'. Next to it, there's a 'Debit' field with '\$0.00' and a 'Credit' field with '\$0.06'. Below these, there's an 'Audit' field. On the right, there's a 'Frequency' dropdown menu set to 'One Time'. Below that, there's a note 'Please validate the Effective Date for accuracy' and an 'Effective Date' field set to '08/05/2026'. At the bottom, there's a 'Discretionary Data' field.

- 9. Choose your *Offset Account* and select **Confirm**.

Treasury Management User Guide

PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user must approve the payment before it is processed.

Create ACH Tax Payment

Creating an ACH Tax Payment Manually

Follow the steps outlined in this topic to create ACH tax payments manually.

1. Go to **Payments > ACH > Create ACH Tax Payment**.
2. Within the *Create Payment* tab, select **Manual Entry**.
3. Choose the **Federal** or **State** option.

4. Enter the *State* if applicable, *Tax Payment Name*, *Tax Period End Date*, and the *Tax Code*.
A drop-down menu with tax codes allows you to select the correct code.
5. Enter the *Tax Payer ID*, *ACH Company Name*, and *Pay from Account*.
6. Select the *Effective Date* of this ACH payment using the **calendar icon**.
7. Enter the *Amount*.

Treasury Management User Guide

8. Enter the *Amount Type* field, if applicable.

State taxes allow the following entries:

- T = Tax
- S = State
- P = Penalty
- I = Interest
- L = Local
- C = City

Federal taxes allow the following entries:

- 1 SOCS = Social Security amount
- 2 MEDI = Medicare amount
- 3 WITH = Withholding amount
- 1 FICA = Tier 1 if code CT-1 was used
- 2 Industry = Tier 2 if code CT-1 was used
- 6 Supplemental = Tier 3 if code CT-1 was used

PLEASE NOTE: If you use a tax code that does not require subcategories, the Amount Type Code field does not appear.

9. To include up to two additional Amount/Amount Type fields, select the + option.

10. Complete the recipient fields.

11. Select **Review**.

12. Select **Confirm**.

PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user must approve the payment before it is processed.

ACH File Activity

The ACH File Activity screen shows a list of ACH files that users have uploaded.

PLEASE NOTE: If Review does not appear in the Actions column, that means that the file was not successfully uploaded.

Search ACH File Activity

ACH File Activity ⓘ | ACH Payment Activity | Recurring ACH Payments

Download

Print

Type to filter

	File Name	Size	Source	Processed Date	Total Batches	STATUS				Total Debits	Total Credits	Actions
						Approved	Pending Approval	Rejected	Expired			
☐	fbonline.txt	960 B	Test User One	08/05/2026	1	0	1	0	0	\$0.00	\$0.06	Review
☐	fbonline.txt	960 B	Test User One	08/05/2026	1	0	0	0	0	\$0.00	\$0.06	

Treasury Management User Guide

ACH Payment Activity

Use the *ACH Payment Activity* view to work with ACH payments.

TIP: The Transaction ID for a tax payment shows a T at the end. It shows a C at the end for child support payments.

The screenshot displays the 'ACH Payment Activity' interface. At the top, there are tabs for 'ACH Payment Activity', 'ACH File Activity', and 'Recurring ACH Payments'. To the right are buttons for 'Create New Payment', 'Download', and 'Print'. Below the tabs is a search bar labeled 'Type to filter'. The main area shows a summary of payment statuses: PENDING APPROVAL (1), PENDING PROCESS (0), INITIATED (0), UNINITIATED (0), SCHEDULED (0), APPROVAL REJECTED (0), EXPIRED (0), FAILED (0), and CANCELLED (0). Each status box shows a count and a balance of \$0.00 DR and \$0.06 CR. Below the summary is a table of transactions with columns: Transaction ID, Batch Name, File Name, ACH Company Name, SEC Code, Initiated Date, Effective Date, Debit Amount, Credit Amount, Status, and Actions. The first transaction is A000016580217, ERNIE AND ERNIE 0000001, fbonline.txt, ERNIE AND ERNIE, PPD, 08/28/2026, \$0.00, \$0.06, and its status is PENDING APPROVAL. At the bottom, there are 'Approve' and 'Reject' buttons.

Approving or Rejecting an ACH Payment

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select the check box beside the Transaction ID.
3. Select **Approve** or **Reject**.
4. Enter a comment in the field, and then select **Approve** or **Reject**.

Editing an ACH Payment

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select the *Transaction ID*.
3. Select **Edit Payment**.

You can only edit if the ACH payment has a status of:

- Approval Rejected
- Failed
- Expired
- Uninitiated

4. Edit the fields as necessary.
5. Select **Review**.
6. Select **Confirm**.

Treasury Management User Guide

Message Center Notifications Cut-Off Times Last Login: 07/21/2026, 02:44 PM, CST Hi, testuser1 (eae5970)

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Payment Detail - A000016417131 Download Print

Payroll 2 Recipients

Status: **Expired** Debit: **\$0.00** Effective Date: **07/31/2026**
 ACH Company Name: **ERNIE AND ERNIE** Credit: **\$2.00** Offset Account: **xxxx8548**
 ACH Company ID: **2623698852** Audit: **07/31/2026 18:03:40 : Scheduler : Modified**
 SEC Code: **PPD** **07/21/2026 10:14:19 : Test User One : Created**
 Entry Description: **Payroll**
 Discretionary Data: **Payroll**

Q Prenote Only (0) Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Employee One		123123123	Checking	124084834	CR	\$1.00	No	No	Addenda
Employee Two		123456789	Checking	124084834	CR	\$1.00	No	No	Addenda

Viewing 1 - 2 of 2 Recipients 25

Edit Payment Close

Canceling ACH Payment Activity

1. Go to **Payments > ACH > ACH Payment Activity**.
2. In the Actions column, Select **Cancel**.
3. Enter Comments about the cancellation, and then select **Cancel Payment**.

PLEASE NOTE: Canceling an ACH payment removes the payment from processing entirely.

- An ACH payment can only be canceled if the transaction has **not been processed** and the Cancel action is available.
- A canceled payment cannot be re-initiated and must be recreated if needed.

ACH Payment Activity ACH File Activity Recurring ACH Payments Create New Payment Download Print

Type to filter Q

PENDING APPROVAL 1 \$0.00 DR \$0.06 CR
 PENDING PROCESS 0 \$0.00 DR \$0.00 CR
 INITIATED 0 \$0.00 DR \$0.00 CR
 UNINITIATED 0 \$0.00 DR \$0.00 CR
 SCHEDULED 0 \$0.00 DR \$0.00 CR
 APPROVAL REJECTED 0 \$0.00 DR \$0.00 CR
 EXPIRED 0 \$0.00 DR \$0.00 CR
 FAILED 0 \$0.00 DR \$0.00 CR
 CANCELLED 0 \$0.00 DR \$0.00 CR

Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Status	Actions
A000016580217	ERNIE AND ERNIE 0000001	fbonline.txt	ERNIE AND ERNIE	PPD	08/28/2026		\$0.00	\$0.06	PENDING APPROVAL	Cancel

Treasury Management User Guide

Uninitiating ACH Payment Activity

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select **Uninitiate**.
3. The **Confirm Uninitiate** dialog box appears.
4. Enter Comments, and then select **Uninitiate Payment**.

PLEASE NOTE: Uninitiating an ACH payment removes the payment from processing and returns it to a **Ready** status so it can be edited or initiated again.

- An ACH payment can be uninitiated only when the payment is in an **Initiated** status.
- Once uninitiated, the payment will not be processed unless it is initiated again.

Recurring ACH Payments

Only ACH payments that were created with a recurring frequency appear on this list.

Select the **Transaction ID**, and then the Payment Detail screen appears and displays both ACH payment and recipient information.

Recurring ACH Payments ⓘ											Create New Payment	Download	Print
Type to filter													
Transaction ID	Batch Name	ACH Company Name	SEC Code	Created Date	Debit Amount	Credit Amount	Frequency	Next Payment Date	Status	Actions			
A000016580503	Payroll	Ernie and Ernie	PPD	08/05/2026	\$0.00	\$1.00	Monthly	08/31/2026	PENDING APPROVAL	Cancel			

Approving or Rejecting an ACH Payment

1. Go to **Payments > ACH > Recurring ACH Payments**.
2. Select the Transaction ID.
3. Select **Approve** or **Reject**.
4. Enter a comment in the field, and then select **Approve** or **Reject**.

Editing a Recurring ACH Payment

1. Go to **Payments > ACH Payment Activity > Recurring ACH Payments**.
2. Select the Transaction ID.
3. Select **Edit Payment**.

PLEASE NOTE: You cannot edit a recurring ACH payment in Pending Approval status.

4. Edit the fields, as necessary.
5. Select **Review**.
6. Select **Confirm**.

Treasury Management User Guide

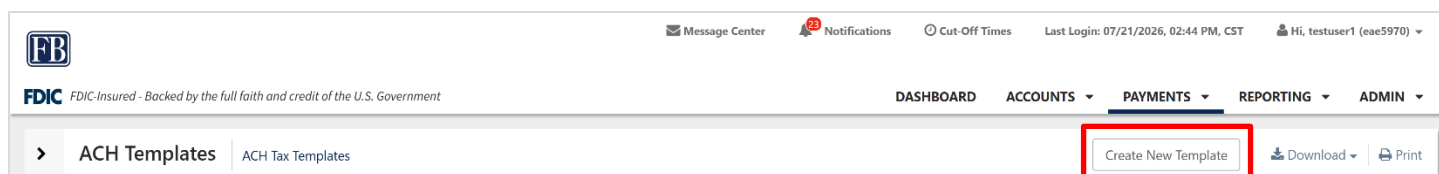
Canceling a Recurring ACH Payment

1. Go to **Payments > ACH > Recurring ACH Payments**.
2. Select **Cancel** beside the recurring ACH payment. The **Confirm Cancel Payment** dialog box appears.
3. Enter **Comments** about the cancellation, and then select **Cancel Payment**.

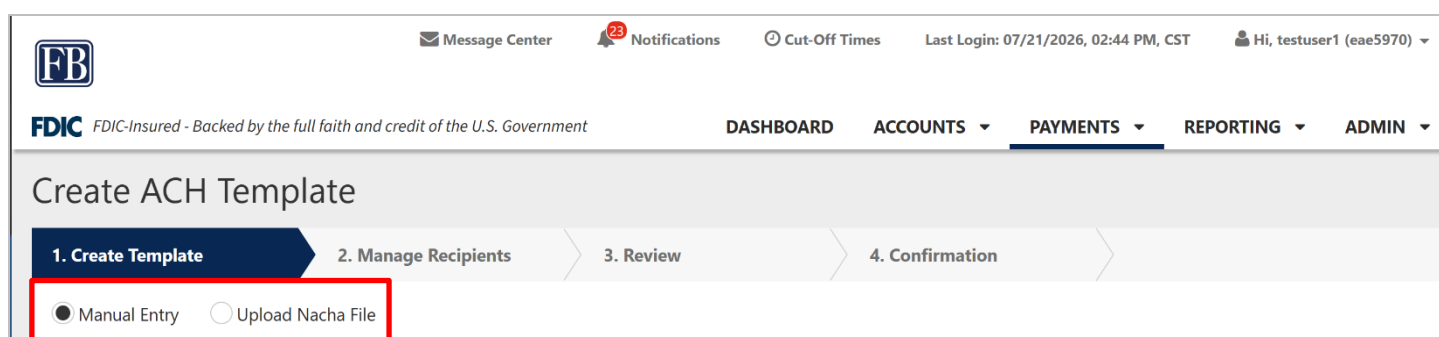
ACH Templates

Creating an ACH Template

1. Go to **Payments > ACH > ACH Templates**.
2. Select **Create New Template**.



3. On the **Create Template** tab, choose **Manual Entry** or **Upload Nacha File**.



4. Browse for your file and click **Upload** if you chose **Upload Nacha File**. Jump to step 8.
5. Complete the fields if you chose **Manual Entry**.

Template Name

Enter the name of the template.

ACH Company Name

Either enter the *name of the ACH company* or select the **Search** icon, and then choose **Select** beside the appropriate Company Name.

Treasury Management User Guide

ACH Company ID

The identification number of the ACH company.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection.

Entry Description

Enter a description.

Discretionary Data

Enter any other necessary information.

- 6. Select **Add Recipients**.
- 7. Complete the recipient information fields.
TIP: Click **Select from Recipient List** to import recipient payment information you have stored in the ACH Recipients Repository. Click **Import Recipients From File** to import recipient data you have in CSV or fixed position format. An ACH Recipient Import Layout must be created first prior to using this option. See the **ACH Recipient Import Layout** section of this guide for more information.
- 8. Select **Review**.
- 9. Select **Confirm**.
PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user must approve the template before it can be used.

Create ACH Template

1. Create Template

2. Manage Recipients

3. Review

4. Confirmation

☒ Manual Entry

☐ Upload Nacha File

Template Header Information

* Indicates Required Field

Template Name: *

ACH Company Name: *

Type to filter

Q

ACH Company ID:

SEC Code: *

Entry Description: *

Discretionary Data:

☐ Restrict Template

Treasury Management User Guide

Creating ACH Payments from Templates

To create a template, please see the ACH Templates section of this guide

1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the Create Payment tab, select **From Template**.

Create ACH Payment ⓘ

1. Create Payment

2. Manage Recipients

3. Review

4. Confirmation

☒ Manual Entry ☐ From Template ☐ Upload Nacha File

3. Select the check box beside the appropriate template name, and then select **Initiate Selected Templates**.

FB

Message Center

Notifications

Cut-Off Times

Last Login: 07/21/2026, 02:44 PM, CST

Hi, testuser1 (eae5970)

FDIC

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DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

>

ACH Templates

ACH Tax Templates

Create New Template

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Search Templates

Type to filter

☐	Template Name	ACH Company Name	SEC Code	Last Updated	Debit Amount	Credit Amount	Status	Actions
☐	Monthly Payroll	Ernie and Ernie	PPD	08/05/2026	\$0.00	\$1.00	Ready	Actions
					\$0.00	\$1.00		

4. Change the *SEC Code*, *Entry Description*, and *Discretionary Data* fields, as needed.
5. Select the *Restrict Payment* check box, if appropriate.
6. Select an option from the Frequency drop-down list.
Options are:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every 6 Months
 - Annually
7. Select the Effective Date of this ACH payment using the **calendar** icon.
8. Select **Add Recipients** to proceed to the *Manage Recipients* tab.

Treasury Management User Guide

9. Edit the recipient information, as needed. Select **+ Add** to add a recipient row, if necessary, and then complete the information.

TIP: Click **Select from Recipient List** to import recipient payment information you have stored in the ACH Recipients Repository. Click **Import Recipients From File** to import recipient data you have in CSV or fixed position format. An ACH Recipient Import Layout must be created first prior to using this option. See the **ACH Recipient Import Layout** section of this guide for more information.

10. Select **Review** and choose your *Offset Account*.

TIP: Select the *Apply Updates to the Template* check box, if you'd like to save any changes you made to the template.

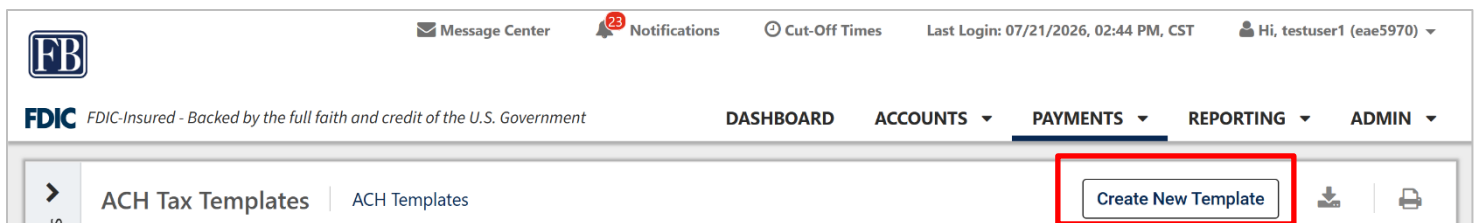
11. Select **Confirm**.

ACH Tax Templates

Creating an ACH Tax Template

Follow the steps outlined in this topic to create ACH tax templates manually.

1. Go to **Payments > ACH > ACH Tax Templates**.
2. Select **Create New Template**.



3. On the *Create Template* tab, select whether you are creating a **Federal** or **State** template.

The screenshot displays the 'Create ACH Tax Template' form. At the top, there's a progress bar with three steps: '1. Create Tax Template' (active), '2. Review', and '3. Confirmation'. Below the progress bar, the form is titled 'Create Tax Template'. It has two radio buttons for 'Federal' (selected) and 'State'. The form is divided into three columns of input fields. The first column contains 'Template Name', 'Tax Code', and 'Tax Payer ID'. The second column contains 'ACH Company Name', 'Amount', and a 'Restrict Template' checkbox. The third column contains 'Recipient Name', 'Recipient ID Number', 'Recipient Routing Number', 'Recipient Account Number', and 'Recipient Account Type'. A legend indicates that an asterisk (*) denotes a required field. At the bottom left, there are 'Review' and 'Cancel' buttons.

Treasury Management User Guide

4. Enter the *State* if applicable, *Template Name* and the *Tax Code*.
A drop-down menu with tax codes allows you to select the correct code.
5. Enter the *Tax Payer ID* and *ACH Company Name*.
6. Enter the *Amount*.

State taxes allow the following entries:

- T = Tax
- S = State
- P = Penalty
- I = Interest
- L = Local
- C = City

Federal taxes allow the following entries:

- 1 SOCS = Social Security amount
- 2 MEDI = Medicare amount
- 3 WITH = Withholding amount
- 1 FICA = Tier 1 if code CT-1 was used
- 2 Industry = Tier 2 if code CT-1 was used
- 6 Supplemental = Tier 3 if code CT-1 was used

PLEASE NOTE: If you use a tax code that does not require subcategories, the Amount Type Code field does not appear. Select the *Restrict Template* check box, if appropriate.

7. Select **Review**.
8. Review the information entered to ensure that it is accurate and select **Confirm**.
PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user must approve the template before it can be used.

Creating ACH Tax Payments from Templates

To create a template, please see the ACH Templates section of this guide

1. Go to **Payments > ACH > ACH Tax Templates**.
2. Select Actions next to the template and click Initiate.
3. Complete the fields.
4. Click **Review**.
5. Click **Confirm**.
6. **PLEASE NOTE:** If dual control is activated, the status will show Pending Approval. A second user must approve the tax payment before it is processed.

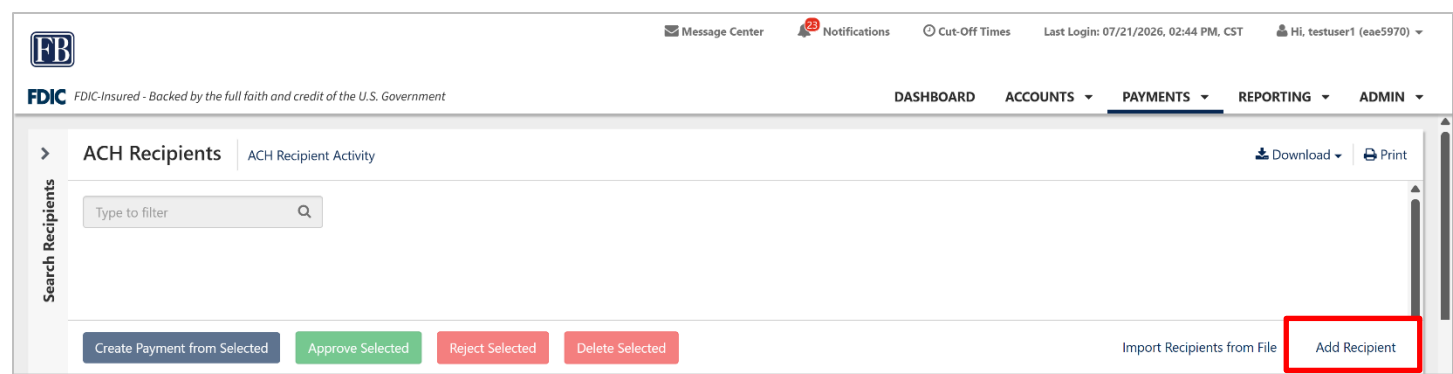
Treasury Management User Guide

ACH Recipients

The ACH Recipients page displays all saved recipients and offers the ability to select recipients to create payments from.

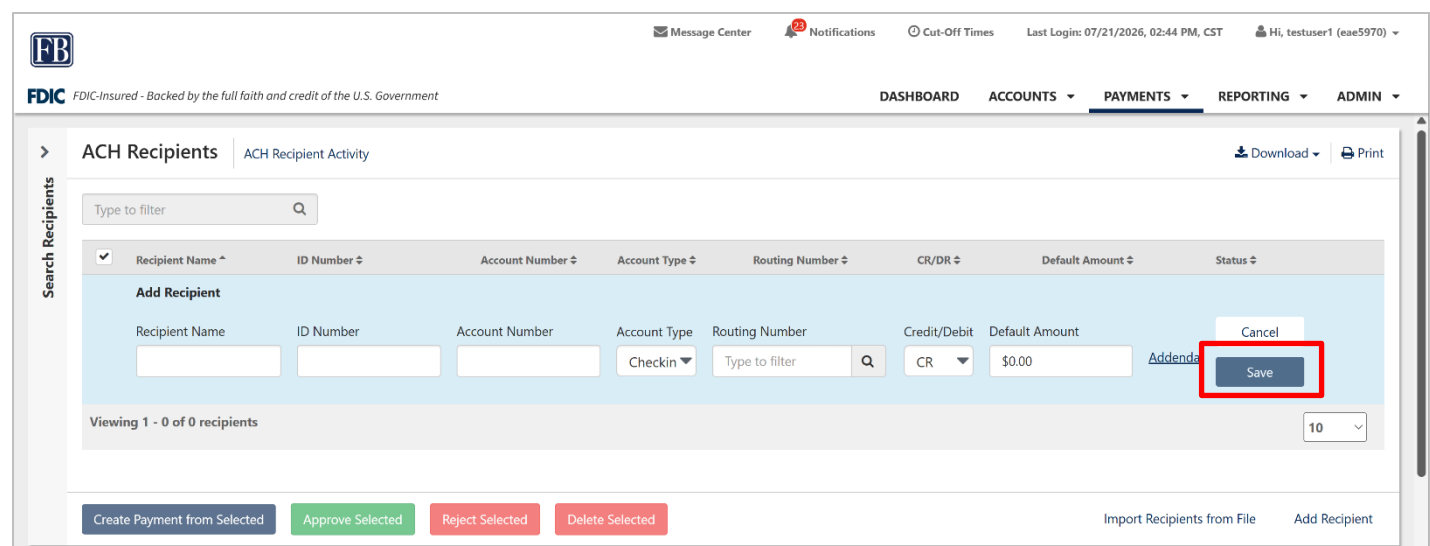
Adding an ACH Recipient

1. Go to **Payments > ACH > ACH Recipients**.
2. Select **Add Recipient**.



3. Complete the fields in the *Add Recipients* panel.
4. Select **Save**.

PLEASE NOTE: If dual control is activated, the status will show Pending Approval. A second user must approve the recipient before it can be used.



Editing an ACH Recipient

- 1. Go to **Payments > ACH > ACH Recipients**.
- 2. Select **Edit** from the Actions menu for the recipient.
- 3. Modify the fields as desired.
- 4. Select **Save**.

PLEASE NOTE: If approvals are required, the Status of the recipient changes to *Pending Approval*.

Deleting an ACH Recipient

- 1. Go to **Payments > ACH > ACH Recipients**.
- 2. Select **Delete** from the Actions menu for the recipient.
- 3. The recipient will be removed from the list.

ACH Recipient Import Layout

You can import recipient data from a file, such as Microsoft® Excel® or Notepad. Before importing your file, define the Recipient Import Layout so the system can read the file data.

There are two Upload Format options available. If you select *Delimited*, indicate the order of the fields in your file. If you select *Fixed Position*, indicate the starting and ending positions of the fields in your file.

Import Layout

Upload Format:

Delimited

Fixed Position

Select the order of the fields in your file.

Delimiter: Comma

Name *

ID Number

Routing Number *

Account Number *

Amount *

Account Type * Use Transaction Code instead ⓘ

Checking Equals:

Savings Equals:

Loan Equals:

GL Equals:

Transaction Type *

Debit Equals:

Credit Equals:

Import Layout

Upload Format:

Delimited

Fixed Position

Indicate the starting and ending positions of the fields in your file.

Begin

End

Name *

ID Number

Routing Number *

Account Number *

Amount *

Account Type * Use Transaction Code instead ⓘ

Checking Equals:

Savings Equals:

Loan Equals:

GL Equals:

Setting the ACH Recipient Import Layout

Follow the steps outlined in this topic to customize the layout of ACH recipient imports.

1. Go to **Payments > ACH > ACH Recipient Import Layout**.
2. Select a format and follow the corresponding steps.

Format	Steps
The upload format is delimited.	a) Select Delimited for the <i>Upload Format</i> field. b) Enter the field location in the text box available to change the default positions for Name, ID Number, Routing Number, Account Number and Amount. c) Account Type/Transaction Type/Transaction code: If your file does not use a Transaction Code, delete the number from that field to display the Account Type and Transaction Type fields (or click the link), and use those entries instead. PLEASE NOTE: All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.
The upload format is fixed position.	1. Select Fixed Position for the <i>Upload Format</i> field. 2. Enter a Begin and End field location in the text boxes available to change the default positions for Name, ID Number, Routing Number, Account Number and Amount. 3. Account Type/Transaction Type/Transaction code: If your file does not use a Transaction Code, click the Use Account and Transaction Types Instead link to expose the Account Type and Transaction Type fields and enter the field locations in those fields. a. For Account Type, enter the indicators for Checking, Savings, Loan and GL. b. For Transaction Type, enter the indicators for Debit and Credit. PLEASE NOTE: The End value must be greater than the Begin value. If the values match, the End value appears in red with a warning.

3. Select **Save**.

ACH Reversals

You can reverse full ACH payments or individual transactions, provided your ACH company is allowed to originate both debits and credits.

You can create an ACH reversal only during a specific window. Reversals are allowed:

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.

Reversing an ACH Payment

Follow the steps outlined in this topic to reverse selected ACH payments.

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select a payment to reverse.
3. Select an option:
 - Reverse Full Payment
 - Reverse Transaction(s)

If you select Reverse Transaction(s), a Reverse check box appears next to each listed transaction.

4. Select individual transactions to reverse, if necessary.
Held and prenote transactions cannot be reversed. Use the Reversals Only check box above the list of transactions to view only those transactions you have selected.
5. Select **Create Reversal**.
The *Reverse ACH Payment* screen appears.
6. Review your reversal selections, and then select **Confirm**.

ACH Notification of Change Activity

Review the information associated with a Notification of Change on an ACH Payment.

1. Go to **Payments > ACH > ACH Notification of Change Activity**

Arch ACH Notification of Change Activity	ACH Notification of Change Activity ⓘ ACH Return Activity					Download	Print
	Type to filter						
	Original Effective	Date Notification	ACH Company ▾	Recipient Name ▾	Change Code ▾	Open All	
	10/17/2025	10/16/2025	Dial Solar Co	Dial Solar	C02 - Incorrect Routing Number	Details	
	09/17/2025	09/17/2025	Dial Solar Co	Dial Solar	C02 - Incorrect Routing Number	Details	
	09/15/2025	09/15/2025	Dial Solar Co	Ken Rakes	C02 - Incorrect Routing Number	Details	
	09/08/2025	09/08/2025	Dial Solar Co	Dial Solar	C02 - Incorrect Routing Number	Details	

Treasury Management User Guide

- 2. Review the item and click **Details** for more information.
- 3. The highlighted information will be what needs to be changed in your ACH template or future payments.

ACH Return Activity

Review the information associated with an ACH Return.

- 1. Go to **Payments > ACH > ACH Return Activity**

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REPORTING

ADMIN

ACH Return Activity ⓘ

ACH Notification of Change Activity

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Search ACH Return Activity

Type to filter

Original Effective Date	Date Return Received	ACH Company	Recipient Name	Return Reason	Open All
10/16/2025	10/16/2025	Dial Solar Co	City Utilites	R02 - Account Closed	Details
09/17/2025	09/17/2025	Dial Solar Co	Edward Witting	R02 - Account Closed	Details
09/15/2025	09/15/2025	Dial Solar Co	Sara Jones	R02 - Account Closed	Details

- 2. Review the item and click **Details** for more information.

ACH Return Activity ⓘ

ACH Notification of Change Activity

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Print

Search ACH Return Activity

Type to filter

Original Effective Date	Date Return Received	ACH Company	Recipient Name	Return Reason	Open All
10/16/2025	10/16/2025	Dial Solar Co	City Utilites	R02 - Account Closed	Details

ACH Return Detail

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Original Effective Date	SEC Code	Recipient Account Number	Identification Number	Return Reason
10/16/2025	PPD	5465498897123		R02 - Account Closed
Date Return Received	Recipient Name	Account Type	Trace Number	
10/16/2025	City Utilites	Checking	22309352000001	
ACH Company	Recipient Financial Institution	Amount		
Dial Solar Co	02230935	\$225.00		

- 3. Review the information and update your ACH payment.

Positive Pay

Within **Payments > Positive Pay**, you can create Positive Pay items, work with Positive Pay and ACH exceptions, and work with Positive Pay upload formats.

Check Exceptions

Working with Check Exceptions

PLEASE NOTE: After the check exceptions cutoff time, all check exceptions are locked and no further actions are allowed. Additionally, all check exceptions on this page remain until end-of-day processing is complete. Then, these transactions move to history and you can view them on the Check Exceptions - Decision Activity page.

1. Go to **Payments > Positive Pay > Check Exceptions**.

Search Check Exceptions

Check Exceptions

Check Exceptions - Decision Activity

Issued Items Activity

Issued Items File Activity

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If no return reason is selected the default reason of **Select a Reason** will be applied at cutoff.

Type to filter

9 check exceptions found

Decided Today

Decision	Return Reasons	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Open All
Return	Select a Reason	Checking	View Check 1002	\$1.00	\$0.00	06/05/2026			Duplicate item	Details
Return	Select a Reason	Checking	View Check 1003	\$1.00	\$0.00	06/05/2026			Duplicate item	Details
Return	Select a Reason	Checking	View Check 1004	\$1.00	\$0.00	06/05/2026			Duplicate item	Details
Return	Select a Reason	Checking	View Check 506	\$1.00	\$0.00	06/05/2026			Duplicate item	Details
Return	Select a Reason	Checking	View Check 507	\$1.00	\$0.00	06/05/2026			Duplicate item	Details
Return	Select a Reason	Checking	View Check 508	\$1.00	\$0.00	06/05/2026			Duplicate item	Details
Return	Select a Reason	Checking	View Check 502	\$1.00	\$0.00	06/05/2026			Duplicate item	Details
Return	Select a Reason	Checking	View Check 503	\$1.00	\$0.00	06/05/2026			Duplicate item	Details
Return	Select a Reason	Checking	View Check 504	\$1.00	\$0.00	06/05/2026			Duplicate item	Details

2. Change the Pay or Return options as needed for each exception item.
Or, you can select the column name for all exceptions to be marked the same way. For example, if the Pay column is selected, all exceptions are marked as Pay.
PLEASE NOTE: If no return reason is selected, the default reason applies when saved.
3. Select **Review**.
4. Select **Save**.

Treasury Management User Guide

Submitting a Check Exception Correction Request

Users can submit requests for corrections in check exceptions when the feature is active for your institution.

1. Go to **Payments > Positive Pay > Check Exceptions**.
2. Select the **Details** option for the necessary exception.
3. Select **Request Correction**.
4. Select the item to correct from the drop-down menu.
5. Enter the corrected value.
6. If there are additional corrections necessary for the same exception, select **Add Another Correction** and complete the additional fields.
7. Enter any necessary Comment to FI.
8. Upload any necessary Attachment.
9. Select **Review**.

Correction requests are secure messages. A copy of the request is available in your company's Sent items within the Message Center.

Check Exceptions – Decision Activity

This page details what decision was recorded for each exception item. Click **Details** for more information.

Search Check Exceptions - Decision Activity

Check Exceptions - Decision Activity

Check Exceptions

Issued Items Activity

Issued Items File Activity

Download

Print

Type to filter

Q

Decision	Return Reason	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Open All
Pay		Checking	View Check 1002	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 1003	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 1004	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 506	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 507	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 508	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 502	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 503	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 504	\$1.00	\$0.00	06/02/2026			Duplicate item	Details
Pay		Checking	View Check 1002	\$1.00	\$0.00	06/03/2026			Duplicate item	Details

Viewing 1 to 10 of 27 items

First

Previous

1

2

3

Next

Last

10

ACH Exceptions

Working with ACH Exceptions

1. Go to **Payments > Positive Pay > ACH Exceptions**.

Pay	Return	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description	
☐	☐	Expense 2020	SMAC INC	\$250.00	05/05/2025	ACH Debit	PPD	ACH BATCH SMAC INC PPD 19841984 999988961000001 19841984	Create Filter Rule
☐	☐	Expense 2020	SMAC INC	\$250.00	05/05/2025	ACH Debit	PPD	ACH BATCH SMAC INC PPD 19841984 999988961000001 19841984	Create Filter Rule
☐	☐	Expense 2020	SMAC INC	\$250.00	05/05/2025	ACH Debit	PPD	ACH BATCH SMAC INC PPD 19841984 999988961000001 19841984	Create Filter Rule
☐	☐	Expense 2020	SMAC INC	\$250.00	05/05/2025	ACH Debit	PPD	ACH BATCH SMAC INC PPD 19841984 999988961000001 19841984	Create Filter Rule

2. Change the *Pay* or *Return* options, as needed for each exception item.
3. Select **Review** to ensure that the changes from the Prior Decision to New Decision are accurate.
4. Select **Save**.

ACH Exceptions – Decision Activity

This page details what decision was recorded for each exception item.

ACH Exceptions – Filter Rules

Use this page to create new ACH filters or manage existing ones

Creating an ACH Filter Rule Manually

1. Go to **Payments > Positive Pay > ACH Exceptions- Filter Rules**.
2. Select **Create New Filter**.

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DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

ACH Exceptions - Filter Rules ACH Exceptions ACH Exceptions - Decision Activity

Create New Filter

Treasury Management User Guide



Message Center

Notifications

Cut-Off Times

Last Login: 07/21/2026, 02:44 PM, CST

Hi, testuser1 (eae5970)

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DASHBOARD

ACCOUNTS

PAYMENTS

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ACH Exceptions - Create ACH Filter Rule

1. Create ACH Filter

2. Review

3. Confirm

ACH Filter Rule Settings

Select an account to load its filter settings ⓘ

** indicates Required field*

Account *

Filter Rule Name *

Company ID *

Transaction Type *

☐ Credit Allowed ☐ Debit Allowed

Amount

SEC Code

ACH Company Name ⓘ

Expiration Date

Amount Range

Specific Amount

\$0.00 to Range end

Review

ACH Filter Rules

3. Select the **Account** to apply the filter to.
4. Enter a name for the filter rule.
5. Enter the *Company ID* from the ACH transaction. This must match exactly.
6. Select the **Transaction Type**.
7. Enter a *Specific Amount* or *Amount Range* which is optional.
8. Enter the *SEC Code* which is optional.
9. Enter the *ACH Company Name* from the ACH transaction. This must match exactly but is optional.
10. Enter an *Expiration Date* which is optional.
11. Click **Review**.
12. Confirm the details and click **Save Filter Rule**.

Treasury Management User Guide

Creating an ACH Filter Rule from an ACH Exception

1. Go to **Payments > Positive Pay > ACH Exceptions**.

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DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

ACH Exceptions ACH Exceptions - Decision Activity ACH Exceptions - Filter Rules

Type to filter

Pay	Return	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description	
All	All								
		Payroll Main	MIDWEST MOTORS	\$100.00	11/10/2025	ACH Debit	PPD	PAYROLL MIDWEST MOTORS PPD 163729876 999988961000002 163729876	Create Filter Rule

2. Click **Create Filter Rule**.
3. The fields will automatically populate with the company information.
4. Adjust any fields as needed.
5. Click **Review**.
6. Click **Confirm**.

Working with ACH Filter Rules

1. Go to **Payments > Positive Pay > ACH Exceptions- Filter Rules**.
2. Select **Actions** next to the filter you want to work with.
3. Select an option:
 - Edit - Modifies the details of the filter.
 - Clone Criteria - Applies the same filter to another account.
 - Delete - Removes the filter from use.

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DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

ACH Exceptions - Filter Rules ACH Exceptions ACH Exceptions - Decision Activity

Create New Filter Download Print

Rule Name	Account	ACH Company Name	Company ID	SEC	Amount	Transaction Type	Status	Actions	Open All
Vendor One	xxxx7525		123456789			Debit Allowed	ACTIVE	Actions Edit Clone Criteria Delete	Details
Vacuums R Us	xxxx7525	VACUUMS R US	224466889	PPD	\$9.00	Debit Allowed	ACTIVE		Details

Create Issued Items

Creating Issued Items Manually

- 1. Go to **Payments > Positive Pay > Create Issued Items**.
- 2. On the Manage Issued Items tab, select **Manual Entry**.

Create Issued Items

1. Manage Issued Items 2. Review 3. Confirmation

☒ Manual Entry ☐ Upload File

Type to filter

Total Checks: 0
Total Amount: [\\$0.00](#)

Increment Check Numbers ☐

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	
	Select Account Q		Select a date	\$0.00		+

Viewing 1 of 1 item

- 3. Toggle on **Increment Check Numbers** to have the system automatically prefill the check numbers in sequential order when you add a new row.
- 4. Select **Check** or **Void** from the *Type* drop-down box.
- 5. Enter the *Account Number* or select the **Search icon** to choose from a list of accounts.
- 6. Enter the *Check Number*, *Date Issued*, *Check Amount* and *Payee* Name.
- 7. Select **+ Add Row** and complete the item details if necessary.
- 8. Select **Review**.
- 9. Review the information entered to ensure that it is accurate and click **Confirm**.

Treasury Management User Guide

Uploading Issued Items

Please see the *Check Upload Formats* section for instructions on how to create an upload format.

1. Go to **Payments > Positive Pay > Create Issued Items**.
2. Select **Upload File**.

Create Issued Items

1. Upload Issued Items File 2. Manage Issued Items 3. Review

☐ Manual Entry ☒ Upload File

Saved Format * Issued Checks

Account * ⓘ xxxx7525 (Checking) Q

Select A File

Maximum file size of 4MB

Upload Cancel

3. Select the format of the file that you are uploading from the *Saved Format* drop-down list.
4. Enter the account number for the *Account* field. If you've included the account in your upload file format, this field will be greyed out.
5. Choose **Select A File**, browse to and select the file to upload, and then select **Open**.
6. Select **Upload**.
7. Review the information entered to ensure that it is accurate.
Select **+ Add Row** to add an issued item. You can also select the **delete** icon to remove an issued item.

Create Issued Items

1. Upload Issued Items File 2. Manage Issued Items 3. Review 4. Confirmation

Type to filter Q

Total Checks: 3
Total Amount: \$142.72

Increment Check Numbers ⓘ

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	
Check	xxxx7525 (Checking) Q	122	Specific Date 09/27/2025	\$25.37	Vendor 1	+
Check	xxxx7525 (Checking) Q	123	Specific Date 09/28/2025	\$30.33	Vendor 2	+
Check	xxxx7525 (Checking) Q	124	Specific Date 09/29/2025	\$87.02	Vendor 3	+

Viewing 3 items

Review Undo Changes Cancel

8. Select **Review**.
9. Select **Confirm**.

Issued Items Activity

This page details the check items that were manually added or uploaded via file.

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DASHBOARDACCOUNTSPAYMENTSREPORTINGADMIN

Issued Items Activity

Issued Items File ActivityCheck ExceptionsCheck Exceptions - Decision Activity

Create Issued ItemsDownloadPrint

Type to filter

Total Issued Items: 4

Total Amount: [\\$143.72](#)

Item Entry Type	Item Type	Item Status	Issued Date	Created Date	Void Date	Cleared Date	Account	Amount	Check Number
Upload	Check	Issued	09/27/2025	07/20/2026				\$25.37	122
Upload	Check	Issued	09/28/2025	07/20/2026				\$30.33	123
Upload	Check	Issued	09/29/2025	07/20/2026				\$87.02	124
Manual	Check	Issued	07/20/2026	07/20/2026				\$1.00	552
								\$143.72	

Viewing 4 items

Check Upload Formats

Creating a Check Upload Format

1. Go to Payments > Positive Pay > Check Upload Formats.
2. Select Create New Format.

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DASHBOARDACCOUNTSPAYMENTSREPORTINGADMIN

Issued Items Upload Formats

Create New FormatPrint

Treasury Management User Guide

The screenshot displays the 'Issued Items Template Formatting Tool' in a web application. At the top, there's a navigation bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' tab is active. Below the navigation bar, the 'Issued Items Template Formatting Tool' is shown. It has two tabs: 'Delimited' and 'Fixed Position', both of which are highlighted with a red box. The 'Delimited' tab is selected. The form includes a 'Format Name' field, a 'Text qualifier is identified by a single quotes (') and field delimiter is identified by a comma (,).' note, and sections for 'Exclude Header Rows' and 'Exclude Footer Rows' with input fields set to '0'. The 'Item Amount' section has three radio buttons: 'Decimal Included' (selected), 'Whole Dollar (798 = 798.00)', and 'Implied Decimal (798 = 7.98)'. There are also dropdowns for 'Issued Date Format' (set to 'mm/dd/yyyy') and 'Void Date Format'. To the right, the 'Column Order' section lists various fields with corresponding input boxes: 'Issued Date', 'Item Amount', 'Item Number', 'Account Number', 'Account Type', 'Payee', 'Void Date', and 'Void Indicator'. At the bottom, there are 'Save' and 'Cancel' buttons.

3. Select **Delimited** or **Fixed Position** for the *Upload Format*.
 4. Enter a *Format Name*.
 5. Enter the number of header and footer rows to exclude if applicable.
 6. Select *Decimal Included*, *Whole Dollar*, or *Implied Decimal* from the **Item Amount** options.
 7. Select an *Issued Date Format* from the drop-down list.
 8. Select a *Void Date Format* from the drop-down list.
 9. Enter the *Checking Indicator*, *Savings Indicator*, and the *Void Indicator*. These fields are case sensitive.
 10. Complete the remaining fields, determined by whether you selected Delimited or Fixed Position:
 - Column Order (Delimited)
 - Positioning (Fixed Position)
- PLEASE NOTE:** If Fixed Position is selected, the values entered in the following steps must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.
11. Select **Save**.

Treasury Management User Guide

Editing the Positive Pay Upload Format

1. Go to **Payments > Positive Pay > Check Upload Formats**.
2. Select the Template Name link of the format to modify.



 Message Center

 Notifications

 Cut-Off Times

Last Login: 07/21/2026, 02:44 PM, CST

 Hi, testuser1 (eae5970) ▾

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DASHBOARD

ACCOUNTS ▾

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Issued Items Upload Formats

Create New Format

Print

Upload Formats ▾	Type ▾	Created Date ▾	Created By ▾	Actions
<u>Issued Checks</u>	Delimited			
1 Records				

3. Select **Delimited** or **Fixed Position** for the Upload Format.
 - If you select Delimited, indicate the order of the columns in your file.
 - If you select Fixed Position, indicate the starting and ending positions of the columns in your file.

PLEASE NOTE: If Fixed Position is selected, the values entered must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.
4. Change the available fields, as needed.
5. Select **Save**.

Stop Payment

View and create stop payments.

PLEASE NOTE: There may be a charge assessed with processing a stop payment. Review your fee schedule for details.

Creating a Stop Payment

Follow the steps outlined in this topic to create stop payments.

1. Go to **Payments > Stop Payment > Create Stop Payments**.

The screenshot shows the 'Create Stop Payment' form in the Treasury Management system. The form is titled 'Create Stop Payment' and has a progress bar with three steps: 1. Create Stop Payment (active), 2. Review, and 3. Confirm. Below the progress bar is the 'Add New Stop Payment' section. It includes a search bar for 'Account' with a magnifying glass icon. The 'Check Number' field has two radio buttons: 'Single Check' (selected) and 'Range of Checks'. Below this is a text box for 'Check Number'. The 'Check Date' field is a dropdown menu labeled 'Select A Date'. The 'Check Amount' field has a text box with '\$0.00' and a 'USD' button. The 'Payee' field is a text box labeled 'Person or business name'. The 'Remarks' field is a text box labeled 'Remarks Line 1' with a plus icon to its right. At the bottom of the form are three buttons: 'Review' (highlighted), 'Reset', and 'Cancel'. A legend indicates that an asterisk (*) denotes a required field.

2. Select the *Account*.
3. Select *Single Check* or *Range of Checks*, and then enter the check information in the text boxes available.
4. Select the *Check Date*.
5. Enter the *Check Amount*.
6. Enter the *Payee*, if applicable.
7. Enter *Remarks* about the stop payment. There can be up to four remarks made per stop payment.
8. Select **Review**.
9. Select **Confirm**.

Stop Payment Activity

Use *Stop Payment Activity* to search active stop requests, filter the stop payments, view the details about stop payments, and approve, reject, or cancel stop payments.

All stop payments are listed in order of check date, with pending approvals shown at the top.

Search Active Stop Requests

Stop Payment Activity

Create New Stop Payment

Download

Print

Type to filter

Q

☐	Account	Check Number	Amount	Check Date	Created Date	Expiration Date	Status	Payee	Details	Cancel
☐	xxxx7525	123	\$1.00	08/05/2026	08/05/2026 02:10PM	02/05/2027	Active		Details	Cancel

Viewing 1 - 1 of 1 transactions

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Reporting

Use this feature to run, delete, print, and download various types of reports and eStatements.

Electronic Documents

Electronic Documents allow you to view and manage statements and other documents.

Viewing Electronic Documents

1. Go to **Reporting > Electronic Documents**.
2. Select the *Account(s)* from the drop down menu.
3. Select your *Document Type* and *Date Range*.
4. Click **Filter**.
5. Click the *Description* to view or select the icon to Download.

ESTATEMENTS/NOTICES

SIGN UP/CHANGES

EMAIL SETTINGS

ADDITIONAL RECIPIENTS

DISCLOSURES

Account(s)

Test Checking

Document Type

All

Date Range

Most Recent

Filter

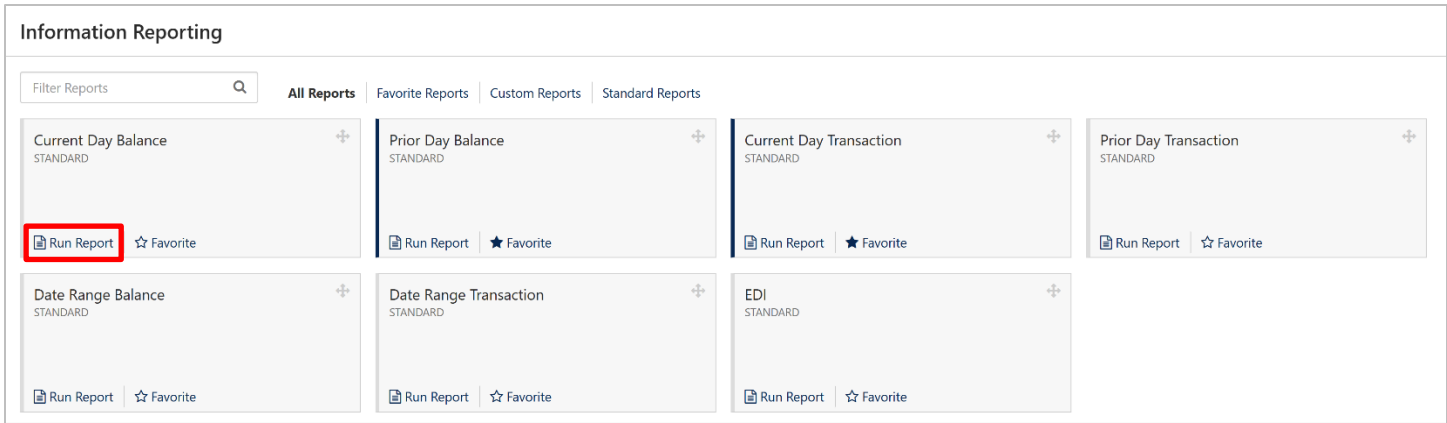
Download

☐	Account	Date	Type	Description	Download
☐	Test Checking	06/30/2026	Statement	Analysis Statement June 2026	Download
☐	Test Checking	06/30/2026	Statement	Enhanced Customer Statements June 2026	Download
☐	Test Checking	04/29/2026	Notice	ACH Return Item Notice April 2026	Download

All Reports

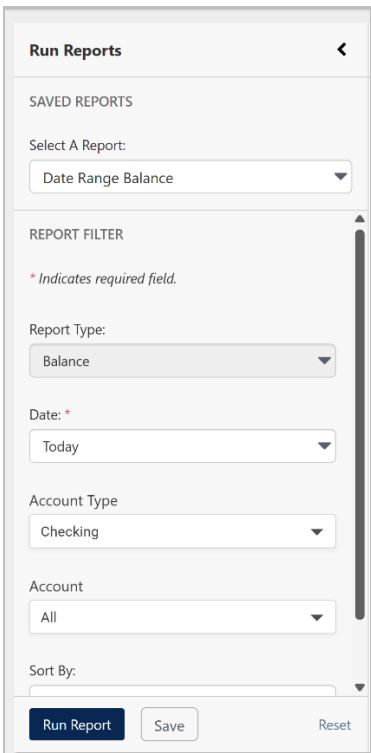
Running Reports

- 1. Go to Reporting > All Reports.



- 2. Select **Run Report** of the report to generate.
- 3. Expand the *Run Reports* search panel and complete the filter fields. Options may vary depending on which report was selected.
- 4. Select **Run Report**.

TIP: Click **Save** to retain the filter information as a custom report.



Treasury Management User Guide

Admin

Access to administrative features and actions is based on user permissions.

User List



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Hi, testuser1 (eae5970)

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User List

Create New User

test user

Q

TM User ID	Digital ID	User Name	TM Enrollment Status	TM Status	
testuser1	testuser1	Test User One Admin, Super User	Enrolled	☒	Actions
testuser2		Test User Two	Enrolled	☒	Actions

Enrollment Status options are as follows:

- *New* - The user has been created but not yet submitted for approval.
- *Pending Approval* - The user was created and submitted for approval but is not yet approved.
- *FI Pending Approval* - The user was created and submitted for approval but the user has not yet been approved.
- *Enrolled* - This user can log on to the application and conduct business if the Active / Inactive toggle is set to Active.
- *Not Enrolled* - The user was created, but the entitlement process may not be complete, or the creator is not yet ready to allow this new user to log on. This user could be a new user that has not yet started their position.
- *Active* - The user was created, approved, enrolled, and set to Active. This user can log on and conduct any business they are entitled to do.
- *Inactive* - The user may be created, approved, and enrolled, but Inactive status prohibits the user from logging on.
- *Edited* - The user's account access or entitlements were modified but not submitted.
- *Super Users* - Super users have access to all accounts and product feature permissions enabled for the company, including accounts and product features enabled in the future.
- *Admin* - Admins can add, edit, delete, and approve company users.

Treasury Management User Guide

Viewing User Information

1. Go to **Admin > User List**.
2. Select **View User** from the Actions drop-down list beside the appropriate user.
3. Scroll through the User Information, Account Access, and Entitlements options to view specific information.

Resetting Passwords

1. Go to **Admin > User List**.
2. Select **Send Reset Password Link** from the *Actions* drop-down list beside the appropriate user.
3. The user will receive an email with a link to reset their password.

Copying a User

1. Go to **Admin > User List**.
2. Select **Copy User** from the *Actions* drop-down list beside the appropriate user.
3. Complete the following fields for the new user.
4. Select whether the new user is a *Super User*, *Admin*, or both.

Super User

A super user has access to all accounts and product feature permissions that are enabled for the company. This access includes accounts and product features enabled in the future.

Admin

An admin can add, edit, delete, and approve company users.

PLEASE NOTE: By default, the new user has the same permissions as the copy-from user.

5. Select **Save Changes**.
6. Adjust the new user's access as needed. See *Entitlement Field Definitions* for more information.
7. Select **Submit for Enrollment**. The new user will receive an email with a link to enroll. Provide the user with the TM User ID you created and the company ID. They will be prompted to create their own Digital ID and password for future logins.

Editing User Information

Follow the steps outlined in this topic to edit information for selected users.

1. Go to **Admin > User List**.
2. Select **Edit User** from the *Actions* drop-down list beside the appropriate user.

Treasury Management User Guide

3. On the *User Information* tab, change the fields as needed, and then select **Save Changes**.
4. Page through to edit a user's account access and permissions. See *Entitlement Field Definitions* for more information.
PLEASE NOTE: Select **Save** on each page before moving on.
5. Select **Submit** to process the changes.

Approving or Rejecting a User

You can approve or reject pending users from the User List.

1. Go to **Admin > User List**.
2. Select **Approve/Reject** from the *Actions* drop-down list beside the appropriate user.
3. Select whether to Approve or Reject the user. A comment window appears.
4. Enter any necessary comments.
5. Select **Save**.

Create a User

Creating a New User

Use Create New User to create a user and set their permissions.

1. Go to **Admin > Create a User**.
2. Complete the fields.
3. Select whether the new user is a Super User, Admin, both, or neither.

Super User

A super user has access to all accounts and product feature permissions that are enabled for the company. This access includes accounts and product features enabled in the future.

Admin

An admin can add, edit, delete, and approve company users.

4. Select **Save Changes**.
Continue to enter information by navigating the tabs in the sidebar.
5. Page through to edit the user's account access, time access, IP restriction, entitlements, and limits.
TIP: Select **Toggle Row** to select all the check boxes that appear in that row. If the user must have access to all items listed in a certain column, select the check box immediately beneath the column name.
6. After completing all tabs, select **Submit for Enrollment**. The new user will receive an email with a link to enroll. Provide the user with the TM User ID you created and the company ID. They will be prompted to create their own Digital ID and password for future logins.

Treasury Management User Guide

Entitlement Field Definitions

Reference the following field definitions when working with entitlements.

Product Daily Limit

The maximum daily limit allowed for your company.

Daily Initiation Limit

The maximum daily limit allowed for the user.

Approval Limit

The maximum amount a user can approve.

Transaction Limit

The maximum transaction amount allowed per ACH company or Wire account for the user.

Daily Limit

The maximum daily amount allowed per ACH company or Wire account for the user.

Restricted Batch

If enabled, the user can restrict ACH payments from the view of other users. User can also see batches other users have marked as Restricted.

Create ACH Template

If selected, the user can create an ACH template.

Full Edit ACH Template

If selected, the user can edit information within a template.

Partial Edit ACH Template

If selected, the user can only edit amounts, prenote and hold selections, and addenda information.

Delete ACH Template

If selected, the user can delete an ACH template.

Approve ACH Template

If selected, the user can approve the creation of a template.

Treasury Management User Guide

Create ACH Payment

If selected, the user can create and initiate a one-time, future-dated, or recurring ACH payment.

Full Edit ACH Payment

If selected, the user can edit scheduled and recurring payments.

Delete ACH Payment

If selected, the user can cancel or uninitiate a payment.

Approve ACH Payment

If selected, the user can approve an ACH payment.

Partial Edit ACH Payment

If selected, the user can only edit amounts, prenote and hold selections, and addenda information.

File Upload Edit

If selected, the user can clear a batch within a multi-batch ACH upload file during the initiation process.

Upload/Create ARP Files

If selected, users can import an issued items file in fixed position or delimited file layout.

Download ARP Files

If selected, users can export their exceptions into CSV or PDF format.

Work ARP Exceptions

If selected, users can choose to pay or return check exceptions.

Work ACH Exceptions

If selected, users can choose to pay or return ACH exceptions.

CDR Balance

The user can work with the CDR Balance.

PDR Balance

The user can manage the PDR balance.

Treasury Management User Guide

Date Range Balance

The user can work with the date range balance.

CDR Transaction

The user can work with CDR transactions.

PDR Transaction

The user can work with PDR transactions.

Date Range Transaction

The user can work with date range transactions.

EDI Report

EDI Reporting requires an additional contract.

Create Internal Transfer/Loan Payment

The user can create internal transfers/loan payments.

Edit Internal Transfer/Loan Payment

The user can edit internal transfers/loan payments.

Delete Internal Transfer/Loan Payment

If selected, users can cancel or cancel series.

Approve Transfer/Loan Payment

The user can approve transfers/loan payments.

Add Stop Payment

The user can add stop payments.

Approve Stop Payment

The user can approve stop payments.

Cancel Stop Payment

The user can cancel stop payments.

Create Creditor

The user can create creditors.

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Edit Creditor

The user can edit creditors.

Approve Creditor

The user can approve creditors.

Delete Creditor

The user can delete creditors.

Create Domestic Wire Payment

The user can create domestic wire payments.

Edit Domestic Wire Payment

The user can edit domestic wire payments.

Delete Domestic Wire Payment

The user can delete domestic wire payments.

Approve Domestic Wire Payment

The user can approve domestic wire payments.

Create International Template

The user can create international wire templates.

Edit International Template

The user can edit international wire templates.

Approve International Template

The user can approve international wire templates.

Delete International Template

The user can delete international wire templates.

Electronic Documents

The user can work with electronic documents.

Bill Pay

The user can work with bill pay.

Account Nicknames

Editing Account Nicknames

- 1. Go to **Admin > Account Nicknames**.
- 2. Select a situation and follow the corresponding steps.

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Account Nicknames

Please provide a nickname for each account. Account Nicknames must be unique and are required.

Type to Search

Q

Bulk Edit Nicknames

Account Number	Account Type	Account Nickname
xxxx7525	Checking	Payroll
xxxx8548	Checking	Funding

Viewing 1 - 2 of 2

Situation	Steps
Editing a single account nickname	1. Select the Edit icon beside the appropriate account. 2. Enter the <i>Account Nickname</i> in the available text box. 3. Select the checkmark to save.
Editing all account nicknames	1. Select Bulk Edit Nicknames. 2. Enter all the Account Nicknames needed. 3. Select Save.