



Online Banking Cash Management Services User Guide

Thank you for choosing the Merrimack for your business online banking needs. In this guide, you'll find step-by-step instructions for common cash management functions. If you need any assistance, please do not hesitate to contact a member of the Merrimack business team at 800.541.0006.

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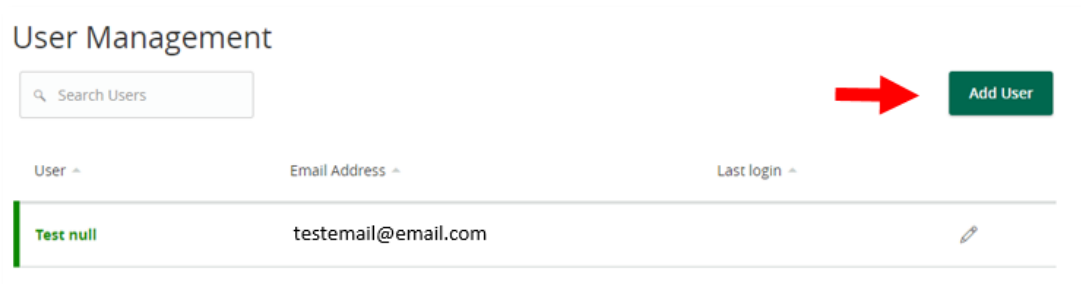
Online Banking Cash Management Services User Guide

Managing Users

Having multiple Cash Management users is a great way to separate responsibilities, implement dual control and to ensure you have back-up coverage.

Creating a New User

1. Access the *Cash Management* menu and select *Users*.
2. Select *Add User*



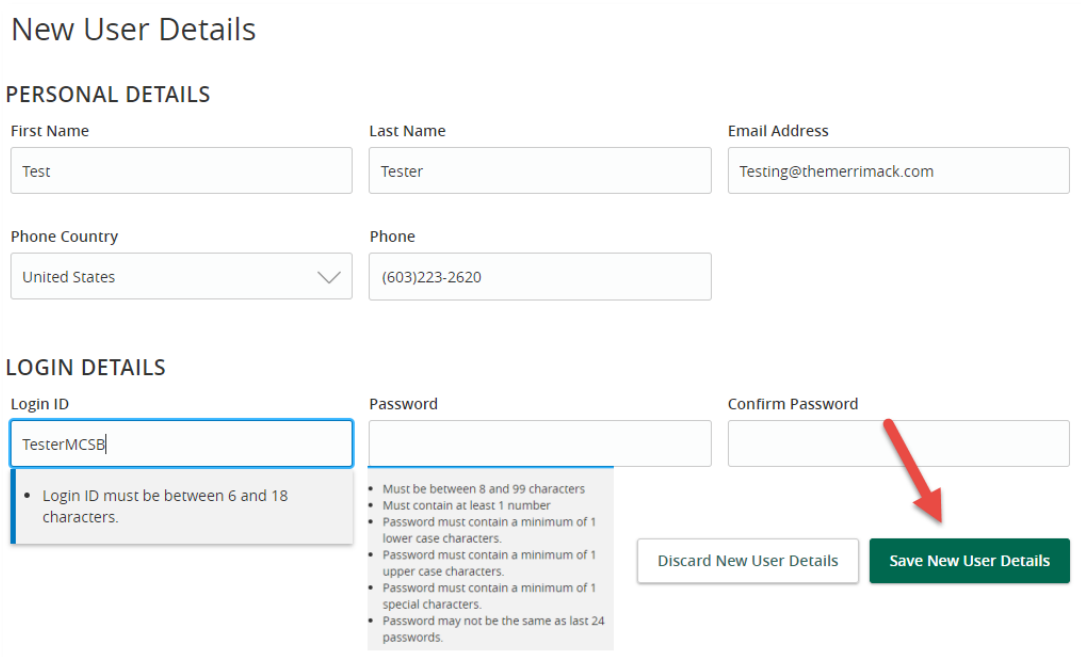
User Management

Search Users

Add User

User	Email Address	Last login
Test null	testemail@email.com	

3. Complete the *Personal Details* and *Login Details* and click *Save New User Details*.



New User Details

PERSONAL DETAILS

First Name: Test
Last Name: Tester
Email Address: Testing@themerrimack.com
Phone Country: United States
Phone: (603)223-2620

LOGIN DETAILS

Login ID: TesterMCSB
Password: [Empty]
Confirm Password: [Empty]

Save New User Details

• Login ID must be between 6 and 18 characters.

- Must be between 8 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 24 passwords.

4. Continue to the next section to manage and assign access rights for your new user.

Reviewing and Editing Existing User Access

1. Access the *Cash Management* menu and select *Users*.
2. Click the pencil (edit) icon adjacent to the user's name to review and edit their access.
3. On the *User Details* screen, you will have the option to: *Edit Status (deactivate)*, *Delete* or *Assign Rights*:

User Details

Status

Active

Edit Status

PERSONAL DETAILS

First Name	Last Name	Email Address
Tim	Tester	
Phone Country	Phone	
United States		

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
ttester	Internet	Password Change Required		⋮

Cancel Delete Assign Rights

- a. **Deactivate User:** Select *Edit Status* to activate or deactivate a user's access. Deactivating a user suspends the user's access, but does not delete the user from the system.
- b. **Delete User:** Select *Delete* to delete the user profile permanently.

c. **Assign/Edit Rights:** Select *Assign Rights* to review and update the user's permissions.

i. The *Overview* tab provides a full picture of the user's current access.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Collection	\$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Own
ACH Payments	\$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Own
Bill Payment								
EFTPS	\$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Own
Payroll	\$10,000.00	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Own
Stop Payment		1,000	1,000	1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Own
Transfer - Internal	\$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Own
Wire - Domestic	\$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Own

ii. Select a *Transaction Type* to assign transaction dollar limits for the user. Select *Change* to toggle between *Transaction Types*.

ACH PAYMENTS Change

Rights Approval Limits

Maximum Amount ?

Per transaction

\$

Per Account Per Day

\$

Per Day

\$

Per Month

\$

Maximum Count ?

Per Account Per Day

Per Day

Per Month

- iii. Toggle to the *Features* tab to select or deselect features you want the user to have access to. The user will have access to all selected items, which will be displayed in green.

Overview **Features** Accounts

FEATURES ⓘ

Search

RIGHTS

Access to all payment templates	Allow one-time recipients ✓
Can view all recipients	Enable Wage Garnishment ✓
Manage Recipients	Manage Users
Statement Image	

TRANSACTIONS

Allow ACH Company Entry Description Entry ✓

PERSONAL FINANCIAL MANAGEMENT (PFM)

feature.item.Customer/PfmWidgetBudget ✓	feature.item.Customer/PfmWidgetCashFlow ✓
feature.item.Customer/PfmWidgetDebts ✓	feature.item.Customer/PfmWidgetLinkAccount ✓
feature.item.Customer/PfmWidgetNetWorth ✓	feature.item.Customer/PfmWidgetSpending ✓
feature.item.Customer/PfmWidgetTrends ✓	

- iv. Toggle to the *Accounts* tab to assign view, deposit and withdraw access for each account.

Overview Features **Accounts**

ACCOUNTS ⓘ

Hide unassigned accounts

Number	Name	View	Deposit	Withdraw
xxx8510	Premier Business Checking	⊘	✓	⊘
xxx0705	Commercial Mortgage	⊘	✓	🔒
xxx8528	Everyday Business Savings	⊘	⊘	⊘

✓ Indicates the user has access to utilize this feature.

⊘ Indicates the user does not have access.

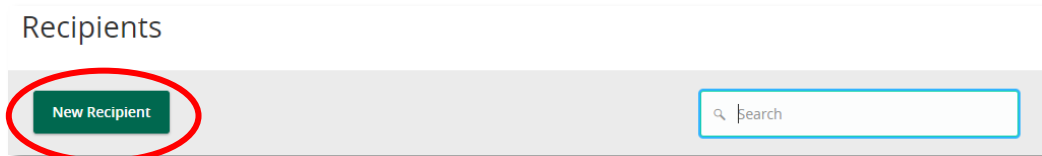
🔒 Indicates the option is locked by the Financial Institution.

Managing Recipients

A *Recipient* is an individual or company that you pay or request funds from via ACH or wire transactions.

Adding a New Recipient

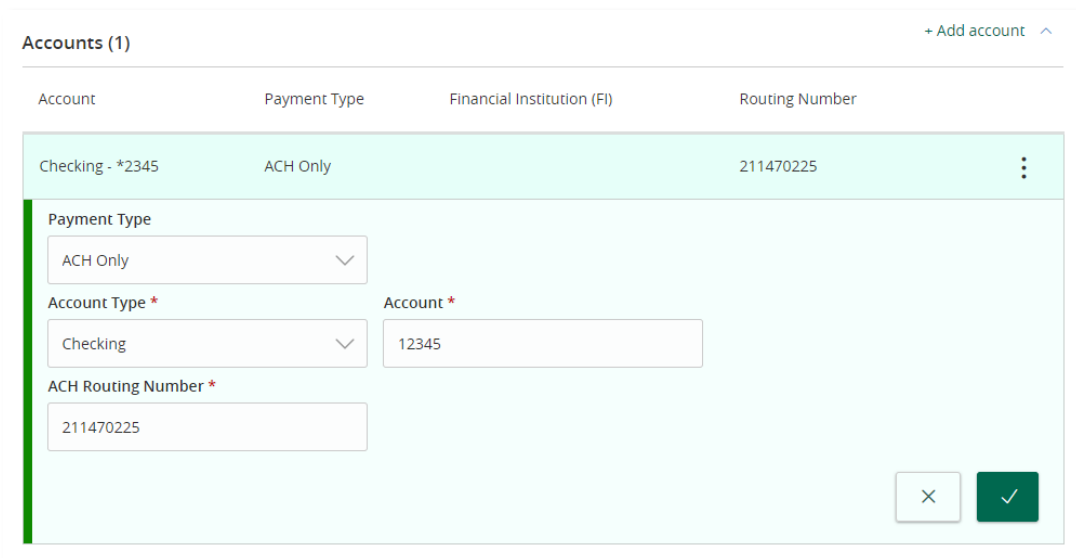
1. Access the *Cash Management* menu and select *Recipients*.
2. Select *New Recipient*



3. Enter the Recipient *Display Name* and *Email Address*

Note: The *Send Email Notifications* feature will generate an email to the recipient at the time the ACH or wire transaction is processed. This email notification does not contain confidential information.

4. Select the *Payment Type* from ACH and Wire, ACH Only, or Wire Only. This designates the transaction type(s) for which the account is eligible. Complete all required fields designated with an asterisk.
5. Click the checkmark when the account setup is complete.



Accounts (1) + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *2345	ACH Only		211470225

Payment Type

ACH Only

Account Type *

Checking

Account *

12345

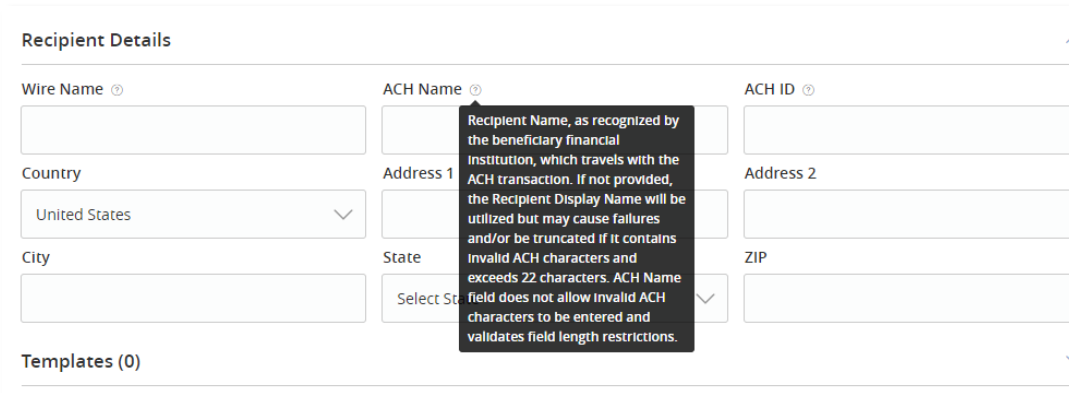
ACH Routing Number *

211470225

✕ ✓

6. Select *Add Another Account* to add an additional account or *Save Recipient* to complete the setup.
7. Complete all required fields in the *Recipient Details* section.

Note: Address fields within *Recipient Details* are for the recipient's address. This is required for *Wire Transfers*. You can click the ? icons next to some fields for a field description.

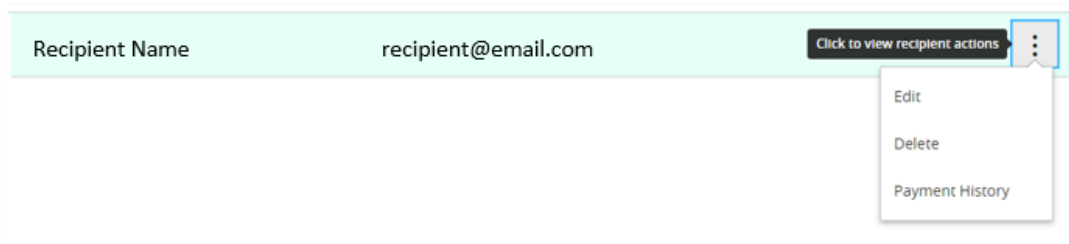


The screenshot shows the "Recipient Details" form with the following fields:

- Wire Name (with a help icon)
- ACH Name (with a help icon and a tooltip)
 - Tooltip text: "Recipient Name, as recognized by the beneficiary financial Institution, which travels with the ACH transaction. If not provided, the Recipient Display Name will be utilized but may cause failures and/or be truncated if it contains invalid ACH characters and exceeds 22 characters. ACH Name field does not allow invalid ACH characters to be entered and validates field length restrictions."
- ACH ID (with a help icon)
- Country (dropdown menu, currently showing "United States")
- Address 1
- Address 2
- City
- State (dropdown menu, currently showing "Select State")
- ZIP
- Templates (0)

Updating an Existing Recipient

1. Access the *Cash Management* menu and select *Recipients*.
2. Select the *Actions (three vertical dots)* icon next to an existing recipient to display available options. Select from:
 - a. Edit the recipient.
 - b. Delete the recipient.
 - c. View online payment history for which the recipient was linked.



The screenshot shows a recipient entry with the following details:

- Recipient Name
- recipient@email.com
- Click to view recipient actions (with a three-dot menu icon)
- Actions menu options:
 - Edit
 - Delete
 - Payment History

Cash Management Templates

Cash Management templates allow you to save payment information to access and use in the future. Templates can save you time when setting up payments you make frequently.

To set up a new Cash Management template:

1. Access the *Cash Management* menu and select *Payments*.
2. Select *Create Template* and the desired payment type.
3. Designate a *Template Name*.
4. Select a *Subsidiary*.
5. Select an offset *Account*.
6. Click the link below *Template Access Rights* to select the user roles that should have access to the template.

Note: A User Role will be grayed out if the feature allowing access to all templates is enabled. This overrides the ability to remove template access from the corresponding User Role.

7. Click the *+Add multiple recipients* link to add multiple recipients to the template.
8. Select the desired recipients and click *Add*.
9. Enter a dollar amount for each recipient.

Note: the amount may be left at \$0.00 if the amount will differ from file to file.

10. Review the information for accuracy and select *Save* to save your template.



ACH Payment Creation

To create a new ACH Payment:

1. Access the *Cash Management* menu and select *Payments*.
2. Select the desired transaction type within the *New Payment* dropdown menu.

ACH	Wire	Other
ACH Batch	Domestic Wire	Payment From File
ACH Collection		
Payroll		

3. Select the desired *ACH Batch* or *ACH Collection*.
4. Use the *SEC Code* dropdown menu to select the appropriate SEC Code and then enter the *Company Entry Description*
5. Use the corresponding dropdown menus to select the *From Subsidiary, Account* and *Effective Date*.
6. **Optional:** If you'd like to schedule this payment to be made on a recurring basis:
 - a. Select *Set Schedule*.
 - b. Choose a frequency option from the *How often should this transaction repeat?* list.
 - c. Choose from the options for *When should this transaction stop?* You can choose on/before a specified date, after a certain number of occurrences or forever (until you cancel).
 - d. Select *Set Recurring Transaction* to save.
7. In the *Recipients* section, you can add new recipients, select an existing recipient or select multiple recipients at one time. Select the *Add Multiple Recipients* link to select multiple recipients at one time.
 - a. To create a new recipient, select *+ New Recipient*
 - b. To select an existing recipient, start to type the recipient name in the *Search by name or account* and/or select from the dropdown menu displaying your existing recipients.



Recipients (1) Filters: All Pre-Notes

+ Add multiple recipients

⚠ This payment is incomplete

Search by name or account. ⚠ \$0.00

+ New Recipient

Recipient/Account	Amount
Laurietest	
Laurietest Checking 12345678	
Laurietest2	
Laurietest2 (455) Savings 456789	

+ Add another recipient

- c. To select multiple recipients, tap *Add multiple recipients*. Select the desired recipients by checking the box next to each name and click *Add* to continue.

Recipients (1) Filters: All Pre-Notes Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
-------------------	--------

Note: See the [Managing Recipients](#) section for more information on setting up new recipients.

8. Review all of the information entered for accuracy and then select *Approve* to authorize the payments to be processed or *Draft* to save.

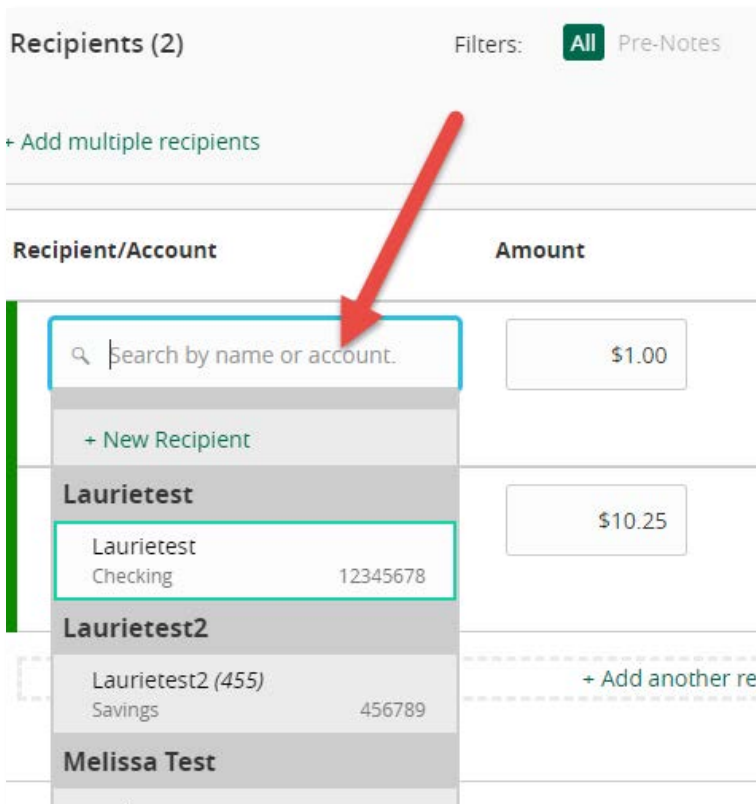
Note: *Draft payments will not be processed until they are approved.*

Split Payments

A recipient's total payroll amount can be 'split' between more than one account using the *Split Payment* feature.

To complete a split payment:

1. Access the *Cash Management* menu and select *Payments*.
2. There are three options for initiating a split payroll transaction:
 - a. New payroll transaction: Click *New Payment* and select *Payroll*.
 - b. New template: Click *Create Template* and select *Payroll*.
 - c. Existing template: Under *Templates* select *Edit* from the actions menu (three vertical dots).
3. Select the desired recipient's primary account from the dropdown list of existing recipients.



Recipients (2) Filters: All Pre-Notes

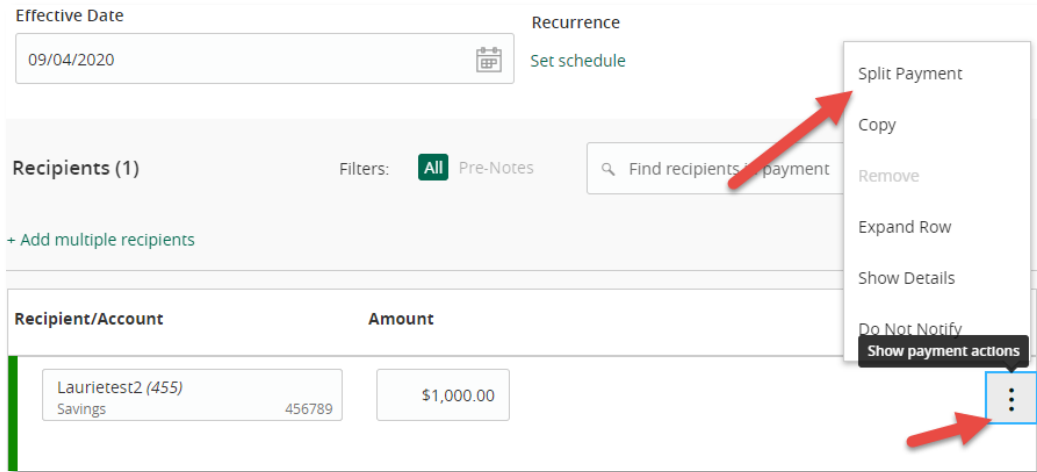
+ Add multiple recipients

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$1.00
+ New Recipient	
Laurietest	\$10.25
Laurietest Checking 12345678	
Laurietest2	
Laurietest2 (455) Savings 456789	
Melissa Test	

+ Add another recipient

4. Enter the total dollar amount of the payroll transaction.

- Click the *Actions* menu (three vertical dots) to display the payment actions and select *Split Payment*.



Effective Date: 09/04/2020
Recurrence: Set schedule

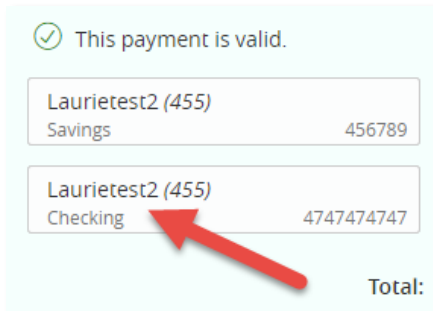
Recipients (1) Filters: All Pre-Notes Find recipients payment

+ Add multiple recipients

Recipient/Account	Amount
Laurietest2 (455) Savings 456789	\$1,000.00

Actions menu: Split Payment, Copy, Remove, Expand Row, Show Details, Do Not Notify, Show payment actions

- Select the recipient's secondary account from the dropdown list.

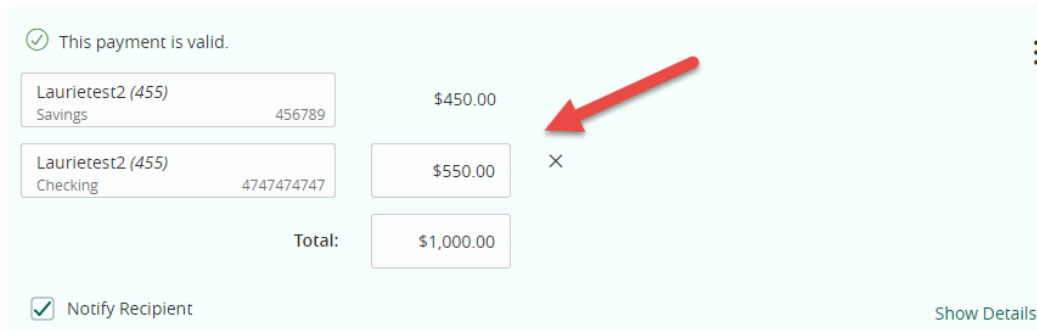


✓ This payment is valid.

Laurietest2 (455) Savings 456789	
Laurietest2 (455) Checking 4747474747	

Total:

- Enter the desired dollar amount to be allocated to the secondary account.



✓ This payment is valid.

Laurietest2 (455) Savings 456789	\$450.00
Laurietest2 (455) Checking 4747474747	\$550.00

Total: \$1,000.00

Notify Recipient Show Details

NOTE: The dollar amount allocated to the primary account will be automatically reduced in accordance to the total dollar amount of the payroll transaction.

- Select *Approve*

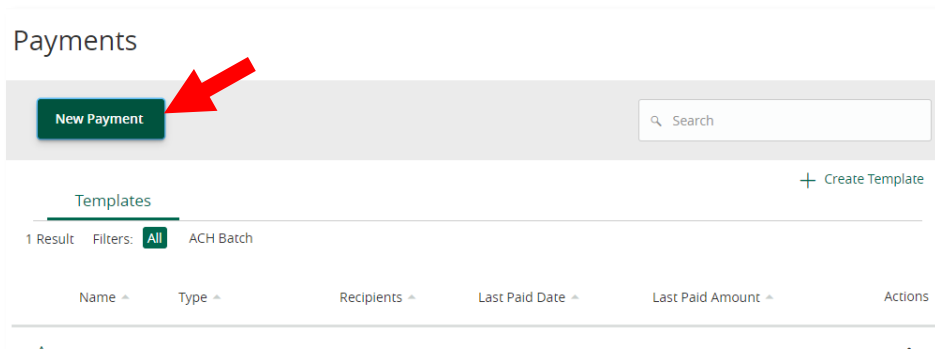
ACH File Import

The following ACH file types are supported:

- Single-batch NACHA formatted file containing an SEC Class Code of either PPD (Prearranged Payment and Deposit to or from a consumer account) or CCD (Cash Concentration and Disbursement to or from a business account).
- 5-Column CSV File

To upload an ACH file:

1. Access the *Cash Management* menu and select *Payments*.
2. Select *New Payment*.



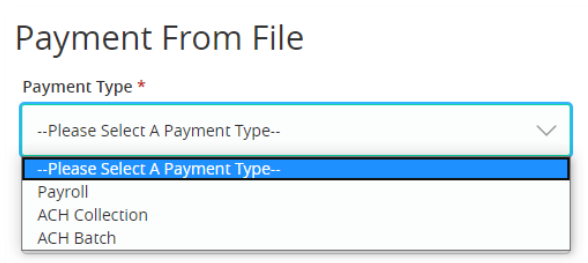
The screenshot shows the 'Payments' page. At the top left, there is a green button labeled 'New Payment' with a red arrow pointing to it. To the right of this button is a search bar. Below the search bar, there is a '+ Create Template' link. Underneath, there is a 'Templates' section with a filter set to 'All' and 'ACH Batch'. A table below shows columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions.

3. Select *Payment From File*.



The screenshot shows the 'New Payment' dropdown menu. The 'New Payment' button is at the top left. Below it, there are three main categories: 'ACH', 'Wire', and 'Other'. Under 'ACH', there are 'ACH Batch', 'ACH Collection', and 'Payroll'. Under 'Wire', there is 'Domestic Wire'. Under 'Other', there is 'Payment From File', which is highlighted with a red arrow.

4. Select the desired *Payment Type* from the dropdown menu.



The screenshot shows the 'Payment From File' dropdown menu. The title is 'Payment From File'. Below it, there is a 'Payment Type *' dropdown menu. The dropdown menu is open, showing a list of options: '--Please Select A Payment Type--', 'Payroll', 'ACH Collection', and 'ACH Batch'. The first option is selected and highlighted in blue.



5. Select *Please Select A File to Import* and browse your computer for the file you'd like to upload.

Import File *

--Please Select A File To Import--

6. Select *Upload File* to upload the selected file into Online Banking for processing.

Note: *If the imported file is a 5-Column CSV, a second screen will be presented as part of the process. This screen requests additional information so a complete ACH file can be generated for processing based on the information designated.*

7. Select the required fields from the corresponding dropdown menu.
 - a. SEC Code
 - b. Pay From/Pay To Account
 - c. Company/Subsidiary
 - d. Effective Date

8. Review the information on the screen for accuracy and then select *Approve* to authorize the ACH or *Draft* to save as a draft.

Note: *Draft files will not be processed until they are approved.*

Note: *A confirmation screen will appear when the file import and all necessary information is successfully completed. If there is a problem with the file, a pop-up notification will appear.*



Tax Payments

Making a Federal Tax Payment

1. Access the *Cash Management* menu and select *Tax Payment*.
2. Select *Federal* from the *State or Federal Authority* dropdown menu.

State or Federal Authority

Select Authority

Federal

New Hampshire

Select a tax form to begin

Filter forms

3. Select the desired tax form from the list presented.

State or Federal Authority

Federal

Filter forms

Form 1041 - Fiduciary Income Tax Return >

Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts >

Form 1042 - Annual Withholding Tax Return for US Source Income of Foreign Person >

Form 1065 - Partnership Return of Income >

Form 1066 - Real Estate Mortgage Investment Conduit Income Tax >

4. Complete all required fields on the form.

Federal Taxes

Form 1041 - Fiduciary Income Tax Return

From Subsidiary: Seven Dwarfs Inc

Tax ID: 117777777

From Account: Select From Account

Payment Amount: \$1.00

Payment Effective Date: 08/28/2020

Tax Type: Due on Return

Tax Period End Date: 08/01/2020

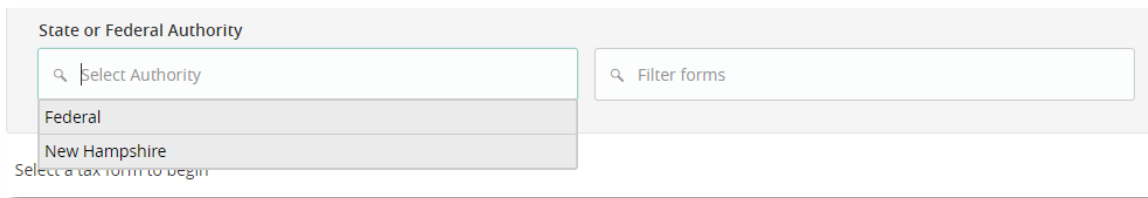
To Account Routing Number: 061036000

Cancel Draft Approve

- Review the information on the screen for accuracy and then select *Approve* to authorize the payment or *Draft* to save as pending. Draft transactions will not be processed until they have been approved. Approvers can approve draft transactions by accessing the *Activity Center* in the *Transactions* menu.

Making a State Tax Payment

- Access the *Cash Management* menu and select *Tax Payment*.
- Select the appropriate state in the *State or Federal Authority* dropdown menu.



State or Federal Authority

Search: Select Authority

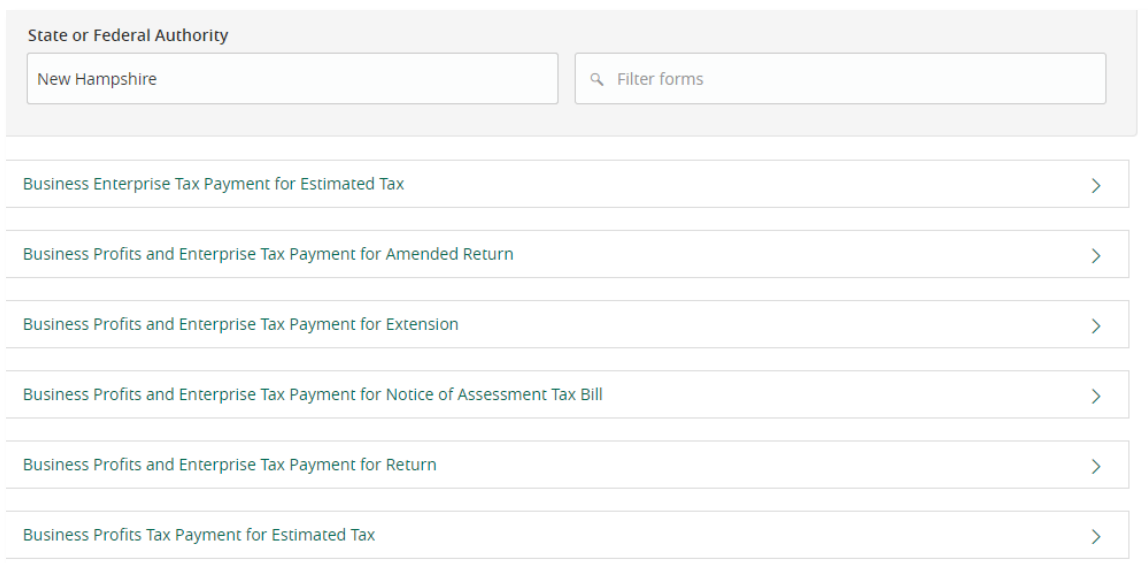
Filter forms

Federal

New Hampshire

Select a tax form to begin

- Select the desired tax form from the list presented.



State or Federal Authority

New Hampshire

Filter forms

- Business Enterprise Tax Payment for Estimated Tax >
- Business Profits and Enterprise Tax Payment for Amended Return >
- Business Profits and Enterprise Tax Payment for Extension >
- Business Profits and Enterprise Tax Payment for Notice of Assessment Tax Bill >
- Business Profits and Enterprise Tax Payment for Return >
- Business Profits Tax Payment for Estimated Tax >

- Complete all required fields on the form.
- Review the information on the screen for accuracy and then select *Approve* to authorize the payment or *Draft* to save as pending. Draft transactions will not be processed until they have been approved. Approvers can approve draft transactions by accessing the *Activity Center* in the *Transactions* menu.



Wire Transfers

Initiating a Domestic Wire Transfer

1. Access the *Cash Management* menu and select *Recipients*.
2. Select New Recipient

Recipients

New Recipient

Name	Email Address	Number of Accounts	Actions
------	---------------	--------------------	---------

3. Fill in the recipient information and select the payment type *Wire Only*.

Add Recipient

Display Name * Email Address Send email notifications for template payments

Accounts (1) [+ Add account](#)

Account	Payment Type	Financial Institution (FI)	Routing Number	
Account - New	ACH and Wire		N/A	Click for account actions

Payment Type: **Wire Only** Beneficiary Type: **Domestic**

Account *

Beneficiary FI

Name * Country * **United States** FI ABA Number *

Address 1 * Address 2 City *

State * **Select State** Postal Code *

Intermediary FI

Name Country **United States** Wire Routing Number

Address 1 Address 2 City

State **Select State** Postal Code

- Select the check mark to save.
- Fill in the *Recipient Details* and select *Save Recipient*. Click the ? icon next to some fields for an expanded description.

Recipient Details ^

Wire Name ⓘ	ACH Name ⓘ	ACH ID ⓘ
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	Address 1	Address 2
United States <input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>
City	State	ZIP
<input type="text"/>	Select State v	<input type="text"/>

Recipient Name, as recognized by the beneficiary financial institution, which travels with the wire transaction. If not provided, the Recipient Display Name will be utilized but may cause failures if it contains invalid wire characters. Wire Name field does not allow invalid wire characters to be entered.

Templates (0) v

- Access the *Cash Management* menu and select *Payments*.
- Select *New Payment* and then select *Domestic Wire*.

Payments

New Payment

Search

+ Create Template

Templates
1 Result Filters: All Payroll

Name ^	Type ^	Recipients ^
☆ Test split	Payroll (PPD)	2

ACH	Wire
ACH Batch	Domestic Wire
ACH Collection	
Payroll	

- Enter the *From Subsidiary, Account and Process Date*.



9. Enter the *Recipient/Account* and *Amount*.

Domestic Wire [Change Type](#)

Origination Details

From Subsidiary: Seven Dwarfs Inc ****7777

Account: Search by name or number

Process Date: [Calendar Icon]

Recurrence: None

Recipient/Account Amount: \$0.00

Search by name or account.

+ New Recipient

Wire test

Wire test (123456)
Checking 123456
Matched 1 recipient account(s).

Cancel Draft Approve

10. Select *Approve* to initiate or *Draft* to save as pending. Draft transactions will not be processed until they have been approved.

Transaction Drafted

Transaction requires 1 approval(s).

Transaction ID: 14042

Total Amount: \$1.00

Close Notify approvers View in Activity Center

11. Approvers can approve draft wire transactions by visiting the *Activity Center* in the *Transactions* menu. Click *Approve* to initiate the wire transfer.



Transaction Warnings

- Another user must approve this transaction.

Domestic Wire [Change Type](#)

Origination Details

From Subsidiary	Account
Seven Dwarfs Inc ****7777	Premier Business Checking XXXXXX8510 \$100.00
Process Date	Recurrence
09/08/2020	Set schedule

Recipient/Account	Amount	
Wire test (123456) Checking 123456	\$0.50	Click to view additional fields.

OPTIONAL WIRE INFORMATION

Message to Beneficiary

Description

[Cancel](#) [Draft](#) [Approve](#)

Initiating an International Wire Transfer

The system does not provide a separate option for international wire transfers; however, you can use the domestic wire transfer option to submit an international request to us. To initiate an international wire transfer:

1. Follow the steps in the previous section for [initiating a domestic wire transfer](#).
2. **Important:** In the Description field in the Origination Details, please include the following required information:
 - a. The Swift Code formatted as - Swift Code: ABC1234D
 - b. The Purpose for Payment
3. When creating your Recipient, provide the international address information in the address fields available, even if the field options do not match the format for the international address. Our wire team will populate the information according to the required standards when the wire is processed. If you have any questions, please do not hesitate to contact us at 800.541.0006.