PB&T Bank Business Digital Banking – ACH & Wire Transfer User Guide

This guide is intended for PB&T Bank Treasury Management customers utilizing ACH and/or Wire Transfer capabilities for external funds transfers.

Setup

Once you have been granted ACH and/or Wire Transfer capabilities, you will need to set up a security token that will be used whenever approving one of these transactions.

1. Click "My Settings" in the upper right corner of the screen.
2. Scroll down to "Security Options" and click the "Edit" link.
3. In the "By security token" section, click "How do I get a VIP Access Token" and you will be directed to a website to download your token. You can download the app on your mobile device or desktop. In your mobile device app store, search "VIP Symantec".
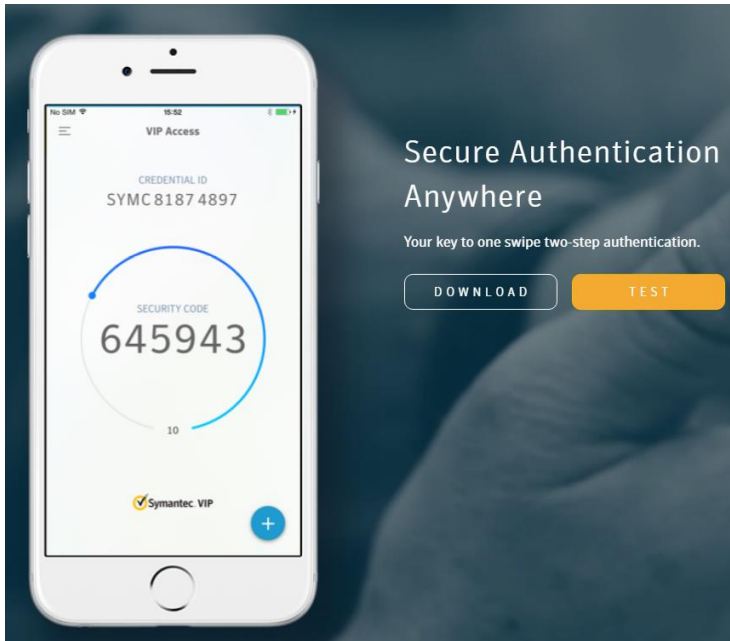   a. You can also access the token website here:
      https://idprotect.vip.symantec.com/

4. Once downloaded, enter your Credential ID into the field pictured below. Enter the code, as shown below, including the SYMC. Example: SYMC81874897

5. Scroll to the bottom of the page, enter your password and click Save.
6. When approving an ACH or Wire Transaction, you will be asked to enter the security code shown in your app. Codes change every 30 seconds.

Originating ACH Transactions

ACH gives you the ability to electronically transfer funds directly to an intended receiver's bank account. You can either send an ACH payment (ACH credit), which sends funds directly to the receiver's account, or you can send an ACH collection (ACH debit), which pulls funds from the receiver's account into your account. As an originator of ACH transactions, you agree to abide by NACHA rules and regulations. Failure to abide by these rules may result in loss of ACH origination capabilities. Please refer any ACH questions to businessbanking@pbandt.bank. ACH files are typically sent to the intended receivers next business day, when received prior to the daily cutoff.

1. Go to the "Move Money" tab and select "Make/Collect a payment".

2. Select "Make payments" to send funds, "Collect payments" to collect funds, or "Upload pass through file".

3. When utilizing "Make payments" or "Collect payments"
   a. How do you want to pay?
      i. Use a Template: Save payment information in the Digital Banking system for future use.
         1. Select the "Enter a template name" dropdown field. Select the desired template, if you have one setup already. To create a new template, select "Add a template.

         2. Add a Template
            a. Enter a template name.
            b. Select the funding account.
            c. Select the template type.

        i.   CCD = Sending payment to a commercial account

       ii.   PPD = Sending payment to a consumer account

  d.   ACH Company ID should populate based on the funding account. If this field does not populate, select the appropriate ACH Company ID. If you only have one TIN that you originate ACH transactions for, you will only have one ACH Company ID option. If you originate ACH transactions from multiple TINs, you will have multiple options. Select the ACH Company ID associated with the TIN you will be sending the transaction for.

  e.   Template Description describes the use of the ACH template. Ex: Payroll, Vendor Payment, etc.

  f.   How would you like to settle these payments?

        i.   Select "Batch offset – one settlement entry" to see one offsetting entry to your bank account.

       ii.   Select "Item offset – per item settlement entry" if you would like to see a separate account entry for each transaction included in your file.

      iii.   Recipient Details – Click "Add a recipient" and fill in all the information for the recipient.

           1.   Click "Save".

           2.   If adding multiple recipients to the template, repeat step iii until all recipients have been added.

           3.   Click "Save Template".

      iv.   Before using the template, it will need to be approved by an authorized company user.

           1.   Go to the "My Accounts" tab and look for "My Approvals".

               a.   If you cannot approve, have another company administrator approve for you.

3.   Once a template has been created and approved, you can now start sending payments out using that template.

  a.   Go to the "Move Money" tab and select "Make/Collect a payment".

b. Select "Make payments" to send funds, or "Collect payments" to collect funds.

c. Select "Use a Template" and find the template name in the "Enter a template name" field.

d. Enter transaction amounts and enter any Addenda information (the addenda record is optional).

e. Select the Deliver On date and click "Continue to review".

f. Review payment details and click "Pay".

g. Before the payment is sent, it will need to be approved by an authorized company user.

    i. Go to the "My Accounts" tab and look for "My Approvals".

        1. If you cannot approve, have another company administrator approve for you.

    ii. Click "Approve", enter the security code from your token and click "Continue".

    iii. Callback verification is required from an authorized verifier. You will receive a call from PB&T Bank to verify payment details.

h. You will receive an email notification once the bank has approved/declined the payment.

  ii. Make a one-time payment: Account information will not be saved in the Digital Banking system after processing.

a. Select the funding account.

b. Select the Payment type.

    i. CCD = Sending payment to a commercial account

    ii. PPD = Sending payment to a consumer account

c. Select ACH Company ID

d. Payment Description describes the use of the ACH template. Ex: Payroll, Vendor Payment, etc.

e. How would you like to settle these payments?

    i. Select "Batch offset – one settlement entry" to see one offsetting entry to your bank account.

ii. Select "Item offset – per item settlement entry" if you would like to see a separate account entry for each transaction included in your file.

iii. Recipient Details – Click "Add a recipient" and fill in all the information for the recipient.

1. Repeat to add multiple recipients.

iv. Select the Deliver on date. The earliest you will be able to send in next business day.

2. Click "Pay".

a. Before the payment is sent, it will need to be approved by an authorized company user.

i. Go to the "My Accounts" tab and look for "My Approvals".

1. If you cannot approve, have another company administrator approve for you.

ii. Click "Approve", enter the security code from your token and click "Continue".

iii. Callback verification is required from an authorized verifier. You will receive a call from PB&T Bank to verify payment details.

b. You will receive an email notification once the bank has approved/declined the payment.

4. When uploading a pass through file

Utilizing the pass through file option requires the use of a software program that creates NACHA files for upload into PB&T Bank's Digital Banking platform. PB&T Bank does not provide this service. If utilizing ACH pass through, PB&T Bank will provide you with specifications for formatting your ACH files. Files not meeting these specifications will be rejected, causing a delay in ACH file processing.

a. Go to the "Move Money" tab and select "Make/Collect a payment".
b. Select "Upload pass through file".
c. Select funding account
d. Click "Browse" to upload your payment file.
   i. Note: PB&T Bank requires balanced files. Do not select the "This is an unbalanced file" check box.
e. Click "Upload" and the following message will appear:

Payments

> **ⓘ ACH pass through file uploaded.** Refer to ACH File Status for processing updates.

    f. Click the "ACH File Status" link to see if your upload was successful.

        i. A status of "Completed" means the file was accepted and is ready for approval.

            1. Before the payment is sent, it will need to be approved by an authorized company user.

                a. Go to the "My Accounts" tab and look for "My Approvals".

                    i. If you cannot approve, have another company administrator approve for you.

                b. Click "Approve", enter the security code from your token and click "Continue".

                c. Callback verification is required from an authorized verifier. You will receive a call from PB&T Bank to verify payment details.

            2. You will receive an email notification once the bank has approved/declined the payment.

        ii. A status of "Rejected" means there was an error in the file. Click the file name and you will be given the reason for the file rejection.

File Name	File Type	Date Uploaded ↓	Conf #	Status
NACHA Test 8-4.txt	Nacha	8/05/2025 12:58:29	IDPMZDCO	Rejected
NACHA Test 8-4.txt	Nacha	8/04/2025 13:06:58	THY2SNNQ	Completed

        iii. Correct the issue(s) in your file and upload the corrected file.

        iv. Continue with the approval process listed above.

Originating Wire Transfers

Wire transfers give you the ability to electronically transfer funds directly to an intended beneficiary's bank account. Domestic wire transfers (within the United States) will be credited to the beneficiary's bank account on the same business day, if submitted before cutoff. International wire transfers may take longer.

1. Go to the "Move Money" tab and select "Make/Collect a payment".

2. Select "Make payments"
3. How do you want to pay?
   a. Use a Template: Save payment information in the Digital Banking system for future use.
      i. Select the "Enter a template name" dropdown field. Select the desired template, if you have one setup already. To create a new template, select "Add a template.

  ii. Add a Template
    1. Enter a template name.
    2. Select the funding account.
    3. Select the template type.
      a. Domestic Wire
      b. International Wire (USD only. Wire transfers in foreign currencies cannot be initiated online.)
    4. Enter instructions for Beneficiary, Beneficiary Bank, Intermediary bank (if applicable) and amount.
      a. Click "Save Template".
      b. Before using the template, it will need to be approved by an authorized company user.
        i. Go to the "My Accounts" tab and look for "My Approvals".
          1. If you cannot approve, have another company administrator approve for you.
  b. Once a template has been created and approved, you can now start sending payments out using that template.
    i. Go to the "Move Money" tab and select "Make/Collect a payment".
      1. Select "Make payments"
      2. Select "Use a Template" and find the template name in the "Enter a template name" field.
      3. Enter transaction amounts and enter any message to the beneficiary or beneficiary bank (these fields are optional).
        a. Select the Send On date and click "Continue to review".
        b. Review payment details and click "Pay".
      4. Before the payment is sent, it will need to be approved by an authorized company user.
        a. Go to the "My Accounts" tab and look for "My Approvals".
          i. If you cannot approve, have another company administrator approve for you.
        b. Click "Approve", enter the security code from your token and click "Continue".
        c. Callback verification is required from an authorized verifier. You will receive a call from PB&T Bank to verify payment details.

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     5. You will receive an email notification once the bank has approved/declined the payment.

c. Make a one-time payment to send a wire without saving the information as a template.

    i. Go to the "Move Money" tab and select "Make/Collect a payment".

       1. Select "Make payments"

       2. Select "Make a one time payment"

       3. Complete all required fields

       4. Click "Continue to review".

       5. Review payment details and click "Pay".

       6. Before the payment is sent, it will need to be approved by an authorized company user.

          a. Go to the "My Accounts" tab and look for "My Approvals".

             i. If you cannot approve, have another company administrator approve for you.

          b. Click "Approve", enter the security code from your token and click "Continue".

          c. Callback verification is required from an authorized verifier. You will receive a call from PB&T Bank to verify payment details.

       7. You will receive an email notification once the bank has approved/declined the payment.