

Supervisor's Guide



Welcome to NBT Online Banker for Business!

This Supervisor's Guide was created to provide your organization's designated Online Supervisor with the information needed to complete any necessary setup for your organizational users and the use of the various functions available with the online service.

In order to utilize the EFTPS, Payroll, ACH Payments, Collections or ACH Receipts functions you must have been approved for an ACH limit and have an ACH Originator Agreement and Online Banker for Business Enrollment Form on file with NBT Bank.

In order to utilize the Wire Transfer function you must have a Funds Transfer Agreement on file with NBT Bank.

Supervisor Functions

Before the other users in your organization can access the service, the supervisor must sign on to the service and complete the steps outlined below.

1. Click on the **Business Apps** button at the top of the screen and select **Administration**.
2. Click on the **Company Information** button on your screen in the upper middle, then select your main business customer name and verify the information, including ACH Name, Tax ID Number and that the Tax Region is designated "North" if it's located in New York, Massachusetts or Vermont and "South" if it's located in Pennsylvania. Click the **Submit** button and then on the **Confirm** button.
3. If you have subsidiaries, return to **Company Information** and click on **Add Subsidiary**. Complete and submit a form for each subsidiary.

4. Click on the **Business Apps** button, then on the **Categories** button to set up any **Payroll, ACH Payments, Collections, ACH Receipts, Wire** or **International Wire** categories. You can create a separate category for each item that you may send regularly. Here are a few examples: Weekly Payroll, Biweekly Payroll, Monthly Invoice Payments and Monthly Dues Receipts. Click on the category name to assign rights to the users.
5. Click on **Business Apps, Administration, Manage Users** and then on user name to set up **Base Features, Account Access, Business Application Rights and Category Permissions** for the other users of your organization.
 - Base Feature rights are View Statements, View Imaged Items, Purchase Savings Bonds and Stop Payment.
 - Account Access rights allow the supervisor to add accounts to each user. Select account from the drop-down menu and click on the Add Account to User's Permission List button. Select rights for the accounts which are View, Withdrawal and Deposit. For full rights, select all three options.
 - Business application rights for the transactions are Manage Payees / Payors, Draft, Authorize and Full.
 - » Manage Payees / Payors gives the user the ability to set up new customers or payees.
 - » Draft gives the user the ability to draft new transactions.
 - » Authorize gives the user the ability to authorize transactions. A Daily Draft Limit must be entered if the user's limit is below the Company's approved daily limit.
 - » Full gives the user the ability to draft and authorize new transactions.
 - Category Permissions enable the user to view the specific categories which have been established.
6. If you want to enable or disable access to the Business Application features for specific accounts, click on **Business Apps, Administration** and then **Accounts**. The supervisor can enable or disable the features on specific accounts by placing or removing the check mark next to each specific account and feature.

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Supervisor Functions (continued)

7. If you want to require dual authorization for some or all transactions, click on **Business Apps, Administration**, and then **Authorization**. Using this feature requires one user to draft a transaction and two additional users to authorize that transaction before it will be processed. Click the select box next to the feature(s) you want to enable and enter a dollar limit that will be used to require dual authorization when the amount is exceeded.
8. After all these tasks have been completed, each user will be able to access the service from his or her own PC only.

Transfers

This function allows for the same-day transfer of funds between accounts with NBT Bank. **Funds for Transfer must be available no later than the Send Date. All transfers submitted after 10:00 p.m. US/Eastern will be processed on the next business day.**

To access this function, select **Transfers** from the **Business Apps** menu.

1. Using the **From Account** drop-down menu, choose the account from which the funds are to be sent.
2. Using the **To Account** drop-down menu, choose the account to which the funds are to be sent.
3. Enter the **Amount**.
4. Verify that all the information is correct on the Transfer form. Verify that the Transfer Date is today.
5. Using the **Frequency** drop-down menu, choose the frequency of the transfer.
6. To send the transfer, click on **Submit**.
7. A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the transfer will not be processed.**
8. You can view the information you submitted and print it for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. The transaction can be canceled prior to 4:00 p.m. on the Send Date.

EFTPS Tax Payments

This function gives you the ability to pay payroll taxes, other federal taxes and state taxes electronically. You will first need to enroll in the EFTPS program with the U.S. Department of Treasury and your State Department. EFTPS tax payments are outgoing credits that require that you send the payment at least two business days ahead. **Funds for outgoing EFTPS tax payments must be available no later than the Send Date.**

Example: For a Friday effective date, the file must be submitted no later than 4:00 p.m. on Wednesday. To set up an EFTPS payment more than two days prior to the Effective Date, enter the Effective Date first. The Send Date will change to two days prior to the Effective Date, even though you are submitting the file on an earlier date.

To access this function, select the **EFTPS Tax Payments** button from the **Business Apps** menu.

1. Click on **Setup Tax ID**.
2. Verify that the **Tax Region** is set at North (IRSN) for New York or Vermont businesses, or South (IRSS) for Pennsylvania businesses.
3. Verify that the **Tax Region** is set at the appropriate State for State EFTPS Payments.
4. Enter or verify the **Tax ID(s)** for your company and any subsidiaries. For New York businesses, enter the appropriate access code.
5. Click on the **Register** button.
6. Click on **Setup Tax Forms**.
7. Select the desired **Tax Form** from the drop-down menu.
8. Click on the **Register** button. Repeat this process for each Tax Form the company will use.

When you've completed your setup activities, click on **EFTPS Tax Payment**.

1. Using the **Account ID** drop-down menu, choose the account from which the funds are to be sent.
2. Using the **From** drop-down menu, choose the company from which the funds are to be sent.
3. Select the appropriate **Tax Form** from the drop-down menu.
4. Fill in the amount fields and verify the total.
5. Verify that you have the correct information in the **Account ID, From, Tax Period Ending, Send Date** and **Effective Date** fields.
6. To send the tax payment, click on **Submit**.
7. A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the tax payment will not be processed.**
8. You can view and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. To edit or cancel the transaction, click on Pending Transactions. The transaction can only be edited or canceled prior to 4:00 p.m. on the date entered.

Payroll

This function is for the direct deposit of payroll only. It allows you to set up and send your payroll file. Remember that the direct deposit of payroll requires that you send the file at least two business days ahead. **Funds for outgoing Payroll files must be available no later than the Send Date.**

Example: For a Friday effective date, the file must be submitted no later than 4:00 p.m. on Wednesday. To set up a Payroll direct deposit more than two days prior to the Effective Date, enter the Effective Date first. The Send Date will change to two days prior to the Effective Date even though you are submitting the file on an earlier date.

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Payroll (continued)

To access this function, select the **Payroll** button from the **Business Apps** menu.

1. Click on **Manage Payees**.
2. Click on **Add Payee**.
3. Enter the required information for the first employee.
4. Choose the correct **Category** in the drop-down menu. (New categories can be created in the **Business Apps, Categories** menu.)
5. Enter the **ABA Routing Number** and **Account Number** for the primary account.
6. Enter the **Usual Amount** if it is the same every pay period.
7. Click on **Save**.

The information you enter in the next section tells the bank where to direct your employees' payroll funds. Multiple accounts can be set up for each employee. These accounts can be at different financial institutions. The secondary accounts should be used for amounts that are the same every pay period, such as a weekly savings deposit of \$50. The remaining funds are then credited to the employee's primary account. It is important to remember that the total of the two deposits is what is entered into the total amount field on the form and submitted to the bank.

1. Click on the **Manage Payees** button.
2. Select the employee to enter the secondary account information.
3. Click on the **Add** button under **Additional Accounts**.
4. Complete the **Secondary New Additional Account** information.
As indicated above, an amount must be entered that will not change from pay period to pay period.
5. Click on **Add Account**.
6. Repeat this process for each employee.

When you've completed your setup activities, click on **Payroll**.

1. Using the **From** drop-down menu, choose the company from which the funds are to be sent.
2. Using the **From Account** drop-down menu, choose the account from which the funds are to be sent.
3. Verify that the **Send Date** is two bank business days prior to the payroll effective date.
4. Using the **Frequency** drop-down menu, choose the frequency of the payroll.
5. Using the **Category** drop-down menu, choose the category.
6. If a **Usual Amount** was entered for the employee in **Manage Payees**, the usual payment amount will always default to the **Payroll Form**. If the employee should have a change for that week you may highlight the total amount on the payroll form and enter the correct amount for that week. If the employee's **Usual Payment Amount** is changed to a different amount going forward then return to **Manage Payees**, select the employee's name, modify the **Usual Amount** and click **Save**.

7. To skip a payday for an employee, uncheck the box preceding that individual's name.
8. Verify that all the information is correct on the payroll form. Verify that the Send Date is two bank business days prior to the payroll effective date.
9. To send the file, click on **Submit**.
10. A confirmation page will appear, click on **Confirm**. **If the transaction is not confirmed the payroll will not be processed.**
11. You can view and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. To cancel the transaction, click on Pending Transactions. The transaction can only be canceled prior to 4:00 p.m. on the date entered.

ACH Payments

This function gives you the ability to send payments to your vendors. ACH Payments require that you send the payment at least two business days ahead. The **Addenda** feature allows you to send an invoice number or other identifying information along with the dollar amount. Both **Payments** and **Receipts** share the setup list. This allows corrections to be made in case of an error in either function. **Funds for outgoing ACH payment files must be available no later than the Send Date.**

Example: For a Friday effective date, the file must be sent no later than 4:00 p.m. on Wednesday. To set up an ACH Payment more than the required days before the Effective Date, enter the Effective Date first. The Send Date will change to two days prior to the Effective Date, even though you are submitting the file on an earlier date.

To access this function, select the **ACH Payments** button from the **Business Apps** menu.

1. Click on **Manage ACH Payees**.
2. Click on **Add Payee**.
3. Enter the information in the required fields.
 - Be sure that the account type indicated (checking or savings) is correct.
4. An e-mail address option is provided if you wish to inform the recipient that the payment is on the way.
5. Using the **Category** drop-down menu, choose the category. (New categories can be created in the **Business Apps, Categories** menu.)
6. Select **CCD** if the transaction is business to business or **PPD** if the recipient is an individual.
7. Enter the **ACH Addenda** information, if applicable.
8. Enter the **Usual Amount** if it is the same for every ACH Payment.
9. Click on **Save**.
10. Repeat the steps above to add additional accounts.

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ACH Payments (continued)

When you've completed your setup activities, click on **ACH Payments**.

1. Using the **From** drop-down menu, choose the company from which the funds are to be sent.
2. Using the **From Account** drop-down menu, choose the account from which the funds are to be sent.
3. Verify that the **Send Date** is two bank business days prior to the ACH payment effective date.
4. Using the **Frequency** drop-down menu, choose the frequency of the ACH payment.
5. Using the **Category** drop-down menu, choose the category.
6. If a **Usual Amount** and **ACH Addenda** were entered for the payee in **Manage ACH Payees**, the usual payment amount and addenda will always default to the **ACH Payments Form**.
7. Enter the current amounts and any desired information into the Addenda field.
8. To skip an ACH Payment, uncheck the box preceding that payee's name.
9. Verify that all the information is correct on the ACH payment form. Verify that the Send Date is two bank business days prior to the ACH Payment effective date.
10. To send the file, click on **Submit**.
11. A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the ACH Payment will not be processed.**
12. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. The transaction can only be canceled prior to 4:00 p.m. on the date entered.

Collections

This function gives you the ability to collect funds from your accounts at other banks or debit your customers' accounts for payment. Collections require that you send the request at least one banking business day prior to having the funds in your account at this bank.

Example: For a Friday effective date, the file must be submitted no later than 4:00 p.m. on Thursday. To set up a collection more than one day prior to the Effective Date, enter the Effective Date first. The Send Date will change to one day prior to the Effective Date, even though you are submitting the file on an earlier date.

To access this function, select the **Collections** button from the **Business Apps** menu.

1. Click on **Manage Payors**.
2. Click on **Add Payor**.
3. Enter the information in the required fields.
 - Be sure that the account type indicated (checking or savings) is correct.

4. Using the **Category** drop-down menu, choose the category. (New categories can be created in the **Business Apps, Categories** menu.)
5. Enter the **Usual Amount** if it is the same for every Collection amount.
6. Click on **Save**.

When you've completed your setup activities, click on **Collections**.

1. Using the **To** drop-down menu, choose the company to receive the funds.
2. Using the **To Account** drop-down menu, choose the account that should receive the funds.
3. Verify that the **Send Date** is at least one bank business day prior to the collection effective date.
4. Using the **Frequency** drop-down menu, choose the frequency of the collection.
5. Using the **Category** drop-down menu, choose the category.
6. If a **Usual Amount** was entered for the payor in **Manage Payors**, the usual payment amount will always default to the **Collections Form**.
7. To skip a collection payment, uncheck the box preceding that payor's name.
8. Verify that all the information is correct on the collection form. Verify that the Send Date is at least one bank business day prior to the collection effective date.
9. To send the file, click on **Submit**.
10. A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the Collection will not be processed.**
11. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. The transaction can only be canceled prior to 4:00 p.m. on the date entered.

ACH Receipts

This function gives you the ability to debit accounts at other banks. ACH Receipts require that you send the request at least one banking business day prior to having the funds in your account at this bank. The **Addenda** feature allows you to send an invoice number or other identifying information with the dollar amount. Both **Payments** and **Receipts** share the setup list. This allows corrections to be made in case of an error in either function.

Example: To receive funds on a Friday, the file must be sent no later than 4:00 p.m. on Thursday. To set up an ACH Receipt more than the required days before the Effective Date, enter the Effective Date first. The Send Date will change to one day prior to the Effective Date, even though you are submitting the file on an earlier date.

continued

ACH Receipts (continued)

To access this function, select the **ACH Receipts** button from the **Business Apps** menu.

1. Click on **Manage ACH Payors**.
2. Click on **Add Payor**.
3. Enter the information in the required fields.
 - Be sure that the account type indicated (checking or savings) is correct.
4. An e-mail address option is provided if you wish to inform the recipient that the debit is on the way.
5. Using the **Category** drop-down menu, choose the category. (New categories can be created in the **Business Apps, Categories** menu.)
6. Select **CCD** if the transaction is business to business or **PPD** if the recipient is an individual.
7. Enter the **ACH Addenda** information, if applicable.
8. Enter the **Usual Amount** if it is the same for every ACH Receipt.
9. Click on **Save**.
10. Repeat the steps above to enter additional accounts.

When you've completed your setup activities, click on **ACH Receipts**.

1. Using the **To** drop-down menu, choose the company to receive the funds.
2. Using the **To Account** drop-down menu, choose the account that should receive the funds.
3. Verify that the **Send Date** is at least one bank business day prior to the ACH Receipt effective date.
4. Using the **Frequency** drop-down menu, choose the frequency of the collection.
5. Using the **Category** drop-down menu, choose the category.
6. If a **Usual Amount** and **Addenda** information were entered for the payee in **Manage ACH Payors**, the usual payment amount will always default to the **ACH Receipts Form**.
7. To skip an ACH Receipt, uncheck the box preceding that payor's name.
8. Verify that all the information is correct on the ACH Receipts form. Verify that the Send Date is at least one bank business day prior to the ACH Receipt effective date.
9. To send the file, click on **Submit**.
10. A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the ACH Receipt will not be processed.**
11. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. The transaction can only be canceled prior to 4:00 p.m. on the date entered.

Wire Transfers

This function allows for the same-day transfer of funds to another bank. You must have a Funds Transfer Agreement on file with NBT Bank to utilize this service. **Funds for Wire Transfers must be available when submitted. All wire transfers submitted after 3:00 p.m. US/Eastern will be processed on the next business day.**

To access this function, select **Domestic Wire Transfers** or **International Wire Transfers** from the **Business Apps** menu.

1. Click on **Manage Beneficiaries** if you wish to set up a beneficiary that you will reuse in the future.
2. Click on **Add Beneficiary**.
3. Enter the information in the required fields.
 - Be sure that the account type indicated (checking or savings) is correct.
4. An e-mail address option is provided if you wish to inform the recipient that the wire is on the way.
5. Using the **Category** drop-down menu, choose the category. (New categories can be created in the **Business Apps, Categories** menu.)
6. Using the **Funding Account** drop-down menu, choose the account from which the funds are to be sent.
7. Enter the **Usual Amount** if it is the same for every Wire Transfer for this beneficiary.
8. Click on **Save**.
9. Repeat the steps above to enter additional beneficiaries.

When you've completed your setup activities, click on **Domestic Wire Transfer** or **International Wire Transfer**.

1. Using the **Company** drop-down menu, choose the company from which the funds are to be sent.
2. Using the **Select a Beneficiary** drop-down menu, choose the beneficiary to receive the funds.
3. Using the **Funding Account** drop-down menu, choose the account from which the funds are to be sent.
4. If a **Usual Amount** was entered for the beneficiary in **Manage Beneficiaries**, the usual payment amount will always default to the **Domestic Wire Transfer** or **International Wire Transfer Form**.
5. Verify that all the information is correct on the Wire Transfer form. Verify the Send Date.
6. To send the wire, click on **Submit**.
7. A confirmation page will appear, click on **Confirm. If the transaction is not confirmed the Wire Transfer will not be processed.**
8. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen.

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Pay Bills

This function gives you the ability to pay bills electronically or by paper check.

You will first need to enroll in the Bill Payment feature with NBT Bank. **Funds for Bill Payments must be available no later than the Send Date.**

All bill payments submitted after 4:00 p.m. US/Eastern will be processed on the next business day.

To access this function, select **Pay Bills** from the **Business Apps** menu.

1. Click on **Manage Payees**.
2. Click on **Add Payee**.
3. Enter payee name and select the search button.
4. If the Payee is set up to receive funds electronically, the payee name and address will be listed. Select appropriate payee name and address. If no payee by that name is found, you will automatically be taken to the Add Payee screen and a paper check will be issued to this payee.
5. Click on the Enable for Quick Payments check box if you wish for this payee to be included in your Quick Payments list.
6. Enter the information in the required fields.
7. Click on **Save**.
8. Repeat the steps above to enter additional payees.

When you've completed the setup of your payees, click on **Scheduled Payment**.

1. Using the **Select Payee** drop-down menu, choose the payee to which funds are to be sent.
2. Using the **Pay From** drop-down menu, choose the account from which the funds are to be sent.
3. Enter the **Amount** of the bill payment.
4. Enter the **Send Date** of the bill payment.
5. Using the **Frequency** drop-down menu, choose the frequency of the bill payment.
6. Verify that all the information is correct on the Bill Payment form.
7. To send the bill payment, click on **Submit**.
8. A confirmation page will appear, click on **Confirm**. **If the transaction is not confirmed the Bill Payment will not be processed.**
9. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen. The transaction can be canceled prior to 4:00 p.m. on the Send Date.

Authorize Transactions

This function is used if the Online Supervisor has designated certain types of transactions (Transfers, Payroll, ACH Payments, Collections, ACH Receipts, Wire Transfers, etc.) to be drafted by one user and then authorized and sent by another user. **If a transaction is not authorized by 4:00 p.m., (2:00 p.m. for Wire Transfers) its posting date will be considered canceled, and the transaction will not be sent.**

To access this function, select **Authorize Transactions** from the **Business Apps** menu.

1. Click on the box to the right of the transactions you wish to authorize.
2. To authorize the posted transactions, click on **Submit**.
3. You can view the information you submitted and print a copy for your records by clicking on the **Pending Transactions** button in the menu portion of your screen.

Important Notes

Restrict to One Computer: A cookie is an electronic notation placed on the user's computer when logging into Online Banker for the first time.

1. Restrict to one computer (the cookie) is a security function.
2. Cookies prevent the user from accessing the **Business Apps** module from any other PC.
3. The user may view balances at a different PC, but will not be able to send a Transfer, ACH file, Wire Transfer or Authorize Transactions.
4. If the cookie is removed from the PC's hard drive, you must contact the NBT Bank Call Center at 1-800-NBT-BANK (1-800-628-2265) to request that it be reset.

Passwords:

1. If you forget your password, you can click the "Forgot Your Password" link to have a temporary, one-time password sent to the e-mail address on record for your Login ID.
2. You may request that a password be reset by contacting the NBT Bank Call Center at 1-800-NBT-BANK (1-800-628-2265).

Nicknames: All users can access the **Nicknames** button displayed on the Accounts screen to name your organization's various accounts. All users should use the same nicknames.

Account Order: All users can access the **Account Order** button displayed on the Accounts screen to change the on-screen display order of your accounts.

For more information, call or visit us online today.



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