Your Guide to
Business Online Banking

Bell Bank

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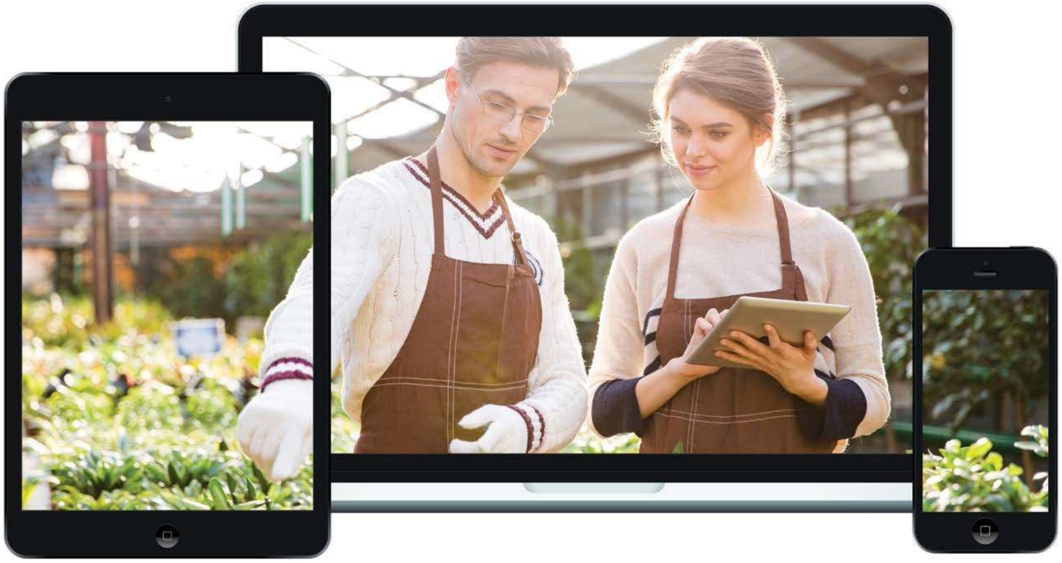
Getting Started

Welcome to Business Online Banking with Bell Bank! 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, Bell Bank 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 866-221-1136.



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Getting Started

Protecting Your Information

Here at Bell Bank, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you've finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone, by text or through email.
- Shred unwanted sensitive documents, including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 866-221-1136.

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, subsidiaries and Beneficiaries. 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 Limits with a Bell Bank representative, you can organize which employees get access to different features within Business Online Banking by establishing user roles.

Beneficiaries

Beneficiaries are people or businesses to whom you send money using a payment feature offered through Business Online Banking. After creating a profile for each Beneficiary, you can choose the method to send them money and the respective transaction details. Each Beneficiary 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 866-221-1136 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

Type	Description
ACH NACHA Upload	Upload a NACHA-formatted file.
ACH Disbursements	Send a payment to several Beneficiaries.
ACH Collection	Receive a payment from several Beneficiaries.
Domestic Wire	Send a wire to a Beneficiary within the US.
International Wire	Send a wire to a Beneficiary in a different country.

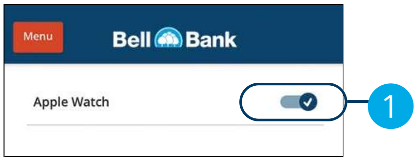
Getting Started

Apple® Watch

With the convenience of the Apple® Watch feature, you can now check your balances and recent transactions faster than ever.

Apple® Watch Setup

Activate the Apple® Watch feature in your mobile banking app using your mobile device or tablet.



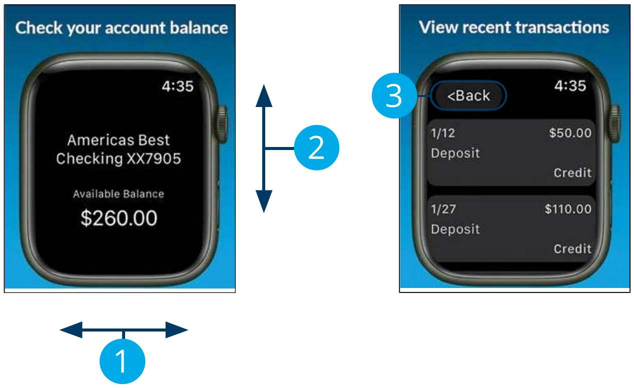
Apple Watch ☑

Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Help/ Support** tab, tap **Apple® Watch**.

1. Toggle the **Apple® Watch** switch from "Off" to "On."

Viewing Balances and Transactions

When you activate the Apple® Watch feature, you can view your first ten accounts on the Account Summary page, along with balances and transactions. .



4:35
Americas Best Checking XX7905
Available Balance
$260.00

4:35
1/12 Deposit $50.00 Credit
1/27 Deposit $110.00 Credit

1. Swipe left and right to view different account balances.
2. Swipe up and down to scroll through the transactions list.
3. Tap the **Back** button to return to your account list.

Administration (Basic)

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

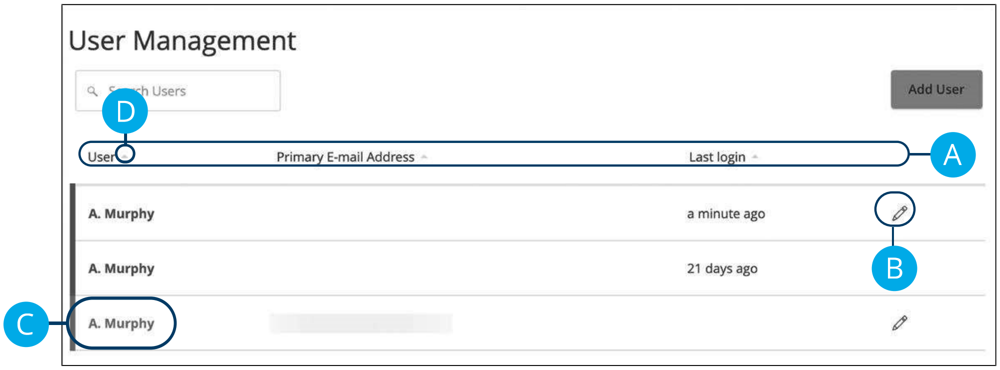
Each user is assigned a set of user rights that permits or prevents them from performing certain actions, such as:

- 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 Beneficiaries, 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 making it run as smoothly 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.



User	Primary E-mail Address	Last login
A. Murphy		a minute ago
A. Murphy		21 days ago
A. Murphy	[redacted]	

In the **Administration** tab, click **User Management**.

A. The following information presents for each user:

- Name
- Email address
- Last login time

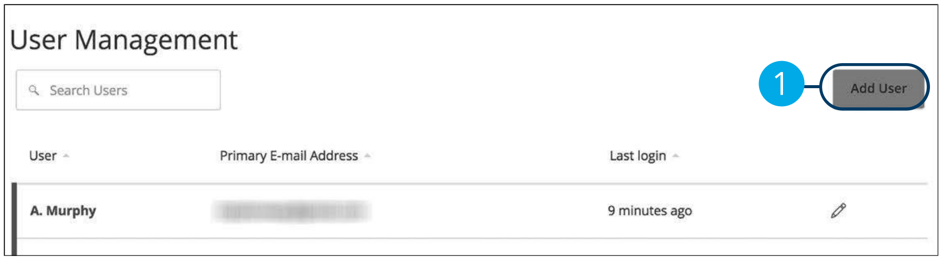
B. Click the ✎ icon to edit a user.

C. Locked logins will appear in red. Go to page 14 for more information about unlocking logins.

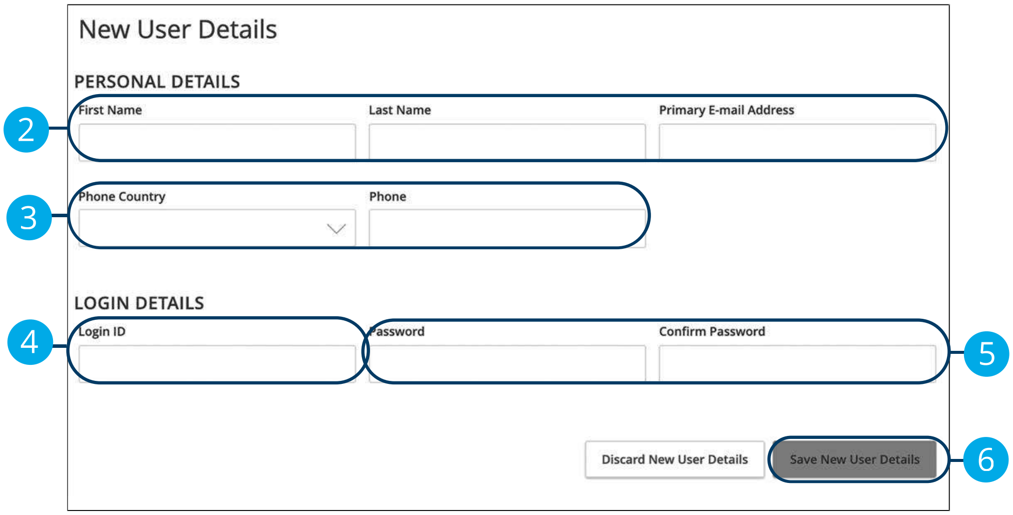
D. You can sort users in alphabetical or reverse alphabetical order by user, email address or last login order by clicking the ▲ icon next to the Users column.

Adding a New User

An authorized user with Manage Users rights can set up a new user by first creating a profile and a unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user rights by accessing their User Policy.


User Management
Search Users
1
Add User

User	Primary E-mail Address	Last login
A. Murphy	[redacted]	9 minutes ago

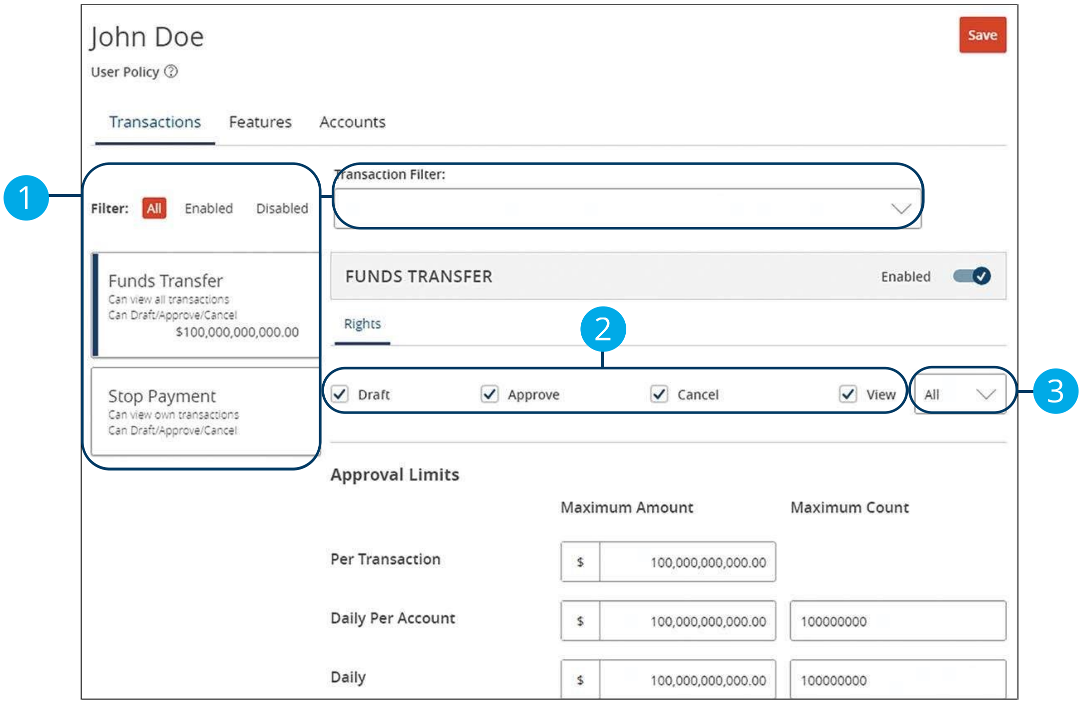

New User Details
PERSONAL DETAILS
2
First Name
Last Name
Primary E-mail Address
3
Phone Country
Phone
LOGIN DETAILS
4
Login ID
Password
Confirm Password
5
Discard New User Details
Save New User Details
6

In the **Administration** tab, click **User Management**.

1. Click the **Add User** button in the top right corner.
2. Enter the user’s first and last name and email address.
3. From the “Phone Country” drop-down, select the user’s country and enter their phone number.
4. Create a unique login ID for your new user.
5. Enter a password following our guidelines and confirm it.
6. Click the **Save New User Details** button at the bottom when you are finished. You will then be taken to the User Policy page to establish the new user’s rights.

Part 1 of 5: Establishing Transaction Type Rights

You start assigning or editing a user's rights in the **Transactions** tab, which helps 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.



Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
$100,000,000,000.00

Stop Payment
Can view own transactions
Can Draft/Approve/Cancel

☑ Draft ☑ Approve ☑ Cancel ☑ View All

Approval Limits

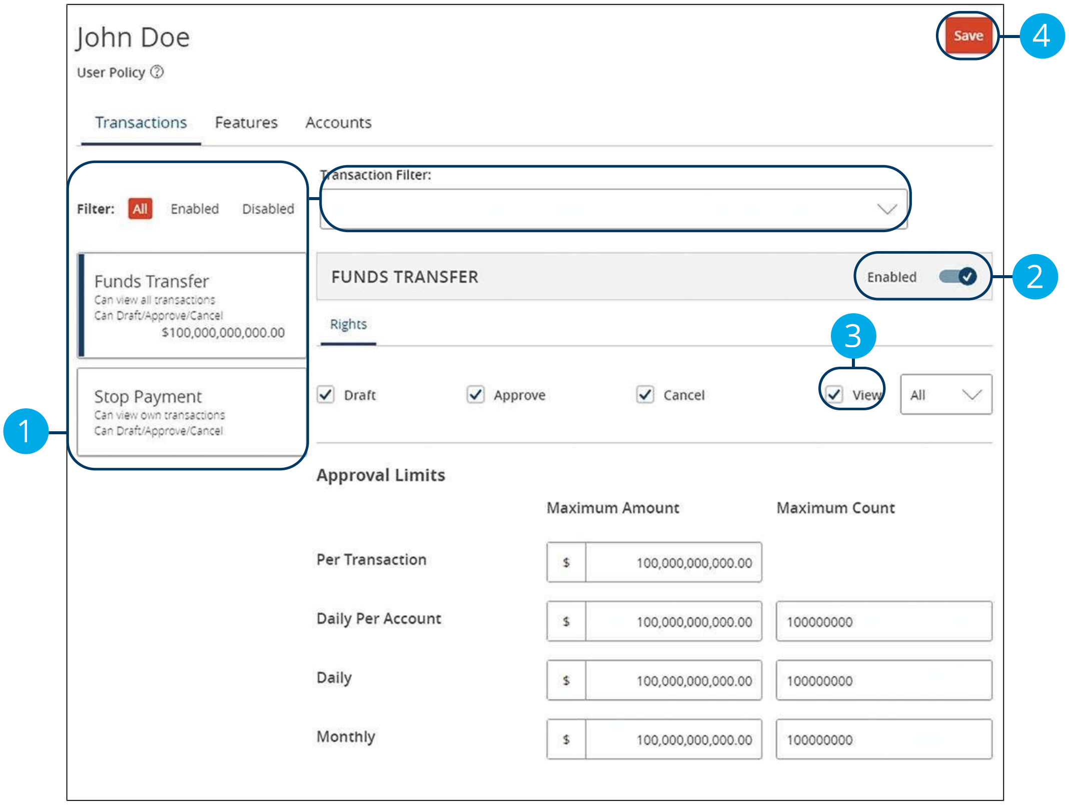
	Maximum Amount	Maximum Count
Per Transaction	$ 100,000,000,000.00	
Daily Per Account	$ 100,000,000,000.00	100000000
Daily	$ 100,000,000,000.00	100000000

1. Choose a type of transaction to assign rights for. You can also use the "Transaction Filter" drop down to narrow your choices.
2. Choose whether a user can draft, approve, cancel or view a specific transaction by checking the appropriate boxes.
   - **Draft**: Create a transaction or template that needs approval from an authorized user.
   - **Approve**: Send or accept drafted transactions.
   - **Cancel**: Reject a drafted or unprocessed transaction.
3. Use the drop-down to change which transaction activity a user can view.
   - **Own:** Can view only their activity.
   - **All:** Can view activity of all users.
   - **No:** Cannot view activity of any user.

Note: Users must have the **All** view right enabled to approve transactions.

Part 2 of 5: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as Funds Transfers, an authorized user can disable those rights for individual user.


John Doe
User Policy
Transactions
Features
Accounts
Save
Filter:
All
Enabled
Disabled
Transaction Filter:
FUNDS TRANSFER
Enabled
Rights
1
2
3
4

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
$100,000,000,000.00

Stop Payment
Can view own transactions
Can Draft/Approve/Cancel

☑ Draft ☑ Approve ☑ Cancel ☑ View All

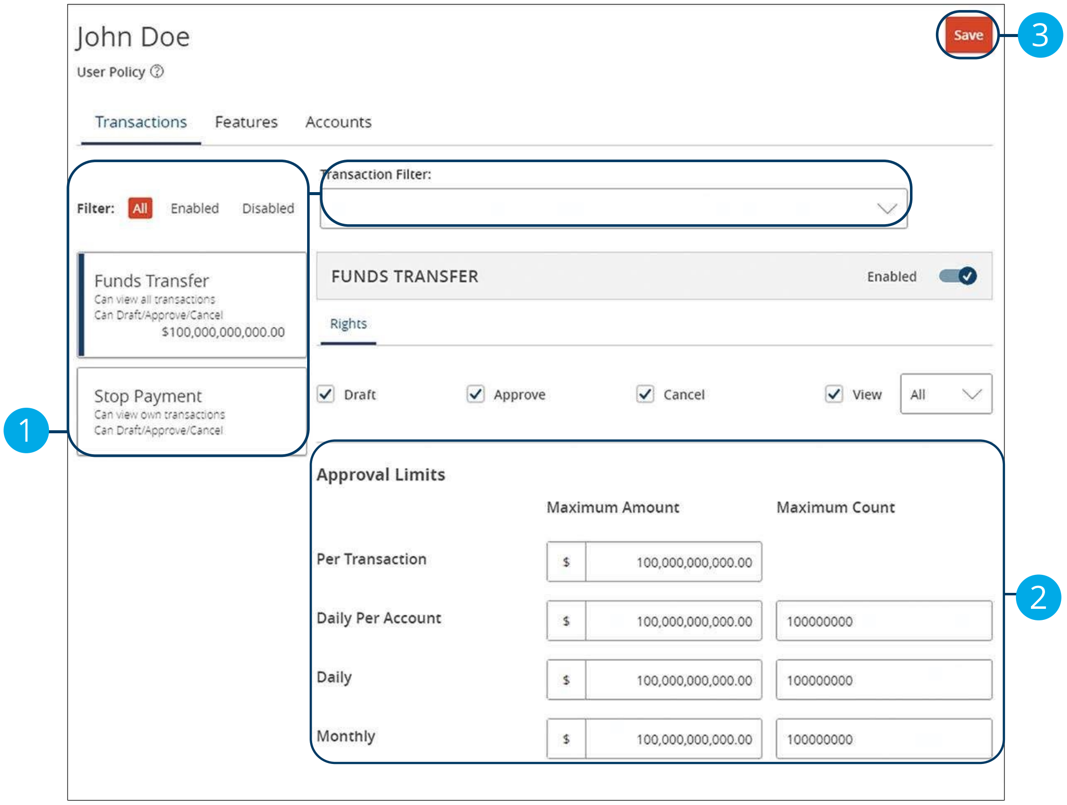
Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	$ 100,000,000,000.00	
Daily Per Account	$ 100,000,000,000.00	100000000
Daily	$ 100,000,000,000.00	100000000
Monthly	$ 100,000,000,000.00	100000000

1. Select the transaction type to disable. You can also use the “Transaction Filter” drop down to narrow your choices.
2. Toggle the switch to “Disabled” for that specific transaction.
3. When disabling a transaction type authorized user needs to disable the View option in order for the individual user not to be able to see those transactions in their Activity & Approvals.
4. Click the **Save** button when you are finished making changes.

Part 3 of 5: Editing Approval Limits for a Transaction Type

To give you peace of mind, 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.



John Doe

User Policy

Filter: All Enabled Disabled

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
$100,000,000,000.00

Stop Payment
Can view own transactions
Can Draft/Approve/Cancel

Transaction Filter:

FUNDS TRANSFER Enabled

☑ Draft ☑ Approve ☑ Cancel ☑ View All

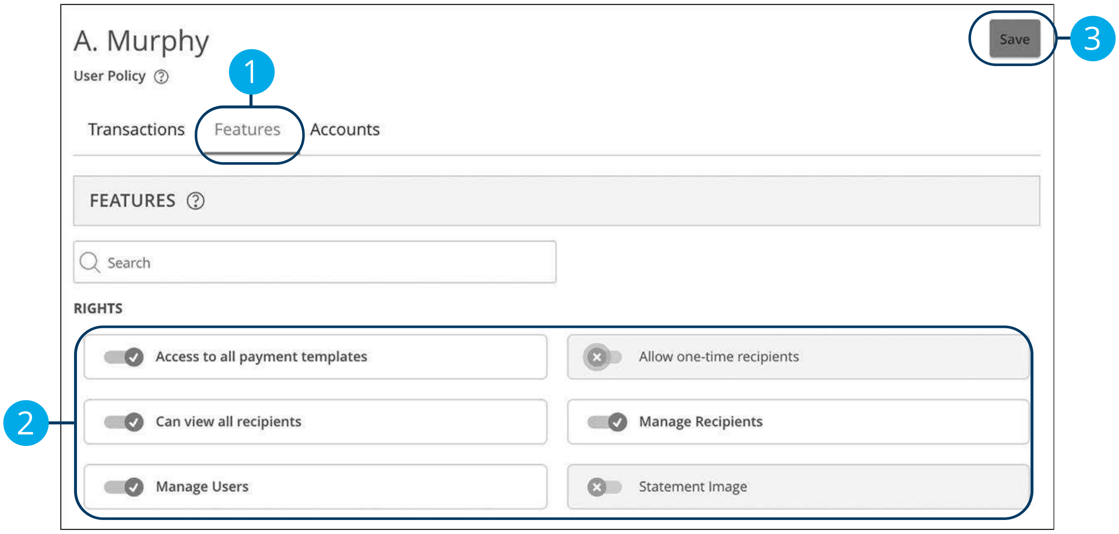
Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	$ 100,000,000,000.00	
Daily Per Account	$ 100,000,000,000.00	100000000
Daily	$ 100,000,000,000.00	100000000
Monthly	$ 100,000,000,000.00	100000000

1. Select a transaction type to edit a user’s approval limits. You can also use the “Transaction Filter” drop down to narrow your choices.
2. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.

Part 4 of 5: Establishing Rights to Access Features

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

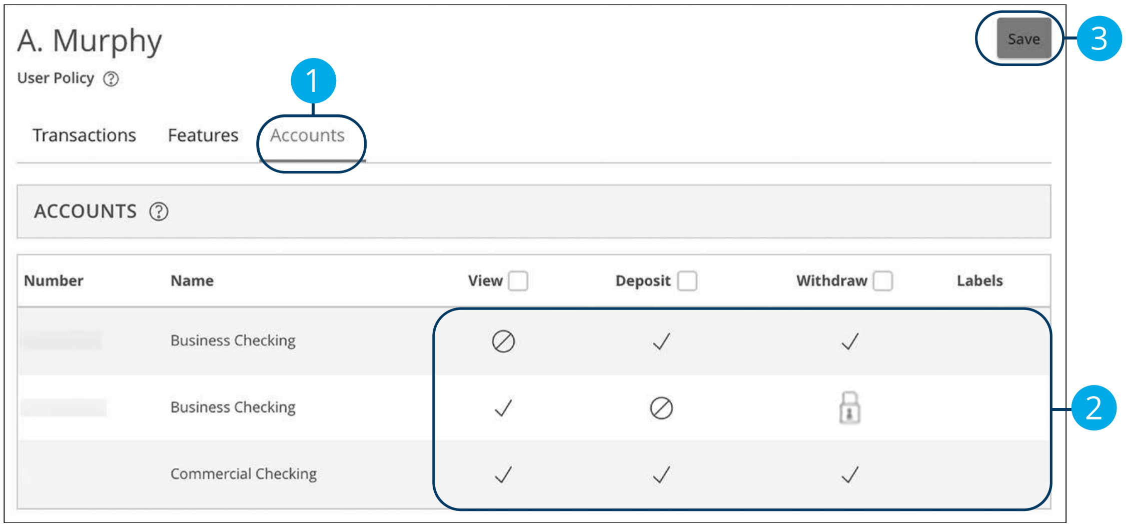

A. Murphy
User Policy
Transactions
Features
Accounts
FEATURES
Search
RIGHTS
Access to all payment templates
Allow one-time recipients
Can view all recipients
Manage Recipients
Manage Users
Statement Image
Save
1
2
3

1. Click the **Features** tab.
2. Use the toggles to enable or disable features.
3. Click **Save** when you are finished making changes.

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

Part 5 of 5: 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 histories and making deposits or withdrawals.


A. Murphy
User Policy
Transactions
Features
Accounts
ACCOUNTS
Save
1
2
3

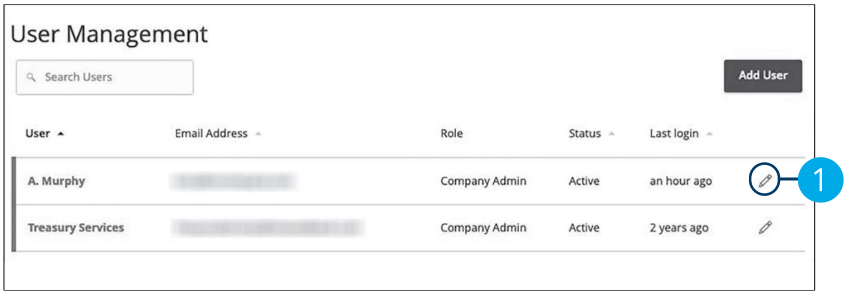
Number	Name	View ☐	Deposit ☐	Withdraw ☐	Labels
[redacted]	Business Checking	⊘	✓	✓	
[redacted]	Business Checking	✓	⊘	🔒	
[redacted]	Commercial Checking	✓	✓	✓	

1. Click the **Accounts** tab.
2. Edit a user's ability to view, deposit or withdraw in a specific account.
    - ✓ User right is active.
    - ⊘ User right is disabled.
    - 🔒 User right is locked and cannot be edited.
3. Click the **Save** button when you are finished making changes.

Administration (Basic)

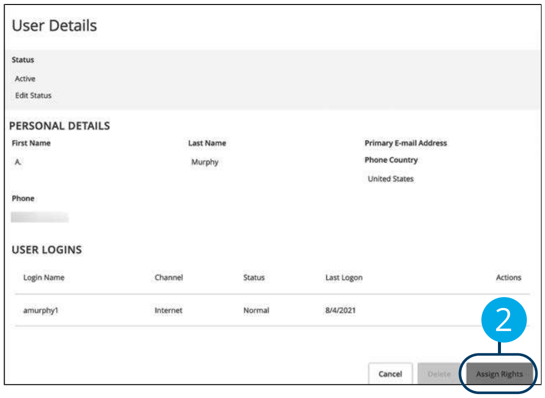
Editing an Existing User’s Rights

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 or their approval limits need to be adjusted.


Search Users
Add User
1

User Management

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


Edit Status
Cancel
Delete
Assign Rights
2

User Details

Status: Active

PERSONAL DETAILS

First Name: A.

Last Name: Murphy

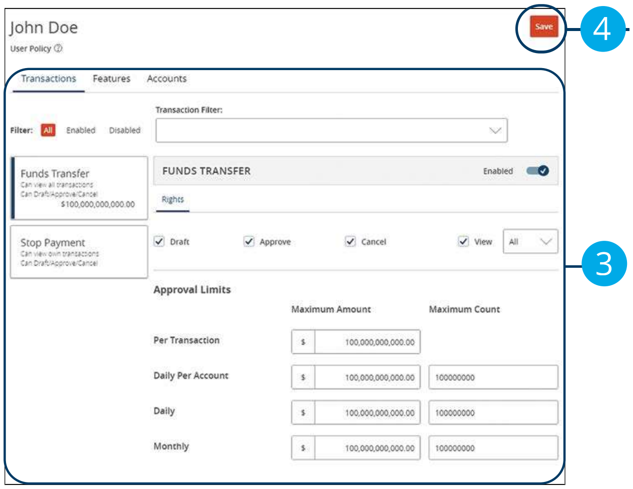
Primary E-mail Address

Phone Country: United States

Phone: [redacted]

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
amurphy1	Internet	Normal	8/4/2021	


Save
4
User Policy
Transactions
Features
Accounts
Filter:
All
Enabled
Disabled
Transaction Filter:
3

John Doe

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
$100,000,000,000.00

Stop Payment
Can view own transactions
Can Draft/Approve/Cancel

FUNDS TRANSFER Enabled

Rights

☑ Draft ☑ Approve ☑ Cancel ☑ View All

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	$ 100,000,000,000.00	
Daily Per Account	$ 100,000,000,000.00	100000000
Daily	$ 100,000,000,000.00	100000000
Monthly	$ 100,000,000,000.00	100000000

In the **Administration** tab, click **User Management**.

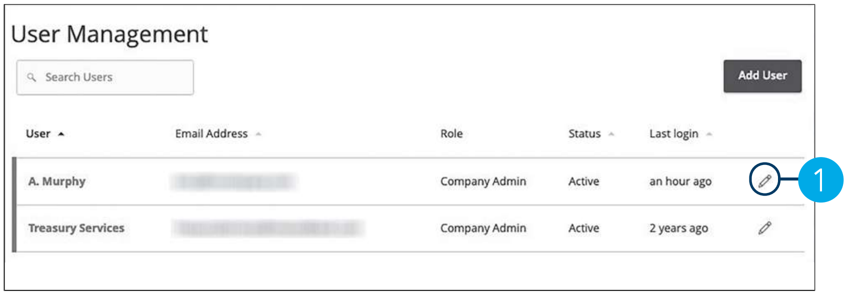
1. Find the user you want to edit and click the ✎ icon.
2. Click the **Assign Rights** button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

Note: For more details on editing user rights, visit page 14.

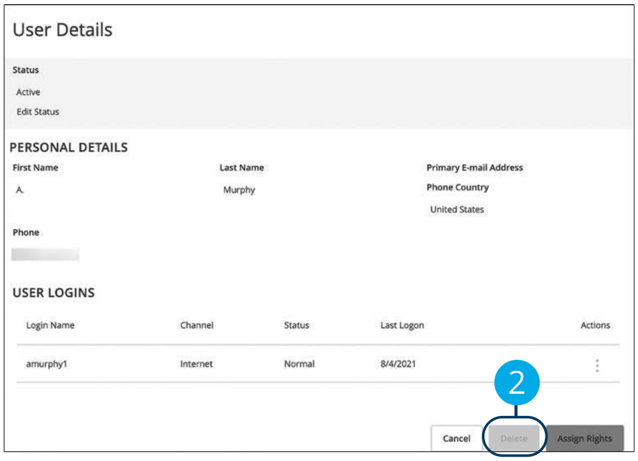
Administration (Basic)

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, but it does not erase the data from an existing payment using that person.


User Management
Search Users
Add User
1

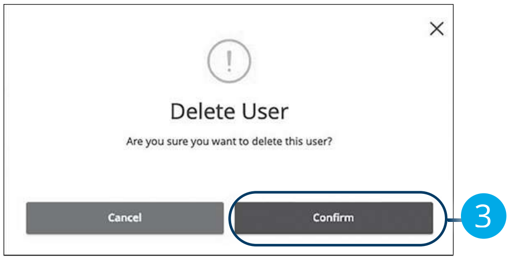
User	Email Address	Role	Status	Last login
A. Murphy	[redacted]	Company Admin	Active	an hour ago
Treasury Services	[redacted]	Company Admin	Active	2 years ago


User Details
Edit Status
PERSONAL DETAILS
USER LOGINS
2
Cancel
Delete
Assign Rights

Status
Active

First Name: A.
Last Name: Murphy
Primary E-mail Address
Phone Country: United States
Phone: [redacted]

Login Name	Channel	Status	Last Logon	Actions
amurphy1	Internet	Normal	8/4/2021	⋮


Delete User
Cancel
Confirm
3

Are you sure you want to delete this user?

In the **Administration** tab, click **User Management**.

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.

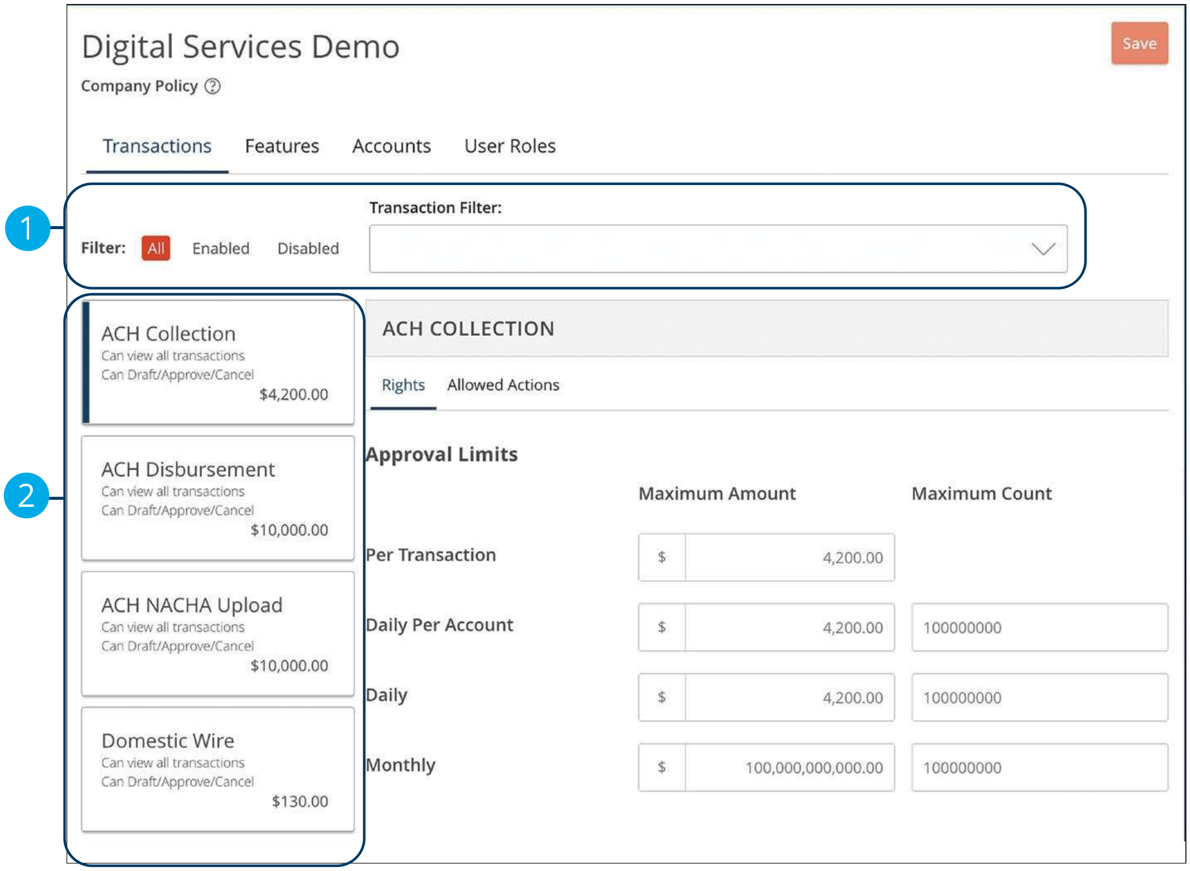
Administration (Advanced)

Editing Company Limits

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

Part 1 of 8: Choosing a Transaction to Edit in Company Limits

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



Digital Services Demo

Company Policy

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
$4,200.00

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

ACH NACHA Upload
Can view all transactions
Can Draft/Approve/Cancel
$10,000.00

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
$130.00

ACH COLLECTION

Approval Limits

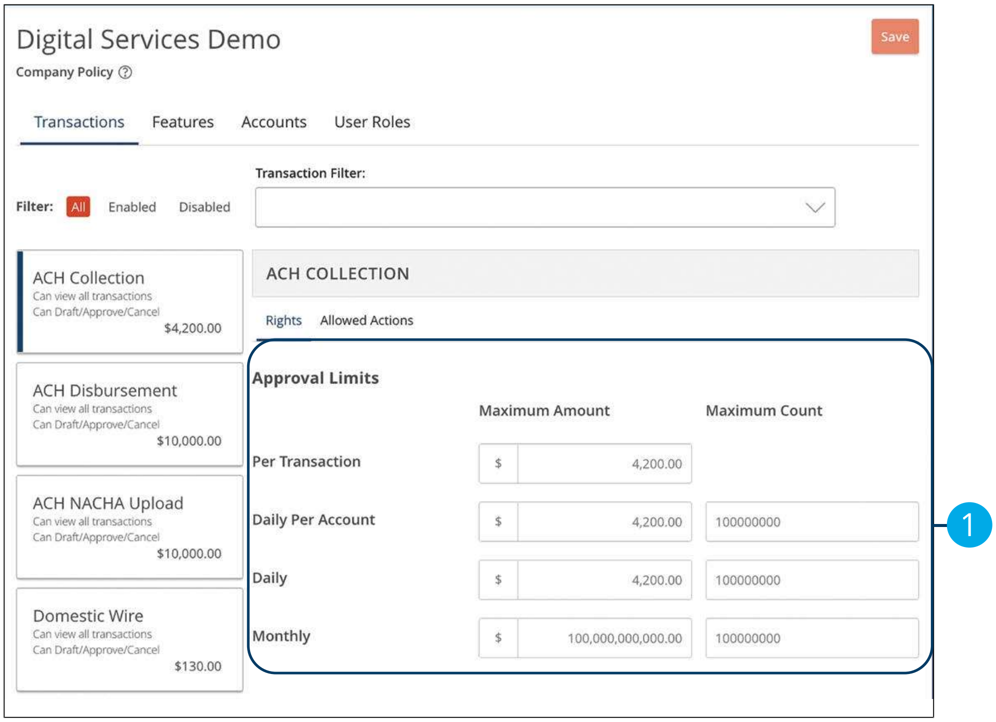
	Maximum Amount	Maximum Count
Per Transaction	$ 4,200.00	
Daily Per Account	$ 4,200.00	100000000
Daily	$ 4,200.00	100000000
Monthly	$ 100,000,000,000.00	100000000

In the **Administration** tab, click **Company Limits**.

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 8: Approval Limits

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



Digital Services Demo

Company Policy

Transaction Filter:

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
$4,200.00

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

ACH NACHA Upload
Can view all transactions
Can Draft/Approve/Cancel
$10,000.00

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
$130.00

ACH COLLECTION

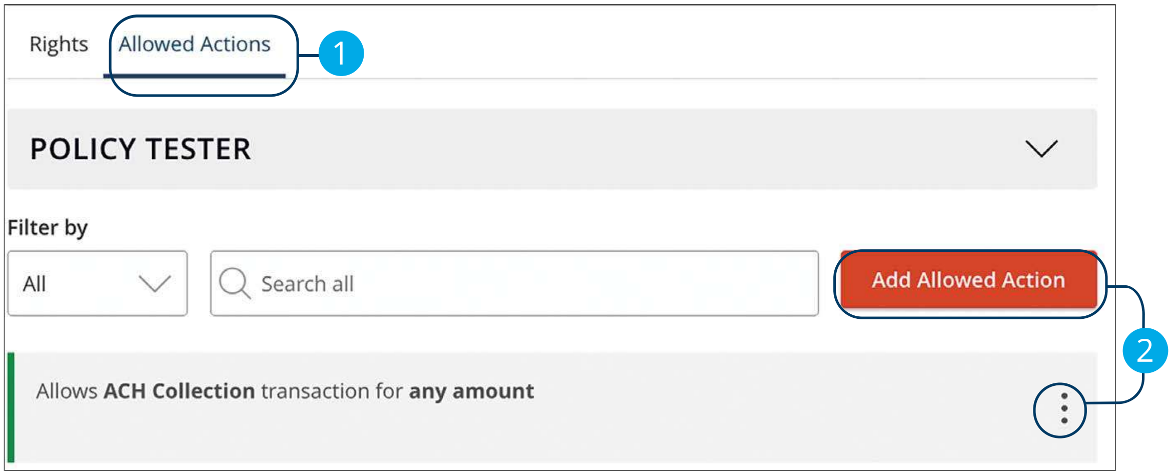
Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	$ 4,200.00	
Daily Per Account	$ 4,200.00	100000000
Daily	$ 4,200.00	100000000
Monthly	$ 100,000,000,000.00	100000000

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 8: Allowed Actions

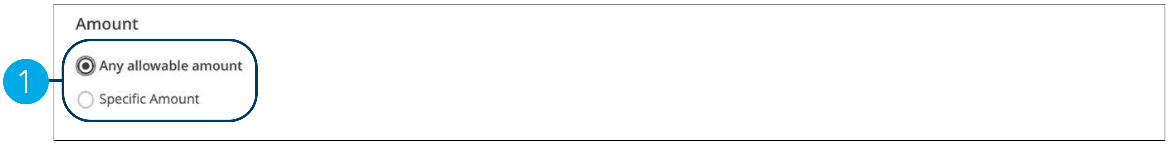

Rights
Allowed Actions
1
POLICY TESTER
Filter by
All
Search all
Add Allowed Action
2

Allows **ACH Collection** transaction for **any amount**

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.



Amount

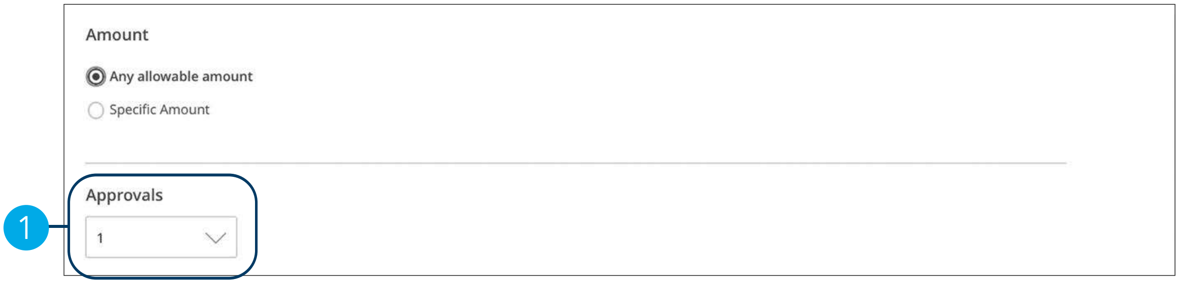
● Any allowable amount

○ Specific Amount

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

Part 5 of 8: Approvals

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

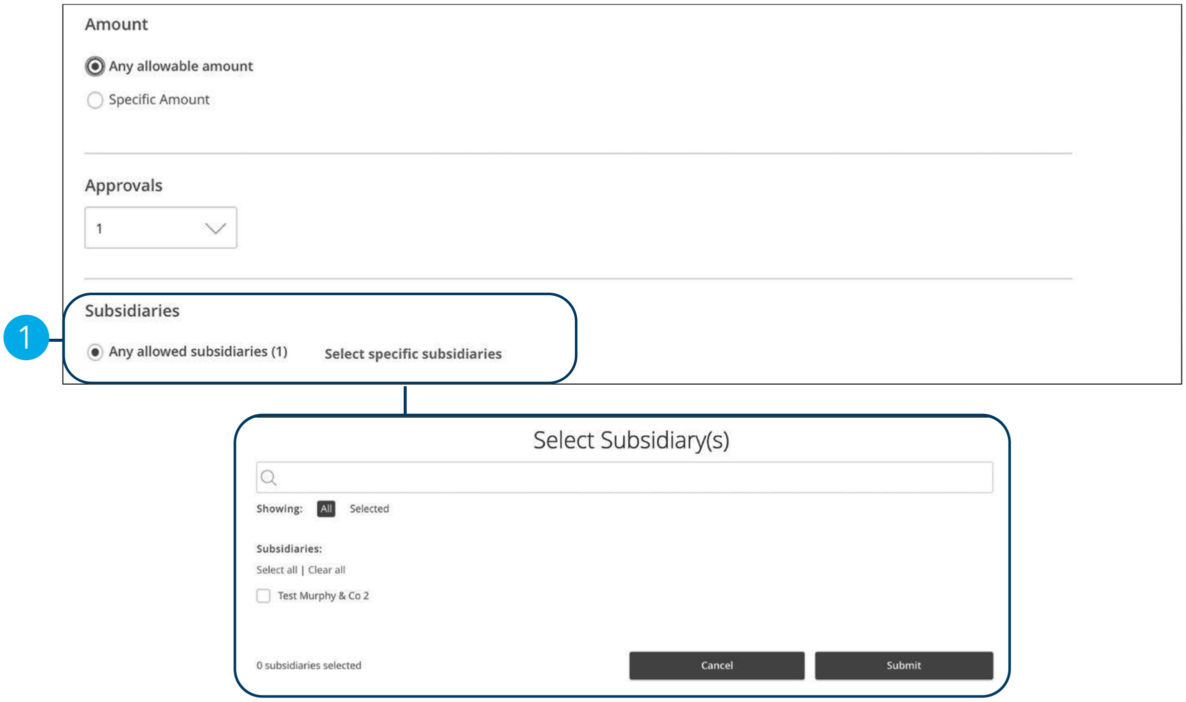

Amount
● Any allowable amount
○ Specific Amount

Approvals
1

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

Part 6 of 8: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.


Amount
● Any allowable amount
○ Specific Amount

Approvals
1

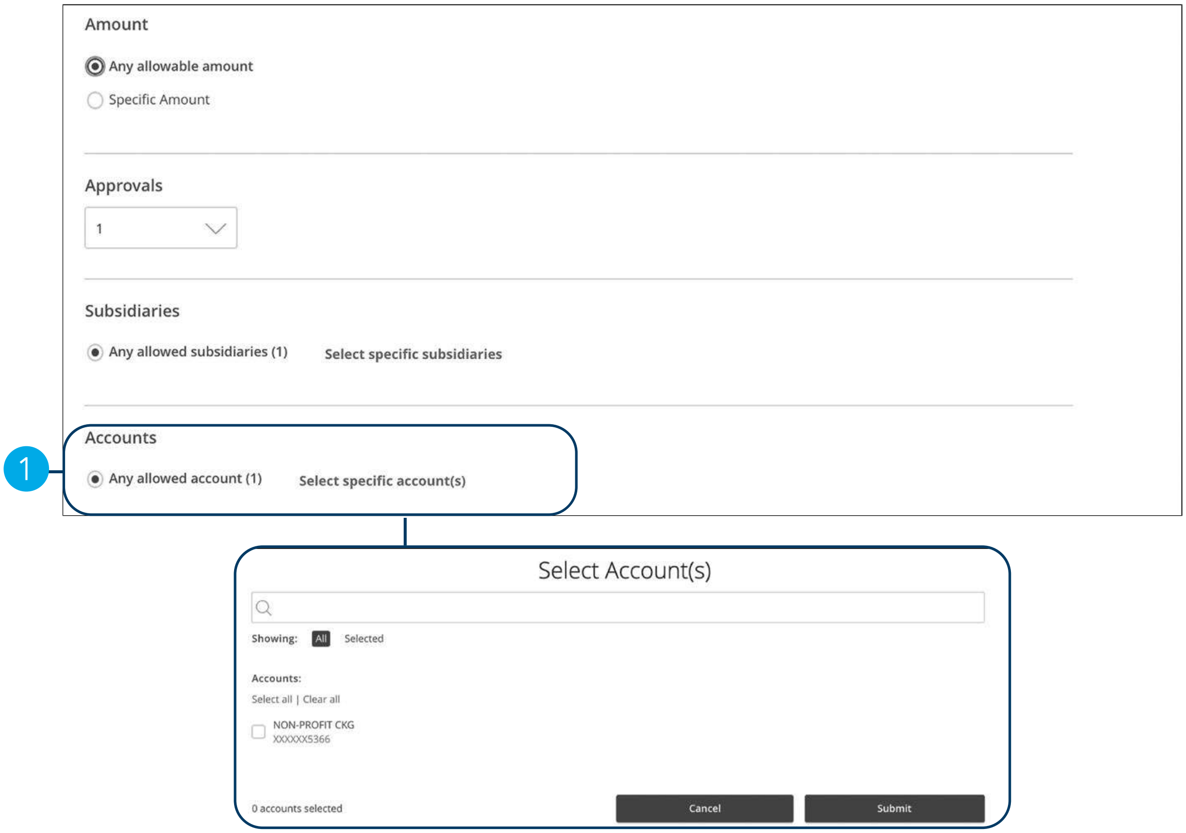
Subsidiaries
● Any allowed subsidiaries (1)

Select Subsidiary(s)
Showing: All Selected
Subsidiaries:
☐ 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 8: Choosing the Accounts

If you have Manage Company Limits 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: All Selected

Accounts:

Select all | Clear all

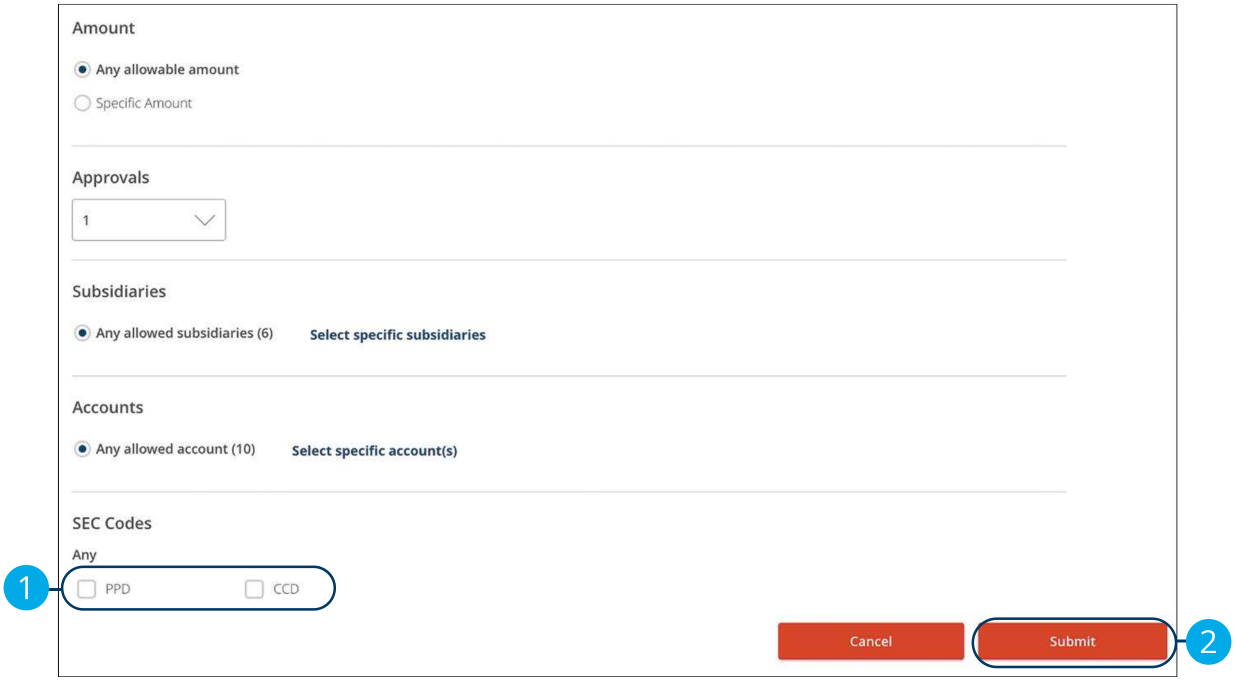
☐ NON-PROFIT CKG
XXXXXX5366

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 8: 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 (6) Select specific subsidiaries

Accounts

● Any allowed account (10) Select specific account(s)

SEC Codes

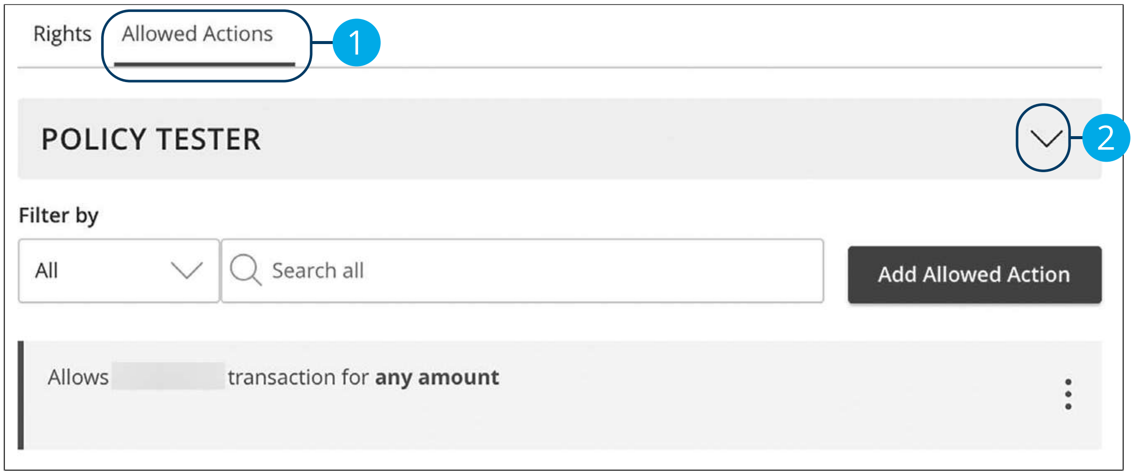
Any

☐ PPD ☐ CCD

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

Company Limits Tester

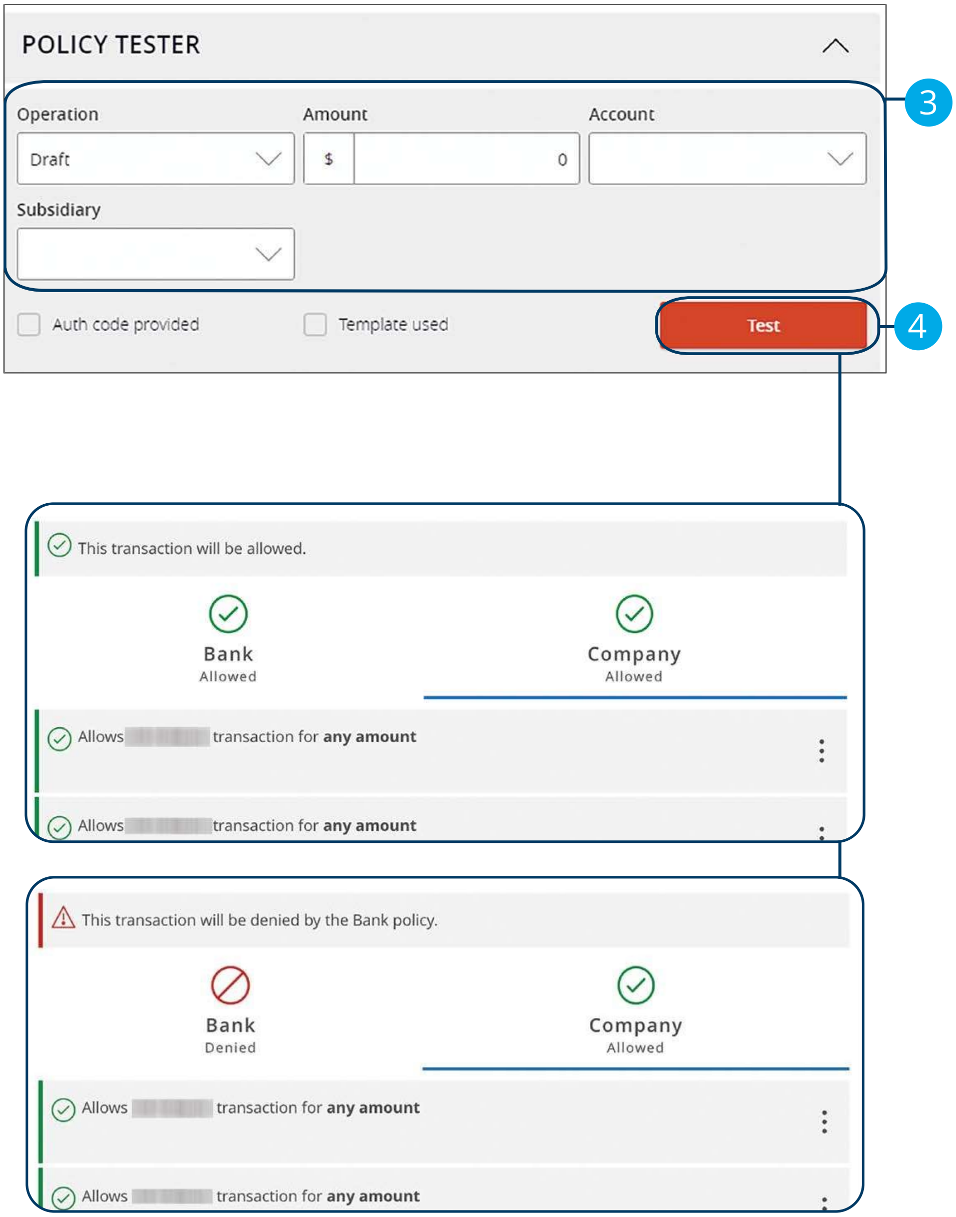
The Policy Tester gives you the ability to test possible actions before making changes within the Company Limits. This allows you to see if a certain transaction can be performed based on the Bank Policy and Company Limits.


Rights
Allowed Actions
1
POLICY TESTER
2
Filter by
All
Search all
Add Allowed Action

Allows [redacted] transaction for **any amount**

In the **Administration** tab, click **Company Limits**.

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



POLICY TESTER

Operation: Draft

Amount: $ 0

Account:

Subsidiary:

☐ Auth code provided

☐ Template used

Test

This transaction will be allowed.

Bank: Allowed

Company: Allowed

Allows [redacted] transaction for **any amount**

Allows [redacted] transaction for **any amount**

This transaction will be denied by the Bank policy.

Bank: Denied

Company: Allowed

Allows [redacted] transaction for **any amount**

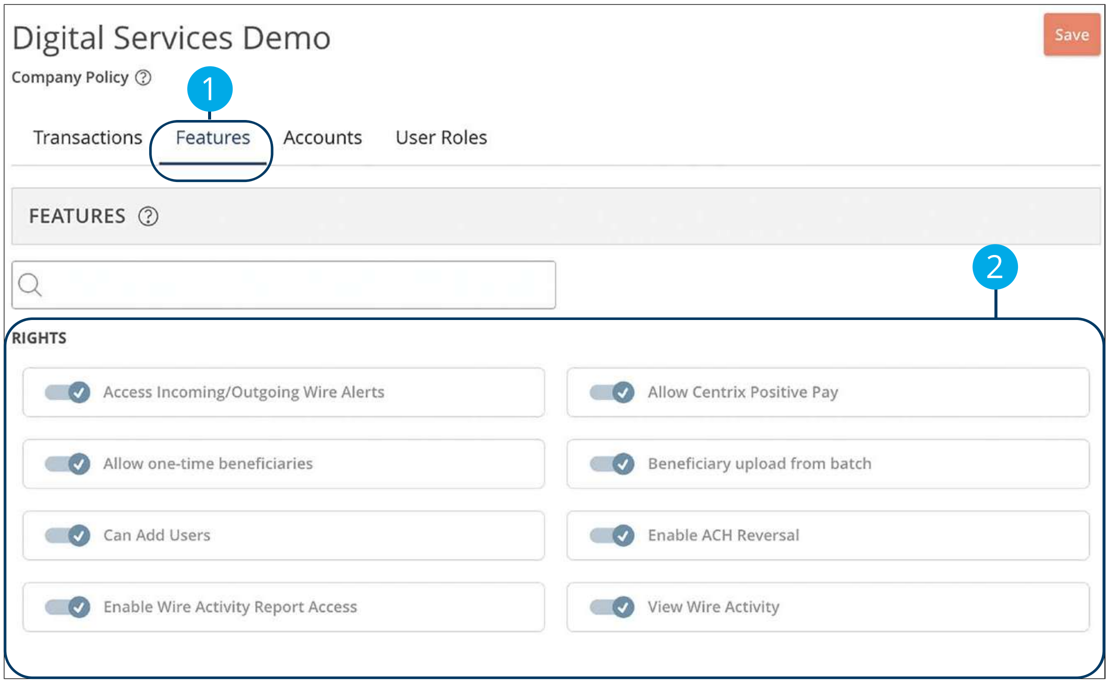
Allows [redacted] transaction for **any amount**

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 Limits. This is a read-only section and the available features indicate which rights are activated.


Digital Services Demo
Save
Company Policy ?
1
Transactions
Features
Accounts
User Roles
FEATURES ?
2

RIGHTS

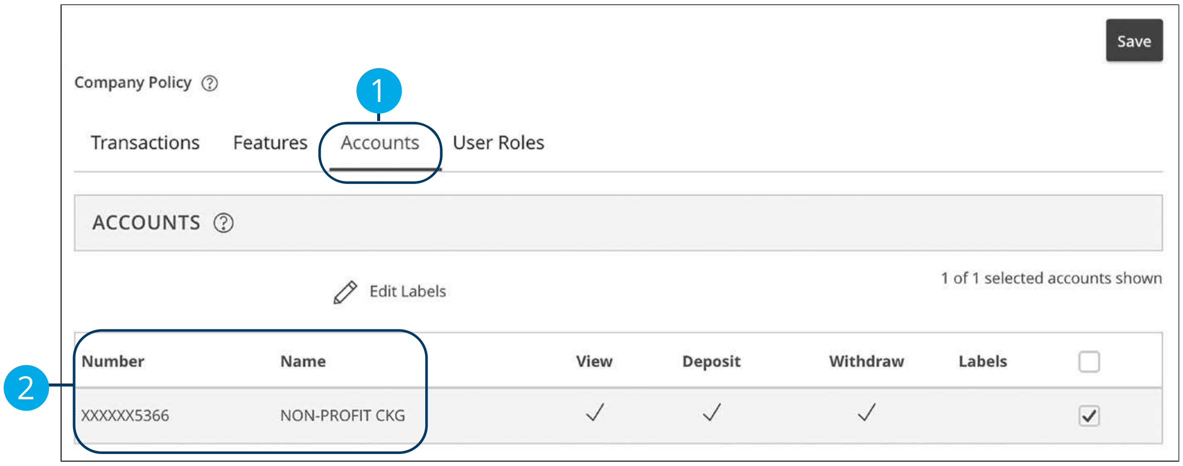
- ☑ Access Incoming/Outgoing Wire Alerts
- ☑ Allow Centrix Positive Pay
- ☑ Allow one-time beneficiaries
- ☑ Beneficiary upload from batch
- ☑ Can Add Users
- ☑ Enable ACH Reversal
- ☑ Enable Wire Activity Report Access
- ☑ View Wire Activity

In the **Administration** tab, click **Company Limits**.

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

Establishing Rights to Access Accounts

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


Save
Company Policy ?
1
Transactions
Features
Accounts
User Roles
ACCOUNTS ?
Edit Labels
2

1 of 1 selected accounts shown

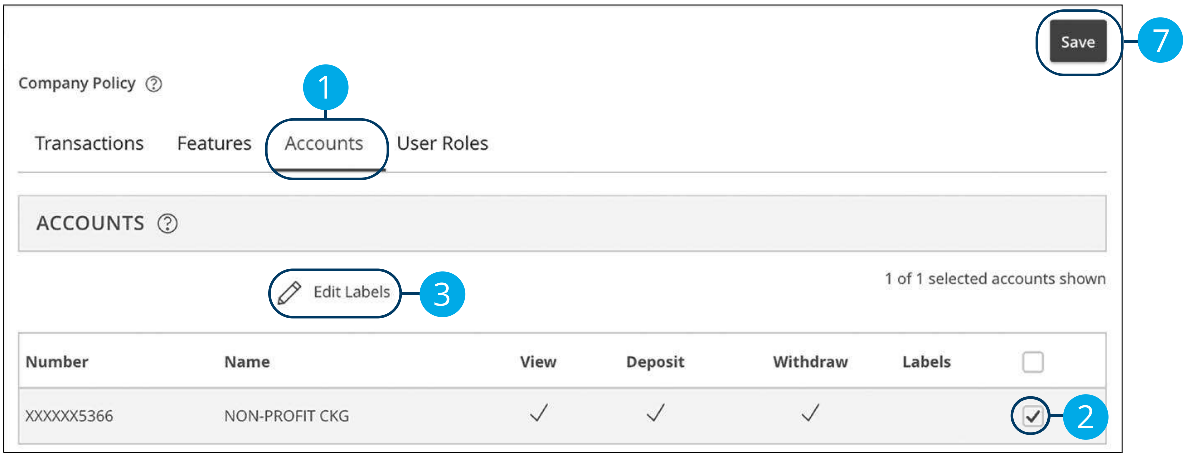
Number	Name	View	Deposit	Withdraw	Labels	☐
XXXXXX5366	NON-PROFIT CKG	✓	✓	✓		☑

In the **Administration** tab, click **Company Limits**.

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

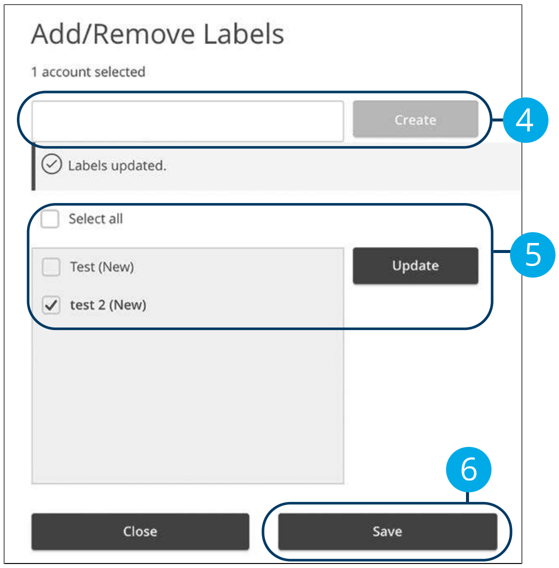
Creating and Editing Account Labels

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


Save
7
Company Policy ?
1
Transactions
Features
Accounts
User Roles
ACCOUNTS ?
Edit Labels
3
2

1 of 1 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels	☐
XXXXXX5366	NON-PROFIT CKG	✓	✓	✓		☑


Add/Remove Labels
Create
4
☐ Select all
☐ Test (New)
☑ test 2 (New)
Update
5
6
Close
Save

1 account selected

Labels updated.

In the **Administration** tab, click **Company Limits**.

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.

Administration (Advanced)

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 Limits with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

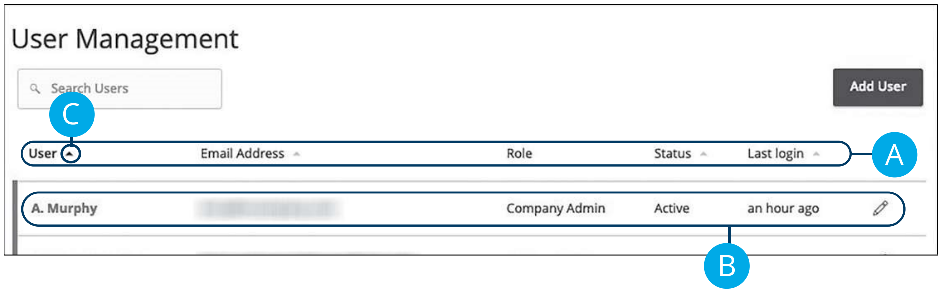
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- 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 Beneficiaries, 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.



User	Email Address	Role	Status	Last login
A. Murphy	[redacted]	Company Admin	Active	an hour ago

In the **Administration** tab, click **User Management**.

A. The following information presents for each user:

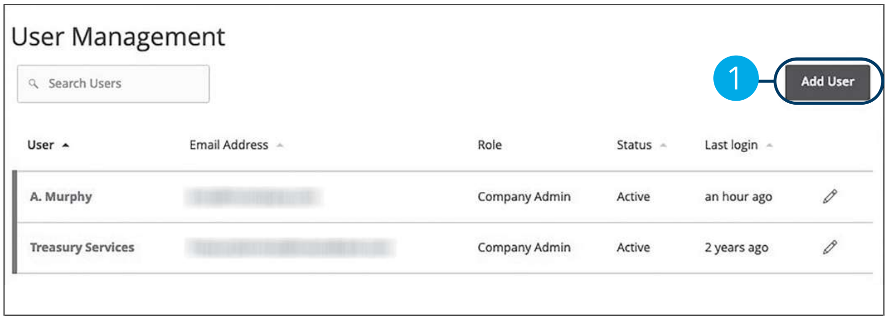
- Name
- Email address
- Applied user role
- Status
- Last login time

B. You can click on a user role to make edits.

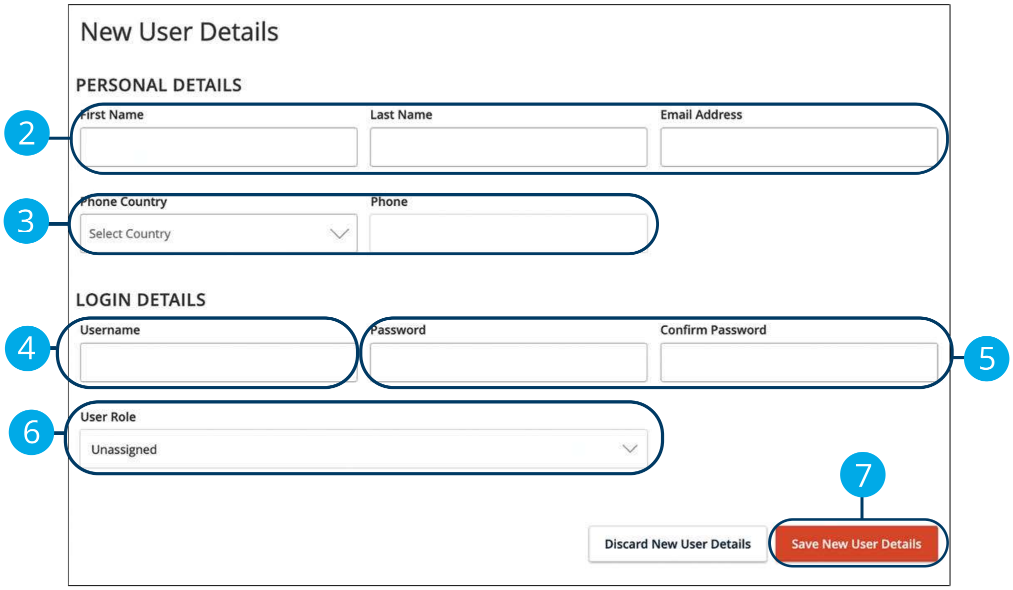
C. Click the ▲ icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address, role, status or last login.

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.


User Management
Search Users
1
Add User

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


New User Details
PERSONAL DETAILS
2
First Name
Last Name
Email Address
3
Phone Country
Select Country
Phone
LOGIN DETAILS
4
Username
Password
Confirm Password
5
6
User Role
Unassigned
7
Discard New User Details
Save New User Details

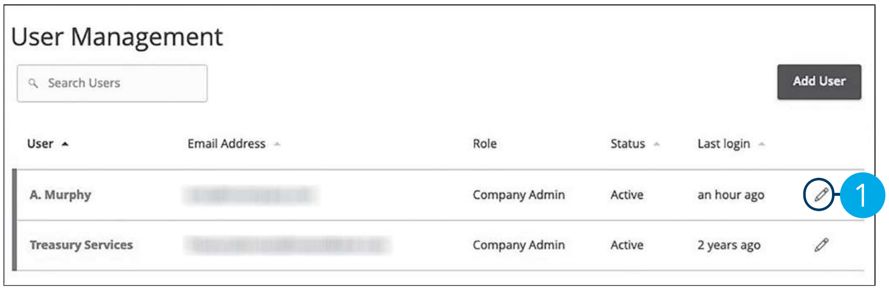
In the **Administration** tab, click **User Management**.

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 username 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.

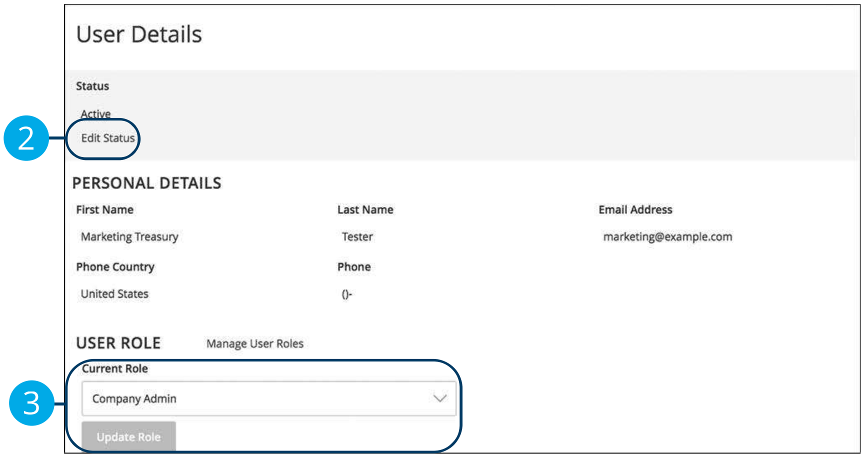
Administration (Advanced)

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	Email Address	Role	Status	Last login
A. Murphy	[redacted]	Company Admin	Active	an hour ago
Treasury Services	[redacted]	Company Admin	Active	2 years ago



Status
Active

PERSONAL DETAILS

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

USER ROLE

Current Role: Company Admin

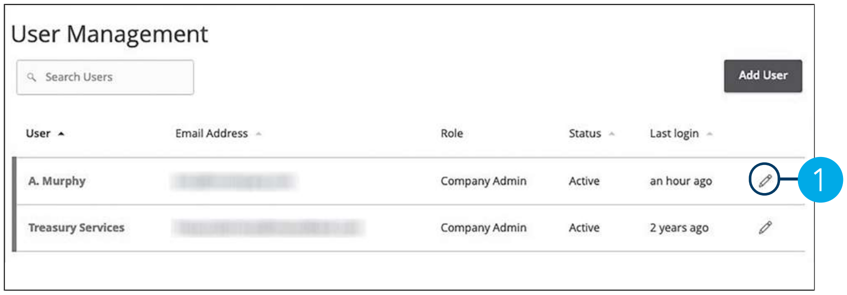
In the **Administration** tab, click **User Management**.

1. Find the user you want to edit and click the ✎ icon.
2. Activate or deactivate a user by clicking the "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.

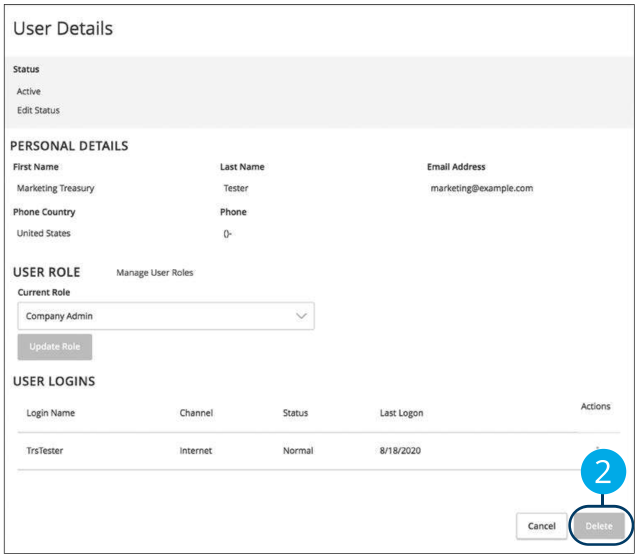
Administration (Advanced)

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.


User Management
Search Users
Add User
1

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


User Details
Edit Status
Manage User Roles
Update Role
Actions
2
Cancel
Delete

Status
Active

PERSONAL DETAILS

First Name	Last Name	Email Address
Marketing Treasury	Tester	marketing@example.com

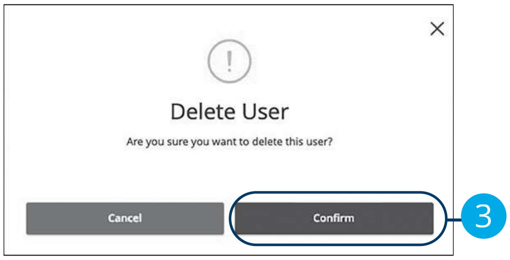
Phone Country	Phone
United States	0-

USER ROLE

Current Role: Company Admin

USER LOGINS

Login Name	Channel	Status	Last Logon
TrsTester	Internet	Normal	8/18/2020


Delete User
Cancel
Confirm
3

Are you sure you want to delete this user?

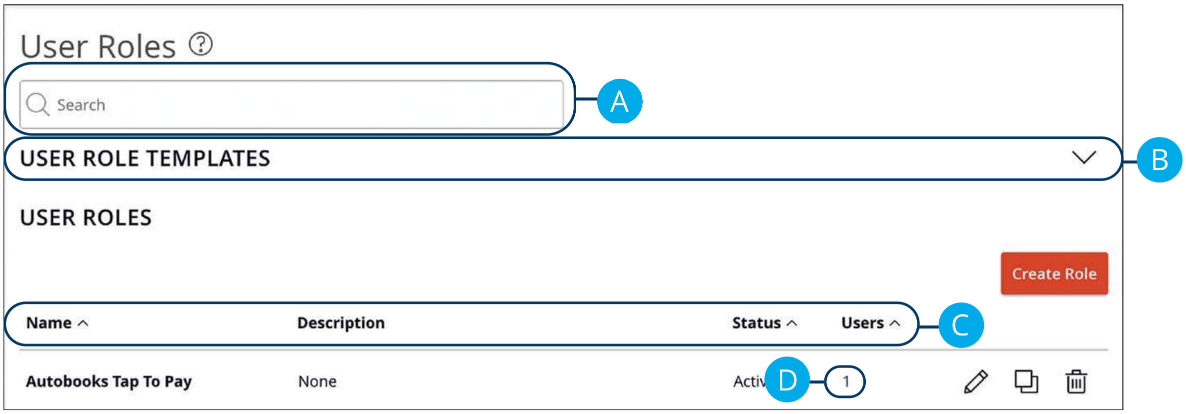
In the **Administration** tab, click **User Management**.

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.

Administration (Advanced)

User Roles Overview

Once you establish your Company Limits, 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 Limits and cannot exceed it.



Name	Description	Status	Users
Autobooks Tap To Pay	None	Activ	1

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

A. You can use the search bar to find specific user roles.

B. View a list of user role templates.

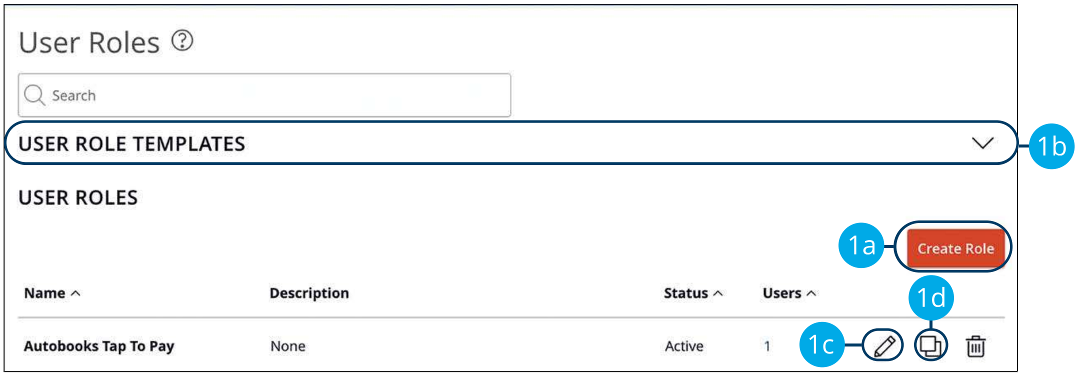
C. Click the ▲ icon next to the appropriate column to sort user roles by name, description or users.

D. The number under the Users column indicates how many users are assigned to this role. We recommend assigning one user to each user role.

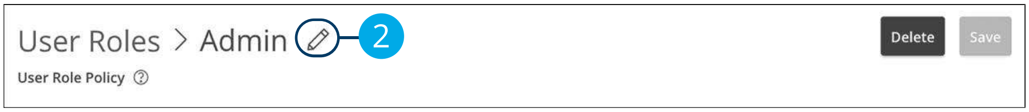
Administration (Advanced)

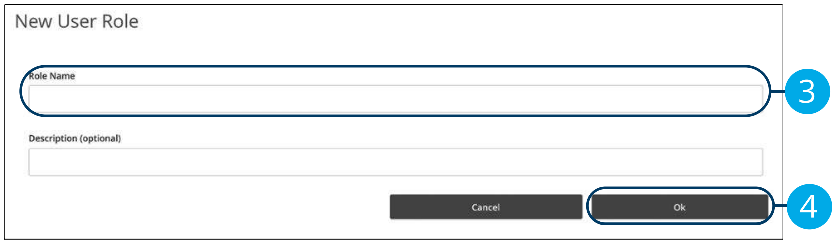
Creating, Editing or Copying a User Role

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.


User Roles
Search
USER ROLE TEMPLATES
USER ROLES
Create Role
1a
1b
1c
1d

Name	Description	Status	Users
Autobooks Tap To Pay	None	Active	1


User Roles > Admin
User Role Policy
Delete
Save
2

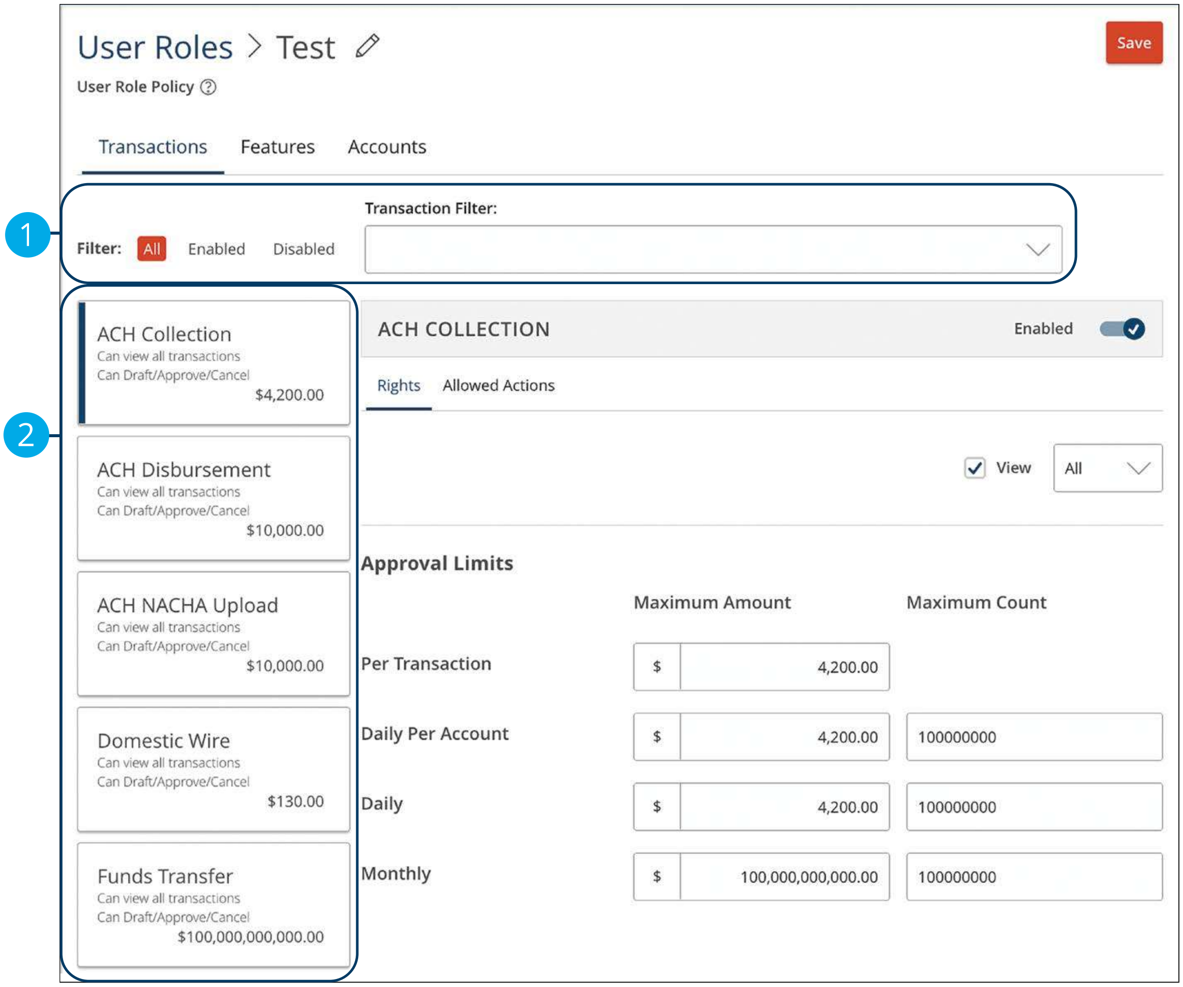

New User Role
Role Name
Description (optional)
Cancel
Ok
3
4

In the **Administration** 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. Copy a template to begin creating a user role.
    c. Click the ✎ icon to edit an existing role.
    d. Click the ⧉ icon to copy and adjust an existing role.
2. (Optional) If you are editing an existing user role, edit the role name by clicking the ✎ icon.
3. Enter a role name if you are making a new role or copying a role.
4. Click the **Ok** button.

Part 1 of 9: 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.



User Roles > Test

User Role Policy

Filter: All Enabled Disabled

Transaction Filter:

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
$4,200.00

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

ACH NACHA Upload
Can view all transactions
Can Draft/Approve/Cancel
$10,000.00

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
$130.00

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
$100,000,000,000.00

ACH COLLECTION — Enabled

☑ View: All

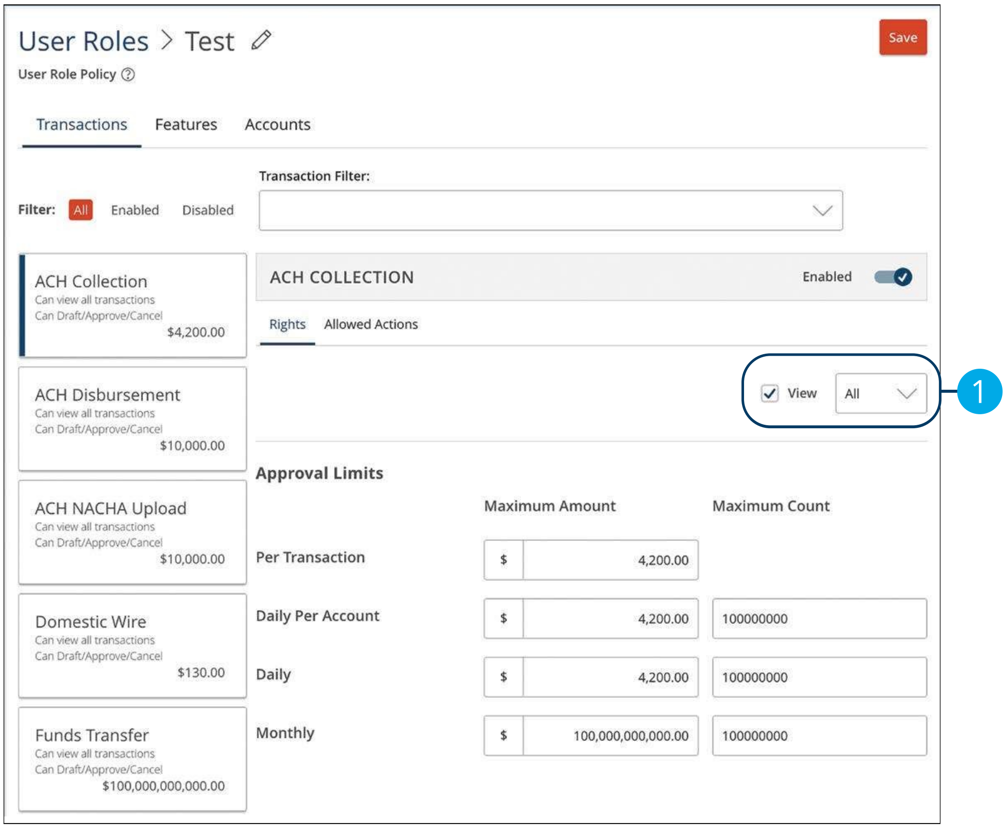
Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	$ 4,200.00	
Daily Per Account	$ 4,200.00	100000000
Daily	$ 4,200.00	100000000
Monthly	$ 100,000,000,000.00	100000000

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 9: 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.


User Roles > Test
Save
User Role Policy
Transactions
Features
Accounts
Transaction Filter:
Filter: All Enabled Disabled
ACH COLLECTION
Enabled
Rights
Allowed Actions
1

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
$4,200.00

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

ACH NACHA Upload
Can view all transactions
Can Draft/Approve/Cancel
$10,000.00

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
$130.00

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
$100,000,000,000.00

☑ View: All

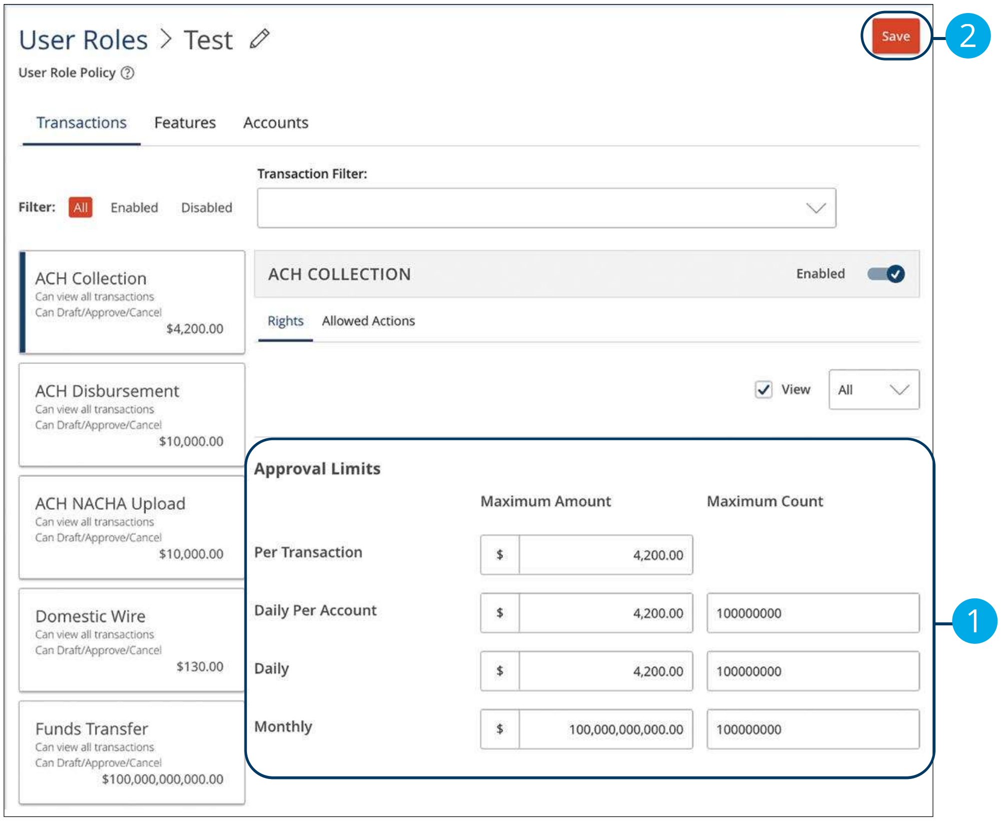
Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	$ 4,200.00	
Daily Per Account	$ 4,200.00	100000000
Daily	$ 4,200.00	100000000
Monthly	$ 100,000,000,000.00	100000000

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 transactions by others in this role
    - No- Cannot view any transactions

Part 3 of 9: 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.


User Roles > Test
User Role Policy
Save
2
Transactions
Features
Accounts
Filter: All Enabled Disabled
Transaction Filter:
ACH COLLECTION
Enabled
Rights
Allowed Actions
View
All
1

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
$4,200.00

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

ACH NACHA Upload
Can view all transactions
Can Draft/Approve/Cancel
$10,000.00

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
$130.00

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
$100,000,000,000.00

Approval Limits

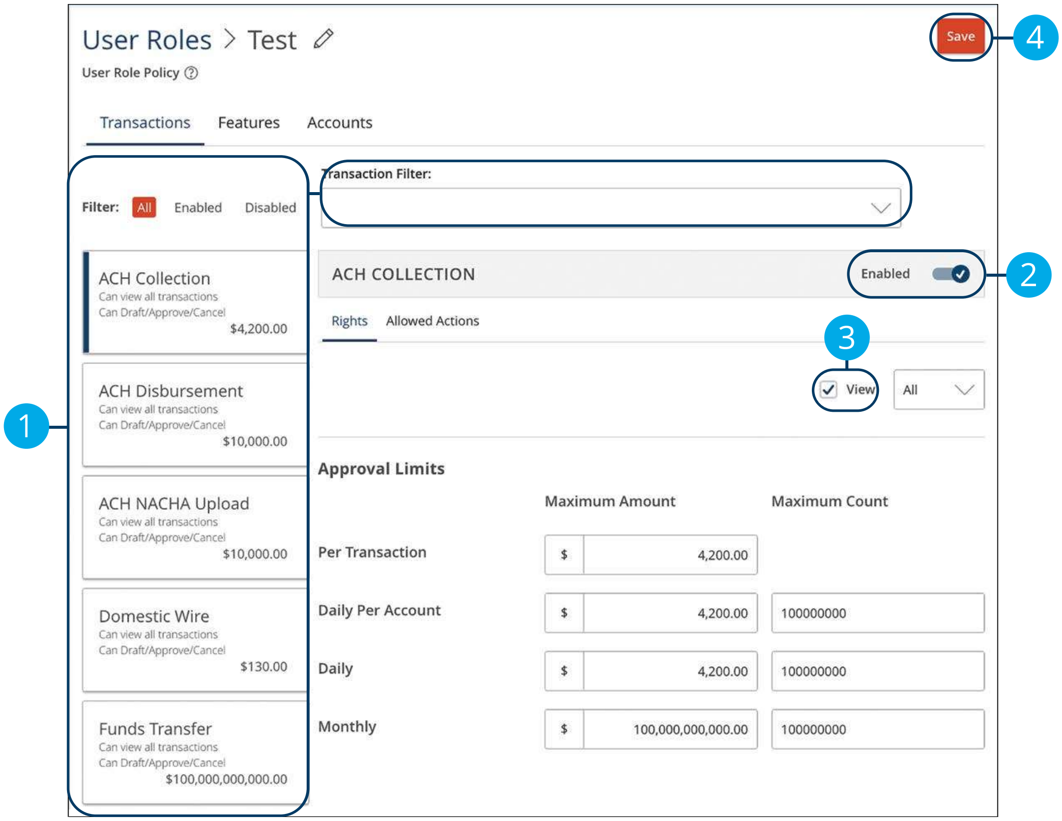
	Maximum Amount	Maximum Count
Per Transaction	$ 4,200.00	
Daily Per Account	$ 4,200.00	100000000
Daily	$ 4,200.00	100000000
Monthly	$ 100,000,000,000.00	100000000

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 9: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as ACH Collection or International Wires, an authorized user can disable those rights for individual user.

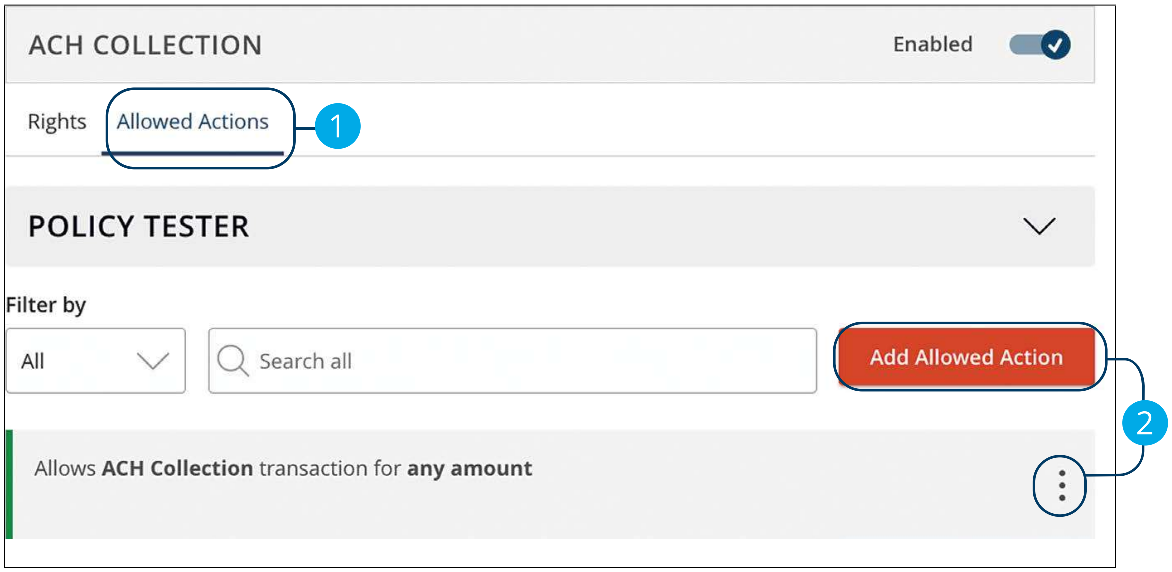

User Roles > Test
User Role Policy
Save
4
Transactions
Features
Accounts
Filter:
All
Enabled
Disabled
Transaction Filter:
ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
$4,200.00
ACH Disbursement
Can view all transactions
Can Draft/Approve/Cancel
$10,000.00
ACH NACHA Upload
Can view all transactions
Can Draft/Approve/Cancel
$10,000.00
Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
$130.00
Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
$100,000,000,000.00
1
ACH COLLECTION
Enabled
2
Rights
Allowed Actions
3
☑ View
All
Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	$ 4,200.00	
Daily Per Account	$ 4,200.00	100000000
Daily	$ 4,200.00	100000000
Monthly	$ 100,000,000,000.00	100000000

1. Select the transaction type to disable. You can also use the “Transaction Filter” drop down to narrow your choices.
2. Toggle the switch to “Disabled” for that specific transaction.
3. When disabling a transaction type authorized user needs to disable the View option in order for the individual user not to be able to see those transactions in their Activity & Approvals.
4. Click the **Save** button when you are finished making changes.

Part 5 of 9: Allowed Actions

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

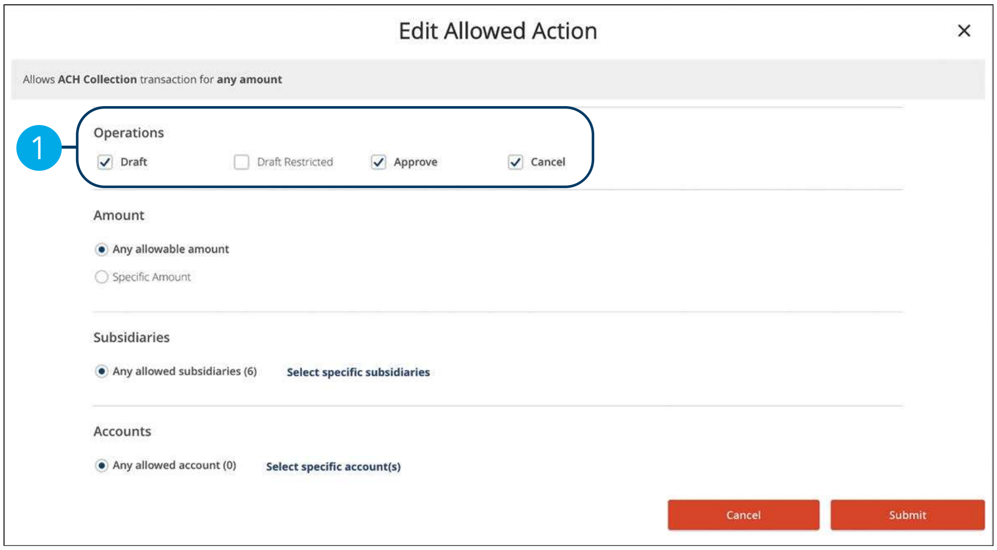

ACH COLLECTION
Enabled
Rights
Allowed Actions
1
POLICY TESTER
Filter by
All
Search all
Add Allowed Action
2

Allows **ACH Collection** transaction for **any amount**

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 9: Enabling Operation Rights

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



Edit Allowed Action ×

Allows **ACH Collection** transaction for **any amount**

Operations

☑ Draft ☐ Draft Restricted ☑ Approve ☑ Cancel

Amount

● Any allowable amount

○ Specific Amount

Subsidiaries

● Any allowed subsidiaries (6) **Select specific subsidiaries**

Accounts

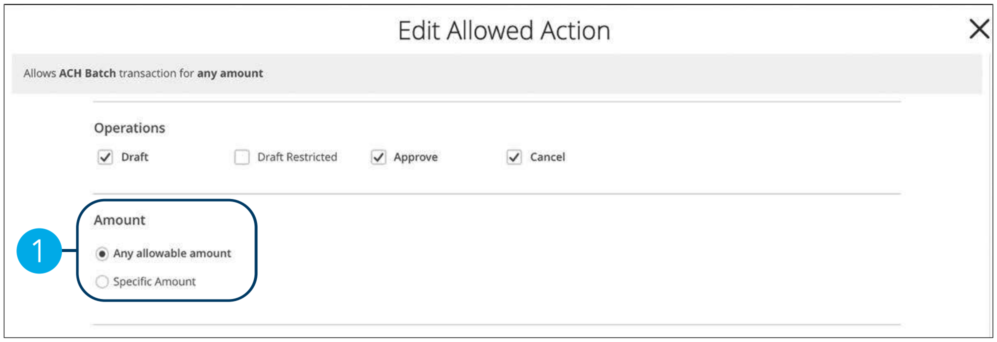
● Any allowed account (0) **Select specific account(s)**

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 adjust the amount, settlement, date or description.
- **Approve**: Send or accept drafted transactions.
- **Cancel**: Reject a drafted or unprocessed transaction.

Part 7 of 9: Choosing the Maximum Draft Amount

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



Edit Allowed Action

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

Operations

☑ Draft ☐ Draft Restricted ☑ Approve ☑ Cancel

Amount

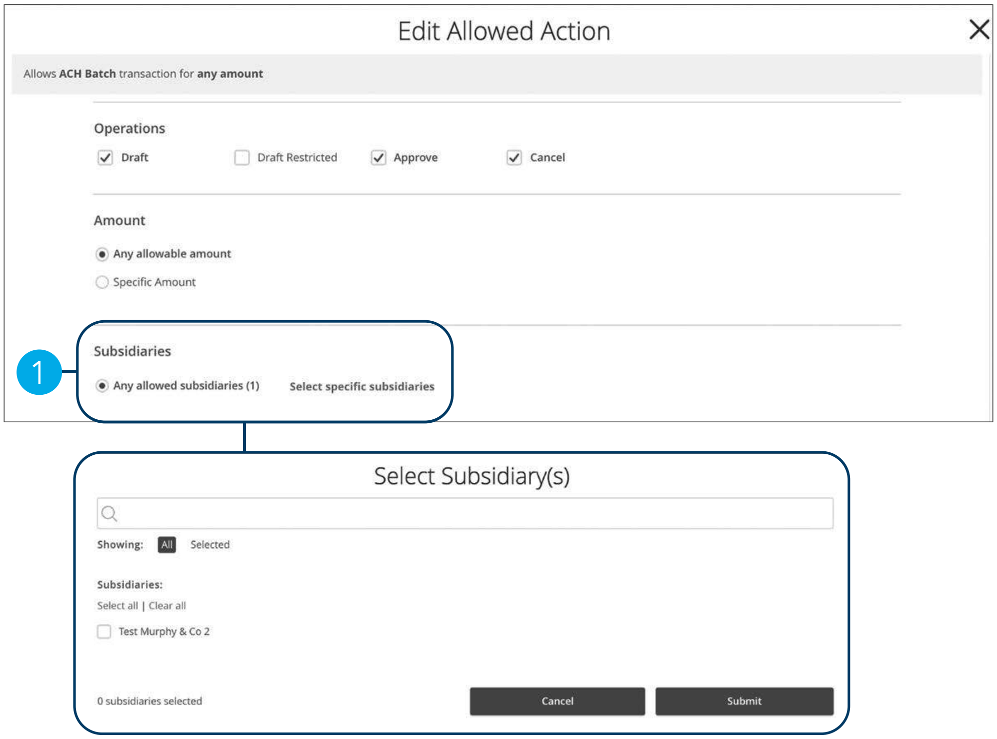
● Any allowable amount

○ Specific Amount

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

Part 8 of 9: 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.



Edit Allowed Action

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

Operations

☑ Draft ☐ Draft Restricted ☑ Approve ☑ Cancel

Amount

● Any allowable amount

○ Specific Amount

Subsidiaries

● Any allowed subsidiaries (1)

Select Subsidiary(s)

Showing: All Selected

Subsidiaries:

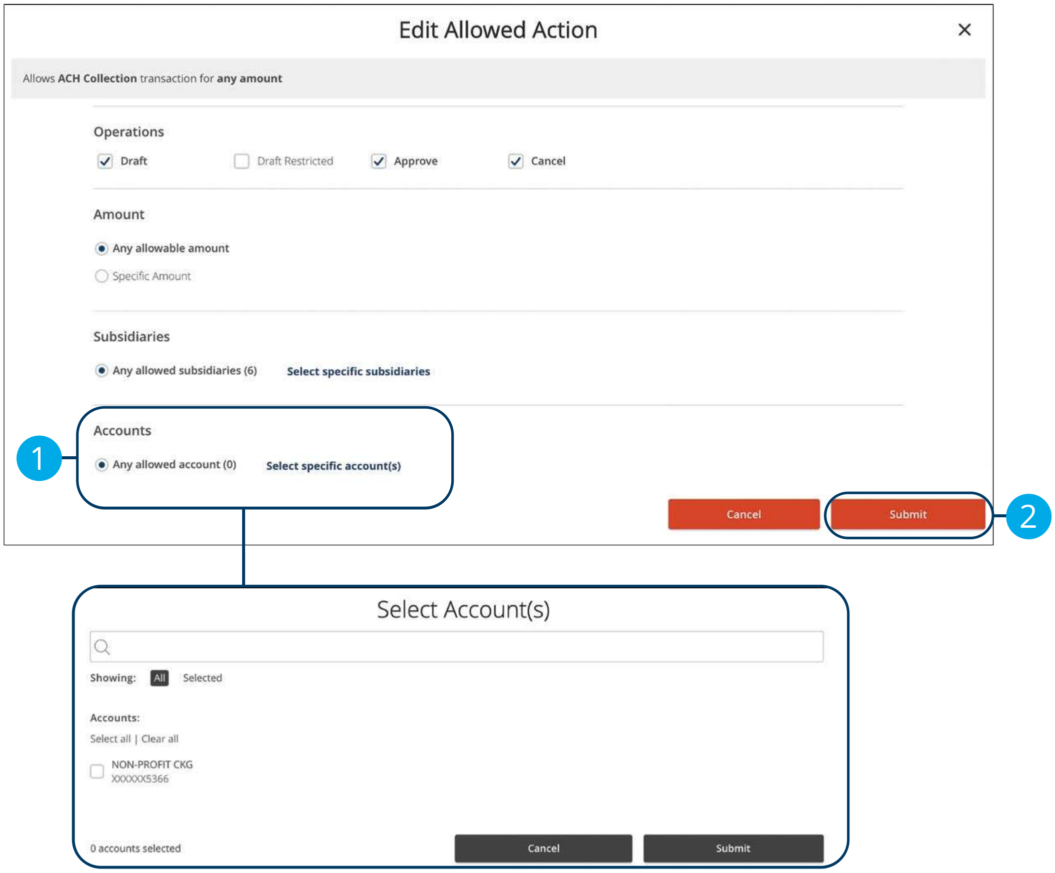
☐ Test Murphy & Co 2

0 subsidiaries selected

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

Part 9 of 9: 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.



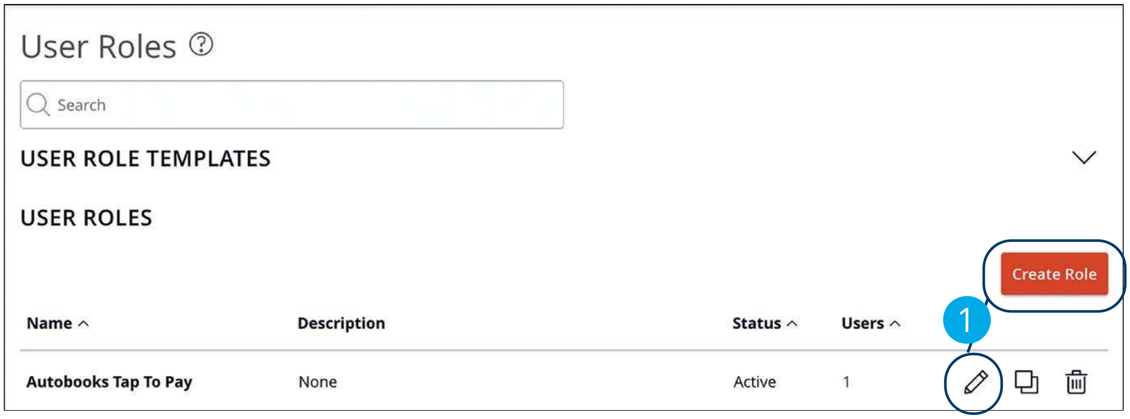
Allows **ACH Collection** transaction for **any amount**

Edit Allowed Action
×
Operations
☑ Draft
☐ Draft Restricted
☑ Approve
☑ Cancel
Amount
● Any allowable amount
○ Specific Amount
Subsidiaries
● Any allowed subsidiaries (6)
Select specific subsidiaries
Accounts
● Any allowed account (0)
Select specific account(s)
Cancel
Submit
1
2
Select Account(s)
Showing:
All
Selected
Accounts:
Select all | Clear all
☐ NON-PROFIT CKG
XXXXXX5366
0 accounts selected
Cancel
Submit

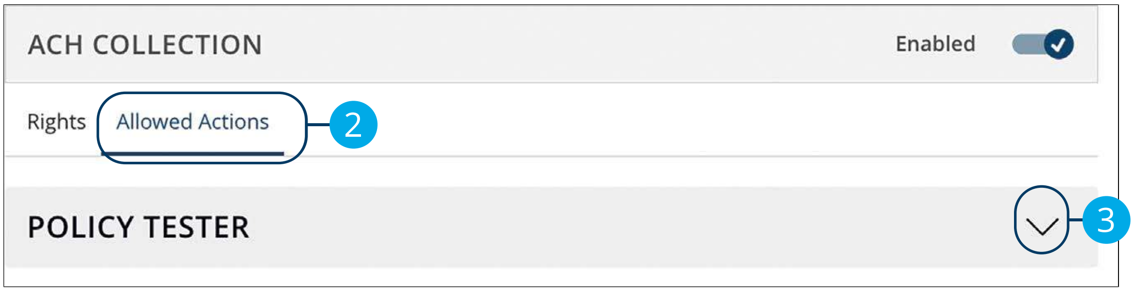
1. Click the “Select specific account(s)” link to select specific accounts or select “Any allowed account” to allow all accounts.
2. Click the **Submit** button when you are finished making changes.

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 Limits and User Role Policy.

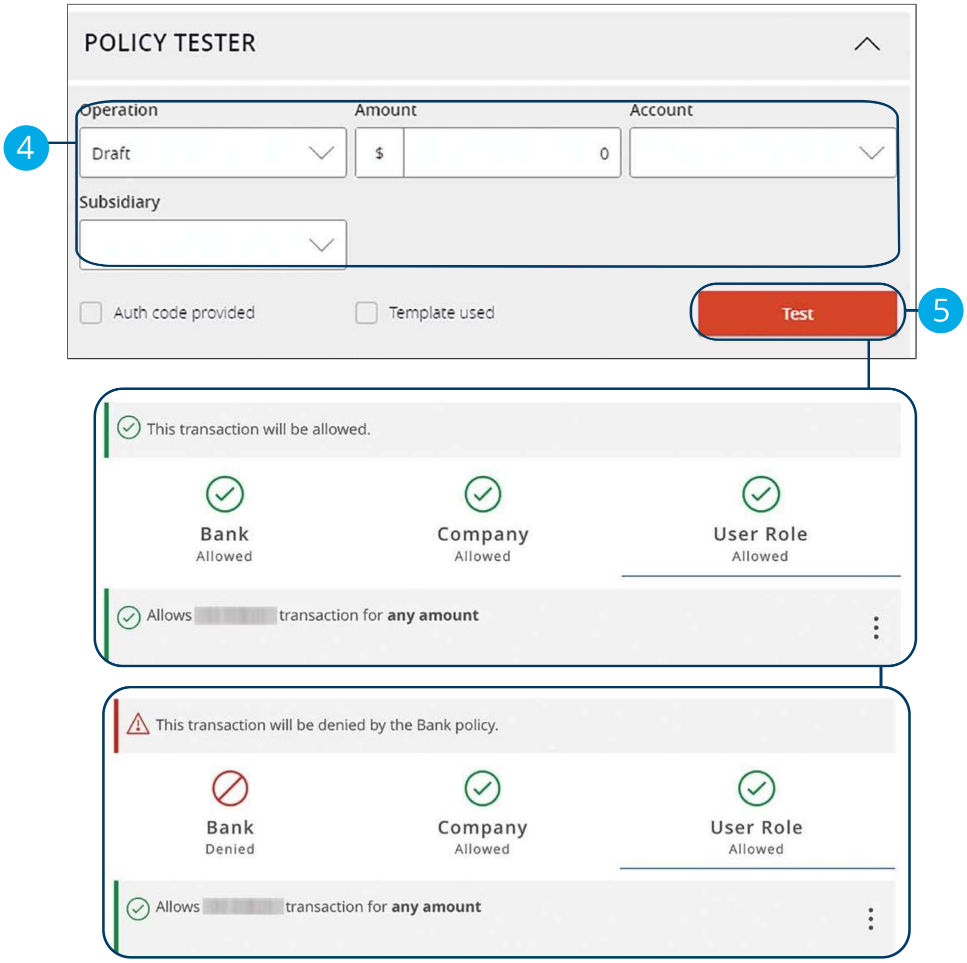

User Roles
Search
USER ROLE TEMPLATES
USER ROLES
Create Role
1

Name	Description	Status	Users
Autobooks Tap To Pay	None	Active	1


ACH COLLECTION
Enabled
Rights
Allowed Actions
2
POLICY TESTER
3

In the **Administration** 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 39 to create a new user role.
2. Click the **Allowed Actions** tab.
3. Click the ⌄ icon to expand the policy tester.



POLICY TESTER

Operation: Draft

Amount: $ 0

Account:

Subsidiary:

☐ Auth code provided

☐ Template used

Test

This transaction will be allowed.

Bank: Allowed

Company: Allowed

User Role: Allowed

Allows [redacted] transaction for **any amount**

This transaction will be denied by the Bank policy.

Bank: Denied

Company: Allowed

User Role: Allowed

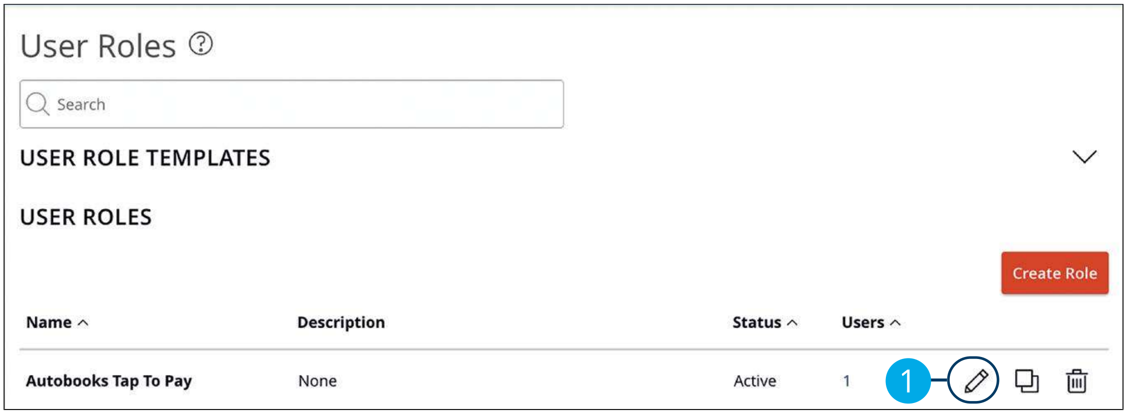
Allows [redacted] transaction for **any amount**

4. Create a sample transaction to test a user's policy.

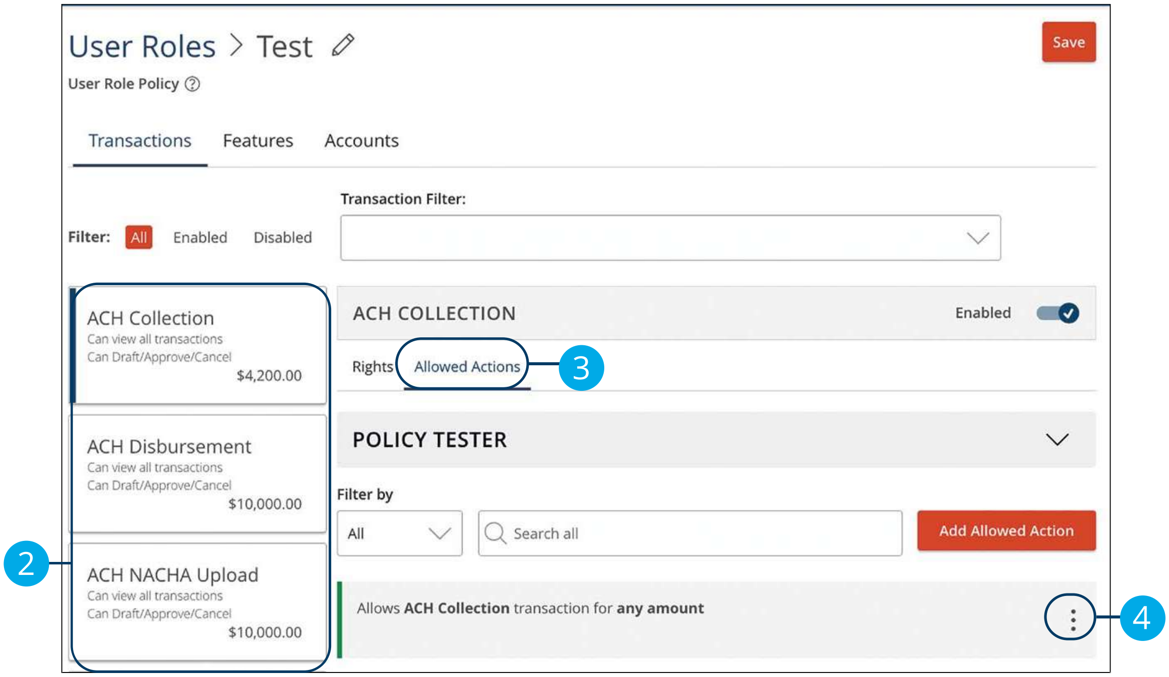
5. Click the **Test** button. You can then see whether the user can perform the transaction.

Deleting Allowed Actions

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


User Roles
Search
USER ROLE TEMPLATES
USER ROLES
Create Role
1

Name	Description	Status	Users
Autobooks Tap To Pay	None	Active	1


User Roles > Test
Save
User Role Policy
Transactions
Features
Accounts
Transaction Filter:
Filter: All Enabled Disabled
ACH COLLECTION
Enabled
Rights
Allowed Actions
POLICY TESTER
Filter by
All
Search all
Add Allowed Action
2
3
4

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
$4,200.00

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

ACH NACHA Upload
Can view all transactions
Can Draft/Approve/Cancel
$10,000.00

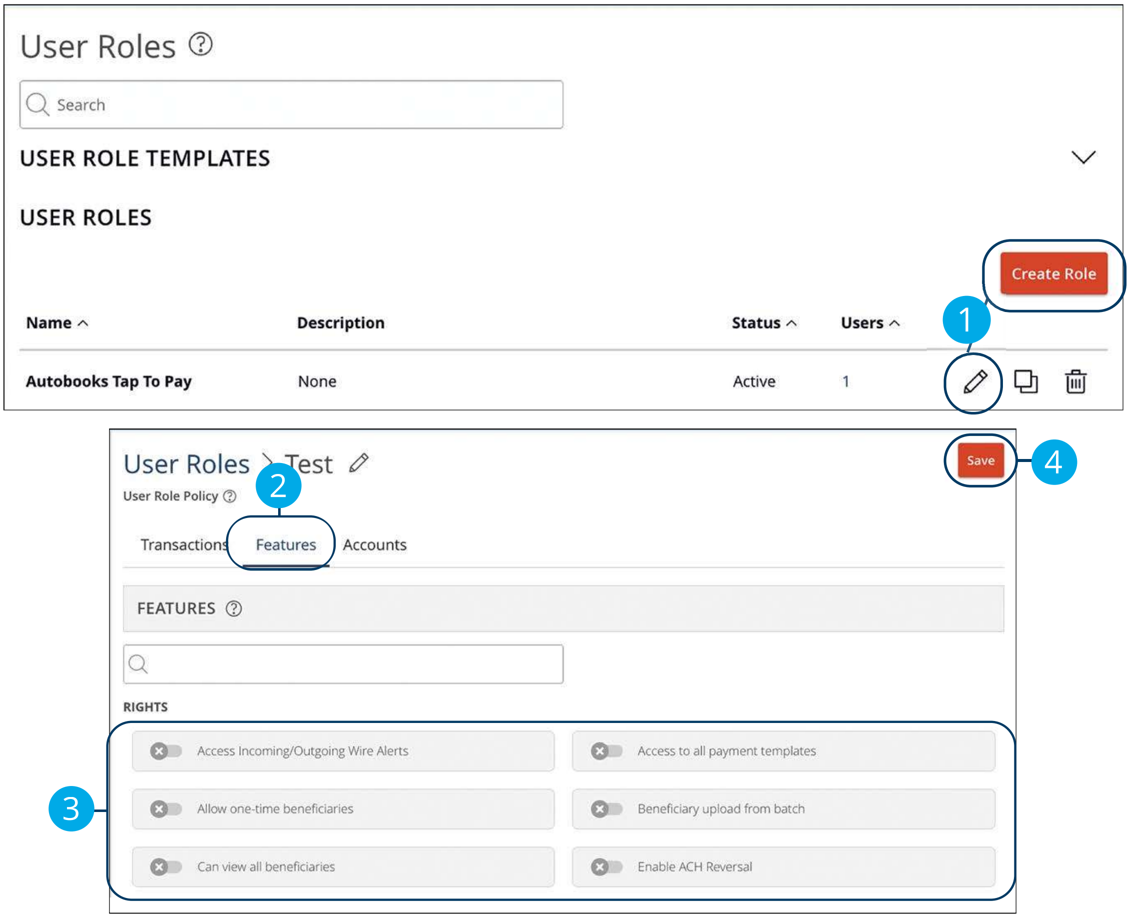
Allows **ACH Collection** transaction for **any amount**

In the **Administration** 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 Beneficiaries. Depending on their User Policy or job duties, some users may have different responsibilities than others.


User Roles ⓘ
Search
USER ROLE TEMPLATES
USER ROLES
Create Role
1
User Roles > Test
User Role Policy ⓘ
2
Transactions
Features
Accounts
Save
4
FEATURES ⓘ
RIGHTS
3
Access Incoming/Outgoing Wire Alerts
Access to all payment templates
Allow one-time beneficiaries
Beneficiary upload from batch
Can view all beneficiaries
Enable ACH Reversal

Name	Description	Status	Users
Autobooks Tap To Pay	None	Active	1

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

A. Click the ✎ icon next to an existing user role, or click the **Create Role** button and follow the steps on page 39 to create a new user role.

2. Click the **Features** tab.

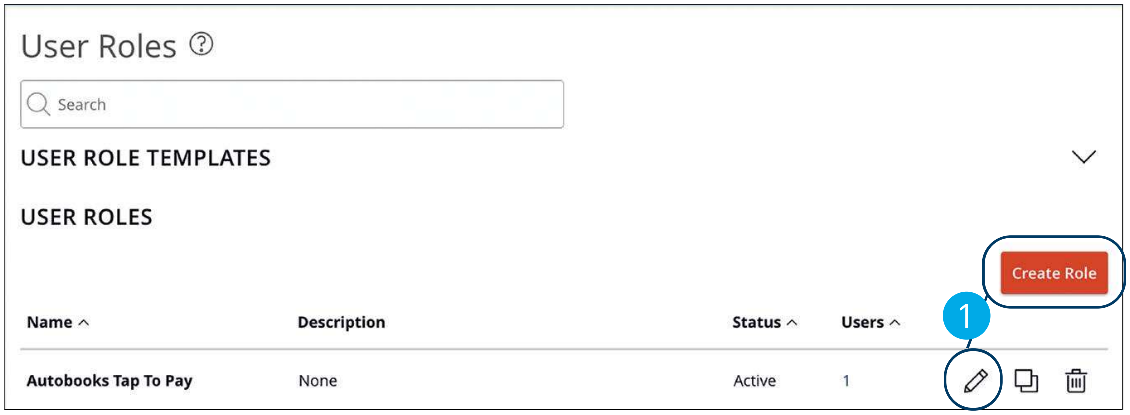
3. Use the toggles to enable and disable features.

4. Click **Save** when you are finished making changes.

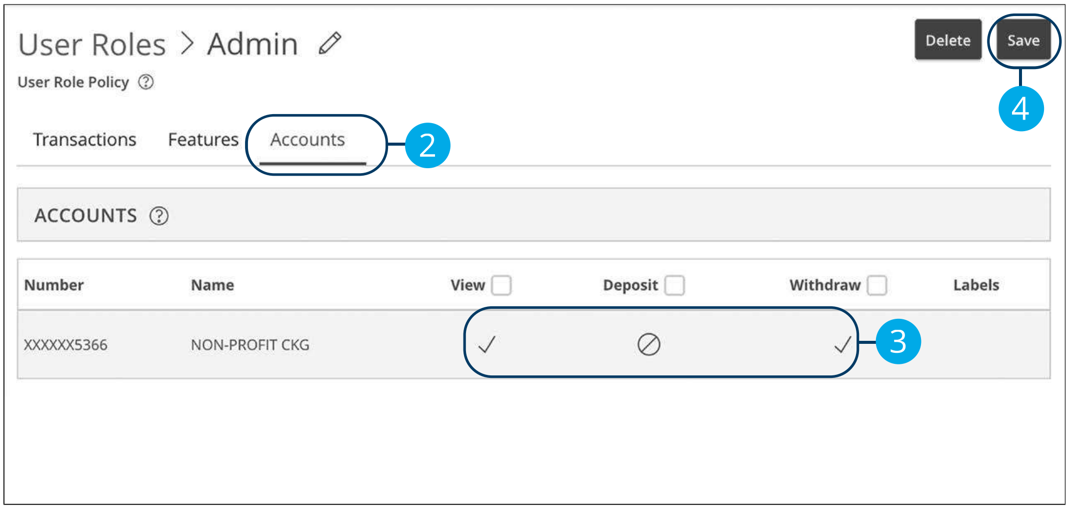
Note: If the Manage Users right is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

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 ROLE TEMPLATES
USER ROLES
Create Role
1

Name ^	Description	Status ^	Users ^
Autobooks Tap To Pay	None	Active	1


User Roles > Admin
User Role Policy ?
Delete
Save
4
Transactions
Features
Accounts
2
ACCOUNTS ?
3

Number	Name	View ☐	Deposit ☐	Withdraw ☐	Labels
XXXXXX5366	NON-PROFIT CKG	✓	⊘	✓	

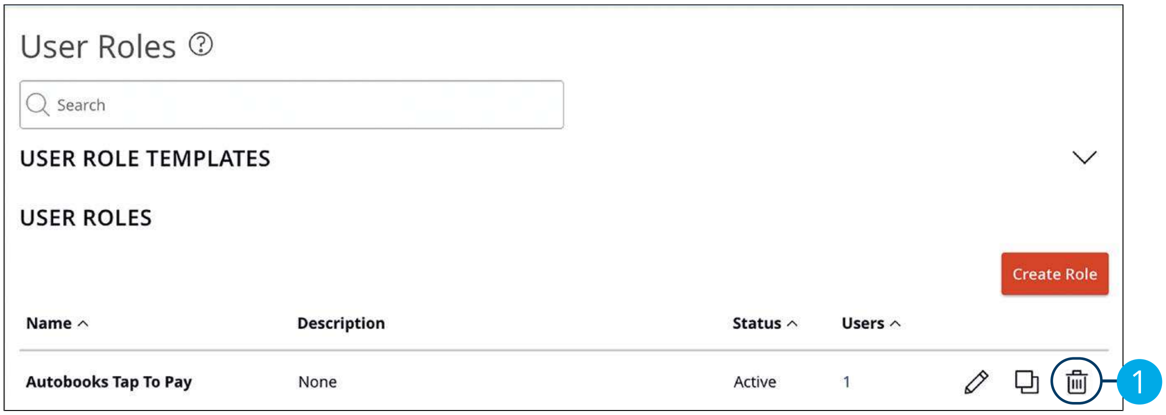
In the **Administration** tab, click **User Roles**.

1. Click the ✎ icon next to an existing user role, or click the **Create Role** button and follow the steps on page 39 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.

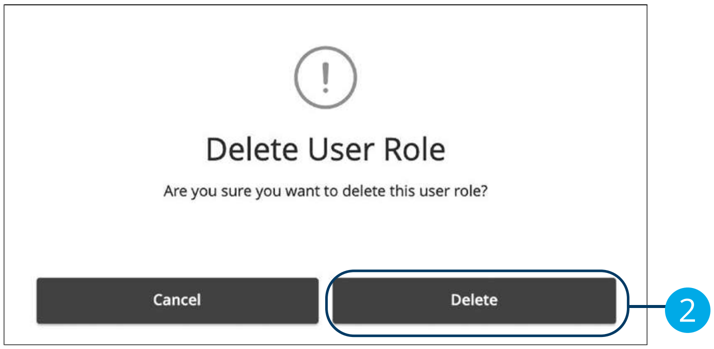
Administration (Advanced)

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.


User Roles
Search
USER ROLE TEMPLATES
USER ROLES
Create Role
1

Name	Description	Status	Users
Autobooks Tap To Pay	None	Active	1


Delete User Role
Cancel
Delete
2

Are you sure you want to delete this user role?

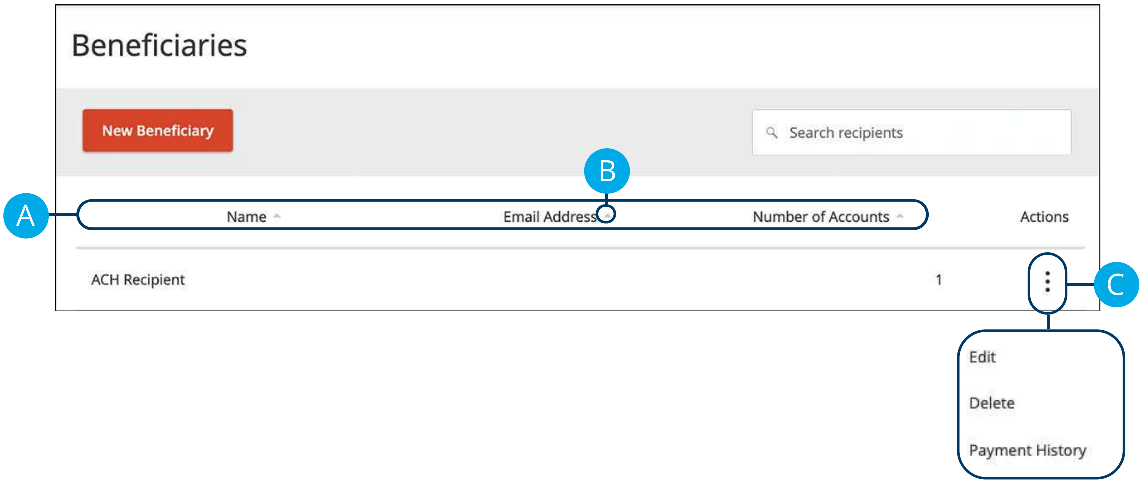
In the **Administration** tab, click **User Roles**.

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

Beneficiaries

Beneficiary Overview

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



Name	Email Address	Number of Accounts	Actions
ACH Recipient		1	⋮

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

A. The following information presents for each Beneficiary:

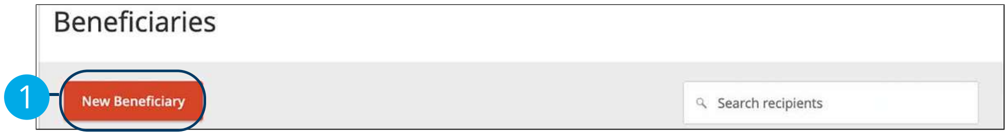
- Name
- Email address
- Number of accounts they have

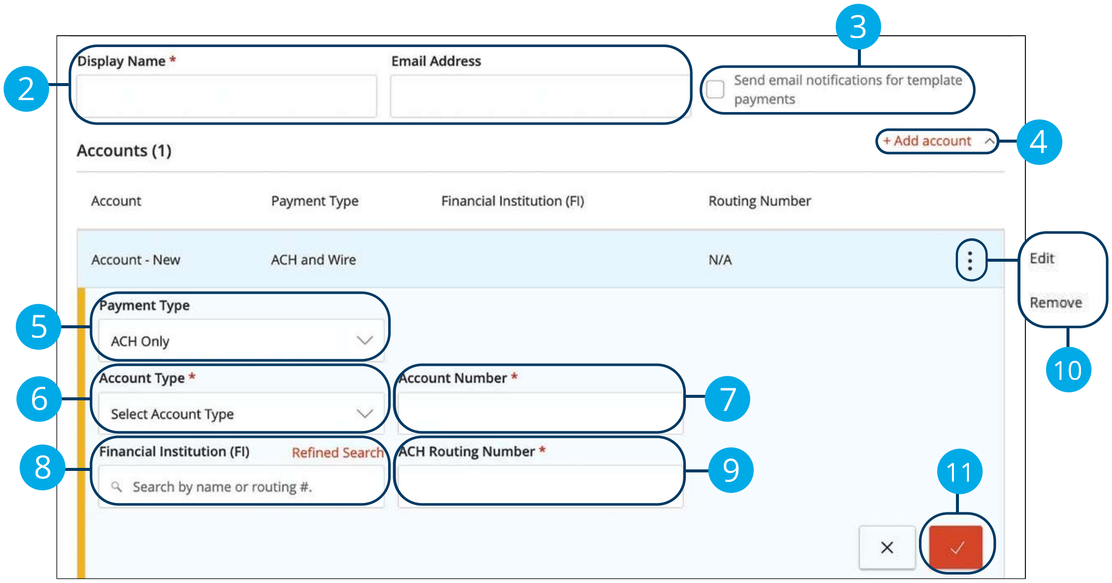
B. Click the ▲ icon next to the appropriate column to sort Beneficiaries by display name, number of accounts, or email address.

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

ACH Only - Part 1 of 2: Adding a Beneficiary

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


Beneficiaries
1
New Beneficiary
Search recipients


2
Display Name *
Email Address
3
Send email notifications for template payments
Accounts (1)
+ Add account
4
Edit
Remove
10
5
Payment Type
ACH Only
6
Account Type *
Select Account Type
7
Account Number *
8
Financial Institution (FI)
Refined Search
Search by name or routing #.
9
ACH Routing Number *
11

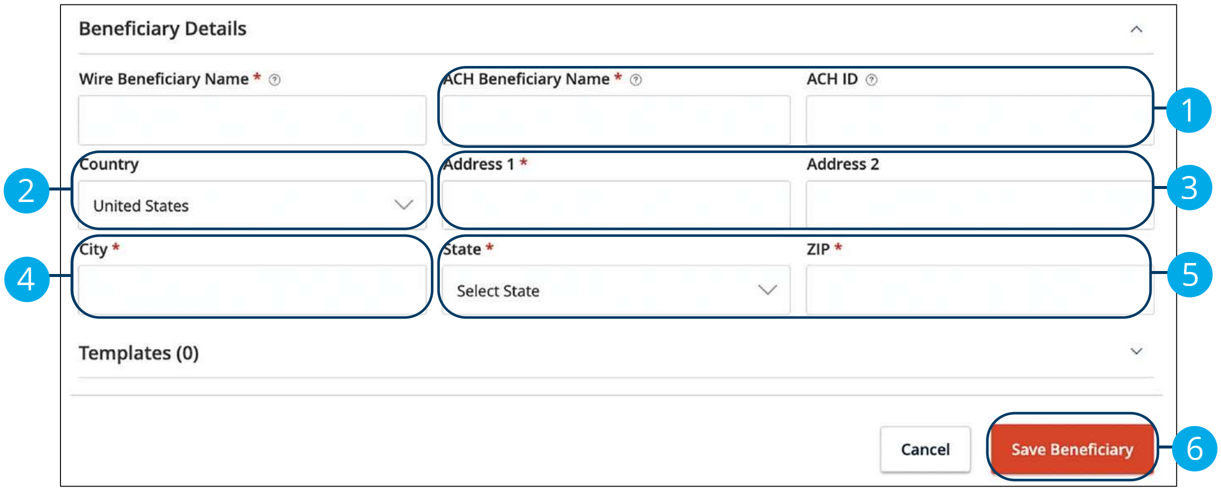
Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the **New Beneficiary** button.
2. Enter a display name and the Beneficiary's email address.
3. (Optional) 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 Beneficiary's account type using the "Account Type" drop-down.
7. Enter the Beneficiary's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the Beneficiary's ACH routing number.
10. Click the ⋮ icon to edit or remove a Beneficiary's account information.
11. Click the ✓ button when you are finished.

ACH Only - Part 2 of 2: Beneficiary Account Detail

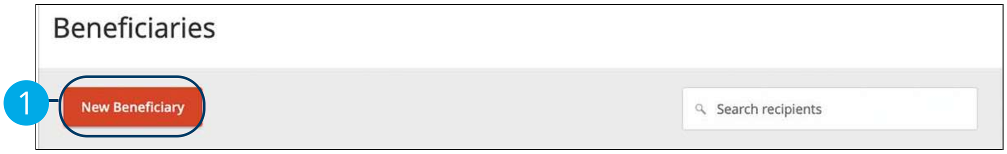
You need to provide a new Beneficiary's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this Beneficiary.

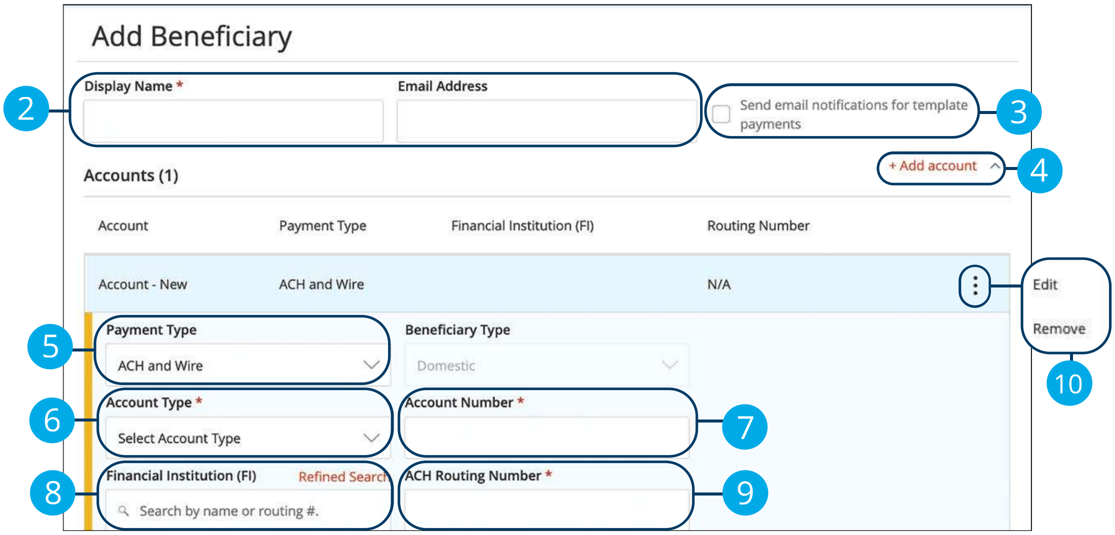

Beneficiary Details
Wire Beneficiary Name *
ACH Beneficiary Name *
ACH ID
1
2
Country
United States
Address 1 *
Address 2
3
4
City *
State *
Select State
ZIP *
5
Templates (0)
Cancel
Save Beneficiary
6

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

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

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


Beneficiaries
1
New Beneficiary
Search recipients

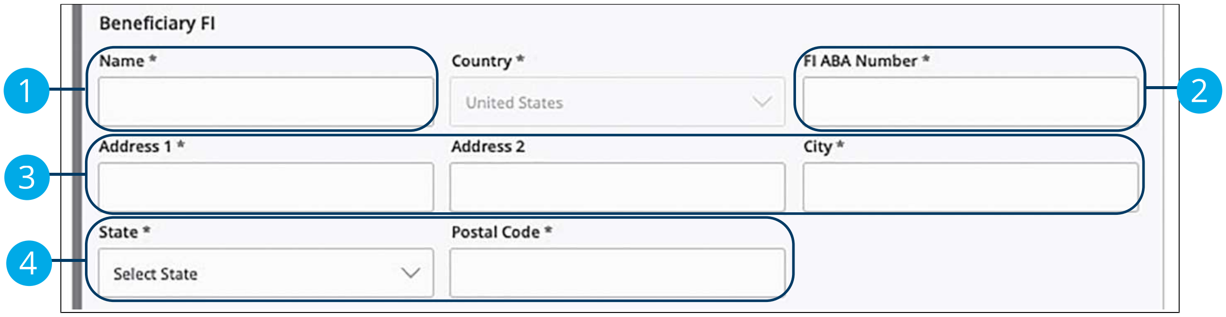

Add Beneficiary
2
Display Name *
Email Address
Send email notifications for template payments
3
Accounts (1)
+ Add account
4
Account
Payment Type
Financial Institution (FI)
Routing Number
Account - New
ACH and Wire
N/A
Edit
Remove
10
5
Payment Type
ACH and Wire
Beneficiary Type
Domestic
6
Account Type *
Select Account Type
Account Number *
7
8
Financial Institution (FI)
Refined Search
Search by name or routing #.
ACH Routing Number *
9

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the **New Beneficiary** button.
2. Enter a display name and the Beneficiary'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 Beneficiary's account type using the "Account Type" drop-down.
7. Enter the Beneficiary's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter Beneficiary's routing number.
10. Click the ⋮ icon to edit or remove a Beneficiary'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.

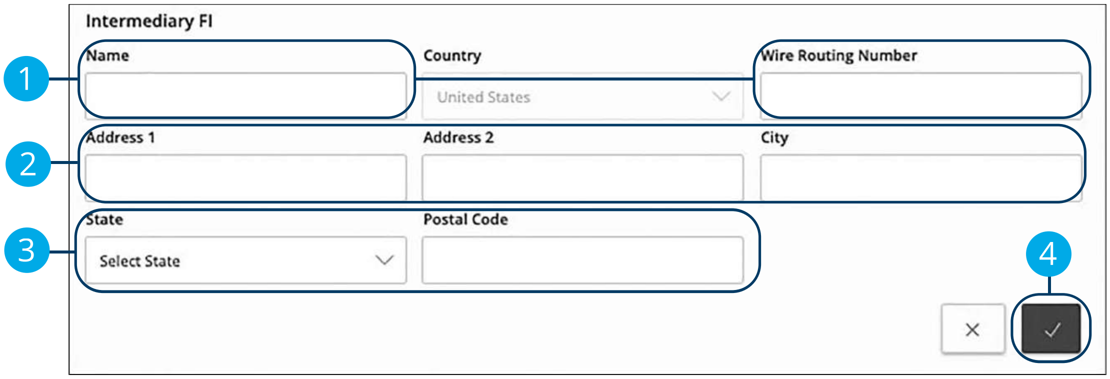

Beneficiary FI
1
Name *
Country *
United States
FI ABA Number *
2
3
Address 1 *
Address 2
City *
4
State *
Select State
Postal Code *

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

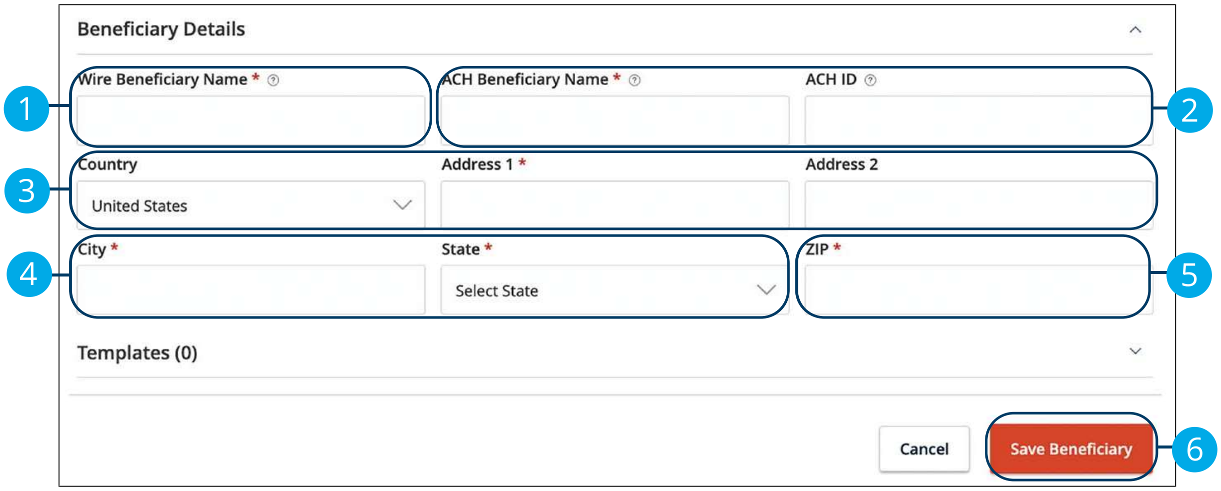
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.


1
2
3
4
Intermediary FI
Name
Country
United States
Wire Routing Number
Address 1
Address 2
City
State
Select State
Postal Code
×
✓

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: Beneficiary Account Detail

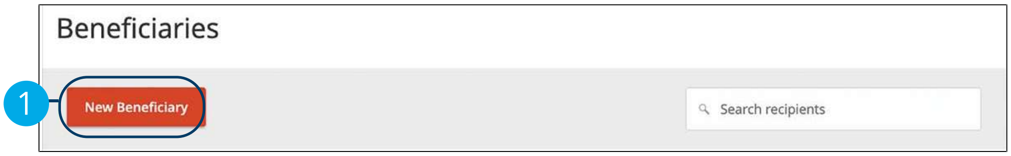
You need to provide a new Beneficiary's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this Beneficiary.

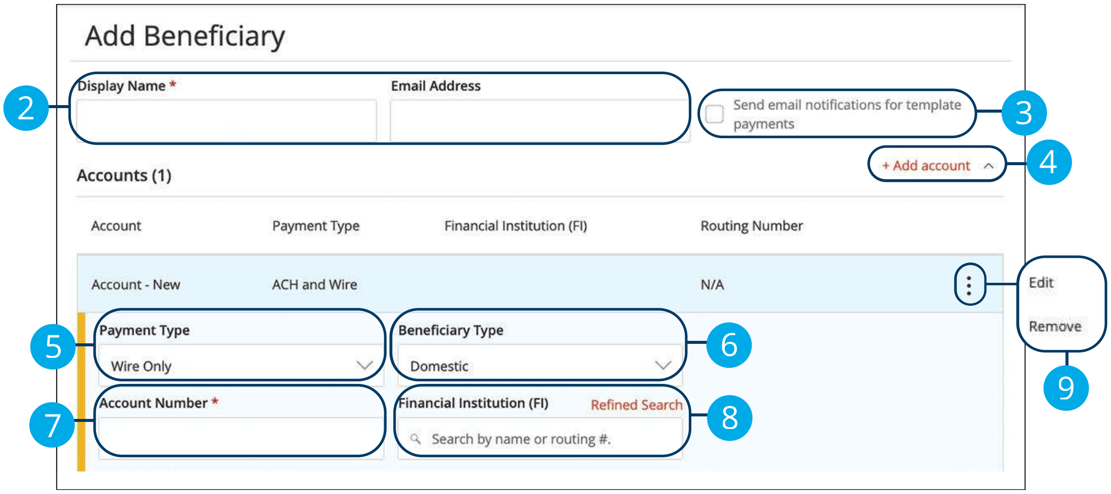

Beneficiary Details
Wire Beneficiary Name *
ACH Beneficiary Name *
ACH ID
Country
United States
Address 1 *
Address 2
City *
State *
Select State
ZIP *
Templates (0)
Cancel
Save Beneficiary
1
2
3
4
5
6

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

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

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


Beneficiaries
1
New Beneficiary
Search recipients

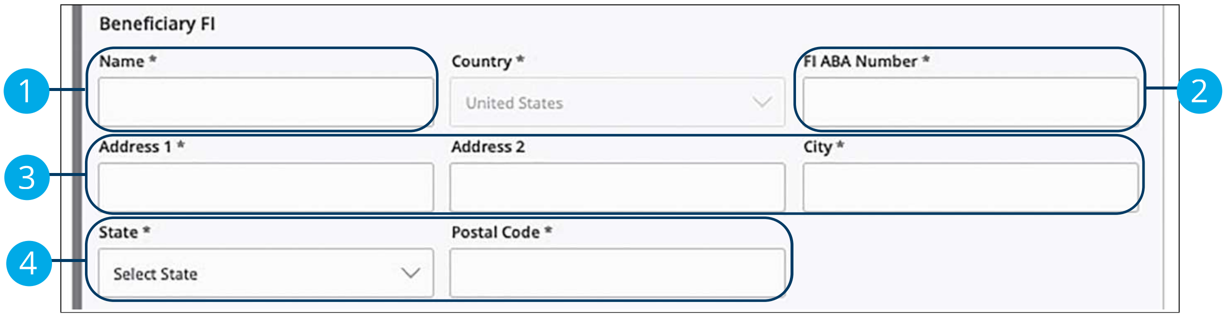

Add Beneficiary
2
Display Name *
Email Address
☐ Send email notifications for template payments
3
+ Add account
4
Accounts (1)
Account
Payment Type
Financial Institution (FI)
Routing Number
Account - New
ACH and Wire
N/A
⋮
Edit
Remove
9
5
Payment Type
Wire Only
Beneficiary Type
Domestic
6
7
Account Number *
Financial Institution (FI)
Refined Search
Search by name or routing #.
8

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the **New Beneficiary** button.
2. Enter the Beneficiary's name and email address.
3. (Optional) 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 Beneficiary's account number.
8. (Optional) Enter the financial institution (FI).
9. Click the ⋮ icon to edit or remove a Beneficiary'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.

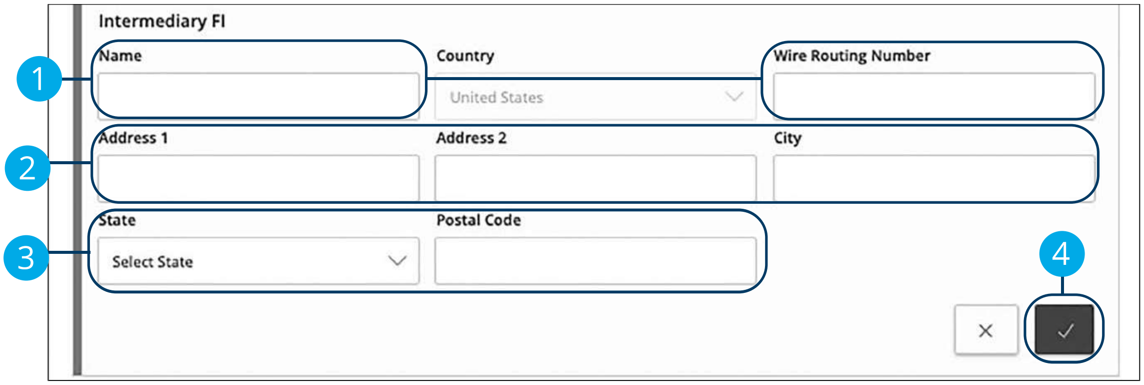

1
2
3
4
Beneficiary FI
Name *
Country *
United States
FI ABA Number *
Address 1 *
Address 2
City *
State *
Select State
Postal Code *

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the Beneficiary'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

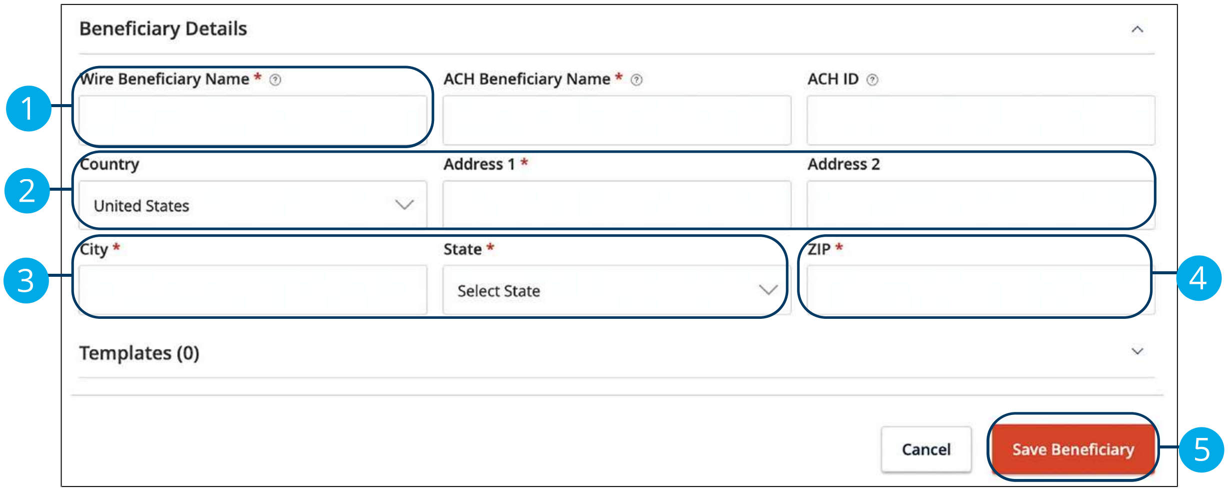
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.


Intermediary FI
Name
Country
United States
Wire Routing Number
Address 1
Address 2
City
State
Select State
Postal Code
×
✓
1
2
3
4

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: Beneficiary Account Detail

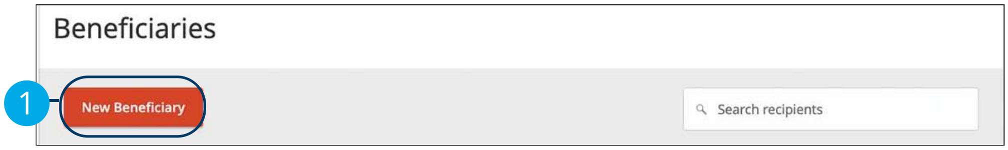
You need to provide a new Beneficiary's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this Beneficiary.

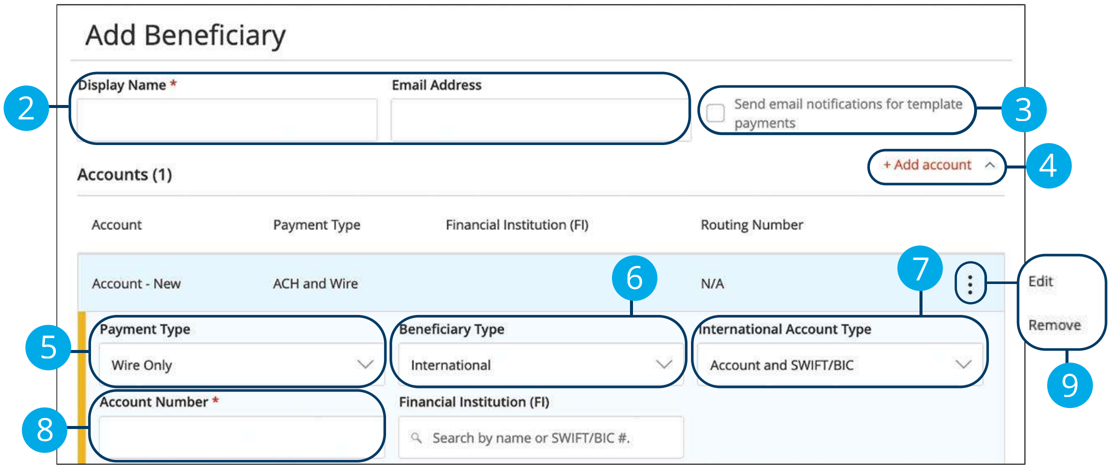

Beneficiary Details
1
Wire Beneficiary Name *
ACH Beneficiary Name *
ACH ID
2
Country
United States
Address 1 *
Address 2
3
City *
State *
Select State
4
ZIP *
Templates (0)
Cancel
Save Beneficiary
5

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

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

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


Beneficiaries
1
New Beneficiary
Search recipients


Add Beneficiary
2
Display Name *
Email Address
3
Send email notifications for template payments
4
+ Add account
Accounts (1)
6
7
Edit
Remove
9
5
8
Account Number *
Financial Institution (FI)
Search by name or SWIFT/BIC #.

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A

Payment Type: Wire Only
Beneficiary Type: International
International Account Type: Account and SWIFT/BIC

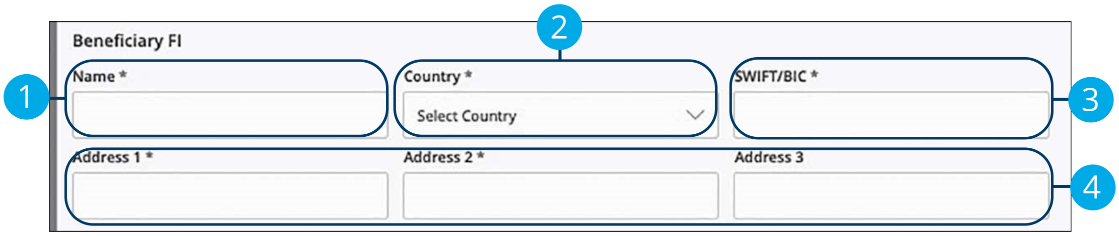
In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the **New Beneficiary** button.
2. Enter the Beneficiary'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 Beneficiary's account type using the "International Account Type" drop-down.
8. Enter the Beneficiary's account number.
9. (Optional) Enter the financial institution (FI).
10. Click the ⋮ icon to edit or remove a Beneficiary's account information.

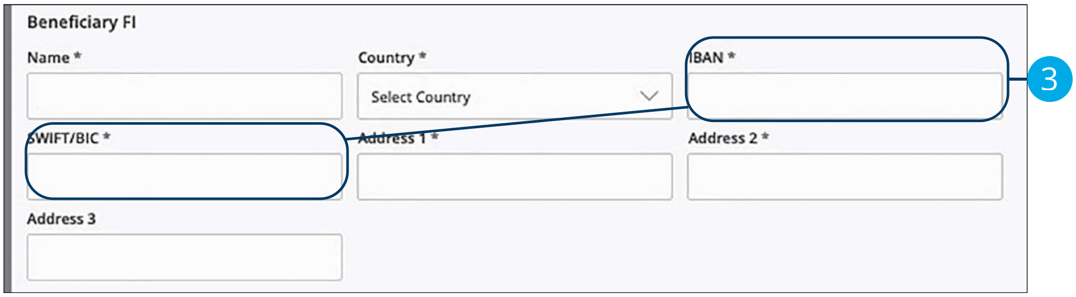
Wires Only (International) - Part 2 of 4: Beneficiary FI Detail

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.

Account and SWIFT/BIC


Beneficiary FI
Name *
Country *
Select Country
SWIFT/BIC *
Address 1 *
Address 2 *
Address 3
1
2
3
4

Account, IBAN and SWIFT/BIC

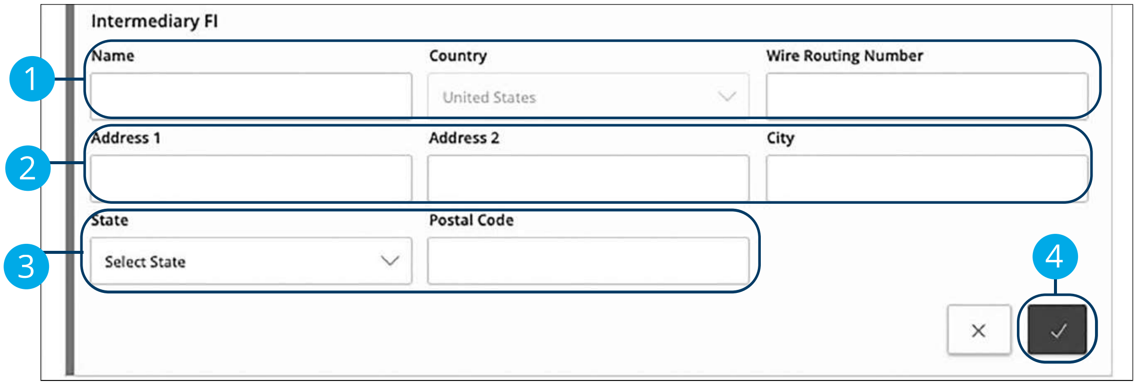

Beneficiary FI
Name *
Country *
Select Country
IBAN *
SWIFT/BIC *
Address 1 *
Address 2 *
Address 3
3

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 Beneficiary’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

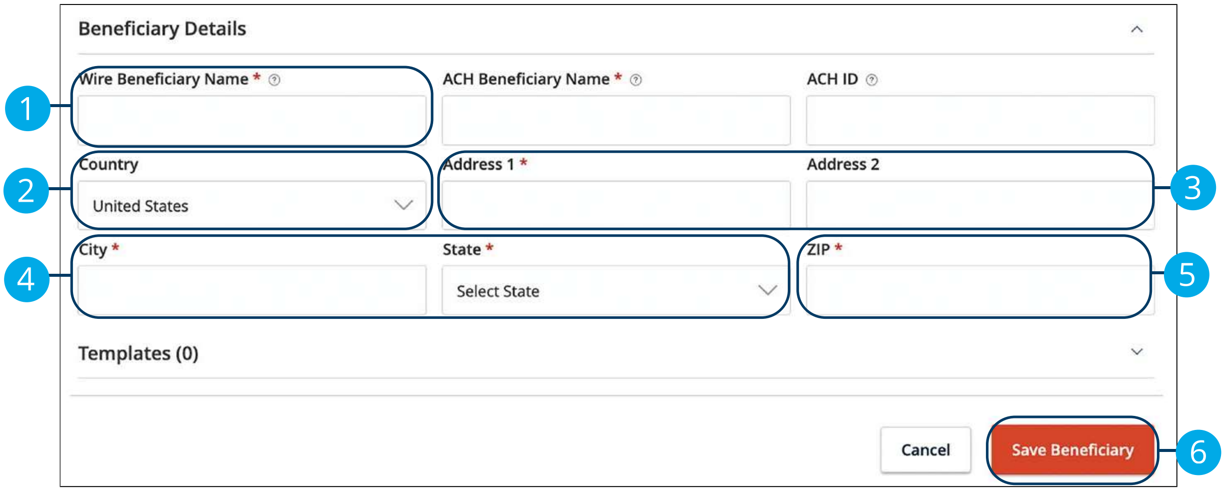
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.


Intermediary FI
1
Name
Country
United States
Wire Routing Number
2
Address 1
Address 2
City
3
State
Select State
Postal Code
4
×
✓

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: Beneficiary Account Detail

You need to provide a new Beneficiary'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 Beneficiary.

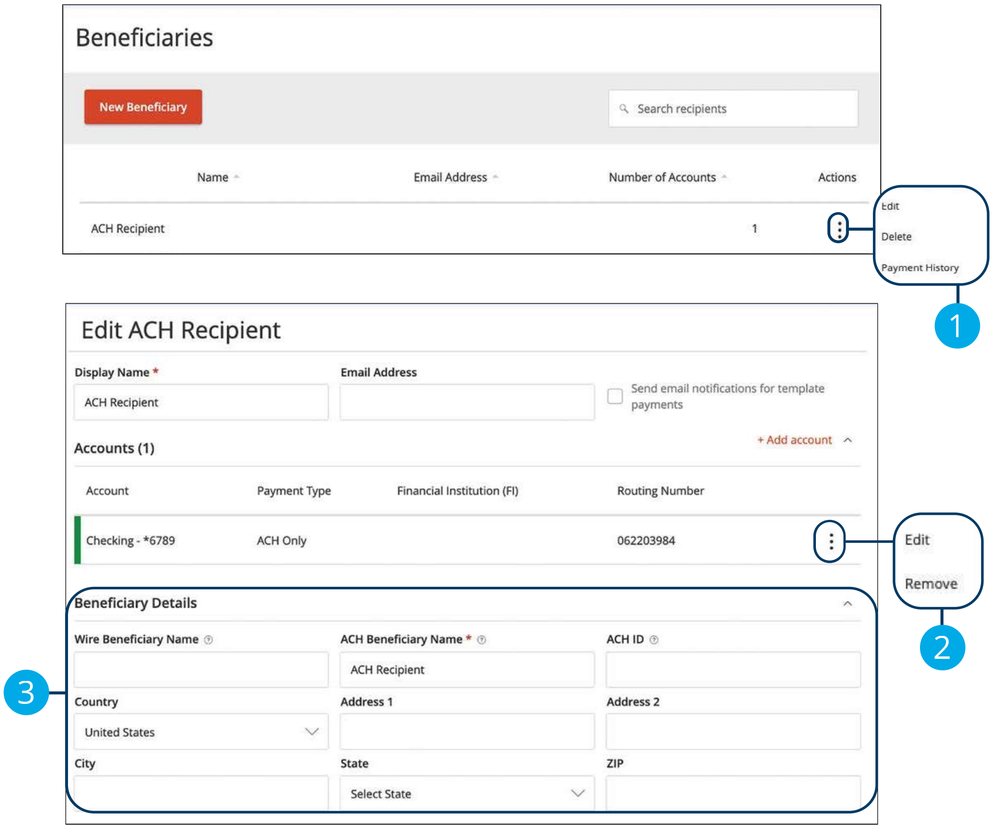

Beneficiary Details
1
Wire Beneficiary Name *
ACH Beneficiary Name *
ACH ID
2
Country
United States
Address 1 *
Address 2
3
4
City *
State *
Select State
ZIP *
5
Templates (0)
Cancel
Save Beneficiary
6

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

Beneficiaries

Editing a Beneficiary

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



Beneficiaries
New Beneficiary
Search recipients
Edit
Delete
Payment History
1
Edit ACH Recipient
Send email notifications for template payments
+ Add account
Edit
Remove
2
3

Name	Email Address	Number of Accounts	Actions
ACH Recipient		1	⋮

Display Name *: ACH Recipient

Email Address:

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *6789	ACH Only		062203984

Beneficiary Details

Wire Beneficiary Name:

ACH Beneficiary Name *: ACH Recipient

ACH ID:

Country: United States

Address 1:

Address 2:

City:

State: Select State

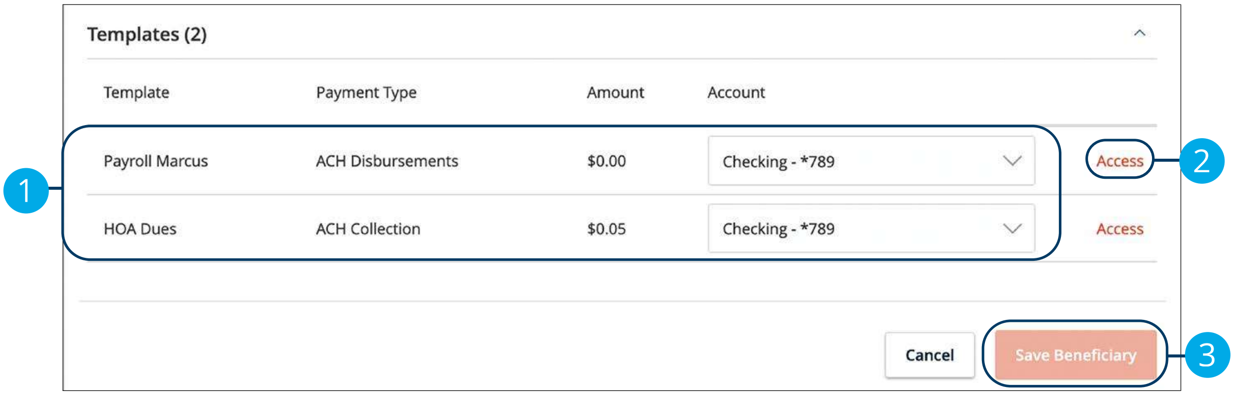
ZIP:

In the **Payments & Transfers** tab, click **Manage Beneficiaries.**

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

Editing a Beneficiary’s Templates

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



Template	Payment Type	Amount	Account	
Payroll Marcus	ACH Disbursements	$0.00	Checking - *789	Access
HOA Dues	ACH Collection	$0.05	Checking - *789	Access

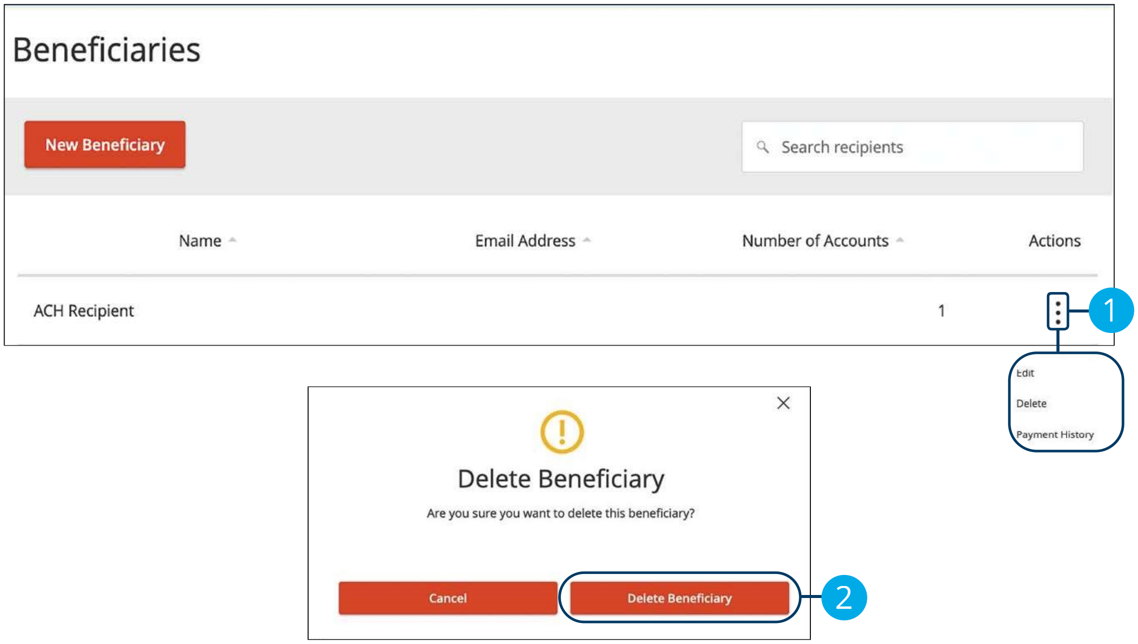
1. Review the list of templates the Beneficiary is added to and the amount the Beneficiary receives from each payment.
2. Click the “Access” link to edit a specific template.
3. Click the **Save Beneficiary** button when you are finished making changes.

Note: For additional information about editing a Beneficiary’s assigned templates, go to page 72.

Beneficiaries

Deleting a Beneficiary

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


Beneficiaries
New Beneficiary
Search recipients
1
Edit
Delete
Payment History
Delete Beneficiary
Cancel
Delete Beneficiary
2

Name	Email Address	Number of Accounts	Actions
ACH Recipient		1	⋮

Are you sure you want to delete this beneficiary?

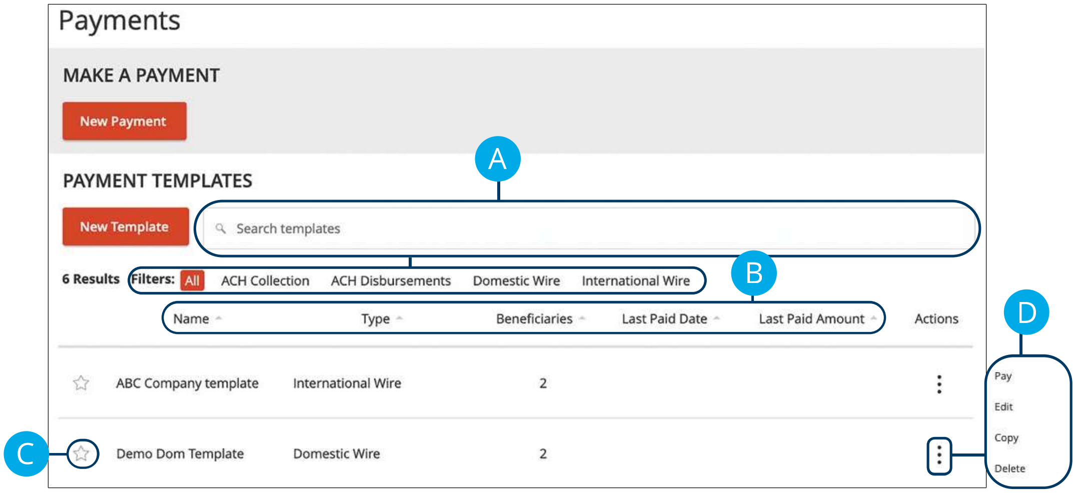
In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the ⋮ icon and select “Delete” to remove a Beneficiary.
2. Click the **Delete Beneficiary** button to permanently delete a Beneficiary.

ACH & Wire Payments

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. It's a best practice to use a template for recurring payments.


Payments
MAKE A PAYMENT
New Payment
PAYMENT TEMPLATES
New Template
Search templates
6 Results
Filters: All
ACH Collection
ACH Disbursements
Domestic Wire
International Wire
Pay
Edit
Copy
Delete
A
B
C
D

	Name	Type	Beneficiaries	Last Paid Date	Last Paid Amount	Actions
☆	ABC Company template	International Wire	2			⋮
☆	Demo Dom Template	Domestic Wire	2			⋮

In the **Payments & Transfers** tab, click **ACH & Wire 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, Beneficiary, 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.

ACH & Wire Payments

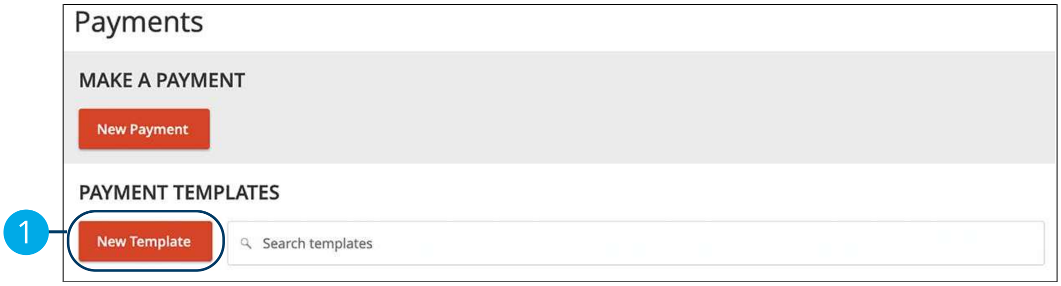
Creating a Template

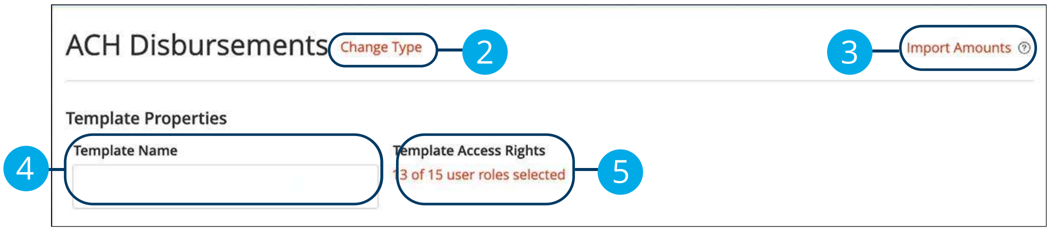
If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

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 a best practice to use a template for recurring payments.

ACH Disbursements

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

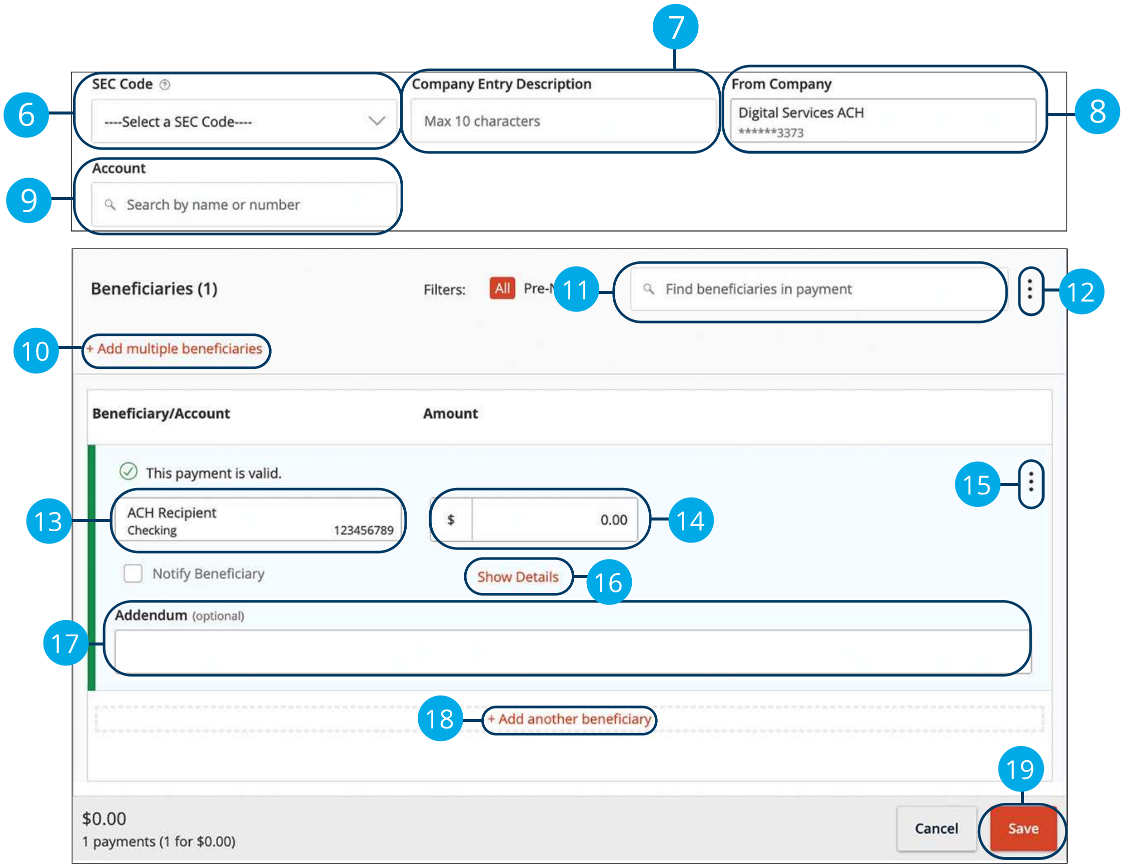

Payments
MAKE A PAYMENT
New Payment
PAYMENT TEMPLATES
1
New Template
Search templates


ACH Disbursements
Change Type
2
3
Import Amounts
Template Properties
4
Template Name
Template Access Rights
5

3 of 15 user roles selected

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

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


7
6
SEC Code
----Select a SEC Code----
Company Entry Description
Max 10 characters
From Company
8
9
Account
Search by name or number
Beneficiaries (1)
Filters:
All
Pre-N
11
Find beneficiaries in payment
12
10
+ Add multiple beneficiaries
Beneficiary/Account
Amount
15
13
14
16
Show Details
17
Addendum (optional)
18
+ Add another beneficiary
19
Cancel
Save

From Company: Digital Services ACH ******3373

This payment is valid.

ACH Recipient
Checking 123456789

$ 0.00

☐ Notify Beneficiary

$0.00
1 payments (1 for $0.00)

6. Select an SEC code using the drop-down. For the SEC code, select either Individual (PPD) or Company (CCD).

7. If applicable Enter an ACH Company Entry description.

8. Select the From Company account, if required.

9. Select an account.

10. Click the “+ multiple Beneficiaries” link to add several Beneficiaries at once.

11. Use the search bar to locate a specific Beneficiary.

12. Click the ⋮ icon to expand or collapse selected Beneficiaries.

13. Select a Beneficiary.

14. Enter an amount.

15. Click the ⋮ icon to copy, remove or expand row on a specific Beneficiary.

16. Click the “Show Details” link to view Beneficiary information.

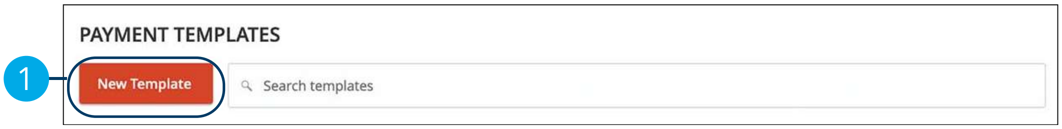
17. Enter an addendum.

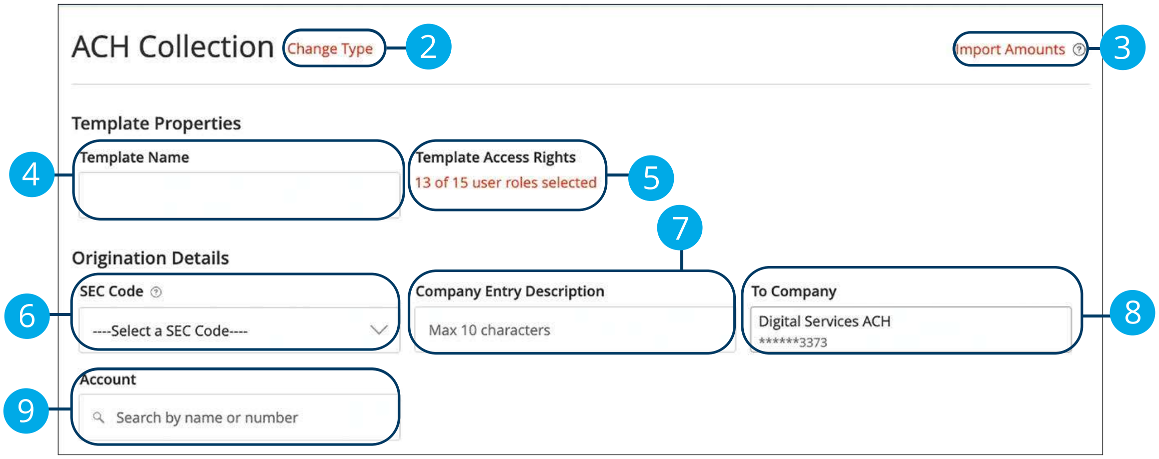
18. You can add another Beneficiary by clicking the “+Add another Beneficiary” link.

19. Click the **Save** button.

ACH Collection

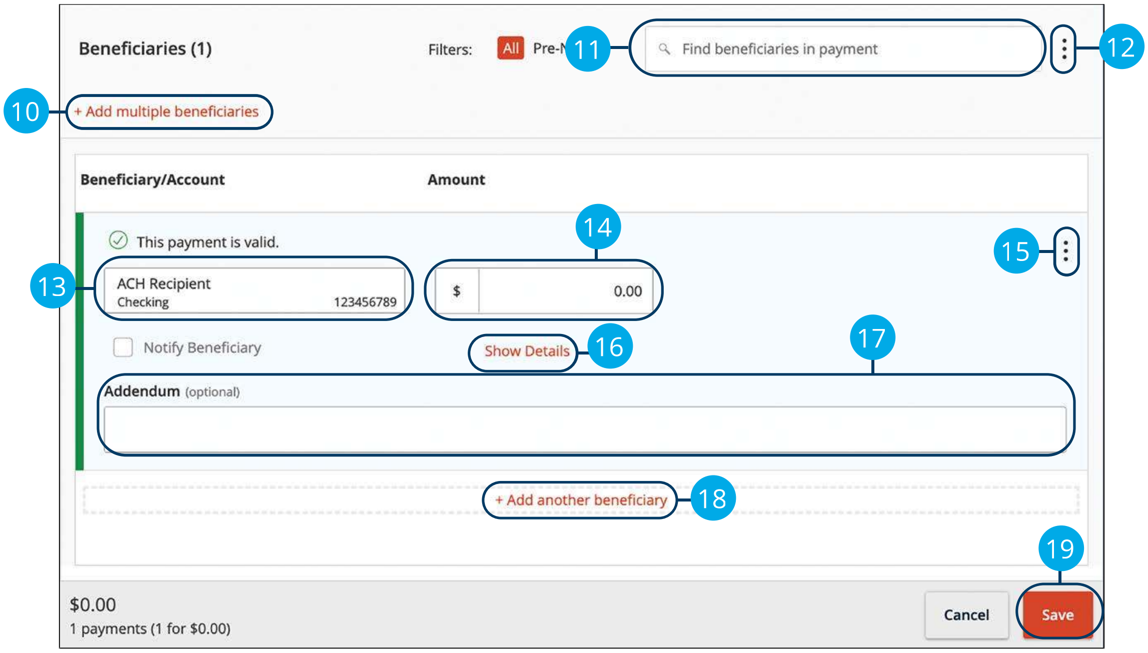
Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to collect multiple transactions from multiple Beneficiaries. Creating a template helps reduce mistakes and keeps payments consistent.


PAYMENT TEMPLATES
1
New Template
Search templates


ACH Collection
Change Type
2
Import Amounts
3
Template Properties
4
Template Name
Template Access Rights
13 of 15 user roles selected
5
7
Origination Details
6
SEC Code
----Select a SEC Code----
Company Entry Description
Max 10 characters
To Company
Digital Services ACH
******3373
8
9
Account
Search by name or number

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a template type using the **New Template** button and choose “ACH Collection.”
2. If you need to change your payment type, click the “Change Type” link.
3. If you are adding more than one Beneficiary, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one Beneficiary 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. For the SEC code, select either Individual (PPD) or Company (CCD).
7. Enter the Company Entry Description.
8. Select the To Company account, if required.
9. Select an account.



Beneficiaries (1)
Filters:
All
Pre-N
Find beneficiaries in payment
+ Add multiple beneficiaries
Beneficiary/Account
Amount
Notify Beneficiary
Show Details
Addendum (optional)
+ Add another beneficiary
Cancel
Save
10
11
12
13
14
15
16
17
18
19

This payment is valid.

ACH Recipient
Checking 123456789

$ 0.00

☐ Notify Beneficiary

$0.00
1 payments (1 for $0.00)

10. Click the “+ multiple Beneficiaries” link to add several Beneficiaries at once.

11. Use the search bar to locate a specific Beneficiary.

12. Click the ⋮ icon to expand or collapse selected Beneficiaries.

13. Select a Beneficiary.

14. Enter an amount.

15. Click the ⋮ icon to copy, remove or expand row on a specific Beneficiary.

16. Click the “Show Details” link to view Beneficiary information.

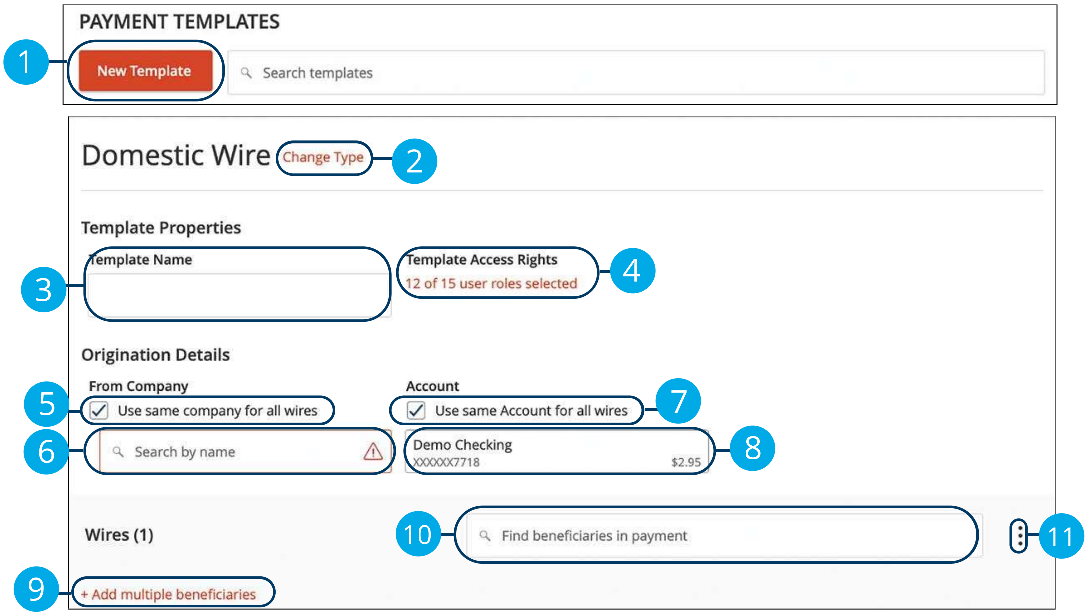
17. Enter an addendum.

18. You can add another Beneficiary by clicking the “+Add another Beneficiary” link.

19. 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 Beneficiary in your country. Create a template to help reduce mistakes and keep payments consistent.


PAYMENT TEMPLATES
1
New Template
Search templates
Domestic Wire
Change Type
2
Template Properties
3
Template Name
4
Origination Details
5
From Company
6
Search by name
7
8
Wires (1)
10
Find beneficiaries in payment
11
9
+ Add multiple beneficiaries

Template Access Rights: 12 of 15 user roles selected

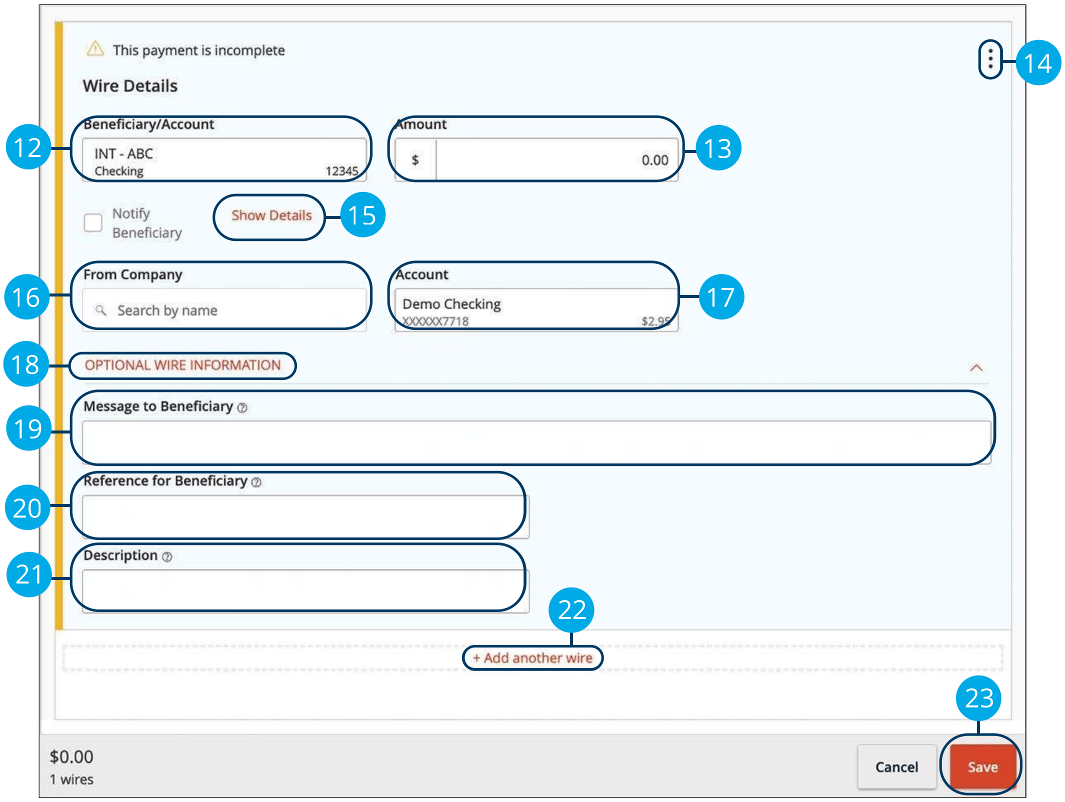
☑ Use same company for all wires

Account: ☑ Use same Account for all wires

Demo Checking XXXXXX7718 $2.95

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a template type using the **New Template** button 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 Company.” for all wires.
6. Select the From Company.
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 “+ 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 or collapse selected recipients.


14
12
13
15
16
17
18
19
20
21
22
23
Notify Beneficiary
Show Details
OPTIONAL WIRE INFORMATION
+ Add another wire
Cancel
Save

This payment is incomplete

Wire Details

Beneficiary/Account: INT - ABC Checking 12345

Amount: $ 0.00

From Company: Search by name

Account: Demo Checking XXXXXX7718 $2.95

Message to Beneficiary

Reference for Beneficiary

Description

$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 Company,” select the From Company .

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 a Reference for Beneficiary.

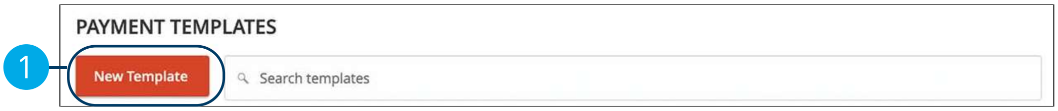
21. (Optional) Enter a Description.

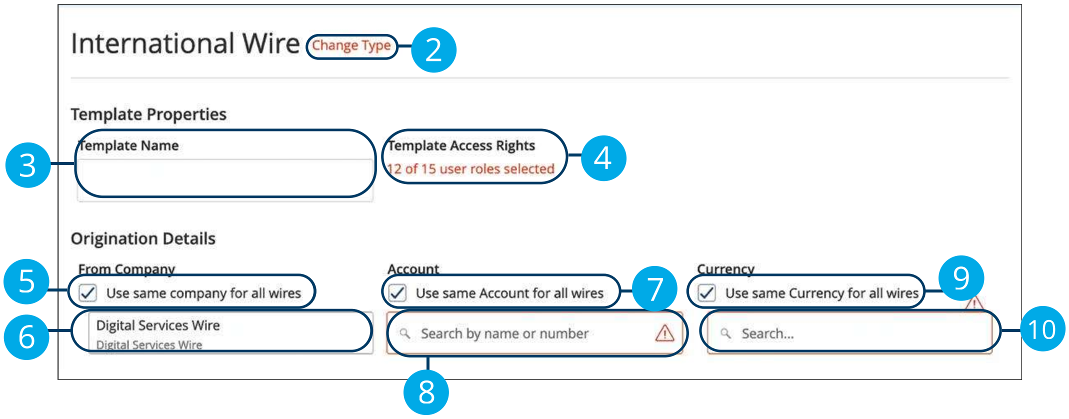
22. (Optional) Click the “+Add another wire” link to add an additional wire.

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 Beneficiary across the world. Create a template to help reduce mistakes and keep payments consistent.


PAYMENT TEMPLATES
1
New Template
Search templates


International Wire
Change Type
2
Template Properties
3
Template Name
4
Template Access Rights
Origination Details
5
From Company
6
Account
7
8
Currency
9
10
Search by name or number
Search...

Template Access Rights: 12 of 15 user roles selected

From Company: ☑ Use same company for all wires

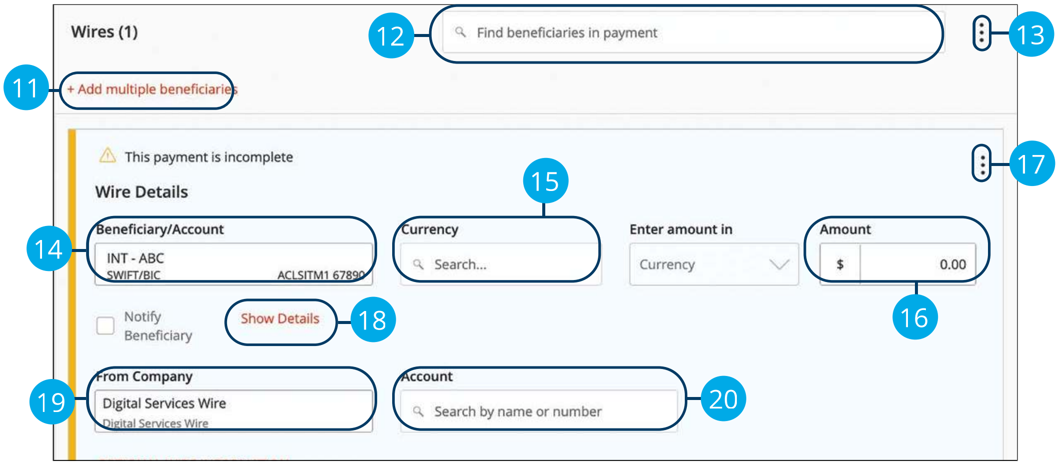
Digital Services Wire
Digital Services Wire

Account: ☑ Use same Account for all wires

Currency: ☑ Use same Currency for all wires

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a template type using the **New Template** button 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 Company” for all wires.
6. Select the From Company.
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.


Wires (1)
Find beneficiaries in payment
+ Add multiple beneficiaries
This payment is incomplete
Wire Details
Currency
Search...
Enter amount in
Currency
Notify Beneficiary
Show Details
Account
Search by name or number
11
12
13
14
15
16
17
18
19
20

Beneficiary/Account: INT - ABC, SWIFT/BIC ACLSITM1 67890

Amount: $ 0.00

From Company: Digital Services Wire, Digital Services Wire

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 ⋮ 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.

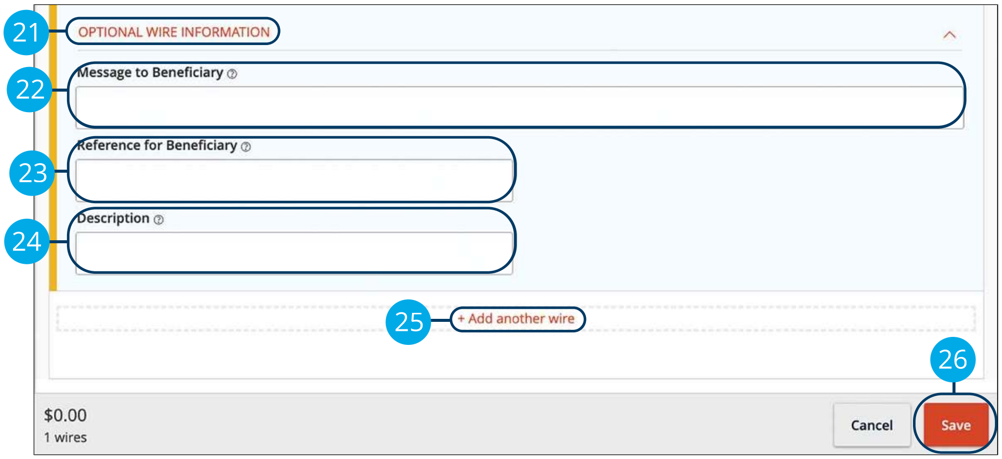
16. Enter an amount.

17. (Optional) Click the ⋮ 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 Company.

20. (Optional) If your wires are not coming from the same account, select an account.


21
OPTIONAL WIRE INFORMATION
22
Message to Beneficiary
23
Reference for Beneficiary
24
Description
25
+ Add another wire
26
$0.00
1 wires
Cancel
Save

21. Click the “Optional Wire Information” link to add more information.

22. (Optional) Enter a Message to Beneficiary.

23. (Optional) Enter a Reference for Beneficiary.

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.

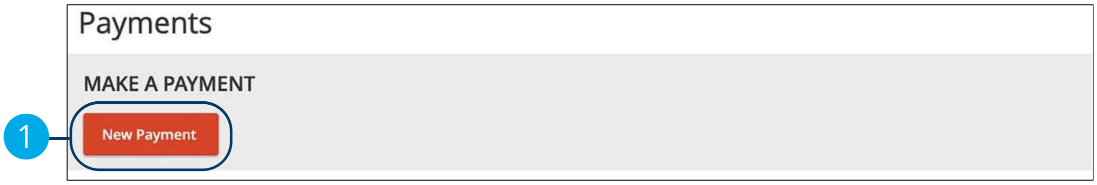
ACH & Wire Payments

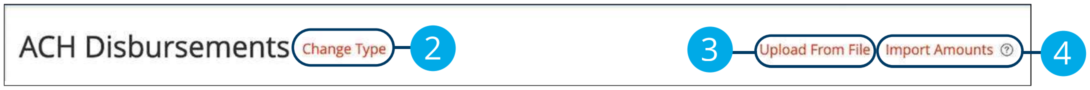
Sending a Single Payment

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

ACH Disbursements

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

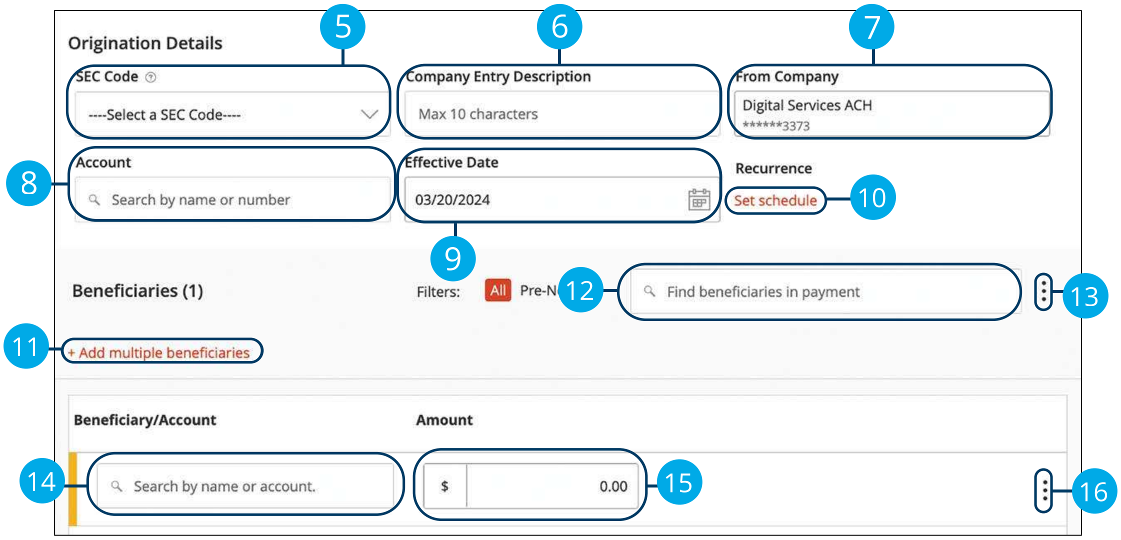




In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

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

Note: Effective Date: For an ACH or Wire transaction, select an Effective Date from the calendar feature. The system will not allow you to select a non-banking day as an Effective Date.
Process Date: For ACH and Wire transactions, the system will determine the Process Date that the bank will process the ACH or Wire based on the Effective Date.


Origination Details

SEC Code: ----Select a SEC Code----

Company Entry Description: Max 10 characters

From Company: Digital Services ACH ******3373

Account: Search by name or number

Effective Date: 03/20/2024

Recurrence: Set schedule

Beneficiaries (1)

Filters: All Pre-N

Find beneficiaries in payment

+ Add multiple beneficiaries

Beneficiary/Account	Amount
Search by name or account.	$ 0.00

5. Select an SEC code using the drop-down. For the SEC code, select either Individual (PPD) or Company (CCD).

6. Enter the Company Entry Description.

7. Select the From Company account, if required.

8. Select an account.

9. Select the effective date using the calendar feature.

10. (Optional) Set up a recurrence.

11. Click the "+Add multiple Beneficiaries" link to add several Beneficiaries at once.

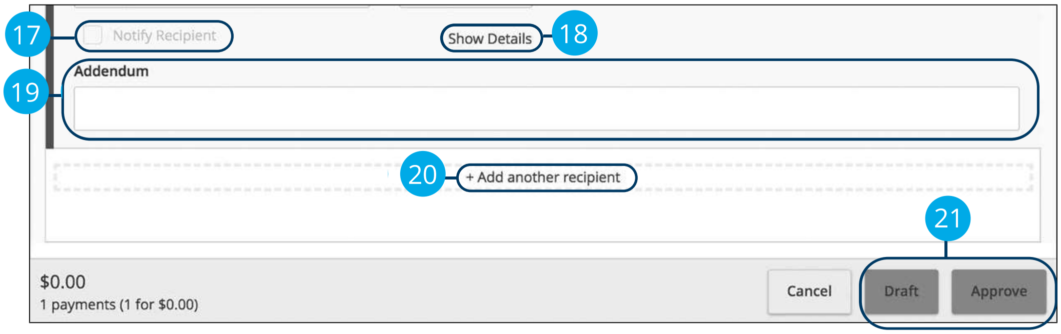
12. Use the search bar to locate a specific Beneficiary.

13. Click the ⋮ icon to expand or collapse selected Beneficiaries.

14. Select a Beneficiary.

15. Enter an amount.

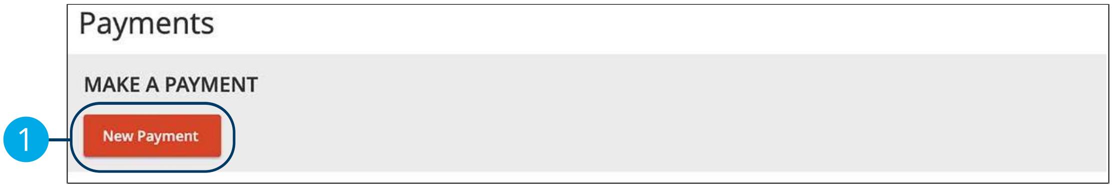
16. Click the ⋮ icon to copy, remove, and expand row on a specific Beneficiary.

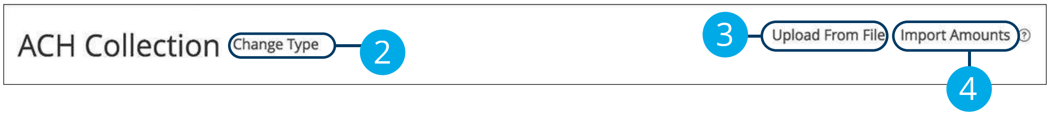

17
☐ Notify Recipient
Show Details
18
19
Addendum
20
+ Add another recipient
21
$0.00
1 payments (1 for $0.00)
Cancel
Draft
Approve

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

ACH Collection

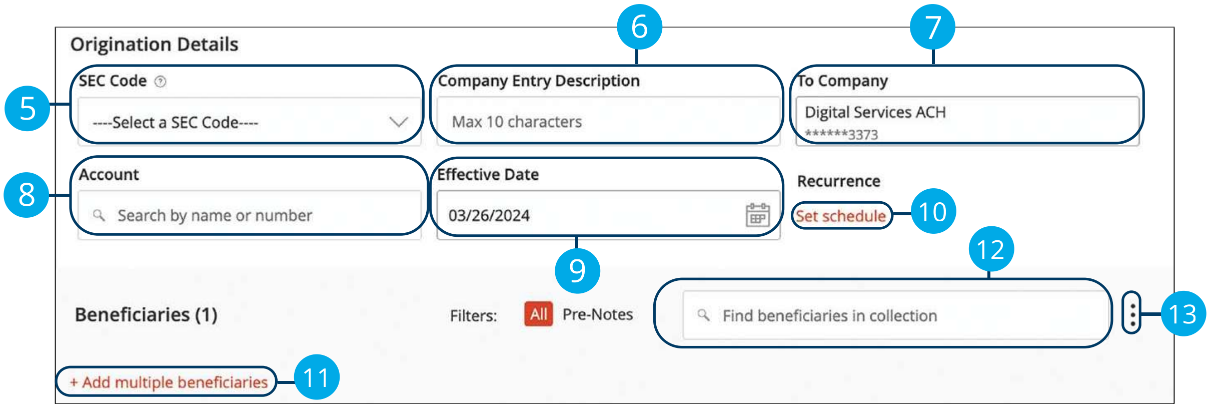
You can draft or create a new ACH Collection payment. You have the option to manually enter your Beneficiaries or upload multiple Beneficiaries at once using a Comma Separated Values (CSV) document.


Payments
MAKE A PAYMENT
New Payment
1


ACH Collection
Change Type
2
3
Upload From File
Import Amounts
4

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

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


Origination Details
SEC Code
----Select a SEC Code----
Company Entry Description
Max 10 characters
To Company
Digital Services ACH
******3373
Account
Search by name or number
Effective Date
03/26/2024
Recurrence
Set schedule
Beneficiaries (1)
Filters:
All
Pre-Notes
Find beneficiaries in collection
+ Add multiple beneficiaries
5
6
7
8
9
10
11
12
13

5. Select an SEC code using the drop-down. For the SEC code, select either Individual (PPD) or Company (CCD).

6. Enter the Company Entry Description.

7. Select the To Subsidiary account, if required.

8. Select an account.

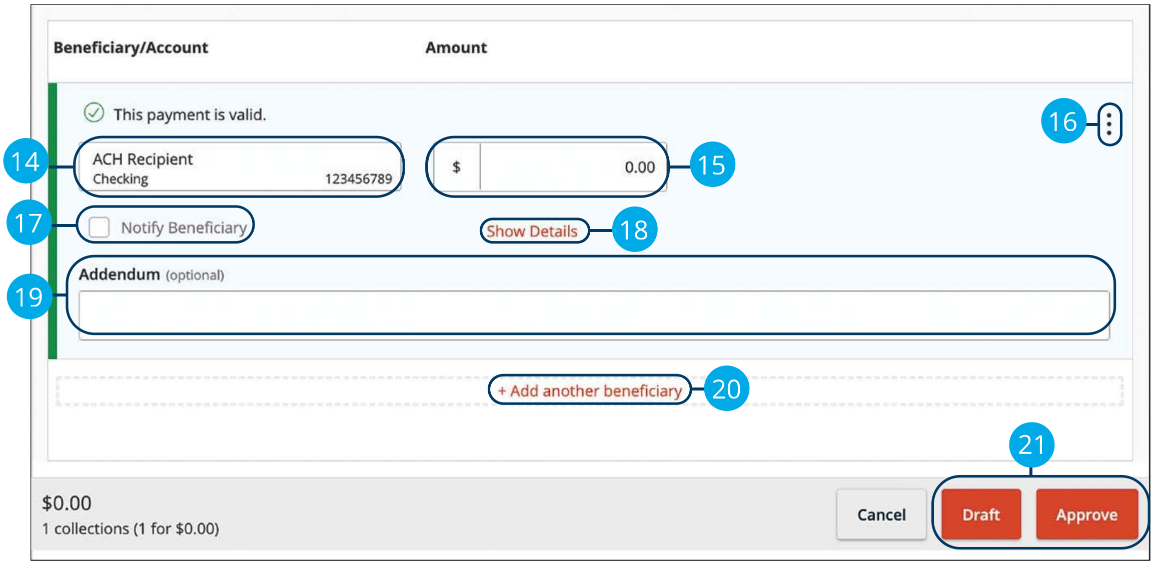
9. Select the effective date using the calendar feature.

10. (Optional) Set up a recurrence.

11. Click the “+Add multiple Beneficiaries” link to add several Beneficiaries at once.

12. Use the search bar to locate a specific Beneficiary.

13. Click the ⋮ icon to expand or collapse selected Beneficiaries.


Beneficiary/Account
Amount
This payment is valid.
ACH Recipient
Checking
123456789
$
0.00
Notify Beneficiary
Show Details
Addendum (optional)
+ Add another beneficiary
$0.00
1 collections (1 for $0.00)
Cancel
Draft
Approve
14
15
16
17
18
19
20
21

14. Select a Beneficiary.

15. Enter an amount.

16. Click the ⋮ icon to copy, remove or expand row on a specific Beneficiary.

17. (Optional) Check the box to notify a Beneficiary of an incoming payment.

18. (Optional) Click the “Show Details” link to view your Beneficiary’s information.

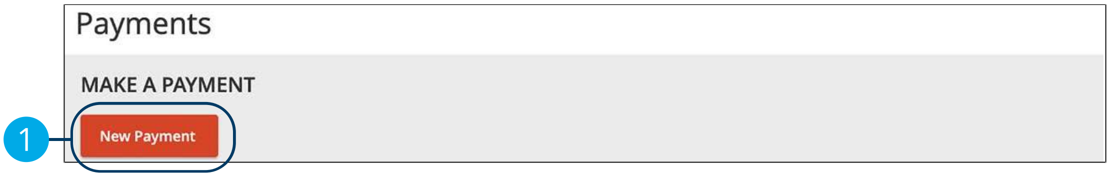
19. (Optional) Add an addendum.

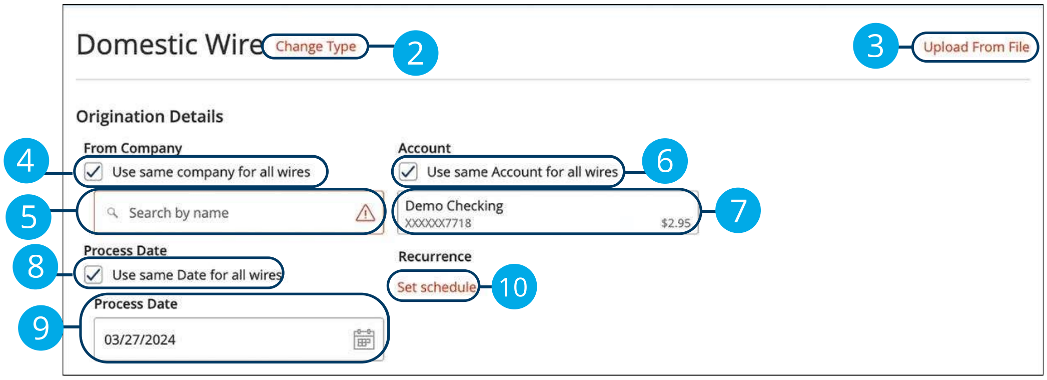
20. You can add another Beneficiary by clicking the “+Add another Beneficiary” link.

21. 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 Beneficiary in the United States.. Make sure you all have the necessary account and contact information before you continue.


Payments
MAKE A PAYMENT
1
New Payment


Domestic Wire
Change Type
2
3
Upload From File
Origination Details
4
5
6
7
8
9
10
Search by name
Recurrence
Set schedule

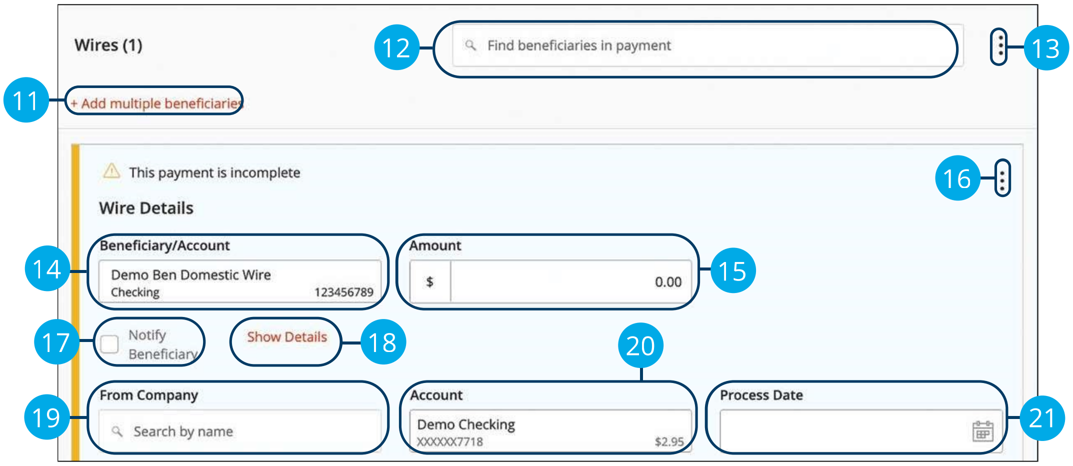
From Company
☑ Use same company for all wires

Account
☑ Use same Account for all wires
Demo Checking XXXXXX7718 $2.95

Process Date
☑ Use same Date for all wires
Process Date: 03/27/2024

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a payment type using the **New Payment** button and choose "Domestic Wire."
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 Company." for all wires.
5. Select the From Company.
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.


Wires (1)
12
Find beneficiaries in payment
13
11
+ Add multiple beneficiarie
16
Wire Details
14
Beneficiary/Account
Amount
15
17
Notify Beneficiary
Show Details
18
20
19
From Company
Search by name
Account
Process Date
21

This payment is incomplete

Beneficiary/Account: Demo Ben Domestic Wire Checking 123456789

Amount: $ 0.00

Account: Demo Checking XXXXXX7718 $2.95

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 ⋮ 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 ⋮ icon to copy or remove on a specific recipient.

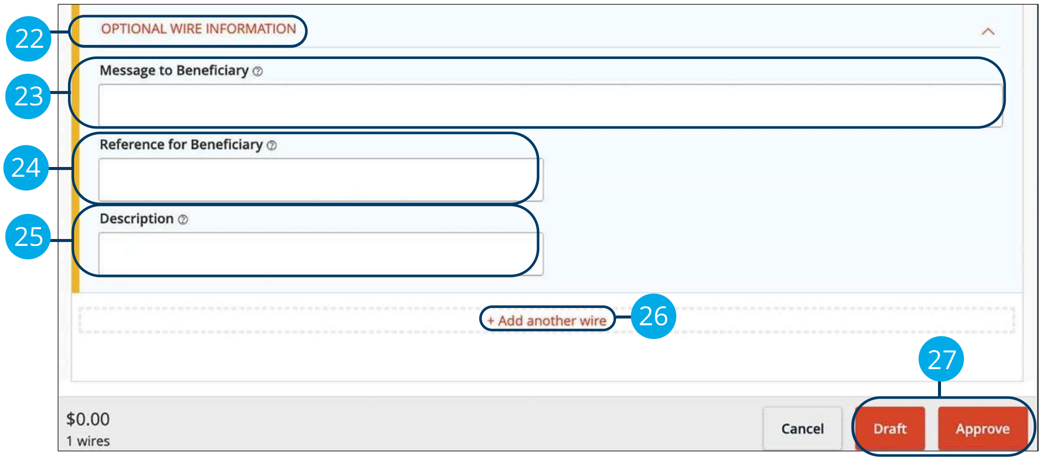
17. Check the box to notify a recipient.

18. (Optional) Click the “Show Details” link to view recipient information.

19. (Optional) If your wires are not coming from the same “From Company”, select the From Company.

20. (Optional) If your wires are not coming from the same account, select an account.

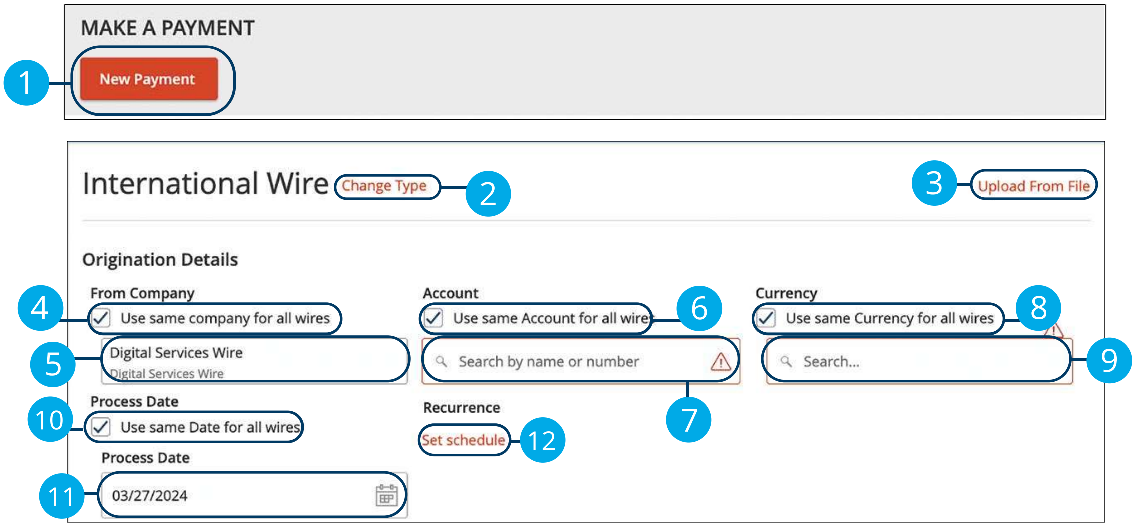
21. (Optional) If your wires are not processing on the same date, enter a process date.


22
OPTIONAL WIRE INFORMATION
23
Message to Beneficiary
24
Reference for Beneficiary
25
Description
+ Add another wire
26
27
$0.00
1 wires
Cancel
Draft
Approve

22. Click the “Optional Wire Information” link to add more information.
23. (Optional) Enter a Message to Beneficiary.
24. (Optional) Enter a Reference for Beneficiary.
25. (Optional) Enter a 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 Beneficiary across the world. Make sure you all have the necessary account and contact information before you continue.


MAKE A PAYMENT
New Payment
1
International Wire
Change Type
2
3
Upload From File
Origination Details
4
6
8
5
9
10
7
12
11
Recurrence
Set schedule
Search by name or number
Search...

From Company: ☑ Use same company for all wires

Digital Services Wire
Digital Services Wire

Account: ☑ Use same Account for all wires

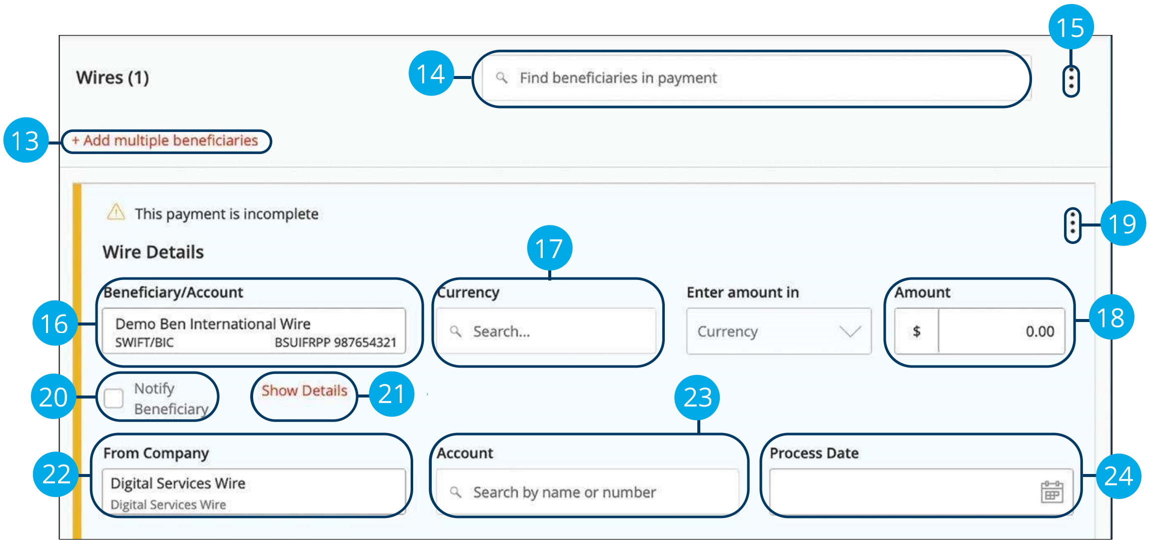
Currency: ☑ Use same Currency for all wires

Process Date: ☑ Use same Date for all wires

Process Date: 03/27/2024

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a payment type using the **New Payment** button and choose "International Wire."
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 Company." for all wires.
5. Select the From Company.
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.


Wires (1)
Find beneficiaries in payment
+ Add multiple beneficiaries
This payment is incomplete
Wire Details
Beneficiary/Account
Currency
Enter amount in
Amount
Search...
Currency
Notify Beneficiary
Show Details
From Company
Account
Process Date
Search by name or number
13
14
15
16
17
18
19
20
21
22
23
24

Beneficiary/Account: Demo Ben International Wire, SWIFT/BIC BSUIFRPP 987654321

Amount: $ 0.00

From Company: Digital Services Wire, Digital Services Wire

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. 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.

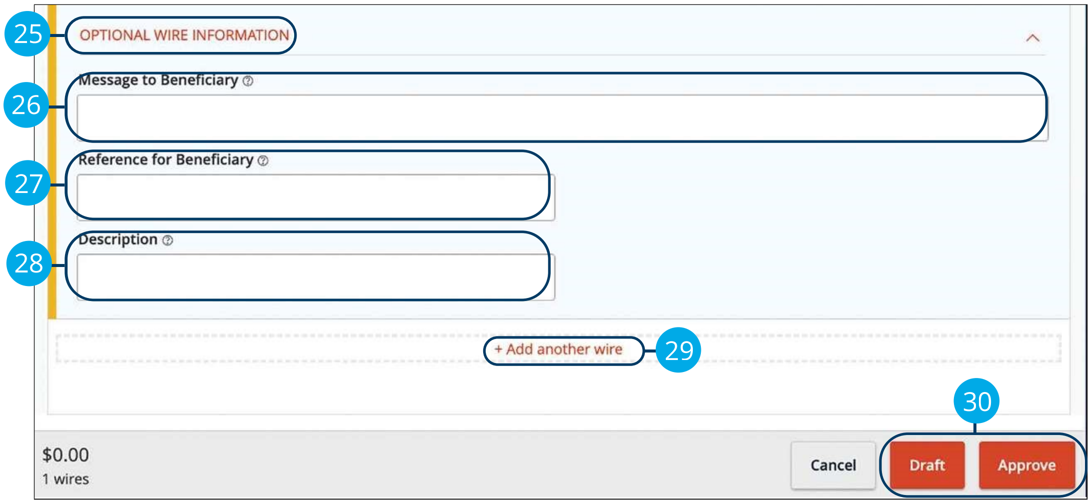
20. (Optional) Check the box to notify a recipient.

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 Company.

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.


25
OPTIONAL WIRE INFORMATION
26
Message to Beneficiary
27
Reference for Beneficiary
28
Description
+ Add another wire
29
30
$0.00
1 wires
Cancel
Draft
Approve

25. Click the “Optional Wire Information” link to add more information.

26. (Optional) Enter a Message to Beneficiary.

27. (Optional) Enter a Reference for Beneficiary.

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.

ACH & Wire Payments

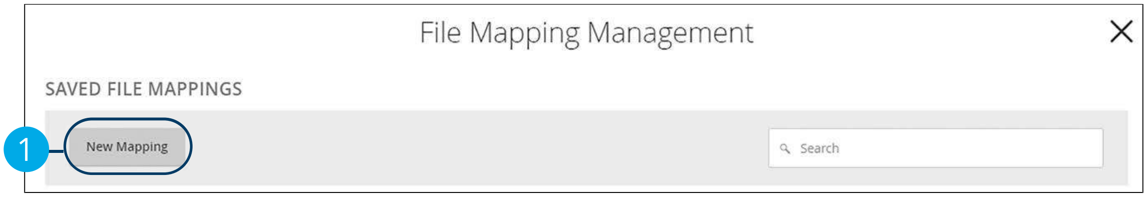
Upload From File

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

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

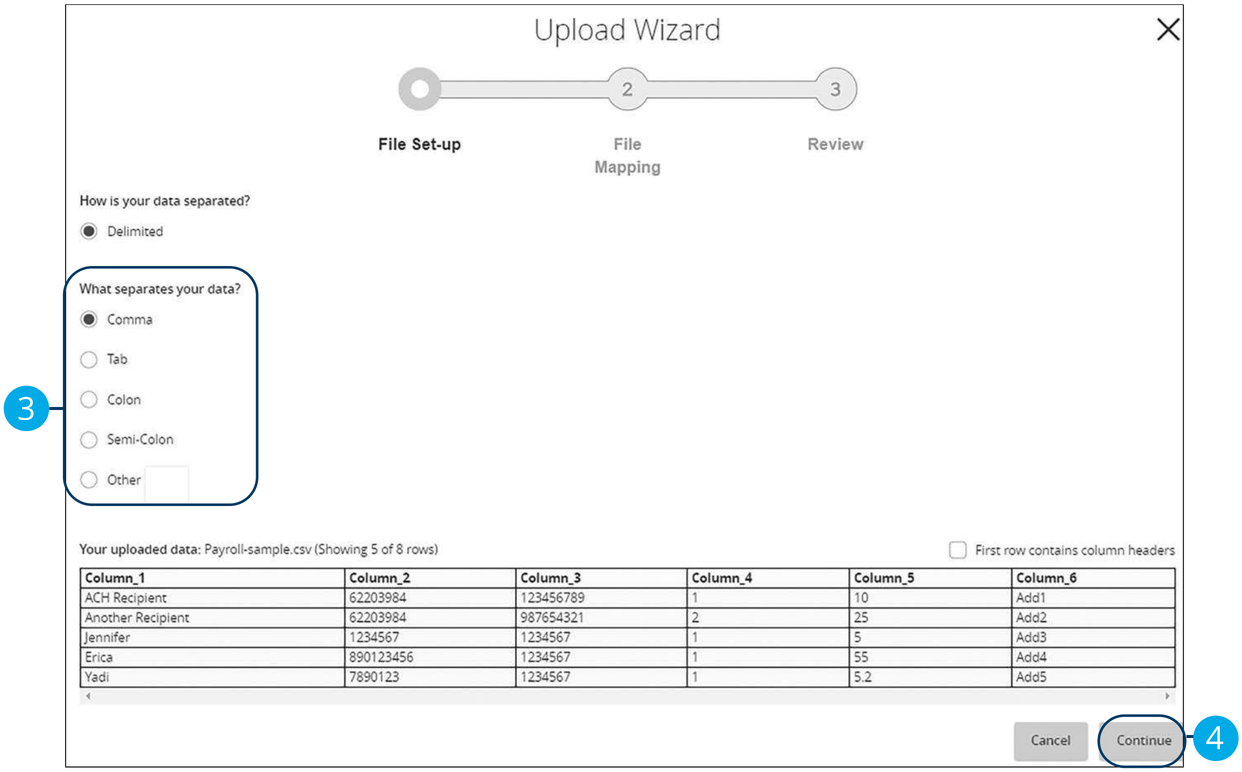
- Account Type is a numeric value: Checking = 1; Savings = 2; and Loan = 3
- For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable) and select an effective date

Creating a New File Map - Delimited Files



Click the “Upload From File” link.

1. Click the **New Mapping** button.
2. Select the CSV file you would like to upload.



How is your data separated?

● Delimited

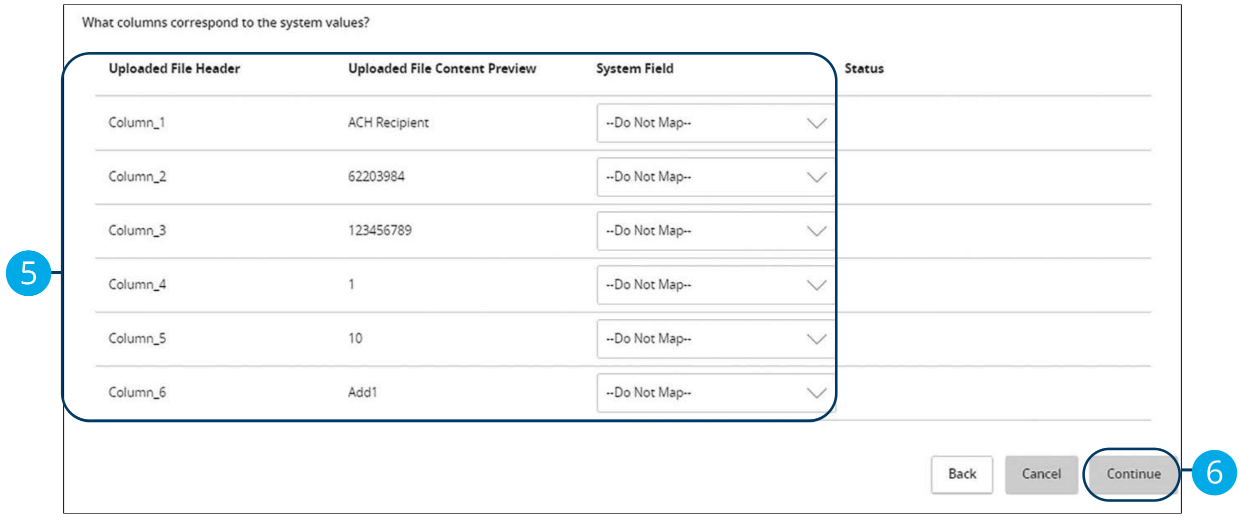
What separates your data?

● Comma
○ Tab
○ Colon
○ Semi-Colon
○ Other

Your uploaded data: Payroll-sample.csv (Showing 5 of 8 rows)

☐ First row contains column headers

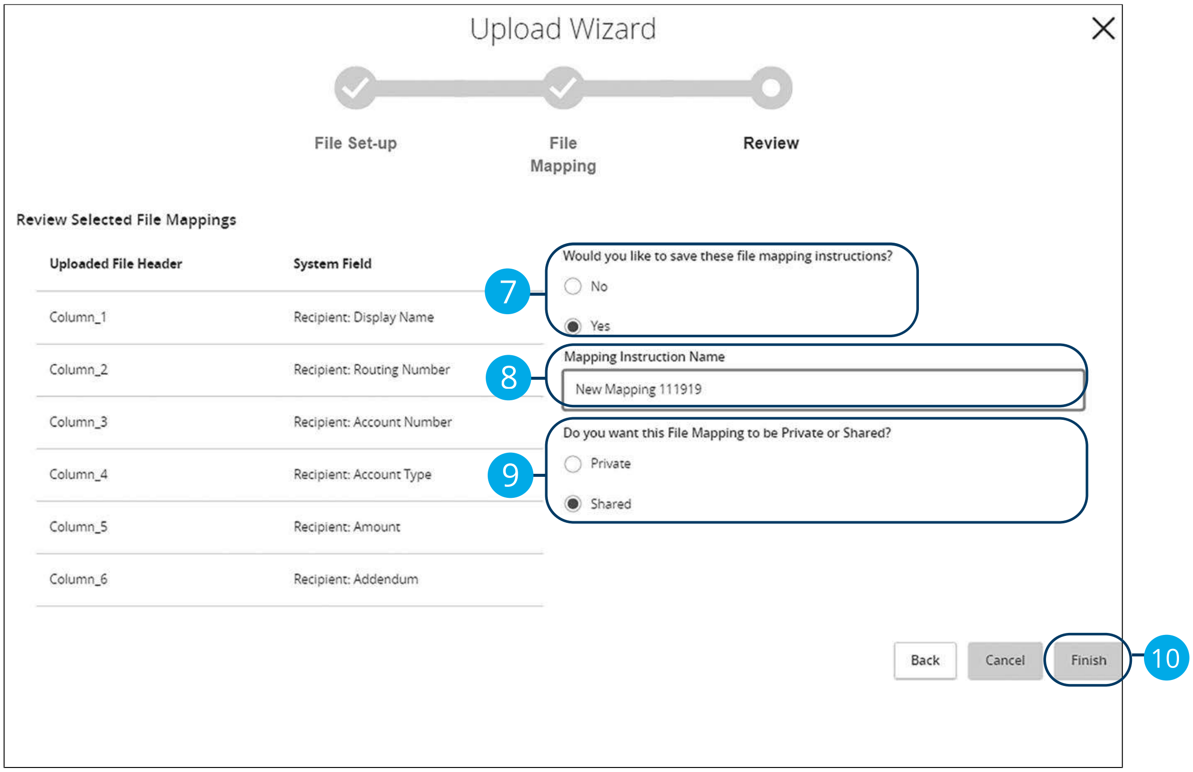
Column_1	Column_2	Column_3	Column_4	Column_5	Column_6
ACH Recipient	62203984	123456789	1	10	Add1
Another Recipient	62203984	987654321	2	25	Add2
Jennifer	1234567	1234567	1	5	Add3
Erica	890123456	1234567	1	55	Add4
Yadi	7890123	1234567	1	5.2	Add5



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--	

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



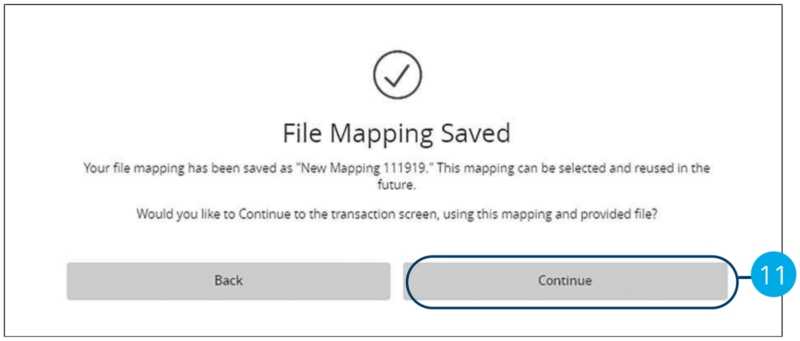
Review Selected File Mappings

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

Would you like to save these file mapping instructions?
○ No
● Yes

Mapping Instruction Name
New Mapping 111919

Do you want this File Mapping to be Private or Shared?
○ Private
● Shared



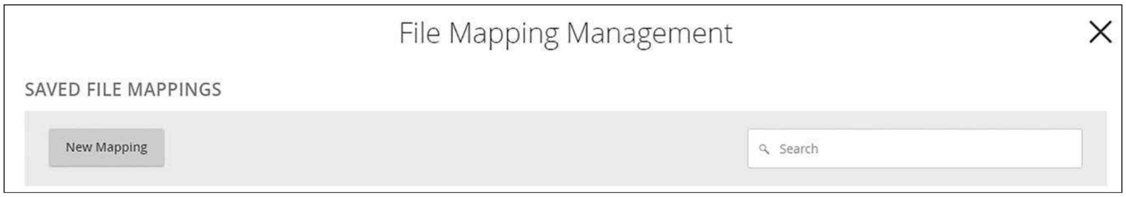
File Mapping Saved

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?

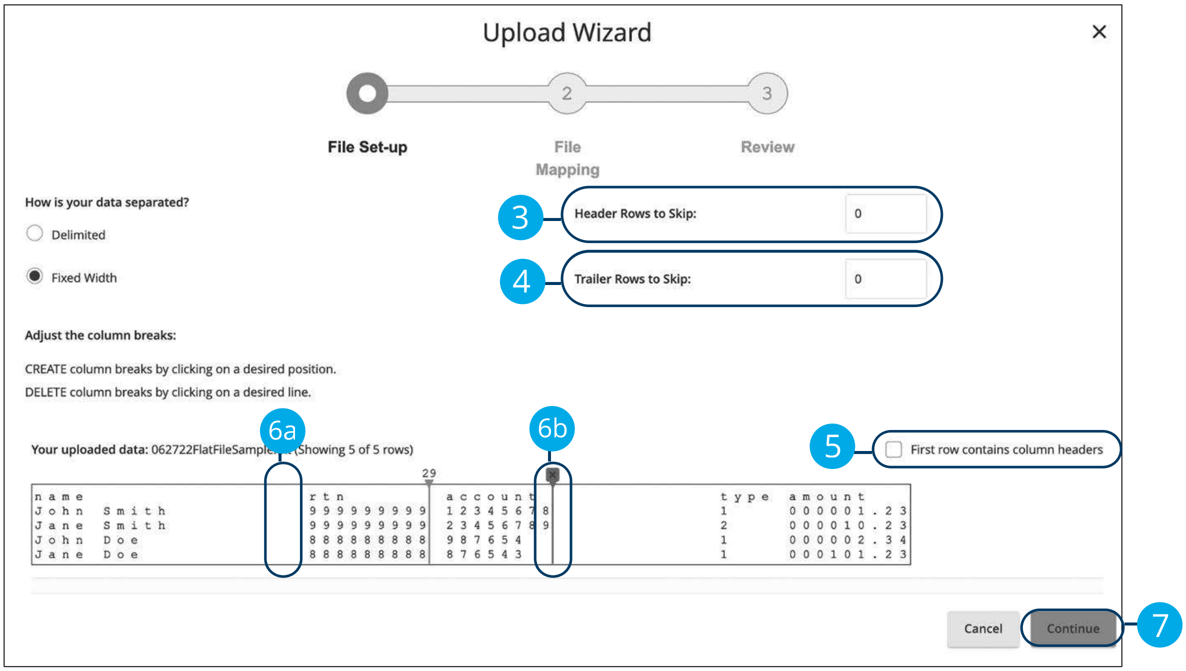
7. Decide if you would like to save these mapping instructions.
8. (Optional) If you are saving the file map, enter a mapping instruction name.
9. (Optional) If you are saving the file map, decide if the file map should be private or shared.
10. Click the **Finish** button.
11. (Optional) If you have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

Creating a New File Map - Fixed Width



File Mapping Management

SAVED FILE MAPPINGS



Upload Wizard

How is your data separated?

○ Delimited

● Fixed Width

Header Rows to Skip: 0

Trailer Rows to Skip: 0

Adjust the column breaks:

CREATE column breaks by clicking on a desired position.

DELETE column breaks by clicking on a desired line.

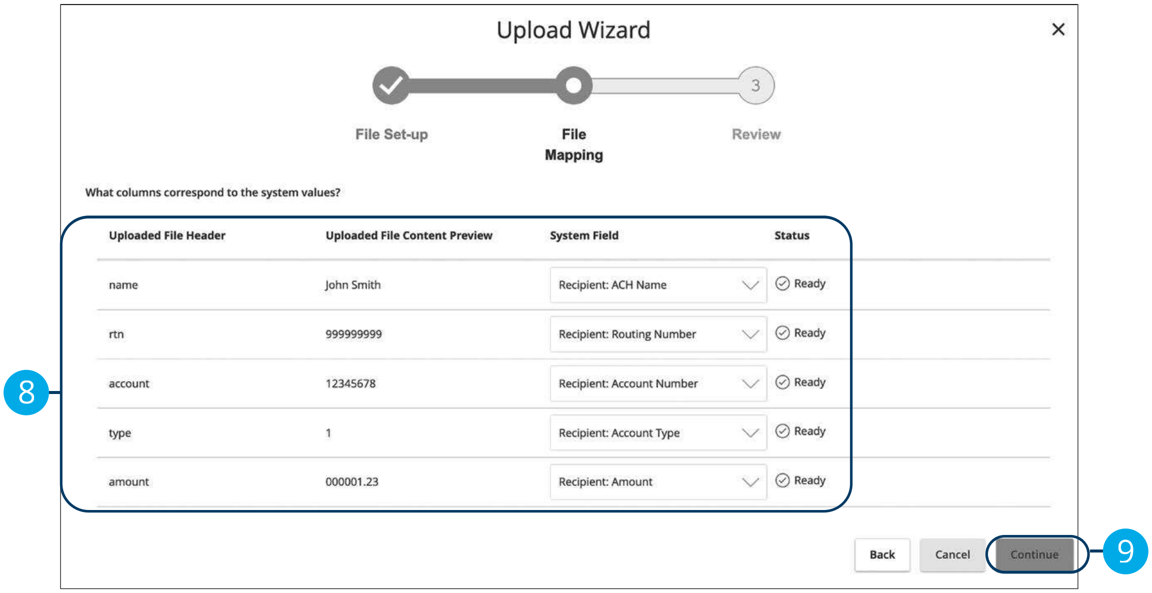
Your uploaded data: 062722FlatFileSample (Showing 5 of 5 rows)

☐ First row contains column headers

```
name                 rtn        account               type  amount
John  Smith          999999999  12345678              1     000001.23
Jane  Smith          999999999  23456789              2     000010.23
John  Doe            888888888  987654                1     000002.34
Jane  Doe            888888888  876543                1     000101.23
```

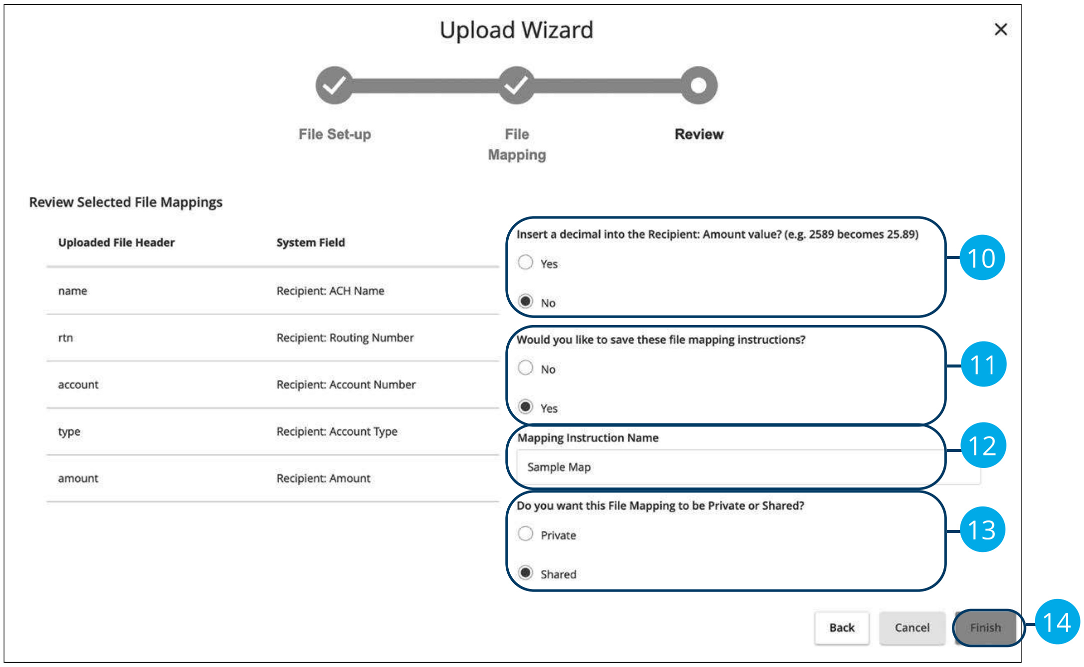
Click the “Upload From File” link.

1. Click the **New Mapping** button.
2. Select the CSV file you would like to upload.
3. (Optional) Enter how many header rows to skip.
4. (Optional) Enter how many trailer rows to skip.
5. (Optional) Check the box to skip the first row.
6. Adjust the column breaks.
   - **a.** Create column breaks by clicking on a desired position.
   - **b.** Delete column breaks by clicking on a desired line.
7. Click the **Continue** button.


Upload Wizard
×
3
File Set-up
File Mapping
Review
8
Back
Cancel
Continue
9

What columns correspond to the system values?

Uploaded File Header	Uploaded File Content Preview	System Field	Status
name	John Smith	Recipient: ACH Name	Ready
rtn	999999999	Recipient: Routing Number	Ready
account	12345678	Recipient: Account Number	Ready
type	1	Recipient: Account Type	Ready
amount	000001.23	Recipient: Amount	Ready


Upload Wizard
×
File Set-up
File Mapping
Review
10
11
12
13
Back
Cancel
Finish
14

Review Selected File Mappings

Uploaded File Header	System Field
name	Recipient: ACH Name
rtn	Recipient: Routing Number
account	Recipient: Account Number
type	Recipient: Account Type
amount	Recipient: Amount

Insert a decimal into the Recipient: Amount value? (e.g. 2589 becomes 25.89)
○ Yes
● No

Would you like to save these file mapping instructions?
○ No
● Yes

Mapping Instruction Name
Sample Map

Do you want this File Mapping to be Private or Shared?
○ Private
● Shared

8. Map the imported data.

9. Click the **Continue** button.

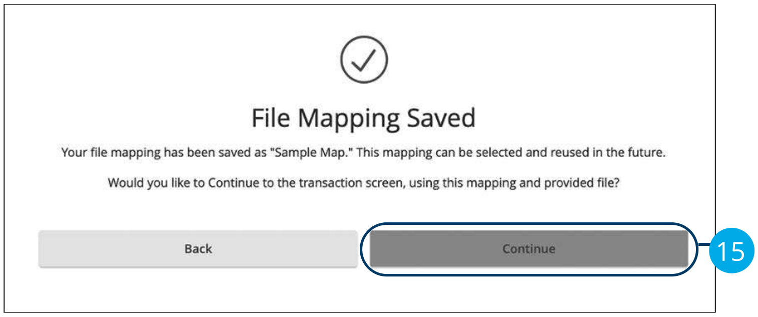
10. Decide if a decimal needs to be inserted into the amount value.

11. Decide if you would like to save these mapping instructions.

12. (Optional) If you are saving the file map, enter a mapping instruction name.

13. (Optional) If you are saving the file map, decide if the file map should be private or shared.

14. Click the **Finish** button.



File Mapping Saved

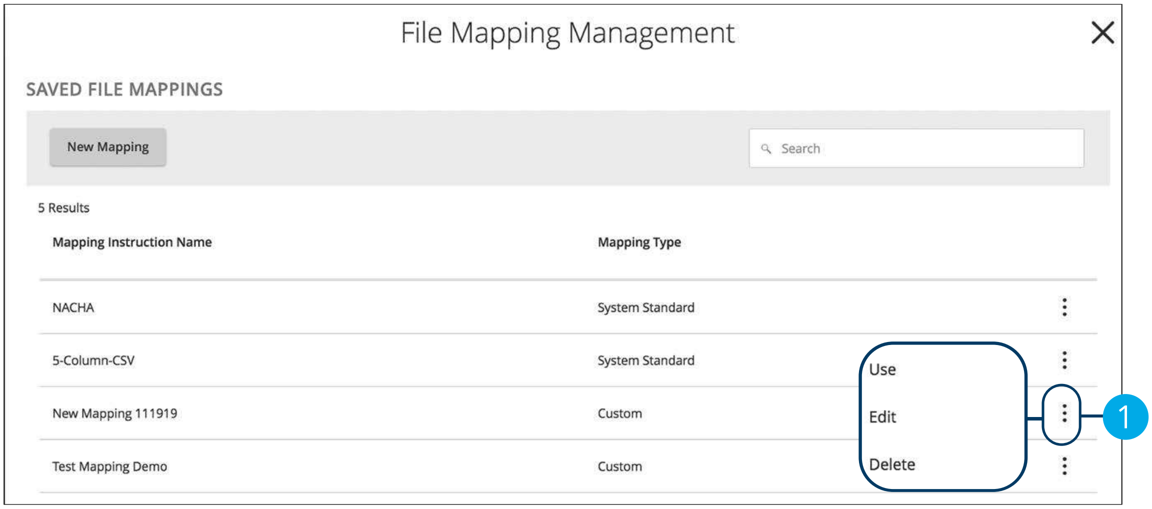
Your file mapping has been saved as "Sample Map." This mapping can be selected and reused in the future.

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

15. (Optional) If you have chosen to save the file map, click the **Continue** button to return to the transaction screen.

16. You will be returned to the transaction screen.

Using an Existing File Map


File Mapping Management
SAVED FILE MAPPINGS
New Mapping
Search
Use
Edit
Delete
1

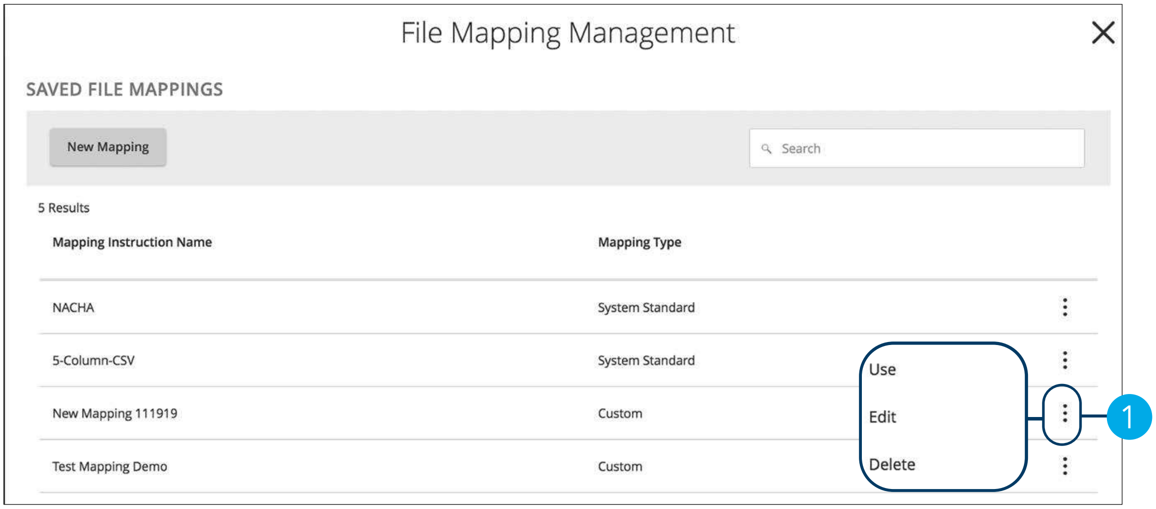
5 Results

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

Click the “Upload From File” link.

1. Click the ⋮ icon and select “Use.”
2. Select the CSV file you would like to upload.

Editing an Existing File Map

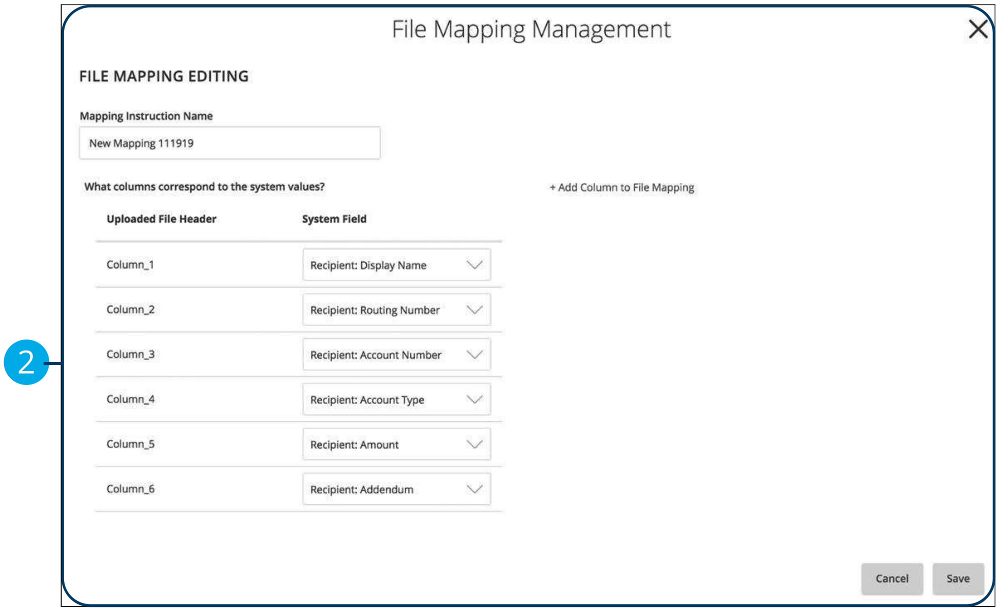


File Mapping Management

SAVED FILE MAPPINGS

5 Results

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



File Mapping Management

FILE MAPPING EDITING

Mapping Instruction Name: New Mapping 111919

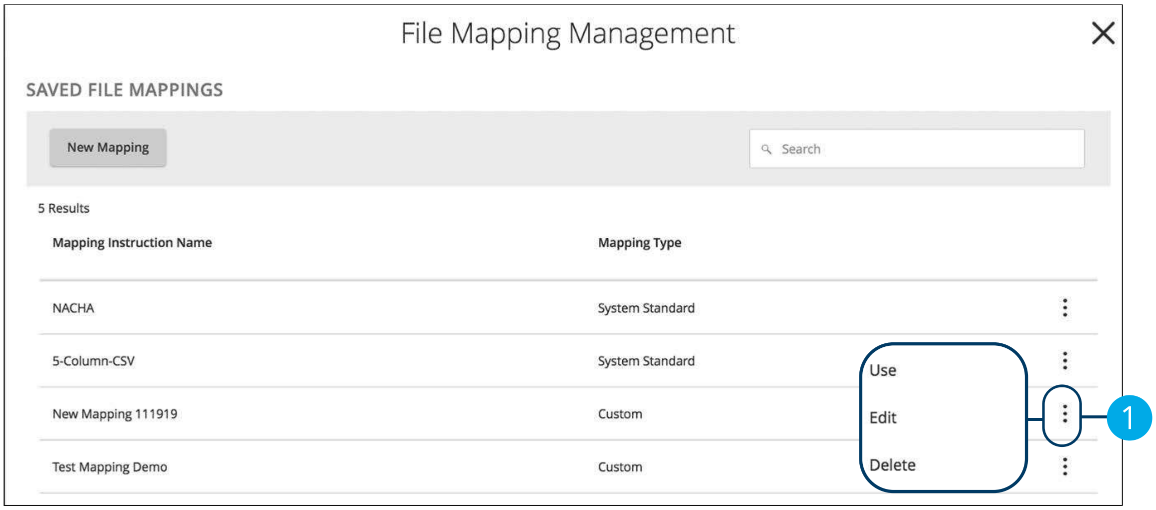
What columns correspond to the system values?

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

Click the “Upload From File” link.

1. Click the ⋮ icon and select “Edit.”
2. Make your changes and click the **Save** button.

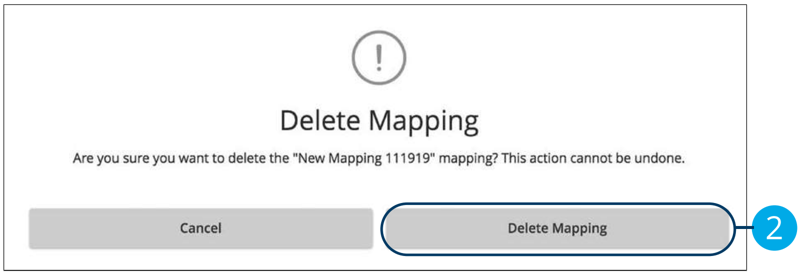
Deleting an Existing File Map


File Mapping Management
New Mapping
Search
Use
Edit
Delete
1

SAVED FILE MAPPINGS

5 Results

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


Delete Mapping
Cancel
Delete Mapping
2

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

Click the “Upload From File” link.

1. Click the ⋮ icon and select “Delete.”
2. Click the **Delete Mapping** button.

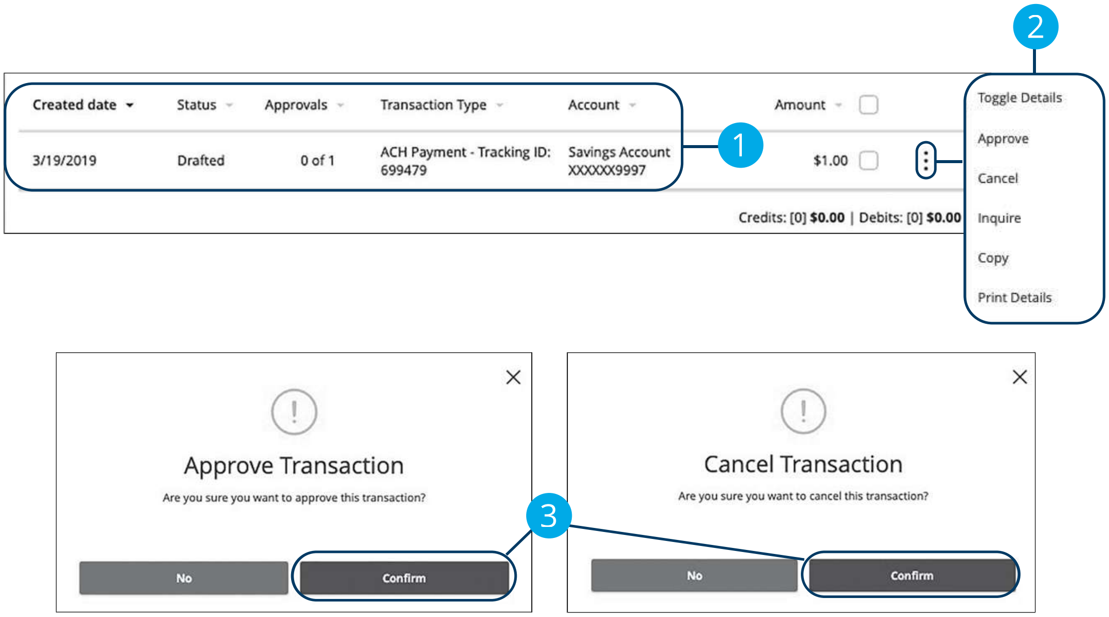
ACH & Wire Payments

Viewing, Approving or Canceling a Transaction

Authorized users can view, approve or cancel certain payments all from Online Activity. 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 Online Activity.



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**

Approve Transaction

Are you sure you want to approve this transaction?

Cancel Transaction

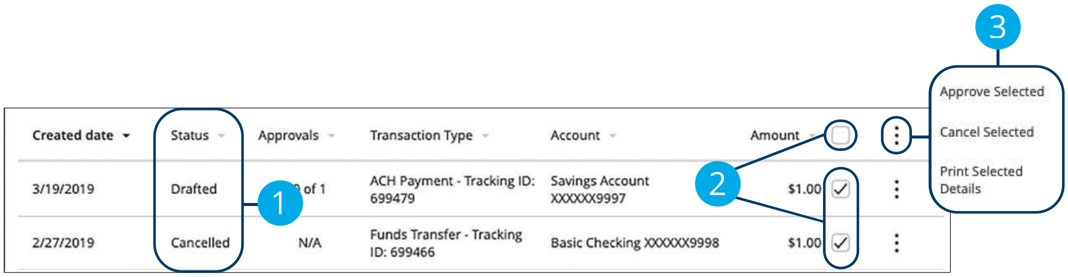
Are you sure you want to cancel this transaction?

Click the **Activity & Approval** tab.

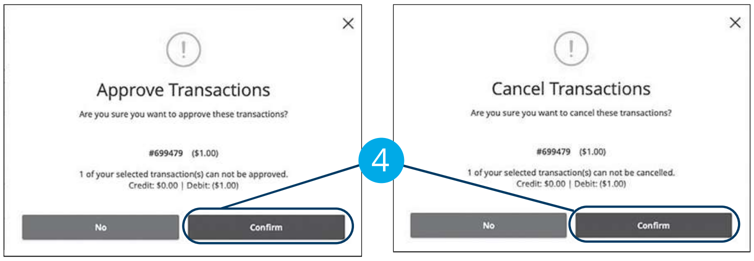
1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the ⋮ icon and select “Approve” or “Cancel.”
3. Click the **Confirm** button. The status then changes to “Processed” or “Canceled” in the Activity Center.

Multiple Transactions

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



Created date	Status	Approvals	Transaction Type	Account	Amount	☐
3/19/2019	Drafted	of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	$1.00	☑
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	$1.00	☑



Approve Transactions

Are you sure you want to approve these transactions?

#699479 ($1.00)

1 of your selected transaction(s) can not be approved.
Credit: $0.00 | Debit: ($1.00)

Cancel Transactions

Are you sure you want to cancel these transactions?

#699479 ($1.00)

1 of your selected transaction(s) can not be cancelled.
Credit: $0.00 | Debit: ($1.00)

Click the **Activity & Approval** tab.

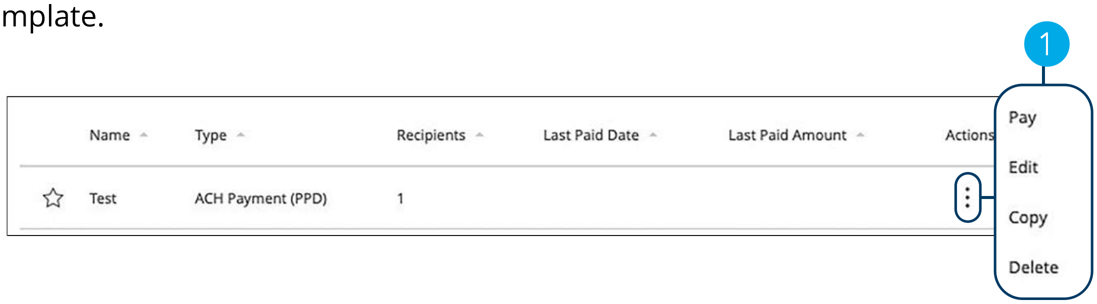
1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon to select all transactions.
3. Click the ⋮ icon and select either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

> **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 Online Activity.

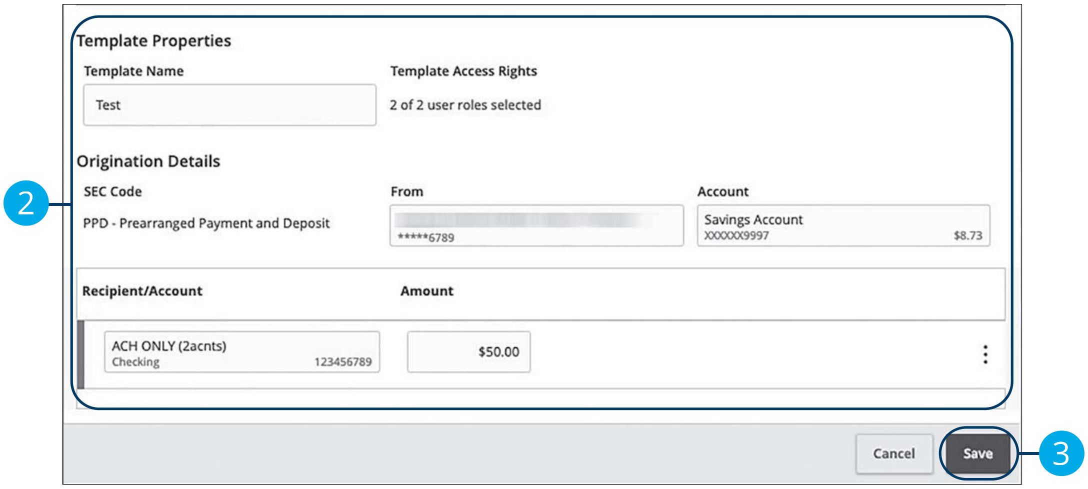
ACH & Wire Payments

Editing or Using a Template

If you have Manage Template and Beneficiary rights, you can edit or use any of the available templates on the Payments page. Templates are a quick way to send a recurring payment or make a quick change without having to create a new template.



	Name	Type	Recipients	Last Paid Date	Last Paid Amount
☆	Test	ACH Payment (PPD)	1		



Template Properties

Template Name: Test

Template Access Rights: 2 of 2 user roles selected

Origination Details

SEC Code: PPD - Prearranged Payment and Deposit

From: [redacted] *****6789

Account: Savings Account XXXXXX9997 $8.73

Recipient/Account	Amount
ACH ONLY (2acnts) Checking 123456789	$50.00

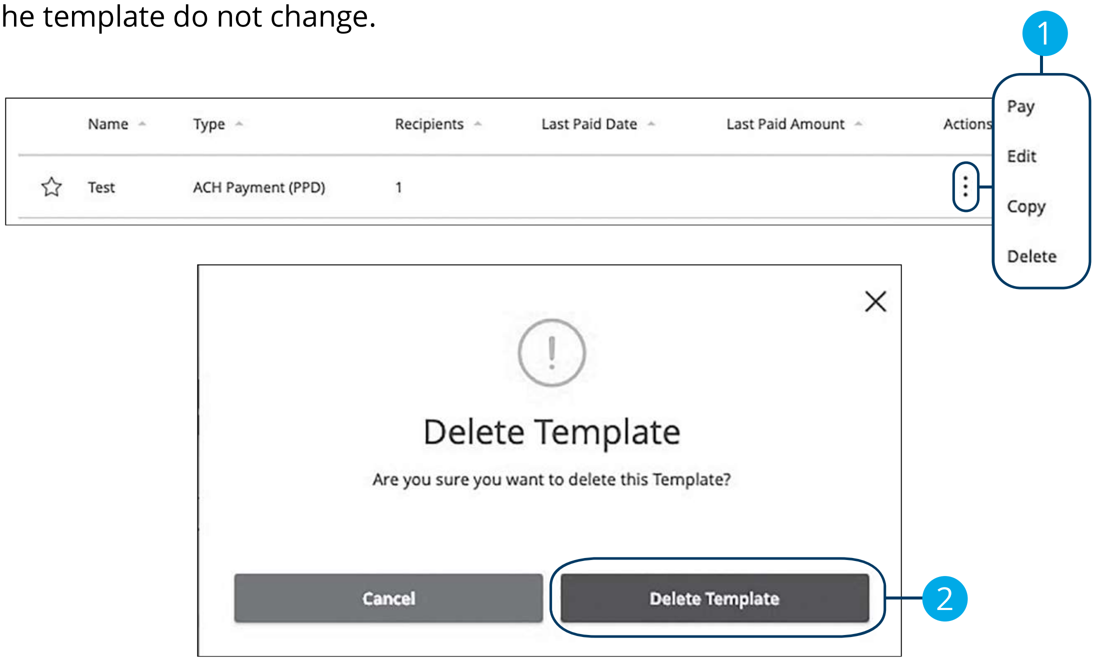
In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

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

ACH & Wire Payments

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.



	Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆	Test	ACH Payment (PPD)	1			⋮

Delete Template

Are you sure you want to delete this Template?

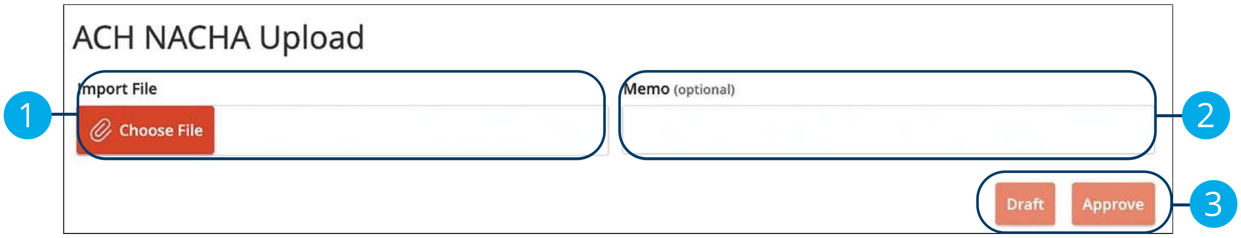
In the **Payments & Transfers** tab, click **Payments**.

1. Click the ⋮ icon and select “Delete” to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

ACH & Wire Payments

ACH NACHA Upload

NACHA-formatted Pass-Thru files are created outside of Business Online Banking using your accounting software. Depending on your user rights, you have the option to upload and submit these complex files to Bell Bank for processing.

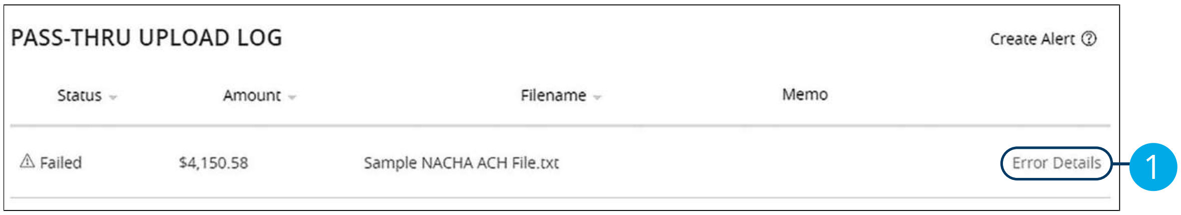


In the **Payments & Transfers** tab, click **ACH NACHA Upload**.

1. Choose a NACHA-formatted file to import.
2. Enter a memo.
3. Click either the **Draft** or **Approve** button when you are finished.

ACH NACHA Upload Errors

If you upload a file with a past effective date or any other information in the file that does not match the information we have in the system, you will receive an error message and the upload will fail.



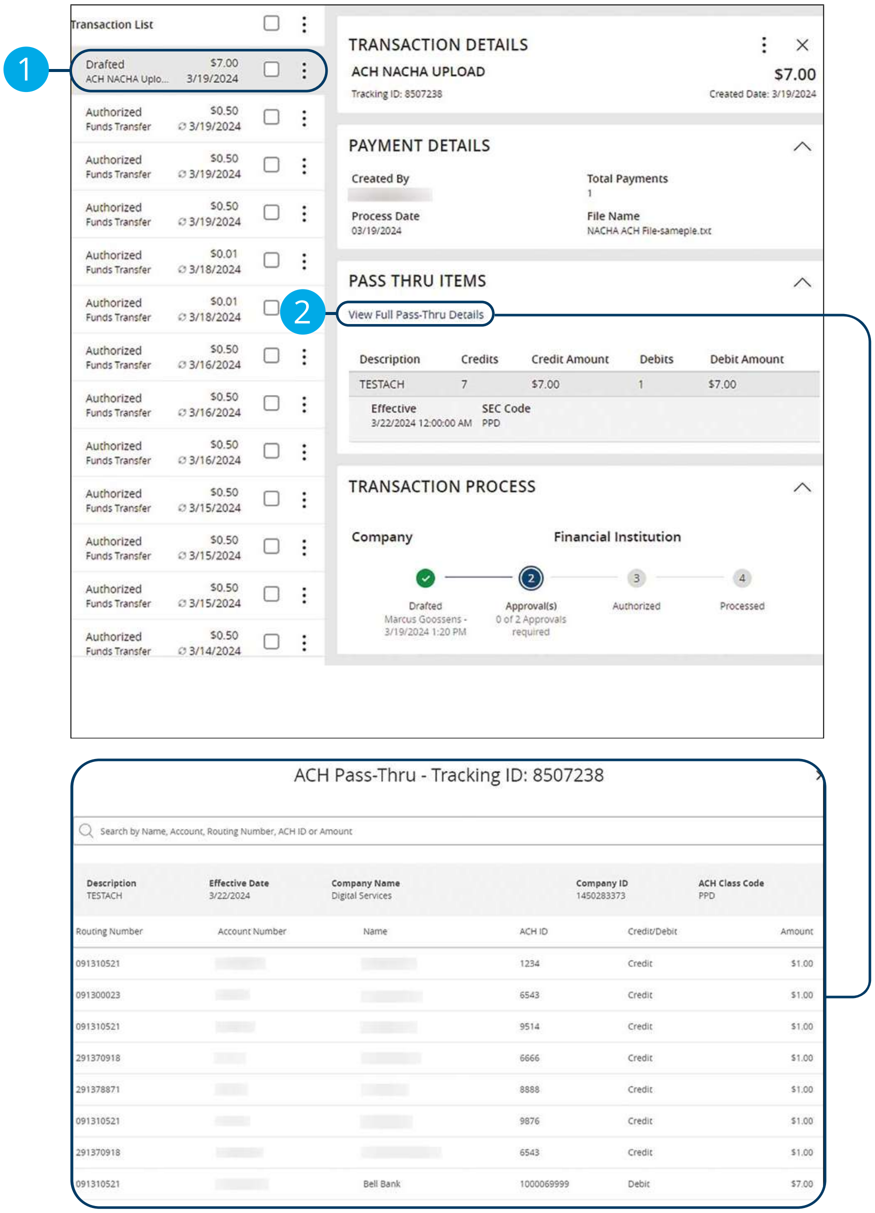
PASS-THRU UPLOAD LOG

Status	Amount	Filename	Memo	
⚠ Failed	$4,150.58	Sample NACHA ACH File.txt		Error Details

1. If your upload fails, click the “Error Details” link to view the reason the upload failed.

ACH NACHA Upload Details

Once uploaded, additional details about your ACH NACHA upload can be viewed within Activity & Approvals. From here you can view the tracking ID, total amount, created date, total payments, process date, and more.



Transaction List ☐

Drafted ACH NACHA Uplo...	$7.00 3/19/2024	☐
Authorized Funds Transfer	$0.50 3/19/2024	☐
Authorized Funds Transfer	$0.50 3/19/2024	☐
Authorized Funds Transfer	$0.50 3/19/2024	☐
Authorized Funds Transfer	$0.01 3/18/2024	☐
Authorized Funds Transfer	$0.01 3/18/2024	☐
Authorized Funds Transfer	$0.50 3/16/2024	☐
Authorized Funds Transfer	$0.50 3/16/2024	☐
Authorized Funds Transfer	$0.50 3/16/2024	☐
Authorized Funds Transfer	$0.50 3/15/2024	☐
Authorized Funds Transfer	$0.50 3/15/2024	☐
Authorized Funds Transfer	$0.50 3/15/2024	☐
Authorized Funds Transfer	$0.50 3/14/2024	☐

TRANSACTION DETAILS

ACH NACHA UPLOAD $7.00

Tracking ID: 8507238

Created Date: 3/19/2024

PAYMENT DETAILS

Created By: [redacted]

Total Payments: 1

Process Date: 03/19/2024

File Name: NACHA ACH File-sameple.txt

PASS THRU ITEMS

View Full Pass-Thru Details

Description	Credits	Credit Amount	Debits	Debit Amount
TESTACH	7	$7.00	1	$7.00

Effective: 3/22/2024 12:00:00 AM

SEC Code: PPD

TRANSACTION PROCESS

Company		Financial Institution	
Drafted Marcus Goossens - 3/19/2024 1:20 PM	Approval(s) 0 of 2 Approvals required	Authorized	Processed

ACH Pass-Thru - Tracking ID: 8507238

Search by Name, Account, Routing Number, ACH ID or Amount

Description	Effective Date	Company Name	Company ID	ACH Class Code
TESTACH	3/22/2024	Digital Services	1450283373	PPD

Routing Number	Account Number	Name	ACH ID	Credit/Debit	Amount
091310521	[redacted]	[redacted]	1234	Credit	$1.00
091300023	[redacted]	[redacted]	6543	Credit	$1.00
091310521	[redacted]	[redacted]	9514	Credit	$1.00
291370918	[redacted]	[redacted]	6666	Credit	$1.00
291378871	[redacted]	[redacted]	8888	Credit	$1.00
091310521	[redacted]	[redacted]	9876	Credit	$1.00
291370918	[redacted]	[redacted]	6543	Credit	$1.00
091310521	[redacted]	Bell Bank	1000069999	Debit	$7.00

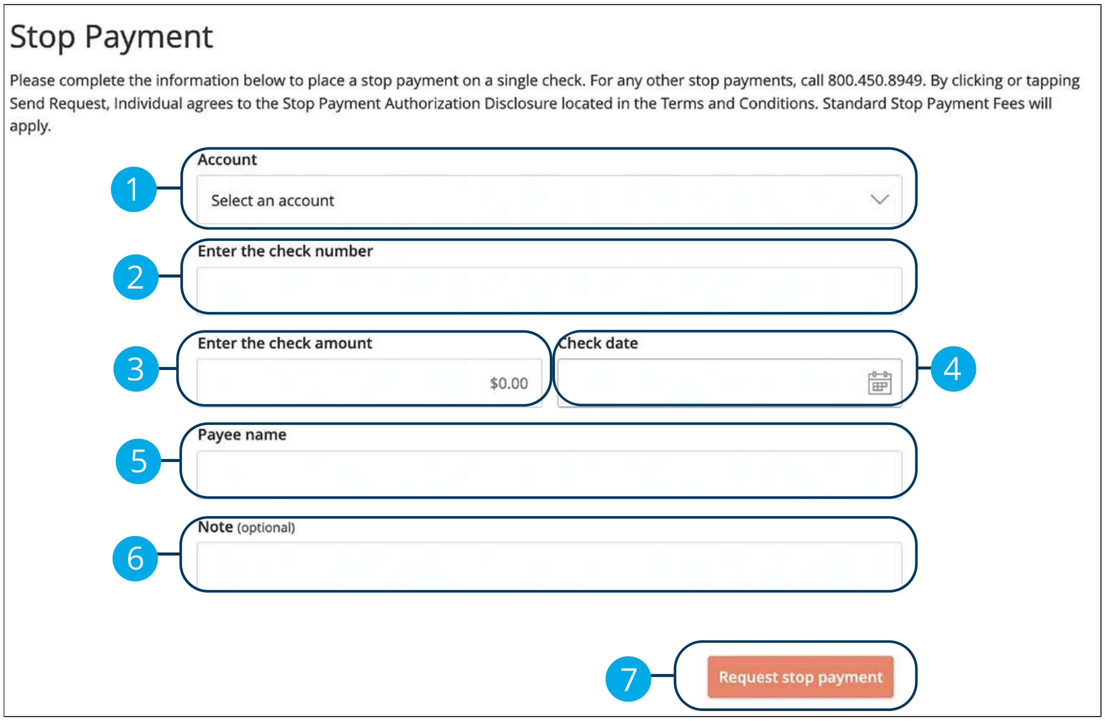
Click the **Activity & Approvals** tab.

1. Click the ACH NACHA Upload you would like to view additional details for.
2. To view full pass-thru details, click the “View Full Pass-Thru Details” link.

Stop Payment

Stop Payment Request

If you’re ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at 866-221-1136.



Stop Payment

Please complete the information below to place a stop payment on a single check. For any other stop payments, call 800.450.8949. By clicking or tapping Send Request, Individual agrees to the Stop Payment Authorization Disclosure located in the Terms and Conditions. Standard Stop Payment Fees will apply.

1
Account
Select an account
2
Enter the check number
3
Enter the check amount
$0.00
Check date
4
5
Payee name
6
Note (optional)
7
Request stop payment

In the **Stop Payments** tab, click **Place Stop Payments**.

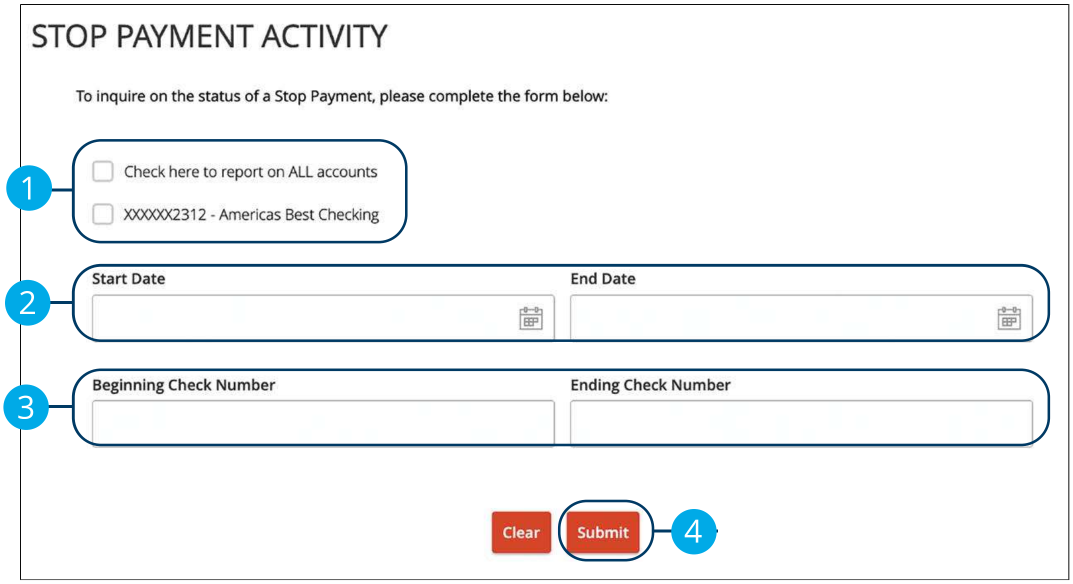
1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. Enter the amount.
4. Enter the date of the check using the calendar feature.
5. Enter the payee.
6. (Optional) Enter a note.
7. Click the **Request stop payment** button when you are finished.

Note: You can view the approval status of a stop payment in Online Activity.

Stop Payment

Stop Payment Activity

To inquire on the status of a Stop Payment or to cancel a previously placed Stop Payment, use the Stop Payment Activity form.



STOP PAYMENT ACTIVITY

To inquire on the status of a Stop Payment, please complete the form below:

☐ Check here to report on ALL accounts

☐ XXXXXX2312 - Americas Best Checking

1
Start Date
End Date
2
Beginning Check Number
Ending Check Number
3
Clear
Submit
4

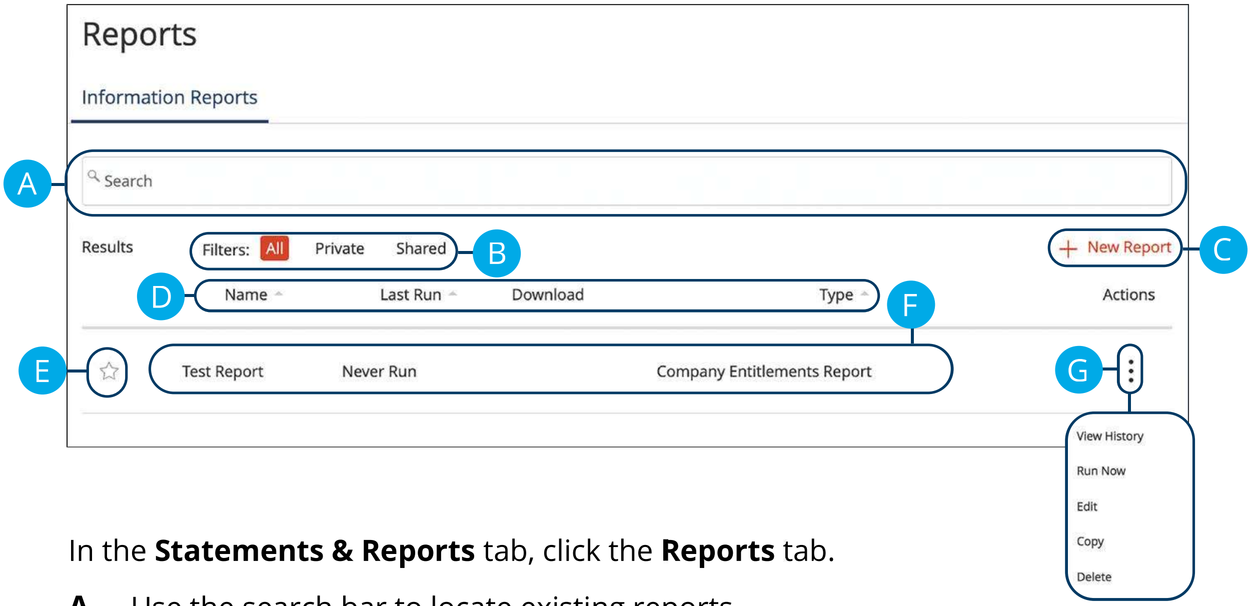
In the **Stop Payments** tab, click **Stop Payment Activity**.

1. Select an account.
2. Enter a date range.
3. Enter a check number range.
4. Click the **Submit** button.

Reports

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.


Reports
Information Reports
A
Search
Results
Filters: All Private Shared
B
+ New Report
C
D
F
E
G
View History
Run Now
Edit
Copy
Delete

Name	Last Run	Download	Type	Actions
Test Report	Never Run		Company Entitlements Report	⋮

In the **Statements & Reports** tab, click the **Reports** tab.

A. Use the search bar to locate existing reports.

B. The filters feature allows you to sort your reports by all, private or shared.

C. Click the “+ New Report” link to create a new report.

D. Click the ▲ icon to search transactions by name, last run and type.

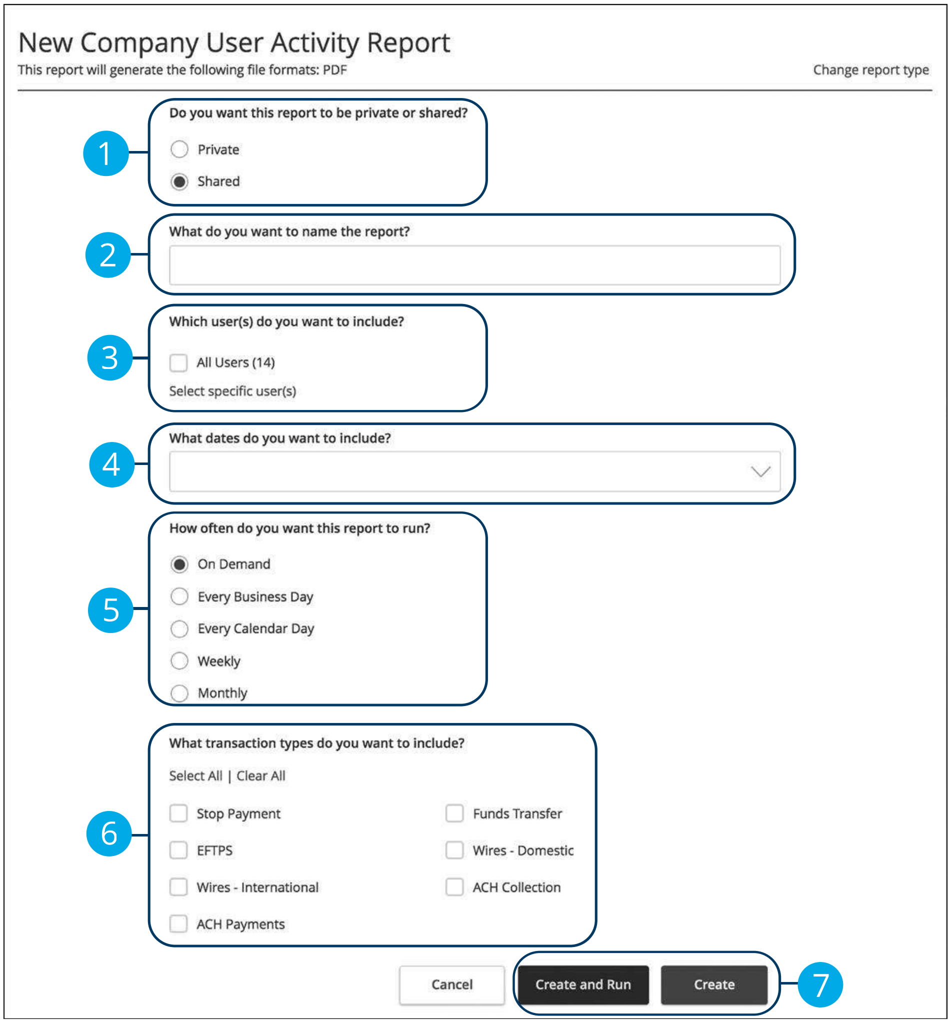
E. Click the ☆ icon to favorite a report.

F. All existing reports are available on this page. You will see the report name, date when it last ran, whether it was downloaded and the type of report.

G. Click the ⋮ icon to view history, run, edit, copy or delete a report.

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

Do you want this report to be private or shared?

○ Private
● Shared

What do you want to name the report?

Which user(s) do you want to include?

☐ All Users (14)

Select specific user(s)

What dates do you want to include?

How often do you want this report to run?

● On Demand
○ Every Business Day
○ Every Calendar Day
○ Weekly
○ Monthly

What transaction types do you want to include?

Select All | Clear All

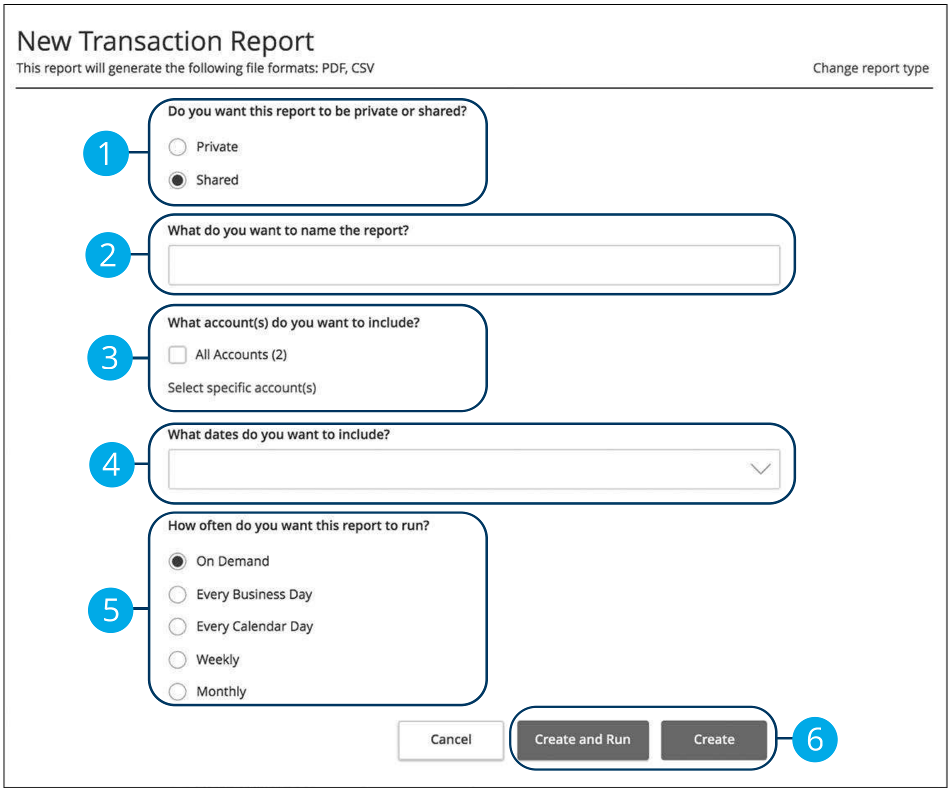
☐ Stop Payment
☐ Funds Transfer
☐ EFTPS
☐ Wires - Domestic
☐ Wires - International
☐ ACH Collection
☐ ACH Payments

In the **Statements & Reports** tab, 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.



New Transaction Report

This report will generate the following file formats: PDF, CSV

Do you want this report to be private or shared?

○ Private

● Shared

What do you want to name the report?

What account(s) do you want to include?

☐ All Accounts (2)

Select specific account(s)

What dates do you want to include?

How often do you want this report to run?

● On Demand

○ Every Business Day

○ Every Calendar Day

○ Weekly

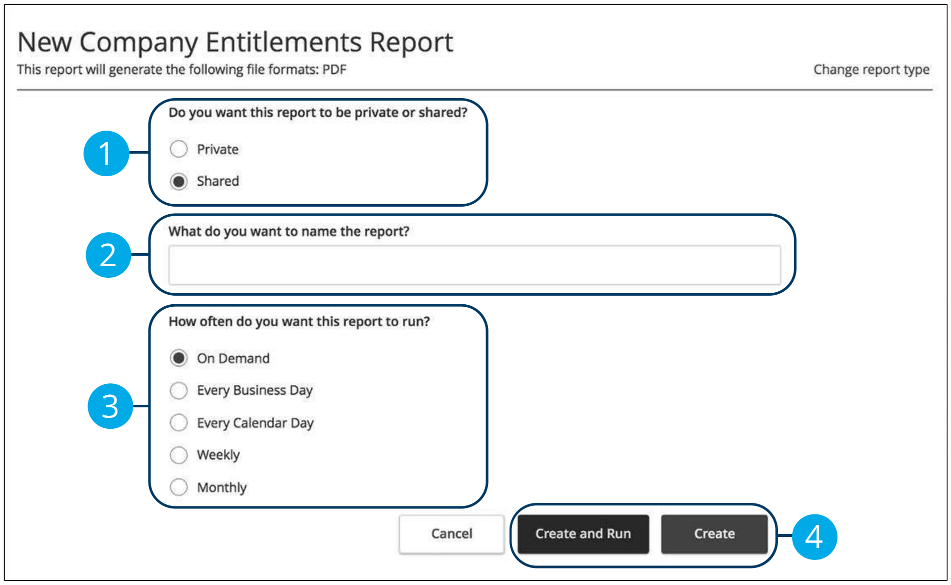
○ Monthly

In the **Statements & Reports** tab, 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.



New Company Entitlements Report

This report will generate the following file formats: PDF

Do you want this report to be private or shared?

○ Private

● Shared

What do you want to name the report?

How often do you want this report to run?

● On Demand

○ Every Business Day

○ Every Calendar Day

○ Weekly

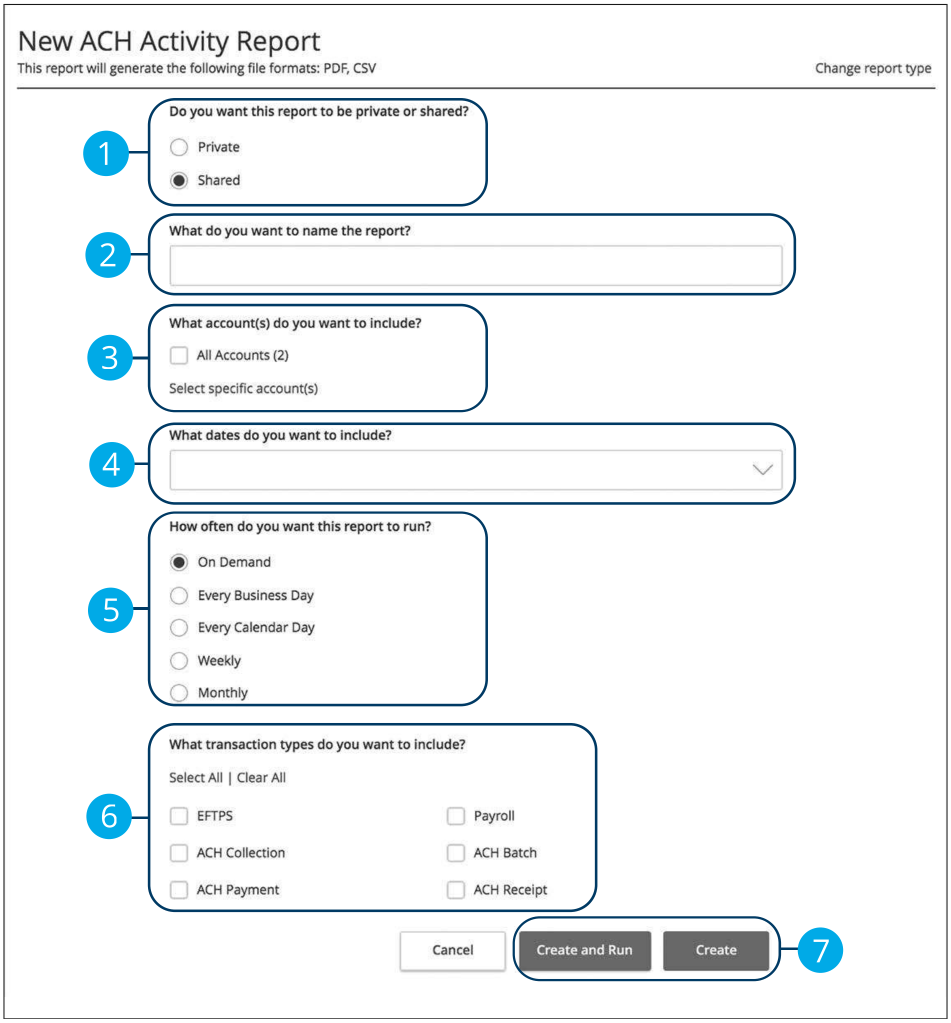
○ Monthly

In the **Statements & Reports** tab, 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.



New ACH Activity Report

This report will generate the following file formats: PDF, CSV

Change report type

Do you want this report to be private or shared?

○ Private

● Shared

What do you want to name the report?

What account(s) do you want to include?

☐ All Accounts (2)

Select specific account(s)

What dates do you want to include?

How often do you want this report to run?

● On Demand

○ Every Business Day

○ Every Calendar Day

○ Weekly

○ Monthly

What transaction types do you want to include?

Select All | Clear All

☐ EFTPS

☐ Payroll

☐ ACH Collection

☐ ACH Batch

☐ ACH Payment

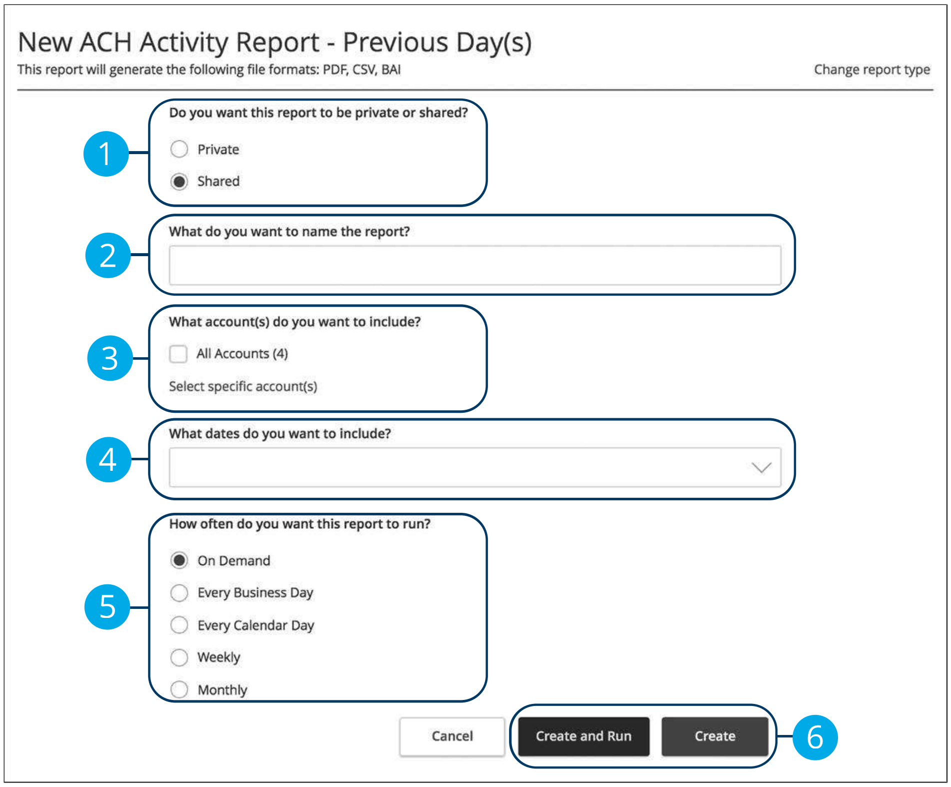
☐ ACH Receipt

In the **Statements & Reports** tab, 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.



New ACH Activity Report - Previous Day(s)

This report will generate the following file formats: PDF, CSV, BAI

Change report type

Do you want this report to be private or shared?

○ Private

● Shared

What do you want to name the report?

What account(s) do you want to include?

☐ All Accounts (4)

Select specific account(s)

What dates do you want to include?

How often do you want this report to run?

● On Demand

○ Every Business Day

○ Every Calendar Day

○ Weekly

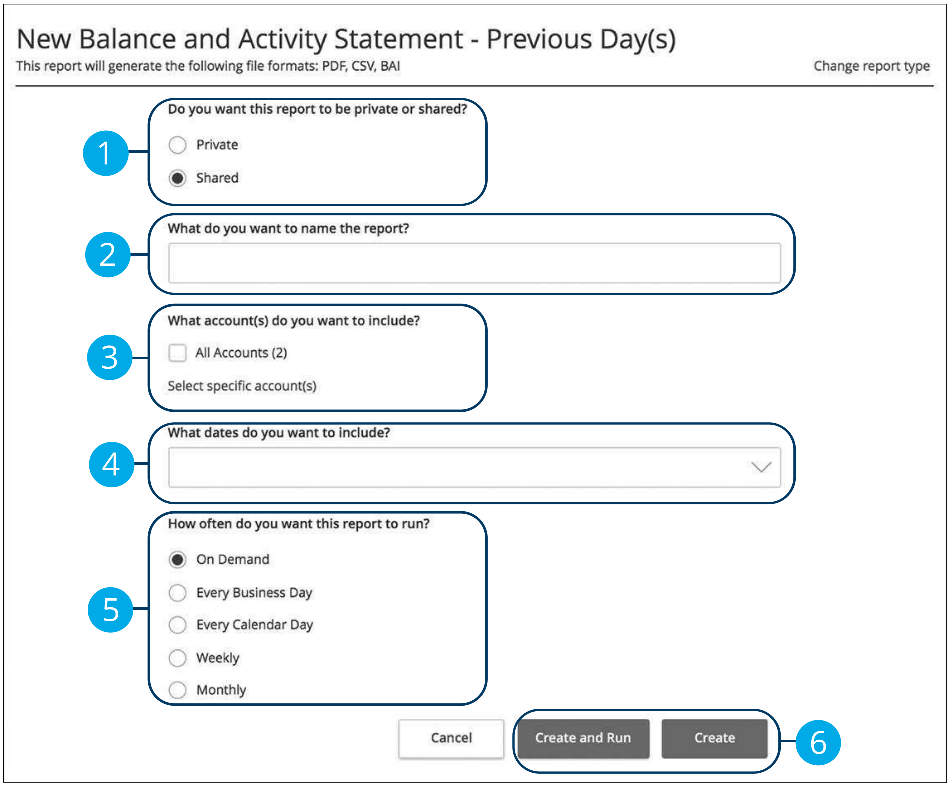
○ Monthly

In the **Statements & Reports** tab, 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.



New Balance and Activity Statement - Previous Day(s)

This report will generate the following file formats: PDF, CSV, BAI

Do you want this report to be private or shared?

○ Private

● Shared

What do you want to name the report?

What account(s) do you want to include?

☐ All Accounts (2)

Select specific account(s)

What dates do you want to include?

How often do you want this report to run?

● On Demand

○ Every Business Day

○ Every Calendar Day

○ Weekly

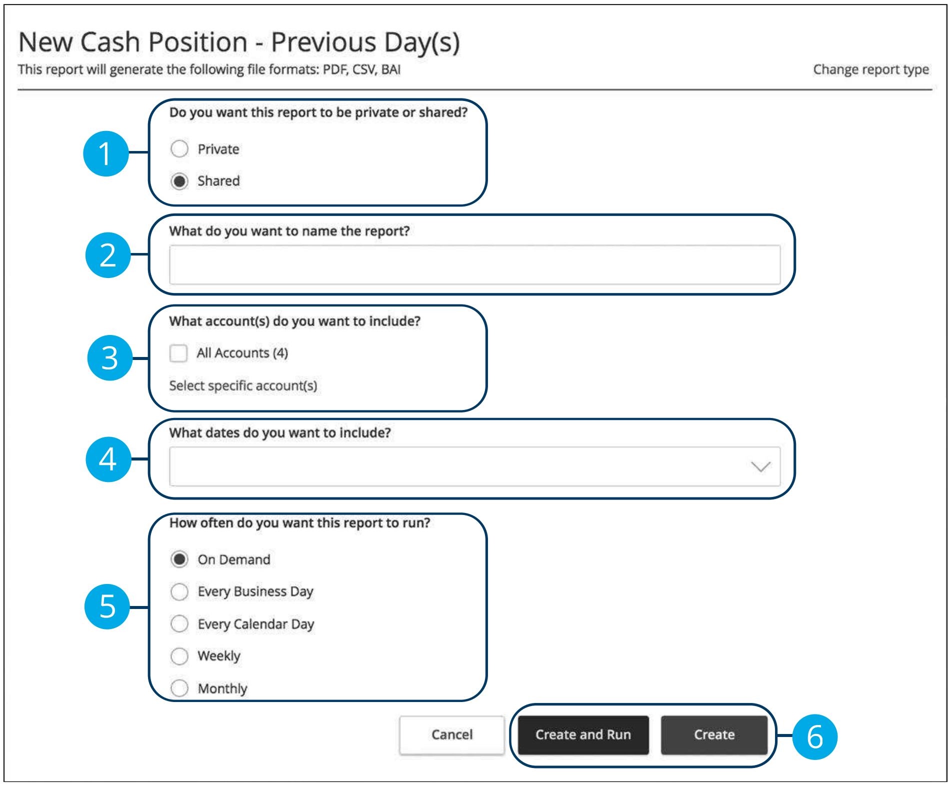
○ Monthly

In the **Statements & Reports** tab, 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, BAI

Change report type

Do you want this report to be private or shared?

○ Private

● Shared

What do you want to name the report?

What account(s) do you want to include?

☐ All Accounts (4)

Select specific account(s)

What dates do you want to include?

How often do you want this report to run?

● On Demand

○ Every Business Day

○ Every Calendar Day

○ Weekly

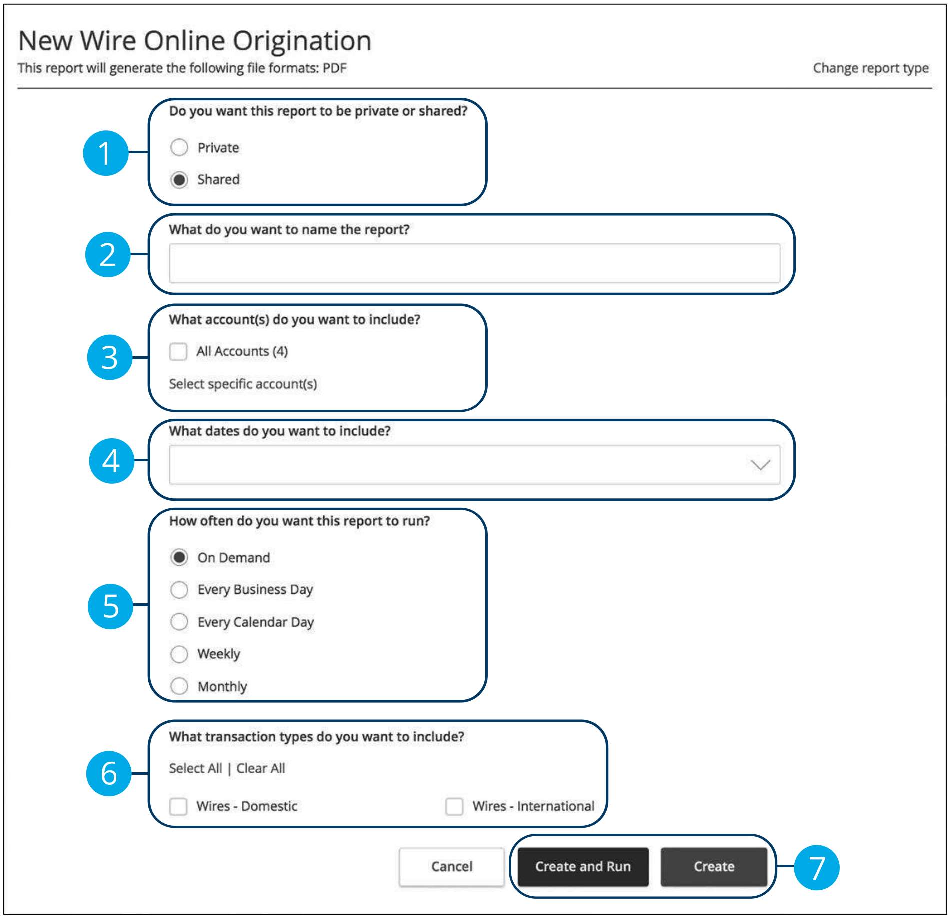
○ Monthly

In the **Statements & Reports** tab, 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

Do you want this report to be private or shared?

○ Private

● Shared

What do you want to name the report?

What account(s) do you want to include?

☐ All Accounts (4)

Select specific account(s)

What dates do you want to include?

How often do you want this report to run?

● On Demand

○ Every Business Day

○ Every Calendar Day

○ Weekly

○ Monthly

What transaction types do you want to include?

Select All | Clear All

☐ Wires - Domestic

☐ Wires - International

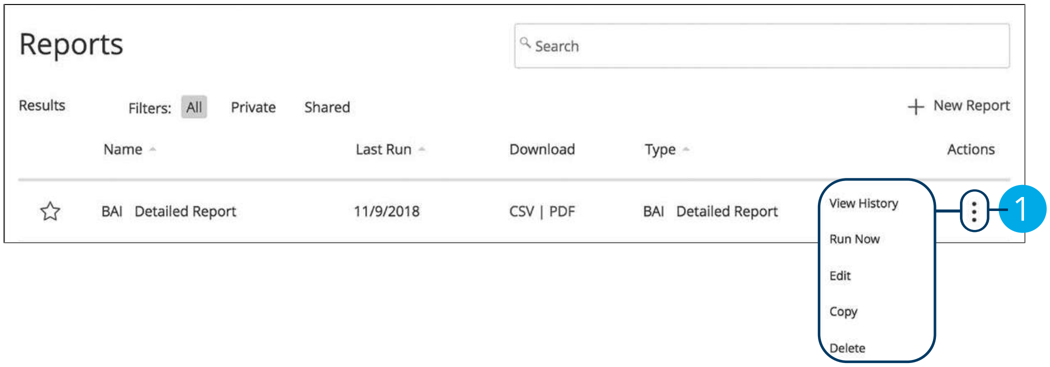
In the **Statements & Reports** tab, click the **Reports** tab, then the “+New Report” link and select **Wire Online Origination**.

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.

Reports

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.



Reports

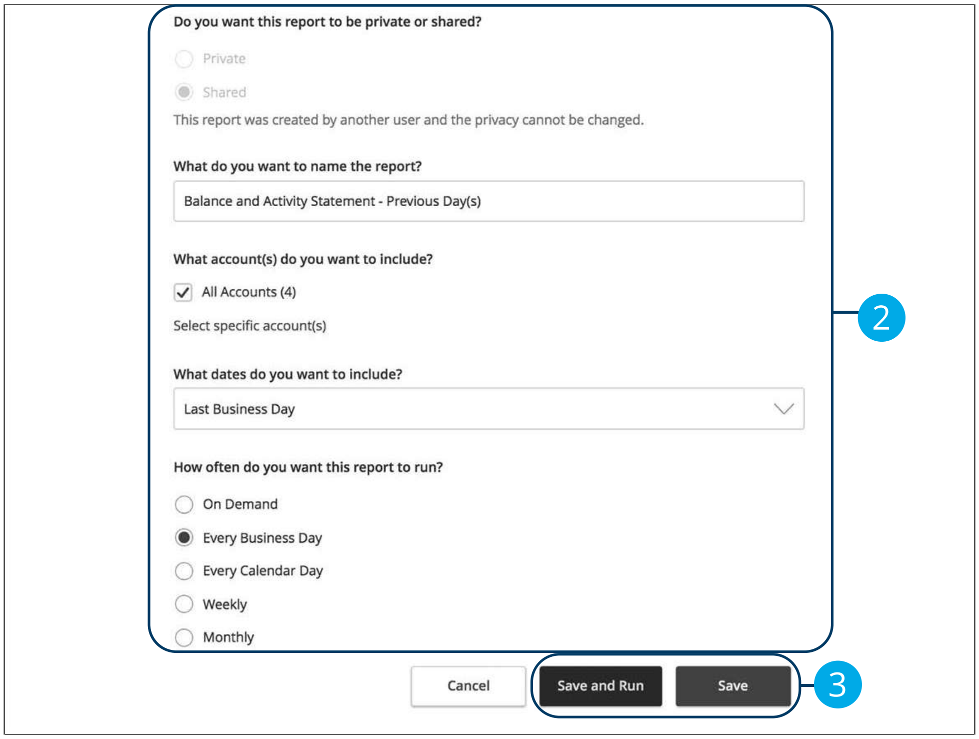
Search

Results

Filters: All Private Shared

+ New Report

	Name	Last Run	Download	Type	Actions
☆	BAI Detailed Report	11/9/2018	CSV | PDF	BAI Detailed Report	⋮



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

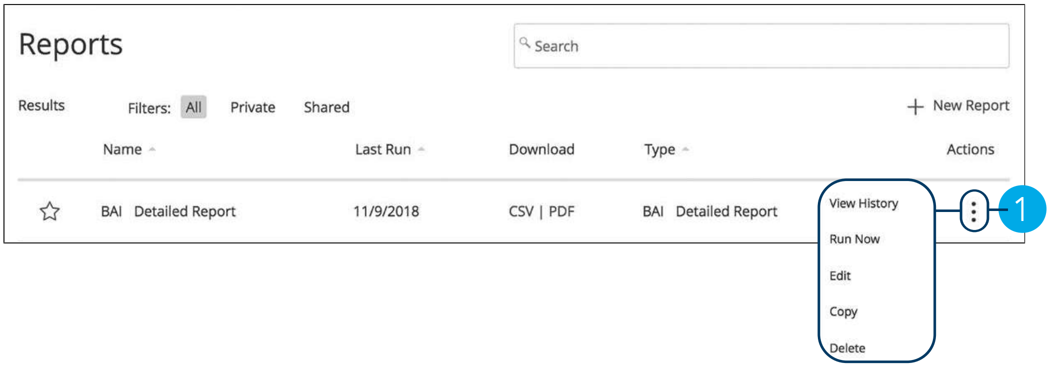
In the **Statements & Reports** tab, click the **Reports** tab.

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.

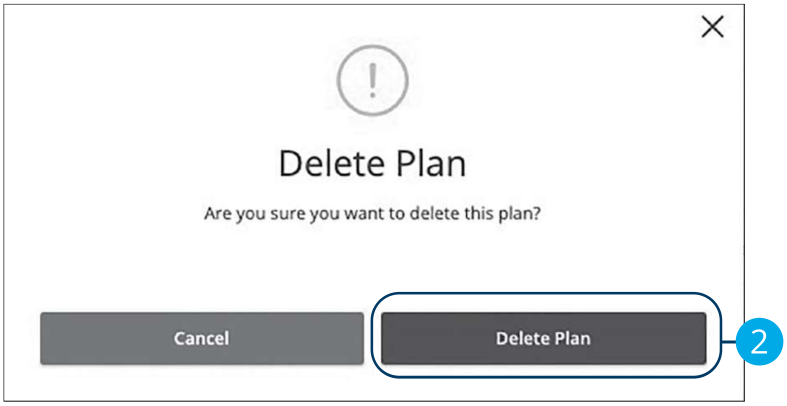
Reports

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.


Reports
Search
Results
Filters: All
Private
Shared
+ New Report
View History
Run Now
Edit
Copy
Delete
1

	Name	Last Run	Download	Type	Actions
☆	BAI Detailed Report	11/9/2018	CSV | PDF	BAI Detailed Report	⋮


Delete Plan
Cancel
Delete Plan
2

Are you sure you want to delete this plan?

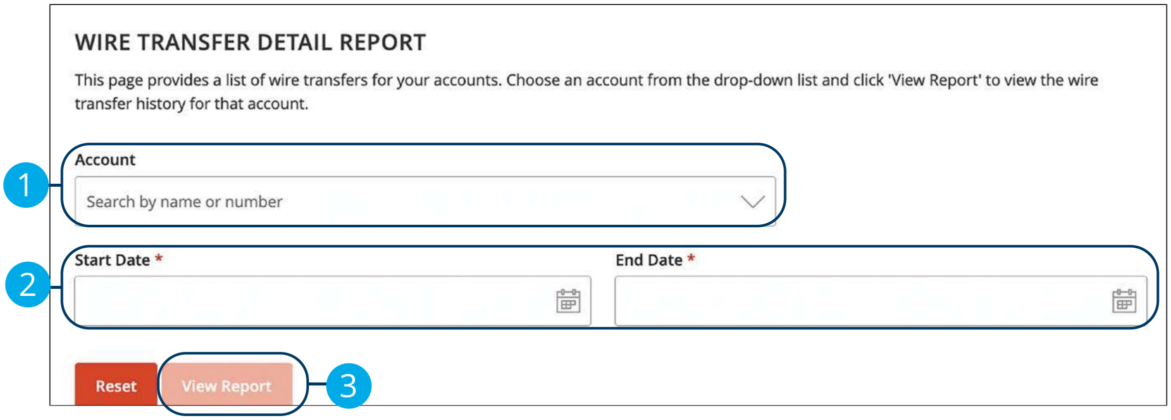
In the **Statements & Reports** tab, click the **Reports** tab.

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

ACH & Wire Reports

Wire Activity

All incoming and outgoing wires appear in one easily accessible place on the Wire Activity page. Here, you can view details about pending or processed wire transactions, such as the processing dates, accounts and amounts.



WIRE TRANSFER DETAIL REPORT

This page provides a list of wire transfers for your accounts. Choose an account from the drop-down list and click 'View Report' to view the wire transfer history for that account.

Account
Search by name or number
Start Date *
End Date *
Reset
View Report
1
2
3

In the **Statements & Reports** tab, click **Wire Activity**.

1. Use the drop-down to select an account.
2. Enter a date range.
3. Click the **View Report** button

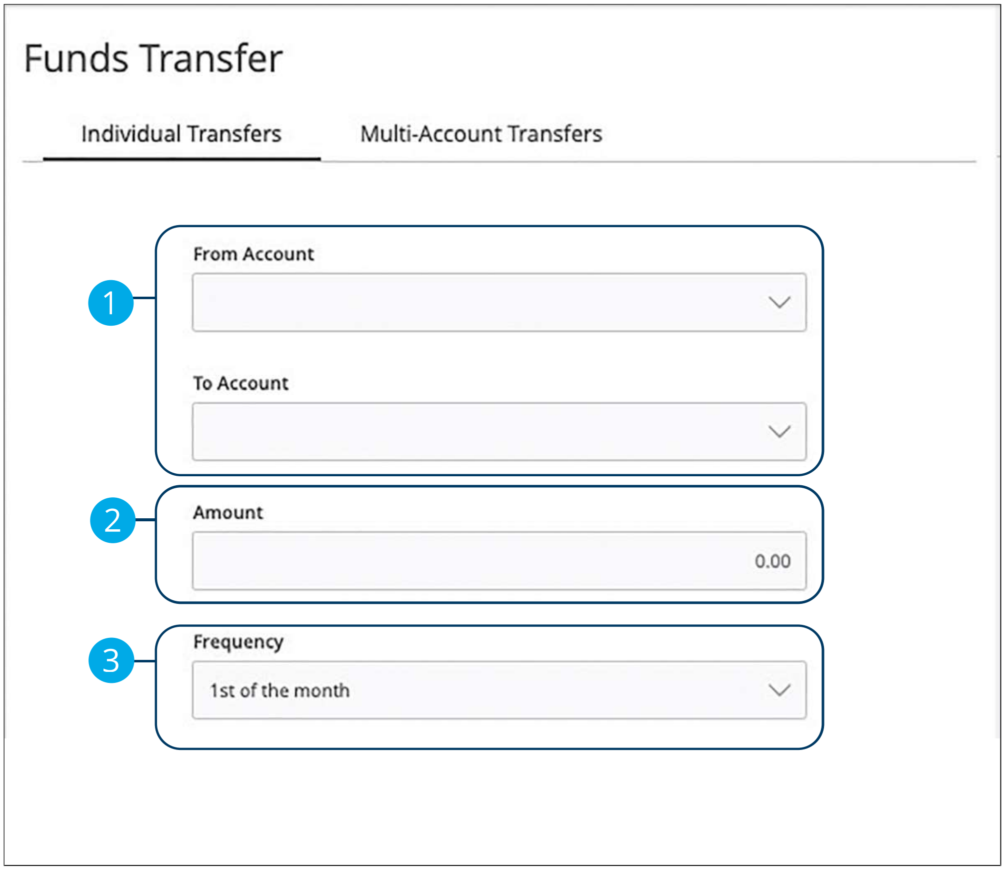
Funds Transfers

Funds Transfer

You can use the Funds Transfer feature to transfer money between your Bell Bank accounts. These transactions are processed immediately, 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.



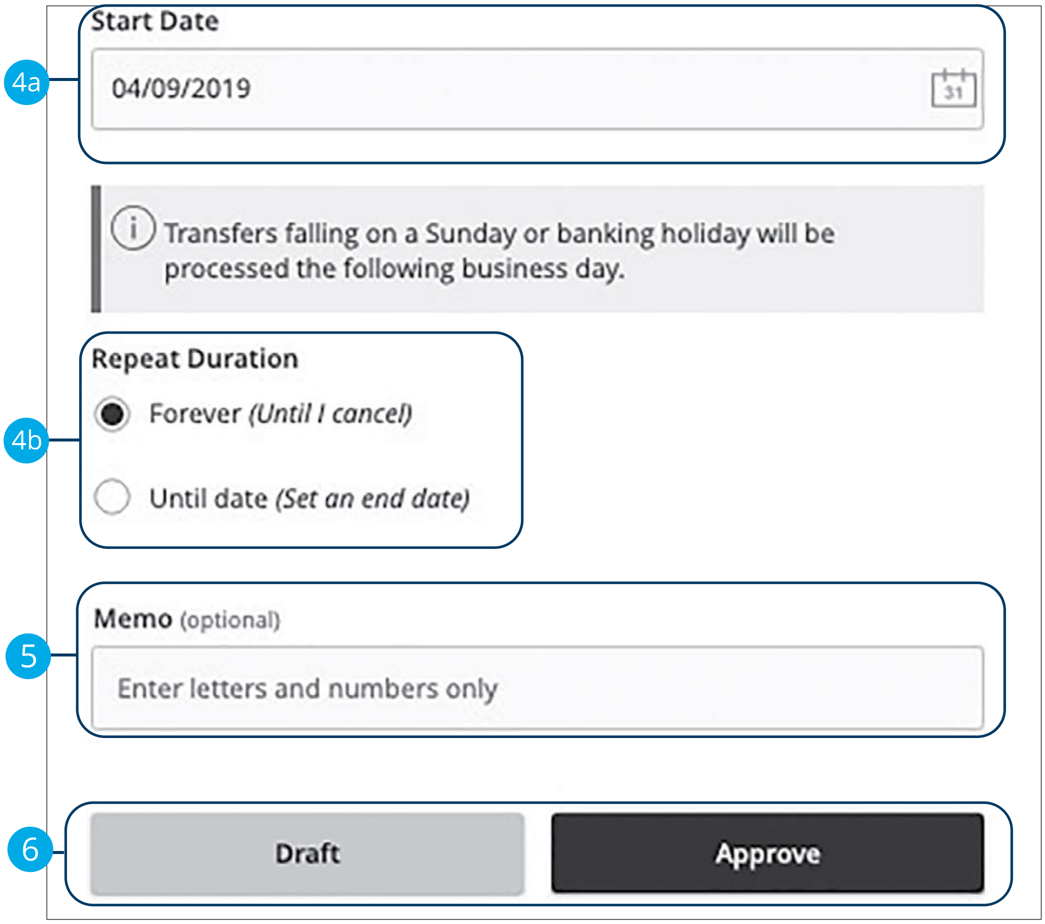
Funds Transfer
Individual Transfers
Multi-Account Transfers
1
From Account
To Account
2
Amount
3
Frequency

0.00

1st of the month

In the **Payments & Transfers** tab, click **Transfers**.

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.



04/09/2019

Transfers falling on a Sunday or banking holiday will be processed the following business day.

● Forever *(Until I cancel)*

○ Until date *(Set an end date)*

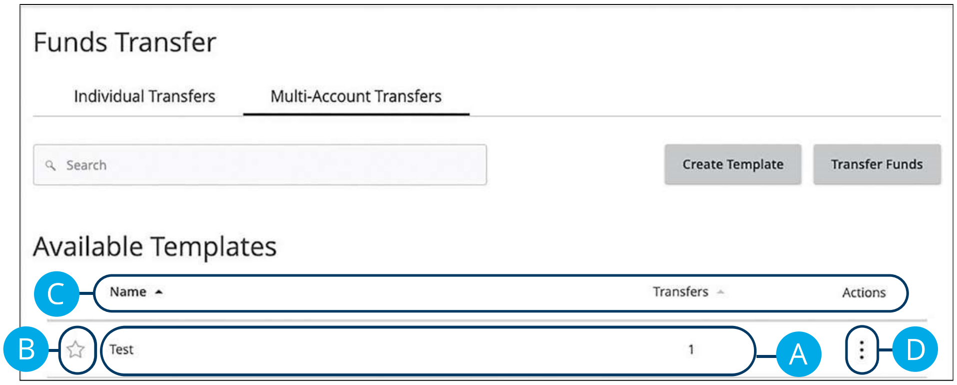
Enter letters and numbers only

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 Bell Bank. 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.


Funds Transfer
Individual Transfers
Multi-Account Transfers
Search
Create Template
Transfer Funds
Available Templates
C
B
A
D

Name ▲	Transfers ▲	Actions
☆ Test	1	⋮

In the **Payments & Transfers** tab, click **Transfers,** 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.

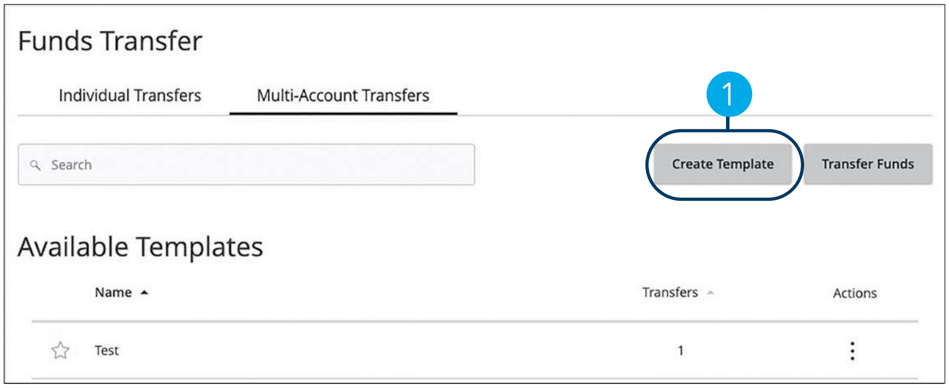
C. Click the ▲ icon next to the appropriate column to sort templates by display name or transfers.

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

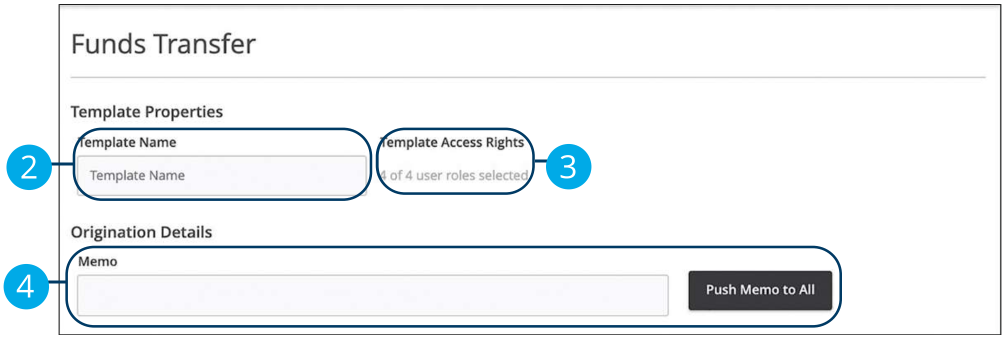
Note: The letters correspond to several available features on the Multi-Account Transfers page.

Multi-Account Transfers- Creating a Template

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at Bell Bank. 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.

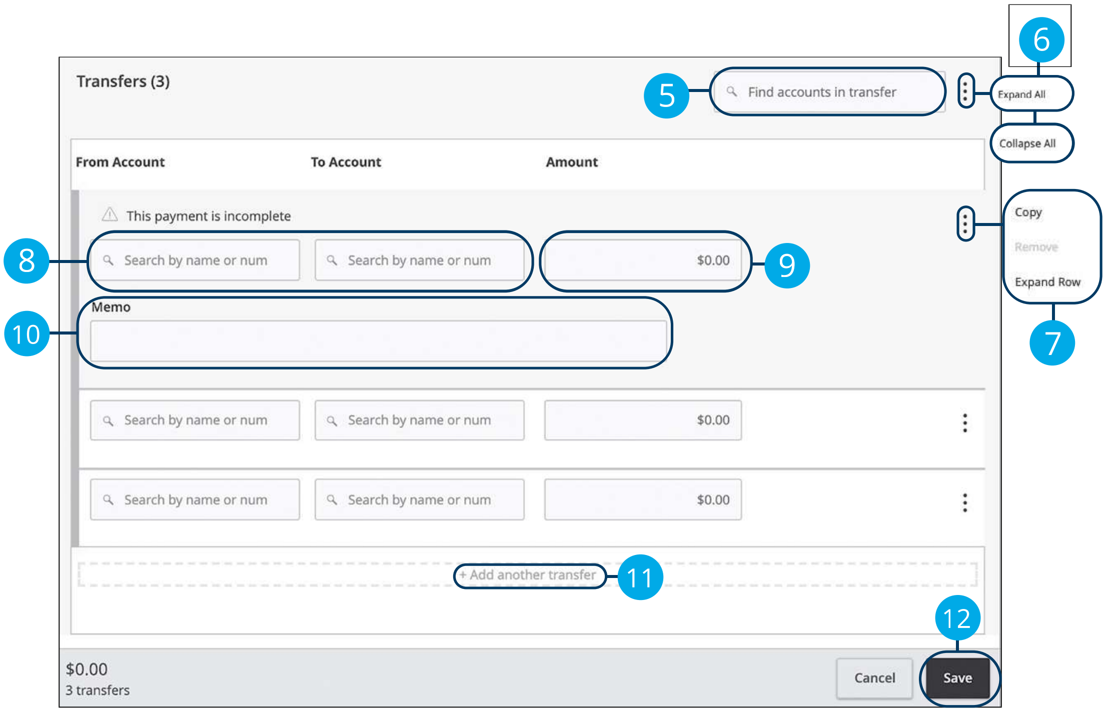

Funds Transfer
Individual Transfers
Multi-Account Transfers
1
Search
Create Template
Transfer Funds
Available Templates

Name	Transfers	Actions
Test	1	⋮


Funds Transfer
Template Properties
2
Template Name
Template Name
Template Access Rights
4 of 4 user roles selected
3
Origination Details
4
Memo
Push Memo to All

In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

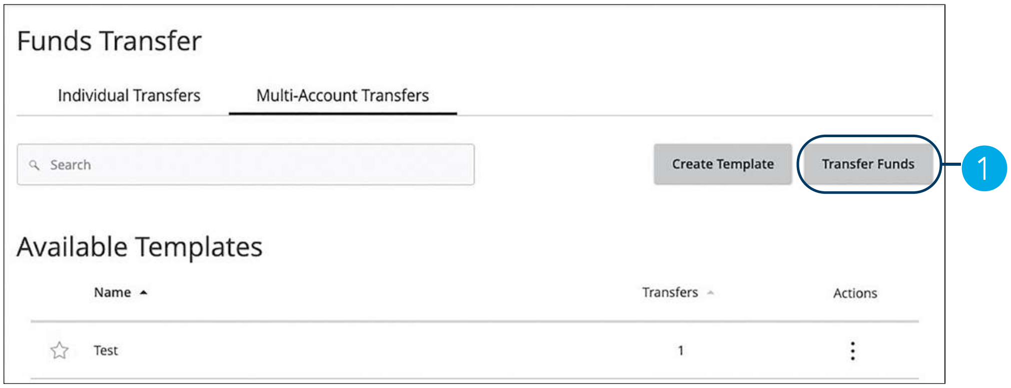
1. Click the **Create Template** button if it is a recurring transfer.
2. Enter the template name.
3. Choose which users have access to the template by clicking the provided link.
4. (Optional) Enter a memo and click the **Push Memo to All** if all transfers will receive the same one.

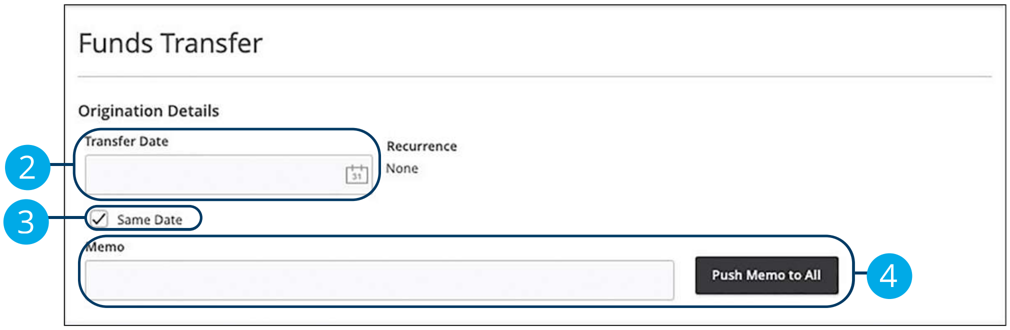

Transfers (3)
5
Find accounts in transfer
6
Expand All
Collapse All
From Account
To Account
Amount
This payment is incomplete
Copy
Remove
Expand Row
7
8
Search by name or num
Search by name or num
$0.00
9
10
Memo
Search by name or num
Search by name or num
$0.00
Search by name or num
Search by name or num
$0.00
+ Add another transfer
11
12
$0.00
3 transfers
Cancel
Save

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

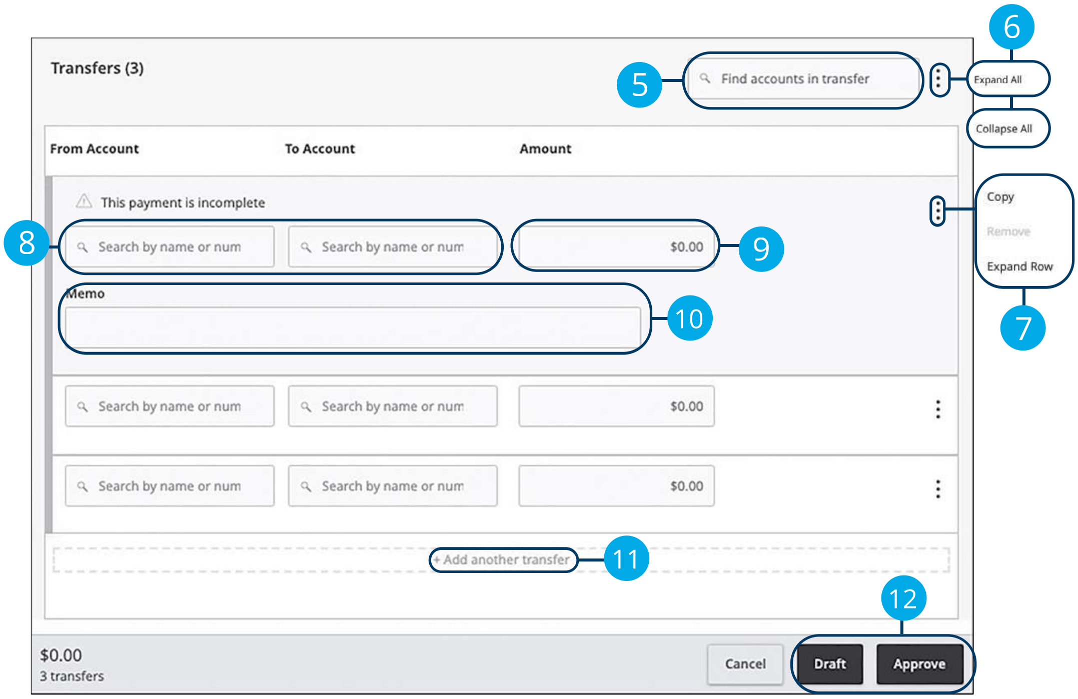
Next, you need to select a transfer date for your payment to occur. When you're finished, you can review the one-time payment or template and, depending on your rights, either draft or submit your transaction.


Funds Transfer
Individual Transfers
Multi-Account Transfers
Search
Create Template
Transfer Funds
1
Available Templates
Name
Transfers
Actions
Test
1


Funds Transfer
Origination Details
Transfer Date
Recurrence
None
2
Same Date
3
Memo
Push Memo to All
4

In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

1. Click the **Transfer Funds** button if it is a one-time transfer.
2. Enter 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.


Transfers (3)
5
Find accounts in transfer
6
Expand All
Collapse All
From Account
To Account
Amount
This payment is incomplete
Copy
Remove
Expand Row
7
8
Search by name or num
Search by name or num
$0.00
9
Memo
10
Search by name or num
Search by name or num
$0.00
Search by name or num
Search by name or num
$0.00
+ Add another transfer
11
12
$0.00
3 transfers
Cancel
Draft
Approve

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.

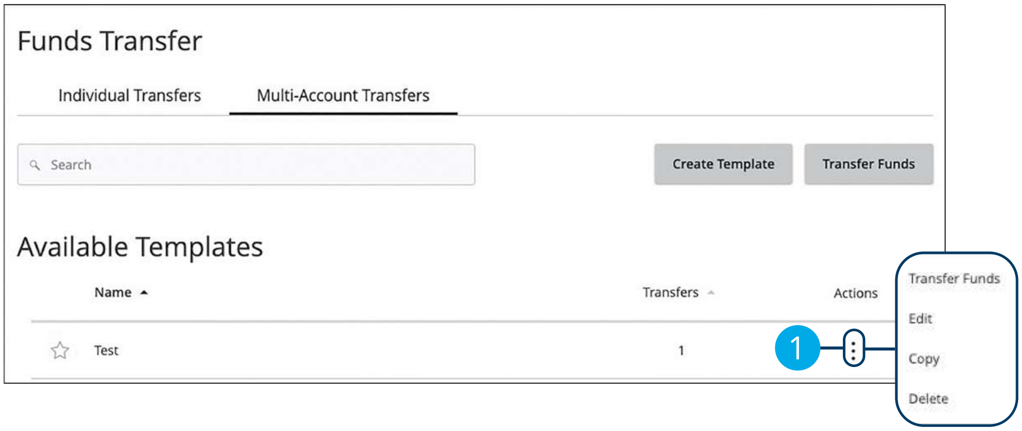
11. (Optional) Click the “+Add another transfer” link if you wish to add another transfer.

12. Click the **Draft** or **Approve** button when you are finished.

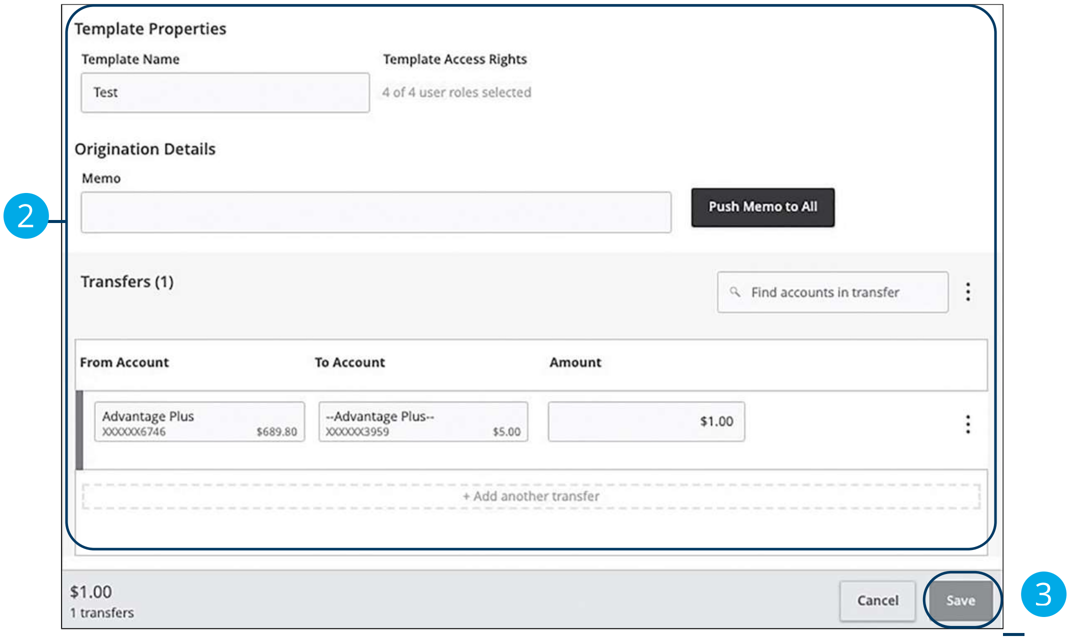
Transfers

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.


Funds Transfer
Individual Transfers
Multi-Account Transfers
Search
Create Template
Transfer Funds
Available Templates
Transfer Funds
Edit
Copy
Delete
1

Name	Transfers	Actions
Test	1	⋮


Push Memo to All
Find accounts in transfer
+ Add another transfer
Cancel
Save
2
3

Template Properties

Template Name: Test

Template Access Rights: 4 of 4 user roles selected

Origination Details

Memo:

Transfers (1)

From Account	To Account	Amount
Advantage Plus XXXXXX6746 $689.80	--Advantage Plus-- XXXXXX3959 $5.00	$1.00

$1.00
1 transfers

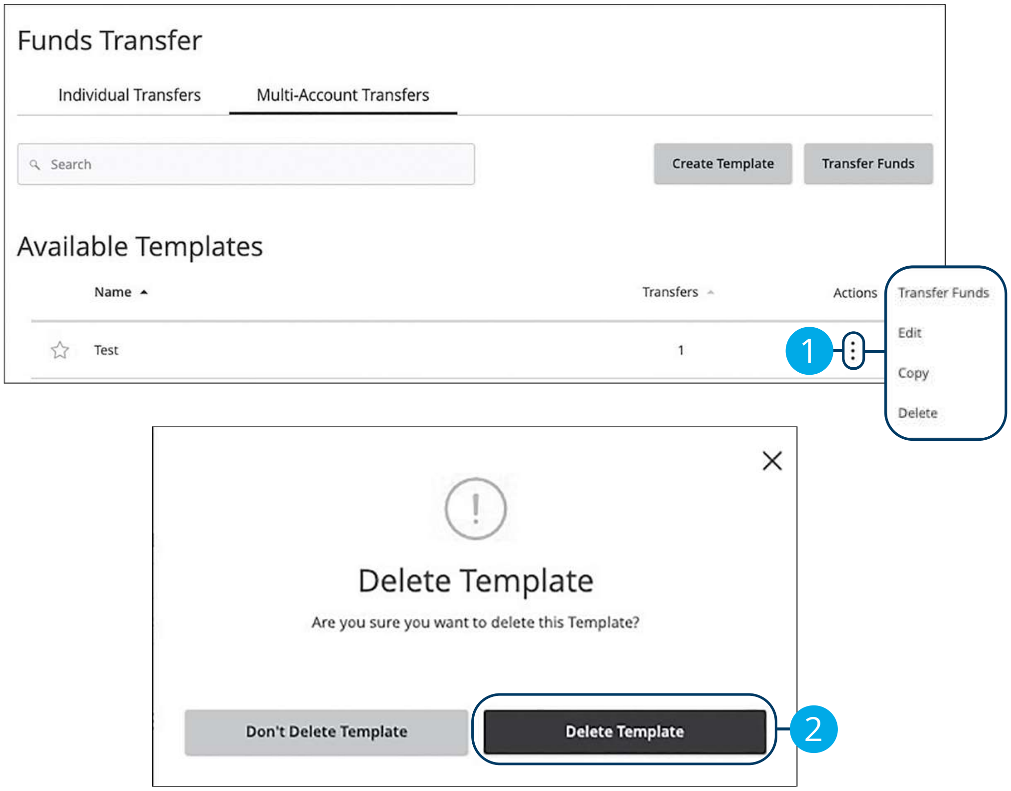
In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

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.

Transfers

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.


Funds Transfer
Individual Transfers
Multi-Account Transfers
Search
Create Template
Transfer Funds
Available Templates
Name
Transfers
Actions
Test
1
1
Transfer Funds
Edit
Copy
Delete
Delete Template
Don't Delete Template
Delete Template
2

Are you sure you want to delete this Template?

In the **Payments & Transfers** tab, click **Transfers**, 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

For businesses today, payment fraud attempts are a fact of life, but financial losses don't have to be. Positive Pay is a service that helps minimize the threat of fraud associated with check or ACH transactions and can help simplify account reconciliation.

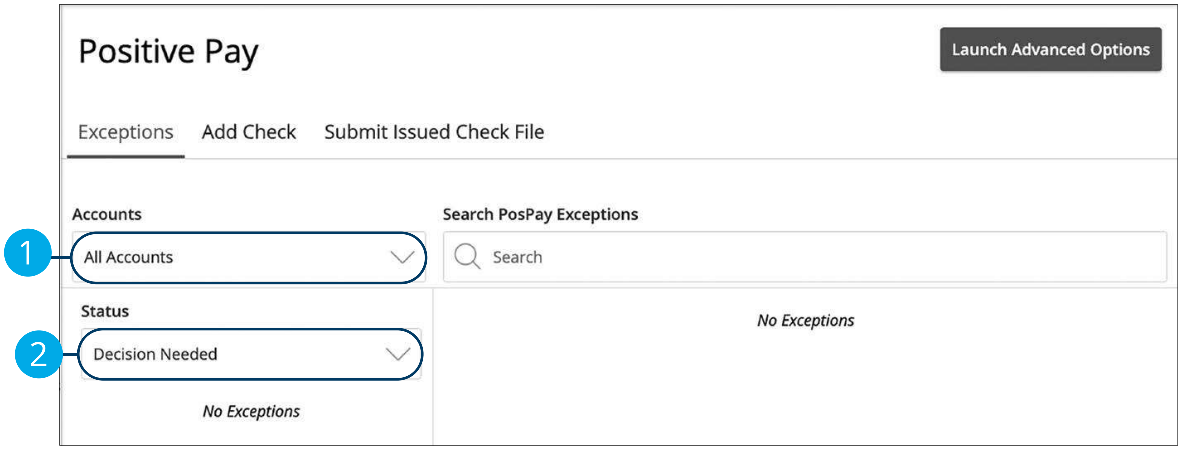
Check Positive Pay is one of the best tools available for detecting fraudulent or altered checks presented for payment against your account. It can be used by itself or in combination with ACH Positive Pay. Whenever checks are presented for payment, we compare them to check details you provide either by uploading an issued check file, or by adding information manually. In the review process, if we identify any variances in check numbers, dollar amounts, or payee names (i.e., the person or business the check is issued to), we will present those items to you as "exceptions" for a pay or return decision.

ACH Positive Pay can help protect your accounts from fraudulent activity by monitoring for anyone attempting to withdraw funds without your authorization. You can use the service by itself or in combination with Check Positive Pay. Primarily a tool to detect discrepancies in ACH payment transactions, it can also be used to review ACH deposit activity. Except for ACH transactions you have already reviewed and specifically authorized, all other ACH transactions will be presented to you for a pay or return decision. Once you select to pay an item, the payment information can be added to your database of pre-authorized transactions.

Note: Exception items left unresolved will automatically be paid or returned as designated in the Positive Pay Addendum to your company's Business Online Banking Services Agreement.

Positive Pay

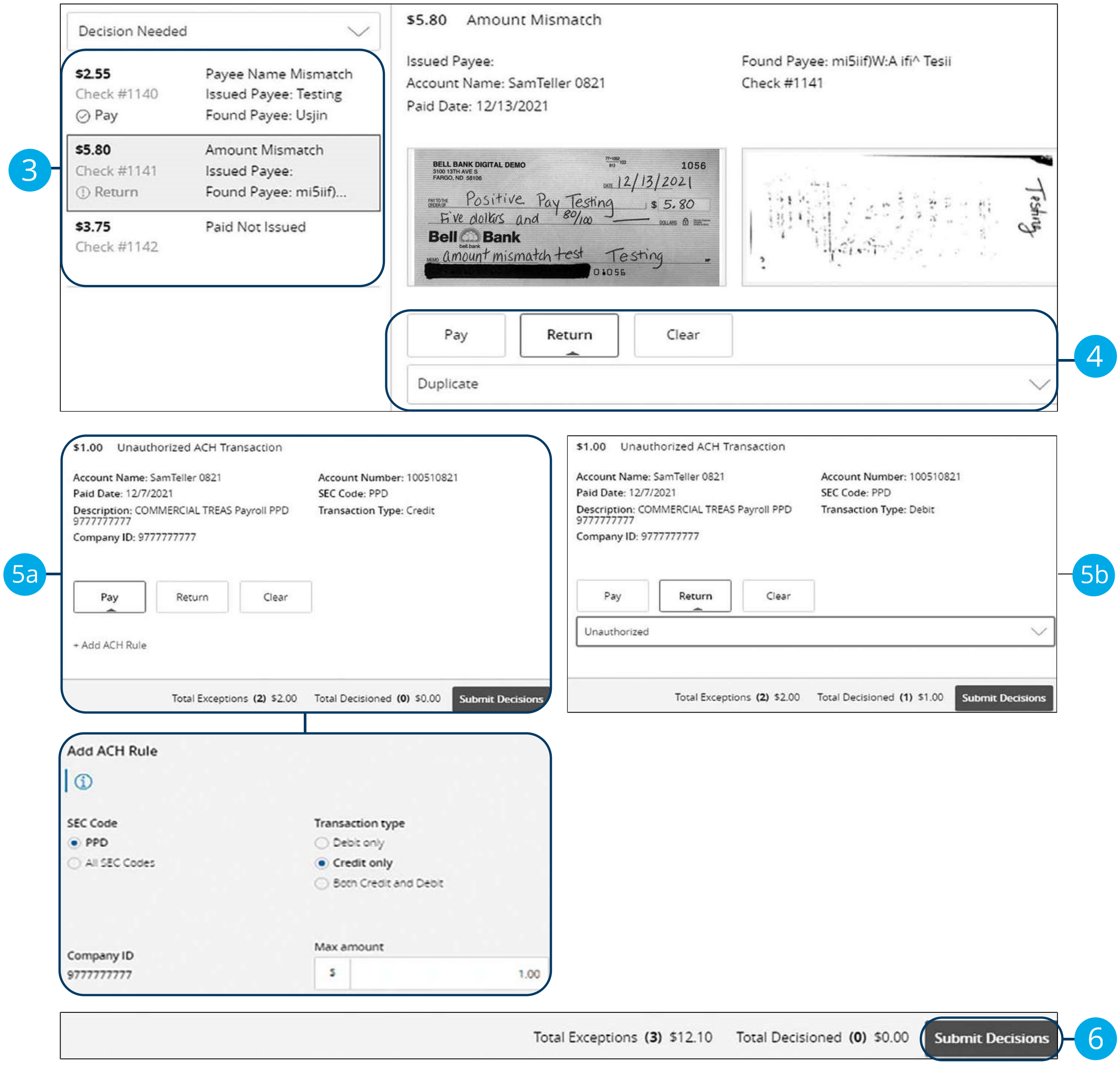
Managing Exceptions


Positive Pay
Launch Advanced Options
Exceptions
Add Check
Submit Issued Check File
Accounts
All Accounts
Search PosPay Exceptions
Search
Status
Decision Needed
No Exceptions
No Exceptions
1
2

Click the **Positive Pay** tab.

1. Use the drop-down menu to select an account.
2. Use the drop-down menu to select “Decision Needed.”

Note: All exceptions must be given decisions by 3 PM CST. Your default decision (Pay or Return) will be applied if no decision has been made by 3 PM CST.


Decision Needed
3
4
5a
5b
6
Pay
Return
Clear
Duplicate
Unauthorized
+ Add ACH Rule
Submit Decisions
BELL BANK DIGITAL DEMO
3100 13TH AVE S
FARGO, ND 58106
1056
DATE 12/13/2021
PAY TO THE ORDER OF Positive Pay Testing
$ 5.80
Five dollars and 80/100 DOLLARS
Bell Bank
bell.bank
MEMO amount mismatch test
Testing
[redacted] 0⑆056
Testing

$2.55 Check #1140 Pay — Payee Name Mismatch, Issued Payee: Testing, Found Payee: Usjin

$5.80 Check #1141 Return — Amount Mismatch, Issued Payee:, Found Payee: mi5iif)...

$3.75 Check #1142 — Paid Not Issued

$5.80 Amount Mismatch

Issued Payee:
Account Name: SamTeller 0821
Paid Date: 12/13/2021

Found Payee: mi5iif)W:A ifi^ Tesii
Check #1141

$1.00 Unauthorized ACH Transaction

Account Name: SamTeller 0821
Paid Date: 12/7/2021
Description: COMMERCIAL TREAS Payroll PPD 9777777777
Company ID: 9777777777

Account Number: 100510821
SEC Code: PPD
Transaction Type: Credit

Total Exceptions (2) $2.00 Total Decisioned (0) $0.00

$1.00 Unauthorized ACH Transaction

Account Name: SamTeller 0821
Paid Date: 12/7/2021
Description: COMMERCIAL TREAS Payroll PPD 9777777777
Company ID: 9777777777

Account Number: 100510821
SEC Code: PPD
Transaction Type: Debit

Total Exceptions (2) $2.00 Total Decisioned (1) $1.00

Add ACH Rule

SEC Code
● PPD
○ All SEC Codes

Transaction type
○ Debit only
● Credit only
○ Both Credit and Debit

Company ID
9777777777

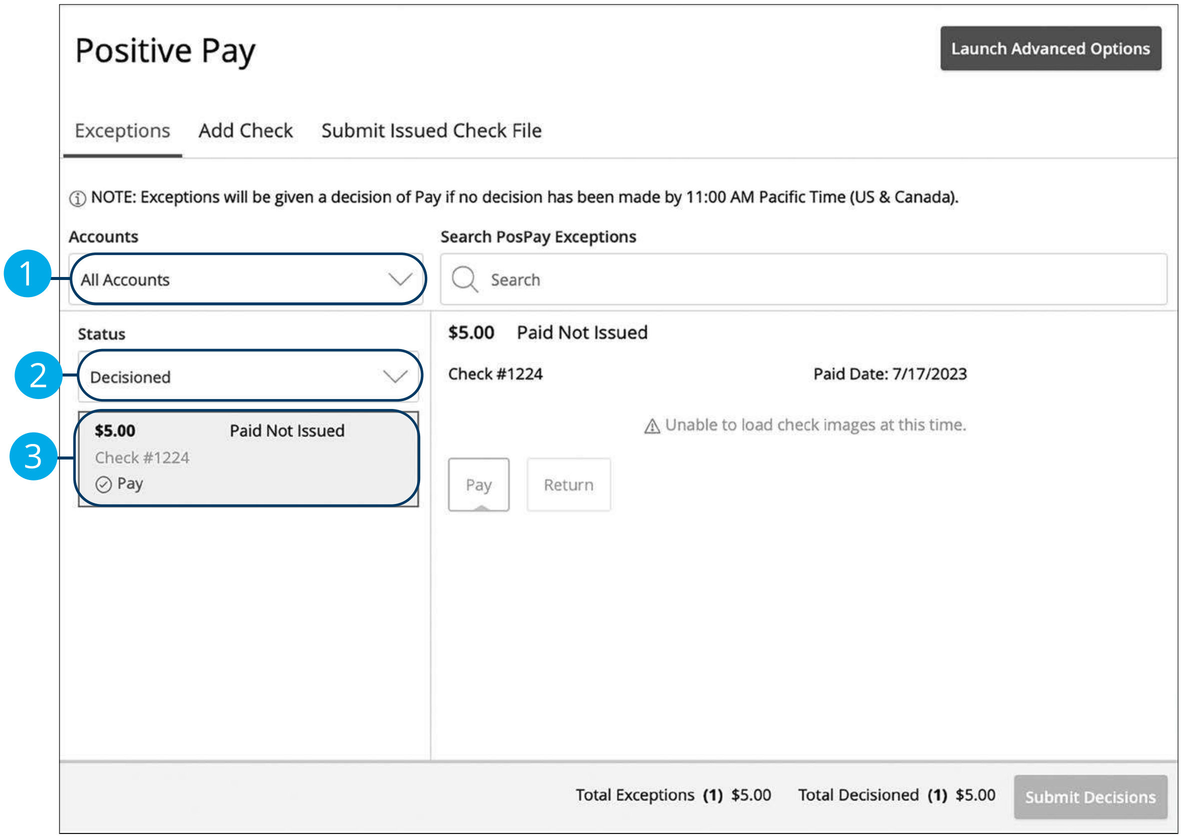
Max amount
$ 1.00

Total Exceptions (3) $12.10 Total Decisioned (0) $0.00

3. Select an exception to see more details.
4. For check exceptions, review the exception and decision the item as **Pay** or **Return**. If the exception is returned, select a reason from the drop-down.
5. For ACH exceptions, review the exception and decision the item as **Pay** or **Return**.
    a. (Optional) To create an ACH Rule, click the "+ Add ACH Rule" link. Enter details about the rule and click the icon.
    b. If the exception is returned, select a reason from the drop-down.
6. Click the **Submit Decisions** button when you are finished.

Viewing Positive Pay Decisions

Once items have been decisioned, you can view the day's Positive Pay exceptions to easily determine which items have been paid or returned, and then click on each item to view important details.


Positive Pay
Launch Advanced Options
Exceptions
Add Check
Submit Issued Check File
1
2
3
Search
Pay
Return
Submit Decisions

ⓘ NOTE: Exceptions will be given a decision of Pay if no decision has been made by 11:00 AM Pacific Time (US & Canada).

Accounts: All Accounts

Search PosPay Exceptions

Status: Decisioned

$5.00 Paid Not Issued
Check #1224
Pay

$5.00 Paid Not Issued
Check #1224 Paid Date: 7/17/2023

⚠ Unable to load check images at this time.

Total Exceptions (1) $5.00 Total Decisioned (1) $5.00

Click the **Positive Pay** tab.

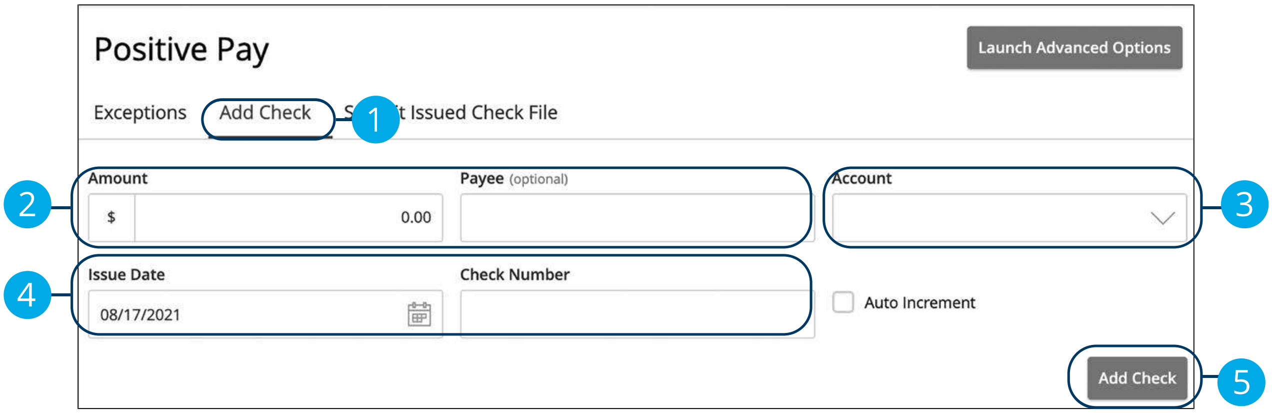
1. Use the drop-down menu to select an account.

2. Use the drop-down menu to select "Decisioned."

3. Select an exception to see more details.

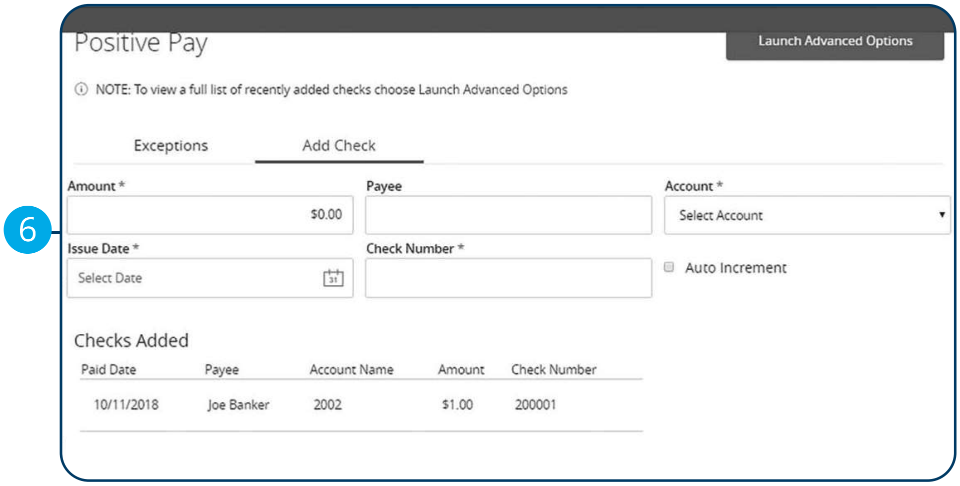
Positive Pay

Add a Check


Positive Pay
Launch Advanced Options
Exceptions
Add Check
Submit Issued Check File
1
2
3
4
5
Payee (optional)
Account
Check Number
☐ Auto Increment
Add Check

Amount: $ 0.00

Issue Date: 08/17/2021


6
Positive Pay
Launch Advanced Options
Exceptions
Add Check
Amount *
Payee
Account *
Issue Date *
Check Number *
☐ Auto Increment

ⓘ NOTE: To view a full list of recently added checks choose Launch Advanced Options

Amount: $0.00

Account: Select Account

Issue Date: Select Date

Checks Added

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

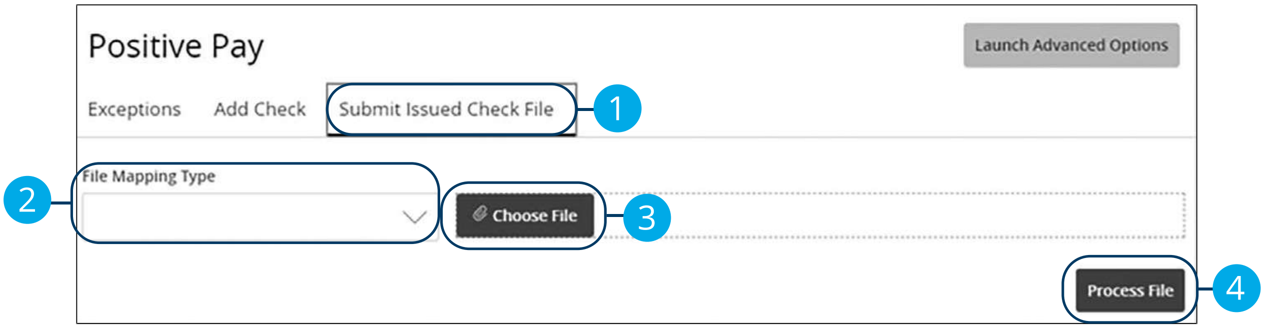
Click the **Positive Pay** tab.

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.


Positive Pay
Launch Advanced Options
Exceptions
Add Check
Submit Issued Check File
1
2
File Mapping Type
Choose File
3
Process File
4

Click the **Positive Pay** tab.

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.

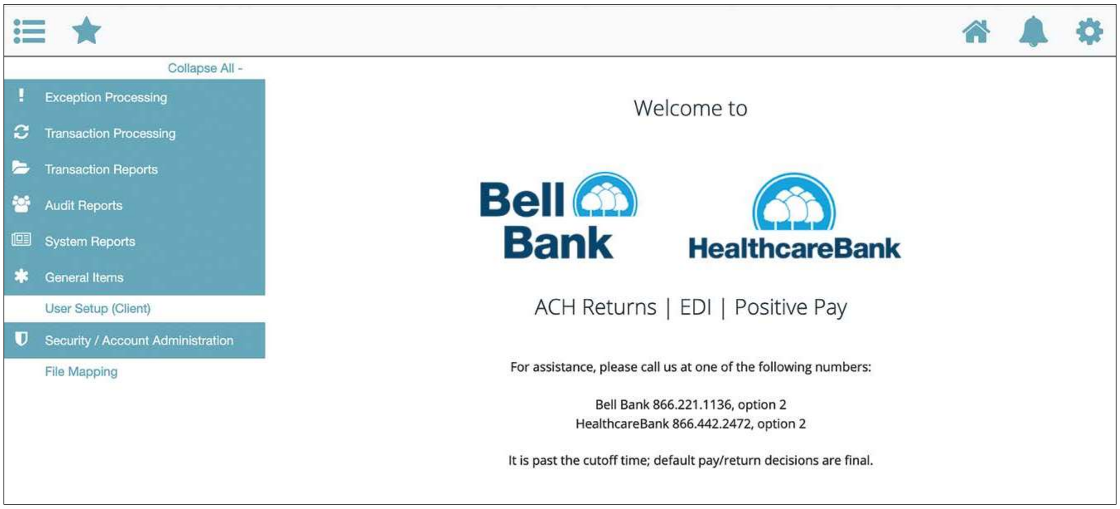
Advanced Positive Pay

Introduction

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

Click the **Positive Pay** tab, 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.


Collapse All -
Exception Processing
Transaction Processing
Transaction Reports
Audit Reports
System Reports
General Items
User Setup (Client)
Security / Account Administration
File Mapping
Bell Bank
HealthcareBank

Welcome to

ACH Returns | EDI | Positive Pay

For assistance, please call us at one of the following numbers:

Bell Bank 866.221.1136, option 2
HealthcareBank 866.442.2472, option 2

It is past the cutoff time; default pay/return decisions are final.

Advanced Positive Pay

Quick Exception Processing

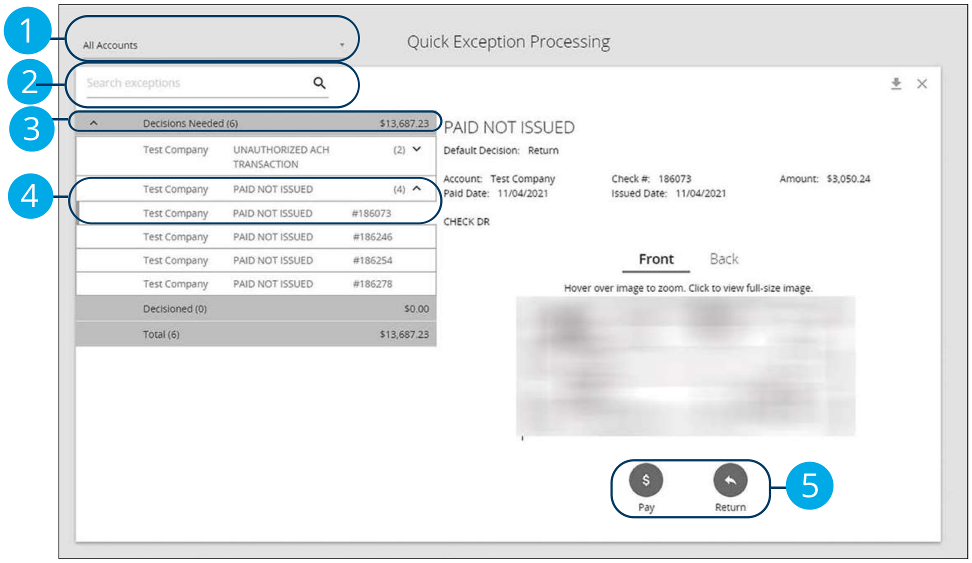
While processing your items, the Positive Pay system sends you a notification (by email or optional SMS/text message) if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by you (Check Positive Pay) or ACH items that do not match existing ACH Authorization Rules (ACH Positive Pay). Exception items are available for review by 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 3 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.



Quick Exception Processing

Decisions Needed (6)		$13,687.23
Test Company	UNAUTHORIZED ACH TRANSACTION	(2)
Test Company	PAID NOT ISSUED	(4)
Test Company	PAID NOT ISSUED	#186073
Test Company	PAID NOT ISSUED	#186246
Test Company	PAID NOT ISSUED	#186254
Test Company	PAID NOT ISSUED	#186278
Decisioned (0)		$0.00
Total (6)		$13,687.23

PAID NOT ISSUED

Default Decision: Return

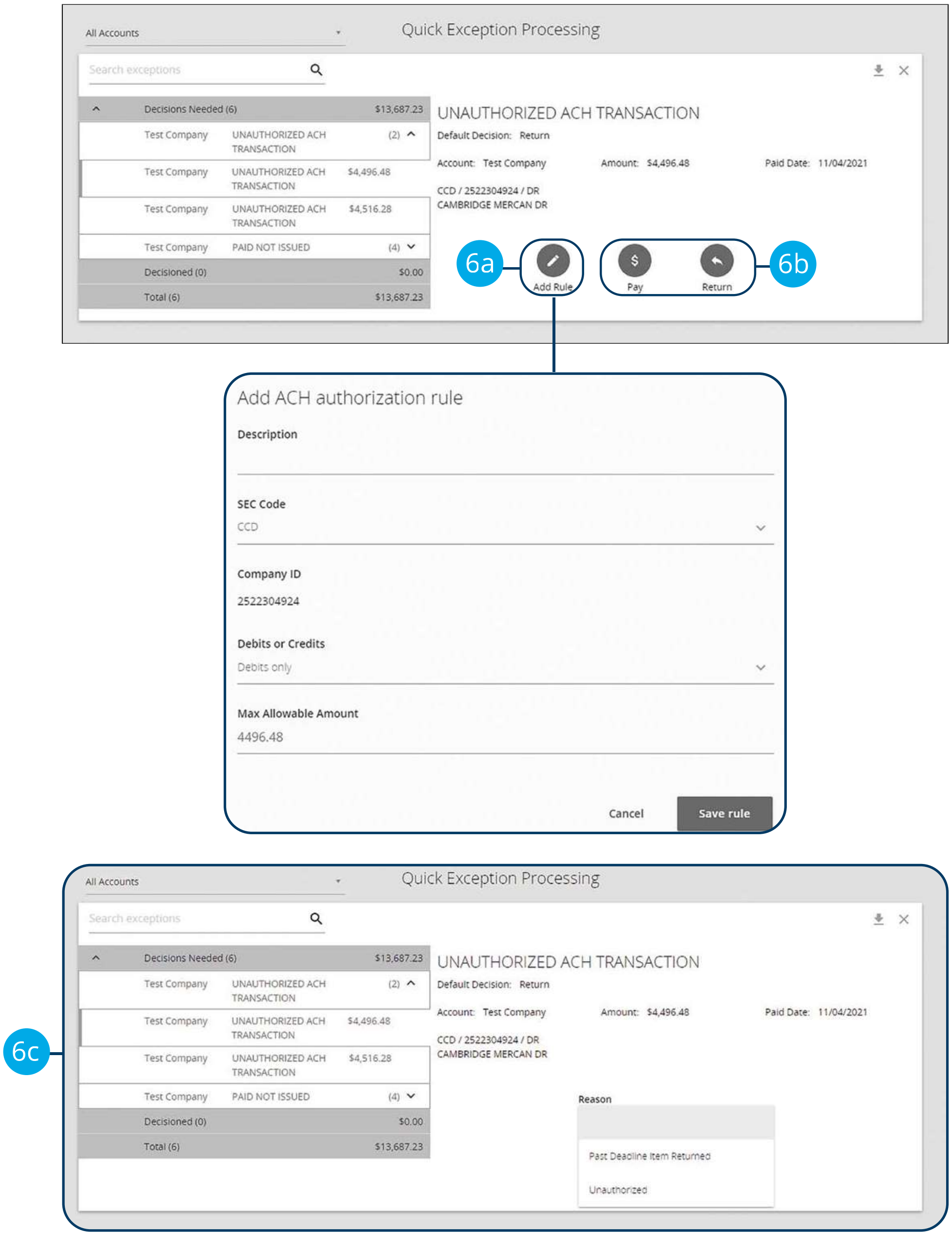
Account: Test Company
Paid Date: 11/04/2021
Check #: 186073
Issued Date: 11/04/2021
Amount: $3,050.24

CHECK DR

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

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

1. (Optional) Use the drop-down to select an account.
2. (Optional) Use the search option to filter through exception items.
3. Click and expand the **Decisions Needed** bar.
4. Select an exception to see more details, including the Default Decision, Last 6 Digits of the Account, Check Number, Amount, Paid Date, and Issued Date.
5. For check exceptions, review the exception and decision the item as **Pay** or **Return**.



Decisions Needed (6)		$13,687.23
Test Company	UNAUTHORIZED ACH TRANSACTION	(2)
Test Company	UNAUTHORIZED ACH TRANSACTION	$4,496.48
Test Company	UNAUTHORIZED ACH TRANSACTION	$4,516.28
Test Company	PAID NOT ISSUED	(4)
Decisioned (0)		$0.00
Total (6)		$13,687.23

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

Account: Test Company Amount: $4,496.48 Paid Date: 11/04/2021

CCD / 2522304924 / DR
CAMBRIDGE MERCAN DR

Add ACH authorization rule

Description

SEC Code: CCD

Company ID: 2522304924

Debits or Credits: Debits only

Max Allowable Amount: 4496.48

All Accounts
Quick Exception Processing
Search exceptions
Decisions Needed (6) $13,687.23
Test Company UNAUTHORIZED ACH TRANSACTION (2)
Test Company UNAUTHORIZED ACH TRANSACTION $4,496.48
Test Company UNAUTHORIZED ACH TRANSACTION $4,516.28
Test Company PAID NOT ISSUED (4)
Decisioned (0) $0.00
Total (6) $13,687.23
UNAUTHORIZED ACH TRANSACTION
Default Decision: Return
Account: Test Company Amount: $4,496.48 Paid Date: 11/04/2021
CCD / 2522304924 / DR
CAMBRIDGE MERCAN DR

Reason

6. For ACH exceptions:

   a. (Optional) To create an ACH Authorization Rule, click the **Add Rule** button. Enter details about the rule and click the **Save rule** button.

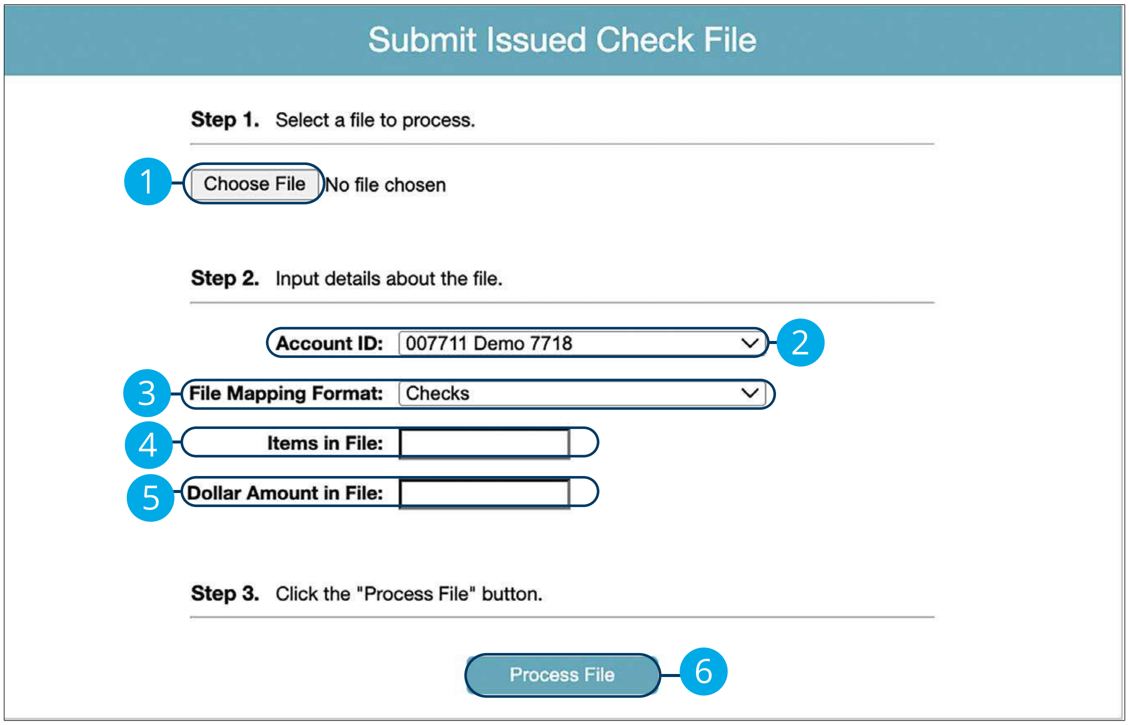
   b. Review the exception and decision the item as **Pay** or **Return**.

   c. If the exception is returned, select a reason from the drop-down, and click the Save button when you are finished.

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.

No file chosen

Step 2. Input details about the file.

Account ID: 007711 Demo 7718

File Mapping Format: Checks

Items in File:

Dollar Amount in File:

Step 3. Click the "Process File" button.

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

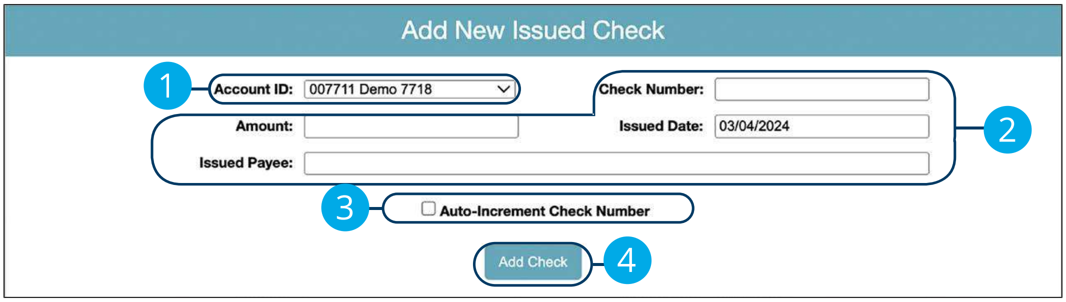
1. Click the **Choose File** button and locate the file you wish to upload.
2. Using the “Account ID” drop-down, select the account the issue was drawn from.
3. Using the “File Mapping Format” drop-down, select the previously mapped file type. During the onboarding process, we will work with you to map to the specifications for issued checks provided by your account services provider.
4. Enter the number of items in the file.
5. Enter the dollar amount in the file.
6. 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 electronically issued check file submitted to the financial institution.



Add New Issued Check

Account ID: 007711 Demo 7718

Check Number:

Amount:

Issued Date: 03/04/2024

Issued Payee:

☐ Auto-Increment Check Number

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

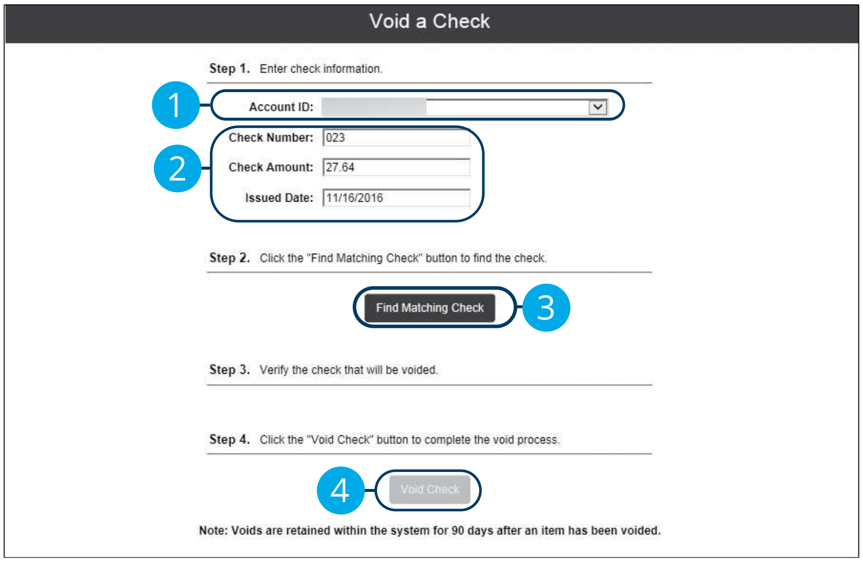
1. Select the account the issued check was drawn from using the “Account ID” drop-down.
2. Enter the check number, amount of the check, date issued and payee information into the provided fields.
3. Check the box to auto-increment the check numbers.
4. Click the **Add Check** button. A confirmation appears 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.



Step 1. Enter check information.

Account ID: [redacted]
Check Number: 023
Check Amount: 27.64
Issued Date: 11/16/2016

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Step 4. Click the "Void Check" button to complete the void process.

Note: Voids are retained within the system for 90 days after an item has been voided.

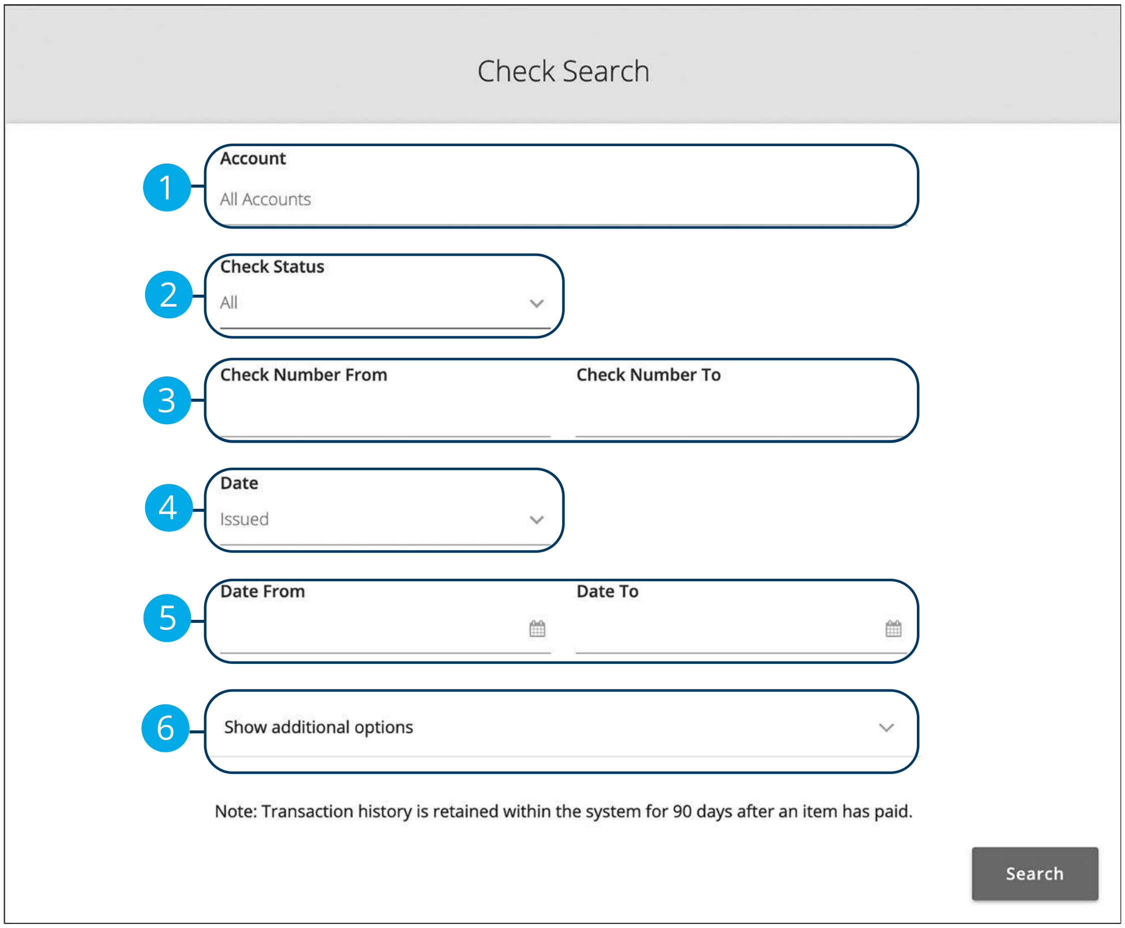
Click the **Transaction Processing** tab, then **Void a Check**.

1. Using the “Account ID” 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.



Account: All Accounts

Check Status: All

Check Number From

Check Number To

Date: Issued

Date From

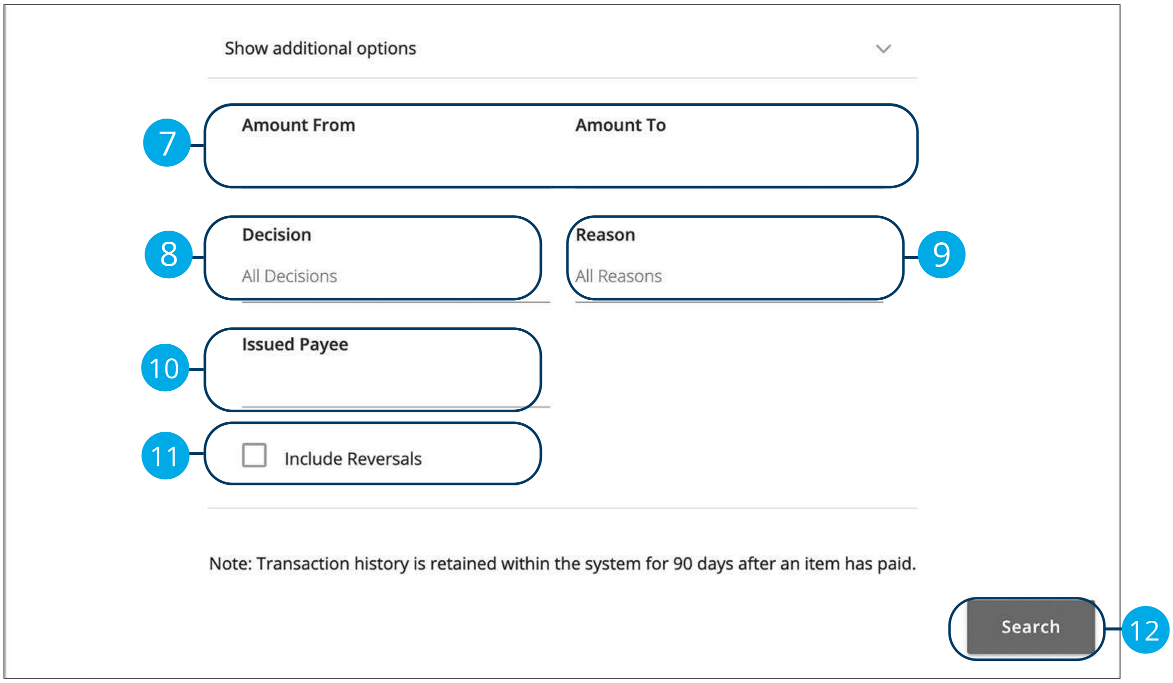
Date To

Show additional options

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

Click 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.


Show additional options
7
Amount From
Amount To
8
Decision
All Decisions
Reason
All Reasons
9
10
Issued Payee
11
☐ Include Reversals
Search
12

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

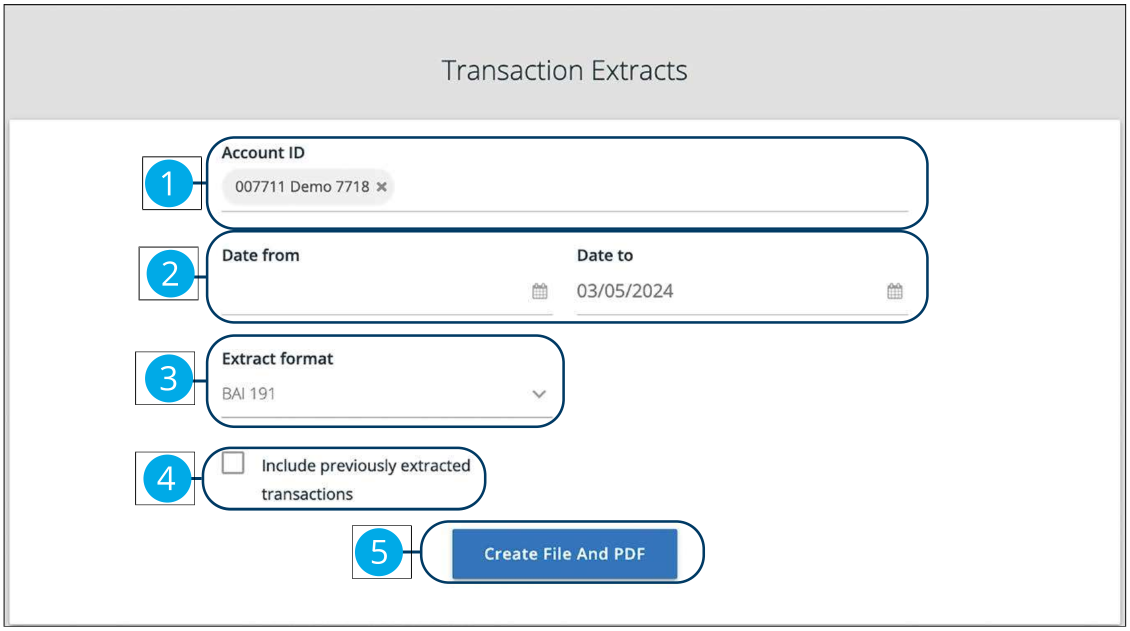
7. Enter an amount range.
8. Use the drop-down to select a decision.
9. Use the drop-down to select a reason.
10. Enter an issued payee.
11. Check the box to include reversals.
12. Click the **Search** button when you are finished.

Advanced Positive Pay

Transaction Extracts

The Transaction Extracts page provides an electronic file of paid checks. Once complete, the file and report are automatically displayed at the bottom of the page. To save an extract file to a local workstation or network drive, select the ⭳ icon to export the results.

Note: An item may only be extracted once.



Transaction Extracts

Account ID: 007711 Demo 7718 ×

Date from:

Date to: 03/05/2024

Extract format: BAI 191

☐ Include previously extracted transactions

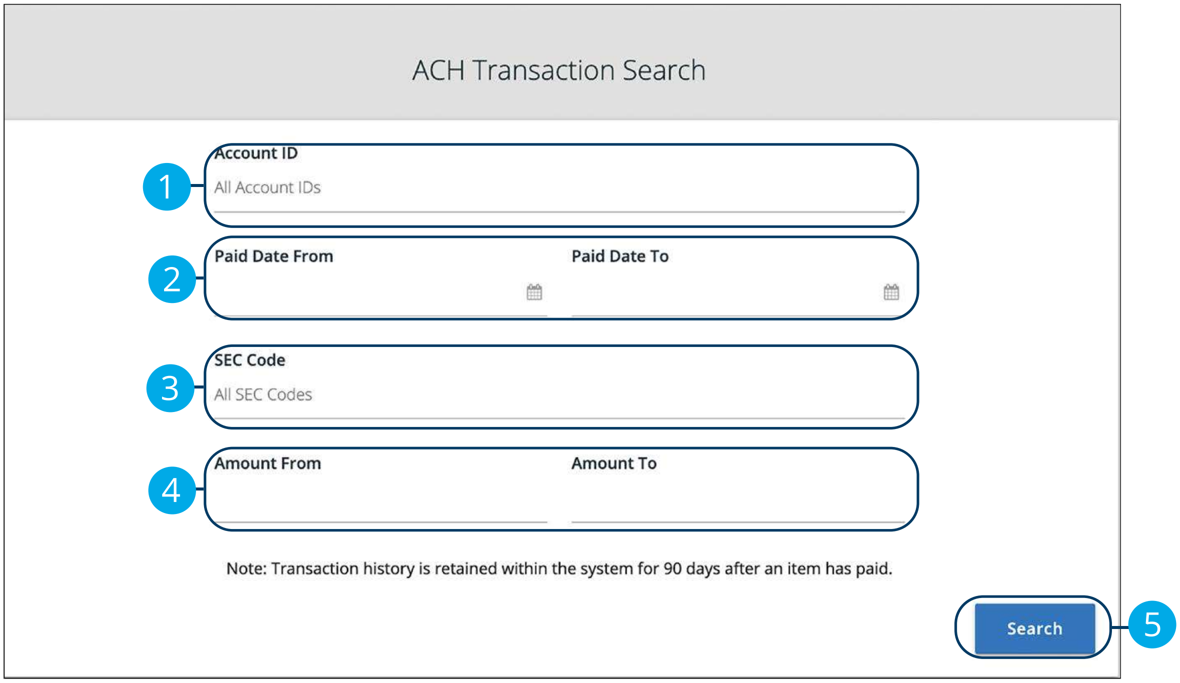
Click the **Transaction Reports** tab, then **Transaction Extracts**.

1. Select an account.
2. Enter a date range.
3. Use the drop-down to select an extract format.
4. Check the box to include previously extracted transactions.
5. Click the **Create File And PDF** 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.



ACH Transaction Search

Account ID: All Account IDs

Paid Date From

Paid Date To

SEC Code: All SEC Codes

Amount From

Amount To

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

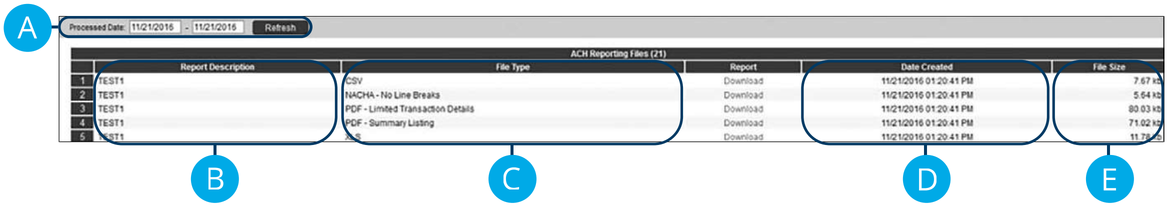
Click the **Transaction Processing** tab, then **ACH Transaction Search**.

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

ACH Reporting

The ACH Reporting Files feature provides you with downloadable files for ACH transactions, returns, notice of change (NOC) or EDI detail from corporate ACH Disbursements. To save an ACH Reporting file to a local workstation or network drive, click on the “File” or “Save” menu option while viewing the file, or right click on the download link and select “Save Target As.”



Processed Date: 11/21/2016 - 11/21/2016

ACH Reporting Files (21)

	Report Description	File Type	Report	Date Created	File Size
1	TEST1	CSV	Download	11/21/2016 01:20:41 PM	7.67 kb
2	TEST1	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.64 kb
3	TEST1	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 kb
4	TEST1	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.02 kb
5	TEST1	XLS	Download	11/21/2016 01:20:41 PM	11.78 kb

Click the **Transaction Processing** tab, then **ACH Reporting Files**.

A. **From/Thru Date:** The date range for which ACH reporting files are displayed.

B. **Report Description:** The description of the ACH reporting file.

C. **File Type:** The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS and XLSX. By default, most clients will receive a PDF file. Please contact us if you are interested in any of these additional download options.

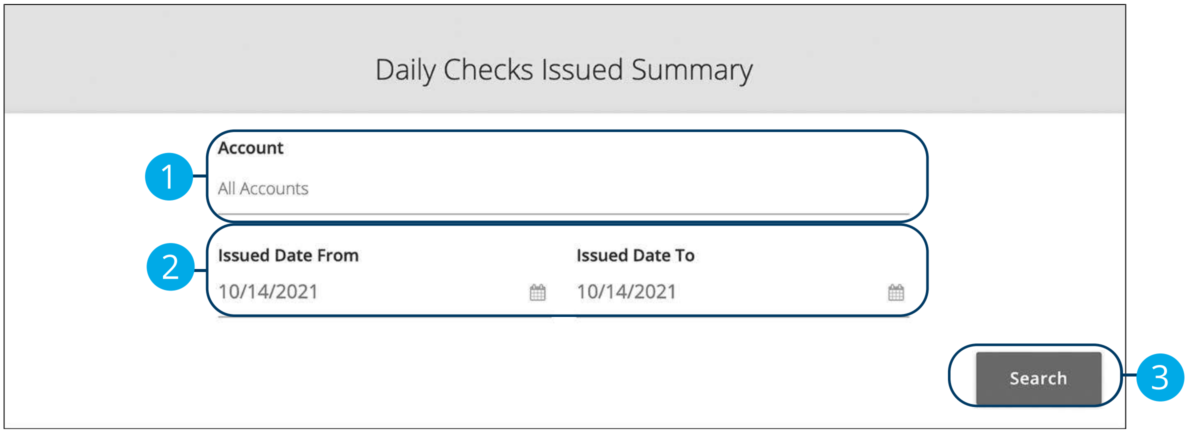
D. **Date Created:** The date the report was created.

E. **File Size:** The size of the file (in kb).

Advanced Positive Pay

Daily Checks Issued Summary

Generate an issued checks report using the selection criteria.



Daily Checks Issued Summary

Account: All Accounts

Issued Date From: 10/14/2021

Issued Date To: 10/14/2021

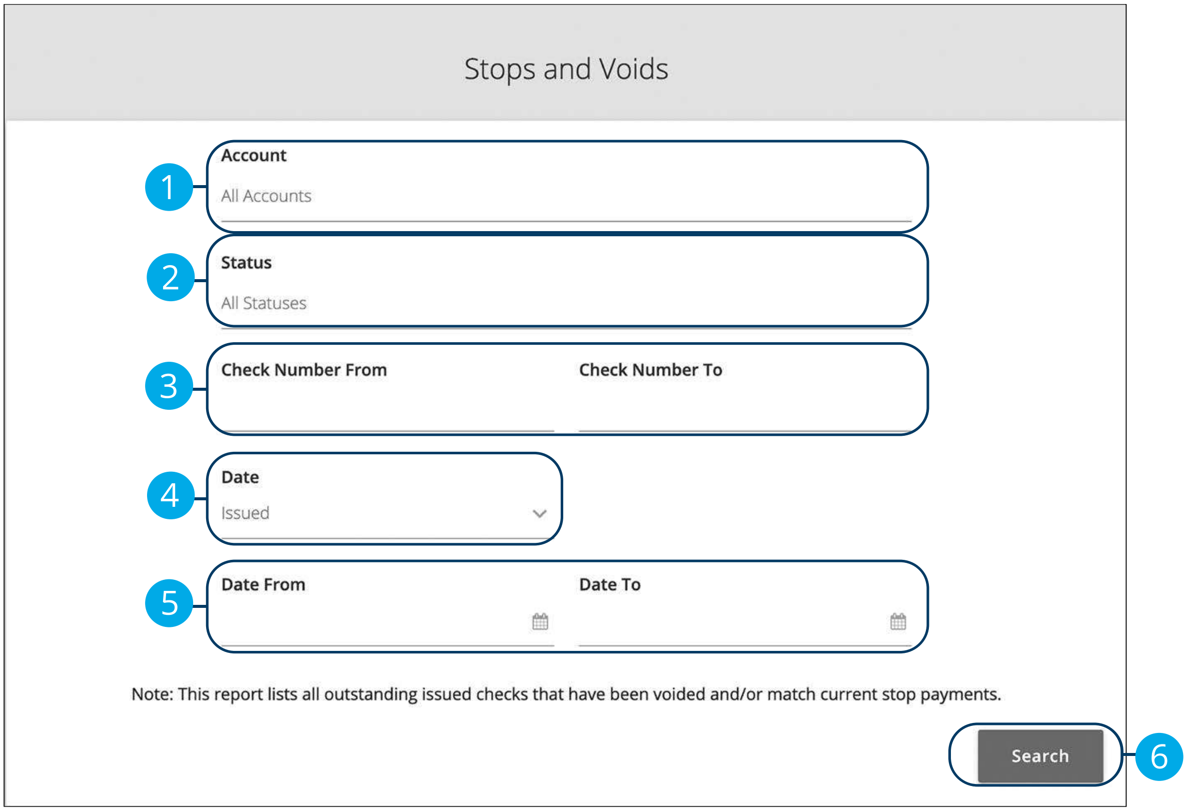
Click the **Transaction Reports** tab, then **Daily Checks Issued Summary**.

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

Stops and Voids

This report lists all outstanding issued checks that have been voided and/or match current stop payments.



Stops and Voids
1
Account
All Accounts
2
Status
All Statuses
3
Check Number From
Check Number To
4
Date
Issued
5
Date From
Date To
Search
6

Note: This report lists all outstanding issued checks that have been voided and/or match current stop payments.

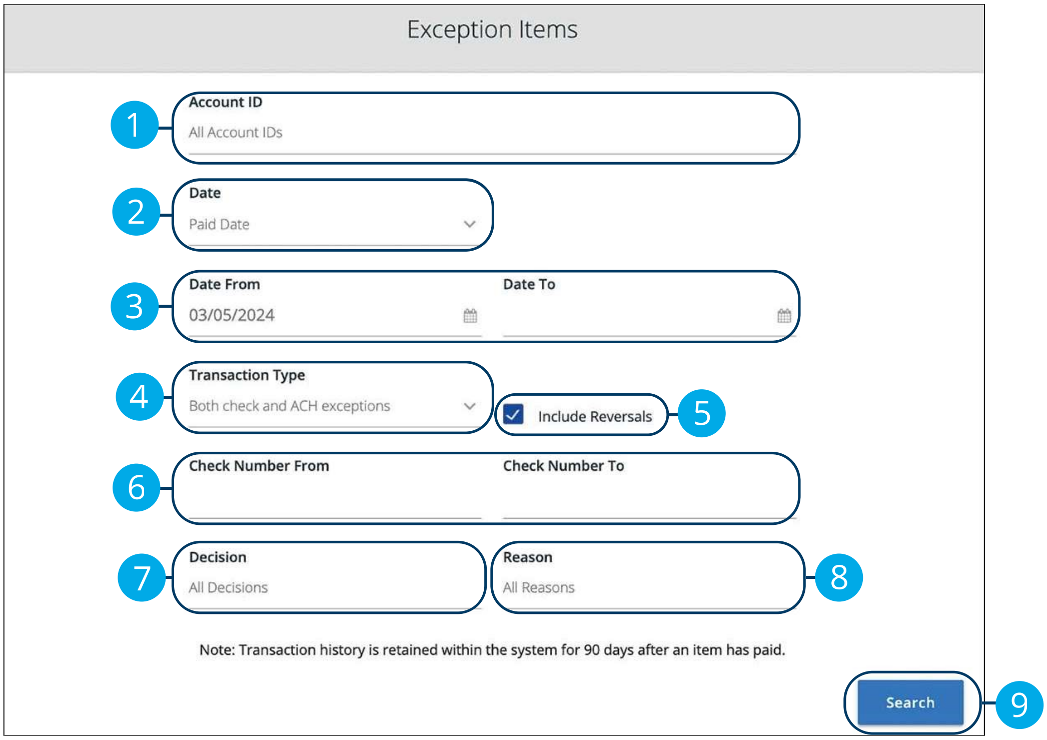
Click the **Transaction Reports** tab, then **Stops and Voids**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Select a status using the drop-down.
3. Enter a check number range.
4. Select a date type using the drop-down.
5. Enter a date range.
6. 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.



Exception Items

Account ID: All Account IDs

Date: Paid Date

Date From: 03/05/2024

Date To:

Transaction Type: Both check and ACH exceptions

☑ Include Reversals

Check Number From:

Check Number To:

Decision: All Decisions

Reason: All Reasons

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

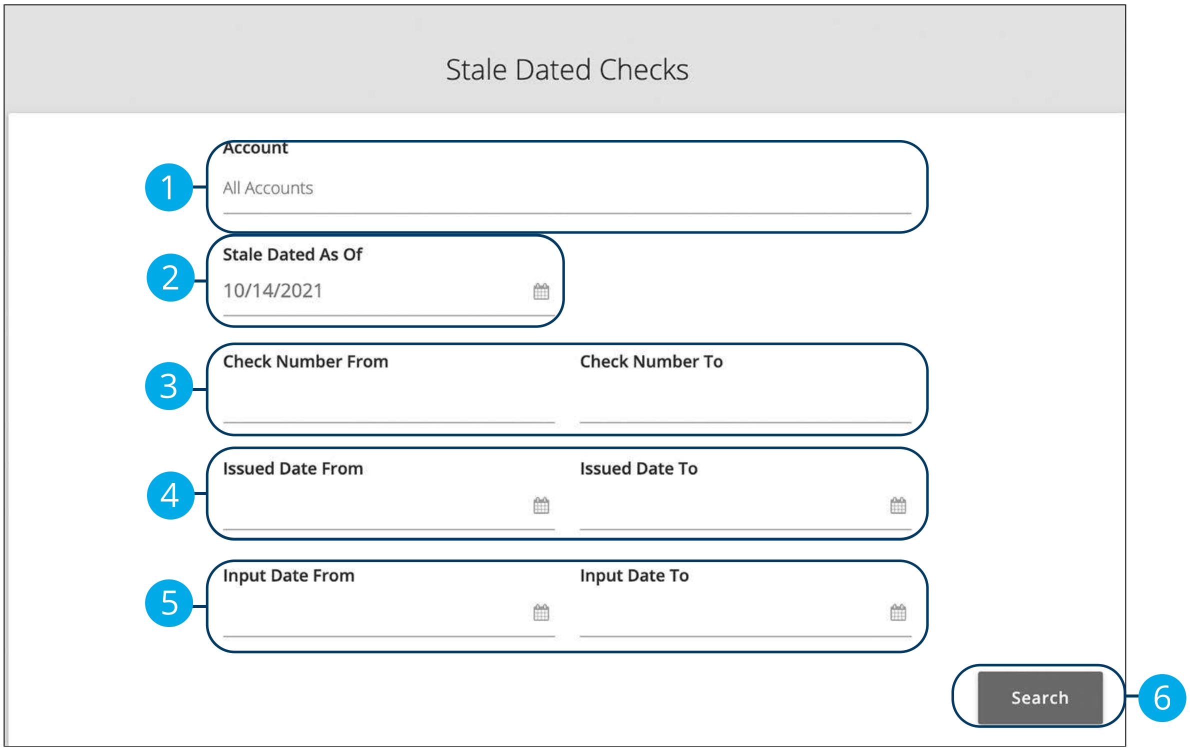
Click the **Transaction Reports** tab, then **Exception Items**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Use the drop-down to select a date type.
3. Enter an exception date range.
4. Select a transaction type using the drop-down.
5. Check the box to include reversals.
6. Enter a check number range.
7. Select a decision using the drop-down.
8. Select a reason using the drop-down.
9. 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.



Stale Dated Checks

Account: All Accounts

Stale Dated As Of: 10/14/2021

Check Number From
Check Number To
Issued Date From
Issued Date To
Input Date From
Input Date To
Search
1
2
3
4
5
6

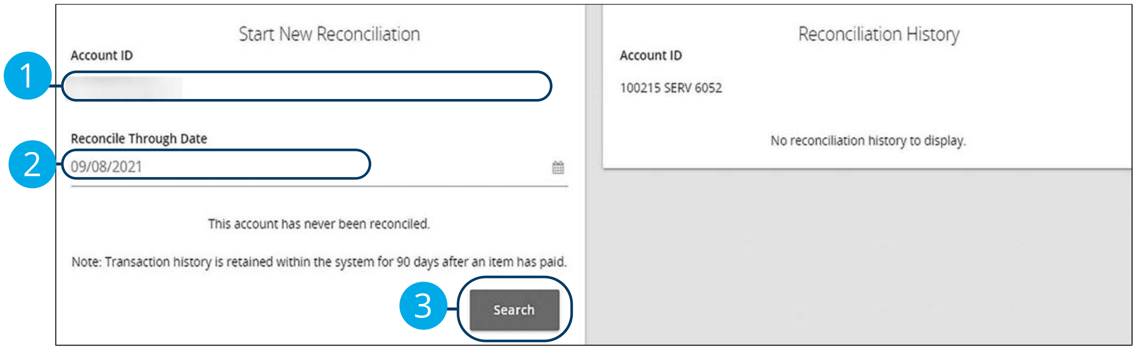
Click the **Transaction Reports** tab, then **Stale Dated Checks**.

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.



Start New Reconciliation

Account ID: [redacted]

Reconcile Through Date: 09/08/2021

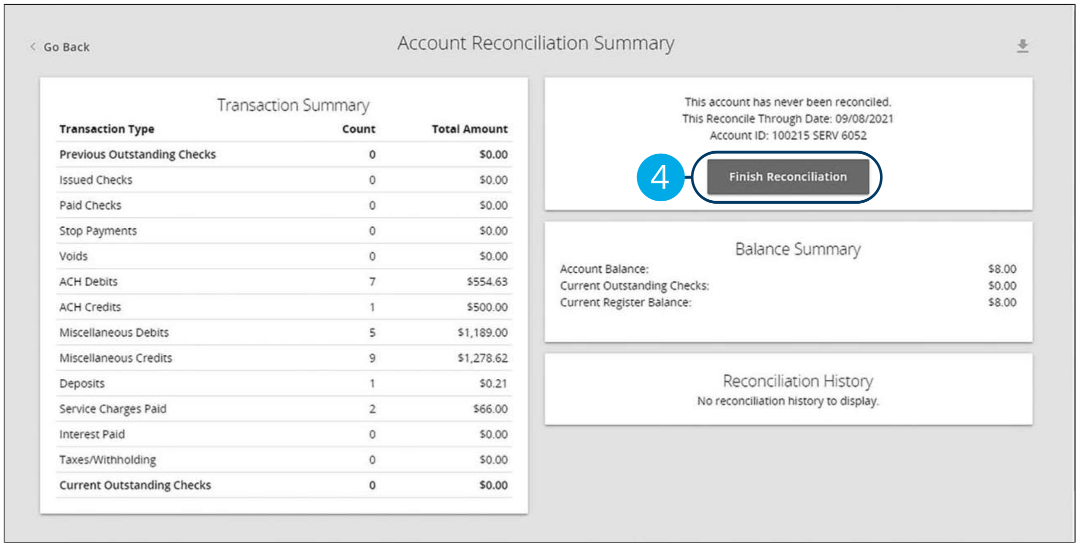
This account has never been reconciled.

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

Reconciliation History

Account ID: 100215 SERV 6052

No reconciliation history to display.



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**

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

Balance Summary

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

Reconciliation History

No reconciliation history to display.

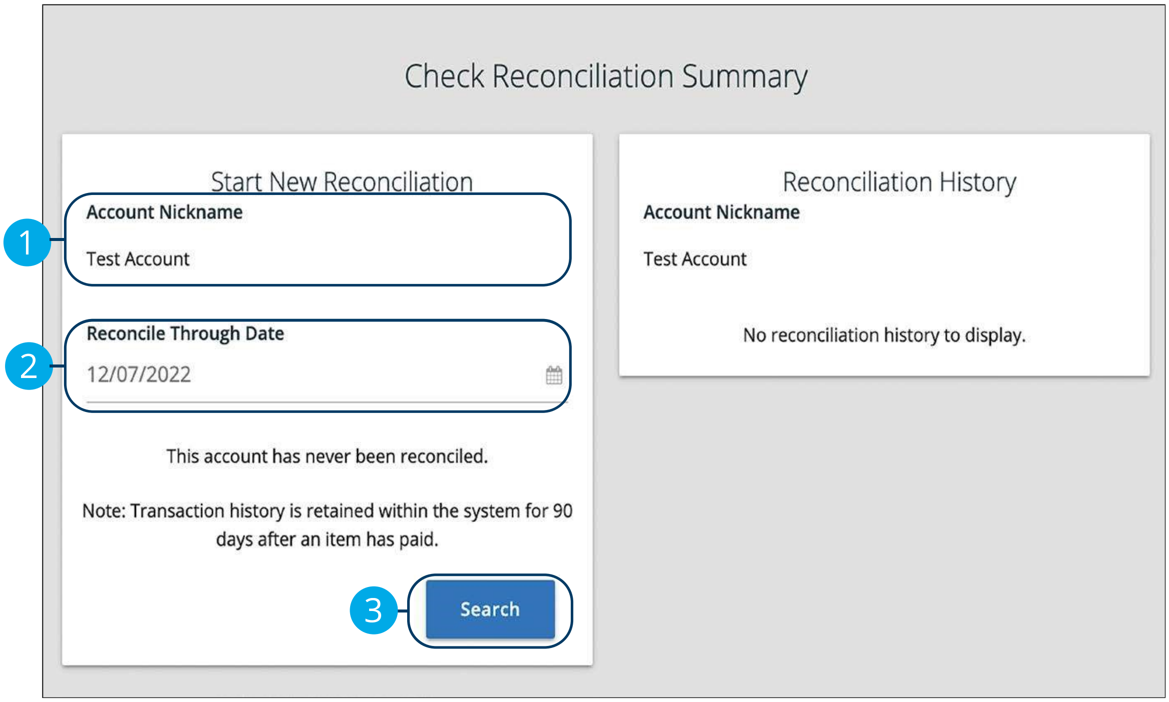
In the **Transaction Reports** tab, click **Account Reconciliation Summary**.

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

Check Reconciliation Summary

Use Check 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 and voided checks.



Check Reconciliation Summary

Start New Reconciliation

Account Nickname: Test Account

Reconcile Through Date: 12/07/2022

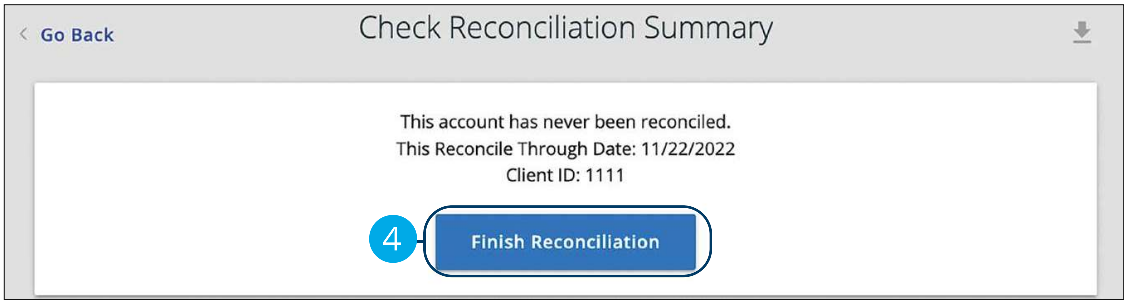
This account has never been reconciled.

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

Reconciliation History

Account Nickname: Test Account

No reconciliation history to display.



Check Reconciliation Summary

This account has never been reconciled.
This Reconcile Through Date: 11/22/2022
Client ID: 1111

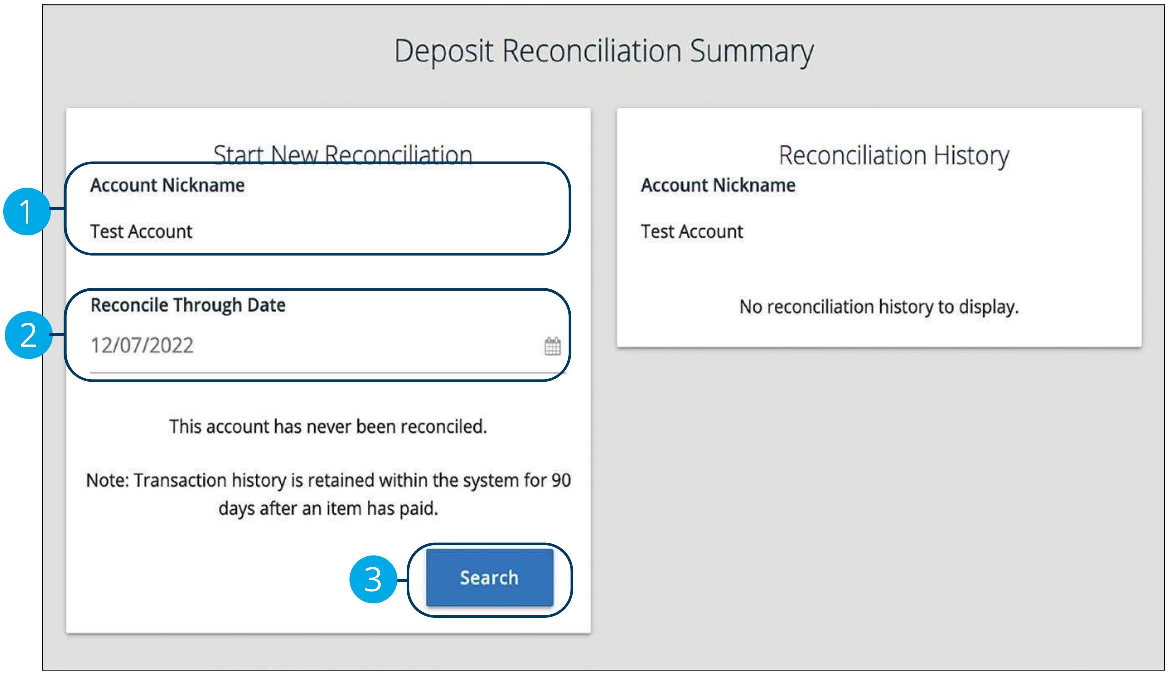
In the **Transaction Reports** tab, click **Check Reconciliation Summary**.

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

Advanced Positive Pay

Deposit Reconciliation Summary

Use Deposit Reconciliation Summary to determine your available cash position as of a specific date.


Deposit Reconciliation Summary
Start New Reconciliation
Reconciliation History
1
2
3
Search

Account Nickname
Test Account

Reconcile Through Date
12/07/2022

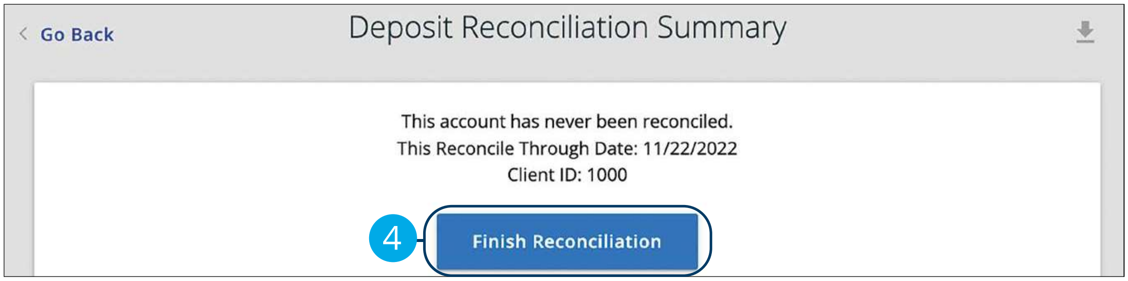
This account has never been reconciled.

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

Reconciliation History

Account Nickname
Test Account

No reconciliation history to display.


Go Back
Deposit Reconciliation Summary
4
Finish Reconciliation

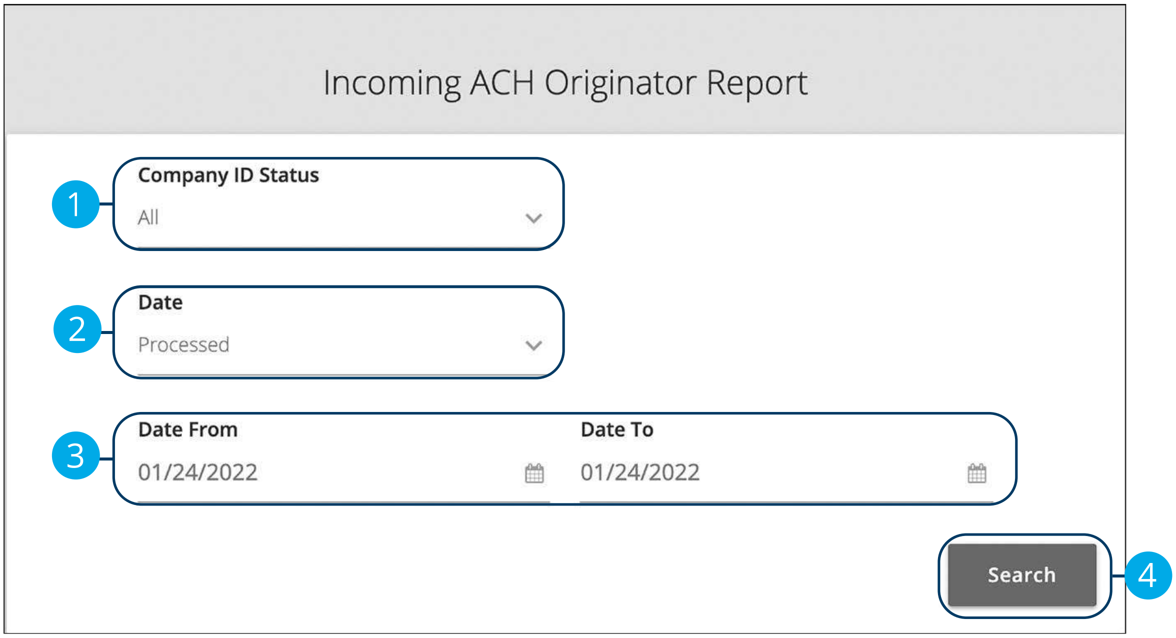
This account has never been reconciled.
This Reconcile Through Date: 11/22/2022
Client ID: 1000

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

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

Advanced Positive Pay

Incoming ACH Originator Report



Incoming ACH Originator Report

Company ID Status: All

Date: Processed

Date From: 01/24/2022

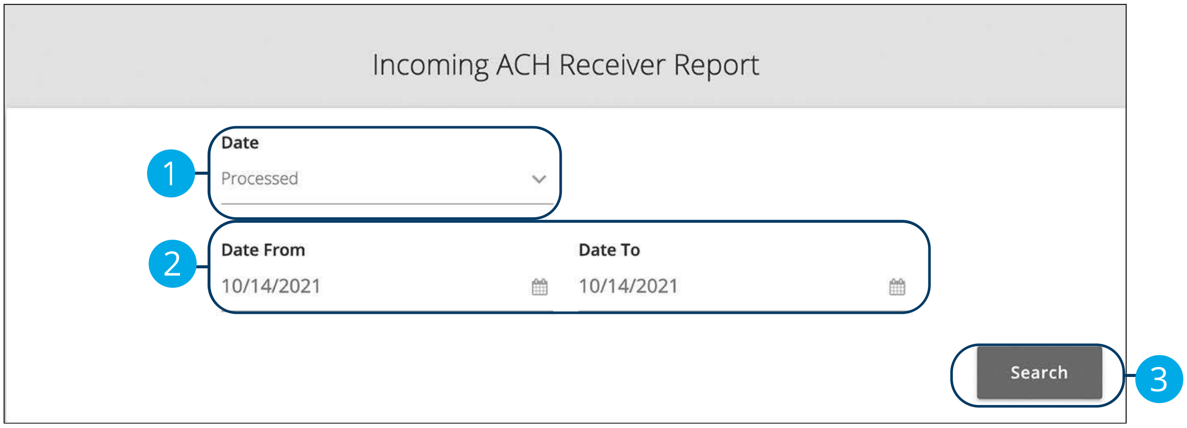
Date To: 01/24/2022

Click the **Transaction Reports** tab, then **Incoming ACH Originator Report**.

1. Select a company ID status.
2. Select a date type using the drop-down.
3. Enter a date range.
4. Click the **Search** button when you are finished.

Advanced Positive Pay

Incoming ACH Receiver Report


Incoming ACH Receiver Report

Date: Processed

Date From: 10/14/2021

Date To: 10/14/2021

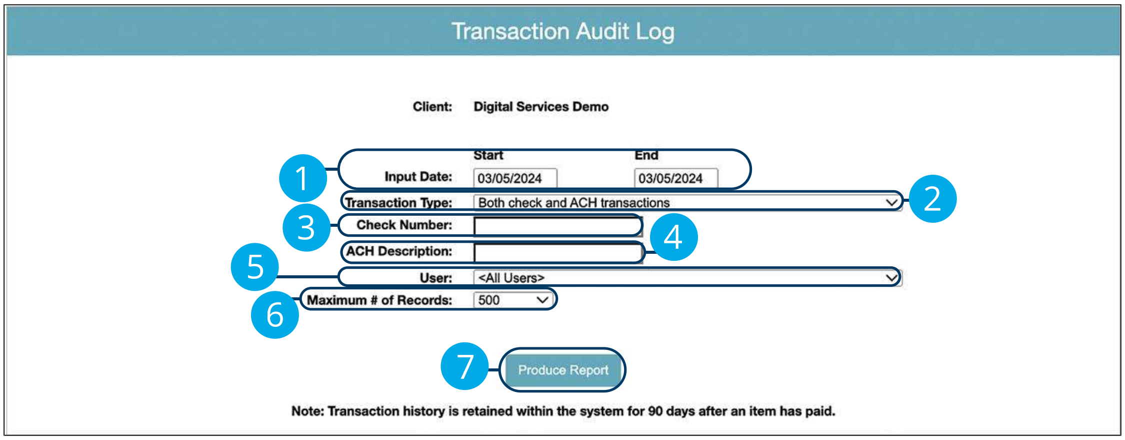
Click the **Transaction Reports** tab, then **Incoming ACH Receiver Report**.

1. Select a date type using the drop-down.
2. Enter a date range.
3. Click the **Search** button when you are finished.

Advanced Positive Pay

Transaction Audit Log

The Transaction Audit Log displays all maintenance changes made to all ACH and check transactions.



Transaction Audit Log

Client: Digital Services Demo

	Start	End
Input Date:	03/05/2024	03/05/2024

Transaction Type: Both check and ACH transactions

Check Number:

ACH Description:

User: <All Users>

Maximum # of Records: 500

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

Click the **Audit Reports** tab, then **Transaction Audit Log**.

1. Enter a date range.
2. Use the drop-down to select a transaction type.
3. Enter a check number.
4. Enter an ACH description.
5. Use the drop-down to select a user.
6. Use the drop-down to select a maximum number of records.
7. Click the **Produce Report** button when you are finished.

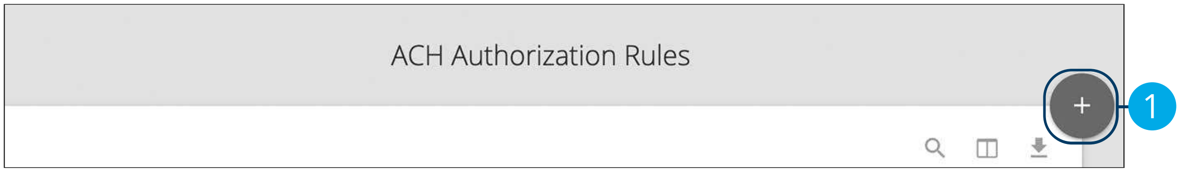
Advanced Positive Pay

ACH Authorization Rules Setup

ACH Authorization Rules Setup is used to define all pre-authorized ACH transactions rules for an account. At least one ACH rule must be configured to generate exceptions for ACH items. During the initial configuration of the product, most clients choose to generate exceptions for all incoming ACH items. Clients may then create a list of approved companies as transactions from those companies are posted. Adding a rule for an approved company will stop the Positive Pay system from generating exceptions for ACH transactions from/to that company.

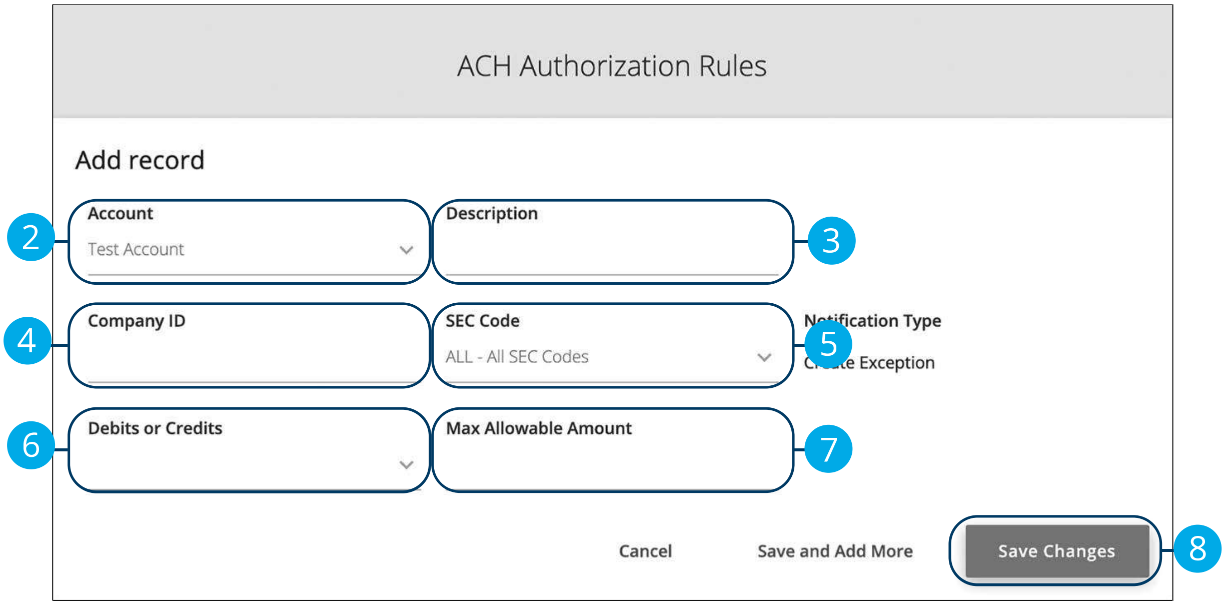
When enrolling an account in ACH Positive Pay, a standard set of rules may be added. These rules prevent exceptions for all transactions crediting the enrolled account and for transactions generated by the client in online banking, including those generated via the Bill Pay service. Rules created at the time of setup may be adjusted during the setup process. Additional rules pertaining to ACH transactions may be added, edited and removed by the client at any time.

Create an ACH Authorization Rule



Click the **System Reports** tab, then **ACH Authorization Rules**.

1. Click the + icon.



ACH Authorization Rules

Add record

Account: Test Account

Description

Company ID

SEC Code: ALL - All SEC Codes

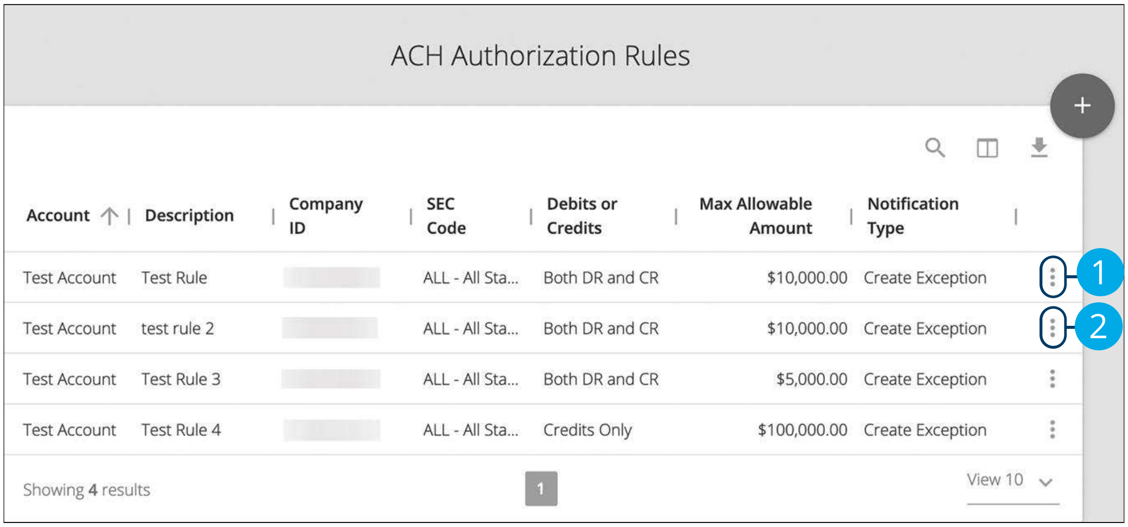
Notification Type: Create Exception

Debits or Credits

Max Allowable Amount

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	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
Test Account	Test Rule	[redacted]	ALL - All Sta...	Both DR and CR	$10,000.00	Create Exception
Test Account	test rule 2	[redacted]	ALL - All Sta...	Both DR and CR	$10,000.00	Create Exception
Test Account	Test Rule 3	[redacted]	ALL - All Sta...	Both DR and CR	$5,000.00	Create Exception
Test Account	Test Rule 4	[redacted]	ALL - All Sta...	Credits Only	$100,000.00	Create Exception

Showing **4** results

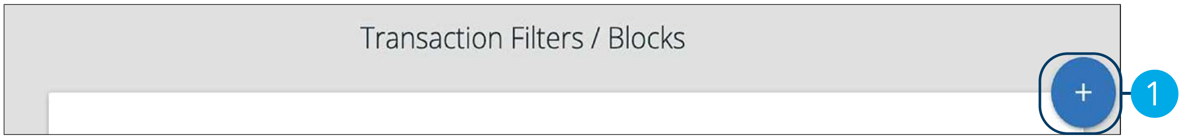
Click the **Transaction Processing** tab, then **ACH Authorization Rules**.

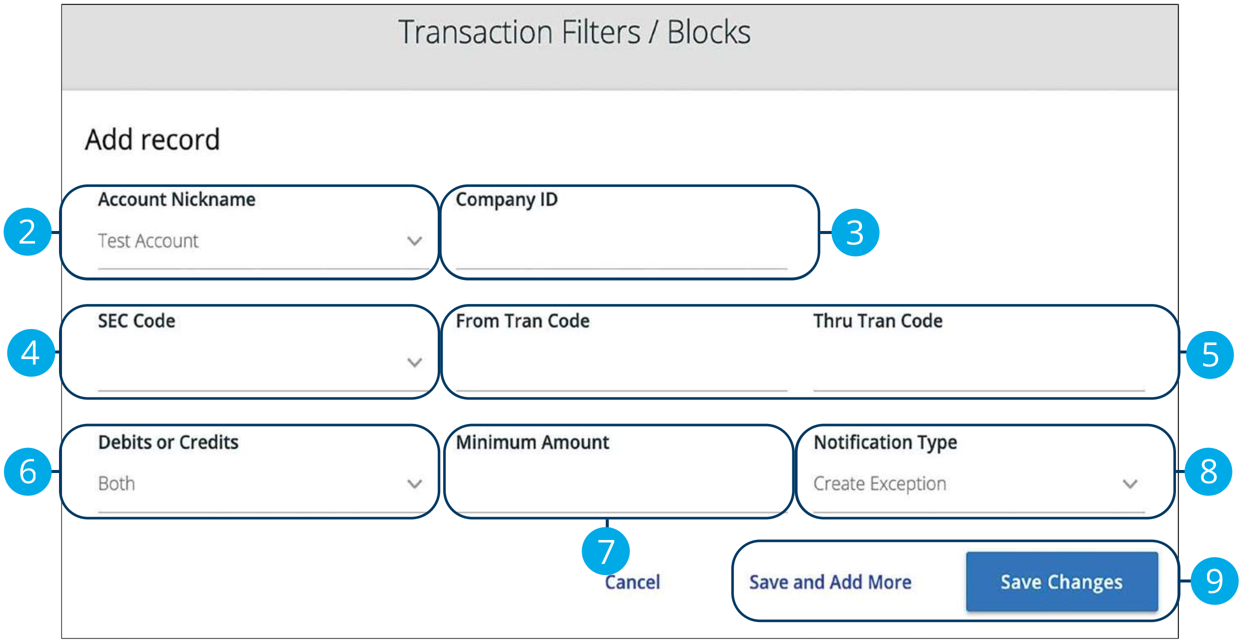
1. Click the ⋮ icon and select “Edit record” to edit a rule.
2. Click the ⋮ icon and select “Delete record” to delete a rule.

Advanced Positive Pay

Transaction Filters/Blocks

Set up rules and filters for processing transactions.


Transaction Filters / Blocks
+
1


Transaction Filters / Blocks
Add record
2
3
4
5
6
7
8
9
Cancel
Save and Add More
Save Changes

Account Nickname: Test Account
Company ID:
SEC Code:
From Tran Code:
Thru Tran Code:
Debits or Credits: Both
Minimum Amount:
Notification Type: Create Exception

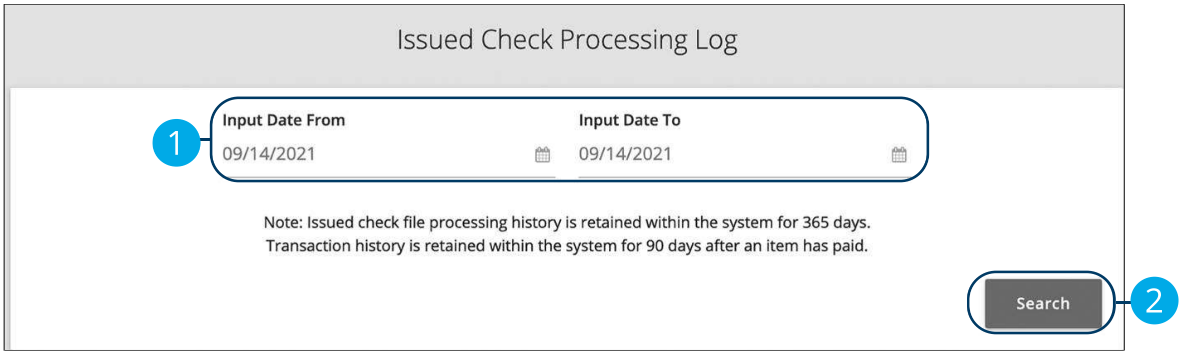
In the **System Reports** tab, click **Transaction Filters/Blocks**.

1. Click the icon to create a new record.
2. Use the drop-down to select an account nickname.
3. Enter a company ID.
4. Use the drop-down to select a SEC code.
5. Enter from and thru tran codes.
6. Use the drop-down to select debits, credits or both
7. Enter a minimum amount.
8. Use the drop-down to select a notification type.
9. Click the **Save Changes** button to finish or click the “Save and Add More” link to create another record.

Advanced Positive Pay

Issued Check File Processing Log

The Issued Check File 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
Search
2

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.

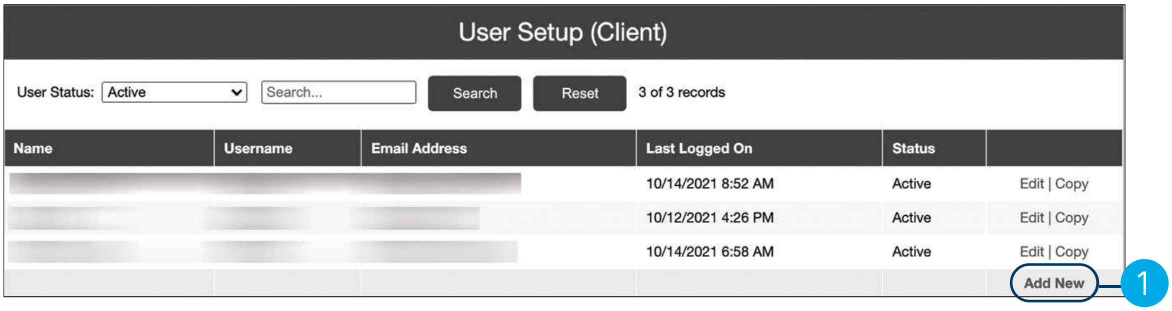
Click the **System Reports** tab, then **Issued Check Processing Log**.

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.

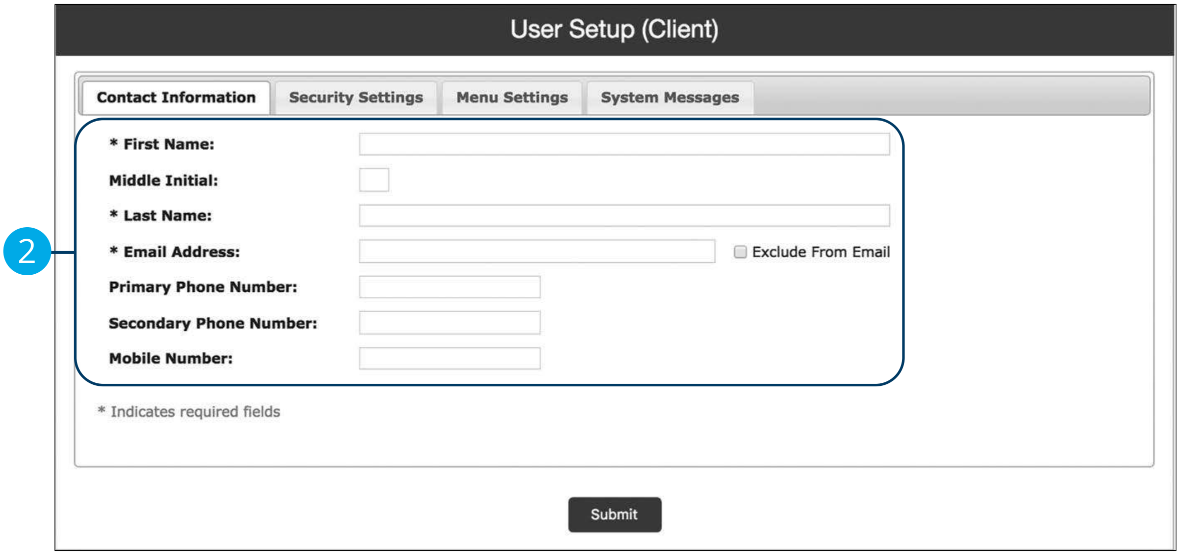
Advanced Positive Pay

User Setup

In order for users to access Positive Pay and ACH Reporting functionality, a User ID must be created and linked to the appropriate Positive Pay account.

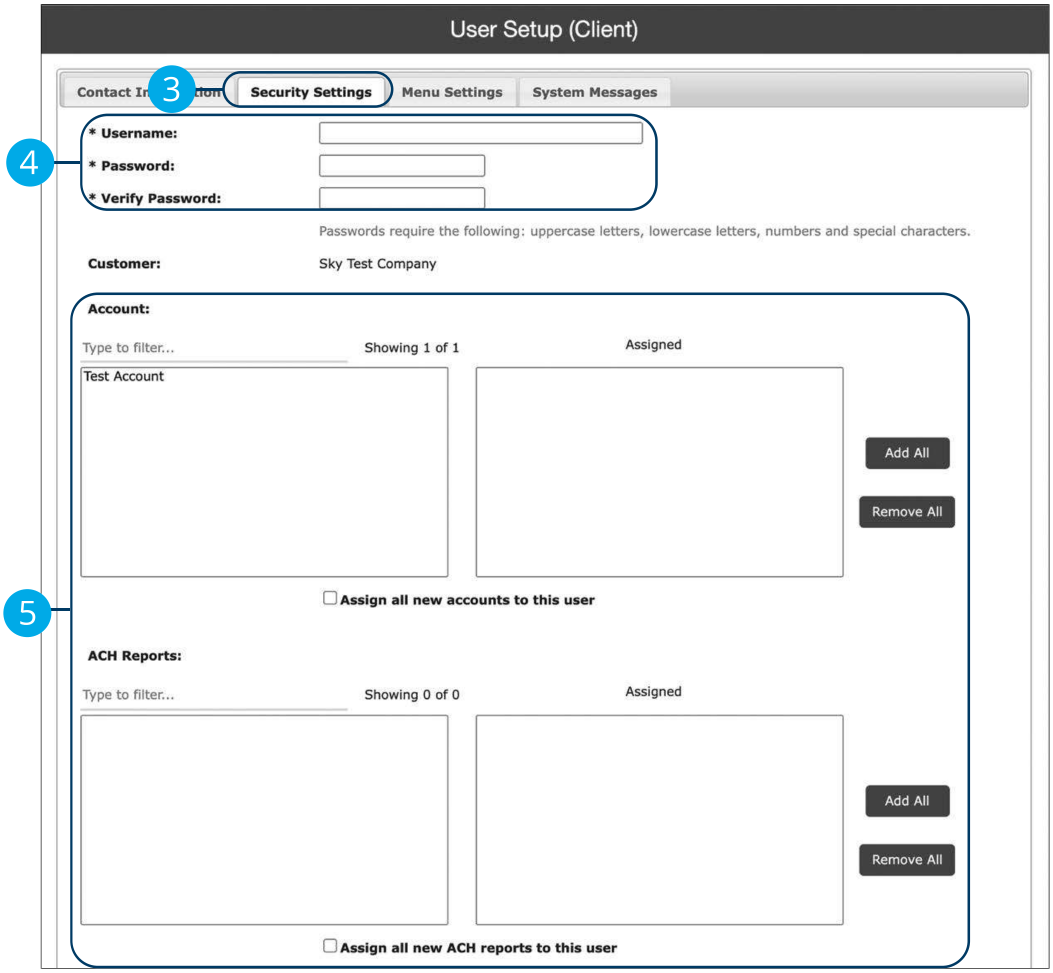

User Setup (Client)
User Status: Active
Search...
Search
Reset
3 of 3 records
Add New
1

Name	Username	Email Address	Last Logged On	Status	
[redacted]	[redacted]	[redacted]	10/14/2021 8:52 AM	Active	Edit | Copy
[redacted]	[redacted]	[redacted]	10/12/2021 4:26 PM	Active	Edit | Copy
[redacted]	[redacted]	[redacted]	10/14/2021 6:58 AM	Active	Edit | Copy


User Setup (Client)
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
2

Click the **New Client Setup** tab, then **User Setup (Client)**.

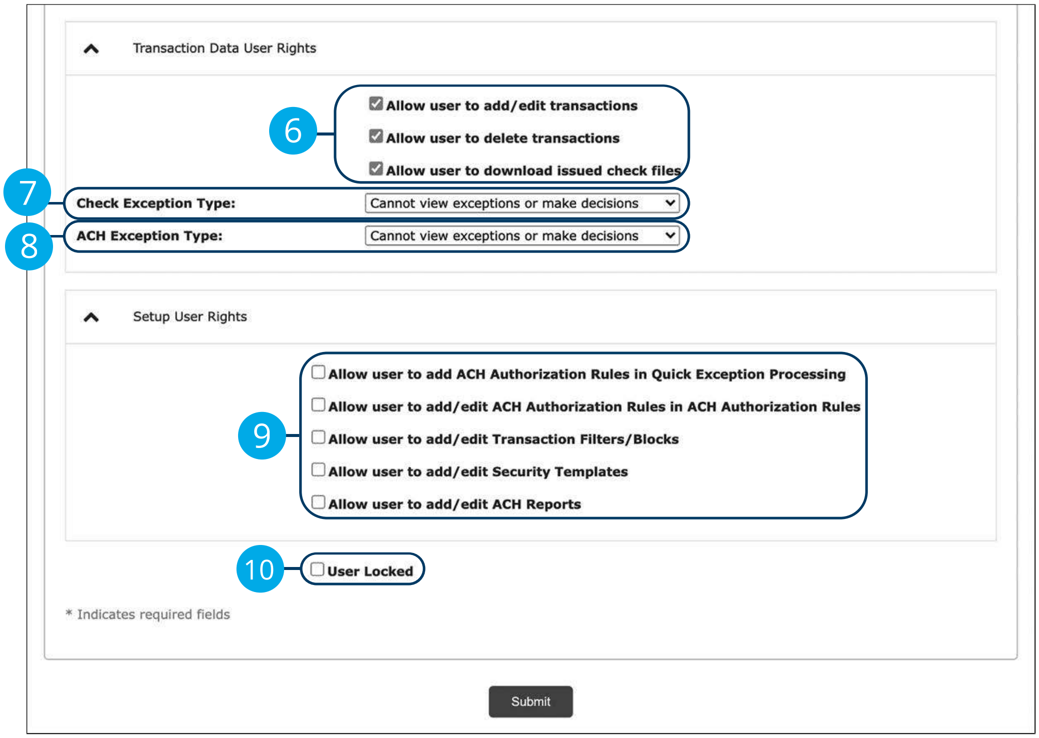
1. Click the “Add New” link.
2. In the **Contact Information** tab, enter the user’s name, email address and phone number. If a user does not want to receive emails from us, check either the “Exclude From Email” box.


User Setup (Client)
Contact Information
Security Settings
Menu Settings
System Messages
3
4
5
* Username:
* Password:
* Verify Password:
Account:
Type to filter...
Showing 1 of 1
Assigned
Test Account
Add All
Remove All
☐ Assign all new accounts to this user
ACH Reports:
Type to filter...
Showing 0 of 0
Assigned
Add All
Remove All
☐ Assign all new ACH reports to this user

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

Customer: Sky Test Company

3. Click the **Security Settings** tab.
4. Ensure the username. The password field requested, while required, will not be used by users accessing Positive Pay through Online Banking.
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.



Transaction Data User Rights

☑ **Allow user to add/edit transactions**
☑ **Allow user to delete transactions**
☑ **Allow user to download issued check files**

Check Exception Type: Cannot view exceptions or make decisions
ACH Exception Type: Cannot view exceptions or make decisions

Setup User Rights

☐ **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**
☐ **Allow user to add/edit ACH Reports**

☐ **User Locked**

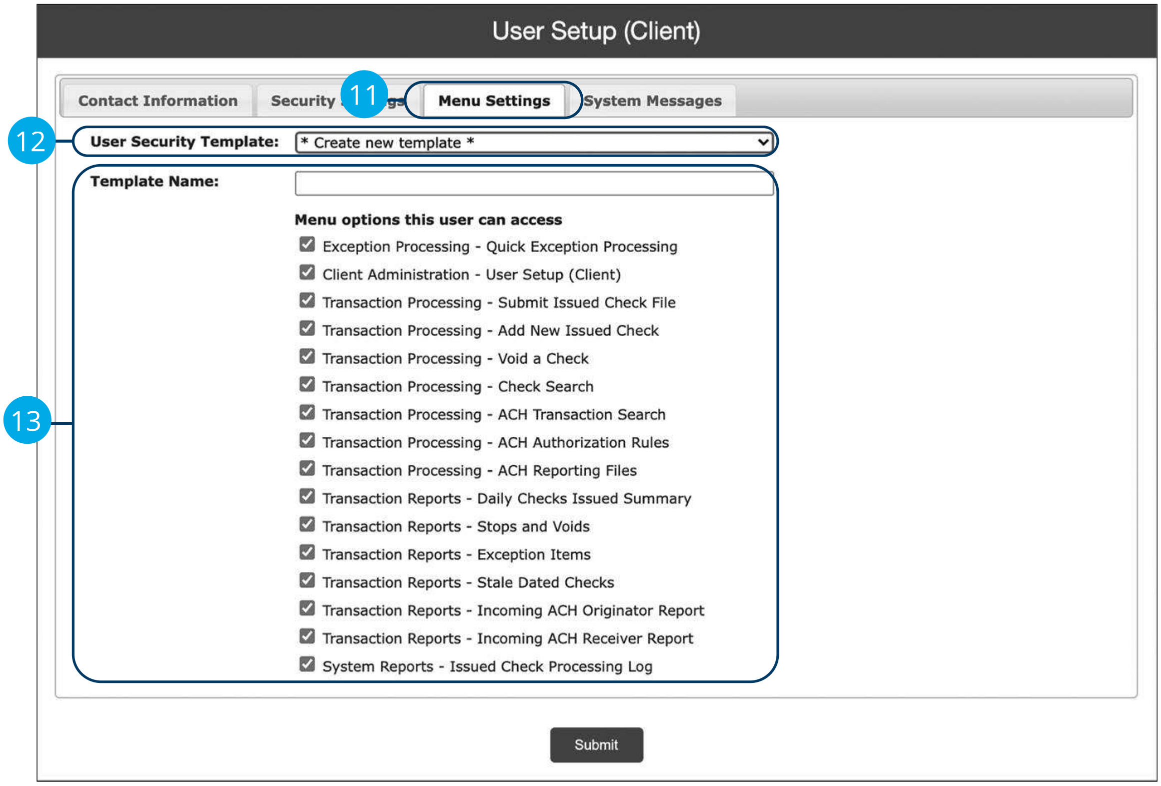
* Indicates required fields

7. Select a check 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.



User Security Template: * Create new template *

Template Name:

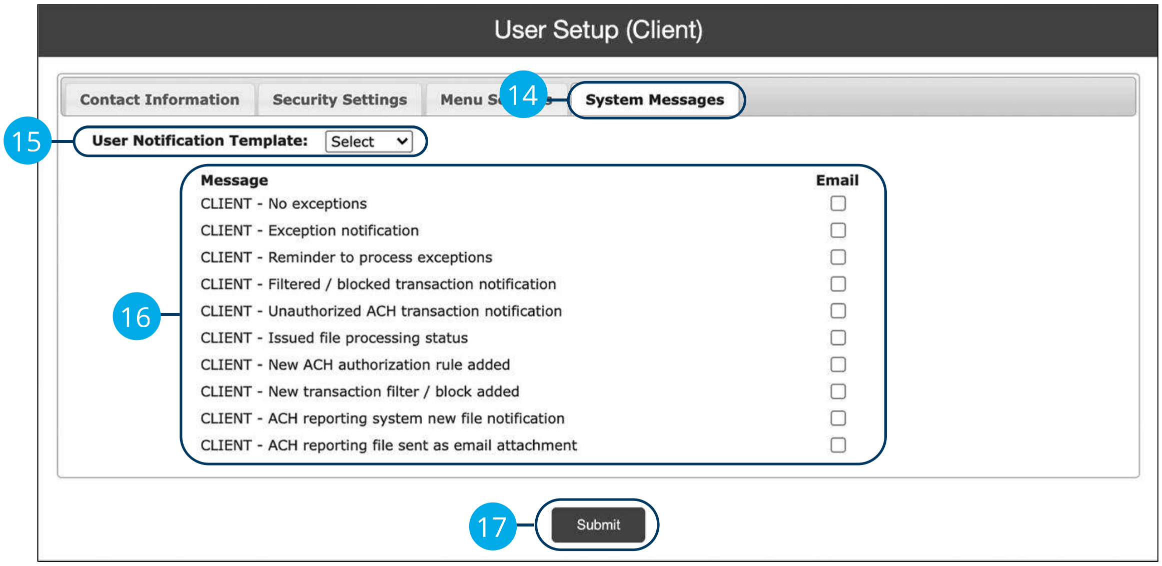
Menu options this user can access

- ☑ 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

11. Click the **Menu Settings** tab.

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.


User Setup (Client)
Contact Information
Security Settings
Menu Se
14
System Messages
15
16
17
Submit

User Notification Template: Select

Message	Email
CLIENT - No exceptions	☐
CLIENT - Exception notification	☐
CLIENT - Reminder to process exceptions	☐
CLIENT - Filtered / blocked transaction notification	☐
CLIENT - Unauthorized ACH transaction notification	☐
CLIENT - Issued file processing status	☐
CLIENT - New ACH authorization rule added	☐
CLIENT - New transaction filter / block added	☐
CLIENT - ACH reporting system new file notification	☐
CLIENT - ACH reporting file sent as email attachment	☐

14. Click the **System Messages** tab.

15. (Optional) Use the drop-down to select a user notification template.

16. Select which messages the client should receive.

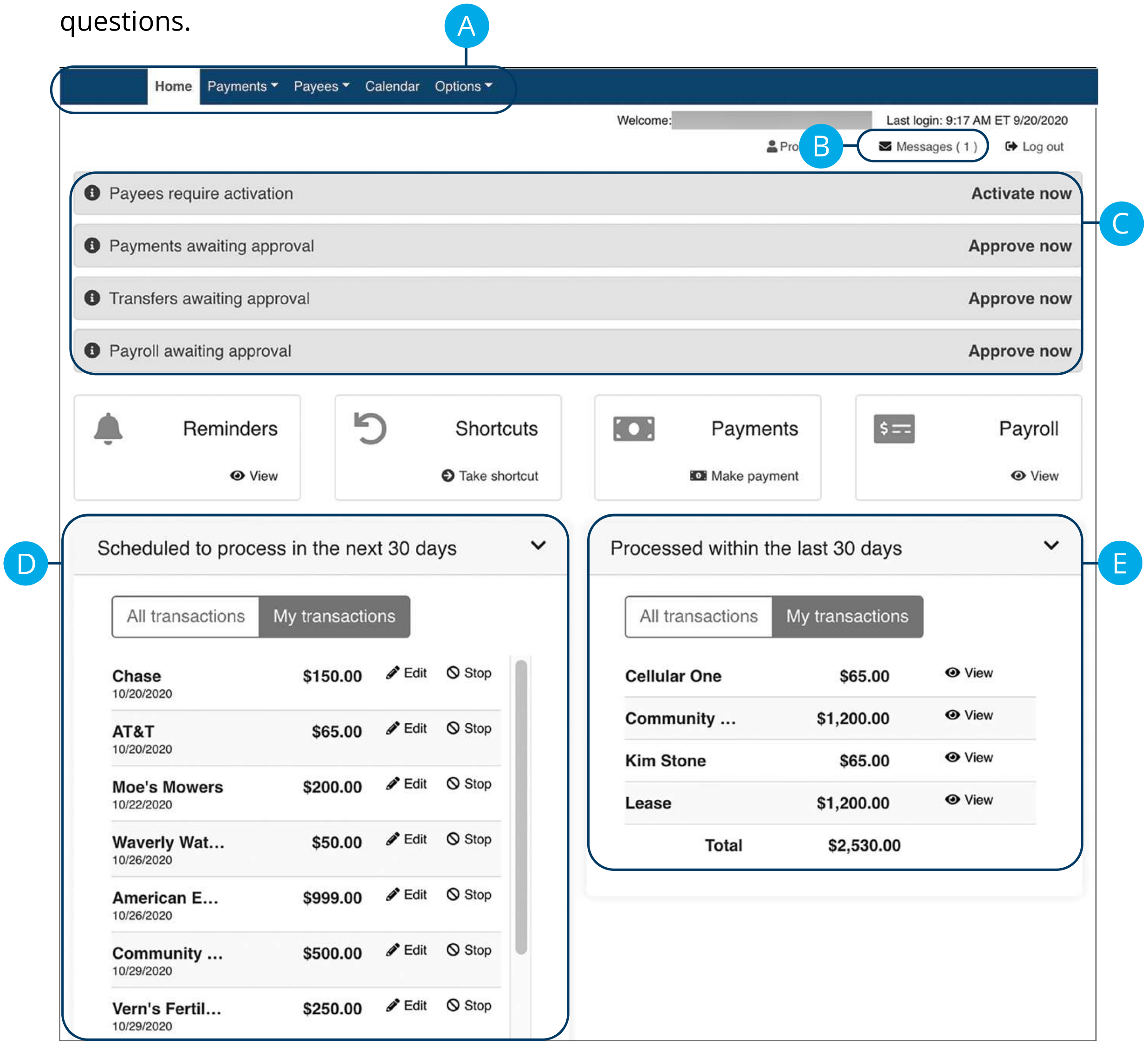
17. Click the **Submit** button.

Bill Payment

Home Page Overview

Bill Payment with Bell Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Bill Payments** tab, you are asked to choose an account to use within Advanced Bill Pay, accept the terms and conditions and create security questions.



Welcome: [redacted] Last login: 9:17 AM ET 9/20/2020

Payees require activation — **Activate now**

Payments awaiting approval — **Approve now**

Transfers awaiting approval — **Approve now**

Payroll awaiting approval — **Approve now**

Reminders — View

Shortcuts — Take shortcut

Payments — Make payment

Payroll — View

Scheduled to process in the next 30 days

All transactions | My transactions

Chase 10/20/2020	**$150.00**	Edit	Stop
AT&T 10/20/2020	**$65.00**	Edit	Stop
Moe's Mowers 10/22/2020	**$200.00**	Edit	Stop
Waverly Wat... 10/26/2020	**$50.00**	Edit	Stop
American E... 10/26/2020	**$999.00**	Edit	Stop
Community ... 10/29/2020	**$500.00**	Edit	Stop
Vern's Fertil... 10/29/2020	**$250.00**	Edit	Stop

Processed within the last 30 days

All transactions | My transactions

Cellular One	**$65.00**	View
Community ...	**$1,200.00**	View
Kim Stone	**$65.00**	View
Lease	**$1,200.00**	View
Total	**$2,530.00**	

Note: The letters correspond to several available features on the Advanced Bill Pay page.

In the **Payments & Transfers** tab, click on **Bill Payments**.

A. Use the Payments, Payees and Options tabs to quickly navigate to the different areas of Bill Payment.

B. Click the “Messages” link to view secure messages.

C. The “Attention required” section shows a list of payees awaiting activation or payments waiting approval.

D. The “Scheduled to process in the next 30 days” section shows the next 30 days of scheduled transactions. You can edit a transaction by clicking the “Edit” link or stop a transaction by clicking the “Stop” link.

E. You can view your processed transactions in the “Processed within the last 30 days” section. Click the “View” link to see more details about a transaction.

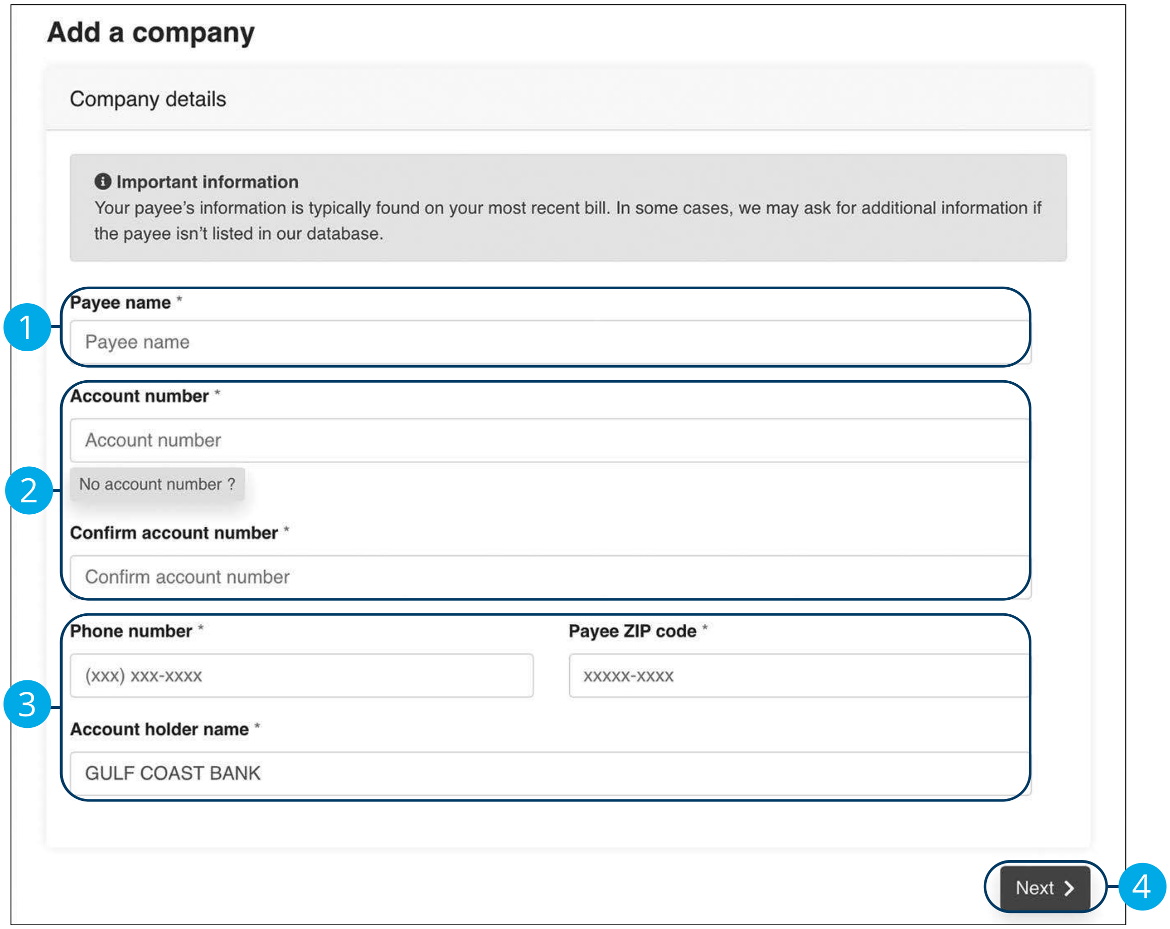
Bill Payment

Add a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Bill Payment. Before you can begin making payments, you need to decide on what type of payee to create.

Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.



Add a company

Company details

Important information

Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

Payee name *: Payee name

Account number *: Account number

No account number ?

Confirm account number *: Confirm account number

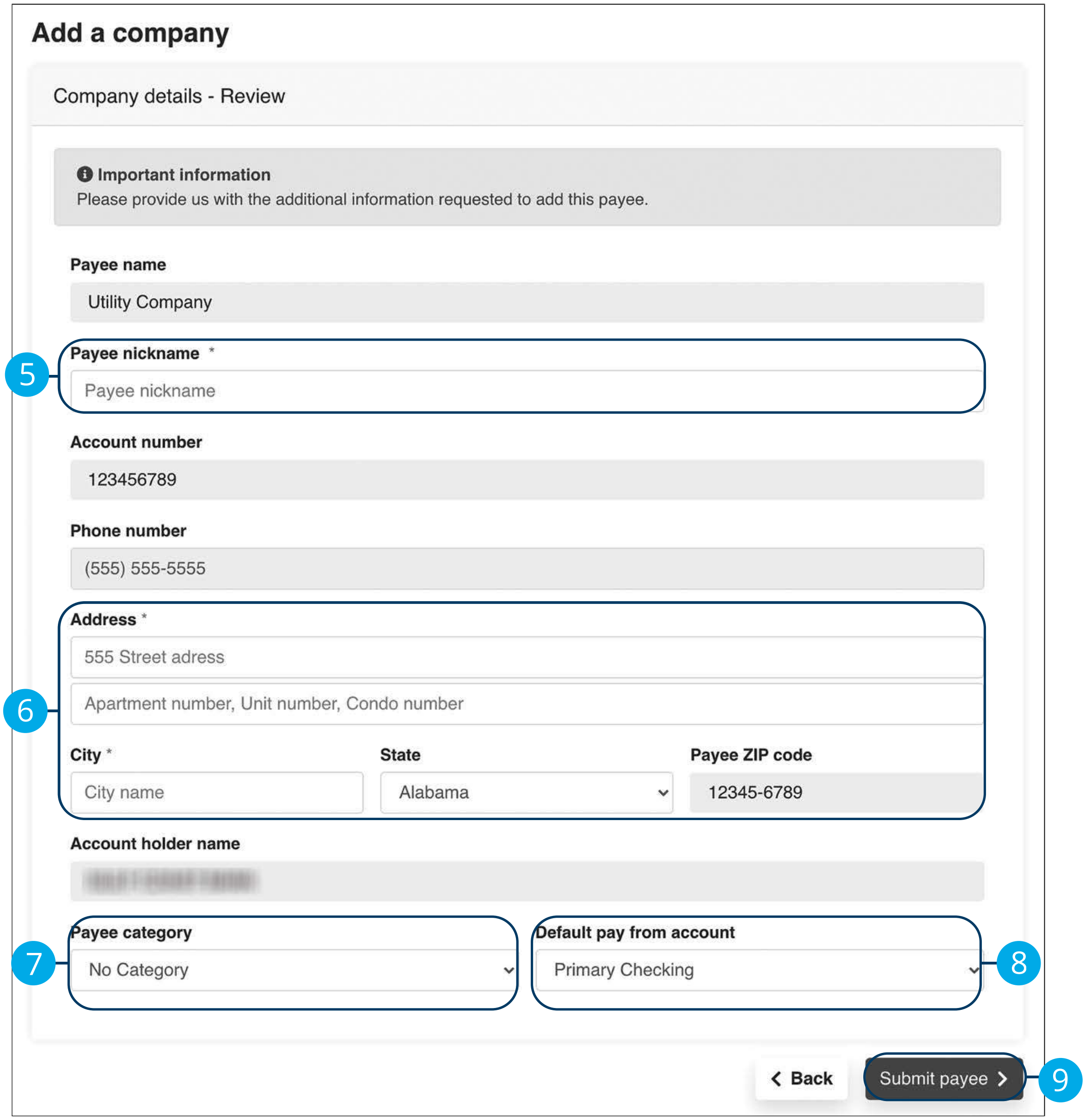
Phone number *: (xxx) xxx-xxxx

Payee ZIP code *: xxxxx-xxxx

Account holder name *: GULF COAST BANK

Use the “Payees” drop-down to select “Add a Company.”

1. Enter the payee’s name.
2. Enter the account number and reenter the number to confirm it is correct.
3. Enter the payee’s phone number, zip code and the account holder’s name.
4. Click the **Next** button.



Add a company

Company details - Review

Important information
Please provide us with the additional information requested to add this payee.

Payee name: Utility Company

Payee nickname *: Payee nickname

Account number: 123456789

Phone number: (555) 555-5555

Address *: 555 Street adress

Apartment number, Unit number, Condo number

City *: City name

State: Alabama

Payee ZIP code: 12345-6789

Account holder name: [redacted]

Payee category: No Category

Default pay from account: Primary Checking

5. Enter a nickname for the payee.

6. Enter the payee’s address.

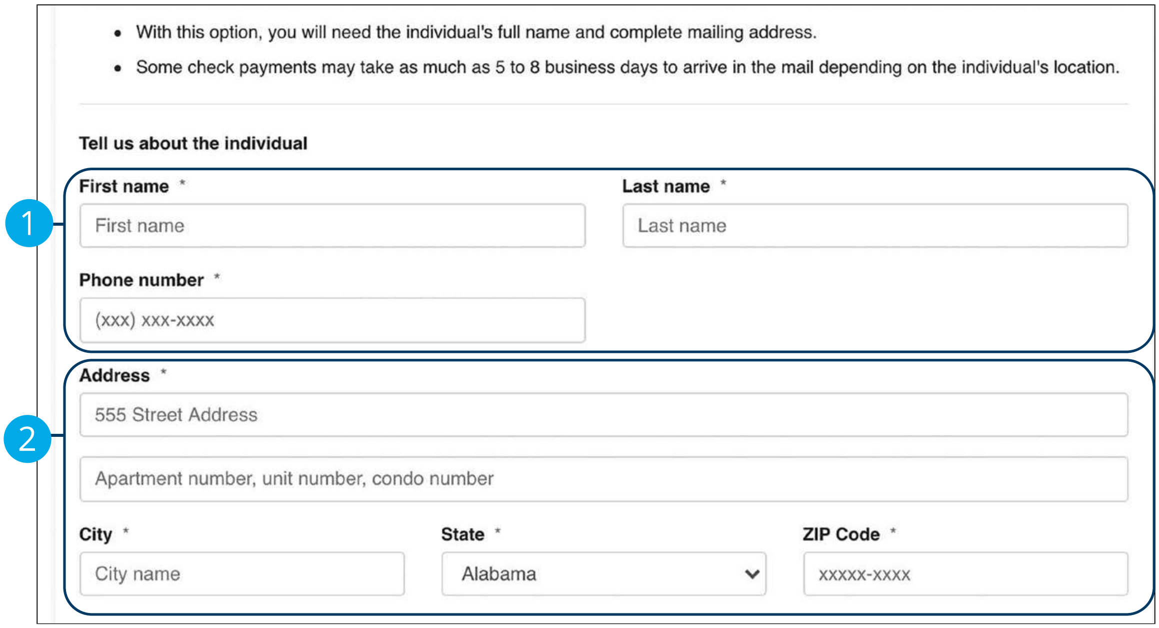
7. Use the drop-down to select a payee category.

8. Use the drop-down to select a default pay from account.

9. Click the **Submit payee** button.

Add Individual Payee

With this option, you will need the individual's full name and complete mailing address. Some check payments may take as much as five to eight business days to arrive in the mail depending on the individual's location.



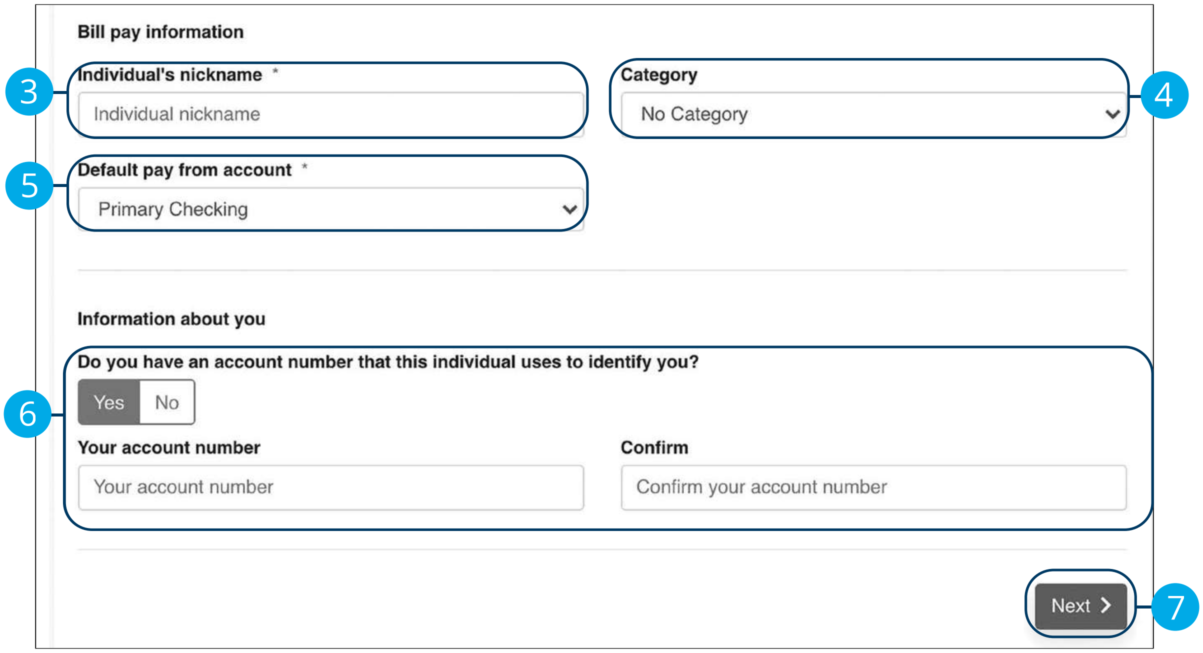
- With this option, you will need the individual's full name and complete mailing address.
- Some check payments may take as much as 5 to 8 business days to arrive in the mail depending on the individual's location.

Tell us about the individual

1
First name *
First name
Last name *
Last name
Phone number *
(xxx) xxx-xxxx
2
Address *
555 Street Address
Apartment number, unit number, condo number
City *
City name
State *
Alabama
ZIP Code *
xxxxx-xxxx

Use the “Payees” drop-down to select “Add an Individual.”

1. Enter the payee's first name, last name and phone number.
2. Enter the payee's street address.



Bill pay information

Individual's nickname *

Individual nickname

Category

No Category

Default pay from account *

Primary Checking

Information about you

Do you have an account number that this individual uses to identify you?

Your account number

Your account number

Confirm

Confirm your account number

3. Enter a nickname for the payee.

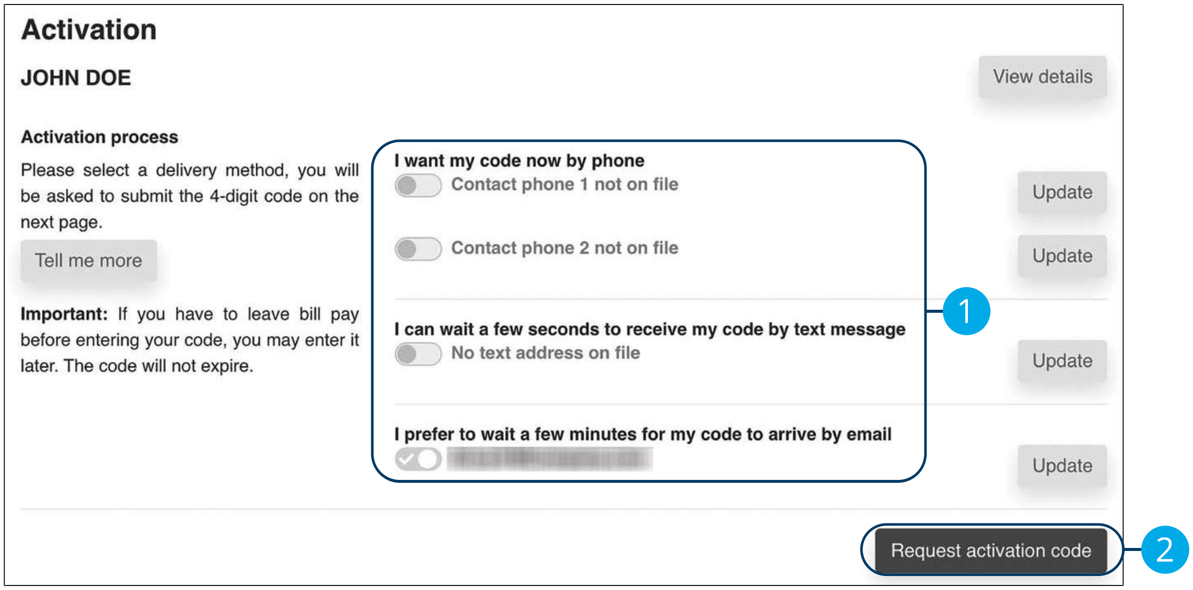
4. Select a category for the payee using the drop-down.

5. Select the account to withdraw from using the “Default Pay From Account” drop-down.

6. (Optional) Enter and confirm your account number.

7. Click the **Next** button.

Activate a Payee



Activation

JOHN DOE

Activation process

Please select a delivery method, you will be asked to submit the 4-digit code on the next page.

Important: If you have to leave bill pay before entering your code, you may enter it later. The code will not expire.

I want my code now by phone

Contact phone 1 not on file

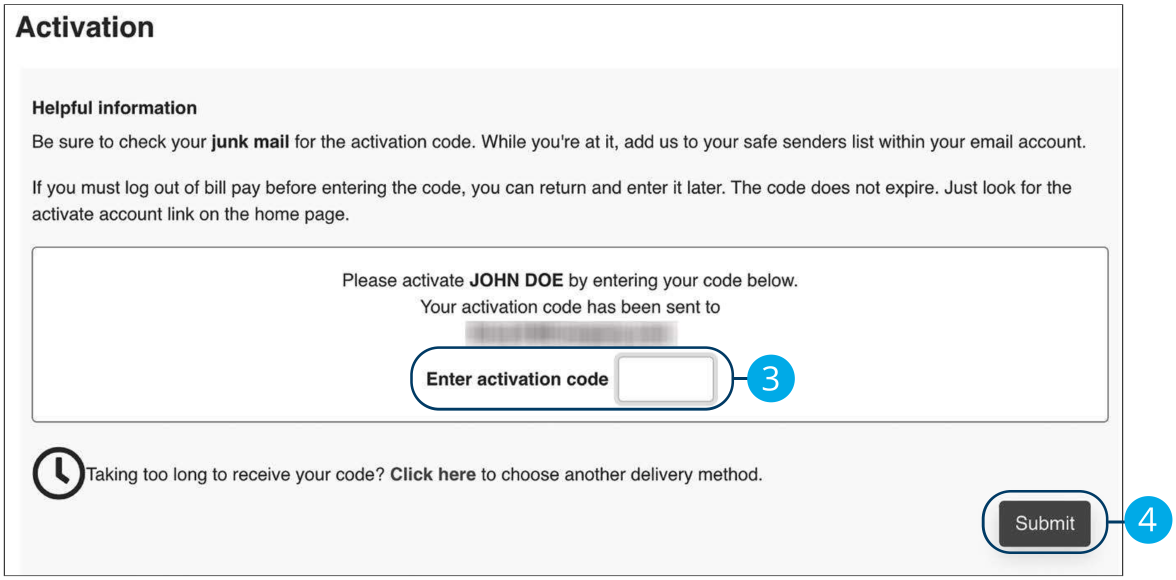
Contact phone 2 not on file

I can wait a few seconds to receive my code by text message

No text address on file

I prefer to wait a few minutes for my code to arrive by email

[redacted]



Activation

Helpful information

Be sure to check your **junk mail** for the activation code. While you're at it, add us to your safe senders list within your email account.

If you must log out of bill pay before entering the code, you can return and enter it later. The code does not expire. Just look for the activate account link on the home page.

Please activate **JOHN DOE** by entering your code below.
Your activation code has been sent to
[redacted]

Enter activation code

Taking too long to receive your code? **Click here** to choose another delivery method.

1. Select how you would like to receive the activation code.
2. Click the **Request activation code** button.
3. Enter the activation code.
4. Click the **Submit** button when you are finished.

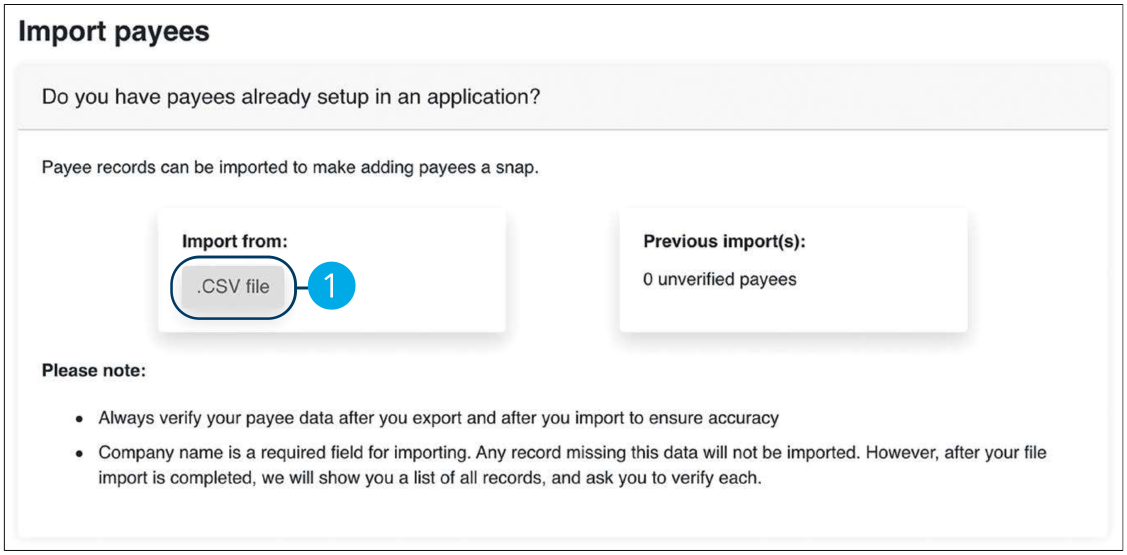
Note: To activate an individual payee at a later time, click the **Home** tab. In the “Attention required” section, click the “Activate” link next to the payee you would like to activate.

Bill Payment

Import Payees

Payees used in QuickBooks or Quicken can be imported easily through the Import Payees function. Your file must include the company name, account number, first name and last name.

- Always verify your payee data after you export and after you import to ensure accuracy.
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records and ask you to verify each.



Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from:

Previous import(s):

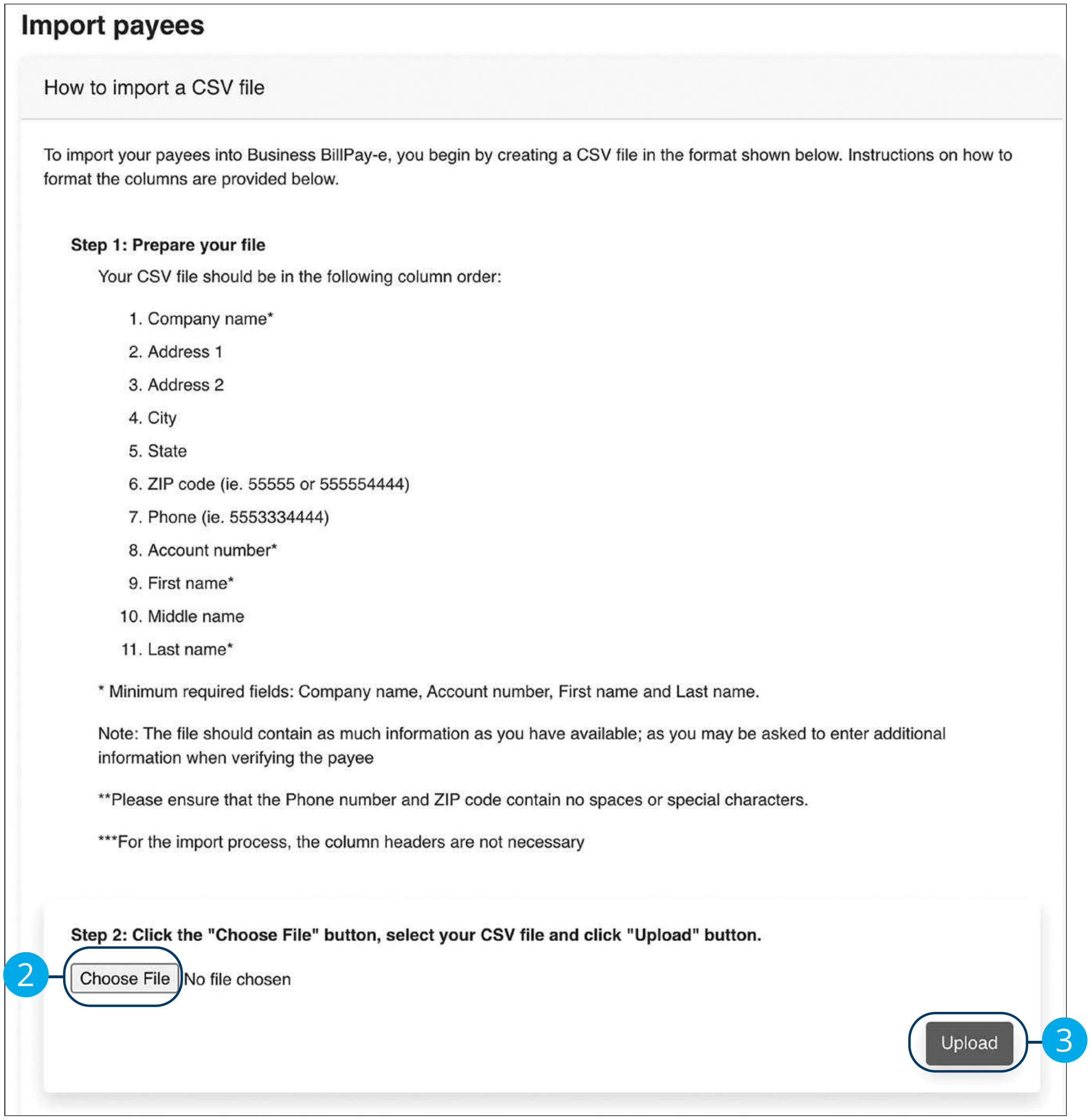
0 unverified payees

Please note:

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Use the “Payees” drop-down to select “Import Payees.”

1. Click the **.CSV file** button.



Import payees

How to import a CSV file

To import your payees into Business BillPay-e, you begin by creating a CSV file in the format shown below. Instructions on how to format the columns are provided below.

Step 1: Prepare your file

Your CSV file should be in the following column order:

1. Company name*
2. Address 1
3. Address 2
4. City
5. State
6. ZIP code (ie. 55555 or 555554444)
7. Phone (ie. 5553334444)
8. Account number*
9. First name*
10. Middle name
11. Last name*

* Minimum required fields: Company name, Account number, First name and Last name.

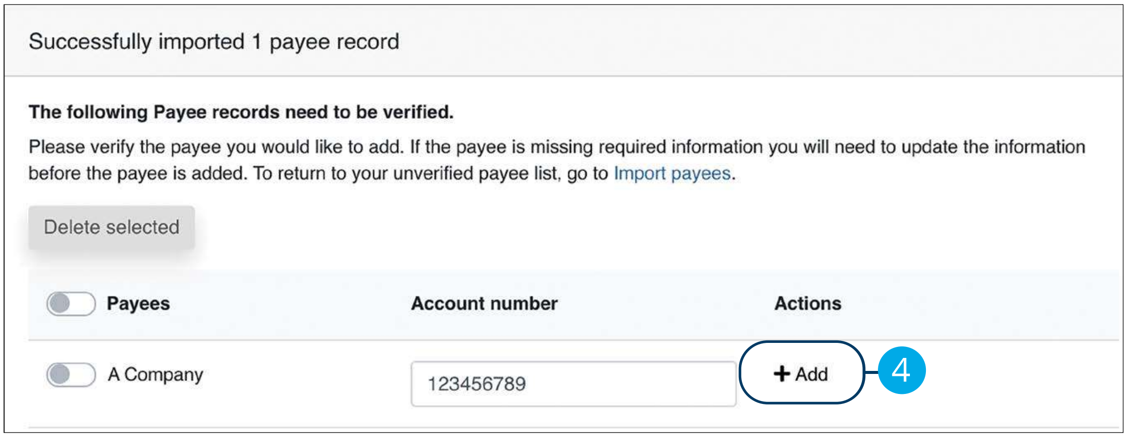
Note: The file should contain as much information as you have available; as you may be asked to enter additional information when verifying the payee

**Please ensure that the Phone number and ZIP code contain no spaces or special characters.

***For the import process, the column headers are not necessary

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

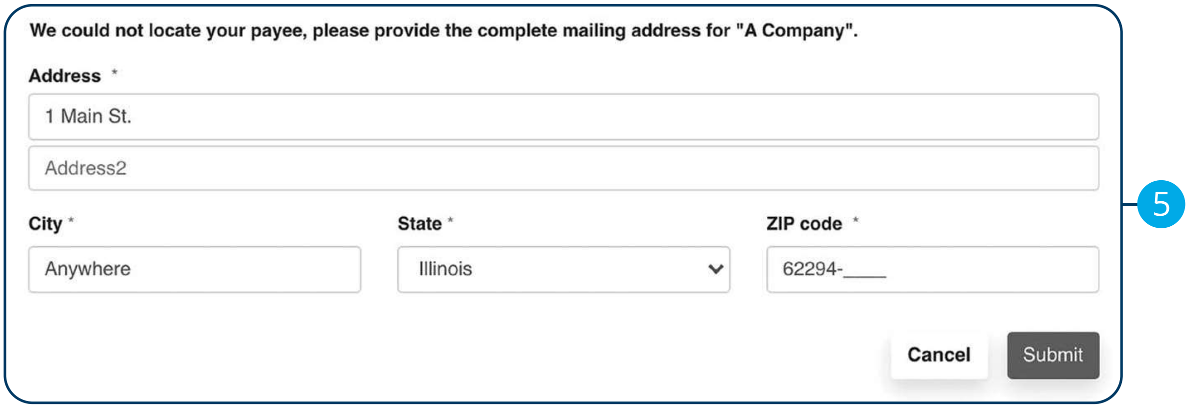
2. Click the **Choose File** button and select the file you wish to upload.
3. Click the **Upload** button.


Successfully imported 1 payee record

The following Payee records need to be verified.

Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to Import payees.

Payees	Account number	Actions
A Company	123456789	+ Add


We could not locate your payee, please provide the complete mailing address for "A Company".

Address *: 1 Main St.

Address2

City *: Anywhere

State *: Illinois

ZIP code *: 62294-____

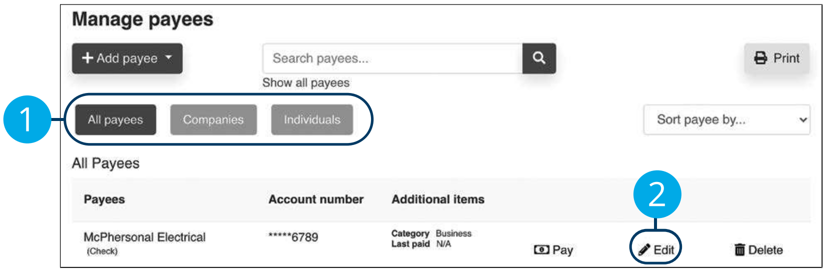
4. Click the “+Add” link.

5. Add any missing information and click the **Submit** button.

Bill Payment

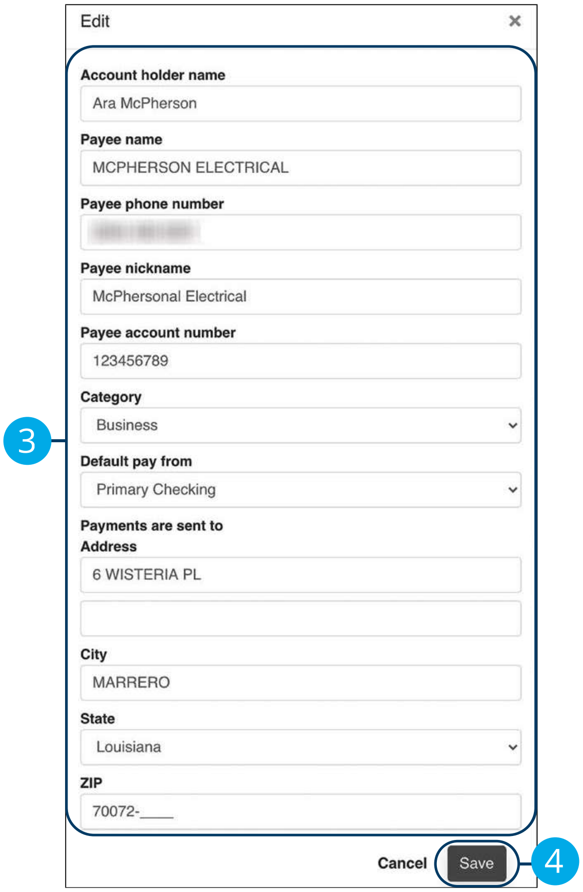
Edit a Payee

Editing the simple details of a payee is easy within Bill Payment. For more complicated changes, please submit a Payee Change Request to Bell Bank.


Manage payees
+ Add payee
Search payees...
Show all payees
Print
All payees
Companies
Individuals
Sort payee by...
1
2
Pay
Edit
Delete

All Payees

Payees	Account number	Additional items
McPhersonal Electrical (Check)	*****6789	Category Business Last paid N/A


Edit
×
3
Cancel
Save
4

Account holder name: Ara McPherson

Payee name: MCPHERSON ELECTRICAL

Payee phone number: [redacted]

Payee nickname: McPhersonal Electrical

Payee account number: 123456789

Category: Business

Default pay from: Primary Checking

Payments are sent to

Address: 6 WISTERIA PL

City: MARRERO

State: Louisiana

ZIP: 70072-____

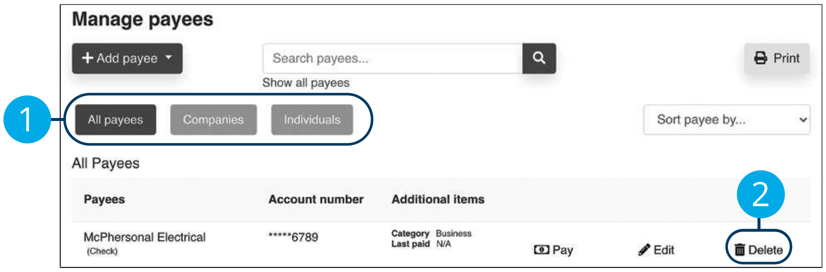
Use the “Payees” drop-down to select “Manage Payees.”

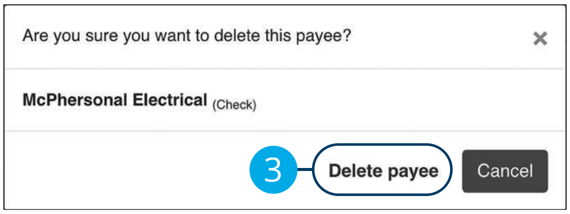
1. Sort payees by clicking the appropriate tab.
2. Click the “Edit” link at the end of the payee’s row to edit a payee.
3. Make the necessary changes.
4. Click the **Save** button when you are finished making changes.

Bill Payment

Delete a Payee

If a payee is no longer needed, you can permanently delete them. This will not erase data from any existing payments.


Manage payees
+ Add payee
Search payees...
Show all payees
Print
1
All payees
Companies
Individuals
Sort payee by...
All Payees
2
Payees
Account number
Additional items
McPhersonal Electrical
(Check)
*****6789
Category Business
Last paid N/A
Pay
Edit
Delete


Are you sure you want to delete this payee?

McPhersonal Electrical (Check)

×
3
Delete payee
Cancel

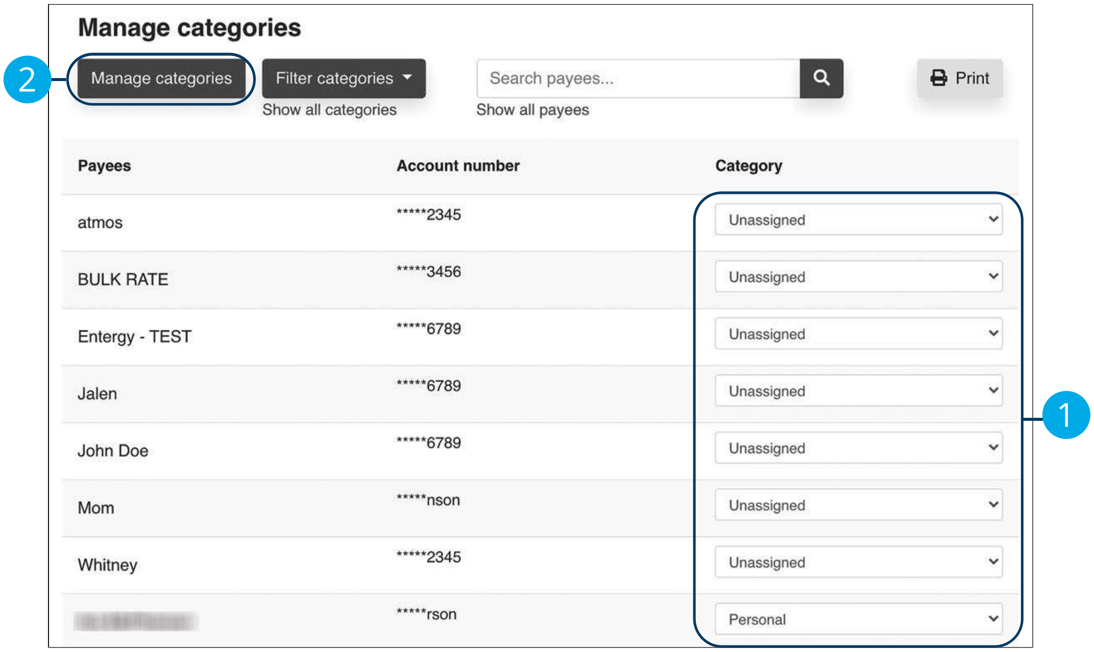
Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Delete” link at the end of the payee’s row to delete a payee.
3. Click the “Delete payee” link.

Bill Payment

Add and Manage Categories

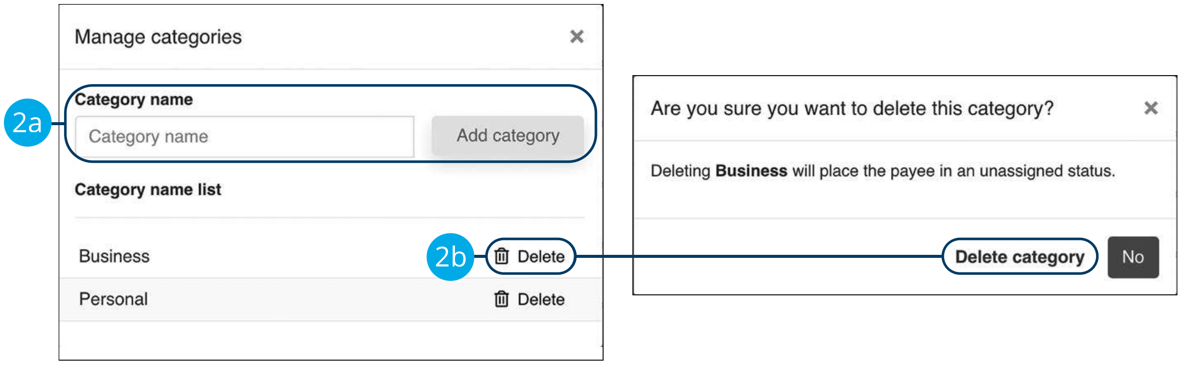
Categories are groups of payees that help organize your bills and create your budgets.



2
1
Manage categories
Filter categories
Show all categories
Search payees...
Show all payees
Print

Manage categories

Payees	Account number	Category
atmos	*****2345	Unassigned
BULK RATE	*****3456	Unassigned
Entergy - TEST	*****6789	Unassigned
Jalen	*****6789	Unassigned
John Doe	*****6789	Unassigned
Mom	*****nson	Unassigned
Whitney	*****2345	Unassigned
[redacted]	*****rson	Personal



2a
2b
×
Category name
Add category
Delete
Delete category
No

Manage categories

Category name list

Business

Personal

Are you sure you want to delete this category?

Deleting **Business** will place the payee in an unassigned status.

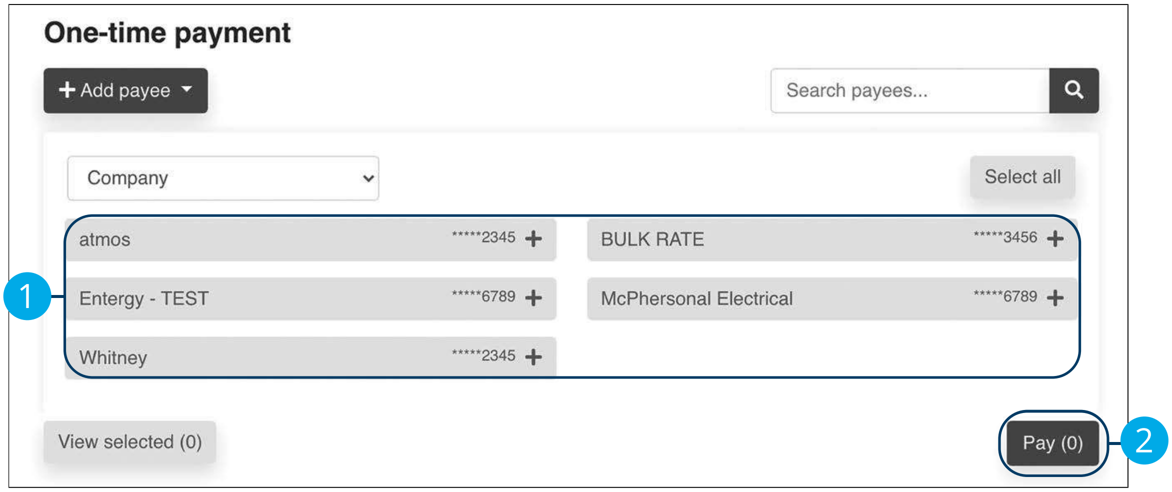
Use the “Payees” drop-down to select “Manage Categories.”

1. Move payees into new categories using the “Category” drop-downs.
2. To create or delete a category, click the **Manage categories** button.
    a. To create a new category, enter a category name and click the **Add category** button.
    b. To delete a category, click the “Delete” link next to the category you wish to delete. Then click the “Delete category” link.

Bill Payment

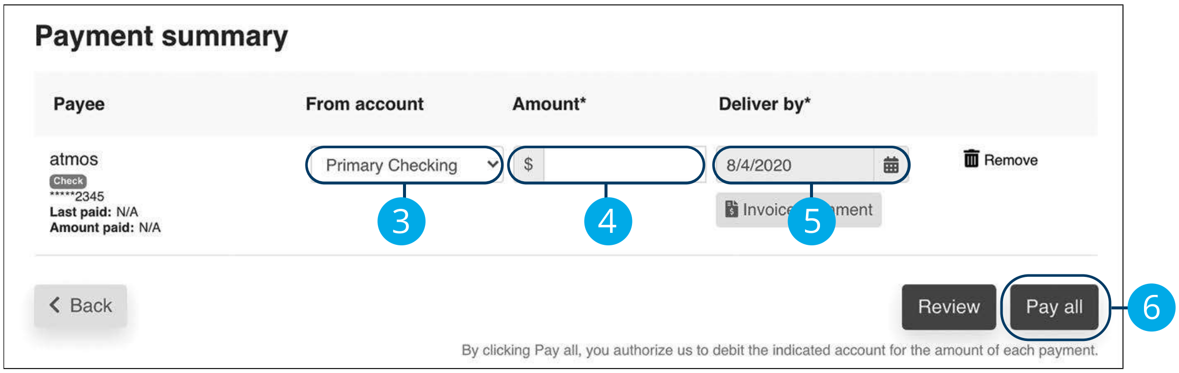
Single Payment

It is easy to pay your bills once you set up payees. Within Single Payments, you can see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



One-time payment

atmos *****2345	BULK RATE *****3456
Entergy - TEST *****6789	McPhersonal Electrical *****6789
Whitney *****2345	



Payment summary

Payee	From account	Amount*	Deliver by*	
atmos Check *****2345 **Last paid:** N/A **Amount paid:** N/A	Primary Checking	$	8/4/2020	Remove

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

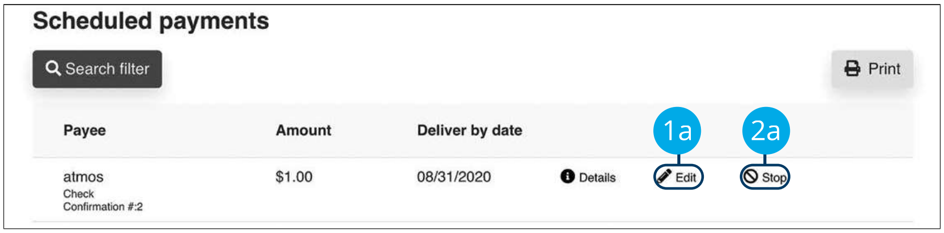
Use the “Payments” drop-down to select “One-time Payment.”

1. Select a payee from the Payee List.
2. Click the **Pay** button.
3. Choose the account to withdraw from using the “From Account” drop-down.
4. Enter the amount of the payment.
5. Select the Deliver By date using the calendar feature.
6. Click the **Pay all** button when you are finished.

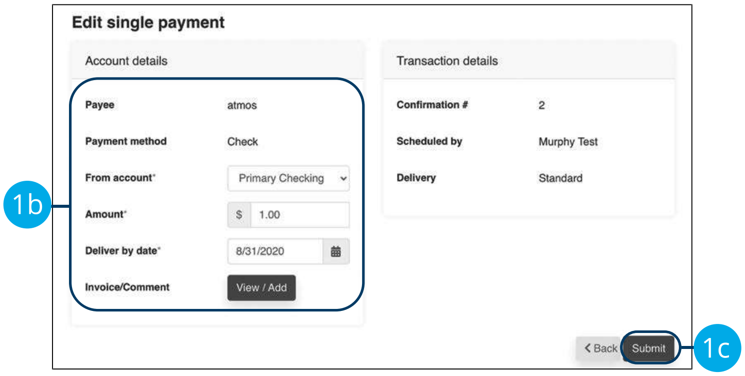
Bill Payment

Edit or Stop a Single Payment

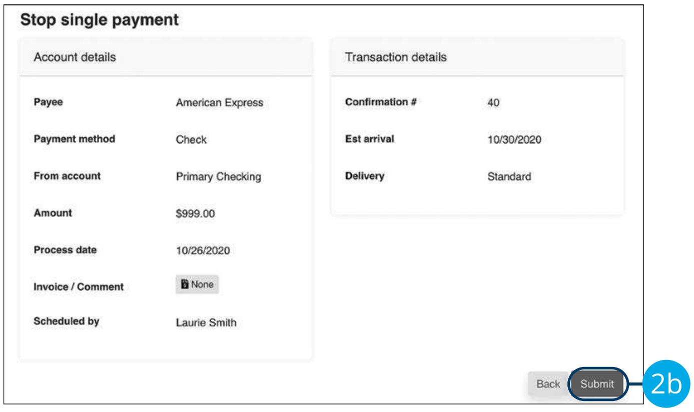
Changes can be made to a scheduled payment up until the time of processing.


Scheduled payments
Search filter
Print
1a
2a
Details
Edit
Stop

Payee	Amount	Deliver by date
atmos Check Confirmation #:2	$1.00	08/31/2020


Edit single payment
Account details
Transaction details
1b
View / Add
Back
Submit
1c

Payee	atmos
Payment method	Check
From account*	Primary Checking
Amount*	$ 1.00
Deliver by date*	8/31/2020
Confirmation #	2
Scheduled by	Murphy Test
Delivery	Standard


Stop single payment
Account details
Transaction details
Back
Submit
2b

Payee	American Express
Payment method	Check
From account	Primary Checking
Amount	$999.00
Process date	10/26/2020
Invoice / Comment	None
Scheduled by	Laurie Smith
Confirmation #	40
Est arrival	10/30/2020
Delivery	Standard

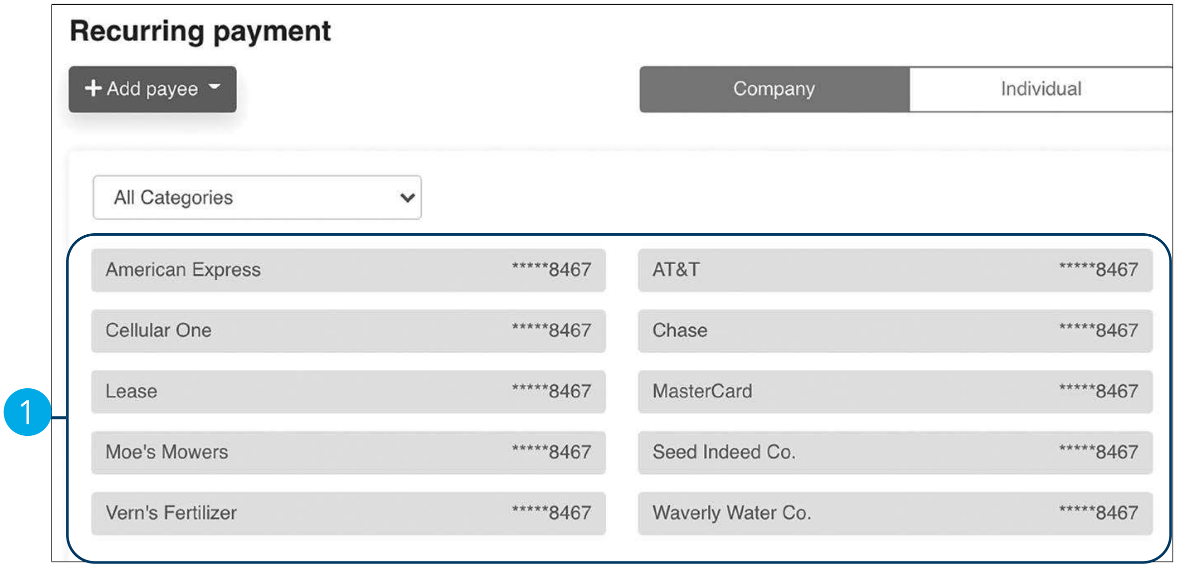
Use the “Payments” drop-down to select “Scheduled Payments.”

1. To edit a payment:
   a. Click the “Edit” link to edit transaction details.
   b. Make the necessary changes.
   c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
   a. Click the “Stop” link to stop the payment.
   b. Click the **Submit** button.

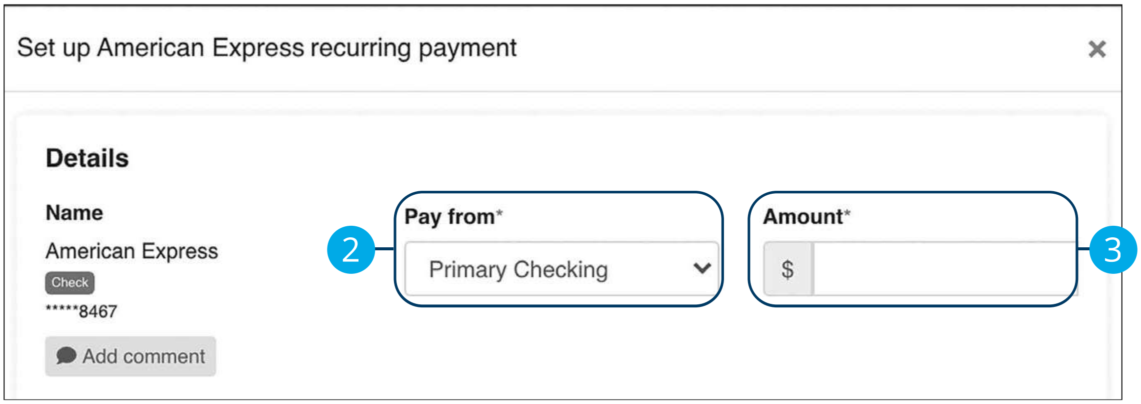
Bill Payment

Create a Recurring Payment

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.


Recurring payment
+ Add payee
Company
Individual
All Categories
1

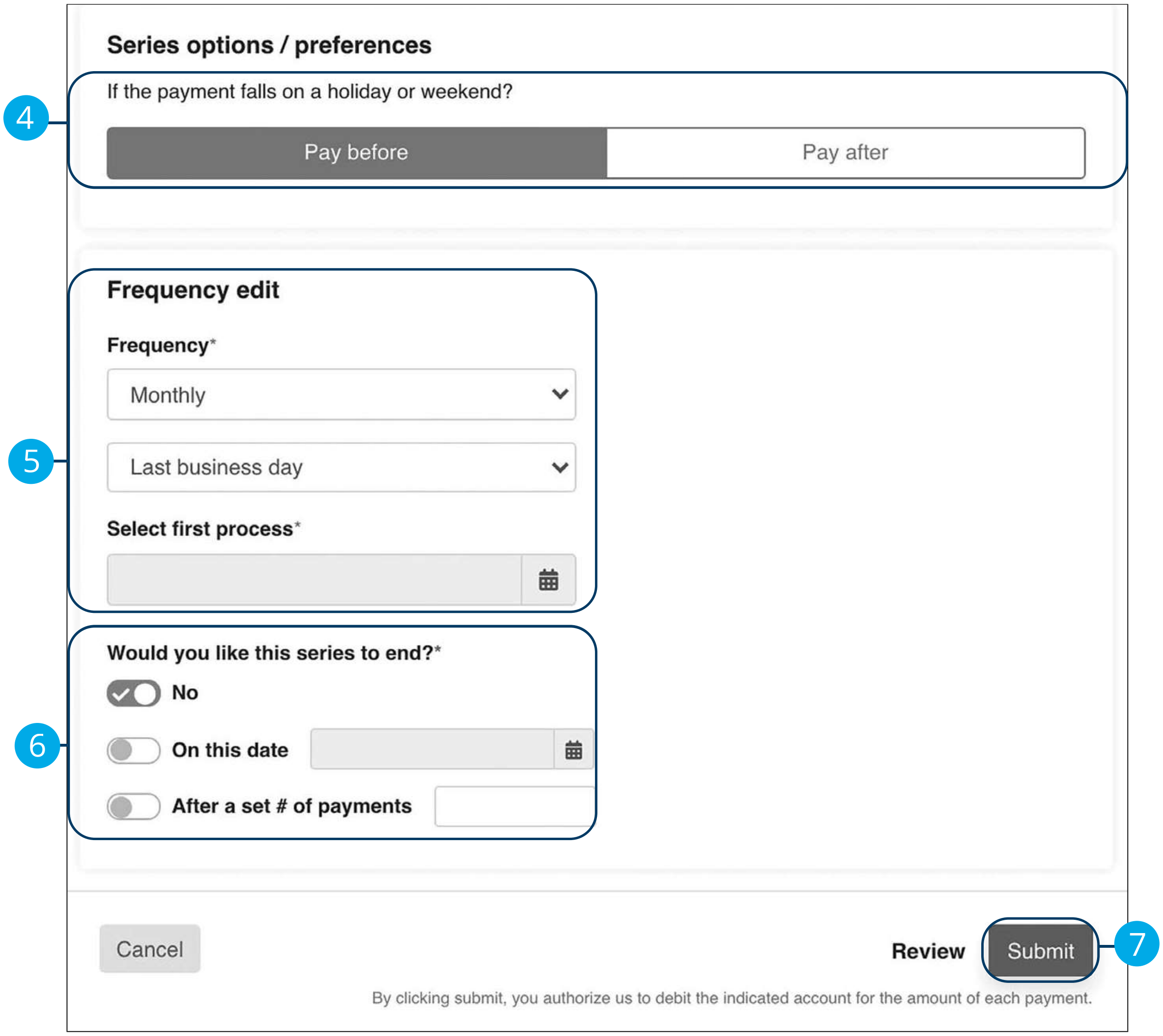
American Express *****8467
AT&T *****8467
Cellular One *****8467
Chase *****8467
Lease *****8467
MasterCard *****8467
Moe's Mowers *****8467
Seed Indeed Co. *****8467
Vern's Fertilizer *****8467
Waverly Water Co. *****8467


Set up American Express recurring payment
×
Details
Check
Add comment
2
3

Name: American Express *****8467
Pay from*: Primary Checking
Amount*: $

Use the “Payments” drop-down to select “Recurring Payment.”

1. Select a payee from the list.
2. Select an account to withdraw from using the “Pay From” drop-down.
3. Enter the amount of the payment.



Series options / preferences

If the payment falls on a holiday or weekend?

Frequency edit

Frequency*: Monthly

Last business day

Select first process*

Would you like this series to end?*

No

On this date

After a set # of payments

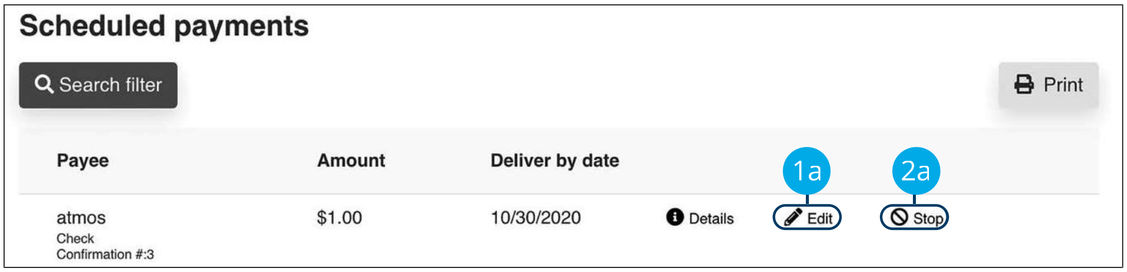
By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the “Frequency” drop-down and select a delivery date.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

Bill Payment

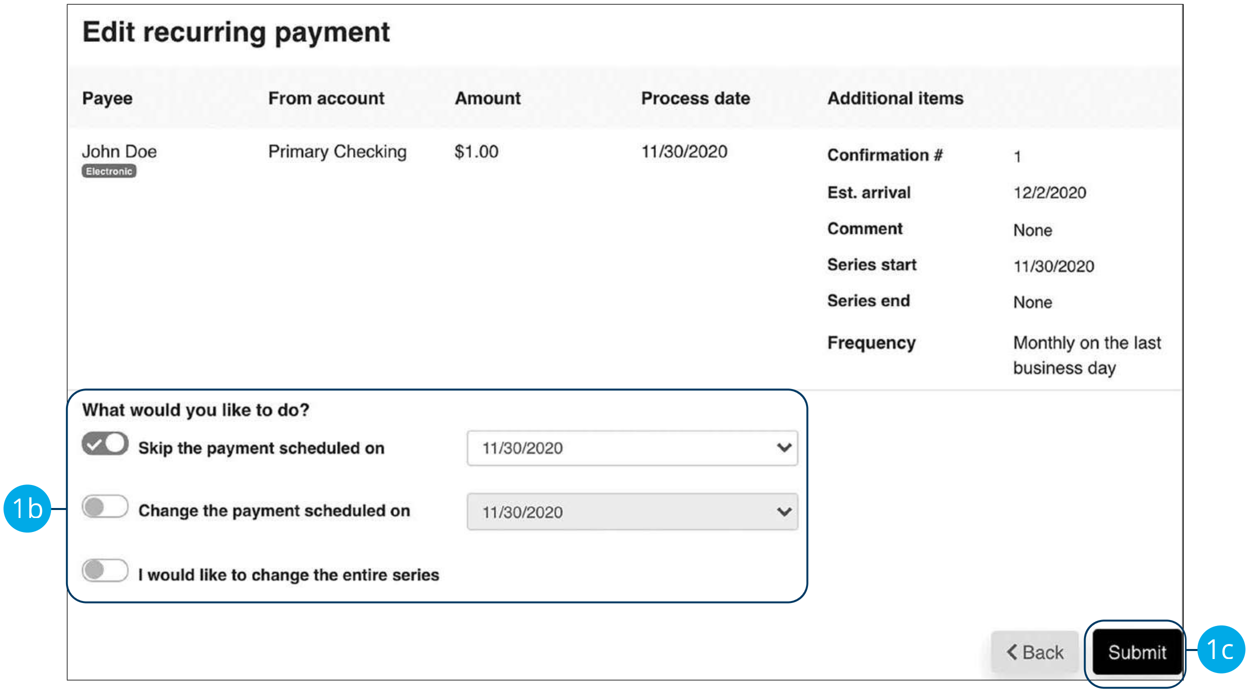
Edit or Stop a Recurring Payment

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



Scheduled payments

Payee	Amount	Deliver by date
atmos Check Confirmation #:3	$1.00	10/30/2020



Edit recurring payment

Payee	From account	Amount	Process date	Additional items
John Doe Electronic	Primary Checking	$1.00	11/30/2020	

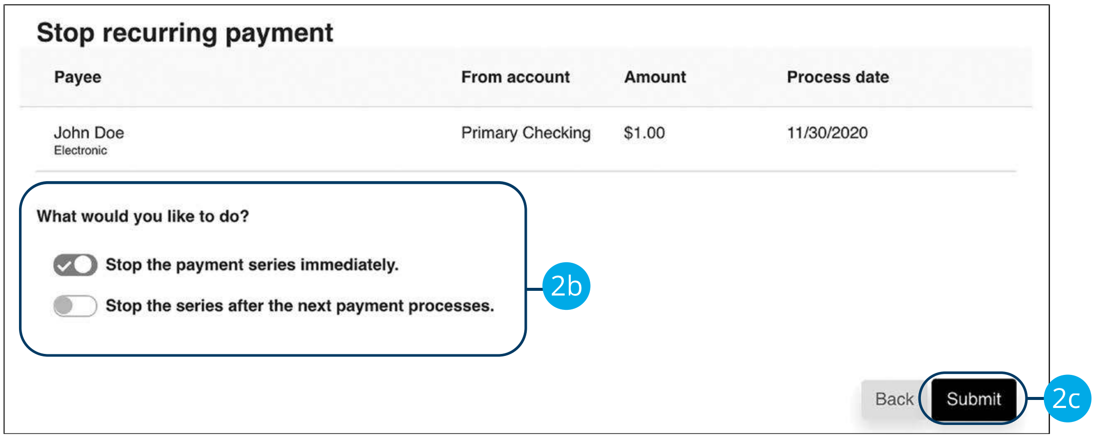
Confirmation #	1
Est. arrival	12/2/2020
Comment	None
Series start	11/30/2020
Series end	None
Frequency	Monthly on the last business day

What would you like to do?

- ● Skip the payment scheduled on 11/30/2020
- ○ Change the payment scheduled on 11/30/2020
- ○ I would like to change the entire series

Use the “Payments” drop-down to select “Scheduled Payments.”

1. To edit a payment:
    - a. Click the “Edit” link to edit the transaction details
    - b. Make the necessary changes.
    - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
    - a. Click the “Stop” link to stop the payment.



Stop recurring payment

Payee	From account	Amount	Process date
John Doe Electronic	Primary Checking	$1.00	11/30/2020

What would you like to do?

● Stop the payment series immediately.

○ Stop the series after the next payment processes.

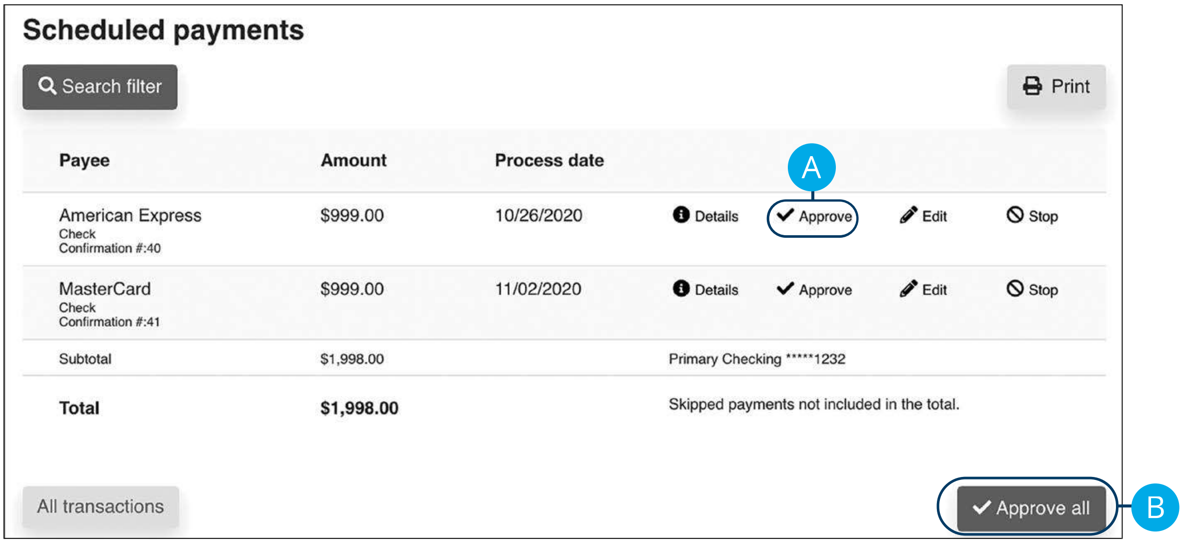
b. Decide if you would like to stop the series immediately or stop the series after the next payment processes.

c. Click the **Submit** button.

Bill Payment

Payment Approval

Depending on which rights are assigned to the user, a payment can be designated as “needs approval.” You can see notifications of payments awaiting approval in the “Attention required” section. An authorized user must log in to approve each transaction that meets a certain criteria.



Scheduled payments

Payee	Amount	Process date	
American Express Check Confirmation #:40	$999.00	10/26/2020	Details Approve Edit Stop
MasterCard Check Confirmation #:41	$999.00	11/02/2020	Details Approve Edit Stop
Subtotal	$1,998.00		Primary Checking *****1232
Total	**$1,998.00**		Skipped payments not included in the total.

Click the “Payments Awaiting Approval” link on the Home page.

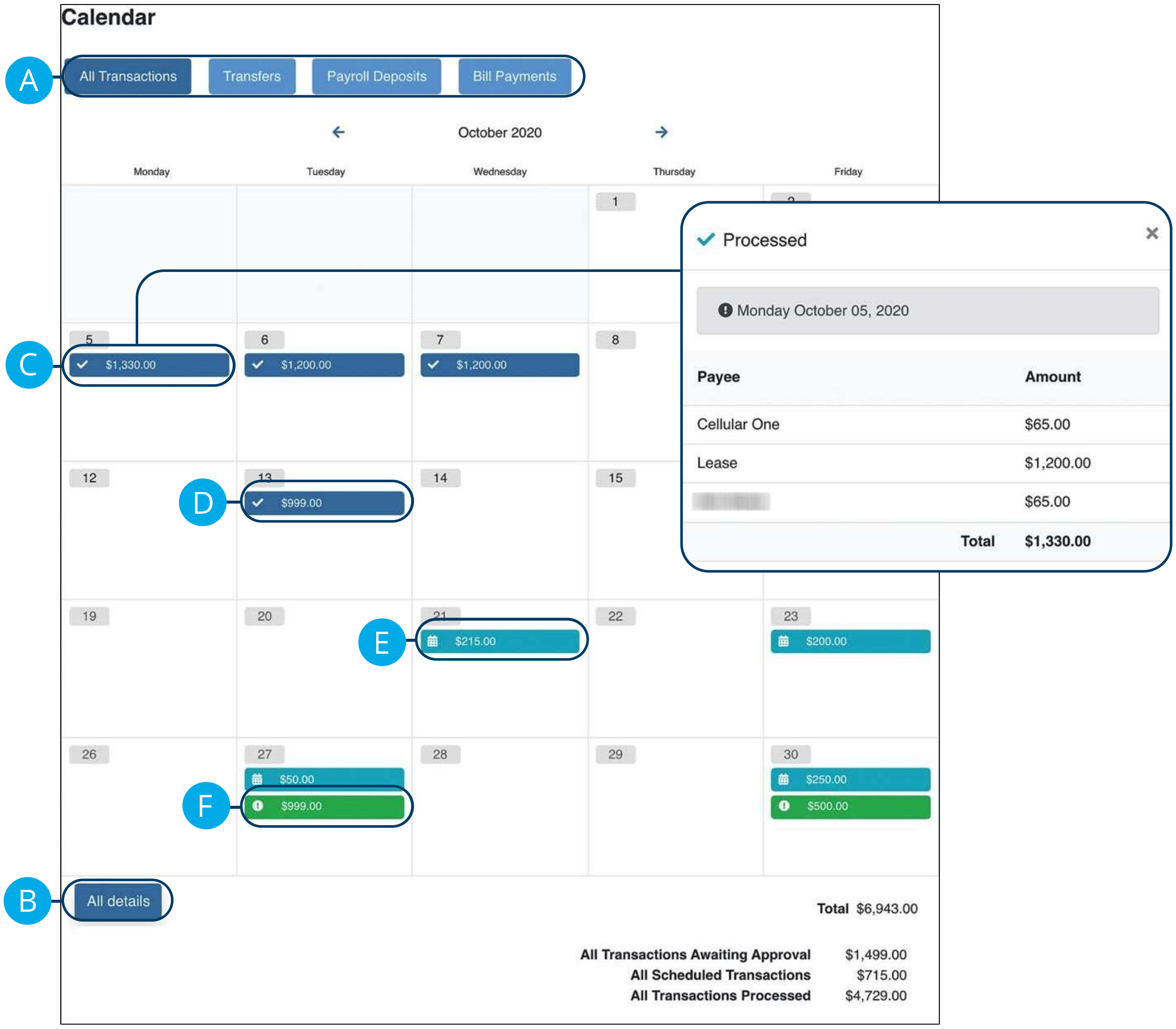
A. Click the “Approve” link to authorize each transaction.

B. Click the **Approve all** button to approve all of the payments.

Bill Payment

Calendar

Quickly view all of your scheduled payments, transfers and payroll.


Calendar
A
All Transactions
Transfers
Payroll Deposits
Bill Payments
October 2020
Monday
Tuesday
Wednesday
Thursday
Friday
1
2
C
5
$1,330.00
6
$1,200.00
7
$1,200.00
8
12
D
13
$999.00
14
15
19
20
E
21
$215.00
22
23
$200.00
26
27
$50.00
F
$999.00
28
29
30
$250.00
$500.00
B
All details

✓ Processed

Monday October 05, 2020

Payee	Amount
Cellular One	$65.00
Lease	$1,200.00
[redacted]	$65.00
Total	**$1,330.00**

Total $6,943.00

All Transactions Awaiting Approval	$1,499.00
All Scheduled Transactions	$715.00
All Transactions Processed	$4,729.00

Click the **Calendar** tab on the Home page.

A. Click each button to filter transactions.

B. Click the All details button to view additional details about the current month's transactions.

C. Click each transaction to view additional details.

D. Dark blue transactions have been processed.

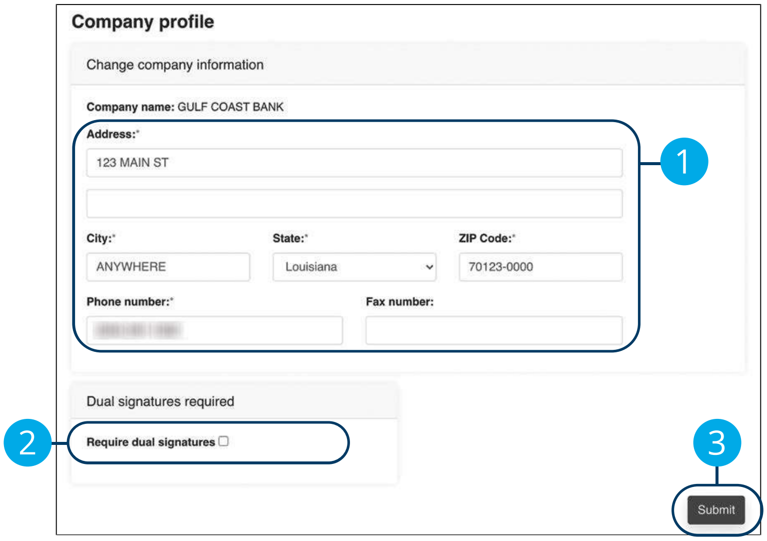
E. Light blue transactions are pending.

F. Green transactions require additional action.

Bill Payment

Company Profile

Easily change information associated with your account at Bell Bank by modifying your company profile.



Company profile

Change company information

Company name: GULF COAST BANK

Address:* 123 MAIN ST

City:* ANYWHERE

State:* Louisiana

ZIP Code:* 70123-0000

Phone number:* [redacted]

Fax number:

Dual signatures required

Require dual signatures ☐

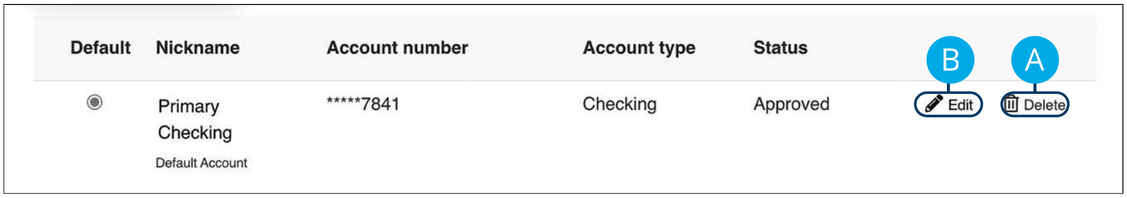
Use the “Options” drop-down to select “Company Profile.”

1. Change the information that Bell Bank has on file for your company.
2. Decide if dual requirements are required by checking the box.
3. Click the **Submit** button when you are finished making changes.

Bill Payment

Delete or Edit Bill Pay Accounts

Delete or edit your Bill Payment accounts through the Manage Bill Pay Accounts function.



Default	Nickname	Account number	Account type	Status
◉	Primary Checking Default Account	*****7841	Checking	Approved

Use the “Options” drop-down to select “Manage Bill Pay Accounts.”

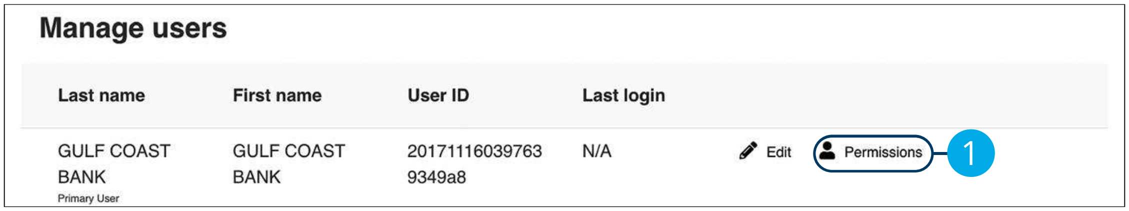
A. Click the “Delete” link to remove the account from Bill Pay.

B. Click the “Edit” link to make changes to the account nickname.

Bill Payment

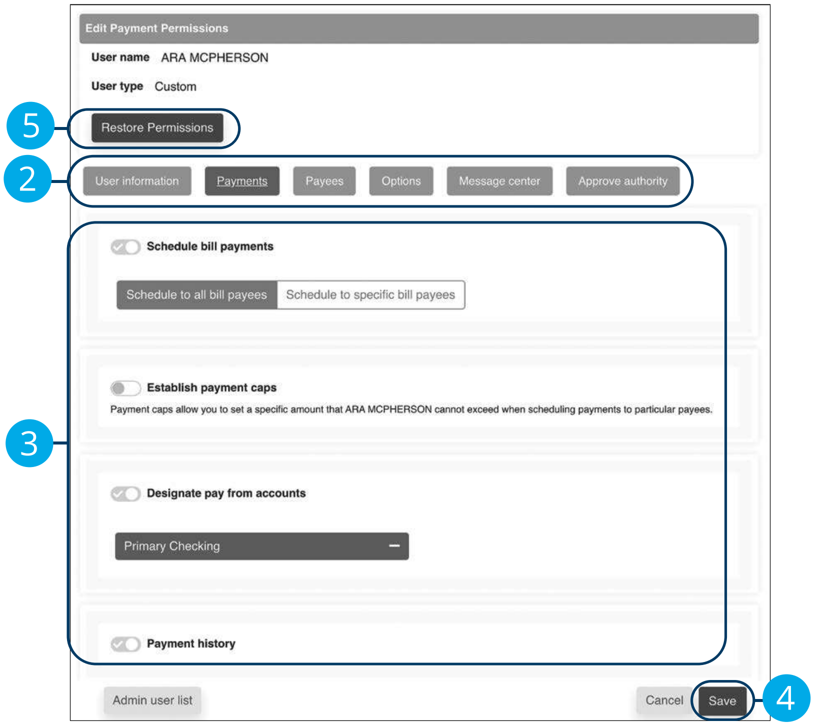
Modify User Permissions

You can monitor users that have access to your account. Using User Permissions, you can give each user different accesses to your accounts, amount of debits allowed and designate other permissions. Carefully consider each user’s permissions.



Manage users

Last name	First name	User ID	Last login		
GULF COAST BANK Primary User	GULF COAST BANK	20171116039763 9349a8	N/A	Edit	Permissions



Edit Payment Permissions

User name ARA MCPHERSON

User type Custom

Payment caps allow you to set a specific amount that ARA MCPHERSON cannot exceed when scheduling payments to particular payees.

Restore Permissions
User information
Payments
Payees
Options
Message center
Approve authority
Schedule bill payments
Schedule to all bill payees
Schedule to specific bill payees
Establish payment caps
Designate pay from accounts
Primary Checking
Payment history
Admin user list
Cancel
Save
5
2
3
4

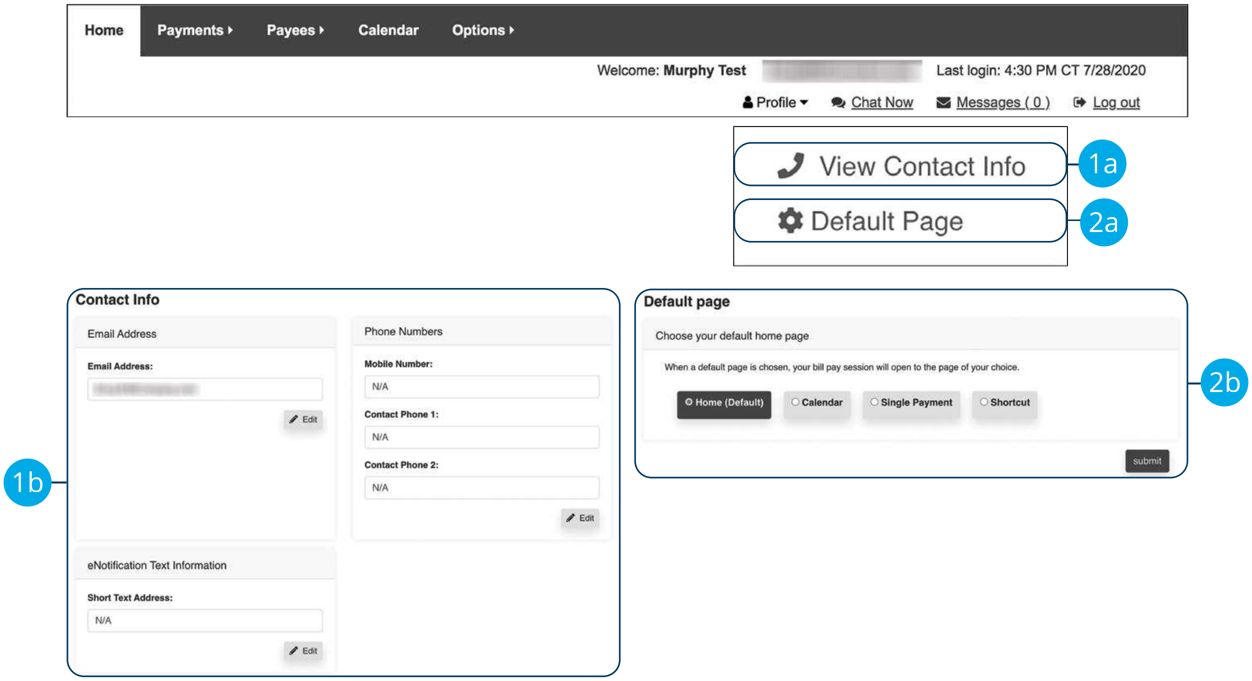
Use the “Options” drop-down to select “Manage users.”

1. Click the “Permissions” link.
2. Select one of the categories across the top.
3. Enable or disable permissions.
4. Click the **Save** button when you are finished.
5. (Optional) Original permissions can be restored at any time by clicking the **Restore Permissions** button. This applies to all elements of user permissions for this particular user.

Bill Payment

Personal Profile

It is important to keep the contact information about your company up to date with Bell Bank. You can easily change these elements and personalize your Bill Payment experience by following the steps below. The challenge phrases can also be altered here.


Home
Payments ▸
Payees ▸
Calendar
Options ▸
Profile ▾
Chat Now
Messages (0)
Log out
View Contact Info
1a
Default Page
2a
1b
2b
Edit
Edit
Edit
● Home (Default)
○ Calendar
○ Single Payment
○ Shortcut
submit

Welcome: **Murphy Test** [redacted] Last login: 4:30 PM CT 7/28/2020

Contact Info

Email Address

Email Address: [redacted]

Phone Numbers

Mobile Number: N/A

Contact Phone 1: N/A

Contact Phone 2: N/A

eNotification Text Information

Short Text Address: N/A

Default page

Choose your default home page

When a default page is chosen, your bill pay session will open to the page of your choice.

Click the “Profile” link on the Home page.

1. To update contact info:
    a. Click the “View Contact Info” link.
    b. Click the **Edit** button. Make your changes and click the **Submit** button when you are finished.
2. To change your default page:
    a. Click the “Default Page” link.
    b. Choose what page you prefer Bill Pay to open with such as Home, Calendar, Single Payment or Shortcut. Click the **Submit** button when you are finished.

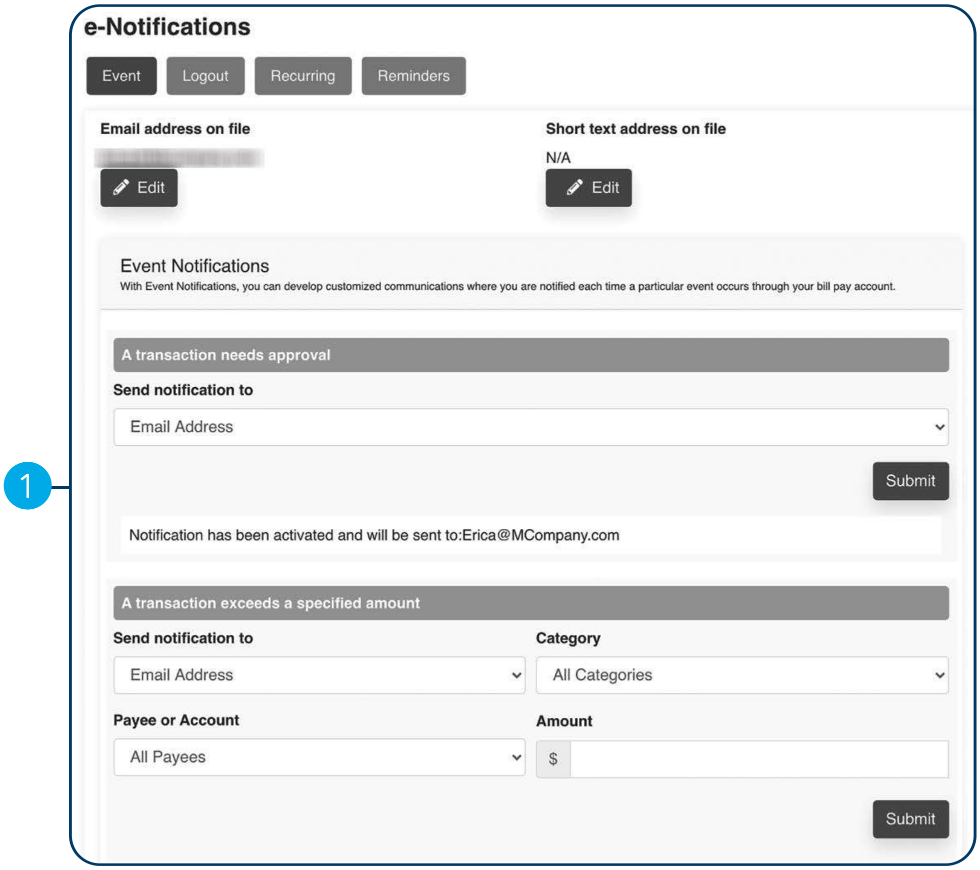
Bill Payment

e-Notifications

Bell Bank makes staying on top of payments and bills simple, but it becomes even easier when you set up e-Notifications in your account. There are several triggers that can send an e-Notification, so you are always aware of what is happening with your accounts.

Events

With the Events features, you can develop customized communications to be notified each time a particular event occurs through your Bill Payment account.



Email address on file
[redacted]

Short text address on file
N/A

Event Notifications
With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval
Send notification to: Email Address

Notification has been activated and will be sent to:Erica@MCompany.com

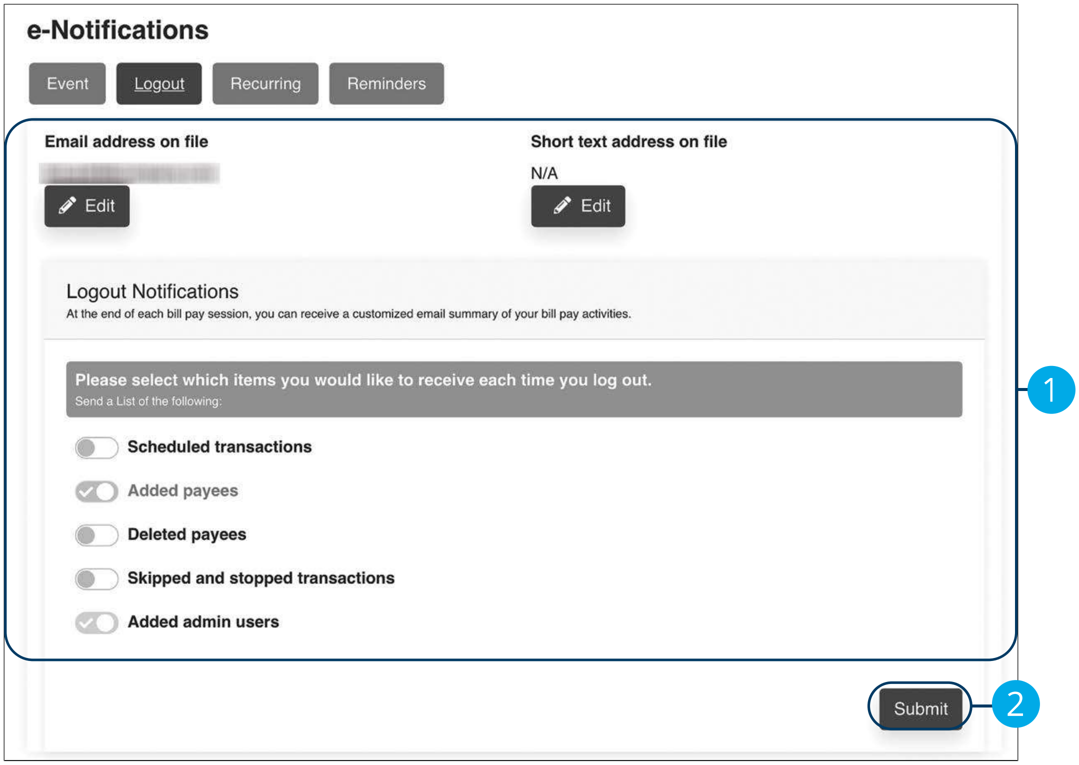
A transaction exceeds a specified amount
Send notification to: Email Address
Category: All Categories
Payee or Account: All Payees
Amount: $

Use the "Options" drop-down to select "e-Notifications," then click the **Event** button.

1. Use drop-downs to create your custom event notifications. Click the **Submit** button when you are finished.

Logout

When you use the Logout feature, you can receive a customized email summary of Bill Payment activities each time you exit Bill Payment.



Email address on file

[redacted]

Short text address on file

N/A

Logout Notifications

At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.

Send a List of the following:

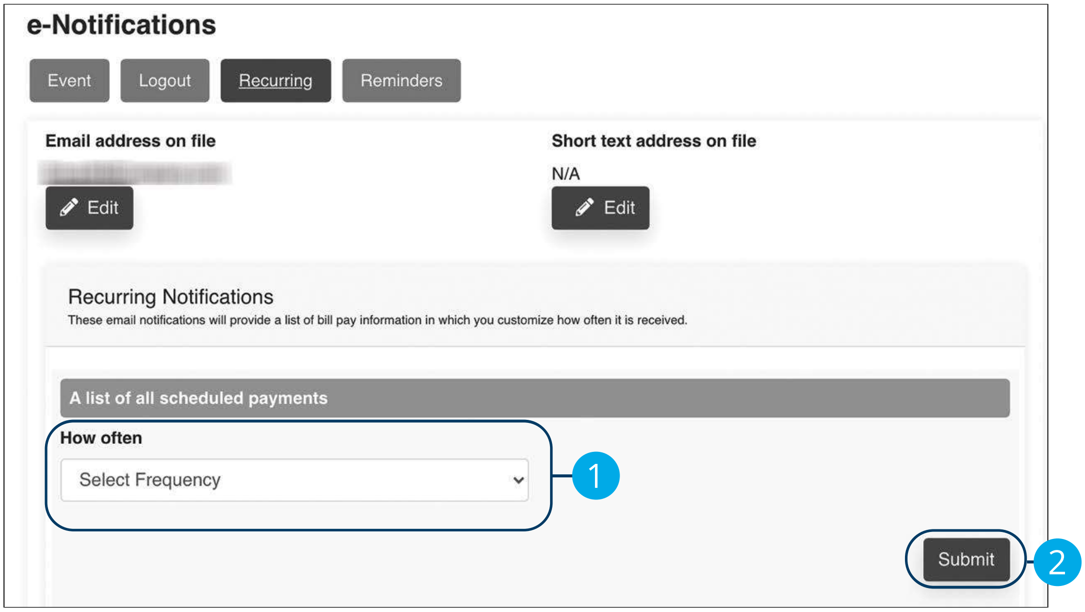
- ○ **Scheduled transactions**
- ✓ **Added payees**
- ○ **Deleted payees**
- ○ **Skipped and stopped transactions**
- ✓ **Added admin users**

Use the “Options” drop-down to select “e-Notifications,” then click the **Logout** button.

1. Enable or disable notifications on a particular feature when you logout.
2. Click the **Submit** button when you are finished making changes.

Recurring

You can customize how often you receive email notifications on scheduled payments and transaction history.



e-Notifications

Email address on file

Short text address on file

N/A

Recurring Notifications

These email notifications will provide a list of bill pay information in which you customize how often it is received.

A list of all scheduled payments

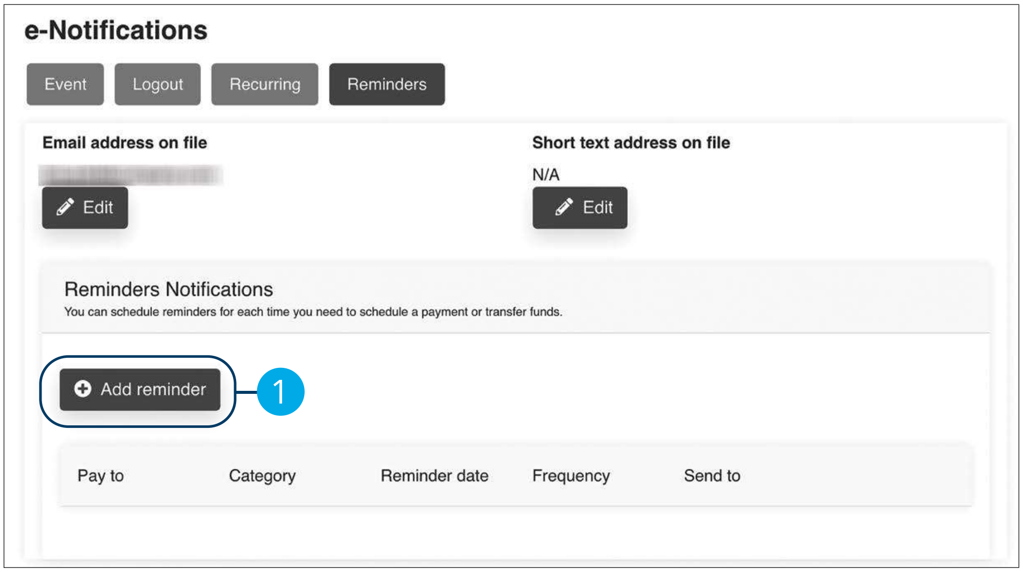
How often

Use the “Options” drop-down to select “e-Notifications,” then click the **Recurring** button.

1. Using the drop-downs, select when you would like receive notifications about scheduled payments and your transaction history.
2. Click the **Submit** button when you are finished making changes.

Reminders

You can schedule reminders for when you send or receive payments.



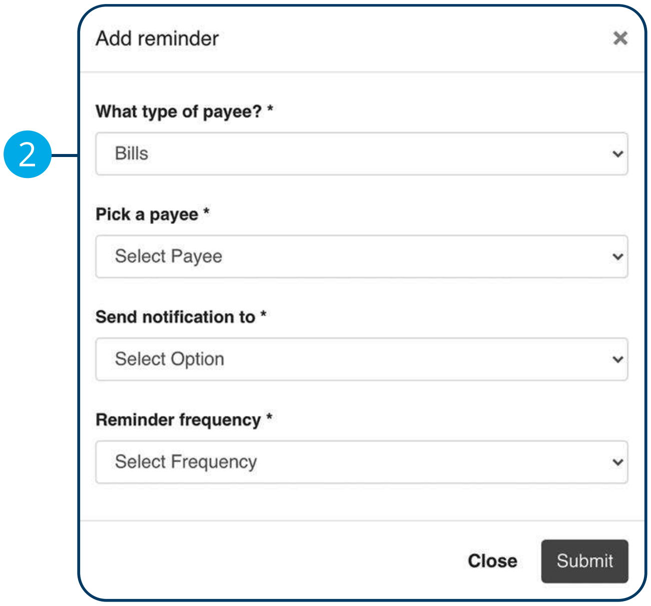
e-Notifications

Email address on file
[redacted]

Short text address on file
N/A

Reminders Notifications
You can schedule reminders for each time you need to schedule a payment or transfer funds.

Pay to	Category	Reminder date	Frequency	Send to



Add reminder

What type of payee? *
Bills

Pick a payee *
Select Payee

Send notification to *
Select Option

Reminder frequency *
Select Frequency

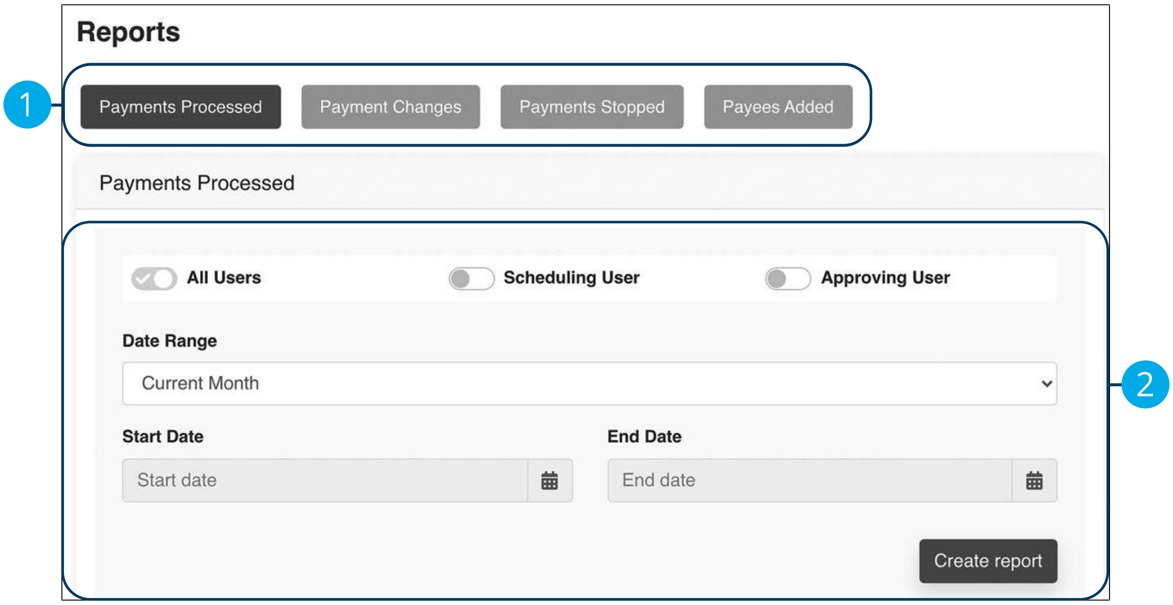
Use the “Options” drop-down to select “e-Notifications,” then click the **Reminders** button.

1. Click the **Add reminder** button.
2. Using the drop-downs, create a custom reminder. Click the **Submit** button when you are finished.

Bill Payment

Reports

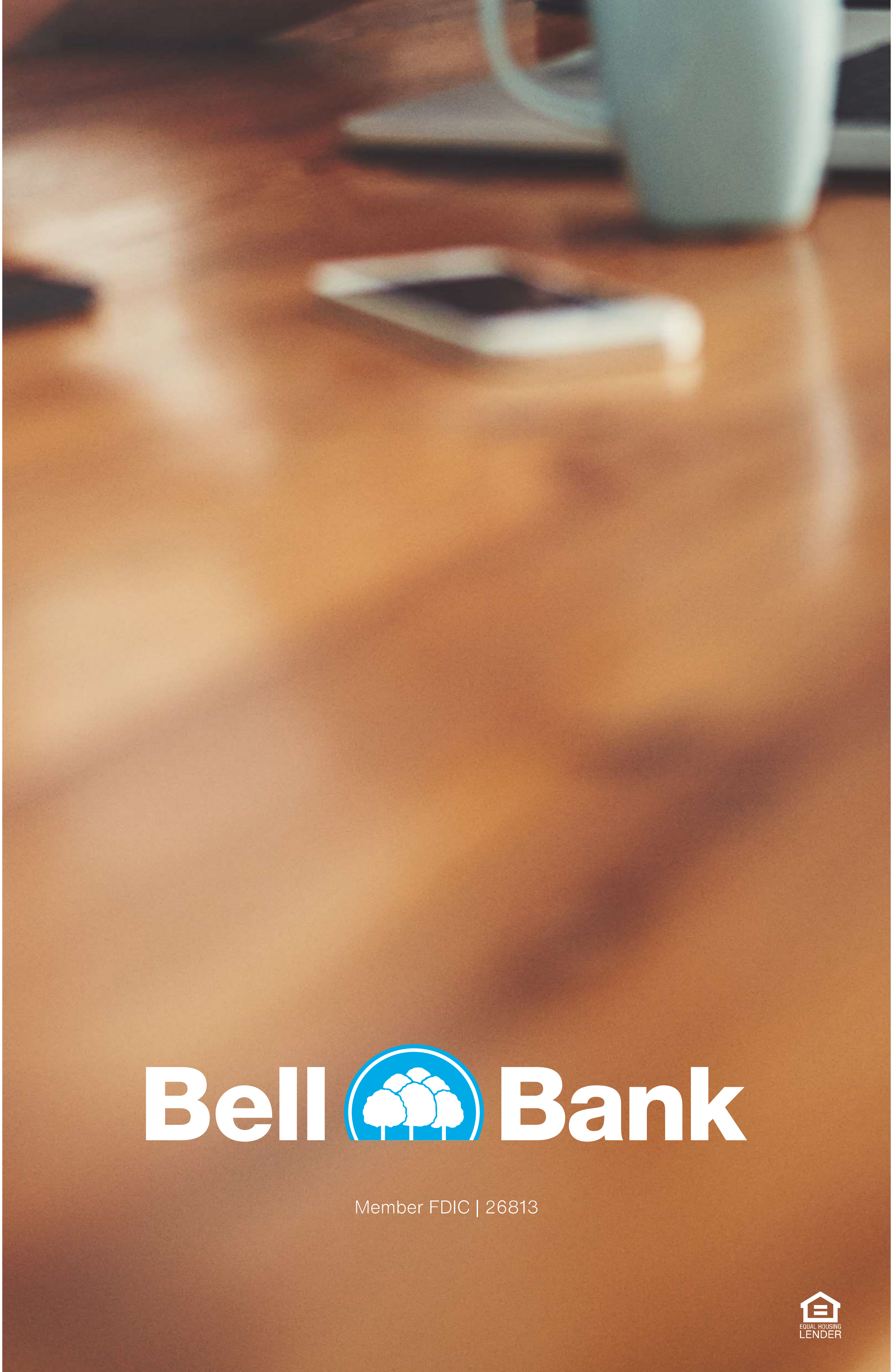
You can create a report or detailed overview of your spending habits to help you better manage your finances. You can view them on your computer or download them locally to your hard drive or device.



Reports
1
Payments Processed
Payment Changes
Payments Stopped
Payees Added
Payments Processed
All Users
Scheduling User
Approving User
Date Range
Current Month
Start Date
Start date
End Date
End date
Create report
2

Use the “Options” drop-down to select “Reports.”

1. Choose a report type listed across the top.
2. Customize your report using the calendars and drop-downs. Click the **Create report** button when you are finished.



Bell Bank

Member FDIC | 26813

EQUAL HOUSING LENDER