

CAMBRIDGE — TRUST —

PRIVATE BANKING WEALTH MANAGEMENT



Cambridge Trust Business Online & Mobile Banking with BizBanker User Guide



Business Online & Mobile Banking with BizBanker

Providing you convenient and secure online access to your business accounts financial information is an extension of Cambridge Trust's private banking relationship with you. With BizBanker, our powerful, fully integrated digital treasury management portal, you can improve cost efficiency, streamline productivity, and transact with confidence.

LET'S GET STARTED

We've created this User Guide to help you set up your business accounts in the BizBanker client portal. You'll find easy- to-follow instructions as well as links to self-guided video tutorials to set up the many features that your business requires.

If you have any questions or need assistance, contact your Private Banker or call our Client Resource Center at **844-251-4244**.

Thank you for your trust and we look forward to serving you and your business needs.



Table of Contents

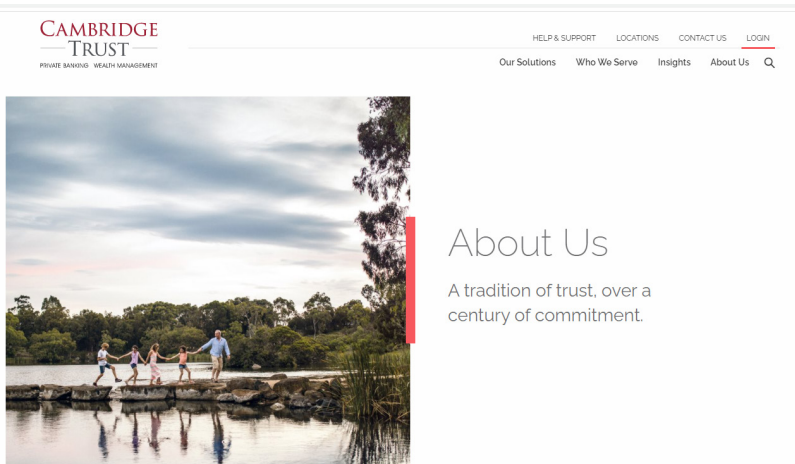
Log In	4
Main Menu.....	5
Account Activity	6
E-Statements	7
Transfers and Loan Payments.....	9
Bill Pay	11
Initiating a Bill Payment.....	13
Repetitive Wire Transfer.....	15
ACH Template Payment.....	17
ACH Transactions	20
Payroll Direct Deposit (File Import).....	23
Alerts	24
Positive Pay.....	25
Adding New Users	28
Locations.....	30



Log In

HOW TO LOG INTO YOUR ONLINE BANKING ACCOUNT

1. To sign on, navigate to www.cambridgetrust.com using your web browser.
2. Enter your user ID & or company ID into the field titled "Account Access" in the top left-hand corner of the page.

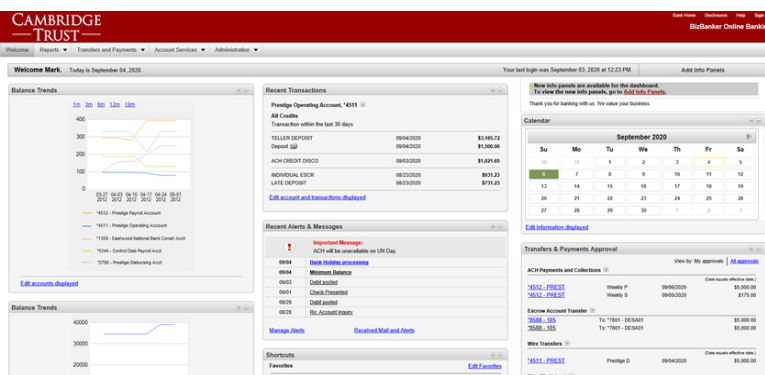


3. Click "Login"
4. Enter PIN to sign in. If you are using a secure token, enter your PIN followed by a six or eight-digit token code.

Main Menu

MAIN MENU DISPLAY

The main menu page will display a series of tabs along the top of the page representing the services available to you.



Account Activity

1. To view account activity, click on the "Reports" tab. Next, under the heading "Deposit Account Reporting" click "Activity – Deposit Accounts."

Activity – deposit accounts

Balances – deposit accounts

Activity & balances

Forecast balances

Manage saved searches

Saved Reports: (Edit)

Operating Account ACH/WT Credits

Operating Account Checks Paid

Scheduled Deposit Account Report

Quick Links:

Manage exceptions

Stop check payments

Statements & documents

Search Deposit Account Activity

Up to 3 months of data are available.

General Search Options

Output to: [Screen \(HTML\)](#) [Show more output options](#)

Accounts: 1-6 All accounts Go

Description	Type	Account	ABA/IRC	Balance
<input type="checkbox"/> PRESTIGE PAYROLL ACCOUNT	Checking	*4512	081203790	Current \$25,628.11
<input checked="" type="checkbox"/> PRESTIGE OPERATING ACCOUNT	Checking	*4511	081203790	Current \$178,160.44
<input type="checkbox"/> PRESTIGE CD2	CD	*4390	081203790	Current \$6,643.21
<input checked="" type="checkbox"/> PRESTIGE CD1	CD	*4370	081203790	Current \$150,000.00
<input type="checkbox"/> PRESTIGE HEALTH ACCOUNT	Saving	*2470	081203790	Current \$170,000.00
<input type="checkbox"/> EASTWOOD NATIONAL BANK CONSTR ACCT	Checking	*1359	550000576	Current \$186,097.97

Date range:

☐ Specific date: 09 / 04 / 2020 (mm/yyyy)

☒ From: 06 / 04 / 2020 (mm/yyyy)

To: 09 / 04 / 2020 (mm/yyyy)

☐ Previous business day

☐ Since last download (valid for QuickBooks® download only)

Transaction types:

☒ All transactions

☐ All credits

☐ All debits

2. By checking boxes on different accounts, dates, and transaction types, you will be able to create customized account activity reports containing the information you wish to see.
3. After making your selections, click "Generate Report" to generate your report.
4. Once you've generated your report, click on the camera icon to view the front and back of all checks posted to your account.
5. Reports on Loan account activity are also available. To reach them, simply click on the "Manage Loans" tab under the "Reports" section.



E-Statements

1. To sign up for E-Statements, click on the "Reports" tab.
2. Click on "View and Maintain Documents—Preferences"

CAMBRIDGE TRUST

Welcome | Reports | Transfers and Payments | Account Services | Administration

Statements & Documents

Search Statements and Documents

[View and maintain document preferences](#) | [Legal notices, agreements, and document disclosures](#)

New Requests

View: ☐ Latest documents for account type ☐ Documents for a specific account

Description	Type	Account	ABA/BFC
<input type="radio"/> PRESTIGE PAYROLL ACCOUNT	Checking	*4552	081203790
<input checked="" type="radio"/> PRESTIGE OPERATING ACCOUNT	Checking	*4551	081203790
<input type="radio"/> PRESTIGE OPERATING ACCOUNT	Analysis	*4551	081203790
<input type="radio"/> PRESTIGE HEALTH ACCOUNT	Savings	*2470	081203790
<input type="radio"/> PRESTIGE LOAN 3	Loan	*2813 - 00002	770110000
<input type="radio"/> PRESTIGE HIGH YIELD INVESTMENT FUND	Savings	*0740	081203790
<input type="radio"/> PRESTIGE LOAN 1	Loan	*0009 - 00001	770110000
<input type="radio"/> PRESTIGE LOAN 2	Loan	*0006 - 12345	770110000

Document type: ☒ Statement ☐ Notice

[Continue](#)

3. In the resulting account listing, change the delivery method of each account to "Online."
4. Read the service agreement and click "I agree."
5. On the next screen, click "Save your preferences."



E-Statements *(cont.)*

6. To view or print your statements, click on the "Reports" tab, then "Statements and Documents."
7. Choose the desired account, and then click "Continue."
8. Click on the link for the date of the statement you wish to see

CAMBRIDGE TRUST

Welcome | Reports | Transfers and Payments | Account Services | Administration

Statements & Documents

Statements and Documents

Now search

Statements from the last 60 days • PRESTIGE OPERATING ACCOUNT • *4511 • Checking

[Search for older documents or specific documents](#) • [Redisplay default view](#)

Document Date	Primary Account	Secondary Accounts	Account Type
<input type="checkbox"/> 05/14/2020	*4511		Checking
<input type="checkbox"/> 07/29/2020	*4511		Checking

[Download selected documents](#)

To view statements online, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe® link below. To confirm you have Adobe® Reader® installed, view this [sample.pdf file](#).

9. Your E-Statement will appear in a separate window, ready to be printed.

Transfers

The "Internal Transfer" facility allows you to quickly make transfers between your linked Cambridge Trust accounts.

Transfers are immediate, and will be dated as of the current day if made before 7:00pm EST Monday-Friday.

1. To begin your transfer, click on the "Transfers and Payments" tab above the main menu.
2. Under the "Internal Transfer" heading, click "Transfer Money-Internal."
3. Select the accounts you wish to transfer funds to and from.

The screenshot shows the Cambridge Trust website interface. The top navigation bar includes 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. On the left, a sidebar menu has 'Transfer money - Internal' selected, with sub-options 'Approve transfers - Internal' and 'View completed transfers - Internal'. Below this are 'Quick Links' and 'Manage alerts'. The main content area is titled 'Transfer Money - Internal'. It contains a form with the following fields: 'From account' (dropdown menu showing '*4511 - PRESTIGE OPERATING ACCOUNT - Current \$173,474.42'), 'To account' (dropdown menu showing '*4512 - PRESTIGE PAYROLL ACCOUNT - Current \$26,628.11'), 'Amount' (text input with '\$ 5000.00'), 'Description (optional):' (text input with 'Payroll purpose'), and 'Frequency:' (dropdown menu with 'Today only'). A 'Continue' button is at the bottom of the form.

4. Click "Continue" when you've completed the form.
5. Finally, click "Approve" to finalize the transaction, or "Submit for Approval" to enter the transfer for approval by the account administrator.

The screenshot shows the Cambridge Trust website interface. The top navigation bar includes 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. On the left, a sidebar menu has 'Transfer money - Internal' selected, with sub-options 'Approve transfers - Internal' and 'View completed transfers - Internal'. Below this are 'Quick Links' and 'Manage alerts'. The main content area is titled 'Verify Transfer' with a sub-link 'New transaction'. It contains a form with the following fields: 'From account' (dropdown menu showing '*4511 - PRESTIGE OPERATING ACCOUNT - Current \$173,474.42'), 'To account' (dropdown menu showing '*4512 - PRESTIGE PAYROLL ACCOUNT - Current \$26,628.11'), 'Amount' (text input with '\$5,000.00'), 'Description:' (text input with 'Payroll purpose'), and 'Send on:' (text input with '09/14/2020(today)'). Below the form, there is a note: 'To schedule the request without approving it, click [submit for approval](#).' and an 'Approve' button.



Transfers (cont.)

6. You should receive a Request Approval Confirmation number. Check this to ensure the transfer has been successfully completed.
7. Internal transfers can be used to make loan payments. Simply click "Loans" under the "Transfers and Payments" tab to make these transactions.

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—TRUST—

Welcome | Reports ▼ | Transfers and Payments ▼ | Account Services ▼ | Administration ▼

► **Manage loans**
Approve loan payments and advances

QuickLinks:
Manage next scheduled requests

Manage Loans

To display notes for a specific loan, click on the appropriate loan. Click on the Actions menu to display tasks available for

Current as of : 09/04/2020 12:00:00 AM (ET)

Display all notes

	Description	Account/Note ID	ABA/TRC
>	PRESTIGE LOAN 1	*0009	770110000
>	PRESTIGE LOAN 2	*0006	770110000
>	PRESTIGE LOAN 3	*2013	770110000



Bill Pay

The Bill Pay feature of BizBanker allows you to pay bills to any entity with a US mailing address.

If the vendor accepts electronic payments and is registered in our bill payment database, they will receive an electronic payment. If not, they will receive a check by US mail for your payment.

To ensure your payment arrives on time, initiate your payment at least 4 business days before the payment is due to vendors who do not accept electronic payments.

Before you make transfers, you must setup each vendor you wish to make bill payments to.

1. To set up a vendor for bill payments, click on the "Transfers and Payments" tab.
2. Under the "Bill Pay" heading, click "Pay Bills" to open the Bill Pay window.
3. Once you've opened the Bill Pay window, click on "add payee," then fill in the required vendor information.



Bill Pay (cont.)

CAMBRIDGE TRUST

Welcome | Reports | Transfers and Payments | Account Services | Administration

Company: ABC Landscaping

Add payee | Approvals | Make Payments

View: All | Find a payee

Pay To*	Pay From	Bills & Reminders	Last Paid	\$ Amount	Send On
CAPITAL* ...3232	Operating...4511	5 days	\$3.00 on 09/07/2020	3.00	09/10/2020
DTE* ...1213	Operating...4511	Due in 6 days	\$4.00 on 09/10/2020	4.00	09/10/2020
AT&T* ...4354	Operating...4511				09/04/2020
Total:				\$7.00	

Clear Confirm all payments

Activity | History | Resources

Scheduled Activity | Find a payee

Send On	Pay To	\$ Amount
09/06	CAPITAL ...3232	3.00
09/07	CAPITAL ...3232	3.00
09/10	DTE ...1213	4.00

4. Once you have reviewed the payee's information, click "Add Payee."

Add a Person or Business to Pay

Name: ADT Security Services

Nickname: ADT Security Services

Account number: 73263456

Address line 1: 465 Main St.

Address line 2: optional

City: Milwaukee

State: WI Zip: 34567-8910

Phone: (734) 734-7342

Category: None

Cancel Confirm

Initiating a Bill Payment

1. Choose either "Make a Payment" or "Pay Invoices" on the Bill Pay main page.
 - a. Click "Confirm All Payment" if you wish to make a standard payment. Just enter the amount and date.
 - b. Click "Pay Invoices" if you wish to include more information—invoice numbers, credit adjustments, etc.—to make clear precisely what you are paying for.

CAMBRIDGE TRUST

Payments
My bills
Make a payment
Pay invoices
Pending approval

Payee Management
My accounts
Add new account
Manage categories

Payment Records
View records
Search records
Order a CD

Funding Accounts
Funding Accounts List

Administration
Business profile
Order status
Contact client services

Help
Exit Bill Center

Messages
Main Menu

My Bills

There are 2 payments awaiting approval. You may [approve these payments now](#).

Your Bill Inbox presents the bills you received online. Select the bills you want to pay and click "Schedule payments." For bills received in the mail or to make any other payment, access the [Make Payments](#) page. To view scheduled and in process payments go to your [Payment Outbox](#).

Bill Inbox

Due	Received From	Minimum Due	Total Due
07/10/2012	ADT	62.50	62.50
07/22/2012	CAPITAL ONE SERVICES	15.00	15.17

[Schedule payments](#) [Pay](#) [Select all bills • Deselect all](#)

Payment Outbox

Send On	Send To	Pay From	Confirm Number	Amount
07/10/2012 (received)	Cleaning	Operating	7808C124	230.00
7/24/2012	UPS	Operating	8008C124	700.00
7/31/2012	Trash	Operating	8008C124	150.00
8/7/2012 (recurring)	Water	Operating	JED08C124	90.00
Total:				\$1178.00

[View payments - last 30 days](#)
[How Do I... Glossary FAQs](#)

2. After filling out the required information, click "Submit Invoices" or "Make Payments" to execute your payments.

CAMBRIDGE TRUST

Payments
My bills
Make a payment
Pay invoices
Pending approval

Payee Management
My accounts
Add new account
Manage categories

Payment Records
View records
Search records
Order a CD

Funding Accounts
Funding Accounts List

Administration
Business profile
Order status
Contact client services

Help
Exit Bill Center

Messages
Main Menu

Pay Invoices

Do you need to make a standard payment? [Learn More...](#)

Please enter the details of your payment and click "Submit invoices." To add another invoice to this payment, click [add another invoice](#). Please note, all payments will be made by check.

Send to:

Send on: (Deliver by 7/24/2012)

Use funds from:

Payment category:

Memo:

Invoices

Type	Invoice Number	Amount	Description
Invoice	130526	\$ 62.50	Security system at 123 Main St.
		Discount: \$ 0.00	
		Adjustment: \$ 0.00	
		Type: Credit	
		Net: \$ 62.50	
Total Invoices:		\$ 62.50	Update total

[Submit invoices](#) [Add another invoice](#)

[How Do I... Glossary FAQs](#)



Initiating a Bill Payment (cont.)

3. After completing your payment, you will receive a confirmation message.

Cambridge
Trust

Payments

Send Payment

Payment Records

Payment Management

Payment Records

Funding Accounts

Administration

Help

Exit Bill Center

Messages

Main Menu

Pay Invoices Confirmation

The following invoices were successfully scheduled and moved to your Payment Outbox on 07/17/2012. To change or stop these invoices, you may access the [Payment Outbox](#) now.

Send to: ADT

Send on: 07/17/2012

Deliver by: 7/24/2012

Use funds from: Operating *6511

Payment category: Building Expenses

Memo: Acct *3456

Note: [Add a note to this payment](#)

Invoices

Type	Invoice Number	Amount	Description
Invoice	30526	Invoice	62.50 Security service at 123 Main St.
		Discount:	0.00
		Adjustment:	0.00
		Net:	62.50
Bill	73456	Bill:	83.50
		Discount:	0.00
		Adjustment:	0.00
		Net:	83.50
		Total:	\$46.50

What would you like to do?

[View Payment Outbox](#)

[Pay more invoices](#)

[Print this page](#)



Repetitive Wire Payments

1. To make a repetitive wire transfer, navigate to the "Transfers and Payments" tab, click "Wire," and then select "Wire Money Via Template."

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Welcome Reports Transfers and Payments Account Services Administration

Wire money via template

- Wire money via multiple templates
- Import wires / Manage file formats
- Approve wires
- View completed wires
- Manage wire templates
- Approve wire templates
- Upload wires
- Approve wire files
- View wire file status

Quick Links:
Manage alerts

Wire Money

[View saved or returned wires requiring corrections](#) | [View your wire limits](#)

Template Based Wire Transfer Information

Template name: [View template details](#)

Amount:

Currency:

Additional information for recipient:

Frequency: (Select a frequency to display scheduling options.)

Security code (optional):

[Continue](#)

2. On the next screen, click "Continue" to finalize the transaction, or "Approve."
3. If your company uses dual approval and you wish to approve a wire, click on "Approve wire," choose the wires you wish to approve and then click "Continue."

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Welcome Reports Transfers and Payments Account Services Administration

Approve Wires

All approvals must be received for a request before it will be transmitted.

[View your wire limits](#)

Search wire transfers: 1-2 total wire transfers: 4

Account	Transaction	Description	Amount	Currency	Effective	Entered By	Approval Status
PRESTIGE OPERATING ACCOUNT - 0811	Prestige Monthly	Prestige Design	5,000.00	USD	09/02/2020	PA1204	1 of 2 required Ready to transmit
PRESTIGE OPERATING ACCOUNT - 0811	Prestige Monthly	Prestige Design	5,000.00	USD	09/04/2020	ADMIN	1 of 2 required Ready to transmit

Additional information for recipient: RecipientID101456

Total: 3 items for 10,000.00 USD

Security code (optional):

[Continue](#)



Repetitive Wire Payments (cont.)

4. After verifying your wires, click "Transmit" to finalize the transaction(s), then enter your 8-digit PIN and token code. .

WIRE MONEY VIA TEMPLATE

WIRE MONEY VIA MULTIPLE TEMPLATES

IMPORT WIRES / Manage By Template

APPROVE WIRES

VIEW COMPLETED WIRES

MANAGE WIRE TEMPLATES

APPROVE WIRE TEMPLATES

UPLOAD WIRES

APPROVE WIRE BILLS

VIEW WIRE FILE STATUS

Quick Links

Manage alerts

CAMBRIDGE TRUST

Home Payments Transfers and Payments Account Services Administration

Home Home BizBanker Online

Verify Wire Approval

[New selection](#) | [View past wire bills](#)

Account	Template	Beneficiary	Amount	Currency	Effective	Entered By	Approval Status
PRESTIGE OPERATING ACCOUNT - 8833	Prestige Monthly	Prestige Design	5,000.00	USD	09/15/2028	PAT004	1 of 2 received Ready to transmit
PRESTIGE OPERATING ACCOUNT - 8833	Prestige Monthly	Prestige Design	5,000.00	USD	09/15/2028	ADMIN	1 of 2 received Ready to transmit
Additional information for recipient: Invoice#K2192456							
Total 2 items for:			10,000.00 USD				

Transmit

ACH Template Payment

To successfully complete an ACH transaction, you must have enough funds in your account to make the transaction on the day you request it.

Creating an ACH Template

1. Each group of ACH transactions requires a template.
2. To begin, click on the "Transfers and Payments" tab, then—under the "ACH" heading—select "Make ACH Payment" or "Collect money."

The screenshot shows the Cambridge Trust website interface. At the top is a red header with the 'CAMBRIDGE TRUST' logo. Below the header is a navigation bar with tabs: 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. The 'Transfers and Payments' tab is selected, leading to a page titled 'Transfers and Payments'. This page has a sub-header 'The Transfers and Payments section supports moving money in and out of your accounts.' Below this are several sections, each with a heading and a list of links:

- Scheduled Requests**
 - View and manage scheduled requests.
 - [Manage next scheduled requests](#)
- Internal Transfer**
 - Transfer money from one account to another account within your financial organization.
 - [Transfer money – internal](#)
 - [Approve transfers – internal](#)
 - [View completed transfers – internal](#)
- Multiple Account Transfer**
 - Transfer money from one account to many accounts within your financial organization.
 - [Transfer money / Manage templates](#)
 - [Approve transfers – multiple accounts](#)
 - [Approve templates – multiple accounts](#)
 - [View completed transfers – multiple account](#)
- Loans**
 - Manage loan transaction activities.
 - [Manage loans](#)
 - [Approve loan payments and advances](#)
- Bill Pay**
 - Manage bill payment activities.
 - [Pay bills](#)
- ACH**
 - Manage ACH activities.
 - [Make ACH payment / Manage templates](#)
 - [Collect money via ACH / Manage templates](#)
 - [Approve ACH transactions](#)
 - [Approve ACH templates](#)
 - [View completed ACH transactions](#)
 - [Upload ACH transactions](#)
 - [View file status / Approve ACH files](#)
 - [View uploaded ACH files](#)



ACH Template Payment (cont.)

- After clicking either "Make ACH Payment" or "Collect Money," select "add template."

CAMBRIDGE TRUST
Welcome Reports Transfers and Payments Account Services Administration

Make ACH payment / Manage templates
Collect money via ACH / Manage templates
Approve ACH transactions
Approve ACH templates
View completed ACH transactions
Upload ACH transactions
View file status / Approve ACH files
View uploaded ACH files

Quick Links:
Notices of change
Manage alerts

Make ACH Payment / Manage Templates
[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

Available Templates

⚠ indicates that the template has a reported Notice of Change that must be applied before the template can be used.

(To view or edit template details, click the template name.)

Template Name	Request Type	Debit Account	Company Name/ID
<input checked="" type="radio"/> Weekly Pay Template	PPD Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
⚠ Weekly Pay Template NOC	PPD Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
<input type="radio"/> Weekly Pay Edit Template	PPD Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
<input type="radio"/> Weekly Pay Delete Template	PPD Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
<input type="radio"/> Weekly Support	Child Support Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
⚠ Weekly Support NOC	Child Support Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
<input type="radio"/> Wages Payment	CCD Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
<input type="radio"/> Quarterly Tax Return	Federal Tax	*4511 - PRESTIGE OPERATING ACCOUNT	Prestige Design / 007619340
<input type="radio"/> Quarterly State Tax	State Tax	*4511 - PRESTIGE OPERATING ACCOUNT	Prestige Design / 007619340
<input type="radio"/> Corporate Trading	CTX Payment	*4512 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340

[Continue](#)

- Fill in the required template information.

CAMBRIDGE TRUST
Welcome Reports Transfers and Payments Account Services Administration

Make ACH payment / Manage templates
Collect money via ACH / Manage templates
Approve ACH transactions
Approve ACH templates
View completed ACH transactions
Upload ACH transactions
View file status / Approve ACH files
View uploaded ACH files

Quick Links:
Notices of change
Manage alerts

Add Template
[Send money using an existing ACH template](#)

Template Information

Template name:
Request type:
Company name/ID:
Template description:
(Information that will be given to the transaction's recipients, e.g. Payroll, Gas Bill.)
Debit account:
Maximum transfer amount: \$
(Per detail account)

[Continue](#)

ACH Template Payment *(cont.)*

5. On the next page, you can manually enter information about the destination accounts or import the information from your accounting or payroll software.
 - a. Importation of account details can only be used with a NACHA formatted file from your accounting or payroll software.
 - b. Instead of manually adding destination data, click "Import details."
 - c. Choose the default file definition (NACHA), and click "Continue."
 - d. Browse your computer to find the correct file, then click "Import file."
6. After completing this information, click "Save Template" to complete the process.





Directions for initiating an ACH transaction:

1. Click on the "Transfer and Payments" tab on the Main Menu.
2. Click "Make ACH Payment" or "Collect Money" under the ACH heading.
3. Select the template you wish to use by clicking on the circle to its left.
4. Click "Continue."

Welcome
Reports ▾
Transfers and Payments ▾
Account Services ▾
Administration ▾

- **Make ACH payment / Manage templates**
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions**
- View file status / Approve ACH files
- View updated ACH files

Quick Links:
Notifies of change
Manage alerts

Make ACH Payment / Manage Templates

[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

Available Templates

△ indicates the template has a reported Notice of Change that must be applied before the template can be used.

(To view or edit template details, click the template name.)

Template Name	Request Type	Dedbit Account	Company Name(S)
★ Weekly Pay Template	PPD Payment	*4812 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
△ Weekly Pay Template NOC	PPD Payment	*4812 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
△ Weekly Pay Edit Template	PPD Payment	*4812 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
△ Weekly Pay Delete Template	PPD Payment	*4812 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
Weekly Support	Child Support Payment	*4812 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
△ Weekly Support NOC	Child Support Payment	*4812 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
Wages Payment	CDD Payment	*4812 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340
Quarterly Tax Deduct	Federal Tax	*4511 - PRESTIGE OPERATING ACCOUNT	Prestige Design / 007619340
Quarterly State Tax	State Tax	*4511 - PRESTIGE OPERATING ACCOUNT	Prestige Design / 007619340
○ Corporate Trading	CTX Payment	*4812 - PRESTIGE PAYROLL ACCOUNT	Prestige Design / 007619340

Continue

ACH Transactions (cont.)

5. For manual entry, fill in the required information to complete your transfer.

The screenshot shows the 'Make ACH Payment' form in the Cambridge Trust BizBanker Online interface. The form includes a sidebar with navigation links, a main content area with a 'Make ACH Payment' heading, and a table for 'Credit/Destination Accounts'.

Make ACH Payment

Send money with a different template | Schedule a request with this template | View your ACH limits

Template Information

Template name: Weekly Pay Template
Request type: PFD Payment
Company name ID: Prestige Design / 807619340
Template description: Pay
Debit account: 4812 - PRESTIGE PAYROLL ACCOUNT
Maximum transfer amount: \$10,000.00 (per wire amount)

Effective date: 09 / 05 / 2019
Control amount (optional): \$ 5,000.00 (Maximum value for the wire length)

Credit/Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft".

Payment instructions: ☒ Do not process details with amounts of \$0.00 ☐ Send details with amounts of \$0.00 as payments

ABA/NIC	Account	Account Type	Name	Detail ID	Default Amount	Change
60808088	7123	Checking	Henry Black	1565	\$ 1,500.00	
Additional information (optional):						
99999992	4816	Savings	John Brown	3485	\$ 1,000.00	
Additional information (optional):						

6. To import payment information from a NACHA file, replicate all steps preceding step number four.
7. Instead of manually entering payment information, choose "Edit Template"

The screenshot shows the 'Edit Template' form in the Cambridge Trust BizBanker Online interface. The form includes a sidebar with navigation links, a main content area with an 'Edit Template' heading, and a table for 'Credit/Destination Accounts'.

Edit Template

Template changes will affect scheduled requests that are based on the template. Once a request is in Transmit status, it is no longer impacted by changes to the template used to create it.

View current template details | View your ACH limits

Template Information

Template name: Weekly Pay Template
Request type: PFD Payment
Company name ID: Prestige Design/807619340
Template description: Pay
Debit account: PRESTIGE PAYROLL ACCOUNT - 4812
Maximum transfer amount: \$ 10,000.00 (per wire amount)

Credit/Destination Accounts

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details". ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Default amount for all details (optional): \$ Change

ABA/NIC	Account	Account Type	Name	Detail ID	Default Amount	Change
60808088	ABA search	Checking	Henry Black	1565	\$ 1,500.00	
60808088	ABA search	Checking	John Brown	3485	\$ 1,000.00	
60808088	ABA search	Savings	Linda Gray	4532	\$ 1,250.00	
60808088	ABA search	Checking	Maria Green	9808	\$ 750.00	
60808088	ABA search	Savings	Rick White	6882	\$ 500.00	
					Total	\$5,000.00

Add additional detail on

Save changes Do not save changes



ACH Transactions (cont.)

- On the next screen, select the NACHA file format and click "Continue."
- Select "Import File" on the left side of the screen to execute your ACH transactions.

CAMBRIDGE TRUST

Welcome Reports Transfers and Payments Account Services Administration

Make ACH payment / Manage templates

Collect money via ACH / Manage templates

Approve ACH transactions

Approve ACH templates

View completed ACH transactions

Upload ACH transactions

View file status / Approve ACH files

View uploaded ACH files

Quick Links:

Notices of change

Manage alerts

Select File to Import

[New selection](#)

File Definitions

Service name: PPD Payment

Template name: Weekly Pay Template

Definition name: WkPay1

Description: Payroll Accounts - delimited

File type: Delimited

Match records by: Account number

Account type

File to import:

Browse...

Update by:

☒ Adding new and updating existing transactions

☐ Adding new transactions only

☐ Updating existing transactions

☐ Delete existing and add new transactions

Import file

- Select "ACH transmit" on the left side of the screen to execute your ACH transactions.

CAMBRIDGE TRUST

Welcome Reports Transfers and Payments Account Services Administration

Make ACH payment / Manage templates

Collect money via ACH / Manage templates

Approve ACH transactions

Approve ACH templates

View completed ACH transactions

Upload ACH transactions

View file status / Approve ACH files

View uploaded ACH files

Quick Links:

Notices of change

Manage alerts

Approve ACH Templates

ACH Templates Pending Approval

Templates without a checkbox have already been approved by you.
(Select all) - Deselect all

Template Name

Request Type

Designating Account

Company Name/ID

Approval Status

Template Action Pending

Weekly Bonus 20th Approval	PPD Payment	*012 - PRESTIGE PAYROLL ACCOUNT	Prestige Design007619340	1 of 2 received	New template - pending approval
Weekly Pay Delete Template	PPD Payment	*012 - PRESTIGE PAYROLL ACCOUNT	Prestige Design007619340	1 of 2 received	Delete - pending approval
Weekly Collect Template - L&R	PPD Payment	*011 - PRESTIGE OPERATING ACCOUNT	Prestige Design007619340	1 of 2 received	Change - pending approval
<input checked="" type="checkbox"/> Weekly Bonus	PPD Payment	*010 - PRESTIGE HEALTH ACCOUNT	Prestige Design007619340	1 of 2 received	Delete - pending approval
Weekly Payment	CCD Payment	*012 - PRESTIGE PAYROLL ACCOUNT	Prestige Design007619340	1 of 2 received	Delete - pending approval
Quarterly Maint Fees with Approval	CCD Collection	*011 - PRESTIGE OPERATING ACCOUNT	Prestige Design007619340	1 of 2 received	New template - pending approval
Monthly Maint Fees - L&R	CCD Collection	*011 - PRESTIGE OPERATING ACCOUNT	Prestige Design007619340	1 of 2 received	Change - pending approval
Monthly Maint Fees - Delete	CCD Collection	*011 - PRESTIGE OPERATING ACCOUNT	Prestige Design007619340	1 of 2 received	Delete - pending approval
<input checked="" type="checkbox"/> Monthly Bonus	PPD Payment	*010 - PRESTIGE HEALTH ACCOUNT	Prestige Design007619340	1 of 2 received	Change - pending approval
Weekly Collect Template - L&R	PPD Payment	*011 - PRESTIGE OPERATING ACCOUNT	Prestige Design007619340	1 of 2 received	Change - pending approval
CCD Large Template L&R	CCD Collection	*011 - PRESTIGE OPERATING ACCOUNT	Prestige Design007619340	1 of 2 received	Change - pending approval

Approve



Payroll Direct Deposit—File Import

To update your existing template with current pay period information:

1. Navigate to "Transfers and Payments," then ACH.
2. Click on "Make ACH Payment."
3. Select a template.
4. Click on "Edit Template."
5. As before, enter "0" in the "Default amount for all details" field. Click "Change" so quantities in the pre-existing template are reduced to zero.
6. Click "Import Details."
7. Find the file you wish to import.
8. As before, select "adding new and update existing transactions."
9. Click "Import file."

To transmit the updated template:

1. Navigate to "Transfers and Payments," then ACH.
2. Click "Make ACH Payment."
3. Select the desired template.
4. Click "Continue."
5. Review the template and check whether the "effective date" is the correct date.
6. Enter the total amount of the direct deposit in the "Control Amount" field.
7. Ensure the "variance amount" is equal to zero.
8. Click "Continue."
9. Review your transaction on the "Transmit Verification" screen, click "Transmit," and enter your PIN.



Alerts

BizBanker enables you to setup email alerts signaling the occurrence of specific events in your account.

1. To begin setting up alerts, navigate to the "Administration" tab from the main page.
2. Next, under the "Communications" heading, click "Manage Alerts."
3. Choose the accounts from which you wish to receive alerts, and customize the actions you wish to trigger the alerts.

CAMBRIDGE TRUST

Home Reports Transfers and Payments Account Services Administration

Mail and alerts
Send mail
Message alerts
Contact us
Forms and documents

Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Also the contact information you enter in [Personal Preferences](#).

If you choose to receive text message alerts, you are agreeing to the [Text Message Terms and Conditions](#) and our posted [Privacy Policy](#). Messages and Data Rates May Apply, see your Carrier for details. The frequency of text messages you choose. You can change your alert selections at any time. Messages can be discontinued by removing your mobile phone number, changing your alert selections, or by sending STOP as a reply to an alert message or file come from your bank as Bank Alerts.

For additional assistance, type HELP in response to a message from 20736 or send an email to ams_support@bank.com. You can also contact us in Secure email using the Contact us Link on this site.

Account Alerts Non-account Alerts Custom Alerts

Select the account for which you would like to manage alerts and click "Go." To add or delete an alert for multiple accounts at once, go to [Set Up Account Alerts](#).

PRESTIGE HEALTH ACCOUNT - *2470 Go Search

Alerts for PRESTIGE HEALTH ACCOUNT - *2470

Alert	Send To	
Balance and Activity Alerts		
Check Presented	Alert is off	Add
✓ Credit Posted	Mark Spencer@Organization.com Mark Spencer@Mobile.com (734) 171-1313 (text message)	Change • Delete
LETTER OF CREDIT (213) greater than \$10,000.00 CASH(123) less than \$1,000		
Debit Posted	Alert is off	Add
Maximum Balance	Alert is off	Add
Minimum Balance	Alert is off	Add
Negative Balance	Alert is off	Add
Transfer and Payment Alerts		
ACH Approval Pending	Alert is off	Add
ACH Template Activity	Alert is off	Add
ACH Template Approval Pending	Alert is off	Add
ACH Transaction Returned for Edit	Alert is off	Add
✓ Outgoing ACH Transaction Approved	Mark Spencer@Organization.com Mark Spencer@Mobile.com (734) 171-1313 (text message)	Change • Delete

4. Select the correct email address, then click "Add Alert."

Positive Pay

First, navigate to the "Account Services" tab, then click on "Positive Pay."

Uploading a check issue file:

1. Under the "Positive Pay" heading, click "Import Issues"
2. Select the appropriate file description, then click "Continue."

CAMBRIDGE TRUST

Welcome Reports Transfers and Payments **Account Services** Administration

Manage exceptions
Enter issues
• Import Issues
Import decisions
Update issues
Approve Issues
Exception decisions
Outstanding issues
State issues
Issue status
Corrected exceptions
Approve decision files

Import Issues / Manage File Formats

[Add a file definition](#) / [View the status of files imported in the last 45 calendar days](#)

File Definitions

(To view, edit, or delete a file definition, click a file name.)

Name	Description	File Type
<input checked="" type="radio"/> Payables	Accounts Payable	Defined
<input type="radio"/> Payroll	Employee Payroll	Fixed format
<input type="radio"/> Taxes-Fed	Federal Taxes	Fixed format
<input type="radio"/> Taxes-State	State Taxes	Fixed format
<input type="radio"/> Vendors	Vendor Invoices	Defined

[Continue](#)

3. Browse your computer and/or network for the correct file, then click "Import File."
4. Verify your information on the confirmation screen.



Positive Pay (cont.)

Manual and Void Entries

1. Under the "Account Services" tab, navigate to the "Positive Pay" heading.
2. Under the "Positive Pay" heading, select "Enter Issues."

The screenshot shows the Cambridge Trust web interface. At the top is a red header with the Cambridge Trust logo. Below it is a navigation bar with tabs: Welcome, Reports, Transfers and Payments, Account Services (selected), and Administration. On the left is a sidebar menu with options: Manage exceptions, Enter issues (highlighted in red), Import issues, Import decisions, Update issues, Approve issues, Exception decisions, Outstanding issues, Stale issues, Issue status, Corrected exceptions, and Approve decision files. The main content area is titled 'Enter Issue' and contains three sections: 'Account Information' with a dropdown menu set to 'PRESTIGE OPERATING ACCOUNT - *4511'; 'Item Details' with fields for Check number (34482), Amount (\$721.57), Issued date (09 / 04 / 2020), Issue type (Issue), and Payee (State of Wisconsin); and 'Sequential Entry' with a checkbox for 'Sequential entry' and a 'Continue' button at the bottom.

3. Fill out required information and click "Continue."



Positive Pay (cont.)

Positive Pay Exceptions

Prior to 10:30AM EST every business day, an authorized user is required to login to see if there is an Exception Report.

1. To see if there are pending Exception Items, click "Manage Exceptions" under the "Positive Pay" heading.
2. On the resulting Exceptions report screen, choose to either "Pay" or "Return" each check. The Bank will return the item by default if no decision is received by 10:30AM EST on the day the item is reported.

CAMBRIDGE TRUST

[Home](#) [Reports](#) [Transfers and Payments](#) [Account Services](#) [Administration](#)

Manage exceptions

Enter Issues

Import Issues

Update Issues

Approve Issues

Exception decisions

Outstanding Issues

State Issues

Issue status

Corrected exceptions

Approve decision flow

Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".

Use the following links for easy access to specific sections of this page:

[Check Exceptions Awaiting Approval](#)

[Check Exceptions Awaiting Decision](#)

Check Exceptions Awaiting Approval

Approvals for decisions can be made from 04:00:00 PM to 06:00:00 PM EST.

Checks converted to ACH electronic payments appear with "ACH" beside the check number.

Select all - Deselect all - Search exceptions

Decision	Account	Check	Issued Date	Issued Amount	Amount Due	Exception Reason	Payee	Exception Status
<input type="checkbox"/> Pay	14511	24868	09/02/2020	\$18,819.34	\$18,819.34	Amount Mismatch	Alba Construction	1 of 2 received Ready to transmit
<input checked="" type="checkbox"/> Pay	14321	22349			\$7,153.79	No Issue Found		2 of 3 received Ready to transmit
Return - Payee	14511	26478	09/03/2020	\$341.05	\$421.05	Amount Mismatch	State of Illinois	1 of 2 received Ready to transmit
Return - Not Authorized	14512	205809	09/02/2020	\$600.00	\$600.00	No Issue Found		1 of 2 received Ready to transmit
Pay	14511	62929			\$4,293.18	No Issue Found		1 of 2 received Ready to transmit
Return - Payee	14511	62930			\$567.65	No Issue Found		1 of 2 received Ready to transmit
Return - Multiple Errors	14511	80085			\$289.50	No Issue Found		1 of 2 received Ready to transmit
Return - Not Authorized	14511	43293			\$787.00	Serial Error		1 of 2 received Ready to transmit

Check Exceptions Awaiting Decision



Adding BizBanker Users

If you are using a BizBanker secure token, please call the Customer Resource Center at 844-251-4244.

1. To set up additional users, navigate to the "Administration" tab.
2. Next, select "Manage Users" under the "Company Administration" heading.
3. Click on the "Create new user" link.

Cambridge Trust BizBanker Online

Welcome | Reports | Transfers and Payments | Account Services | Administration

Manage users

- Approve user changes
- Manage account information
- Manage approval settings
- Invalid login report
- User setup report
- Expense account management
- Manage SEC codes - ACH file

User Administration

Review the options listed below for available user administration tasks.

To quickly initiate a new account for company users, go to [Express Account Management](#).

Create New User

To create a new user, click on the button below. You will have an opportunity to copy an existing user during the process.

[Create new user](#)

Manage Existing Users

To manage a user's profile, roles, services & accounts, system access, or change links, click on the appropriate user ID:

User ID	First Name	Last Name	Status	System Access
ADMIN	Phyllis	Deegan	Active	System access
DAVID2	David	Heers	Active	System access
MARK21	Mark	Spencer	Active	System access
PAUL21	Paul	Peterson	Active	System access
SUSAN2	Susan	Waters	Active	System access

Manage Saved Users

To complete a saved user, click on the appropriate user ID:

User ID	First Name	Last Name	Additional Information	Status
MROGER	Mark	Rogers		

4. Complete the required fields as instructed below.

Cambridge Trust

Welcome | Reports | Transfers and Payments | Account Services | Administration

Profile | Roles | Services & Accounts

New User - Profile

Enter the new users information below, and click "Continue". To save this new user as a draft to be completed at a later time, click the link "Save as Draft".

User Information

User ID: MROGER

Password: *****

Confirm Password: *****

First Name: Mark

Last Name: Rogers

Primary e-mail address: Mark.Rogers@Organization.com

Secondary e-mail address (optional): Mark.Admin@Mobile.com

Additional information (optional):

User Telephone Number

The telephone number is used to contact or notify the user for security reasons. An extension is required when needed to reach the user within an office phone system.

Label	Country/Region	Area/City Code & Number	
Delete	Work	United States	7341711212

[Add additional telephone number](#)

[Continue](#) [Save as Draft](#)



Adding BizBanker Users *(cont.)*

5. On the next screen, check off all the privileges you wish the new user to have, and then click "Continue."
6. On the following screen, select which services you wish the new user to have ("add") and which accounts they will have access to.
7. Click "Continue" until user verification screen appears then "Save user."



Locations

At Cambridge Trust, personal service means convenient access and exceptional personalized service for all your financial needs.

BANKING OFFICES

MASSACHUSETTS

Belmont
Boston (3)
Cambridge (4)
Concord
Lexington
Needham – North Hill*
Newton
Wellesley (3)
Weston

NEW HAMPSHIRE

Bedford
Dover
North Hampton
Portsmouth
Portsmouth – Pease Tradeport*
Stratham

WEALTH MANAGEMENT OFFICES

Boston, MA
Wellesley, MA
Concord, NH
Manchester, NH
Portsmouth, NH

* Limited Service

Visit www.CambridgeTrust.com/findlocation for a map, directions, office hours, and phone numbers.

How to Contact Us



Go to **CambridgeTrust.com** for more information



Call **844-251-4244** and speak with a Cambridge Trust client advisor.



Visit your nearest Cambridge Trust office.

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