

QNB-Online Business User Guide



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Getting Started

Welcome to QNB-Online (Business)! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

By adding powerful commercial products and features, QNB provides you with the complex tools your business needs to achieve its goals. While our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 215-538-5600.



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Getting Started

QNB – Online (Business) Overview

Whether you're an enterprise, large corporation or small organization, our flexible QNB-Online (Business) can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to QNB-Online (Business), you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

We require at least one administrator who will set up their individual users after the bank has established the company's online banking access rights. Our system lets you establish multiple login IDs and passwords for authorized employees. You can organize which employees get access to different features within Business Online Banking by establishing user roles.

Recipients

Recipients are people or businesses to whom you send money and pull money from in a collection using a payment feature offered through QNB-Online (Business). After creating a profile for each recipient, you can choose the method to send them money and the respective transaction details. Each created recipient is saved so you can quickly and easily make future payments.



Note: This guide only covers functionality available to users of QNB-Online Business. It does not cover basic on-line banking functionality. Please refer to the retail guide for basic functionality information.

Various types of payment methods are offered through QNB-Online (Business), including wire and ACH transfers with proper approvals. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available for 1-2 business days.

Please call us at 215-538-5600 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

Type	Description
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Receipt	Receive a payment from one recipient.
ACH Collection	Receive a payment from several recipients.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal, state or local tax authority payments.

Commercial

Users Overview

Depending on your number of employees, owners and company policies, QNB-Online (Business) lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords. Which can be set up by the company's administrator(s).

Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts.
- Managing recipients, users and templates.

Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

Functions and dollar limits for each company must be approved by QNB.

User Management Overview

The User Management page allows a company's administrator(s) to view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.




In the **Commercial** tab, click **Users**.

A. The following information presents for each user:

- Name
- Email address
- Last login time

B. Click the  icon to edit a user.

C. Click the  icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address or last login.

Adding a New User

An authorized user with Manage Users rights can set up a new user by first creating a profile, unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user rights by accessing their User Policy.



Note: If a new user does not log in within a short period of time after their creation, their password expires and they will not be able to log in.

In the **Commercial** tab, click **Users**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first name, last name and email address.
3. From the "Phone Country" drop-down, select the user's country and enter their phone number.
4. Create a unique login ID for your new user.
5. Enter a password following our guidelines and confirm it.
6. Click the **Save New User Details** button when you are finished. You will then be taken to the User Policy page to establish the new user's rights.

Part 1 of 5: Establishing Transaction Type Rights

You start assigning or editing a user's rights in the **Transactions** tab, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

John Doe
User Policy ⓘ

Transactions Features Accounts

Transaction Filter:

Filter: Enabled Disabled

ACH BATCH Enabled

Rights

Draft Approve Cancel View Own

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 10,000,000.00	
Daily Per Account	\$ 10,000,000.00	999999999
Daily	\$ 10,000,000.00	999999999
Monthly	\$ 50,000,000.00	999999999

- Choose a type of transaction to assign rights for.
- Choose whether a user can draft, approve, cancel or view a specific transaction by checking the appropriate boxes.
 - Draft:** Create a transaction or template that needs approval from an authorized user.
 - Approve:** Send or accept drafted transactions.
 - Cancel:** Reject a drafted or unprocessed transaction.
 - View:** Transactions are view only.
- Use the drop-down to change which transaction activity a user can view.
 - Own:** Can view only their activity.
 - All:** Can view activity of all users.
 - No:** Cannot view activity of any user.



Note: Users must have the **All** view right enabled to approve transactions.

Part 2 of 5: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll, an authorized user can disable those rights for individual users.

The screenshot shows the 'John Doe' User Policy interface. The 'Transactions' tab is active, displaying a list of transaction types on the left and their configuration on the right. The 'ACH BATCH' transaction type is highlighted, and its toggle switch is currently in the 'Enabled' position. The 'Save' button is located in the top right corner.

Transaction Type	Permissions	Limit
ACH Batch	Can view own transactions Can Draft/Approve/Cancel	\$10,000,000.00
ACH Collection	Can view own transactions Can Draft/Approve/Cancel	\$10,000,000.00
ACH Payment	Can view own transactions Can Draft/Approve/Cancel	\$10,000,000.00
ACH Receipt	Can view own transactions Can Draft/Approve/Cancel	\$10,000,000.00
Bill Payment	Can view own transactions Can Draft/Approve/Cancel	

	Maximum Amount	Maximum Count
Per Transaction	\$ 10,000,000.00	
Daily Per Account	\$ 10,000,000.00	999999999
Daily	\$ 10,000,000.00	999999999
Monthly	\$ 50,000,000.00	999999999

1. Select the transaction type to disable.
2. Toggle the switch to "Disabled" for that specific transaction.
3. Click the **Save** button when you are finished making changes.

Part 3 of 5: Editing Approval Limits for a Transaction Type

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.

The screenshot shows the 'User Policy' page for 'John Doe'. The 'Transactions' tab is active, and 'ACH BATCH' is selected. The 'Approval Limits' section is highlighted with a blue box and numbered 2. The 'Save' button is highlighted with a blue circle and numbered 3. The left sidebar is numbered 1.

Approval Limits		Maximum Amount	Maximum Count
Per Transaction		\$ 10,000,000.00	
Daily Per Account		\$ 10,000,000.00	999999999
Daily		\$ 10,000,000.00	999999999
Monthly		\$ 50,000,000.00	999999999

1. Select a transaction type to edit a user's approval limits.
2. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.

Part 4 of 5: Establishing Rights to Access Features

When assigning user rights, the **Features** tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job roles, some users may have different responsibilities than others.

A. Murphy
User Policy ⓘ

Transactions **Features** Accounts

FEATURES ⓘ

Search

RIGHTS

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

Save

1. Click the **Features** tab.
2. Use the toggles to enable or disable features.
3. Click **Save** when you are finished making changes.



Note: If Manage Users is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Part 5 of 5: Establishing Rights to Access Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.

John Doe
User Policy ⓘ

Transactions Features **Accounts**

ACCOUNTS ⓘ [Hide unassigned accounts](#)

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
XXXXXXXX4952	Statement Savings	<input type="radio"/>	<input checked="" type="checkbox"/>	<input type="radio"/>
XXXXXXXX9874	OD Product Testing	<input checked="" type="checkbox"/>	<input type="radio"/>	<input type="lock"/>
XXXXXXXX2760	Business Checking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
XXXXXXXX7711	Business Checking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
XXXXXXXX4836	Health Savings Acct	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

1. Click the **Accounts** tab.
2. Edit a user's ability to view, deposit or withdraw in a specific account.
 - ✓ User right is active.
 - User right is disabled.
 - User right is locked and cannot be edited.
3. Click the **Save** button when you are finished making changes.

Commercial

Editing an Existing User's Rights

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

User Management

Search Users Add User

User	Primary E-mail Address	Last login
A. Murphy	[Redacted]	9 minutes ago

User Details

Status: Active
 Edit Status

PERSONAL DETAILS

First Name	Last Name	Primary E-mail Address
A.	Murphy	[Redacted]

Phone: [Redacted]

Phone Country: United States

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
amurphy1	Internet	Normal	8/4/2021	[Redacted]

Cancel [Redacted] **Assign Rights**

A. Murphy Save


User Policy ⓘ

Transactions Features Accounts

ACH Batch	ACH BATCH	Enabled
Can view own transactions Can Draft/Approve/Cancel \$500K	ACH BATCH	Enabled <input checked="" type="checkbox"/>

Rights

In the **Commercial** tab, click **User Management**.

1. Find the user you want to edit and click the  icon.
2. Click the **Assign Rights** button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

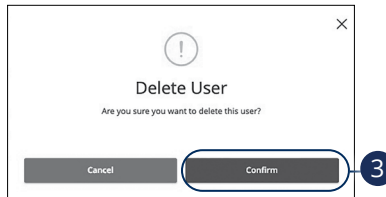
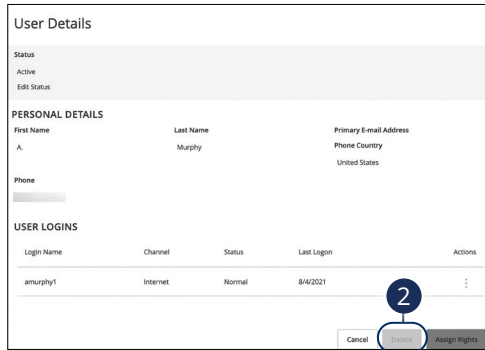
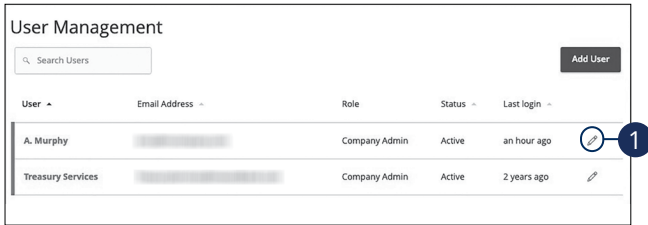


Note: For more details on editing user rights visit page 10.


Commercial

Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID, but it does not erase the data from an existing payment using that person.



In the **Commercial** tab, click **User Management**.

1. Find the user you want to remove and click the  icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

Commercial

Recipient Overview

A recipient is any person or company that receives payments from your business or who money is taken from if doing ACH Collections. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.

The screenshot shows a table titled "Recipients" with the following structure:

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮
test	test@email.com	1	⋮

Callout A points to the column headers. Callout B points to the sort icon (upward triangle) on the "Email Address" header. Callout C points to the actions menu icon (three vertical dots) for the second recipient. A dropdown menu is shown below the actions icon, containing "Edit", "Delete", and "Payment History".

In the **Commercial** tab, click **Recipients**.

A. The following information presents for each recipient:

- Name
- Email address
- Number of accounts they have

B. Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.



C. Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

ACH Only- Part 1 of 2: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is the 'Add Recipient' form. The form includes fields for 'Display Nickname *' and 'Email Address' (2), a checkbox for 'Send email notifications for template payments' (3), and an '+ Add account' link (4). A table below shows the account information for the recipient, with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The table has one row with 'Account - New', 'ACH and Wire', and 'N/A'. To the right of the table is an 'Edit' button (9) and a 'Remove' button. Below the table are three drop-down menus: 'Payment Type' (5) with 'ACH Only' selected, 'Account Type *' (6) with 'Select Account Type' selected, and 'Account #' (7) with an empty text input. Below these is an 'ACH Routing Number *' (8) text input. At the bottom right of the form is a confirmation button with a checkmark (10) and a close button (X).

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. Enter the recipient's ACH routing number.
9. Click the  icon to edit or remove a recipient's account information.
10. Click the  button when you are finished.

ACH Only- Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1**: Points to the 'ACH Name' and 'ACH ID' input fields.
- 2**: Points to the 'Country' dropdown menu, which currently shows 'United States'.
- 3**: Points to the 'Address 1' and 'Address 2' input fields.
- 4**: Points to the 'City' input field.
- 5**: Points to the 'State' dropdown menu (showing 'Select State') and the 'ZIP' input field.
- 6**: Points to the 'Save Recipient' button.

Other visible elements include 'Wire Name', 'Templates (0)', and 'Cancel' buttons.

1. Enter the ACH name and ACH ID. The ACH name is the recipient's name as it is on file with their financial institution. The ACH ID is the accounting number by which the Recipient is known to the originating Company/Subsidiary.
2. Use the drop-down to select the recipient's country.
3. Enter the recipient's street address.
4. Enter the recipient's city.
5. Select the recipient's state using the drop-down and enter the zip code.
6. Click the **Save Recipient** button.

ACH & Wire- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The image shows two screenshots from a software interface. The top screenshot, titled "Recipients", shows a table with columns for Name, Email Address, Number of Accounts, and Actions. A "New Recipient" button is circled with a blue circle and the number 1. The table contains one entry: "test" with email "test2@email.com" and 1 account. The bottom screenshot, titled "Add Recipient", shows a form with fields for "Display Nickname *", "Email Address", and a checkbox for "Send email notifications for template payments". Below this is a table for "Accounts (1)" with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. The table shows one account: "Account - New" with "ACH and Wire" payment type and "Domestic" beneficiary type. Below the table are fields for "Payment Type", "Account Type *", "ACH Routing Number *", and "Account *". A "Beneficiary Type" dropdown is also present. A "Remove" button is circled with a blue circle and the number 9. Numbered callouts 2 through 8 point to various form fields and buttons.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. Enter the recipient's ACH routing number.
9. Click the \vdots icon to edit or remove a recipient's account information.

ACH & Wire- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The screenshot shows a form titled "Beneficiary FI" with the following fields and callouts:

- 1**: Points to the "Name *" text input field.
- 2**: Points to the "FI ABA Number *" text input field.
- 3**: Points to the "Address 1 *" text input field.
- 4**: Points to the "State *" dropdown menu.

Other visible fields include "Country *" (with "United States" selected), "Address 2", "City *", and "Postal Code *".

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the state using the drop-down and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.


ACH & Wire- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Points to the "Name" text input field.
- 2**: Points to the "Address 1" text input field.
- 3**: Points to the "State" drop-down menu (currently showing "Select State") and the "Postal Code" text input field.
- 4**: Points to the "Confirm" button (a square button with a checkmark).

Other visible fields include "Country" (a drop-down menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), and "City" (a text input field). There are also "Cancel" (x) and "Confirm" (checkmark) buttons at the bottom right.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the  button.

ACH & Wire- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1**: Wire Name (text input)
- 2**: ACH Name (text input) and ACH ID (text input)
- 3**: Country (drop-down menu showing 'United States'), Address 1 (text input), and Address 2 (text input)
- 4**: City (text input), State (drop-down menu showing 'Select State'), and ZIP (text input)
- 5**: ZIP (text input)
- 6**: Save Recipient button (highlighted in grey)

Additional form elements include a 'Cancel' button and a 'Templates (0)' section with a downward arrow.

1. Enter the wire name. The Wire name is the recipient's name as it is on file with their financial institution.
2. Enter the ACH name and ACH ID. The ACH name is the recipient's name as it is on file with their financial institution. The ACH ID is the accounting number by which the Recipient is known to the originating Company/Subsidiary.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wires Only (Domestic) - Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The image shows two screenshots from a web application. The top screenshot, titled "Recipients", shows a table with one entry: "test" with email "test2@email.com" and "1" account. A "New Recipient" button is circled with a blue circle containing the number 1. The bottom screenshot, titled "Add Recipient", shows a form with several fields and buttons. A blue circle with the number 2 is around the "Display Nickname" and "Email Address" input fields. A blue circle with the number 3 is around the "Send email notifications for template payments" checkbox. A blue circle with the number 4 is around the "+ Add account" button. A blue circle with the number 5 is around the "Payment Type" dropdown menu, which is set to "Wire Only". A blue circle with the number 6 is around the "Beneficiary Type" dropdown menu, which is set to "Domestic". A blue circle with the number 7 is around the "Account" input field. A blue circle with the number 8 is around the "Edit" and "Remove" buttons, which are accessed via a vertical ellipsis icon.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select Domestic from the "Beneficiary Type" drop-down.
7. Enter the recipient's account number.
8. Click the \vdots icon to edit or remove a recipient's account information.

Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The image shows a form titled "Beneficiary FI" with several input fields. Four blue circles with numbers 1, 2, 3, and 4 are placed to the left of the form, with lines pointing to specific fields: 1 points to the "Name *" field, 2 points to the "FI ABA Number *" field, 3 points to the "Address 1 *" field, and 4 points to the "State *" dropdown menu. The "Country *" field is set to "United States" with a dropdown arrow. The "Address 2" and "City *" fields are empty. The "Postal Code *" field is empty. The "State *" dropdown menu is set to "Select State".

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the recipient's state using the drop-down, and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.


Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Points to the "Name" text input field.
- 2**: Points to the "Address 1" and "Address 2" text input fields.
- 3**: Points to the "State" drop-down menu (currently showing "Select State") and the "Postal Code" text input field.
- 4**: Points to the "Confirm" button (a square button with a checkmark).

Other visible fields include "Country" (a drop-down menu currently showing "United States") and "Wire Routing Number" (a text input field). There are also "Cancel" (x) and "Confirm" (checkmark) buttons at the bottom right.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down, and enter its postal code.
4. Click the  button.

Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with the following fields and callouts:

- 1**: Wire Name (text input)
- 2**: ACH Name (text input) and ACH ID (text input)
- 3**: Country (drop-down menu showing "United States"), Address 1 (text input), and Address 2 (text input)
- 4**: City (text input) and State (drop-down menu showing "Select State")
- 5**: ZIP (text input)
- 6**: "Cancel" and "Save Recipient" buttons

1. Enter the wire name. The Wire name is the recipient's name as it is on file with their financial institution.
2. Enter the ACH name and ACH ID. The ACH name is the recipient's name as it is on file with their financial institution. The ACH ID is the accounting number by which the Recipient is known to the originating Company/Subsidiary.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wires Only (International)- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows the 'Recipients' management interface. It is divided into two main sections: a list of existing recipients and an 'Add Recipient' form.

Recipients List:

Name	Email Address	Number of Accounts	Actions
test	test2@example.com	1	⋮

Add Recipient Form:

- Display Name ***: Input field for the recipient's name.
- Email Address**: Input field with 'example@example.com' entered.
- Send email notifications for template payments**: A checkbox to enable email alerts.
- Accounts (1)**: A table showing the recipient's accounts.

Account	Payment Type	Financial Institution (FI)	Routing Number	Actions
Account - New	ACH and Wire		N/A	⋮ Edit Remove
- Payment Type**: A dropdown menu currently set to 'Wire Only'.
- Beneficiary Type**: A dropdown menu currently set to 'International'.
- International Account Type**: A dropdown menu currently set to 'IBAN'.
- Account ***: An input field for the account number, with 'Ex. 129398123' as a placeholder.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select International from the "Beneficiary Type" drop-down.
7. Select the recipient's account type using the "International Account Type" drop-down.
8. (SWIFT/BIC Only) Enter the recipient's account number.
9. Click the ⋮ icon to edit or remove a recipient's account information.

Wires Only (International)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. You will need to provide beneficiary FI information.

IBAN

The form is titled "Beneficiary FI" and contains the following fields:

- 1**: Name *
- 2**: Country * (with a "Select Country" dropdown menu)
- 3**: IBAN *
- Address 1 *
- Address 2 *
- Address 3
- 4**: A bracket groups the three address fields.

SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields:

- Name *
- Country * (with a "Select Country" dropdown menu)
- 3**: SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

IBAN and SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields:

- Name *
- Country * (with a "Select Country" dropdown menu)
- 3**: IBAN *
- 4**: SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

A blue line connects the SWIFT/BIC field to the IBAN field, indicating that both can be entered.

1. Enter the beneficiary FI's name.
2. Select the beneficiary's country from the drop-down.
3. Depending on your international account type selection, enter either the recipient's IBAN, SWIFT/BIC or both.
4. Enter the beneficiary's address.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (International)- Part 3 of 4: Intermediary FI Detail


Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: A callout pointing to the "Name" input field.
- 2**: A callout pointing to the "Address 1" input field.
- 3**: A callout pointing to the "State" drop-down menu.
- 4**: A callout pointing to a confirmation button with a checkmark icon.

The form fields are:

- Name**: Input field.
- Country**: Drop-down menu with "United States" selected.
- Wire Routing Number**: Input field.
- Address 1**: Input field.
- Address 2**: Input field.
- City**: Input field.
- State**: Drop-down menu with "Select State" selected.
- Postal Code**: Input field.
- Buttons**: A close button (X) and a confirmation button (checkmark).

1. Enter the intermediary FI's name, country and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the  button.

Wires Only (International)- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1**: Wire Name (text input)
- 2**: ACH Name (text input)
- 2**: ACH ID (text input)
- 3**: Country (dropdown menu, currently showing 'United States')
- 4**: Address 1 (text input)
- 4**: Address 2 (text input)
- 5**: City (text input)
- 6**: State (dropdown menu, currently showing 'Select State')
- 6**: ZIP (text input)
- 7**: Save Recipient button (button)

At the bottom of the form, there is a 'Cancel' button and a 'Save Recipient' button. Below the form, there is a section for 'Templates (0)' which is currently empty.

1. Enter the wire name. The Wire name is the recipient's name as it is on file with their financial institution.
2. Enter the ACH name and ACH ID. The ACH name is the recipient's name as it is on file with their financial institution. The ACH ID is the accounting number by which the Recipient is known to the originating Company/Subsidiary.
3. Select the recipient's country using the drop-down.
4. Enter the recipient's street address.
5. Enter the city and select the recipient's state using the drop-down.
6. Enter the zip code.
7. Click the **Save Recipient** button.

Commercial

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.



The screenshot displays the 'Recipients' management interface. At the top, there is a 'New Recipient' button and a search bar. Below is a table with columns for Name, Email Address, Number of Accounts, and Actions. Two recipient entries are shown, both with the name 'test' and email 'test@email.com'. The first entry has 1 account, and the second has 1 account. A callout '1' points to the edit icon (three vertical dots) in the Actions column of the first entry.

Clicking the edit icon opens the 'Edit test' form. This form includes fields for 'Display Name *' (test) and 'Email Address' (test@email.com), with a checkbox for 'Send email notifications for template payments'. Below this is a table for 'Accounts (1)' with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. One account is listed: 'Checking - *6789', 'Wire Only', 'test', and '122105155'. A callout '2' points to the edit icon (three vertical dots) in the Actions column of this account table.

The 'Recipient Details' section contains several input fields: 'Wire Name', 'ACH Name', 'ACH ID', 'Country' (United States), 'Address 1', 'Address 2', 'City', 'State' (Select State), and 'ZIP'. A callout '3' points to the 'Wire Name' field. Below this is a 'Templates (0)' section with a dropdown arrow. A callout '4' points to this section.

At the bottom of the form are 'Cancel' and 'Save Recipient' buttons. A callout '5' points to the 'Save Recipient' button.

In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the  icon.
2. Click the  icon to edit or remove a recipient's account information.
3. Edit the recipient's details.
4. Review the recipient's assigned templates and how much money they receive.
5. Click the **Save Recipient** button when you are finished making changes.

Editing a Recipient's Templates

When you make changes to an existing recipient, you can view and edit which templates the recipient is assigned to. While viewing their templates, you can change their accounts or edit specific templates.

Templates (5)			
Template	Payment Type	Amount	Account
ACH Batch Test	ACH Outgoing	\$0.01	Checking - *3456

In the **Commercial** tab, click **Recipients**.

1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.





Note: For additional information about editing a recipient's assigned templates, go to page 37.

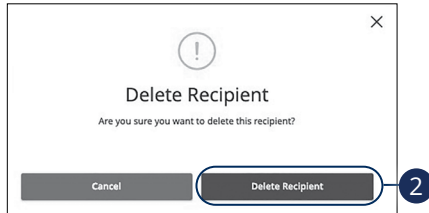
Commercial

Deleting a Recipient


If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from any existing payments.

Recipients

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	 1
test	test@email.com	1	



In the **Commercial** tab, click **Recipients**.

1. Click the  icon and select "Delete" to remove a recipient.
2. Click the **Delete Recipient** button to permanently delete a recipient.

Commercial

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.

The screenshot shows the 'Payments' interface. At the top left is a 'New Payment' button. A search bar is located at the top right, with callout A pointing to it. Below the search bar is a 'Templates' section with a '+ Create Template' link. A filter dropdown shows '1 Result' and 'filters: All ACH Payment', with callout B pointing to the filter. Below the filters is a table with columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. A row is visible with the following data: Name: Test, Type: ACH Payment (PPD), Recipients: 1, Last Paid Date: 9/12/2016, Last Paid Amount: \$5,021.76. Callout C points to a star icon (favorites) on the left of the table row. Callout D points to the Actions menu on the right of the table row, which includes options: Pay, Edit, Copy, and Delete.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Test	ACH Payment (PPD)	1	9/12/2016	\$5,021.76	Pay, Edit, Copy, Delete

In the **Commercial** tab, click **Payments**.

- A. You can find specific templates by using the search bar or filter your templates using the provided filters.
- B. Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date and last paid amount.
- C. Templates can be saved to your favorites by clicking the ☆ icon.
- D. Click the ⋮ icon to make a payment, edit, copy or delete a template.

Commercial

Creating a Template

If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from customers
- Payroll

ACH Batch

Depending on your user rights, you can create a template for an ACH Batch. An ACH Batch allows you to send multiple ACH payments. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (labeled 1). The 'ACH Batch' section is below, featuring a 'Change Type' link (labeled 2) and an 'Import Amounts' link (labeled 3). Underneath is the 'Template Properties' section, which includes a 'Template Name' input field (labeled 4) and a 'Template Access Rights' input field (labeled 5) showing '2 of 2 user roles selected'.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the "+Create Template" link and choose "ACH Batch."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.

The screenshot shows a web form titled "Origination Details". At the top, there are three input fields: "SEC Code" (with a dropdown arrow), "Company Entry Description" (with a "Max 10 characters" limit), and "Originator" (with the value "QNB Test Business *****886"). Below these is an "Account" field with a search icon and the text "Search by name or number".

The "Recipients (1)" section has a filter set to "All" and "Pre-N". A search bar contains the text "Find recipients in payment". To the right of the search bar is a vertical ellipsis icon. Below the search bar is a link "+ Add multiple recipients".

The main table has two columns: "Recipient/Account" and "Amount". The first row contains a green checkmark and the text "This payment is valid." in the "Recipient/Account" column, and "\$ 0.00" in the "Amount" column. The "Recipient/Account" cell also contains "ACH Origination (checking)" and "2135669". To the right of the amount is a vertical ellipsis icon. Below the amount is a "Show Details" link. Below the "Show Details" link is an "Addendum" text area. At the bottom of the table is a link "+ Add another recipient".

At the bottom of the form, there is a summary: "\$0.00" and "1 payments (1 for \$0.00)". To the right are "Cancel" and "Save" buttons.

6. Use the "SEC code," "Company Entry Description," "Originator" and "Account" drop-downs to choose the appropriate selections.
7. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the \vdots icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the \vdots icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the "Show Details" link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
16. Click the **Save** button.

ACH Payment

Depending on your user rights, you can create a template for an ACH payment. An ACH payment allows you to send multiple payments to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' section of a system. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link, which is circled in blue and labeled with a '1'. Below the 'Templates' section is the 'ACH Payment' form. The form has a 'Change Type' link, which is circled in blue and labeled with a '2'. The form is divided into two sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, there is a 'Template Name' field (circled in blue and labeled with a '3') and a 'Template Access Rights' field (circled in blue and labeled with a '4') showing '17 of 19 users selected'. In the 'Origination Details' section, there is a 'SEC Code' dropdown menu (circled in blue and labeled with a '5') with the text '---Select a SEC Code---', a 'Company Entry Description' field (circled in blue and labeled with a '6') with the text 'Max 10 characters', and an 'Originator' field (circled in blue and labeled with a '7') with the text 'QNB Test Business *****0886'. At the bottom of the 'Origination Details' section, there is an 'Account' field (circled in blue and labeled with an '8') with a search icon and the text 'Search by name or number'.

In the **Transactions** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “ACH Payment.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select an SEC code using the drop-down.
6. Enter a Company Entry Description.
7. Select the Originator account.
8. Select an Account.

The screenshot shows a payment form with the following elements and numbered callouts:

- 9:** A vertical bar on the left side of the form.
- 10:** A text input field for the amount, containing "\$0.00".
- 11:** A three-dot menu icon in the top right corner.
- 12:** A "Show Details" link below the amount field.
- 13:** A large text input field for an addendum.
- 14:** A "Save" button in the bottom right corner.

Other visible elements include a "Recipient/Account" header, a "Notify Recipient" checkbox, and a "Cancel" button.

9. Select a recipient.
10. Enter an amount.
11. (Optional) Click the \vdots icon to expand, view details or notify a specific recipient.
12. (Optional) Click the "Show Details" link to view recipient information.
13. (Optional) Enter an addendum.
14. Click the **Save** button.

ACH Collection

Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to receive payments from multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' section with a 'New Payment' button and a search bar. Below is the 'Templates' section with a '+ Create Template' button (1). The 'ACH Collection' section (2) includes a 'Change Type' link and an 'Import Amounts' link (3). The 'Template Properties' section (4) has a 'Template Name' input field and a 'Template Access Rights' link (5) showing '4 of 9 user roles selected'. The 'Origination Details' section (6) includes a 'SEC Code' dropdown (6), a 'Company Entry Description' input field (7) with a 'Max 10 characters' limit, a 'To Subsidiary' dropdown (8) with 'QNB Test Business' selected, and an 'Account' input field (9) with a search prompt 'Search by name or number'.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select an SEC code using the drop-down.
7. Enter a Company Entry Description.
8. Select the To Subsidiary account.
9. Select an Account.

The screenshot displays a payment management interface. At the top, it shows 'Recipients (1)' and a search bar with the text 'Find recipients in collection'. Below this is a table with two columns: 'Recipient/Account' and 'Amount'. The first row contains 'achtst Checking' with the account number '123456789' and an amount of '\$0.00'. A 'Show Details' link is positioned below the amount. To the right of the row is a vertical ellipsis menu icon. Below the table is an 'Addendum' text input field. At the bottom of the table area is a '+ Add another recipient' link. The bottom of the interface features a summary bar showing '\$0.00' and '1 collections (1 for \$0.00)', along with 'Cancel' and 'Save' buttons.

10. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the \ddots icon to expand or collapse selected recipients.
13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the \ddots icon to copy, remove or expand row on a specific recipient.
16. (Optional) Click the “Show Details” link to view recipient information.
17. (Optional) Enter an addendum.
18. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
19. Click the **Save** button.

ACH Receipt

Depending on your user rights, you can create a template for an ACH Receipt. An ACH receipt allows you to request a payment from a single recipient. When requesting payments, templates help to reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this, there is a 'Templates' section with a '+ Create Template' button. The 'ACH Receipt' section is shown below, with a 'Change Type' link and a '+ Create Template' button. The 'ACH Receipt' section contains several input fields: 'Template Name', 'Template Access Rights', 'SEC Code', 'Company Entry Description', 'To Subsidiary', and 'Account'. Each field is numbered from 1 to 8, corresponding to the numbered steps in the list below.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the "+Create Template" link and choose "ACH Receipt."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select an SEC code using the drop-down.
6. Enter a Company Entry Description.
7. Select the To Subsidiary account.
8. Select an Account.

The image shows a payment form with the following elements and numbered callouts:

- 9**: A dropdown menu for "Recipient/Account" showing "test Checking" and "123456789".
- 10**: An input field for "Amount" containing "\$50.00".
- 11**: A vertical ellipsis icon (three dots) in the top right corner.
- 12**: A "Show Details" button.
- 13**: A large text input field for "Addendum".
- 14**: A "Save" button at the bottom right, next to a "Cancel" button.

Other form elements include a status message "This payment is valid." with a checkmark icon, a "Notify Recipient" checkbox, and a "Recipient/Account" header.

9. Select a recipient or create a new recipient from the drop-down.
10. Enter an amount.
11. (Optional) Click the \vdots icon to expand, view details or notify a specific recipient.
12. (Optional) Click the "Show Details" link to view your recipient's information.
13. (Optional) Enter an addendum.
14. Click the **Save** button when you are finished.

Domestic Wire

You can create a template for a wire depending on your user rights. Send a domestic wire to any recipient in your country. Create a template to help reduce mistakes and keep payments consistent.

In the **Commercial** tab, click **Payments/Wires**.

1. Select a template type using the “+Create Template” link and choose “Domestic Wire.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the Originator.
6. Select an account.

The image shows a payment form with the following elements and callouts:

- 7**: Recipient/Account dropdown menu.
- 8**: Amount input field.
- 9**: Three-dot menu icon in the top right corner.
- 10**: Notify Recipient checkbox.
- 11**: Show Details link.
- 12**: OPTIONAL WIRE INFORMATION link.
- 13**: Message to Beneficiary text input field.
- 14**: Purpose Of Wire text input field.
- 15**: Description text input field.
- 16**: Save button.

Other visible text includes: "This payment is valid.", "Corn Test 2020", "Checking", "1234567", "\$0.00", "Cancel", and "Save".

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the \vdots icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the “Show Details” link to view recipient information.
12. Click the “Optional Wire Information” link to add more information.
13. (Optional) Enter a message to the beneficiary.
14. (Optional) Enter the Purpose of Wire.
15. (Optional) Enter a Description.
16. Click the **Save** button when you are finished.

International Wire

You can create a template for a wire depending on your user rights. Send an international wire to a recipient across the world. Create a template to help reduce mistakes and keep payments consistent.

Customers who wish to do International online wires need to speak with the QNB Finance Department to get proper paperwork approved and to get the setup in place.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button, which is circled with a '1'. The 'International Wire' section is shown below, with a 'Change Type' link circled with a '2'. Under 'Template Properties', there is a 'Template Name' field circled with a '3' and a 'Template Access Rights' link circled with a '4' (showing '2 of 2 users selected'). Under 'Origination Details', there is an 'Originator' field circled with a '5' (containing 'MELISSA EBARB ****3467') and an 'Account' field circled with a '6' (with a search bar 'Search by name or number').

In the **Commercial** tab, click **Payments/Wires**.

1. Select a template type using the “+Create Template” link and choose “International Wire.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the Originator.
6. Select an account.

This payment is valid.

7 Recipient/Account
 Com Intl Wire test 2020
 SWIFT/BIC: CHBK12345 56789123

8 Currency
 USD - U.S. Dollar

9 Amount
 \$0.00

10 (Optional) Expand/Collapse icon

11 Notify Recipient

12 Show Details


13 OPTIONAL WIRE INFORMATION

14 Message to Beneficiary

15 Purpose Of Wire

16 Description

17 Save

7. Select or create a recipient from the drop-down.
8. Select a currency type.
9. Enter an amount.
10. (Optional) Click the  icon to expand or collapse selected recipients.
11. Check the box to notify a recipient.
12. (Optional) Click the “Show Details” link to view recipient information.
13. Click the “Optional Wire Information” link to add more information.
14. (Optional) Enter a Message to the Beneficiary.
15. (Optional) Enter a purpose of wire.
16. (Optional) Enter a Description.
17. Click the **Save** button when you are finished.

Payroll



Create a one-time template for your employee payroll. Send payments to multiple employees and accounts. When you create a template, you can help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button (1). The 'Payroll' template is selected, showing a 'Change Type' link (2) and an 'Import Amounts' link (3). Under 'Template Properties', there is a 'Template Name' input field (4) and a 'Template Access Rights' link showing '4 of 9 user roles selected' (5). The 'Origination Details' section includes a 'Company Entry Description' input field (6) with a 'Max 10 characters' note, an 'Originator' input field (7) with 'QNB Test Business' and '****16886', and an 'Account' input field (8) with a search prompt 'Search by name or number'.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “Payroll.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Enter a Company Entry Description.
7. Select the Originator account.
8. Select an account the funds will be taken from.

The screenshot shows a payment interface titled "Recipients (1)". At the top right, there are filters for "All" and "Pre-N" (10), and a search bar "Find recipients in payment" (11). On the left, there is a link "+ Add multiple recipients" (9). The main area contains a table with columns "Recipient/Account" and "Amount". A row is shown with a checked status "This payment is valid." (14), recipient "achtst Checking" with account number "123456789" (12), and amount "\$0.00" (13). Below the table, there is a "Notify Recipient" checkbox, a "Show Details" link (15), and an "Addendum" text area (16). At the bottom of the table area, there is a link "+ Add another recipient" (17). At the bottom of the interface, there is a summary bar showing "\$0.00" and "1 payments (1 for \$0.00)", along with "Cancel" and "Save" buttons (18).

9. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the  icon to expand or collapse selected recipients.
12. Select a recipient or create a new recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the  icon to copy or remove on a specific recipient.
15. (Optional) Click the "Show Details" link to view recipient information.
16. (Optional) Enter an Addendum.
17. Click the "+Add another recipient" link to a single recipient.
18. Click the **Save** button when you are finished.

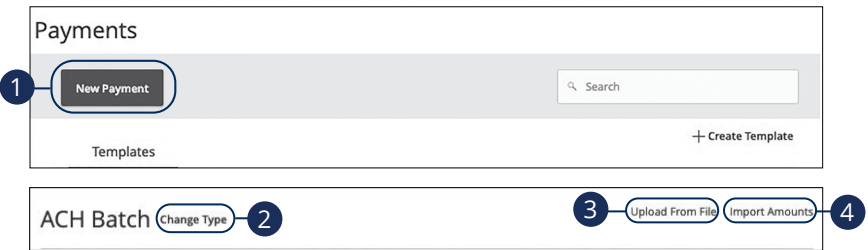
Commercial

Sending a Single Payment

It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient place.

ACH Batch

You can draft or create a new ACH Batch payment. You have the option to manually enter a recipient or you can upload multiple recipients using a Comma Separated Values (CSV) document.



In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose “ACH Batch.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 68.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document or NACHA formatted file by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The screenshot shows a payment form with the following sections and fields:

- Origination Details:**
 - SEC Code (5): A drop-down menu with the text "Select a SEC Code".
 - Company Entry Description (6): A text input field with a "Max 10 characters" limit.
 - Originator (7): A text input field containing "QNB Test Business" and "****6886".
 - Account (8): A search input field with the placeholder "Search by name or number".
 - Effective Date (9): A date input field containing "02/24/2022".
 - Recurrence (10): A button labeled "Set schedule".
- Recipients (1):**
 - Filters: "All" and "Previous".
 - Search bar (12): "Find recipients in payment".
 - +Add multiple recipients (11): A button to add more recipients.
 - Expand/Collapse icon (13): A vertical ellipsis icon.
- Recipient/Account Table:**
 - Header: "Recipient/Account" and "Amount".
 - Row 1 (14): "ACH Origination Checking" (2135649) with an amount of \$ 0.00 (15). A status indicator "This payment is valid." is shown above the row.
 - Expand/Collapse icon (16): A vertical ellipsis icon for the row.

5. Select an SEC code using the drop-down.
6. Enter a Company Entry Description.
7. Select the Originator account.
8. Select an account.
9. Select the effective date.
10. (Optional) Set up a recurrence. You must select an effective date first to set up a recurrence or it will be grayed out.
11. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the \vdots icon to expand or collapse selected recipients.
14. Select a recipient.
15. Enter an amount.
16. (Optional) Click the \vdots icon to copy, remove, and expand row on a specific recipient.

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid.	
<input type="text" value="achtst"/> <small>Checking</small>	<input type="text" value="123456789"/>
<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
<input type="checkbox"/> Notify Recipient	Show Details
Addendum <input type="text"/>	
+ Add another recipient	
\$0.00 1 payments (1 for \$0.00)	
<input type="button" value="Cancel"/> <input type="button" value="Draft"/> <input type="button" value="Approve"/>	

17. (Optional) Check the box to notify a recipient of an incoming payment.
18. (Optional) Click the “Show Details” link to view your recipient’s information.
19. (Optional) Add an addendum.
20. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
21. Click the **Draft** or **Approve** button depending on your user roles.

ACH Payment

You can draft or create a new ACH payment in just a few steps. ACH payments are great for maintaining frequent recurring transactions.

The image shows two screenshots of a software interface. The top screenshot, titled "Payments", features a "New Payment" button (callout 1), a search bar (callout 2), and a "Create Template" link (callout 3). The bottom screenshot, titled "ACH Payment", shows a form with several fields: "Change Type" (callout 4), "SEC Code" (callout 5), "Company Entry Description" (callout 6), "Originator" (callout 7), "Account" (callout 8), "Effective Date" (callout 9), and "Recurrence" (callout 10). The "Recurrence" field includes a "Set schedule" link.


In the **Commercial** tab, click **Payments**.

1. Select a template type using the **New Payment** button and choose "ACH Payment."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Select an SEC code using the drop-down.
4. Enter a Company Entry Description.
5. Select an Originator.
6. Select an account the funds will be taken from.
7. Select the effective date.
8. (Optional) Set up a recurrence. You must select an effective date first to set up a recurrence or it will be grayed out.

The screenshot shows a payment interface with the following elements and callouts:

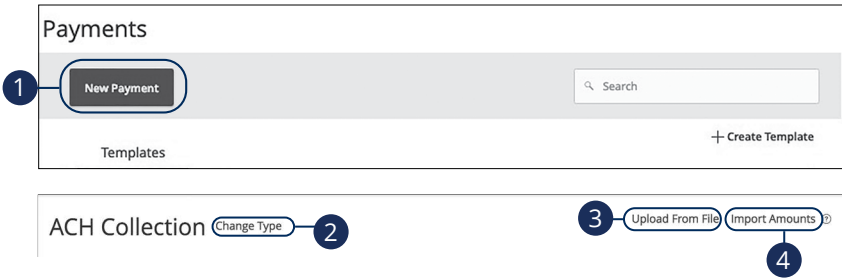
- 9:** Search bar labeled "Search by name or account."
- 10:** Amount input field containing "\$0.00".
- 11:** Expand/collapse icon (three vertical bars) in the top right corner.
- 12:** "Notify Recipient" checkbox.
- 13:** "Show Details" link.
- 14:** "Addendum" text area.
- 15:** "Draft" and "Approve" buttons at the bottom right.

At the top, there are columns for "Recipient/Account" and "Amount". A warning message "This payment is incomplete" is displayed at the top left.

9. (Optional) Use the search bar to locate a specific recipient.
10. Enter an amount.
11. (Optional) Click the  icon to expand or collapse selected recipients.
12. (Optional) Check the box to notify a recipient of an incoming payment.
13. (Optional) Click the "Show Details" link to view your recipient's information.
14. (Optional) Add an addendum.
15. Click the **Draft** or **Approve** button depending on your user roles.

ACH Collection


You can draft or create a new ACH Collection payment. You have the option to manually enter your recipients or upload multiple recipients at once using a Comma Separated Values (CSV) document.




In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 68.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document or NACHA formatted file by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The screenshot shows a payment origination form with two main sections: 'Origination Details' and 'Recipients (1)'. The 'Origination Details' section contains several input fields: 'SEC Code' (a dropdown menu), 'Company Entry Description' (a text field with a 'Max 10 characters' limit), 'To Subsidiary' (a text field containing 'QNB Test Business' and '*****6886'), 'Account' (a search field with the placeholder 'Search by name or number'), 'Effective Date' (a date field containing '02/28/2022'), and 'Recurrence' (a 'Set schedule' button). The 'Recipients (1)' section includes a 'Filters' dropdown set to 'All', a 'Pre-Notes' field, a search bar with the placeholder 'Find recipients in collection', and a '+ Add multiple recipients' link. Numbered callouts (5-13) point to these specific elements.

5. Select an SEC code using the drop-down.
6. Enter a Company Entry Description.
7. Select the From Subsidiary account.
8. Select an account.
9. Select the effective date.
10. (Optional) Set up a recurrence. You must select an effective date first to set up a recurrence or it will be grayed out.
11. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the  icon to expand or collapse selected recipients.

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid.	
14 achtst Checking 123456789	15 \$0.00
17 <input type="checkbox"/> Notify Recipient	18 Show Details
19 Addendum	
20 + Add another recipient	
\$0.00 1 collections (1 for \$0.00)	
21 <input type="button" value="Cancel"/> <input type="button" value="Draft"/> <input type="button" value="Approve"/>	

14. Select a recipient.
15. Enter an amount.
16. (Optional) Click the  icon to copy, remove or expand row on a specific recipient.
17. (Optional) Check the box to notify a recipient of an incoming payment.
18. (Optional) Click the “Show Details” link to view your recipient’s information.
19. (Optional) Add an addendum.
20. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
21. Click the **Draft** or **Approve** button depending on your user roles.

ACH Receipt

You can draft or create a new ACH receipt in just a few steps. ACH receipts are great for requesting frequent recurring transactions.

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'ACH Receipt' (callout 2) and contains a form with the following fields and callouts:


- 3**: SEC Code (dropdown menu)
- 4**: Company Entry Description (text input, Max 10 characters)
- 5**: To Subsidiary (text input, QNB Test Business ****5886)
- 6**: Account (text input, Search by name or number)
- 7**: Effective Date (text input, 02/22/2022)
- 8**: Recurrence (text input, Set schedule)

In the **Commercial** tab, click **Payments**.

1. Select a template type using the **New Payment** button and choose “ACH Receipt.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select an SEC code using the drop-down.
4. Enter a Company Entry Description.
5. Select a From Subsidiary account.
6. Select an account.
7. Select the effective date.
8. (Optional) Set up a recurrence. You must select an effective date first to set up a recurrence or it will be grayed out.

The screenshot shows a payment form with the following elements and numbered callouts:

- 9:** Search input field labeled "Search by name or account."
- 10:** Amount input field containing "\$0.00".
- 11:** A circular icon with a vertical ellipsis (three dots) next to it, located in the top right corner.
- 12:** "Notify Recipient" button.
- 13:** "Show Details" button.
- 14:** A large text area labeled "Addendum".
- 15:** A circular icon with a vertical ellipsis (three dots) next to it, located above the "Draft" and "Approve" buttons.
- Buttons:** "Draft" and "Approve" buttons at the bottom right.
- Text:** "This payment is incomplete" with a warning triangle icon at the top left.
- Labels:** "Recipient/Account" and "Amount" at the top.

9. Select a recipient.
10. Enter an amount.
11. (Optional) Click the  icon to expand or collapse selected recipients.
12. (Optional) Check the box to notify a recipient of an incoming payment.
13. (Optional) Click the "Show Details" link to view recipient information.
14. (Optional) Add an addendum.
15. Click the **Draft** or **Approve** button depending on your user roles.

Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' with a 'Change Type' link (callout 2). Under 'Origination Details', there are four fields: 'Originator' (callout 3) with a masked value '****3661', 'Account' (callout 4) with a search bar 'Search by name or number', 'Process Date' (callout 5) with the value '06/30/2020' and a calendar icon, and 'Recurrence' (callout 6) with a 'Set schedule' link.

In the **Commercial** tab, click **Payments/Wires**.

1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the Originator.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a recurrence. You must select an effective date first to set up a recurrence or it will be grayed out.

The screenshot shows a payment form with the following elements and callouts:

- 7**: Recipient/Account dropdown menu.
- 8**: Amount input field.
- 9**: Vertical ellipsis icon for expanding/collapsing recipients.
- 10**: Notify Recipient checkbox.
- 11**: Show Details link.
- 12**: OPTIONAL WIRE INFORMATION section header.
- 13**: Message to Beneficiary text input field.
- 14**: Purpose Of Wire text input field.
- 15**: Description text input field.
- 16**: Draft and Approve buttons.

Additional form details: A warning message at the top left states "This payment is incomplete". The Recipient/Account dropdown is currently selected to "Com Test 2020 Checking" with account number "1234567". The Amount field contains "\$0.00". The bottom of the form has "Cancel", "Draft", and "Approve" buttons.

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the \vdots icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the “Show Details” link to view recipient information.
12. Click the “Optional Wire Information” link to add more information.
13. (Optional) Enter a Message to Beneficiary.
14. (Optional) Enter the Purpose of Wire.
15. (Optional) Enter a Description.
16. Click the **Draft** or **Approve** button when you are finished.

International Wire

You can draft or create a new international wire. International wires allow you to send funds to a recipient across the world. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'International Wire' (callout 2) and includes a 'Change Type' link. Under 'Origination Details', there are four fields: 'Originator' (callout 3) with a masked value '*****3461', 'Account' (callout 4) with a search bar 'Search by name or number', 'Process Date' (callout 5) with the date '06/30/2020' and a calendar icon, and 'Recurrence' (callout 6) with a 'Set schedule' link.

In the **Commercial** tab, click **Payments/Wires**.

1. Select a payment type using the **New Payment** button and choose International Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the Originator.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a recurrence. You must select an effective date first to set up a recurrence or it will be grayed out.

This payment is incomplete

7 Recipient/Account
Com Intl Wire test 2020
SWIFT/BIC CHBK12345 56789123

8 Currency
USD - U.S. Dollar

9 Amount
\$0.00

10

11 Notify Recipient

12 Show Details


13 OPTIONAL WIRE INFORMATION

14 Message to Beneficiary

15 Purpose of Wire

16 Description

17 Cancel Draft Approve

7. Select or create a recipient from the drop-down.
8. Select a currency type.
9. Enter an amount.
10. (Optional) Click the  icon to expand or collapse selected recipients.
11. Check the box to notify a recipient.
12. (Optional) Click the “Show Details” link to view recipient information.
13. (Optional) Click the “Optional Wire Information” link to add more information.
14. (Optional) Enter a Message to Beneficiary.
15. (Optional) Enter a Purpose of Wire.
16. (Optional) Enter a Description.
17. Click the **Draft** or **Approve** button when you are finished.

Payroll

You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows a web interface for creating payments. It is divided into three main sections:

- Payments Section:** Contains a "New Payment" button (1), a search bar, and a "Create Template" link.
- Payroll Section:** Contains a "Change Type" link (2), "Upload From File" (3), and "Import Amounts" (4) links.
- Origination Details Section:** Contains several input fields:
 - "Company Entry Description" (5) with a "Max 10 characters" limit.
 - "Originator" (6) with the value "QNB Test Business".
 - "Account" (7) with a search bar "Search by name or number".
 - "Effective Date" (8) with the value "02/24/2022" and a calendar icon.
 - "Recurrence" (9) with a "Set schedule" link.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the **New Payment** button and choose Payroll.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 68.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document or NACHA formatted file by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
5. Enter a Company Entry Description.
6. Select the Originator.
7. Select an Account.
8. Select the effective date using the calendar feature.
9. (Optional) Set up a recurrence. You must select an effective date first to set up a recurrence or it will be grayed out.



Note: If you are splitting a payment follow, through step 8 and then go to page 67.

The screenshot displays a payment management interface. At the top, there's a header 'Recipients (1)' and a search bar with the text 'Find recipients in payment'. Below this is a '+ Add multiple recipients' link. The main area contains a table with two columns: 'Recipient/Account' and 'Amount'. A single row is visible with a recipient named 'achtst Checking' (ID: 123456789) and an amount of '\$0.00'. To the left of the recipient name is a checked box labeled 'This payment is valid.'. To the right of the amount is a vertical ellipsis icon. Below the table is an 'Addendum' text area and a '+ Add another recipient' link. At the bottom, there's a summary row showing '\$0.00' and '1 payments (1 for \$0.00)', along with 'Cancel', 'Draft', and 'Approve' buttons.

10. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the \vdots icon to expand, view details or notify a specific recipient.
13. Select a recipient or create a new recipient from the drop-down.
14. Enter an amount.
15. (Optional) Click the \vdots icon to copy or remove on a specific recipient.
16. (Optional) Check the box to notify a recipient of an upcoming payment.
17. (Optional) Click the “Show Details” link to view recipient information.
18. (Optional) Enter an addendum.
19. (Optional) Click the “+Add another recipient” link to a single recipient.
20. Click the **Draft** or **Approve** button when you are finished.

Splitting a Payment



If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way your employees have their money how they like without the hassle!

The screenshot shows the 'Recipients (1)' form with the following elements and callouts:

- 1**: '+Add multiple recipients' link
- 2**: Search icon (magnifying glass) and 'Find recipients in payment' text
- 3**: More options icon (three vertical dots)
- 4**: Primary account selection (ACH ONLY (Zacnts) Checking 123456789)
- 5**: Secondary account search (Search for account)
- 6**: Amount entry (\$0.00)
- 7**: Total amount entry (\$0.00)
- 8**: Addendum field
- 9**: '+Add another recipient' link
- 10**: Draft and Approve buttons

The form also displays a table with columns 'Recipient/Account' and 'Amount'. The table shows a total of \$0.00 and a split payment of \$195.00 and \$5.00, with a total of \$200.00. A 'Total' field shows \$0.00. A 'Notify Recipient' checkbox is present. The bottom of the form shows '\$0.00' and '2 payments (2 for \$0.00)'. Buttons for 'Cancel', 'Draft', and 'Approve' are at the bottom right.

Follow the directions up to step 8 on page 65.

1. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
2. (Optional) Click the  icon to expand, view details or notify a specific recipient.
3. (Optional) Click the  icon and select "Split Payment."
4. Select a primary account.
5. Select a secondary account.
6. Enter the amount in the secondary account.
7. Enter the total amount of the deposit the "Total" text field. The difference between the total payment and the amount in secondary account adjusts in the primary account.
8. (Optional) Enter an addendum.
9. (Optional) Click the "+Add another recipient" link to a single recipient.
10. Click the **Draft** or **Approve** button when you are finished.

Commercial

Payment From File

If you use a separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Corporate Online Banking. When making a new payment, this allows you to quickly add recipients and amounts to payroll, ACH Batches or ACH Collections.

Note: If a payment requires dual approval, once one user creates an ACH or Wire transaction a second user with ACH/wire approval authority will need to approve the payment before it can be processed.



Daily reminders will be sent to all users that have ACH/wire approval authority. They will get a notification for each payment needing approval. If payments aren't approved before the Deliver By date, they will still remain in a needs approval status. Once approved, the Deliver By date will update and the notification emails will cease.

Single user businesses can also set up dual control by creating a separate user ID for themselves that only has ACH/wire approval authority. For example they can originate an ACH/wire transaction on their desktop and approve it through the QNB mobile app.

Importing a CSV file

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is the 'Payment From File' form. The 'Payment Type' dropdown (2) is set to 'Payroll'. A link for 'Payroll Sample File (.csv)' is provided. The 'PAYROLL UPLOAD GUIDELINES' section contains instructions for importing CSV and NACHA files. The 'Import File' field (3) contains 'Payroll-sample.csv'. At the bottom right, there are 'Cancel' and 'Upload File' buttons (4).

In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select “Payment From File” from the drop-down.
2. Select the type of payment to send using the “Payment Type” drop-down.
3. Using the “Import File” option and select the CSV file you would like to upload.
4. Click the **Upload File** to upload the file.



Note: The CSV file should contain five columns: Recipient Name, Routing Number, Account Number, Account Type and Amount.

Payment From File - Additional Information

5 SEC Code

PPD - Prearranged Payment and Deposit

6 Company Entry Description

Max 10 characters

7 Pay From/Pay To

Search by name or number

8 Company / Subsidiary

QNB Test Business

9 Effective Date

10

Total Amount: \$35.00 To 2 recipients

Recipients					
Name	RTN	Account	Account Type	Amount	Addenda
ACH Recipient	062203984	123456789	Checking	\$10.00	
Another Recipient	062203984	987654321	Savings	\$25.00	

5. Select an SEC code using the drop-down.
6. Enter a Company Entry Description.
7. Select the account the funds will be taken from or posted to using the “Pay From/Pay To” drop-down.
8. Use the drop-down to select a Company/Subsidiary.
9. Select the effective date using the calendar feature.
10. Click either the **Draft** or **Approve** button when you are finished.



Note: If your file contains any errors, the system cannot process the file and prompts you to correct it. This ensures that all transactions will process successfully. QNB recommends that each originator sends a prenote file before they send their first live file to insure that all information is valid.

Importing a NACHA file

You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment

- NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH Passthrough.
- Classifying the payment as PPD or CCD, selecting Pay From/Pay To account and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account



In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select "Payment From File" from the drop-down.

Import File

Payment Type *
ACH Collection

ⓘ ACH Collection Sample File (.csv)

ACH COLLECTION UPLOAD GUIDELINES

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
 - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
 - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
 - For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable), and select an effective date

OR

- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
 - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
 - Classifying the payment as PPD or CCD, selecting Pay From/Pay to account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

ⓘ ACH Collection File Specification (.pdf)

Import File *
AchCollection-sample.csv

* - Indicates required field

Cancel Save Recipients Upload File

Payment From File - Additional Information

SEC Code
PPD - Prearranged Payment and Deposit

Company Entry Description
TEST

Pay From/Pay To
XXXXXX2222

Company / Subsidiary

Effective Date

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
TEST Q4	101105354		Checking	\$0.01	

Total Amount: \$0.01 To 1 recipients

Back Draft Approve

- Select the type of payment to send using the "Payment Type" drop-down.
- Using the "Import File" option and select the NACHA file you would like to upload.
- Click the **Upload File** to upload the file.
- Select the effective date using the calendar feature.
- Click either the **Draft** or **Approve** button when you are finished.

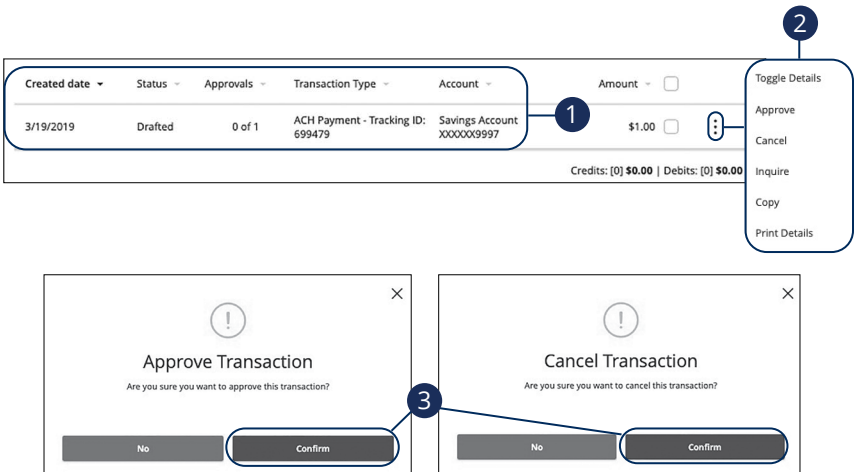
Commercial

Viewing, Approving or Canceling a Transaction

Authorized users can view, approve or cancel certain payments all from the Activity Center. If a payment has processed and cleared, you cannot make changes to that transaction.

Single Transaction

You can easily approve or cancel a specific transaction through the Activity Center.



In the **Transactions** tab, click **Activity Center**.

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Verify the transaction and click the \vdots icon and select "Approve" or "Cancel."
3. Click the **Confirm** button. The status then changes to "Processed" or "Canceled" in the Activity Center.

Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once.

The screenshot illustrates the process of approving or canceling multiple transactions. It shows a table with columns for Created date, Status, Approvals, Transaction Type, Account, and Amount. Two transactions are listed: one drafted on 3/19/2019 and one cancelled on 2/27/2019. The interface includes checkboxes for selection and a menu icon (three vertical dots) to the right of each row. A callout box labeled '3' points to the menu icon, showing options: 'Approve Selected', 'Cancel Selected', and 'Print Selected Details'. A callout box labeled '1' points to the 'Status' column, and another labeled '2' points to the checkboxes. Below the table, two dialog boxes are shown, labeled '4'. The first is titled 'Approve Transactions' and the second is 'Cancel Transactions'. Both dialogs show a warning icon, a question, and a summary of the selected transactions (e.g., '1 of your selected transaction(s) can not be approved. Credit: \$0.00 | Debit: \$1.00'). Each dialog has 'No' and 'Confirm' buttons.

Created date	Status	Approvals	Transaction Type	Account	Amount
3/19/2019	Drafted	1 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	\$1.00

In the **Transactions** tab, click **Activity Center**.

1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and icon select all transactions.
3. Click the icon and select either "Approve Selected" or "Cancel Selected."
4. Click the **Confirm** button when you are finished. The status then changes to "Processed" or "Canceled" in the Activity Center.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Commercial

Editing or Using a Template

If you have Manage Template and Recipient rights, you can edit or use any of the available templates on the Payments page. Templates are a quick way to send a recurring payment or make a quick change without having to create a new template.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. A table lists one template: 'Test' (ACH Payment (PPD)) with 1 recipient. A dropdown menu is open over the 'Test' row, showing options: Pay, Edit, Copy, and Delete. A callout box labeled '1' points to this menu.

The detailed view of the 'Test' template is shown below. It includes sections for 'Template Properties' (Name: Test, Access Rights: 2 of 2 user roles selected), 'Origination Details' (SEC Code: PPD - Prearranged Payment and Deposit, From: Inwood National Bank: Demo *Treasur..., Account: Savings Account XXXXXX9997 \$8.73), and 'Recipient/Account' (ACH ONLY (Zacnts) Checking 123456789, Amount: \$50.00). A callout box labeled '2' points to the 'Edit' option in the dropdown menu. At the bottom right, there are 'Cancel' and 'Save' buttons, with a callout box labeled '3' pointing to the 'Save' button.

In the **Commercial** tab, click **Payments**.

1. Click the \vdots icon and select "Edit" to make changes to a template.
2. Make the necessary changes.
3. Click the **Save** button when you are finished.

Commercial

Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template do not change.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below that, the 'Templates' section is visible, showing 1 result with filters for 'All' and 'ACH Payment'. A table lists the template 'Test' with type 'ACH Payment (PPD)' and 1 recipient. An actions menu is open, showing options: Pay, Edit, Copy, and Delete. A red circle with the number '1' highlights the actions menu. Below the table, a 'Delete Template' dialog box is shown, asking 'Are you sure you want to delete this Template?'. It has 'Cancel' and 'Delete Template' buttons. A red circle with the number '2' highlights the 'Delete Template' button.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			⋮

Delete Template

Are you sure you want to delete this Template?

Cancel Delete Template

In the **Commercial** tab, click **Payments**.

1. Click the ⋮ icon and select "Delete" to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Commercial

Tax Payments

With QNB-Online (Business), you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office, if this option has been approved for your company. Depending on your approval rights, you can submit a payment up to 30 days in advance.

The first screenshot shows the 'Tax Payments' interface with the 'State or Federal Authority' dropdown menu highlighted by a blue circle with the number '1'. The dropdown menu is currently empty, showing a search icon and the text 'Select Authority'. To the right of the dropdown is a search box labeled 'Filter forms'.

The second screenshot shows the 'Tax Payments' interface with the 'Bank Loans' dropdown menu highlighted by a blue circle with the number '2'. The dropdown menu is open, showing two options: 'Bank Loans' and 'Bank Shares, Title Insurance and Trust Company Shares', each with a right-pointing arrow. The 'State or Federal Authority' dropdown is now set to 'Pennsylvania'.

In the **Commercial** tab, click **Tax Payment**.

1. Select federal or your state from the "Tax Authority" drop-down.
2. Select a form from the list.

< Back

Pennsylvania State Taxes

Bank Loans

From Subsidiary: QNB Test Business

Tax ID: 551266886

From Account: --- Select From Account ---

Payment Amount: \$0.00

Payment Effective Date: [Calendar Icon]

Tax Period End Date: [Calendar Icon]

Tax Type: ---Select Tax Type:---

To Account Routing Number: 043000096

To Account: 1001342875

Buttons: Cancel, Draft, Approve

3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
4. Click either the **Draft** or **Approve** button when you are finished.

Settings

Mobile Authorizations

Mobile Authorizations enable an authorized user to approve drafted ACH or wire transactions over the phone or through email. After establishing a Mobile Authorization Code, users with approval rights are notified when payments are drafted, so they can accept those payments without having to log in to Business Online Banking.

Mobile Authorizations

Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.

NOTE: You must enter a Mobile Authorization Code to use for verification.

1 **MOBILE AUTHORIZATION CODE ***
 Enter a Mobile Authorization Code

*Your new code should be numeric and exactly 4 digits in length.

2a Add E-mail **2b** Add Phone

4 Submit

3

ENROLLMENT *
 Choose eligible transaction types:

Select All Clear All

- FUNDS TRANSFER
- WIRE TRANSFER
- ACH PAYMENTS
- EFTPS
- ACH SINGLE RECEIPT
- PAYROLL
- ACH SINGLE PAYMENT
- ACH COLLECTIONS
- EXTERNAL TRANSFER

* - Indicates required field

E-MAIL ADDRESS *

Cancel Save

COUNTRY *
 United States

PHONE NUMBER *

Cancel Save

In the **Settings** tab, click **Mobile Authorizations**.

1. Enter a new 4-digit code in the Mobile Authorization Code field.
2. Create a new contact method.
 - a. Click the **Add E-mail** button. Enter the approver's e-mail address and click the **Save** button.
 - b. Click the **Add Phone** button. Select the approver's country using the "Country" drop-down and enter their phone number. Click the **Save** button.
3. Choose which transaction types you want the approver to be an eligible approver for by checking the appropriate boxes.
4. Click the **Submit** button when you are finished.

Business Bill Pay

Home Page Overview

Business Bill Pay with QNB allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Business Bill Pay** tab, you are asked to choose an account to use within Business Bill Pay and to accept the terms and conditions.

The screenshot shows the Business Bill Pay Home Page. The navigation bar at the top includes Home, Payments, Payees, Transfers, Payroll, Calendar, and Options. The user is logged in as Laurie Smith (lsmith@demo.com) and last login was on 9/20/2020 at 9:17 AM ET. There is a Messages (1) notification and a Log out button.

Callout A points to the navigation bar. Callout B points to the Messages (1) notification. Callout C points to the 'Activate now', 'Approve now', and 'Approve now' buttons in the pending actions list. Callout D points to the 'Scheduled to process in the next 30 days' section. Callout E points to the 'Processed within the last 30 days' section.

The pending actions list includes:

- Payees require activation - Activate now
- Payments awaiting approval - Approve now
- Transfers awaiting approval - Approve now
- Payroll awaiting approval - Approve now

The Reminders section has a View button. The Shortcuts section has a Take shortcut button. The Payments section has a Make payment button. The Payroll section has a View button.

The 'Scheduled to process in the next 30 days' section shows a list of transactions:

Merchant	Amount	Edit	Stop
Chase	\$150.00		
AT&T	\$65.00		
Moe's Mowers	\$200.00		
Waverly Wat...	\$50.00		
American E...	\$999.00		
Community ...	\$500.00		
Vern's Fertil...	\$250.00		

The 'Processed within the last 30 days' section shows a list of transactions:

Merchant	Amount	View
Cellular One	\$65.00	
Community ...	\$1,200.00	
Kim Stone	\$65.00	
Lease	\$1,200.00	
Total	\$2,530.00	



Note: The letters correspond to several available features on the Business Bill Pay page.

In the **Transactions** tab, click on **Business Bill Pay**.

- A.** Use the Payments, Payees and Options tabs to quickly navigate to the different areas of Bill Pay.
- B.** Click the “Messages” link to view secure messages.
- C.** The “Attention required” section shows a list of payees awaiting activation or payments waiting approval.
- D.** The “Scheduled to process in the next 30 days” section shows the next 30 days of scheduled transactions. You can edit a transaction by clicking the “Edit” link or stop a transaction by clicking the “Stop” link.
- E.** You can view your processed transactions in the “Processed within the last 30 days” section. Click the “View” link to see more details about a transaction.

Business Bill Pay

Add a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Business Bill Pay. Before you can begin making payments, you need to decide on what type of payee to create.

Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.

Add a company

Company details

Important information

Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

1 Payee name *

2 Account number *

Confirm account number *

3 Phone number * Payee ZIP code *

Account holder name *

4 Next >

Use the “Payees” drop-down to select “Add a Company.”

1. Enter the payee's name.
2. Enter the account number and reenter the number to confirm it is correct.
3. Enter the payee's phone number, zip code and the account holder's name.
4. Click the **Next** button.

Add a company

Company details - Review

Important information

Please provide us with the additional information requested to add this payee.

Payee name

Utility Company

5

Payee nickname *

Payee nickname

Account number

123456789

Phone number

(555) 555-5555

6

Address *

555 Street address

Apartment number, Unit number, Condo number

City *

City name

State

Alabama

Payee ZIP code

12345-6789

Account holder name

12345678901234567890

7

Payee category

No Category

Default pay from account

Primary Checking

8

< Back

Submit payee >

9

5. Enter a nickname for the payee.
6. Enter the payee's address.
7. Use the drop-down to select a payee category.
8. Use the drop-down to select a default pay from account.
9. Click the **Submit payee** button.

Individual Electronic Payments: Allowing an Individual to Provide Their Banking Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Business Bill Pay. All you need is their email address.

- You will select a one-time keyword and share it with the person you are paying.
- We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

Check - I prefer a check be mailed

Mail a check

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "Allow them to provide their banking information" switch on.

Tell us about the individual

2 **First name *** **Last name ***

Nickname * **Phone number ***

3 **Category** **Default payment account *** 4

Payee's e-mail information [Tell me more](#)

5 **Email address ***

Confirm email address *

Create a security keyword [Tell me more](#)

6 **Keyword ***

Confirm keyword *

7 [Next >](#)

2. Enter the payee's first name, last name, nickname and phone number.
3. (Optional) Select a category for the payee using the drop-down.
4. Select the account to withdraw from using the "Default Pay From Account" drop-down.
5. Enter and confirm the payee's email address.
6. Enter and confirm a security keyword.
7. Click the **Next** button and go to page 91 to complete the activation process.

Individual Electronic Payments: If You Have an Individual's Account Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Business Bill Pay.

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

Check - I prefer a check be mailed

Mail a check

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Tell us about the individual

First name *

First name

Last name *

Last name

Phone number *

(xxx) xxx-xxxx

Bill payment information

Nickname *

Nickname

Category

No Category

Default pay from account *

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "I have the bank account information" switch on.
2. Enter the payee's first name, last name and phone number.

Bill payment information

3 Nickname *
Nickname

Category
No Category

5 Default pay from account *
Primary Checking

Information about bank account

6 Account number *
Account number

Confirm account number *
Confirm account number

Routing number *
Routing number

Confirm routing number *
Confirm routing number

7 Payee's account type *
Checking

8 Next >

3. Enter a nickname for the payee.
4. (Optional) Select a category for the payee using the drop-down.
5. Select the account to withdraw from using the “Default Pay From Account” drop-down.
6. Enter the payee’s account and routing number, then reenter them to confirm that is it correct.
7. Select the payee’s account type using the drop-down.
8. Click the **Next** button and go to page 91 to complete the activation process.

Individual Check Payments

With this option, you will need the individual's full name and complete mailing address. Some check payments may take as much as five to eight business days to arrive in the mail depending on the individual's location.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

Check - I prefer a check be mailed

Mail a check

1

- With this option, you will need the individual's full name and complete mailing address.
- Some check payments may take as much as 5 to 8 business days to arrive in the mail depending on the individual's location.

Tell us about the individual

First name *

First name

Last name *

Last name

Phone number *

(xxx) xxx-xxxx

Address *

555 Street Address

Apartment number, unit number, condo number

City *

City name

State *

Alabama

ZIP Code *

XXXXX-XXXX

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "Mail a check" switch on.
2. Enter the payee's first name, last name and phone number.
3. Enter the payee's street address.

The screenshot shows a form titled "Bill pay information" with the following elements:

- 4** Individual's nickname * (text input field)
- 5** Category (dropdown menu showing "No Category")
- 6** Default pay from account * (dropdown menu showing "Primary Checking")
- 7** Information about you section:
 - Do you have an account number that this individual uses to identify you? (radio buttons for Yes and No)
 - Your account number (text input field)
 - Confirm (text input field labeled "Confirm your account number")
- 8** Next > (button)

4. Enter a nickname for the payee.
5. Select a category for the payee using the drop-down.
6. Select the account to withdraw from using the "Default Pay From Account" drop-down.
7. (Optional) Enter and confirm your account number.
8. Click the **Next** button and go to page 91 to complete the activation process.

Activate a Payee

Activation

JOHN DOE View details

Activation process
Please select a delivery method, you will be asked to submit the 4-digit code on the next page.
Tell me more

Important: If you have to leave bill pay before entering your code, you may enter it later. The code will not expire.

I want my code now by phone

Contact phone 1 not on file

Contact phone 2 not on file

I can wait a few seconds to receive my code by text message

No text address on file

I prefer to wait a few minutes for my code to arrive by email

[Redacted]

Update
Update
Update
Update

Request activation code

Activation

Helpful information

Be sure to check your **junk mail** for the activation code. While you're at it, add us to your safe senders list within your email account.

If you must log out of bill pay before entering the code, you can return and enter it later. The code does not expire. Just look for the activate account link on the home page.

Please activate **JOHN DOE** by entering your code below.
Your activation code has been sent to [Redacted]

Enter activation code

Taking too long to receive your code? [Click here](#) to choose another delivery method.

Submit

1. Select how you would like to receive the activation code.
2. Click the **Request activation code** button.
3. Enter the activation code.
4. Click the **Submit** button when you are finished.



Note: To activate an individual payee at a later time, click the **Home** tab. In the "Attention required" section, click the "Activate" link next to the payee you would like to activate.

Business Bill Pay

Edit a Payee

Editing the details of a payee is easy within Business Bill Pay.

The screenshot shows the 'Manage payees' interface. At the top, there is a search bar and a 'Print' button. Below the search bar, there are three tabs: 'All payees', 'Companies', and 'Individuals'. The 'All payees' tab is selected. Below the tabs, there is a table of payees. The table has columns for 'Payees', 'Account number', and 'Additional Items'. The first row shows 'McPherson Electrical (Check)' with account number '****6789' and category 'Business'. The 'Edit' link is circled with a blue circle and the number 2. Below the table, there is a modal form titled 'Edit'. The form has fields for 'Account holder name', 'Payee name', 'Payee phone number', 'Payee nickname', 'Payee account number', 'Category', 'Default pay from', 'Payments are sent to', 'Address', 'City', 'State', and 'ZIP'. The 'Save' button is circled with a blue circle and the number 4.

Manage payees

+ Add payee Search payees... Show all payees Print

All payees Companies Individuals Sort payee by...

All Payees

Payees	Account number	Additional Items
McPherson Electrical (Check)	****6789	Category Business Last paid NA Pay Edit Delete

Edit

Account holder name
Ara McPherson

Payee name
MCPHERSON ELECTRICAL

Payee phone number
[REDACTED]

Payee nickname
McPherson Electrical

Payee account number
123456789

Category
Business

Default pay from
Primary Checking

Payments are sent to
Address
6 WISTERIA PL

City
MARRERO

State
Louisiana

ZIP
70072-____

Cancel Save

Use the "Payees" drop-down to select "Manage Payees."

1. Sort payees by clicking the appropriate tab.
2. Click the "Edit" link at the end of the payee's row to edit a payee.
3. Make the necessary changes.
4. Click the **Save** button when you are finished making changes.

Business Bill Pay

Delete a Payee

If a payee is no longer needed, you can permanently delete them. This will not erase data from any existing payments.

Manage payees

+ Add payee Search payees... Print

Show all payees Sort payee by...

1 All payees Companies Individuals

All Payees

Payees	Account number	Additional Items
McPersonal Electrical (Check)	****6789	Category Business List used via

2 Delete

3 Are you sure you want to delete this payee?

McPersonal Electrical (Check)

3 Delete payee Cancel

Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Delete” link at the end of the payee’s row to delete a payee.
3. Click the “Delete payee” link.

Business Bill Pay

Add and Manage Categories

Categories are groups of payees that help organize your bills and create your budgets.

Manage categories

2 Manage categories Filter categories Search payees... Show all categories Show all payees Print

Payees	Account number	Category
atmos	****2345	Unassigned
BULK RATE	****3456	Unassigned
Entergy - TEST	****6789	Unassigned
Jalen	****6789	Unassigned
John Doe	****6789	Unassigned
Mom	****nson	Unassigned
Whitney	****2345	Unassigned
	****rson	Personal

1

Manage categories

2a Category name Add category

Category name list

Business 2b Delete

Personal Delete

Are you sure you want to delete this category?

Deleting **Business** will place the payee in an unassigned status.

Delete category No

Use the “Payees” drop-down to select “Manage Categories.”

1. Move payees into new categories using the “Category” drop-downs.
2. To create or delete a category, click the **Manage categories** button.
 - a. To create a new category, enter a category name and click the **Add category** button.
 - b. To delete a category, click the “Delete” link next to the category you wish to delete. Then click the “Delete category” link.

Business Bill Pay

Single Payment

It is easy to pay your bills once you set up payees. Within Single Payments, you can see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

One-time payment

+ Add payee

Select all

atmos *****2345 +	BULK RATE *****3456 +
Entergy - TEST *****6789 +	McPhersonal Electrical *****6789 +
Whitney *****2345 +	

View selected (0)
Pay (0)

Payment summary

Payee	From account	Amount*	Deliver by*	
atmos <small>CHIPS *****2345 Last paid: N/A Amount paid: N/A</small>	<input type="text" value="Primary Checking"/>	<input type="text" value="\$"/>	<input type="text" value="8/4/2020"/>	<input type="button" value="Remove"/>
			<input type="button" value="Invoice"/> <input type="button" value="Payment"/>	

< Back
Review
Pay all

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

Use the “Payments” drop-down to select “One-time Payment.”

1. Select a payee from the Payee List.
2. Click the **Pay** button.
3. Choose the account to withdraw from using the “From Account” drop-down.
4. Enter the amount of the payment.
5. Select the Deliver By date using the calendar feature.
6. Click the **Pay all** button when you are finished.

Business Bill Pay

Edit or Stop a Single Payment

Changes can be made to a scheduled payment up until the time of processing.



Note: Stop payments will incur a fee. For current fees refer to QNB's fee schedule.

Scheduled payments

Search filter Print

Payee	Amount	Deliver by date	1a	2a
atmos Check Confirmation #2	\$1.00	08/31/2020	Details	Edit Stop

Edit single payment

Account details

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 8/31/2020

Invoice/Comment: View / Add

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

Back Submit 1c

Stop single payment

Account details

Payee: American Express

Payment method: Check

From account: Primary Checking

Amount: \$999.00

Process date: 10/26/2020

Invoice / Comment: None

Scheduled by: Laurie Smith

Transaction details

Confirmation #: 40

Est arrival: 10/30/2020

Delivery: Standard

Back Submit 2b

Use the "Payments" drop-down to select "Scheduled Payments."

1. To edit a payment:
 - a. Click the "Edit" link to edit transaction details.
 - b. Make the necessary changes.
 - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
 - a. Click the "Stop" link to stop the payment.
 - b. Click the **Submit** button.

Business Bill Pay

Create a Recurring Payment

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Recurring payment

+ Add payee ▾

Company
Individual

All Categories ▾

American Express *****8467	AT&T *****8467
Cellular One *****8467	Chase *****8467
Lease *****8467	MasterCard *****8467
Moe's Mowers *****8467	Seed Indeed Co. *****8467
Vern's Fertilizer *****8467	Waverly Water Co. *****8467

Set up American Express recurring payment ✕

Details

Name
American Express
Check *****8467
Add comment

2
Pay from*
Primary Checking ▾

3
Amount*
\$

Use the "Payments" drop-down to select "Recurring Payment."

1. Select a payee from the list.
2. Select an account to withdraw from using the "Pay From" drop-down.
3. Enter the amount of the payment.

Series options / preferences

If the payment falls on a holiday or weekend?

Pay before
Pay after

Frequency edit

Frequency*

Monthly ▼

Last business day ▼

Select first process*

📅

Would you like this series to end?*

No

On this date 📅

After a set # of payments

Cancel

Review Submit

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the "Frequency" drop-down and select a delivery date.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

Business Bill Pay

Edit or Stop a Recurring Payment

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Scheduled payments

Print

Payee	Amount	Deliver by date	
atmos Check Confirmation #:3	\$1.00	10/30/2020	Details 1a Edit 2a Stop

Edit recurring payment

Payee	From account	Amount	Process date	Additional items												
John Doe <small>(Electronic)</small>	Primary Checking	\$1.00	11/30/2020	<table border="0"> <tr> <td>Confirmation #</td> <td>1</td> </tr> <tr> <td>Est. arrival</td> <td>12/2/2020</td> </tr> <tr> <td>Comment</td> <td>None</td> </tr> <tr> <td>Series start</td> <td>11/30/2020</td> </tr> <tr> <td>Series end</td> <td>None</td> </tr> <tr> <td>Frequency</td> <td>Monthly on the last business day</td> </tr> </table>	Confirmation #	1	Est. arrival	12/2/2020	Comment	None	Series start	11/30/2020	Series end	None	Frequency	Monthly on the last business day
Confirmation #	1															
Est. arrival	12/2/2020															
Comment	None															
Series start	11/30/2020															
Series end	None															
Frequency	Monthly on the last business day															

What would you like to do?

Skip the payment scheduled on

Change the payment scheduled on

I would like to change the entire series

< Back
Submit

Use the “Payments” drop-down to select “Scheduled Payments.”

1. To edit a payment:
 - a. Click the “Edit” link to edit the transaction details
 - b. Make the necessary changes.
 - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
 - a. Click the “Stop” link to stop the payment.

Stop recurring payment

Payee	From account	Amount	Process date
John Doe Electronic	Primary Checking	\$1.00	11/30/2020

What would you like to do?

Stop the payment series immediately. 2b

Stop the series after the next payment processes.

Back **Submit** 2c

- b.** Decide if you would like to stop the series immediately or stop the series after the next payment processes.
- c.** Click the **Submit** button.

Business Bill Pay

Payment Approval

Depending on which rights are assigned to the user, a payment can be designated as “needs approval.” You can see notifications of payments awaiting approval in the “Attention required” section. An authorized user must log in to approve each transaction that meets a certain criteria.

Scheduled payments

Search filter Print

Payee	Amount	Process date				
American Express Check Confirmation #:40	\$999.00	10/26/2020	Details	A Approve	Edit	Stop
MasterCard Check Confirmation #:41	\$999.00	11/02/2020	Details	Approve	Edit	Stop
Subtotal	\$1,998.00		Primary Checking *****1232			
Total	\$1,998.00		Skipped payments not included in the total.			

All transactions **B**
Approve all

Click the “Payments Awaiting Approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transaction.
- B.** Click the **Approve all** button to approve all of the payments.

Business Bill Pay

Add a Transfer Account

Link your QNB accounts and external accounts, so you can transfer money without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits QNB makes into the external account.

Transfer accounts

Add a transfer account

Where is your transfer account located?

At my institution

By adding an account from Jack Henry and Associates, you will be able to pay bills and transfer funds. Please enter your account information on the next screen.

1 [Go there now](#)

At another institution

You can add a transfer account that is located at another institution. Please enter your account information on the next screen.

[Go there now](#) **2**

1a

Transfer accounts

Add a transfer account

Important information
To add an account from Jack Henry and Associates, please complete the information below.

Account holder name *

Account nickname *

Account type *

Account number *

Confirm account number *

[Review](#) [Submit](#)

2a

Transfer accounts

Add a transfer account

Setup a transfer account
To add an account outside of Jack Henry and Associates to transfer to, please complete the form below.

Account holder name *

Account nickname *

Account type *

Financial institution name *

Routing number *

Confirm routing number *

Account number *

Confirm account number *

[Review](#) [Submit](#)

Use the "Transfers" drop-down to select "Add Transfer Account."

1. Click the **Go there now** button to add a QNB account.
 - a. Enter the account information and click the **Submit** button.
2. Click the **Go there now** button to add an external account.
 - a. Enter the account information and click the **Submit** button.
 - b. Go to page 91 to complete the activation process.

Business Bill Pay: Add a Transfer Account

Business Bill Pay

Delete or Edit a Transfer Account

Delete or edit your transfer accounts.

View transfers

+ Add transfer account

Print

	Account	Additional items		
← From account	Hobby Account ****1919 <small>Electronic</small>	Last transferred N/A	B Edit	A Delete
← From account	Payroll ****1234 <small>Electronic</small>	Last transferred N/A	Edit	Delete
← From account	Primary Checking ****1232 <small>Electronic</small>	Last transferred N/A	Edit	
→ To account	Community Bank ****1234 <small>Electronic</small>	Category Accounts Last transferred \$1200.00 on 10/5/2020	Edit	Delete
→ To account	Joe's ****6789 <small>Awaiting Activation</small>	Category No category Last transferred N/A	Edit	Delete <input type="checkbox"/> Activate

Use the "Transfers" drop-down to select "View Transfer Accounts."

- A. Click the "Delete" link to remove the account from Bill Pay.
- B. Click the "Edit" link to make changes to the account nickname.

Business Bill Pay

One-Time Transfer

Make a one-time transfer between accounts.

The screenshot shows a web form titled "One-time transfer". At the top left, there is a button labeled "+ Add transfer entry" with a circled number 5 next to it. Below this is a grey warning banner with a triangle icon and the text "Transfer accounts need to be activated or authenticated." and a "View now" link. The form has four main sections: "From account *", "To account *", "Amount *", and "Select date *". Each section has a corresponding input field: a dropdown menu for "From account" (callout 1), a dropdown menu for "To account" (callout 2), a text input field with a dollar sign for "Amount" (callout 3), and a date picker for "Select date" (callout 4) showing "10/19/2020". At the bottom right, there are two buttons: "Review" and "Submit" (callout 6).

Use the "Transfers" drop-down to select "One-time Transfer."

1. Use the drop-down to select an account to send funds from.
2. Use the drop-down to select an account to send funds to.
3. Enter the amount of the transfer.
4. Use the calendar feature to select a date.
5. (Optional) Click the **Add transfer entry** button to add additional transfers.
6. Click the **Submit** button when you are finished.

Business Bill Pay

Edit or Stop a Single Transfer

Changes can be made to a scheduled payment up until the time of processing.

Transfers

Search filter Print

Transfer to	Amount	Process date			
Community Bank Check Confirmation #:43	\$500.00	10/29/2020	Details	Approve	1a 2a Edit Stop

1b

Account details

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 8/31/2020

Invoice/Comment: View / Add

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

Back Submit **1c**

Stop single transfer

Account details

From account: Primary Checking

To account: Community Bank

Amount: \$500.00

Process date: 10/29/2020

Comment: None

Transaction details

Confirmation #: 43

Est arrival: 11/4/2020

Scheduled by: Laurie Smith

Back Submit **2b**

Use the “Transfers” drop-down to select “Scheduled Transfers.”

1. To edit a payment:
 - a. Click the “Edit” link to edit transaction details.
 - b. Make the necessary changes.
 - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
 - a. Click the “Stop” link to stop the payment.
 - b. Click the **Submit** button.

Business Bill Pay

Recurring Transfers

Make a recurring transfer between accounts.

The screenshot shows a web form for setting up a recurring transfer. It is divided into several sections:

- Details:** Contains three main input fields: "Transfer from*" (a dropdown menu with "Select account" and a callout 1), "Transfer to*" (a dropdown menu with "Select account" and a callout 2), and "Amount*" (a text input field with a dollar sign and a callout 3). Below these is an "Add comment" button.
- Series options:** A section titled "What if the payment falls on a holiday or weekend?" with two radio button options: "Pay before" (selected) and "Pay after". A callout 4 points to this section.
- Frequency settings:** A section with three sub-sections: "Frequency*" (a dropdown menu with "Monthly" and a callout 5), "Last business day" (a dropdown menu), and "Select first process date*" (a date picker with a calendar icon).
- Would you like this series to end?***: A section with three radio button options: "No" (selected), "On this date" (with a date input field and a calendar icon), and "After a set # of payments" (with a number input field). A callout 6 points to this section.
- Review and Submit:** At the bottom right, there are two buttons: "Review" and "Submit" (with a callout 7).

Use the "Transfers" drop-down to select "Recurring Transfer."

1. Use the drop-down to select an account to send funds from.
2. Use the drop-down to select an account to send funds to.
3. Enter the amount of the transfer.
4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the "Frequency" drop-down and select a delivery date using the calendar feature.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

Business Bill Pay

Edit or Stop a Recurring Transfer

You can change or cancel a transfer even after you schedule it. This convenient feature gives you the freedom to change the way you make your transfers.

Transfers				Print
Transfer to	Amount	Process date		
Community Bank Check Confirmation #143	\$500.00	10/29/2020	Details ✓ Approve	1a 2a Edit Stop

Company profile

Change company information

Company name: GULF COAST BANK

Address:
123 MAIN ST

City: ANYWHERE State: Louisiana ZIP Code: 70123-0000

Phone number: Fax number:

Dual signatures required
Require dual signatures

Submit 1c

Use the “Transfers” drop-down to select “Scheduled Transfers.”

1. To edit a transfer:
 - a. Click the “Edit” link to edit the transaction details
 - b. Make the necessary changes.
 - c. Click the **Submit** button when you are finished making changes.
2. To stop a transfer:
 - a. Click the “Stop” link to stop the transfer.

Stop Recurring Payment

Payee	From Account	Amount	Deliver By Date
atmos Check	Primary Checking	\$1.00	10/30/2020

What would you like to do?

Stop the payment series immediately. **2b**

Stop the series after the next payment processes.

[back](#) | [submit](#) **2c**

- b.** Decide if you would like to stop the series immediately or stop the series after the next transfer processes.
- c.** Click the **Submit** button.

Business Bill Pay

Transfer Approval

Depending on which rights are assigned to the user, a transfer can be designated as “needs approval.” You can see notifications of transfers awaiting approval in the “Attention required” section. An authorized user must log in to approve each transfer that meets a certain criteria.

Transfers

Print

Transfer to	Amount	Process date	
Community Bank Check Confirmation #:43	\$500.00	10/29/2020	Details A Approve Edit Stop
Subtotal	\$500.00	Primary Checking *****1232	
Total	\$500.00	Skipped payments not included in the total.	

All transactions
Approve all **B**

Click the “Transfers Awaiting Approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transfer.
- B.** Click the **Approve all** button to approve all of the transfers.

Business Bill Pay

Calendar

Quickly view all of your scheduled payments, transfers and payroll.

Calendar

All Transactions
Transfers
Payroll Deposits
Bill Payments

← October 2020 →

Monday Tuesday Wednesday Thursday Friday

5 ✓ \$1,330.00
 6 ✓ \$1,200.00
 7 ✓ \$1,200.00
 8

12
13 ✓ \$999.00
 14
15

19
20
21 ⏸ \$215.00
 22
23 ⏸ \$200.00

26
27 ⏸ \$500.00
 28
29
30 ⏸ \$250.00
 31 ⏸ \$500.00

All details
Total \$6,943.00

Category	Amount
All Transactions Awaiting Approval	\$1,499.00
All Scheduled Transactions	\$715.00
All Transactions Processed	\$4,729.00

✓ Processed

Monday October 05, 2020

Payee	Amount
Cellular One	\$65.00
Lease	\$1,200.00
	\$65.00
Total	\$1,330.00

Click the **Calendar** tab on the Home page.

- Click each button to filter transactions.
- Click the All details button to view additional details about the current month's transactions.
- Click each transaction to view additional details.
- Dark blue transactions have been processed.
- Light blue transactions are pending.
- Green transactions require additional action.

Business Bill Pay

Company Profile

Easily change information associated with your account at QNB by modifying your company profile.

The screenshot shows a web form titled "Company profile" with the subtitle "Change company information". The form contains the following fields and options:

- Company name:** GULF COAST BANK
- Address:** 123 MAIN ST
- City:** ANYWHERE
- State:** Louisiana (dropdown menu)
- ZIP Code:** 70123-0000
- Phone number:** (text input field)
- Fax number:** (text input field)
- Dual signatures required:** Require dual signatures
- Submit:** (button)

Numbered callouts are present: 1 points to the address field, 2 points to the "Require dual signatures" checkbox, and 3 points to the "Submit" button.

Use the "Options" drop-down to select "Company Profile."

1. Change the information that QNB has on file for your company.
2. Decide if dual requirements are required by checking the box.
3. Click the **Submit** button when you are finished making changes.

Business Bill Pay

Delete or Edit Bill Pay Accounts

Add or edit your Business Bill Pay checking accounts through the Manage Bill Pay Accounts function.

Manage bill pay accounts

+ Add new account

Default	Nickname	Account number	Account type	Status	B	A
<input checked="" type="radio"/>	Primary Checking <small>Default Account</small>	****7841	Checking	Approved	Edit	Delete

Add new account
×

Nickname *

Account number *

Confirm account number *

Account type *

Please select
▼

Close

Save changes

Use the “Options” drop-down to select “Manage Bill Pay Accounts.”

- A.** Click the “Delete” link to remove the account from Bill Pay.
- B.** Click the “Edit” link to make changes to the account nickname.
- C.** Add a new account by clicking the **Add new account** button.
 - 1.** Enter the account information.
 - 2.** Click the **Save changes** button when you are finished.

Business Bill Pay

Modify User Permissions

You can monitor users that have access to your account. Using User Permissions, you can give each user different accesses to your accounts, amount of debits allowed and designate other permissions. Carefully consider each user's permissions.

Manage users			
Last name	First name	User ID	Last login
GULF COAST BANK <small>Primary User</small>	GULF COAST BANK	20171116039763 9349a8	N/A

[Edit](#)
[Permissions](#) **1**

Edit Payment Permissions

User name: ARA MCPHERSON
User type: Custom

5 [Restore Permissions](#)

2 [User information](#) | [Payments](#) | [Payees](#) | [Options](#) | [Message center](#) | [Approve authority](#)

Schedule bill payments

Establish payment caps

Payment caps allow you to set a specific amount that ARA MCPHERSON cannot exceed when scheduling payments to particular payees.

Designate pay from accounts

Payment history

[Admin user list](#) [Cancel](#) [Save](#) **4**

Use the "Options" drop-down to select "Manage users."

1. Click the "Permissions" link.
2. Select one of the categories across the top.
3. Enable or disable permissions.
4. Click the **Save** button when you are finished.
5. (Optional) Original permissions can be restored at any time by clicking the **Restore Permissions** button. This applies to all elements of user permissions for this particular user.

Business Bill Pay

Personal Profile

It is important to keep the contact information about your company up to date with QNB. You can easily change these elements and personalize your Business Bill Pay experience by following the steps below. The challenge phrases can also be altered here.

The screenshot displays the Business Bill Pay interface. At the top, a navigation bar includes 'Home', 'Payments', 'Payees', 'Calendar', and 'Options'. Below this, a user profile section shows 'Welcome: Murphy Test' and 'Last login: 4:30 PM CT 7/28/2020'. A 'Profile' dropdown menu is open, showing 'View Contact Info' (labeled 1a) and 'Default Page' (labeled 2a). The 'View Contact Info' link leads to a 'Contact Info' form (labeled 1b) with fields for 'Email Address', 'Phone Numbers', and 'eNotification Text Information'. The 'Default Page' link leads to a 'Default page' selection screen (labeled 2b) with radio buttons for 'Home (Default)', 'Calendar', 'Single Payment', and 'Shortcut', and a 'Submit' button.

Click the “Profile” link on the Home page.

1. To update contact info:
 - a. Click the “View Contact Info” link.
 - b. Click the **Edit** button. Make your changes and click the **Submit** button when you are finished.
2. To change your default page:
 - a. Click the “Default Page” link.
 - b. Choose what page you prefer Bill Pay to open with such as Home, Calendar, Single Payment or Shortcut. Click the **Submit** button when you are finished.

Business Bill Pay

e-Notifications

QNB makes staying on top of payments and bills simple, but it becomes even easier when you set up e-Notifications in your account. There are several triggers that can send an e-Notification, so you are always aware of what is happening with your accounts.

Events

With the Events features, you can develop customized communications to be notified each time a particular event occurs through your Business Bill Pay account.

e-Notifications

Event Logout Recurring Reminders

Email address on file Short text address on file

Edit Edit

Event Notifications
With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

Send notification to

Email Address

Submit

Notification has been activated and will be sent to:Erica@MCompany.com

A transaction exceeds a specified amount

Send notification to Category

Email Address All Categories

Payee or Account Amount

All Payees \$

Submit

Use the “Options” drop-down to select “e-Notifications,” then click the **Event** button.

1. Use drop-downs to create your custom event notifications. Click the **Submit** button when you are finished.

Logout

When you use the Logout feature, you can receive a customized email summary of Business Bill Pay activities each time you exit Business Bill Pay.

e-Notifications

Event Logout Recurring Reminders

Email address on file [Redacted]

Short text address on file N/A

Logout Notifications
At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.
Send a List of the following:

- Scheduled transactions
- Added payees
- Deleted payees
- Skipped and stopped transactions
- Added admin users

Use the “Options” drop-down to select “e-Notifications,” then click the **Logout** button.

1. Enable or disable notifications on a particular feature when you logout.
2. Click the **Submit** button when you are finished making changes.

Recurring

You can customize how often you receive email notifications on scheduled payments and transaction history.

e-Notifications

Event Logout **Recurring** Reminders

Email address on file [Redacted] **Edit**

Short text address on file N/A **Edit**

Recurring Notifications
These email notifications will provide a list of bill pay information in which you customize how often it is received.

A list of all scheduled payments

How often
Select Frequency **1**

Submit **2**

Use the “Options” drop-down to select “e-Notifications,” then click the **Recurring** button.

1. Using the drop-downs, select when you would like receive notifications about scheduled payments and your transaction history.
2. Click the **Submit** button when you are finished making changes.

Reminders


You can schedule reminders for when you send or receive payments.

e-Notifications

Event Logout Recurring Reminders


Email address on file

██████████

 Edit

Short text address on file

N/A

 Edit

Reminders Notifications

You can schedule reminders for each time you need to schedule a payment or transfer funds.

+ Add reminder 1

Pay to	Category	Reminder date	Frequency	Send to

Add reminder ✕

What type of payee? *

Bills ▾

Pick a payee *

Select Payee ▾

Send notification to *

Select Option ▾

Reminder frequency *

Select Frequency ▾

Close Submit

Use the “Options” drop-down to select “e-Notifications,” then click the **Reminders** button.

1. Click the **Add reminder** button.
2. Using the drop-downs, create a custom reminder. Click the **Submit** button when you are finished.

Business Bill Pay

Reports

You can create a report or detailed overview of your spending habits to help you better manage your finances. You can view them on your computer or download them locally to your hard drive or device.

Reports

Payments Processed Payment Changes Payments Stopped Payees Added

Payments Processed

All Users Scheduling User Approving User

Date Range

Current Month

Start Date **End Date**

Start date End date

Create report

Use the “Options” drop-down to select “Reports.”

1. Choose a report type listed across the top.
2. Customize your report using the calendars and drop-downs. Click the **Create report** button when you are finished.



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FDIC
LENDER

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