

BUSINESS ACH & WIRES

Digital Banking Conversion Guide

Getting Started

At NBT Bank, we're focused on what matters, which makes it easier and faster to bank anywhere, anytime, and on any device. To get you setup on our digital experience as quickly as possible, we've created this Conversion Guide to help answer your most critical questions and to help you swiftly navigate through the transition to an even better business banking experience.

First Time Login Experience

After the conversion is complete, to login for the first time:


- 1 Visit **www.nbtbank.com** and click **Login** at upper right.
- 2 Enter your existing User ID and Password.
- 3 Verify your **Business User Last Name, Business User Phone Number, Business User Zip Code** and **Business User Email Address**.
- 4 Create a new password.
- 5 Select and answer three security challenge questions.
- 6 Review and accept the Terms and Conditions.

You are now ready to experience our digital banking platform!



Business Administrator: First Steps

If you are Business Administrator, we recommend taking the following steps after you first login to the platform:

- 1** Review the list of accounts you have access to on the main Accounts Summary landing page to ensure all expected accounts are available. Remember that as an Administrator, you will automatically inherit all account access available to the Business.
- 2** Navigate to **Profile > Users** to review the other users that have access to your Business account. You will need to re-establish user entitlements for non-administrative users by clicking on the following icon: 
- 3** **If you previously had a scheduled or future-dated transfer**, navigate to **Transfers > Transfer Activity** to re-establish any transfers you expect to occur in the future.
- 4** **If you are a Business that makes use of ACH**, navigate to **ACH > ACH Participants** to review the list of ACH participants that have been migrated over for you.
 - **Note:** ACH participants of *all* ACH types will be listed on this page. Future-dated and recurring ACH transactions will **not** automatically convert to the new platform.
 - Your next step would be to create **ACH Templates**, that can be used to easily initiate or schedule **ACH Batches**.
 - » Navigate to **ACH > ACH Templates**
 - » Click **Add Template**
 - » Select a Name for your Template (Ex. "Payroll Template")
 - » Select the appropriate SEC Code for the Template (PPD/CCD)
 - » Select the originating ACH Company
 - Reminder: The Tax ID for the ACH Company you select here **must** be setup as an ACH Originator.
 - » Select the Offset Account
 - Reminder: The Offset Account you select must correspond to the ACH Company selected above.
 - » Check the **Offset Individually** checkbox if you want an entry for each participant in the NACHA file or leave this unchecked if you want a single entry for the total of the participants.
 - » Select **Add Participants** to add the appropriate participants to your Template.
 - » Your final step will be to enter the usual amounts for the participants in the template. You can save the template without these, but in order to initiate a batch, at least one participant in the template will need an amount populated.
 - » Once your template is saved, any user with access to initiate will be able to initiate that template. If those users only have permission to draft then a second user with the "approve" permission will need to approve the batch before it is initiated.
- 5** **If you are a Business that makes use of Wires**, a file containing your Wire payees has been uploaded to your Digital Banking messages. This file contains the necessary information to re-establish your Wire payees for future payments.
 - **Note:** Future-dated and recurring wires, as well as payee usual amounts, will **not** automatically convert to the new platform.
 - » Your next step will be to create a **Wire**. Wires can be created as a Single Wire, a Multiple Wire and as a One-Time Wire. Single Wires have an enhanced functionality to be set on a recurring schedule.
 - Navigate to **Wires > Single**
 - Select a **Payee**
 - Select a Funding Account
 - Input the Amount and select the currency type
 - Select a Scheduling Option (Future-Dated or Recurring)
 - Input an optional Memo describing the transaction

Important Things to Know

The following sections provide additional detail and reference material to assist you in understanding what to expect as you transition from the current platform to the new platform.

Salisbury Accounts

- We expect all existing Salisbury Bank accounts you have access to in Online & Mobile Banking will carry over with the same permissions (View, Transfer from, Transfer to, ACH From, ACH To, Wire) for Business Administrators. In some cases, it is possible the Administrators will see more or less accounts than are currently available to the Business. If there are any accounts you would like added or removed following the conversion, please contact us.
 - » Business Users will need to have access assigned to the same accounts they have access to currently by the Business Administrators.

Dual Control

- The **Initiate** entitlement enables a user to initiate a Transfer, ACH, or Wire.
- The **Approve & Reject** entitlement enables a user to approve a Transfer, ACH, or Wire initiated by another user.
- The **Number of Approvals Required** entitlement designates how many other users must approve a Transfer, ACH, or Wire. This can be defined at the Business Entity level AND the Business User Level.
- User level limits will follow the same methodology as business level limits – maximum transaction limits for debits/credits and summed limits for daily/weekly/monthly limits.

ACH Impacts

- **Important!** Any future-dated ACH transactions and recurring ACH transactions **will not** be converted. You will need to re-establish any ACH transactions scheduled to occur after the conversion date once the new platform is available to you.
- All existing ACH Participants will be migrated to your NBT Bank Digital Banking profile.



Important Things to Know (continued)

ACH - One-Time Payment

- The One-Time Payments feature is designed for non-recurring ACH transactions and allows you to quickly initiate an ACH Batch without having a previously defined Template.
- Navigate to **ACH > One-Time Payment**

ONE-TIME PAYMENT

* **Transaction Type**
PPD Credit - Consumer Credit

* **Schedule**
Immediate

Effective Date
05/18/2020

* **Company Entry Description**
ACH XFER

* **Company**
Sample Company - x6789

Offset Account
x0205 OFFICIAL CHECKS (Available \$13.27)

BATCH ENTRIES

Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount
There are no batch entries.					

CANCEL **INITIATE** **ADD PARTICIPANTS**





- » **Transaction Type** – Transaction Types include:
 - **PPD** (Prearranged Payment and Deposit):
 - **PPD Debit** – Payments received from personal (consumer) accounts.
 - **PPD Credit** – Payments made to personal (consumer) accounts.
 - **CCD** (Cash Concentration or Disbursement):
 - **CCD Debit** – Payments received from other corporate (business) accounts.
 - **CCD Credit** – Payments made to other corporate (business) accounts.
- » **Schedule** – Schedule options include:
 - **Immediate** – Transaction will send on the next business day, if made prior to 4:00 p.m. ET Monday – Friday.
 - **Future-Dated** – Schedule any available effective date
- » **Effective Date** – The day the transaction takes effect
- » **Company Entry Description** – This is defaulted to “ACH XFER”, which stands for “ACH Transfer.” No change or edits are required in this field.
- » **Company** – Select the company and Tax ID from which the ACH transaction should originate.
 - Reminder: Be sure the selected Company and Tax ID have previously been established as an ACH Originator.
- » **Offset Account** – Select the account that will be sending the funds.
 - Reminder: Be sure the account corresponds to the selected Company and Tax ID selected above.
- Select **Add Participants**, which will extend the page to include your list of Participants.
- In the **Participant List** section, select the participant(s) that you would like to add, by selecting the checkbox next to their nickname.

Important Things to Know (continued)

- After you have checked the box(es) next to your desired participant(s), select **Add Selected Participants** (this removes the **Participant List** section and returns you to your original view).

<input checked="" type="checkbox"/>	TEST NICKNAME	ABC Compan_1	05/06/2020 10:24 PM	ccd ach	x4444	021303618	Savings	Active
<input type="checkbox"/>	Testing Same Day	Test Same	05/06/2020 10:24 PM	ccd ach ACH Receipts	x1111	021303618	Savings	Active
<input checked="" type="checkbox"/>	Testing Same Day	Test Same_1	05/06/2020 10:24 PM	ccd ach ACH Payments	x1111	021303618	Savings	Active

- Your selected ACH Participant will now display under **Batch Entries** (towards the bottom of the page). Input your desired amount and **Initiate** the transaction.

BATCH ENTRIES						
Nickname	Notify	Unique Identifier	Account Number	Account Type	Amount	
TEST NICKNAME		ABC Compan_1	x4444	Savings	\$ 1.00	0 Addenda  
Testing Same Day		Test Same_1	x1111	Savings	\$ 1.50	0 Addenda  

ACH - Templates

- ACH Templates is a flexible feature that enables you to setup one or many templates *once* and then easily and quickly initiate those templates into batches or set them up to automatically recur on a defined schedule.
- Navigate to **ACH > Templates > Add Template**
 - » **Template Name** – Your desired template name. For example, if the template is for payroll, it can be named “Payroll”.

Transaction Type – Transaction Types include:

- (PPD and CCD Debit/Credit – Same as ACH One-Time Payment section)
- Tax Payments

- » **Company Discretionary Data** – A general description field for the transaction.

Note: This is an optional field

- » **Company Entry Description** – (Same as the ACH – One-Time Payment section)

- » **Company** – (Same as the ACH – One-Time Payment section)

- » **Offset Account** – (Same as the ACH – One-Time Payment section)

- » **Offset Individually** – By default, the checkbox is not selected. When not selected, the total sum of the transactions from this template will display on one line on your statement. When the checkbox is selected, each individual transaction from this template, will display on a different line in your statement.

Note: This field only populates once you have selected an **Offset Account**.

TEMPLATE DETAILS
* Template Name Test
* Transaction Type PPD Credit - Consumer Credit
Company Discretionary Data ACH XFER
* Company Entry Description ACH XFER
* Company Sample Company - x6789
* Offset Account x1111 OFFICIAL CHECKS (Available \$0.46)
<input type="checkbox"/> Offset Individually

Important Things to Know (continued)

- The bottom half of the page contains the Batch Entries section like the **One-Time Payment**, but includes a few additional options

BATCH ENTRIES

Nickname	Notify	Unique Identifier	Account Number	Account Type	Hold	Prenote Amount
<i>There are no batch entries.</i>						
						Active Total \$0.00 ? Hold Total \$0.00 ? Prenotes 0

CANCELINITIATE PRENOTESADD PARTICIPANTS

SAVESAVE AND CLOSEIMPORT CSV

Choose a file... No File Selected

- » **Initiate Prenotes** – A zero-dollar transaction to verify that an account or routing number exists and is active.
- » **Add Participants** – This is the same process as with the One-Time Payment. Once selected, the only difference is that your list of participants section is titled **Participants** (not Participant List) and is located at the bottom of the page (not the top).
- » **Save** – Selecting Save, creates and adds the template to your list of ACH Templates. In order to save, you need to have at least created a **Template Name** and selected your **Company**.
- » **Save and Close** – Selecting this option, creates and adds the template to your list of ACH Templates and returns you to the ACH Templates page. This option allows you to save and close your template to continue working on it sometime in the future. Again, in order to save, you need to have at least created a **Template Name** and selected your **Company**.
- » **Import CSV File** – This option enables you to import a .csv file containing a list of ACH Participants and other optional details such as **Amount** and **Addenda** information that can be quickly imported in bulk to a new ACH Template.
 - **Note:** The format of this .csv file will be different than the format in the current platform and may require adjustments to any predefined exports from third party systems you have established today. The following screenshot provides details on the new import file requirements.

Import CSV

You may add entries to this template by importing a comma-separated values (CSV) text file. Each line in the file must contain the following fields in the order listed:

1. Participant Name – 1 to 22 characters; required
2. Participant Nickname – 1 to 40 characters; required
3. Participant Institution Name – 1 to 22 characters; required for new participants only
4. Participant Routing Number – 9 digits; required
5. Participant Account Number – 1 to 17 characters; required
6. Participant Account Type – Checking, Savings, or Loan; required
7. Participant Status – Active or Hold; required
8. Participant Group – 0 to 40 characters
9. Participant Discretionary Data – 0 to 2 characters
10. Amount – Number with no dollar sign; required
11. Hold – TRUE or FALSE; defaults to FALSE if unspecified
12. Prenote – TRUE or FALSE; defaults to FALSE if unspecified
13. Addenda – 0 to 80 characters

The first line in the file must contain valid data; the file must not contain a header record.

If any field contains a comma, the entire field must be enclosed in double quotation marks (for example, "1,234.56").

If any required fields are missing, the file will be rejected. If a field is not required, a blank value can be provided.

If a nickname matches an existing participant but the other fields do not match that participant's existing information, the file will be rejected. If a participant with the given nickname does not exist, it will be added to the system.

- Clicking on the question mark at the top of the screen will provide you with a list of details on how to properly format the import file.
- Once created, the template will be saved under **ACH > Templates**

Important Things to Know (continued)

- To initiate, select the checkbox next to the desired participant(s) and select **Initiate**.
 - » If this is performed before 12:00 p.m. ET on a business day, then the **Initiate Same Day** option will be available to eligible businesses only.

ACH TEMPLATES ?

Show Search Options

<input type="checkbox"/>	Template ▾	Created ▾	Company	Transaction Type ▾	Amount ▾	# ▾	Effective Date	
<input checked="" type="checkbox"/>	Name: Test Fund From: x1111 OFFICIAL CHECKS	06/03/2020 11:17 AM	Test ACH Company - x4321	PPD Credit - Consumer Credit	\$1.00	1	06/15/2020	 Schedule This Batch
<input type="checkbox"/>	Name: test 2 Fund To: x1111 OFFICIAL CHECKS	06/04/2020 7:29 AM	NBT Bank - x5735	CCD Debit - Non-Consumer Debit	\$5.00	2	06/15/2020	 Schedule This Batch

INITIATE SAME DAY
INITIATE
DELETE SELECTED TEMPLATES
ADD TEMPLATE

- To Schedule a batch on a recurring basis, select **Schedule This Batch** within the **Effective Date** column

RECURRING BATCH SCHEDULE

Batch Test

Amount \$1.00

Company Test ACH Company

Transaction Type PPD Credit - Consumer Credit

Fund From x1111 - OFFICIAL CHECKS

* **Start Date**

* **Frequency**

No End Date

End By:

Number of Transfers:

CANCEL
INITIATE

- » **Start Date** – The date you would like to begin scheduling the transaction.
- » **Frequency** – Options include, but are not limited to:
 - Weekly
 - Biweekly
 - Semimonthly
 - Monthly
 - Quarterly
- » **No End Date** – Selecting this option will allow your transactions to occur indefinitely.
- » **End By** – This field allows you to specify a future end date.
- » **Number of Transfers** – This option allows you to specify the number of transactions to occur, at which point the recurring schedule will end.

Important Things to Know (continued)

- To manually stop a scheduled batch, navigate to **ACH > Activity** and scroll to the **Scheduled Batches** section:

SCHEDULED BATCHES						
<input type="checkbox"/> Show Search Options						
Ref #	Batch	Company	Schedule	Amount	Effective Date	
102	Name: Test Type: PPD Credit - Consumer Credit Fund From: x1111 OFFICIAL CHECKS	Test ACH Company - x4321	Every month, starting on 06/15/2020 and ending after 2 occurrences	\$1.00	06/15/2020	

EXPORT

- » To stop a scheduled batch, select the icon:

Wires – Single Wire

- The Single Wire option is designed for sending out one wire to one of your existing payees.
- Navigate to **Wires > Single**
 - » **Payee** – Select one of your wire payees.
 - » **Funding Account** – Select the account that the wire will be generated from.
 - » **Amount** – Input your desired transaction amount.
 - **Currency** – Select your Currency which will include all currencies available in the existing platform.
 - » **Scheduling Option** – Future-Dated (One-Time) or Recurring.
 - A future-dated one-time wire will transact the wire once at the selected date.
 - » **Memo** – Optional transaction memo.
- Once you have completed the form, select **Submit** to send the wire.

WIRES / SINGLE: INITIATE SINGLE WIRE TRANSFER

* **Payee**

* **Funding Account**

* **Amount**

* **Scheduling Option**

Memo

Wires – Multiple Wires

- The Multiple Wires option is designed for sending out multiple wires at a time to at least two of your existing wire payees.
- Navigate to **Wires > Multiple**

WIRES / MULTIPLE: INITIATE MULTIPLE WIRE TRANSFERS

Payee Nickname	Payee Name	Notify Payee	Wire Date
Customer B	B		06/12/2020

Account: Amount:
Last: N/A Scheduled: N/A

Memo:

Test Template

Account: Amount:
 Currency:
Last: N/A Scheduled: N/A

Memo:

Important Things to Know (continued)

- Select at least two Wire Payees that you would like to send wires to. Then:
 - » Select the funding accounts.
 - » Input the amounts.
 - » Select the currency (if the payee is international)
 - » Choose the desired wire dates.
 - » Input optional memo notes.
- Once complete, select **Submit** to send the wire.

Wires – One-Time Wires


One-Time Wire:

- The One-Time Wire is designed for sending out a wire to “a new recipient (not amongst your list of wire payees). This option is best used for one-off wire transactions, to recipients that you do not transact with regularly.
 - » **Note:** Information entered in the One-Time Wire page will not be saved as a wire payee.
- Navigate to **Wires > One-Time Wire**
- The presented form to complete is similar to that of adding a wire payee. However, the information for this recipient will not be saved for future use.
- If you plan on sending a wire to a recipient more than just one time, then it is recommended to add them as a wire payee first so that their information can be retained for future use.
- Once the payee has been created, you will then be able to perform both Single Wires and Multiple Wires to that payee.
- Once complete, select **Submit** to send the wire.
- Wire cutoff time – The cutoff time for a wire to be sent on the day it is initiated is 3 p.m. ET Monday – Friday

WIRES / ONE-TIME: INITIATE ONE-TIME WIRE TRANSFER

* **Funding Account**
– Select a Funding Account –

* **Amount**


* **Date**
MM/DD/YYYY 

Memo

PAYEE INFORMATION

* **Payee Type**
Domestic

* **Payee Name**

Send email when wire status is changed to Downloaded 

* **Account Number**

* **Confirm Account Number**

Future-Dated and Recurring Transfers

- All **internal** future-dated and recurring transfers scheduled prior to conversion weekend will **not** carry over to the new platform and will need to be re-scheduled post-conversion.

Bill Pay

- All existing payees and history will carry over to the enhanced Digital Banking platform.
- All scheduled payments will carry over to the new Digital Banking platform and will continue to process without any intervention.
- The first time you access Bill Pay after the conversion, you will be prompted to accept updated Terms and Conditions and Privacy Policy.

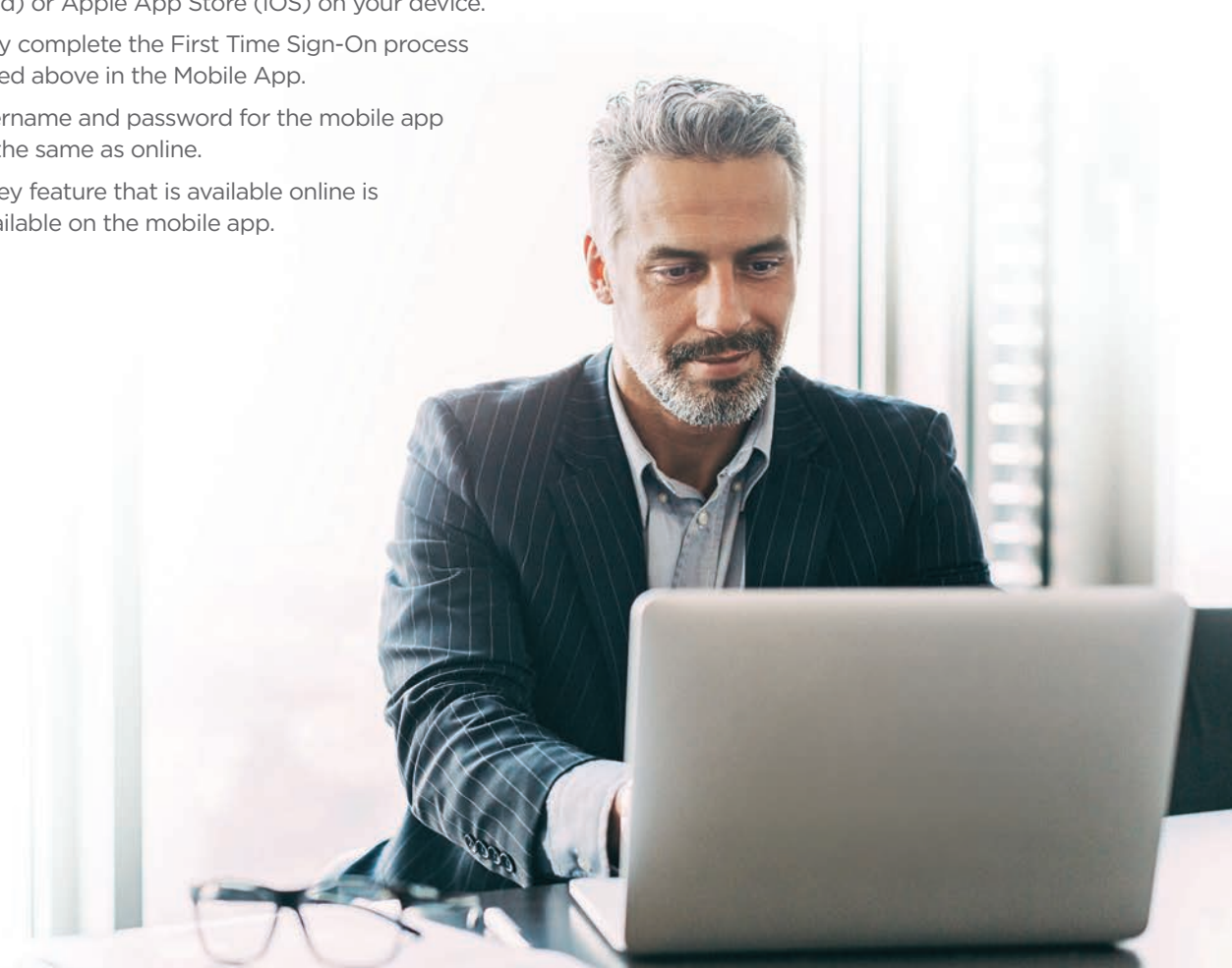
Important Things to Know (continued)

Alerts

- NBT Bank's Digital Banking platform offers more than 20 real-time account alerts you can use to easily manage your accounts.
- In order to take advantage of the Alerting capabilities, you will need to re-establish any prior alerts using the following steps:
 - » The **Alerts** module is located under **Profile > Alerts > Account Alerts**
 - » To set up **Balance Alerts**, navigate to: **Profile > Alerts > Account Alerts > Manage Alerts > Add Alerts > Account Balance Above/Below Threshold**
 - Balance alerts will no longer be sent on a regular schedule (i.e. every day at 11 a.m. EST) when your balance is above or below the threshold you define.
 - Instead, balance alerts will operate on a real-time transactional basis. This means that alerts will be delivered immediately for any transaction that leaves your available balance above or below the threshold you define.
 - To set up **Transaction** alerts, navigate to: **Profile > Alerts > Account Alerts > Manage Alerts > Add Alerts > Transaction over/equal to threshold amount**
 - » **Note:** This will deliver an alert when a transaction exceeding the threshold you define is initiated in Online or Mobile Banking, which was possible previously.
 - » We have added NEW functionality that can notify you when any debit or credit posts directly to your account.

Mobile Banking

- After the conversion is completed, you will need to download the NBT Bank app from the Google Play (Android) or Apple App Store (iOS) on your device.
- You may complete the First Time Sign-On process described above in the Mobile App.
- The username and password for the mobile app will be the same as online.
- Every key feature that is available online is also available on the mobile app.



Important Things to Know (continued)

CardValet

- CardValet will be fully integrated into the enhanced Digital Banking platform.
- You will need to re-establish any card limits and alerts by following the steps below:
 - » Locate **CardValet** in the main navigation
 - To set card limits and block transactions (including international transactions), navigate to: **CardValet > Set Card Limits**
 - To set card alerts, navigate to: **CardValet > Set Alerts**
- To report a card as lost or stolen, navigate to: **CardValet > Report Lost or Stolen Card**

Quicken & QuickBooks

- For both Quicken and QuickBooks, WebConnect will continue to be available as a service at no cost to you.
- If you are an existing Quicken user, please anticipate that connectivity will take up to a full calendar week before being fully restored.
- In the meantime, transaction history can be exported to .csv or QuickBooks Online Accountant (QBO) for manual input to these or other applications.
 - » From the Account Activity page, select the account you wish to download history for, select the date range, and click the Quicken/QuickBooks or Spreadsheet download link.

More Information

This document was prepared as a guide to present the key conversion aspects that will assist you through this process. Visit www.nbtbank.com/betterbusiness to learn more about the cutting-edge features of our enhanced Digital Banking platform.

If you need assistance, please contact:

Business Support

BusinessSupport@nbtbank.com

1-833-NBT-4BIZ

Monday–Friday, 8 a.m.–5 p.m.

Saturday, 9 a.m.–12 p.m.

Cash Management Support

CashManagementSupport@nbtbank.com

1-833-NBT-4BIZ, Option 5

Monday–Friday, 8:00 a.m.–5 p.m.

