



P1FCU

A Quick and Easy Guide to
Online Business Banking



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Getting Started

Welcome to Business Online Banking with P1FCU! Whether you are at home or at the office using a mobile phone, tablet, or laptop, we strive to make your Online Banking experience easy and convenient.

By adding powerful commercial products and features, P1FCU provides you with the complex tools your business needs to achieve its goals. Although our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 1-800-843-7128.



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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a P1FCU representative, you can organize which employees get access to different features within Business Online Banking by establishing user roles.

Recipients

Recipients are people or businesses to whom you send money using a payment feature offered through Business Online Banking. After creating a profile for each recipient, you can choose the method to send them money and the respective transaction details. Each created recipient is saved so you can quickly and easily make future payments.

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day.

Please call us at 1-800-843-7128 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

Type	Description
ACH Batch	Send a payment to one or several recipients.
ACH Collection	Receive a payment from one or several recipients.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal, state or local tax authority payments.

Commercial Services

Editing Company Policy

Company Policy is a list of allowed actions and limits that applies to the whole business. All created user rights fit within the Company Policy. If you have Manage Company Policy rights, you can make edits to parts of the Company Policy, but it cannot be deleted.

Part 1 of 11: Choosing a Transaction to Edit in Company Policy

View a list of all transaction types including their approval limits and allowed actions. Here, users with Manage Company Policy rights can choose a type of transaction to edit at the Company Policy level.

1 Transaction Filter:

Filter: **All** Enabled Disabled

2 ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000.00

Change of Address
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

ACH BATCH

Rights Allowed Actions

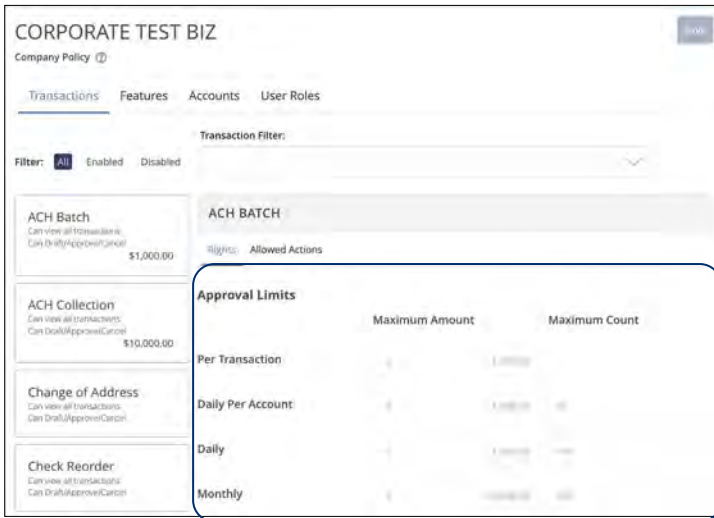
Approval Limits		Maximum Amount	Maximum Count
Per Transaction		1,000.00	
Daily Per Account		1,000.00	100
Daily		1,000.00	100
Monthly		10,000.00	100

In the **Commercial** tab, click **Company Policy**.

1. Use the filters links and drop-down to filter transactions.
2. Click on the transaction type you would like to make changes to.

Part 2 of 11: Approval Limits

You can review the Approval Limits within the Company Policy. These limits are read-only at the Company Policy level, but can be adjusted within User Roles to fit a user's specific responsibilities.



The screenshot shows the 'CORPORATE TEST BIZ' Company Policy page. The 'Approval Limits' table is highlighted with a blue box and a blue circle containing the number '1'. The table has three columns: 'Approval Limits', 'Maximum Amount', and 'Maximum Count'. The rows are: 'Per Transaction', 'Daily Per Account', 'Daily', and 'Monthly'.


Approval Limits	Maximum Amount	Maximum Count
Per Transaction	\$1,000.00	1
Daily Per Account	\$1,000.00	10
Daily	\$1,000.00	10
Monthly	\$1,000.00	10

1. View the maximum limits for transactions and amounts.



Note: Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account, per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account, per day or per month.

Part 3 of 11: Allowed Actions

1. Click the **Allowed Actions** tab.
2. Click the **Add Allowed Action** button to add a new allowed action or the  icon to edit an existing allowed action.

Part 4 of 11: Amount

Decide on the maximum amount of drafted funds.

1. Enter the maximum draft amount or select “Any allowable amount” for an unlimited amount.

Part 5 of 11: Approvals

Next, you can decide on the number of authorized approvals needed for that specific transaction type.

Amount

Any allowable amount
 Specific Amount

Approvals

1

1. Use the drop-down to select how many approvals the specific transaction type requires.

Part 6 of 11: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.

Amount

Any allowable amount
 Specific Amount

Approvals

1

Subsidiaries

Any allowed subsidiaries (1) [Select specific subsidiaries](#)

Select Subsidiary(s)

Showing: All Selected

Subsidiaries:
Select all | Clear all

Test Murphy & Co-2

0 subsidiaries selected

1. Click the “Select specific subsidiaries” link to select specific subsidiaries or select “Any allowed subsidiaries” to allow all subsidiaries.

Part 7 of 11: Choosing the Accounts

If you have Manage Company Policy rights, you can decide which accounts are used for a specific transaction.

Amount

Any allowable amount
 Specific Amount

Approvals

1

Subsidiaries

Any allowed subsidiaries (1) [Select specific subsidiaries](#)

Accounts

Any allowed account (1) [Select specific account\(s\)](#)

Select Account(s)

Showing: Selected

Accounts:
Select all | Clear all

NON-PROFIT CKG
XXXXXXXX366

0 accounts selected

1. Click the “Select specific account(s)” link to select specific accounts or select “Any allowed account” to allow all accounts.

Part 8 of 11: Choosing the Drafting Hours

You can also set time limitations for specific transactions. This is especially beneficial if you only want transactions to occur during business hours.

Amount

Any allowable amount
 Specific Amount

Approvals

1 ▾

Subsidiaries

Any allowed subsidiaries (1) Select specific subsidiaries

Accounts

Any allowed account (1) Select specific account(s)

Draft Hours


Any

1
+ Add Draft Hours

Draft Hours

Day	Start hour	End hour		
▾	▾	▾	▾	▾

x
✓
3

1. Click the "+ Add Draft Hours" link.
2. Use the drop-downs to add draft hours.
3. Click the  button when you are finished making changes.

Part 9 of 11: Choosing the Location

If your business conducts transactions in different regions, you can select the appropriate places to permit them within the Company Policy.

Amount

Any allowable amount

Specific Amount

Approvals

1

Subsidiaries

Any allowed subsidiaries (1)

Accounts

Any allowed account (1)

Draft Hours

Any

Location

United States Canada Mexico

1. Select which countries transactions can be performed in.

Part 10 of 11: Choosing the IP Address

To further strengthen your Company Policy, you can specify which computers can perform transactions by entering the device's unique IP address.

Amount

Any allowable amount
 Specific Amount

Approvals

1 ▾

Subsidiaries

Any allowed subsidiaries (1) Select specific subsidiaries

Accounts

Any allowed account (1) Select specific account(s)

Draft Hours

Any

+ Add Draft Hours

Location

United States Canada Mexico

IP Addresses

IP Addresses

Any

+ Add IP Address

IP Addresses

IP Addresses

×
✓

1. Click the "+ Add IP Address" link.
2. Enter a new IP Address and click the **Add** button.

Part 11 of 11: Choosing the SEC Code

Standard Entry Class Codes, or SEC Codes, designate the valid payment methods allowed. Each SEC Code defines the type of transaction (debit or credit), type of account (corporate or consumer) and any information specific to the format (such as single/recurring, terminal location or check number).

Amount

Any allowable amount

Specific Amount

Approvals

1

Subsidiaries

Any allowed subsidiaries (1)

Accounts

Any allowed account (1)

Draft Hours

Any

Location

United States Canada Mexico

IP Addresses

IP Addresses

Any

SEC Codes

PPD CCD

1. Select which code you would like to use.
2. Click the **Submit** button when you are finished making changes.

Company Policy Tester

The Policy Tester gives you the ability to test possible actions before making changes within the Company Policy. This allows you to see if a certain transaction can be performed based on the Bank Policy and Company Policy.

ACH BATCH

Rights Allowed Actions 1


POLICY TESTER 2

Filter by

All Search all Add Allowed Action

Allows ACH Batch transaction for any amount

In the **Commercial** tab, click **Company Policy**.

1. Click the **Allowed Actions** tab.
2. Click the  icon to expand the policy tester.

POLICY TESTER ⌵

Operation	Amount	Account
Draft ⌵	\$ <input type="text" value="0"/>	<input type="text"/>
Subsidiary	SEC Code	IP Addresses
<input type="text"/>	PPD ⌵	192.168.20.*
Location	Day	Hour Minutes AM / PM
United States ⌵	Any ⌵	12 ⌵ 00 ⌵ PM ⌵

Auth code provided
 Template used
Test

✔ This transaction will be allowed.

✔ Bank <small>Allowed</small>	✔ Company <small>Allowed</small>
---	--

✔ Allows: transaction for **any amount** ⋮

✔ Allows: transaction for **any amount** ⋮

⚠ This transaction will be denied by the Bank policy.

⊘ Bank <small>Denied</small>	✔ Company <small>Allowed</small>
--	--

✔ Allows **ACH Batch** transaction for **any amount** ⋮

✔ Allows **ACH Batch** transaction for **any amount** ⋮

3. Create a sample transaction to test a user's policy.
4. Click the **Test** button. You can then see whether the user can perform the transaction.

Viewing Rights to Access Features

You have the ability to view activated features within the Company Policy. This is a read-only section and the available features indicate which rights are activated.

The screenshot shows the 'Test Murphy & Co 2' Company Policy page. The 'Features' tab is selected and circled with a blue circle containing the number '1'. Below the tabs, there is a search bar and a 'FEATURES' section with a help icon. A blue circle with the number '2' points to the search bar. The main content area is divided into three sections: 'RIGHTS', 'CORPORATE', and 'CUSTOM FEATURES'. Each section contains two toggle switches, all of which are turned on (indicated by a checkmark in a circle).

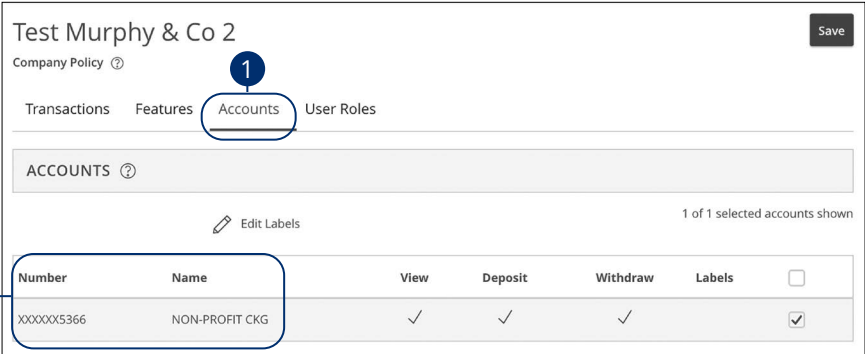
Section	Feature/Right	Status
RIGHTS	Allow one-time recipients	Enabled
	Can Add Users	Enabled
CORPORATE	Manage Company Policy	Enabled
	Manage User Roles	Enabled
CUSTOM FEATURES	SDK: estatementPreferences	Enabled
	Standard Statement Page	Enabled

In the **Commercial** tab, click **Company Policy**.

1. Click the **Features** tab.
2. View enabled rights and business features at the Company Policy level.

Establishing Rights to Access Accounts

You can see which accounts users can view, withdraw from and make deposits to within the Company Policy. This is read-only section at the Company Policy level, but it can be adjusted within User Roles to fit a user's specific responsibilities.



The screenshot shows the 'Test Murphy & Co 2' Company Policy page. The 'Accounts' tab is selected and highlighted with a blue circle and the number '1'. Below the tabs, there is a search bar for 'ACCOUNTS' and an 'Edit Labels' button. A table displays the accounts, with the first row highlighted by a blue circle and the number '2'. The table has columns for Number, Name, View, Deposit, Withdraw, and Labels.

Number	Name	View	Deposit	Withdraw	Labels
XXXXXX5366	NON-PROFIT CKG	✓	✓	✓	<input checked="" type="checkbox"/>

In the **Commercial** tab, click **Company Policy**.

1. Click the **Accounts** tab.
2. View the accounts that are used under the Company Policy.

Creating and Editing Account Labels

Account labels allow users to organize their accounts. While these labels may be visible to all users, only users with enabled Manage Company rights can create them.

Test Murphy & Co 2
Company Policy ⓘ

Transactions Features **Accounts** User Roles

ACCOUNTS ⓘ

Edit Labels ⓘ 1 of 1 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels
XXXXXXXX5366	NON-PROFIT CKG	✓	✓	✓	✓ ⓘ

Save ⓘ

Add/Remove Labels

1 account selected

Create

Labels updated.

Select all

Test (New) Update

test 2 (New)

Close Save

In the **Commercial** tab, click **Company Policy**.

1. Click the **Accounts** tab.
2. Check the box next to a specific account.
3. Click the **Edit Labels** icon to make changes to an account's label.
4. (Optional) Enter a new label name and click the **Create** button.
5. (Optional) Check the box next to an existing label to add it to the account and click the **Update** button.
6. Click the **Save** button.
7. Click the **Save** button when you are finished making changes.

Commercial Services

User Roles Overview

Once you establish your Company Policy, you can start creating user roles. User roles are the restrictions placed to shape a user's privileges, depending on the responsibilities a user has. Some users may have the ability to draft a transaction, while others can approve it. User roles must fit within the Company Policy and cannot exceed it.

User Roles ⓘ

Search

USER ROLE TEMPLATES

USER ROLES

Create Role

Name ▾	Description	Users ↕	
PAYABLES ADMIN AIR	None	1	
View Only	Has no access to features, access to all accounts, and access to view all GT trx types.	None	
Company Admin	Has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity.	1	
PAYABLES ADMIN PROPERTY	None	1	

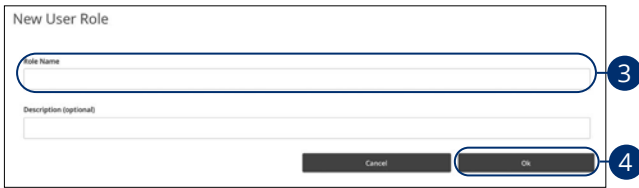
In the **Commercial** tab, click **User Roles**.

- You can use the search bar to find specific user roles.
- Click the ▲ icon next to the appropriate column to sort user roles by name, description or users.
- The number under the Users column indicates how many users are assigned to this role. Click the number to see who is assigned to a specific role.




Commercial Services

Creating, Editing or Copying a User Role

To begin editing or creating a user role, you must decide what privileges and responsibilities a particular user has. You can then write a description of the role and give it a unique name.



In the **Commercial** tab, click **User Roles**.

1. Decide if you are making a new role, editing an existing role or copying a role.
 - a. Click the **Create Role** button if you are making a new user role.
 - b. Click the  icon to edit an existing role.
 - c. Click the  icon to copy and adjust an existing role.
 - d. Click the "User Role Template" drop-down to use a template to create a new user role.
2. (Optional) If you are editing an existing user role, edit the role name by clicking the .
3. Enter a role name if you are making a new role or copying a role.
4. Click the **Ok** button.

Part 1 of 10: Choosing a Transaction to Edit in User Roles

View a list of all transaction types including their approval limits and allowed actions. Here, users with Manage User Roles rights can choose a type of transaction to edit at the User Role level.

1 Transaction Filter: Filter: **All** Enabled Disabled

2 ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

ACH BATCH Enabled

Rights: Allowed Actions

View All

Approval Limits		Maximum Amount	Maximum Count
Per Transaction	\$	1,000.00	
Daily Per Account	\$	1,000.00	10
Daily	\$	1,000.00	100
Monthly	\$	10,000.00	100

1. Use the filters links and drop-down to filter transactions.
2. Click on the transaction type you would like to make changes to.

Part 2 of 10: Establishing Transaction Type Rights

You can start assigning or editing a user's rights, to help you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

The screenshot shows the 'User Roles > Test Role' configuration page. On the left, there is a list of transaction types with their respective permissions and approval limits:

- ACH Batch**: Can view all transactions, Can Draft/Approve/Cancel, \$1,000.00
- ACH Collection**: Can view all transactions, Can Draft/Approve/Cancel, \$10,000.00
- Change of Address**: Can view all transactions, Can Draft/Approve/Cancel
- Check Reorder**: Can view all transactions, Can Draft/Approve/Cancel
- Domestic Wire**: Can view all transactions, Can Draft/Approve/Cancel, \$10,000.00

The right side shows the configuration for the selected 'ACH BATCH' transaction type. It includes a 'Transaction Filter' dropdown, a 'Filter' section (All, Enabled, Disabled), and a 'View' dropdown menu. A callout box highlights the 'View' dropdown, which is currently set to 'All'. A circled '1' next to the callout indicates the first step in the process.

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 1,000.00	
Daily Per Account	\$ 1,000.00	10
Daily	\$ 1,000.00	100
Monthly	\$ 10,000.00	100

1. Use the drop-down to change which transaction activity a user can view.

- All- Can view all transactions
- Own- Can view own transactions
- Acct- Can view transactions to or from entitled accounts
- Role- Can view transaction by others in this role
- No- Cannot view any transactions

Part 3 of 10: Approval Limits

A user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis, as well as per account.

The screenshot shows the 'User Roles > Test Role' configuration page. The 'Approval Limits' section is highlighted with a red box and labeled '1'. The 'Save' button in the top right corner is highlighted with a red circle and labeled '2'.

Approval Limits		Maximum Amount	Maximum Count
Per Transaction	\$	1,000.00	
Daily Per Account	\$	1,000.00	10
Daily	\$	1,000.00	100
Monthly	\$	10,000.00	100

1. Edit the maximum amounts a user can approve or draft, and the maximum number of transactions a user can perform.
2. Click the **Save** button when you are finished making changes.



Note: Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account, per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account, per day or per month.

Part 4 of 10: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights for individual users.

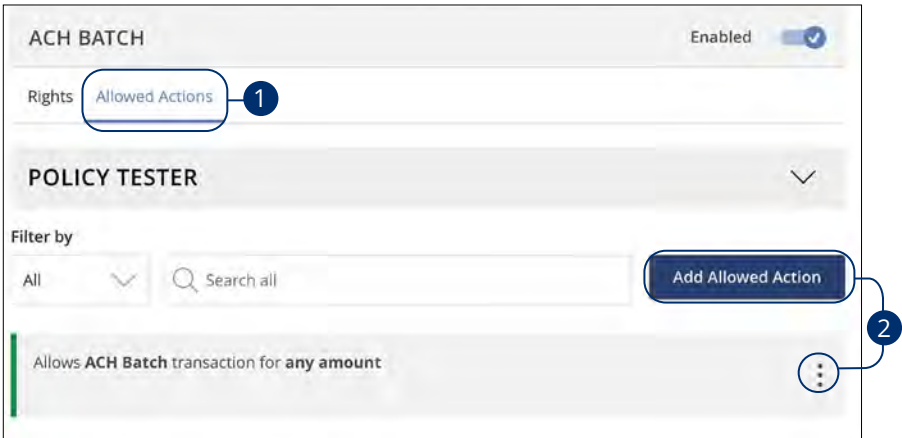
The screenshot shows the 'User Roles > Test Role' configuration page. The 'Transactions' tab is active. On the left, a list of transaction types is shown, including 'ACH Batch', 'ACH Collection', 'Change of Address', 'Check Reorder', and 'Domestic Wire'. The 'ACH BATCH' transaction type is selected, and its 'Enabled' toggle switch is circled with a red '1'. A red '2' points to the 'Save' button in the top right corner. The 'Approval Limits' table is also visible, showing limits for 'Per Transaction', 'Daily Per Account', 'Daily', and 'Monthly'.

	Maximum Amount	Maximum Count
Per Transaction	\$ 1,000.00	
Daily Per Account	\$ 1,000.00	10
Daily	\$ 1,000.00	100
Monthly	\$ 10,000.00	100

1. Toggle the switch to “Disabled” for that specific transaction.
2. Click the **Save** button when you are finished making changes.

Part 5 of 10: Allowed Actions

Next, you can decide on the number of authorized approvals needed for that specific transaction type.



1. Click the **Allowed Actions** tab.
2. Click the **Add Allowed Action** button to add a new allowed action or the **⋮** icon to edit an existing allowed action.

Part 6 of 10: Enabling Operation Rights

You can select the allowed operations a user can perform when handling a transaction, such as drafting, approving or canceling rights.

The screenshot shows a dialog box titled "Edit Allowed Action" with a close button (X) in the top right corner. Below the title bar is a header "Allows ACH Batch transaction for any amount". The main content area is divided into several sections:

- Operations:** A blue circle with the number "1" is positioned to the left of this section. It contains four checkboxes: "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked).
- Amount:** Contains two radio buttons: "Any allowable amount" (selected) and "Specific Amount" (unselected).
- Subsidiaries:** Contains a radio button "Any allowed subsidiaries (1)" (selected) and a text input field "Select specific subsidiaries".
- Accounts:** Contains a radio button "Any allowed account (0)" (selected) and a text input field "Select specific account(s)".
- Draft Hours:** Contains a text input field "Any" with a placeholder "+ Add Draft Hours".

At the bottom right of the dialog box are two buttons: "Cancel" and "Submit".

1. Check or uncheck boxes depending on if a user can perform a specific operation.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Draft Restricted:** Generate a drafted transaction based on an existing template that is assigned to them or adjusted the amount, settlement, date or description.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.

Part 7 of 10: Choosing the Maximum Draft Amount

If you have Manage Company Policy rights, you can choose the maximum amount of funds that can be drafted per transaction. This cannot exceed the Company Policy.

The screenshot shows a dialog box titled "Edit Allowed Action" with a close button (X) in the top right corner. Below the title bar is a header "Allows ACH Batch transaction for any amount". Underneath, there is a section labeled "Operations" with four checkboxes: "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked). Below that is a section labeled "Amount" with two radio buttons: "Any allowable amount" (selected) and "Specific Amount" (unselected). A blue circle with the number "1" is drawn around the "Any allowable amount" radio button.

1. Enter the maximum draft amount or select "Any allowable amount" for an unlimited amount.

Part 8 of 10: Selecting Subsidiaries

Some users may not need to access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.

The screenshot shows the "Edit Allowed Action" dialog box with the "Subsidiaries" section highlighted. The "Subsidiaries" section has two radio buttons: "Any allowed subsidiaries (1)" (selected) and "Select specific subsidiaries" (unselected). A blue circle with the number "1" is drawn around the "Select specific subsidiaries" link. Below this, a separate dialog box titled "Select Subsidiary(s)" is shown. It has a search bar, a "Showing: 1 Selected" indicator, and a list of subsidiaries. The first subsidiary, "Test Murphy & Co 2", is selected with a checked checkbox. At the bottom of the dialog box, there are "Cancel" and "Submit" buttons.

1. Click the "Select specific subsidiaries" link to select specific subsidiaries or select "Any allowed subsidiaries" to allow all subsidiaries.

Part 9 of 10: Enabling Allowed Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction history and making deposits or withdrawals.

1. Click the “Select specific account(s)” link to select specific accounts or select “Any allowed account” to allow all accounts.

Part 10 of 10: Choosing Drafting Hours

You can also decide the time frame a user can create or draft transactions. This allows you to closely monitor when transactions occur or when drafted transactions need approval.

1. Click the “+ Add Draft Hours” link.
2. Use the drop-downs to add draft hours.
3. Click the button.
4. Click the **Submit** button when you are finished making changes.

User Role Policy Tester

The Policy Tester gives you the ability to test possible actions before making the changes within the user role. This allows you to see if the user is able to perform a certain transaction based on the Bank Policy, Company Policy and User Role Policy.

User Roles ?

Search

USER ROLES

Create Role

Name ▾	Description	Users ^
Admin	None	1

User Roles > Test Role

User Role Policy ?

Transactions Features Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

ACH BATCH Enabled

Right: Allowed Actions

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000.00

POLICY TESTER

Filter by

All

Search all

Add Allowed Action

Allows ACH Batch transaction for any amount

In the **Commercial** tab, click **User Roles**.

1. Click the icon next to an existing user role, or click the **Create Role** button and follow the steps on page 24 to create a new user role.
2. Click the **Allowed Actions** tab.
3. Click the icon to expand the policy tester.

The screenshot displays the 'POLICY TESTER' interface. At the top, the title 'POLICY TESTER' is shown with an upward arrow. Below the title is a form with several sections:

- Operation:** A dropdown menu with 'Draft' selected.
- Amount:** A field with a '\$' symbol and the value '0'.
- Account:** A dropdown menu.
- Subsidiary:** A dropdown menu.
- SEC Code:** A dropdown menu with 'PPD' selected.
- IP Addresses:** A text field containing '192.168.20.*'.
- Location:** A dropdown menu with 'United States' selected.
- Day:** A dropdown menu with 'Any' selected.
- Hour:** A dropdown menu with '12' selected.
- Minutes:** A dropdown menu with '00' selected.
- AM / PM:** A dropdown menu with 'PM' selected.

Below the form are two checkboxes: 'Auth code provided' and 'Template used'. A 'Test' button is located at the bottom right of the form, highlighted with a blue circle and the number '5'. A blue circle with the number '4' is positioned to the left of the form.

Below the form are two panels showing the results of the policy test:

- Top Panel:** A green checkmark icon is followed by the text 'This transaction will be allowed.' Below this are three items: 'Bank Allowed' (with a green checkmark), 'Company Allowed' (with a green checkmark), and 'User Role Allowed' (with a green checkmark). At the bottom, a green checkmark icon is followed by the text 'Allows [redacted] transaction for any amount' and a vertical ellipsis icon.
- Bottom Panel:** A red warning triangle icon is followed by the text 'This transaction will be denied by the Bank policy.' Below this are three items: 'Bank Denied' (with a red circle and slash), 'Company Allowed' (with a green checkmark), and 'User Role Allowed' (with a green checkmark). At the bottom, a green checkmark icon is followed by the text 'Allows [redacted] transaction for any amount' and a vertical ellipsis icon.

4. Create a sample transaction to test a user's policy.
5. Click the **Test** button. You can then see whether the user can perform the transaction.

Deleting Allowed Actions

You may need to delete a list of allowed actions within a specific transaction type.

User Roles ?

Search

USER ROLES

Create Role

Name	Description	Users
Admin	None	1

User Roles > Test Role Save

User Role Policy ?

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000.00

Change of Address
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

ACH BATCH Enabled

Rights Allowed Actions



POLICY TESTER

Filter by

All Search all Add Allowed Action

Allows ACH Batch transaction for any amount

In the **Commercial** tab, click **User Roles**.

1. Click the  icon next to an existing user role.
2. Click on the appropriate transaction type.
3. Click the **Allowed Actions** tab.
4. Click the  icon to delete the transaction's specific allowed actions.

Establishing Rights to Access Features

When assigning user rights, the **Features** tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job duties, some users may have different responsibilities than others.

User Roles ?

Search

USER ROLES

Name ▾	Description	Users ^
Admin	None	1

Create Role

User Roles > Admin

User Role Policy ?

Transactions Features Accounts

FEATURES ?


Search

RIGHTS

- Access to all payment templates
- Allow one-time recipients
- Can view all recipients
- Manage Recipients
- Manage Users

Delete Save

In the **Commercial** tab, click **User Roles**.

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 24 to create a new user role.
2. Click the **Features** tab.
3. Use the toggles to enable and disable features.
4. Click **Save** when you are finished making changes.



Note: If the Manage Users right is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Establishing Rights to Access Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction history and making deposits or withdrawals.

User Roles ?

Search

USER ROLES

Name ▾	Description	Users ^
Admin	None	1

Create Role

User Roles > Admin ✎

User Role Policy ?

Transactions Features Accounts 2

ACCOUNTS ?

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
XXXXXX5366	NON-PROFIT CKG	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Delete Save 4

In the **Commercial** tab, click **User Roles**.

1. Click the ✎ icon next to an existing user role, or click the **Create Role** button and follow the steps on page 24 to create a new user role.
2. Click the **Accounts** tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
 - User right is active.
 - User right is disabled.
4. Click the **Save** button when you are finished making changes.

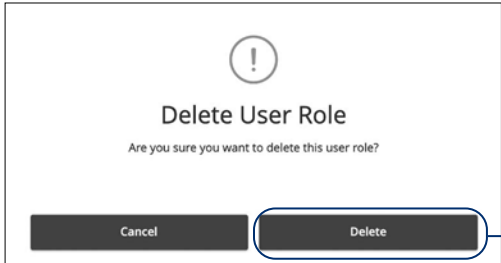
Commercial Services

Deleting a User Role

If you are assigned the Manage Users right, you have the ability to permanently delete a user role that is no longer needed.



Name	Description	Users
Admin	None	1




Delete User Role

Are you sure you want to delete this user role?

Cancel Delete

In the **Commercial** tab, click **User Roles**.

1. Click the  icon to delete a specific user role.
2. Click the **Delete** button to confirm.

Commercial Services

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. After establishing a Company Policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

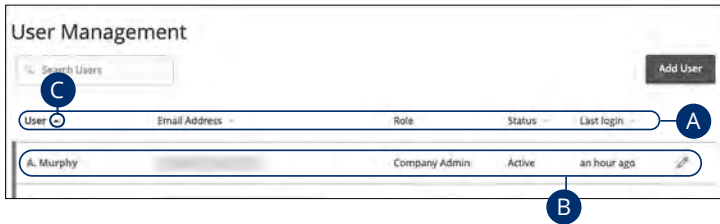
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts.
- Managing recipients, users, subsidiaries and templates.

Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.



In the **Commercial** tab, click **Users**.

- A.** The following information presents for each user:
- Name
 - Email address
 - Applied user role
 - Status
 - Last login time
- B.** You can click on a user role to make edits.
- C.** Click the ▲ icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address, role, status or last login.

Adding a New User

Each employee needs their own specific login ID and password to give them access to your business's online banking. This allows you to manage your business banking at multiple levels.



The screenshot shows the 'New User Details' form. It is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. In the 'PERSONAL DETAILS' section, there are fields for 'First Name', 'Last Name', and 'Email Address' (circled with a blue '2'), and a 'Phone Country' drop-down menu and 'Phone' field (circled with a blue '3'). In the 'LOGIN DETAILS' section, there are fields for 'Login ID', 'Password', and 'Confirm Password' (circled with a blue '4' and '5'), and a 'User Role' drop-down menu (circled with a blue '6'). At the bottom right, there are two buttons: 'Discard New User Details' and 'Save New User Details' (circled with a blue '7').

In the **Commercial** tab, click **Users**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first name, last name and email address.
3. Select the user's country using the "Phone Country" drop-down and enter their phone number.
4. Create a unique login ID for the new user.
5. Enter a password following our guidelines and confirm it in the provided space.
6. Select the appropriate user role using the drop-down.
7. Click the **Save New User Details** button when you are finished.

Commercial Services

Editing a User

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes and their approval limits and responsibilities need to be adjusted.

User Management

Search Users Add User

User	Email Address	Role	Status	Last login	
A. Murphy		Company Admin	Active	an hour ago	 1
Treasury Services		Company Admin	Active	2 years ago	

User Details

Status
Active Edit Status 2

PERSONAL DETAILS


First Name	Last Name	Email Address
Marketing Treasury	Tester	marketing@example.com
Phone Country	Phone	
United States	0-	

USER ROLE Manage User Roles

Current Role
Company Admin ▼

Update Role 3

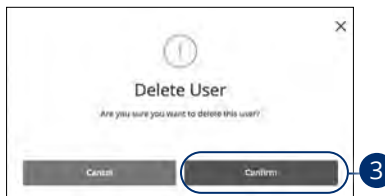
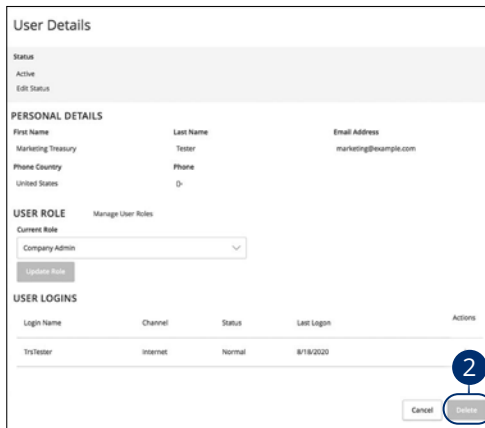
In the **Commercial** tab, click **Users**.

1. Find the user you want to edit and click the  icon.
2. Activate or deactivate a user by clicking "Edit Status" link.
3. Select a different user role using the "Current Role" drop-down. Click the **Update Role** button when you are finished making changes.


Commercial Services

Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID. It does not erase the data from any existing payments.



In the **Commercial** tab, click **Users**.

1. Find the user you want to remove and click the  icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

Commercial Services

Recipient Overview

A recipient is any person or company that receives payments from your business. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.

The screenshot shows the 'Recipients' management interface. At the top left is a 'New Recipient' button. To the right is a search bar labeled 'Search'. Below these is a table with the following columns: Name, Email Address, Number of Accounts, and Actions. The table contains two rows of test data. Callout A points to the table header, B points to the sort icon (an upward-pointing triangle) next to the 'Email Address' column, and C points to the actions menu (three vertical dots) for the second row. A callout box next to C lists the options: Edit, Delete, and Payment History.

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮
test	test@email.com	1	⋮

Edit
Delete
Payment History

In the **Commercial** tab, click **Recipients**.

A. The following information presents for each recipient:

- Name
- Email address
- Number of accounts they have

B. Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.



C. Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

ACH Only- Part 1 of 2: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is the 'Add Recipient' form. The form includes fields for 'Display Name *' (2) and 'Email Address' (3), with a checkbox for 'Send email notifications for template payments' (3). There is an '+ Add account' link (4). Below the form is a table of accounts with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The table shows one account: 'Account - New', 'ACH and Wire', and 'N/A'. To the right of the table are 'Edit' and 'Remove' buttons (10). Below the table are several input fields: 'Payment Type' (5) with a dropdown menu showing 'ACH Only', 'Account Type *' (6) with a dropdown menu showing 'Select Account Type', 'Account #' (7) with the value 'Ex. 129398123', 'Financial Institution (FI)' (8) with a search bar 'Search by name or routing #', and 'ACH Routing Number #' (9). At the bottom right of the form are a close button (X) and a submit button with a checkmark (11).

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the recipient's ACH routing number.
10. Click the  icon to edit or remove a recipient's account information.
11. Click the  button when you are finished.

ACH Only- Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with the following fields and callouts:

- 1**: ACH Name and ACH ID input fields.
- 2**: Country dropdown menu (currently showing "United States").
- 3**: Address 1 and Address 2 input fields.
- 4**: City input field.
- 5**: State dropdown menu (currently showing "Select State") and ZIP input field.
- 6**: Save Recipient button.

Other fields include Wire Name, Templates (0), Cancel button, and a Save Recipient button.

1. Enter the ACH name and ID.
2. Use the drop-down to select the recipient's country.
3. Enter the recipient's street address.
4. Enter the recipient's city.
5. Select the recipient's state using the drop-down and enter the zip code.
6. Click the **Save Recipient** button.

ACH & Wire- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The image shows two screenshots from a software interface. The top screenshot, titled "Recipients", shows a table with columns for Name, Email Address, Number of Accounts, and Actions. A "New Recipient" button is circled with a blue circle containing the number 1. The table contains one entry with Name "test" and Email Address "test2@email.com". The bottom screenshot, titled "Add Recipient", shows a form with several fields and buttons. A blue circle with the number 2 points to the "Display Name" field. A blue circle with the number 3 points to a checkbox labeled "Send email notifications for template payments". A blue circle with the number 4 points to a "+ Add account" button. A blue circle with the number 5 points to the "Payment Type" dropdown menu. A blue circle with the number 6 points to the "Account Type" dropdown menu. A blue circle with the number 7 points to the "Account" field. A blue circle with the number 8 points to the "Financial Institution (FI)" field. A blue circle with the number 9 points to the "ACH Routing Number" field. A blue circle with the number 10 points to a vertical ellipsis icon next to the "Account - New" entry in the "Accounts (1)" table, with "Edit" and "Remove" options visible.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the recipient's ACH routing number.
10. Click the \vdots icon to edit or remove a recipient's account information.

ACH & Wire- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The image shows a form titled "Beneficiary FI" with several input fields. Four blue circles with numbers 1 through 4 are placed to the left of the form, with lines pointing to specific fields: 1 points to the "Name *" field, 2 points to the "FI ABA Number *" field, 3 points to the "Address 1 *" and "City *" fields, and 4 points to the "State *" drop-down menu. The "Country *" field is set to "United States".

Beneficiary FI		
Name *	Country * United States	FI ABA Number *
Address 1 *	Address 2	City *
State * Select State	Postal Code *	

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the state using the drop-down and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.


ACH & Wire- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The image shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Callout pointing to the "Name" text input field.
- 2**: Callout pointing to the "Address 1" text input field.
- 3**: Callout pointing to the "State" drop-down menu (currently showing "Select State") and the "Postal Code" text input field.
- 4**: Callout pointing to a confirmation button with a checkmark icon.

Other visible fields include "Country" (a drop-down menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), and "City" (a text input field). There are also "X" and "checkmark" buttons at the bottom right of the form.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the  button.

ACH & Wire- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with the following fields and callouts:

- 1**: Wire Name (text input)
- 2**: ACH Name (text input) and ACH ID (text input)
- 3**: Country (drop-down menu showing "United States"), Address 1 (text input), and Address 2 (text input)
- 4**: City (text input) and State (drop-down menu showing "Select State")
- 5**: ZIP (text input)
- 6**: Save Recipient button (highlighted)

Additional elements include a "Cancel" button and a "Templates (0)" section at the bottom.

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wires Only (Domestic) - Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows two parts of the interface. The top part, titled "Recipients", has a "New Recipient" button (1) and a search bar. Below is a table with columns "Name", "Email Address", "Number of Accounts", and "Actions". A row shows "test" and "test2@email.com". The bottom part, titled "Add Recipient", has a "Display Name" field (2) and an "Email Address" field (3) containing "example@example.com". A checkbox (3) for "Send email notifications for template payments" is checked. An "+ Add account" link (4) is present. Below is a table for "Accounts (1)" with columns "Account", "Payment Type", "Financial Institution (FI)", and "Routing Number". A row shows "Account - New", "ACH and Wire", and "N/A". To the right of this row are "Edit" and "Remove" buttons (9). Below the table are four fields: "Payment Type" (5) set to "Wire Only", "Beneficiary Type" (6) set to "Domestic", "Account" (7) with "Ex. 123398123", and "Financial Institution (FI)" (8) with a search bar.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select Domestic from the "Beneficiary Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Click the \ddots icon to edit or remove a recipient's account information.

Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The screenshot shows a form titled "Beneficiary FI" with the following fields and callouts:

- 1**: Points to the "Name *" text input field.
- 2**: Points to the "FI ABA Number *" text input field.
- 3**: Points to the "Address 1 *" text input field.
- 4**: Points to the "State *" dropdown menu.

Other visible fields include "Country *" (with "United States" selected), "Address 2", "City *" (all in a row), and "Postal Code *" (in a row with "State *").

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the recipient's state using the drop-down, and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.


Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Points to the "Name" input field.
- 2**: Points to the "Address 1" and "Address 2" input fields.
- 3**: Points to the "State" drop-down menu (currently showing "Select State") and the "Postal Code" input field.
- 4**: Points to the "Confirm" button (a square button with a checkmark).

Other visible fields include "Country" (pre-filled with "United States"), "Wire Routing Number", and "City". There are also "Cancel" (x) and "Confirm" (checkmark) buttons at the bottom right.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down, and enter its postal code.
4. Click the  button.

Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with the following fields and callouts:

- 1**: Wire Name (text input)
- 2**: Country (drop-down menu showing "United States"), Address 1 (text input), and Address 2 (text input)
- 3**: City (text input), State (drop-down menu showing "Select State"), and ZIP (text input)
- 4**: ZIP (text input)
- 5**: Save Recipient. button

Other fields include ACH Name, ACH ID, and Templates (0).

1. Enter the wire name.
2. Select the recipient's country using the drop-down, then enter their street address.
3. Enter the city and select the recipient's state using the drop-down.
4. Enter the zip code.
5. Click the **Save Recipient** button.

Wires Only (International)- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot displays the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is a table listing existing recipients, with one entry for 'test' and email 'test2@example.com'. The main section is the 'Add Recipient' form, which includes:

- Display Name *** and **Email Address** fields (2).
- A checkbox for **Send email notifications for template payments** (3).
- An **+ Add account** link (4).
- A table of **Accounts (1)** with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. One account is listed with Payment Type 'ACH and Wire' (6) and Routing Number 'N/A' (7).
- Buttons for **Edit** and **Remove** (9) next to the account entry.
- Form fields for **Payment Type** (5) set to 'Wire Only', **Beneficiary Type** (6) set to 'International', and **International Account Type** (7) set to 'IBAN'.
- A second **International Account Type** field (8) set to 'SWIFT/BIC'.
- An **Account *** field with the example value 'Ex. 129398123'.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select International from the "Beneficiary Type" drop-down.
7. Select the recipient's account type using the "International Account Type" drop-down.
8. (SWIFT/BIC Only) Enter the recipient's account number.
9. Click the \ddots icon to edit or remove a recipient's account information.

Wires Only (International)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

IBAN

The form is titled "Beneficiary FI" and contains the following fields:

- 1**: Name *
- 2**: Country * (with a "Select Country" dropdown menu)
- 3**: IBAN *
- 4**: Address 1 *, Address 2 *, and Address 3

SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields:

- Name *
- Country * (with a "Select Country" dropdown menu)
- 3**: SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

IBAN and SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields:

- Name *
- Country * (with a "Select Country" dropdown menu)
- 3**: IBAN *
- 4**: SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

1. Enter the beneficiary FI's name.
2. Select the beneficiary's country from the drop-down.
3. Depending on your international account type selection, enter either the recipient's IBAN, SWIFT/BIC or both.
4. Enter the beneficiary's address.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (International)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: A callout pointing to the "Name" input field.
- 2**: A callout pointing to the "Address 1" and "Address 2" input fields.
- 3**: A callout pointing to the "State" drop-down menu (currently showing "Select State") and the "Postal Code" input field.
- 4**: A callout pointing to a confirmation button with a checkmark icon.

Other visible fields include "Country" (pre-filled with "United States") and "Wire Routing Number". There are also "x" and "checkmark" buttons at the bottom right of the form.

1. Enter the intermediary FI's name, country and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the button.

Wires Only (International)- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with the following fields and callouts:

- 1**: Wire Name (text input)
- 2**: Country (drop-down menu, currently showing "United States")
- 3**: Address 1 (text input)
- 4**: City (text input)
- 5**: ZIP (text input)
- 6**: Save Recipient button (button)

Other fields include: ACH Name, ACH ID, Address 2, State (drop-down menu, currently showing "Select State"), and Templates (0).

1. Enter the wire name.
2. Select the recipient's country using the drop-down.
3. Enter the recipient's street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wage Garnishment (ACH)- Part 1 of 2: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can collect payments. In order to add a recipient, you need their contact and account information.



The screenshot shows two parts of the interface. The top part is a table titled 'Recipients' with a 'New Recipient' button circled in blue and labeled '1'. The table has columns for Name, Email Address, Number of Accounts, and Actions. A single row is visible with 'test' as the name and 'test2@email.com' as the email address. The bottom part is a form titled 'Add Recipient'. It has a 'Display Name' field circled in blue and labeled '2', an 'Email Address' field containing 'example@example.com', a checkbox for 'Send email notifications for template payments' circled in blue and labeled '3', and an '+ Add account' link circled in blue and labeled '4'.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.

Child Support



The screenshot shows a web form titled "Account - New" with a sub-header "ACH and Wire". The form contains several input fields and checkboxes. Numbered callouts (1-9) point to specific elements: 1 points to the "Payment Type" dropdown menu; 2 points to the "Garnishment Type" dropdown menu; 3 points to the "State Disbursement Unit (SDU) Name", "SDU Account Number", and "SDU Routing Number" fields; 4 points to the "Case Identifier" field; 5 points to the "Non-custodial Parent SSN", "Non-custodial Parent First Name (optional)", and "Non-custodial Parent Last Name (optional)" fields; 6 points to the "FIPS Code (optional)" field; 7 points to the "Employment Termination (optional)" and "Medical Support (optional)" checkboxes; 8 points to the "Edit" button (three dots icon); and 9 points to the "Remove" button (checkmark icon).

1. Use the "Payment Type" drop-down to select "Wage Garnishment (ACH)."
2. Use the "Garnishment Type" drop-down to select "Child Support."
3. Enter the State Disbursement Unit (SDU)'s name, account number and routing number.
4. Enter a case identifier.
5. Enter the non-custodial parent's SSN, first name (optional) and last name (optional).
6. (Optional) Enter the FIPS code.
7. (Optional) Check the box next to employment termination and/or medical support.
8. Click the  icon to edit or remove a recipient's account information.
9. Click the  button when you are finished.

Third-Party Tax

The screenshot shows a form titled "Account - New" with a sub-header "ACH and Wire". The form contains several input fields and a confirmation button. Numbered callouts (1-9) point to specific elements:

- 1: "Payment Type" dropdown menu, currently showing "Wage Garnishment (ACH)".
- 2: "Garnishment Type" dropdown menu, currently showing "Third-Party Tax".
- 3: "State Disbursement Unit (SDU) Name", "SDU Account Number", and "SDU Routing Number" input fields.
- 4: "Originator Reference ID" input field.
- 5: "Tax Payment Type Code" input field.
- 6: "Taxpayer Name" and "Taxpayer Reference ID" input fields.
- 7: "Secondary Reference ID (optional)" input field.
- 8: A vertical ellipsis menu icon (three dots) in the top right corner.
- 9: A checkmark button in the bottom right corner.

1. Use the "Payment Type" drop-down to select "Wage Garnishment (ACH)."
2. Use the "Garnishment Type" drop-down to select "Third-Party Tax."
3. Enter the State Disbursement Unit (SDU)'s name, account number and routing number.
4. Enter an originator reference ID.
5. Enter a tax payment type code.
6. Enter the taxpayer's name and reference ID.
7. (Optional) Enter a secondary reference ID.
8. Click the  icon to edit or remove a recipient's account information.
9. Click the  button when you are finished.

Wage Garnishment (ACH)- Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on collecting from them, you need to specify how users are allowed to receive funds from this recipient.

The screenshot shows a form titled "Recipient Details" with the following fields and callouts:

- 1**: Callout pointing to the "ACH Name" and "ACH ID" input fields.
- 2**: Callout pointing to the "Country" dropdown menu, which currently shows "United States".
- 3**: Callout pointing to the "Address 1" and "Address 2" input fields.
- 4**: Callout pointing to the "City" input field and the "State" dropdown menu, which currently shows "Select State".
- 5**: Callout pointing to the "ZIP" input field.
- 6**: Callout pointing to the "Save Recipient" button.

Other visible elements include "Wire Name", "Templates (0)", "Cancel", and "Save Recipient" buttons.

1. Enter the ACH name and ID.
2. Using the drop-down, select the recipient's country.
3. Enter the recipient's street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Commercial Services

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. The table contains two rows for a recipient named 'test' with email 'test@email.com' and 1 account. The Actions column for each row has a vertical ellipsis icon. A callout labeled '1' points to this icon.

Clicking the icon opens the 'Edit test' form. This form has several sections:

- Display Name ***: A text field containing 'test'.
- Email Address**: A text field containing 'test@email.com' and a checkbox for 'Send email notifications for template payments'.
- Accounts (1)**: A table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. It shows one account: 'Checking - *6789', 'Wire Only', 'test', and '122105155'. A vertical ellipsis icon next to this account is pointed to by callout '2', which also points to an 'Edit' button.
- Recipient Details**: A section with a blue border containing fields for:
 - Wire Name
 - ACH Name
 - ACH ID
 - Country (dropdown: United States)
 - Address 1
 - Address 2
 - City
 - State (dropdown: Select State)
 - ZIP
 Callout '3' points to this section.
- Templates (0)**: A section with a dropdown arrow.

 At the bottom of the form are 'Cancel' and 'Save Recipient' buttons.

In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the \vdots icon.
2. Click the \vdots icon to edit or remove a recipient's account information.
3. Edit the recipient's details.

Editing a Recipient's Templates

When you make changes to an existing recipient, you can view and edit which templates the recipient is assigned to. While viewing their templates, you can change their accounts or edit specific templates.

Template	Payment Type	Amount	Account
ACH Batch Test	ACH Outgoing	\$0.01	Checking - *3456

Access

Cancel Save Recipient

1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.

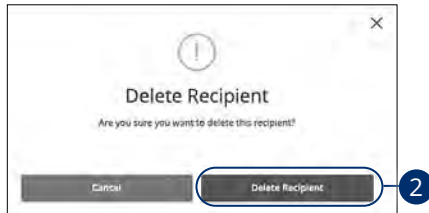


Note: For additional information about editing a recipient's assigned templates, go to page 67.

Commercial Services

Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from any existing payments.



In the **Commercial** tab, click **Recipients**.

1. Click the **⋮** icon and select "Delete" to remove a recipient.
2. Click the **Delete Recipient** button to permanently delete a recipient.

Commercial Services

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.

The screenshot shows the 'Payments' section of a software interface. At the top left is a 'New Payment' button. Below it is a 'Templates' section with a search bar (callout A) and a filter dropdown (callout C) currently set to 'All' and 'ACH Batch'. Below the filters is a table of templates. The table has columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. One row is visible: 'Test Batch', 'ACH Batch (PPD)', '1', '\$5,021.76', '9/12/2016'. The Actions column for this row has a dropdown menu (callout D) with options: Pay, Edit, Copy, and Delete. A callout B points to the 'Last Paid Date' column header.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Test Batch	ACH Batch (PPD)	1	9/12/2016	\$5,021.76	Pay, Edit, Copy, Delete

In the **Commercial** tab, click **Payments**.

- A.** You can find specific templates by using the search bar or filter your templates using the provided filters.
- B.** Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date and last paid amount.
- C.** Templates can be saved to your favorites by clicking the ☆ icon.
- D.** Click the ⋮ icon to make a payment, edit, copy or delete a template.

Commercial Services

Creating a Template

If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from members
- Payroll

ACH Batch

Depending on your user rights, you can create a template for an ACH Batch. An ACH Batch allows you to send multiple ACH payments. Creating a template helps reduce mistakes and keeps payments consistent.



The screenshot shows a web interface for creating an ACH Batch template. It is divided into two main sections: 'Payments' and 'ACH Batch'.

- Payments Section:** Contains a 'New Payment' button, a search bar, and a '+ Create Template' button (callout 1).
- ACH Batch Section:** Contains a 'Change Type' button (callout 2) and an 'Import Amounts' button (callout 3).
- Template Properties Section:** Contains a 'Template Name' input field (callout 4) and a 'Template Access Rights' section showing '2 of 2 user roles selected' (callout 5).

In the **Commercial** tab, click **Payments**.

1. Select a template type using the "+Create Template" link and choose "ACH Batch."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.

The screenshot shows the 'Origination Details' form. At the top, there are three drop-down menus: 'SEC Code' (with a callout 6), 'From Subsidiary' (with 'Online Test NAME *****7400' selected), and 'Account' (with a search bar 'Search by name or number'). Below these is the 'Recipients (1)' section, which includes a filter 'All Pre-No' (with callout 8) and a search bar 'Find recipients in payment' (with callout 9). A '+ Add multiple recipients' link is highlighted with callout 7. The main table has columns 'Recipient/Account' and 'Amount'. A row is shown with 'achtst Checking' (123456789) and '\$0.00' (with callout 11). A checkmark indicates 'This payment is valid.' (with callout 12). A 'Notify Recipient' checkbox is present, along with a 'Show Details' link (with callout 13). Below the table is an 'Addendum' text area (with callout 14) and a '+ Add another recipient' link (with callout 15). At the bottom, the total amount is '\$0.00' (1 payments (1 for \$0.00)), and there are 'Cancel' and 'Save' buttons (with callout 16).

6. Use the “SEC code,” “From Subsidiary,” and “Account” drop-downs to choose the appropriate selections.
7. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the  icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the  icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the “Show Details” link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
16. Click the **Save** button.

ACH Collection

Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to send multiple transactions to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' section of a system. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button, labeled with a blue circle '1'. The main area is titled 'ACH Collection' and contains several interactive elements: a 'Change Type' button (labeled '2'), an 'Import Amounts' button (labeled '3'), a 'Template Properties' section with a 'Template Name' input field (labeled '4') and a 'Template Access Rights' link showing '4 of 9 user roles selected' (labeled '5'), and an 'Origination Details' section with a 'SEC Code' dropdown menu (labeled '6'), a 'To Subsidiary' input field with 'Online Test NAME *****7400' (labeled '7'), and an 'Account' search field (labeled '8').

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select an SEC code using the drop-down.
7. Select the To Subsidiary account.
8. Select an account.

The screenshot displays a payment template interface. At the top, it shows 'Recipients (1)' and a filter set to 'All Pre-No'. A search bar with the placeholder 'Find recipients in collection' is located to the right of the filter. Below this is a link to '+ Add multiple recipients'. The main area contains a table with two columns: 'Recipient/Account' and 'Amount'. The first row shows a recipient named 'achtst Checking' with account number '123456789' and an amount of '\$0.00'. A 'Show Details' link is positioned below the amount. To the right of the row is a vertical ellipsis menu icon. Below the table is an 'Addendum' text area. At the bottom of the table area is a link to '+ Add another recipient'. The bottom of the interface shows a total of '\$0.00' for '1 collections (1 for \$0.00)', along with 'Cancel' and 'Save' buttons.

9. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the \ddots icon to expand or collapse selected recipients.
12. Select a recipient.
13. Enter an amount.
14. (Optional) Click the \ddots icon to copy, remove or expand row on a specific recipient.
15. (Optional) Click the “Show Details” link to view recipient information.
16. (Optional) Enter an addendum.
17. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
18. Click the **Save** button.

Domestic Wire

You can create a template for a wire depending on your user rights. Send a domestic wire to any recipient in your country. Create a template to help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button. The 'Domestic Wire' section is expanded, showing 'Change Type' and '2' next to it. Under 'Template Properties', there is a 'Template Name' field (3) and a 'Template Access Rights' field (4) showing '4 of 9 user roles selected'. Under 'Origination Details', there are two checkboxes: 'Use same Subsidiary for all wires' (5) and 'Use same Account for all wires' (7). Below these are two search fields: 'From Subsidiary' (6) with the value 'Test Demo Company ****7400' and 'Account' (8) with the placeholder 'Search by name or number'. At the bottom, there is a 'Wires (1)' section with an '+ Add multiple recipients' button (9) and a search bar 'Find recipients in payment' (10). A vertical ellipsis icon (11) is located to the right of the search bar.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the "+Create Template" link and choose "Domestic Wire."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
6. Select the From Subsidiary.
7. (Optional) Check the box if you would like to use the same "Account" for all wires.
8. Select an account.
9. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the \ddots icon to expand or collapse selected recipients.

This payment is incomplete

12 Recipient/Account
Republic Test (ACH TEST)
Checking 58686762

13 Amount
\$0.00

14

15 Show Details

16 From Subsidiary
Test Demo Company
*****7400

17 Account
Search by name or number

18 OPTIONAL WIRE INFORMATION

19 Message to Beneficiary

20 Purpose Of Wire

21 Description

22 Add another wire

23 Save

Cancel

\$0.00
1 wires

12. Select or create a recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the icon to copy or remove on a specific recipient.
15. (Optional) Click the “Show Details” link to view recipient information.
16. (Optional) If your wires are not coming from the same “From Subsidiary,” select the From Subsidiary .
17. (Optional) If your wires are not coming from the same account, select an account.
18. Click the “Optional Wire Information” link to add more information.
19. (Optional) Enter a Message to Beneficiary.
20. (Optional) Enter the Purpose of Wire.
21. (Optional) Enter a Description.
22. (Optional) Click the “+Add another wire” link to add an additional wire.
23. Click the **Save** button when you are finished.

International Wire

You can create a template for a wire depending on your user rights. Send an international wire to a recipient across the world. Create a template to help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface with a 'New Payment' button and a search bar. Below the search bar is a 'Templates' section with a '+ Create Template' button (1). The 'International Wire' section is shown below, with a 'Change Type' link (2). The 'International Wire' section is divided into 'Template Properties' and 'Origination Details'. The 'Template Properties' section has a 'Template Name' field (3) and a 'Template Access Rights' link (4) showing '4 of 9 user roles selected'. The 'Origination Details' section has three columns: 'From Subsidiary', 'Account', and 'Currency'. Each column has a checkbox for 'Use same [field] for all wires' (5, 7, 9) and a text input field (6, 8, 10). The 'From Subsidiary' field contains 'Test Demo Company'. The 'Account' field contains 'INTERNAL ACCOUNT *****6770' and '\$22.19'. The 'Currency' field contains 'USD - U.S. Dollar'.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “International Wire.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
6. Select the From Subsidiary.
7. (Optional) Check the box if you would like to use the same “Account” for all wires.
8. Select an account.
9. (Optional) Check the box if you would like to use the same “Currency” for all wires.
10. Select a currency type.

The screenshot displays a payment template interface. At the top, there is a section titled "Wires (1)". Below this title is a search bar labeled "Find recipients in payment" with a magnifying glass icon. To the left of the search bar is a link labeled "+ Add multiple recipients". To the right of the search bar is a vertical ellipsis icon. Below the search bar is a warning message: "⚠ This payment is incomplete". Underneath the warning, there are three main fields: "Recipient/Account" with a dropdown menu showing "International Test2" and "IBAN 1234567891234567"; "Currency" with a dropdown menu showing "USD - U.S. Dollar"; and "Amount" with a text input field containing "\$0.00". Below these fields is a checkbox labeled "Notify Recipient" and a link labeled "Show Details". At the bottom, there are two more fields: "From Subsidiary" with a dropdown menu showing "Test Demo Company" and "****7400"; and "Account" with a search bar labeled "Search by name or number".

11. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the \ddots icon to expand or collapse selected recipients.
14. Select or create a recipient from the drop-down.
15. (Optional) If your wires are not using the same currency, select a currency.
16. Enter an amount.
17. (Optional) Click the \ddots icon to copy or remove on a specific recipient.
18. (Optional) Click the “Show Details” link to view recipient information.
19. (Optional) If your wires are not coming from the same subsidiary, select a From Subsidiary.
20. (Optional) If your wires are not coming from the same account, select an account.

The image shows a screenshot of a wire transfer form. At the top, there is a link labeled "OPTIONAL WIRE INFORMATION" with a callout number 21. Below this are three text input fields: "Message to Beneficiary" (callout 22), "Purpose Of Wire" (callout 23), and "Description" (callout 24). Below the "Description" field is a link labeled "+ Add another wire" with a callout number 25. At the bottom right, there are two buttons: "Cancel" and "Save" (callout 26). The bottom left corner shows "\$0.00" and "1 wires".

21. Click the "Optional Wire Information" link to add more information.
22. (Optional) Enter a Message to Beneficiary.
23. (Optional) Enter the Purpose of Wire.
24. (Optional) Enter a Description.
25. (Optional) Click the "+Add another wire" link to add an additional wire.
26. Click the **Save** button when you are finished.

Payroll



Create a one-time template for your employee payroll. Send payments to multiple employees and accounts. When you create a template, you can help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button (1). The 'Payroll' section is below, featuring a 'Change Type' link (2) and an 'Import Amounts' link (3). Under 'Template Properties', there is a 'Template Name' input field (4) and a 'Template Access Rights' link showing '4 of 9 user roles selected' (5). Under 'Origination Details', there is a 'From Subsidiary' input field (6) and an 'Account' input field (7).

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “Payroll.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select the From Subsidiary account.
7. Select an account the funds will be taken from.

The screenshot displays a payment template interface. At the top, there's a header 'Recipients (1)' and a filter 'All Pre-Noted'. A search bar on the right contains the text 'Find recipients in payment'. On the left, there's a link '+ Add multiple recipients'. Below this is a table with two columns: 'Recipient/Account' and 'Amount'. The first row shows a checked status 'This payment is valid.', a recipient 'achtst Checking' with account number '123456789', and an amount of '\$0.00'. Below the table, there's a checkbox for 'Notify Recipient' and a 'Show Details' link. An 'Addendum' text area is below that, followed by a dashed box containing an 'Add another recipient' link. At the bottom, the total amount is '\$0.00' for '1 payments (1 for \$0.00)'. There are 'Cancel' and 'Save' buttons at the bottom right.

8. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
9. (Optional) Use the search bar to locate a specific recipient.
10. (Optional) Click the  icon to expand or collapse selected recipients.
11. Select a recipient or create a new recipient from the drop-down.
12. Enter an amount.
13. (Optional) Click the  icon to copy or remove on a specific recipient.
14. (Optional) Click the “Show Details” link to view recipient information.
15. (Optional) Enter an Addendum.
16. (Optional) Click the “+Add another recipient” link to a single recipient.
17. Click the **Save** button when you are finished.

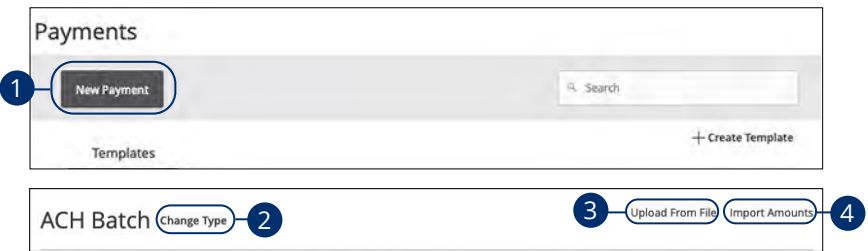
Commercial Services

Sending a Single Payment

It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient place.

ACH Batch

You can draft or create a new ACH Batch payment. You have the option to manually enter a recipient or you can upload multiple recipients using a Comma Separated Values (CSV) document.





In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose “ACH Batch.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 94.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The screenshot shows a payment form with the following elements and callouts:

- 5:** SEC Code (drop-down menu)
- 6:** From Subsidiary (text field)
- 7:** Account (text field with search icon)
- 8:** Effective Date (text field)
- 9:** Recurrence (text field with calendar icon)
- 10:** +Add multiple recipients (button)
- 11:** Search bar (text field)
- 12:** Filter icon (vertical ellipsis)
- 13:** Recipient/Account (table row)
- 14:** Amount (table cell)
- 15:** Action icon (vertical ellipsis)

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid. achtst Checking 123456789	\$0.00

5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a recurrence.
10. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the  icon to expand or collapse selected recipients.
13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the  icon to copy, remove, and expand row on a specific recipient.

The screenshot shows a payment interface with the following elements:

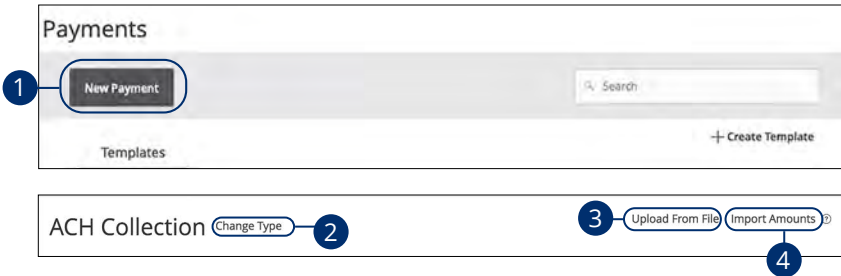
- 16:** A checkbox labeled "Notify Recipient" next to the recipient information.
- 17:** A link labeled "Show Details" next to the recipient information.
- 18:** A large text input field labeled "Addendum".
- 19:** A link labeled "+ Add another recipient" below the addendum field.
- 20:** A group of three buttons at the bottom right: "Cancel", "Draft", and "Approve".

Other visible text includes: "Recipient/Account", "Amount", "This payment is valid.", "achtst Checking 123456789", "\$0.00", "\$0.00", and "1 payments (1 for \$0.00)".

16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the "Show Details" link to view your recipient's information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
20. Click the **Draft** or **Approve** button depending on your user roles.

ACH Collection

You can draft or create a new ACH Collection payment. You have the option to manually enter your recipients or upload multiple recipients at once using a Comma Separated Values (CSV) document.



In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 94.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

Origination Details

5 SEC Code
 ----Select a SEC Code----

6 To Subsidiary
 Online Test NAME
 *****7400

7 Account
 Search by name or number

8 Effective Date
 01/31/2020


9 Recurrence
 Set schedule

Recipients (1) Filters: **All** Pre-Notes
 11 Find recipients in collection 12

10 + Add multiple recipients

5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a recurrence.
10. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the icon to expand or collapse selected recipients.

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid.	
<input type="text" value="achtst Checking"/> <input type="text" value="123456789"/>	<input type="text" value="\$0.00"/>
<input type="checkbox"/> Notify Recipient	Show Details
Addendum	
<input type="text"/>	
+ Add another recipient	
\$0.00 1 collections (1 for \$0.00)	
<input type="button" value="Cancel"/> <input type="button" value="Draft"/> <input type="button" value="Approve"/>	

13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the  icon to copy, remove or expand row on a specific recipient.
16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the “Show Details” link to view your recipient’s information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
20. Click the **Draft** or **Approve** button depending on your user roles.

Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' and includes a 'Change Type' link (callout 2) and an 'Upload From File' link (callout 3). The form is divided into several sections: 'Origination Details' with a 'From Subsidiary' section containing a checked box for 'Use same Subsidiary for all wires' (callout 4) and a text field for 'Test Demo Company' (callout 5); an 'Account' section with a checked box for 'Use same Account for all wires' (callout 6) and a search field 'Search by name or number' (callout 7); a 'Process Date' section with a checked box for 'Use same Date for all wires' (callout 8) and a date field '01/31/2020' with a calendar icon (callout 9); and a 'Recurrence' section with a 'Set schedule' link (callout 10).

In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose "Domestic Wires."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 94.
4. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
5. Select the From Subsidiary.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Date" for all wires.
9. Select a process date using the calendar feature.
10. (Optional) Set up a recurrence.

The screenshot shows a payment interface titled "Wires (1)". At the top, there is a search bar labeled "Find recipients in payment" (12) and a vertical ellipsis icon (13). Below this is a link "+Add multiple recipients" (11). A warning message "This payment is incomplete" is displayed. The main area contains a table with columns for "Recipient/Account" (14), "Amount" (15), "From Subsidiary" (19), and "Process Date" (21). The "Recipient/Account" field shows "Recipient Atst (ACHID) Checking 123412344". The "Amount" field shows "\$0.00". Below the table, there are checkboxes for "Notify Recipient" (17) and a "Show Details" link (18). The "From Subsidiary" field has a search bar "Search by name" (19). The "Account" field has a search bar "Search by name or number" (20). A vertical ellipsis icon (16) is located to the right of the table. A calendar icon (21) is located to the right of the "Process Date" field.

11. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the \ddots icon to expand or collapse selected recipients.
14. Select or create a recipient from the drop-down.
15. Enter an amount.
16. (Optional) Click the \ddots icon to copy or remove on a specific recipient.
17. Check the box to notify a recipient.
18. (Optional) Click the "Show Details" link to view recipient information.
19. (Optional) If your wires are not coming from the same "From Subsidiary", select the From Subsidiary.
20. (Optional) If your wires are not coming from the same account, select an account.
21. (Optional) If your wires are not processing on the same date, enter a process date.

The screenshot shows a web form titled "OPTIONAL WIRE INFORMATION" with a close icon in the top right corner. The form contains four text input fields: "Message to Beneficiary", "Purpose Of Wire", and "Description". Below these fields is a link that says "+ Add another wire". At the bottom of the form, there is a summary bar showing "\$0.00" and "1 wires". To the right of the summary bar are three buttons: "Cancel", "Draft", and "Approve".

22. OPTIONAL WIRE INFORMATION

23. Message to Beneficiary

24. Purpose Of Wire

25. Description

+ Add another wire 26

27. Draft Approve

\$0.00
1 wires

22. Click the "Optional Wire Information" link to add more information.
23. (Optional) Enter a message to the beneficiary.
24. (Optional) Enter the Purpose of Wire.
25. (Optional) Enter a wire description.
26. (Optional) Click the "+Add another wire" link to add an additional wire.
27. Click the **Draft** or **Approve** button when you are finished.

International Wire

You can draft or create a new international wire. International wires allow you to send funds to a recipient across the world. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is the 'International Wire' form. The form has a 'Change Type' link (2) and an 'Upload From File' link (3). The 'Origination Details' section includes:



- 'From Subsidiary' with a checked box 'Use same Subsidiary for all wires' (4) and a text field containing 'Test Demo Company ****7400' (5).
- 'Account' with a checked box 'Use same Account for all wires' (6) and a search field 'Search by name or number' (7).
- 'Currency' with a checked box 'Use same Currency for all wires' (8) and a search field 'Search...' (9).
- 'Process Date' with a checked box 'Use same Date for all wires' (10) and a date field '01/31/2020' with a calendar icon (11).
- 'Recurrence' with a 'Set schedule' link (12).

In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose "International Wires."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 94.
4. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
5. Select the From Subsidiary.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Currency" for all wires.
9. Select a currency type.
10. (Optional) Check the box if you would like to use the same "Date" for all wires.
11. Select a process date using the calendar feature.
12. (Optional) Set up a recurrence.

The screenshot shows a 'Wires (1)' form with the following elements and callouts:

- 13**: '+ Add multiple recipients' link
- 14**: Search bar 'Find recipients in payment'
- 15**: Expand/collapse icon
- 16**: 'Recipient/Account' field containing 'International Test2' and 'IBAN 1234567891234567'
- 17**: 'Currency' field with a search bar 'Search...'
- 18**: 'Amount' field containing '\$0.00'
- 19**: Copy/remove icon
- 20**: 'Notify Recipient' checkbox
- 21**: 'Show Details' link
- 22**: 'From Subsidiary' field containing 'Test Demo Company' and '****7400'
- 23**: 'Account' field with a search bar 'Search by name or number'
- 24**: 'Process Date' field with a calendar icon

13. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
14. (Optional) Use the search bar to locate a specific recipient.
15. (Optional) Click the  icon to expand or collapse selected recipients.
16. Select or create a recipient from the drop-down.
17. (Optional) If your wires are not using the same currency, select a currency.
18. Enter an amount.
19. (Optional) Click the  icon to copy or remove on a specific recipient.
20. Check the box to notify a recipient.
21. (Optional) Click the “Show Details” link to view recipient information.
22. (Optional) If your wires are not coming from the same subsidiary, select a From Subsidiary.
23. (Optional) If your wires are not coming from the same account, select an account.
24. (Optional) If your wires are not using the same process date, select a process date.

The image shows a screenshot of a wire transfer form interface. At the top, there is a link labeled "OPTIONAL WIRE INFORMATION" with a callout number 25. Below this are three text input fields: "Message to Beneficiary" (callout 26), "Purpose Of Wire" (callout 27), and "Description" (callout 28). Below the "Description" field is a link labeled "+ Add another wire" with a callout number 29. At the bottom right, there are three buttons: "Cancel", "Draft", and "Approve", with a callout number 30 pointing to the "Draft" and "Approve" buttons. In the bottom left corner, the amount "\$0.00" and "1 wires" are displayed.

25. (Optional) Click the "Optional Wire Information" link to add more information.
26. (Optional) Enter a message to the beneficiary.
27. (Optional) Enter the Purpose of Wire.
28. (Optional) Enter a description.
29. (Optional) Click the "+Add another wire" link to add an additional wire.
30. Click the **Draft** or **Approve** button when you are finished.

Payroll

You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is the 'Payroll' section, which includes a 'Change Type' link (2), 'Upload From File' (3), and 'Import Amounts' (4) links. The 'Origination Details' section contains four fields: 'From Subsidiary' (5) with a search bar, 'Account' (6) with a search bar, 'Effective Date' (7) with a calendar icon, and 'Recurrence' (8) with a 'Set schedule' link.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the **New Payment** button and choose "Payroll."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 94.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
5. Select the From Subsidiary.
6. Select an account.
7. Select the effective date using the calendar feature.
8. (Optional) Set up a recurrence.



Note: If you are splitting a payment follow, through step 8 and then go to page 93.

The screenshot displays a payment management interface. At the top, it shows 'Recipients (1)' and a search bar with the text 'Find recipients in payment'. Below this is a table with two columns: 'Recipient/Account' and 'Amount'. The first row contains a checked box for 'This payment is valid.', the recipient name 'achtst Checking' with account number '123456789', and the amount '\$0.00'. There are several callout boxes with numbers 9 through 19 pointing to various UI elements: 9 points to '+ Add multiple recipients', 10 to the search bar, 11 to the search bar's filter icon, 12 to the recipient name, 13 to the amount, 14 to the table's expand icon, 15 to the 'Notify Recipient' button, 16 to the 'Show Details' button, 17 to the 'Addendum' text area, 18 to the '+ Add another recipient' button, and 19 to the 'Draft' button. At the bottom, there is a total amount of '\$0.00' for '1 payments (1 for \$0.00)', a 'Cancel' button, and 'Draft' and 'Approve' buttons.

9. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the icon to expand, view details or notify a specific recipient.
12. Select a recipient or create a new recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the icon to copy or remove on a specific recipient.
15. (Optional) Check the box to notify a recipient of an upcoming payment.
16. (Optional) Click the “Show Details” link to view recipient information.
17. (Optional) Enter an addendum.
18. (Optional) Click the “+Add another recipient” link to a single recipient.
19. Click the **Draft** or **Approve** button when you are finished.

Splitting a Payment

If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way your employees have their money how they like without the hassle!

The screenshot shows the 'Recipients (1)' form with the following elements and callouts:

- 1**: '+ Add multiple recipients' link
- 2**: Search bar 'Find recipients in payment'
- 3**: More options icon (three dots)
- 4**: Primary account selection (ACH ONLY (2acnts) Checking 123456789)
- 5**: Secondary account selection (Search for account)
- 6**: Amount entry (\$0.00)
- 7**: Total amount entry (\$200.00)
- 8**: Addendum field
- 9**: '+ Add another recipient' link
- 10**: 'Draft' or 'Approve' buttons

Follow the directions up to step 8 on page 91.

1. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
2. (Optional) Click the \vdots icon to expand, view details or notify a specific recipient.
3. (Optional) Click the \vdots icon and select "Split Payment."
4. Select a primary account.
5. Select a secondary account.
6. Enter the amount in the secondary account.
7. Enter the total amount of the deposit the "Total" text field. The difference between the total payment and the amount in secondary account adjusts in the primary account.
8. (Optional) Enter an addendum.
9. (Optional) Click the "+Add another recipient" link to a single recipient.
10. Click the **Draft** or **Approve** button when you are finished.

Commercial Services

Upload From File

You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, ACH Collection or Payroll. This allows you to import recipients and amounts swiftly and efficiently.

Note: The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type and Amount.



- Account Type is a numeric value: Checking = 1; Savings = 2; and Loan = 3
- For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable) and select an effective date.

The screenshot shows the 'Payroll' section with a 'Change Type' dropdown. A blue circle with the number '1' highlights the 'Upload From File' button. Below it, the 'File Mapping Management' dialog box is open, with a blue circle and the number '2' highlighting the 'New Mapping' button. The dialog box also contains a search bar.

Creating a New File Map

In the **Commercial** tab, click **Payments**. Select a payment type using the **New Payment** button and choose ACH Batch, ACH Collection or Payroll.

1. Click the "Upload From File" link.
2. Click the **New Mapping** button.
3. Select the CSV file you would like to upload.

Upload Wizard

1 — 2 — 3
File Set-up **File Mapping** **Review**

How is your data separated?

Delimited

What separates your data?

Comma

Tab

Colon

Semi-Colon

Other:

Your uploaded data: Payroll-sample.csv (Showing 5 of 8 rows) First row contains column headers

Column_1	Column_2	Column_3	Column_4	Column_5	Column_6
ACH Recipient	62203984	123456789	1	10	Add1
Another Recipient	62203984	987654321	2	25	Add2
Jennifer	1234567	1234567	1	5	Add3
Erica	890123456	1234567	1	55	Add4
Yadi	7890123	1234567	1	5.2	Add5

What columns correspond to the system values?

Uploaded File Header	Uploaded File Content Preview	System Field	Status
Column_1	ACH Recipient	--Do Not Map--	▼
Column_2	62203984	--Do Not Map--	▼
Column_3	123456789	--Do Not Map--	▼
Column_4	1	--Do Not Map--	▼
Column_5	10	--Do Not Map--	▼
Column_6	Add1	--Do Not Map--	▼

4. Select what separates your data.
5. Click the **Continue** button.
6. Map the imported data.
7. Click the **Continue** button.

Upload Wizard ✕

File Set-up
 File Mapping
 Review

Review Selected File Mappings

Uploaded File Header	System Field
Column_1	Recipient: Display Name
Column_2	Recipient: Routing Number
Column_3	Recipient: Account Number
Column_4	Recipient: Account Type
Column_5	Recipient: Amount
Column_6	Recipient: Addendum

8. No
 Yes

9. Mapping Instruction Name
New Mapping 111919

10. Do you want this File Mapping to be Private or Shared?
 Private
 Shared

11

File Mapping Saved

Your file mapping has been saved as "New Mapping 111919." This mapping can be selected and reused in the future.

Would you like to Continue to the transaction screen, using this mapping and provided file?

12

8. Decide if you would like to save these mapping instructions.
9. (Optional) If you are saving the file map, enter a mapping instruction name.
10. (Optional) If you are saving the file map, decide if the file map should be private or shared.
11. Click the **Finish** button.
12. (Optional) If you have chosen to save the file map, click the **Continue** button to return to the transaction screen.

Using an Existing File Map

Payroll Change Type 1 Upload From File Import Amounts ⓘ

File Mapping Management

SAVED FILE MAPPINGS

New Mapping

5 Results

Mapping Instruction Name	Mapping Type	
NACHA	System Standard	⋮
5-Column-CSV	System Standard	⋮
New Mapping 111919	Custom	⋮
Test Mapping Demo	Custom	⋮

Use

Edit

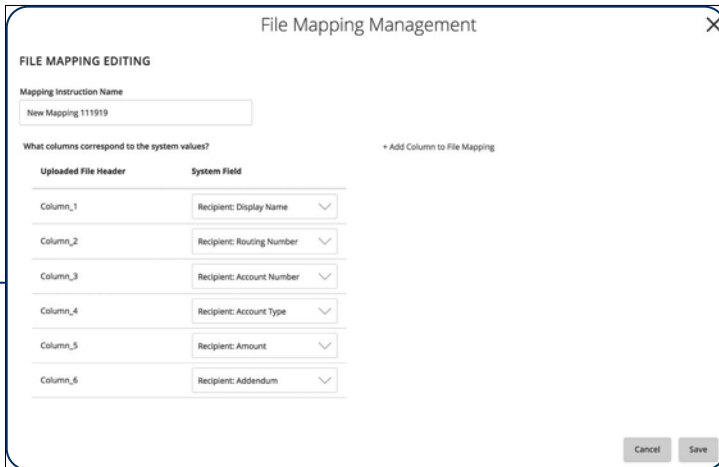
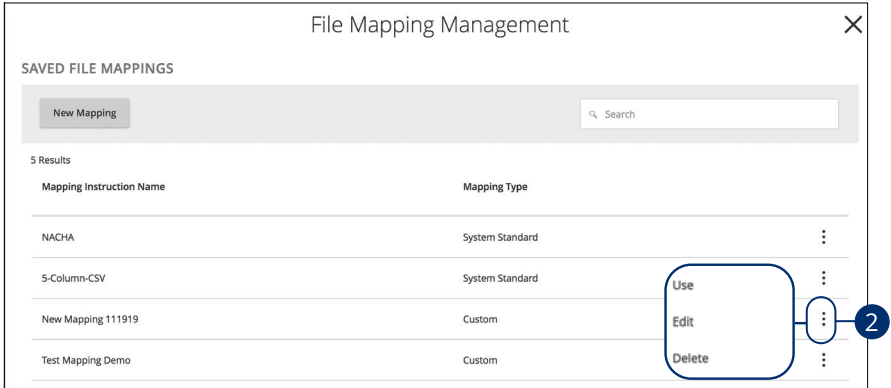
Delete

2

In the **Commercial** tab, click **Payments**. Select a payment type using the **New Payment** button and choose ACH Batch, ACH Collection or Payroll.

1. Click the "Upload From File" link.
2. Click the ⋮ icon and select "Use."
3. Select the CSV file you would like to upload.

Editing an Existing File Map



In the **Commercial** tab, click **Payments**. Select a payment type using the **New Payment** button and choose ACH Batch, ACH Collection or Payroll.

1. Click the “Upload From File” link.
2. Click the ⋮ icon and select “Edit.”
3. Make your Header changes and click the **Save** button.

Deleting an Existing File Map

Payroll [Change Type](#) 1 [Upload From File](#) [Import Amounts](#) ⓘ

File Mapping Management ✕

SAVED FILE MAPPINGS

[New Mapping](#) 🔍 Search

5 Results

Mapping Instruction Name	Mapping Type	
NACHA	System Standard	⋮
5-Column-CSV	System Standard	⋮
New Mapping 111919	Custom	<div style="border: 1px solid #007bff; border-radius: 10px; padding: 5px; display: inline-block;"> Use Edit Delete </div> ⋮
Test Mapping Demo	Custom	⋮

2

!

Delete Mapping

Are you sure you want to delete the "New Mapping 111919" mapping? This action cannot be undone.

[Cancel](#) [Delete Mapping](#)

3

In the **Commercial** tab, click **Payments**. Select a payment type using the **New Payment** button and choose ACH Batch, ACH Collection or Payroll.

1. Click the "Upload From File" link.
2. Click the ⋮ icon and select "Delete."
3. Click the **Delete Mapping** button.

Commercial Services

Viewing, Approving or Canceling a Transaction

Authorized users can view, approve or cancel certain payments all from the Activity Center. If a payment has processed and cleared, you cannot make changes to that transaction.

Single Transaction

You can easily approve or cancel a specific transaction through the Activity Center.

The screenshot shows the 'Activity Center' interface. At the top, there are tabs for 'Single Transactions' and 'Recurring Transactions'. Below the tabs is a search bar labeled 'Search transactions'. To the right of the search bar are icons for star, print, download, and filter. A table of transactions is displayed below. The first row is highlighted and has a blue circle '1' next to it. The table has columns: Created date, Status, Approvals, Transaction Type, Account, and Amount. Below the table, it says 'Credits: [0] \$0.00 | Debits: [0] \$0.00'. To the right of the table is a blue circle '2' pointing to a dropdown menu. The dropdown menu has options: Toggle Details, Approve, Cancel, Inquire, Copy, and Print Details. Below the table are two dialog boxes. The first is 'Approve Transaction' and the second is 'Cancel Transaction'. Both dialog boxes have a question mark icon and the text 'Are you sure you want to [approve/cancel] this transaction?'. At the bottom of each dialog box are two buttons: 'No' and 'Confirm'. A blue circle '3' is placed between the two dialog boxes, with lines pointing to the 'Confirm' buttons in both.

Activity Center

Single Transactions Recurring Transactions

Search transactions

Created date	Status	Approvals	Transaction Type	Account	Amount
3/19/2019	Drafted	0 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00

Credits: [0] \$0.00 | Debits: [0] \$0.00

Toggle Details

- Approve
- Cancel
- Inquire
- Copy
- Print Details

Approve Transaction

Are you sure you want to approve this transaction?

No Confirm

Cancel Transaction

Are you sure you want to cancel this transaction?

No Confirm

In the **Transactions** tab, click **Activity Center**.

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the \vdots icon and select "Approve" or "Cancel."
3. Click the **Confirm** button. The status then changes to "Processed" or "Canceled" in the Activity Center.

Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once.

Created date ▾	Status ▾	Approvals ▾	Transaction Type ▾	Account ▾	Amount		
3/19/2019	Drafted	1 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00	<input checked="" type="checkbox"/>	⋮
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	\$1.00	<input checked="" type="checkbox"/>	⋮

3

Approve Selected
Cancel Selected
Print Selected Details

1

2

4

In the **Transactions** tab, click **Activity Center**.

1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon select all transactions.
3. Click the ⋮ icon and select either "Approve Selected" or "Cancel Selected."
4. Click the **Confirm** button when you are finished. The status then changes to "Processed" or "Canceled" in the Activity Center.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Commercial Services

Using a Template

If you have Manage Template and Recipient rights, you can use any of the available templates on the Payments page. Using a template is a quick way to send a recurring payment.

The screenshot displays the 'Payments' page with a table of templates. The table has columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. A 'Test Batch' template is selected, and its details are shown in a modal view. The details include Origination Details (SEC Code, From Subsidiary, Account), Effective Date, Recurrence, Recipients (1), and a table of Recipient/Account and Amount. The total amount is \$0.00 for 1 payment.

In the **Commercial** tab, click **Payments**.

1. Click the \vdots icon and select "Pay."
2. Enter an effective date and a recurrence if necessary.
3. Make any necessary changes.
4. Click the **Draft** or **Approve** button when you are finished.

Commercial Services

Editing a Template

If you have Manage Template and Recipient rights, you can edit any of the available templates on the Payments page. Editing a template is a quick way to make a quick change without having to create a new template.

Payments

New Payment

Templates + Create Template

1 Result Filters: All ACH Payment

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			<ul style="list-style-type: none"> Pay Edit Copy Delete

ACH Batch

Template Properties

Template Name: Test Batch
 Template Access Rights: 9 of 4 user roles selected

Origination Details

SEC Code: PPD - Prearranged Payment and Deposit
 From Subsidiary: Air Company
 Account: Checking (XXXXXXXXXX-90010)

Recipients (1)

Filters: All Pre-Notes

Recipient/Account	Amount
John Doe (Checking) 123456789	\$ 0.00

\$0.00
1 payments (1 for \$0.00)

Cancel Save

In the **Commercial** tab, click **Payments**.

1. Click the \vdots icon and select "Edit" to make changes to a template.
2. Make the necessary changes.
3. Click the **Save** button when you are finished.

Commercial Services

Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template do not change.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below that, the 'Templates' section is active, showing '1 Result' and 'Filters: All ACH Batch'. A table lists templates with columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The first row is 'Test Batch' with Type 'ACH Batch (PPD)' and Recipients '1'. The Actions column for this row has a dropdown menu with options: Pay, Edit, Copy, and Delete. A red circle with the number '1' highlights the Actions dropdown menu.

Below the table, a 'Delete Template' dialog box is shown. It features a warning icon and the text 'Delete Template' and 'Are you sure you want to delete this Template?'. At the bottom, there are two buttons: 'Cancel' and 'Delete Template'. A red circle with the number '2' highlights the 'Delete Template' button.

In the **Commercial** tab, click **Payments**.

1. Click the **:** icon and select "Delete" to make delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Commercial Services

Reports Overview

You can keep up with all the incoming and outgoing transactions within your accounts using the Reports feature. Viewing a report on certain transactions can prevent errors and make bookkeeping easy. Depending on which report you run, it can be saved to your computer or device as a PDF, XSL or a BAI file.

The screenshot shows the 'Reports' interface. At the top, there is a search bar (A) and a filter section (C) with options for 'All', 'Private', and 'Shared'. Below the filters are columns for 'Name', 'Last Run', 'Download', and 'Type' (B). A table lists reports, with a star icon (E) for favoriting and a vertical ellipsis icon (F) for actions. A dropdown menu for the actions icon shows options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'.

Name	Last Run	Download	Type	Actions
BAI2 Detailed Report	11/9/2018	CSV PDF	BAI2 Detailed Report	<ul style="list-style-type: none"> View History Run Now Edit Copy Delete

Click the **Reports** tab.

- A. Use the search bar to locate existing reports.
- B. All existing reports are available on this page. You will see the report name, date when it last run, whether it was download and the type of report.
- C. The filters feature allows you sort your reports by all, private or shared.
- D. Click the ▲ icon to search transactions by name, last run, download and type.
- E. Click the ☆ icon to favorite a report.
- F. Click the ⋮ icon to view history, run, edit, copy or delete a report.



Note: The letters correspond to several available features on the Reports page.

Company User Activity Report

With the Company User Activity Report, you can create a report to view all transactions drafted and approved by a specified user. You can select the date range and how often to run the report.

New Company User Activity Report
This report will generate the following file formats: PDF Change report type

1. **Do you want this report to be private or shared?**
 Private
 Shared
2. **What do you want to name the report?**
3. **Which user(s) do you want to include?**
 All Users (14)
Select specific user(s)
4. **What dates do you want to include?**
5. **How often do you want this report to run?**
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly
6. **What transaction types do you want to include?**
Select All | Clear All
 Stop Payment Funds Transfer
 EFTPS Wires - Domestic
 Wires - International ACH Collection
 ACH Payments

7.

Click the **Reports** tab, then the “+New Report” link and select **Company User Activity Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select a user.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

Transaction Report

Your transaction history is extremely important, and we made it easy to generate these reports for your accounts. Transaction Reports can be scheduled daily, weekly or monthly for your convenience.

The screenshot shows a form titled "New Transaction Report" with the subtitle "This report will generate the following file formats: PDF, CSV" and a link "Change report type". The form contains the following elements:

- 1**: A radio button selection for "Do you want this report to be private or shared?". The "Shared" option is selected.
- 2**: A text input field for "What do you want to name the report?".
- 3**: A checkbox for "All Accounts (2)" and a link "Select specific account(s)".
- 4**: A date range selection field for "What dates do you want to include?".
- 5**: A radio button selection for "How often do you want this report to run?". The "On Demand" option is selected.
- 6**: A row of buttons: "Cancel", "Create and Run", and "Create".

Click the **Reports** tab, then the "+New Report" link and select **Transaction Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Company Entitlements Report

The Company Entitlements Report is an easy way for you to monitor your entitlements over a certain time period. You can run this report on a daily, weekly or monthly schedule depending on your needs.

The screenshot shows a form titled "New Company Entitlements Report" with the subtitle "This report will generate the following file formats: PDF" and a link "Change report type". The form contains the following elements:

- 1**: A question "Do you want this report to be private or shared?" with radio buttons for "Private" and "Shared". The "Shared" option is selected.
- 2**: A text input field labeled "What do you want to name the report?".
- 3**: A question "How often do you want this report to run?" with radio buttons for "On Demand", "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly". The "On Demand" option is selected.
- 4**: Three buttons at the bottom: "Cancel", "Create and Run", and "Create".

Click the **Reports** tab, then the "+New Report" link and select **Company Entitlements Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Schedule how often to run the report.
4. Click either the **Create and Run** or **Create** button when you are finished.

ACH Activity Report

By creating an ACH Activity Report, you can see all the ACH transactions within a specific account. You can select a specific date range and how often to run the report.

The screenshot shows a form titled "New ACH Activity Report" with the subtitle "This report will generate the following file formats: PDF, CSV" and a "Change report type" link. The form contains the following sections:

- 1:** "Do you want this report to be private or shared?" with radio buttons for "Private" and "Shared" (selected).
- 2:** "What do you want to name the report?" with a text input field.
- 3:** "What account(s) do you want to include?" with a checkbox for "All Accounts (2)" and a link "Select specific account(s)".
- 4:** "What dates do you want to include?" with a date range selector.
- 5:** "How often do you want this report to run?" with radio buttons for "On Demand" (selected), "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly".
- 6:** "What transaction types do you want to include?" with a "Select All | Clear All" link and checkboxes for "EFTPS", "ACH Collection", "ACH Payment", "Payroll", "ACH Batch", and "ACH Receipt".
- 7:** Action buttons: "Cancel", "Create and Run", and "Create".

Click the **Reports** tab, then the "+New Report" link and select **ACH Activity Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

ACH Activity Report Previous Day(s)

Much like the ACH Activity Report, you can generate a similar report for the last business day or last week. This helps you keep track of your payments on a daily basis.

The screenshot shows a web form titled "New ACH Activity Report - Previous Day(s)". At the top left, it says "This report will generate the following file formats: PDF, CSV, BA". At the top right, there is a link "Change report type". The form contains the following elements:

- 1**: A radio button group for "Do you want this report to be private or shared?". The "Shared" option is selected.
- 2**: A text input field for "What do you want to name the report?".
- 3**: A radio button group for "What account(s) do you want to include?". The "All Accounts (4)" option is selected.
- 4**: A date range selector for "What dates do you want to include?".
- 5**: A radio button group for "How often do you want this report to run?". The "On Demand" option is selected.
- 6**: A row of three buttons: "Cancel", "Create and Run", and "Create".

Click the **Reports** tab, then the "+New Report" link and select **ACH Activity Report- Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Balance and Activity Statement-Previous Day(s)

You have the option to create a simple, easy-to-read report that helps you keep track of your balances and activity history. This report can be generated for the previous business day or for the previous week, so you are always informed and organized.

The screenshot shows a form titled "New Balance and Activity Statement - Previous Day(s)". Below the title, it states "This report will generate the following file formats: PDF, CSV, BA" and a "Change report type" link. The form contains five numbered steps:

1. "Do you want this report to be private or shared?" with radio buttons for "Private" and "Shared" (selected).
2. "What do you want to name the report?" with a text input field.
3. "What account(s) do you want to include?" with a checkbox for "All Accounts (2)" and a link for "Select specific account(s)".
4. "What dates do you want to include?" with a date range selector.
5. "How often do you want this report to run?" with radio buttons for "On Demand" (selected), "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly".

At the bottom right, there are three buttons: "Cancel", "Create and Run", and "Create". A callout 6 points to the "Create and Run" and "Create" buttons.

Click the **Reports** tab, then the "+New Report" link and select **Balance and Activity Statement-Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Cash Position Report Previous Day(s)

The Cash Position Report helps you keep track of the available balances in your accounts. You can compare your balances over a specified period of time, and you can schedule when to run the report.

New Cash Position - Previous Day(s)
This report will generate the following file formats: PDF, CSV, BA Change report type

1. Do you want this report to be private or shared?
 Private
 Shared
2. What do you want to name the report?
3. What account(s) do you want to include?
 All Accounts (4)
Select specific account(s)
4. What dates do you want to include?
5. How often do you want this report to run?
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly

6

Click the **Reports** tab, then the “+New Report” link and select **Cash Position Report - Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Wire Online Origination Report

No matter how many Wires your business sends, the Wire Online Origination Report can help you track your transactions. You can also choose the date range and how often to run the report.

New Wire Online Origination
This report will generate the following file formats: PDF Change report type

1 Do you want this report to be private or shared?
 Private
 Shared

2 What do you want to name the report?

3 What account(s) do you want to include?
 All Accounts (4)
 Select specific account(s)

4 What dates do you want to include?

5 How often do you want this report to run?
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly

6 What transaction types do you want to include?
 Select All | Clear All
 Wires - Domestic Wires - International

7

Click the **Reports** tab, then the “+New Report” link and select **Wire Online Origination**

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

Commercial Services

Editing a Report

If you have Manage Reports rights enabled, you can edit any existing report. After changes are made, you have the option to immediately run the report or schedule it for another time.


The screenshot shows the 'Reports' interface. At the top, there is a search bar and a '+ New Report' button. Below this is a table of reports with columns for Name, Last Run, Download, Type, and Actions. A report named 'BAI2 Detailed Report' is highlighted. A menu is open over the 'Actions' column, showing options: View History, Run Now, Edit, Copy, and Delete. A blue circle with the number '1' is next to the menu icon.

The 'Edit Report' dialog box is shown below. It contains the following sections:

- Do you want this report to be private or shared?**
 - Private
 - Shared
 - This report was created by another user and the privacy cannot be changed.
- What do you want to name the report?**
 - Balance and Activity Statement - Previous Day(s)
- What account(s) do you want to include?**
 - All Accounts (4)
 - Select specific account(s)
- What dates do you want to include?**
 - Last Business Day
- How often do you want this report to run?**
 - On Demand
 - Every Business Day
 - Every Calendar Day
 - Weekly
 - Monthly

 At the bottom of the dialog are three buttons: 'Cancel', 'Save and Run', and 'Save'. A blue circle with the number '2' is next to the 'All Accounts (4)' checkbox, and a blue circle with the number '3' is next to the 'Save and Run' button.

Click the **Reports** tab.

1. Click the  icon and select "Edit" to make changes to an existing report.
2. Make the necessary changes.
3. Click either the **Save and Run** or **Save** button when you are finished making changes.

Commercial Services

Deleting a Report

When a report is no longer needed, an authorized user can delete the unnecessary report. Manage Reports rights must be active in order for a user to permanently delete reports.

The screenshot shows the 'Reports' interface. At the top, there is a search bar and a '+ New Report' button. Below the search bar, there are filters for 'All', 'Private', and 'Shared'. The main area contains a table with the following columns: 'Name', 'Last Run', 'Download', and 'Type'. The table has one row with the report 'BAI2 Detailed Report' and a last run date of '11/9/2018'. To the right of the table, there is an 'Actions' column with a dropdown menu. The dropdown menu is open, showing options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A blue circle with the number '1' is next to the dropdown icon. Below the table, there is a modal dialog titled 'Delete Plan' with a warning icon and the text 'Are you sure you want to delete this plan?'. The dialog has two buttons: 'Cancel' and 'Delete Plan'. A blue circle with the number '2' is next to the 'Delete Plan' button.


Results	Filters: All Private Shared	Search				+ New Report
Name	Last Run	Download	Type	Actions		
☆ BAI2 Detailed Report	11/9/2018	CSV PDF	BAI2 Detailed Report	View History Run Now Edit Copy Delete		

Delete Plan

Are you sure you want to delete this plan?

Cancel Delete Plan

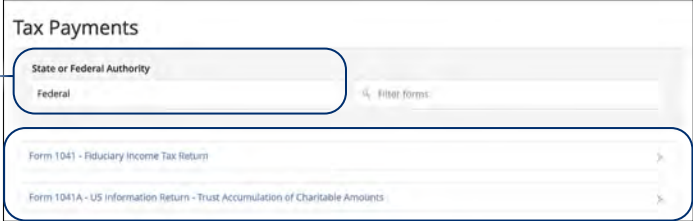
Click the **Reports** tab.

1. Click the  icon and select "Delete" to remove an existing report.
2. Click the **Delete Plan** button to permanently remove the report.

Commercial Services

Tax Payments

With Business Online Banking, you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.



The screenshot shows a web interface titled "Tax Payments". At the top, there is a dropdown menu labeled "State or Federal Authority" with "Federal" selected. To the right of this dropdown is a search box labeled "filter forms:". Below the dropdown is a list of tax forms with right-pointing chevrons. The first form is "Form 1041 - Fiduciary Income Tax Return" and the second is "Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts". A blue circle with the number "1" is positioned to the left of the dropdown menu, and another blue circle with the number "2" is positioned to the right of the list of forms.

In the **Commercial** tab, click **Tax Payment**.

1. Select federal or your state from the "Tax Authority" drop-down.
2. Select a form from the list.

Back

Federal Taxes

Form 1041 - Fiduciary Income Tax Return

From Subsidiary: CORPORATE TEST BIZ

Tax ID: 91888888

From Account: — Select From Account —

Payment Amount: \$ 0.00

Payment Effective Date: [Calendar Icon]

Tax Type: — Select Payment Type —

Tax Period End Date: [Calendar Icon]

To Account Routing Number: 1000000000

To Account: [Field]

Cancel Draft Approve

3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
4. Click either the **Draft** or **Approve** button when you are finished.

Commercial Services

Mobile Authorizations

Mobile Authorizations enable an authorized user to approve drafted ACH or wire transactions over the phone or through email. After establishing a Mobile Authorization Code, users with approval rights are notified when payments are drafted, so they can accept those payments without having to log in to Business Online Banking.

Mobile Authorizations

Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.

NOTE: You must enter a Mobile Authorization Code to use for verification.

1 **MOBILE AUTHORIZATION CODE ***
Enter a Mobile Authorization Code

* Your new code should be numeric and exactly 4 digits in length.

2a Add E-mail **2b** Add Phone

3

4 Submit

ENROLLMENT *
Choose eligible transaction types:

Select All Clear All

- FUNDS TRANSFER
- WIRE TRANSFER
- ACH PAYMENTS
- EFTPS
- ACH SINGLE RECEIPT
- PAYROLL
- ACH SINGLE PAYMENT
- ACH COLLECTIONS
- EXTERNAL TRANSFER

* - Indicates required field

E-MAIL ADDRESS *

Cancel Done

COUNTRY *
United States

PHONE NUMBER *

Cancel Done

In the **Settings** tab, click **Mobile Authorizations**.

1. Enter a new 4-digit code in the Mobile Authorization Code field.
2. Create a new contact method.
 - a. Click the **Add E-mail** button. Enter the approver's e-mail address and click the **Save** button.
 - b. Click the **Add Phone** button. Select the approver's country using the "Country" drop-down and enter their phone number. Click the **Save** button.
3. Choose which transaction types you want the approver to be an eligible approver for by checking the appropriate boxes.
4. Click the **Submit** button when you are finished.

Commercial Services

Funds Transfer

You can use the Funds Transfer feature to transfer money between your P1FCU accounts. These transactions go through automatically, so your money is always where you need it to be.

Individual Transfers

You can send a one-time transfer between your accounts. This is useful if you need to transfer funds between savings and checking or add funds to a checking account that is running low.

The screenshot shows the 'Funds Transfer' interface with two tabs: 'Individual Transfers' (selected) and 'Multi-Account Transfers'. The form contains three main sections, each with a numbered callout:

- 1** From Account: A drop-down menu.
- 2** To Account: A drop-down menu.
- 3** Amount: A text input field with a value of 0.00.
- 3** Frequency: A drop-down menu with the selected option '1st of the month'.

In the **Transactions** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. Select the frequency using the drop-down.

The screenshot shows a form for setting up a recurring transfer. It includes a date picker for the start date, an informational message about processing on holidays, radio buttons for repeat duration, a memo field, and Draft/Approve buttons.

4a Start Date
04/09/2019

4b Repeat Duration
 Forever (Until I cancel)
 Until date (Set an end date)

5 Memo (optional)
Enter letters and numbers only

6 Draft Approve

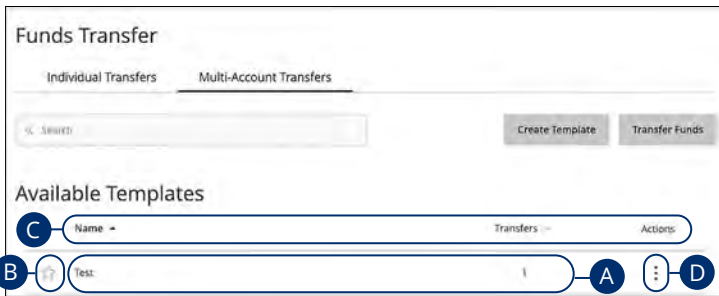
4. If you would like to set up a recurring transfer, follow the steps below:
 - a. Enter a start date for this transaction using the calendar features.
 - b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

Multi-Account Transfers Overview

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at P1FCU. You can create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one time multi-transfer instead.



In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

A. The following information presents for each template:

- Name
- Number of transfers in the template

B. To mark a template as a favorite, click the ☆ icon.

C. Click the ▲ icon next to the appropriate column to sort templates by display name or transfers.

D. Click the ⋮ icon to transfer funds, edit, copy or delete a template.



Note: The letters correspond to several available features on the Multi-Account Transfers page.

Multi-Account Transfers- Creating a Template

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at P1FCU. You can also create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one-time multi-transfer instead.

The image consists of two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Multi-Account Transfers' tab selected. A search bar is visible, and a 'Create Template' button is circled in blue with a '1' above it. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. A row with the name 'Test' is visible. The bottom screenshot shows the 'Template Properties' section. It has two sub-sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, the 'Template Name' field is circled in blue with a '2' to its left, and the 'Template Access Rights' link is circled in blue with a '3' to its right. In the 'Origination Details' section, the 'Memo' field is circled in blue with a '4' to its left. A 'Push Memo to All' button is located at the bottom right of the memo field.



In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the **Create Template** button if it is a recurring transfer.
2. Enter a the template name.
3. Choose which users have access to the template by clicking the provided link.
4. (Optional) Enter a memo and click the **Push Memo to All** if all transfers will receive the same one.

The screenshot shows a 'Transfers (3)' form with the following elements and callouts:

- 5:** Search bar labeled 'Find accounts in transfer'.
- 6:** 'Expand All' button.
- 7:** Menu with options: 'Copy', 'Remove', 'Expand Row'.
- 8:** Search bar for 'From Account'.
- 9:** Amount input field.
- 10:** 'Memo' text area.
- 11:** '+Add another transfer' link.
- 12:** 'Save' button.

The form also displays a table with columns 'From Account', 'To Account', and 'Amount'. A status message 'This payment is incomplete' is shown at the top of the table area. The bottom of the form shows a total of '\$0.00' for '3 transfers' and 'Cancel' and 'Save' buttons.

5. (Optional) Search for existing accounts in transfer using the search bar.
6. Click the  icon to expand all transfers.
7. Click the  icon to expand, copy or remove a single transfer
8. Select a From and To account using the search bar.
9. Enter an amount.
10. (Optional) Enter a memo.
11. (Optional) Click the "+Add another transfer" link if you wish to add another transfer.
12. Click the **Save** button when you are finished.

Multi-Account Transfers- Single Transfer

Next, you need to select a transfer date for your payment to occur. When you're finished, you can review the one-time payment or template and, depending on your rights, either draft or submit your transaction.

The image displays two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Funds Transfer' header with tabs for 'Individual Transfers' and 'Multi-Account Transfers'. Below the tabs is a search bar, a 'Create Template' button, and a 'Transfer Funds' button circled with a blue circle and the number 1. The bottom screenshot shows the 'Funds Transfer' form with 'Origination Details' section. It includes a 'Transfer Date' field circled with a blue circle and the number 2, a 'Recurrence' dropdown set to 'None', a 'Same Date' checkbox circled with a blue circle and the number 3, a 'Memo' field, and a 'Push Memo to All' button circled with a blue circle and the number 4.

In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the **Transfer Funds** button if it is a one-time transfer.
2. Enter a the transfer date using the calendar feature.
3. Check the box next to "Same Date" if all transfers are sent on the same day.
4. (Optional) Enter a memo and click the **Push Memo to All** button if all transfers receive the same memo.

The screenshot shows a 'Transfers (3)' interface. At the top right, there is a search bar labeled 'Find accounts in transfer' (5) and a vertical ellipsis icon (6). Below the search bar is a table with three columns: 'From Account', 'To Account', and 'Amount'. The first row is highlighted and contains a warning icon and the text 'This payment is incomplete'. Below this row is a 'Memo' text area (10). The second and third rows are empty, each with search bars for 'From Account' and 'To Account' (8 and 9) and an 'Amount' field set to '\$0.00'. A vertical ellipsis icon (7) is to the right of each row, with a menu containing 'Copy', 'Remove', and 'Expand Row' options. At the bottom of the table, there is a link '+Add another transfer' (11). At the bottom right, there are three buttons: 'Cancel', 'Draft', and 'Approve' (12). The bottom left corner shows a total of '\$0.00' and '3 transfers'.

5. (Optional) Search for existing accounts in transfer using the search bar.
6. Click the \vdots icon to expand all transfers.
7. Click the \vdots icon to expand, copy or remove a single transfer
8. Select a From and To account using the search bar.
9. Enter an amount.
10. (Optional) Enter a memo.
11. (Optional) Click the "+Add another transfer" link if you wish to add another transfer.
12. Click the **Draft** or **Approve** button when you are finished.


Commercial Services

Editing a Multi-Account Transfer Template

If you have Manage Funds Transfer: Multi-Transfer rights, you can edit any of the available templates on the Multi-Account Transfers page. Templates are a quick way to make changes without having to create a new template for multiple recurring transfers.

The image consists of two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Multi-Account Transfers' tab with a search bar and 'Create Template' and 'Transfer Funds' buttons. Below is a table of 'Available Templates' with columns for Name, Transfers, and Actions. A callout box labeled '1' points to the 'Edit' option in the Actions column for a template named 'Test'. The bottom screenshot shows the 'Template Properties' form. Callout '2' points to the 'Memo' field, and callout '3' points to the 'Save' button at the bottom right. The form includes fields for Template Name, Template Access Rights, Origination Details, and a table for Transfers (1) with columns for From Account, To Account, and Amount.

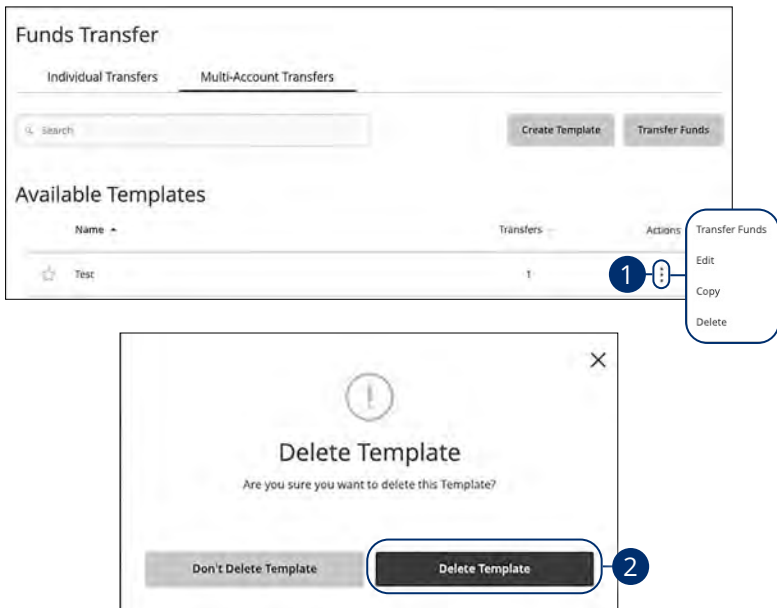
In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the  icon and select "Edit" from the drop-down.
2. Make the necessary edits.
3. Click the **Save** button when you are finished making changes.


Commercial Services

Deleting a Multi-Account Transfer Template

An authorized user can delete an unnecessary template if they have Funds Transfer: Multi-Transfer rights. However, once a template is deleted, previous transfers using the template do not change.



In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the  icon to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Positive Pay

Introduction

Positive Pay is a business feature that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

With Positive Pay, you submit an electronic file each day detailing business-issued checks. As each check is presented for payment, the Positive Pay system electronically compares it to the information in your file. If an item does not match the record you provide, it is flagged as an exception and referred back to you for a payment decision.

In the **Commercial** tab, click **Positive Pay**.

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

All Accounts Search

Decision Needed *No Exceptions*

No Exceptions

Total Exceptions (0) \$0.00 Total Decided (0) \$0.00 Submit Decisions



Note: The default action for exceptions is dynamic and will conform to your selected default whether it be Pay or Return.

Positive Pay

Managing Exceptions

The screenshot displays the 'Positive Pay' interface. At the top left, the title 'Positive Pay' is shown next to a 'Launch Advanced Options' button. Below the title are three tabs: 'Exceptions' (selected), 'Add Check', and 'Submit Issued Check File'. A search bar with a magnifying glass icon and the text 'Search' is located on the right. Two numbered callouts point to the first two drop-down menus: '1' points to the 'All Accounts' menu, and '2' points to the 'Decision Needed' menu. The main content area is currently empty, displaying 'No Exceptions'. At the bottom, a summary bar shows 'Total Exceptions (0) \$0.00' and 'Total Decided (0) \$0.00', followed by a 'Submit Decisions' button.

In the **Commercial** tab, click **Positive Pay**.

1. Use the drop-down menu to select an account.
2. Use the drop-down menu to select a check status.



Note: All exceptions must be given decisions by 1 PM CST. Your default decision (pay or return) will be applied if no decision has been made by 1 PM CST.

CASH MANAGEMENT ACCOUNT ▾

All Account Nicknames ▾

Quick Exception Processing

Decisions Needed (2) \$1,150.00

Account	Amount
UNAUTHORIZED ACH TRANSACTION	\$
PAID NOT ISSUED	\$
Decided (0)	\$0.00
Total (2)	\$1,150.00

PAID NOT ISSUED

Default Decision: Pay

Account Nickname: Acct Check #
Amount: \$ Paid Date: 09/14/2021
Issued Date: 09/14/2021

Front Back

Hover over image to zoom. Click to view full-size image.

Exchange Bank

Pay Return

3. Select a check that needs to have a decision made.
4. Select either "Pay" or "Return."

Positive Pay

Add a Check Confirmation

The image shows two screenshots of the Positive Pay interface. The top screenshot is the 'Add Check' form, and the bottom screenshot is the confirmation screen.

Form 1: Add Check

- 1:** 'Add Check' button
- 2:** 'Amount' field (value: \$ 0.00)
- 3:** 'Account' dropdown menu
- 4:** 'Issue Date' field (value: 08/17/2021)
- 5:** 'Add Check' button (bottom right)

Form 2: Confirmation Screen

6: The entire confirmation screen, which includes a note, the 'Add Check' form fields, and a table of 'Checks Added'.

Checks Added Table:

Paid Date	Payee	Account Name	Amount	Check Number
10/11/2018	Joe Banker	2002	\$1.00	200001

In the **Commercial** tab, click **Positive Pay**.

1. Click the **Add Check** tab.
2. Enter the amount and payee.
3. Select an account using the drop-down.
4. Enter an issue date and check number.
5. Click the **Add Check** button.
6. A confirmation screen will appear.

Positive Pay

Submit Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.

The screenshot shows the 'Positive Pay' interface. At the top right is a 'Launch Advanced Options' button. Below the title are three tabs: 'Exceptions', 'Add Check', and 'Submit Issued Check File' (highlighted with a blue circle and the number 1). Below the tabs is a 'File Mapping Type' dropdown menu (highlighted with a blue circle and the number 2). To the right of the dropdown is a 'Choose File' button (highlighted with a blue circle and the number 3). At the bottom right is a 'Process File' button (highlighted with a blue circle and the number 4).

In the **Commercial** tab, click **Positive Pay**.

1. Click the **Submit Issued Check File** tab.
2. Use the drop-down to select a file mapping type.
3. Click the **Choose File** button to upload a file.
4. Click the **Process File** button to process the file.

Advanced Positive Pay

Introduction

For additional information, such as a full list of recently added checks, you will need to open the advanced options.

In the **Commercial** tab, click **Positive Pay** then click the **Launch Advanced Options** button.

When exiting Positive Pay, you should always use the **Log Out** button, located in the upper-right hand corner of the page.



Advanced Positive Pay

Quick Exception Processing

While processing your items, the Positive Pay system sends you an email notification if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items. Exception items are available for review at 8 AM CST.

The Exception Type can include:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.



Note: For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.



Note: The daily cutoff time for positive pay decisions is 1 PM CST. At this time, an automated Pay/Return decision is made on all “unresolved items” and corporate users are automatically put in “READ ONLY” mode to prevent any changes. After cutoff, corporate users must contact the financial institution to alter the automated decision.

The screenshot displays the 'Quick Exception Processing' window. At the top left, there is a search bar for 'All Client IDs' with a magnifying glass icon. Below it, a 'Decisions Needed (4)' bar is expanded to show a table of items. The table has columns for 'Clearer Image', 'Description', and 'Amount'. The items listed are 'UNAUTHORIZED ACH TRANSACTION' for \$27,039.13, and three 'PAID NOT ISSUED' items for \$100,415.8, \$100,415.2, and \$100,415.5. A 'Decisions (0)' bar shows \$0.00, and a 'Total (4)' bar shows \$27,039.13. To the right, the 'Default Decision' is set to 'Pay'. Below this, a check image is shown with details: Check # 1004158, Issued Date: 08/18/2021, Amount: \$1,505.92. The check image is labeled 'Front' and 'Back'. At the bottom right, there are two buttons: 'Pay' and 'Return', with a '3' in a blue circle next to the 'Return' button.

In the **Exception Processing** tab, then **Quick Exception Processing**.

1. Use the exception drop-down and search option to filter through exception items by account.
2. Click and expand the **Decisions Needed** bar.
3. Review the exception and decision the item as **Pay** or **Return**.
4. Once each exception is decided, click the **Save** button to submit decisions.

Advanced Positive Pay

Submit Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.

Submit Issued Check File

Step 1. Select a file to process.

1
Choose File
No file chosen

Step 2. Input details about the file.

2
Account Nickname: | Murphy Test

3
File Mapping Format: | Beam Distributing

Step 3. Click the "Process File" button.

Process File

4

In the **Transaction Processing** tab, click **Submit Issued Check File**.

1. Click the **Choose File** button and locate the file you wish to upload.
2. Using the "Account Nickname" drop-down, select the account the issue was drawn from.
3. Using the "File Processing Type" drop-down, select the previously mapped file type. During the onboarding process, we will work with you to map to the specifications for issued checks provided by your account services provider.
4. Click the **Process File** button. The file processing status will display at the bottom of the page.



Note: The deadline for submitting a check issue file is 5:30 a.m. CST on the business day following the date the check was issued.

Advanced Positive Pay

Add New Issued Check File

The Add New Issued Check feature is used if a check was manually written or was not included in the electronic issued check file submitted to the financial institution.

1 Account Nickname: Check Number:

Amount: Issued Date:

2 Issued Payee:

Notes:

512 characters left.

Auto-Increment Check Number

3 Add Check

In the **Transaction Processing** tab, click **Add New Issued Check**.

1. Select the account the issued check was drawn from using the “Account Nickname” drop-down.
2. Enter the check number, amount of the check, date issued and payee information into the provided fields.
3. Click the **Add Check** button. A confirmation appears at the top of the page. A table of newly issued checks appears at the bottom of the page.



Note: Multiple checks may be added in sequential order by clicking the Auto-Increment Check Number.

Advanced Positive Pay

Void a Check

The Void Check feature is used to void an issued check.

The screenshot displays a web interface titled "Void a Check" with a dark blue header. The interface is divided into four steps, each indicated by a numbered blue circle:

- Step 1:** "Enter check information:" includes a dropdown menu for "Account Nickname" (showing "Murphy Test") and three input fields for "Check Number:", "Check Amount:", and "Issued Date:".
- Step 2:** "Click the 'Find Matching Check' button to find the check." shows a button labeled "Find Matching Check".
- Step 3:** "Verify the check that will be voided:" shows a blurred area representing the populated check information.
- Step 4:** Shows a blurred area representing the "Void Check" button.

A note at the bottom of the interface states: "Note: Void history is retained within the system for 90 days after an item has been voided."

In the **Transaction Processing** tab, then **Void a Check**

1. Using the "Account Nickname" drop-down, select the account the issue was drawn from.
2. Enter the check number, amount of the check and date issued into the provided fields.
3. Click the **Find Matching Check** button, and the check information populates under Step 3 on the page.
4. Review and click the **Void Check** button when ready to complete the action.

Advanced Positive Pay

Check Search

Search for recently processed checks. Transaction history is retained within the system for 90 days after an item has paid.

The screenshot shows a 'Check Search' form with the following fields and callouts:

- 1. Account Nickname: A text input field with the placeholder text 'All Account Nicknames'.
- 2. Check Status: A dropdown menu currently set to 'All'.
- 3. Check Number From and Check Number To: Two text input fields for a range of check numbers.
- 4. Date: A dropdown menu currently set to 'Issued'.
- 5. Date From and Date To: Two text input fields for a date range.
- 6. Show additional options: A dropdown menu.

Below the fields, there is a note: "Note: Transaction history is retained within the system for 90 days after an item has paid." A blue 'Search' button is located in the bottom right corner.

In the **Transaction Processing** tab, then **Check Search**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Use the drop-down to select a check status.
3. Enter a check number range.
4. Use the drop-down to select a date type.
5. Enter a date range.
6. Click the "Show additional options" drop-down to show additional options.

The screenshot shows a search form for 'Advanced Positive Pay: Check Search'. It includes the following elements:

- 7**: A range input field with labels 'Amount From' and 'Amount To'.
- 8**: A dropdown menu labeled 'Decision' with the selected option 'All Decisions'.
- 9**: A dropdown menu labeled 'Reason' with the selected option 'All Reasons'.
- 10**: An input field labeled 'Issued Payee'.
- 11**: A checkbox labeled 'Include Reversals'.
- 12**: A 'Search' button.

Note: Transaction history is retained within the system for 90 days after an item has paid.

7. Enter an amount range.
8. Use the drop-down to select a decision.
9. Use the drop-down to select a reason.
10. Enter an issued payee.
11. Check the box to include reversals.
12. Click the **Search** button when you are finished.

Advanced Positive Pay

ACH Transaction Search

Search for recently processed ACH transactions. Transaction history is retained within the system for 90 days after an item has paid.

The screenshot shows the 'ACH Transaction Search' interface. It features four main input fields, each with a numbered callout:

- 1** Account Nickname: A text input field with a placeholder 'All Account Nicknames'.
- 2** Paid Date From / Paid Date To: A date range selection field with two input boxes and a central arrow.
- 3** SEC Code: A dropdown menu with a placeholder 'All SEC Codes'.
- 4** Amount From / Amount To: A numerical range selection field with two input boxes and a central arrow.

Below the input fields, a note states: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' A blue 'Search' button is located at the bottom right, with a callout **5**.

In the **Transaction Processing** tab, then **ACH Transaction Search**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Enter a paid date range.
3. Select an SEC Code using the drop-down.
4. Enter an amount range.
5. Click the **Search** button when you are finished.

Advanced Positive Pay

Exception Items

Generate a list of exception items using the selection criteria. Transaction history is retained within the system for 90 days after an item has paid.

The screenshot shows a web form titled "Exception Items" with the following fields and callouts:

- 1**: Account Nickname (dropdown menu, currently showing "All Account Nicknames")
- 2**: Exception Date From (text input, showing "03/31/2022") and Exception Date To (text input)
- 3**: Transaction Type (dropdown menu, currently showing "Both check and ACH exceptions")
- 4**: Include Reversals (checkbox)
- 5**: Check Number From (text input) and Check Number To (text input)
- 6**: Decision (dropdown menu, currently showing "All Decisions")
- 7**: Reason (dropdown menu, currently showing "All Reasons")
- 8**: Search button

Below the form, a note states: "Note: Transaction history is retained within the system for 90 days after an item has paid."

In the **Transaction Reports** tab, then **Exception Items**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Enter an exception date range.
3. Select a transaction type using the drop-down.
4. Check the box to include reversals.
5. Enter a check number range.
6. Select a decision using the drop-down.
7. Select a reason using the drop-down.
8. Click the **Search** button when you are finished.

Advanced Positive Pay

Daily Checks Issued Summary

Generate an issued checks report using the selection criteria.

The screenshot shows a web interface titled "Daily Checks Issued Summary". It features three main input areas:

- 1**: A text input field labeled "Account Nickname" with the placeholder text "All Account Nicknames".
- 2**: Two date input fields labeled "Issued Date From" and "Issued Date To", both containing the date "03/31/2022".
- 3**: A blue "Search" button.

In the **Transaction Reports** tab, then **Daily Checks Issued Summary**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Enter an issued date range.
3. Click the **Search** button when you are finished.

Advanced Positive Pay

Stale Dated Checks

Generate a list of stale dated checks using the selection criteria.

The screenshot shows a web form titled "Stale Dated Checks". It contains several input fields and a search button, each with a numbered callout:

- 1**: "Account Nickname" field with the placeholder text "All Account Nicknames".
- 2**: "Stale Dated As Of" field with the date "03/31/2022".
- 3**: "Check Number From" and "Check Number To" fields.
- 4**: "Issued Date From" and "Issued Date To" fields.
- 5**: "Input Date From" and "Input Date To" fields.
- 6**: A blue "Search" button.

In the **Transaction Reports** tab, then **Stale Dated Checks**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Enter a stale dated as of date.
3. Enter a check number range.
4. Enter an issued date range.
5. Enter an input date range.
6. Click the **Search** button when you are finished.

Advanced Positive Pay

Account Reconciliation

Use Account Reconciliation Summary to determine your available cash position as of a specific date. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

Account Reconciliation Summary

Start New Reconciliation

Account Nickname

Murphy Test

Reconcile Through Date

03/30/2022

This account has never been reconciled.

Note: Transaction history is retained within the system for 90 days after an item has paid.

3 Search

Reconciliation History

Account Nickname

Murphy Test

No reconciliation history to display.

< Go Back
Account Reconciliation Summary
⬇️

Transaction Summary

Transaction Type	Count	Total Amount
Previous Outstanding Checks	0	\$0.00
Issued Checks	0	\$0.00
Paid Checks	0	\$0.00
Stop Payments	0	\$0.00
Voids	0	\$0.00
ACH Debits	7	\$554.63
ACH Credits	1	\$500.00
Miscellaneous Debits	5	\$1,189.00
Miscellaneous Credits	9	\$1,278.62
Deposits	1	\$0.21
Service Charges Paid	2	\$66.00
Interest Paid	0	\$0.00
Taxes/Withholding	0	\$0.00
Current Outstanding Checks	0	\$0.00

Balance Summary

This account has never been reconciled.
This Reconcile Through Date: 09/08/2021
Account ID: 100215 SERV 6052

4 Finish Reconciliation

Account Balance:	\$8.00
Current Outstanding Checks:	\$0.00
Current Register Balance:	\$8.00

Reconciliation History

No reconciliation history to display.

In the **Transaction Reports** tab, click **Account Reconciliation Summary**.

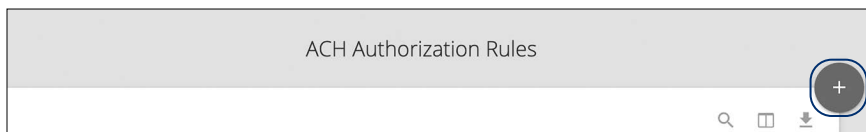
1. Using the "Account ID" drop-down, select an account.
2. Enter a Reconcile Through Date.
3. Click the **Select** button.
4. Click the **Finish Reconciliation** button to reconcile the account.

Advanced Positive Pay


ACH Authorization Rules Setup

ACH Authorization Rules Setup is used to define all pre-authorized ACH transaction rules for an account. In order to generate exceptions for ACH items, at least one ACH rule must be configured. During the initial configuration of the product, most clients will wish to generate exceptions for all incoming ACH items and then create an approved list of companies as specific transactions are posted. If you desire to manage your approved list in this manner, you may consider creating an ACH rule for all credits for all standard entry class codes with a maximum allowable amount of \$0.01. This rule will then create exceptions for all debit entries and all credit entries greater than \$0.01. You may then further refine your rules as items hit your account.

Create an ACH Authorization Rule



In the **Client/Account Maintenance** tab, then **ACH Authorization Rules**.

1. Click the  icon.


The screenshot shows the 'ACH Authorization Rules' form. It features a header 'ACH Authorization Rules' and a section 'Add record'. The form contains several input fields and buttons:

- 2**: Account Nickname (with a dropdown arrow and 'Murphy TEST' text)
- 3**: Description
- 4**: Company ID
- 5**: SEC Code (with a dropdown arrow and 'ALL - All SEC Codes' text)
- 6**: Debits or Credits (with a dropdown arrow)
- 7**: Max Allowable Amount
- 8**: Save Changes button

Other visible elements include 'Authorization Type' with a dropdown arrow and 'Create Exception' text. At the bottom right, there are buttons for 'Cancel', 'Save and Add More', and 'Save Changes'.

2. Select an account using the drop-down.
3. Enter a description.
4. Enter a company ID.
5. Select an SEC Code using the drop-down.
6. Select "Debits" or "Credits" using the drop-down.
7. Enter a maximum allowable amount.
8. Click the **Save Changes** button.

Manage ACH Authorization Rules





Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
Murphy Test			ALL - All Stan...	Both DR and CR		Create Exception

Showing 1 result

View 10

In the **Client/Account Maintenance** tab, then **ACH Authorization Rules**.

1. Click the  icon and select "Edit record" to edit a rule or click the  icon and select "Delete record" to delete a rule.

Advanced Positive Pay

User Setup

In order for users to access Positive Pay and ACH Reporting functionality, an additional User ID must be created and linked to their InBusiness Online Banking account.

User Status: Active Search Reset 3 of 3 records

Name	Username	Email Address	Last Logged On	Status	
Heineman, Steve	TestUser2	steve@mcompany.com	10/14/2021 8:52 AM	Active	Edit Copy
Page, Sky	spageuser	spage@htff.com	10/12/2021 4:26 PM	Active	Edit Copy
Schramek, Erica	TestUser1	erica@mcompany.com	10/14/2021 6:58 AM	Active	Edit Copy

[Add New](#) 1

Contact Information
Security Settings
Menu Settings
System Messages

*** First Name:**

Middle Initial:

*** Last Name:**

*** Email Address:** Exclude From Email

Primary Phone Number:

Secondary Phone Number:

Mobile Number:

* Indicates required fields

Submit

In the **Client/Account Maintenance** tab, then **User Setup - Client Users**.

1. Click the "Add New" link.
2. In the **Contact Information** tab, enter the user's name, email address and phone number. If a user does not want to receive emails from us, check either the "Exclude From Email" box.

User Setup (Client)

Contact Information **3** Security Settings Menu Settings System Messages

4

* Username:
 * Password:
 * Verify Password:

Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.

Customer: Sky Test Company

Account:

Type to filter... Showing 1 of 1 Assigned

Test Account	
--------------	--

Assign all new accounts to this user

ACH Reports:

Type to filter... Showing 0 of 0 Assigned

--	--

Assign all new ACH reports to this user

3. Click the **Security Settings** tab.
4. Enter the username and enter and verify the password.
5. Click an Account to move it to the Assigned column. To allow a user to view or download an ACH report, click a report to move it to the Assigned column. To move all accounts or ACH reports at once, click the corresponding **Add All** or **Remove All** button.
6. Check the boxes to assign transaction data user rights.

The screenshot displays two configuration sections: "Transaction Data User Rights" and "Setup User Rights".

Transaction Data User Rights:

- 6. Three checked checkboxes: "Allow user to add/edit transactions", "Allow user to delete transactions", and "Allow user to download issued check file".
- 7. "Check Exception Type:" dropdown menu with the selected option "Cannot view exceptions or make decisions".
- 8. "ACH Exception Type:" dropdown menu with the selected option "Cannot view exceptions or make decisions".

Setup User Rights:

- 9. Five unchecked checkboxes: "Allow user to add ACH Authorization Rules in Quick Exception Processing", "Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules", "Allow user to add/edit Transaction Filters/Blocks", "Allow user to add/edit Security Templates", and "Allow user to add/edit ACH Reports".
- 10. "User Locked" checkbox, which is checked.

At the bottom of the form, there is a "Submit" button and a note: "Unintentional required fields".

7. Select a client exception type using the drop-down.
8. Select an ACH exception type using the drop-down.
9. Check the boxes to assign setup user rights.
10. Check the box to lock the user.
11. Click the **Menu Settings** tab.

User Setup (Client)

Contact Information Security **11** **Menu Settings** System Messages

12 **User Security Template:** * Create new template * ▾

13 **Template Name:**

Menu options this user can access

- Exception Processing - Quick Exception Processing
- Client Administration - User Setup (Client)
- Transaction Processing - Submit Issued Check File
- Transaction Processing - Add New Issued Check
- Transaction Processing - Void a Check
- Transaction Processing - Check Search
- Transaction Processing - ACH Transaction Search
- Transaction Processing - ACH Authorization Rules
- Transaction Processing - ACH Reporting Files
- Transaction Reports - Daily Checks Issued Summary
- Transaction Reports - Stops and Voids
- Transaction Reports - Exception Items
- Transaction Reports - Stale Dated Checks
- Transaction Reports - Incoming ACH Originator Report
- Transaction Reports - Incoming ACH Receiver Report
- System Reports - Issued Check Processing Log

14 **Submit**

- 12.** Use the drop-down to select a user security template or to create a new one.
- 13.** (Optional) To create a new template, enter a template name and check the boxes to select which menu options the user can access.
- 14.** Click the **Submit** button.

Advanced Positive Pay

Issued Check Processing Log

The Issued Check Processing Log shows a list of all issued check files that have been electronically submitted through our system.

Issued Check Processing Log

1

Input Date From 09/14/2021

Input Date To 09/14/2021

Note: Issued check file processing history is retained within the system for 365 days.
Transaction history is retained within the system for 90 days after an item has paid.

Search

2

Click the **System Reports** tab, then **Issued Checks Processing Log**.

1. Enter an input date from and an input date to.
2. Click the **Search** button to review the report. The report is displayed on the Results page.

