

Online Banking Cash Management Services User Guide

Thank you for choosing MVSb for your business online banking needs. In this guide, you'll find step-by-step instructions for common cash management functions. If you need any assistance, please do not hesitate to contact a member of the MVSb business team at 800.922.6872.

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Online Banking Cash Management Services User Guide

Managing Users

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

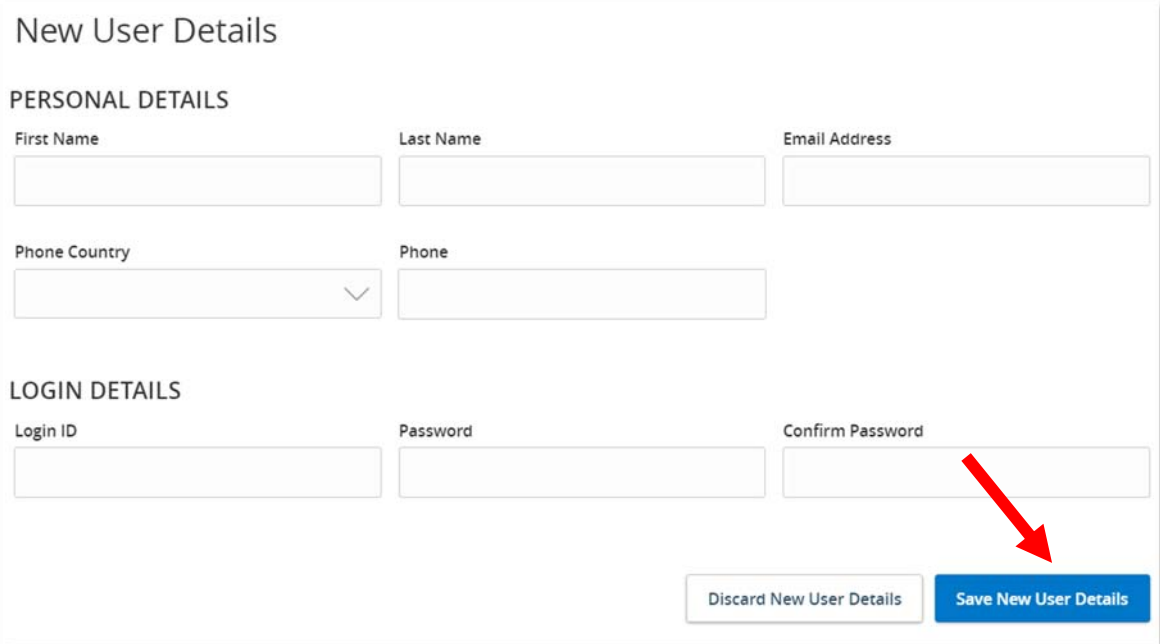
Creating a New User

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



The screenshot shows the 'User Management' interface. At the top left is a search bar labeled 'Search Users'. Below it are three columns: 'User', 'Email Address', and 'Last login'. On the right side, there is a blue button labeled 'Add User'. A red arrow points to this button.

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



The screenshot shows the 'New User Details' form. It is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'.
PERSONAL DETAILS: Includes fields for 'First Name', 'Last Name', 'Email Address', 'Phone Country' (a dropdown menu), and 'Phone'.
LOGIN DETAILS: Includes fields for 'Login ID', 'Password', and 'Confirm Password'.
At the bottom right, there are two buttons: 'Discard New User Details' and 'Save New User Details'. A red arrow points to the 'Save New User Details' button.

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

Reviewing and Editing Existing User Access

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

User Details

Status

Active

[Edit Status](#)

PERSONAL DETAILS

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

USER LOGINS

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

Cancel

Delete

Assign Rights

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

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

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

Overview Features Accounts								
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Collection	\$10.00	999,999,999 / \$10.00	999,999,999 / \$100.00	999,999,999 / \$10.00	✓	✗	✓	Own
ACH Payments	\$10.00	999,999,999 / \$10.00	999,999,999 / \$100.00	999,999,999 / \$10.00	✓	✗	✓	Own
Bill Payment								
EFTPS	\$10.00	999,999,999 / \$10.00	999,999,999 / \$100.00	999,999,999 / \$10.00	✗	✗	✓	Own
Payroll	\$10.00	999,999,999 / \$10.00	999,999,999 / \$100.00	999,999,999 / \$10.00	✗	✗	✓	Own
Stop Payment		1,000	1,000	1,000	✓	✓	✓	Own
Transfer - Internal	\$999,999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	999,999,999 / \$999,999,999.99	✓	✓	✓	Own
Wire - Domestic	\$10.00	999,999,999 / \$10.00	999,999,999 / \$100.00	999,999,999 / \$10.00	✓	✗	✓	Own

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

ACH PAYMENTS Change
Enabled

Choose a new transaction type

ACH Payments
EFTPS

ACH Collection
Transfer - Internal

Bill Payment
Payroll

Wire - Domestic
Stop Payment

Rights Approval Limits

Maximum Amount

Per transaction
\$ 10.00

Per Account Per Day
\$ 10.00

Per Day
\$ 10.00

Per Month
\$ 100.00

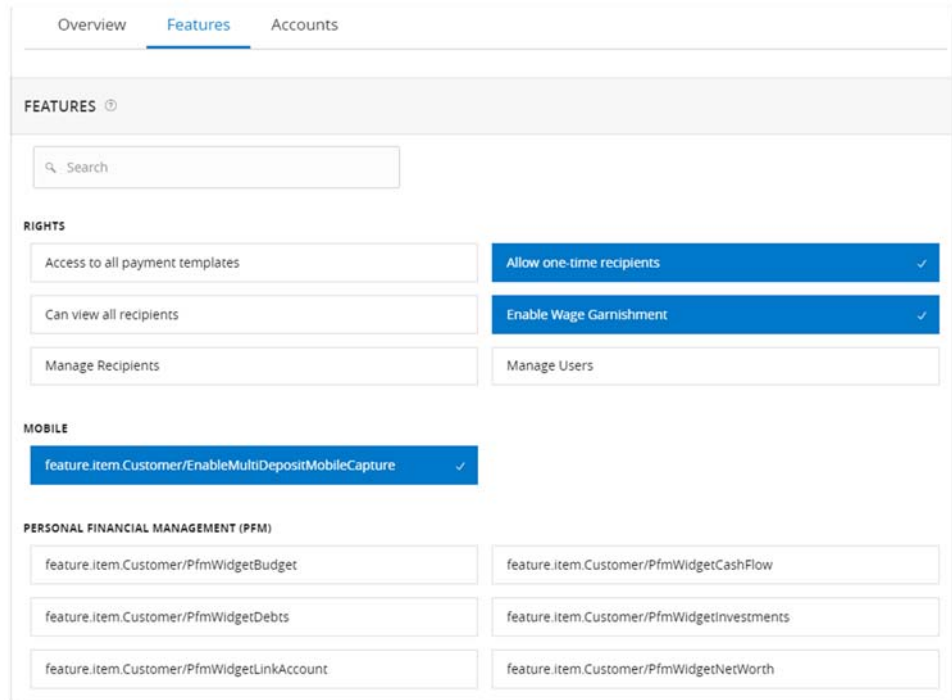
Maximum Count

Per Account Per Day
999,999,999

Per Day
999,999,999

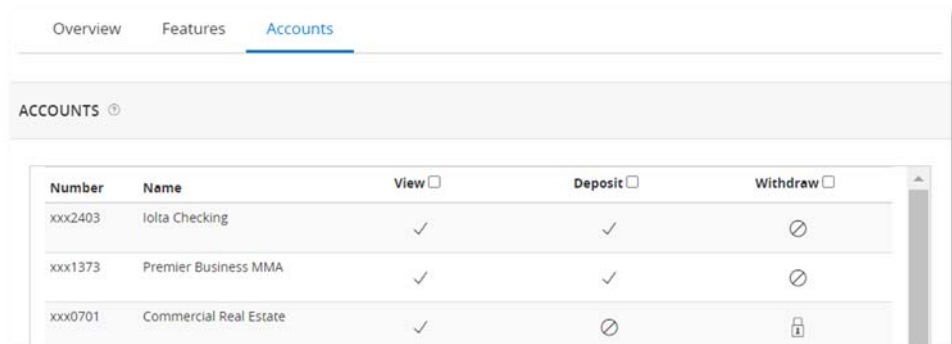
Per Month
999,999,999

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



The screenshot shows the 'Features' tab selected. It includes a search bar, a 'RIGHTS' section with toggle switches for 'Access to all payment templates', 'Can view all recipients', and 'Manage Recipients', and a 'MOBILE' section with a toggle for 'feature.item.Customer/EnableMultiDepositMobileCapture'. There is also a 'PERSONAL FINANCIAL MANAGEMENT (PFM)' section with several feature toggles.

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



The screenshot shows the 'Accounts' tab selected. It displays a table with columns for 'Number', 'Name', 'View', 'Deposit', and 'Withdraw'. The table lists three accounts: 'xxx2403 Iolita Checking', 'xxx1373 Premier Business MMA', and 'xxx0701 Commercial Real Estate'. Each account has checkboxes for 'View', 'Deposit', and 'Withdraw' access, with some cells containing a lock icon.

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
xxx2403	Iolita Checking	✓	✓	⊘
xxx1373	Premier Business MMA	✓	✓	⊘
xxx0701	Commercial Real Estate	✓	⊘	🔒

✓ Indicates the user has access to utilize this feature.

⊘ Indicates the user does not have access.

🔒 Indicates the option is locked by the Financial Institution.

Managing Recipients

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

Adding a New Recipient

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



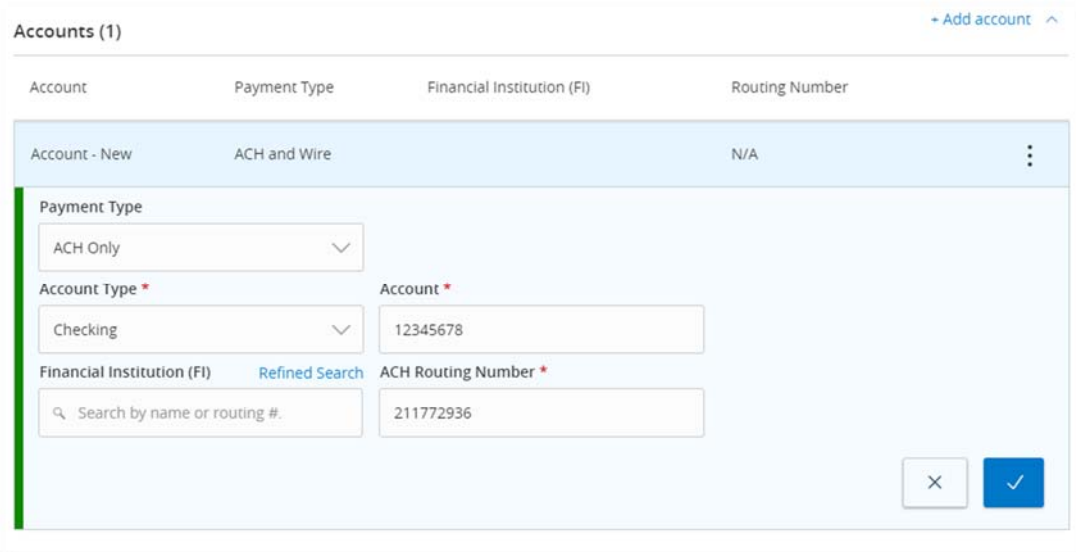
Recipients

New Recipient

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

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

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



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

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

Payment Type

ACH Only

Account Type *

Checking

Account *

12345678

Financial Institution (FI) [Refined Search](#)

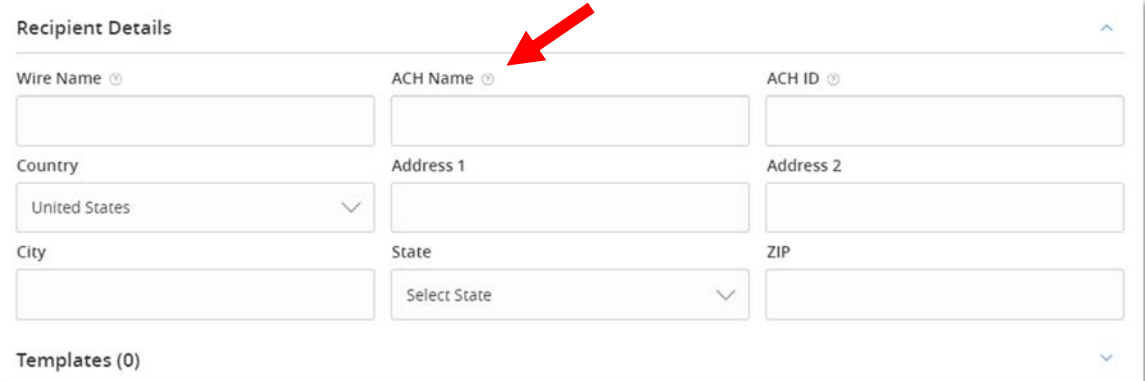
Search by name or routing #.

ACH Routing Number *

211772936

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

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



Recipient Details

Wire Name ?	ACH Name ?	ACH ID ?
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	Address 1	Address 2
<input type="text" value="United States"/>	<input type="text"/>	<input type="text"/>
City	State	ZIP
<input type="text"/>	<input type="text" value="Select State"/>	<input type="text"/>
Templates (0)		

Updating an Existing Recipient

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



Recipient Name	recipient@email.com	Click to view recipient actions
		Edit Delete Payment History

Cash Management Templates

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

To set up a new Cash Management template:

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

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

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

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

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

ACH Payment Creation

To create a new ACH Payment:

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



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

Recipients (1) Filters: All Pre-Notes

[+ Add multiple recipients](#)

Recipient/Account	Amount
<input type="text" value="Search by name or account."/> <div> + New Recipient </div> <div> BD Test BD Test (123456789) Checking 12345 </div>	<div>\$0.00</div> <div> + Add another recipient </div>

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

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

[+ Add multiple recipients](#)

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

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

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

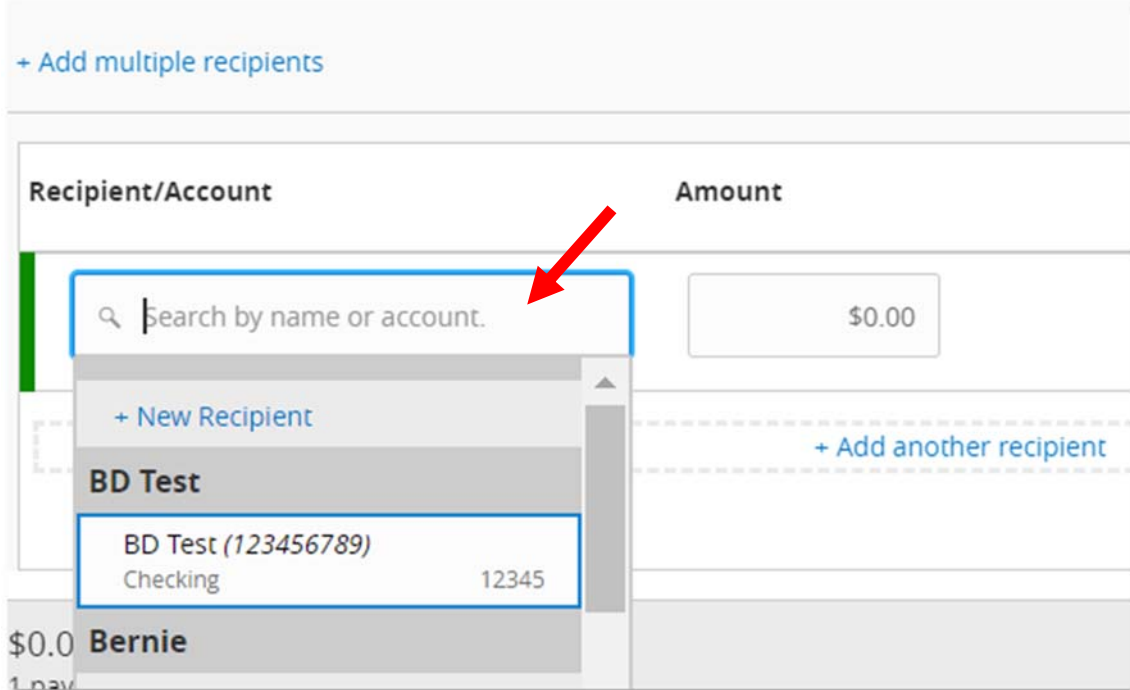
Note: Draft payments will not be processed until they are approved.

Split Payments

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

To complete a split payment:

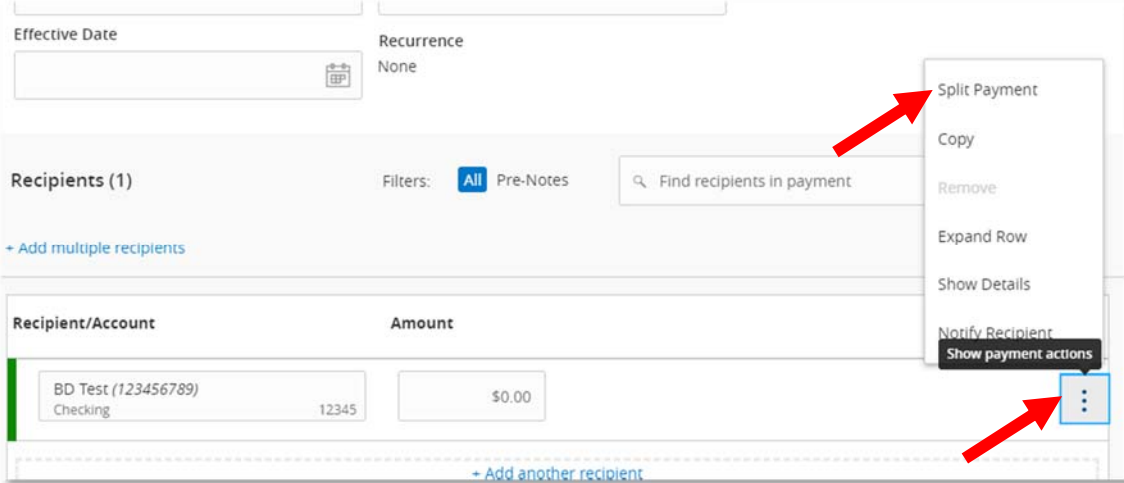
1. Access the *Cash Management* menu and select *Payments*.
2. There are three options for initiating a split payroll transaction:
 - a. New payroll transaction: Click *New Payment* and select *Payroll*.
 - b. New template: Click *Create Template* and select *Payroll*.
 - c. Existing template: Under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



The screenshot shows a web interface for making payments. At the top, there is a link that says "+ Add multiple recipients". Below this is a table with two columns: "Recipient/Account" and "Amount". In the "Recipient/Account" column, there is a search bar with the placeholder text "Search by name or account." and a red arrow pointing to it. Below the search bar, a dropdown menu is open, showing several options: "+ New Recipient", "BD Test", "BD Test (123456789) Checking 12345", and "Bernie". In the "Amount" column, there is a text box containing "\$0.00". To the right of the table, there is a link that says "+ Add another recipient".

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

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



Effective Date: Recurrence: None

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

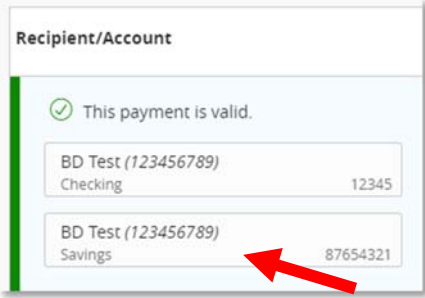
+ Add multiple recipients

Recipient/Account	Amount
BD Test (123456789) Checking 12345	\$0.00

+ Add another recipient

Actions menu: Split Payment, Copy, Remove, Expand Row, Show Details, Notify Recipient, Show payment actions

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



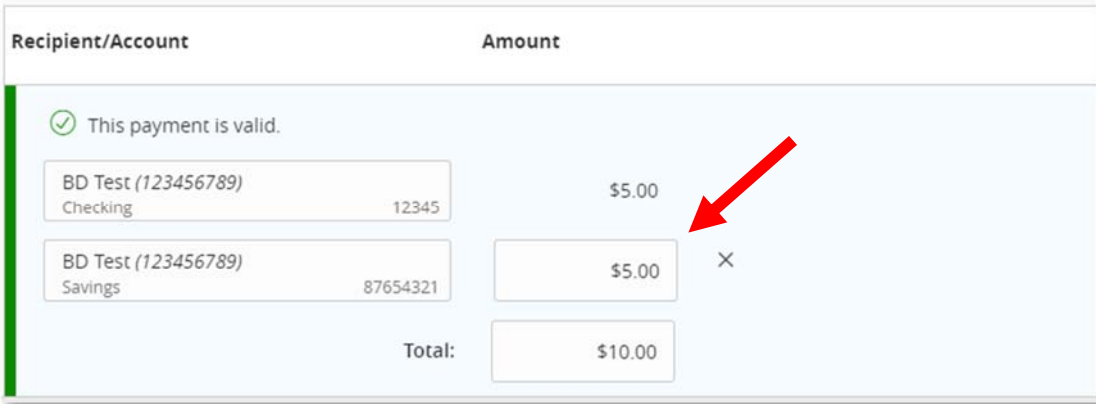
Recipient/Account

✓ This payment is valid.

BD Test (123456789)
Checking 12345

BD Test (123456789)
Savings 87654321

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



Recipient/Account	Amount
BD Test (123456789) Checking 12345	\$5.00
BD Test (123456789) Savings 87654321	\$5.00
Total:	\$10.00

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

- Select *Approve*

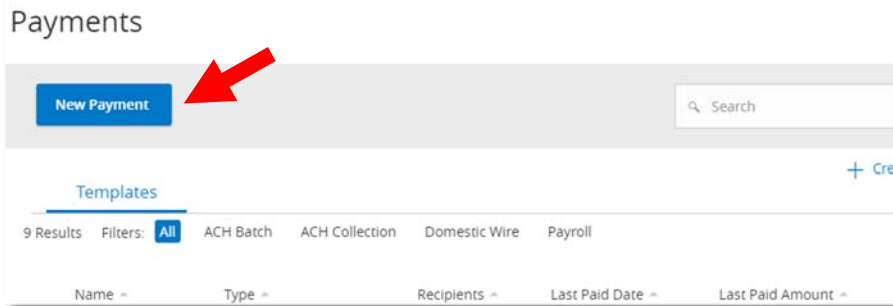
ACH File Import

The following ACH file types are supported:

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

To upload an ACH file:

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



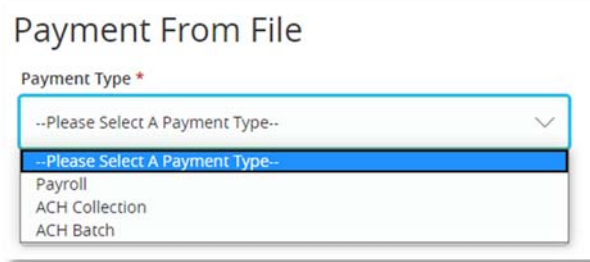
The screenshot shows the 'Payments' page. At the top left, there is a blue button labeled 'New Payment'. A red arrow points to this button. To the right of the button is a search bar with a magnifying glass icon and the text 'Search'. Below the button, there is a section titled 'Templates' with a '+ Create' link on the right. Under 'Templates', there are filters: '9 Results', 'Filters: All', and several tabs: 'ACH Batch', 'ACH Collection', 'Domestic Wire', and 'Payroll'. Below these are columns for 'Name', 'Type', 'Recipients', 'Last Paid Date', and 'Last Paid Amount'.

3. Select *Payment From File*.



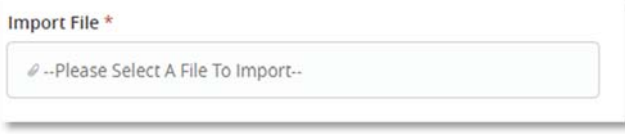
The screenshot shows the 'New Payment' dropdown menu. The menu is open, showing several options. A red arrow points to the 'Payment From File' option. The options listed are: 'ACH', 'Wire', 'Other', 'ACH Batch', 'Domestic Wire', 'Payment From File', 'ACH Collection', and 'Payroll'. There is a search bar at the top right of the menu with a magnifying glass icon and the text 'Search'.

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



The screenshot shows the 'Payment From File' dropdown menu. The menu is open, showing a list of payment types. The first option is '--Please Select A Payment Type--'. Below it are 'Payroll', 'ACH Collection', and 'ACH Batch'. The dropdown is titled 'Payment Type *'.

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



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

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

7. Select the required fields from the corresponding dropdown menu.
 - a. SEC Code
 - b. Pay From/Pay To Account
 - c. Company/Subsidiary
 - d. Effective Date
8. Review the information on the screen for accuracy and then select *Approve* to authorize the ACH or *Draft* to save as a draft.

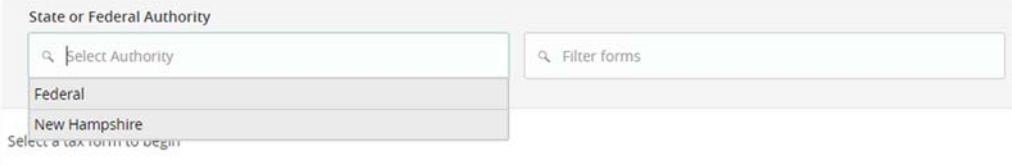
Note: *Draft files will not be processed until they are approved.*

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

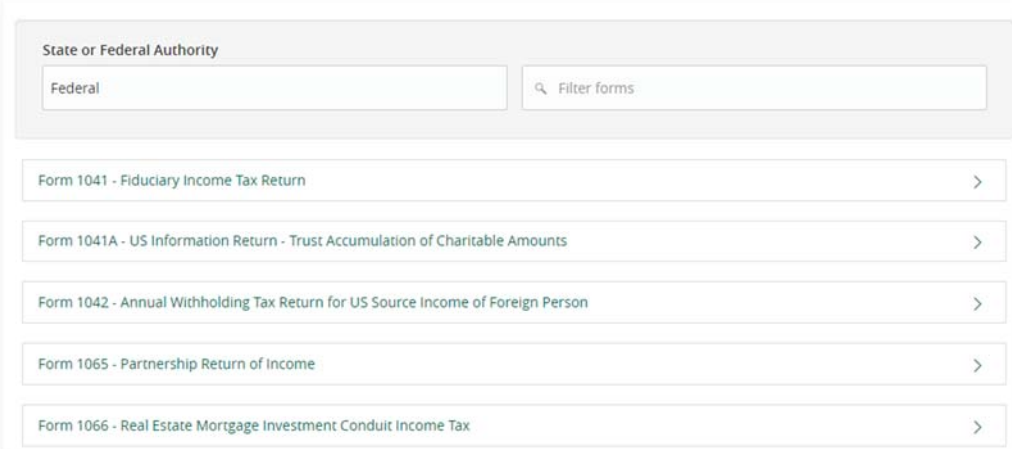
Tax Payments

Making a Federal Tax Payment

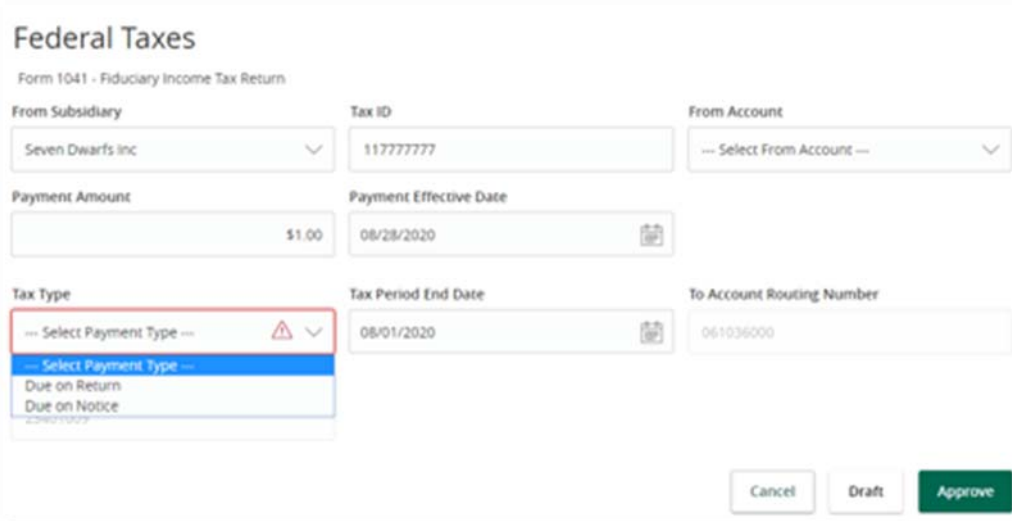
1. Access the *Cash Management* menu and select *Tax Payment*.
2. Select *Federal* from the *State or Federal Authority* dropdown menu.



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



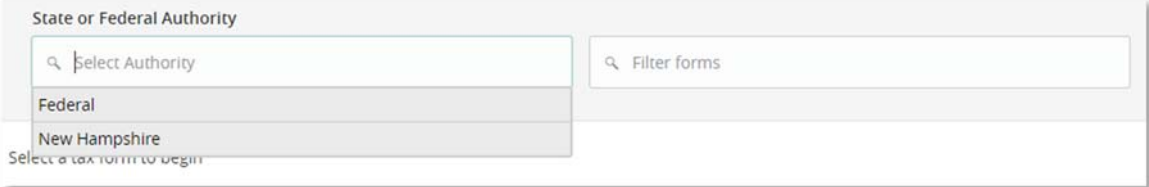
4. Complete all required fields on the form.



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

Making a State Tax Payment

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



State or Federal Authority

Select Authority

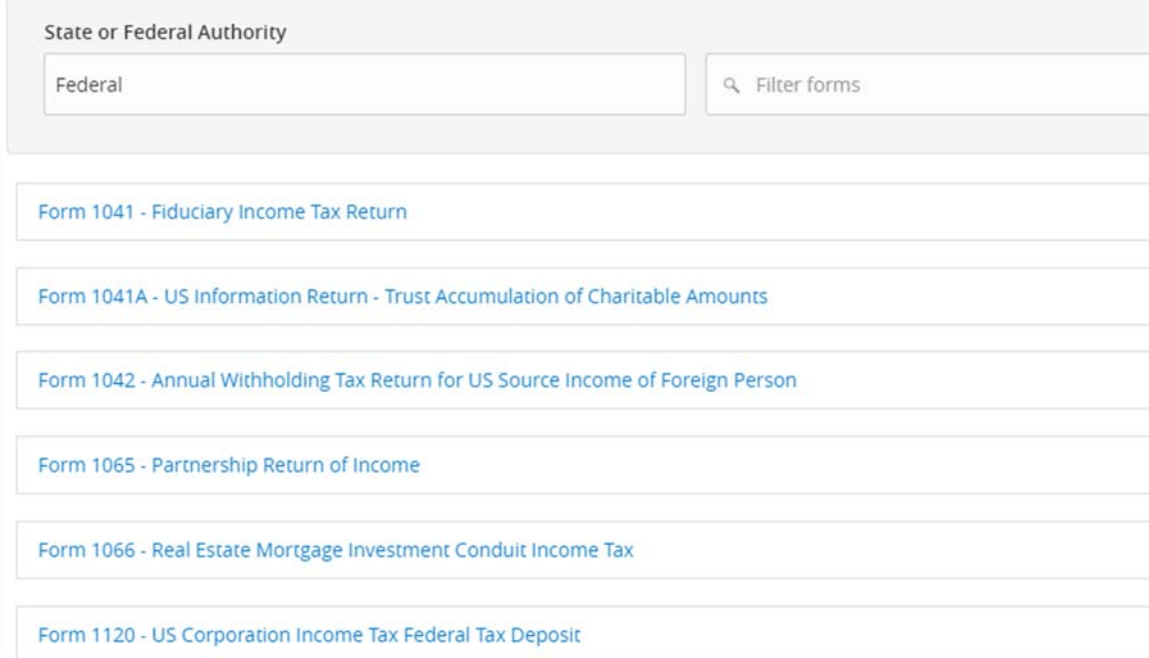
Federal

New Hampshire

Select a tax form to begin

Filter forms

- Select the desired tax form from the list presented.



State or Federal Authority

Federal

Filter forms

Form 1041 - Fiduciary Income Tax Return

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

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

Form 1065 - Partnership Return of Income

Form 1066 - Real Estate Mortgage Investment Conduit Income Tax

Form 1120 - US Corporation Income Tax Federal Tax Deposit

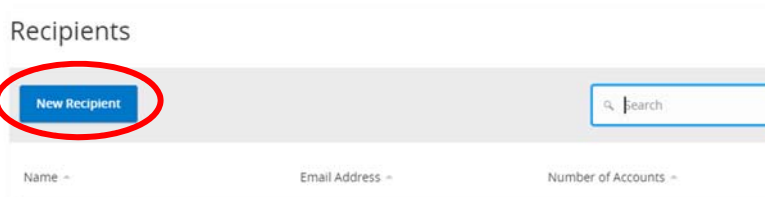
- Complete all required fields on the form.
- Review the information on the screen for accuracy and then select *Approve* to authorize the payment or *Draft* to save as pending. Draft transactions will not be processed until they have been approved. Approvers can approve draft transactions by accessing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

Wire Transfers

Initiating a Domestic Wire Transfer

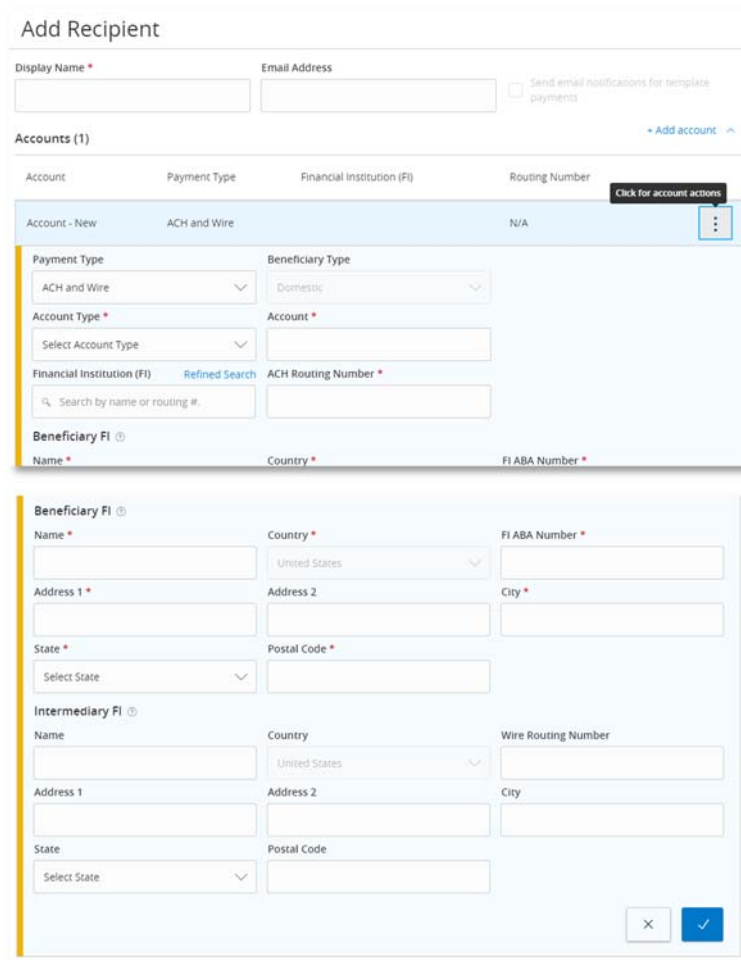
The following steps will walk you through completing an international Wire Transfer to a *New Recipient*. If your recipient has already been added and saved, please skip ahead to step 7. If the transaction is one you complete frequently, consider creating and saving a template using the [Cash Management Templates](#) instructions to save you time in the future.

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



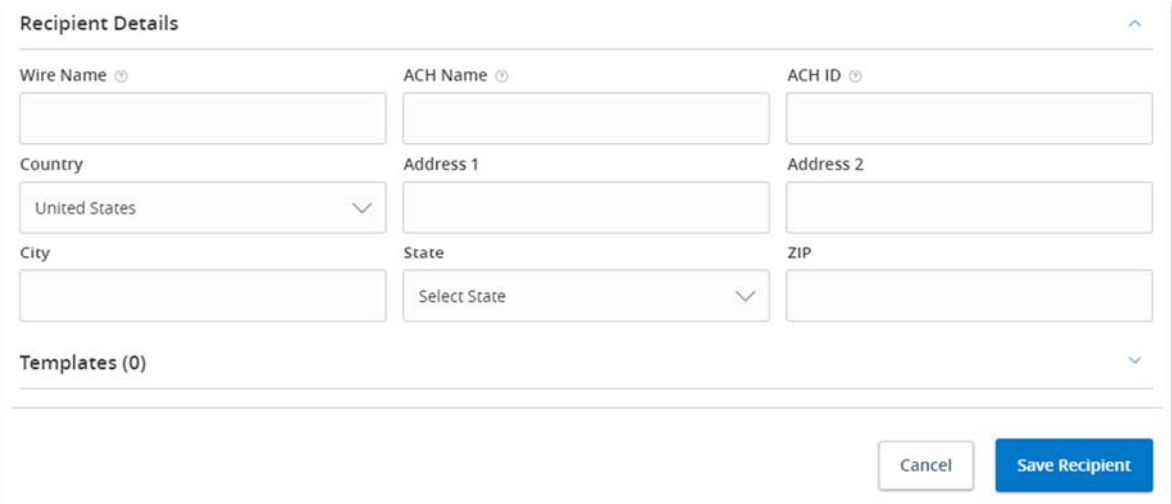
The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button highlighted with a red circle. To its right is a search bar. Below these are filters for 'Name', 'Email Address', and 'Number of Accounts'.

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



The screenshot shows the 'Add Recipient' form. It includes fields for 'Display Name', 'Email Address', and a checkbox for 'Send email notifications for template payments'. Below is a table for 'Accounts (1)' with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The first row shows 'Account - New', 'ACH and Wire', and 'N/A'. A 'Click for account actions' button is next to the routing number. Below the table, there are sections for 'Payment Type' (set to 'ACH and Wire'), 'Beneficiary Type' (set to 'Domestic'), 'Account Type' (set to 'Select Account Type'), 'Financial Institution (FI)' (with a search bar), and 'ACH Routing Number'. The 'Beneficiary FI' section includes fields for 'Name', 'Country' (set to 'United States'), and 'FI ABA Number'. The 'Beneficiary Address' section includes fields for 'Address 1', 'Address 2', 'City', 'State' (set to 'Select State'), and 'Postal Code'. The 'Intermediary FI' section includes fields for 'Name', 'Country' (set to 'United States'), 'Wire Routing Number', 'Address 1', 'Address 2', 'City', 'State' (set to 'Select State'), and 'Postal Code'. At the bottom right, there are 'X' and 'Checkmark' buttons.

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



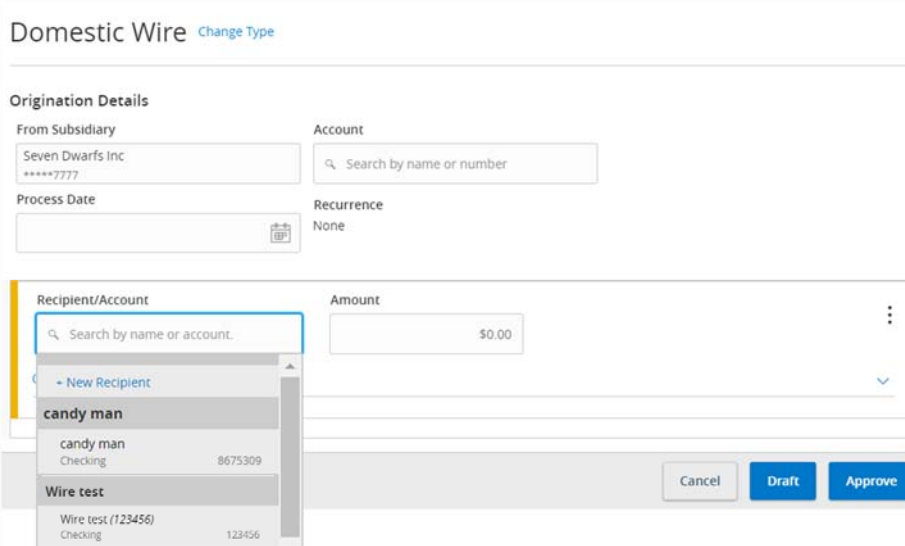
Recipient Details

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

Templates (0)

Cancel Save Recipient

6. Access the *Cash Management* menu and select *Payments*.
7. Select *New Payment* and then select *Domestic Wire*.
8. Enter the *From Subsidiary, Account and Process Date*.
9. Enter the *Recipient/Account and Amount*.



Domestic Wire [Change Type](#)

Origination Details

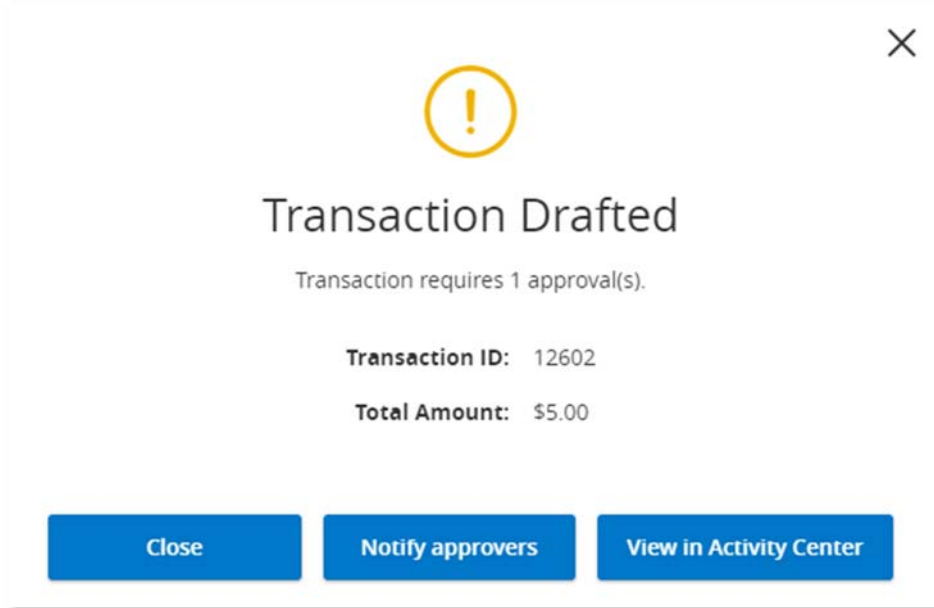
From Subsidiary	Account
Seven Dwarfs Inc *****7777	<input type="text" value="Search by name or number"/>
Process Date	Recurrence
<input type="text" value="Calendar icon"/>	None

Recipient/Account

<input type="text" value="Search by name or account"/>	Amount
<ul style="list-style-type: none"> + New Recipient candy man candy man Checking 8675309 Wire test Wire test (123456) Checking 123456 	<input type="text" value="\$0.00"/>

Cancel Draft Approve

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



A confirmation dialog box with a yellow exclamation mark icon at the top center. The title is "Transaction Drafted". Below the title, it says "Transaction requires 1 approval(s)". The dialog displays "Transaction ID: 12602" and "Total Amount: \$5.00". At the bottom, there are three blue buttons: "Close", "Notify approvers", and "View in Activity Center". A close button (X) is in the top right corner.

Transaction Drafted

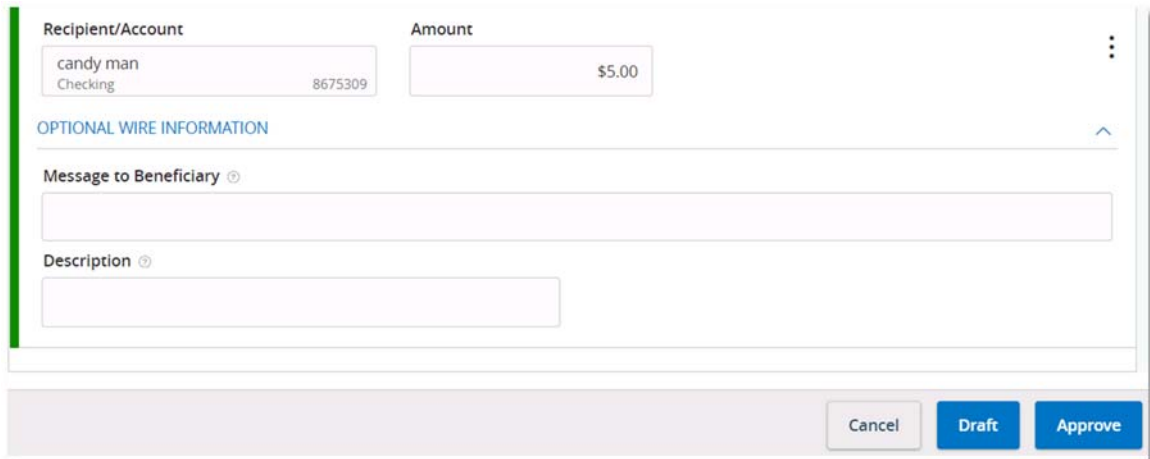
Transaction requires 1 approval(s).

Transaction ID: 12602

Total Amount: \$5.00

Close Notify approvers View in Activity Center

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



A wire transfer form with a green vertical bar on the left. It has two main sections: "Recipient/Account" and "Amount". The "Recipient/Account" section shows "candy man" and "Checking" with the account number "8675309". The "Amount" section shows "\$5.00". Below these is a section titled "OPTIONAL WIRE INFORMATION" with a blue upward arrow. It contains two text input fields: "Message to Beneficiary" and "Description". At the bottom right, there are three buttons: "Cancel", "Draft", and "Approve".

Recipient/Account Amount

candy man \$5.00
Checking 8675309

OPTIONAL WIRE INFORMATION

Message to Beneficiary

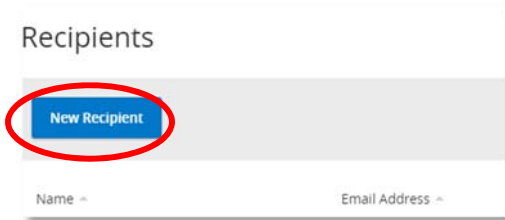
Description

Cancel Draft Approve

Initiating an International Wire Transfer

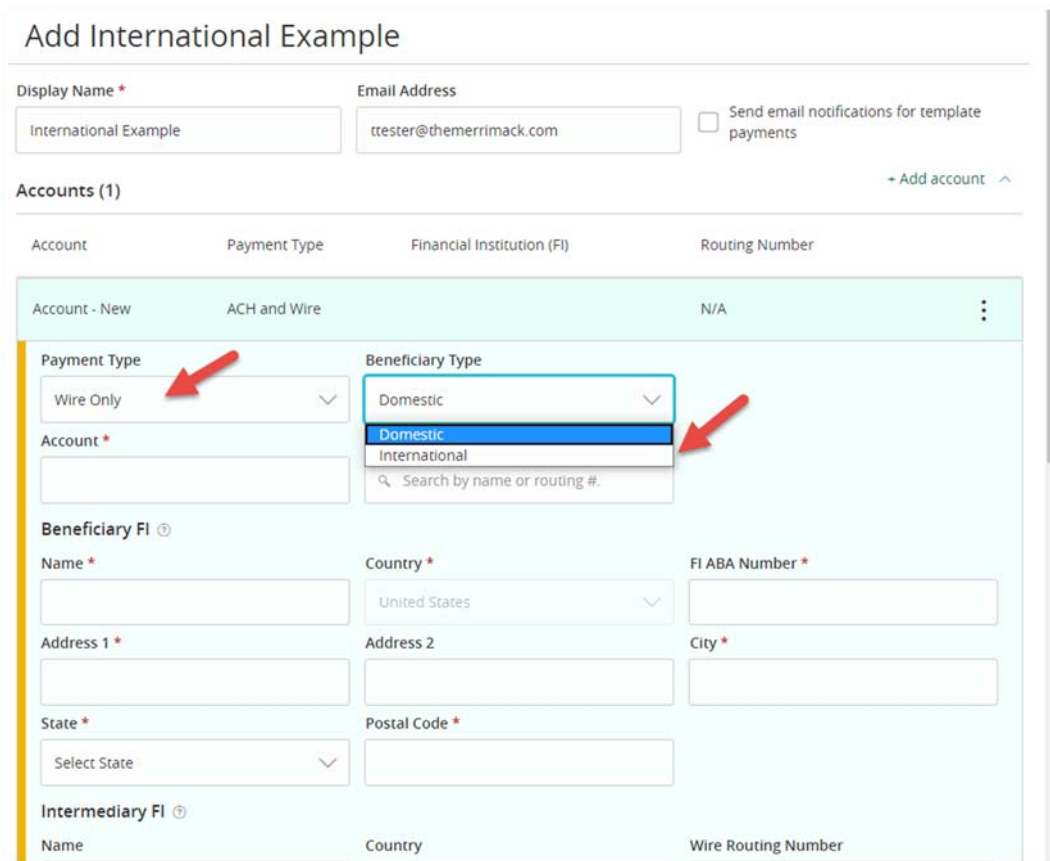
The following steps will walk you through completing an international Wire Transfer to an existing recipient. If your recipient has already been added and saved, please skip ahead to step 8. If the transaction is one you complete frequently, consider creating and saving a template using the [Cash Management Templates](#) instructions to save you time in the future.

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



The screenshot shows the 'Recipients' page. A blue button labeled 'New Recipient' is circled in red. Below the button are input fields for 'Name' and 'Email Address'.

3. Fill in the *Recipient Details*. In the *Payment Type* field, select *Wire Only*. In the Beneficiary type field, select *International*.



The screenshot shows the 'Add International Example' form. At the top, there are fields for 'Display Name' (containing 'International Example') and 'Email Address' (containing 'ttester@themerrimack.com'). A checkbox for 'Send email notifications for template payments' is present. Below this is a table for 'Accounts (1)' with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The table has one row: 'Account - New', 'ACH and Wire', 'N/A'. Below the table, the 'Payment Type' dropdown is set to 'Wire Only' (indicated by a red arrow). The 'Beneficiary Type' dropdown is open, showing 'Domestic' and 'International' (indicated by a red arrow). Below these are fields for 'Beneficiary FI' (Name, Country, FI ABA Number, Address 1, Address 2, City, State, Postal Code) and 'Intermediary FI' (Name, Country, Wire Routing Number).

4. A new menu, titled *International Account Type* will appear. Select the appropriate account type from the dropdown menu
5. Select the check mark to save.
6. Fill in the *Recipient Details* and select *Save Recipient*. Click the ? icon next to some fields for an expanded description.

Recipient Details

Wire Name ?

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

Country

United States

City

ACH Name ?

Address 1

State

Select State

ACH ID ?

Address 2

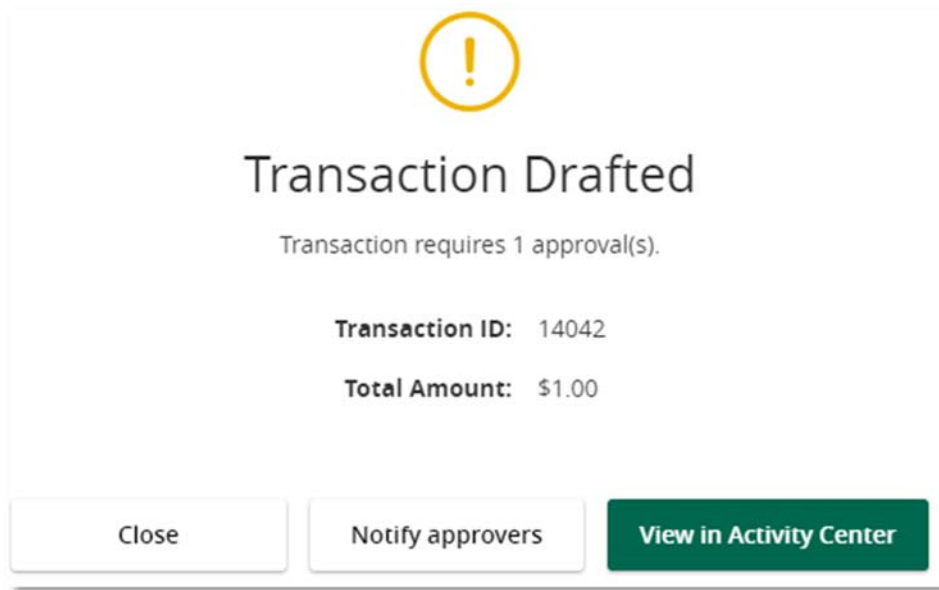
ZIP

Templates (0)

Cancel

Save Recipient

7. Access the *Cash Management* menu and select *Payments*.
8. Select *New Payment* and then select *International Wire*.
9. Enter the *From Subsidiary, Account and Process Date*.
10. Enter the *Recipient/Account and Amount*.
11. Select *Approve* to initiate or *Draft* to save as pending. Draft transactions will not be processed until they have been approved.



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