WELCOME TO

ACH and Wires

Jefferson Bank

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WELCOME TO TREASURY MANAGEMENT

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

Jefferson Bank is pleased to offer all Treasury Management Services on your Mobile Device. Running a business is busy and hectic. Enhance your business operations on your Mobile Device or Tablet.

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

Please call us at (210) 736-7206 for a full list of Wire and ACH fees or if you have any questions.

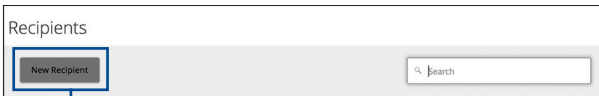## Treasury Management Payment Types:

- **ACH Pass-Thru:** Upload a NACHA-formatted file.
- **ACH Payments:** Send payments to Recipients.
- **ACH Collection:** Receive payments from Recipients.
- **Domestic Wire:** Send a Wire to a Recipient within the US.
- **International Wire:** Send a Wire to a Recipient in a different country.
- **Tax Payment:** Send federal, state or local tax authority payments.

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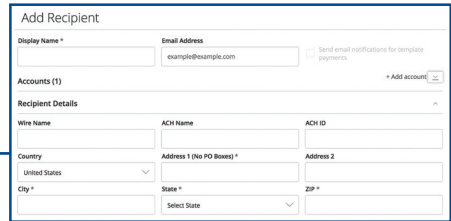
Part 1 of 3: Adding a Recipient

If you are assigned the Manage Recipient entitlements, you need to set up your Recipients before you can send payments. In order to add a Recipient, you need to have their contact and account information.

Recipients

New Recipient   Search

In the **Treasury Management** tab, click **Recipients (Payees).** Click the **New Recipient** button.

There are several steps you need to complete:

- Enter the Recipient's name.

- Enter the Recipient's email address.

- Check the box next to "Send E-Mail Notifications" to alert them when a payment is sent.

- Enter a Wire, ACH Name and ACH ID. (Employee ID - Not Required)

- Select the Recipient's country using the "Country" drop-down.

- Enter the Recipient's street address, city, state and zip code.

Add Recipient

Display Name *   Email Address
                        example@example.com   Send email notifications for template payments

Accounts (1)   + Add account

Recipient Details

Wire Name   ACH Name   ACH ID

Country   Address 1 (No PO Boxes) *   Address 2
United States

City *   State *   ZIP *
                        Select State

Part 2 of 3: Recipient Account Detail

You need to provide a new Recipient's account information, including their financial institution (FI) and account number. You need to specify how users are allowed to send funds to this Recipient.

Next, choose the beneficiary type by selecting either Domestic or International to send a Wire.

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

Finally, for International Wire, choose the International Account Type by selecting either IBAN, SWIFT/BIC or IBAN & SWIFT/BIC provided in your Wire instructions.

Payment Type	Beneficiary Type	International Account Type
ACH and Wire ∨	Domestic ∨	IBAN ∨

Account Type *	Account *
Select Account Type ∨	

Financial Institution (FI) Refined Search	ACH Routing Number *
🔍 Search by name or routing #.	

Enter the required information depending on the selected payment type:

• **ACH Only**: Select an account type using the "Account Type" drop-down and enter the Recipient's account number, financial institution and ACH routing number.

• **ACH and Wire**: Select an account type using the "Account Type" drop-down and enter the Recipient's account number, financial institution and ACH routing number.

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

Part 3 of 3: Receiving and Corresponding Bank

When sending a Wire, the Receiving (Beneficiary) is the final company or person that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide receiving bank information.

Some FIs use an in-between third-party bank called a Corresponding (Intermediary) to process funds. If your beneficiary requires a Corresponding (Intermediary), then you need the FI's Wire routing number and address.

Enter the Receiving (Beneficiary) bank information.

- **Enter the Receiving (Beneficiary) bank name, street address, city, state and postal code.**
- **Enter the appropriate information depending on what Wire type you are sending**
    - a. **Domestic Wire**: Enter the FI ABA Number number.
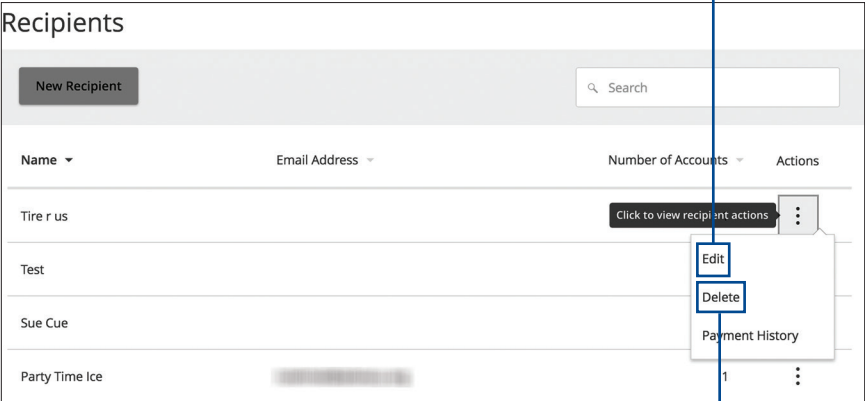   - b. **International Wire**: Enter the IBAN and/or SWIFT BIC.

Enter the Corresponding (Intermediary) bank information.

- **Enter the Corresponding (Intermediary) bank name, country, street address, city, state and postal code.**
- **Wire Only and ACH and Wire: Enter the FI's Wire routing number.**

EDITING OR DELETING A RECIPIENT

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

To edit a Recipient, click the **Treasury Management** tab, then **Recipients (Payees).** Find the Recipient you want to edit and click the ⦂ icon and select edit. Make the necessary changes to the Recipient's contact and address information. Save the Recipient after edits are completed.


To delete a Recipient, click the **Treasury Management** tab, then **Recipients (Payees).** Find the Recipient you want to delete and click the ⦂ icon and select delete.

Part 1 of 5: Selecting A Transaction Type

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

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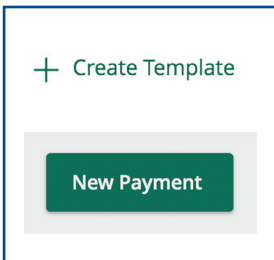
In the **Treasury Management** tab, click **ACH/Wires**. Select a template type using the "+ Create Template" drop-down or select a transaction type using the "New Payment" drop-down for a one-time payment.

Part 2 of 5: Info & Users

If you are creating a template, you need to fill in a unique name for the template and decide which users can access it.

Create a unique template name.

Indicate which users can access this template by clicking the Users Selected link and finding their name using the search bar or checking the box next to their name.

Note: The "Part 2 of 5: Info & Users" section is only for users creating a template. If you are sending a one-time payment, skip to "Step 3 of 5: Recipient & Amount."

Step 3 of 5: Origination Details

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

Choose the SEC Code by selecting either Individual (PPD) or Company (CCD). Enter a company entry description, select a subsidiary and account. A Subsidiary is the entity that will be processing payments. The Subsidiary may be the master company or a sub-company within the master.

Origination Details

SEC Code ⓘ	Company Entry Description	To Subsidiary
----Select a SEC Code---- ∨	Max 10 characters	🔍 Search by name

Account	Effective Date	Recurrence
🔍 Search by name or number	10/31/2019 📅	Set schedule

Process Date

[📅]

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

Effective Date: The date the payment takes effect. If the effective date lands on a non-business day, your bank will process the payment the business day after the effective date.

Process Date: The day the bank processes your payment from the Online Banking system. Wire transfers require a process date.

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

Step 4 of 5: Multiple-Recipients & Amounts

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

Note: There are two optional actions you can do on this page:

- Click the **Import Amounts** link to upload Recipients and amounts from a Comma Separated Values (CSV) file.

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

Click the + Add Multiple Recipients link and check the box next to their name.

Recipients (3)

🔍 Find recipients in payment ⋮

+ Add multiple recipients

Select Multiple Recipient Accounts

🔍

Select All | Clear All

☐ ABC construction *(12345)*
Checking 12345454

☐ Domestic
Checking 7984653874

☐ Sue Cue
Checking 218734

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

Recipient/Account   Amount

⊘ This payment is valid.

ABC construction *(12345)*
Checking   12345454 $0.00   ⋮

☐ Notify Recipient   Show Details

Addendum

Enter an amount.

Step 5 of 5: Review & Submit

When you're finished, you can review the one-time payment or template. Depending on your rights, either Draft or Submit your transaction.

Origination Details

From
| COMMERCIAL OLB TESTING
*****6050

Account
BUSINESS NON-INTEREST CHECKING
$961.35

Effective Date
03/22/2019

Recurrence
Set schedule

Recipients (2)

🔍 Find recipients in paymen

+ Add multiple recipients

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

+ Add another recipient

$2.00
2 payments

Cancel Draft Approve

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

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

EDIT OR DELETE TEMPLATE

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

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

To edit a template, click the **Treasury Management** tab, then **ACH/Wires**. Click the ⋮ icon and select edit to edit a template. Make the necessary edits. Click the **Save** button when you are finished making changes.

Name ▲	Type ▲	Recipients ▲	Last Paid Date ▲	Last Paid Amount ▲	Actions
☆ Ashley Batch	ACH Batch (CCD)	1	1/9/2019	Click to view template actions	⋮
☆ CHASE BANK	Domestic Wire	1			Pay
					Edit
☆ Collecter	ACH Collection (CCD)	2	12/21/2018	$350.00	Copy
☆ Debt Collector	ACH Collection (PPD)	3	12/21/2018	$0.03	Delete

To delete a template, click the **Treasury Management** tab, then **ACH/Wires**. Click the ⋮ icon and select delete to delete a template.

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

To approve a single transaction, click the **Online Activity Center** from the menu. Note how many approvals are needed to process or cancel the specific transaction.

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

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

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

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