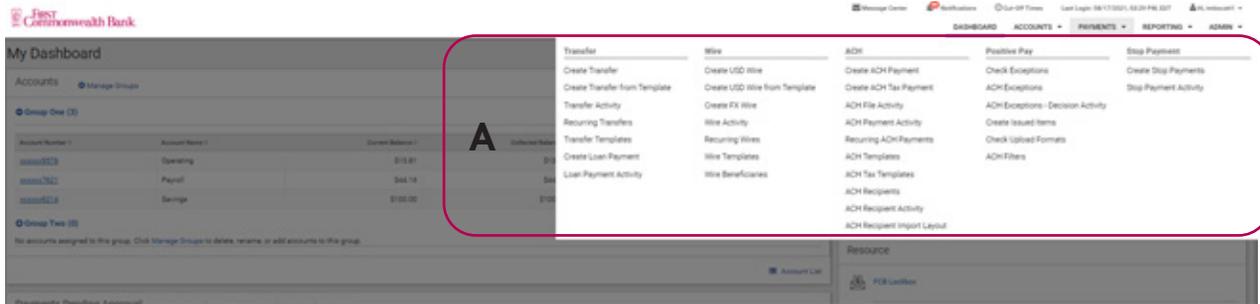
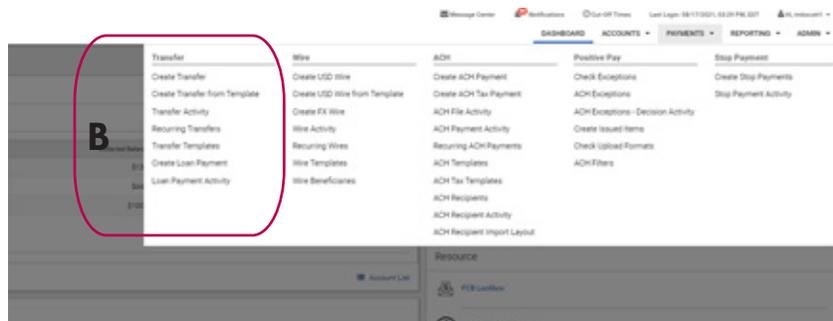


First Commonwealth's payment services provide a convenient way to initiate a variety of payments to pay employees, vendors or individuals or businesses as well as transfer funds between accounts (A). It also allows you to review payments presented against your account and make payment decisions on those items.

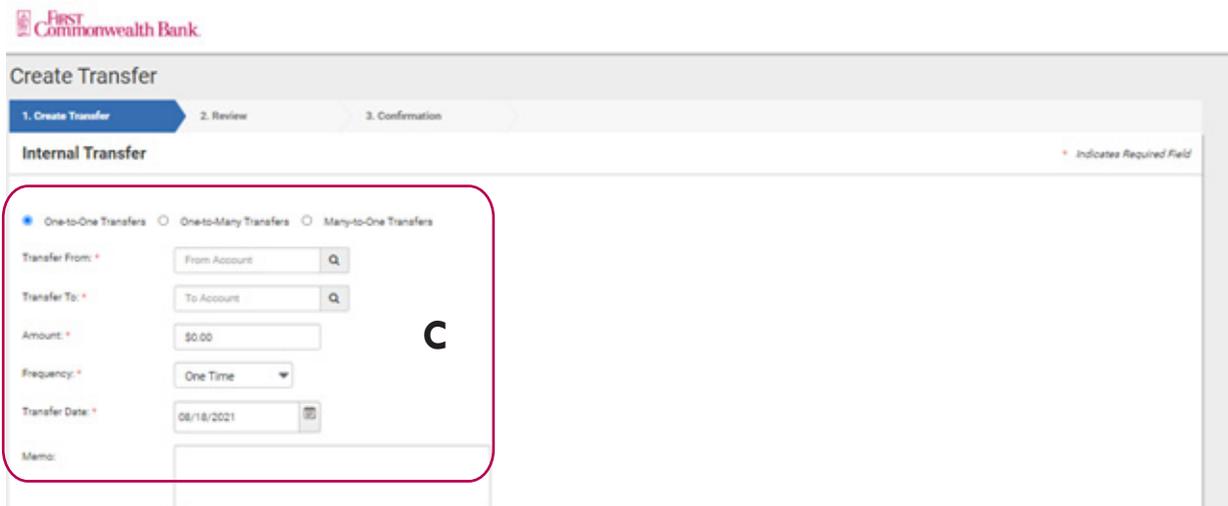


## Initiating Funds Transfers

1. Select "Create Transfer" from the Transfer menu (B).



2. Select the To/From accounts for which the funds will be transferred. Enter the amount, frequency and date of transfer. You may also add optional notes to the transfer for future reference (C).  
*NOTE: You may also initiate transfers from a single account to multiple accounts or transfers from multiple accounts to a single account, which is similar to the single account transfer.*



3. After the transfer information has been entered, you will have the opportunity to review the details of the request prior to submitting (D).

First Commonwealth Bank

### Create Transfer

1. Create Transfer    2. Review **D**    3. Confirm

#### Transfer Detail

Transfer From:	xxxxx7031	Transfer To:	xxxxx7621
Transfer Date:	08/18/2021	Amount:	\$1.00
Memo:			
Total Credit Amount:	\$1.00		

[Confirm](#) [Back](#) [Cancel](#)

4. Once you confirm the transfer request, you will receive confirmation that the transaction has been processed (E)  
*NOTE: Prior to receiving the confirmation, you may be asked to enter a one-time passcode to complete the transaction, which you will receive via text to the phone number provided during your initial login.*

First Commonwealth Bank

### Create Transfer

1. Create Transfer    2. Review    3. Confirmation **E**

#### Internal Transfer Confirmation

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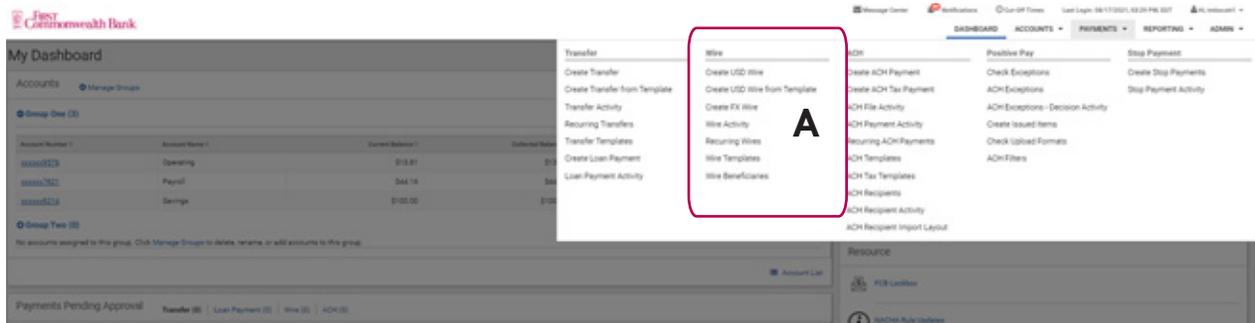
Transfer(s) successfully created.

Batch Id:	81d09318-e9fe-49ca-a14d-954dc7b5d6de		
Transaction Id:	T000000072655	Status:	Submitted
Transfer From:	xxxxx7031	Transfer To:	xxxxx7621
Transfer Date:	08/18/2021	Amount:	\$1.00
Memo:			
Total Credit Amount:	\$1.00		

[Create another Transfer](#) [View Transfer Activity](#)

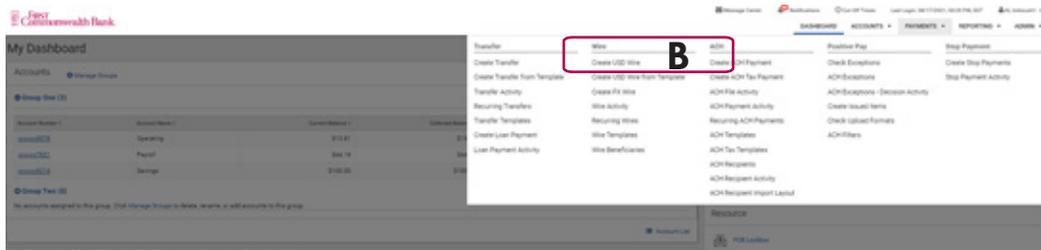
## Initiating Wire Transfers

You may have the option to initiate Wire transfers (A). Wire transfers can be remitted as either Domestic (US) transactions or International Transactions (non-US). International Wire Transfers can be remitted in either USD or in another currency. You may also establish “templates” for your wire transfers, which allow you to save your transaction information for future wires that may be sent to the same recipient.

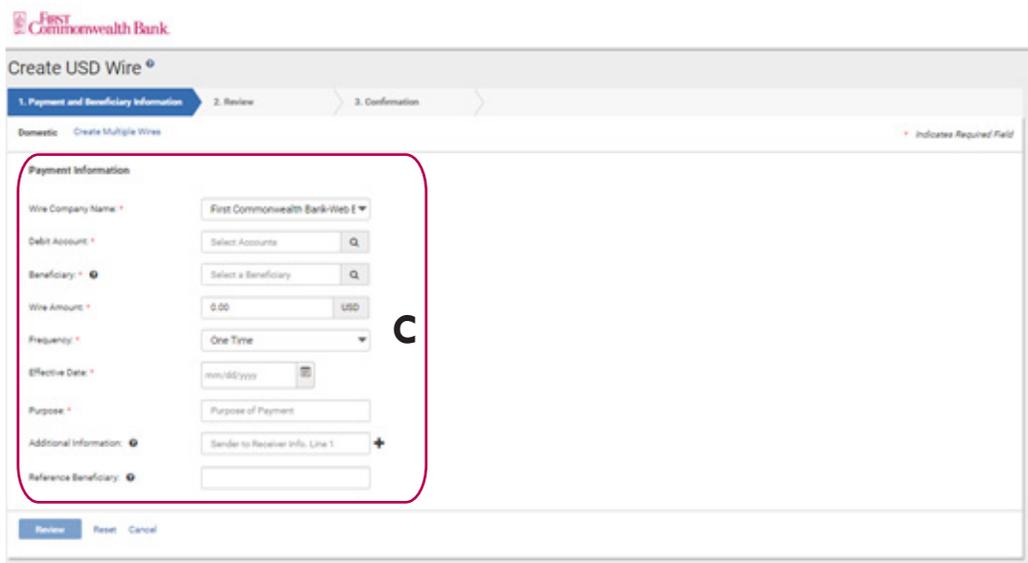


## Initiating a Domestic Wire Transfer

1. Select “Create USD Wire” under the “Wire” heading in the Payments menu (B).



2. Enter the necessary information (C). Select the Wire Company Name from the list. Select the First Commonwealth account to be debited. Select the Beneficiary (Recipient) of the Wire Transfer. Enter the amount of the Wire Transfer. Choose the frequency of the Wire Transfer (If you select a frequency other than “One Time” this will create a recurring wire transfer based on the timeframe selected). Choose an effective date for the transaction. Enter the purpose of the payment. The purpose of the payment is something the beneficiary (recipient) would find useful in identifying the wire transfer they will receive. There are also 2 options fields you may enter additional information regarding the wire transfer. The Additional Information field is for specific information and/or additional instructions that you wish to communicate to the beneficiary (recipient). The Reference Beneficiary allows you to provide additional reference information regarding the wire to enable the beneficiary to more accurately identify the wire transaction.

A screenshot of the 'Create USD Wire' form in the First Commonwealth Bank online banking system. The form is titled 'Create USD Wire' and has three steps: '1. Payment and Beneficiary Information', '2. Review', and '3. Confirmation'. The 'Payment Information' section is highlighted with a red box and a large letter 'C'. It includes fields for 'Wire Company Name' (set to 'First Commonwealth Bank-Web E'), 'Debit Account' (with a search dropdown), 'Beneficiary' (with a search dropdown), 'Wire Amount' (set to '0.00' USD), 'Frequency' (set to 'One Time'), 'Effective Date' (with a date picker), 'Purpose' (with a text field), 'Additional Information' (with a text field and a plus sign), and 'Reference Beneficiary' (with a text field). There are 'Review', 'Reset', and 'Cancel' buttons at the bottom.

3. After the wire transfer information has been entered, you will have the opportunity to review the details of the request prior to submitting (D).

**First Commonwealth Bank**

### Create USD Wire <sup>o</sup>

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

#### Wire Details

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

Payment Information	Beneficiary Information
Wire Company Name: First Commonwealth Bank-Web Bank Test Ac	Name: Ted Williams
Debit Account: xxxxxx9576	Account Number: 123123123
Destination Currency: USD	Address: 123 Main St Boston, MA 02101
Wire Amount: 0.01 USD	Notes:
Frequency: One Time	Routing Number: 011000015
Effective Date: 08/18/2021	Bank Name: FEDERAL RESERVE BANK OF BOSTON
Purpose: Invoice 1111	Bank Address: BOSTON, MA
Additional Information:	
Reference Beneficiary:	

[Confirm](#)   [Back](#)   [Cancel](#)

4. Once you confirm the wire transfer request, you will receive confirmation (E) that the transaction has been processed. *NOTE: Prior to receiving the confirmation, you may be asked to enter a one-time passcode to complete the transaction, which you will receive via text to the phone number provided during your initial login.*

**First Commonwealth Bank**

### Create USD Wire <sup>o</sup>

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

#### Wire Details

**i** Pending Approval! Wire payment is in pending approval status.

Payment Information	Beneficiary Information
Transaction ID: W00000002019	Name: Ted Williams
Wire Company Name: First Commonwealth Bank-Web Bank Test Ac	Account Number: 123123123
Debit Account: xxxxxx9576	Address: 123 Main St Boston, MA 02101
Destination Currency: USD	Notes:
Wire Amount: 0.01 USD	Routing Number: 011000015
Frequency: One Time	Bank Name: FEDERAL RESERVE BANK OF BOSTON
Effective Date: 08/18/2021	Bank Address: BOSTON, MA
Purpose: Invoice 1111	
Additional Information:	
Reference Beneficiary:	
Audit: 8/18/2021 10:16:17 AM : tmkscom1 : New	

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[Create Another Wire](#)   [Save as Template](#)   [View Wire Activity](#)



4. Once you confirm the wire transfer request, you will receive confirmation that the transaction has been processed (D).  
*NOTE: Prior to receiving the confirmation, you may be asked to enter a one-time passcode to complete the transaction, which you will receive via text to the phone number provided during your initial login.*

**First Commonwealth Bank**

### Create FX Wire <sup>o</sup>

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

#### Wire Details

[Download](#)   [Print](#)

**1** Pending Approval! Wire payment is in pending approval status.

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

Payment Information	Beneficiary Information
Wire Company Name: First Commonwealth Bank-Web Bank Test Ac	Name: DU Test Inc
Debit Account: xxxxxx9576	Account Number: 123321123
Amount: \$0.01	Address: 123 Main St Indiana, PA 15701, UNITED STATES
Effective Date: 08/18/2021	Notes: DU Test
Purpose: Invoice 1111	Beneficiary Bank ID: KREDBBB
Additional Information:	Bank Name: KBC Bank
Audit: 8/18/2021 10:27:55 AM : tmkacc001 : New	Bank Address: 12 Main ST Brussels, BELGIUM

[Create FX Wire](#)   [Create USD Wire](#)   [Wire Activity](#)

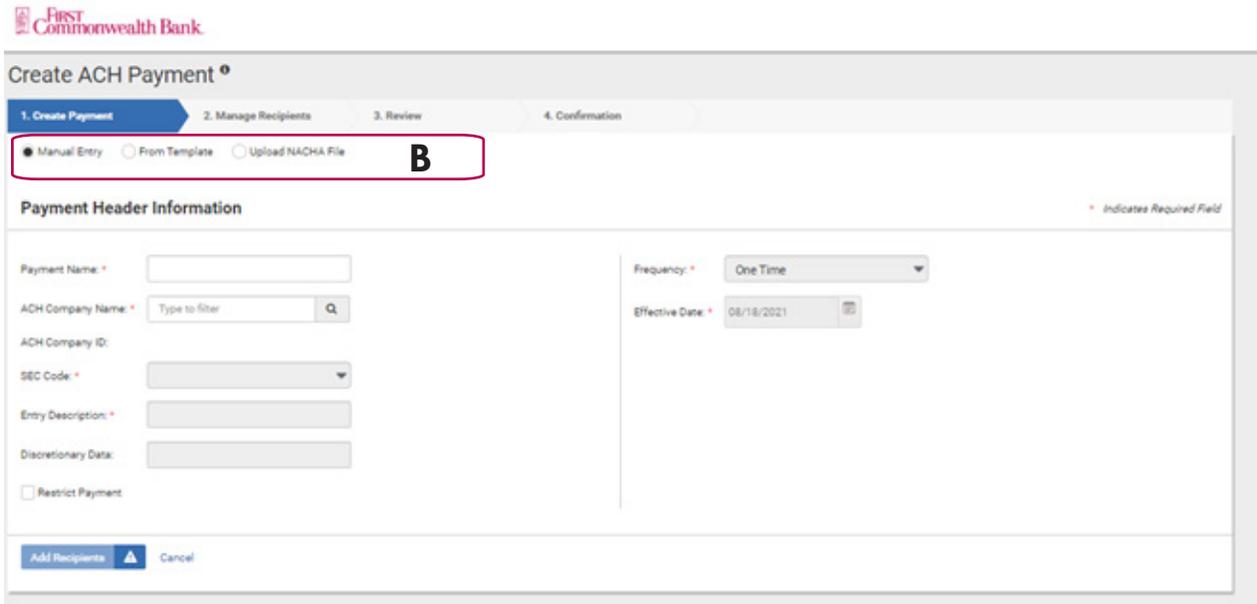
## Initiating Automated Clearing House (ACH) Payments

Automated Clearing House (ACH) Origination services allow you a convenient way to electronically remit payments to employees, vendors and any other payments to businesses or individuals, regardless of where those accounts are located.

1. To initiate ACH Payments, select “Create ACH Payment” from the ACH heading in the Payments menu (A).



2. Since ACH Payments are submitted in batch form, you will first need to create/identify the batch by entering information to create the batch information or selecting a template that has already been created (B). If you choose to send ACH transactions from an existing template, the batch and associated transactions within that batch have already been established. If you have accounting software or other systems that can generate payment files in NACHA format, you may also choose to upload those files directly instead of entering your ACH payments.

A screenshot of the 'Create ACH Payment' form in the First Commonwealth Bank system. The form is in the '1. Create Payment' step. At the top, there are four tabs: '1. Create Payment', '2. Manage Recipients', '3. Review', and '4. Confirmation'. Below the tabs, there are three radio buttons: 'Manual Entry', 'From Template', and 'Upload NACHA File'. The 'Manual Entry' radio button is selected and highlighted with a red rectangular box, with a large red letter 'B' placed to its right. Below this, the 'Payment Header Information' section contains several input fields: 'Payment Name', 'ACH Company Name' (with a search icon), 'ACH Company ID', 'SEC Code' (with a dropdown arrow), 'Entry Description', and 'Discretionary Data'. There is also a 'Frequency' dropdown menu set to 'One Time' and an 'Effective Date' field set to '06/18/2021'. At the bottom left, there are 'Add Recipients' and 'Cancel' buttons. A small red asterisk indicates required fields.

3. To create an “ACH Batch” enter a name for the batch. The name of the batch should be something to help identify the type of ACH payments that are contained within the batch, e.g. payroll, vendor payments, etc. Select the ACH Company Name. Choose the Standard Entry Class (SEC Code) for the ACH Payments. The SEC Code identifies the type of ACH payments that are contained within the batch. Common SEC Codes are:

- PPD (Pre-arranged Payment and Deposit): This code that identifies the transactions as payments to or from an account of a Consumer. Typical uses include direct deposit of payroll or other business to consumer payments.
- CCD (Cash Concentration and Disbursement): Code that identifies the ACH transactions as payments to/from an account of another Organization (Business). Typical uses include vendor payments to businesses, other business to business payments.

*NOTE: It is important to select the proper SEC Code to avoid delays and/or errors in processing your ACH transactions. For additional information regarding SEC Codes or other requirements for processing ACH, please refer the NACHA rules at <https://www.nachaoperatingrulesonline.org>*

Select an Entry Description, which would be a short description of the ACH payments (C). Choose the frequency of the ACH transactions (If you select a frequency other than “One Time” this will create a recurring ACH batch of transactions based on the timeframe selected). Choose an effective date for which you would like the ACH transactions to be paid. Choose the Offset Account. The Offset Account is your account for which the ACH payments will be funded from.

**First Commonwealth Bank**

### Create ACH Payment <sup>o</sup>

1. Create Payment | 2. Manage Recipients | 3. Review | 4. Confirmation

Manual Entry |  From Template |  Upload NACHA File

**Payment Header Information** \* Indicates Required Field

Payment Name:

ACH Company Name:

ACH Company ID:

SEC Code:

Entry Description:

Discretionary Data:

Restrict Payment

Frequency:

Effective Date:

Offset Account:

**D**

Now that the ACH Batch/Header information has been entered, you will now need to add the ACH Recipients. The ACH recipients will be each person / entity that you will be initiating a payment to. In order to add a recipient, you will need to select “Add Recipients” (D).

4. Once you select the “Add Recipients” option, you will be able to enter the information for each person/entity you will be remitting a payment to (E). To add a recipient, enter the recipient’s name (person or business name). Enter the recipient’s account number, account type and the recipient banks routing number. Enter whether the transaction will a credit (payment to the recipient) or a debit (payment from the recipient) and the amount of the payment. To add more additional recipient, select the + sign at the right of each entry.

The screenshot shows the 'Create ACH Payment' interface for First Commonwealth Bank, specifically the 'Manage Recipients' step. The interface is divided into several sections:

- Navigation:** 1. Create Payment, 2. Manage Recipients (active), 3. Review, 4. Confirmation.
- Manage Recipients:** Includes a search bar and buttons for 'Select from Recipient List', 'Import Recipients From File', and 'Add Recipient'.
- Payroll - Management Team:** A summary section with the following details:
  - ACH Company Name: Cash Mgmt Test
  - ACH Company ID: 511795219
  - SEC Code: PPD
  - Entry Description: Payroll
  - Discretionary Data: DCB USER
  - Restrict Payment:
  - Debit: \$0.00
  - Credit: \$1.00
  - Effective Date: 06/18/2021
  - Offset Account: xxxxxx7621
- Recipient Table:** A table with columns: Recipient Name, ID Number, Account Number, Account Type, Routing Number, Credit/Debit, Amount, Prenote, Hold, Addenda. The first row is highlighted with a red box and contains:
  - Recipient Name: Joe Smith
  - ID Number: [empty]
  - Account Number: 5784569854
  - Account Type: Checking
  - Routing Number: 041000124
  - Credit/Debit: CR
  - Amount: \$1.00
  - Prenote:
  - Hold:
  - Addenda: [empty]
  - Buttons: Addenda, +, E
- Footer:** Review, Back, Cancel buttons.

There are additional options you may choose for each recipient entered:

- Prenote: An ACH Pre-Notification (Pre-Note) transaction are zero-dollar entries that precede the first live entry. The purpose of an ACH pre-note is to verify that account information is correct. ACH pre-note transactions are optional. If the pre-note option is selected, and you submit the transaction, the transaction will be sent as a zero-dollar transaction for verification and you must wait at least 3 banking days to submit an actual real-dollar payment to that recipient. Also note, that the receiving bank of the pre-note is not required to validate the name of payee, although some do. They are only required to verify the account number is valid.
- Hold: If this option is selected, the transaction will be withheld from the ACH batch when the ACH transactions are submitted for processing. A hold is optional but can be useful if your ACH batch contains multiple recipients/payments which may be remitted at different times.
- Addenda: The Addenda is an optional field that allows you to include additional payment information, typically remittance information, that will be included with the payment detail that the recipient of the payment may find useful to help identify what the payment is for.

5. After the ACH Batch information and each recipient/transaction has been entered, you will have the opportunity to review the details of the ACH Batch and the transactions for submission (F).

**First Commonwealth Bank**

### Create ACH Payment

1. Create Payment    2. Manage Recipients    **3. Review**    4. Confirmation

#### Review Payment

Payroll - Management Team : 2 recipients

ACH Company Name:	Cash Mgmt Test	Debit:	\$0.00
ACH Company ID:	911795219	Credit:	\$2.50
SEC Code:	PPD	Effective Date:	08/18/2021
Entry Description:	Payroll	Offset Account:	xxxxx7621
Discretionary Data:	DCB USER		

Restrict Payment

Type To Filter:  Pending Only (0)    Hold Only (0)    Errors (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Private	Hold	Actions
Joe Smith		8784308834	Checking	043306826	CR	\$1.00	No	No	<a href="#">Address</a>
Jane Doe		8745632588	Checking	043306826	CR	\$1.50	No	No	<a href="#">Address</a>

Viewing 1 - 2 of 2 recipients 25

[Confirm](#)   [Back](#)   [Cancel](#)

6. Once you confirm the wire transfer request, you will receive confirmation that the transaction has been processed (G). **NOTE:** Prior to receiving the confirmation, you may be asked to enter a one-time passcode to complete the transaction, which you will receive via text to the phone number provided during your initial login.

**First Commonwealth Bank**

### Create ACH Payment

1. Create Payment    2. Manage Recipients    3. Review    **4. Confirmation**    G

#### Payment Confirmation

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Pending Approval? ACH Payment is in pending approval status.

Payroll - Management Team : 2 recipients

Transaction ID:	A000000004436	Debit:	\$0.00	Audit:	8/18/2021 11:29:35 AM - Kory Scott - Created
ACH Company Name:	Cash Mgmt Test	Credit:	\$2.50		
ACH Company ID:	911795219	Effective Date:	08/18/2021		
SEC Code:	PPD	Offset Account:	xxxxx7621		
Entry Description:	Payroll				
Discretionary Data:	DCB USER				

Restrict Payment

Type To Filter:  Pending Only (0)    Hold Only (0)    Errors (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Private	Hold	Actions
Joe Smith	SAVE	8784308834	Checking	043306826	CR	\$1.00	No	No	<a href="#">Address</a>
Jane Doe	SAVE	8745632588	Checking	043306826	CR	\$1.50	No	No	<a href="#">Address</a>

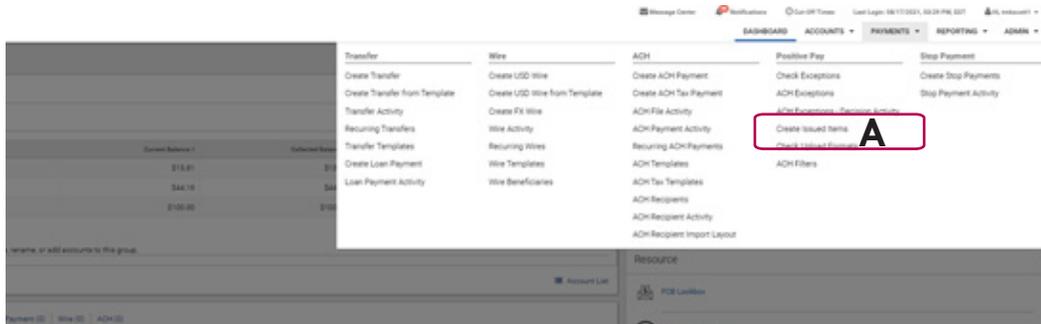
Viewing 1 - 2 of 2 recipients 25

[Create Another Payment](#)   [Save as a Template](#)   [ACH Activity](#)

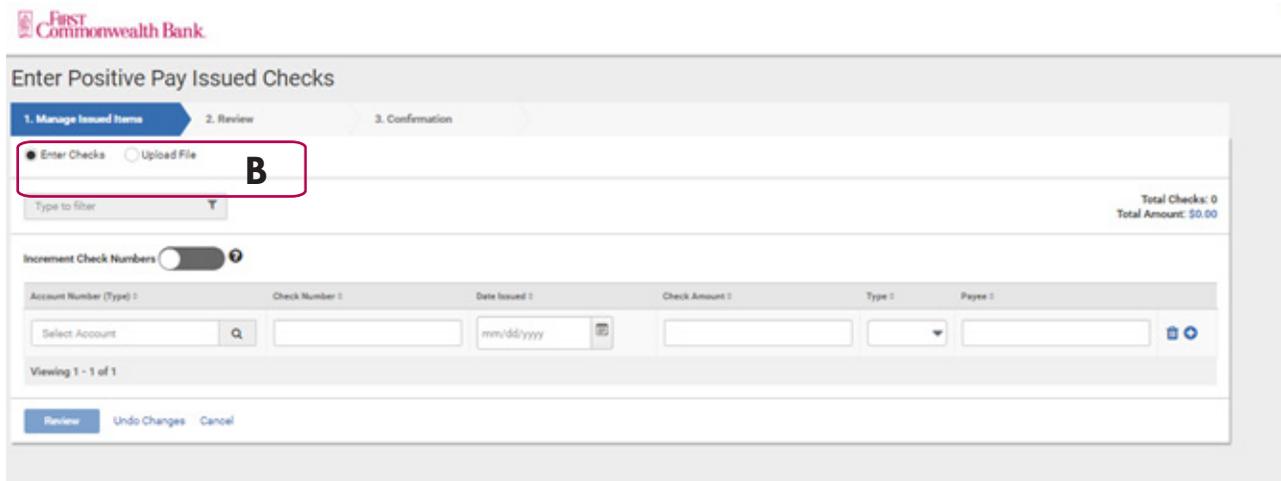
## Positive Pay:

Positive Pay allows you to monitor checks presented to your account for payment and make payment decisions on unrecognized items presented for payment based on a list of check disbursed that you provide to First Commonwealth.

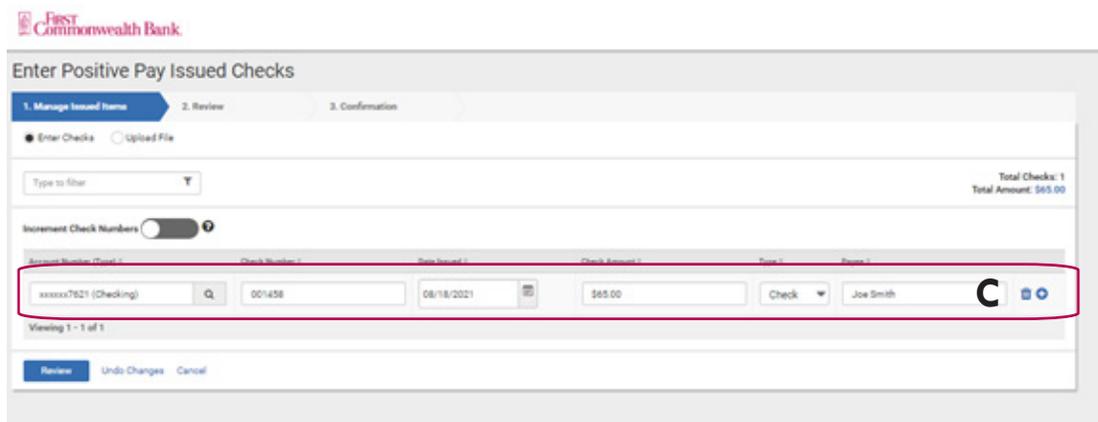
1. To begin, you can provide First Commonwealth your issued check records by selecting “Create Issued Items” under the Positive Pay heading in the Payments menu (A).



2. To enter individual check items, select the “Enter Checks” button at the top-left of the page (B). Alternatively, if you have a software program or other systems that can generate a file of your check issue records, you may also choose to upload those files directly instead of entering the individual check records.

A screenshot of the 'Enter Positive Pay Issued Checks' form. The form has three steps: '1. Manage Issued Items', '2. Review', and '3. Confirmation'. Under '1. Manage Issued Items', there are two radio buttons: 'Enter Checks' (selected) and 'Upload File'. The 'Enter Checks' button is highlighted with a red box and labeled with a large black letter 'B'. Below the radio buttons is a search bar labeled 'Type to filter'. To the right, it says 'Total Checks: 0' and 'Total Amount: \$0.00'. There is a toggle for 'Increment Check Numbers'. Below that is a table with columns: 'Account Number (Type)', 'Check Number', 'Date Issued', 'Check Amount', 'Type', and 'Payee'. The 'Account Number' field is currently empty, and the 'Date Issued' field has a date picker set to 'mm/dd/yyyy'. At the bottom, there are buttons for 'Review', 'Undo Changes', and 'Cancel'.

3. After you have selected the “Enter Check” button, you will be able to enter in the check details of each check item that you have issued (C). You will need to enter the Account Number the check was issued from. Enter the Check Number of the item, the date the check was issued and the check amount. Select the type of check item, which can either be a check or a check void. Finally, enter the Payee of the check item.

A screenshot of the 'Enter Positive Pay Issued Checks' form, showing the check details entered. The 'Account Number' field is filled with 'xxxxx7521 (Checking)', 'Check Number' is '001458', 'Date Issued' is '08/18/2021', 'Check Amount' is '\$65.00', 'Type' is 'Check', and 'Payee' is 'Joe Smith'. These fields are highlighted with a red box and labeled with a large black letter 'C'. The 'Total Checks' is now '1' and the 'Total Amount' is '\$65.00'. The 'Review', 'Undo Changes', and 'Cancel' buttons are still visible at the bottom.

4. After the check information has been entered, you will have the opportunity to review the details of the checks for submission (D).

The screenshot shows the 'Enter Positive Pay Issued Checks' interface. At the top, there are three steps: '1. Manage Issued Items', '2. Review', and '3. Confirmation'. The '2. Review' step is highlighted with a blue arrow and a red box containing the letter 'D'. Below the steps is a search bar labeled 'Type to filter' with a dropdown arrow. To the right, it says 'Total Checks: 1' and 'Total Amount: \$65.00'. A table displays the check details:

Account Number (Type)	Check Number	Date Issued	Check Amount	Type	Payer
xxxxxx7621 (Checking)	1458	08/18/2021	\$65.00	Check	Joe Smith

Below the table, it says 'Viewing 1 - 1 of 1'. At the bottom, there are buttons for 'Confirm', 'Back', and 'Cancel'.

5. Once you confirm the checks, you will receive confirmation that the check records have been accepted (E).

The screenshot shows the 'Enter Positive Pay Issued Checks' interface after confirmation. The '3. Confirmation' step is highlighted with a blue arrow and a red box containing the letter 'E'. A green message box at the top says 'Successfully processed 1 Positive Pay Item'. To the right, it says 'Total Checks: 1' and 'Total Amount: \$65.00'. A table displays the check details:

Account Number (Type)	Check Number	Date Issued	Check Amount	Type	Payer	Status
xxxxxx7621 (Checking)	1458	08/18/2021	\$65.00	Check	Joe Smith	Submitted

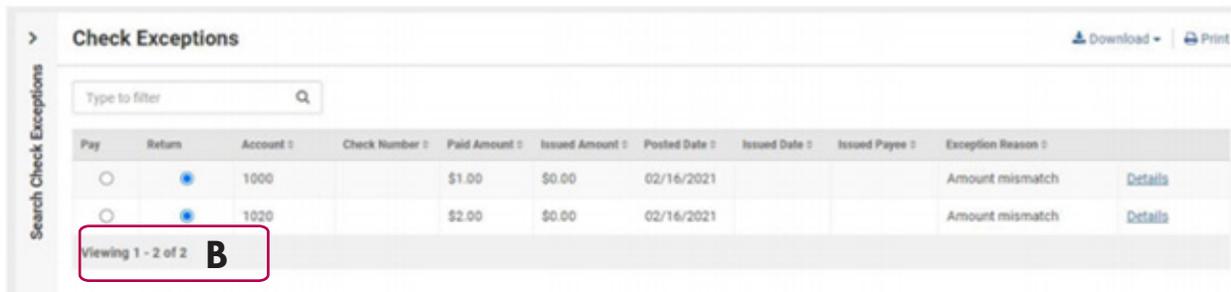
Below the table, it says 'Viewing 1 - 1 of 1'. At the bottom, there is a button labeled 'Upload/Enter Additional Positive Pay Checks'.

## Reviewing Positive Pay Check Exceptions

1. To review check exceptions of checks presented for First Commonwealth for payment, begin by selecting “Check Exceptions” under the Positive Pay heading in the Payment menu (A).



2. You will be presented with all check exceptions that are available for review (B). From the list of exceptions, you will have the option to either Pay or Return each individual check item. If you require additional details on a specific check item, you can select the “Details” option to the right of each check item. Selecting this option will allow you to review the individual check details.



Pay	Return	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Details
<input type="radio"/>	<input checked="" type="radio"/>	1000		\$1.00	\$0.00	02/16/2021			Amount mismatch	<a href="#">Details</a>
<input type="radio"/>	<input checked="" type="radio"/>	1020		\$2.00	\$0.00	02/16/2021			Amount mismatch	<a href="#">Details</a>

Viewing 1 - 2 of 2 **B**

3. Once the check payment decisions are made, you will have the opportunity to review the details of your Pay/Return decisions
4. Once you confirm your payment decisions, you will receive confirmation that your payment decisions have been submitted.

## Reviewing ACH Exceptions

Similar to Positive Pay, you can review Automated Clearing House (ACH) exception items presented for payment for transactions that do not match eligible ACH payees that you designate can debit your account.

1. To review your ACH Exceptions, select the “ACH Exceptions” option under the Positive Pay heading within the Payments menu (A).



2. Once the ACH payment decisions are made, you will have the opportunity to review the details of your Pay/Return decisions.
3. Once you confirm your payment decisions, you will receive confirmation that your payment decisions have been submitted.

**Have additional questions?  
Contact the Treasury Management Call Center at (724) 463-5857  
Monday through Friday from 8:00 a.m. until 5:00 p.m. EST.**