

# FIRST MERCHANTS COMMERCIAL BANKING

## Managing Payment Recipients Online Banking User Guide

Managing Payment Recipients enables you to manage the organizations or individuals (i.e. payees) you want to make available in the Online Banking solution to send payments. Once added, recipients will appear in a consolidated list or pool. You can search, add, edit or delete recipients.

### Searching for a recipient

1. In the navigation menu, select Transfers and Payments.
2. Select the Manage Payment Recipients tile under Payment Management.

**Note:** Based on the display setting on your desktop or device, you may need to use the vertical scroll to see the Payment Management section.

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The screenshot shows the 'Transfers and Payments' section of the First Merchants Bank Commercial Banking interface. The page header includes the bank logo, the slogan 'Helping you prosper', and the user name 'Good Afternoon, Chris Client'. A navigation menu contains links for Home, Transfers and Payments, Services, Information Reporting, User Settings, Admin Tools, Connect With Us, and Log Off. The main content area is titled 'Transfers and Payments' and is divided into several sections: TRANSFERS, PAYMENTS, and PAYMENT MANAGEMENT. The 'Manage Payment Recipients' option in the PAYMENT MANAGEMENT section is highlighted with an orange border. Other options include 'Transfer Money', 'Payments', 'Loan Payments', 'ACH File Upload', 'Payment Approvals', and 'Tax Payments'.

3. In the Search field, enter your search text. You can search for all or part of the recipient names.
4. Select the search icon (🔍), or press Enter.

The screenshot shows the 'Recipients' section of the First Merchants Bank Commercial Banking interface. The page header includes the bank logo, the slogan 'Helping you prosper', and the user name 'Good Afternoon, Chris Client'. A navigation menu contains links for Home, Transfers and Payments, Services, Information Reporting, User Settings, Admin Tools, Connect With Us, and Log Off. The main content area is titled 'Recipients' and features a 'New Recipient' button and a search field. The search field is highlighted with an orange border and contains the text 'Search recipients'.

5. A list of recipients will be displayed. Email addresses on the Recipient record and the number of accounts assigned will appear.

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Recipients	
New Recipient	
Name ^	Email Address ^
A Brindle (19872)	
A Chopra (19752)	
A Fellows (19895)	
A Hudson (19549)	

## Adding a new recipient

To set up a recipient the steps are the same for ACH and Wire. Recipients can be set up for both. When setting up a recipient to receive both ACH and Wire payments, the recipient's name will be based on the ACH character limit (22 characters max). For recipients that are wire only, there is a 35-character limit. Adding, editing or deleting a recipient may require approval.

To add a recipient:

1. In the navigation menu, select Transfers and Payments > Manage Payments Recipients.
2. Click New Recipient on the Recipients page.
3. Enter the Display Name.
4. Enter the recipient Email Address, then select the check box to send email notifications. (Optional)

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## Add Recipient

Display Name \*  Email Address   Send email notifications for template payments

### Accounts (1) + Add account

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A

**Payment Type**

ACH and Wire

**Beneficiary Type**

Domestic

**Account Type \***

Select Account Type

**Account \***

**Financial Institution (FI)** [Refined Search](#)

Search by name or routing #.

**ACH Routing Number \***

**Beneficiary FI**

**Name \***

**Country \*** United States

**FI ABA Number \***

**Address 1 \***

**Address 2**

**City \***

**State \*** Select State

**Postal Code \***

**Receiving FI**

Under the Accounts sections:

5. Select a Payment Type, then do one of the following:
6. For an ACH Only payment type:
  - Select an Account Type.
  - Enter an Account number.
  - Enter the Financial Institution (FI) name or routing number.
  - Select your FI. This populates the ACH Routing Number field.

**Tip:** A FI may have multiple ACH and Wire routing numbers. To search for a specific branch office, use the Refined Search feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

7. For a Wire Only payment type, do the following:

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- Select a Beneficiary Type.
- Enter an Account number.
- Enter the FI's name or routing number
- Select your FI. This populates the fields in the Beneficiary FI section.
- Note: If the FI uses a correspondent or intermediary bank for wires, this will also populate the Receiving FI or Intermediary FI fields.

**Tip:** A FI may have multiple ACH and Wire routing numbers. To search for a specific branch office, use the Refined Search feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

- In the Receiving FI section, enter the Name and Wire Routing Number. (Optional)
- In the Intermediary FI section, enter the Name, Wire Routing Number, Address, City, State, and Postal Code. (Optional)

8. In the Recipient Details section, do the following:

- Enter a Wire Name, ACH Name, and ACH ID.
- Select a Country, then enter the Address, City, State, and Postal Code.

9. Click Save Recipient.

## Editing a recipient

If you make changes to a recipient record, the changes will not affect existing transactions, however they will affect any new transactions.

You can edit a recipient on the following pages:

- Manage Payment Recipients
- Creating a payment
- Creating or editing a template
- Payment and template overview

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To edit a recipient on the Manage Payment Recipients page:

The screenshot shows the 'Recipients' management interface. At the top left is a 'New Recipient' button. To its right is a search bar labeled 'Search recipients'. Below these is a table with columns: Name, Email Address, Number of Accounts, and Actions. The table lists four recipients: A Brindle (19872), A Chopra (19752), A Fellows (19895), and A Hudson (19549). The 'A Brindle (19872)' row is highlighted, and its 'Actions' column contains a vertical ellipsis menu that is expanded to show options: Edit, View Change History, Delete, and Payment History.

1. In the navigation menu, select Transfers and Payments > Manage Payment Recipients.
2. Use the Search recipients field or scroll down the Recipient list to find the recipient.
3. Select the vertical ellipsis menu (⋮).
4. Select Edit from the list. The Edit a Recipient page will be displayed.

The 'Edit a Recipient' page contains the following sections and fields:

- Display Name \***: A Brindle
- Email Address**: abrindle@email.com
- Send email notifications for template payments
- Accounts (3)**: + Add account ^
- | Account          | Payment Type | Financial Institution (FI) | Routing Number |
|------------------|--------------|----------------------------|----------------|
| Savings - *8031  | ACH Only     |                            | 303085528      |
| Checking - *5586 | ACH and Wire | Beneficiary BANK           | 073906872      |
| Checking - *5586 | ACH and Wire | BANK                       | 073906872      |
- Recipient Details**
- |                                   |                                     |                          |
|-----------------------------------|-------------------------------------|--------------------------|
| <b>Wire Name</b> ⊕<br>A Brindle   | <b>ACH Name</b> ⊕<br>A Brindle      | <b>ACH ID</b> ⊕<br>19872 |
| <b>Country *</b><br>United States | <b>Address 1 *</b><br>123 Cactus Rd | <b>Address 2</b>         |
| <b>City *</b><br>Scottsdale       | <b>State *</b><br>Arizona           | <b>ZIP *</b><br>85254    |
- Templates (1)**

5. Edit recipient information, including Accounts and Recipient Details.

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6. Click Save Recipient.

To edit a recipient when creating a payment:

1. In the navigation menu, select Transfers and Payments > Payments

Wire Details

Recipient/Account: A Brindle (19872) Checking 123455586

Amount: \$ 55.86

OPTIONAL WIRE INFORMATION

+ Add another wire

Show payment actions for account

- Copy
- Remove
- Expand Row
- Show Details
- Notify Recipient

2. Select and expand the transactions row located under the Recipients section of the transaction form.

Options for editing a recipient:

Domestic Wire

Template Properties

Template Name: Pay Contractors

Template Access Rights: 2 of 5 user roles selected

Origination Details

From Subsidiary:  Use same Subsidiary for all wires

Account:  Use same Account for all wires

Wires (1)

Find recipients in payment

+ Add multiple recipients

This payment is valid.

Wire Details

Recipient/Account: A Brindle (19872) Checking 123455586

Amount: \$ 55.86

Notify Recipient [Hide Details](#)

Recipient details

Display Name	Wire Name	Email Address
A Brindle	A Brindle	abrindle@email.com
Address 1	Address 2	City
123 Cactus Rd		Scottsdale
State	ZIP	Country

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- In templates, select Create Template/Edit an existing template/Pay or Collect a template.

Domestic Wire [Change Type](#) [Upload From File](#)

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**Origination Details**

**From Subsidiary**  
 Use same Subsidiary for all wires

**Account**  
 Use same Account for all wires

**Process Date**  
 Use same Date for all wires

**Recurrence**  
[Set schedule](#)

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**Wires (1)**  ⋮

[+ Add multiple recipients](#)

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This payment is valid. ⋮

**Wire Details**

**Recipient/Account**  **Amount**

Notify Recipient [Hide Details](#)

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**Recipient details** ✎

<b>Display Name</b> A Brindle	<b>Wire Name</b> A Brindle	<b>Email Address</b> abrindle@email.com
<b>Address 1</b>	<b>Address 2</b>	<b>City</b>

- In payments, select New Payment and select a transaction type.

**Note:** Recipient must already be selected using the search toolbar.

3. Select and expand the transactions row located under the Recipients section of the transaction form.



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**Template Properties**

Template Name: Pay Contractors

Template Access Rights: 2 of 4 user roles selected

**Origination Details**

From Subsidiary:  Use same Subsidiary for all wires

Account:  Use same Account for all wires

**Wires (1)**

Find recipients in payment

+ Add multiple recipients

✓ This payment is valid.

**Wire Details**

Recipient/Account: Aaron Finch (1251846) Checking 40052625509

Amount: \$ 55.86

Notify Recipient    Hide Details

**Recipient details**

<b>Display Name</b> Aaron Finch	<b>Wire Name</b> Aaron Finch	<b>Email Address</b>
<b>Address 1</b> 123 Cricket st	<b>Address 2</b>	<b>City</b> Phoenix
<b>State</b> AZ	<b>ZIP</b> 85254	<b>Country</b> United States

**Account details**

**Account**  
40052625509

**Beneficiary FI**

\$55.86  
1 wires

Cancel Save

4. In the Recipient Details view, select the edit icon (✎) to edit recipient details.

## Editing the templates associated with a recipient

If a recipient changes the bank account used to receive payments, you can update your templates to the new account by editing all the templates associated with the recipient. If an alternative account for the recipient exists, you can associate the different recipient account within an existing template.

To select an alternate account to use in a template:

1. Select a new account from the drop-down list for the template associated.

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### Edit Aaron Finch

Display Name \*  Email Address   Send email notifications for template payments

Accounts (1) + Add account ^

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *5509	Wire Only	GREAT AMERICAN BANK	101114895

Recipient Details ^

Wire Name  ACH Name  ACH ID

Country \*  Address 1 \*  Address 2

City \*  State \*  ZIP \*

Templates (1) ^

Template	Payment Type	Amount	Account	
Pay Contractors	Domestic Wire	\$55.86	Checking - *5509	Access

### Recipient Details

Wire Name  ACH Name  ACH ID

Country \*  Address 1 \*  Address 2

City \*  State \*  ZIP \*

Templates (1) ^

Template	Payment Type	Amount	Account	
Overseas Contractors	ACH Batch	\$10,000,000.00	<input type="text" value="Savings - *8031"/>	Access

2. Click Save Recipient.

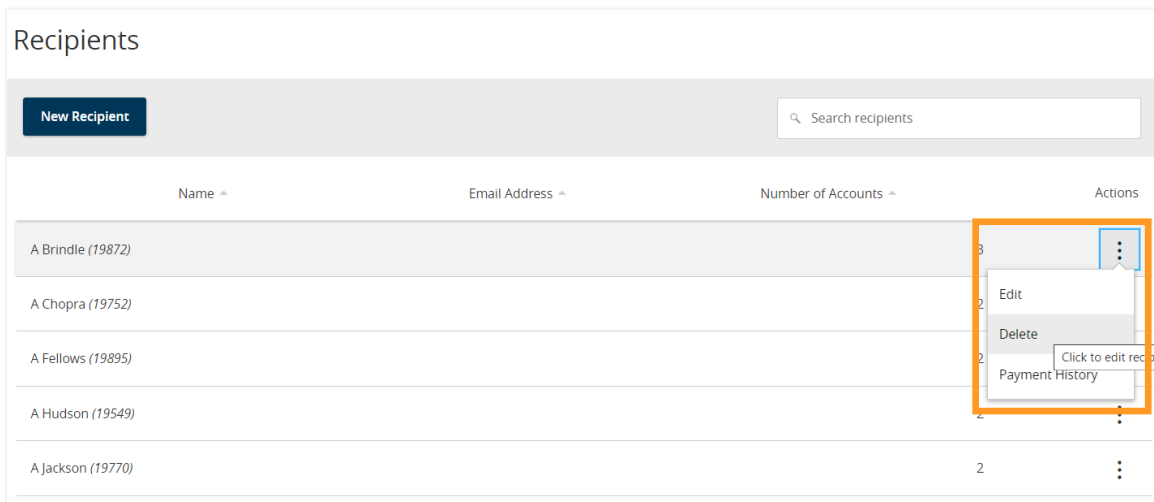
**Note:** If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

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## Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions associated with the recipient.

**Caution:** Deleting a recipient is permanent and cannot be undone. Use caution before deleting a recipient.



Name ^	Email Address ^	Number of Accounts ^	Actions
A Brindle (19872)		3	⋮ Edit Delete Payment History
A Chopra (19752)		2	⋮
A Fellows (19895)		2	⋮
A Hudson (19549)		4	⋮
A Jackson (19770)		2	⋮

To delete a recipient:

1. In the navigation menu, select Transfers and Payments > Manage Payment Recipients.
2. Locate the recipient that you want to edit and select the recipient.
3. Click on the ellipsis menu (⋮)
4. Select Delete Recipient
5. On the success message, select Close.

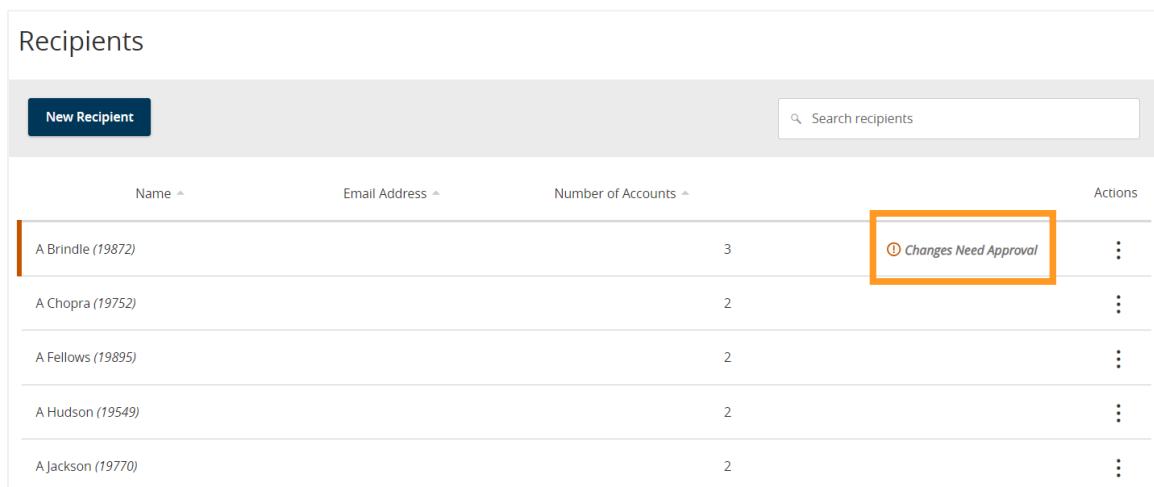
**Note:** If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

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## Approving or rejecting changes to an existing recipient

On the Recipients page, anything requiring approval is shown in a pending state and designated using a yellow bar plus a Changes Need Approval message. Any recipients needing approval will be displayed at the top of the list, in alphabetical order.

**Note:** With this feature enabled, users cannot approve their own changes to a recipient. The changes must be reviewed and approved by a second entitled user. However, if a user rejects their own changes, the changes are effectively canceled, and the recipient is reset to its original state. Rejecting a change requires a reason for the rejection.



Name	Email Address	Number of Accounts	Actions
A Brindle (19872)		3	ⓘ Changes Need Approval
A Chopra (19752)		2	⋮
A Fellows (19895)		2	⋮
A Hudson (19549)		2	⋮
A Jackson (19770)		2	⋮

To approve or reject a change to an existing recipient:

1. From within the Recipients list, select the ellipsis menu (⋮) and then select Review Changes.
2. On the Review Changes page, select either Reject Changes or Approve Changes to either cancel the changes or effect the changes, respectively.

Previous changes to the recipient can be reviewed by selecting View Change History from the ellipsis menu (⋮), and the change history can be printed or printed to file for future use.