State Bank

Freeport, IL
MEMBER FORESIGHT FINANCIAL

CREATING AN ACH BATCH BY IMPORTING A FILE

Welcome to State Bank's Business Online Banking and Cash Management Video Guide. In this segment, we'll learn how to create an ACH Batch by importing an ACH Payee file. Before any ACH Transaction can be completed, whether it is a credit to a payee or pulling a payment from a payor, our first step is to create the transaction's ACH Batch, or list of payees. Before we begin, there are a couple of terms that will be important to know as we become familiar with setting up ACH transactions: ACH Batch and ACH Record. An ACH Batch is a group of payees saved as a template for future ACH transactions. An ACH Batch can contain just one payee or multiple payees. An ACH Record is an individual payee within an ACH Batch. The words Payee and ACH Record can be used interchangeably. To create an ACH batch by importing ACH payees, click on Cash Management. The ACH Menu will appear. The first step to importing your payee records is to set up the layout of your file so the system correctly sorts the information. To do this, click on Import Layout. Then, use the drop down arrow to choose the file type you are inputting. For this demonstration, we will use a CSV file layout. The field indicators will appear. Use the drop down box next to each category to assign the column in which each category appears in your file. For example, if the payee name is in column 1, choose column one, or the number one, from the dropdown. You can also choose the specific text that indicates whether the account is checking or savings and whether the transaction is a debit from or a credit to the payee. When you are finished setting your import layout, choose save. Click ACH to return to the ACH menu to create your batch. To create a new ACH Batch, click the drop down arrow to choose the Company creating the batch. Enter in the Batch Name, SEC Code, Company ID, and Entry Description. When done, click Submit. Once you have created your batch, the next step is to import your records, or payees. To import your payee information, click Import Record. Use the drop down box to choose the file type you are importing. Then, click Choose File to locate your file. When done, click Import. Your imported file is now queued for upload. Click Refresh List until the status changes to uploaded. If you receive an error message from your imported file, try formatting the cells in your file to "text" cells rather than number cells, save the file, and try importing again. When your file status changes to uploaded, click on ACH to see your imported batch. Your imported file is now an Imported ACH Batch. To change the status to Ready, click the drop down box on the imported ACH Batch's row and choose Edit. Update the Batch Name and click Submit. You have successfully created an ACH Batch by importing payees. If you need to make any changes to your ACH batch after uploading, you can do so in one of two ways: by choosing Edit or Quick Edit. To edit your ACH Batch, click the dropdown arrow and select either Edit or Quick Edit. Selecting Edit will allow you to change the batch name, entry description, edit individual payee records, delete payee records, or add new payee records. When done, click Submit. Selecting Quick Edit allows you to change multiple payee records at once, but only allows you to change the amount and whether the transaction is a debit or credit. When done, click Save to return to the ACH Batch List screen. You have successfully created an ACH batch by importing a file! Please don't hesitate to reach out to a State Bank Representative with any questions!

CREATING AN ACH BATCH BY NACHA FILE UPLOAD

Welcome to State Bank's Business Online Banking and Cash Management Video Guide. In this segment, we'll learn how to create an ACH Batch by uploading a NACHA formatted file. Before any ACH Transaction can be completed, whether it is a credit to a payee or pulling a payment from a payor, our first step is to create the transaction's ACH Batch, or list of payees. Before we begin, there are a couple of terms that will be important to know as we become familiar with setting up ACH transactions: ACH Batch and ACH Record. An ACH Batch is a group of payees saved as a template for future ACH transactions. An ACH Batch can contain just one payee or multiple payees. An ACH Record is an individual payee within an ACH Batch. The words Payee and ACH Record can be used interchangeably. To create an ACH Batch by uploading a NACHA formatted file, log in to Online Banking and click on Cash Management. This will take you to the ACH Menu. From the ACH Menu, click Upload. Click on Choose File to locate your NACHA formatted file. Make sure the company name on your NACHA file matches the company name set up for you in Online Banking. Once chosen, click Upload. Your NACHA file is now queued for upload. Click Refresh List until the status changes to Uploaded. Click on ACH to see your uploaded batch. Your NACHA file is now an uploaded ACH Batch. To change the status to Ready, click the drop down box on the uploaded ACH Batch's row and choose Edit. Update the Batch Name and click Submit. You have successfully created an ACH Batch by uploading a NACHA formatted file. If you need to make any changes to your ACH Batch after uploading, you can do so in one of two ways: by choosing Edit or Quick Edit. To edit your ACH batch, click the drop down arrow and choose Edit or Quick Edit. Selecting Edit will allow you to change the batch name, entry description, edit individual payee records, delete payee records, or add new payee records. When done, click Submit. Selecting Quick Edit allows you to change multiple payee records at once, but only allows you to change the amount and whether the transaction is a debit or credit. When done, click Save to return to the ACH Batch List screen. You have successfully created an ACH batch by NACHA file upload! Please don't hesitate to reach out to a State Bank Representative with any questions!

CREATING AN ACH BATCH BY MANUAL ENTRY

Welcome to State Bank's Business Online Banking and Cash Management Video Guide. In this segment, we'll learn how to manually create an ACH Batch. Before any ACH Transaction can be completed, whether it is a credit to a payee or pulling a payment from a payor, our first step is to create the transaction's ACH Batch, or list of payees. Before we begin, there are a couple of terms that will be important to know as we become familiar with setting up ACH transactions: ACH Batch and ACH Record. An ACH Batch is a group of payees saved as a template for future ACH transactions. An ACH Batch can contain just one payee or multiple payees. An ACH Record is an individual payee within an ACH Batch. The words Payee and ACH Record can be used interchangeably. To get started creating a manual ACH batch, click on Cash Management. The ACH Menu will appear. Creating a manual ACH Batch starts right on the main ACH Menu. To create a new ACH Batch, click the drop down arrow to choose the Company creating the batch. Enter in the batch name, SEC code, company ID, and entry description. When done, click Submit. Once you have created your batch, the next step is to create a record for each payee within the batch. Enter the required information, including the record's name, amount, routing number, account number, account type, and whether the transaction is a credit to the record or a debit from the record. Once you've entered the information, click Submit. If you have more than one payee in the batch, click Add Multiple to add more than one payee at a time. Clicking on Add Multiple will allow you to add 15 payees at once. The system allows you 10 minutes to complete this form. Again, fill out the required information, including name, routing number, account number, whether the account is a

checking or savings account, amount, and whether the transaction is a debit or a credit, and click Submit. After clicking Submit on the single or multiple Add Record screens, your payee(s) are listed in your batch. To add more payees, click Add Record. To complete the batch listing, click Submit. You have successfully created a manual entry ACH batch. If you need to make any changes to your ACH batch after uploading, you can do so in one of two ways, by clicking Edit or Quick Edit. To edit your ACH batch, click the dropdown arrow and select either Edit or Quick Edit. Selecting Edit will allow you to change the batch name, entry description, edit individual payee records, delete payee records, or add new payee records. When done, click Submit. Selecting Quick Edit allows you to change multiple payee records at once, but only allows you to change the amount and whether the transaction is a debit or credit. When done, click Save to return to the ACH batch list screen. You have successfully created a manual entry ACH batch! Please don't hesitate to reach out to a State Bank Representative with any questions!

INITIATING AN ACH BATCH TRANSACTION
Welcome to State Bank's Business Online Banking and Cash Management Video Guide. Now that we have learned how to create ACH Batches, in this segment, we'll learn how to initiate those batches into a successful ACH Transaction.   Before we begin, there are a couple items that will be important to know as we become familiar with initiating ACH transactions. The first is the ACH cutoff time. ACH transactions can be initiated before 4:00 p.m. After the 4:00 p.m. cutoff time, transactions cannot be initiated until the next day at 12:01 a.m. Next is cancelling a transaction. Always choose Uninitiate to cancel a transaction. You will see the word delete as an option in your ACH Menu, however, choosing Delete will delete the entire ACH batch, not just your transactions. We will go over this process later in this segment. Finally, there are two ways to initiate an ACH Transaction, Quick Initiate or Single Initiate. Quick Initiate allows you to initiate multiple ACH batches at once, while Single Initiate only allows you to initiate one ACH batch at a time. We will go over both of these processes in this segment. First, we will review a Quick Initiate ACH Transaction. To get started, click on Cash Management. This will bring you to the ACH Menu and your list of ACH Batches. From here, place a checkmark on the batches you wish to initiate. When your batches are selected, choose Initiate Selected. Choose the effective date of the transaction and the account where funds will be debited from or credited to. If you would like each record's payment amount to reset to zero after initiating this transaction, choose the Reset Records box. When done, click Initiate. Your transaction's progress is displayed. When it reaches 100% Complete, click OK. You have successfully initiated an ACH transaction using Quick Initiate. To return to the ACH Menu, click Return. Your ACH Batch is now categorized as Initiated in the ACH Batch List. To initiate a single batch we start again at the ACH Menu. Choose the drop down arrow on the ACH Batch you would like to initiate and choose Initiate. Again, choose the effective date of the transaction and the account where funds will be debited from or credited to. If you would like each record's payment amount to reset after initiating this transaction, choose the Reset Records box. When done, click Initiate. You have successfully initiated an ACH transaction using Single Initiate. Once a transaction is initiated, you can cancel, or uninitiate, the transaction. To do so, click the drop down arrow on the initiated ACH transaction you wish to cancel and choose Uninitiate. Remember, do not choose Delete or the Delete Selected button. This will not just cancel your transaction, but delete the entire ACH batch you previously created. Your initiated ACH Batch details will appear. To confirm the transaction cancellation, click Uninitiate. You have successfully cancelled, or uninitiated, an ACH Transaction. You now know how to initiate and uninitiate ACH transactions. Please don't hesitate to reach out to a State Bank Representative with any questions!

CREATING A NEW BUSINESS USER

Welcome to State Bank's Business Online Banking and Cash Management video guide. In this segment, we'll look at creating a new business user. Click on Cash Management. Choose the Users tab. Here you will find a list of your current cash management users. Click New CM user to create. Begin setting up your user by assigning them a username. This username can later be changed by the user. Next, enter their email address. Users can also be given admin rights. You can choose full, partial, or no admin rights. The next section allows you to set business online banking access times for your users. You can choose specific time ranges, or click all day for full day access. If users attempt to access business online banking outside their allotted timeframes, they will be shown a login error message. The next section, if applicable to your business, allows you to set up ACH transaction limits and transfer limits for the user. Finally, you can choose the exact functionalities you would like your user to have access to. Once you have selected all your settings for your new user, click submit. Your user has been created. An email will be sent to you to confirm your new user request, and the user will remain pending until the bank approves your addition. Once approved, your user will receive the following email to complete their enrollment. Follow the link to access online banking. Here, the user creates an online banking ID and password. When complete, click Continue. Enter your mobile phone number, choose your mobile phone provider, and click Submit. Choose a watermark security image, and click Submit. Read the information and click Continue. Choose your challenge questions, and click Submit. Confirm your challenge questions, and if correct, click Confirm. Your user's enrollment is complete. Click Continue to access online banking. You have successfully created a new business online banking and cash management user! Please don't hesitate to reach out to a State Bank Representative with any questions!

EDITING USER SETTINGS

Welcome to State Bank's Business Online Banking and Cash Management video guide. In this video, we'll show you how to make permissions changes to your business online banking users. To begin, log into online banking and click Cash Management. Choose the Users tab. Choose CM User List. Here you'll see a list of all your current users. To edit a user, choose the drop down box to the right of your user and choose User Settings, Default Settings, or Account settings. User Settings allows you to make changes to the user's email, username, password, phone number, access times, transaction limits, and feature access. When done, click Submit. Use the drop down box again to choose Default Settings. This will allow you to choose even more detailed functionality permissions as well as choose which accounts your user will have access to. When done, click Submit. Again, use the drop down box to choose Account Settings. Here, you can customize permissions even further by choosing specific function permissions based on account number. Use the drop down box to choose the account you would like to customize, and choose the check boxes to allow your user permission to your chosen features. When done, click Submit. You have successfully edited a business online banking user's permissions! Please don't hesitate to reach out to a State Bank Representative with any questions!

BUSINESS BILL PAY

Welcome to State Bank's Business Online Banking and Cash Management video guide. In this video, we'll show you the various functions within Business Bill Pay. To access business bill pay, log into business online banking and choose Bill Pay. Here you will find your business bill pay home screen. The home screen will show you any reminders scheduled, allow you to take shortcuts to your favorite bill pay functions, or jump right into starting a payment. You can also see scheduled pending payments as

well as your last 30 days of payment history. One of the first steps to using business bill pay is creating your payees. Payments can be made to companies or individuals. To begin, we'll click the Payees tab on the bill pay home screen and choose Pay a Company. The Add a Company screen will appear. Fill in all of your payee information, including the account number that appears on your bill or monthly statement for the payee. If you do not have an account number at the payee's company, please include any identifying information within the account number field. This could be your name, your business name, or any other information that will allow the payee to identify your payment. Continue entering your information and when done, click Submit. You may now be asked to include some additional information like a payee nickname, the exact address where the bill should be sent, and will be given the option to choose which account will be debited for the payment. When done, click Submit Payee. Your payee has successfully been added. You can now choose to add another payee or go right to scheduling a payment to your new payee. Next, let's learn how to add an individual payee. To begin, click the Payees tab and choose Add an Individual. There are three ways to add an individual. The first is adding an individual and allowing them to provide their own bank information for electronic deposit of funds. All you need to know is the payee's email address. You will select a keyword, or password for your payee and we will email them a link to a secure server. Here, the payee will log in using the keyword you created and can then provide their bank account information for deposit. They will only have to enter this keyword one time; once the keyword is provided by the payee, our system will save their account information and the payee will be notified of any future payments via email. Enter the payee's name, nickname, phone number, and choose their payment category and the account from which the payment will be debited. Enter the payee's email address, and create their one time keyword. When done, click next. The second electronic payment option for an individual is to set up a payment using their direct deposit information. In this case, you do need to know your payee's routing and account number. Add your payee's information, including their account number, routing number, and account type, either checking or savings. When done, click Next. The final way to add an individual payee is to send them a check. To do so, enter the payee's information, then choose next. After clicking next on any of the individual payee options, you will be asked to activate your payee with a one-time code. You can choose to have this code delivered to you via phone, text, or email. Once you receive your code, enter the digits into the bill pay screen to activate your individual payee. Your payee has now been created and you are ready to schedule payments. To edit or delete your payees, click on the Payees tab again and choose Manage Payees. Here, you can choose to pay, edit or delete your payees. To delete a payee, simply click the Delete icon. Confirm that you would like to delete the payee by clicking Delete Payee in the popup. Your payee has now been deleted. Now that we know how to create both company and individual payees, we can schedule payments. To begin, click the Payments tab on the business bill pay screen. You can choose to set up one-time or recurring payments. We'll start with a one-time payment. Choose the payee or payees you'd like to pay and choose Pay. Choose the account that will be debited for the payment, the amount, and the deliver by date. The date you choose is the day the payment will actually reach the payee. When done, click Review to see your payment details. If everything looks correct, click Pay All to complete your payment. A payment confirmation screen will appear. To create a recurring transaction, click on the Payments tab and choose Recurring Payment. Again, choose the payee you would like to pay. A payment box will appear. Choose the account you would like to be debited for the payment and the amount to pay. Then choose your recurring payment frequency and start date. Then, choose the ending date for your recurring payment. You can choose no ending date, a specific ending date, or can choose to end the payment after a set number of instances.

When done, click Submit. Your payments have been scheduled. To make changes to a recurring or one-time payment, again choose the Payments tab and select Scheduled Payments. Here you can see all pending payments. You can choose to see the payment details, edit the payment, or stop the payment. To stop or delete the payment, click the Stop icon. If the transaction is recurring, you will be given the option to stop the series immediately or after the next payment processes. When done, click Submit. Your payment has been stopped. Within business bill pay, you can also customize your experience using the Options and Notifications tools. The Company Profile tool allows you to make changes to your company information, including address and phone number. The manage bill pay accounts function allows you to add or remove accounts from which you can pay bills. You can edit existing payment accounts by clicking the Edit icon. When done, click Save Changes. Choosing the delete icon will remove bill pay accounts. To add an account, click Add New Account. Enter the account information and click save changes. This account will remain pending until approved by State Bank. Remember, you can only use checking accounts to make bill payments. The next section in the Options menu is e-notifications. Here you can set up notifications for specific bill pay events, activities, transactions, and more. Event notifications send you a text and/or email when a transaction needs approval, a transaction exceeds a specified amount, a recurring transaction processes, payee information has been updated, and more. Alerts can be turned on and off by clicking the toggle buttons next to the alert and choosing Submit. Logout alerts send a report you summarizing the activity in your last bill pay session. Choose which activities you would like included in your report, and when done, click Submit. Recurring alerts send you a list of scheduled payments or transaction history at your selected frequency. Finally, Reminder notifications allow you to schedule reminders for each time you need to schedule a payment or transfer funds. The next section of the Options Menu is the Manage Users section. Here you can see bill pay users, edit their contact information, and view their bill pay permissions. The last section in of the business bill pay Options Menu allows you to pull payment reports. You can choose reports based payments or payees, by user, and in specific date ranges. Results will populate under the search options. You now know how to navigate the various functions of business bill pay! Please don't hesitate to reach out to a State Bank Representative with any questions!

TAX PAYMENTS
Welcome to State Bank's Business Online Banking and Cash Management video guide. In this video, we'll show you how to use the Tax Payment function to create an electronic tax payment record. The treasury accepts Treasury Tax and Loan (TT&L) payments electronically from users who are enrolled within the Treasury Department. To start your tax payment, go to the Cash Management Tab and choose ACH then Tax Payment. Choose if the payment is a Federal or State tax payment. For this example, we'll choose a Federal Tax payment. Enter a tax category and select the Lookup button to find the routing number for the financial institution who receives the payment. Continue by choosing your company name, entering the tax period, and tax code. You can look up different tax codes for your transaction by clicking the dropdown box. Enter your taxpayer ID or company EIN number. Then, enter the dollar amount of the transaction and choose the account to debit for the transaction. There are three optional information fields when creating a Federal tax payment. They are as follows: Tax Information ID 1 allows you to enter the amount designated for Social Security. Tax Information ID 2 allows you to enter the amount designated for Medicare. Tax Information ID 3 allows you to enter the amount designated for withholding. Now, let's look at a State tax payment. Again, enter a tax category, use the Lookup button to find the routing number for the financial institution that accepts the tax payment, and choose your company name and the tax period. Then, use the Lookup button again to

enter a tax code, enter your taxpayer ID, and use the next Lookup button to choose an amount type code. Finally, enter the amount you'd like to pay and the account you would like the funds debited from. When you have completed all the required fields, click Submit. This will create an ACH Batch record and will be listed on the ACH Batch List Screen. To send your payment, initiate the ACH Batch just like any normal ACH batch by using the Initiate or Quick Initiate functions. Check out the Initiating Batch Transactions video if you have any questions on this step. You can also edit your tax payment by choosing the Edit function from the options drop down on your tax ACH Batch. You now know how to create and submit a federal or state tax payment. Please don't hesitate to reach out to a State Bank Representative with any questions!