



## My CB Treasury | User Guide

**CENTURY**  
**BANK**

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Century Bank (*Bank*) provides this document as a manual and guide of functionality within My CB Treasury.

This guide is strictly for use by our clients. My CB Treasury is available online at <https://treasury.mycenturybank.com> or look for My CB Treasury in the App Store or Google Play Store. For assistance, you can reach Treasury Management support at 505.995.1300 or [tmclientsupport@mycenturybank.com](mailto:tmclientsupport@mycenturybank.com).



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# 1. My CB Treasury First Time Login

In this section, you will learn how to sign in to My CB Treasury for the first time. You will need to complete these four steps during your first login:

- Perform Initial Login
- Create Password
- Establish Security questions
- Set Up User Authentication

You will receive access to My CB Treasury via an email from Century Bank that includes two hyperlinks: one link is for your initial login to the system and the other is for all subsequent logins.

# 1. Initial Login

1. To begin, click on the initial login hyperlink provided in the email from Century Bank. This link is unique to the user. You will not be able to access online banking using a link provided to another user.
2. The Initial Login screen is presented. You will be prompted to enter and submit your Company ID and login credentials. If you are an administrator for your company, this information will be sent to you in a separate email or provided using a phone call from the bank. Otherwise, your company administrator will provide this information.
3. Once you enter your Company ID and login credentials, click Submit

## 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

*Note: Company ID is only used during the initial login.*

# 1. Initial Login

Once you submit your credentials, you will establish your new Century Bank ID.

4. Click on **Create my Century Bank ID** to complete the enrollment.
5. Verify your profile by entering in required information. **Click Next.**

Two screenshots of the Century Bank ID creation process. The left screenshot shows the initial "Create your Century Bank ID" screen with a "Create my Century Bank ID" button and a "Continue" button. The right screenshot shows the "Verify your profile information" screen with fields for First name, Last name, Email, and Phone Number (Home, Mobile, Work), and a "Next" button.

**Century Bank**

Create your Century Bank ID to establish your account access.

Create my Century Bank ID

ALREADY HAVE A CENTURY BANK ID?  
Login to link an additional account.

Username

Forgot?

Continue

**Century Bank**

Create your Century Bank ID to establish your account access.

Create your Century Bank ID

Verify your profile information

First name (Required)

Last name (Required)

Email

Email (Required)

Phone Number

Country Home +1

US/Canada

Country Mobile +1

US/Canada

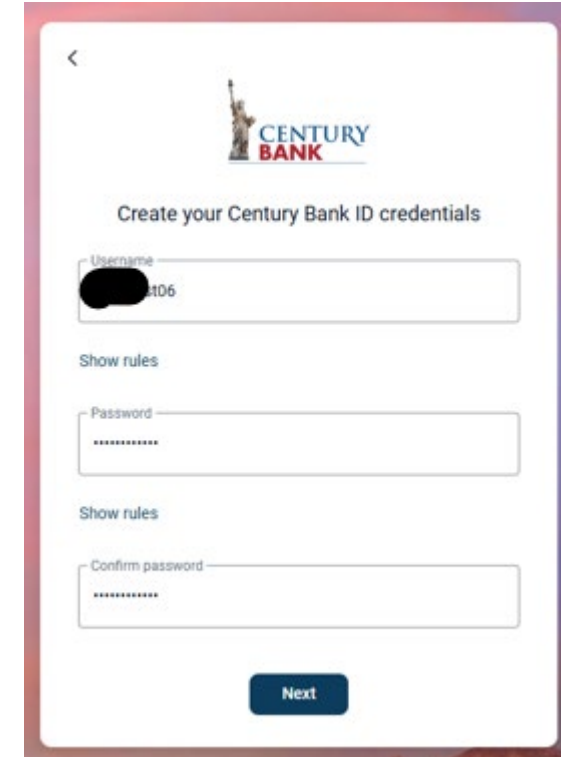
Country Work +1

US/Canada

Next

# 1. Initial Login

6. Create your **Century Bank ID**.  
You can use the Login ID provided or existing or Create a new one.
7. Create your password. Click on Show Rules for assistance.
8. Enter password and confirm password.
9. **Click Next**



The screenshot shows a mobile app interface for creating a Century Bank ID. At the top is the Century Bank logo, which includes a Statue of Liberty icon and the text "CENTURY BANK". Below the logo is the heading "Create your Century Bank ID credentials". There are three input fields: "Username" with a blacked-out ID number ending in "106", "Password" with masked characters, and "Confirm password" also with masked characters. Each input field has a "Show rules" link below it. At the bottom right is a blue "Next" button.

# 1. Initial Login – User Authentication

For enhanced security purposes, My CB Treasury includes options for enhanced user authentication. You can select:

1. Phone Number
2. Authentication App – You can use Microsoft Authenticator App, Google Authenticator App. Scan the QR code to add to your selected Authenticator App
3. FIDO Security Key – Tap or insert into your device to register
4. Symantec VIP – Download the Symantec VIP Access App from the App Store. Register the credential ID and enter the token code that appears.

Note: We will prompt you to authenticate if unusual login activity is detected. If you login on a different device or clear your cache and cookies nightly, you will need to authenticate. You may also have to be authenticated at challenge points for particular actions – money movement or adding a new user.

The image displays two screenshots of the Century Bank login interface. The left screenshot, titled "Choose your Century Bank verification method", offers five options: "Passkey" (biometrics or QR code), "Voice or text message" (SMS verification codes), "Authenticator app" (manual code entry), "Security key" (physical security key), and "Symantec VIP" (digital and hard tokens). The right screenshot, titled "Let's set up your phone", prompts the user to provide a phone number. It includes a "Country" dropdown set to "+ 1" (US/Canada) and a "Phone" input field with the prefix "(505)" and a masked number. A "Next" button and a "Need help?" link are also visible.

# 1. Initial Login – Out of Band Authentication

1. Click **Add Phone Number** in the **Text Message** box.
2. The **Add Phone Number** screen appears. Enter the **Phone Number** where you will receive your security code.
3. You can use the same number for both text messages and automated phone calls by selecting the check box.
4. Click **Verify Number**.
5. The **Verify Phone Number** screen appears showing your phone number.
6. You will receive a text message at the phone number you entered, with a verification code. Enter the code received into the prompt in Treasury Connect. Please *note that this format will be used each time you authenticate.*
7. The **Verify Phone Number** screen will indicate your phone number has been verified.
8. Click **Done** to continue.
9. You may also set up a phone number for an Automated Phone Call verification, if you wish. Click **Done** when finished.

The image displays two screenshots of the Century Bank authentication interface. The top screenshot, titled "Phone Numbers for Authentication", shows the "Add Phone Number" screen. It includes a "Text Message (SMS)" section with a checkbox to "Use same number for automated phone calls" and a "Verify Number" button. The bottom screenshot, titled "Verify Phone Number", shows a text input field for the One Time Password and a "Verify Number" button. Both screens include a "Done" button at the bottom.

**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**

**Add Phone Number**

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

Phone Number: [ ] - [ ] - [ ]

☐ Use same number for automated phone calls

**Verify Number** Cancel

**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: 505-507-1572

**Verify Number** Cancel

# 1. Initial Login – Accepting Terms and Conditions

10. The system Terms and Conditions Appear. Review the agreement.

- a. Select the I Agree check box at the end of the Terms and Conditions.
- b. Click Accept to complete the process.

Once all four steps of the first-time login process are complete, you are a confirmed system user. Going forward, use this link

<https://treasury.mycenturybank.com/> to login to My CB Treasury.



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## 2. My CB Treasury Overview

In this section, you will learn how to use My CB Treasury to:

- Manage Profiles
- Set Up notifications
- Use the Message Center
- View Cut-Off Times
- Access payment-related services
- Set up eStatements
- Use the May Accounts widget

# 2. My CB Treasury Overview

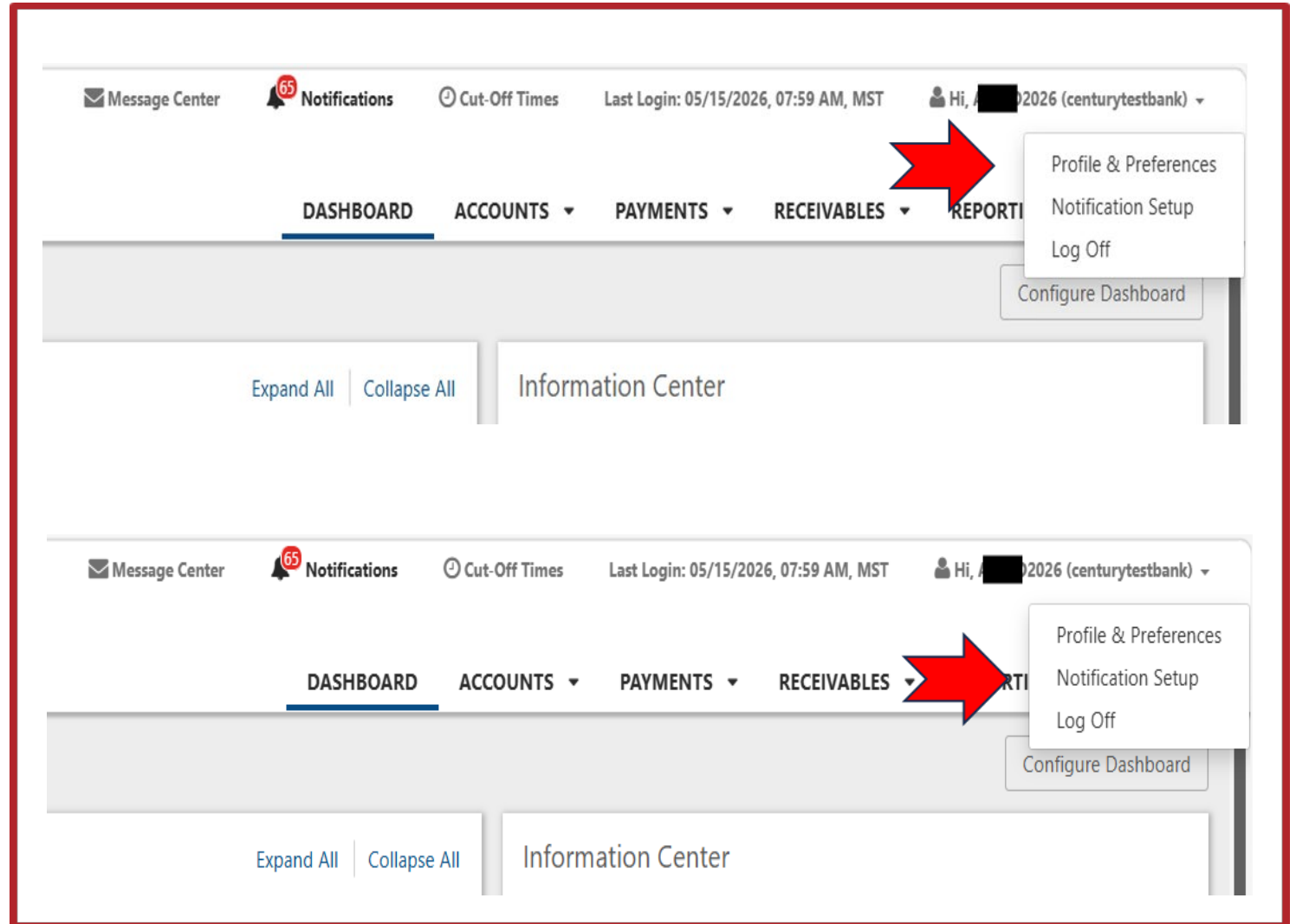
## Manage Profiles

1. To begin, click your username in the tool bard.
2. From the drop-down box that appears, select Profile & Preferences.
3. The My Profile screen appears. On this screen you can:
  - View and edit your email address, phone number and other contact information.
  - Update your security preferences, including your password and how an account is displayed.
  - Determine your preference for voice or text message, if you are using the out-of-band authentication (OOBA) method.

## Notifications

1. To begin, click your username.
2. From the drop-down box that appears, select Notification Setup.

All of the notifications available in the system are displayed and organized by service. You can enter your preferred email address and mobile phone number. Each individual notification is turned on by default, but you must specify a delivery method in order to have an alert sent to you. You can choose to receive notifications by email, desktop notification and/or text message. Please *note that desktop notifications are only displayed if you are logged in to the system.*



# 2. My CB Treasury Overview

## Notifications- continued

- For each notification you wish to receive, select the **desired delivery method** check box. In order to receive a notification, you must have both entitlement to the service as well as access to the account.
- To specify a delivery method for all alerts for this service, click the **All** check box. All bank-required alerts are already active and settings for these alerts cannot be edited.
- Repeat the notification selection process for the other services.
- To expand each section, click the **plus sign**. This will open a box where you can filter notifications.
- After setting up all desired notifications, click **Submit**. Going forward, the notifications toolbar menu will display your notifications. *Please note that regardless of delivery method, all notifications that are turned on are displayed in the notification center.* A badge is displayed to let you know how many new notifications are available.
- Select the **Archive** hyperlink to remove the item from the menu.
- Select **View All Notifications** to access the Notification Center where you can see all notifications, including items that have been archived.

ACH

Type to filter

|                                                                        |                                     | FI Required                         | Email                               | Desktop Notification                | Text Message (SMS)                  |
|------------------------------------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| ACH Payment Created                                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| ACH Reversal Payment Created                                           | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| ACH Payment Pending Approval                                           | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| ACH Payment Pending Approval up to 30 minutes Prior to Cutoff          | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Same Day ACH Payment Pending Approval up to 30 Minutes Prior to Cutoff | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| ACH Payment Approved                                                   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Message Center Notifications Cut-Off Times La

Notifications View All Notifications Archive All

**!** Exception Items Ready for Review (Check) Archive  
5 days ago

Transfer/Loan Payment Created Archive  
6 days ago

**!** Exception Items Ready for Review (Check) Archive  
11 days ago

**!** Check Exception Pending Decision up to 30 minutes Prior to Cutoff Archive  
13 days ago

*Note: If an option is greyed out, the notice is forced and cannot be turned off.*

# 2. My CB Treasury Overview

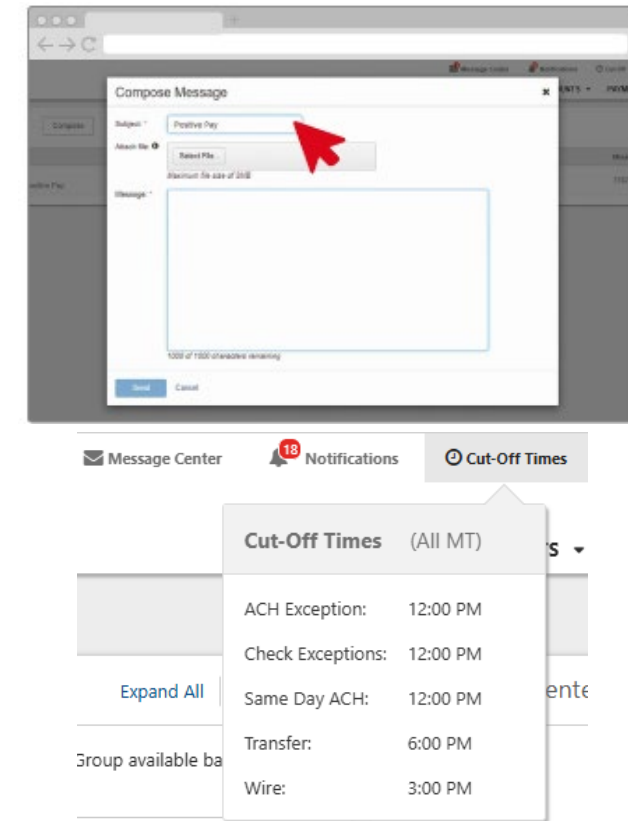
## Message Center

The Message Center allows you to send and receive secure messages with the bank.

1. To begin, select **Message Center** from the toolbar.
2. To send a message, click **Compose**.
3. Click **Select Subject** and choose a subject from the list provided.
4. Type your message in the **Message** box.
5. If you want to include an attachment, click the **Attach File** box and then select your file for uploading.
6. When your message is complete, click **Send**.

## Cut-off times

1. To view cut-off times, click **Cut-Off Times** from the toolbar.
2. The cut-off times for submitting items for various services are displayed.



# 2. My CB Treasury Overview

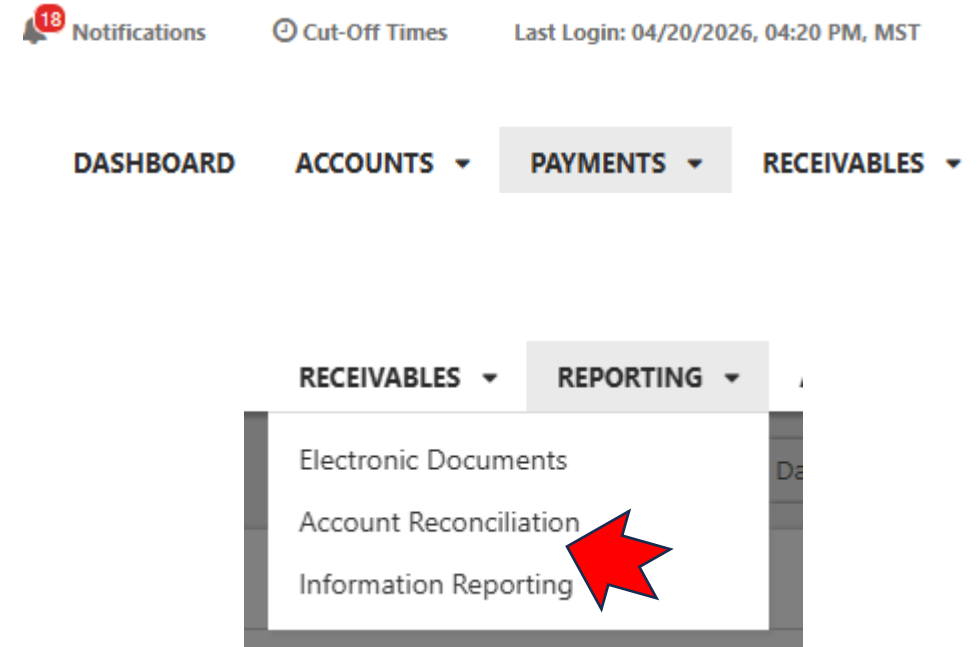
## Payment – related services

The **Payments** menu allows you to quickly and easily access services such as ACH, Wire Transfer, Bill Pay, Positive Pay and more.

1. To access the Payments menu, click the **Payments** menu from the toolbar.
2. A drop-down menu appears. Select the desired hyperlink to proceed.

## eStatements

1. To set up eStatements, click the **Reporting** menu.
2. A drop-down menu appears. Select **Electronic Documents**.
3. The enrollment screen appears. Follow the steps described on the screen.
4. When complete, click **Enroll Now**.
5. The Email Setting screen appears. Enter or update your email and click **Save Settings**.



# 2. My CB Treasury Overview

## My Accounts widget

The **My Accounts widget** allows you to view accounts and their balances in customized groups.

1. To access the My Accounts widget, click the **Dashboard** menu.
2. Click **Manage Groups** to create, edit, or rename groups and manage the accounts within each group.
3. Click **Details** for a snapshot of an account. You can view a graph of your balances over time and your posted transactions from the last 10 days.
4. To view a complete list of your transaction activity, click the **account** hyperlink.
5. The **Account Transactions** screen appears. You can view transactions that have posted today for the selected account. Options are available to change the Transaction Date range.
6. Click **View Check** or **View Deposit** hyperlinks to view images of the item.
7. To search for a specific transaction, click **Advanced Transaction Search**. You can search using a variety of criteria including date, account, check number and more.

The screenshot shows the 'My Dashboard' interface. At the top, there's a header 'My Dashboard'. Below it, there's a section for 'Accounts' with a 'Manage Groups' link and 'Expand All' and 'Collapse All' buttons. A red arrow points to the 'Manage Groups' link. Below this, there are three account groups: 'Group One (0)', 'Group Two (0)', and 'My CB TM (4)'. Each group shows a 'Group available balance' of '\$0.00' for the first two and '\$252,650.93' for the third. Below the groups, there's a section for 'My CB TM (4)' with a 'Group available balance' of '\$252,650.93'. Below this, there's a table with columns: 'Account Number', 'Account Name', 'Current Balance', 'Collected Balance', and 'Available Balance'. The table has one row with a redacted account number, 'CB Bear Checking', and balances of '\$16.38' for each column. A red arrow points to the 'Details' link in the 'Available Balance' column.

| Account Number | Account Name     | Current Balance | Collected Balance | Available Balance               |
|----------------|------------------|-----------------|-------------------|---------------------------------|
| [REDACTED]     | CB Bear Checking | \$16.38         | \$16.38           | \$16.38 <a href="#">Details</a> |

# 3. Customizable dashboard & widgets

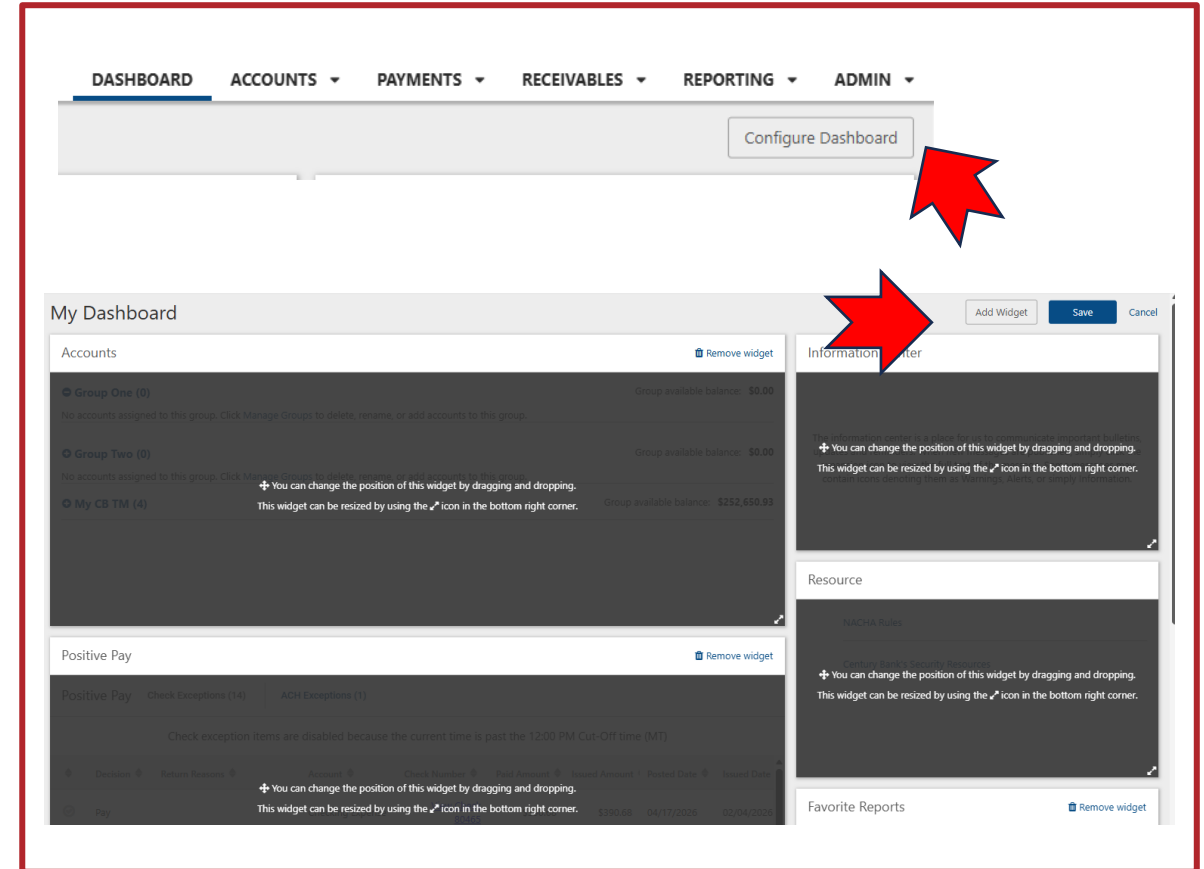
In this section, you will learn how to:

- Configure your dashboard
- Review preset Widgets
- Save your favorite reports

# 3. Customizable dashboard & widgets

## Configure Dashboard

1. To begin, click **Configure Dashboard**. The system shows placeholders for all widgets currently displayed on your Dashboard.
2. To remove widgets from your Dashboard, click the applicable **Remove Widget** hyperlink. *Please note that the Information Center and Resource widgets cannot be removed from the Dashboard.*
3. To add widgets to your Dashboard, click the **Add Widget** button. The **Add a Widget** screen appears.
4. Choose the widget you would like displayed and click **Add Widget**. Repeat this process for all widgets you wish to add.
5. When complete, click the **Add Widgets** button at the bottom of the screen. The widgets are added to the bottom of the Dashboard.



# 3. Customizable dashboard & widgets

## Resize & rearrange widgets

1. To resize a widget, place the mouse cursor on the side of the widget you wish to resize.
2. Click and drag the widget box to either enlarge or minimize the size of the widget.
3. To rearrange the widgets on your Dashboard, simply drag and drop them to a new location. For easy access, you should move the widgets you use most often to the top of the screen.
4. When you have the widgets in place, click **Save** at the top of the screen.

**Note:** You have customized your Dashboard and the widgets will be displayed in this order going forward.

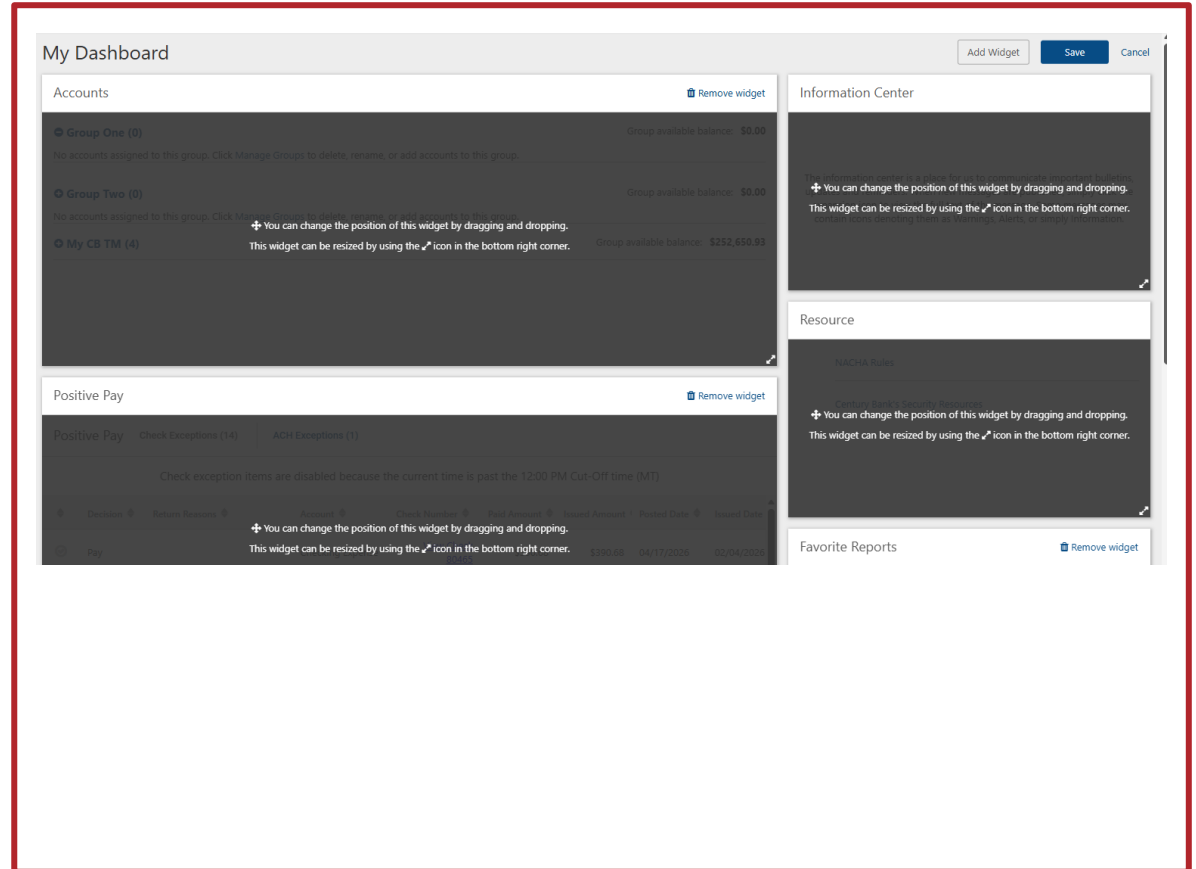
## Available widgets

The **Accounts** widget provides easy access to your balances and transaction information.

The **Pending Payments** widget shows transactions awaiting your approval.

The **Positive Pay** widget shows all check or ACH exceptions and allows you to review and decision these items.

The **Information Center** widget shows important notifications from Century Bank.



# 3. Customizable dashboard & widgets

- The **Resources** widget provides quick access to useful information about the Treasury Management Online system and mobile banking.
- Other widgets are available to view **Stop Payment** instructions that require approval, to enter **Loan Payments** and **Transfer Funds** between your accounts.
- The **Favorite Reports** widget allows you to quickly access various reports in the system. Initially, all reports are displayed.

## Set up favorite reports

To begin, click the **Reporting** menu.

Next, click **Information Reporting**.

Click the **star** icon to mark the report as a favorite. Repeat this process for all applicable reports.

Return to the Dashboard to see your favorite reports displayed.

The top screenshot shows the 'My Dashboard' page. It features a header with the Century Bank logo and navigation tabs: DASHBOARD, ACCOUNTS, PAYMENTS, RECEIVABLES, REPORTING, and ADMIN. The main content area is titled 'My Dashboard' and includes a 'Manage Groups' section with three groups: Group One (0), Group Two (0), and My CB TM (4). Each group has a 'Group available balance' and a link to 'Manage Groups'. Below this is a 'Check Exceptions' table with columns for Decision, Return Reasons, Account, Check Number, Paid Amount, Issued Amount, Posted Date, and Issued Date. The table shows one exception for a 'Checking Expense' of \$390.68 on 04/17/2026. The bottom screenshot shows the 'Information Reporting' page. It has a similar header and navigation tabs. The main content area is titled 'Information Reporting' and includes a 'Filter Reports' section with tabs for All Reports, Favorite Reports, Custom Reports, and Standard Reports. Below this is a table of reports with columns for report name and a star icon to mark as a favorite. The table shows four reports: Current Day Balance, Prior Day Balance, Current Day Transaction, and Prior Day Transaction. A dropdown menu is open for the 'Information Reporting' tab, showing options for Electronic Documents, Account Reconciliation, and Information Reporting.

# 4. Administration

In this section, you will learn about the different administration functions you can perform. These functions include how to:

- Add a new user
- Manage existing users
- Create account nicknames

# 4. How to add a new user

1. To begin, click the **Admin** menu. You can **Copy** an existing user or **Create a User** to create a new user. *Please note that If you would like to copy an existing user, versus creating a new user, select the **Copy User** button and select the user you wish to copy.*
2. Click **Create a User** to bring up the **New User** screen.
3. Enter the **User Information**. The new user will be added to the list and will appear as enrolled.
4. Next, determine the type of user. If the user will be a Super User (having access to all accounts and product features that are available to the company now and in the future) or an Admin User (can create and manage other users), click the **toggles** accordingly. Otherwise, do not activate those toggles for General Users. *Please note that a user can be both a Super User and an Admin or neither. A General User does not manage other users and has their entitlements set up manually.*
5. Click **Save Changes**.
6. You will be required to authenticate by entering in a One Time Password.
7. If you make any further edits, you must select **Save Changes**. *Please not that the user will not be enrolled for My CB Treasury until later in the process.*

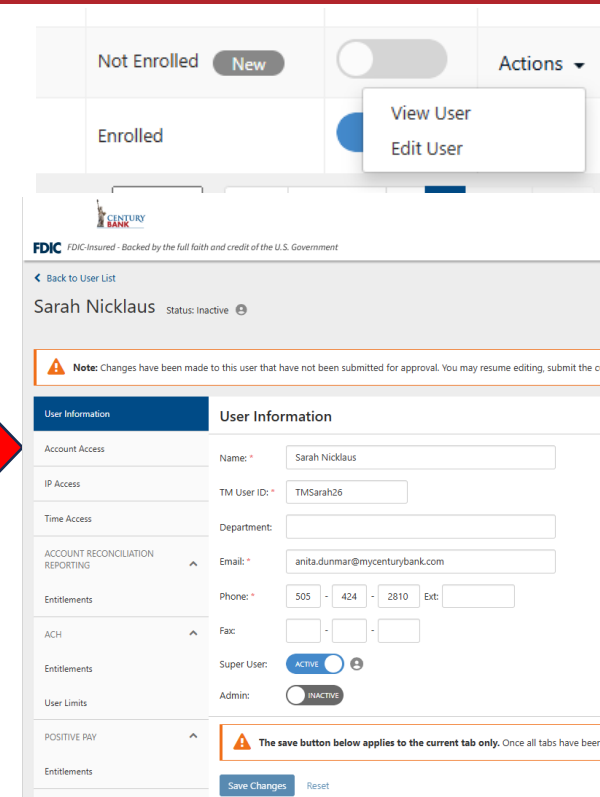
The screenshot displays the 'Create New User' interface. At the top, a table lists existing users, all with the status 'Enrolled'. An 'Actions' dropdown menu is open, showing options: 'View User', 'Send Reset Password Link', 'Edit User', and 'Copy User'. Below this is the 'Create New User' form. The 'User Information' tab is selected. The form contains the following fields: 'Name' (required), 'TM User ID' (required), 'Department', 'Email' (required), 'Phone' (required, with a format of [ ] - [ ] - [ ] Ext: [ ]), and 'Fax' (format of [ ] - [ ] - [ ]). There are two toggle switches: 'Super User' (currently 'INACTIVE') and 'Admin' (currently 'INACTIVE'). At the bottom of the form are 'Save Changes' and 'Reset' buttons. A large red arrow points to the 'Save Changes' button.

# 4. How to add a new user- Assigning Entitlements

## Assign Accounts to a User

1. Locate the User in the User List.
2. Click on **Edit User**
3. Click on **Account Access** from the left-hand menu.
4. Select individual accounts or select all accounts
5. Click **Save Changes**.
6. You have successfully assigned accounts. Note if you copied another user, all entitlements carry over.

**Note:** The left-hand menu will only include services in which your company has enrolled.



The screenshot displays the 'Edit User' interface for a user named Sarah Nicklaus. At the top, there's a status bar with 'Not Enrolled' and 'New' buttons, and a toggle switch. Below this, a dropdown menu shows 'View User' and 'Edit User' options. The main header includes the MyCB Treasury logo and the text 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. The user's name 'Sarah Nicklaus' and status 'Inactive' are shown. A warning message states: 'Note: Changes have been made to this user that have not been submitted for approval. You may resume editing, submit the cu'. The left-hand menu has 'User Information' selected. The right-hand form contains fields for Name, TM User ID, Department, Email, Phone, Fax, Super User (Active/Inactive), and Admin (Active/Inactive). At the bottom, there's a 'Save Changes' button and a 'Reset' button. A warning message at the bottom right states: 'The save button below applies to the current tab only. Once all tabs have been i'.

# 4.How to add a new user- Assigning Entitlements

## Time restrictions

1. Click on the Time Access tab from the left-hand menu.
2. Click the toggle to restrict the time a user can access the system. You may restrict access to certain days of the week and times per day.
3. Click **Save Changes**.
4. You have successfully assigned accounts. Note if you copied another user, all entitlements carry over.

## Restrict IP Address access

1. Click the **IP Access** tab from the left-hand menu.
2. Click the **toggle** to restrict access to a specific IP address.
3. Enter the applicable IP address and click **Save Changes**.

**Note:** The left-hand menu will only include services in which your company has enrolled.

Sarah Nicklaus Status: Active

User Information

Account Access

IP Access

**Time Access**

ACCOUNT RECONCILIATION REPORTING

Entitlements

ACH

Entitlements

User Limits

POSITIVE PAY

Entitlements

REPORTING

Entitlements

TRANSFER/LOAN PAYMENT

Time Access **RESTRICTED**

| Day       | Access Type     | Begin | End |
|-----------|-----------------|-------|-----|
| Monday    | Allowed all day |       |     |
| Tuesday   | Allowed all day |       |     |
| Wednesday | Allowed all day |       |     |
| Thursday  | Allowed all day |       |     |
| Friday    | Allowed all day |       |     |
| Saturday  | Allowed all day |       |     |
| Sunday    | Allowed all day |       |     |

☐ Apply to all weekdays

**The save button below applies to the current tab only. Once all tabs have been completed and saved, click the submit button at the top of the page.**

**Save Changes** Reset

Sarah Nicklaus Status: Active

User Information

Account Access

**IP Access**

Time Access

ACCOUNT RECONCILIATION REPORTING

Entitlements

ACH

Entitlements

IP Access **RESTRICTED**

Available IP Addresses

| Public IP Addresses | Name |
|---------------------|------|
|                     |      |

**The save button below applies to the current tab only. Once all tabs have been completed and saved, click the submit button at the top of the page.**

**Save Changes** Reset

# 4. How to add a new user- Assigning Entitlements

## Designate & assign ACH entitlement

1. Click **Entitlements** under the **ACH** tab from the left-hand menu.
2. Click the **Manage ACH Company Access** button. Your available ACH companies are displayed.
3. You must assign at least one ACH company for the user to be able to use the ACH service.
4. Click **Save**.
5. Select **Restrict Batch** to allow the user to view payments and/or templates that have been marked as **Restricted**.
6. You can assign ACH entitlement by selecting the individual check box or use the Toggle row hyperlink to select the entire row. Please note that some entitlements apply to templates and some apply to individual payments/transactions.
7. Next determine how the user can management recipients.
8. When complete, click **Save Changes**.

## Designate ACH user Limits

1. Click the **Ach user Limits** tab from the left-hand menu.
2. Enter the ACH Daily Initiation Limit and Approval Limits for the user.
3. Next, enter limits for each ACH company. ACH Daily and Approval limit must be less than or equip to the Product Daily Limit.
4. Click **Save Changes**.

ACH Entitlements

ACH Company Access: CB BEAR 2

Restricted Batch ☒

ACH Templates

|                                     |                                     |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Create ACH Template                 | Full Edit ACH Template              | Partial Edit ACH Template           | Delete ACH Template                 | Approve ACH Template                |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

ACH Payments

|                                     |                                     |                                     |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Create ACH Payment                  | Full Edit ACH Payment               | Delete ACH Payment                  | Approve ACH Payment                 | Partial Edit ACH Payment            | File Upload Edit                    |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Recipients

|                                     |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Create Recipient                    | Edit Recipient                      | Delete Recipient                    | Approve Recipient                   |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Review

|                                     |                                     |
|-------------------------------------|-------------------------------------|
| ACH Notification of Change          | ACH Returns                         |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

ACH User Limits

Product Daily Limit: \$10,000.00

Daily Initiation Limit: \$10.00

Approval Limit : \$10.00

 The save button below applies to the current tab only. Once all tabs have been completed and saved, click the submit button at the top of the page.

**Save Changes** **Reset**



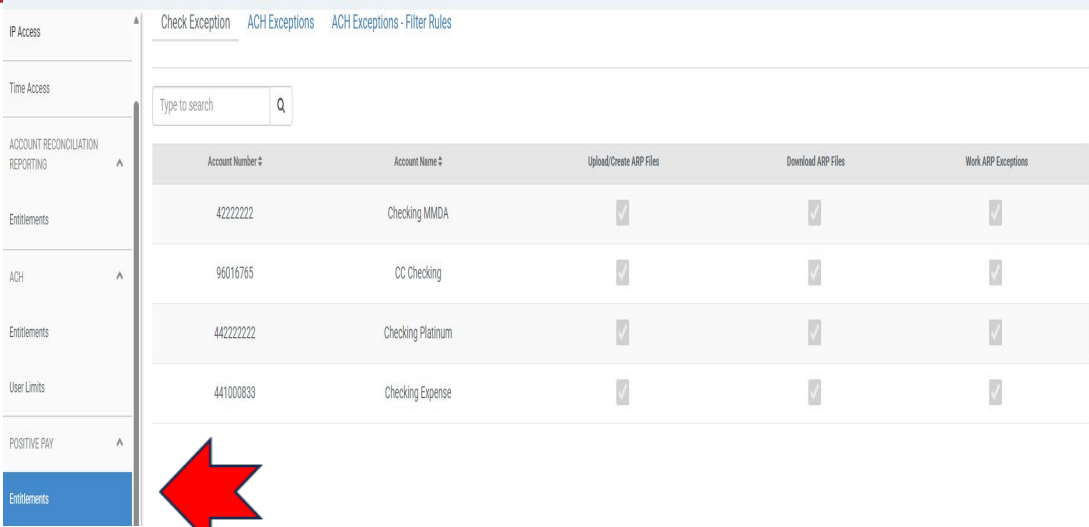
# 4. How to add a new user- Assigning Entitlements

## Positive Pay

1. Click **Entitlements** under the **Positive Pay** tab from the left-hand menu.
2. You can then assign an entitlement to all accounts enrolled in the Positive Pay service by choosing the Select All check box. You can also assign entitlements individually to those listed.
3. Select **Toggle row** hyperlink to assign all functions to an account.
4. Review each section: **Check Exceptions**, **ACH Exceptions** and **ACH Exceptions Filter Rules**
5. Click **Save Changes**.

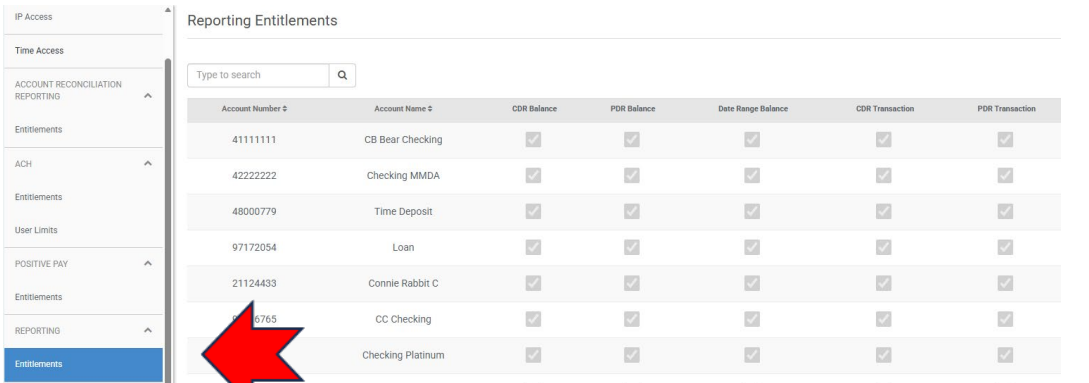
## Designate reporting entitlement

1. Click **Entitlements** under the **Reporting** tab from the left-hand menu.
2. You may select **Current Day Reporting (CDR)**, **Prior Day Reporting (PDR)** and other types of reports.
3. You can select the **Toggle row** hyperlink to select all options.
4. Click **Save Changes**.



The screenshot shows the 'Entitlements' page under the 'Positive Pay' tab. The left-hand menu has 'Entitlements' selected. The main content area displays a table with columns: Account Number, Account Name, Upload/Create APP Files, Download APP Files, and Work APP Exceptions. The table lists four accounts with checkboxes for each function, all of which are checked.

| Account Number | Account Name      | Upload/Create APP Files             | Download APP Files                  | Work APP Exceptions                 |
|----------------|-------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 42222222       | Checking MMDA     | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 96016765       | CC Checking       | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 44222222       | Checking Platinum | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 441000833      | Checking Expense  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |



The screenshot shows the 'Reporting Entitlements' page. The left-hand menu has 'Entitlements' selected. The main content area displays a table with columns: Account Number, Account Name, CDR Balance, PDR Balance, Date Range Balance, CDR Transaction, and PDR Transaction. The table lists six accounts with checkboxes for each function, all of which are checked.

| Account Number | Account Name      | CDR Balance                         | PDR Balance                         | Date Range Balance                  | CDR Transaction                     | PDR Transaction                     |
|----------------|-------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 41111111       | CB Bear Checking  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 42222222       | Checking MMDA     | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 48000779       | Time Deposit      | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 97172054       | Loan              | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 21124433       | Connie Rabbit C   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 96016765       | CC Checking       | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                | Checking Platinum | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

# 4. How to add a new user- Assigning Entitlements

## Designate Transfer & Loan Entitlements

1. Click **Entitlements** under the **Transfer/Loan Payments** tab from the left-hand menu.
2. Assign entitlements for your accounts.
3. Click **Save Changes**.
4. Next you will set transfer and loans payment limits.
5. Click the User Limits tab from the left-hand menu. These user limits operate the same as the ACH user limits described earlier in this section.
6. Enter the Daily Initiation Limit and Approval Limit.
7. Click **Save Changes**.

### Transfer/Loan Payment Entitlements

Type to search

| Account Number | Account Name     | Create Internal Transfer/Loan Payment | Edit Internal Transfer/Loan Payment | Delete Internal Transfer/Loan Payment | Approve Internal Transfer/Loan Payment | Create Internal Transfer Template   | Edit Internal Transfer Template     | Delete Internal Transfer Template   | Approve Internal Transfer Template  |
|----------------|------------------|---------------------------------------|-------------------------------------|---------------------------------------|----------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 41111111       | CB Bear Checking | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/>    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 42222222       | Checking MMDA    | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/>    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 48000779       | Time Deposit     | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/>    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 97172054       | Loan             | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/>    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 21124433       | Connie Rabbit C  | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>   | <input checked="" type="checkbox"/>    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

### Transfer/Loan Payment User Limits

**Product Daily Limit:**

**Daily Initiation Limit :**

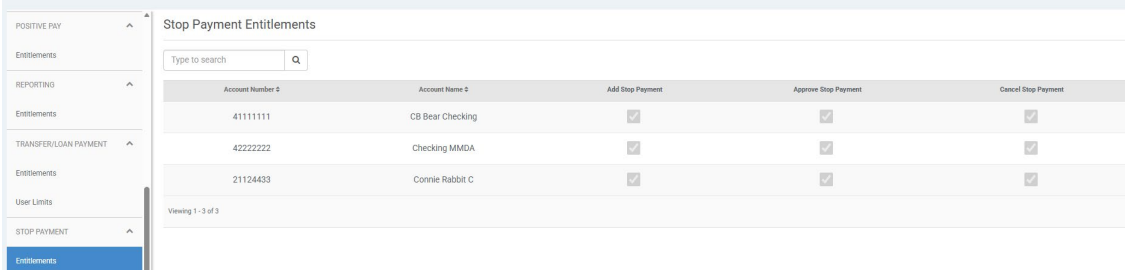
**Approval Limit :**

 The save button below applies to the current tab only. Once all tabs have been completed and saved, click the submit button at the top of the pag

# 4. How to add a new user- Assigning Entitlements

## Stop Payment Entitlements

1. Click **Entitlements** under the **Stop Payments** tab from the left-hand menu.
2. Check the boxes to entitle the user to **Add, Approve** or **Cancel** a stop payment. Selecting the **Toggle row** hyperlink will select all options for the account.
3. Click **Save Changes**.
4. Next you will set transfer and loans payment limits.
5. Click the User Limits tab from the left-hand menu. These user limits operate the same as the ACH user limits described earlier in this section.
6. Enter the Daily Initiation Limit and Approval Limit.
7. Click **Save Changes**.



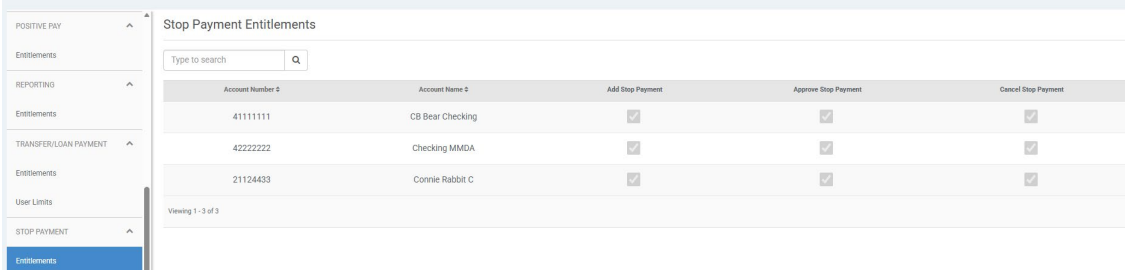
| Account Number | Account Name     | Add Stop Payment                    | Approve Stop Payment                | Cancel Stop Payment                 |
|----------------|------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 41111111       | CB Bear Checking | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 42222222       | Checking MMGA    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 21124433       | Connie Rabbit C  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Viewing 1 - 3 of 3

# 4. How to add a new user- Assigning Entitlements

## Wire Entitlements

1. Click **Entitlements** under the **Wire** tab from the left-hand menu.
2. Check the boxes to entitle the user to **Create, Edit, Approve** or **Delete** a creditor. Selecting the **Toggle row** hyperlink will select all options for the account.
3. Click **Save Changes**.
4. Next you will set transfer and loans payment limits.
5. Click the User Limits tab from the left-hand menu. These user limits operate the same as the ACH user limits described earlier in this section.
6. Enter the **Daily Initiation Limit** and **Approval Limit**.
7. Click **Save Changes**.



| Account Number | Account Name     | Add Stop Payment                    | Approve Stop Payment                | Cancel Stop Payment                 |
|----------------|------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 41111111       | CB Bear Checking | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 42222222       | Checking MMDA    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 21124433       | Connie Rabbit C  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

# 4. How to add a new user- Assigning Entitlements

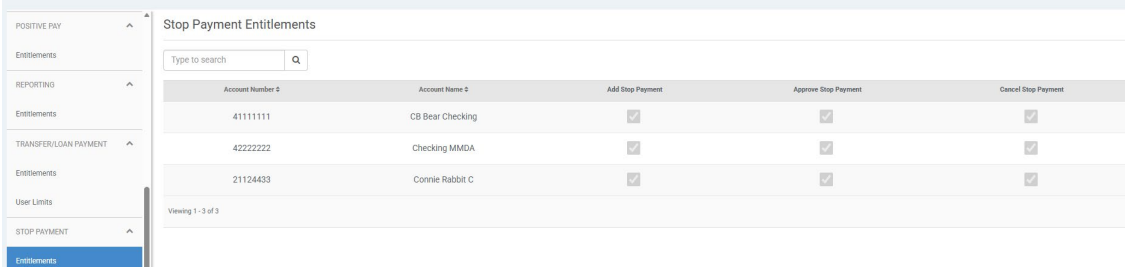
## Receivables Entitlements

1. Click **Entitlements** under the **Receivables** tab from the left-hand menu to set up a user for Remote Deposit Capture (Century Xpress Deposit).
2. Select the **User Has Access** check box to entitle the user.
3. Click **Save Changes**.

Note: TM Client Support will finish the set up during the review process.

## Integrated Services Entitlements

1. Click **Entitlements** under the **Integrated Services** tab from the left-hand menu.
2. If your company has signed up for eStatements or Bill Pay services, you can entitle the user by selecting the **User Has Access** check boxes.
3. Click **Save Changes**.



| Account Number | Account Name     | Add Stop Payment                    | Approve Stop Payment                | Cancel Stop Payment                 |
|----------------|------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 41111111       | CB Bear Checking | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 42222222       | Checking MMDA    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 21124433       | Connie Rabbit C  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

# 4. How to add or edit user- Submitting Enrollment

## Submit for Enrollment

1. After all changes have been made, Click **Submit for Enrollment** button at the top of the screen to continue and click Submit User to confirm your submission.
2. The User will be held until a Bank Employee approves the new user. This is part of our security requirements to ensure that the company administrator is the person that set up the new user.
3. Provide the new user with their User ID and the Company ID
4. After the Bank has completed the review, the new user will receive an email with instructions for the initial login.

## Manage Users

1. Click on the **Back to user List** hyperlink at the top of the screen.
2. From the User List, click Actions to view more ways to manage a user, including view user details, edit the user and copy the user's entitlement to another user.

| Account Number | Account Name     | Add Stop Payment                    | Approve Stop Payment                | Cancel Stop Payment                 |
|----------------|------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 41111111       | CB Bear Checking | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 42222222       | Checking MMDA    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 21124433       | Connie Rabbit C  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Viewing 1 - 3 of 3

# 4. How to manage user(s)

## Reset a user password

1. From the **User List**, click **Actions** and select the **Reset Password** option.
2. The Auto Generate Password option defaults to selected.
  - a. You can keep the selection and click **Email Password Link**. The system will then send an email to the user.
  - b. Or, you can select the **Manually Set Password** option. Enter a temporary password and click **Save Password**. Please note that you must contact the user to provide the temporary password. An email will not be sent for a manually entered password.

## Deactivate and reactivate a user

3. From the **User List**, click the **Status** toggle of an enrolled user .
4. You may optionally add a comment or just click **Deactivate User**.
5. To reactive a user, click the **Status** toggle next to the deactivated user's name.
6. Click **Activate User** to complete the process . Note: When you deactivate a user, they will be prevented from accessing the system, but all audit information will be retained

**Note:** When you deactivate a user, they will be prevented from accessing the system, but all audit information is retained.

The screenshot displays a user management interface. At the top, there is a table with columns for 'Enrolled' (a toggle switch) and 'Actions' (a dropdown menu). The 'Actions' menu is open, showing options: 'View User', 'Send Reset Password Link' (highlighted in yellow), 'Edit User', and 'Copy User'. Below the table, there is a 'Confirm Deactivation?' dialog box. It contains a 'Comments:' text area and two buttons: 'Deactivate User' and 'Cancel'.

# 4. How to manage user(s)

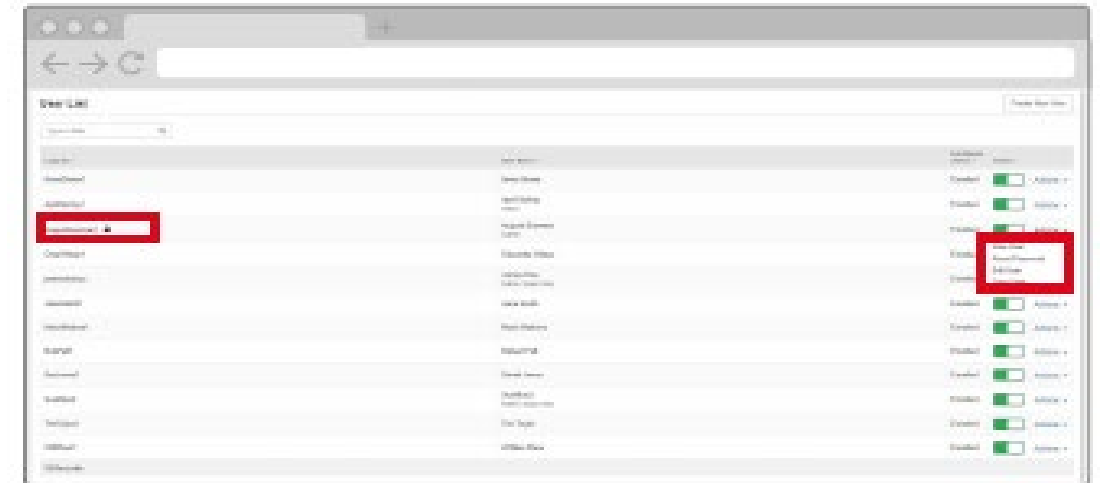
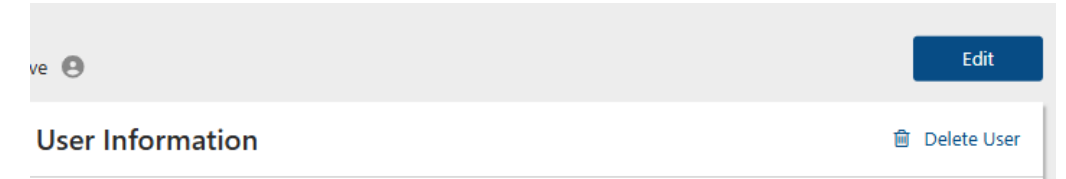
## Delete a User

1. From the **User List**, click **Action List** drop down arrow
2. Select either **View User** or **Edit User**.
3. Click **Delete User** and click the **Delete** Button.

***Note:** If you delete a user from the system, all user audit information will be deleted.*

## Unlock a User

1. From the **User List**, look for the lock icon next to the user ID. This signifies that the user is locked out of the system.
2. To unlock, click on the **Action List** drop-down arrow.
3. Select either **View User** or **Edit User**.
4. Click **Unlock User**.
5. Click the **Unlock User** button.



# 4. Creating Account Nicknames

1. To begin, click the **Admin** menu.
2. Click **Account Nicknames**.
3. Select **Bulk Edit Nicknames** to edit all accounts at the same time. Otherwise, click the **Edit** icon.
4. Enter the new name for the account.
5. Click the **check mark**. *Please note that the new nickname will be visible to all users accessing the system.*

REPORTING ADMIN

## User List

Create a User

Account Nicknames

## Account Nicknames

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

Type to Search



Bulk Edit Nicknames

Account Number ↕

Account Type ↕

Account Nickname ↕



Checking

CB Bear Checking



# 5. Positive Pay & ACH Filters

**In this section, you will learn how to:**

- Use the Positive Pay Widget
- Manually create check issues
- Upload check issue files
- Make decision on Exceptions
- Compose Positive Pay messages
- View ACH Filters.

# 5. Positive Pay & ACH Filters

## Positive Pay Widget

The Positive Pay widget allows you to quickly review check exception items and ACH exception items.

## Check Positive Pay

1. To begin, Click on the **View Check** hyperlink to review the presented check image. You can make a Pay or Return decision by selecting the appropriate check box for the item and clicking **Review**.

Positive Pay | Check Exceptions (1) | ACH Exceptions (0)

|                                     | Pay<br><a href="#">All</a>       | Return<br><a href="#">All</a> | Return Reasons | Account     | Check Number                      | Paid Amount | Issued Amount | Posted Date | Issued Date |
|-------------------------------------|----------------------------------|-------------------------------|----------------|-------------|-----------------------------------|-------------|---------------|-------------|-------------|
| <input checked="" type="checkbox"/> | <input checked="" type="radio"/> | <input type="radio"/>         |                | CC Checking | <a href="#">View Check 294717</a> | \$5,000.00  | \$5,000.00    | 05/26/2026  | 05/21/26    |

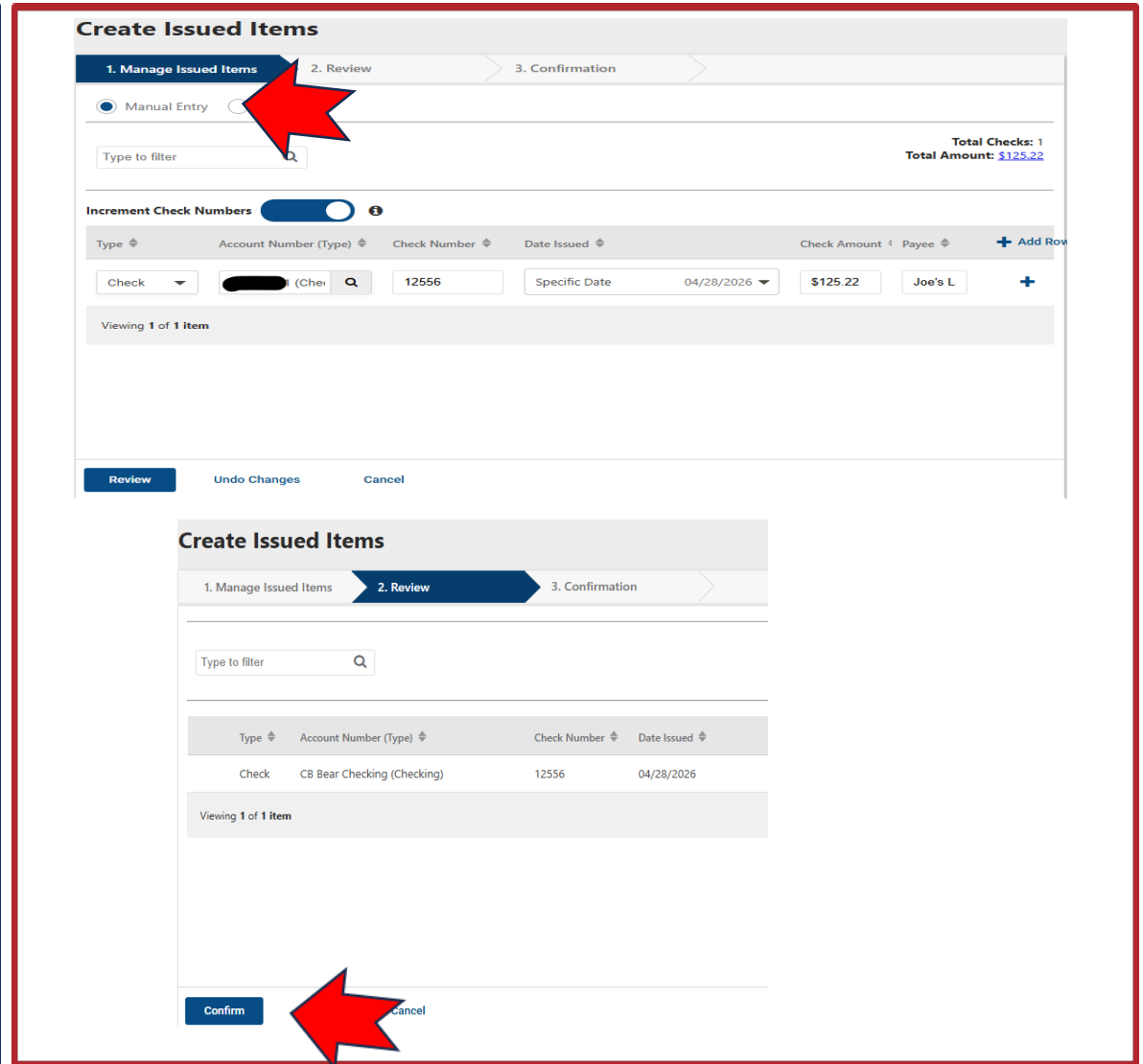
Viewing 1 of 1 item

[Review](#) [Review All](#) [Reset](#)

# 5. Positive Pay- Manually Enter Checks

## Manually Enter Issued Check

1. In order for Positive Pay to be effective, you should enter check issue information into the system prior to actually disbursing the checks.
2. To manually enter a check issue, click the **Payments** menu.
3. Click **Create Issued Items**.
4. Select the **Manual Entry** radio button. The **Create Issued Items** screen displays.
5. Select the **Type** drop down menu and choose **Check** or **Void** item type.
6. Select **Account** search icon and choose **Desired Account** and click **Select**.
7. Enter the information for the issued check. All fields are required.
8. Enable the **Increment Check Numbers** toggle to sequentially increase check numbers when selecting **Add Row**.
9. Select **Add Row** to enter additional checks. You can enter an unlimited number of checks by clicking **Add Row**.
10. When complete, click **Review** and verify the issued check information.
11. If the information is correct, click **Confirm**.



**Create Issued Items**

1. Manage Issued Items 2. Review 3. Confirmation

☒ Manual Entry

Type to filter

Total Checks: 1  
Total Amount: \$125.22

Increment Check Numbers ☒

| Type  | Account Number (Type) | Check Number | Date Issued              | Check Amount | Payee   | + Add Row |
|-------|-----------------------|--------------|--------------------------|--------------|---------|-----------|
| Check | [Redacted] (Chei)     | 12556        | Specific Date 04/28/2026 | \$125.22     | Joe's L | +         |

Viewing 1 of 1 item

Review Undo Changes Cancel

**Create Issued Items**

1. Manage Issued Items 2. Review 3. Confirmation

Type to filter

| Type  | Account Number (Type)       | Check Number | Date Issued |
|-------|-----------------------------|--------------|-------------|
| Check | CB Bear Checking (Checking) | 12556        | 04/28/2026  |

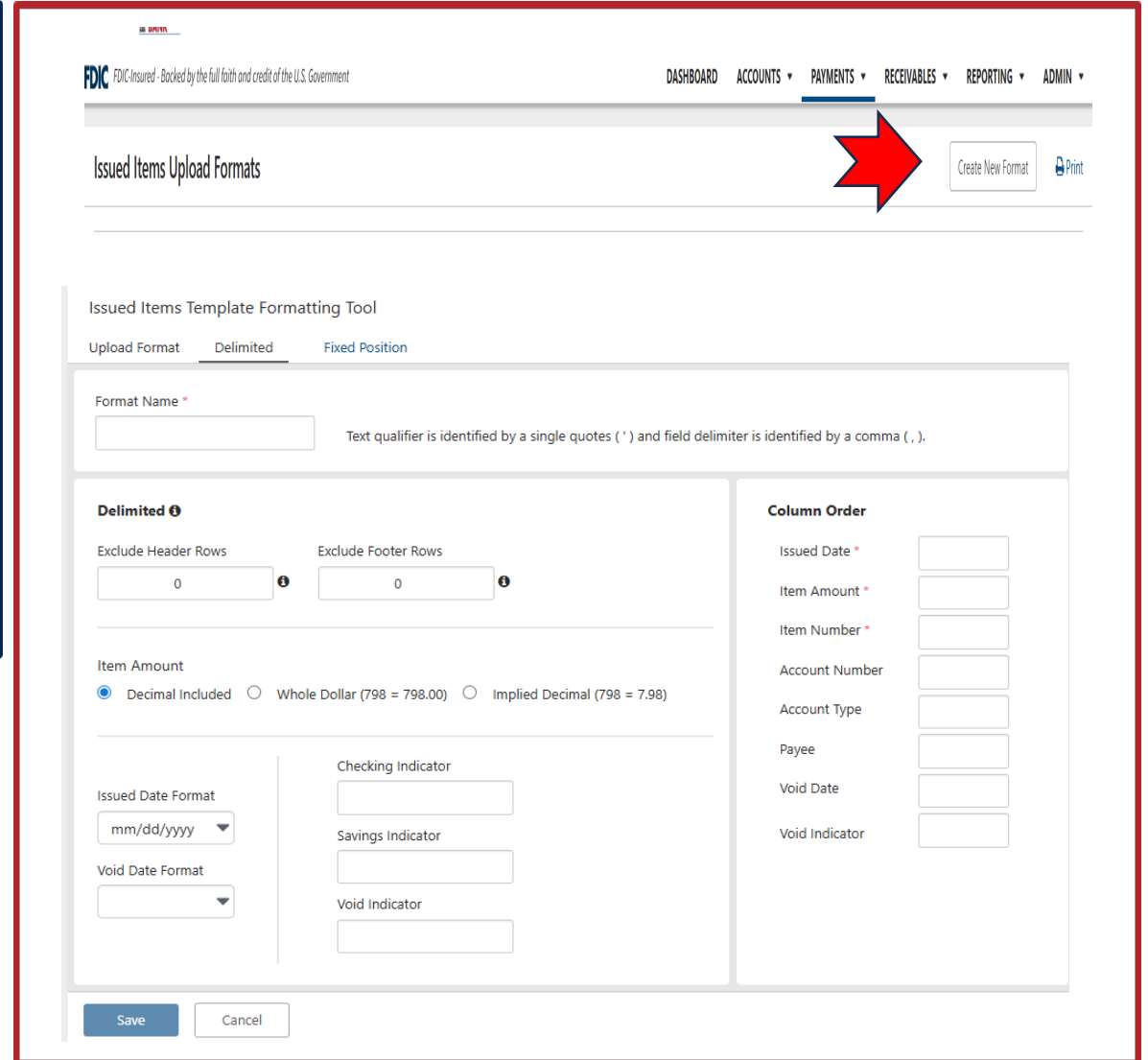
Viewing 1 of 1 item

Confirm Cancel

# 5. Positive Pay – Create Issued Check File Format

## Create Issued Items Upload Formats

1. To begin, click **Check Upload Format**.
2. Click on **Create New Format**
3. Choose Format type – **Delimited** or **Fixed Position**  
*Note: 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.*
4. Enter a Format Name
5. Follow the steps screen to enter the required information.
6. Select Save. Your format is now ready to be used.



The screenshot shows the FDIC Issued Items Upload Formats interface. At the top, there is a navigation bar with links for DASHBOARD, ACCOUNTS, PAYMENTS, RECEIVABLES, REPORTING, and ADMIN. Below this, the main heading is "Issued Items Upload Formats". A red arrow points to the "Create New Format" button in the top right corner. Below the heading, there is a section titled "Issued Items Template Formatting Tool". This section has two tabs: "Upload Format" and "Delimited". The "Delimited" tab is selected. Below the tabs, there is a "Format Name" field. To the right of this field, a note states: "Text qualifier is identified by a single quotes ( ' ) and field delimiter is identified by a comma ( , ).". Below the "Format Name" field, there are two sections: "Delimited" and "Column Order". The "Delimited" section has two input fields for "Exclude Header Rows" and "Exclude Footer Rows", both set to 0. Below these, there is a section for "Item Amount" with three radio buttons: "Decimal Included" (selected), "Whole Dollar (798 = 798.00)", and "Implied Decimal (798 = 7.98)". Below the "Item Amount" section, there are two columns of input fields. The left column has "Issued Date Format" (set to mm/dd/yyyy) and "Void Date Format". The right column has "Checking Indicator", "Savings Indicator", and "Void Indicator". The "Column Order" section on the right has a list of fields with corresponding input boxes: "Issued Date", "Item Amount", "Item Number", "Account Number", "Account Type", "Payee", "Void Date", and "Void Indicator". At the bottom of the form, there are "Save" and "Cancel" buttons.

# 5. Positive Pay – Upload Issued Items File

## Upload

1. To begin, click **Positive Pay**.
2. From the dropdown menu, choose **Create Issued Items**
3. Choose **Upload file**
4. Select the file format that you have set up.
5. If selected file format does not include account number information, select the **Account Search** icon. Please note that this account is tied to the issued checks you are uploading.
6. Choose the desired account and click **Select**.
7. Select the file you want to upload.
8. Browse to locate your file.
9. When complete, click **Open**.
10. Next, click **Upload**. The issued checks from the file are displayed. You have the option to edit the check data. Click **Add Row** to manually enter another check.
11. When complete, click **Review**. Verify the issued check information.
12. If the information is correct, click **Confirm**.

## Create Issued Items

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

☐ Manual Entry ☒ Upload File

Saved Format \* AA Test

Account \*  Select Account 

Select A File

Maximum file size of 4MB

Upload

Cancel

## Create Issued Items

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

Type to filter 

Total Checks: 11  
Total Amount: \$10,681.58

Increment Check Numbers ☒

| Type  | Account Number (Type) | Check Number | Date Issued              | Check Amount | Payee                                |                                                                                       |
|-------|-----------------------|--------------|--------------------------|--------------|--------------------------------------|---------------------------------------------------------------------------------------|
| Check | ██████████ (Checking) | 32456        | Specific Date 05/21/2026 | \$1,254.55   | American Document Services and store |   |
| Check | ██████████ (Checking) | 32457        | Specific Date 05/21/2026 | \$112.22     | American Linen                       |  |
| Check | ██████████            | 32458        | Specific Date 05/21/2026 | \$484.53     | Century Link                         |  |
| Check | ██████████            | 32459        | Specific Date 05/21/2026 | \$595.92     | City of Las Cruces                   |  |

Viewing 1 to 10 of 11 items

Confirm

Back

Cancel

MEMBER  
FDIC



# 5. Positive Pay – Make Decisions on Exceptions

## Upload

1. To begin, click **Payments** menu.
2. Select **Check Exceptions**. Checks that have been identified as exceptions are displayed under the To Decision radio button. Review the reason an item is potentially fraudulent. Please note that you can search for exceptions by clicking on the fly-away on the left side to get the search criteria.
3. Click the **Check Image** hyperlink. You can view the front of the check, the back of the check or both images at the same time.
4. Compare the presented check with the check issue data, then click **Close**.
5. To pay an item, click the **Pay** radio button for the item you want to pay.
6. To return an item, click the **Return** radio button for the item you want to return.
7. You may also select the **Pay All** or **Return All** icons to pay or return all items.
8. After making your decisions, click **Review** to decision only worked exceptions or **Review All** to decision all exceptions.
9. Verify your decisions and click **Decision**.
10. All decided items will be moved from **To Decision** to **Decided Today**.
11. Click on **All Items** radio button to view all exceptions.

**Note:** Any corrections, such as an incorrect check number, need to be made through the **Message Center**.

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DASHBOARD ACCOUNTS PAYMENTS RECEIVABLES REPORTING ADMIN

Check Exceptions | Check Exceptions - Decision Activity | Issued Items Activity | Issued Items File Activity

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

Type to filter 1 check exception found

☒ To Decision ☐ Decided Today ☐ All Items

| Pay                              | Return                | Return Reasons | Account     | Check Number                      | Paid Amount | Issued Amount | Posted Date | Issued Date | Issued Payee | Exception Reason | Open All                |
|----------------------------------|-----------------------|----------------|-------------|-----------------------------------|-------------|---------------|-------------|-------------|--------------|------------------|-------------------------|
| <input checked="" type="radio"/> | <input type="radio"/> |                | CC Checking | <a href="#">View Check 294717</a> | \$5,000.00  | \$5,000.00    | 05/26/2026  | 05/21/2026  |              | Dormant item     | <a href="#">Details</a> |

Viewing 1 of 1 check exception

Review Decisions

| Decision | Return Reasons | Account     | Check Number                      | Paid Amount | Issued Amount | Posted Date | Issued Date | Issued Payee | Exception Reason |
|----------|----------------|-------------|-----------------------------------|-------------|---------------|-------------|-------------|--------------|------------------|
| Return   |                | CC Checking | <a href="#">View Check 294717</a> | \$5,000.00  | \$5,000.00    | 05/26/2026  | 05/21/2026  |              | Dormant item     |

Viewing 1 of 1 item

Decision (1) Cancel

# 5. Positive Pay – Message & ACH Exceptions

## Compose Positive Pay Messages

1. To begin, select **Message Center** from the toolbar.
2. Click **Compose**.
3. Choose **Positive Pay** for the subject.
4. Enter the message you wish to send to the bank.
5. When complete, click **Send**.

## Make Decisions on Ach Exceptions Items

1. To begin, select **Payments** from the toolbar.
2. Select **ACH Exceptions**. The ACH Exceptions screen is displayed. You can search for specific ACH exceptions in the list by clicking on the fly-away on the left side. Several search criteria options are available.
3. Make **Pay** or **Return** decisions for each item. *Please note that if you do not make a decision prior to the cut-off time listed on the toolbar, at the top of the page, the item will be returned.*
4. After making your decisions, click **Review** and verify your decisions. *Please note that once these decisions are made, you will not be able to change them.*
5. When complete, click **Save**.

The screenshot shows a 'Compose Message' window with a dropdown menu for selecting a subject. The dropdown is open, displaying a list of transaction types. The 'Positive Pay' option is at the bottom of the list. The 'Message' field is a large text area below the dropdown. At the bottom of the window, there are 'Send' and 'Cancel' buttons. A character count '1000 of 1000 characters remaining' is visible above the buttons.

# 5. Positive Pay – ACH Filters

## ACH Filters

1. To begin, click **Payments**.
2. Select **ACH Exceptions- Filter Rules**. If the Bank has set up any filters, they will show here.
3. To add a new **ACH Filter**, select **Create New Filter** from the toolbar.
4. Select the Accounts by using the search icon.
5. Enter the **Filter Rule Name**
6. Enter the **Company ID**. The ID can be located on the transaction entry.
7. Select **Credit Not Allowed** or **Debit Allowed**.
8. Enter the **Amount Range** or **Specific Amount**.
9. Choose the **SEC code** or leave blank.
10. Enter the **ACH Company Name**. It must be exact.
11. Select the **Expiration Date** – None, Today or Specific Date
12. Click Review
13. Verify the Accuracy of the Filter, click **Save Filter Rule**.

The screenshot displays the 'Positive Pay' section of a financial management system. The top navigation bar includes 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', and 'RE'. The 'Positive Pay' sidebar lists options: 'Check Exceptions', 'Check Exceptions - Decision Activity', 'ACH Exceptions', 'ACH Exceptions - Decision Activity', 'ACH Exceptions - Filter Rules' (highlighted), 'Create Issued Items', 'Issued Items Activity', 'Issued Items File Activity', and 'Check Upload Formats'. The 'Stop Payment' sidebar lists 'Create Stop Payments' and 'Stop Payment Activity'. Below the sidebar, a toolbar contains 'Create New Filter', 'Download', and 'Print' buttons. The main content area is titled 'ACH Exceptions - Create ACH Filter Rule' and features a progress bar with steps: '1. Create ACH Filter', '2. Review', and '3. Confirm'. The 'ACH Filter Rule Settings' form includes fields for 'Account', 'Filter Rule Name', 'Company ID', and 'Transaction Type' (with radio buttons for 'Credit Allowed' and 'Debit Allowed'). It also has a 'Select an account to load its filter settings' dropdown, an 'Amount' field with 'Amount Range' and 'Specific Amount' tabs, a 'SEC Code' dropdown, an 'ACH Company Name' field, and an 'Expiration Date' dropdown. A 'Review' button is at the bottom left, and a note '\* Indicates Required field' is at the bottom right.

# 6. ACH

**In this section, you will learn about the ACH Process, including how to:**

- Create an ACH Payment
- Save an ACH Payment as a Template
- Upload a NACHA File
- Approve another user's Payment
- View ACH activity
- Manage ACH Recipients

# 6. ACH – Create ACH Payment & Save as Template

## ACH Payment

1. To begin, click the **Payments** menu then click **Create ACH Payment**. You can create ACH payments three ways: manually, initiation from a template or by uploading a NACHA file. Following are directions for creating an ACH payment manually.
2. Enter the **Payment Name**.
3. Determine and select the **ACH Company Name**.
4. Click the **Frequency** drop-down arrow to determine the frequency for this payment.
5. Click **Effective Date** to choose the effective date. *Please note that if you set up this payment as recurring, a future effective date may fall on a bank holiday. In this case, the payment would be processed on the next business day.*
6. Choose a date from the calendar.
  - a. If your company is set up for same-day ACH, you can choose today. Please contact a Treasury Management representative to enroll in same-day ACH.
  - b. Same-day ACH Payments must be originated prior to the same-day ACH cut-off time. The cut-off-time menu is available for reference.
7. Next, add recipients (payees) to the ACH Payment. You can add recipients to an ACH Payment in three ways: entering recipient information manually, by importing recipient information from a file or selecting a recipient from a saved list.

Create ACH Payment <sup>o</sup>

1. Create Payment   2. Manage Recipients   3. Review   4. Confirmation

☒ Manual Entry   ☐ From Template   ☐ Upload Nacha File

Payment Header Information \* Indicates Required Field

|                                           |                                                                         |              |                                                                                                                                 |
|-------------------------------------------|-------------------------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------|
| Payment Name: *                           | <input type="text" value="Weekly Payroll"/>                             | Frequency: * | <input type="text" value="Every Two Weeks"/>                                                                                    |
| ACH Company Name: *                       | <input type="text" value="CB BEAR 2"/> <input type="button" value="Q"/> | Repeat On: * | <input type="text" value="Thursday"/>                                                                                           |
| ACH Company ID:                           | <input type="text" value="123456789"/>                                  | Start On: *  | <input type="text" value="05/28/2026"/> <input type="button" value="Calendar"/>                                                 |
| SEC Code: *                               | <input type="text" value="PPD - Prearranged Payments and"/>             | End On:      | <input type="text" value="mm/dd/yyyy"/> <input type="button" value="Calendar"/> <input checked="" type="checkbox"/> No End Date |
| Entry Description: *                      | <input type="text" value="PAYROLL"/>                                    |              |                                                                                                                                 |
| Discretionary Data:                       | <input type="text"/>                                                    |              |                                                                                                                                 |
| <input type="checkbox"/> Restrict Payment |                                                                         |              |                                                                                                                                 |

# 6. ACH – Create ACH Payment & Save as Template

## ACH Payment

1. To begin, click the **Payments** menu then click **Create ACH Payment**. You can create ACH payments three ways: manually, initiation from a template or by uploading a NACHA file. Following are directions for creating an ACH payment manually.
2. Enter the **Payment Name**.
3. Determine and select the **ACH Company Name**.
4. Click the **Frequency** drop-down arrow to determine the frequency for this payment.
5. Click **Effective Date** to choose the effective date. *Please note that if you set up this payment as recurring, a future effective date may fall on a bank holiday. In this case, the payment would be processed on the next business day.*
6. Choose a date from the calendar.
  - a. If your company is set up for same-day ACH, you can choose today. Please contact a Treasury Management representative to enroll in same-day ACH.
  - b. Same-day ACH Payments must be originated prior to the same-day ACH cut-off time. The cut-off-time menu is available for reference.
7. Next, add recipients (payees) to the ACH Payment. You can add recipients to an ACH Payment in three ways: entering recipient information manually, by importing recipient information from a file or selecting a recipient from a saved list.

Create ACH Payment <sup>o</sup>

1. Create Payment   2. Manage Recipients   3. Review   4. Confirmation

☒ Manual Entry   ☐ From Template   ☐ Upload Nacha File

Payment Header Information \* Indicates Required Field

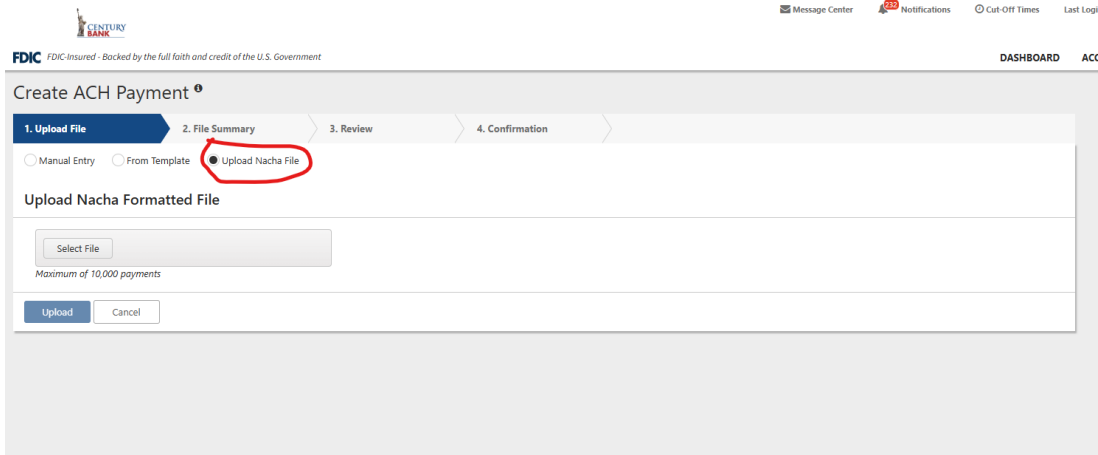
|                                           |                                                                         |              |                                                                                                                                 |
|-------------------------------------------|-------------------------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------|
| Payment Name: *                           | <input type="text" value="Weekly Payroll"/>                             | Frequency: * | <input type="text" value="Every Two Weeks"/>                                                                                    |
| ACH Company Name: *                       | <input type="text" value="CB BEAR 2"/> <input type="button" value="Q"/> | Repeat On: * | <input type="text" value="Thursday"/>                                                                                           |
| ACH Company ID:                           | <input type="text" value="123456789"/>                                  | Start On: *  | <input type="text" value="05/28/2026"/> <input type="button" value="Calendar"/>                                                 |
| SEC Code: *                               | <input type="text" value="PPD - Prearranged Payments and"/>             | End On:      | <input type="text" value="mm/dd/yyyy"/> <input type="button" value="Calendar"/> <input checked="" type="checkbox"/> No End Date |
| Entry Description: *                      | <input type="text" value="PAYROLL"/>                                    |              |                                                                                                                                 |
| Discretionary Data:                       | <input type="text"/>                                                    |              |                                                                                                                                 |
| <input type="checkbox"/> Restrict Payment |                                                                         |              |                                                                                                                                 |

# 6. ACH – Upload NACHA File

1. From the Dashboard, click on **the Payments** menu.
2. Click Create **ACH Payment**.
3. Click the Upload NACHA file radio button.
4. Click Select File and locate the NACHA file you wish to upload.
5. Click Open.
6. Click **Upload**. The **Payment Details** screen displays the transactions from the NACHA file.
7. Determine the **Frequency** and **Effective Date** for the payment.
8. Click **Review**.
9. Click the **Offset Accounts** search icon. *Please note that this option is only available if the offset account was not included in the NACHA file and the ACH Company is Unbalanced.*
10. Choose the offset account for this payment.
11. If the information is correct, click **Confirm**. The system will authenticate your identity.
  - a. If you are set up for token authentication, you will be prompted to enter the token.
  - b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.

*Please note that when you upload a NACHA file the payment is automatically initiated. If approval is required, another user will have to approve the payment to complete the process.*

Click **Close** to access your ACH Payment Activity. ACH payments that you have initiated or that you are entitled to approve are displayed.



# 6. ACH – Manually add recipients

## Select from recipient list to add recipients

1. To manually add a recipient, from the **Create ACH Payment** screen, select **Add Recipient** or the **plus** icon.
2. Enter the recipient's name and account information.
3. Search for or enter the bank routing information and select the recipient's bank.
4. Enter the amount you are paying the recipient, then click **Review**.
5. You must specify the company account that will offset these transactions.
6. Choose the **Account**.
7. If the information is correct, click **Confirm**. The system will authenticate your identity.
  - a. If you are set up for token authentication, you will be prompted to enter the token.
  - b. If you are set up for out-of-band authentication via a mobile device or authenticator app, the system will send a text message with a verification code to the phone number you have set up or you will need to open the Authenticator App. You will need to enter the code received into the prompt in My CB Treasury.
8. Click **Save** to add the new recipient to the Recipients List for future use. You can now create another payment, save the current payment as a template or view your ACH activity.

Add Recipient

Recipient Name

ID Number

Account Number

Account Type

Routing Number

Credit/Debit

Default Amount

Addenda

Cancel

Save

| Recipient Name | ID Number  | Account Number | Account Type | Routing Number | Credit/Debit | Amount     | Prenote | Hold | Addenda                 |
|----------------|------------|----------------|--------------|----------------|--------------|------------|---------|------|-------------------------|
| [REDACTED]     | [REDACTED] | [REDACTED]     | Checking     | 307084211      | CR           | \$10.00    | No      | No   | <a href="#">Addenda</a> |
| [REDACTED]     | [REDACTED] | [REDACTED]     | Checking     | 107001012      | CR           | \$10.00    | No      | No   | <a href="#">Addenda</a> |
| [REDACTED]     | [REDACTED] | [REDACTED]     | Savings      | 307084347      | CR           | \$10.00    | No      | No   | <a href="#">Addenda</a> |
| [REDACTED]     | [REDACTED] | [REDACTED]     | Checking     | 073972181      | CR           | \$10.00    | No      | No   | <a href="#">Addenda</a> |
| [REDACTED]     | [REDACTED] | [REDACTED]     | Checking     | 307084347      | CR           | \$10.00    | No      | No   | <a href="#">Addenda</a> |
| connie rabbit  | rabbit     | [REDACTED]     | Checking     | 307072443      | CR           | \$10.00    | No      | No   | <a href="#">Addenda</a> |
| George Jungel  | gjung      | [REDACTED]     | Checking     | 107001012      | CR           | \$1,000.00 | No      | No   | <a href="#">Addenda</a> |

Viewing 1 - 7 of 7 recipients

Confirm

Back

Cancel

# 6. ACH – Save an ACH Payment Template

## Template

1. Follow the prior steps to manually create an ACH payment.
2. Click the **Save as Template** button. The Confirm Save as Template dialog box appears.
3. Click **Save as Template** to complete the process. *Please note that you can change the name or configure this template to reset the amounts to zero after processing.*
4. The new template is added to the list and is ready to use.

## Upload a NACHA File

1. From the Dashboard, click the **Payments** menu.
2. Click **Create ACH Payment**.
3. Click the **Upload NACHA File** radio button.
4. Click **Select File** and locate the NACHA file you wish to upload.
5. Click **Open**.
6. Click **Upload**. The **Payment Details** screen displays the transactions from the NACHA file.
7. Determine the **Frequency** and **Effective Date** for the payment.
8. Click **Review**.

Transaction ID: **A000015942393**  
ACH Company Name: **CB BEAR 2**  
ACH Company ID: **123456789**  
SEC Code: **PPD**  
Entry Description: **PAYROLL**  
Discretionary Data:  
☐ Restrict Payment

Debit: **\$0.00**  
Credit: **\$2.00**  
Effective Date: **06/02/2026**  
Offset Account: **Connie Rabbit C**

Type To filter  ☐ Prenote Only (0) ☐ Hold Only (0) ☐ Errors (0)

| Recipient Name | ID Number | Account Number | Account Type | Routing Number | Credit/Debit |
|----------------|-----------|----------------|--------------|----------------|--------------|
| connie rabbit  | rabbit    | ██████████     | Checking     | 307072443      | CR           |
| George Jungel  | gjung     | ██████████     | Checking     | 107001012      | CR           |

Viewing 1 - 2 of 2 recipients

Create Another Payment Save as a Template **ACH**

## Create ACH Payment ⓘ

1. Upload File 2. File Summary 3. Review

☐ Manual Entry ☐ From Template ☒ Upload Nacha File

### Upload Nacha Formatted File

Select File

Maximum of 10,000 payments

Upload

Cancel

# 6. ACH – Save an ACH Payment Template

## Upload NACHA File - Continued

9. Click the **Offset Accounts** search icon. *Please note that this option is only available if the offset account was not included in the NACHA file and the ACH Company is Unbalanced.*
10. Choose the offset account for this payment.
11. If the information is correct, click **Confirm**. The system will authenticate your identity.
  - a. If you are set up for token authentication, you will be prompted to enter the token.
  - b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.

*Please note that when you upload a NACHA file the payment is automatically initiated. If approval is required, another user will have to approve the payment to complete the process.*

12. Click **Close** to access your ACH Payment Activity. ACH payments that you have initiated or that you are entitled to approve are displayed.

Bear Two 2 Recipients

ACH Company Name: CB BEAR 2

ACH Company ID: 123456789

SEC Code: PPD

Entry Description: Payments

Discretionary Data:

☐ Restrict Payment

Debit: \$0.00

Credit: \$20.00

Effective Date: 06/10/2026

Offset Account: \* CB Bear Checking 

Type To filter 

☐ Prenote Only (0) ☐ Hold Only (0) ☐ Errors (0)

| Recipient Name | ID Number | Account Number | Account Type | Routing Number | Credit/Debit | Amount  |
|----------------|-----------|----------------|--------------|----------------|--------------|---------|
| connie rabbit  | rabbit    | <div></div>    | Checking     | 307072443      | CR           | \$10.00 |
| George Jungel  | gjung     | <div></div>    | Checking     | 107001012      | CR           | \$10.00 |

Viewing 1 - 2 of 2 recipients

Confirm

Back

Cancel

Create Another Payment

Save as a Template 

Activity

# 6. ACH – Approve Individual ACH Payments

## Approving ACH Payments

1. On the ACH Payment Activity screen, hover the cursor over the **Pending Approval** icon to see if you are an eligible approver for that payment. *Please note that you cannot approve a payment that you have initiated or modified.*
2. You can approve individual payments by using the **Payments Pending Approval** widget on the Dashboard or approve multiple payments by selecting the **check box** by the payment and clicking the **Approve** button.
3. Select the **Transaction ID** hyperlink.
4. Review the payment and click **Approve**. You may optionally add comments about this payment.
5. Click **Approve**. The system will authenticate your identity.
  - a. If you are set up for token authentication, you will be prompted to enter the token.
  - b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.
6. You can edit ACH payments that have a status of scheduled or expired by clicking the **Transaction ID** hyperlink and clicking the **Edit Payment** option.

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

Create New Payment | Download | Print

Type to filter

|                                              |                                             |                                       |                                         |                                       |                                               |                                     |                                    |
|----------------------------------------------|---------------------------------------------|---------------------------------------|-----------------------------------------|---------------------------------------|-----------------------------------------------|-------------------------------------|------------------------------------|
| PENDING APPROVAL<br>1<br>\$0.00 DR \$0.04 CR | PENDING PROCESS<br>0<br>\$0.00 DR \$0.00 CR | INITIATED<br>0<br>\$0.00 DR \$0.00 CR | UNINITIATED<br>3<br>\$0.00 DR \$8.81 CR | SCHEDULED<br>0<br>\$0.00 DR \$0.00 CR | APPROVAL REJECTED<br>0<br>\$0.00 DR \$0.00 CR | EXPIRED<br>0<br>\$0.00 DR \$0.00 CR | FAILED<br>0<br>\$0.00 DR \$0.00 CR |
| CANCELLED<br>2<br>\$0.00 DR \$8.77 CR        |                                             |                                       |                                         |                                       |                                               |                                     |                                    |

|                          | Transaction ID                | Batch Name  | File Name | ACH Company Name | SEC Code | Initiated Date | Effective Date | Debit Amount | Credit Amount | Status           | Actions |
|--------------------------|-------------------------------|-------------|-----------|------------------|----------|----------------|----------------|--------------|---------------|------------------|---------|
| <input type="checkbox"/> | <a href="#">A000016199911</a> | Testing 245 |           | CB BEAR 2        | PPD      | 06/29/2026     | 06/29/2026     | \$0.00       | \$4.44        | UNINITIATED      | Cancel  |
| <input type="checkbox"/> | <a href="#">A000016199912</a> | TESTING 2   |           | CB BEAR 2        | PPD      | 06/29/2026     | 06/29/2026     | \$0.00       | \$0.04        | UNINITIATED      | Cancel  |
| <input type="checkbox"/> | <a href="#">A000016199913</a> | Payroll     |           | CB BEAR 2        | PPD      | 06/29/2026     | 06/29/2026     | \$0.00       | \$4.33        | UNINITIATED      | Cancel  |
| <input type="checkbox"/> | <a href="#">A000016200010</a> | TESTING 2   |           | CB BEAR 2        | PPD      |                | 06/29/2026     | \$0.00       | \$0.04        | PENDING APPROVAL | Cancel  |

Payments Pending Approval | Transfer (0) | Loan Payment (0) | Wire (0) | ACH (1)

| <input checked="" type="checkbox"/> | Transaction ID                | Batch Name | ACH Company Name | SEC Code | Initiated Date | Effective Date | Debit Amount | Credit Amount | Status           |
|-------------------------------------|-------------------------------|------------|------------------|----------|----------------|----------------|--------------|---------------|------------------|
| <input checked="" type="checkbox"/> | <a href="#">A000016200010</a> | TESTING 2  | CB BEAR 2        | PPD      |                | 06/29/2026     | \$0.00       | \$0.04        | Pending Approval |

Approve | Reject | Reset

# 6. ACH – Approve Multiple ACH Payments

## Approving ACH Payments

1. On the ACH Payment Activity screen, hover the cursor over the **Pending Approval** icon to see if you are an eligible approver for that payment. *Please note that you cannot approve a payment that you have initiated or modified.*
2. You can approve individual payments by using the **Payments Pending Approval** widget on the Dashboard or approve multiple payments by selecting the **check box** by the payment and clicking the **Approve** button.
3. Select the **Transaction ID** hyperlink.
4. Review the payment and click **Approve**. You may optionally add comments about this payment.
5. Click **Approve**. The system will authenticate your identity.
  - a. If you are set up for token authentication, you will be prompted to enter the token.
  - b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in My CB Treasury.
6. You can edit ACH payments that have a status of scheduled or expired by clicking the **Transaction ID** hyperlink and clicking the **Edit Payment** option.

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'. A 'Create New Payment' button, along with 'Download' and 'Print' icons, is in the top right. Below the tabs is a search bar labeled 'Type to filter'. A summary section shows counts for various payment statuses: PENDING APPROVAL (3), PENDING PROCESS (0), INITIATED (0), UNINITIATED (3), SCHEDULED (0), APPROVAL REJECTED (0), EXPIRED (0), and FAILED (0). Each status box also shows debit and credit amounts. Below this is a table of payment transactions with columns for Transaction ID, Batch Name, File Name, ACH Company Name, SEC Code, Initiated Date, Effective Date, Debit Amount, Credit Amount, Status, and Actions. Three transactions are listed, all with a 'PENDING APPROVAL' status. Below the table, there is a modal or summary view showing the selected transactions with checkboxes, Transaction IDs, and Batch Names. At the bottom of this view are 'Approve' and 'Reject' buttons.

| Transaction ID                | Batch Name  | File Name | ACH Company Name | SEC Code | Initiated Date | Effective Date | Debit Amount | Credit Amount | Status           | Actions |
|-------------------------------|-------------|-----------|------------------|----------|----------------|----------------|--------------|---------------|------------------|---------|
| <a href="#">A000016200010</a> | TESTING 2   |           | CB BEAR 2        | PPD      | 06/29/2026     |                | \$0.00       | \$0.04        | PENDING APPROVAL | Cancel  |
| <a href="#">A000016200011</a> | Testing 245 |           | CB BEAR 2        | PPD      | 06/29/2026     |                | \$0.00       | \$4.44        | PENDING APPROVAL | Cancel  |
| <a href="#">A000016200012</a> | Payroll     |           | CB BEAR 2        | PPD      | 06/29/2026     |                | \$0.00       | \$4.33        | PENDING APPROVAL | Cancel  |
|                               |             |           |                  |          |                |                | \$0.00       | \$17.62       |                  |         |

| Transaction ID                                                    | Batch Name  |
|-------------------------------------------------------------------|-------------|
| <input checked="" type="checkbox"/> <a href="#">A000016200010</a> | TESTING 2   |
| <input checked="" type="checkbox"/> <a href="#">A000016200011</a> | Testing 245 |
| <input checked="" type="checkbox"/> <a href="#">A000016200012</a> | Payroll     |

Viewing 6 payments

[Approve](#) [Reject](#)

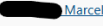
# 6. ACH – Manage Recipients

## Manage Recipients

1. Click the **Payments** menu.
2. Click **ACH Recipients**. The **ACH Recipients** screen displays.
3. To view a recipient, click the **hyperlink** for the recipient's name.
4. Click the **Actions** hyperlink to edit or delete the recipient.
5. Click the **Search Recipients** arrow to find a particular recipient. The Search Recipients panel is displayed and you can search via recipient name, amount and/or status.

### ACH Recipients

[ACH Recipient Activity](#)

| <input type="checkbox"/> | Recipient Name ^                                                                                            | ID Number ↕                                                                         | Account Number ↕                                                                    | Account Type ↕ | Routing Number ↕ | CR/DR ↕ |
|--------------------------|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------|------------------|---------|
| <input type="checkbox"/> |  <a href="#">Josie</a>   |  |  | Checking       | 307084211        | CR      |
| <input type="checkbox"/> |  <a href="#">Angela</a>  |  |  | Checking       | 107001012        | CR      |
| <input type="checkbox"/> |  <a href="#">Jewel</a>   |  |  | Savings        | 307084347        | CR      |
| <input type="checkbox"/> |  <a href="#">Steve</a>   |  |  | Checking       | 073972181        | CR      |
| <input type="checkbox"/> |  <a href="#">Marcela</a> |  |  | Checking       | 307084347        | CR      |
| <input type="checkbox"/> | <a href="#">connie rabbit</a>                                                                               | rabbit                                                                              |  | Checking       | 307072443        | CR      |
| <input type="checkbox"/> | <a href="#">George Jungel</a>                                                                               | gjung                                                                               |  | Checking       | 107001012        | CR      |

Viewing 1 - 7 of 7 recipients

[Create Payment from Selected](#)[Approve Selected](#)[Reject Selected](#)[Delete Selected](#)

# 7. Wire Transfer

**In this section, you will learn about the Wire Transfer Process, including how to:**

- Create a domestic wire and save it as a template
- Create an international wire
- Approve wires
- View wire activity
- Manage creditors

# 7. Wire Transfer

## Create a domestic wire

1. To begin, from the Dashboard click the **Payments** menu then click **Create USD Wire**. You can create a single wire or multiple wires. Following are directions for creating a single wire.
2. Select the company that is initiating the transaction from the **Wire Company Name** list.
3. Specify a debit account for the wire in the **Debit Account** field. Clicking the **Search** icon allows you to search and view available accounts.
4. Choose the appropriate account from the list and click **Select**.
5. Specify the **Creditor** (recipient) for the payment.
  - a. You can enter the creditor information manually or search for a predefined creditor.
6. The **Creditor** Information will display.
7. Enter the amount of the wire in the **Wire Amount** box.
8. Enter the frequency of the wire.
9. You can choose from several recurring options. To enter the effective date of the wire, click the **Effective Date** calendar icon.
10. A calendar will display. Select a date from the calendar.

*Please note that if you set up a payment as recurring, a future effective date may fall on a bank holiday. In this case, the payment would be processed on the next business day.*

## Create USD Wire <sup>1</sup>

### 1. Payment and Creditor Information

### 2. Review

### 3. Confirmation

☒ Domestic

☐ International

[Create Multiple Wires](#)

#### Payment Information

Wire Company Name: \*

C B Bear

Debit Account: \*

Select Accounts



Creditor: \* <sup>1</sup>

Select a Creditor



Wire Amount: \*

0.00

USD

Frequency: \*

One Time

Effective Date: \*

06/02/2026



Purpose: \*

Purpose of Payment

Additional Information: <sup>1</sup>

Sender to Receiver Info. Line 1



End to End ID: <sup>1</sup>

## 7. Wire Transfer

## Create a domestic wire

11. Enter the purpose for the wire transfer in the **Purpose** box. Each wire is required to have a clear and specific description of the purpose of the funds.
12. Next, enter information about this payment that you would like to communicate to the creditor in the **Additional Information** box. You can add up to three lines by selecting the **plus** icon.
  - a. Anything entered in the **Additional Information** field will be displayed on your wire confirmation email.
13. Use the **End to End ID** field to enter information that enables the creditor to identify the transfer.
14. When complete, click **Review**.
15. Review the details of the wire. Please ensure that all data entered is correct. Incorrect or inaccurate information will cause unnecessary delays. You may be contacted by an associate in Treasury Management to verify some information regarding your wire transaction.
16. If the information is correct, click **Confirm**.
17. The system authenticates your identity.
  - a. If you are set up for token authentication, you will be prompted to enter the token.

Purpose: \*

car purchase

Additional Information: ⓘ

VINZ2233358jk3j3

+

End to End ID: ⓘ

Review

Reset

Cancel

1. Payment and Creditor Information

2. Review

3. Confirmation

Wire Details

ⓘ Fees may be assessed for sending a wire payment. Please check your fee schedule for current fees.

Payment Information

Wire Company Name: C B Bear

Debit Account: Checking MMDA

Destination Currency: USD

Wire Amount: 1.00 USD

Frequency: One Time

Effective Date: 06/02/2026

Purpose: car purchase

Additional Information: VINZ2233358jk3j3

End to End ID:

Creditor Information

Name: ██████████ all

Account Number: 987654321

Address: Albuquerque  
UNITED STATES

Notes:

Agent ID : 107006606

Agent Name: BOKF NA

Agent Address: ALBUQUERQUE, NM  
UNITED STATES

Confirm

Back

Cancel

# 7. Wire Transfer

## Create a domestic wire

- b. If you are set up for out-of-band authentication via a mobile device, the system will send a text message with a verification code to the phone number you have set up. You will need to enter the code received into the prompt in Treasury Connect.
18. If additional approvals are required, the approvals must be obtained prior to cut-off in order for the wire to be sent.
19. You can now create another payment, save the current payment as a template or view your **Wire Activity**.

## Save a wire transfer as a template

1. From the Confirmation Screen, click the **Save as Template** button.
2. Enter the template name in the **Template Name** box.
3. Click the **Create Template** button.
4. The new template is added to the Wire Template list and is ready for use. *Please note that if you wish to use the same information for the Notes and End to End ID fields when saving or creating Wire Templates, you can save that information as part of the template. Otherwise, leave the fields blank.*

### Identity Verification

We need to verify your identity. For the security of the account, please enter your One-Time Passcode below.

  
  
Verify Cancel

#### Payment Information

|                         |                                         |
|-------------------------|-----------------------------------------|
| Transaction ID:         | W000006441327                           |
| Wire Company Name:      | C B Bear                                |
| Debit Account:          | Checking MMDA                           |
| Destination Currency:   | USD                                     |
| Wire Amount:            | 1.25 USD                                |
| Frequency:              | One Time                                |
| Effective Date:         | 06/02/2026                              |
| Purpose:                | buying equipment                        |
| Additional Information: |                                         |
| End to End ID:          |                                         |
| Audit:                  | 6/2/2026 11:30:19 AM : AnitaD2026 : New |



Save as Template [View Wire Activity](#)

# 7. Wire Transfer - International

## Create an international wire transfer

1. From the Dashboard, click the **Payments** tab and then **Create USD Wire**.
2. Click on **International**.
3. Select the company that is initiating the transaction from the **Wire Company Name** list.
4. Specify a debit account for the wire in the **Debit Account** field. Clicking the **Search** icon allows you to search and view available accounts.
5. Choose the appropriate account from the list and click **Select**.
6. Specify the **Creditor** (recipient) for the payment.
  - a. You can enter the creditor information manually or search for a predefined creditor. Enter exactly as provided by the creditor.
7. If creating new Creditor, enter information, select continue.
8. The **Creditor** Information will display.
9. Enter the amount of the wire in the **Wire Amount** box.
10. Enter the frequency of the wire.
11. You can choose from several recurring options. To enter the effective date of the wire, click the **Effective Date** calendar icon.
12. Enter the **Purpose** of the wire and any **Additional Information**.
13. A calendar will display. Select a date from the calendar.

Domestic

International

Create Multiple Wires

Payment Information

Wire Company Name: \*

C B Bear

Debit Account: \*

Checking MMDA

Q

Creditor: ⓘ

Select a Creditor

Q

Wire Amount: \*

0.00

USD

Frequency: \*

One Time

▼

Effective Date:

06/09/2026

Purpose: \*

purchase property

Additional Information: ⓘ

Sender to Receiver Info, Line 1

+

End to End ID: ⓘ

Creditor Information

Account/IBAN Number: \*

GB00014433456676

Re-enter Account/IBAN Number: \*

GB00014433456676

Name: \*

Bear Bryant

Country: \*

UNITED KINGDOM

▼

Building Number

415

Street Name

C Street

City/Town Name: \*

London

State/Country Sub Division: \*

London

Post Code:

Notes: ⓘ

Additional Location information

# 7. Wire Transfer

## Create an international wire transfer

14. Enter the **Creditor Agent** information.
  - a. Agent ID – Swift or Sort code
  - b. Agent Name
15. Enter the Domestic Intermediary Agent as **Century Bank**.
16. Add notes if you want to send in foreign currency.
17. Click **Review**.
18. Review the details of the wire and click **Confirm**.
19. Out of Band approval is required.
20. Wire can be saved as a Template by Choosing **Save Template** after confirmation.
21. Wire will show in **Wire Activity**. If additional approvals are required, the second approver will do from the **Wire Activity** page.

| Payment Information       |                                                                                                 | Creditor Agent                     |                                                                                 |
|---------------------------|-------------------------------------------------------------------------------------------------|------------------------------------|---------------------------------------------------------------------------------|
| Wire Company Name: *      | <input type="text" value="C B Bear"/>                                                           | Agent ID *                         | <input type="text" value="BUNQNL2A"/> <input type="button" value="Swift Code"/> |
| Debit Account: *          | <input type="text" value="Checking MMDA"/> <input type="button" value="Q"/>                     | Agent Name: *                      | <input type="text" value="Bank of London"/>                                     |
| Creditor: ⓘ               | <input type="text" value="Select a Creditor"/> <input type="button" value="Q"/>                 | Agent Country: *                   | <input type="text" value="UNITED KINGDOM"/>                                     |
| Wire Amount: *            | <input type="text" value="0.00"/> <input type="text" value="USD"/>                              | Agent City/Town Name: *            | <input type="text" value="London"/>                                             |
| Frequency: *              | <input type="text" value="One Time"/>                                                           | Agent State/Country Sub Division:  | <input type="text"/>                                                            |
| Effective Date:           | <input type="text" value="06/09/2026"/>                                                         | <b>Domestic Intermediary Agent</b> |                                                                                 |
| Purpose: *                | <input type="text" value="purchase property"/>                                                  | Agent ID: *                        | <input type="text" value="307072443"/> <input type="button" value="Q"/>         |
| Additional Information: ⓘ | <input type="text" value="Sender to Receiver Info. Line 1"/> <input type="button" value="X"/>   | Agent Name: *                      | <input type="text" value="CENTURY BANK"/>                                       |
|                           | <input type="text" value="Sender to Receiver Info. Line 2"/> <input type="button" value="+ X"/> | Agent City/Town Name: *            | <input type="text" value="SANTA FE"/>                                           |
| End to End ID: ⓘ          | <input type="text"/>                                                                            | Agent State/Country Sub Division:  | <input type="text" value="NM"/>                                                 |
|                           |                                                                                                 | Account Number:                    | <input type="text"/>                                                            |
|                           |                                                                                                 | Notes:                             | <input type="text"/>                                                            |

*Note: For all foreign wires, Enter in Century Bank as the Domestic Intermediary Agent.*

# 7. Wire Transfer

## View wire activity

1. From the Dashboard, click the **Payments** tab and then **Wire Activity**.
2. The Wire Activity screen displays all wires regardless of payment status.
3. You can print or download the list by clicking the **Print** or **Download** buttons.
4. You can view recurring wires by clicking the **Recurring Wires** hyperlink.
5. To find a specific wire payment, click the **Search** arrow.
6. On the Search Wire Payment sidebar, you can search for wire payments using a variety of search criteria.
7. Simply define the criteria and click the **Search** button.

## Manage creditors

1. From the Dashboard, click the **Payments** tab and then **Wire Creditors**.
2. To view a creditor, click the **Creditor Name** hyperlink.
3. To edit or delete the creditor, click the **Actions** hyperlink.
4. To find a particular creditor, click the **Search Creditors** sidebar arrow.
5. To set up another wire creditor, click **Create New Creditor** button.

The top screenshot displays the 'Wire Payment Activity' dashboard. It includes a search bar labeled 'Type to filter' and a summary of wire statuses: PENDING APPROVAL (0), TRANSMITTED (0), POSTED (0), SCHEDULED (0), APPROVAL REJECTED (0), EXPIRED (0), FAILED (0), and CANCELLED/DELETED (2). A table below shows a list of wire payments with columns for Transaction ID, Wire Company, Wire Type, Debit Account, Creditor Name, Currency, Wire Amount, Effective Date, Created Date, OMAD, Status, and Actions. A specific wire is highlighted with Transaction ID W000006441327, Wire Company C B Bear, Wire Type Domestic, Debit Account Checking MMDA, Creditor Name [REDACTED], Currency USD, Wire Amount \$1.25, Effective Date 06/02/2026, Created Date 06/02/2026, and Status CANCELLED.

The bottom screenshot shows the 'Wire Creditors' sidebar with a search bar labeled 'Type to filter'. A list of creditors is displayed, with the first one being 'Errani'. A red arrow points from the 'Errani' entry to a detailed view of the creditor. The detailed view shows the following information:

- Creditor: Errani**
- Status:** ✓ Ready
- Currency:** USD
- Account Number:** GR710110461000046170290988
- Address:** 222 central rhodes, greece GREECE
- Agent ID:** ETHNGRAA
- Agent Name:** National Bank of Greece
- Agent Address:** Rhodes GREECE
- Audit:** 3/30/2026 3:31:37 PM [REDACTED]
- Notes:**
- Intermediary Agents:**
  - Agent ID:** 031000037
  - Agent Name:** THE BANK OF NEW YORK MELLON
  - Agent Address:** PHILADELPHIA, PA
  - Agent Notes:**

Buttons for 'Edit' and 'Close' are located at the bottom of the detailed view.

# Thank you!

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