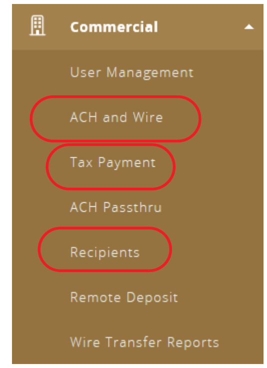
ACH, Tax & Wire Payments



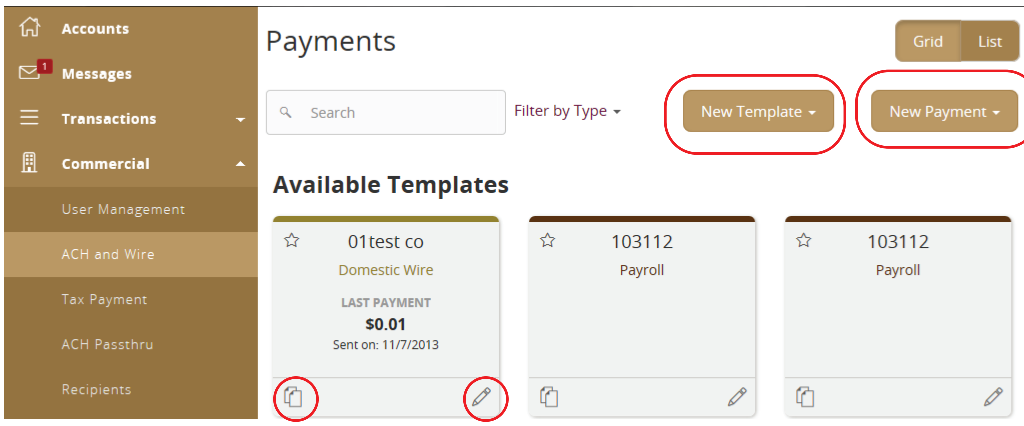
There are three ways to initiate a payment within Internet Banking.

1. Templates - access through ACH and Wire *(page 1)*
2. Payments - accessed through ACH and Wire *(page 4)*
   Payment From File *(page 7)*
   Tax Payment *(page 8)*
3. Recipients *(page 9)*

Templates

Select ACH and Wire from the main menu under Commercial.

From this screen, you can copy or edit an available template or create a new template.



A new One Time Payment can also be generated here.

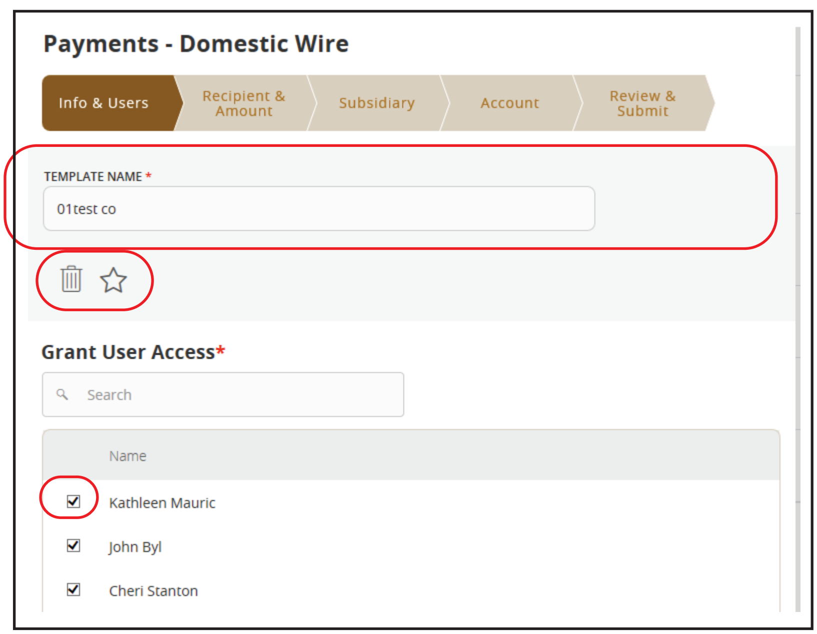
NOTE: you can submit a payment from an existing template by selecting the pencil icon within that template

New/Edit Template

For this example, we chose Domestic Wire.

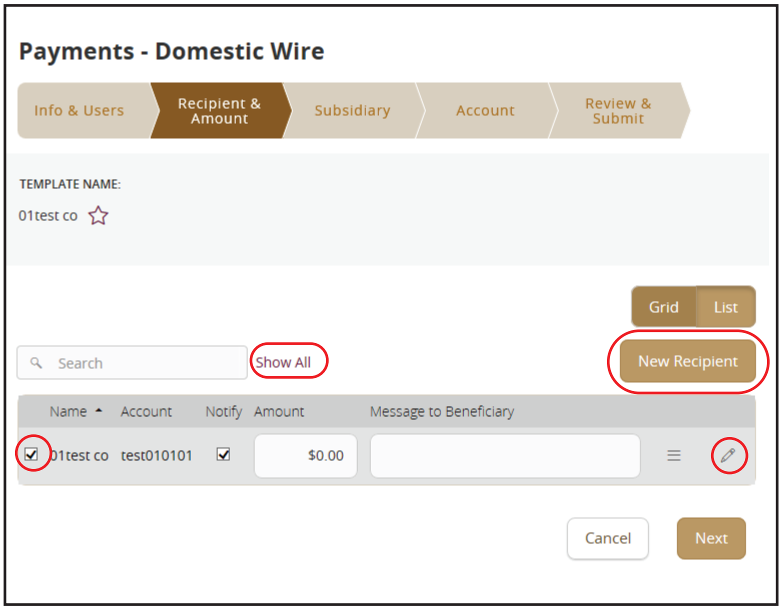
First you will name the Template and then Grant User Access by selecting the check box next to the applicable names.

For existing templates, you can delete or favorite them on this screen as well.



New/Edit Template

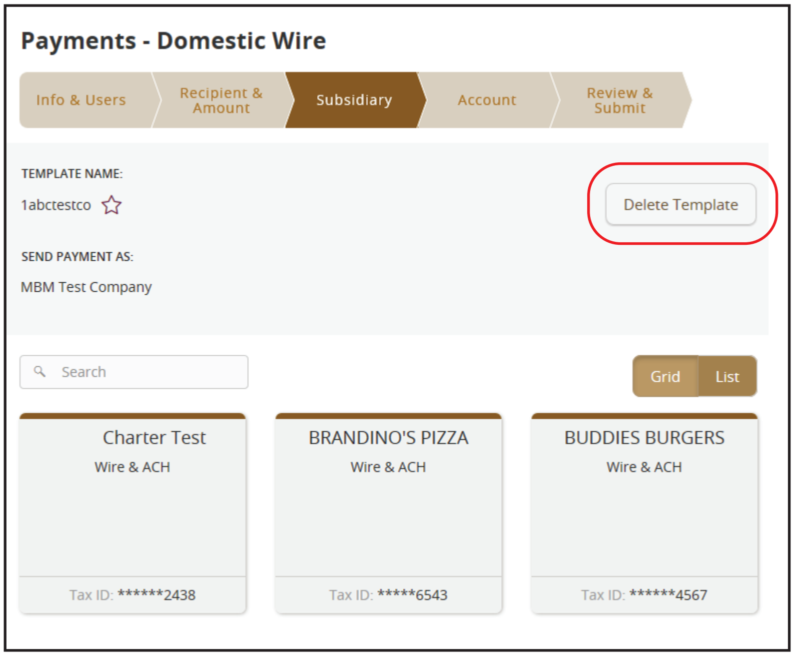
Next, select a recipient - or add a New Recipient, enter an amount and any message to the beneficiary.



NOTE: If you search for an existing recipient, you must select Show All

You can also edit the recipient here

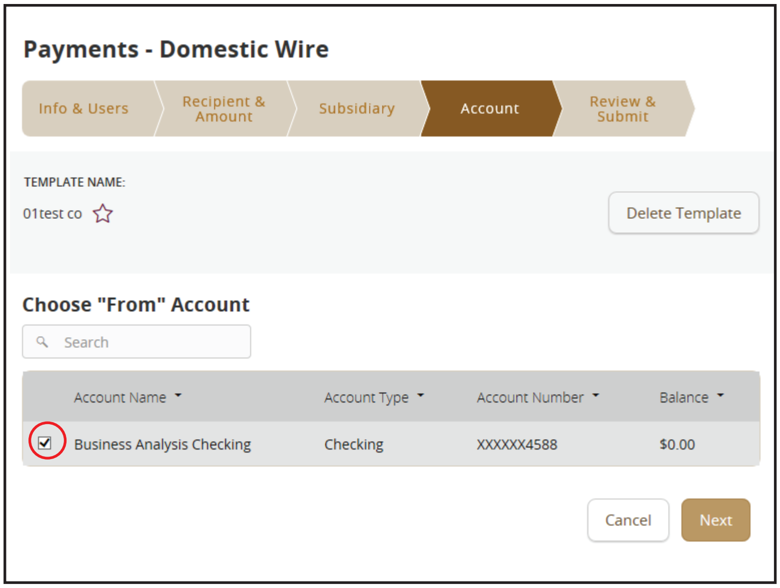
The next screen allows you to choose a subsidiary.



You can also delete the template from here.

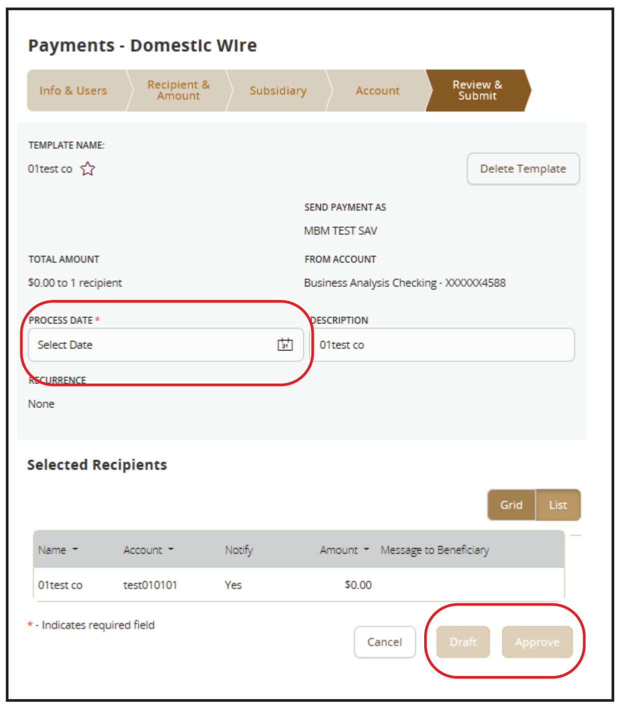
New/Edit Template

Next, choose the “from” account.



Review the information entered and, depending on user rights, select Draft or Approve.

NOTE: You must select a Process Date to continue

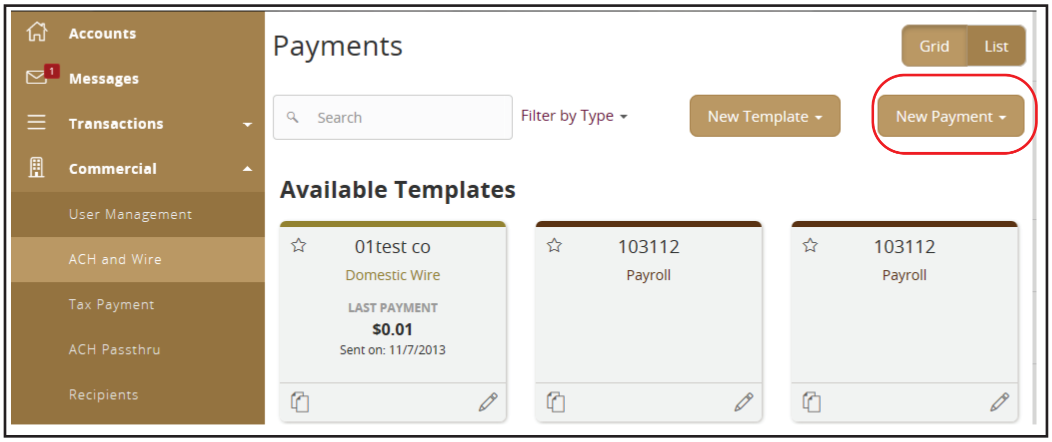


NOTE: If you are editing an existing template, you must Save it, before you can Draft or Approve

Payments

Select ACH and Wire from the main menu under Commercial.

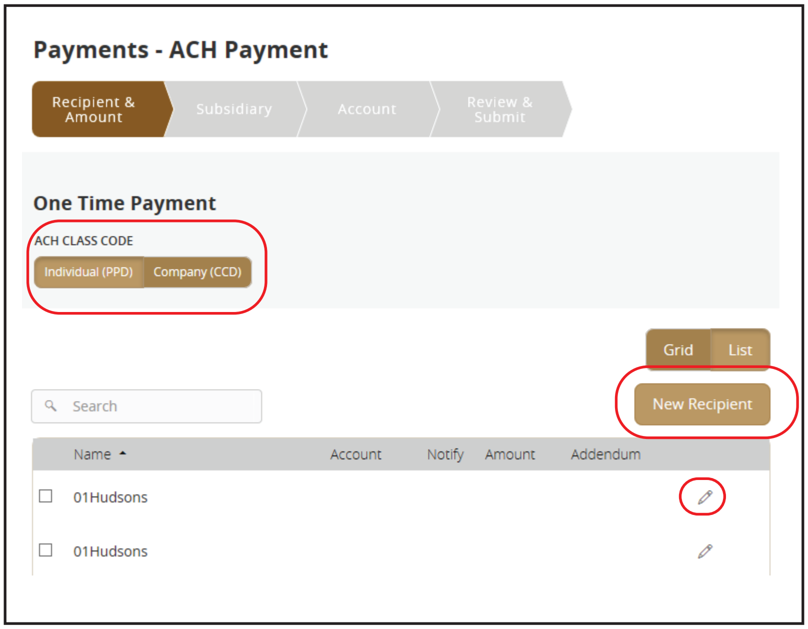
From this screen, choose New Payment, and then the applicable payment type.



ACH Payment

For this example, we chose ACH Payment.

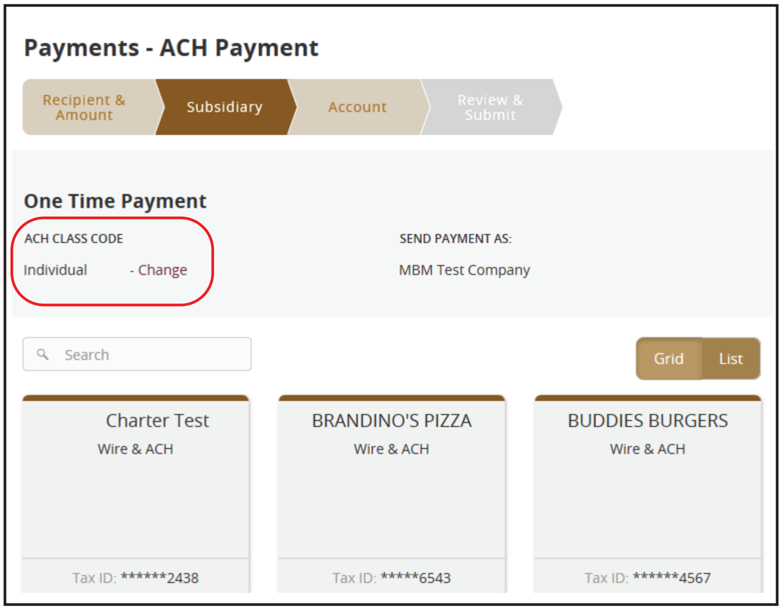
First you will choose the ACH Class Code. Then you must choose a recipient or create a new recipient.



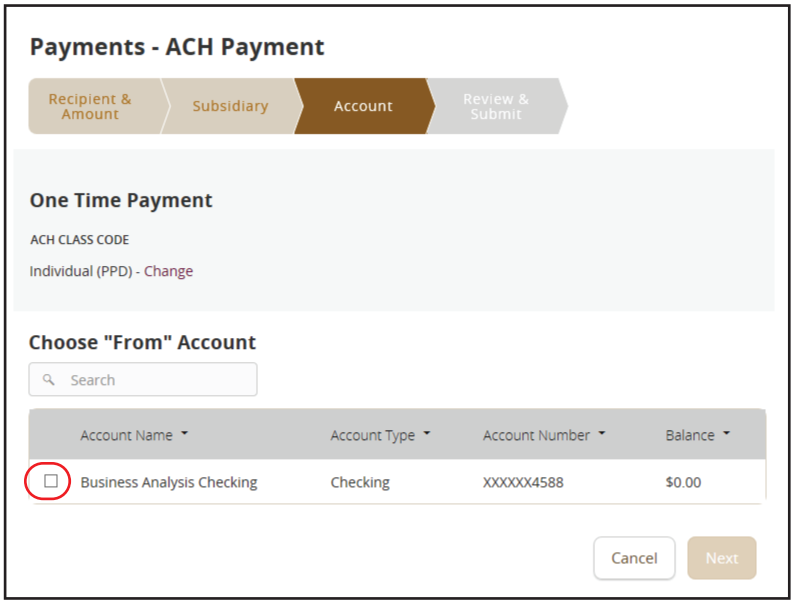
You can also edit a recipient here

ACH Payment

Next, select a subsidiary. You can change the ACH Class Code from here if necessary.

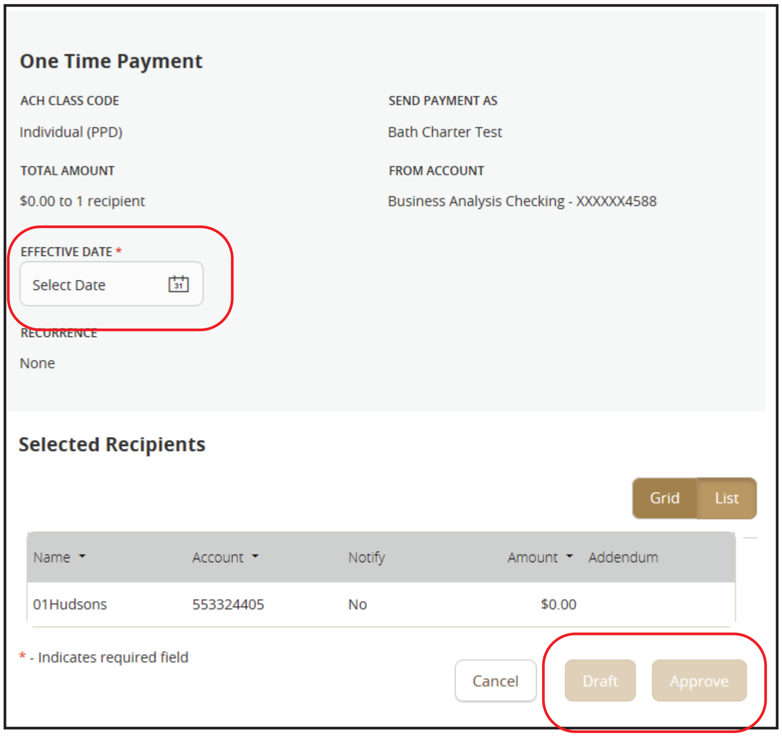


Choose the “From” Account



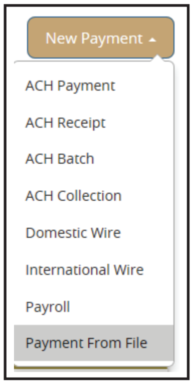
ACH Payment

Select the Effective Date, and review the information presented. If everything is accurate, depending on user rights, select Draft or Approve.

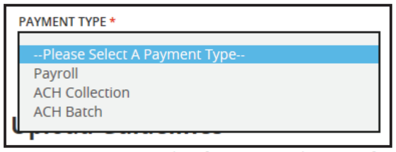


Payment From File

When choosing New Payment from the Payments screen, you can choose to create a Payment From File.

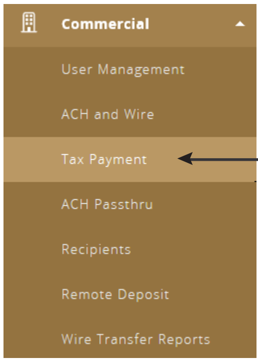


You will then choose a Payment Type and browse for the file you would like to upload.



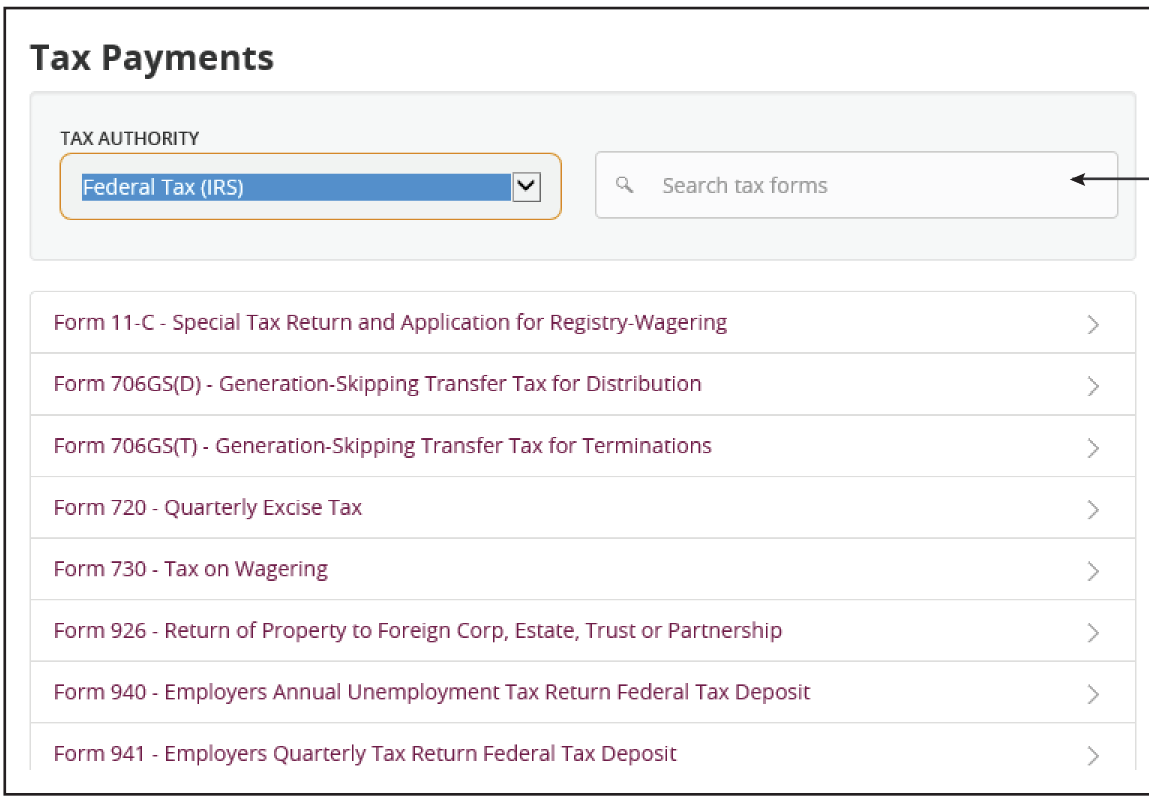
There are Upload Guidelines available on the screen.

Tax Payments



After logging in, within the Commercial section of the left menu, choose Tax Payment

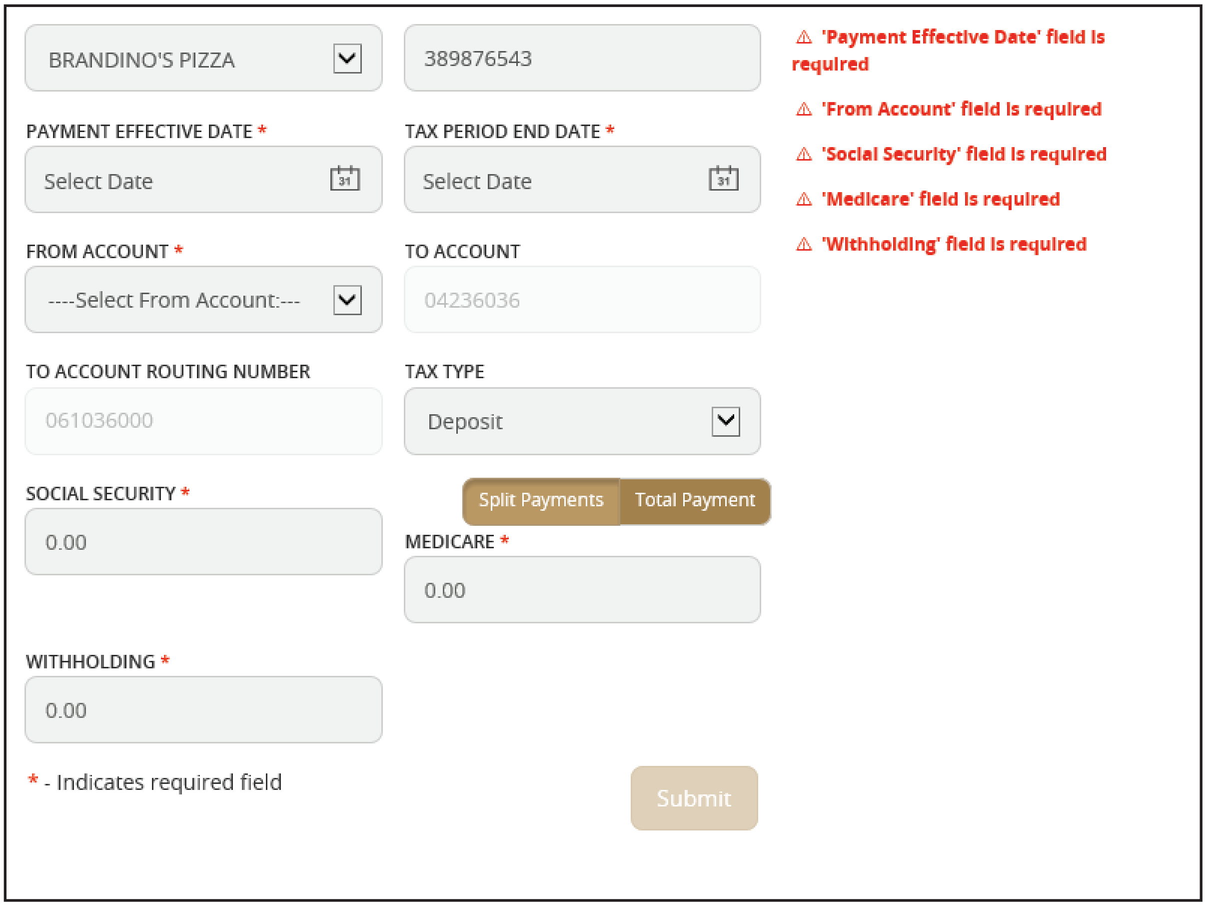
Select the applicable Tax Authority, and choose the form you need.



you can also search for a specific tax form here

If the form you need is not listed, call the Business Call Center at 1.800.453.8700, option 2 or email treasurysupport@mercbank.com.

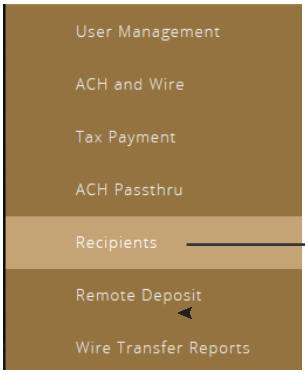
Tax Payments


BRANDINO'S PIZZA
389876543
⚠ 'Payment Effective Date' field is required
⚠ 'From Account' field is required
⚠ 'Social Security' field is required
⚠ 'Medicare' field is required
⚠ 'Withholding' field is required
PAYMENT EFFECTIVE DATE *
Select Date
TAX PERIOD END DATE *
Select Date
FROM ACCOUNT *
----Select From Account:---
TO ACCOUNT
04236036
TO ACCOUNT ROUTING NUMBER
061036000
TAX TYPE
Deposit
Split Payments
Total Payment
SOCIAL SECURITY *
0.00
MEDICARE *
0.00
WITHHOLDING *
0.00
* - Indicates required field
Submit

Complete the form - making sure all required fields are filled in before submitting.

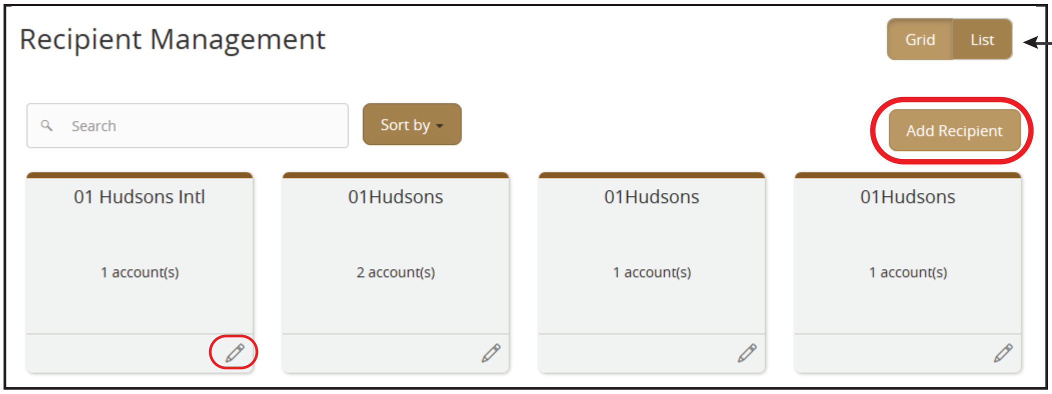
NOTE: Tax payments must be approved in the Activity Center before they are processed.

Recipients



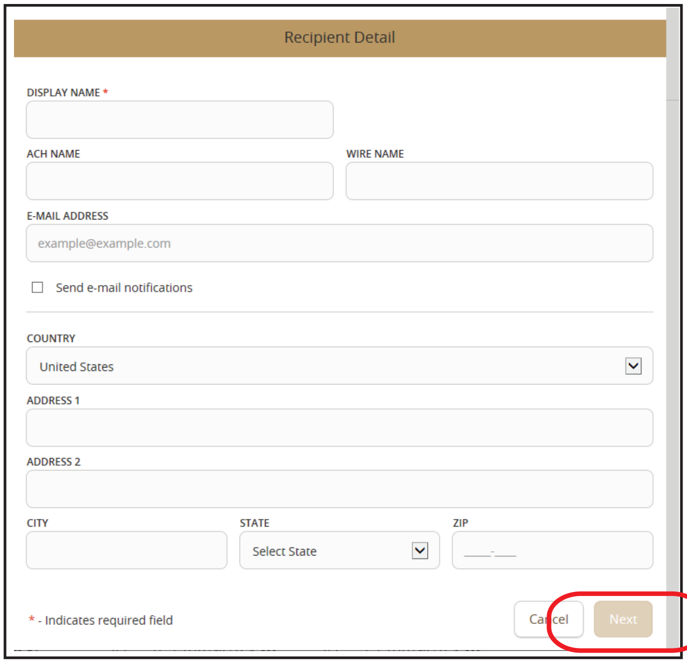
After logging in, within the Commercial section of the left menu, choose Recipients

If the recipient you need is not listed, choose Add Recipient from the top. You can also edit and delete recipients from this screen by choosing the pencil icon.



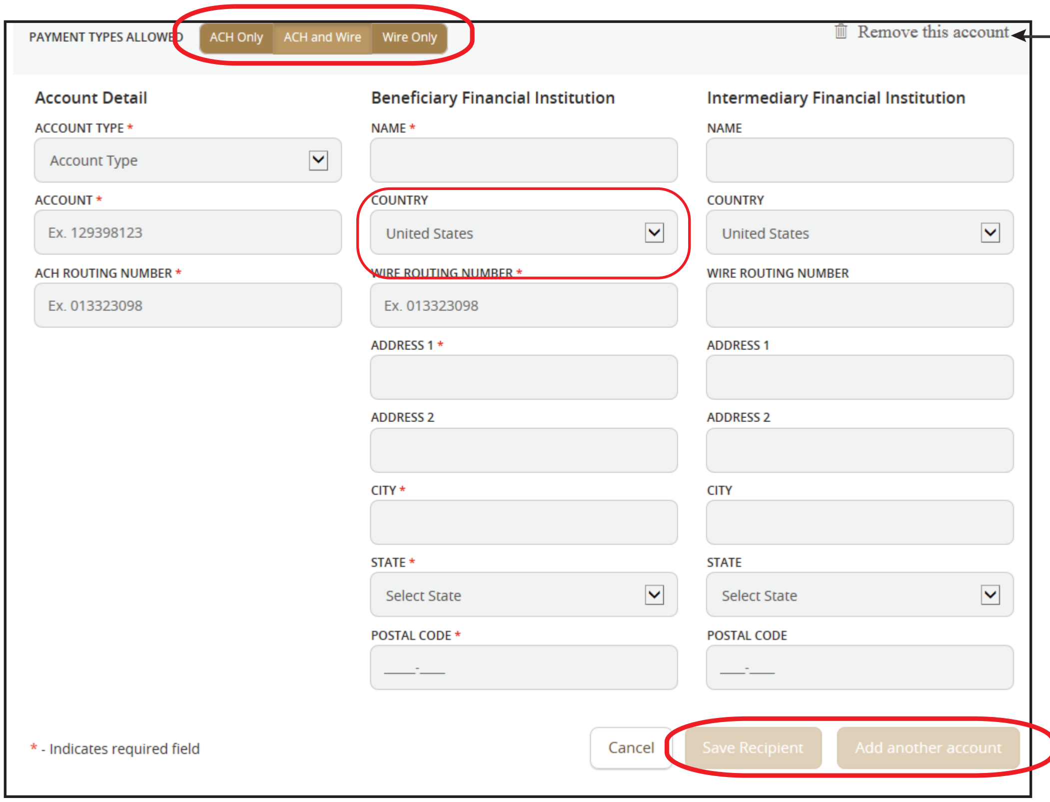
Click here if you'd like to change the view from Grid to List

Enter the recipient information. Once complete, click Next to set up a payment type or template for this recipient.



Recipients

Payment Types available are ACH Only, ACH and Wire, or Wire Only.



Click here to remove this account for the recipient

Once the applicable information has been entered, you can Save Recipient, or Add another account.

If you choose Save Recipient, the information is saved and the recipient is ready to use with that payment type.

NOTE: All fields marked with an asterisk * are required fields.

NOTE: Even though it is not a required field, you must select a country before you can enter the City/State information.

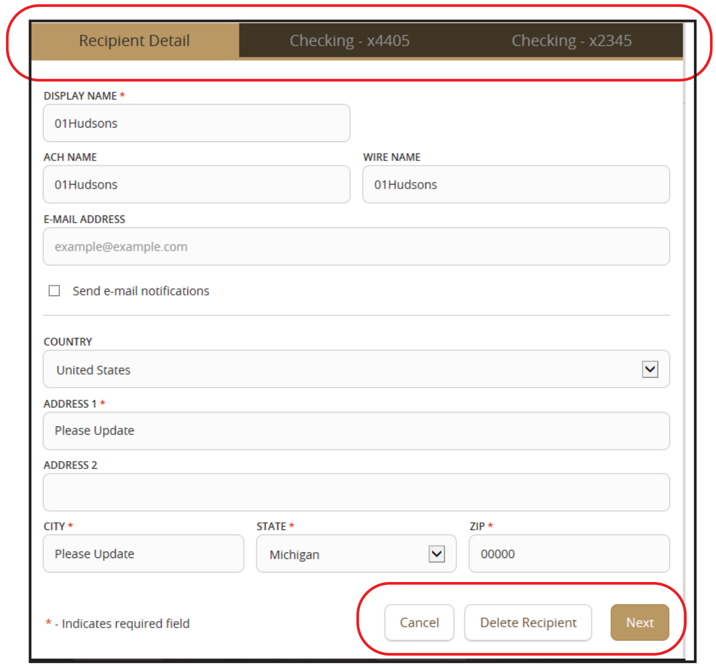
<u>INTERNATIONAL WIRE ONLY</u>: Under 'Beneficiary Financial Institution', choose the appropriate 'Country' from the drop down menu. Once the country has been selected, a field will appear to enter the 'SWIFT/BIC' for the recipient.

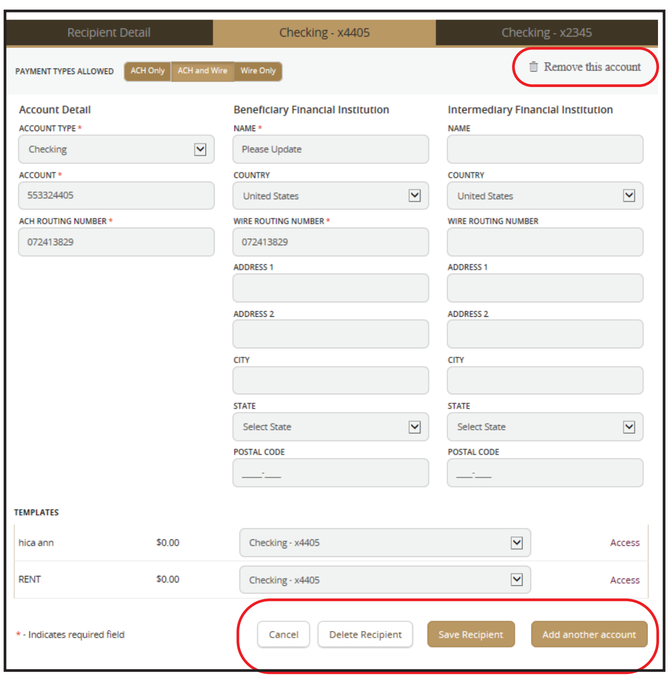
Recipients

If the recipient information needs to be edited, you will first click on Recipients within the Commercial section of the left menu.

Find the recipient to be edited, and click on the pencil icon to edit.

From this screen, you can edit recipient detail or delete the recipient. You can also choose next to edit the associated accounts - or choose the account from the top menu.



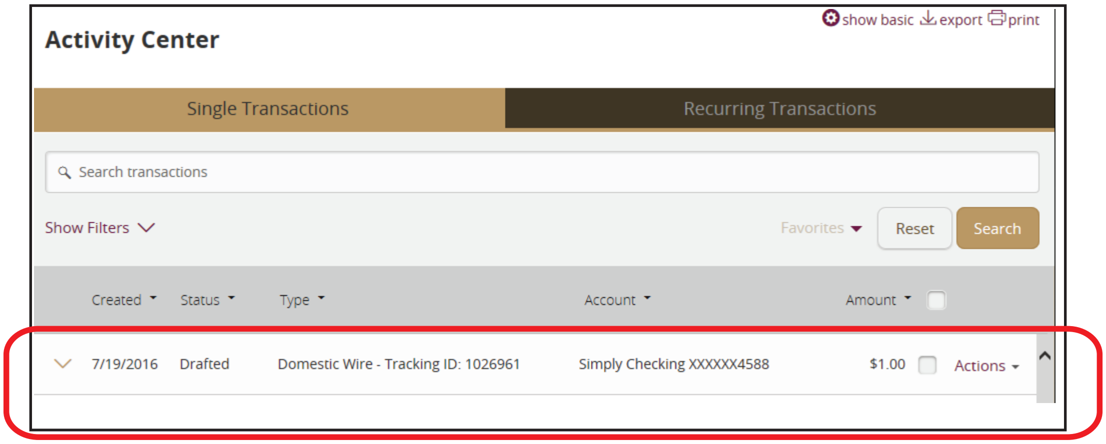


From the account screen, you can also Remove the account as being associated with that recipient, delete the recipient, and add another account.

Once the wire or payment is submitted and approved, you will see it listed in Activity Center with a status of Processed.

After the Bank sends the payment, you will also see a Tracking ID.

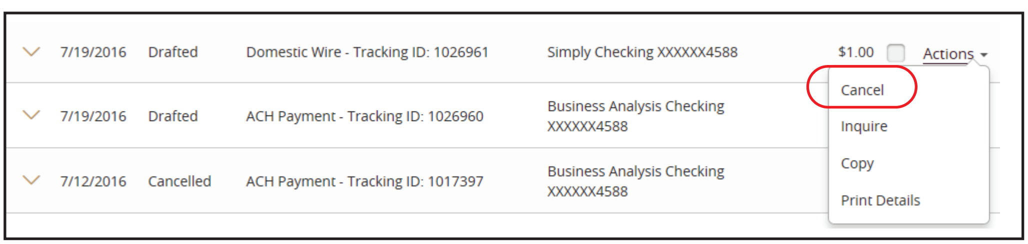
If the Bank cancels the payment, the status will be Canceled.



Canceling a Wire

If the wire has been submitted to the Bank and shows as Processed, you must call the Bank to cancel the wire. **You cannot cancel a wire within online banking after it shows as Processed.**

To cancel a wire *before approving and sending it to the bank*, find the transaction in Online Activity. The wire will be in a drafted status. You can click on the Actions link and choose 'Cancel.'



Host Failed

If you receive a 'Host Failed' message when completing a wire transfer during regular business hours, please call the Wire Department at Mercantile - they will need to re-start the host interfaces.

Once the connection is re-established, you will need to:

1. *Go to Online Activity and search for a transaction with the status of Host Failed.*
2. *Click on the lightning bolt icon and choose Copy Transaction - this will copy the failed wire into a new wire message.*
3. *Verify all information, enter any needed/required information and submit and approve the wire.*

View, Copy or Print

Click on the transaction from the Activity Center to view details.

Click on the Actions link to the right of a transaction to Cancel, Inquire, Copy or Print Details.

Inquire - this will open a message window - pre-filled with the transaction information - for you to send a message to the bank.

Copy - this will bring you to the wire screen and the details of the payment will be copied into a new transaction. You will then need to enter the amount and submit for a new wire.

Print Details - opens your printer to allow you to print the transaction details.