Welcome to

ACH and Wires

First
Community
Bank

FAMILY OWNED & TRUSTED SINCE 1905

Welcome to Business Online Banking! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient. Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first step in banking online is setting up your recipients. After setting up this key entity, you can jump right in and begin sending wires or ACH transfers!

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Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day.

Please call us at 231-526-4160 for a full list of wire and ACH fees or if you have any questions.

## Business Online Banking Transaction Types:

- **ACH Pass-Thru:** Upload a NACHA-formatted file.
- **ACH Payment:** Send a payment to one recipient.
- **ACH Batch:** Send payments to several recipients.
- **ACH Receipt:** Receive a payment from one recipient.
- **ACH Collection:** Receive payments from several recipients.
- **Domestic Wire:** Send a wire to a recipient within the US.
- **Payroll**: Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
- **Tax Payment:** Send federal tax authority payments.

ADDING A RECIPIENT

A recipient is any person or company that receives debits or credits from your business. For easy access on the Recipient Management page, you can set up individual profiles so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.
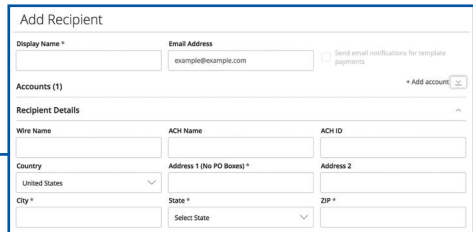
Part 1 of 3: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need to have their contact and account information.
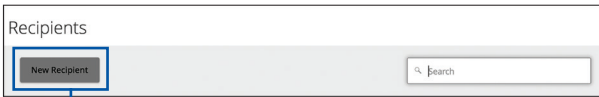
In the **Commercial** tab, click **Recipients**. Click the **New Recipient** button.

There are several steps you need to complete:

- **Enter the recipient's name.**
- **Enter the recipient's email address.**
- **Check the box next to "Send E-Mail Notifications" to alert them when a payment is sent.**
- **Enter a Wire, ACH Name and ACH ID.**
- **Select the recipient's country using the "Country" drop-down.**
- **Enter the recipient's street address, city, state and zip code.**

Part 2 of 3: Recipient Account Detail

ADDING A RECIPIENT

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

First, choose the payment type by selecting either ACH only, ACH and Wire or Wire only.

Payment Type	Beneficiary Type
ACH and Wire ⌄	Domestic ⌄
Account Type *	Account *
Select Account Type ⌄	Ex. 129398123
ACH Routing Number *	

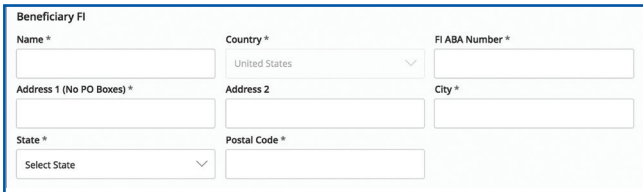**Enter the required information depending on the selected payment type:**

- **ACH Only**: Select an account type using the "Account Type" drop-down and enter the recipient's account number and ACH routing number.

- **ACH and Wire**: Select an account type using the "Account Type" drop-down and enter the recipient's account number and ACH routing number.

- **Wire Only**: Select an account type using the "Account Type" drop-down and enter the recipient's account number.

Part 3 of 3: Beneficiary and Intermediary Detail

When sending a wire, the beneficiary is the final company or person that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary information.
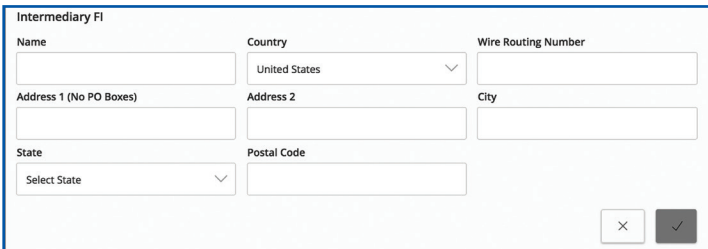
Some FIs use an in-between third-party bank called an intermediary to process funds. If your beneficiary requires an intermediary, then you need the FI's wire routing number and address.

Beneficiary FI

Name *	Country *	FI ABA Number *
	United States	
Address 1 (No PO Boxes) *	**Address 2**	**City ***
State *	**Postal Code ***	
Select State		

Enter the beneficiary FI information.

- **Enter the beneficiary FI name,** ABA Number, **street address, city, state and postal code.**

Intermediary FI

Name	Country	Wire Routing Number
	United States	
Address 1 (No PO Boxes)	**Address 2**	**City**
State	**Postal Code**	
Select State		✕ ✓

Enter the intermediary FI information.

- **Enter the intermediary FI name, country, street address, city, state and postal code.**
- **Wire Only and ACH and Wire: Enter the FI's wire routing number.**

EDITING OR DELETING A RECIPIENT

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page. You can also delete a recipient that is no longer needed.

To edit a recipient, in the **Commercial** tab, click **Recipients**. Find the recipient you want to edit and click the **⋮** icon and select edit. Make the necessary changes to the recipient's contact and address information.

Recipients

New Recipient			🔍 Search

| Name ▾	Email Address ▾	Number of Accounts ▾	Actions
Tire r us		Click to view recipient actions	⋮
Test			Edit
Sue Cue			Delete
Party Time Ice	▓▓▓▓▓▓▓▓	1	Payment History

To delete a recipient, click the **Commercial** tab, then **Recipients**. Find the recipient you want to delete and click the **⋮** icon and select delete.

Part 1 of 6: Selecting A Transaction Type

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors and/or suppliers
- Collections from customers
- Payroll
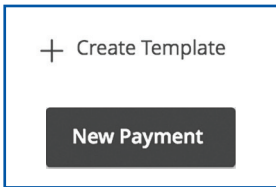
In the **Commercial** tab, click **Payments**. Select a template type using the "+ Create Template" drop-down or select a transaction type using the "New Payment" drop-down for a one-time payment.

Part 2 of 6: Info & Users

If you are creating a template, you need to fill in a unique name for the template and decide which users can access it.
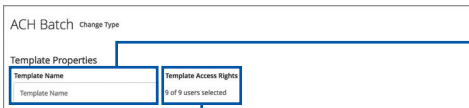
Create a unique template name.
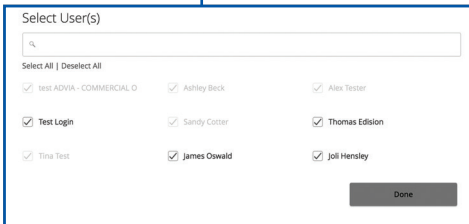
Indicate which users can access this template by clicking the Users Selected link and finding their name using the search bar or checking the box next to their name.

Note: The "Part 2 of 6: Info & Users" section is only for people creating a template. If you are sending a one-time payment, skip to "Step 3 of 6: Recipient & Amount."

Step 3 of 6: Origination Details

In order to set up a template or generate a new payment, you need to select whether you are sending funds to an individual or a company. You also need to choose which account to withdraw from. Next, you need to select an effective date or a process date for your payment to occur.

(ACH Only) Choose an SEC Code by selecting either Individual (PPD) or Company (CCD).

Select which subsidiary to use and select an account using the search bar.

ACH Batch Change Type   Upload From File

Origination Details

SEC Code ⊙	From Subsidiary	Account
----Select a SEC Code---- ⌄	🔍 Search by name	🔍 Search by name or number

Effective Date	Recurrence
03/31/2020 📅	Set schedule

Process Date

[31]

After you select your effective or process date, click the "Set Schedule" link and enter how often you would like your payment to recur.

Select either the effective date or process date using the calendar feature.

Effective Date: The date the payment takes effect. If the effective date lands on a non-business day, your bank will process the payment the business day after the effective date. ACH payments, payroll and tax payments require an effective date.

Process Date: The day the credit union processes your payment but will not post for another few business days. Wire transfers require a process date.

Step 4.1 of 6: Single-Recipient & Amount

If you are sending ACH payments, ACH receipts or wires, you can only select or create one recipient.

Choose a recipient using the search bar.

Recipient/Account	Amount
⚠ This payment is incomplete	⋮
🔍 Search by name or account.	$0.00
☐ Notify Recipient	
Addendum	

Notify a recipient of an incoming payment by checking the box next to Notify Recipient.

Enter an amount and an optional note. For example: an invoice number.

Note: Click the **+New Recipient** link in the search bar to be redirected to the Add Recipient page, then return to where you were within your template.

Step 4.2 of 6: Multiple-Recipients & Amounts

If you are setting up a template or generating a new ACH collection, ACH batch or payroll, you need to select whether you are sending funds to an individual or a company. With these payment types, you need to select or create multiple recipients.

There are three optional actions you can do on this page:

- Click the **+ Add Multiple Recipients** link to add multiple recipients.

- After adding multiple recipients, click the **Import Amounts** link to upload recipients and amounts from a Comma Separated Values (CSV) file.

- If you use separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Business Online Banking by clicking the **Upload From File** link When making a new payment, this allows you to quickly add recipients and amounts to payroll, ACH Batches or ACH Collections.

Notes: If you are sending payroll, you can split a recipient's funds into more than one of their accounts. View page 14 for more information.

SENDING A PAYMENT: SINGLE AND TEMPLATE

Step 6 of 6: Review & Submit

When you're finished, you can review the one-time payment or template and, depending on your rights, either draft or submit your transaction.

Origination Details

From	Account
COMMERCIAL OLB TESTING *****6050	BUSINESS NON-INTEREST CHECKING $961.35

Effective Date	Recurrence
03/22/2019	Set schedule

Recipients (2)

🔍 Find recipients in paymen ⋮

+ Add multiple recipients

Recipient/Account		Amount	
ABC construction (12345) Checking	12345454	$1.00	⋮
ABC News Checking	123456789	$1.00	⋮

+ Add another recipient

$2.00
2 payments   Cancel   Draft   Approve

Review the payment template and make sure all the information is correct.

If you are creating a template, click Save. Click the Draft or Approve button when you are finished.

EDIT OR DELETE TEMPLATE

If you have Manage Template and Recipient rights, you can edit or use any of the available templates on the Payments page. Using or editing a template is a quick way to send a recurring payment or make a quick change without having to create a new template.

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template will not change.

To edit a template, click the **Commercial** tab, then **Payments**. Click the ⠇ icon and select edit to edit a template. Make the necessary edits. Click the **Save** button when you are finished making changes.
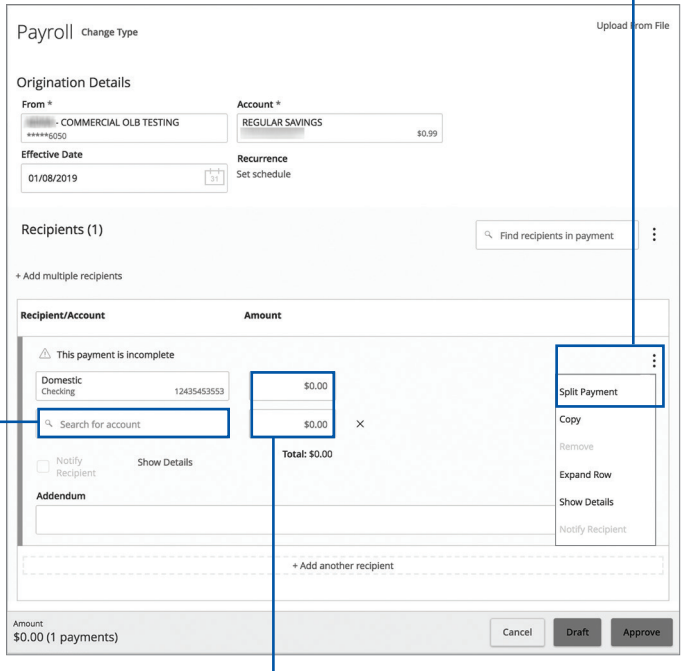
	Name ▲	Type ▲	Recipients ▲	Last Paid Date ▲	Last Paid Amount ▲	Actions
☆	Ashley Batch	ACH Batch (CCD)	1	1/9/2019	Click to view template actions	⠇
☆	CHASE BANK	Domestic Wire	1			Pay
☆	Collecter	ACH Collection (CCD)	2	12/21/2018	$350.00	Edit
☆	Debt Collector	ACH Collection (PPD)	3	12/21/2018	$0.03	Copy
						Delete

To delete a template, click the **Commercial** tab, then **Payments**. click the ⠇ icon and select delete to permanently delete a template.

SPLITTING A PAYMENT

If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way, your employees have their money how they like without the hassle! Before you split a payment you must follow the steps starting on pages 8-11.

Click the ⠿ icon and select Split Payment.

Select the secondary account.

Enter the amounts to be deposited. Return to page 12 to finish sending payroll.

APPROVING OR CANCELING A TRANSACTION

All payments appear in the Activity Center, where authorized users can view, approve or cancel certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.

To approve a single transaction, click the **Transactions** tab, then **Activity Center**. Note how many approvals are needed to process or cancel the specific transaction.

Created	Status	Approvals	Transaction Type	Account	Amount	
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11126	Free Checking XXXX9500	$0.01	⋮
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11129	Commercial Line of Credit XXXX1081		Toggle Details
4/6/2017	Failed	1 of 1	Funds Transfer - Tracking ID: 11128	Commercial Line of Credit XXXX1081		Approve / Cancel
4/6/2017	Processed	1 of 1	Funds Transfer - Tracking ID: 11127	Personal Savings XXXX9501		Inquire / Copy / Print Details

Click the ⋮ icon. Select "Approve" or "Cancel." Click the **Confirm** button.

Note: If you cancel a recurring transaction in the Single Transaction tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.

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