



Pentucket Bank
Start with heart.

Business Banking User Guide

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Welcome to Pentucket Bank Business Online Banking

Business Online Banking consists of 6 sections (tabs). My Accounts, Funds Transfers, ACH/Wire Payments, Positive Pay (will see ACH/Wire payments and Positive pay only if Business is enrolled in these services), Additional Services and Reports.

My Accounts – A filtered list of Deposit and Loan accounts. Capability to view balances, quick peek or select an account to view details. If more than one TIN, the selected TIN determines the accounts that display, or select View All Tax ID's to see all deposit and loan accounts together.

Payment Options – This is where you will make and schedule transfers to internal accounts and sign up for new services. (Make a Transfer, Scheduled Transfers, Free Bill Pay, ACH Transfer \$5,000, ACH Origination Greater Than \$5,000, Wires, Positive Pay).

ACH/Wire Payments – Make/collect a payment, upload an ACH Pass Through file, manage payment templates, schedule payments, import recipients, manage Import File Definitions.

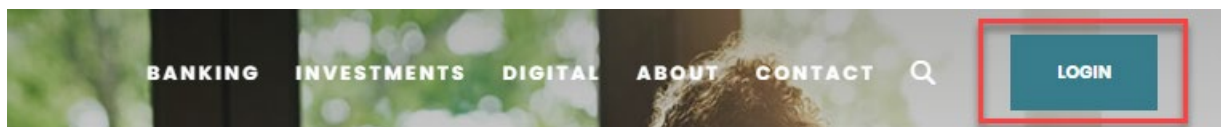
Check Positive Pay – Manage issued checks, upload issued checks, view check register and manage check exceptions.

Additional Services – Manage users, Bill Pay, Online Statements (eStatements), Stop Payments, Alerts & Notifications, Connectivity for QuickBooks.

Reports – Build reports for completed payments, scheduled payments, declined/deleted payments, templates, scheduled recurring payments and ACH Pass-Through, and Multi-account Reporting

Login

After the business is set up for Business Online Banking, the Primary Administrator and Secondary Administrator(s) (if applicable) will receive two separate emails from Pentucket Bank: bbmail@pentucketbank.com. These emails contain login instructions. The first email contains the username and the second email contains a temporary password. The username and password are both system generated, random values. Once both of these emails are received, you can log into the Business Banking platform.



Log in to your account.

User ID

Password


SIGN IN

Multifactor Authentication

During the initial login, the business user is required to pass a multifactor authentication challenge. This challenge uses the phone number that was established when the new user's profile was created. During the challenge, the user is able to register his or her device to avoid future multi-factor authentication challenges.


Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

 Within a minute, you'll receive a verification code at (xxx) xxx-0677.

Enter code

[▶ Didn't get the code?](#)

 **Save time by registering this device.**

If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** deviceNo, this is a **public** device

Questions?

[▶ I can't access one of these options.](#)

[▶ Why must I complete this step again?](#)

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-0677

Call me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

Changing Username and Password

After successfully completing the multifactor authentication process you will be prompted to create a new Username and Password. Once you have made the changes, you will receive a Confirmation email from Operationsmail@pentucketbank.com

Success! You need to change your Username.

Create a new Username that will be used for all future logins.

Create your Username

New Username

- ▶ Minimum of six characters
- ▶ Cannot be all numbers

Save

Dear Customer,
Your username (Login ID) used to access Online Banking system has been recently changed. If you performed or authorized this change, no action is necessary. If you did not perform or authorize this change, please notify 866-468-4815 immediately.
This email has been sent to you as a security measure. If you have any questions or concerns about this notice, or ideas about how we can improve our service, please call us at the phone numbers shown above.

Thank you,
Customer Care

Operations Mail
978-556-5414

Success! You need to change your password.

Temporary password

[SHOW](#)

New password

[SHOW](#)

▶ Minimum of six characters

▶ Use a mix of letters, numbers or symbols

Retype password

[SHOW](#)

▶ Passwords must match

Update password

Your Digital Banking password has been recently changed. If you performed or authorized this change, no action is necessary. If you did not perform or authorize this change, please notify us immediately. This email has been sent to you as a security measure.

Operations Mail
978-556-5414

[Token Registration and Usage](#)

Pentucket Bank has partnered with Symantec VIP in order to provide token security for our Business Banking customers that utilize ACH and Wire Services. All Business Banking users with ACH and/or Wire approval permissions will need to download the VIP Access token either on their phone or computer. This soft token provides a security code that is entered when approving ACH and Wire Payments.

To download the VIP Access Token on your computer follow the steps below:

1. **Log into** your Business Online Banking
2. Go to **My Settings**
3. Go to **Login & Security**
4. Next to Security Options click **Edit**
5. Click the link **How do I get a VIP Access token?**

By security token

Use a VIP Access™ token to confirm your identity.

▶ Where can I find the credential ID?

▶ What is VIP Access™ token, and how does it work?

▶ How do I get a VIP Access™ token?



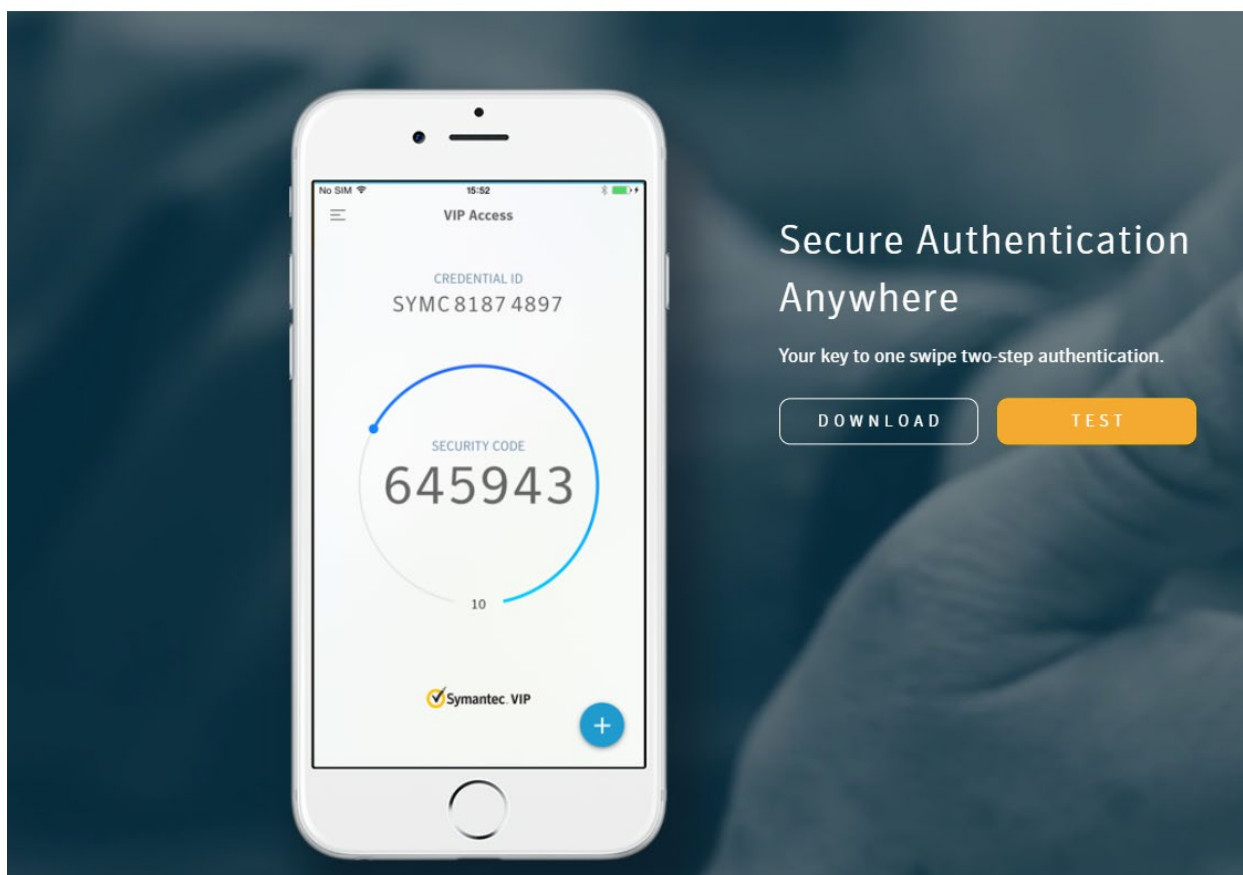
Leaving Site

By accessing the noted link you will be leaving the Pentucket Bank website and entering a website hosted by another party. Please be advised that you will no longer be subject to, or under the protection of, the privacy and security policies of the Pentucket Bank website. We encourage you to read and evaluate the privacy and security policies of the site you are entering, which may be different than those of Pentucket Bank.

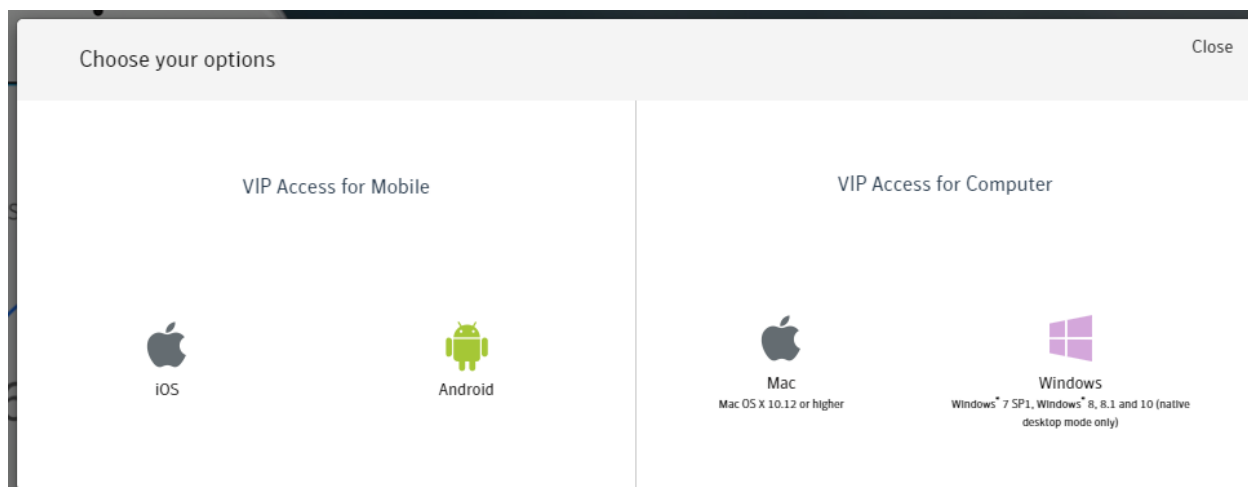
OK

Cancel

6. Click **Ok**



7. Click **Download** to place the application on your PC – **Note: If you want to install on your cell phone, see next page instructions**
8. Click on the type of Computer you have, either Mac or Windows and follow the prompts to download and install the VIP Access token



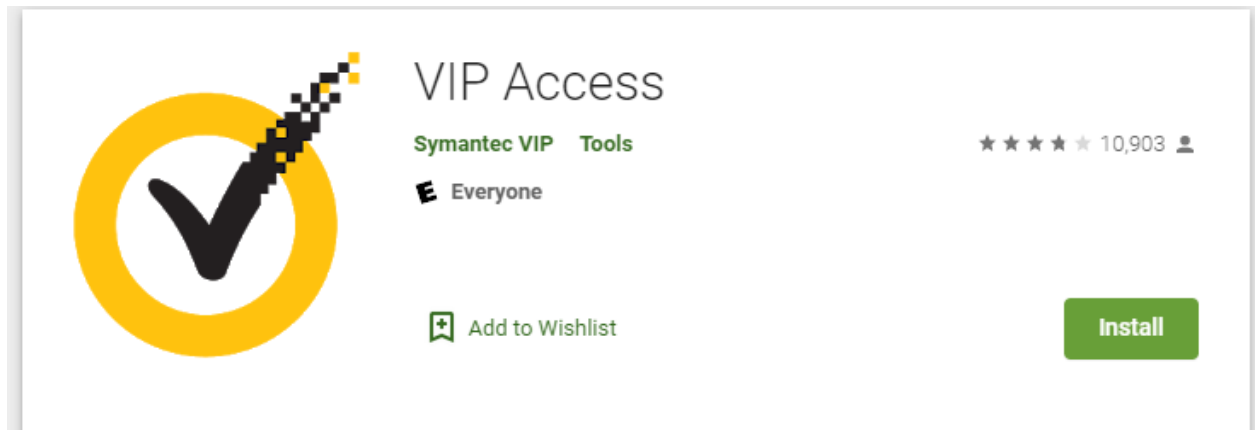
To download the VIP Access Token on your phone follow the steps below:

1. For iOS go to the Apple App Store and install the App
2. For Android go to the Google Play Store and install the App

iOS/APPLE



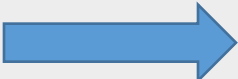
ANDROID



Once your VIP Access Token is downloaded via mobile phone or computer, you will need to register your VIP Access Token by entering the token Credential ID in your Settings in Business Online Banking by following the steps below:

1. **Log into** your Business Online Banking
2. Go to **My Settings**
3. Go to **Login & Security**
4. Next to **Security Options** click **Edit**
5. Next to **By security token** enter the VIP Access credential ID
6. Enter your **Current Password**
7. Click **Save**
8. Your VIP Access Token is now registered
9. **NOTE:** If you get a new device (computer or phone) the app will need to be downloaded again and the new credential ID will need to be entered following the above steps 1-7.

By security token Use a VIP Access™ token to confirm your identity.



- ▶ [Where can I find the credential ID?](#)
- ▶ [What is VIP Access™ token, and how does it work?](#)
- ▶ [How do I get a VIP Access™ token?](#)

Forgot Password

- You may reset your password by clicking **Forgot Password** on the Pentucket Bank website
- Enter your phone number and Username then click **Send me a new password**. The phone number entered has to be the number that is currently on file in Online Banking
- If you forgot your Username, click **I forgot my username**, enter your email address and click **Send**. The email address entered has to be the address that is currently on file in Online Banking
- You will receive a Confirmation email

Log in to your account.

User ID

Username

Password

Password

SIGN IN

[Enroll Personal](#)

[Enroll Business](#)

[Forgot Password](#)

[System Alerts](#)

Can't access your account?

Provide the following information and we'll send you a temporary password.

Phone number

+ 1 ▼ (xxx) xxx-xxxx

This phone number must be already added to your account.

Username

Send me a new password

Cancel

[I forgot my username](#)

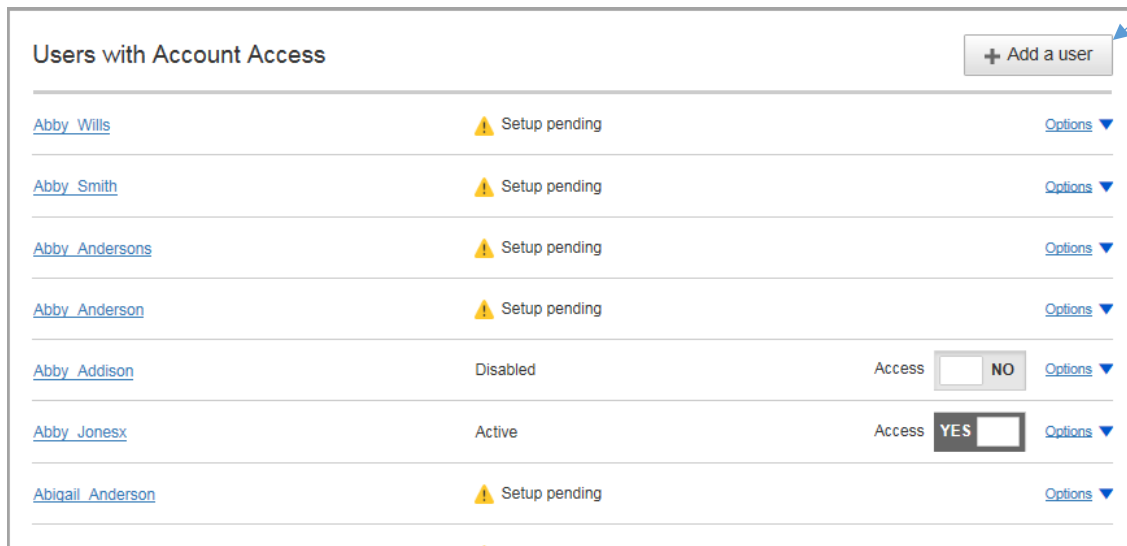
Manage Users – Under Additional Services Tab

The Manage Users feature is located in the **Additional Services** menu. This feature allows a Business Administrator to allow controlled access to certain functions within the Business Banking platform. Each business user who is entitled receives their own username and password.

Adding a User

When a Business Administrator clicks on Manage Users, they see the **Users with Account Access** screen. The Business Administrator clicks **Add a user**.

If users already exist in the system, the Business Administrator will see a list of users who have access to the system. To add a user from this page, the Business Administrator clicks **Add a user**.



Users with Account Access				+ Add a user
Abby Wills	⚠ Setup pending			Options ▼
Abby Smith	⚠ Setup pending			Options ▼
Abby Andersons	⚠ Setup pending			Options ▼
Abby Anderson	⚠ Setup pending			Options ▼
Abby Addison	Disabled	Access	<input type="checkbox"/> NO	Options ▼
Abby Jonesx	Active	Access	<input checked="" type="checkbox"/> YES	Options ▼
Abigail Anderson	⚠ Setup pending			Options ▼

The Manage User Details and Access Settings screen allows the Business Administrator to add details about the user and grant access to features and functionality. This screen is divided into two sections: User Details and User Access Settings.

User Details

The first section of the screen contains User Details. The Business Administrator enters the name, phone number (cannot use phone number requiring an extension) and email address of the user.

The email address is used to send login credentials and instructions to the user. The phone number that is entered is used for multi-factor authentication.

Manage User Details and Access Settings

User Details

First name

Middle name (optional)

Last name

Phone number

Email

(xxx) xxx-xxxx

Copy access from another user

Modify account specific access

The Business Administrator is able to expand each service to entitle additional levels of service at the account level. The features available for each service are as follows:

Feature	Additional Features
View Balances View Transaction Details/History Stop Payments Internal Transfer	N/A
Loans	Make Loan Payment
ACH Templates	Manage ACH Templates Approve ACH Templates
ACH Payments	Create ACH Payments Create ACH Payments Using Templates Approve ACH Payments
ACH Collections	Create ACH Collections Create ACH Collections using Templates Approve ACH Collections
Domestic Wire Transfer Templates	Manage Domestic Wire Templates Approve Domestic Wire Templates
International Wire Transfer Templates	Manage International Wire Templates Approve International Wire Templates
Domestic Wire Transfer Payments	Create Domestic Wire Transfer Payments Create Domestic Wire Transfer Payments Using Templates Approve Domestic Wire Transfer Payments
International Wire Transfer Payments	Create International Wire Transfer Payments Create International Wire Transfer Payments Using Templates Approve International Wire Transfer Payments

User Access Settings: Modify account specific access

The Business Administrator uses this section to grant access to specific services at the account level. They use the drop down menu to select a specific Tax ID (if multiple is available). ****NOTE:** ACH, Wire and Positive Pay services will only be seen if the Business is enrolled in these services.

Each item in this section expands so the Business Administrator can choose the appropriate level of access. They can also check **Grant full access for this Tax ID** in order to grant access to all features.

The Business Administrator can use another User's entitlements for this new user by clicking on **Select User to Clone** and choosing the correct name. That User's entitlements will populate for this new User. If necessary, changes can be made before saving this person's profile.

User Access Settings

Select user to clone ▼

Modify account specific access

Select a Tax ID and set access for each account

Modify account specific access

Select a Tax ID and set access for each account

jane test 1 of 1 ▼

Grant full access for this Tax ID ☐

▼ Commercial Advantage - *5749	Full Access Granted <input type="checkbox"/>
\$9.36	
View Balances	<input type="checkbox"/>
View Transaction History / Statements	<input type="checkbox"/>
Internal Transfer	<input type="checkbox"/>
Manage Remote Deposits	<input type="checkbox"/>
Stop Payments	<input type="checkbox"/>
▶ Check Positive Pay	Full Access Granted <input type="checkbox"/>
▶ ACH Templates	Full Access Granted <input type="checkbox"/>
▶ ACH Payments	Full Access Granted <input type="checkbox"/>
▶ ACH Collections	Full Access Granted <input type="checkbox"/>
▶ ACH File Pass-Through	Full Access Granted <input type="checkbox"/>
▶ Domestic Wire Transfer Templates	Full Access Granted <input type="checkbox"/>
▶ International Wire Transfer Templates	Full Access Granted <input type="checkbox"/>
▶ Domestic Wire Transfer Payments	Full Access Granted <input type="checkbox"/>
▶ International Wire Transfer Payments	Full Access Granted <input type="checkbox"/>

Set access for all accounts

Set access for all accounts

ACH File Import - Import Recipient Information	<input type="checkbox"/>
ACH File Import - Manage Import File Definitions	<input type="checkbox"/>
Bill Pay	<input type="checkbox"/>
Business Mobile App	<input type="checkbox"/>
Multi-Account Report	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>
Payments Reports	<input type="checkbox"/>

For ACH and Wire permissions granted (if applicable), limits must be established. Check **Apply Company Limits** to grant the maximum limits set for the Business or enter a lower amount.

Set transaction limits for all accounts [?](#)

▼ ACH Payments Creation Limits	Apply Company Limits <input type="checkbox"/>
Per Transaction	Maximum \$10.00 <input type="text"/>
Per Day	Maximum \$10.00 <input type="text"/>
▶ ACH Collections Creation Limits	Apply Company Limits <input type="checkbox"/>
▶ ACH File Pass-Through Creation Limits	Apply Company Limits <input type="checkbox"/>
▶ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits <input type="checkbox"/>
▶ International Wire Transfer Payments Creation Limits	Apply Company Limits <input type="checkbox"/>
▶ Transaction Approval Limits	Apply Company Limits <input type="checkbox"/>

If ACH Payments and/or Collection access is given for any account, the Business Administrator sets access for which transaction types the user sees when creating templates or payments. We currently do not allow Tax (CCD) transactions.

Set ACH transaction types for all accounts [?](#)

▼ ACH Payments Type	Select All <input type="checkbox"/>
Consumer (PPD)	<input type="checkbox"/>
Payroll (PPD)	<input type="checkbox"/>
Commercial (CCD)	<input type="checkbox"/>
Tax (CCD)	<input type="checkbox"/>
▼ ACH Collections Type	Select All <input type="checkbox"/>
Consumer (PPD)	<input type="checkbox"/>
Commercial (CCD)	<input type="checkbox"/>

The Business Administrator makes the appropriate selections for the User and clicks **Save**.

If the addition of the new User requires approval, the new User will appear on the Users with Account Access screen with a status of “Setup pending”. If no approval is needed the User will have a status of “Active”.

Approving a new User

If Primary and Secondary Business Administrators have been set up for the business, a newly added Business User will have to be approved. When a newly added User is added by the Primary Business Administrator, a Secondary Business Administrator will have to approve the newly added User, and vice versa.

Once the User is added, the Business Administrator who needs to approve the User will receive an email notification that there is an activity that needs their approval. The Administrator will also see this User listed on the My Approvals widget on the home page of Business Banking:

The screenshot shows the 'My Approvals' widget with a dark header. Below the header is a dropdown menu set to 'All requests'. There are two sections of approval requests:

- PAYMENTS**
 - ACH Payment Test**
 - Paying: \$1.00
 - Deliver on: 2019-09-04
 - Type: Commercial (CCD)
 - Buttons: Decline, Approve
- USERS**
 - BB Guide**
 - Created by: [Redacted]
 - Buttons: Decline, Approve

Blue arrows indicate the 'Decline' button for the ACH Payment Test and the 'Approve' button for the BB Guide.

The approver can view information about the new User by clicking on their name. This opens the User view (which is the same as the Print view) and is launched as a new tab. The User must navigate back to the Business Banking tab to complete the approval process.

The approver can then approve or decline a new User directly from the **My Approvals** widget by clicking **Approve** or **Decline**.

Immediately after being approved, the new User will receive 2 separate emails containing their login credentials. The new User's status will change to Active on the Users with Account Access screen. The new User should then change their username and password as directed on Page 4.

Business Administrators can manage Users and assist Users with login issues on this screen. These functions can NOT be performed on other Business Administrators.

Options for an Active User:

- **Print User access details** – Full printout of all the User's access and limits
- **View User access details** – View User access and entitlements
- **Edit User access** – Change anything except the User's name
- **Copy User** – Select to copy this User's permissions for a new User
- **Reset password** – Sends a temporary password to the User's phone via call or text
- **Generate access code** – Delivers a One-Time Access Code for the User if needed during login (not for payment approvals)
- **Delete User** – Permanently deletes the User from Business Banking
- Slide **Access** toggle to **No** to change status to Disabled (temporary hold)

Options for a Locked User

- **Print User access details** – Full printout of all the User's access and limits
- **View User access details** – View User access and entitlements
- **Edit User access** – Change anything except the User's name
- **Copy User** – Select to copy this User's permissions for a new User
- **Reset Password and Unlock User** – Unlocks the User and sends a new temporary password to the User's phone via call or text
- **Unlock User** – Unlocks User so they can login with original password
- **Delete User** – Permanently deletes the User from Business Banking
- Slide **Access** toggle to **No** to change status to Disabled (temporary hold)

Users with Account Access			+ Add a user
Billie Jean	On Hold	Access <input type="checkbox"/> NO	Options ▼
Marco Lopez	Active		
Merry Baker	⚠ Setup Pending Approval		Options ▼
Michael Jackson	⚠ Update Pending Approval		Options ▼
Nancy Luchi	⚠ Locked	Access <input checked="" type="checkbox"/> YES	Options ▼
Rusty Griswold	Active	Access <input checked="" type="checkbox"/> YES	Options ▼

My Accounts

- View accounts and Transaction History
- Get Account Details
- Transfer Funds
- Export or print transactions
- My Approvals - Approve and Decline Templates, Payments and Users
- Important Information
- Calendar
- Calculator

The screenshot displays the Pentucket Bank website interface. At the top, the Pentucket Bank logo is on the left, and a navigation bar on the right contains links for Notifications, My Settings, Help, Support, and Logout. Below the logo, the tagline 'Start with heart.' is visible. A dark blue navigation bar contains links for My Accounts, Payment Options, ACH/Wire Payments, Positive Pay, Additional Services, and Reports. The main content area is divided into three sections. The 'Accounts' section on the left shows a dropdown for 'Tax ID' with 'jane test' selected. Below this, a 'DEPOSIT ACCOUNTS' section shows a balance of \$20.00. It lists two accounts: 'Consumer Emerald Mone...' with ID *6960 and 'Relationship Checking *6952'. Both accounts show a 'Current' balance of \$10.00 and an 'Available' balance of **\$510.00. A 'Quick peek' link is next to each account name. The 'My Approvals' section in the middle shows a dropdown for 'All requests' and a large green checkmark with the text 'You have no approval requests'. The 'IMPORTANT INFORMATION' section on the right offers new payment options for transfers and new self-enrollment options. It includes a link for 'Lost/Stolen Debit Card, call:' and provides contact information for business hours (978) 372-7731 and after hours/weekends/holidays (833) 933-1681. It also lists the Pentucket Bank's Routing Number as 211370066 and the Pentucket Bank's Mortgage Lending ID as NMLR #1628843.

Pentucket Bank
Start with heart.

Notifications | My Settings | Help | Support | Logout

My Accounts | Payment Options | ACH/Wire Payments | Positive Pay | Additional Services | Reports

Last Visit Mar 21, 2023

Accounts Transfer

Tax ID jane test

DEPOSIT ACCOUNTS \$20.00

Consumer Emerald Mone... *6960 Quick peek

Current \$10.00

Available **\$510.00

Relationship Checking *6952 Quick peek

Current \$10.00

Available **\$510.00

**Bounce Protection Customers - Your available balance will include your overdraft funds. These overdraft funds may not be available for

My Approvals

All requests

You have no approval requests

IMPORTANT INFORMATION

Offering new payment options for transfers and new self-enrollment options.

Lost/Stolen Debit Card, call:

During business hours:
(978) 372-7731

After hours/weekends/holidays:
(833) 933-1681

Pentucket Bank's Routing Number: 211370066

Pentucket Bank's Mortgage Lending ID: NMLR #1628843

Payment Options

- Make a Transfer – Transfer funds between accounts here at Pentucket Bank
- Scheduled Transfers

Move Money

From

jane test ▼

Select account ▼

To

jane test ▼

Select account ▼

Date

05/16/2022

☐

Repeat transfer

Amount

\$ 0.00

Scheduled Transfers

Make a Transfer

Tax ID jane test ▼

Amount	From	To	Frequency	
May 18, 2022				
\$1.23	Consumer Emerald Money Market *6960	Relationship Checking *6952	Just once	Edit Cancel

- Free Bill Pay* – Our convenient solution to manage and pay bills.
- ACH Transfers \$5,000* – Our convenient funds transfer solution that offers a \$5,000.00 daily transaction limit.
- ACH Origination Greater Than \$5,000* – Our ACH debit and credit processing solution that offers daily transaction limits over \$5,000.00.
- Wires* – Our secure solution to initiate wire transfers to accounts at other financial institutions.
- Positive Pay* – Our fraud mitigation solution for your business accounts.

*Here is where you will be able to sign up for new services that you are not currently enrolled in.

[ACH/WIRE Templates and Payments](#)

The cut-off time to process and approve an ACH for effective date of next day is 3:00 pm.

The cut-off time to process and approve Wires for current day is 2:30.

TEMPLATES – ACH Templates help reduce errors and provide efficiency. Create the Template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

- Unlimited Templates allowed
- Templates are not required – can also choose “Make a one-time payment”. This option is in the dropdown under “How do you want to pay?”
- Three places where a Template can be added:
 1. ACH/Wire Payments – Make/Collect a payment “Add a New Template” in the Template list after choosing Make payments or Collect payments or you may “Save as Template” after one-time payment is sent
 2. ACH/Wire Payments – Manage Payment Templates
 3. ACH/Wire Payments – Import Recipient Information

Steps to Add an ACH Template

1. Click the **ACH/Wire Payments** Tab
2. Click **Manage Payment Templates**
3. Click **+Add a Template**
4. Enter a **Template Name**, which must be unique from other templates – **Templates are combined for ACH and Wires so when naming Templates include in the name whether it is an ACH Template or a Wire Template**
5. Choose **Funding Account**
6. Select **Template type – Commercial CCD, Tax CCD, Consumer PPD, Payroll PPD**
7. Select **Make a Payment** or **Collect a Payment**
8. Select the **ACH Company ID**
9. Enter a **Template Description** – Max 10 characters, passes to ACH batch and shows in Recipient’s transaction
10. Check off how you would like the payments to settle in your account – **RECOMMENDED* One Settlement entry per batch offset (most common)**
11. Enter Recipient/Consumer/Employee information, based on Template Type
12. Click **Save template**
13. If there is a Secondary Administrator or User with ACH Template Approval permission, the Template will require approval

Adding Recipients

1. No limit on entries per template
2. Addenda is available, except for Payroll
3. Routing number is validated
4. Prenote is optional
 - Prenotes are optional if a business wants to “test” that recipient information is accurate. Upon checking that box, a message appears “you will not be able to schedule payments for this employee until this Prenote processes”
 - A mandatory 2-day waiting period is enforced; then the business can initiate ACH payments to that recipient
 - **IMPORTANT*** Prenote files are created and sent to Pentucket Bank when the Template is created/approved, not when the Template is initiated
5. Amount field can be \$0, and then actual amount must be entered during initiation
6. Click **Save** after entering each participant
7. Enter information for each participant (in this example, employees)
 - The employees are listed in alphabetical order (according to first name) here and throughout Business Banking for easy viewing and editing

- When complete, click **Save Template** If there is a Secondary Administrator or User with ACH Template Approval permission, the Template will require approval

Employee information

Complete the template by adding an employees.

Add an employee
Create prenote

<input type="checkbox"/>	Employees	Account	Create prenote?	Amount
<input type="checkbox"/>	1. Allison Johnston	Personal Checking 256256		\$2,100.00
<input type="checkbox"/>	2. Ty Ballenger	Personal Checking 131313	✓	\$1,500.00
<input type="checkbox"/>	3. Xavier Allgood	Personal Checking 46464666		\$1,750.00
Template paying 3 employees				Total \$5,350.00

Save template
Cancel

Steps to Delete a Recipient

- Go to **ACH/Wire Payments** tab
- Click **Manage Payment Templates**
- On the right hand side next to the template name, click **Options**
- Click **Edit Template**
- Click on **Recipients name**
- On the right hand side, click **Delete**

Steps to Add a Wire Template

- Click the **ACH/Wire Payments** tab
- Click **Manage Payment Templates**
- Click **+Add a template**
- Enter a **Template Name**, which must be unique from other templates – **Templates are combined for ACH and Wires so when naming Templates include in the name whether it is an ACH Template or a Wire Template**
- Choose **Funding Account**
- Choose Template type – Domestic Wire or International Wire
- Enter beneficiary information, beneficiary bank information and intermediary bank information (for International Wires)
- Enter amount to pay: dollar amount or \$0.00 – this can be edited when using the template to make a payment
- When complete, click **Save Template** If there is a Secondary Administrator or User with ACH Template Approval permission, the Template will require approval

Approving Templates

If there is another approver at the business (a Secondary Admin or a user who has ACH Template Approval permission), then the Templates must be approved before they are available for use. Also, if edits are made, the Template is unavailable until approved.

- If approval is required: Email is routed to all business users who can approve templates and status of template is Approval Pending
- If approval is not required: Status of the template is Approved and Template can be used for initiation
- Go to **My Accounts > My Approvals** widget
- Select the **Template Name** to review details
- Select **Approve** for desired template
- Select **Confirm** on the pop-up window
- The template is now available to use and shows as Approved on the Manage Payment Templates screen.

The screenshot shows a web interface titled "My Approvals". At the top, there is a dropdown menu labeled "All requests". Below this, the section is titled "TEMPLATES". A specific template is displayed with the title "Business Banking Guide" in blue. The template details include: "Funding account" followed by a dotted line and "*6952"; "Pay to" followed by a dotted line and "1 Recipient(s)"; and "Type" followed by a dotted line and "Consumer (RED)". At the bottom of the template details are two buttons: "Decline" and "Approve". A blue arrow points from the right side of the screen towards the "Approve" button.

Managing Templates

Once Templates are created, they are located on the **Manage Payment Templates** screen.

1. The user clicks **Manage Payment Templates** in the **ACH/Wire Payments** menu. This screen shows the list of established templates and the last payment amount and date for each template.
2. The user clicks on the **Options** menu next to a template to edit or delete a template or to process a payment. Any edits to a template will require it to be approved again.
3. The **Showing** drop-down menu allows the business user to search for a particular type of template. The user can also enter a name of a template in the search field.

4. This screen also provides a list of any templates that might need approval. Once a template is approved, it is available for use.

ACH Origination

Businesses initiate ACH payments and collections via the Make/Collect a payment screen. ACH and Wires are comingled here.

The screenshot shows the 'Payments' screen. A blue callout box with the text 'Make payments, collect payments, or upload pass through file (optioned on business set up and user permissions)' has three arrows pointing to the three radio button options: 'Make payments', 'Collect payments', and 'Upload pass through file'. Below the radio buttons is a horizontal bar with three tabs: 'Scheduled payments', 'Approved payments', and 'Declined payments'. Below the tabs is a dropdown menu labeled 'Showing all payments'. Below the dropdown is the text 'Scheduled payments'. At the bottom, there is a faint text 'There are no payments'.

Make or collect a template-based payment

1. Select **Make payments** or **Collect Payments** radio button
2. Select **Use a Template**
3. Click in the **Enter a Template Name** field, select a template or start typing to filter list
4. If desired, **edit amount or addenda** fields
5. The **Deliver On** date defaults to next business day for ACH
6. The **Deliver On** date for Wires defaults to current date
7. Click "Never" to make the payment **repeating**. The default is never repeat.
8. Click **Continue** to review
9. Click **Pay**

This screenshot shows the 'How do you want to pay?' section of the form. It includes a dropdown menu labeled 'Use a template'. Below the dropdown is a text input field labeled 'Enter a template name'. Below the input field is a list of template names: 'Payroll', 'Cash Concentration', and 'Add a new template' (which is a link). The list is partially obscured by a 'Sc' label on the left.

10. If there are no other additional Users with ACH approval permissions, the system will prompt you to enter the 6-digit security code from your VIP Access Token App. If there are additional User(s) ACH approval permissions, they will receive an email notifying them that an ACH payment needs approval. They then must go to the **My Approvals** widget on the home page (My Accounts) and click **Approve**. It will then prompt them to enter the 6-digit security code from their VIP Access Token App

Make payments

Payroll [Edit template](#)

Funding account	BASE Checking Current: \$5,580.24 Available: \$5,580.24	Template type	Payroll (PPD)
1	John Baker Personal Checking		\$1,000.00
2	Kristy Packer Personal Checking		\$1,500.00
3	Tyler Proudfoot Personal Savings		\$500.00

Deliver On: Dec 2 Repeats: [Never](#)

Paying 3 customers Total **\$3,000.00**

Fees \$0.15

Make a One-Time Payment

1. Select **Make a one-time payment**
2. Choose **Funding Account**
3. Select **Payment Type**
 - List is filtered based on business segment and User entitlements
 - Payroll and Consumer are PPD files
 - Commercial are CCD files
4. Select **ACH Company ID**
5. Optionally, add Payment name – reference only inside Business Banking
6. Enter **Payment Description**
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction
7. Choose **how to settle the payments**
 - "One settlement entry per batch offset" – one debit to the funding account equal to the total of all credits
 - "One settlement entry per item offset" – a debit to the funding account for each *credit*
 - Not applicable for Tax Payments so option does not display
8. Add **Participants**, i.e. employees for payroll
9. Total Fee – this field will always display \$0.00 – **The fee is \$5 per batch**
10. Select the **Deliver on** date
11. Click **Pay**

12. If there are no other additional Users with ACH approval permissions, the system will prompt you to enter the 6-digit security code from your VIP Access Token App. If there are additional User(s) with ACH approval permissions, they will receive an email notifying them that an ACH payment needs approval. They then must go to the **My Approvals** widget on the home (My Accounts) page and click **Approve**. It will then prompt them to enter the 6-digit security code from their VIP Access Token App

Payments

What do you want to do?

☒ Make payments ☐ Collect payments ☐ Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account
Select ▼

Payment type
Select

ACH Company ID
1999999999 ▼


Payment name
Enter a payment name (optional)

Payment Description
Enter payment description (10 characters)

How would you like to settle these payments?
☒ One settlement entry per batch offset ☐ One settlement entry per item offset

Recipient information

Add a recipient

Deliver On
09/10/2019 

Pay Cancel

Collect a One-Time Payment

All the steps are the same for making payments and collecting payments, except for Payment Type options; CCD and PPD are only for collecting payments. This list is filtered based on the business segment and user entitlements.

[Upload a Pass-Through File](#)

The Business User has the option to upload a NACHA formatted file instead of manually entering ACH payments

1. The User can access this feature from the **ACH/Wire Payments** menu by clicking **Upload ACH pass through file** or **Make/Collect a Payment**
2. To upload a Pass-Through File, the User clicks the **Upload pass through file** radio button

The screenshot shows a web interface titled "Payments". At the top, there are three radio buttons: "Make payments", "Collect payments", and "Upload pass through file", with the third one selected. Below this is a section titled "ACH Pass through file upload". Inside this section, there is a text input field labeled "Select a ACH transaction file", a "Browse" button, and a status indicator "No file selected.". Below the input field is an "Upload" button. At the bottom of the interface, there are two tabs: "Scheduled payments" and "Processed payments", with "Processed payments" being the active tab. Below the tabs is a dropdown menu labeled "Showing all payments" with a downward arrow.

1. The user clicks **Browse** to select an ACH transaction file
 - Only .ach files can be uploaded
 - All files must be balanced
2. During the upload, the file format and field values are validated to confirm compliance with NACHA format requirements
 - If errors are detected the user is presented with an error message and the line numbers where the errors were detected
3. The user clicks **Upload**
4. Once the file is accepted, the ACH Pass-Through file follows the same approval flow as an ACH or wire transaction created within the platform

****Notes:**

- *This feature will only be available to businesses and users who have been given access*
- *Imported files cannot contain a mixture of debits and credits that is not balanced*
- *A Pass Through file can be submitted up to 10 days in advance*
- *Pre-notes cannot be included in an ACH Pass through file. Follow the steps on page 18 for ACH/Wire Payments to send pre-notes*

[ACH File Import](#)

ACH File Import provides an efficient and secure way to streamline ACH template and payment initiation. ACH File Import provides users with the ability to import ACH payment recipients using any

delimited or NACHA formatted file. Users first define the file structure in the Manage Import File Definitions area and then use those mapping definitions to import recipient information in the Import Recipients area. Both of these options are found on the ACH/Wire Payments menu.

****Note:** Business Users entitled to create templates can access **Manage Import File Definitions**. Business Users entitled to create payments can access **Import Recipients**.

1. On the **Manage import file definitions** screen the user may see a list of previously saved file definitions. To add a new file definition, the user clicks **Add a file definition**

Manage import file definitions			+ Add a file definition
File definition	File type		
ACBB Import Test Commercial (CCD)	NACHA		Options ▼
ACBB unbalanced Test Commercial (CCD)	NACHA		Options ▼
import business banking Test Payroll (PPD)	NACHA		Options ▼

2. There are three steps to add a file definition: Define file details, Map fields and Test & Confirm.
 - On the Define File Details screen, the user is prompted to enter information regarding the payment details and file definition
 - The fields under the **Payment Details** are the same as the fields to begin adding an ACH template
 - The **File Definition** fields are unique to ACH import

File details
Map fields
Test & Confirm

Define file details

Payment details

File definition name

Funding account

Select ▼

Payment type

Payroll (PPD) ▼

ACH Company ID

199999999 ▼

Payment description

How would you like to settle these payments?

☒ One settlement entry per batch offset
☐ One settlement entry per item offset

File Details

- Enter a **File definition name** – Tip* the file definition must be unique from other file definitions
- Select **Funding Account**
- Select **Payment Type**
- Select **Company ID**
- Enter **Payment Description** – this is a required field, maximum 10 characters
- Choose how you would like to settle these payments – **RECOMMENDED is “One settlement entry per batch offset”**
- Choose your file type – Delimited or NACHA file format – **RECOMMENDED is NACHA format**
- If the file has a header in the first row, check the box next to “Skip the first header row” – for Delimited file type only
- If Delimited is the file type, select the delimiter that separates the data, enter number of fields (i.e.) columns of data in the file (at least 6) and select a matching field for imports after the first one

File definition

File type
 Delimited ▼

Field delimiter
 Comma (,) ▼

How many fields are there in the file? ?
 Enter number of fields (at least 6)

Select at least one to match records by:

☐ Recipient ID

☐ Recipient Name

☐ Bank Account Number

☐ Skip the first header row

Cancel Next

- Click **Next**
- Map Fields – Tells the system where the data is located (in what column) within the file
- Required Fields – Routing number, Bank account number, Account Type, Amount, Recipient Name
- Mapping is not required for NACHA files

File details Map fields Test & Confirm

Map fields from your import file

Select fields from your import file to map to the output fields.

Map these fields	To Fields from your file in...
Recipient ID	Select a field ▼
Routing Number	Select a field ▼
Bank Account Number	Select a field ▼
Account Type	Select a field ▼
Amounts (\$0.00)	Select a field ▼
Recipient Name	Select a field ▼
Recipient Addenda (optional)	Select a field ▼

Back Next

- Click **Next**
- Test & Confirm – validate the mapping with a test import of the file to insure valid characters are imported (as defined by NACHA requirements)

- Click **Save file definition**

Import Recipients

- Now that the map is created, the Business User goes to **Import Recipient Information**
***NOTE:** *Pre-notes cannot be included in an ACH Pass through file. Follow the steps on page 18 for ACH/Wire Payments to send pre-notes*
- Select the File Import Definition (created in previous step)
- Click **browse** and locate the file on the computer
- Check Allow **duplicate recipients**, according to the value for matching records
- **When importing a NACHA file, the file must be unbalanced, i.e. no offsetting transaction**
- The recipient details from the file display – Confirm the information is correct
- Set the **Deliver On** date
- Click **Make a payment**

Select file to import

Schedule the payment

For any subsequent imports using the same File Map Definition, update existing recipient options for import will not be available, as noted below:

- **Adding new recipients and updating existing** – This option **will not** be available, as we will not know which of the duplicates to update
- **Adding new recipients only** – This option will be available

- **Updating existing recipients** – This option **will not** be available, as we will not know which of the duplicates to update
- **Delete existing and add recipients** – This option will be available

Wire Origination

Wire Transfer payments are originated in the Make/Collect a payment screen

1. Go to the **ACH/Wire Payments** tab
2. Click **Make/Collect a payment**
3. Click **Make payments**
4. Click **Use a Template** or **Make a one time payment**
 - a. **If using a template** – Click on desired template, edit amount, add message to beneficiary, choose Send on Date
 - b. Click **Continue to review**
 - c. **Click Pay** – If there are no other additional Users with wire approval authority, the system will prompt you to enter the 6-digit security code from your VIP Access Token App
 - d. If there is a Secondary Admin or additional User(s) with wire approval permissions, they will receive an email notifying them that an Wire payment needs approval. They then would need to go to the My Approvals widget on the home (My Accounts) page and click Approve. It will then prompt them to enter the 6-digit security code from their VIP Access Token App
 - e. **If making a one time payment** – After clicking **make payment**, select **funding account**, Select **Domestic Wire** or **International Wire**, enter Beneficiary Information, reference info (if applicable), purpose of wire, beneficiary bank information, intermediary bank information (for International Wires), Payment amount, Send on date
 - f. Click **Continue to review**
 - g. Click **Pay** – If there are no other additional Users with wire approval authority, the system will prompt you to enter the 6-digit security code from your VIP Access Token App.

- h. If there is a Secondary Admin or additional User(s) with wire approval permissions, they will receive an email notifying them that an Wire payment needs approval. They then must go to the **My Approvals** widget on the home (My Accounts) page and click Approve. It will then prompt them to enter the 6-digit security code from their VIP Access Token App

Check Positive Pay

User Entitlements

Primary and Secondary Administrators have full access to Check Positive Pay functionality (for businesses enrolled in this service). Administrators grant Check Positive Pay functionality to other business banking users via “Manage Users”

Tasks and access

Access Check Register (view only) – View and export Check Positive Pay check register

Manage Check Register – View, add, upload, edit and export Check Positive Pay check register

Manage Check Exceptions – View, decision and export Check Positive Pay check exceptions

View Check Register – Check Register Basics

- Check Registers allow Business Users to add and/or upload checks issued by the business. Issued checks are then matched against the list of checks that have been presented for payment
- Check Issue File Upload is limited to no more than 5,000 checks per upload
- Search for issued checks previously added or uploaded
- Issued checks listed by date
- Export check register information

Check Register		Check Exception		Exception History	
Simulator Checking *****0001				Export	
Add Issued Check		Upload Issued Checks		Manage file definition ?	
				Q Search	
Check #	Payee	Check Amount	Void	Status	Action
19 Feb 2018					
12345	Check12345	\$5.00		Check cleared	options ▾
09 Feb 2018					
29	Check 21	\$500.00		Default returned	Edit
28	Check 20	\$500.00		Default returned	Delete
27	Check 19	\$500.00		Default returned	
07 Feb 2018					
14	check14	\$600.00		Default returned	

Search for Issued Checks

- Select the account the check is drawn on
- Select **Search** to expand search function
- Select date range – Once date range is selected, additional criteria may be entered such as check #, payee, amount or status
- Select **Search**
- If desired, select Export to save data to a .csv format

Check Register	Check Exception	Exception History																								
<div>Simulator Checking *****0001 ▼ Export</div> <div>Add Issued Check Upload Issued Checks Manage file definition ? Hide Search</div> <div><div>Sep 2, 2017 - Aug 28, 2018 ▼</div><div>Check # ▼ <input type="text" value="Search by Check #"/> Search ×</div></div> <table border="1"><thead><tr><th>Check #</th><th>Payee</th><th>Check Amount</th><th>Void</th><th>Status</th><th>Action</th></tr></thead><tbody><tr><td colspan="6">19 Feb 2018</td></tr><tr><td>12345</td><td>Check12345</td><td>\$5.00</td><td></td><td>Check cleared</td><td>options ▼</td></tr><tr><td colspan="6">09 Feb 2018</td></tr></tbody></table>			Check #	Payee	Check Amount	Void	Status	Action	19 Feb 2018						12345	Check12345	\$5.00		Check cleared	options ▼	09 Feb 2018					
Check #	Payee	Check Amount	Void	Status	Action																					
19 Feb 2018																										
12345	Check12345	\$5.00		Check cleared	options ▼																					
09 Feb 2018																										

Add Issued Checks without a file

- Select the account the check is drawn on
- Select **Add Issued Check**
- Enter check information including issued on date, check number, payee name, amount and void (Y or N)

Check Register	Check Exception	Exception History																																																
<div>Simulator Checking *****0001 ▼ Export</div> <div>Add Issued Check Upload Issued Checks Manage file definition ? Search</div> <table border="1"><thead><tr><th>Check #</th><th>Payee</th><th>Check Amount</th><th>Void</th><th>Status</th><th>Action</th></tr></thead><tbody><tr><td colspan="6">Issued On <input type="text" value="03/12/2018"/> </td></tr><tr><td><input type="text" value="1000"/></td><td><input type="text" value="Beth Adams"/></td><td><input type="text" value="127.50"/></td><td><input type="checkbox"/> Void</td><td>Add Cancel</td><td></td></tr><tr><td colspan="6">19 Feb 2018</td></tr><tr><td>12345</td><td>Check12345</td><td>\$5.00</td><td></td><td>Check cleared</td><td>options ▼</td></tr><tr><td colspan="6">09 Feb 2018</td></tr><tr><td>29</td><td>Check 21</td><td>\$500.00</td><td></td><td>Default returned</td><td></td></tr><tr><td>28</td><td>Check 20</td><td>\$500.00</td><td></td><td>Default returned</td><td></td></tr></tbody></table>			Check #	Payee	Check Amount	Void	Status	Action	Issued On <input type="text" value="03/12/2018"/>						<input type="text" value="1000"/>	<input type="text" value="Beth Adams"/>	<input type="text" value="127.50"/>	<input type="checkbox"/> Void	Add Cancel		19 Feb 2018						12345	Check12345	\$5.00		Check cleared	options ▼	09 Feb 2018						29	Check 21	\$500.00		Default returned		28	Check 20	\$500.00		Default returned	
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28	Check 20	\$500.00		Default returned																																														

Manage Import File Definitions

A Positive Pay file must include the following five fields and **needs to be in a .txt format or .CSV format**

- Check number, Payee , Issue Date, Amount, Void (Optional)- YES or NO, Y/N, VOID/ISSUED

Step 1: File Details

- Click **Upload Issued Checks**
- Click **Manage file Definition**
- Click **Add a File Definition**
- Enter **File Definition Name** – any name you choose
- Select **File type** (Delimited Only)
- Select what separates the data (comma, tab, or pipe) in the **Field delimiter** dropdown. If it's a .CSV file, the Field Delimiter is always a comma
- Select **Date Format**
- If the file has a header in the first row, check Skip the file header row
- Enter **number of fields in the file** (at least 4)
- Select the **amount format**
- Click **Next**

The screenshot shows a web interface for defining file details. At the top, there are three tabs: 'File details' (active), 'Map fields', and 'Test & Confirm'. Below the tabs, the title 'Define file details' is displayed. The form contains the following fields and options:

- File definition name:** A text input field with the placeholder 'Enter a name'.
- File type:** A dropdown menu currently set to 'Delimited'.
- Skip the file header row:** An unchecked checkbox.
- Field delimiter:** A dropdown menu currently set to 'Comma(,)'.
- How many fields are there in the file? ⓘ:** A text input field with the placeholder 'Enter number of Fields(at least 4 and Maximum 10)'.
- Date format:** A dropdown menu currently set to 'mmddyy'.
- Amount format:** A dropdown menu currently set to '\$1234.12'.

At the bottom of the form, there are two buttons: 'Cancel' on the left and 'Next' on the right.

Step 2: Map Fields

- Tell the system where the data is located within the file that will be imported
- All the fields required for Check Positive Pay must be included in the file import – Required fields are Check number, Payee, Issue Date and Amount
- Click **Next**

File details
Map fields
Test & Confirm

Map field from your upload file

Select a field from your upload file to map to the output file.

Map these fields	To fields from your file in...
Check Number	Field 1
Payee	Field 2
Issued Date	Field 3
Amount	Field 4
Void(Optional)	Field 5

Back
Next

Step 3: Test & Confirm

- Best practice is to do a test import with an actual file to validate the mapping is correct. The system validates each field to make sure only valid characters are imported
- Save the File Definition

File details
Map fields
Test & Confirm

Test & Confirm (Optional)

You may upload a file to test the mapping

Upload a test file No file selected.

Back

Upload Issued Checks

- Select **Upload Issued Check**
- Select Upload File Definition from dropdown
- Click **Browse** to locate and select the desired file
- Click **Upload**

Manage Check Exceptions

Check Exception displays checks (exceptions) found on the bank's system that do not match checks entered or uploaded into the check register by a Business User. Users can view check images and instruct Pentucket Bank to pay or return check exceptions. Users with "Manage Check Exception" permissions for accounts with exceptions will be notified via email when exceptions are found.

Check exception decisions to pay or return must be made by 11:00 AM

***IMPORTANT: Any check not decisioned will be returned per page 4 of the Positive Pay Agreement**

Check Exception Tab

Information on this screen:

- Total number of check exceptions
- Exception reason (grouped together)
- Check number
- Account name/number
- Check image
- Payee information
- Date
- Amount

Actions on this screen:

- Pay – Instruct the bank to pay one or more exception items
- Return – Instruct the bank to not pay one or more exception items
- Search – Search by check number, payee, amount, or exception type
- Export – Download all exceptions to a .csv format

Steps to Decision Check Exceptions

1. Select the account the check exception is drawn on
 - Default is All Accounts
 - Entitlements determine the accounts that display in dropdown, including accounts across multiple TINs
2. If desired, you may also search for check exceptions by check number, payee, amount or exception type
3. Select one, multiple, or all check to pay or return by clicking on **Pay or Return** on the right hand side of the screen
 - If multiple checks or all checks are selected, the decision selected (pay or return) will apply to all checks selected
4. If the decision is "Pay", add a note, if needed. Then click **confirm**. If the decision is "Return", select a return reason from the dropdown and add a note if needed. Then click **confirm**
5. Download check exceptions to a .csv file if needed

Check Register

Check Exception 4

Exception History

Check exception decisions must be submitted prior to 14:00 PST deadline. Any check exceptions without a decision after the deadline will have your default decision applied.

All Accounts ▾

Export

Pay

Return

Check # ▾

e.g. 7654

Search

4 of 4 records. Export report for full results.

<input type="checkbox"/> Check #/ Void/ Account	Payee	Date	Amount	
Amount mismatch				
<input type="checkbox"/> Check 123471 ▾ Simulator Checking ****0001	Issued Paul Wild Posted Paul Wild	Issued Sep 06, 2016 Posted Sep 27, 2016	Issued \$5,402.00 Posted \$54,020.00	<div>Pay</div> <div>Return</div>
<input type="checkbox"/> Check 123457 ▾ Simulator Checking ****0001	Issued John Smith Posted John Smith	Issued Sep 06, 2016 Posted Sep 27, 2016	Issued \$402.00 Posted \$420.00	<div>Pay</div> <div>Return</div>

×

Please Confirm

Pay Check

Check # 123467

From All Accounts

To Lyn Graves

Amount \$3882.00

▶ Add a note (Optional)

Enter a comment

Confirm

Cancel

Exception History

Exception History displays all checks decisioned (pay or return) by the business. Only business users with “Manage Check Exception” permissions will have access to Exception History

- History can be displayed for the last 30, 60, 90, 180 days or custom dates
- History can be filtered by exception status
- Checks can also be searched for by check number, date, payee name, exception type, or decision type
- History appears in a read-only format but can be downloaded to a .csv format

Additional Services

Bill Pay

Pay your bills quickly and conveniently using our bill pay service. Follow these simple steps to enroll

- Log into Business Online Banking
- Click on the Additional Services Tab>Bill Pay



- Select the Tax ID for the Parent Company if additional Tax ID's are associated with your business online banking
- Read the Terms & Conditions then check the box to Agree
- Click Continue
- This will bring you to the Payment Center for Bill Pay

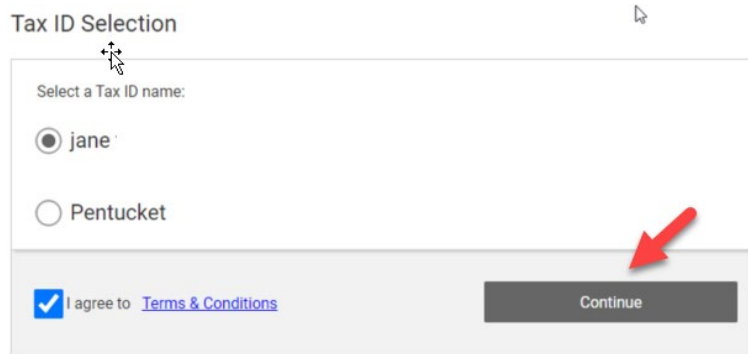
Tax ID Selection

Select a Tax ID name:

☒ jane

☐ Pentucket

☒ I agree to [Terms & Conditions](#)

A screenshot of a 'Tax ID Selection' form. It contains a section titled 'Select a Tax ID name:' with two radio button options: 'jane' (selected) and 'Pentucket'. Below this is a checkbox labeled 'I agree to' followed by a link to 'Terms & Conditions'. At the bottom right is a dark grey button labeled 'Continue'. A red arrow points to the 'Continue' button.

Payment Center Add a Bill Bill History Manage Your Bills

Payment Center

Pay Bills

Pay From Relationsh... *6952

Preferred Account

Available Balance \$9.00

Before you can pay your bills, you must first add the companies and people you want to pay using Bus Bill Pay. After you add your bills, they are listed here. You can make payments by entering an amount and date for each bill. To get started, you can [add a bill](#) now.

Bill Reminders

You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too.

[Set Up Reminders](#)

Pending | Unapproved

You have no unapproved payments for the last 45 days at this time.

To view unapproved payments that are older than this, click the View All Unapproved Payments link.

[View All Unapproved Payments](#)

Recent Payments

You have not made any payments in the last 45 days.

[View Bill History](#)

Once here, you can

- Add & Manage Billers
- Make payments
- Get eBills
- See payment history
- Set Reminders

Once the Administrator enrolls in Bill Pay, Users can enroll themselves as long as they are given user permissions. [To do this, see Manage Users on Page 10](#)

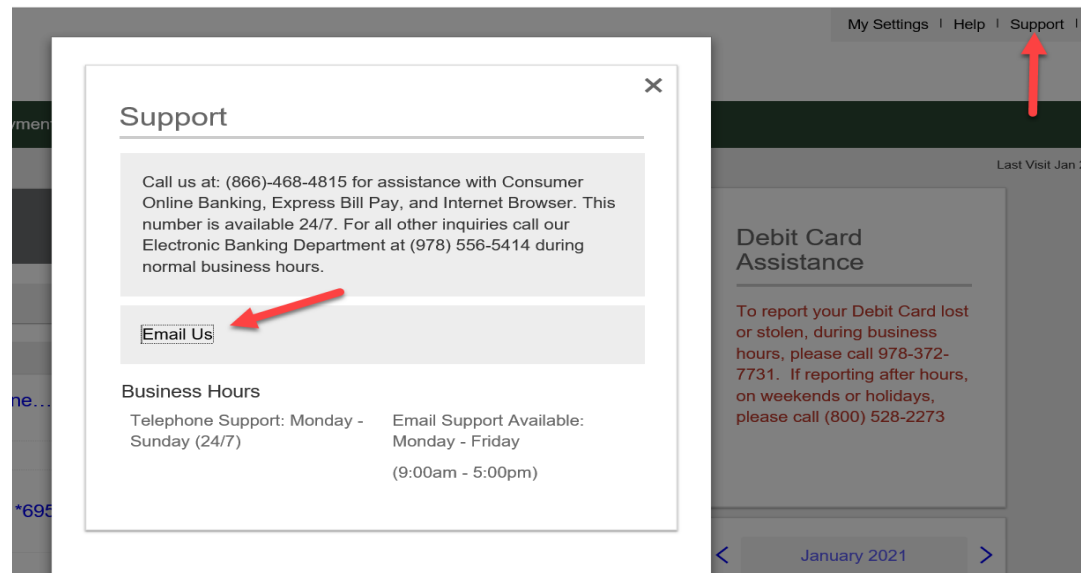
****NOTE – There are different permission levels in Bill Pay. Primary Admins are Level 1 and have full access to the Payment Center. Secondary Admins are Level 2 have the same permissions as a Level 1 but can not modify Level 3 access. All Business Users are a Level 3. Any payments that a Level 3 user sets up, a Level 1 or 2 will need to approve. If you would like to Change a Level 3 User to a Level 2, please contact the Electronic Banking Department at 978-556-5414 or by email to bbmail@pentucketbank.com**

[Online Statements \(eStatements\)](#)

To start receiving eStatements complete one of the following:

1. Choose estatments during the initial enrollment process of Business Online Banking either online at www.pentucketbank.com or at your local branch
 - Once you log into Business Online Banking click on Additional Services>Online Statements
 - Click **Continue** to agree to the eStatements Disclosure

- You will receive your first statement the first day of the following month after you have registered
 - From that date forward you will build up to 3 years of statements available to you online
 - eStatements are available on the first day of each month for the previous month
 - **NOTE:** If you wish to add any accounts to eStatements AFTER initially enrolling in eStatements these need to be requested via an email by clicking on **Support** while logged into Business Online Banking and then **Email Us**. Complete the required fields and in the comment section list what accounts you would like added to eStatements. This request must come from the Business Online Banking Administrator. Or, the request can come from an authorized signer on the account by contacting a local branch or the Customer Support Department at 978-556-5414
 - The eStatement is an exact replica of the paper statement and is in PDF format
 - Adobe Reader is required to view statements
2. If you are an existing Business Online Banking customer and have not yet enrolled in eStatements OR you have additional accounts you would like added to eStatements:
- While logged into Business Online Banking, click Support link
 - Click Email Us



- Complete the required fields and in the comment section list what accounts you would like added to eStatements
- You will receive an email notifying you that your eStatement enrollment is completed
- Once you log into Business Online Banking click on Additional Services>Online Statements
- Click **Continue** to agree to the eStatements Disclosure
- You will receive your first statement the first day of the following month after you have registered
- From that date forward you will build up to 3 years of statements available to you online
- eStatements are available on the first day of each month for the previous month

- **NOTE:** If you wish to add any accounts to eStatements AFTER initially enrolling in eStatements these need to be requested via an email by clicking **Support** while logged into Business Online Banking and then **Email Us**. Complete the required fields and in the comment section list what accounts you would like added to eStatements. This request must come from the Business Online Banking Administrator. Or, the request can come from an authorized signer on the account by contacting a local branch or the Customer Support Department at 978-556-5414.



Stop Payment

- Stop Payment requests are for checks only
- Enter the check number, account it was paid from, issued on date, check amount, payee name and memo (optional)
- Click **Submit**
- Do not enter any punctuation in the payee name or memo line or you will receive an error message after submitting

Stop Payment

Please verify the information entered for your stop payment request on the account selected. To confirm the request please select the Submit button. By submitting this request, you are acknowledging this information is correct and that you are aware your account will be charged the \$30 Stop Payment Fee.

Stop payment for a Single Check

Check number	<input type="text"/>
Paid from	Business Now Advantage *5756 ▼
Issued on	09/10/2019 
Check amount	\$0.00
Payee	<input type="text" value="Enter a payee name"/>
Memo	 <input type="text" value="Enter a memo"/>

Submit

Alerts and Notifications

- Accounts – Balance update
- Activity – Low balance, High balance, Large withdrawal, Large deposit, Check cleared
- Reminders – Personal message

Alerts and Notifications

[View all alerts](#)

You can stop receiving these alerts by deselecting your email/text preferences below, or following the in-message opt-out instructions

Email alerts are sent to

[Update](#)

Alert Type	Add an alert +
You do not have any alerts.	

Connectivity for QuickBooks

- DirectConnect Enrollment for QuickBooks
- Create Password: must be between 11 and 32 characters, must contain letters, numbers and special characters (special character ! cannot be used)

Connectivity for QuickBooks® and QuickBooks®

Welcome to Direct Connect Registration. This is a service we provide that enables you to access your accounts using QuickBooks® or QuickBooks®. Please create a connectivity password in order to begin using this service.

Enter and confirm the password below that you wish to use. Your password must be between 11 and 32 characters.

Create Password:

Re-enter Password:

Submit

Password Requirements

- Between 11 and 32 characters
- Must contain letters, numbers and special characters
- Passwords must match

Begin connecting your accounts

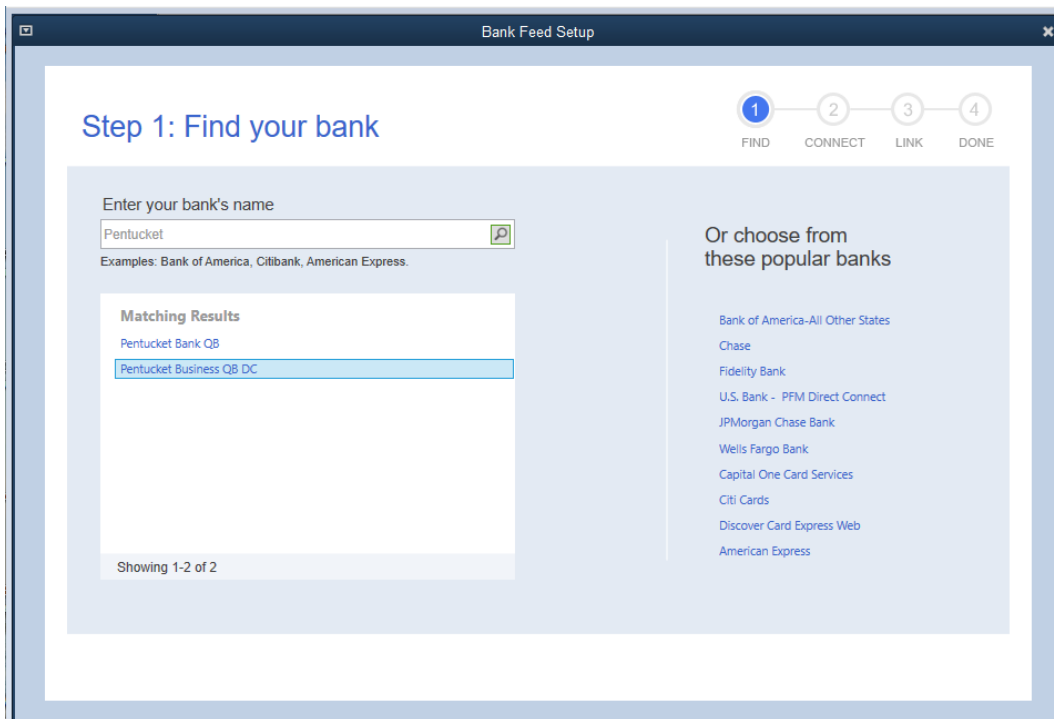
To begin accessing your accounts, simply enter your User ID and new Direct Connect password into the add account wizard.

- A confirmation email will be sent from bbmail@pentucketbank.com stating your registration is complete
- Log into QuickBooks: click the banking tab – bank feeds – set up bank feed for an account

The screenshot shows the QuickBooks Desktop Pro 2021 interface. The 'Banking' menu is open, and the 'Bank Feeds' option is selected. A sub-menu is displayed with the following options: 'Set Up Bank Feed for an Account', 'Participating Financial Institutions', 'Import Web Connect File', 'Change Bank Feeds Mode', and 'Learn About Online Bill Payment'. The 'Set Up Bank Feed for an Account' option is highlighted, and an arrow points to the 'Pay Bills' button in the bottom right corner.

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- Step 1 Find your bank: type in Pentucket and select from matching results
“Pentucket Business QB DC”



Bank Feed Setup

Step 1: Find your bank

1 FIND 2 CONNECT 3 LINK 4 DONE

Enter your bank's name

Pentucket

Examples: Bank of America, Citibank, American Express.

Matching Results

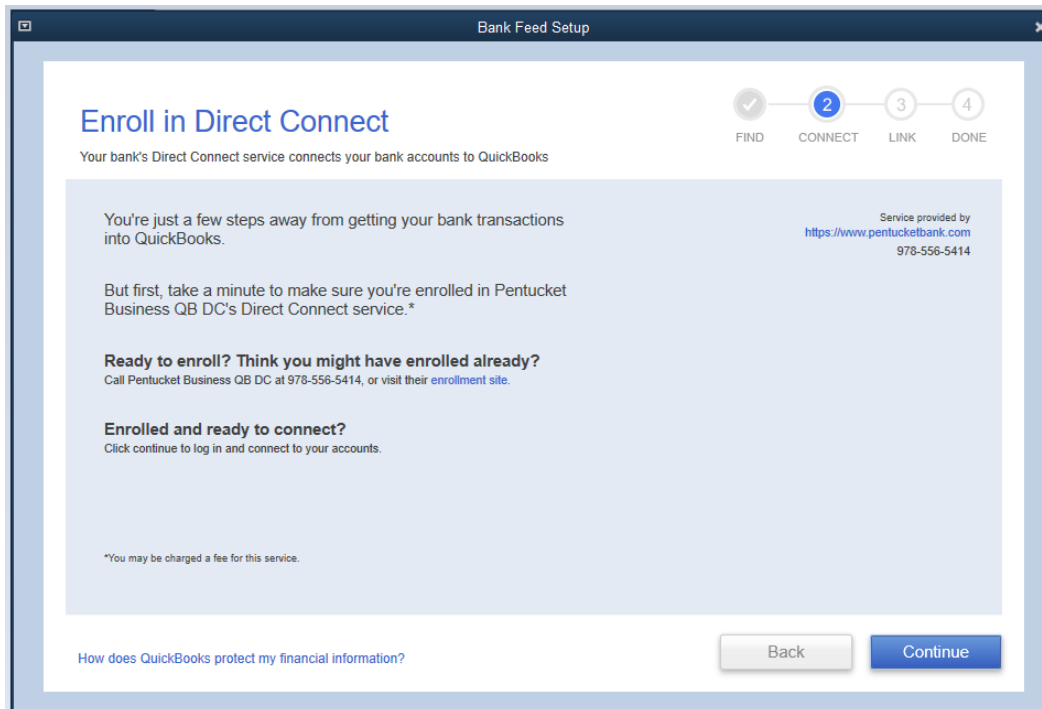
- Pentucket Bank QB
- Pentucket Business QB DC

Showing 1-2 of 2

Or choose from these popular banks

- Bank of America-All Other States
- Chase
- Fidelity Bank
- U.S. Bank - PFM Direct Connect
- JPMorgan Chase Bank
- Wells Fargo Bank
- Capital One Card Services
- Citi Cards
- Discover Card Express Web
- American Express

- If you have already enrolled through Business Online Banking connectivity for QuickBooks, then select continue. If you have not enrolled, please enroll now following the steps above.



Bank Feed Setup

Enroll in Direct Connect

1 FIND 2 CONNECT 3 LINK 4 DONE

Your bank's Direct Connect service connects your bank accounts to QuickBooks

You're just a few steps away from getting your bank transactions into QuickBooks.

Service provided by
<https://www.pentucketbank.com>
978-556-5414

But first, take a minute to make sure you're enrolled in Pentucket Business QB DC's Direct Connect service.*

Ready to enroll? Think you might have enrolled already?
Call Pentucket Business QB DC at 978-556-5414, or visit their [enrollment site](#).

Enrolled and ready to connect?
Click continue to log in and connect to your accounts.

*You may be charged a fee for this service.

[How does QuickBooks protect my financial information?](#)

[Back](#) [Continue](#)

- Step 2 Connect Pentucket Business QB DC to QuickBooks

- Enter your Business Online Banking user ID and password you created when you enrolled in connectivity for QuickBooks

Bank Feed Setup

Step 2: Connect Pentucket Business QB DC to QuickBooks

Fees will apply.

Service provided by
<https://www.pentucketbank.com>
 978-556-5414

You need special credentials from Pentucket Business QB DC to sign in here. Click here to enroll

User ID For your account

Password For your account

How does QuickBooks protect my financial information?

Back Connect

- Step 3 Link your accounts: once you have linked the accounts you want access to in QuickBooks you will select connect
- Changing your password is done in Business Online Banking under Additional services – Connectivity for QuickBooks (Once enrolled the option changes to new password)

My Accounts Payment Options ACH/Wire Payments Positive Pay **Additional Services** Reports

Connectivity for Quicken® and QuickBooks®

Welcome to Direct Connect Reset Password

Enter and confirm the password below that you wish to use. Your password must be between 11 and 32 characters.

New Password:

Re-enter Password:

Update

Password Requirements

- Between 11 and 32 characters
- Must contain letters, numbers and special characters
- Passwords must match

- If you get locked out of Direct Connect while connecting from QBs to the bank please contact Pentucket Bank Customer Support at 978-556-5414.

Reports

Payment Reports

- Build reports for ACH/Wire completed payments, scheduled payments, declined/deleted payments, templates, scheduled recurring payments and ACH Pass-Through
- Choose fields you want to display on your report
- Select filters for the fields you choose
- Select the Account
- Select Date
- Run report and/or save report template

Multi-Account Report

- See transactions for multiple accounts on one report – can export or print report
- Ability to filter results – reports with filters can not be exported
- Export report and report moves to **Generated Reports**. From there it can be downloaded and saved or opened

Build a report


What type of report do you want to build?

Completed payments report ▼

Accounts, templates, and/or payment types in the report template will be included/excluded from the report results based on entitlements.

Choose the fields you want to display on your report

☐ Select All

<input type="checkbox"/> Payment ID	<input type="checkbox"/> Payment Name	<input type="checkbox"/> Payment Type
<input type="checkbox"/> Transaction Type	<input type="checkbox"/> Tax ID Name	<input type="checkbox"/> Funding Account #
<input type="checkbox"/> Payment Amount	<input type="checkbox"/> Recipient ID	<input type="checkbox"/> Recipient Name
<input type="checkbox"/> Recipient Account #	<input type="checkbox"/> Recipient Routing #	<input type="checkbox"/> Addenda
<input type="checkbox"/> Message To Beneficiary	<input type="checkbox"/> Receiving Bank Message	<input type="checkbox"/> Same-Day ACH
<input type="checkbox"/> Confirmation #	<input type="checkbox"/> Created By	<input type="checkbox"/> Approved By
<input type="checkbox"/> Export Only Fields 		

Select filters for the fields you choose

Date

Created Date ▼

Period

Today ▼

Run report

Save report template

Cancel

Multi-Account Report

Report

Generated Reports

Account Types ▼

Select Accounts ▼

Oct 01, 2020 - Oct 07, 2020 ▼

Submit

▼ Filters

Transactions

[Mobile App for Business Banking](#)

iOS – Download from the Apple App Store

Android – Download from the Google Play Store

Functionality

- View accounts
- Make transfers
- ACH, Wire & User Approvals
- Manage User Access
- View Alerts
- Mobile Check Deposit
- ACH/Wires – Make/Collect Payments (with templates only), View scheduled payments, View approved payments and View declined/failed payments
- Settings- Set up Touch ID, Remember this device, Push Notifications
- Contact Us
- Visit Website