

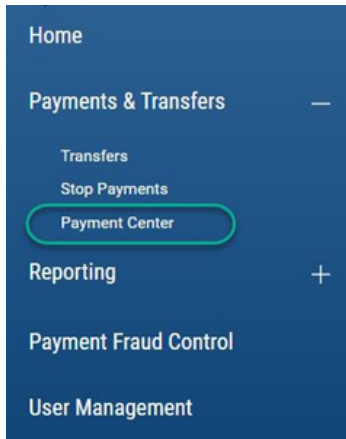
Bangor Savings Bank[®]

Treasury and Payment Services

Quick Reference Guide - Payment Center

The Payment Center workspace is home to all your payment initiation needs and transaction records. You can initiate, view and manage freeform (one time use) and template payments in a consolidated fashion.

These payment types include Automated Clearing House (ACH) transactions, and wire transfers.



Widgets available on the Payment Center workspace include –

- Payments
- Payment Templates
- ACH Pass-Thru

All are permission based. This guide touches upon the relationship between the widgets and the Payment Center workspace, as well as the relationship between the widgets.

THE PAYMENTS WIDGET

It provides both processed and pending payments across all ACH and wire transfer, as well as the ability to initiate (new) payment.

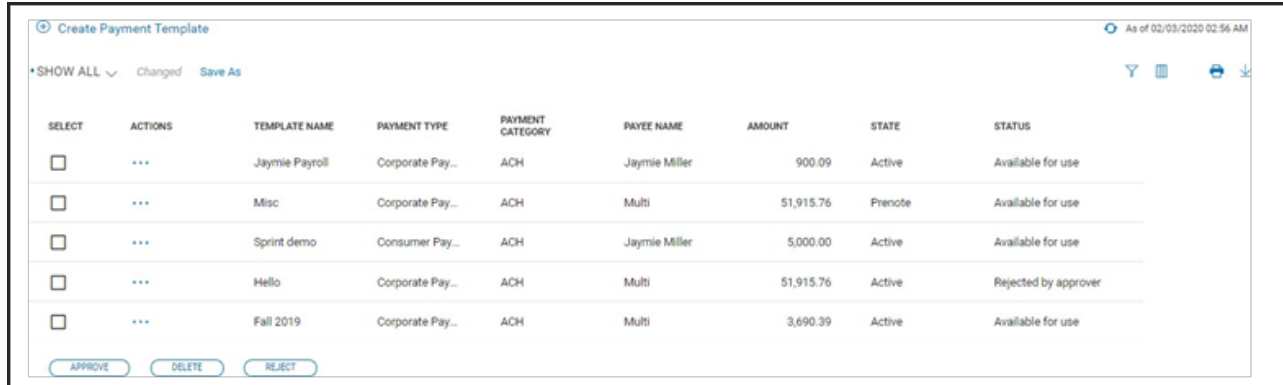
These processed and pending payments include those initiated on the fly as freeform payments and those initiated from using a payment template.

SELECT	ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMBER	AMOUNT	TRANSACTION DATE	STATUS
<input type="checkbox"/>	...	Corporate Payments	Office Expenses	Zippy Inc	178	528.00	02/04/2020	Requires others approval
<input type="checkbox"/>	...	International Wire	Test Account 1	Klm Mueller	-	10.00	01/29/2020	Requires others approval
<input type="checkbox"/>	...	International Wire	Test Account 2	Miriam Barnes	-	4.00	01/29/2020	Requires others approval
<input type="checkbox"/>	...	Loan Payment	General Acct	Fleet Vehicles	-	8.99	01/29/2020	Failed
<input type="checkbox"/>	...	Loan Draw	Equipment LOC	Test Acct	-	1.00	01/29/2020	Failed

THE PAYMENT TEMPLATES WIDGET

It provides a consolidated list of ACH and wire payment template records for repeated use, as well as the ability to create (new) payment template.

Transactions initiated using Payment Templates are reported in the Payments widget, templates themselves remain in the Payment Templates widget.

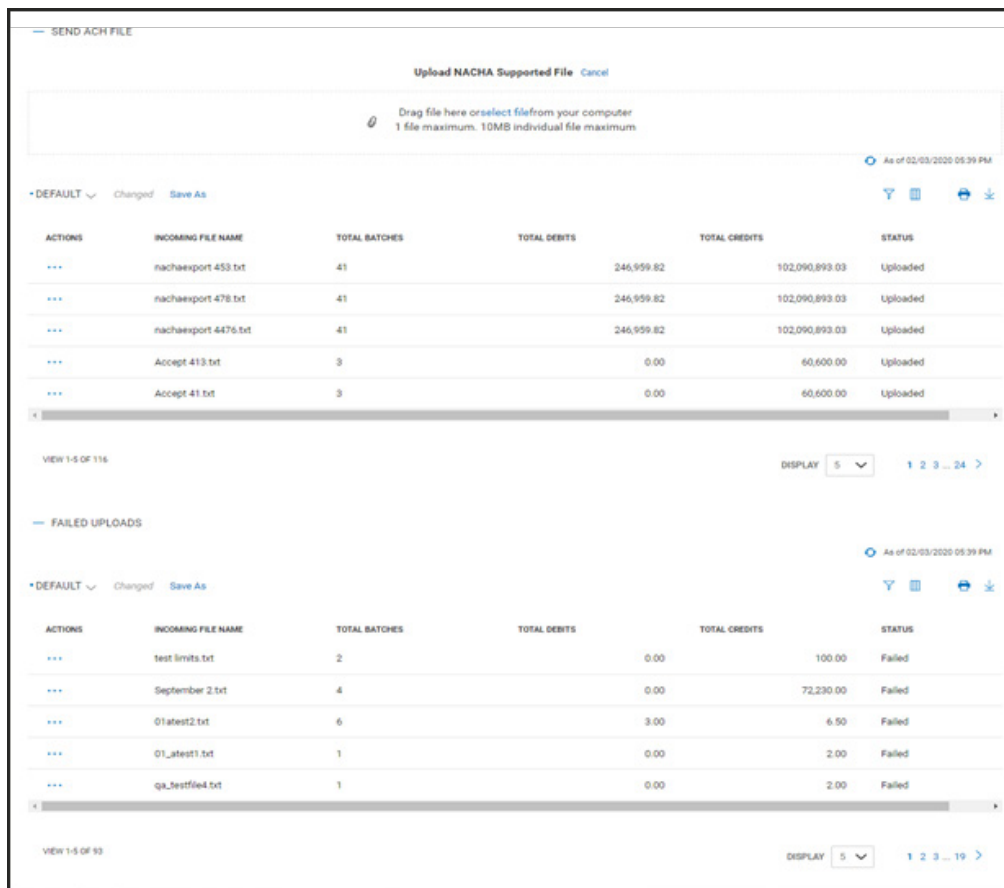


The screenshot shows a web interface titled "Create Payment Template" with a timestamp of "As of 02/03/2020 02:56 AM". It features a table with columns: SELECT, ACTIONS, TEMPLATE NAME, PAYMENT TYPE, PAYMENT CATEGORY, PAYEE NAME, AMOUNT, STATE, and STATUS. Below the table are buttons for APPROVE, DELETE, and REJECT.

SELECT	ACTIONS	TEMPLATE NAME	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE	STATUS
<input type="checkbox"/>	...	Jaymie Payroll	Corporate Pay...	ACH	Jaymie Miller	900.09	Active	Available for use
<input type="checkbox"/>	...	Misc	Corporate Pay...	ACH	Multi	51,915.76	Prenote	Available for use
<input type="checkbox"/>	...	Sprint demo	Consumer Pay...	ACH	Jaymie Miller	5,000.00	Active	Available for use
<input type="checkbox"/>	...	Hello	Corporate Pay...	ACH	Multi	51,915.76	Active	Rejected by approver
<input type="checkbox"/>	...	Fall 2019	Corporate Pay...	ACH	Multi	3,690.39	Active	Available for use

THE ACH PASS-THRU WIDGET

It provides the capability for users to send via upload, a National Automated Clearing House Association (NACHA) format compliant file to be "passed through" for processing at the financial institution.



The screenshot shows a web interface titled "SEND ACH FILE" with a timestamp of "As of 02/03/2020 05:39 PM". It includes an "Upload NACHA Supported File" section with a file upload area. Below is a table of uploaded files with columns: ACTIONS, INCOMING FILE NAME, TOTAL BATCHES, TOTAL DEBITS, TOTAL CREDITS, and STATUS. A second section titled "FAILED UPLOADS" shows a table of failed uploads with the same columns.

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
...	nachaexport 453.txt	41	246,959.82	102,090,893.03	Uploaded
...	nachaexport 478.txt	41	246,959.82	102,090,893.03	Uploaded
...	nachaexport 4476.txt	41	246,959.82	102,090,893.03	Uploaded
...	Accept 413.txt	3	0.00	60,600.00	Uploaded
...	Accept 41.txt	3	0.00	60,600.00	Uploaded

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
...	test limits.txt	2	0.00	100.00	Failed
...	September 2.txt	4	0.00	72,230.00	Failed
...	01atestf2.txt	6	3.00	6.50	Failed
...	01_testf1.txt	1	0.00	2.00	Failed
...	qa_testf1e4.txt	1	0.00	2.00	Failed