



BUSINESS BANKING ONLINE CASH MANAGEMENT ENROLLMENT FORM & ACH ORIGATION APPLICATION

CASH MANAGEMENT COMPANY INFORMATION:					
Company:					
Applicant Name:					
Address:				TIN/SSN:	- -
City:			State:		Zip:
Phone:	- -	Primary Contact:			
Email Address:					

BASE CASH MANAGEMENT ACCESS	
<input type="checkbox"/> Base Cash Management Access <i>(only this enrollment form is required for Base Cash Management access with no Add-On Modules)</i>	Access to Account History, Viewing Checks, E-Statements, Funds Transfers, Bill Payment, Account Alerts, Security Alerts, Account Access via Mobile App.
<input type="checkbox"/> Base Cash Management Access PLUS Add-On Modules	Select the Add-On Modules required below.

ACCESSIBLE ACCOUNTS				
List all accounts to be accessible via the Online Banking Cash Management System:				

ADD-ON MODULES AVAILABLE

Place a checkmark next to each Cash Management Service you require access to. The following signed applications/agreements are required with access to ACH features below: (1) This **“Business Banking Online Cash Management Enrollment Form and ACH Origination Application”**, (2) **Business Online Banking and Master Cash Management Agreement and it’s accompanying ACH Origination Agreement**. If Wire Services are required the additional **“Wire Transfer Agreement”** must be completed and signed as well.

***All documentation is required before access to the Cash Management System will be allowed.**

<input type="checkbox"/>	ACH Payroll	Allows you to send multiple ACH Credits to recipients. Recipients can be grouped in batches and organized for easy access. ACH Payroll allows you to split the amount of the payroll between a checking and savings account. <i>Charge: 0.10 per item.</i>
<input type="checkbox"/>	ACH Payments	Allows you to send multiple ACH Credits to recipients. <i>Charge: 0.10 per item.</i>
<input type="checkbox"/>	ACH Single Payment	Allows you to send a single ACH Credit to a recipient. <i>Charge: 0.10 per item.</i>
<input type="checkbox"/>	ACH Collections	Allows you to send multiple ACH Debits to recipients. Collect monthly dues, etc. Recipients can be grouped in batches and organized for easy access. <i>Charge: 0.10 per item.</i>
<input type="checkbox"/>	ACH Single Receipt	Allows you to send a single ACH Debit to a recipient. <i>Charge: 0.10 per item.</i>
<input type="checkbox"/>	EFTPS (Electronic Federal Tax Payment System)	Allows you to make ACH tax payments to the government. <i>Charge: 1.00 per item.</i>
<input type="checkbox"/>	Wire Transfer	Allows you to submit domestic wire transfers online. <i>Charge: 20.00 per item.</i>

USER ID INFORMATION

Specify below the User ID to be created in the Online Banking Cash Management System. Upon access to the system, this "SuperUser" will be able to create other User IDs for system access and will have the ability to assign appropriate security to modules and accounts.

User ID: _____

Password: *(After your access to the Cash Management Environment has been approved and created, you will receive an email with instructions on how to login the first time using our Secure Access Code technology, without the need for a temporary Password.)*

AUTHORIZED SIGNATURE: By signing below, I hereby authorize Planters Bank to create an online banking account with the User ID specified on this enrollment form. This User ID will be allowed to create as many other user accounts as required by the Company and assign security to said user accounts. Customer agrees that an authorized Authority member of the Company will sign this Enrollment form and the ACH Originator Application and the related ACH Origination Agreement, and if Wire Transfers are being utilized the Wire Transfer Agreement. Customer agrees that access to ACH Origination will only be allowed after appropriate ACH underwriting has been completed and access approved by a Planters Bank Lending Officer.

Authorized Signature

Date

Originator Information Sheet and Application Form

ACH origination will not be considered unless proper completion of this form is provided.

Originator ID # _____
(This number will be assigned by the financial institution after
ACH Origination Access has been approved)

Under Present Management since: _____

Customer of Financial Institution since: _____

Number of Years in Business: _____

Principal Owners and/or Officers:

Name	Title
_____	_____
_____	_____
_____	_____
_____	_____

Type of Business

Description of Business Products and/or Services: _____

Transaction Information

Type of Transactions – rules apply to transactions as outlined in the *ACH Rules*.
What type of transactions will the customer be initiating? How does the customer
intend on obtaining authorization – this may determine what type of transactions
they must send?

Transaction Frequency & Delivery

ACH Payroll:

- Number of credit files per month: _____
- Each file (submission) will contain approximately how many transactions: _____
- The total dollar amount of each file (submission) will be approximately: _____
- The monthly total dollar amount will be approximately (# files times amount of each file): _____
 - o This value will also be the requested maximum monthly limit for this module. *(This value must be approved by a Planters Bank Loan Officer.)*

ACH Payments:

- Number of credit files per month: _____
- Each file (submission) will contain approximately how many transactions: _____
- The total dollar amount of each file (submission) will be approximately: _____
- The monthly total dollar amount will be approximately (# files times amount of each file): _____
 - o This value will also be the requested maximum monthly limit for this module. *(This value must be approved by a Planters Bank Loan Officer.)*

ACH Single Payment:

- Number of credit files per month: _____
- Each file (submission) will contain approximately how many transactions: _____
- The total dollar amount of each file (submission) will be approximately: _____
- The monthly total dollar amount will be approximately (# files times amount of each file): _____
 - o This value will also be the requested maximum monthly limit for this module. *(This value must be approved by a Planters Bank Loan Officer.)*

ACH Collections:

- Number of debit files per month: _____
- Each file (submission) will contain approximately how many transactions: _____
- The total dollar amount of each file (submission) will be approximately: _____
- The monthly total dollar amount will be approximately (# files times amount of each file): _____
 - o This value will also be the requested maximum monthly limit for this module. *(This value must be approved by a Planters Bank Loan Officer.)*

ACH Single Receipt:

- Number of debit files per month: _____
- Each file (submission) will contain approximately how many transactions: _____
- The total dollar amount of each file (submission) will be approximately: _____
- The monthly total dollar amount will be approximately (# files times amount of each file): _____
 - o This value will also be the requested maximum monthly limit for this module. *(This value must be approved by a Planters Bank Loan Officer.)*

EFTP (Electronic Federal Tax Payment System):

- Number of credit files per month: _____
- Each file (submission) will contain approximately how many transactions: _____
- The total dollar amount of each file (submission) will be approximately: _____
- The monthly total dollar amount will be approximately (# files times amount of each file): _____
 - o This value will also be the requested maximum monthly limit for this module. *(This value must be approved by a Planters Bank Loan Officer.)*

We will deliver our files to the financial institution at least 2 day(s) in advance of the settlement date for credits, 1 day for debits. We will deliver our files to the financial institution using the required ACH file format through the bank's Internet Banking/Cash Management System.

Files cannot be emailed to financial institution. Prior to the financial institution releasing our files to the Federal Reserve Bank, we must approve the transactions before they will be processed by the system. All files over \$50,000 will require a Bank initiated call-back to the telephone number on the core system for verification. Originators may also utilize, if applicable, the Bank's soft token verification App technology to perform out-of-band authentication at the time of approving the file. If the App technology is used, the call-back procedures will also apply. If the App Technology is not used, then Duel Approval must be utilized requiring one Cash Management User to submit the transaction and another authorized Cash Management User to approve the transaction. Management will keep on file which Originators utilize the verification App and which Originators are required to utilize Duel Approval.

Account Information

Account used to fund origination activity for credit entries (must be an account at this financial institution) – Account # _____

Account used to provide Originator availability of funds from a debit file – Account # _____

Account to chargeback ACH entries that are returned from debit files (must be an account at this financial institution – Account # _____

If funding for credit files or ACH chargebacks is not available from account listed above, the financial institution has the right to debit other accounts held by our company at this financial institution.

Other Accounts Held at this Institution

Account # _____ Account # _____

Account Type _____ Account Type _____

Credit References

Name	Business	Phone
_____	_____	_____
_____	_____	_____

Required Financial Information

Planters Bank will require the customer’s financial statement if the requested limit exceeds \$100,000 and customer’s depository average collected balance does not exceed requested limit.

Additional Questions

Additional Information required for consideration of ACH Origination Activity (Yes or No Answers)

Do you intend to collect funds via the internet or telephone by obtaining customer’s bank routing number and account number? _____

Do you provide any products or services related to gambling? _____

Do you intend to or do you have offices in foreign countries? _____

Do you intend to or do you currently buy or sell to organizations outside the United States?

Do you intend to transfer funds to foreign offices of your foreign organizations?

Do you intend to send payroll, pension or benefit payments to anyone who has an address outside the United States? _____

Do you intend to send any transactions to Canada or Mexico? _____

Do you intend to originate transactions that credit another account outside the United States (if you are initiating payroll this should be verified with your employees)?

Do you deal with or plan to do business with companies that participate in unlawful internet gambling activities? _____

If you answered yes to any of the above questions, please provide a detailed explanation.

Certification of Information

We certify that the information given is true and complete and is submitted for the purpose of obtaining ACH Origination Services. We authorize you to obtain information regarding our business or principle owners that you may require.

Company: _____

By: _____

Title: _____

Do not email or fax this form.

This form MUST be mailed to the address below. You will be notified via email when you have been approved for ACH Services. This email will include instructions of how to login to the system for the first time as well.

MAIL TO:

**PLANTERS BANK OPERATIONS
ATTN: ELECTRONIC BANKING DEPARTMENT
211 MLK JR DR S
INDIANOLA, MS 38751**

FINANCIAL INSTITUTION USE ONLY BELOW THIS LINE

Electronic Banking to complete section below:

Out-of-Band Authentication Method Used:

Customer will utilize the Verisign VIP Access App for out-of-band authentication.

Customer will utilize Dual Approval for out-of-band authentication.
