

Supervisor's Guide



Welcome to NBT Online Banker for Business!

This Supervisor's Guide was created to provide your organization's designated Online Supervisor with the information needed to complete any necessary setup for your organizational users and the use of the various functions available with the online service.

In order to utilize the EFTPS, Payroll, ACH Payments, Collections or ACH Receipts functions you must have been approved for ACH services and have an ACH Originator Agreement and Online Banker for Business Enrollment or Maintenance form on file with NBT Bank.

In order to utilize the Positive Pay or ACH Reporting functions you must have a Positive Pay and Account Reconciliation Application along with a Positive Pay Service Agreement or an Electronic Data Interchange (EDI) Service Application and EDI Service Agreement on file with NBT Bank.

Supervisor Functions

Before the other users in your organization can access the service, the supervisor must sign on to the service and complete the steps outlined below.

1. Click on the **Business Apps** button at the top of the screen and select **Administration**.
2. Click on the **Company Information** button on your screen in the upper middle, then select your main business customer name and verify the information, including ACH Name, Tax ID Number. Click the **Submit** button and then on the **Confirm** button.

3. Click on the **Business Apps** button, then on the **Categories** button to set up any **ACH Payments/Receipts, ACH Collections, Payroll, Wire** or **International Wire** categories. You can create a separate category for each item that you may send regularly. Examples: Weekly Payroll, Biweekly Payroll, Monthly Invoice Payments and Monthly Dues Receipts. Click on the category name to assign rights to the users.
4. Click on the **Business Apps** button, **Administration, Manage Users**, then the **Add** button to setup new users for the organization.
 - Enter the user's name, address, phone number and email information and then click on the **Next** button.
 - Create a Login ID for the new user and assign a temporary password and then click on the **Next** button.
 - » The system will automatically generate a username and temporary password for the new user, but you may override these options and designate a username and temporary password manually. The new user will be prompted to update his/her password upon first login.
 - » The system will prompt you for your One-time PIN to add a new user if you are enrolled for this feature.
 - Enrollment for the new user in One-time PIN is required for any organization that uses EFTPS, Payroll, ACH Payments, Collections, ACH Receipts or Wires. Enrollment is optional for all other users. Click on the **Submit** button.
 - » If One-time PIN is selected, verify the user's contact information and click on **Submit**.
 - » Have the new user sign in with the assigned username and temporary password and follow on-screen instructions to change password, set up security questions and complete enrollment.
5. Click on **Business Apps, Administration, Manage Users** and then on user name to set up **Base Features, Account Access, Business Application Rights and Category Permissions** for the other users of your organization.
 - Base Feature rights are Mobile Banking, View Statements, View Imaged Items, Stop Payment, Positive Pay / ACH Reporting and Mobile Remote Deposit Capture.

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Supervisor Functions (continued)

- Account Access rights allow the supervisor to add accounts to each user. Select account from the drop-down menu and click on the Add Account to User's Permission List button. Select rights for the accounts which are View, Withdrawal and Deposit. For full rights, select all three options.
 - Business application rights for the transactions are Manage Payees / Payors, Manage Categories, Draft, Authorize and Full.
 - » Manage Payees / Payors gives the user the ability to set up or change customers or payees.
 - » Manage Categories gives the user the ability to set up or change categories.
 - » Draft gives the user the ability to draft new transactions. A Daily Draft Limit must be entered if the user's limit is below the Company's approved daily limit.
 - » Authorize gives the user the ability to authorize transactions not drafted by this user. A Daily Draft Limit must be entered if the user's limit is below the Company's approved daily limit.
 - » Full gives the user the ability to draft and authorize new transactions. A Daily Draft Limit must be entered if the user's limit is below the Company's approved daily limit.
 - Category Permissions enable the user to view the specific categories which have been established.
6. If you want to enable or disable access to the Business Application features for specific accounts, click on **Business Apps, Administration** and then **Accounts**. The supervisor can enable or disable the features on specific accounts by placing or removing the check mark next to each specific account and feature.
 7. If you want to require dual authorization for some or all transactions, click on **Business Apps, Administration**, and then **Authorization**. Using this feature requires one user to draft a transaction and two additional users to authorize that transaction before it will be processed. Click the select box next to the feature(s) you want to enable and enter a dollar limit that will be used to require dual authorization when the amount is exceeded.
 8. After all these tasks have been completed, each user will be able to access the service.

Pay Bills

This function gives you the ability to pay bills electronically or by paper check. You will first need to enroll in the Bill Payment feature with NBT Bank. **Funds for Bill Payments must be available no later than the Payment Date.**

To access this function, select **Pay Bills** from the **Business Apps** menu.

1. Click on the **Add a company or person to pay button**.
2. Enter payee name and select the search button.

3. If the Payee is set up to receive funds, the payee will be listed. Select appropriate payee name. If no payee by that name is found, you will need to select either Other Company or Person.
4. Enter the information in the required fields.
5. Click on **Add Bill**.
6. Repeat the steps above to enter additional payees.

When you've completed the setup of your payees, click on the **Manage My Bills** button.

Using the **My Bills** drop-down menu, choose the payee to which funds are to be sent.

1. Select the action you would like for this biller (Set up automatic payments, Set up reminders, Change bill information, Delete this biller).
2. To set up Automatic Payments, using the **Pay From** drop-down menu, choose the account from which the funds are to be sent.
3. Enter the **Amount** of the bill payment.
4. Enter the **First Payment Date** of the bill payment.
5. Using the **Frequency** drop-down menu, choose the frequency of the bill payment.
6. Select the **Duration** of this payment.
7. Verify that all the information is correct on the Bill Payment form.
8. To set up the bill payment, click on **Start Making Payments**.

To make a one-time payment to a payee:

1. Enter amount in box next to payee name
2. Use the payment calendar to determine the pay date you can select to pay your bill. Available dates will be in blue, the date selected will be the date the funds are withdrawn from your account.
3. Click on the **Make Payments** button.
4. A **confirmation** page will appear. **Click on Submit Payments. If the transaction is not submitted the Bill Payment will not be processed.**
5. A **Payment Confirmation** page will appear, click on **Finished**.
6. You can cancel any payment that has not started processing.

EFTPS Tax Payments

This function gives you the ability to pay payroll taxes, other federal taxes and state taxes electronically. You will first need to enroll in the EFTPS program with the U.S. Department of Treasury and your State Department. EFTPS tax payments are outgoing credits that require that you send the payment at least two business days ahead. **Funds for outgoing EFTPS tax payments must be available no later than the Send Date.**

Example: For a Friday effective date, the file must be submitted no later than 4:00 p.m. on Wednesday. To set up an EFTPS payment more than two days prior to the Effective Date, enter the Effective Date first. The Send Date will change to two days prior to the Effective Date, even though you are submitting the file on an earlier date.

Supervisor's Guide (continued)

EFTPS Tax Payments (continued)

To access this function, select the **EFTPS Tax Payments** button from the **Business Apps** menu.

1. Click on **Setup Tax ID**
2. Using the **Company** drop-down menu, choose the company for which the tax id is being setup for.
3. Using the **Tax Region** drop-down menu, choose the appropriate state (and/or corresponding department).
4. Enter the **Tax ID** for this company. For New York businesses, enter the appropriate access code.
5. Click on the **Register** button. Repeat this process for each subsidiary company.
6. Click on **Setup Tax Form**.
7. Using the **Company** drop-down menu, choose the company for which the tax form is being setup for.
8. Using the **Tax Region** drop-down menu, choose the appropriate state
9. Using the **Tax Form** drop-down menu, choose the appropriate tax for
10. Click on the **Register** button. Repeat this process for each Tax Form the company/subsidiary will

When you've completed your setup activities, click on **EFTPS Tax Payment**.

1. Using the **Account ID** drop-down menu, choose the account from which the funds are to be sent.
2. Using the **Company** drop-down menu, choose the company from which the funds are to be sent.
3. Select the appropriate **Tax Form** from the drop-down menu.
4. Fill in the amount fields and verify the total.
5. Verify that you have the correct information in the **Account ID, Company Tax Form, Tax Period Ending, Send Date** and **Effective Date** fields.
6. To send the tax payment, click on **Submit**.
7. A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the tax payment will not be processed.**
8. You can view and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen.
To edit or cancel the transaction, click on Pending Transactions. The transaction can only be edited or canceled prior to 4:00 p.m. on the send date.

Wire Transfers

This function allows for the same-day transfer of funds to another bank. You must have a Funds Transfer Agreement on file with NBT Bank to utilize this service. **Funds for Wire Transfers must be available when submitted.**

All wire transfers submitted after 3:00 p.m. US/Eastern will be processed on the next business day.

To access this function, select **Domestic Wire Transfers** or **International Wire Transfers** from the **Business Apps** menu.

1. Click on **Manage Beneficiaries** if you wish to set up a beneficiary that you will reuse in the future.
2. Click on **Add Beneficiary**.
3. Enter the information in the required fields.
4. An email address option is provided if you wish to inform the recipient that the wire is on the way.
5. Using the **Funding Account** drop-down menu, choose the account from which the funds are to be sent.
6. Enter the **Usual Amount** if it is the same for every Wire Transfer for this beneficiary.
7. Be sure that the beneficiaries account type indicated (checking or savings) is correct.
8. Choose the Category. (New categories can be created in the **Business Apps, Categories** menu.)
9. Click on **Save**.
10. Repeat the steps above to enter additional beneficiaries.

When you've completed your setup activities, click on **Domestic Wire Transfers** or **International Wire Transfers**.

1. Using the **Company** drop-down menu, choose the company from which the funds are to be sent.
2. Using the **Select a Beneficiary** drop-down menu, choose the beneficiary to receive the funds.
3. Using the **Funding Account** drop-down menu, choose the account from which the funds are to be sent.
4. If a **Usual Amount** was entered for the beneficiary in **Manage Beneficiaries**, the usual payment amount will always default to the **Domestic Wire Transfer** or **International Wire Transfer Form**.
5. Verify that all the information is correct on the Wire Transfer form. Verify the Send Date.
6. To send the wire, click on **Submit**.
7. A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the Wire Transfer will not be processed.**
8. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen.

Authorize Transactions

This function is used if the Online Supervisor has designated certain types of transactions (Transfers, Payroll, ACH Payments, Collections, ACH Receipts, Wire Transfers, etc.) to be drafted by one user and then authorized and sent by another user. **If a transaction is not authorized by 4:00 p.m., (3:00 p.m. for Wire Transfers) on the send date, it will be considered canceled, and the transaction will not be sent.**

To access this function, select **Authorize Transactions** from the **Business Apps** menu.

1. Click on the box to the right of the transactions you wish to authorize.
2. To authorize the posted transactions, click on **Authorize**.

Authorize Transactions (continued)

3. A confirmation page will appear, click on confirm. If the transaction is not confirmed the transaction will not be processed.
4. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen.

Payroll

This function is for the direct deposit of payroll only. It allows you to set up and send your payroll file. Remember that the direct deposit of payroll requires that you send the file at least two business days ahead. **Funds for outgoing Payroll files must be available no later than the Send Date.**

Example: For a Friday effective date, the file must be submitted no later than 4:00 p.m. on Wednesday. To set up a Payroll direct deposit more than two days prior to the Effective Date, enter the Effective Date first. The Send Date will change to two days prior to the Effective Date even though you are submitting the file on an earlier date.

To access this function, select the **Payroll** button from the **Business Apps** menu.

1. Click on **Manage Payees**.
2. Click on **Add Payee**.
3. Enter the required information for the first employee.
4. Enter the **ABA Routing Number** and **Account Number** for the primary account.
5. Indicate if the account is a Checking or Savings account.
6. Enter the **Usual Amount** if it is the same every pay period.
7. Choose the **Category** (New categories can be created in the **Business Apps, Categories** menu.)
8. Click on **Save**.

The information you enter in the next section tells the bank where to direct your employees' payroll funds. Multiple accounts can be set up for each employee. These accounts can be at different financial institutions. The secondary accounts should be used for amounts that are the same every pay period, such as a weekly savings deposit of \$50. The remaining funds are then credited to the employee's primary account. It is important to remember that the total of the two deposits is what is entered into the total amount field on the form and submitted to the bank.

1. Click on the **Manage Payees** button.
2. Select the employee to enter the secondary account information.
3. Click on the **Add** button under **Additional Accounts**.
4. Complete the **Additional Account Details** information.
As indicated above, an amount must be entered that will not change from pay period to pay period.
5. Click on **Add Account**.
6. Repeat this process for each employee.

When you've completed your setup activities, click on **Payroll**.

1. Using the **From** drop-down menu, choose the company from which the funds are to be sent.
2. Using the **From Account** drop-down menu, choose the account from which the funds are to be sent.
3. Verify that the **Send Date** is two bank business days prior to the payroll effective date.
4. Verify the **Effective Date** will be two bank business days after send date.
5. Using the **Frequency** drop-down menu, choose the frequency of the payroll.
6. Using the **Category** drop-down menu, choose the category.
7. If a **Usual Amount** was entered for the employee in **Manage Payees**, the usual payment amount will always default to the **Payroll Form** and the employee will be automatically selected. If the employee should have a change for that week you may highlight the total amount on the payroll form and enter the correct amount for that week. If the employee's **Usual Payment Amount** is changed to a different amount going forward then return to **Manage Payees**, select the employee's name, modify the **Usual Amount** and click **Save**.
8. Check the box preceding that employees name and enter amount field to pay this individual.
9. To skip a payday for an employee, uncheck the box preceding that employee's name.
10. Verify that all the information is correct on the payroll form. Verify that the Send Date is two bank business days prior to the payroll effective date. Verify the effective date.
11. To send the file, click on **Next**
12. A confirmation page will appear, click on **Confirm**. **If the transaction is not confirmed the payroll will not be processed.**
13. You can view and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen.
To cancel the transaction, click on Pending Transactions. The transaction can only be canceled prior to 4:00 p.m. on the send date.

ACH Payments

This function gives you the ability to send payments to your vendors. ACH Payments require that you send the payment at least two business days ahead. The **Addenda** feature allows you to send an invoice number or other identifying information along with the dollar amount. Both **Payments** and **Receipts** share the same Manage Payees list. This allows corrections to be made in case of an error in either function. **Funds for outgoing ACH payment files must be available no later than the Send Date.**

ACH Payments (continued)

Example: For a Friday effective date, the file must be sent no later than 4:00 p.m. on Wednesday. To set up an ACH Payment more than the required days before the Effective Date, enter the Effective Date first. The Send Date will change to two days prior to the Effective Date, even though you are submitting the file on an earlier date.

To access this function, select the **ACH Payments** button from the **Business Apps** menu.

1. Click on **Manage ACH Payees**.
2. Click on **Add Payee**.
3. Enter the information in the required fields.
4. An email address option is provided if you wish to inform the recipient that the payment is on the way.
5. Select **CCD** if the transaction is business to business or **PPD** if the recipient is an individual.
6. Enter the **ACH Addenda** information, if applicable.
7. Be sure that the description indicated (checking or savings) is correct.
8. Enter the **Usual Amount** if it is the same for every ACH Payment.
9. Choose the Category. (New categories can be created in the **Business Apps, Categories** menu.)
10. Click on **Save**.
11. Repeat the steps above to add additional accounts.

When you've completed your setup activities, click on **ACH Payments**.

1. Using the **From** drop-down menu, choose the company from which the funds are to be sent.
2. Using the **From Account** drop-down menu, choose the account from which the funds are to be sent.
3. Verify that the **Send Date** is two bank business days prior to the ACH payment effective date.
4. Verify that the **Effective Date**, will be two bank business days after send date.
5. Using the **Frequency** drop-down menu, choose the frequency of the ACH payment.
6. Using the **Category** drop-down menu, choose the category.
7. If a **Usual Amount** and **ACH Addenda** were entered for the payee in **Manage ACH Payees**, the usual payment amount and addenda will always default to the **ACH Payments Form** and the payee will be automatically selected.
8. Check the box preceding the payee's name and enter the current amounts and any desired information into the Addenda field.
9. To skip an ACH Payment, uncheck the box preceding that payee's name.
10. Verify that all the information is correct on the ACH payment form. Verify that the Send Date is two bank business days prior to the ACH Payment effective date. Verify the effective date.
11. To send the file, click on **Next**.

12. A confirmation page will appear, click on **Confirm**. **If the transaction is not confirmed the ACH Payment will not be processed.**
13. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. The transaction can only be canceled prior to 4:00 p.m. on the send date.

Positive Pay / ACH Reporting

This function allows access to Positive Pay, Account Reconciliation and ACH Reporting Services. To access this function, select Positive Pay / ACH Reporting from the Business Apps menu.

For ACH Return or EDI Notifications go to: Transaction Processing, ACH Reporting Files. For additional information on Positive Pay / Account Reconciliation please refer to the Client Guide under Web Links.

Please note that EDI, Positive Pay and Account Reconciliation Services require additional Application and Service Agreements.

Collections

This function gives you the ability to collect funds from your accounts at other banks or debit your customers' accounts for payment. Collections require that you send the request at least one banking business day prior to having the funds in your account at this bank.

Example: For a Friday effective date, the file must be submitted no later than 4:00 p.m. on Thursday. To set up a collection more than one day prior to the Effective Date, enter the Effective Date first. The Send Date will change to one day prior to the Effective Date, even though you are submitting the file on an earlier date.

To access this function, select the **Collections** button from the **Business Apps** menu.

1. Click on **Manage Payors**.
2. Click on **Add Payor**.
3. Enter the information in the required fields.
4. Be sure that the description indicated (checking or savings) is correct.
5. Enter the **Usual Amount** if it is the same for every Collection amount.
6. Choose the Category. (New categories can be created in the **Business Apps, Categories** menu.)
7. Click on **Save**.

When you've completed your setup activities, click on **Collections**.

1. Using the **To** drop-down menu, choose the company to receive the funds.
2. Using the **To Account** drop-down menu, choose the account that should receive the funds.
3. Verify that the **Send Date** is at least one bank business day prior to the collection effective date.

Collections (continued)

- Verify the effective date will be one bank business day after send date.
 - Using the **Frequency** drop-down menu, choose the frequency of the collection.
 - Using the **Category** drop-down menu, choose the category.
 - If a **Usual Amount** was entered for the payor in **Manage Payors**, the usual payment amount will always default to the **Collections Form** and the payee will be automatically selected.
 - Check the box preceding that payor's name and enter amount in total amount field to pull payment from this individual.
 - To skip a collection payment, uncheck the box preceding that payor's name.
 - Verify that all the information is correct on the collection form.
 - Verify that the Send Date is at least one bank business day prior to the collection effective date. Verify the effective date.
 - To send the file, click on **Next**.
 - A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the Collection will not be processed.**
 - You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. The transaction can only be canceled prior to 4:00 p.m. on the send date.
- Enter the **Usual Amount** if it is the same for every ACH Receipt.
 - Choose the Category. (New categories can be created in the **Business Apps, Categories** menu.)
 - Click on **Save**.
 - Repeat the steps above to enter additional accounts.

When you've completed your setup activities, click on **ACH Receipts**.

- Using the **To** drop-down menu, choose the company to receive the funds.
- Using the **To Account** drop-down menu, choose the account that should receive the funds.
- Verify that the **Send Date** is at least one bank business day prior to the ACH Receipt effective date.
- Verify the **Effective Date** will be one bank business day after send date.
- Using the **Frequency** drop-down menu, choose the frequency of the collection.
- Using the **Category** drop-down menu, choose the category.
- If a **Usual Amount** and **Addenda** information were entered for the payee in **Manage ACH Payors**, the usual payment amount will always default to the **ACH Receipts Form**.
- Check the box preceding that payor's name and enter amount in Total Amount field to pull payment from this individual.
- To skip an ACH Receipt, uncheck the box preceding that payor's name.
- Verify that all the information is correct on the ACH Receipts form. Verify that the Send Date is at least one bank business day prior to the ACH Receipt effective date. Verify effective date.
- To send the file, click on **Next**.
- A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the ACH Receipt will not be processed.**
- You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. The transaction can only be canceled prior to 4:00 p.m. on the send date.

ACH Receipts

This function gives you the ability to debit accounts at other banks. ACH Receipts require that you send the request at least one banking business day prior to having the funds in your account at this bank. The **Addenda** feature allows you to send an invoice number or other identifying information with the dollar amount. Both **Payments** and **Receipts** share the same Manage Payees list. This allows corrections to be made in case of an error in either function.

Example: To receive funds on a Friday, the file must be sent no later than 4:00 p.m. on Thursday. To set up an ACH Receipt more than the required days before the Effective Date, enter the Effective Date first. The Send Date will change to one day prior to the Effective Date, even though you are submitting the file on an earlier date.

To access this function, select the **ACH Receipts** button from the **Business Apps** menu.

- Click on **Manage ACH Payors**.
- Click on **Add Payor**.
- Enter the information in the required fields.
- An email address option is provided if you wish to inform the recipient that the debit is on the way.
- Select **CCD** if the transaction is business to business or **PPD** if the recipient is an individual.
- Enter the **ACH Addenda** information, if applicable.
- Be sure that the description indicated (checking or savings) is correct.

Transfers

This function allows for the same-day transfer of funds between accounts with NBT Bank. **Funds for Transfer must be available when submitted. Transfers from a checking, savings, or money market account submitted after 10:00 p.m. US/Eastern will be processed on the next business day. Advances from a line of credit submitted after 4:00 PM US/Eastern will be processed on the next business day.**

To access this function, select **Transfers** from the **Business Apps** menu.

- Using the **From Account** drop-down menu, choose the account from which the funds are to be sent.
- Using the **To Account** drop-down menu, choose the account to which the funds are to be received.
- Enter the **Amount**.

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Transfers (continued)

4. Verify that all the information is correct on the Transfer form. Verify that the Transfer Date is today.
5. Using the **Frequency** drop-down menu, choose the frequency of the transfer.
6. To send the transfer, click on **Submit**.
7. A confirmation page will appear, click on **Confirm**. **If the transaction is not confirmed the transfer will not be processed.**
8. You can view the information you submitted and print it for your records by clicking on the **Transaction Activity** button in the menu portion of your screen.

Important Notes

One-time PIN: A one-time PIN is a randomly selected, six-digit number that is required as part of the authentication process when logging into NBT Online Banker for Business from an unrecognized device.

You can choose to receive your one-time PIN in one of the following three ways:

- Automated call back to your phone number on file
- Text message to your mobile phone number on file
- Email to your email address on file

To ensure you receive your one-time PIN, it is important that your contact information is current and up to date.

Passwords:

1. If you forget your password, you can click the **Forgot Your Password** link to have a temporary, one-time password sent to the email address on record for your Login ID.
2. You may request that a password be reset by contacting the NBT Bank Call Center at 1-800-NBT-BANK (1-800-628-2265).

Nicknames: All users can access the **Nicknames** button displayed on the Accounts screen to name your organization's various accounts. All users should use the same nicknames.

Account Order: All users can access the **Account Order** button displayed on the Accounts screen to change the on-screen display order of your accounts.

For more information, call or visit us online today.



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