



Business

ONLINE BANKING
Guide

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Getting Started

Welcome to Business Online Banking with Farmers National Bank! Whether you are at home or the office using a mobile phone, tablet or laptop, we strive to make your Business Online Banking experience easy and convenient.

By adding powerful commercial products and features, Farmers National Bank provides you with the complex tools your business needs to achieve its goals. Business Online Banking shares similar features with our personal accounts, but this guide is designed to direct you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Online Banking process. If you have additional questions, contact us at 1-888-988-3276.

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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your bank or company policy, you may need to set up your users before jumping into our state-of-the-art system.

User Management

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features or accounts within Business Online Banking by establishing user permissions.

Transaction Type Overview

Various types of payment methods are offered through Business Online Banking including wire and ACH transfers. Both methods are quick electronic payments. ACH payments can be posted as soon as next business day and can be used to pay or draft multiple recipients at once. Wires are faster, generally posting the same business day and can be used to pay one recipient at a time.

Please contact us for a full list of wire and ACH fees or if you have any questions.

Getting Started

New User Enrollment

If you're new to Online Banking with Farmers National Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

FARMERS NATIONAL BANK

Join FARMERS NATIONAL BANK FBO at The Farmers National Bank of Canfield.

Heathyr Ullmo has invited you to create your account.

1 **Join**

Or copy this link:
https://online.farmersbankgroup.com/org-user-invite/CXZispGIE1uRIINr_9MU7JRTXUqXNUVW78EZsRsEE=?userId=6af9e265-743a-4a28-a6ef-aa23442566fb

Create your account to join FARMERS NATIONAL BANK FBO

Username

Username rules

Password

Confirm Password

Password rules

Create

FARMERS NATIONAL BANK

Successfully created account

Sign in now to continue setting up your FARMERS NATIONAL BANK FBO account.

3 **Sign in**

FARMERS NATIONAL BANK

Username

Forgot?

First time user? Enroll now.

Continue

1. Click the **Join** button in the enrollment email that was sent to you.
2. Create a username and password in the provided fields then click the **Create** button. Click the "Rules" links to view the types of characters to include.
3. Click the **Sign in** button.
4. Enter your username and click the **Continue** button.

FARMERS
NATIONAL BANK

Username

Switch

Enter your password

Forgot?

Sign in with a passkey

Protect your account with 2-step verification

Each time you sign into your account on an unrecognized device, we require your password and a verification code. Never share your code with anyone.

Add an extra layer of security
Enter your password and a unique verification code.

Keep the bad people out
Even if someone else gets your password, it won't be enough to sign into your account.

Choose a verification method to set up

Passkey
Use built in biometrics or a mobile device with a QR code

Voice or text message
Verification codes are sent to your phone. Message and data rates may apply.

Authenticator app
Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.

Security key
Use your security key to sign in securely anytime you sign in from a new computer or device.

Symantec VIP
Use Symantec VIP authentication to sign into your account. We support digital and hard tokens.

Symantec VIP

To register with Symantec VIP, please enter the serial number/credential ID exactly as it appears on your device.

Need help?

5. Enter your password and click the **Sign in** button.
6. Click the **Get started** button.
7. Click the **Symantec VIP** button.
8. Enter your serial number or credential ID and click the **Next** button.

9



Symantec VIP

Please enter the security code from your device. Never share this code with anyone.

☐ Don't ask to verify again while using this browser

Verify

You're all set!

From now on, you can use Symantec VIP when prompted to verify.

Done

10

11



User agreement

DIGITAL BANKING TERMS OF USE

Jack Henry & Associates, Inc. ("JH", "our", "we" or "us") is the primary service provider for this online banking platform and mobile device application (the "App") (collectively the "Service"). JH is not the provider of any financial services available to you through the Service, and JH is not responsible for any of the materials, information, or services made available to you through the Service.

By enrolling in or using the Service to access your account at your financial institution (the "Account"), you consent to these terms of use (the "Terms"), which are subject to periodic updates. The Terms are between JH and you, the end user. You agree that JH may notify you of any changes to the Terms through a communication or message through the Service, which will amend and replace the Terms upon your electronic acceptance.

If you are using the Service on behalf of a company or other organization, such company or organization will also be considered a party to the Terms, and you represent and warrant that you have the authority to bind such company or organization to the Terms.

THE TERMS CONTAIN A BINDING ARBITRATION

Accept

9. Enter your verification code and click the **Verify** button.

10. Click the **Done** button.

11. Review the user agreement and click the **Accept** button.

12. The Dashboard will appear.

Getting Started

Logging In

After your first-time enrollment, logging in is easy. You will be asked to register a two-factor authentication (2FA) method if you have not done so already.

FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government

Search

Make a payment Rates Investor Relations Locations Careers Support

FARMERS
NATIONAL BANK

PERSONAL BUSINESS WEALTH MEDIA CENTER RESOURCES

Online Banking Login

Username
843100000002

[Enroll in Online Banking](#)

Enter your password

1. Enter your username and click the **Login** button
2. Enter your password and click the **Sign in** button.

Signing Out

For your security, you should always sign out when you finish your Online Banking session. We may also sign you out due to inactivity.

1. Click your name in the lower left corner of the screen.
2. Click the **Sign out** tab.
3. Close your internet browser.

Getting Started

Resetting a Password

If you happen to forget your password, you can easily reestablish a new one from the Farmers National Bank Home page—no need to call us!

The image shows two screenshots of the Farmers National Bank website. The top screenshot is the homepage with the 'Online Banking Login' box highlighted by a blue circle with the number 1. The bottom screenshot is the 'Account recovery' page, which is divided into two sections. The left section shows the login form with a 'Forgot?' link circled by a blue circle with the number 2. The right section shows the account recovery form with fields for 'Username' (circled by a blue circle with the number 4) and 'Email' (circled by a blue circle with the number 5). Below these fields is a 'Next' button circled by a blue circle with the number 6, and a 'Try another way' link circled by a blue circle with the number 3. The 'Account recovery' section also includes a 'Need help?' link.

1. Enter your username and click the **Login** button
2. Click the “Forgot?” link.
3. (Optional) If you don’t remember your username or email click the “Try another way” link and enter your social security number and account number.
4. Enter your username.
5. Enter your email address.
6. Click the **Next** button.

The image displays four sequential screenshots of a password reset process, each enclosed in a blue rounded rectangle and numbered in a blue circle on the left or right side.

- Screenshot 7:** Titled "Verification code delivery". It features a dark circle icon at the top. Below it, there are two radio button options: "Text message" (with "*****5017" below it) and "Phone call" (with "*****5017" below it). A "Next" button is at the bottom right.
- Screenshot 8:** Titled "Confirm phone number". It features a speech bubble icon at the top. Below it, a message states: "We will be sending you a text message shortly at *****5017 with your verification code. This code will expire after 5 minutes." There is a text input field labeled "Verification code" and a "Verify" button below it. At the bottom, it says "Resend Code or Try another way".
- Screenshot 9:** Titled "Reset password". It features a lock icon at the top. Below it, it says "Login for [redacted]". There is a "New password" text input field, a "Show rules" link, and a "Confirm new password" text input field. An "Update" button is at the bottom right.
- Screenshot 10:** Titled "Password has been reset". It features a lock icon at the top. Below it, a message states: "To log back in, please navigate to your login page as you normally would." There is an "OK" button at the bottom.

7. Choose a delivery method for the verification code and click the **Next** button.
8. Enter the verification code and click the **Verify** button.
9. Enter and confirm your new password and click the **Update** button.
10. Click the **OK** button.

User Management

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user permissions that permit or prevent them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types
- Accessing specific accounts
- Managing users
- Making account transfers

User Role Types

Establishing these settings will give users the exact permissions needed to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

- **Admin:** Can create new users and edit current users' permissions
- **Viewer:** Cannot make new users. Can view other users' permissions but cannot make changes
- **User:** Cannot make new users or see users' permissions

The User Management page lets you view all your existing users in one, easy place. From here, you can create users, edit permission and oversee your employees on a day-to-day basis.

The screenshot shows the 'Manage users' page. At the top right is a '+ Create user' button (D). Below it is a search bar with a magnifying glass icon and a clear button (B). To the right of the search bar is a filter icon (C). Below the search bar is a table with three columns: NAME, ROLE, and STATUS. The first row is highlighted with a blue box (A). The table contains three users: 'B' (Admin, Active), 'J John Doe' (Admin, Pending), and 'S' (Admin, Active).

	NAME	ROLE	STATUS
A	B	Admin	✓ Active
	J John Doe	Admin	⌚ Pending
	S	Admin	✓ Active

Click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

A. The following information presents for each user:

- Name
- Username
- Role
- Status

B. Use the search box to search for a user.

C. Click the  icon to filter users.

D. Click the "+ Create user" link to add a user.

User Management

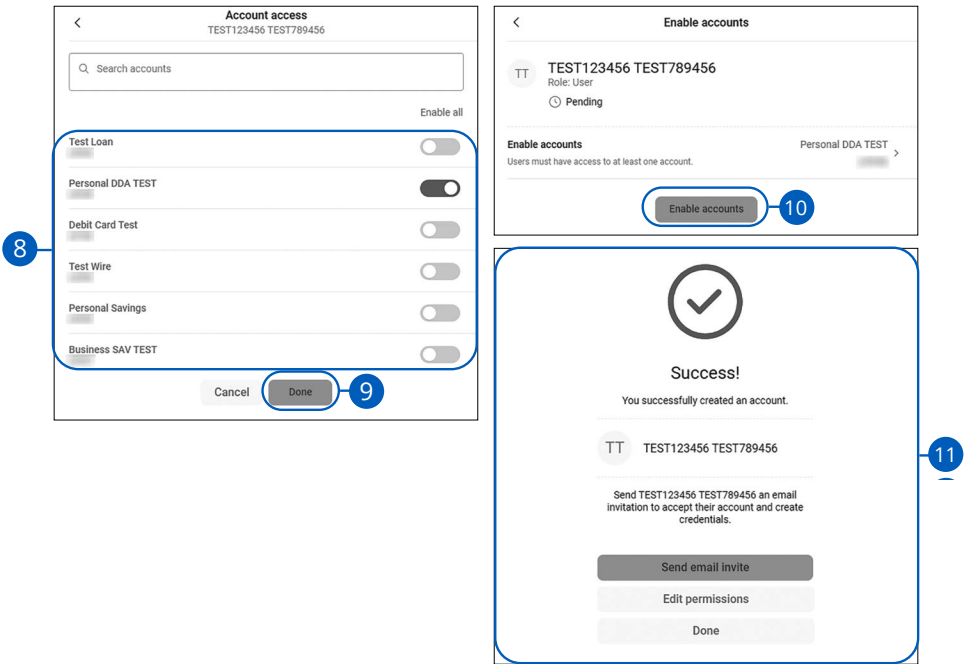
Adding a New User

Set up a new user by creating a new profile and assigning user permissions. It is important to contact the financial institution any time a new user is added to keep user contact information up to date.

The screenshot displays two side-by-side panels from a user management application. The top panel, titled 'Manage users', features a '+ Create user' button in the top right corner, marked with a blue circle and the number 1. Below this, the 'Create user' form is shown with four input fields: 'First name' (0/20), 'Last name' (0/20), 'Email' (0/80), and 'User role' (a dropdown menu currently set to 'User'). These fields are numbered 2, 3, 4, and 5 respectively. A note at the bottom of the form states: 'New users will be created using your organization's default set of permissions. You can edit a user's permissions at any time by going to their user profile.' A 'Create user' button is at the bottom right of the form. To the right, the 'Enable accounts' panel shows a user profile for 'TEST123456 TEST789456' with the role 'User' and status 'Pending'. A 'Select >' link is next to the status, marked with a blue circle and the number 7. An 'Enable accounts' button is at the bottom of this panel.

Click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Click the "+ Create user" link.
2. Enter the user's first and last name.
3. Enter the user's email address.
4. Use the drop-down to select a user role.
5. Click the **Create user** button.
6. Verify your identity using your primary verification method.
7. Click the "Select" link.



8. Use the toggles to select the accounts the user will have access to.
9. Click the **Done** button.
10. Click the **Enable accounts** button.
11. A success message will appear. Choose either:
 - a. **Send email invite** to send an email invite to the newly created user
 - b. **Edit Permissions** to edit the user's permissions
 - c. **Done** to return to the manage users page

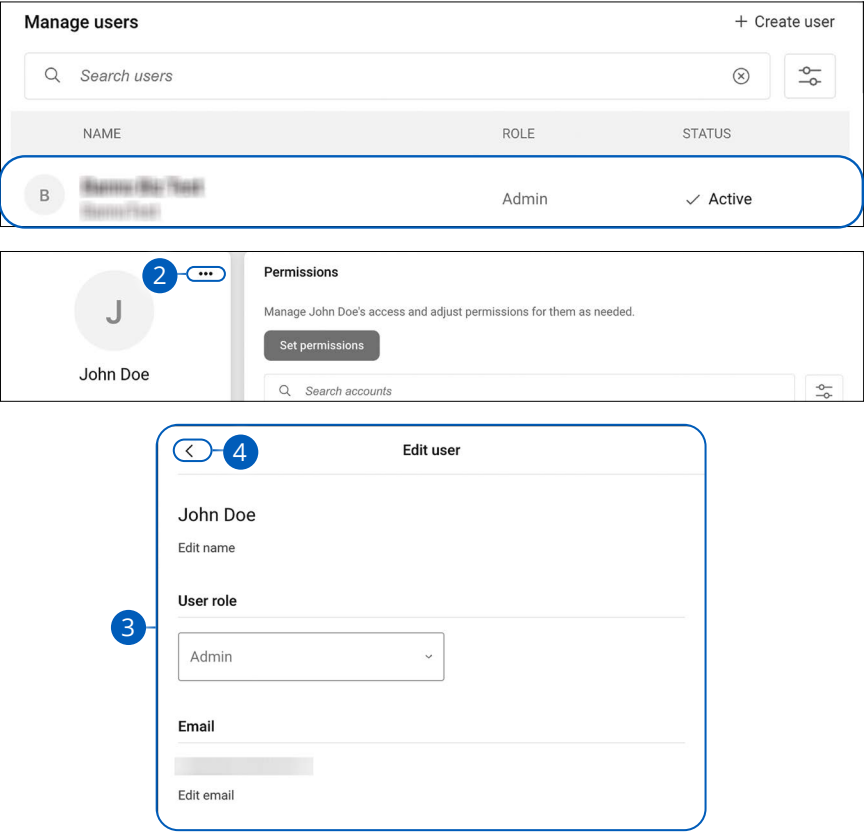


Note: New users will be created using your organization's default set of permissions. You can edit a user's permissions at any time by going to their user profile. Go to page 16 for more information about editing a user.

User Management

Editing a User

You can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.



Click your profile in the lower left corner of the screen, then click **Settings**. Click the **User management** tab.

1. Select the user you would like to edit.
2. Click the ... icon and select "Edit user."
3. Make the necessary changes to the user.
4. Click the < icon when you are finished.

Part 1: Editing User Permissions

You can assign and edit a user's access rights. User permissions determine which responsibilities and limits a user has regarding certain transactions.

The top screenshot shows the 'Manage users' interface. It includes a search bar, a table with columns 'NAME', 'ROLE', and 'STATUS', and a user 'B' (Banno Biz Test) with role 'Admin' and status 'Active'. A blue circle with the number 1 highlights the user row.

The bottom screenshot shows the 'Permissions' settings for 'Banno Biz Test'. It includes a 'Set permissions' button (highlighted with a blue circle 2), a search bar, and various toggles for permissions. A blue circle with the number 3 highlights the 'ACH' section. A blue circle with the number 4 highlights the 'Enable' toggle. A blue circle with the number 5 highlights the 'Daily ACH limit' field, which is set to '\$ 5.00'. A blue circle with the number 6 highlights the back arrow icon in the top left corner.

Click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Select the user you would like to edit.
2. Click the **Set permissions** button.
3. (Optional) Click the ⓘ icon to view permission definitions.
4. Use the toggles to enable and disable the user's permissions.
5. Enter any necessary limits.
6. Click the ↩ icon when you are finished.

Part 2: Editing User Account Access

Decide which account(s) a user may access.

Manage users

+ Create user

Q Search users

⊗

⚙

NAME

ROLE

STATUS

1

B

James TEST Uni

James TEST

Admin

✓ Active

J

John Doe

Admin Pending

Contact info

Email

Business info

Name

James TEST Uni

Address

Permissions

Manage John Doe's access and adjust permissions for them as needed.

Set permissions

Q Search accounts

⚙

ACCOUNT

ACCESS

3

ADV PERK 0003

XXX0000

REG SAV 0005

XXX0000

REG SAV 0006

XXX0000

2

See more

Click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Select the user you would like to edit.
2. Use the toggles to enable and disable accounts.
3. Select an account to modify account level permissions.

7 John Doe

ADV PERK 0003

Account access ⓘ 4

Enable 5

Stop payments ⓘ

View stop payment Add stop payment

Wires ⓘ

Create wire templates Edit wire templates

Create one-time wires Edit one-time wires

Edit recurring wires

Per wire limit
\$ 0.00

Daily wire limit
\$ 0.00

Daily wire control limit
\$ 0.00

6

4. (Optional) Click the ⓘ icon to view permission definitions.
5. Use the toggles to enable and disable account permissions.
6. Enter any necessary limits.
7. Click the ↩ icon when you are finished.

User Management

Account Access

Holding a user's account will temporarily disable their account access. They will not be able to log in to their account until the hold on their account is removed. You may want to put a user on hold under certain circumstances such as: an extended leave of absence, vacation, etc.

Hold Account Access

The screenshot illustrates the process of holding a user's account access in three steps:

- 1** In the **Manage users** section, select the user **Business User (Test)** from the list. The user's role is **Admin** and their status is **Active**.
- 2** Click the **...** icon next to the user's profile to open the **Permissions** panel. The panel title is **Permissions** and the subtitle is **Manage John Doe's access and adjust permissions for them as needed.** There is a **Set permissions** button and a **Search accounts** search bar.
- 3** In the **Hold account access?** dialog box, click the **Hold** button. The dialog box contains the text: **Holding a user's account will temporarily disable their account access. They will not be able to log in to their account until the hold on their account is removed.** There are **Cancel** and **Hold** buttons.

Click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Select the user you would like to hold account access for.
2. Click the **...** icon and select "Hold account access."
3. Click the **Hold** button.

Remove Account Hold

The screenshot shows a 'Manage users' interface. At the top, there's a search bar with the placeholder 'Search users' and a '+ Create user' link. Below the search bar is a table with columns 'NAME', 'ROLE', and 'STATUS'. The first row shows a user with a profile icon 'B', a name 'Business (John Doe)', a role 'Admin', and a status 'Active'. A blue circle with the number '1' highlights this row. Below the table, there's a section for 'John Doe' with a message: 'John Doe's account access is temporarily on hold.' A blue circle with the number '2' highlights the 'Remove' button next to this message.

NAME	ROLE	STATUS
B Business (John Doe)	Admin	✓ Active

< All users

John Doe

John Doe's account access is temporarily on hold. [Remove](#)

Click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Select the user you would like to release from an account hold.
2. Click the "Remove" link.

User Management

User Controls

Unlocking a User

When a user incorrectly enters their login credentials three or more times, their profile will be locked. A business admin will need to unlock the account before the user can log in.

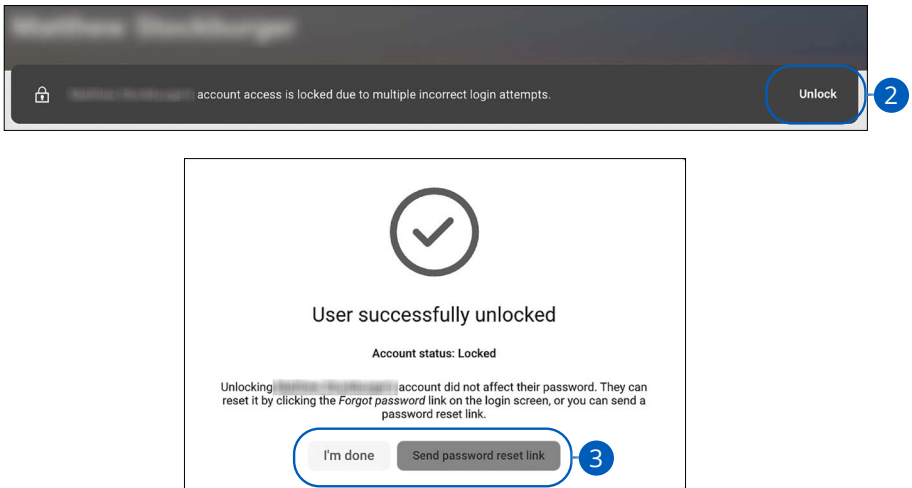


Note: While a user will be immediately unable to log in to their account when it's locked, it can take up to five minutes for the account to display as Locked in within User management.

Manage users			+ Create user
Search users			
NAME	ROLE	STATUS	
Erica EricaMurphy	Admin	✓ Active	
Kristin 	Admin	✓ Active	
Matthew 	Admin	🔒 Locked	
Steve MCoSteve	Admin	✓ Active	

Click your name in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Select the locked user.



2. Click the "Unlock" link.
3. Click either the **I'm done** button to return to the user's page or click the **Send password reset link** button to email a password reset link to the user.

Restricting or Removing a User

You have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the Manage users page and deactivates their login ID, but does not erase the data from any existing payments.

The screenshot shows the 'Manage users' interface. At the top, there's a search bar and a '+ Create user' button. Below is a table with columns: NAME, ROLE, and STATUS. A user named 'John Doe' (role: Admin, status: Active) is highlighted with a blue circle and the number 1. To the left of the table, there's a user profile card for 'John Doe' with a menu icon (three dots) highlighted with a blue circle and the number 2. Below the table, there's a 'Permissions' section for 'John Doe' with a 'Set permissions' button. At the bottom, a 'Delete user?' dialog box is shown, asking 'Are you sure you want to delete this user?'. The dialog shows the user 'John Doe' and has 'Cancel' and 'Delete' buttons. The 'Delete' button is highlighted with a blue circle and the number 3.

Click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Select the user you would like to delete.
2. Click the **...** icon and select "Delete user."
3. Click the **Delete** button.

ACH

ACH Overview

ACH, which stands for Automated Clearing House, is an electronic payment system used for the secure and efficient transfer of funds between financial institutions. ACH transactions can be processed same-day if initiated before 2pm (MT) but does not transfer instantaneously. This delay in processing allows for the consolidation and efficient handling of multiple transactions.

The screenshot shows the ACH interface with the following elements:

- Top Bar:** Labeled "ACH".
- Navigation Tabs:** "Active" (selected) and "History" (labeled B).
- Buttons:**
 - A:** Filter icon (funnel).
 - C:** Create ACH.
 - D:** Upload ACH.
 - E:** Pay taxes.
 - F:** Set import layouts.
 - G:** Search recipients.
- ACH Batch List:**

Batch Name	Status	Account	Amount	Payment Type
recurring test	Ready	TEST ACCT	\$0.01	PPD
statement	Ready	TEST ACCT	\$10.00	PPD
test	Ready	TEST ACCT	\$0.01	PPD
test 07.10.23	Ready	TEST ACCT	\$0.05	PPD
test 09.01.2021	Ready	TEST ACCT	\$100.00	PPD
test 09.11.23	Ready	TEST ACCT	\$0.01	PPD
- Calendar:** July 2026. The date 29 is highlighted (labeled H).

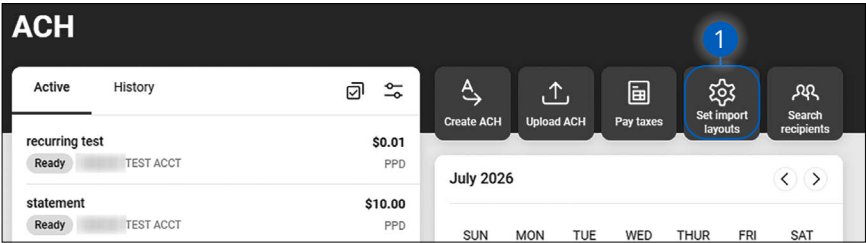
In the **Payments** tab select **ACH**.

- Click the icon to filter batches by type.
- Click the **History** tab to view your ACH history.
- Click the **Create ACH** button to create a new ACH batch.
- Click the **Upload ACH** button to upload a new ACH batch.
- Click the **Pay Taxes** button to make a tax payment.
- Click the **Set import layouts** button to map uploaded files' layout.
- Click the **Search recipients** button to search your recipients.
- Click an active ACH batch to view more details, make edits or delete.

ACH

Set Import Layouts

ACH File Upload allows you to upload properly formatted Nacha ACH files generated from your accounting software.



In the **Payments** tab select **ACH**.

1. Click the **Set import layouts** button.

CSV

File layouts

CSV
Tab delimited
Fixed position

① Enter the column positions of each label as it is placed within your file. If you are not using a label then leave it blank.

Name	Column 1
Account number	Column 4
Routing number	Column 5
ID number	Column 7
Amount	Column 2
☐ Use transaction code	
Account type	Column 6
Transaction type	Column 3
Checking equals	C
Savings equals	S
Debit equals	DR
Credit equals	CR

Cancel
Save
2

1. Enter the column position that corresponds with each label. If you are not using a label then leave it blank.
2. Click the **Save** button when you are finished.

Tab Delimited

<

1

File layouts

CSV

Tab delimited

Fixed position

1

Enter the column positions of each label as it is placed within your file. If you are not using a label then leave it blank.

Name

Column 1

Account number

Column 4

Routing number

Column 5

ID number

Column 7

Amount

Column 2

☐ Use transaction code

2

Account type

Column 6

Transaction type

Column 3

Checking equals

C

Savings equals

S

Debit equals

DR

Credit equals

CR

Cancel

Save

3

- 1. Click the **Tab delimited** tab.
- 2. Enter the column position that corresponds with each label. If you are not using a label then leave it blank.
- 3. Click the **Save** button when you are finished.

Fixed Position

The screenshot shows the 'File layouts' interface with the 'Fixed position' tab selected. The interface includes a header with a back arrow and the title 'File layouts'. Below the header are three tabs: 'CSV', 'Tab delimited', and 'Fixed position'. A blue circle with the number '1' points to the 'Fixed position' tab. Below the tabs is a grey box with an information icon and text: 'Enter the column positions each label begins and ends with as it is placed within your file. If you are not using a label then leave it blank.' The main area contains several fields for defining column positions: 'Name' (Start: 1, End: 22), 'Account number' (Start: 38, End: 54), 'Routing number' (Start: 56, End: 64), 'ID number' (Start: 68, End: 82), 'Amount' (Start: 24, End: 33), 'Account type' (Start: 66, End: 66), 'Transaction type' (Start: 35, End: 36), 'Checking equals' (C), 'Savings equals' (S), 'Debit equals' (DR), and 'Credit equals' (CR). A blue circle with the number '2' points to the 'Use transaction code' toggle, which is currently turned off. At the bottom, there are 'Cancel' and 'Save' buttons. A blue circle with the number '3' points to the 'Save' button.

1. Click the **Fixed position** tab.
2. Enter the start and end positions that corresponds with each label. If you are not using a label then leave it blank.
3. Click the **Save** button when you are finished.

ACH

New ACH Batch

It's easy to create a new ACH Batch. You have the option to manually enter batch and recipient information or you can upload a Nacha formatted file.

Part 1: Creating an ACH Batch

The screenshot shows the ACH interface. At the top, there's a header 'ACH' and a navigation bar with buttons: 'Create ACH' (highlighted with a blue circle and number 1), 'Upload ACH', 'Pay taxes', 'Set import layouts', and 'Search recipients'. Below the navigation bar, there's a table with columns 'Active', 'History', and 'PPD'. The table contains a row for 'recurring test' with a status of 'Ready' and a value of '\$0.01'. Below the table, there's a 'Create ACH' form with five numbered steps: 1. 'Batch name' (ACH name), 2. 'Company' (Test ACH Company), 3. 'Company ID' (1999999999), 4. 'SEC' (PPD).

In the **Payments** tab select **ACH**.

1. Click the **Create ACH** button.
2. Enter a batch name.
3. Select a company.
4. (Optional) Enter a company ID.
5. Select an SEC code:
 - **PPD (Prearranged Payment and Deposit):** Consumer debits and credits and can be recurring or single-entry transactions.
 - **CCD (Corporate Credit or Debit):** Business-to-business debits and credits and can be recurring or single-entry transactions.

6	Entry description	ACH >
7	Discretionary data	TEST >

6. Enter an entry description.



Note: The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: PAYROLL, purchase or gas bill. If you are sending an ACH batch for payroll, you must enter "PAYROLL" in all capital letters as the Entry Description per Nacha Guidelines.

7. (Optional) Enter discretionary data.

Part 2: Manually Adding a Recipient

Manually add recipients to an ACH batch.

The screenshots illustrate the process of manually adding a recipient to an ACH batch. The first screenshot shows the 'Recipients' section with an 'Add recipients' link (1) and 'Cancel'/'Create batch' buttons. The second screenshot shows the 'Add recipients' modal with 'Add manually' (2) and 'Import from file' options. The third screenshot shows the 'Recipients' form with fields for 'Recipient name' (3), 'Amount' (4), 'Credit/Debit' (5), 'Account number' (6), 'Routing number' (7), and 'Account type' (8).

1. Click the "Add recipients" link.
2. Select "Add manually."
3. Enter the recipient's full name.
4. Enter an amount.
5. Select a transaction type:
 - **Credit:** The payment is sent to an account (ex. payroll or vendor payments)
 - **Debit:** Money is removed from an account (ex. customer payments)
6. Enter their account number.
7. Enter their routing number.
8. Use the drop-down to select an account type.

9 Optional fields ^

10 ID number (optional)

11 Addenda (optional)

12 ☐ Prenote ☐ Hold

13

14 + Add another recipient

15 Save recipient

Recipients 1 recipient >

Cancel Create batch 16

ACH batch created

Test

⊕ Credits \$1.00 ⊖ Debits \$0.00

Recipients	1
ACH company	Test ACH Company
SEC code	PPD
Description	ACH
Discretionary	TEST

Done 17

9. (Optional) Click the “Optional fields” link.
10. (Optional) Enter an ID number.
11. (Optional) Enter an addenda.
12. (Optional) Check the box to prenote a recipient.

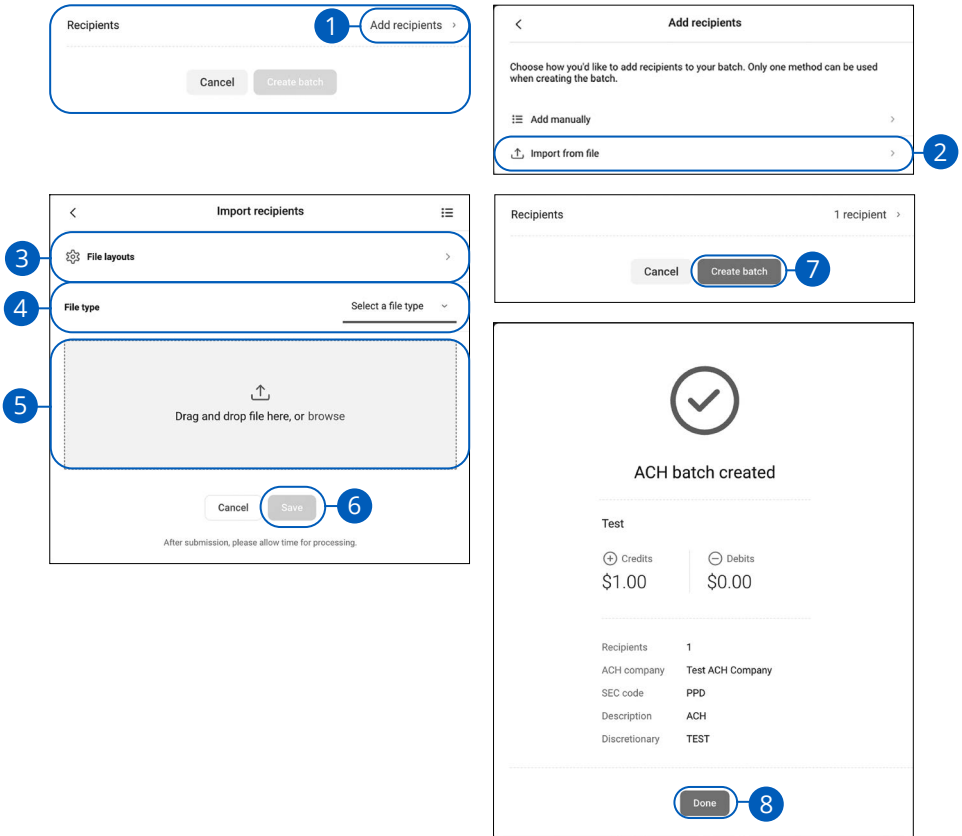


Note: Prenoting a recipient will issue a non-monetary test transaction to the receiving financial institution to ensure validity of the account information. Selecting Prenote will create an additional batch labeled “PNT-----” that you will initiate separate from the original batch. If you send a prenote and don’t receive a Notification of Change (NOC) or a return, you can typically send the live transaction as soon as the third banking day following the prenote’s settlement date.

13. Check the box to hold a payment, if needed. You can hold a recipient when you do not want them to receive funds for this processing date.
14. (Optional) Click the “+ Add another recipient” link to add another recipient.
15. Click the **Save recipient** button.
16. Click the **Create batch** button.
17. Click the **Done** button.

Part 3: Importing Recipients From a File

Import a list of recipients.



1. Click the "Add recipients" link.
2. Select "Import from file."
3. (Optional) Select "File layouts" to edit the map for uploaded files.
4. Use the drop-down to select a file type.
5. Upload your file.
6. Click the **Save** button.
7. Click the **Create batch** button.
8. Click the **Done** button.

ACH: New ACH Batch

ACH

ACH File Upload

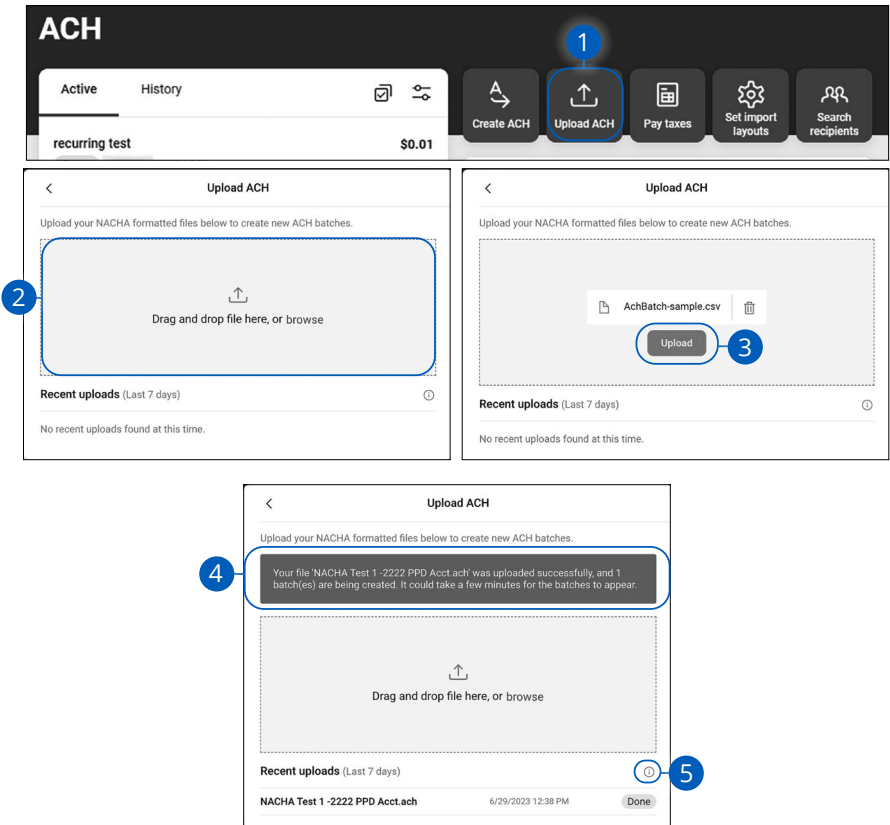
ACH File Upload allows you to upload properly formatted Nacha ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names and IDs match what was set up by your financial institution
- Effective Date is within permitted date range
 - Business Cutoff
 - ACH Debit and Credit Lead Days
 - Same Day ACH Cutoff



Note: ACH Upload functionality conforms to Nacha guidelines. These guidelines have been established to help financial institutions mitigate security and financial risk.



In the **Payments** tab select **ACH**.

1. Click the **Upload ACH** button.
2. Select the file to be uploaded
3. Click the **Upload** button.
4. Review the upload status.
5. (Optional) Click the icon to review statuses.

ACH

Duplicating an ACH Batch

Easily duplicate an existing batch.

The process is shown in six numbered steps:

1. In the **ACH** section, select the batch you want to duplicate (e.g., "recurring test").
2. Click the **Batch details** icon (three dots) for the selected batch.
3. In the **Duplicate batch** dialog, enter a new **Batch name**.
4. (Optional) Check the **Reset amounts to \$0.00** checkbox.
5. Click the **Create batch** button.
6. Click the **Done** button on the **Batch created** confirmation screen.

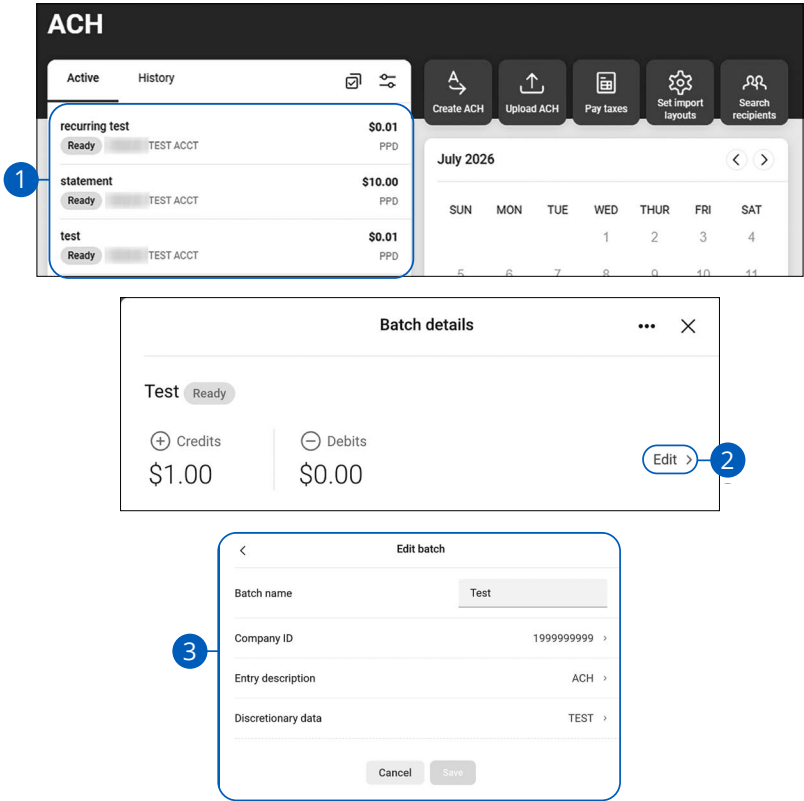
In the **Payments** tab select **ACH**.

1. Select the ACH batch you would like to duplicate.
2. Click the **...** icon and select "Duplicate."
3. Enter a batch name.
4. (Optional) Check the box to reset all amounts to \$0.00.
5. Click the **Create batch** button.
6. Click the **Done** button.

ACH

Editing an ACH Batch

You can edit any active ACH batch.



In the **Payments** tab select **ACH**.

- 1. Select the ACH batch you would like to edit.
- 2. Click the “Edit” link.
- 3. Make the necessary changes and click the **Save** button.



Note: To edit an ACH batch that has already been initiated you must first uninitiate the ACH batch. Go to page 49 for more information.

ACH

Editing or Adding a Recipient to an ACH Batch

You can edit or add recipients to any active ACH batch.

The screenshot displays the ACH interface. At the top, there's a header 'ACH' and tabs for 'Active' and 'History'. Below the tabs, there are two rows of batch information: 'recurring test' with a status of 'Ready' and a value of '\$0.01', and 'statement' with a status of 'Ready' and a value of '\$10.00'. A blue circle with the number '1' highlights the 'recurring test' row. To the right of the batch information, there are buttons for 'Create ACH', 'Upload ACH', 'Pay taxes', 'Set import layouts', and 'Search recipients'. Below these buttons, there's a calendar for 'July 2026' with days from 'SUN' to 'SAT'. Below the calendar, there's a 'Batch details' section. It shows 'Test' with a status of 'Ready', a 'Credits' section with a value of '\$1.00', and a 'Debits' section with a value of '\$0.00'. An 'Edit >' link is next to the debits. Below this, there's a 'Recipients' section with a link '1 recipient >'. A blue circle with the number '2' highlights this link. Below the 'Recipients' section, there's a 'Recipients' table. The table has columns for 'RECIPIENT', 'ROUTING', and 'AMOUNT'. It shows one recipient: 'TEST Q4 x2222' with routing '101105354' and amount '\$0.01 Debit'. A blue circle with the number '3' highlights the edit icon (pencil) and a blue circle with the number '4' highlights the add icon (person with plus) in the top right corner of the recipients table.

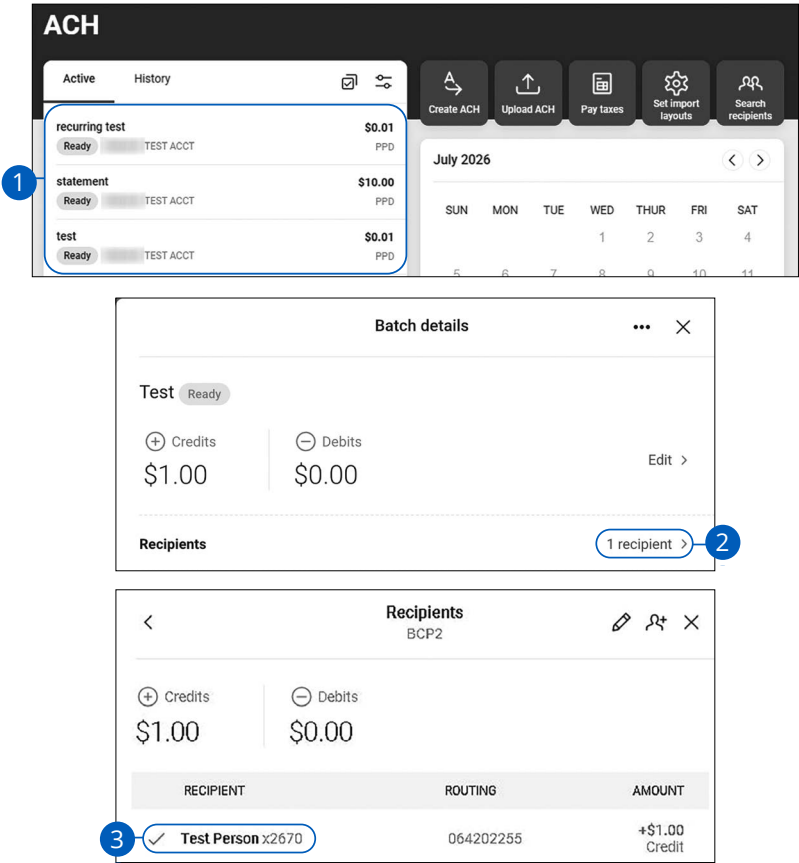
In the **Payments** tab select **ACH**.

1. Select the ACH batch you would like to edit.
2. Click the “recipient” link.
3. Click the icon to edit a recipient’s transaction amount, hold the recipient or send a prenote.
4. Click the icon to add a recipient. Go to page 32 for more information about adding a manual recipient or page 34 for more information about importing recipients from a file.

ACH

Editing or Deleting a Recipient

You can edit a recipient’s bank information, ID number and/or addenda information.



In the **Payments** tab select **ACH**.

1. Select the ACH batch you would like to edit.
2. Click the “recipient” link.
3. Click the recipient you would like to edit.

< Recipient details  

Test Person \$1.00 credit

Active

Recipient name
Test Person

Credit amount \$ 1.00 Credit/Debit Credit

Account type
Checking

Account number

Routing/ABA

ID number (optional)

Addenda (optional)

4. Make the necessary changes or click the  icon to delete a recipient.

ACH

Deleting an ACH Batch

You can delete pending transactions up until their processing date.

ACH

Active History

recurring test \$0.01
Ready TEST ACCT PPD

statement \$10.00
Ready TEST ACCT PPD

test \$0.01
Ready TEST ACCT PPD

1

Create ACH Upload ACH Pay taxes Set import layouts Search recipients

July 2026

SUN MON TUE WED THUR FRI SAT

5 6 7 8 9 10 11

Batch details

Test Ready

+ Credits \$1.00 - Debits \$0.00 Edit >

Recipients 1 recipient >

2

Delete ACH batch?

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

Cancel Delete

3

In the **Payments** tab select **ACH**.

1. Select the ACH batch you would like to delete.
2. Click the ... icon and select "Delete payment."
3. Click the **Delete** button.

ACH

Review and Initiate a One-Time ACH Batch

You can initiate any active ACH batch for one-time batch processing.

ACH

Active

History

Create ACH

Upload ACH

Pay taxes

Set import layouts

Search recipients

recurring test	\$0.01
Ready TEST ACCT	PPD
statement	\$10.00
Ready TEST ACCT	PPD
test	\$0.01
Ready TEST ACCT	PPD
test 07.10.23	\$0.05
Ready TEST ACCT	PPD
test 09.01.2021	\$100.00
Ready TEST ACCT	PPD
test 09.11.23	\$0.01
Ready TEST ACCT	PPD

July 2026

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

Test Ready

+ Credits

\$1.00

- Debits

\$0.00

Edit >

Recipients

1 recipient >

Company

Test ACH Company

Company ID

1999999999

SEC code

PPD

Description

ACH

Discretionary

TEST

2

Review and initiate

In the **Payments** tab select **ACH**.

1. Select the ACH batch you would like to initiate.
2. Click the **Review and initiate** button.

Initiate ACH

BCP Test

⊕ Credits

\$0.50

⊖ Debits

\$0.00

Show details ▾

Offset account

Select account >

Frequency

Once >

Effective date

Select date >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate

✓

ACH Initiated

Test

Debit

\$0.00

Credit

\$1.00

📅 Effective date

Jul 13

Confirmation #

0629230027

Recipients

1

Done

3. (Optional) Click the “Show details” link to show additional details.
4. Select an offset account.
5. Select an effective date.
6. (Optional) Check the box to reset amounts to \$0.00 after processing
7. Click the **Initiate** button.
8. Verify your identity using your primary verification method.
9. Click the **Done** button.

ACH

Review and Initiate a Recurring ACH Batch

You can initiate any active ACH batch for recurring batch processing. Recurring batches are transactions that repeat on a regular schedule.

The screenshot shows the ACH interface. On the left, a list of batches is displayed under the 'Active' tab. A blue circle with the number '1' highlights the 'test' batch, which has a status of 'Ready' and a value of '\$0.01'. To the right of the list is a calendar for July 2026, with the 29th highlighted. Below the list, a 'Batch details' modal is open, showing the details for the selected batch. A blue circle with the number '2' highlights the 'Review and initiate' button at the bottom of the modal.

Batch details

Test Ready

+ Credits \$1.00 - Debits \$0.00 Edit >

Recipients 1 recipient >

Company Test ACH Company

Company ID 1999999999

SEC code PPD

Description ACH

Discretionary TEST

2 Review and initiate

In the **Payments** tab select **ACH**.

1. Select the ACH batch you would like to initiate.
2. Click the **Review and initiate** button.

Initiate ACH

BCP Test

⊕ Credits

\$0.50

⊖ Debits

\$0.00

Show details ▾

Offset account Select account >

Frequency Once >

Schedule 1st of the month

Starts Sep 1 >

Ends Select date >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate

Schedule Monthly

Sun Mon Tue Wed Thur Fri Sat

13 14 15 16 17 18 19

20 21 22 23 24 25 26

27 28 29 30 31

☐ Last processing day

September 2023

1

2

3 4 5 6 7 8 9

10 11 12 13 14 15 16

Starts Sep 1, repeats monthly on the 1st

Confirm

ACH Initiated

Test

Debit

\$0.00

Credit

\$1.00

Effective date

Jul 13

Confirmation #

0629230027

Recipients

1

Done

3. (Optional) Click the “Show details” link to show additional details.
4. Select an offset account.
5. Select a frequency.
6. Select a start date and click the **Confirm** button.
7. Select an end date.
8. (Optional) Check the box to reset amounts to \$0.00 after processing
9. Click the **Initiate** button.
10. Verify your identity using your primary verification method.
11. Click the **Done** button.

ACH: Review and Initiate a Recurring ACH Batch

ACH

Review and Initiate Multiple ACH Batches

You can initiate multiple active ACH batch.

ACH

Active History

Create ACH Upload ACH Pay taxes Set import layouts Search recipients

2 selected **Initiate** Cancel

BATCH	RECURRING	AMOUNT
☐ Test	Initiated Test ACH Company	\$1.00 PPD
☒ PNT-Test Batch 1	Ready Test ACH Company	\$0.00 PPD
☒ PNT-Test Batch 2	Ready Test ACH Company	\$0.00 PPD

Initiate batches

0000008 \$0.51

Jul 11

SIMP CK 0002 (x8258)

Reset to \$0

0000011 \$0.01

Jul 11

Offset account

Reset to \$0

Initiate 2 batches

In the **Payments** tab select **ACH**.

1. Click the icon.
2. Select the ACH batches you would like to initiate.
3. Click the **Initiate** button.
4. Select an effective date for each batch.
5. Select an offset account.
6. (Optional) Check the box to reset amounts to \$0.00 after processing
7. Click the **Initiate** button.



ACH Initiated

BCP Test

Debit

Credit

\$0.00

\$0.50

 Effective date

Jul 28

Confirmation #

0727230017

Recipients

1

Done

9

8. Verify your identity using your primary verification method.
9. Click the **Done** button.

ACH

Uninitiate an ACH Batch

You can only uninitiate a batch that is in an “Initiated” status.

Active

History

BATCH	RECURRING	AMOUNT
1 Test Initiated Test ACH Company		\$1.00 PPD

Batch details

Test Initiated

+

Credits

\$1.00

-

Debits

\$0.00

Recipients

1 recipient >

Company

Test ACH Company

Company ID

1999999999

SEC code

PPD

Description

ACH

Discretionary

TEST

2

Uninitiate

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.

Cancel

Uninitiate

3

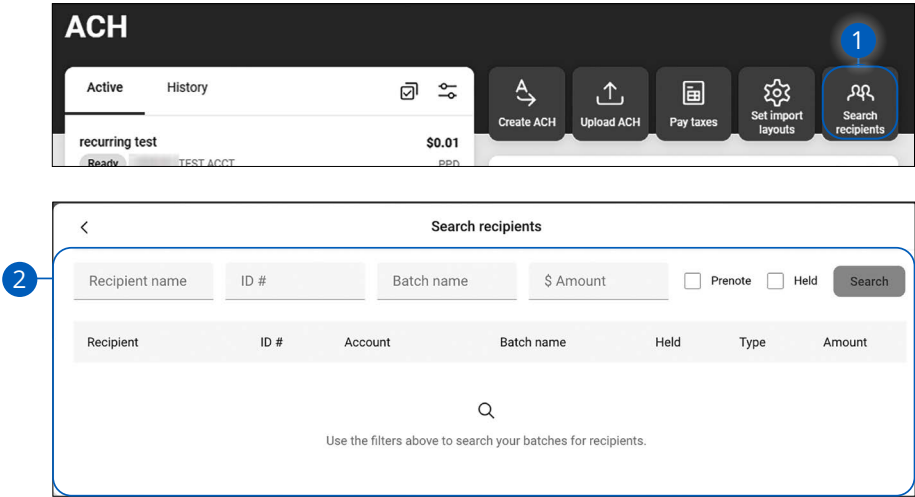
In the **Payments** tab select **ACH**.

1. Select the ACH batch you would like to uninitiate.
2. Click the **Uninitiate** button.
3. Click the **Uninitiate** button.

ACH

Search Recipients

Easily search for a specific recipient.



In the **Payments** tab select **ACH**.

1. Click the **Search recipients** button.
2. Enter your search criteria and click the **Search** button. A list of matching recipients will be displayed.

ACH

Editing Recipients

Quickly edit a recipient.

ACH

Active

History

recurring test

\$0.01

Ready

TEST ACCT

PRD

Create ACH

Upload ACH

Pay taxes

Set import layouts

Search recipients

Search recipients

john

ID #

Batch name

\$ Amount

☐ Prenote

☐ Held

Search

Recipient	ID #	Account	Batch name	Held	Type	Amount
✓ John Doe			Second Batch		Credit	+\$1.00

Recipient details

John Doe

Active

+\$1.00 credit

Recipient name

John Doe

Credit amount

\$ 1.00

Credit/Debit

Credit

Account type

Checking

Account number

Routing/ABA

026005050

ID number (optional)

Addenda (optional)

☐ Prenote

☐ Held

0/60

Save

In the **Payments** tab select **ACH**.

1. Click the **Search recipients** button.
2. Enter your search criteria and click the **Search** button. A list of matching recipients will be displayed. Select the recipient you would like to edit.
3. Make the necessary changes and click the **Save** button.

ACH

Tax Payments

Initiate a tax payment.

The screenshot displays the ACH interface for initiating a tax payment. The top navigation bar includes 'Active' and 'History' tabs, and a toolbar with buttons for 'Create ACH', 'Upload ACH', 'Pay taxes' (highlighted with a blue circle and number 1), 'Set import layouts', and 'Search recipients'. Below the navigation bar, a table shows a 'recurring test' payment for '\$0.01'. The main content area is titled 'Pay taxes' and contains a form with the following steps:

- Payment details:** Includes 'Tax authority' (Federal/State) and a 'Next' button (highlighted with a blue circle and number 5).
- From and to accounts:** Includes 'Company' (Select company), 'Pay from' (Select from account), and 'Pay to' (Select receiving account).
- Tax code and amounts:** Includes 'Taxpayer ID' (Taxpayer ID) and a 'Next' button (highlighted with a blue circle and number 10).

In the **Payments** tab select **ACH**.

1. Click the **Pay taxes** button.
2. Click the **Federal** button.
3. Enter a payment name.
4. Enter a tax period.
5. Click the **Next** button.
6. Select company.
7. Select the pay from account.
8. Select the pay to account.
9. Enter the taxpayer ID.
10. Click the **Next** button.

Pay taxes

✓ Payment details Edit
Federal, Tax FD July Taxes, July 2026

✓ From and to accounts Edit
From Test Account, to ██████████

3 Tax code and amounts

11 Tax code Lookup tax code >

13 Amount \$ 0.00

Back Create payment 14

Tax code

Q Search tax codes

TAX CODE	DESCRIPTION	PAYMENT DUE
01111	Occupational Tax and Registration Return for Wagering	Payment due with a return
01117	Occupational Tax and Registration Return for Wagering	Payment due on an IRS notice
07091	United States Gift (and Generation-Skipping Transfer) Tax Return	Payment due with a return
07096	United States Gift (and Generation-Skipping Transfer) Tax Return	Estimated Payment
07097	United States Gift (and Generation-Skipping Transfer) Tax Return	Payment due on an IRS notice
07301	Monthly Tax Return for Wagers	Payment due with a return
07307	Monthly Tax Return for Wagers	Payment due on an IRS

11. Click the "Lookup tax code" link to select a tax code.
12. Select the tax code.
13. Enter the payment amount.
14. Click the **Create payment** button when you are finished.

ACH: Tax Payments

ACH

ACH Exceptions & Notifications

Authorizations

- As the Originator, you are required to obtain the Receiver's authorization before initiating any ACH credit or debit in accordance with applicable ACH rules.
- Authorizations should be clear, readily understandable and transparent.
- Consumer debit authorizations are generally required to be in writing or similarly authenticated. They should specify whether the transaction is single or recurring, the amount, timing, Receiver's name, account details, date and revocation process. A copy must be provided to the consumer.
- Consumer credit authorizations do not always need to be in writing and may be provided orally, depending on the circumstances.
- Business-to-business (CCD/CTX) transactions require authorization through an agreement between the Originator and the Receiver.
- You are required to retain authorization records in accordance with applicable ACH rules (generally a minimum of two years for certain consumer transactions).

Returns

- The RDFI (Receiving Depository Financial Institution) may return an ACH entry for valid reasons, such as insufficient funds, a closed account or an unauthorized transaction.
- Returns are subject to designated time frames established by ACH rules (often by the opening of business on the second banking day following the settlement date of the original entry, sometimes referred to as the "24-hour return time frame"). Certain SEC codes may follow different time lines.
- As the Originator, you will generally receive return information from your ODFI, often accessible through your online banking system.

Notifications of Change (NOC)

- Instead of returning an entry, the RDFI may issue a Notification of Change (NOC) if account information is incorrect (for example, an invalid account or routing number).
- The RDFI is required to transmit the NOC within applicable time frames (generally within two banking days of the settlement date of the related entry).
- Your ODFI will forward the NOC details to you. For recurring entries, you are required to correct the information within the time frame established by ACH rules (generally within six banking days of receiving the NOC or before the next scheduled entry, whichever is later).
- For single-entry transactions and certain SEC codes (ARC, BOC, POP, RCK, XCK, single-entry TEL, and single-entry WEB), correction may not be required; however, making the correction is recommended to help reduce the risk of future exceptions or returns.

Reversals

- A reversal may be used to correct an erroneous ACH entry, such as a duplicate payment, incorrect amount or unintended recipient, in accordance with applicable ACH rules.
- Reversals must be initiated in accordance with ACH rules and only under specific conditions, generally within defined time frames (often within five banking days after the settlement date of the original entry).
- Authorization from the Receiver is generally not required for a properly initiated reversal under ACH rules; however, you should make reasonable efforts to notify the Receiver of the reversal no later than its settlement date.

ACH processing is subject to the Nacha Operating Rules and applicable laws and regulations. Your use of ACH services is governed by your agreement(s) with Farmers National Bank, which may include additional requirements, limitations and obligations.

Wire Transfers

Wire Overview

A wire transfer is a method of electronically transferring funds from one individual or entity to another. It involves the movement of money between different financial institutions. Wire transfers are typically fast, secure and reliable, making them a popular choice for various types of financial transactions.



Note: Contact Farmers National Bank at 651-332-5268 for more information about international wire access.

Wires

A

B

Active

History

Templates

D

Account
SIMP CK 0002 x8258

E

WIRE DETAILS	AMOUNT
Test Wire 2 Ready to US BK ID BOIS (x4321)	\$1.00
Test Wire 2 Initiated, to (x6789)	\$1.00

C

Create wire

July 2023

SUN

MON

TUE

WED

THU

FRI

SAT

1

2

3

4

5

6

7

8

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31

In the **Payments** tab select **Wires**.

- A. Click the **History** tab to view your wire history.
- B. Click the **Templates** tab to view your wire templates.
- C. Click the **Create wire** button to create new wires or wire templates.
- D. Use the drop-down to change the account.
- E. Click a wire to view more details, make edits or delete.

Wire Transfers

Creating a Domestic Wire

Domestic wires allow you to send funds to any recipient within the United States. Make sure you have all of the necessary account and contact information for the creditor before you continue.



Note: For more information about initiating a templated wire go to page 70.

Part 1: Creating a Wire

The screenshot shows the 'Create wire' form in a mobile application. The form is titled 'Create wire' and has a back arrow at the top left. It contains several input fields and buttons. A blue circle with the number 1 points to the 'Create wire' button at the top right. A blue circle with the number 2 points to the 'Wire name' input field. A blue circle with the number 3 points to the 'Amount' input field, which has a dollar sign and '0.00'. A blue circle with the number 4 points to the 'From' input field, which shows 'Test Checking 1' and '\$155.90'. A blue circle with the number 5 points to the 'Add creditor' button next to the 'To' input field. At the bottom, there is a 'Remittance information' section with an 'Add notes' link, a 'Save as template' checkbox, and a 'Create wire' button.

In the **Payments** tab select **Wires**.

1. Click the **Create wire** button.
2. Enter a wire name.
3. Enter an amount.
4. Use the drop-down to select an account.
5. Click the "Add creditor" link to add a creditor.

Part 2: Creditor Information

Add a creditor to a wire.

1

Name

2

Account number

3

Building/street #

Street name

Town name (city)

Country subdivision (state)

Post code (zip)

United States - US

4

+ Show optional fields

Optional address fields

Department

Sub department

PO box

Building name

Room

Floor

Town location

District name

1. Enter the creditor's name.
2. Enter the creditor's account number.
3. Enter the creditor's address.
4. (Optional) Click the "+ Show optional fields" link to show additional optional fields.

Part 3: Creditor Agent and Instructed Agent

When sending a wire, the creditor agent is the final bank that receives the funds. Some financial institutions use an in-between third-party bank called an instructed agent to process funds. If the creditor agent uses an instructed agent, the instructed agent's information will need to be input as well.

The screenshot displays a wire transfer form with three main sections:

- Creditor agent** (Beneficiary institution that holds the creditor's account):
 - Fields: Routing/ABA number, Institution name, Reference beneficiary, Town name (city), Country subdivision (state), and a dropdown menu for United States - US.
 - Callout 1 points to the "Find institution" button in the top right corner.
- Instructed agent** (Creditor's receiving financial institution):
 - Field: Same details as creditor agent (checked).
 - Callout 2 points to this checkbox.
- Intermediary financial institution**:
 - Fields: Routing/ABA number, Institution name, City, and State.
 - Callout 3 points to the "Save" button at the bottom of the form.

At the bottom of the form, there are "Cancel" and "Save" buttons. The "Save" button is highlighted with a blue circle and the number 3.

1. Search for the creditor agent by clicking the **Find Institution** button or enter the receiving financial institution's information.
2. (Optional) To add an instructed agent, uncheck the box next to "Same details as creditor agent."
 - a. Search for the instructed agent by clicking the **Find Institution** button or enter the instructed agent's information.
3. Click the **Save** button.

Part 4: Finalizing Wire

The screenshot shows a 'Finalizing Wire' interface. At the top right, it says 'John Doe' and 'US BANK KANSAS' with a right arrow. Below this is a 'Remittance information' section with an 'Add notes >' link (callout 1). Underneath is a 'Save as template' section with a checkbox (callout 2). At the bottom of this section is a 'Create wire' button (callout 3). Below the first section is a confirmation screen. It features a large checkmark icon and the text 'Wire created'. Below that, it says 'Test Wire' and '\$1.00'. There is a 'Template' icon and text. Below this, it shows 'From: SIMP CK 0002 x8258' and 'To: John Doe'. At the bottom is a 'Done' button (callout 4).

1. (Optional) Click the “Add notes” link to add a note.
2. (Optional) Check the box to save as a template.
3. Click the **Create wire** button.
4. Review the wire information and click the **Done** button.
5. Go to page 71 for more information about initiating a wire.



Note: Wires submitted after 3 PM Central Time (CT) will not be processed until the following business day.

Wire Transfers

Creating an International Wire

International wires allow you to send funds to a recipient across the world. Make sure you have all of the necessary account and contact information for the creditor before you continue.



Note: For more information about initiating a templated wire go to page 70.

Part 1: Creating a Wire

The screenshot shows the 'Create wire' form in a mobile application. The form is titled 'Create wire' and has a back arrow at the top left. It contains several input fields and buttons, numbered 1 through 5. 1. 'Create wire' button at the top right. 2. 'Wire name' input field. 3. 'Amount' input field with a dollar sign and '0.00'. 4. 'From' dropdown menu showing 'Test Checking 1' and '\$155.90'. 5. 'Add creditor' button. Other fields include 'To', 'Remittance information', 'Add notes', and 'Save as template'.

In the **Payments** tab select **Wires**.

1. Click the **Create wire** button.
2. Enter a wire name.
3. Enter an amount.
4. Use the drop-down to select an account.
5. Click the "Add creditor" link to add a creditor.

Part 2: Creditor Information

Add a creditor to a wire.

Add creditor

Wire type: Domestic **International** 1

Creditor details
Person or company receiving the payment.

2 Name

3 Account number

4 Building/street # Street name
Town name (city) Country subdivision (state)
Post code (zip) United Kingdom of Great Britain

5 + Show optional fields

Optional address fields

Department Sub department

PO box Building name

Room Floor

Town location District name

1. Click the **International** button.
2. Enter the creditor's name.
3. Enter the creditor's account number.
4. Enter the creditor's address.
5. (Optional) Click the "+ Show optional fields" link to show additional optional fields.

Part 3: Creditor Agent

When sending a wire, the creditor agent is the beneficiary institution that holds the creditor's account.

Creditor agent
Beneficiary institution that holds the creditor's account.

1

2

3

4

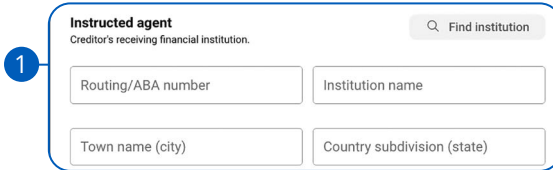
5

6

1. Enter the institution name.
2. Enter a reference for the beneficiary.
3. Enter an institution ID and use the drop-down to select a code.
4. Enter the town name/city.
5. Enter the country subdivision/state.
6. Use the drop-down to select a country.

Part 3: Instructed Agent

The instructed agent is the creditor's receiving financial institution.



Instructed agent
Creditor's receiving financial institution.

Find institution

Routing/ABA number

Institution name

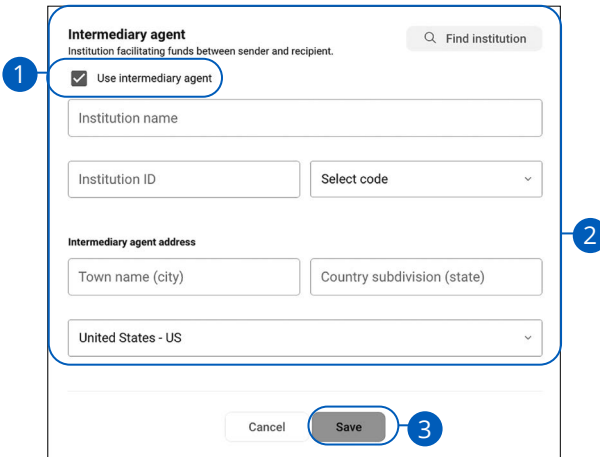
Town name (city)

Country subdivision (state)

1. Search for the instructed agent by clicking the **Find Institution** button or enter the instructed agent's information.

Part 4: Intermediary Agent

Some financial institutions use an in-between third-party bank called an intermediary agent to process funds. If the creditor agent uses an intermediary agent, the intermediary agent's information will need to be input as well.



Intermediary agent
Institution facilitating funds between sender and recipient.

Find institution

☒ Use intermediary agent

Institution name

Institution ID

Select code

Intermediary agent address

Town name (city)

Country subdivision (state)

United States - US

Cancel Save

1. (Optional) To add an intermediary agent, check the box next to "Use intermediary agent."
2. Search for the intermediary agent by clicking the **Find Institution** button or enter the intermediary agent's information.
3. Click the **Save** button.

Part 4: Finalizing Wire

The top screenshot shows a form for creating a wire. It includes a 'To' field with 'John Doe' and 'US BANK KANSAS'. There is an 'Add notes' link (1), a 'Save as template' checkbox (2), and a 'Create wire' button (3).

The bottom screenshot shows a confirmation screen titled 'Wire created' with a checkmark icon. It displays 'Test Wire \$1.00' and a 'Template' icon. Below this, it shows 'From: SIMP CK 0002 x8258' and 'To: John Doe'. At the bottom is a 'Done' button (4).

1. (Optional) Click the “Add notes” link to add a note.
2. (Optional) Check the box to save as a template.
3. Click the **Create wire** button.
4. Review the wire information and click the **Done** button.
5. Go to page 71 for more information about initiating a wire.



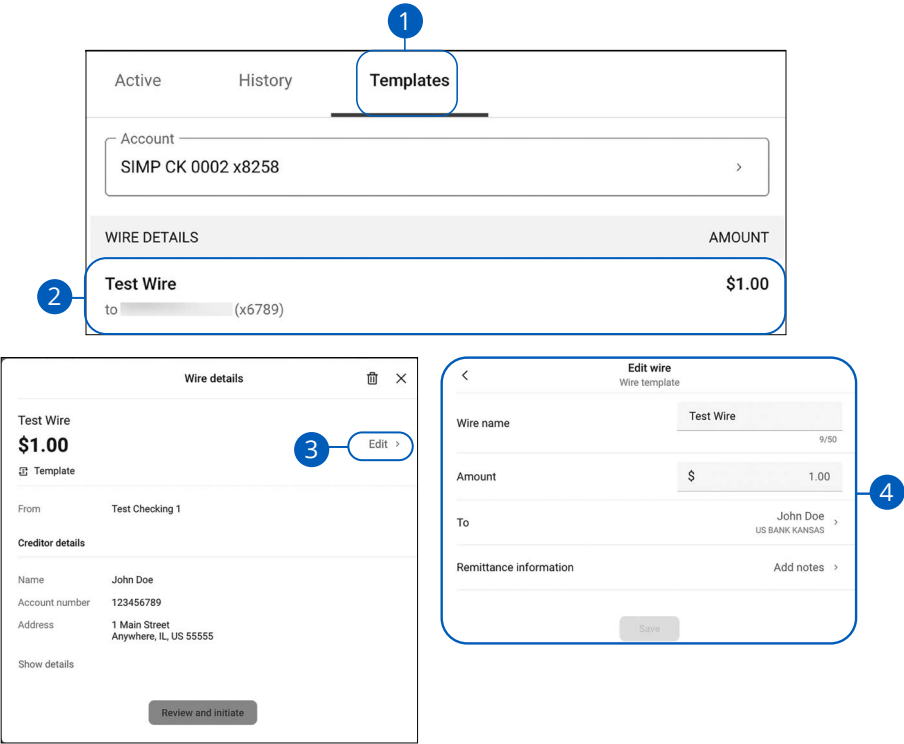
Note: Wires submitted after 3 PM Central Time (CT) will not be processed until the following business day.

Wire Transfers

Wire Management

If you have frequent repeating payments, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model. Easily edit a template when changes are necessary.

Editing a Wire Template

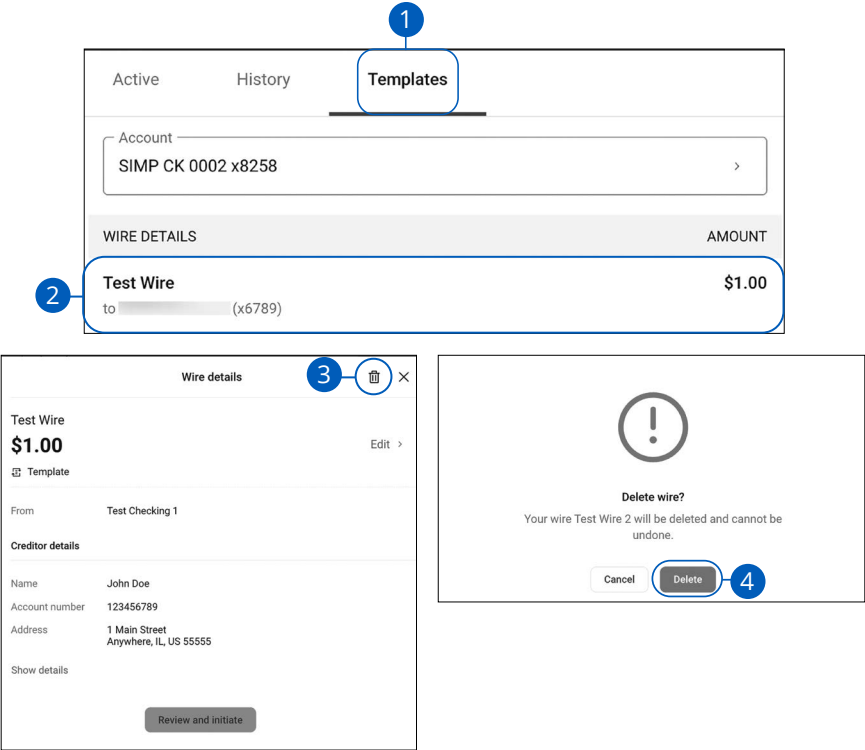


In the **Payments** tab select **Wires**.

1. Click the **Templates** tab.
2. Select the template you would like to edit.
3. Click the “Edit” link.
4. Make the necessary changes and click the **Save** button.

Deleting a Wire Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.

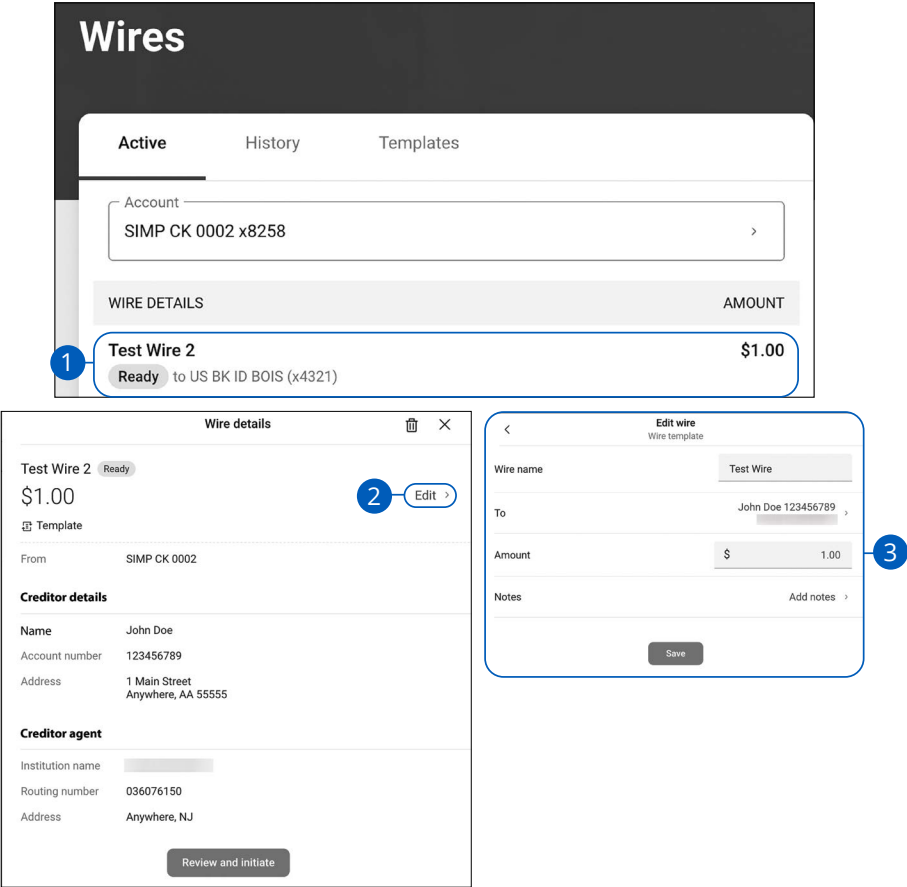


In the **Payments** tab select **Wires**.

1. Click the **Templates** tab.
2. Select the template you would like to delete.
3. Click the 🗑️ icon.
4. Click the **Delete** button.

Editing a Wire

You can edit a wire while it is in the Ready status. Wires that have been initiated for processing cannot be edited or canceled.

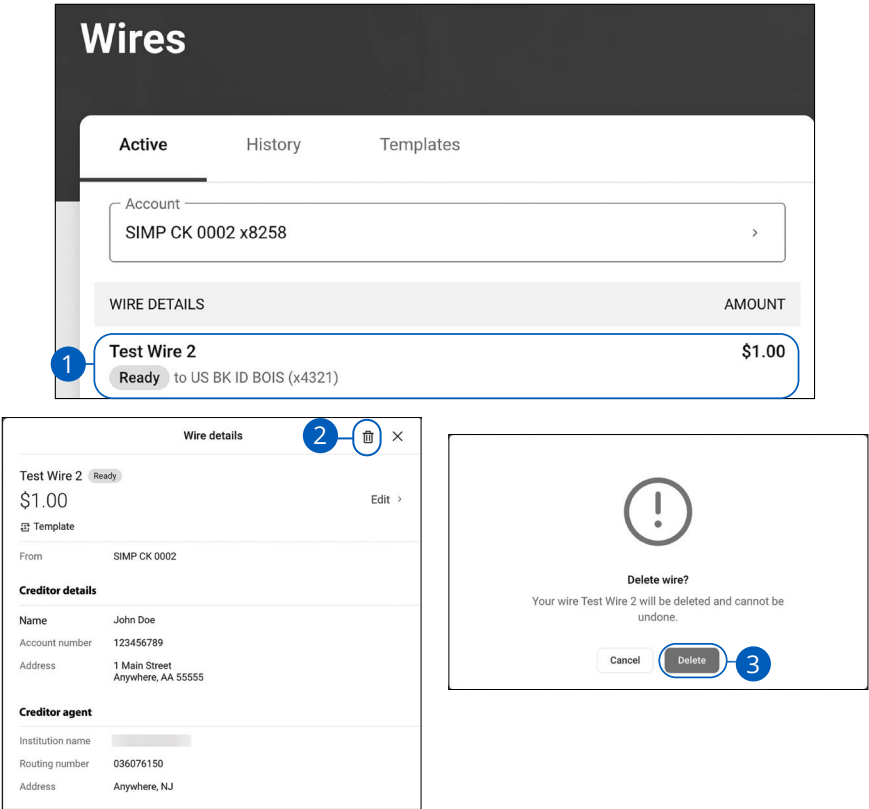


In the **Payments** tab select **Wires**.

1. Select the wire you would like to edit.
2. Click the "Edit" link.
3. Make the necessary changes and click the **Save** button.

Deleting a Wire

You can delete a wire while it is in the Ready status. Wires that have been initiated cannot be deleted or canceled. Once a wire has been deleted, it cannot be recovered.



In the **Payments** tab select **Wires**.

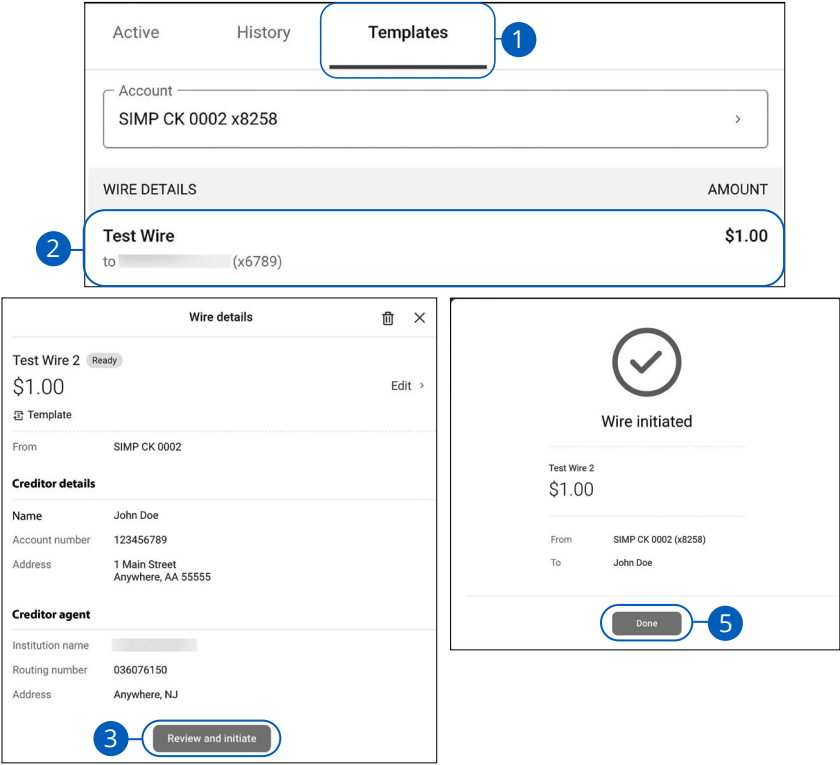
1. Select the template you would like to delete.
2. Click the  icon.
3. Click the **Delete** button.

Wire Transfers

Reviewing and Initiating Wires

Review and Initiate a Wire Template

Easily initiate a wire template. After the wire template has been transmitted, the wire details are saved under “Templates” to be transmitted again at your convenience.



In the **Payments** tab select **Wires**.

1. Click the **Templates** tab.
2. Select the template you would like to initiate.
3. Click the **Review and initiate** button.
4. Verify your identity using your primary verification method.
5. Click the **Done** button.

Review and Initiate a Wire

Easily initiate a wire. Once “Active” wires have transmitted, the wire details are deleted.

The image displays two screenshots from a financial application's 'Wires' section.

Top Screenshot: Wires List

- Header:** 'Wires' title, tabs for 'Active', 'History', and 'Templates'.
- Account:** A dropdown menu showing 'SIMP CK 0002 x8258'.
- Table:**

WIRE DETAILS	AMOUNT
Test Wire 2 Ready to US BK ID BOIS (x4321)	\$1.00
Test Wire 2 Initiated, to [redacted] (x6789)	\$1.00
- Annotation 1:** A blue circle with the number '1' points to the 'Test Wire 2' row in the table.

Bottom Left Screenshot: Wire details

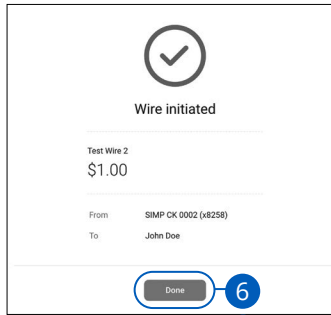
- Header:** 'Wire details' title, close icon.
- Wire Info:** 'Test Wire 2' (Ready), '\$1.00', and an 'Edit' link.
- Template:** A link to view the wire template.
- From:** 'SIMP CK 0002'.
- Creditor details:**
 - Name:** John Doe
 - Account number:** 123456789
 - Address:** 1 Main Street, Anywhere, AA 55555
- Creditor agent:**
 - Institution name:** [redacted]
 - Routing number:** 036076150
 - Address:** Anywhere, NJ
- Annotation 2:** A blue circle with the number '2' points to the 'Review and initiate' button at the bottom.

Bottom Right Screenshot: Initiate wire

- Header:** 'Initiate wire' title, back arrow.
- Wire Info:** 'Test Wire 2', '\$1.00'.
- From:** 'SIMP CK 0002'.
- To:** 'Jane Doe'.
- Annotation 3:** A blue circle with the number '3' points to the 'Show details' link.
- Buttons:** 'Cancel' and 'Initiate' buttons at the bottom.
- Annotation 4:** A blue circle with the number '4' points to the 'Initiate' button.

In the **Payments** tab select **Wires**.

1. Select the wire you would like to initiate.
2. Click the **Review and Initiate** button.
3. (Optional) Click the “Show details” link to show additional details.
4. Click the **Initiate** button.



5. Verify your identity using your primary verification method.
6. Click the **Done** button.
7. Your wire should now display in the **Active** tab and show a status of "Processing." Once Farmers National Bank has completed and sent the wire, it will display in the **History** tab and show a status of "Complete."



Note: If your organization has enabled dual control, the approver must log into online banking, go to Wires, find the wire in the **Templates** tab and click the **Review and initiate** button.

Dual Control

Overview

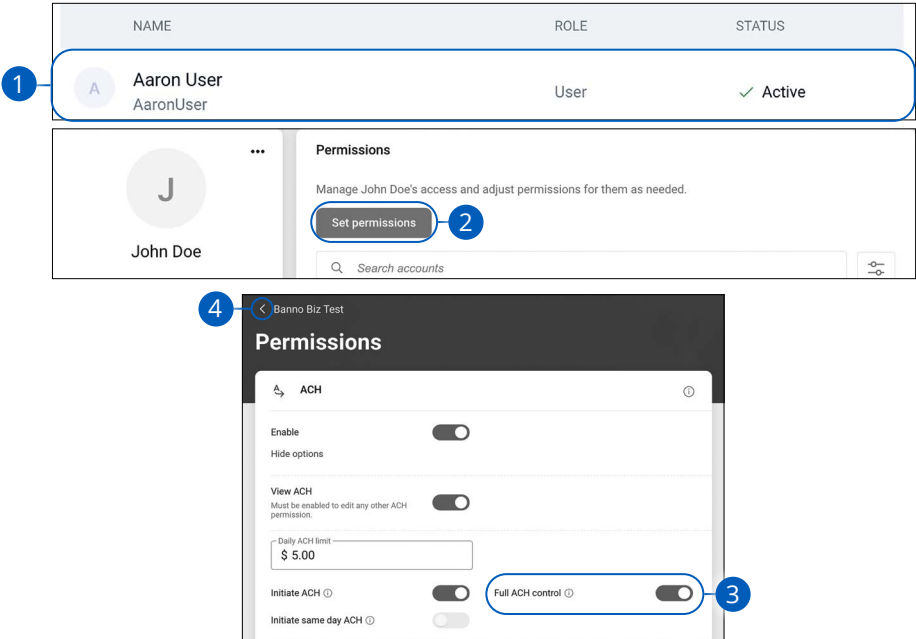
If a payment requires dual approval, once one user creates an ACH or Wire transaction a second user will need to approve the payment before it can be processed.

Notifications of ACH or Wires that are ready for approval can be sent via email, text or in-app messaging. This will need to be enabled under Alerts. Go to page 95 for more information.

Dual Control

ACH Dual Control Set Up

ACH Dual Control can be enabled/disabled through a user's permission.



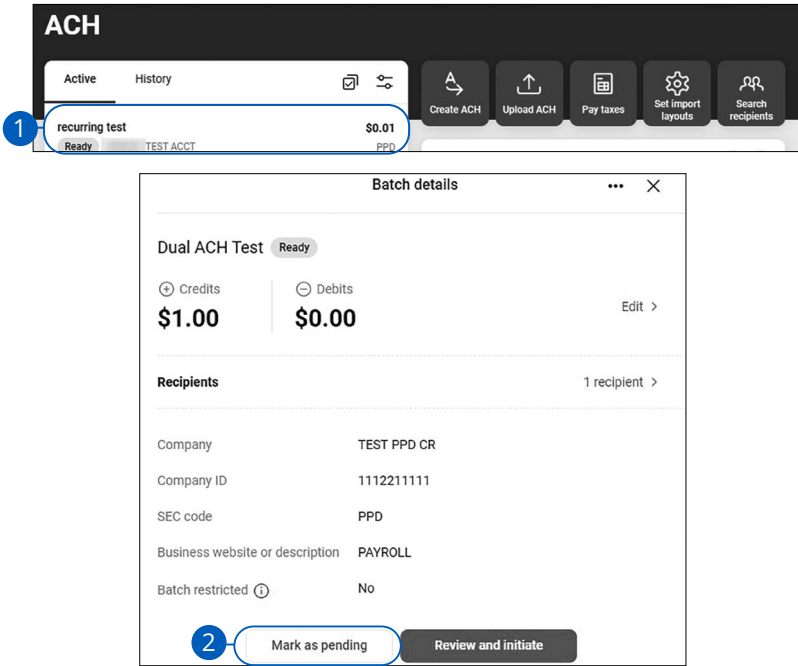
From the main dashboard, click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Select the user you would like to enable dual control for.
2. Click the **Set permissions** button.
3. To enable dual control for ACH batches the “Full ACH control” toggle must be disabled. This means if one user created or edited a batch, they will receive error messages when trying to initiate.
4. Click the  icon when you are finished.

Dual Control

Initiating ACH via Dual Control

To initiate dual-control batches, you will first need to mark them as pending.



ACH

Active History

1 recurring test \$0.01

Ready TEST ACCT PPD

Create ACH Upload ACH Pay taxes Set import layouts Search recipients

Batch details

Dual ACH Test Ready

+ Credits \$1.00 - Debits \$0.00 Edit >

Recipients 1 recipient >

Company TEST PPD CR

Company ID 1112211111

SEC code PPD

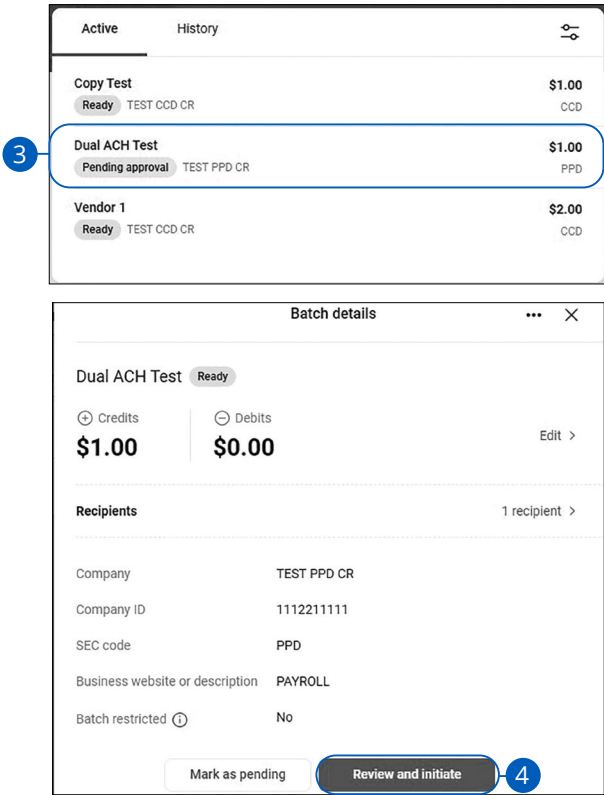
Business website or description PAYROLL

Batch restricted ⓘ No

2 Mark as pending Review and initiate

From the main dashboard, in the **Payments** tab select **ACH**.

1. Select the ACH batch you would like to initiate.
2. Click the **Mark as Pending** button.



- 3. The batch status is now updated to “Pending approval”. Another user can now log in and access the batch.
- 4. They can either edit the batch and then click the **Return to ready** button or initiate the batch by clicking the **Review and initiate** button. If they edit the batch, they will not be able to initiate. Another user will have to login to initiate.

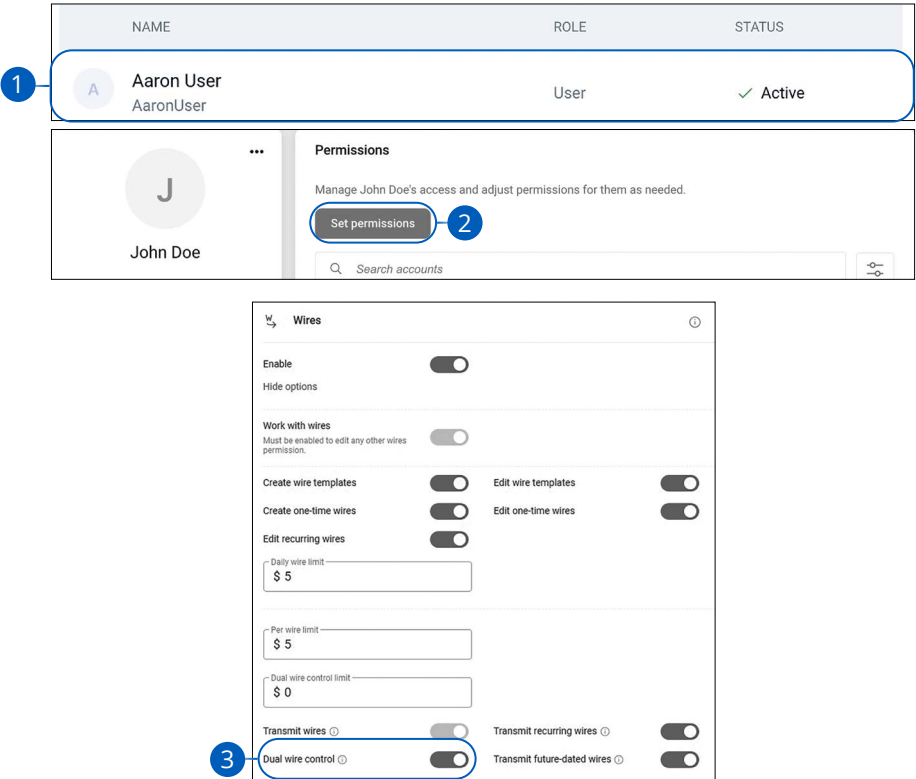


Note: “Review and initiate” may be available if the user has “Initiate ACH” permissions enabled. However, if the same user was the last person to create or edit the ACH, they will receive an error message if they try to initiate.

Dual Control

Wire Dual Control Set Up

Wire Dual Control can be enabled/disabled through a user's permission.



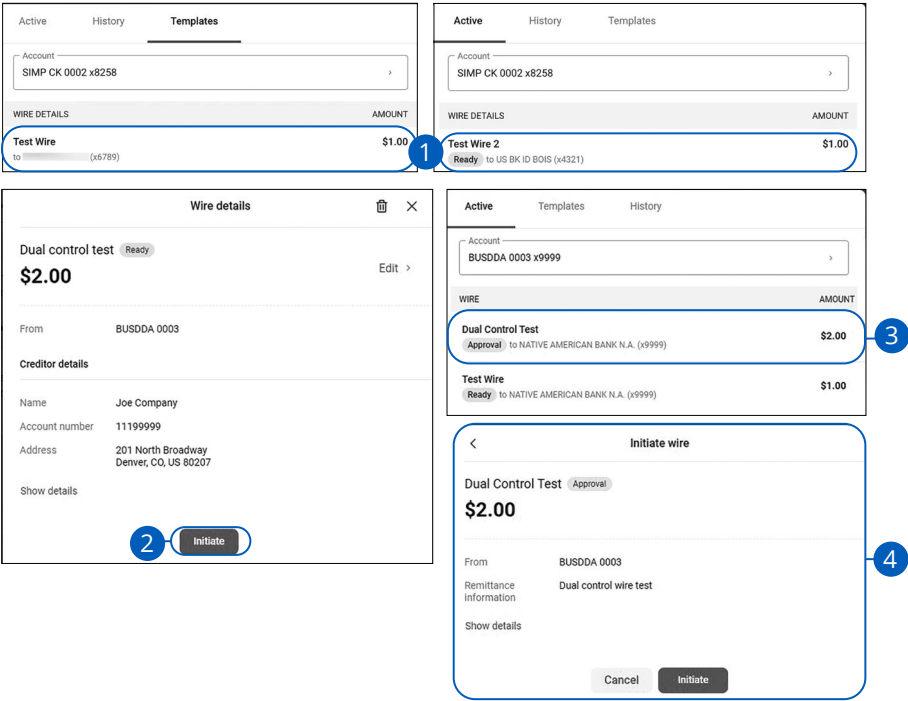
From the main dashboard, click your profile in the lower left corner of the screen, then click **Manage business**. Click the **Manage users** tab.

1. Select the user you would like to enable dual control for.
2. Click the **Set permissions** button.
3. To enable dual control for Wires the "Dual wire control" toggle must be enabled. For additional customization, a "Dual wire control limit" can be established. Any dollar amount below this limit would not require dual control.

Dual Control

Initiating a Wire via Dual Control

The first user will need to initiate the wire.



In the **Payments** tab select **Wires**.

1. Select the template or wire you would like to initiate.
2. Click the **Initiate** button.
3. The status of the wire will change to "Approval". This means the wire is ready for another user to log in, review, and transmit the wire.
4. The second user will need to review the wire details by clicking the "Show details" link and then confirms wire by clicking the **Initiate** button.

Positive Pay

Introduction

Positive Pay is a fraud detection tool that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

Positive Pay requires the Customer to upload a file of issued checks or manually enter issued checks through their Farmers National Bank Online Banking application each time checks are issued. When those issued checks are presented for payment at the bank either through the inclearing files or presented over the counter for encashment, they are compared electronically against the list of issued checks. When the components of the check (amount and check number) do not match the issued check information that was uploaded, a Positive Pay Exception is created. Exceptions must be reviewed and decided by the customer as they may be indicators that fraud has occurred on their account.

It should be noted that the upload as well as the review of any identified exceptions is extremely time sensitive. Timely uploads ensure that when checks are presented for payment, they can be compared to the list of issued items and valid checks will not be rejected.

Important Need to Knows:

- Exception item review and decisioning must occur between 8 AM and 10 AM Mountain Standard Time (MST) the morning after presentment.
- If you have several accounts on Positive Pay you will need to upload any items for each account SEPARATELY.
- If a company regularly credits or debits your account via ACH and you do not wish to review those transactions, a filter can be established by a bank representative to allow those transactions to post automatically.



Note: If the Payee name is slightly different than what was placed on the filter it will make you review that transaction.

- After the decision time, items CANNOT be changed.
- When checks are uploaded or entered manually those items will automatically post to the account if everything matches.

Positive Pay

Check Positive Pay

When checks are posted to the account, the system reviews the check elements against the details in the upload (or against the manually created items) and the set parameters. Any variances will result in an Exception item. Exceptions may be created due to the following reasons:

- **Duplicate Check Number:** The item was previously paid
- **Mismatch Amount:** Amount does not match the upload amount or the manually created item amount
- **Paid Not Issued:** The item was never loaded into the system as an issued check
- **Stop Pay Item/Voided Item:** The item was previously voided
- **High Check Number:** The check number is greater than the “High Check Number” set in the parameters
- **Low Check Number:** The check number is lower than the “Low Check Number” set in the parameters
- **Amount Exceeds Limit:** The amount exceeds the “Amount Limit” set in the parameters
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days
- **Previously Paid Item Posted:** The item was previously paid

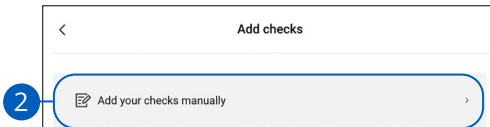
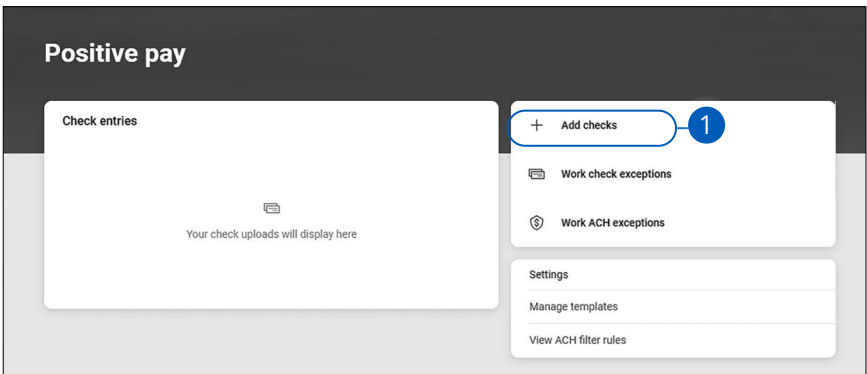
Positive Pay

Manually Add a Check

You can manually add a check when you want to enter the check information, instead of uploading a CSV file.



Note: Exception item review and decisioning must occur between 8 AM and 10 AM Mountain Standard Time (MST).



In the **Payments** tab select **Positive pay**.

1. Click the **Add checks** button.
2. Click the **Add your checks manually** button.

3 Select Account

Select the account your checks were issued from

Q Search accounts

SIMP CK 0002 (x8258)
\$1.57 available

11 Review checks

Account SIMP CK 0002 x8258

Upload summary

Total items 1
Total amount \$1.00

DATE	PAYEE/AMOUNT	CHECK #
JUL 4	\$1.00 John Doe	1001

Enter another Approve

4 Enter checks
SIMP CK 0002 x8258

Check number 0000 0/10

Check amount \$ 0.00

Payee Payee name 0/35

Type Debit

Check date Select

9 Save and enter another 10 Review 0 checks

Approve 1 Check

This is final and cannot be edited afterwards

Go back Approve **12**

1 Check approved.

Account SIMP CK 0002 (x8258)
Upload date July 13, 2023

Add more Done **13**

3. Select the account the check was issued from.
4. Enter the check number.
5. Enter the amount.
6. Enter the payee's name.
7. Leave the "Type" drop-down on "Debit."
8. Select the check date.
9. (Optional) To add another check, click the **Save and enter another** button.
10. Click the **Review Checks** button.
11. Review the information and click the **Approve** button.
12. Click the **Approve** button.
13. Click the **Done** button.



Note: Your upload will appear on the positive pay home page.

Check entries

PosPayManualEntry_jhatfield_260407.txt	Main Account	Review & approve >
		(Pending)
John Q Test.csv	Main Account	5 mins ago
		(Successful)

Review checks

File upload summary

File name: PosPayManualEntry_jhatfield_260407.txt

Total items: 1

Total amount: \$1.00

DATE	PAYEE/AMOUNT	CHECK #
APR 7	\$1.00 Jennifer Hatfield	00000000025

Cancel Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

1 checks approved

PosPayManualEntry_jhatfield_260407.txt

Account: Main Account

Upload date: Apr 7, 2026

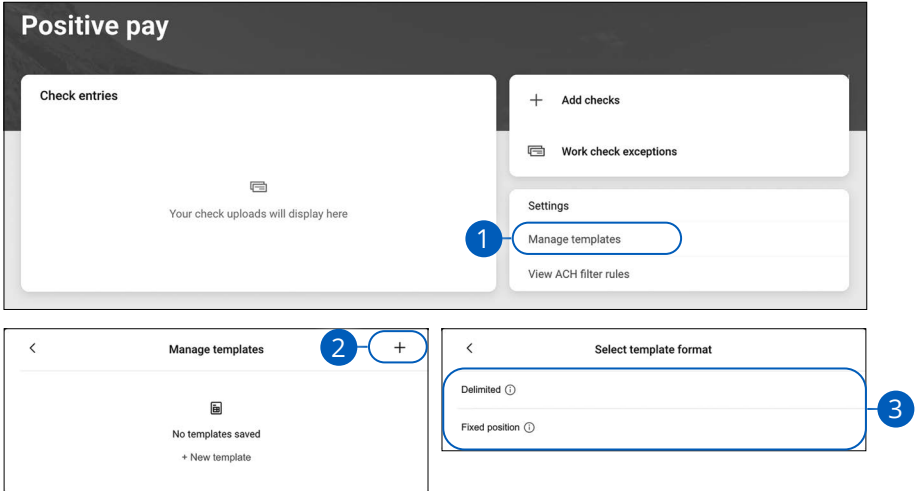
Uploaded & approved

Done Upload another

14. Click the **Review & approve** button.
15. Review the information to ensure it is accurate and click the **Approve** button.
16. If you are finished, click the **Done** button. Once it is uploaded it will show as "successful."
17. To upload another CSV file click the **Upload Another** button.

Positive Pay

Manage CSV Upload Templates



In the **Payments** tab select **Positive pay**.

1. Click the "Manage templates" link.
2. Click the  icon.
3. Select a template format.

Creating a Delimited Template

Create delimited template

1 Template name 4/10

2 Amount format ☐ Decimal included >

3 Field delimiter ☐ Comma (,) >

4 Text qualifier ☐ None >

Review delimited template

Template name Test

Amount format Decimal included

Field delimiter Comma (,)

Text qualifier None

Column order
1. Item Number
2. Item amount

Edit **Save** 7



Template saved
The template "Test 2" is ready to use.

Upload checks **Done** 8

Column order
Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	1	
Item Amount Required	2	
Account number	Col #	
Account type	Col #	Set indicators Required >
Issue date	Col #	Set date format Required >
Payee Max 35 characters	Col #	
Debit/credit	Col #	Set indicators Required >
Void indicator	Col #	Set indicator Required >
Void date	Col #	Set date format Required >
Payee address 1	Col #	
Payee address 2	Col #	
Payee address 3	Col #	
Payee address 4	Col #	
Stop indicator	Col #	Set indicator Required >

Cancel **Review** 6

1. Enter a template name.
2. Select an amount format.
3. Select a field delimiter.
4. Select a text qualifier.
5. Enter the column position that corresponds with each label. If you are not using a label then leave it blank.
6. Click the **Review** button.
7. Click the **Save** button.
8. Click the **Done** button.

Creating a Fixed Position Template

1

Template name

Test 2

6/10

2

Amount format ⓘ

No format validation >

<

Review fixed position template

Template name

Test 2

Amount format

No format validation

Columns

- Item Number (1-2)
- Item amount (3-3)

Edit

Save 7

✓

Template saved

The template "Test 3" is ready to use.

Upload checks

Done 8

Label position

Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item Number Required	Begin 1	End 2	
Item Amount Required	Begin 3	End 3 \$	
Account number	Begin	End	
Account type	Begin	End	Set indicators Required >
Issue date	Begin	End	Set date format Required >
Payee Max 35 characters	Begin	End	
Debit/credit	Begin	End	Set indicators Required >
Void indicator	Begin	End	Set indicator Required >
Void date	Begin	End	Set date format Required >
Payee address 1	Begin	End	
Payee address 2	Begin	End	
Payee address 3	Begin	End	
Payee address 4	Begin	End	
Stop indicator	Begin	End	Set indicator Required >

Cancel

Review 6

5

1. Enter a template name.
2. Select an amount format.
3. Enter the column position that corresponds with each label. If you are not using a label then leave it blank.
4. Click the **Review** button.
5. Click the **Save** button.
6. Click the **Done** button.

Positive Pay

Editing a Template

1 **Settings**

Manage templates

2 **Manage templates**

Test 2
Fixed position

Test
Delimited

Test 3
Delimited

Template saved
The template "Test 3" is ready to use.

Upload checks **Done** 5

Edit fixed position template

Template name: Test 2 6/50

Amount format: No format validation

Label position
Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item Number Required	1	2	
Item Amount Required	3	3	
Account number	Begin	End	
Account type	Begin	End	Set indicators Required
Issue date	Begin	End	Set date format Required
Payee Max 50 characters	Begin	End	
Debit/credit	Begin	End	Set indicators Required
Void indicator	Begin	End	Set indicator Required
Void date	Begin	End	Set date format Required
Payee address 1	Begin	End	
Payee address 2	Begin	End	
Payee address 3	Begin	End	
Payee address 4	Begin	End	
Stop indicator	Begin	End	Set indicator Required

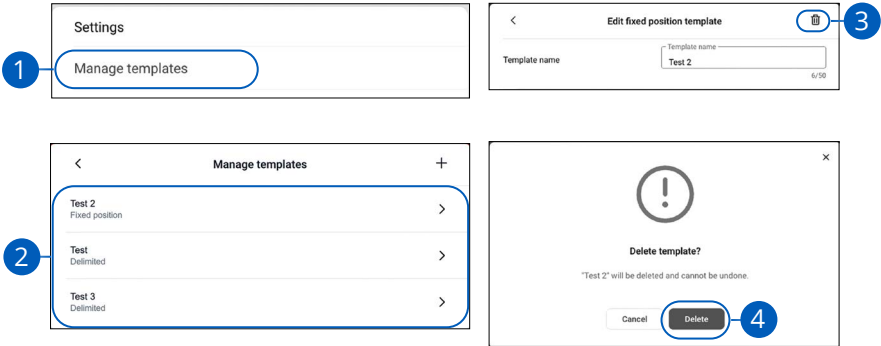
Cancel **Review** 4

In the **Payments** tab select **Positive pay**.

1. Click the "Manage templates" link.
2. Select the template you wish to edit.
3. Make the necessary changes and click the **Review** button.
4. Click the **Review** button.
5. Click the **Done** button.

Positive Pay

Deleting a Template



In the **Payments** tab select **Positive pay**.

1. Click the "Manage templates" link.
2. Select the template you wish to delete.
3. Click the  icon.
4. Click the **Delete** button.

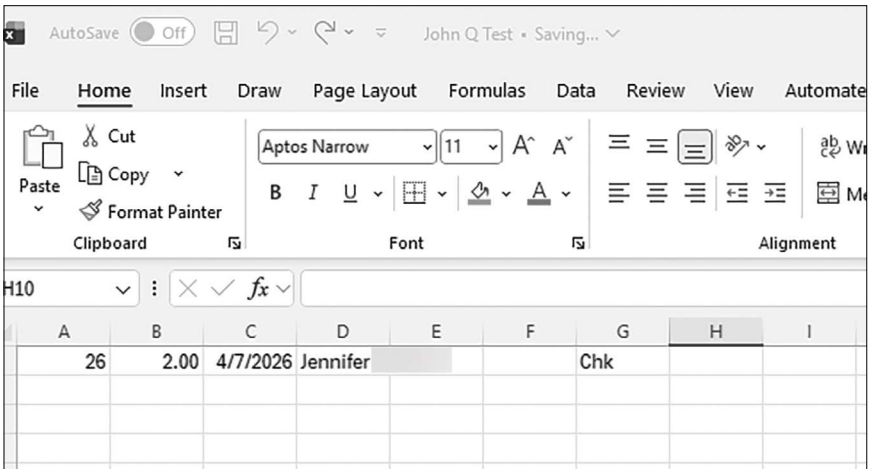
Positive Pay

Upload Issued Item File

Add checks by uploading a comma delimited file. The following information is mandatory and must be included in the file:

- Check Number
- Amount (No Dollar signs) (ex 2.00)
- Check Date
- Payee
- Then a couple columns over put Chk

The Excel sheet should not have any headers. If you have headers it will NOT allow you to upload the file.



	A	B	C	D	E	F	G	H	I
26	2.00	4/7/2026	Jennifer				Chk		

The image shows a two-part interface. The top part is a header area titled "Positive pay" with a "Check entries" section on the left and a right-hand menu. The right-hand menu contains three items: "Add checks" (marked with a blue circle 1), "Work check exceptions", and "Work ACH exceptions". The bottom part is a detailed view of the "Add checks" form. It has a title bar with a back arrow and "Add checks". Below the title bar is a section "Add your checks manually" with a right arrow. The form contains six numbered steps: 1. "Select template" with a "Select template" button (circle 2); 2. "Choose associated account" with a "Select" button (circle 3); 3. "Upload file" with a sub-label "Max 500 Items per file" and a link "Default template formatting guide" (circle 4); 4. A large dashed box for file upload with an upload icon and text "Drag and drop file here, or browse" (circle 5); 5. A "Submit" button (circle 6); and 6. A note at the bottom: "After submission, please allow time for processing."

In the **Payments** tab select **Positive pay**.

1. Click the **Add checks** button.
2. Select a template.
3. Select the account the check was issued from.
4. (Optional) Click the "View CSV formatting guide" link to view the necessary CSV formatting.
5. Select the CSV file.
6. Click the **Submit** button.



Note: Your upload will appear on the positive pay home page.

Check entries

John Q Test.csv Main Account
Pending

Review & approve >

Review checks

File upload summary

File name John Q Test.csv

Total items 1

Total amount \$2.00

DATE	PAYEE/AMOUNT	CHECK #
APR 7	\$2.00 Jennifer Hatfield	00000000026

Cancel

Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

1 checks approved

John Q Test.csv Uploaded & approved

Account Main Account

Upload date Apr 7, 2026

Done

Upload another

7. Click the **Review & approve** button.
8. Review the information to ensure it is accurate and click the **Approve** button.
9. If you are finished, click the **Done** button. Once it is uploaded it will show as "successful."
10. To upload another CSV file click the **Upload Another** button.

Positive Pay

Check Decisions

The screenshot shows the 'Positive pay' interface. On the right, there are two buttons: 'Add checks' and 'Work check exceptions' (circled with a blue line and labeled 1). Below 'Work check exceptions' is a button for 'Work ACH exceptions'. The main area on the left is titled 'Check entries' and contains a placeholder for check uploads. Below this is a section titled 'Work exceptions' (labeled 2). It shows the account 'SIMP CK 0002 (x8258)' and a message: 'Select any check exceptions you would like to pay. All unselected or unsubmitted checks will be returned.' Below this is a table with columns 'PAY', 'PAYEE/AMOUNT', and 'CHECK #/REASON'. The first row shows a checked box (labeled 4), '\$1.00', and '0000000102' (labeled 3). The 'Not Issued' status is also visible. At the bottom of the table, it says 'Returning 0' and 'Paying 1'. A 'Submit' button (labeled 5) is at the bottom right. A 'Check details' modal is open, showing the check amount '\$1.00', a 'Check images' section with a message 'There are no images included with this check.', and a list of details: Account name (SIMP CK 0002 (x8258)), Check number (0000000102), Source of entry (P.O.D.), Exception reason (Not Issued), Protected (N), DDA Batch (4881), and DDA Sequence (0010004925). A 'Print' button is at the bottom of the modal.

In the **Payments** tab select **Positive pay**.

1. Click the **Work check exceptions** button.
2. Select an account.
3. (Optional) Click an exception to view additional details.
4. Check the box next to an exception to pay. Uncheck the box next to an exception to return.
5. Once all decisions have been made, click the **Submit** button.

Positive Pay

ACH Positive Pay

Managing Filters

Customers that utilize Positive Pay are responsible for reviewing their exceptions and decisioning them between 7 AM and 12 PM Central Time (CT) every business day. Failure to timely review exceptions could result in a loss to the customer or the potential for a valid item being returned.

Working ACH Exceptions

Positive pay

Check entries

Your check uploads will display here

+ Add checks

Work check exceptions

Work ACH exceptions 1

Select account

Select the account your checks were issued from

Search accounts

FSWB Business 0001 (x2647)
\$31.86 available

FSWB Business 0002 (x6911)
\$87.50 available

Work ACH Exceptions

Account: FSWB Business 0001 (x2647)

Select ACH exceptions you would like to pay or return. Exceptions not decided will have the default decision applied after cutoff.

PAY	RETURN	PAYEE/AMOUNT/DESCRIPTION	SEC/REASON
☐	☒	\$1.00 Debit Princess Ronja- PP Test	PPD Invalid Company Name: Princess Ronja, Invalid Company ID: 123564785, ...
☒	☐	\$2.00 Debit Princess Ronja- PP Test	PPD Invalid Company Name: Princess Ronja, Invalid Company ID: 123564785, ...

Undecided 0 | Returning 1 | Paying 1

Submit 5

ACH exception details

Princess Ronja

\$1.00

Account name: FSWB Business 0001 (x2647)

Type: Debit

SEC code: PPD

Description: PP Test

Protected: No

Exception reason(s): Invalid Company Name: Princess Ronja, Invalid Company ID: 123564785, Invalid SEC: PPD, Invalid Amount, Invalid ABA Number: 10210703, Debits not allowed

Print

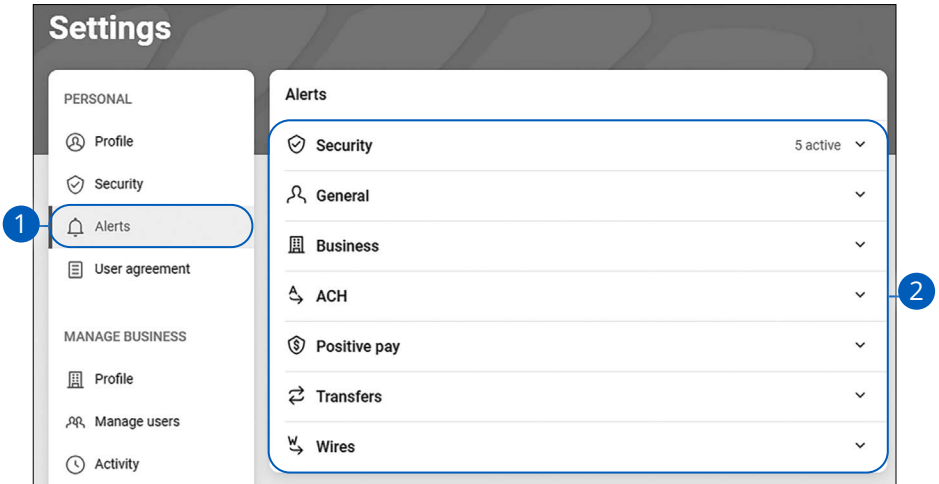
In the **Payments** tab select **Positive pay**.

1. Click the **Work ACH exceptions** button.
2. Select an account.
3. (Optional) Click an exception to view additional details.
4. Choose whether to pay or return the item.
5. Once all decisions have been made, click the **Submit** button.

Business Alerts

Enabling Alerts

Business customers can enhance financial control, optimize operations, and bolster security through the use of business alerts. Follow these step-by-step instructions to individually enroll in alerts.



From the main dashboard, click your name in the lower left corner of the screen, then click **Account settings**.

1. Click the **Alerts** tab.
2. Expand each section to review individual alerts.
 - **Security:** Logins from new devices and changes to user profiles
 - **General:** General alerts not specific to any one account
 - **Business:** Changes to the business profile
 - **ACH:** Activity related to ACH service
 - **Positive Pay:** Activity related to Positive Pay service
 - **Transfers:** Activity related to transfers
 - **Wires:** Activity related to Wire service

Alerts

 **User security** 3 active 

 **General** 

 **Business** 

 **ACH** 

Recurring ACH batch about to initiate 

ACH batch initiated 

ACH batch pending approval 

ACH batch processed 

Recurring ACH batch about to expire 

Recurring ACH batch expired 

Recurring ACH batch not initiated 

ACH batch uninitiated 

ACH batch updated 

Incoming ACH EDI transaction 

 **Positive pay** 

 **Transfers** 

 **Wires** 

3. Select an alert.

Recurring ACH batch about to initiate

Receive an alert when a recurring ACH batch is about to initiate.

Email ☐

SMS ☐

In-app message ☐

Save

4. Select the delivery method for each alert you wish to enroll in:
 - **Email:** To receive an email to your email address on file
 - **SMS:** To receive a text message to your mobile phone number on file
 - **In-app message:** To receive a conversation inside Messages for viewing once you log in
5. Click the **Save** button when you are finished.

Reports

Reports Overview

Use reports to provide a complete view of your account's positions—prior day, current day and detailed transaction activity.

Prior Day

View end-of-day balances, float breakdown and summarized debits/credits for reconciliation.

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

SummaryDetails

AccountBUS GRN 0002 (x1628)Update

Prior Account Information

BUS GRN 0002 / FARMERS NATIONAL BANK

Close of Business.....	May 26, 2026	Prior Day Activity	
		Debits	Credits
Available Balance....	71.00		ACH Items
Collected Balance....	71.00	0.00	0.00
Ledger Balance.....	71.00		
Hold Amount.....	0.00		Inclearing
		0.00	0.00
One-day Float.....	0.00		Over-the-counter
Two-day Float.....	0.00	0.00	0.00
Three-day Float.....	0.00		
Over 3-day Float.....	0.00		Wires
		0.00	0.00
			Transfers
		0.00	0.00
			Total
	0.00		0.00

Click the **Reports** tab.

1. Use the drop-down to select an account and click the **Update** button.

Reports: Reports Overview

Current Day

View real-time balances, current available funds, and intraday debit/credit activity.

Prior day

Current day

1

Summary

EDI

Positive pay

Saved reports

Account

BUS GRN 0002 (x1628)

Update

2

Current Account Information

BUS GRN 0002 / FARMERS NATIONAL BANK

As of Date..... May 26, 2026

Current Day Activity

Debits

Credits

Available Balance.... Collected Balance.... Ledger Balance..... Hold Amount.....

0.00

0.00

Current Available....

0.00

0.00

Wires

0.00

0.00

Transfers

0.00

0.00

Total

0.

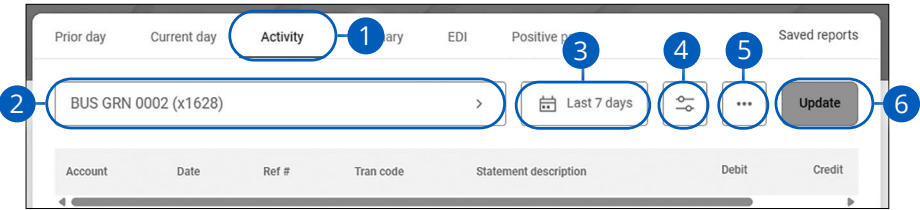
0.00

Click the **Reports** tab.

1. Click the **Current day** tab.
2. Use the drop-down to select an account and click the **Update** button.

Activity

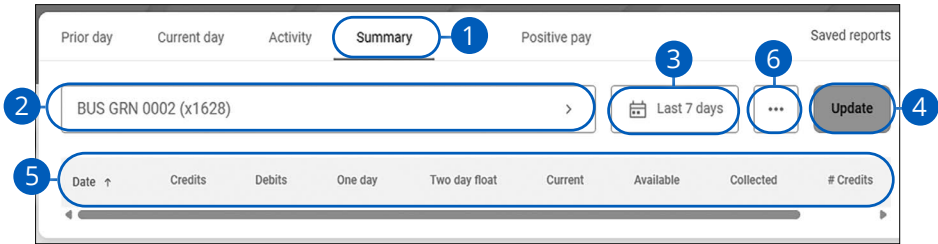
View detailed, line-item transaction history with full descriptions, references and amounts.



Click the **Reports** tab.

- 1. Click the **Activity** tab.
- 2. Use the drop-down to select an account.
- 3. Select a date range.
- 4. Click the **Update** button.
- 5. (Optional) Filter the results.
- 6. (Optional) Click the ... icon to save or download the report.

Summary



Click the **Reports** tab.

- 1. Click the **Summary** tab.
- 2. Use the drop-down to select an account.
- 3. Select a date range.
- 4. Click the **Update** button.
- 5. (Optional) Click on a column to sort the results.
- 6. (Optional) Click the ... icon to save or download the report.

EDI

The Electronic Data Interchange (EDI) report displays incoming and outgoing business payment transaction details.

The screenshot shows the EDI report interface. At the top, there are tabs: 'Prior day', 'Current day', 'Activity', 'Sum', 'EDI' (highlighted with a blue circle and number 1), 'Positive pay', and 'Saved reports'. Below the tabs, there are two drop-down menus: 'Account' (with 'BUS GRN 0002 (x1628)' selected, highlighted with a blue circle and number 2) and 'EDI Information' (with 'Summary' selected, highlighted with a blue circle and number 3). To the right of these menus are three buttons: 'Last month' (highlighted with a blue circle and number 4), a filter icon (highlighted with a blue circle and number 6), and a three-dot menu icon (highlighted with a blue circle and number 7). Further right is an 'Update' button (highlighted with a blue circle and number 5). Below these elements is a table with the following headers: 'Account #', 'Date', 'Name', 'Value', and 'Debit'.

Click the **Reports** tab.

1. Click the **EDI** tab.
2. Use the drop-down to select an account.
3. Use the drop-down to select a report type:
 - **Summary**: View the data by account, date range and transaction type
 - **NACHA**: Formatted to view the Nacha rules, parameters and format specifications useful in troubleshooting transaction errors and rejections
4. Select a date range.
5. Click the **Update** button for the Summary report or the **Download** button to download the NACHA report.
6. (Optional) Filter the results.
7. (Optional) Click the **...** icon to save or download the report.

Positive Pay

The screenshot shows the 'Positive pay' tab selected. The interface includes a navigation bar with 'Prior day', 'Current day', 'Activity', 'Summary', and 'Positive pay' (highlighted with callout 1). Below the navigation bar, there are several controls: a 'Report' drop-down menu set to 'Items' (callout 2), a text input field containing 'BUS GRN 0002 (x1628)' (callout 3), a date range selector set to 'Last 7 days' (callout 4), a filter icon (callout 5), a three-dot menu icon (callout 6), and an 'Update' button (callout 7). Below these controls is a table with the following headers: Account #, Check #, Entered Date, Issued Date, Posted Date, Payee, Exception Reason, Status, and Issued.

Click the **Reports** tab.

1. Click the **Positive pay** tab.
2. Use the drop-down to select a report type:
 - **Items:** View the status of your checks, including whether they've been issued or cleared
 - **Item maintenance:** View updates/changes to your check issue files
 - **Item exceptions:** Review past decisions made on ACH exception items for tracking and reference
3. Use the drop-down to select an account.
4. Select a date range.
5. Click the **Update** button.
6. (Optional) Filter the results.
7. (Optional) Click the **...** icon to save or download the report.



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