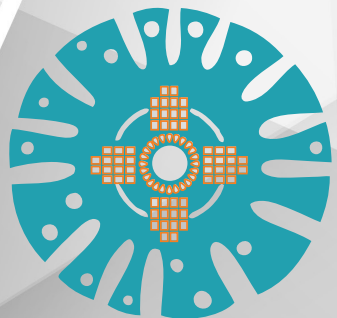




Citizens Bank of Las Cruces

Small Business Treasury Management Services Guide (SBTMS)



**CITIZENS
BANK**

Created May 2024

Member
FDIC

Table of Contents

Overview	3
Main Screen	4
ACH	5
Creating an ACH Batch	5
Uploading a NACHA File	9
Initiating an ACH Batch	12
Unitiating an ACH Batch	15
Additional Features	17
Wires	18
Initiating a Wire	23
Editing or Deleting a Wire	25
Positive Pay	26
Upload Checks Manually	26
Upload a .CSV File	31
Working Exceptions	34
Autobooks Invoicing	36
Forms	37
Contacts	39

Visit www.citizenslc.com

Welcome to Citizens Bank's Small Business Treasury Management Services (SBTMS)! SBTMS is a portfolio of electronic banking products that allow businesses to manage their cash more effectively.

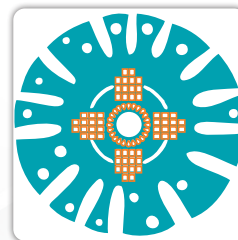
What do I need?

- Make sure you know your log-in credentials. Face ID and Touch ID won't work the first time you access the site.
- Ensure you have a compatible browser downloaded on your computer. Our new online banking platform is supported by most browsers: Google Chrome, Microsoft Edge, Firefox, or Safari. It is NOT supported by Microsoft Explorer.
- Please be sure we have your latest email address for communications.
- Please note that you will be asked to set up Two-Factor Authentication, to help safeguard your account. Once this information is entered, you'll choose to receive a one-time verification code by either
 - Text Message to the mobile number entered
 - Automatic phone call to the phone number entered, or
 - Authy or other authenticator app.

Download Our Mobile App

The convenience and self-sufficiency of online business banking is also available on your smart phone or other mobile device. Plus, you can use any mobile device - regardless of make, model, or service provider - that is web-enabled and has a wireless data connection.

In your device's app store, search "Citizens Bank LC Mobile".



SCAN ME



SBTMS Guide

Main Screen

SBTMS features are found in the payments section of the Menu. Depending on the number of payment permissions, payment types may display individually or in the Payments drop-down.

CITIZENS BANK

Hi there!

Dashboard cards allow you to customize your experience! To add or remove a card, select the "Organize dashboard" option from any card's menu

Organize dashboard

Accounts

Test acct checking x8406	\$19.00 Available	Test acct savings x8420	\$48.47 Available
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Transfer Pay a bill Pay a person Message Documents

Payments

- Bill pay
- Positive pay
- ACH
- Wires

Cash Management Appointment Support My profile

Transactions

INTERNET BANKING WIRE FEE	\$25.00
INTERNET BANKING WIRE TRANSFER	\$5.00
FEDNOW CREDIT FEDNOW DPST-TEST-CREDIT	+\$0.01
INT RATE CHANGE	\$0.00
INT RATE CHANGE	\$0.00

Messages

- We Will Be Closed On September 4, 2023
- Welcome!

Bill pay



ACH

Creating an ACH Batch

1. Depending on the number of payment permissions, ACH may display individually or in the Payments drop-down. Select ACH option
2. Click Create ACH

• **Note: Batches must be initiated by 3:00pm the business day before the effective date. ACH Transfers are not processed on Federal Bank Holidays.**

The screenshot displays the Citizens Bank ACH management interface. On the left is a navigation menu with options: Dashboard, Messages (1), Accounts, Transfers, Remote deposits, Payments (expanded), Bill pay, Positive pay, ACH (1), Wires, Cash Management, Appointment, Support, and My profile. The main content area is titled 'ACH' and features a table of active batches and a calendar.

BATCH	RECURRING	AMOUNT
Test Co. - edit	Ready BK Test Account	\$2.00 CCD
TEST2	Ready BK Test Account	\$4.00 CTX
TEST3	Ready BK Test Account	\$3.00 PPD
0000001	Ready BK Test Account	\$10,724.49 PPD

Buttons for 'Create ACH' (2) and 'Upload ACH' are visible. A calendar for August 2023 shows the 28th as the selected date. A footer contains copyright information: © 2023 Citizens Bank of Las Cruces · Privacy policy · Member FDIC · Equal Housing Lender.



SBTMS Guide

3. Enter a batch name & select your ACH Company
4. All ACH companies tied to the online banking ID will appear

Create ACH

Batch name ACH name 3

Company Select company > 4

Cancel Create batch

ACH Company

COMPANY	ID	SEC
BK Test Account	1850207454	CCD
BK Test Account	1850207454	CTX
BK Test Account	1850207454	PPD

• Note:
CCD = A single entry or reoccurring ACH credit or Debit originated to a corporate account
CTX = Corporate Trade Exchange is an ACH system used by companies and government agencies to track and automate recurring payments, can include more than one Addenda Record
PPD = Prearranged Payment & Deposit Entry is a Credit or Debit to a consumer's bank account



SBTMS Guide

5. Complete the necessary fields
6. Now add the recipients
7. Enter the recipient's information
8. Create a separate prenote batch for this transaction or hold it to prevent it from processing
9. Select Optional fields to add an ID number or addenda
10. Click +Add another recipient
11. Continue adding recipients as needed
12. Click Save recipients when finished
13. Select Create batch

• **Note:**

Be sure to add an offsetting account as a recipient during this step.
i.e. If sending payroll, the offsetting account should be your business account as the Debit.

Create ACH

Batch name: ACH name

Company: BK Test Account >

Company ID: 1850207454

SEC: CCD

Entry description: TRANSFERS >

Discretionary data: TRANSFERS >

Recipients: Add recipients >

Buttons: Cancel, Create batch

Callouts: 5, 6, 13

Recipients

New recipient ^

Recipient name: [Field]

Amount: \$ 0.00

Credit/Debit: Credit

Account number: [Field]

Routing number: [Field]

Account type: [Field]

Optional fields: [Dropdown]

Prenote: [Checkbox]

Hold: [Checkbox]

+ Add another recipient

Save recipient

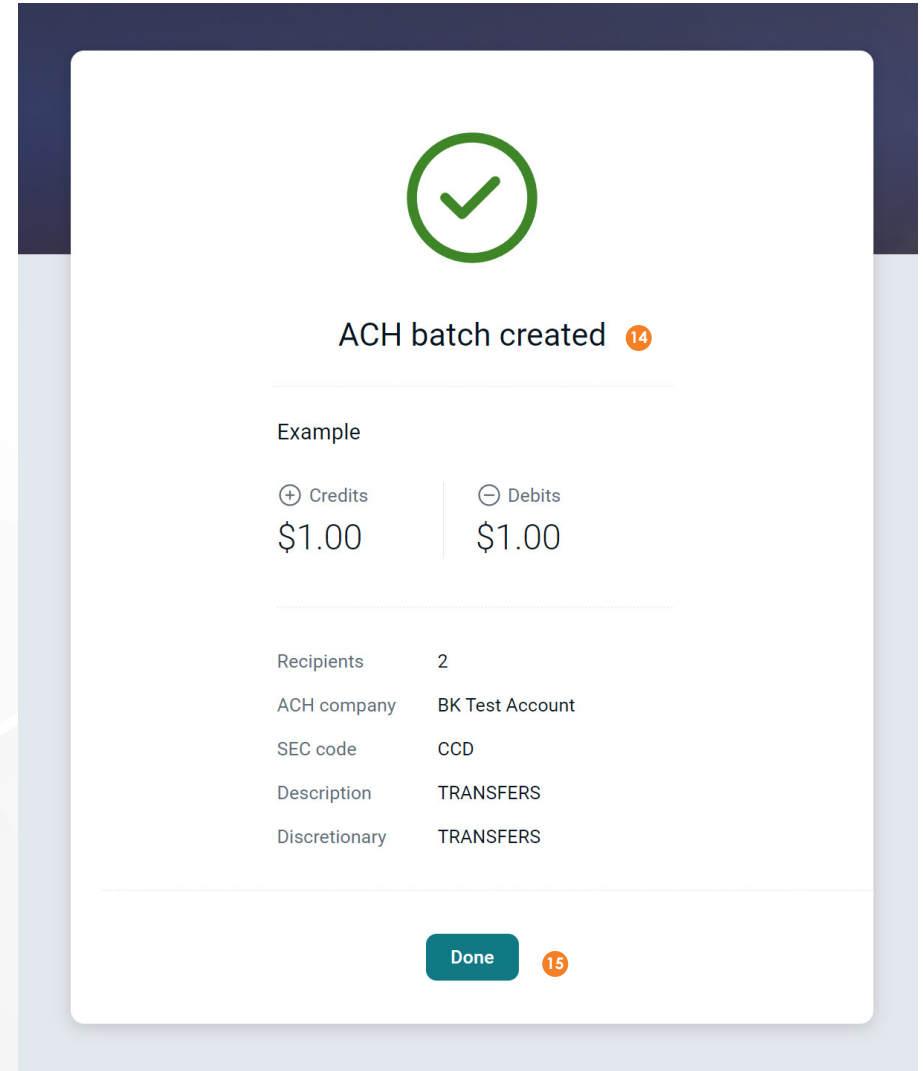
Callouts: 7, 8, 9, 10, 11



SBTMS Guide

- 14. The batch was successfully created
- 15. The batch is now ready to be initiated, edited, or deleted

• **Note: Credit and Debit amount totals must match.**



ACH batch created 14

Example

⊕ Credits	⊖ Debits
\$1.00	\$1.00

Recipients	2
ACH company	BK Test Account
SEC code	CCD
Description	TRANSFERS
Discretionary	TRANSFERS

Done 15



SBTMS Guide

Uploading a NACHA File

1. From the ACH page, select Upload ACH
2. Drag and drop or browse for file
3. Click Upload
4. Review the confirmation
5. Click the icon to review statuses

• **Note:** Please make sure your NACHA files include, Company Tax ID, routing and account information, as well as ensuring the Company Name matches Citizens Bank records.

ACH

Active History

BATCH	RECURRING	AMOUNT
Test Co. - edit		\$2.00
Ready BK Test Account		CCD
TEST2		\$4.00
Ready BK Test Account		CTX
TEST3		\$3.00
Ready BK Test Account		PPD
0000001		\$10,724.49
Ready BK Test Account		PPD

Create ACH Upload ACH 1

August 2023

SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Note:

Upload statuses

- Queued** Upload will begin momentarily.
- In Progress** File is in the process of uploading.
- Done** Upload successful.
- Error** An error occurred during the upload. Try uploading file again.
- Stalled** An issue has caused upload to pause. If status does not change, please contact us for further assistance.

Upload ACH

Upload your NACHA formatted files below to create new ACH batches.

Drag and drop file here, or browse

Recent uploads (Last 7 days)

No recent uploads found at this time.



SBTMS Guide

6. Navigate back to the ACH page to see your uploaded batch
7. Select the batch to review and edit details
8. Select Edit to update the batch header

The screenshot shows the 'ACH' page with a list of batches and a calendar for August 2023. The batch list includes:

BATCH	RECURRING	AMOUNT
Test Co. - edit	Ready BK Test Account	\$2.00 CCD
TEST2	Ready BK Test Account	\$4.00 CTX
TEST3	Ready BK Test Account	\$3.00 PPD
0000001	Ready BK Test Account	\$10,724.49 PPD

The calendar shows August 2023 with the 28th highlighted. The '0000001' batch in the list has a red circle with the number '7' next to it.

The 'Batch details' modal for batch 0000001 shows the following information:

- Batch ID: 0000001 (Ready)
- Credits: \$10,724.49
- Debits: \$10,724.49
- Recipients: 22 recipients
- Company: BK Test Account
- Company ID: 1850207454
- SEC code: PPD
- Description: PAYROLL

Buttons for 'Edit' and 'Review and initiate' are visible.



SBTMS Guide

9. Edit the batch name or other details as necessary
10. Click Save
11. Select the recipients to view, edit, or add
12. Click the pencil to edit
13. Click this icon to add another recipient
14. Your changes have been saved

Edit batch

Batch name 0000001

Entry description PAYROLL

Discretionary data Discretionary data

Cancel Save 10

Recipients
0000001

12 ✎ 👤 ✕ 13

⊕ Credits \$10,724.49 ⊖ Debits \$10,724.49

RECIPIENT	ROUTING	AMOUNT
✓ BK Test Account x8406	112201289	\$10,724.49 Debit

Note: Additional Recipients will be listed here.

RECIPIENT PRENOTE HOLD AMOUNT

Recipient 1
x8420/ 112201289

Credit/Debit Credit

Credit amount \$ 1.00

14 Save



SBTMS Guide

Initiating an ACH batch

1. Select a batch
2. Click Review and Initiate

• **Note: Batches must be initiated by 3:00pm the business day before the effective date. ACH Transfers are not processed on Federal Bank Holidays.**

The screenshot shows the 'ACH' interface. On the left, there is a table with columns 'BATCH', 'RECURRING', and 'AMOUNT'. The table lists four batches: 'Test Co. - edit' (\$2.00 CCD), 'TEST2' (\$4.00 CTX), 'TEST3' (\$3.00 PPD), and '0000001' (\$10,724.49 PPD). The 'TEST3' batch has a red '1' icon next to it. On the right, there are two buttons: 'Create ACH' and 'Upload ACH'. Below these is a calendar for August 2023, with the 28th highlighted in a teal circle.

The screenshot shows the 'Batch details' modal for the 'TEST3' batch. The modal is titled 'Batch details' and has a close button. It displays the batch name 'TEST3' with a 'Ready' status. Below this, there are two columns: 'Credits' with a plus sign and '\$3.00', and 'Debits' with a minus sign and '\$3.00'. There is an 'Edit >' link to the right. Below this, there is a 'Recipients' section with '4 recipients >'. The recipients list includes: Company (BK Test Account), Company ID (1850207454), SEC code (PPD), Description (TEST), and Discretionary (TEST). At the bottom, there is a teal button labeled 'Review and initiate' with a red '2' icon next to it.



SBTMS Guide

3. Select Show details to see batch header
4. Choose an effective date and offset account
5. Click Initiate
6. Enter your password to authenticate
7. Review the confirmation & click Done

Initiate ACH

TEST3


⊕ Credits	⊖ Debits
\$3.00	\$3.00

Show details ▾ 3

Effective date 4 Select date >

Reset amounts to \$0.00 after processing

Cancel Initiate 5 6



ACH Initiated

TEST3

Debit	Credit
\$3.00	\$3.00

📅 Effective date
Aug 30

Confirmation # 0828230044
Recipients 4

Done 7



SBTMS Guide

8. The batch now shows an Initiated status
9. You can also initiate multiple batches at once
10. Choose the batches to initiate
11. Enter an Effective date and Offset account for each batch
12. Select Initiate

ACH

Active History ? [] []

BATCH	RECURRING	AMOUNT
TEST3	Initiated BK Test Account 8	\$3.00 PPD
Example	Ready BK Test Account	\$1.00 CCD
Test Co. - edit	Ready BK Test Account	\$2.00 CCD
TEST2	Ready BK Test Account	\$4.00 CTX
0000001	Ready BK Test Account	\$10,724.49 PPD

Create ACH Upload ACH

August 2023 < >

SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

ACH

2 selected: ▶ Initiate 12 Cancel

<input type="checkbox"/>	BATCH	RECURRING	AMOUNT
<input type="checkbox"/>	TEST3	Initiated BK Test Account	\$3.00 PPD
<input type="checkbox"/>	Example	Ready BK Test Account	\$1.00 CCD
<input checked="" type="checkbox"/>	Test Co. - edit	Ready BK Test Account 10	\$2.00 CCD
<input checked="" type="checkbox"/>	TEST2	Ready BK Test Account	\$4.00 CTX
<input type="checkbox"/>	0000001	Ready BK Test Account	\$10,724.49 PPD

Create ACH Upload ACH

August 2023 11 < >

SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



SBTMS Guide

Uninitiating an ACH batch

1. Select the initiated batch
2. Click Uninitiate
3. Select Uninitiate again to confirm

The screenshot shows the 'ACH' interface with tabs for 'Active' and 'History'. A table lists several batches with their status, company name, and amount. A red circle with the number '1' highlights the 'Initiated' status of the first batch. To the right, there are buttons for 'Create ACH' and 'Upload ACH', and a calendar for August 2023.

BATCH	RECURRING	AMOUNT
TEST3	Initiated BK Test Account	\$3.00 PPD
Example	Ready BK Test Account	\$1.00 CCD
Test Co. - edit	Ready BK Test Account	\$2.00 CCD
TEST2	Ready BK Test Account	\$4.00 CTX
0000001	Ready BK Test Account	\$10,724.49 PPD

A confirmation dialog box with a red exclamation mark icon. The text asks 'Uninitiate ACH?' and explains that the payment will be cancelled and the batch will return to a ready status. There are 'Cancel' and 'Uninitiate' buttons. A red circle with the number '3' highlights the 'Uninitiate' button.

Uninitiate ACH?

Your payment will be cancelled and won't be processed. The batch will return to a ready status and can still be edited and initiated again at a later time.

The 'Batch details' dialog for batch TEST3 shows it is 'Initiated'. It displays a summary of Credits (\$3.00) and Debits (\$3.00). Below, it lists recipients with details such as Company (BK Test Account), Company ID (1850207454), SEC code (PPD), Description (TEST), and Discretionary (TEST). A red circle with the number '2' highlights the 'Uninitiate' button at the bottom.

Batch details

TEST3 **Initiated**

⊕ Credits: \$3.00 ⊖ Debits: \$3.00

Recipients 4 recipients >

Company: BK Test Account
Company ID: 1850207454
SEC code: PPD
Description: TEST
Discretionary: TEST



SBTMS Guide

4. Review the confirmation and exit out
5. The batch is back to a Ready status

• **Note: Batches must be initiated by 3:00pm the business day before the effective date. ACH Transfers are not processed on Federal Bank Holidays.**

Batch details

Uninitiated ACH payment 'TEST3' from BK Test Account for \$3.00

TEST3 **Ready** 5

⊕ Credits ⊖ Debits
\$3.00 \$3.00

Edit >

Recipients 4 recipients >

Company	BK Test Account
Company ID	1850207454
SEC code	PPD
Description	TEST
Discretionary	TEST

Review and initiate



SBTMS Guide

Additional Features

1. Click the icon to filter batches by type
2. Select a batch
3. Click the icon to delete the batch
4. Select Delete again to confirm
5. Review the confirmation below



Delete ACH batch?

Your ACH batch "TEST3" will be deleted and cannot be undone

Cancel

Delete

4

Deleted ACH payment "Example" from BK Test Account for \$1.00.

SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Batch details

TEST3 Ready

+ Credits \$3.00 - Debits \$3.00 [Edit >](#)

Recipients 4 recipients >

Company: BK Test Account
 Company ID: 1850207454
 SEC code: PPD
 Description: TEST
 Discretionary: TEST

[Review and initiate](#)



Wires

Creating a Wire

1. Depending on the number of payment permissions, Wires may display individually or in the Payments drop-down

- **Note: Wire Transfers must be sent to the bank no later than 1:00 PM Mountain Time, Monday through Friday, for same day funds.**
- **Wire Transfers are not processed on Federal Bank Holidays.**

The screenshot shows the Citizens Bank SBTMS dashboard. On the left is a navigation menu with the following items: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Remote deposits, Payments (highlighted with an orange box and a red notification badge), Bill pay, Positive pay, ACH, Wires (with a red notification badge), Cash Management, Appointment, Support, and My profile. The main content area displays a greeting 'Hi there!' and a notification about customizing the dashboard. Below this are account balances for 'Test acct checking' (\$19.00 Available) and 'Test acct savings' (\$48.47 Available). A row of action buttons includes Transfer, Pay a bill, Pay a person, Message, and Documents. The Transactions section lists several items, including 'INTERNET BANKING WIRE FEE' (\$25.00), 'INTERNET BANKING WIRE TRANSFER' (\$5.00), 'FEDNOW CREDIT FEDNOW DPST-TEST-CREDIT' (+\$0.01), and two 'INT RATE CHANGE' entries (\$0.00). The Messages section contains two notifications, one about a September 4, 2023 holiday closure and another welcome message. The Bill pay section is partially visible at the bottom.



SBTMS Guide

2. Click Create Wire
3. Enter a wire name & select the account to debit
4. All accounts tied to the wire company will appear
5. Click add recipient

The screenshot shows the 'Wires' dashboard with three tabs: 'Active', 'History', and 'Templates'. The 'Active' tab is selected, showing a dropdown menu for 'Account' with 'Test acct checking x8406' selected. Below the dropdown, a message reads 'No wires found at this time.' To the right, there is a 'Create wire' button with a red '2' notification badge. Below the button is a calendar for August 2023, with the 31st highlighted in a green circle.

The screenshot shows the 'Create wire' form with the following fields and steps:

- Wire name:** A text input field with 'Wire name' and a character count of '0/30'. A red '3' notification badge is next to it.
- From:** A dropdown menu showing 'Test acct checking x8406' with a debit amount of '\$49.00'. A red '4' notification badge is next to it.
- To:** A dropdown menu with 'Add recipient' and a right arrow. A red '5' notification badge is next to it.
- Amount:** A text input field with a dollar sign '\$' and the value '0.00'.
- Notes:** A text input field with 'Add notes' and a right arrow.
- Save as template:** A checkbox with an information icon 'i' to its right.



SBTMS Guide

6. Enter the recipient's information
7. Enter the receiving financial institution's info
8. Look-up institutions if needed
9. Click here to add an intermediary if applicable
10. Click Save

The screenshot shows a mobile application interface for entering recipient information. The title is "Recipient" with a back arrow on the left. The form is divided into two main sections: "Recipient account" and "Receiving financial institution".

Recipient account (marked with a red circle 6):

- Recipient name
- Account number
- Address line 1
- Address line 2
- City, State, and Zip (three separate input fields)

Receiving financial institution (marked with a red circle 7):

- Routing/ABA number
- Institution name
- City and State (two separate input fields)

Below the receiving financial institution section, there is a link: "+ Add intermediary institution" (marked with a red circle 9).

At the bottom right, there is a "Save" button (marked with a red circle 10).



SBTMS Guide

11. Enter the amount and Add notes if necessary
12. Check this box to save the wire as a repetitive template
13. Please note: The template flag must be selected to set up a recurring wire
14. Click Create wire
15. Click Done

The screenshot displays the 'Create wire' interface in a mobile application. The form includes the following fields and options:

- Wire name:** A text input field with a character count of 0/30.
- From:** A dropdown menu showing 'Test acct checking x8406' with a value of \$49.00.
- To:** A dropdown menu with the option 'Add recipient'.
- Amount:** A text input field with a dollar sign and a value of 0.00. A red callout '11' is positioned above the field.
- Notes:** A text input field with the option 'Add notes'. A red callout '11' is positioned above the field.
- Save as template:** A checkbox with an information icon. Red callouts '12' and '13' are positioned above the checkbox.
- Create wire:** A teal button with a red callout '14'.

Below the form, a confirmation screen is shown with a large green checkmark icon and the text 'Wire created'. Below this, an example wire is displayed:

- Example:** \$1.00
- From:** Test acct checking x8406
- To:** Recipient
- Done:** A teal button with a red callout '15'.



SBTMS Guide

- 16. The wire is now ready to be initiated
- 17. An approval status means it is a dual control wire
- 18. Any wire flagged as a template will be available here
- 19. Switch accounts here to see associated templates

The screenshot shows the 'Wires' interface with the 'Active' tab selected. The 'Templates' tab has a notification badge with the number 18. The account dropdown is set to 'Test acct checking x8406' with a notification badge of 19. The 'WIRE DETAILS' table shows an 'Example' wire with a status of 'Ready' (green), destination 'to Citizens Bank (x8420)', and an amount of '\$1.00'. A notification badge of 16 is next to the wire entry. On the right, there is a 'Create wire' button and a calendar for August 2023 with the 31st highlighted.

August 2023						
SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

The screenshot shows the 'Wires' interface with the 'Active' tab selected. The 'Templates' tab has a notification badge with the number 18. The account dropdown is set to 'Test acct checking x8406'. The 'WIRE DETAILS' table shows an 'Example' wire with a status of 'Approval' (orange), destination 'to Citizens Bank (x8420)', and an amount of '\$1.00'. A notification badge of 17 is next to the wire entry. On the right, there is a 'Create wire' button and a calendar for August 2023 with the 31st highlighted.

August 2023						
SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



SBTMS Guide

Initiating a Wire

1. Select the wire
2. Click Review and initiate

- **Note: Wire Transfers must be sent to the bank no later than 1:00 PM Mountain Time, Monday through Friday, for same day funds.**
- **Wire Transfers are not processed on Federal Bank Holidays.**

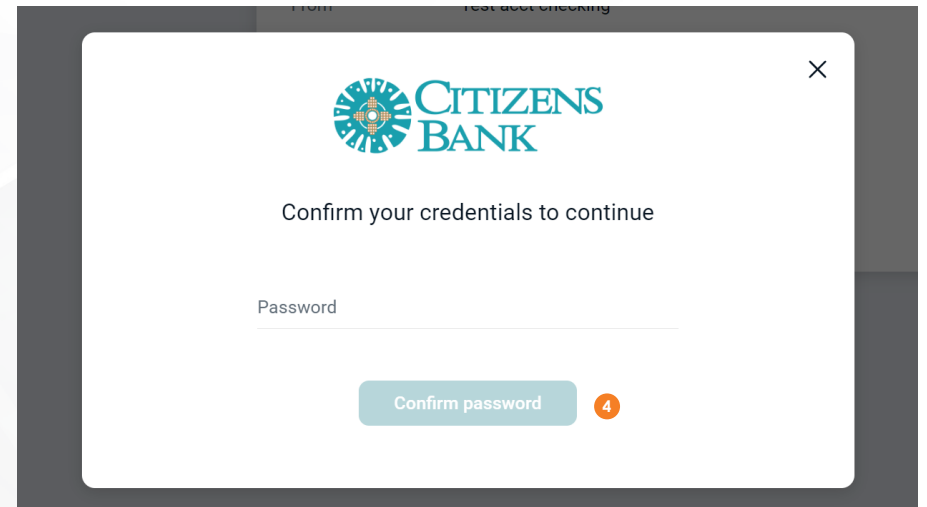
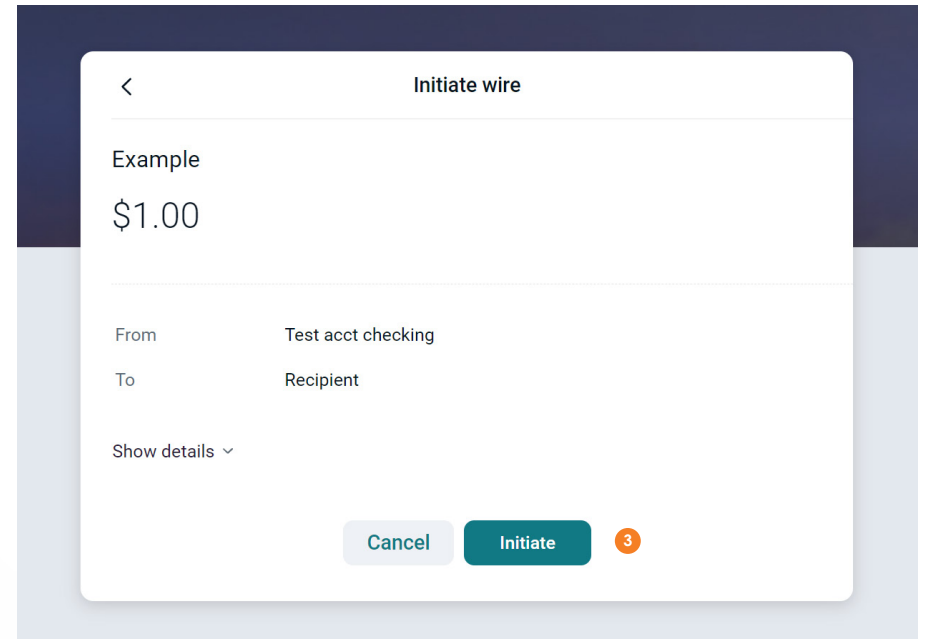
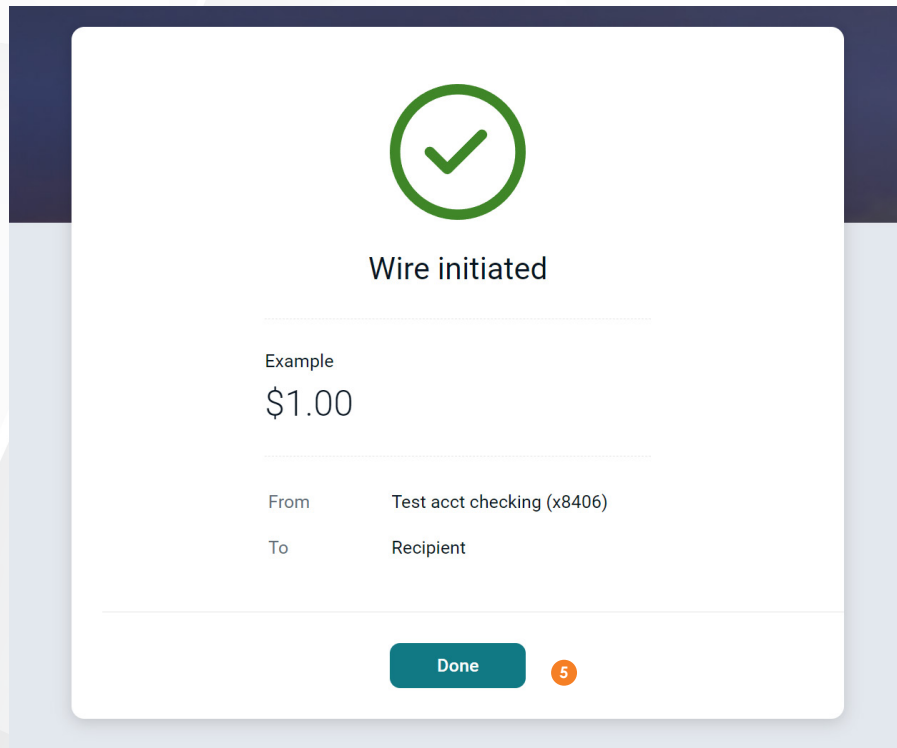
The screenshot shows the 'Wires' interface. At the top, there are tabs for 'Active', 'History', and 'Templates'. A 'Create wire' button is visible on the right. Below the tabs, there is a search bar for 'Account' with the value 'Test acct checking x8406'. A table titled 'WIRE DETAILS' shows a wire with the amount '\$1.00' and a status of 'Ready' to Citizens Bank (x8420). To the right, there is a calendar for August 2023, with the 31st highlighted.

The screenshot shows the 'Wire details' modal. It displays the wire amount '\$1.00' and the status 'Ready'. The 'From' field is 'Test acct checking'. The 'Recipient details' section includes: Recipient name 'Recipient', Account number '8420', and Address 'PO Box 2108, Las Cruces, NM 88004'. The 'Receiving institution' section includes: Institution name 'Citizens Bank', Routing number '112201289', and Address 'Las Cruces, NM'. At the bottom, there is a 'Review and initiate' button with a '2' icon.



SBTMS Guide

3. Select Initiate
4. Enter password to authenticate
5. Review your confirmation and click Done



SBTMS Guide

Editing Or Deleting A Wire

1. Select the wire or template
2. Click the icon to delete
3. Click Edit to modify
4. Click Save when finished

• **Note: Once a wire is initiated and/or in Approval Status, you will be unable to delete.**

The screenshot shows the 'Wires' management interface. At the top, there are tabs for 'Active', 'History', and 'Templates'. Below the tabs is a search bar for 'Account' with the value 'Test acct checking x8406'. A table lists wire details with columns for 'WIRE DETAILS' and 'AMOUNT'. The table contains three entries: 'TEST to CITZ LAS CRUCES (x8420)' for \$10.00, 'TEST wire to Citizens Bank (x8420)' for \$2.00, and 'TESTING DUAL CONTROL to Citizens Bank of L (x8420)' for \$2.00. To the right of the table is a 'Create wire' button and a calendar for August 2023. The calendar shows the date 31 is selected.

The screenshot shows the 'Edit wire' form. The title is 'Edit wire' with a subtitle 'Wire template'. There is a back arrow on the left. The form has two main sections: 'Wire name' with a text input field containing 'TEST' and a character count '4/30'; and 'Amount' with a currency selector '\$' and a text input field containing '10.00'. At the bottom right, there is a 'Save' button with a red notification icon '4'.

The screenshot shows the 'Wire details' view. At the top, there is a title 'Wire details' with a red notification icon '2', a trash icon, and a close icon. Below the title, the wire is identified as 'TEST' with a 'Ready' status. The amount '\$10.00' is displayed prominently, along with an 'Edit' button with a red notification icon '3'. The wire is associated with the 'Test acct checking' account. The 'Notes' field is empty. The 'Recipient details' section includes: Recipient name 'TEST', Account number '8420', and Address 'PO Box 2108, Las Cruces, NM 88004-2108'. The 'Receiving institution' section includes: Institution name 'CITZ LAS CRUCES', Routing number '112201289', and Address 'LAS CRUCES, NM'. At the bottom, there is a 'Review and initiate' button.



• Note: Uploads are instant.

Positive Pay

Upload Checks Manually

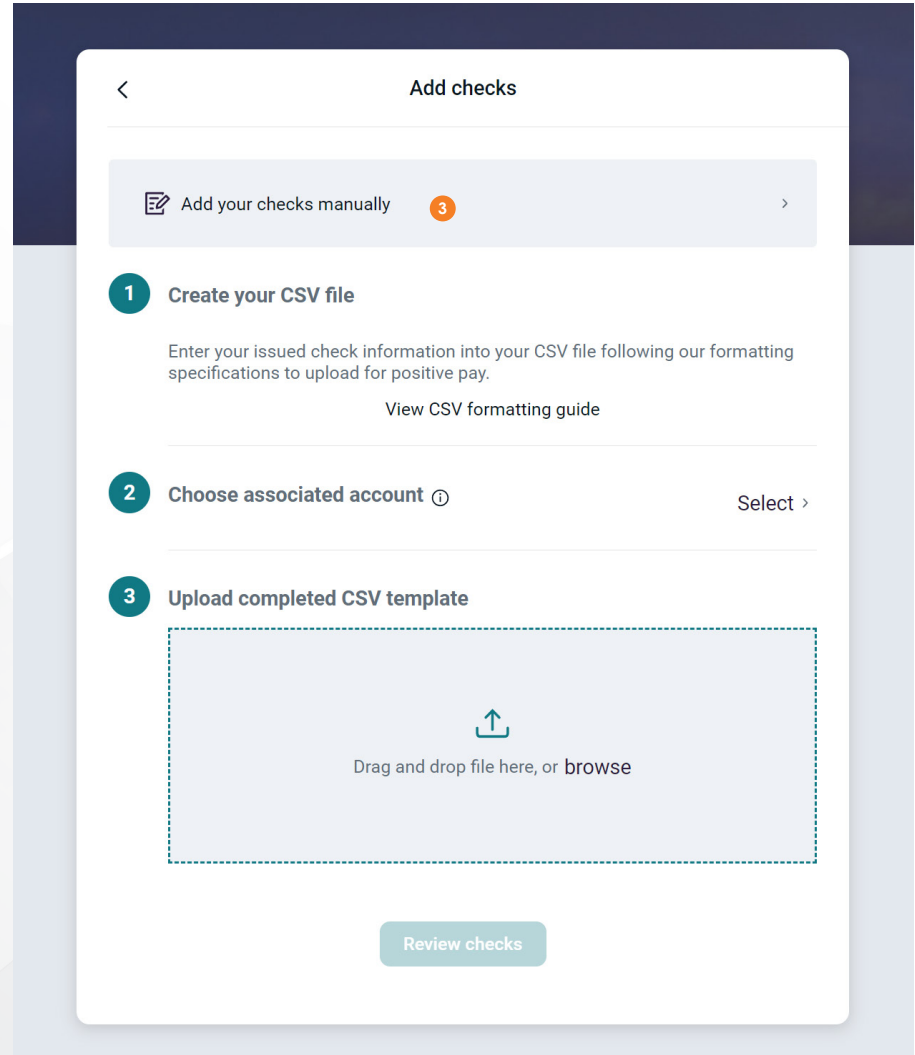
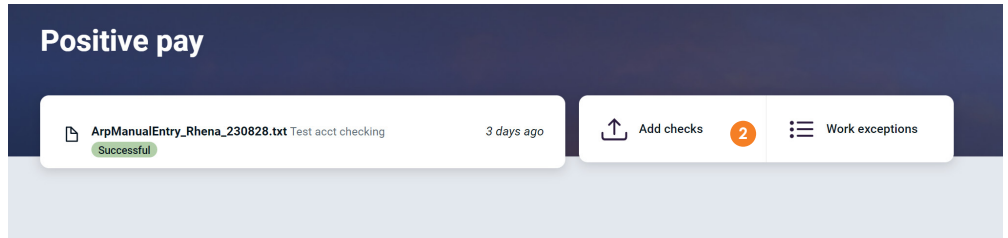
1. Depending on the number of payment permissions, Positive Pay may display individually or in the Payments drop-down

The screenshot shows the Citizens Bank dashboard interface. On the left is a navigation menu with the following items: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Remote deposits, Payments (highlighted with an orange box and a red notification badge), Bill pay, Positive pay (with a red notification badge), ACH, Wires, Cash Management, Appointment, and Support. At the bottom of the menu is 'My profile'. The main content area features a 'Hi there!' greeting, a notification about dashboard cards, and two account cards: 'Test acct checking x8406' with a balance of \$19.00 Available, and 'Test acct savings x8420' with a balance of \$48.47 Available. Below these are five action buttons: Transfer, Pay a bill, Pay a person, Message, and Documents. The 'Transactions' section lists several items: INTERNET BANKING WIRE FEE (\$25.00), INTERNET BANKING WIRE TRANSFER (\$5.00), FEDNOW CREDIT FEDNOW DPST-TEST-CREDIT (+\$0.01), and two INT RATE CHANGE entries (\$0.00). The 'Messages' section contains two messages, including one about a bank closure on September 4, 2023. A 'Bill pay' section is partially visible at the bottom right.



SBTMS Guide

2. Click Add checks
3. Click Add your checks manually



SBTMS Guide

4. Select the account the check was issued from
5. Complete the necessary fields
6. Type:
 - Select Debit
7. Select the Check date
8. Click Save
9. If more entries are needed, click Save and enter another, repeating the above steps
10. When finished, click Review

Select Account

Select the account your checks were issued from

Search accounts

Test acct checking (x8406) \$49.00 available

Enter checks

Test acct checking x8406

Check number 0000 0/10

Check amount \$ 0.00

Payee Payee name 0/35

Type Debit

Check date Select

Save and enter another Review 0 checks



SBTMS Guide

11. Review your items
12. You may edit:
13. The Account
14. The Check Information
15. Make any necessary edits and click Save
16. When done, click Approve
17. Click Approve again
18. Click Done



Approve 1 Check

This is final and cannot be edited afterwards

Go back

Approve 17



1 Check approved.

Account
Upload date

Test acct checking (x8406)
August 31, 2023

Add more

Done 18

<
Review checks 11

Account
13
Test acct checking x8406 >

Upload summary

Total items	1
Total amount	\$0.50

DATE	PAYEE/AMOUNT	CHECK #
AUG 31	\$0.50 Example	12 002 >

Enter another
Approve 16

<
Edit check 14
#002 14
🗑️

Check number

002

3/10

Check amount

\$ 0.50

Payee

Example

7/35

Type

Debit v

Check date

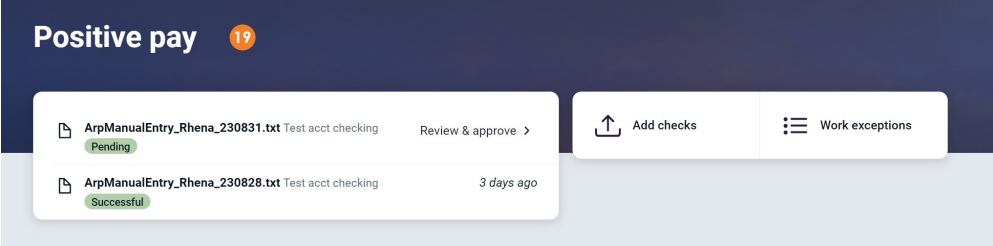
August 31, 2023 >

Save 15



SBTMS Guide

19. Your Pending, Unapproved, and Successful uploads appear on this page



The screenshot displays the 'Positive pay' section of the SBTMS interface. At the top, the title 'Positive pay' is followed by a notification badge showing the number '19'. Below the title, there are two main action buttons: 'Add checks' with an upload icon and 'Work exceptions' with a list icon. A table below these buttons shows two upload records:

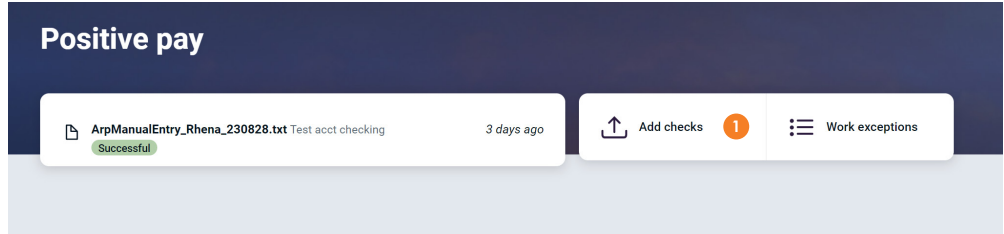
File Name	Status	Action
ArpManualEntry_Rhena_230831.txt Test acct checking	Pending	Review & approve >
ArpManualEntry_Rhena_230828.txt Test acct checking	Successful	3 days ago



SBTMS Guide

Upload A .CSV File

1. Click Add checks
2. Take note of formatting guidelines for the .CSV file
3. Columns 1 and 2 are required. the rest are optional



CSV formatting guide

Enter your issued check information into your CSV file following this format. Only the required columns are necessary, but you can use as many others as apply. Uploading your information in a different order or format will cause your file to be read incorrectly.

Complete list of column properties (*required)

Column 1	Item number *												
Column 2	Item amount*	x.xx (enter without currency sign)											
Column 3	Issue date	mm/dd/yyyy											
Column 4	Payee	Max 35 characters											
Column 5	Void indicator	V = void											
Column 6	Account type	Chk=checking, Sav=savings, GL=general ledger											
Column 7	Debit/credit	D=debit, C=credit											
Column 8	Void date	mm/dd/yyyy											
Column 9	Payee address 1												
Column 10	Payee address 2												
Column 11	Payee address 3												
Column 12	Payee address 4												
Column 13	Stop indicator	Stop=Yes											

Example CSV row with basic information

1234	1234.56	06/16/2022				Chk
Item Number	Item Amount	Issue Date	Payee	Void		Account Type

Add checks

Add your checks manually

- 1 Create your CSV file**
Enter your issued check information into your CSV file following our formatting specifications to upload for positive pay.
[View CSV formatting guide](#)
- 2 Choose associated account** [Select >](#)
- 3 Upload completed CSV template**
Drag and drop file here, or [browse](#)

[Review checks](#)

• Note: Uploads are instant.



SBTMS Guide

4. First, choose the associated account
5. Drag and drop or Browse to locate your .CSV file
6. Select the .CSV file you want to upload and click Open
7. Click Review checks

The screenshot shows a mobile application interface titled "Add checks". At the top, there is a back arrow and the title. Below the title is a button labeled "Add your checks manually" with a right-pointing chevron. The main content area is divided into three numbered steps:

- 1 Create your CSV file**: Includes the instruction "Enter your issued check information into your CSV file following our formatting specifications to upload for positive pay." and a link "View CSV formatting guide".
- 2 Choose associated account**: Includes a dropdown menu currently showing "Select" with a right-pointing chevron.
- 3 Upload completed CSV template**: Features a dashed blue box containing an upload icon and the text "Drag and drop file here, or browse".

At the bottom of the screen is a button labeled "Review checks".

Numbered callouts 1 through 7 are placed on the screen to correspond with the steps in the adjacent list:

- 1: Next to the "Create your CSV file" header.
- 2: Next to the "Choose associated account" header.
- 3: Next to the "Upload completed CSV template" header.
- 4: Next to the "Select" dropdown.
- 5: Next to the "Drag and drop file here, or browse" text.
- 6: Next to the "browse" text.
- 7: Next to the "Review checks" button.



SBTMS Guide

- Review your items and click Approve
- Click Done
- Your upload appears on this page

Review checks


File upload summary

File name TestPositivePay1.csv
Total items 3
Total amount \$3.00

DATE	PAYEE/AMOUNT	CHECK #
AUG 31	\$1.00	0000000003
AUG 31	\$1.00	0000000004
AUG 31	\$1.00	0000000005

Cancel Approve 8

If any modifications are needed, cancel this upload and edit your CSV file.




3 checks approved



TestPositivePay1.csv Uploaded & approved

Account Test acct checking
Upload date Aug 31, 2023

9 Done Upload another

Positive pay 10

 TestPositivePay1.csv Test acct checking Successful Just uploaded

 Add checks  Work exceptions



SBTMS Guide

Working Exceptions

1. Exceptions appear if a check attempts to clear the account but does not match the list of issued items
2. Click Work exceptions
3. Toggle between accounts here
4. The number of available exceptions to work shows here
5. Select the account to decision the exceptions
6. Select to review details

- **Note: Positive Pay Exceptions must be decided and submitted to the bank no later than 10:30 AM Mountain Time, Monday through Friday.**
- **Exceptions are not processed on Federal Bank Holidays.**

Positive pay

TestPositivePay1.csv Test acct checking *Just uploaded* Successful

Add checks 1 Work exceptions 2

Work exceptions

Account: Money Mk 0001 (x6550) 3

Select any check exceptions you would like to pay. All unselected or unsubmitted checks will be returned.

Select Account

Select the account your checks were issued from

Search accounts

Money Mk 0001 (x6550)
\$30,061.16 available

Reg DDA 0002 (x1005) 5 4 2
\$20,388.57 available

Work exceptions

Account: Reg DDA 0002 (x1005)

Select any check exceptions you would like to pay. All unselected or unsubmitted checks will be returned.

PAY	PAYEE/AMOUNT	CHECK #/REASON
<input type="checkbox"/>	\$99.00 Return	000004480 Not Issued
<input checked="" type="checkbox"/>	\$34.00 Pay	000004481 6 Not Issued

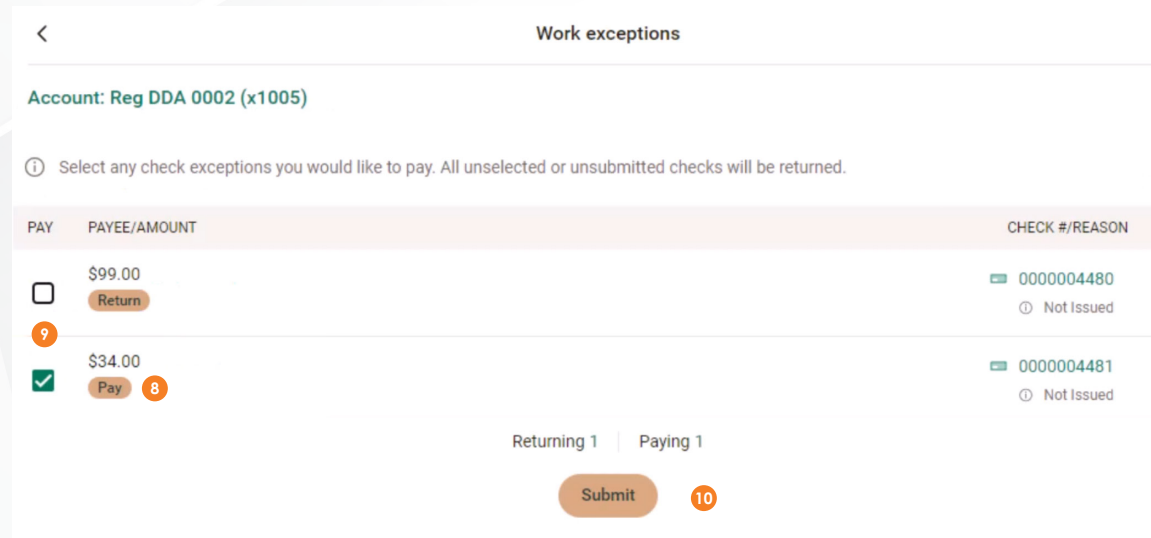
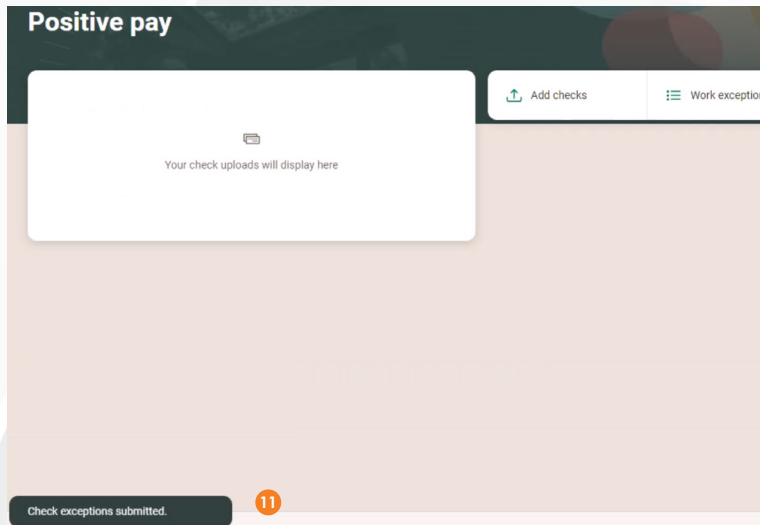
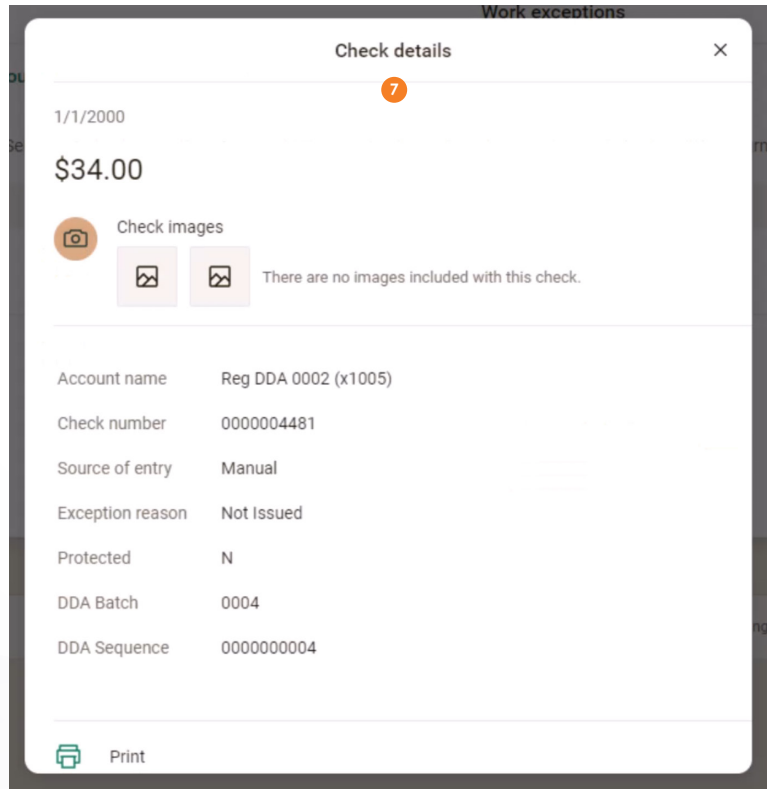
Returning 1 | Paying 1

Submit



SBTMS Guide

7. Review the check details and any included check images
8. Some accounts may also show Pay checked by default
9. Select the box for items you wish to pay. Uncheck the box for items that you wish to return.
10. Click Submit
11. A confirmation message shows if successful



SBTMS Guide

Autobooks Invoicing

A Better Way
to Get Paid



Invoicing

- Send invoices online
- Schedule recurring invoices
- Automatically send reminders for past due invoices



Payments

- Get paid faster online
- Accept credit and debit cards, ACH transfers
- Low processing rates



Growth

- Better understand your cashflow
- Complete payment histories
- Increased flexibility

Collect payments from your customers, whenever and wherever

Hi, Emma

Accounts

Account	Balance
Checking 1234	\$1,500.32 Available
Savings 1234	\$1,500.32 Available
Loan 1234	\$1,500.32 Balance

Transfer Pay a bill Pay a person Message

Transactions

Transaction	Amount
SOHO SUSHI BAR/THE ST CEDAR FALLS IA Pending - Nov 25, Checking	\$34.34
WHOLE FOODS MARKET CHICAGO IL Nov 25, Visa Credit Card	\$8.84
HONG KONG CHINESE RESTAURCEDAR FALLS IA Nov 25, Visa Credit Card	\$10.39
ATM DEPOSIT Nov 25, Checking	+\$250.00
KEY WEST FITNESS Nov 25, Checking	\$75.00
HOBBY LOBBY #0135 WATERLOO IA 8546 Nov 25, Checking	\$30.63

See more

Messages

Holiday Hours
Our branches will be closed on Thursday. We extend...

Accept a Payment

Send an invoice Accept payment now

Transfers

Make a transfer, Scheduled transfers \$100.00 to Savings

Send digital invoices and get paid, it's right here



SBTMS Guide

ACH Authorization-Credits - OPTIONAL

Bank provided form: to be used to obtain permission to electronically credit an account.

These are not required to be sent to the bank. If you as a SBTMS user have a pre-existing system in place, you are free to continue following your current practice.

AUTHORIZATION AGREEMENT FOR AUTOMATED DEPOSITS (ACH CREDITS)	
COMPANY NAME _____	COMPANY ID-NUMBER _____
I (we) hereby authorize _____, hereinafter called COMPANY, to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my (our) <input type="checkbox"/> Checking <input type="checkbox"/> Savings account (select one) indicated below and the depository named below, herein called DEPOSITORY, to credit and/or debit the same to such account.	
DEPOSITORY NAME _____	BRANCH _____
CITY _____	STATE _____ ZIP _____
TRANSIT/ABA NO. _____	ACCOUNT NO. _____
This authority is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.	
NAME(S) _____	ID. NO _____
DATE _____	SIGNED _____

6-Credit Authorization



SBTMS Guide

ACH Authorization-Debits - OPTIONAL

Bank provided form: to be used to obtain permission to electronically debit an account.

These are not required to be sent to the bank. If you as a SBTMS user have a pre-existing system in place, you are free to continue following your current practice.

AUTHORIZATION AGREEMENT FOR AUTOMATED PAYMENTS (ACH DEBITS)	
COMPANY NAME _____	COMPANY ID-NUMBER _____
I (we) hereby authorize _____, hereinafter called COMPANY, to initiate debit entries to my (our) <input type="checkbox"/> Checking <input type="checkbox"/> Savings account (select one) indicated below and the depository named below, herein called DEPOSITORY, to debit the same to such account.	
DEPOSITORY NAME _____	BRANCH _____
CITY _____	STATE _____ ZIP _____
TRANSIT/ABA NO. _____	ACCOUNT NO. _____
This authority is to remain in full force and effect until COMPANY and DEPOSITORY has received written notification from me (or either of us) of its termination in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.	
NAME(S) _____	ID. NO _____
DATE _____	SIGNED _____

7-Debit Authorization



Contacts

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