Santander Treasury Link

User Guide

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Welcome to Santander Treasury Link

Santander Treasury Link is a secure Web application that allows you to manage accounts, payments, transfers, reports, and users.

This training/reference guide covers the various features of Santander Treasury Link, including logging in, the Treasury Dashboard, Accounts, Payments, Transfers, Fraud Control, Check Services, File Services, Tools, and User Administration. Your access to the features is determined by the entitlements given to you.

We have striven to make Santander Treasury Link intuitive and easy to use. You'll find a consistency in the way information is presented on the screens, making it easier to navigate through various functions.

We've built this guide to show you step by step how to accomplish each task, and where appropriate, provided explanations of various options.

We hope you find that Santander Treasury Link fully meets your expectations.

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Section 1: Logging In

Santander Treasury Link is accessible through the Santander Link portal. User can log in by entering their company ID, username and password. If they wish to have the computer remember their company ID and username, check the box next to “Remember me”. Finally, click Sign in.

Note: All fields are case sensitive.

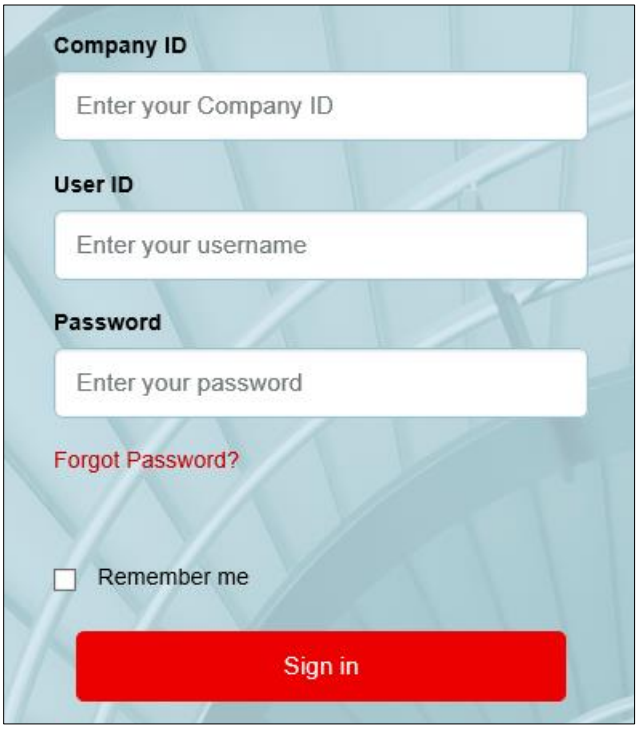

Figure 1-1: Santander Link login screen

The first time a user logs in, they will be asked to enter three security questions and their answers. Select your questions and enter the answers.

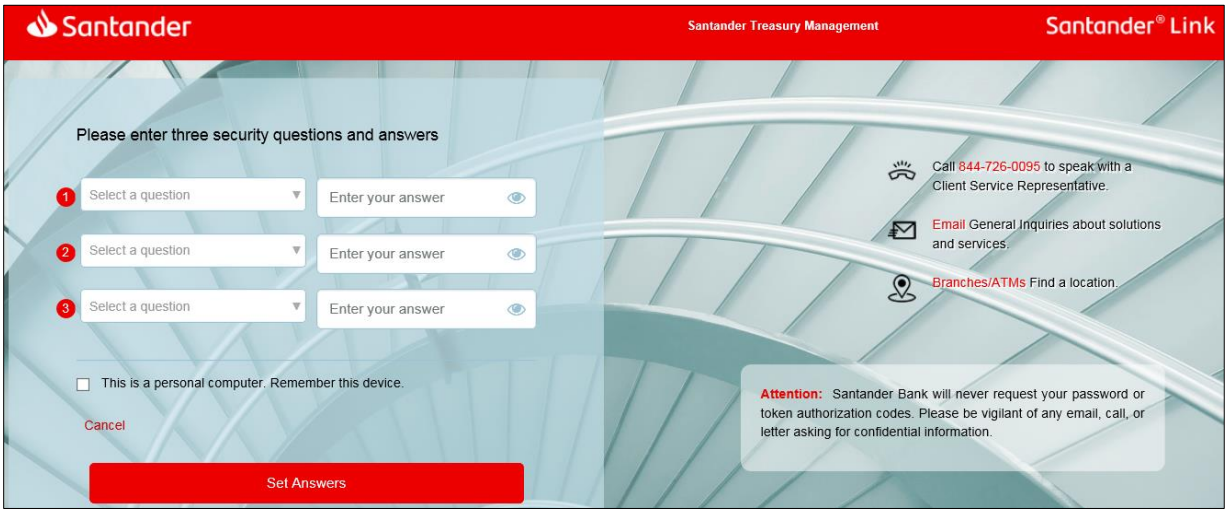

Figure 1-2: Security questions

If you're signing in on your computer, check the box next to "This is a personal computer. Remember this device."

Then click on 'Set Answers'.

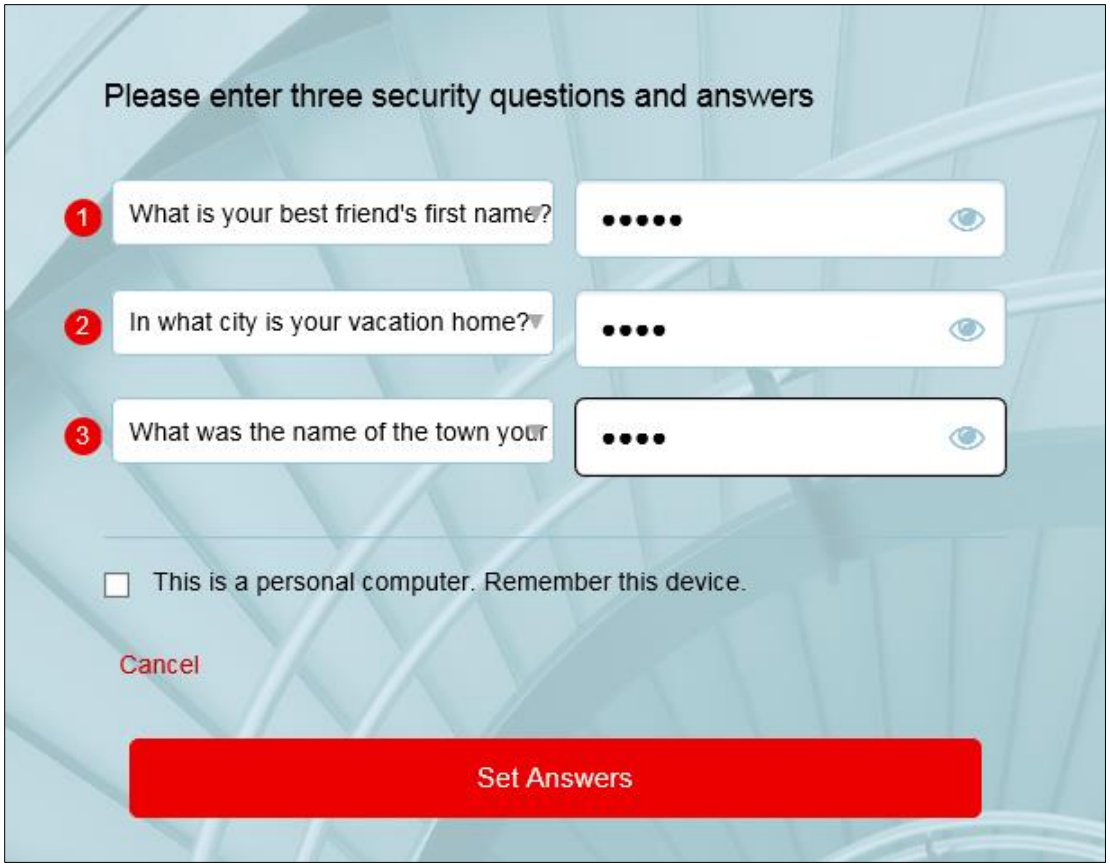

Figure 1-3: Security questions

The system will also prompt the user to reset their password. In the below given screen, the user will need to enter the temporary password and then enter the new password in the second and third fields. User needs to follow guidelines mentioned alongside while setting their new password.

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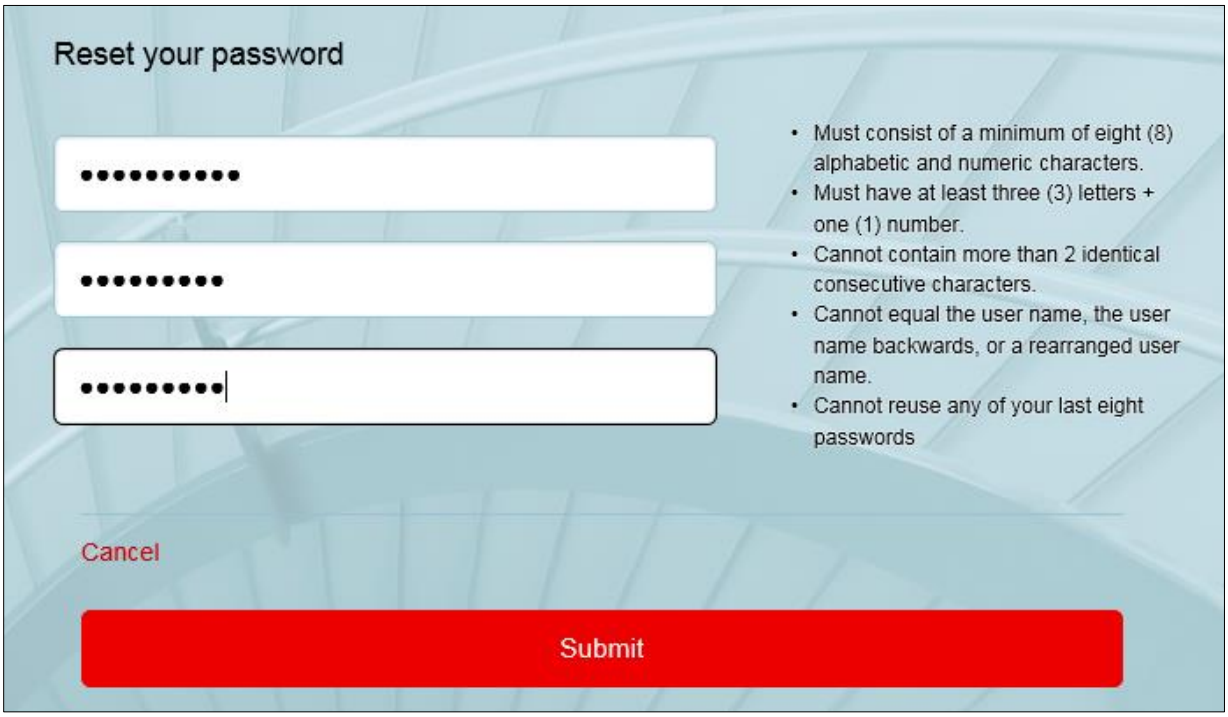

Figure 1-4: Resetting the password

After submitting, the system will display a message as shown under.

Figure 1-5: Password successfully updated

On logging in for the first time, the user will be asked to update / confirm his email id & contact details.

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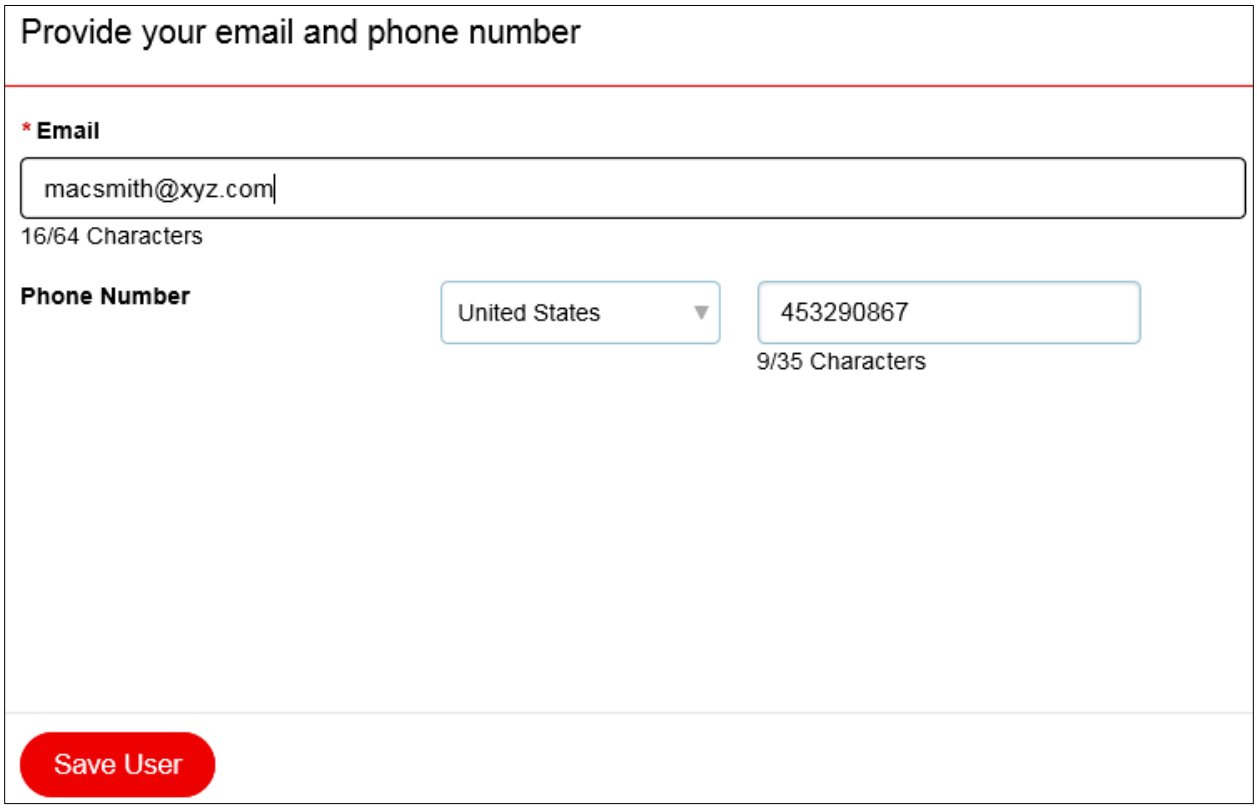

Figure 1-6: Updating email & contact details

Clicking on 'Save User' will display a success message on the screen and the user will be directed to the Santander Link main / landing page.

The Santander Link landing page provides direct access to online banking services, and to which the user is entitled, as well as various informational features.

To enter **Santander Treasury Link** select the "**STL"** button.

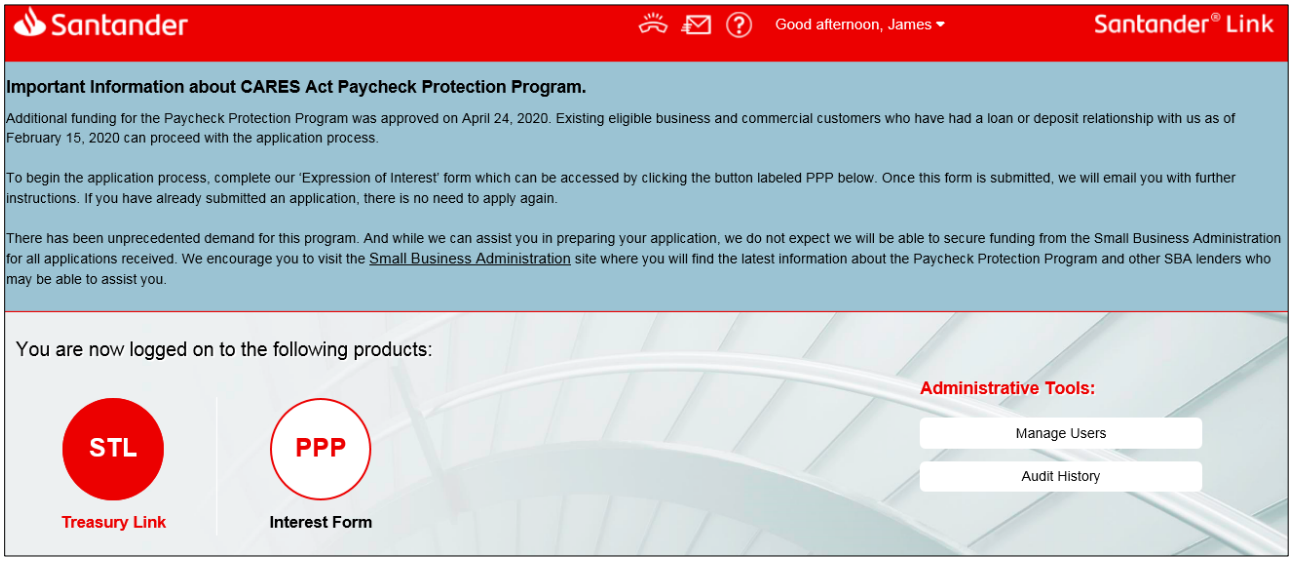

Figure 1-7: Santander Link landing page

Section 2: Dashboard

Once the user logs into the Santander Treasury Link, the Dashboard will be displayed. The Dashboard is the user's gateway to all the products, services, and functions for which the user is entitled.

The user may customize the Dashboard according to their own needs and preferences. Its layout is not determined by your company or organization level. (See **Customizing the Dashboard** below.)

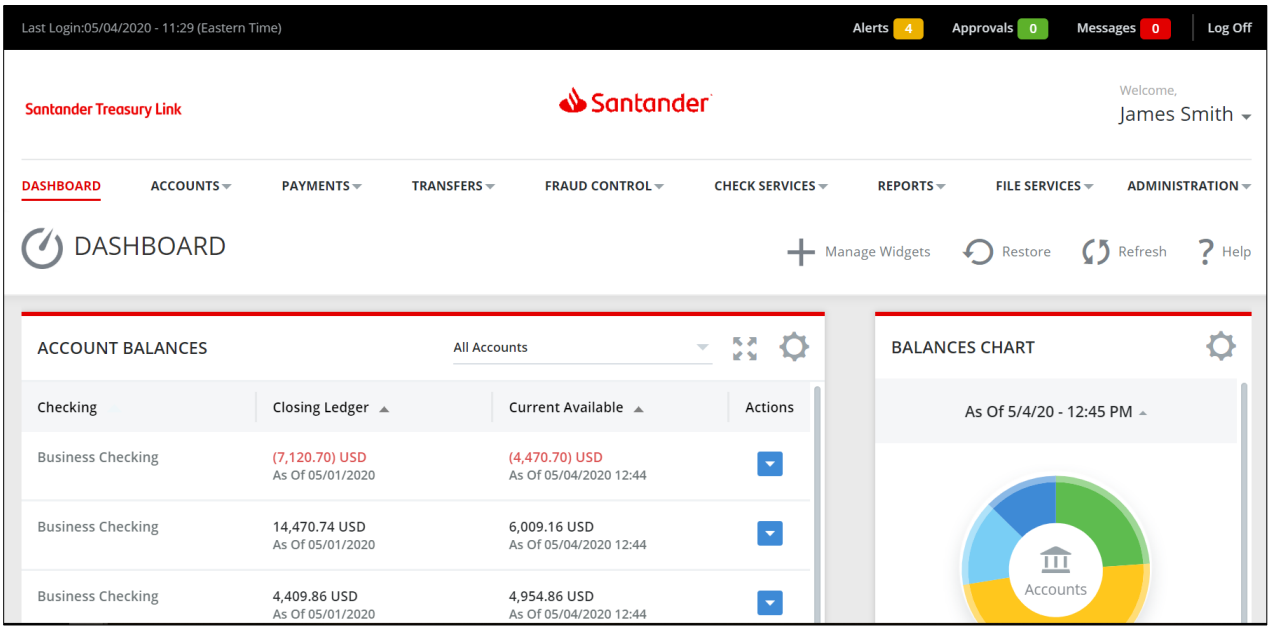

Figure 2-1: Treasury Dashboard view

Notifications

At the top of the Santander Treasury Link window is a notification bar, showing tabs for alerts, approvals, and secure messages.

Based on the view, they wish to see, the user should click on the specific notification; Alerts (Orange), Approvals (Green) or Messages (Red).

Figure 2-2: Opening the notification bar

Figure 2-3: Opening the notification bar (icons)

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In Responsive view, Notification bar will show icons.

A user could click on either Alerts, Approvals or Messages link and the related popup will be displayed.

E.g.: If a user clicks on 'Go to Alerts', a screen as shown below will be displayed:

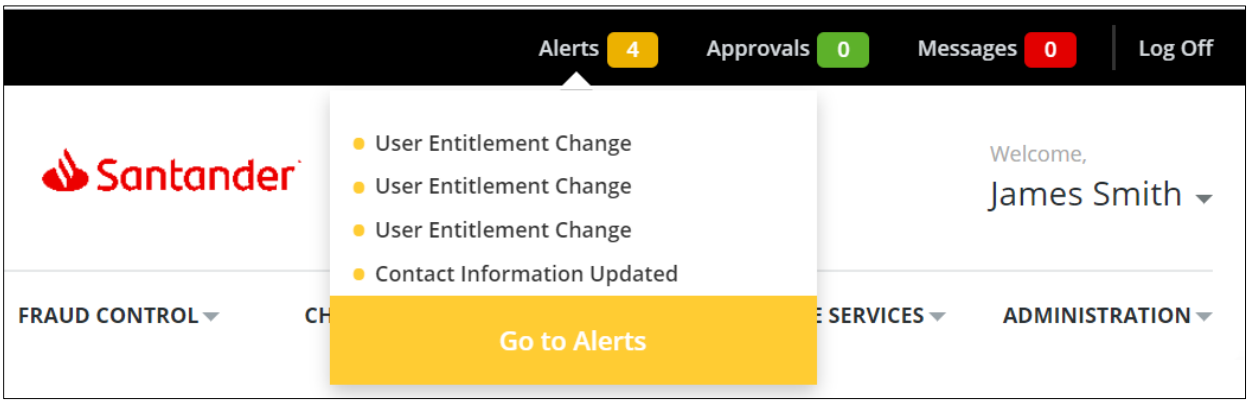

Figure 2-4: Selecting a notification option

Clicking on 'View Alerts' will open the below given page:

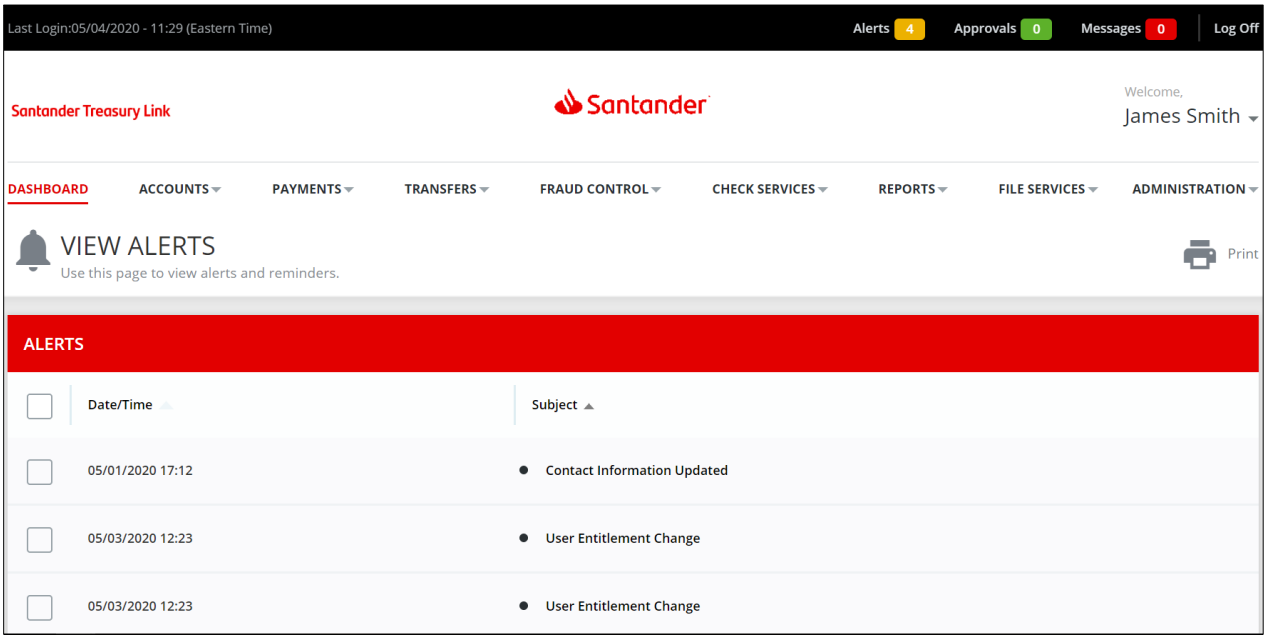

Figure 2-5: View Alerts page

The user can select number of records to be displayed per page, by clicking on the 'Show' arrow on the right-hand corner. The list of records can be arranged in an ascending / descending (based on the Date/Time stamp) order by clicking on the 'Subject' arrow.

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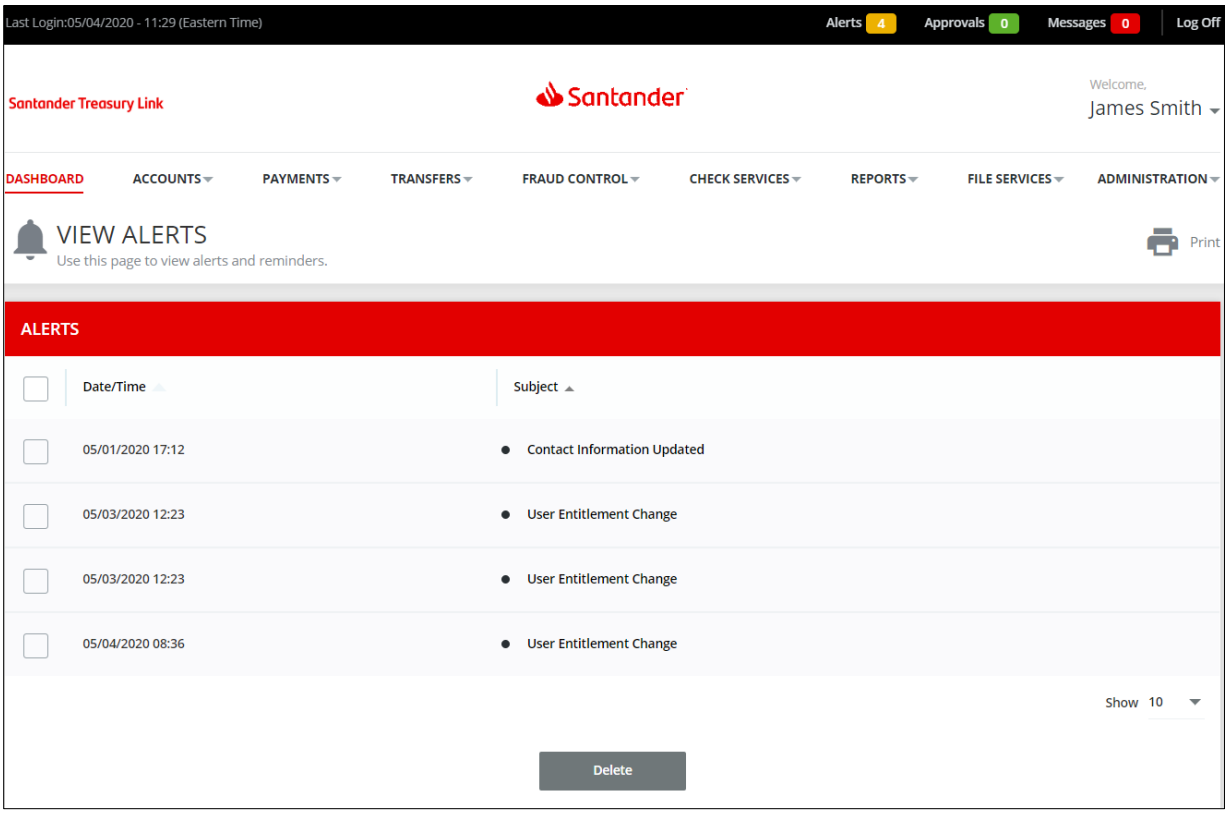

Figure 2-6: Alerts folder in the Inbox

Customizing the Dashboard

The bank provides a default layout of the Dashboard view. A user can easily change this layout according to their needs and preferences. For example, the user can edit widget settings, expand and collapse widgets, remove and add widgets or rearrange widgets.

> *Note:* Access to certain accounts and functions within the widgets is determined by your system entitlements.

Changing widget settings

To change the settings for a widget, click on the Settings icon ⚙ on the right-hand of the widget header and select an appropriate option from the drop-down list (Edit Settings, Edit Action Menu & Rename Widget).

Clicking on the Settings icon ⚙ will display the edit options as shown below:

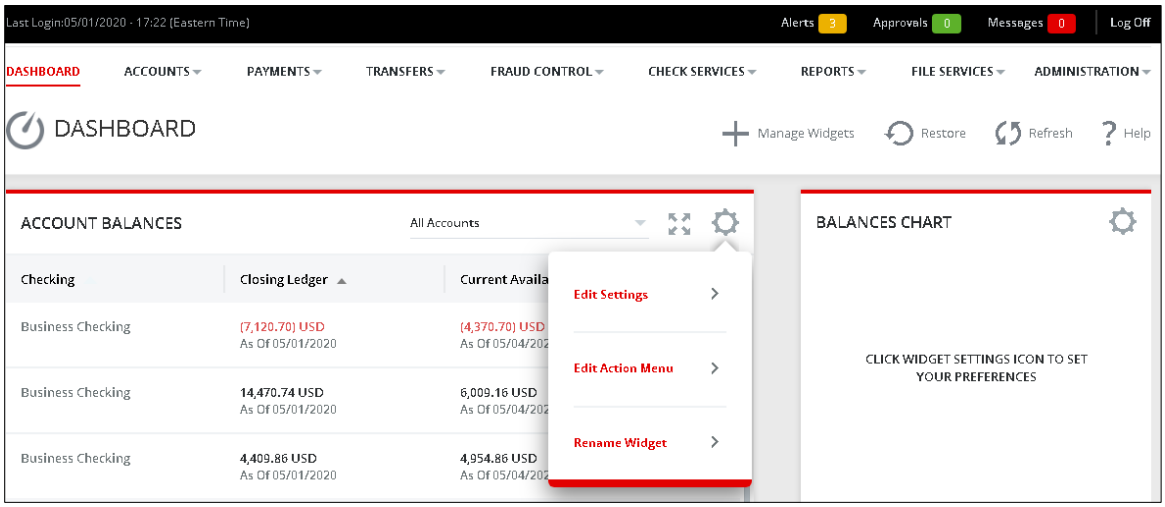

Figure 2-7: Changing the settings for a widget

Adding widgets or restoring the original view

To restore the layout to the original default view, click 'Restore' system will prompt the as under:

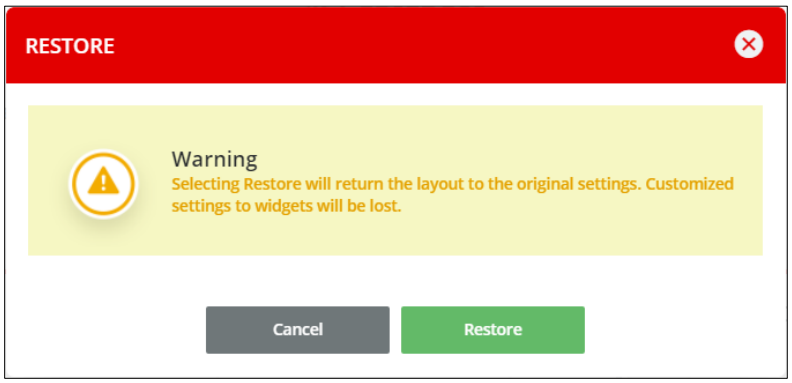

Figure 2-8: Restoring Widget settings

To add new widgets, click on 'Manage Widgets' on the main screen. Below given screen will open wherein you can add new widgets or manage your existing ones.

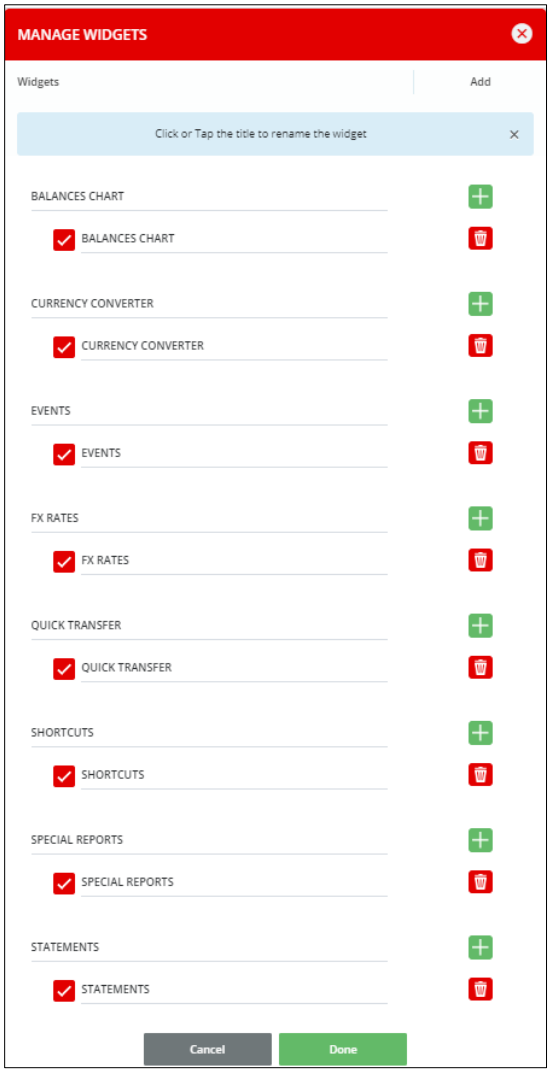

Figure 2-9: Changing the Dashboard layout

If you select Manage Widget, a list of available widgets will appear. Select the widgets you wish to add by clicking on the "+" sign against the widget. To remove additional widgets, click on the 'recycle bin' icon and the widget will be removed from the dashboard.

Figure 2-10: Adding widgets to the Dashboard

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Note: The original bank view includes all the available widgets, so the only time you would need to add a widget is when you have removed one or more widgets.

Creating account views

Under the Account Balances widget, on selecting "Edit settings" a dialog box will open as under.

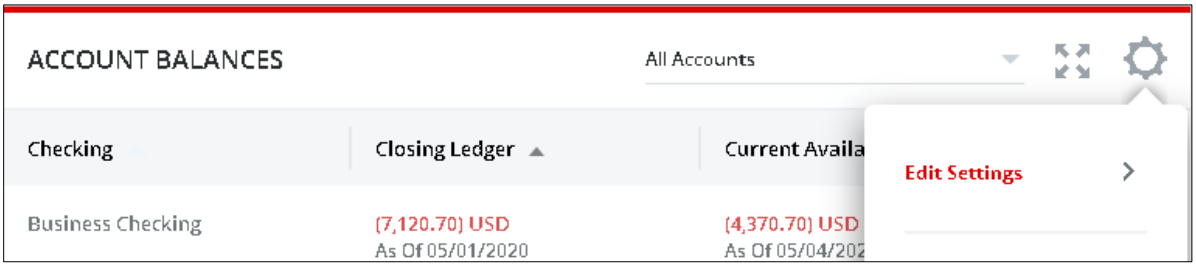

Figure 2-11: 'Edit Settings' option

This will allow the user to create specific account views. If no specific account views have been set up, the only 'Account View Name' will be All Accounts.

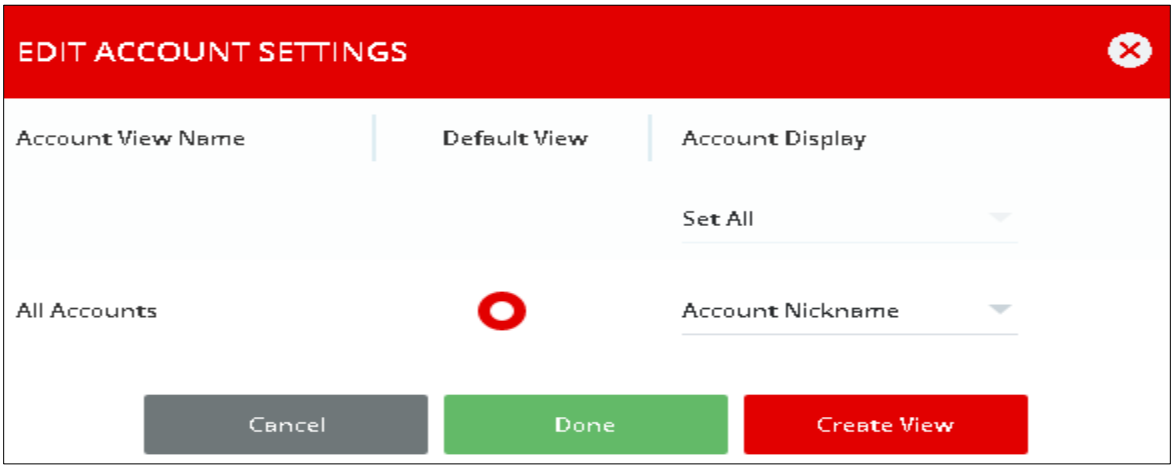

Figure 2-12: Edit Account Settings dialog box

If you wish to create additional account views, click on 'Create View', then enter the Account View Name and select the appropriate accounts from the Available Accounts lists.

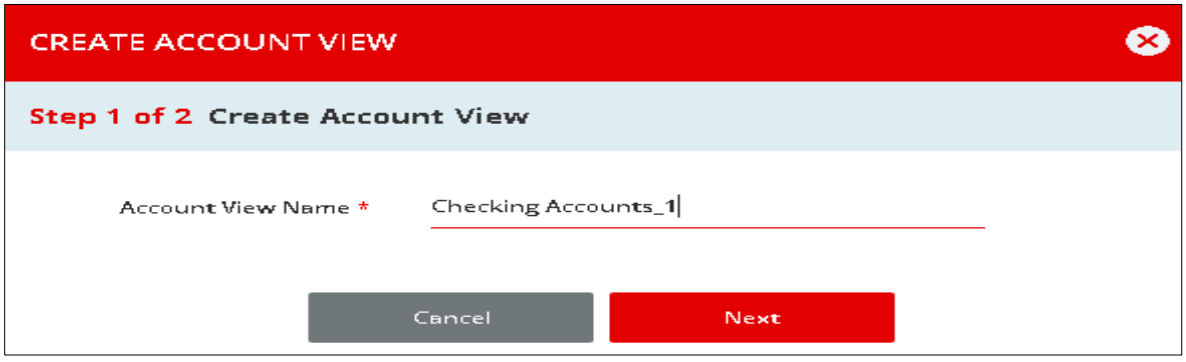

Figure 2-13: Renaming an Account View

Finally, click “Done” to create the account view.

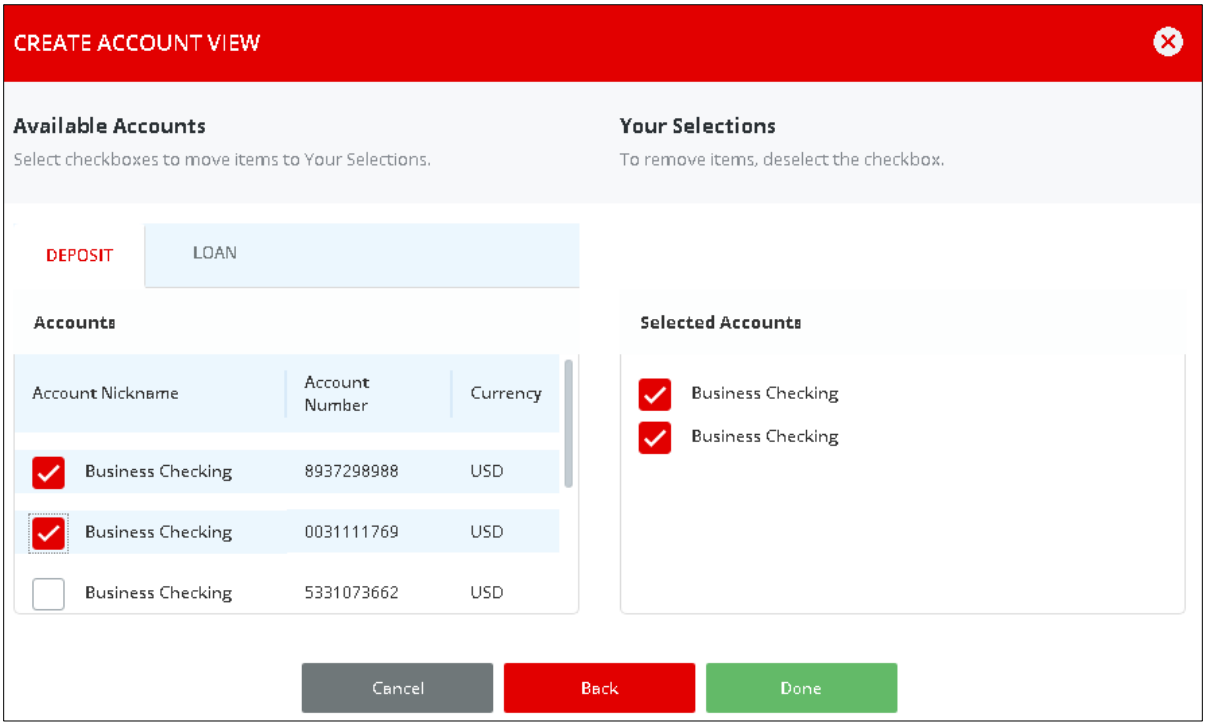

Figure 2-14: Creating a new account view

Once you have different account views set up, you can select a view from the All Accounts list in the Account Balances widget.

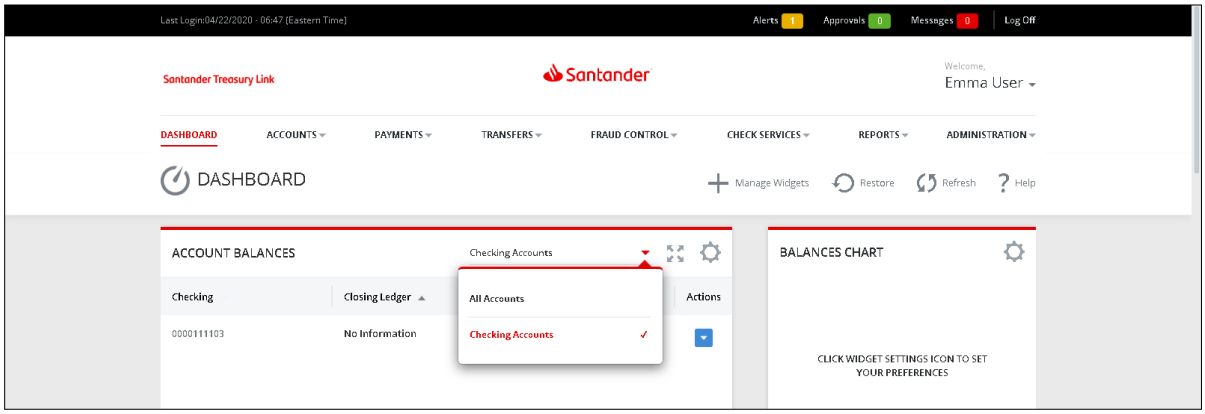

Figure 2-15: Selecting an account view

Selecting the default Account Balances view

If a user has multiple account views set up in the Account Balances widget, they can set a specific account view as their default view. For doing the same, click on the Settings icon and select 'Edit settings'.

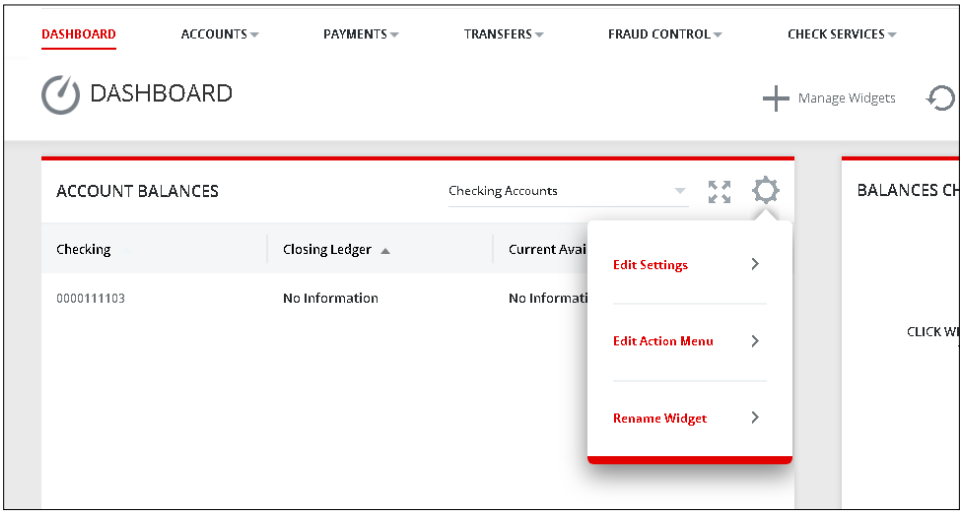

Figure 2-16: Editing Account Balances settings

Then select the view that you would like to see as the default view, once selected click 'Done'. The selection as shown below will be highlighted with a red radio button.

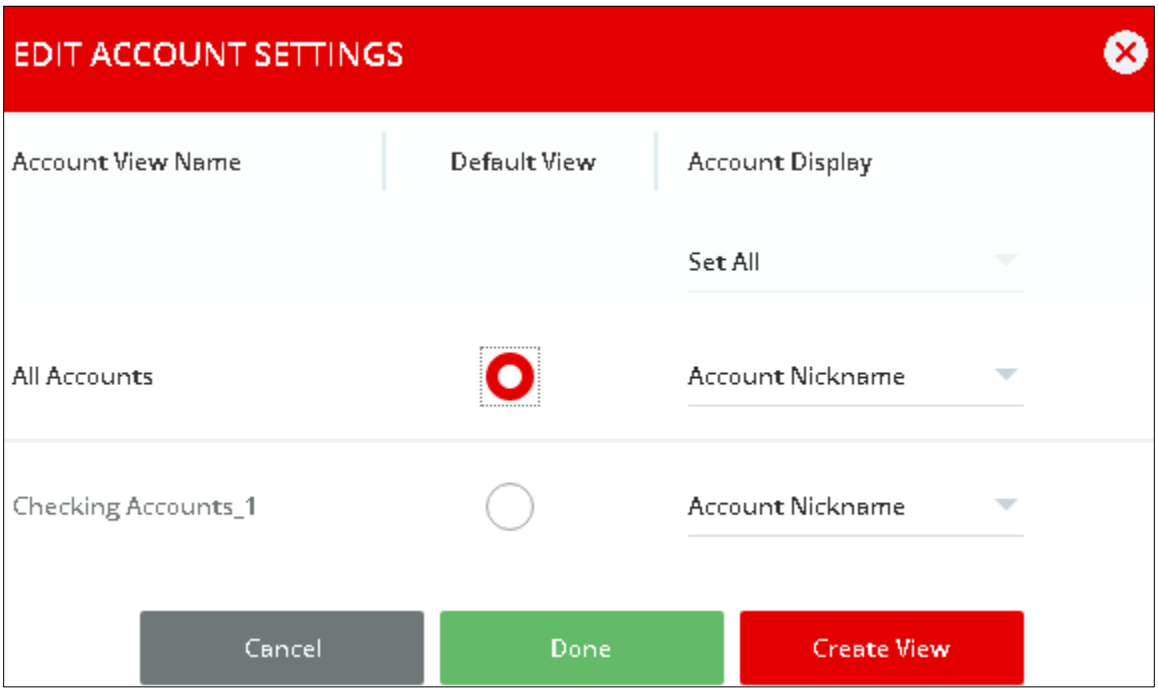

Figure 2-17: Selecting the default Account Balances view

Once the user has selected a default view, that view will appear in the 'Account Balances' widget immediately and will be visible whenever the user logs in.

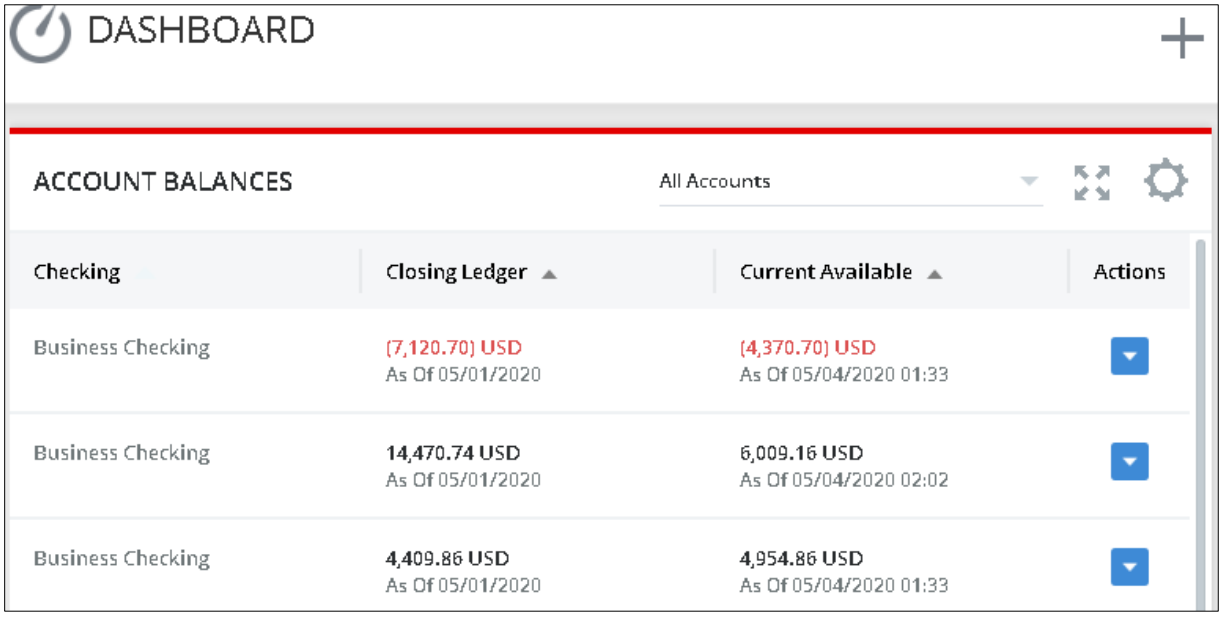

Figure 2-18: New default view in Account Balances

Editing the Account Balances Action menu

The 'Account Balances' widget provides a configurable action menu that allows the user quick access to banking activities such as viewing an account's activity, initiating a transfer, stop payment etc for each account. The actions available to the user will be based on their configuration and entitlements.

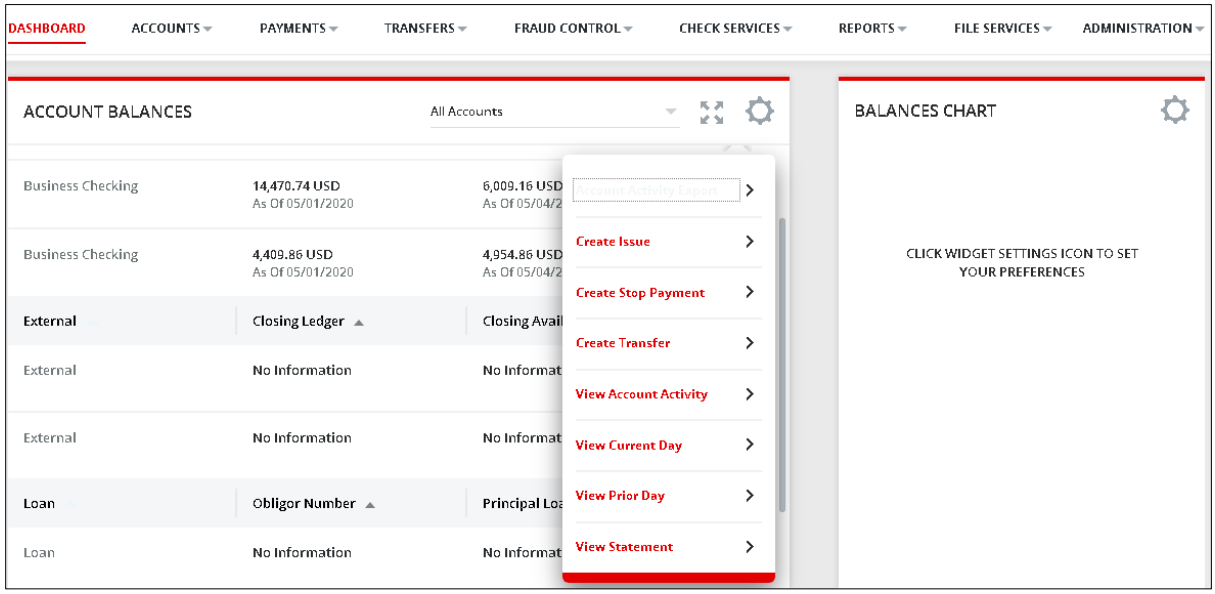

Figure 2-19: Selecting an action for an account

To configure the action menu, select 'Edit Action Menu' from the Settings drop-down and a menu overlay will open as shown under.

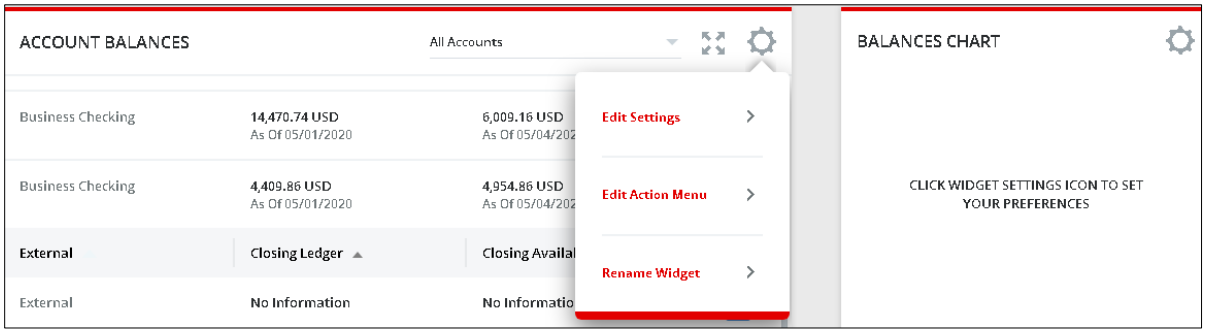

Figure 2-20: Opening the Edit Action Menu

In the 'Edit Action Menu' overlay, the user can select or deselect options depending on how they want their 'Action Menu' to appear. Click "Done" to close the overlay and save the settings.

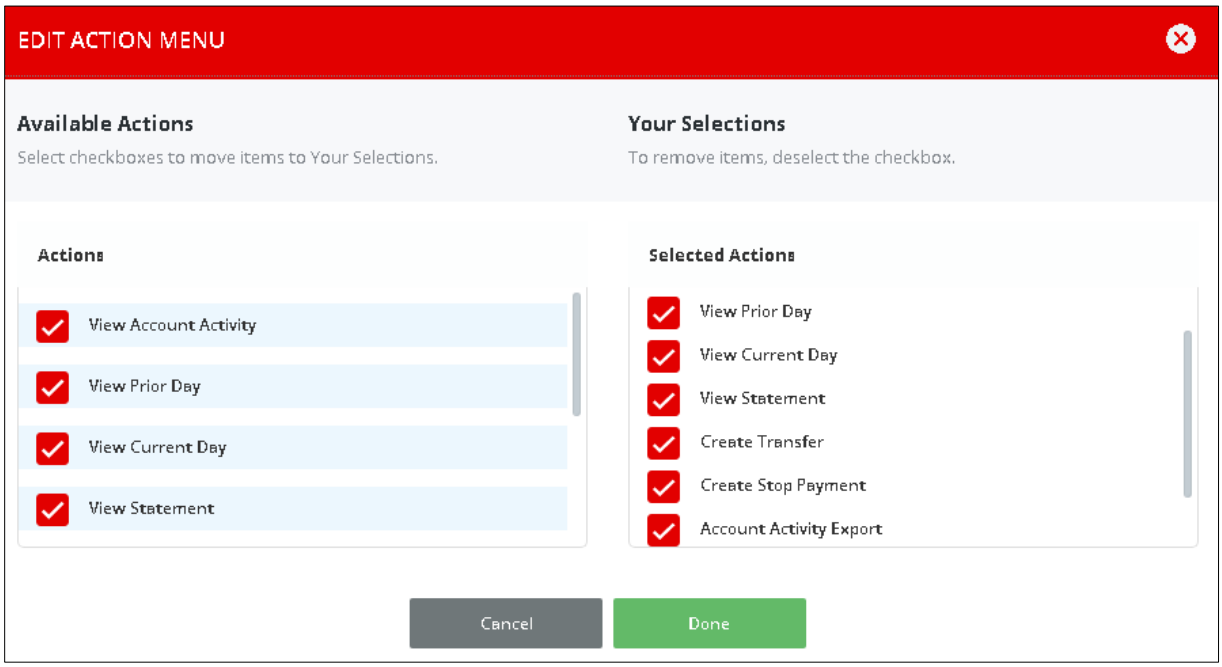

Figure 2-21: Edit Action Menu overlay

Rearranging widgets

To rearrange the widgets on the Dashboard, simply click on a widget and drag it to where you want it.

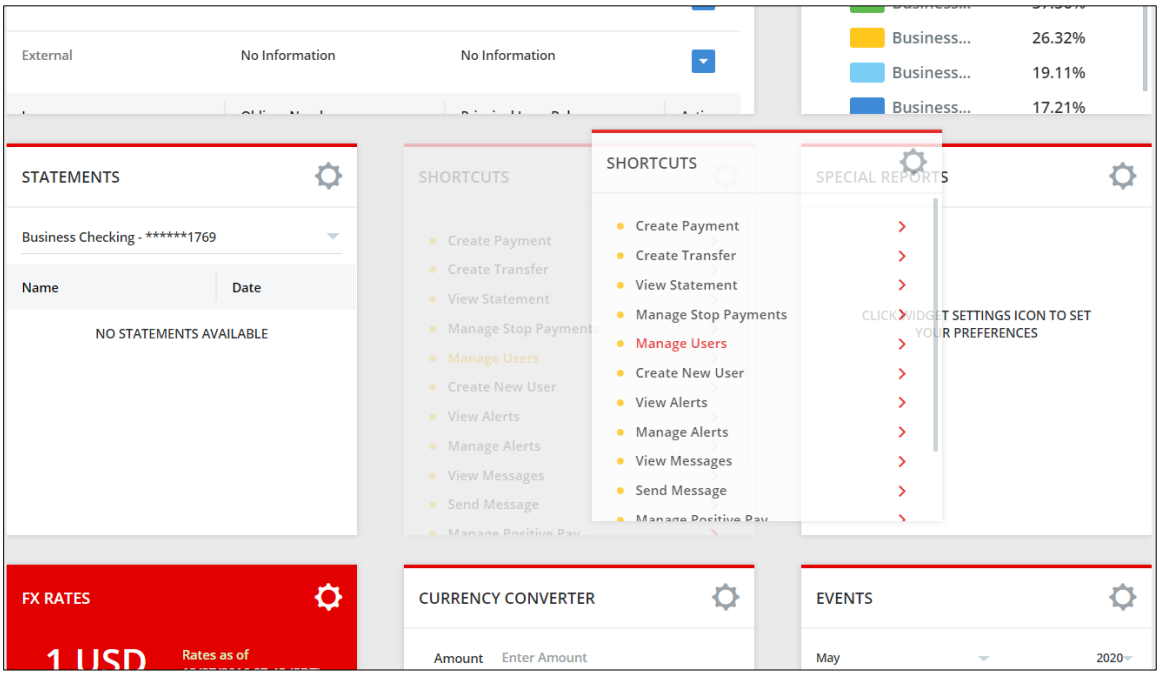

Figure 2-22: Moving a widget

Release the widget where you want the widget to be.

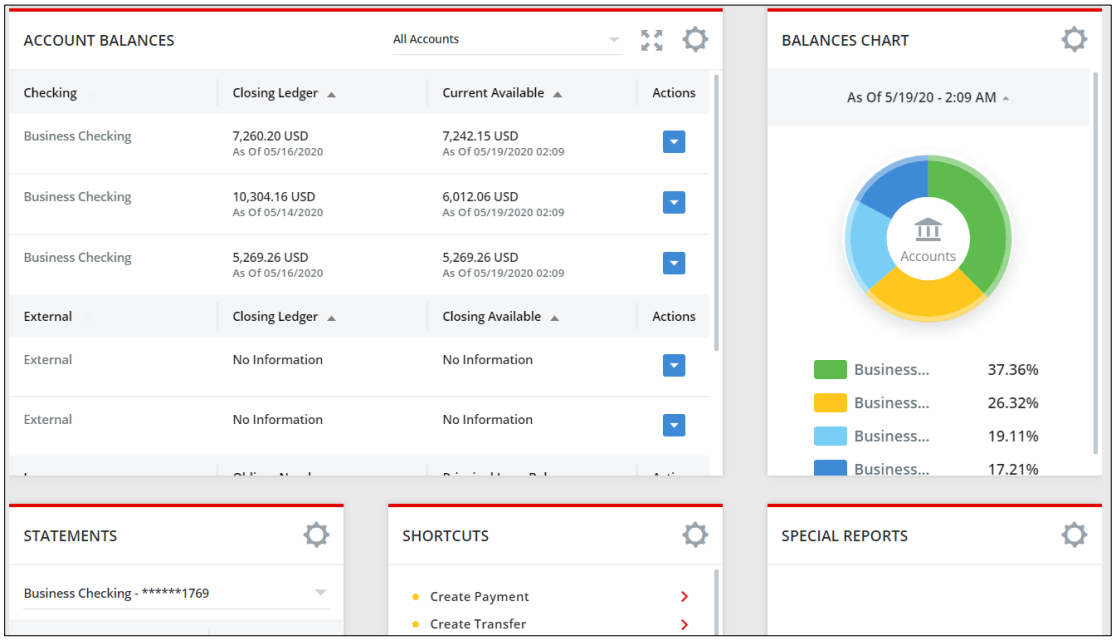

Figure 2-23: Layout of the page differs

Note: You cannot move or remove the Account Balances widget.

Section 3: Client Administration

This section covers functions related to client administration, such as, managing entitlements of existing users, editing account preferences and resetting user's login & password.

Note: Use Santander Link to create new users and perform login and password resets.

Access to client administrative functions is available through the 'Administration' tab menu available on the right-hand side of the dashboard on the Santander Treasury Link.

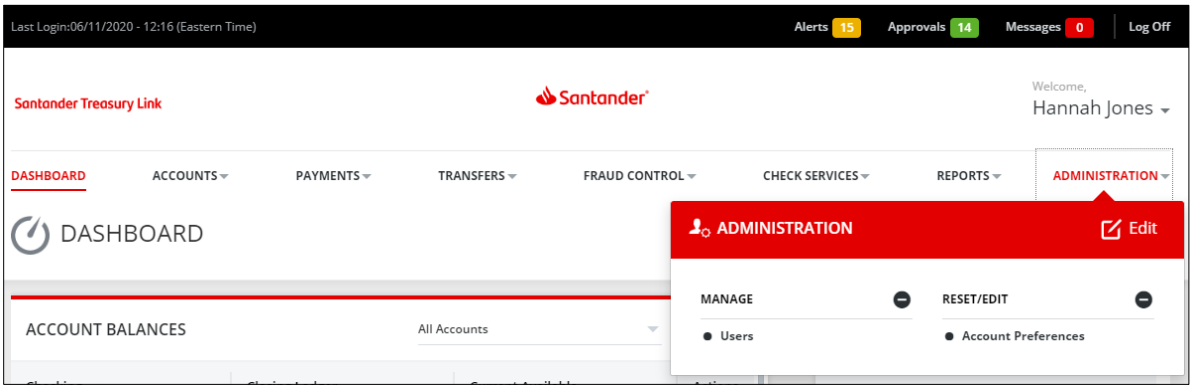

Figure 3-1: Administration menu

Under the 'Administration' menu the following options are available:

Managing users

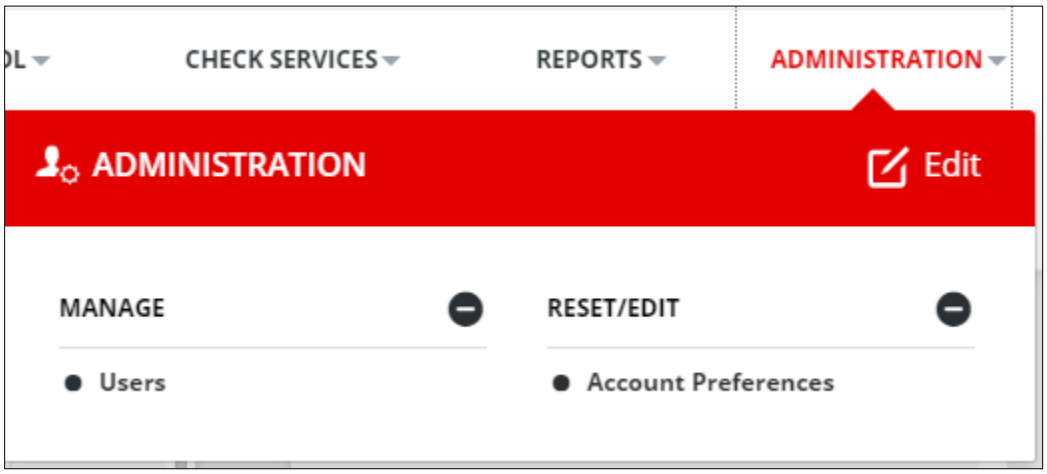

Figure 3-2: Opening Manage Users new screen shot required - portal

Under 'Manage', the 'Users' link will give the client administrator a summary of all the users. Clicking on 'Users' will open the following page, which will list the following details:

- What services and accounts each user is entitled to (Entitlement)
- Whether the user is an approver

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- Whether the user is an administrator
- The user's status
- Action

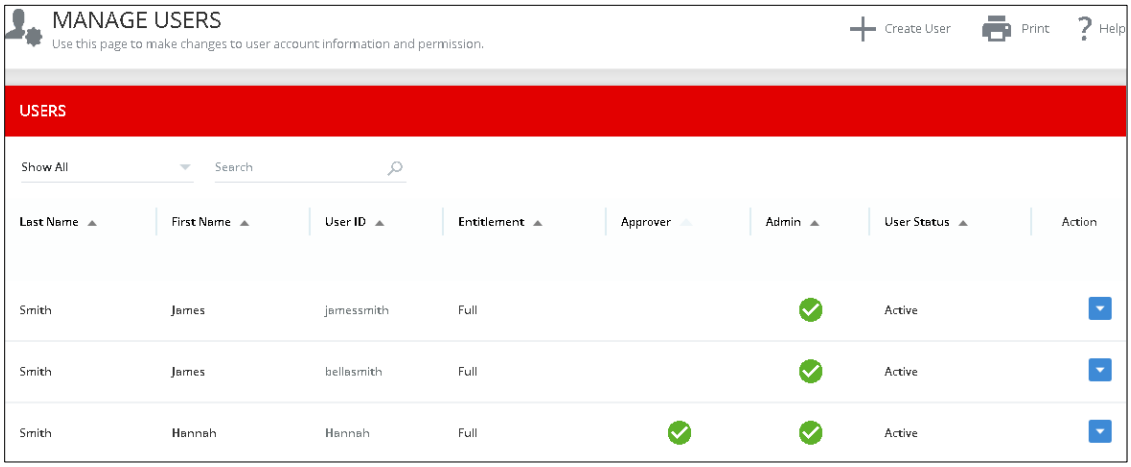

Figure 3-3: Manage Users page

Viewing a user

An administrator can view a user's complete details i.e. user status, email id, default language, access levels or entitlements by clicking on the User ID on the Manage Users page.

Figure 3-4: Opening View User

Clicking on the User ID will display the user information as below:

Figure 3-5: Collapsed image of 'View User'

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Each of the above headings can be expanded by clicking on the '+' sign and the relevant information will be displayed.

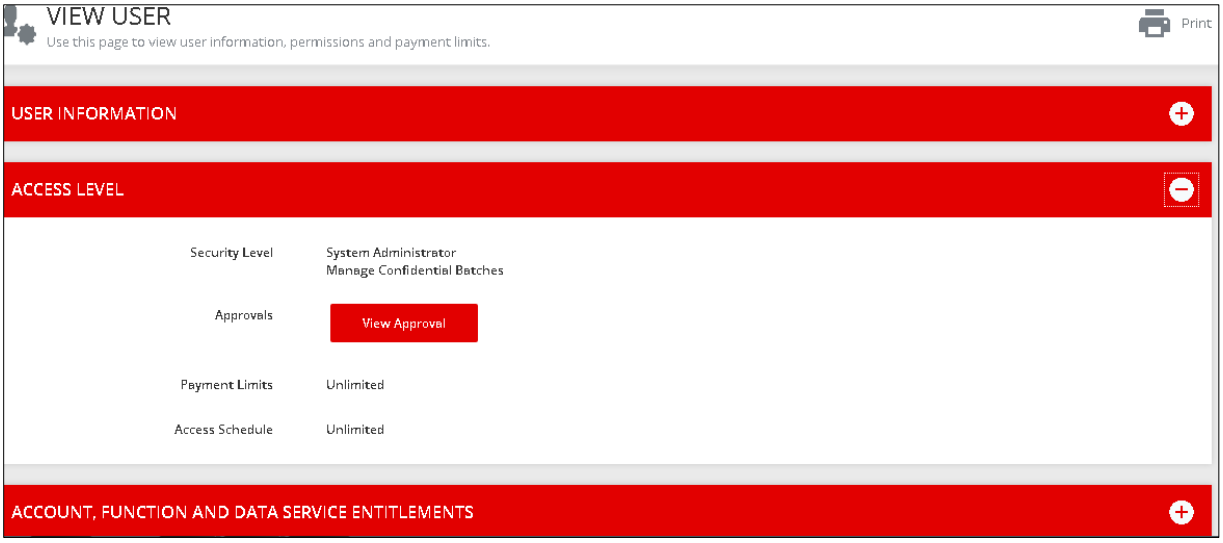

Figure 3-6: Expanded image of 'View User'

Editing a User:

The 'Edit User' option is available on the 'Manage Users' page. Navigate to Actions dropdown and select 'Edit User' (against the username to be edited)

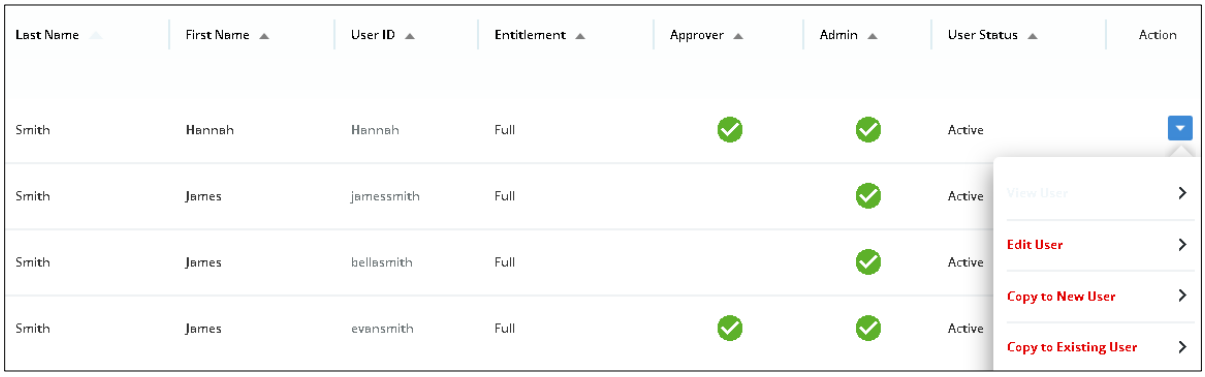

Figure 3-7: Opening Edit User

A user can be edited for 3 types of changes:

User's Contact Information, User's Access levels and User's Entitlements.

Clicking on 'Edit User' option will open the below given window:

Editing Contact Information: Step 1 of 3

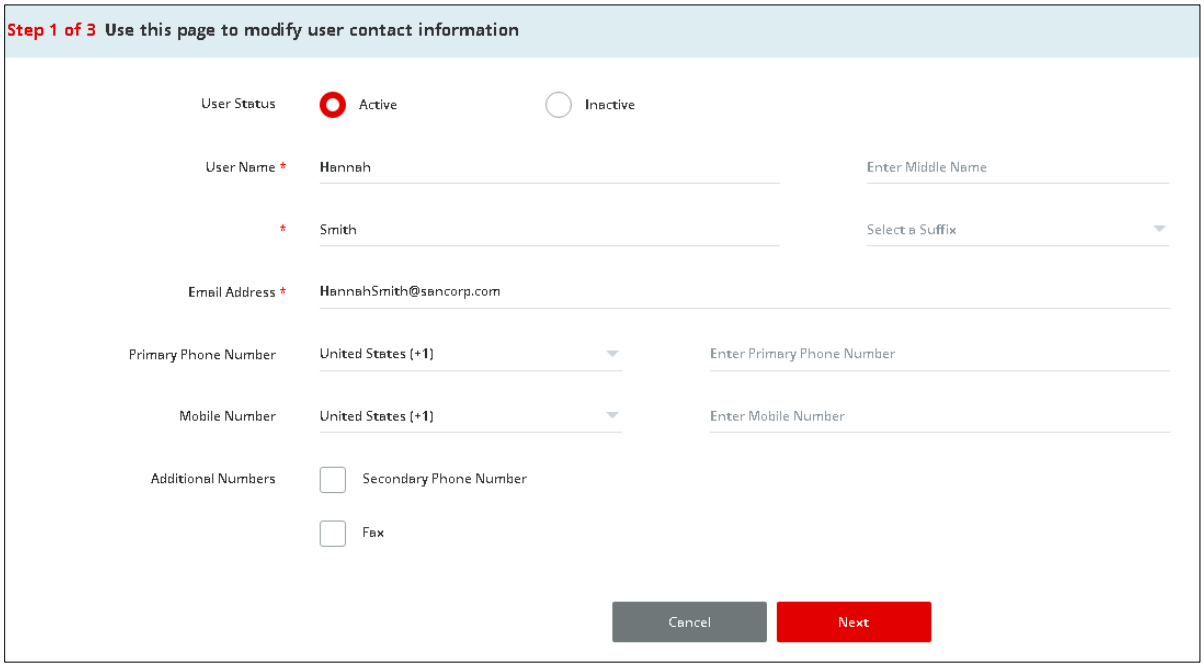

Figure 3-8: Editing Contact information of a user

Make the necessary changes and click on 'Next';

Editing User's login Information & Credentials: Step 2 of 3

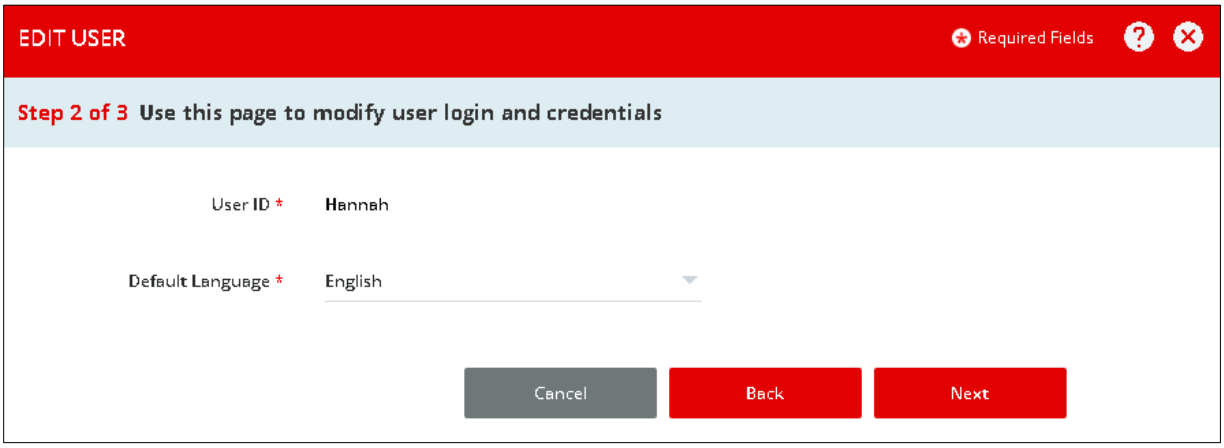

Figure 3-9: Editing user's default language

Clicking on 'Back' button will take the user to the previous screen.

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Editing User's Security Privileges: Step 3 of 3

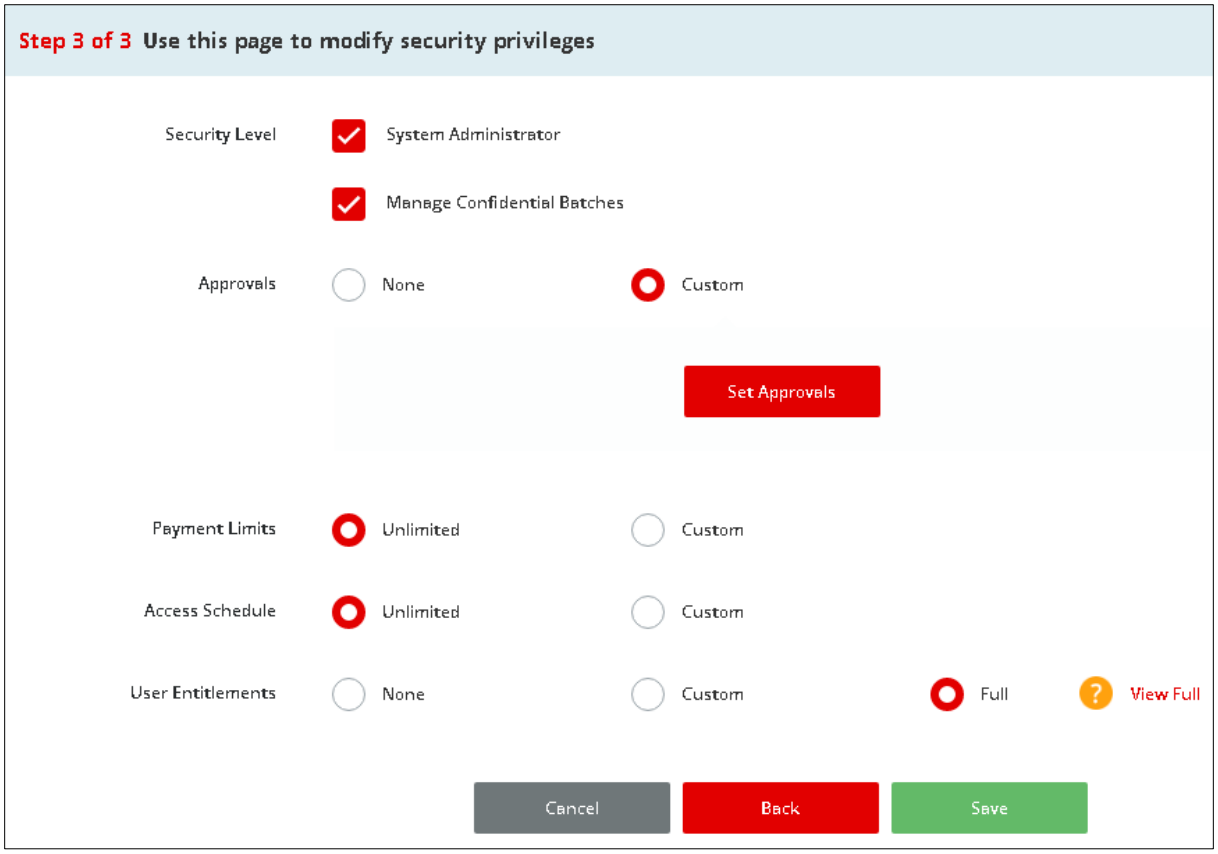

Figure 3-10: Editing user's security privileges

A user may not be entitled to approval rights or can get customized approval rights. Click on 'Set Approvals' to set approval rights for specific functions.

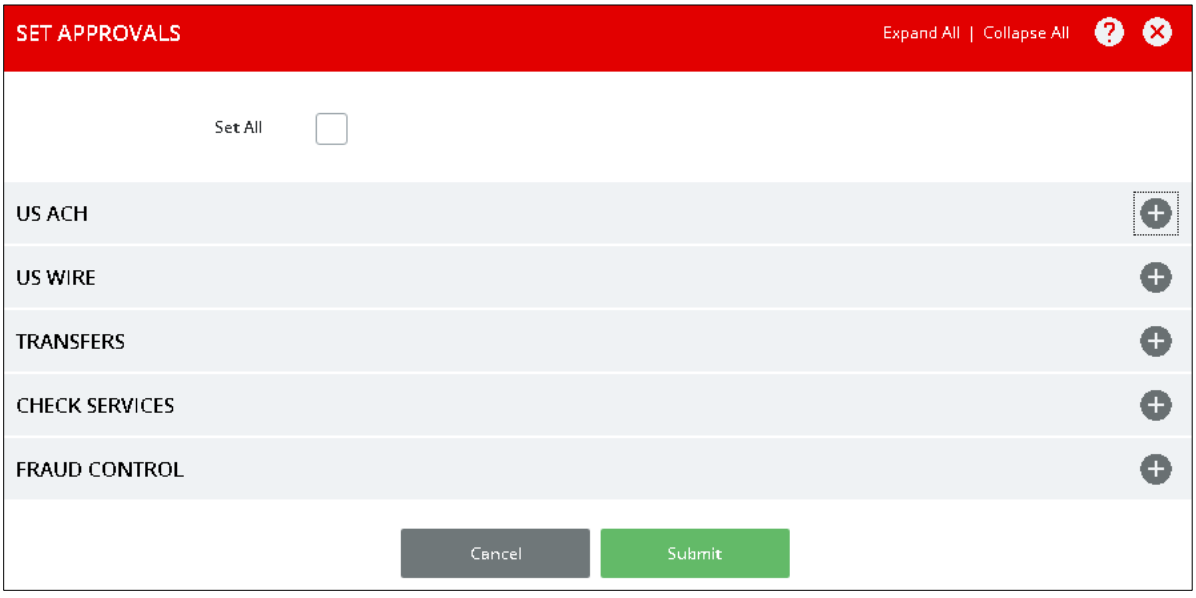

Figure 3-11: Setting function specific approval rights

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Each of the above functions have list of sub-functions for which a user may be granted approval rights. These functions once expanded will show list of sub-functions for which user can be granted approval rights based on requirement. Select the check box against the specific sub-function.

Given below is the expanded view of US ACH sub-functions:

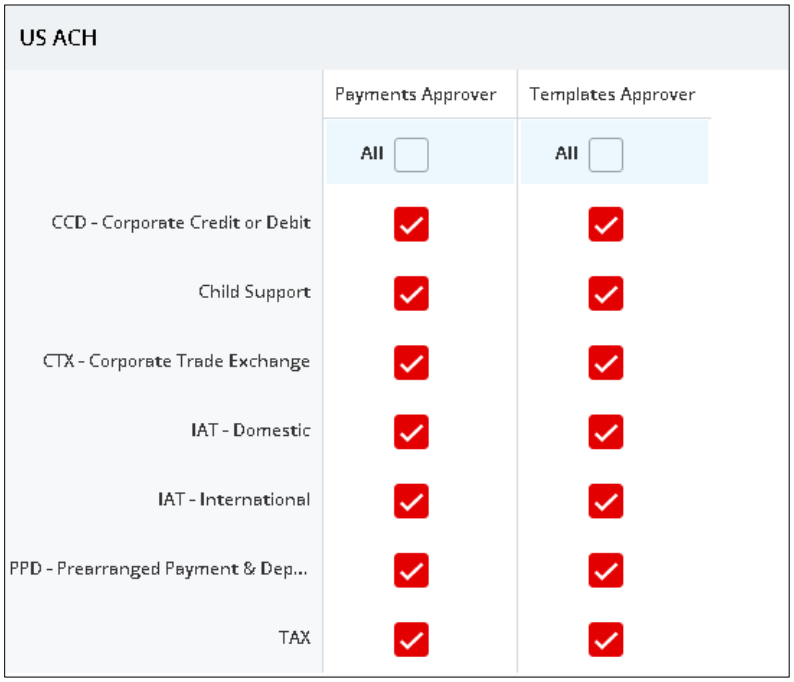

Figure 3-12: Setting approver rights for US ACH sub-functions

Similar to setting approvals, a user can have customized Payment limits, Access Schedule and User Entitlements.

Once the required changes have been made, click on 'Save', the system will generate a message 'Successful Submit' as shown below indicating that the changes for the user have been saved successfully.

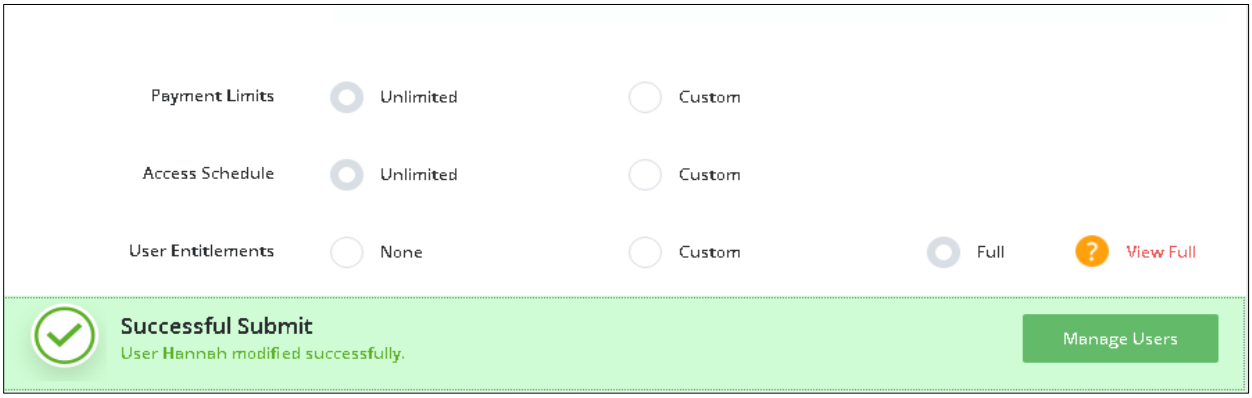

Figure 3-13: Successfully submitted

Click on the 'Manage User' button to go back to the main 'Manage Users' page.

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Designating Customized User's Security Privileges:

Alternately, you can designate custom entitlements to users that do not require full access to all Santander Link services and accounts. To customize the User Entitlements using your own customization, click the 'Custom' button to the right of User Entitlements. Then click 'Save'

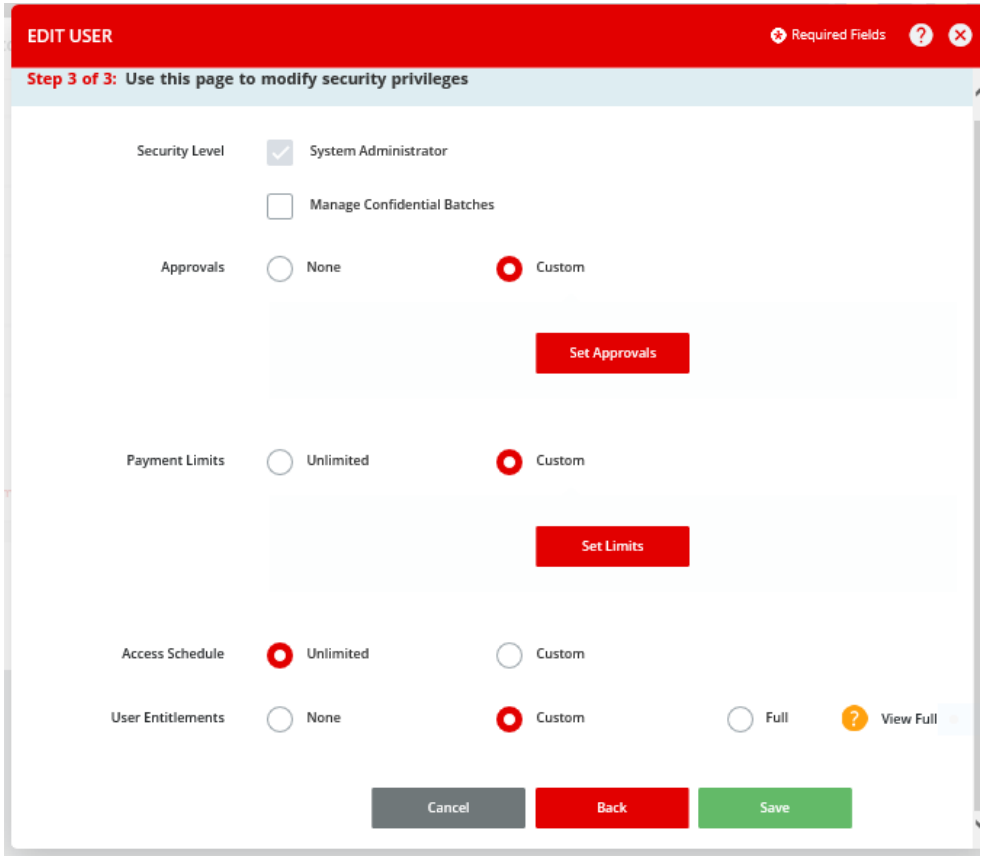

Figure 3-12: Setting user entitlements with custom approval rights

A ‘Successful Submit’ message will appear.
Next click the ‘Custom’ button to get to the next screen.

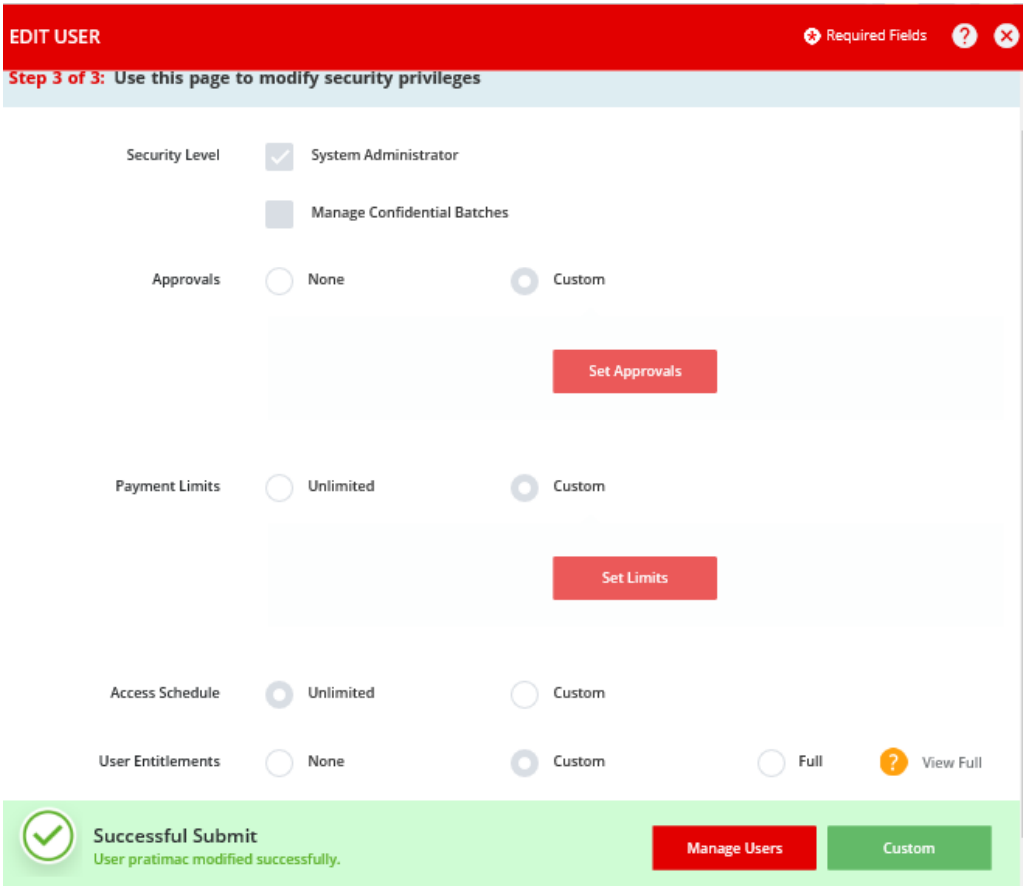

Figure 3-13: Successfully submitted custom approval rights

Next The Edit User, Custom Access menu will appear

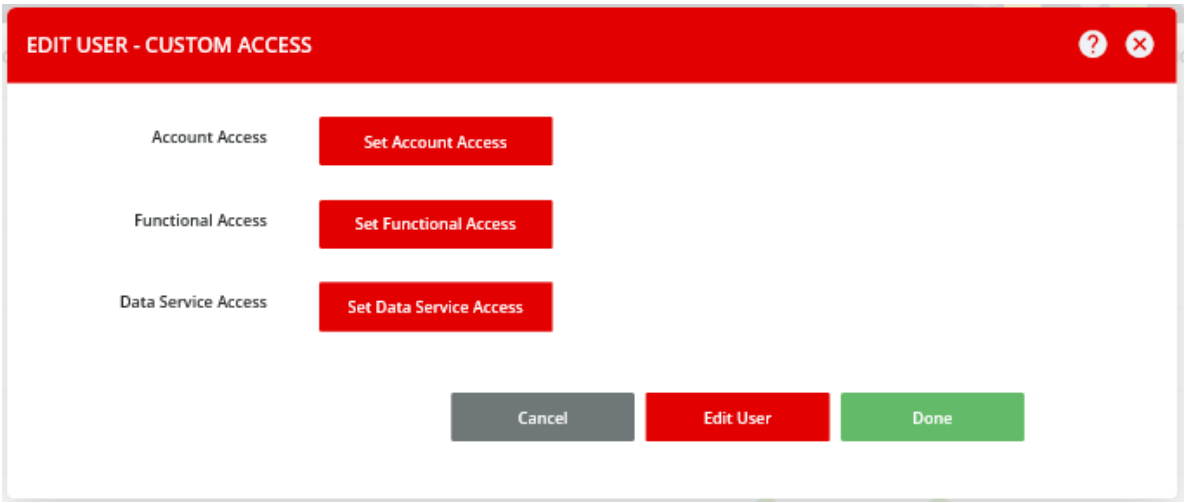

Figure 3-14: Edit user entitlements – custom access menu

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Users can be entitled to accounts, functions, and data services. Data services will typically be required if the user need access to Positive Pay issues/void uploads.

The first menu item is ‘Account Access’.

You will be presented a menu of services that will be entitled to the account. Select the appropriate service(s), up to 10 accounts at a time and then click save when done.

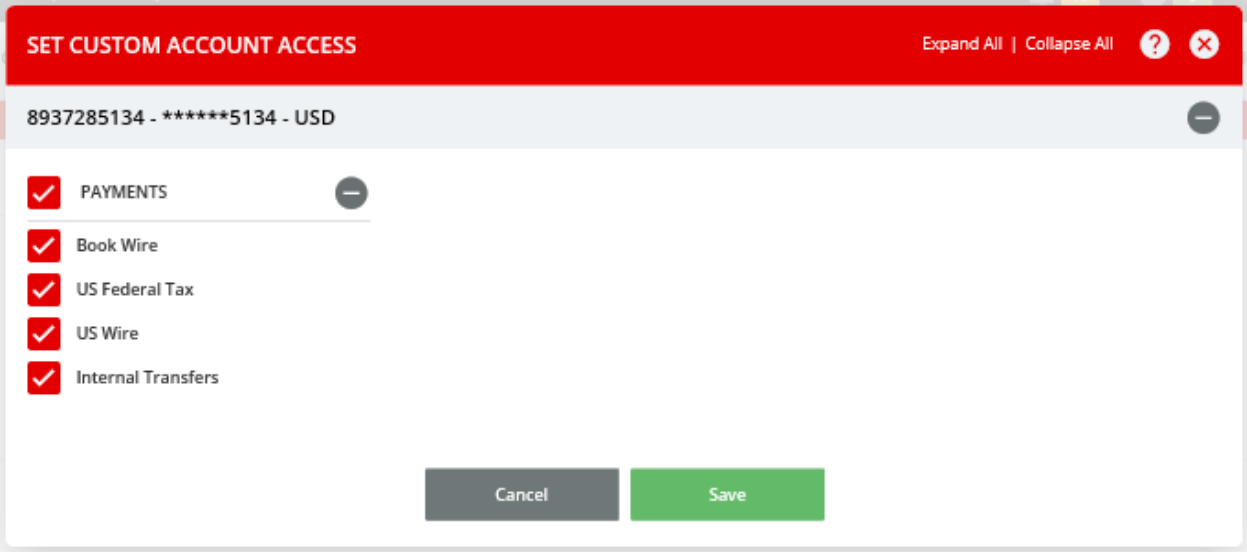

Figure 3-157: Edit user entitlements – set custom access

A ‘Successful Submit’ message will appear confirming that the user’s account access settings have been saved.

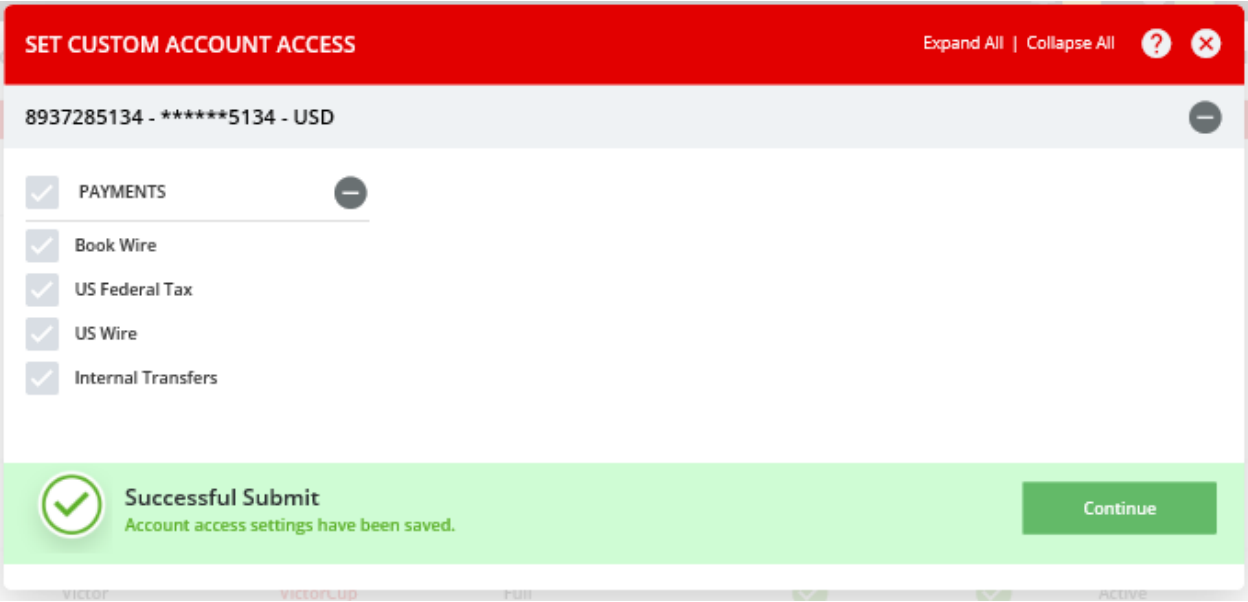

Figure 3-16: Successfully submitted custom account access

Next select the ‘Set Functional Access’ menu to customize these user entitlements.

You will be presented a menu of services that will be entitled to the account. Select the appropriate service(s), up to 10 accounts at a time and then click save when done.

Click the ‘Save’ button when finished to submit customized entitlements

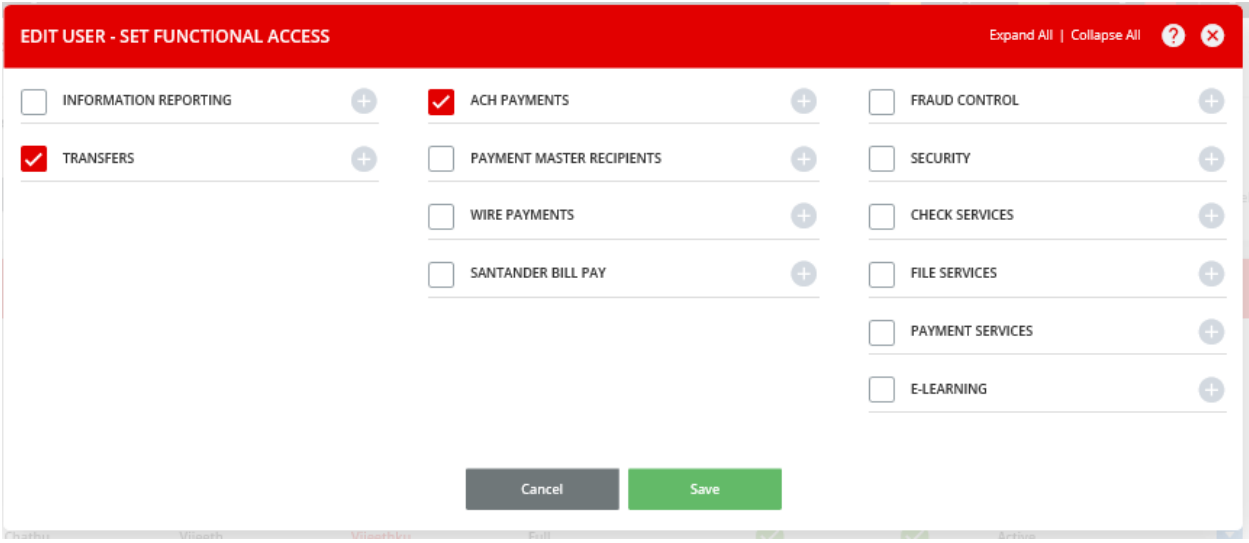

Figure 3-19 Edit user entitlements – set functional access

A ‘Successful Submit’ message will appear confirming that the user’s settings have been saved.

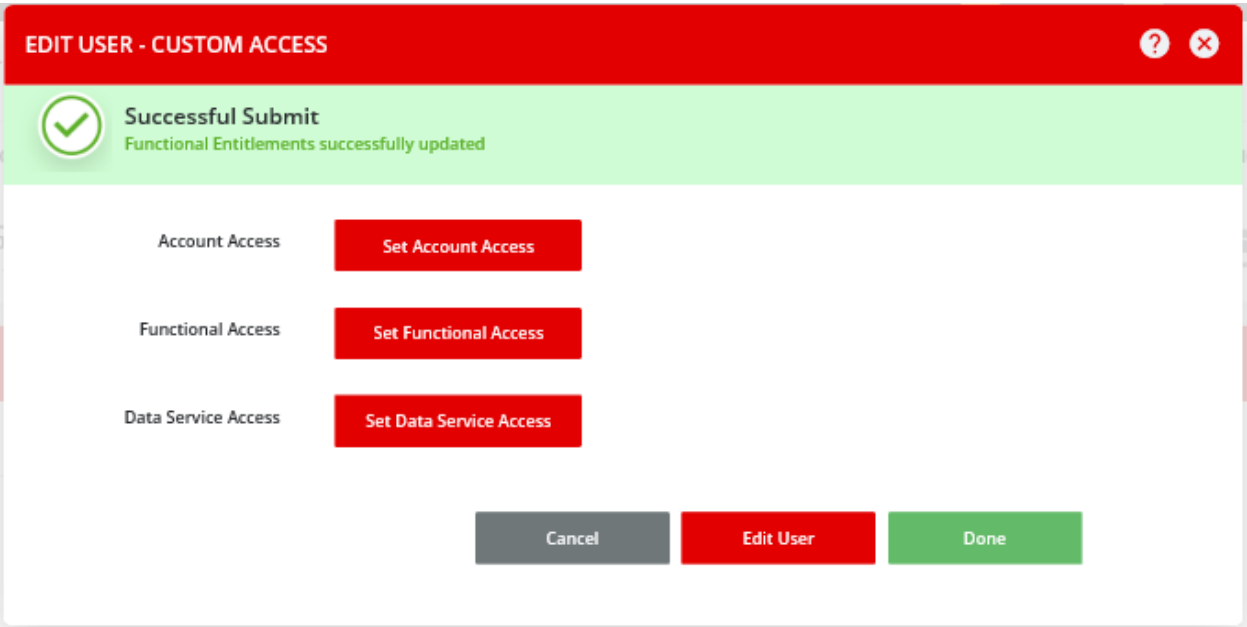

Figure 3-20: Successfully submitted custom functional access

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The final menu where user entitlements can be customized is Data Service Access. Click on this menu to customize these user entitlements. You will be presented a menu of services that will be entitled to the account. Select the appropriate service(s), up to 10 accounts at a time and then click save when done.

Click the 'Save' button when finished to submit customized entitlements

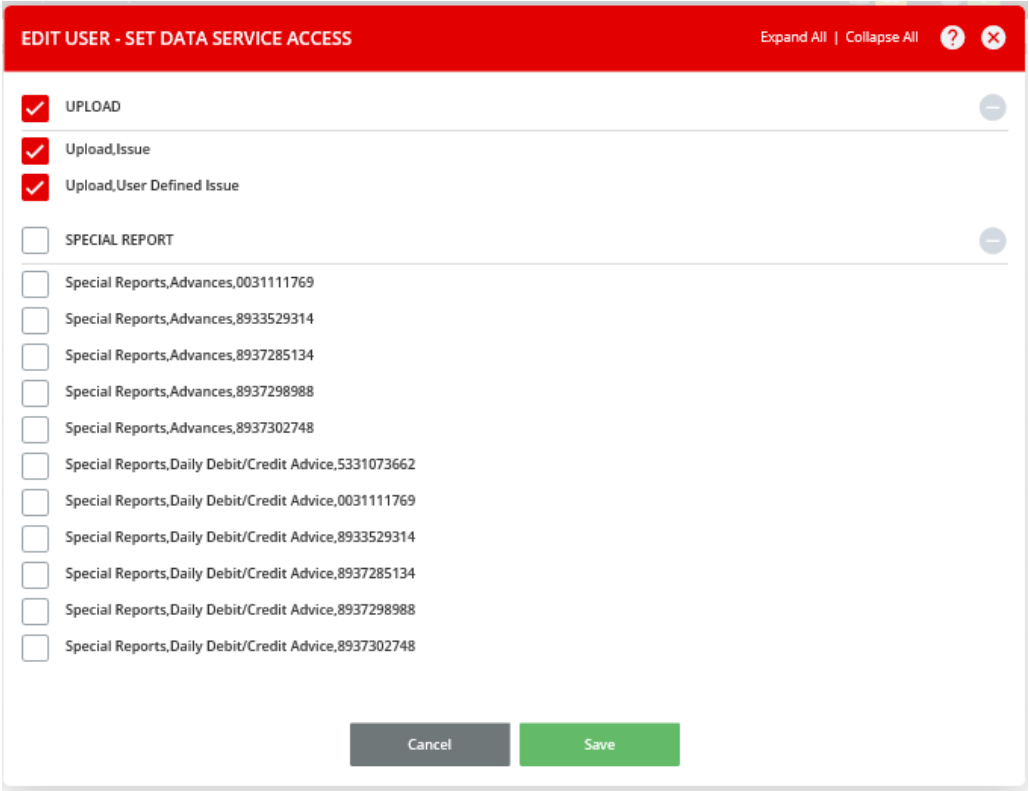

Figure 3-21: Edit user entitlements – data services access

Once the required changes have been made, click on 'Save', the system will generate a message 'Successful Submit' as shown below indicating that the changes for the user have been saved successfully.

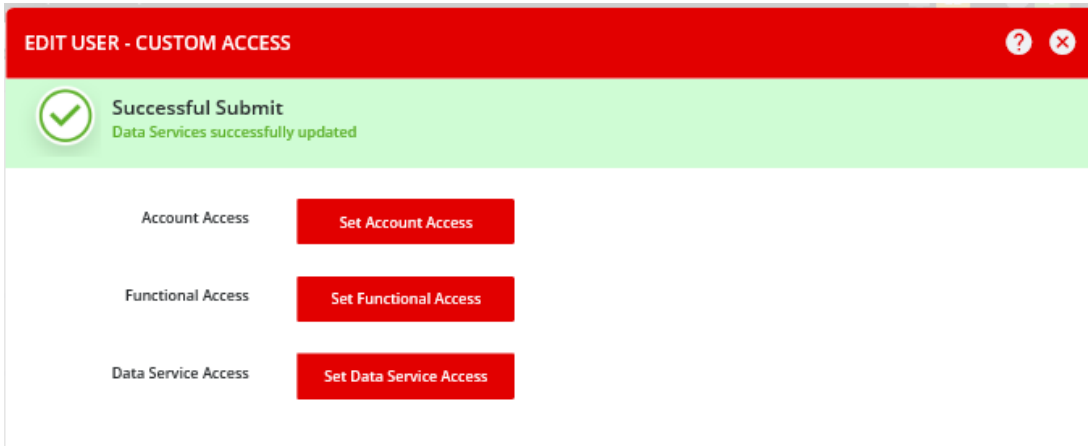

Figure 3-22: Edit user entitlements – data services access

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Copying entitlements to another user

To save on time and efforts, an existing user's entitlements can be replicated / copied to other users. To do the same, go to 'Manage Users' page. Under the 'Action' column, select 'Copy to Existing User' from the dropdown menu. You will select this option for the user whose entitlements you wish to copy / replicate on another user.

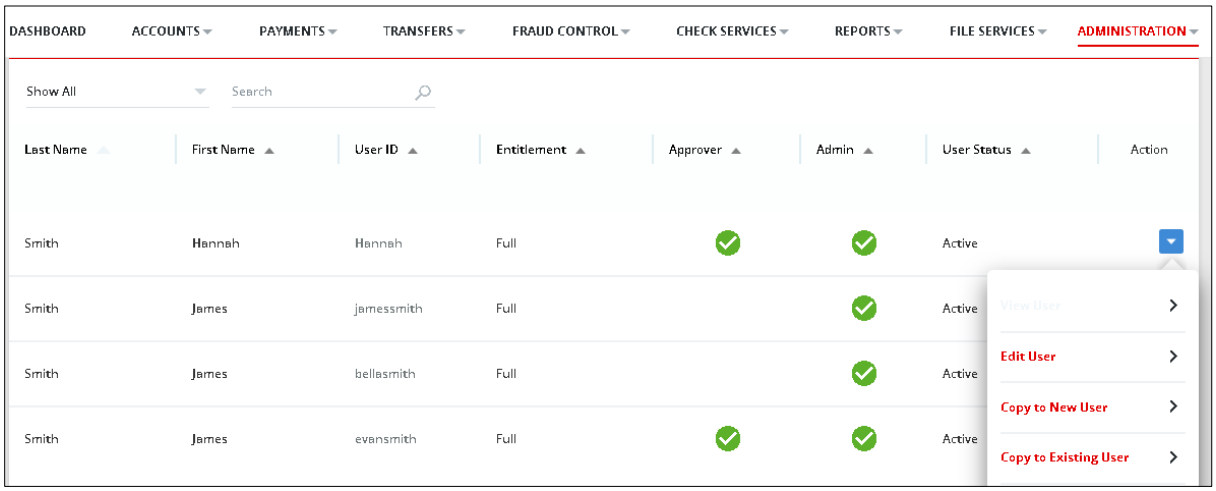

Figure 3-23: Copying entitlements to an existing user

Clicking on 'Copy to Existing User' will open the 'Copy User Entitlements' dialogue box. In this box, select the other user (existing) for whom the entitlements need to be replicated, when done click 'Continue'.

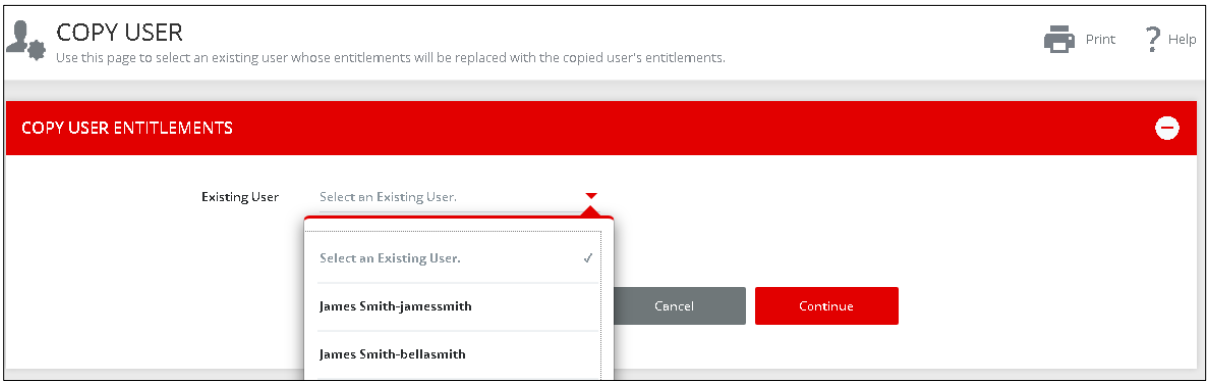

Figure 3-24: Selecting the user to receive the copied entitlements

On selecting an existing user as shown above, the system will open a user information page. This page will contain the profile, access, and entitlement details of the user whose details are getting copied. You can review the details and click on 'Submit'.

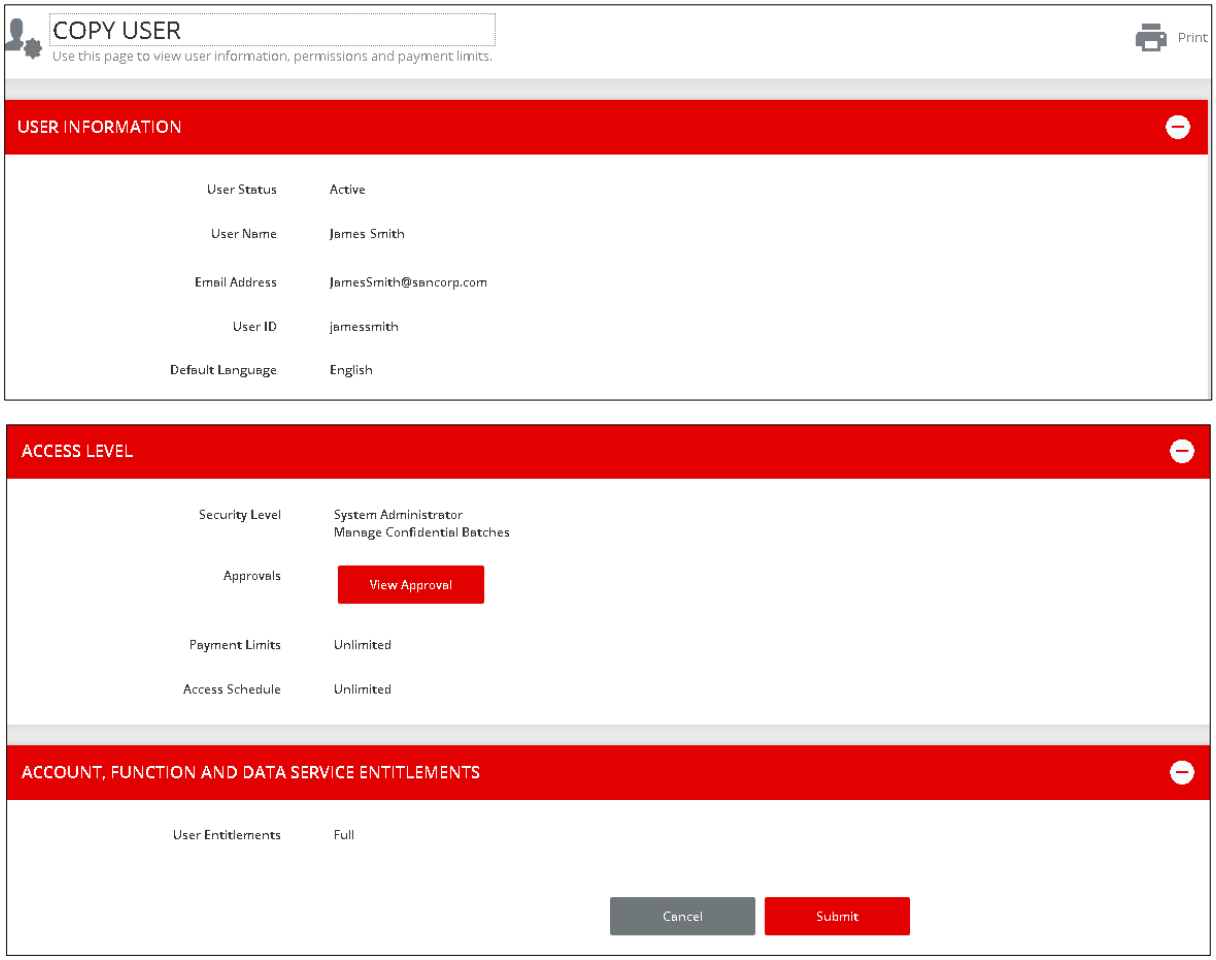

Figure 3-25 Verifying entitlements and submitting the user

The below given screen will be displayed on successful submission, confirming that the entitlements have been successfully copied from selected from user to the selected target user:

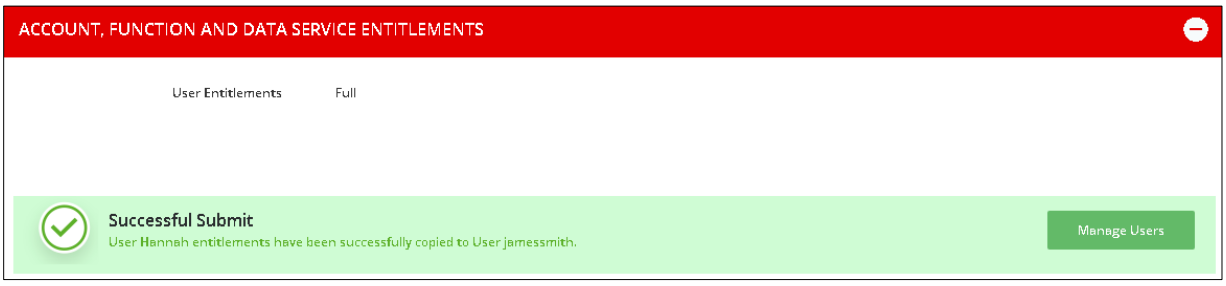

Figure 3-26: Successful submit of copy user function

Reset / Edit Users

Under the 'Administration' menu the following additional options are also available:

Reset / Edit > Account Preferences / Login / Password

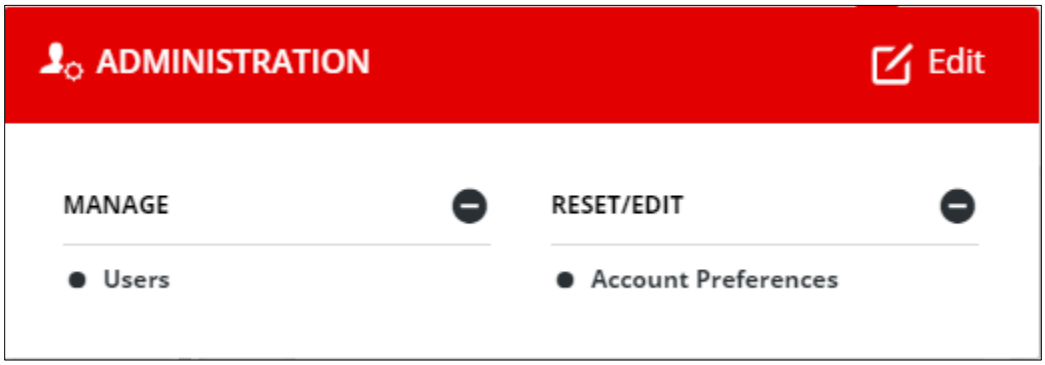

Figure 3-27: Options under Administration Menu

Changing account preferences

Account preferences such as Account Nickname and 'Stop Payment Expiration' period can be modified. To do so, click on 'Account Preferences' under the Reset/Edit column on the Administration menu.

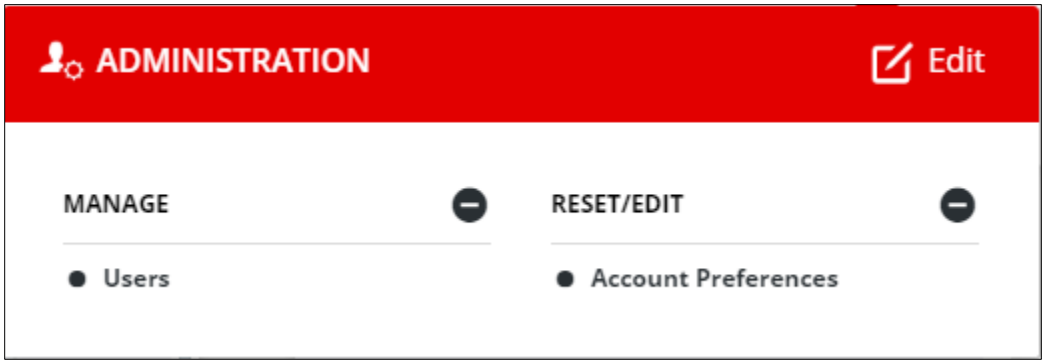

Figure 3-28: Opening Account Preferences

Clicking on 'Account Preferences' option will lead to 'Change Account Preferences' page. On this screen enter new nickname that needs modification in the 'Account Nickname' column and select the required terms under the 'Stop Payment Expiration Term' column.

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Click ‘Submit Preferences’ to save the changes.

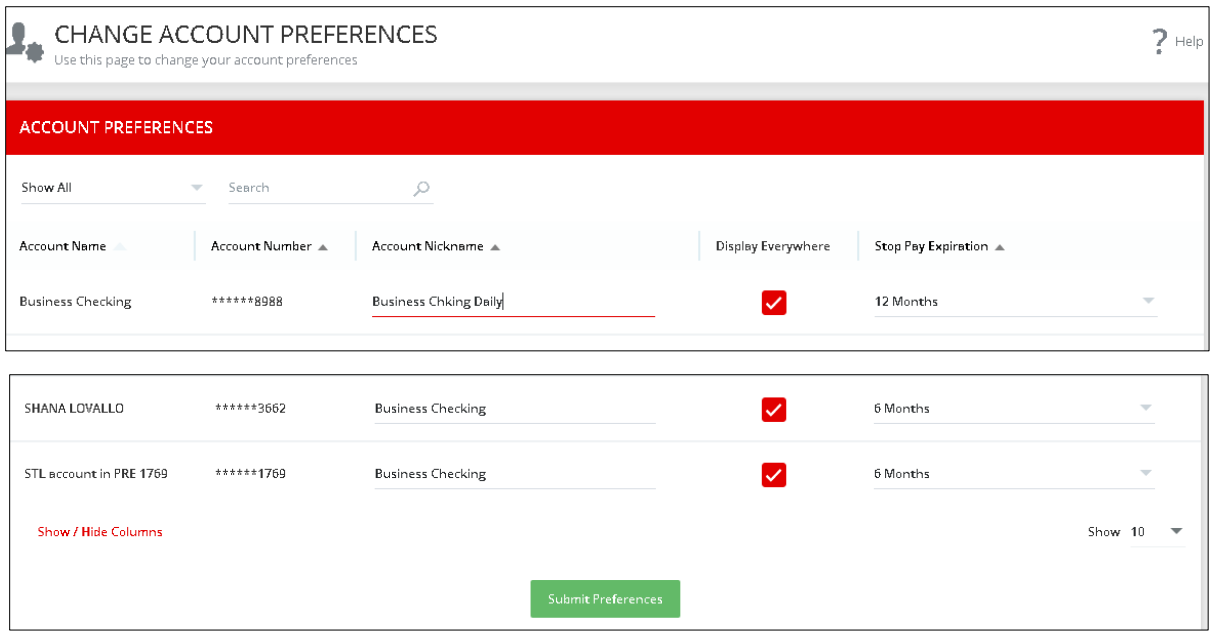

Figure 3-29: Changing account preferences

On successful submission, the following screen will be displayed:

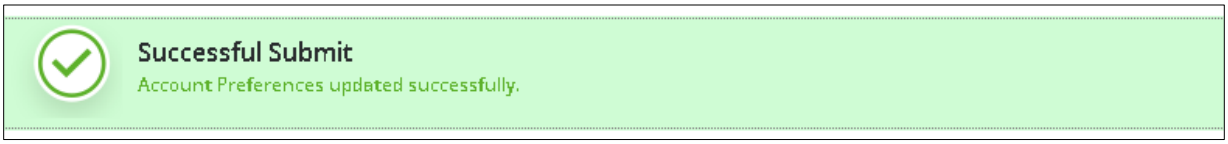

Figure 3-30: Successful Submit message

Section 4: Account Management and Reporting

This section covers the various account management features of Santander Treasury Link. These features can be accessed through the 'Accounts' tab menu.

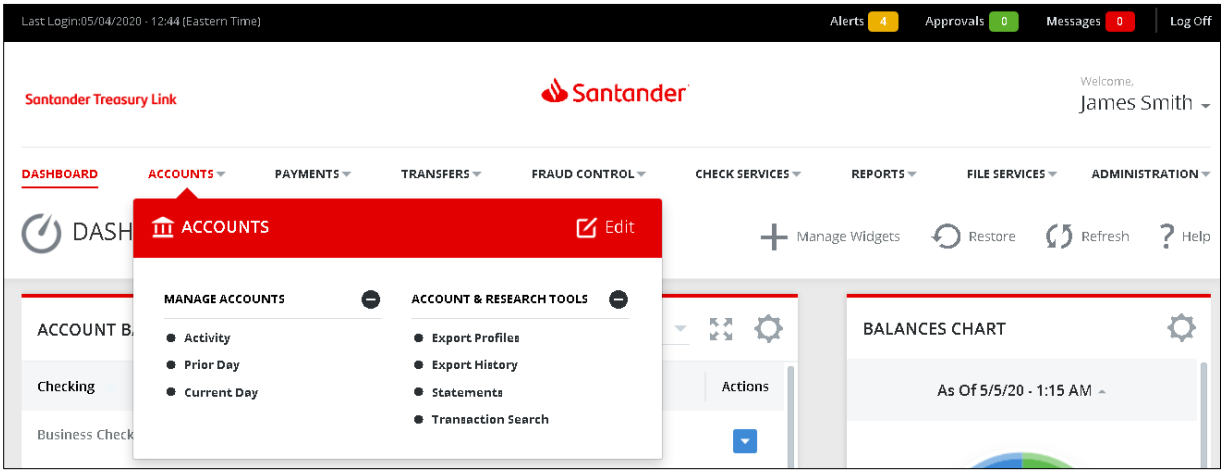

Figure 4-1: Accounts menu on the Dashboard

Managing accounts

The Santander Treasury Link provides below given views of accounts and balances:

- **Activity** – This view displays the balance and transaction activity for any selected account. Information displayed consists of Balance Summary, Account Activity i.e. Pending, Posted & Scheduled Transactions.
- **Prior Day**– This view provides detailed information on account balance and transaction activity that has been processed by the financial institution
- **Current Day**– This view displays the balances loaded for the current day's date for each account with current day data. If no balances were loaded today, the page displays the No Data Found message.

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Viewing account activity

To view account activity, click on 'Activity' under the 'Manage Accounts' column in the 'Accounts' tab menu.

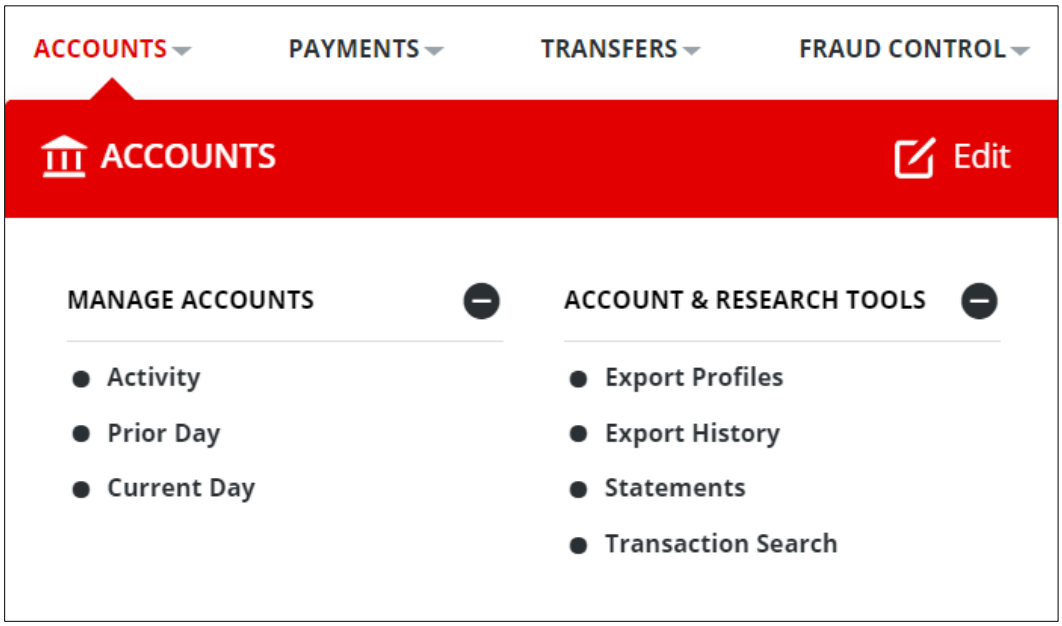

Figure 4-2: Opening Account Activity

The Account Activity page displays transactions for a selected account, including pending, posted transactions and scheduled transactions.

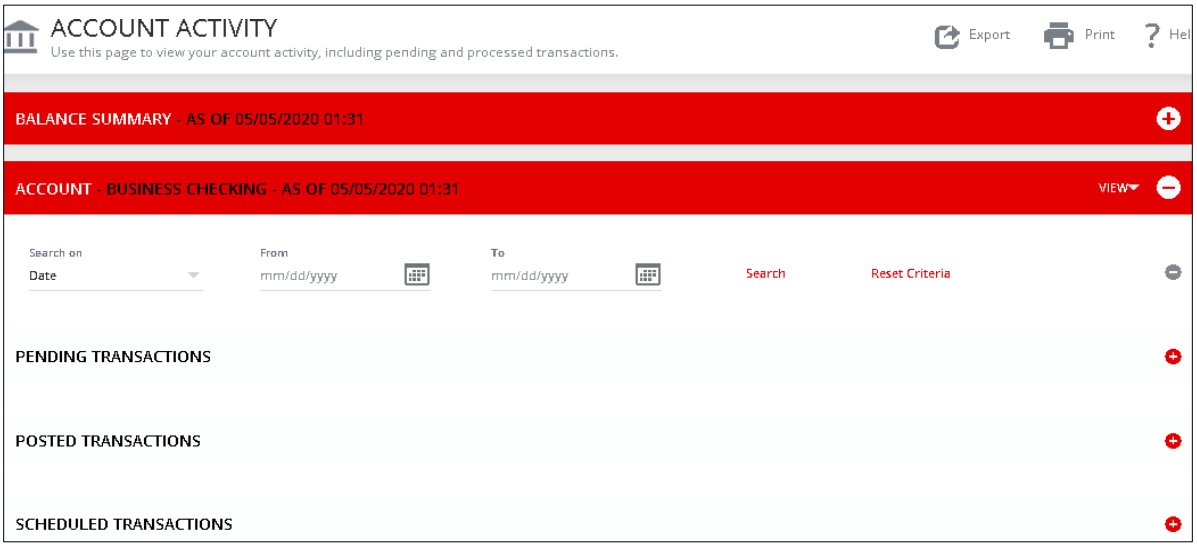

Figure 4-3: Account Activity Display

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While opening the report, default account is the first account as per the alphabetical order. User can select the account of his choice from the list of accounts available. The list of accounts available to a user will depend on his / her entitlements.

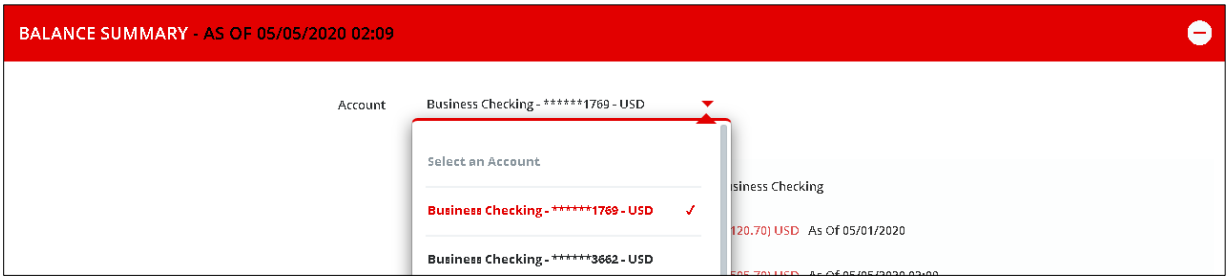

Figure 4-4: Selecting an account for display

The Balance Summary is located in the top section of the display as shown under:

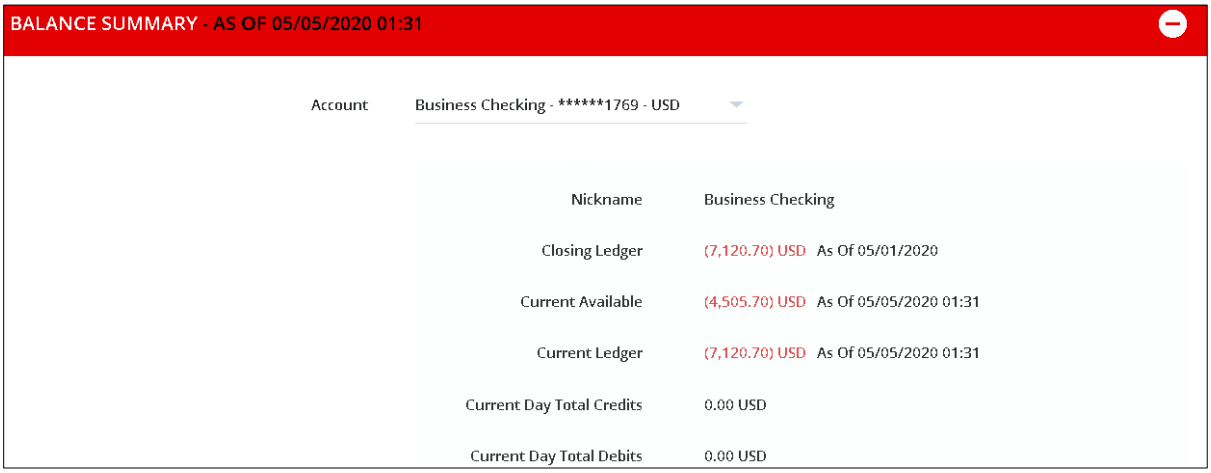

Figure 4-5: Balance Summary Display

The Account section is split in three parts as shown under:

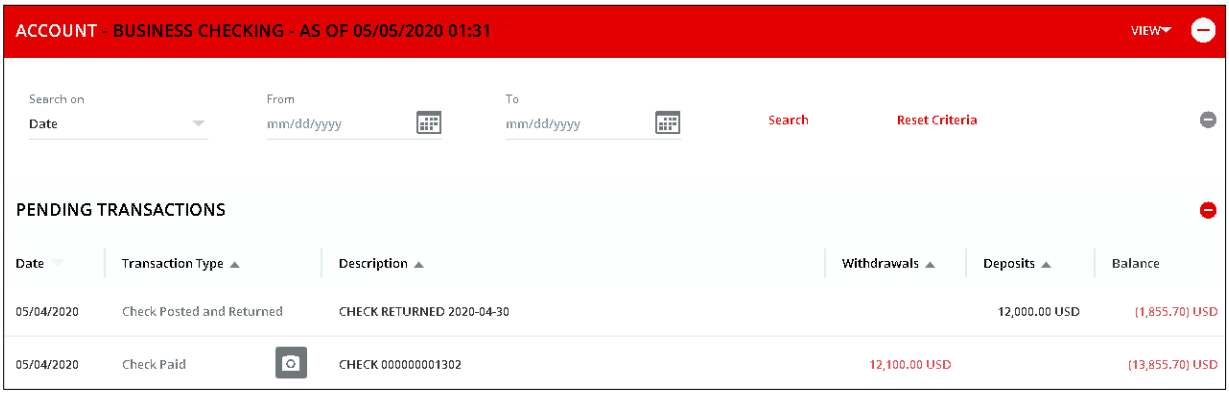

Figure 4-6: Pending Transactions Display

Figure 4-7: Posted Transactions Display

Figure 4-8: Scheduled Transactions Display

All the above views can be expanded / collapsed using the '+' or '-'sign on the right hand corner. In addition, the Account activity / transactions search can be made using the following filters: Date, Keyword, Amount, Deposits by Date, Withdrawals by Date & Check Number.

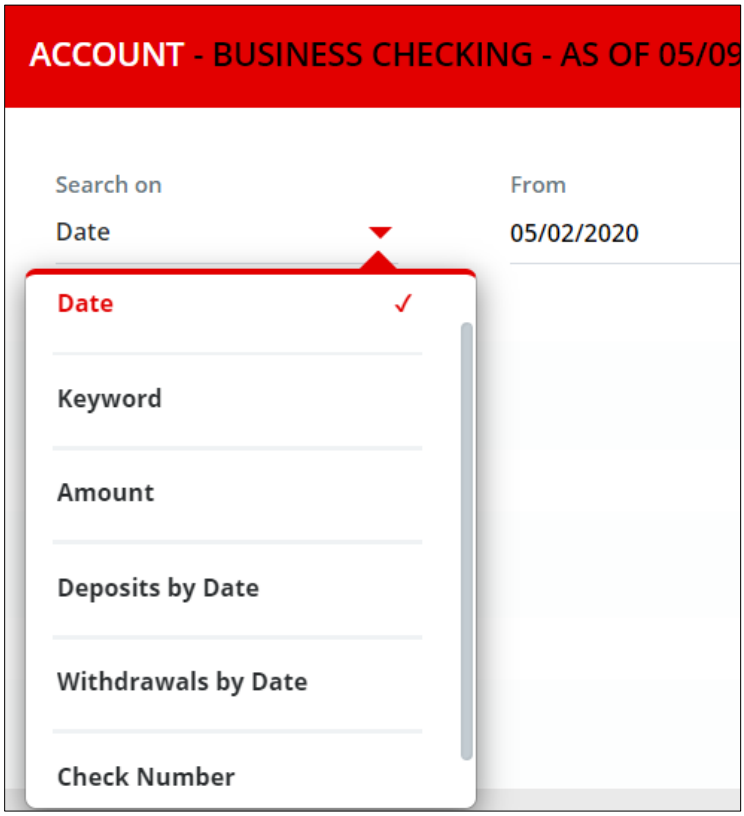

Figure 4-9: Search filters account transactions

When you select a search option from the list, the corresponding search fields appear. The search options are:

- **Date**–a specific date or a range of dates
- **Keyword**– a partial or whole word

- **Amount**– an amount range based on debit or credit transactions
- **Deposits by Date**– debit transactions based on a defined date range
- **Withdrawals by Date**– credit transactions based on a defined date range
- **Check Number** – a single check number or a range of check numbers

In addition to selecting date / date range, user can also see transactions for pre-set periods under the 'View' option (On the right-hand corner of the Account transaction block). The options available are: 'Last 30 Days', 'Last 60 Days' & 'Last 90 days'.

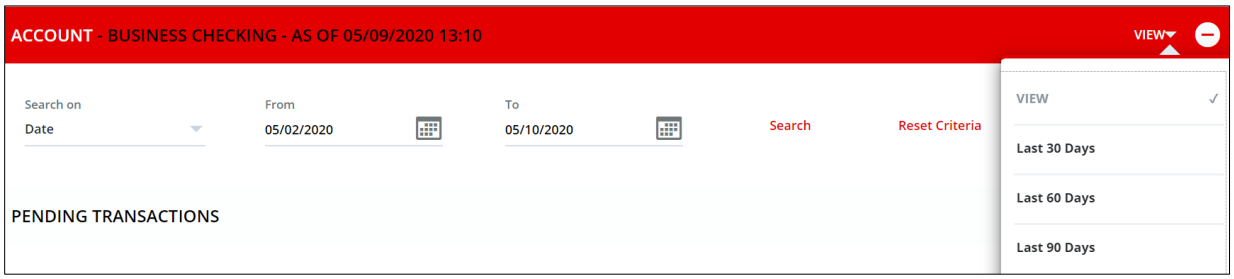

Figure 4-10: Pre-set periods under the 'View' option

Export Functionality

A user can download / export the 'Account Activity' report in various formats by clicking on 'Export' option available on the right-hand side.

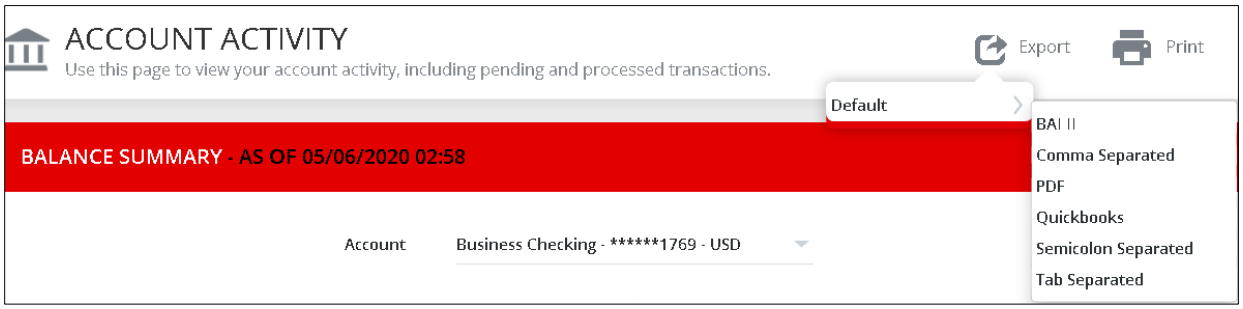

Figure 4-11: Export option for account activity

The report can be downloaded / exported in BAI II, Comma Separated, PDF, Quick books, Semi Colon Separated or Tab Separated format. The report will be downloaded for the Account selected and it will get saved in the 'downloads' folder of the user's system.

The user can then choose to save it to a location of his choice or print it. Below given image shows a report generated using the 'Semicolon separated' format:

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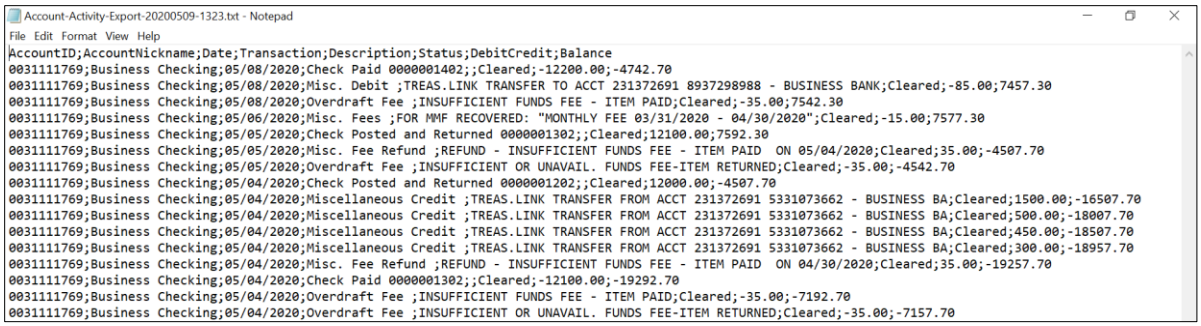

Figure 4-12: Semicolon Separated Format report sample

Viewing transaction details

The description under the 'Transaction Type' column (under the pending, posted & scheduled transactions) is a hypertext link. Clicking on this link will open a new window with details of the said transaction.

This link opens either the Transaction Details overlay or an Edit Transaction page. An Edit Transaction page will open if the transaction is in editable status and you are entitled to make modifications.

Figure 4-13: Selecting a transaction from the display

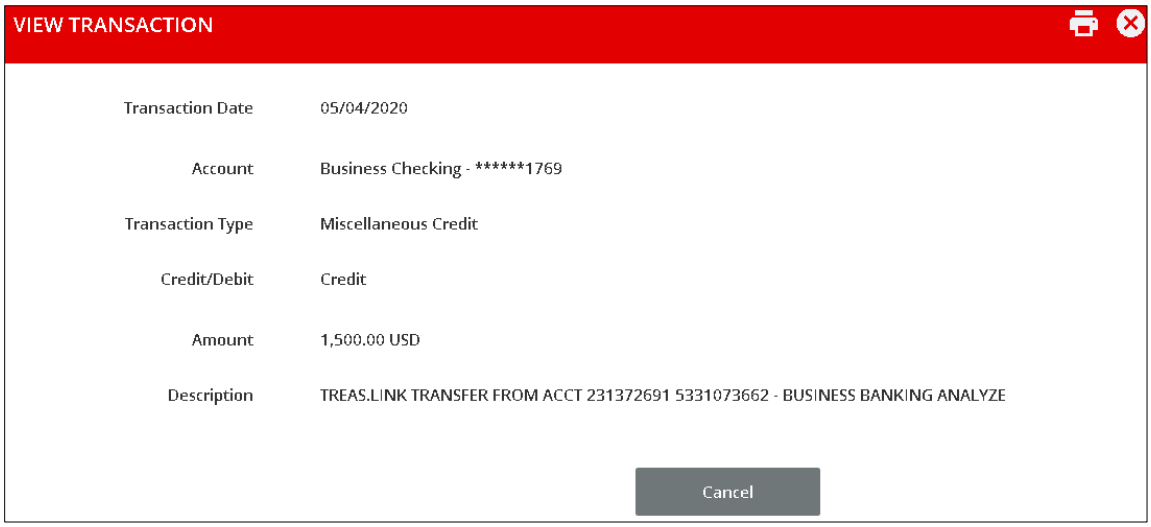

Figure 4-14: Transaction detail view

Viewing prior day and current day activity

The 'Prior Day' & 'Current Day' activities, can be accessed through the 'Accounts' tab on the main Dashboard.

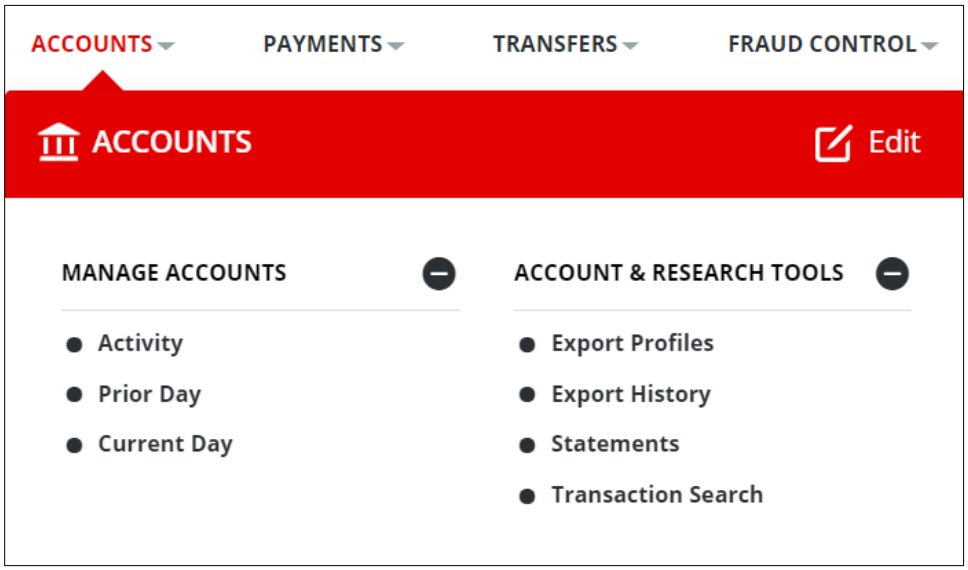

Figure 4-15: Prior & Current Day options on the dashboard

Prior day

To view prior day balances and transactions, click 'Prior Day' in the 'Accounts' menu.

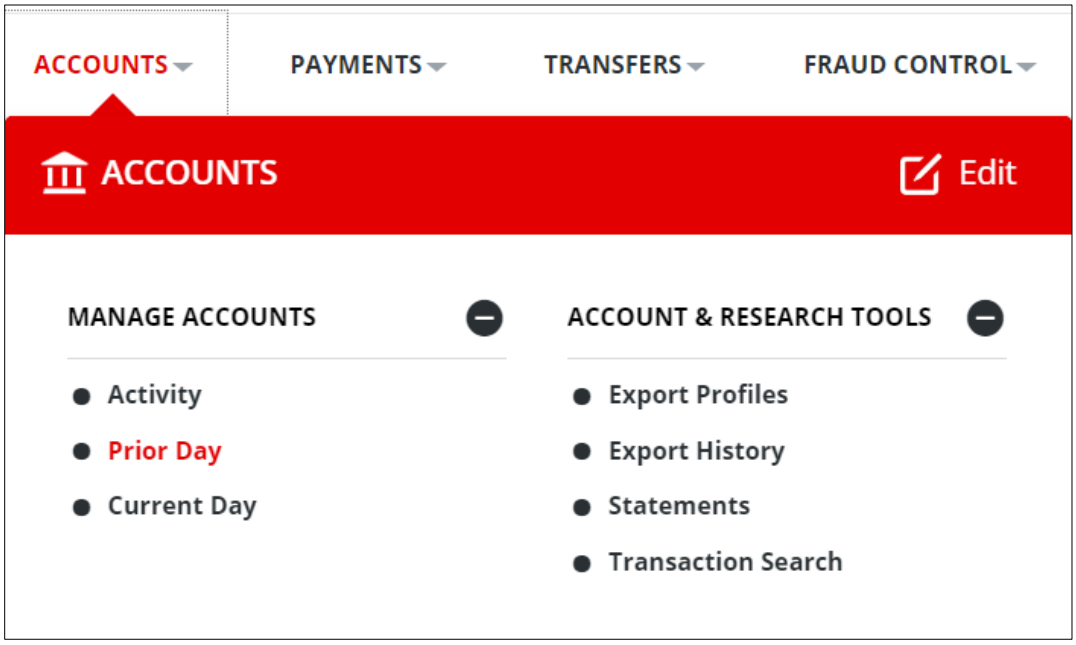

Figure 4-16: Prior Day option on the dashboard

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The Prior Day page displays the historical data of balances for multiple days for all accounts configured to receive prior day data. The user can select the number of records they would like to be shown on the screen i.e. 10, 25, 50 or 100. This option is available on the right-hand bottom corner of the displayed page.

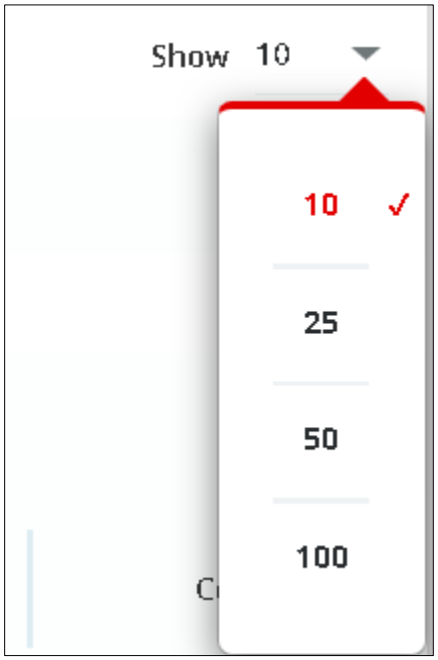

Figure 4-17: Selecting number of display records per page

In addition, the user can also customize the view by choosing which columns he needs on the report.

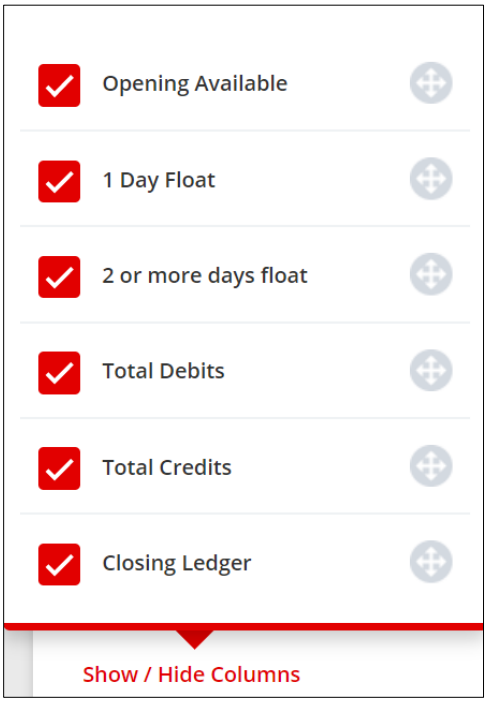

Figure 4-18: Selecting number of display records per page

In the above view, the sign will allow the user to move the column (left or right of the existing location) location as per their choice and need. This will allow the user to customize their view.

Clicking on 'Prior Day' option will generate a display as under.

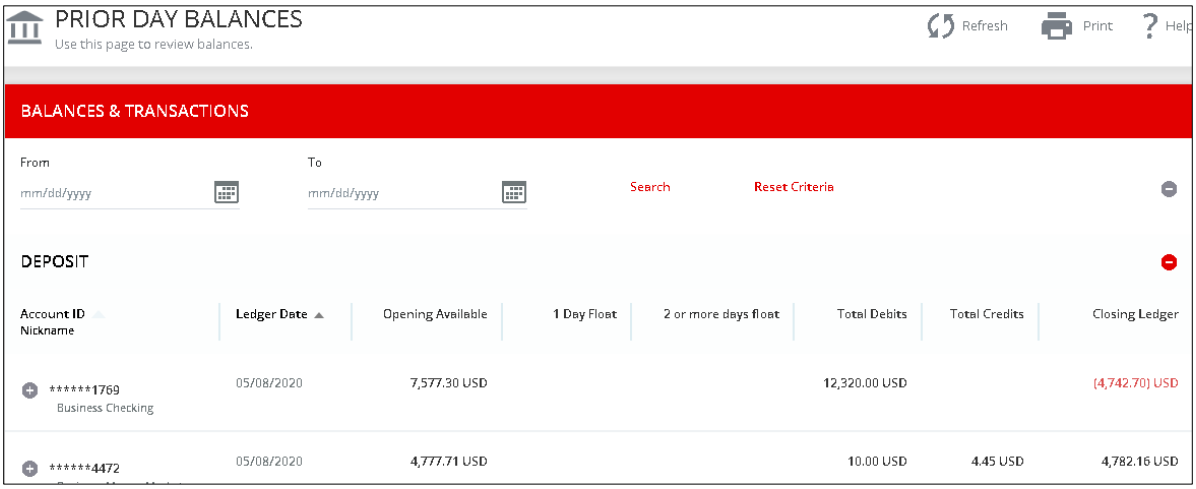

Figure 4-19: Prior Day balances Display

User can specify a date range or specific date for generating the report. The 'Reset Criteria' will reverse the date selection and bring it back to default 5 days.

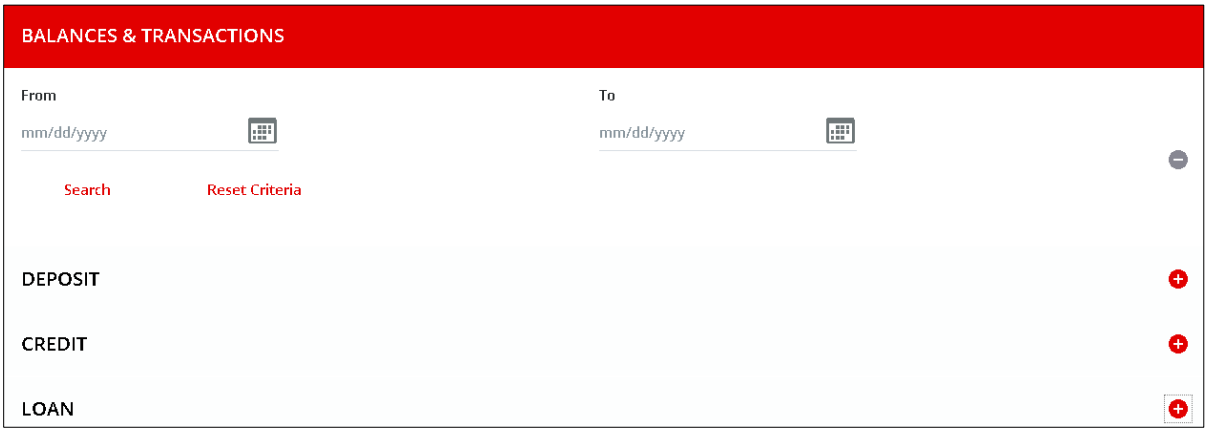

Figure 4-20: Prior Day Balances View Page

As seen above, each of the account view can be expanded or collapsed using the (+) or (-) signs on the right-hand side. An expanded view of the Deposit section is given below:

Figure 4-21: Prior Day page

The system generated view could be a collapsed version, showing the 'Opening Available'& 'Closing Ledger' and '1 Day Float' & '2 or more days float' (as applicable) Balances. To view further details, click on the (+) sign besides the account number under the 'Account ID / Nickname' column. This will display the details of list of balances for each day.

Please note the figures displayed under the 'Closing Ledger' column in red & inside brackets () denote a negative balance, whereas figures in black denote a positive balance.

The default configuration is to display data for the last five days. The example above shows the account balances for consecutive 5 days.

To view the individual transaction details for any particular day / date, click on the date against the specific transaction. This will open another screen where all the transactions for that specific date will be displayed.

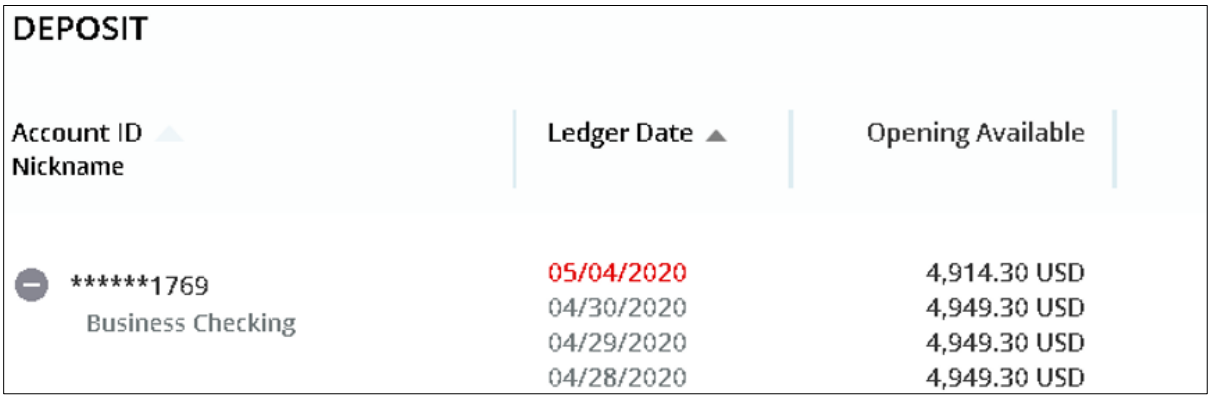

Figure 4-22: Opening transactions view

The page will display the day's transactions for that account. To view the details of any single transaction, click on the date under the 'Ledger Date' column. In the above screenshot, the date (05/04/2020) has been selected. Clicking on the date will open individual transaction detail window as under:

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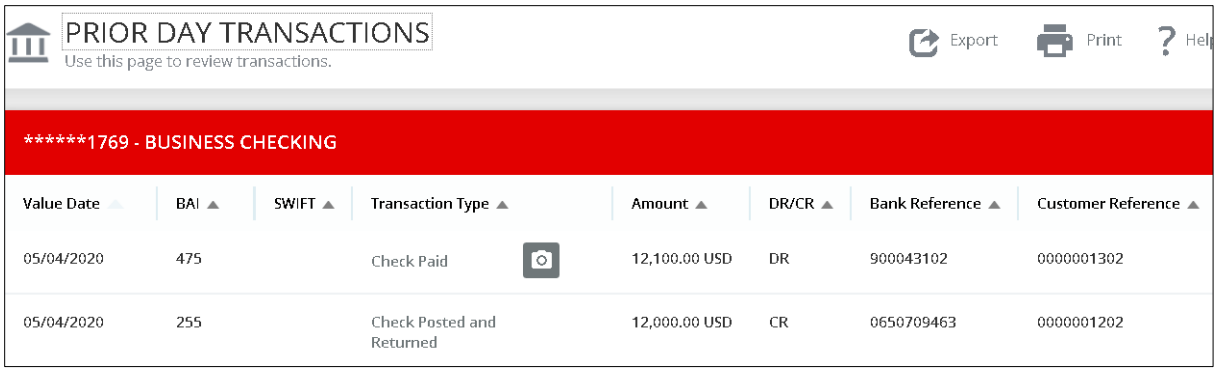

Figure 4-23: Opening the account transaction for a specific date

The user can select the number of records they would like to be shown on the screen i.e. 10, 25, 50 or 100. This option is available on the right-hand bottom corner of the displayed page.

In addition, a user can sort the displayed information in ascending or descending order by clicking on the arrows in the individual column headings.

The individual transaction details can also be viewed by clicking on the narrative under the 'Transaction Type' column which will be displayed as under:

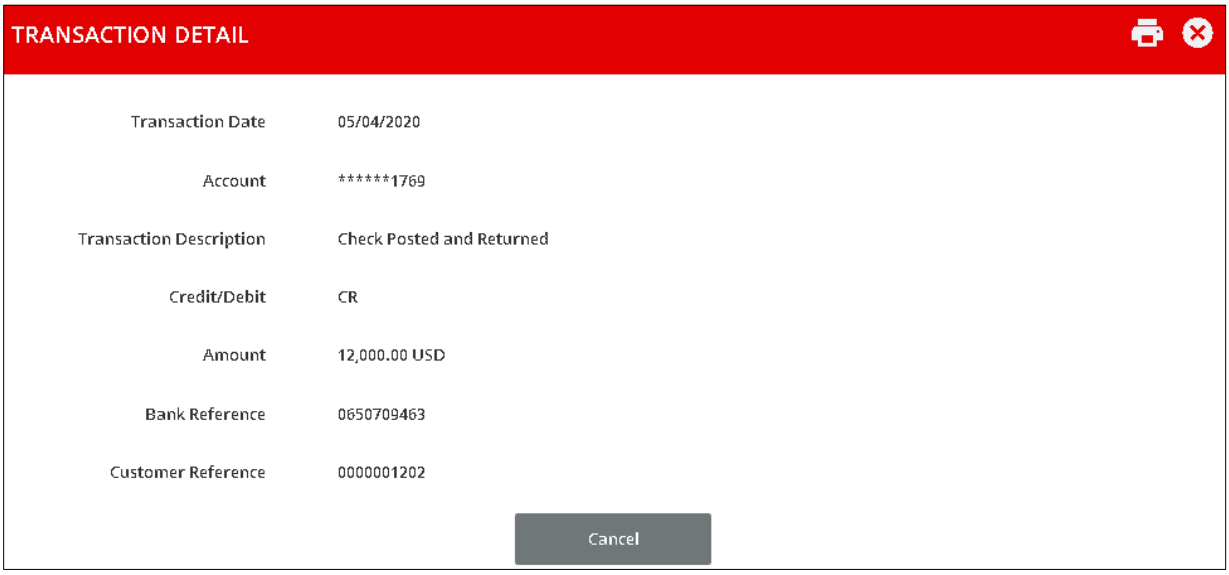

Figure 4-24: Printer-friendly transaction detail

The above given display will open as a separate window and will be printable.

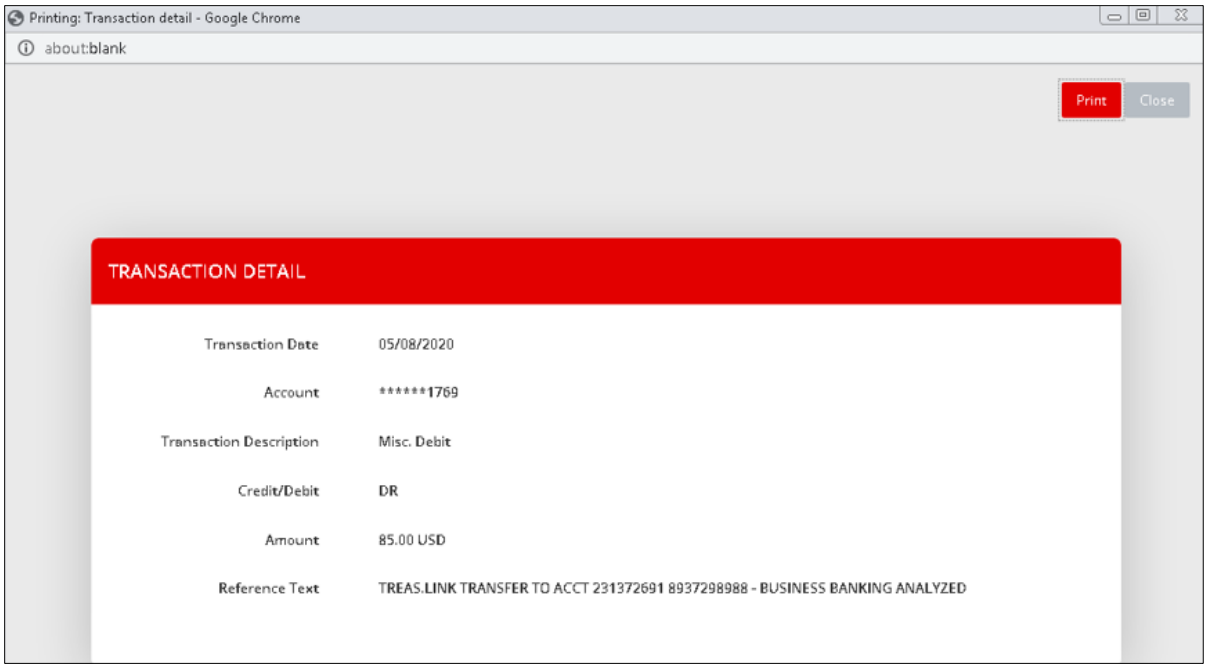

Figure 4-25: Printer-friendly transaction detail

Some transactions may have images linked to them (example check, draft etc.). These will be denoted by a camera Icon. To view the image, click on the camera icon:

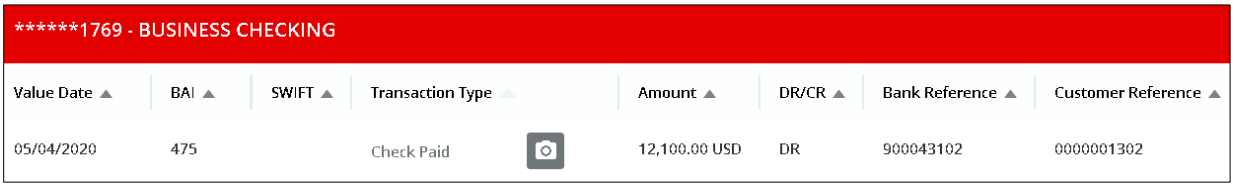

Figure 4-26: Opening the image viewer

The item image will appear in a separate viewer.

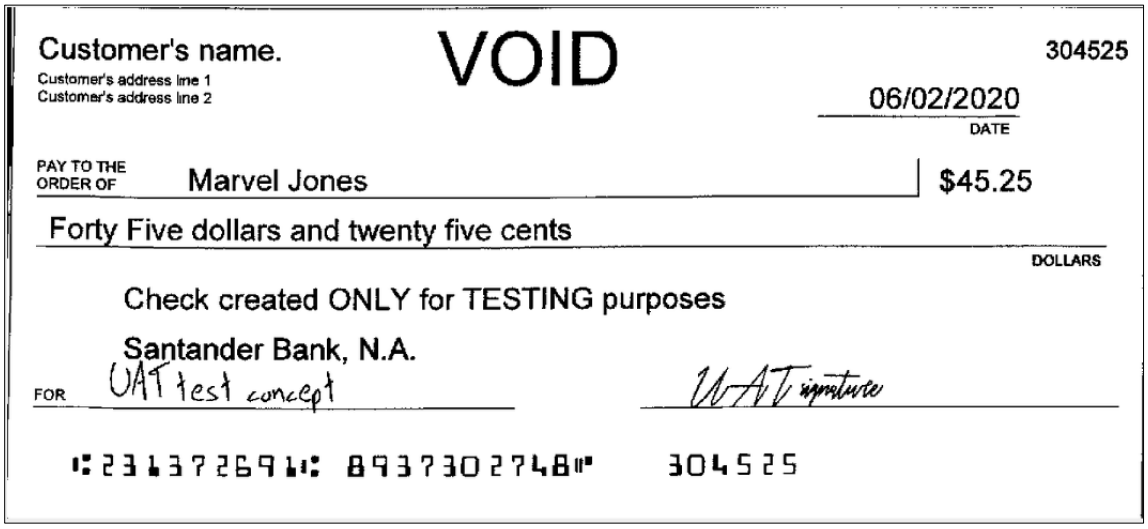

Figure 4-27: Item image in the viewer

To go back to the original 'Prior Day Balances' display, click on 'Back' at the bottom of the screen.

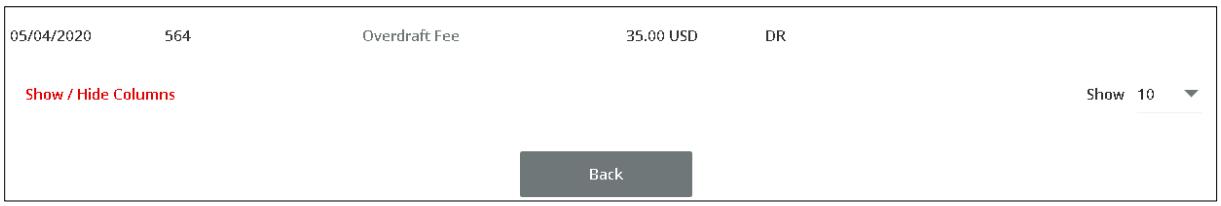

Figure 4-28: Click on 'Back' to go to the original display

Current day

To view current day balances and transactions, click Current Day under 'Manage Accounts' in the Accounts tab.

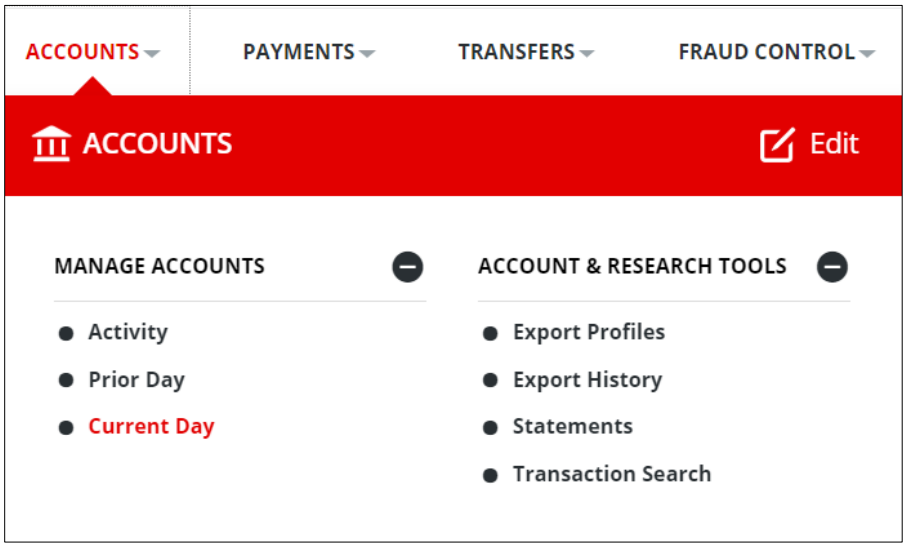

Figure 4-29: Opening Current Day

The Current Day page displays the balances loaded for a specific (current) date for each account that has current day data loaded.

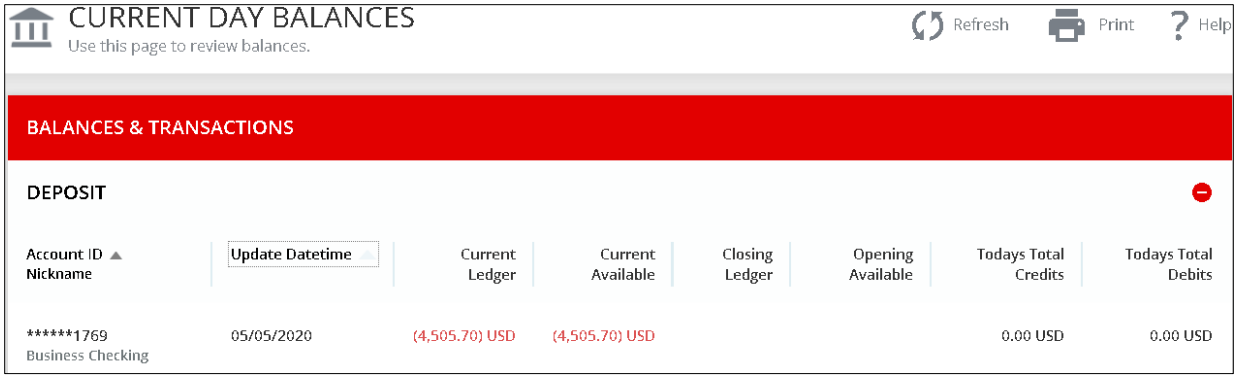

Figure 4-30: Current Day display page

To view the individual transaction details for current day, click on the Update Datetime against the account. This will open another screen where all the transactions for that specific date will be displayed.

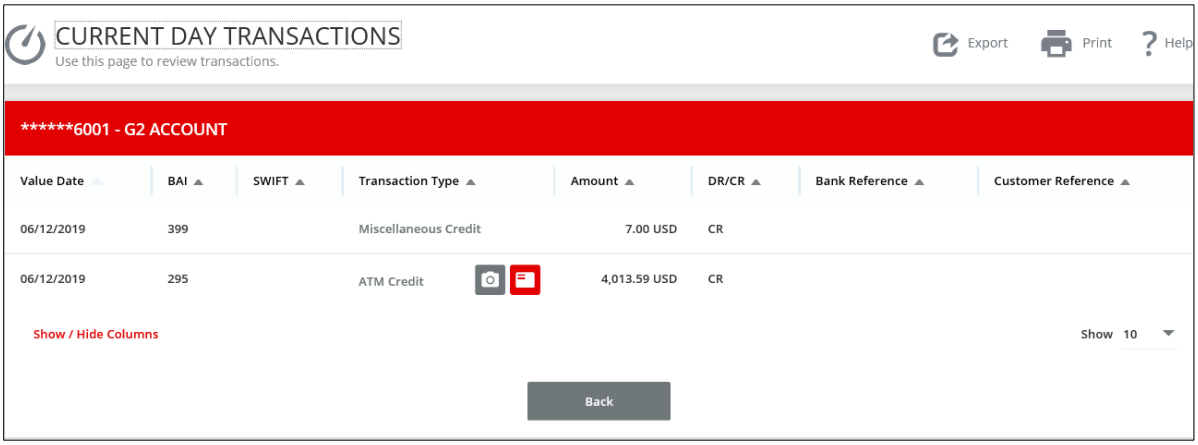

Figure 4-31: Current Day Transactions under account selected

To view the transactions that have memo-posted to an account on the current day, click the icon in the View Details column.

Figure 4-32: Opening transactions view

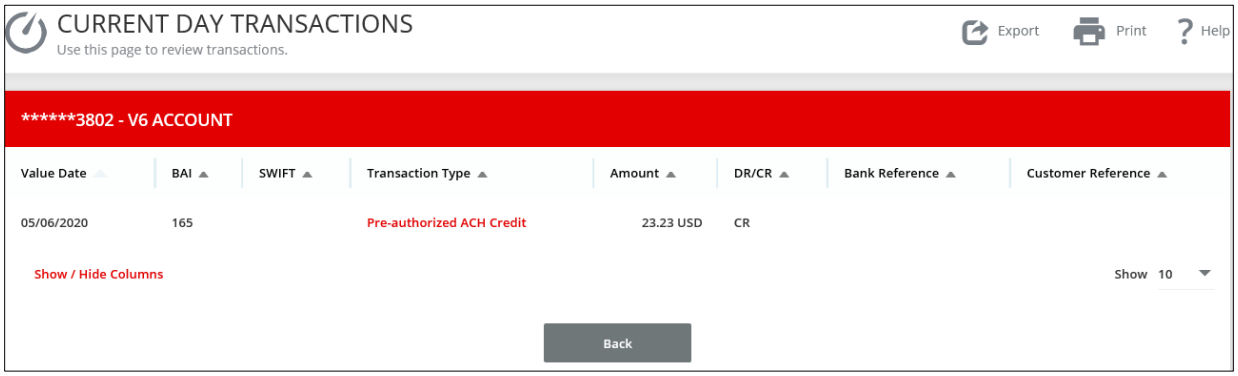

Figure 4-33: Opening the transaction detail

The transaction details will display.

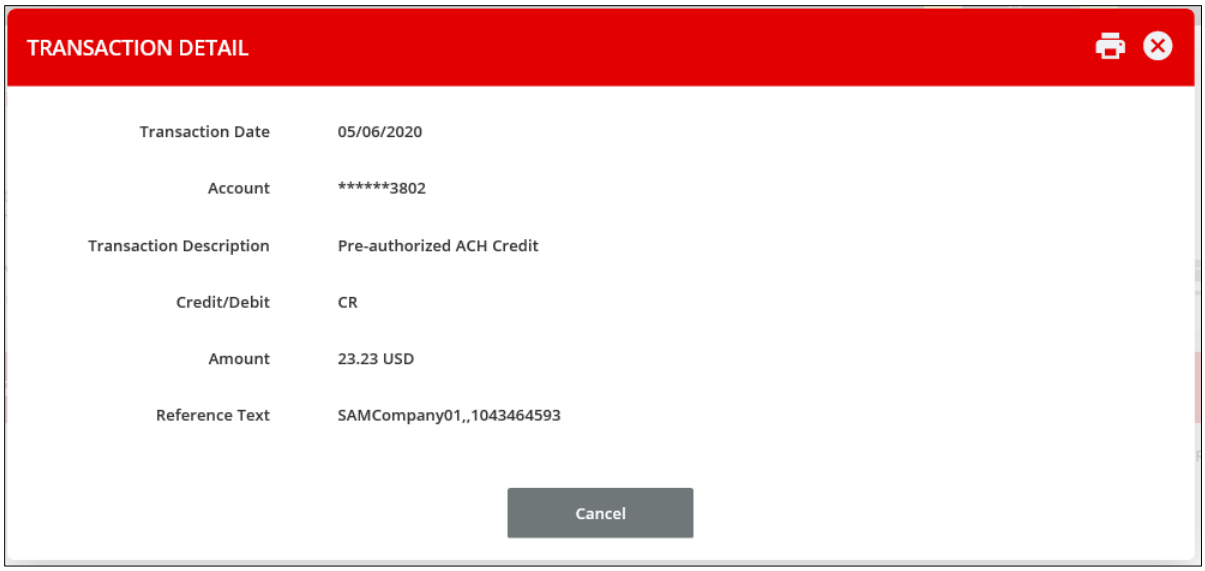

Figure 4-34: Transaction detail

Clicking the icon in the lower right corner will open a printer-friendly version of the information in a separate browser window.

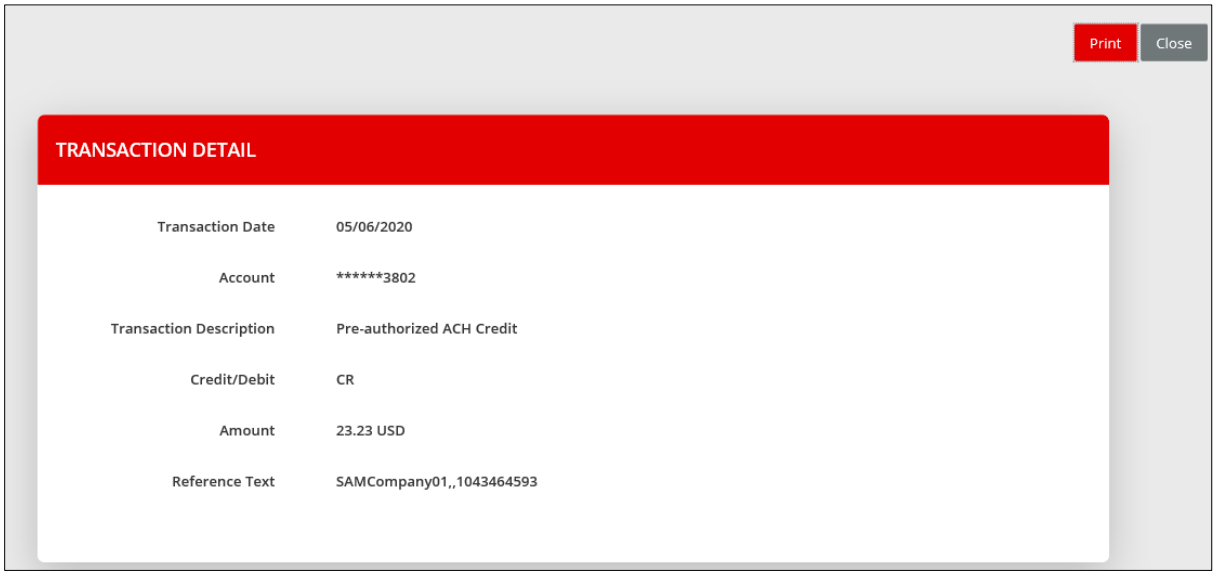

Figure 4-35: Printer-friendly transaction detail

Updating account data

The Santander Treasury Link includes a 'Refresh' button in the upper right-hand corner of 'Current Day Balances' page.

In addition to the 'Current Day Balances', the 'Refresh' button is also available for the following options under the 'Accounts Tab':

- Current Day Balances

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- Export Profiles
- Transaction Search

Clicking on the 'Refresh button' will initiate a real-time update to the account balances.

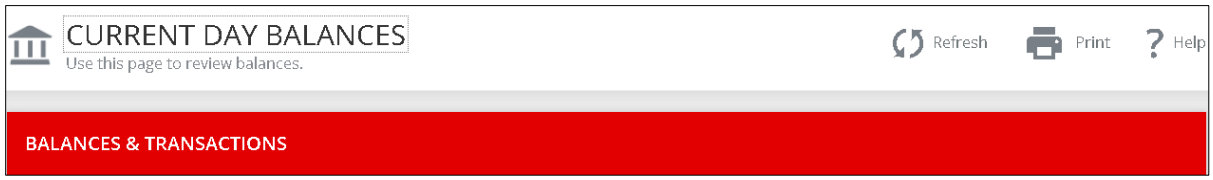

Figure 4-36: Refresh Data link

Clicking the 'Refresh' button will open the following page:

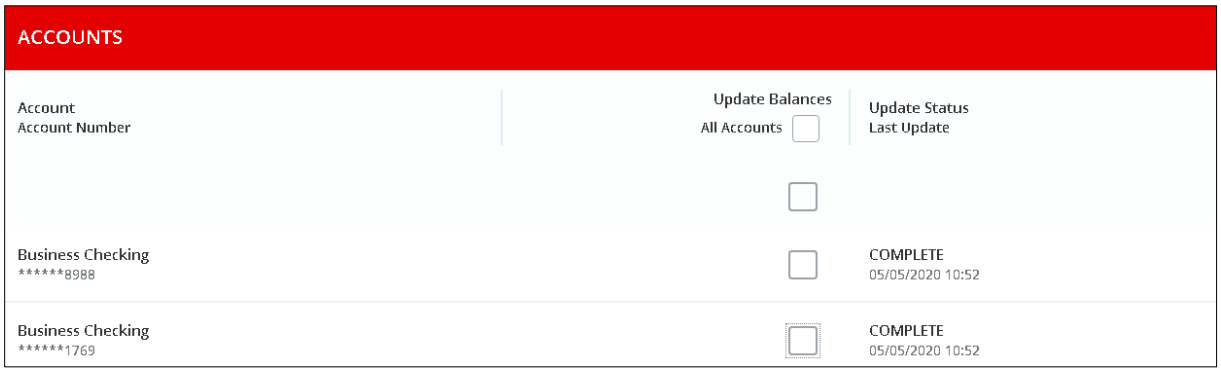

Figure 4-37: Refresh Data display

A list of accounts will be displayed, user could select 'Update Balances All Accounts' or individually select the accounts you wish to update.

Figure 4-38: Selecting accounts for real-time update

Select the account balances you wish to update, then click Submit. If a user wishes to update the balances for all accounts, check the box in the column heading 'Update Balances-All Accounts'.

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The date & time stamp in the 'Update Status' column shows when the balances were last updated. The 'Update Status / Last Update' column will also display the status of the update i.e. 'In-Progress', 'Complete' or 'Not Updated.

These statuses indicate the following:

- **'Complete'** – The refresh process is complete for this account.
- **'In Progress'** – The refresh process has not yet completed. This status may display for one of two reasons:
  1. You requested a refresh of data then navigated away from this page, and now have returned to this page to check on the status.
  2. You accessed this page while data was being refreshed at the request of another user.
- **'Not Updated'** –The account's balances or transactions were not updated.

The date & time stamp in the 'Update Status' column shows when the balances were last updated.

On the bottom of the selection page, click on 'Submit' to initiate the update process.

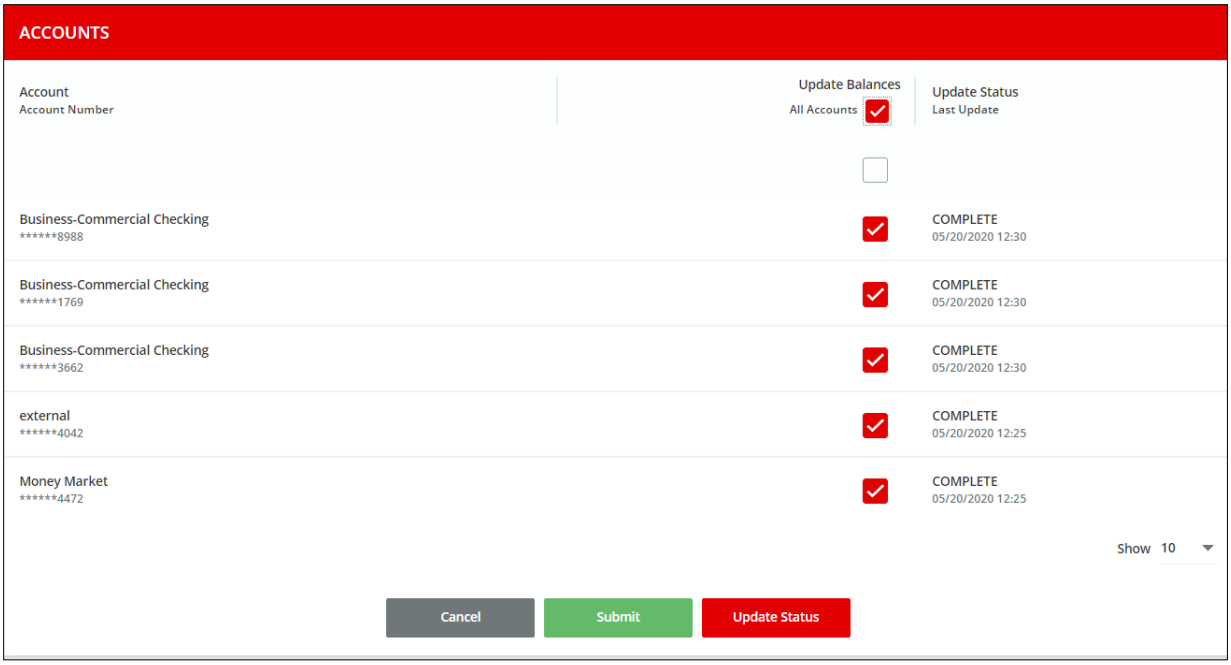

Figure 4-39: Click on submit to initiate the update

The system will display the following message:

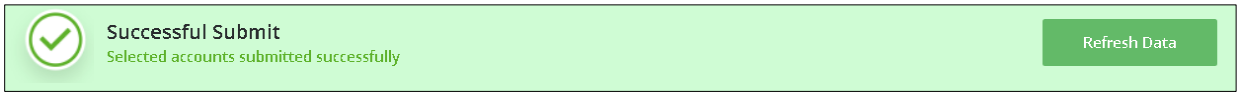

Figure 4-40: Successful submit for selected accounts to get updated

The selected accounts will show 'In-progress' status denoting that the real-time update for these accounts is in progress.

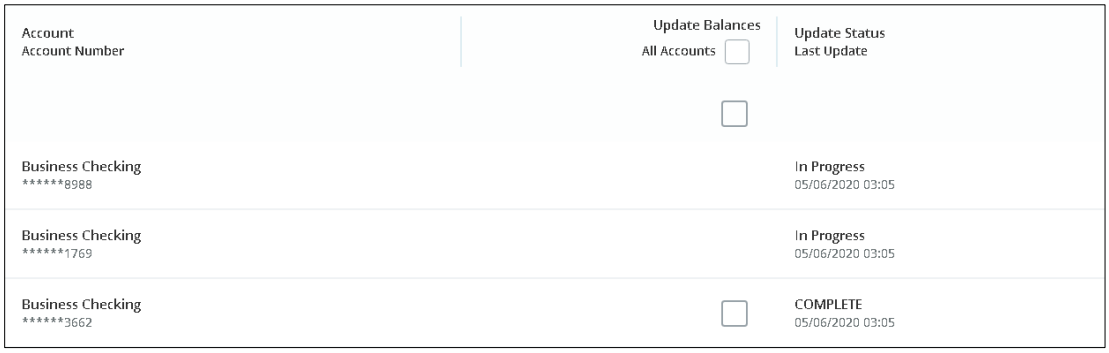

Figure 4-41: Real-time update in Progress

After submitting, the user can click on 'Update Status' to check if the accounts have been updated.

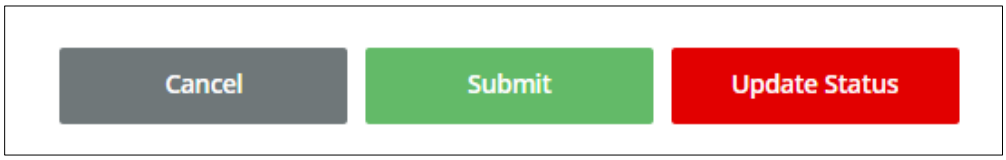

Figure 4-42: Update Status

The time & date stamp for the updated accounts will reflect the actual time of update:

Figure 4-43: Accounts with 'Complete' Update Status

Using export profiles

Export profiles define the format and content of exported files. An export profile has unlimited reuse, avoiding repeated detail input. You can use profiles to export account balance and transaction information in the following industry-standard and character-delimited formats:

- BAI II
- QuickBooks
- SWIFT (includes MT940, MT941, and MT942)
- Character-delimited formats:
  a. Comma-separated
  b. Semicolon-separated
  c. Tab-separated

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Export content types

With the Export feature, you can customize the export profile so that the exported file includes only specific data. The type of content you can include depends on the file format. For the BAI II and QuickBooks formats, the following can be included:

- Current day (summary or detail data)
- Prior day (summary or detail data)

For the SWIFT format, the following can be included:

- MT940
- MT941
- MT942

For character-delimited formats (comma-, semicolon-, or tab-separated), the following can be included:

- Current day (summary and detail data)
- Current day detail only
- Current day summary only
- Prior day (both summary and detail data)
- Prior day detail only
- Prior day summary only
- Wire confirmation detail
- Wire confirmation summary

Export processing

Account data is exported by an asynchronous process. The export takes place behind the scenes, during which time you can continue working and navigating to other pages in the application. You must return to the Export History List page to check the export status and, if it's completed, then download the exported file.

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Managing export profiles

The Manage Export Profiles page allows you to export data based on an existing profile or to create, edit or delete a profile. To access the page, click on 'Export Profiles' under 'Accounts & Research Tools' column in the 'Accounts' menu.

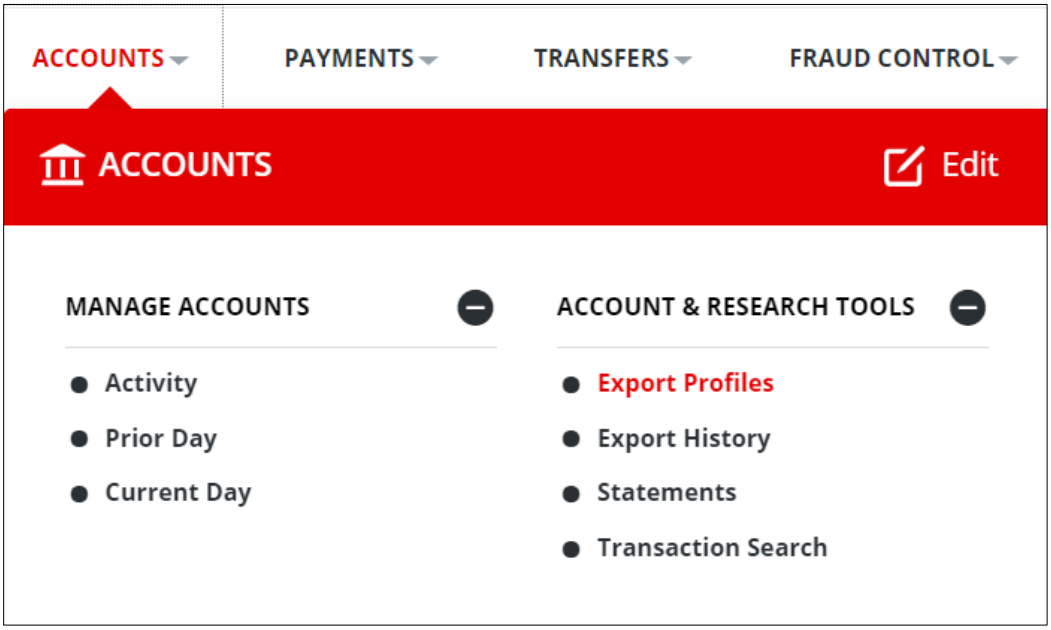

Figure 4-44: Opening Export Profiles

The below given screen will open:

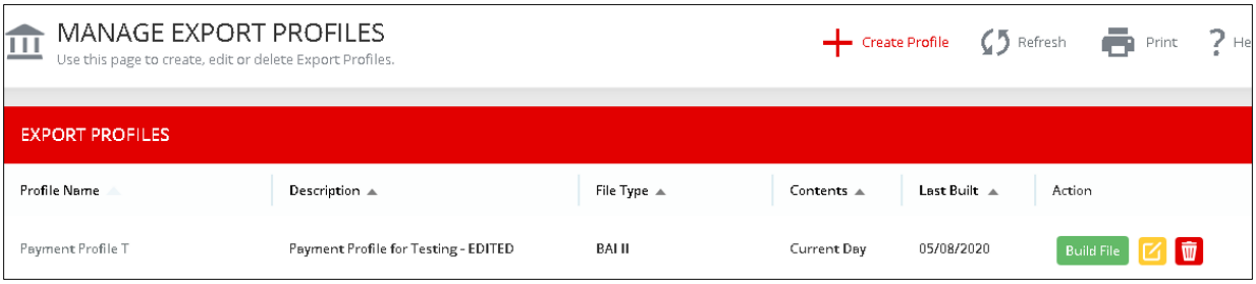

Figure 4-45: Manage Export Profiles page

Creating an export profile

To create an export profile, click the 'Create Profile' sign (+).

Figure 4-46: Creating an export profile

On the Create Export Profile page, Step 1: Enter a description, file name, and choose a file type from the list and click 'Next'.

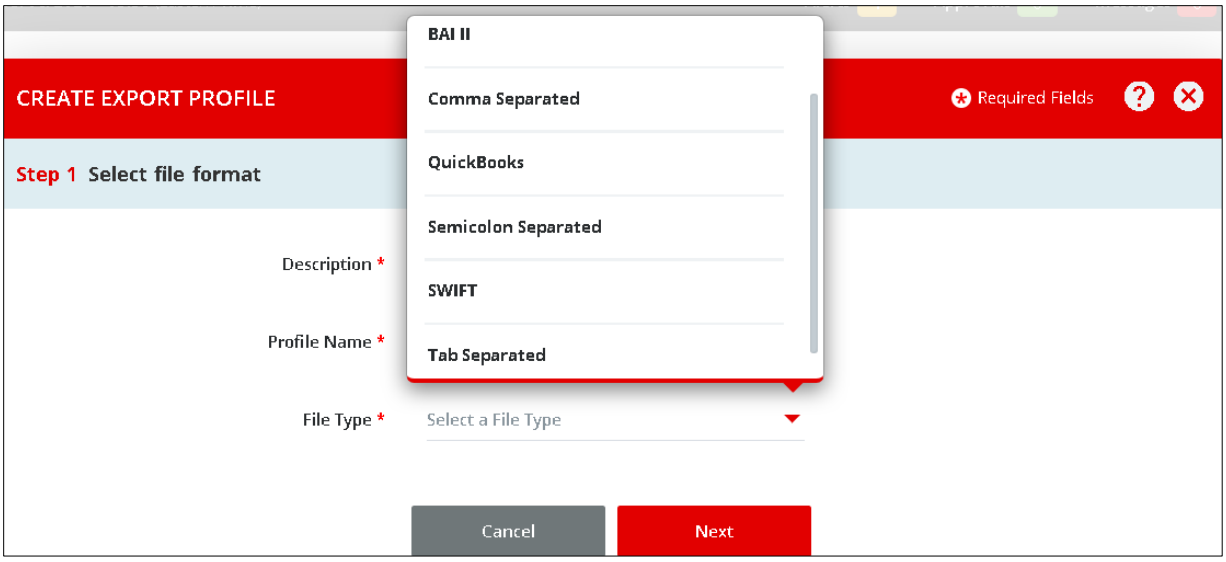

Figure 4-47: Selecting an export profile file format

The user can select any of the above given file formats; BAI II, Comma Separated, QuickBooks, Semicolon Separated, SWIFT and Tab Separated.

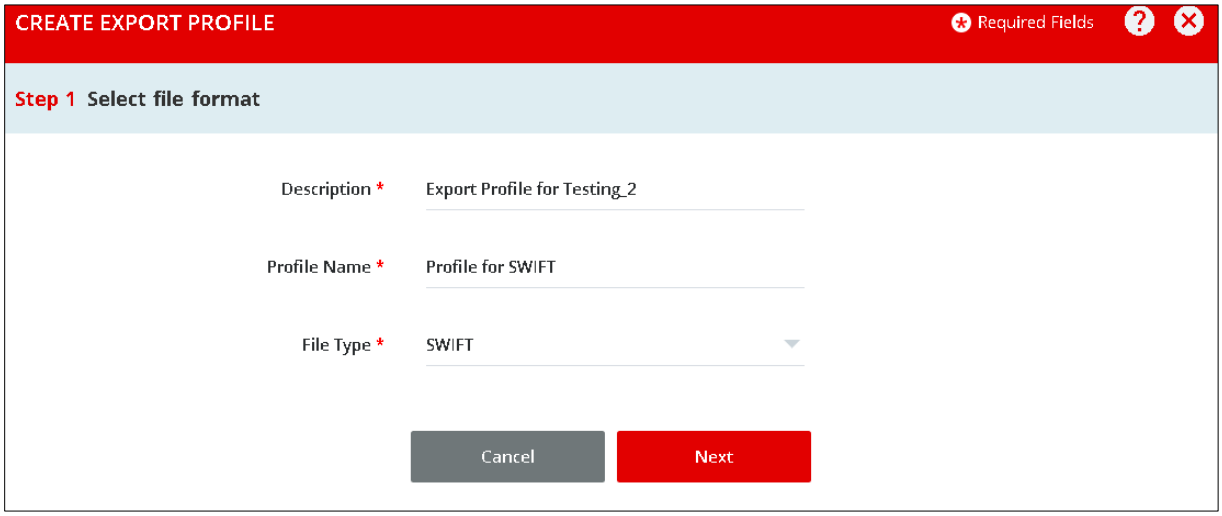

Figure 4-48: Step 1 of Create Export Profile

Clicking on 'Next' will the user to Step 2. As shown below, in Step 2, user will have to update MT (since selected file type is SWIFT). (These fields will change based on the export file type). Select the accounts which should get included in the export profile. Select the required date range and click on 'Next'.

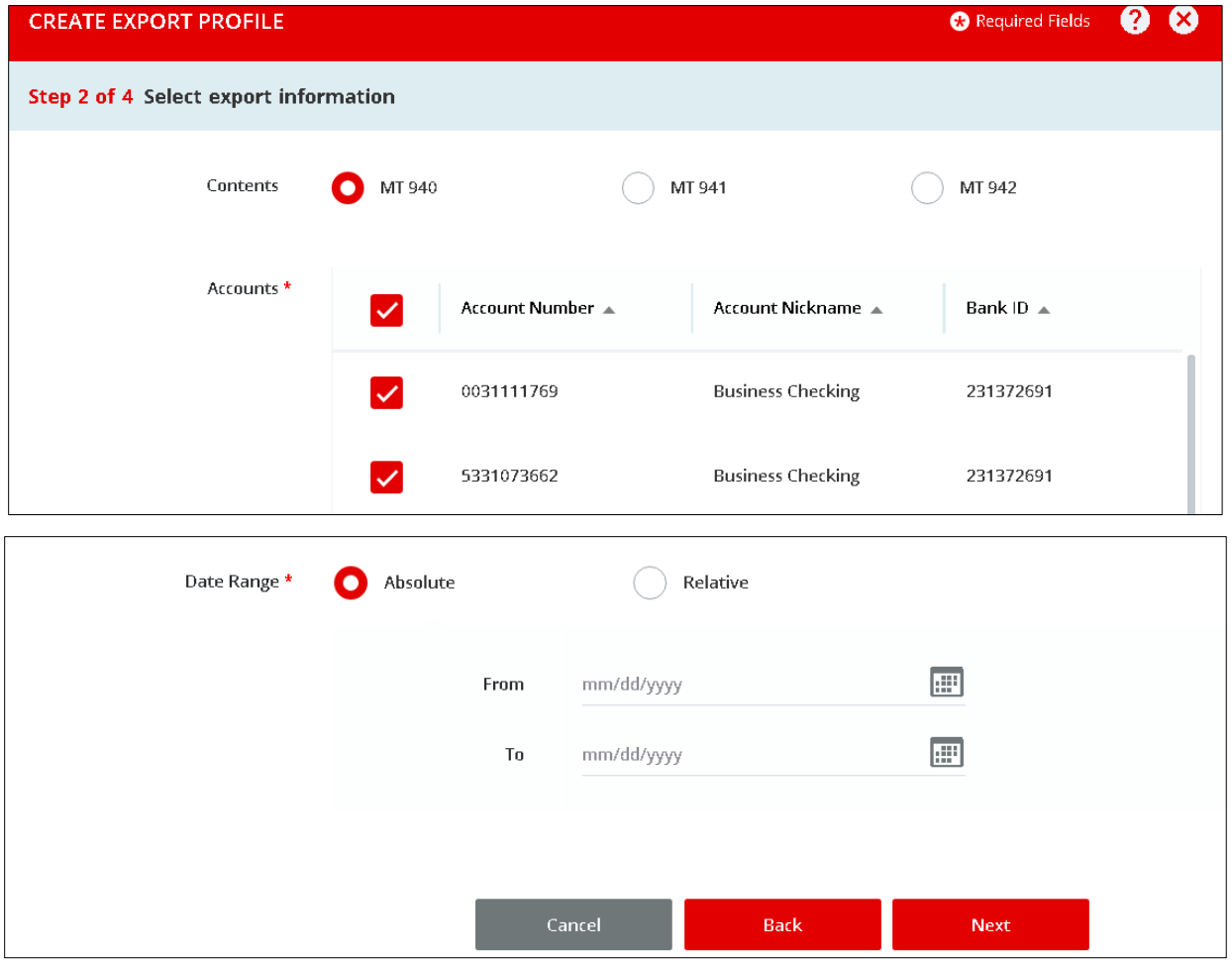

Figure 4-49: Step 2 of Create Export Profile

Clicking on 'Next' will take you to Step 3:

In this screen, user will need to update the following details:

Transaction Amount Range: Enter dollar amounts in the 'From' and 'To' fields if you wish to define an amount range.

Transaction Groups: Select the accounting groups from which the transactions should be picked up.

Transaction Code: User can select the Transaction Codes from the drop-down menu, input them manually or click on 'No Transaction Code' as they need maybe.

Summary Code: Select the Summary Codes from the drop-down menu, input them manually or click on 'No Summary Codes'

Click 'Next', once you have made the required selections.

Note: You have the option of selecting codes from the lists, entering them manually, or having no transaction or summary codes.

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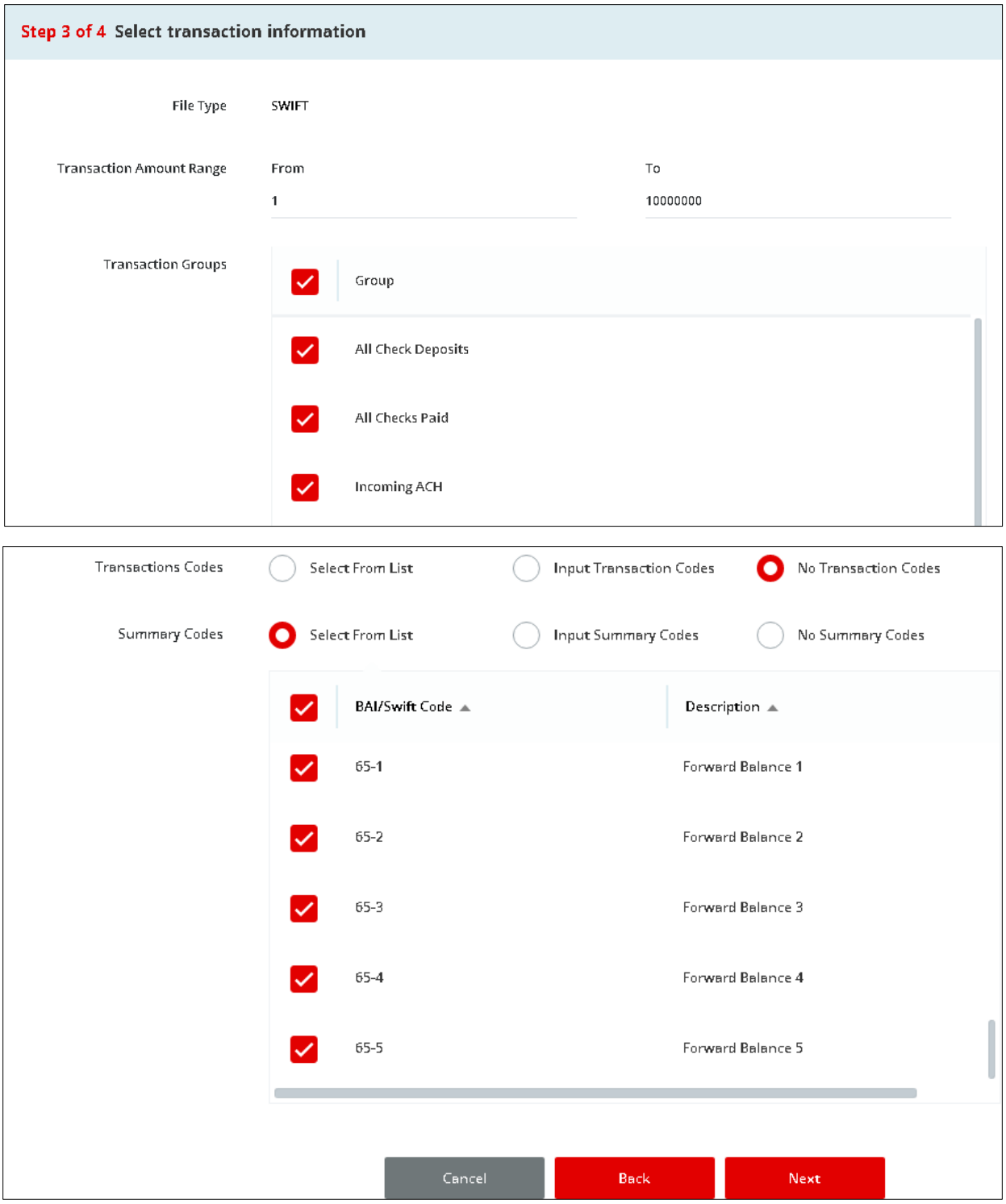

Figure 4-50: Step 3 of Create Export Profile

Clicking on 'Next' will take you to Step 4: In this step the user can preview and check all the information he has selected before making the final submission. If the user needs to make any change or edit any previously selected information, click on 'Back' to go the previous screens.

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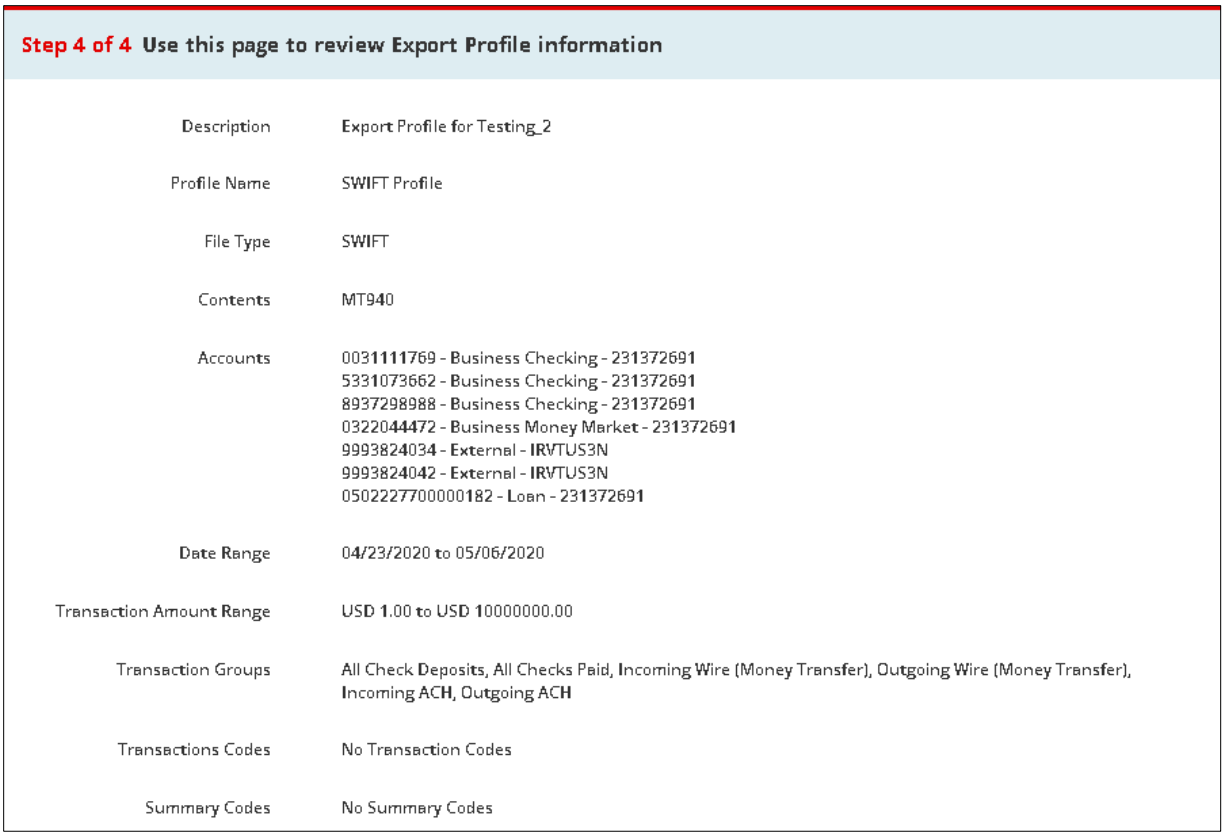

Figure 4-51: Step 4 of Create Export Profile

After completing the preview, user to click on 'Submit Profile' button to create the profile.

Figure 4-52: Click on Submit Profile to Create the Export Profile

On successful submission, the following message will be displayed confirming the Export Profile creation:

Figure 4-53: Successful submit of Export Profile

Given above are the steps and screenshots for creating a SWIFT export profile.

Apart from SWIFT, under the 'Manage Export Profiles' functionality profiles can be created for various formats such as BAI II, Comma Separated, QuickBooks, Semi Colon Separated and Tab Separated. While the process of creating the profile remains the same, some of the fields vary depending on the message type.

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The display result will depend on the file format that has been selected for the export profile. The following sections show pages for the various file formats.

BAI II

On the Select BAI II (format as prescribed by Bank Administration Institute) Data page. For generating a report / profile, following fields will need to be entered.

Step 1:

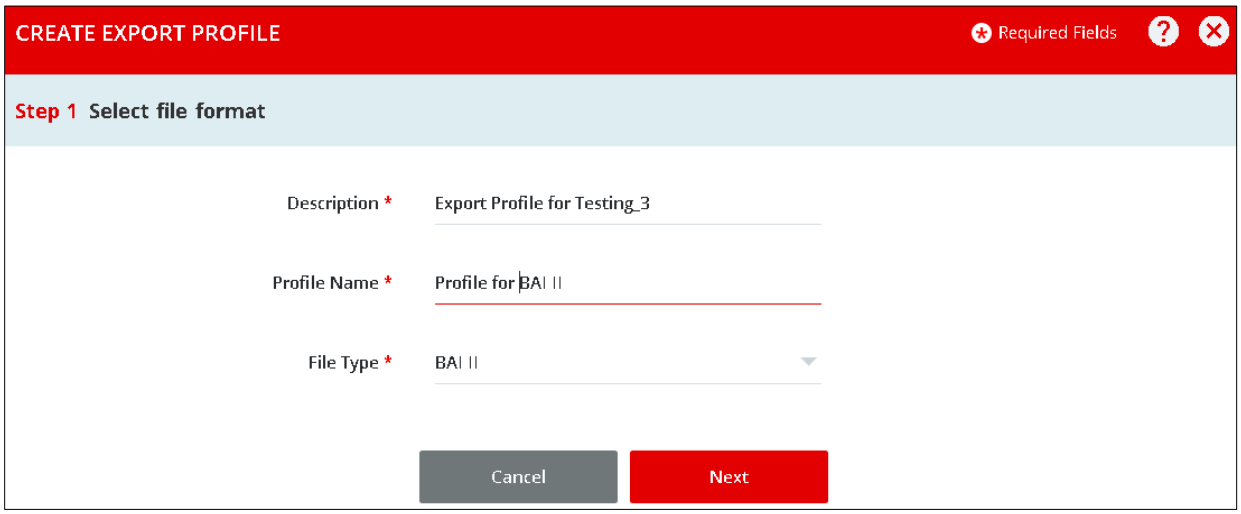

Figure 4-54: Step 1 of BAI II Export Profile

Step 2:

The contents could be Current Day or Prior Day data (either in summary or detailed format).

The selection of remaining fields remain the same. Please refer below given screen shots:

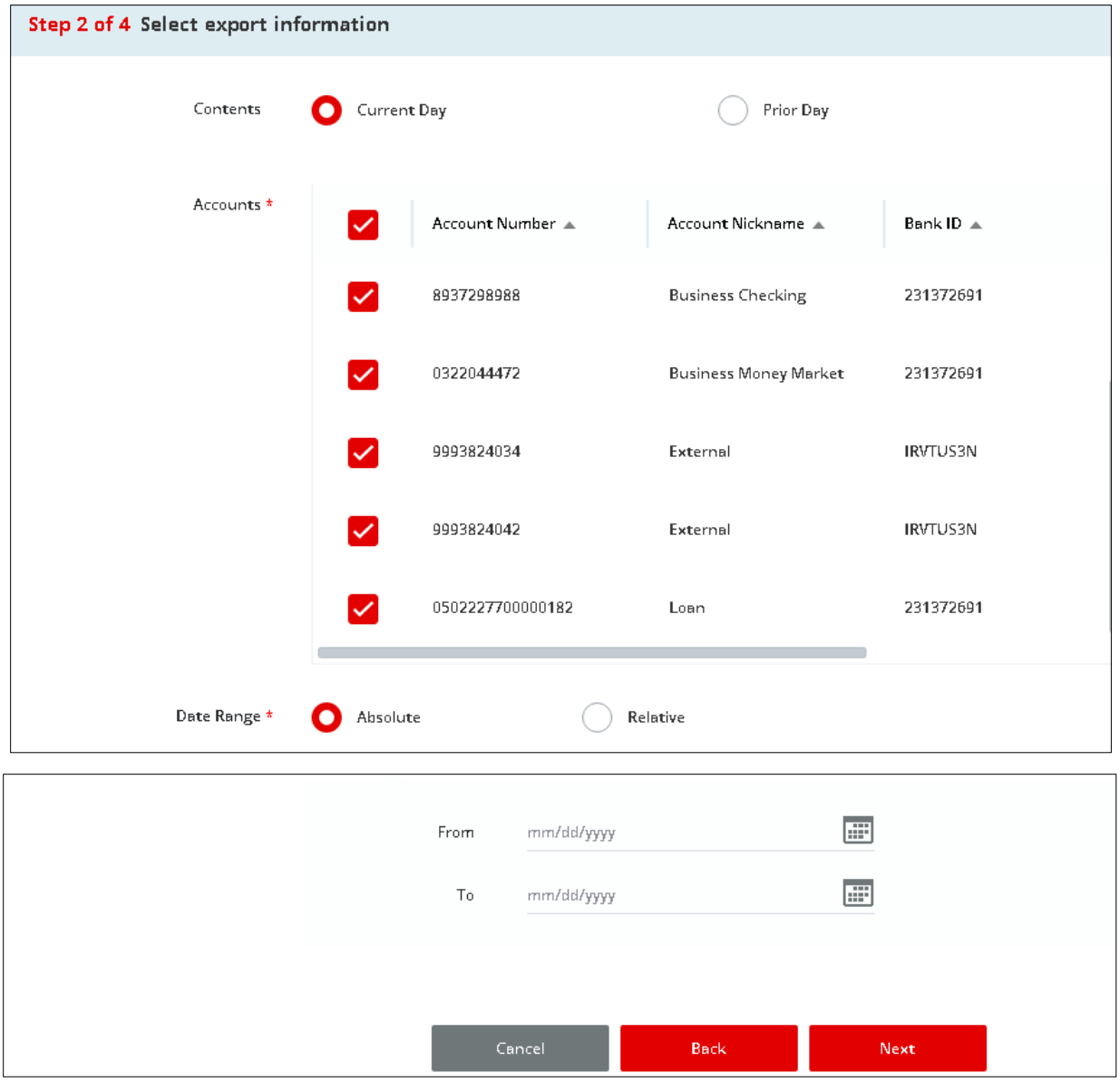

Figure 4-55: Step 2 of BAI II Export Profile

Step 3 will require the user to update the following fields:

Transaction Groups: Select the accounting groups from which the transactions should be picked up.

Transaction Code: User can select the Transaction Codes from the drop-down menu, input them manually or click on 'No Transaction Code' as they need maybe.

Summary Code: Select the Summary Codes from the drop-down menu, input them manually or click on 'No Summary Codes'

Note: You have the option of selecting codes from the lists, entering them manually, or having no transaction or summary codes.

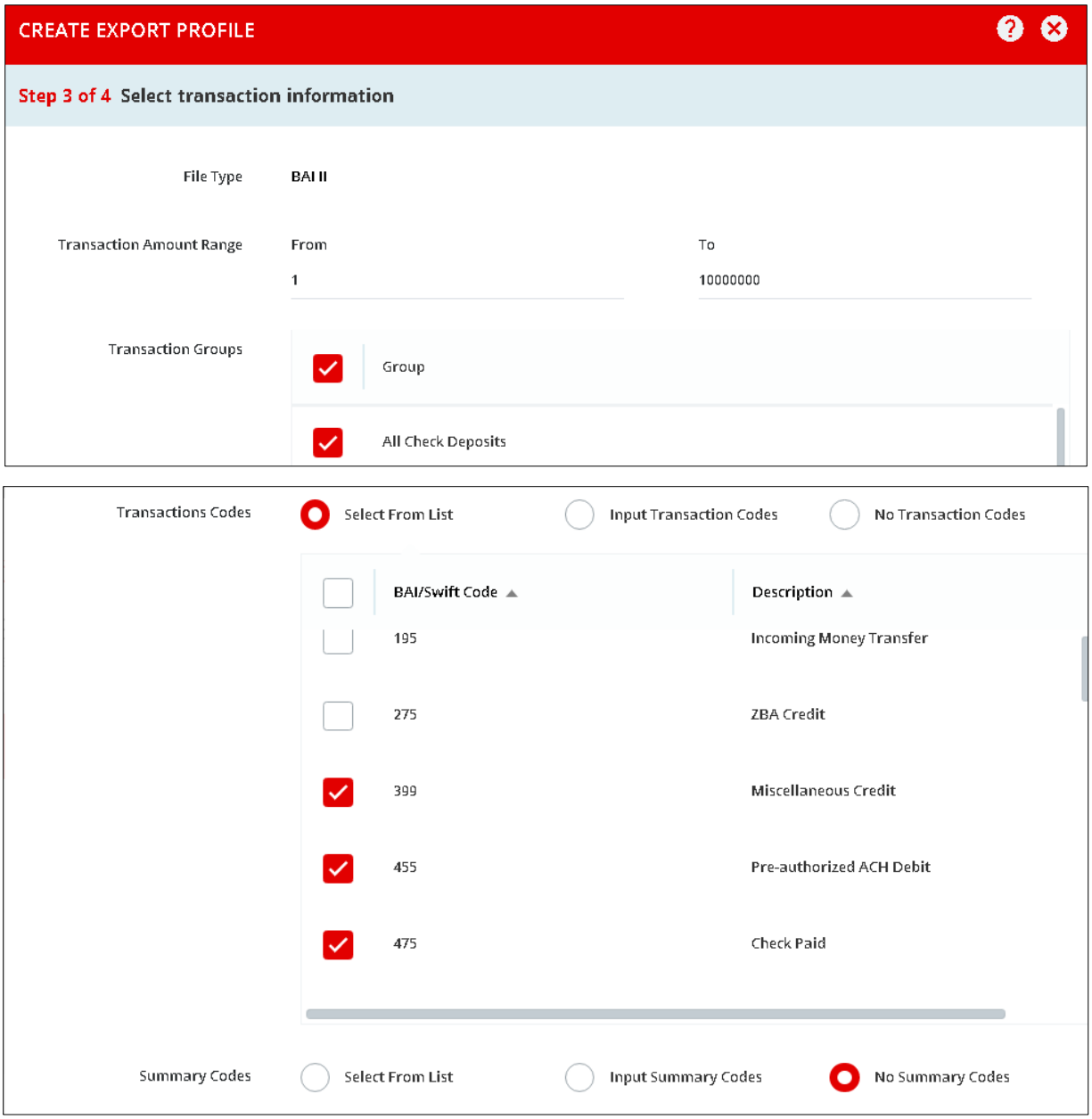

Figure 4-56: Step 3 of BAI II Export Profile

Click 'Next', once you have made the required selections.

Clicking on 'Next' will take you to Step 4: In this step the user can preview and check all the information he has selected before making the final submission. If the user needs to make any change or edit any previously selected information, click on 'Back' to go the previous screens.

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Figure 4-57: Step4_BAI II Export Profile Preview

After completing the preview, user to click on 'Submit Profile' button to create the profile.

Figure 4-58: Click on Submit Profile to Create the Export Profile

On successful submission, the following message will be displayed confirming the Export Profile creation:

Figure 4-59: Successful submit of Export Profile

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QuickBooks

Given below are the steps for creating export profile for 'QuickBooks' format.

Step 1:

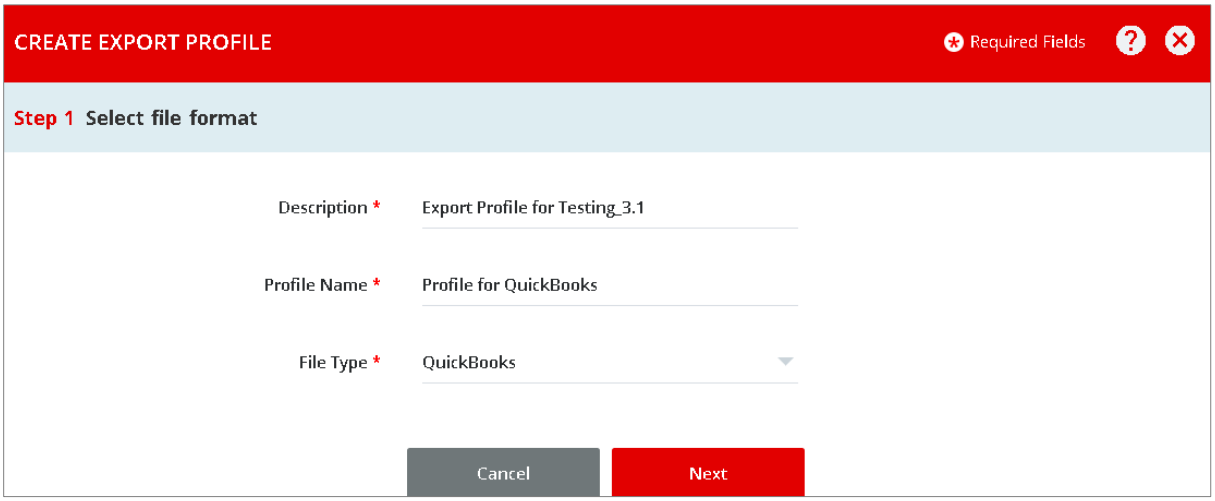

Figure 4-60: Step 1 of QuickBooks Export Profile

Step 2:

The contents could be Current Day or Prior Day data (either in summary or detailed format).

The selection of remaining fields remain the same. Please refer below given screen shots:

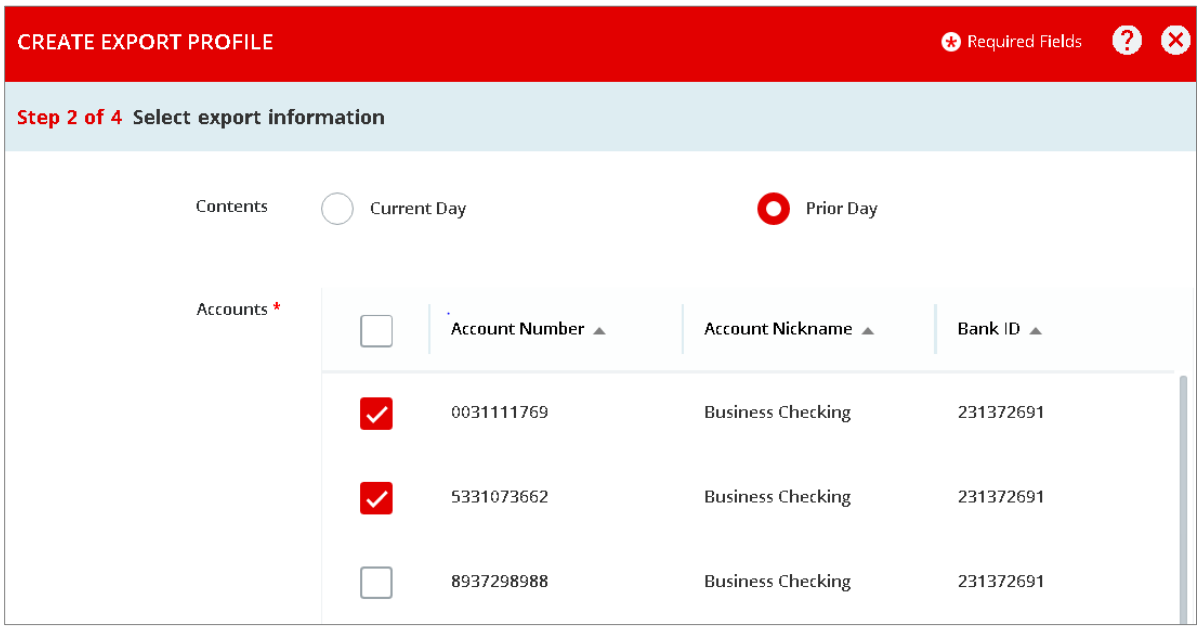

Figure 4-61: Step 2 of QuickBooks Export Profile

Step 3 will require the user to update the following fields:

Transaction Groups: Select the accounting groups from which the transactions should be picked up.

Transaction Code: User can select the Transaction Codes from the drop-down menu, input them manually or click on 'No Transaction Code' as they need maybe.

Summary Code: Select the Summary Codes from the drop-down menu, input them manually or click on 'No Summary Codes'

> *Note:* You have the option of selecting codes from the lists, entering them manually, or having no transaction or summary codes.

Click 'Next', once you have made the required selections.

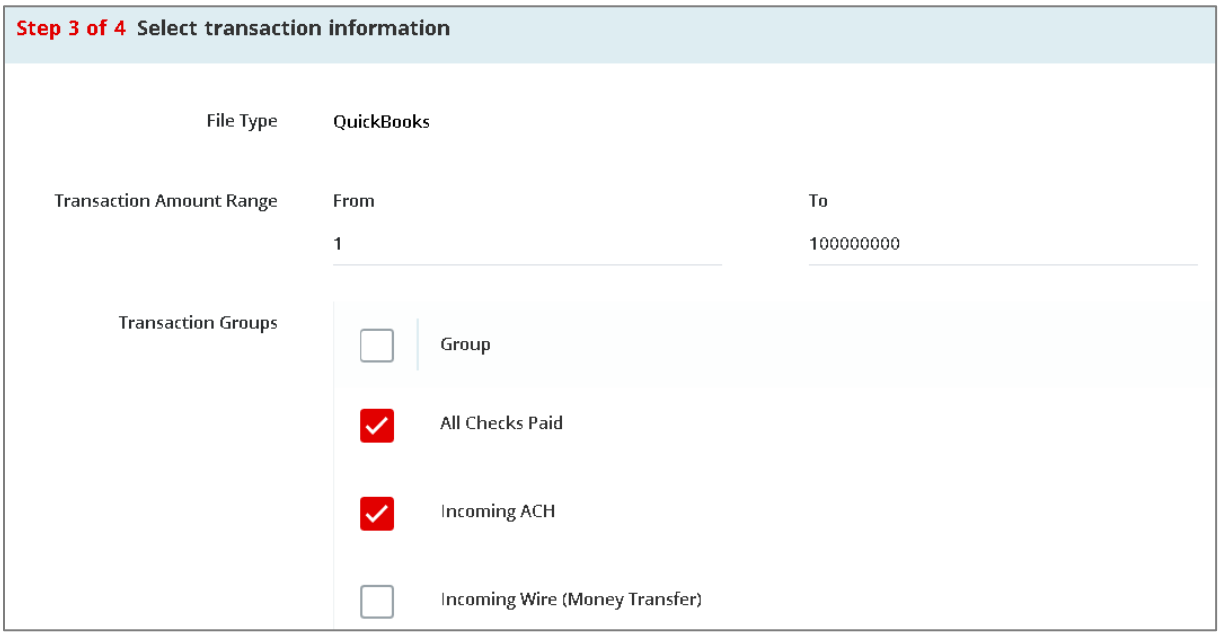

Figure 4-62: Step 3 of QuickBooks Export Profile

Clicking on 'Next' will take you to Step 4: In this step the user can preview and check all the information he has selected before making the final submission. If the user needs to make any change or edit any previously selected information, click on 'Back' to go the previous screens.

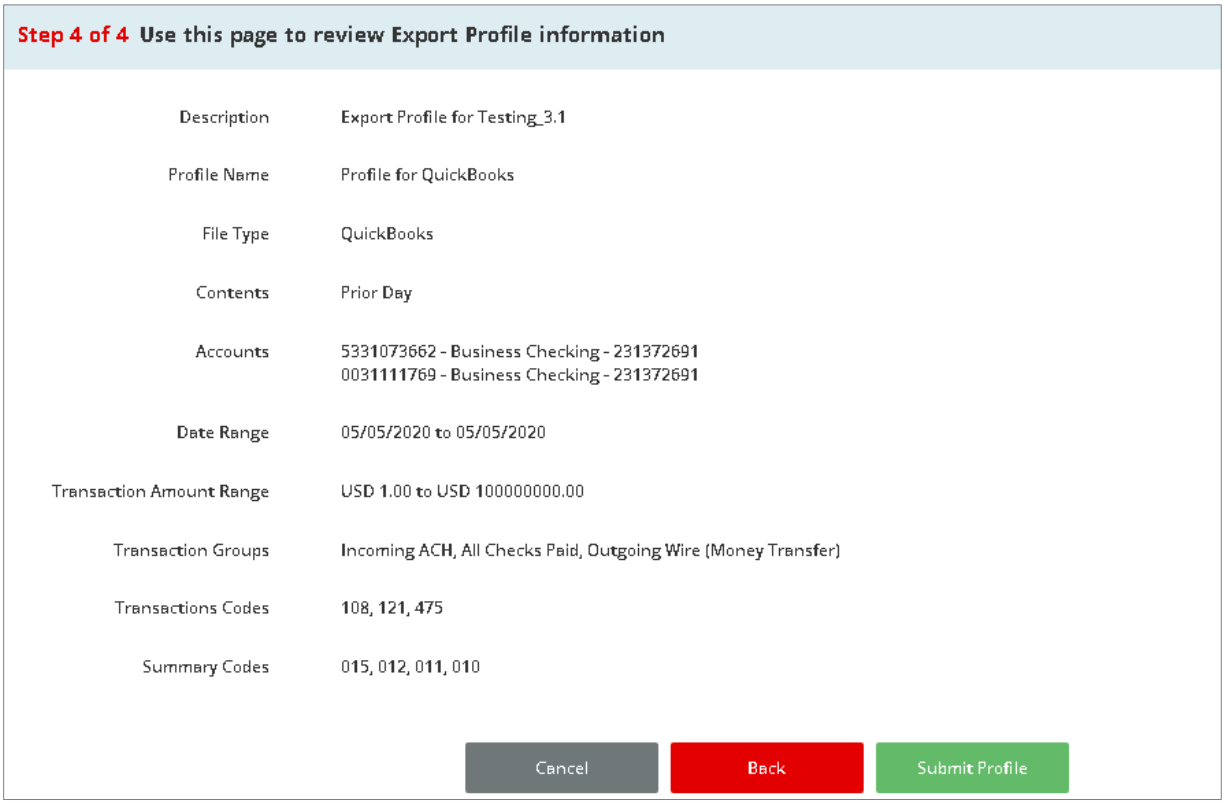

Figure 4-63: Step 4 of QuickBooks Export Profile

After completing the preview, user to click on 'Submit Profile' button to create the profile.

Figure 4-64: Click on Submit Profile to Create the Export Profile

On successful submission, the following message will be displayed confirming the Export Profile creation:

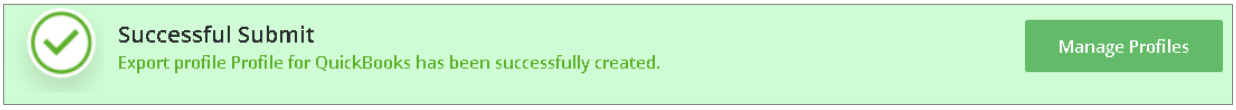

Figure 4-65: Successful submit of Export Profile

Comma/Semicolon/Tab Separated values

Given below are the steps for creating an Export profile for 'Semicolon Separated' file type.

On the Select Comma/Semicolon/Tab (screen below has a different name) Separated Columns display page, choose the columns you wish to include in the report. User can also assign serial numbers (maximum up to 15 fields) in the order in which they want these fields to appear in the report.

Under the 'Sort By' column, user can select the field based on which the report needs to be sorted and the order of sorting (ascending or descending) through the 'Sort Order drop-down. (Can user select only 1 field of sort by or multiple fields?)

Click 'Continue', once you have made the required selections.

Step 1

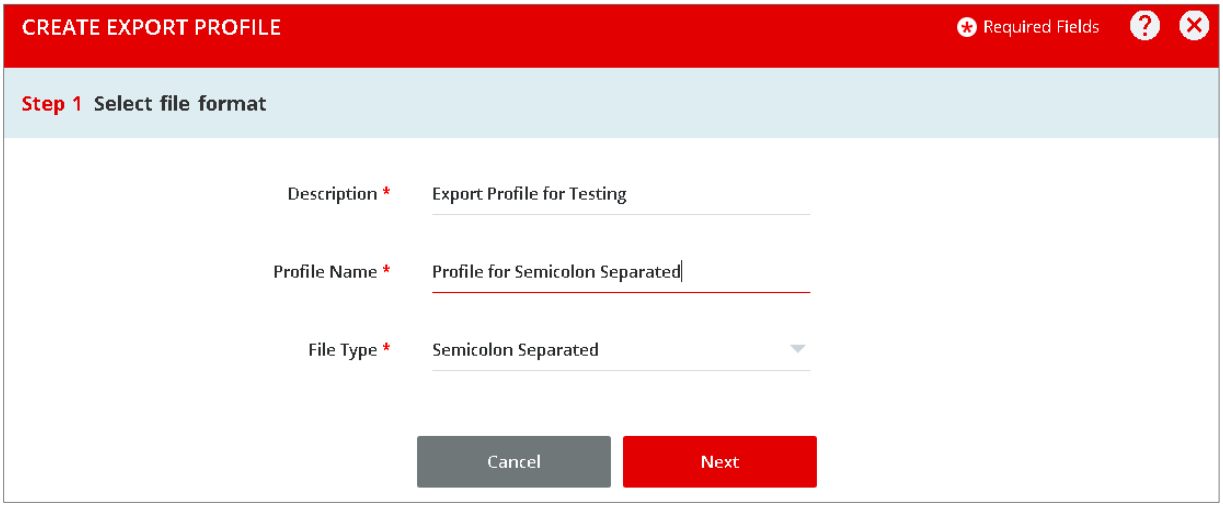

Figure 4-66: Step 1 of Semicolon Separated Export Profile

Step 2:

The contents could be Current Day or Prior Day data (either in summary, detailed format or wire confirmation detail).

The selection of remaining fields remain the same. Please refer below given screen shots:

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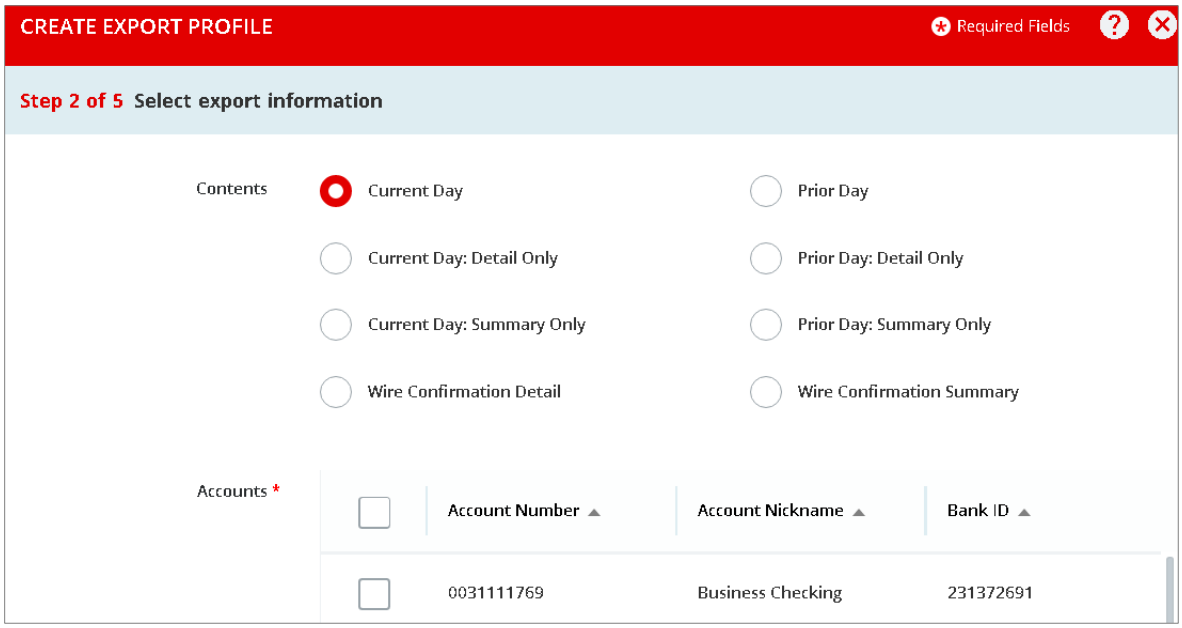

Figure 4-67: Step 2 of Semicolon Separated Export Profile

Step 3 will allow the user to customize the export report by arranging the columns in their order of preference. User can also assign serial numbers (maximum up to 15 fields) in the order in which they want these fields to appear in the report.

Under the 'Sort By' column, user can select the field based on which the report needs to be sorted and the order of sorting (ascending or descending) through the 'Sort Order drop-down.

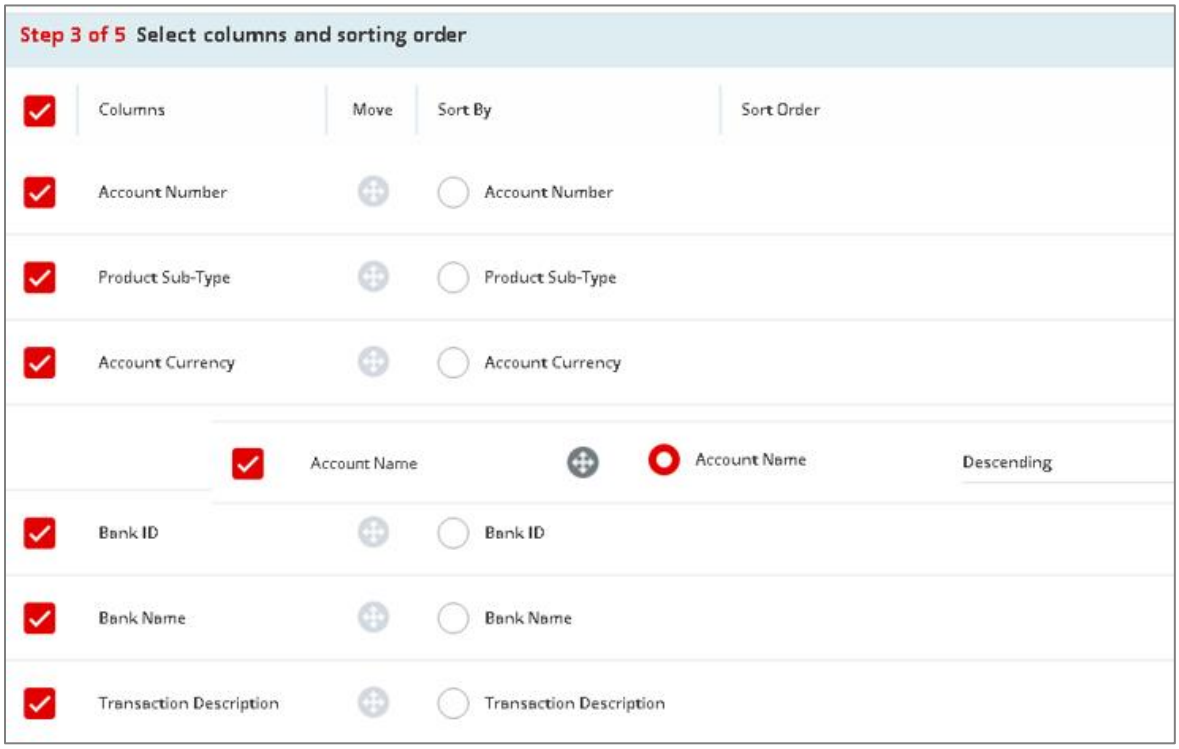

Figure 4-68: Step 3 of Semicolon Separated Export Profile showing sorting of columns

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Selecting and dragging the ‘ ’ will allow the user to move the columns in the order of their preference, as shown above.

Click ‘Next’ to move to the next step.

Step 4 will need the user to update the following information:

Transaction Groups: Select the accounting groups from which the transactions should be picked up.

Transaction Code: User can select the Transaction Codes from the drop-down menu, input them manually or click on ‘No Transaction Code’ as they need maybe.

Summary Code: Select the Summary Codes from the drop-down menu, input them manually or click on ‘No Summary Codes’

Note: You have the option of selecting codes from the lists, entering them manually, or having no transaction or summary codes.

Click ‘Next’, once you have made the required selections.

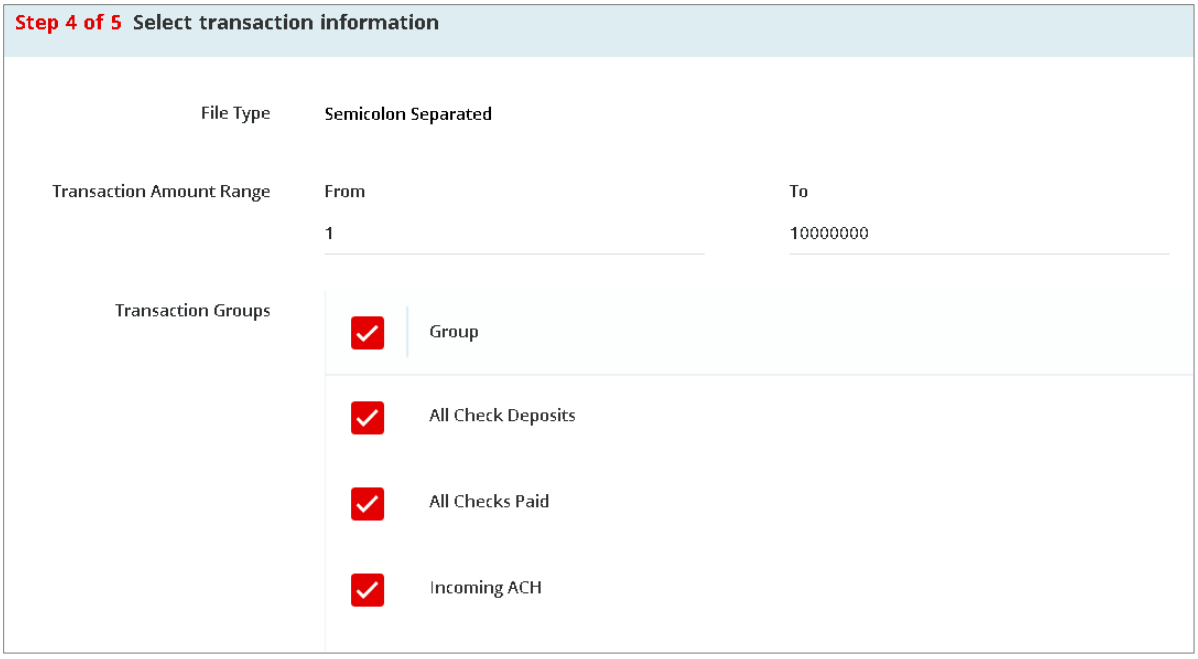

Figure 4-69: Step 4 of Semicolon Separated Export Profile showing updating transaction details

Clicking on 'Next' will take you to Step 4: In this step the user can preview and check all the information he has selected before making the final submission. If the user needs to make any change or edit any previously selected information, click on 'Back' to go the previous screens.

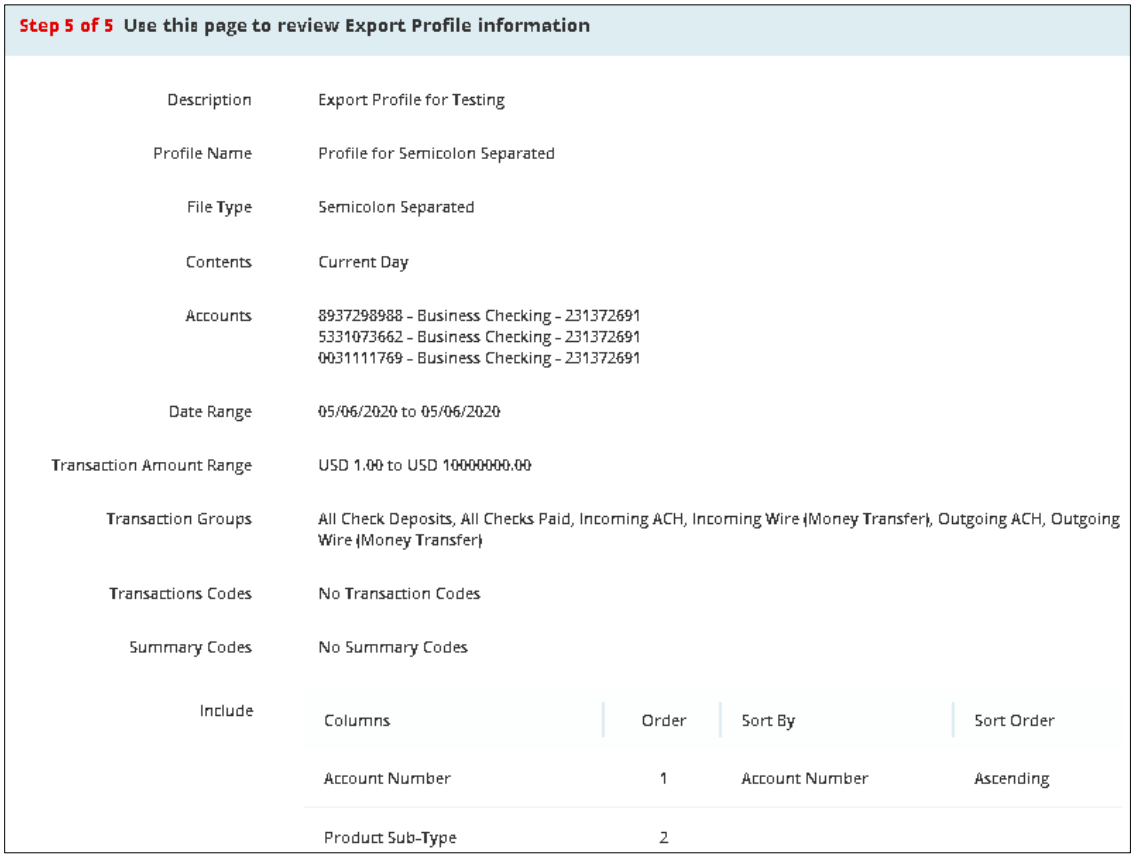

Figure 4-70: Step 5 of Semicolon Separated Export Profile showing preview of the profile

In this display the users will get to preview all the previously entered details including the column sorting and order preference (as shown above).

After completing the preview, user to click on 'Submit Profile' button to create the profile.

Figure 4-71: Click on Submit Profile to Create the Export Profile

On successful submission, the following message will be displayed confirming the Export Profile creation:

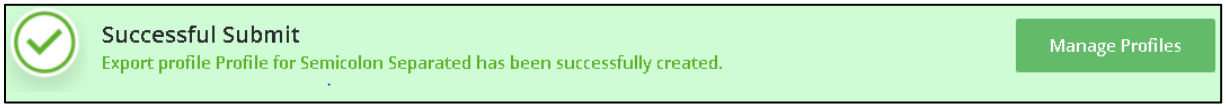

Figure 4-72: Successful submit of Export Profile

Editing an export profile

To edit an export profile, click the edit button ‘ ’ button against the profile you wish to edit. This button is located under the ‘Actions’ column on the ‘Manage Export Profiles’ page.

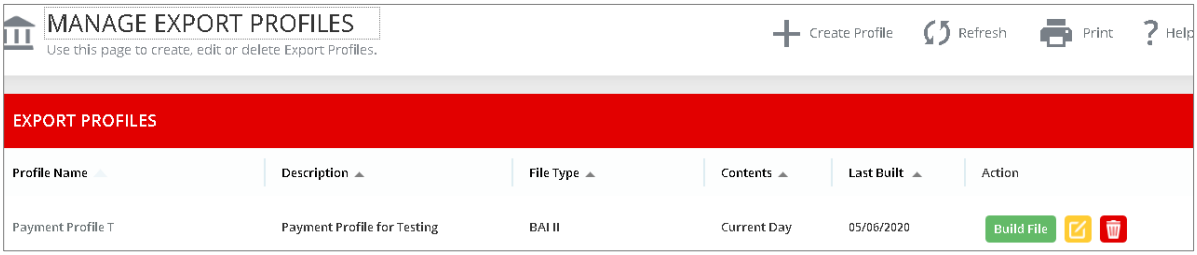

Figure 4-73: Editing an export profile

Clicking on the ‘Edit’ button will open the following page:

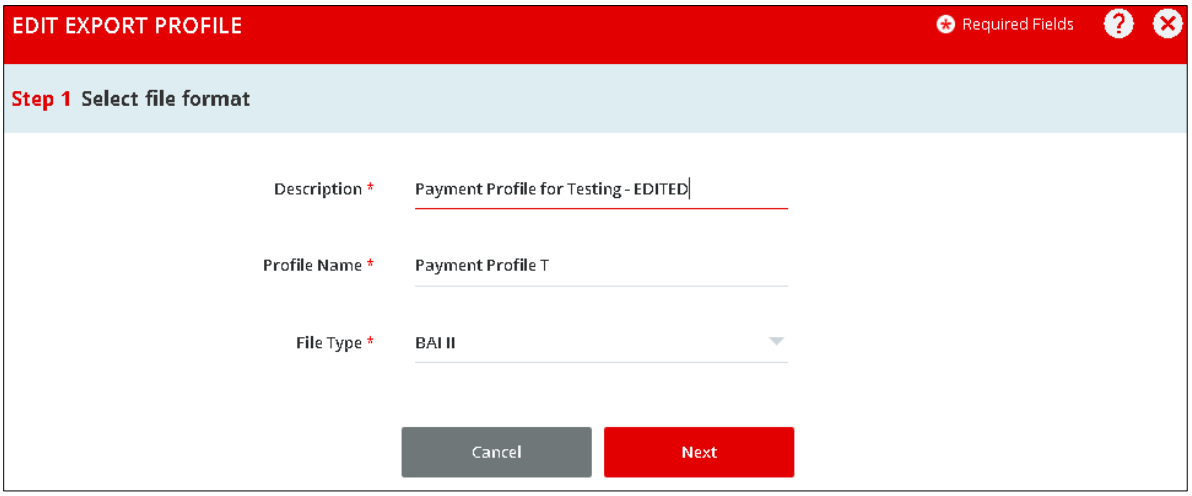

Figure 4-74: Step 1 of editing an export profile

Clicking on 'Next' will take the user to Step 2 i.e. 'Selecting the Export Information'. In this screen the user can edit the required fields and click on 'Next'.

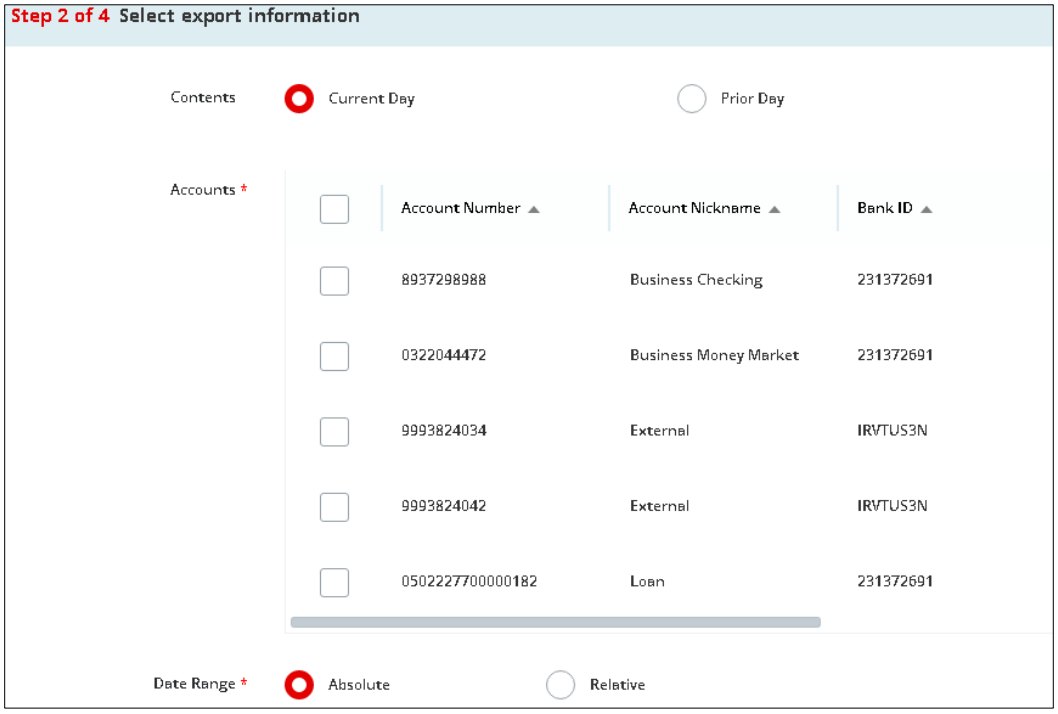

Figure 4-75: Step 2 of editing an export profile

Clicking on 'Next' will take the user to Step 3 i.e. 'Selecting the Transaction Information'. In this screen the user can edit the required fields and click on 'Next'.

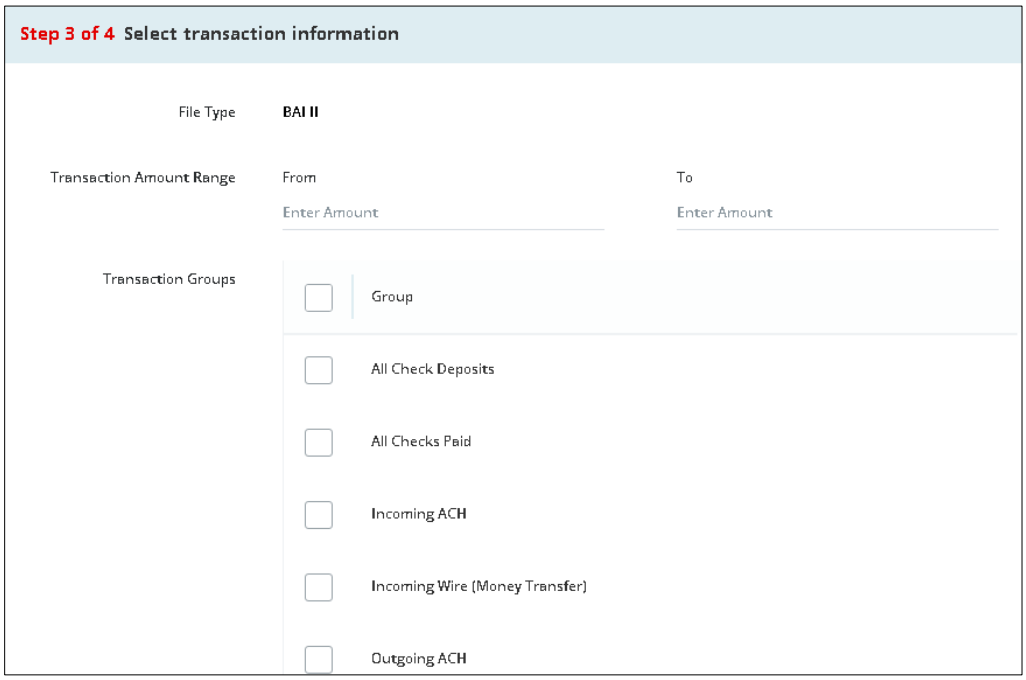

Figure 4-76: Step 3 of editing an export profile

Clicking on 'Next' will take the user to the final step i.e. preview window. In this step the user can preview and check all the information he has selected before making the final submission. If the user needs to make any change or edit any previously selected information, click on 'Back' to go the previous screens.

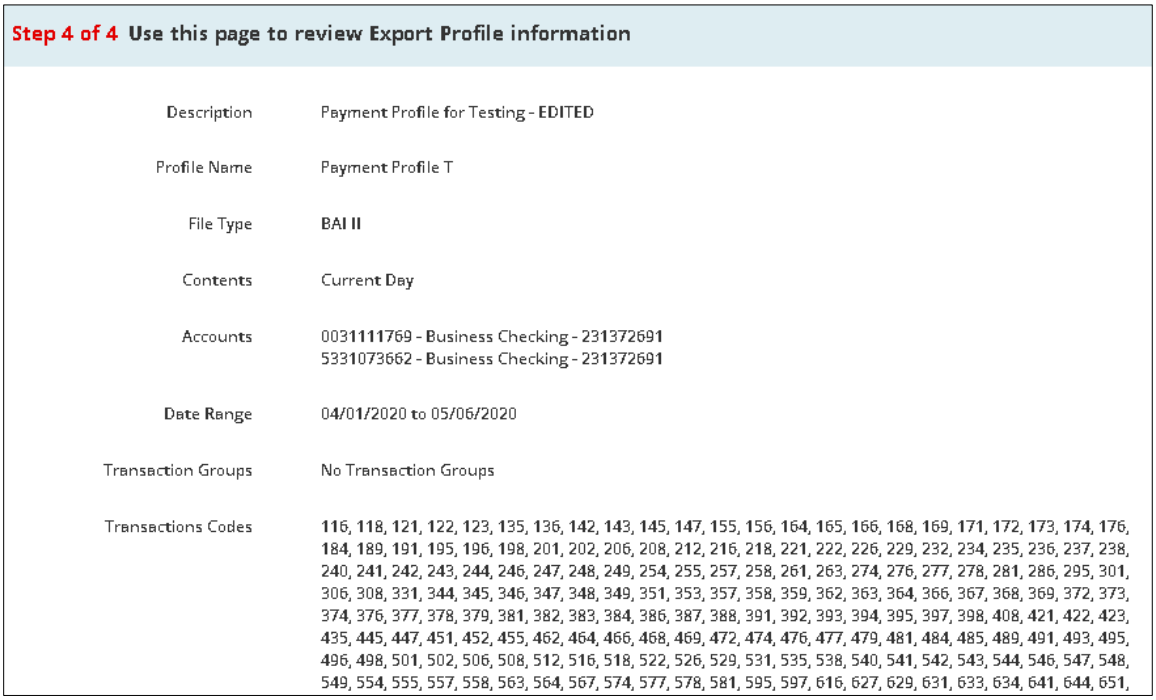

Figure 4-77: Step 4 of editing an export profile

After completing the preview, user to click on 'Submit Profile' button to create the profile.

Figure 4-78: Click on Submit Profile to Create the Export Profile

On successful submission, the following message will be displayed confirming the Export Profile creation:

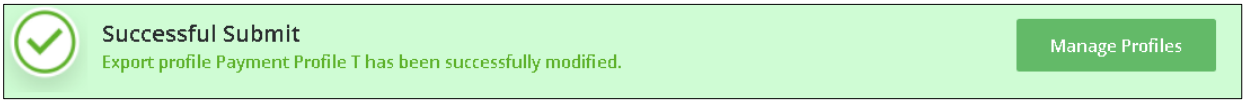

Figure 4-79: Successful submit of modified export Profile

Build Files in Export Profiles:

The 'Manage Export Profiles' page has an option of 'Build Files' under the 'Action Column' of the Export Profiles page, as shown under:

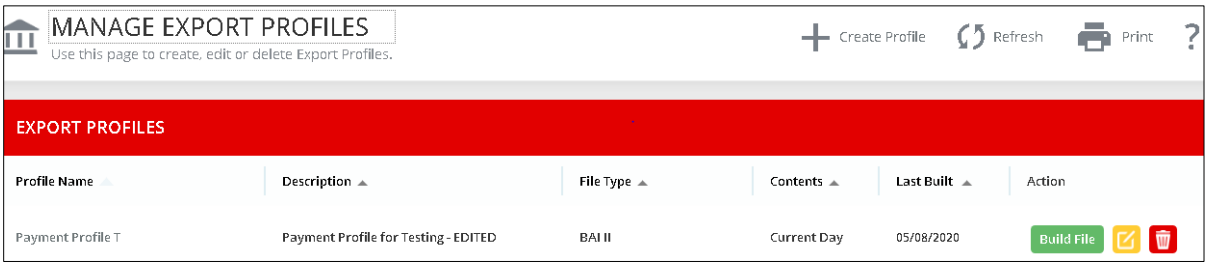

Figure 4-80: Manage Export Profiles

Clicking on 'Build File' option will open the 'Export History' page as under:

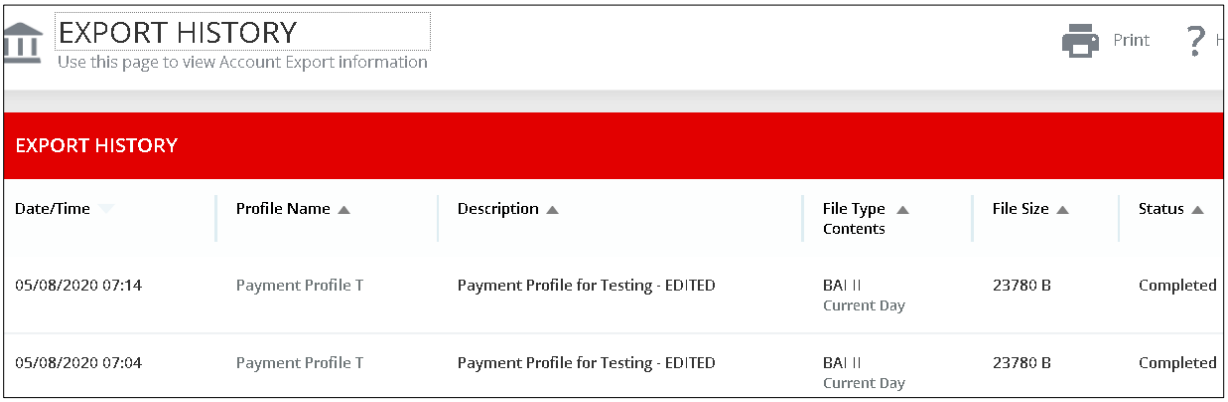

Figure 4-81: Opening Export History page

Click on the 'Profile Name' for which you would like to create / generate a report.

The report will be generated and saved in your taskbar / downloads folder. A sample of generated report is shown under:

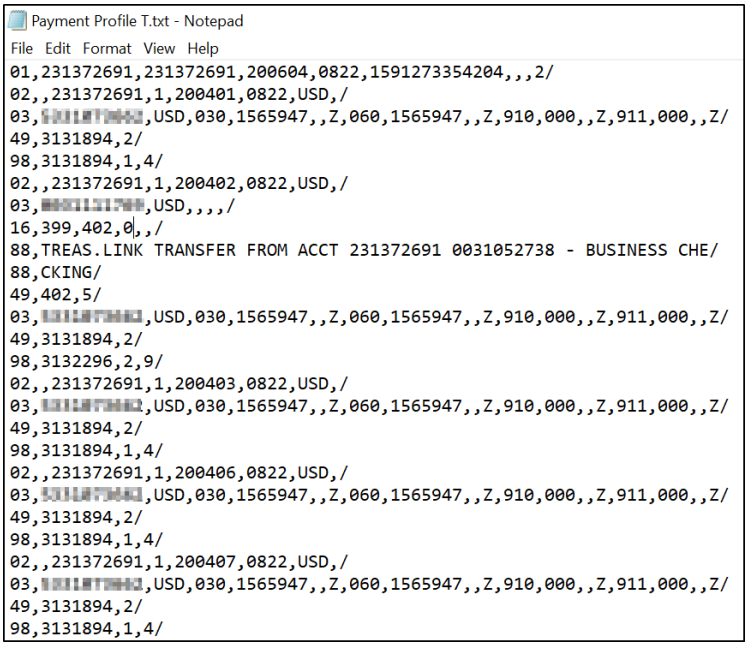

Figure 4-82: Sample of generated report

Viewing export history

To view export history, click 'Export History' under the 'Account & Research Tools' column in the 'Accounts' tab.

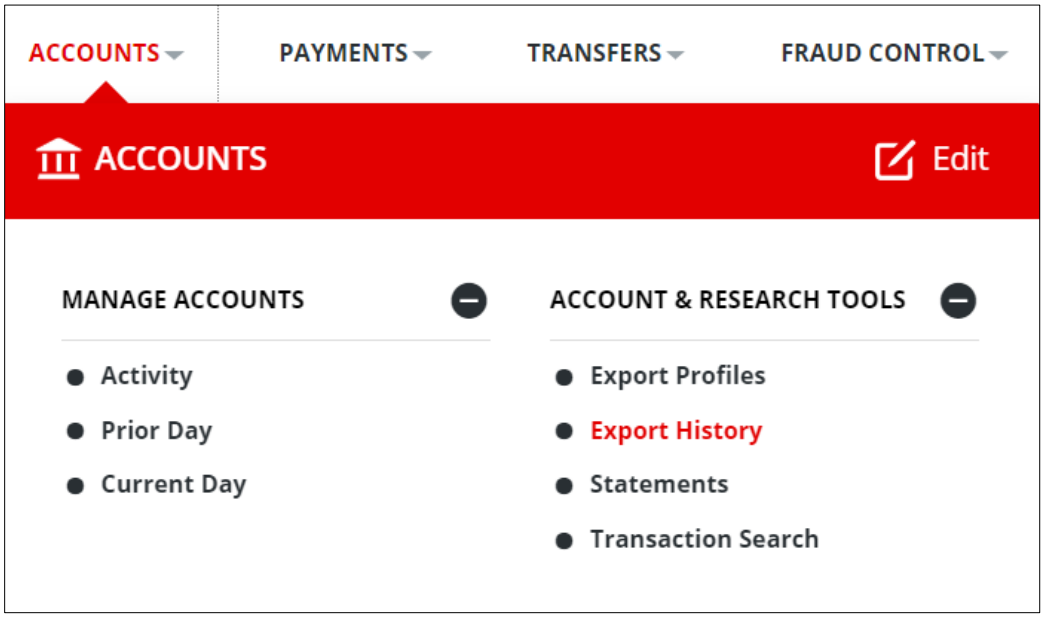

Figure 4-83: Opening Export History

The Export History List page provides information about each executed report.

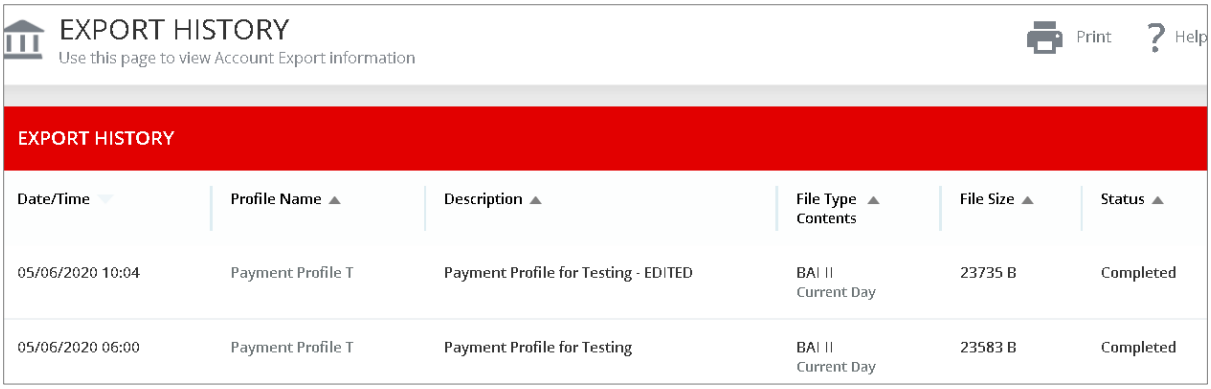

Figure 4-84: Export history list

Viewing statements

On the Statements page, user can search / generate statements based on an account number, statement type or a date range.

To open the Statements page, click 'Statements' on the Accounts tab under 'Accounts & Research Tools'.

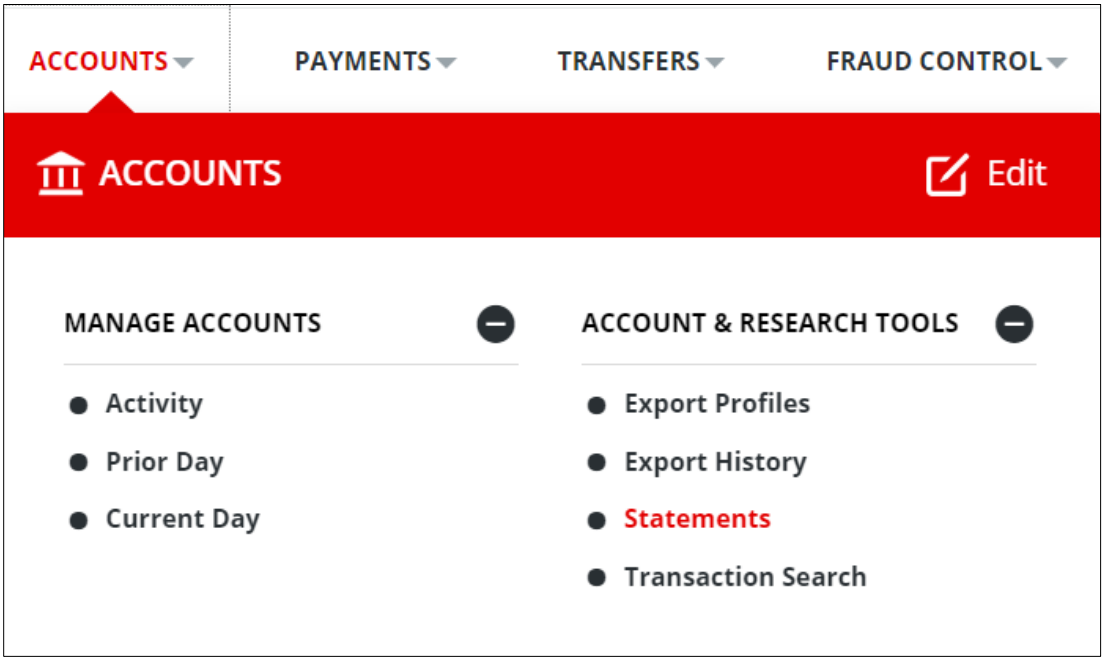

Figure 4-85: Statements option under the 'Account & Research Tools'

Select an account, type of statement (account statement or combined statement) and a date or date range for the statement(s) you wish to view. Click 'View Statement' to continue.

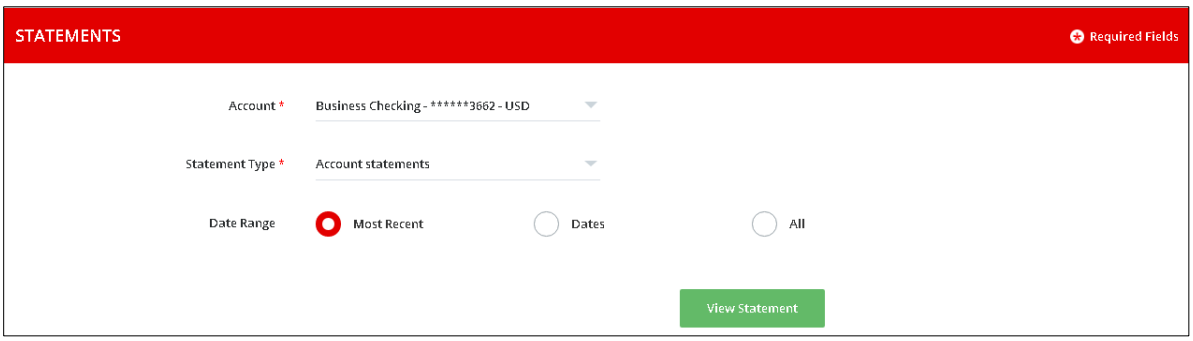

Figure 4-86: Selecting display options for an account statement

For the below given example the Statement Type – Account Statements and Date Range - 'Most Recent' has been selected.

Figure 4-87: Generation of the Statement

Clicking on 'View' will open the statement in an interactive viewer in a separate browser window.

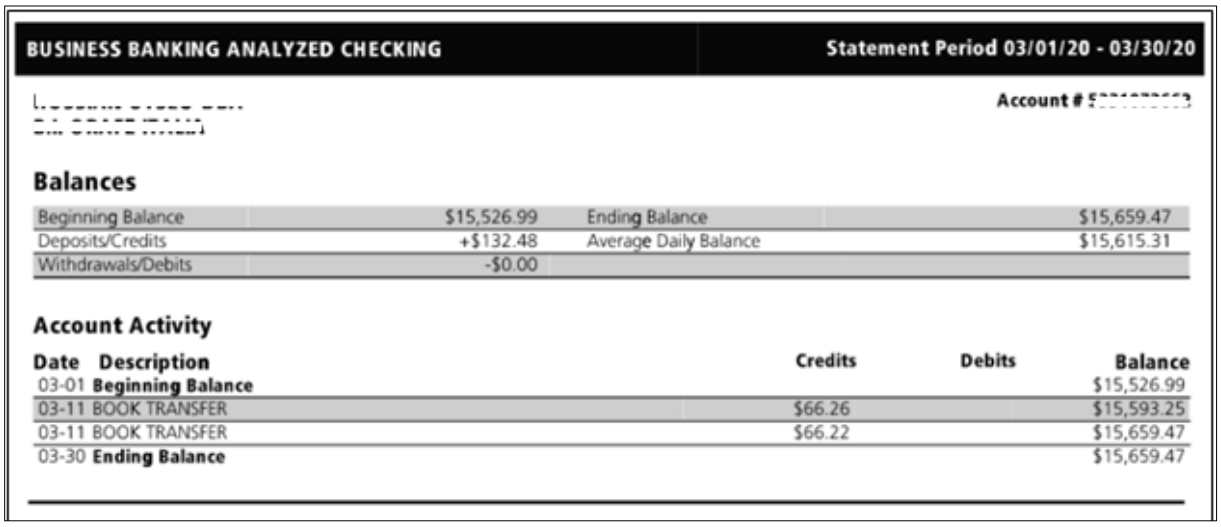

Figure 4-88: Statement Sample

However, a user can select other options like 'Dates' which will open 'From' and 'To' fields where the user can input the date in mm/dd/yyyy format. The user can also select 'All' option which will generate the statement for entire period (from the date of Account opening).

A date range or all statements, multiple statements will appear in the Available Statements list. If you selected Most Recent (do we need to mention the time reference e.g. last one / two days etc.), only the most recent statement will appear in the list. Click View to open the statement for viewing.

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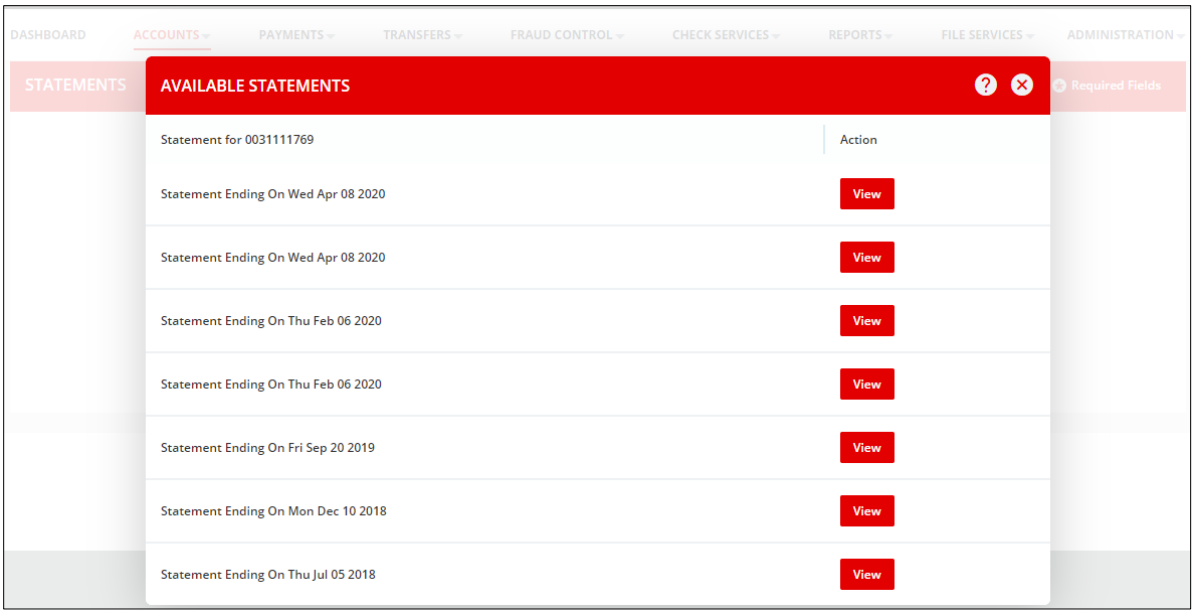

Figure 4-89: Opening a statement for viewing

Searching for a transaction

A transaction search allows a user to search for a specific transaction or group of transactions within an account or accounts. Several criteria can be used to search for a transaction, including:

- Transaction type (for example, a check) sorted by type code or description
- Transactions that cleared on a specific date or within a date range
- Serial number
- Transactions of a specific amount or within an amount range
- Reference numbers that are unique to the financial institution

To begin searching for a transaction, click Transaction Search under ‘Account & Research Tools’ in the Accounts menu tab.

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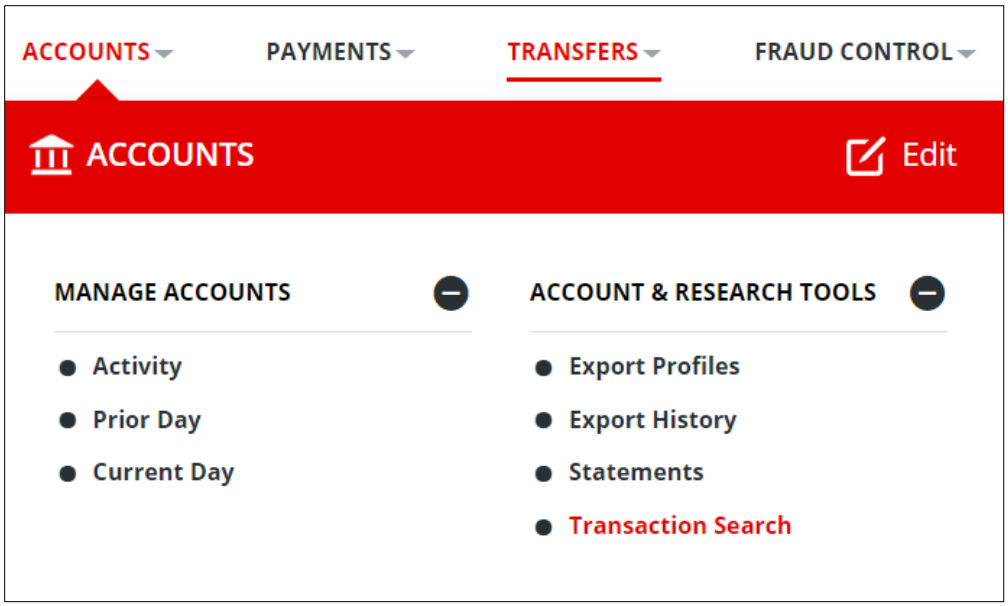

Figure 4-90: Opening Transaction Search

The Transaction Search page provides sections for you to enter criteria for the search. Note that criteria for account, transaction type, and date are required (*); these are mandatory fields hence at least one of each must be selected.

Account number

The Account table displays all accounts which the user has entitlements / access rights for. Required accounts can be selected by checking the box (left of the Acct Number column). The selected accounts will appear in the 'Selected Accounts' list below the table.

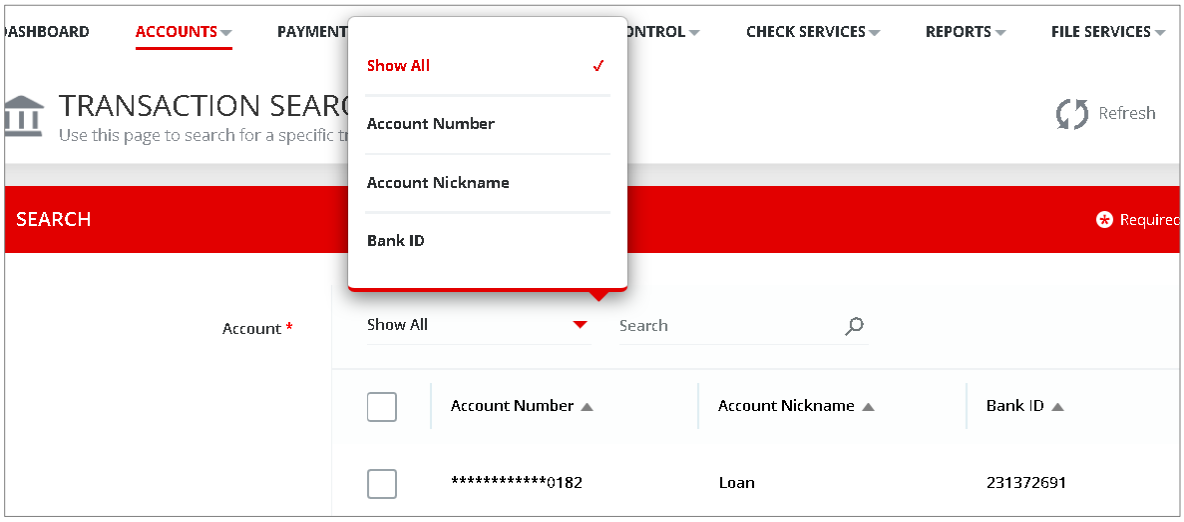

Figure 4-91: Selecting account numbers for the search

The search criteria for 'Account' field could be the Account Number, Account Nickname or Bank ID. The user could select any of these criteria to search for the account. Alternately option 'Show All' will show the entire list of accounts which the user is entitled for.

In addition to the above, user can sort the list by account number, account nickname, or bank ID by clicking the appropriate column heading.

Transaction type

The 'Transaction Type' will include the following options:

Select Transaction Type: Wherein the user can search & select the transaction type from the system generated options i.e. under the 'Description Column'.

Under this option the user can also select if they want to 'All Debit Transactions' or 'All Credit Transactions' only.

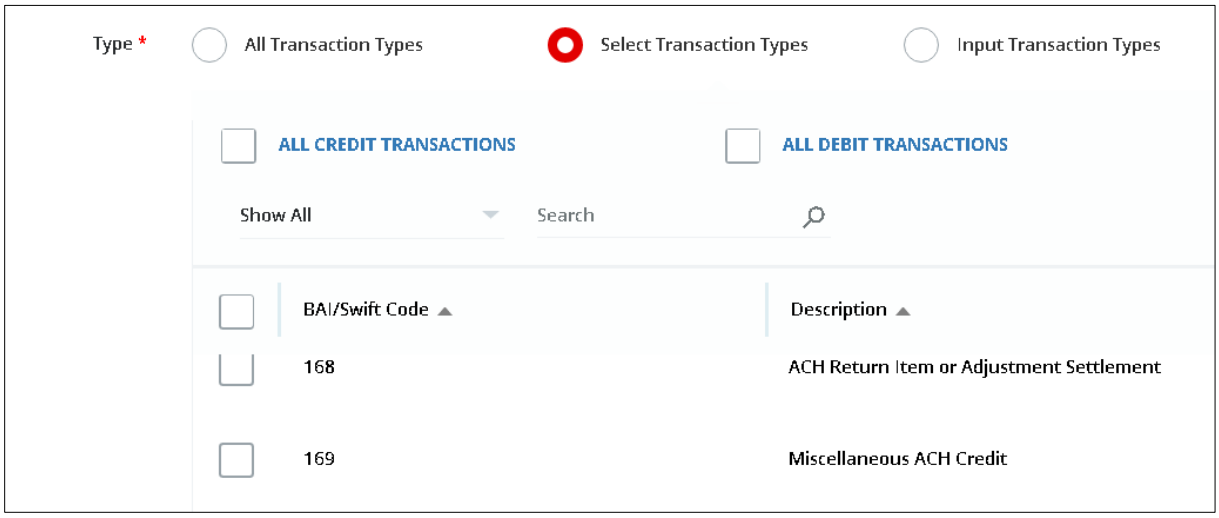

Figure 4-92: Selecting Transaction type

Alternately the user can manually input the 'Transaction Type' by selecting option 'Input Transaction Types'.

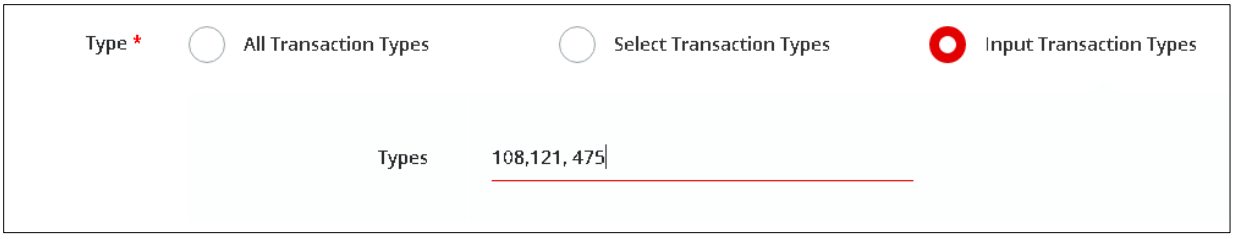

Figure 4-93: Inputting transaction type

Selecting option 'All Transaction Types' will automatically cover all the options (debit & credit & all descriptions) for the said account.

Date

To specify the date for the transaction search, you may either enter a single date or select a range of dates.

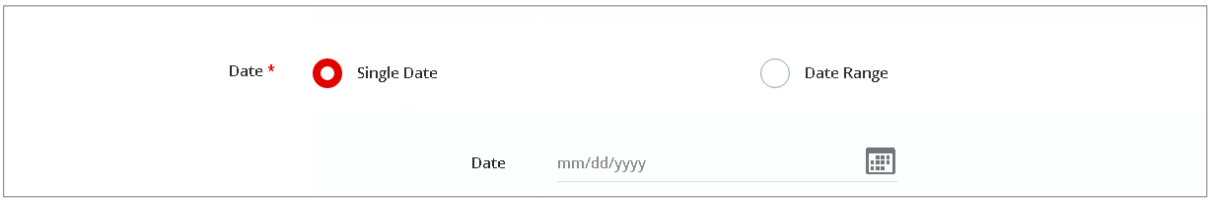

Figure 4-94: Selecting date for transaction search

Other options

To further narrow the search, the user can also specify a check number, an amount, a customer reference, or a bank reference.

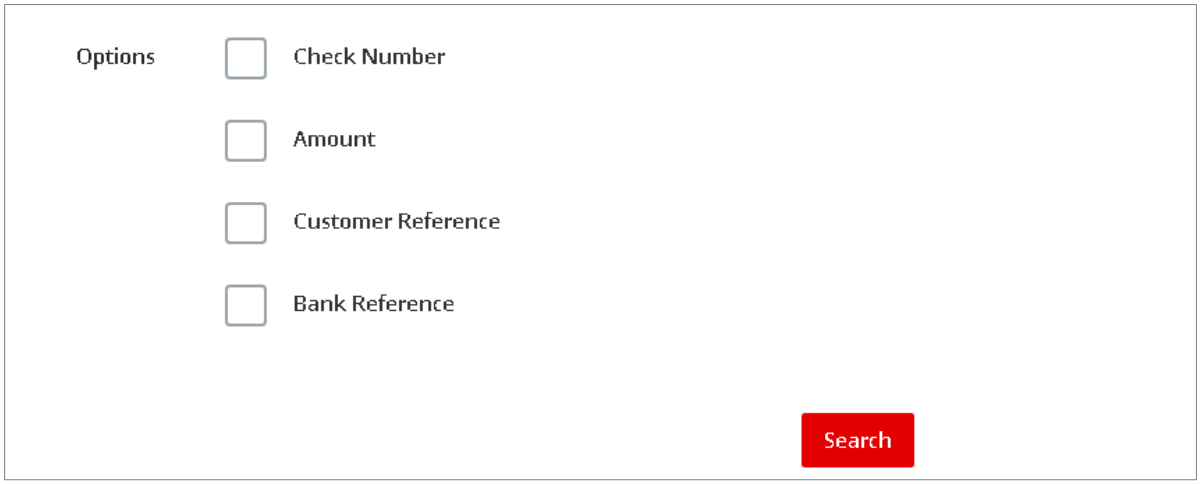

Figure 4-95: Selecting other options for transaction search

On selecting the required options, click on 'Search'

Figure 4-96: Initiating the search

The Transaction Search Results page will show the search results along with the search criteria that has been selected.

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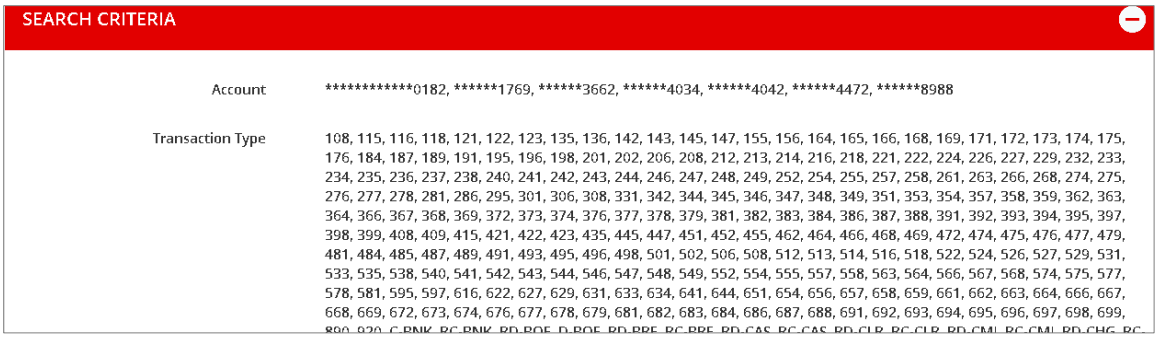


Figure 4-97: Selected search criteria

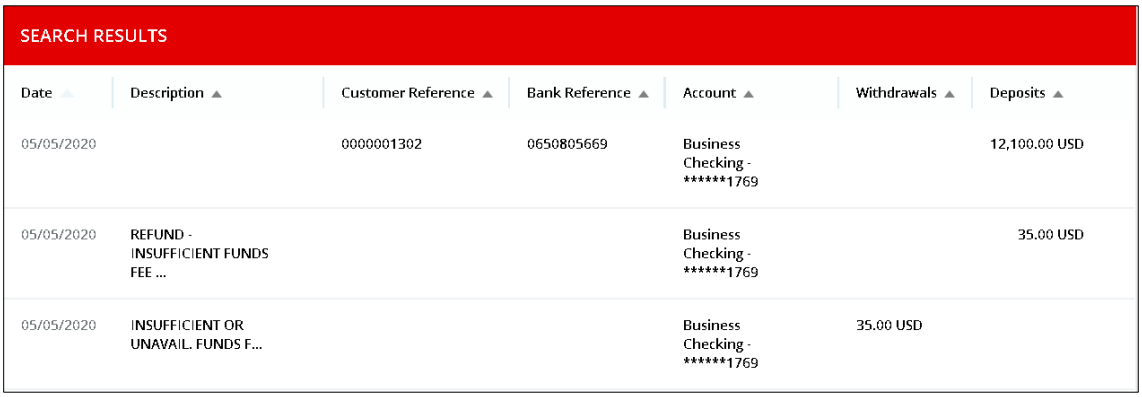


Figure 4-98: Transaction search results

Obtaining reports

There are two type of general reports available under the Reports Tab on the main page in Santander Treasury Link:

- **Account Reports** – These reports have balances and transaction data that may be based on BAI, SWIFT or a bank's own data format, depending on how the account information was loaded and mapped in the database. Account reports can be viewed and customized.
- **Special Reports** – These are various Electronic Data Interchange (EDI) reports defined by Santander that can be downloaded and viewed. Special reports can be viewed but cannot be customized.

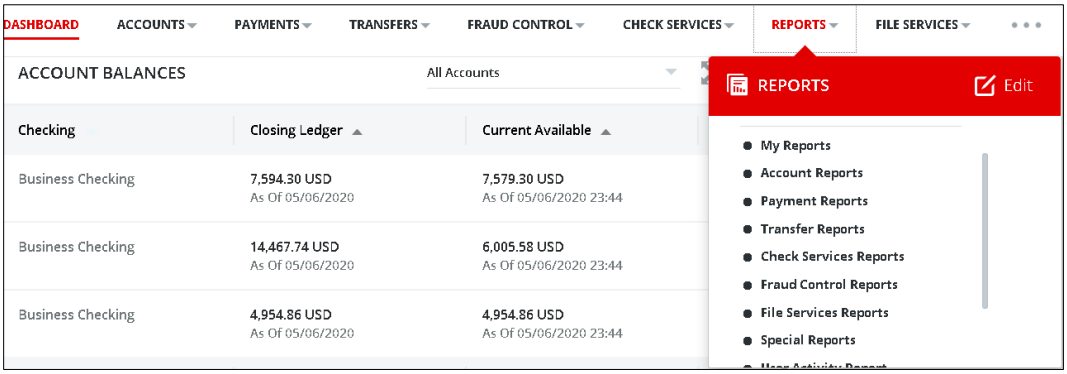


Figure 4-99: Accessing reports from the Reports menu

Section 5: Recipient Management

Recipients are individuals or businesses that may have money transferred into or taken from their accounts. A recipient can be any of the following:

- **ACH Domestic Recipient** – A recipient that has authorized an ACH entry (payment or collection of funds).
- **Wire Recipient** – A beneficiary of a wire payment.
- **Ordering Customer** – The ultimate originator for the company or person originating the payment who is not the owner of the account.

Important note: **The Ordering Customer field is *not to be used* unless you are making a drawdown wire payment OR qualify as a Financial Institution under the Travel Rule (e.g., financial institution, securities broker or dealer, casino, money transmitter, check casher, currency exchanger, and/or money order issuer and seller) and are allowed to issue payment instructions on behalf of another party.**

Master recipient list

In Santander Treasury Link, you can enter and maintain the information required for each recipient on your company's master recipient list. When you create a new recipient from the Recipients area, it is automatically saved to the master list. When you create a recipient during the process of creating a payment or template, you have the option to save it to the master list.

Changes to a recipient in the master list cascade to the templates containing the modified recipient. The system does not, however, update the recipient information for any existing payments that contain the modified recipient.

To view the list, click Master Recipient List in the Manage section of the Payments menu.

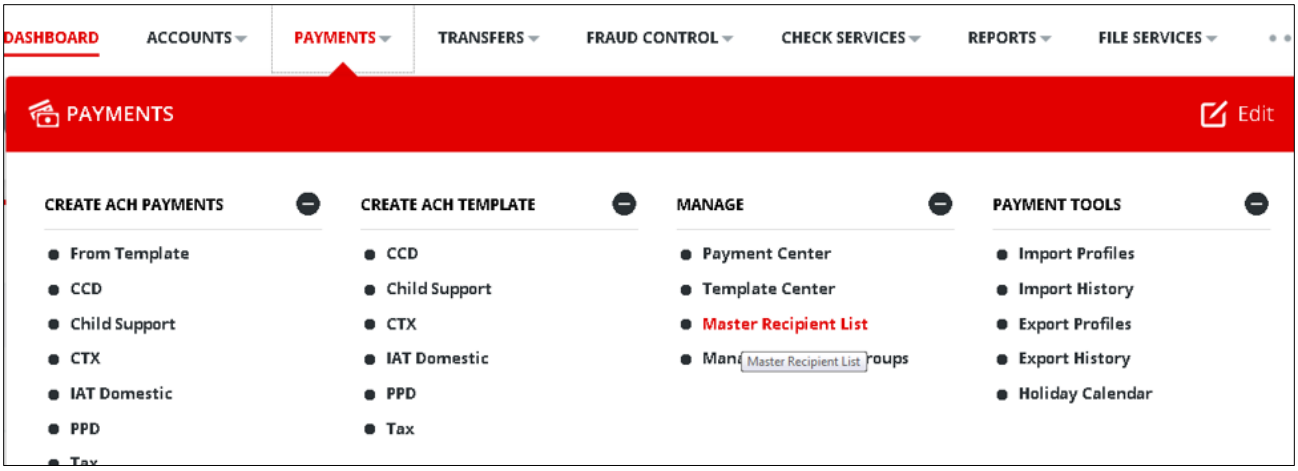


Figure 5-1: Opening the master recipient list

The Manage Master Recipient List page will open, from which you can maintain the list. The image below illustrates the features of the page:

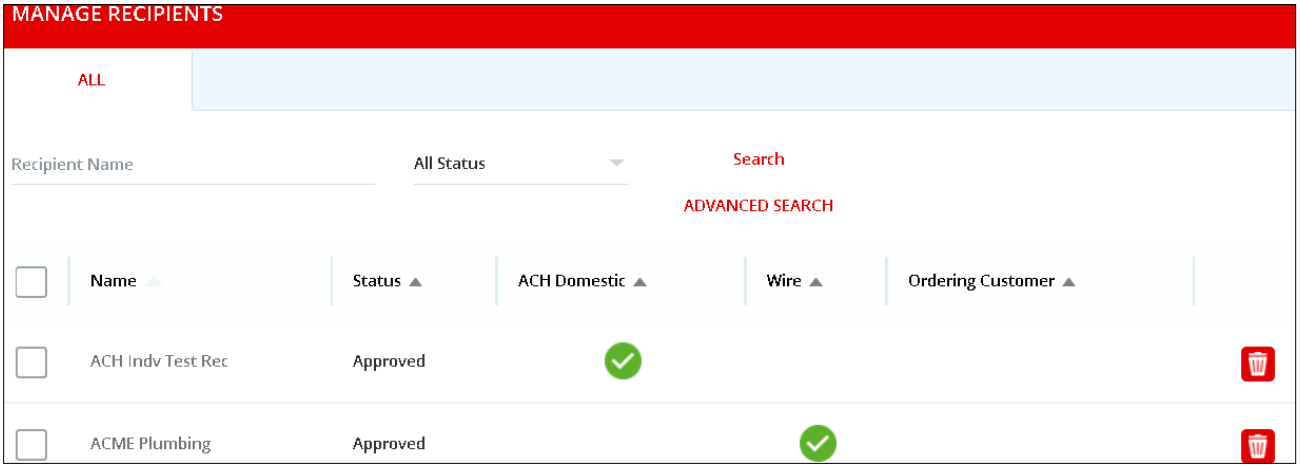


Figure 5-2: Manage Master Recipient List page

Feature descriptions

1. The 'Create Recipient' (+) button enables you to create new recipients of all types.
2. The Search button allows you to search for a recipient by name and/or status, with the option of using a wildcard (*) character. The Advanced Search button opens a search overlay with numerous additional options.
3. Clicking a link in the Recipient Name column will open the Edit Master Recipient page.
4. Check marks in the columns indicate which payment types you can use with each recipient.
5. The Export All ACH Recipients button enables you to export all recipients defined as ACH recipients.

Note: The ACH International Recipient type is not available at this time.

Creating a recipient

To create a recipient, click the 'Create Recipient' (+) button on the 'Manage Master Recipient List' page. As an alternative, you may also click Recipients under Create Master Recipients on the Payments menu.

Figure 5-3: Option to Create Master Recipient

Screen for Step 1 will open as under.

Select one or more of the listed recipient types, then click 'Next'.

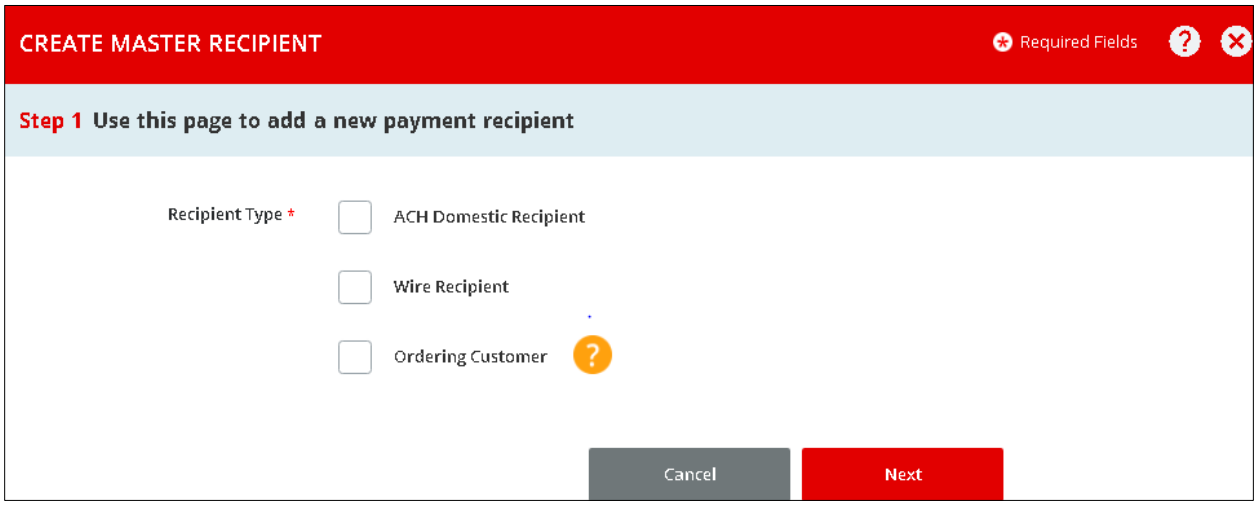
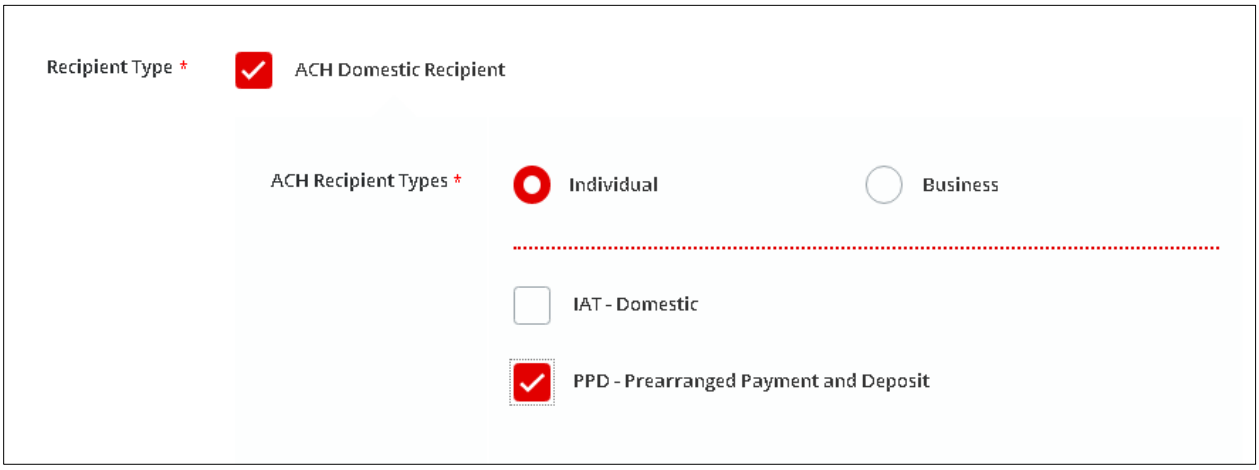


Figure 5-4: Step 1-selecting recipient type

Creating an ACH recipient

When creating an ACH recipient, user must select whether the recipient is an individual or a business. Based on whether it is an individual or business, user has to select one or more of the available payment types.

The appropriate payment types will display automatically depending on whether the selected recipient type is an individual or a business.



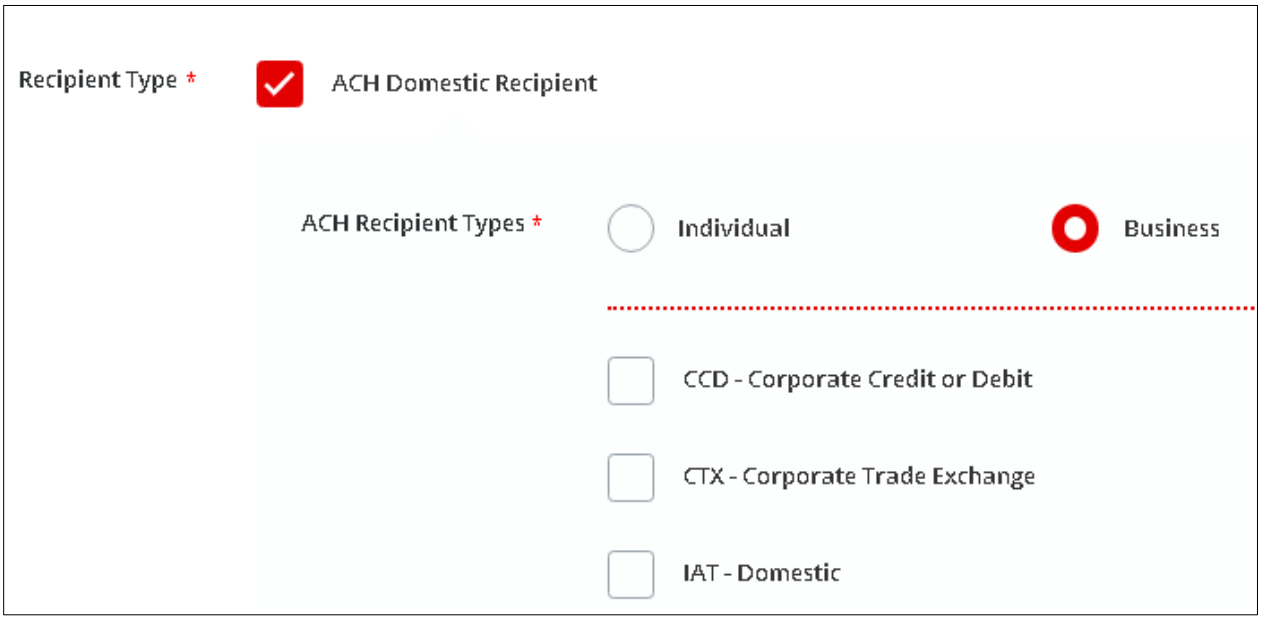


Figure 5-5: Typical payment types for individual and business ACH recipients

Once you have made that selection, select the appropriate payment type(s) for the recipient and enter the recipient ID, contact information, and account information below.

In the above given screenshot, 'Individual' type of customer and PPD (Prearranged payment & deposit) has been selected.

Click on 'Next' to go to the next screen.

Step 2, payment and customer information needs to be updated. All fields marked with (*) are mandatory fields.

User will have to update the following details:

In the first block of Account Information: Recipient Name, ACH Recipient ID, Account Type, Account Number. The Bank details can be selected from the existing list or entered manually.

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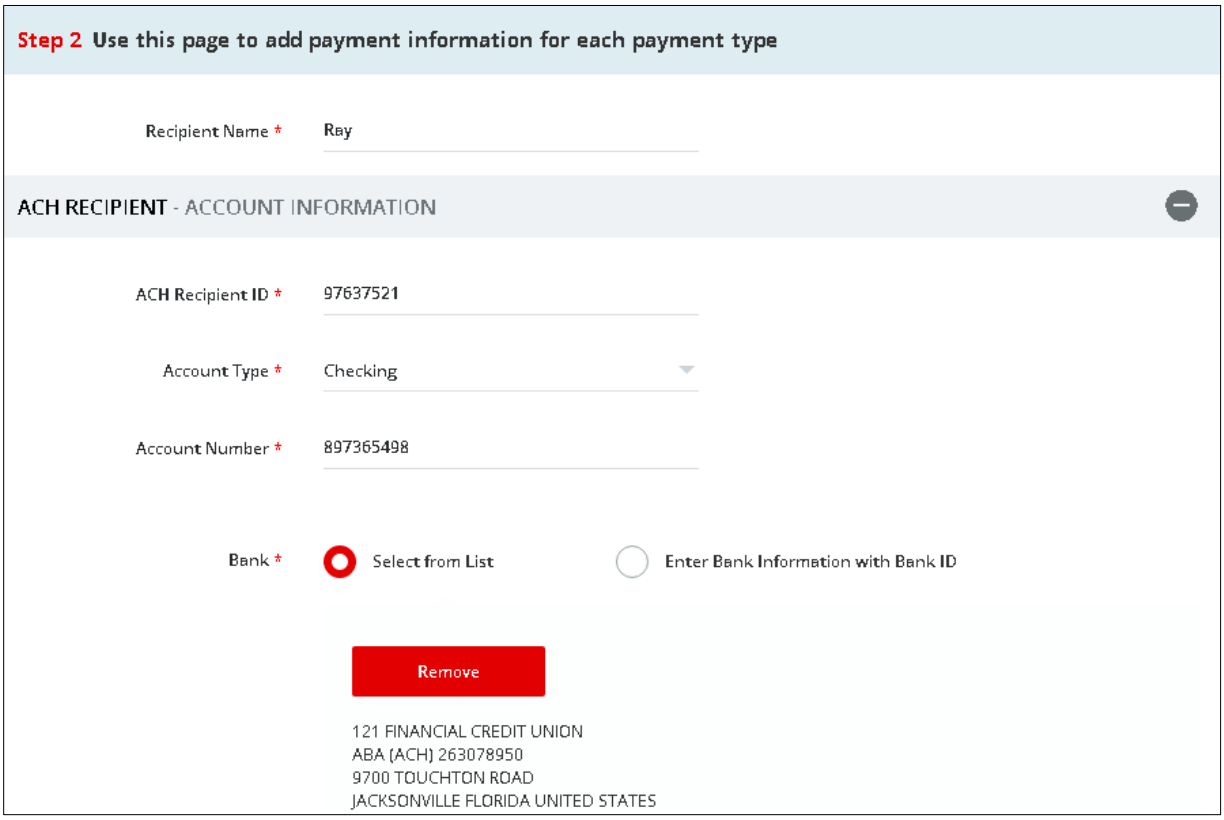

Figure 5-6: Step 2-Updating Account Information

In the second block of Additional Information: User has the option to update contact information and Secondary Account information.

Note that with a PPD account, there is an option to add secondary account information. To enable this, check the Optional Setting box and enter the secondary account information below.

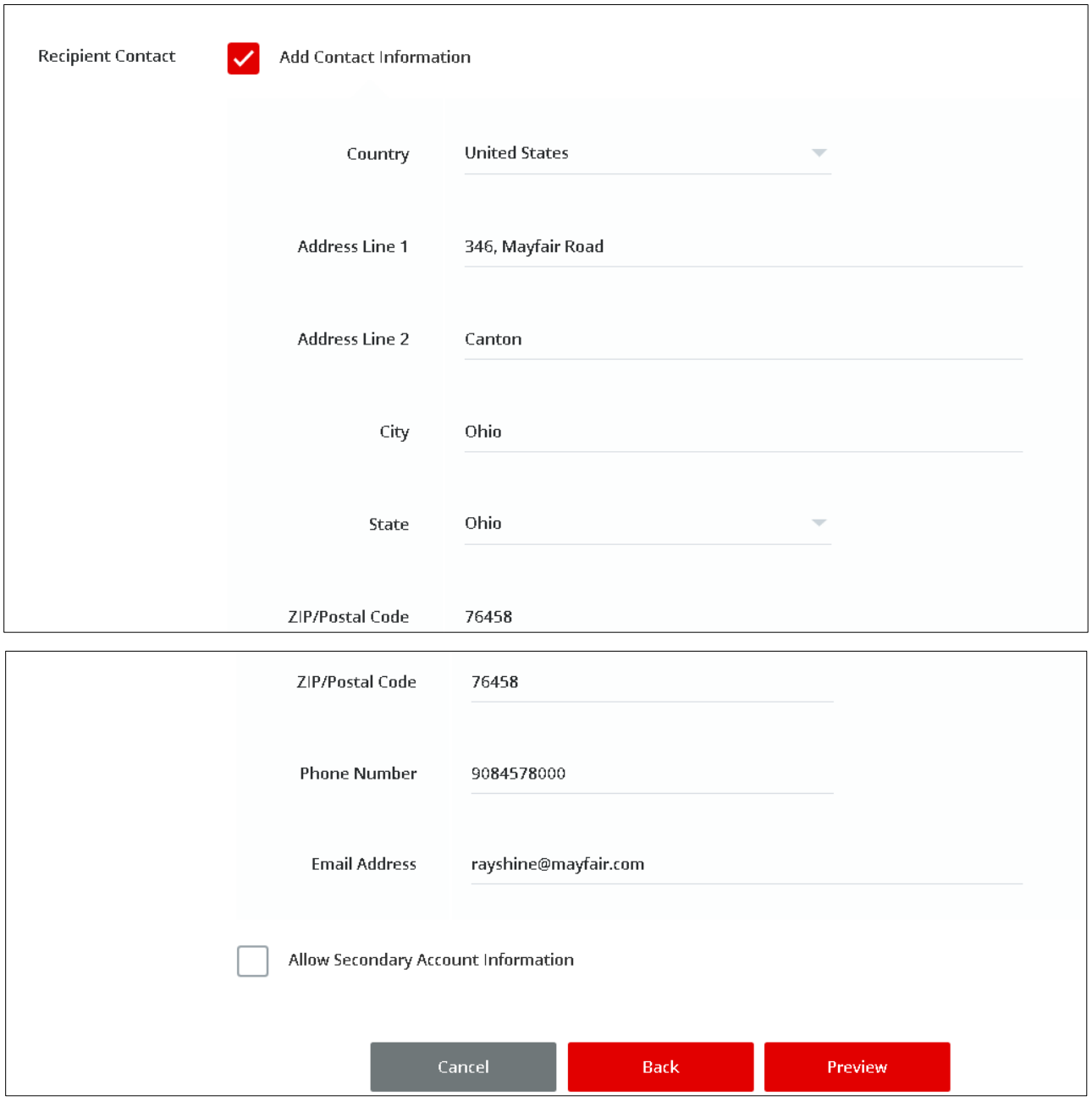

Figure 5-7: Step 2-Updating Account Information

Click on 'Next' to go to the next screen.

Step 3 will take the user to the preview page as shown below:

Verify the information in the Preview Master Recipient view. If all the information is correct, click Submit Recipient. If any changes are required, click 'Back' and make the necessary changes.

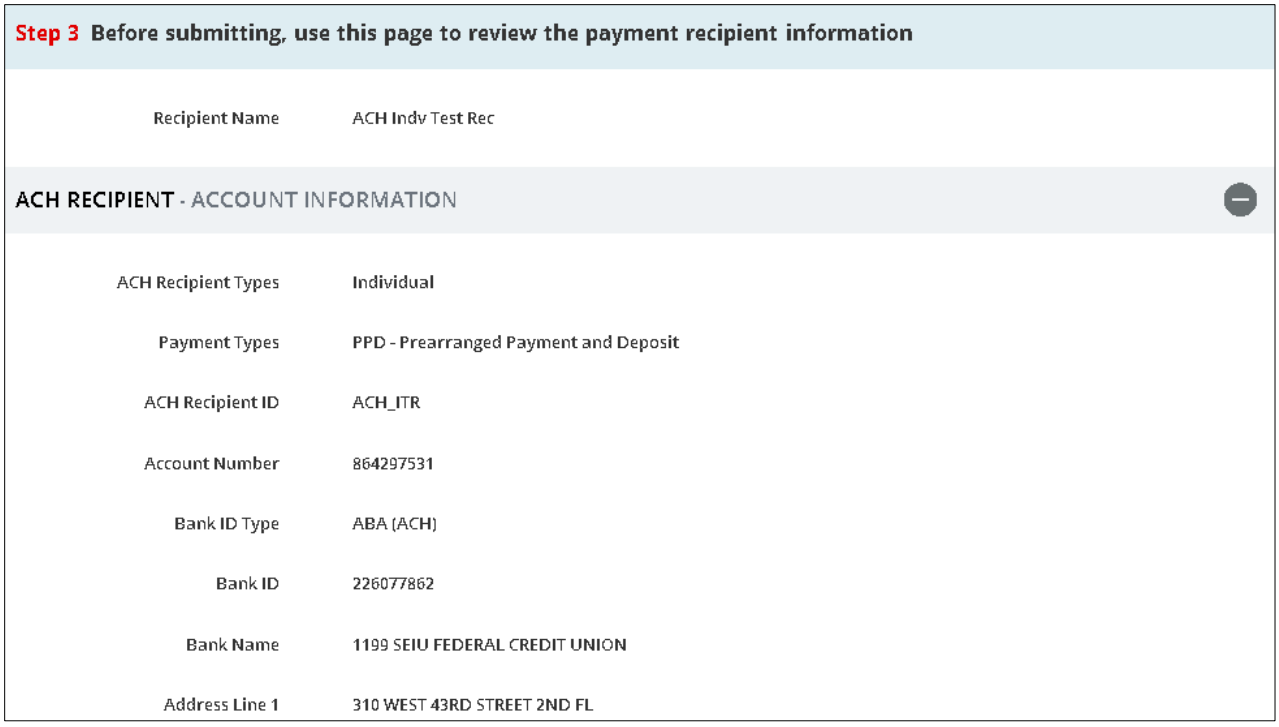

Figure 5-8: Step 3-Verifying and submitting recipient's information

Figure 5-9: Step 3-Verifying and submitting recipient's information

A successful submit message will be displayed as under:

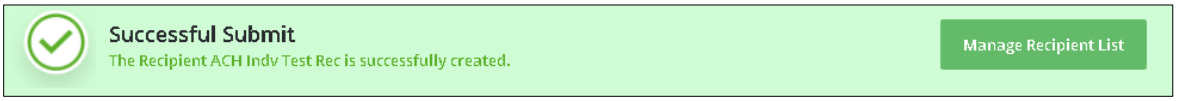

Figure 5-10: Successful submit and creation of recipient

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After submitting the recipient's information, the new recipient will appear in the Manage Master Recipient List.

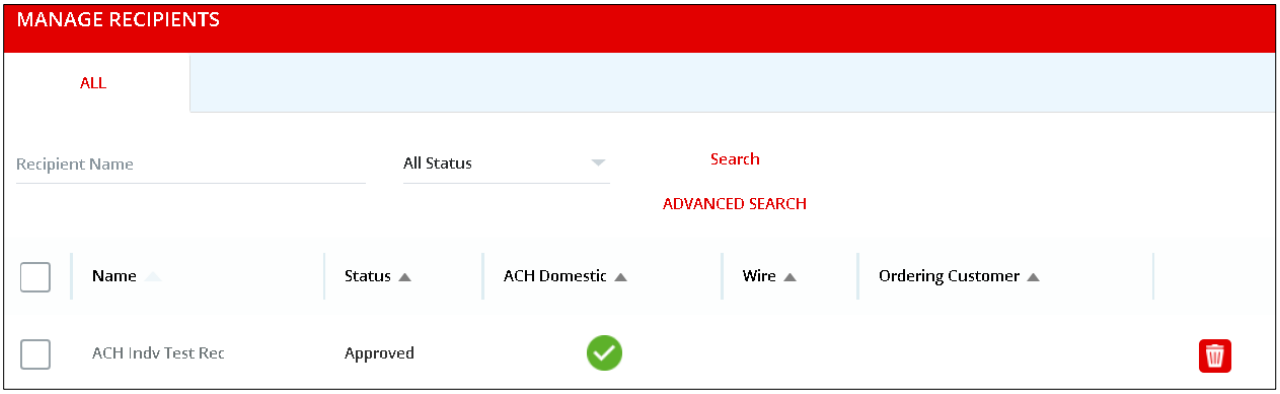

Figure 5-11: New recipient successfully added to the list

Creating a Wire recipient

When creating a master wire recipient, you can set it up for International and US Wires, Book Wires, and/or Drawdowns by selecting whichever Payment Types apply. For each type selected, you must provide the recipient's name, address and account information. In the example below, a recipient is being created for International, US Wire, and Book Wire payment types, but not for Drawdowns.

> *Note:* If the same recipient has both domestic and international wire instructions, you will need to create two separate recipients: one for their domestic accounts and another for their international accounts.

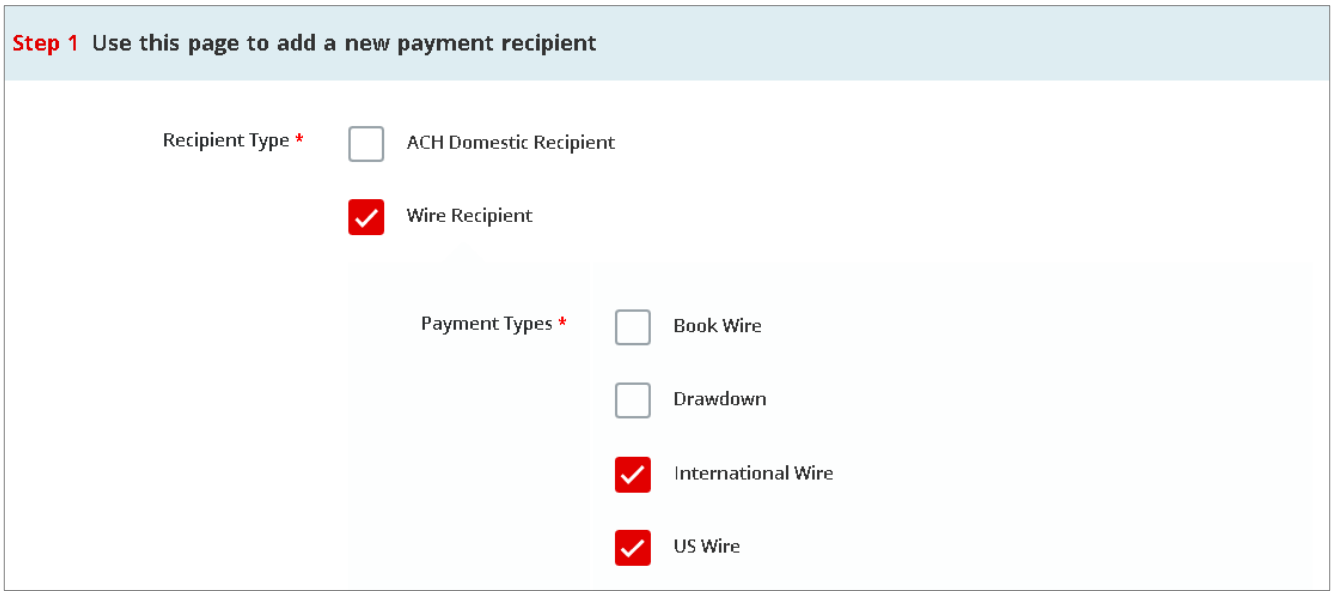

Figure 5-12: Step 1-Entering recipient & payment type

User to select Recipient Type and Payment type.

In the above given screenshot, 'Recipient type – Wire Recipient' and 'Payment Type-International Wire & US Wire' has been selected.

Click on 'Next' to go to the next screen.

Step 2, payment information needs to be updated. All fields marked with (*) are mandatory fields.

User will have to update the following details:

In the first block of Wire Recipient: Recipient ID, Recipient Type and the Address Line., The Bank details can be selected from the existing list or entered manually.

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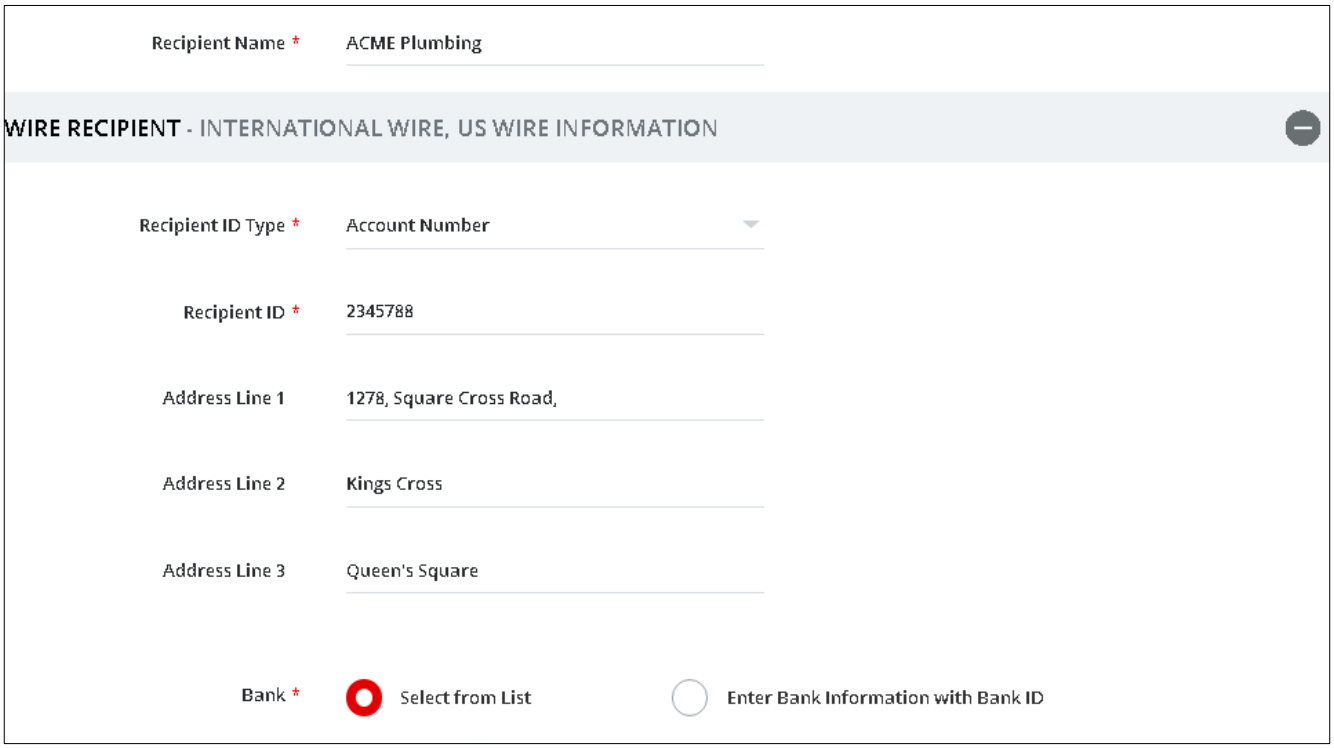

Figure 5-13: Step 2-Updating Account Information

In the second block of Additional Information: User has the option to update contact information of the recipient.

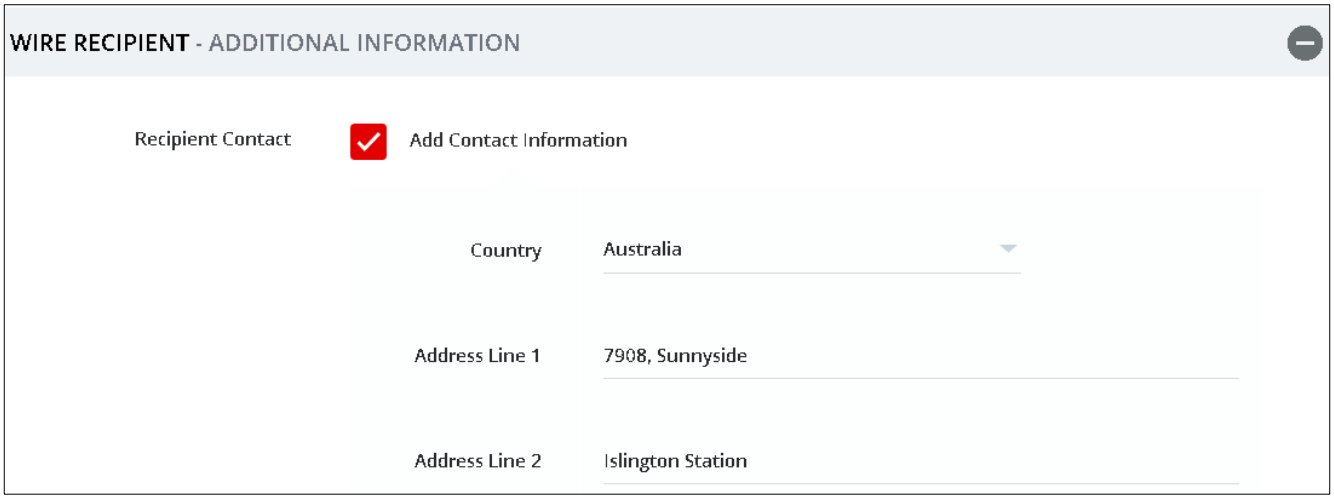

Figure 5-14: Step 2-Updating Contact Information

Click on 'Next' to go to the next screen.

Step 3 will take the user to the preview page as shown below:

Verify the information in the Preview Master Recipient view. If all the information is correct, click 'Submit Recipient'. If any changes are required, click 'Back' and make the necessary changes.

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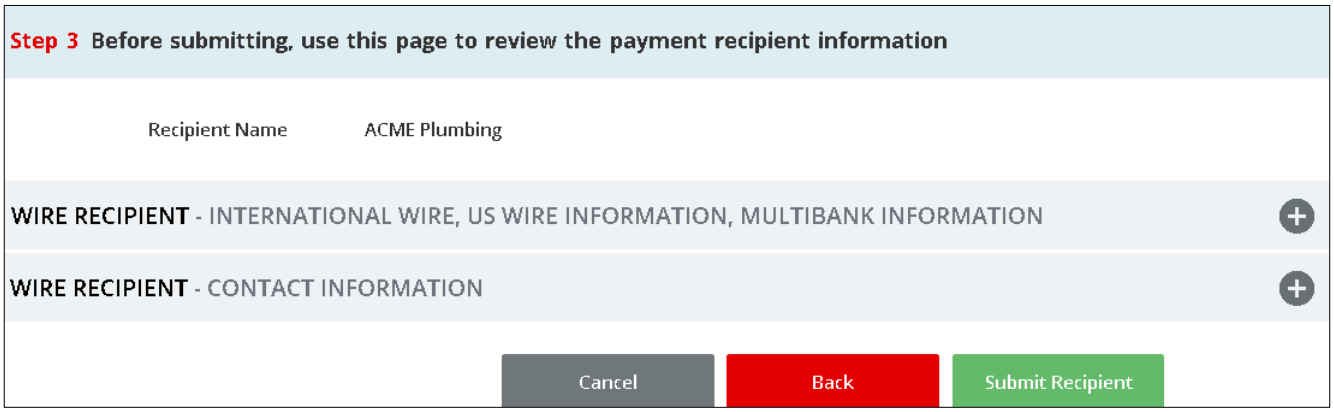

Figure 5-15: Step 3-Verifying and submitting recipient's information

A successful submit message will be displayed as under:

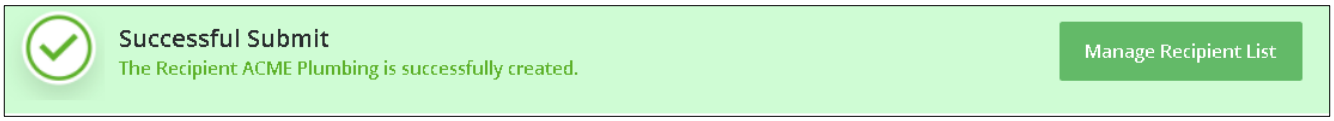

Figure 5-16: Successful submit and creation of recipient

After submitting the recipient's information, the new recipient will appear in the Manage Master Recipient List.

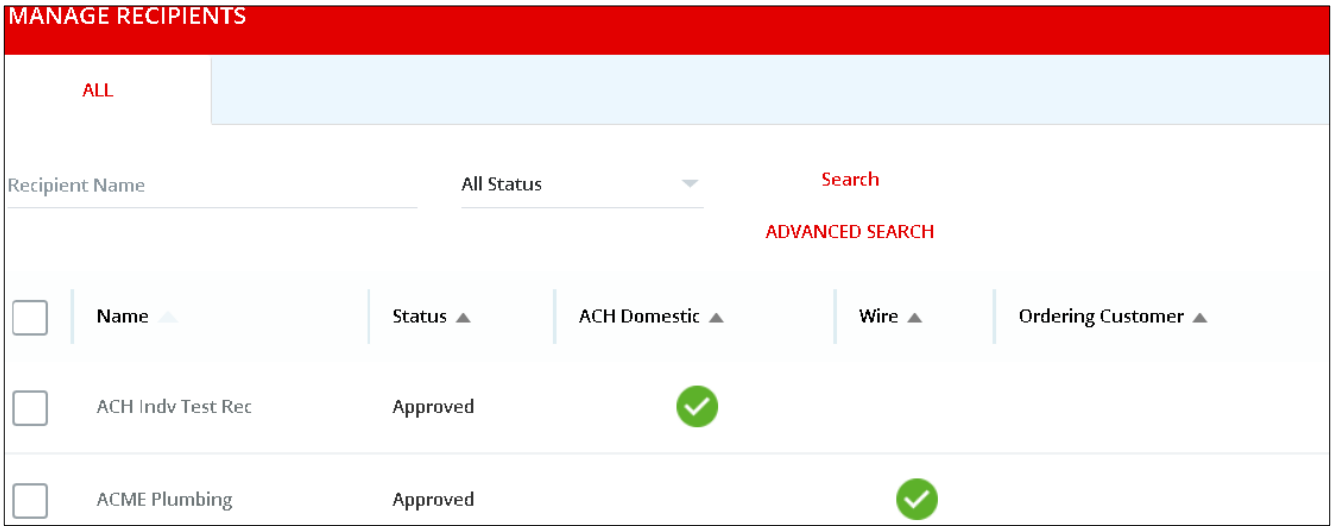

Figure 5-17: New recipient successfully added to the list

Creating a recipient while creating a payment or template

Recipients can also be created when creating payments or payment templates. During payment and template creation, you can specify recipient information by either selecting the recipient from the master list or creating a new one.

To create a payment / payment template, go to 'Payments' tab on the main page, select any option under 'Create ACH payment' or 'Create Wire Payments'.

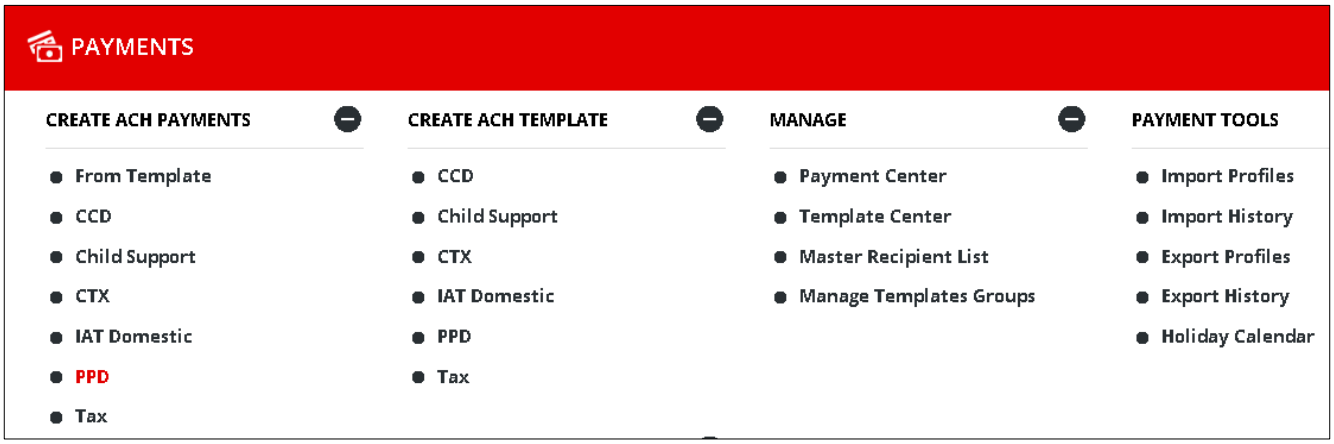

Figure 5-18: Creating a new recipient while creating a payment

As an example, PPD payment type has been selected, enter the payment information. Fields market with (*) are mandatory fields.

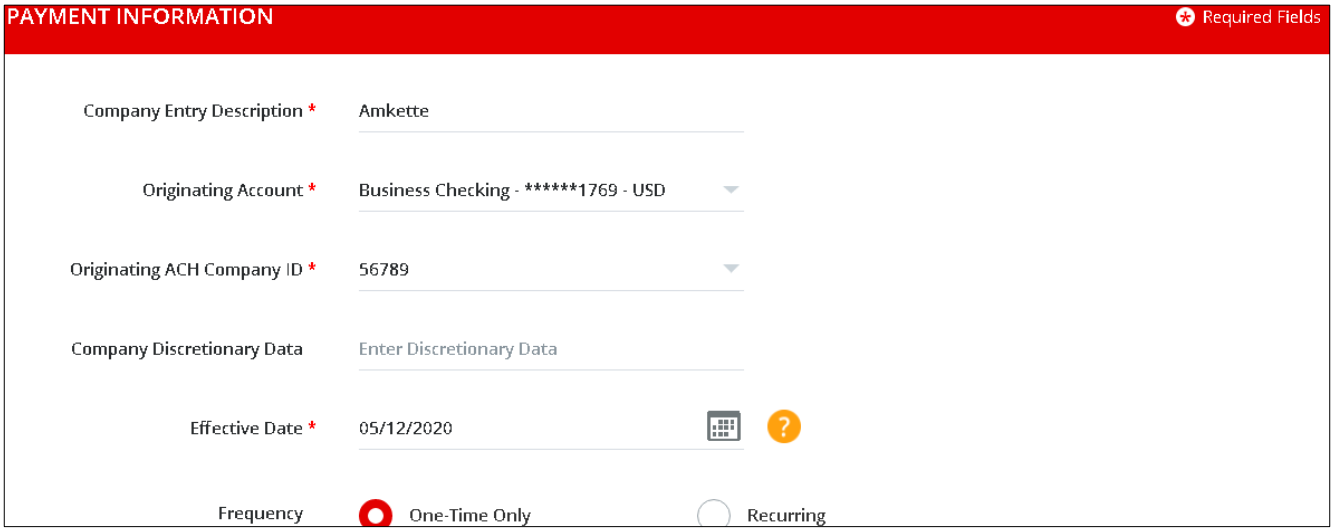

Figure 5-19: Updating payment information while creating a payment

Below the payment block, in the recipient block, select 'Create New' option:

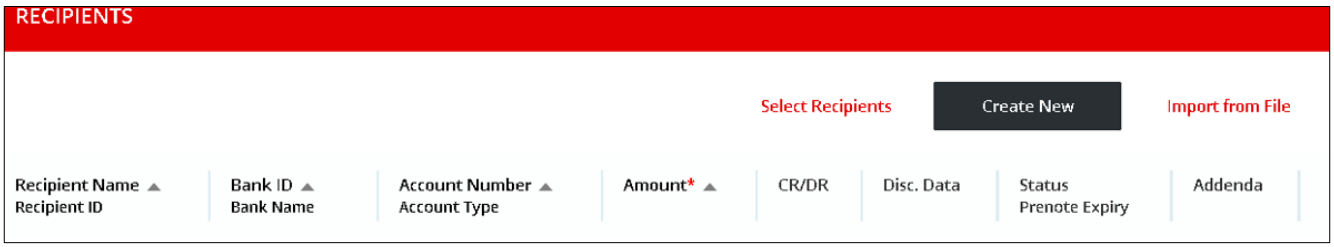

Figure 5-20: Creating a new recipient while creating a payment

The 'Create Recipient' screen will open, update the required fields. Please note fields marked with (*) are mandatory fields. Select the 'Option' check box if you want to save this Recipient to the 'Master Recipient List'. Once the recipient is added to the company's list it can be easily used again. Santander Treasury Link automatically defines the recipient type according to the type of payment that is being created.

User can also add recipient contact information and secondary information if needed, then click on 'Continue'.

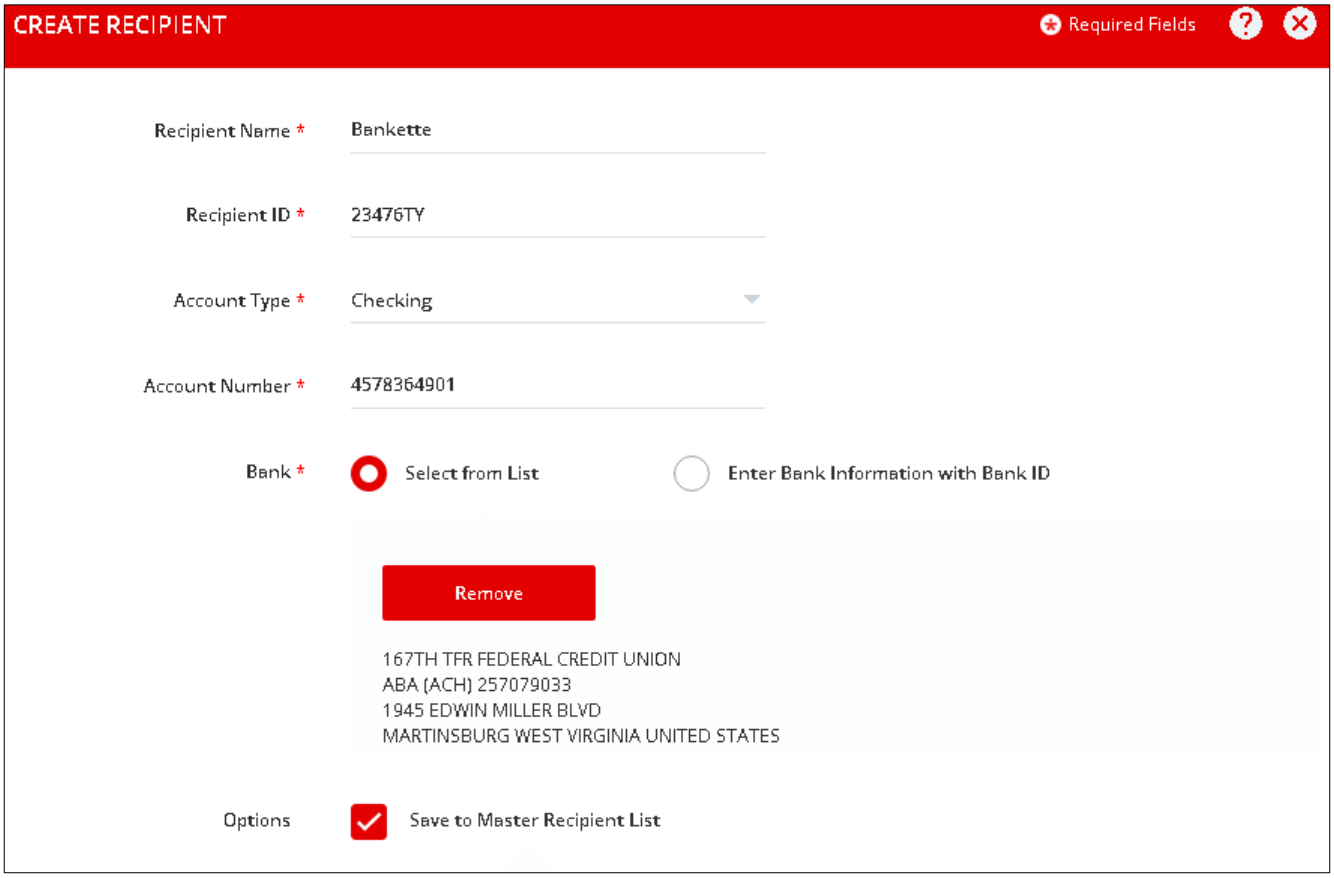

Figure 5-21: Saving the recipient to the master list while creating a payment

For example, if the above recipient has been created for ACH PPD payment, then Santander Treasury Link defines the recipient's usage as "ACH Domestic Recipient" and enables it for PPD payments.

User will get to preview the details before final submit.

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In case any changes are required, click on 'Edit' or click on 'Submit and Create'.

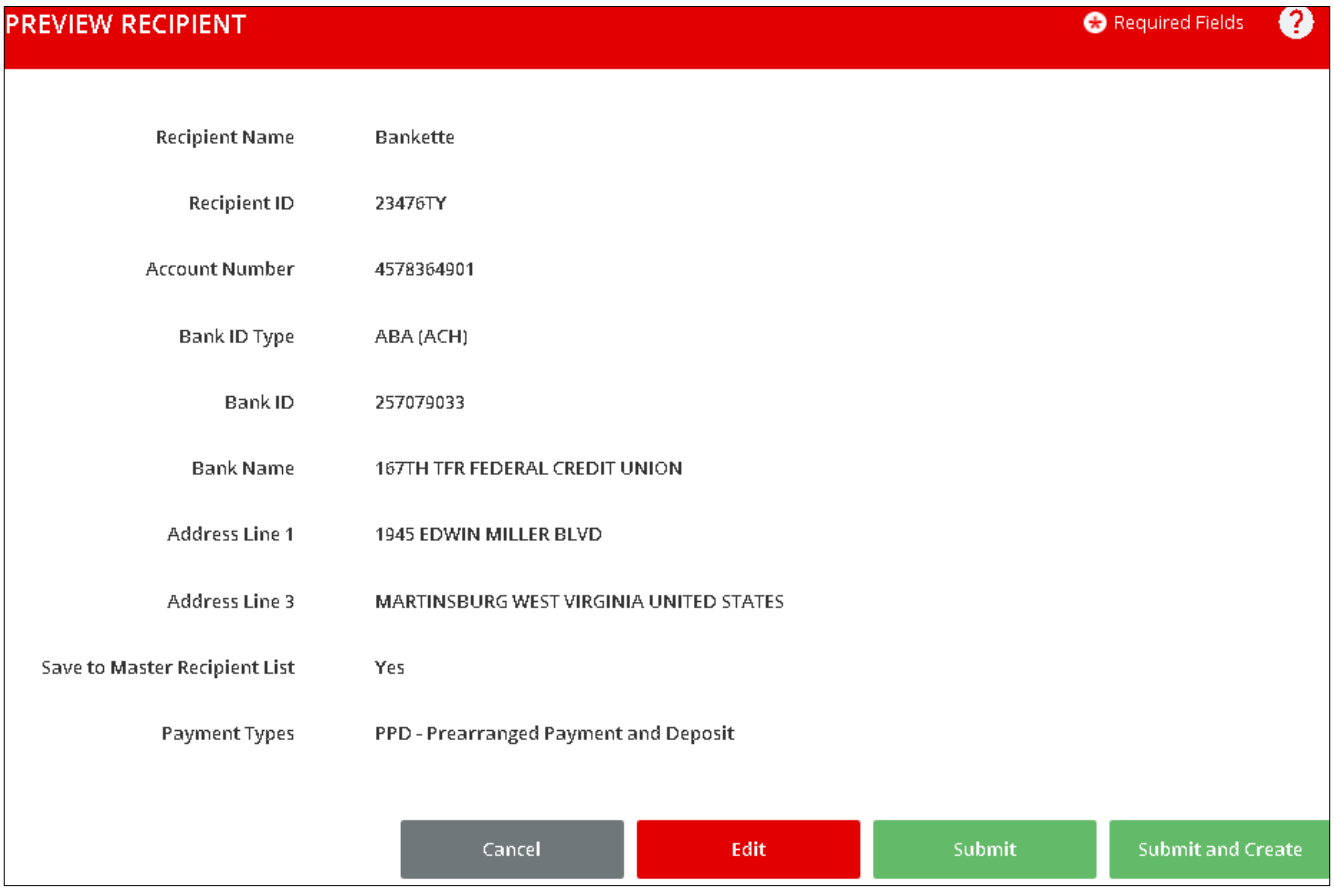

Figure 5-22: Preview of recipient

On successful submission, the newly created recipient will reflect under 'PPD Payments' screen and will be available for selection.

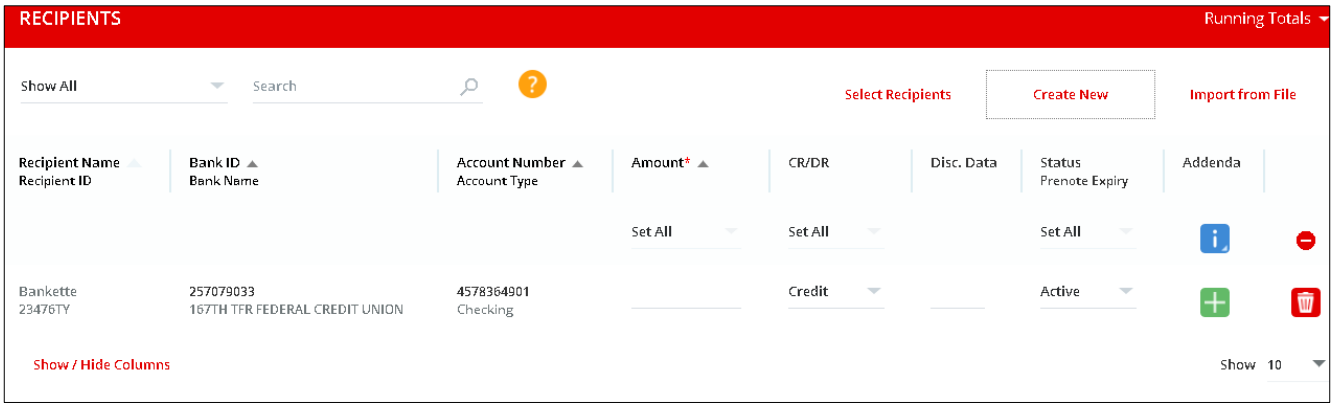

Figure 5-23: Newly created recipient available for selection

Recipient import profiles

To create a recipient import profile, click 'Import Profiles' under 'Payment Tools' in the Payments menu.

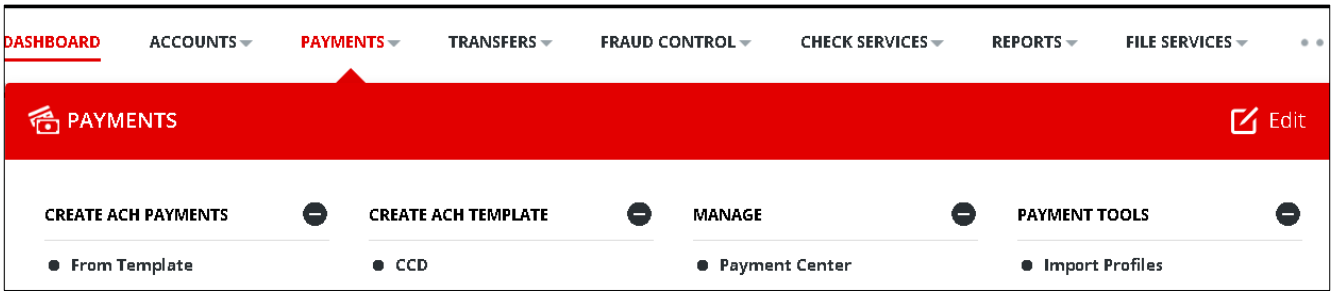

Figure 5-24: Opening Manage Payment Import Profiles

The below given 'Manage Payment Import Profiles' page will open. Click 'Create Profile' to open the Create Import Profile page.

Figure 5-25: Manage Payment Import Profiles page

Step 1: On the Create Import Profile page, enter a profile name and select a file format. User can select file format as per their need, available options are:

- ACH NACHA
- ACH User Defined
- Wire Standard
- Wire User Defined

Note: For more information on file formats for profiles, see **Creating a payment import profile** in the Payments section of this guide.

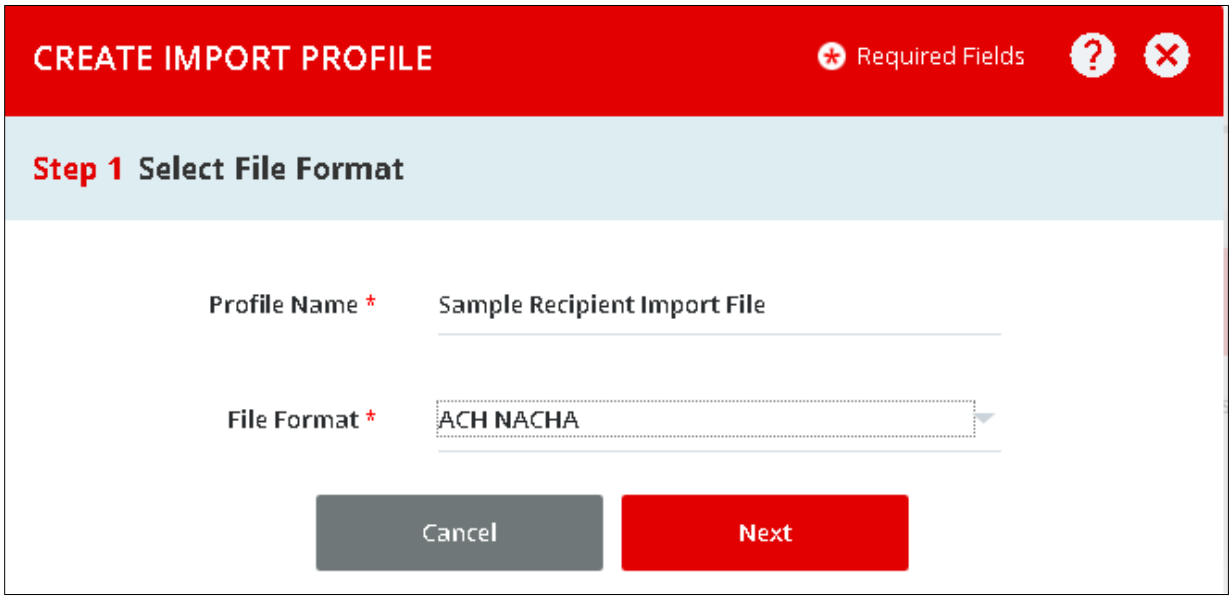

Figure 5-26: Selecting a file format for the recipient import profile

After selecting a file format, click on 'Next'

Step 2: The screen for 'File Format Information' will open. As an example, 'Recipients' file content type has been selected as shown under.

Click on 'Next' to continue.

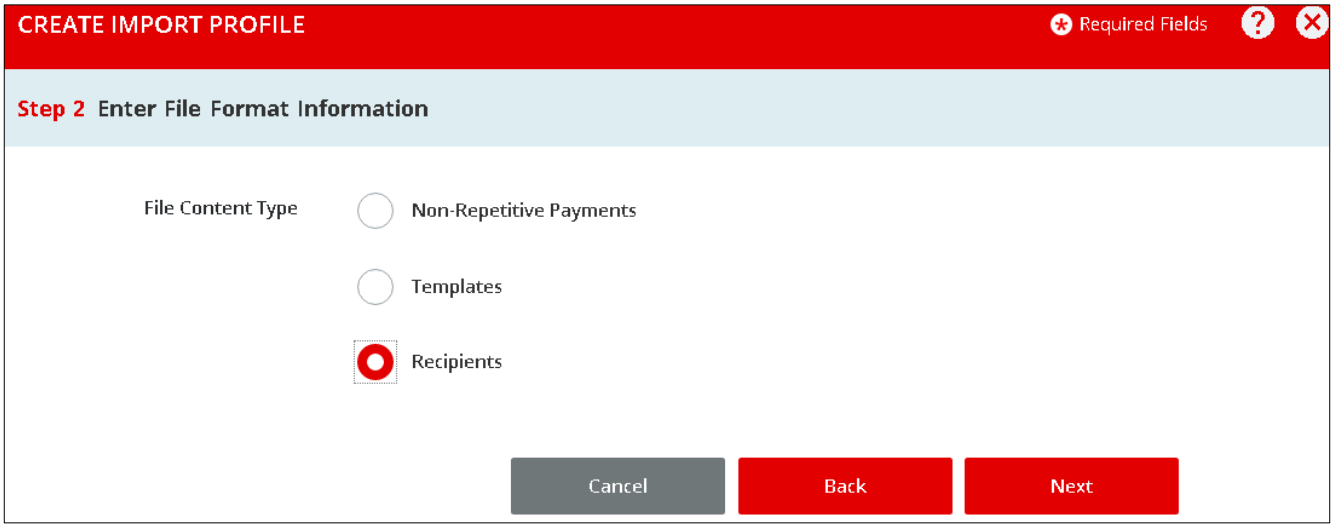

Figure 5-27: Selecting Recipients file content type

Step 3: Additional fields for creating the import profile will be seen. User will need to make selections for Profile Access, Recipient Import and Options.

On making appropriate selections, click 'Next'

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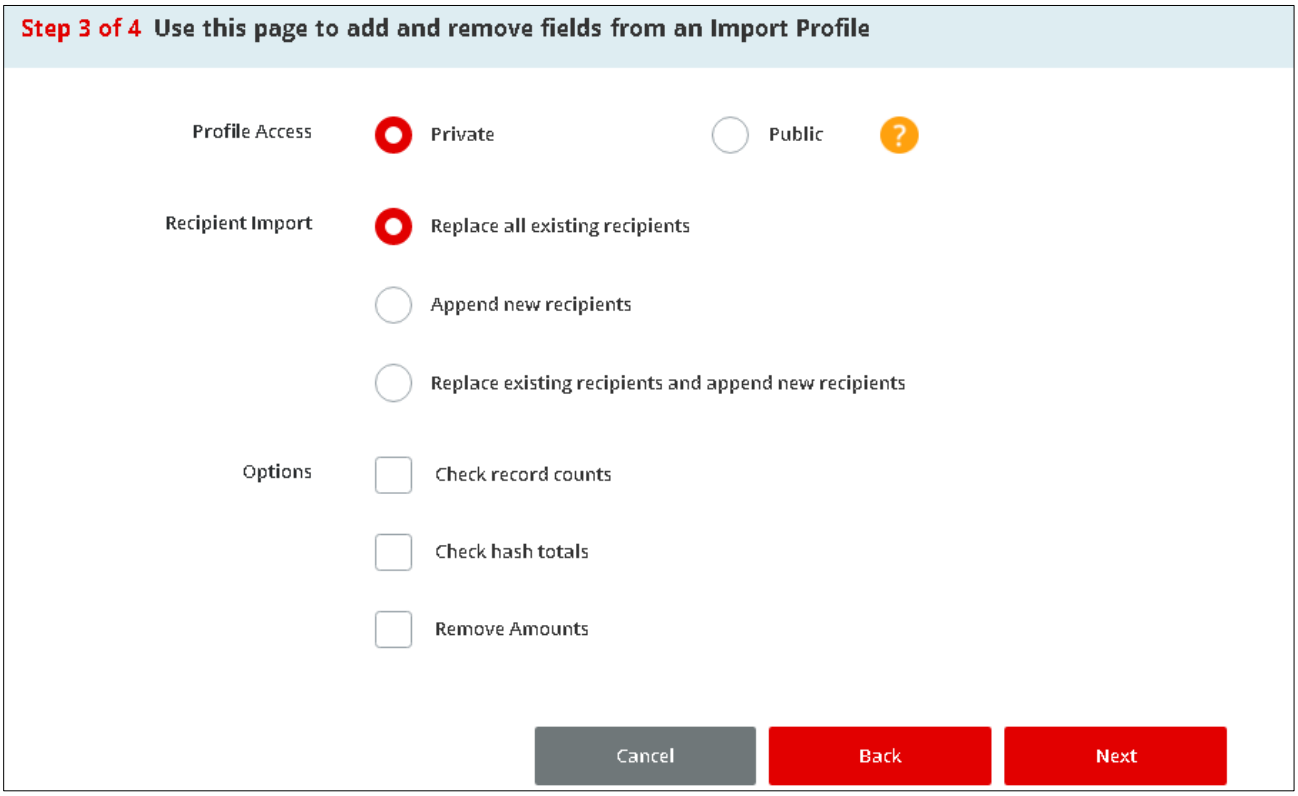

Figure 5-28: Making additional field selections

Step 4: Review the information on the Preview Import Profile page. If any changes are needed, click 'Back' else, click 'Submit Profile'.

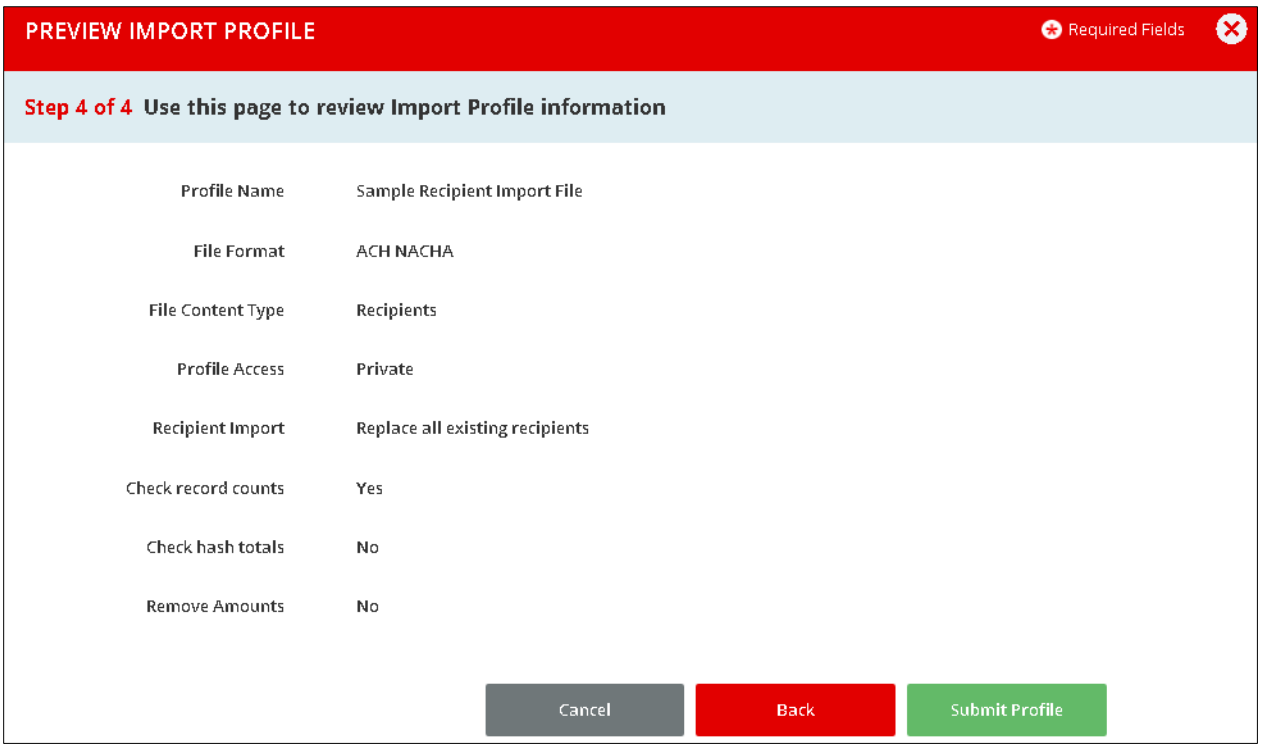

Figure 5-29: Previewing and submitting the profile

On submission, user will get the following message on their screens, confirming creation of the 'Import Profile'.

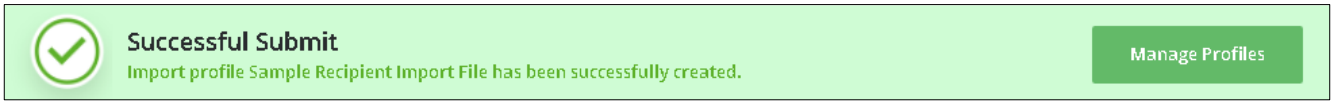

Figure 5-30: Successful Submission of Import Profile

A message on the 'Manage Payment Import Profiles' page will confirm successful submission of newly created profile, which will appear in the list as below.

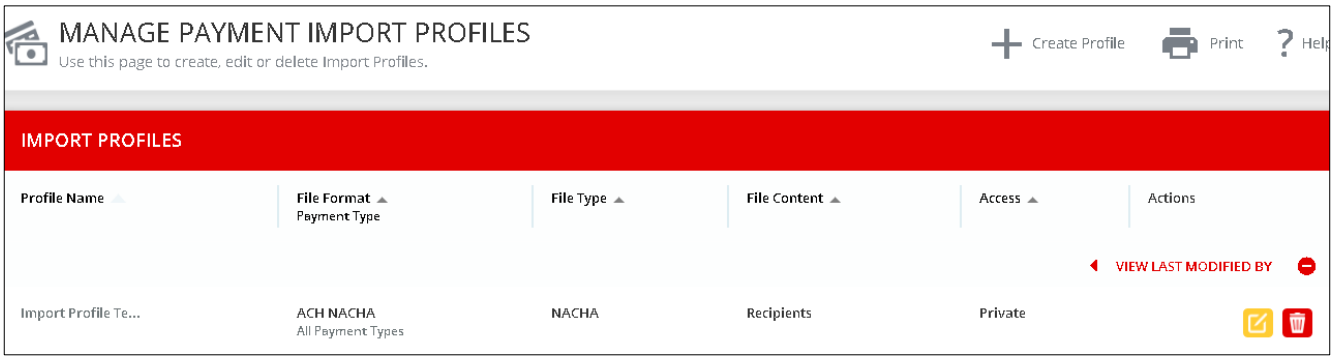

Figure 5-31: Successful submission of the recipient import profile

Importing a recipient

During the process of creating a new ACH payment or template, you can add a recipient to the payment by importing the details from an external file. To use this feature, an import profile must have been previously created for the recipient.

To create a payment / payment template, go to 'Payments' tab on the main page, select any option under 'Create ACH payment' or 'Create Wire Payments'. (This process has been described in Sub Section: Creating a recipient while creating a payment or template).

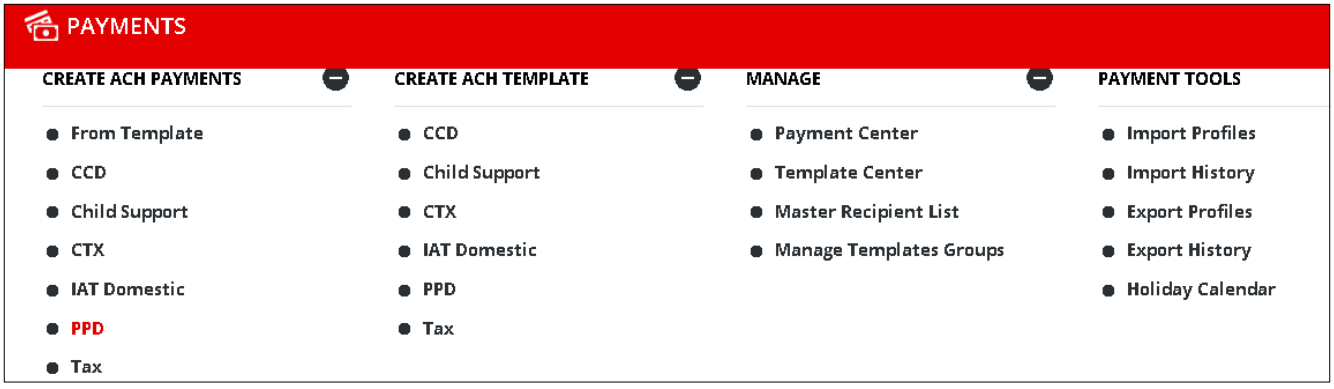

Figure 5-32: Successful submission of the recipient import profile

As an example, PPD type of payment, under 'Create ACH Payments' has been selected.

Update the payment information as shown below:

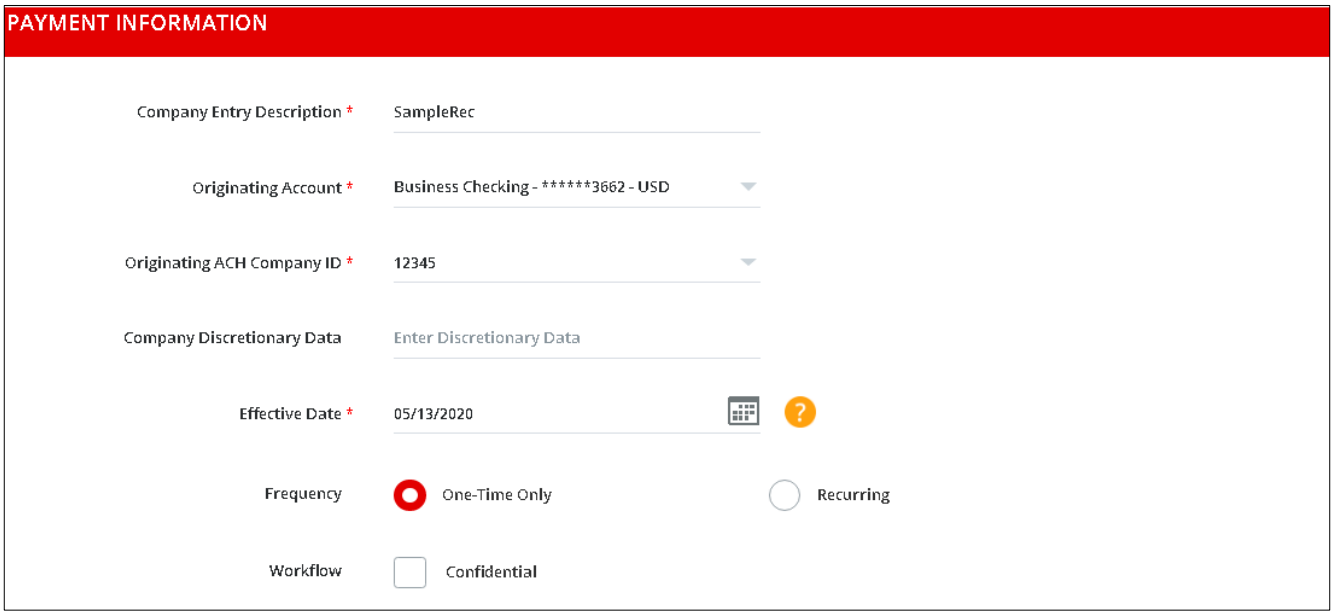

Figure 5-33: Updating payment information under the payment screen

In the 'Recipients' block, select option 'Import from File' as shown below:

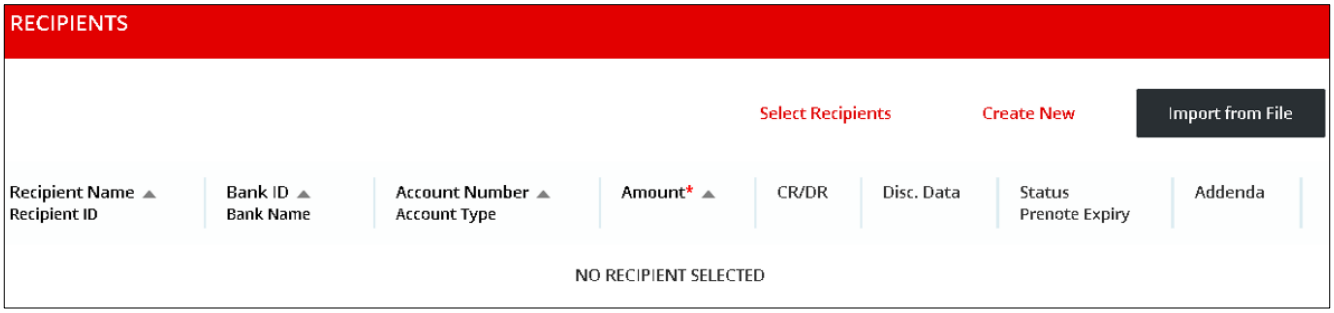

Figure 5-34: Importing a recipient from a file while creating a payment

Clicking the 'Import from File' button will open 'Import Recipient' screen.

Step 1: Select the 'Import Profile Name' from the Profile list, then click the 'Next' button.

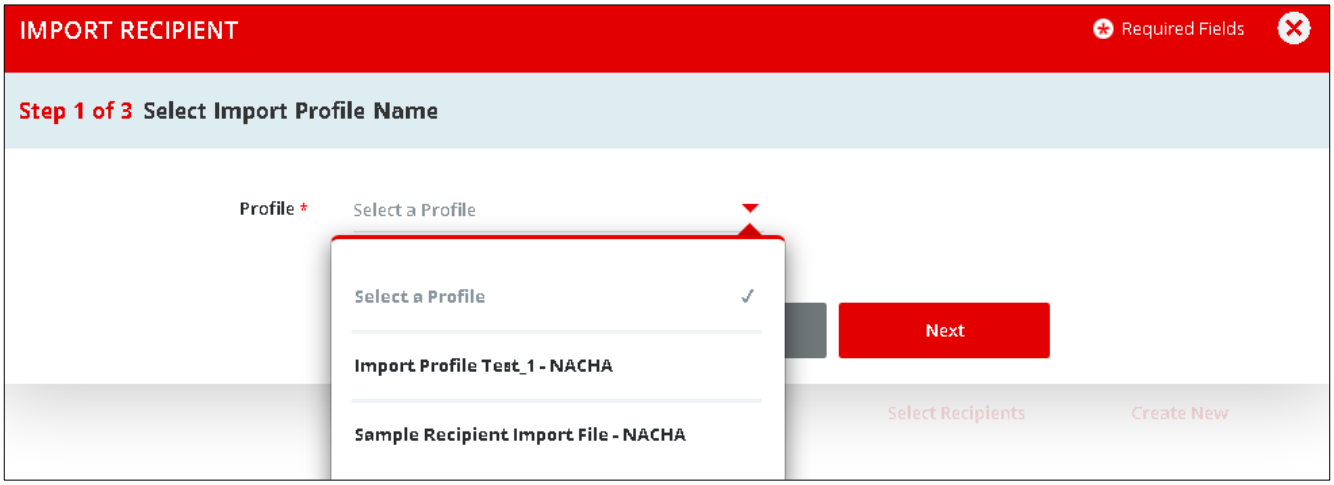

Figure 5-35: Selecting the import profile

The overlay will prompt you to select a file. Click Browse to select the file, then click 'Next'.

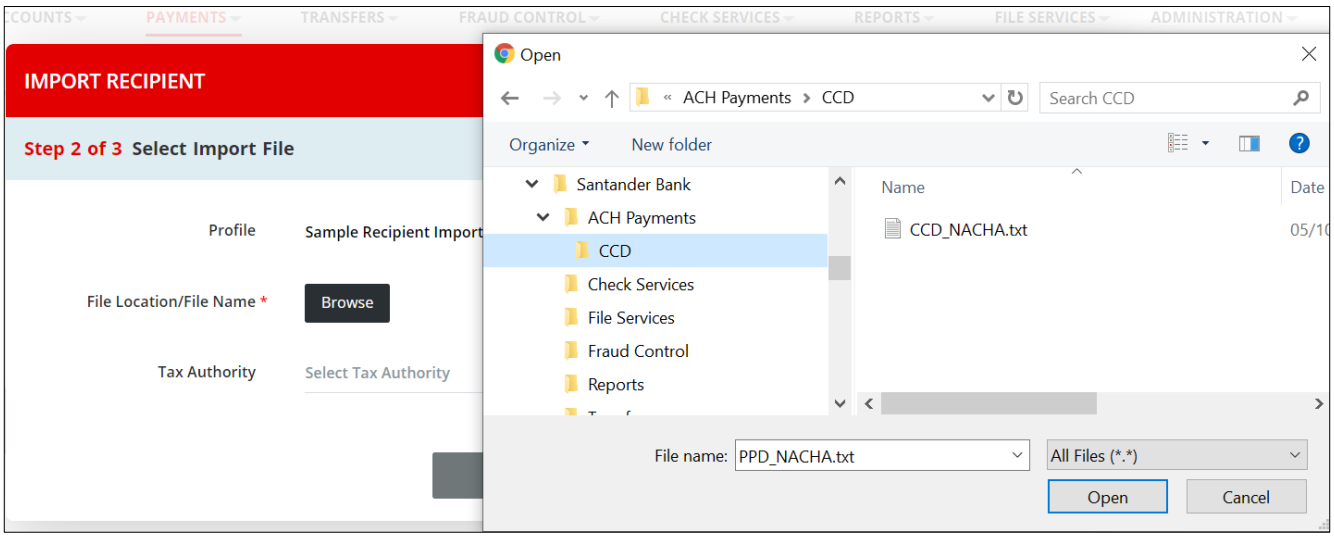

Figure 5-36: Selecting the file for the import profile

After selecting the required file, select the relevant 'Tax Authority';

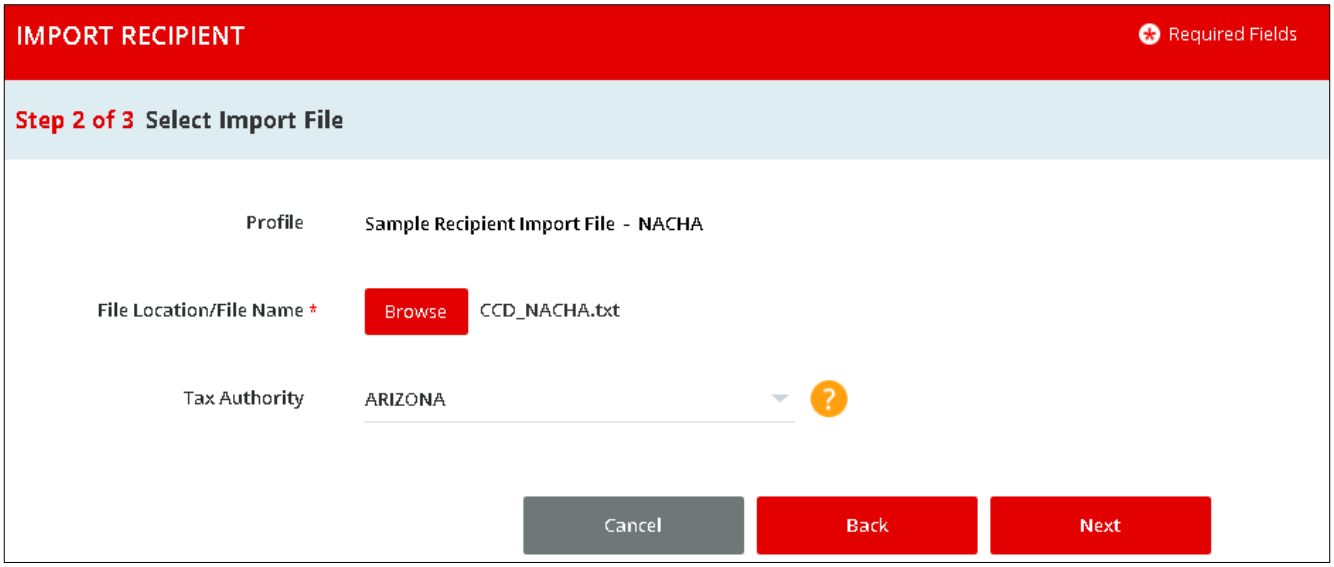

Figure 5-37: Upload file selected

Click on 'Next' to go to Step 3, as shown below, review the updated information:

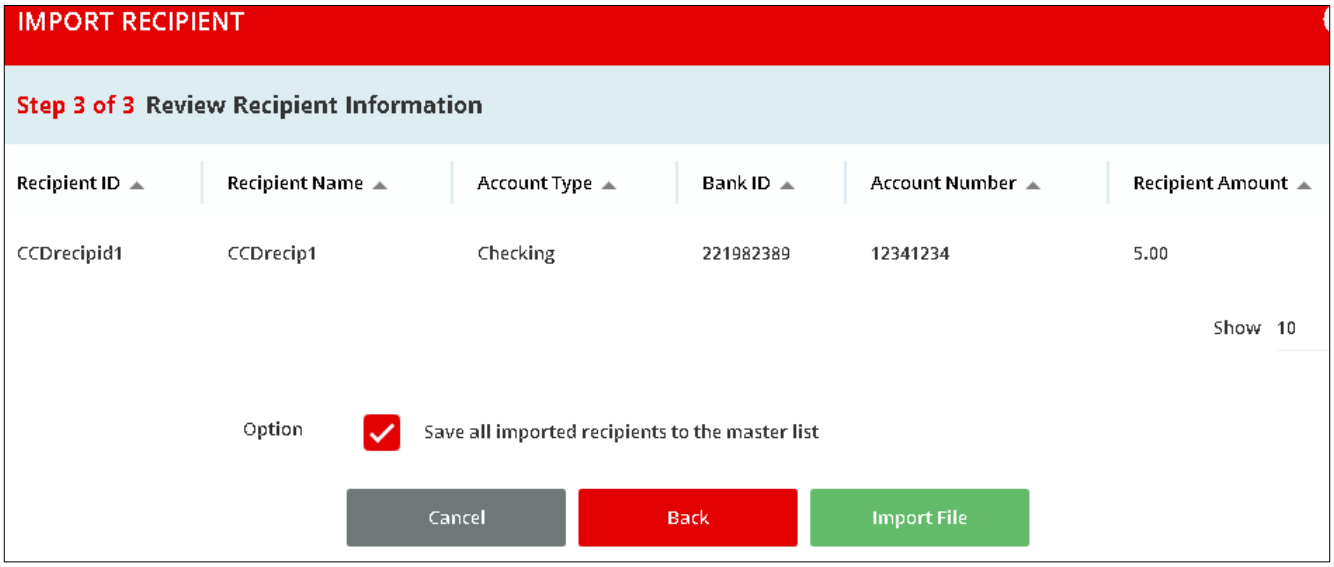

Figure 5-38: Review Recipient Information

Click 'Import File' to go to the next step.

The uploaded details will show under the 'Recipients' block as shown under:

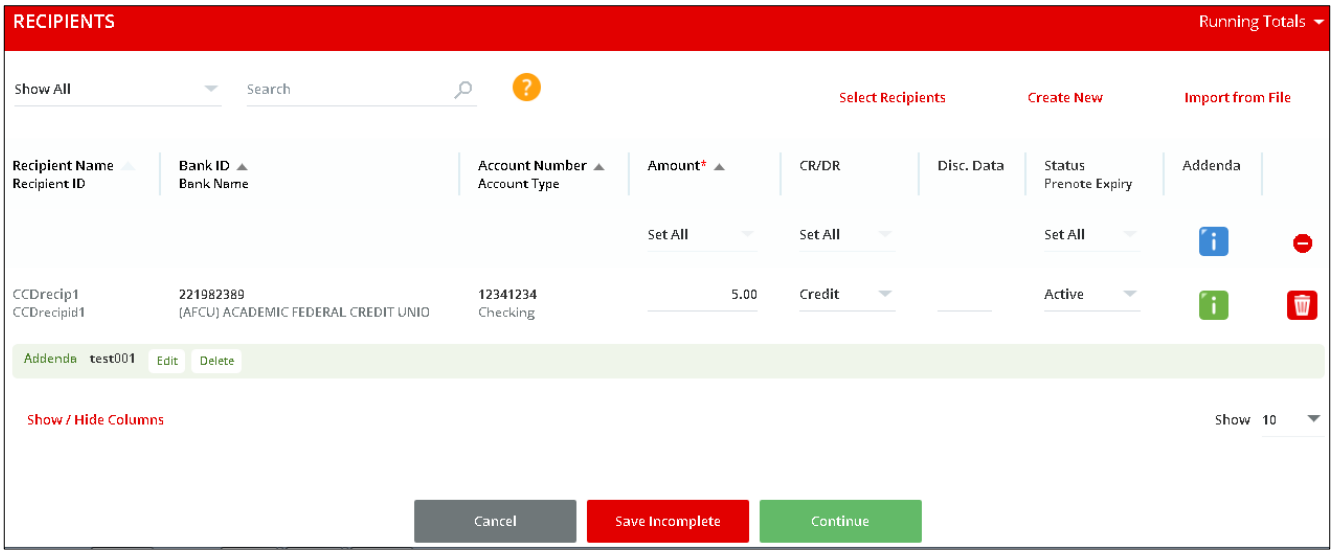

Figure 5-39: Profile imported to Recipients block

Click on 'Continue' to go to the next screen.

A preview screen as shown under will open:

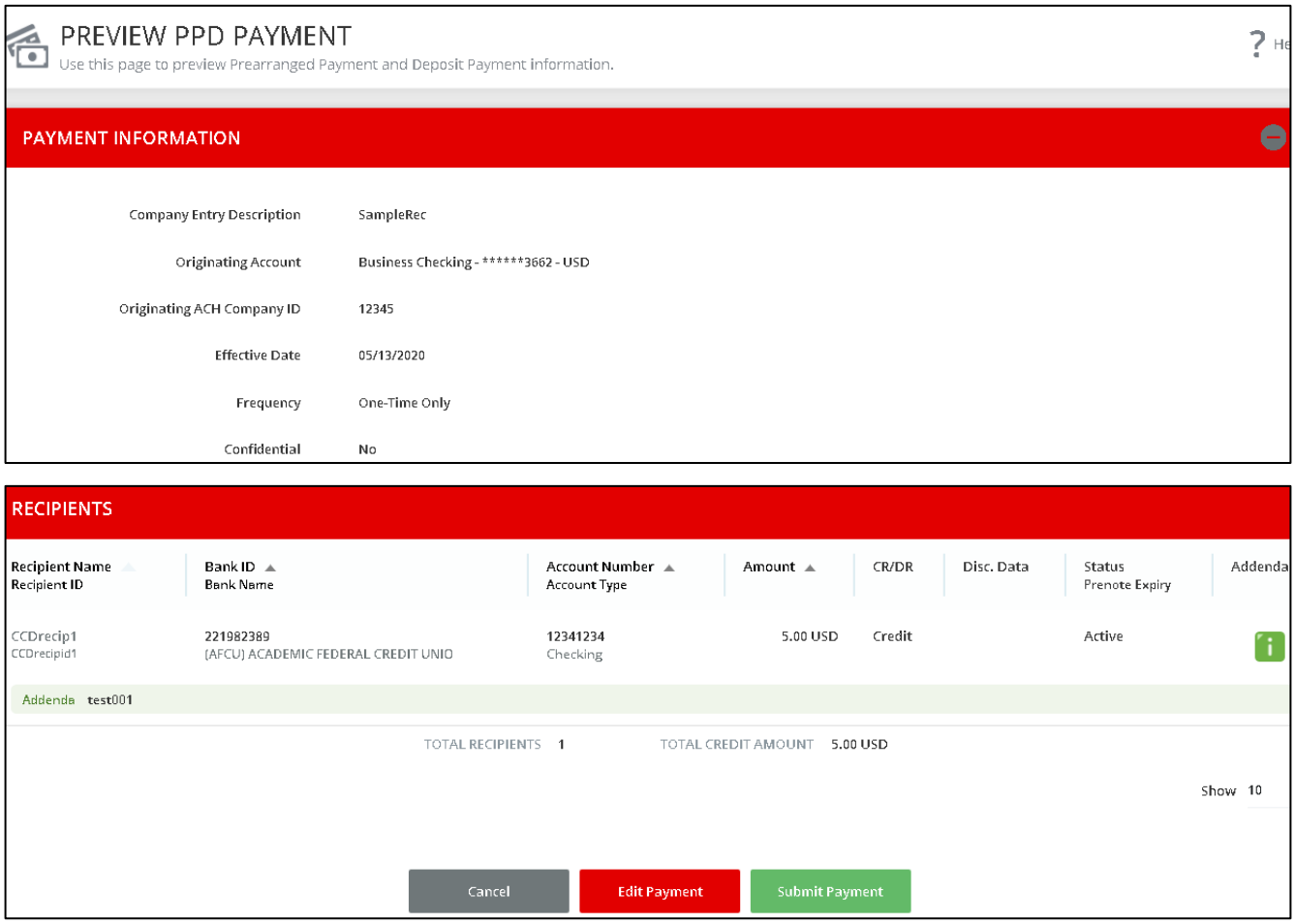

Figure 5-40: Preview of PPD payment with Import Profile

Click on 'Submit' and a successful submit message will be generated as under:

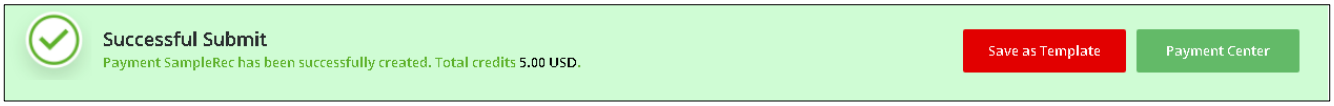

Figure 5-41: Successful Submit

In case you want to save the above payment details as a template, click on 'Save as Template'.

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Section 6: **Payments**

Santander Treasury Link provides a Payment Center where you can view and manage ACH and wire payments. To open, click Payment Center under the 'Manage' column in the Payments menu.

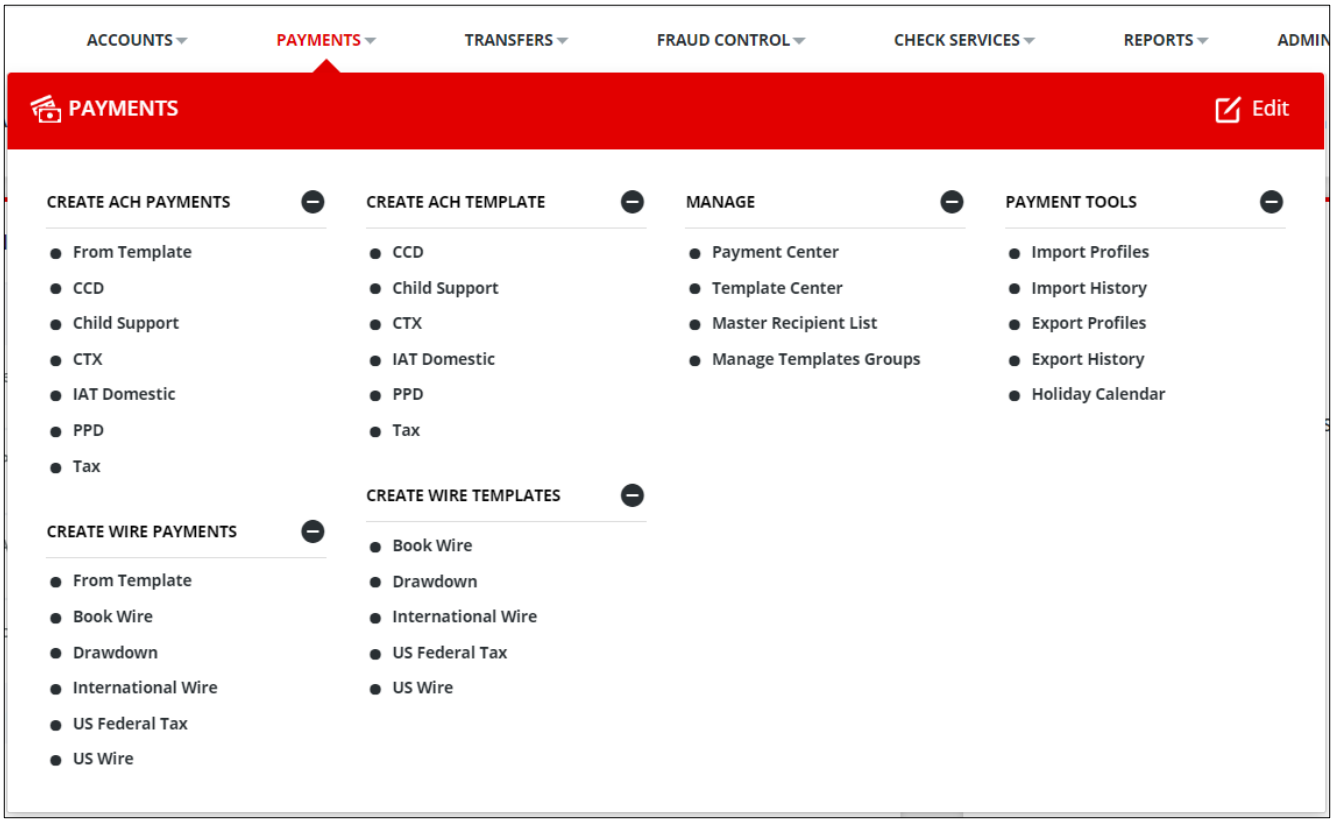

Figure 6-1: Opening the Payment Center

By default, the 'Manage Payments' page will open with the 'ALL' tab where the user can view the processed payments. To view the pending payments, click the second tab 'Pending' on the same display page.

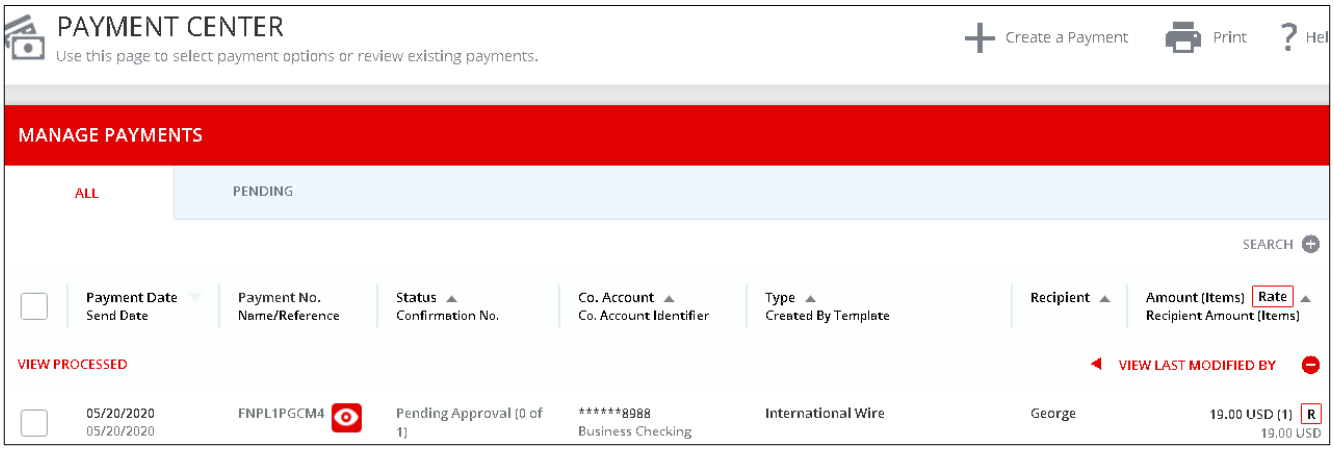

Figure 6-2: Payment Center default view (All payments)

The Payment Center gives you the following capabilities:

- Create new ACH and wire payments and templates
- Search for payments
- Perform the following actions on payments:
  - Approve
  - Reject (if the item is pending approval)
  - Delete
  - Export
  - Reverse transactions or batches (completed ACH payments only)
- View ACH and wire payment summary and detail reports
- Select multiple payments and quickly perform the same action on all items at once

In any list of items in the Payment Center, clicking the Select All button selects all items on the page. The column check boxes allow the user to select or deselect one or more of the items and then perform an action on all the selected items at once.

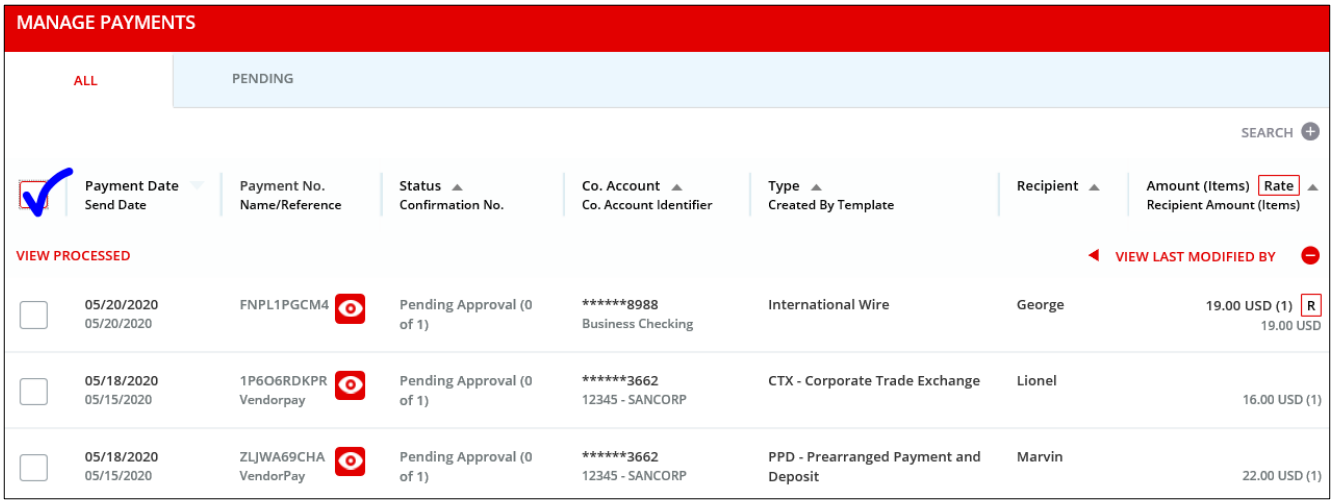

Figure 6-3: Selecting items to process

If the View Recipients link appears, the payment has more than one recipient. Clicking this link displays the 'View Recipients' overlay, which lists all recipients.

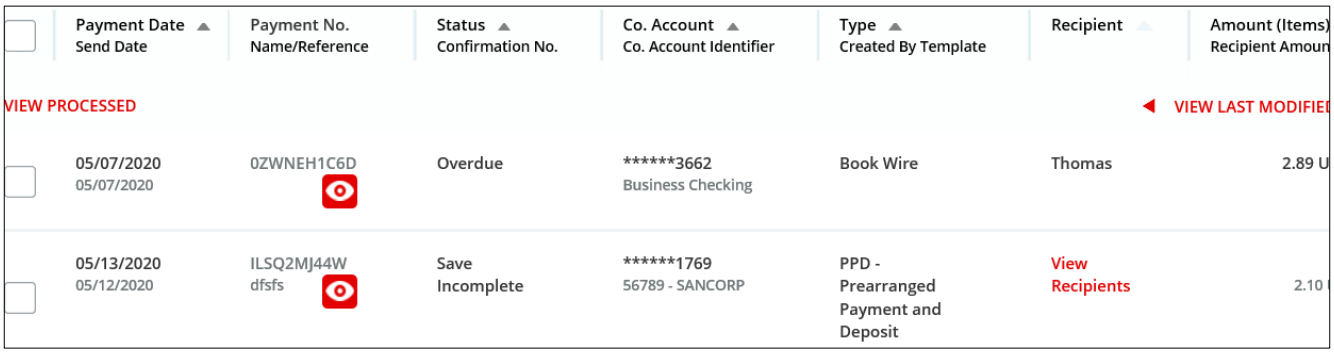

Figure 6-4: Viewing multiple recipients for a payment

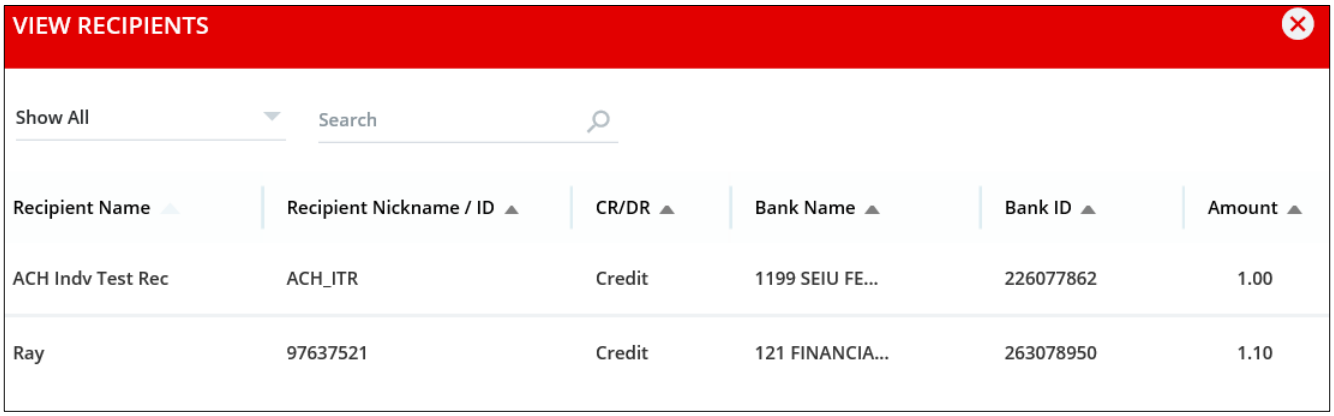

Figure 6-5: View Recipients overlay

Searching for a payment

A user can use the search options on any tab in the 'Payment Center' to filter the list below and locate payments according to a variety of criteria, such as;

Send date, Transaction date, Payment type and Payment status. These options can be used individually or in combination.

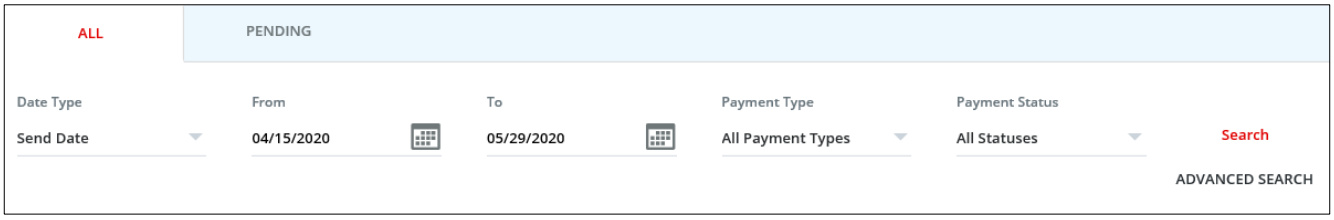

Figure 6-6: Payment Center search options

The Date Type could be Send Date (date the payment is entered and approved), Payment Date (Effective/Value Date) OR Date From & To are the search options that enable a user to locate payments based on the date.

The Payment Type option enables the user to search for payments based on their type such as All Payment Types, All ACH, All Wire Payments, Book Wire, CCD etc.

The Payment Status option enables the user to locate payments based on their status such as All Statuses, Awaiting Transmission, Completed, Confirmed, Deleted etc.

Click Search to find and list items that fit the basic search criteria. Click 'Advanced Search' to open an overlay with numerous additional search options.

The 'Advanced Search' option in addition to the existing search options, contains additional search criteria such as Transaction Detail & Recipient Information.

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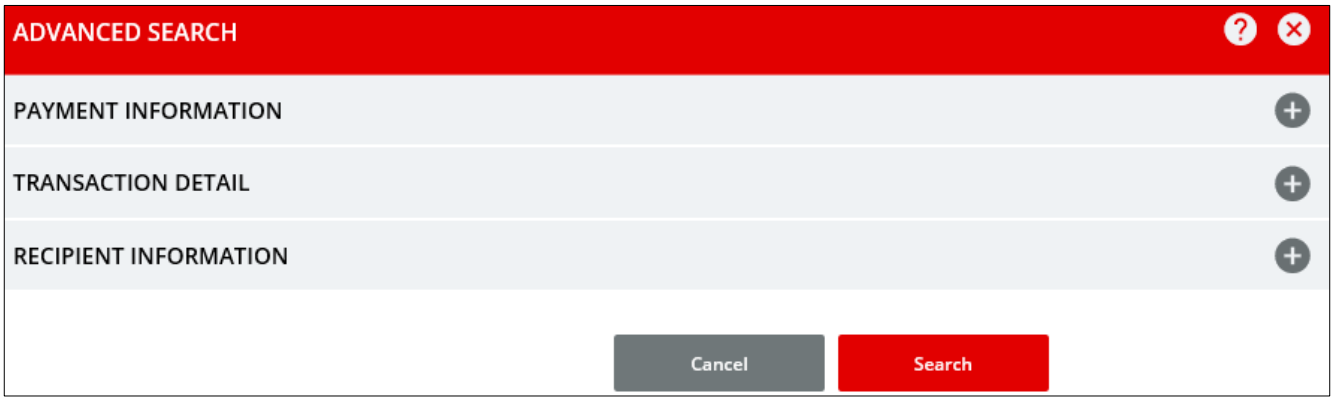

Figure 6-7: Advanced Search option on the Payment Center page

Creating an ACH payment

Santander Treasury Link supports the following ACH standard payment formats:

- CCD – Corporate Credit or Debt Entry
- Child Support
- CTX – Corporate Trade Exchange Entry
- IAT – Domestic International ACH Transaction
- PPD – Prearranged Payment/Depository Entry
- RCK – Re-presented Check Entry
- Tax

The required data fields differ somewhat by payment type, but the process to create any ACH payment is the same. The following example shows the steps to create an ACH PPD payment and simultaneously create a template so that the payment can be easily repeated in the future.

To create a PPD payment, click on 'Create a Payment' on the 'Payment Center' page as shown below PPD in either the Create a Payment list or the Payments menu.

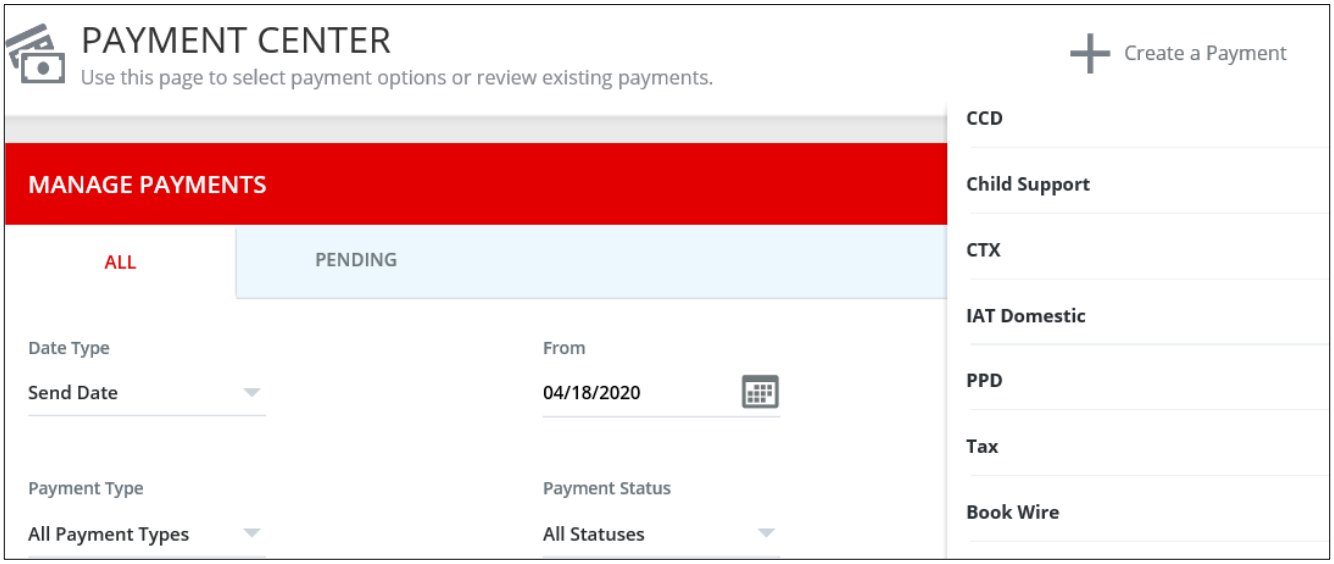

Figure 6-8: Opening Create PPD Payment

Or a user can create a PPD Payment by clicking on 'PPD' under the 'Create ACH Payments column' in the 'Payments' menu.

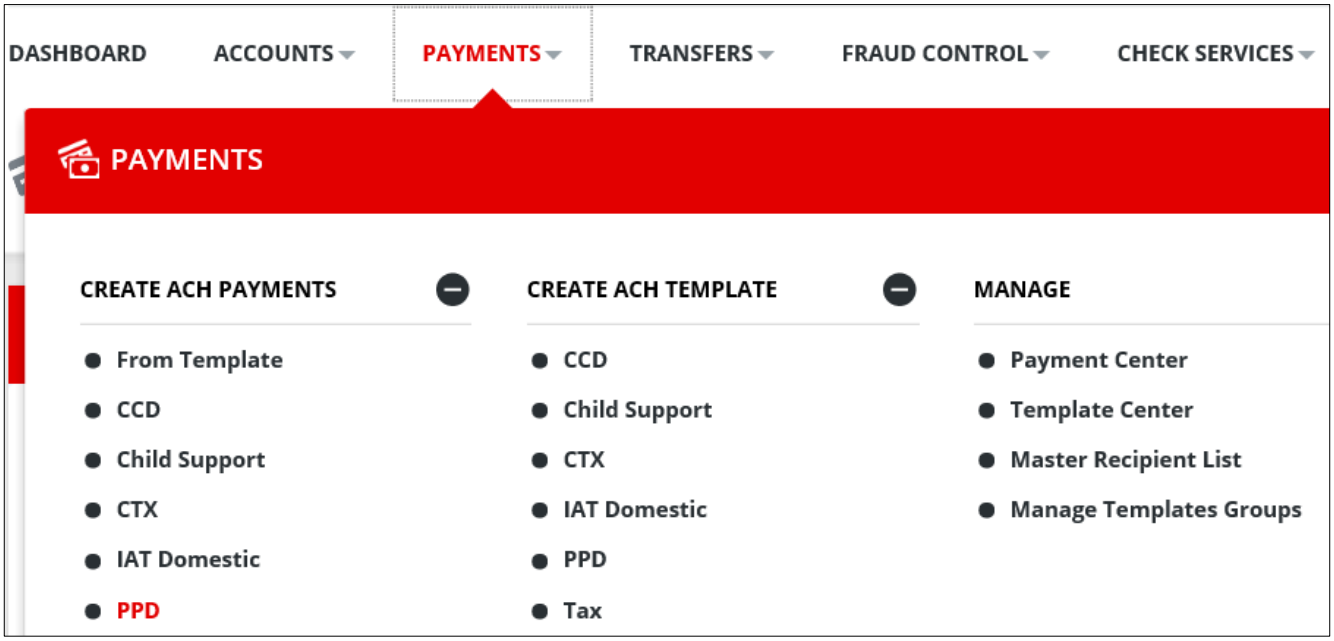

Figure 6-9: Opening Create PPD Payment

In the 'Payment Information' section on the 'Create PPD Payment' page, enter a description in the Company Entry Description field and select the Originating Account and the Originating ACH Company ID can be selected from the respective drop-down lists. In the Effective Date field, enter or select a date up to 30 days in the future. Select a Frequency option. If you select frequency option as Recurring, additional schedule and payment options will appear that a user will need to select.

Fields marked with (*) are mandatory fields.

Note: The originator establishes the value of the Company Entry Description field to provide the receiver with a description of the purpose of the entry. This field allows 10 positions.

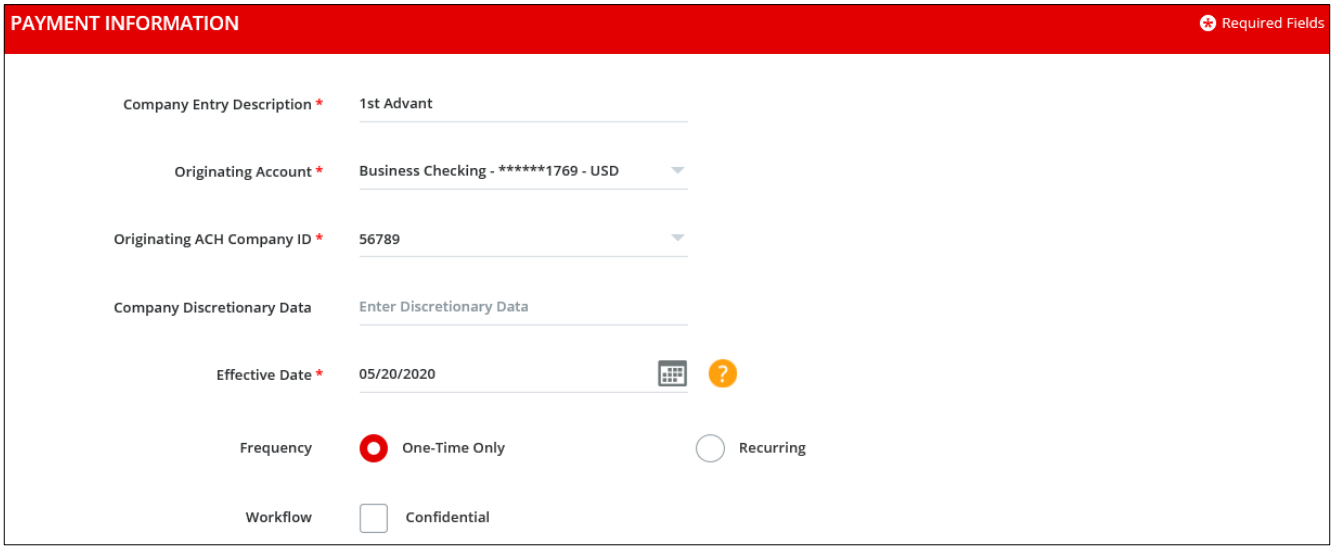

Figure 6-10: Updating the Payment Information in a PPD payment

In the 'Recipients' section of the 'Create PPD Payment' page, choose one of the options- Select Recipient (existing), Create New or Import from File. In the example above, an existing recipient is being selected.

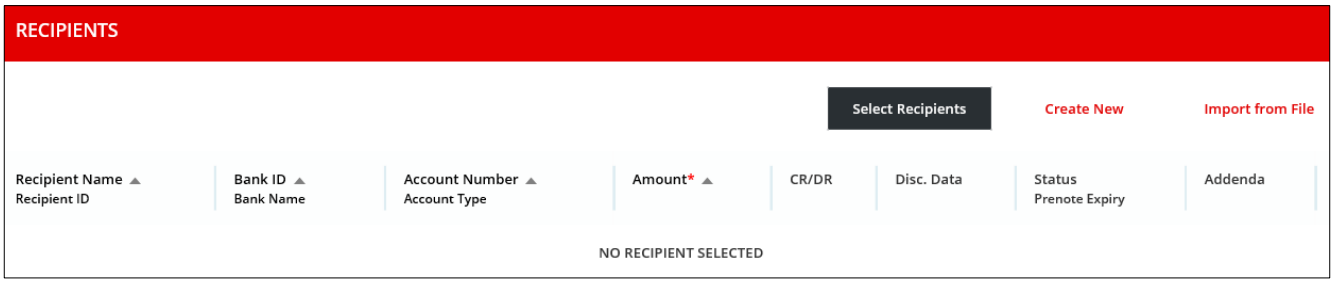

Figure 6-11: Selecting Recipients for a PPD payment

The 'Select Recipient' overlay will open, in which a user can select a recipient from the list.

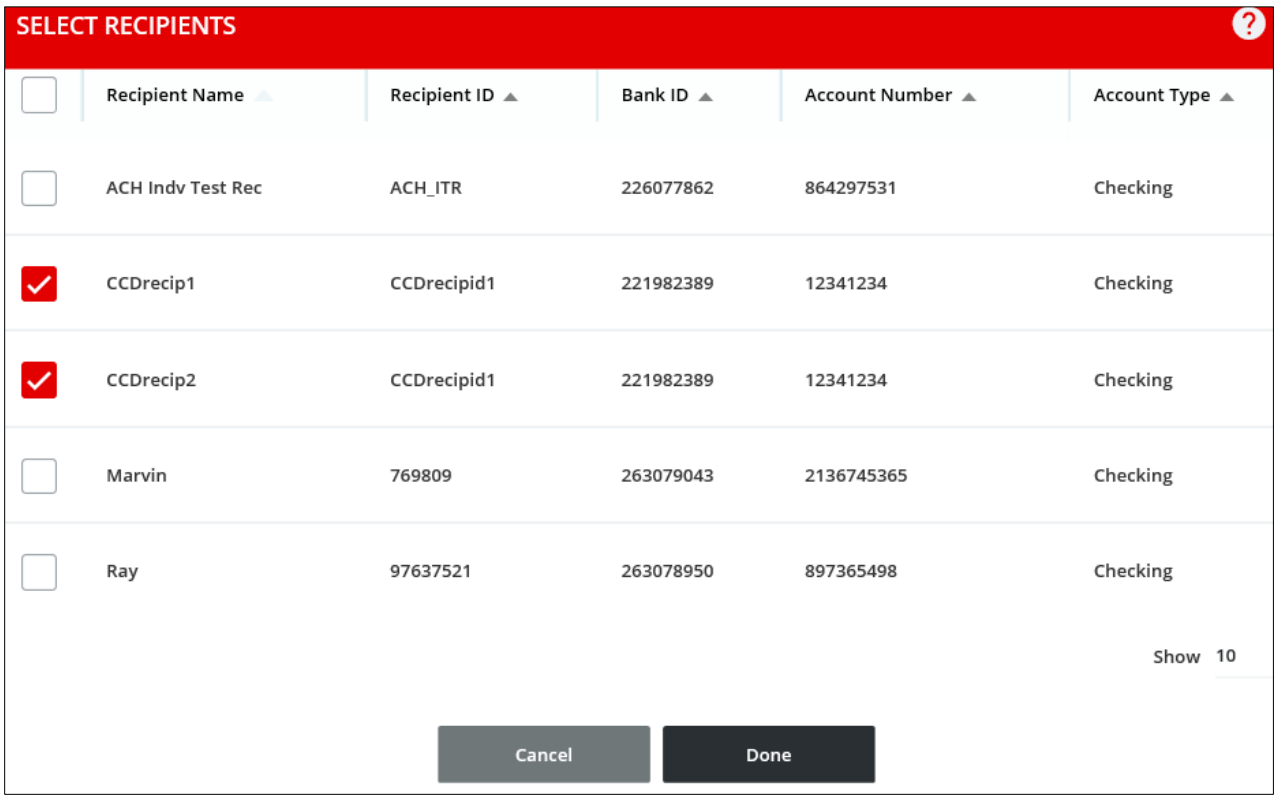

Figure 6-12: Selecting a previously created recipient

Alternatively, if a user wants to add a new recipient, select 'Create New'in the 'Recipients' section.

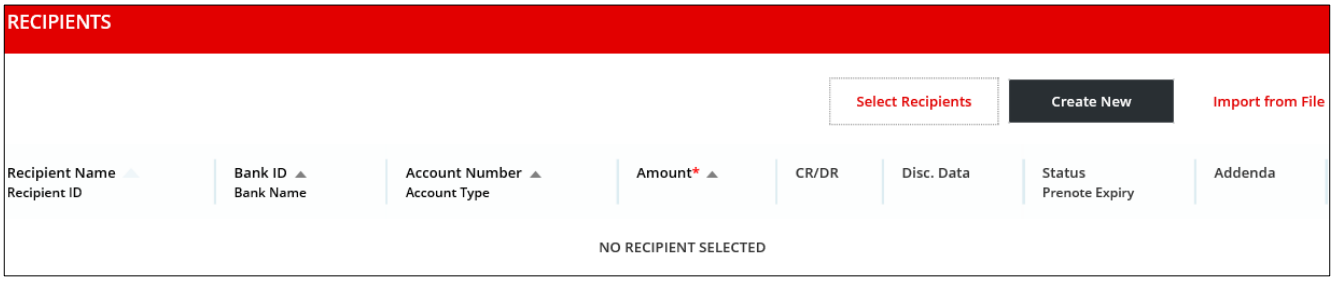

Figure 6-13: Selecting the Create Recipient option

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The 'Create Recipient 'overlay will open, allowing the user to enter the recipient's information, with an option to save the recipient to the master list. (See also '**Creating a recipient'** in **Recipient Management**.)

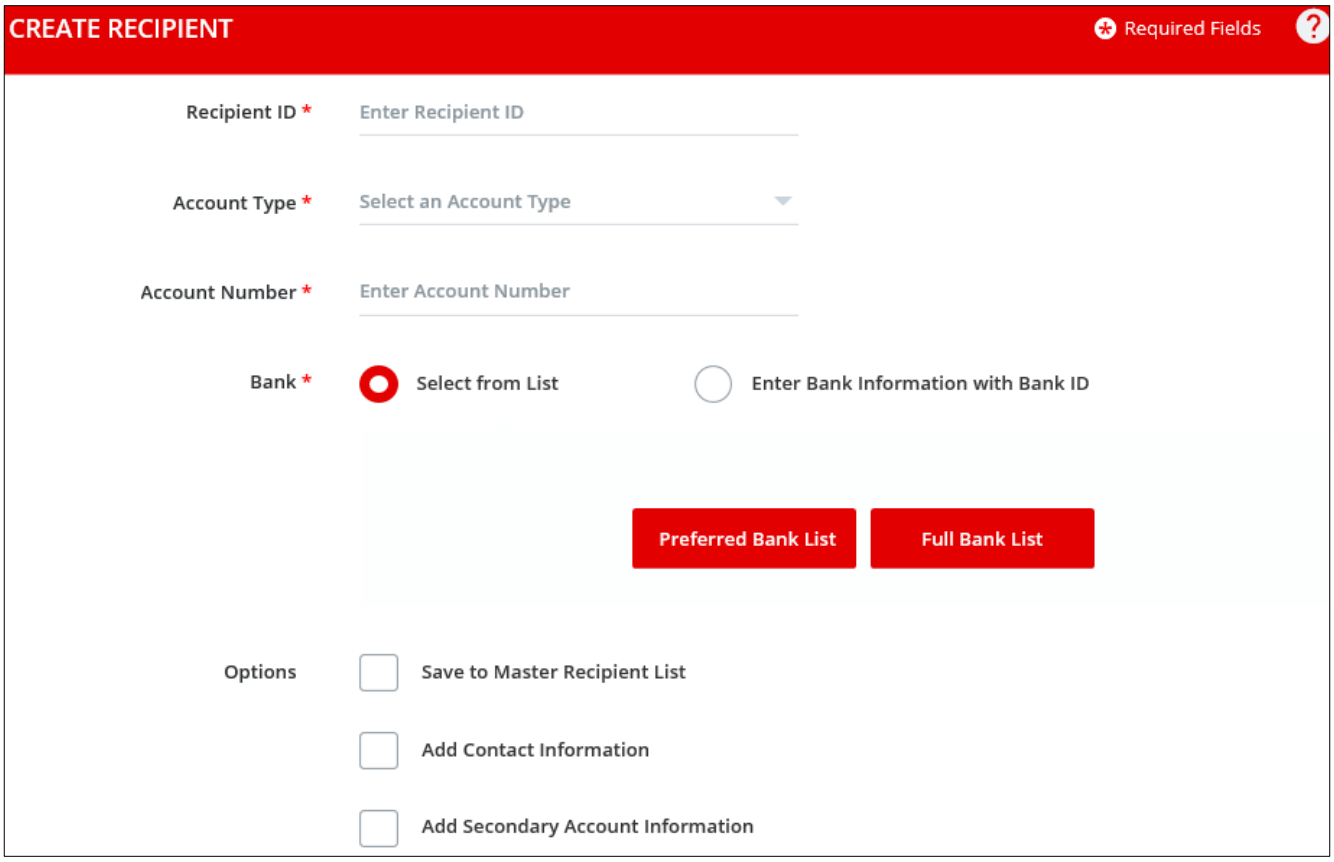

Figure 6-14: Create Recipient overlay

After you select a recipient for the payment, enter the amount(s) of the payment in the 'Amount' field in the Recipients section, then click 'Continue'.

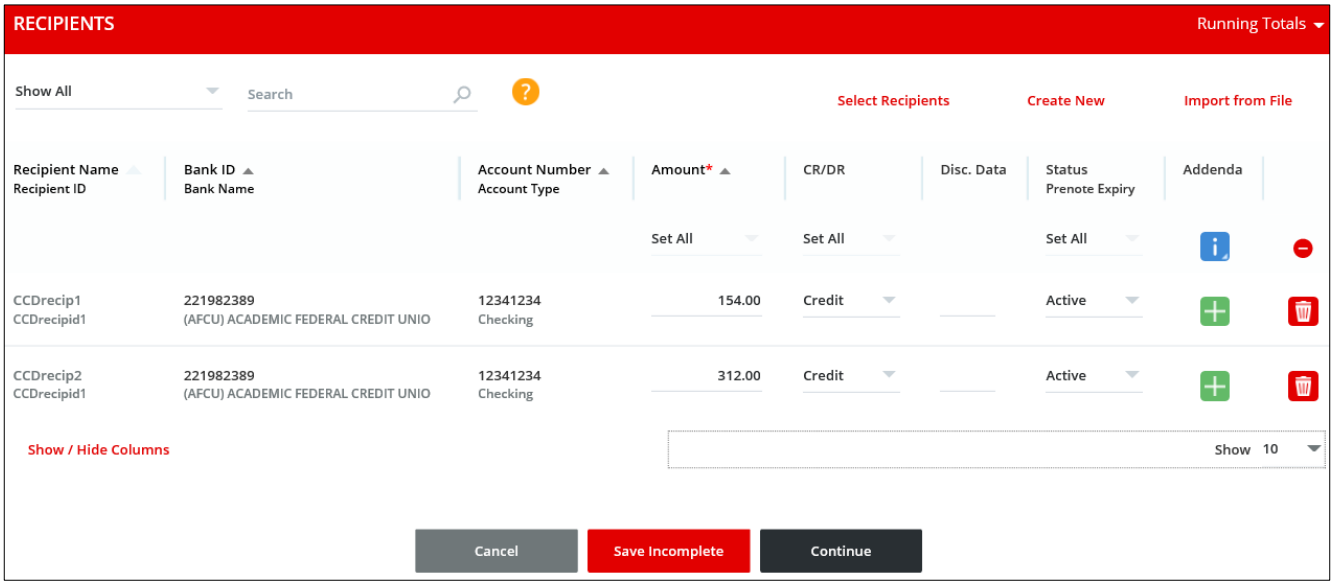

Figure 6-15: Entering the payment amount

Clicking on ‘Continue’ will open the ‘Preview PPD Payment’ page, allowing the user to review the payment and recipient information. If a user needs to make any changes, click ‘Edit Payment’. Otherwise, click ‘Submit Payment’ to continue.

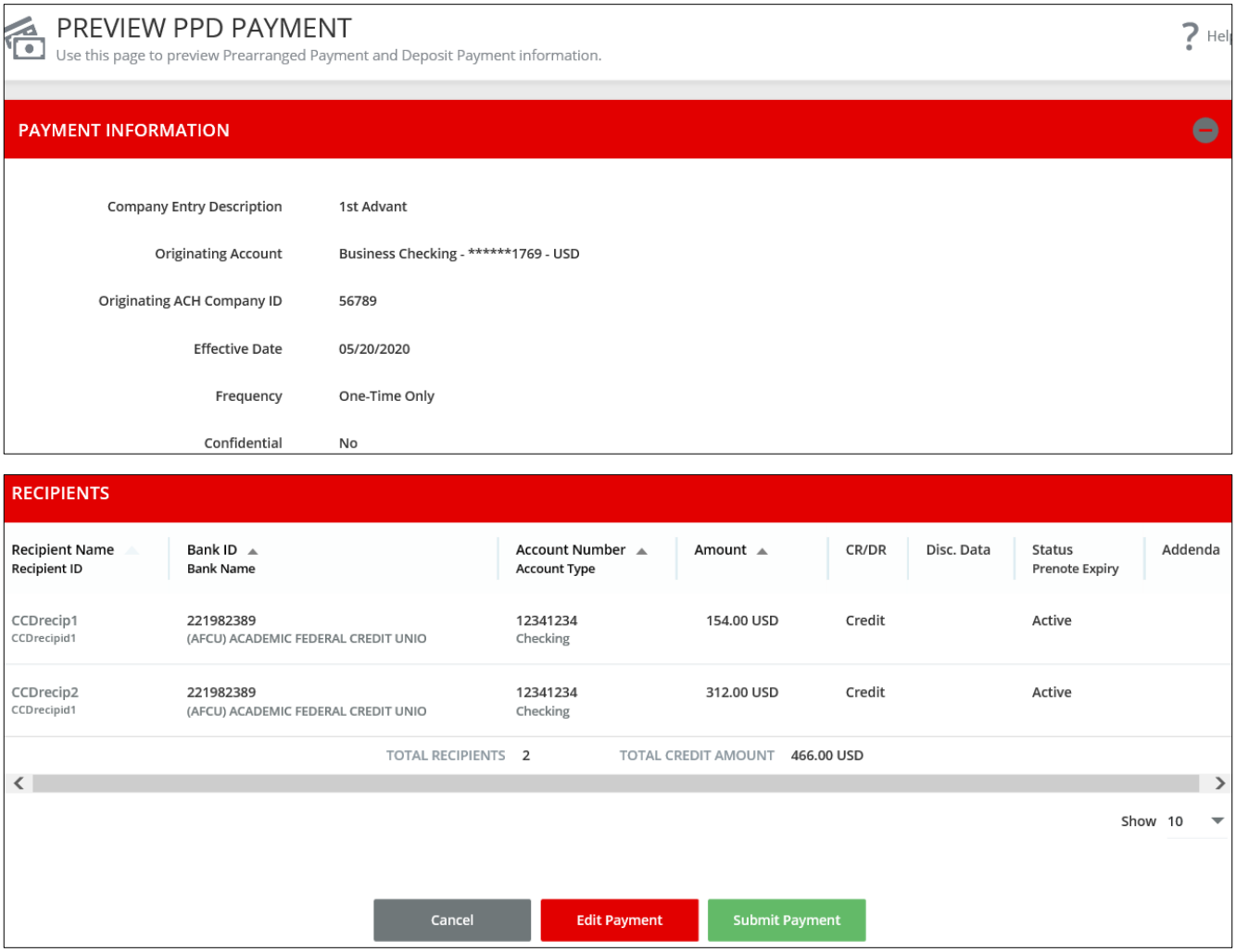

Figure 6-16: Previewing and submitting a payment

A successful submit message will confirm that the PPD Payment has been successfully created.

Figure 6-17: Successful submit of a payment

Note that, in case, a user wants to save this payment as a Template, click on ‘Save as Template’. A ‘Create PPD Template’ page will open, on this page the user will need to provide a template name before they can continue and save the same.

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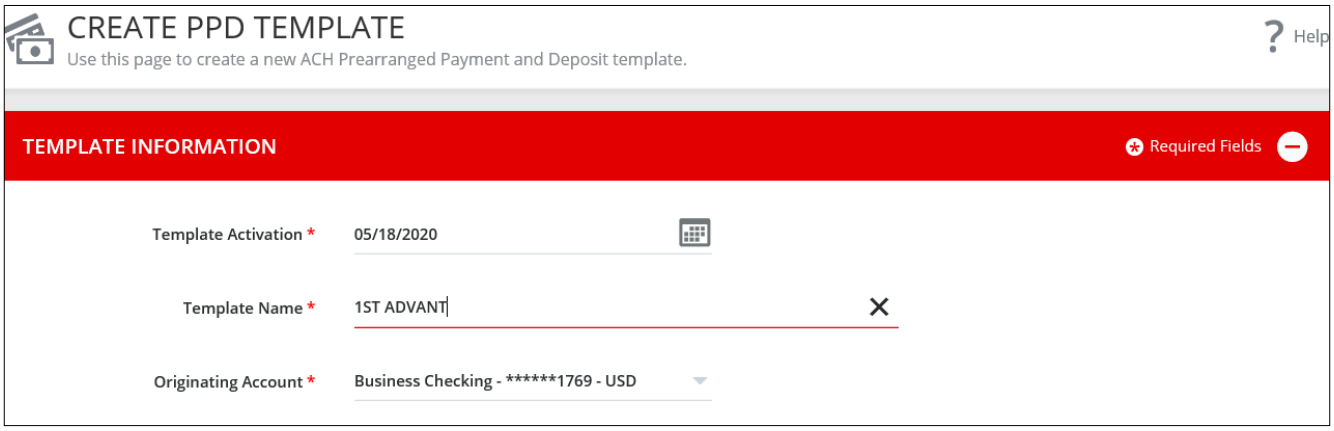

Figure 6-18: Entering a name for the PPD payment template

All other fields will be auto-populated based on the previously made payment.

Once you have entered the template name, click Continue.

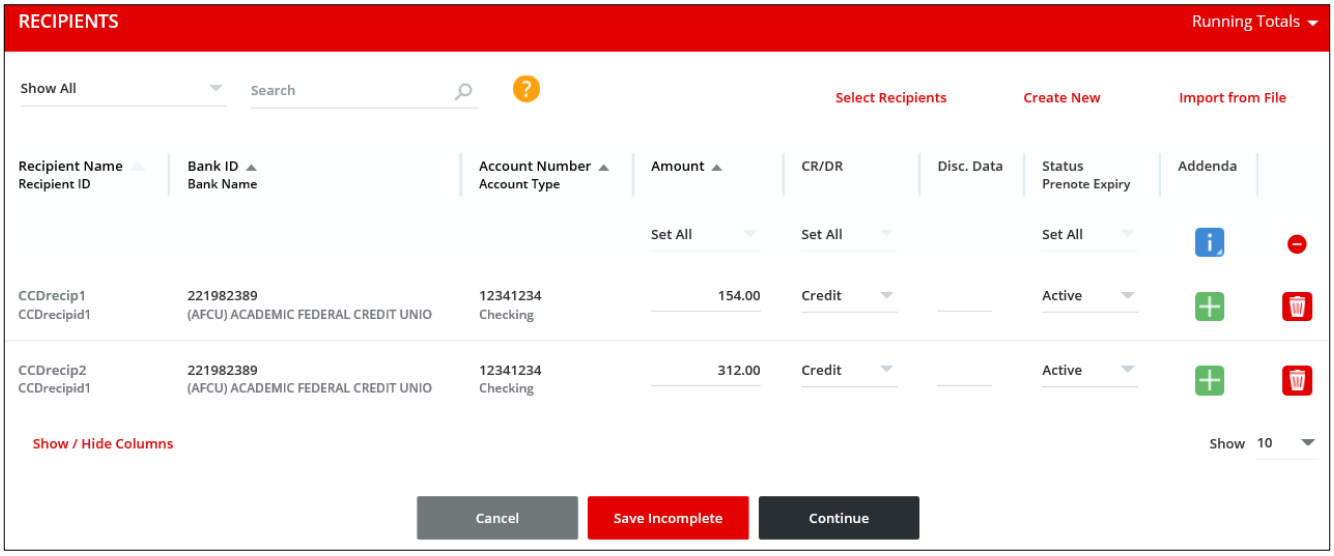

Figure 6-19: Saving the PPD payment template

Review the template information in the 'Preview PPD Template' page. If a user needs to make any changes, click 'Edit Template'. Otherwise, click 'Submit Template' to save the template in the Template Center for future use.

Note that you will need to enter your password on this page.

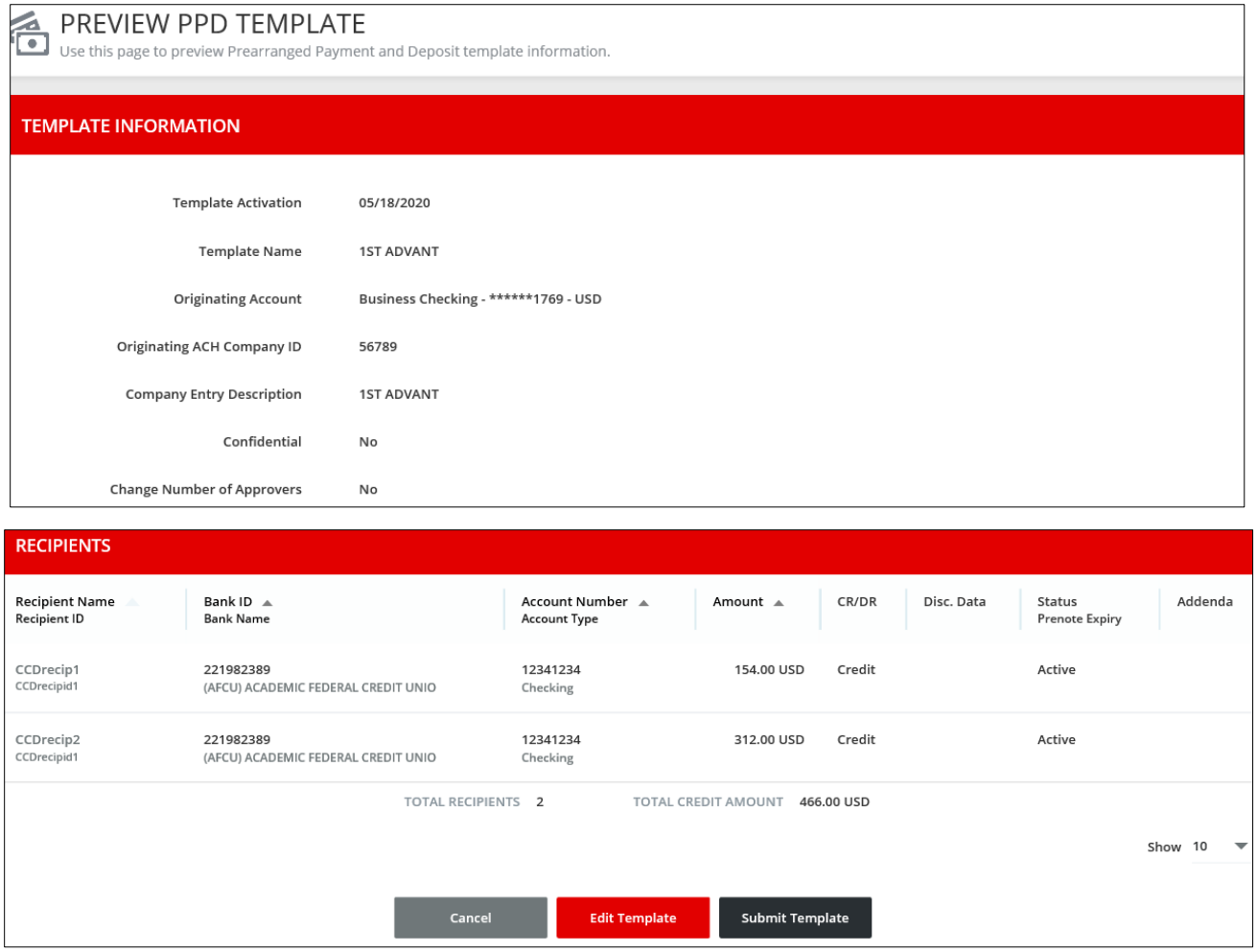

Figure 6-20: PPD Payment Template Preview

Clicking on 'Submit Template' will generate a 'Successful Submit' message as shown under;

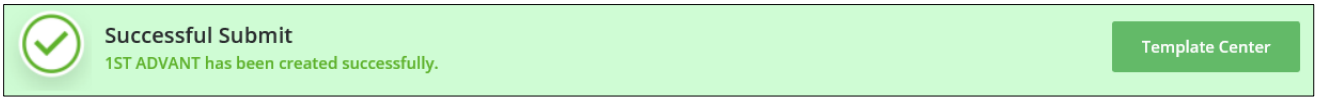

Figure 6-21: Successfully Submit

This template will now be available in the 'Template Center' page with a status of 'Pending Approval'. A user can view the same by clicking on the 'Template Center'.

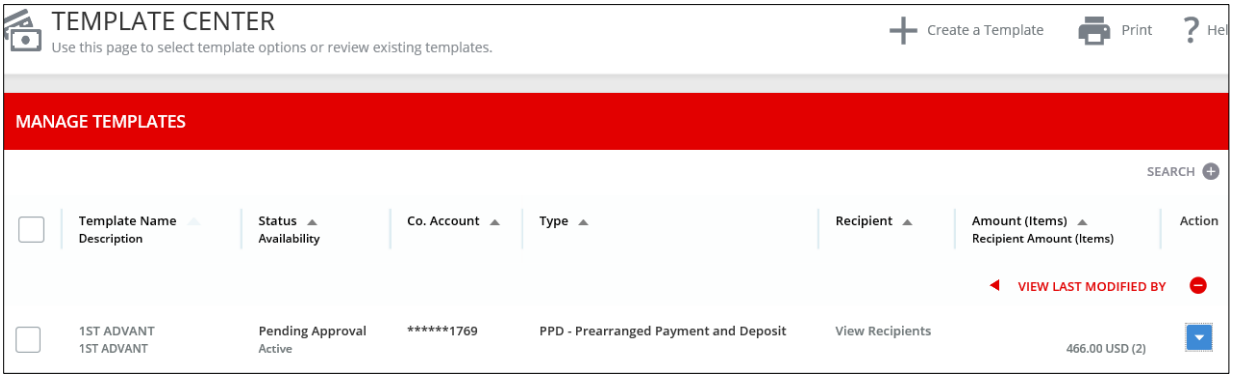

Figure 6-22: Payment Template pending approval

Note: ACH batches approved after 7:00 PM Eastern Time will be processed on the next business day. As the approved batches are collected for processing at 7:00 PM Eastern Time, Santander Bank recommends all batches be approved by 6:45 PM Eastern Time.

Creating a wire payment

Santander Treasury Link supports the following wire payment formats:

- **Book Wire** – an internal Fedwire® payment from one Santander account to another
- **Drawdown** – a request on behalf of a customer to debit their account at another financial institution and send a credit to their account at Santander
- **International Wire** – an international wire payment in US dollars (USD) or foreign currency
- **US Federal Tax** – a payment made for federal taxes that will settle as of the current day, using the US Treasury's FEDTAX II system
- **US Wire** – payment made using the Fedwire® Funds Transfer System, the real-time gross settlement system for the United States and the US dollar

The required data fields differ somewhat by payment type, but the process to create any wire payment is the same. The following example shows the steps to create a US Wire payment.

Wire payment cutoff times

Wire payments are subject to the following cutoff times, after which the payments will be processed the next business day:

- Domestic US wire and international US dollar (USD) wire – 5:00 PM Eastern Time
- Foreign currency wire and federal tax payment – 4:00 PM Eastern Time

US wire payment (domestic or international)

Santander Treasury Link allows a user to create a domestic US wire payment (within the United States) or an international US dollar (USD) wire payment.

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To create either type of US wire payment, click on 'US Wire' in the 'Create Wire Payments' list under Payments menu.

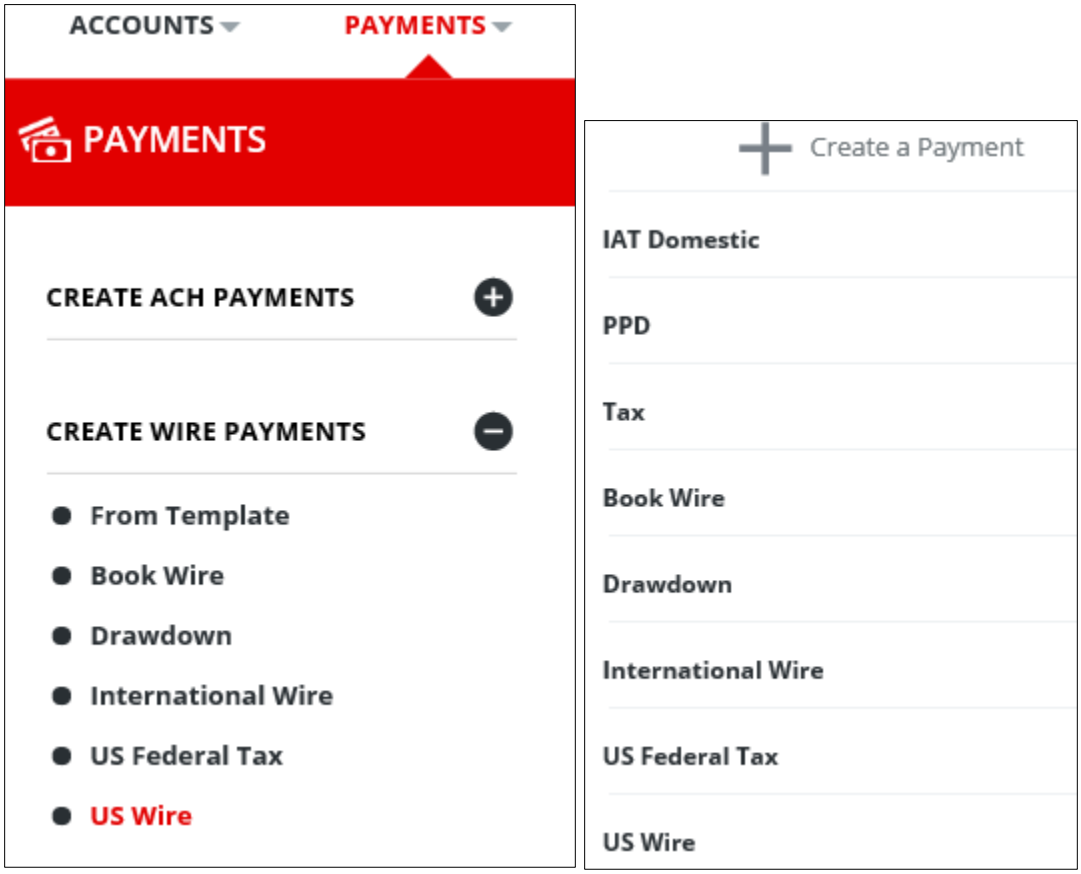

Figure 6-23: Opening Create US Wire Payment

The 'Create US Wire Payment' page will open. In the 'Payment Option' section, user needs to select the type of payment they wish to make (US Wire / US International Wire). In the below given example, US Wire type of payment has been selected.

Figure 6-24: Entering the payment option for the wire payment

In the ‘Payment Information’ section, select the ‘Debit Account’ from the drop down and enter the (Debit) ‘Amount’. Enter or select a date in the ‘Effective Date’ field. Select the ‘Frequency’ option. If a user selects frequency type as ‘Recurring’, additional schedule and payment options will appear that will need to be selected.

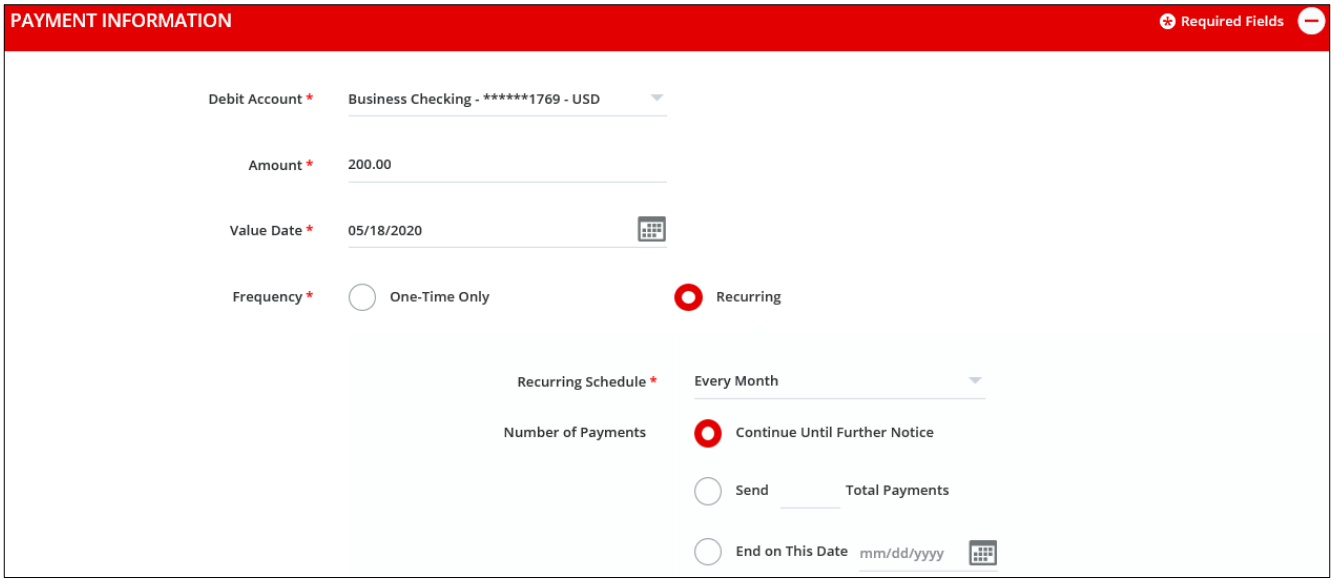

Figure 6-25: Entering payment information for the wire payment

Note: Users are able to schedule future domestic and international US dollar (USD) payments up to 14 calendar days in advance.

In the ‘Payment Information’ section user will need to select the recipients.

User can select one of the two options either ‘Select Existing’ recipient that has previously been established or ‘Create New’ recipient (see Creating a recipient).

Figure 6-26: Selecting recipients for the wire payment

If you choose ‘Select Existing’, the ‘Select Recipient’ overlay will open, in which you can select a recipient from the list.

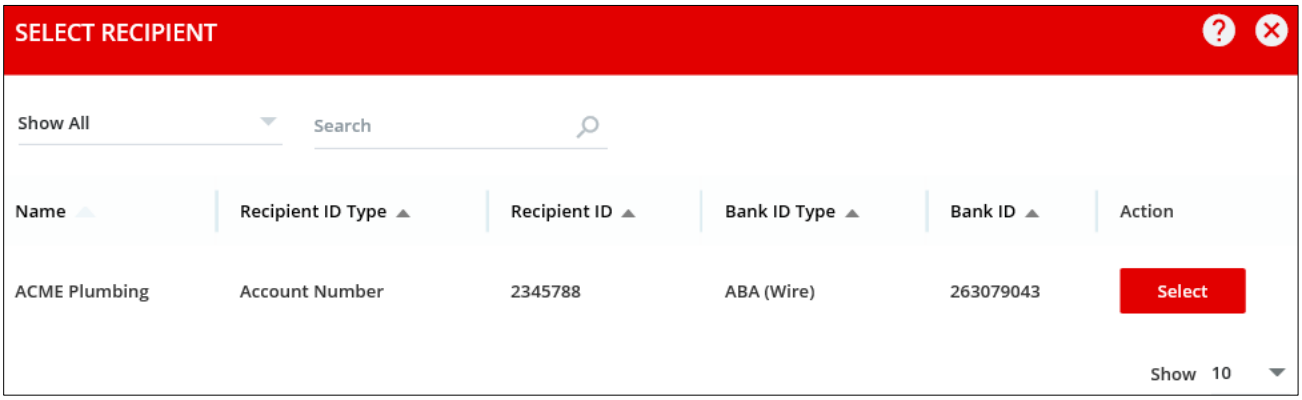

Figure 6-27: Selecting a recipient from the list

If a user selects 'Create New', the 'Create Recipient' overlay will open, allowing the user to enter the recipient's information, with an option to save the recipient to the master list.

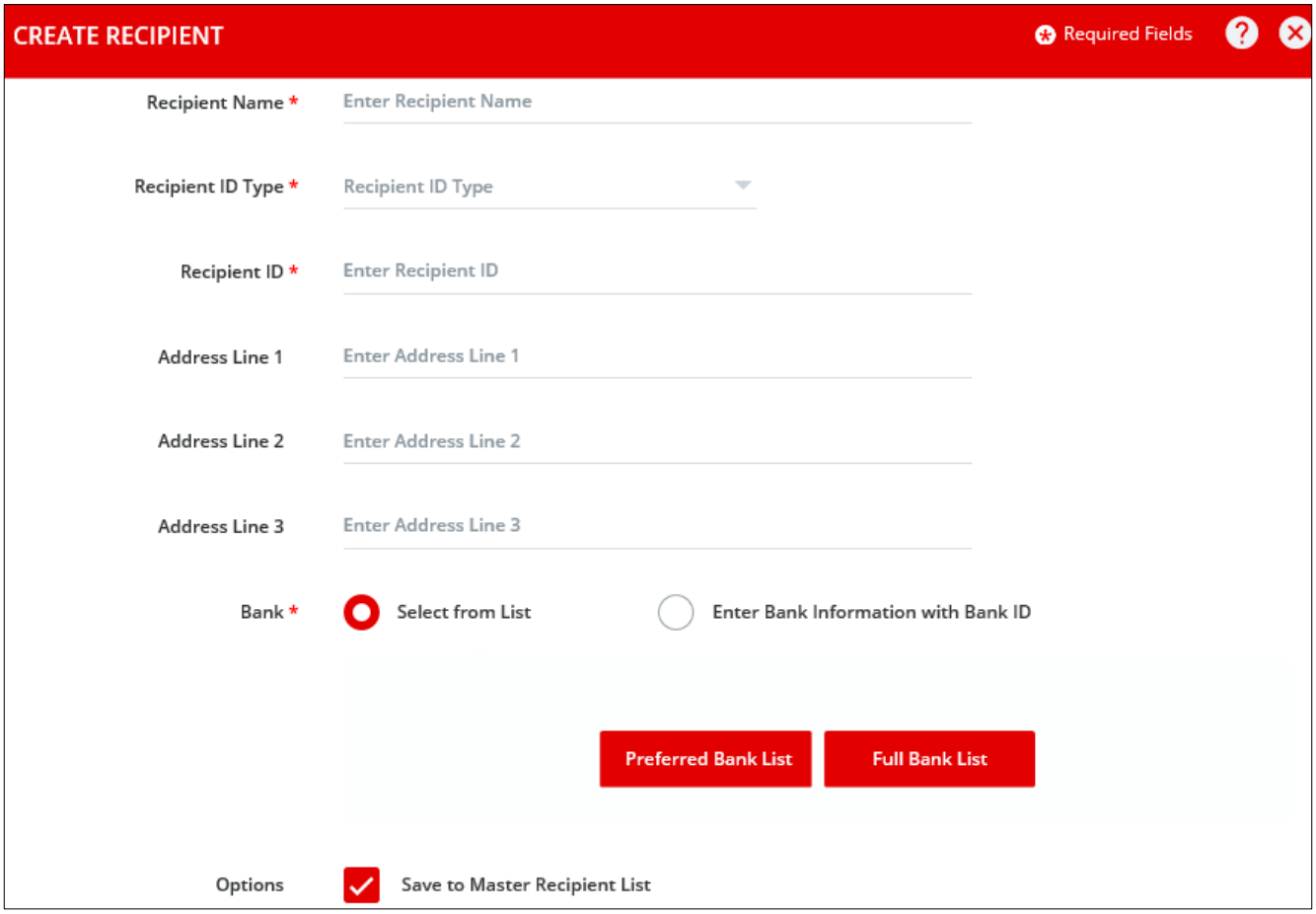

Figure 6-28: Create Recipient overlay

After the user has selected a recipient, the recipient's information will show on the 'Create US Wire Payment 'page under the 'Payment Information' section.

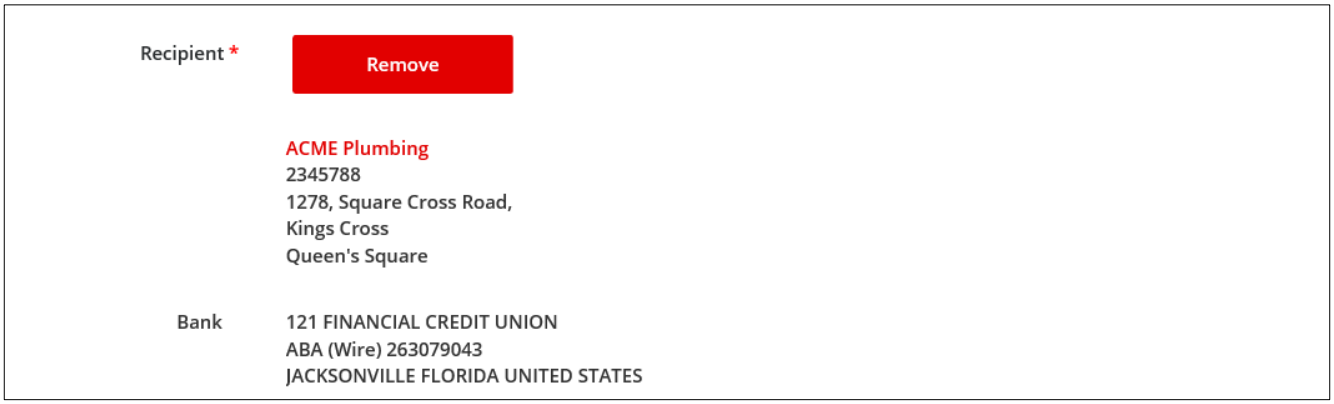

Figure 6-29: Recipient information

In the 'Additional Information' section, user will have to update details relating to the ordering customer, remittance information, routing instructions and any other additional information.

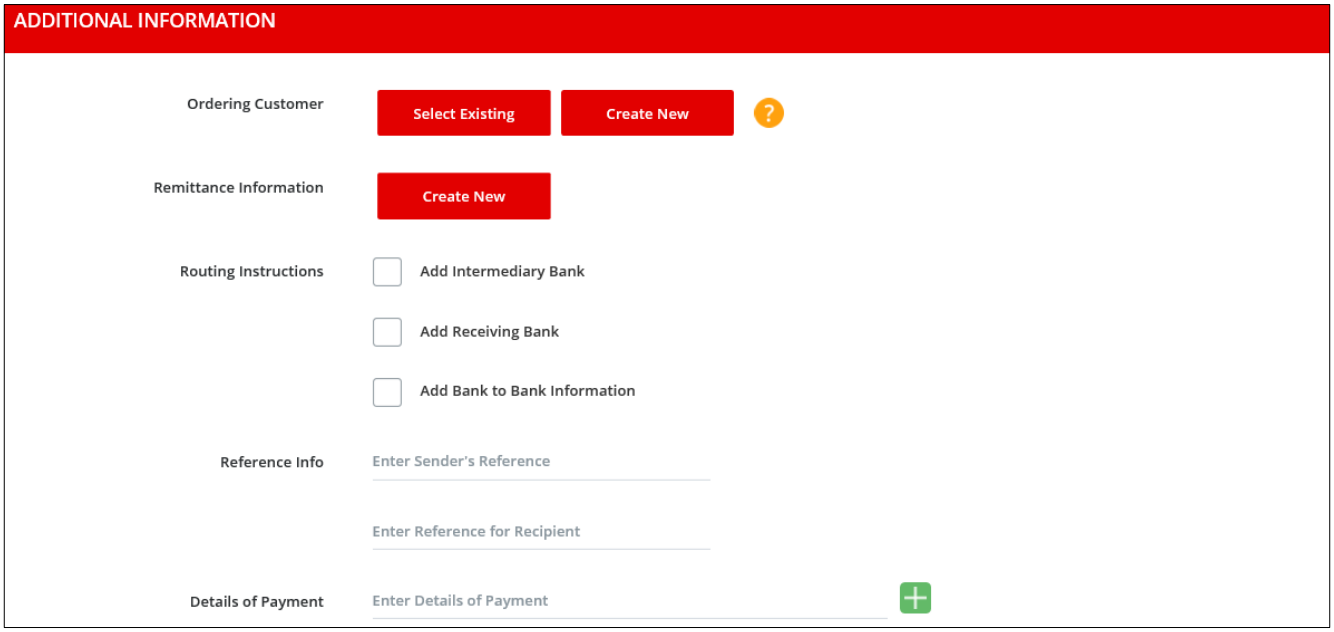

Figure 6-30: Additional information section

The Reference for Recipient and Payment Details fields allow you to provide addenda information to the beneficiary of the wire (OBI – Originator to Beneficiary field.

> ***Important note:*** **The Ordering Customer field is *not to be used* unless you are making a drawdown wire payment OR qualify as a Financial Institution under the Travel Rule (e.g., financial institution, securities broker or dealer, casino, money transmitter, check casher, currency exchanger, and/or money order issuer and seller) and are allowed to issue payment instructions on behalf of another party.**

Additional options are:

- **Include extended remittance with your wire.** This function allows you to include up to 9000 characters of addenda information. For more information, please refer to the **US wire with extended remittance information** section below.
- **Add intermediary bank.** If you have an intermediary bank on your wire instructions, include it in this field.
- **Add receiving bank.** Applies only to international US dollar (USD) wires.
- **Add bank to bank information.** Complete this field if you have additional instructions that you need to pass to the beneficiary bank (BBI – Bank to Bank Information).
- **Save as Template** for future use. 'Save as Template' option available when you submit payment.

> *Important note:* For an international US dollar (USD) wire payment, see the **International US dollar (USD) wire** section.

When done, click 'Continue'.

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The 'Preview US Wire Payment' page will open, which allow the user to review the payment. If any changes are required, click 'Edit Payment', otherwise, click 'Submit Payment' to continue.

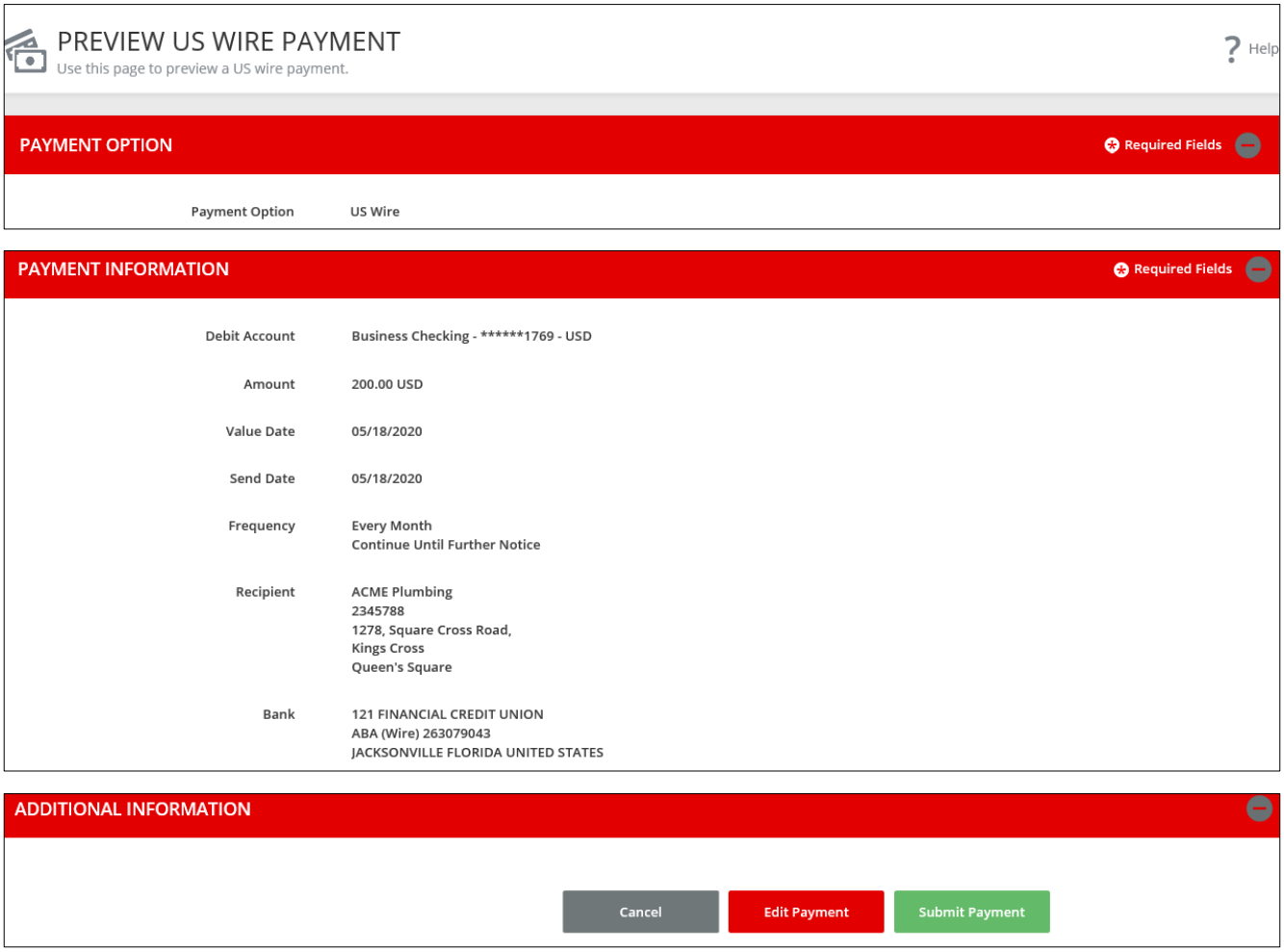

Figure 6-31: Previewing and submitting the wire payment

Clicking on 'Submit Payment' will process the payment and a successful submit message will be displayed on the screen.

Figure 6-32: Successful submit of the wire payment

A message will confirm that the wire payment has been successfully created.

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The payment will also appear in the list of payments pending approval in the Payment Center.

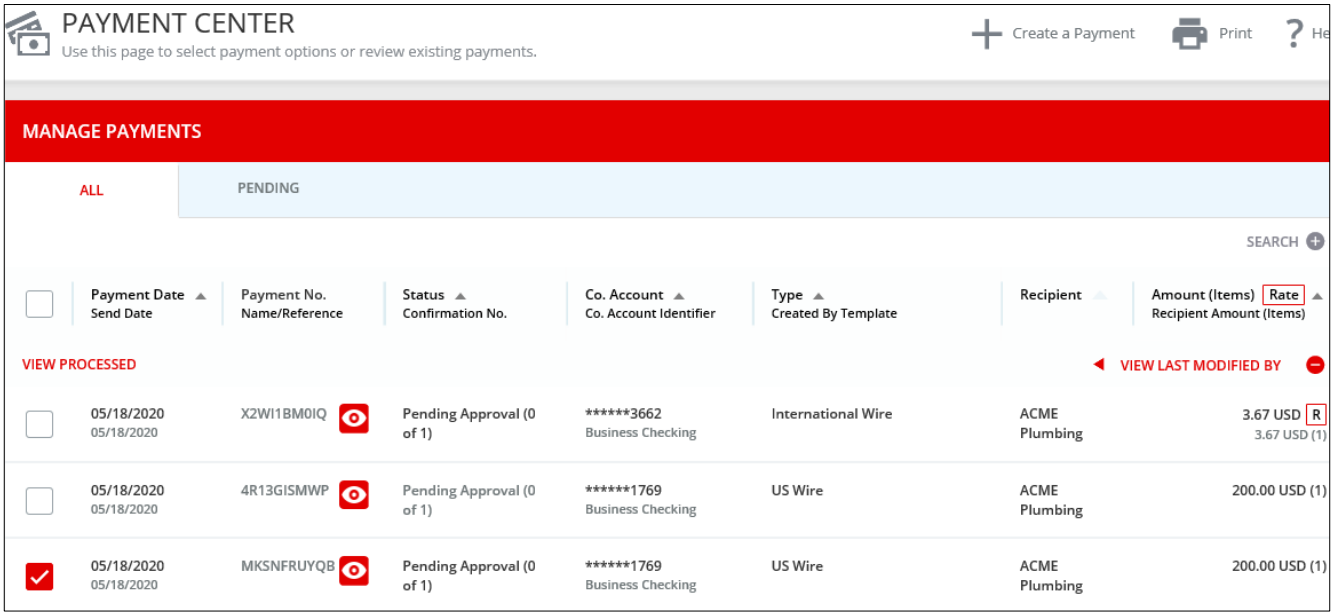

Figure 6-33: Payment successfully submitted and pending approval

US wire with extended remittance information

For US wire payments, Santander Treasury Link allows the user to include up to 9,000 characters of optional remittance information along with the payment order. To include remittance information, click the 'Create New' button next to the 'Remittance Information' field in the 'Additional Information' section on the 'Create New US Wire Payments' page.

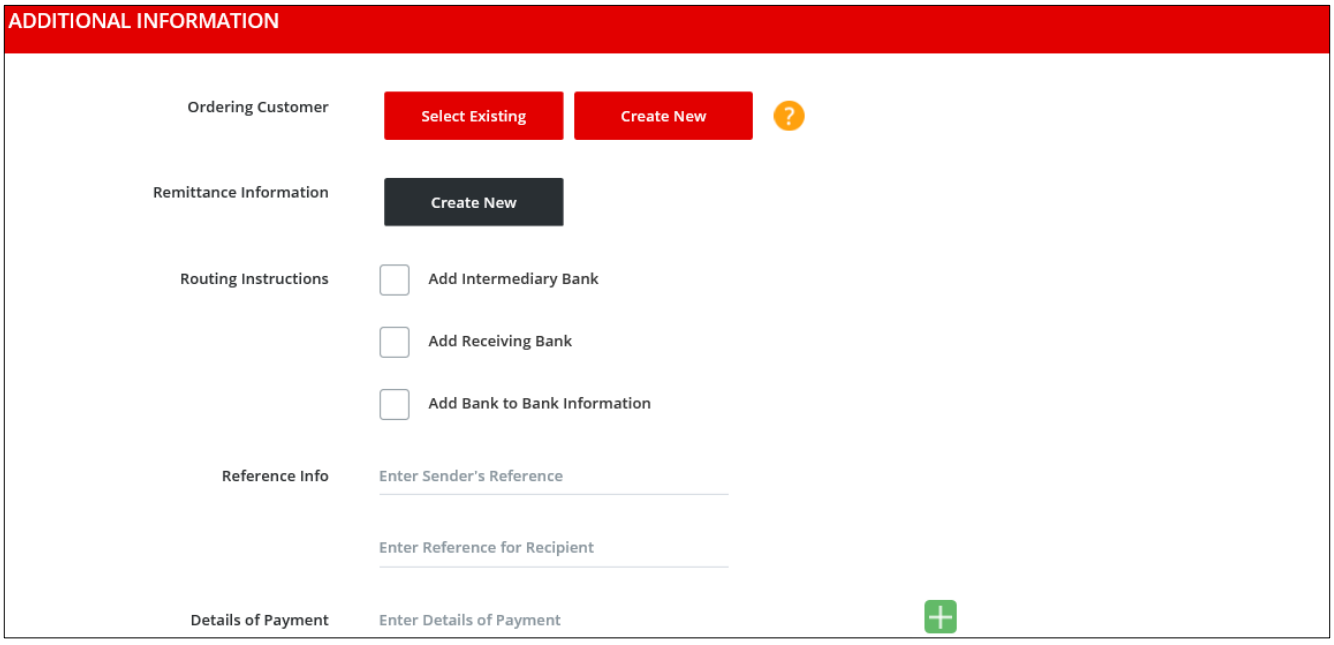

Figure 6-34: Creating new remittance information

The Remittance Information overlay will open, from which the user can select one of the following remittance formats:

- **Structured** – Remittance information is included in predefined fields within the structure of the Fedwire® or CHIPS format.
- **Unstructured** – Remittance information is based on one of seven available codes that describe the syntax of the data. The code is selected, and the information is entered into an Addenda Information field.
- **Related** – The payment includes information (e.g., URL address and reference number) that directs the beneficiary to retrieve the remittance information from another location.

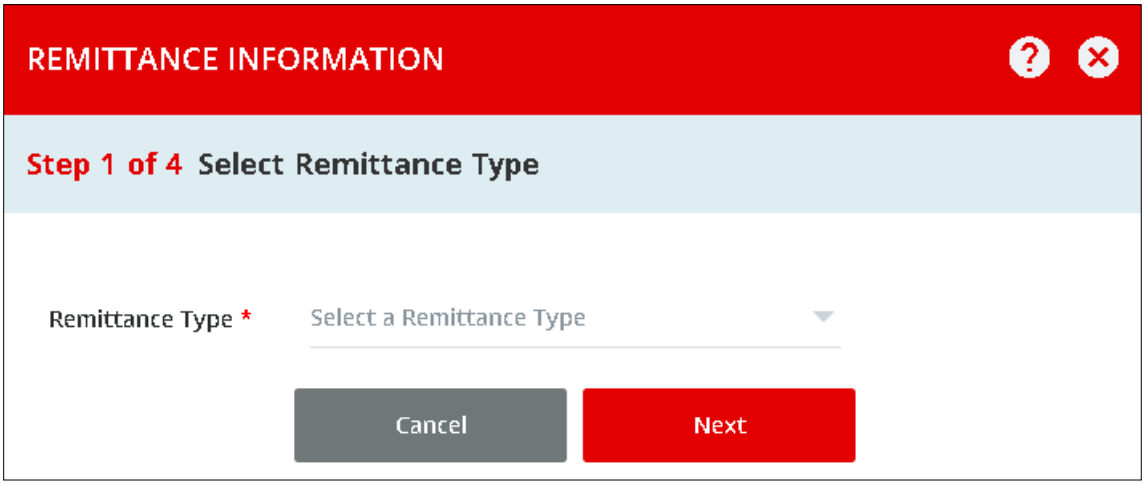

Figure 6-35: Remittance Information overlay

Each US Wire payment allows attachment of multiple remittances; however, all attached remittances must be of the same type. For example, user can add several structured remittances, which include up to 9,000 characters, but they cannot add structured remittance information along with either related or unstructured remittance information.

Structured remittance information

In structured remittance, remittance information is included within the structure of the Fedwire® or CHIPS format. This format uses predefined fields within the CTP (Customer Transfer Plus) or CHIPS non-bank transfer.

With this format, information is entered into predefined fields on two separate pages. The 'Add Structured Remittance Information' page includes the *initial* information for the remittance. The 'Add Remittance Document Information' page includes the *detailed* information to be included with the remittance. Each structured remittance contains the fields from the Structured Remittance Information and one or more Remittance Document Information pages.

There is no limit as to how many Remittance Document Information additions are included with the structured remittance; however, the remittance is limited to a total of 9,000 characters. The 9,000 characters include field separators and other identifiers that are added to the remittance for processing and identification purposes.

The 'Add Structured Remittance Information' page is used to enter the first portion of structured remittance information, which includes the originator information (Name, ID, Code, Address etc).

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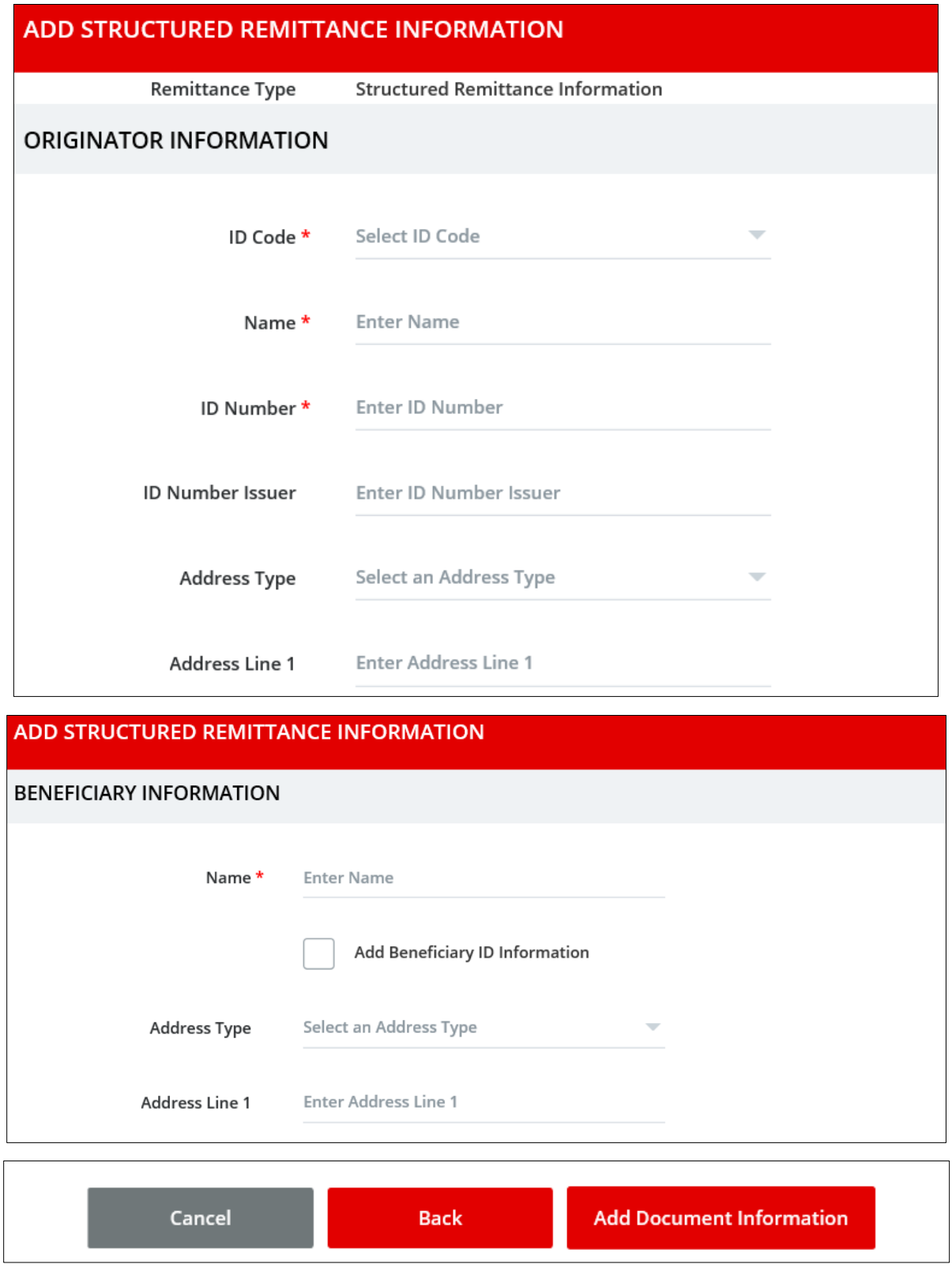

Figure 6-36: Structured Remittance Information page

On the above page, select or enter all required information (marked with *) and any additional information to identify the originator and beneficiary. When done, click 'Add Document Information', the 'Add Remittance Document Information' page will open as shown under:

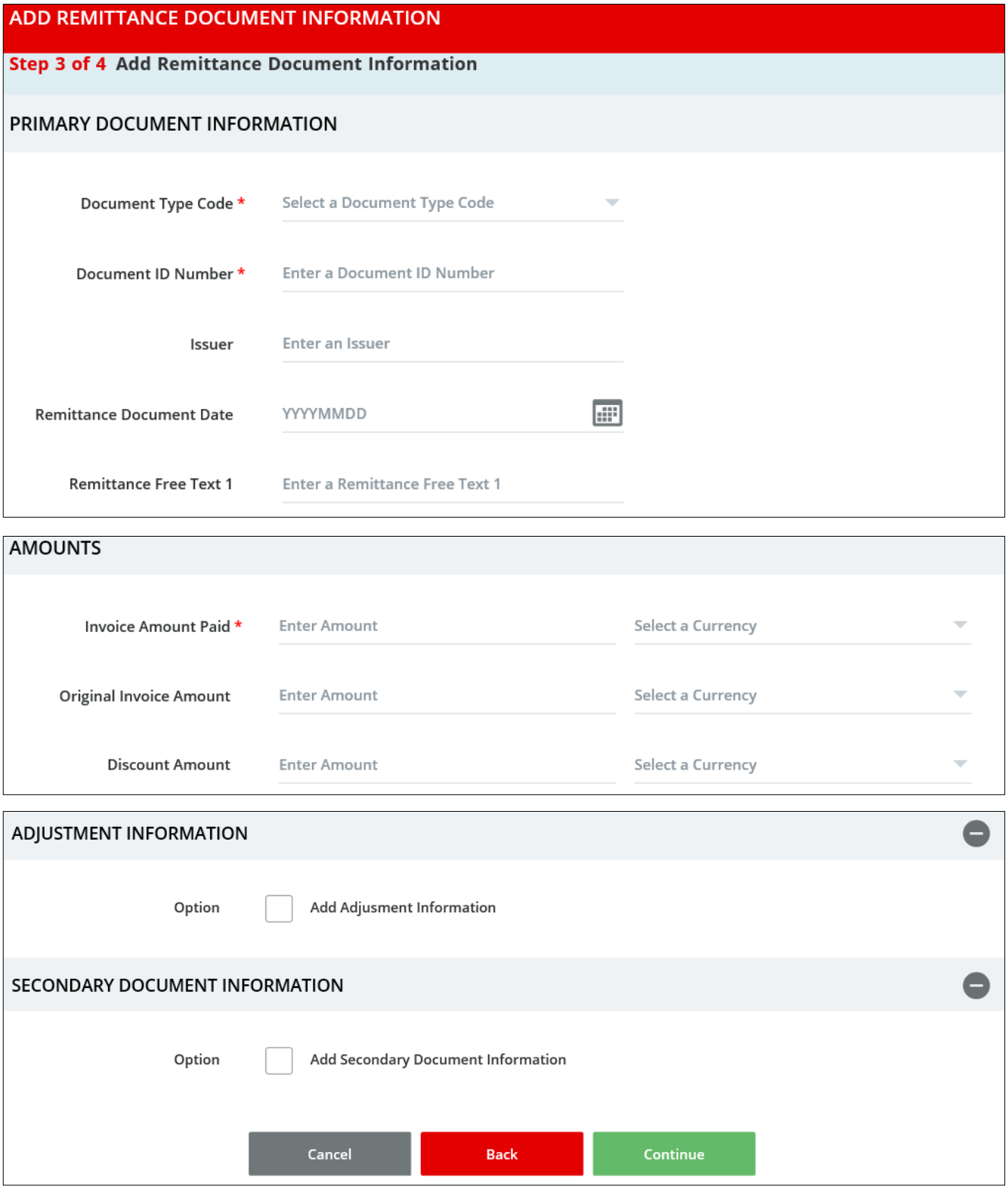

Figure 6-37: Add Remittance Document Information page

Select or enter all required (*) information and any additional information needed.

Selecting the 'Add Adjustment Information' option will display additional fields which need to be updated and pertain to when the remittance is made due to an adjustment to the amount.

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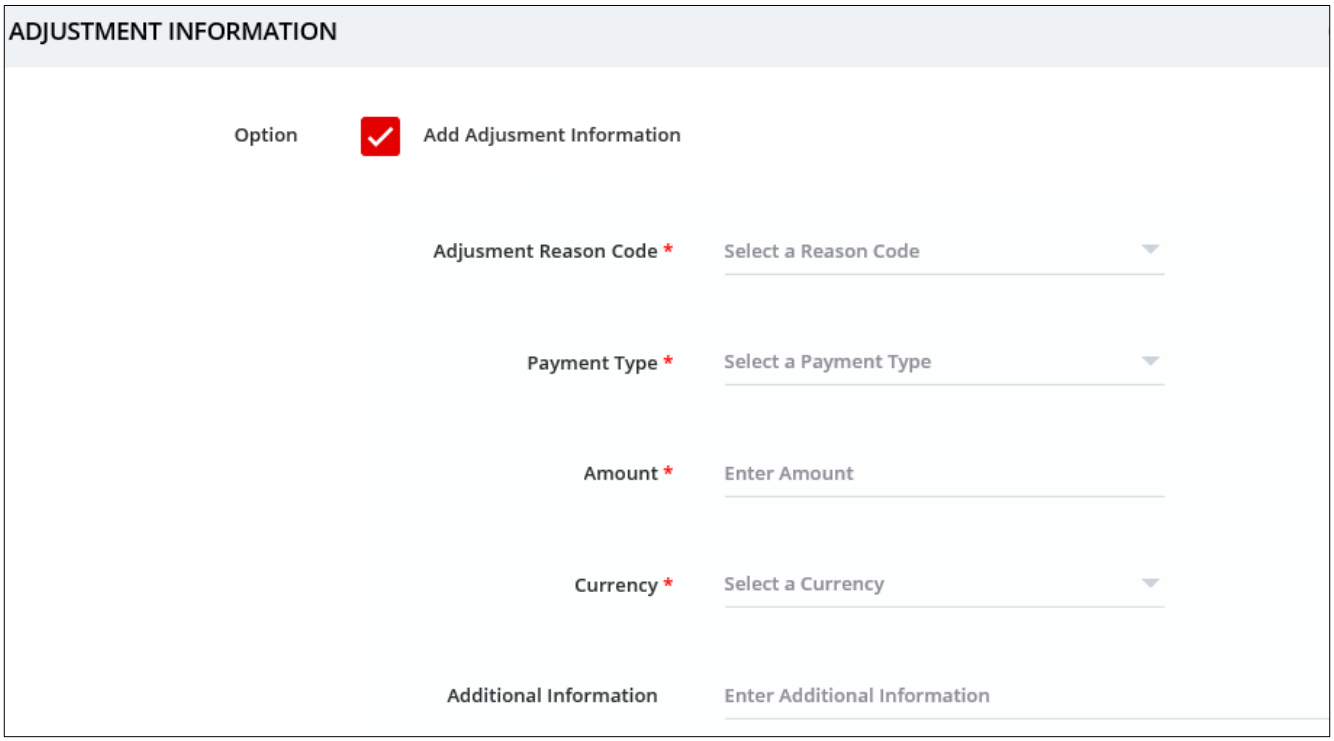

Figure 6-38: Adding adjustment information

Selecting the 'Add Secondary Document Information' box will display additional fields to enter a secondary remittance.

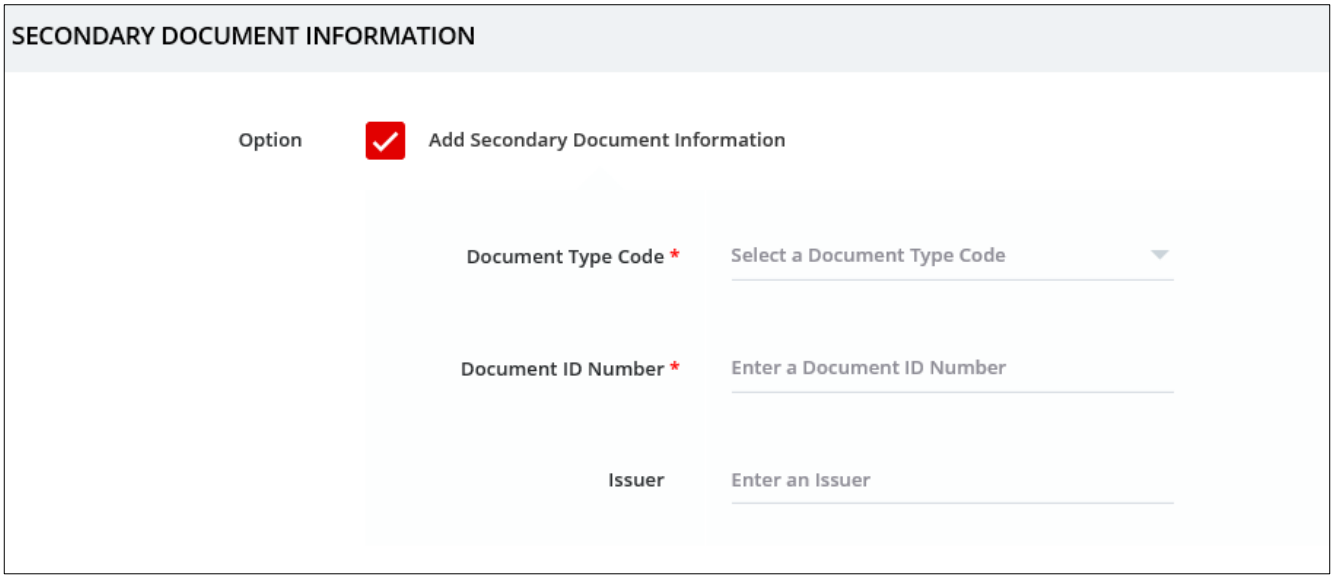

Figure 6-39: Adding secondary document information

Figure 6-40: Click on Continue

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When all the remittance document information has been entered, click 'Continue' to return to the Add 'Structured Remittance Information page'. The remittance document information will appear at the bottom of the page.

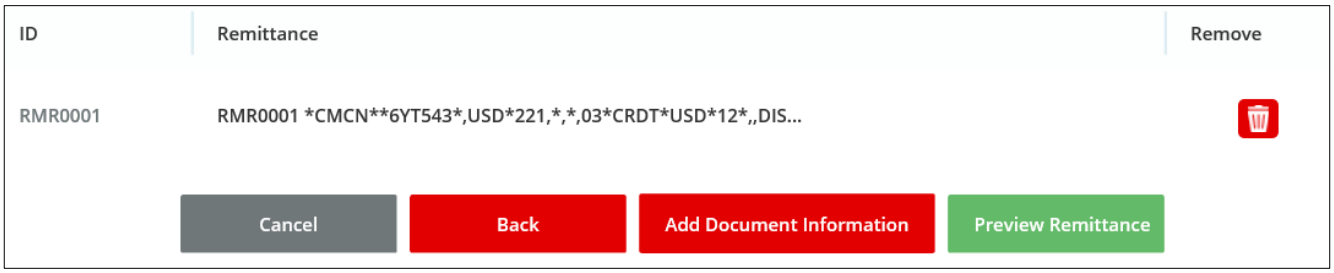

Figure 6-41: Remittance information updated

Click on 'Preview Remittance' to proceed.

Clicking on preview remittance, will take the user to the 'Edit Structured Remittance Information' page. On this page the user can review and / or make changes as needed.

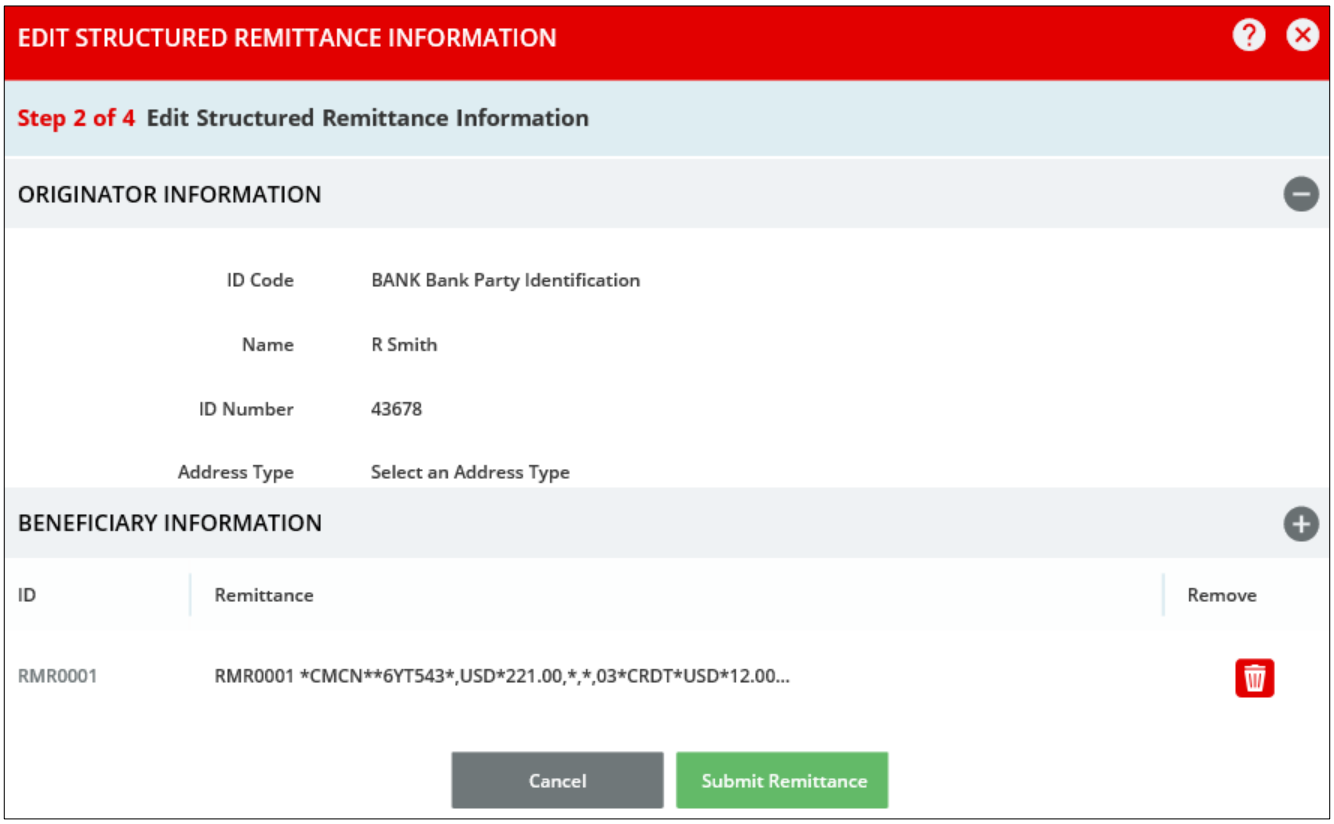

Figure 6-42: Preview / Edit Structured Remittance Information page

Clicking on 'Submit Remittance' button will take a user back to the 'Create US Wire Payment' page.

The formatted remittance will appear on the Create US Wire Payment page under the 'Additional Information' section. Click Continue to submit the payment.

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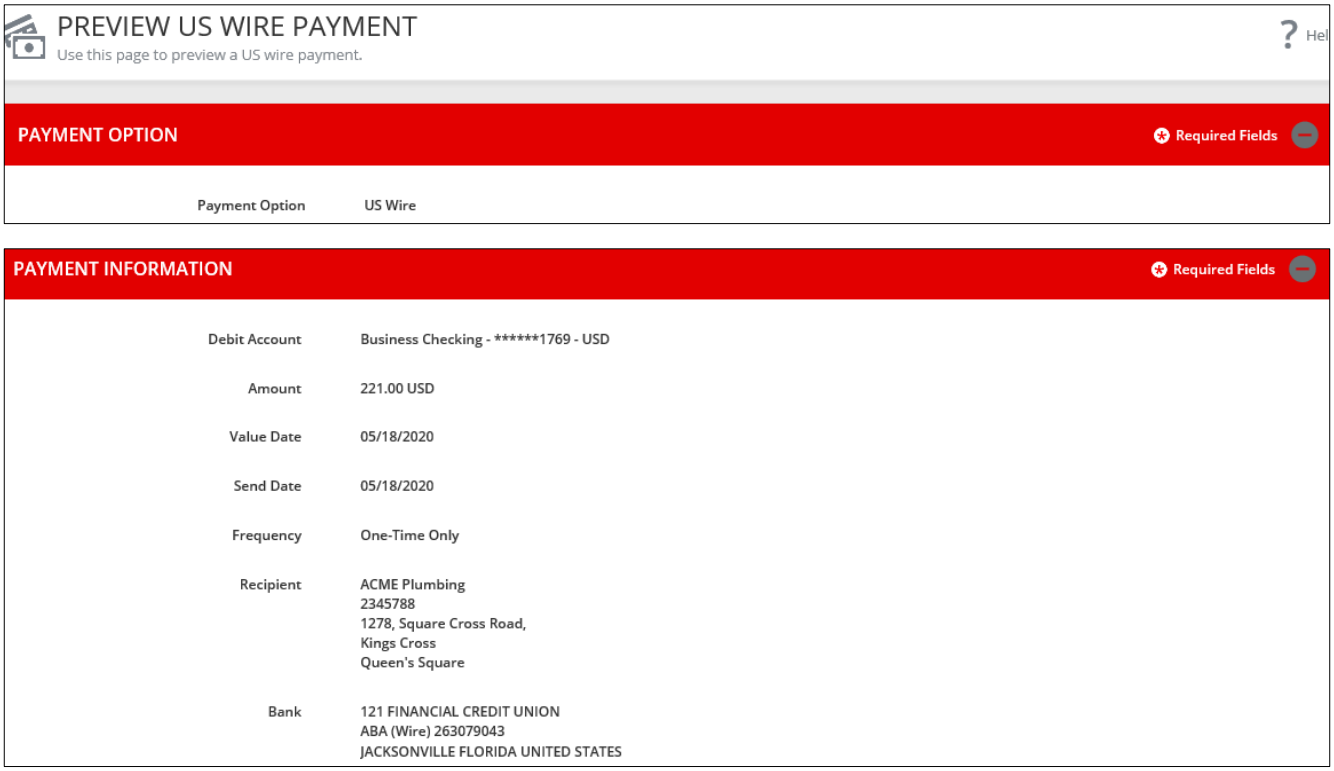
Figure 6-43: Additional Information updated on the create US wire payment page

Click on 'Continue; to proceed. The 'Preview US Wire Payment' page will be opened. On this page, preview the updated details, in case any changes are needed, click on 'Edit Payment'. To process the payment, click on 'Submit Payment'.



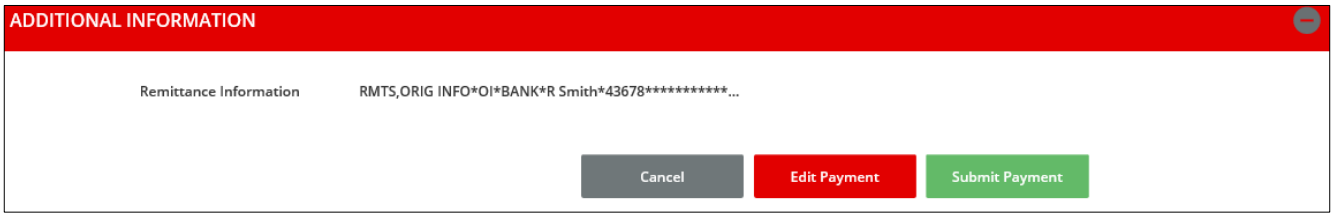


Figure 6-44: Previewing and submitting the US Wire payment

Clicking on 'Submit Payment' will process the payment and successful submit message will be displayed as under:

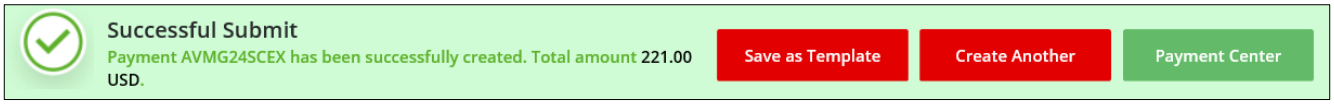


Figure 6-45: Successful submit of a US Wire payment

The payment will be available on the under 'Payments Center' on the 'Manage Payments' page with a 'Pending Approval' status.

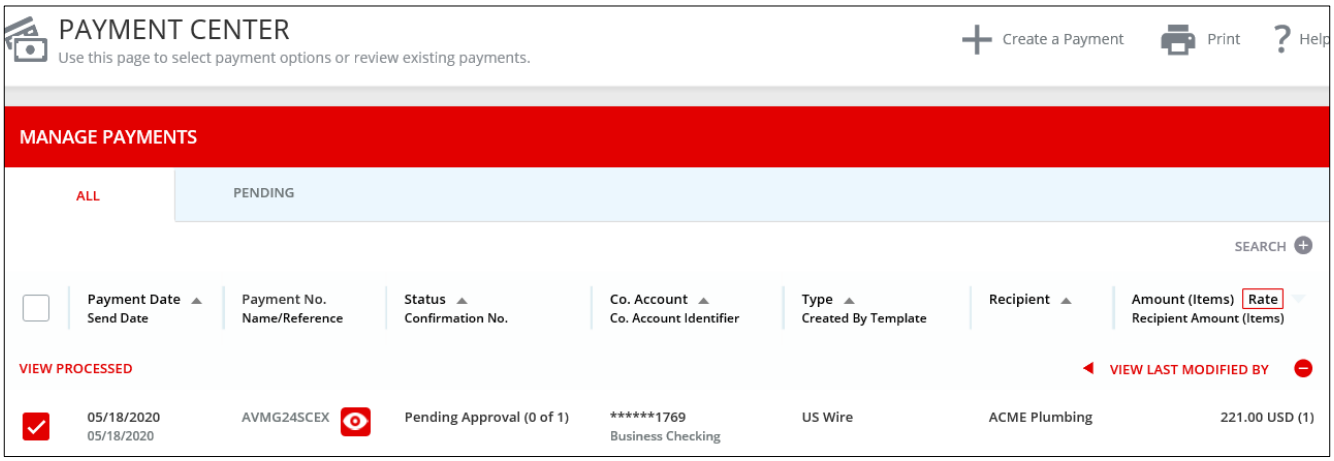


Figure 6-46: US Wire payment showing pending approval on the Manage Payments page

Unstructured remittance information

An unstructured remittance is based on one of seven available codes that describe the syntax of the data. When adding unstructured remittance information, the code is selected and then the information is entered into an Addenda Information field. The wire transfer operators do not validate the text for proper content or syntax within this field.

The following are the unstructured remittance codes:

- ANSI X12
- General XML
- ISO 20022 XML
- Narrative text
- STP 820
- SWIFT field 70 remittance information
- UN/EDIFACT

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When you submit unstructured remittance information data, the system counts the number of characters in the Addenda Information field and stores that number, along with the other data, in a four-digit format, such as 0987 for 987 characters. This information must be included when the data is mapped to the wire formats.

For sending Unstructured Remittance information, user will follow the above given steps for creating a US Wire payment. Under the 'Additional Information' section, select 'Create New' for the Remittance Information field.

In the 'Remittance Information page, select 'Remittance Type' as 'Unstructured Remittance Information'.

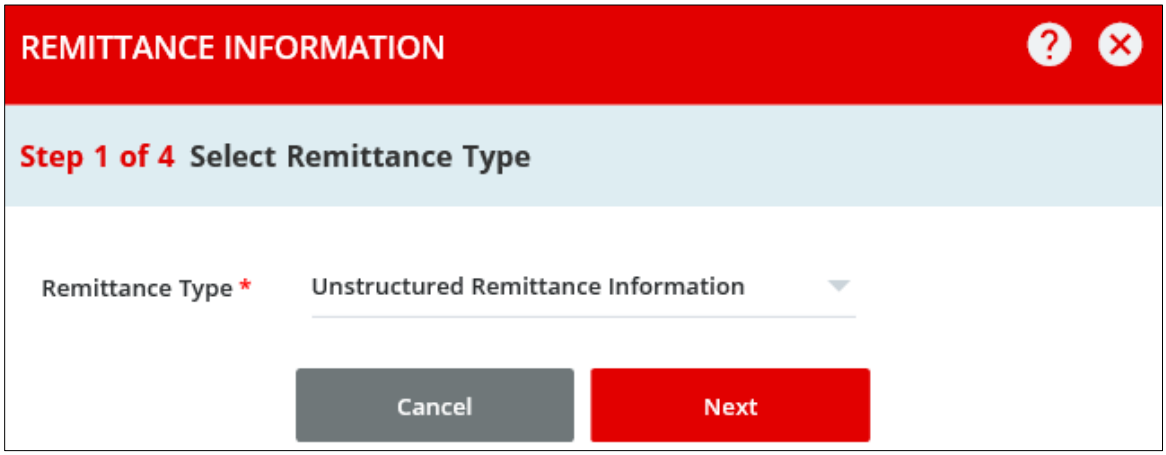

Figure 6-47: Updating Unstructured Remittance Information

Click 'Next'

The 'Add Unstructured Remittance Information' page enables a user to select the code type and then enter the remittance information to be included with the US Wire payment.

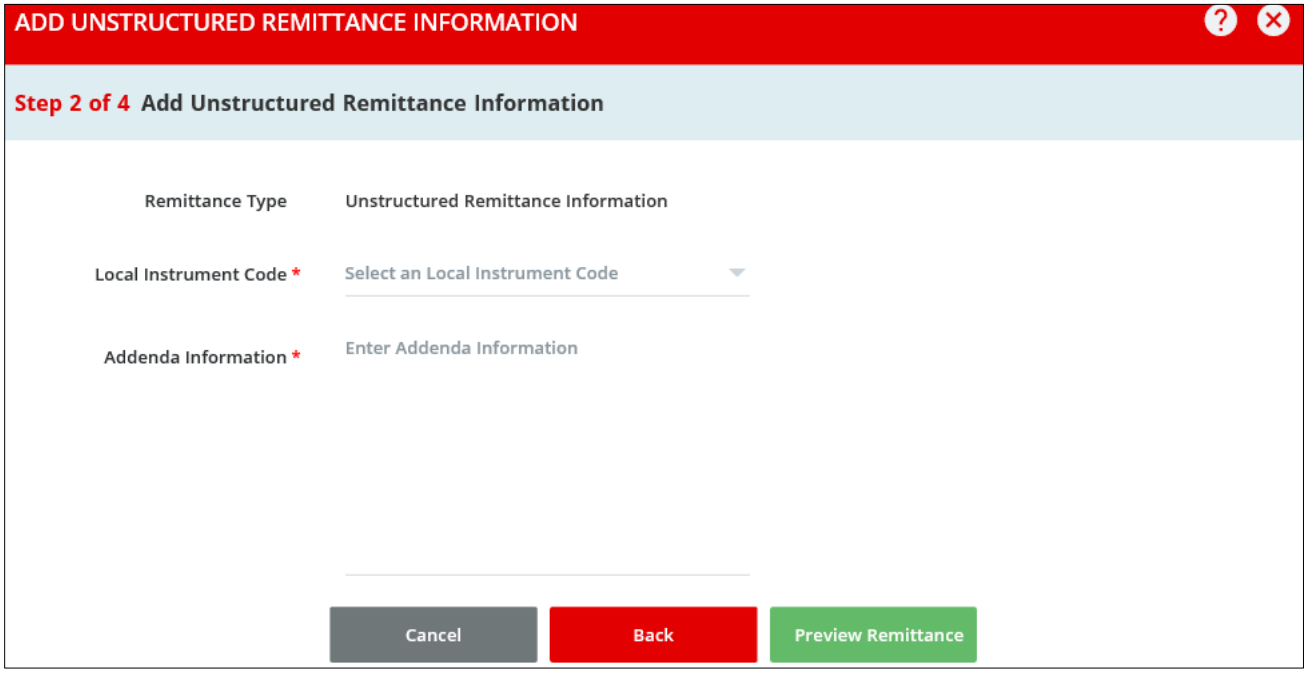

Figure 6-48: Add Unstructured Remittance Information page

The following table describes these fields on this page:

Field	Description
Local Instrument Code	List of local instrumentation codes. This information is used so the appropriate information validation can occur. If ANSI or S820 is selected, the valid character set is the X12 character set. All others use the SWIFT MX ISO20022 character set.
Addenda Information	Information to include within the remittance, with the US Wire payment. This is limited to 8894 characters to accommodate the Local Instrument Code in the 9,000 character limit.

Related remittance information

The related remittance format enables storage of the remittance information in a location other than within the wire transfer. The format identifies the type of information and where it can be retrieved, such as a URL.

The Add Related Remittance Information page defines the required information associated with a related remittance.

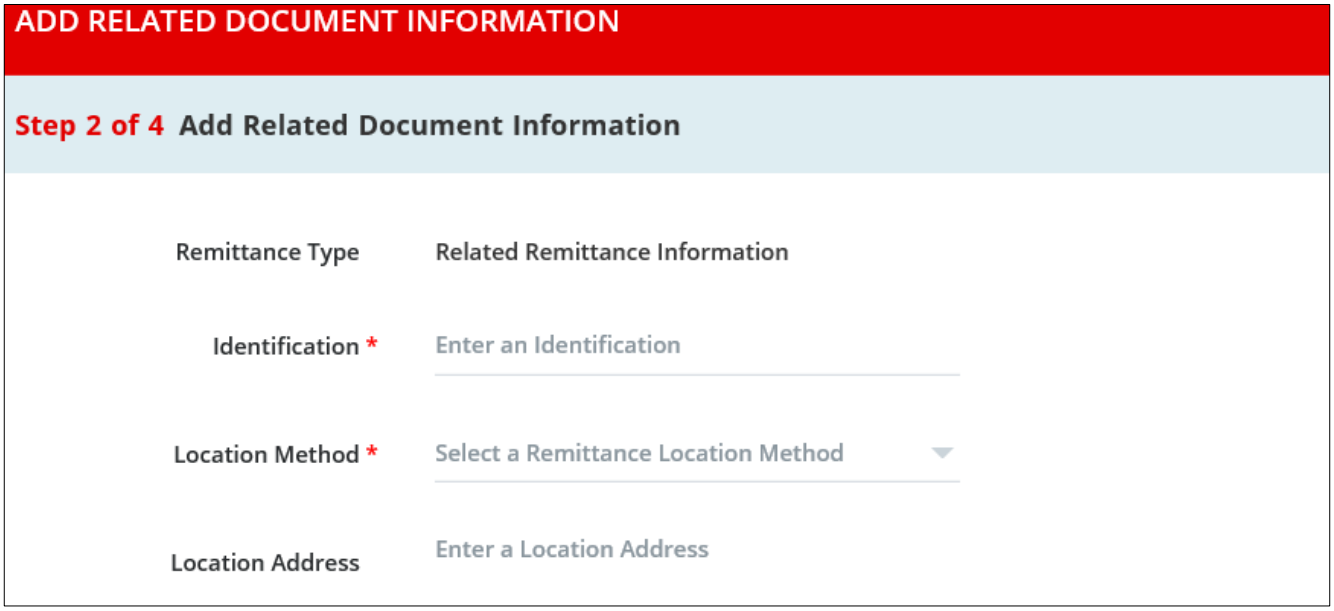

Figure 6-49: Add Related Remittance Information page

The following table describes the fields provided on the Add Related Remittance Information page:

Field	Description
Identification	Provides identifier information that is associated with the specific related remittance information. This required field can include up to 35 alphanumeric characters.
Location Method	Provides a list of available methods, including: • EDIC – Electronic Data Interchange

	• EMAL – e-mail • FAXI – Fax • POST – Postal Services • SMSM – Short Message Service (text) • URID – Uniform Resource Identifier
Location Address	Provides the location information, such as a URL or email address. This field can include up to 2,048 characters.

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International US dollar (USD) wire

Note: On an international US dollar (USD) wire, the recipient bank should be a bank with a SWIFT BIC code or other international Bank ID type.

To create an international US dollar (USD) wire payment, click on 'US Wire' in the 'Create Wire Payments' list under Payments menu. Or select the option through the 'Create Payment' on 'Manage Payments' page under the 'Payment Center'.

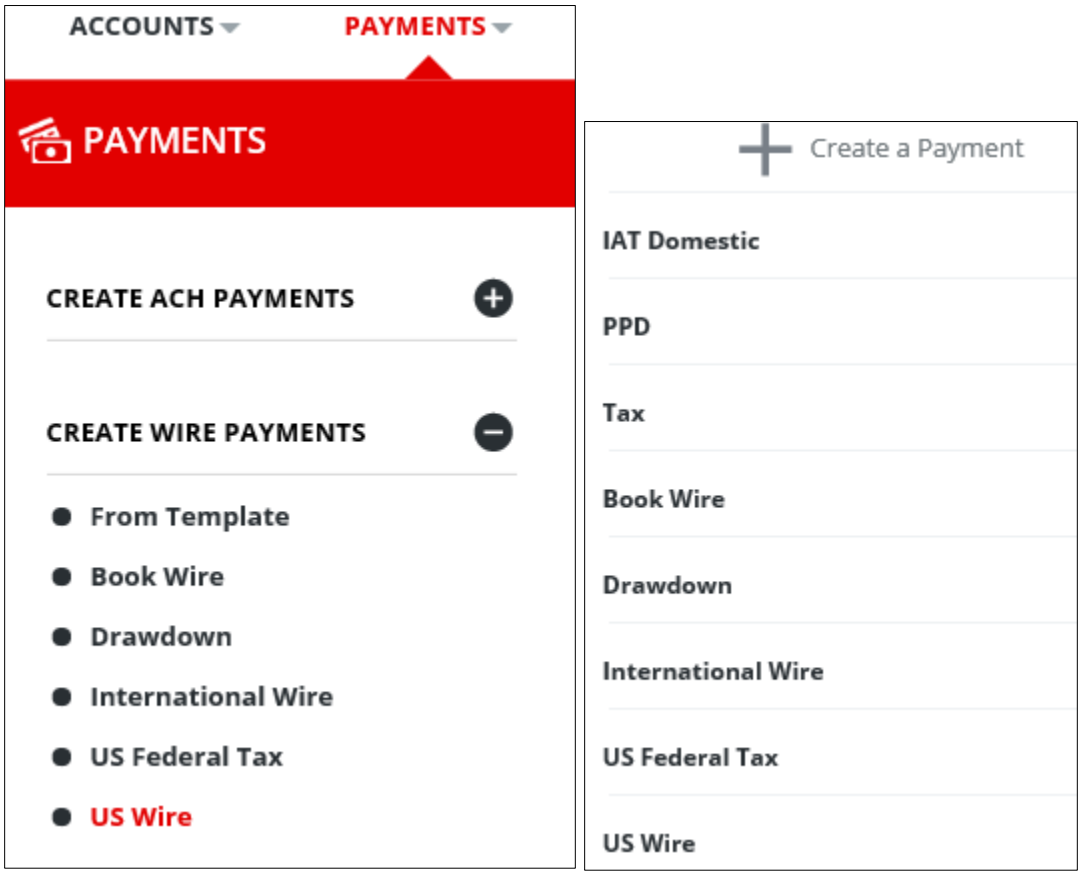

Figure 6-50: Opening Create US Wire Payment

The 'Create US Wire Payment' page will open. In the 'Payment Option' section, user needs to select the type of payment they wish to make (US Wire / US International Wire). In the below given example, US International Wire type of payment has been selected.

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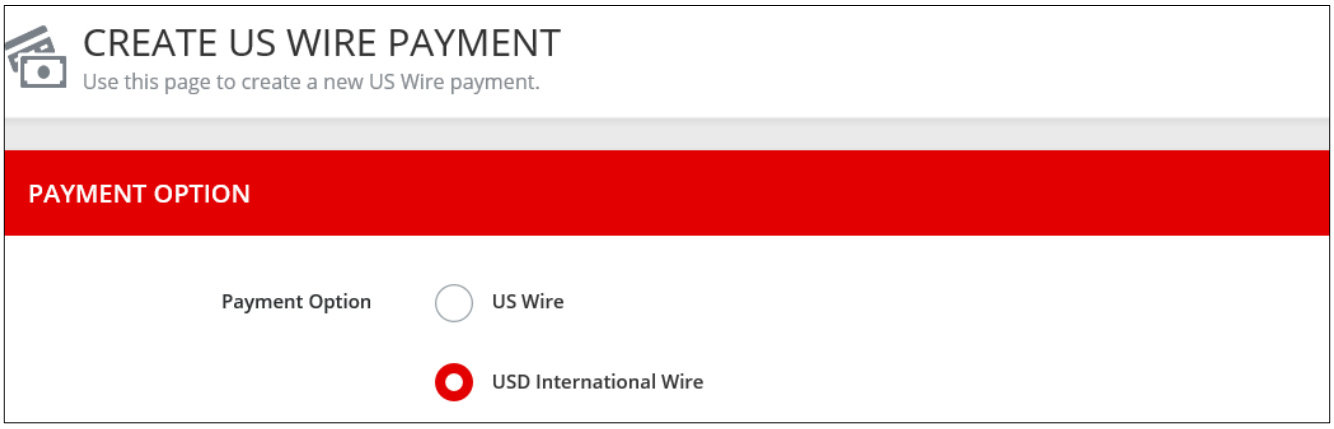

Figure 6-51: Entering the payment option for the wire payment

In the 'Payment Information' section, select the 'Debit Account' and enter the 'Debit Amount'. Enter or select a date in the 'Value Date' field. Select a 'Frequency' option. If you select frequency option as 'Recurring', additional schedule and payment options will appear for selection.

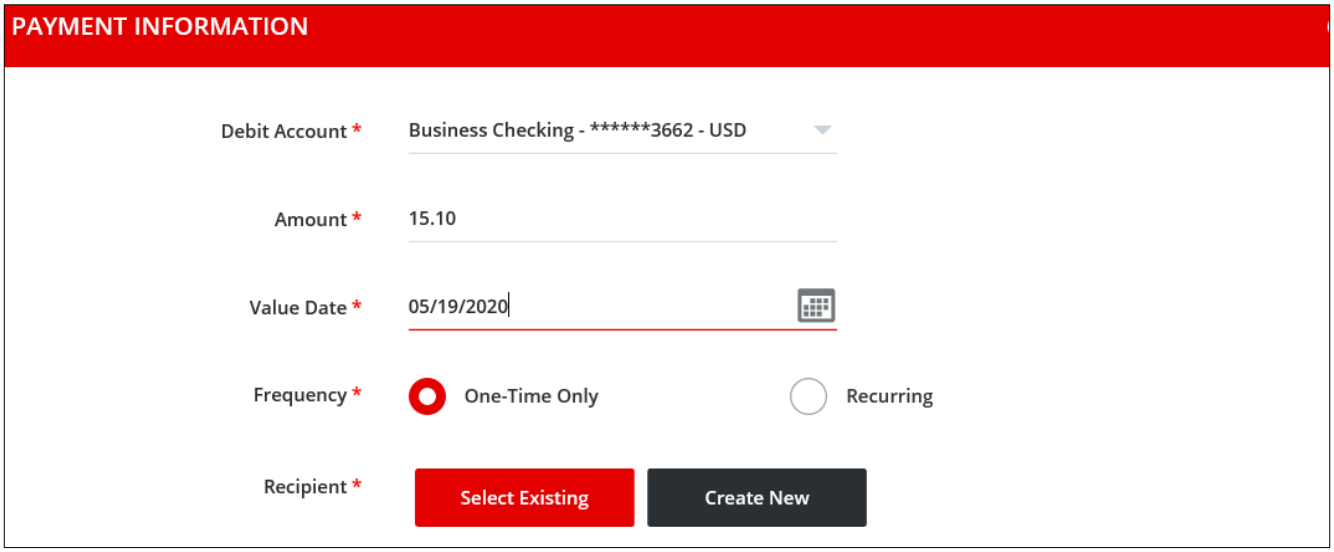

Figure 6-52: Entering payment information and selecting Create New recipient

Either select an existing recipient or create a new one. The following example shows creating a new recipient, by clicking on 'Create New'. In the Create Recipient overlay:

1. Enter the recipient's name.
2. Select IBAN or Account Number as the Recipient ID Type.
3. Enter the beneficiary's IBAN or account number in the Recipient ID field.
4. Enter the recipient's address, using all three address lines.
5. Select a SWIFT (international) bank from the bank list or enter bank information for the beneficiary's SWIFT (international) bank.
6. Select "Save to master recipient list "to enable selecting the same recipient in the future.

Finally, click Continue.

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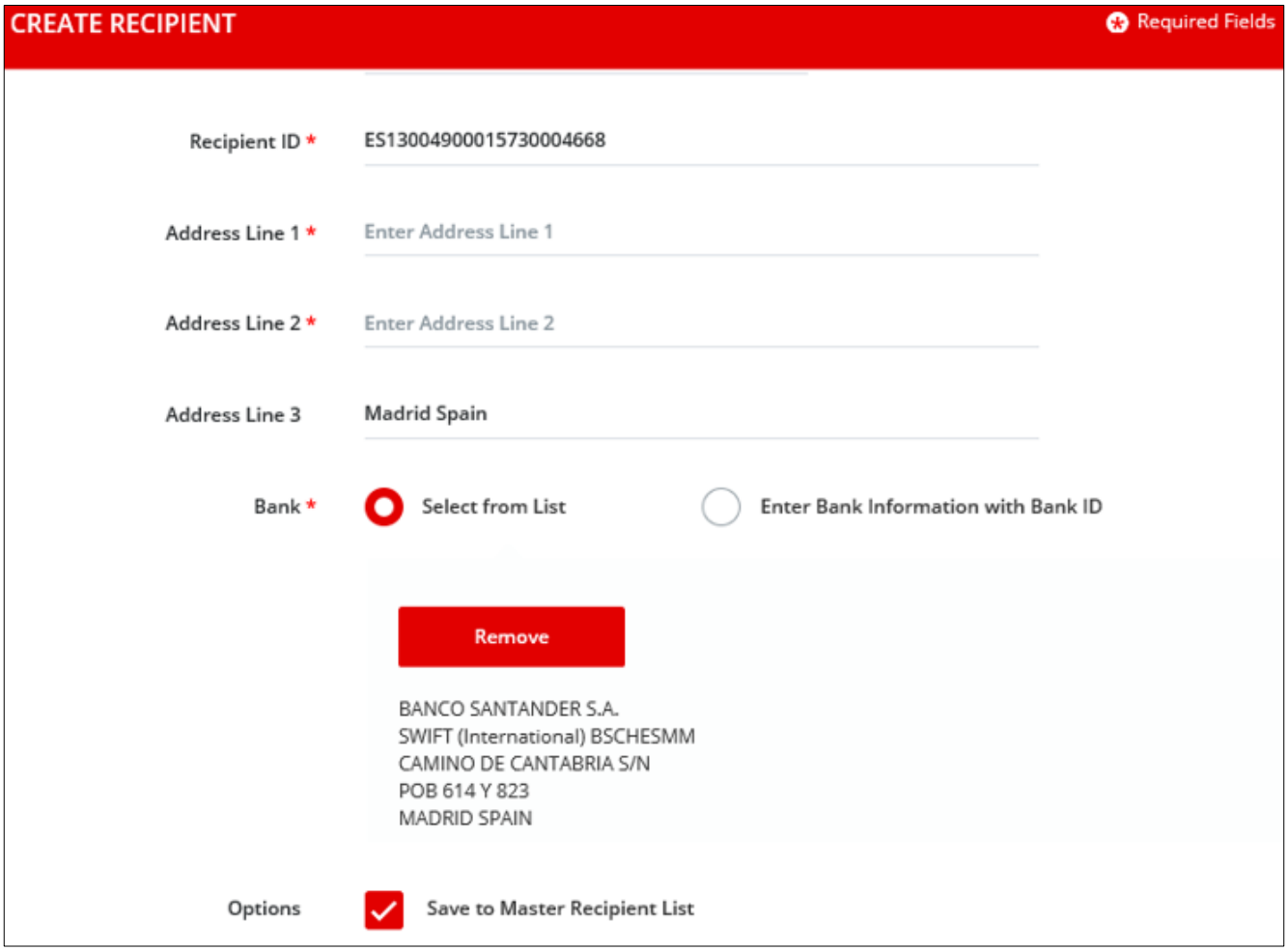

Figure 6-53: Entering recipient information

Click on 'Submit' to process the information.

The ‘Preview Recipient’ screen will open, verify the information this overlay. If a user needs to make any changes, click on ‘Edit Recipient’. Otherwise, click ‘Submit’.

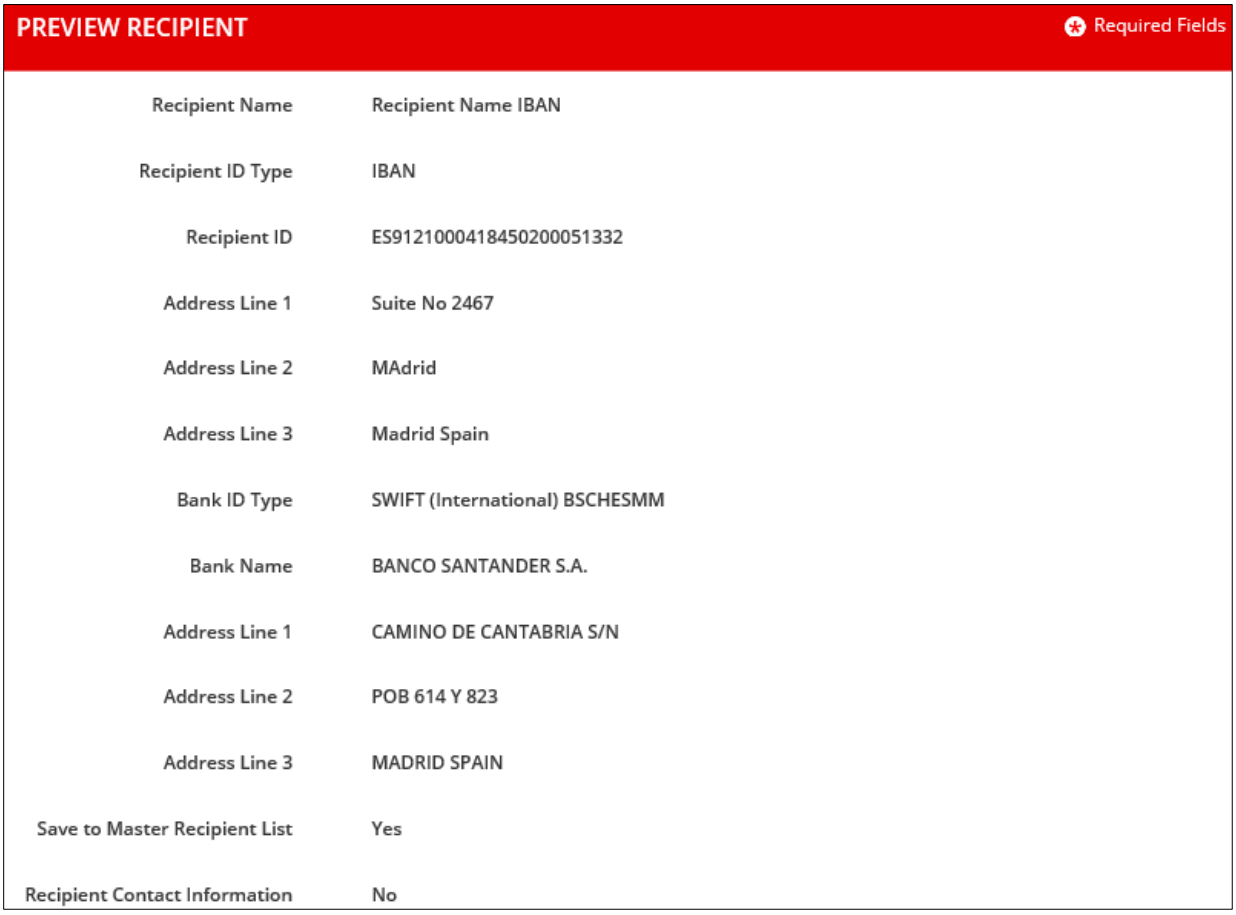

Figure 6-54: Submitting the recipient

After creating or selecting a recipient, the recipient's information will show on the Create US Wire Payment page as shown below,

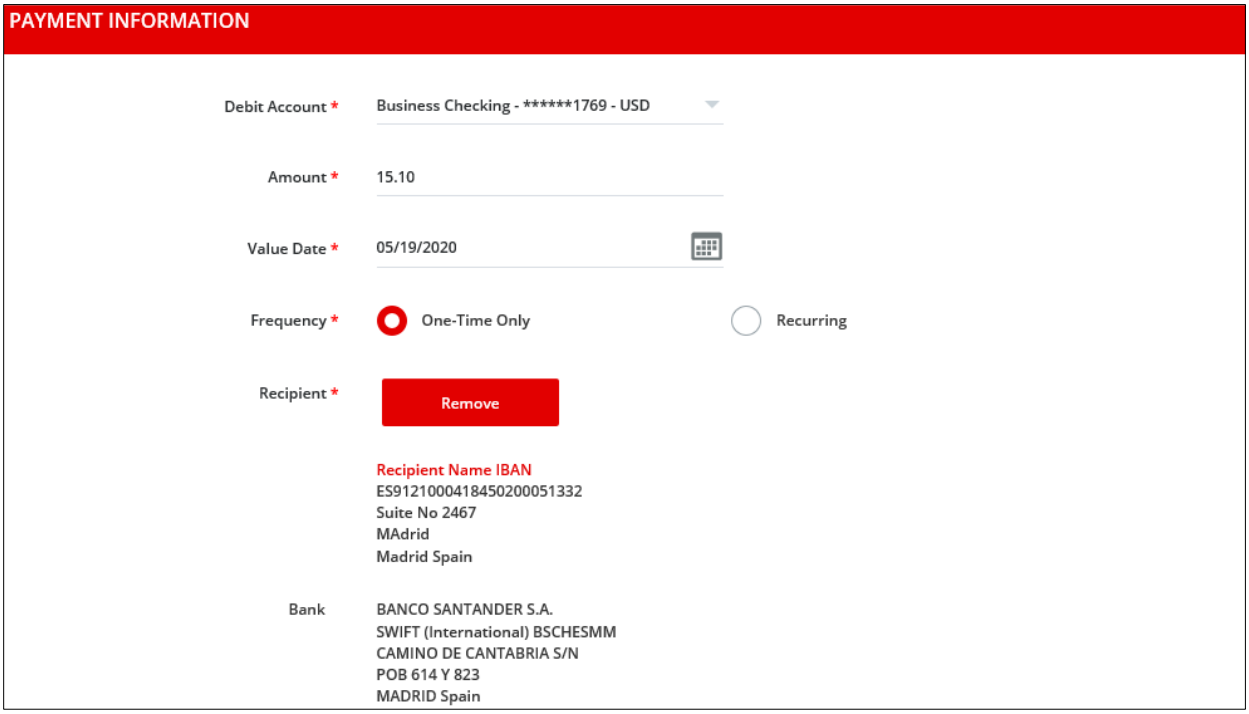

Figure 6-55: New recipient updated in the Payment Information section

Santander Bank uses a local US correspondent bank to clear international US dollar (USD) payments. If the local correspondent is not included, the wire payment will not be processed.

Under 'Additional Information' section check 'Add Intermediary Bank' in the 'Routing Instructions' field. User can select the bank from list or enter the Bank information with the Bank ID.

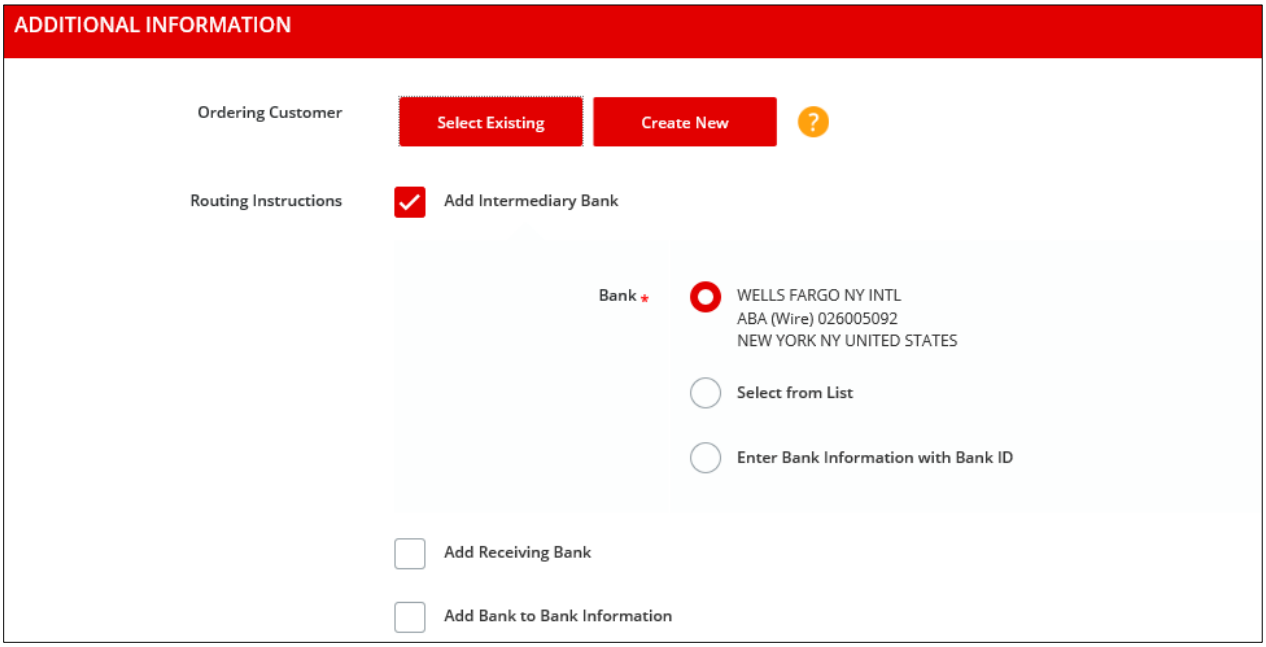

Figure 6-56: Adding an intermediary bank

Select a bank with an ABA identifier from the bank list to be the correspondent. User can select either the local correspondent bank provided with their wire instructions or Santander Bank's preferred correspondent bank, **Wells Fargo NY INTL (ABA 026005092)**.

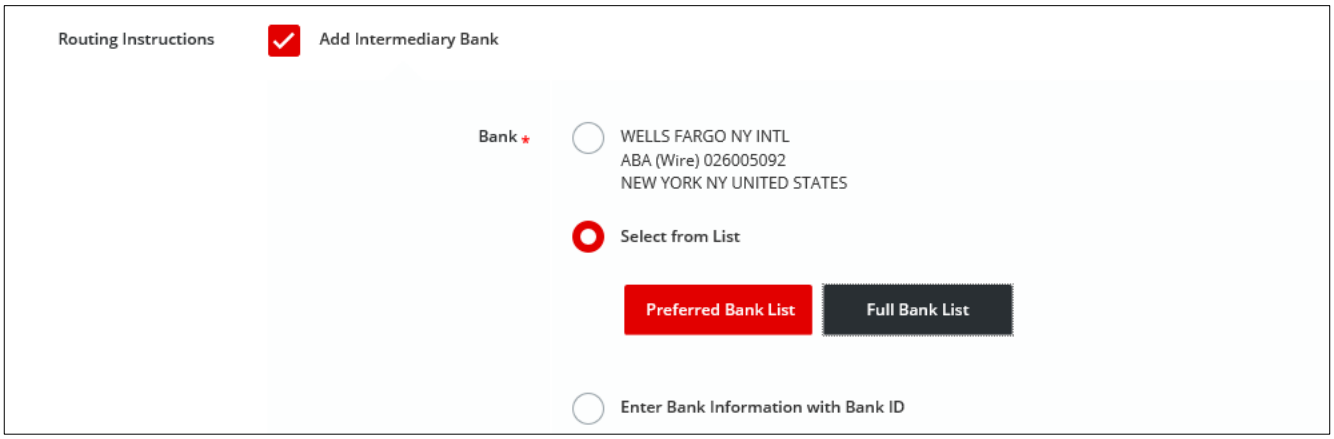

Figure 6-57: Selecting correspondent bank from the Full Bank List

Clicking on 'Full Bank List' will display the list of banks which can be added as a correspondent bank.

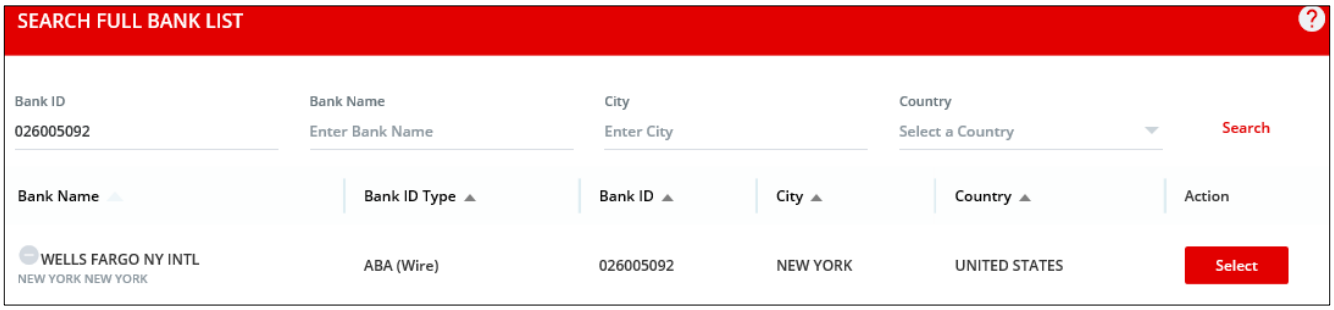

Figure 6-58: Selecting an ABA bank

Select the bank and it will reflect in the 'Additional Information' section.

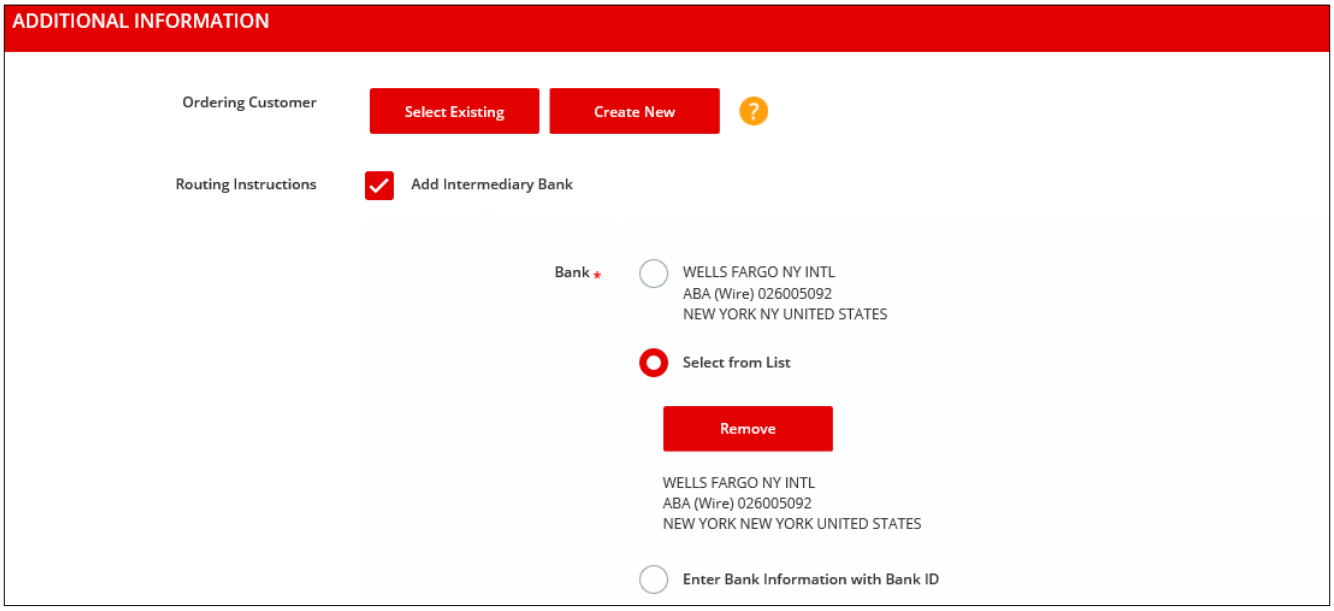

Figure 6-59: Adding Correspondent bank

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Once the correspondent bank has been added, click ‘Continue’ to preview the payment details.

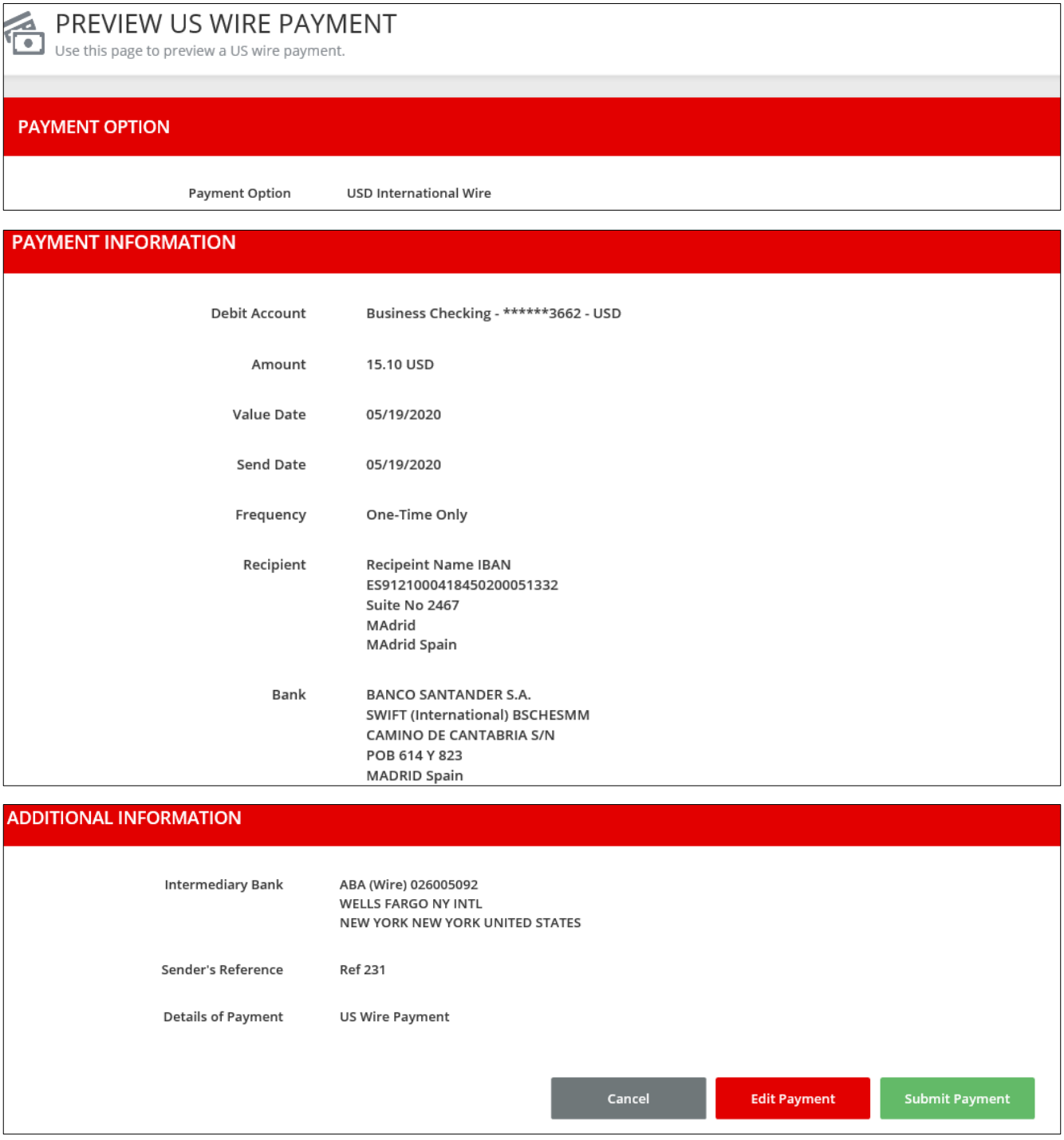

Figure 6-60: Preview of International US dollar (USD) wire payment with recipient and correspondent banks

The preview below shows an international US dollar (USD) wire with two banks in the chain—a recipient bank (beneficiary bank) and a local correspondent bank. Click ‘Submit Payment’.

Figure 6-61: Successful submit of the payment

A successful submit message will be displayed on Preview US Wire Payment page. Click on 'Payment Center' to view the payment on the Pending tab.

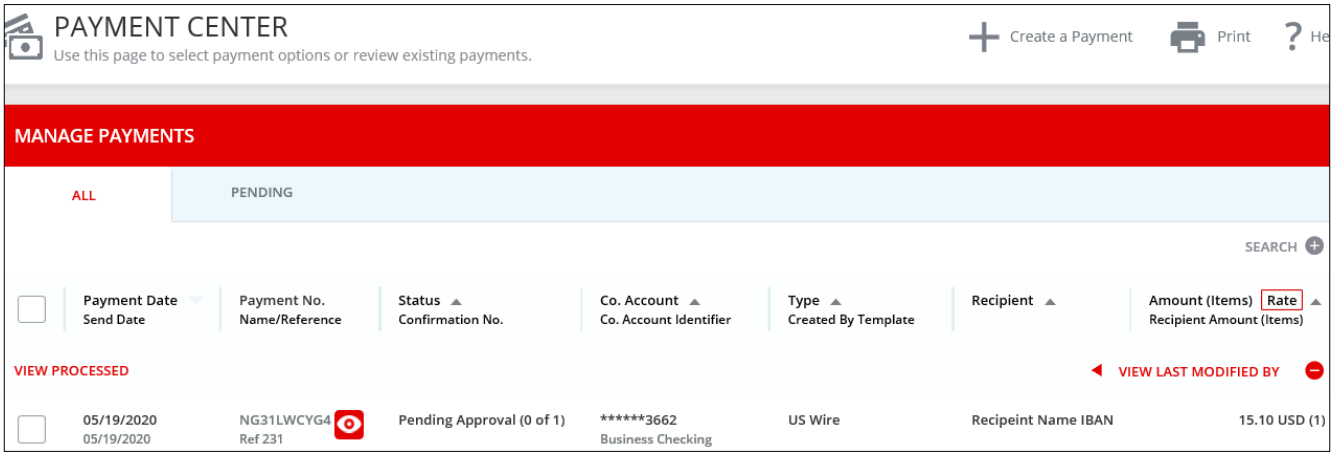

Figure 6-62: Successful submission of the international US dollar (USD) wire payment

International US dollar (USD) wire with additional correspondent banks

If your wire instructions include a foreign (non ABA) correspondent bank, you will still need to use a local correspondent first to process the wire. In this case the wire will include three banks: the recipient bank (beneficiary bank), the local correspondent bank and the foreign correspondent bank. For a wire containing three banks in the chain, follow the instructions below:

Follow the steps given above to create a US Wire payment. In the 'Additional Information' section check 'Add Intermediary Bank' box against the 'Routing Instructions' field. Click on 'Select from List' in the 'Bank' field, it will display the full bank list.

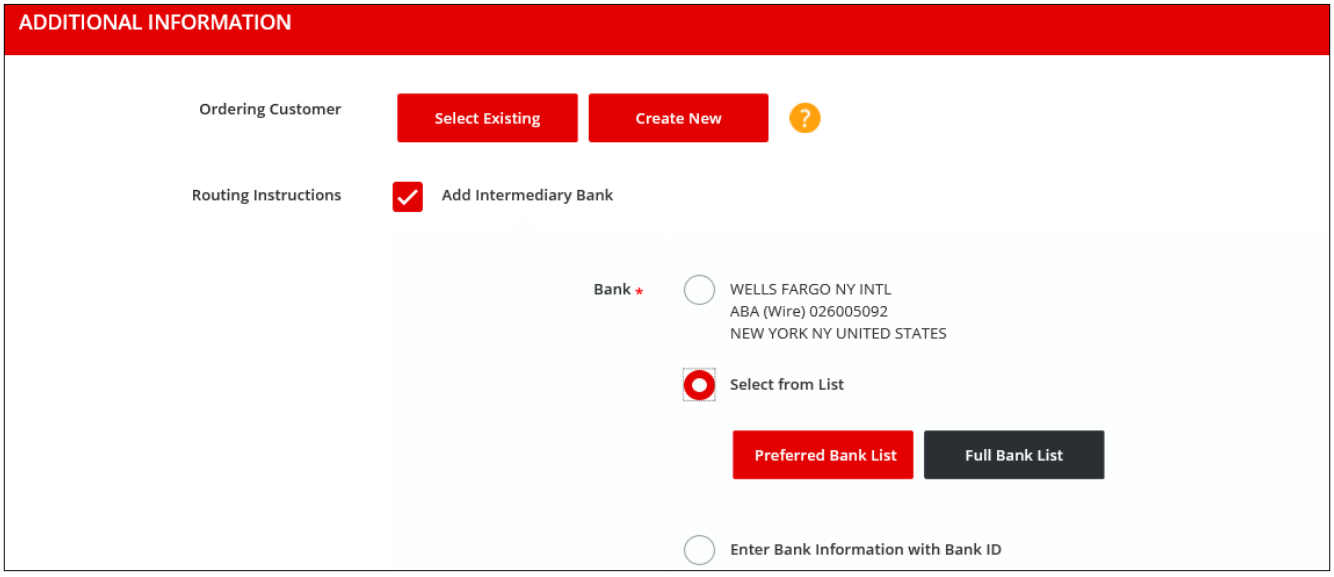

Figure 6-63: Adding an intermediary bank

Enter the foreign correspondent bank in the intermediary bank field and click 'Search'. Select the bank included (as instructed) with your wire instructions.

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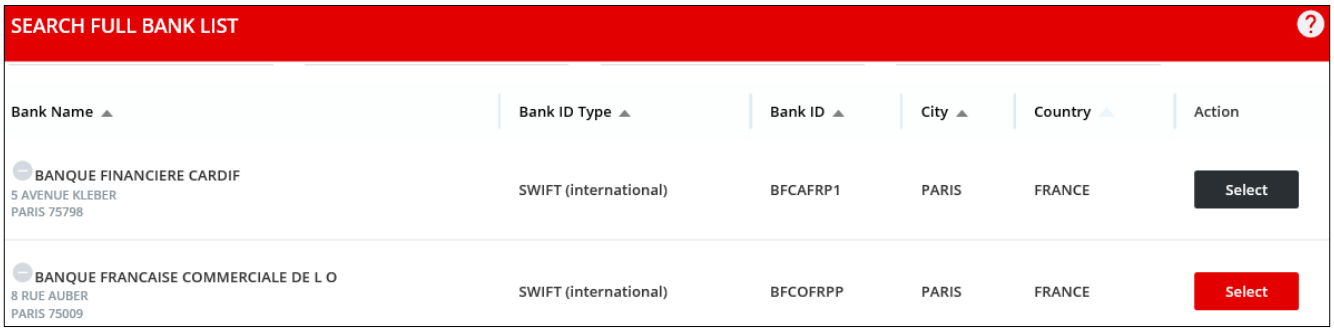

Figure 6-64: Selecting the foreign correspondent bank

The selected foreign bank will appear as the intermediary bank in the 'Create US Wire Payment' page. Click on 'Add Receiving Bank'.

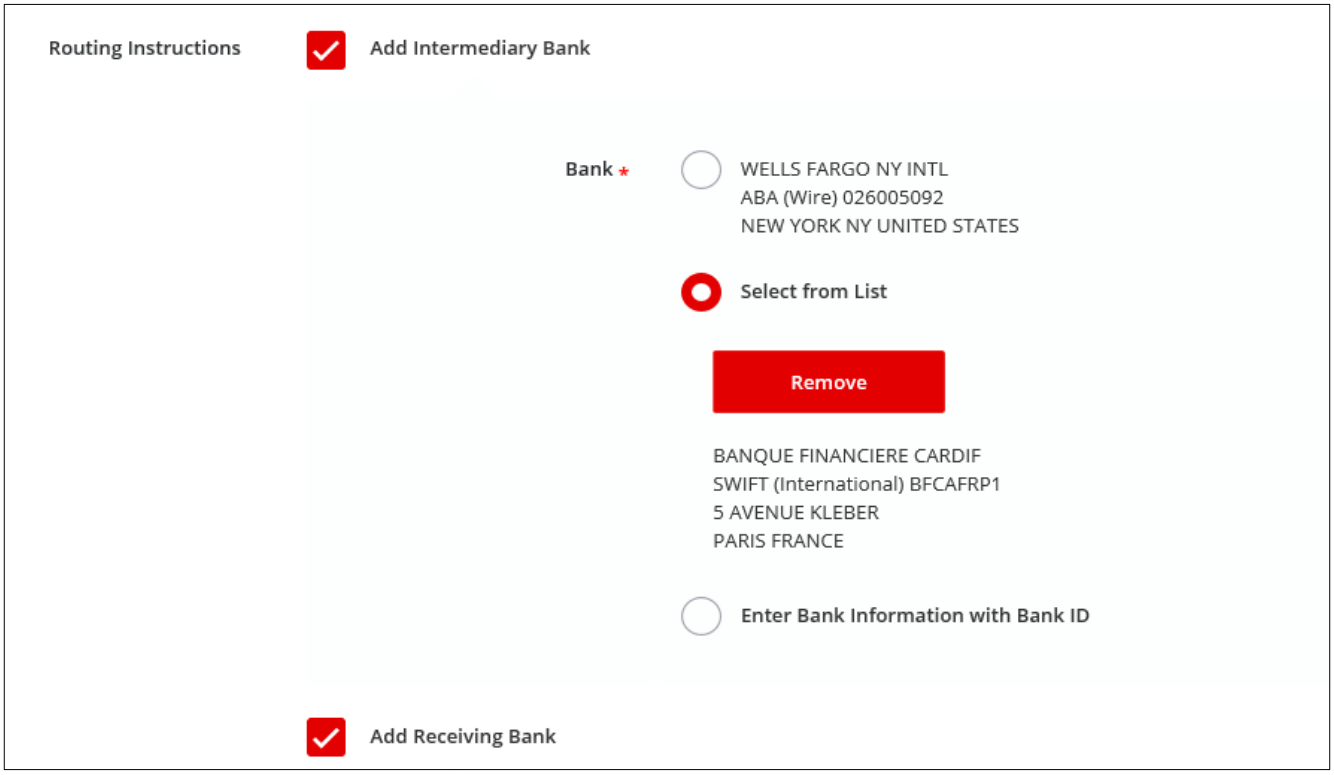

Figure 6-65: Intermediary bank selected; adding receiving bank

Since Santander uses a local correspondent to clear US dollar (USD) international payments, select a bank with an ABA identifier from the bank list to be the local correspondent. User can select either the local correspondent bank provided with their wire instructions or Santander Bank's preferred correspondent bank, Wells Fargo NY INTL (ABA 026005092).

Below given screen shot shows searching and selecting Wells Fargo Bank, from the 'Full Bank List' option

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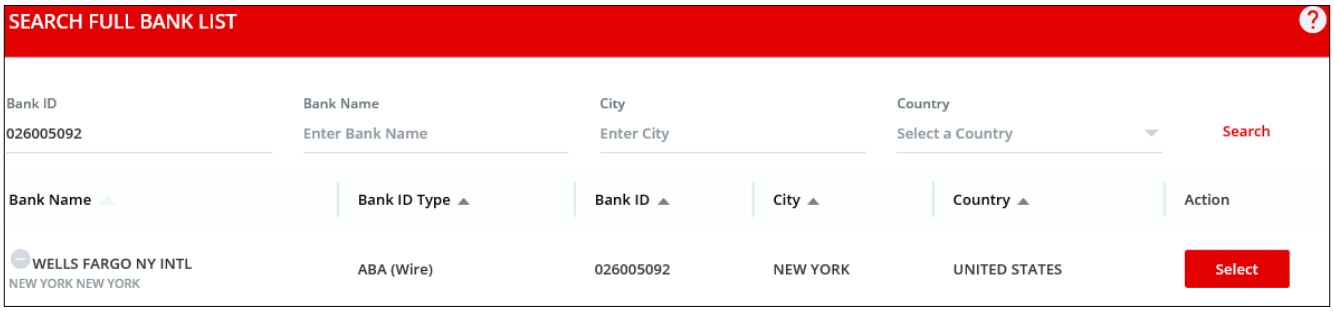
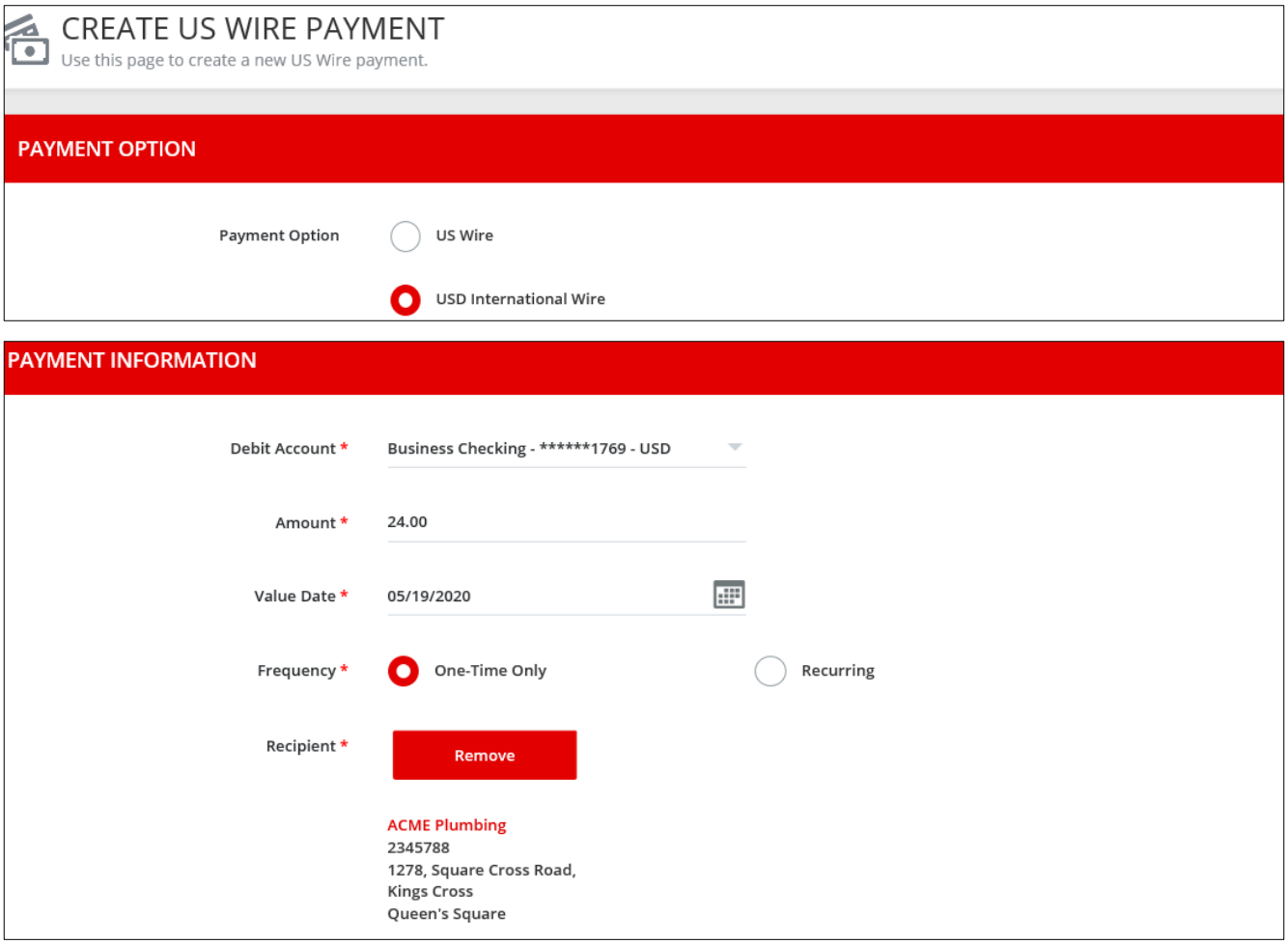
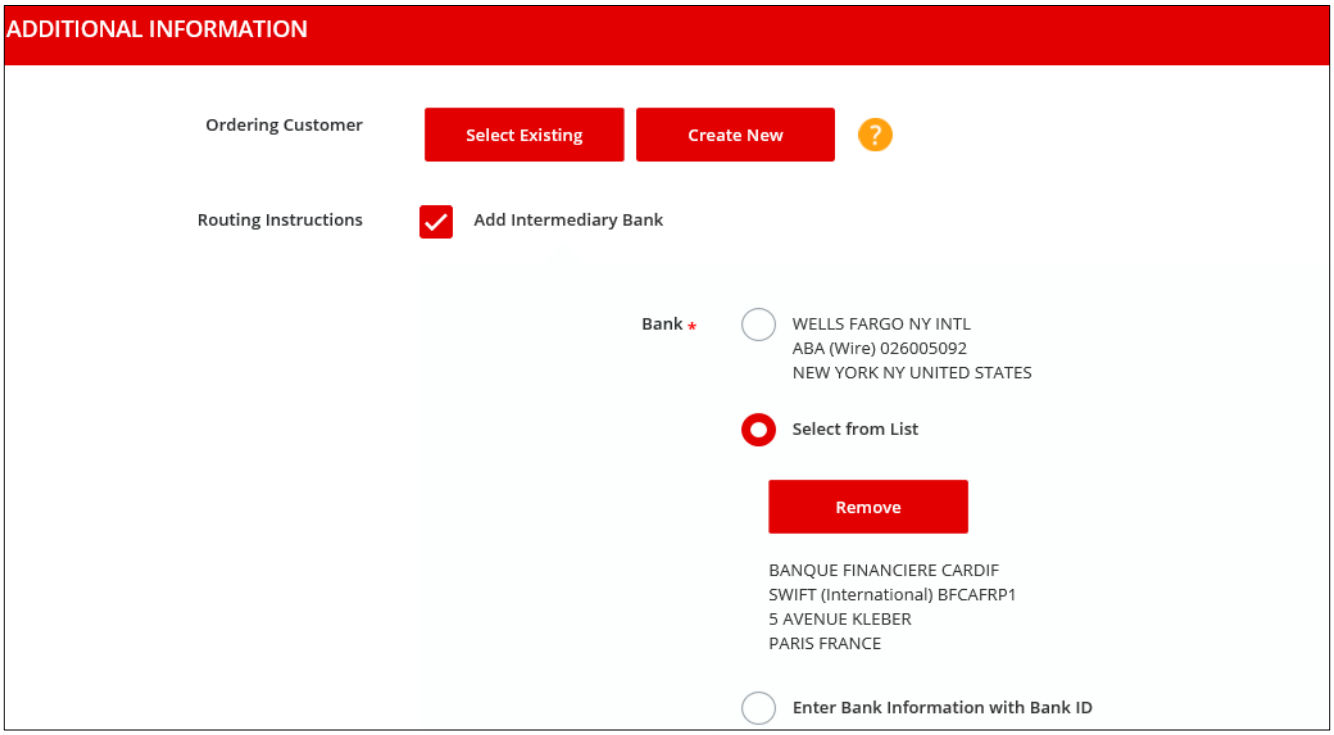
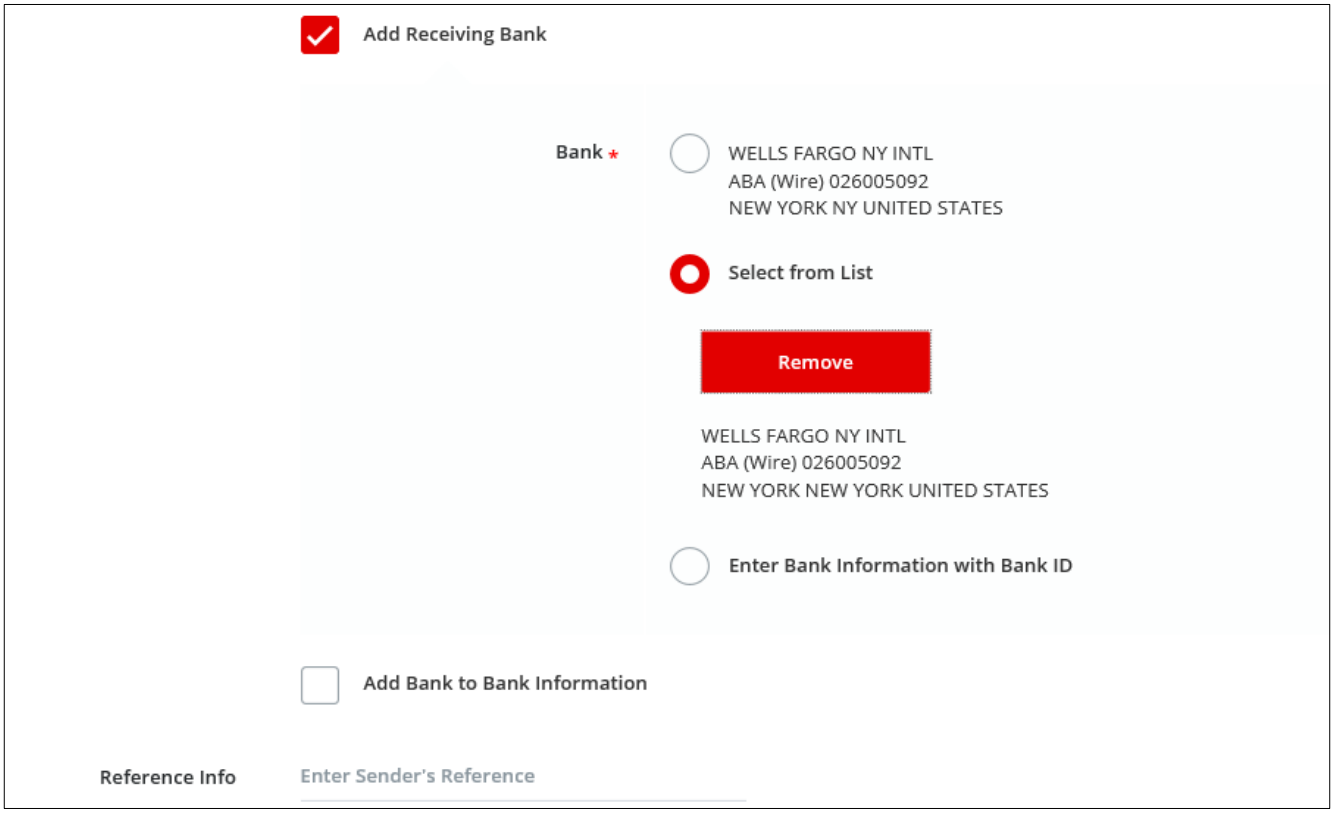


Figure 6-66: Selecting an ABA bank

The following image shows the 'Create US Wire Payment' page with all the payment, recipient, and bank information entered, including the local and foreign correspondent banks.




ADDITIONAL INFORMATION
Ordering Customer
Select Existing
Create New
Routing Instructions
Add Intermediary Bank
Bank *
WELLS FARGO NY INTL
ABA (Wire) 026005092
NEW YORK NY UNITED STATES
Select from List
Remove
BANQUE FINANCIERE CARDIF
SWIFT (International) BFCAFRP1
5 AVENUE KLEBER
PARIS FRANCE
Enter Bank Information with Bank ID


Add Receiving Bank
Bank *
WELLS FARGO NY INTL
ABA (Wire) 026005092
NEW YORK NY UNITED STATES
Select from List
Remove
WELLS FARGO NY INTL
ABA (Wire) 026005092
NEW YORK NEW YORK UNITED STATES
Enter Bank Information with Bank ID
Add Bank to Bank Information
Reference Info
Enter Sender's Reference

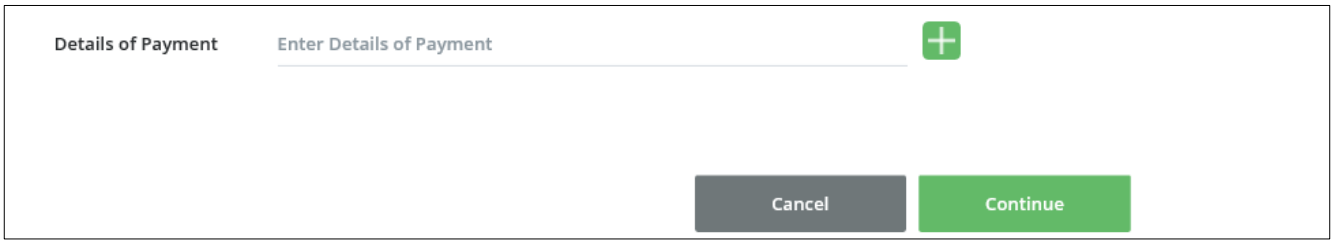


Figure 6-67: International US dollar (USD) wire payment with local and foreign correspondent banks

Click 'Continue' to open a preview window reviewing and processing the payment. If you need to make any changes, click 'Edit Payment'. Otherwise, click 'Submit Payment' to process the same.

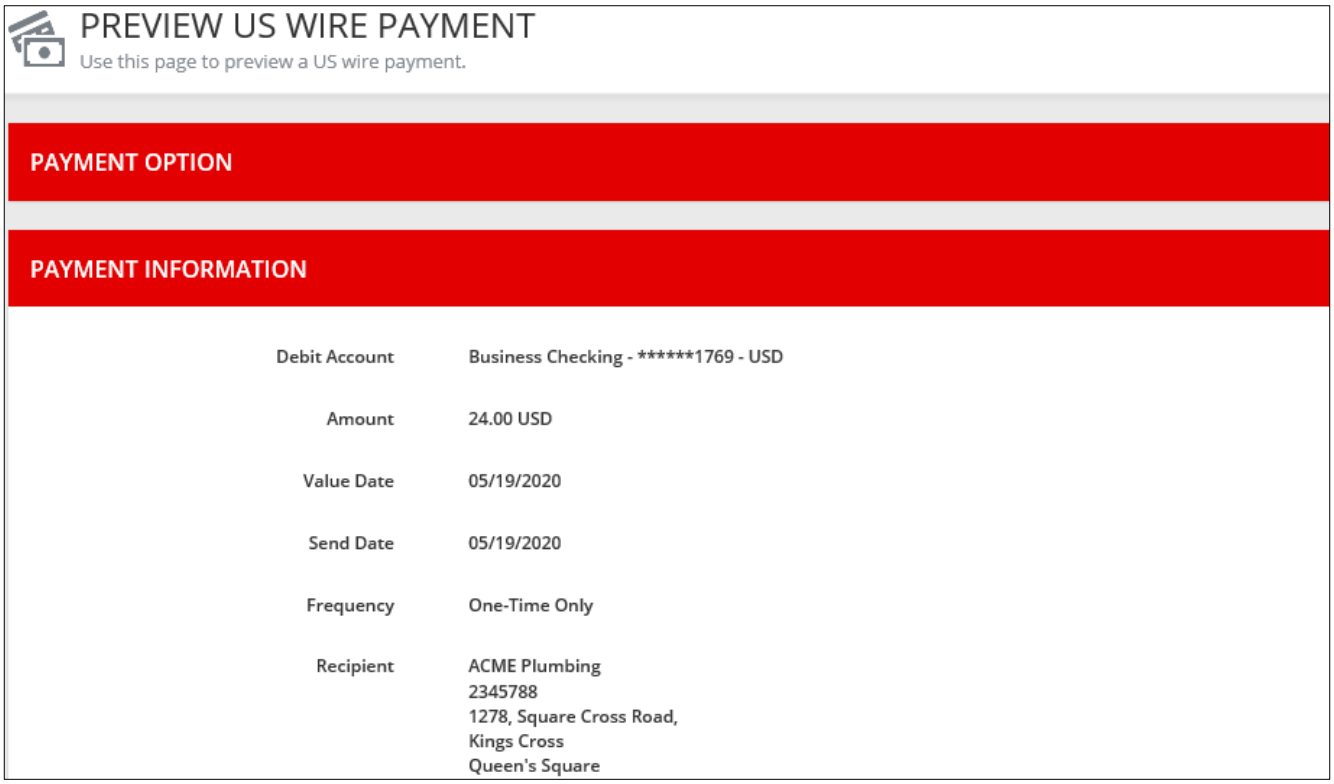


Figure 6-68: Preview of the payment details

A message will confirm that the wire payment has been successfully created. The payment will appear in the list of payments pending approval in the Payment Center.

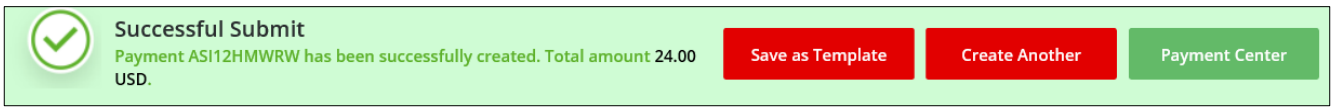


Figure 6-69: Successful submit of the payment

International foreign currency wire

To create an international foreign currency wire payment, click ‘International Wire’ under the ‘Create Wire Payments’ column in the Payments menu. or click on ‘Create Payments’ on the ‘Payments Centre’ page.

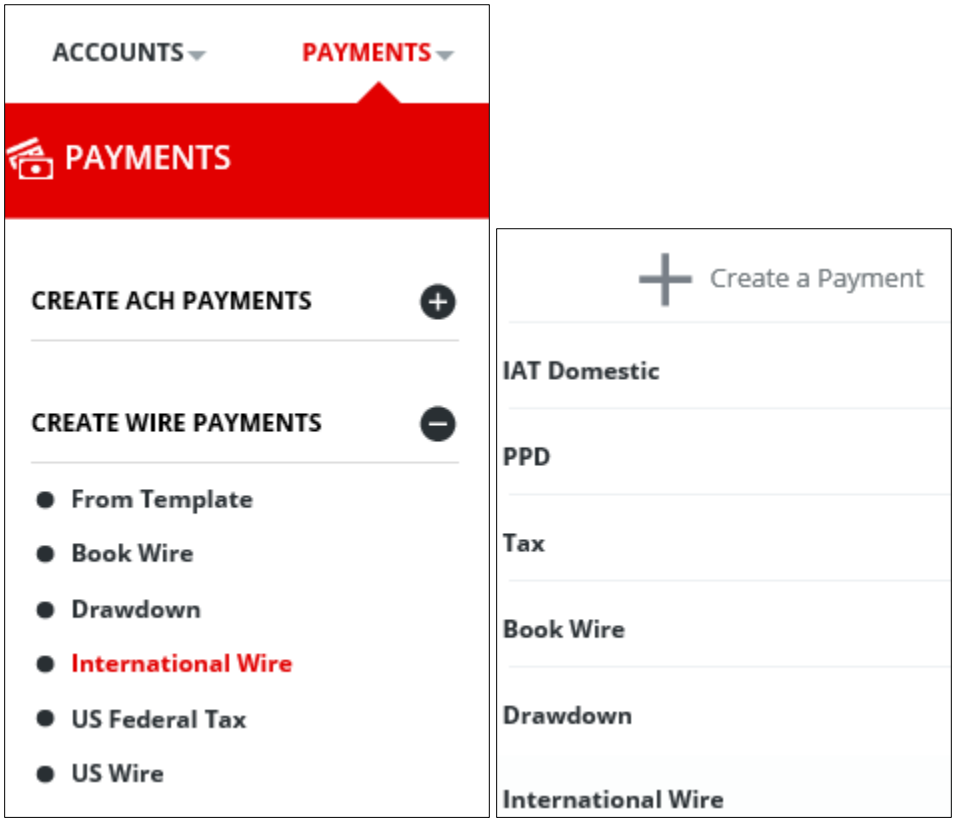


Figure 6-70: Opening Create International Wire Payment

The ‘Create International Wire Payment’ page will open. In the ‘Payment Information’ section, select the Debit Account.

Next, select either Debit (USD) or Credit (foreign)currency for the Amount Type. If a user selects ‘Debit’, the amount you enter will be debited from the account in US dollars and the beneficiary will receive the foreign equivalent.

If a user selects ‘Credit’, the beneficiary will receive the amount you enter in foreign currency and the US dollar equivalent will be debited from the account.

Depending which option, you selected, Debit or Credit, enter either the US dollar (USD) amount or the foreign currency amount of the wire.

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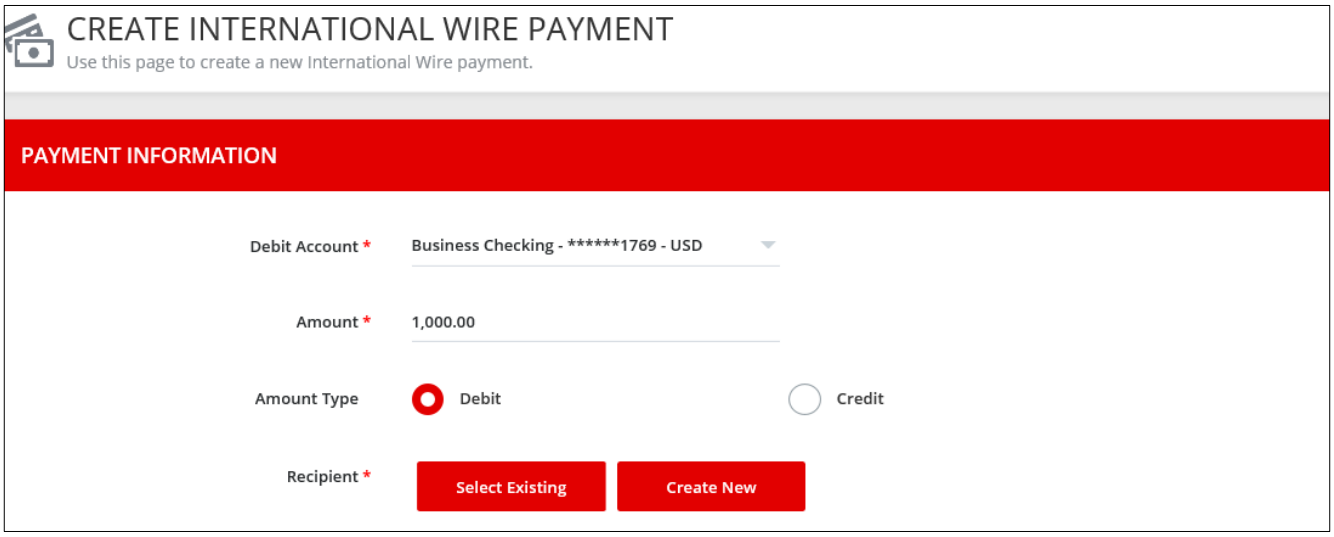

Figure 6-71: Creating an international wire payment

Select the foreign currency of the wire payment, then click Get Rate.

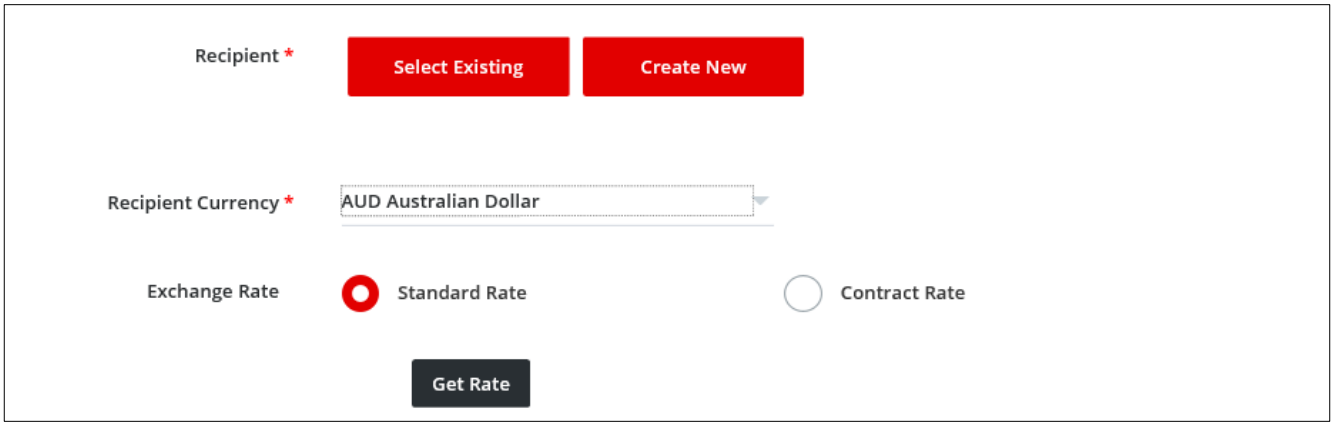

Figure 6-72: Selecting the foreign currency and getting the conversion rate

Santander Treasury Link will provide you with the exchange rate for the current business day and the conversion amount based on the amount you entered above and the foreign currency you selected.

> *Note:* Exchange rates are uploaded each morning and are valid for the current business banking day only.

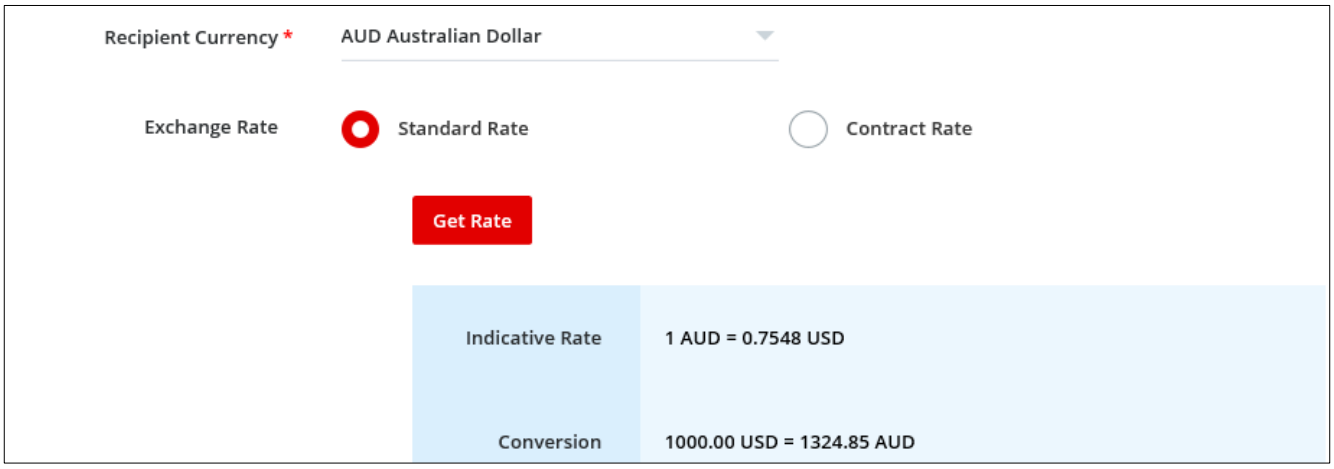

Figure 6-73: Exchange rate and conversion amount

The Details of Payment field allows a user to provide addenda information to the wire beneficiary.

Important note: **The Ordering Customer field is *not to be used* unless you are making a drawdown wire payment OR qualify as a Financial Institution under the Travel Rule (e.g., financial institution, securities broker or dealer, casino, money transmitter, check casher, currency exchanger, and/or money order issuer and seller) and are allowed to issue payment instructions on behalf of another party.**

In the 'Payment Information' section of the page, user needs to select a recipient. User has the option to select either an existing recipient or create a new recipient.

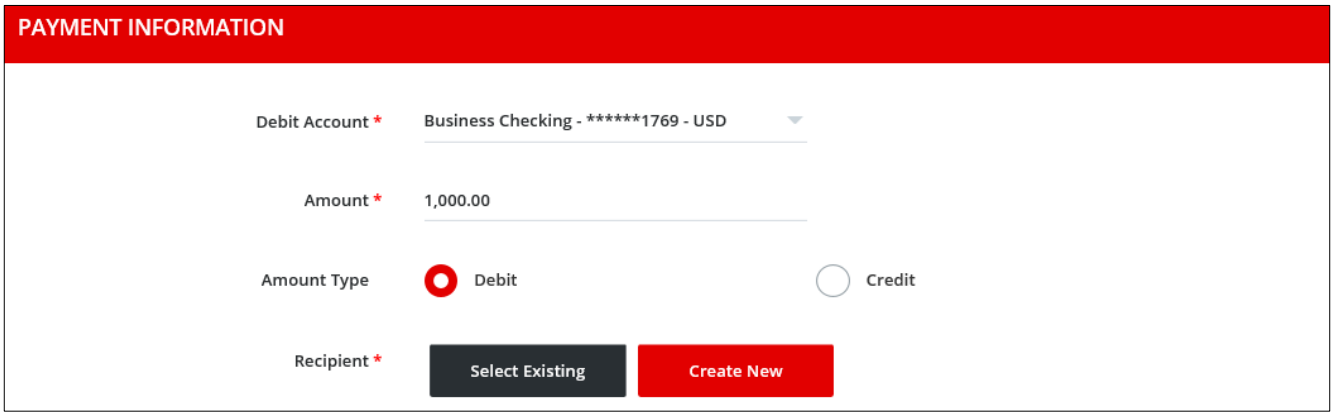

Figure 6-74: Selecting an existing recipient

If you choose 'Select Existing', the 'Select Recipient' overlay will open, in which you can select a recipient from the list.

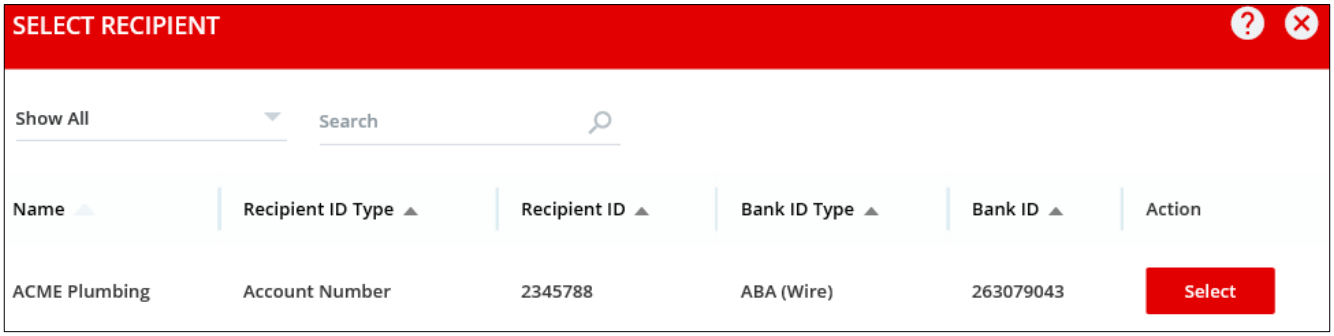

Figure 6-75: Selecting a recipient from the list

If you choose 'Create New', the 'Create Recipient' overlay will open, allowing you to enter the recipient's information, with an option to save the recipient to the master list.

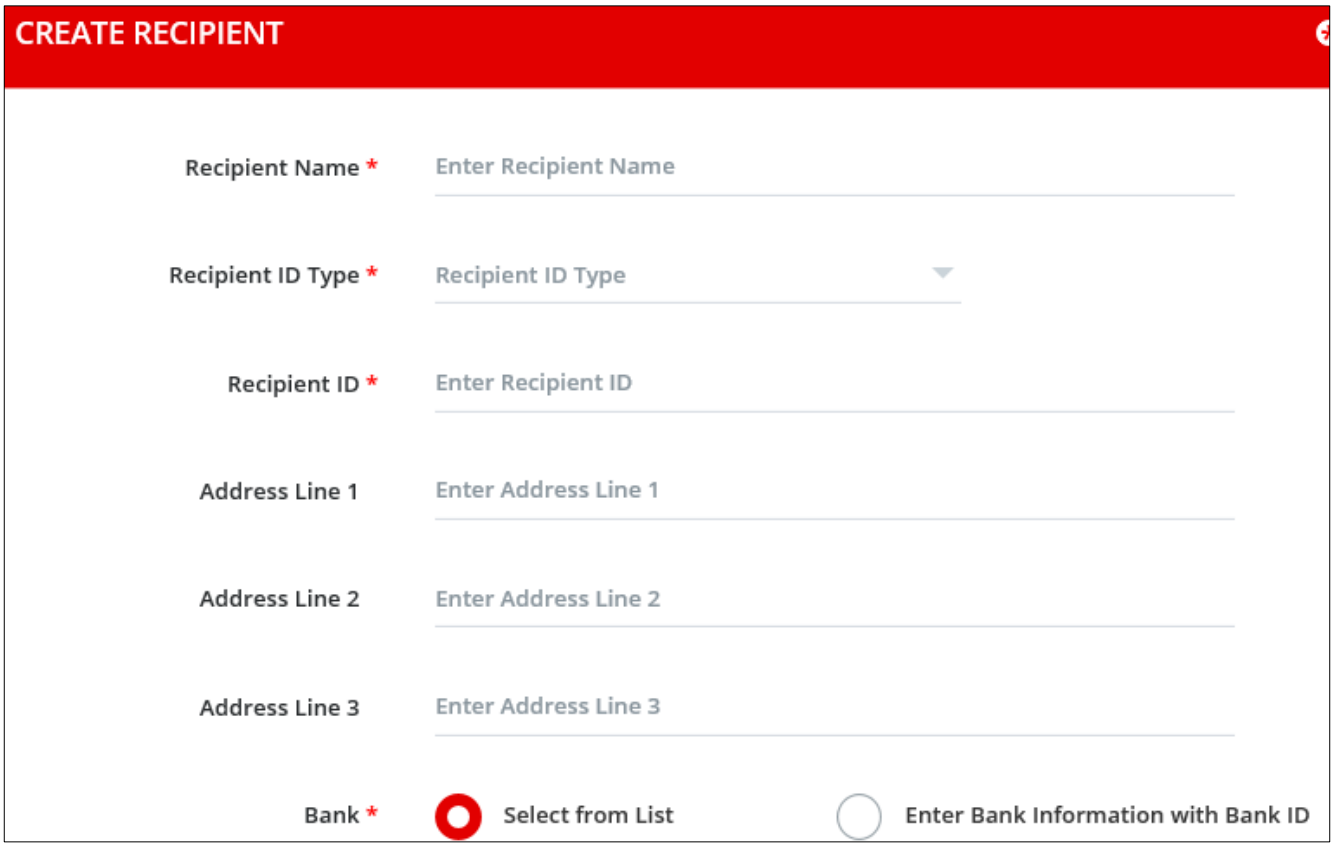

Figure 6-76: Create Recipient overlay

Note: On an international foreign currency wire, the recipient bank should be a bank with a SWIFT BIC code or other international bank ID type.

After you've selected a recipient, the recipient's information will show on the 'Create International Wire Payment' page under 'Payment Information' section.

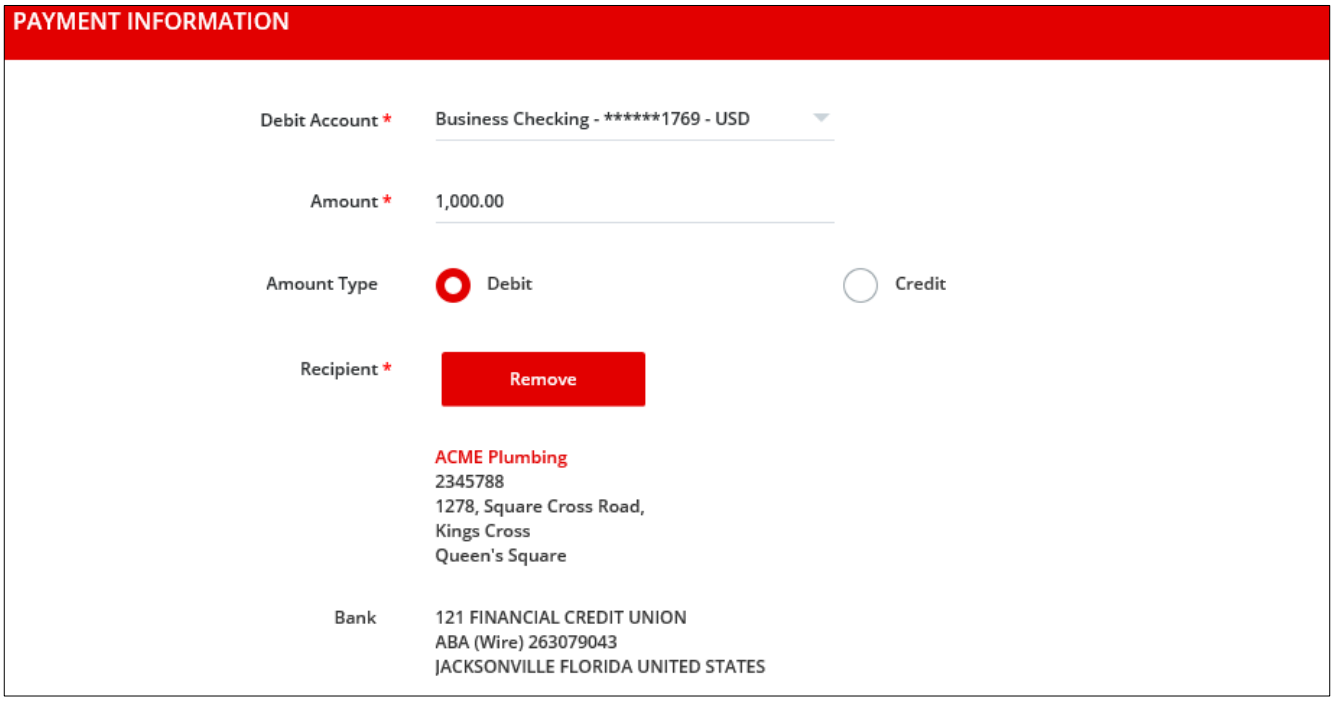

Figure 6-77: Recipient information for the international wire payment

In the 'Additional Information' section, update the routing details / intermediary bank details as applicable,

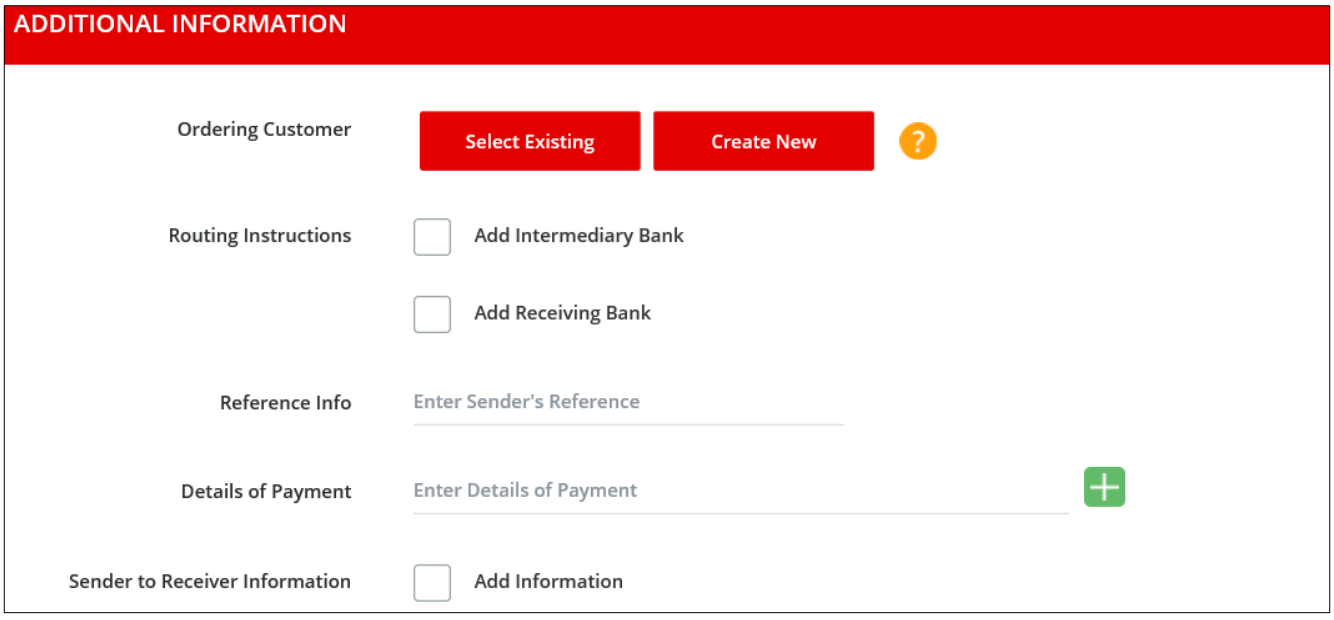

Figure 6-78: Routing information for the international wire payment

In the 'Payment Date' section, enter the value date for the wire payment. Value dates for foreign currency wires are always 2 business days in advance, with the exception of Canada and Mexico (1 business day), to allow for time differences and processing times at each specific country. The 'Get Value Date' button will provide the next available value date for your specific wire payment.

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Note: You are able to schedule future dated foreign currency payments up to 14 calendar days in advance. *Please note the rate displayed when creating the wire is only indicative and may not be the actual rate used on the process date.*

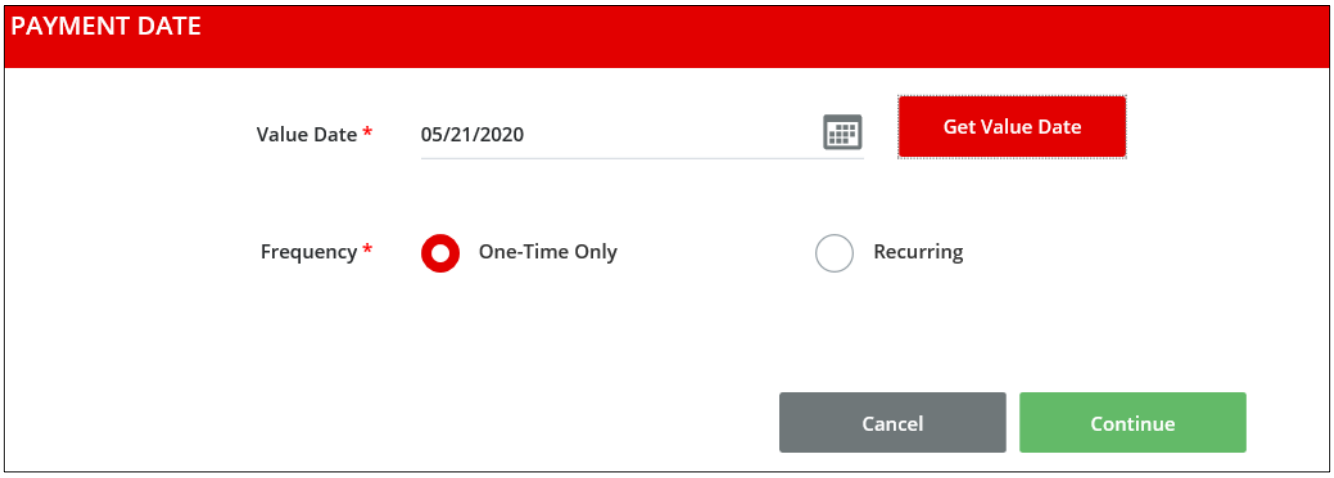
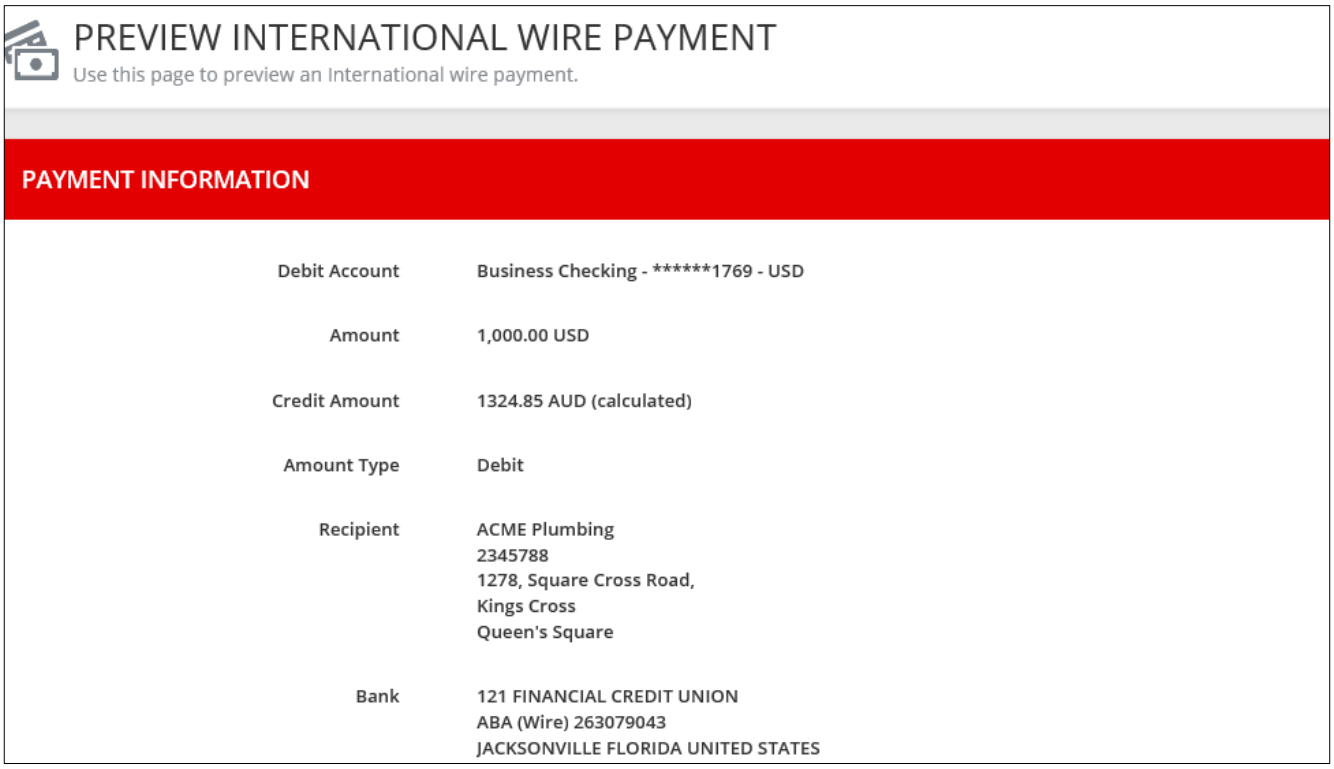


Figure 6-79: Entering the value date

After selecting the value date, click 'Continue' to open the 'Preview International Wire Payment' page. Review the updated details, in case any changes are required, click on 'Edit Payment' if not, click on 'Submit Payment' to process the payment.



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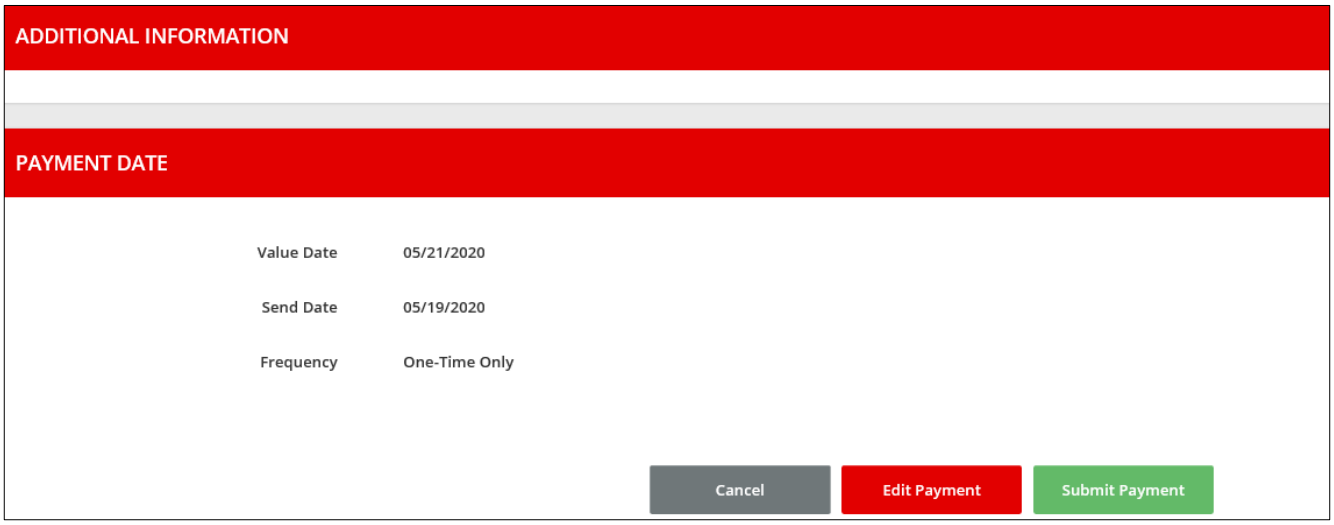

Figure 6-80: Preview of international wire payment

On submitting the transaction, the following successful submit message will be displayed and the payment will reflect on the 'Manage Payments' page.

Figure 6-81: Successful submission of international wire payment

Book wire

Book wires are payments within accounts at Santander Bank. To create a book wire payment, click 'Book Wire 'under the 'Create Wire Payments' column in the 'Payments' menu. Or click on 'Create Payments' on the 'Payments Centre' page and select the required option.

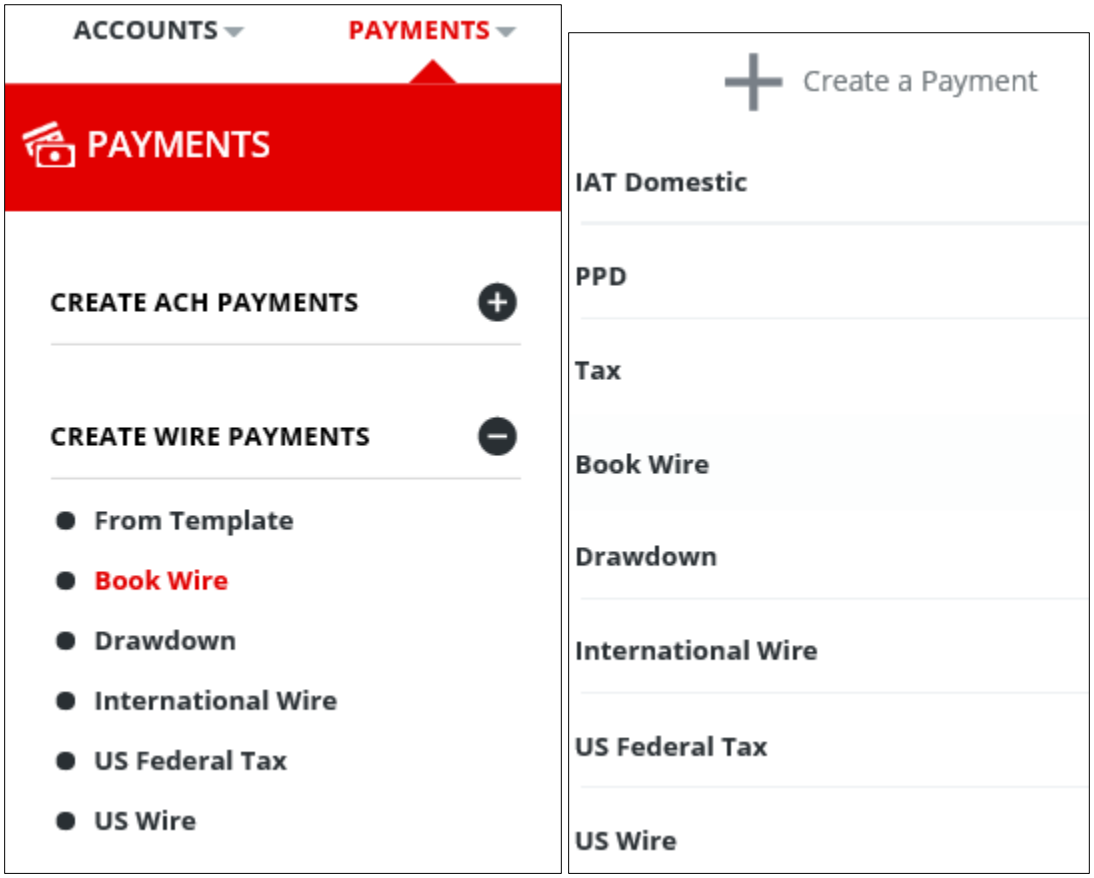

Figure 6-82: Opening Create Book Wire Payment

On the ‘Create Book Wire Payment’ page, in the ‘Payment Information’ section; select the debit account, enter the amount, and select the value date in the Payment Information section. Select or create a recipient through ‘Select Existing’ or ‘Create New’ button respectively.

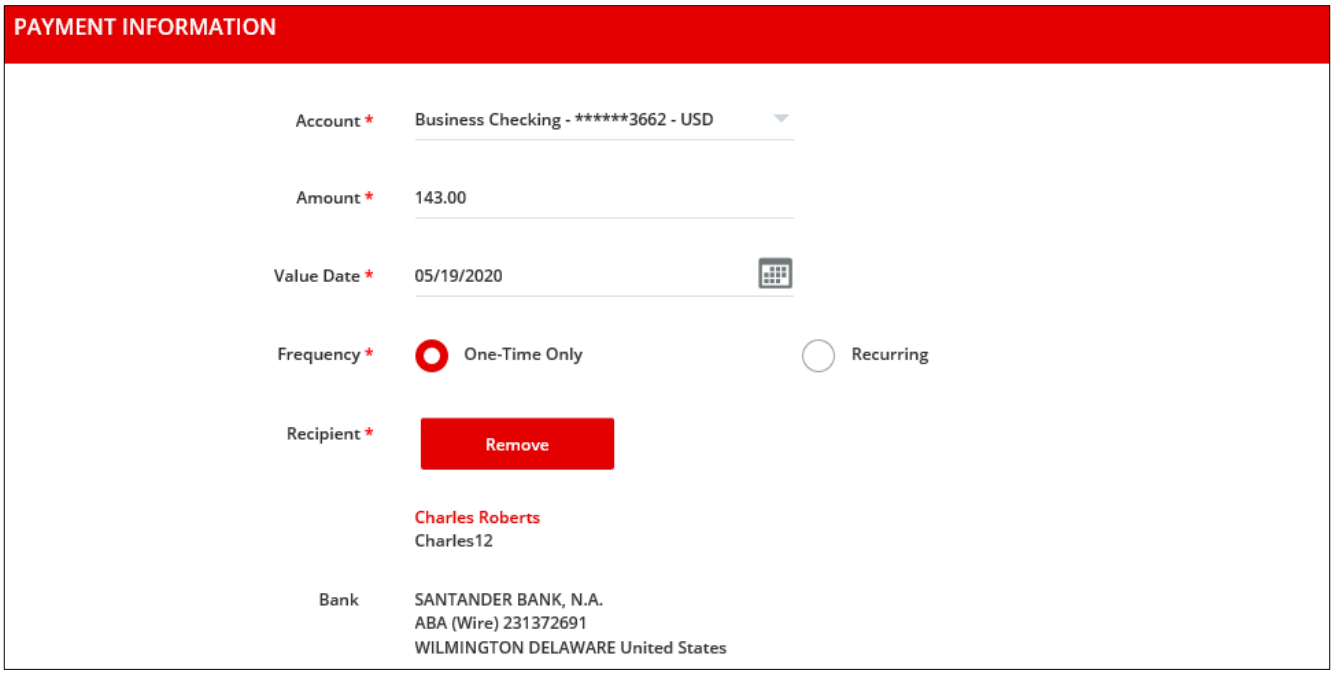

Figure 6-83: Creating a book wire payment

In the ‘Additional Information’ section, update reference info / details of payment.

Click on ‘Continue’ to proceed.

Clicking on continue will display the preview window.

Review the payment details in the 'Preview Book Wire Payment' page. If everything is correct, click 'Submit Payment'. If you need to make any changes, click 'Edit Payment'.

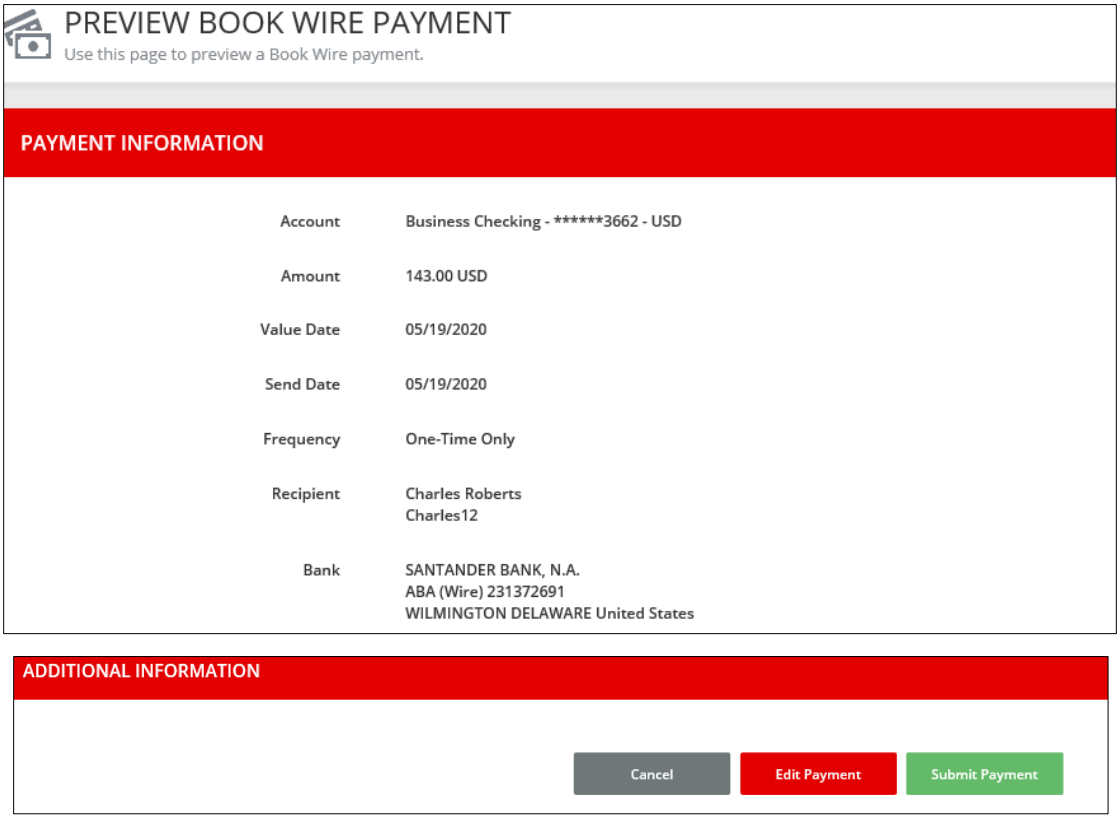

Figure 6-84: Previewing a book wire payment

A message on the Payment Center page will confirm successful submission of the payment, which will appear in the list of payments below with a status of Pending Approval.

Figure 6-85: Successful submit of a book wire payment

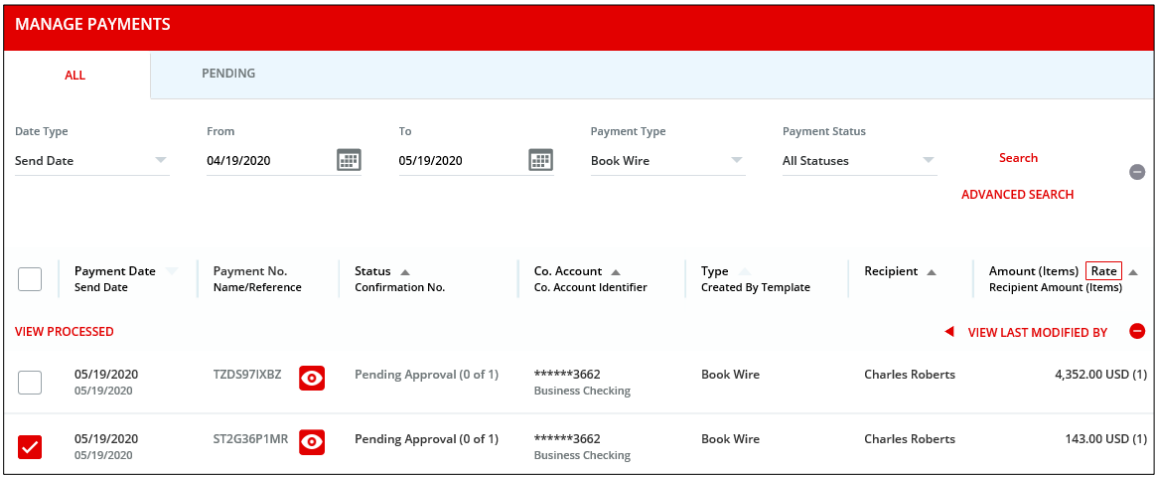

Figure 6-86: Book wire payment successfully submitted

US federal tax wire

To create a US Federal Tax payment, click ‘US Federal Tax’ under the ‘Create Wire Payments’ column in the ‘Payments’ menu. Or click on ‘Create Payments’ on the ‘Payments Centre’ page and select the required option.

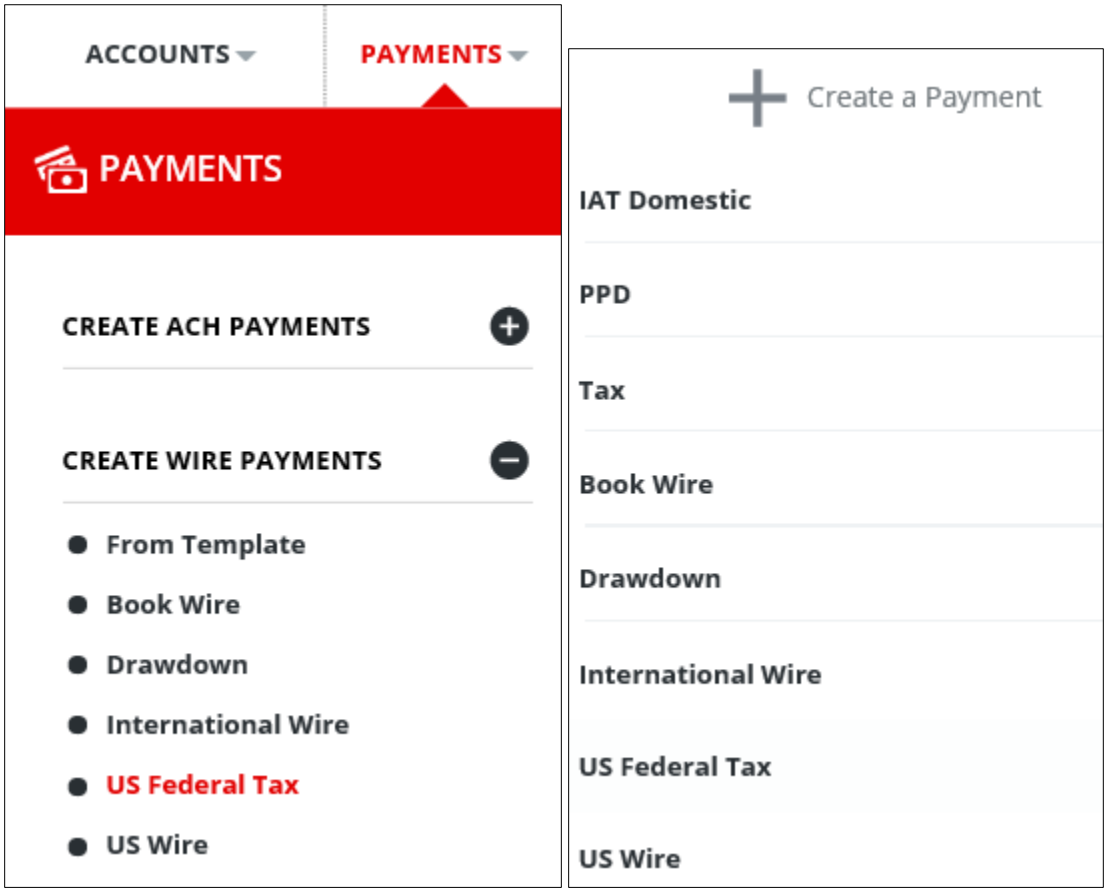

Figure 6-87: Opening Create US Federal Tax Payment

On the Create US Federal Tax Payment page, in the 'Payment Information' section select an account in the 'Debit Account' field. Based on the nature of the payment i.e. whether it is tax/interest/penalty payment, enter the appropriate amounts in their respective fields.

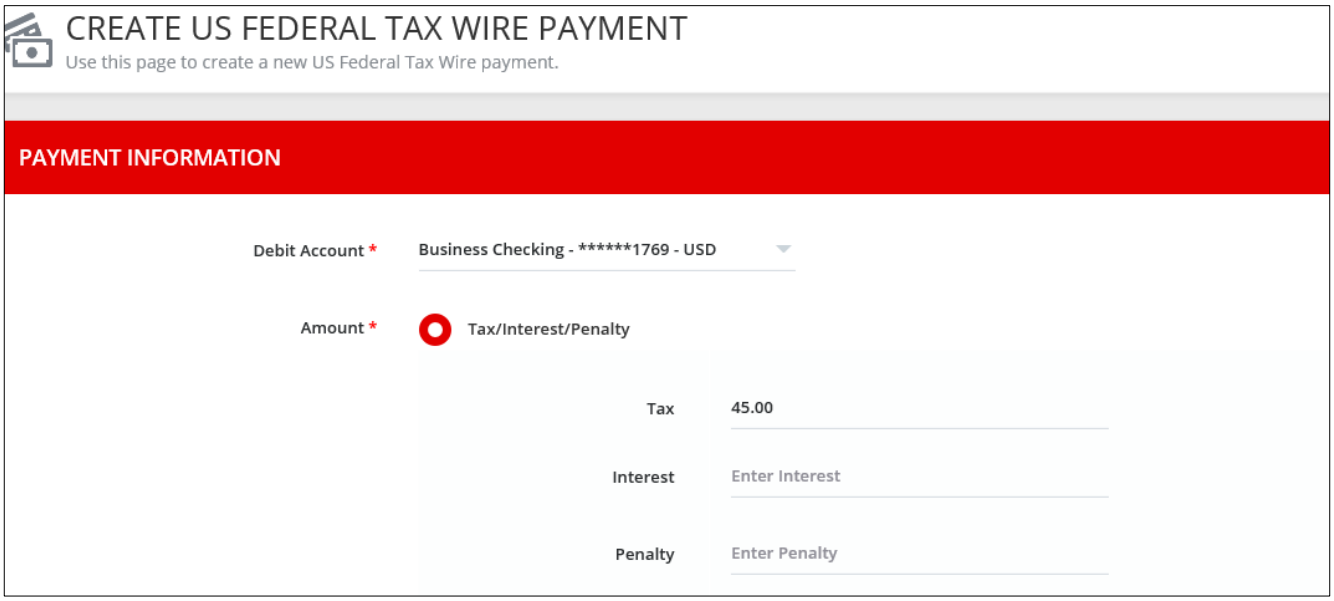

Figure 6-88: Entering payment information for a US federal tax payment

If the payment is for a 720, 941, or CT-1 tax form, select the Subcategory Forms using the adjacent radio buttons. Each of these options will display additional fields which will need additional information related to the specific payment.

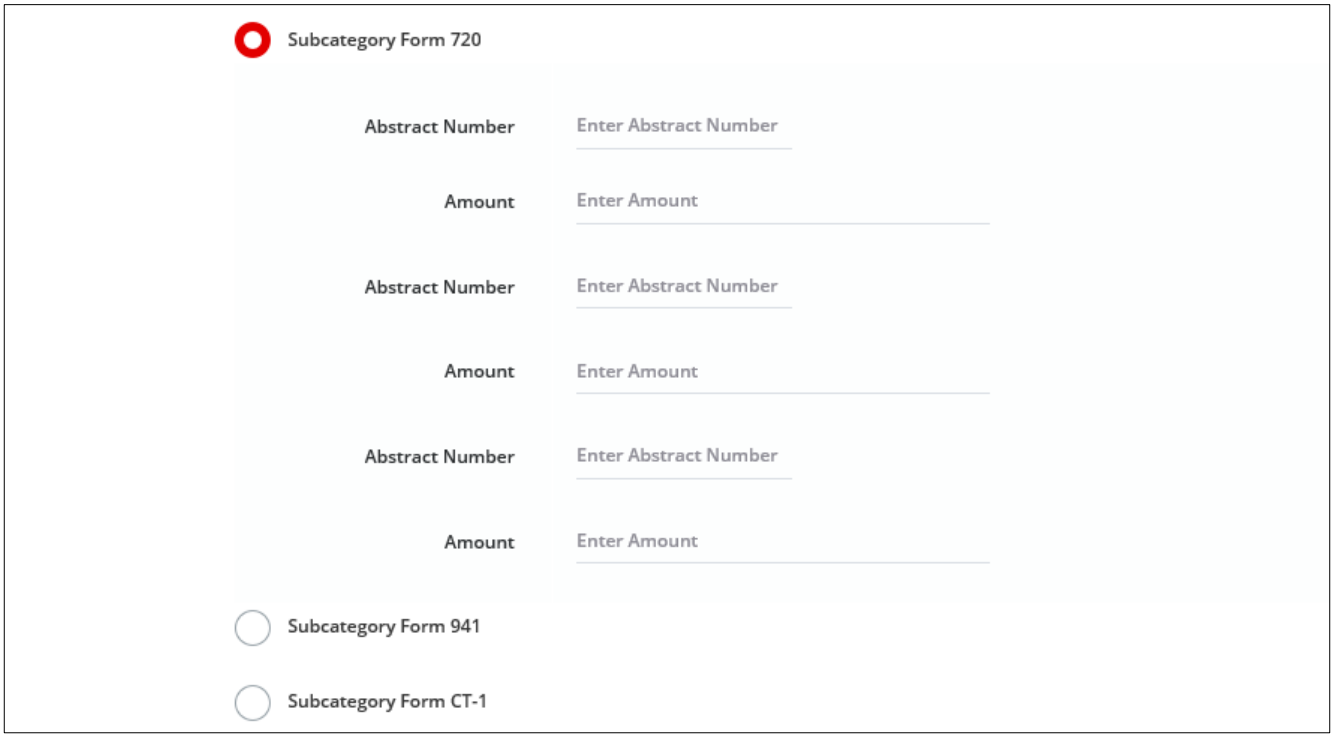

Figure 6-89: Entering subcategory form information

Enter or select a date in the 'Value Date' field. Future dated wires can be created up to 14 business days in advance.

In the 'Additional Information' section, enter the taxpayer's information for all the fields marked with (*).

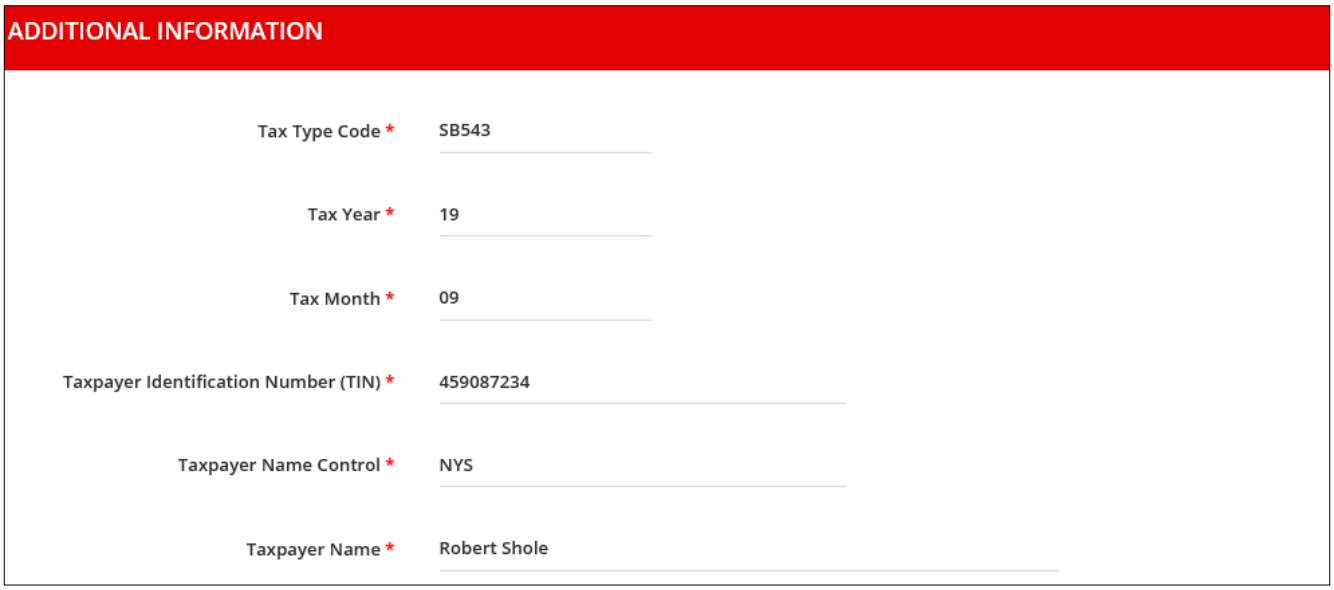

Figure 6-90: Entering taxpayer information

Routing information is already preset in the system and will be displayed on the screen as shown under.

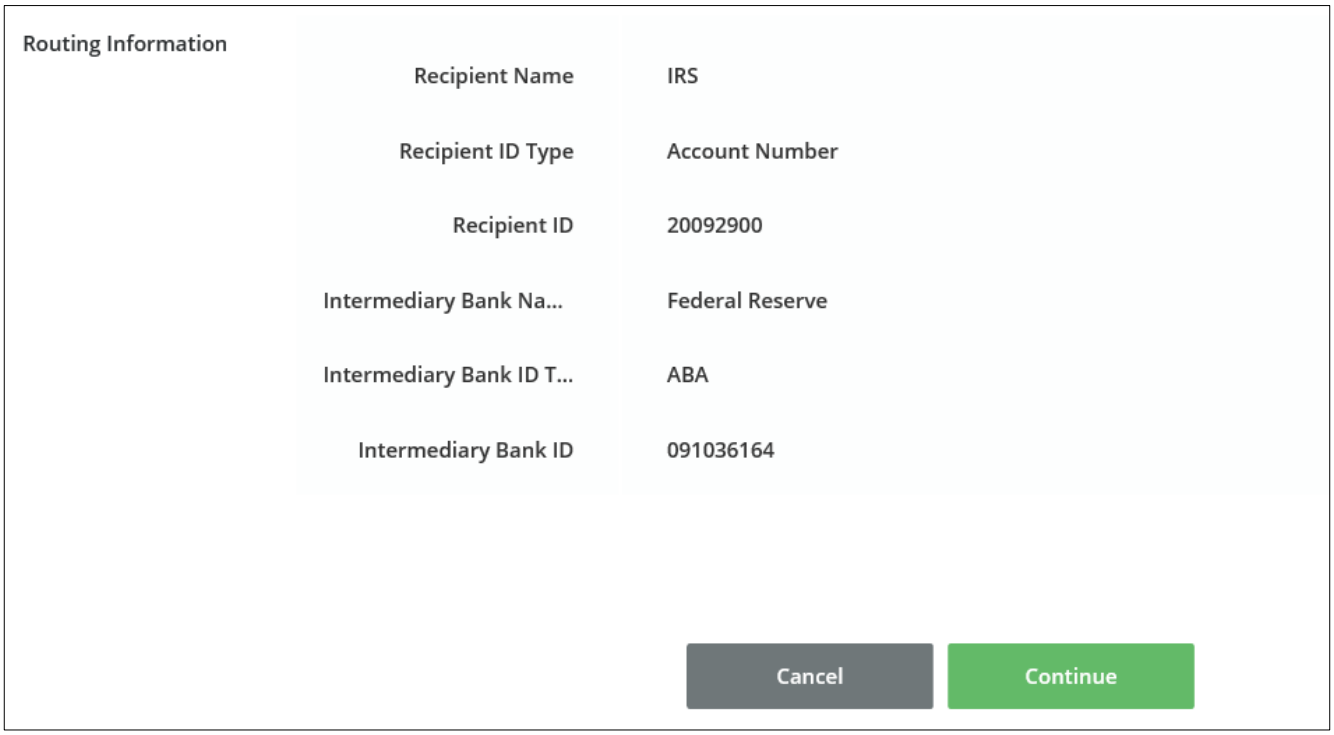

Figure 6-91: Preset Routing information

Click 'Continue' to preview the payment.

The ‘Preview US Federal Tax Wire Payment’ page will be displayed. In case any changes are required click on ‘Edit Payment’ else click on ‘Submit Payment’

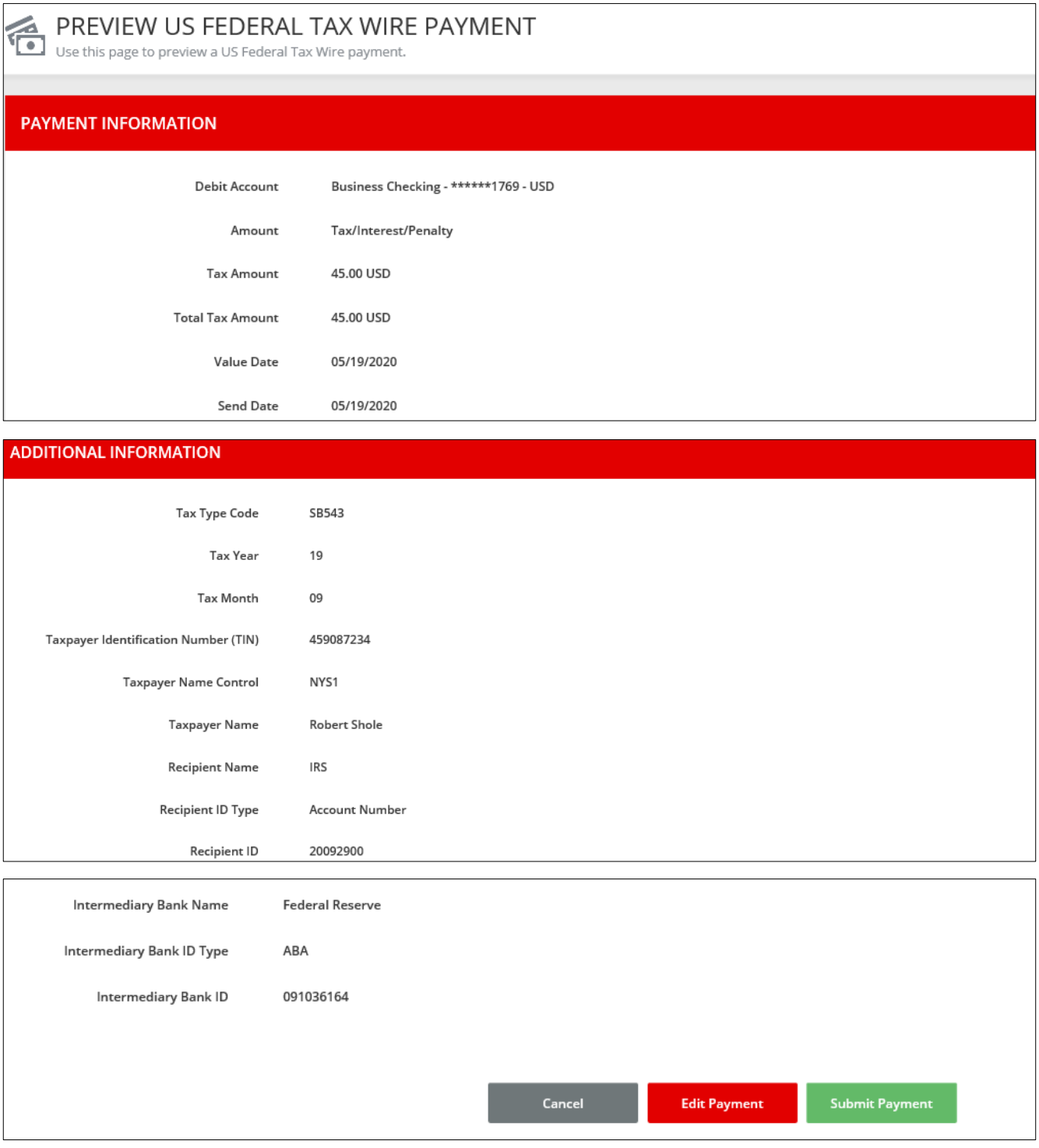

Figure 6-92: Preview of the US Federal Tax Payment

A message on the Payment Center page will confirm successful submission of the payment, which will appear in the payment list with a status of Pending Approval. If a user wishes to save the payment as a template, click on the “Save as template” button on this screen.

Figure 6-93: Successful submit of the Payment

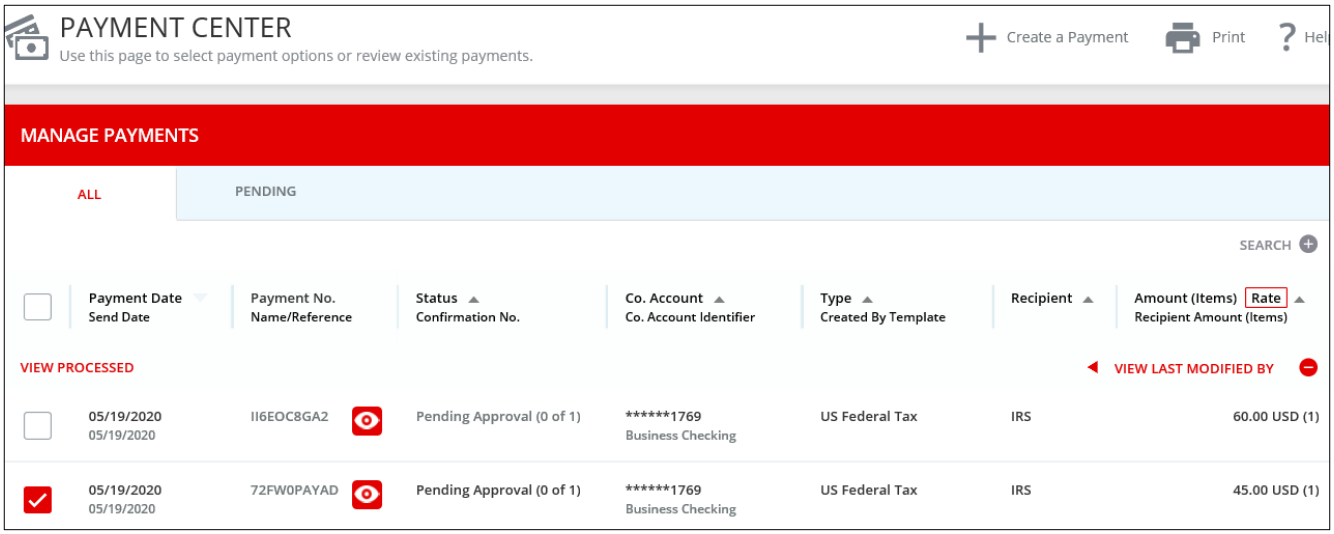

Figure 6-94: US federal tax payment with a pending approval status

Creating a drawdown payment

Drawdowns are transfers of funds from one account to another on the instructions of an account holder. Drawdown messages are sent via Santander Treasury Link to another bank to debit funds from an account at that bank and send them back to your account at Santander.

To create a 'Drawdown' payment, click 'Drawdown' under the 'Create Wire Payments' column in the 'Payments' menu. Or click on 'Create Payments' on the 'Payments Centre' page and select the required option.

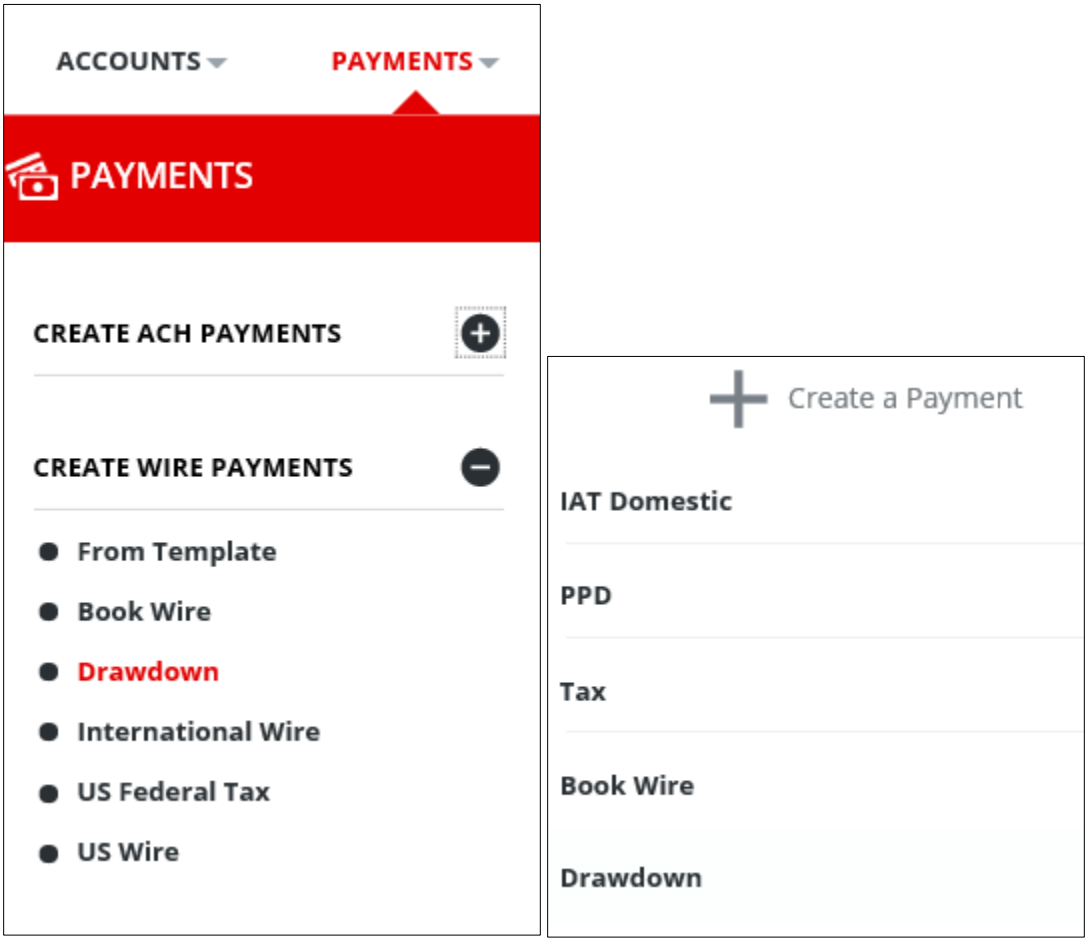

Figure 6-95: Opening Create Drawdown Payment

On the 'Create Drawdown Payment' page, under the 'Payment Information' section select the recipient account, enter the amount and the value date. Based on the frequency of payment, select if it is a 'One Time Only' or 'Recurring'.

Select the 'Debit Party' details, which could be either 'Select Existing' or 'Create New'.

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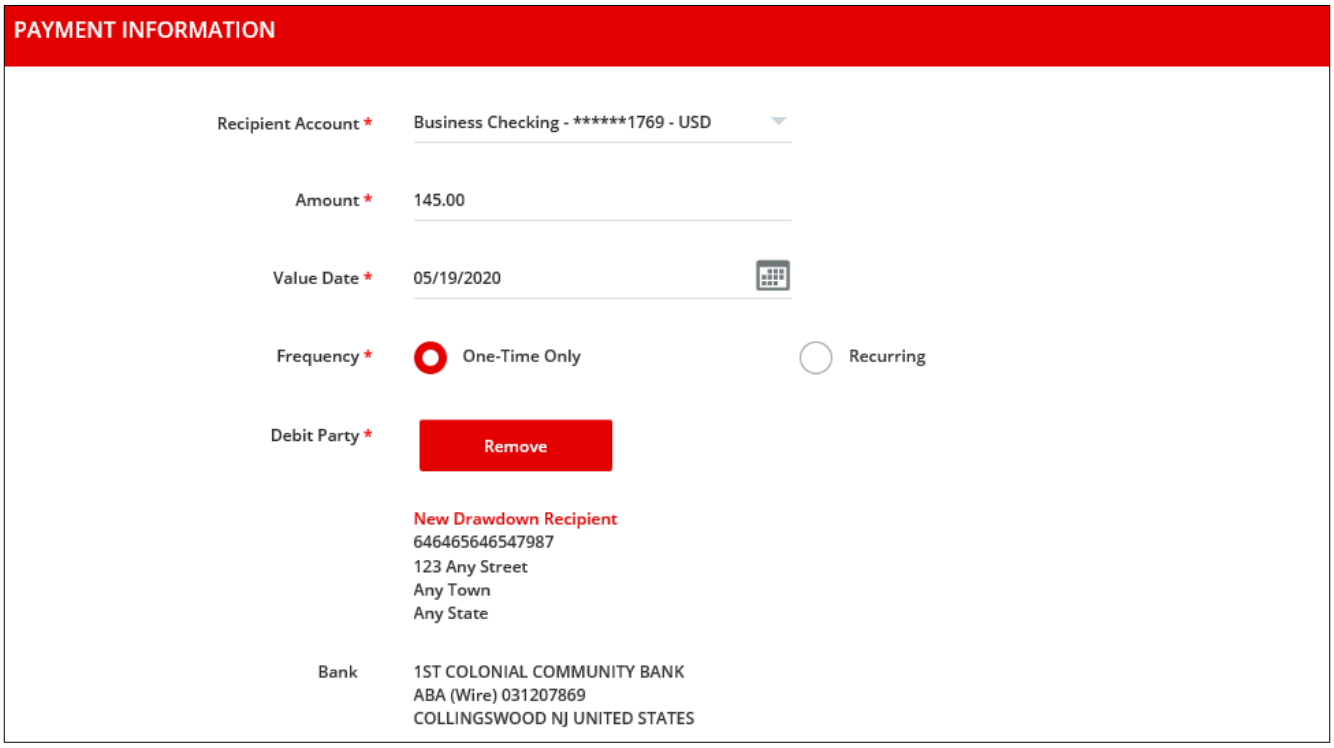

Figure 6-96: Entering payment information

In the 'Additional Information' section, select or create an 'Ordering Customer'.

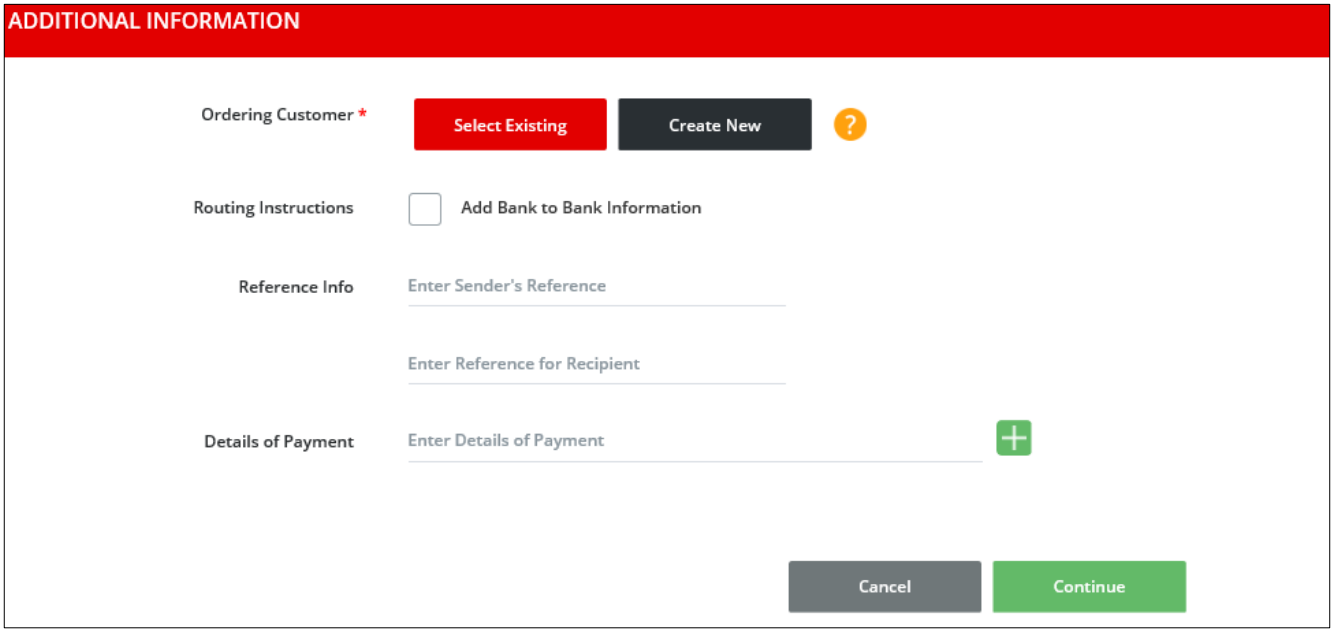

Figure 6-97: Creating a new Ordering customer

Select or create the debit party in the Drawdown Information section. This party's account will be debited at the other financial institution to drawdown the funds back to your account at Santander.

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The ‘Create Ordering Customer’ overlay will open as shown under,

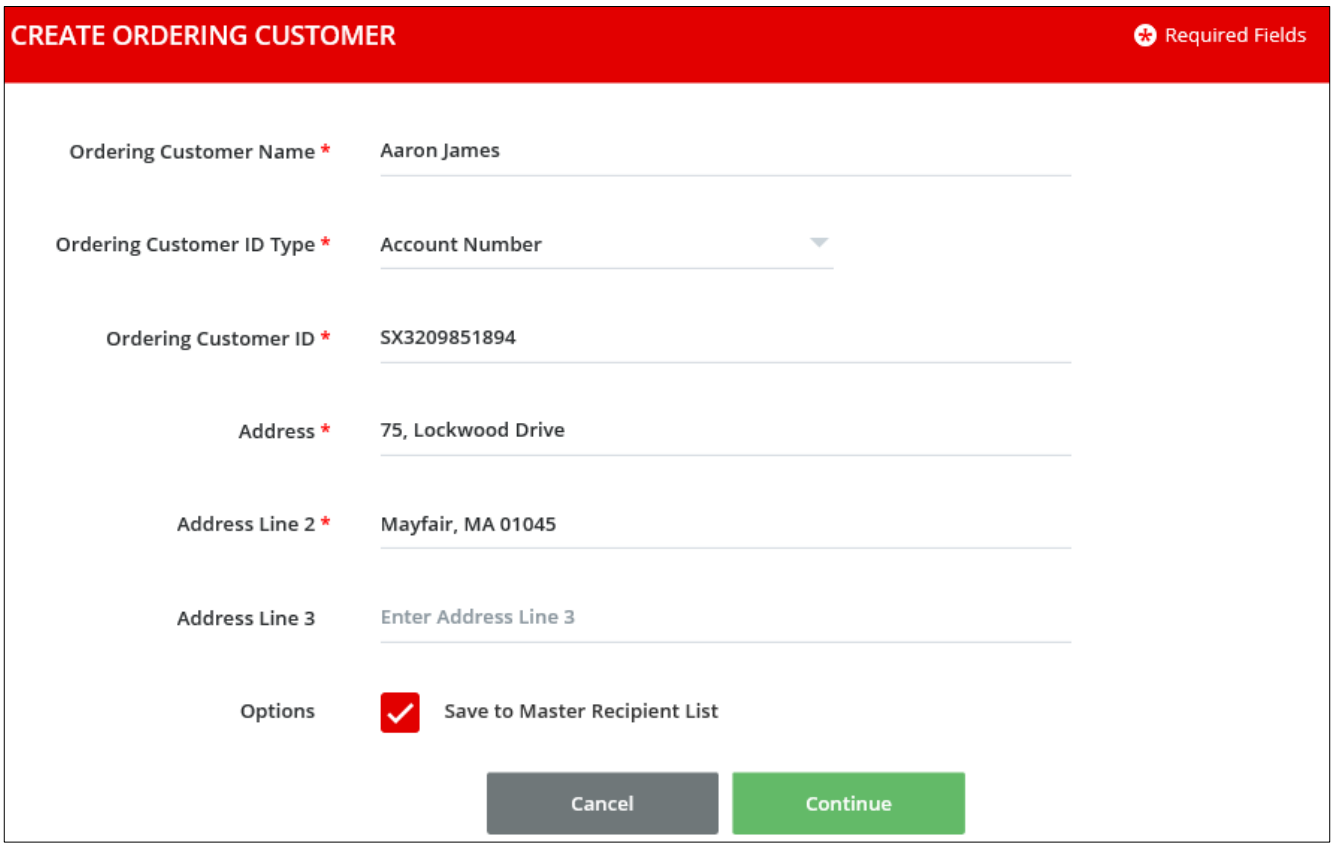

Figure 6-98: Selecting a debit party / Ordering Customer

Clicking on ‘Continue’ will display a preview window with the ordering customer details. Click ‘Submit’ to accept the details.

The ‘Ordering Customer’ is now updated in the ‘Additional Information’ section. In the same section, select the ‘Routing Instructions’ box if you wish to “Add bank to bank information”.

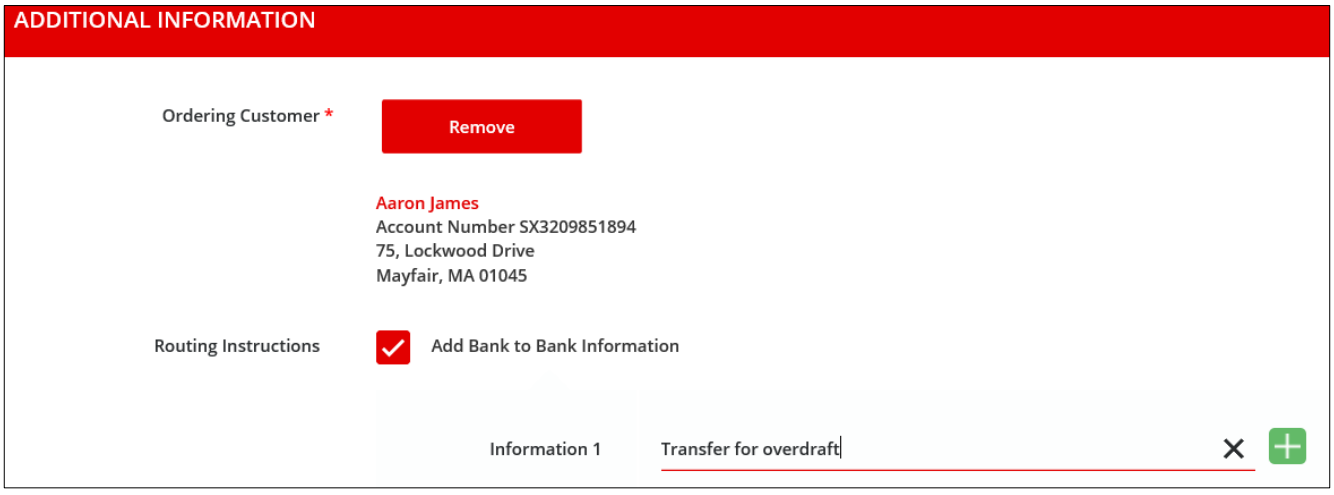

Figure 6-99: Updating Additional Information section

Click on the ⊞ to proceed.

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Review the payment details in the 'Preview Drawdown Payment' page. If you need to make any changes, click 'Edit Payment'. If everything is correct, click 'Submit Payment'.

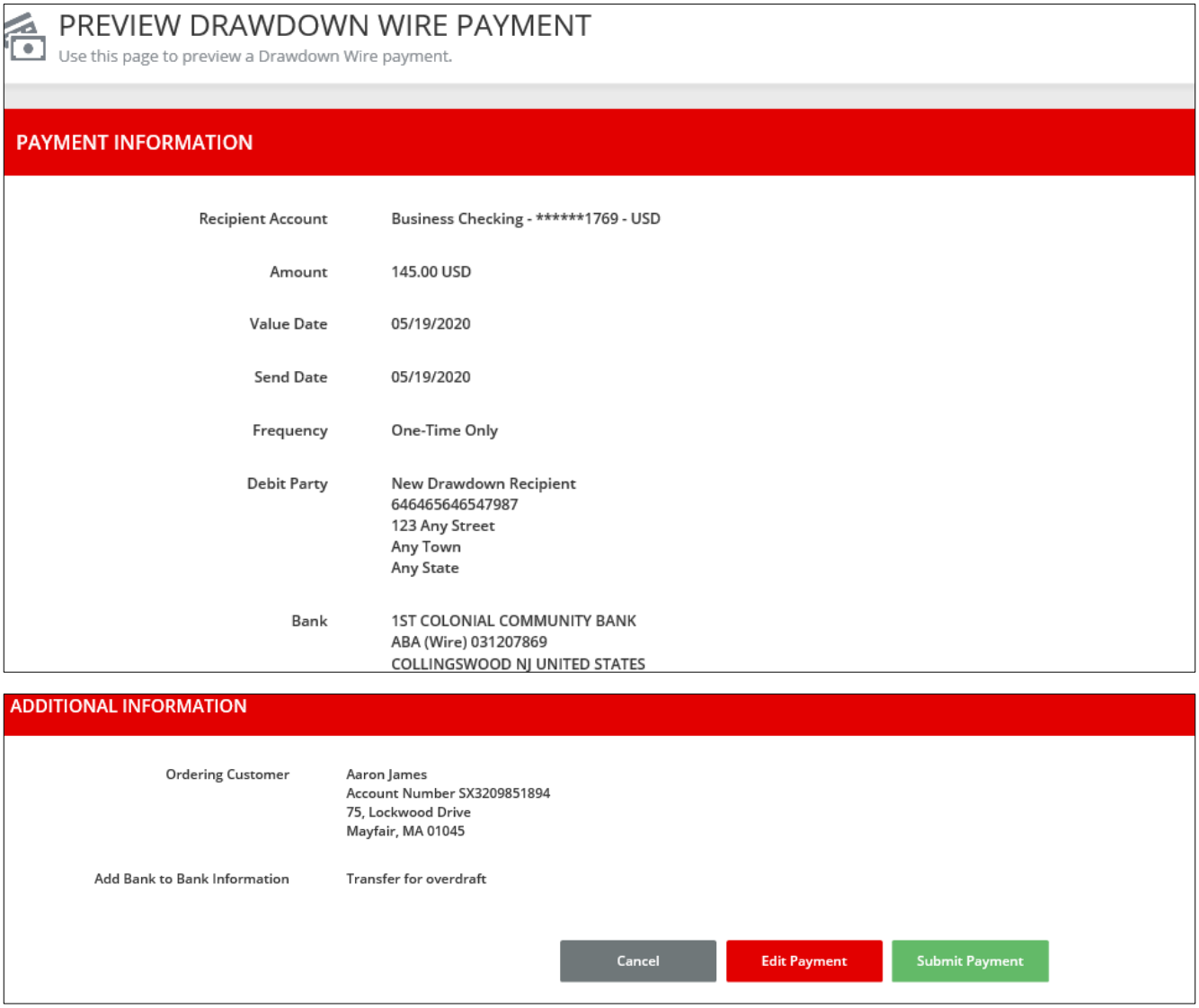

Figure 6-100: Preview of a drawdown payment

A successful submit message will be displayed confirming creation of the payment. Clicking on "Save as template" will save this payment as a template for future payments.

Figure 6-101: Successful submit of a drawdown payment

If the user clicks on 'Payment Center' button, it will take him to the said page where the payment will appear in the list of pending payments as shown below,

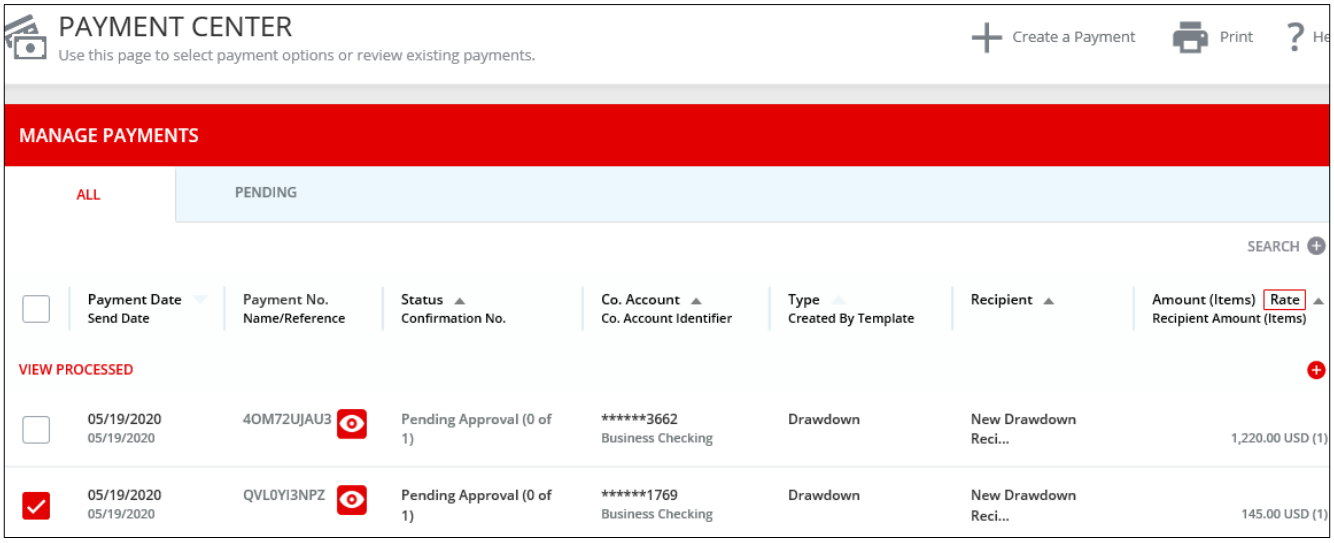

Figure 6-102: Drawdown payment updated on the Manage Payments page

Using payment templates

The Template Center enables a user to manage payment templates, which can used to create new payments with greater ease and speed. To access the page, click 'Template Center' in the 'Payments menu' under the 'Manage' column.

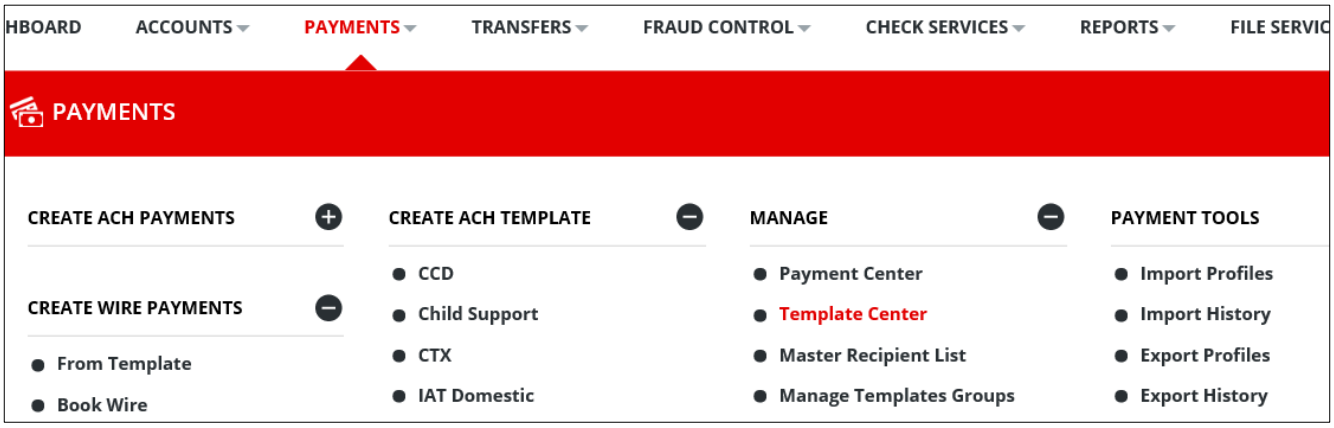

Figure 6-103: Opening the Template Center

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The Template Center page lists all saved payment templates.

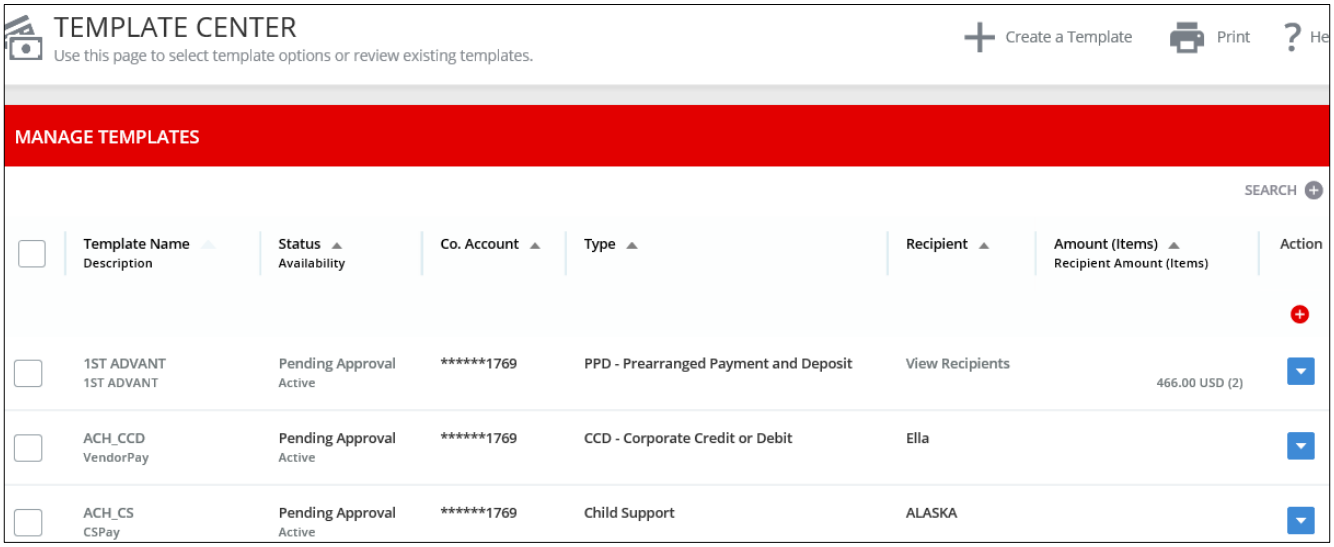

Figure 6-104: Template Center page

Feature descriptions:

1. The 'Create a Template' button opens a list of options for creating new templates.
2. User can search for templates by any combination of Template Name, Payment Type, or Template Status. In the search, you can use the asterisk (*) as a wildcard character. Clicking the 'Search' button will display results of for templates with the entered criteria. Clicking the 'Advanced Search' button displays an overlay with additional search criteria.
3. Clicking the check box on top of the search results & next to the 'Template Name' column (Select All button) selects all items listed on the page. The individual check boxes allow you to select one or more of the listed items and then perform an action on all of them at one time. After selecting items, user can click one of the buttons below the list to perform that action. The buttons that are available depend on the user's entitlements in the system.

Note: The Approve and Reject buttons appear only if the item is pending approval.

4. Clicking a link in the Template Name column displays the Edit Template page for that payment type.
5. If the template is pending approval, the Status column displays a link to enable users to approve that template.

Note: For any user if the pending status does not get highlighted / not a link to open the template, then you are not authorized to approve that template; another user must provide the authorization.

6. Clicking a View Recipients link in the Recipient column displays the View Recipients overlay, where the user can see all the multiple recipients for the template.

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7. The Select Action button in the Action column provides these menu options for the individual template:
   - Edit Template
   - Copy Template
   - Create Payment (from this template, if approved)

Creating a payment template

As mentioned earlier in this guide, you can save a template while creating a payment by clicking on the "Save as template" button on the individual payment's successful submit message screen.

Figure 6-105: Saving a payment as a template

A user can also create a payment template directly from the 'Template Center' page. To begin, select a payment type from the 'Create a Template' list. The following example shows how to create a CCD payment template.

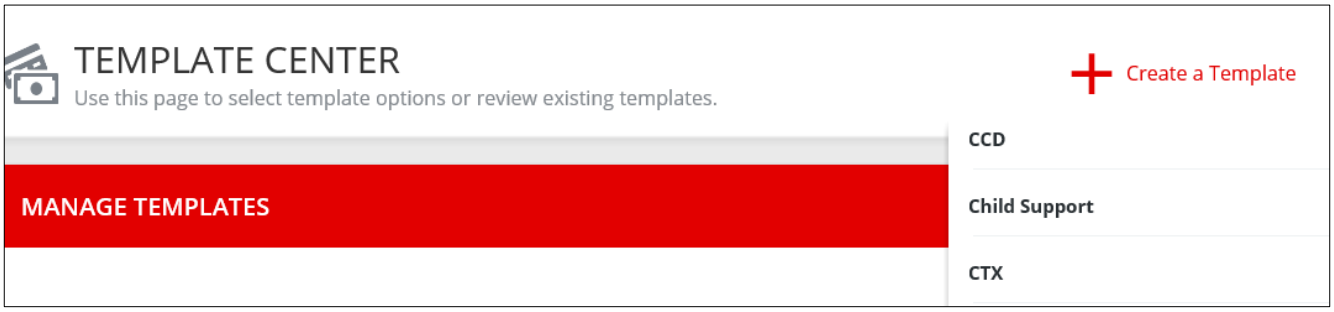

Figure 6-106: Open Create CCD Template

On the 'Create CCD Template' page, in the 'Templates Information' section, enter or select information in all the required (*) fields.

For the 'Company Entry Description' field, enter a brief description of the payment in ten or fewer characters.

Note: The originator establishes the value of the Company Entry Description field to provide the receiver with a description of the purpose of the entry. This field allows 10 positions.

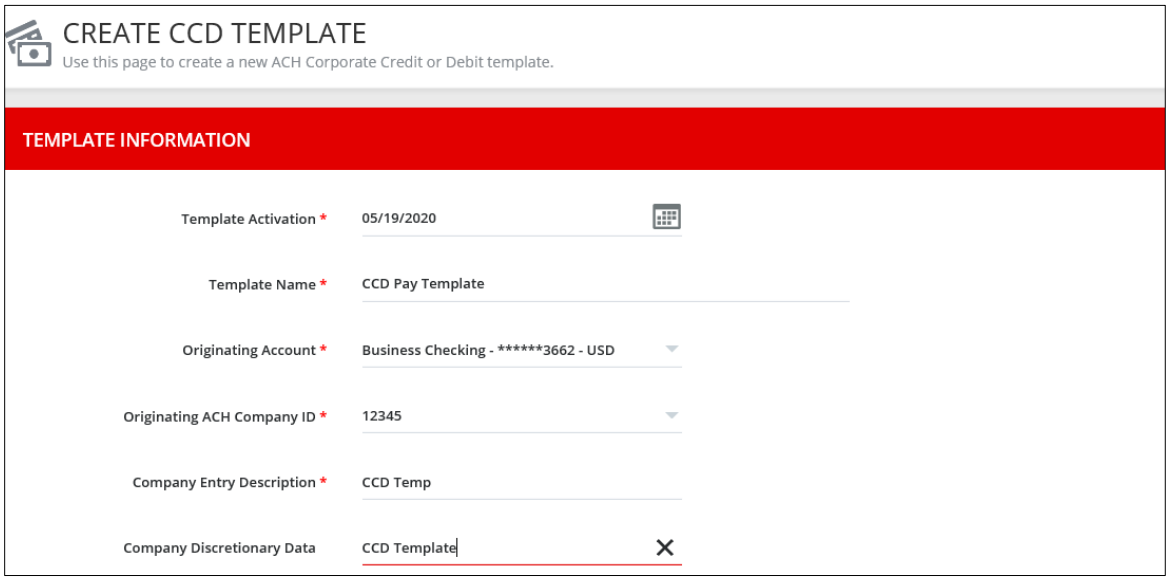

Figure 6-107: Entering data in the Template information section

In the Recipients section, a user can select an existing recipient, create a new recipient, or import a recipient from a file. In this example, an existing recipient is being selected.

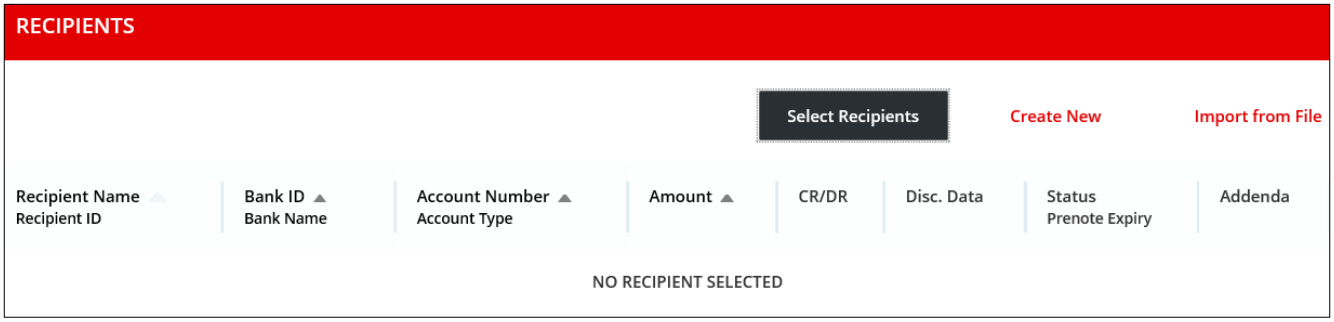

Figure 6-108: Selecting an existing recipient

In the 'Select Recipients' overlay, select the recipient(s) you wish to include in the payment template and click 'Done'.

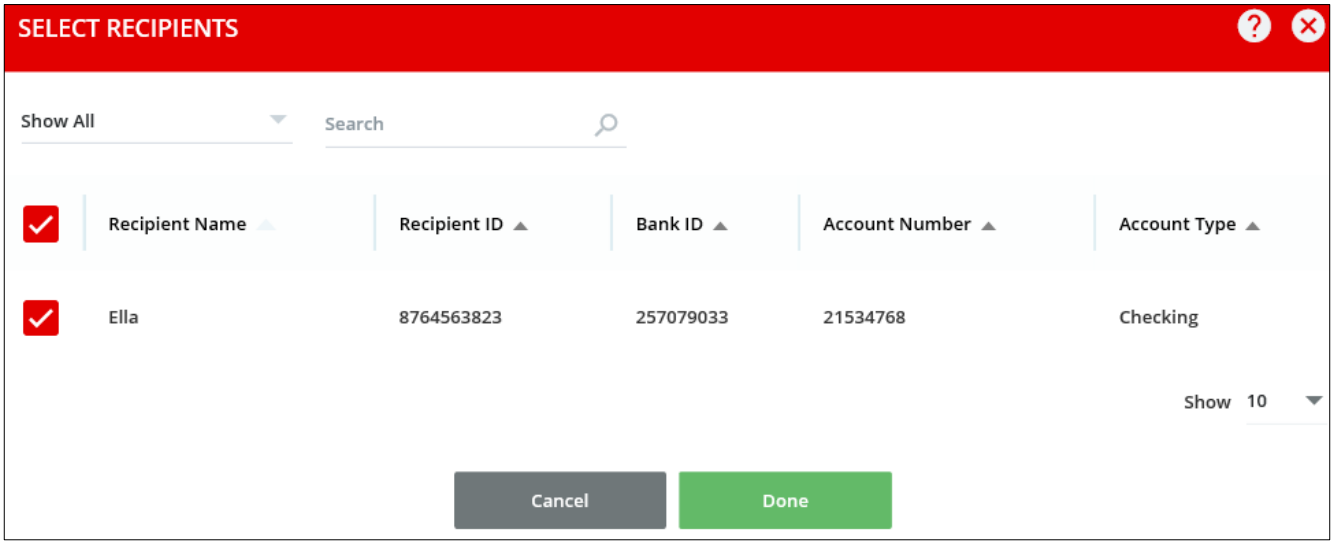

Figure 6-109: Selecting the recipient

The recipient(s) you select will appear in the Recipients section of the Create CCD Template page. For each recipient.

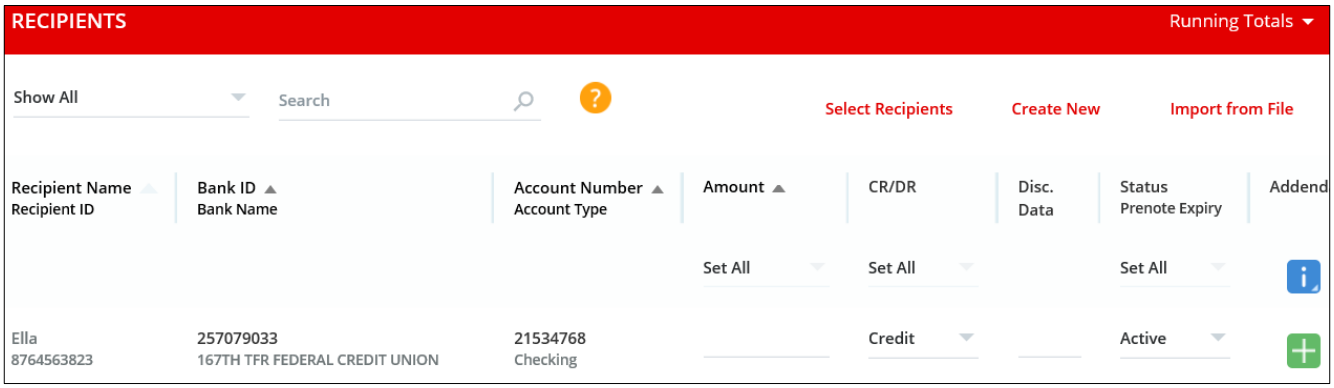

Figure 6-110: Recipient information updated on the Create template page

The user may also enter a dollar amount in the 'Amount' field or leave the field blank.

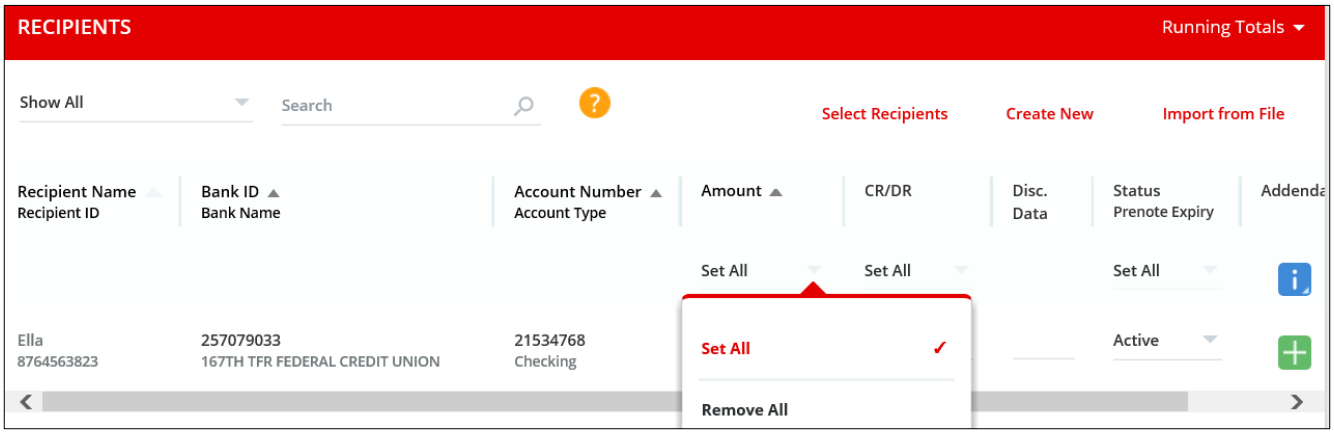

Figure 6-111: Entering an amount

The user may also select appropriate options from the dropdown lists in the 'CR/DR' column and 'Status Prenote Expiry' columns.

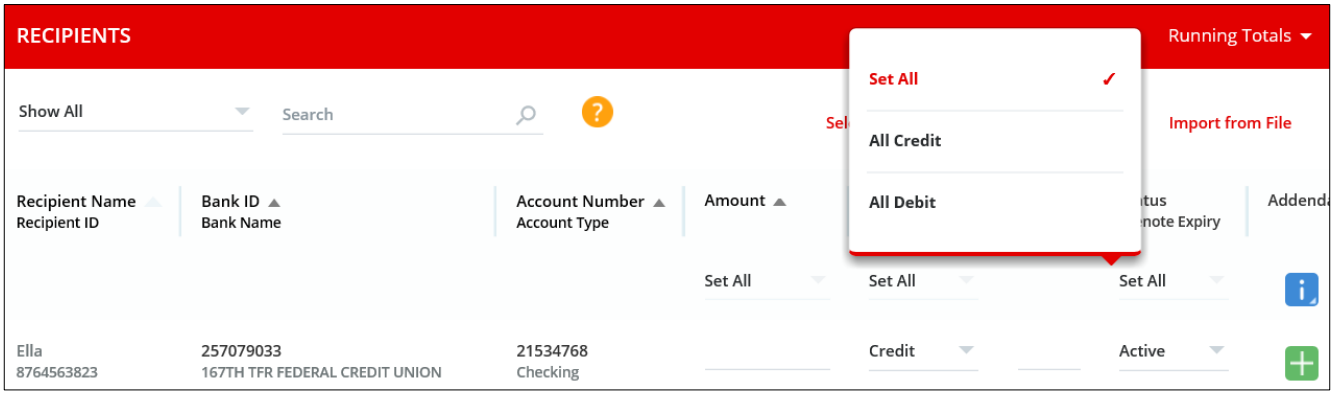

Figure 6-112: Selecting Credit/Debit options

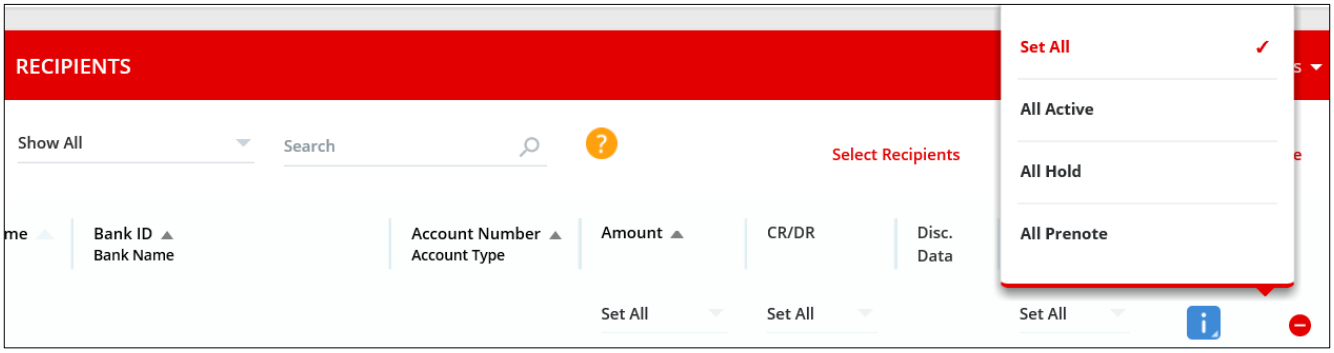

Figure 6-113: Selecting Status Prenote Expiry options

If a user wishes to add an addenda to the recipient, click on the '+' sign under the 'Add Addenda' column, then select an addenda type in the Addenda overlay.

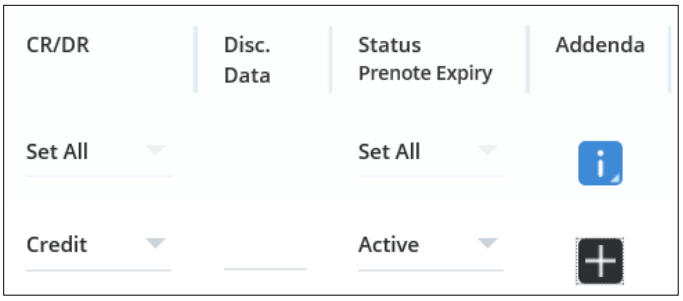

Figure 6-114: Selecting Addenda option

The ‘Add Addenda’ overlay will open as shown under:

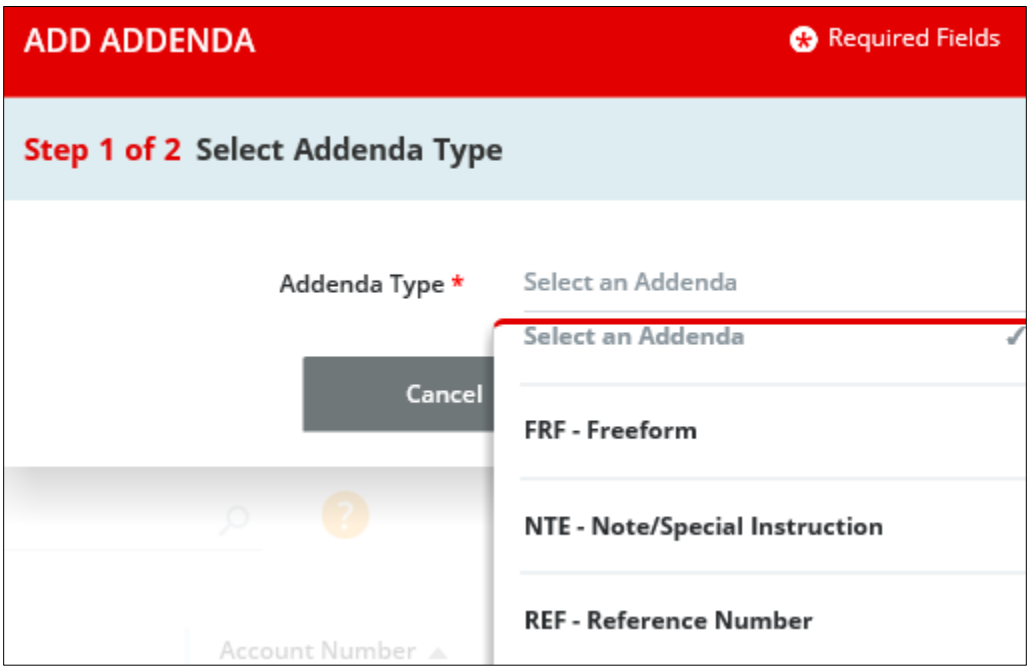

Figure 6-115: Adding an addenda

The user can enter the addenda in the ‘Addenda’ field and click on ‘Continue’ to save the details.

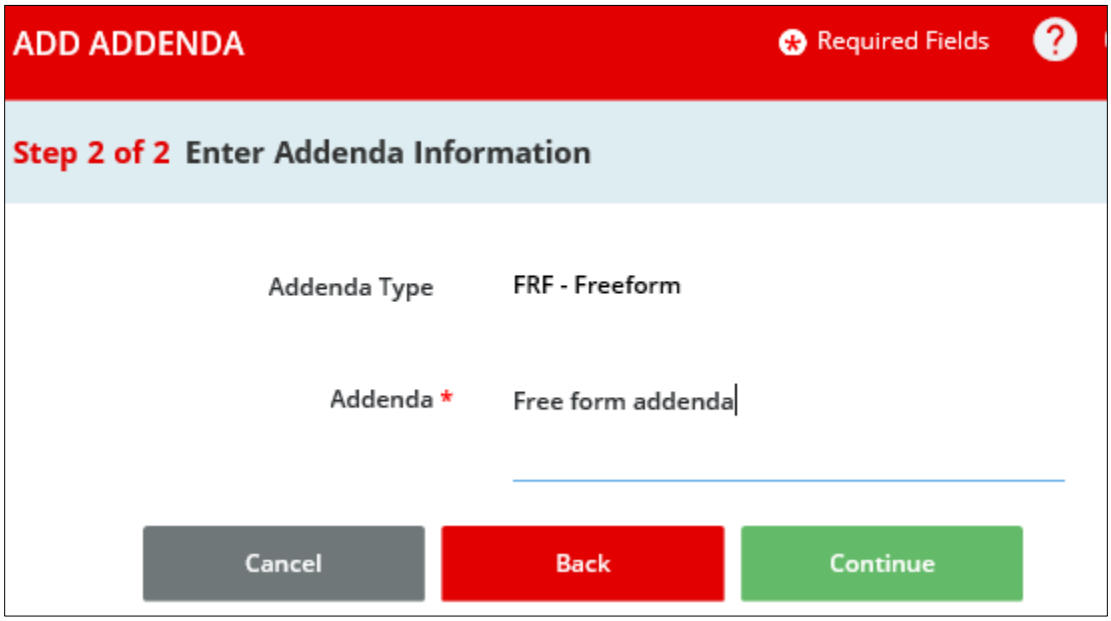

Figure 6-116: Entering and saving the addenda

Clicking on ‘Continue’ will bring the user back to the ‘Create CCD Template’ page. On the bottom of the page, user will have the following choices.

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Figure 6-117: Save Incomplete & Continue options

If user has more selections to make but wants to save the work done so far, click 'Save Incomplete'. If they're done selecting all options and wish to save the template, click 'Continue'.

The 'Preview CCD Template' page will open as under,

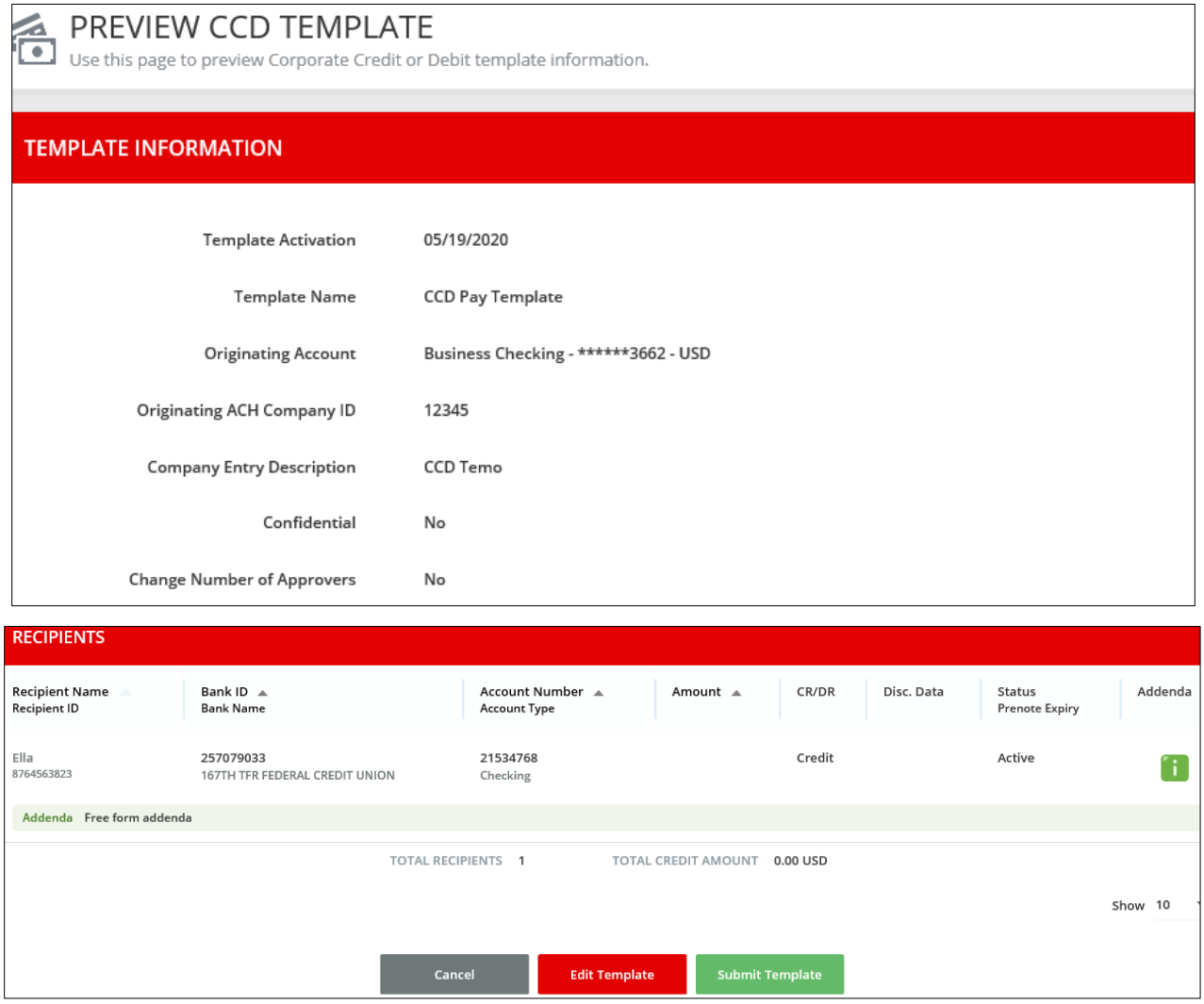

Figure 6-118: Previewing and submitting the payment template

Review the template information on the 'Preview CCD Template' page. Click 'Edit Template' if you need to make any changes. otherwise enter your password and click 'Submit Template' to save the template.

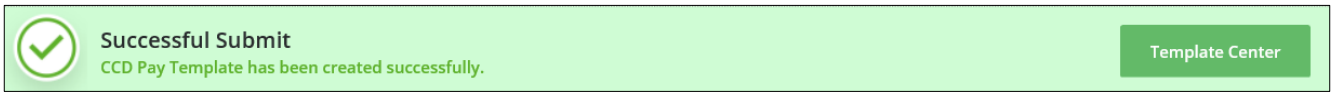

Figure 6-119: Template successfully created

A message on the Template Center page will confirm that the template has been successfully created, and the template will appear in the 'Template Center' list with a 'Pending Approval' status.

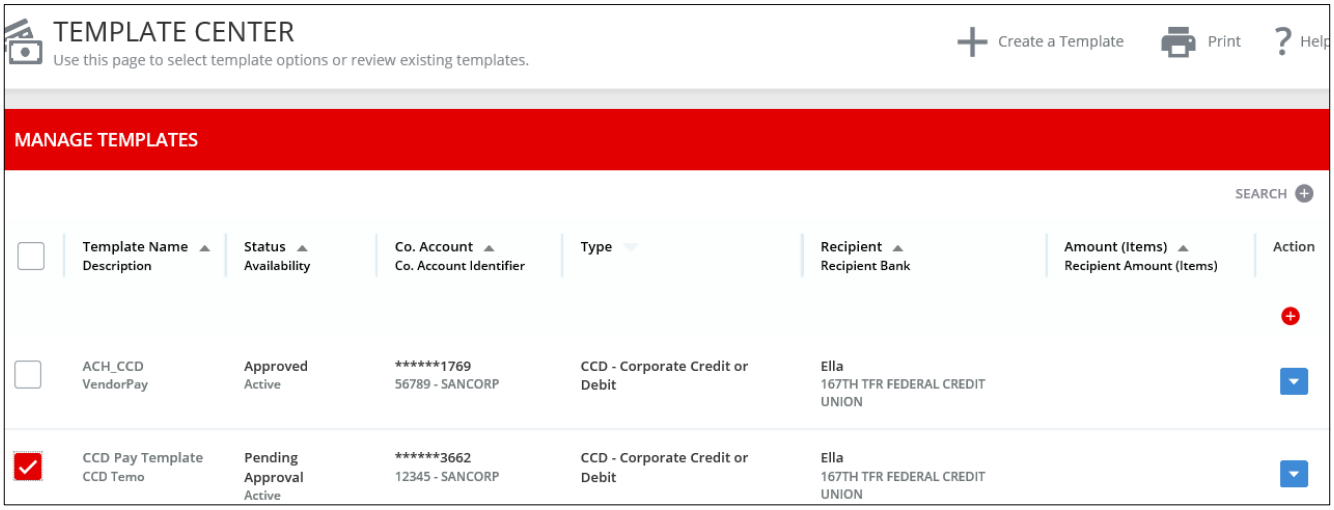

Figure 6-120: Template pending approval on the Template Center page

Approving a payment

When a wire or ACH payment is waiting to be approved, the Status column on the 'Manage Payments' page in the Payment Center shows "Pending Approval."

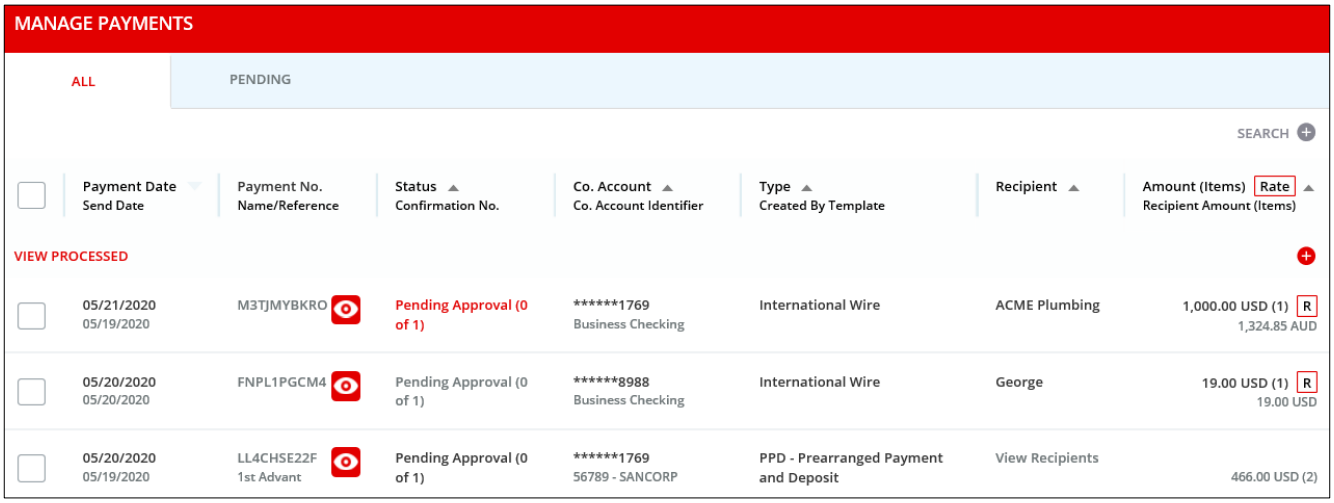

Figure 6-121: Payments pending approval on the Manage Payments page

An authorized approver can then select the transaction and click on the 'Approve' button at the bottom of the page.

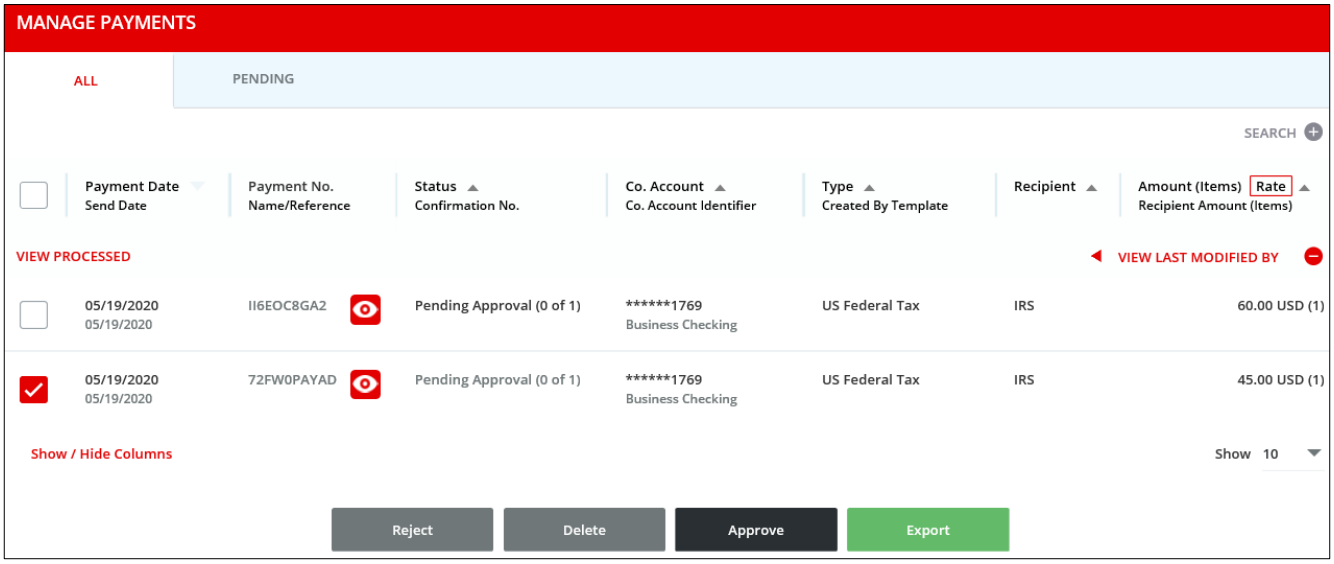

Figure 6-122: Selecting a payment for approval

> *Note:* Depending on the needs of the business, Santander Treasury Link may be configured to require a second person to approve a payment transaction. In such a case, the Approve button will be disabled for the person who enters the transaction.

On the 'Approve Payments' page, the approver must enter the passcode that is displaying on their token device before clicking Approve. If the approver is rejecting the payment, the approver can enter an explanation for the rejection in the New Authorization Memo field.

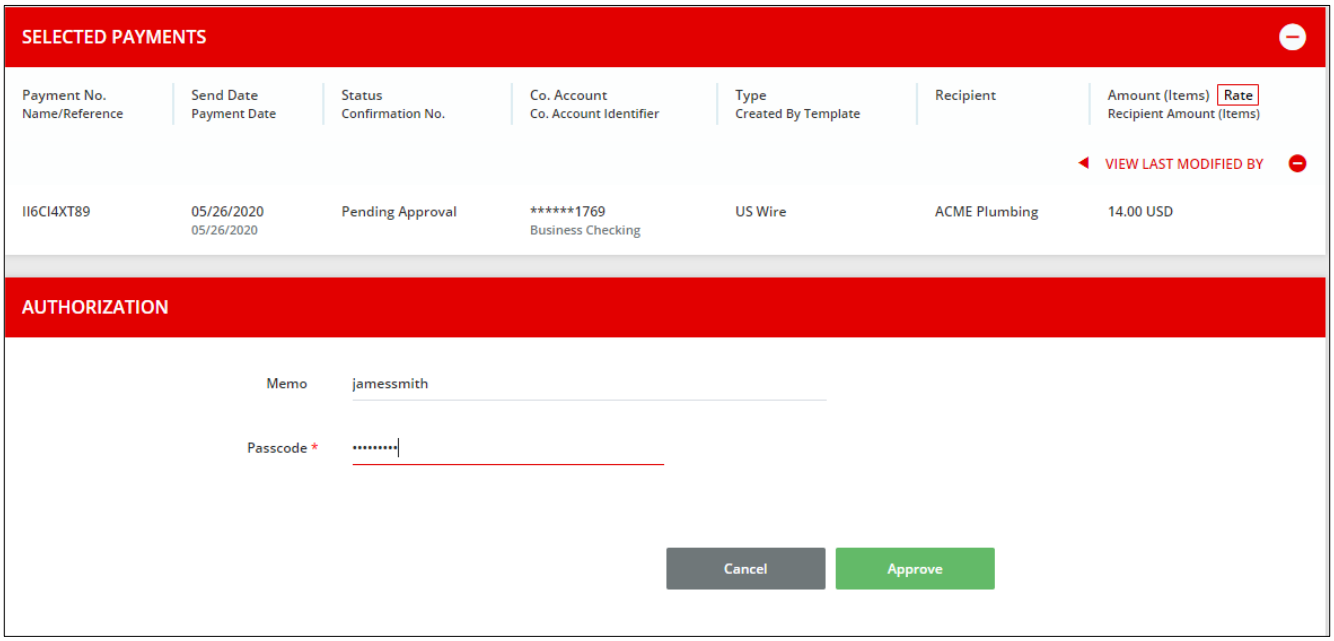

Figure 6-123: Approving a payment

Once the payment is approved, it will be processed according to the type of payment and its effective/value date. The payment's status will be updated in the Payment Center.

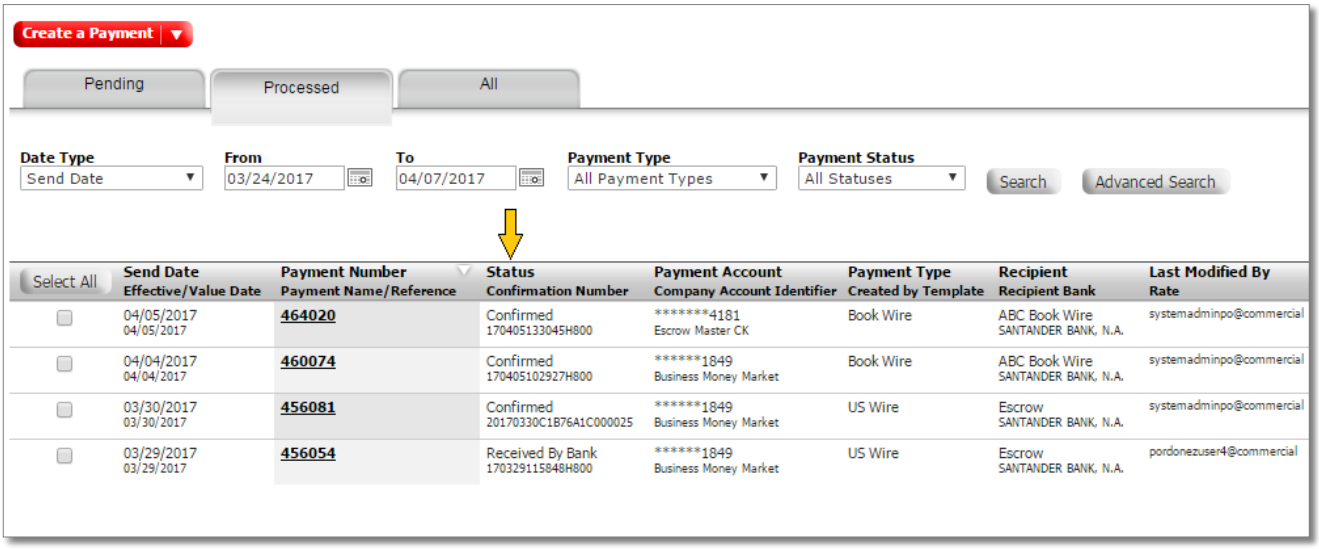

Figure 6-124: Statuses of processed payments

Payment statuses

The following table provides definitions for the possible statuses of payments listed in the Payment Center:

Status	Description
Approved	The payment has been approved.
Awaiting Transmission	This status indicates a real-time wire payment that has been sent to the bank and normally is in effect for only a few seconds before the status changes to Sent.
Completed	The system has submitted the payment to the bank.
Confirmed	The payment has been processed. Once the payment is confirmed, the Fed Reference number or SWIFT acknowledgement number will be displayed in the Payment Center under the Status column.
Deleted	A user has deleted the payment.
Failed	The bank could not process the request.
Overdue	The payment is currently overdue. It has reached its effective date or send date but is still pending approval.
Partially Approved	The payment requires multiple approvals, and it has received at least one, but not all, of the required approvals.
Pending Approval	The payment must receive approval before further processing.
Received by Bank	The payment has been received by the bank.
Rejected	An approver has rejected the payment.
Save Incomplete	Payment details were saved (possibly with incomplete information), but the payment was not submitted for processing. The payment can be completed at a later time and then submitted for approval and processing.
Scheduled	This status depends on how the payments are processed, as follows: • If payments are processed in real time, the status indicates the payment has a value date in the future and is scheduled to be processed at that time. • If payments are processed in batch, the status indicates the payment is scheduled and waiting for processing by a payment batch job.
Security Violation	The request violated some part of the system security settings.
Sent	The payment has been transmitted to the bank.

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Payment import

The Payment Import feature in Santander Treasury Link enables a user to add payment information to the system in bulk by importing files from a local or network drive. This is accomplished through the use of payment import profiles.

Before importing payment data, an import profile must be created. The import profile describes the contents of the files that will be imported, including the fields and their order, so that the file suits the company's needs. After a profile has been created, the user can execute an unlimited number of payment imports based on that profile.

Standard and user-defined import formats

Payment Import supports two general types of file formats, *standard* and *user-defined*. Both formats have their advantages, as follows:

Standard

Standard formats require that the fields within a file follow a prescribed order. In addition, when using the standard format, a single import file can contain records of different payment types.

The standard format to be used depends on the type of data being imported, as follows:

- For ACH payments, the industry standard NACHA format is used.
- For wires and transfers, Santander Treasury Link provides a standardized CSV (comma-separated value) format.

User-defined

A user-defined format gives greater flexibility and more control over the data that is included in the import. A user can define exactly the fields that they want to include, as well as their order within the file. For ACH data, a user-defined format has an additional benefit of enabling the import of fields that are not present in a NACHA file, such as Frequency and Number of Payments (for recurring payments).

How fields are designated in a user-defined file depends on the type of data being imported, as follows:

- For ACH data, the fields can be delimited (separated) by a variety of different characters, such as the asterisk or comma. Fields can also be defined as a fixed length with no character delimiting each field.
- For wires and transfers, the fields must be delimited with a comma.

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Payment import profiles

To create or use a payment import profile, click ‘Import Profiles’ in the ‘Payment Tools’ column under the Payments menu.

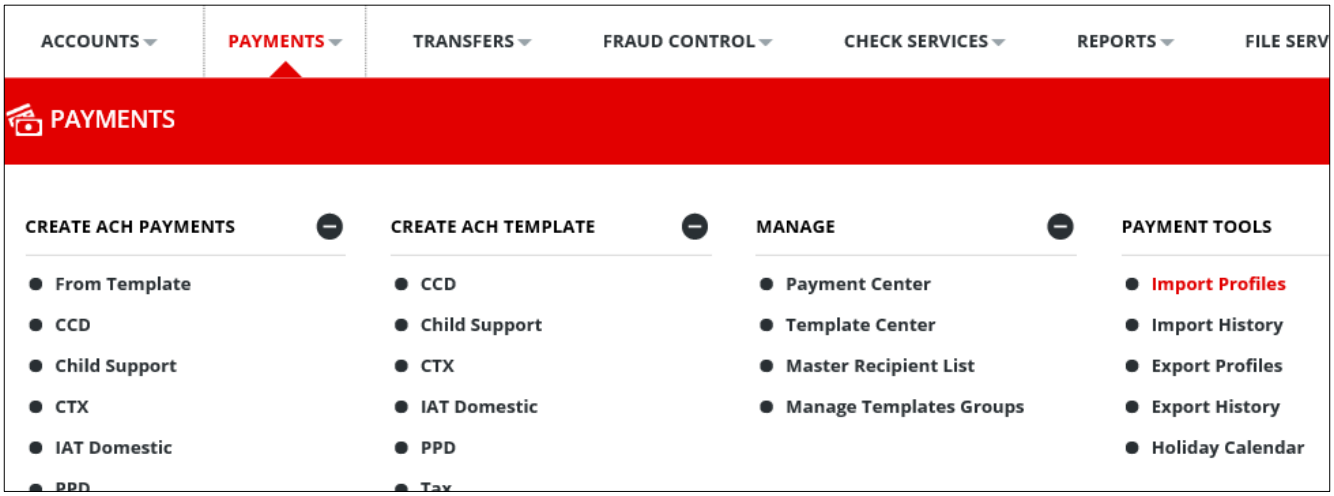

Figure 6-125: Opening Manage Payment Import Profiles

The ‘Manage Payment Import Profiles’ page will open. On this page, a user can create a new import profile, edit an existing profile with public access and initiate the import process for payment or template data.

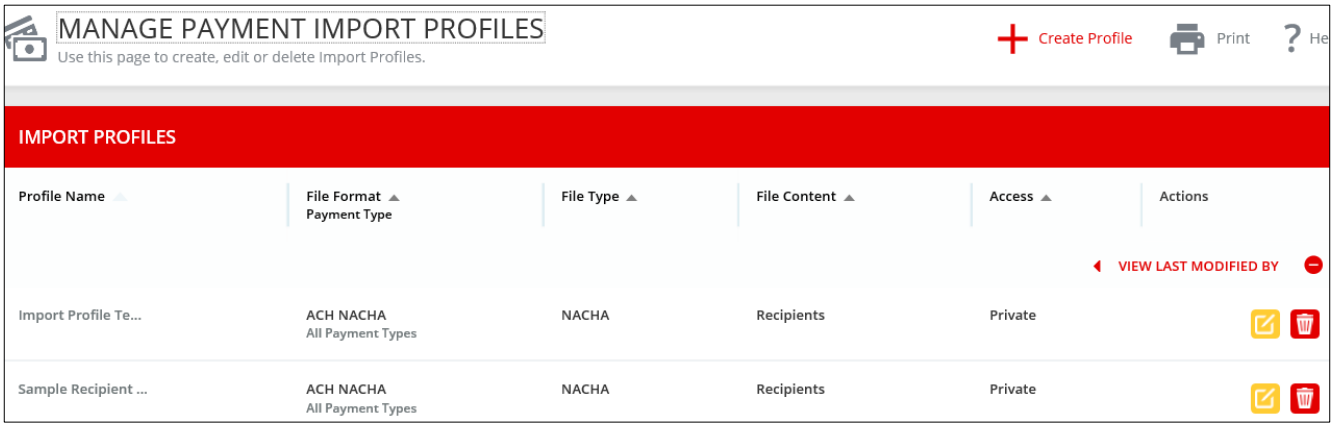

Figure 6-126: Manage Payment Import Profiles page

Creating a payment import profile

Click the ‘Create Profile’ to open the ‘Create Import Profile’ page.

In step 1 user needs to update the ‘Profile Name’ and ‘File Format’.

In the following steps, information regarding the type of profile will need to be updated. The fields to be updated will depend on the file format.

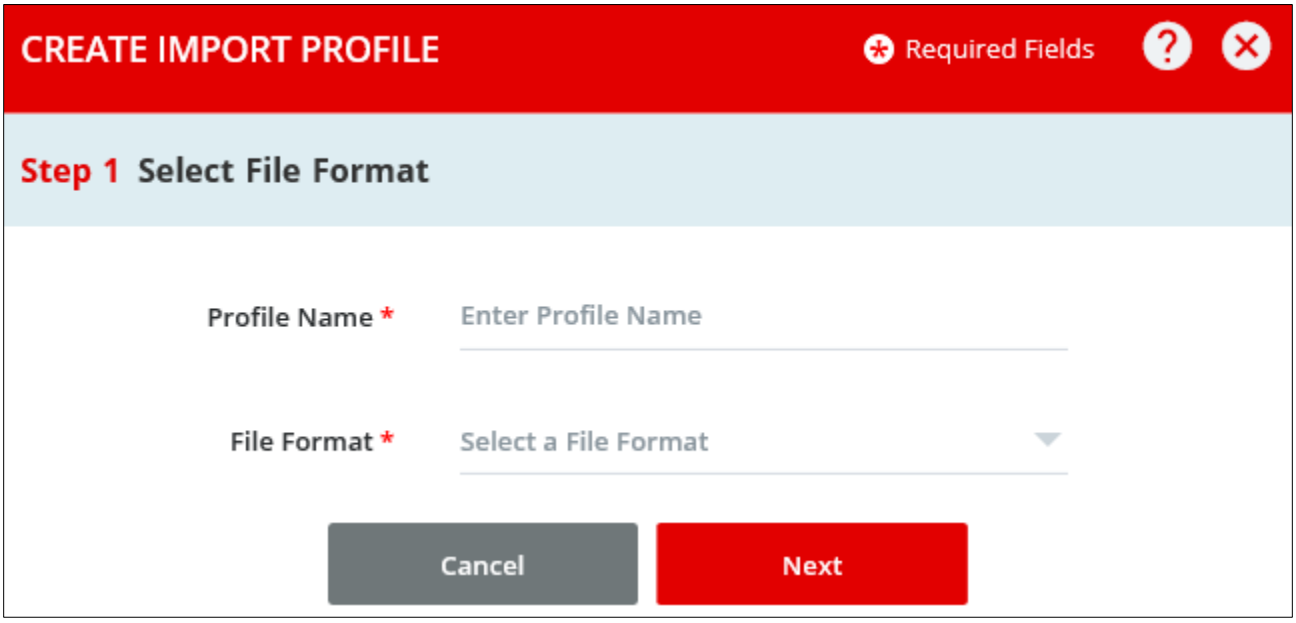

Figure 6-127: Create Import Profile page

Santander Treasury Link supports both standard and user-defined file formats for payments. The file formats and available content types are shown in the table below:

	ACH NACHA	ACH User-Defined	Wire Standard	Wire User-Defined
Non-Repetitive Payments	✓	✓	✓	✓
Repetitive Payments		✓		✓
Templates	✓	✓		
Recipients	✓	✓		

Enter a profile name and select a file format. After clicking the 'Select' button, the full version of the page appears with additional options pertinent to the file format selected. The next topics describe the page as it appears for standard versus user-defined profile formats.

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Standard format profile

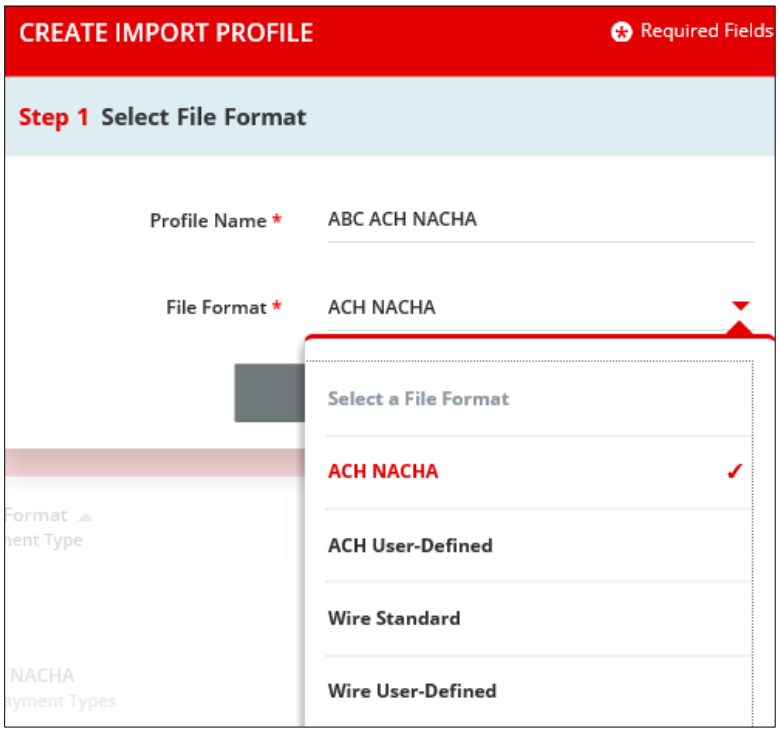

Figure 6-128: Selecting a standard file format for a new import profile

After selecting a giving a profile name and standard file format, click 'Next'.

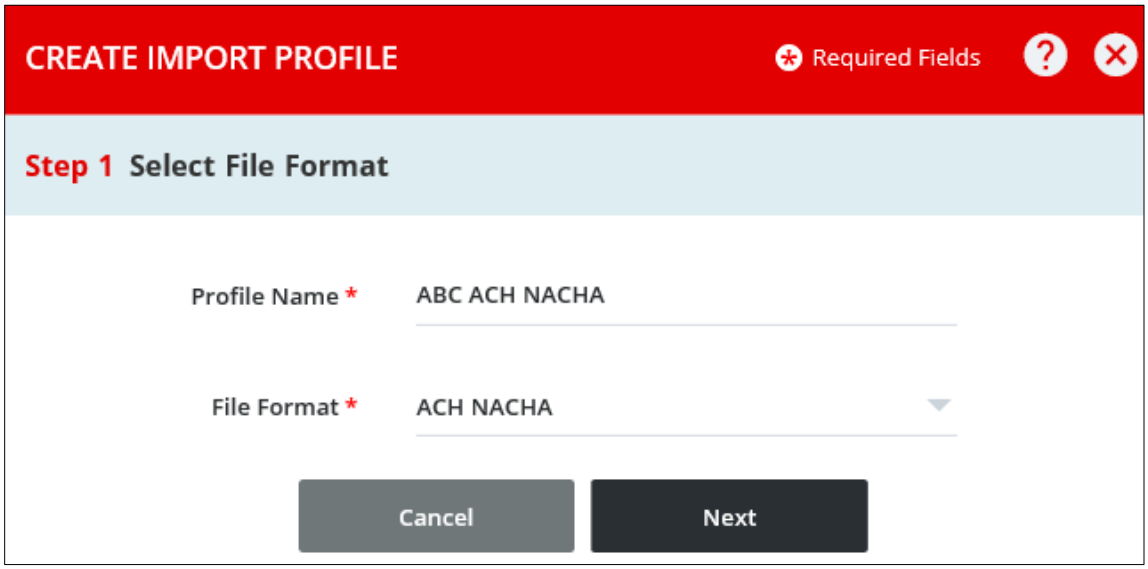

Figure 6-129: Step 1 of Create Import Profile

On clicking 'Next', additional options will appear in Step 2. They will vary according to the file format and what you select for File Content Type.

For example, with ACH NACHA and Non-Repetitive Payments selected, the page appears as follows:

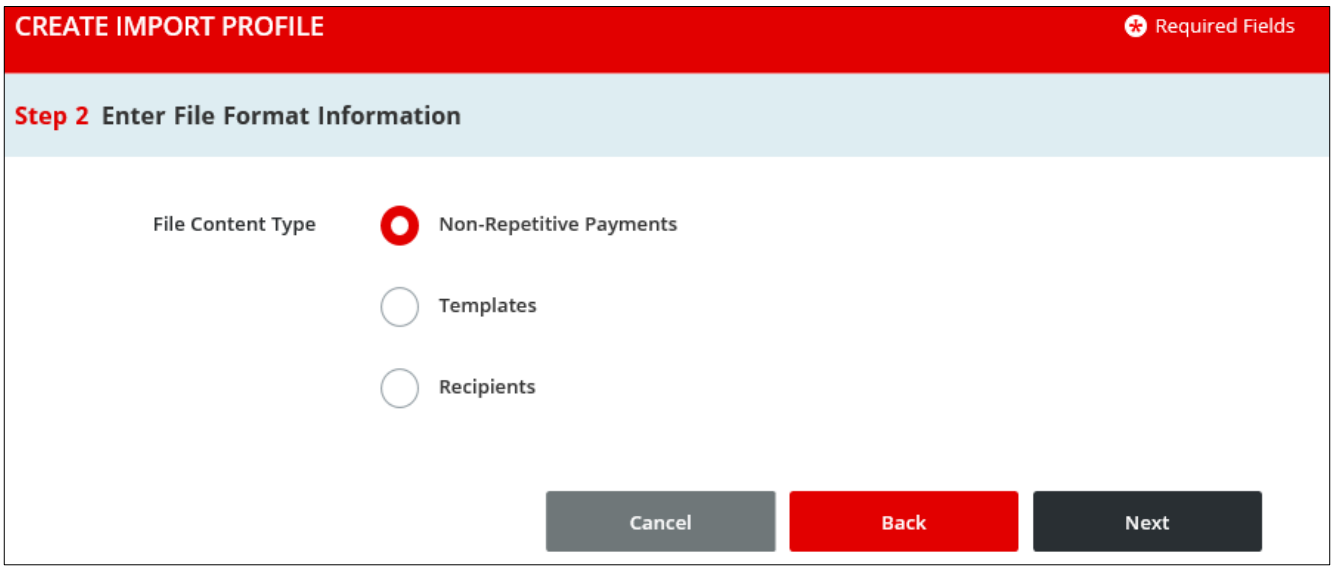

Figure 6-130: Step 2 of Create Import Profile

Clicking 'Next' will take the user to Step 3 where user can select additional options.

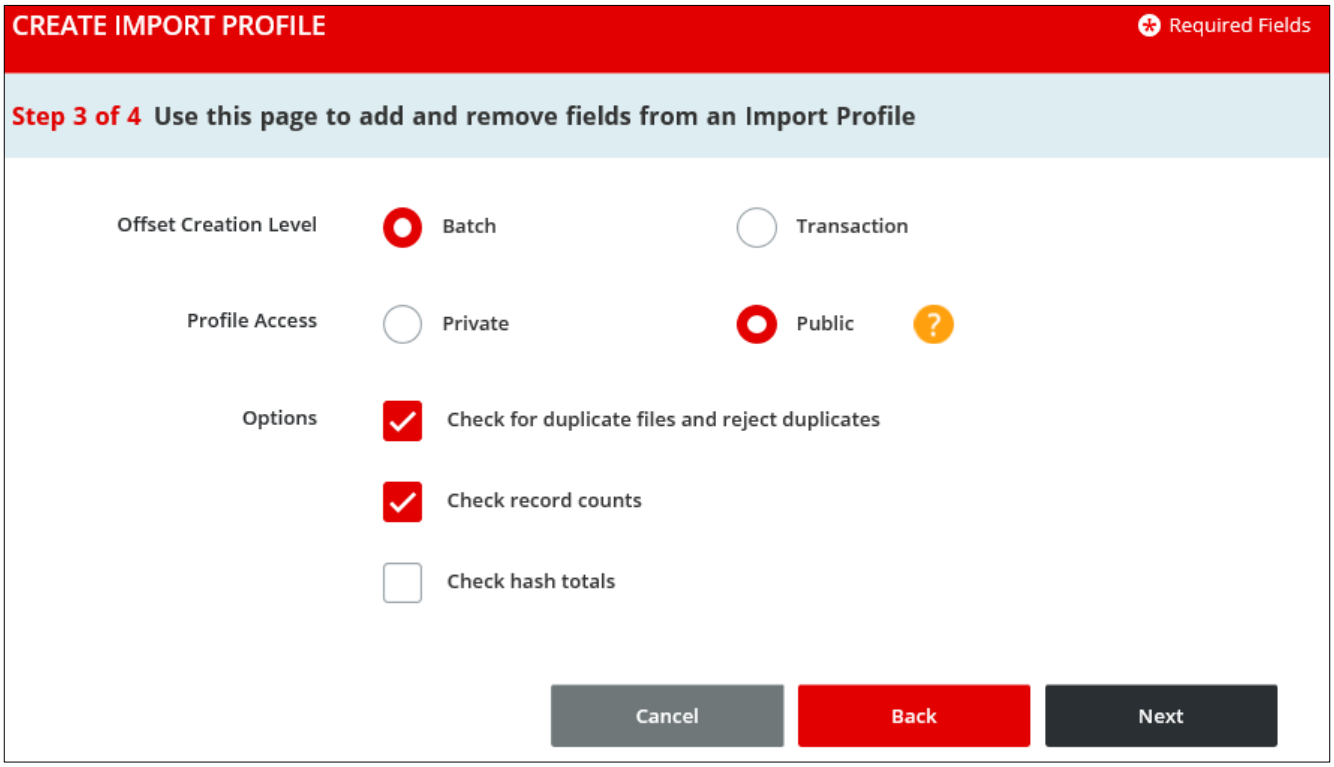

Figure 6-131: Step 3 of Create Import Profile

Clicking on 'Next' will display the 'Preview Import Profile'. User can review the content if any changes are required click on 'Back' or click on 'Submit' to create the profile.

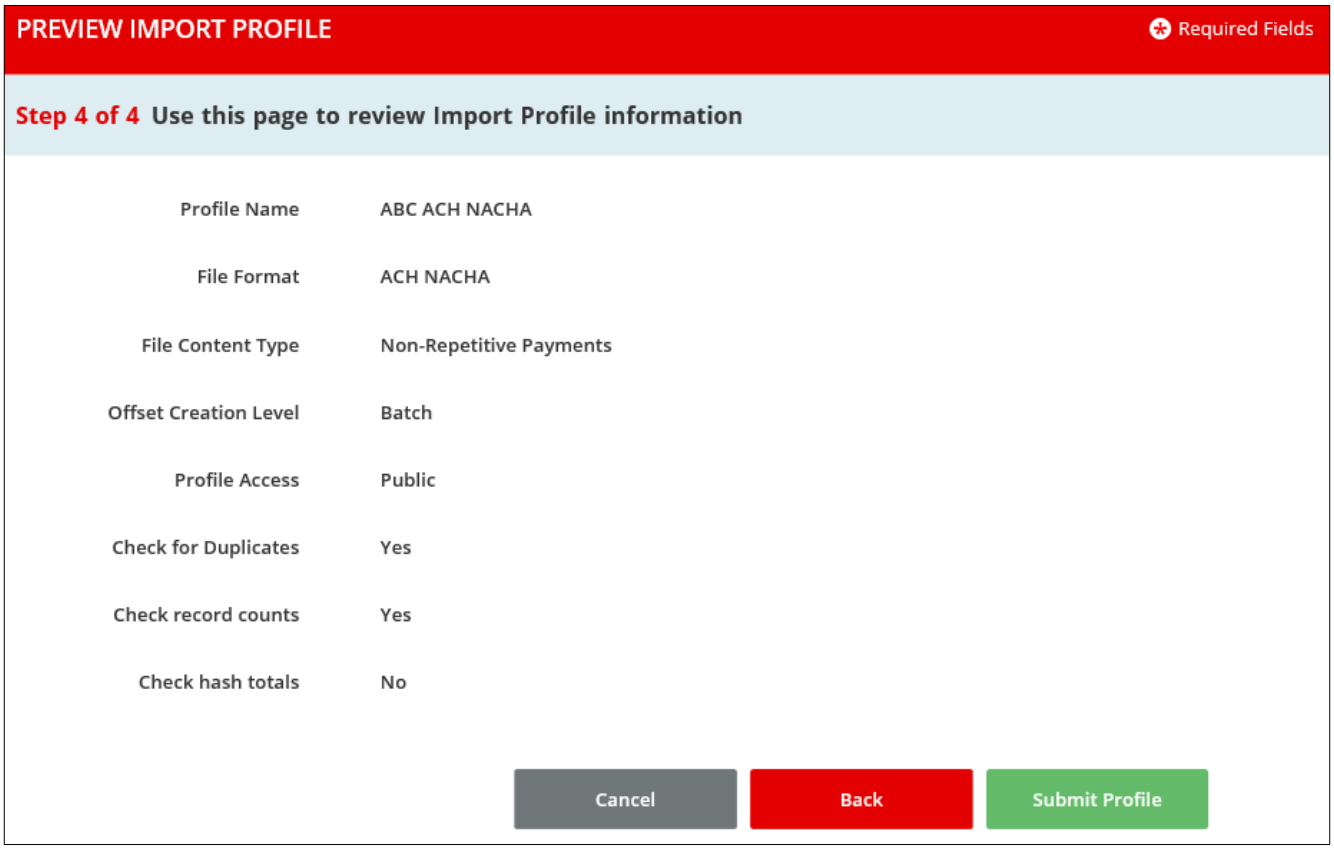

Figure 6-132: Step 4 of Create Import Profile

Clicking on 'Submit Profile' will create the profile and a success message will be generated as shown under:

Figure 6-133: Successful submit of the Import Profile

The import profile will be available on the 'Manage Profiles' page as shown below,

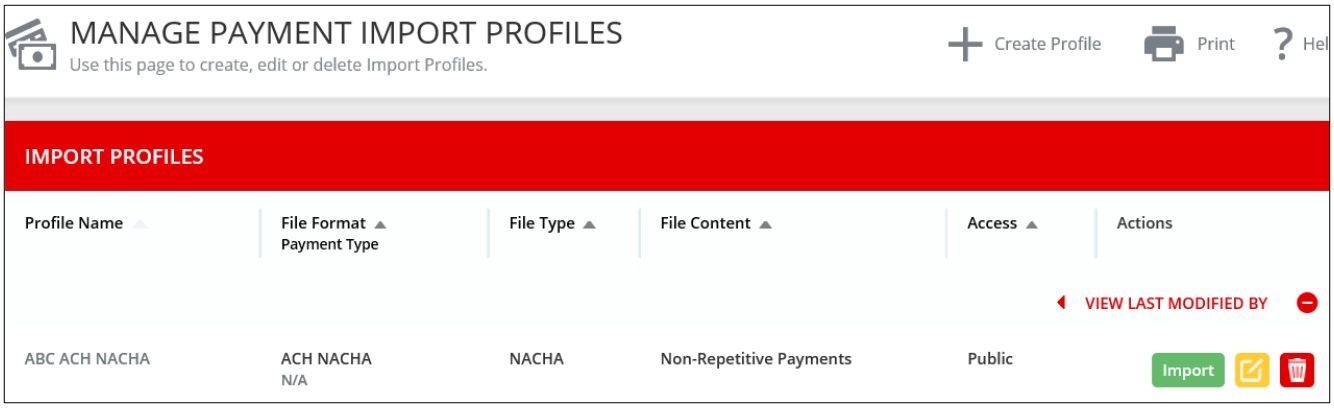

Figure 6-134: Import Profile on the Manage Import Profile page

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The following table describes the additional fields and options for standard format profiles:

Field/Option	Description
File Content Type	The type of data that will be included in the import files. The types that are available depend on the selected file format. Across all formats, the following types are available: • Non-Repetitive Payments • Repetitive Payments • Templates • Recipients *Note:* Templates and Recipients are available only for ACH imports. Repetitive Payments is not available for the NACHA format.
Offset Creation Level	Indicates how settlement records should be generated for the batch. Options are as follows: • Batch – One offset created for the batch, which includes all recipient entries. • Transaction – Individual offset records created for each recipient entry.
Profile Access	Indicates the user's access to the import profile as one of the following: • Public – All of company users can view and edit the profile. • Private – Only the user who created the profile can view the profile and can initiate imports based on it.
Template Import (ACH only)	When importing recipients, this determines how they are to be added to the system when there are matching recipients already in the system. The options are as follows: • Replace existing recipients and append new recipients – Update the matching recipients and add any new recipients from the import file. • Append new recipients – Add the recipients that are in the import file. • Replace all existing recipients – Delete all existing recipients and replace them with the recipients in the import file.
Remittance Information (Wire only)	If wire payments are set up so that remittance information can be included, one of these must be selected: • Do not Include Remittance Information • Includes Structured Remittance Information • Includes Unstructured Remittance Information • Includes Related Remittance Information

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Check for duplicate files and reject duplicates	Indicates whether the import process checks for duplicate files then rejects duplicates. When selected, the system checks that the following combination of detail in the file's header record is unique to the company: • Creation Date – The check is limited to a configured number of days. • Location ID – The validation is not case sensitive. • Sequence Number – A literal value is used in the comparison. For example, the values "1" and "0001" will not be interpreted as the same number. *Note:* If a duplicate file is found but initially failed during import, then importing the duplicate file will be allowed.
Check record counts	A count of the number of records in the file, up to 9,999. Leading zeros are permitted. For example, 1, 01, 001, and 0001 are all valid values to indicate a file containing one payment record.
Check hash totals	A value obtained by adding together the values in all amount fields.
Make amounts zero	When selected, indicates the user wants to change all amounts to zero when the import is executed.

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User-defined format profile

The following illustration shows the 'Create Import Profile' page with ACH User-Defined as the file format:

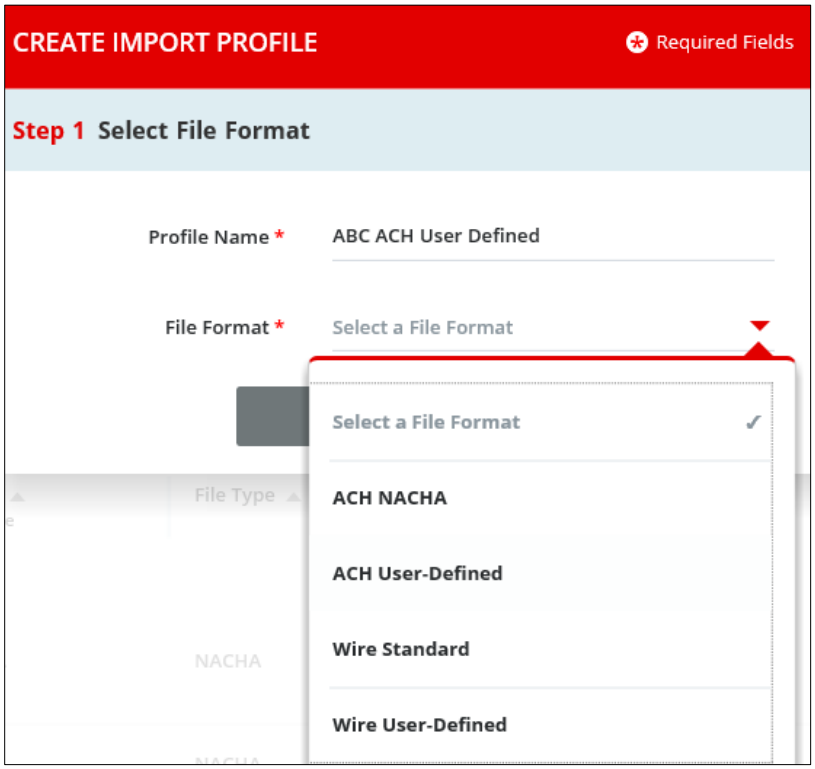

Figure 6-135: Step 1 of creating import profile with a user-defined format

More options are required at this step. The available options depend on the selected file format. The following table describes the fields and options from all formats and configurations:

Field/Option	Description
Format Type	Santander Treasury Link supports these import file format types: * Asterisk separated \ Backslash separated / Forward slash separated : Colon separated , Comma separated (CSV) | Last character bar separated ‘ Single quote separated " Double quote separated

File Content Type	The data type to be included in the import files. The available types depend on the selected file format. For all formats and configurations, these types are available: • Payments • Payments from a Template • Templates (ACH only) • Recipients (ACH only) • Non-Repetitive Payments (ACH, Transfers, and Wire only) • Repetitive Payments (ACH and Wire only) • Both Non-Repetitive Payments and Repetitive Payments (Wire only)
Payment Type	The transaction type to be included in the import, within the broader payment type category. If importing tax payments, the tax import type is also indicated. The options available depend on the selected file content type.
Tax Import Format	If the Tax payment type is selected, this field appears. Select one of these tax import types: • Standard Tax • TXP Segmented

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Profile information

Clicking on 'Next' will display more fields and options. The following illustration shows the Step 2 of the Create Import Profile process for a user-defined format:

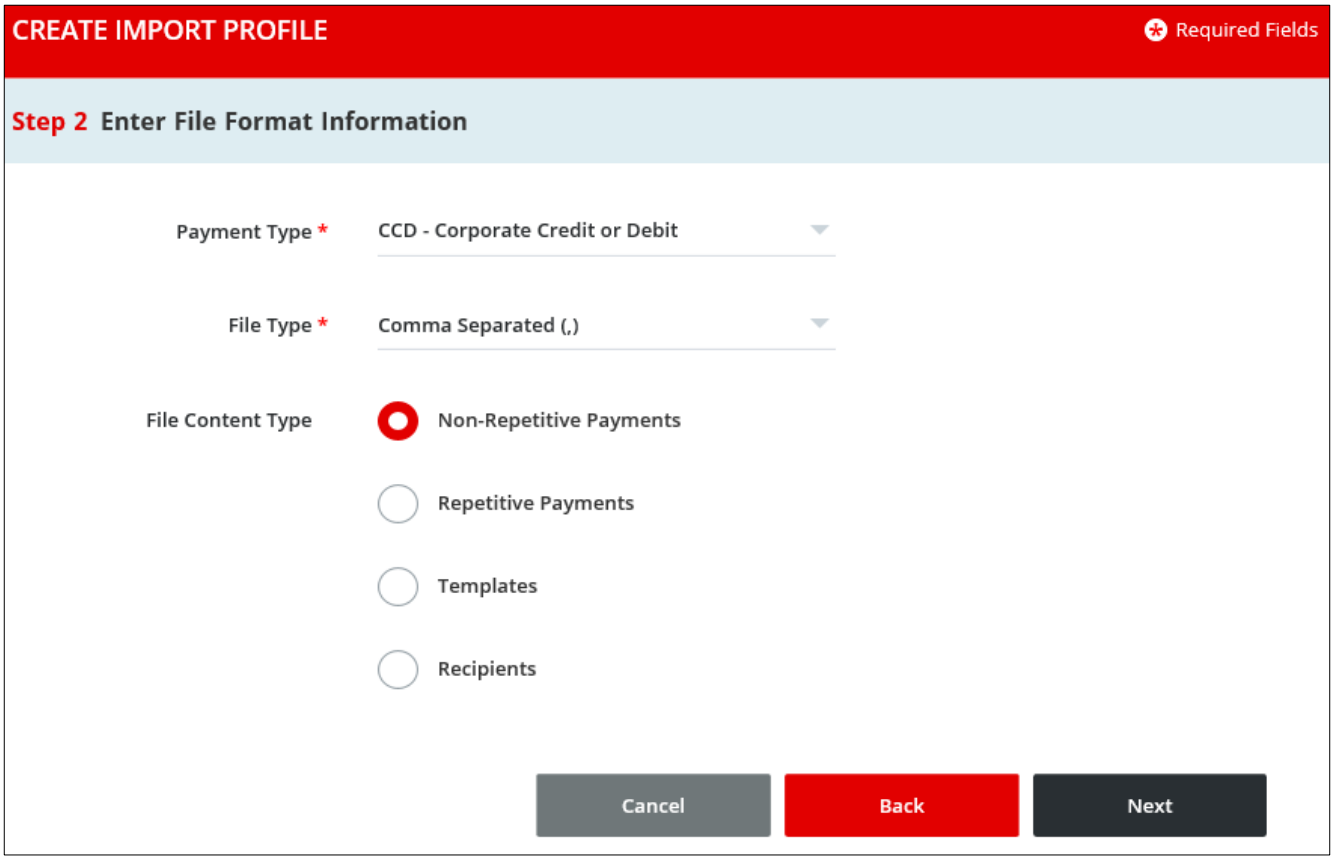

Figure 6-136: Step 2 – File format information for a user-defined file format

Click on 'Next' to go to the next step.

Step 3: This step is split into two sections; Profile Information Section and Import Field Selection section.

In this step user will update the profile specific information as shown under, 'Create Import Profile'

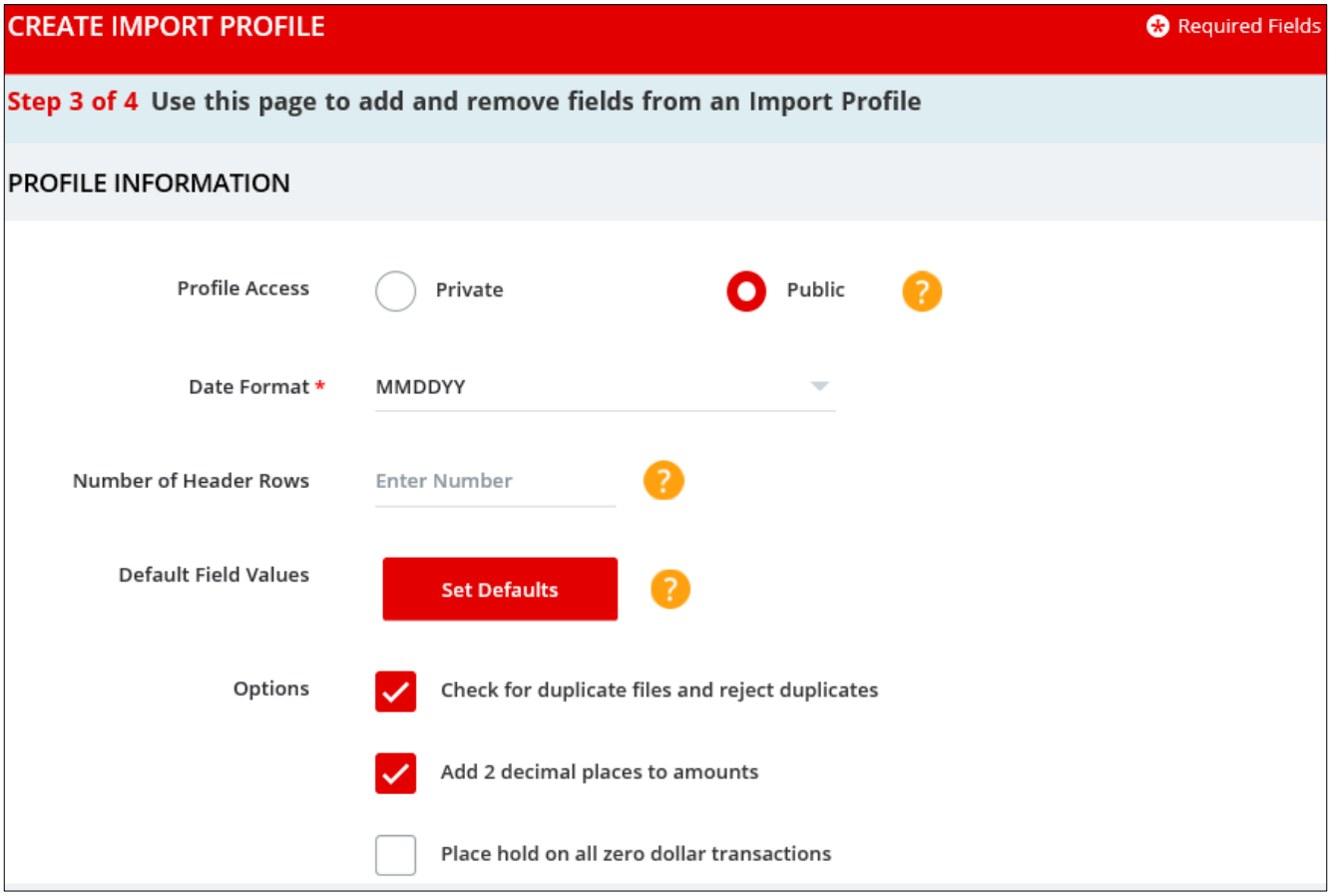

Figure 6-137: Step 3-Profile information for a user-defined file format

Optional default field values

In the 'Profile Information' section, user will need to set the default values by selecting 'Set Defaults' button. This section of the 'Profile Information' page sets field values for required data that Santander Treasury Link will use to create valid records in the database. Actual data files, however, may not always contain all the required fields. In such cases, Santander Treasury Link will use the default values defined in the profile. The section includes a single button, 'Set Defaults'.

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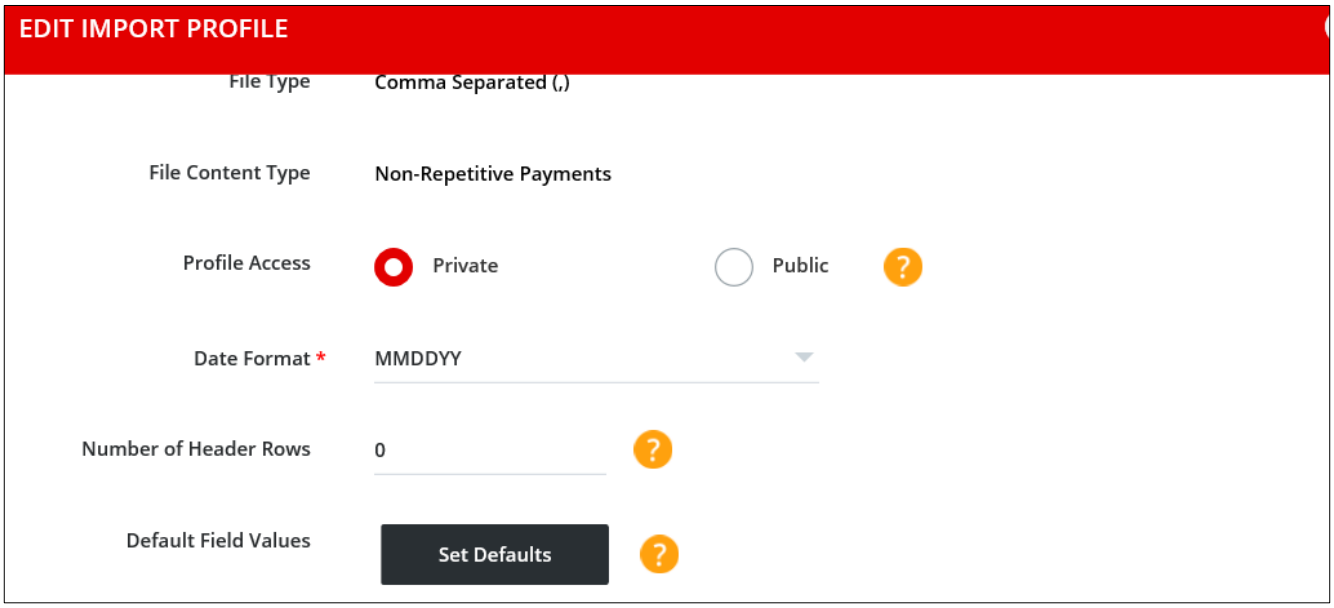
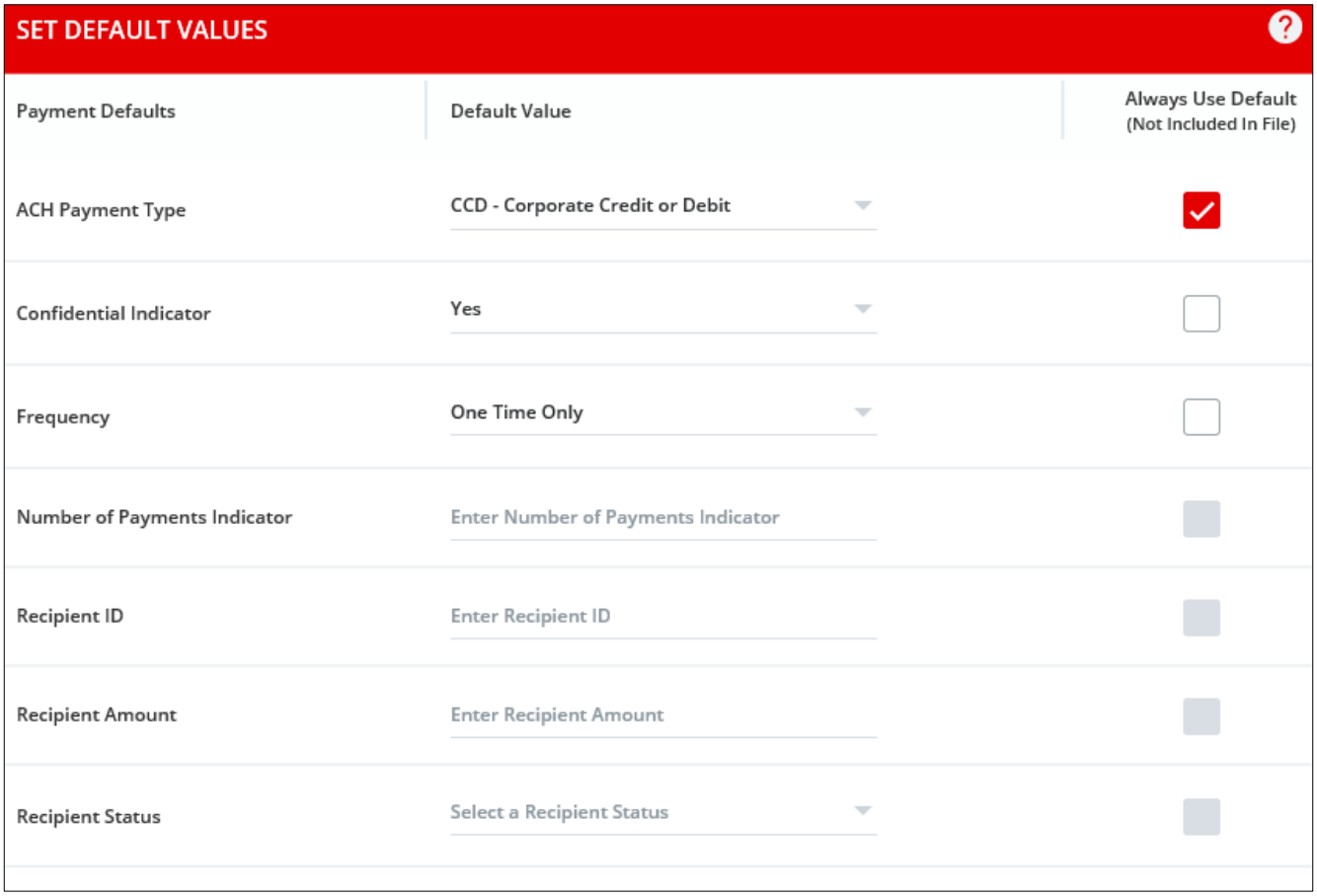


Figure 6-138: Step 3-Set Defaults in Profile information for a user-defined file format

The fields included in this section vary depending on the type of data to be imported. In the preceding example, the profile is for importing CCD payment data.



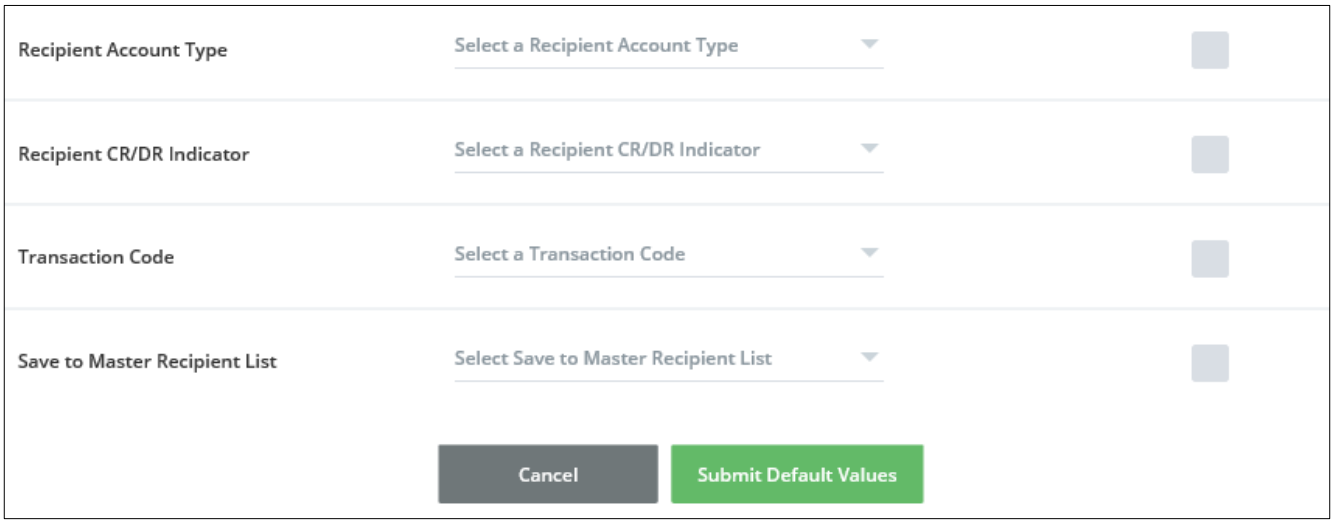


Figure 6-139: Step 3-Selecting related values in the Set Defaults tab

Clicking on 'Submit Default Values' will update the values in the 'Profile Information' section.

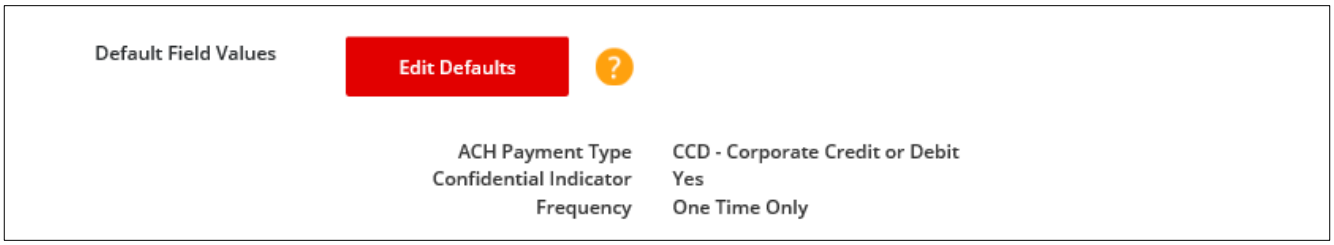


Figure 6-140: Step 3-Default Values updated

In the 'Import Field Selection' section, user can select which additional field he would like to include in the report. To add a field to the profile, select it in the Available Fields list and click the right arrow button. To remove a field, select it in the Fields Included in File list and click the left arrow button. To move a field up or down in the profile, select it and click either the up or down arrow button.

Note: An asterisk (*) indicates that a field is required for the selected payment type.

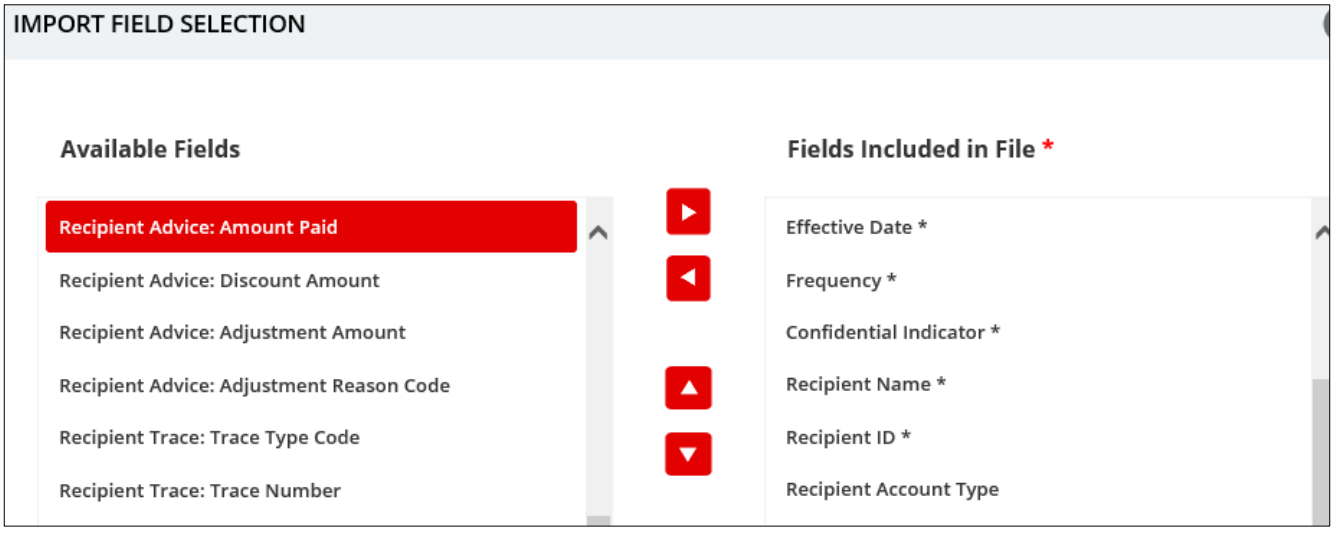


Figure 6-141: Step 3-Import field selection for a user-defined file format

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Clicking on 'Next' will display the 'Preview Import Profile' page. User can review the entered data; click on 'Back' if any changes are required or click on 'Submit Profile'

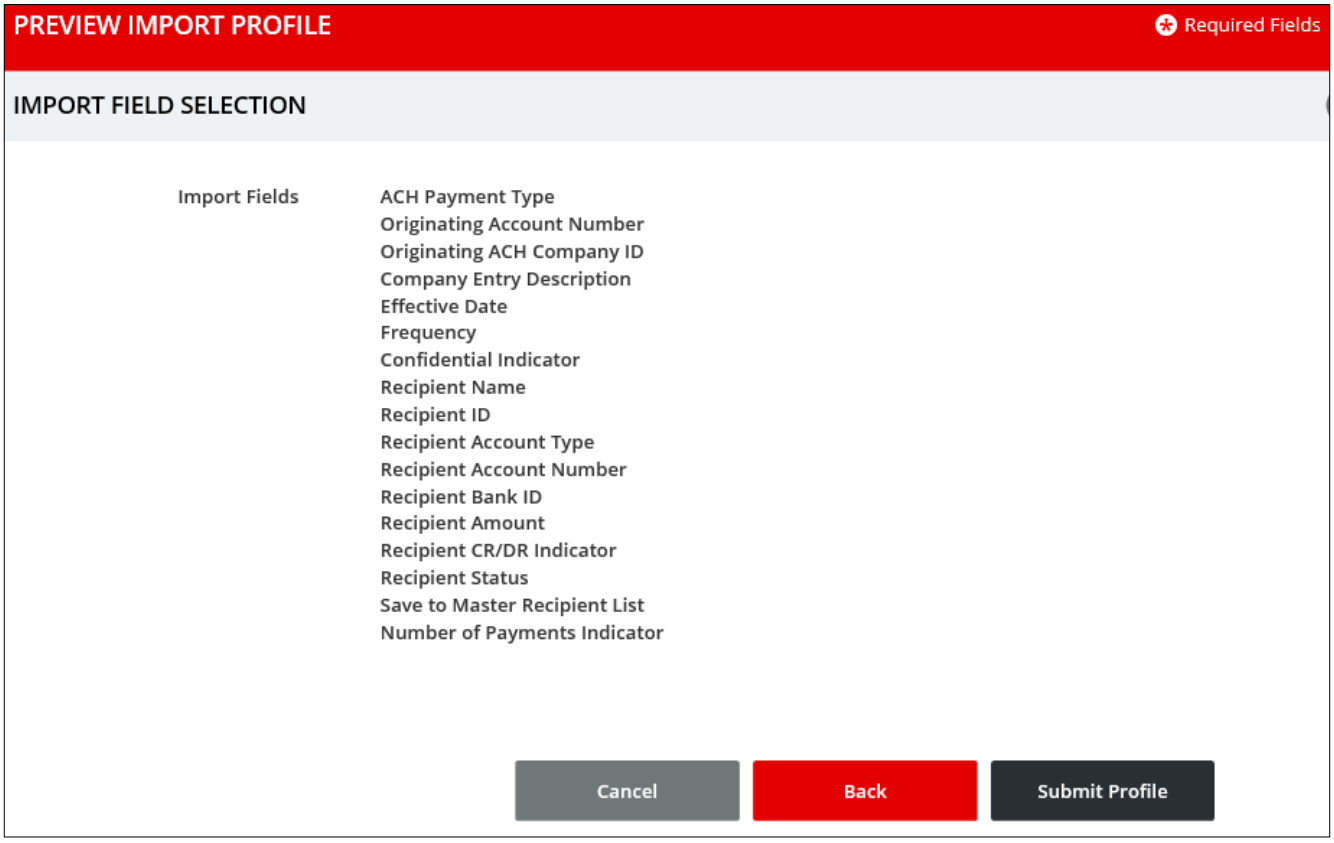

Figure 6-142: Step 3-Preview page-defined file format

Clicking on 'Submit Profile' will create the profile and a success message will be generated as shown under:

Figure 6-143: Successful submit of the Import Profile

The import profile will be available on the 'Manage Profiles' page as shown below,

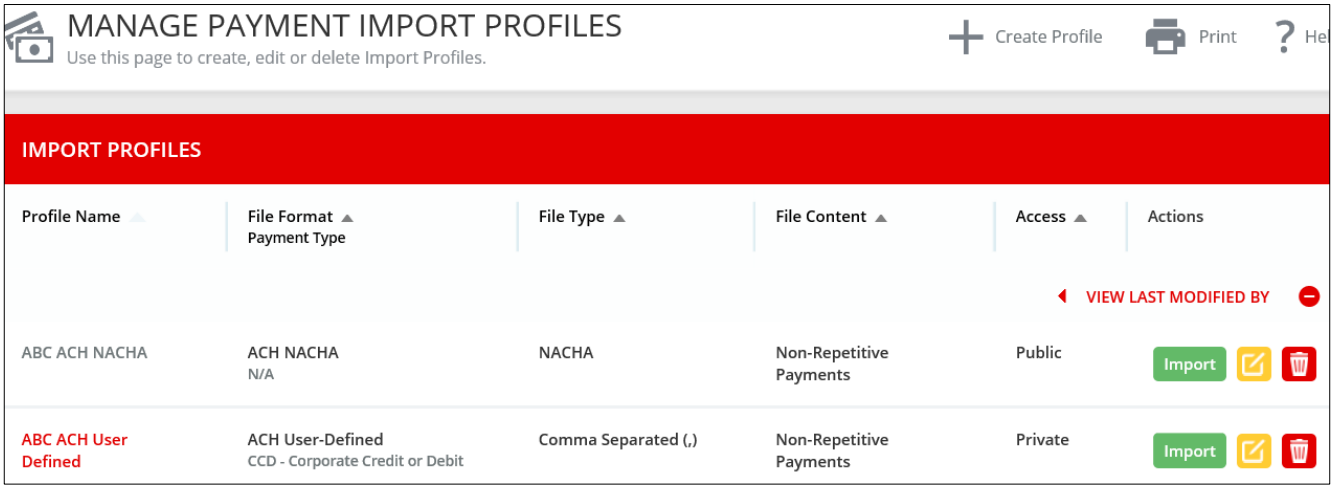

Figure 6-144: Import Profile on the Manage Import Profile page

Many of the fields and options are the same as when creating a profile for standard format file; however, there are some differences. The following table describes the all the possible new fields and options that can appear:

Field/Option	Description
Profile Access	Indicates the user's access to the import profile as one of the following: • Public – All of company users can view and edit the profile. • Private – Only the user who created the profile can view the profile and can initiate imports based on it.
Template Import (ACH only)	When importing templates, determines how recipients are to be added to the system when matching recipients are already in the system. The options are as follows: • Replace existing recipients and append new recipients – Update the matching recipients and add any new recipients from the import file. • Append new recipients – Add the recipients that are in the import file to the existing template. • Replace all existing recipients – Delete the existing recipients and replace them with the recipients in the import file.
Recipient Import (ACH only)	When importing recipients, this determines how they are to be added to the system when there are matching recipients already in the system. The options are as follows: • Replace existing recipients and append new recipients – Update the matching recipients and add any new recipients from the import file. • Append new recipients – Add the recipients that are in the import file. • Replace all existing recipients – Delete all existing recipients and replace them with the recipients in the import file.

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Date Format	The format used for all date values in the import file, such as MM/DD/YYYY.
Recipient Match Criteria (ACH only)	The field (or fields) to be used when comparing imported recipients to existing recipients and deciding whether there are matches. The available fields are as follows: • Recipient Name • Recipient ID • Recipient Name and Recipient ID • Recipient Name and Account number
Number of Header Rows	If the files contain header rows, this is the number of header lines to ignore when importing a file.
Check for duplicate files and reject duplicates	Indicates whether the import process checks for duplicate files then rejects duplicates. When selected, the system checks that the following combination of detail in the file's header record is unique to the company: • Creation Date – The check is limited to a configured number of days. • Location ID – The validation is not case sensitive. • Sequence Number – A literal value is used in the comparison. For example, the values "1" and "0001" will not be interpreted as the same number. *Note:* If a duplicate file is found but initially failed during import, then importing the duplicate file will be allowed.
Add 2 decimal places to amounts	Indicates whether the import will add two decimal places to amounts in the import file.
Place hold on all zero-dollar transactions	Indicates whether the import will change the status to "Hold" whenever the recipient has a zero-dollar value.
Check record counts	A count of the number of records in the file, up to 9,999. Leading zeros are permitted. For example, 1, 01, 001, and 0001 are all valid values to indicate a file containing one payment record.
Check hash totals	A value obtained by adding together the values in all amount fields. This option does not apply to repetitive payments.
Make amounts zero	When selected, indicates the user wants to change all amounts to zero when the import is executed.

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Defining fields for fixed-length format

If a user selects “Fixed Length” as the format type on the ‘Create Import Profile’ page, they will be directed to the Define Fields page after making all your selections and clicking Continue.

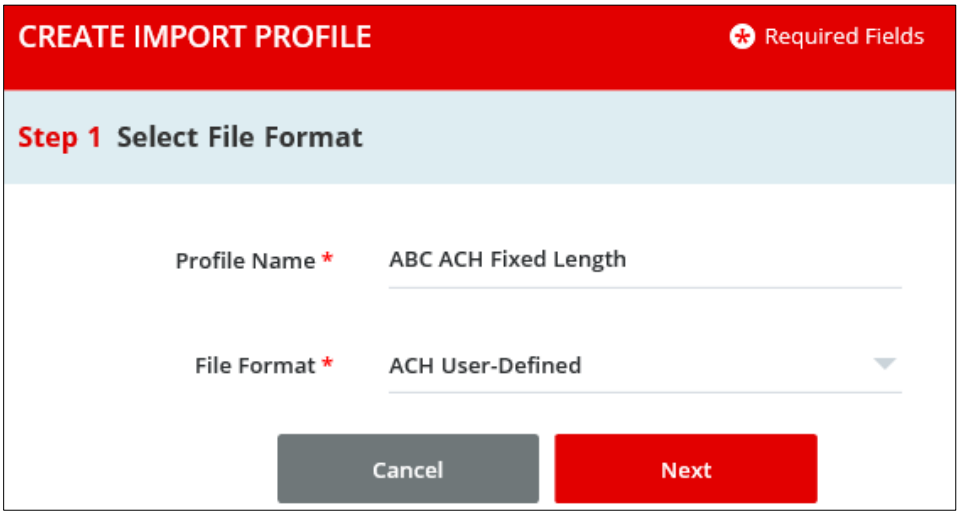

Figure 6-145: Step 1-Selecting fixed length format type

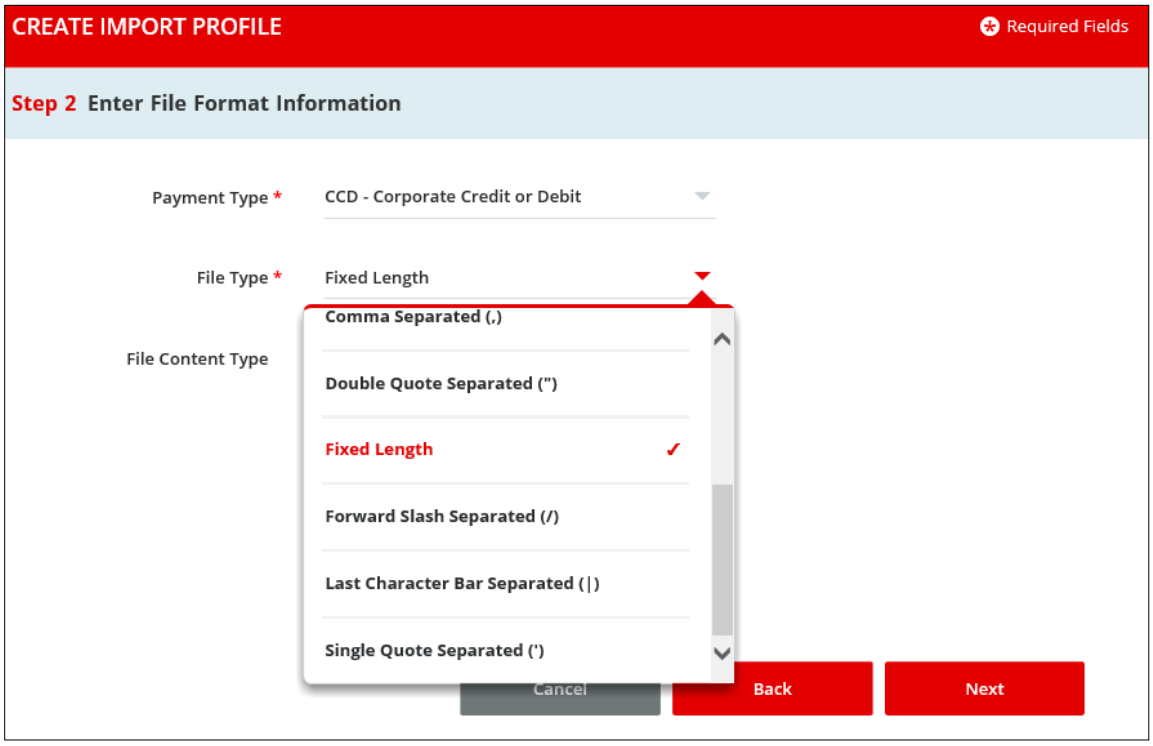

Figure 6-146: Step2-Selecting fixed length format type

Note: The fixed-length format is available for ACH payments only.

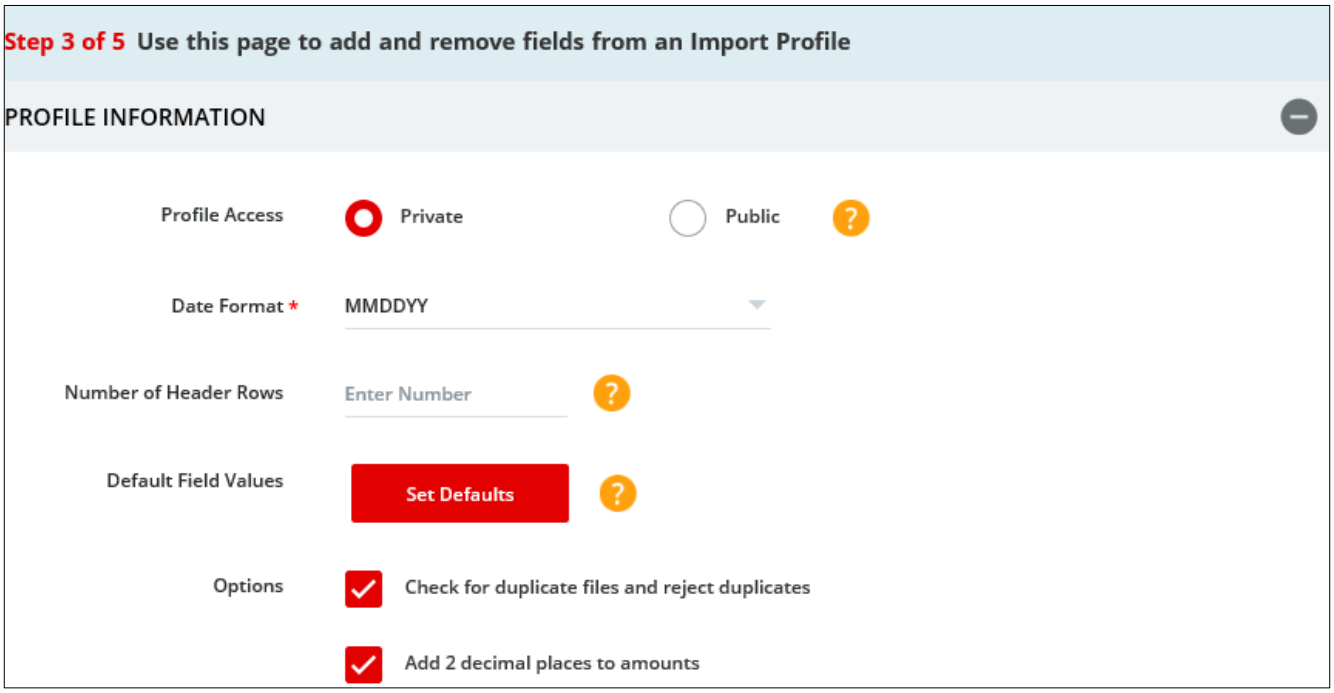

Figure 6-147: Step3-Selecting fixed length format type

The following illustration shows a portion of the Define Fields page:

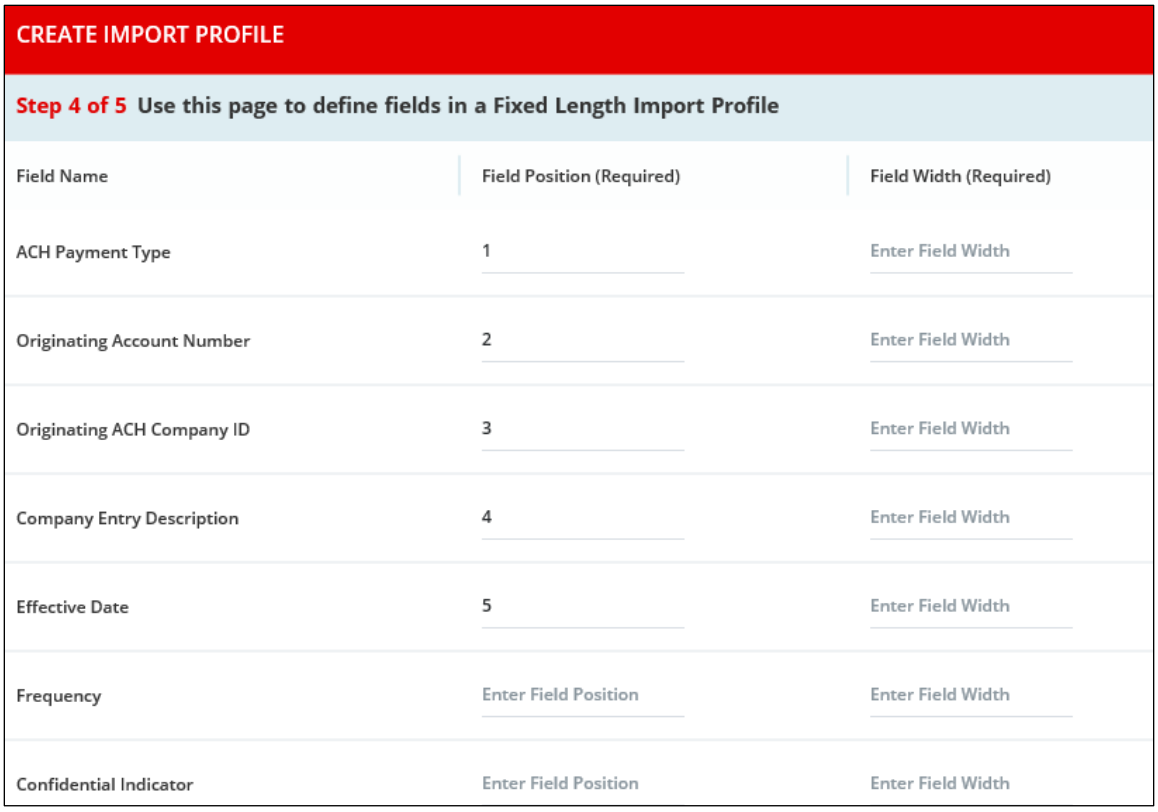

Figure 6-148: Step4-Selecting fields in fixed length import profile

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For each field listed on the page, enter values as follows:

- **Field Position** – The starting position of the field as measured from the beginning of the file, in number of characters.
- **Field Width** – The length of the field, in number of characters.

When done, click 'Submit Profile' to to save the profile.

Importing payment data

On the Manage Payment Import Profiles page, select an import profile and click 'Import' under the 'Actions' column.

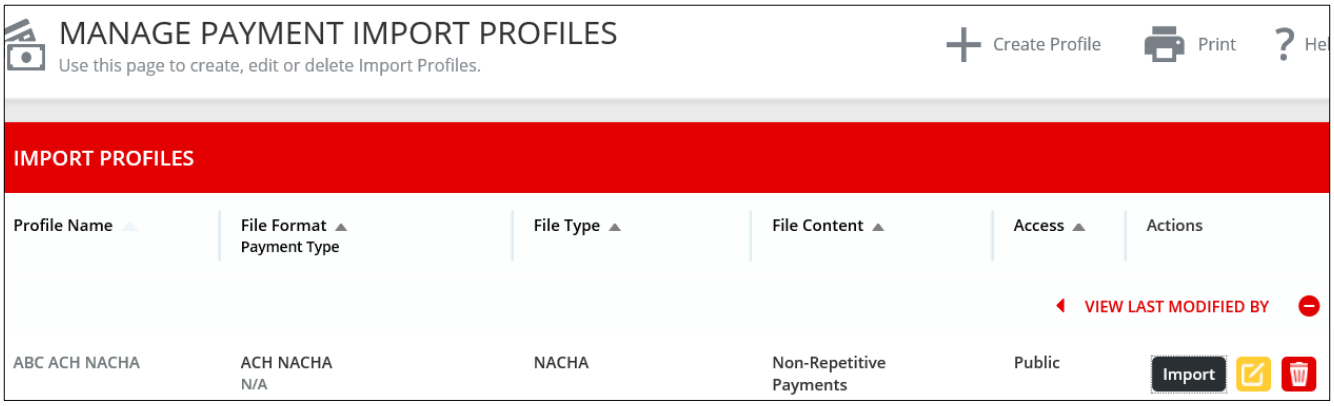

Figure 6-149: Opening Import File

The Import File page will open. The illustration below shows a page with the NACHA profile type.

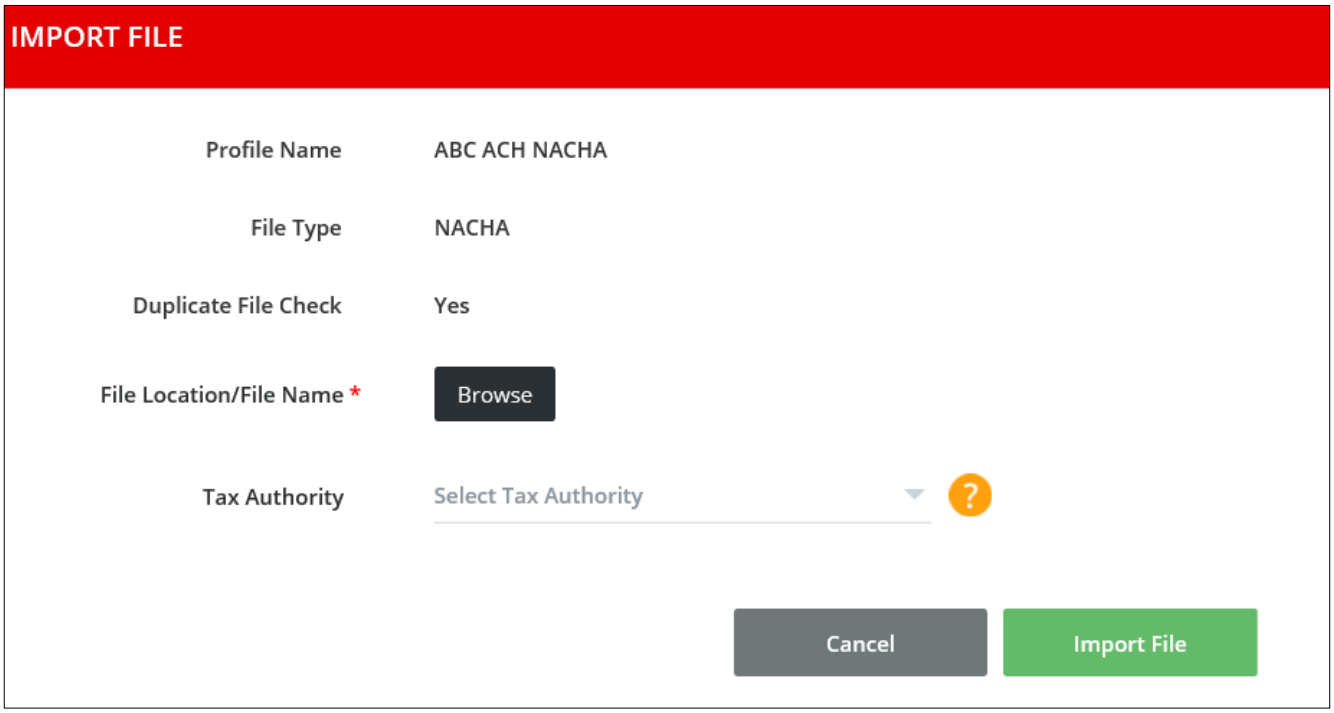

Figure 6-150: Uploading an Import File a NACHA profile

Select the upload file using the 'Browse' button and update the appropriate 'Tax Authority' and click on 'Import File'.

The Import File page displays general information about the profile and requires your input. Not all fields or options appear on every page version. The following table describes all the possible options:

Field/Option	Description
Profile Type	The file format set by the import profile.
Profile Name	The name assigned to the profile by the individual who created it.
Profile Location	The location from which the files must be imported, enforced only if Path Check Required is "Yes".
Path Check Required	Indicates whether import files must be imported from the location specified for File Location. When "Yes" is indicated, then Santander Treasury Link checks the file location and will not accept files from other locations.
Duplicate File Check	Indicates whether the import process checks for duplicate files and then rejects duplicates. When selected, the system checks that the following combination of detail in the file's header record is unique to the company: • Creation Date – The check is limited to a configured number of days. • Location ID – The validation is not case sensitive. • Sequence Number – A literal value is used in the comparison. Example: the values "1" and "0001" will not be interpreted as the same number. *Note:* If a duplicate file is found but initially failed during import, then importing the duplicate file will be allowed.
File Location/ File Name	The location from which the files are to be imported. You can click Browse to locate a file to be imported, or manually type a fully qualified path.
File Content Contains	If the import file has PPD credit (Direct Deposit or Pay an Individual) payments, click this check box. Content Type – When this field appears, select whether the PPD credit payment is Direct Deposit or Pay an Individual.
Tax Authority	The government authority that will receive the tax payment. This field applies only to tax payments/templates in the NACHA format. It defines the default tax authority that will be populated in the Discretional Data field for the entire file.
Enter Password	If this field is present, your user password is required to complete the import.

When you have entered all the required information, click Import File.

Figure 6-151: Importing the payment file

Payment import history

The 'Payment Import History' page displays information about imported files, including the status of files that are processing. This page displays automatically after performing an import. It can also be accessed at any time from the 'Payment Tools' section of the 'Payments' menu.

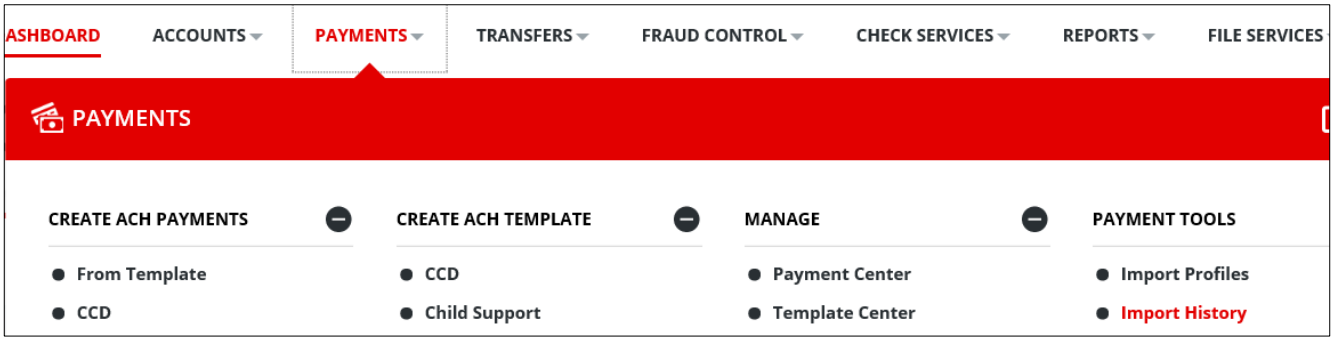

Figure 6-152: Opening Payment Import History

The page lists executed imports, both completed and failed. The following illustrates a page with both completed and failed imports:

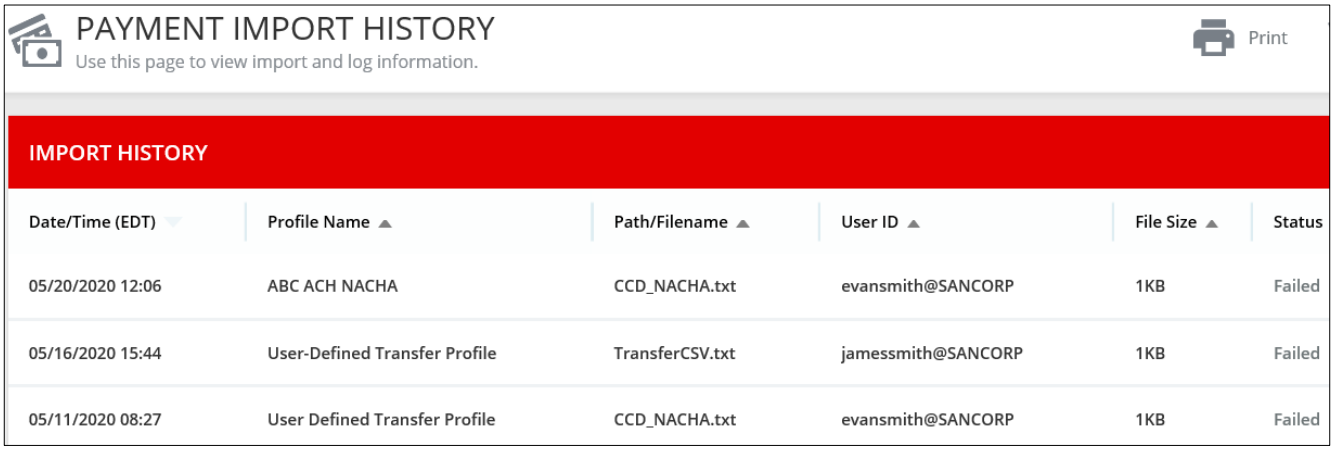

Figure 6-153: Payment Import History page

After a successful import, Santander Treasury Link adds the transactions from the imported file to the appropriate transaction lists. The standard transaction workflow applies (for example, a payment is ready for verification and signing).

In the event of a failed import, user can click the 'Failed' link in the 'Status' column to view error information on the Import Log Information overlay.

Figure 6-154: Opening Import Log Information

Import log information

At import, a number of validations occur, including structural validations (such as whether the file has the correct layout) and business validations (whether the content of the fields is correct). For the structural validations, the system stores information in a log in order to help the customer with locating a possible layout mismatch in the imported file.

The Import Log Information overlay displays the results of the structural validation. This information is particularly important because a partial import is not allowed, and thus one error stops the process.

Figure 6-155: Import Log Information overlay showing error

Payment export

The Payment Export feature in Santander Treasury Link enables a user to export payment data to a file by using an export profile. Once an export profile has been created, it can be used to make an unlimited number of data exports.

Creating a payment export profile

To create a profile for exporting payment data, click 'Export Profiles' under 'Payment Tools' in the Payments menu.

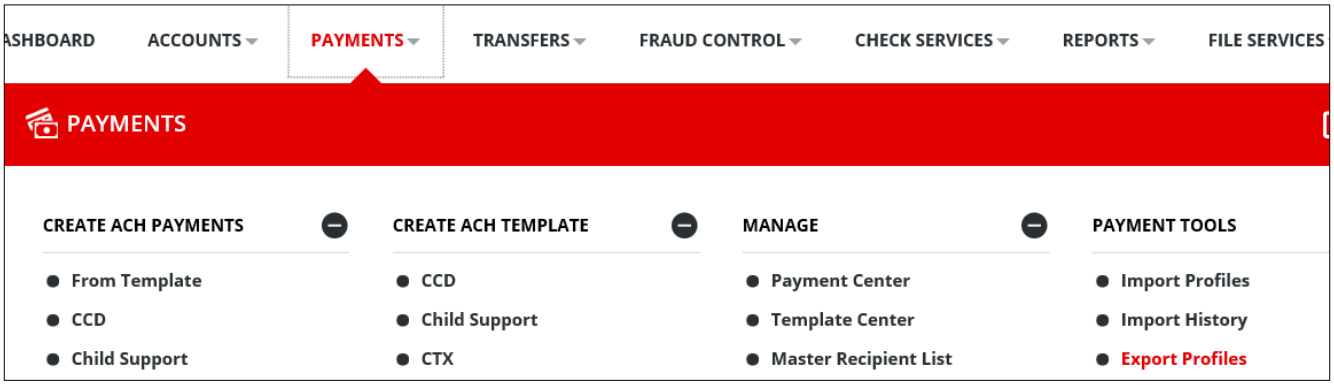

Figure 6-156: Opening Manage Payment Export Profiles

The ‘Manage Payment Export Profiles’ page lists any profiles that have already been created. To create a new one, click ‘Create Profile’.

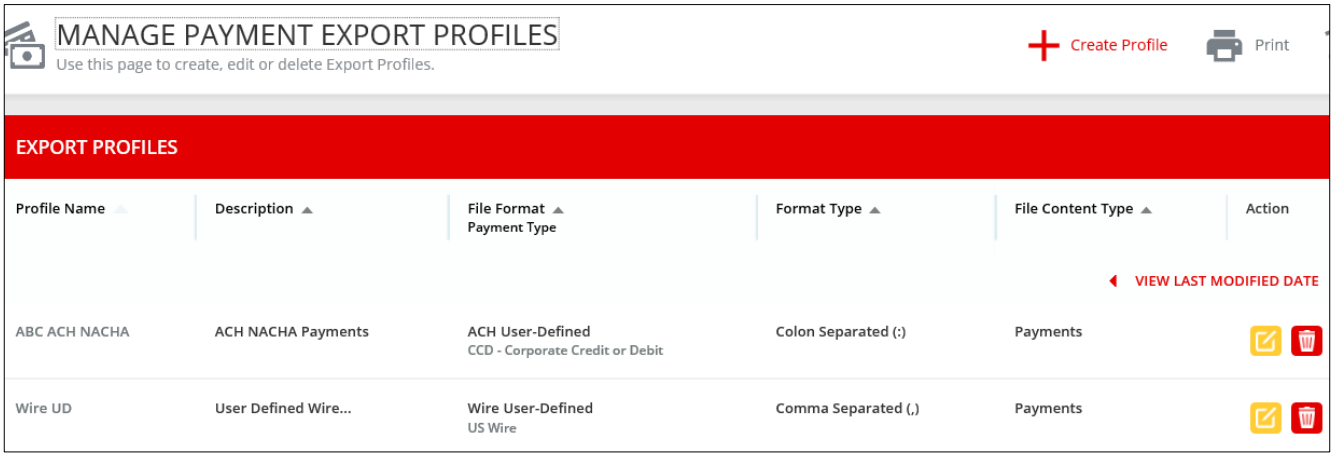

Figure 6-157: Opening Create Export Profile option

On the ‘Create Export Profile’ page,

Step 1: enter a profile name and a description. Select an option in the File Format list and click Select. This example shows creating a user-defined wire payment export profile.

Select the above fields and click on ‘Next’.

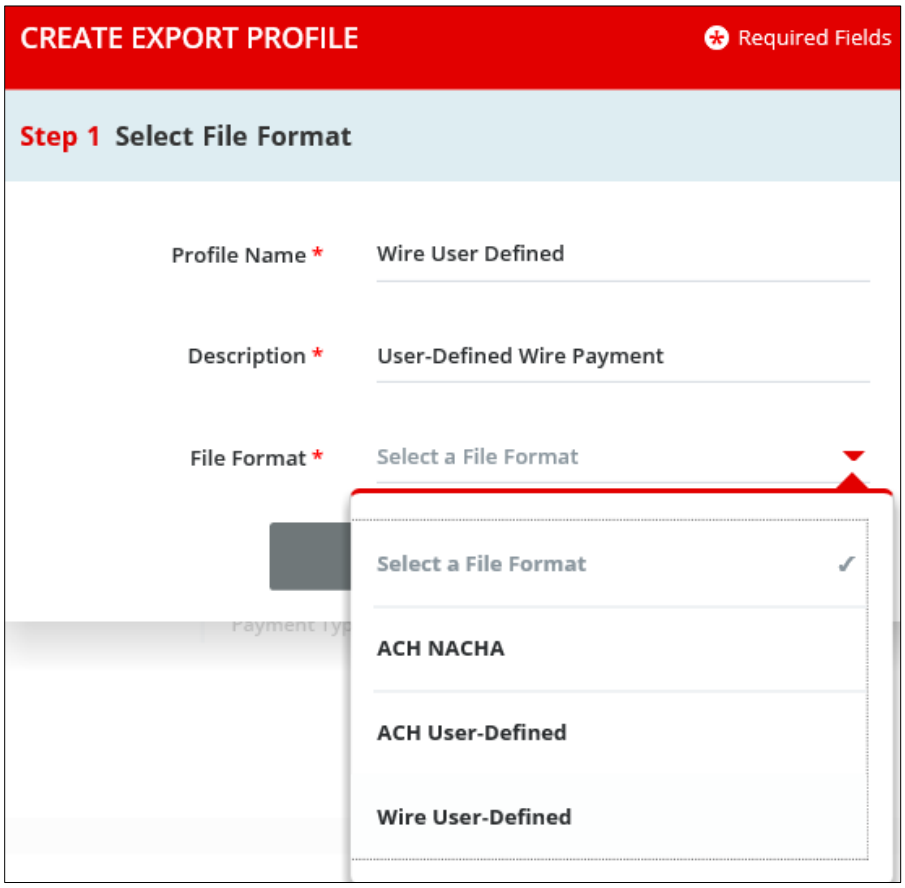

Figure 6-158: Selecting a file format for the export profile

Additional options will appear. If you selected either of the user-defined file formats, you would need to select an option in the Format Type field. The options are:

- Asterisk separated *
- Backslash separated \
- Colon separated :
- Comma separated ,
- Forward slash separated /
- Last character bar separated |

Step 2: Select the 'Payment Type' (in this case it will be US Wire) and the 'Format Type' from the dropdown menu. For this example, 'Comma Separated' has been selected. Select the 'File Content Type'

Finally, select a payment type and click 'Next'.

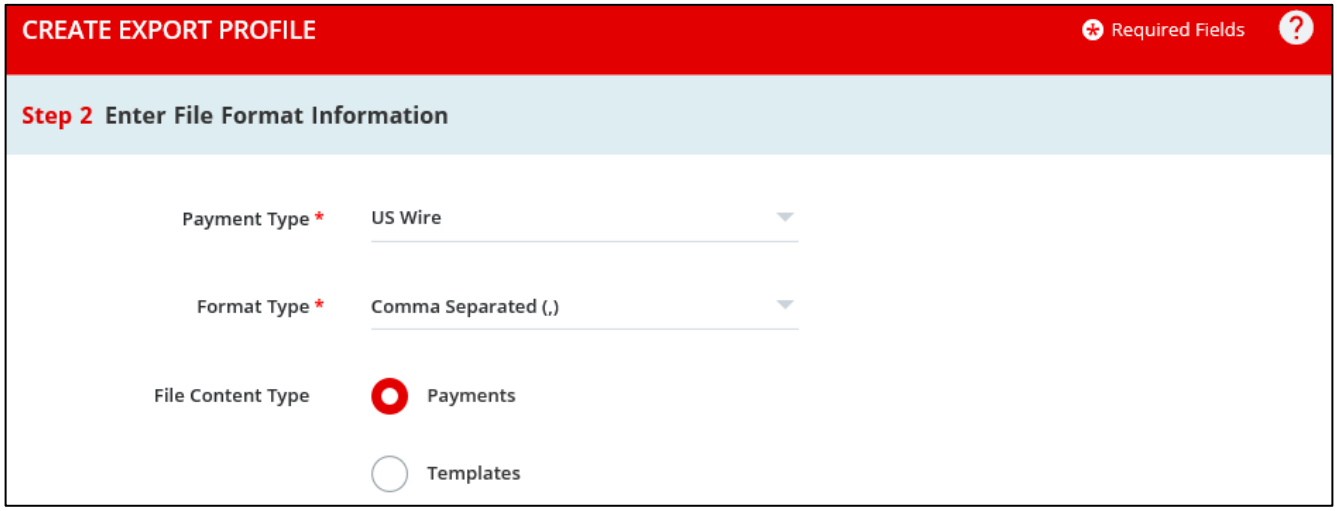

Figure 6-159: Entering export profile options

Step 3: The 'Export Field Selection' section of the 'Create Export Profile' page allows a user to select fields which they want to add or remove from the profile. It also allows them to order the fields in the file.

To add a field to the profile, select it in the 'Available Fields' list and click the right arrow button. To remove a field, select it in the 'Fields Included in File' list and click the left arrow button. To move a field up or down in the profile, select it and click either the up or down arrow button.

Click 'Next' when done selecting and arranging the fields.

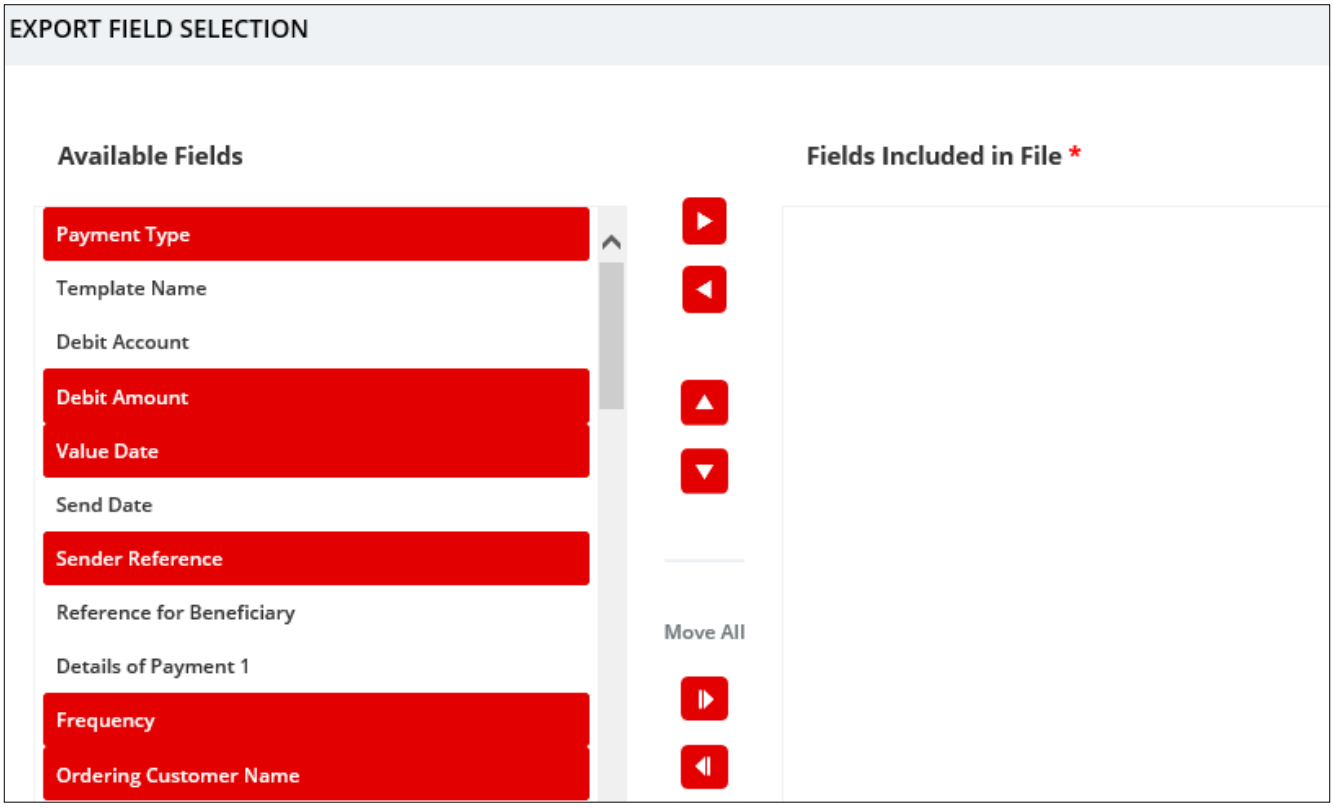

Figure 6-160: Export Field Selection section

Review the profile information on the 'Preview Export Profile' page. If a user needs to make any changes, click 'Edit Export Profile'. Otherwise, click 'Submit Profile'.

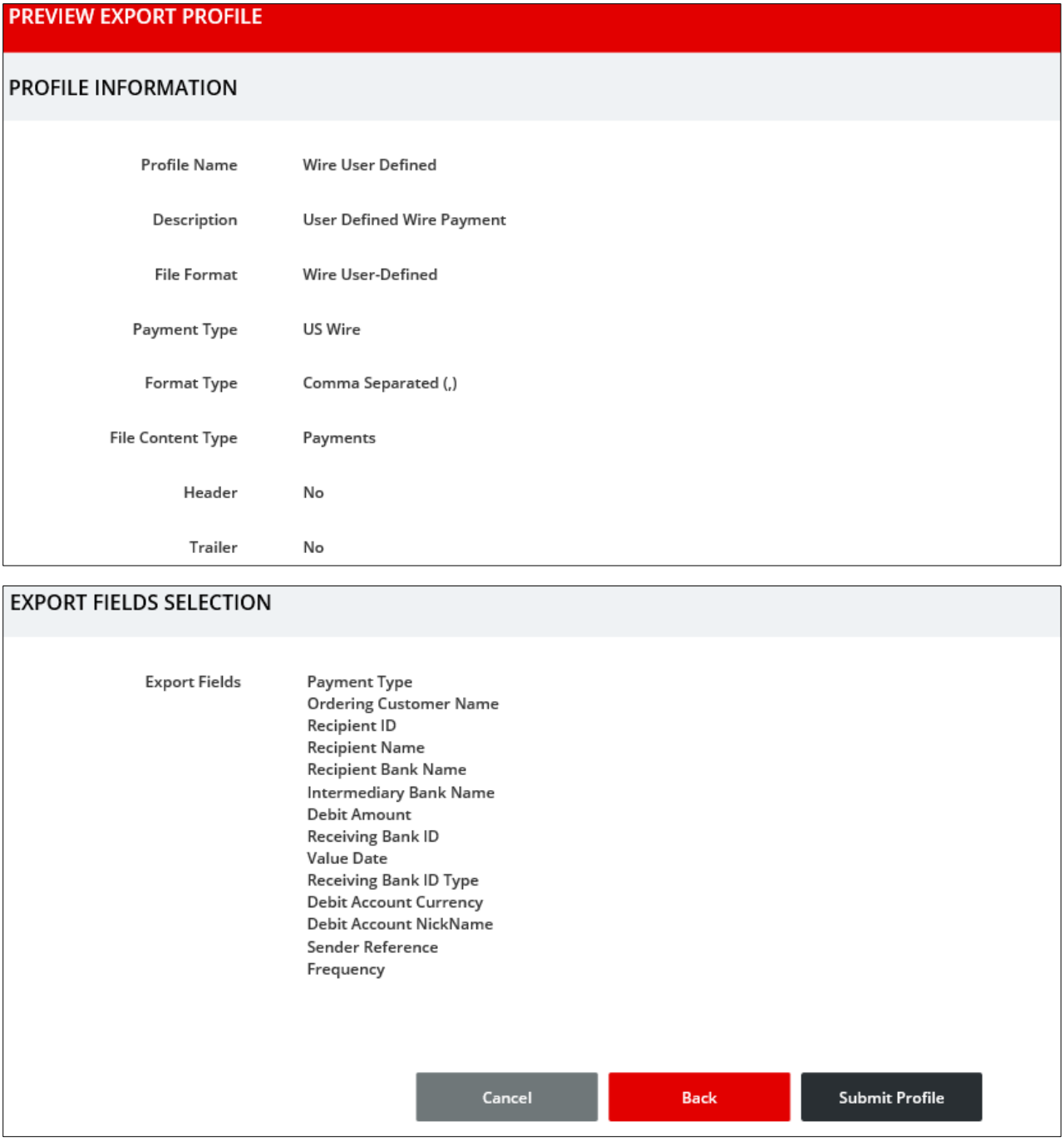

Figure 6-161: Previewing and submitting the export profile

On submitting the profile, a successful submit message will be displayed.

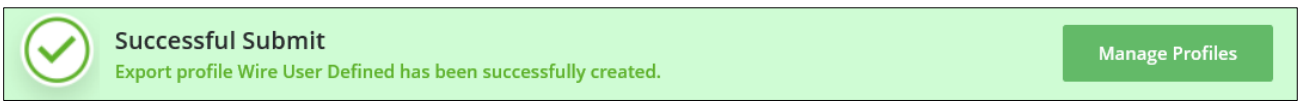

Figure 6-162: Successful submission of the export profile

The newly created profile will display on the 'Manage Payment Export Profiles' page as shown under:

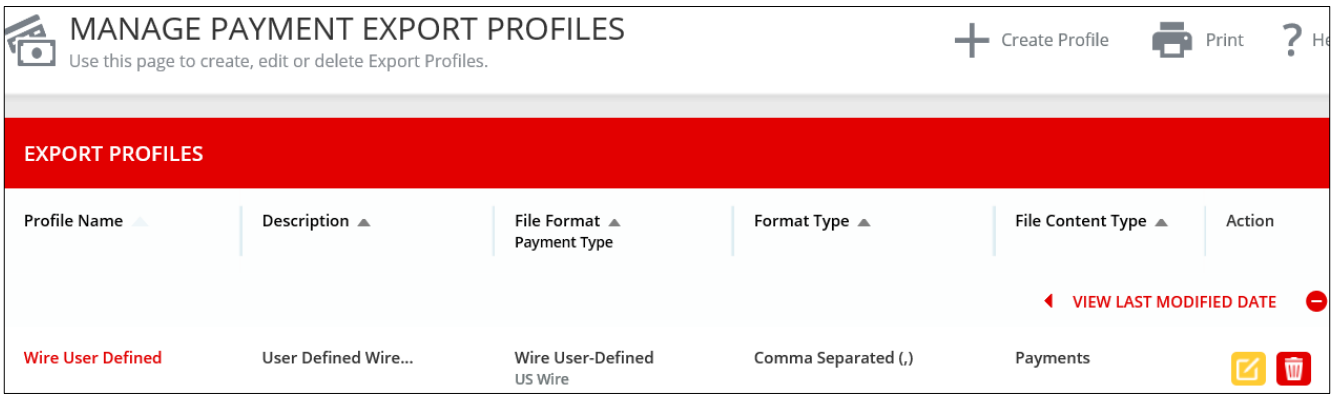

Figure 6-163: New export profile on the Manage payment export profiles page

Exporting payment data

Payment data is exported from the 'Payment Center' page, which can be accessed by clicking 'Payment Center' in the Payments menu.

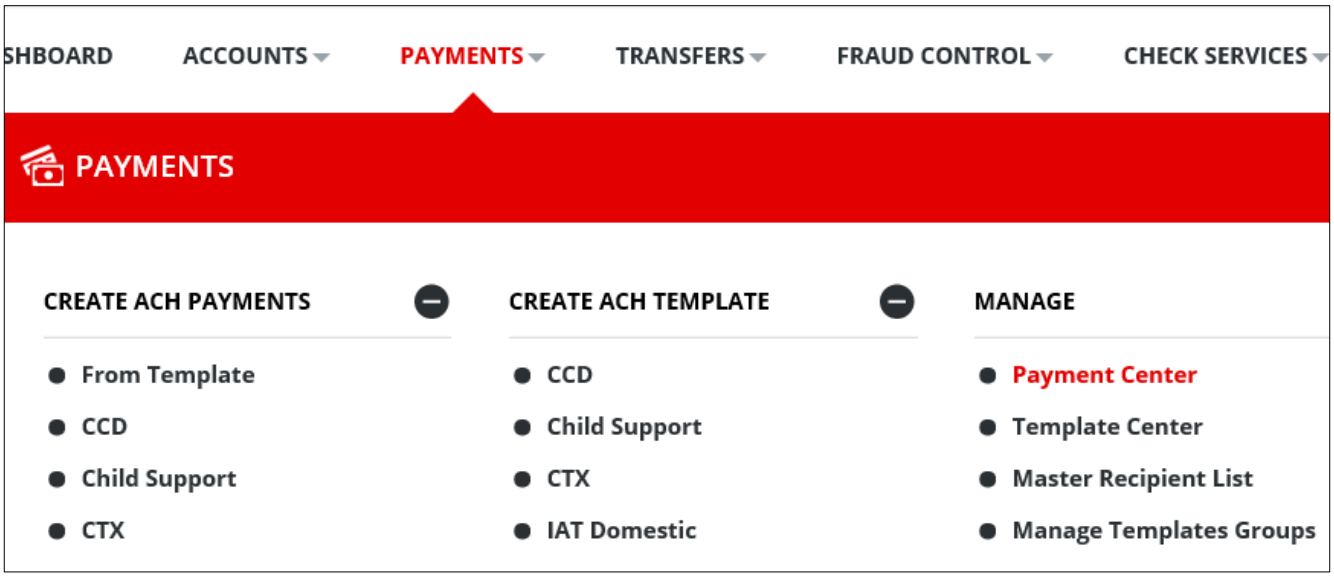

Figure 6-164: Opening the Payment Center page

User will need to select one or more payments of the same type that they wish to include in the export by checking the boxes in the first column of the list. When the required payments have been selected, click the 'Export' button on the bottom of the page.

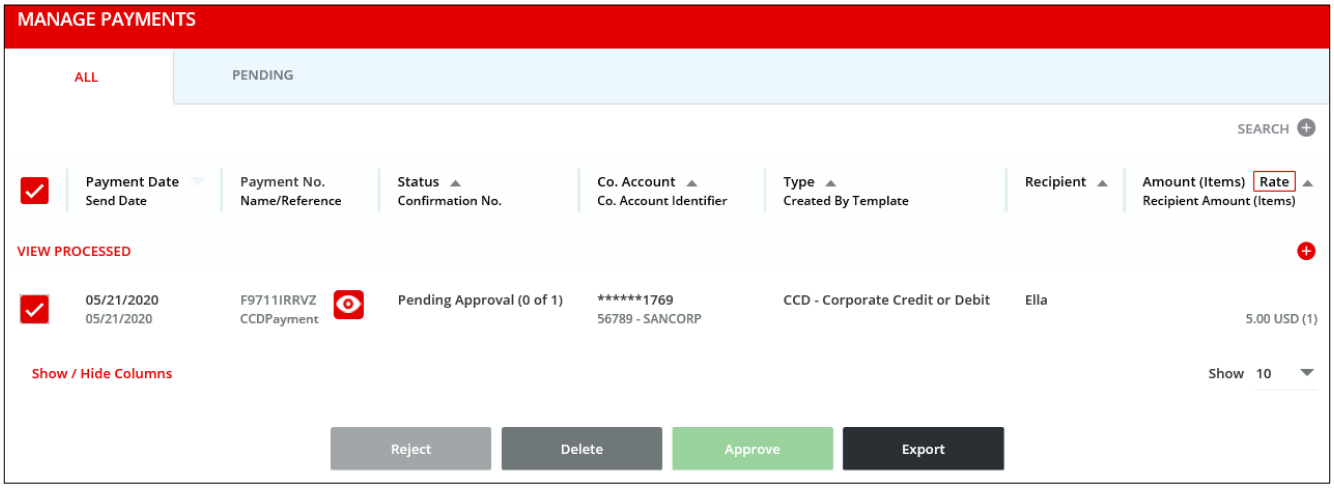

Figure 6-165: Selecting payments to export

The next page will list profiles that have been created for the selected payment type.

In this example, we have selected CCD type of payment and hence on the 'Export Wire Payment Profiles' page the ACH export profiles will appear for selection.

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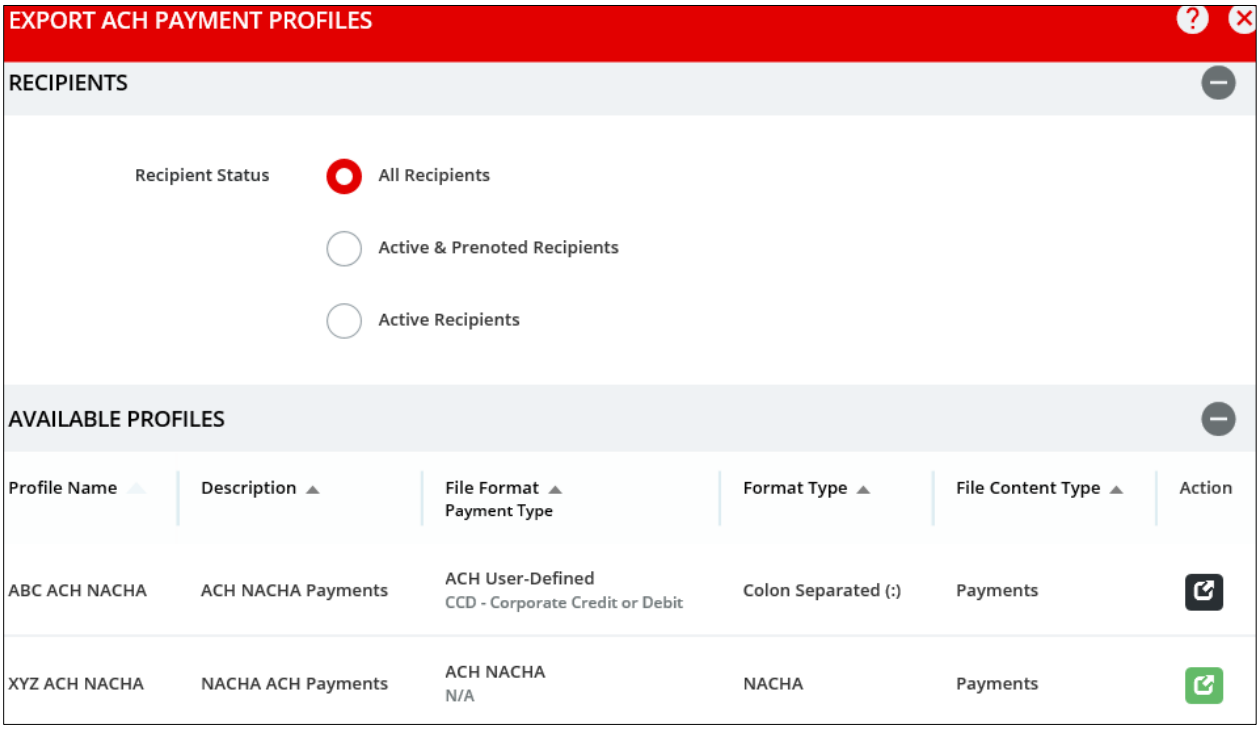

Figure 6-166: Selecting export profile

Select the profile you wish to use and click the 'Export' icon (green button) in the 'Action' column against the selected profile.

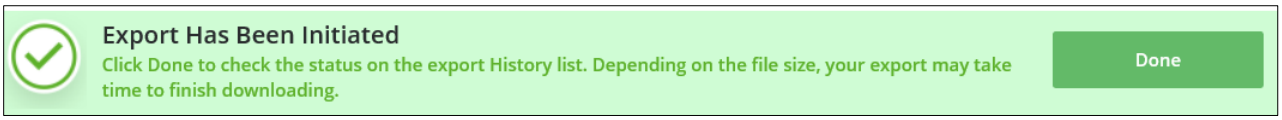

Figure 6-167: Export Initiated page

System will generate 'Export Has Been Initiated' message confirming that the export has begun. User may be prompted by a separate prompt / window to either open or save the export file.

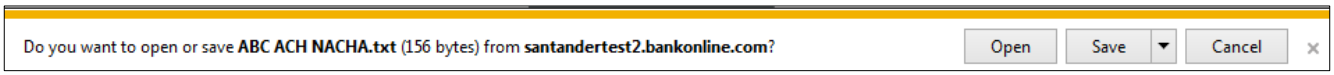

Figure 6-168: Open or Save export file

Clicking on 'Done' will take the user to the return to the 'Payment Export History' page. The 'Payment Export History' page will display the completed export in the list.

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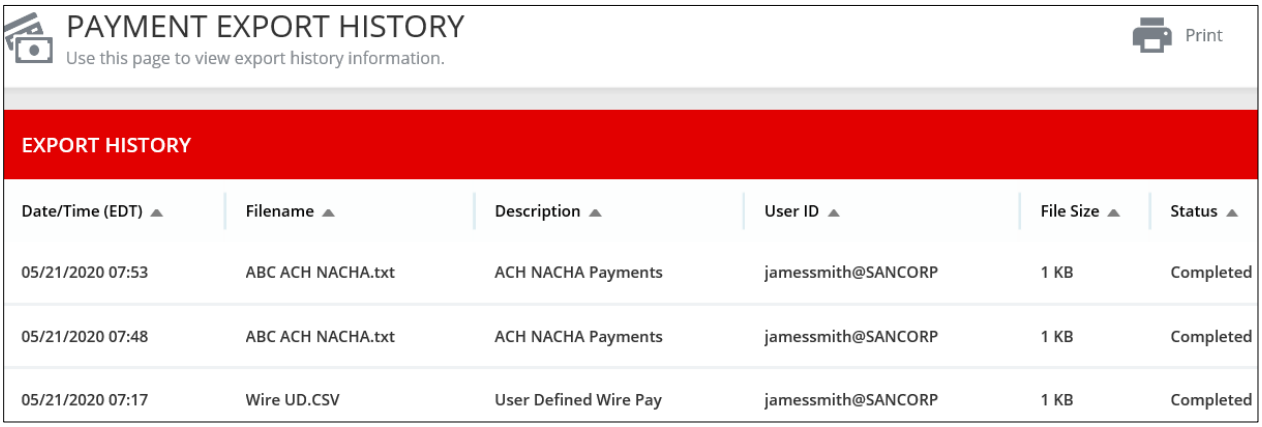

Figure 6-169: Payment Export History page

Online bill payment

Santander Treasury Link includes an optional online bill payment feature. For instructions on using this feature, please refer to the Santander Treasury Link Online Bill Payment User Guide.

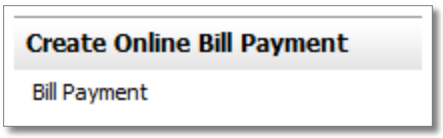

Figure 6-170: Create Online Bill Payment menu option

Section 7: Transfers

The Transfer functionality is a central area in Santander Treasury Link where you can view fund transfers and perform transfer activity. You can perform all the following activities from the Transfer Center:

- Search for transfers
- Create transfers
- Edit transfers
- Approve, Delete & Reject transfers
- Create & Manage templates
- Create & Manage Import profiles
- View Import history

Transfer Center

The Pending, Processed, and All tabs on the Transfer Center page enable you to view lists of transfers based on their current status.

To open the Transfer Center, click 'Transfer Center' under the 'Manage' column on the 'Transfers' menu.

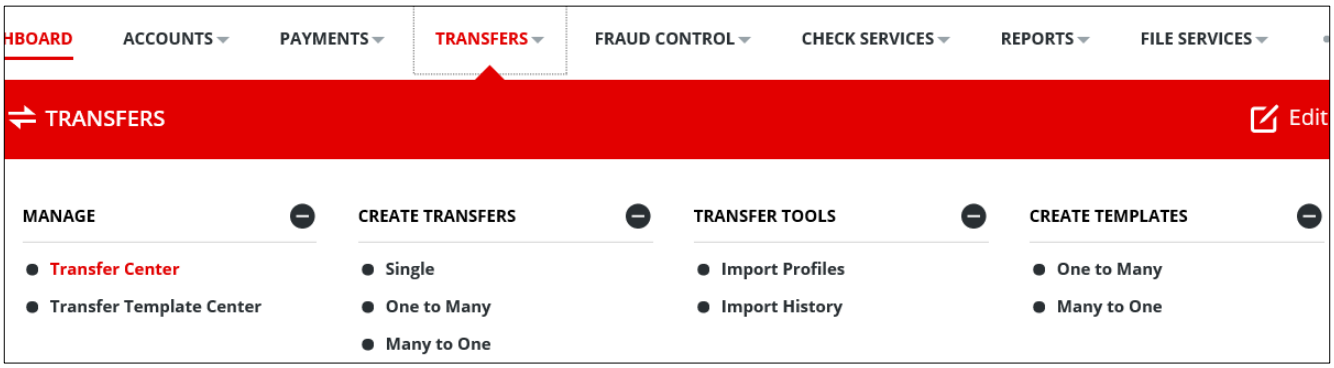

Figure 7-1: Opening the Transfer Center

Searching for a transfer

By default, when you open the Transfer Center, the All tab displays a list of all transfers initiated within the time period specified in the From and To fields of the search line, typically the last 30 calendar days.

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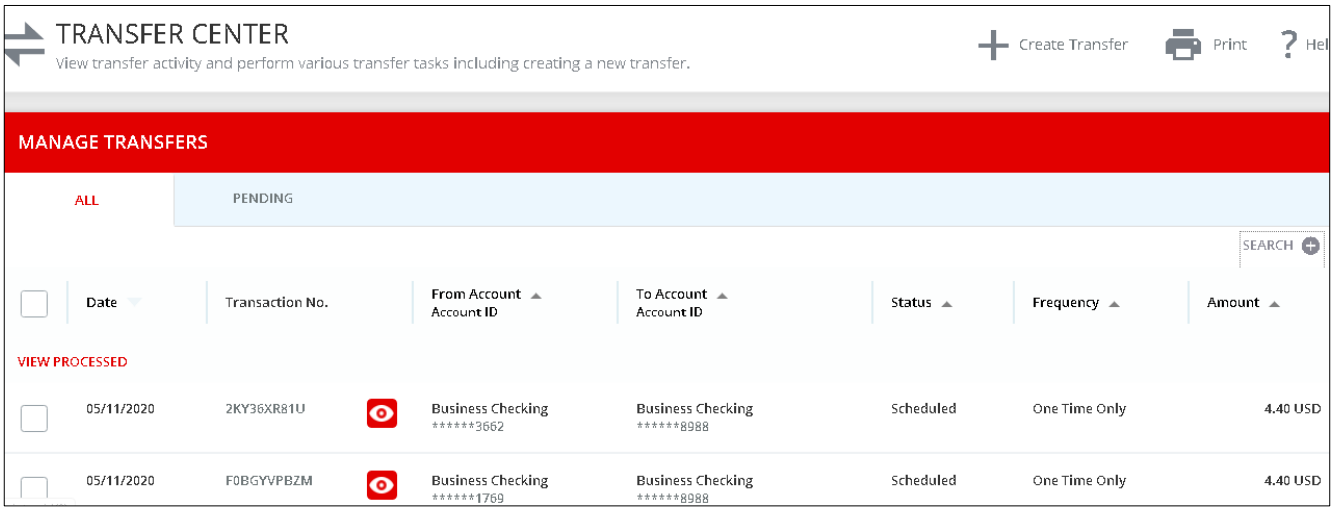

Figure 7-2: All transfers (default view)

Under the 'ALL" tab, user can see processed transactions, under the heading 'View Processed'.

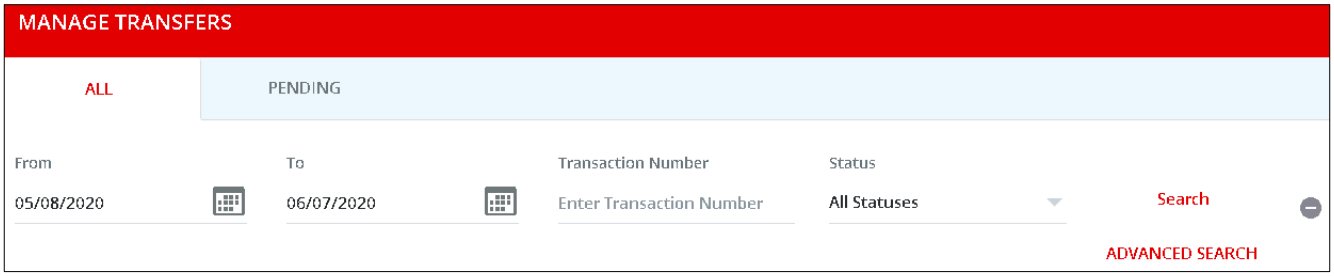

Figure 7-3: Viewing all transfers

User can search for transfers within a specific time period by either typing dates into the 'From' and 'To' fields or selecting dates from the calendars, then clicking 'Search' to refresh the list.

Figure 7-4: Selecting search dates

Alternately user can keep the date fields empty and search only with the transaction number.

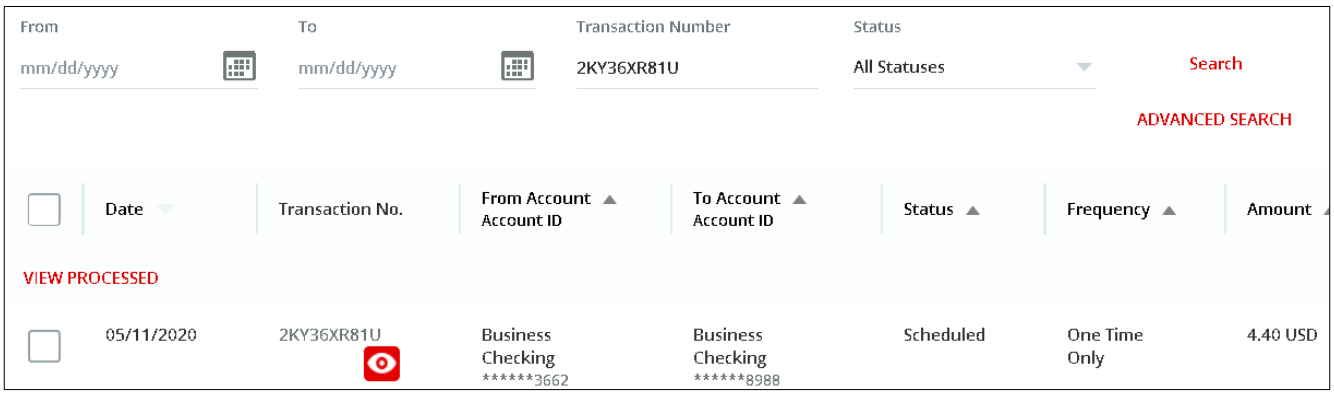

Figure 7-5: Searching by transaction number

User can also filter the transfer list using a specific status and selecting it from the 'All Statuses' drop-down menu.

Statuses available as search criteria are: All Processed, All Statuses, Completed, Confirmed, Deleted, Disallowed, Failed, Overdue, Partially Approved, Pending Approval, and Received by Bank, Rejected, Scheduled, Security Violation and Sent.

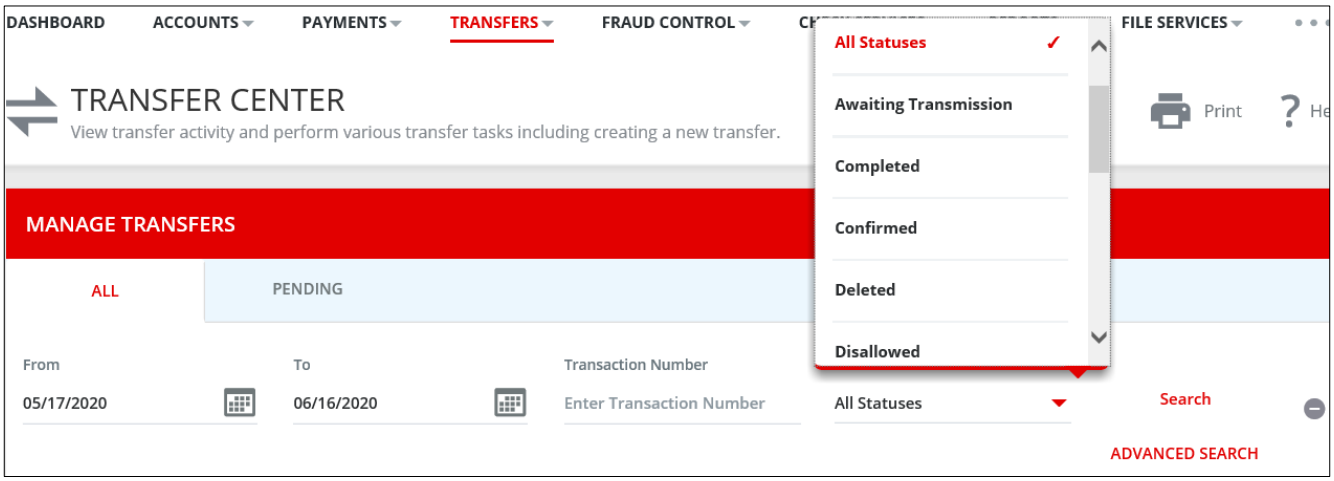

Figure 7-6: Selecting a transfer status

Viewing a transfer

To view a transfer, click on its 'Transaction No' in the list of transfers.

Figure 7-7: Opening a transfer for viewing

The transfer details will appear in the View Transfer page. If the transfer has a completed status, it be mentioned under the status. To return to the list of transfers, click 'Cancel'.

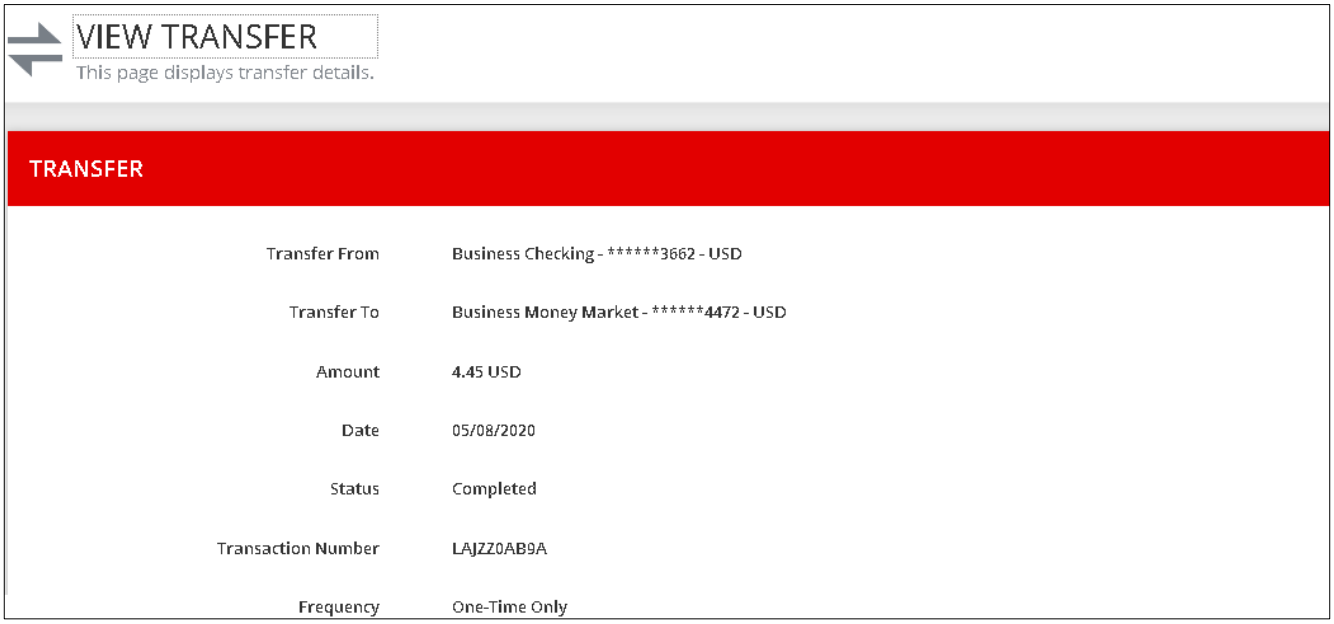

Figure 7-8: Viewing a completed transfer

Creating a transfer

To create a transfer, start by selecting an option from the Create Transfer list. The available options are Single, One to Many and Many to One.

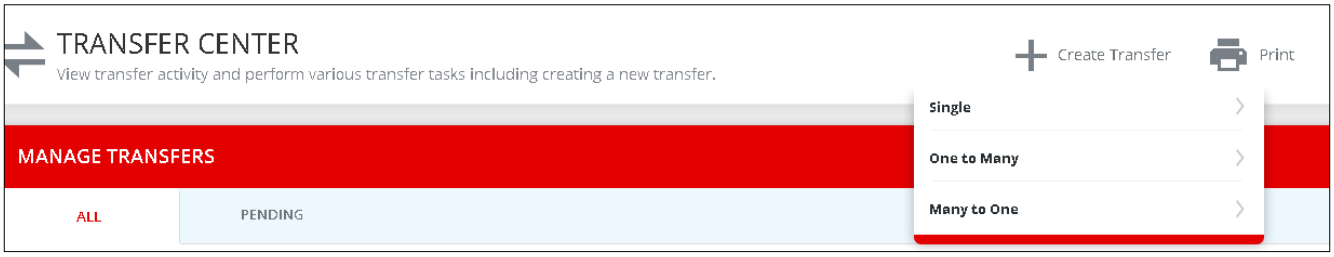

Figure 7-9: Creating a transfer

Single transfer

On the 'Create Transfer' page, select the 'Transfer From' and 'Transfer To' accounts, enter the Amount, enter or select the Date for the transfer. A user can also set a time of the day in the 'Schedule Time' field.

Please note all fields marked with (*) are mandatory fields.

> *Note:* If the date you enter is a non-processing date or if it is past the cut-off time for daily processing, the date is changed to the next available processing date.

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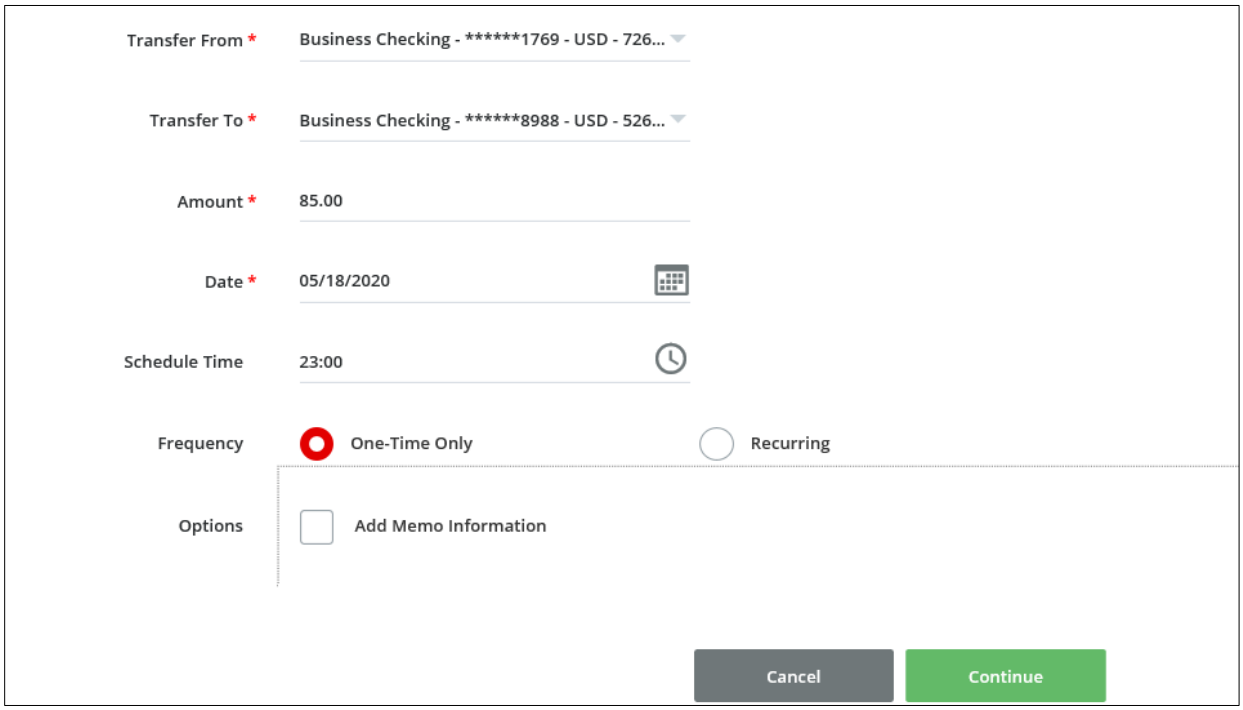

Figure 7-10: Creating a single transfer-One Time

If this is to be a recurring transfer, select 'Recurring Schedule' i.e. Every Week, Every Two Weeks, Every Month, Every Last Day of the Month, Every Two, Three or Six Months and every year.

Select a schedule option 'Continue until further Notice' or 'End on This Date' or 'Send ____total transfer'.

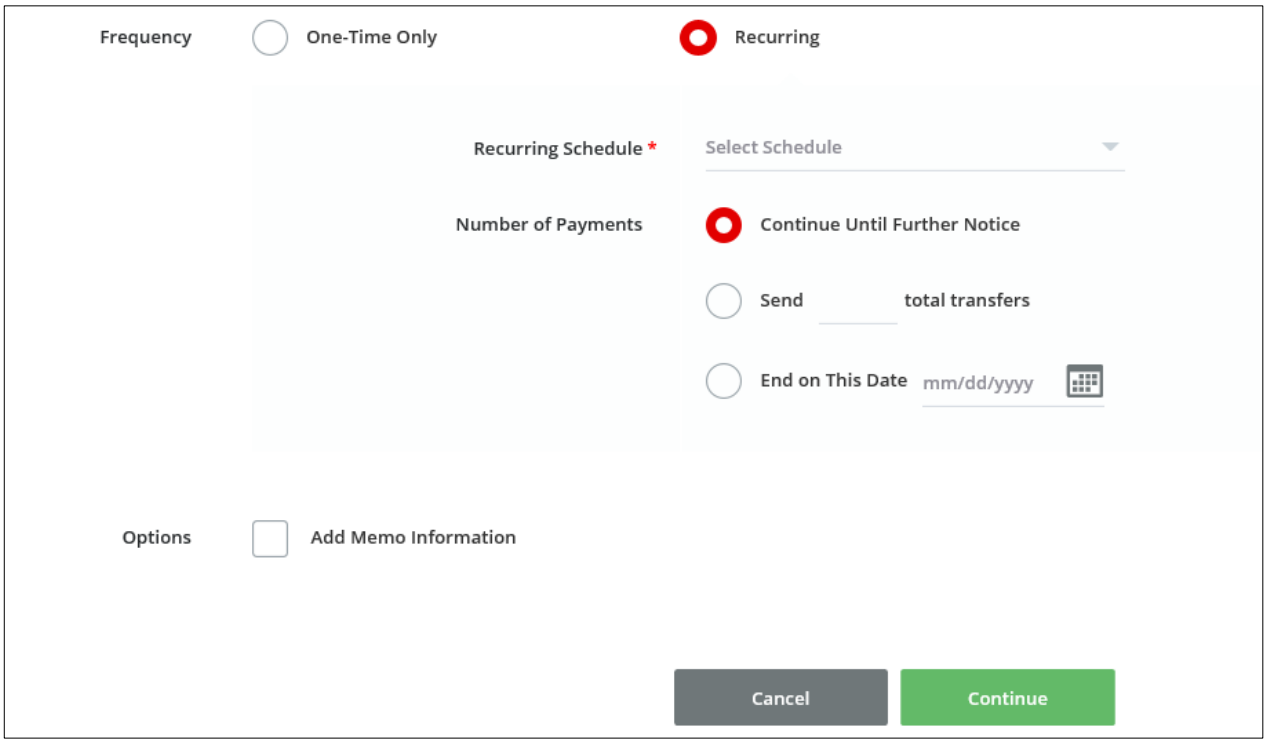

Figure 7-11: Creating a single transfer-Recurring

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Check “Add memo information” if you wish to add a memo to the transfer. Click ‘Continue’ when all the required information has been entered and you have made all selections.

A transfer preview page will be displayed. If you need to make any changes click on ‘Edit Transfer’ and make the necessary changes. If not, click on ‘Submit Transfer’.

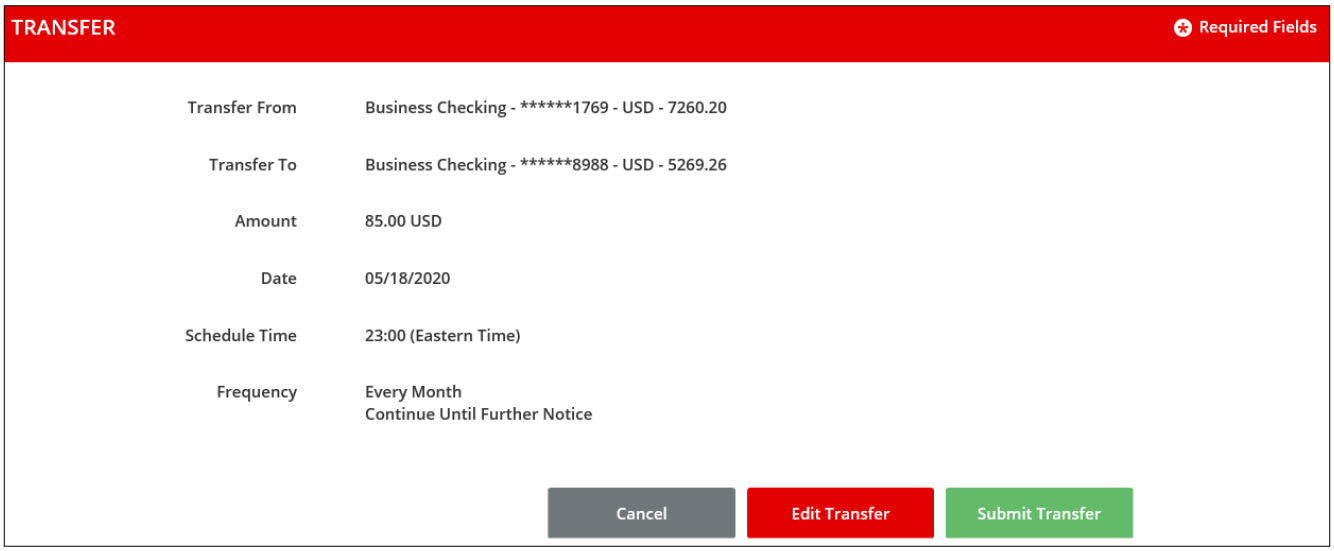

Figure 7-12: Preview of a single recurring transfer

On submitting, a ‘Successful Submit’ message will be displayed, which will contain the transaction reference number.

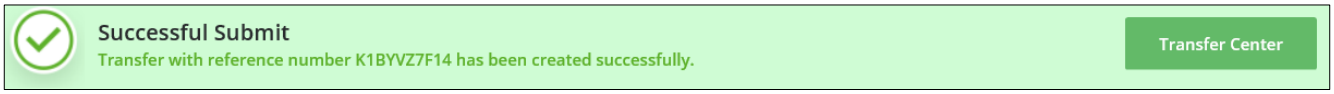

Figure 7-13: Transfer successfully submitted

After successful submission, the transaction will reflect in the ‘Transfer Centre’ page, as shown under:

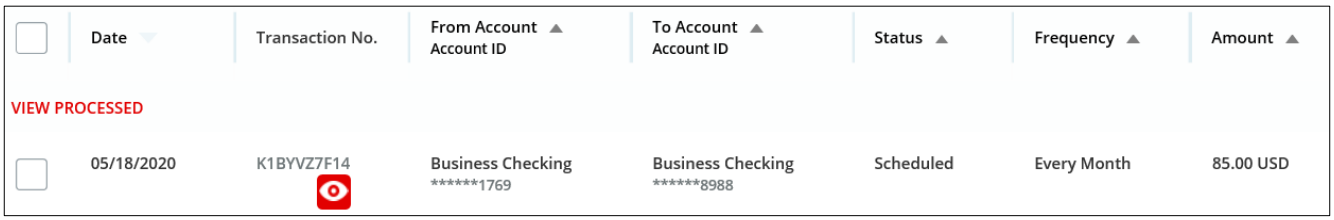

Figure 7-14: Transfer updated in the Transfer Center

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One-to-many transfer

If a user needs to create a transfer from one account to multiple accounts, the 'One to Many' transfer option is to be used. Select 'One to Many' from the 'Create Transfers' list under the 'Transfer' menu.

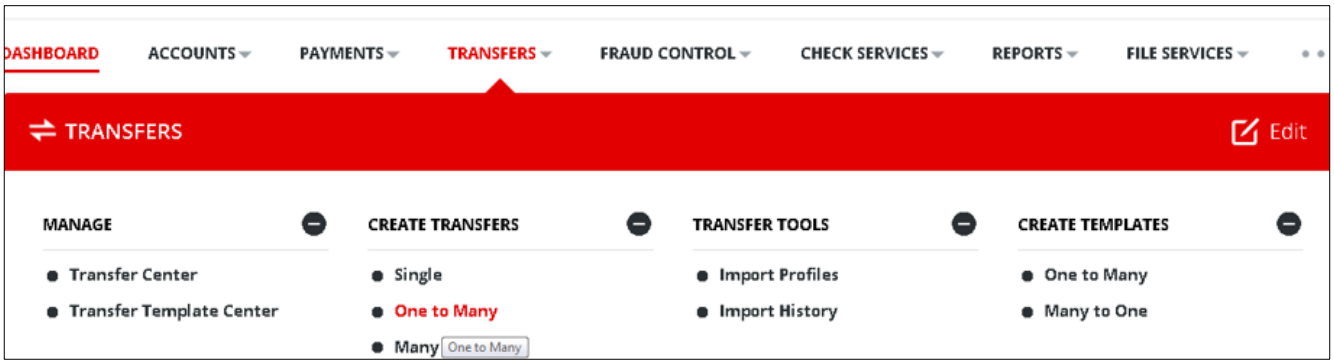

Figure 7-15: Selecting a One to Many transfer

On the Create One to Many Transfer page, update the transfer information as under:

Fields marked with (*) are mandatory fields.

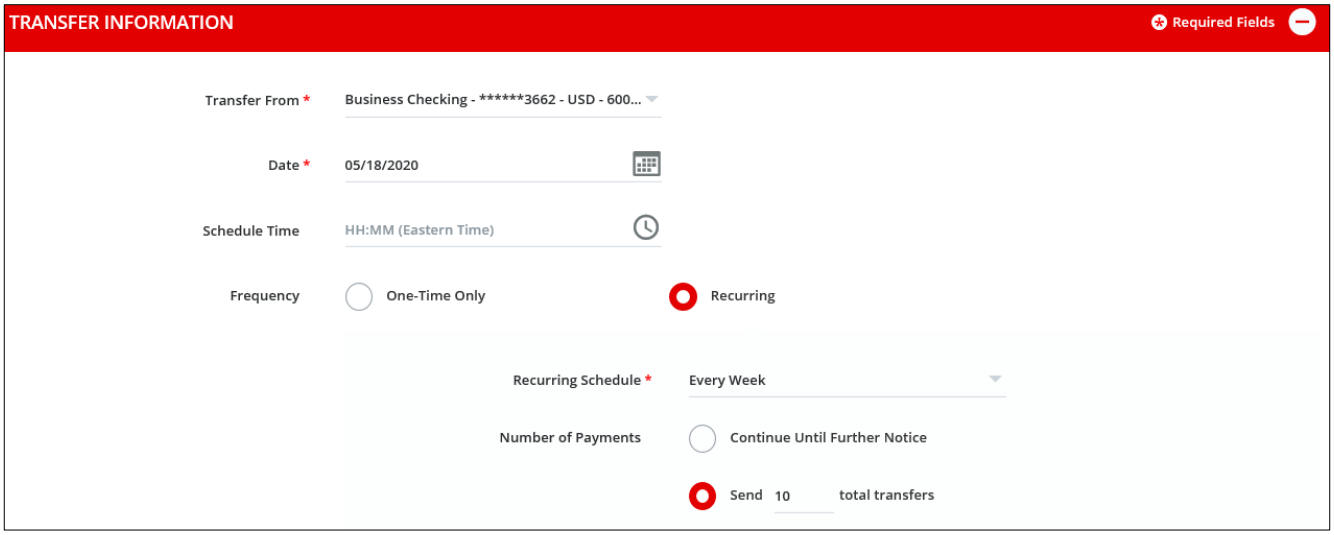

Figure 7-16: Entering transfer information

Select the Transfer From account and the date. If you wish, set a time of day in the Schedule Time field. Select Recurring if this is to be a recurring transfer. In case of recurring payments, update the 'Recurring schedule' and 'Number of Payments'.

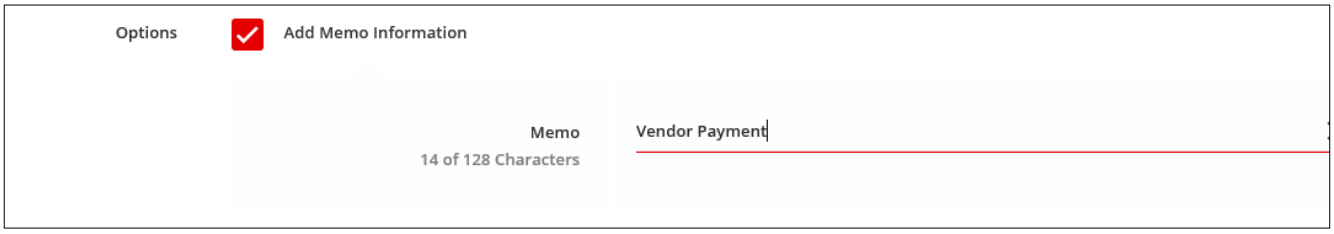

Figure 7-17: Update Memo Information (optional)

Check “Add memo information” if you wish to add a memo to the transfer.

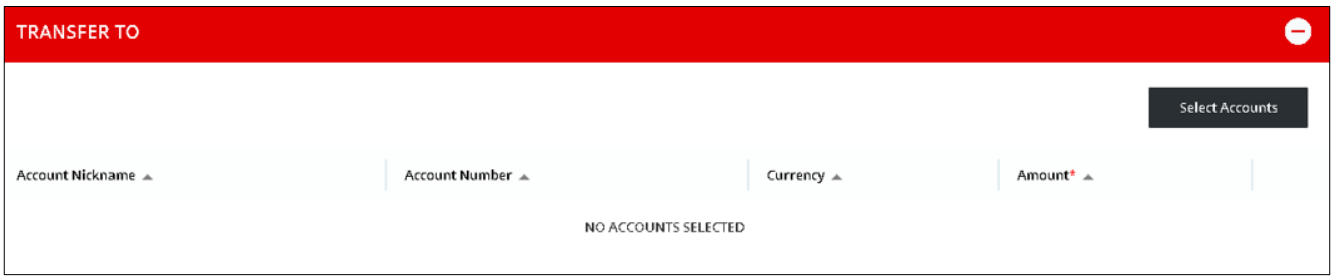

Figure 7-18: Select Accounts to whom transfer has to be made

Under the ‘Transfer To’ block, click on ‘Select Accounts’ and select the accounts to whom the transfer has to be made. For each account also update the amount to be transferred under the ‘Amount’ column.

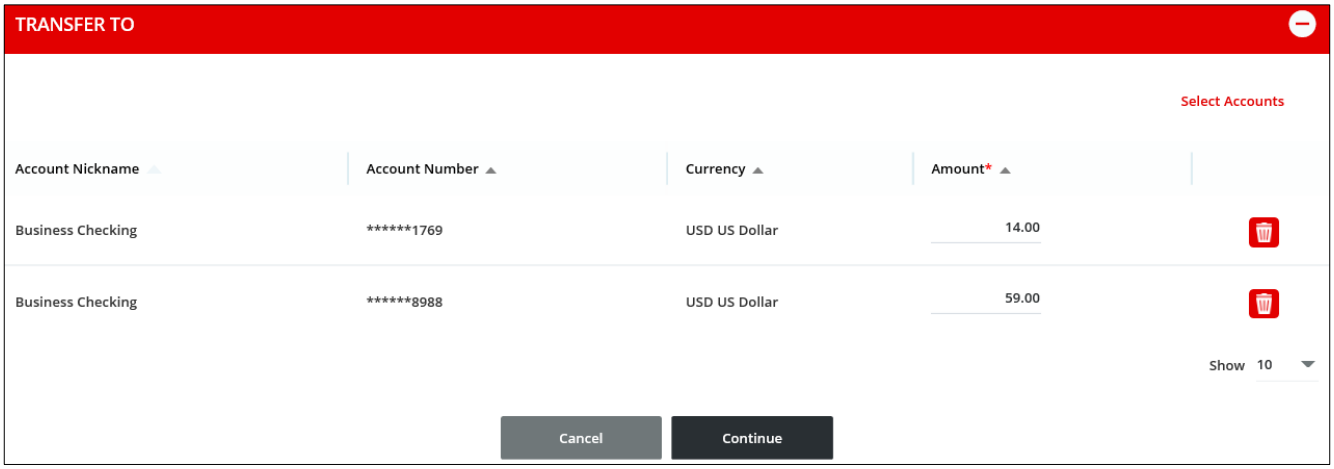

Figure 7-19: Accounts selected for making the transfer to

Click on ‘Continue’ when the related accounts have been selected and all information has been updated.

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The 'Preview One to Many Transfer' page will open, as shown under: 'Transfer Information'

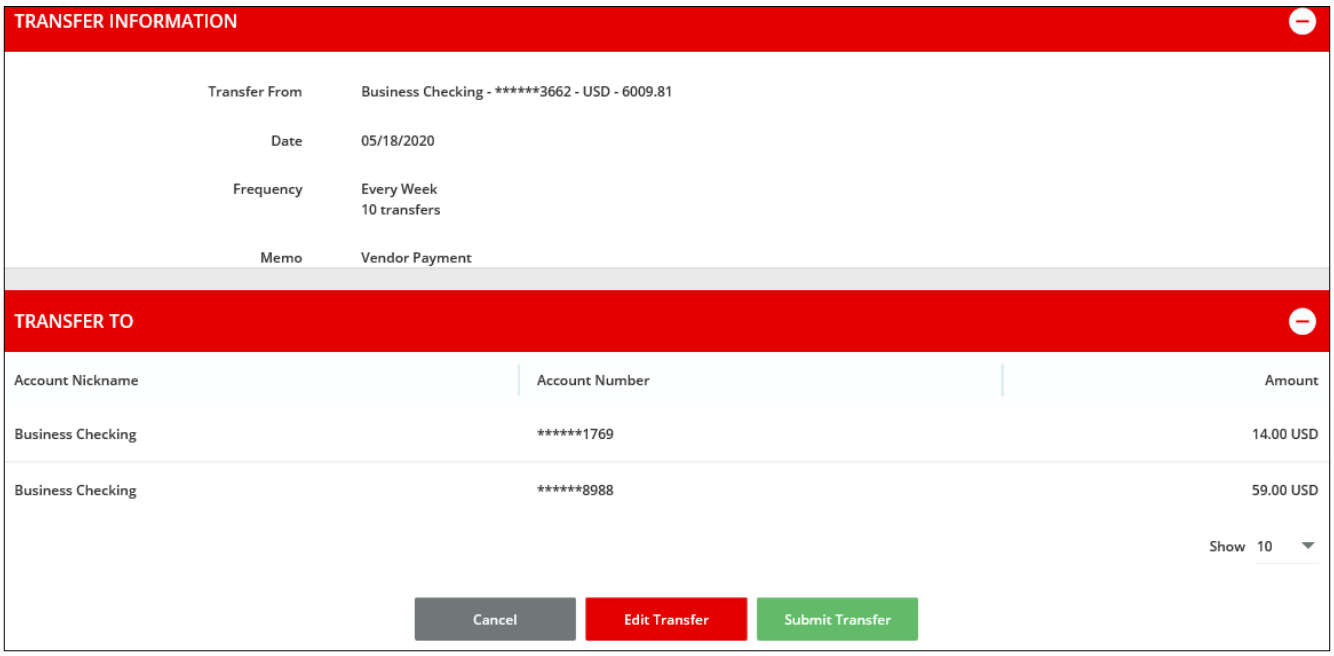

Figure 7-20: Previewing and submitting the transfer

On the 'Preview One to Many Transfer' page, review the information to make sure everything is correct. If it is, click 'Submit Transfer'. If not, click 'Edit Transfer' to make any necessary changes.

A 'Successful Submit' message will be displayed on the screen. In case the user needs to make these transfers regularly, they can save the details in the form of a template by clicking on 'Save as Template'. Clicking 'Transfer Centre' button will take the user back to the main Transfer page.

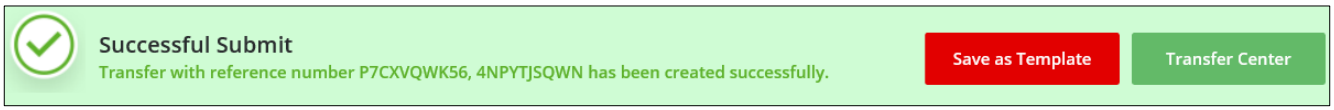

Figure 7-21: Transfer successfully submitted

Note: If you will need to regularly make the same type of transfer, select "Save as template" to create a template for future use.

Many-to-one transfer

If a user needs to create a transfer from multiple accounts to one account, they can use the 'Many to One' transfer option. Select 'Many to One' from the 'Create Transfers' list under the 'Transfer' menu.

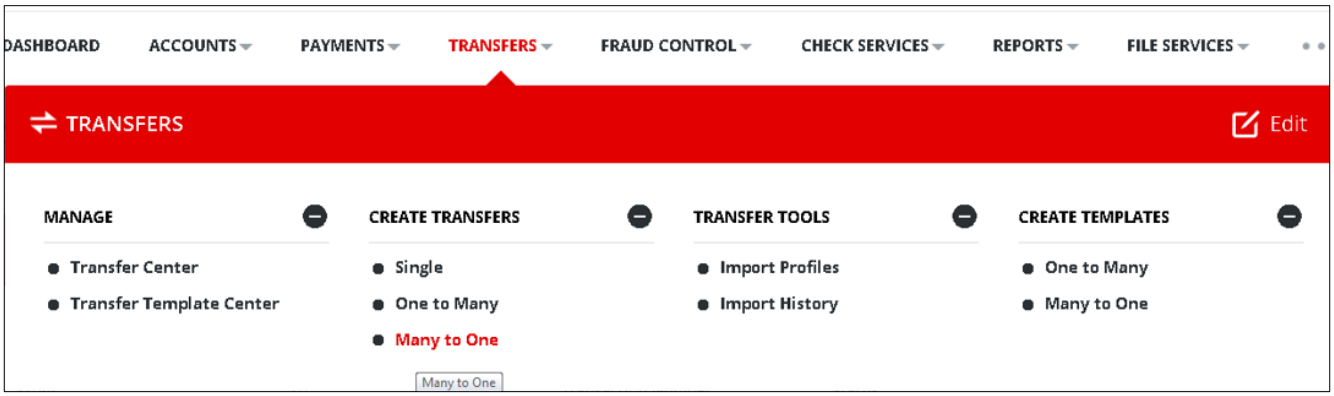

Figure 7-22: Selecting a Many to One transfer

On the Create One to Many Transfer page, update the transfer information as under:

Fields marked with (*) are mandatory fields.

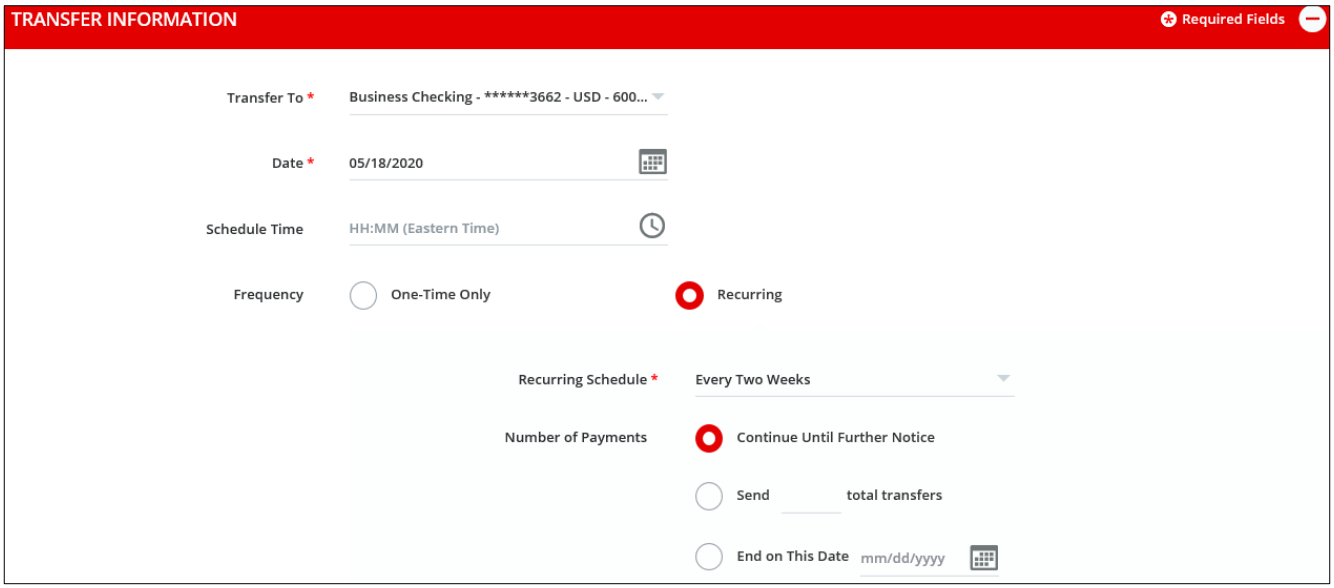

Figure 7-23: Entering transfer information

Select the Transfer From account and the date. If you wish, set a time of day in the 'Schedule Time' field. Select Recurring if this is to be a recurring transfer. In case of recurring payments, update the 'Recurring schedule' and 'Number of Payments'.

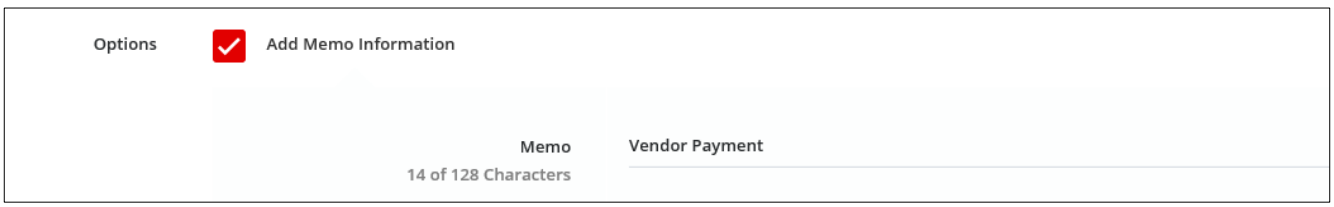

Figure 7-24: Update Memo Information (optional)

Check “Add memo information” if you wish to add a memo to the transfer.

Under the ‘Transfer From’ block, click on ‘Select Accounts’ and select the accounts from where the transfer has to be made. For each account also update the amount to be transferred out under the ‘Amount’ column.

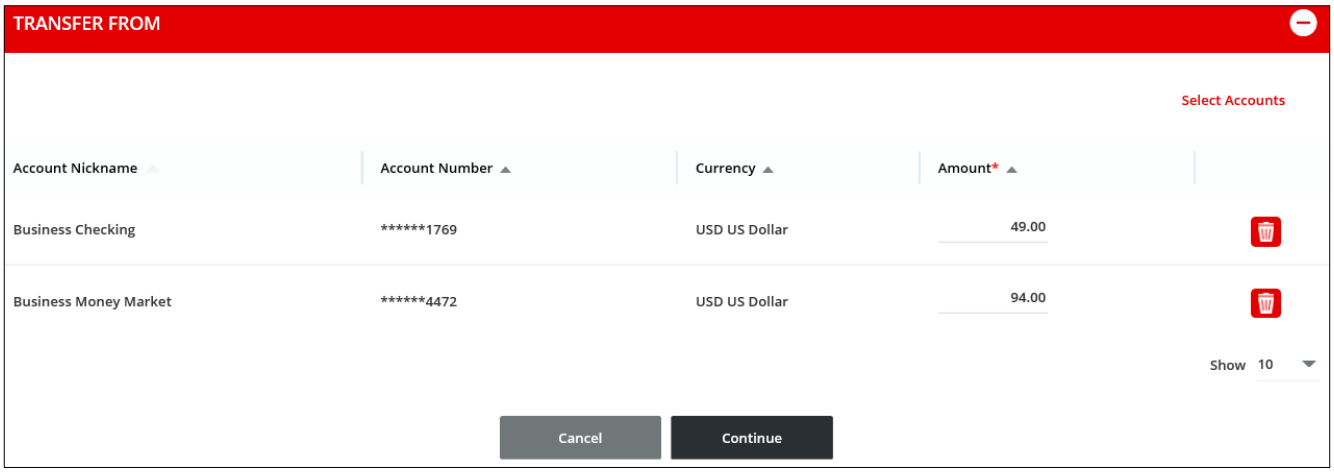

Figure 7-25: Accounts selected for making the transfer from

Click on ‘Continue’ when the related accounts have been selected and all information has been updated.

The ‘Preview Many To One Transfer’ page will open, as shown under:

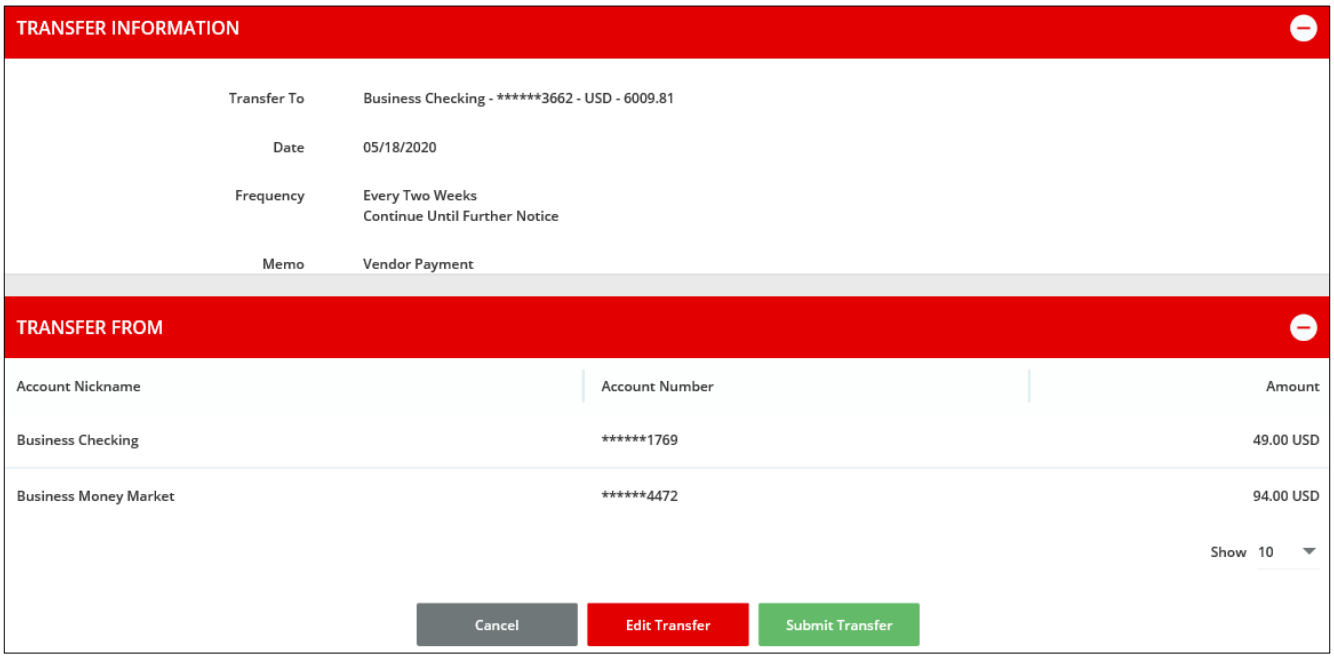

Figure 7-26: Previewing and submitting the transfer

On the ‘Preview One to Many Transfer’ page, review the information to make sure everything is correct. If it is, click ‘Submit Transfer’. If not, click ‘Edit Transfer’ to make any necessary changes.

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A ‘Successful Submit’ message will be displayed on the screen. In case the user needs to make these transfers regularly, they can save the details in the form of a template by clicking on ‘Save as Template’. Clicking ‘Transfer Centre’ button will take the user back to the main Transfer page.

Figure 7-27: Transfer successfully submitted

> *Note:* If you will need to regularly make the same type of transfer, select “Save as template” to create a template for future use.

Approving / deleting a transfer

Transfer transactions which have not been approved will show a ‘Pending’ status on the ‘Pending’ Tab of the ‘Transfer Centre’ page and can be deleted.

To delete a transfer, select the transaction by clicking on the reference number in the ‘Transaction No’ link as shown below.

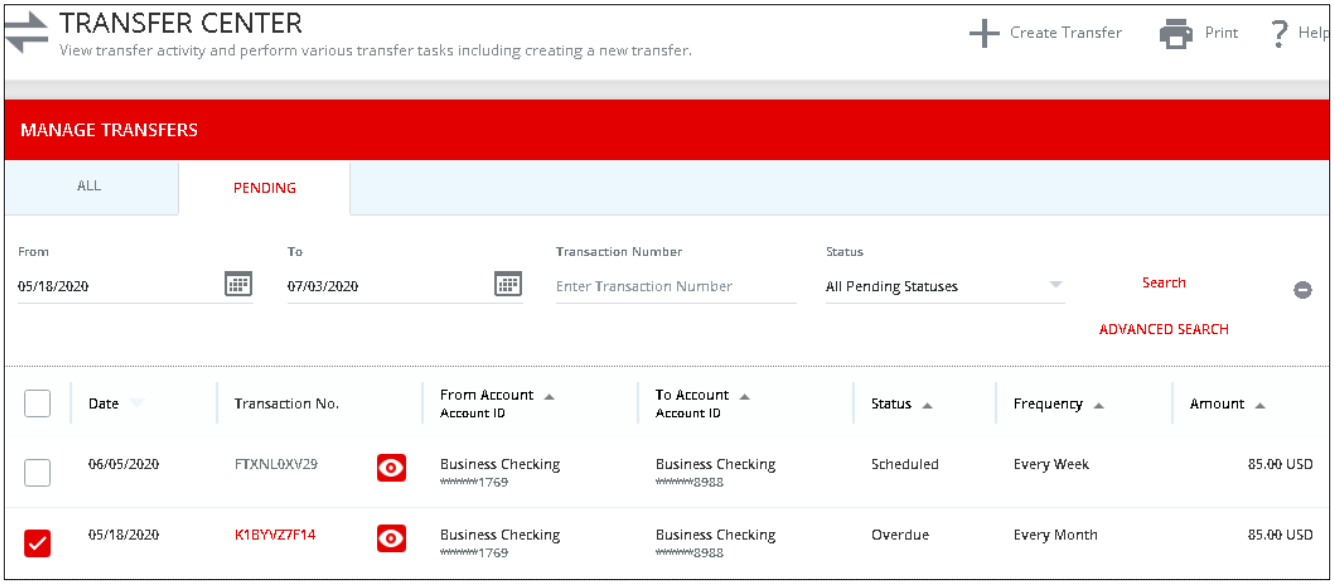

Figure 7-28: Transfer transactions with pending statuses

Clicking on the transaction number link will display the details of the transfer. On the ‘Edit Transfer’ page, the user can delete the transaction by clicking on ‘Delete Transfer’ button.

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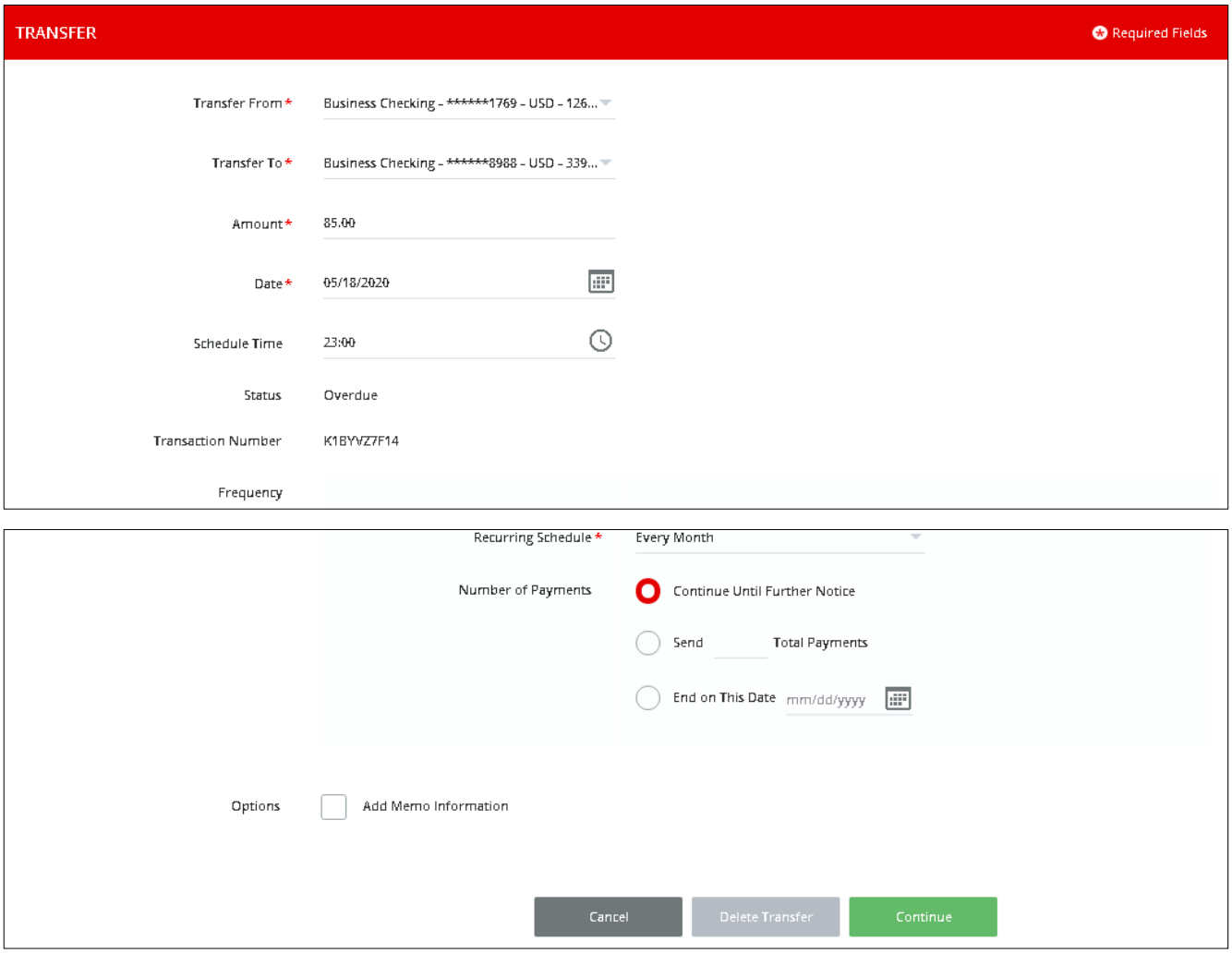

Figure 7-29: Deleting a Transfer transaction

The 'Delete Transfer' page will display a preview of the transaction which would be deleted. Click on 'Delete Transfer' button.

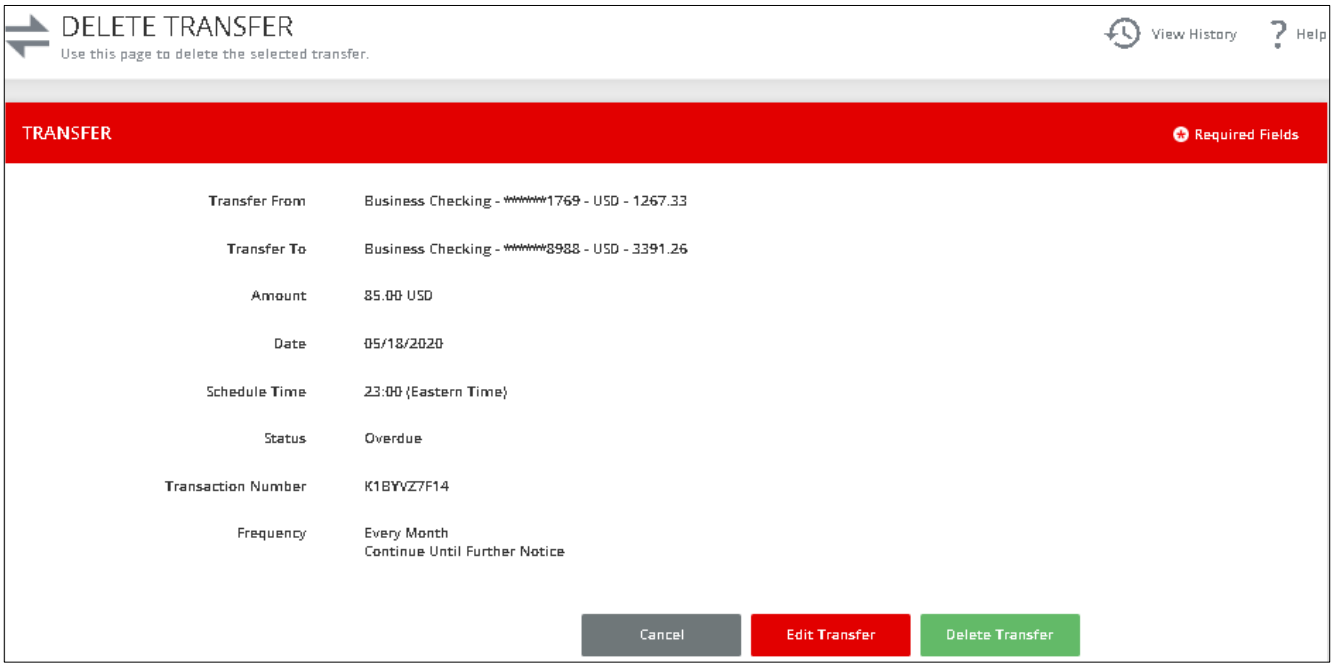

Figure 7-30: Deleting a Transfer transaction after a preview

A successful submit message will be generated, confirming deletion of the transaction.

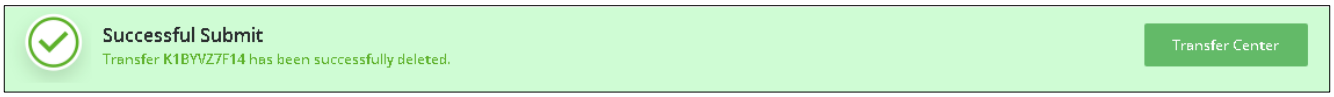

Figure 7-31: Transfer transaction deleted successfully

The deleted transaction will reflect on the 'Transfer Centre' page with a 'Deleted' status.

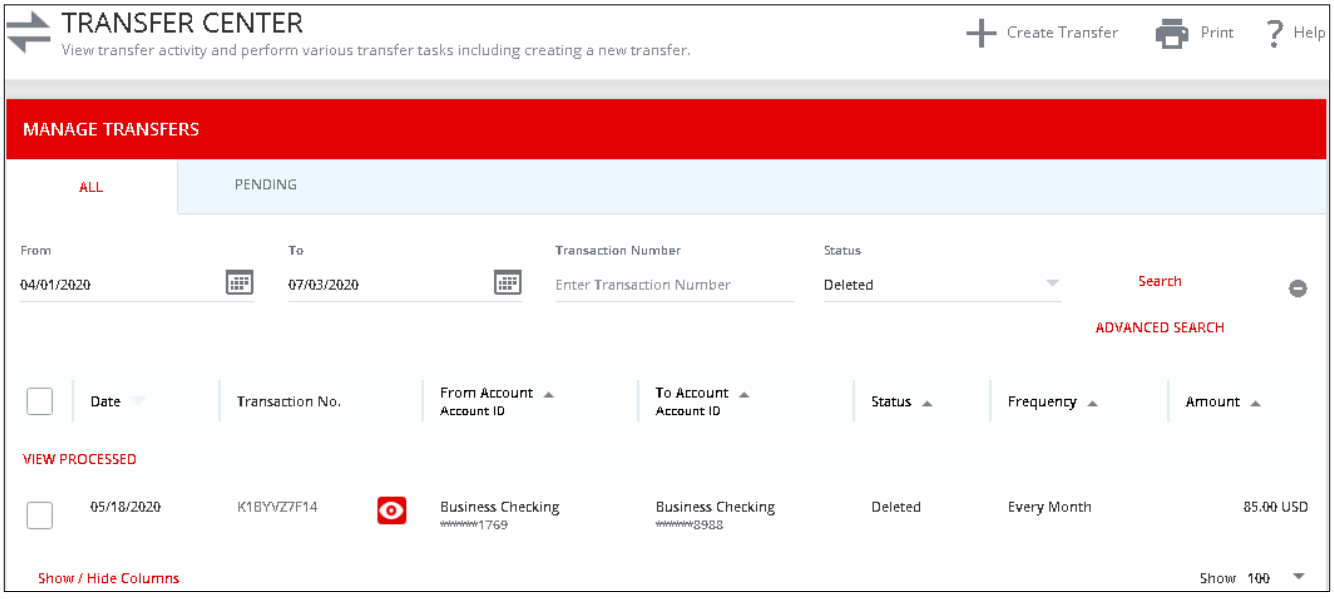

Figure 7-32: Deleted transfer transaction

Approving a transfer

When a user enters a transfer transaction, it will reflect as 'Completed' (status) on the 'Transfer Centre' page.

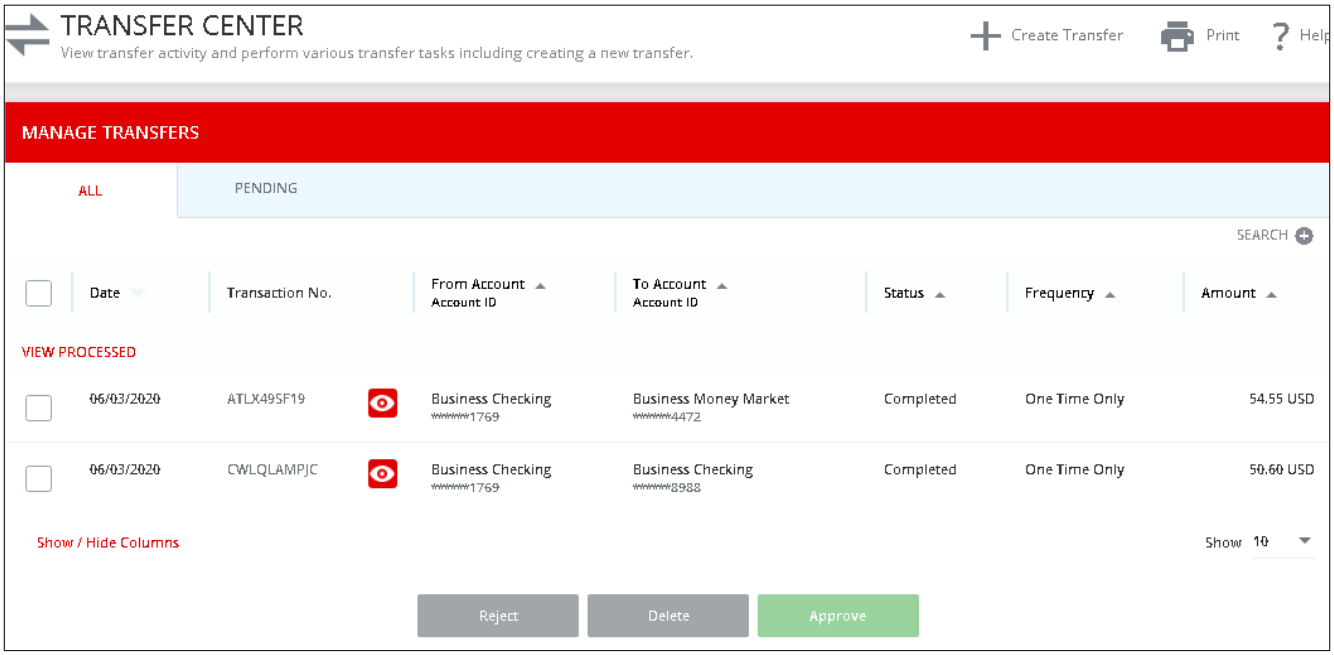

Figure 7-33: Approving Transfer

This transaction will need to be approved by a user having approver rights / entitlements (The maker / inputter of the transaction cannot approve the transaction).

Using transfer templates

The Transfer Template Center provides templates to simplify making frequent or recurring One to Many and Many to One transfer. To access it, click 'Transfer Template Center' under the 'Manage' column of the 'Transfers' menu.

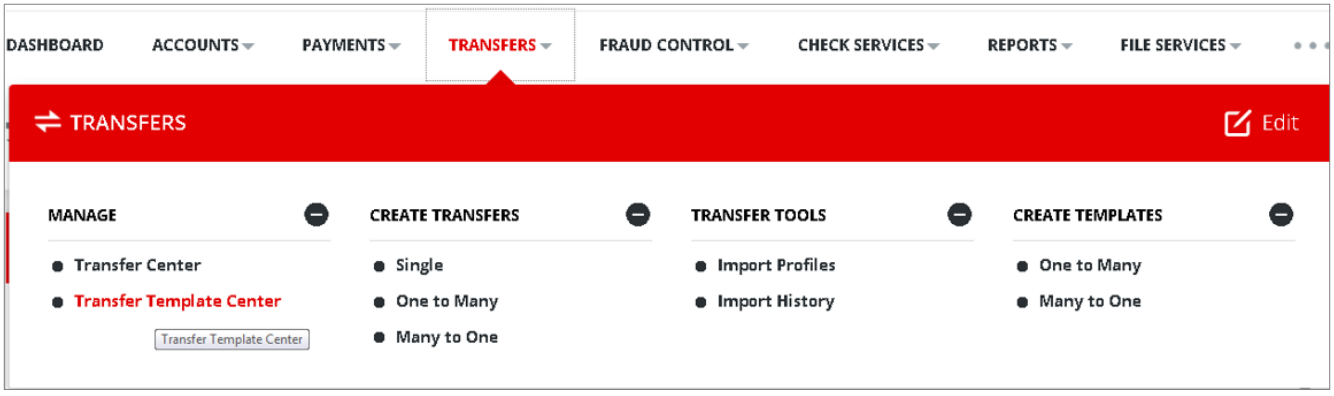

Figure 7-34: Opening the Transfer Template Center

The Transfer Template Center lists all of the company's transfer templates. From this page, you can:

- Create a transfer template
- Create a transfer from an existing template
- View template details
- Edit or delete a template
- Approve or reject a template

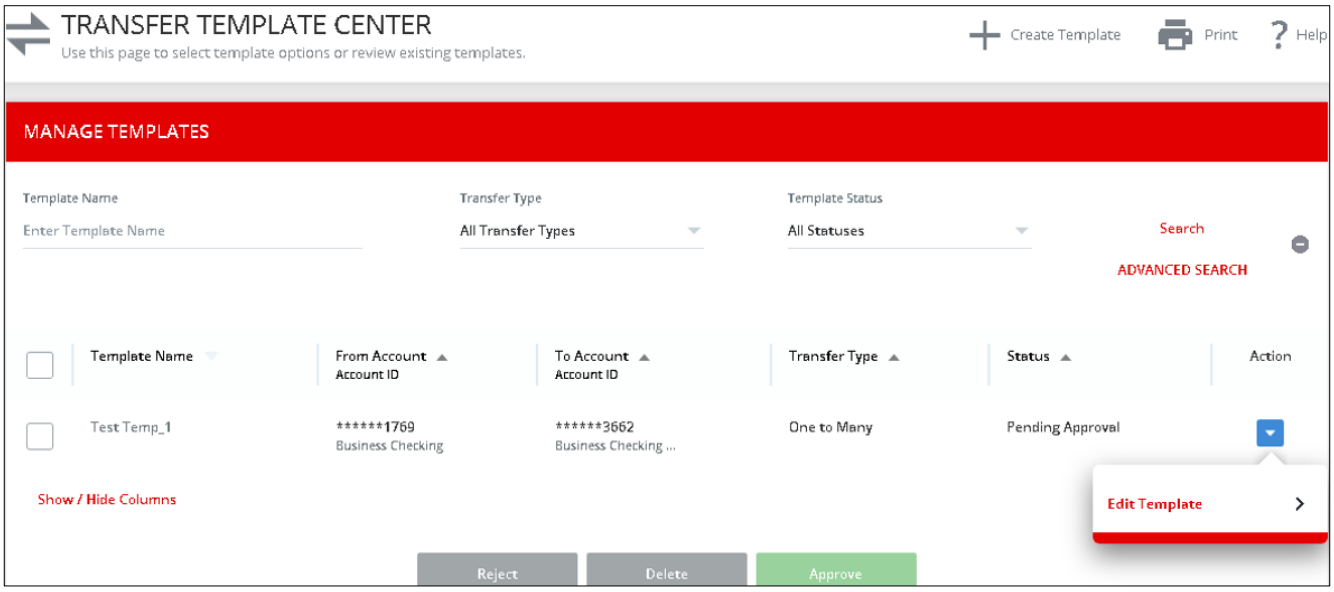

Figure 7-35: The Transfer Template Center

Creating a transfer template

To create a transfer template, click the Create Template button on the Transfer Template Center page and select either 'One to Many' or 'Many to One', depending on the type of template the user wants. The example below shows creating a One to Many template.

Figure 7-36: Creating a One to Many transfer template

Click on 'One to Many' option under the 'Create Template' dropdown.

The below given screen will open. Enter the following details.

Select the radio button for 'Template Activation Status' i.e. 'Active' or 'Inactive' status.

Template Name, Select an account from the list in the 'Transfer From' field. If the user wishes to limit the amount of the transfer, you may enter an amount in the 'Limit Amount' field.

Select the number of approvers who should approve the payment using this template (No approvers, 1, 2 or 3 approvers).

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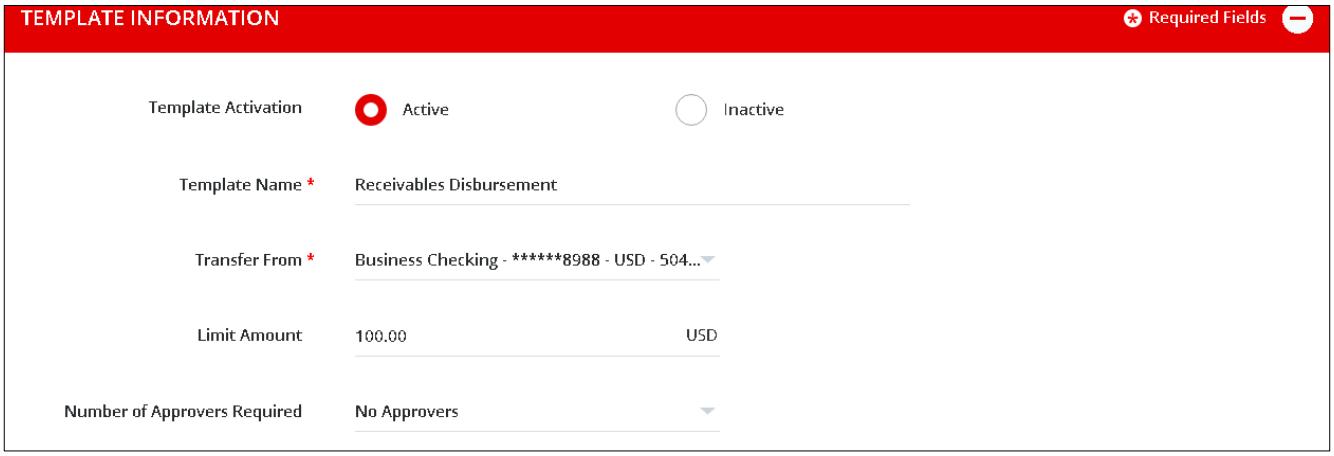

Figure 7-37: Entering template name and selecting transfer from account

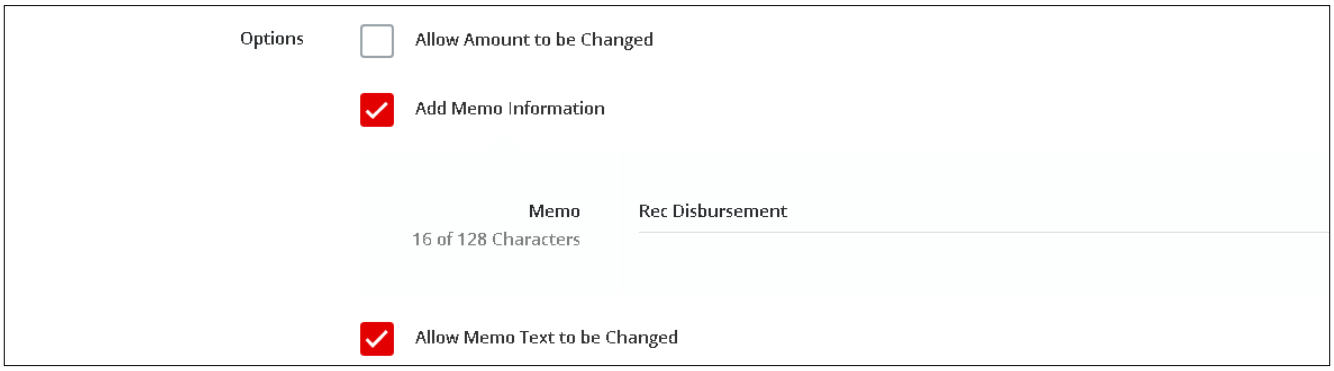

Figure 7-38: Selecting number of approvers & adding memo information

Select any options by checking the appropriate check boxes. If the user checks “Add memo information”, a memo box will open for them to enter a memo.

User can also allow changes to be made to the memo by selecting the appropriate box.

In the ‘Transfer To’ section, click on ‘Select Accounts’ button to open the Account List overlay.

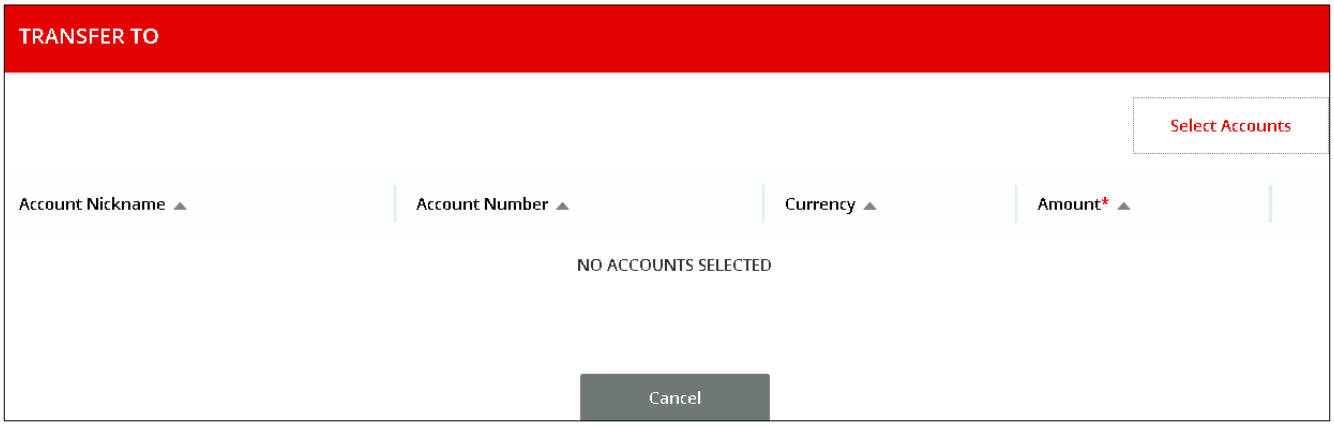

Figure 7-39: Opening the account list

In the Account List overlay, check the boxes for the accounts you wish to transfer to, then click ‘Done’.

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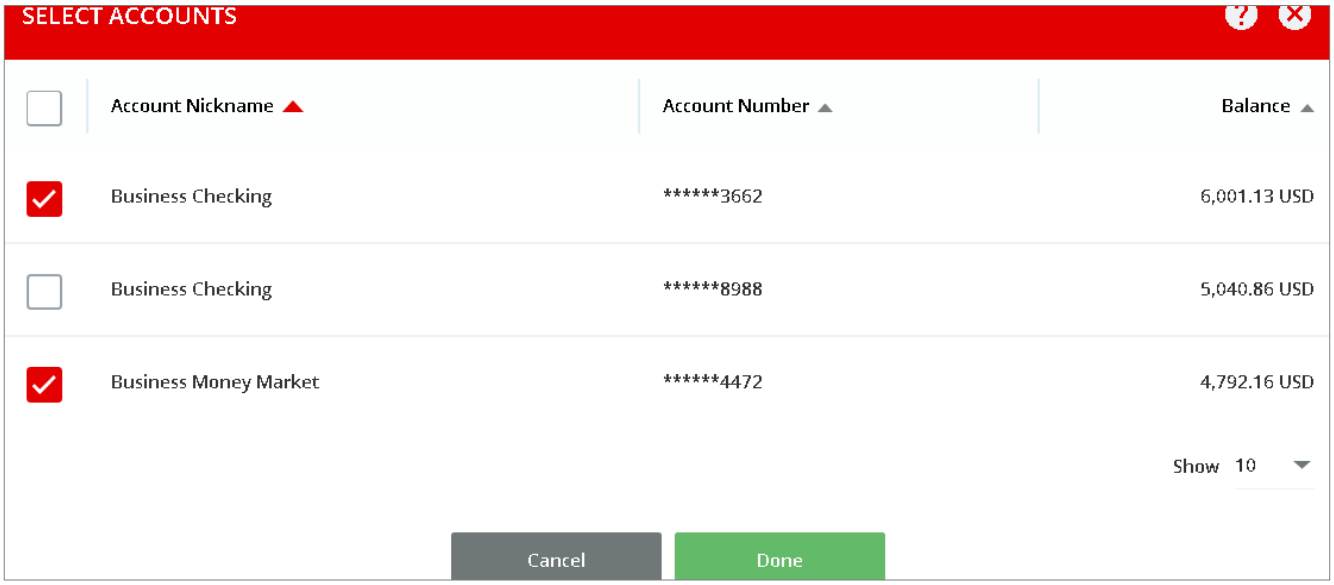

Figure 7-40: Selecting the accounts to transfer to

Enter the amounts you wish to transfer from the accounts you selected, then click 'Continue'. Ensure the total of the transferred amounts are within the 'Limit Amount' set earlier.

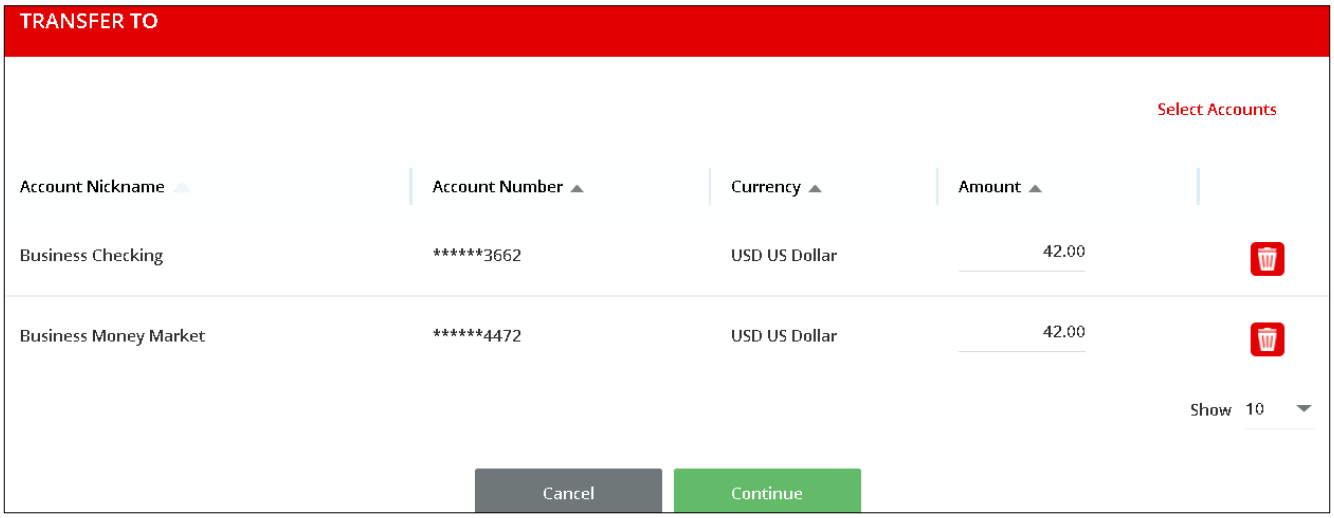

Figure 7-41: Entering transfer amounts

Clicking on 'Continue' will open the 'Preview One to Many Template'.

Review the template information on the Preview One to Many Template page. If you need to make any changes, click the 'Edit Template' button. If everything is correct, click 'Submit Template'.

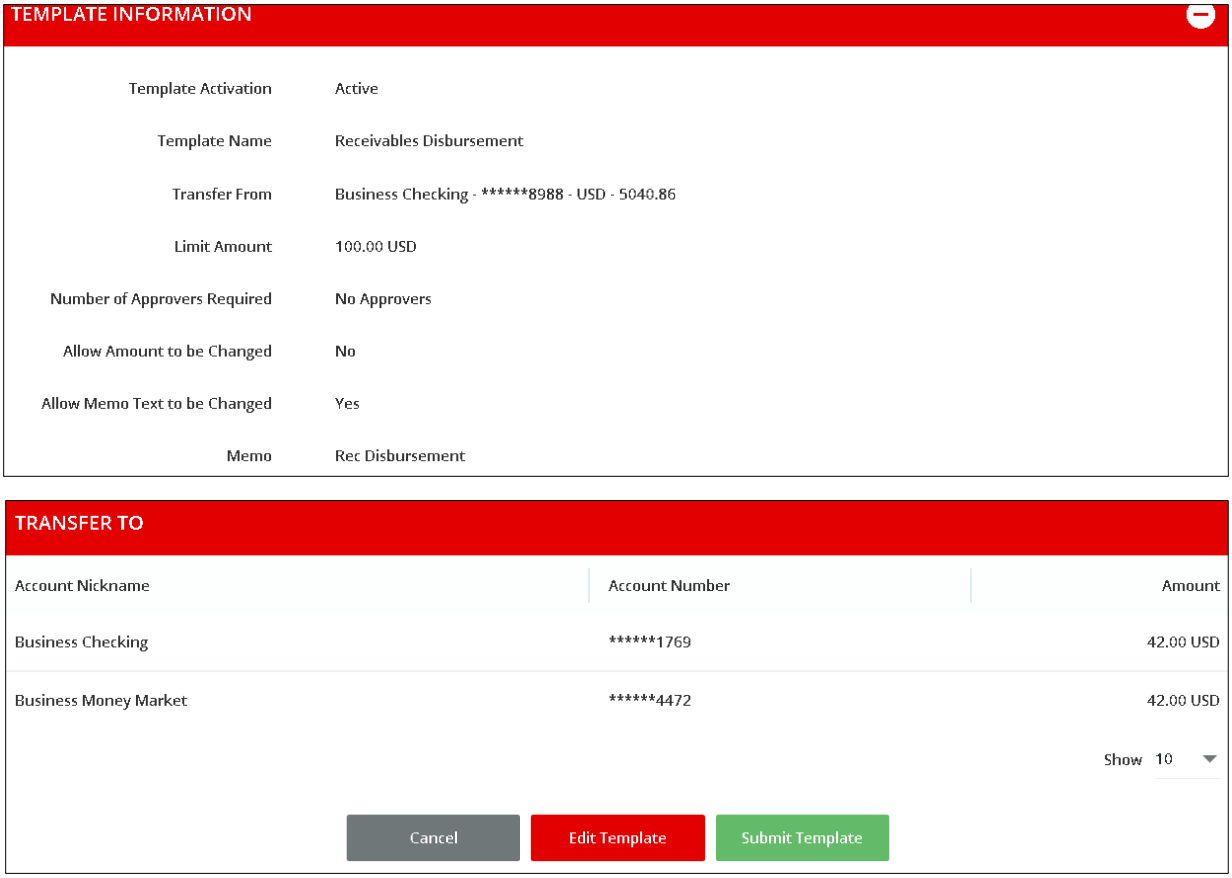

Figure 7-42: Previewing and submitting the template

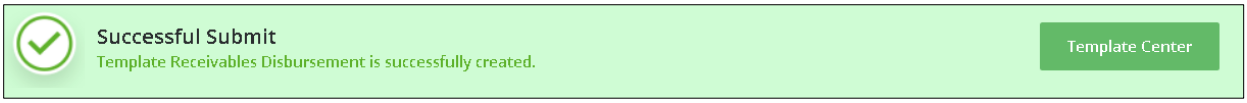

Figure 7-43: Previewing and submitting the template

A message on the Transfer Template Center page will confirm successful submission of the template, which will appear in the list of templates under 'Manage Templates' on the 'Template Centre' page. If the user has selected one or more approvers, the template status will be Pending Approval until the template is approved.

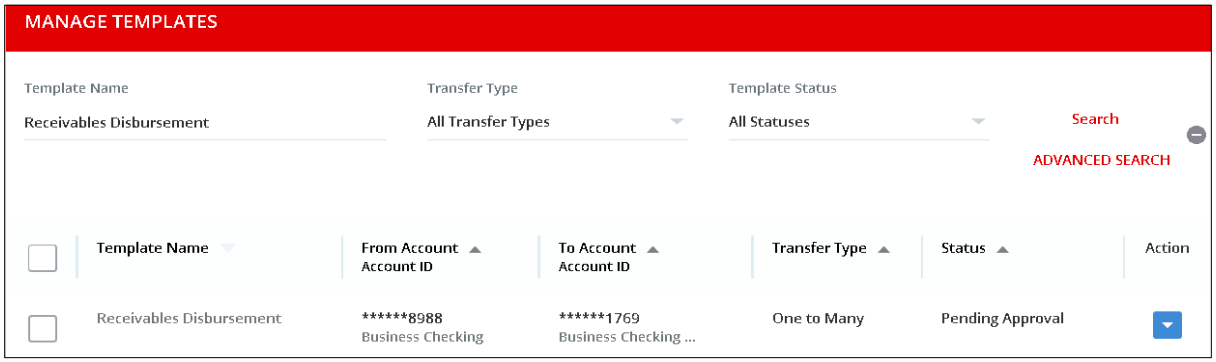

Figure 7-44: Transfer templates awaiting approval

Creating a transfer from a template

To create a transfer using a template, on the 'Manage Templates' page select 'Create Transfer' from the 'Action' list or click on the 'Template Name' which would be used for making the transfer.

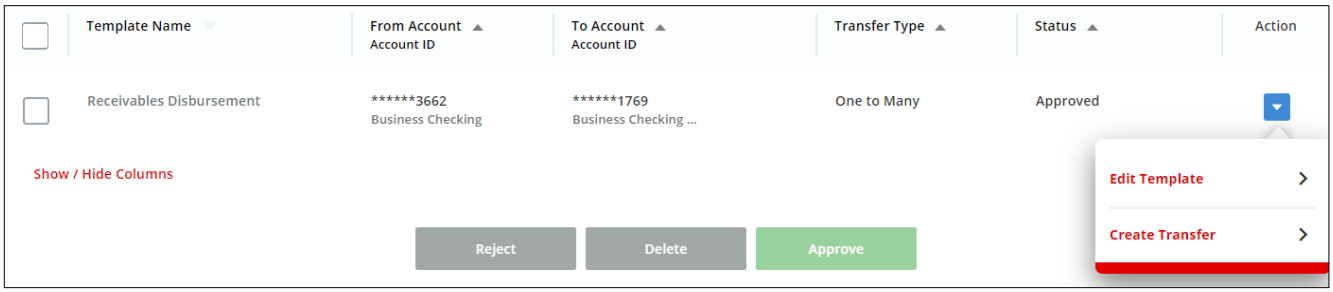

Figure 7-45: Creating a transfer from a template

Follow the instructions in the previous section for the type of transfer you are creating.

Below given screenshots show the transfer transaction using a template.

Clicking on the 'Create Transfer' / 'Template name' will open the 'Create One TO Many Transfer from Template' page as shown under:

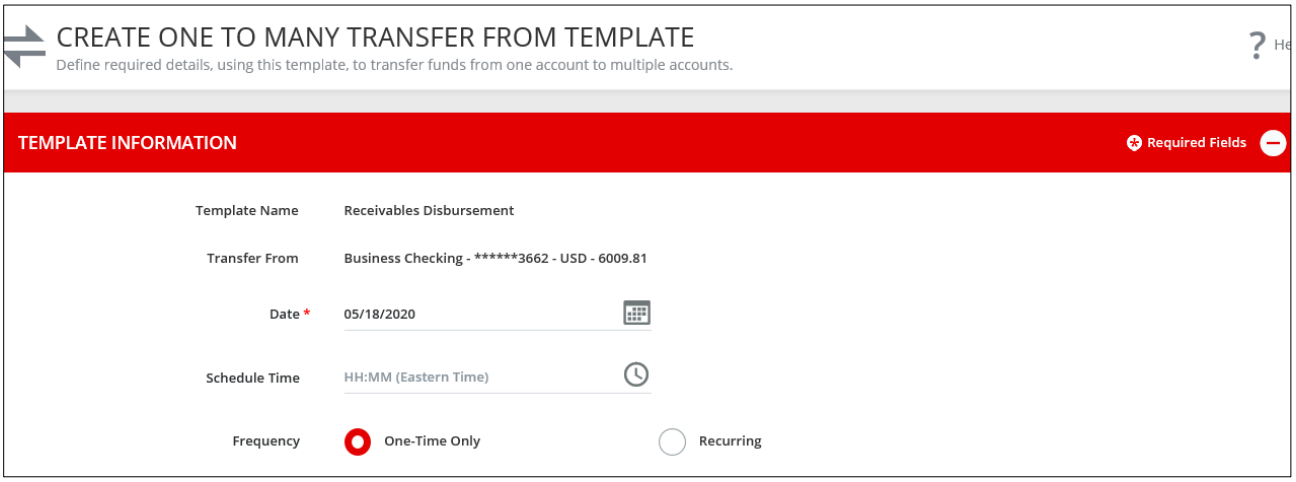

Figure 7-46: Initiating a transfer using a template

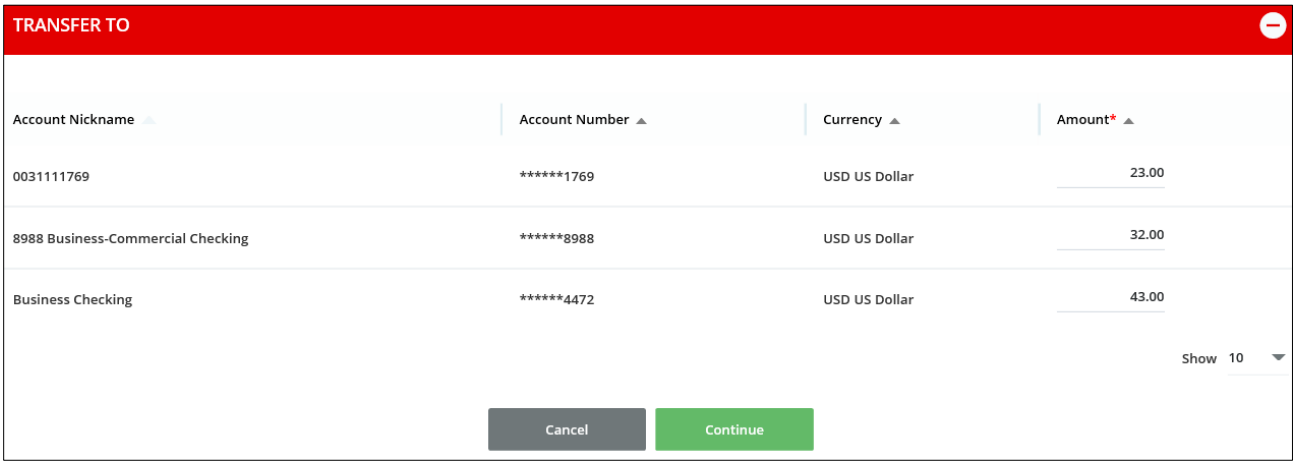

Figure 7-47: Initiating a transfer using a template

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All the details will be auto populated from the template.

Click ‘Continue’ to go to the next step.

Next, the ‘Preview One To Many Transfer from Template’ page will open. Here the user can check the entered details and either edit (if required) or ‘Submit Transfer’ for initiating the transfer.

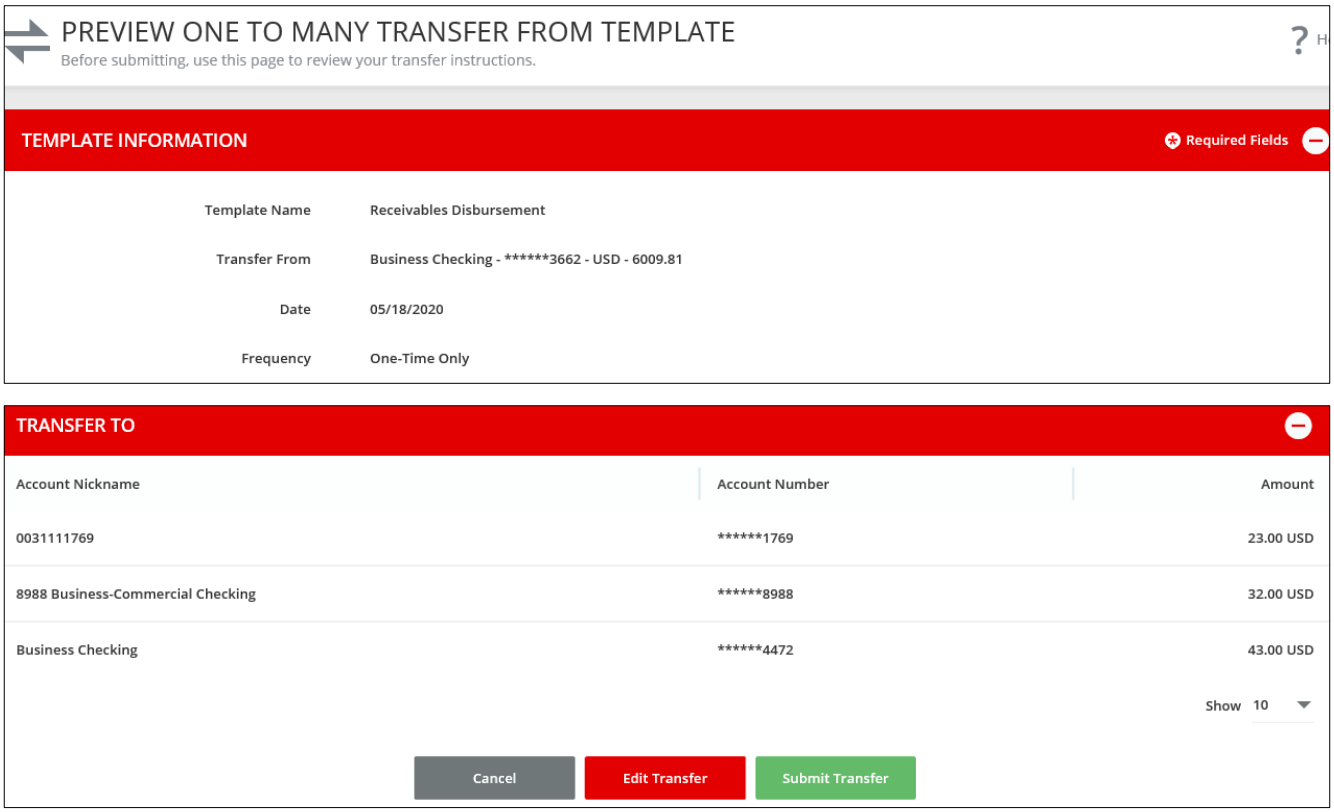

Figure 7-48: Transfer transaction preview

On successful submission, the system will generate the following message confirming the transfer transaction.

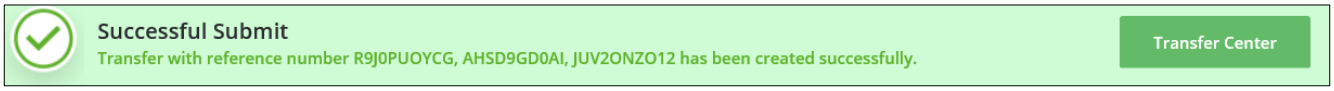

Figure 7-49: Successful transfer submit

Viewing or editing a template

To view or edit the details of a transfer template, either click the template name or select 'Edit Template' from the 'Action' list as shown under:

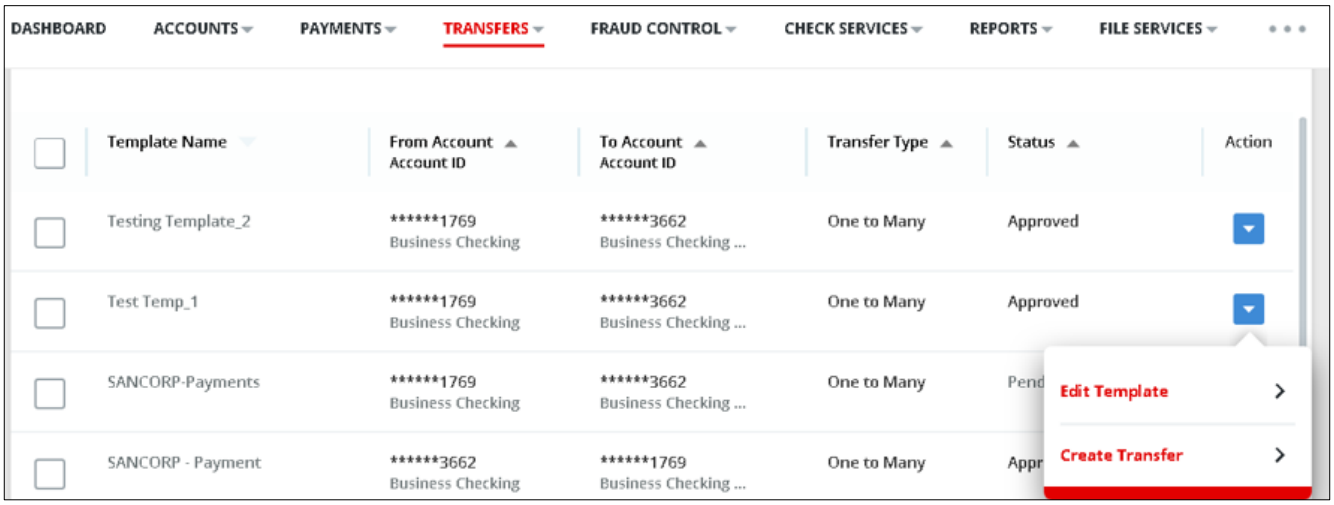

Figure 7-50: Viewing or editing a template

The Edit Template page will open. If you are only viewing the template, click 'Cancel' to return to the Transfer Template Center page when you are done viewing it.

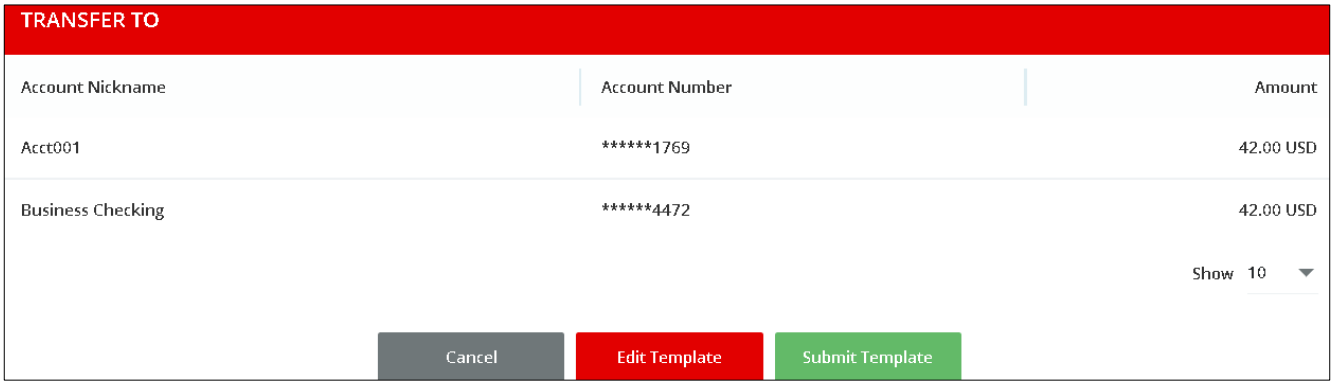

Figure 7-51: Canceling Edit Template

Editing a template will allow users to make changes to the following fields Template Activation Status, Template Name, Transfer From, Transfer To accounts, Transfer Amount, and the selections under 'Options'. Once the necessary changes done, are click Continue.

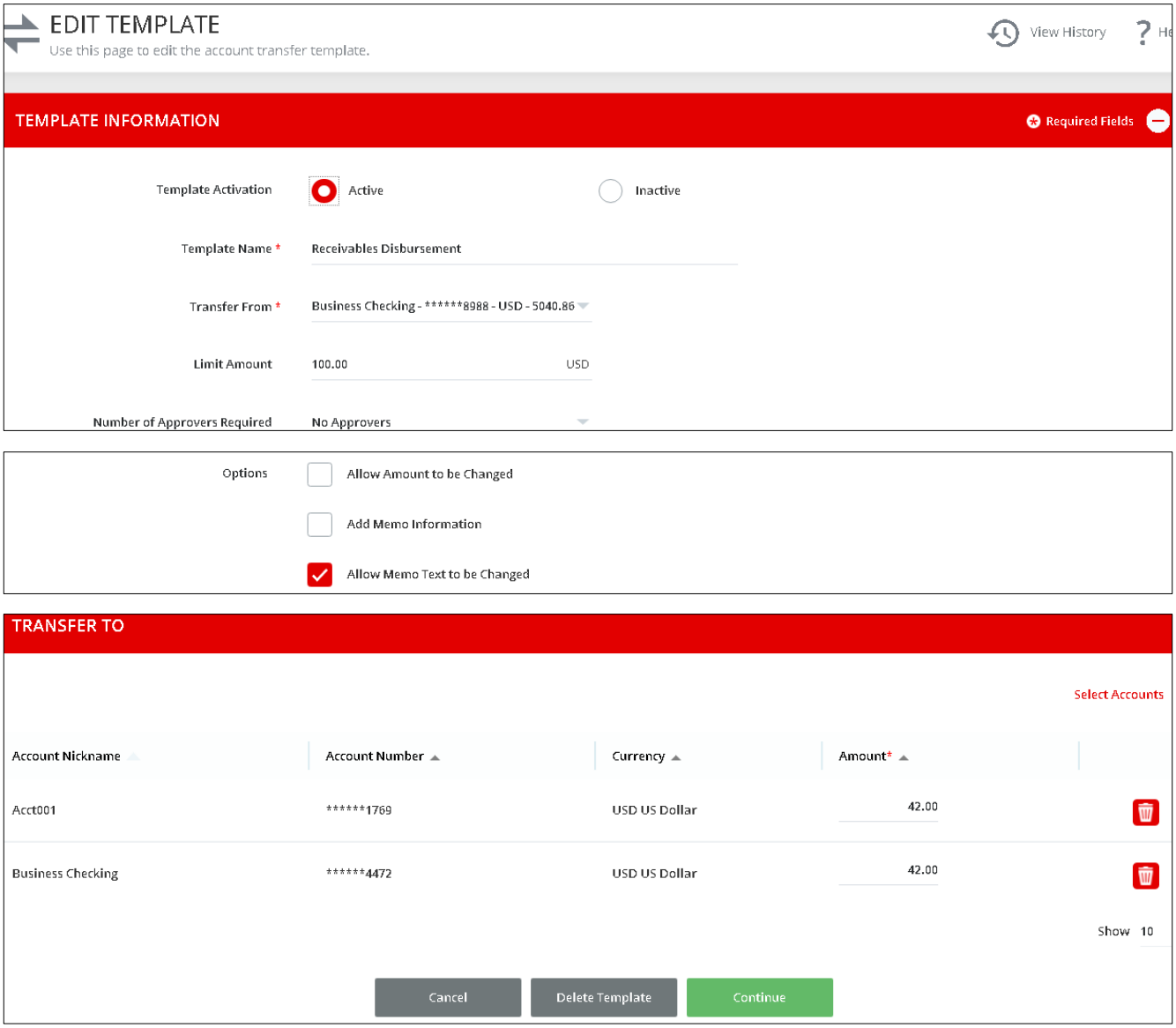

Figure 7-52: Editing the template

Preview the template in the Preview One to Many Template page. If everything looks OK, click 'Submit Template'.

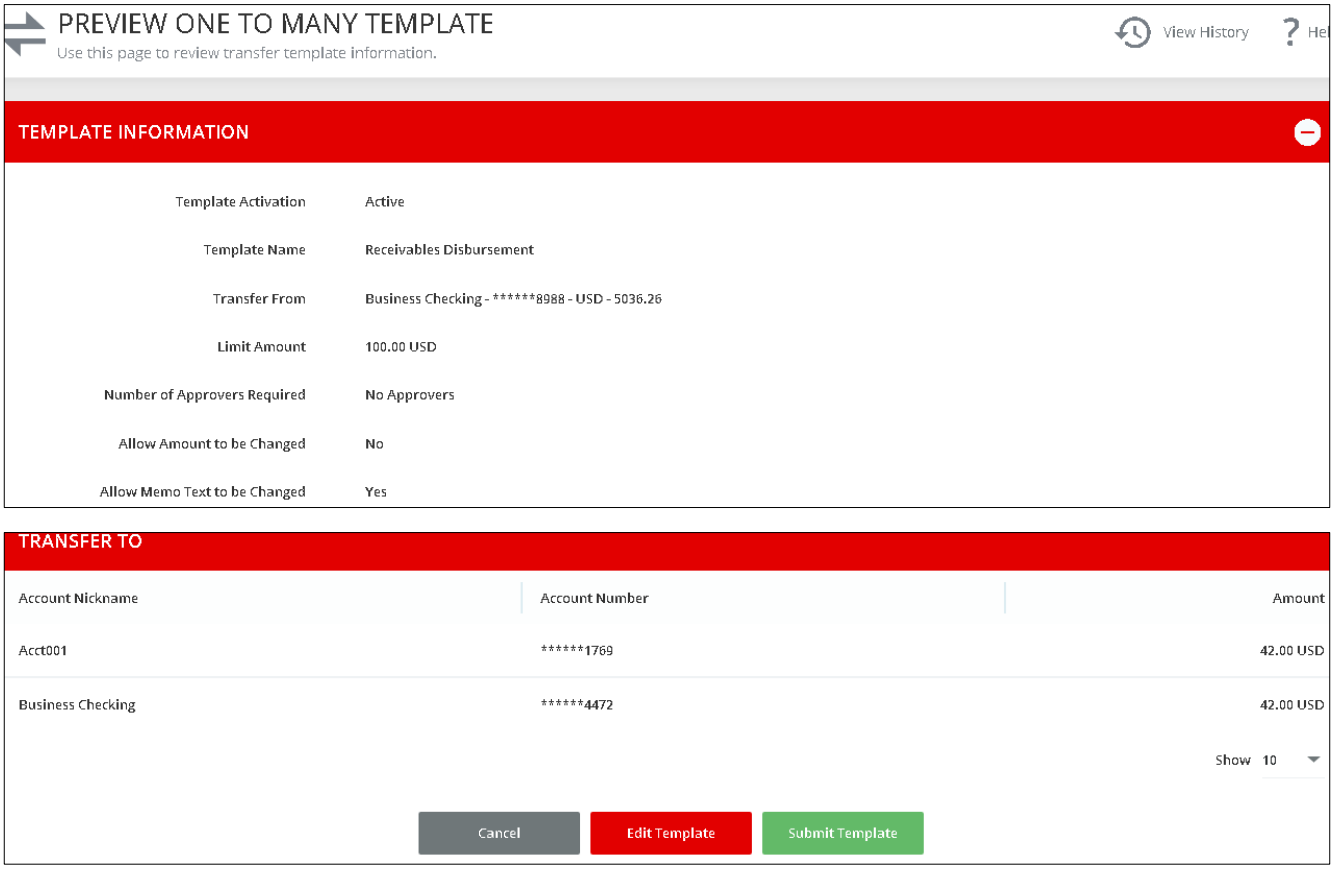

Figure 7-53: Previewing and submitting the template

On successful submission, the following message will be displayed on the screen.

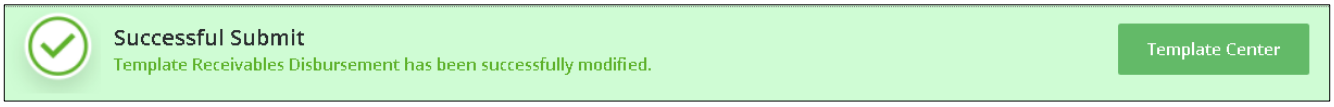

Figure 7-54: Successful modification of a template

Deleting a template

To delete a template from the Template Center list, the user can simply select the template and click Delete at the bottom of the page. But first make sure no other templates are selected, to avoid accidentally deleting them.

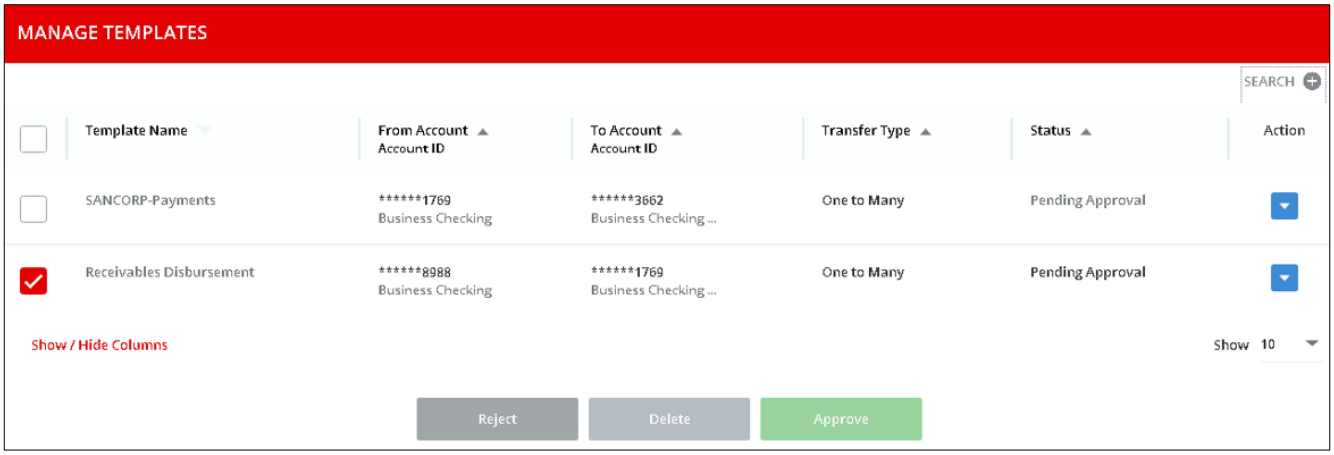

Figure 7-55: Selecting and deleting a template

Confirm by clicking 'Delete' on the 'Delete Template' page.

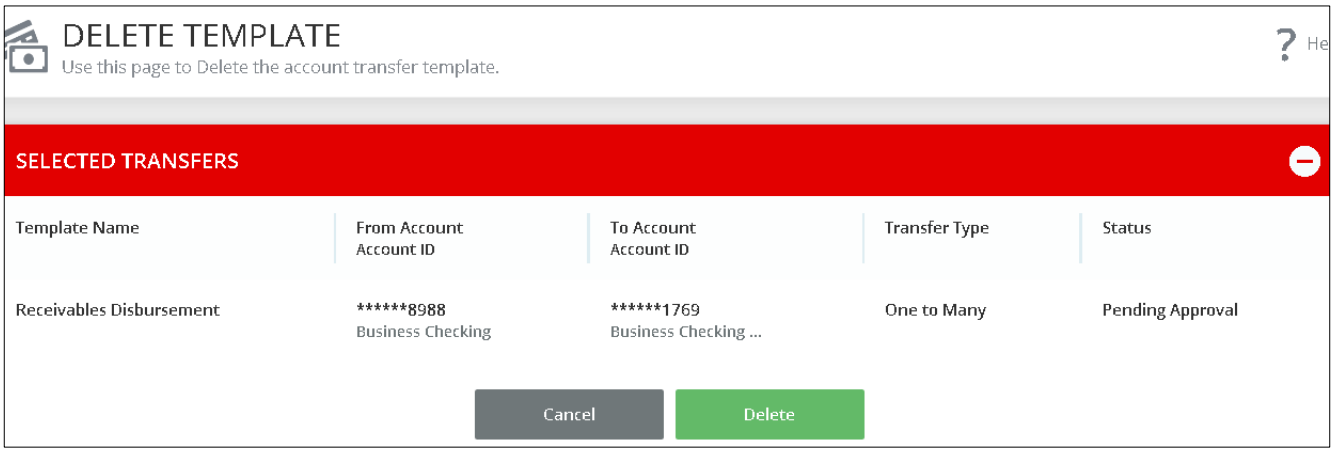

Figure 7-56: Confirming template deletion

The system will generate a message as under, to confirm successful deletion:

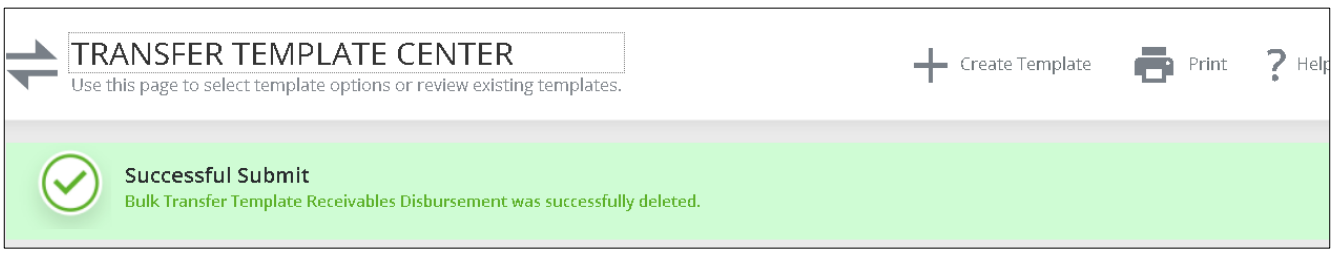

Figure 7-57: Successful Template Deletion

Note: You can also open the template in the Edit Template page and click Delete Template at the bottom of the page.

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Given below is a screenshot of the 'Delete' function through the 'Edit Template Page'. Click on 'Delete Template' to do the needful.

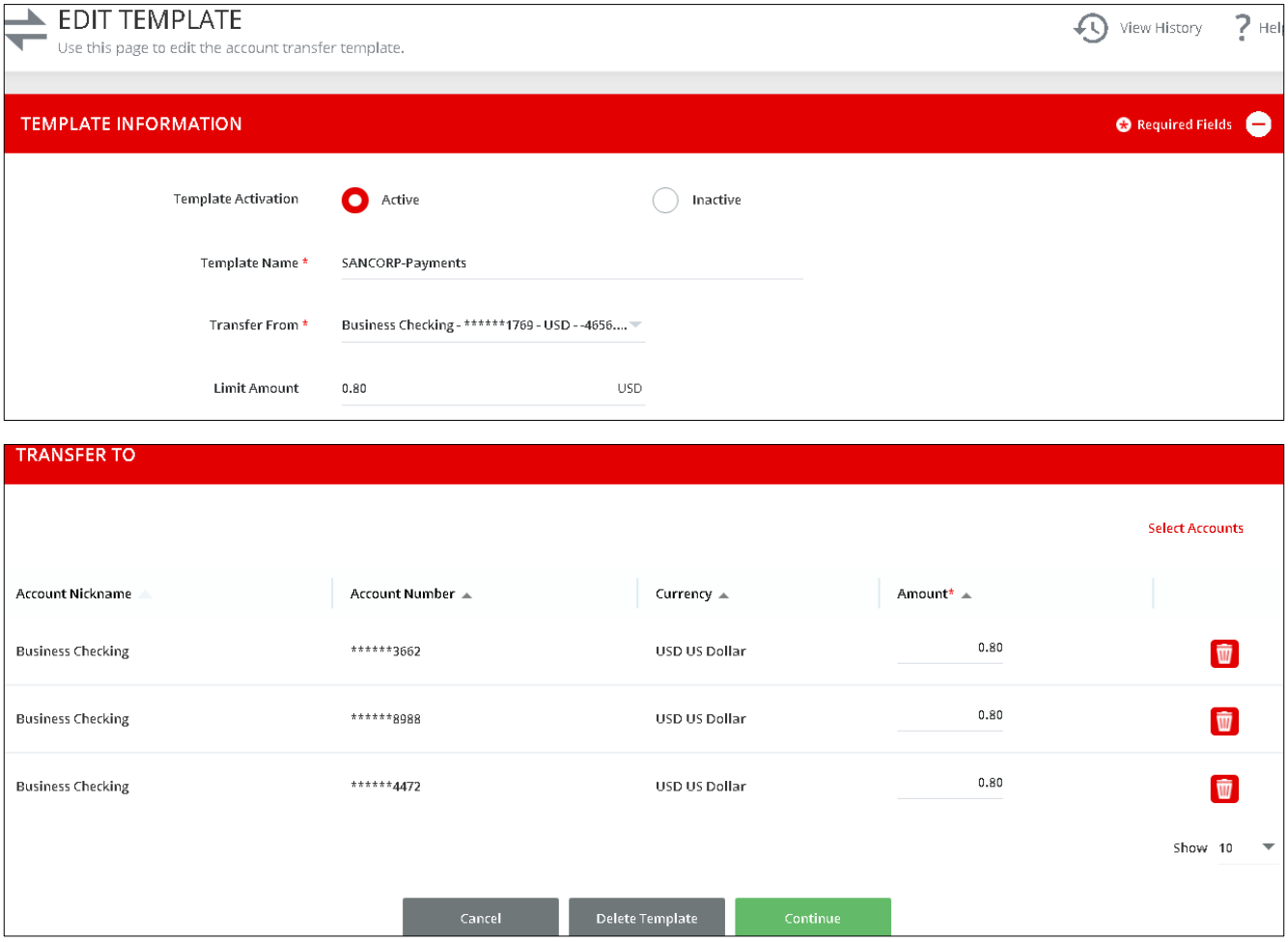


Figure 7-58: Deleting a template using the 'Edit Template' page

Approving or rejecting a template

Templates that have not yet been approved will show a status of 'Pending Approval' under the 'Statuses' field in the Transfer Template Center page.

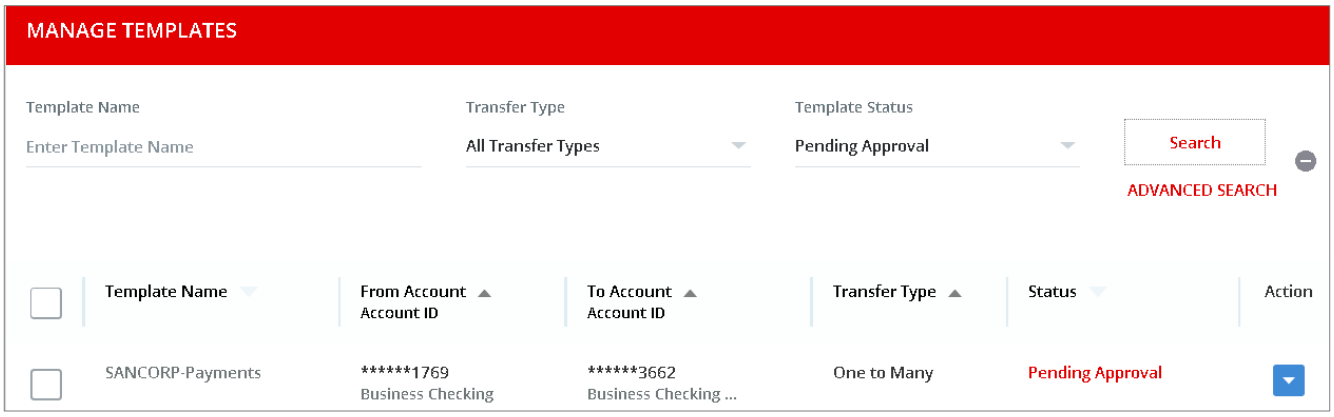
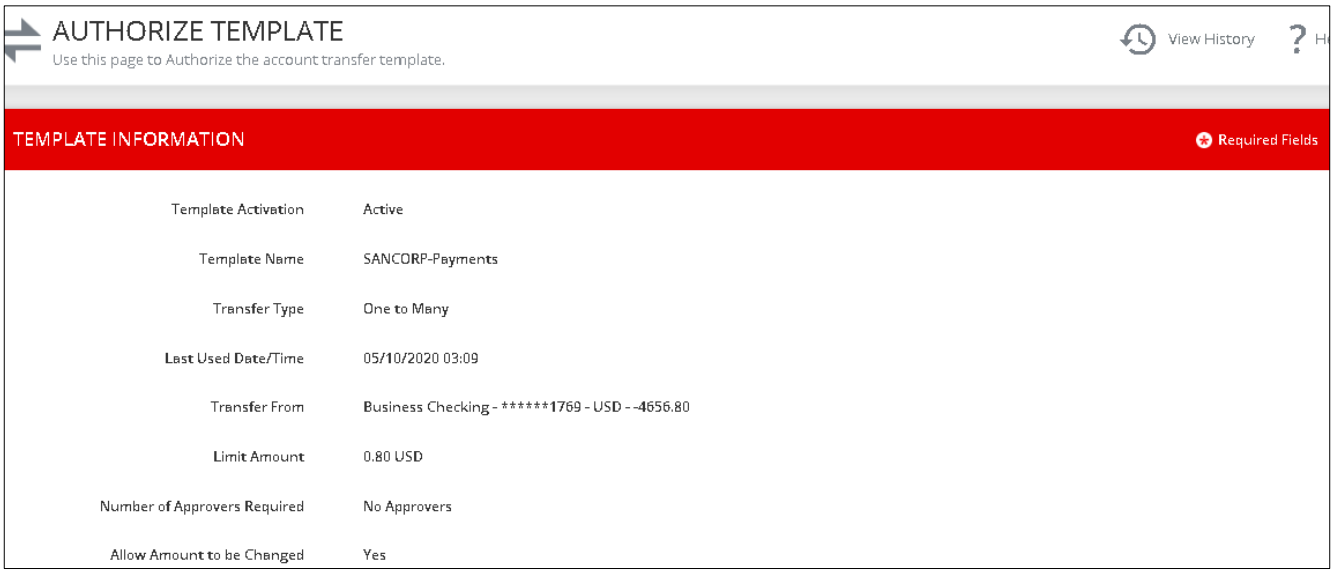


Figure 7-59: Templates pending approval

Approving a template

To review and approve the template, click on the 'Pending Approval' link. The 'Authorize Template' page will open showing the template information and transfer details.



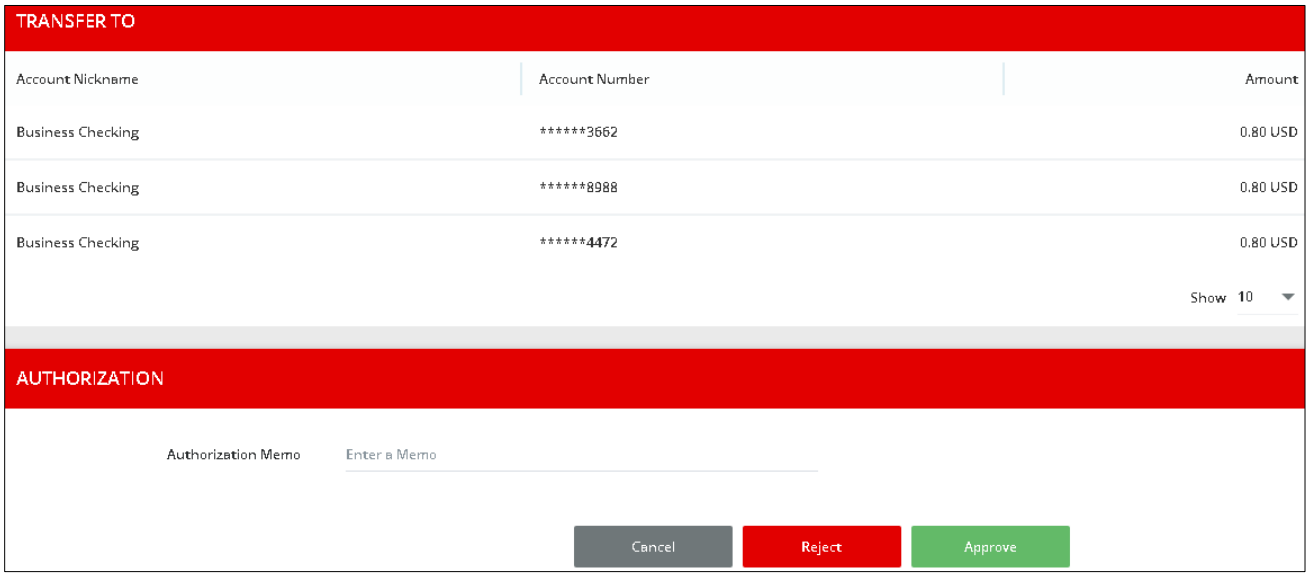


Figure 7-60: Approving a template

If you wish, you can add a memo in the Authorization memo field. Click 'Approve' to approve it.

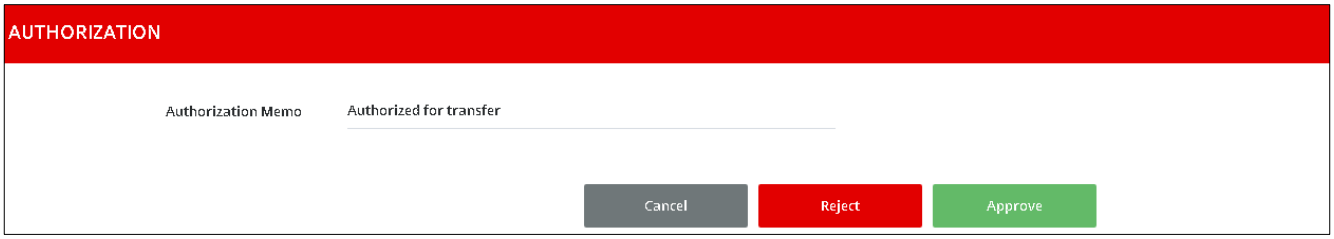


Figure 7-61: Adding an authorization memo before approving a template

Figure 7-62: Approving a template

The approved template will now show a status of 'Approved' on the 'Transfer Template Center' page.

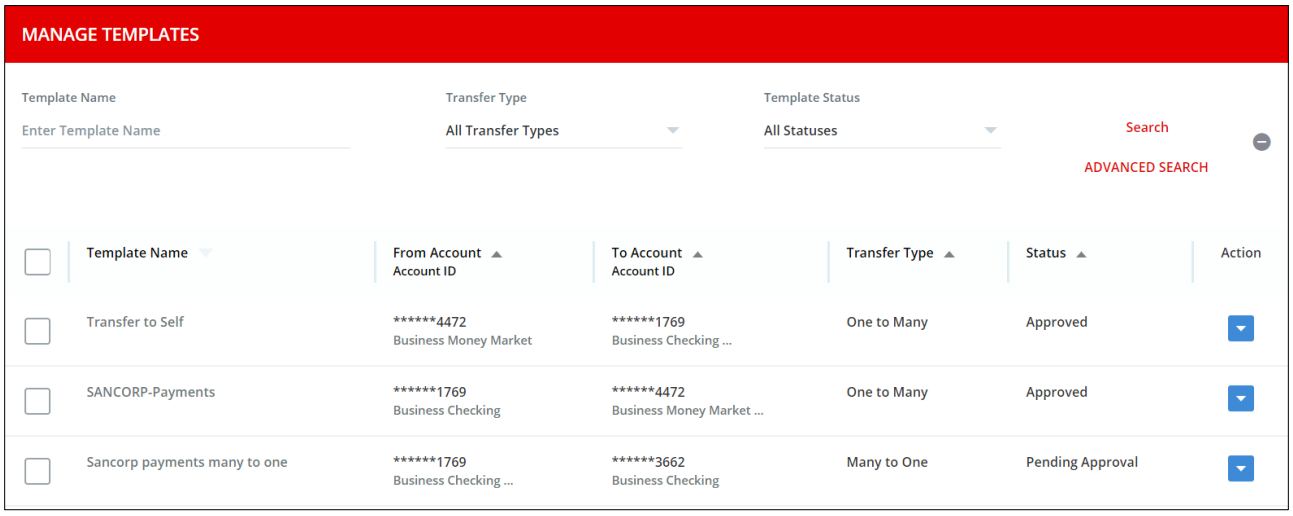


Figure 7-63: Template approved

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Rejecting a template

The Authorize Template page also allows you to reject the template. You may wish to add a memo in the Authorization memo field to explain the rejection. Then click 'Reject' to reject it.

Figure 7-64: Rejecting a Template

Clicking on 'Reject' will generate the following message confirming deletion of the template:

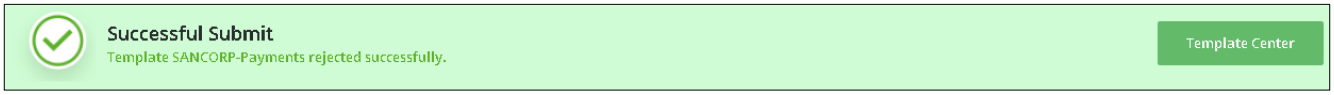

Figure 7-65: Template rejection submitted

On rejection, the status of the template will be updated in the 'Template Centre' page as 'Rejected'

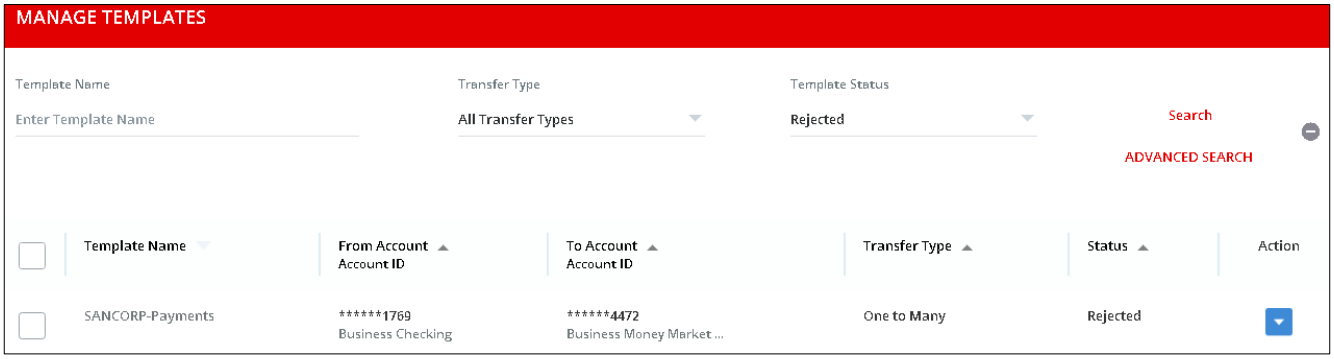

Figure 7-66: Template rejected

Note: Rejecting a template will not delete it. The template will remain in the template list.

Transfer import profiles

Santander Treasury Link provides the ability to use import profiles for transfers. To access the import profile tools, click on 'Import Profiles' under 'Transfer Tools' on the Transfers menu.

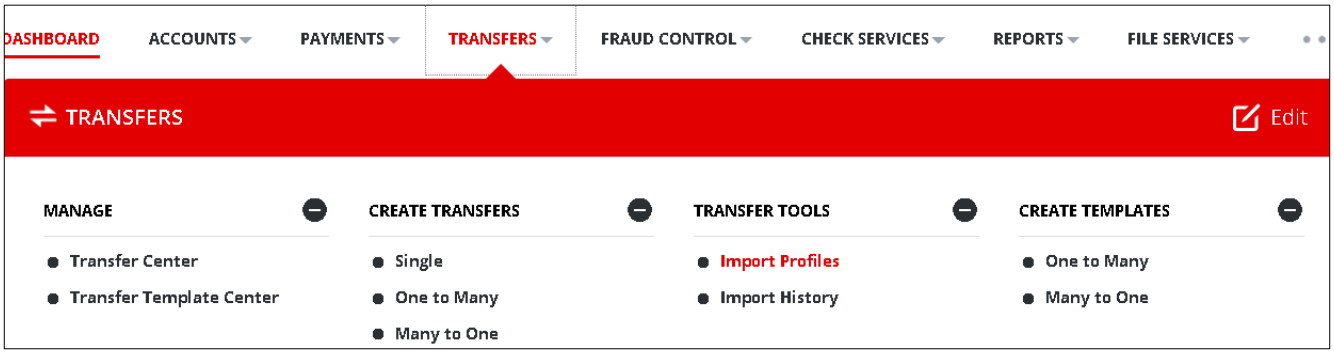

Figure 7-67: Opening Import Profiles

The Manage Transfer Import Profiles page will open, showing any existing profiles. From this page, you can view and manage profiles, create new profiles, and initiate a file import.

Creating an import profile

To create an import profile, click the 'Create Profile' link.

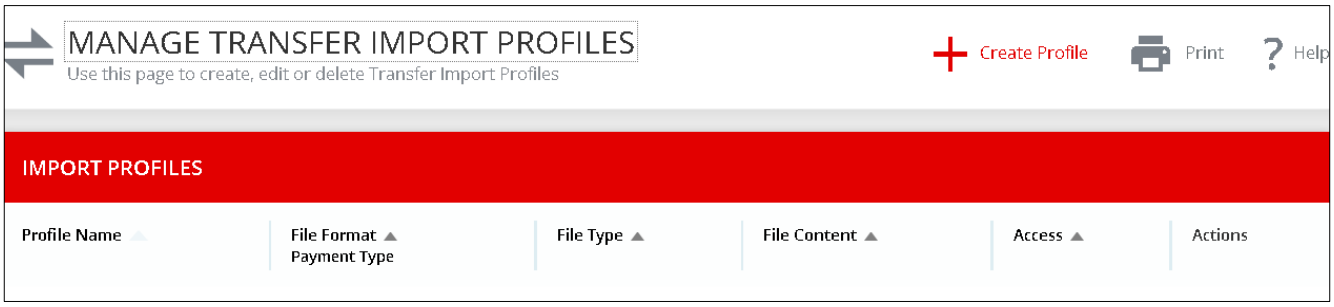

Figure 7-68: Opening Create Import Profile

There are two types of transfer import profiles that a user can create: standard and user defined. A user-defined profile allows the user to select the data fields they want to include and arrange the order of the same fields in the file.

Standard transfer profile

To create a standard profile, on the 'Create Profile' and the following screen will open.

Step 1: On this screen enter a profile name and select 'Transfer Standard' as the file format.

Click on 'Next' to continue.

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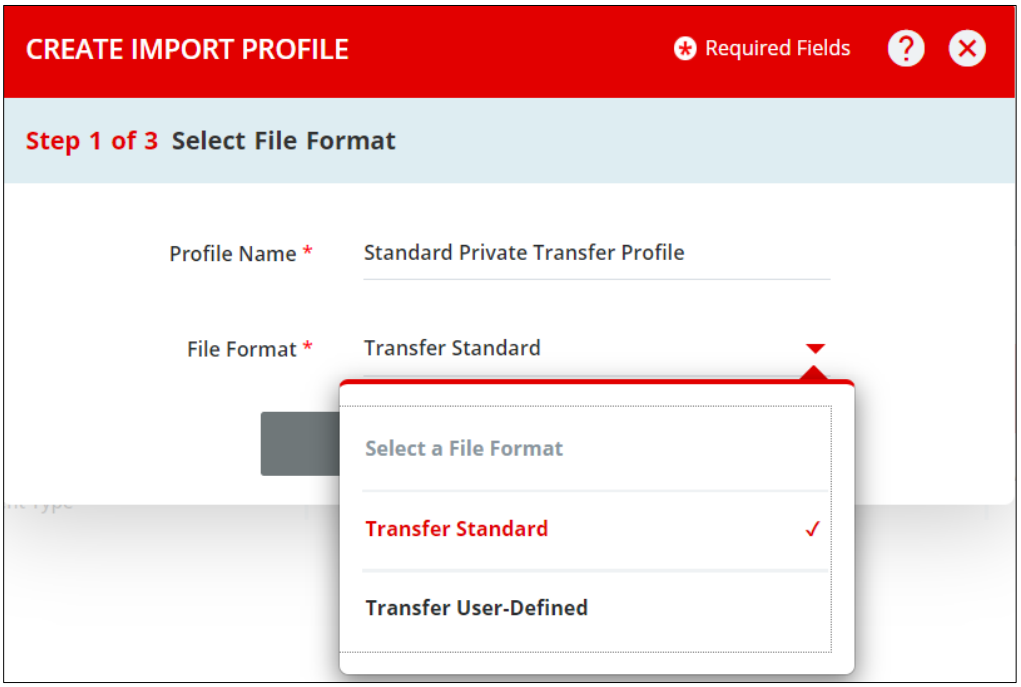

Figure 7-69: Creating a standard import profile

Clicking on 'Next' will take the user to next page.

Step 2: User can select the Profile Access; 'Private' or 'Public' and any other options they wish to include.

Click on 'Next' to go to the next step.

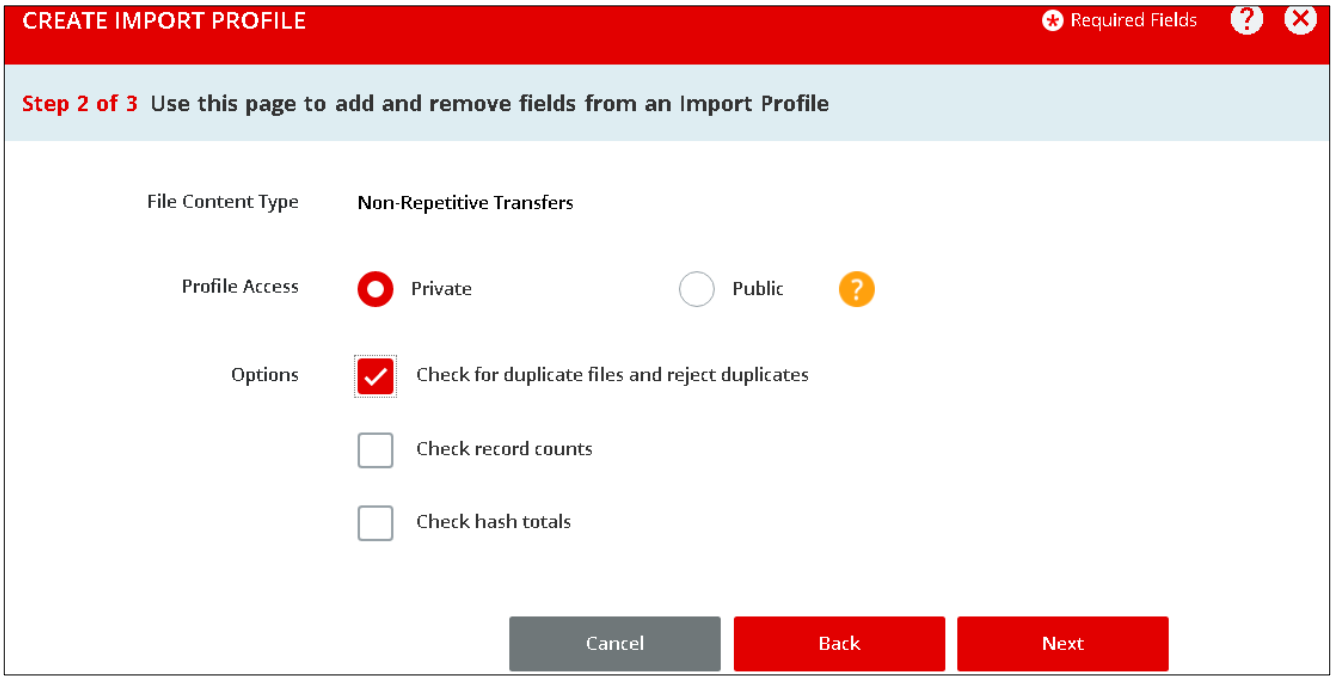

Figure 7-70: Selecting profile options

Clicking on 'Next will take the user to Step 3, which is 'Preview Import Profile' page.

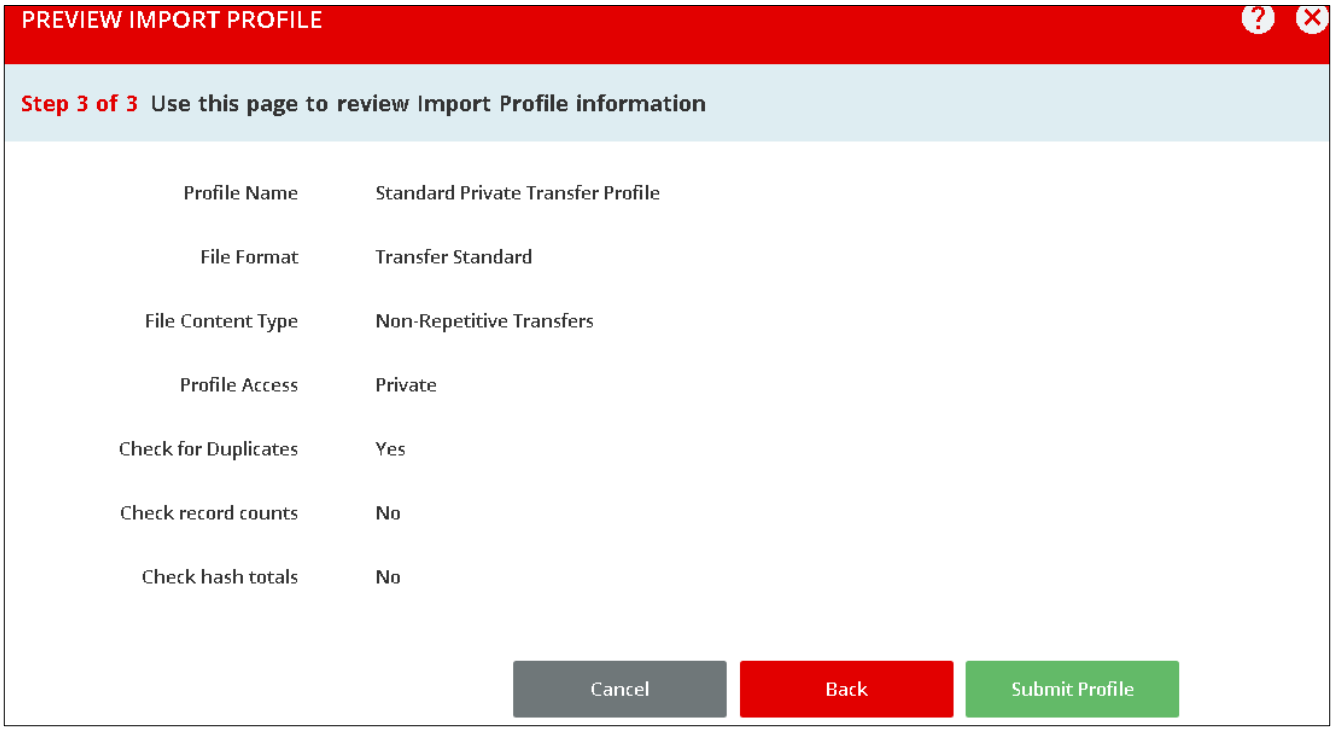

Figure 7-71: Preview Profile before submission

User can review their selections on the 'Preview Import Profile' page and click 'Submit Profile' if everything is correct. In case they need to make any changes, click 'Back' make the required changes and then resubmit the profile. .

Click on 'Submit Profile'

Figure 7-72: Previewing and submitting the import profile

A message will confirm the successful submission of the new profile

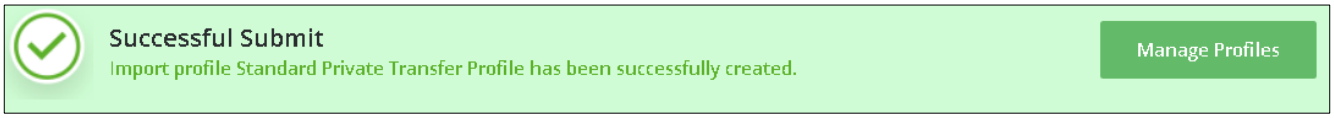

Figure 7-73: Previewing and submitting the import profile

The newly created import profile will appear in the 'Manage Transport Import Profiles' page as shown below.

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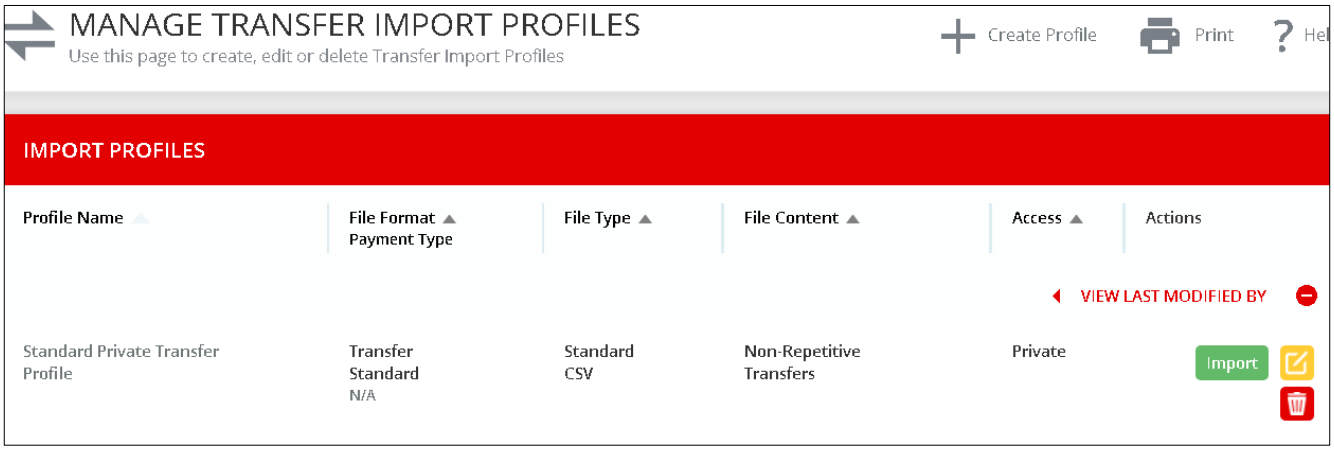

Figure 7-74: New profile on the 'Manage Transfer Import Profiles' page.

User-defined transfer profile

To create a user-defined profile, click on the 'Create Profile' link and the following screen will open.

Step 1: On this screen enter a profile name and select 'Transfer User Defined' as the file format.

Click on 'Next' to continue.

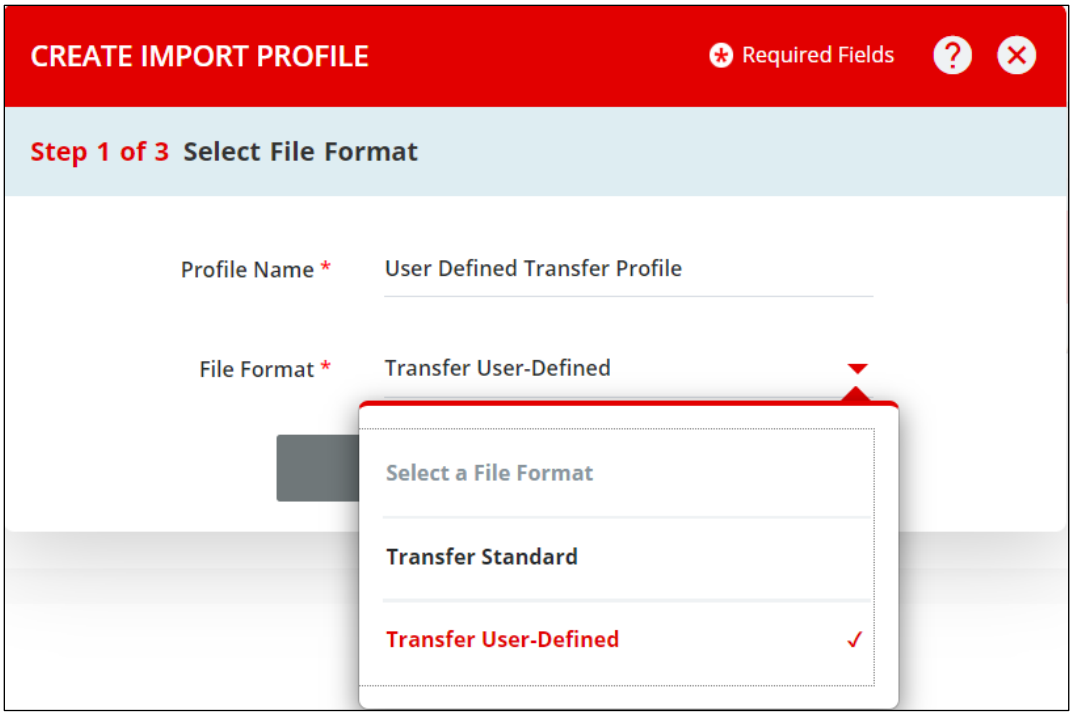

Figure 7-75: Creating a user-defined import profile

Clicking on 'Next' will take the user to the next step as shown under.

Step 2: On this page, user can customize the fields based on their need and preference.

Under the 'Profile Information' section, user will have to select a Profile Access option (Private or Public) and a date format (MMDDYY, MMDDYYYY, DDMMYY etc.). If the user wants the profile to check for duplicate files and reject duplicates, select 'Options' check box.

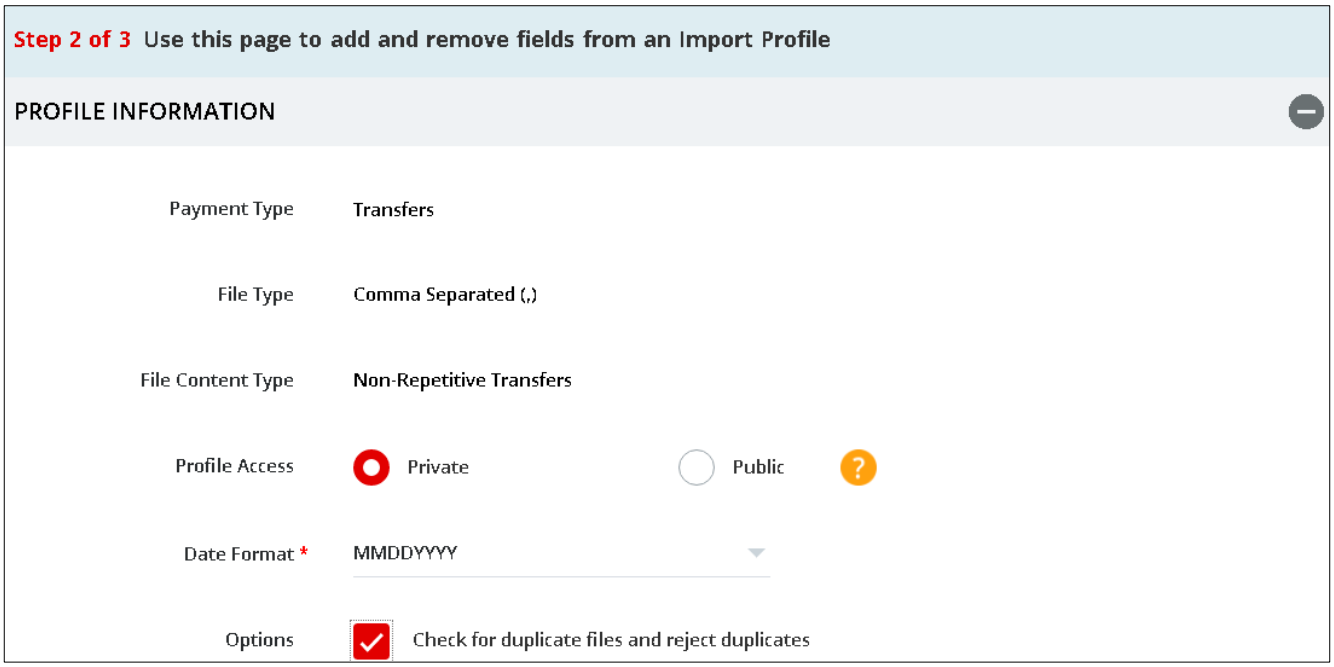

Figure 7-76: Selecting profile options

In the Import Field Selection section, user can make the required changes by selecting fields and moving them to or from the file. User can also change the order of fields in the file by selecting them and moving them up or down.

Fields marked with (*) are mandatory fields and cannot be removed from the profile. The additional fields available for selection are 'Schedule Time, Loan Note and Memo'. These fields can be added / removed using the left / right arrow signs. The 'Move All' button will allow the user to remove / add the selectable fields at once.

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In addition, the top / bottom arrow will allow the user to change the arrangement/ order of the selected fields

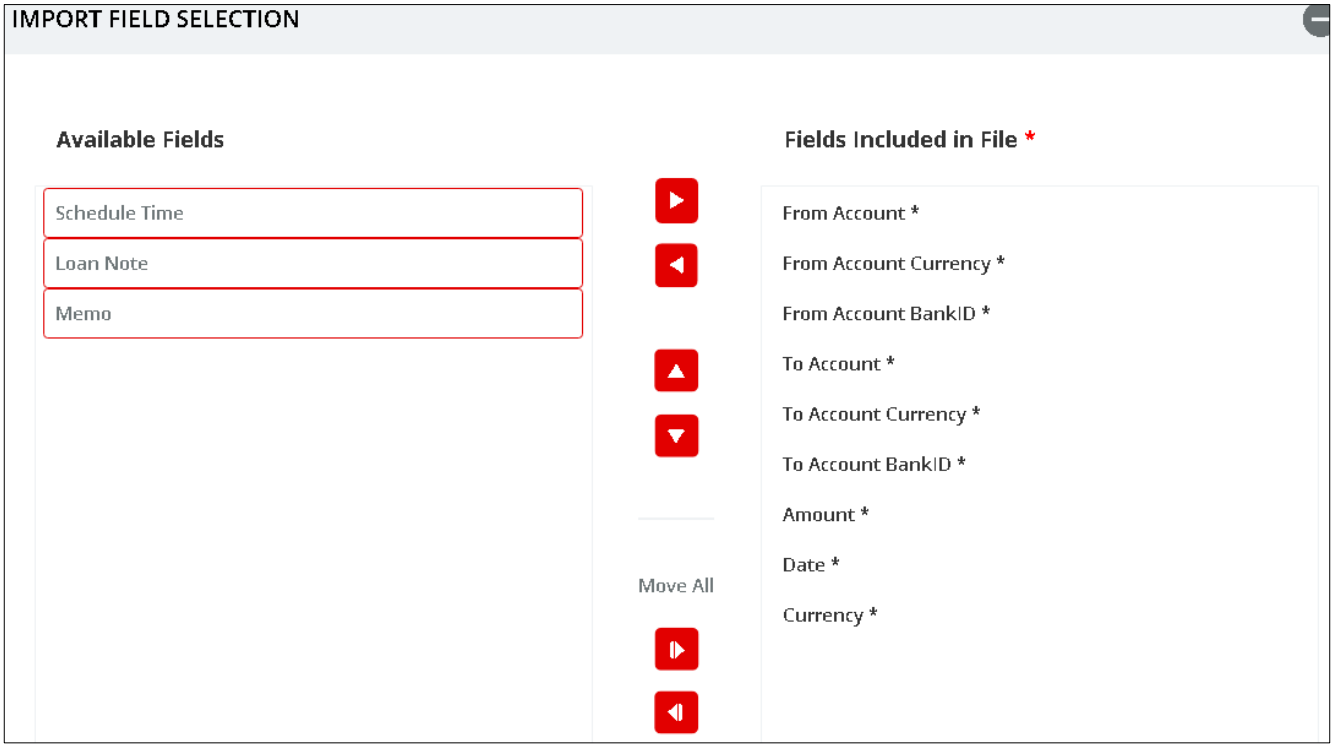
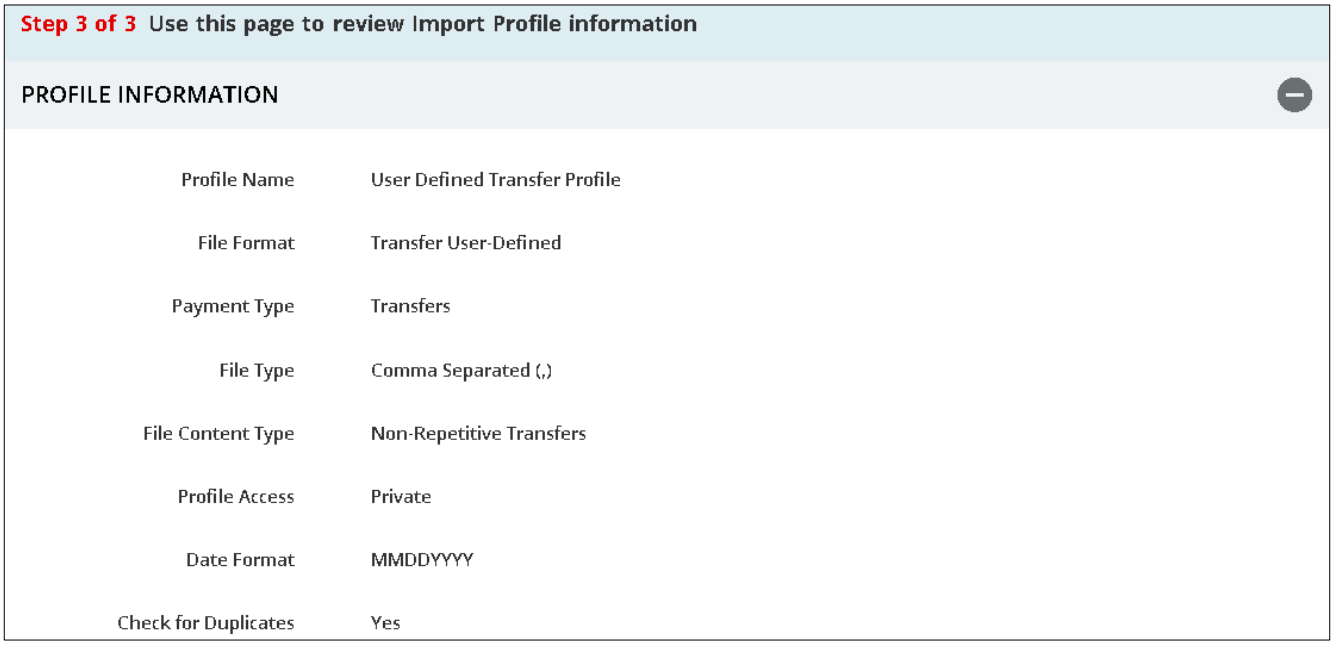


Figure 7-77: Making import field selections

When done arranging and selecting the required fields, click 'Next'.

Step 3 will open the 'Preview Import Profile' page. The user can review their selections on the 'Preview Import Profile' page and click 'Submit Profile' if everything is correct. Click 'Back' if any changes are needed, make the required changes, and then resubmit the profile



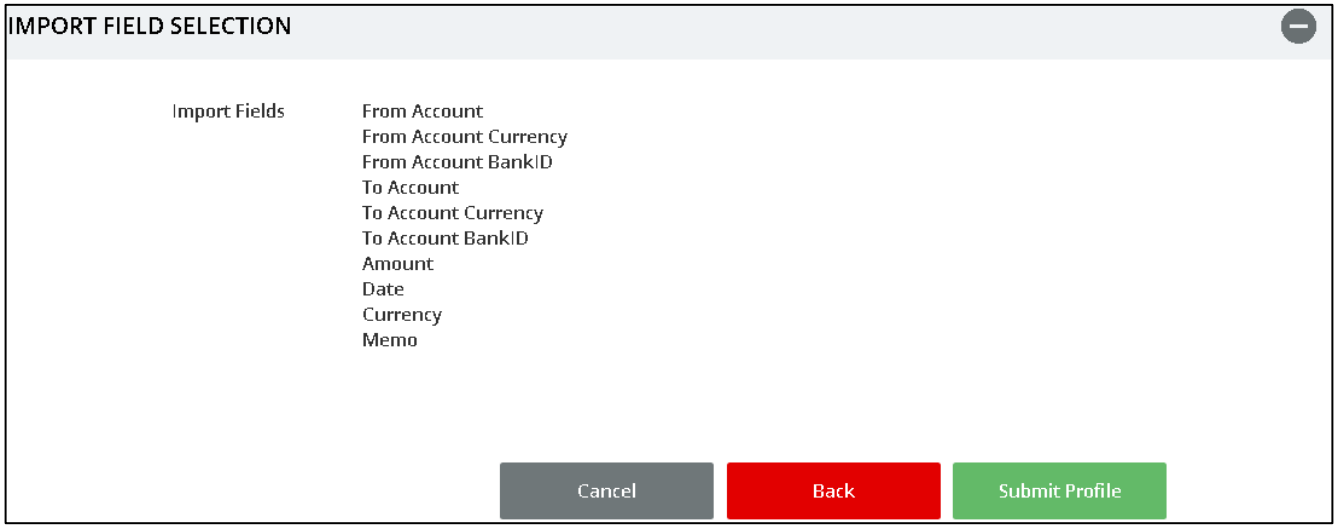


Figure 7-78: Previewing and submitting the import profile

A message will confirm the successful submission of the new profile

Figure 7-79: Import profile successfully submitted

The newly created import profile will appear in the 'Manage Transport Import Profiles' page as shown below.

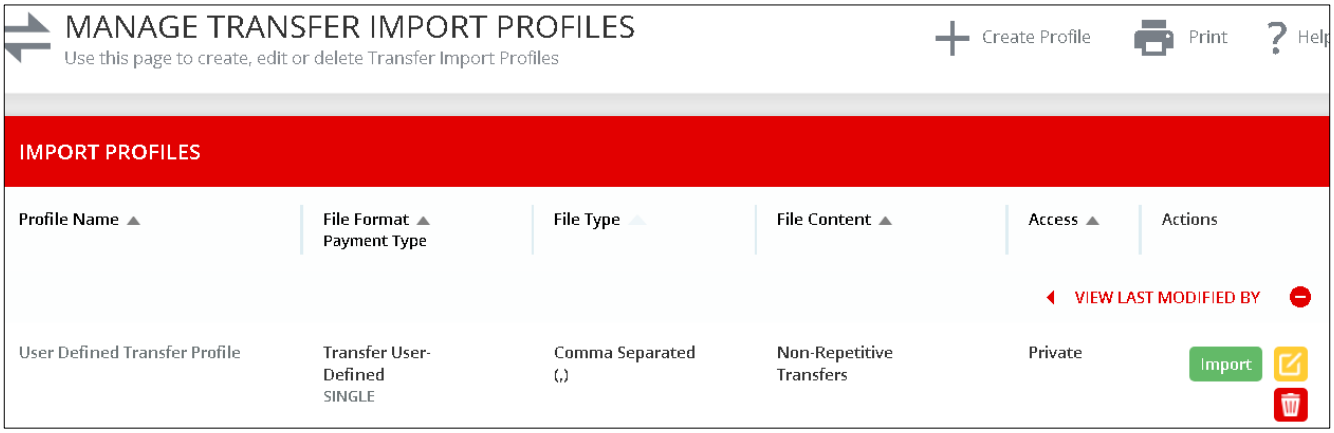


Figure 7-80: New profile on the 'Manage Transfer Import Profiles' page.

Importing a transfer file

To import a transfer file, click on the 'Import' button in line with the profile you wish to use, as shown below (Import button is highlighted).

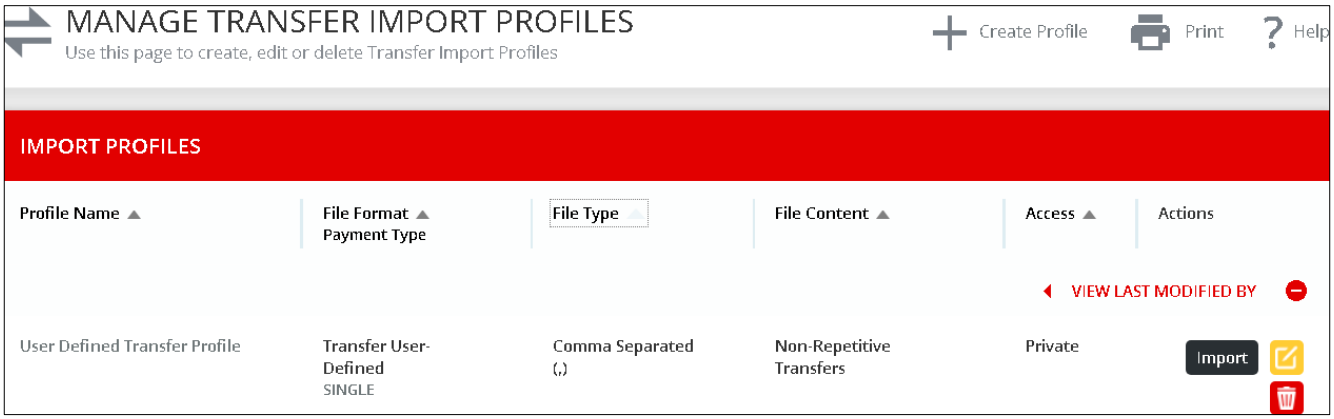


Figure 7-81: Importing a transfer file

The 'Import File' page will open as shown under.

Click 'Browse' to begin selecting the file.

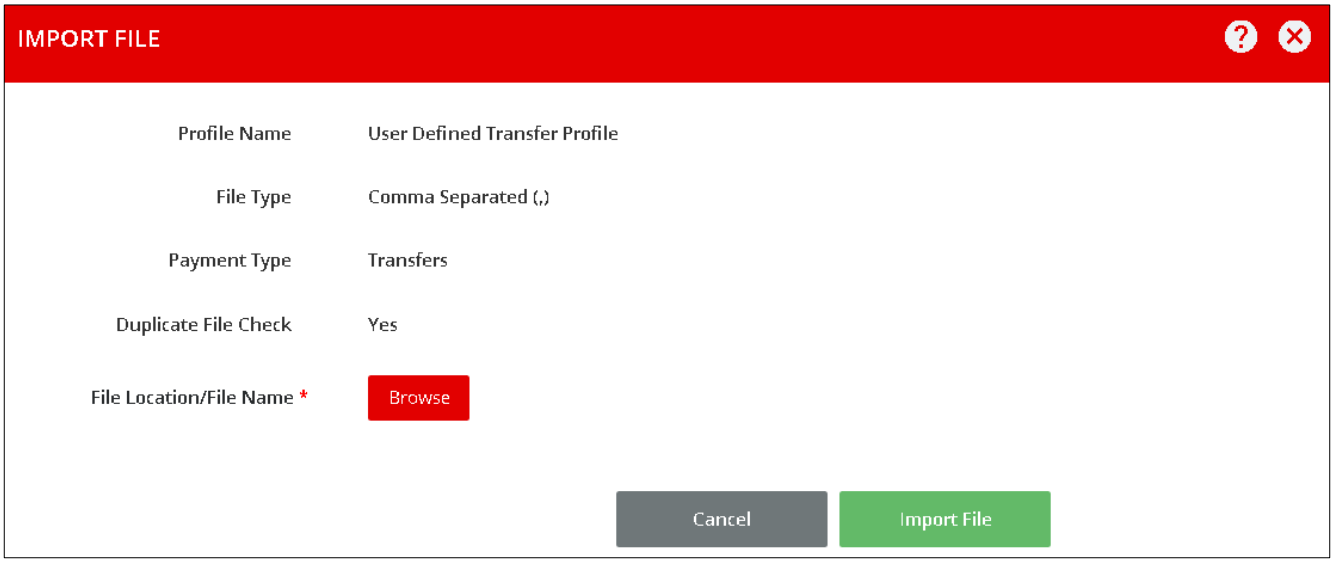


Figure 7-82: Opening a folder to select the import file

Select the file in the 'File Location / File Name' field, then click 'Import File' to import it.

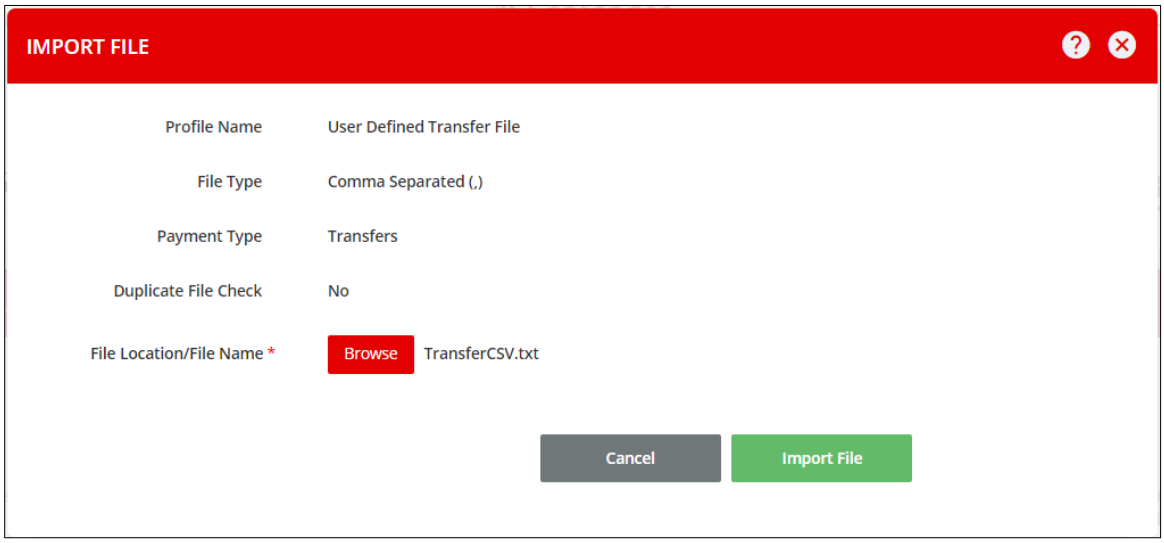


Figure 7-83: Importing the file

The file will appear in the list on the Transfer Import History page with an initial status of Processing.

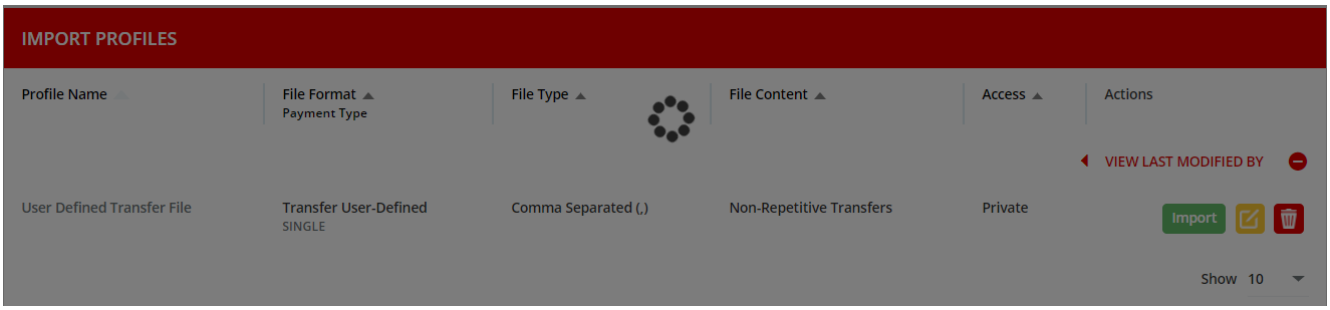


Figure 7-84: Transfer profile processing

When the file has successfully processed, the status will change to Completed. If a file fails to process, it will show a status of Failed. If you click on the 'Failed' link, the Import Log Information will open and provide information about why the file failed.

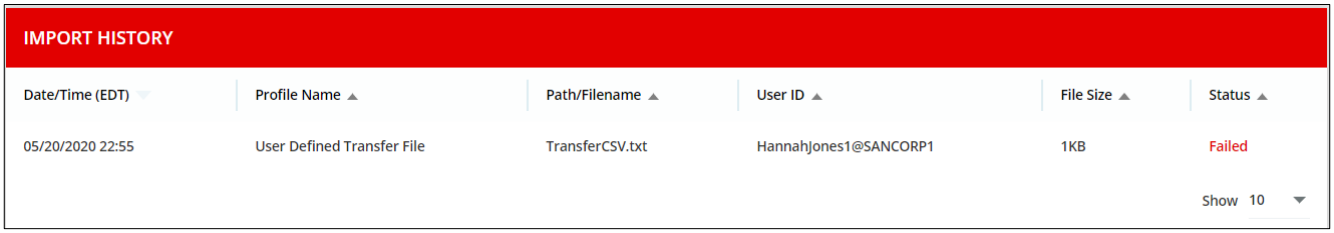


Figure 7-85: Opening Import Log Information for a failed process

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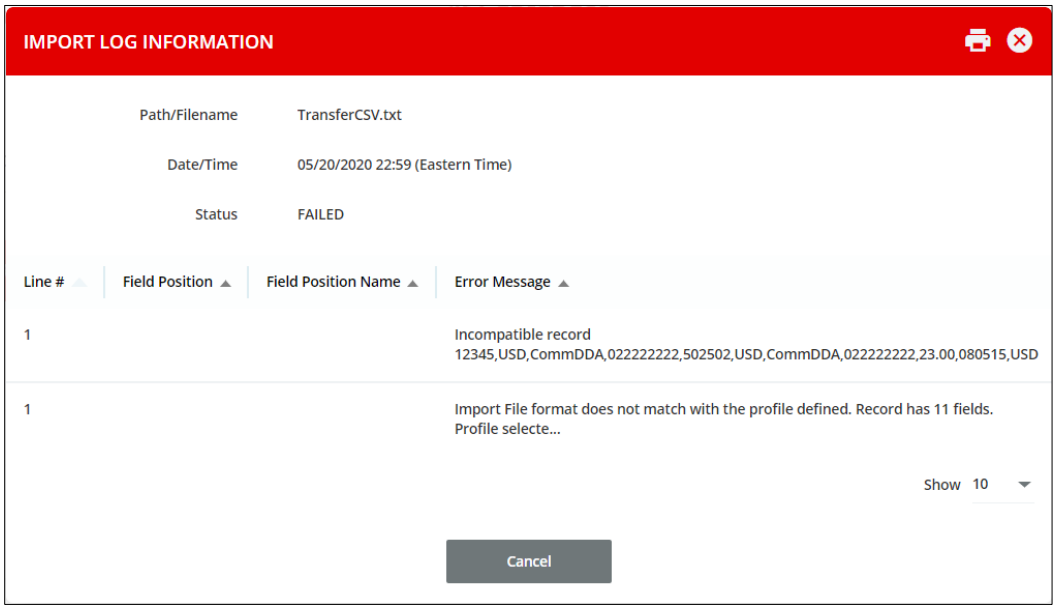

Figure 7-86: Import Log Information

Section 8: Fraud Control

This section describes how to use the ACI Universal Online Banker fraud control features in Santander Treasury Link. The following functions are provided through the Fraud Control menu:

- **Positive Pay** – This feature supports positive pay and reverse positive pay exception item management.
- **Issue Maintenance** – This feature provides the ability to manually add an issue and void instructions.
- **Fraud Control Reports** – This area provides several standard reports that a user can view as is, as well as the ability to create their own custom reports.

Positive Pay

To open Positive Pay, click 'Positive Pay' in the 'Manage' column under the Fraud Control menu.

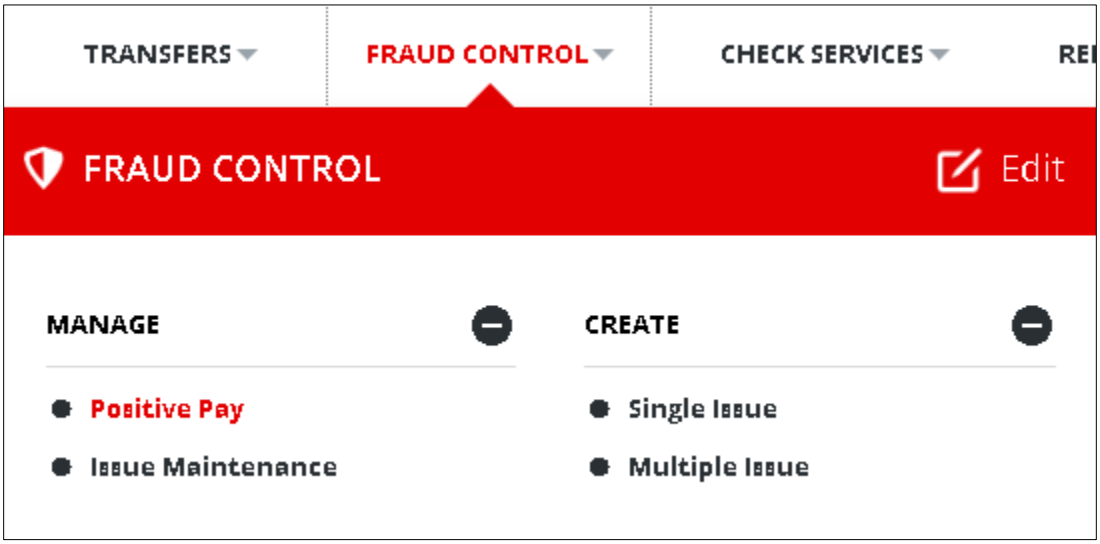

Figure 8-1: Opening Positive Pay

The Manage Positive Pay page displays the status of all positive pay accounts.

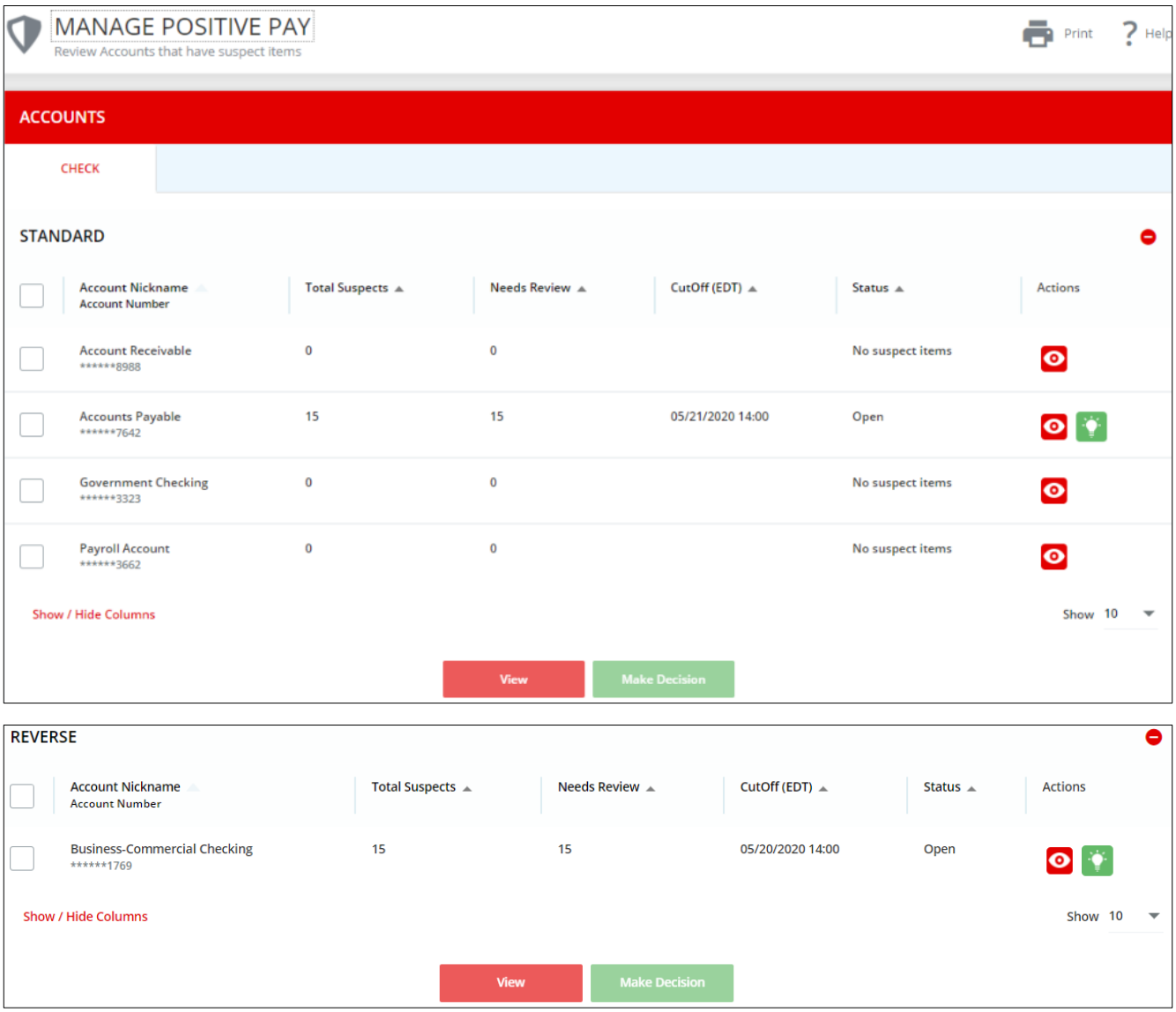

Figure 8-2: Manage Positive Pay page

The page is divided into two sections, depending on the type of positive pay account:

- Standard – Standard check positive pay
- Reverse – Reverse check positive pay

The 'Manage Positive Pay' has the following columns:

Column descriptions

1. **Account Nickname / Account Number**– The nickname of each account, displayed as a link. If an account has not been given a nickname, a default descriptive name is shown. When the user clicks an account link, the page that displays next depends on the type of positive pay account:
   - For a standard positive pay account, the Suspect Items – Positive Pay page appears.
   - For a reverse positive pay account, the Paid Items – Reverse Positive Pay page appears.
2. **Total Suspects** – The total number of suspect items to review from the next three columns.

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3. **Needs Review** – The number of suspect items (exceptions) that are available to be reviewed.
4. **Cutoff** – The time after which an item can no longer be reviewed, which is 2:00 PM ET each business day.

   Note: The displayed time is relative. It may differ from the time zone in which you are physically located.

5. **Status** – Actions taken or required for the account's suspect items:
   - No suspect items – The account has no suspect items.
   - Open – Suspect items exist for the account. No action has been taken.
   - In Process – Action has been taken on some, but not all, suspect items for the account.
   - Pending Approval – Suspect items are awaiting approval on the decision or return reason.
   - Complete – Action has been taken on all suspect items for the account.
6. **Action** – Options for acting on the fraud control issue.

Standard positive pay

With standard positive pay, the bank evaluates the company's records of issued checks (uploaded as an issues file) and compares that data to its own records of checks presented for payment. If the comparison indicates something suspicious, Santander declares an item as suspect. This information is presented back to the user through the Santander Treasury Link user interface. The user must then submit a final decision on whether the suspect item should be returned.

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Reviewing suspect positive pay items

To review suspect items for a standard positive pay account, click the red ‘eye’ icon under the ‘Actions’ column against the suspect item account.

Or select the account and click on ‘View’ button at the bottom of the page.

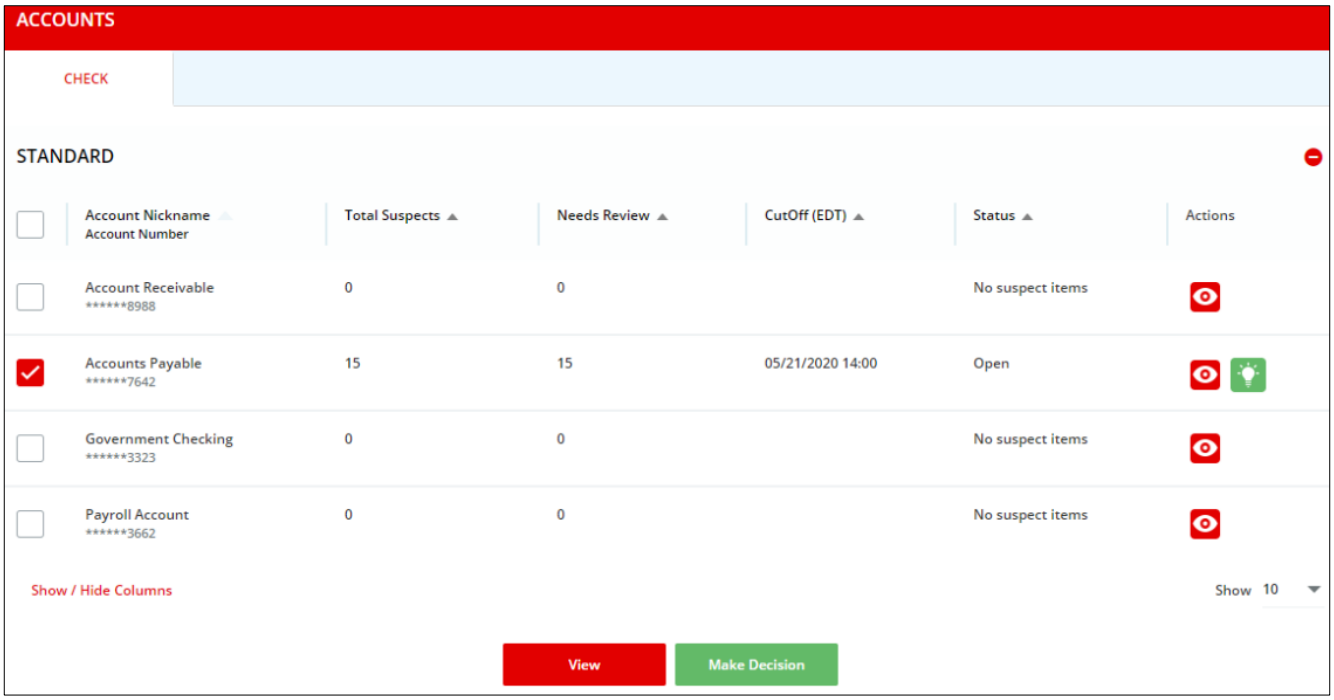

Figure 8-3: Opening a list of suspect items -Click on the ‘eye’ icon to view the suspect item

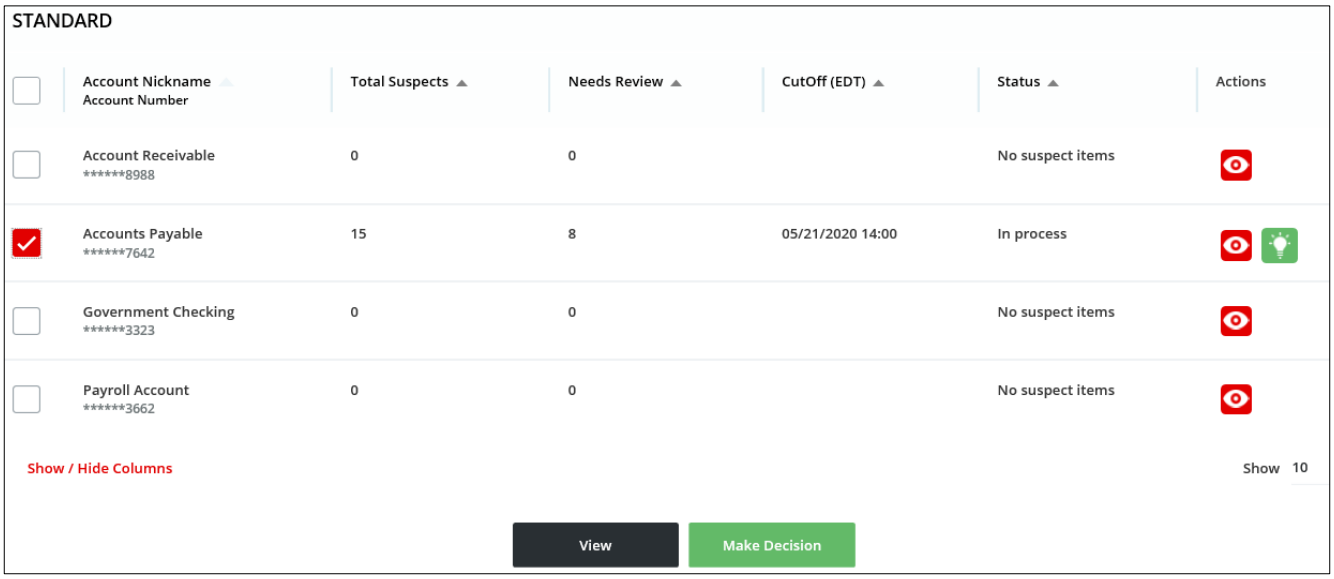

Figure 8-4: Opening a list of suspect items -Select the item and click on ‘view’

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The 'View Suspect Items – Positive Pay' page will appear. The 'View Suspect Items – Positive Pay' page lists items from the selected account. By default, the page lists items from today's (current) date. User can select a different date or range of dates in the Search fields.

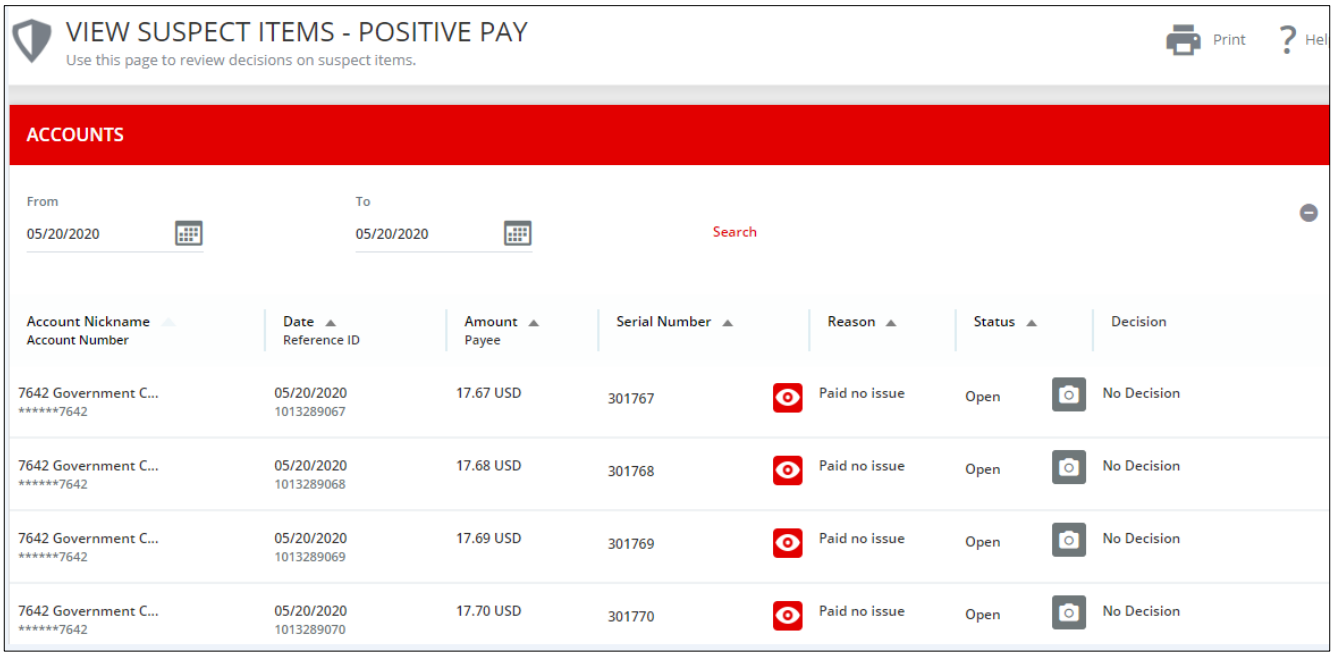

Figure 8-5: View Suspect Items-Positive Pay page

Column descriptions

1. **Serial Number** – The check number and of the suspect item. Clicking the Serial Number link displays the View Suspect Item page, which provides details on that item.
2. **Date / Reference ID** – The date the item was presented for payment. Below the date the internal reference ID number is also given.
3. **Amount/Payee** – The amount of the item and payee as presented (if applicable).
4. **Reason** – The reason why the item was declared suspect.
5. **Image** – If an image of the item is available, the View Image link (red eye icon) appears. Clicking on the link opens an overlay with a read-only image of the item.
6. **Status** – Current status of the item:
   - Open – No action has been taken on the suspect item.
   - In Process – Action is being taken on the suspect item.
   - Pending Approval – Action has been taken on the suspect item, but the item still needs approval.
   - Complete – Action has been taken on the suspect item, and it has been approved.
7. **Decision** – Select one of the options from the Set All list to apply the decision to all items in the column. To change the decision for any single item, open the list on that item's line and select the decision option.

Note: Decisions need to be made prior to 2 PM each business day. Clicking on the red 'eye' icon will display the details of a specific item, as shown under:

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Further the image of the instrument can also be viewed by clicking on the ‘camera’ icon available on the screen.

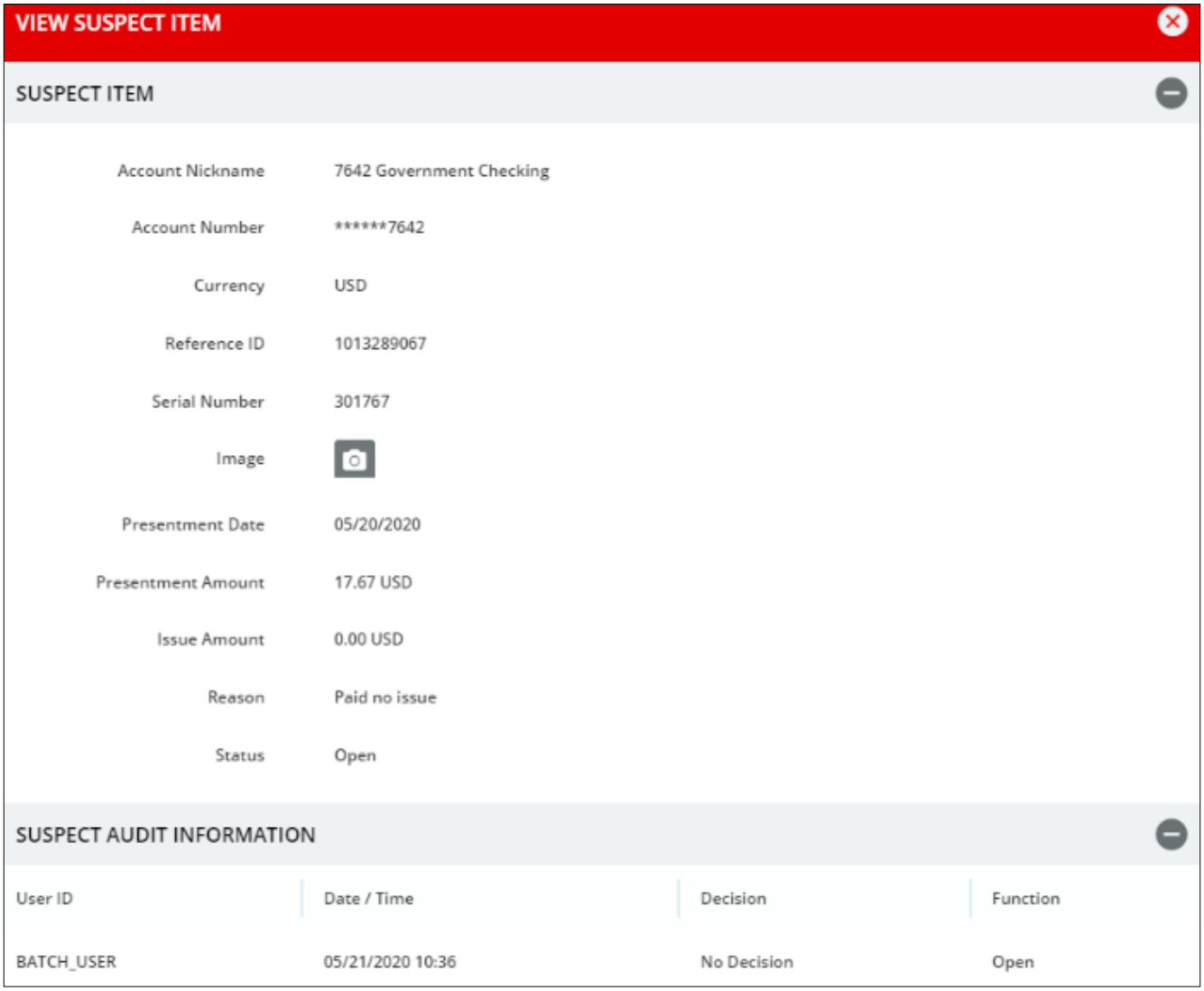

Figure 8-6: View Suspect Items-Individual item details

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Taking a decision on the suspect positive pay item

To take a decision on any suspect item, user needs to click on the icon under the 'Actions' column on the 'View Suspect Items - Positive Pay' page.

Clicking on the icon under the 'Decision' column will open the 'Manage Suspect Items - Positive Pay' page from where the user will be able to make a decision about a particular item.

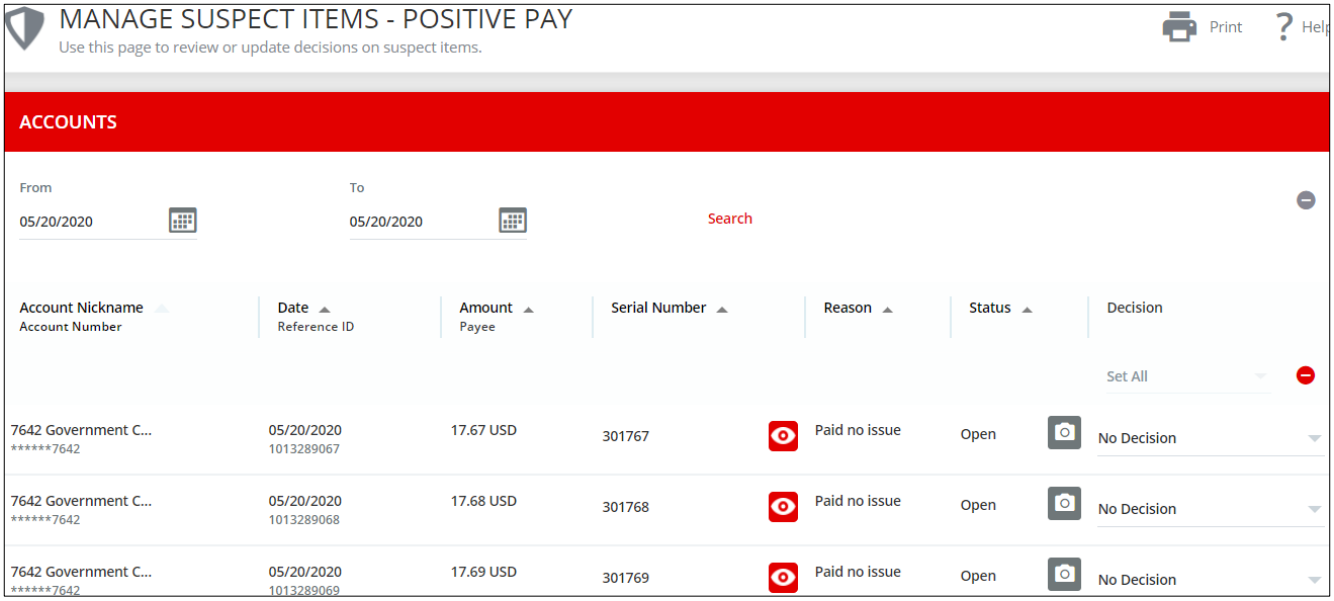

Figure 8-7: Selecting an item from the Manage Suspect Items page

User needs to choose one of the options from the drop-down menu available under the 'Decisions' column.

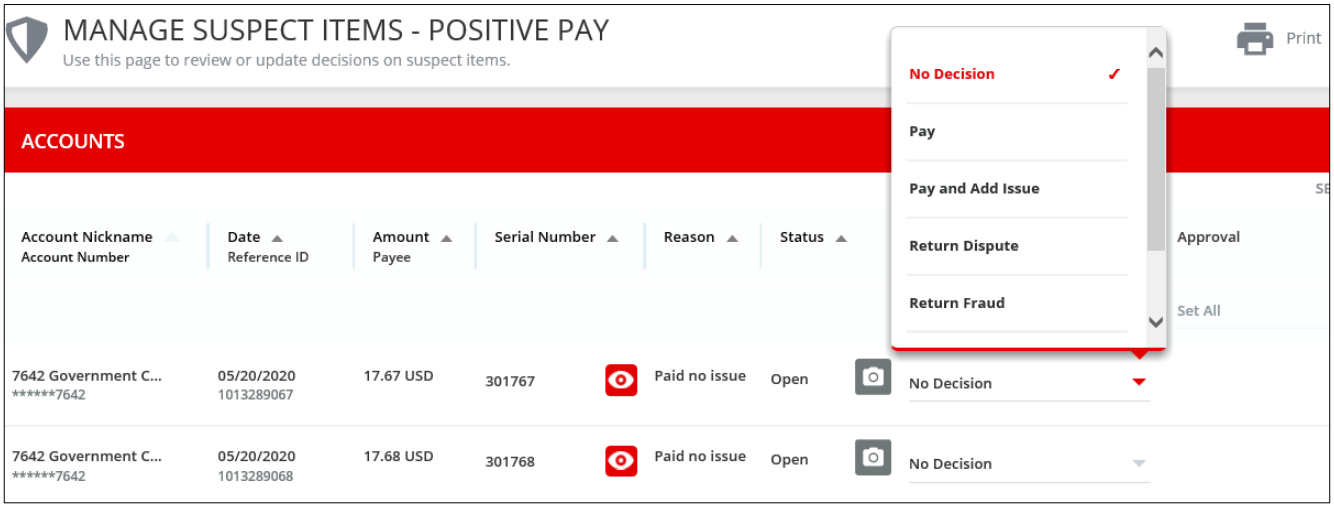

Figure 8-8: Options available under the Decisions drop down

Decision example

In this example, a suspect item was presented for payment but not included in the issues file and needs additional evidence that it should be paid. So the reviewer selects 'Return Other' in the 'Decision' field and clicks 'Continue'.

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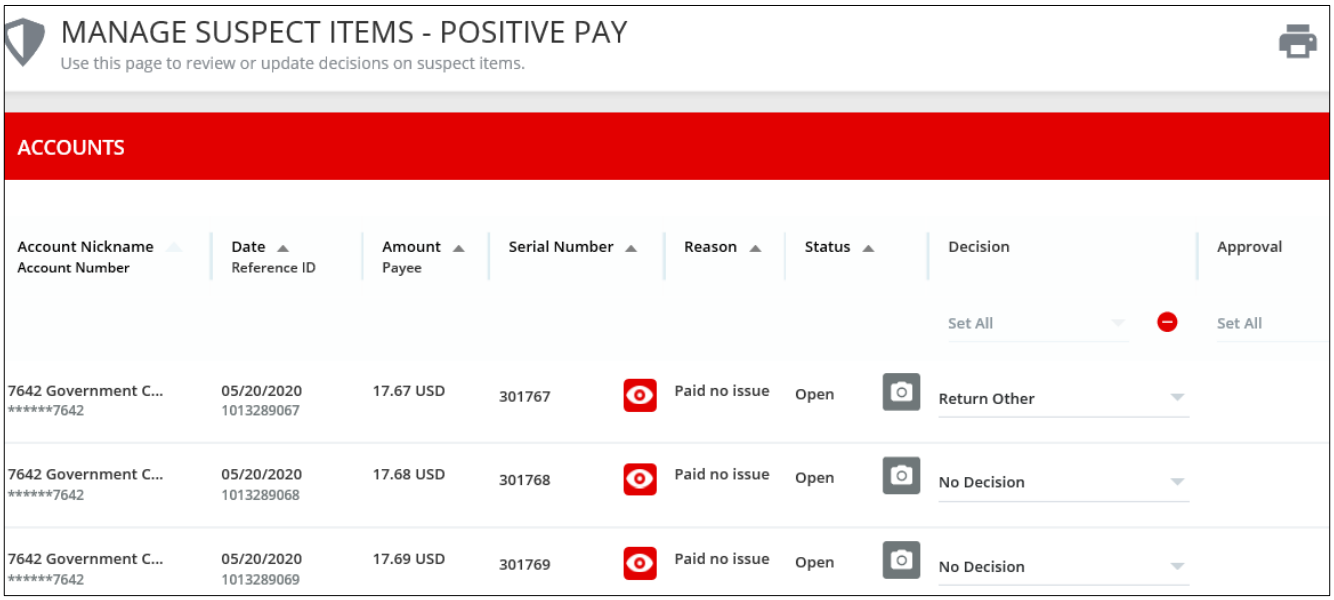


Figure 8-9: Selecting a decision on an item

On selecting the decision and clicking 'Submit' a review page will open as shown under.

On the 'Manage Positive Pay', the user will get to review the decision and then click 'Submit'.

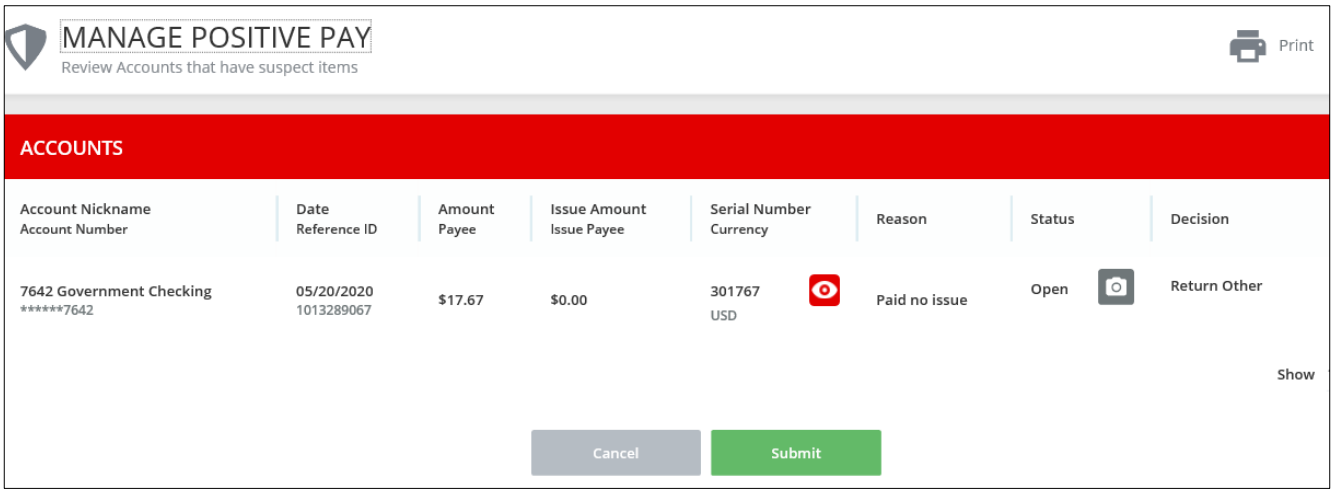
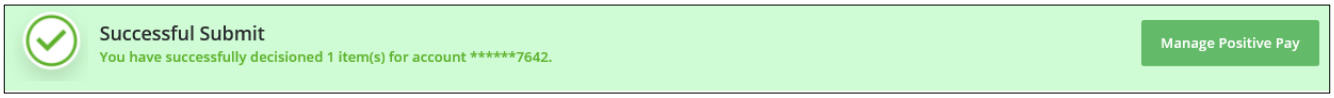


Figure 8-10: Submitting the decision

Clicking on 'Submit' will process the transaction. A successful submit message will be displayed on the screen, confirming the successful submission of the decision. The number of items needing review for that account will now get updated to 7 (earlier it was 8) and of the total 15 suspects.



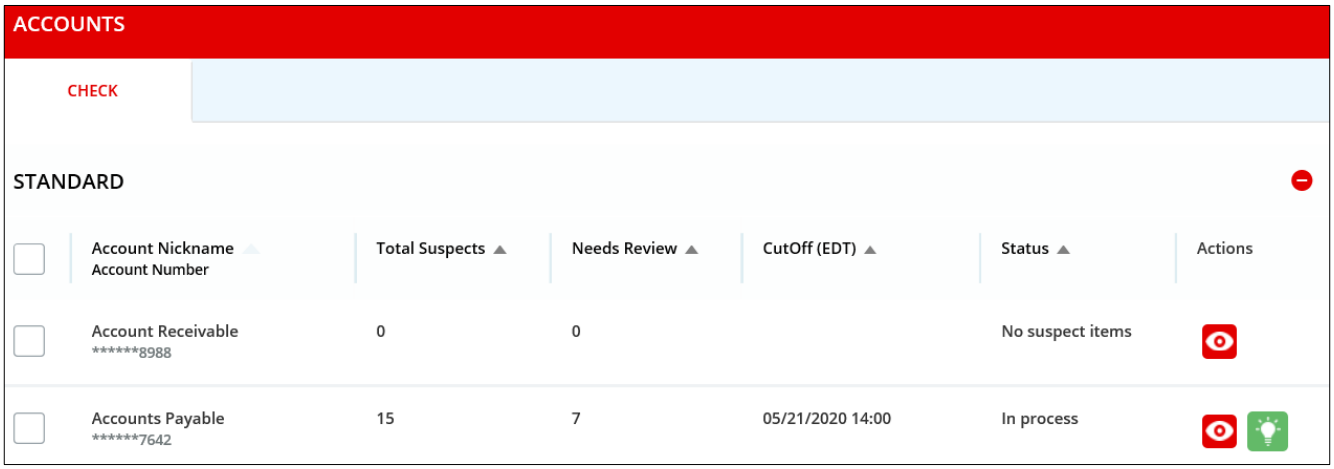


Figure 8-11: Item decision successfully submitted

Authorizing decisions

If positive pay is configured for dual authorization in the company's class of service, each decision must be authorized before it is sent to Santander. From the 'Suspect Items – Positive Pay' page, users can authorize (approve or reject) pending items individually or several at a time.

When a user selects one or more records that have a Pending Approval status and then clicks the Approve or Reject button, a page appears that enables the user to review and confirm the action. When the user clicks the Pending Approval link for an individual item, a similar page appears, although for a single item.

> *Note:* The buttons for approving or rejecting decisions appear only when at least one item has a Pending Approval status.

Reverse positive pay

With reverse positive pay, users take a more active role, self-monitoring their accounts and notifying Santander if a check should be returned. To enable the return and decision process, the system provides a list of all the previous day's paid checks.

Reviewing suspect reverse positive pay items

The reverse positive pay items will be displayed on the 'Manage Positive Pay' page under the Reverse section,

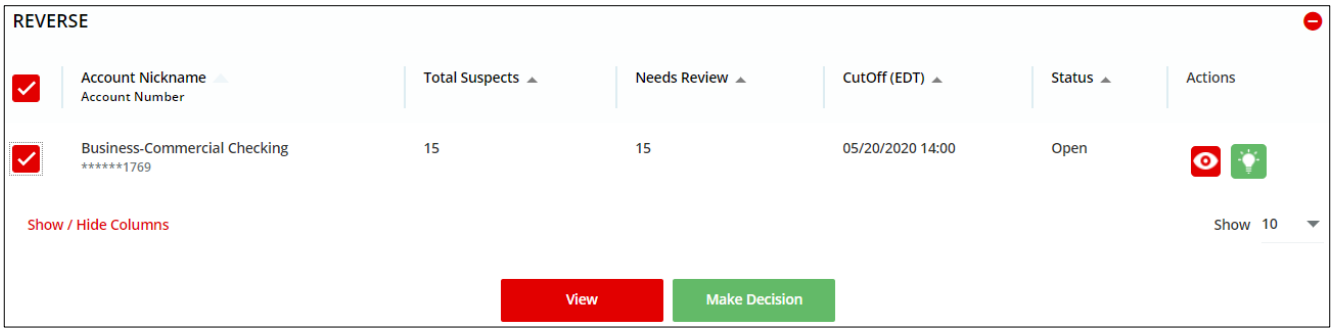


Figure 8-12: Reverse Positive pay items

To review items for a reverse positive pay account, click the red 'eye' icon under the 'Actions' column or the account link under the 'Account Nickname' column on the Manage Positive Pay page.

The 'Suspect Items – Reverse Positive Pay' page will appear.

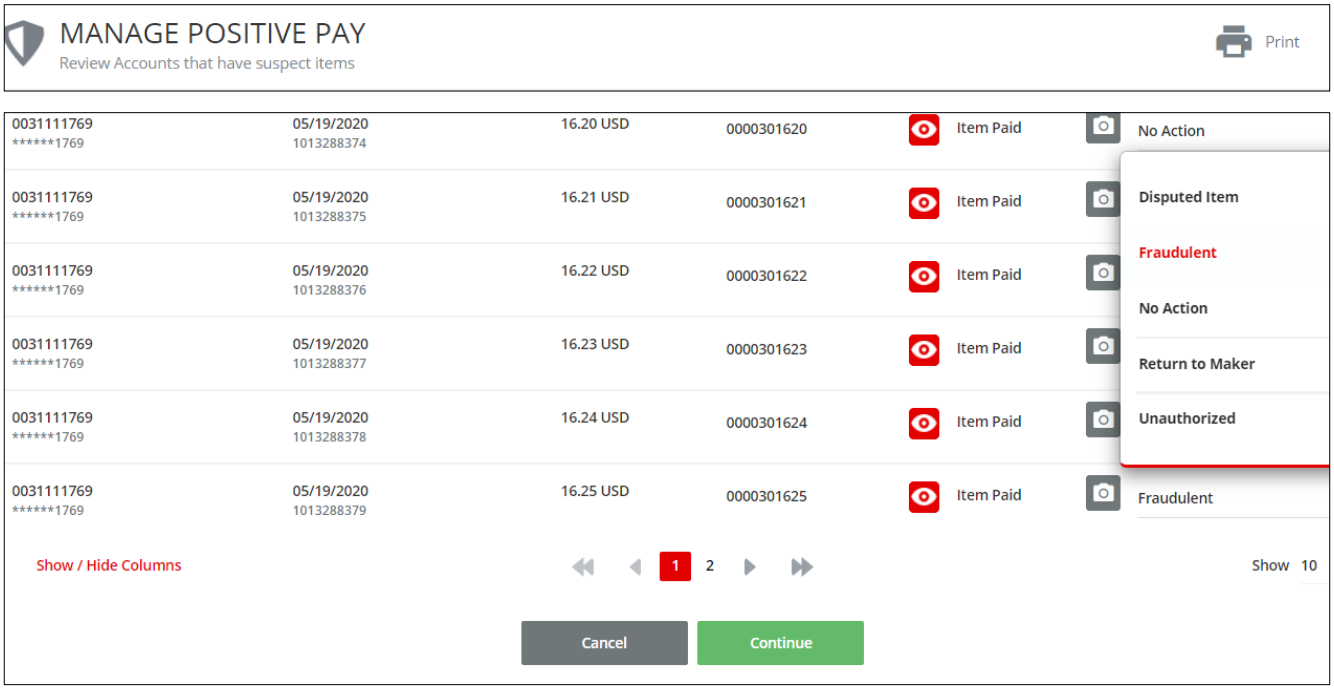


Figure 8-13: Opening a list of paid items

The Suspect Items – Reverse Positive Pay page lists items from the selected account. By default, the page lists items from today's date. You can select a different date or range of dates in the Search box.

Column descriptions

1. **Serial Number/Reference ID** – The check number and internal reference ID number of the suspect item. Clicking the Serial Number link displays the View Suspect Item page, which provides details on that item.
2. **Presentment Date** – The date the item was presented for payment.
3. **Amount** – The amount of the item as presented.
4. **Image** – If an image of the item is available, the View Image link appears. Clicking on the link opens an overlay with a read-only image of the item.
5. **Status** – Reverse positive pay items are listed with a status of Item Paid.
6. **Return Reason** – Select one of the options from the Set All list to apply the decision to all items in the column. To change the decision for any single item, open the list on that item's line and select the decision option.

Decision example

In this example, a suspect item was determined to be fraudulent. So the reviewer selects Fraudulent in the Return Reason field and clicks Continue.

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Figure 8-14: Selecting a decision on an item

The reviewer then verifies the decision on the preview page and clicks Submit.

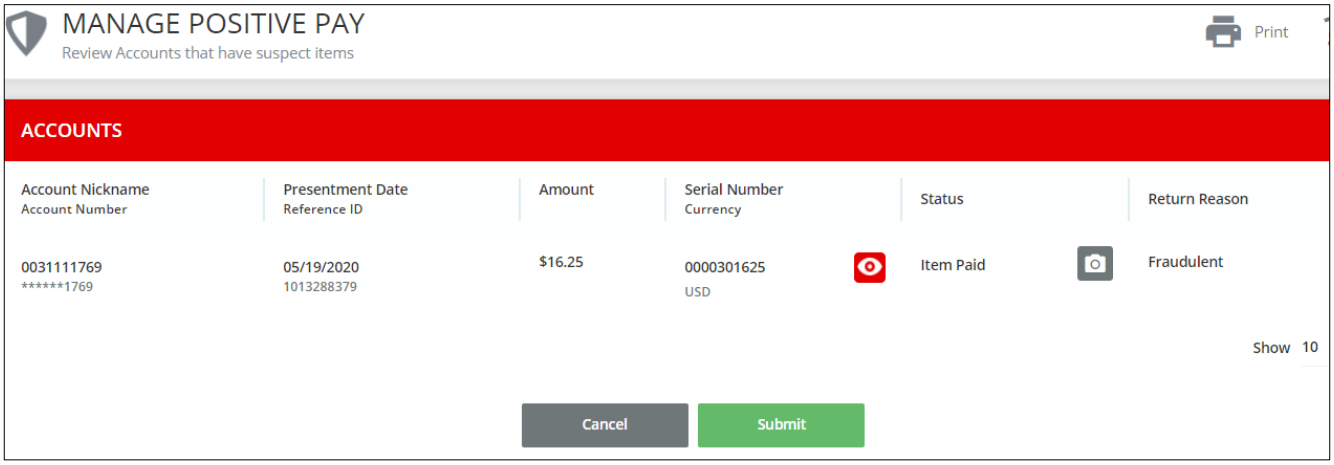

Figure 8-15: Previewing the decision

A message confirms the successful submission of the decision. The number of items needing review for that account updates was 15 and the account now shows one item to return.

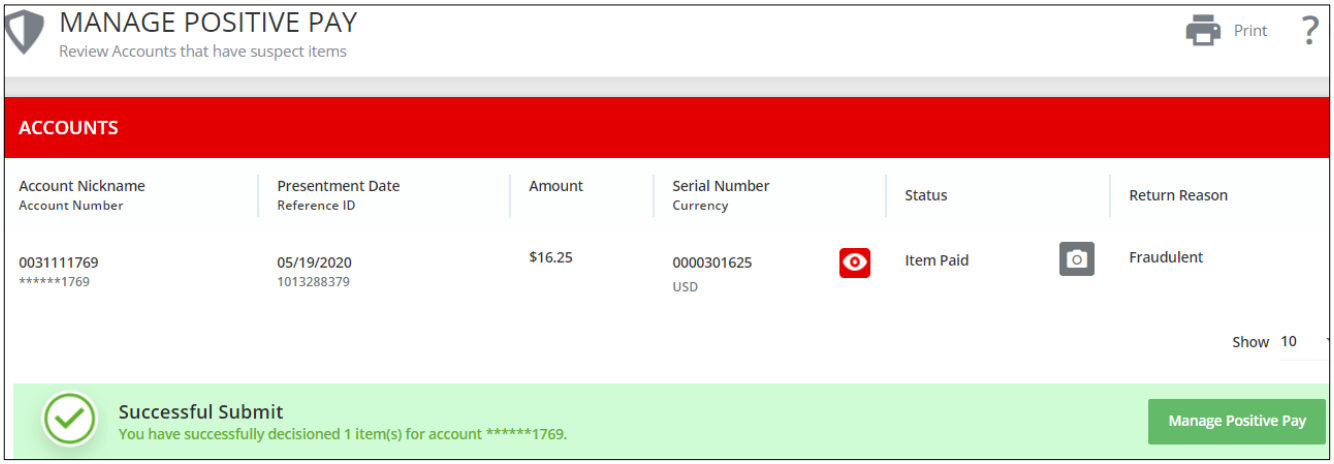

Figure 8-16: Item decision successfully submitted

The total number of suspects were 15 earlier, now the items needing reviewing are 14 since 1 has been returned.

Figure 8-17: Item decision successfully updated

Creating single or multiple issues or voids

Santander Treasury Link provides a manual method of loading issue and void instructions as an alternative to a bulk, automated load method, such as the File Upload function. The manual method is ideal if the volume of issues is relatively low or if there is a need to create an individual issue apart from your normal bulk load process.

Single issue or void

To create a single issue or void, click Single Issue under Create in the Fraud Control menu.

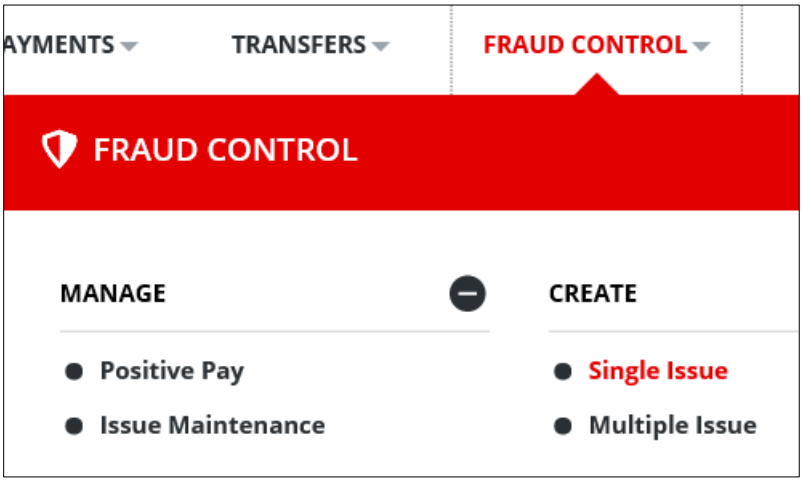

Figure 8-18: Creating a single issue

On this 'Create Issue or Void Instruction' screen, click on 'Create Issue';

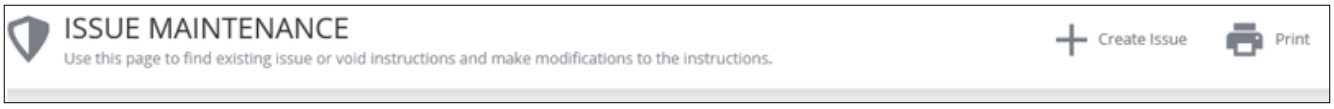

Figure 8-19: Create issue option

On the ‘Create Issue or Void Instruction’ page, complete all the required (*) fields and click ‘Continue’.

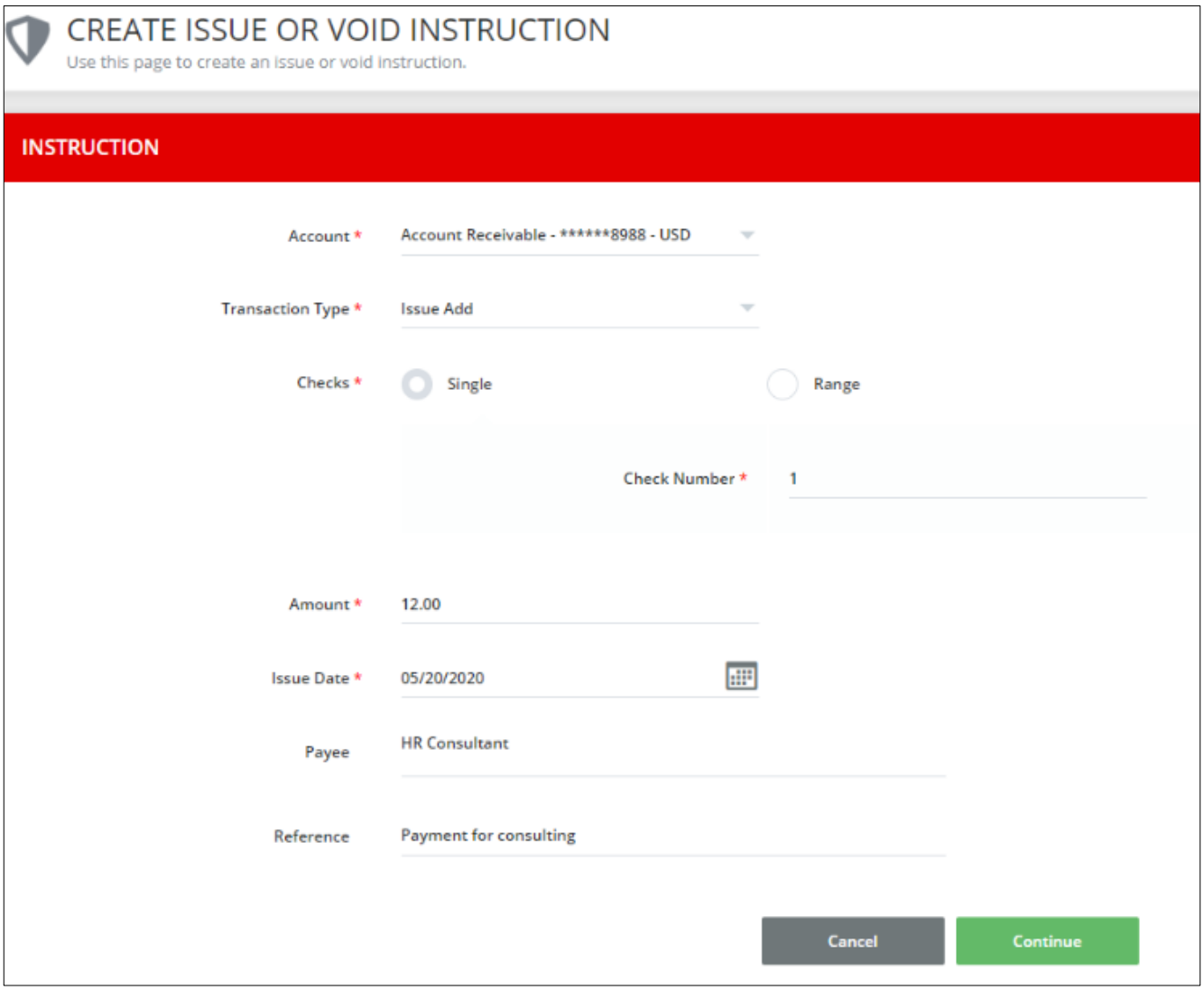

Figure 8-20: Creating an issue

In the ‘Create Issue or Void Instruction’ page, user needs to select the ‘Issue Type’ from the drop down; Issue Add, Issue Delete, Void Add and Void Delete.

If issue is being created for a single check then the amount for the same needs to be entered. If the check range option is selected, then additional field for ‘Check From & To’ will need to be updated and the amount field will be disabled.

In the below example we are creating ‘Issue Add’-Transaction type.

Clicking on ‘Single Issue’ option in the ‘Create’ Column under the ‘Frauds Control’ menu will open the following screen.

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Update the requisite fields and click on ‘Continue’.

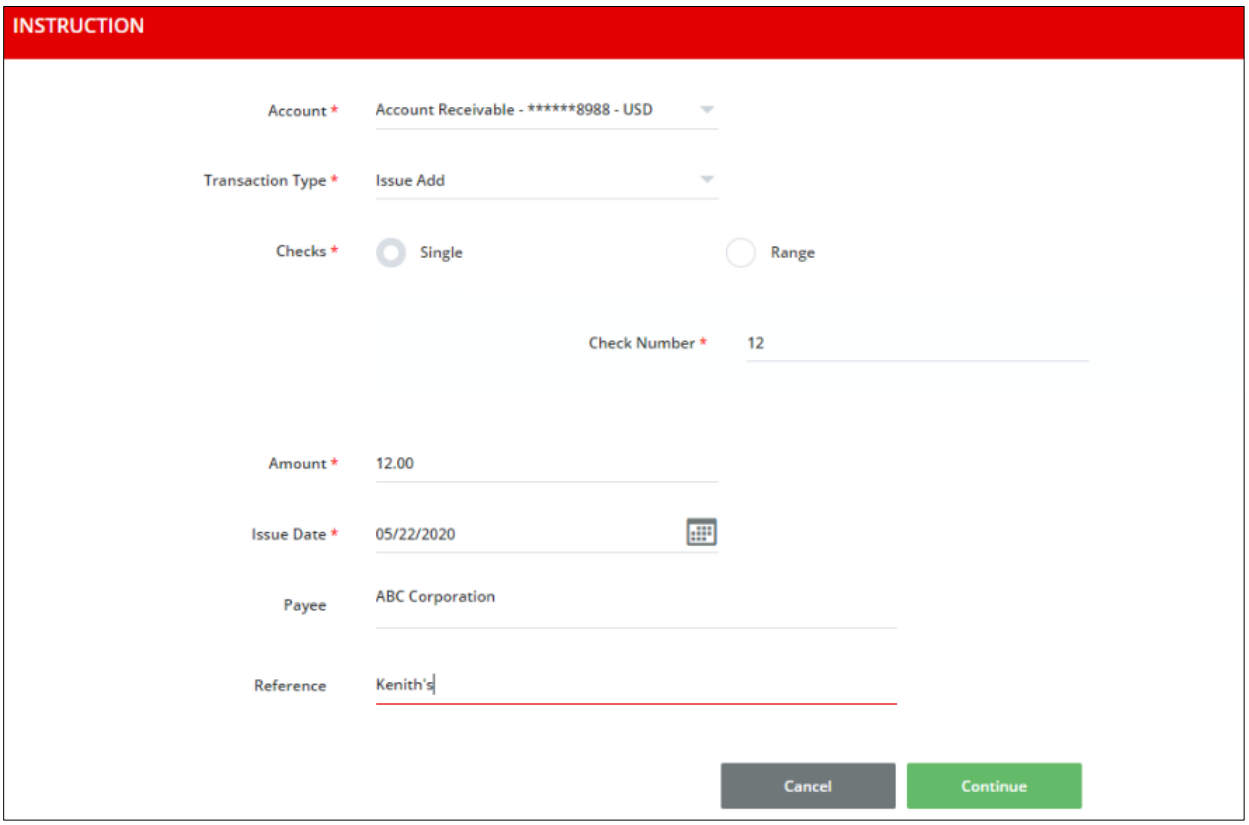

Figure 8-21: Updating the issue details

Clicking on ‘Continue’ will open the ‘Preview Create Issue or Void Instruction’ page as shown under:

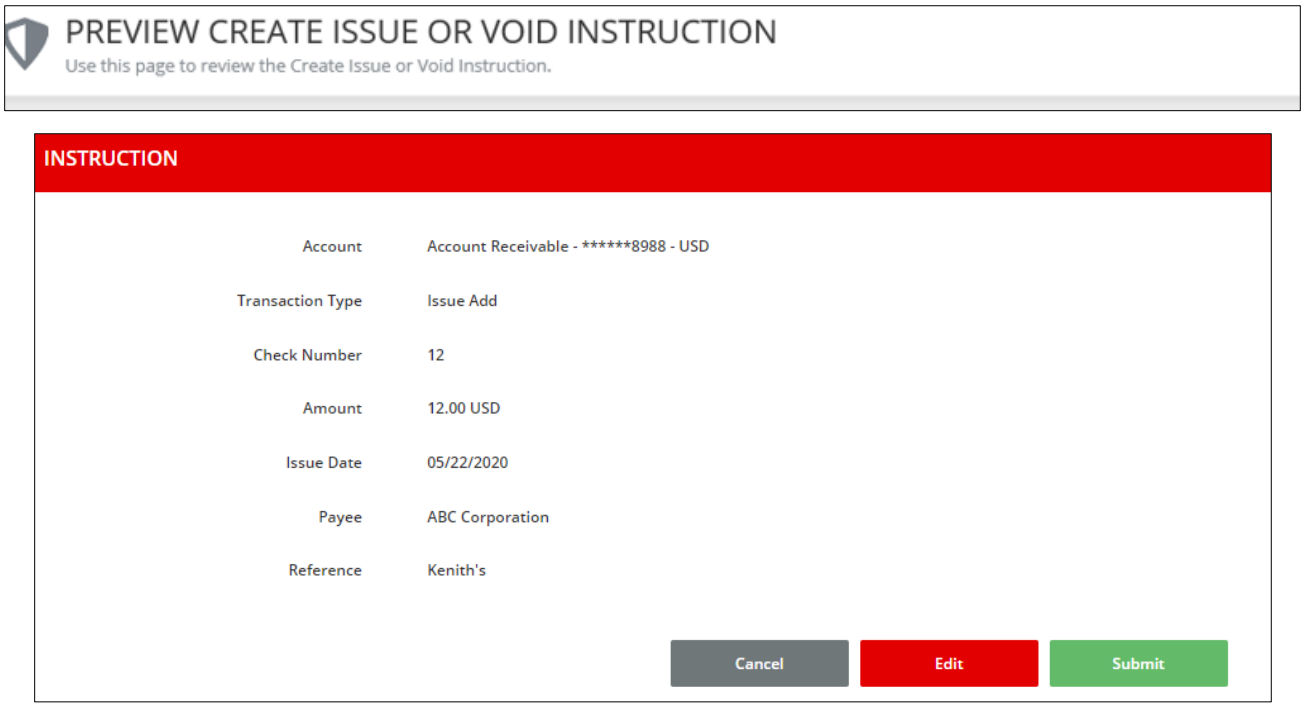

Figure 8-22: Previewing the issue details

On the 'Preview Create Issue or Void Instruction' page, review the details. Click on 'Edit' if any changes are required, if not, click on 'Submit'.

A message on the Issue Maintenance page will confirm successful submission of the issue or void instruction.

Figure 8-23: Issue successfully submitted

The newly created issue will reflect on the 'Issue Maintenance' page, as shown below.

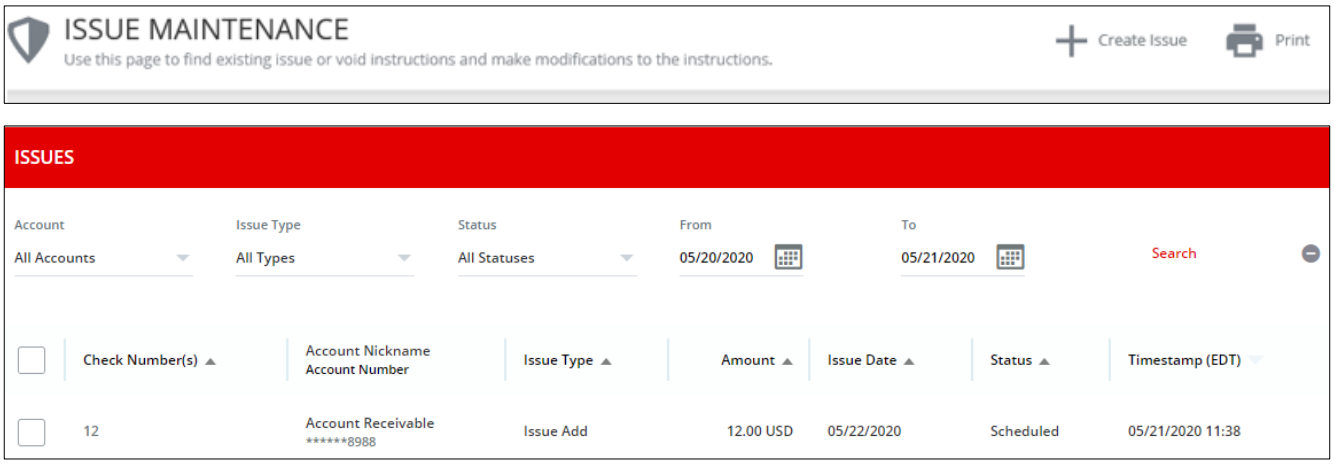

Figure 8-24: Issue updated on the Issue Maintenance page

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Multiple issues or voids

To create multiple issues or voids, click 'Multiple Issues' under 'Create' column in the 'Fraud Control' menu.

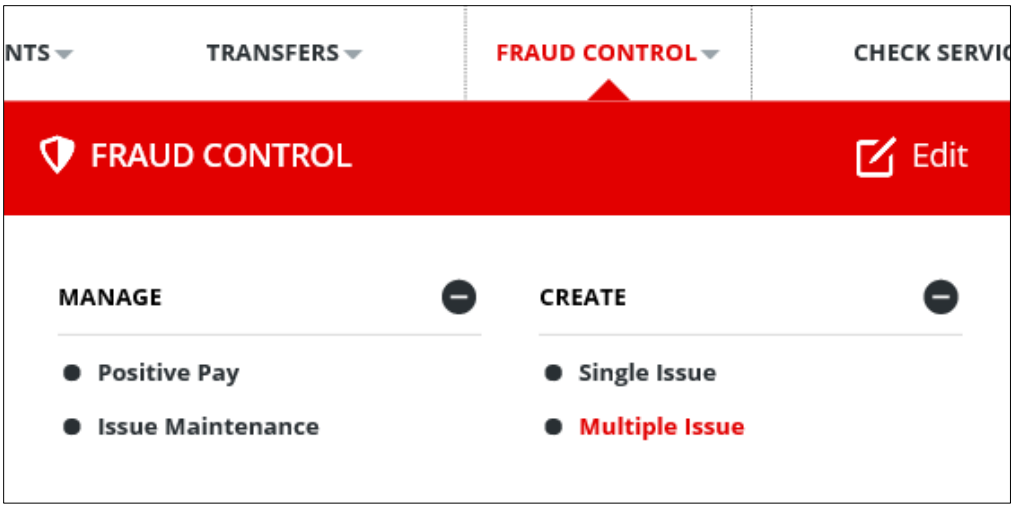

Figure 8-25: Creating multiple issues

On the 'Create Multiple Issue or Void Instructions' page, complete all the required (*) fields and click 'Submit Request'.

Note that a user can add either single checks or one or more ranges of consecutively numbered checks. To add another set of fields, click the plus sign (+) against the 'Transaction' field. A user can add up to 10 sets of fields. To delete a set of fields, click the red sign (**X**) to the right of the fields set.

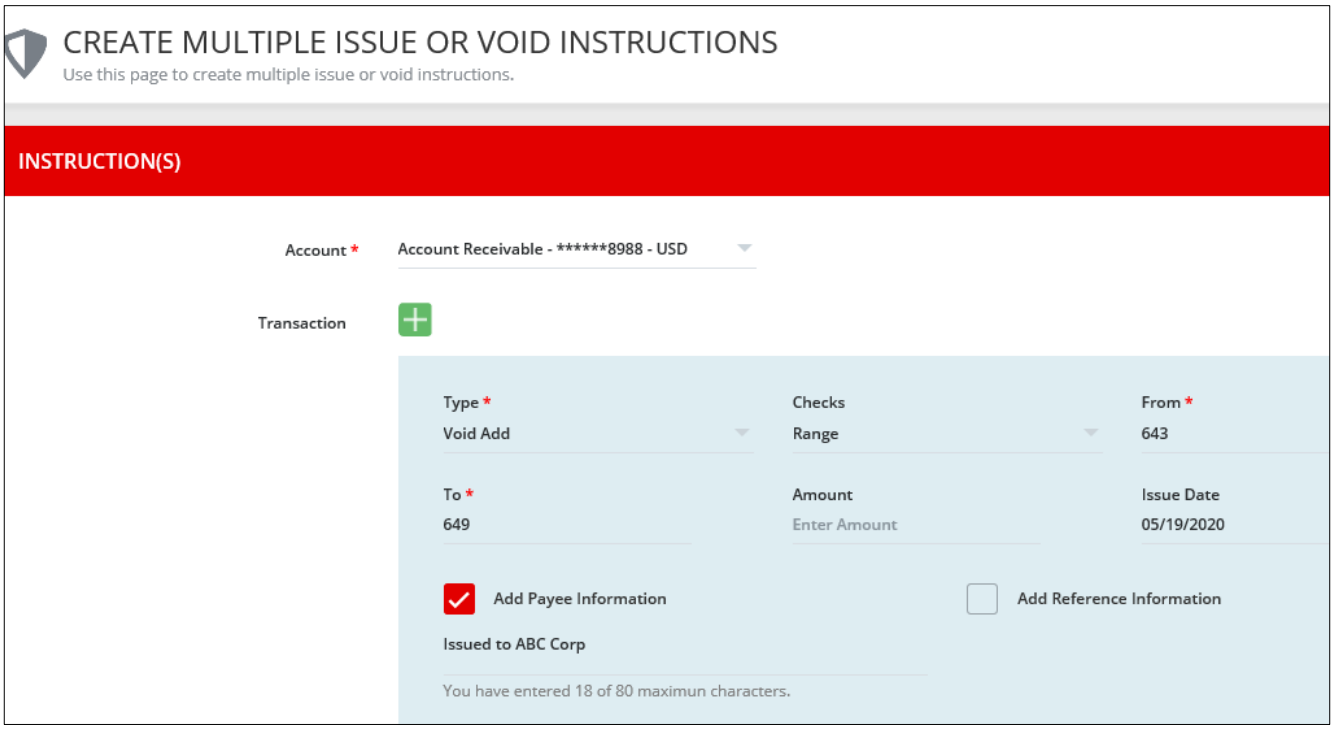

Figure 8-26: Creating void instructions for a range of checks and a single check

If you wish to add another set of information; click on (+) sign to add another row;

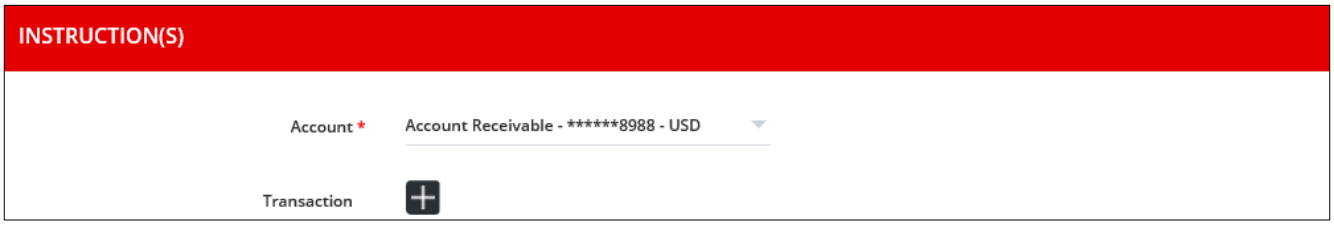

Figure 8-27: Adding another row to update second set of information

Clicking on the (+) sign will add an empty set of fields, above the existing record.

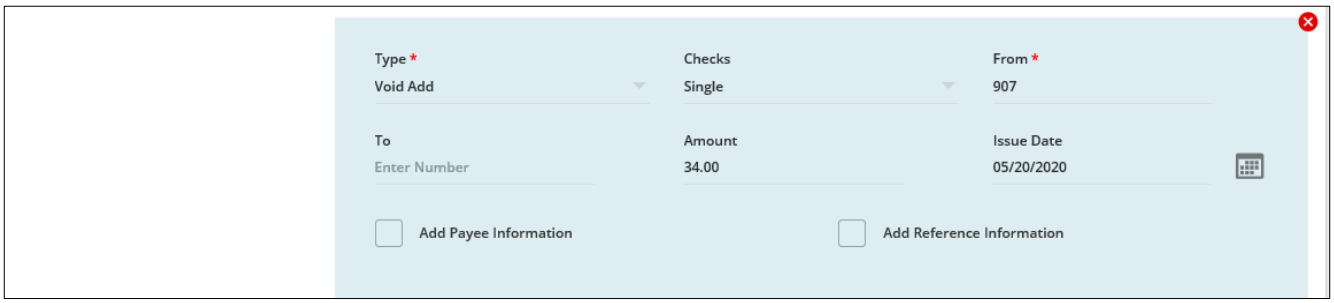

Figure 8-28: New row for updating second set of information

On updating all the information, click on 'Continue'

The 'Preview Create multiple Issue or Void Instruction(s)' page will open. Click on 'Edit' if any changes are required, if not, click on 'Submit'.

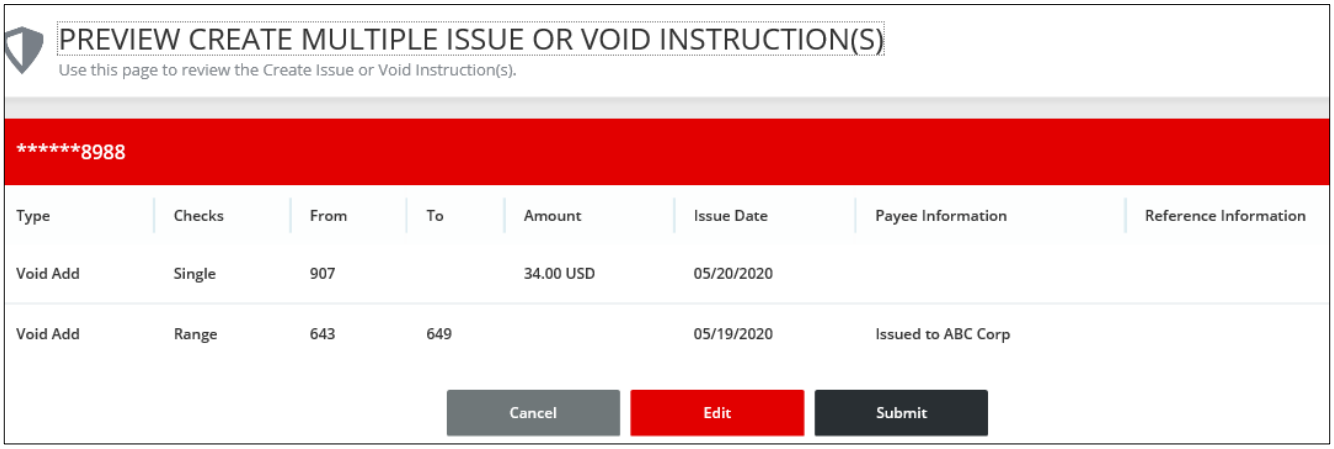

Figure 8-29: Preview page for multiple issue

A message on the 'Issue Maintenance' page will confirm successful submission of the issue or void instruction.

Figure 8-30: Multiple issues successfully submitted

The newly create multiple issues will reflect on the 'Issue Maintenance' page as shown under:

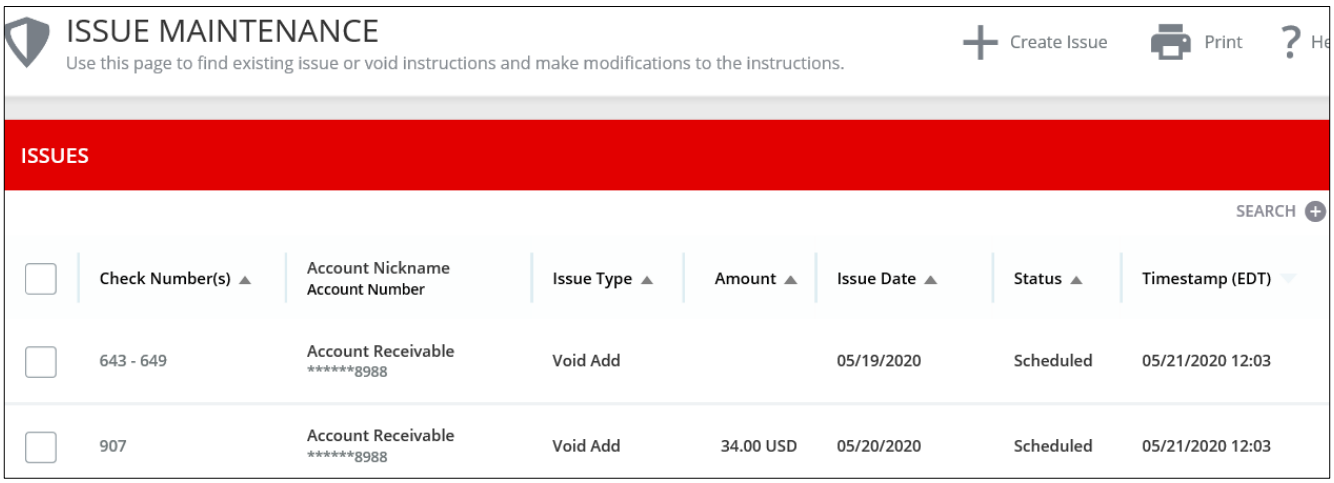

Figure 8-31: Multiple issues updated on Issue Maintenance page

A message on the Issue Maintenance page will confirm successful submission of the issue or void instructions.

Section 9: Check Services

This section of the Santander Treasury Link training/reference guide covers Check Services, which includes functions for:

- Managing single and multiple stop payments
- Creating and canceling single and multiple stop payments
- Check inquiry based on check number, amount, or status
- Image search
- Image activity
- Check services reports

Managing stop payments

To manage stop payments, click 'Stop Payments' in the 'Manage' column under the 'Check Services' menu.

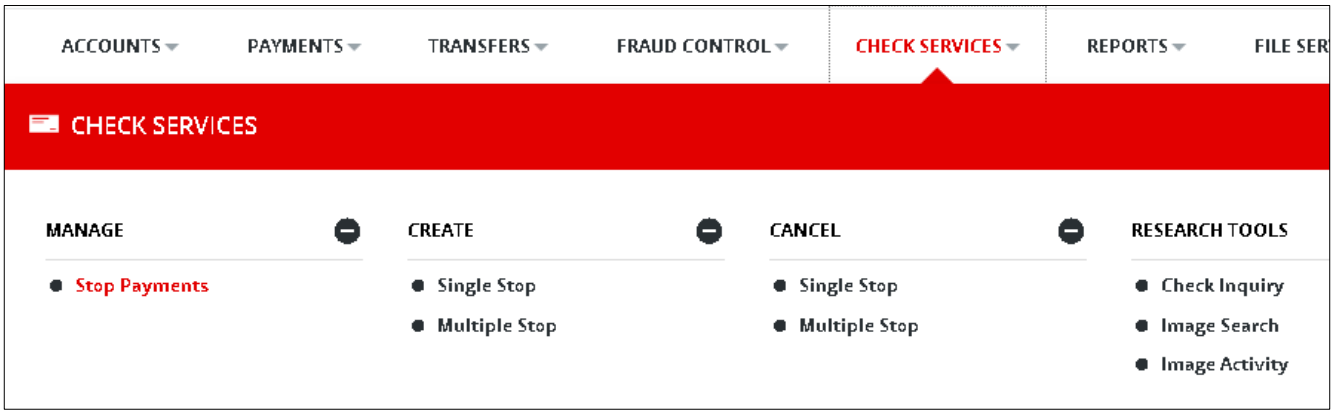

Figure 9-1: Opening Stop Payments

The Manage Stop Payments page will display a list of stop payment actions that have been initiated for various checks. From this page, the user can view and cancel stop payment requests.

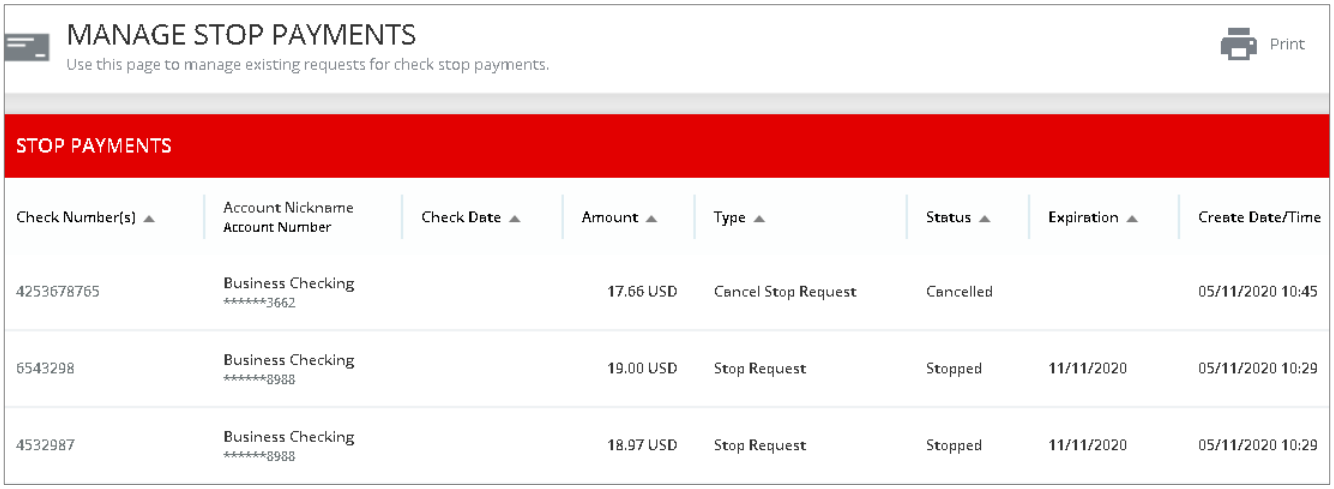

Figure 9-2: Manage Stop Payments page

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The ‘Type’ column identifies whether an action is a stop payment request (Stop Request) or a cancellation of a stop payment request (Cancel Stop Request).

In the ‘Status’ column, “Stopped” indicates that payment has been stopped and “Cancelled” indicates that the stop payment order has been cancelled, allowing payment to proceed.

The ‘Expiration’ column shows a date when each stop payment request will expire. By default, the expiration date is six months from the date the request was made.

To view a stop payment request, click on the check number under the ‘Check Number(s)’ column.

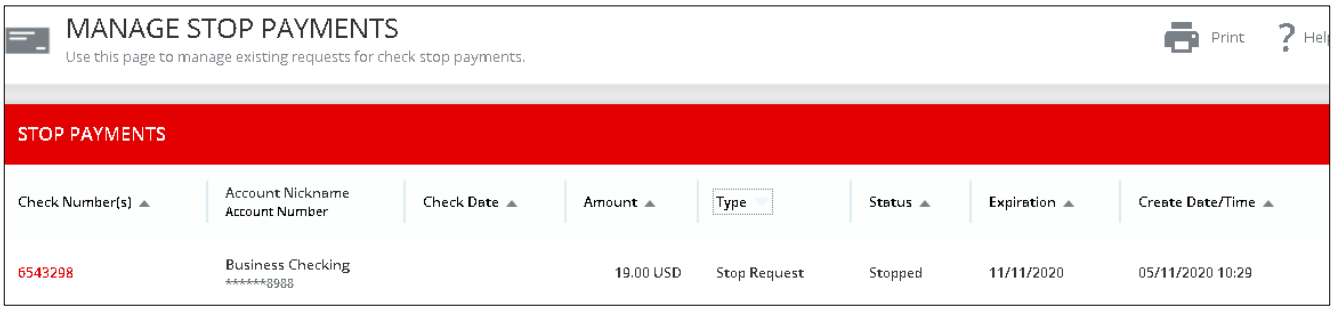

Figure 9-3: Opening a stop payment request

The ‘View Stop Payment Request’ page shows details of the request. Clicking the ‘Cancel’ button will take the user back to the ‘Manage Stop Payments’ page. Clicking the ‘Cancel Stop Request’ button will cancel the stop payment request.

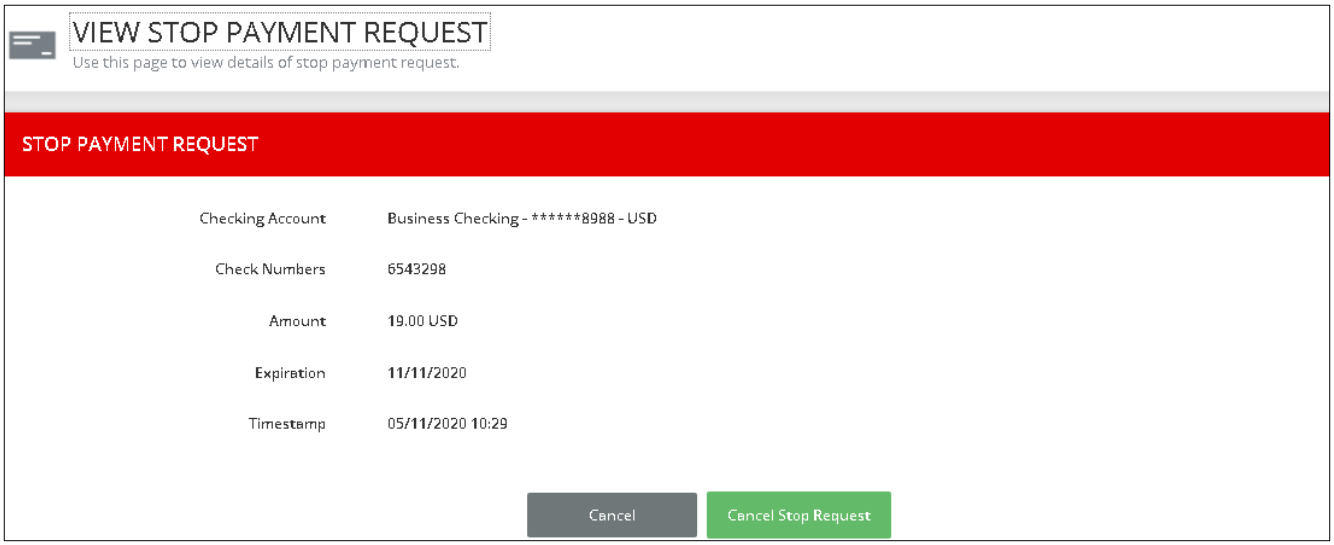

Figure 9-4: Canceling a stop payment request

A message on the ‘View Stop Payment Request’ page will confirm that the user has successfully cancelled the request.

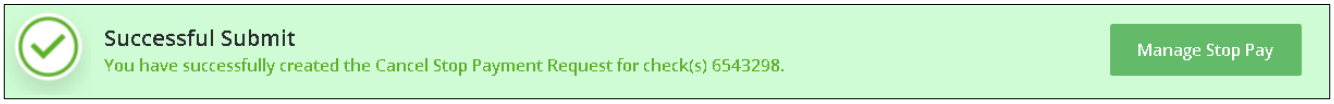

Figure 9-5: Stop payment request successfully cancelled

Clicking on the 'Manage Stop Pay' button will take the user back to the page which will reflect the check number will appear on the page with a status of cancelled, as shown under:

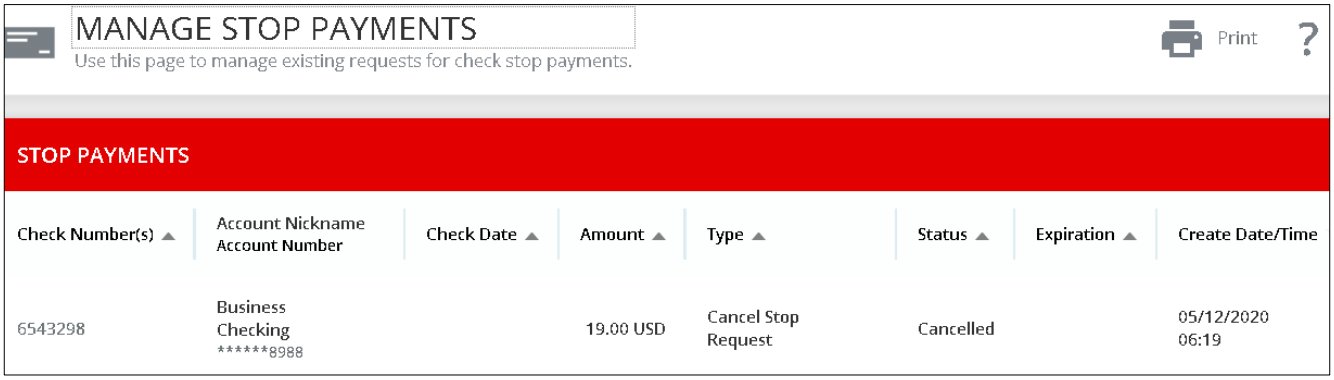

Figure 9-6: Stop payment Cancelled reflecting on the Manage Stop Payments page

Creating stop payment requests

Santander Treasury Link offers two ways to create stop payment requests:

- The Create Stop Payment page allows you to request stop payment for either a single check or a range of sequentially numbered checks.
- The Create Multiple Stop Payments page allows you to request stop payment for either multiple checks with different non-sequential numbers or multiple ranges of sequentially numbered checks, or a combination of both.

In either case, all checks in the request must pertain to a single account.

Note: This process is only a request. Sometime -related conditions must be met before a stop payment request can be processed.

Single stop payment request

To create a single stop payment request, click 'Single Stop' in the Create column, under the Check Services menu.

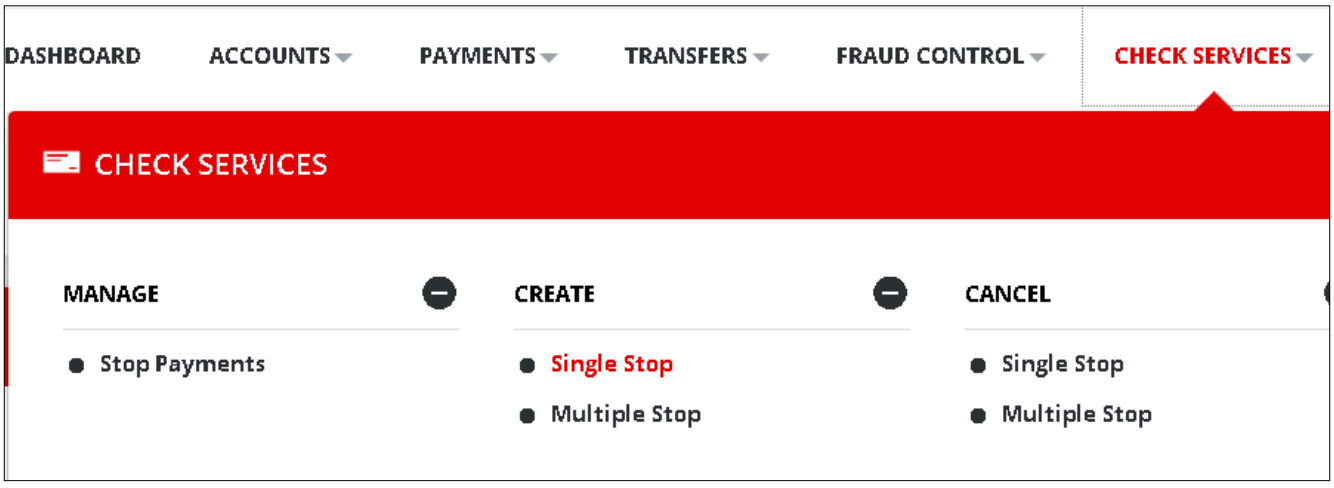

Figure 9-7: Opening Create Stop Payment

On the 'Create Single Stop Payment' page, update the mandatory fields marked with (*) i.e. the account, under 'Stop Type' (single / range i.e. from & to check numbers) enter the check number, 'Date Written' and the amount.

User will also have to select a reason for stop payment from the drop-down list (as shown below).

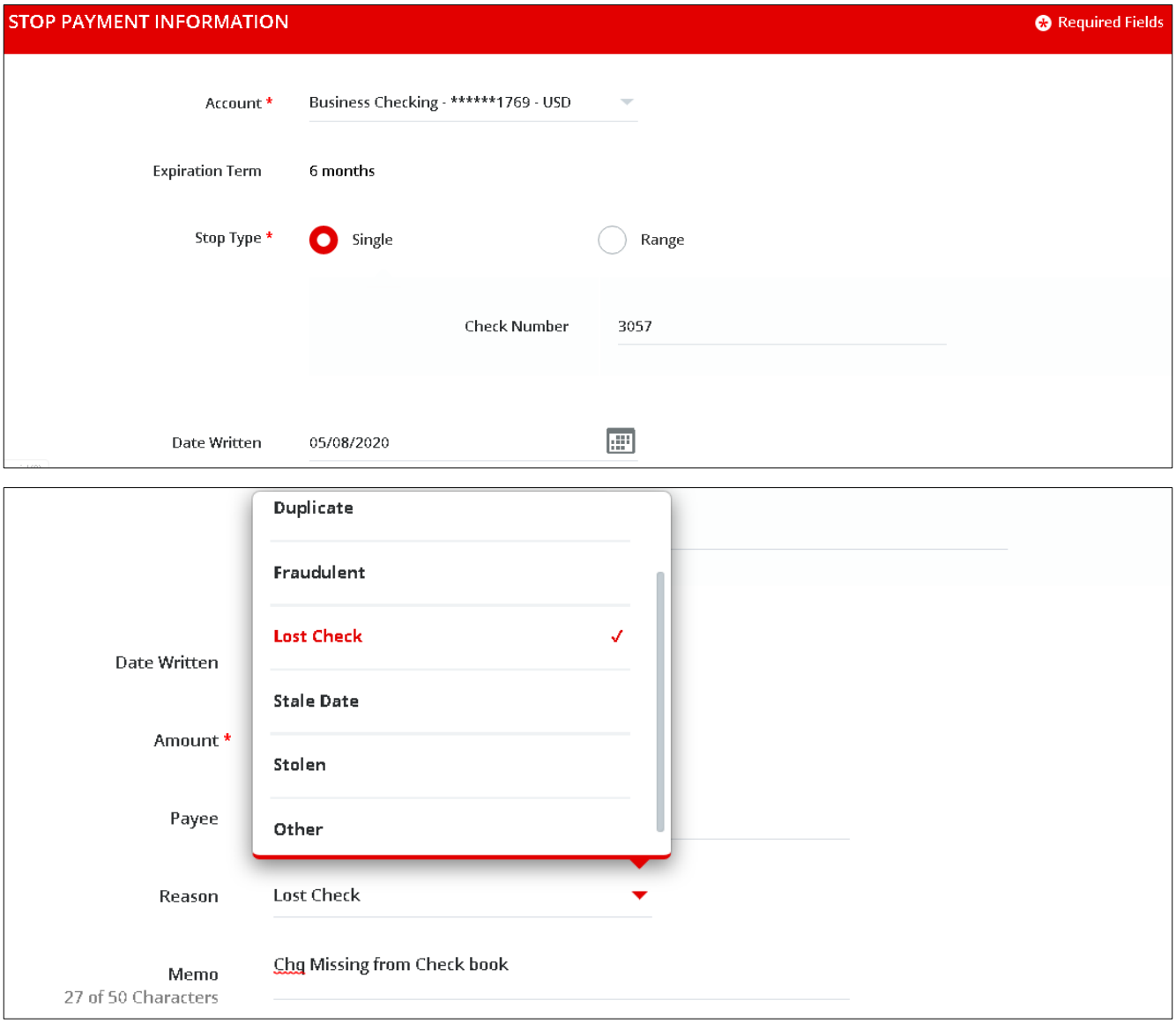

Figure 9-8: Creating a stop payment request for a single check

If the user wishes, they can include the date of the check, the payee and a memo. Click Continue to proceed

Figure 9-9: Creating a stop payment request for a single check

Review the information on the 'Preview Stop Payment' page.

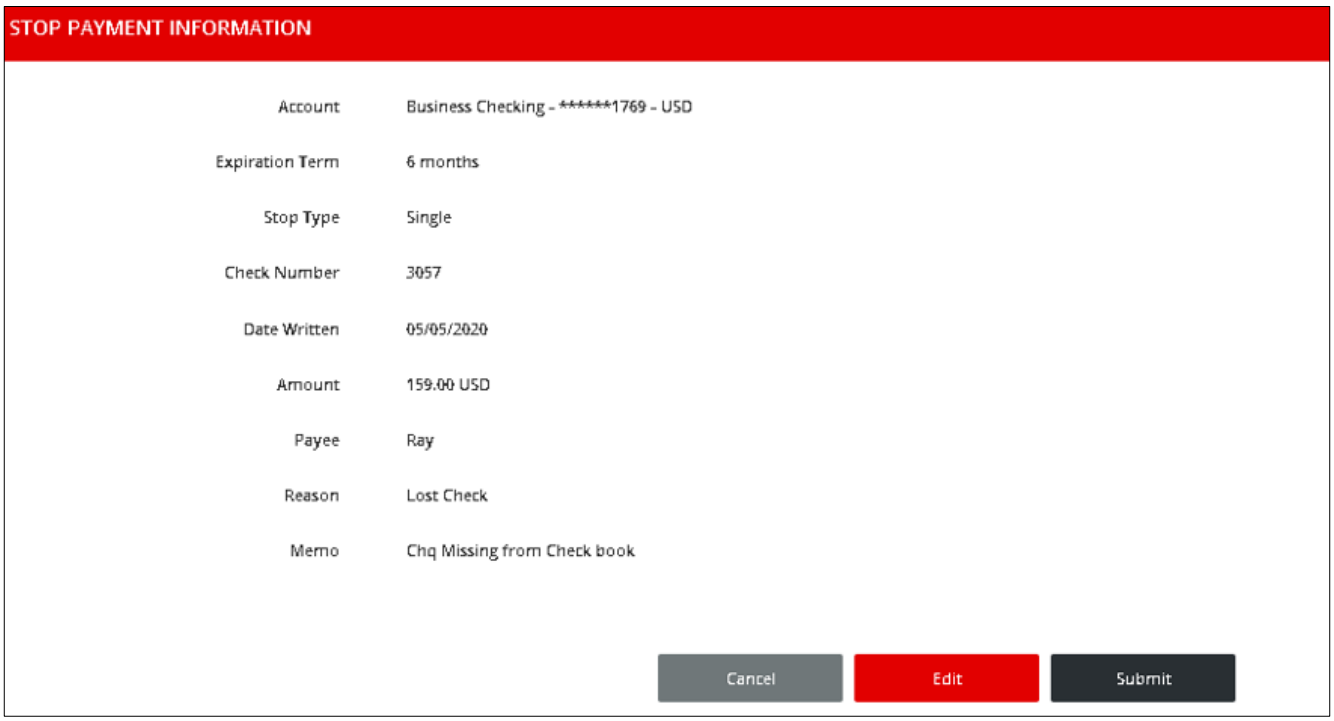

Figure 9-10: Submitting the stop payment request

Click on 'Edit' if any changes are required or click on 'Submit' to process the stop payment request.

Figure 9-11: Successful submit of Stop payment request

The screen will display a successful submit message as shown above. User can go back to the 'Manage Stop Payments' page by clicking on the button 'Manage Stop Pay'. Alternately user can create another stop payment request by clicking on 'Create Another'.

The stop payment request will be reflected on the 'Manage Stop Payments' page as shown under:

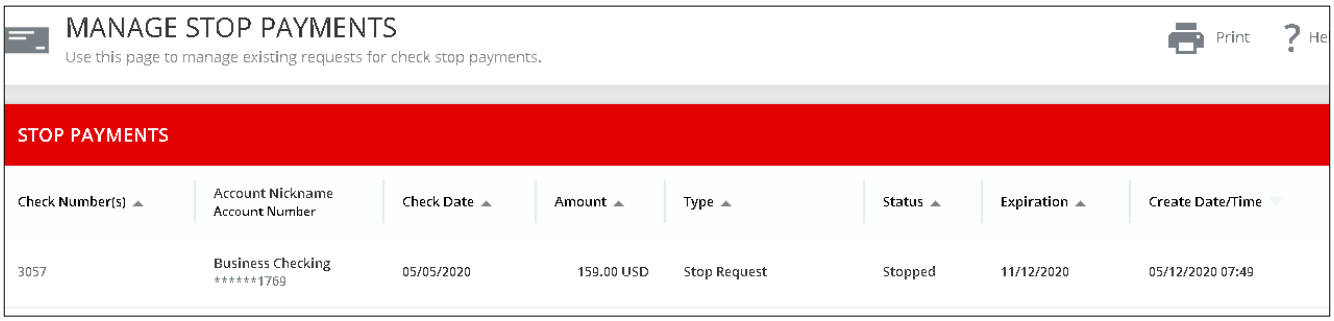

Figure 9-12: Single stop payment request reflecting in the 'Manage Stop Payments' page

Multiple stop payment request

To create a multiple stop payment request, click on 'Multiple Stop' in the 'Create' column under the 'Check Services' menu.

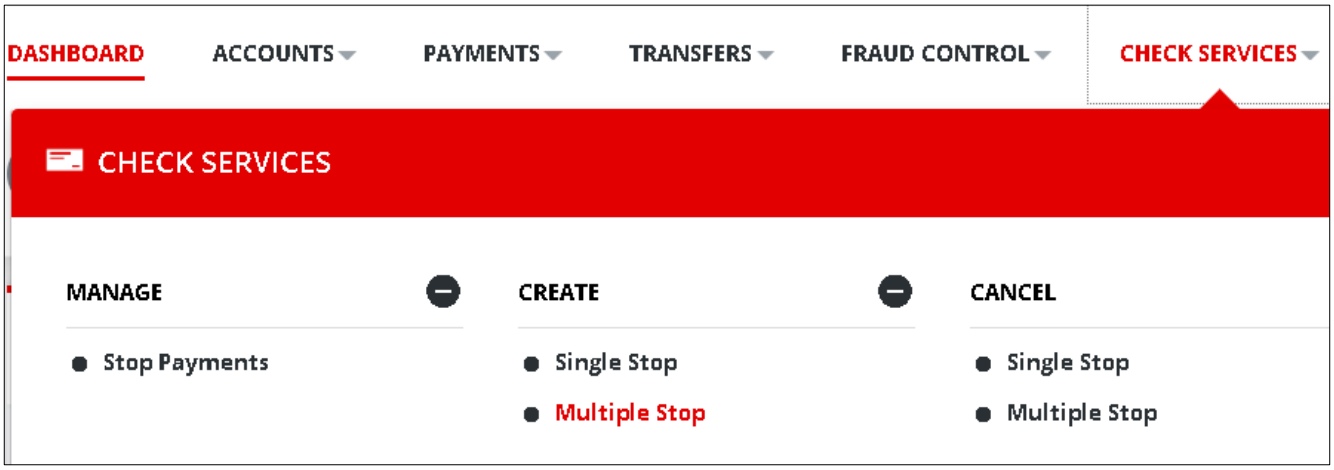

Figure 9-13: Opening Create Multiple Stop Payments

On the Create Multiple Stop Payments page, select the account.

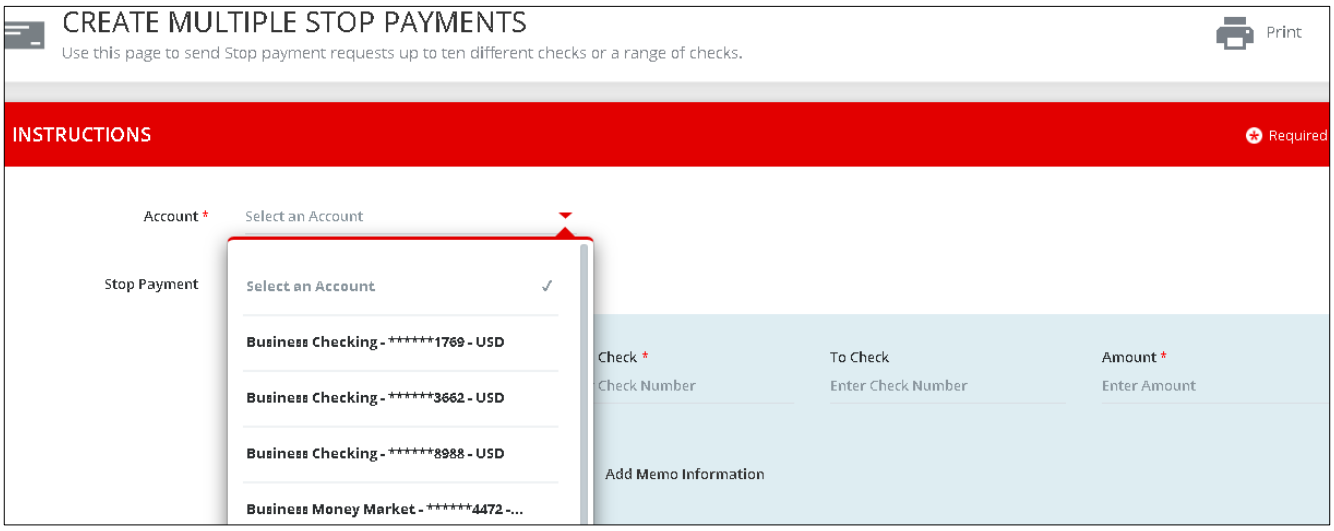

Figure 9-14: Selecting the account for multiple stop payments

On this page a user may request stop payment for either multiple checks with different non-sequential numbers or multiple ranges of sequentially numbered checks or a combination of both.

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Multiple single checks

For multiple checks with non-sequential numbers, select Single Check in the Type box.

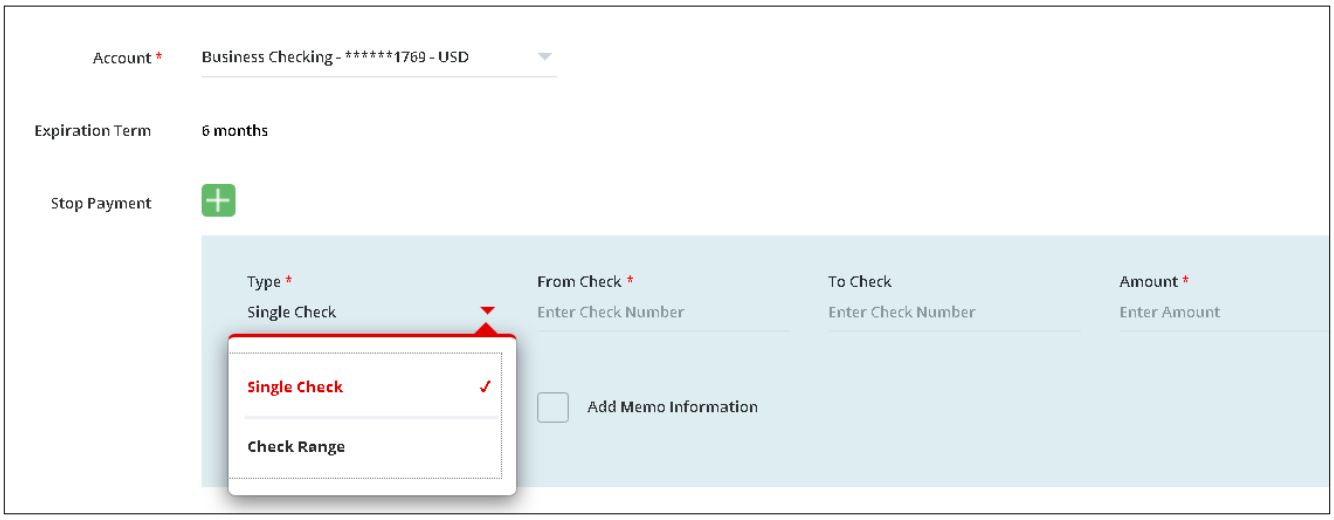

Figure 9-15: Selecting Single Check type

Enter the check number in the 'From Check' field and the amount of the check in the 'Amount' field. Then select the appropriate reason from the drop-down list in the 'Reason' field.

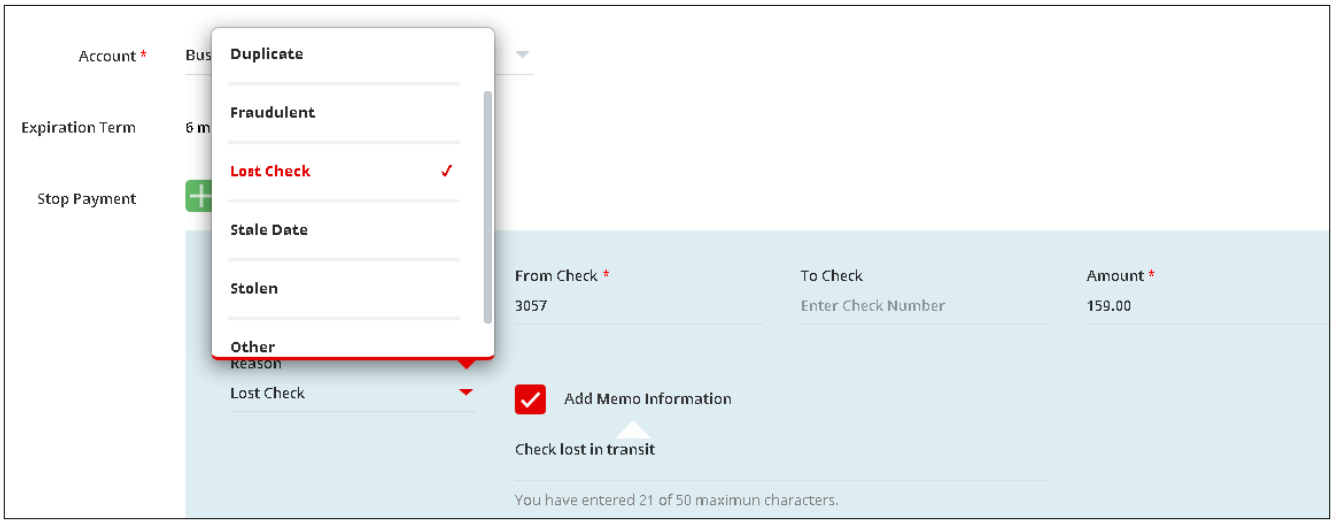

Figure 9-16: Entering the check information

If a user needs to add another check, click on icon next to the 'Stop Payment' field. Clicking on the sign will add another section for entering the new check details, as shown below.

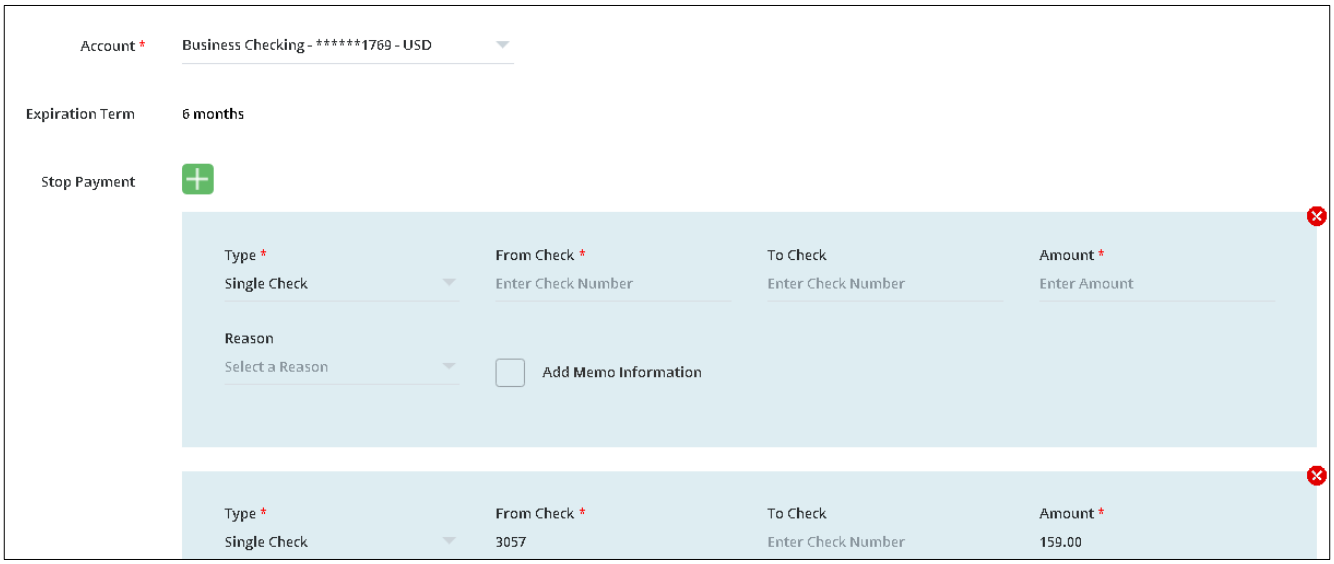

Figure 9-17: Adding a new section for updating additional check details

Repeat the steps given above for all entering the check details in the new section

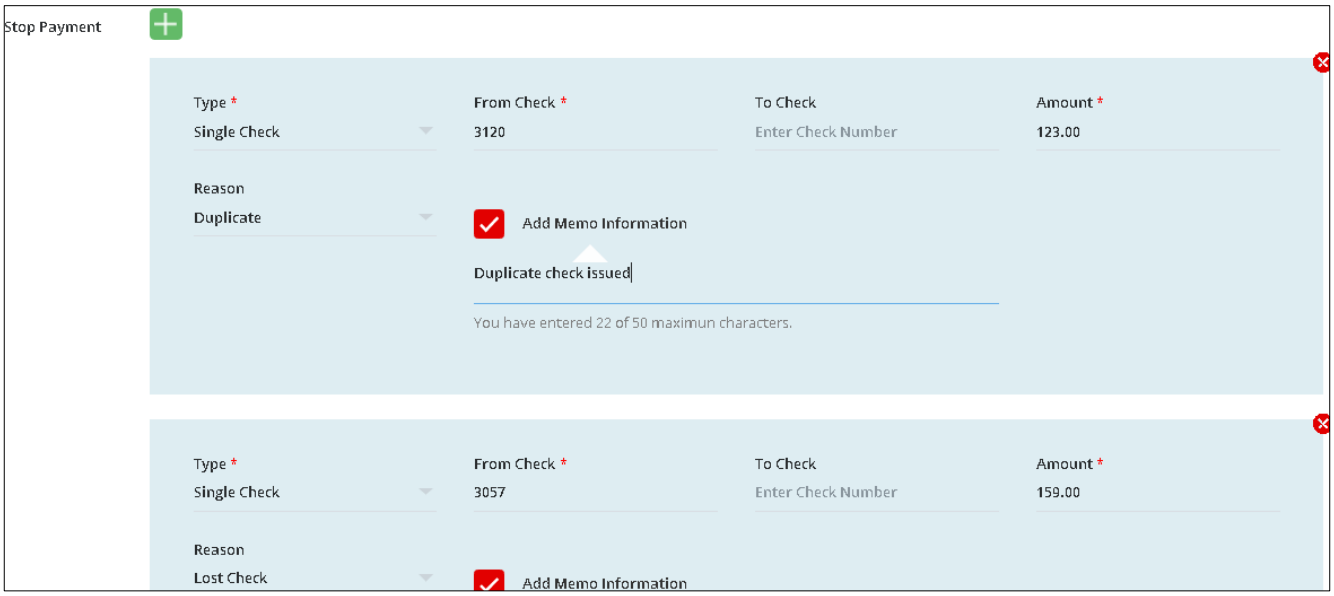

Figure 9-18: Updating details for the additional check

For each check, user can add a memo by checking the “Add Memo Information” box.

A field will open where the user can type a memo up to 50 characters.

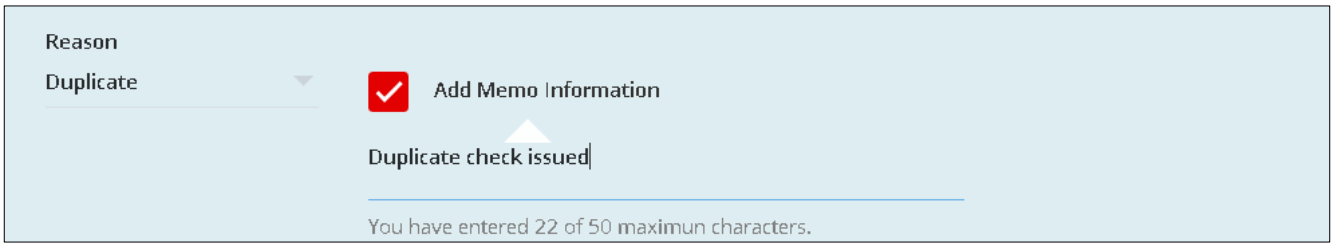

Figure 9-19: Adding memo information

Clicking on the white cross ( ) on the right-hand side of each section will allow the user to delete that section / check details.

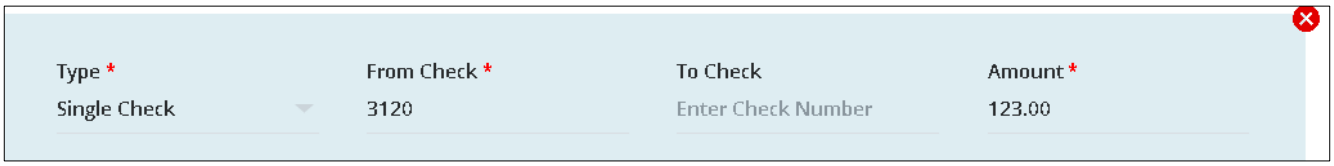

Figure 9-20: Removing a set of fields

A user can enter up to ten individual checks.

On updating the required check details, click 'Continue'.

Clicking on continue will open a 'Preview Stop Payment' page as shown under:

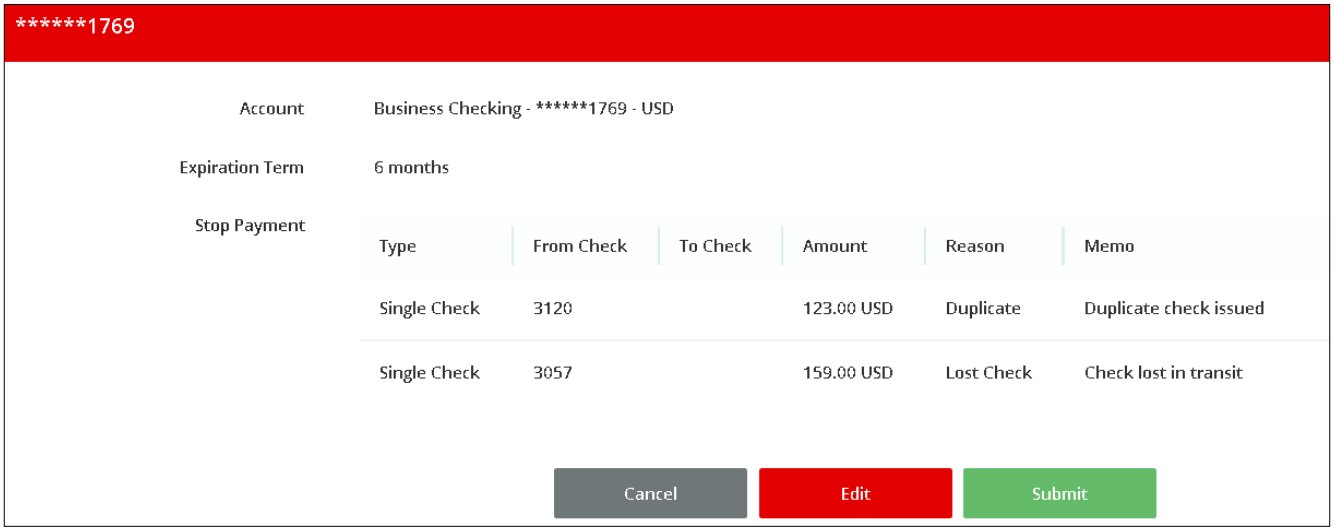

Figure 9-21: Preview Stop payment page

User can review the details, in case of any changes click on 'Edit' and make the necessary changes, if not click on 'Submit' to process the stop payment request.

The system will generate the following message to confirm successful processing.

Figure 9-22: Successful Submit of the multiple stop payment request

User can go back to the 'Manage Stop Pay' page by clicking on the button. Alternately user can create another stop payment request by clicking on 'Create Another'

Range of sequentially numbered checks

For a range of sequentially numbered checks, select 'Check Range' from the 'Type' drop down menu.

User will have to fill the mandatory field marked with (*) i.e. 'Account', 'Type (Single / Check Range)' and the 'From & To Check' details.

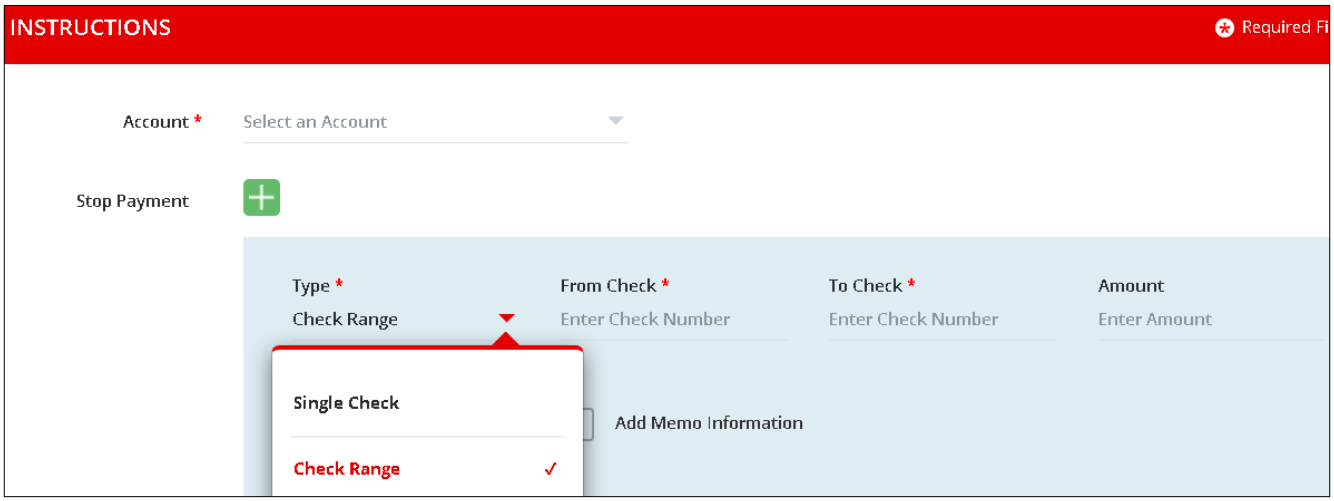

Figure 9-23: Selecting Stop Payment type

Select a reason from the list in the 'Reason' field. In addition, user can also add in any memo information after selecting the check box. A maximum of 50 characters can be entered in the 'Memo Information' field.

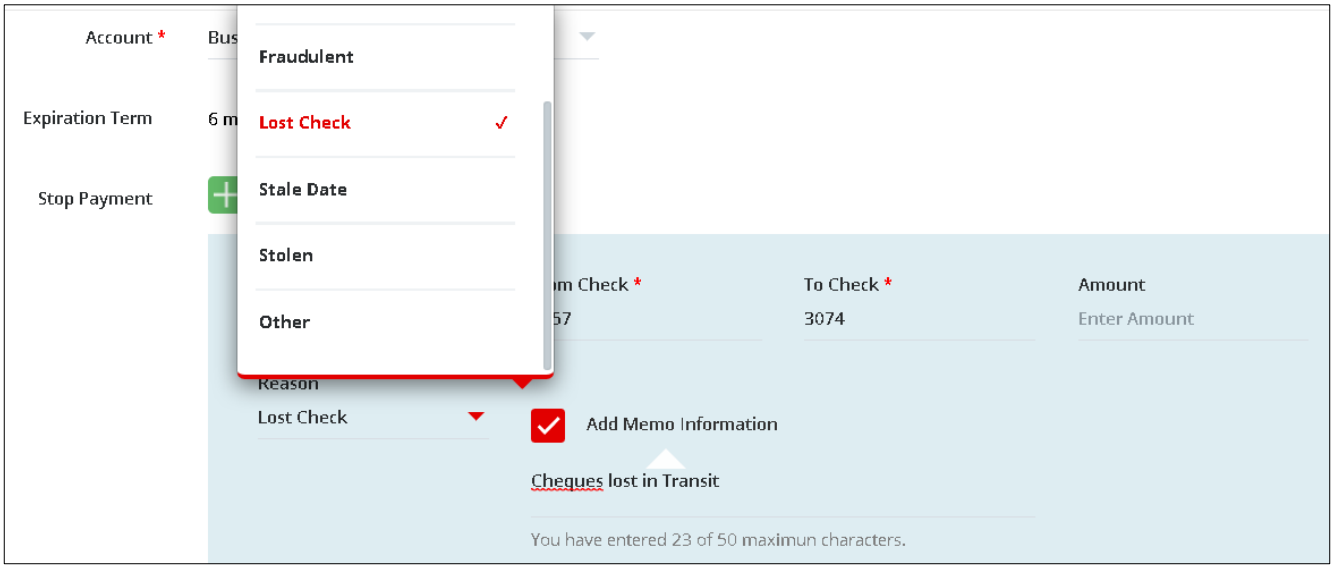

Figure 9-24: Entering the check range information and selecting a reason

> *Note:* Because you are entering a range of checks, the Amount field is grayed, indicating that you cannot enter a value there. Also, the reason you select should apply to all checks in the range.

If a user needs to add another check, click on icon next to the 'Stop Payment' field. Clicking on the sign will add a section for entering the new check details, as shown below.

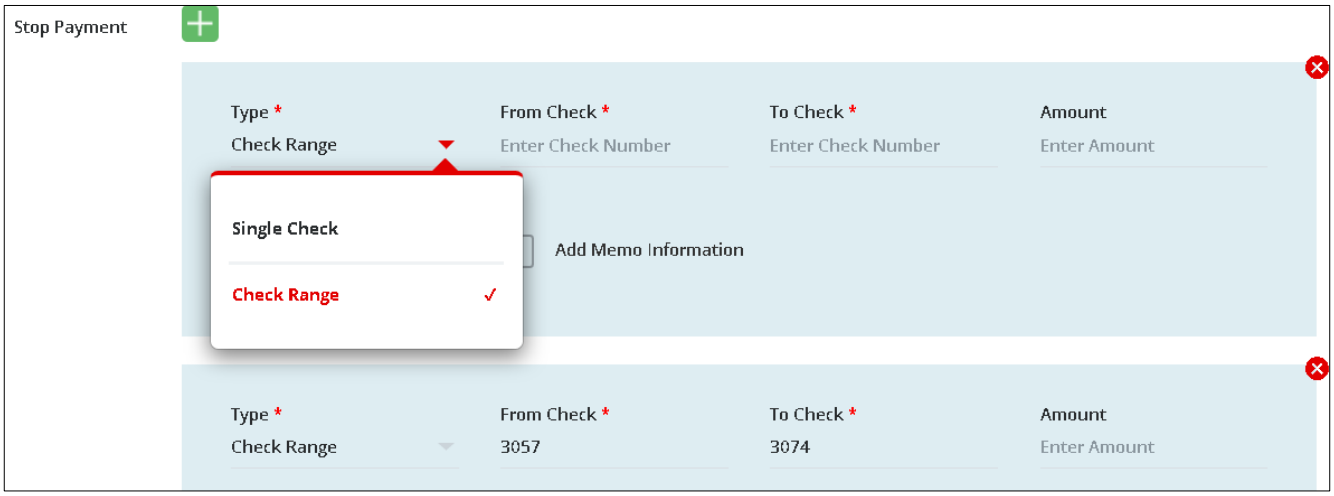

Figure 9-25: Adding a new section for updating additional check details

Clicking on the white cross ( ) on the right-hand side of each section will allow the user to delete that section / check-range details.

User will update all the required fields in the new section (as described above).

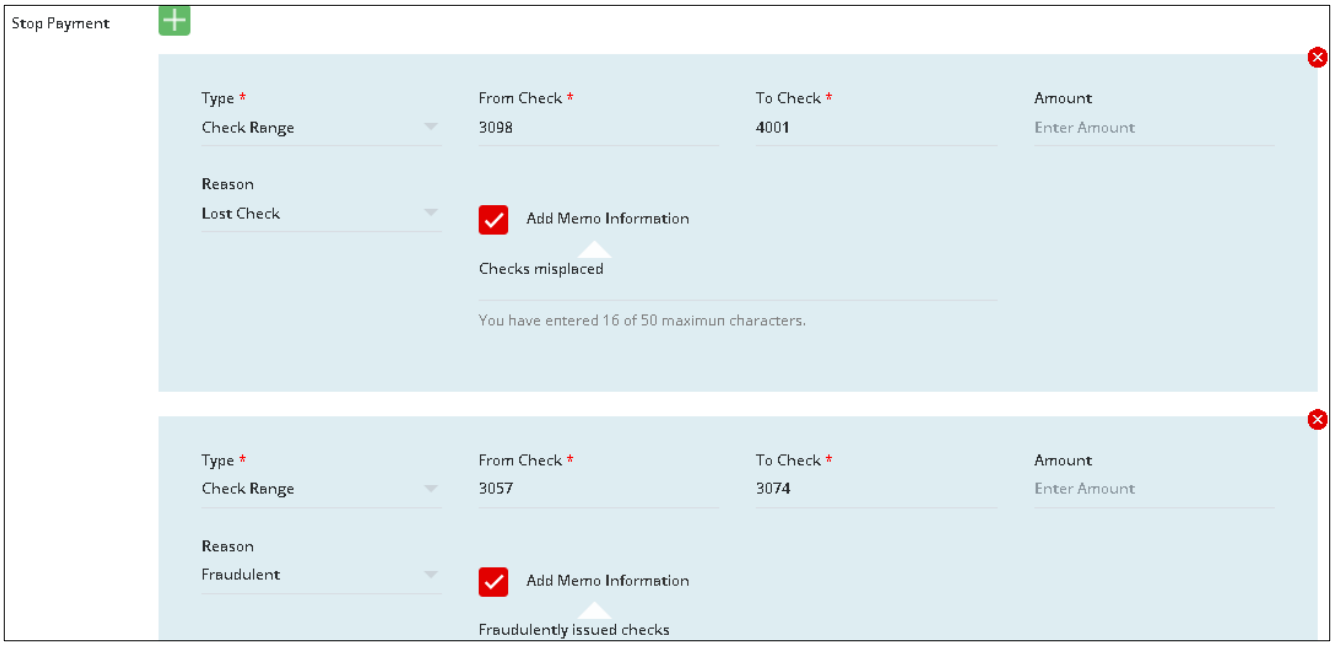

Figure 9-26: Updating all the details for stop payment of multiple checks

For each check-range, user can add a memo by checking the “Add Memo Information” box.

A field will open where the user can type a memo of up to 50 characters.

On updating the required check details, click ‘Continue’.

Previewing and submitting the multiple stop payment request

Clicking on continue will open a ‘Preview Stop Payment’ page as shown under:

Review the information on the 'Preview Stop Payment’ page and click ‘Submit’ to submit the request. Alternately if the user needs to make any changes click on ‘Edit’ and make the required changes and then ‘Submit’ the request.

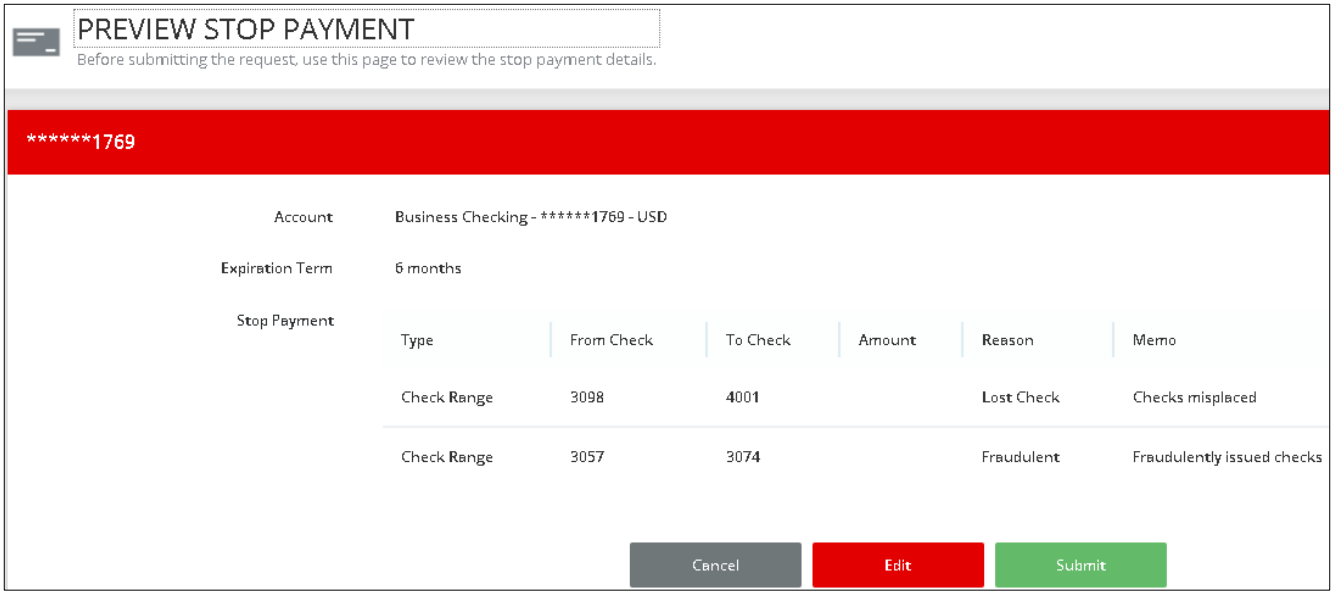

Figure 9-27: Previewing the stop payment request

The system will generate the following message to confirm successful processing.

Figure 9-28: Successful Submit of the multiple stop payment request

User can go back to the ‘Manage Stop Pay’ page by clicking on the button. Alternately user can create another stop payment request by clicking on ‘Create Another’

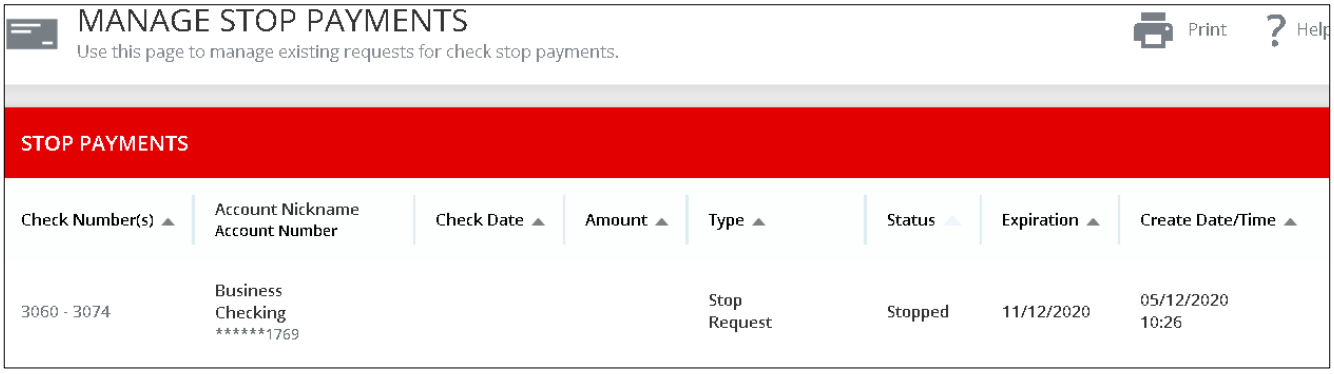

Figure 9-29: Multiple stop payment request reflecting on the Manage Stop Payments page

Canceling stop payment requests

User can request cancellation of single or multiple stop payment requests previously made. All cancellations in the request must be from a single account.

> *Note:* This process is only a request. A few time-related conditions must be met before a stop cancellation request can be processed.

Single stop payment

To cancel a single stop payment request, click 'Single Stop' in the 'Cancel' column under the 'Check Services' menu.

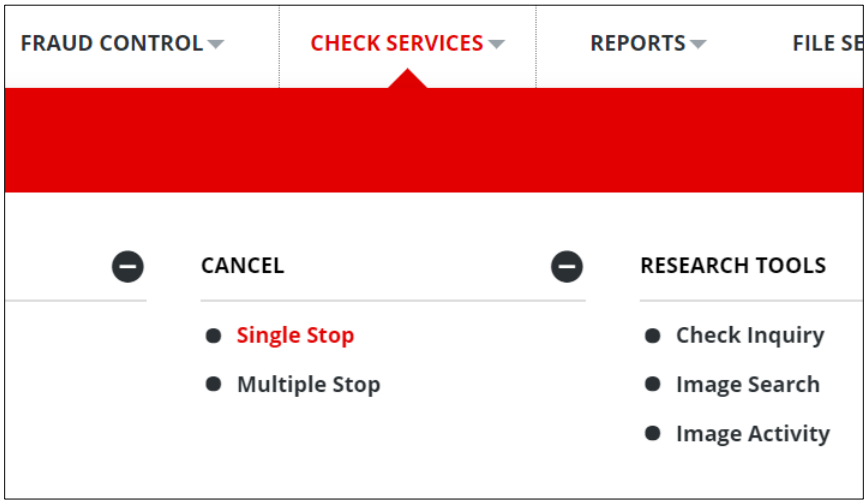

Figure 9-30: Opening Cancel Stop Payment for Single Stop

On the Cancel Stop Payment page, update the mandatory fields i.e. select the 'Account', 'Stop Type' (could be for a single check or sequential range of checks), the 'Check Number' and the 'Amount'. Click 'Continue'.

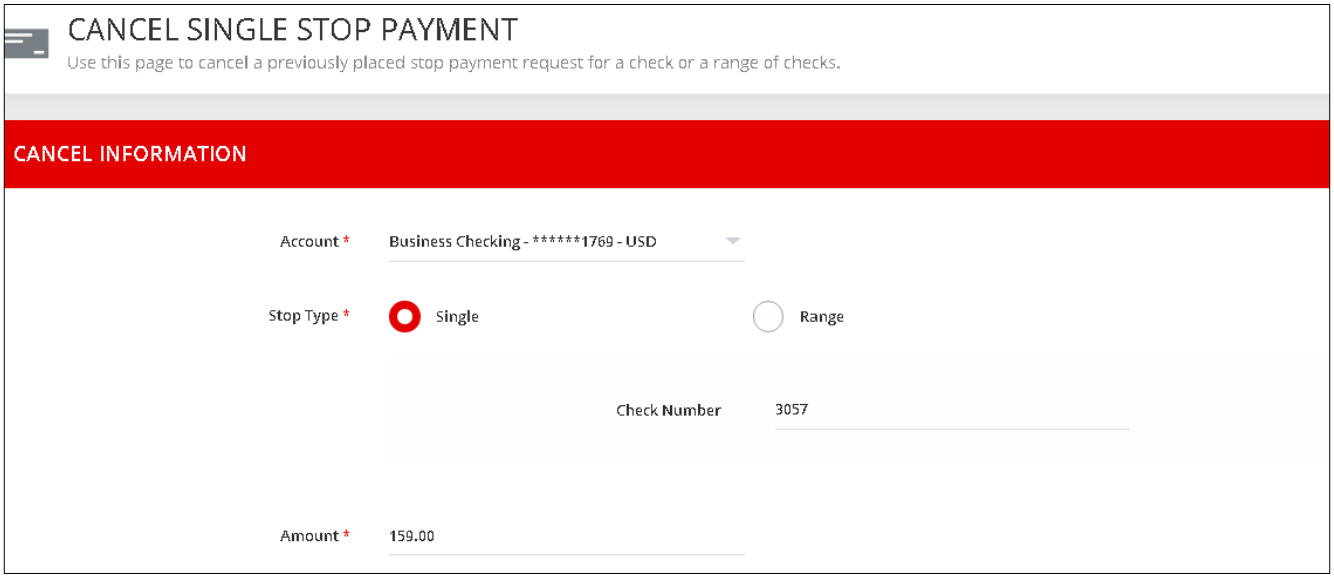

Figure 9-31: Entering the details for cancelling a single stop payment request

Review the information on the 'Preview Cancel Stop Request' page and click 'Submit' to submit the request. If any changes are required, click 'Edit', make the necessary changes and then re-submit the cancel request.

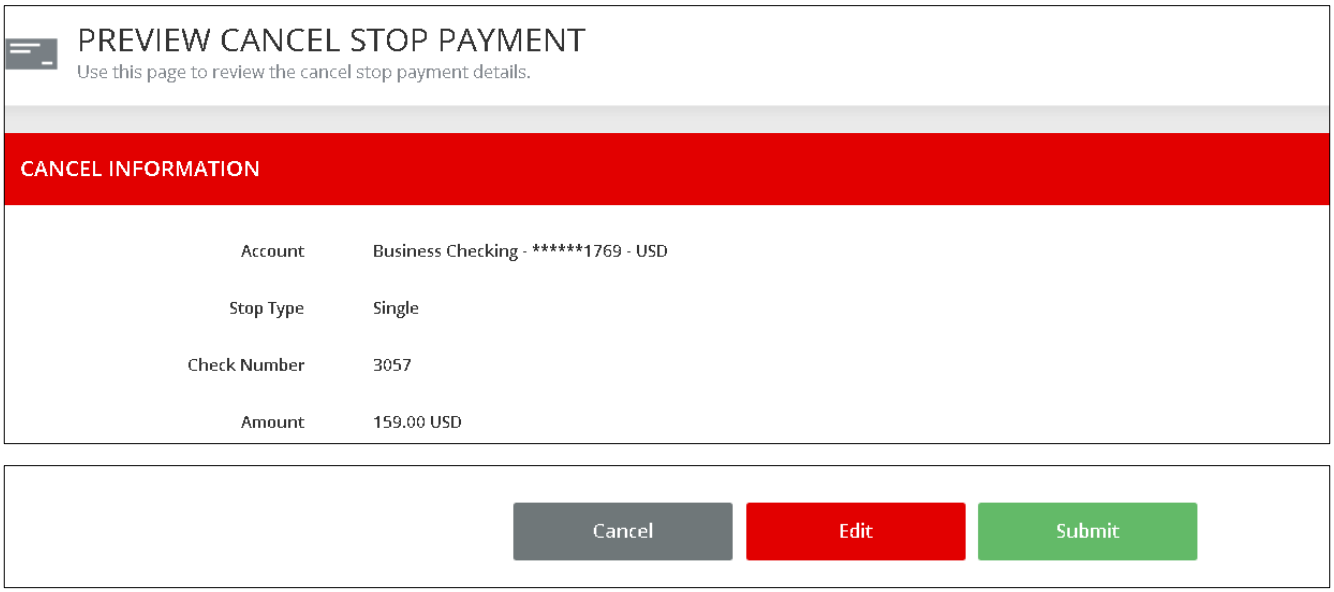

Figure 9-32: Previewing and submitting the cancel request

Clicking on the 'Submit' button, will generate a message confirming that the cancel stop request has been submitted successfully.

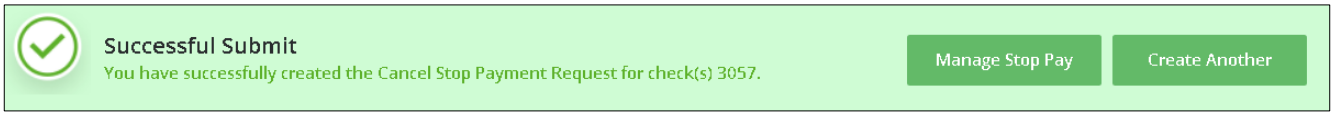

Figure 9-33: Successful submit of the cancel request

Clicking on the 'Manage Stop Pay' button will take the user back to the 'Manage Stop Payments' page and clicking on 'Create Another' button will allow the user to create another cancel stop pay request.

The cancelled request will be displayed on the 'Manage Stop Payment' page, with the status 'Cancelled'.

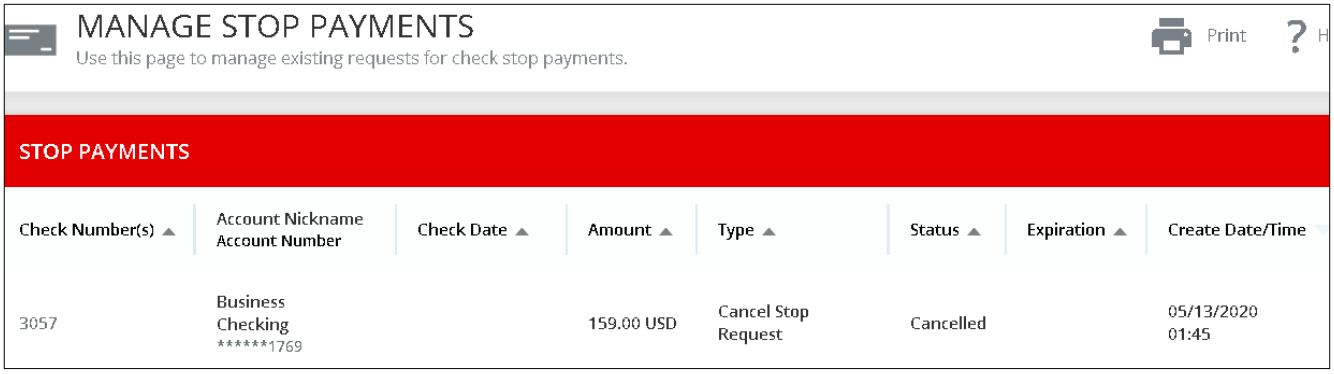

Figure 9-34: Cancel stop payment request reflecting on the Manage Stop Payments page

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Multiple stop payment

To cancel multiple stop payment requests, click 'Multiple Stop' under 'Cancel' in the 'Check Services' menu.

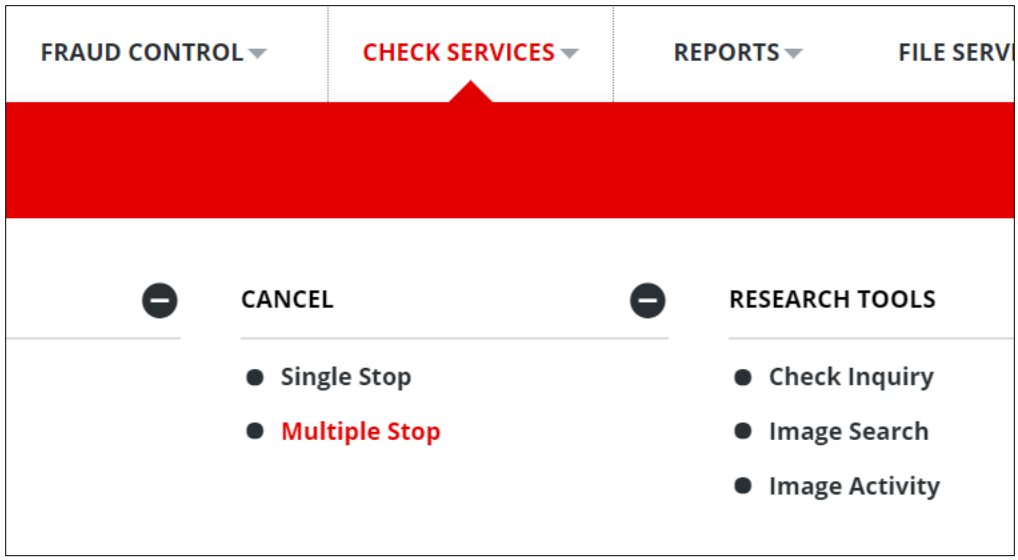

Figure 9-35: Opening Cancel Multiple Stop Payments

On the 'Cancel Multiple Stop Payments' page, update the mandatory fields i.e. select the 'Account', 'Type' (could be for a single check or sequential range of checks), the 'From Check' and the 'Amount'. Click 'Continue'.

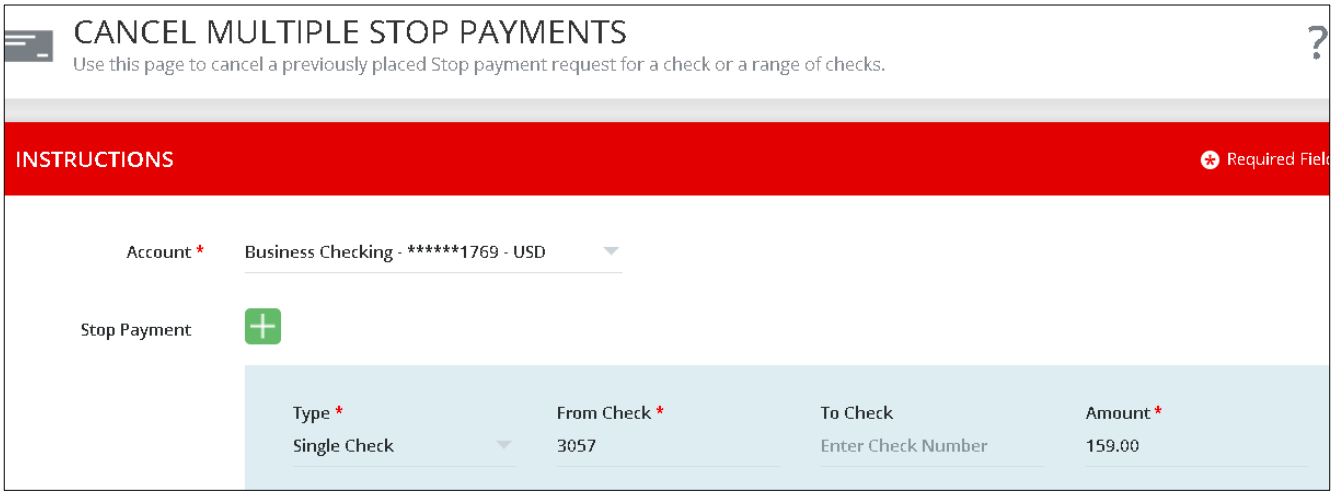

Figure 9-36: Selecting the account for canceling stop payments

On this page the user has the option to cancel stop payments for either multiple checks with different non-sequential numbers or multiple ranges of sequentially numbered checks, or a combination of both.

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Multiple single checks

For multiple checks with non-sequential numbers, select Single Check in the Type box.

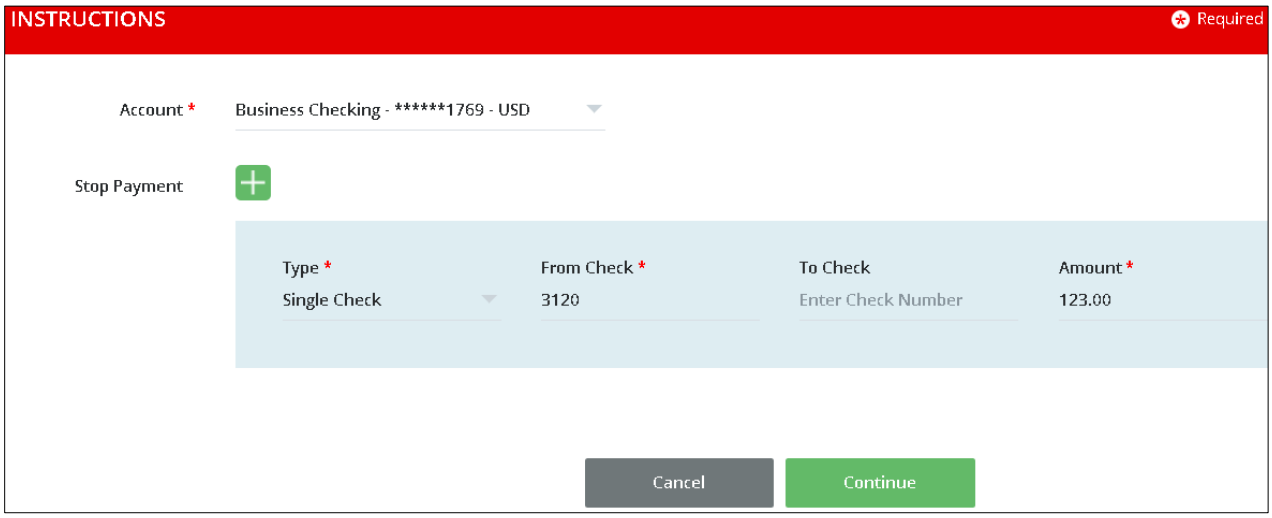

Figure 9-37: Selecting Single Check type

Enter the first check number in the From Check # field and the amount of the check in the Amount field. Click on the icon ‘ ’ next to the ‘Stop Payment’ field. Clicking on will add another section above the existing block.

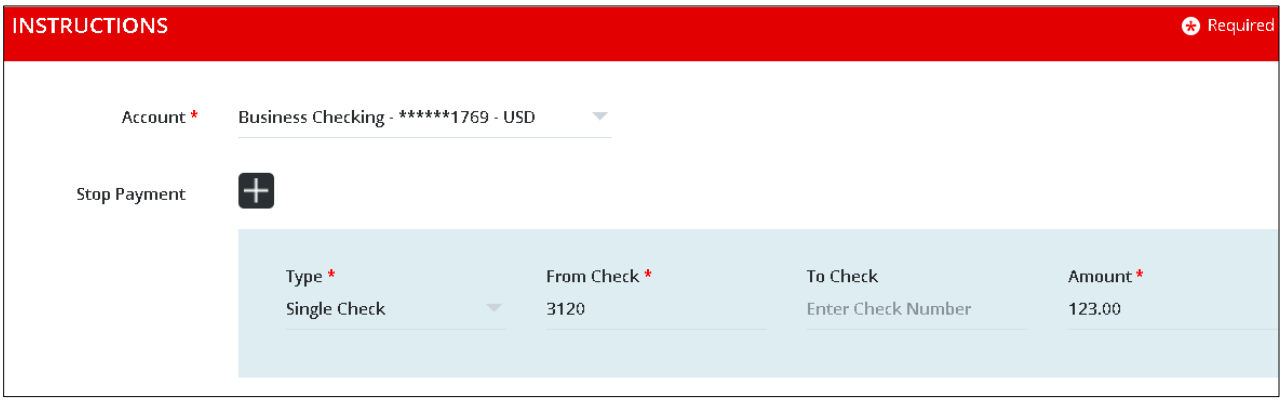

Figure 9-38: Adding another section for new check details

A new section as will get added, as shown under.

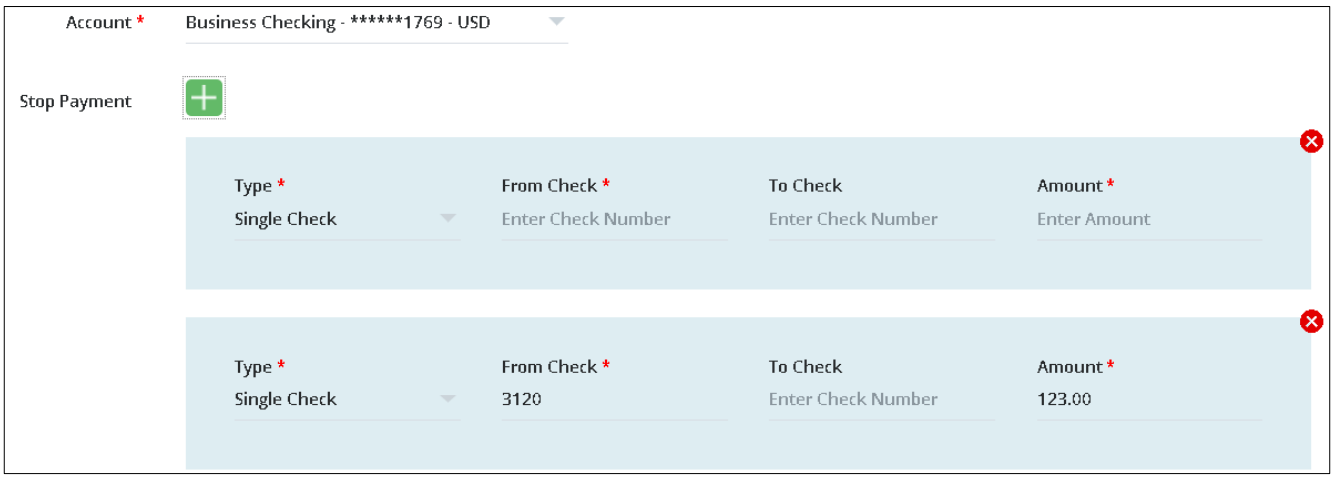

Figure 9-39: Adding new section

In this section update the details pertaining to the next check, as shown below,

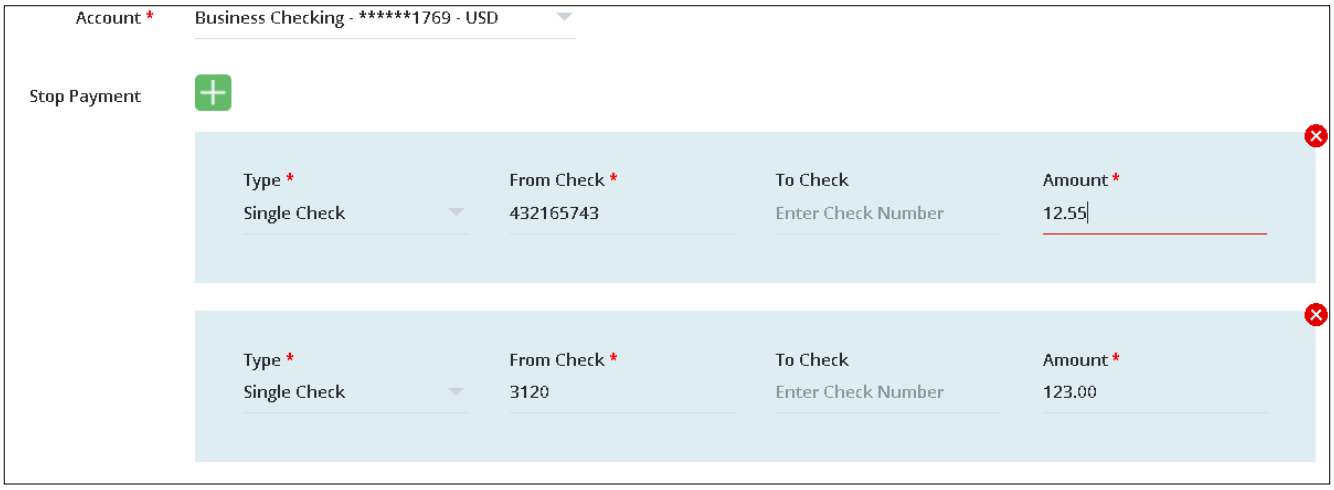

Figure 9-40: Adding the new check details

Repeat the steps given above for all the checks to be entered. If a user needs has inadvertently added a set of fields that they don't need, click the ' ' link at the end of the section to remove it entirely.

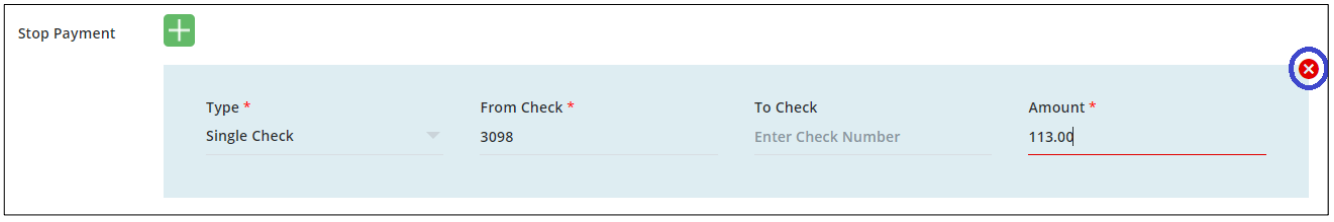

Figure 9-41: Removing a set of fields not needed

A user can enter up to ten individual checks in this manner. When done entering required check details, click 'Continue'.

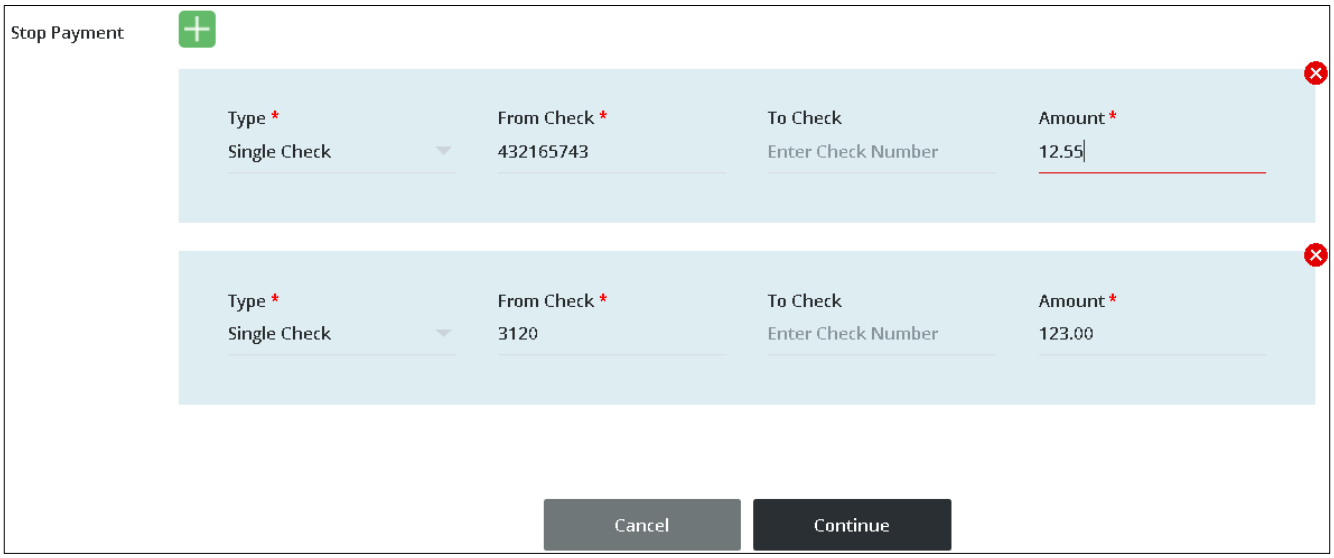

Figure 9-42: Click on Continue

Clicking on 'Continue' will take the user to 'Preview Cancel Stop Payment' page as shown under.

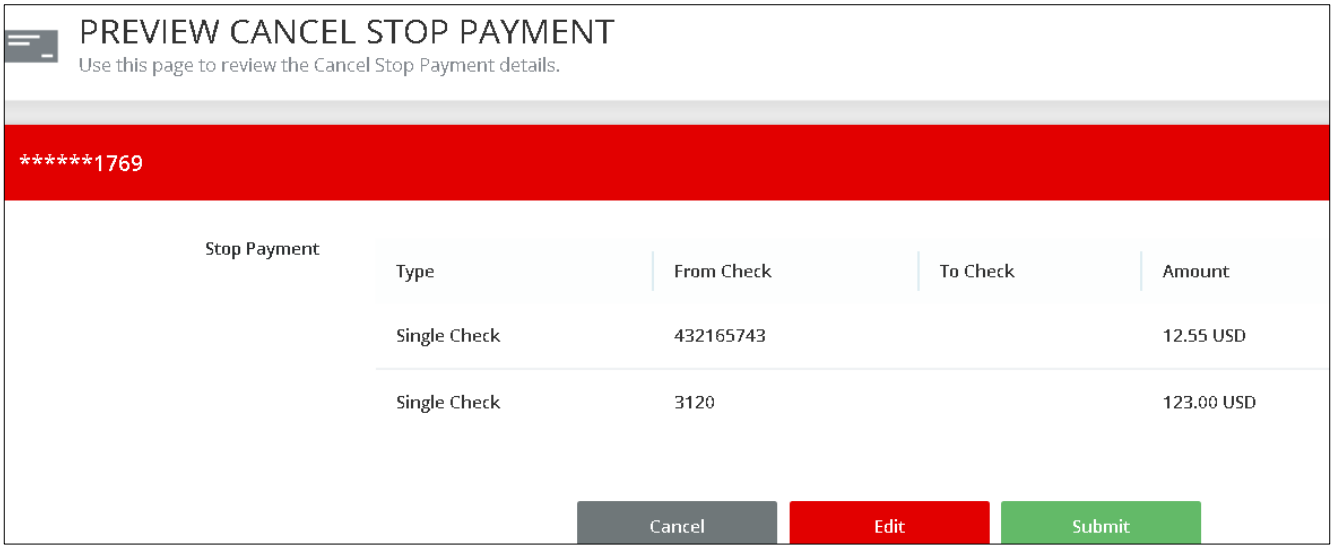

Figure 9-43: Previewing and submitting the cancel request

Review the information on the 'Preview Cancel Stop Request' page and click 'Submit' to submit the request. If any changes are required, click 'Edit', make the necessary changes and then re-submit the cancel request.

Clicking on the 'Submit' button, will generate a message confirming that the cancel stop request has been submitted successfully.

Figure 9-44: Successful submit of the cancel request

Clicking on the 'Manage Stop Pay' button will take the user back to the 'Manage Stop Payments' page and clicking on 'Create Another' button will allow the user to create another cancel stop pay request.

The cancelled request will be displayed on the 'Manage Stop Payment' page, with the status 'Cancelled'.

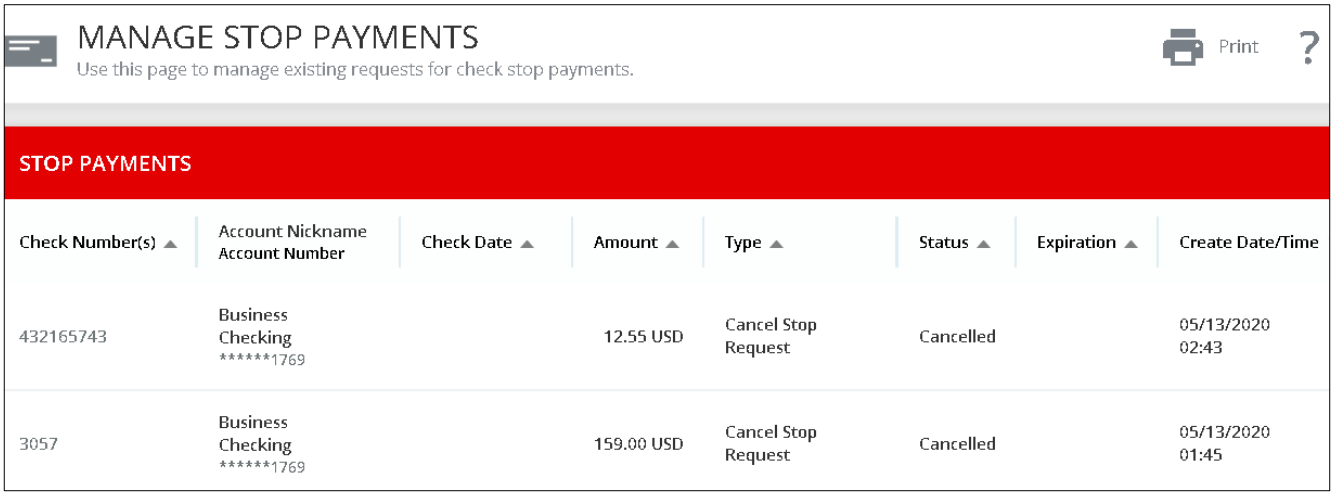

Figure 9-45: Cancel stop payment request reflecting on the Manage Stop Payments page

Range of sequentially numbered checks

For cancelling stop payment request for sequentially numbered checks, select the option 'Multiple Stop' in the 'Cancel' column under the 'Check Services' menu.

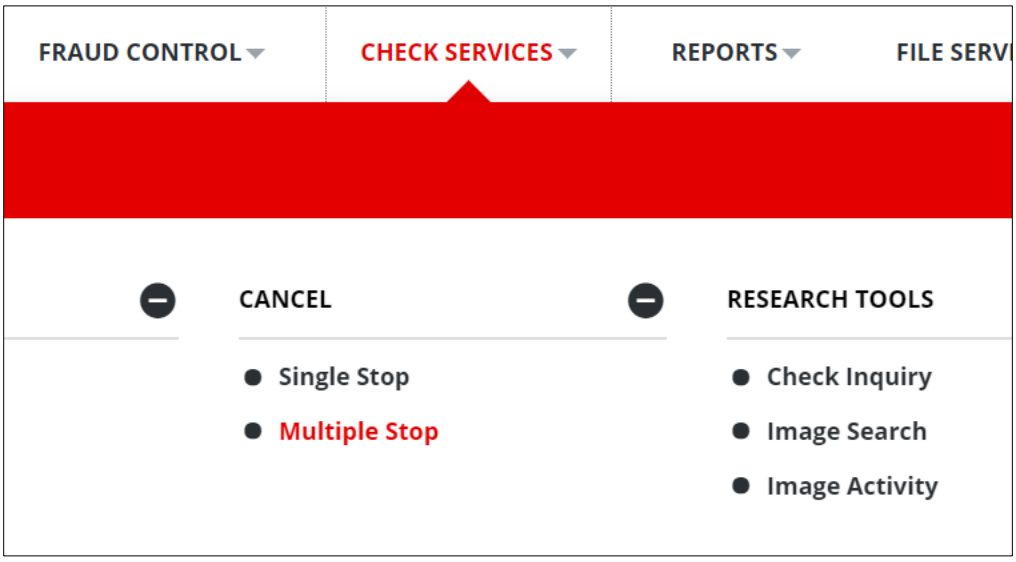

Figure 9-46: Opening Cancel Multiple Stop Payments

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On the 'Cancel Multiple Stop Payments' page, update the mandatory fields i.e. select the 'Account', 'Type' will be 'Check Range' and the starting and ending check numbers in the 'From Check' and 'To Check' fields. Click 'Continue'.

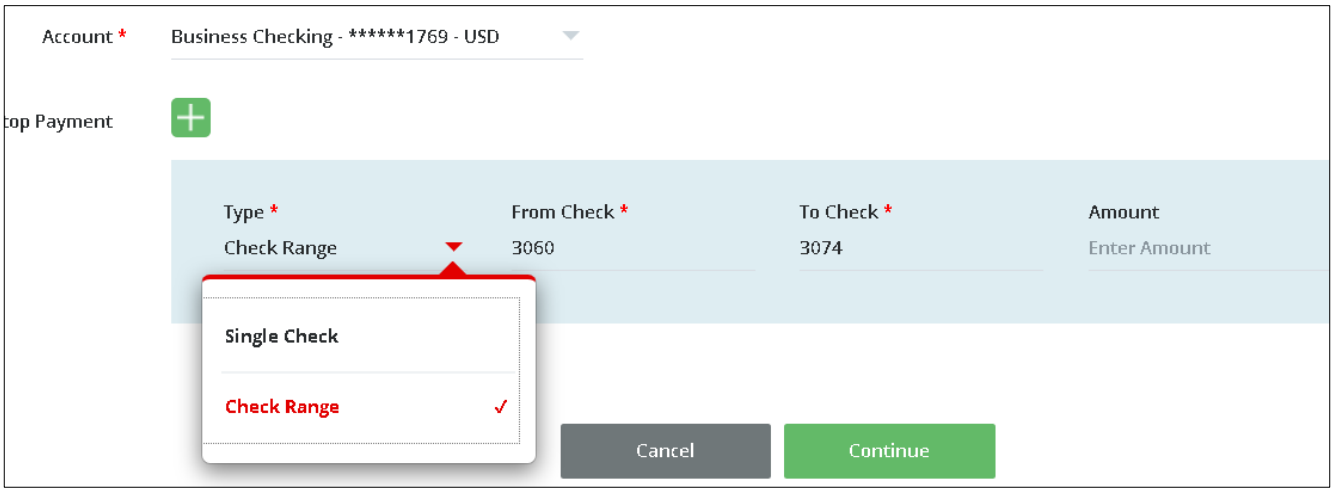

Figure 9-47: Updating the Check Range

Note: Because you are entering a range of checks, the Amount field is grayed, indicating that you cannot enter a value there.

Click on the icon ' ' next to the 'Stop Payment' field. Clicking on will add another section above the existing block.

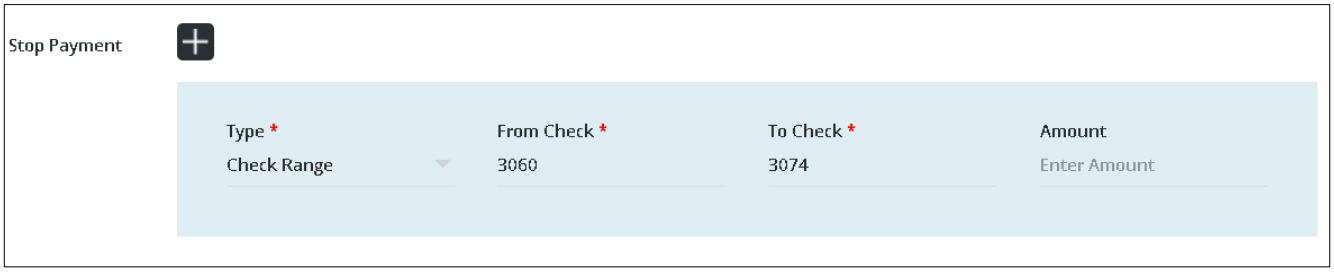

Figure 9-48: Adding another section for new check details

A new section as will get added, as shown under,

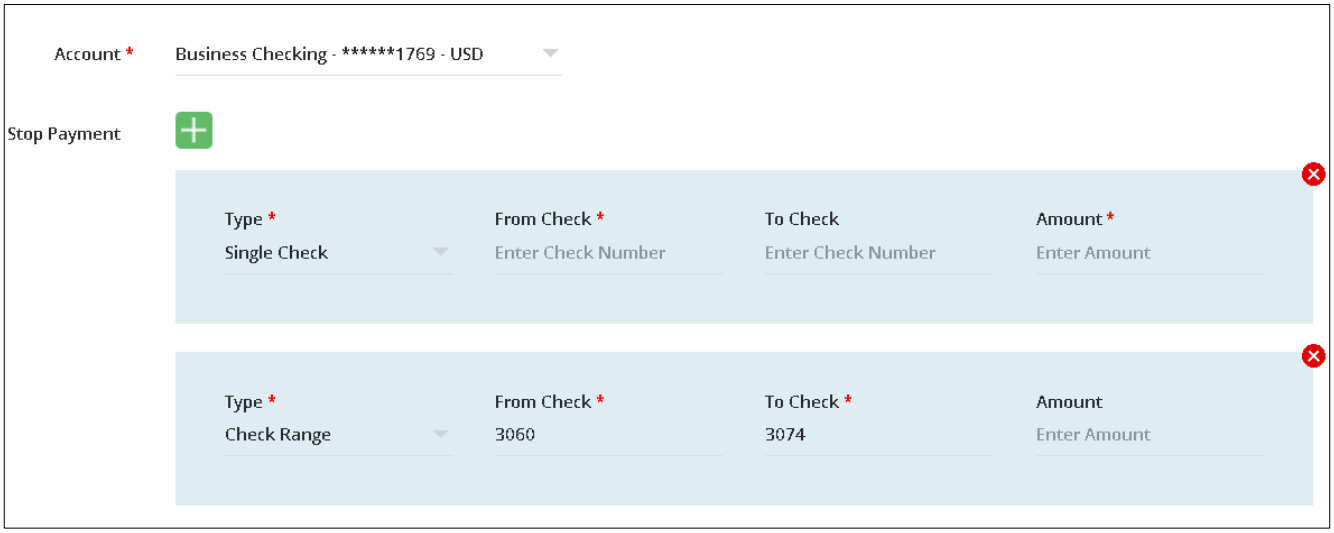

Figure 9-49: Adding new section

In this section update the details pertaining to the next check, as shown below.

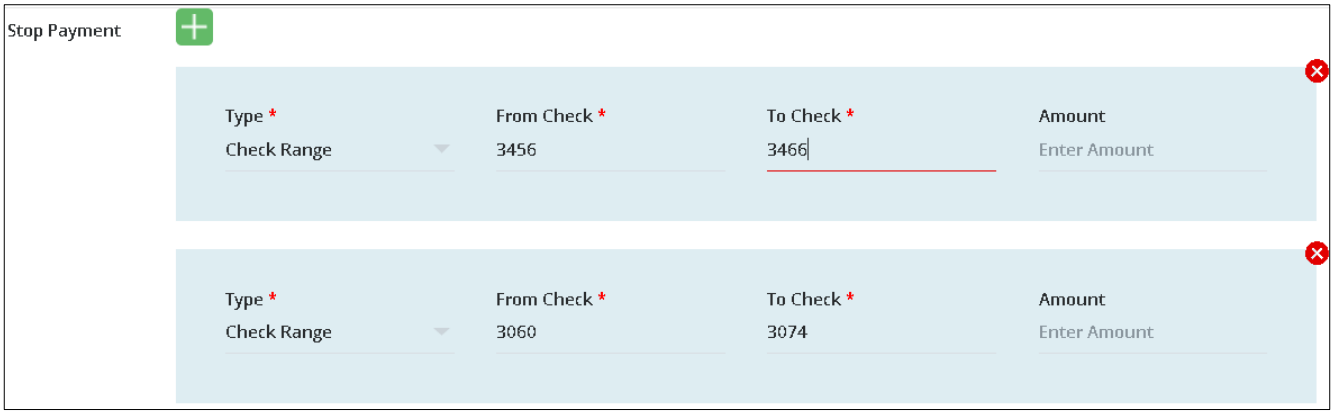

Figure 9-50: Adding the new check details

Repeat the steps given above for all the checks to be entered. If a user needs has inadvertently added a set of fields that they don't need, click the link at the end of the section to remove it entirely.

When done, click 'Continue'.

Clicking on 'Continue' will take the user to the 'Preview Cancel Stop Payment' page.

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Previewing and submitting the cancel stop payment request

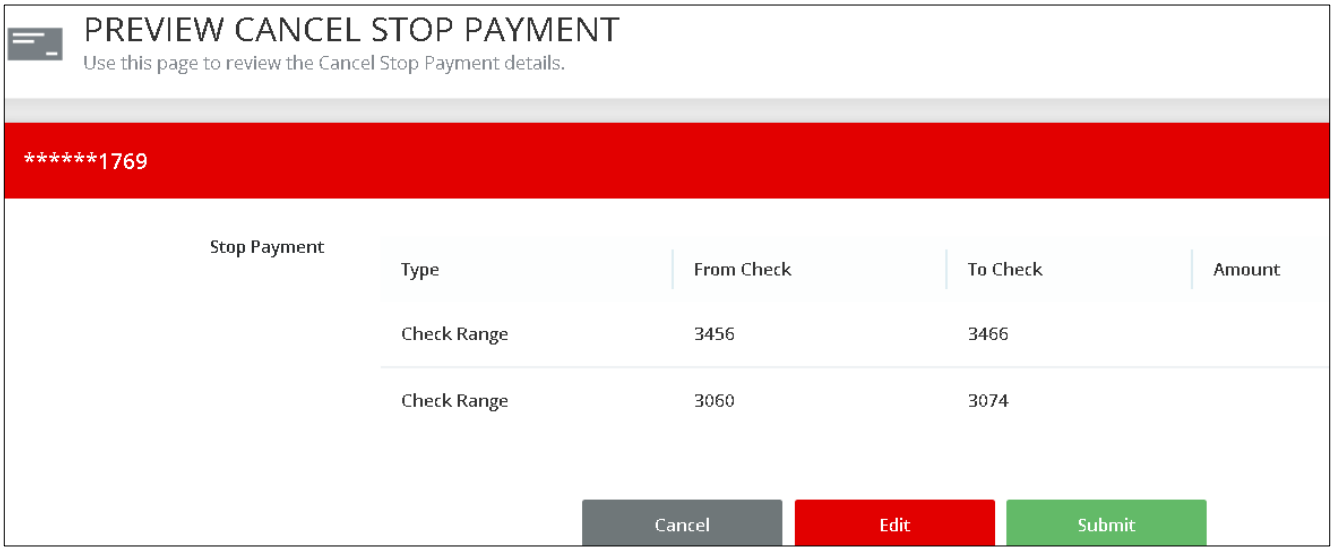

Figure 9-51: Previewing and submitting the cancel request

Review the information on the 'Preview Cancel Stop Request' page and click 'Submit' to submit the request. If any changes are required, click 'Edit', make the necessary changes and then re-submit the cancel request.

Clicking on the 'Submit' button, will generate a message confirming that the cancel stop request has been submitted successfully.

Figure 9-52: Successful submit of the cancel request

Clicking on the 'Manage Stop Pay' button will take the user back to the 'Manage Stop Payments' page and clicking on 'Create Another' button will allow the user to create another cancel stop pay request.

The cancelled request will be displayed on the 'Manage Stop Payment' page, with the status 'Cancelled'.

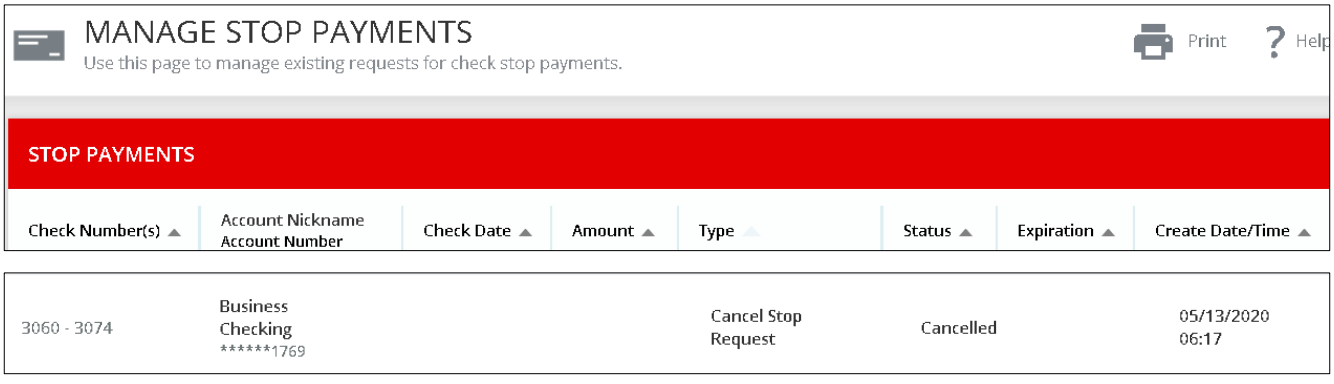

Figure 9-53: Cancel stop payment request reflecting on the Manage Stop Payments page

Performing a check inquiry

The Check Inquiry function in Santander Treasury Link allows the user to search for checks based on the check number, amount, or status. The search options can be used individually or in combination. To perform a check inquiry, click Check Inquiry in the Check Services menu.

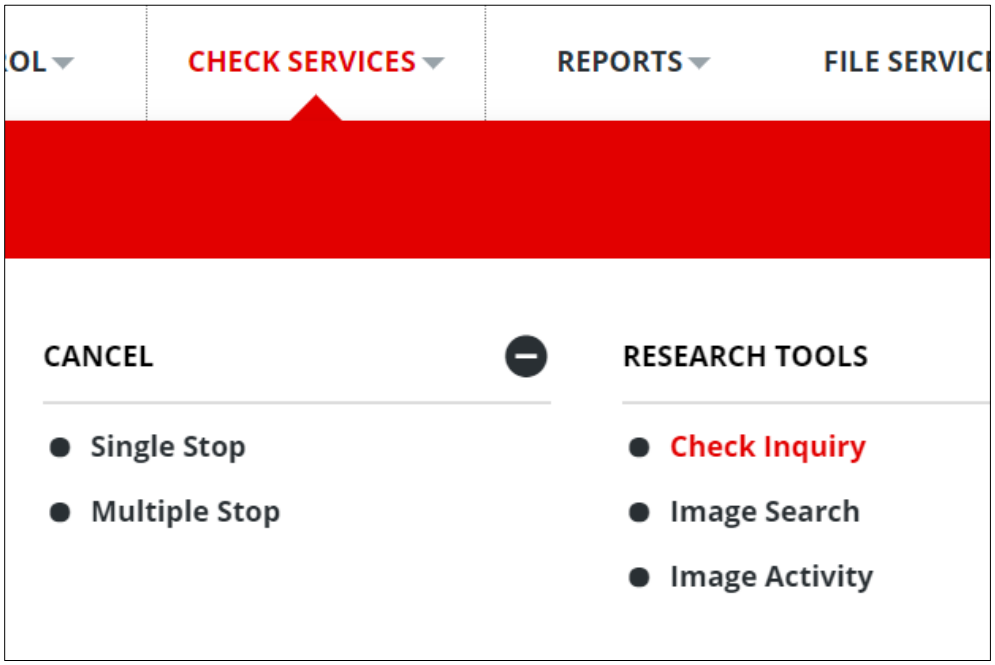

Figure 9-54: Opening Check Inquiry

On the 'Check Inquiry' page, select the account from the list in the 'Accounts' field a. Note: The 'Account Number is the only mandatory field in the search.

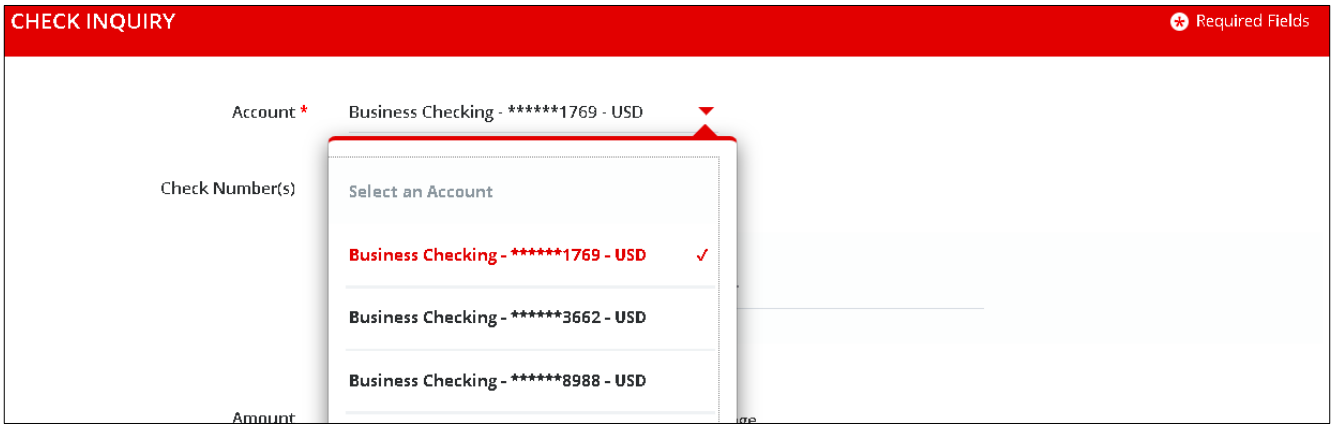

Figure 9-55: Selecting an account in Check Inquiry

In case the user has additional details and wants to narrow the search options, they can enter details in the other fields.

Single check number or range of check numbers,

Amount or an amount range.

Status (Stopped, Paid, Paid Returned or Voided).

Click ‘Search’ once the required fields have been updated.

As an example, we have selected an account and status ‘stopped’ as shown below,

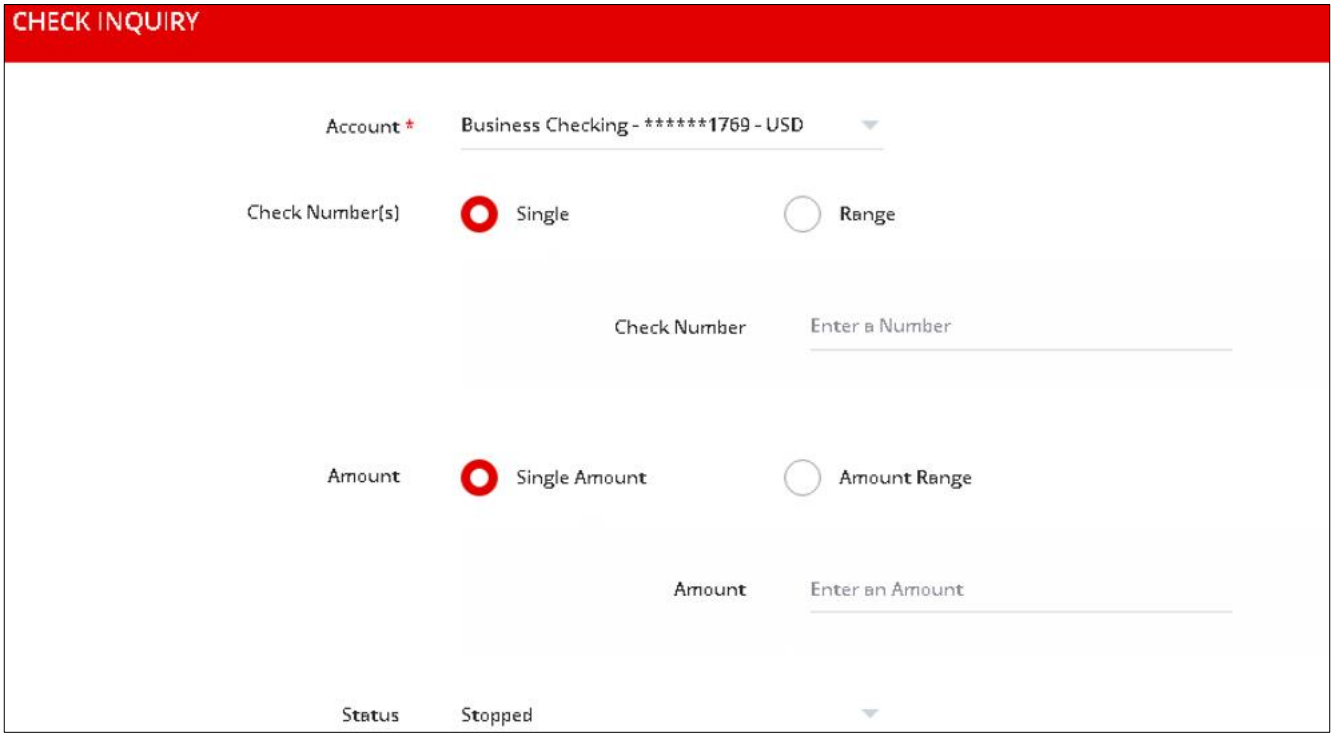

Figure 9-56: Submitting a check inquiry

Note: It may take a moment for the query to process before showing the results, especially if the user has specified a range in the request.

The Check Inquiry Results page will show the check(s) searched for as shown under:

In the below screenshot,

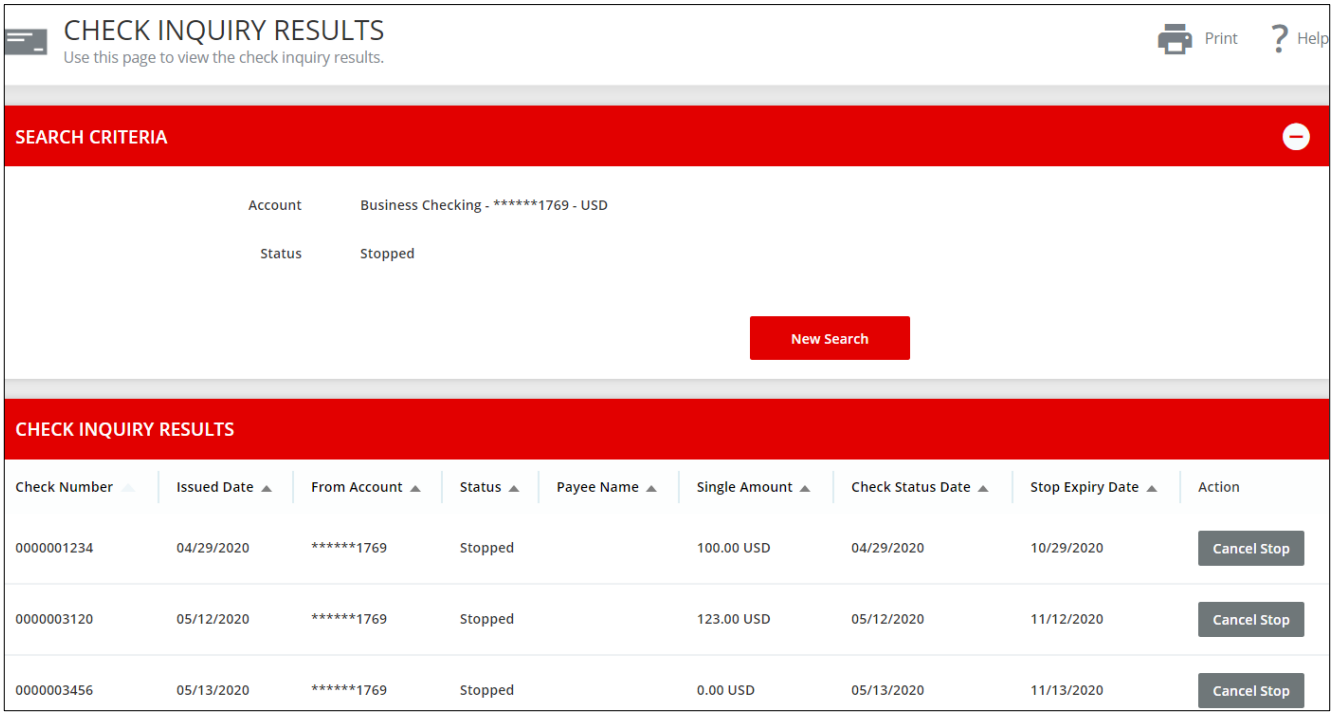

Figure 9-57: Check inquiry results – stopped checks

If a user wishes to, he can initiate a new search from the 'Check Inquiry Results' screen by clicking on 'New Search' in the 'Search Criteria' section.

Clicking on 'New Search' will bring the user to the 'Check Inquiry' page.

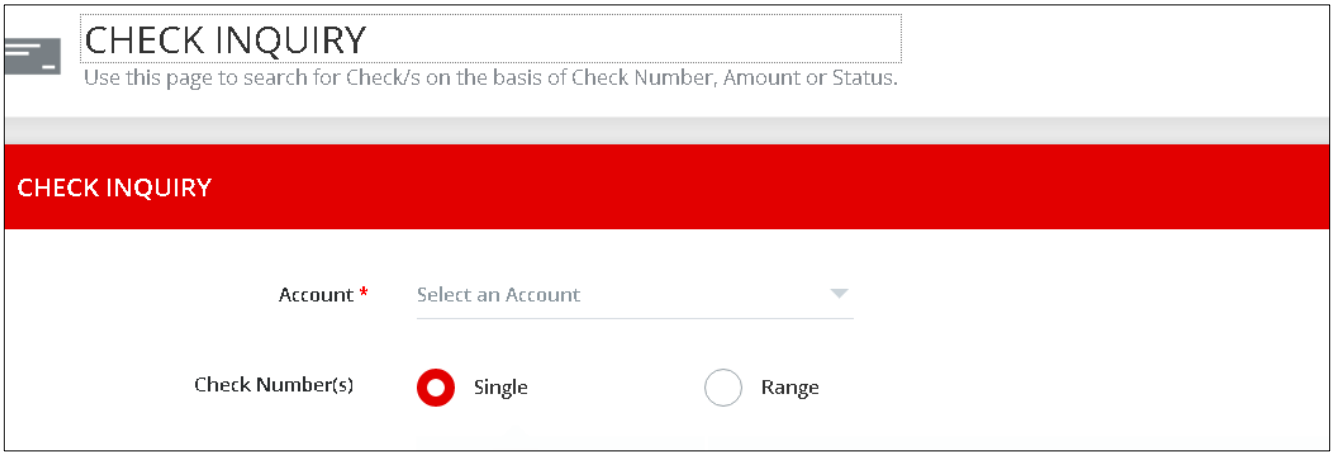

Figure 9-58: Check inquiry

In the example below, the search returned a list of outstanding checks. From this list, you can initiate a stop payment request for an outstanding check by clicking Stop Payment in the action column.

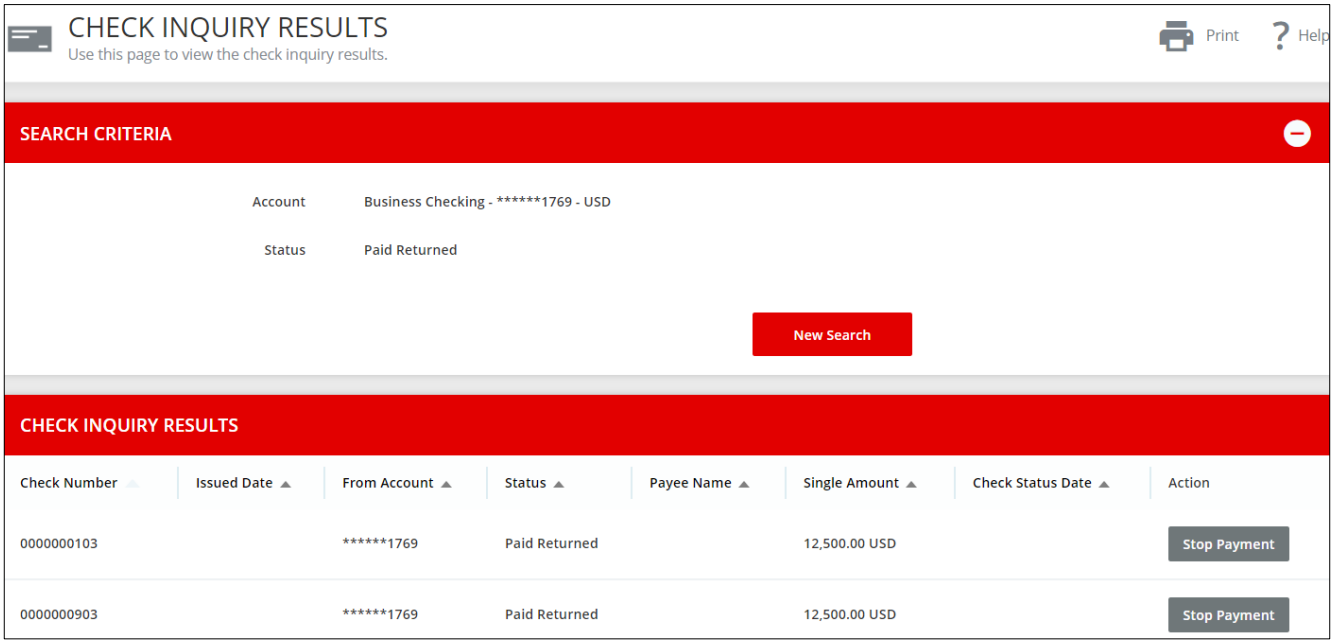

Figure 9-59: Check inquiry results – Paid Return checks

In the example below, the search returned a list of paid checks. From this list, a user can view the image of a check by clicking on the camera icon ‘ ’ in the Action column.

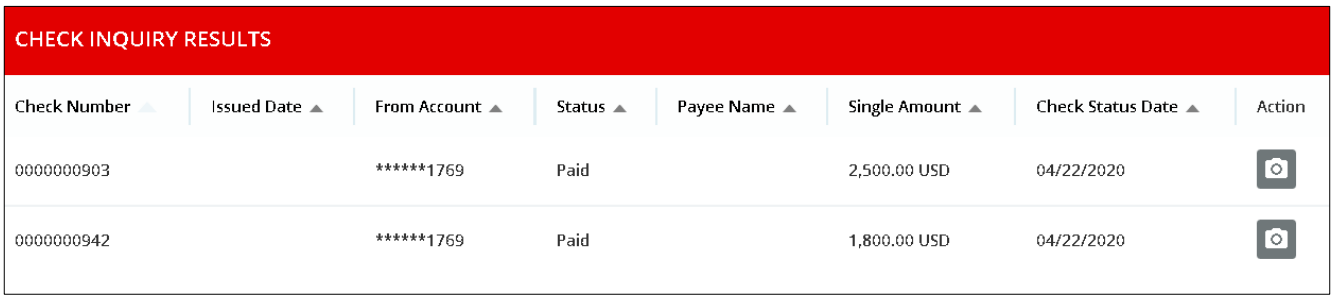

Figure 9-60: Check inquiry results – paid checks

Performing an image search

In Santander Treasury Link, user can search for images associated with various items such as credit and debit transactions or deposit items and returned paper items.

To perform an image search, click Image Search in the 'Research Tools' column under the Check Services menu.

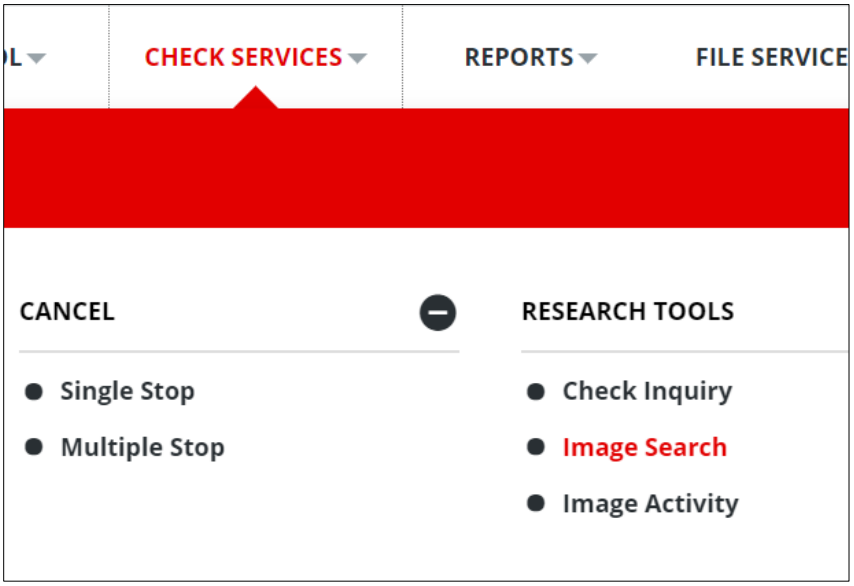

Figure 9-61: Opening Image Search

On the Image Search page, select the account and the type of item you wish to search for. Item types are defined as:

- **Credit** – Images associated with any credit item
- **Debit** – Images associated with a debit, typically a check
- **Deposit Item** – Images of individual deposit items
- **Returned Item** – Images associated with any returned item

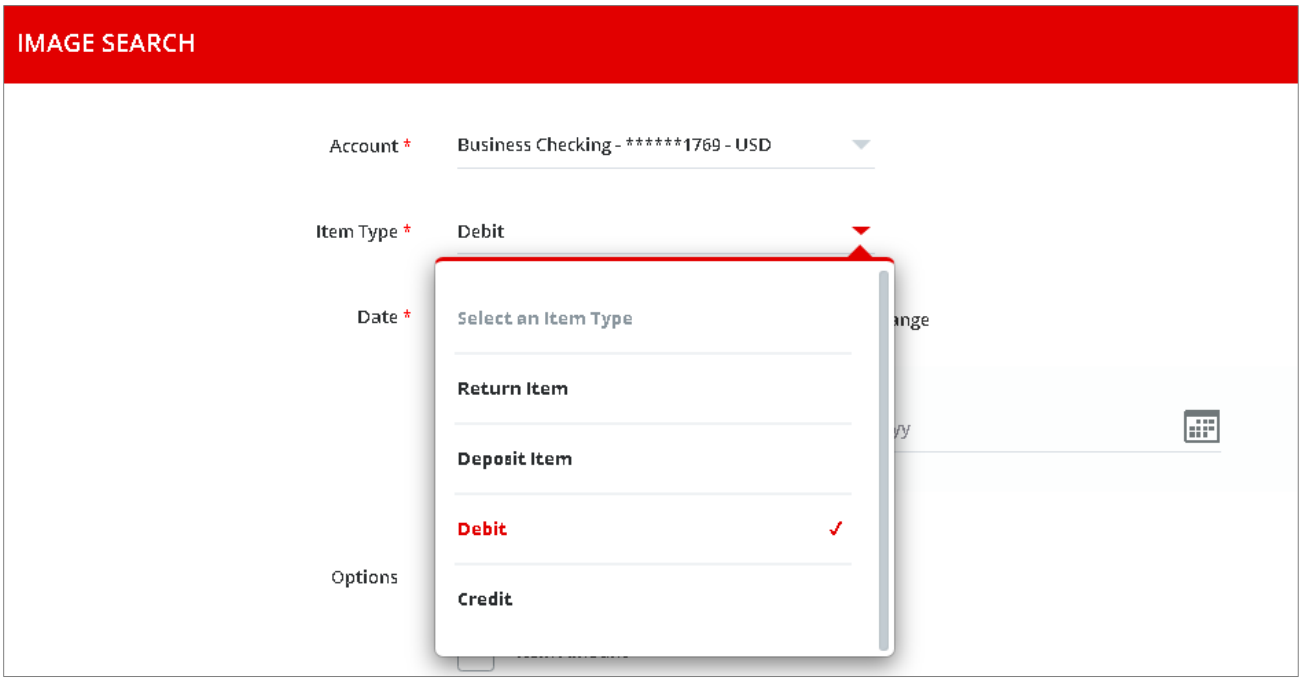

Figure 9-62: Selecting an item type for an image search

User can select either a single date or a date range. You also have the option to search by 'Serial Number' and 'Item Amount', either individually or by ranges.

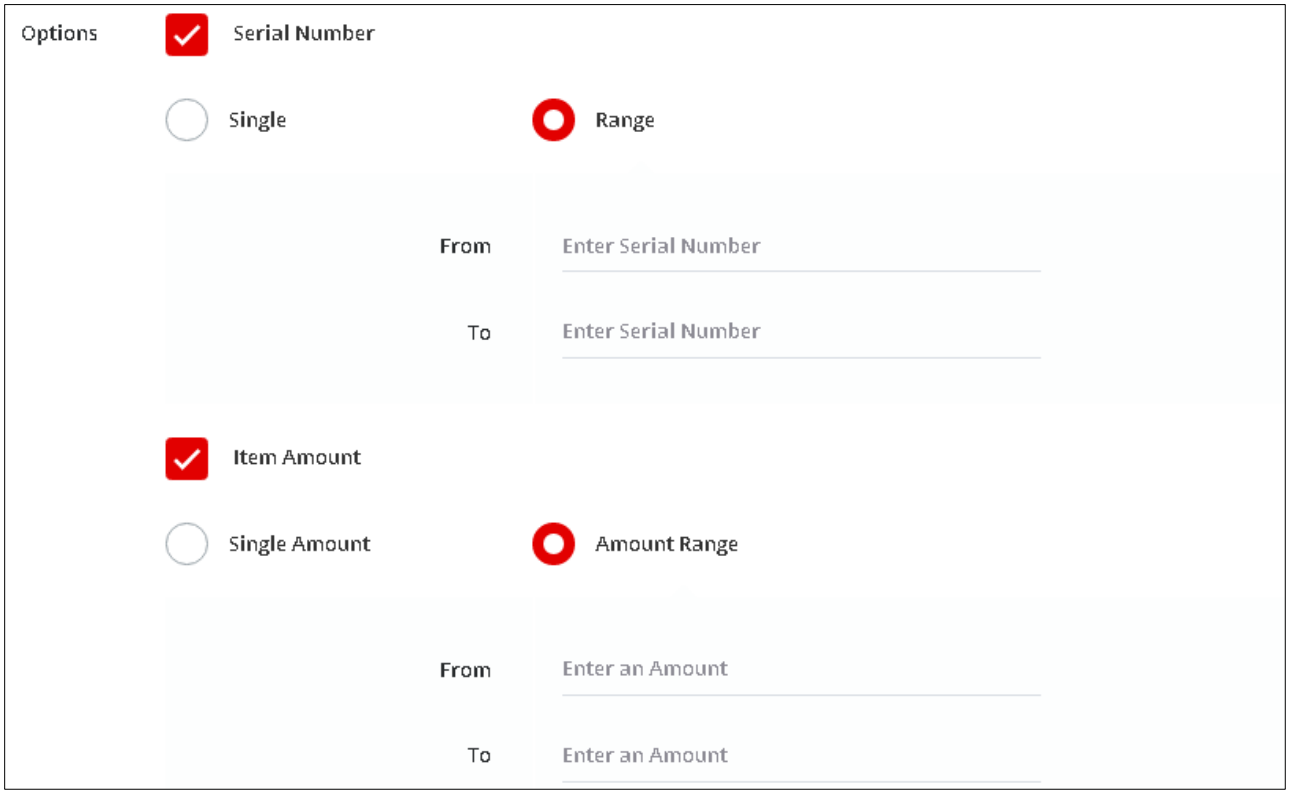

Figure 9-63: Selecting a range for Serial Number & Item Amount

Click 'Search' when you have made your selections.

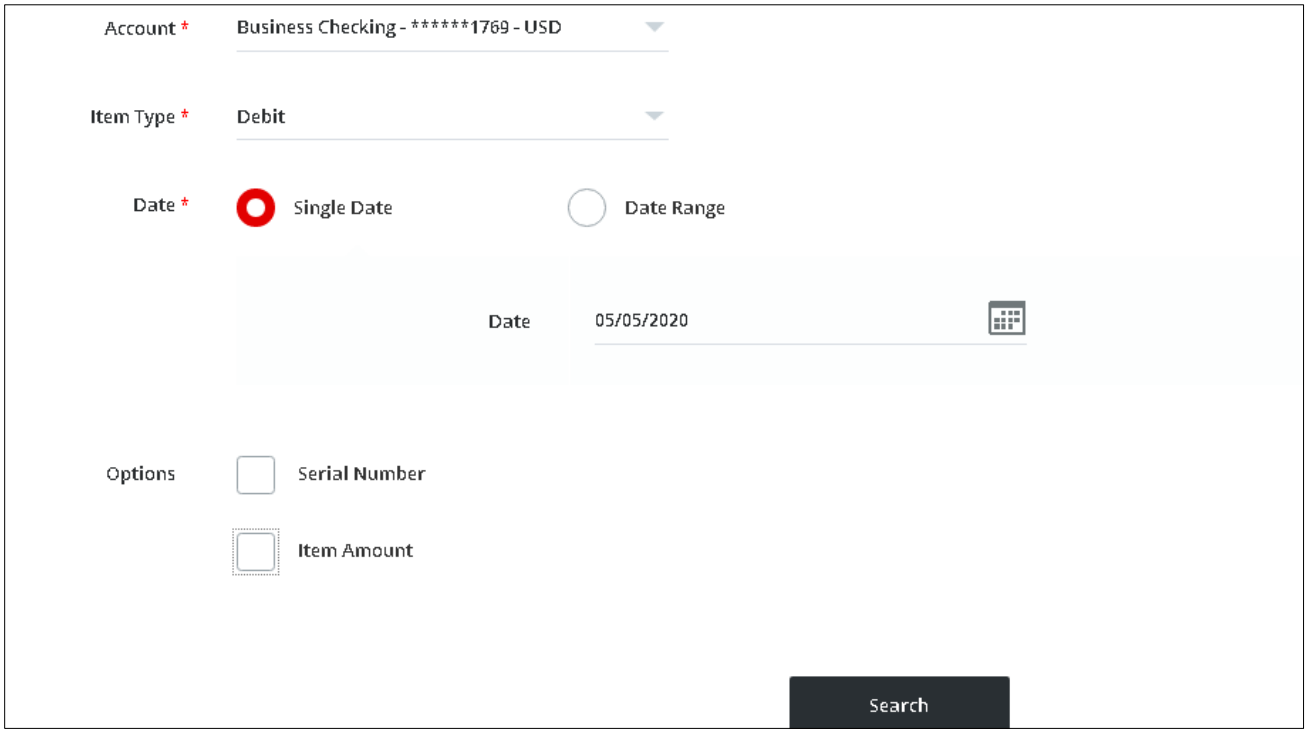

Figure 9-64: Searching for images

The Image Search Results page will display the results of your search.

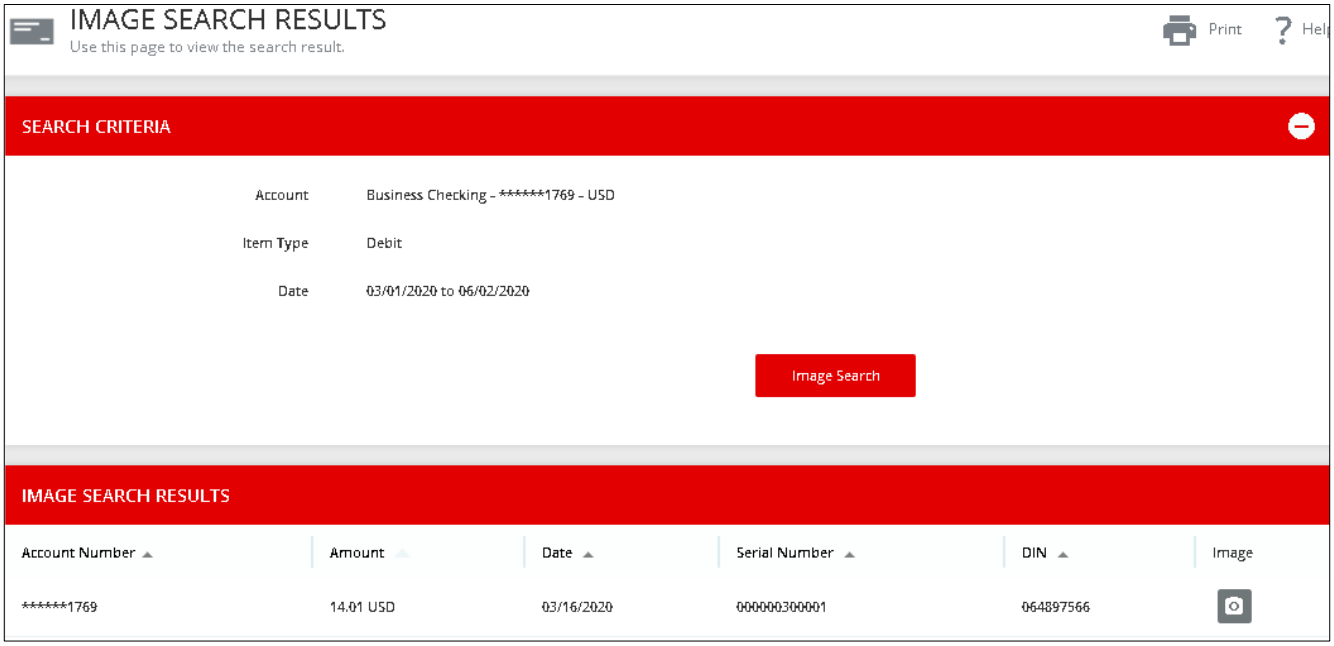

Figure 9-65: Opening an image from the search results

If you click the View Image link under the 'Image' column, it will open in a separate viewer.

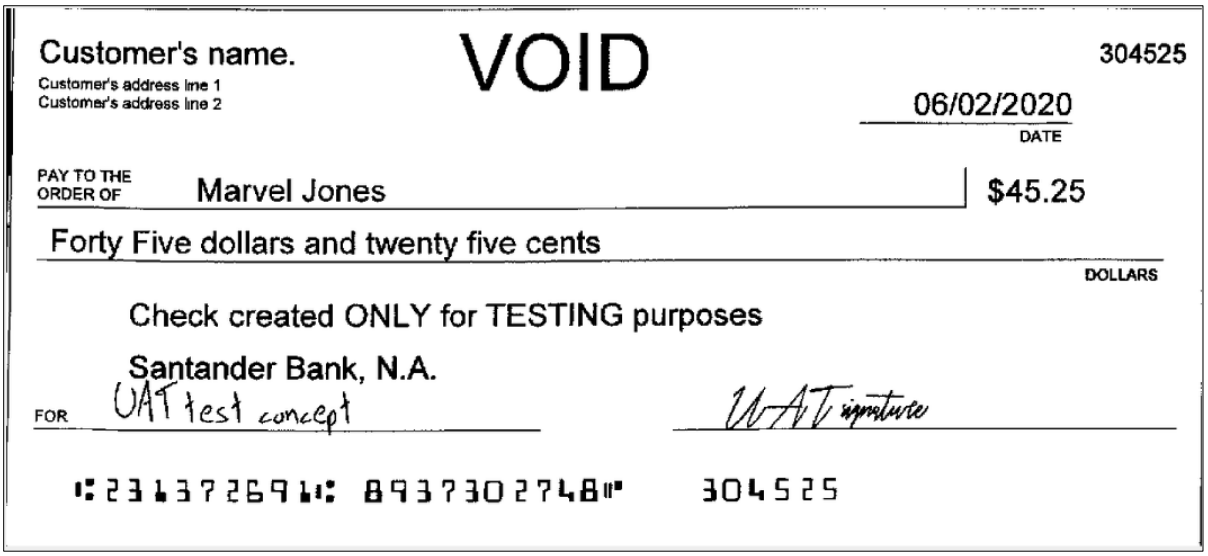

Figure 9-66: image from the search results

Viewing image activity

The Image Activity feature provides quick access to all the images that have been retrieved by a user on a specific day.

To access this function, click on 'Image Activity' in the 'Research Tools' column under the 'Check Services' menu.

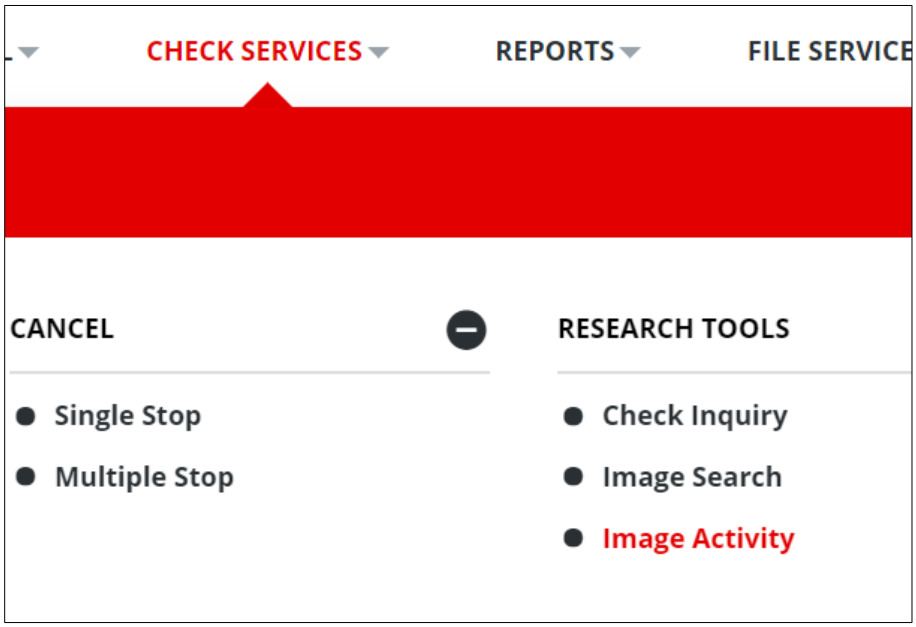

Figure 9-67: Opening Image Activity

The Image Activity Results page shows the results of all the image searches you've done throughout the day.

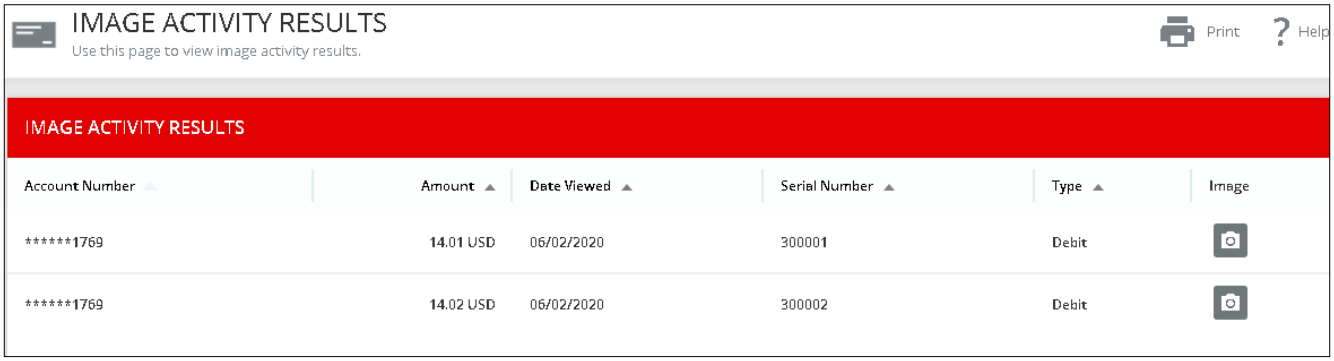

Figure 9-68: Image Activity search results

If no image searches have been done, the page displays a "No information to display" message.

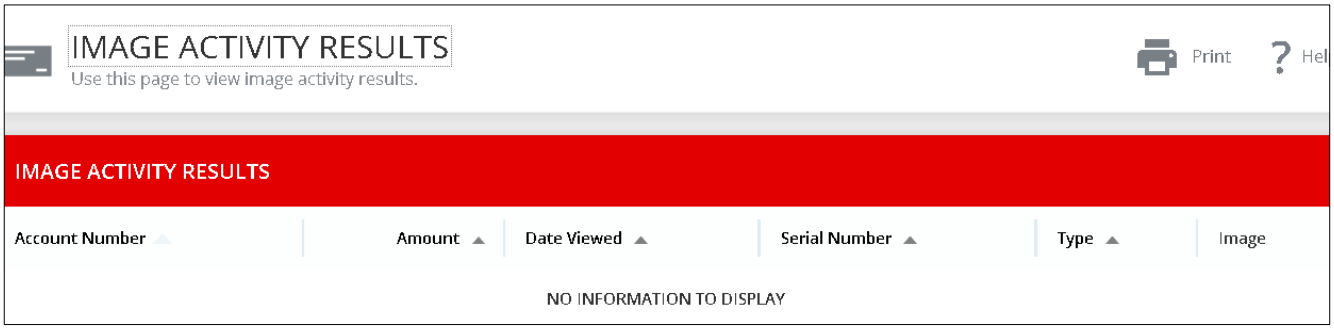

Figure 9-69: No Images under Image Activity

Section 10: File Services

The File Services feature in Santander Treasury Link provides functions for exchanging files between your company and Santander, which include managing and creating file uploads and profiles, as well as obtaining payment and file upload reports.

File formats

Standard issue file

In a standard issue file, the fields must be in a specific position in the file and each field must be a specific length. When files conform to this format, there is no need to create an upload profile. If files do not conform to this format, you must create a profile that defines the format. See **Creating an upload profile** below for instructions to create a fixed-width issue file profile.

#	Name	Position	Length	Description/ Comments
1	Transaction Type	01-03	3	Required One of the following transaction codes: Issue Add = *10 Issue Delete = *11 Void Add = *26 Void Delete = *27
2	Bank	04-12	9	Bank ABA number
3	Account Number	13-32	20	Required Right-justified, zero-filled
4	Serial Number	33-42	10	Right-justified, zero-filled
5	Issue Date	43-48	6	Format: MMDDYY
6	Check Amount	49-58	10	The amount of the check, right justified and with two assumed decimal positions Commas and decimal points are not allowed
7	Reference	59-98	40	Left-justified space-filled
8	Payee	99-138	40	Left-justified space-filled
9	Filler	139-160	22	Applies to the Standard format only

Figure 10-1: Standard issue file format

Delimited issue file (user defined)

To use a user-defined format, you need to create an upload profile first. The following table describes the basic field requirements for user-defined issue files:

User-Defined Issue File Format

Transaction Type	Required Must contain the text or code defined in the profile for each of the following: • Issue Add • Issue Delete • Void Add • Void Delete
Bank	Bank ABA number
Account Number	Account number of the item Required, right-justified, zero-filled
Check Number From	Number of the check Right-justified, zero-filled
Issue Date	Date the item was issued Selectable format (8 options)
Check Amount	Amount of the check Right-justified and with two assumed decimal positions Commas and decimal points are not allowed
Reference	User-defined ID number Left-justified, space-filled
Payee	Entity that is the payee of the transaction Left-justified, space-filled
User Defined 1-3	Up to three additional, user-defined fields Applies to the delimited format only

Figure 10-2: User-defined issue file requirements

See **Creating an upload profile** below for instructions to create a delimited issue file profile.

Uploading a file

To upload a file, click on 'Manage File Uploads' under the 'File Services' menu.

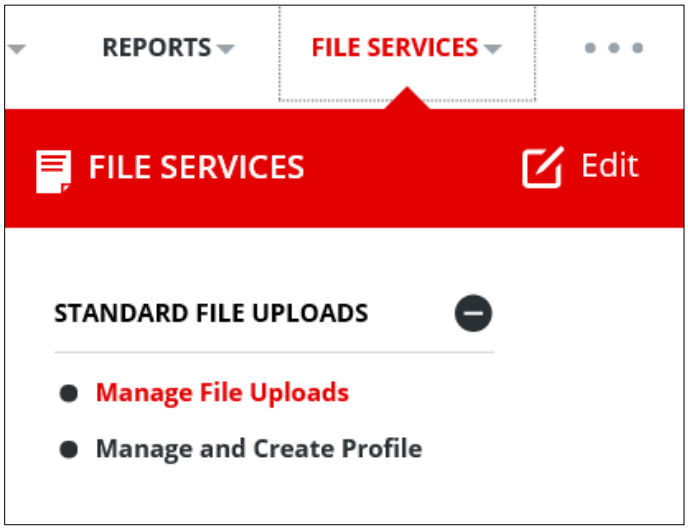

Figure 10-3: Selecting 'Manage File Uploads' from the Main menu

The 'Manage Upload Files' page will open, on which a user can create a new file for upload by clicking on '+Upload File' option

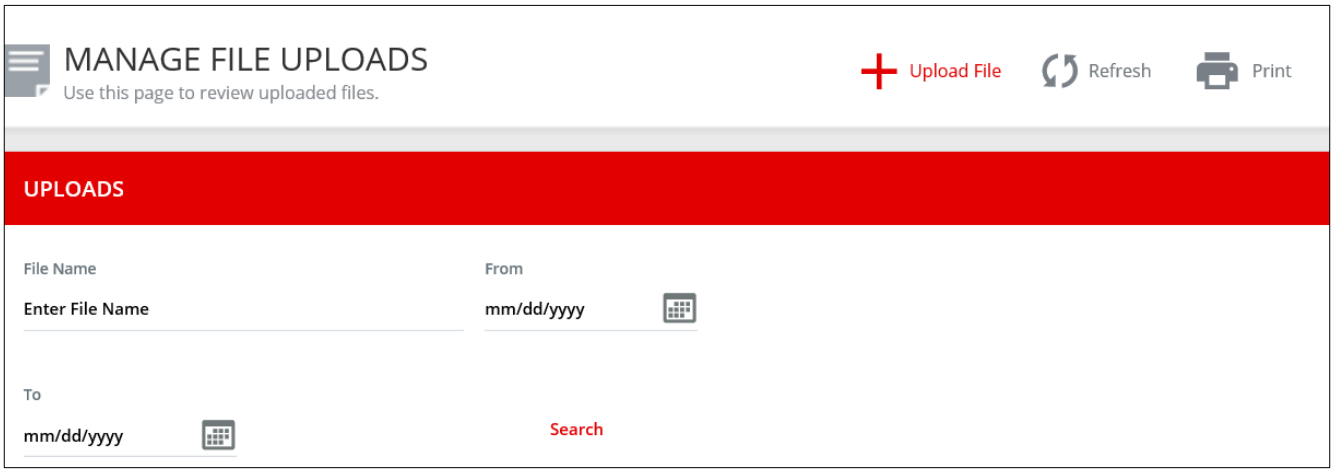

Figure 10-4: 'Manage File Uploads' page with the new upload option

A page for Step 1 of 'Create File Upload' will open.

On this page user has to select the upload type as '(Issue) Standard' file or a user-defined delimited issue file.

The standard issue file option enables you to upload Positive Pay issue files from a local or network drive and transmit them to Santander.

To upload a standard issue file, select Issue (standard) from the Upload Type list and click 'Next'.

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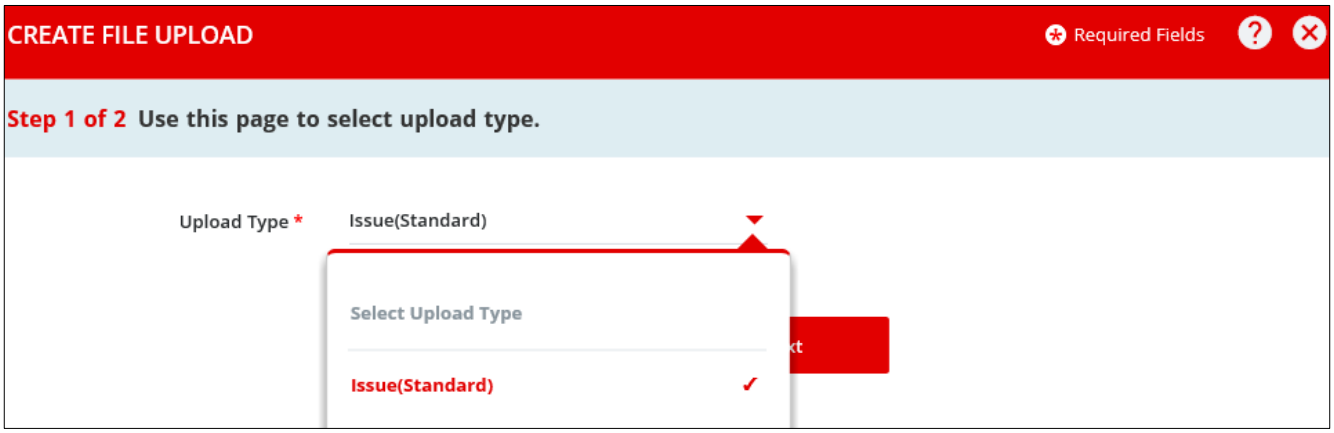

Figure 10-5: Selecting a standard issue file upload

The New File Upload page will open. Click Browse to locate the file you wish to upload. Select the check box if you want Santander Treasury Link to find and reject duplicate file uploads. Finally, click Upload File.

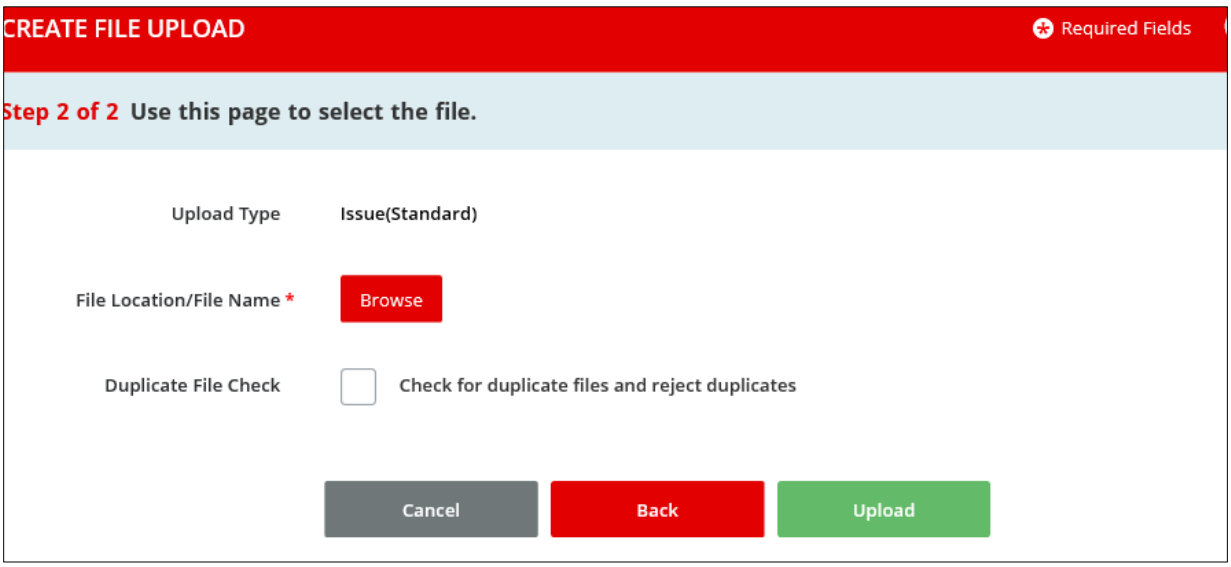

Figure 10-6: Selecting a standard issue file upload

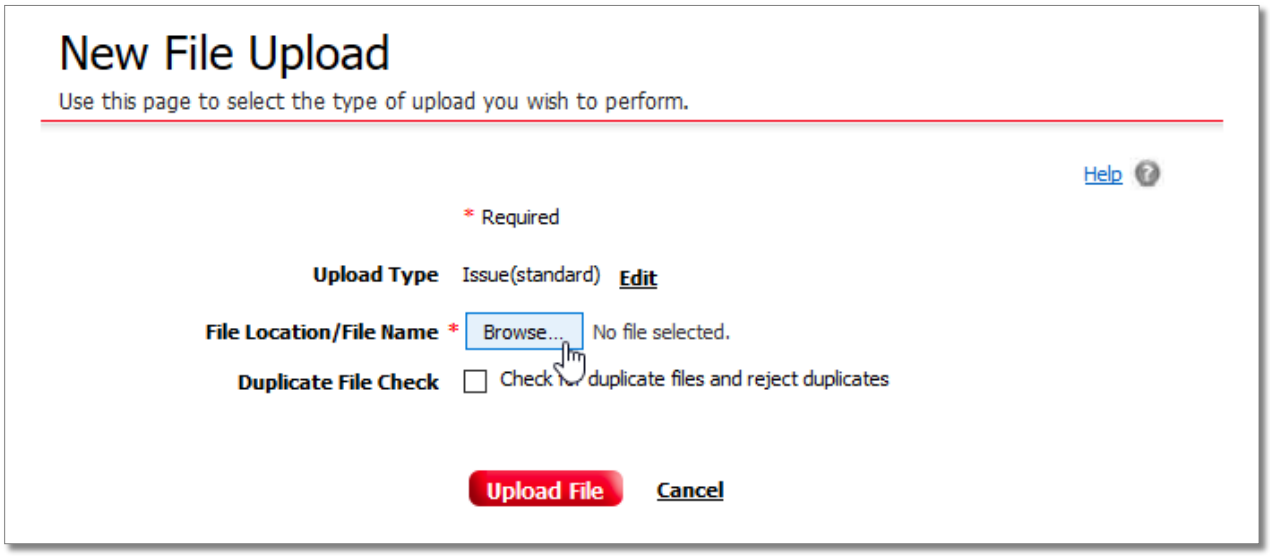

Figure 10-7: Selecting a file to upload

A message on the Manage File Uploads page will confirm successful submission of the file upload request.

> *Note:* This step only submits an upload *request;* it doesn't actually upload the file, which must be done by an approver.

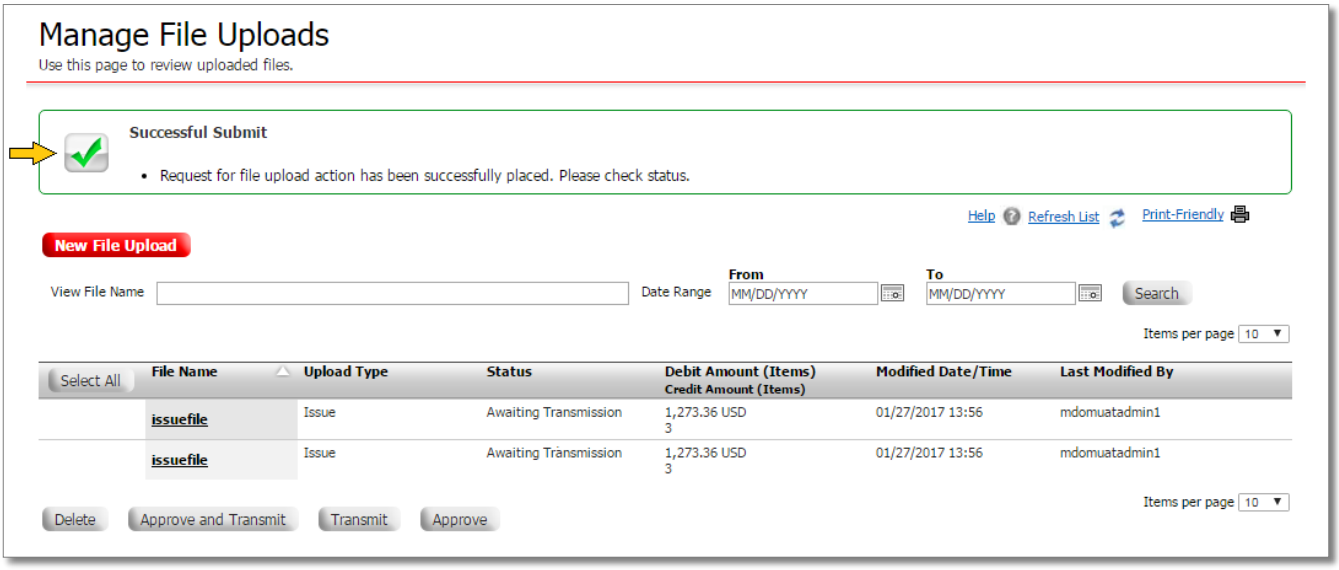

Figure 10-8: File upload request successfully submitted

A secondary user can then approve the upload, approve and transmit the upload, transmit an already approved upload, or delete the file.

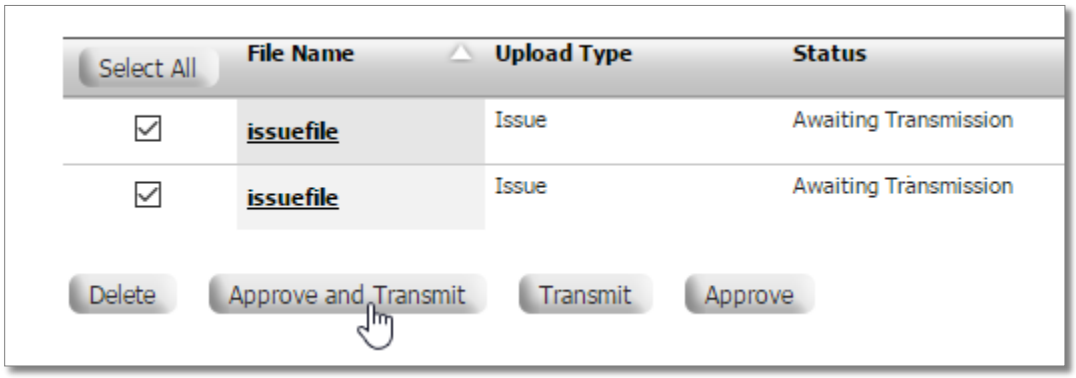

Figure 10-9: Selecting and approving file uploads

The user can then send approved files by clicking Transmit on the Transmit File Uploads page

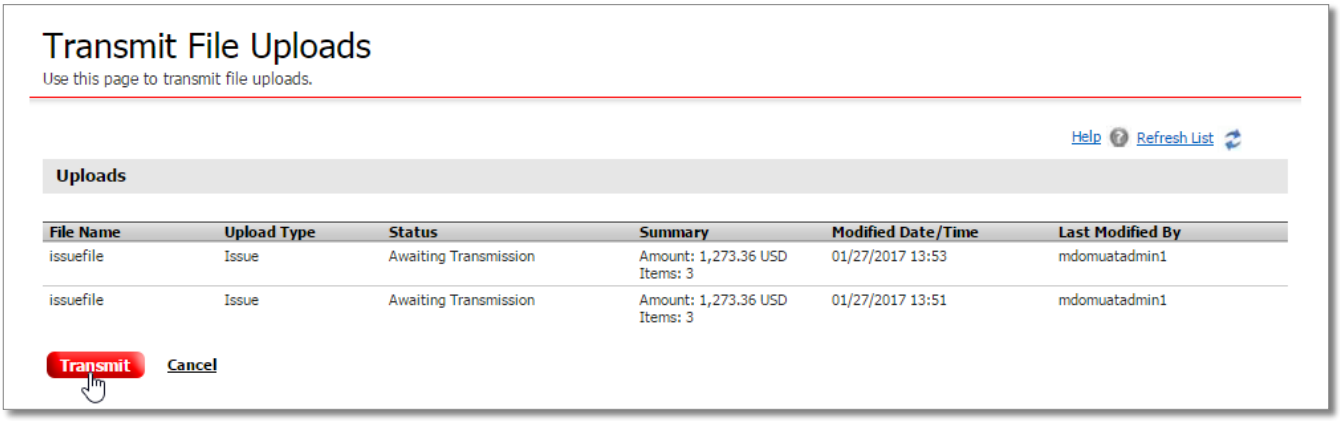

Figure 10-10: Transmitting approved file uploads

Managing uploaded files

The Manage File Uploads page displays a list of uploaded files and their statuses. The tasks that can be performed vary depending on the upload status. The tasks include:

- Approving uploads, but only if the user is defined as an Upload Approver and is not the user who created the upload.

  Note: If the user is not an authorized approver, the Approve buttons do not display.

- Transmitting uploaded files to the bank.
- Clicking Refresh Data to retrieve the most recent information on the status of the uploaded files.
- Deleting uploaded files that have not yet been transmitted.

To review and manage uploaded files, click Manage File Uploads in the File Services menu.

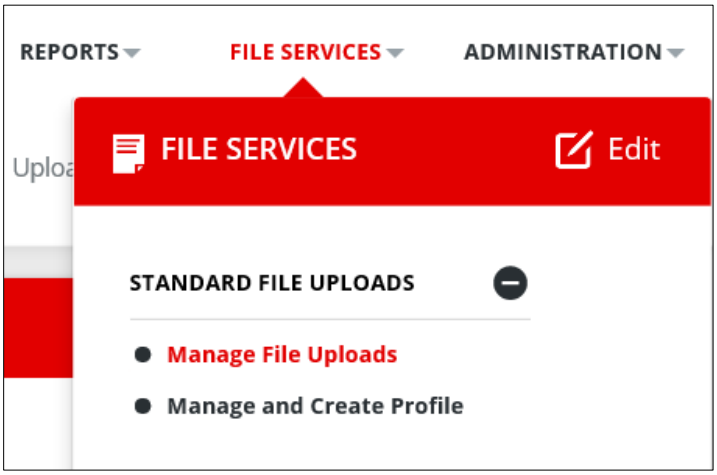

Figure 10-11: Opening Manage File Uploads

The Manage File Uploads page will open.

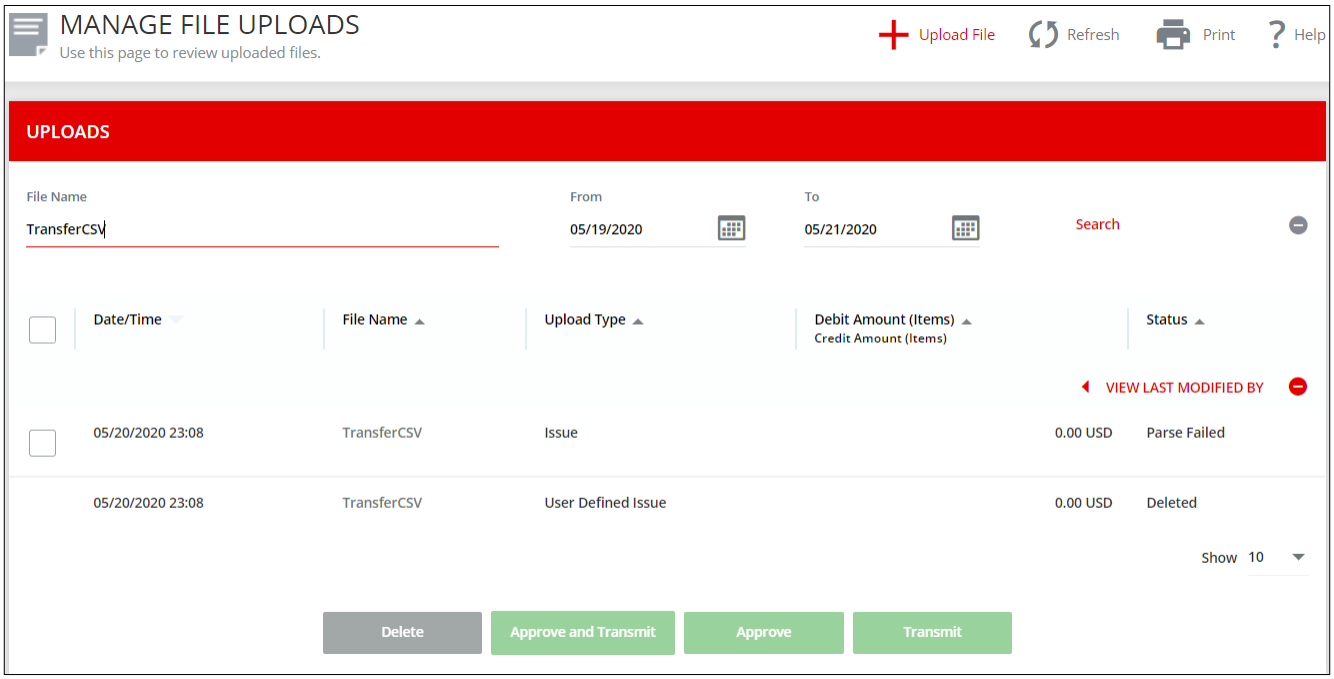

Figure 10-12: Manage File Uploads page

On this page:

1. The New File Upload button opens the Create File Upload page where you can select what type of file to upload and then continue to the New File Upload page.
2. You can search for an uploaded file that matches certain criteria:
   a. **View File Name** – This limits the search results to only those files whose names match the entered text. You can include the wildcard (*) character in the string.
   b. **Date Range** – This limits the list to only those files that have a modified date within a specified date range. The default date range starts with the current date and extends through a configurable number of days in the past.
3. Name of the uploaded file. By default, the list is sorted alphabetically by this field. You can click the link to edit a file that has not been submitted or view the detail of a file that has already been submitted.
4. The current status of the uploaded file. Possible statuses are:
   - New
   - In Parsing (user-defined only)
   - Parse Failed (user-defined only)
   - Awaiting Approval (when configured to require approvals)
   - Awaiting Transmission
   - In Transmission
   - Transmitted
   - Transmission Failed
   - Accepted

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- Rejected
- Deleted

5. A user with appropriate authority can approve and transmit an uploaded file. The user clicks Approve to approve the file, Transmit to send the uploaded file to Santander, or Approve and Transmit to do both.

Managing upload profiles

The 'Manage Upload Profiles' page allows a user to manage upload profiles that they have created, or other company users have created and defined as Public. To open the page, click 'Manage & Create Profile' in the 'Standard File Uploads' under the File Services menu.

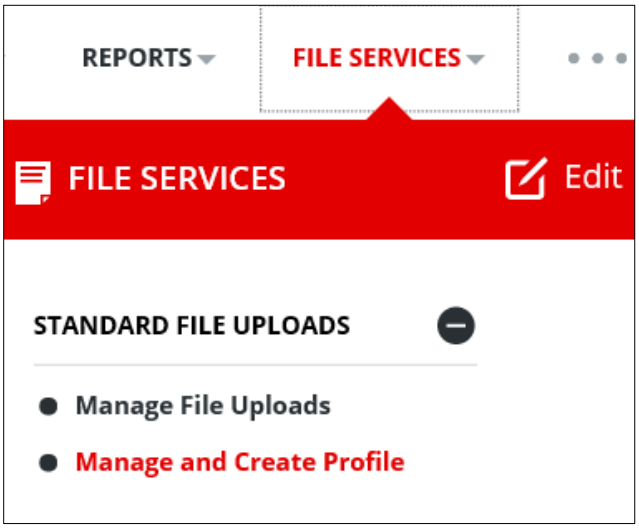

Figure 10-13: Opening Manage & Create Profile option

The Upload Profiles page will open.

Figure 10-14: Upload Profiles page

From this page, you can perform the following tasks:

- Search the list of profiles and locate a profile whose name matches the entered text.
- Create a new profile.
- Edit or delete existing profiles.

Creating an upload profile

In Santander Treasury Link, a user has the ability to create customized upload profiles using various file formats.

On the 'Upload Profiles' page, click the 'Create Upload Profile' sign and select the type of file for which you wish to create a profile.

Figure 10-15: Creating Upload profile

A user can create profile with following file formats; Asterisk Separated (*), Semi Colon Separated (;), Comma Separated (,), Tilde Separated (~), Pipe Separated (|), Tab Separated and Fixed length.

Clicking on the 'Create Upload Profile' sign will open the following page:

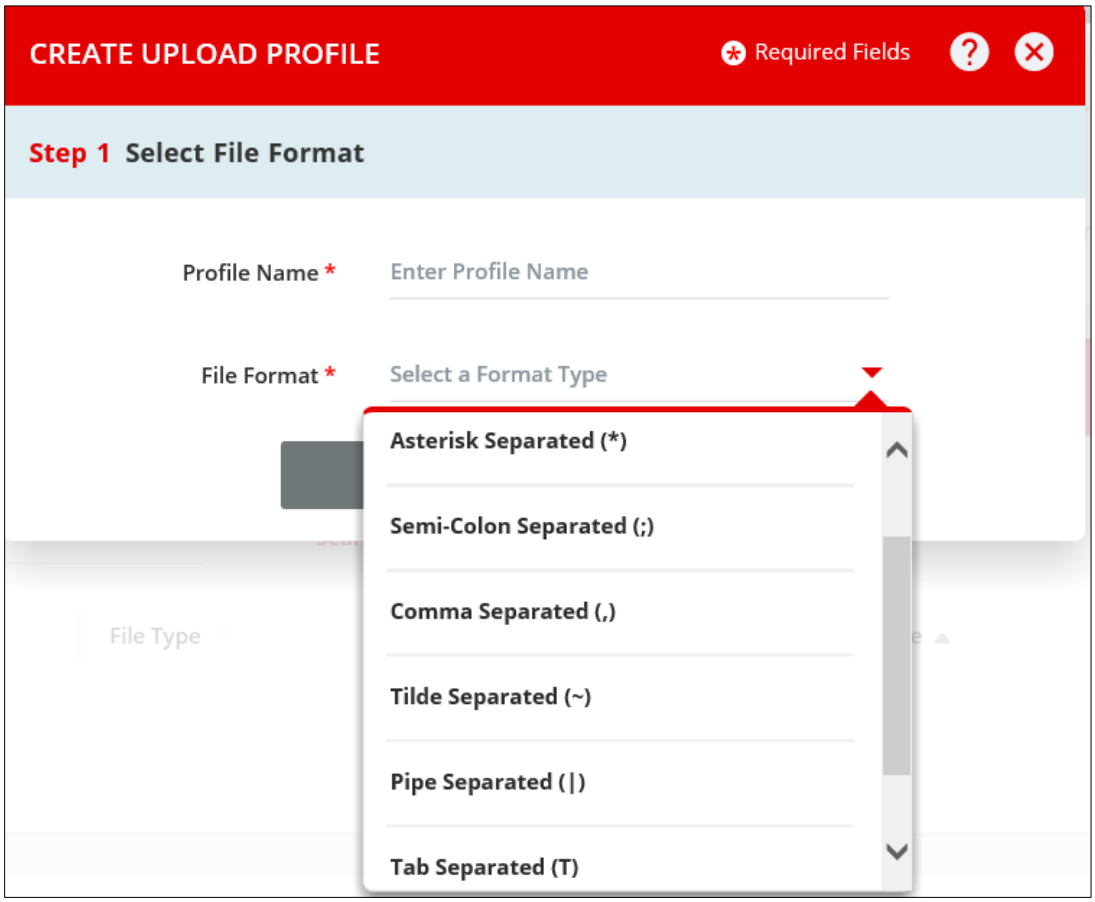

Figure 10-16: Step 1 Upload profile file format types

Fixed Length Issue file

An example of 'Fixed length Issue' file has been taken to show the process of creating an upload profile.

Step 1: Select the file format from the drop-down menu and enter the required profile name.

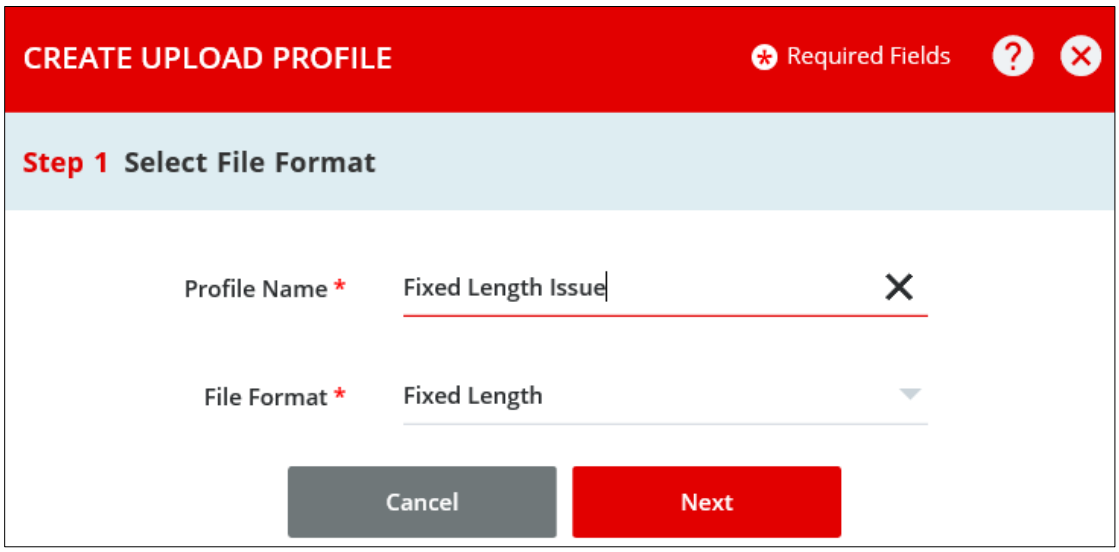

Figure 10-17: Step 1-Entering fixed width profile name & format

Click on 'Next'.

Step 2: This page split in various sections as shown under. A user can customize the upload profile as per their requirements. Update fields marked with (*)

In the 'Profile Information' section, select a date format (YYMMDD, YYYYMMDD, MMDDYY, DDMMYYYY etc), select 'Public' or 'Private' access to the profile. If you want Santander Treasury Link to prevent uploaded files from being uploaded again, check the Options box next to "Check for duplicate files and reject duplicates".

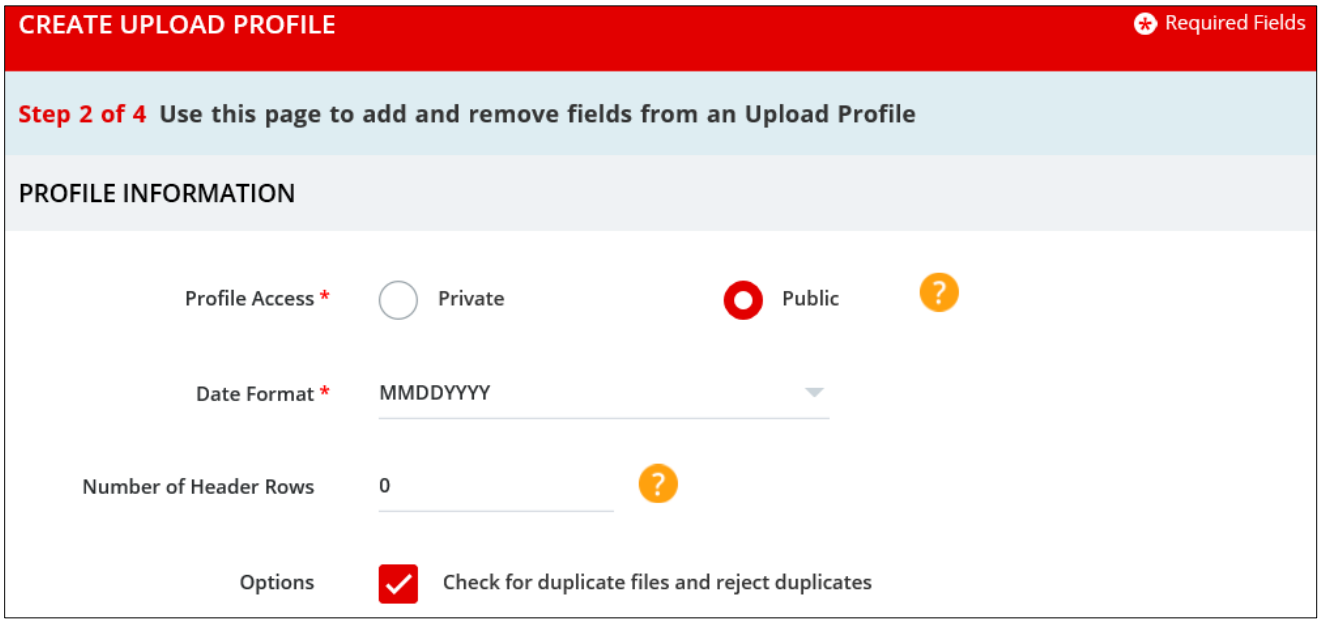

Figure 10-18: Step 2-Entering fixed length upload profile information

In the 'Default Values' section; select the 'Transaction Type' (Issue Add, Issue Delete, Void Add or Void Delete). Enter the Bank (name) and Account Number. Select the Issue Date from the adjoining calendar.

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Note that if you select a default transaction type, the corresponding field under Transaction Type Mapping becomes a required (*) field. You will then need to enter a transaction code in that field.

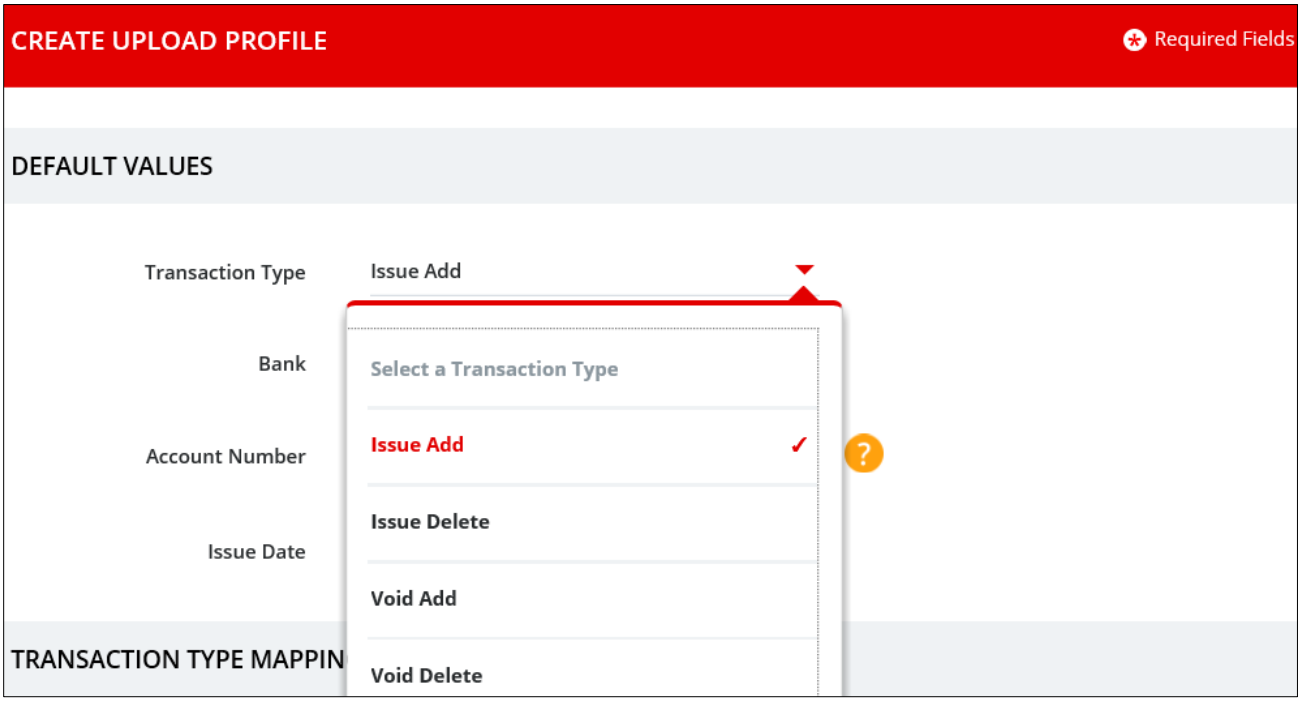


Figure 10-19: Step 2 - Entering Default Values for fixed length upload profile information

In the 'Transaction Type Mapping' section, add a value for the respective field based on the 'Transaction Type' selected in the previous section of 'Default Values'.

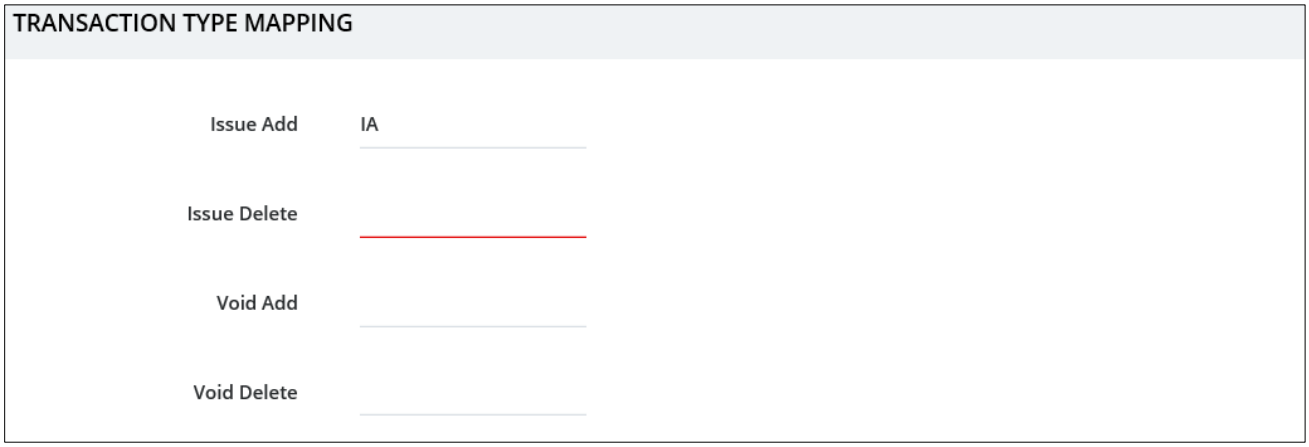


Figure 10-20: Step 2 - Entering Transaction Type Mapping for fixed length upload profile information

In the 'Upload Field Selection' section, user can decide which fields can be included in the file. Fields marked with (*) cannot be deleted / removed from the profile. The other fields are optional.

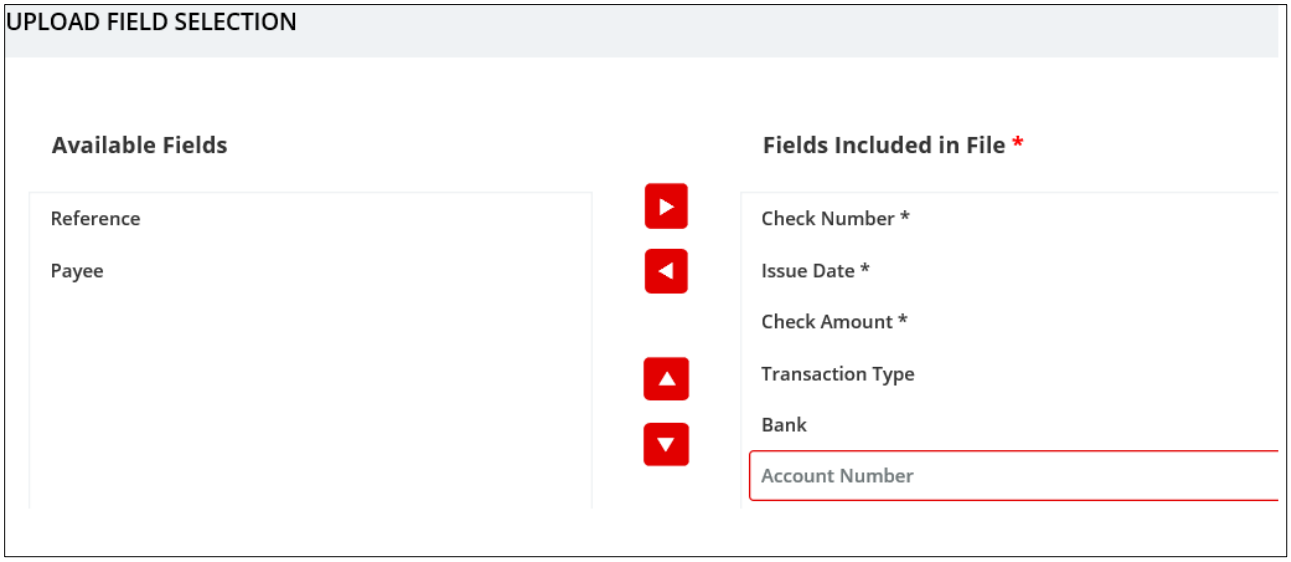


Figure 10-21: Step 2 - Entering Upload field selection for fixed length upload profile information

If a user wishes to change the order of the selected fields, click on the specific field you wish to move and use the 'Up' or 'Down' arrow to move it in the list.

Figure 10-22: Step 2 – Select Up / Down arrow key to move any field in the list

Click on 'Next' to go to the next step.

Figure 10-23: Step 2 – Click on Next

Step 3: In this screen, user needs to define Field start & Width of each of the fields listed.

- **Field Position (Start**)– A number indicating the starting position of the field
- **Field Width** – The length of the field in number of characters

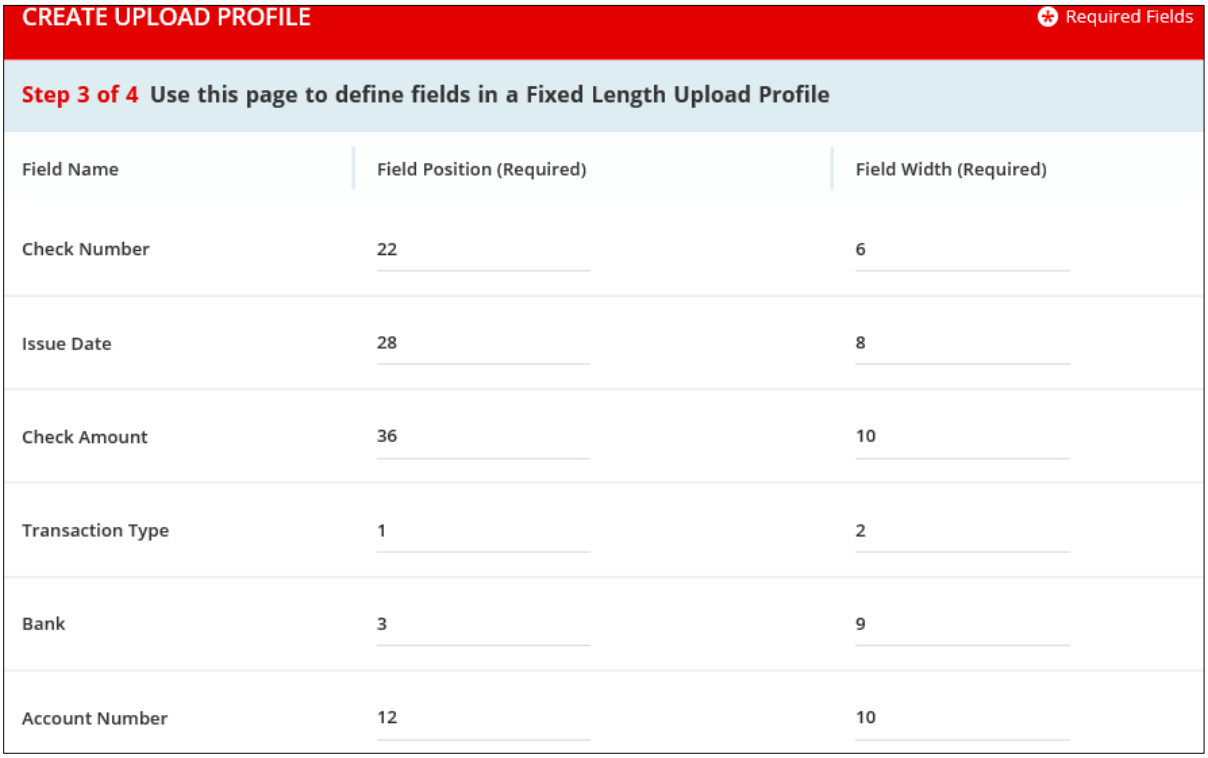


Figure 10-24: Step 3- Entering upload profile field parameters

When you have entered all information, click 'Next'.
Clicking on 'Next' will take the user to the 'Preview Upload Profile' page.

Step 4: Review the profile information on this page. Please note, the preview page will contain details of the selections made for all the sections & steps given above (Step 1 to Step 3).

If the user needs to make any changes, click 'Back' else click 'Submit Profile' to save.

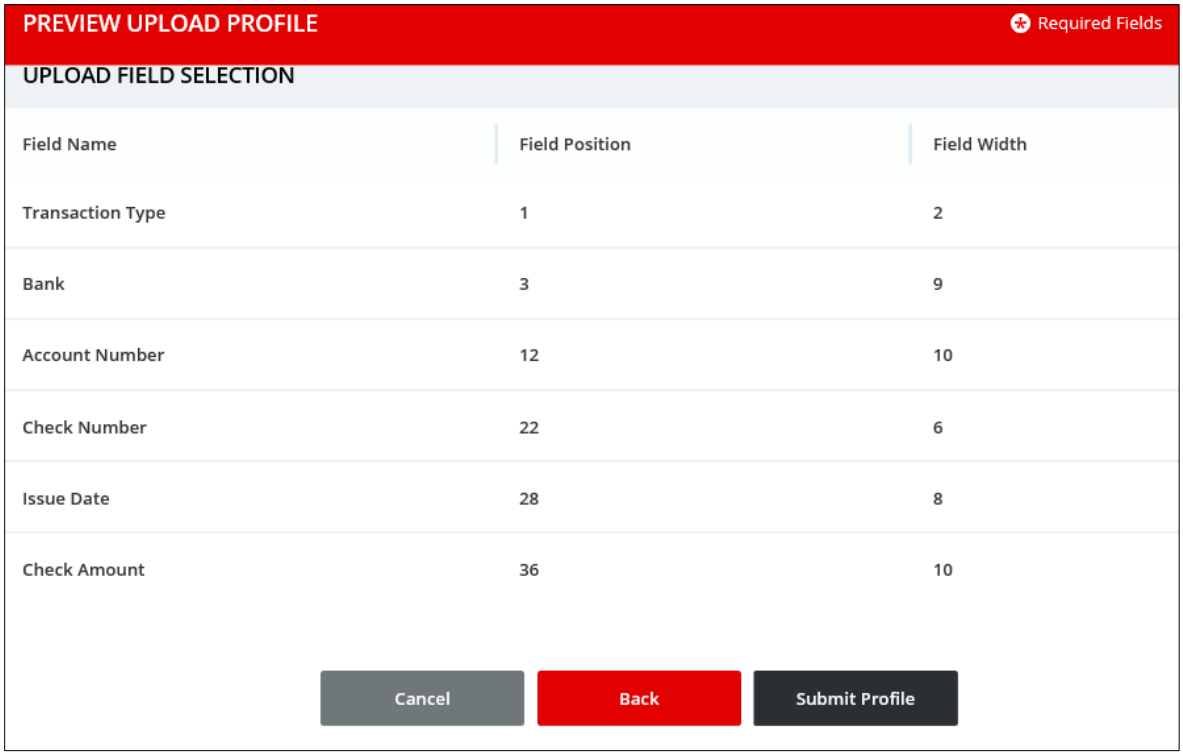


Figure 10-25: Previewing and submitting the fixed-length upload profile

A message on the Upload Profiles page will confirm successful submission of the profile, which will also appear in the list on 'Manage Upload Profiles'.

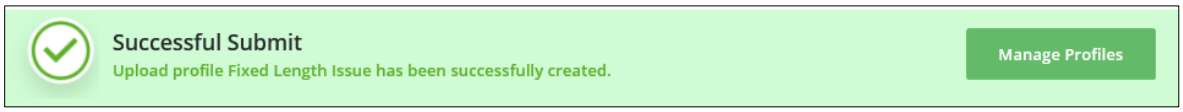


Figure 10-26: Fixed Length issue profile successfully submitted

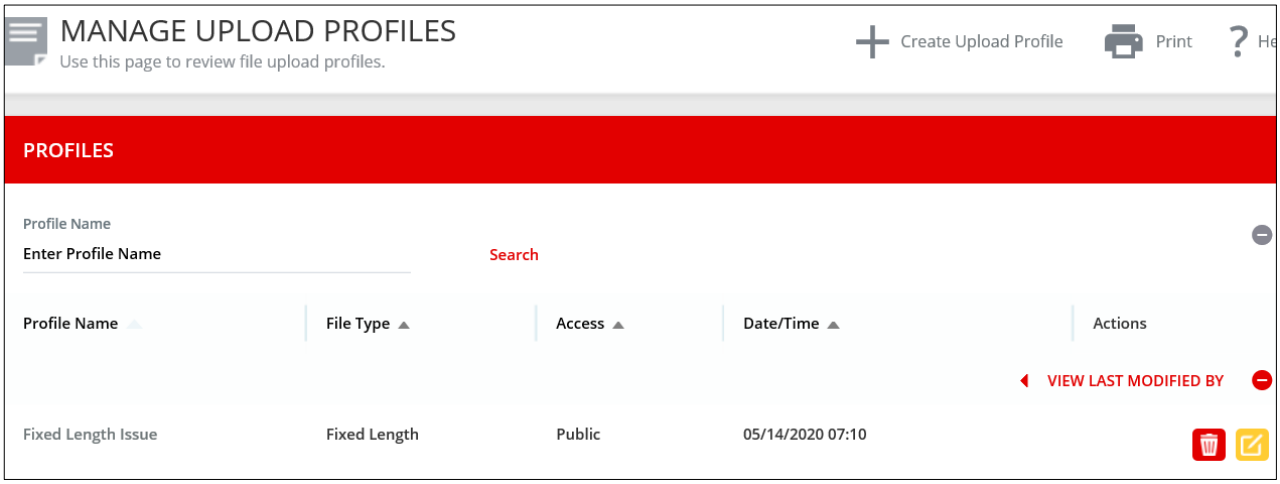


Figure 10-27: Fixed Length issue profile on the Manage Upload page

Delimited issue file

Under the 'Create Upload Profile' option on the 'Manage Upload Profiles' page, the user can create a profile for a delimited issue file formats such as:

- Asterisk *
- Semicolon ;
- Comma ,
- Tilde ~
- Pipe |
- Tab

Clicking on 'Create Upload Profile' will open the 'Create Upload Profile' page as shown below. The drop down menu will show the above given file formats. As an example, we are selecting file format 'Comma - , ' for reference.

Step 1: In the 'Create Upload Profile' section, enter a profile name and select file format as 'Comma'.

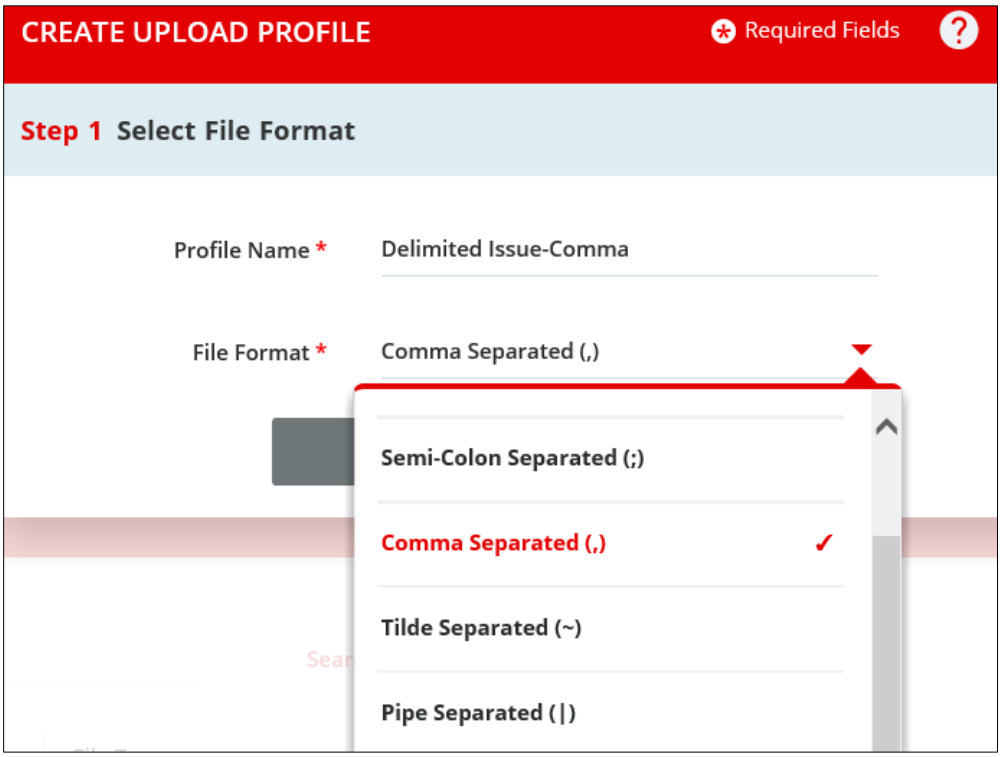


Figure 10-28: Step 1 - Entering profile name & file format type

Click on 'Next'

Step 2: This page split in various sections as shown under. A user can customize the upload profile as per their requirements. Update fields marked with (*)

In the 'Profile Information' section, select a date format (YYMMDD, YYYYMMDD, MMDDYY, DDMMYYYY etc), select 'Public' or 'Private' access to the profile. If you want Santander Treasury Link to prevent uploaded files from being uploaded again, check the Options box next to "Check for duplicate files and reject duplicates".

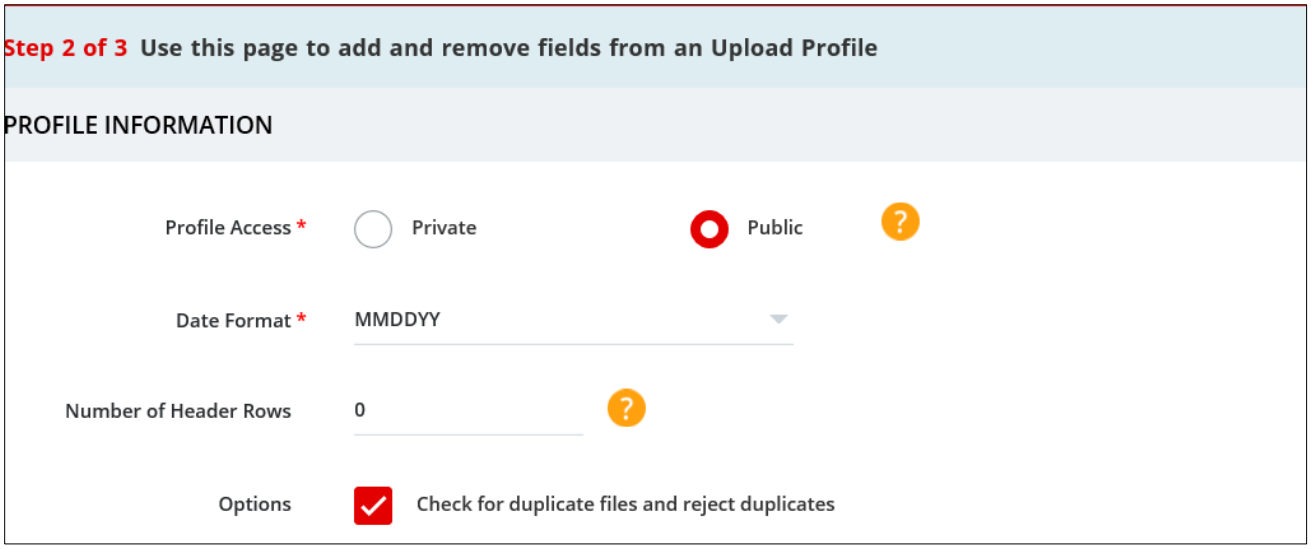


Figure 10-29: Step 2-Entering Comma Separated upload profile information

In the 'Default Values' section; select the 'Transaction Type' (Issue Add, Issue Delete, Void Add or Void Delete). Enter the Bank (name) and Account Number. Select the Issue Date from the adjoining calendar.

Note that if you select a transaction type, the corresponding field under Transaction Type Mapping becomes a required (*) field. You will then need to enter a transaction code in that field.

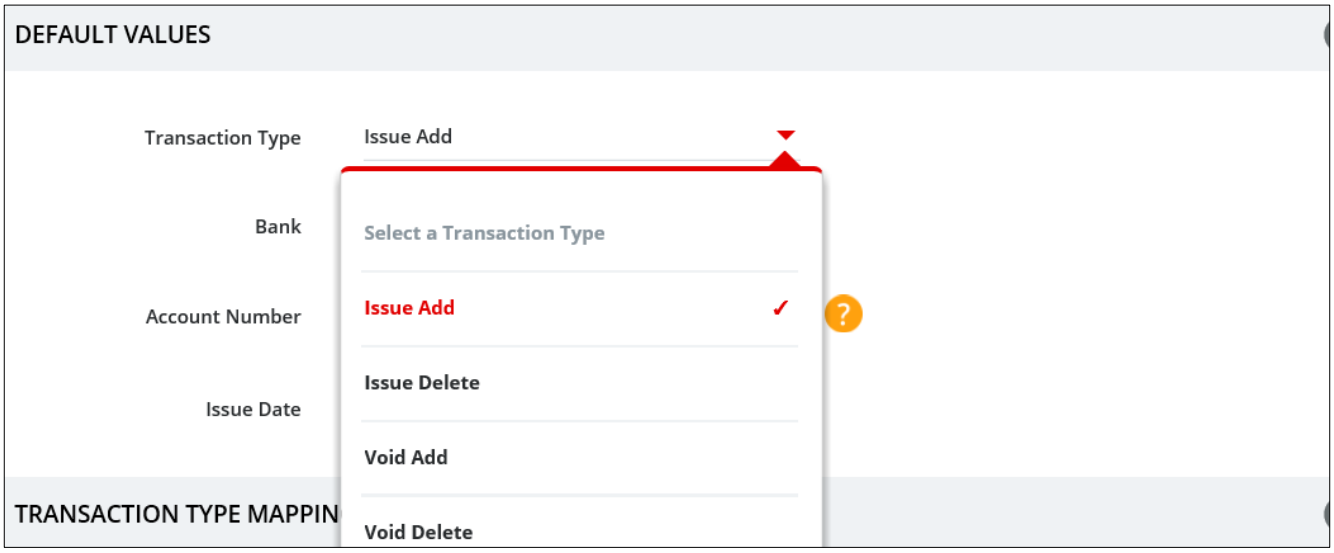


Figure 10-30: Step 2 - Entering Default Values for Comma separated upload profile

In the 'Transaction Type Mapping' section, add a value for the respective field based on the 'Transaction Type' selected in the previous section of 'Default Values'.

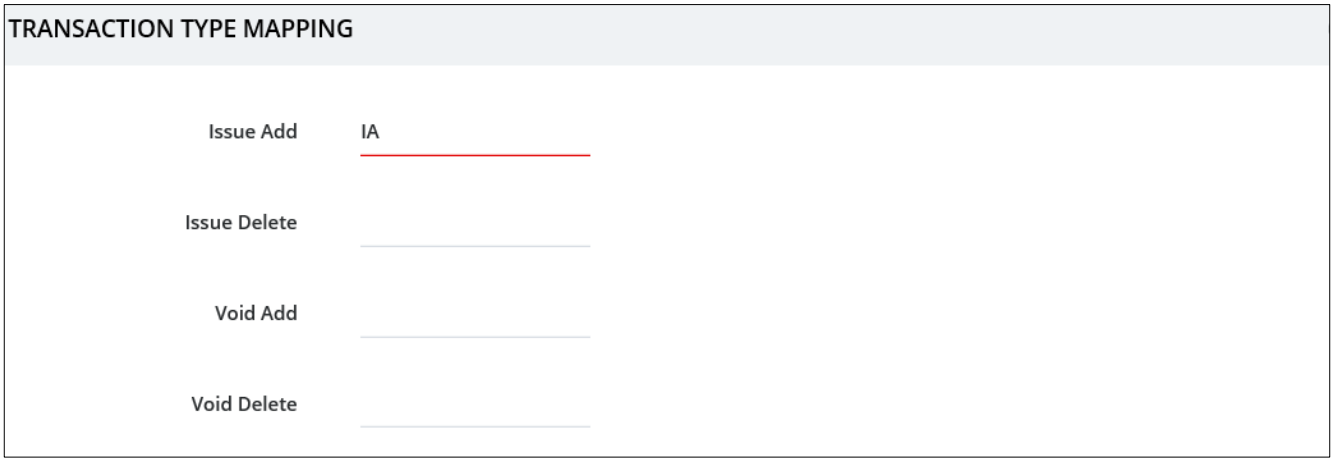


Figure 10-31: Step 2 - Entering Transaction Type Mapping for Comma separated upload profile

In the 'Upload Field Selection' section, user can decide which fields can be included in the file. Fields marked with (*) cannot be deleted / removed from the profile. The other fields are optional.

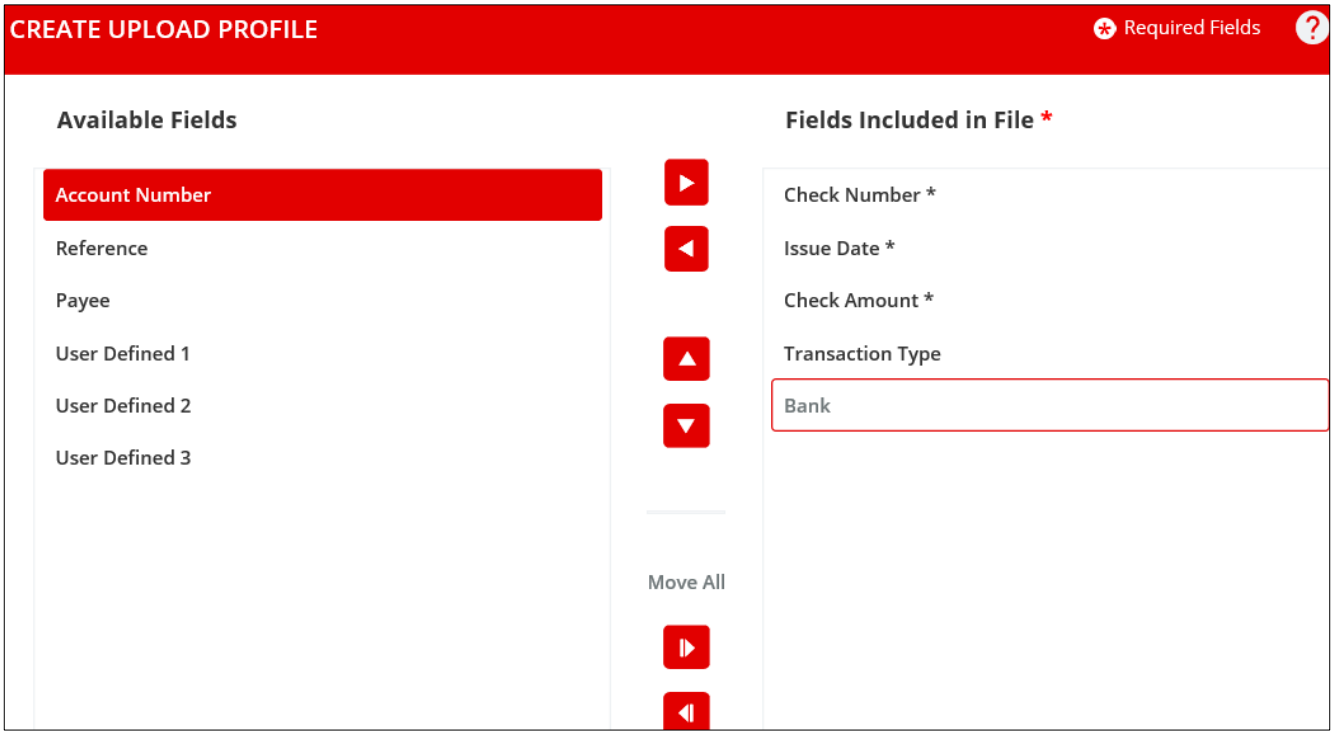


Figure 10-32: Step 2 - Entering Upload field selection for comma separated upload profile

If a user wishes to change the order of the selected fields, click on the specific field you wish to move and use the 'Up' or 'Down' arrow to move it in the list.

Figure 10-33: Step 2 – Select Up / Down arrow key to move any field in the list

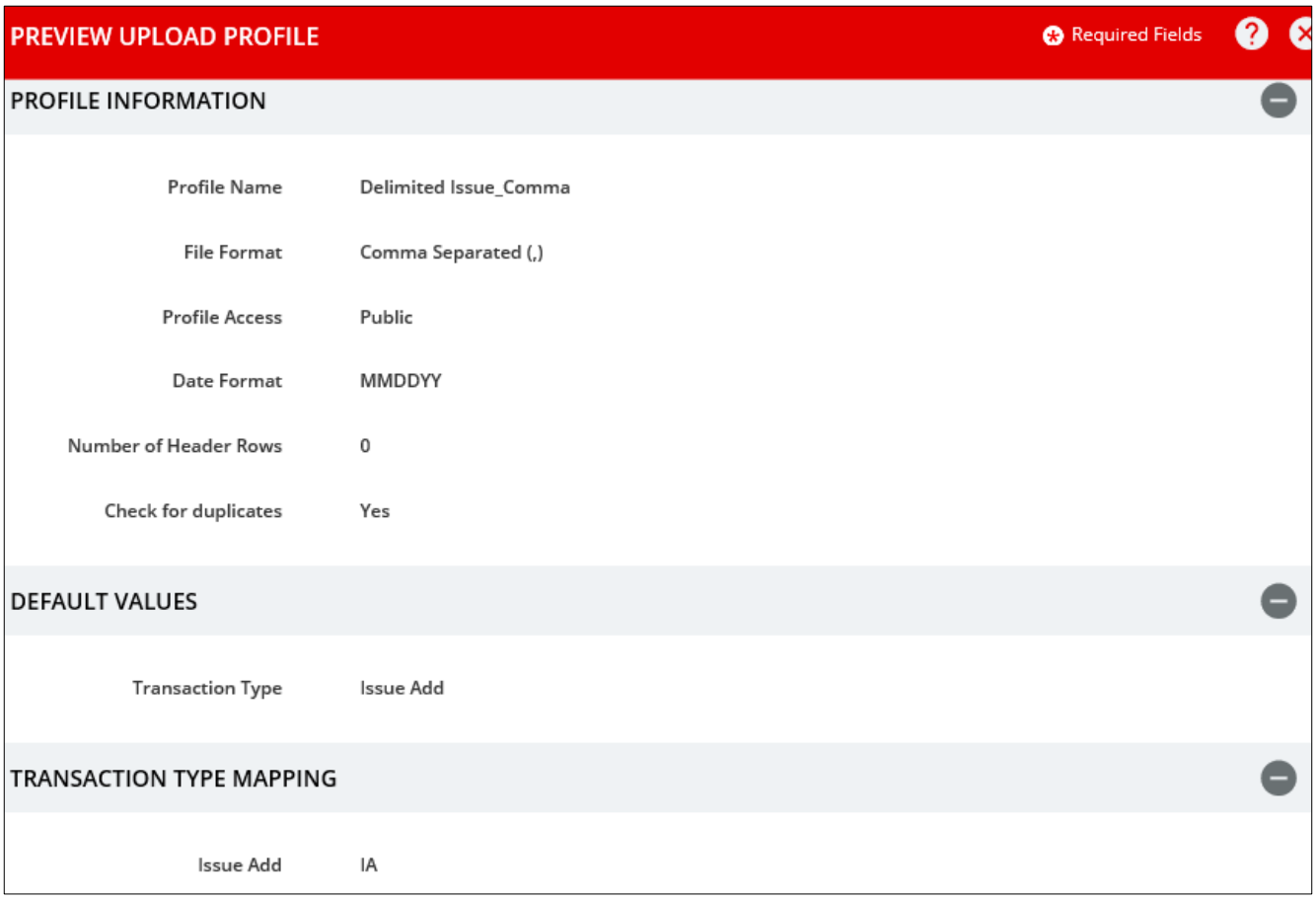
Click on 'Next'.

Figure 10-34: Step 2 – Click on Next

Clicking on 'Next' will take the user to the preview page;

Step 3: Review the profile information on this page. Please note, the preview page will contain details of the selections made for all the sections & steps given above (Step 1 to Step 3).

If the user needs to make any changes, click 'Back' else click 'Submit Profile' to save.



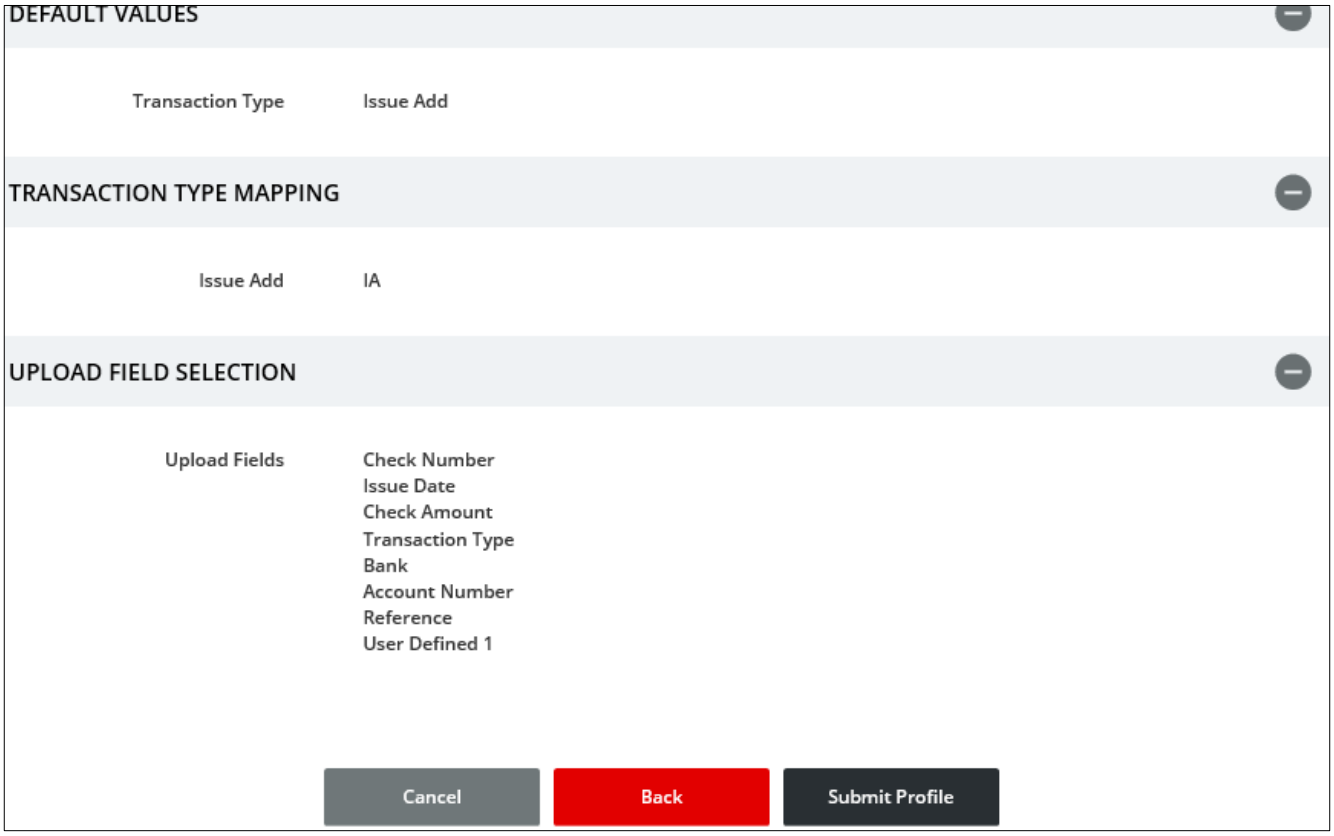


Figure 10-35: Previewing and submitting the Comma separated profile

A message on the Upload Profiles page will confirm successful submission of the profile, which will also appear in the list on 'Manage Upload Profiles'

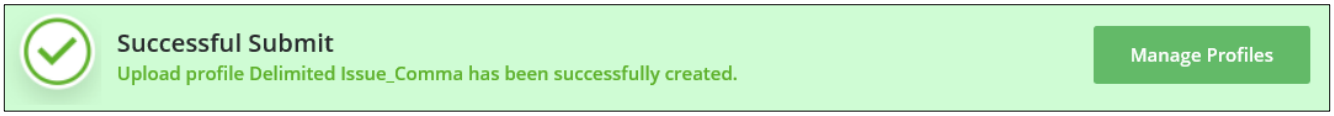


Figure 10-36: Comma Separated profile successfully submitted

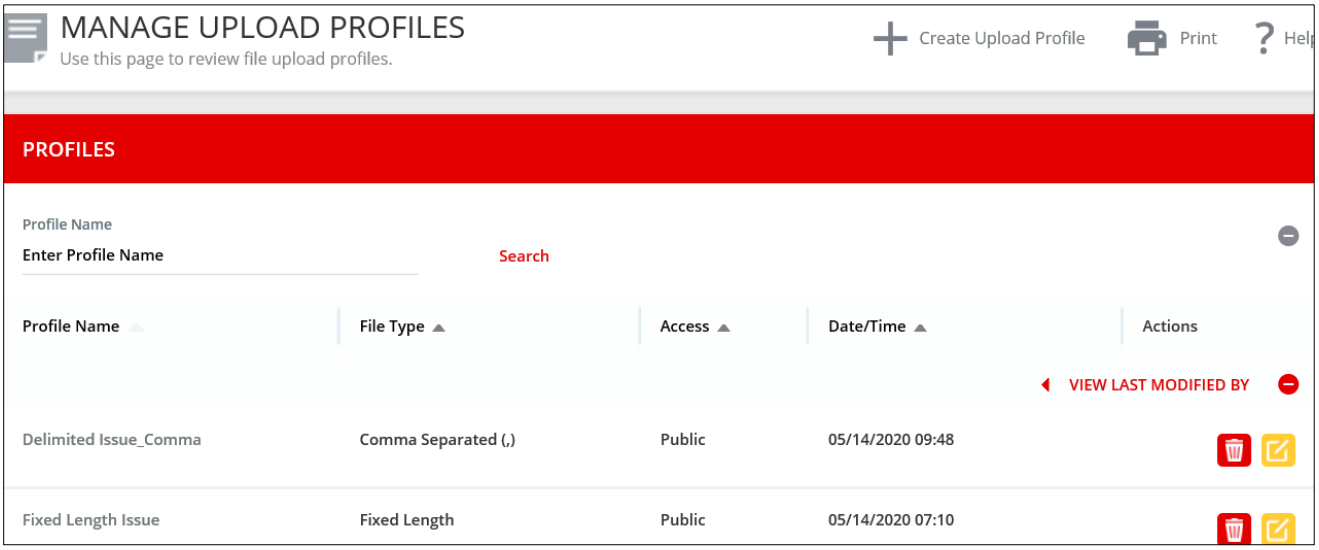


Figure 10-37: Profiles displayed on the Manage Upload page

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Section 11: Alerts, Messages, Preferences and Settings (Tools)

This section covers the tools available in list of functions available as a drop-down menu under User's login ID (as shown below). This can be seen on the extreme right-hand of the dashboard / main screen.

These options include managing alerts and messages, viewing and sending messages, managing the preferred bank list, setting your password and startup screen preferences.

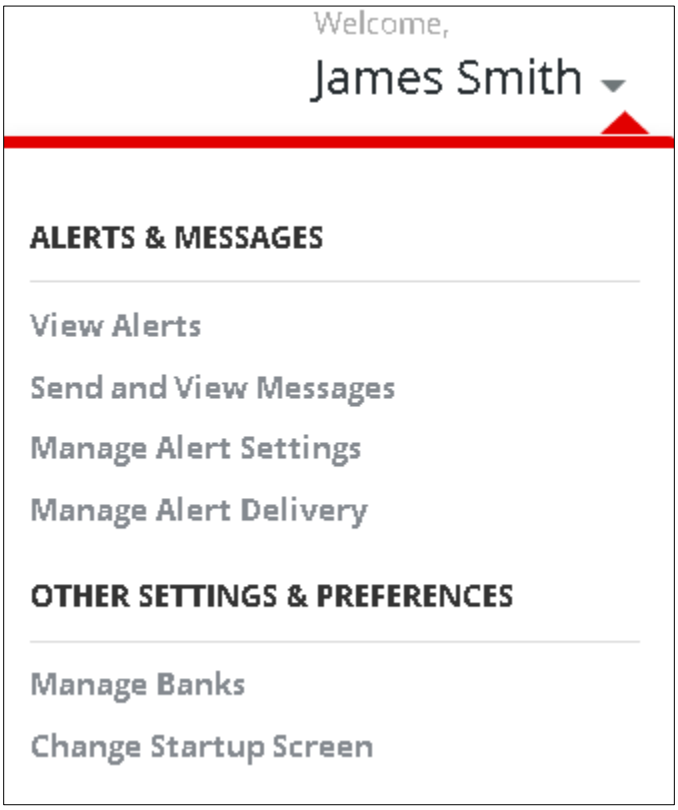

Figure 11-1: Tools menu

Managing alert settings

An alert is a secure message that indicates a specified condition has been reached or a certain event has occurred for a specific account. When you create an alert, you provide details for when and how you receive the alert.

For example, you could create an alert for any of these situations:

- Notification of account balance conditions, such as a balance over or under a preset amount
- Periodic balance updates
- Notification of disallowed or failed payments or transfers

The following standard alerts are available in Santander Treasury Link:

- Account Balance Over
- Account Balance Under
- Check Number Cleared
- Check Positive Pay Decision Status
- Future Dated Wire FX Rate Change
- Payment Status
- Periodic Balance
- Personal Reminder
- Positive Pay Check Exceptions

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- Recipient Status
- Secure Message Notification
- Template Status
- Transaction
- Wire Confirmation

To manage alert settings, click 'Manage Alert Settings' under the 'Alerts & Messages' heading in the drop-down menu (under a user's login name) as shown below:

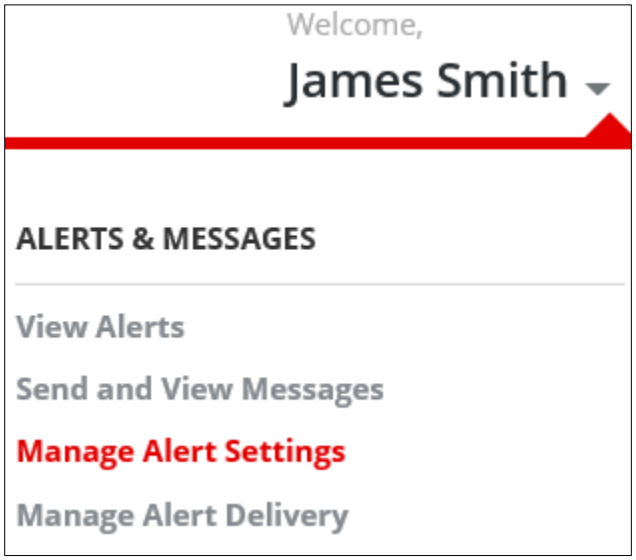

Figure 11-2: Opening Manage Alert Settings

The Manage Alert Settings page will display, showing a list of existing alerts.

The 'Manage Alert Settings' page is divided into two sections;

My Alerts: Alerts received in this section relate to accounts, payments and account activity (as per the standard alerts mentioned above).

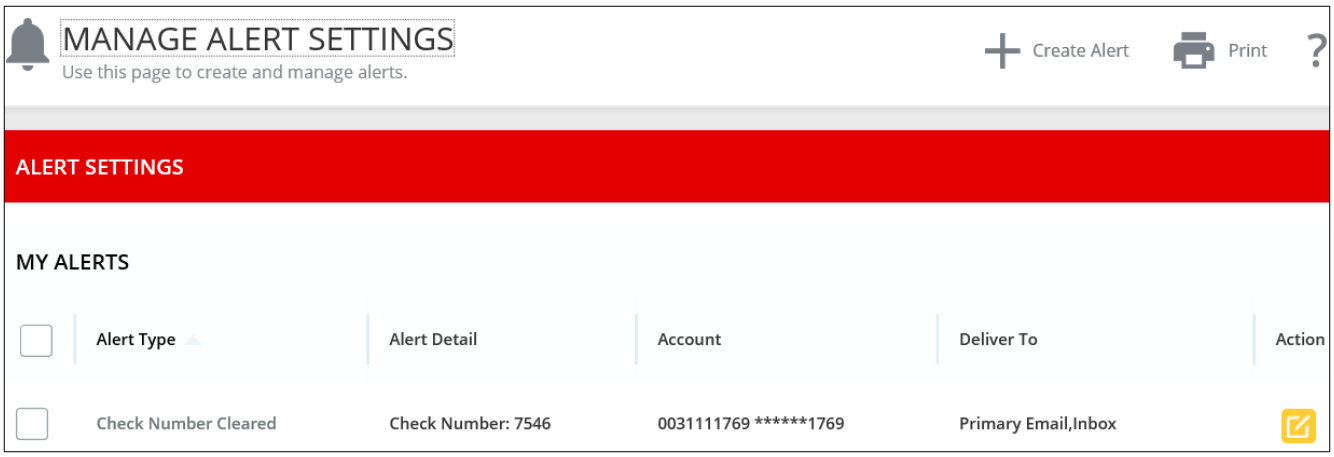

Figure 11-3: My Alerts section in the Manage Alert Settings page

User can edit these settings through the edit option under the 'Action' column. User will be able to edit the account for which the alerts will be sent and the email id to which it is sent.

Bank Alerts: Alerts received in this section relate to changes that impact user entitlements and payment routing and are received by every user designated as a client administrator. They do not

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require setup and you cannot unsubscribe from them. A user can edit only the email settings through the edit option under the 'Action' column.

Figure 11-4*: Bank Security Alerts section in the Manage Alert Settings page*

Creating an alert

To create an alert, click Create Alert on the 'Manage Alert Settings' page .

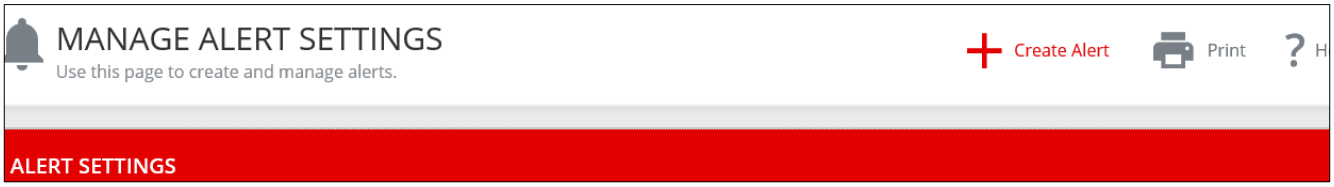

Figure 11-5: Alert Settings

The following options are available, user to select the relevant option from the drop-down list;

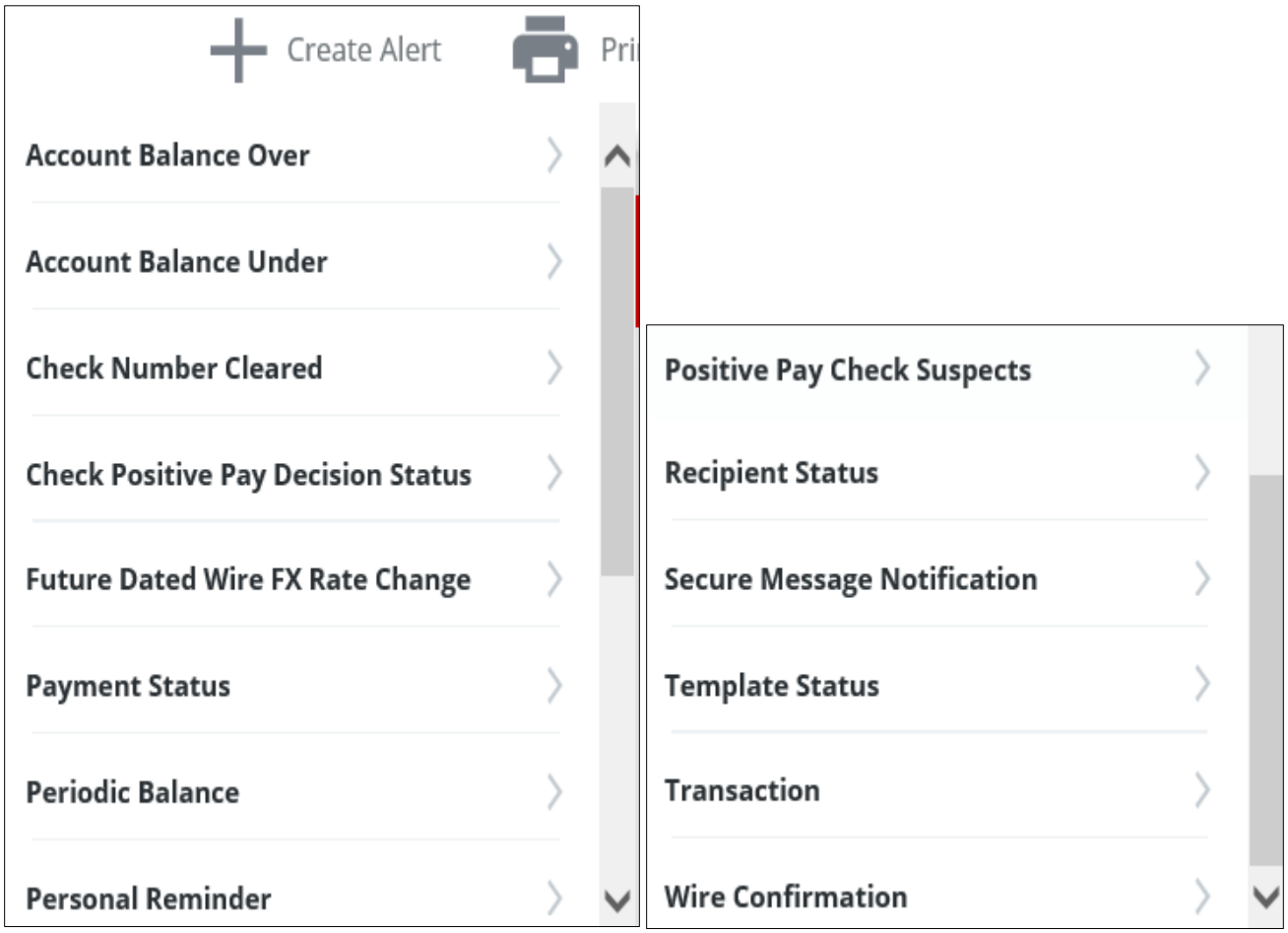

Figure 11-6: Selecting an option to create an alert

As an example we have selected ‘Check Number Cleared’ option to create an alert, clicking on the option will open a ‘Create Alert’ screen.

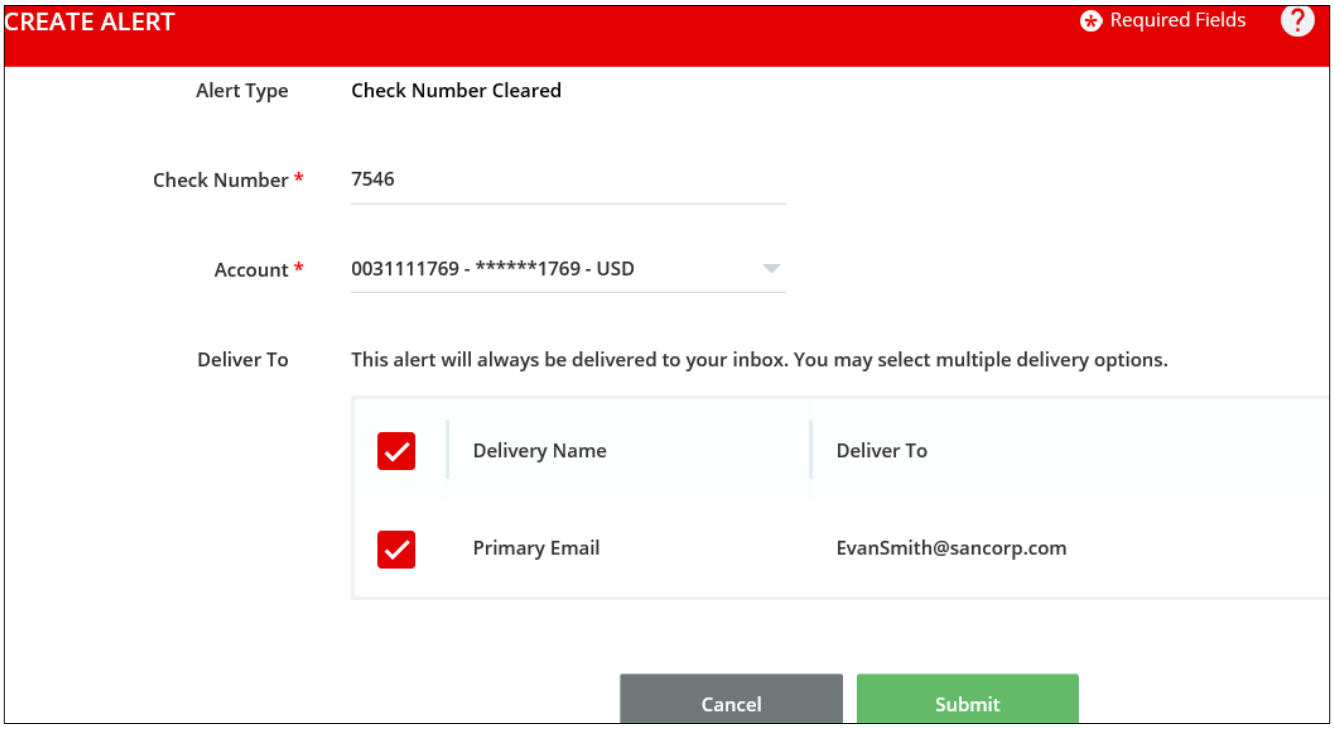

Figure 11-7: Creating the alert

In the ‘Create Alert’ overlay, provide the mandatory information for the fields marked with (*) and click ‘Submit’. In this case, the mandatory fields were ‘Check Number’ & ‘Account’.

Check the ‘Deliver To’ option, as the alert will be delivered to the user’s primary email id which has been registered in their profile.

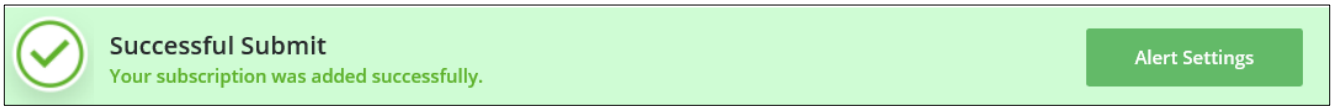

Figure 11-8: Alert successfully created

Clicking on 'Submit' will generate the above given message on the screen, confirming successful submission and the new alert will appear in the 'Alert Settings' list.

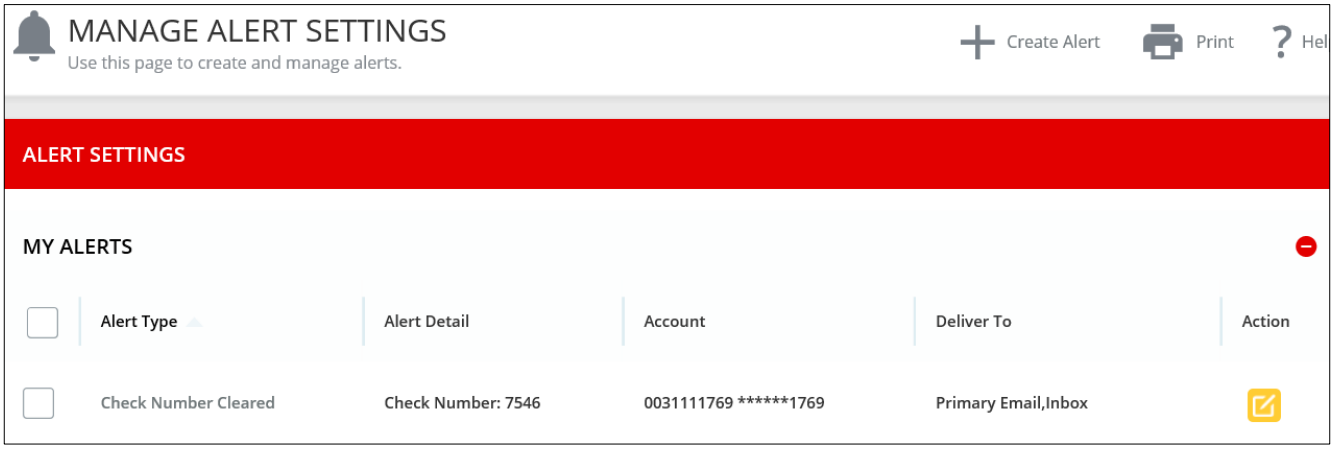

Figure 11-9: Alert added to the Manage Alert setting page

Managing alert delivery settings

User can manage address profiles for delivering alerts through the 'Manage Alert Delivery' link under the 'Alerts & Messages' heading located in the drop-down menu (under a user's login name) as shown below:

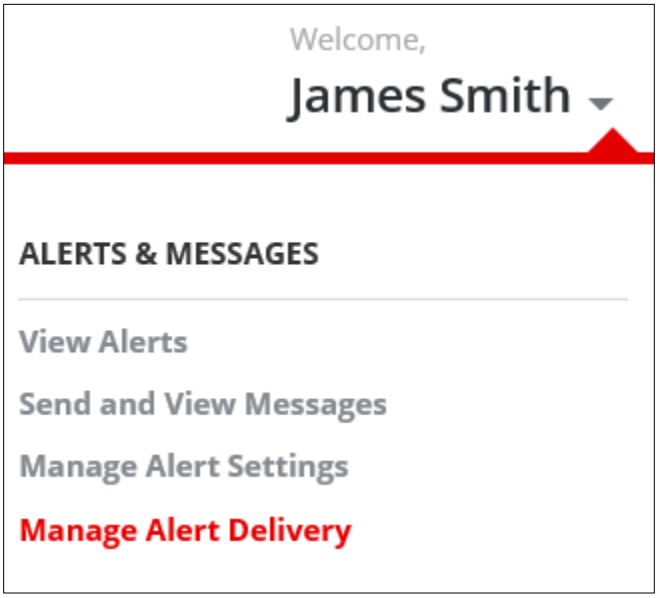

Figure 11-10: Manage Alert Delivery option

Clicking on ‘Manage Alert Delivery’ will open the ‘Manage Delivery Methods’ page as shown below;

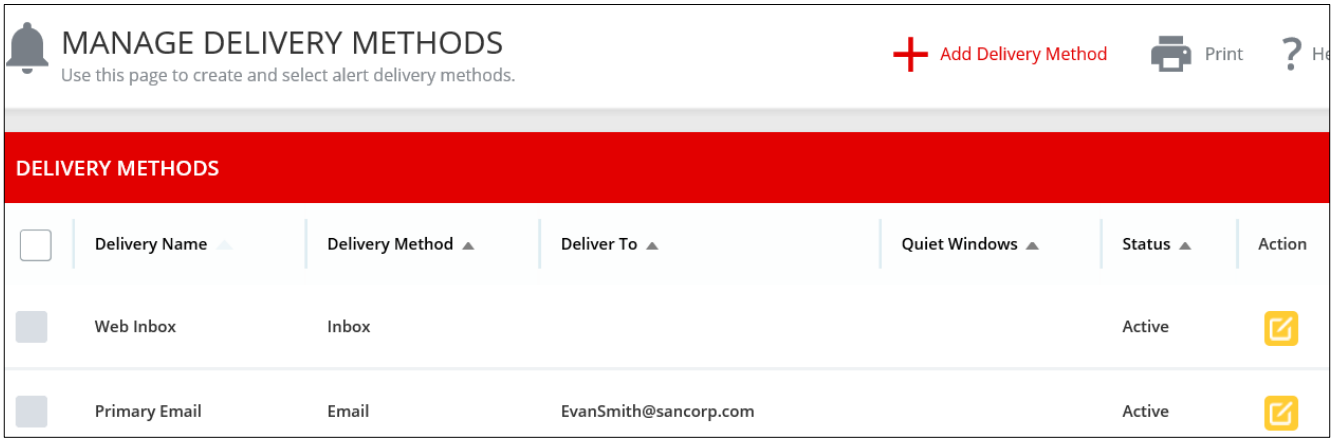

Figure 11-11: Manage Delivery Methods page

The page lists existing and saved delivery addresses. All Alerts are sent to the Santander Treasury Link Inbox by default. To add a new alert delivery e-mail address, click ‘Add Delivery Method’ on top of the page.

A new overlay / screen ‘Add Delivery Method’ will open.

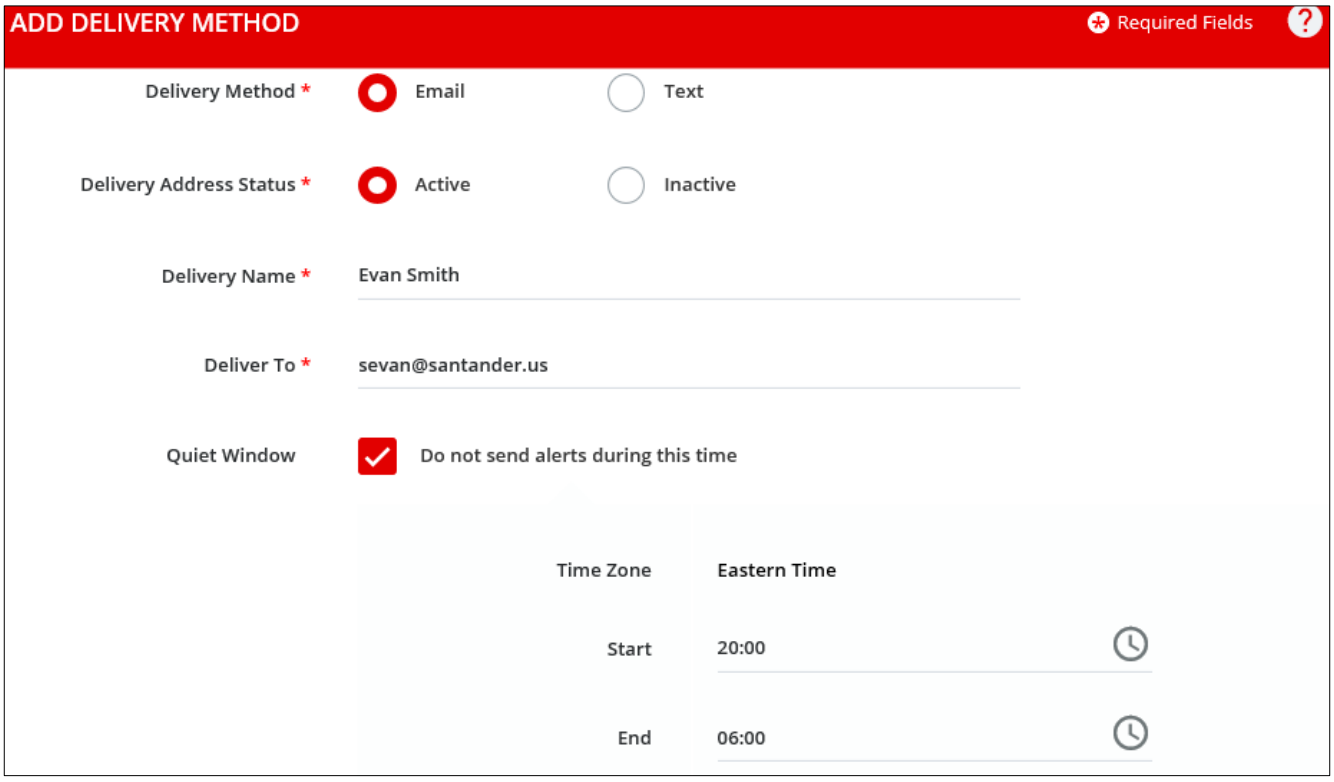

Figure 11-12: Adding an email delivery option

In the ‘Add Delivery Method’ screen, select the ‘Delivery Method’ - Email, ‘Delivery Address Status’; Active, a description in the ‘Delivery Name’ field and the email address in the ‘Deliver To’ field. The fields marked with (*) are mandatory.

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If a user wishes to specify a time when emails shouldn't be sent, check the 'Quiet Window' check box and enter times in the 'Start' and 'End' fields.

Click 'Submit' to save the new delivery option.

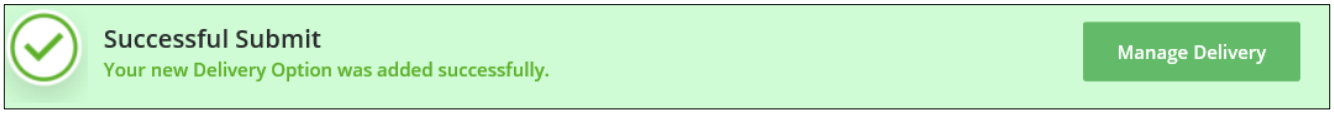

Figure 11-13: Successful submit of new delivery option

> *Note:* Text delivery of alerts is not currently available but will be available in a future Santander Treasury Link upgrade.

The updated delivery option will now reflect on the 'Manage Delivery Methods' page;

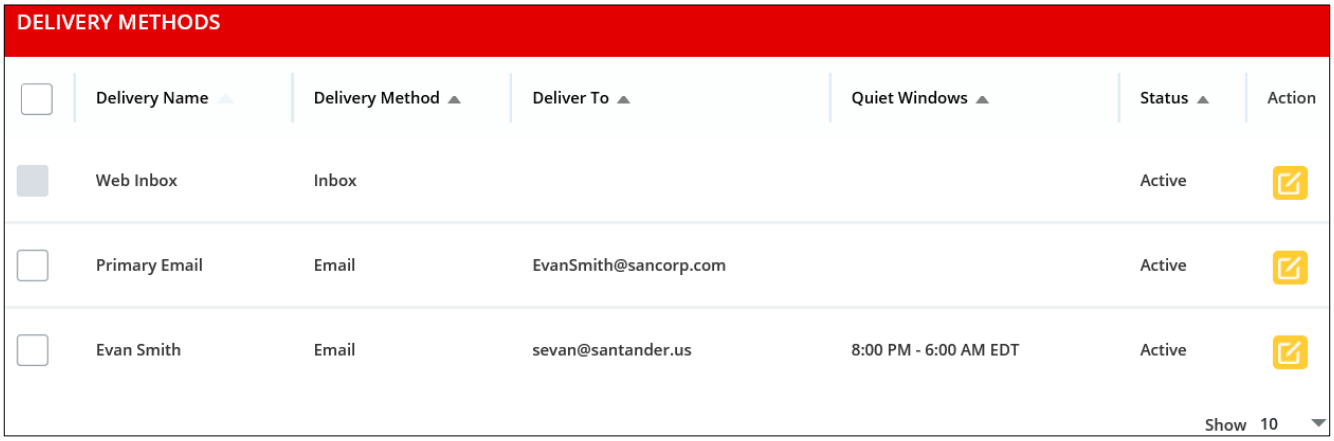

Figure 11-14: New delivery option on the 'Manage Delivery Methods' page

Viewing alerts and messages

All alerts and messages are delivered to the user's Inbox, which can be accessed by clicking on the 'Messages' or 'Alerts' icon on the notification bar on top of the Santander Treasury Link window.

Or by selecting the relevant option from the drop-down menu (under a user's login name) as shown below.

Figure 11-15: Accessing Alerts / Messages

Clicking on 'Alerts icon will display a drop down with an option to 'Go to Alerts' as shown under:

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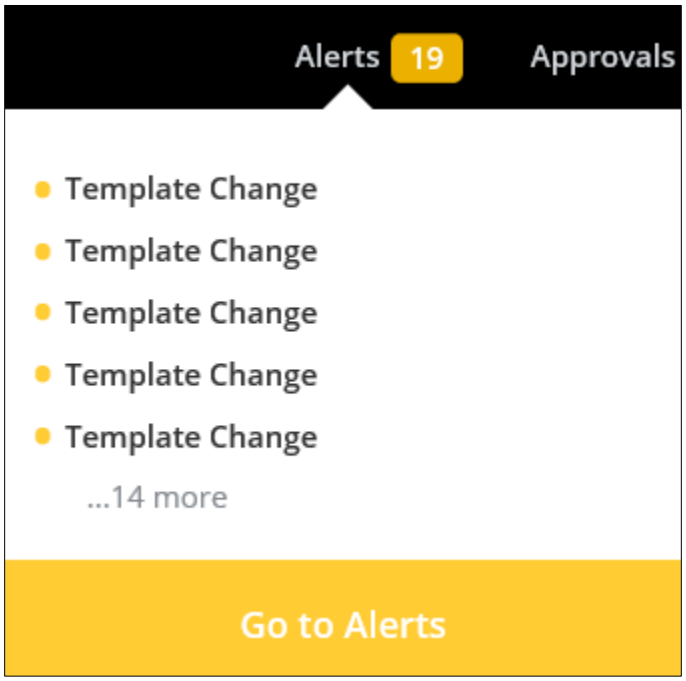

Figure 11-16: Accessing Alerts / Messages

Clicking on 'Go to Alerts' will open the inbox for the 'Alerts folder:

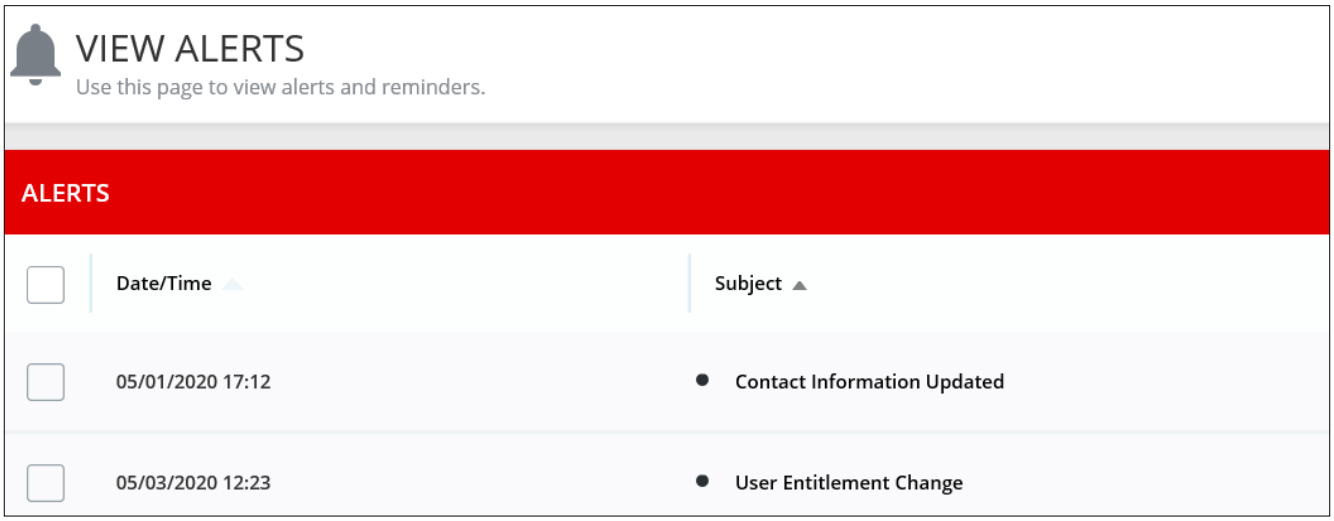

Figure 11-17: Alerts Inbox

The Inbox displays a list of all alerts received by the user for the various activities such as online security or account / payment activities he has done.

Clicking on the subject line under the 'Subject' column will display details of the alert in a separate window.

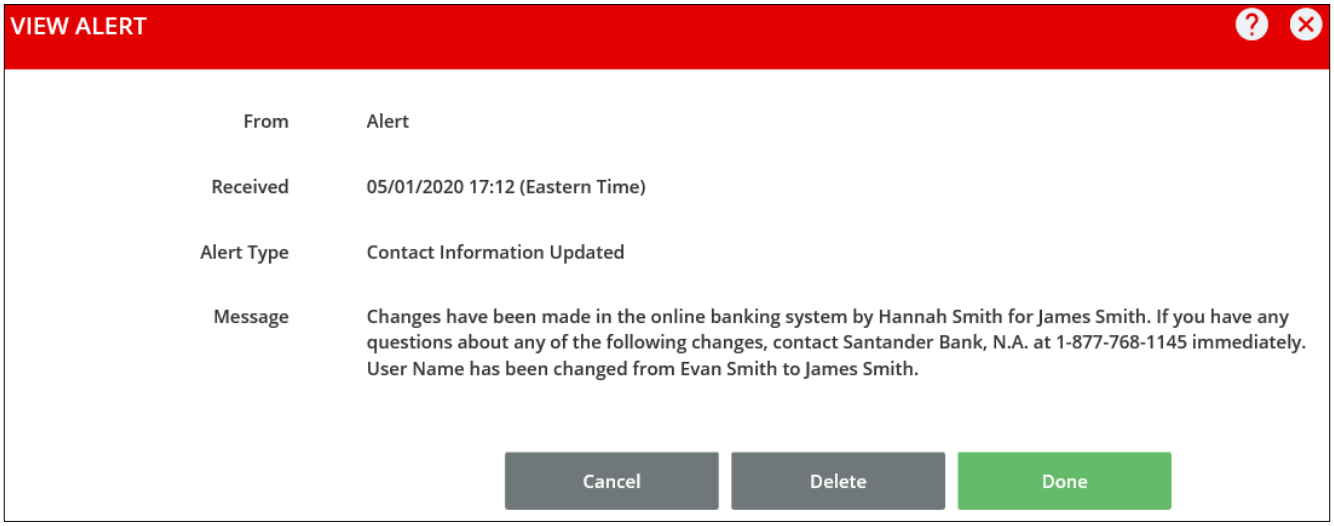

Figure 11-18: Displaying the Alert details

Clicking on the 'Delete' button will delete the alert from the inbox.

Clicking on the 'Done' button will take the user back to the Alerts inbox and show that the message has been read. The display of the alert will change from bold to 'unbold'.

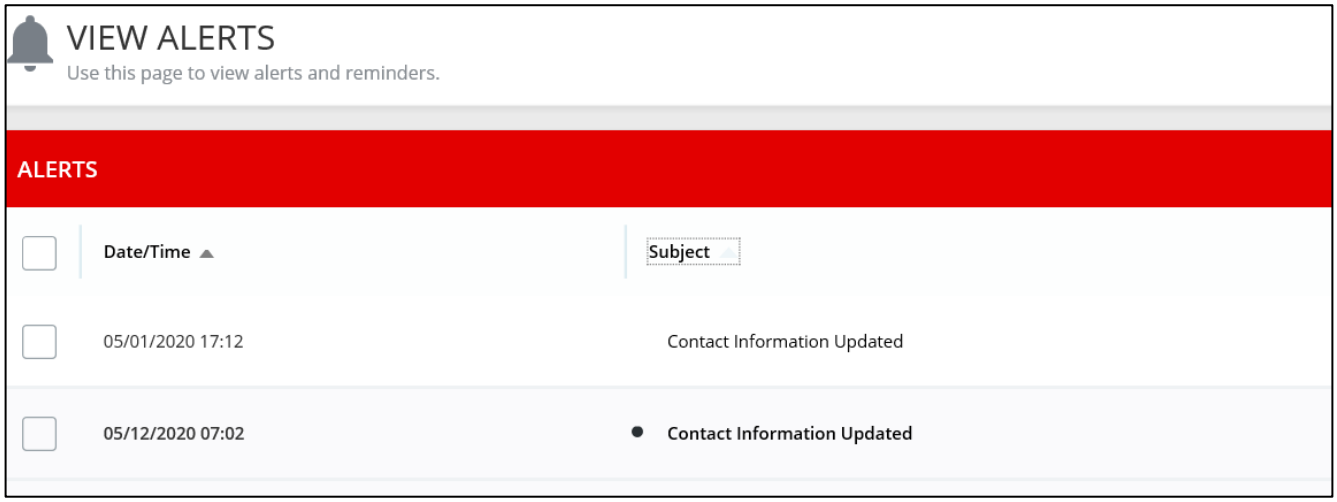

Figure 11-19: Displaying the read & unread Alerts

The 'Alerts' icon on the notification bar will show the number of unread / new messages.

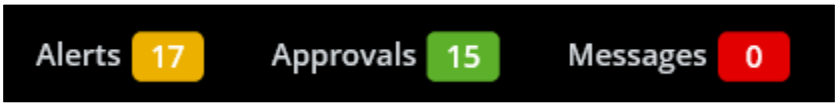

Figure 11-20: Notification bar showing the number of unread alerts

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Similarly, the messages inbox can be accessed by clicking on the icon on the notification bar.

The Messages feature of a user to send and reply to secure messages. When a user receives a secure message, an indicator displays in the notification bar at the top of the page to let them know that they have a new message and the message count is updated in the Notification Center in the page header.

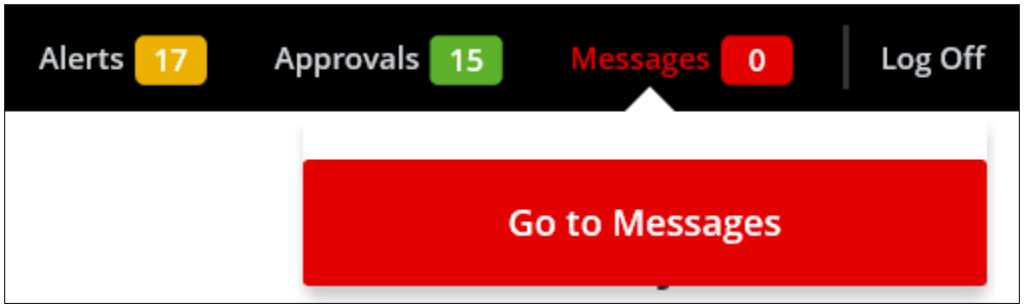

Figure 11-21: Notification bar showing messages

Clicking on 'Go to Messages' will display the messages inbox, as shown under:

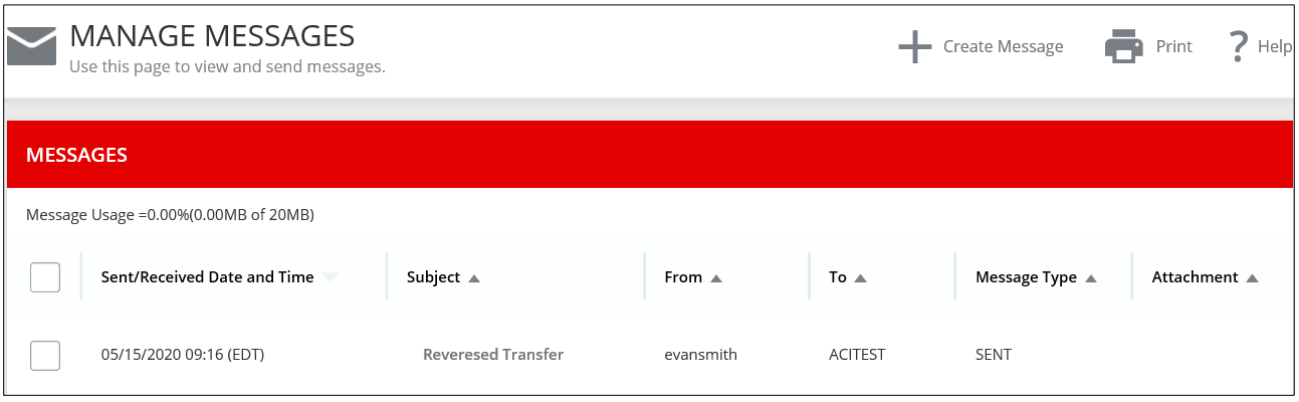

Figure 11-22: Manage messages page / Messages inbox

Clicking on the subject under the 'Subject' column will display the message contents in a separate window.

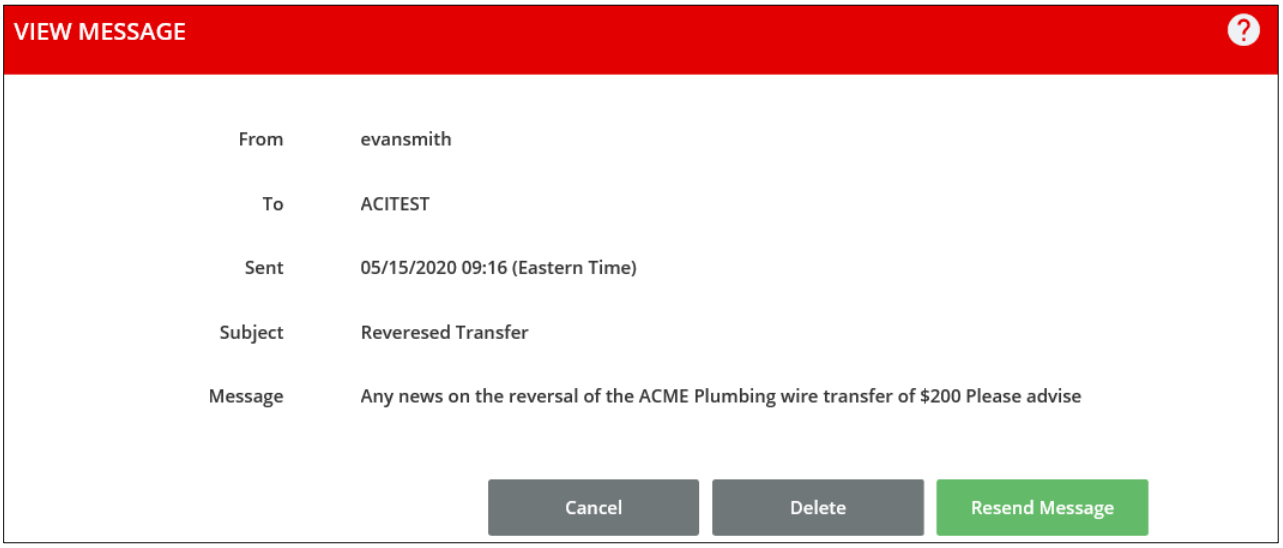

Figure 11-23: Viewing message details

Clicking on the 'Delete' button will delete the message from the inbox.

Clicking on the 'Resend' button will open a window with the original message content, the user could resend the original message as it is or make changes if they wish to.

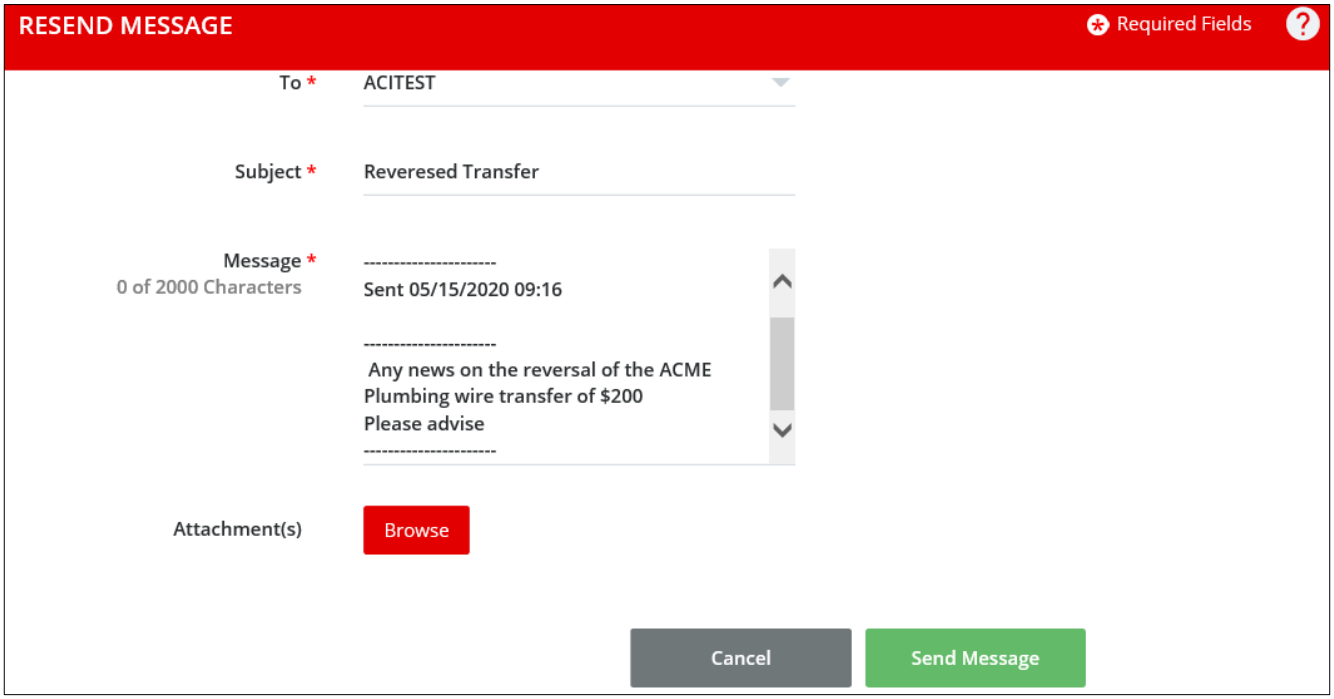

Figure 11-24: Resending a message

Clicking on 'Send Message' will resend it and a successful submit message will be displayed on the screen.

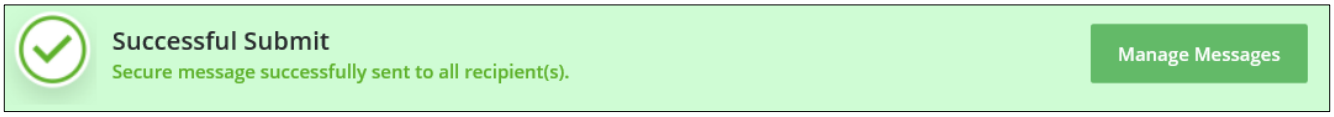

Figure 11-25: Successful submit of a resent message

A user can also create a new message from the 'Manage Messages' page by clicking on 'Create Message' icon.

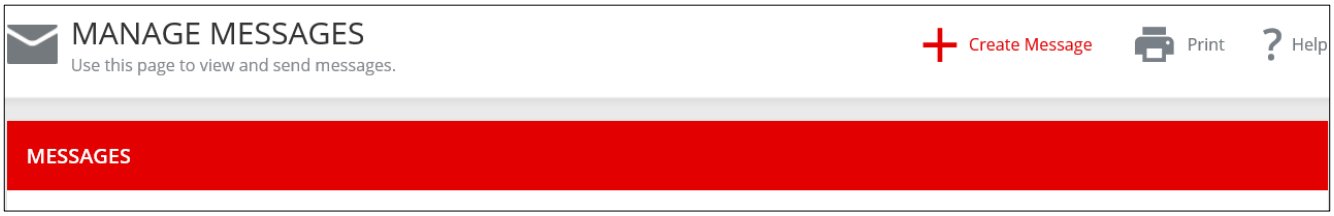

Figure 11-26: Creating a message from the Manage Messages page

Creating a message

The option to send and view messages is also available under the 'Alerts & Messages' heading in the drop-down under the user's login name.

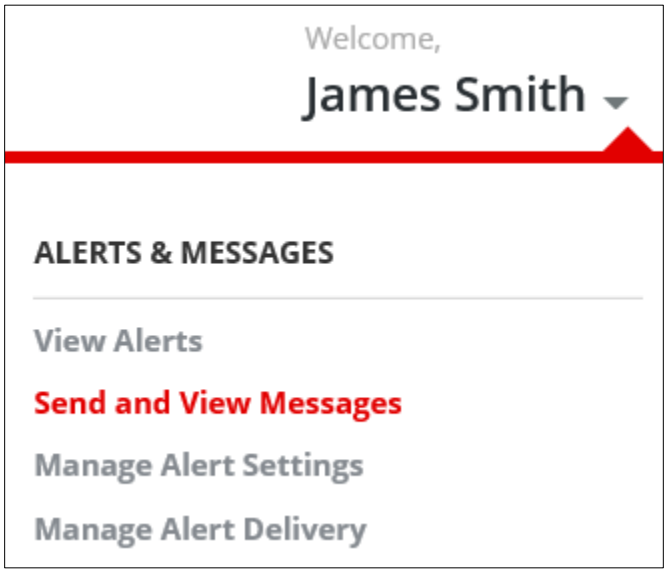

Figure 11-27: Accessing Send & View Messages Message

Clicking on the 'Send and View Messages' will open the 'Manage Messages' page.

Figure 11-28: Opening Manage Message page

To create a message, click 'Create Message' on the 'Manage Messages' page.

On the Create Message page, select a recipient(s), in the 'To' field, type a 'Subject' and the 'Message' in their respective fields. These are mandatory fields, marked with (*).

In case a user wishes to attach a file, document, image etc., he may do so by clicking on 'Browse' and selecting the relevant file.

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When done, click 'Send Message'.

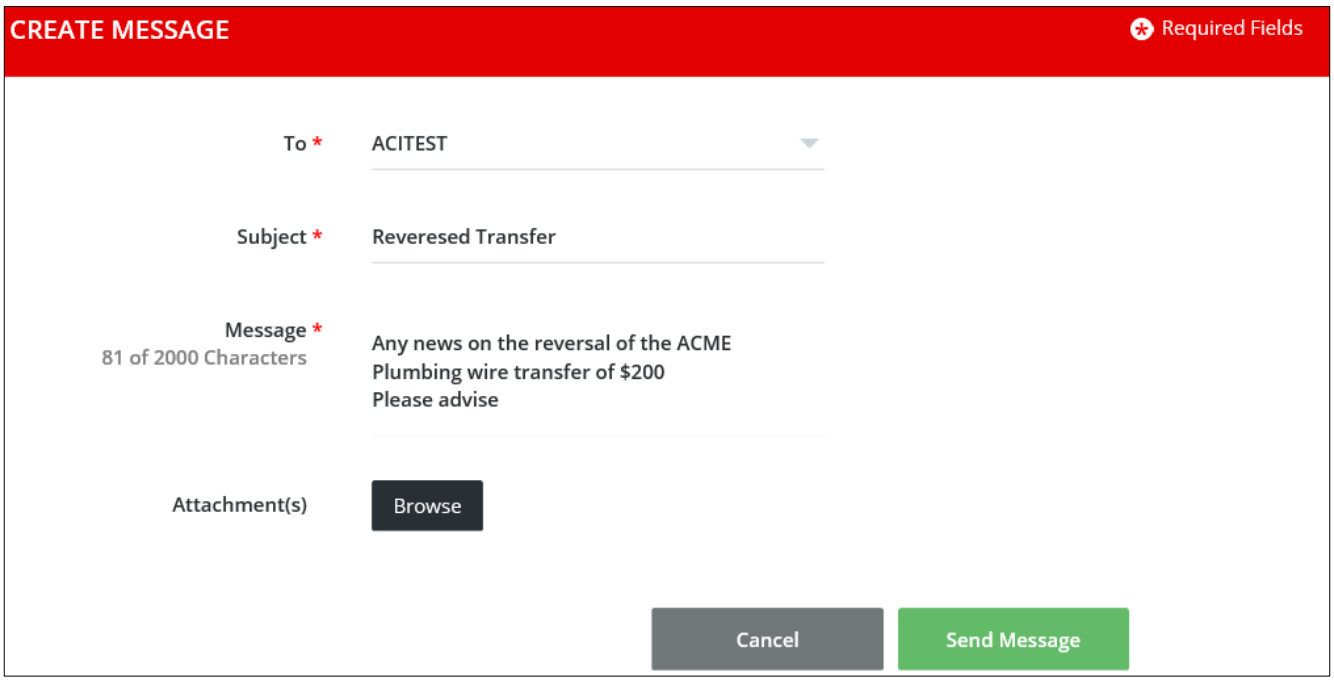

Figure 11-29: Creating a message

Clicking on 'Send Message' will generate a 'Successful Submit' message as shown below;

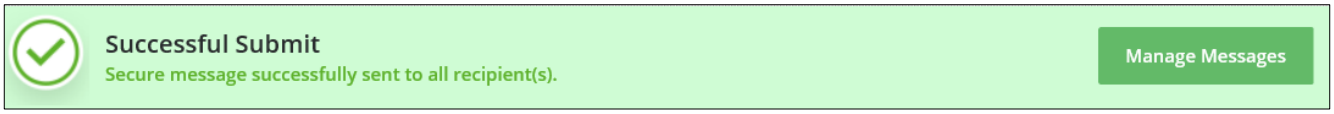

Figure 11-30: Successful submit of a new message

A message on the 'Manage Messages' page will confirm successful submission and the message will appear in the list.

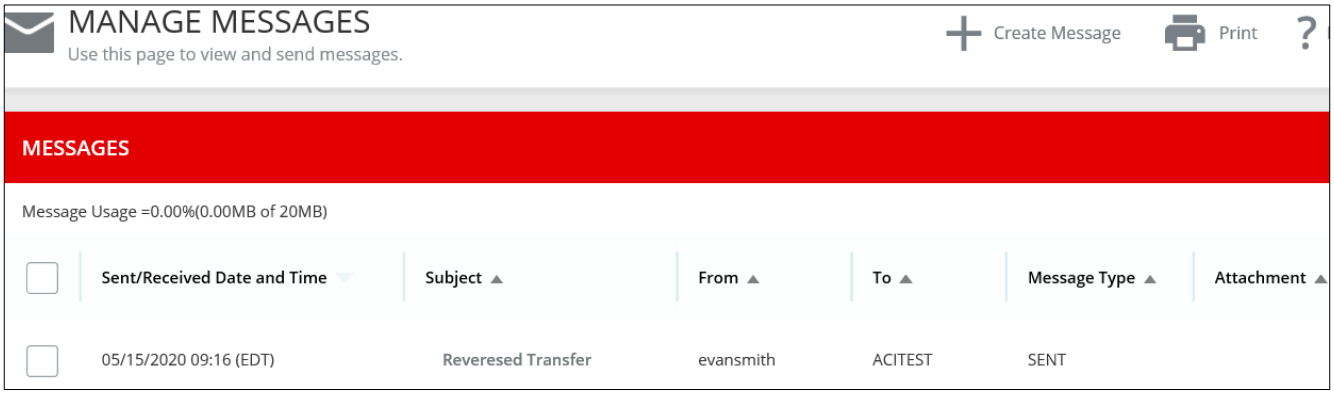

Figure 11-31: Message reflecting on the Manage Messages page

Managing the preferred banks list

In Santander Treasury Link, a user can maintain a list of preferred banks that they frequently transact with. To access the preferred bank list, click on 'Manage Banks' under the 'Other Settings & Preferences' column in the drop-down (under the user's login name) as shown below;

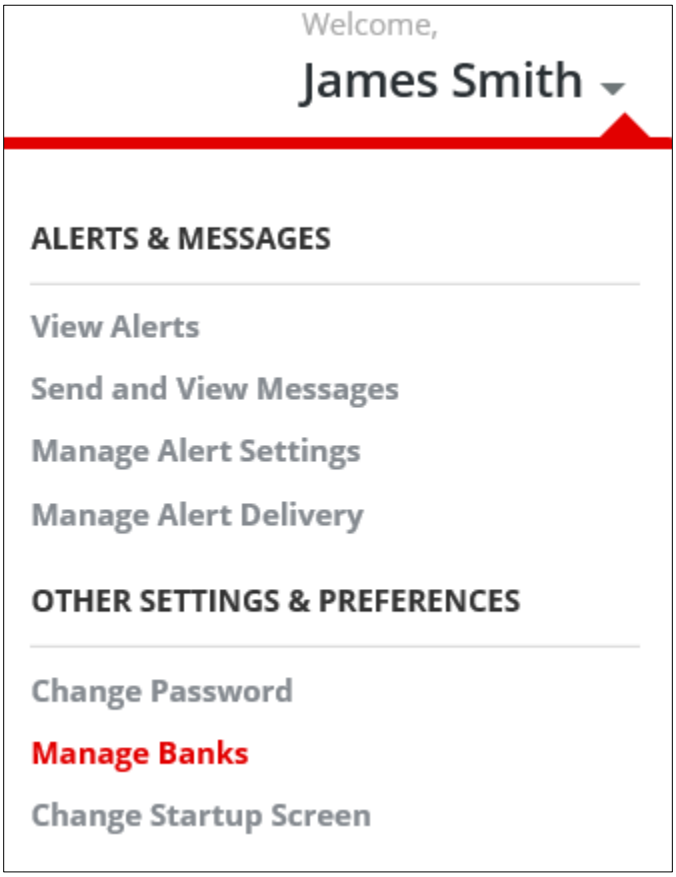

Figure 11-32: Opening the Manage Banks option

The Manage Banks page will display with the Preferred Banks folder open. By default, Santander Bank will appear in the list.

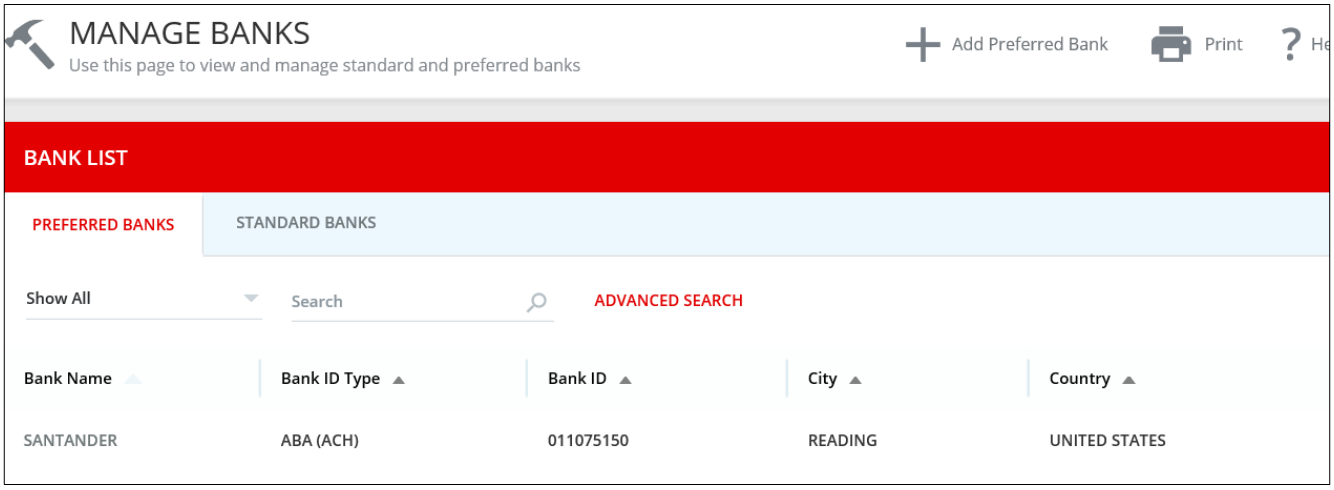

Figure 11-33: Manage Banks page

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To find a particular bank, user can select an option from the 'Filter' drop-down list (Bank Name, ID, ID Type, City & Country) and entering the related value in the search field.

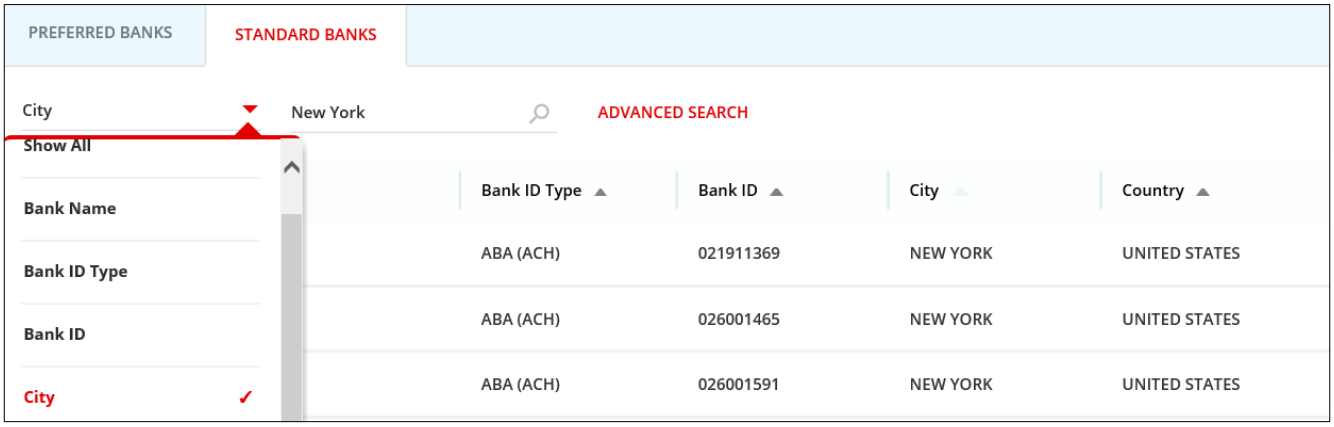

Figure 11-34: Searching the bank list using a related value

In addition, the search criteria in the 'Advanced Search' fields (Bank Name, ID, ID Type, City & Country) can also be used.

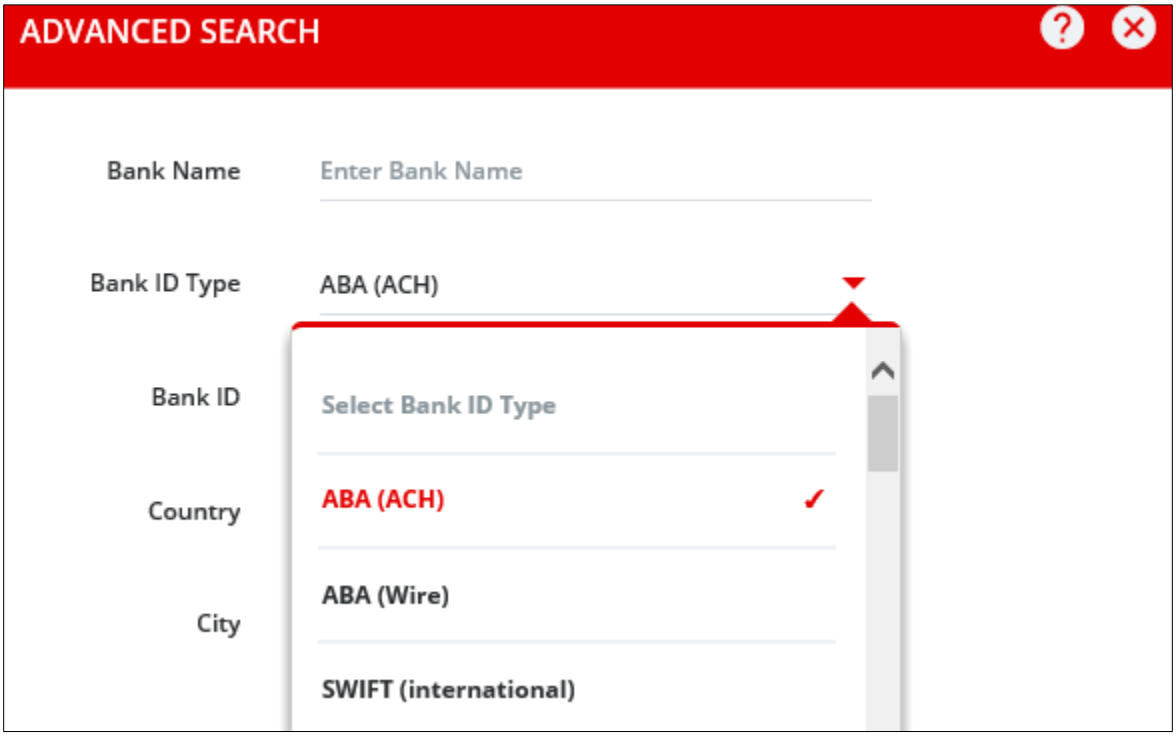

Figure 11-35: Searching the bank list using the Advanced Search option

The bank can be selected from the search results list by clicking on the bank name.

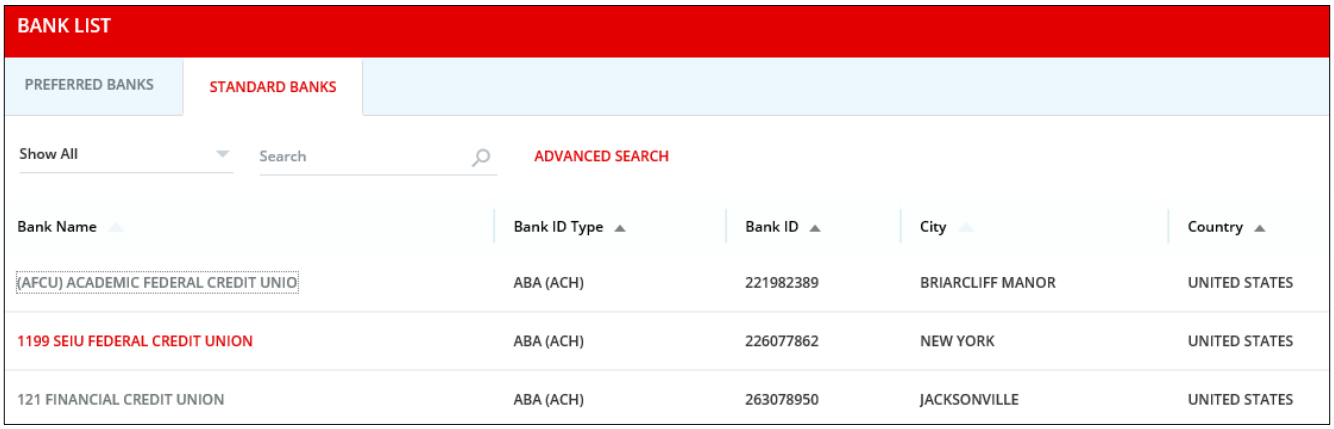

Figure 11-36: Selecting a bank from the search results

Clicking on the bank name will open the 'Add preferred Bank' screen.

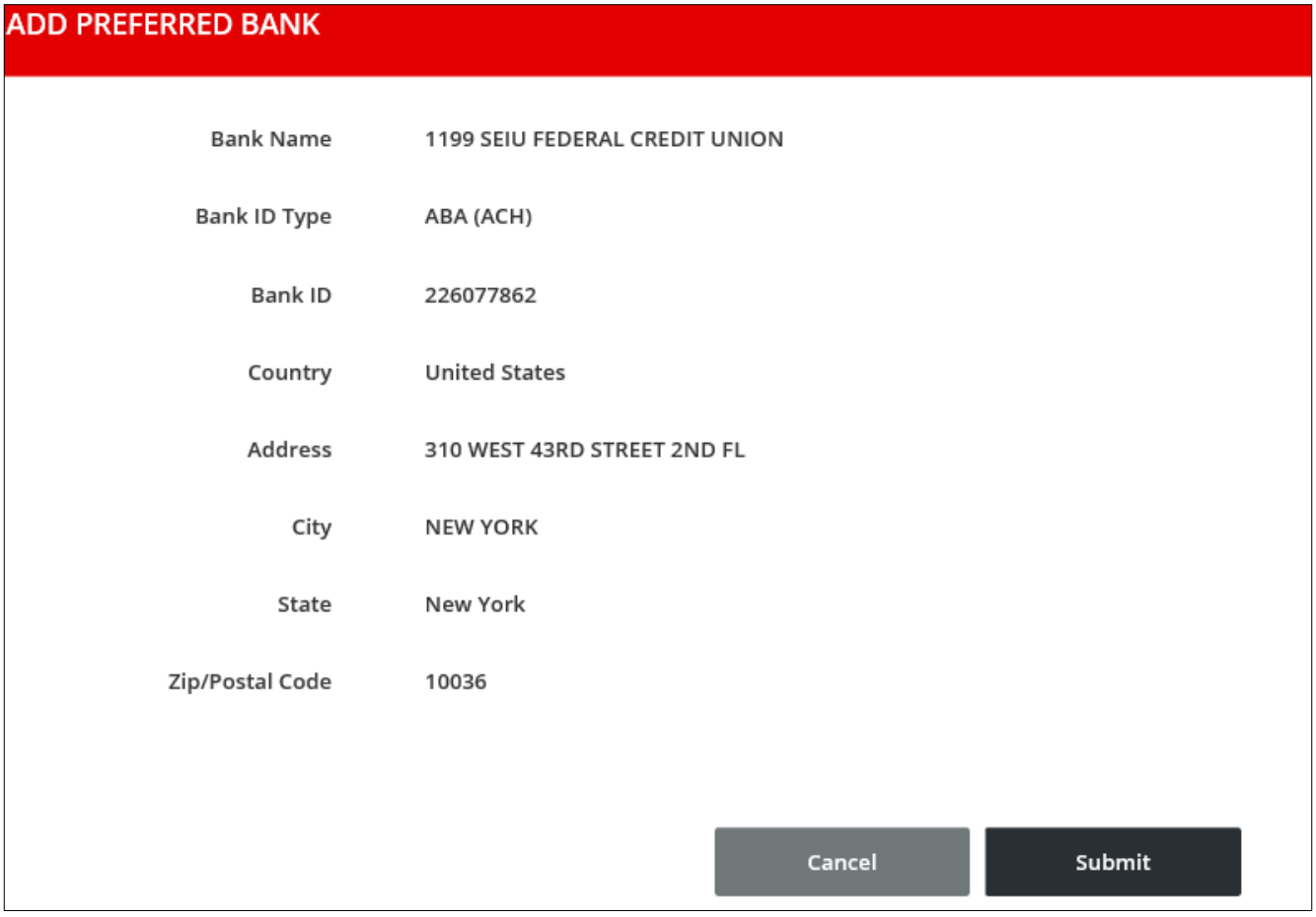

Figure 11-37: Adding a bank to the Preferred Banks list

Click 'Submit' to add it to your Preferred Banks list.

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A successful submit message will be displayed on the screen.

Figure 11-38: Successful submit to the preferred bank list

The bank will reflect on the 'Manage Banks' page confirming that the bank has been successfully added to the Preferred Banks list.

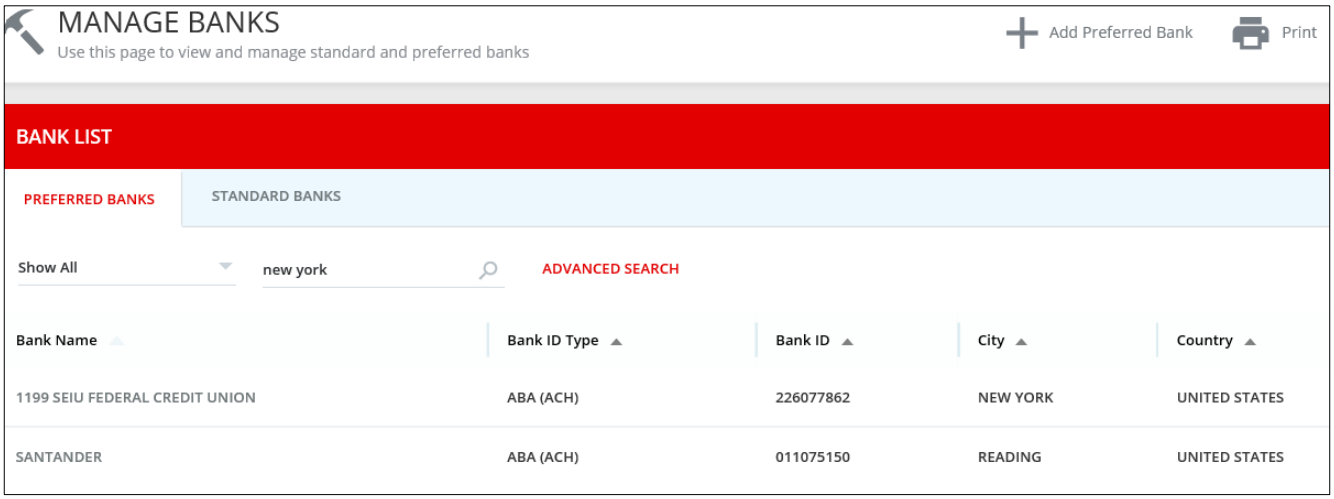

Figure 11-39: Bank successfully added to the Preferred Banks list

If a bank cannot be found in the Standard Banks list, user can add the bank by clicking on the 'Add Preferred Bank' link on the 'Manage Banks' page, as shown below.

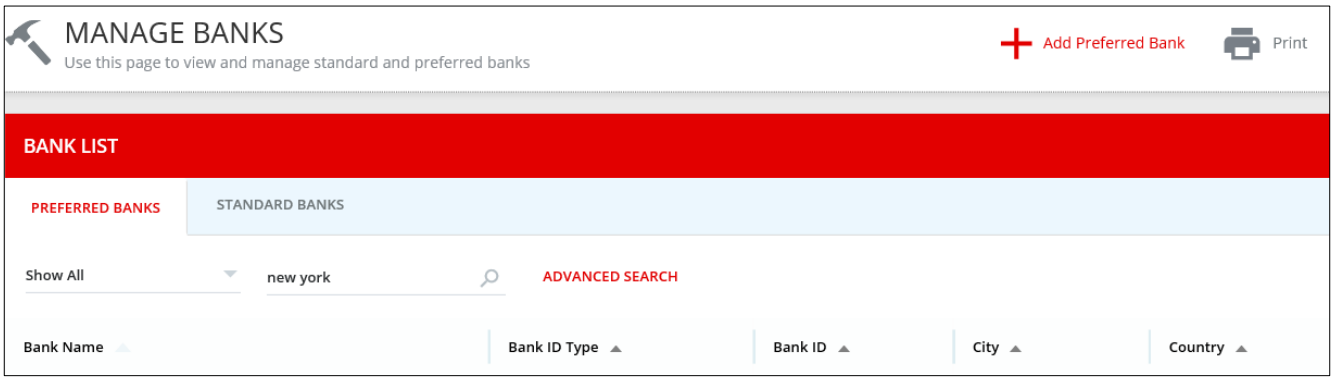

Figure 11-40: Opening the Add Preferred Bank screen.

Clicking on the link will open the ‘Add Preferred Bank’ screen.

On this screen a user has to enter data in the mandatory fields i.e. ‘Bank ID type’ & ‘Bank ID’ and click on ‘Search’. The system will auto-populate the other details based on the above keywords. The user will not be allowed to enter data in any other fields.

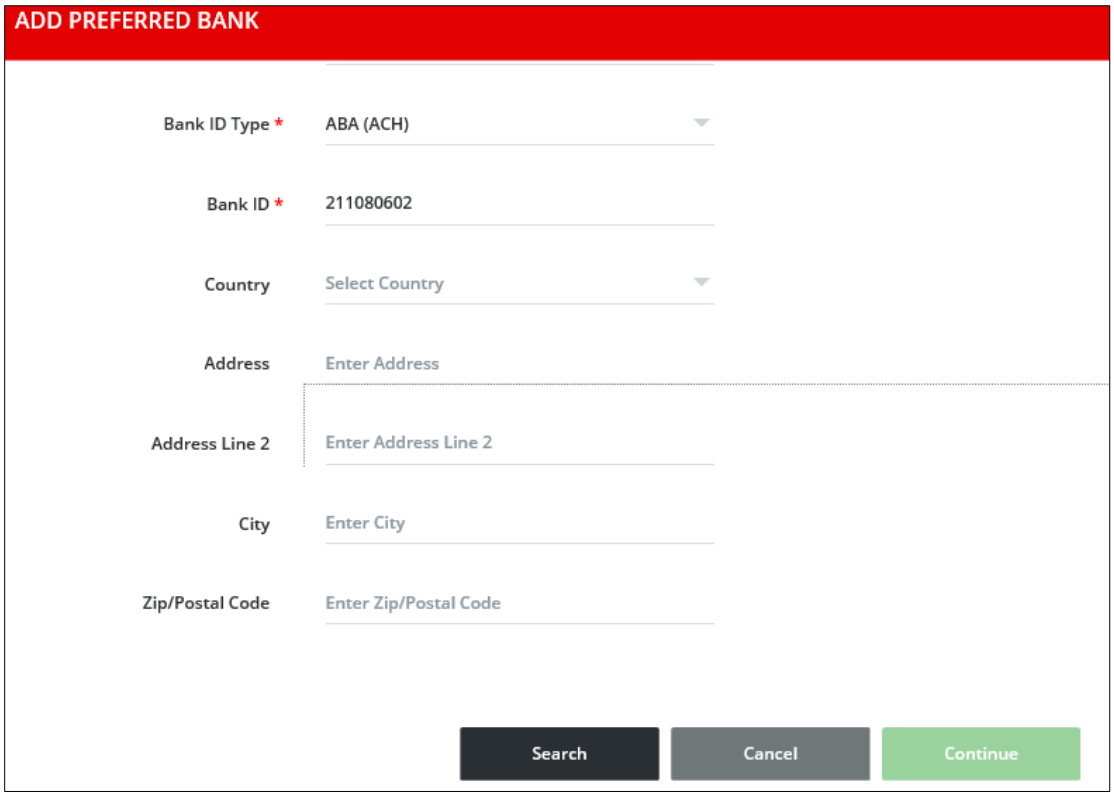

Figure 11-41: Entering bank information

Clicking on ‘Search’ will auto-populate the other fields as shown under:

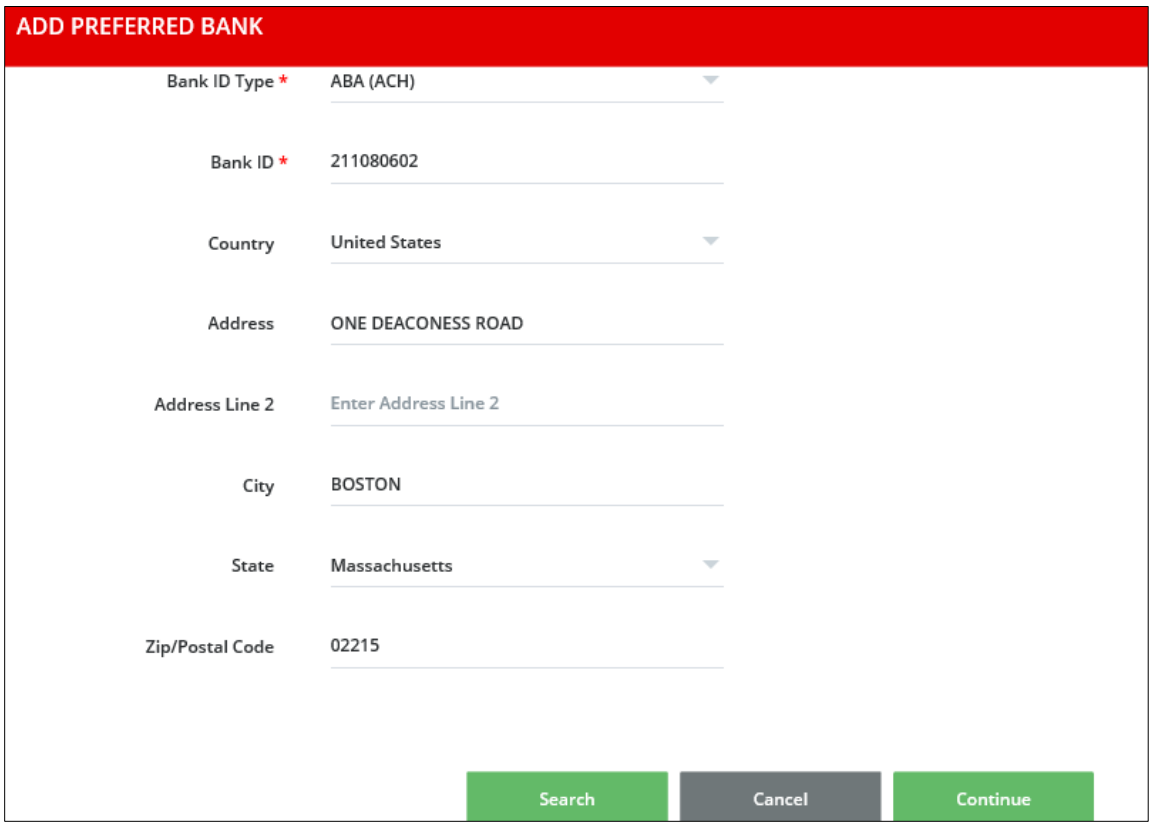

Figure 11-42: Bank information getting auto-populated

Click ‘Continue’.

Verify the details on the preview page and click 'Submit'.

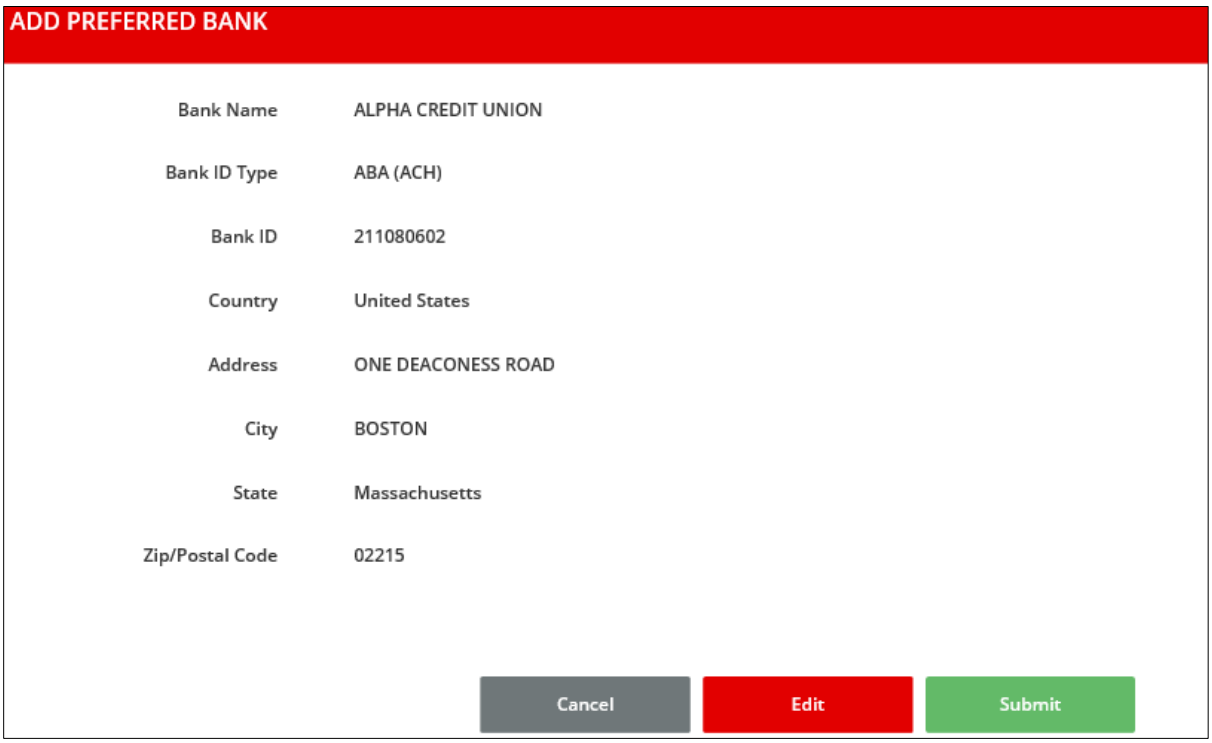

Figure -11-43: Preview screen with the Bank information

Clicking on 'Submit' will display a successful submit message confirming that the details have been added to the 'Preferred Bank' list.

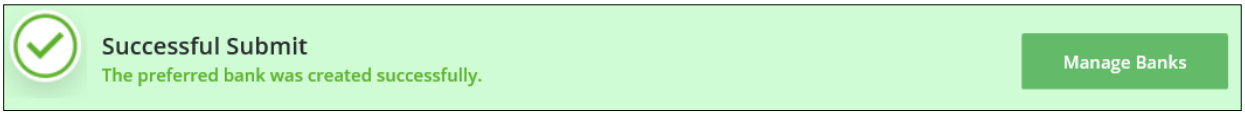

Figure -11-44: Successful submit message

The details will also reflect in the 'Manage Banks' page, as shown under:

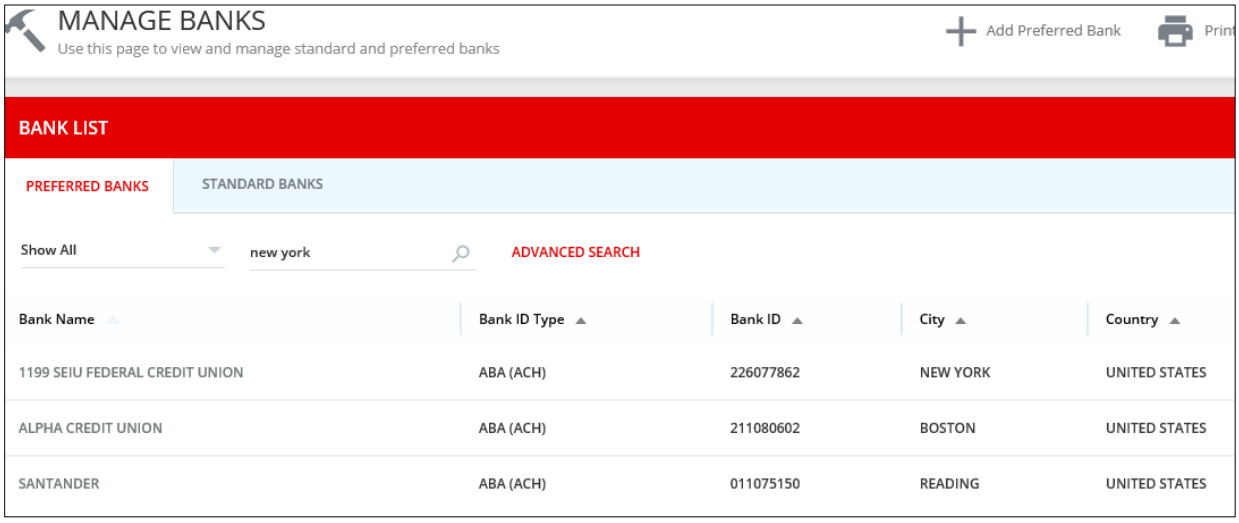

Figure -11-45: New bank added to the Preferred Banks List

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Setting your startup screen preference

A user can set the default screen that appears when they log into Santander Treasury Link.

To do so, click on 'Change Startup Screen' under the 'Other Settings & Preferences' heading in the drop-down list under the user's login name.

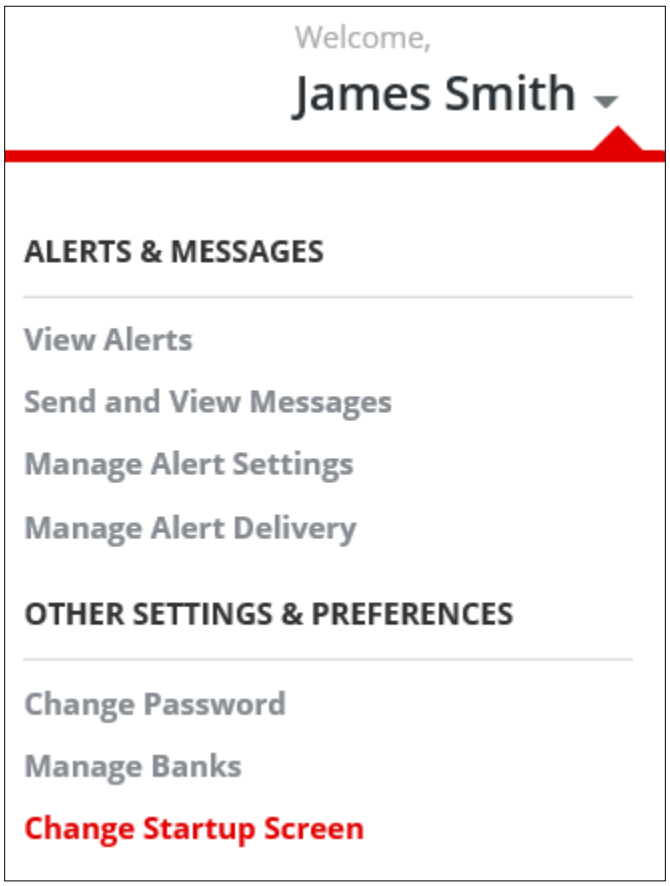

Figure 11-46: Opening Startup Screen

Clicking on the option, will take the user to the 'Startup Screen' page. User can select the screen they want from the 'Default Screen after Login' drop-down list.

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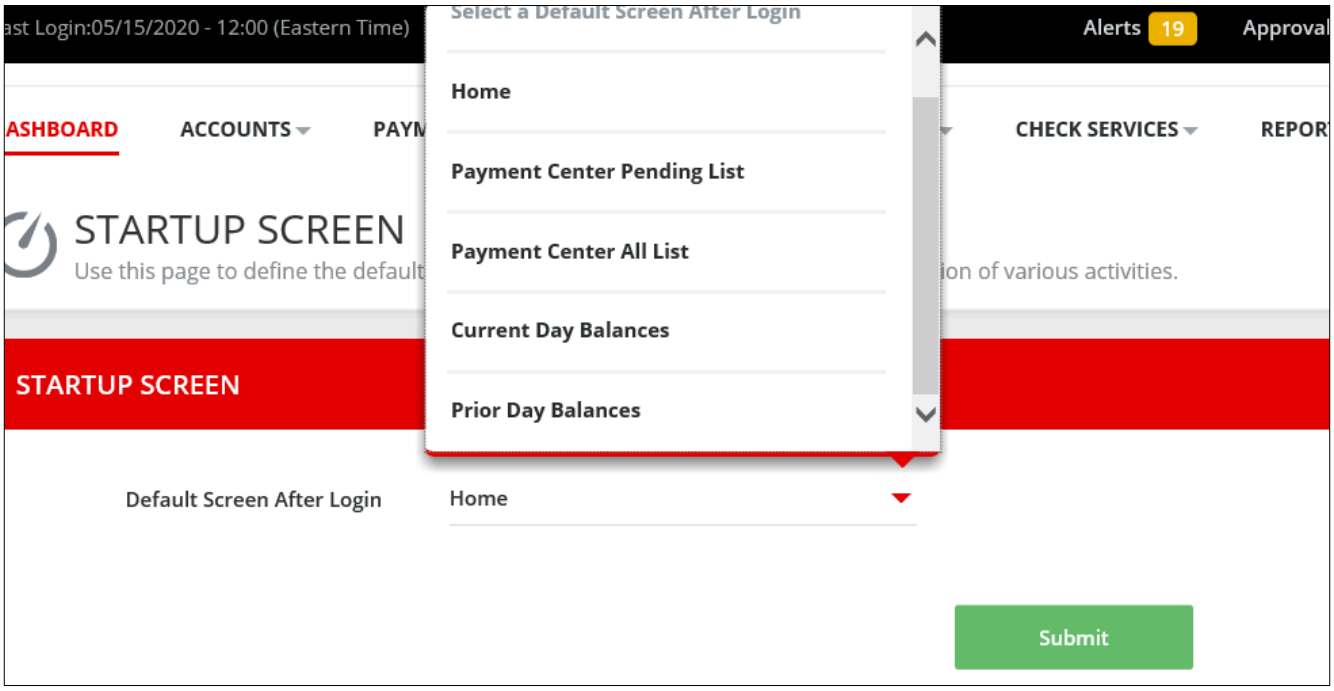

Figure 11-47: Selecting a default startup screen

Select the option and click 'Submit'.

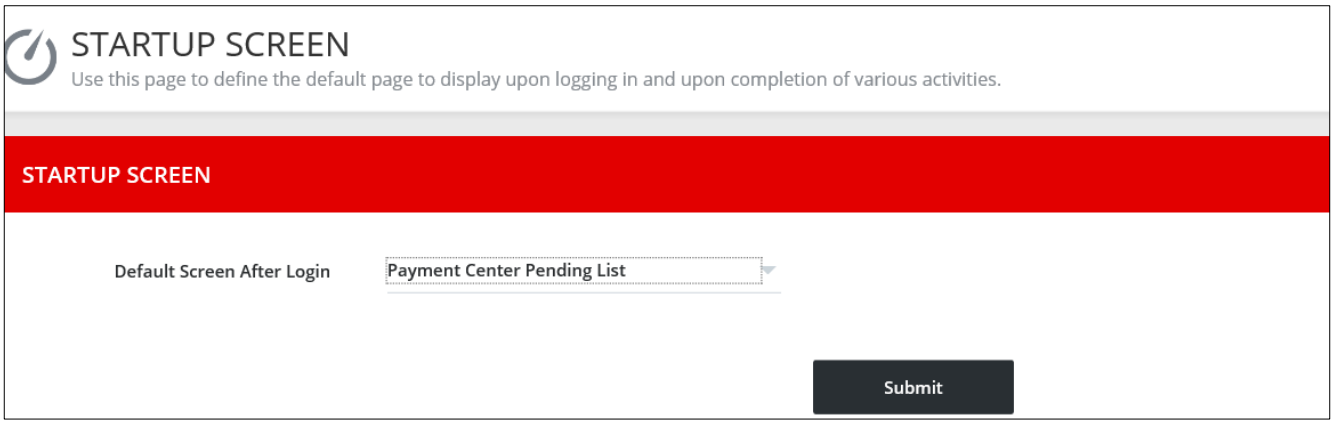

Figure 11-48: Submitting the selected option

A message will confirm that your default screen was set successfully. The next time you log in, that screen will appear.

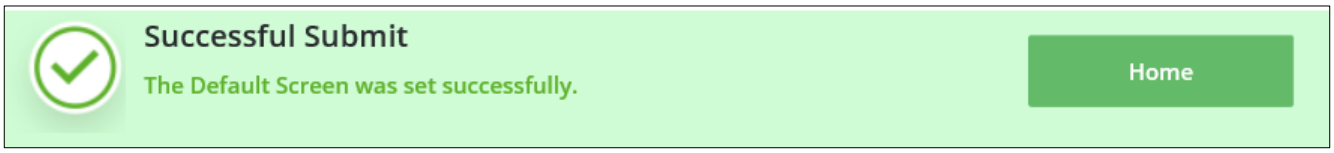

Figure 11-49: Successful submit

The user will need to log off and then login again to see the changed start up screen.

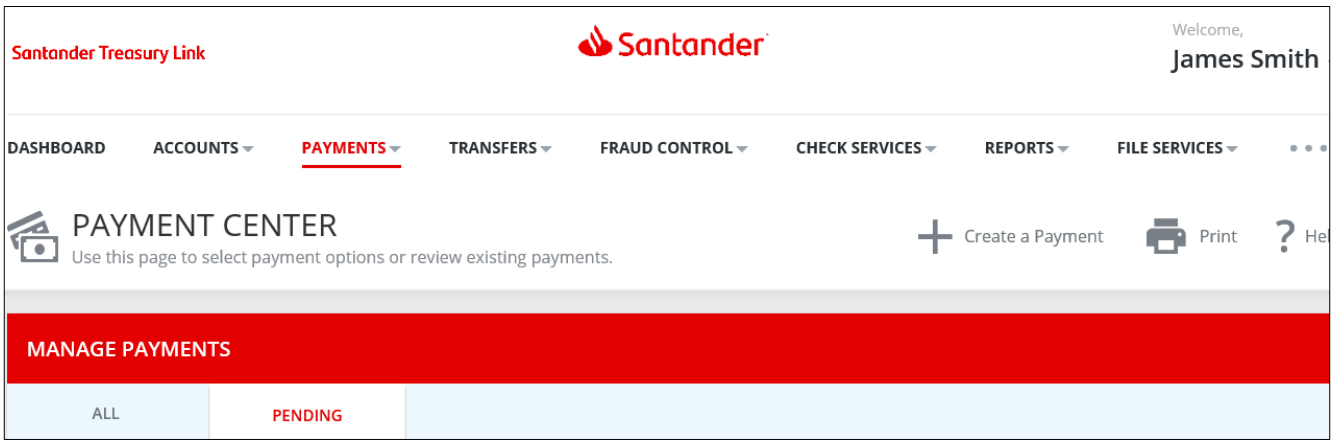

Figure 11-50: Default screen set successfully

Section 12: Appendix

ACH payment status codes

Pending ACH Payments

Status	Description
Overdue	The payment is currently overdue. A payment in Overdue status can only be modified or deleted by a user with the appropriate permissions. The Overdue status is based on the following criteria: • The batch is in a Pending Approval status; and • The batch's send date is today after the scheduled cut-off time. Once the batch reaches an Overdue status, the batch must be modified to choose the next available/desired effective date and a new send date is then calculated accordingly by the system with the payment returning to a Pending Approval status.
Partially Approved	The new payment requires multiple approvals, and it has received at least one, but not all, of the required approvals.
Pending Approval	The payment must receive approval before further processing.
Pre-funding Failed – Modification Required	The payment failed a pre-funding check with the financial institution's back-office application. The payment can be resubmitted when funds become available. It can also be modified and resubmitted or deleted.
Pre-funding Failed – Resubmit	The payment pre-funding check has failed due to a technical problem, such as an inactive host system or application server. The payment must be resubmitted.
Pre-funding Scheduled	A payment with a send date in the future has received all required approvals and is scheduled. It will not be submitted for the prefunding check until the send date.
Pre-funding Successful	The payment has passed a pre-funding check and will be included in the batch process to format the NACHA file.
Rejected	An approver has rejected the new payment.
Save Incomplete	Payment details were saved (possibly with incomplete information), but the payment was not submitted for processing. The payment can be completed at a later time and then submitted for approval and processing.
Scheduled	The payment is scheduled and ready to be processed by a payment batch job.

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Processed ACH Payments

Status	Description
Completed	The system has submitted the ACH batch payment to the financial institution's back-office application.
Deleted	A user has deleted the payment. Transactions are periodically purged from the system based on the financial institution's data retention settings.
Security Violation	The request violated some part of the system security settings.

Wire payment status codes

Status	Description
Pending Approval	The payment must receive approval before further processing.
Approved	Payment has been approved.
Sent	Payment has been transmitted to the bank.
Received by Bank	Payment has been received by the Santander Bank wire room.
Confirmed	Payment has been processed. Once the payment is confirmed, the Fed Reference number or SWIFT acknowledgement number will be displayed in the Payment Center under the Status column.
Scheduled	The payment is scheduled and ready to be processed by a payment batch job.

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Section 13: **Reports**

The reports pertaining to various functionalities of the Treasury Link are available under the 'Reports' menu on the dashboard.

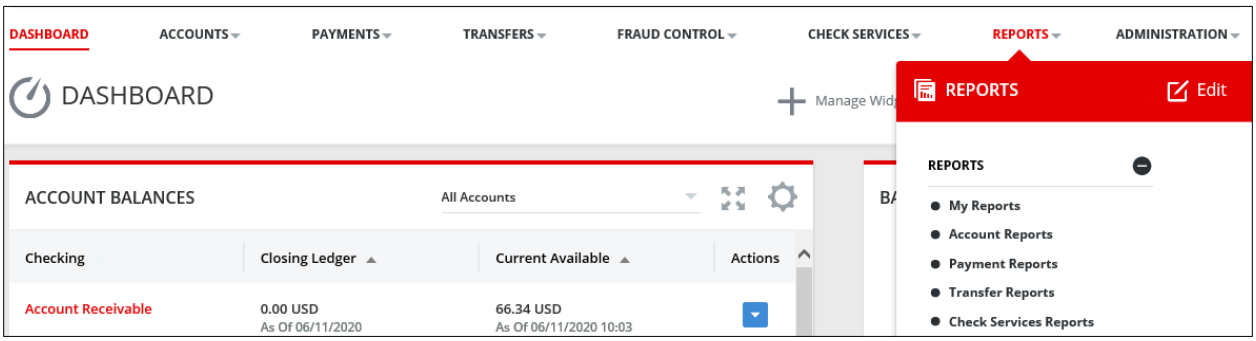

Figure 13-1: Dashboard view showing the Reports menu

User can select any specific functionality report they wish to view and click on the name.

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My Reports

The ‘My Reports’ functionality allows the user to select and mover their preferred or frequently used reports and save them under this tab. This functionality has been provided so that the user can access their frequently needed reports with ease instead of going through function specific tabs.

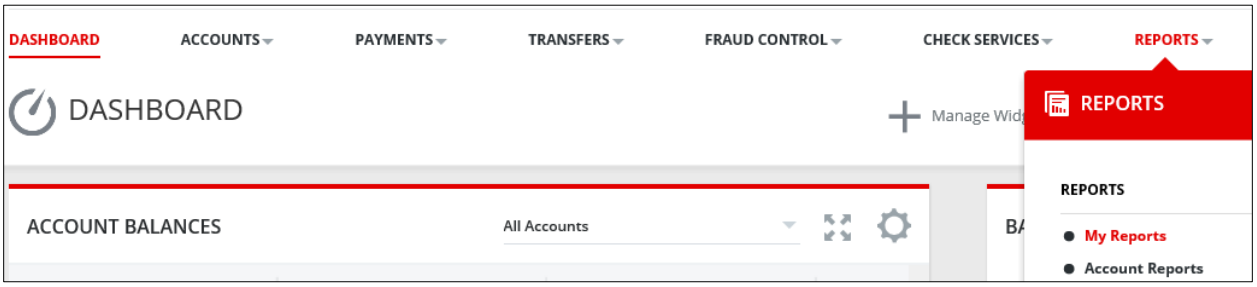

Figure 13-2: My Reports option

Clicking on ‘My Reports’ will open the below given screen:

Figure 13-3: My Reports main page

On this screen, click on the ‘gear’ icon will open the following page:

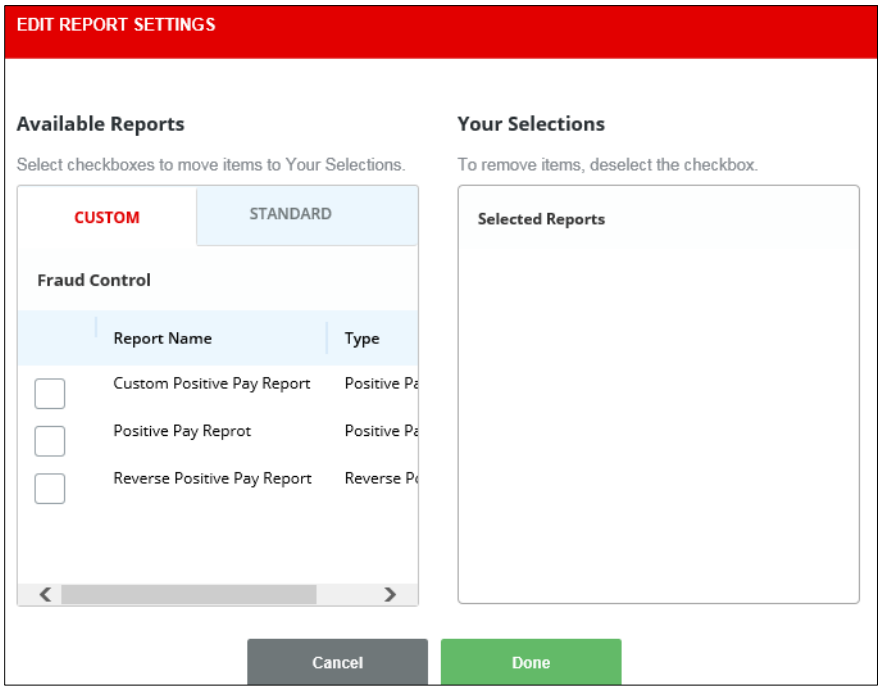

Figure 13-4: Edit Report Settings

Users have access to customized ('Custom' tab) reports that they may have created earlier and standard reports ('Standard' tab).

Users can select the report they want by checking the box; and it will make it appear in the 'Selected Reports' box as shown below:

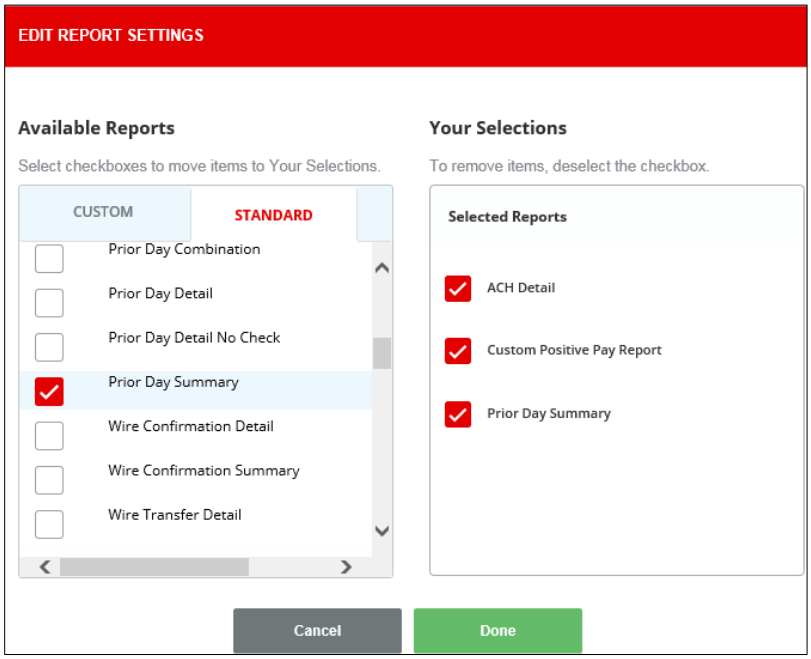

Figure 13-5: Edit Report Settings

Click on ‘Done’ after selecting the required reports.

The selected reports will now reflect under the user’s ‘My Reports’ menu.

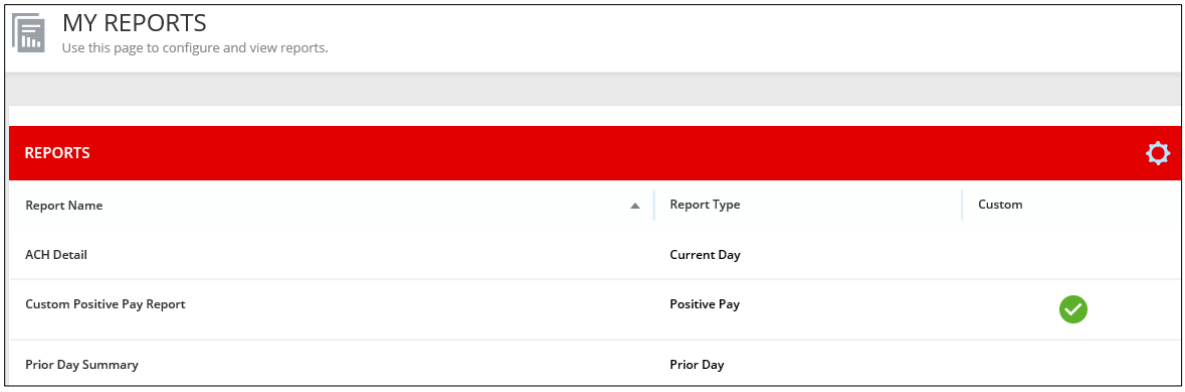

Figure 13-6: Selected My Report

User can now generate the report by clicking on the required report name.

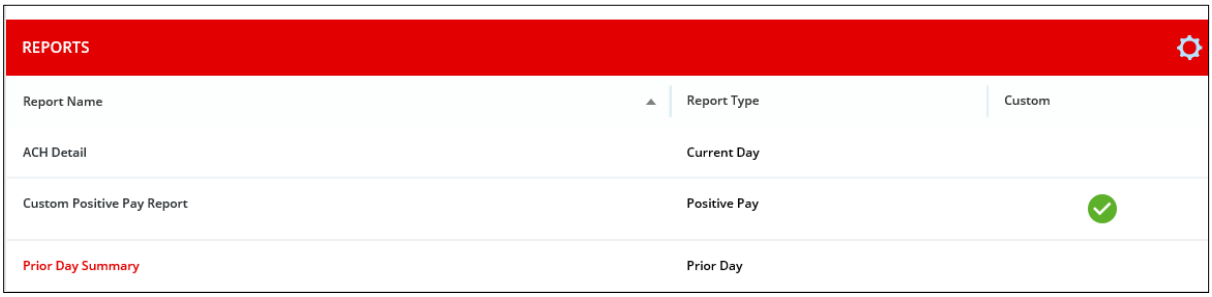

Figure 13-7: Generating report by selecting report name

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Account reports

The Account Reports page has two tabs: Standard and Custom.

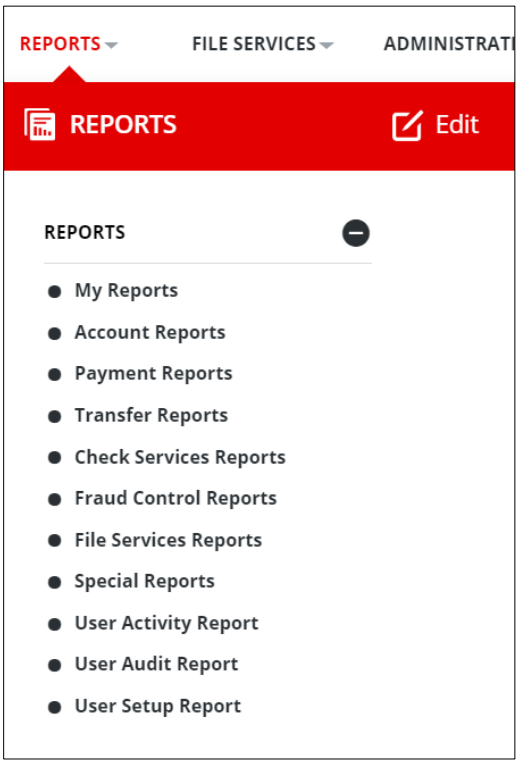

Figure 13-8: Accessing reports from the Account Reports menu

Standard reports are provided by Santander and cannot be edited or deleted. However, you can use a standard report as a basis for creating a 'Custom Report'. Custom reports can then be edited and deleted.

Each tab lists reports for current day and prior day activities. Current day reports include data up to and including today. Prior day reports include data up to and including the prior business day.

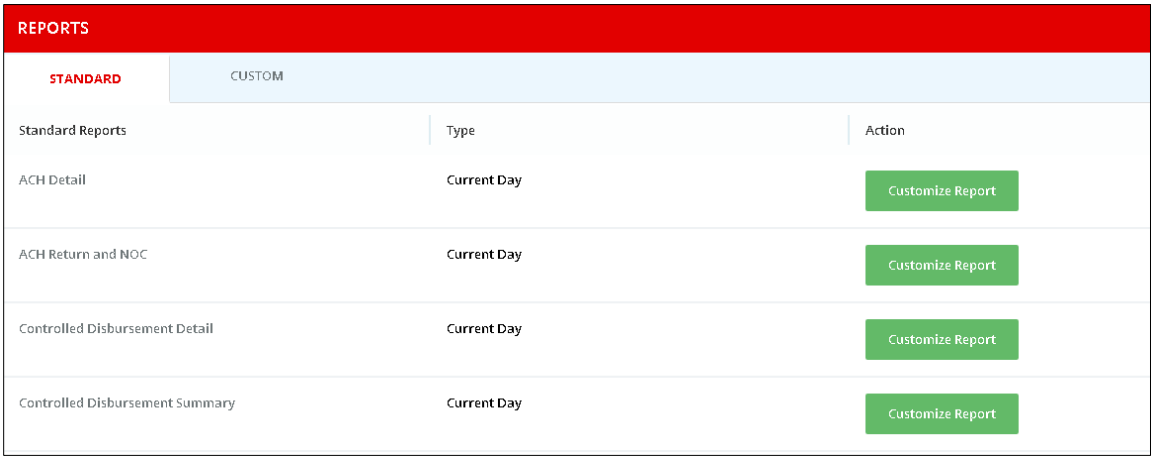

Figure 13-9: Standard Reports list on the Account Reports page

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To open a report, click on the report name.

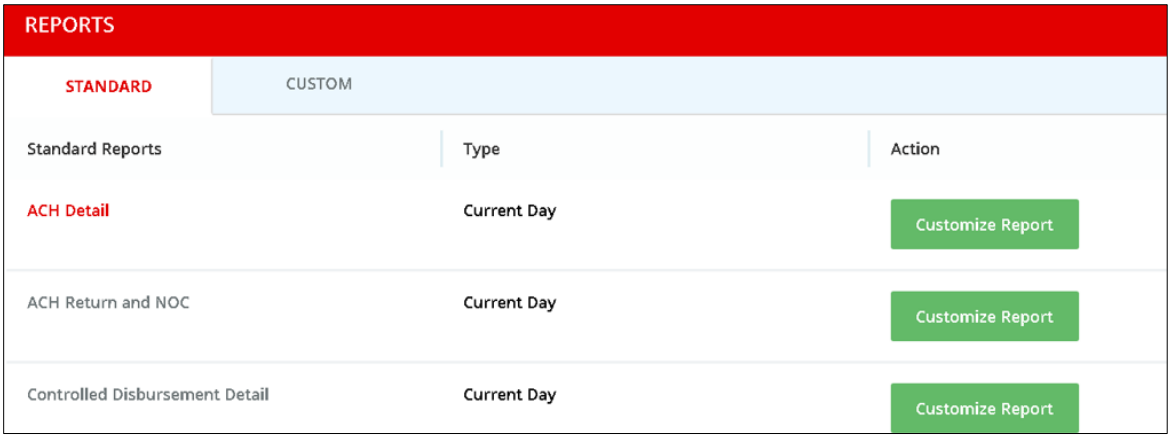


Figure 13-10: Selecting a report for opening

The report will open in a separate viewer window, from which you can download or print the report.

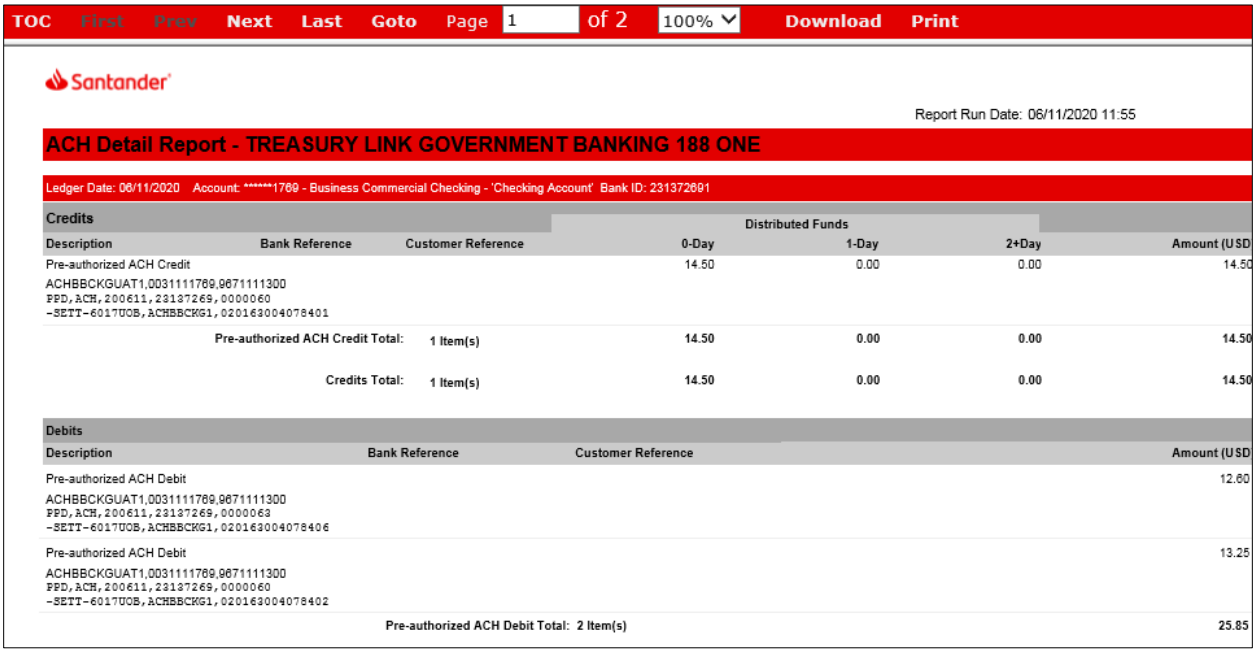


Figure 13-11: Sample ACH Detail Report

Users can also create a custom report from the standard report by clicking 'Customize Report' under 'Action' column.

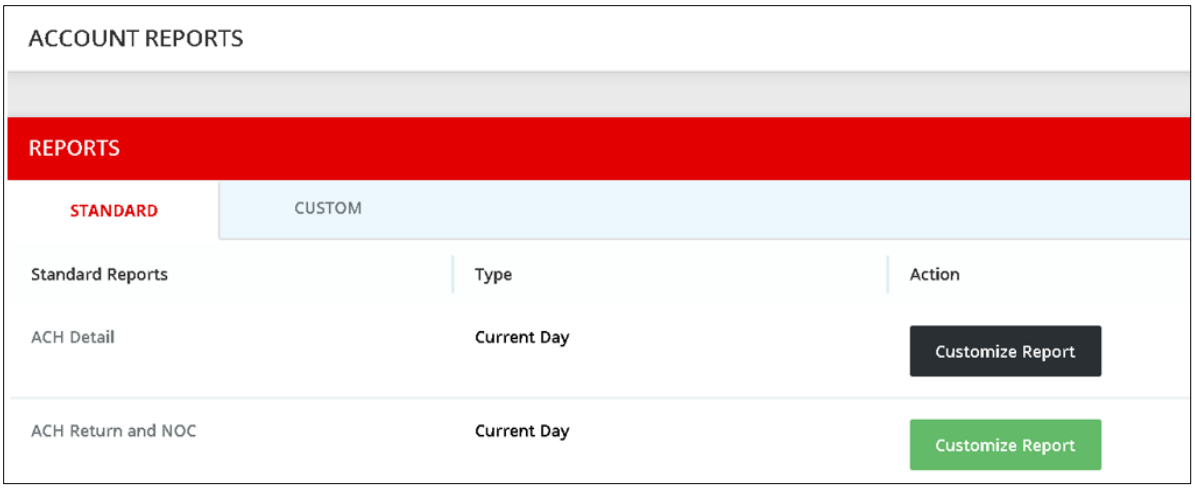
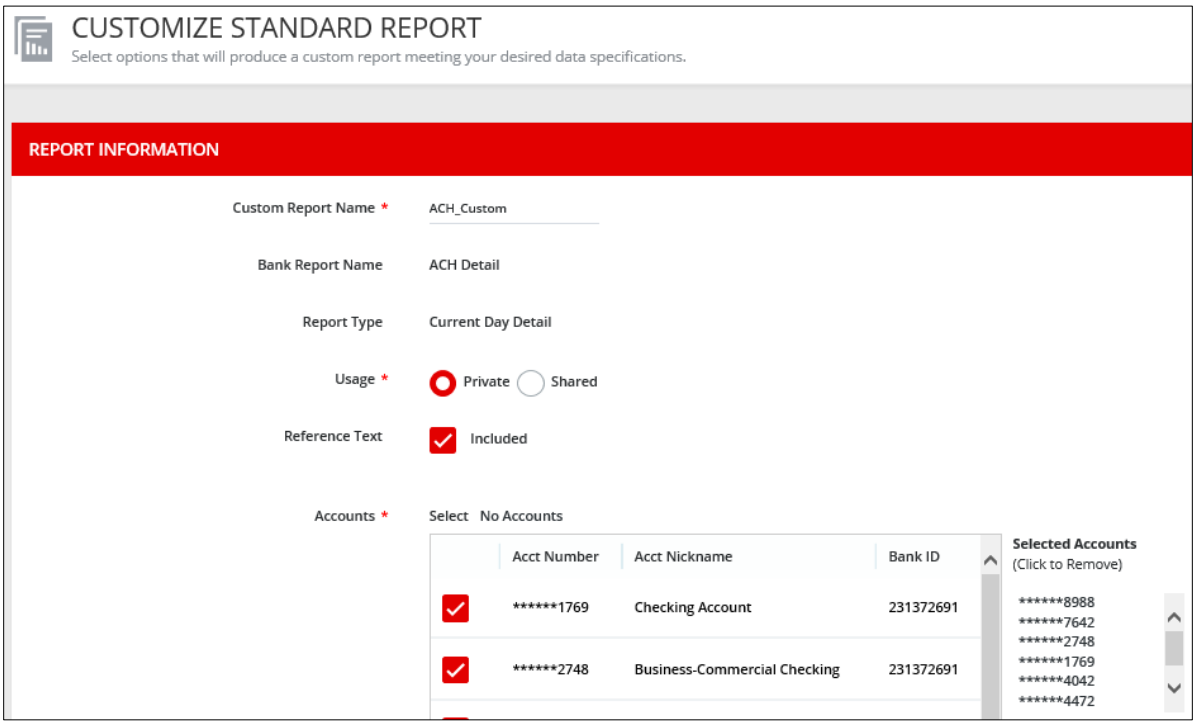


Figure 13-12: Customizing a report

Clicking on 'Customize Report' will take you to the 'Customize Standard Report' page. This page allows the user to create a custom report template using the same data / information available in the original report. Based on if the original report is for 'Prior Day Detail' or 'Current Day' the options available for customization will differ. This illustration shows the page as it appears when customizing the ACH Detail report:



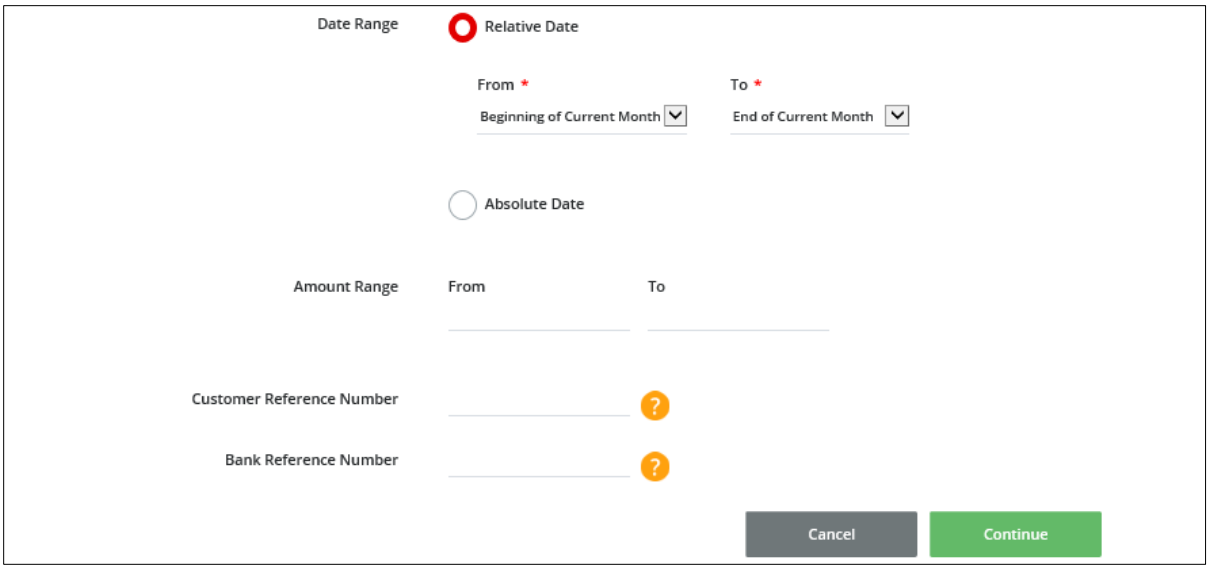


Figure 13-13: Customize Standard Report page

Fields marked with (*) are mandatory fields.
In the above screen, user can customize the following fields:

1. Report name
2. Usage: Private or Shared
3. Reference Text: to be included or not
4. Accounts: Select Accounts as per their preference and need
5. Date Range: could be absolute (specify exact dates) or relative (Beginning of prior / current month or week etc.).
6. Amount Range: Minimum to maximum amount in $
7. Serial Number Range: Single check serial number or series of check numbers, please note this is a numerical search option
8. Customer Reference Number: Alphabetical search option; user needs to input the alphabets followed by '*' e.g. abc*
9. Bank Reference Number: Alphabetical search option; user needs to input the alphabets followed by '*' e.g. abc*

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On updating the required information, user to click on 'Continue' which will take them to the preview screen, as shown under:

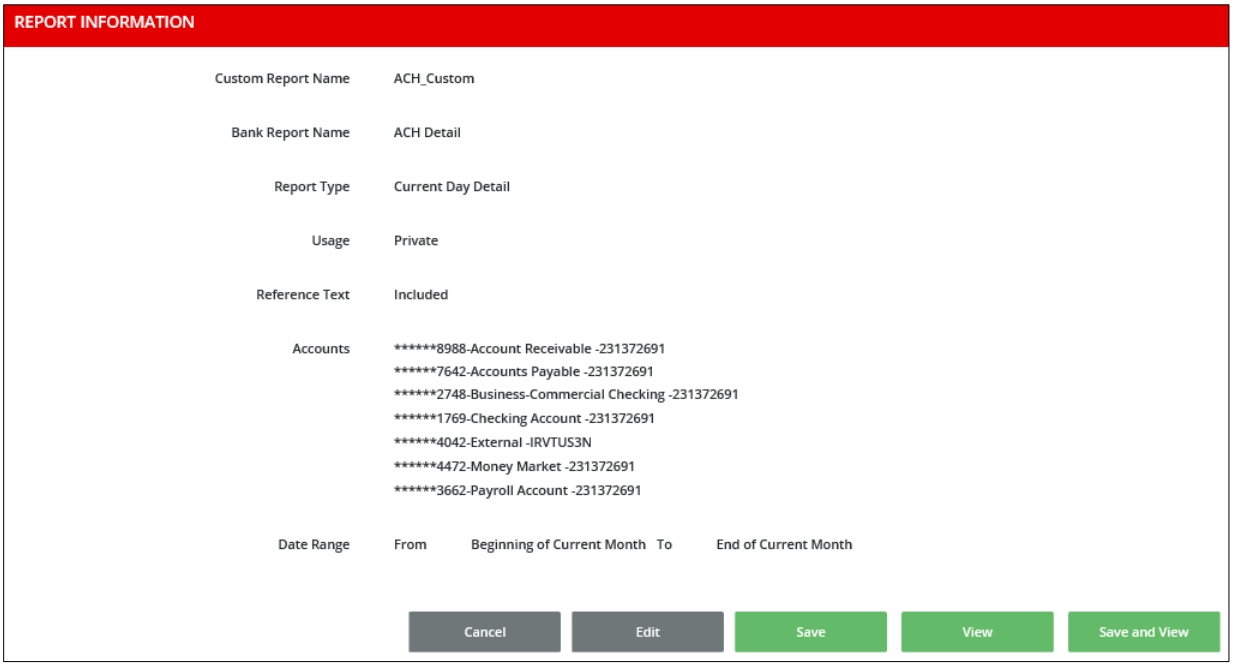

Figure 13-14: Preview of Customize Standard Report

If the user clicks on 'Save', the report profile will be available for editing in 'Custom' tab.

Figure 13-15: Submit / view buttons for Customize Standard Report

If the user clicks on 'Save and View' the report profile will be available under the 'Customs' tab and the statement will be opened in a separate window as under:

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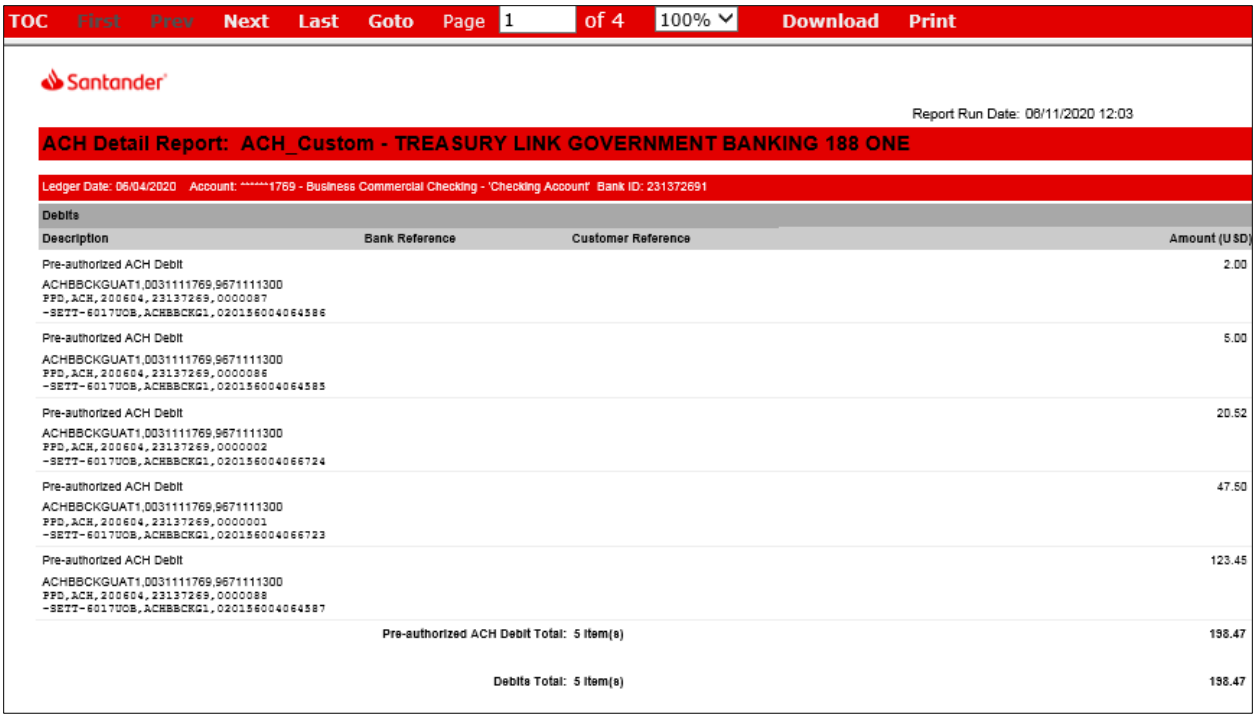

TOC First Prev Next Last Goto Page 1 of 4 100% Download Print

Santander

Report Run Date: 06/11/2020 12:03

ACH Detail Report: ACH_Custom - TREASURY LINK GOVERNMENT BANKING 188 ONE

Ledger Date: 06/04/2020 Account: ******1769 - Business Commercial Checking - 'Checking Account' Bank ID: 231372691

Debits

Description	Bank Reference	Customer Reference	Amount (USD)
Pre-authorized ACH Debit ACHBBCKGUAT1,0031111769,9671111300 PPD,ACH,200604,23137269,0000087 -SETT-6017UOB,ACHBBCKG1,020156004064586			2.00
Pre-authorized ACH Debit ACHBBCKGUAT1,0031111769,9671111300 PPD,ACH,200604,23137269,0000086 -SETT-6017UOB,ACHBBCKG1,020156004064585			5.00
Pre-authorized ACH Debit ACHBBCKGUAT1,0031111769,9671111300 PPD,ACH,200604,23137269,0000002 -SETT-6017UOB,ACHBBCKG1,020156004066724			20.52
Pre-authorized ACH Debit ACHBBCKGUAT1,0031111769,9671111300 PPD,ACH,200604,23137269,0000001 -SETT-6017UOB,ACHBBCKG1,020156004066723			47.50
Pre-authorized ACH Debit ACHBBCKGUAT1,0031111769,9671111300 PPD,ACH,200604,23137269,0000088 -SETT-6017UOB,ACHBBCKG1,020156004064587			123.45
	Pre-authorized ACH Debit Total: 5 item(s)		198.47
	Debits Total: 5 item(s)		198.47

Figure 13-16: Sample of ACH Detail Custom Report

Special reports

Note: Special reports are available only to certain persons who are subscribed to them.

The Special Reports page lists Electronic Data Interchange (EDI) reports that subscribers can view and print. To view a report, click the report name link.

Figure 13-17: Opening a special report

The report will open in a separate window. The following is an example of an EDI report:

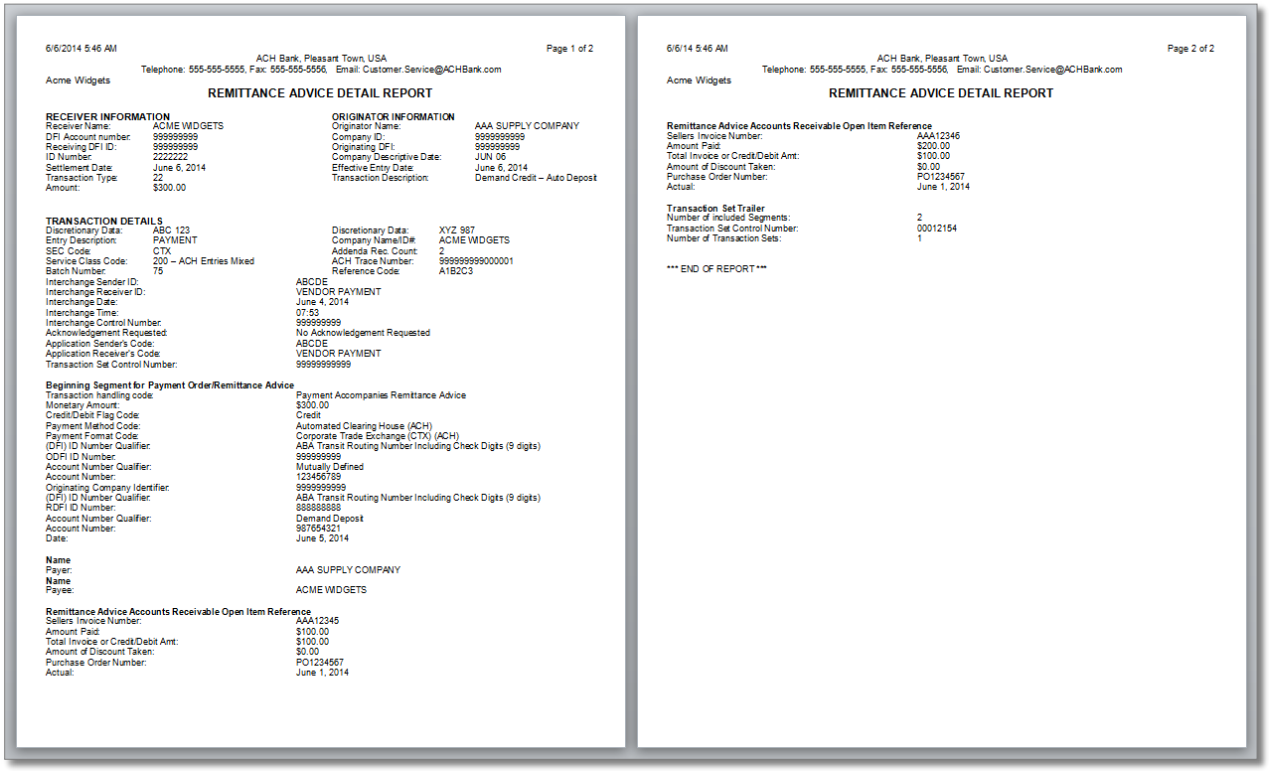
6/6/2014 5:46 AM Page 1 of 2
ACH Bank, Pleasant Town, USA
Telephone: 555-555-5555, Fax: 555-555-5556, Email: Customer.Service@ACHBank.com
Acme Widgets
REMITTANCE ADVICE DETAIL REPORT
RECEIVER INFORMATION
Receiver Name: ACME WIDGETS
DFI Account number: 999999999
Receiving DFI ID: 999999999
ID Number: 2222222
Settlement Date: June 6, 2014
Transaction Type: 22
Amount: $300.00
ORIGINATOR INFORMATION
Originator Name: AAA SUPPLY COMPANY
Company ID: 9999999999
Originating DFI: 999999999
Company Descriptive Date: JUN 06
Effective Entry Date: June 6, 2014
Transaction Description: Demand Credit – Auto Deposit
TRANSACTION DETAILS
Discretionary Data: ABC 123
Entry Description: PAYMENT
SEC Code: CTX
Service Class Code: 200 – ACH Entries Mixed
Batch Number: 75
Discretionary Data: XYZ 987
Company Name/ID#: ACME WIDGETS
Addenda Rec. Count: 2
ACH Trace Number: 999999999000001
Reference Code: A1B2C3
Interchange Sender ID: ABCDE
Interchange Receiver ID: VENDOR PAYMENT
Interchange Date: June 4, 2014
Interchange Time: 07:53
Interchange Control Number: 999999999
Acknowledgement Requested: No Acknowledgement Requested
Application Sender's Code: ABCDE
Application Receiver's Code: VENDOR PAYMENT
Transaction Set Control Number: 999999999
Beginning Segment for Payment Order/Remittance Advice
Transaction handling code: Payment Accompanies Remittance Advice
Monetary Amount: $300.00
Credit/Debit Flag Code: Credit
Payment Method Code: Automated Clearing House (ACH)
Payment Format Code: Corporate Trade Exchange (CTX) (ACH)
(DFI) ID Number Qualifier: ABA Transit Routing Number Including Check Digits (9 digits)
ODFI ID Number: 999999999
Account Number Qualifier: Mutually Defined
Account Number: 123456789
Originating Company Identifier: 999999999
(DFI) ID Number Qualifier: ABA Transit Routing Number Including Check Digits (9 digits)
RDFI ID Number: 888888888
Account Number Qualifier: Demand Deposit
Account Number: 987654321
Date: June 5, 2014
Name
Payer: AAA SUPPLY COMPANY
Name
Payee: ACME WIDGETS
Remittance Advice Accounts Receivable Open Item Reference
Sellers Invoice Number: AAA12345
Amount Paid: $100.00
Total Invoice or Credit/Debit Amt: $100.00
Amount of Discount Taken: $0.00
Purchase Order Number: PO1234567
Actual: June 1, 2014
6/6/14 5:46 AM Page 2 of 2
ACH Bank, Pleasant Town, USA
Telephone: 555-555-5555, Fax: 555-555-5556, Email: Customer.Service@ACHBank.com
Acme Widgets
REMITTANCE ADVICE DETAIL REPORT
Remittance Advice Accounts Receivable Open Item Reference
Sellers Invoice Number: AAA12346
Amount Paid: $200.00
Total Invoice or Credit/Debit Amt: $100.00
Amount of Discount Taken: $0.00
Purchase Order Number: PO1234567
Actual: June 1, 2014
Transaction Set Trailer
Number of included Segments: 2
Transaction Set Control Number: 00012154
Number of Transaction Sets: 1
*** END OF REPORT ***

Figure 13-18: EDI report example

To view the version history of the report, click the report's 'View Version__' link under the 'Historical Versions' column. The Special Report History View page will open.

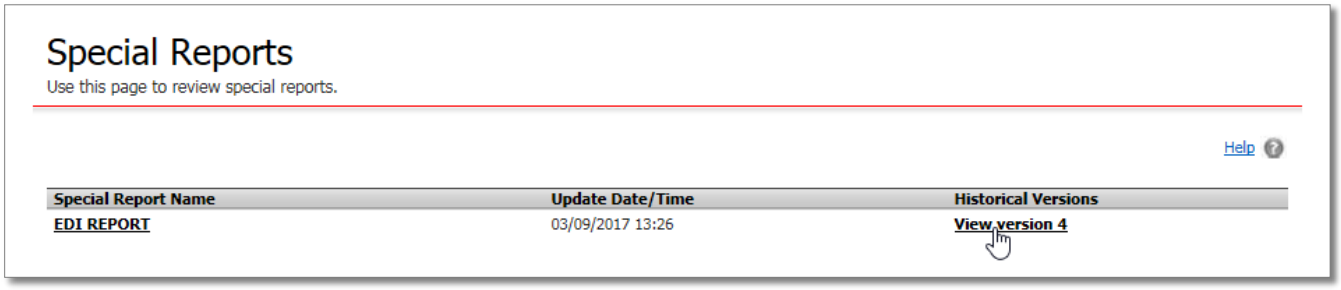

Figure 13-19: Opening Special Report History View

The 'Special Report History View' page will display the version history of the report. From this page you can open any previous version.

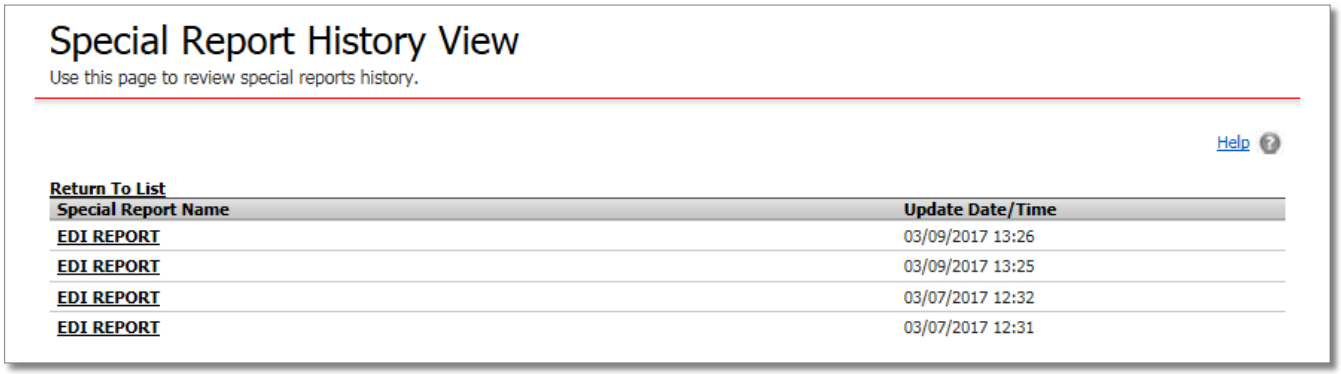

Figure 13-20: Special Report History View page

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PAYMENT REPORTS

Viewing payment reports

Various payment reports are available on the Payment Reports page. To access this page, click 'Payment Reports 'in the 'Reports' menu.

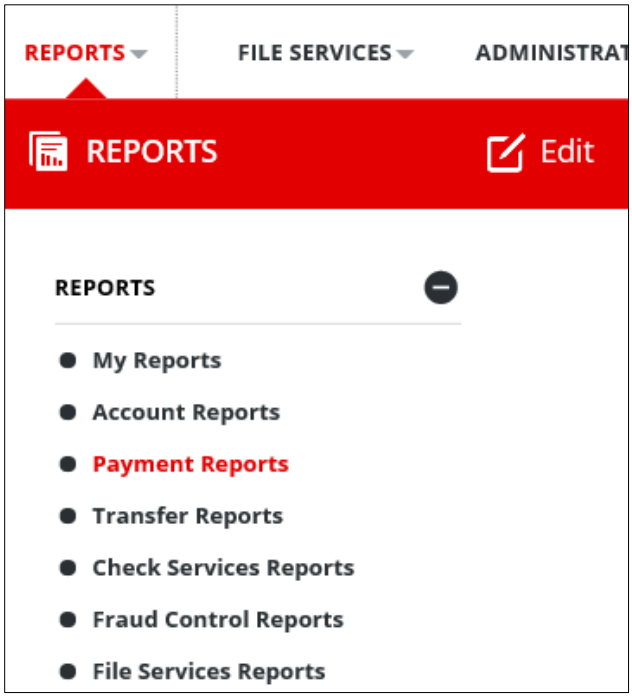

Figure 13-21: Opening Payment Reports

The Payment Reports page lists standard detail and summary reports for payments and recipients. 'Standard reports' tab provides information for the current business day.

Figure 13-22: Reports display page

For historical information, click on customize and select a date range. To open a report, click on the report name.

To generate a standard report, click on the report name in the 'Standard Report Name' column.

Wire Confirmation Detail report

The Wire Confirmation Detail report will display all your incoming and outgoing wire transactions that have been executed not only through Santander Treasury Link but also at another channel (e.g., branch, phone, etc.) The Wire Confirmation Detail report contains all details on your wires and is a real-time report that is immediately updated once wires are processed. Below is an example of a Wire Confirmation Detail report.

Select the report name from the 'Reports' page, 'Standard' tab;

Figure 13-23: Opening a Wire Confirmation Detail report

The report will open in an interactive viewer, from where the user can download or print the file.

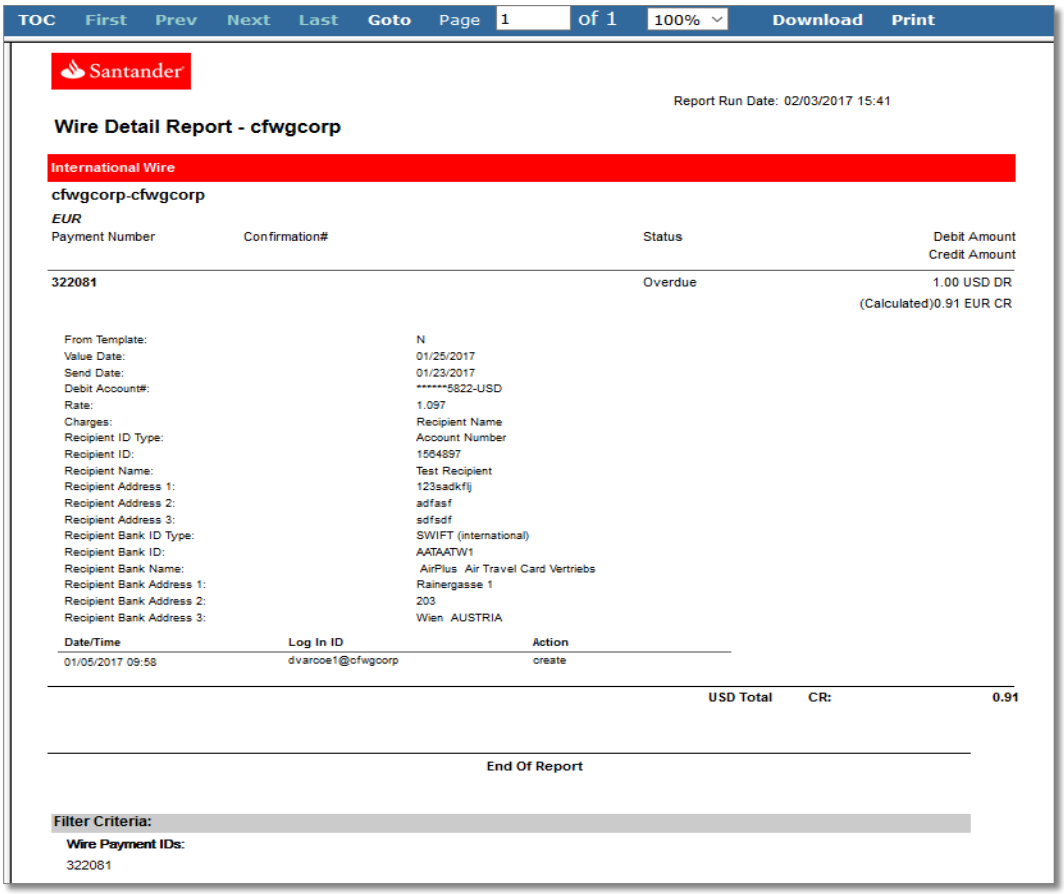

Figure 13-24 Wire Confirmation Detail report

Similarly, other reports can also be accessed, viewed and saved, sample of 'Wire Detail' report shown below:

Figure 13-25: Opening a Wire Detail report

The report will open in an interactive viewer, from where the user can download or print the file.

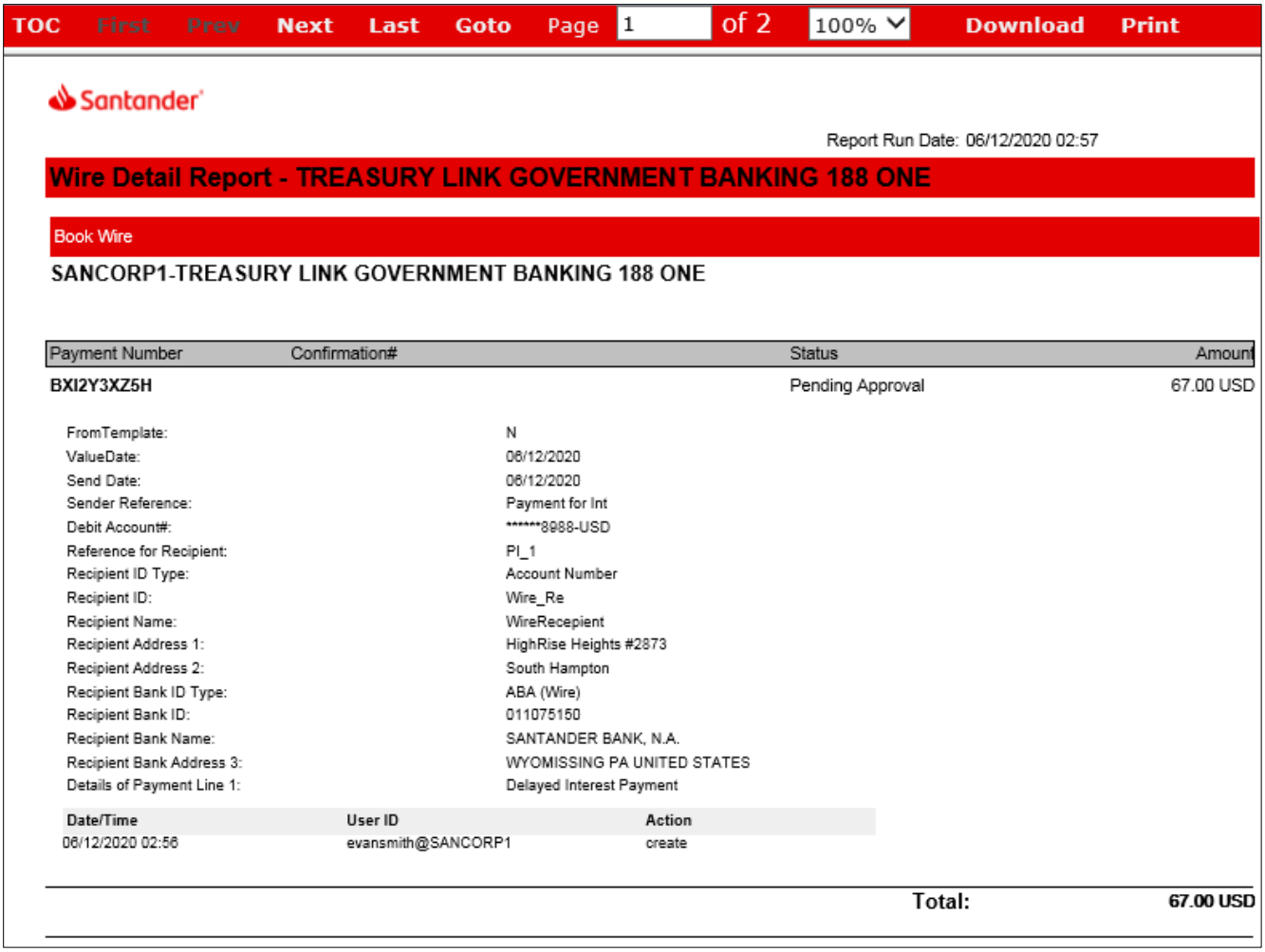

Figure 13-26: Sample of a Wire Detail Report

Customizing a payment report

In Santander Treasury Link, a user has the ability to customize payment reports to meet their specific needs.

To customize a report, click the 'Customize Report' button on the line of the standard report you wish to customize.

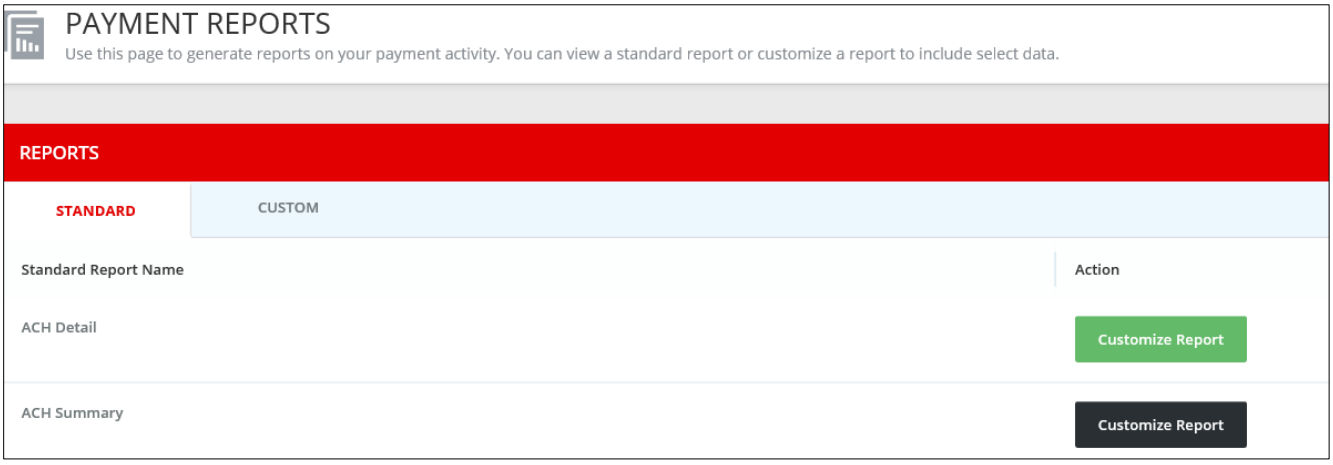

Figure 13-27: Customizing a payment report

On the 'Customize Standard Payment Report' page, enter the Custom Report Name, select whether the report will be Private or Shared, and select the Accounts to be included. Be sure to include all required (*) information and selections.

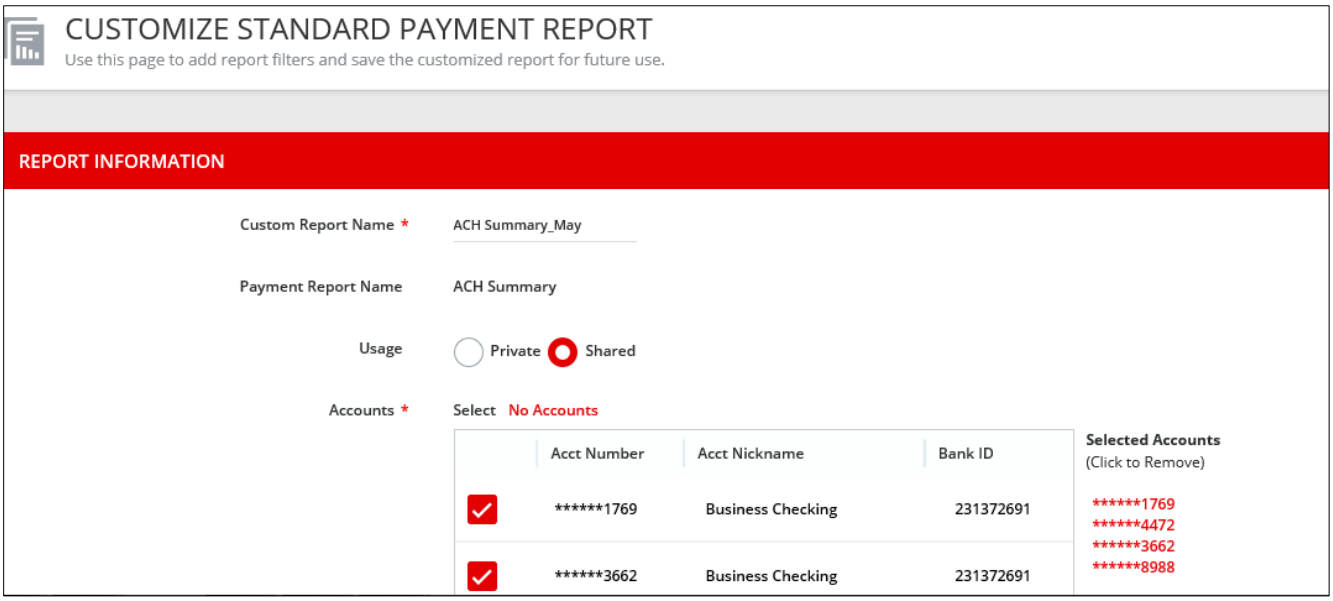

Figure 13-28: Entering the report name and selecting the accounts

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Next, select options for Company IDs, Date Type, Date Range, and Amount – Amount Type.

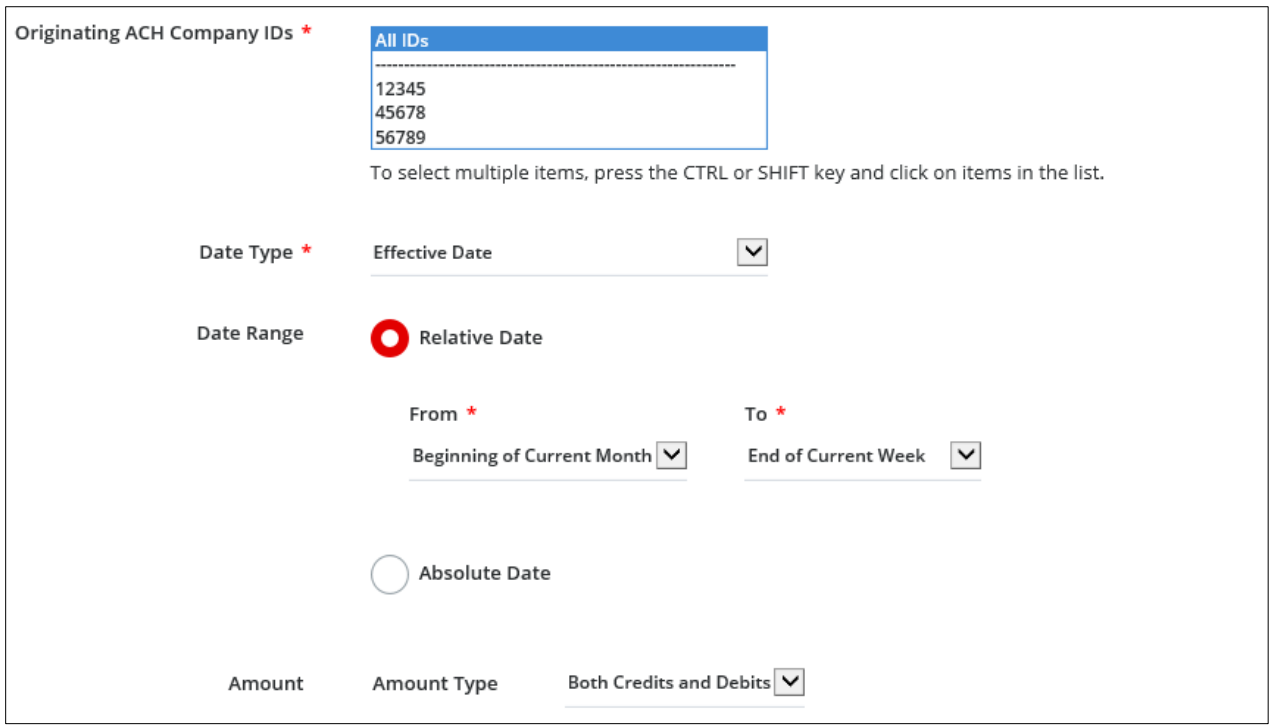


Figure 13-29: Selecting company ID, date, and amount type

The above given fields are mandatory (marked with *)

Finally, update the optional fields i.e. select Amount (Single or Amount Range), Status (as given in the drop-down),

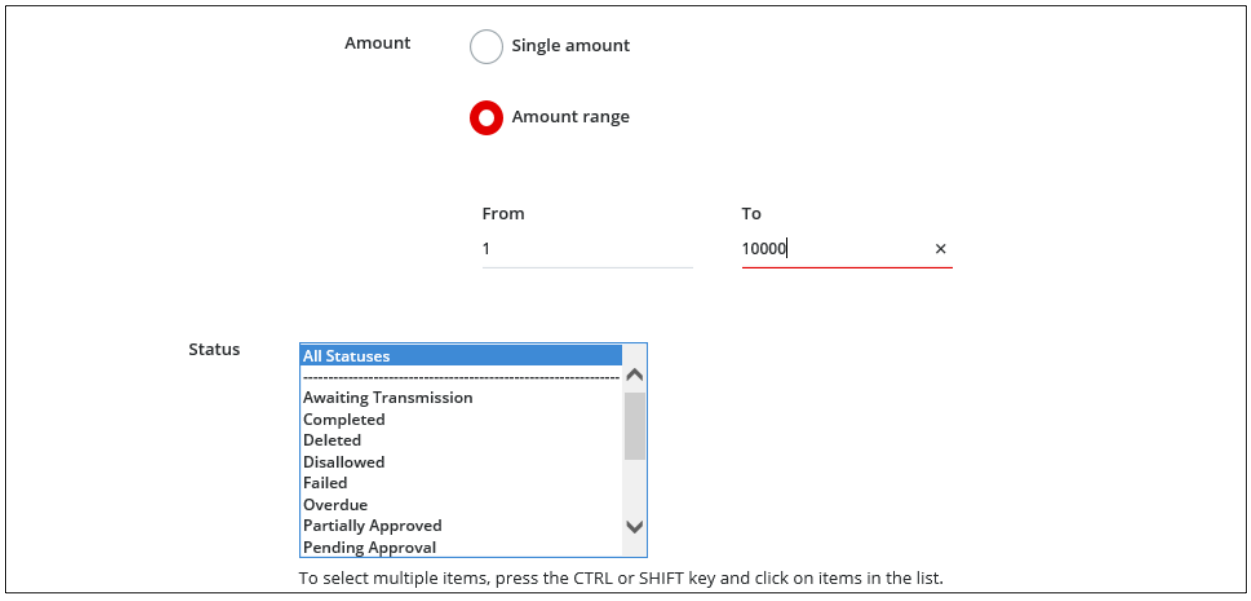


Figure 13-30: Selecting amount and status options

Select the Type of Transaction (Credit/Debit/All), Payment Type (as shown in the drop-down), Confidential Batch and the sort options for the first & second field.

When done, click 'Continue'.

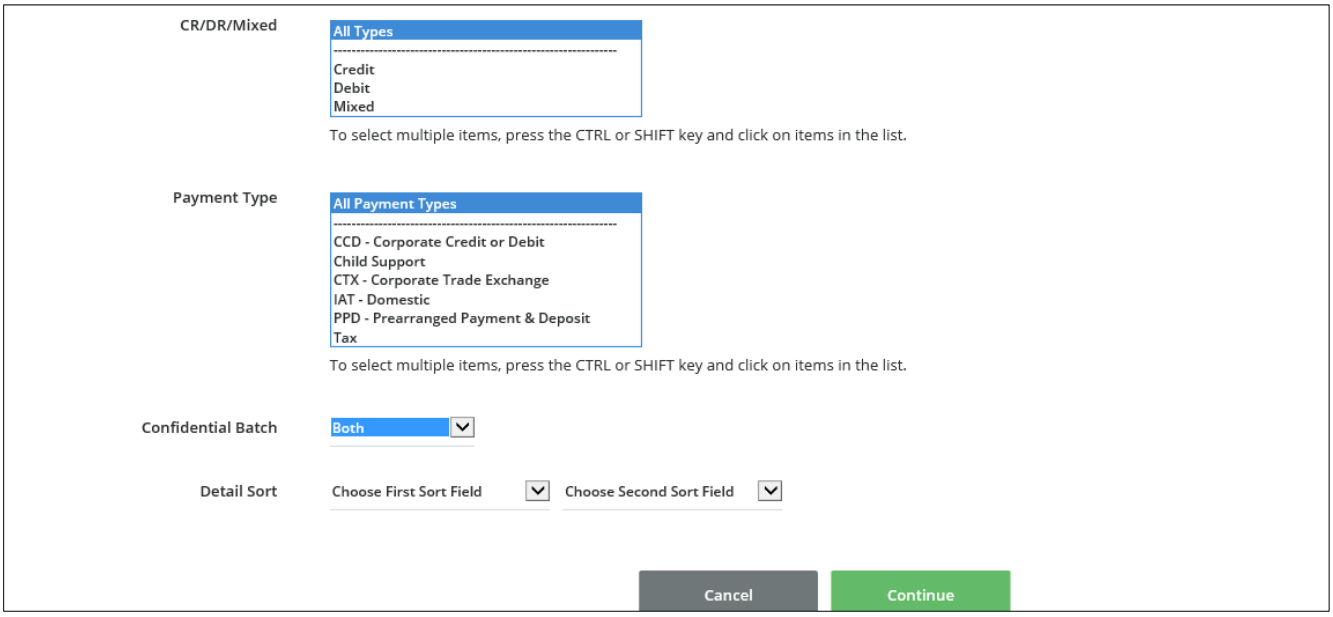
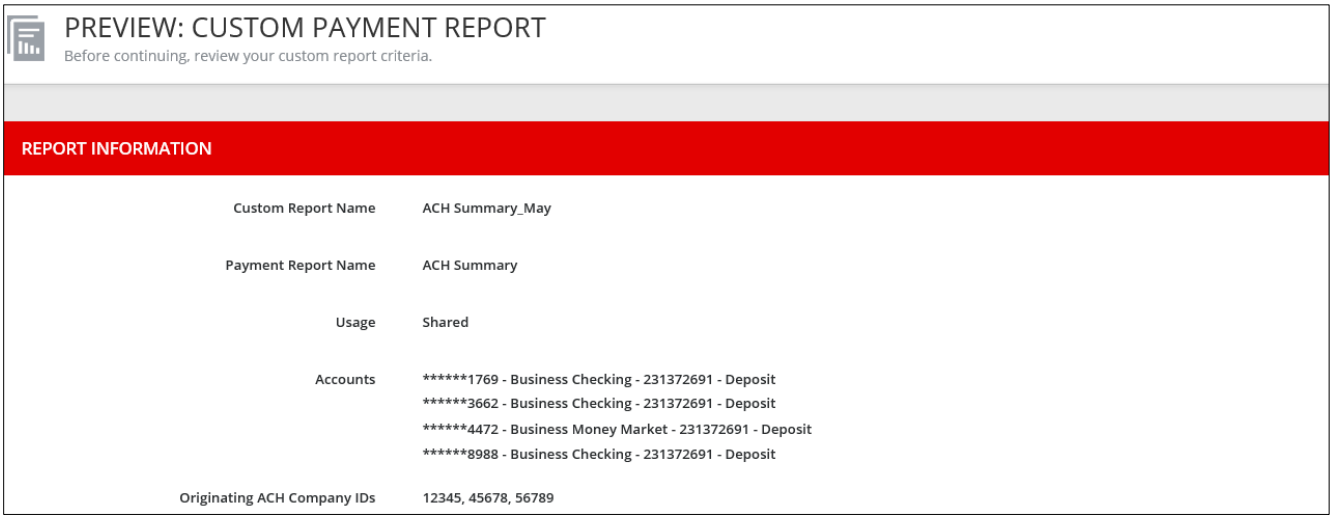


Figure 13-31: Selecting status and remaining options

Verify your selections on the 'Preview Custom Payment Report' page and click 'Save' to add it to the Custom reports list or 'Save and View' to add it to the Custom Reports page and display the report.



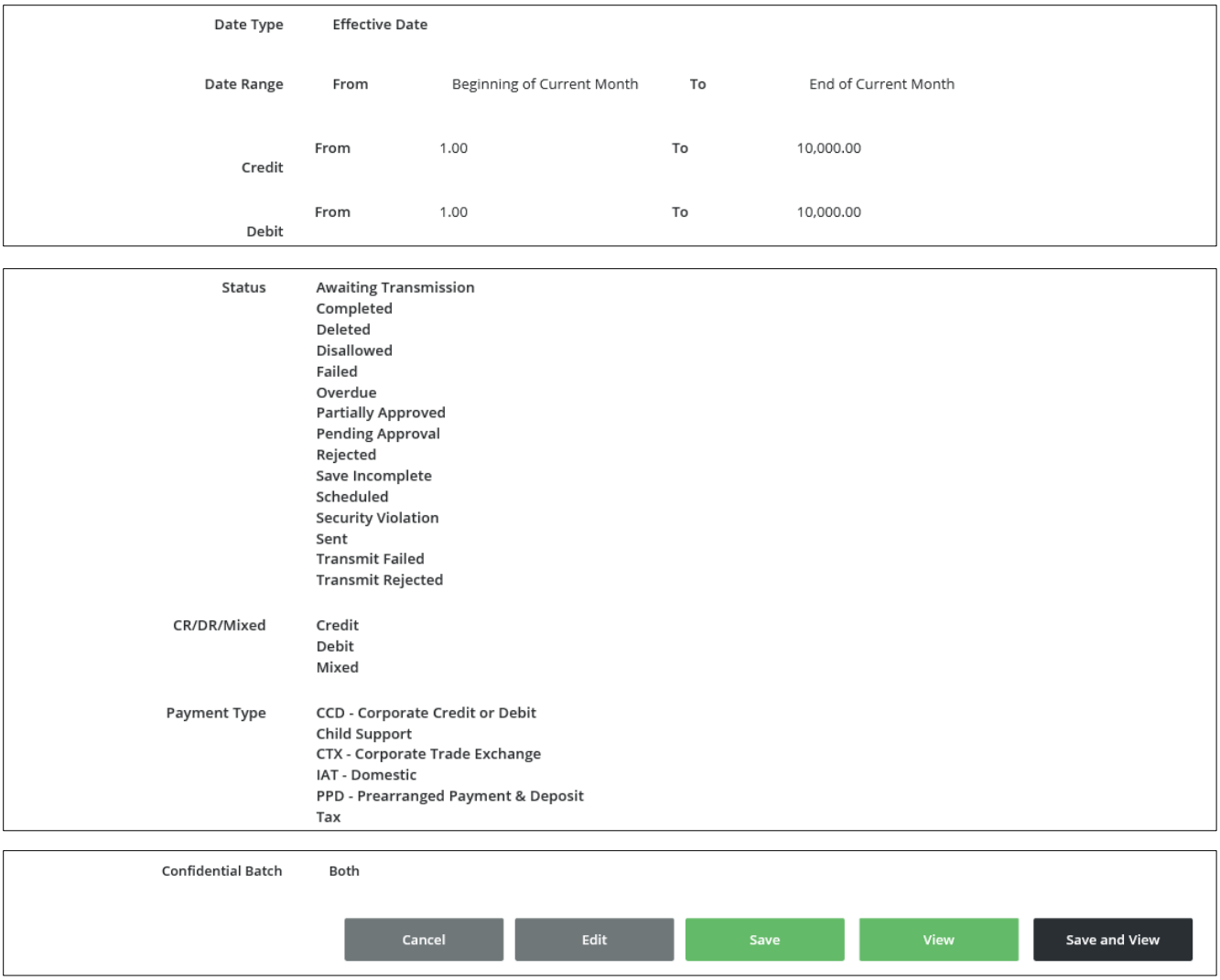


Figure 13-32: Previewing and saving the custom report

A message will confirm successful submission of the payment report, as shown under,

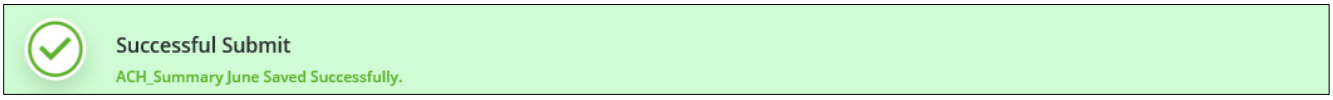


Figure 13-33: ACH Summary Custom report successfully submitted

The report will open in an interactive viewer, from where the user can download or print the file.

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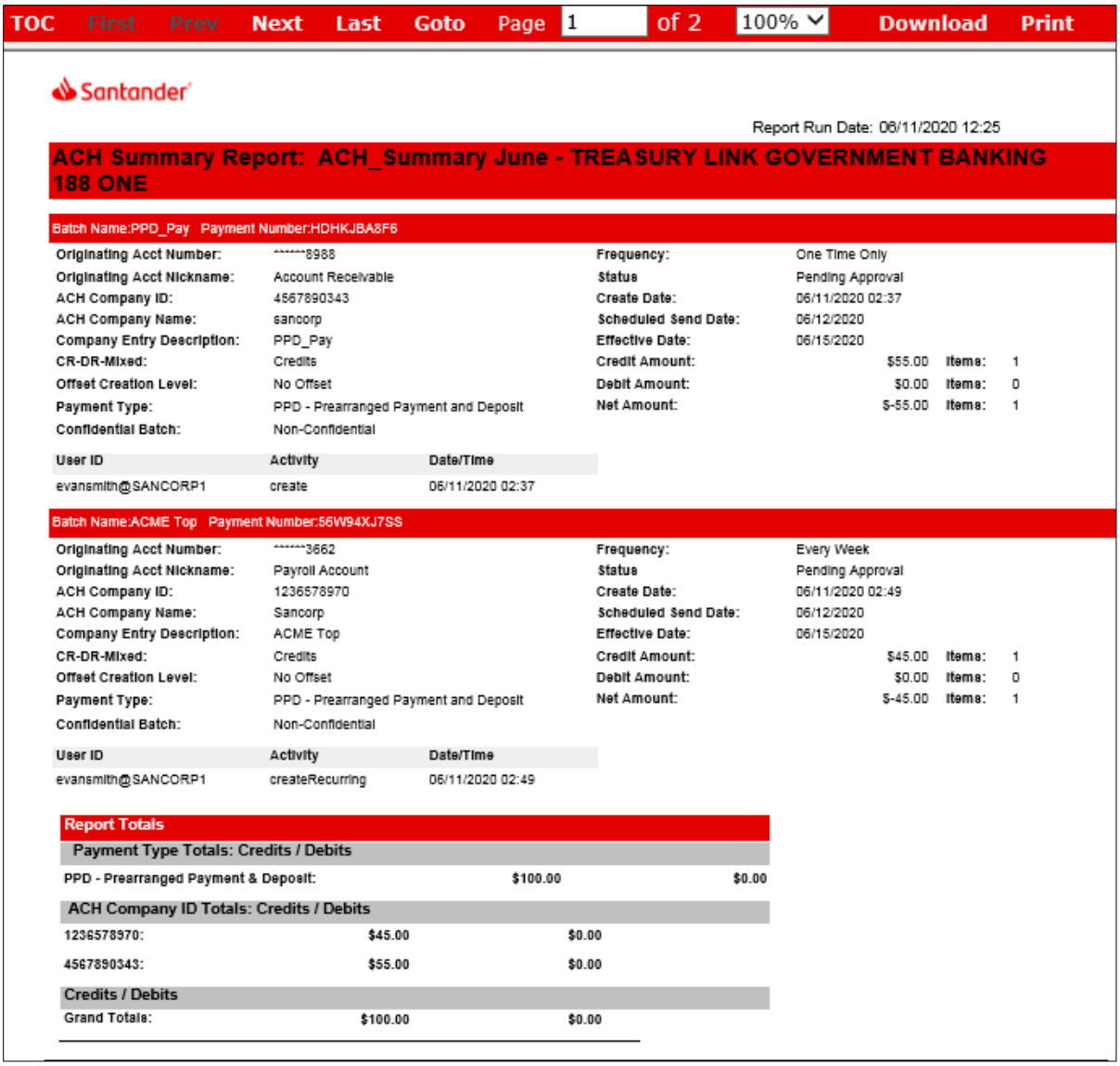

Figure 13-34: Sample of ACH Summary Custom report

The customized report will appear in the list of reports on the Custom tab.

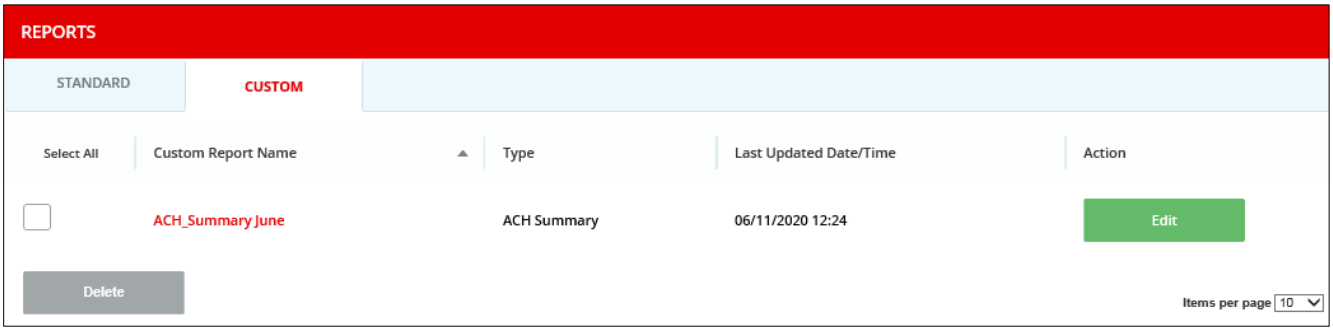

Figure 13-35: ACH Summary report reflecting on the Custom tab

Check Services reports

Santander Treasury Link provides a page where a user can view, print, and customize reports related to Check Services. To access the page, click 'Check Services Reports' under the 'Reports' menu.

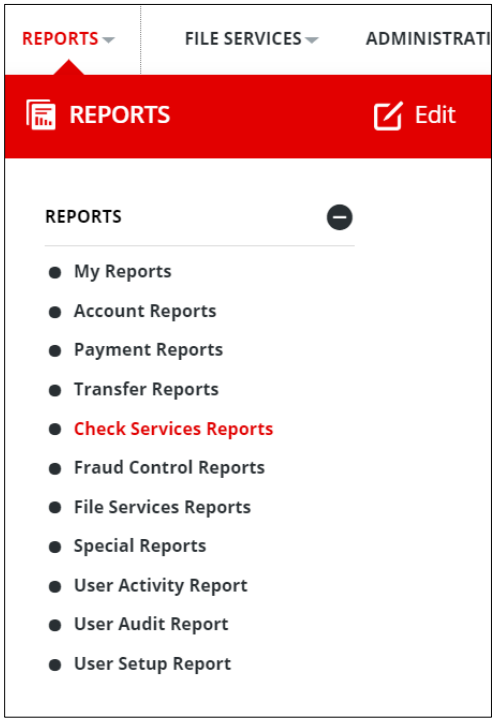

Figure 13-36: Opening Check Services Reports

The Standard folder on the Check Services Reports page lists any reports that have been provided for your company. To open a report, click the report name link.

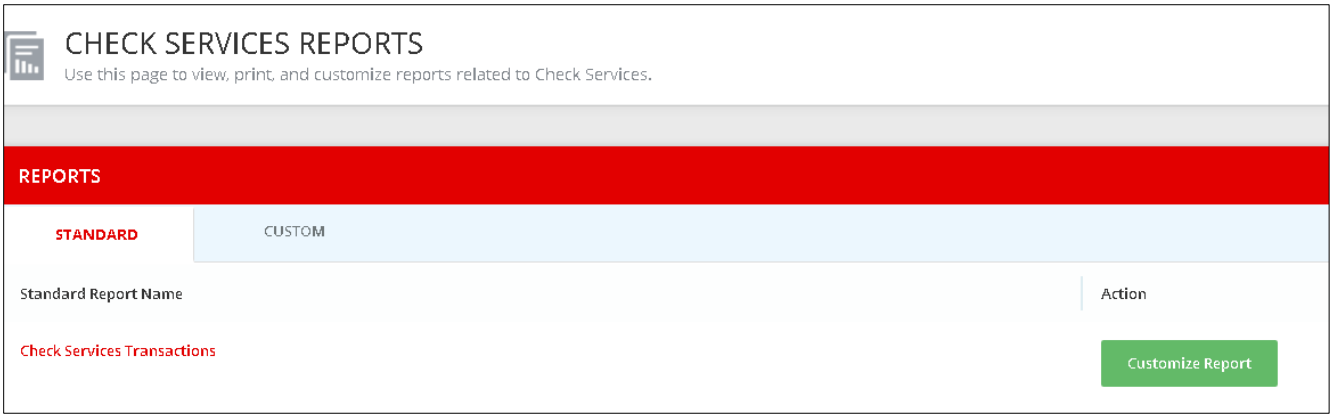

Figure 13-37: Opening a standard check services report

The report will open in a separate viewer.

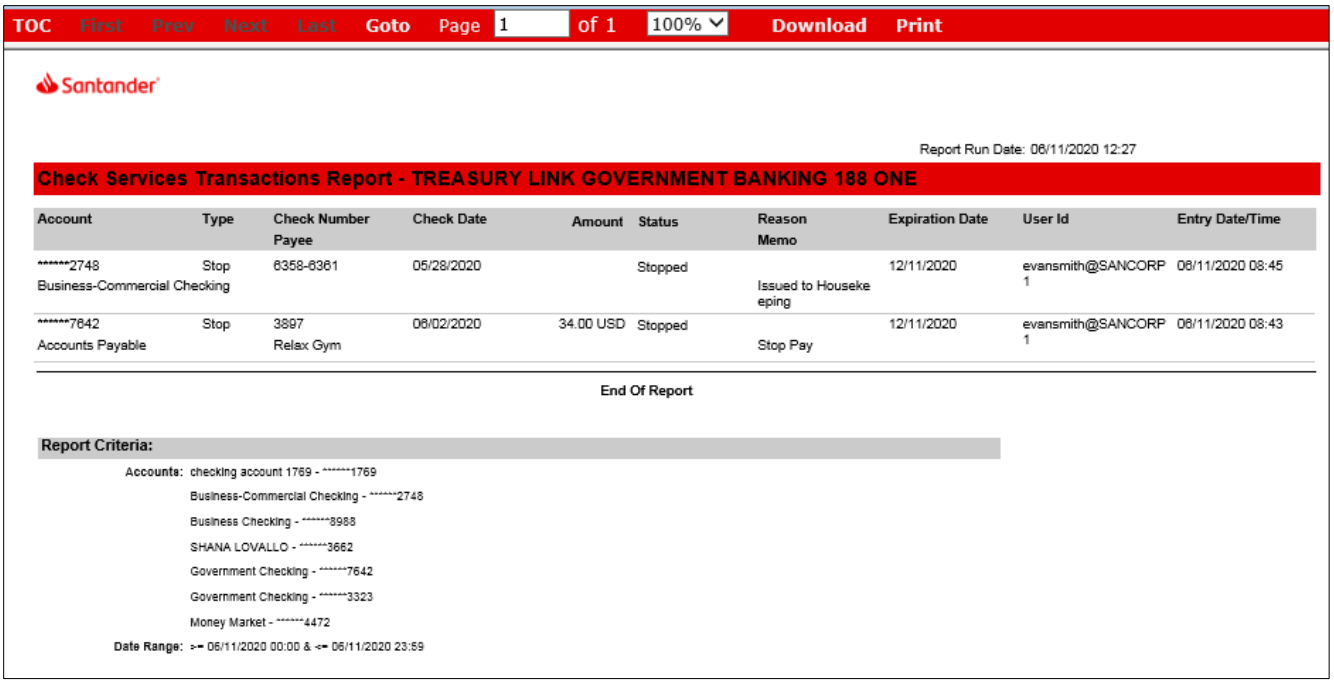

Figure 13-38: Sample of Check services report

A user can customize a report by clicking the 'Customize Report' in the Action column.

The Customize Standard Report page presents several options for selecting accounts, transaction types, dates, amounts, and serial numbers.

Figure 13-39: Customizing a report

Clicking on 'Customize Report' will open a 'Customize Standard Report' page as shown below:

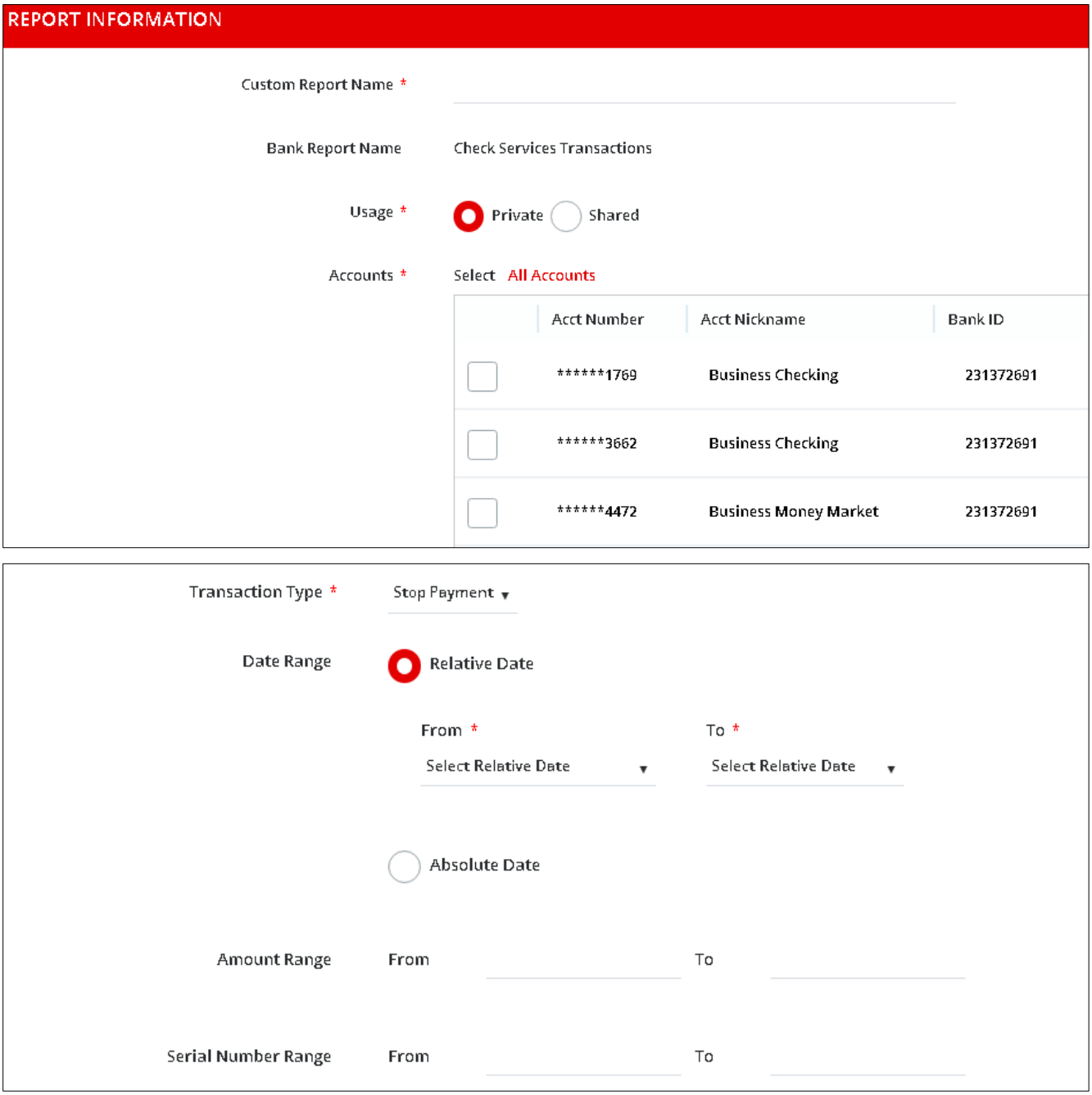

Figure 13-40: Report customization options

User can make the required selections and click ‘Continue’.

A preview page will allow you to review your settings. You have options to 'Save', 'Save and View', 'View', 'Edit' or 'Cancel' the report.

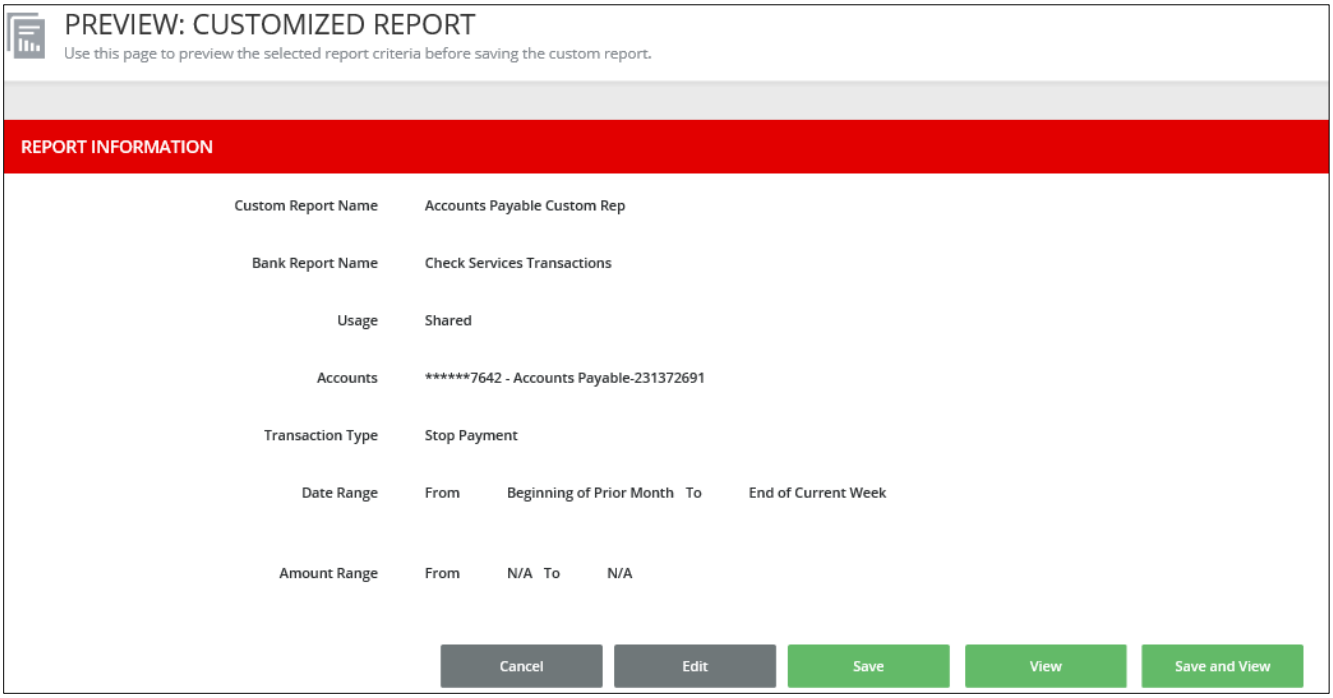

Figure 13-41: Previewing and saving a customized report

If you select a 'Save' or 'Save and View' option, a message will confirm successful submission and the report will be added to the 'Custom folder' on the 'Check Services Reports' page.

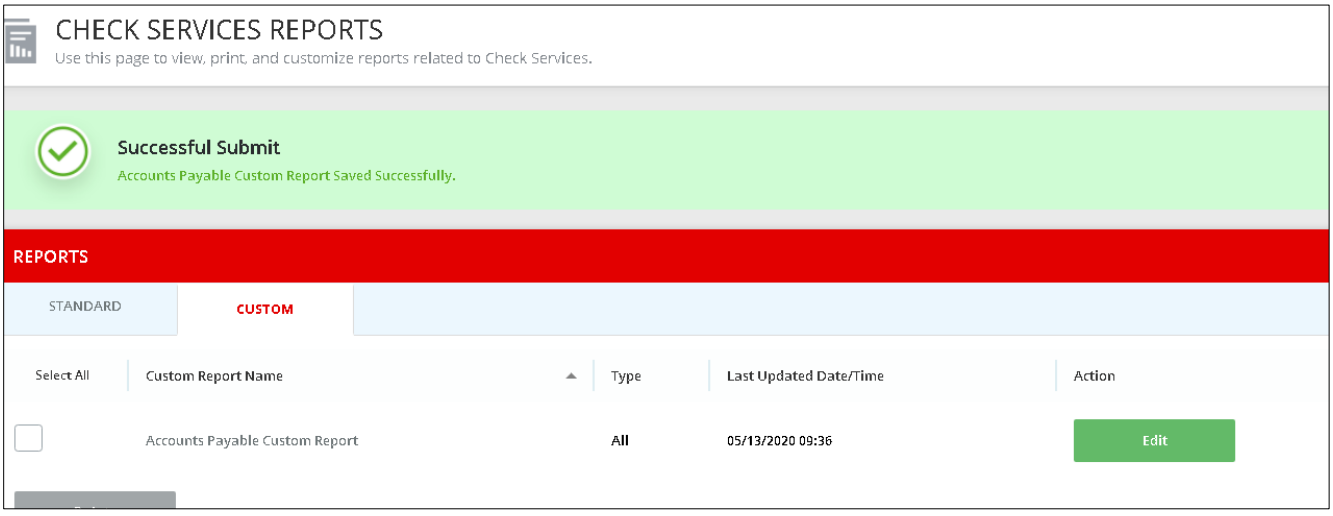

Figure 13-42: Report successfully added to Custom Tab

In case option ‘View’ or ‘Save and View’ option is selected, the report will open in a separate viewer as shown below,

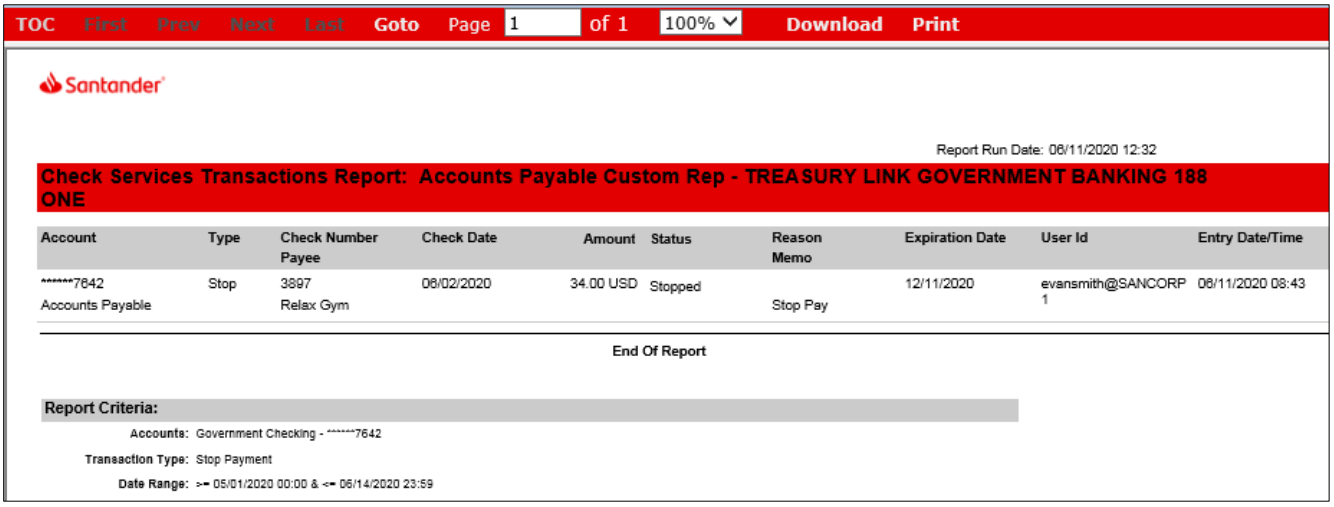

Figure 13-43: Sample of Custom Check Services Transaction Report

Fraud control reports

Santander Treasury Link provides the following standard fraud control reports:

- Positive Pay Items
- Reverse Positive Pay Items
- Manual Issue and Void Instructions

To access the reports, click 'Fraud Control Reports' under the 'Fraud Control' menu.

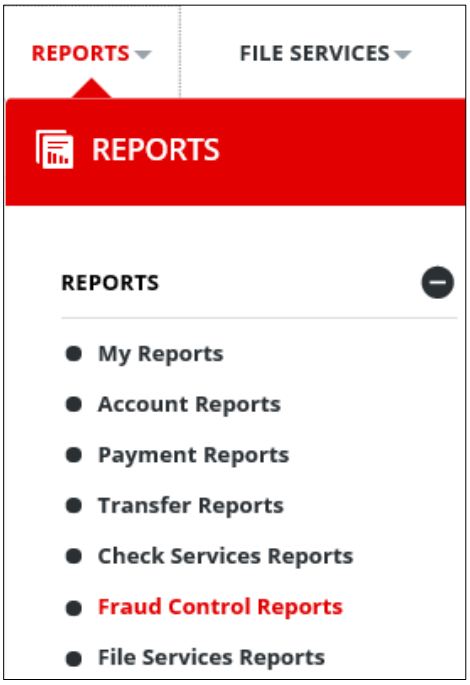

Figure 13-44: Opening Fraud Control Reports

The Fraud Control Reports page will open as shown under.

To open a standard report, click on the report name link in the list on the Standard tab.

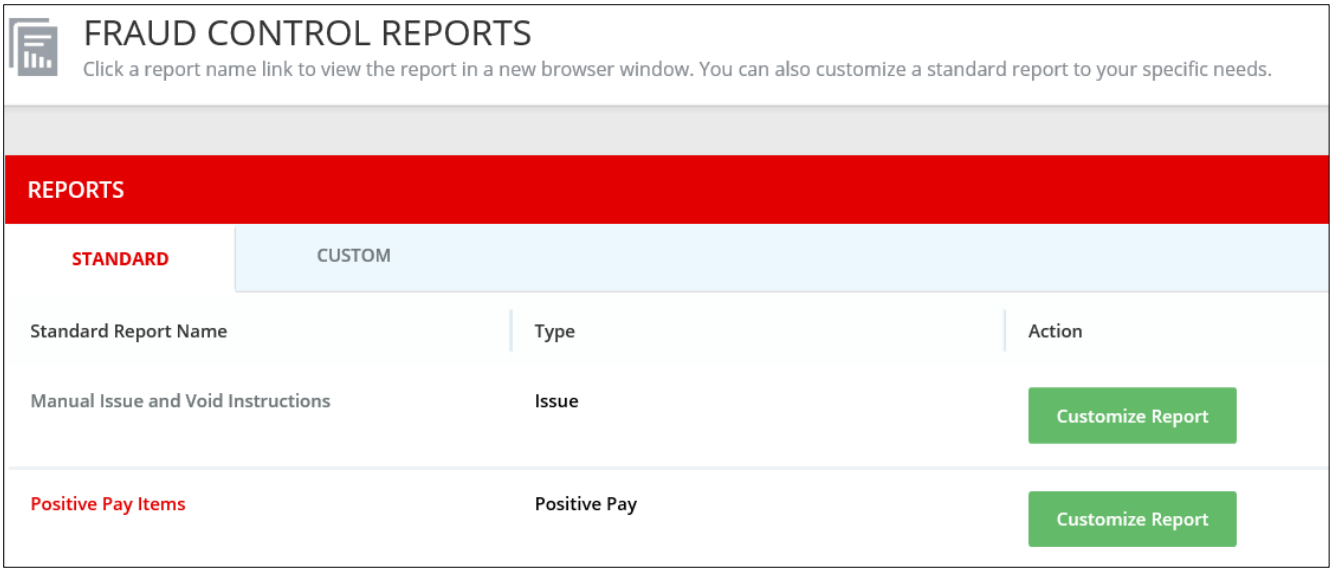

Figure 13-45: Opening a standard fraud control report

The report will open in a separate viewer window.

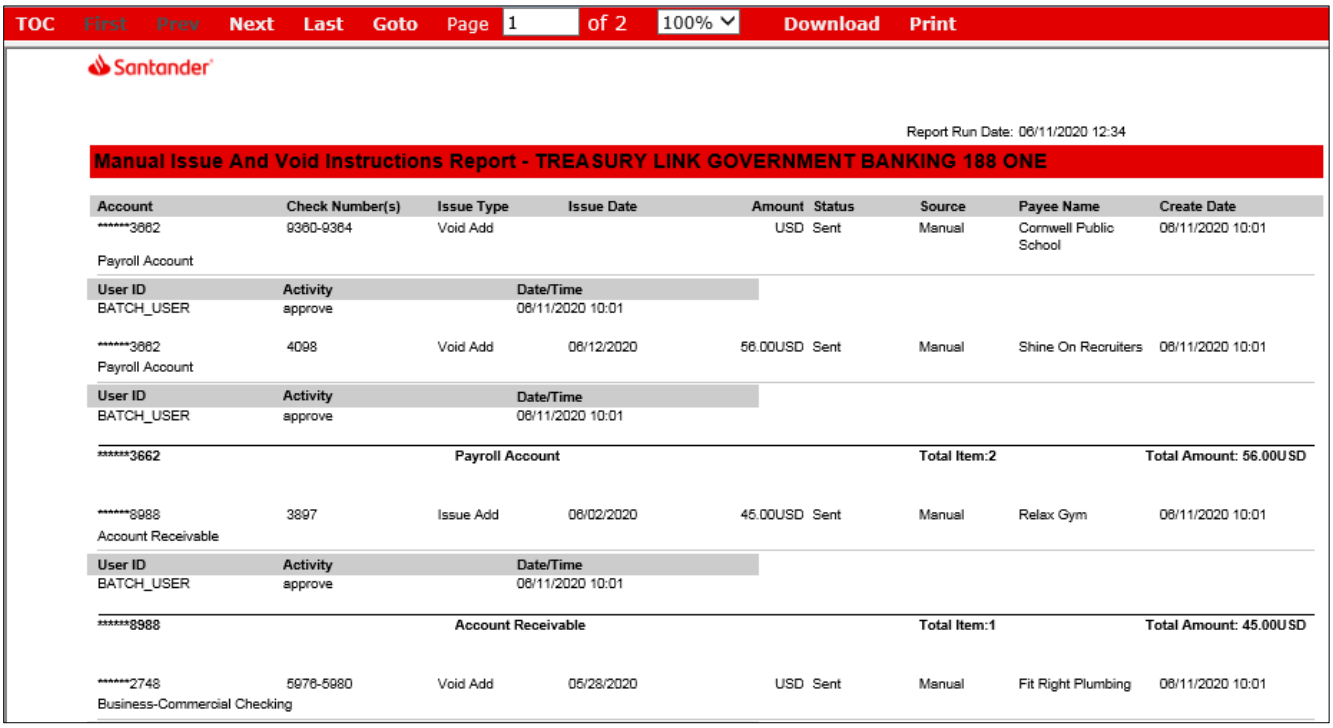

Figure 13-46: Manual Issue & Void Instructions Report

Similarly we can open the other reports by clicking on the report link in the 'Standard Report Name' column;

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Below given is an extract of 'Reverse Positive Pay Items' Report

TOC First Prev Next Last Goto Page 1 of 3 100% Download Print

Report Run Date: 05/22/2020 09:40

Reverse Positive Pay Items Report: Reverse Positive Pay Report - TREASURY LINK GOVERNMENT BANKING 188 ONE

Account	Serial Number	Presentment Date	Presentment Amount	Status	Return Reason
******1769 Checking Account	0000301616	05/19/2020	$16.16	Item Paid	No Action
******1769 Checking Account	0000301617	05/19/2020	$16.17	Item Paid	No Action
******1769 Checking Account	0000301618	05/19/2020	$16.18	Item Paid	No Action
******1769 Checking Account	0000301619	05/19/2020	$16.19	Item Paid	No Action
******1769 Checking Account	0000301620	05/19/2020	$16.20	Item Paid	No Action
******1769 Checking Account	0000301621	05/19/2020	$16.21	Item Paid	No Action
******1769 Checking Account	0000301622	05/19/2020	$16.22	Item Paid	No Action

Figure 13-47: Reverse Positive Pay Items Report

Customizing a report

In Santander Treasury Link, user can customize reports to meet their particular needs. The custom reports then appear in the list on the Custom tab.

To customize a report, click the 'Customize Report' button on the line of the standard report you wish to customize.

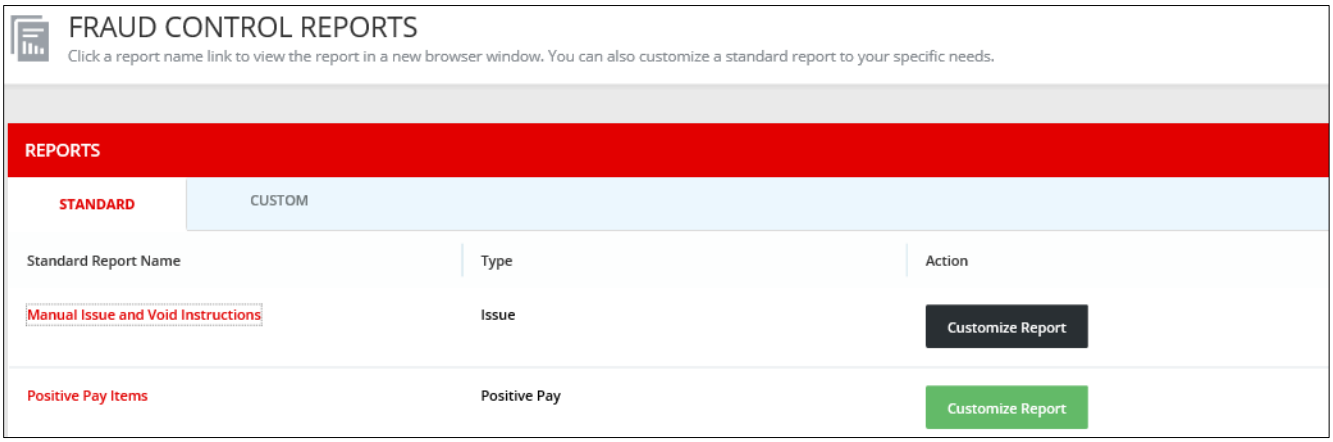

Figure 13-48: Customizing a report

On the 'Customize Standard Report' page, enter the 'Custom Report Name', select whether the report will be 'Private' or 'Shared' and select the Accounts to be included.

Ensure all fields marked (*) are updated with the required information and selections.

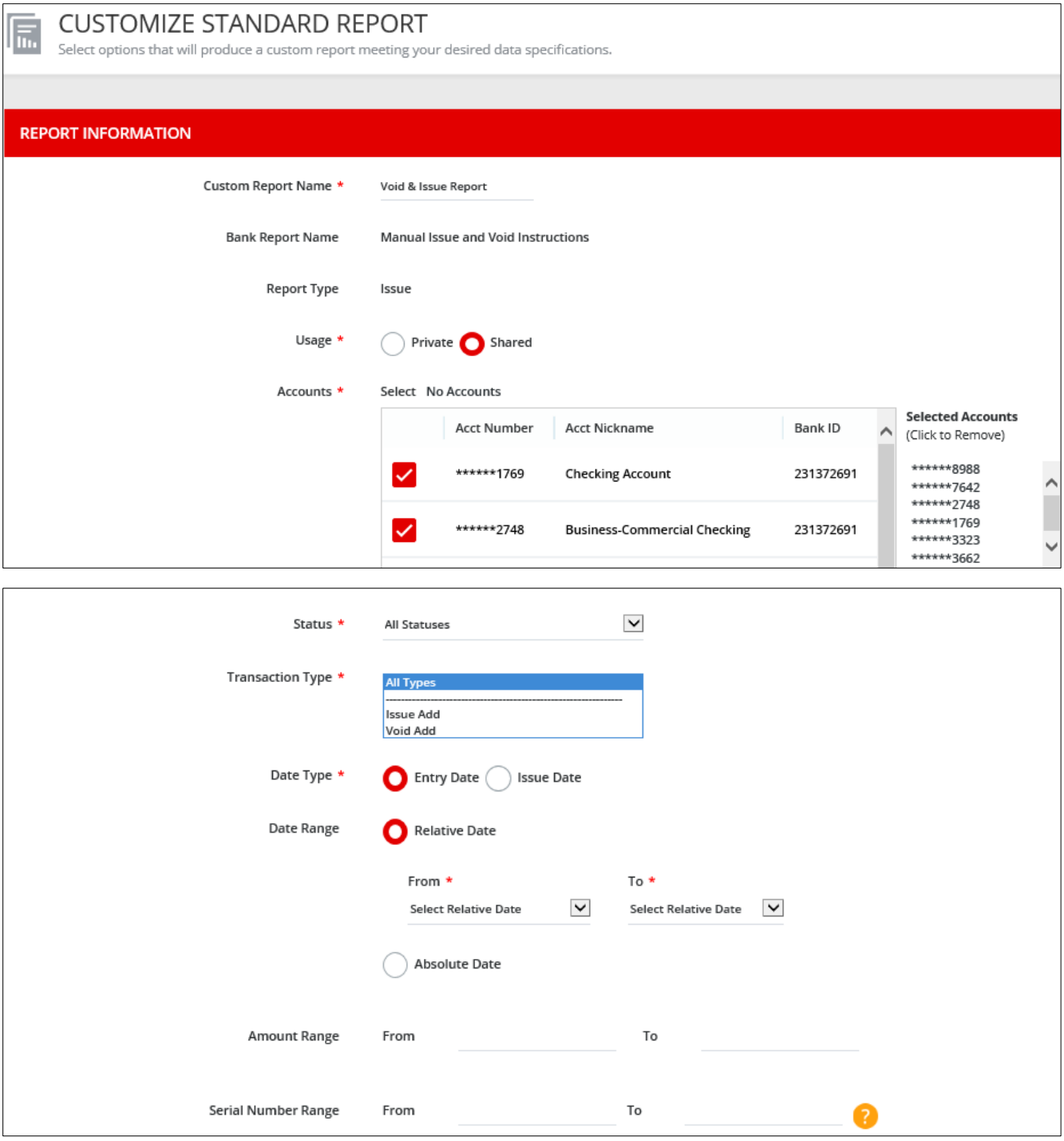

Figure 13-49: Entering the report name and selecting the accounts

Next, select the Status and Transaction Type options. These options can be selected from the respective drop-downs;

Status: Pending Approval, Rejected, Scheduled and Sent.

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Finally, select the date or date range in either the 'Relative Date' fields or the 'Absolute Date' fields. If you wish, you may also select an 'Amount Range' and a 'Serial Number Range'.

Click 'Continue'.

Figure 13-50: Selecting date & amount fields

Clicking on 'Continue' will display the preview page.

User to verify their selections on the 'Preview Custom Report' page and click 'Save' to add it to the Custom reports list.

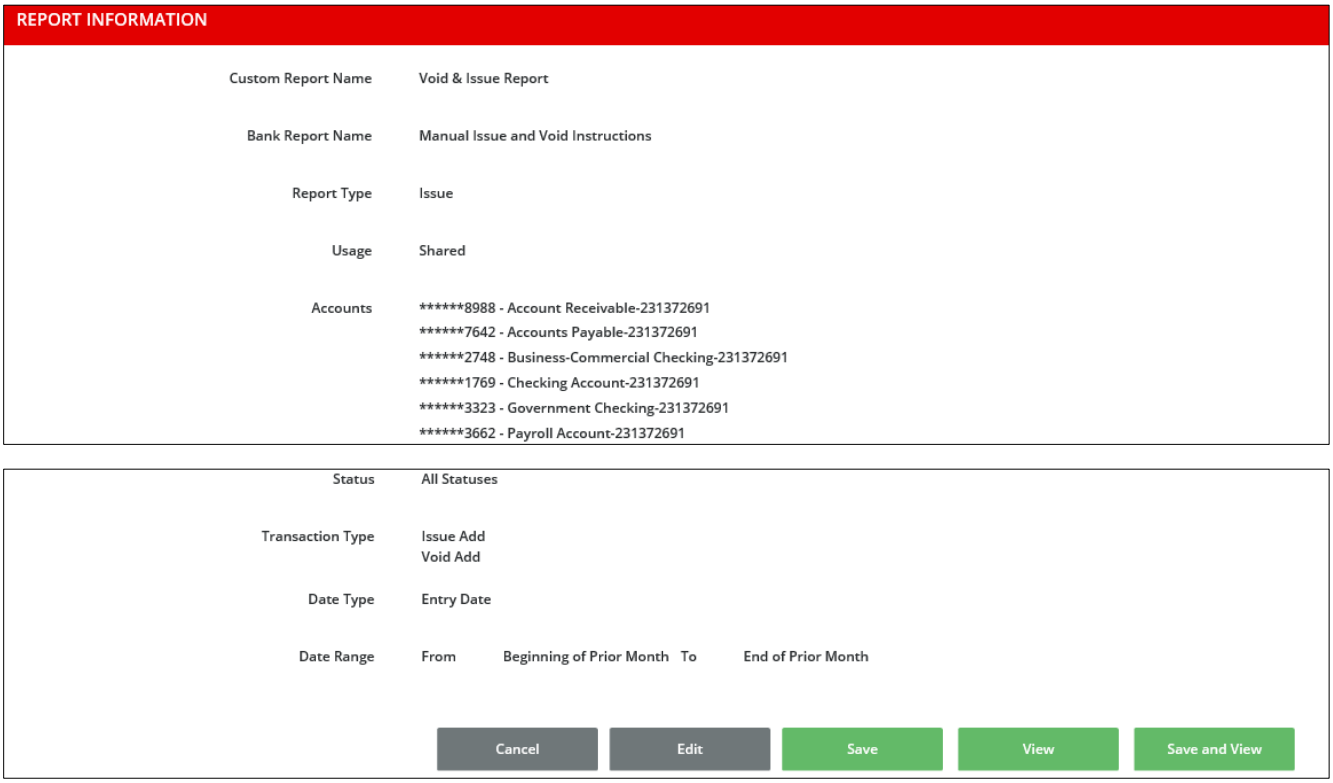

Figure 13-51: Previewing and saving the custom report

User can click on 'Save and View' which will save the report to the Customs tab and also display it on the screen.

Figure 13-52: Selecting the Save & view option

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A message will confirm successful submission of the report, which will appear in the list on the Custom tab.

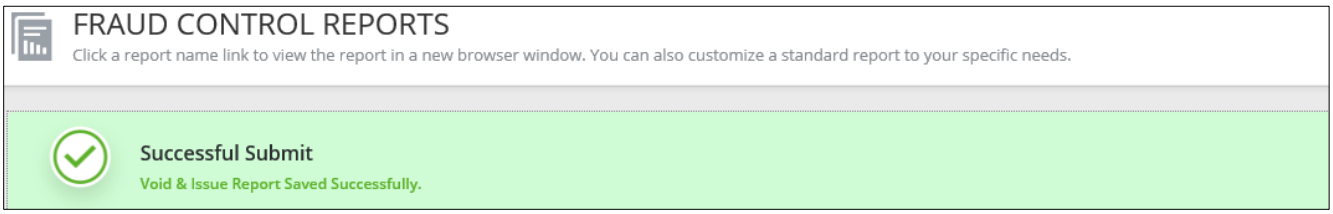

Figure 13-53: Custom Void & Issue report successfully submitted

The report will open in a different viewer / window as show under:

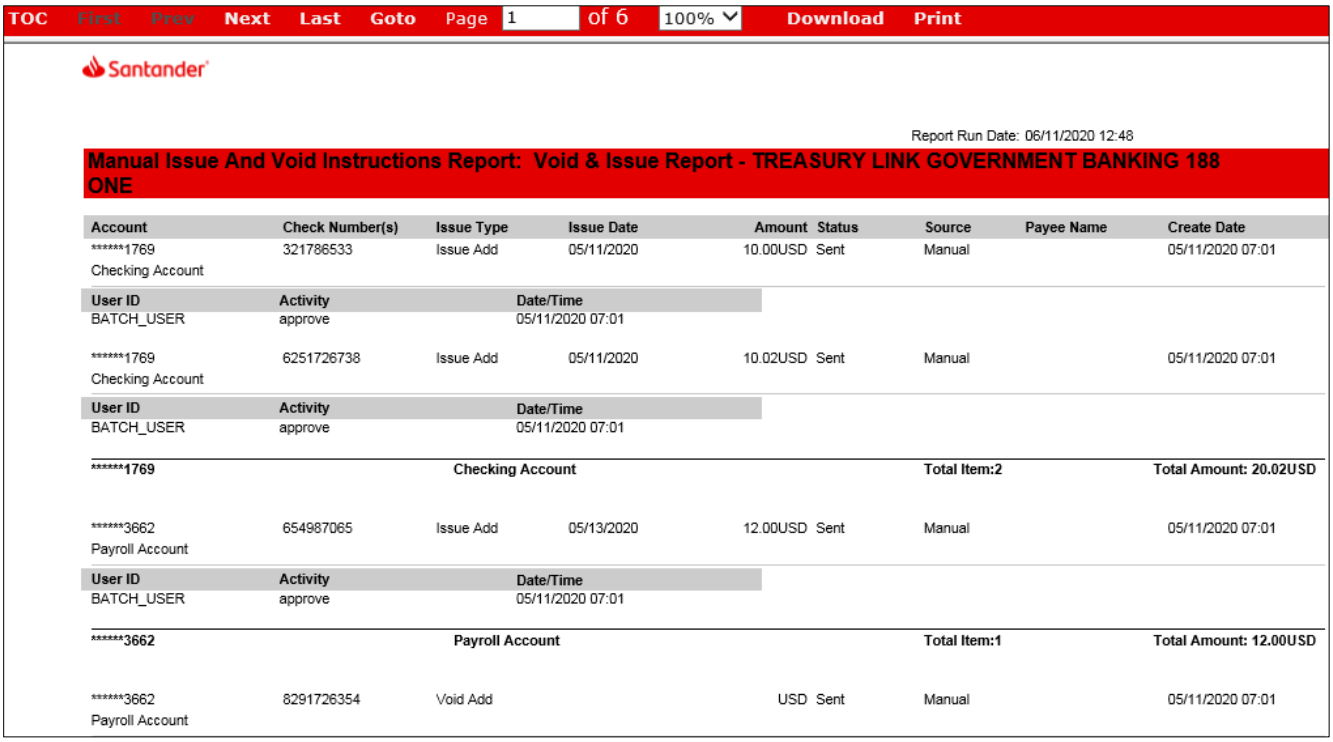

Figure 13-54: Sample of Custom Void & Issue report

Transfer Reports:

Santander Treasury Link provides the following reports under its 'Transfer Reports' menu:

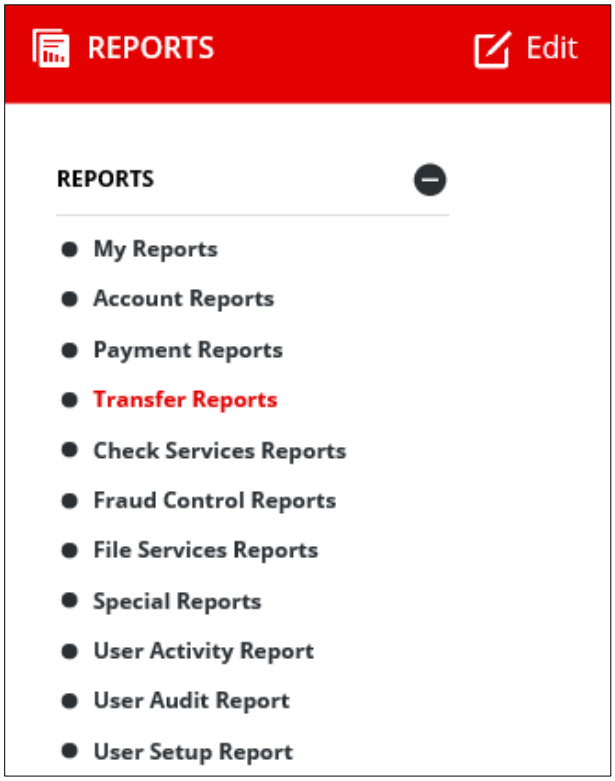

Figure 13-55: Selecting Transfer Reports from the Reports menu

Clicking on 'Transfer Reports' will open the following page;

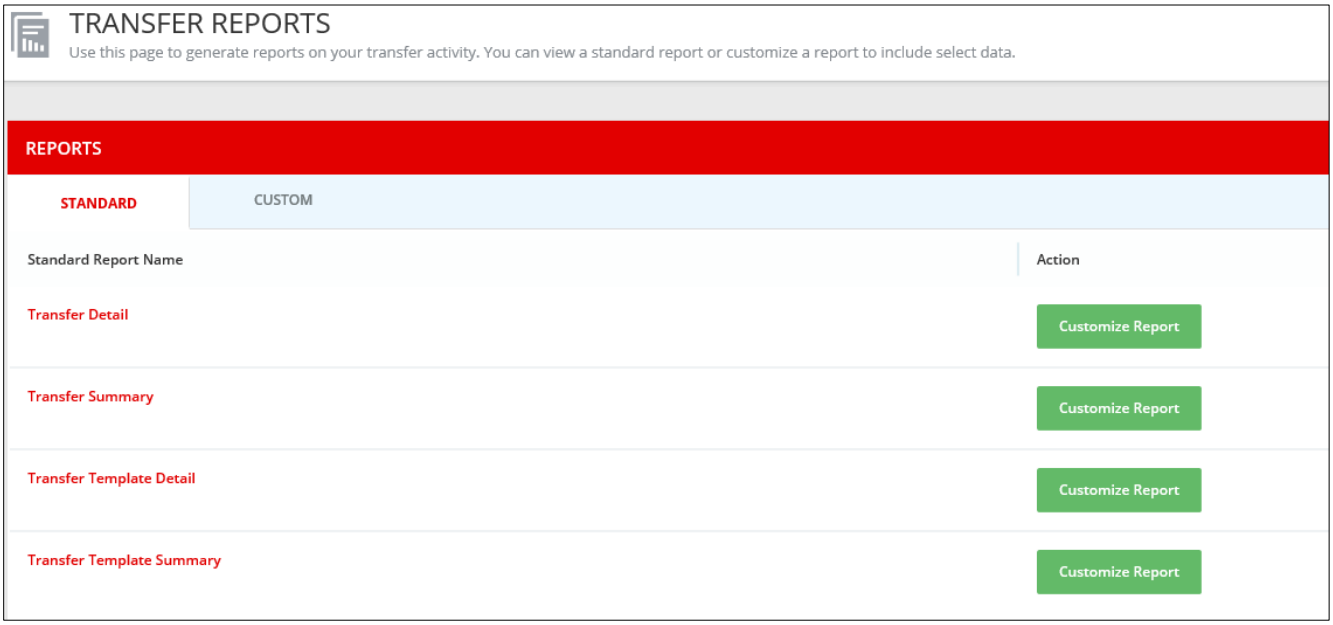

Figure 13-56: Transfer Reports page

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The 'Transfer Report' page is split in two parts; 'Standard' and 'Custom'

Under the 'Standard' tab, user can access system generated reports by clicking on the report name, as shown under:

Figure 13-57: Selecting a Standard report on the Transfer Reports page

Clicking on the report name will open the report in another viewer; the user can download or print the report from this window.

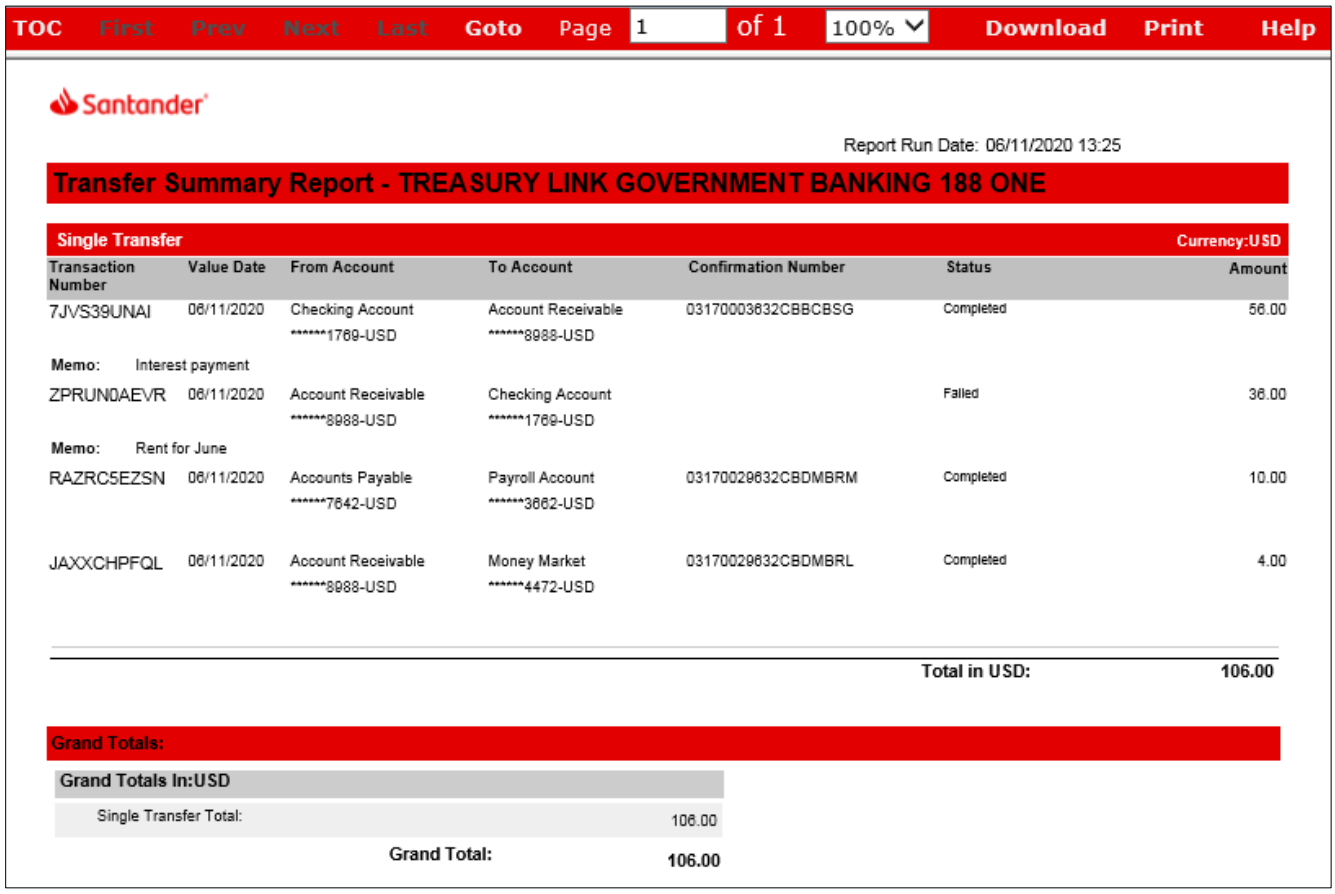

Figure 13-58: Sample of Standard Transfer Summary Report

User can also customize report structure to suit their needs and preferences.

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To customize a report, user needs to click on the 'Customize' button against the report name they wish to customize.

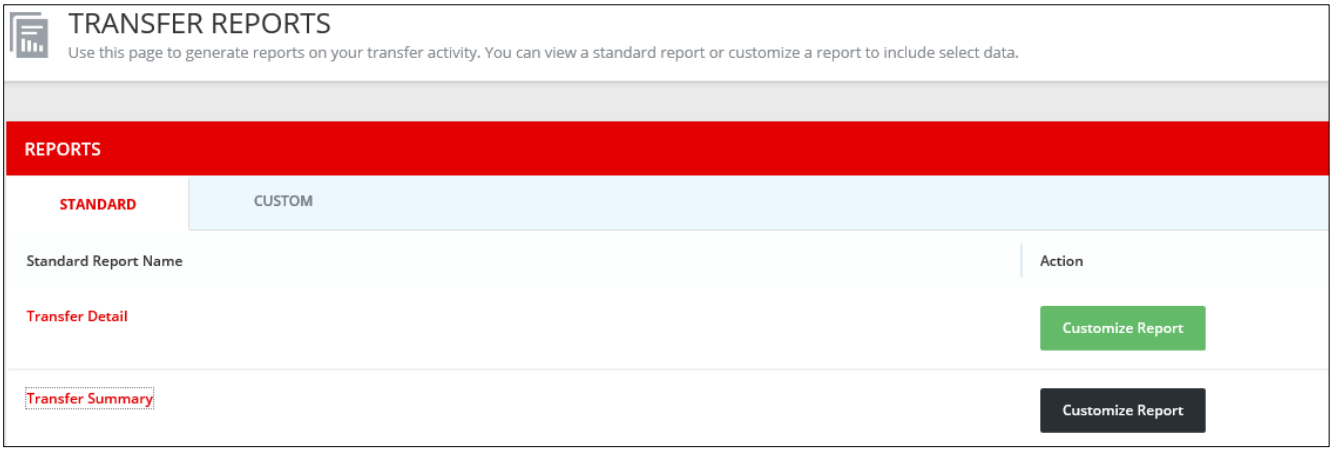

Figure 13-59: Customizing Transfer Summary Report

On the 'Customize Standard Transfer Report' page, user will need to update all fields marked with (*).The mandatory fields are; Custom Report Name, Usage (Private or Shared), select the accounts for which you would like to generate the report as shown under;

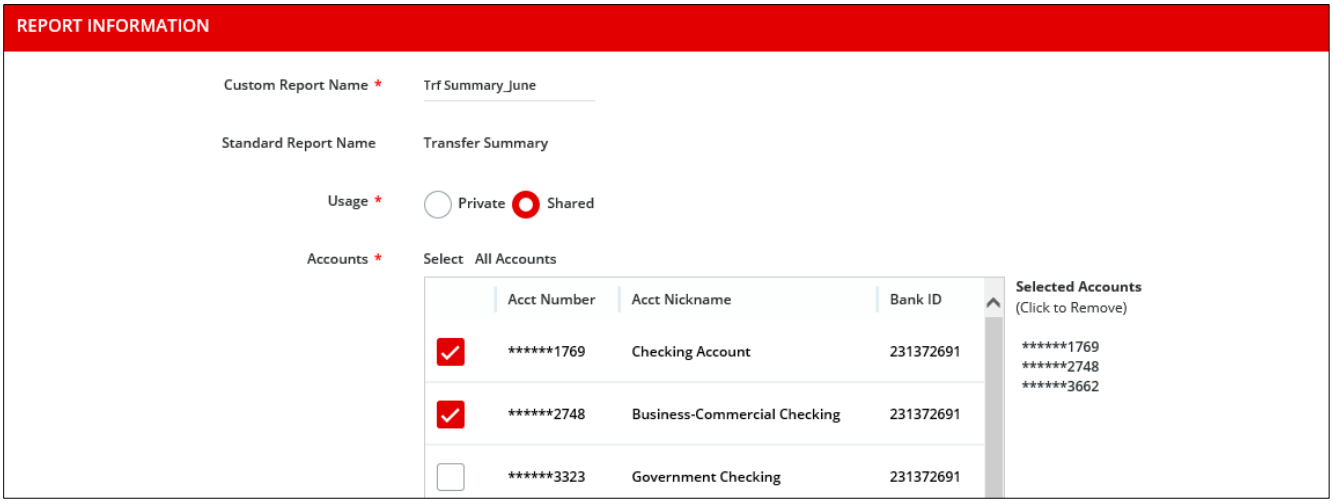

Figure 13-60: Updating details in the Customizing Transfer Report screen

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User will also have to update the period for which the report needs to be generated; Date range can be relative or absolute. The other fields shown on the screen are optional and may be updated by the user for further filtering.

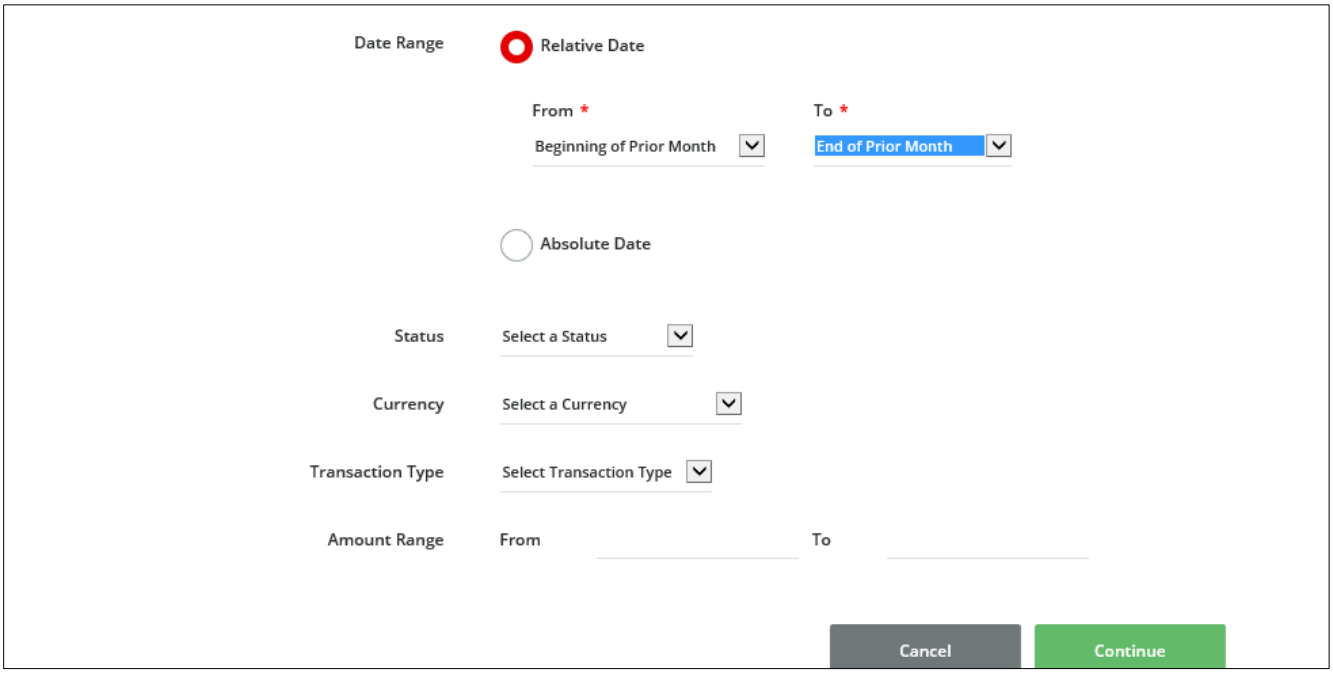

Figure 13-61: Updating details in the Customizing Transfer Report screen

On updating all the required information, click on 'Continue'.

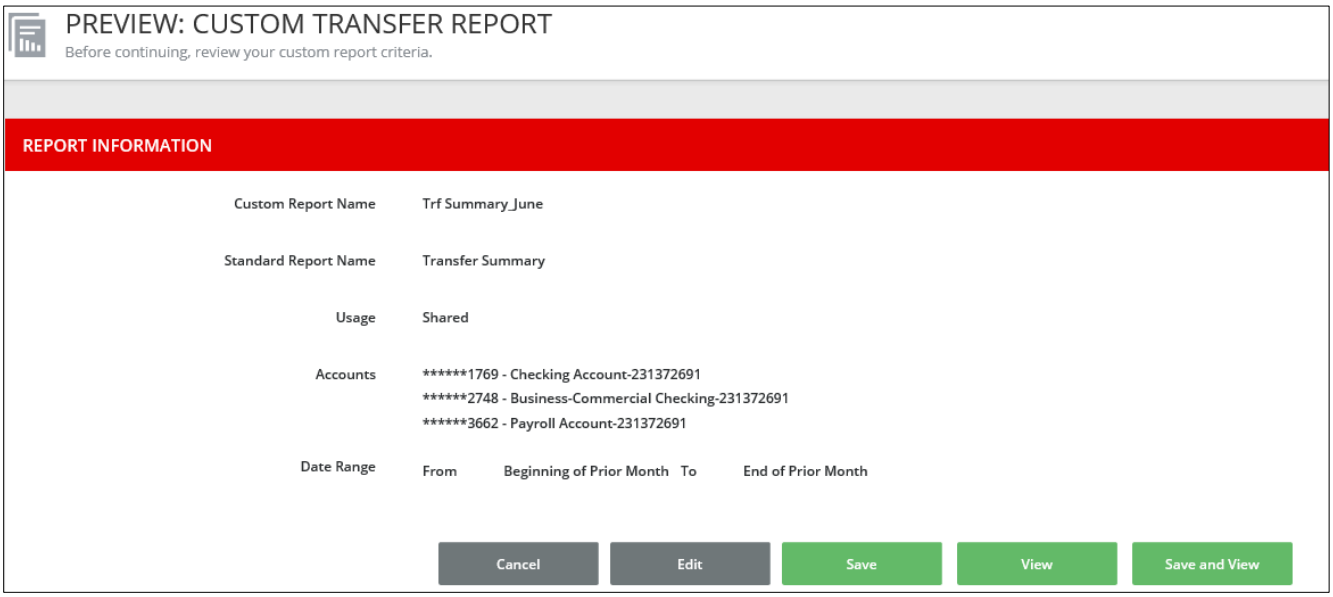

Figure 13-62: Preview Customer Transfer Report screen

If you select a 'Save' or 'Save and View' option, a message will confirm successful submission and the report will be added to the 'Custom folder' on the 'Check Services Reports' page.

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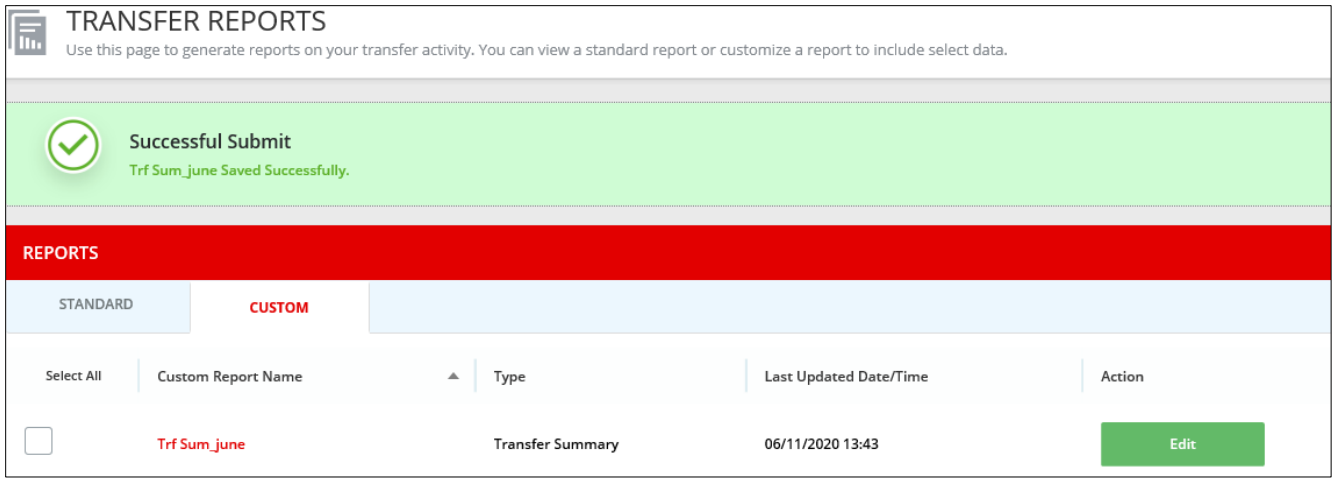

Figure 13-63: Report successfully added to Custom Tab

In case option 'View' or 'Save and View' option is selected, the report will open in a separate viewer as shown below;

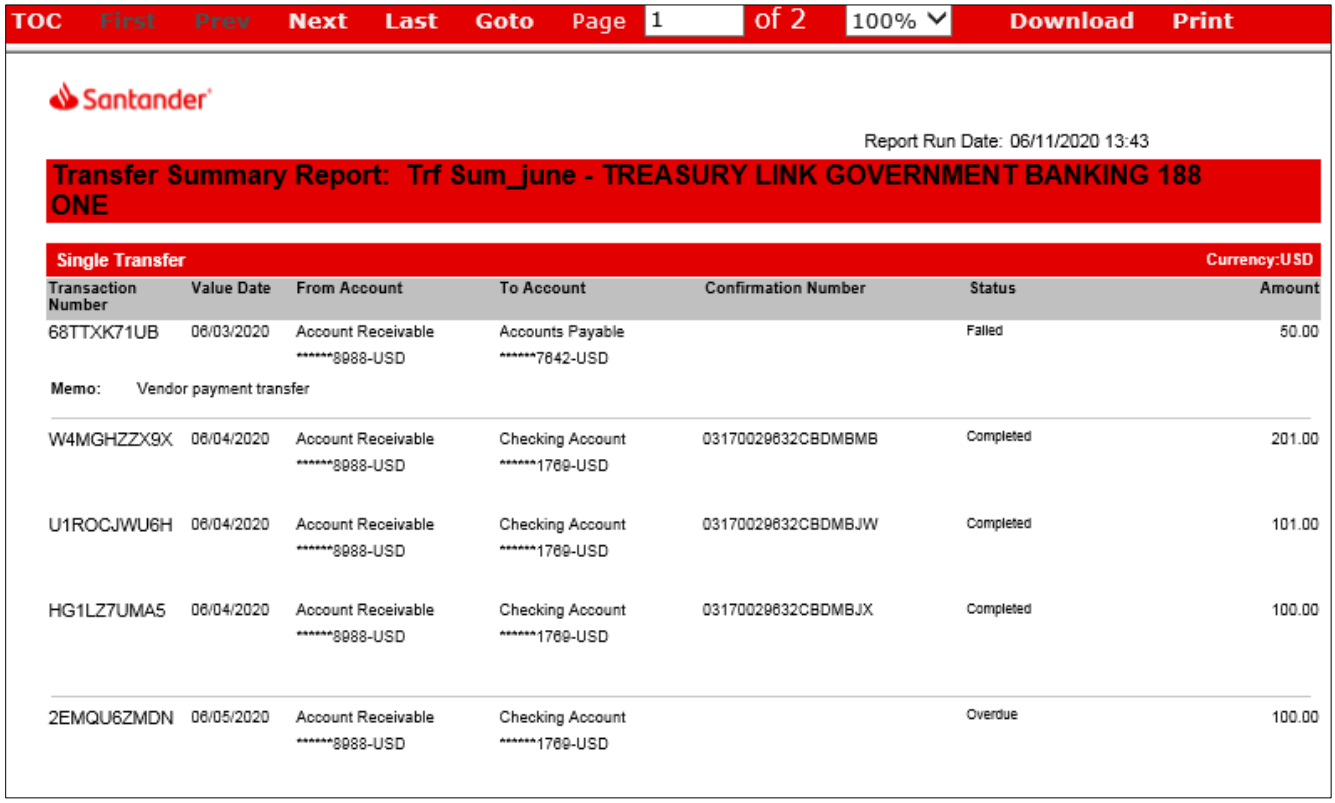

Figure 13-64: Sample of Custom Transfer Summary Report

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File services reports

To view the file services reports, click ‘File Services Reports’ under the ‘Report’ menu.

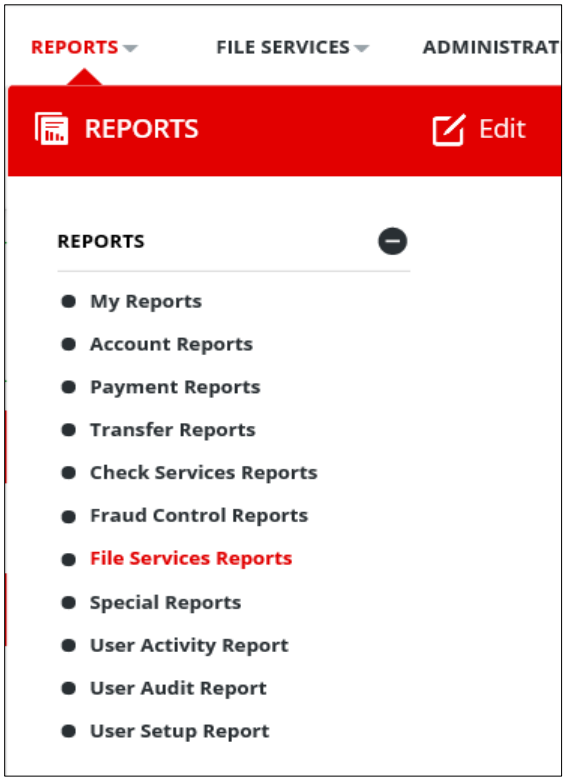

Figure 13-65: Opening File Services Reports

Clicking on ‘File Services Report’ will display the following screen:

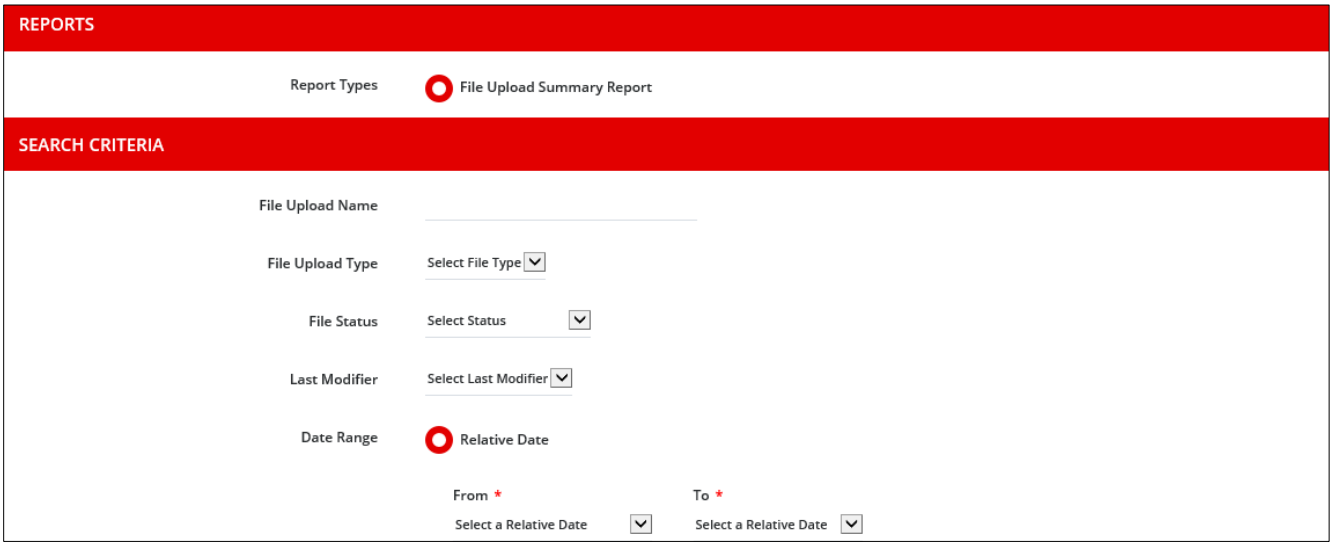

Figure 13-66: Creating a File Services Report

Administrative Reports

The Santander Treasury Link provides three user-related reports as given under. The 'Reports menu is available on the main screen as show below.

Each of these reports have search and filtering capabilities for the client administrator to monitor activities within their company:

- **User Activity Report** – Displays online activity for one or more users or user functions within a specified date range.
- **User Audit Report** – Displays system-logged changes either to a specific user or by a specific user within a specified date range.
- **User Setup Report** – Displays either a summary report of users' settings or a listing of users who are entitled to selected services.

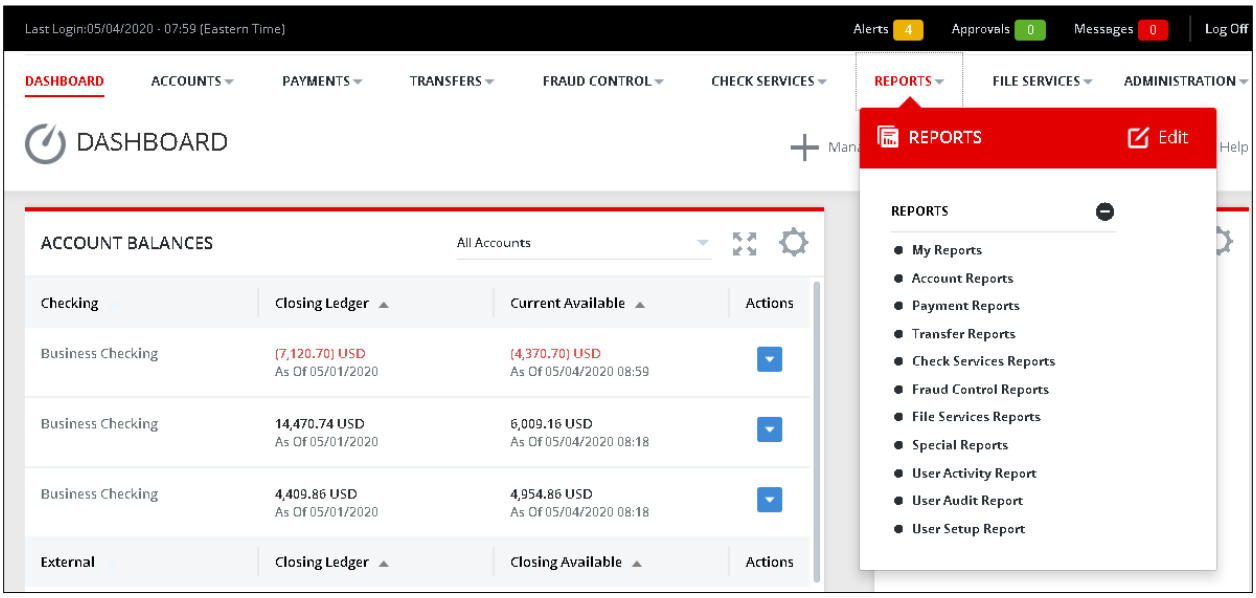

Figure 13-67: Reports menu on the main Dashboard

User Activity Report

To create a user activity report, click select ‘User Activity Report’ under the ‘Reports’ menu.

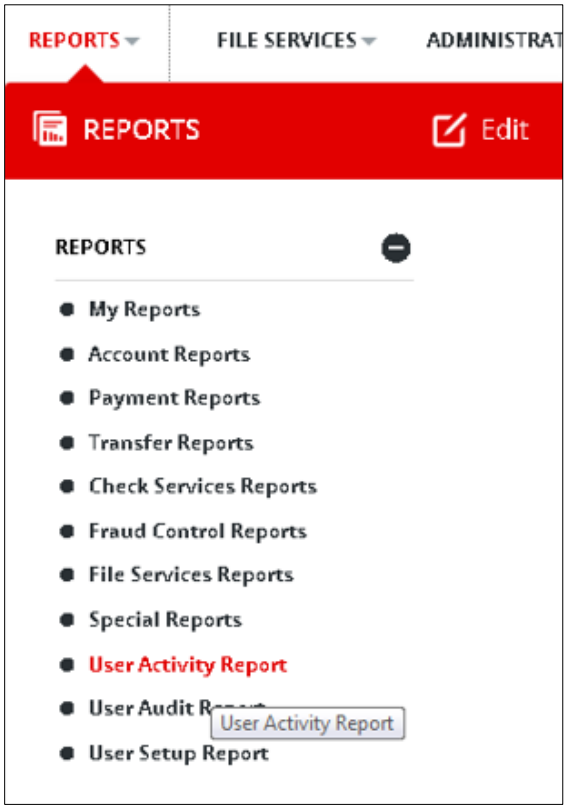

Figure 13-68: Selecting User Activity Report

The ‘User Activity Report’ shows the details of functions performed by users on a particular date or during a range of specified dates. This report also gives an option to select single / multiple functions and single / multiple users.

In the example below, the parameters are set to show all functions performed by all the users for a particular day. Note that at least one selection has to be made in both the ‘User Function’ and the ‘User ID’ field.

In case you want the report for a specific date, then enter the same Begin Date’ and ‘End Date’.

After selecting the required parameters, click ‘Search’ to generate the report.

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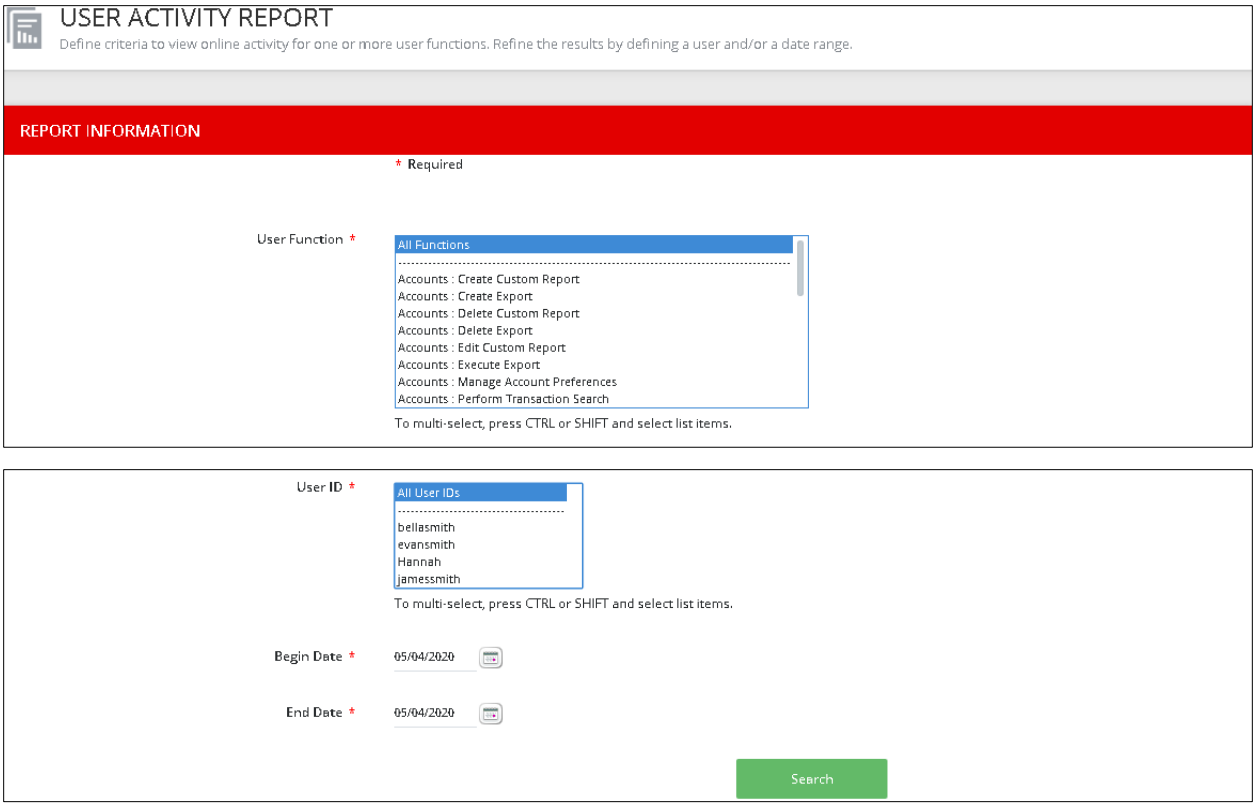

Figure 13-69: Creating a user activity report

The 'User Activity Search Results' i.e. generated report will include the originally given search criteria as well.

Search results will be displayed as under:

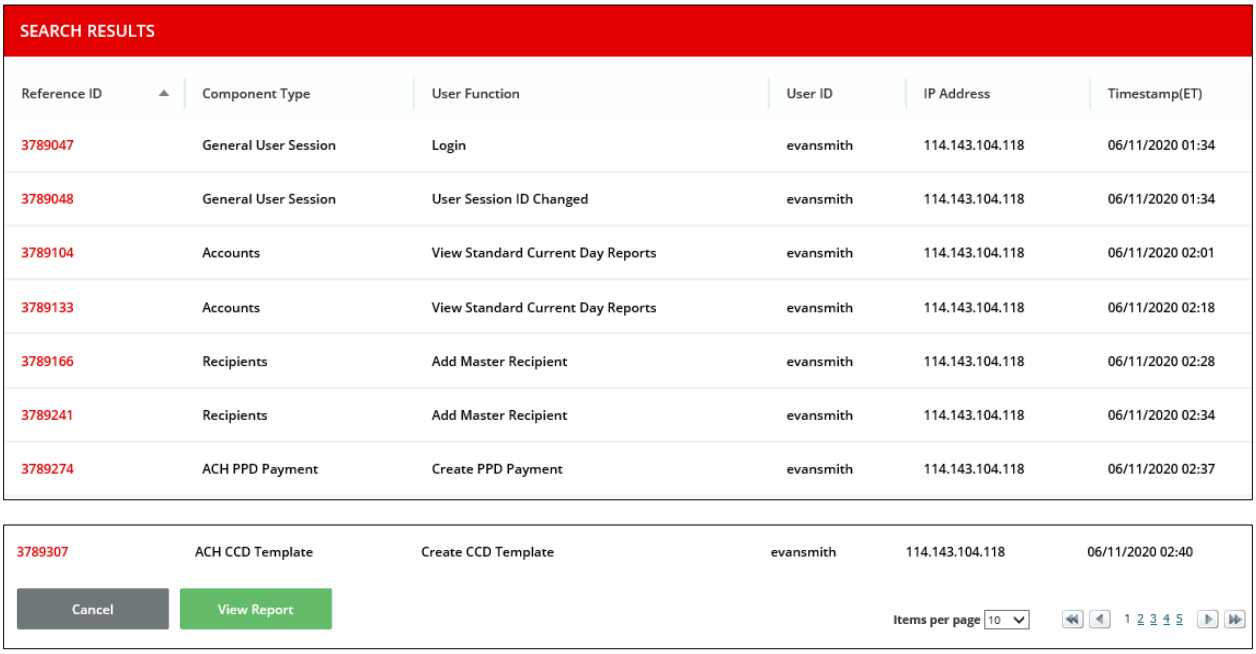

Figure 13-70: Display of the search results

In case you want to view details of individual activities, click on the 'Reference ID' in the search results. Every item in the Activity log will have a unique 'Reference ID', which will carry the audit trail and function details of that particular activity.

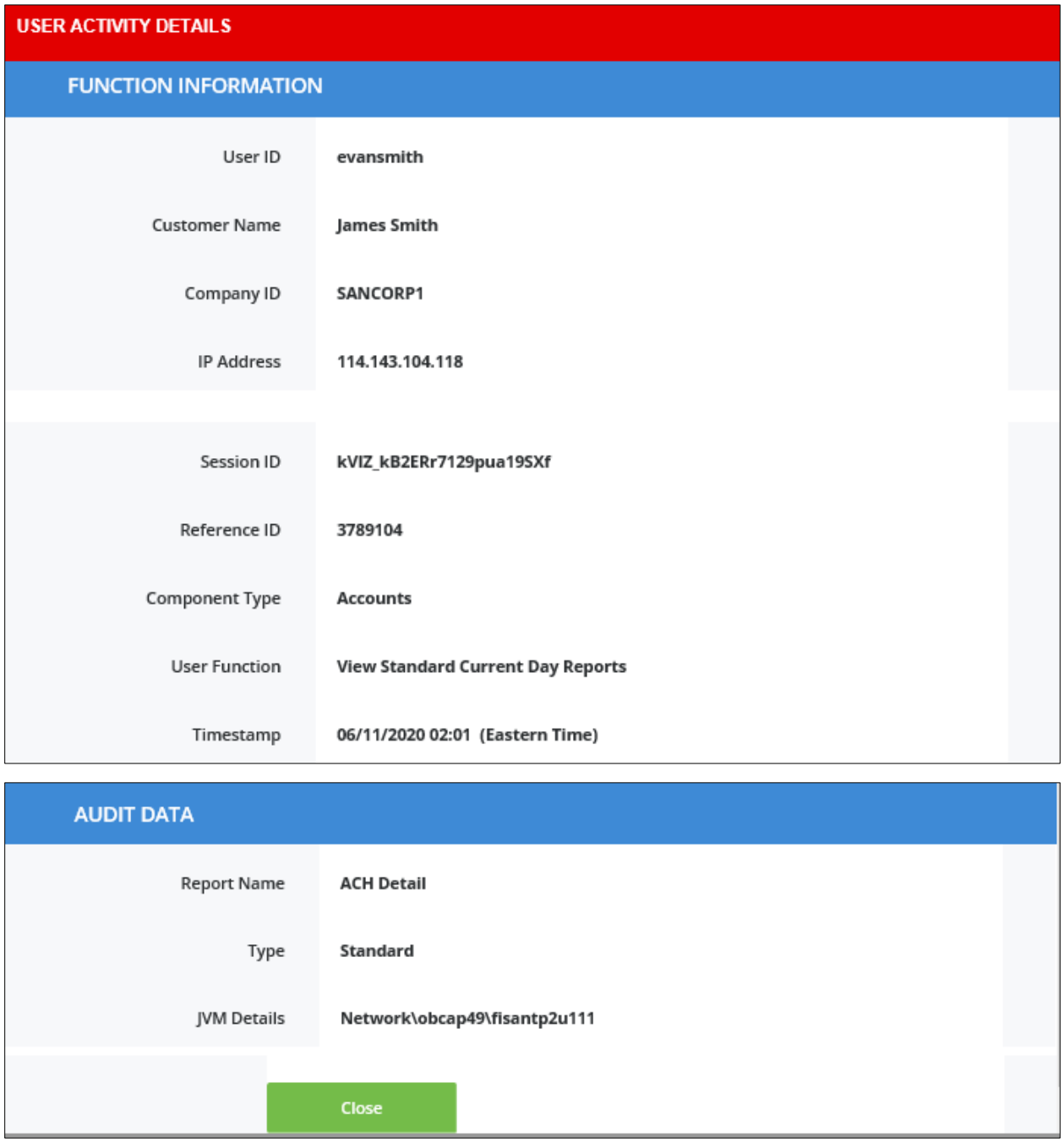

Figure 13-71: Individual activity log

Clicking on 'View Report' will generate a printable version of the same report which can be downloaded as well.

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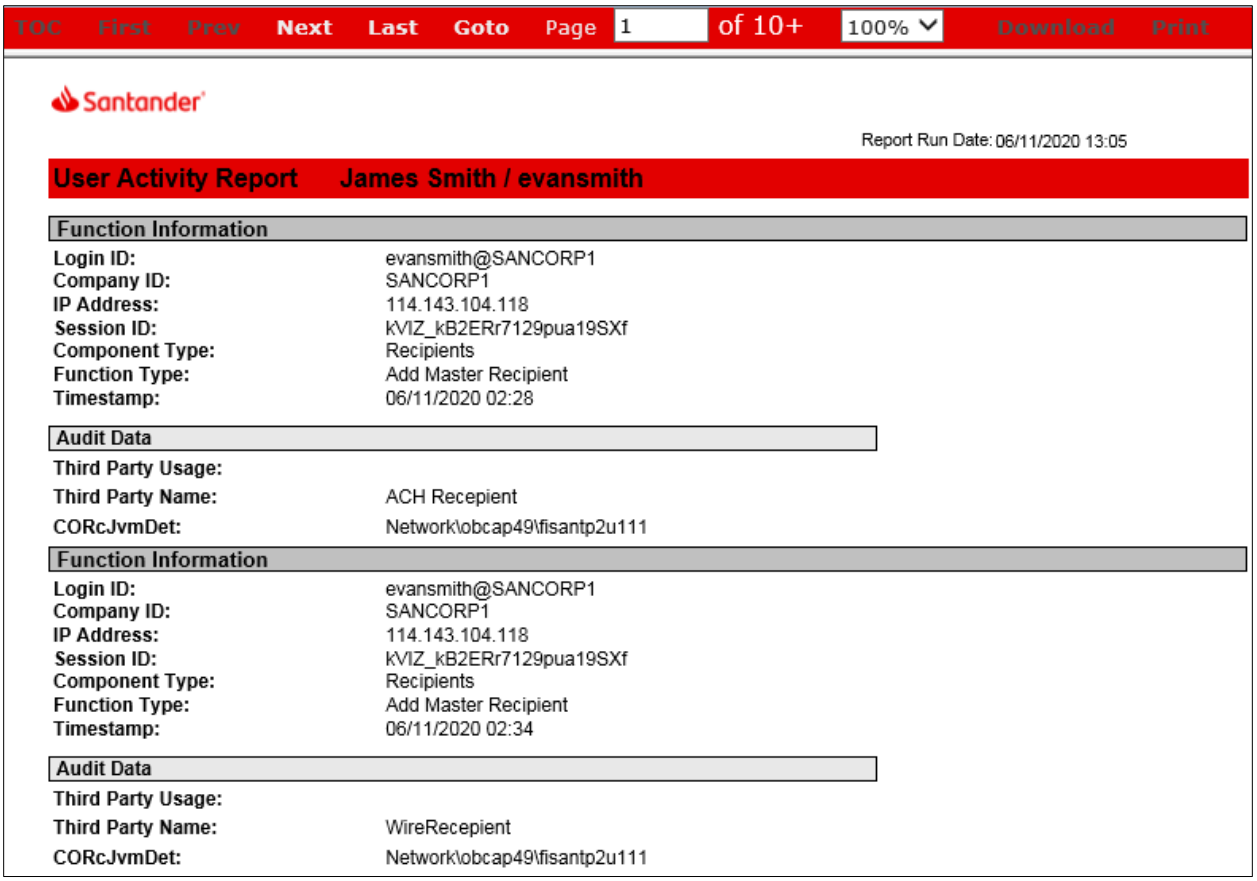

Figure 13-72: Sample of User activity report

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User Audit Report

To create a user activity report, click select ‘User Activity Report’ under the ‘Reports’ menu.

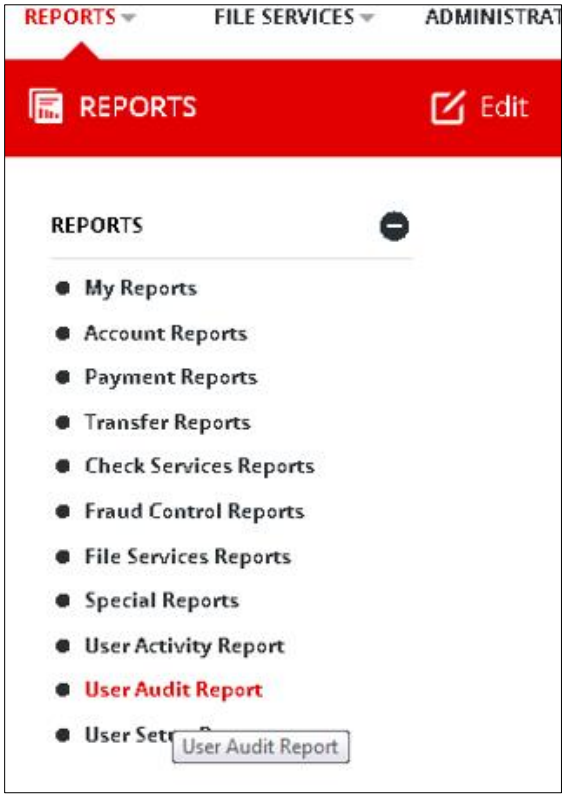

Figure 13-73: Opening a user audit report

The ‘User Audit Report’ shows the details of changes made to a user’s account. These changes could be made either ‘By a specific user’ or ‘To a specific user’ account on a particular date or during a range of specified dates.

In case you want the report for a specific date, then enter the same ‘From Date’ and ‘To Date’ and click on ‘View Report’.

In the example below, the report has been generated to show changes made by all the users on a particular day, hence selection made under User ID is ‘All IDs’.

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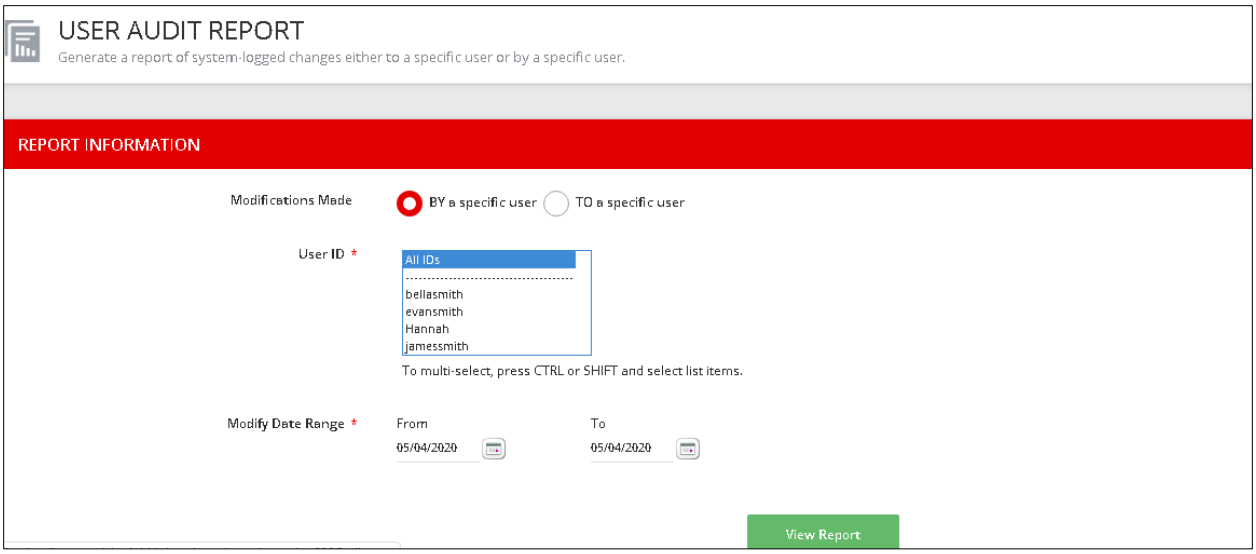

Figure 13-74: Generating an user audit report

The report will open in a separate window from which it can be downloaded or printed.

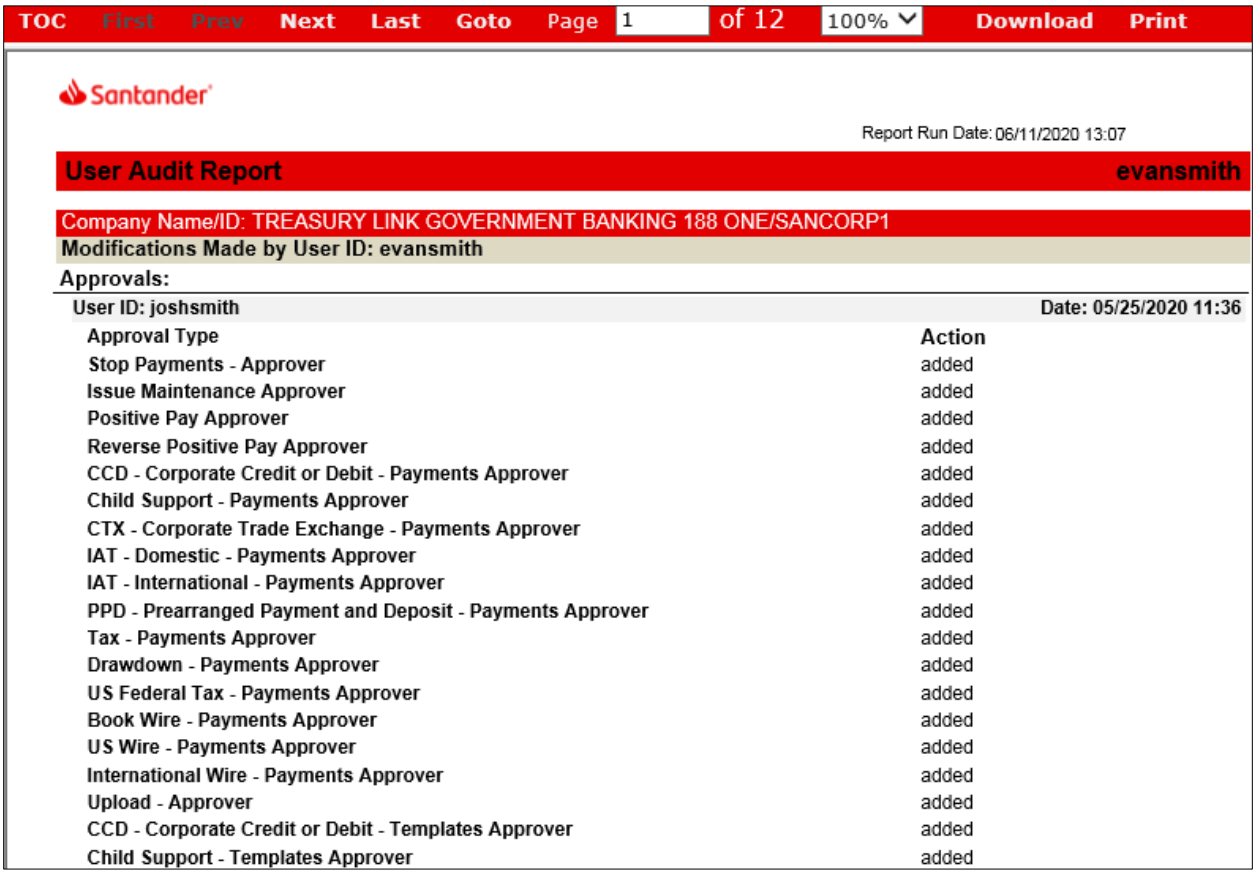

Figure 13-75: Sample of User Audit Report

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User Setup Report

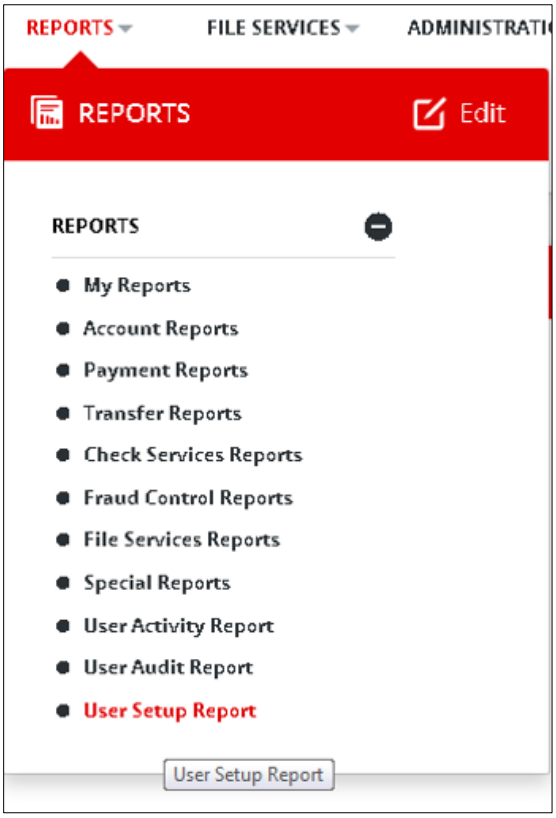

Figure 13-76: Opening a user setup report

The 'User Setup Report' has two functionalities:

- It could show details of services available to either a single user or group of users
- It could also show listing of users who are entitled to a set selected services.

The report can be generated on the basis of user /s OR by the type of service /s.

In the example below, the parameters are set to show the setup / service details for all users.

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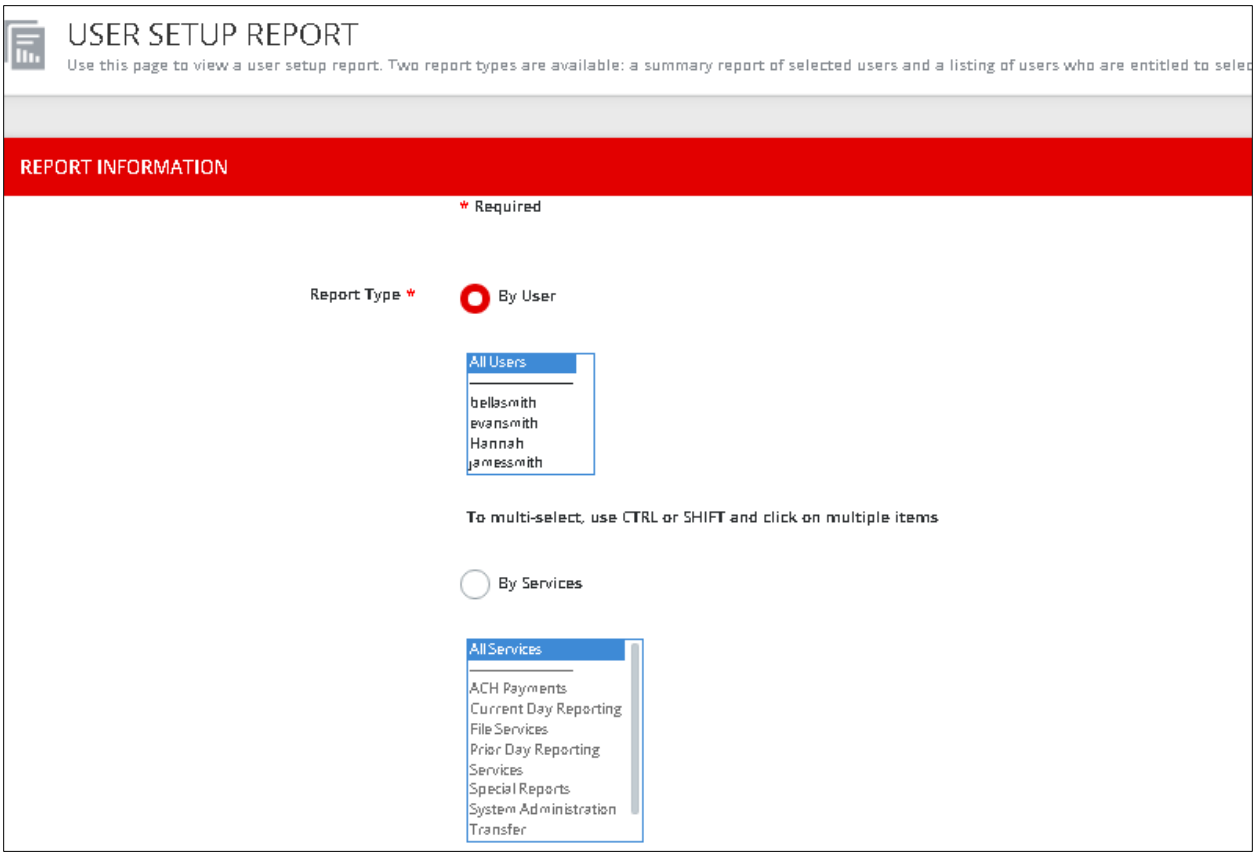

Figure 13-77: Creating a user setup report

The report will show the user's information (login ID, email ID, User Name & Contact details) and system entitlements available to the user (status and approval settings). This report will open in a separate viewer window from where it can be printed or downloaded.

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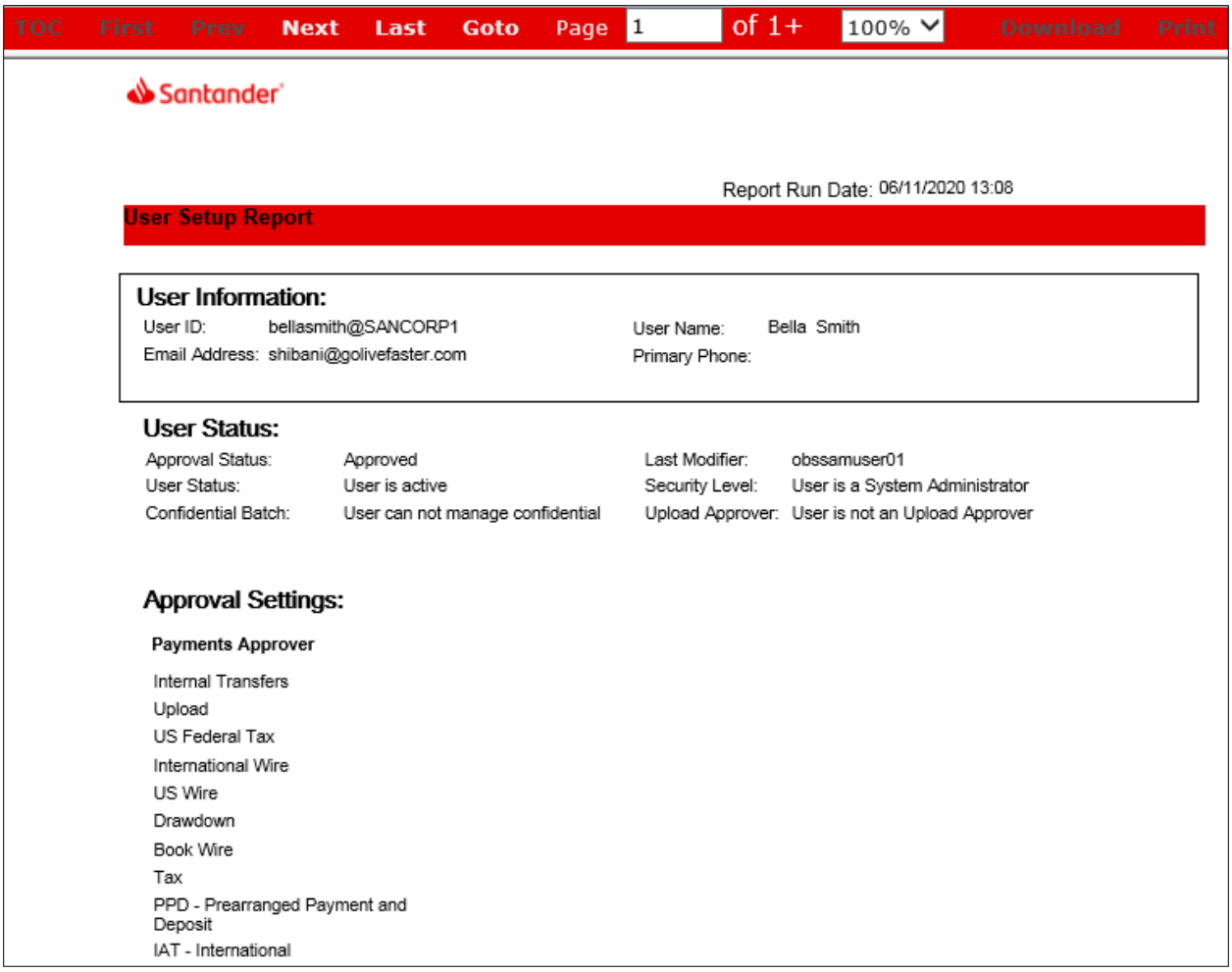

Figure 13-78: Sample of User Setup Report