Digital Banking Guide

Recipient Management

CAPITAL BANK

capitalbankmd.com

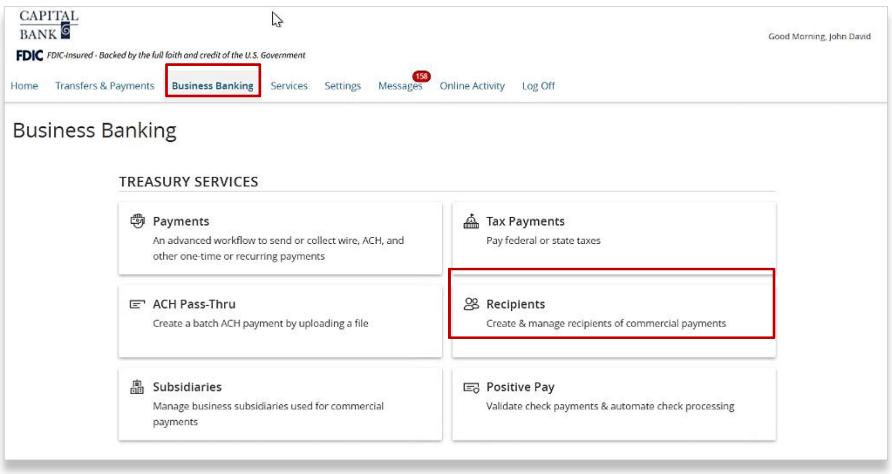
Member FDIC

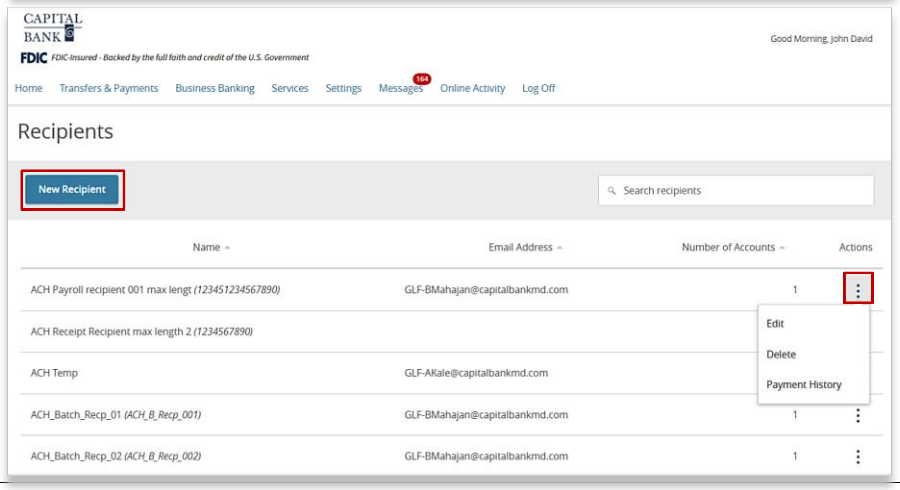
User Guide - Recipient Management

Introduction to Recipient Management

In the context of Commercial Banking, the term ‘Recipients’ refers to individuals or entities who receive the debit or credit payment created through Payments. These recipients can be used in single payments or repetitive template payments. ACH or Wire payments cannot be initiated without adding recipient details to the payment originator’s banking account.
Please Note: The Recipients page will be available only if you have ‘Manage Recipients’ entitlements.

The Recipients functionality available in Digital Banking allows for the creation and maintenance of ACH & Wire recipients. Recipients can also be created during the payment creation process.
Once the recipient details are updated in the database, they can be reused in multiple payment and template transactions.





Overview:

Through this user guide we will understand the process of creating a new recipient and using the same during payment creation.

Section 1: Navigation of Recipients page

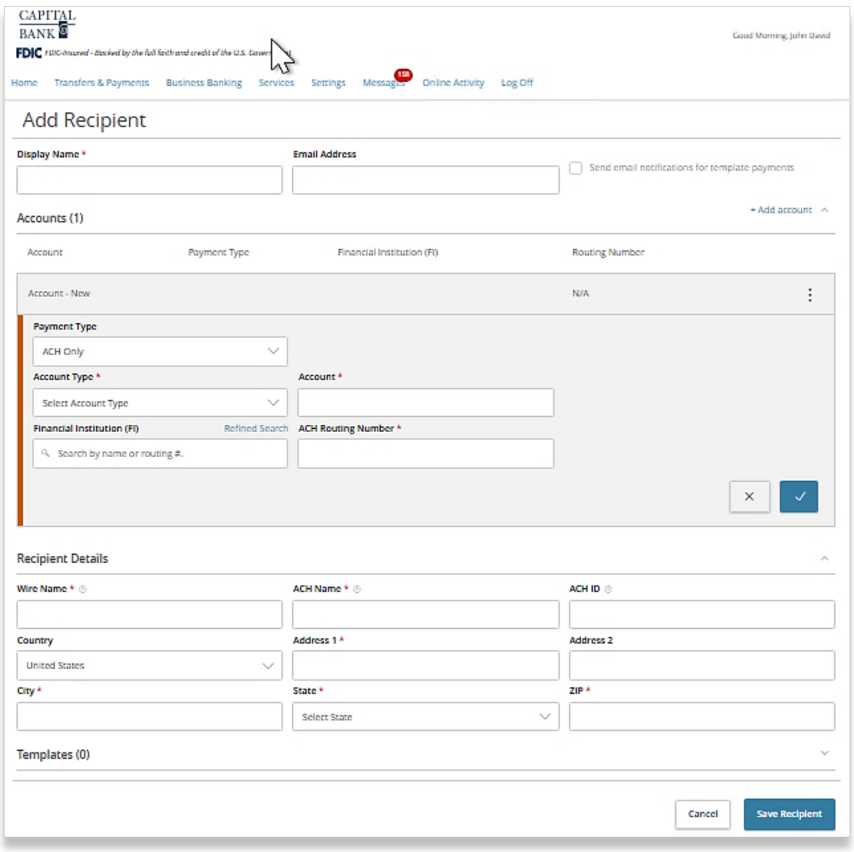
1. Click on the ‘Recipients’ tile available under the ‘Business Banking’ tab and navigate to the ‘Recipients’ page.

2. The ‘Recipients’ page displays the list of existing recipients, and includes their ‘Name, ‘Email Address’ and the ‘Number of Accounts’.

3. The ‘Action’ ‘(:) ellipses’ includes options to ‘Edit’, ‘Delete’ & view the ‘Payment History’ of the recipient.
   The ‘Payment History’ page contains a list of transactions associated with the selected recipient.

4. Use the ‘Search recipients’ search bar to filter for existing recipients using their ‘Name’ or ‘Email Address’ as keywords.

5. Click on the ‘New Recipient’ button at the top of the page to add a new recipient and navigate to the ‘Add Recipient’ page.



Section 2: Recipient Creation

Please Note: Fields marked with ‘’ are mandatory.*

1. On the ‘Add Recipient’ page, enter a unique ‘Display Name’ to identify the recipient.

2. Email Addresses are optional and only required if you’ll wish to send email notification to the recipient., if you wish to send email notifications to the recipient for template payments, then you will need to enter a valid email address in this field and select the checkbox for sending notifications.

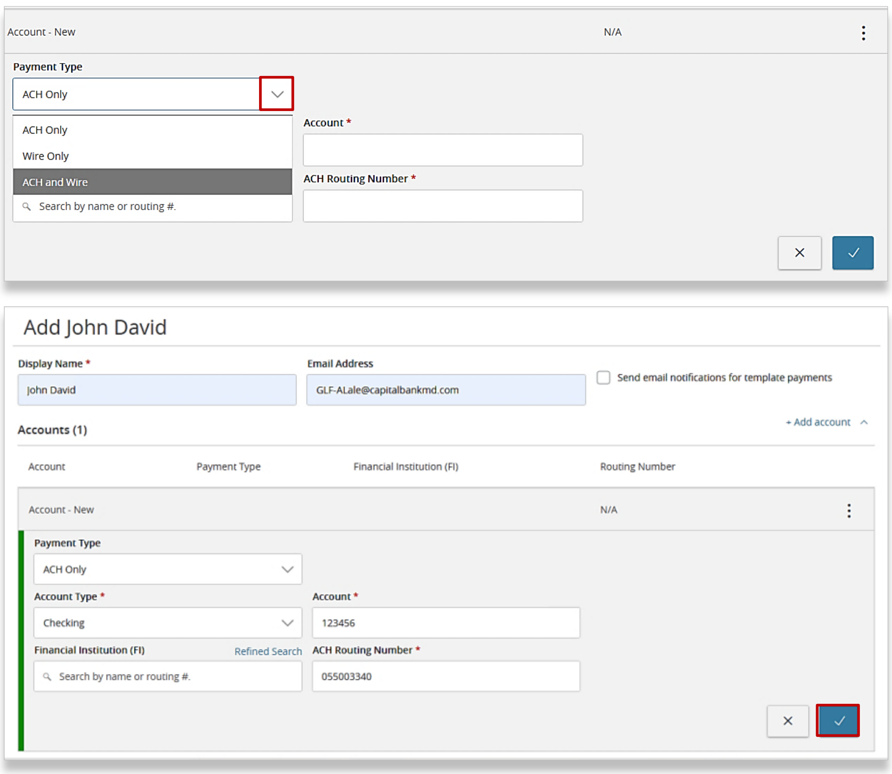
3. The ‘Add Recipient’ page is broadly split into two sections.
   - Accounts
   - Recipient Details

Accounts Section: The data to be updated in the ‘Accounts’ section will depend on the ‘Payment Type’ selected.

a. Select the ‘Payment Type’ using the dropdown. Recipients can be created for ‘ACH Only’, ‘Wire Only’ and ‘ACH & Wire Payments’.

In this example, we will create a new recipient for an ‘ACH Only’ payment.

b. Select the ‘Account Type’ and enter the ‘Account Number’.



c. In the 'Financial Institution (FI)' field enter the bank or financial institution's name or routing number. This is the recommended approach to avoid errors.
You can also use a keyword search option to filter for the required FI details.
To further narrow your search for a specific branch, click on 'Refined Search' link and enter additional details like the city and state name.

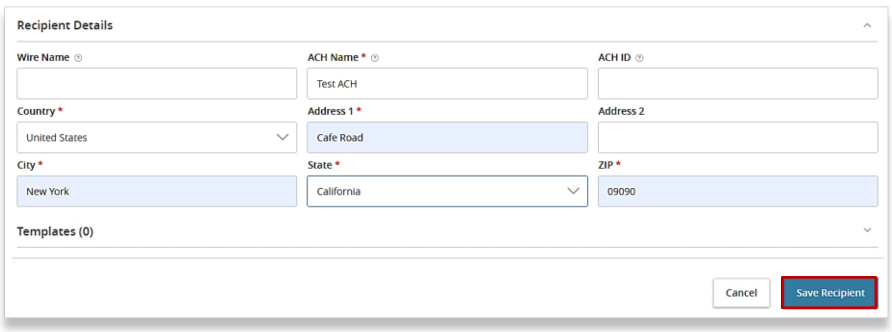
d. When entering the required bank details, the system will auto populate the 'ACH Routing Number'.

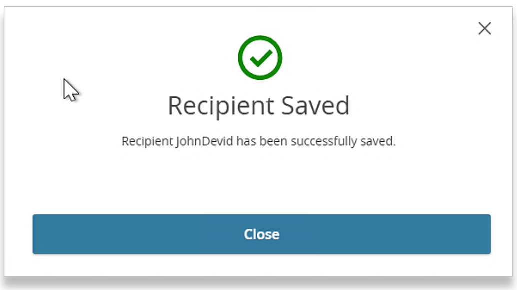
e. Please note: For Wire Recipients, if the selected FI routes payments through a correspondent or intermediary bank, the same will be auto populated in the 'Intermediary FI' and/or 'Receiving FI' fields.

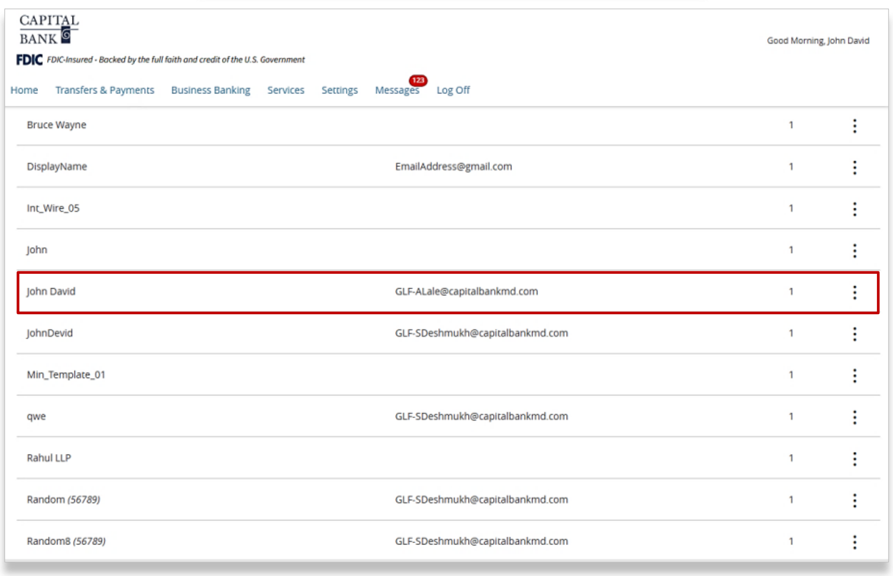
f. Click on the '+Add account' link in the top-right corner to add another account for the same recipient.

g. To edit or remove any existing account information, use the 'ellipsis' available on the right corner of the 'Accounts' section.

h. Click on the 'check mark' to submit the account details.







Recipient Details Section: Use this section to update the contact details of the recipient.

a. 'ACH Name/Wire Name': is the recipient's display name as it appears in their bank records.

Please Note: ACH Name has a character restriction of 22 characters whereas Wire Name has a character restriction of 35.

b. Enter the contact details of the recipient. In case of Wire Recipients, please ensure that the complete physical address (including Street Name, Number, etc.) is updated. PO Box addresses will not be accepted.

Please Note: Fields marked with '' are mandatory.*

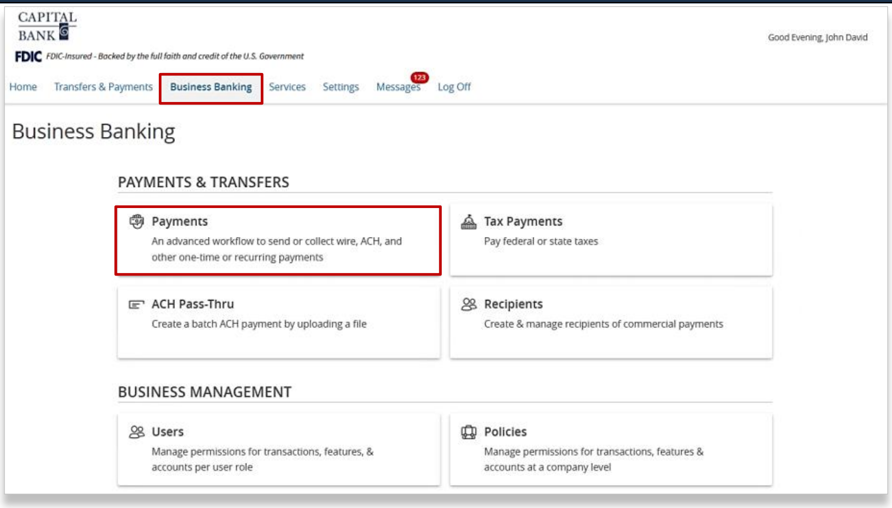
c. Templates: Each time this recipient is used in a template a count will be updated in the 'Templates' section. This is useful for tracking the impact of recipient changes to existing templates.

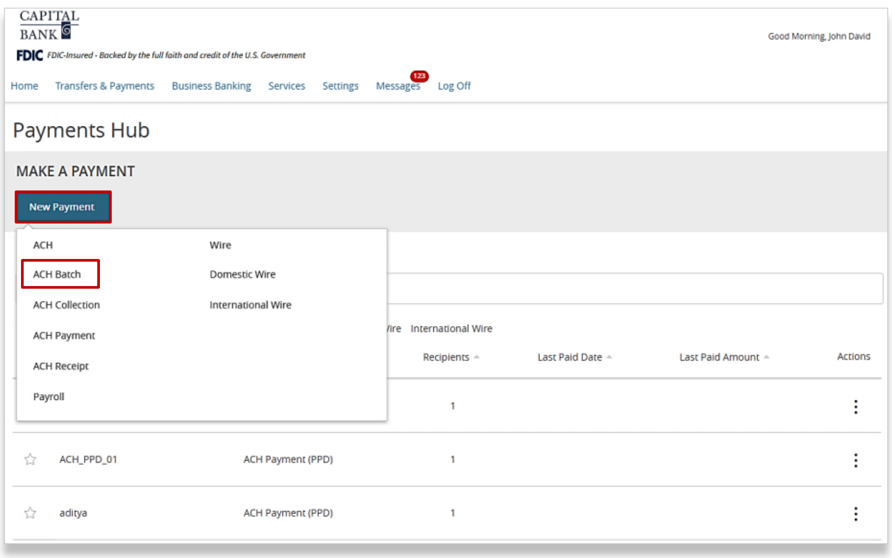
4. On entering the relevant details, click on 'Save Recipient' button.

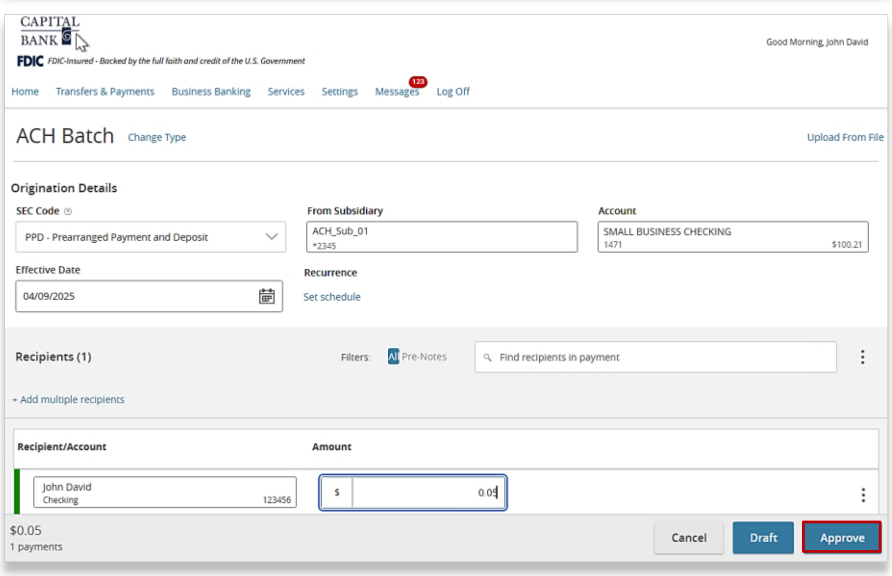
5. A 'Recipient Saved' overlay message will be displayed.
Click on 'Close' to navigate to 'Recipients' main overlay to view the new recipient in the list.

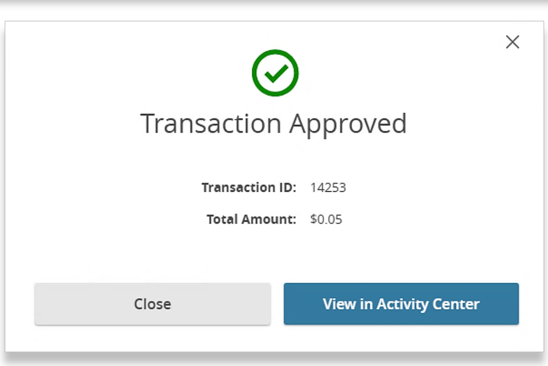
6. Recipient changes needing approval will be displayed on the top of the 'Recipients' list page.

Please note: Based on your user entitlements, recipient creation and modification may need approval from another user.
Recipient changes will not be reflected during payment creation, unless they are approved by another user having the requisite approval rights.









Section 3: Creating a payment using the new recipient.

Navigation:

1. Use the ‘Payments’ tile available under the ‘Business Banking’ tab and navigate to the ‘Payments Hub’.
2. In the ‘Make a Payment’ section, click on the blue ‘New Payment’ button and select the required payment type using the drop-down.
3. Select the required ‘To Subsidiary’ and update other payment related details such as the ‘Account’ and ‘Effective Date’.
4. In the ‘Recipient’ section, click on the ‘search’ icon to view the list of existing recipients.
    a. You can type the recipient’s name to refine your search and filter the required recipient.
    b. Select the newly created recipient from the list.
5. Enter the payment ‘Amount’ and click on ‘Approve’ to submit the payment.
6. The ‘Transaction Approved’ overlay will confirm successful submission of the payment.
7. Navigate to the ‘Activity Center’ page to the view payment details on the ‘Transaction Details’ overlay.

For more information on creating an ACH Payment, please refer to our ACH Payment User Guide.