Business Online User Guide – Recipient Management

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Recipient Management (formerly Participants)

A recipient is any person or company that receives payments from your business. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.

Please note that you may not have access to all features described in this guide. For questions or assistance, please contact us at cashmanagement@firstpacbank.com or (888) 265-2837.

Creating a Recipient

You will need the Manage Recipients right to create and manage recipients in Business Online. Contact your Administrator if you are not able to add or modify recipients.

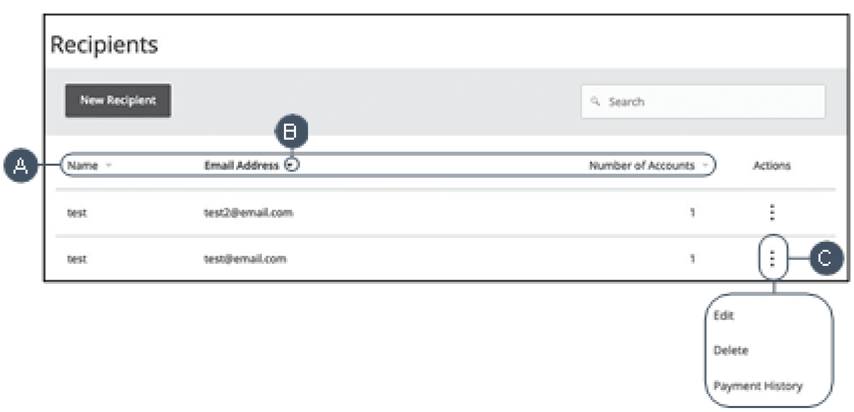
There are certain minimum requirements to create a Recipient.

For ACH Recipients:

- Name
- Bank Account Number
- Bank Routing Number

For Wire Recipients (in addition to ACH requirements):

- Recipient physical address including city, state, and zip Code
- Beneficiary bank physical address (may use bank search function to obtain info.)
- 2-Character ISO country code for international recipients
    - This link may be used to search for the required code – Online Browsing Platform (OBP). Select Country codes and then search for the country.



In the Business Banking tab, click Recipients.

A. The following information presents for each recipient:

- Name
- Email address
- Number of accounts they have

B. Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.

C. Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

ACH Only – Adding a Recipient & Account Detail

Use this option if the Recipient will be set up to only receive ACH transactions.

In the **Business Banking** tab, click **Recipients**.

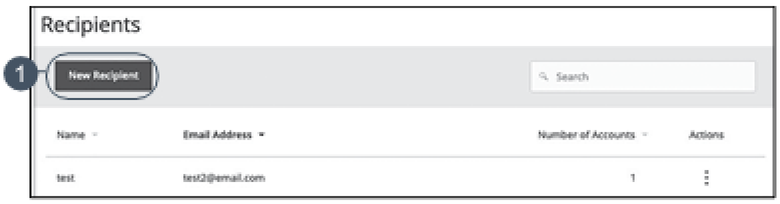
1. Click the New Recipient button.
2. Enter a display name and the recipient's email address.
3. (Optional) Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add another account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Use the financial institution (FI) search field to validate the routing number.
9. Enter the recipient's ACH routing number.
10. Click the ⋮ icon to edit or remove a recipient's account information.
11. Click the ✓ button when you are finished.

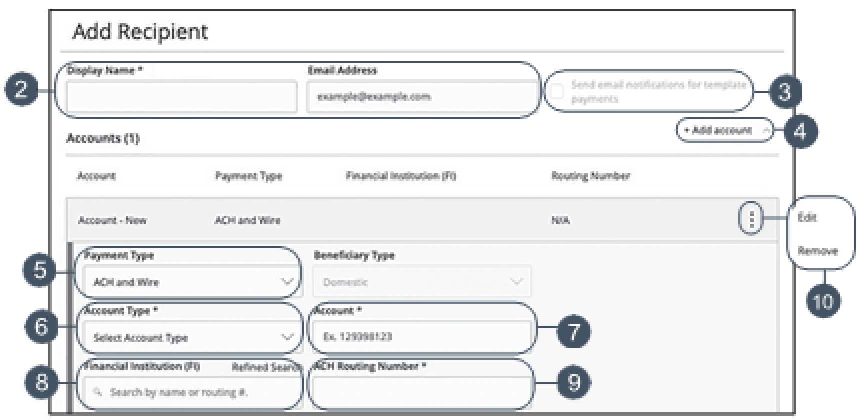
1. Enter the ACH name and ID.

2. Use the drop-down to select the recipient's country.
3. Enter the recipient's street address.
4. Enter the recipient's city.
5. Select the recipient's state using the drop-down and enter the zip code.
6. Click the Save Recipient button.

ACH & Wire

Use this option if the Recipient will be set up to receive ACH and domestic wire transactions.





In the Business Banking tab, click Recipients.

1. Click the New Recipient button.
2. Enter a display name and the recipient's email address.
3. (Optional) Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add another account.
5. Select a payment type using the "Payment Type" drop-down.

6. Select the recipient's account type using the "Account Type" drop-down.

7. Enter the recipient's account number.

8. (Optional) Use the financial institution (FI) search field to validate the routing number.

9. Enter the recipient's ACH routing number.

10. Click the ⋮ icon to edit or remove a recipient's account information.

1. Enter the beneficiary bank's name.

2. Enter the FI ABA number.

3. Enter its street address and city.

4. Select the state using the drop-down and enter its postal code.

Note: This informaiton will be prefilled if using the Financial Institution (FI) search field. This is a useful tool to ensure the validity of the recipient bank information provided to you.

1. Enter the wire name.

2. Enter the ACH name and ACH ID.

3. Select the recipient's country using the drop-down, then enter their street address.

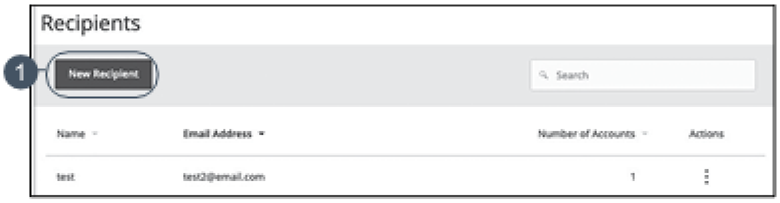
4. Enter the city and select the recipient's state using the drop-down.

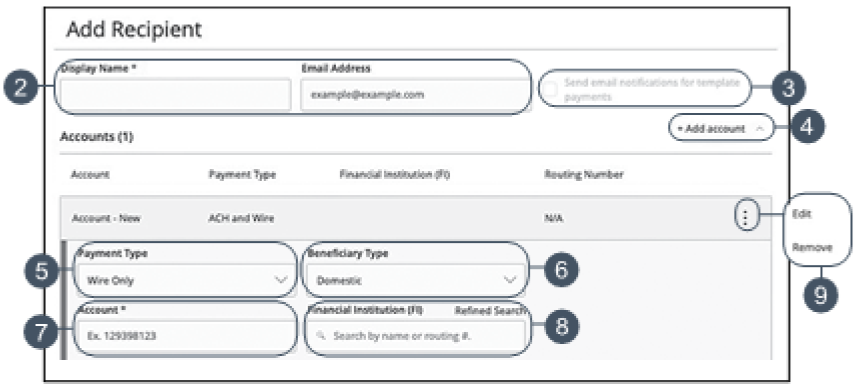
5. Enter the zip code.

6. Click the Save Recipient button.

Wires Only (Domestic)

Use this option if the recipient will be set to only receive domestic wire transfers.



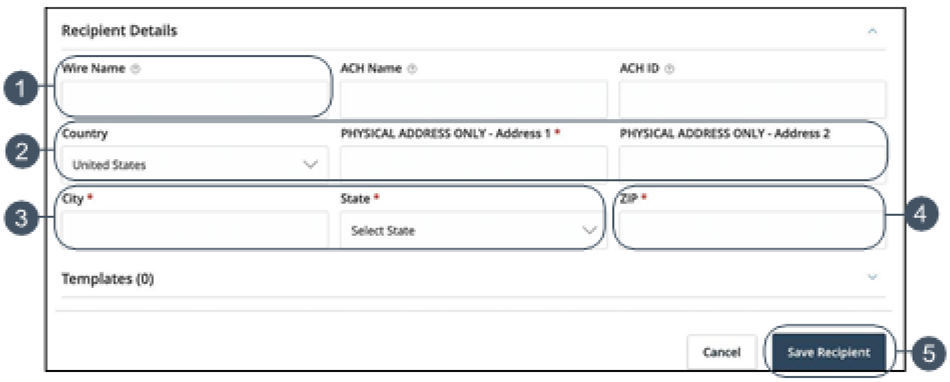


In the Business Banking tab, click Recipients.

1. Click the New Recipient button.
2. Enter the recipient's name and email address.
3. (Optional) Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add another account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select Domestic from the "Beneficiary Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Use the financial institution (FI) search field to validate the routing number.
9. Click the ⋮ icon to edit or remove a recipient's account information.

1. Enter the beneficiary bank's name.
2. Enter the FI ABA number.
3. Enter its **physical street address** and city.
4. Select the recipient's state using the drop-down and enter its postal code.

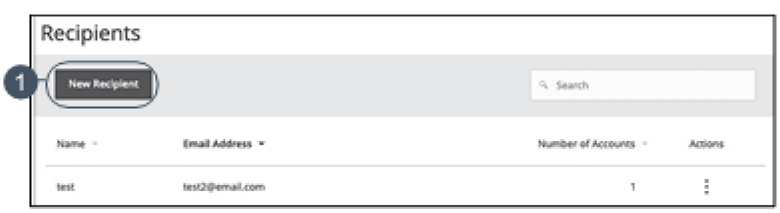
Note: This information will be prefilled if using the Financial Institution (FI) search field. This is a useful tool to ensure the validity of the recipient bank information provided to you.

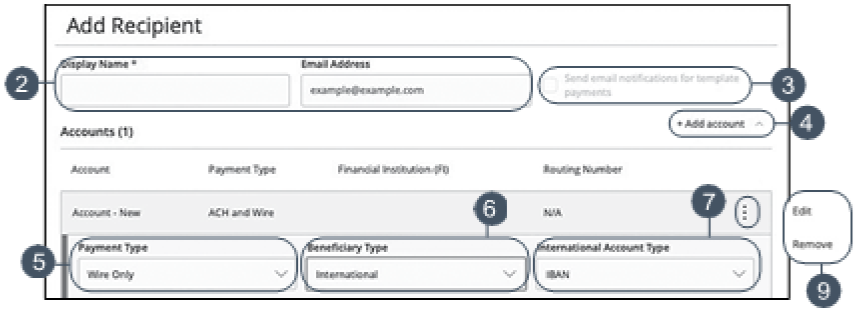


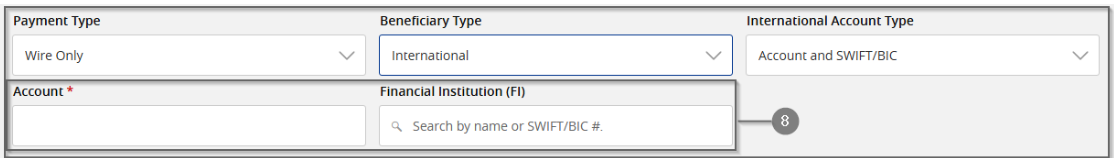
1. Enter the wire recipient name.
2. Select the recipient's country using the drop-down, then enter their **physical street address**. Wires with a PO box address will be rejected.
3. Enter the city and select the recipient's state using the drop-down.
4. Enter the zip code.
5. Click the Save Recipient button.

Wires Only (International)

Use this option if the recipient will be set to only receive domestic wire transfers.







In the Business Banking tab, click Recipients.

1. Click the New Recipient button.
2. Enter the recipient's name and email address.
3. (Optional) Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add another account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select International from the "Beneficiary Type" drop-down.
7. Select the recipient's account type using the "International Account Type" drop-down.
8. Use the FI search field to validate the SWIFT code and enter the recipient's account number.
9. Click the ⋮ icon to edit or remove a recipient's account information.

IBAN

SWIFT/IBAN

IBAN and SWIFT/BIC

1. Enter the beneficiary FI’s name.
2. Select the beneficiary’s country from the drop-down.
3. Depending on your international account type selection, enter either the recipient’s IBAN, SWIFT/BIC or both.
4. Enter the beneficiary’s address.

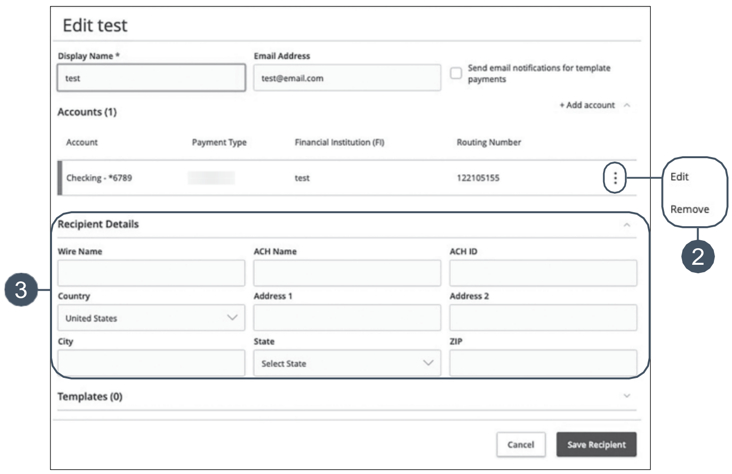
Note: This information will be prefilled if using the Financial Institution (FI) search field. This is a useful tool to ensure the validity of the recipient bank information provided to you.

1. Enter the intermediary FI’s name, country and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI’s location using the “State” drop-down and enter its postal code.
4. Click the ✓ button.

Note: Although Intermediary Bank information is required for all international wire transactions, you may leave this information blank. However, leaving this information blank will result in the wire being routed through First Pacific Bank’s correspondent bank which may result in the delay of the wire being received by the recipient.

Editing a Recipient

If a recipient’s account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.

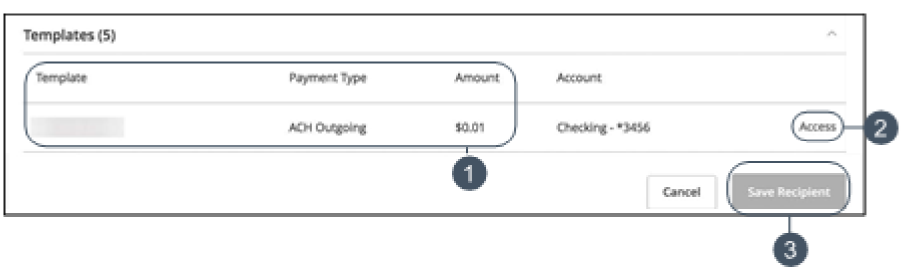


In the Business Banking tab, click Recipients.

1. 1. Find the recipient you want to edit and click the icon.
2. Click the ⋮ icon to edit or remove a recipient's account information.
3. Edit the recipient's details.

Editing a Recipient's Template(s)

When you make changes to an existing recipient, you can view and edit which templates the recipient is assigned to. While viewing their templates, you can change their accounts or edit specific templates.

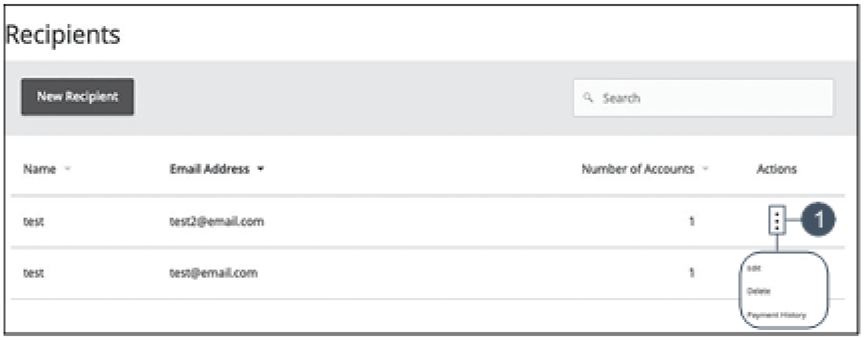


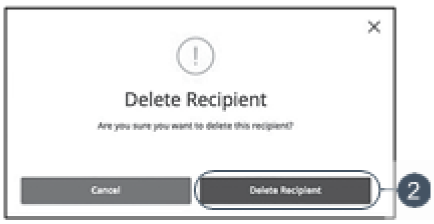
1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.

3. Click the Save Recipient button when you are finished making changes.

Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from any existing payments.





In the Business Banking tab, click Recipients.

1. Click the ⋮ icon and select “Delete” to remove a recipient.
2. Click the Delete Recipient button to permanently delete a recipient.