



BUSINESS BANKING ONLINE

Deskside User Guide



INTRODUCTION TO BUSINESS BANKING ONLINE

Business Banking Online (BBOL) offers our business customers – both large and small – the tools and features needed to manage their business and day-to-day cash flow. This user guide is designed to assist you with common system features.

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GETTING STARTED

FIRST TIME LOGIN

1. Near the top right of the screen enter the Username requested during enrollment and select **Log In**.
2. Near the center of the screen enter your temporary Password and select **Log In**.
3. The system will prompt you to reset your password.
 - a. Enter current password.
 - b. Enter new password.
 - c. Confirm new password.
4. Click **Accept** to accept the Terms and Conditions.
5. You will now be prompted to go through initial security enrollment – click **Continue**.
 - a. Verify your personal information, make necessary updates and click **Continue**.
 - b. Select and answer four security questions, and then click **Continue**.
 - c. Confirm all information is correct and click **Submit**.

SUBSEQUENT LOGINS

1. Near the top right of the screen enter the Username requested during enrollment and select **Log In**.
2. A security challenge question will be required if we do not recognize the device being used.
3. Enter your Password and select **Log In**.
4. If your business profile has entitlements for ACH or Wire access, you will be given the option to enter a Token Code. You only need enter a Token Code if you plan to access ACH or Wire in the current session; for all other services, just enter in your password and select **Log In**.
 - a. During enrollment for ACH or Wire access, we will mail or send a software token file in order to access the modules within the online system.
 - b. If a token was not received or additional tokens are needed, please contact the Business Service Center at 888-227-2792.

Token:



5. If you plan to access ACH or Wire, select the (Enter Token Code) check box and the Token Code field will appear. Next enter your six-digit Token Pass Code and click **Log In**.



HOME

OVERVIEW

The Overview page lists the following items for quick reference:

- Alerts
- Messages
- Pending Approvals

For a more detailed look at each of the items listed below, the provided links or navigational tabs can be used.

The Overview screen also reflects information that coincides with entitlements setup in Cash Management that can be customized to display under the **Preferences** tab.

ALERTS

Banking event notifications are listed under the Alerts tab, based on your preferences.

- **Alerts Received** – Lists all the alerts that have been received according to the user's preferences.
- **Add/Edit Alerts** – Allows users to configure (Add/Edit) alert preferences for alerts shown in the Alerts Received tab.
- **Alerts Log** – Allows the user to manipulate (Add/Edit) alert preferences.
- **Alerts Notification Preferences** – Redirects to the Preferences Tab, giving the user the option to edit Home Page Content, Alert Notification, Primary and Secondary Email address for notification, Time Out and Transaction Search options.

MESSAGES

The Message Center contains secure correspondence with the Bank, including transaction inquiries and service requests.

- **In-Box** – Messages received.
- **Send New Message** – Compose a new message to be routed to the Business Service Center as an alternative to calling or emailing.
- **Sent Messages** – Lists all messages that the user has sent.
 - Subject refers to topic chosen from Send New Message screen, or specific transaction into which an inquiry has been made.
 - If following up by phone, reference case number is provided.

USER PROFILE

Users may edit their enrollment and contact information from the User Profile tab. Enrollment Information includes Profile, Security and Password information.

- **Profile** – The profile tab allows users to update their personal enrollment information such as email address and contact phone number.
- **Security** – The security tab is where users are able to edit their security questions and answers.
- **Password** – The password tab allows users to change their password.



PREFERENCES

Users may customize how the system displays information and giving the user the option to edit Alert Notifications, Primary and Secondary Email address for alert notifications, Time Out and Transaction Search options in addition to Verification Method.

- **Home Page Content** – Users can enabled/disable additional Cash Management information from displaying on the Overview screen, if enrolled for the services.
- **Alert Notifications** – Options available for the delivery method of enrolled alerts.
- **Menu Tab Display** – Allows for the modification of how the Navigational tabs are displayed.
- **Verification Method** – A verification code is needed for high risk transactions. ACH and Wire transactions with new account and ABA information will require a verification method code sent to a phone in order to process.

LEARNING CENTER

The Learning Center screen provides information on a wide variety of different treasury services offered to our clients. If you would like to enroll for an additional service or have any questions related to the information, please contact the Business Service Center or your Relationship Manager.



ACCOUNT MANAGEMENT

ACCOUNT BALANCE

The Account Balance tab gives an overview of each account.

- **Current Balance** – Your account balance as of the end of the previous business day (also known as ledger balance). Also includes any real-time transactions from the current day (i.e. wires, transfers, pre-funded ACH settlement entries).
- **Available Balance** – Includes the current balance, while also taking into account any holds or memo-posted transactions (i.e. ACH items, cash withdrawals or deposits).
- **Collected Balance** – The available balance less any outstanding float from check deposits. Also the amount that is available for wire transfer or ACH pre-funding.

Note: All negative amounts are shown in red.

TRANSACTIONS

The Transactions tab provides a list of transactions for a specified account. There are two options for selecting transactions for a particular account:

- Select an Account (using the drop down menu)
- Enter an Account to find

Next, select a date range of transactions to display. **Note:** The default is the previous business date only, not the entire current statement period.

An export feature located at the bottom of the transaction listing screen is available for clients to export transactions displaying on the screen. The Export Options allow users to export transaction reports via one of three ways:

- All
- Credit
- Debit Only

Users may also specify the file format in which they would like the file to be created for export.

Creating a Transactions Report

1. Select an account by either using the drop-down or specifying an account and clicking Filter. (NOTE: It may be simpler to specify an account using the Enter an Account to Find option if there are a large amount of accounts in the drop down menu.)
2. Select a date range.
3. Click **VIEW**.
4. Next, specify the Export Options.
5. Select a format and click the **Export** button.
6. Specify the location you would like the file to be exported to and click okay.



CONSOLIDATED BALANCE

The Consolidated Balance Tab provides the combined balance for all accounts including negative and positive balances resulting in the overall balance.

NOTE: Any negative amount will be displayed in red.

TRANSACTION SEARCH

Allows users to locate transactions by specifying an account, date range, reference number, check number, amount or transaction description.

To search for a transaction, perform the **following steps:**

1. Select the account from the drop down menu or enter the account number into the appropriate field and select the **Filter** button.
2. Select a date range.
3. **Insert** a reference or check number, amount, or transaction description.
4. Once the criteria has been set, select **View** to display the results.

VIRTUAL VIEWER

Provides users with the option of viewing images of transactions that have posted over a specified time; there are two search options, Image Search and Pending Images. Also users are able to not only search for deposits but for transactions within a deposit without having to know which deposit the transaction is in

- Image Search – Allows user to retrieve an image of a check or deposit depending on the criteria specified in the search fields if available for immediate review.
- Pending Images – Images that must be restored from the archive will appear under the Pending Images tab. The request will be displayed under Pending Images with a status of “Pending”; once available the status will change to “Available”. At that point, image will be viewable.

eSTATEMENTS & NOTICES

The eStatements and Notices page provides detailed statements for various accounts.

There are several statement options:

- Analysis Statement
 - **Relationship Summary Only** – provides the total fee breakdown for your entire analysis relationship.
 - **Account Only** – provides fees billed to the individual account.
 - **Summary and All Accounts** – provides a summary statement as well as the individual statements of fees billed to each account under the relationship.
- Checking or Savings Statement
 - **HTML Format** – Statements that can be modified based on several options specified by clients such as the ability to include check images and sort functionality.
 - **Bank Statement Format** – Statements in the standard mailed format.
- Loan Statements – Provides details of loan account.
- Credit Card Statements -- Provides details of Credit Card account.



Viewing Statements

1. Select statement type.
2. Select an account by one of the following methods:
 - Select an Account drop-down menu.
 - Enter an Account to Find, select **FILTER**.
3. Select **VIEW**.
4. The available statement dates will appear. Click on the link to view a particular statement.



CASH MANAGEMENT

PRIOR DAY

Prior day provides a view of the previous day's balance for all deposit accounts.

To View Prior Balances

By default, the prior day balance will reflect the previous business day's balance.

1. **Enter** the desired date range.
2. Select an account by using the drop-down menu or inputting an account number and selecting **Filter**.
3. The information for the account selected will be displayed.

Prior Day Balance Detail

1. The system defaults the date to previous day. To change the date, enter a date in mm/dd/yyyy format or select a date from the calendar (click the **calendar** icon).
2. Select a specific **Account Name** or enter an **Account Number** to view the Prior Day Balance Detail screen. The information for the account you select will be displayed under Deposit Accounts. To view information for another account, click on the 'Select an Account' drop-down box and click **Filter**.
3. Print/Export on this screen:
 - Print - Click on the **Print** link at the top right hand corner- Choose Landscape for printing.
 - Export – In the bottom right hand corner, select a file format from the drop down, and click on **Export** button.

Balance Detail and Transaction Listing

1. **Click** on the name of the account, listed under Deposit Accounts, which you would like to view.
2. **Click** on the Transaction Listing tab on the Balance Detail screen.

Note: To go back to the Balance Detail screen, click on the Balance Detail tab.

3. Print/Export on this screen:
 - Print - Click on the **Print** link at the top right hand corner- **Choose** Landscape set up for printing
 - Export - In the bottom right hand corner.
 - Select a file format from the drop down and click on **Export** button.

Transaction Detail

1. **Select** the Message Inquiry icon corresponding to the transaction on the Transaction Listing screen to send an email and inquire about the transaction.
2. **Select** the View Details icon corresponding to the transaction on the Transaction Listing screen to view specific details of the transaction.



CONTROLLED DISBURSEMENT

Prior Day balances will display for all Disbursement accounts.

Controlled Disbursements

1. The system defaults the date to the current day. To change the date, enter a date in mm/dd/yyyy format or select a date from the calendar (click the **calendar** icon).
2. Select a specific **Account Name** or enter an **Account Number** to view Controlled Disbursement accounts. To view information for another account, click on the 'Select an Account' drop-down box and click **Filter**.
3. Print/Export on this screen:
 - Print – **Select** the **Print** link at the top right hand corner-choose Landscape option for printing
 - Export – In the bottom right hand corner, **select** a file format from the drop down, and click on **Export** button.

Controlled Disbursements Detail

1. **Click** on the name of the account, listed under Controlled Disbursement Accounts, which you would like to view.
2. Print/Export on this screen:
 - Print – Click on the **Print** link at the top right hand corner – choose Landscape set up for printing.
 - Export – In the bottom right hand corner, **select** a file format from the drop down, and click on **Export** button.

LOCKBOX

Lockbox Deposit Items

From this page, you can view lockbox information, including the lockbox number, amount, rejected checks, rejected amounts, and its immediate, 1-day, and 2-day floats.

To display lockbox information for a specific date:

1. In the Date field, enter the date you want to view lockbox details for, either by using the format mm/dd/yyyy, or by using the **Calendar** icon to select a date.
2. Click on the **Account Name** or enter an **Account Number** on the Summary screen to view the Lockbox Deposit Availability Summary screen. To view information for another account, click on the 'Select an Account' drop-down box and click **Filter**.
3. Print/Export on this screen:
 - Print – Click on the **Print** link at the top right hand corner – choose Landscape set up for printing.
 - Export – In the bottom right hand corner, **select** a file format from the drop down, and click on **Export** button.



ACH ACTIVITY

Viewing ACH Activity

1. The system defaults the date to the current day. To change the date, enter a date in mm/dd/yyyy format or select a date from the calendar (click the **Calendar** icon).
2. **Select** a specific **Account Name** or enter an **Account Number** to view ACH Accounts. Here you can see the Account Name, Account number, Debit and Credit Amounts.
3. Print/Export on this screen:
 - **Print** – Click on the **Print** link at the top right hand corner – choose Landscape set up for printing.
 - **Export** – In the bottom right hand corner, **select** a file format from the drop down, and click on **Export** button.

Viewing ACH Activity Detail

1. **Click** on the name of the account you would like to view. Here you can see Trace Number, Debit or Credit Item, Originator and Amount.
2. The system defaults the date to the current day. To change the date, enter a date in mm/dd/yyyy format or **select** a date from the calendar (click the **Calendar** icon).
3. Print/Export on this screen:
 - a. **Print** – Click on the **Print** link at the top right hand corner – choose Landscape set up for printing.
 - b. **Export** – In the bottom right hand corner, **select** a file format from the drop down, and click on **Export** button.

WIRE ACTIVITY

Wire Activity provides incoming and outgoing wire transaction details as they process throughout the day.

To display wire activity information for a specific date:

1. In the Date field, enter the date you want to view wire activity for, either by using the format mm/dd/yyyy, or by using the **Calendar** icon to select a date
2. Click on the **Account Name** or enter an **Account Number** on the Summary screen to view the Wire Activity Detail screen. Selecting the Magnifying glass icon to the right of the transaction will populate additional information regarding the wire transaction.
To view information for another account, click on the 'Select an Account' drop-down box and click **Filter**.
3. Print/Export on this screen:
 - **Print** – Click on the **Print** link at the top right hand corner – choose Landscape set up for printing.
 - **Export** – In the bottom right hand corner, **select** a file format from the drop down, and click on **Export** button.

LOAN

Viewing Loans

1. The system defaults the date to previous day. To change the date, enter a date in mm/dd/yyyy format or select a date from the calendar (click the **calendar** icon).
2. **Click** on the **Account Name** or enter an **Account Number** to view Loans.
3. Print/Export on this screen:
 - a. **Print** – Click on the **Print** link at the top right hand corner.
 - b. **Export** – In the bottom right hand corner, **select** a file format from the drop down, and click on **Export** button.



Viewing Loans Detail

1. To view the Loans Detail screen, click on the **Account Name** or **Account Number** on the Summary screen.
2. Print/Export on this screen:
 - a. Print – Click on the **Print** link at the top right hand corner.
 - b. Export – In the bottom right hand corner, **select** a file format from the drop down, and click on **Export** button.

TRANSACTION SEARCH

Search for Transaction(s)

1. From the **Report On** list, **select** the type of data you want to view:
 - a. Select **Previous Day data** to view transaction that were complete and processed by the date you are reporting on
 - b. Select **Intraday data** to view the transaction in process on the date you are reporting on.
2. **Select** an account type and account. Optionally, **enter** account search criteria in the Account Filter. Accepted search criteria include account number, nickname, account type, routing number.
 - To view transactions within a particular period of time, **enter** the dates either by using the format mm/dd/yyyy, or by using the Calendar icons to select the dates (optional).
 - **Enter** a range of reference numbers to view transactions within that range (optional).
 - **Specify** an amount for the transaction value to view transactions within that range (optional).
 - **Enter** a description of the transaction for which you want to search-Optional
 - **Select** the transaction type for which you want to search, or search All Transactions.
3. Click **Refresh View**. By default, the page sorts transactions by date in ascending order (earliest to most recent).

Submitting an Inquiry

1. Select the **Inquiry** icon beside the transaction.
2. In the text field, enter your question.
3. Click **Send** to send the inquiry and return to the Transaction Search page.

Viewing Transaction Details

Select the **Details** icon beside the transaction. The Transaction Details window displays details for the selected transaction.



POSITIVE PAY

The Positive Pay tab allows users to perform the following:

- View ARP and ACH Positive Pay Exceptions (2 separate products)
- Upload Checking Records
- Build Manual Files
- Create ACH Positive Pay Authorizations
- Review/Modify ACH Positive Pay Authorizations

Positive Pay Exception Summary

Is where users would determine which exceptions they would like to Pay or Return of checks (ARP) that were not submitted in their file or if unauthorized ACH items attempted to debit an enabled account.

Determining to Pay or Return

1. **Select** the Cash Management Tab.
2. **Select** the Positive Pay Tab.
3. Positive Pay Exception Summary tab should be **selected** by default.
A list of Payment Exceptions should be listed if any are pending.
4. **Choose** whether to Pay or Return each exception. Note: A decision must be made before clicking done.
5. After a decision has been made for each exception, **select** the Submit button.

Note: Decisions must be made by 3:00 PM (EST).

Upload Checking Record

Please be advised: If uploading your check file for the first time, it will need to be “custom mapped” to connect data in your file to the fields required for a successful upload. This is a one-time only requirement.

One-time custom mapping steps:

1. **Select** the orange Custom Mappings button.
2. **Select** “Add Custom Mapping”.
3. The Add Custom Mapping screen appears, add a descriptive name, an optional description to help distinguish from other custom mappings. The output format defaults to Positive Pay Check Record.
4. **Select** the appropriate Input Format then select **Next**.
5. Field Delimiter: **Select** Comma or Fixed Length.
6. **Select** either CR/LF for End of Record Marker.
7. Add the Number of Header Lines.
8. **Select** the Date Format.
9. **Select** the Date Separator.
10. **Select** the Money Format (NOTE) if the file contains decimals “As-Is” should be selected, however if your file does NOT contain decimals “Insert to Position2” should be selected.
11. Enter in the corresponding Field Mappings as is indicated in your file.
12. Select **Save**.
13. The custom map will appear in the Custom Mapping List.
14. Select **Done** to complete the Custom Mapping.



Positive Pay Upload Checking Record steps:

1. Select the **Cash Management** tab.
2. Select **Positive Pay**.
3. Select **Upload Checking Record**.
4. From the Accepted File Types, select **Custom Format**.
5. From the Custom Mappings drop down, **select** the file name you custom mapped.
6. Select the orange **Upload** button.
7. Next the Browse window screen will appear - select **Browse**.
8. Select the appropriate file to upload and select **Open**.
9. Once the file is inserted into the path, select **Upload**.
The Positive Pay File Upload Confirmation page will appear to Accept or Reject.
****First verify the Total Amount is correct.****
10. Select 'Print' in the right top corner for your records.
11. Select **Accept or Reject**, afterwards a confirmation page will appear.
12. Select **Done** to complete the task.

NOTE: Once you 'Accept', the page will disappear and cannot be retrieved.

Build Manual File

1. Navigate to Cash Management tab.
2. Select the **Positive Pay** tab.
3. Select the **Build Manual File** tab.
4. **Input** the corresponding check information.
5. Upon completion, scroll to the bottom of the page and select **Done**.
6. A confirmation page will appear afterwards with a list of each check entered.
7. Print for record keeping and select **Upload** to complete the task.

Add ACH Authorization

1. **Select** an ACH Positive Pay enabled account from the Account dropdown.
2. **Enter** the ACH Company ID and Company name for the vendor being authorized.
3. Under *Enter Authorization Timeframe*, enter a start and end date in mm/dd/yyyy format or **select** a date from the calendar (click the **Calendar** icon).
4. Next, either **enter** an exact amount to authorize **or** enter a maximum dollar amount limit for the vendor.
Note: this can be update during any system login, if needed.
5. Select **Done** to save the authorization.

View/Modify ACH Authorizations on Account

This tab provides the ability to view, modify or delete any existing ACH authorizations.

Viewing Authorizations

1. Select an ACH Positive Pay enabled account from the account dropdown, to view a listing of established ACH authorizations.
2. To view, modify or delete an authorization, **select** the pencil icon located to the right of the authorization.
3. After your review select **Delete** or **Done** as appropriate.



PAYMENTS & TRANSFERS

TRANSFERS

The Transfers tab gives users the option of viewing a transfer Summary, creating transfer templates or performing either single or multiple transfers.

Transfer Summary tab provides the status of any transfer; the status categories are as follows:

- Submitted for Approval or Rejection
- Pending Transfers
- Completed Transfers

Creating a Single Transfer

1. Select the Payments & Transfers tab.
2. Click the Single Transfer sub tab.
3. Specify the From Account and the To Account or select the From and To Account using the drop down menus.
4. Enter in the Amount.
5. Specify the date (mm/dd/yyyy).
6. Enter a Memo (optional).
7. Specify whether or not you would like the Single Transfer to Repeat.
8. For Repeating, select the recurrence as Unlimited or specify a number of transfers.
9. Click the Submit Transfer button to complete the transaction.

Creating Multiple Transfers

1. Select the Payments & Transfers tab.
2. Click the Multiple Transfer sub tab.
3. Specify the From Account and the To Account or select the From and To Account using the drop down menus.
4. Enter in the Amount.
5. Specify the date (mm/dd/yyyy).
6. Enter a Memo (optional).
7. For each additional transfer refer to steps 4-6.
8. Click the Send Transfer button to complete the transaction.

Templates (Single)

Templates – can be created for both Single and Multiple Transfers.

1. Input a Template Name.
2. Select the From Account.
3. Select the To Account.
4. Input the desired transfer amount.
5. Select Save Template.

Templates (Multiple)

1. Input a Template Name.
2. Select the From Account.
3. Select the To Account.
4. Input the desired transfer amount.
5. For additional transfers repeat steps 2-4.
6. Select Save Template.



ACH

This page enables you to add new ACH, Child Support, Tax Payment Templates, as well as edit existing.

NOTE: Each Template contains a single entry for each payment.

Follow the steps below first to begin the ACH process set up:

1. To initiate payments or transfers you must first set up your Company which is the offset transaction for your payments. (For payroll, the offset is the resulting debit to your company's account for the credits to your employee's account).
2. Create & set up a **Template** for each type of payment (SEC) you make. (Offset is tied to a Company) **OR** You can select **File Upload** and upload your ACH file from your accounting module and submit the ACH batch for processing.

Create ACH Template & Add Entries

1. Click **Payments & Transfers**, Select **ACH**. The ACH Payments List screen appears.
 2. Click **Template** from the sub-menu tab.
 3. Click **New Template**.
 4. Select the appropriate **ACH Company Name** from the drop-down list.
 5. Select the appropriate **Template Type** (type of payment) from the application drop-down list.
 6. Enter a **Template Name**, such as "Payroll, Cash Concentration/Disbursement", etc.
 7. Enter an **Entry Description**, such as "Payroll, Payment", etc. (description will appear on customer's statement).
 8. **Discretionary Data** (optional) – use this to add extra data to display on statements and/or reporting (example: Invoice#, Employee Id, Clerk ID).
 9. **Repeating** (optional) – You can alternatively use the *Repeating* Transaction feature to create batches automatically: Weekly, Bi-weekly, Semi-monthly, Monthly, Every 4 weeks. Add # of payments (number of times you want this batch to automatically re-occur) (You must call the Business Service Center to get this option).
 10. Click **Add Entry**. Add ACH Entry screen appears.
 11. Add a **Nickname** (optional).
 12. Add a **Participant Name** (payee) or click **Managed Participants** to automatically insert and existing participant's information.
 13. In **Entry Detail** select **Prenote Transaction** (optional). This is a zero-dollar transaction sent in advance to certify that all banking and account information is correct.
 14. Enter the dollar **Amount** of the entry and select **Debit or Credit** if applicable.
 15. **Addenda** (optional) field displays the addenda information that will be used for this entry.
 16. Enter the **Bank name**.
 17. Enter the **Bank Identifier** (Routing number of receiving bank). If you are unsure perform a bank lookup by clicking **Search**.
 18. Enter the **Account number**.
 19. Select the **Account Type**: Checking, Savings, General Ledger.
 20. Click **Save** if you only have one entry. (Edit Ach Template re-appears).
- Or**
- Click **Save & Add New Entry** if you have multiple entries. (Add ACH Entry appears to add another).
- Note:** When you add the last entry, Click **Save**. (NOT 'Save and add new entry'). Edit ACH Template screen appears.
21. Click **Save Template**. The Template Listing screen appears with the new template created.

NOTE: Repeat above steps for each entry you wish to add to your ACH Template Listing.



Edit ACH Template Entries

1. From *Payments & Transfers*, Click **Templates**. The ACH Template Listing screen appears. Click the Template Name. 'Edit ACH Template' screen appears.
2. *Edit the Amount field* next to the Participant Name you wish to edit. Click **Save Template**. The ACH Template Listing appears with the batch revised amount.
3. *Edit the Participant's banking information*, click on the participant's name. The ACH Entry page will display, edit the banking information, Click **Save**, Edit ACH template screen displays
4. Click **Save Template**. Template listing page will display with revised template.

Delete ACH Template

1. From *Payments & Transfers*, Click **Templates**. The ACH Template Listing screen appears.
2. Select the box next to the template you wish to cancel, go to the right side of the batch and click the Trash Can Icon to delete the template. A confirmation appears on the Delete ACH Template screen. Click Delete Template.

Add ACH Participant

Participants are payees to whom you make ACH Payments to.

From the ACH Participants page you can click *insert* beside a participant to have its information automatically inserted in the 'Add Entry' page within the template.

1. Click **Payments and Transfers**, Select **ACH**. Click **Participants** from the sub menu.
2. Click **Add Participant** to add a new ACH payee.
3. Select **Participant Type** (Standard or IAT Participant is for International).
4. Select **Company Name** from drop-down list.
5. Add **Nickname** (optional) – (to distinguish the new from the existing participants).
6. Add a **Participant Name** (descriptive name to identify the payee).
7. Add a **Participant ID** (ID number provided by the payee).
8. Prenote: optional.

If you want to add the Participant to your participants list:

9. Select **Managed Participants** – This enables you to add new payees to your list of managed participants to use in Future payments.
10. **Participant Scope**: Allows the participant access to be restricted, if needed. User - Only available and viewed by the current user. ACH Company – Only available for the specified ACH Company Name. Business – Available to all ACH Companies on the profile.
11. Secure Participant: Allows for the information to be masked to other users on the profile if needed. Secure – Masks the information and Normal does not mask.
12. Enter the **Bank Name**.
13. Enter the **Bank Identifier** (routing number of receiving bank) or if you are unsure perform a bank lookup by clicking **Search**.
14. Enter the **Bank Account #**.
15. Select the **Account Type**: Checking, Savings, General Ledger.
16. Click **Add Participant**.
17. Click **Save**.



Edit ACH Participants

1. From *Payments & Transfers*, Select **ACH** then select **Participants** in the sub-menu. The ACH Participant screen appears. Click the Template Name. 'Edit ACH Template' screen appears.
2. **Click** the Participant Name you wish to edit. Once changes have been entered Click **Save Participant**.
3. The Confirm Edit Participant confirmation screen will display.
4. Click **Save**. ACH Participants screen will display with revised participant.

Delete ACH Template

1. From *Payments & Transfers*, Click **Participants**. The ACH Participants Listing screen appears.
2. Click the Trash Can Icon next to the participant that you want to delete. A Delete Participant confirmation screen appears. Click **Delete**.

Create ACH Batch

1. Click **Payments & Transfers**, and then **ACH**, Select **Templates** from the sub menu.
2. From the Template Listing screen, **check box next to the appropriate Template Name** to create an ACH batch.
3. Click on **Create Batch**. The Create ACH Batch screen appears.
4. **Enter the date** you want transactions to settle in the **Effective Date** text box. The effective date is the date transactions settle at the receiving bank.

NOTE: Effective Date: ACH transactions are not processed on bank holidays. You can create and release transactions on these dates but will not be processed until the next business day.

NOTE: Entries Hold All – You can click the Hold Entries check box to make all entries inactive or click an individual Hold check box to make any single entry inactive. Any zero amount payment must be put on hold/inactive.

5. Click **Submit for Payment**. *The Create ACH Batch Verify* screen will appear.
6. Click **Confirm/Send Batch**. *The ACH Template Confirmation* screen appears.
7. Click **DONE**. The ACH Payments screen will appear and the batch will be listed under "Pending ACH Payments". NOTE: If the profile is enabled for Dual Transactional Approval, the transaction will be sent to "ACH Payments Submitted for Approval or Rejected."

Once batch is approved, the **Batch Status** will be **scheduled** and will be picked up for processing at the Banks next window pickup time (7:30AM 11:45AM - 2:00PM - 4:00PM - 5:15PM CST). After the Scheduled pick up the batch will appear under "Completed ACH Payments".

8. **Batch Report** (option to print)-Check the box next to the effective date and click the orange 'Batch Report' button at the bottom left.

Delete ACH Batch

If you have submitted a batch and want to cancel the process and make the batch unavailable for bank processing, you can DELETE the batch.

1. Click **Payments & Transfers**. The **ACH Payments** page will display. The batch will be listed under 'Pending ACH Payments'.
2. Check the box next to the batch you wish to cancel, go to the right side of the batch and click the Trash Can Icon to delete the batch. A confirmation appears at the top of the Batch Report List screen stating that the batch has been deleted.



Child Support

To add a Child Support Template, you must first add the Child Support State and Types.

1. Go to *Payments & Transfers*.
2. Click **Child Support**. *Child Support Payments* screen appears.
3. Click **Child Support Type**. *Child Support Forms* screen appears.
4. Click **New Child Support Type**. *Add Child Support Form* screen appears.
5. From the State drop-down List, **Select a State**.
6. From **the Select State Child Support Type** List, Select a Child Support Type. Click **Add**. Child Support Forms screen appears with new child support form added. To add another State or Type Click *New Child Support Type*.

NOTE: (Personal Use means the Child support information added can only be viewed by the user who added the entry).

7. Go to **Templates** from the Child Support menu.
8. Click **New Template**. Create Child support Template screen appears.
9. Select **ACH Company Name** from drop-down list. Template Type will be already added from previously added.
10. Select a **Child Support Type** from the drop-down list (you have already added the child support types).
11. Add a **Template Name**, such as "Child support".
12. Add an **Entry Description**, such as "Payment" (description will appear on customer's statement).
Repeating – You can alternatively use the *Repeating* Transaction feature to create batches automatically.
Add # of payments (how many times you want this batch to automatically re-occur. (You must call the Business Service Center to get this option.)
13. Click **Save Template** or **Add Entry** (or you can Add Entry then Save Template).
14. Add **Participant Name** (Payee).
15. **Bank Identifier** (the Bank's Transit Routing number).
16. Enter the payee's **Bank account number**.
17. Select from the drop-down box the Account Type.

NOTE: Prenote Optional (You can check Prenote box to make all entries a Zero amount. (An inactive practice file) to verify all banking information is correct.

18. Enter the **Case Identifier**.
19. **Pay Date** (Enter the date you want transactions to settle).
20. **Payment Amount**.
21. Enter **non-custodial parent SSN**.
22. **Medical Support** Y or N (Indicate whether this payment is for Medical Support).
23. Enter **non-custodial Parent Name**.
24. Enter **FIPS Code** (The State Child Support Entity provides this code).
25. **Employment Termination** Y or N.
26. **Total amount**.
27. Click **Save**. The "The Create Child Support Template" screen appears.
28. Click **Save Template**. The Template Listing screen appears with the new template created.



Tax

To add a Tax Payment Template, you must first add Tax Types Federal and State Tax Forms.

1. Go to *Payments & Transfers*, Select **Tax**. Tax Payments screen appears.
2. Click **Tax types**. Tax Forms screen appears for both Federal and State.
3. For Federal Tax Forms, Click **New Tax Type**. Add Tax Form screen appears.
4. Select a **Federal Tax Type** from drop-down list.
5. From drop down-list select whether **Personal Use** or **Business Use**.
(**Personal Use** means the Tax information added can only be view by the user only who added the entry).
6. Click **Add**. Tax forms screen appears with new Federal Tax Form added.
7. For State Tax Forms, click **New Tax Type**. Add Tax Form screen appears.
8. You have already added Federal Tax Type. Skip down to *Add State Tax Type* from drop-down list.
9. From the State list drop-down, select a **State**.
10. Select **Tax Type** from drop-down list.
11. Select whether **Personal Use** or **Business Use**.
12. Click **Add**. Tax Forms screen appears with new State Tax Form added.
13. Go to *Templates*. Click **New Template**. Create Tax Template screen appears.
14. Select **ACH Company Name** from drop-down list.
15. Template Type will be already added from previously added Tax Types above.
16. Add a **Template Name**, such as "Tax".
17. Add an **Entry Description**, such as "Payment" (description will appear on customer's statement).
18. Click **Save Template** or **Add Entry** (or you can Add Entry then Save Template). Tax Template Listing appears with new template added.
19. Click **Add Entry**. Add Tax Entry screen appears.
20. From the drop-down list select a Tax Form (Tax forms was added from above steps).
(The Taxpayer Name, Bank Identifier, Account Number and Account Type will be auto-filled.)
21. Enter the **Taxpayer ID** number.
22. In the Tax Period End Date field, **enter the date** for which you are making a tax payment.
23. Enter the **Payment Amount** (the Total Amount will auto-fill).
24. Click **Save**. Edit Tax Template screen appears.
25. **Click Save Template**.

One Time Batch

Create an ACH Batch for a one-time basis without creating a Template.

1. Go to *Payments & Transfers*, Select **ACH**.
2. Click on **One Time Batch** from the sub-menu. Create ACH Batch screen appears.
3. Select an **ACH Company Name** from the drop-down box.
4. Select a **Template Type** from the drop-down box (Application for SEC type).
5. Enter a **Template Name**.
6. Enter an **Entry Description**. (this description will appear on the customer's statement).
7. **Discretionary Data** (optional) - to add extra data to display on statements and/or reporting. (Ex: Invoice#, Employee Id).
8. **Enter the date** you want transactions to settle in the **Effective Date** text box. The effective date is the date transactions settle at the receiving bank.

NOTE: Effective Date: ACH transactions are not processed on bank holidays. You can create and release transactions on these dates but will not be processed until the next business day.



9. Click **Add Entry**. Add ACH Entry screen appears.
10. Add a **Nickname** (optional).
11. Add a **Participant Name** (payee) or click *Managed Participants* to automatically insert an existing participant's information.

NOTE: Entry Detail indicates a Prenote Transaction (practice file-optional) a zero-dollar transaction sent in advance to certify that all banking and account information is correct.

12. Enter the dollar **Amount** and check whether it's a **Debit or Credit** if applicable.
13. **Addenda** (optional) field displays the addenda information that will be used for this entry.
14. Enter the **Bank name**.
15. Enter the **Bank Identifier** (Routing number of receiving bank). If you are unsure perform a bank lookup by clicking **Search**.
16. Enter the **Account number**.
17. Select the **Account Type**: Checking, Savings, General Ledger.
18. Click **Save** if you only have one entry. Create ACH Batch screen appears.

Or

Click **Save & Add New Entry** if you have multiple entries. (Add ACH Entry appears to add another).

NOTE: When you add the last entry, Click **Save**. (NOT 'Save and add new entry').

19. Click **Submit for Payment**. *The Create ACH Batch Verify* screen will appear.
20. Click **Confirm/Send Batch** (Or you can Save as Template). *The ACH Template Confirmation* screen appears.
21. If Save as Template was selected, enter **New Template Name** and click **Save Template**.
22. The ACH Payments screen will appear under Pending ACH Payments
Batch Status will be Scheduled and ready to be picked up for processing at the Banks next window pickup time (7:30AM 11:45AM - 2:00PM - 4:00PM - 5:15PM CST). After the Scheduled pickup the batch will appear under "Completed ACH Payments".
23. Batch Report (option to print) - Check the box next to the effective date and click the orange 'Batch Report' button at the bottom left.

Importing Data to ACH Payments

Use the Data Import function to import files created with an accounting package to an ACH Template.

Before you can import, you must ensure your file is in a NACHA format. This format has been established for electronic files containing payments or related information that is processed through the Automated Clearing House network.



ACH File Upload

Upload a NACHA file to an ACH batch.

1. Click **Payments & Transfers** and then click **ACH**.
2. Click **File Upload** from the sub-menu bar. The ACH File Upload screen appears.
3. Click **Upload** button.
4. Enter the path and navigate to file on your hard drive or network, or by clicking the **Browse** button and double click your file.
5. Once the file is entered in the location path click **Upload**. This allows a preview of the file data if Accepted and/or batch errors report will display.
6. Click **Done**. ACH Payments page appears.
7. Click **Refresh View** if batch is not immediately displayed on the ACH Payments page to view the current results of the File Upload.
8. When Validation is complete, a message displays depending on the outcome of the File Upload.

File Upload Messages are listed with recommendations for corrective actions if they are required. Or Call the Business Service Center for assistance at 888-227-2792.

NOTE: If batch failed, print the page or Save the report before you click Cancel. Once you click Cancel you cannot retrieve the report of the errors.

Import Entries Format (Custom Mapping)

A custom mapping lets you take information from your custom application and convert it to a format that the bank can use.

1. Click **Payments & Transfers**, then click **ACH**.
2. Click **Templates** on the sub menu bar.
3. Click the **Template Name** of the file you want to Import Entries into.
4. **Edit ACH Template** screen displays.
5. Click **Import Entries**.
6. Select **Custom Format** in the *Accepted File Types* drop-down box.

NOTE: "Accepted File Types", two Types to select: A) NACHA Format or B) Custom Format.

7. Select Custom Format **Template Name** from the *Custom Mappings* drop-down.
8. Click **Custom Mapping**. Custom Mapping List appears with custom file mapped or if no Custom Format template is listed.
9. Click **Add Custom Mapping**. Add Custom Mapping screen appears.
Add a descriptive name, an optional description to help distinguish from other custom mappings, Output Format and Input Format indicates the file type the original file is converted to.
10. Click **Next**.

Input File Definition:

11. Field Delimiter: Select **Comma**
12. End of Record Marker – CR/LF
13. Number of Header Lines, Date Format, Date Separator, Money Format – leave at default



Record Update Options:

14. Match Records By (most use Name & ID)
15. Update Options: update to 'Add all records as new records'

Field Mappings:

16. Look at your format file. Input the Field Numbers. (Employee/Location Name, Id Number, Routing Number, Account Number, Account Type, Amount etc).

NOTE: Field Mapping determine how fields in the input file map to output fields. For example, if the third field in the input file contains account numbers, set the Field Number for the Account Number to 3.

17. Click **Save**. Custom Mapping List will appear with your Custom file added.
18. Click **Done**.
19. Under Accepted File Types change format to *Custom Format*.
 - ✓ Validate Entries, Only
 - ✓ Clear Destination Entries
20. Under Custom Mappings select your Custom File just created.
21. Click **Import**.
22. **Enter the file path** in the location **or click browse** and insert file.
23. Click **Upload**. A confirmation Report will display with either Accepted or will list reject errors. (If the report displays errors, print or save the report before you click Done).
24. Click **Done**. Template will appear with all entries added. Verify the item count and the amount.
25. Click **Save Template**. The Template will be added to your ACH Template Listing for future batches which you can edit and modify and/or Import Entries again to Import your current file.

Import Entries Format (NACHA Files)

1. Click **Payments & Transfers**, then click **ACH**.
2. Click **Templates** from the sub menu bar. The ACH Template Listing screen appears.
3. Select template by clicking on the **Template Name** of the template you wish to import to. Edit ACH Template screen appears.
4. Click **Import Entries** button
5. **ACH Template Import** screen appears.

NOTE: "Accepted File Types", two Types to select A) NACHA Format or B) Custom Format

Under Accepted File Types, Select **ACH file in NACHA format**.

- ✓ Validate Entries, Only
 - ✓ Clear Destination Entries
6. Click **Import**. The ACH File Upload screen appears.
 7. **Enter the file path** in the location **or click browse** and insert file.
 8. Click **Import**. A confirmation Report will display with either *Accepted* or will list *reject errors*.
(If the report displays errors, print or save the report before you click Done)
 9. Click **Done**. Template will appear with all entries added. Verify the item count and the amount.
 10. Click **Save Template**. The Template will be added to your ACH Template Listing for future batches which you can edit and modify and/or Import Entries again to Import your current file.



Creating New Recurring ACH Templates

1. Click **Payments & Transfers**, then click **ACH**.
2. Click **Templates** from the sub-menu tab.
3. Click the **New Template** button.
4. Select the appropriate **ACH Company Name** from the drop-down list.
5. Select the appropriate **Template Type** (type of payment) from the application drop-down list.
6. Enter a **Template Name**, such as "Payroll, Cash Concentration/Disbursement, etc".
7. Enter an **Entry Description**, such as Daily, Weekly, Monthly, Annually, etc. (description will appear on customer's statement).
8. In drop- down list next to **Repeating**, select frequency (weekly, bi-weekly, semi-monthly, monthly, every 4 weeks).
9. Select number of payments by choosing **Maximum 999 Payments** or type in number (must be higher than 1) next to **No. of Payments** to automatically process the payment that many times.
10. After adding an entry to the template, select **Save Template**.

Start Recurring ACH Batch

1. To activate the recurring template, check the box next to new template and select **Create Batch**.
2. On **Create ACH Batch** screen, select correct **Effective Date** (preferred process date) and amount.
3. Select **Submit for Payment**.
4. Verify all information is correct, select **Confirm/Send Batch** and **Done**.

View/Modify Recurring ACH Batches

1. To view present and future recurring batches, click on sub-menu tab **Payments** under **Payments and Transfers**.
2. Recurring batches are displayed under **Pending ACH Payments**.

NOTE: May have to change date range to view all future recurring batches. First recurring batch will have an asterisk by the effective date.

3. To edit first recurring batch, click on **Template Name**.
4. Select Edit Scope screen will show.
5. After selecting preferred option, select **Continue**.
6. After modification is made, select **Submit for Payment**.

NOTE: Can only modify first recurring batch without affecting other batches, if future batches are edited it will affect all recurring batches. (Can only modify amounts, will not be able to add entry when modifying batch.)

Delete Recurring ACH Batch/Batches

1. To delete recurring batch/batches, click on trash can icon next to recurring batch.
2. The Delete ACH Template screen will show.
3. After selecting preferred option, select **Continue**.
4. Select **Delete Batch**.

NOTE: Can only delete first recurring batch without affecting other batches, if any future batch is deleted, all batches will be deleted.



BILL PAY

Bill Pay enables you to pay bills and work with bill payments that have been setup and made.

- Bill Payment Summary – Provides users with a summary that lists the current status of bills being submitted for payment. There are three status levels: Summary of Payments Submitted for Approval or Rejection, Pending Bill Summary, and Paid Bill Summary. Each level includes the following information: Date, Payee, Account number, Account name, Frequency, Payments left, Status and Amount.
- New Payment – The New Payment tab is where users create new bill payees. In addition to the payee information users are also able to specify the Amount, Account name, Send date, Frequency, Repeating, and a Memo.
- Quick Pay – The Quick Pay tab allow users to process a one-time payment (NOTE) Payment to First Tennessee or Capital Bank credit cards, loans, and home equity lines should be made by transferring funds between your accounts.
- Payees – The Payee tab provides a list of payees setup and allows you to edit any established Payee(s). By clicking on the underlined payee name, users are re-directed to the Edit Payee page where the payee information may be changed.

Creating a New Payee

1. Payments & Transfers > Bill Pay > Payees
2. Click the **Add** button.
3. Next select a payee from the drop down list of common payees or perform a search by inputting a name in the open field and clicking the search button.
4. You may also create a completely new payee by completing the “Add New Payee section”.

STOP PAYMENT

The Stop Payment tab allows users to place stop payments on paper checks only. It provides a break-down of any stop payments that may have been made within the dates specified.

Placing a Stop Payment

1. Click the **Payments & Transfers** tab.
2. Select the **Stop Payment** tab.
3. Click the **Place a Stop** sub-tab.
4. Select the appropriate check range.
5. Next enter the Payee Name.
6. Either choose an **Account Filter** or specify an account using the drop down menu.
7. Input a Check number.
8. Input a date.
9. Next enter an amount.
10. Select a reason.
11. Select an Expiration period.
12. Click the **Submit Request** button to complete the task.

NOTE: Before attempting to make a Stop Payment please ensure that the check has not already cleared your account. Also, the Stop Payment feature is **ONLY** for paper checks.



WIRE

Enter the Wire system.

Initiate/Release a Wire

1. Click on **Payments & Transfers**.
2. Click on **Wires**.

You will be connected to the Wire System.

For details on using the Wire system, see Wire User Guide.



ADMIN

SUMMARY

Admin – Means administer; this function allows the Admin user to grant the entitlement to other users.

Init – Means initiate; this function allows a user to use this entitlement themselves & Initiate only.

Admin & Init – Means view all users, initiate and edit user’s entitlements.

Summary

The Admin Summary page displays administrative and an overall summary of the areas that you are entitled to administer. The types of areas are:

- Company
- Division
- Group

The numbers of users or profiles associated with the Company are also displayed on this page.

The **Summary Page** displays read-only information for the selected administrative areas. Review the information and click **Back** to return to the Administrative Summary.

COMPANY

This page displays the Company Profile and provides summaries for permissions and entitlements options and allows you to edit information.

- **Company Profile** – Primary-Secondary Contacts – Administrator(s),
- **Account Configuration** – BAI (Bank Admin Institute) Export Settings – Transaction Groups add
- **Auto-Entitlement Options** – Permissions Types with Description View – Feature Access and Limit

DIVISIONS

The Manage Divisions page lists all the divisions defined for your company. A Division comprises a group of employees within a Company who collectively have certain permissions.

For example, customer service employees might – all with a certain set of permissions – make up one division, while the sales employees, with a completely different set of permissions, might make up another. You can change the name and administrator of a division, as well as its permissions.



Add Divisions

1. Click the **Add Division** button to add a company division
2. Add **Division Name**.
3. Click **Save**.
4. **Auto-Entitle confirmation** screen appears. Do you wish to make all features immediately available to the new division?
5. **Select Yes or No**.
6. Click **Save**.
7. **Confirm Add Division**.
8. Click **Done**. Manage Division screen appears with new division added.
9. Click **Permissions**. Go to Auto-Entitlement and *each* Permission Type.
10. Verify Pre-checked options. **Edit or Save** to your preference.

NOTE: If editing an individual user, you can also Click Clone Permissions to copy another user's permissions and apply them to the selected user.

USERS

NOTE: You can Add User, and then Add Profile. This allows you to Clone Permissions from the Profile rather than going through the Permissions Wizard and having to set each entitlement types and limits.

Example: Set up a profile-template for Payroll, CSR's or Audit Reporting for the employee. You can then Clone Permissions from the profile. If need to you can Edit the Profile to add or remove entitlement types or limits.

Add User

1. Click **Admin** from the main menu and then **Users** from the sub-menu bar. *Manage Users* screen appears.
2. To add a user click **Add User**.
3. Complete the *Add New User* screen. Click **Save**.
4. *Confirm User Add* appears. Options: **Done, Permissions Wizard, Clone Permissions**
5. See **Clone Permissions** (if you wish to Clone the user to an existing user already set up)
6. Select **Permissions Wizard** (to go through & set up each Entitlement if the new user will have a unique set of permissions)
7. *Edit Account Access* screen appears. Check the box next to the accounts the User can view, "Admin and/or Initiate, with Limit Approval" if needed. Click **Save**.
8. Administer Access & Limits to **All ACH Companies** screen appears. Check the box next to the permission you wish the user to have. Click **Continue**.
9. Administer Access & Limits to **Specific (Per) ACH Companies** screen appears.
10. Check the box next to the entitlement you wish to give to the user for the first ACH Company displayed. Click **Save, Save** and then **Done**.
11. Click back on **Specific (Per) ACH Company** screen appears again. Continue for *Per ACH Company* until all ACH Companies entitlements have been selected. (Options will vary upon your ACH set up selections).

Feature Access and Limits (Cross-account)

12. *Administration*. Check the box next to the permission you wish the user to have. Click **Save, Save**, then **Done**.
13. *Cash Management*. Check the box next to the permission you wish the user to have. Click **Save, Save**, then **Done**.
14. *Payments & Transfers*. Check the box next to the permission you wish the user to have. Click **Save, Save**, then **Done**.
15. *Reporting*. Check the box next to the permission you wish the user to have. Click **Save, Save**, then **Done**.



Feature Access and Limits (Per account)

16. *Cash Management*. Check the box next to the permission you wish the user to have. Click **Save, Save**, then **Done**
17. *Reporting*. Check the box next to the permission you wish the user to have. Click **Save, Save**, then **Done**.

Update User Permissions and Entitlements

1. Click **Admin** from the main menu and then **Users** from the sub-menu bar. *Manage Users* screen appears.
2. Next to the Users Name, click on **Permissions** (Permissions screen will appear).
3. Under **Permission Types** (Go to each Type as showed below to edit each Permission type).
4. Click on *Account Access*, Verify pre-checked options, Click **Save, Save** again and then **Done**.
5. Click *Cross ACH Company Access*, Verify pre-checked options, Click **Save, Save** again and then **Done**.
6. Click *Per ACH Company Access*, Verify pre-checked options for the first ACH Company displayed. Click **Save, Save** and then **Done**.
7. Click back on *Per ACH Company Access*. Click on the drop-down box and select the next ACH Company and click **View**.
Verify all pre-checked options, Click **Save, Save** and **Done**.

Continue steps 6 and 7 until all Specific (Per) ACH Companies have been verified.

Feature Access and Limits (Cross-account)

8. *Administration*. Verify pre-checked options. Click **Save, Save** and **Done**.
9. *Cash Management*. Verify pre-checked options. Click **Save, Save** and **Done**.
10. *Payments & Transfers*. Verify pre-checked options. Click **Save, Save** and **Done**.
11. *Reporting*. Verify pre-checked options. Click **Save, Save** and **Done**.

Feature Access and Limits (Per account)

12. *Cash Management*. Verify pre-checked options. Click **Save, Save** and **Done**.
13. *Reporting*. Verify pre-checked options. Click **Save, Save** and **Done**.

Clone Permissions

1. After you complete *Add User settings* screen. Click **Save**.
2. Confirm User Add screen appears. Click **Clone Permissions**.
3. **Clone User Permissions** screen appears. Select from the *Clone from User List* of who to Clone from. Click **Clone**.
4. Verify Clone User Permissions. Click **Clone** again, or Click **Back** button to edit.
5. **Permissions** screen appears. You have now cloned the new user. If need to you can edit Permissions to add or remove access and limits for the user just cloned per your preferences for the new user.

Delete User

1. Click **Admin** from the main menu and then **Users** from the sub-menu bar. *Manage Users* screen appears.
2. Next to the User's Name on the far right side of the page, Click on the Trash Can icon to **Delete** the user.
3. *Confirm Delete User* screen appears. Click **Done**.



Adding Entitlement Profiles

Adding Entitlement Profiles enables you to maintain a certain set of entitlements under a user profile.

1. Click **Admin** and then **Users** from the sub-menu. The *Manage Users* screen appears.
 2. Click **Add Profile**.
 3. **Add new Entitlement Profile Name** (example: CSR's).
 4. Select **Member of:** from drop-down list. Click **Save**. Auto-Entitlement Confirmation screen appears.
 5. **Confirm Profile Add** screen appears. (Profile CSR has been added.)
 6. Click **Permissions Wizard**.
 7. **Edit Account Access** screen appears.
 8. Using the *Init* check boxes, **Check** the box next to the accounts you want the user can view.
 9. Scroll to the bottom of the page and click **Save, Save** again, Then **Continue**.
 10. **Administer Access & Limits to All ACH Companies** screen appears. Check the boxes next to Entitlements for the user to initiate.
 11. Scroll to the bottom of the page and click **Continue**, then **Save**, then click **Continue**.
 12. **Administer Access & Limits to Specific(Per) ACH Companies** screen appears. Check the boxes next to the Entitlement for the user to initiate for the first ACH Company displayed on screen.
 13. Scroll to the bottom of the page and click **Continue**, Then **Save**, then click **Continue**.
 14. Go back to Permissions screen, click back on *Per ACH Company Access* and click on the drop-down arrow and go to the next Specific ACH Company and click **View**. Check the boxes next to the entitlements you want the user to have. **Save, Save** and **Done**.
 15. **Feature Access and Limits (cross-account)** screen displays.
 16. For *Administration*. Check the boxes next to Entitlements for the user to initiate. Click **Continue, Save**, then **Continue**.
 17. For *Cash Management*. Check the boxes next to Entitlements for the user to View. Click **Continue, Save** then **Continue**.
 18. For *Reporting*. Check the boxes next to Entitlements for the user to Report on. Click **Continue, Save** then **Continue**.
 19. **Feature Access and Limits (Per-account)** screen displays the first Account you selected for the user to view. Check the box next to the Reports you wish the user to view from that particular account. Click **Continue**.
- NOTE:** If you selected more than one Account for the user to View, you will be prompted "Administer Another Account". Click on *Administer Another Account* until all accounts you wish the user to has been entitled.
20. After all Accounts have been entitled the **Permissions** screen will appear. You can go back to any of the Permission types for any user and remove or add entitlements.



AUDIT REPORTS

Audit reports provide information about various user and system activities occurring within the application.

System Activity Reports – System Activity reports display a list of activities such as bill payments, ACH batches submitted that a business user performed over a specific period of time. The report shows when an activity took place, the user who performed the activity, the type of activity, its tracking ID, and accounts involved in the activity.

User Entitlement Reports – User Entitlement reports list the **Permissions** and limits of specific business users defined within a group or division such as CSR's and Accounts Payable.

1. From the **Group** list, select a specific group, or select All Groups. If you select All Groups from the Group list, the User list displays users across all groups.
2. From the **User** list, select a specific user, or select All Users.
3. Enter a **date range**, either by using the format mm/dd/yyyy, or by using the **Calendar** icons to select the dates. You can also select predetermined time periods from the **Date** drop-down list.
4. From the **Format** list, select a file format for the report.
5. For PDF reports, use the **Orientation** list to select the page orientation for the report.
6. From the **Delivery Method** list, select a delivery method for the report. Selecting **Export** enables you to open or save the report after generating it.
7. Optionally, define the content of the report's header and footer:
 - a. Click **Set Report Header/Footer** to open the Set Header/Footer window.
 - b. In the Show Header Information section, select or clear check box options as necessary and define a **Report Title** in the field provided.
 - c. In the Show Footer Information section, select the **Extra Footer Line** check box and enter a text for the footer, or clear the check box.
 - d. Click **Save** to commit your settings and close the Set Header/Footer window.
8. After setting standard criteria:
 - Click **Generate Report** to generate the report, or
 - Click **Save Report** to save the report as a custom report you can edit or generate at a later time.
Print/Export/Save:
 - a. Print – Click on **Print** at the top right hand corner.
 - b. Export – At the top right hand corner, select a Export Report file format from the drop down list, click on '**Export**' button.
 - c. At the top left hand corner for **Save Report Criteria**, type a new **Report Name** and a **Description**. Click **Save**.

Once the report is saved it will appear in the Audit Report Lists under Saved Custom Reports.



APPROVALS

An *Approval* specifies the users or groups who approve certain banking activities. You can add multiple levels to a workflow, meaning a particular user or group can approve activities with a relatively low dollar amount, while a different set of users or groups can approve activities with higher dollar amounts.

At each level of the workflow, you can specify multiple users and groups who approve the activity, as well as the order in which the users or groups approve transactions. A transaction is sent for processing once the final person in an approval workflow approves the transaction.

NOTE: Transactions exceeding bank limits are rejected if no workflow levels are defined for them.

APPROVAL GROUPS

The *Manage Approval Groups* page lists all approval groups defined for your company. Approval groups consist of entitled bank employees and business employees, and are used within approval workflows. Any user in an approval group can approve or reject a transaction. If more than one member of the group submits a decision, the first decision is accepted.

1. Select **Approvals** tab at the menu options.
2. Click **Approval Groups**.
3. Click **Add Group** (example: Batch Approve).
4. Click **Save**. Manage Approval Group screen appears with new Group added.
5. Click on **Group Name** (example: Batch Approve group name you set up).
6. Select a user from the **Users List** and click **Add** (add all users you wish to Batch Approve).
7. Click **Save**.

APPROVAL WORKFLOWS

Manage Approval Workflows

1. Click on **Approval Workflows**.
2. From the Activity Types drop-down list – Choose an **activity type**.
3. Click **Add Level**. Enter Transaction Value Range Minimum/Maximum amounts **or** leave blank and will default with 0.00 – 1,000,000,000.00.
4. Go to the bottom left of the page under **Approval Group List**. Select **Batch Approve** and click **Add**. Anyone in the Batch Approve group can approve batches.
5. Click **Save**.
6. **OR** if you want more than one user to approve a batch, you can set up an **Approval Chain**.
7. Click on **Approval Workflow**.
8. From the Activity Types drop-down list – Choose an **activity type**.
9. Click **Add Level**. Enter Transaction Value Range Minimum/Maximum amounts **or** leave blank and will default with 0.00 – 1,000,000,000.00.
10. From the **Approval Chain** section, select a User from the **User List** and click **Add**. Continue to add users in the approval chain and they will be required to approve the transaction, in the order listed on the right.

NOTE: Approval groups can contain users from any division or group in the business, and users can be assigned to more than one approval group.



PENDING APPROVALS

The Pending Approvals page lists all the ACH Submitted Batches for Approval or Rejected.

1. Select **Approvals** from the menu options.
2. Click on **Pending Approvals**.
Review each Batch and indicate whether you want to Hold it for further review, Approve it or Reject it.
3. Click on the **Approvals Action** drop-down box under the batch and select **Approve** or **Reject**.
4. Click **Submit**.
A comment field will appear if you want to add a comment – optional.
5. Click **Save**.
6. The approved batch will leave the Pending Approvals page and will be listed on the Payments page under 'Pending ACH Payments' as Scheduled.



REPORTING

NOTE: If you choose to **SAVE** a Standard Report once it is generated, it becomes a Custom Report you can edit, saving your previous criteria selections without having to re-select them by clicking Edit next to the saved report.

Cash Management – reports provide summary and detailed information on a business’s cash flow and balance sheet (Prior Day, MTD & YTD Summary, Controlled Disbursement, ACH Activity, Loan, Lockbox).

Positive Pay – reports on Positive Pay activities, including file uploads and decisions.

Payments & Transfers – reports provide historical and summary information on a business’ transfers and bill payments. You can generate standard account management reports based on predetermined criteria.

Audit Reports – provides information about various users and system activities occurring within the application. Analyze suspicious or unusual behavior, monitor abuse of on behalf of transactions.

Each reporting module displays a list of Standard Reports you can generate. You can also Export reports enabling you to print or view them in external applications.

Standard Report Criteria

1. From the Cash Management Report list, select a specific Report Title.
2. From the **Account** list, select a specific Account or All Accounts.
3. Enter a **date range**, either by using the format mm/dd/yyyy, or by using the **Calendar** icons to select the dates. You can also select predetermined time periods from the **Date** drop-down list.
4. From the **Account Display Order** select: Account name, Account number or ABA number.
5. **Transaction Sort** – only available for Transaction Listing (must choose *Report Type* first to allow this option).
6. **Report Type:** Summary View, Transaction listing or Statement view.
7. **Show Detail** – only available with Transaction Listing and Statement view.
8. **Format** – Choose print format from drop-down arrow.
For PDF reports, use the **Orientation** list to select the page orientation for the report.
9. From the **Delivery Method** list, select a delivery method for the report. Selecting **Export** enables you to open or save the report after generating it.
10. Optionally, define the content of the report's header and footer:
 - a. Click **Set Report Header/Footer** to open the Set Header/Footer window.
 - b. In the Show Header Information section, select or clear check box options as necessary and define a **Report Title** in the field provided.
 - c. In the Show Footer Information section, select the **Extra Footer Line** check box and enter a text for the footer, or clear the check box.
 - d. Click **Save** to commit your settings and close the Set Header/Footer window.
11. After setting standard criteria:
 - a. Click **Generate Report** to generate the report, or
 - b. Click **Save Report** to save the report as a custom report you can edit or generate at a later time.
12. Print/Export/Save:
 - a. Print – Click on **Print** at the top right hand corner.
 - b. Export – At the top right hand corner, select a Export Report file format from the drop down list, click on **'Export'** button.
 - c. At the top left hand corner for **Save Report Criteria**, type a new **Report Name** and a **Description**. Click **Save**.
 - d. Once the report is saved it will appear in the Audit Report Lists under Saved Custom Reports.



Custom Report Criteria

1. From the Cash Management Report list, select a specific Report Title.
2. Select **Custom Reporting**, a Custom Report enables you to sort report information by account or processing date.
3. From the **Account** list, select a specific Account or All Accounts.
4. Enter a **date range**, either by using the format mm/dd/yyyy, or by using the **Calendar** icons to select the dates. You can also select predetermined time periods from the **Date** drop-down list.
5. **Account Display Order** – Select from the drop-down arrow.
6. **Transaction Sort** – Select from the drop-down arrow.
7. **Report Type** – Select from the drop-down arrow.
8. **Show Detail** – Check box (optional).
9. **Transaction Groups** – Leave at default 'All Transactions' or select from list.
10. **Transaction Codes** – Select 'All Transaction Codes' or select from list.
11. **Format** – Choose print format from drop-down arrow.
For PDF reports, use the **Orientation** list to select the page orientation from the **Delivery Method** drop-down list. Select **Export**.
12. After setting custom report criteria:
 - a. Click **Generate Report** to generate the report, or
 - b. Click **Save Report** to save the custom report for later editing and reporting by.

Special Reports

The Special Reports selection screen lists the types of special reports that you may view. These are the available reports under **Reporting** upon account set-up:

- ACH Return Notification
- ARC Return Notification
- Deposit Reconciliation Report
- Electronic Payment Report
- Outstanding Reconciliation Report
- Reconciliation Report

To view a Special Report:

1. Select and click the type of **Special Report to view**.
2. Select from the **Accounts list** the individual account to report on.
3. Enter a **date range**, either by using the format mm/dd/yyyy, or by using the **Calendar** icons to select the dates.
4. Click **Generate Report**.

Print/Export:

1. Print – Click on **Printer Ready** at the bottom left hand corner – Choose Landscape for printing.
2. Export – Select a file format from the drop down list, click on **Export** button.

To Save: Go to **File, Save As**, and save to the location per your preference.



FAQS

CHANGING AN ACCOUNT NAME

1. Select **Admin** tab.
2. Select **Company**.
3. Scroll down and select **Account Configuration** (just below the Company and Administrator information)
4. Next select **Checking** from the Account Type drop-down, and click **Search** (you can also include the account name and/or number in your search to refine).
5. This will retrieve a list of all accounts; click on the account name of the one you wish to change.
6. Enter the new account name in the text box and click **Save**.
7. Click **Save** one more time as a confirmation.