Parkside Financial

BANK & TRUST

Treasury Management
Online Platform

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SELECT THE DASHBOARD TAB.
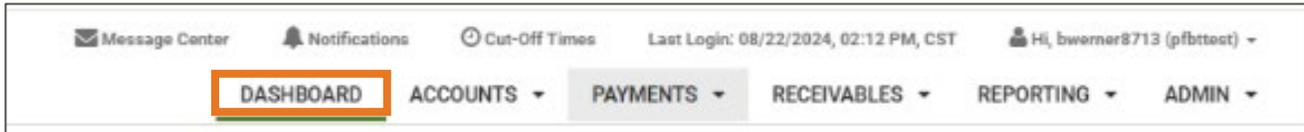
CLICK "MANAGE GROUPS".

CLICK "CREATE NEW GROUP".

Parkside Financial
BANK & TRUST
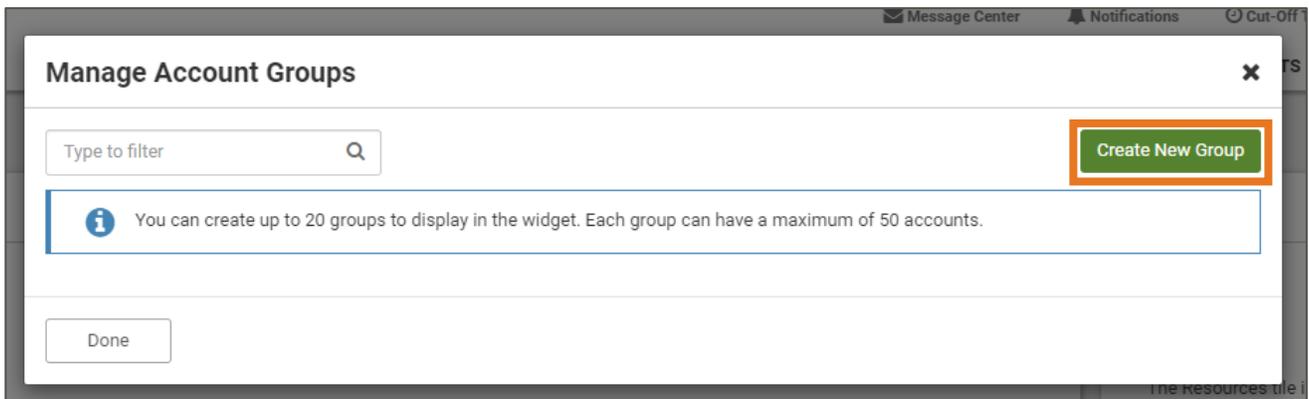
TYPE IN GROUP NAME AND CLICK "ADD ACCOUNTS".
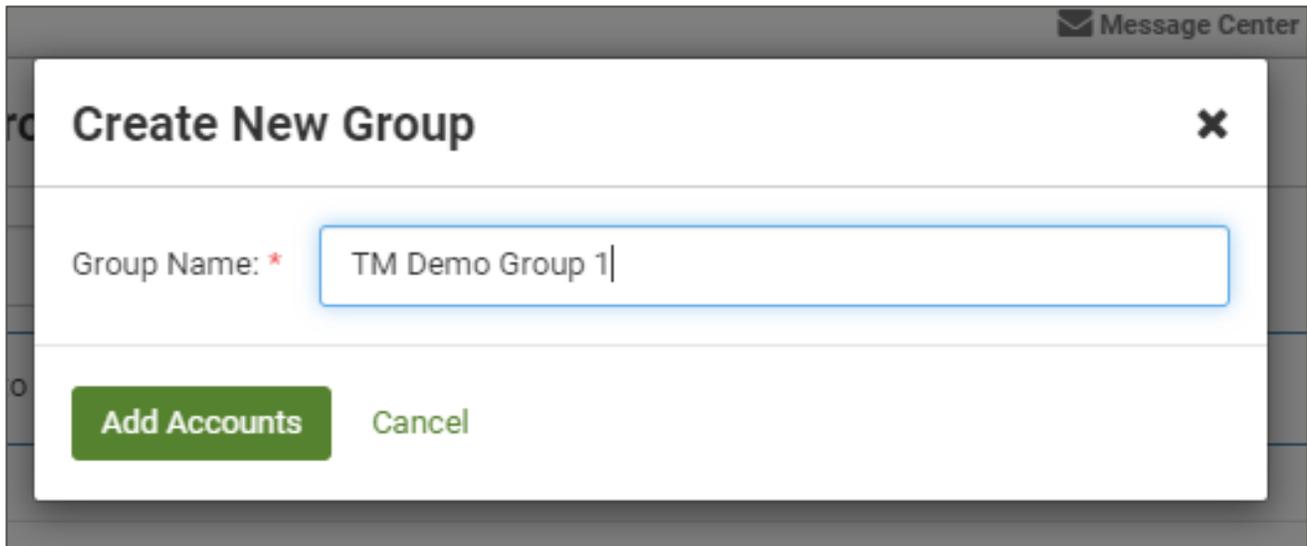
CHOOSE THE ACCOUNTS FOR THE GROUP AND CLICK "ADD ACCOUNTS".

CLICK DONE.

THE GROUP HAS BEEN CREATED.

![Parkside Financial Bank & Trust logo]

POSITIVE PAY | CREATE ISSUED ITEMS & FILE UPLOAD

SELECT THE PAYMENTS TAB → POSITIVE PAY → CREATE ISSUED ITEMS

TO UPLOAD A FILE, MAKE SURE THE UPLOAD FILE IS CHOSEN.

CHOOSE YOUR SAVED FORMAT AND SELECT YOUR .CSV FILE.

CLICK UPLOAD.
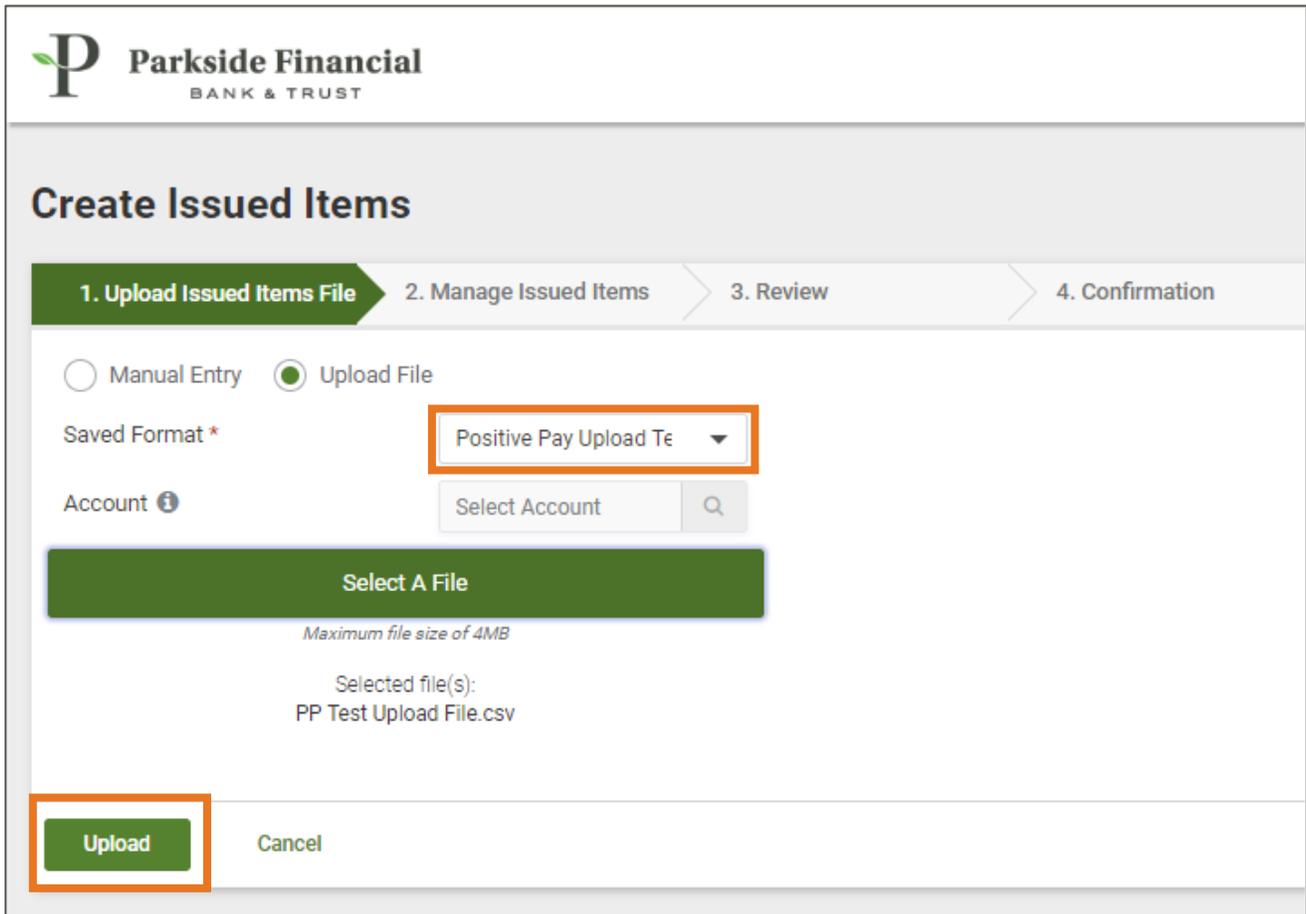
REVIEW ALL ITEMS TO MAKE SURE THEY ARE UPLOADED CORRECTLY. *MAKE CHANGES IF NECESSARY.*

CLICK REVIEW.

CLICK CONFIRM TO COMPLETE UPLOAD.

ITEMS WERE UPLOADED SUCCESSFULLY.
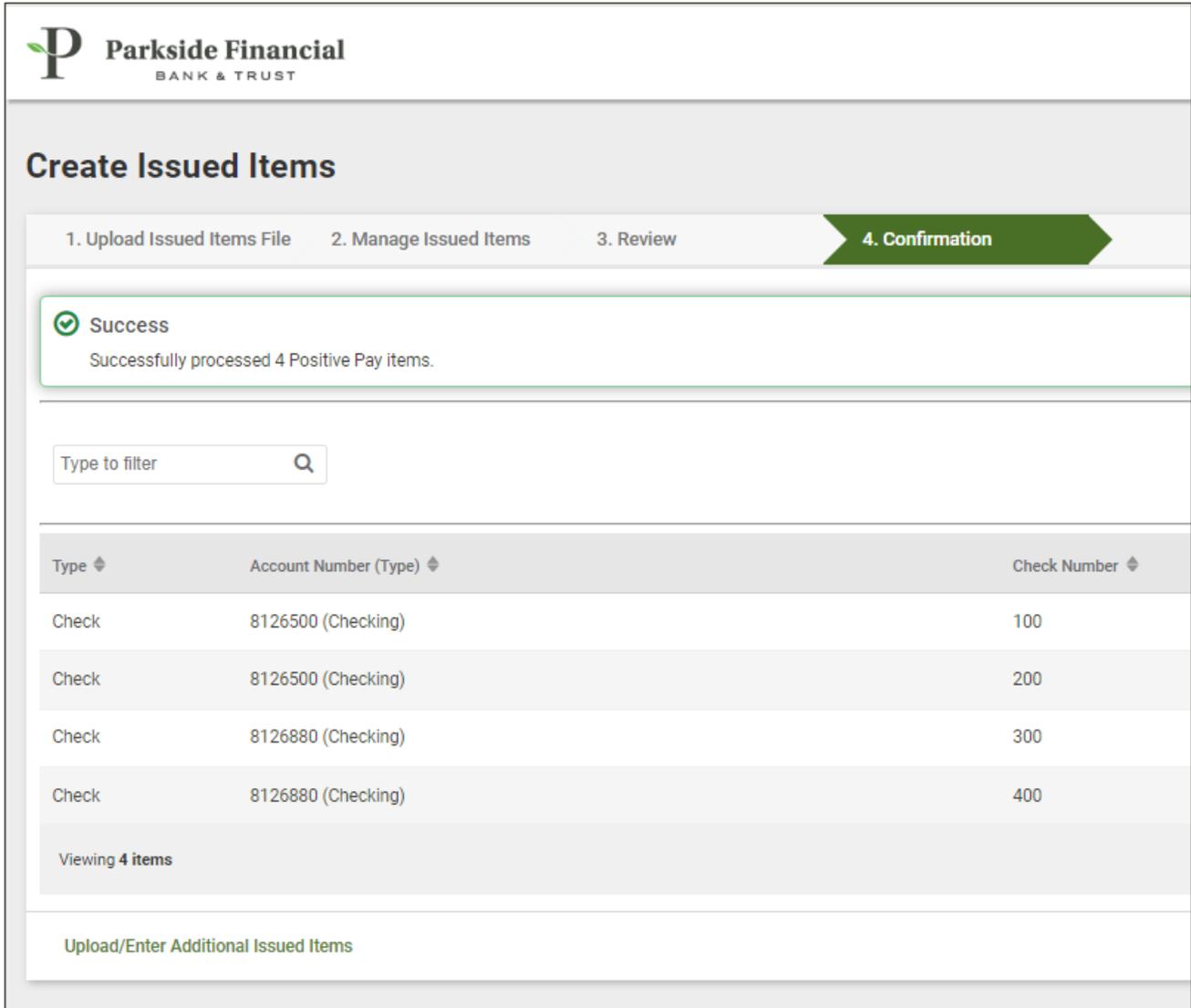
TO CONFIRM YOUR UPLOAD, YOU CAN GO BACK TO THE PAYMENTS TAB AND CHOOSE "ISSUED ITEMS ACTIVITY". HERE, YOU CAN SEE THE ITEMS THAT WERE UPLOADED.

![Parkside Financial Bank & Trust logo]

POSITIVE PAY | CHECK UPLOAD FORMATS

This must be done before you can upload positive pay items!

SELECT THE PAYMENTS TAB → POSITIVE PAY → CHECK UPLOAD FORMATS

CLICK "CREATE NEW FORMAT" (TOP RIGHT)
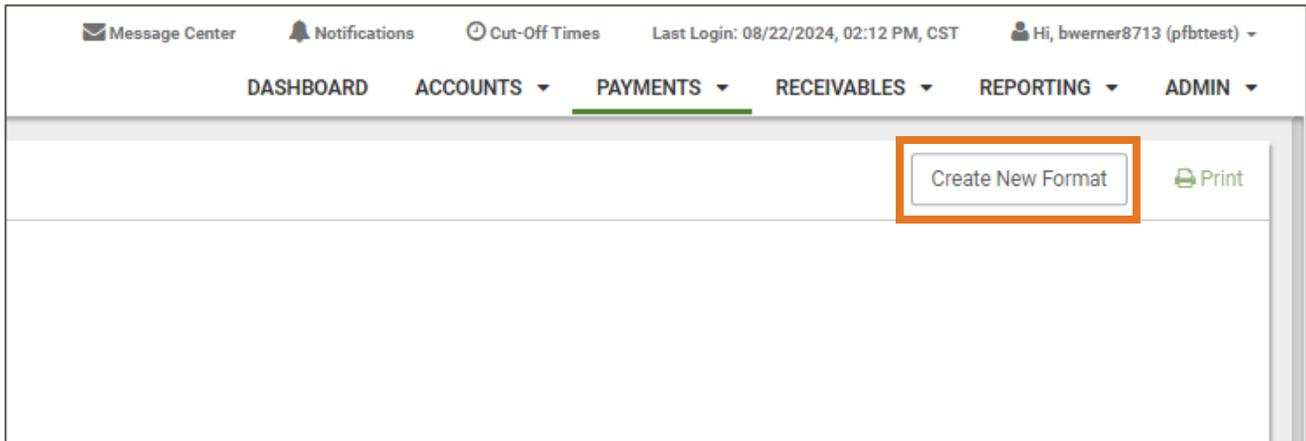
SELECT "DELIMITED" AT THE TOP.

YOUR .CSV FILE MUST BE IN THE COMMA DELIMITED FORMAT.

DECIDE HOW YOUR ISSUED CHECKS WILL BE ARRANGED IN THE FILE.

ENTER FORMAT NAME

› Under Item Amount, choose "Decimal Included" if you will be using the decimal in your file
› Choose your Issued Date Format and Void Date Format
› Checking Indicator= C
› Savings Indicator= S
› Void Indicator= V

FOR EXAMPLE:

› Column 1 (A): Issued Date
› Column 2 (B): Item Number
› Column 3 (C): Payee
› Column 4 (D): Item Amount
› Column 5 (E): Account number

	A	B	C	D	E
1	8/22/2024	100	Test 1	1.00	8126500
2	8/22/2024	200	Test 2	2.00	8126500
3	8/22/2024	300	Test 3	3.00	8126880
4	8/22/2024	400	Test 4	4.00	8126880
5					
6					

Ensure that the Item Amount column (D) in Excel is formatted as "Number" with 2 decimal places.
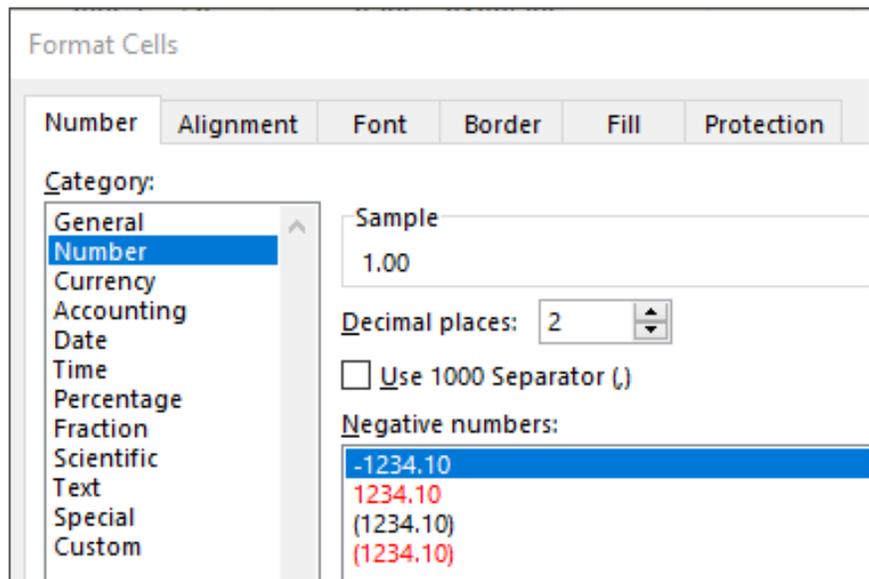
Format Cells

Number	Alignment	Font	Border	Fill	Protection

Category:

General
Number
Currency
Accounting
Date
Time
Percentage
Fraction
Scientific
Text
Special
Custom

Sample

1.00

Decimal places: 2

☐ Use 1000 Separator (,)

Negative numbers:

-1234.10
1234.10
(1234.10)
(1234.10)

CLICK SAVE.
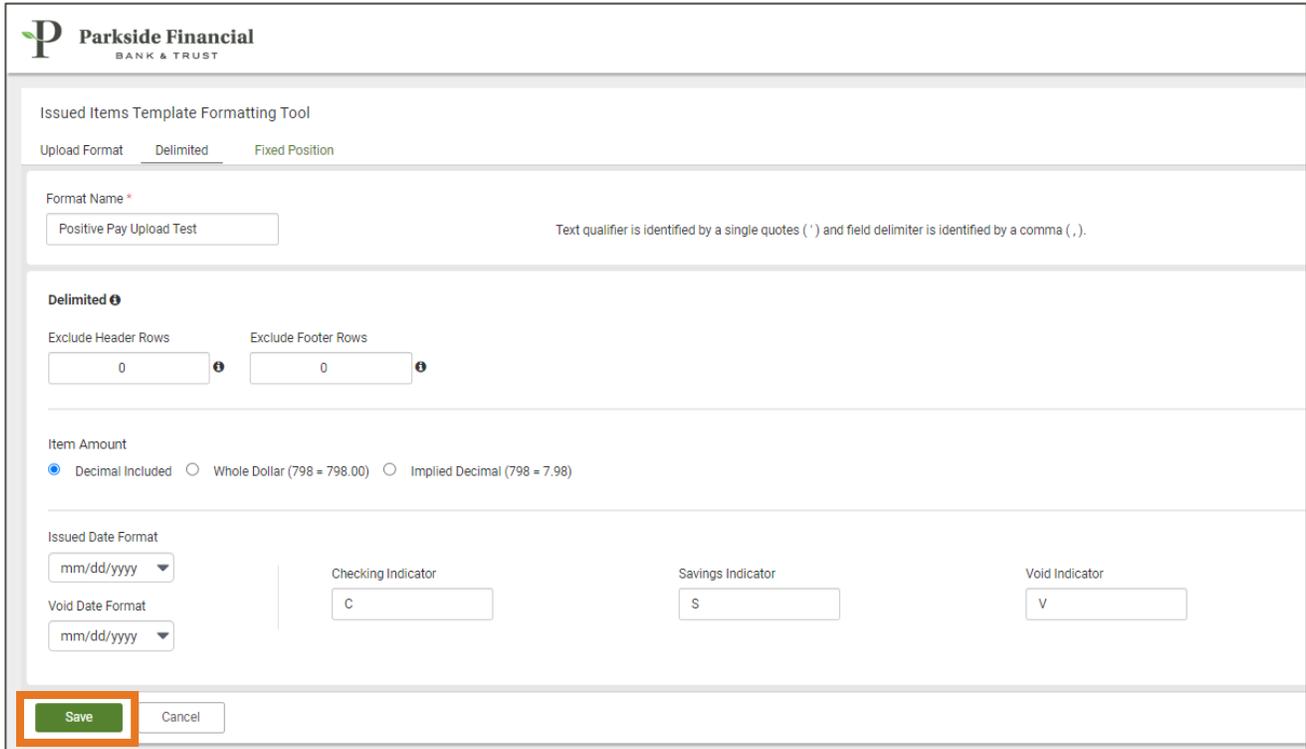
Issued Items Template Formatting Tool

Upload Format   Delimited   Fixed Position

Format Name *

Positive Pay Upload Test

Text qualifier is identified by a single quotes (') and field delimiter is identified by a comma (,).

Delimited ⓘ

Exclude Header Rows   Exclude Footer Rows

0   ⓘ   0   ⓘ

Item Amount

◉ Decimal Included   ◯ Whole Dollar (798 = 798.00)   ◯ Implied Decimal (798 = 7.98)

Issued Date Format

mm/dd/yyyy ▼

Void Date Format

mm/dd/yyyy ▼

Checking Indicator

C

Savings Indicator

S

Void Indicator

V

Save   Cancel

POSITIVE PAY UPLOAD FORMAT WAS SAVED.

Issued Items Upload Formats

✓ **Saved**
Positive Pay Upload Format saved successfully! ✕

Upload Formats ⇕	Type ⇕	Created Date ⇕
Positive Pay Upload Test	Delimited	

1 Records

SELECT THE PAYMENTS TAB → POSITIVE PAY → CHECK EXCEPTIONS
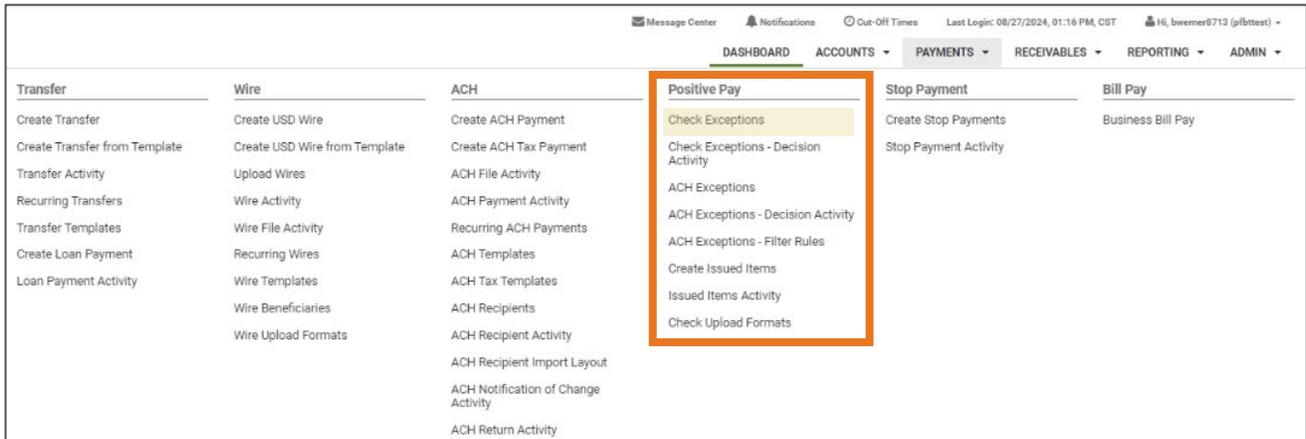
VIEW THE CHECK EXCEPTION BY CLICKING THE HYPERLINK "VIEW CHECK #"
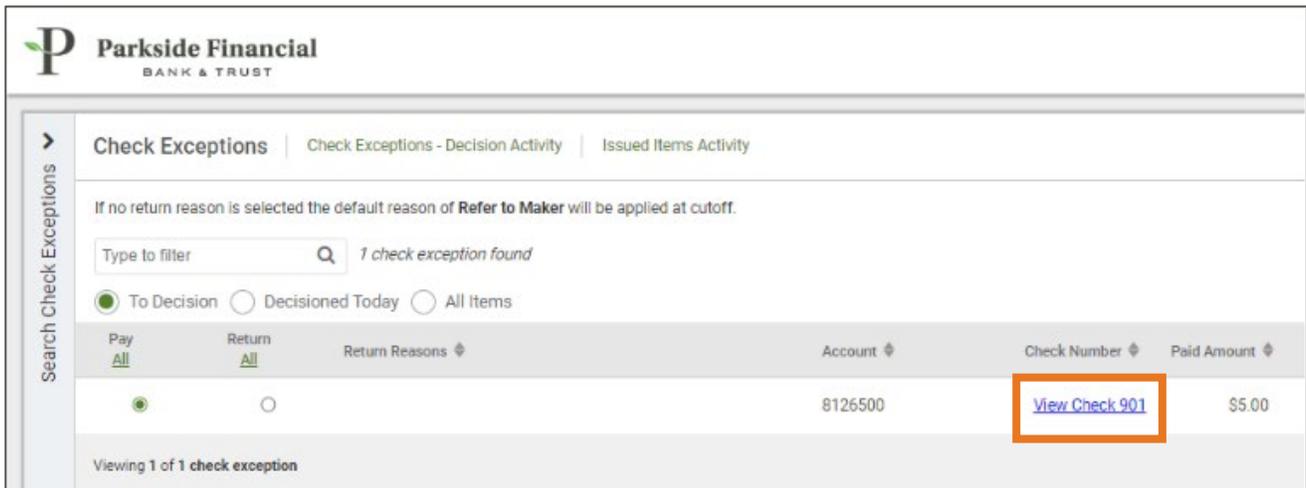
VIEW THE FRONT AND BACK OF THE CHECK EXCEPTION
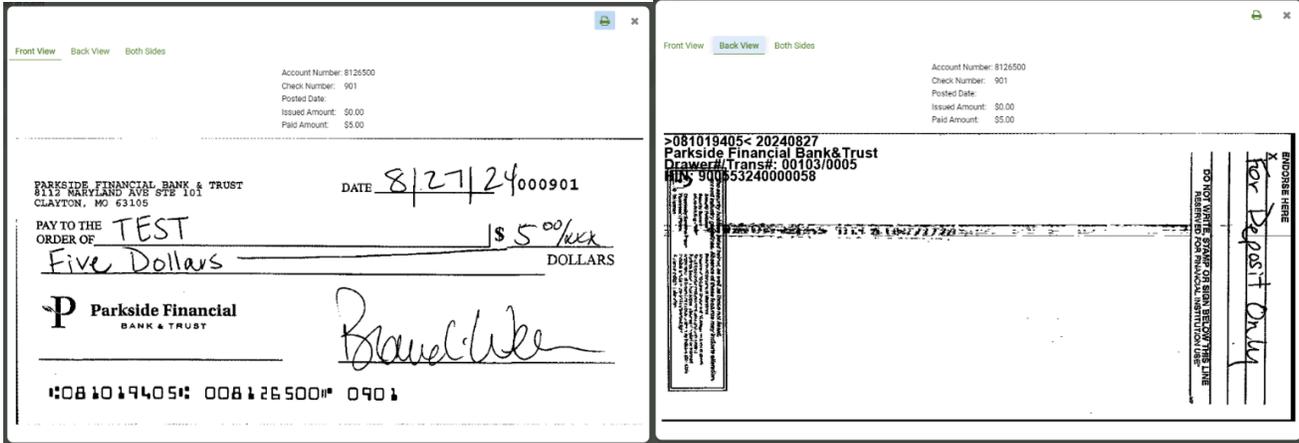
CLICK DETAILS FOR MORE INFORMATION OR IF YOU NEED TO REQUEST A CORRECTION.
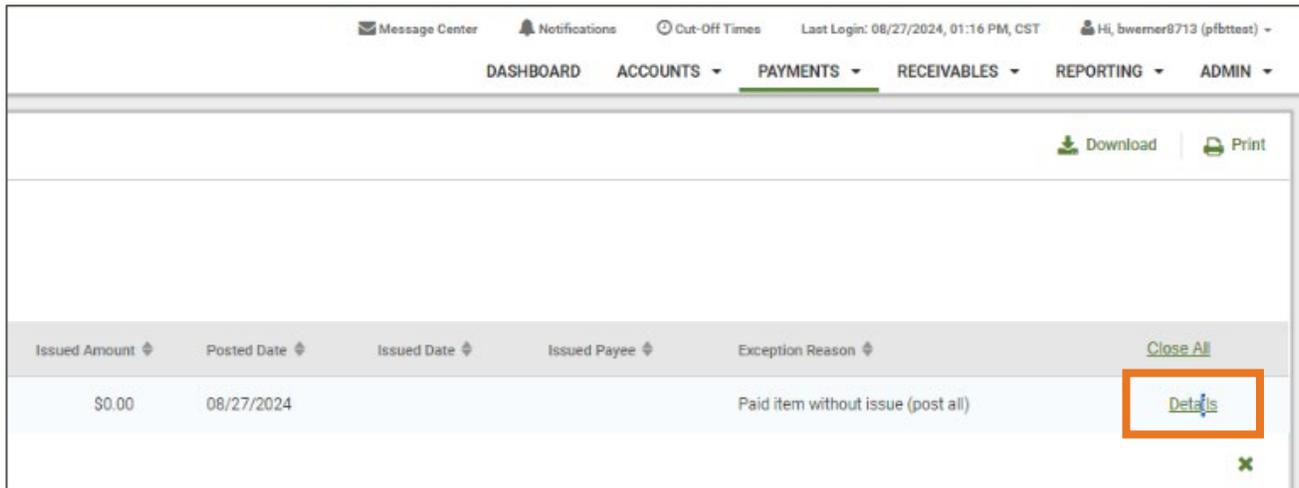
CORRECTION OPTIONS:
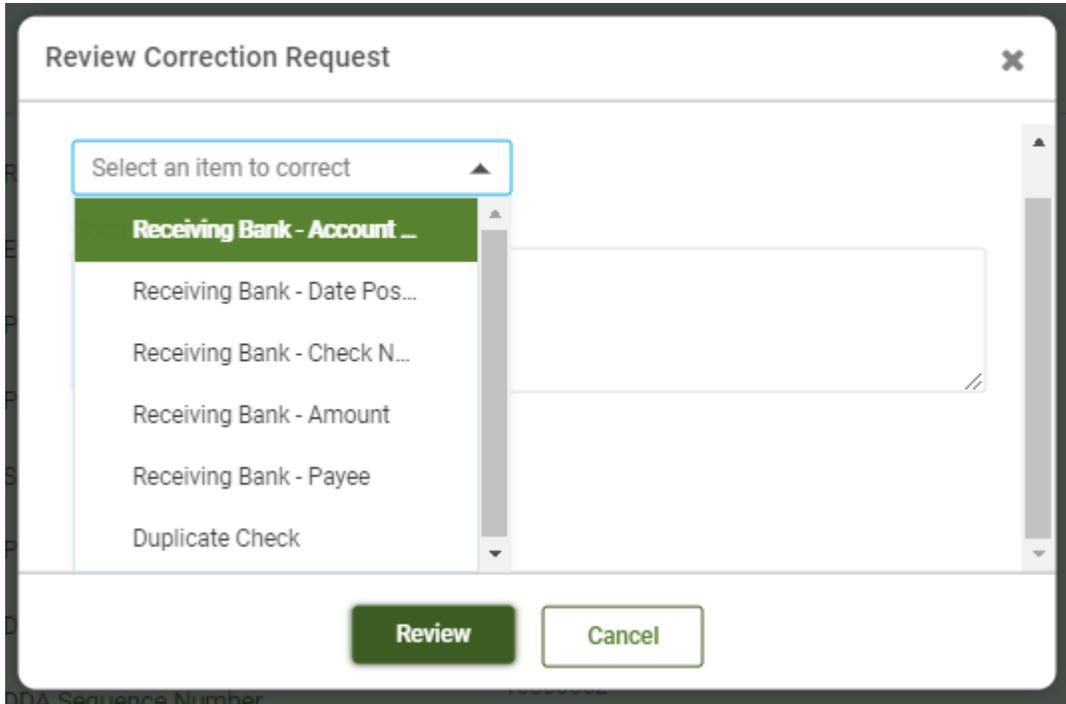
CLICK REVIEW OR REVIEW ALL TO FINISH DECISIONING THE EXCEPTION.
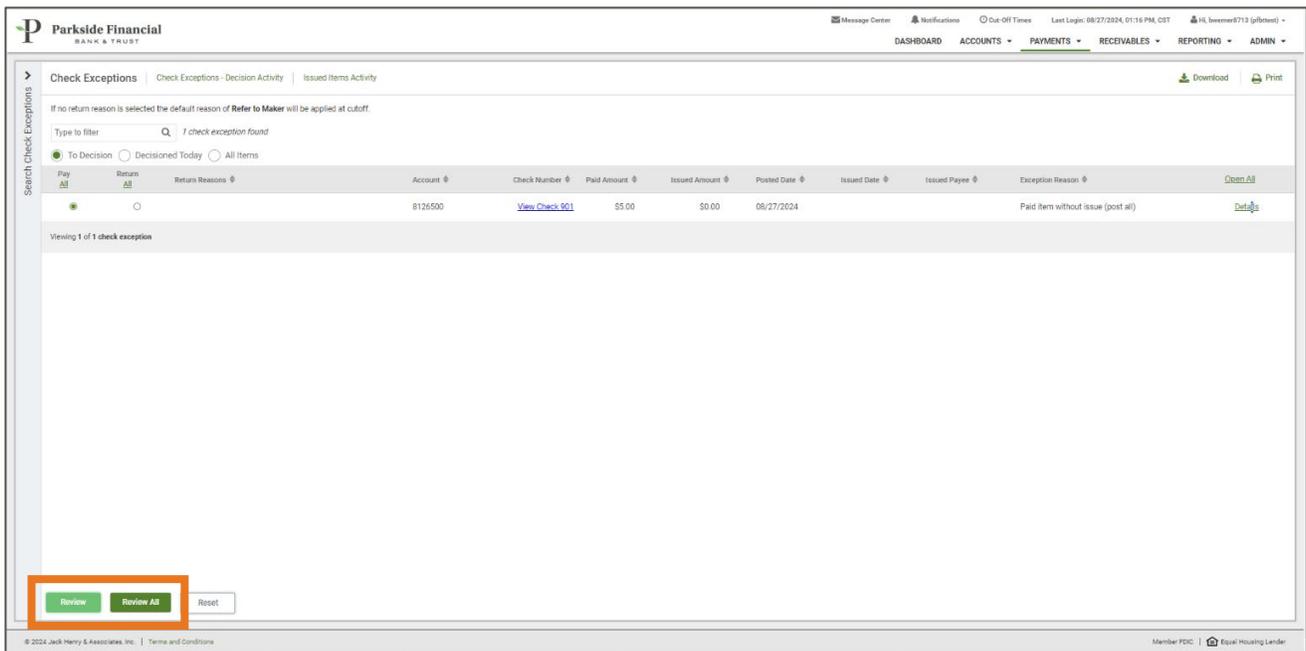
CONFIRM THAT ALL OF THE INFORMATION IS CORRECT → CLICK DECISION
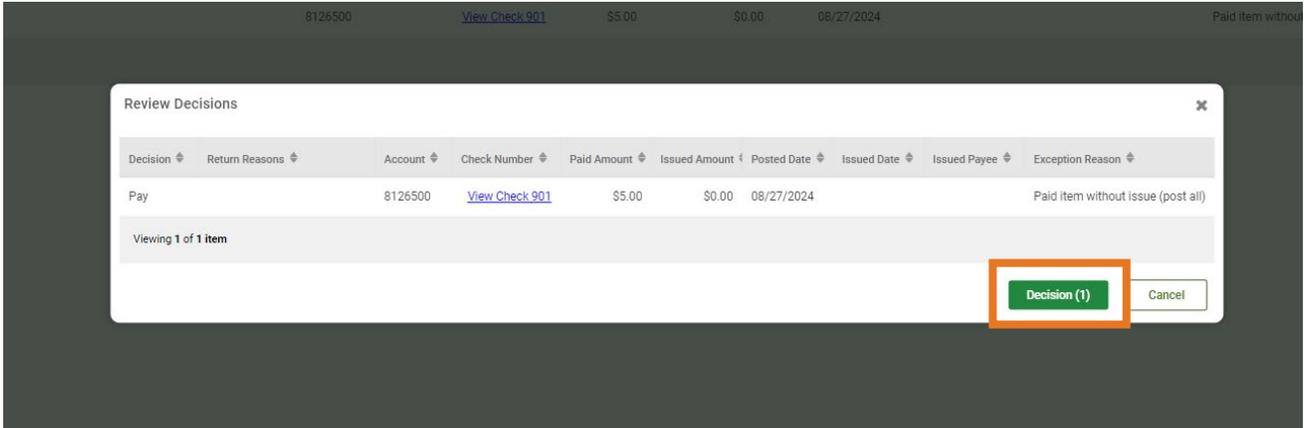
THE POSITIVE PAY EXCEPTION DECISION HAS BEEN SAVED SUCCESSFULLY.
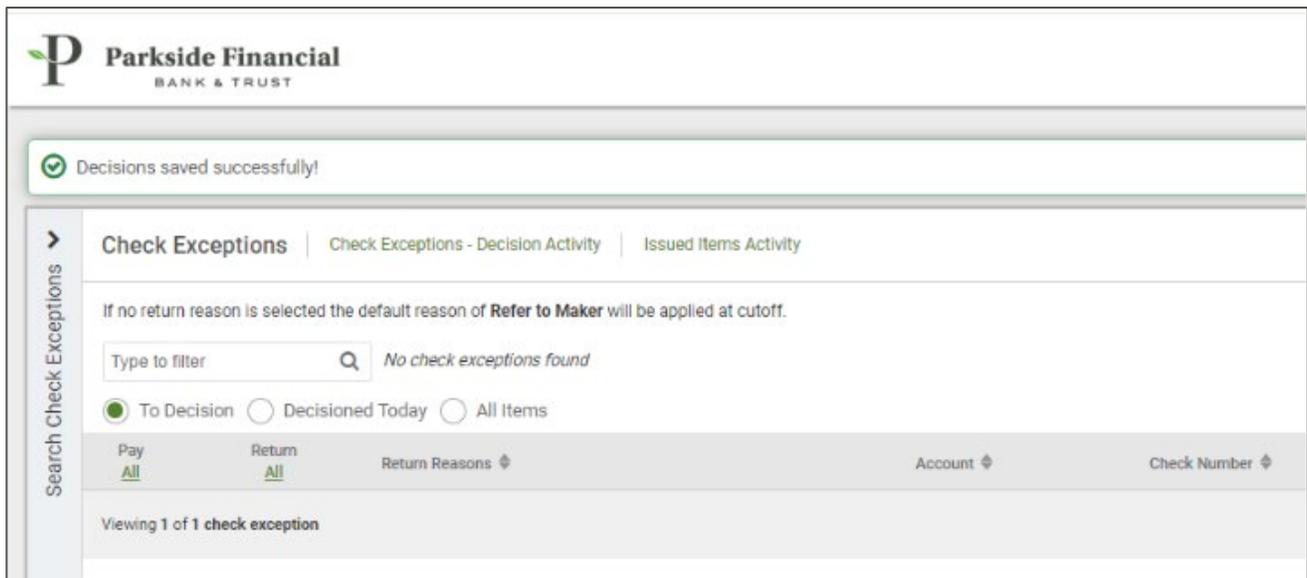
IF THE POSITIVE PAY WIDGET IS ADDED TO THE DASHBOARD, THE EXCEPTION CAN ALSO BE WORKED THERE.

IF THE GREEN CHECK MARK IS SHOWING NEXT TO THE EXCEPTION, THAT MEANS THE ITEM HAS BEEN WORKED.

SELECT THE PAYMENTS TAB → POSITIVE PAY → ACH EXCEPTIONS

SELECT THE PAY OR RETURN OPTIONS, AS NEEDED FOR EACH EXCEPTION ITEM.

SELECT REVIEW TO CONFIRM ALL DECISIONS ARE ACCURATE.
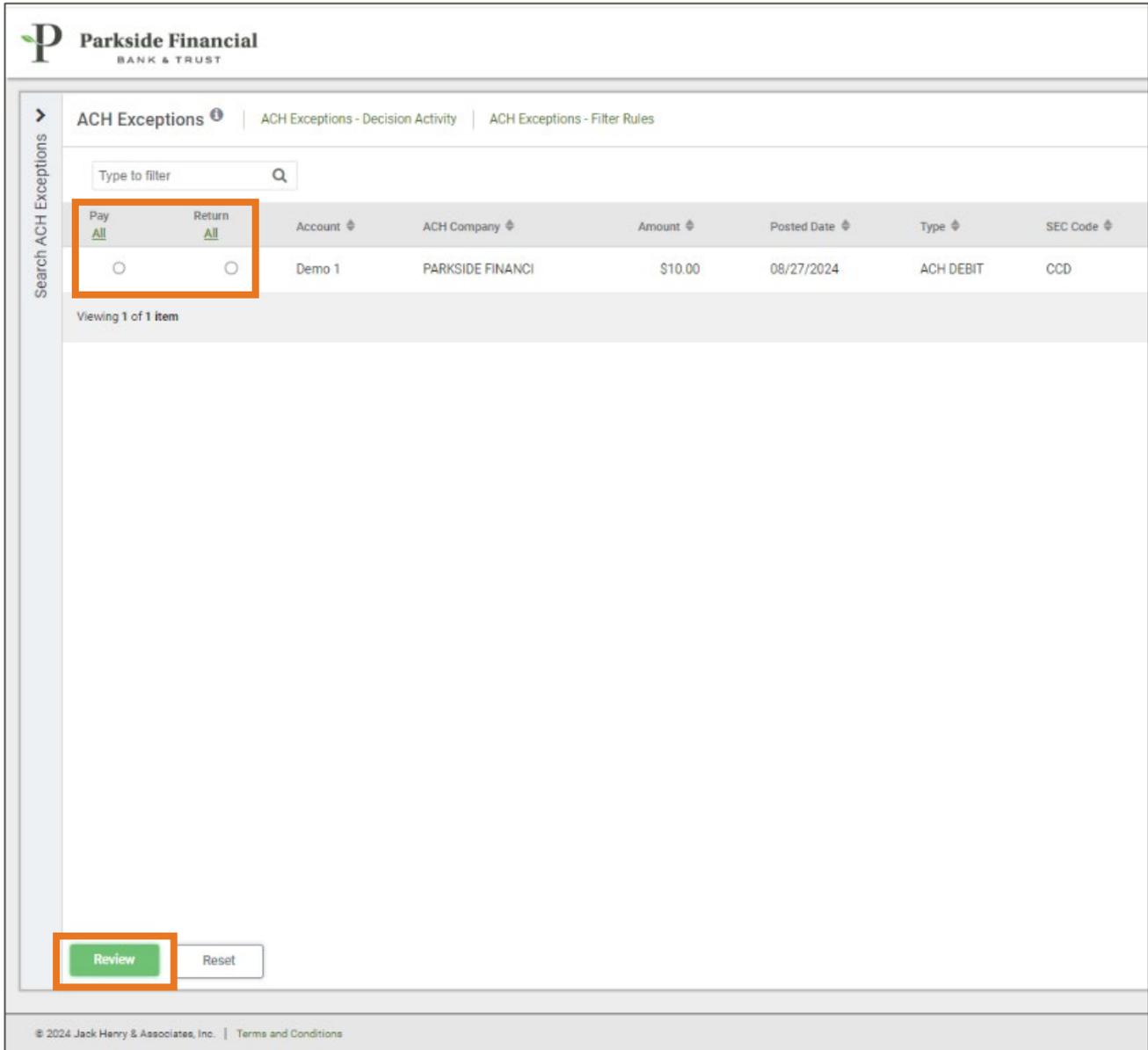
Parkside Financial
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ENSURE THE INFORMATION IS CORRECT.

CLICK CONFIRM TO FINISH WORKING THE EXCEPTION.

Review and Confirm Decisions

Decision ⇕	Account ⇕	ACH Company ⇕	Amount ⇕	Debit/Credit ⇕	SEC Code ⇕	Description ⇕
Pay	Demo 1	PARKSIDE FINANCI	$10.00	ACH DEBIT	CCD	ACH PARKSIDE FINANCI 9262347309 24/08/27 ID #- TRACE #- 081019405000002

Viewing **1** of **1 item**

You are about to decision ACH Exception items that can only be decisioned one time.
Are you sure you would like to proceed?

[Confirm]   [Cancel]

The exception has now been worked.

NEXT, TO ADD THIS YOUR APPROVED ACH DEBITS:

› Select "ACH Exceptions – Decision Activity".
› Select "Create Filter Rule".

SELECT THE ACCOUNT YOU WOULD LIKE TO CREATE THE FILTER RULE FOR.

ENTER IN THE INFORMATION REQUESTED

› **Please Note**: The ACH Company Name and the company name in the originating transaction must match exactly for the filter to capture the transaction for the specific company. If the name is not an exact match, items will be present as exceptions.

SELECT REVIEW.

REVIEW INFORMATION AND SELECT SAVE FILTER RULE.

ACH Exceptions - Create ACH Filter Rule from Decision Activity

1. Create ACH Filter → **2. Review** → 3. Confirm

Review ACH Filter Rule Settings

Account	Demo 1
Filter Rule Name	Test ACH Filter
Company ID	9262347309
Transaction Type	Debit Allowed

Save Filter Rule   Back   ACH Filter Rules

THE ACH FILTER RULE HAS BEEN CREATED.

THE ACH EXCEPTION CAN ALSO BE ADDRESSED USING THE POSITIVE PAY WIDGET ON THE DASHBOARD.

![Parkside Financial Bank & Trust logo]

ACH | CREATING ACH RECIPIENTS

SELECT THE PAYMENTS TAB → ACH → ACH RECIPIENTS

CLICK ADD RECIPIENT (BOTTOM RIGHT).
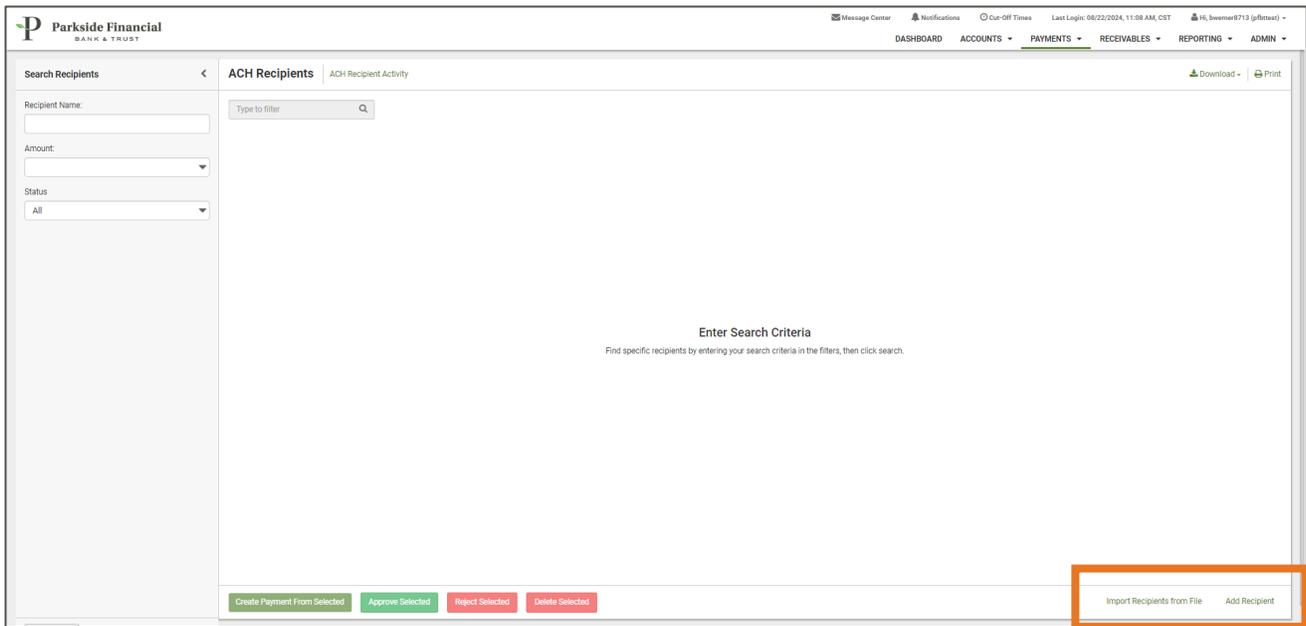
ENTER RECIPIENTS BANKING INFORMATION

CLICK SAVE.

ACH RECIPIENT HAS BEEN SUCCESSFULLY SAVED.

SELECT THE PAYMENTS TAB → ACH → CREATE ACH PAYMENT

MAKE SURE MANUAL ENTRY IS CHOSEN AT THE TOP.
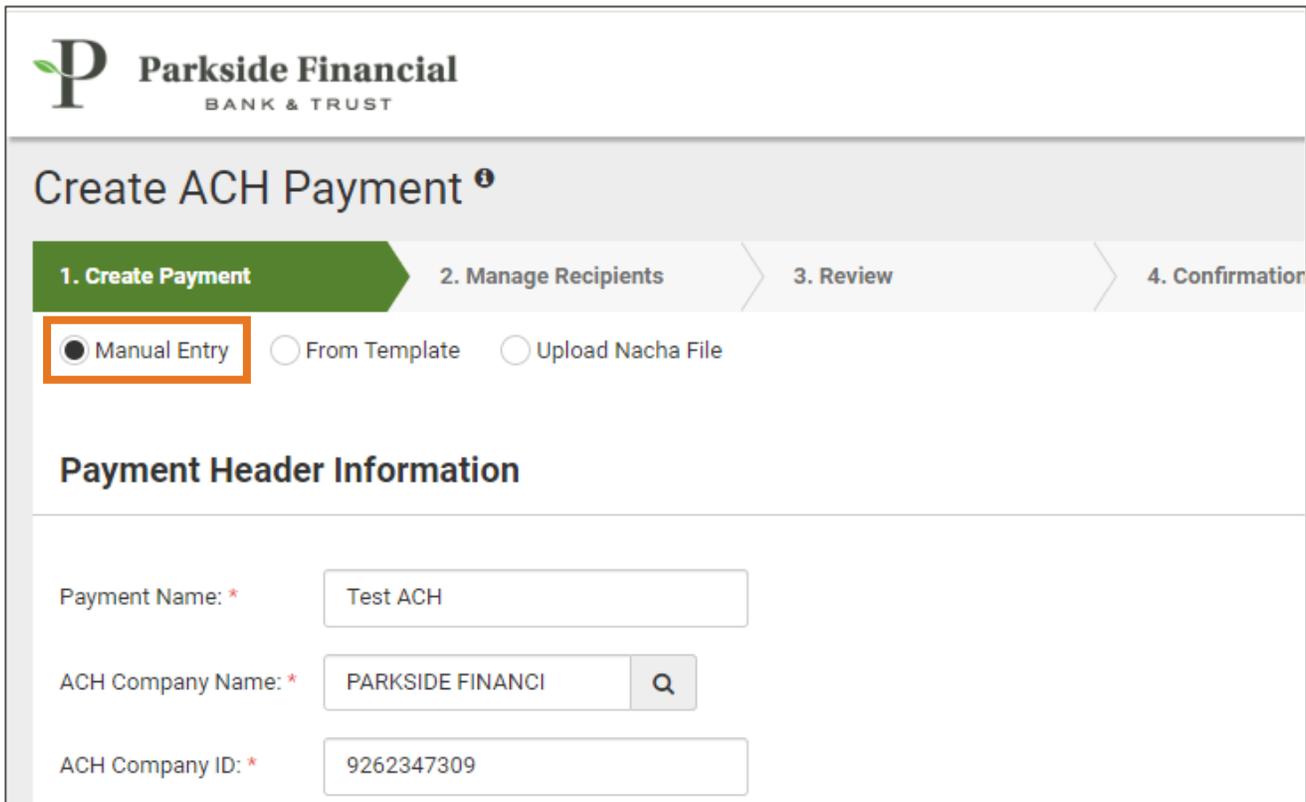
ENTER THE FOLLOWING INFORMATION:

› Enter Payment Name (*this is for your records-the Payee will not see this information*).
› Choose the ACH Company Name (*the payment information should prefill*).
› Choose the Frequency and the Effective Date for the payment.'

THEN, CLICK 'ADD RECPIENTS'.
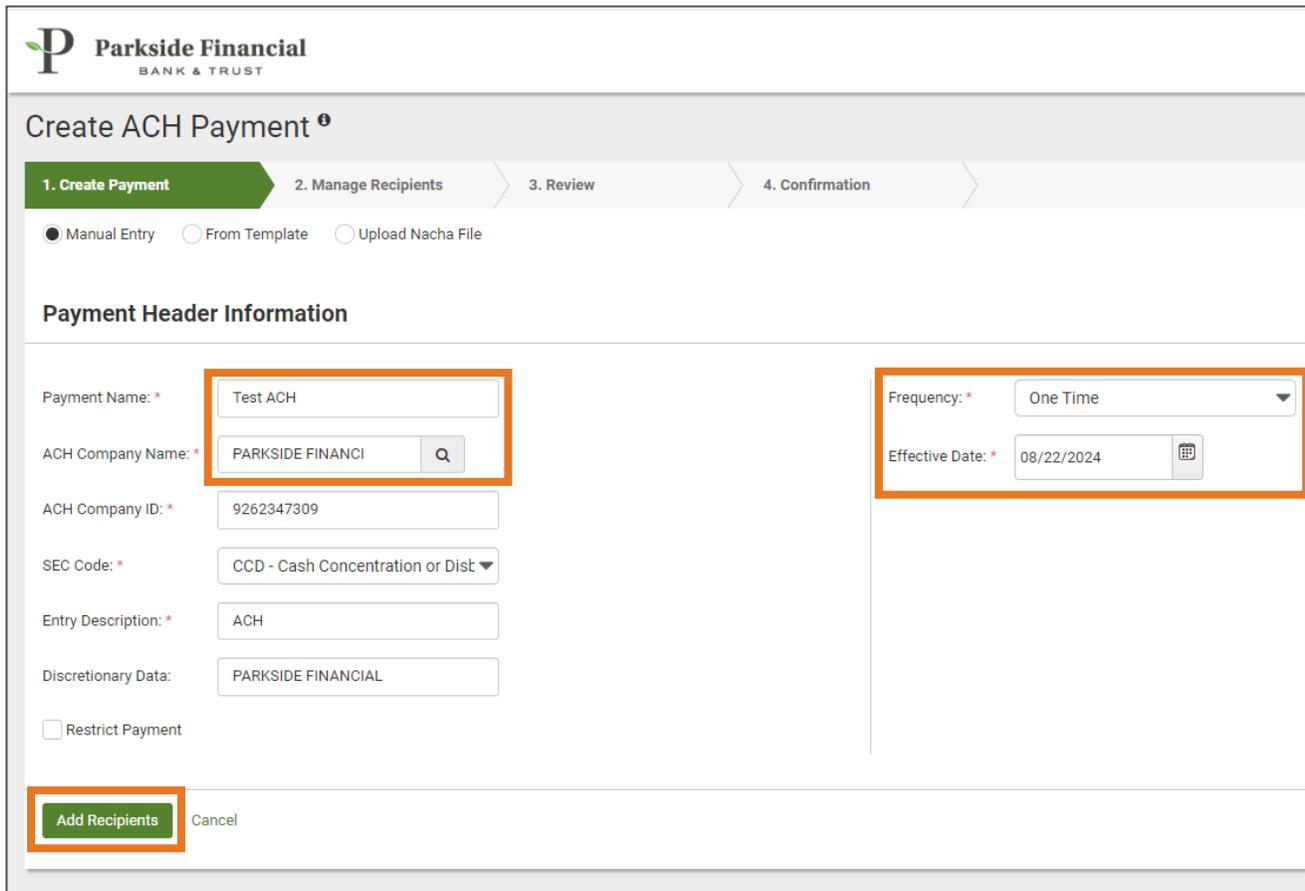
ENTER IN THE PAYEE'S BANKING INFORMATION THAT THEY PROVIDED TO YOU.

› If you have saved them as a "Recipient", you can select their information from the "Select from Recipient List".
› For a balanced batch, you will also need to enter the debit account information.

CLICK REVIEW.

CLICK CONFIRM.

THIS WILL INITIATIVE THE PAYMENT.

ACH HAS BEEN INITIATED AND IS PROCESSING.

SELECT THE PAYMENTS TAB → ACH → CREATE ACH PAYMENT

CHOOSE UPLOAD NACHA FILE AT THE TOP.

SELECT THE NACHA FILE YOU WANT TO UPLOAD.

CLICK UPLOAD.

CHOOSE THE FREQUENCY AND THE EFFECTIVE DATE.

DOUBLE CHECK THAT THE INFORMATION IS UPLOADED CORRECTLY.

CLICK REVIEW.

![Parkside Financial Create Payment screen]
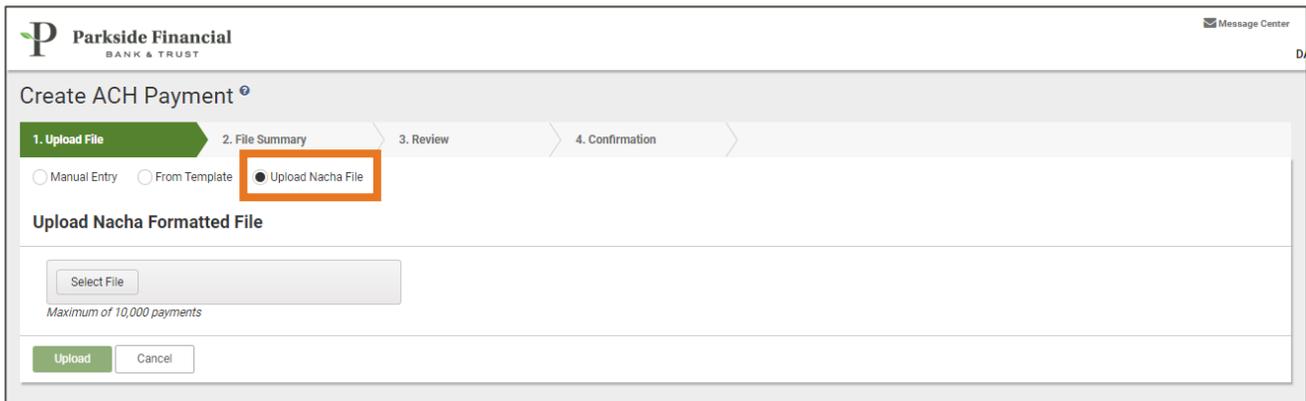
Parkside Financial BANK & TRUST ✉ Message Center   DA

Create Payment

| 1. Upload File | 2. Payment Details | 3. Review | 4. Confirmation |

Payment Detail

PARKSIDE FINANCI 00000   ☐ Restricted | 3 Recipients   ⌄

Status:	**Ready**	Debit:	**$4.00**	Frequency: * [One Time ⌄]
ACH Company Name:	**PARKSIDE FINANCI**	Credit:	**$4.00**	
ACH Company ID:	**9262347309**	Audit:		📅 **Please validate the Effective Date for accuracy**
SEC Code:	**CCD**			
Entry Description:	**ACH**			Effective Date: * [08/23/2024] 📅
Discretionary Data:	**PARKSIDE FINANCIAL**			

[🔍]   ☐ Prenote Only (0)   ☐ Hold Only (0)

Recipient Name ⇕	ID Number ⇕	Account Number ⇕	Account Type ⇕	Routing Number ⇕	Credit/Debit ⇕	Amount ⇕	Prenote ⇕	Hold ⇕	Addenda
NACHA Test 1		8126880	Checking	081019405	CR	$1.50	No	No	Addenda
NACHA Test 2		8126880	Checking	081019405	CR	$2.50	No	No	Addenda
Balanced File		8126500	Checking	081019405	DR	$4.00	No	No	Addenda

Viewing 1 - 3 of 3 Recipients   [25 ⌄]

[**Review**]   Cancel

CLICK CONFIRM.

THE FILE HAS BEEN INITIATED AND IS PROCESSING.

Parkside Financial
BANK & TRUST

Create Payment

| 1. Upload File | 2. Payment Details | 3. Review | **4. Confirmation** |

Payment Detail - A000007327547

✓ ACH Payment is processing. Please review the ACH Payment Activity.

PARKSIDE FINANCI 0000001 3 Recipients

Status:	**Initiated**	Debit:	**$4.00**
ACH Company Name:	**PARKSIDE FINANCI**	Credit:	**$4.00**
ACH Company ID:	**9262347309**	Audit:	8/22/2024 2:21:17 PM : BRANDI WERNER : Payment Initiated
SEC Code:	**CCD**		8/22/2024 2:21:15 PM : BRANDI WERNER : Created
Entry Description:	**ACH**		
Discretionary Data:	**PARKSIDE FINANCIAL**		

🔍 ☐ Prenote Only (0) ☐ Hold Only (0)

Recipient Name ⇕	ID Number ⇕	Account Number ⇕	Account Type ⇕	Routing Number ⇕	Credit/Debit
NACHA Test 1		8126880	Checking	081019405	CR
NACHA Test 2		8126880	Checking	081019405	CR
Balanced File		8126500	Checking	081019405	DR

Viewing 1 - 3 of 3 Recipients

Close

SELECT THE PAYMENTS TAB → WIRE → WIRE BENEFICIARIES

CLICK "CREATE NEW BENEFICIARY" (TOP RIGHT).
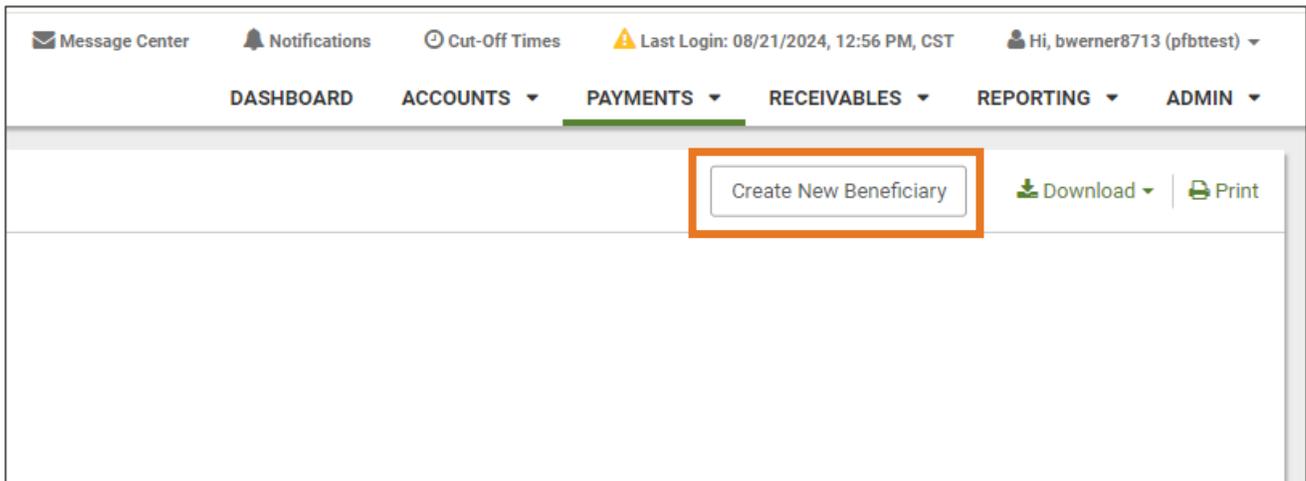
MAKE SURE "DOMESTIC" IS CHOSEN.

ENTER THE FOLLOWING INFORMATION:

› Enter in Beneficiary's ABA/Routing Number (*bank information will prefill if recognized*).
› Enter in Beneficiary's Account Number, Name and Physical Address.
› Enter in Beneficiary's Intermediary Bank Information (*if applicable*).

CLICK REVIEW.

CLICK CONFIRM.

CONFIRMATION OF BENEFICIARY ADDITION.
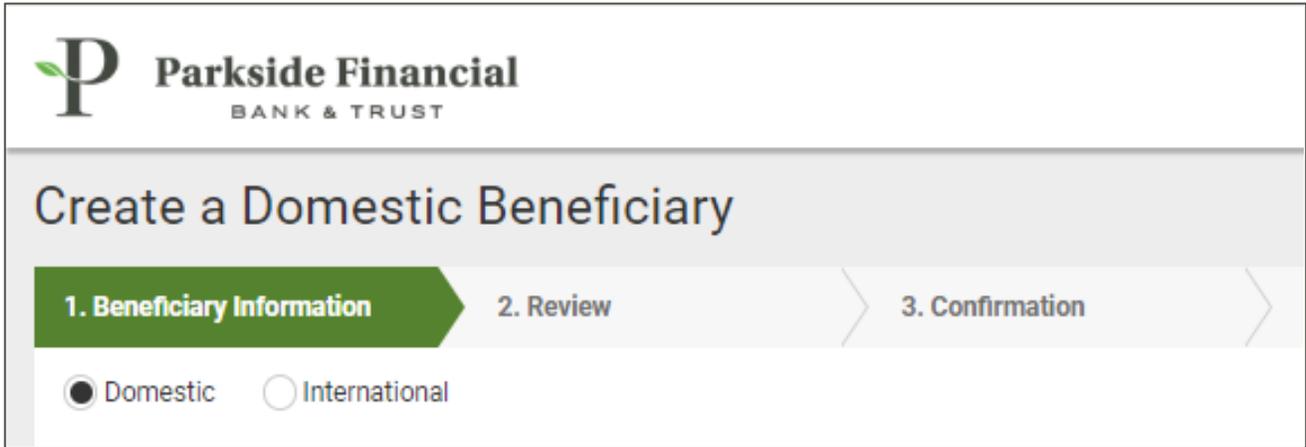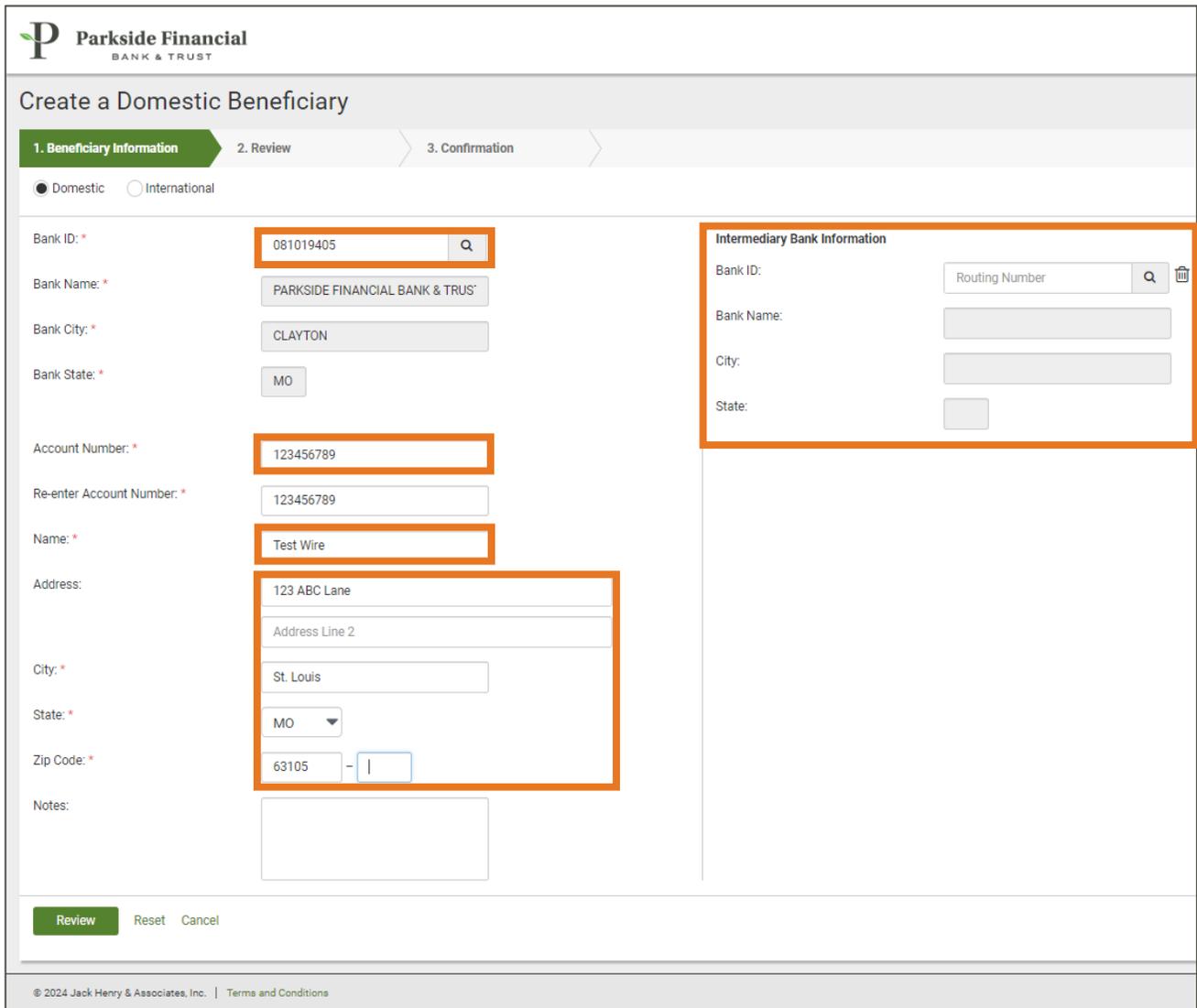
Parkside Financial
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Create a Domestic Beneficiary

| 1. Beneficiary Information | 2. Review | 3. Confirmation |

Beneficiary Information

✔ **Success!** The Beneficiary has been created and is ready for use.

Status: **Ready**

Account Number: 123456789

Name: **Test Wire**

Address: **123 ABC Lane**
St. Louis, MO 63105

Notes:

| Send a Wire to This Beneficiary | Create Another Beneficiary | View Wire Beneficiaries |

SELECT THE PAYMENTS TAB → WIRE → WIRE BENEFICIARIES

CLICK "CREATE NEW BENEFICIARY"

MAKE SURE "INTERNATIONAL" IS CHOSEN

ENTER THE FOLLOWING INFORMATION:

› Beneficiary's Account/IBAN Number
› Name
› Physical Address
› Intermediary Bank Information (*if applicable*)

ONCE THE INFORMATION IS ENTERED, CLICK REVIEW.

PLEASE NOTE: If the Beneficiary doesn't have an Intermediary Bank, Parkside's ABA number must be entered.

CLICK CONFIRM.

Create an International Beneficiary

| 1. Beneficiary Information | 2. Review | 3. Confirmation |

Beneficiary Information

Account Number:	123456789123456789	Bank ID:	SWIFTCODEXX
Name:	International Test Wire	Bank Name:	The Bank of France
Address:	123 Eiffel Tower Lane Paris, France	Bank Address:	987 Paris Lane Paris, France
Notes:			

Intermediary Bank Information

Bank ID:	081019405
Bank Name:	PARKSIDE FINANCIAL BANK & TRUST
Bank Address:	CLAYTON, MO UNITED STATES

Confirm   Back   Cancel

CONFIRMATION OF INTERNATIONAL BENEFICIARY ADDITION.

Parkside Financial
BANK & TRUST

Create an International Beneficiary

1. Beneficiary Information → 2. Review → **3. Confirmation**

Beneficiary Information

✓ **Success!** The Beneficiary has been created and is ready for use.

Status:	**Ready**	Bank ID:	**SWIFTCODEXX**
Account Number:	**123456789123456789**	Bank Name:	**The Bank of France**
Name:	**International Test Wire**	Bank Address:	**987 Paris Lane**
Address:	**123 Eiffel Tower Lane**		**Paris, France**
	Paris, France		
Notes:			

Intermediary Bank Information

Bank ID: **081019405**

Bank Name: **PARKSIDE FINANCIAL BANK & TRUST**

Bank Address: **CLAYTON, MO**
                      UNITED STATES

[Send a Wire to This Beneficiary] [Create Another Beneficiary]   View Wire Beneficiaries

SELECT THE PAYMENTS TAB → WIRE → WIRE TEMPLATES
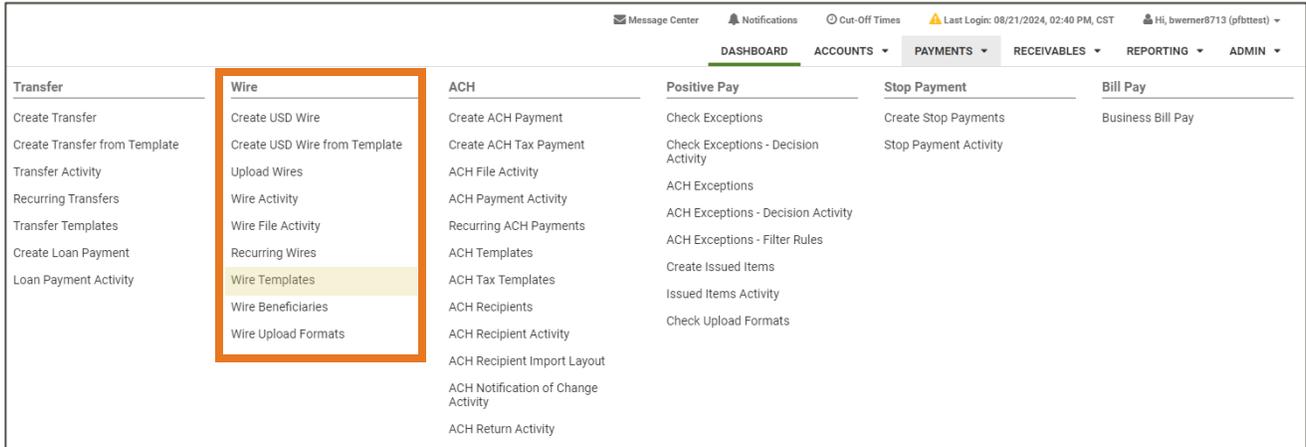
CLICK CREATE NEW TEMPLATE.
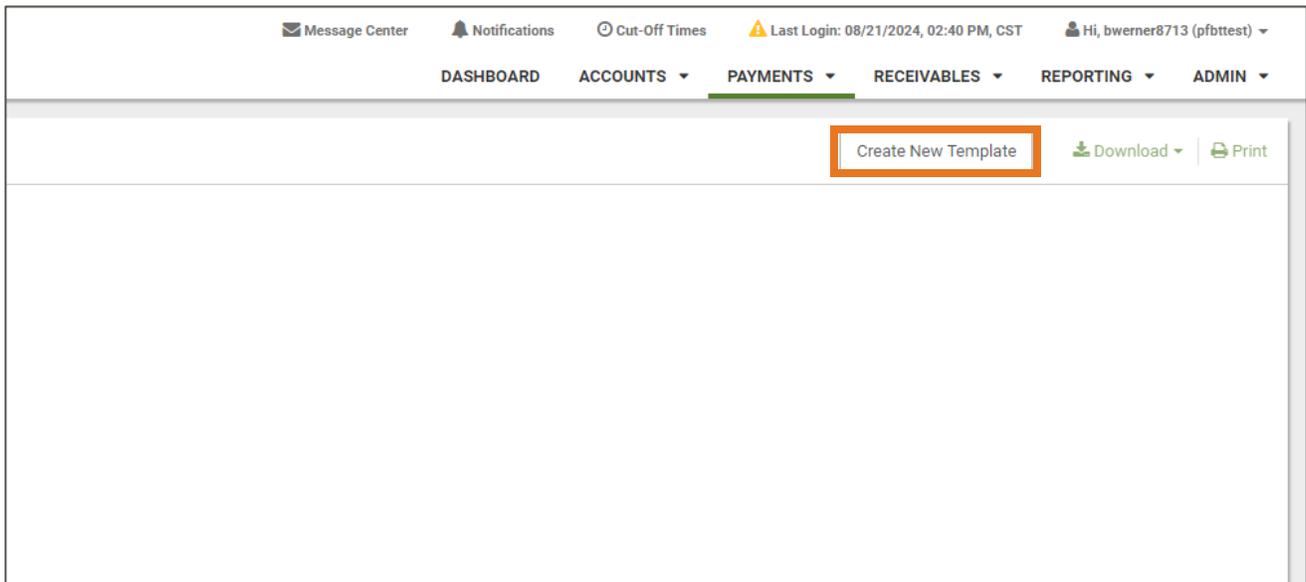
PLEASE NOTE: A WIRE BENEFICIARY MUST BE CREATED BEFORE YOU CAN CREATE A TEMPLATE

CHOOSE WHETHER THE WIRE WILL BE DOMESTIC OR INTERNATIONAL.

ENTER TEMPLATE NAME.

ENTER THE FOLLOWING INFORMATION:

› Debit Account
› Beneficiary
› Purpose of Payment.

CLICK REVIEW.

IF YOU'D LIKE TO ENTER ANY MORE INFORMATION, YOU CAN DO SO ON THE ADDITIONAL INFORMATION LINE(S).

CLICK CONFIRM.

Create a Wire Template

| 1. Payment and Beneficiary Information | 2. Review | 3. Confirmation |

Wire Template: Test Template

Payment Information

Wire Company Name:	**PARKSIDE FINANCIAL BANK & TRUST**
Debit Account:	**Demo 1**
Purpose:	**Test**
Additional Information:	**Test Wire 123**
Reference Beneficiary:	

Beneficiary Information

Name:	**Test Wire**
Account Number:	**123456789**
Address:	**123 ABC Lane** **St. Louis, MO 63105**
Notes:	
Routing Number:	**081019405**
Bank Name:	**PARKSIDE FINANCIAL BANK & TRUST**
Bank Address:	**CLAYTON, MO**

Confirm   Back   Cancel

THE WIRE TEMPLATE HAS BEEN CREATED.

Parkside Financial
BANK & TRUST

Create a Wire Template

| 1. Payment and Beneficiary Information | 2. Review | 3. Confirmation |

Wire Template: Test Template

✓ **Success!** Wire template ready.

Payment Information

Wire Company Name:	**PARKSIDE FINANCIAL BANK & TRUST**
Debit Account:	**Demo 1**
Purpose:	**Test**
Additional Information:	**Test Wire 123**
Reference Beneficiary:	

[Create Another Wire Template]   View Wire Templates

SELECT THE PAYMENTS TAB → WIRE → CREATE USD WIRE FROM TEMPLATE

CLICK ON ACTIONS → CHOOSE INITIATE

ENTER THE FOLLOWING INFORMATION:

› Amount
› Frequency of Wire
› Effective Date

ALL OTHER SECTIONS SHOULD BE PREFILLED.

![Parkside Financial Bank & Trust logo]

CLICK REVIEW.

![Parkside Financial Bank & Trust logo]

Create USD Wire from Template

| 1. Payment and Beneficiary Information | 2. Review | 3. Confirmation |
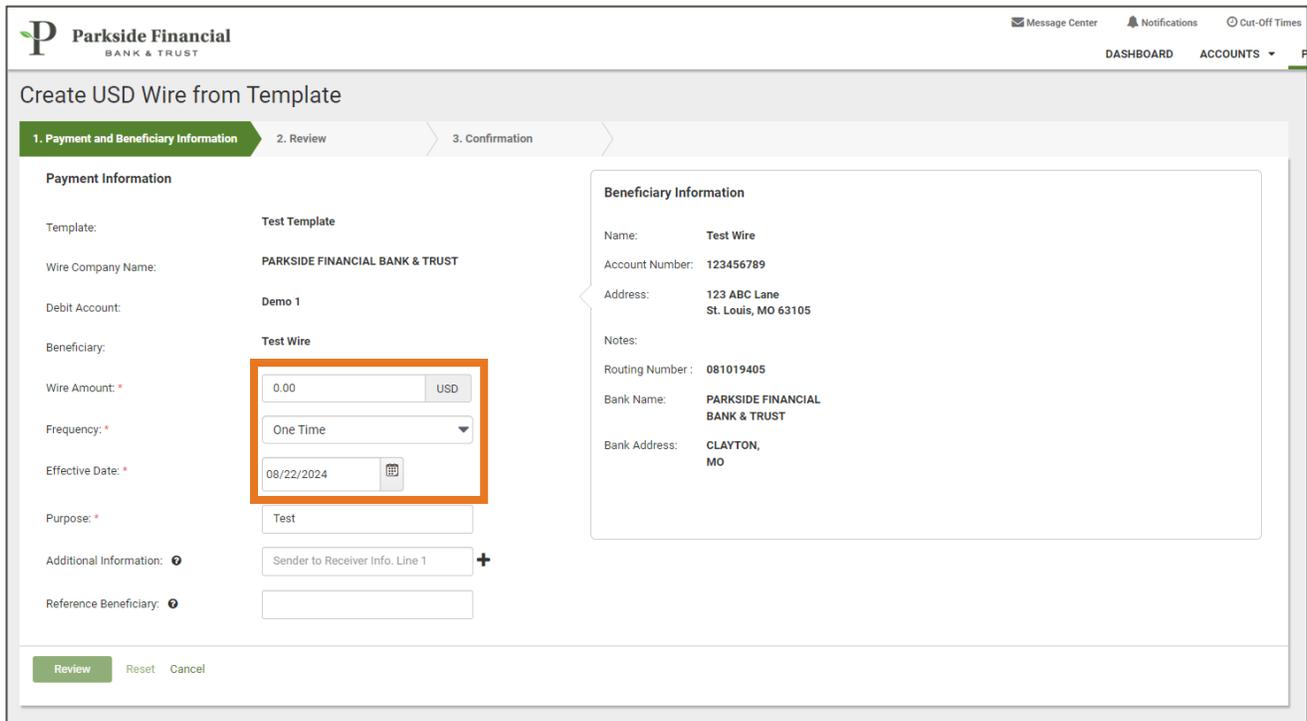
Payment Information

Template:	**Test Template**
Wire Company Name:	**PARKSIDE FINANCIAL BANK & TRUST**
Debit Account:	**Demo 1**
Beneficiary:	**Test Wire**
Wire Amount: *	3.50 · USD
Frequency: *	One Time ▼
Effective Date: *	08/22/2024 📅
Purpose: *	Test
Additional Information: ❓	Sender to Receiver Info. Line 1 ➕
Reference Beneficiary: ❓	

Beneficiary Information

Name:	**Test Wire**
Account Number:	123456789
Address:	**123 ABC Lane**
	St. Louis, MO 63105
Notes:	
Routing Number :	081019405
Bank Name:	**PARKSIDE FINANCIAL**
	BANK & TRUST
Bank Address:	**CLAYTON,**
	MO

Review   Reset   Cancel

![Parkside Financial Bank & Trust logo]

CLICK CONFIRM.

PLEASE NOTE – THIS TRANSMITS THE WIRE.

Parkside Financial BANK & TRUST

Create USD Wire from Template

| 1. Payment and Beneficiary Information | **2. Review** | 3. Confirmation |

Wire Details

ℹ️ Fees may be assessed for sending a wire payment. Please check your fee schedule for current fees.
Additions or edits to Purpose, Additional Information or Reference Beneficiary fields will not be saved to the wire template.

Payment Information

Template Name:	**Test Template**
Wire Company Name:	**PARKSIDE FINANCIAL BANK & TRUST**
Debit Account:	**Demo 1**
Destination Currency:	**USD**
Wire Amount:	**3.50 USD**
Frequency:	**One Time**
Effective Date:	**08/22/2024**
Purpose:	**Test**
Additional Information:	
Reference Beneficiary:	

Beneficiary Information

Name:	**Test Wire**
Account Number:	**123456789**
Address:	**123 ABC Lane** **St. Louis, MO 63105**
Notes:	
Routing Number:	**081019405**
Bank Name:	**PARKSIDE FINANCIAL BANK & TRUST**
Bank Address:	**CLAYTON, MO**

[**Confirm**] Back Cancel

THE WIRE IS SUCCESSFULLY TRANSMITTED.

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Create USD Wire from Template

1. Payment and Beneficiary Information   2. Review   **3. Confirmation**

Wire Details

✓ **Success!** Wire payment transmitted.

Payment Information

Transaction ID:	**W000002390010**
Template Name:	**Test Template**
Wire Company Name:	**PARKSIDE FINANCIAL BANK & TRUST**
Debit Account:	**Demo 1**
Destination Currency:	**USD**
Wire Amount:	**3.50 USD**
Frequency:	**One Time**
Effective Date:	**08/22/2024**
Purpose:	**Test**
Additional Information:	
Reference Beneficiary:	
Audit:	**8/22/2024 9:50:25 AM : Scheduler : Transmitted** **8/22/2024 9:50:22 AM : BWERNER8713 : New**

Beneficiary Information

Name:	**Test Wire**
Account Number:	**123456789**
Address:	**123 ABC Lane** **St. Louis, MO 63105**
Notes:	
Routing Number:	**081019405**
Bank Name:	**PARKSIDE FINANCIAL BANK & TRUST**
Bank Address:	**CLAYTON, MO**

[Create Another Wire]   View Wire Templates

SELECT THE PAYMENTS TAB → WIRE → CREATE USD WIRE

CHOOSE WHETHER THE WIRE IS DOMESTIC OR INTERNATIONAL.
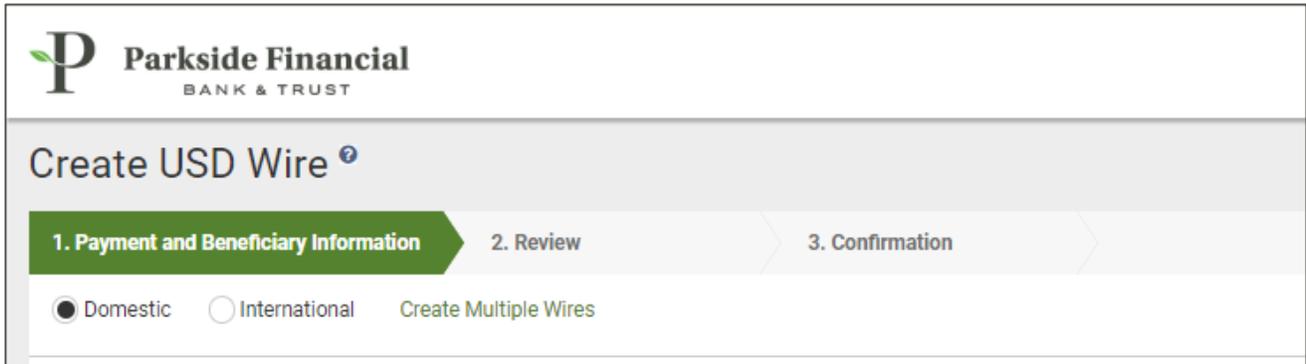
CHOOSE THE BENEFICIARY.

› You can either choose a saved Beneficiary or enter the wire recipient information here.
› If you enter the information here, it cannot be saved as a Beneficiary for future wires.

CLICK ENTER BENEFICIARY.

ENTER IN THE BENEFICIARY'S INFORMATION FROM INSTRUCTIONS PROVIDED BY VENDOR.

ENTER THE FOLLOWING INFORMATION:

› Debit Account
› Amount of Wire
› The Frequency
› The Purpose of Payment

CLICK REVIEW.

CLICK CONFIRM.

Parkside Financial
BANK & TRUST

Create USD Wire ❓

| 1. Payment and Beneficiary Information | **2. Review** | 3. Confirmation |

Wire Details

ℹ️ Fees may be assessed for sending a wire payment. Please check your fee schedule for current fees.

Payment Information

Wire Company Name: **PARKSIDE FINANCIAL BANK & TRUST**

Debit Account: **Demo 1**

Destination Currency: **USD**

Wire Amount: **3.50 USD**

Frequency: **One Time**

Effective Date: **08/22/2024**

Purpose: **Test**

Additional Information:

Reference Beneficiary:

Confirm   Back   Cancel

Parkside Financial
BANK & TRUST

WIRE HAS BEEN SUCCESSFULLY TRANSMITTED.

Parkside Financial
BANK & TRUST

Create USD Wire ⊘

| 1. Payment and Beneficiary Information | 2. Review | **3. Confirmation** |

Wire Details

✓ **Success!** Wire payment transmitted.

Payment Information

Transaction ID:	W000002390064
Wire Company Name:	PARKSIDE FINANCIAL BANK & TRUST
Debit Account:	Demo 1
Destination Currency:	USD
Wire Amount:	3.50 USD
Frequency:	One Time
Effective Date:	08/22/2024
Purpose:	Test
Additional Information:	
Reference Beneficiary:	
Audit:	8/22/2024 10:07:08 AM : Scheduler : Transmitted 8/22/2024 10:07:06 AM : BWERNER8713 : New

Beneficiary Information

Name:	Demo Test Wire
Account Number:	123456789
Address:	8112 Maryland Ave Suite 101 Clayton, MO 63105
Notes:	
Routing Number:	081019405
Bank Name:	PARKSIDE FINANCIAL BANK & TRUST
Bank Address:	CLAYTON, MO

Create Another Wire   View Wire Activity