

Your Guide to Business Online Banking



Bell  **Bank**

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13610 Barrett Office Drive
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www.mcompany.com

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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

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and 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 policy 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 created 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

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).

The screenshot shows the Bell Bank website's login interface. At the top, there's a navigation bar with links like 'OUR PEOPLE', 'NEWS', 'RATES', 'ABOUT', 'CONTACT US', and a 'SEARCH' bar. Below this is a secondary navigation bar with tabs for 'Personal', 'Business', and 'Financial Education'. The main content area features a large banner with the text 'Access online accounts Online Banking'. Overlaid on this is a login form with five numbered steps: 1. Select 'Personal' (indicated by a blue circle and arrow), 2. Enter your username in the 'Username:' field, 3. Click the 'Continue' button, 4. Enter your password in the 'Password' field, and 5. Click the 'Submit' button. A 'Forgot your password?' link is also visible below the password field.

1. Select **Personal**.
2. Enter your username.
3. Click the **Continue** button.
4. Enter your password.
5. Click the **Submit** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 866-221-1136 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



Log Off

Getting Started

Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the password page after entering in your username—no need to call us!

The first screenshot shows the Bell Bank login page. It features the Bell Bank logo at the top, a 'Password' input field, a 'Forgot your password?' link circled in blue with a '1' next to it, and a 'Submit' button.

The second screenshot shows the password reset page. It features the Bell Bank logo at the top, the text 'Please submit your username to reset your password.', a 'Username' input field, and 'Back' and 'Submit' buttons. The 'Username' field and the buttons are circled in blue with a '2' next to them.

1. Click the “Forgot your password?” link.
2. Enter your username and click the **Submit** button.



Note: You may not be able to change your password if your account is locked.

Bell Bank

Please choose the phone number or email address you would like your secure access code sent to. Once you receive the 6 digit secure access code, you will enter it on the following page. If you already have a 6 digit secure access code, please choose Enter your Secure Access Code below.

Enter your Secure Access Code

E-mail to : XXXXrett@XXXXpany.com

E-mail to : XXeve@XXXXpany.com

Bell Bank

Enter your Secure Access Code

Secure Access Code

Back Submit

3. Choose the contact method that allows Bell Bank to reach you immediately with a 6-digit Secure Access Code (SAC). Each Secure Access Code is good for one time use and valid for 15 minutes.
4. Enter the SAC and click the **Submit** button.

Please set your new password:

1

Password Requirements:

- Must be between 8 and 40 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password may not be the same as last 5 passwords.
- May not be the same as current password

New Password

Confirm New Password

Back

Submit

5. Create a new password based on our password requirements and click the **Submit** button when you are finished.



Note: Go to page 13 to view best username and password security practices.

Security

Protecting Your Information

Here at Bell Bank, we do all that 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. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

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

Username and Password

- Create strong passwords by using a mixture of upper 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 usernames and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone 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.

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.

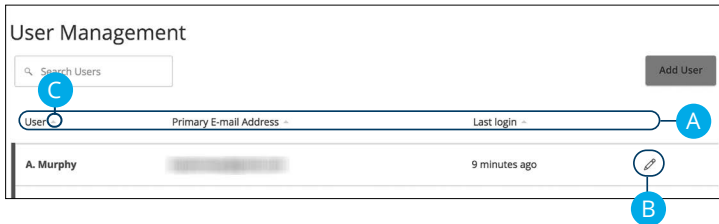
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- 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.



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.** 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.

The screenshot displays the 'User Management' interface. At the top, there is a search bar labeled 'Search Users' and an 'Add User' button, which is circled with a blue '1'. Below this is a table with columns for 'User', 'Primary E-mail Address', and 'Last login'. The first row shows 'A. Murphy' with a redacted email address and '9 minutes ago'. Below the table is the 'New User Details' form. The form is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. In the 'PERSONAL DETAILS' section, there are fields for 'First Name', 'Last Name', 'Email Address', 'Phone Country' (a dropdown menu), and 'Phone'. In the 'LOGIN DETAILS' section, there are fields for 'Username', 'Password', and 'Confirm Password'. At the bottom of the form, there are two buttons: 'Discard New User Details' and 'Save New User Details'. The 'Save New User Details' button is circled with a blue '6'. Numbered blue circles 2 through 5 highlight the following steps: 2. First Name field, 3. Last Name field, 4. Username field, 5. Password field.

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.

John Doe Save

User Policy ⓘ

Transactions Features Accounts

Transaction Filter:

Filter: ☒ All ☐ Enabled ☐ Disabled

Transaction Type	Limit	ACH COLLECTION	Enabled
ACH Collection	\$5	Can view own transactions Can Draft/Approve/Cancel	<input checked="" type="checkbox"/>
ACH Disbursement	\$5	Can view own transactions Can Draft/Approve/Cancel	<input type="checkbox"/>
Bill Payment		Can view own transactions Can Draft/Approve/Cancel	<input type="checkbox"/>
Domestic Wire	\$7	Can view own transactions Can Draft/Approve/Cancel	<input type="checkbox"/>
Funds Transfer	\$1,000B	Can view own transactions Can Draft/Approve/Cancel	<input type="checkbox"/>

Rights

	Draft	Approve	Cancel	View	Own
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	999999999
Daily	\$ 5.00	999999999

1. Choose a type of transaction to assign rights for.
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 payroll, an authorized user can disable those rights for individual users.

John Doe

User Policy ⓘ

Save

TransactionsFeaturesAccounts

Transaction Filter:

Filter: All Enabled Disabled

ACH Collection

Can view own transactions
Can Draft/Approve/Cancel

\$5

ACH Disbursement

Can view own transactions
Can Draft/Approve/Cancel

\$5

Bill Payment

Can view own transactions
Can Draft/Approve/Cancel

Domestic Wire

Can view own transactions
Can Draft/Approve/Cancel

\$7

Funds Transfer

Can view own transactions
Can Draft/Approve/Cancel

\$1,000B

International Wire

Can view own transactions
Can Draft/Approve/Cancel

\$6

ACH COLLECTION

Enabled

Rights

☒ Draft

☒ Approve

☒ Cancel

☒ View

Own

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	999999999
Daily	\$ 5.00	999999999
Monthly	\$ 15.00	999999999

- 1. Select the transaction type to disable.
- 2. Toggle the switch to “Disabled” for that specific transaction.
- 3. 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 ⓘ

Transactions

Features

Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Collection

Can view own transactions
Can Draft/Approve/Cancel

\$5

ACH Disbursement

Can view own transactions
Can Draft/Approve/Cancel

\$5

Bill Payment

Can view own transactions
Can Draft/Approve/Cancel

Domestic Wire

Can view own transactions
Can Draft/Approve/Cancel

\$7

Funds Transfer

Can view own transactions
Can Draft/Approve/Cancel

\$1,000B

International Wire

Can view own transactions
Can Draft/Approve/Cancel

\$6

ACH COLLECTION

Enabled ☒

Rights

☒ Draft

☒ Approve

☒ Cancel

☒ View

Own

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	999999999
Daily	\$ 5.00	999999999
Monthly	\$ 15.00	999999999

Save

1. Select a transaction type to edit a user’s approval limits.
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.

The screenshot shows the user configuration page for John Doe. At the top, the user's name 'John Doe' and 'User Policy' are displayed. A 'Save' button is in the top right corner. Below the name, there are three tabs: 'Transactions', 'Features' (which is selected and circled with a blue circle and the number 1), and 'Accounts'. Under the 'Features' tab, there is a 'FEATURES' section with a search bar. Below that is a 'RIGHTS' section containing two toggle switches. The first toggle, 'Access Incoming/Outgoing Wire Alerts', is turned on (indicated by a checkmark icon and a blue circle with the number 2). The second toggle, 'Access to all payment templates', is turned off (indicated by an 'x' icon). A blue circle with the number 3 points to the 'Save' button.

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 ?

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
	Business Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Business Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Save

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.

User Management

Search Users Add User

User Primary E-mail Address Last login

A. Murphy		9 minutes ago	 1
-----------	--	---------------	--


User Details

Status: Active Edit Status

PERSONAL DETAILS

First Name: A.	Last Name: Murphy	Primary E-mail Address: [redacted]
Phone: (313)322-8757	Phone Country: United States	

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
amurphy1	Internet	Normal	8/4/2021	 2

Cancel Assign Rights

3 **John Doe** **4** Save


User Policy ⓘ

Transactions Features Accounts

Transaction Filter:

Filter: ☒ All ☐ Enabled ☐ Disabled Transaction Filter: [dropdown]

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 17.

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.

The first screenshot shows the 'User Management' interface. It includes a search bar, an 'Add User' button, and a table of users. The table has columns for User, Email Address, Role, Status, and Last login. Two users are listed: 'A. Murphy' and 'Treasury Services', both with roles of 'Company Admin' and status of 'Active'. A blue circle with the number '1' highlights the edit icon (pencil) next to the 'A. Murphy' row.

The second screenshot shows the 'User Details' page for 'A. Murphy'. It displays personal details (First Name: A., Last Name: Murphy, Primary Email Address, Phone Country: United States) and user logins (Login Name: amurphy1, Channel: Internet, Status: Normal, Last Login: 8/4/2021). A blue circle with the number '2' highlights the 'Delete' button at the bottom right of the page.

The third screenshot shows a 'Delete User' confirmation dialog. It asks 'Are you sure you want to delete this user?' and provides 'Cancel' and 'Confirm' buttons. A blue circle with the number '3' highlights the 'Confirm' button.

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

1. Find the user you want to remove and click the .
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 Policy rights, you can make edits to parts of the Company Limits, but it cannot be deleted.

Part 1 of 7: 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 Limit level.

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Company Policy ⓘ

TransactionsFeaturesAccountsUser Roles

1

Transaction Filter:

Filter: All Enabled Disabled

2

ACH Disbursement

Can view all transactions

Can Draft/Approve/Cancel

\$5

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$5

ACH NACHA Upload

Can view all transactions

Can Draft/Approve/Cancel

\$5

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$7

Funds Transfer

Can view all transactions

Can Draft/Approve/Cancel

\$1,000B

ACH Disbursement

RightsAllowed Actions

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	999999999
Daily	\$ 5.00	999999999
Monthly	\$ 15.00	999999999

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 7: 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.

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Company Policy ⓘ

Save

TransactionsFeaturesAccountsUser Roles

Transaction Filter:

Filter: All Enabled Disabled

ACH Disbursement

Can view all transactions
Can Draft/Approve/Cancel

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

ACH NACHA Upload

Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions
Can Draft/Approve/Cancel

Funds Transfer

Can view all transactions
Can Draft/Approve/Cancel

ACH Disbursement

RightsAllowed Actions

Approval Limits

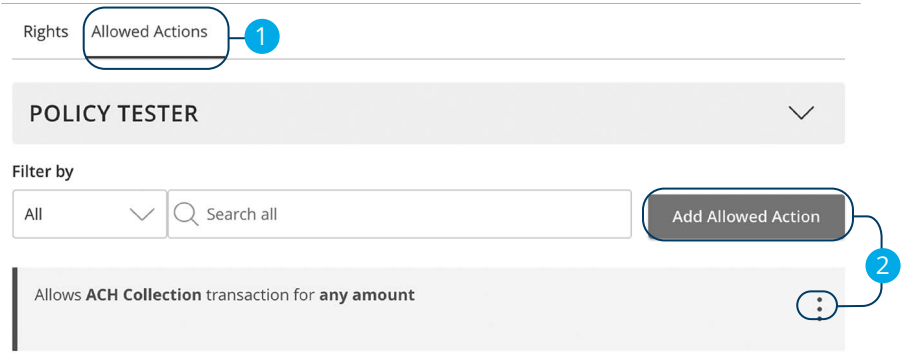
	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	999999999
Daily	\$ 5.00	999999999
Monthly	\$ 15.00	999999999

- 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 7: 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 7: Amount

Decide on the maximum amount of drafted funds.



Amount

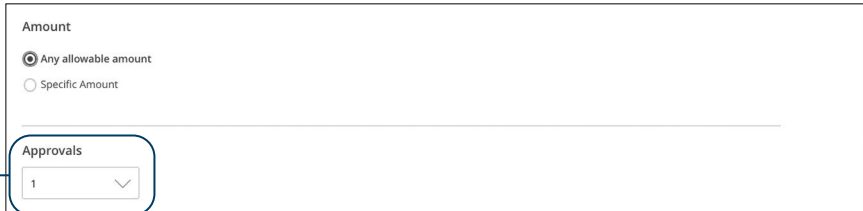
1 Any allowable amount

Specific Amount

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

Part 5 of 7: Approvals

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



Amount

☒ Any allowable amount

☐ Specific Amount

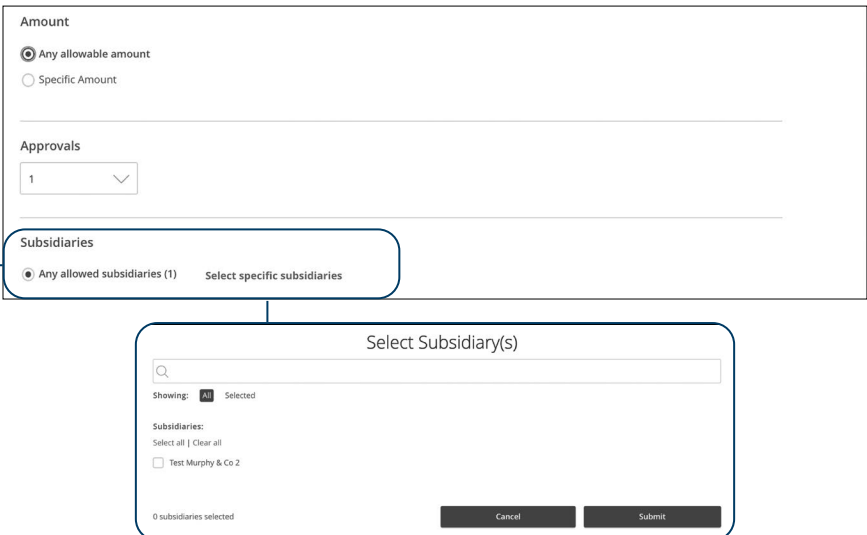
Approvals

1

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

Part 6 of 7: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.



Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

Subsidiaries

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

Select Subsidiary(s)

Showing: All Selected

Subsidiaries:

Select all | Clear all

☐ Test Murphy & Co 2

0 subsidiaries selected

Cancel Submit

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

Part 7 of 7: 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 (10) [Select specific account\(s\)](#)

Cancel Submit

Select Account(s)

Showing: All Selected

Accounts:

Select all | Clear all

☐ NON-PROFIT CKG XXXXXX0366

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.

Company Policy 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 ACH Collection 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

Account

Draft

☐ Auth code provided
 ☐ Template used

Test

✓

This transaction will be allowed.

✓

Bank

Allowed

✓

Company

Allowed

✓

Allows ACH Collection transaction for any amount

⚠

This transaction will be denied by the Bank policy.

⊘

Bank

Denied

✓

Company

Allowed

✓

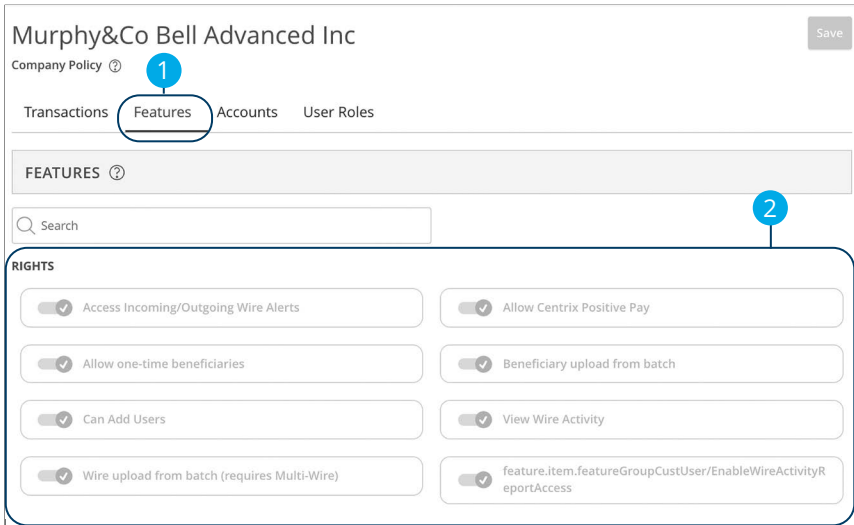
Allows ACH Collection transaction for any amount

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.

Administration (Advanced): Editing Company Limits

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.



Murphy&Co Bell Advanced Inc Save

Company Policy ?

Transactions **Features** Accounts User Roles

FEATURES ?

Search

RIGHTS

<input checked="" type="checkbox"/> Access Incoming/Outgoing Wire Alerts	<input checked="" type="checkbox"/> Allow Centrix Positive Pay
<input checked="" type="checkbox"/> Allow one-time beneficiaries	<input checked="" type="checkbox"/> Beneficiary upload from batch
<input checked="" type="checkbox"/> Can Add Users	<input checked="" type="checkbox"/> View Wire Activity
<input checked="" type="checkbox"/> Wire upload from batch (requires Multi-Wire)	<input checked="" type="checkbox"/> feature.item.featureGroupCustUser/EnableWireActivityReportAccess

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

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

Establishing Rights to Access Accounts

You can see which accounts users can view, withdraw from and make deposits to within the Company 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.

Test Murphy & Co 2

Company Policy ⓘ

TransactionsFeaturesAccountsUser Roles

ACCOUNTS ⓘ

Edit Labels1 of 1 selected accounts shown

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

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

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

Creating and Editing Account Labels

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

Test Murphy & Co 2

Company Policy ?

Transactions Features **Accounts** User Roles

ACCOUNTS ?

Edit Labels

1 of 1 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels	
XXXXXX5366	NON-PROFIT CKG	✓	✓	✓	✓	2

Add/Remove Labels

1 account selected

Create

Labels updated.

Select all

Test (New)

test 2 (New)

Update

Close

Save

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.

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

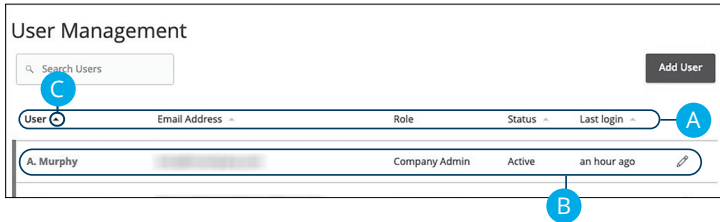
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

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



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.

The image shows two screenshots of a web application interface for user management. The top screenshot, titled 'User Management', features a search bar and an 'Add User' button in the top right corner, which is circled in blue with a '1' next to it. Below this is a table with columns for User, Email Address, Role, Status, and Last login. The table contains two entries: 'A. Murphy' and 'Treasury Services', both with roles of 'Company Admin' and status of 'Active'. The bottom screenshot, titled 'New User Details', shows a form with two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. The 'PERSONAL DETAILS' section includes fields for First Name, Last Name, Email Address, Phone Country (a drop-down menu), and Phone. The 'LOGIN DETAILS' section includes fields for Username, Password, and Confirm Password, as well as a User Role drop-down menu. The form is annotated with numbered blue circles: '2' for the First Name field, '3' for the Phone Country drop-down, '4' for the Username field, '5' for the Confirm Password field, '6' for the User Role drop-down, and '7' for the 'Save New User Details' button at the bottom right. A 'Discard New User Details' button is also visible.

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 login ID for the new user.
5. Enter a password following our guidelines and confirm it in the provided space.
6. Select the appropriate user role using the drop-down.
7. Click the **Save New User Details** button when you are finished.

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.

<input type="text" value="Search Users"/> Add User				
User	Email Address	Role	Status	Last login
A. Murphy	marketing@example.com	Company Admin	Active	an hour ago
Treasury Services	treasury@example.com	Company Admin	Active	2 years ago

User Details

Status

Active

Edit Status

PERSONAL DETAILS

First Name

Marketing Treasury

Last Name

Tester

Email Address

marketing@example.com

Phone Country

United States

Phone

0-

USER ROLE


Manage User Roles

Current Role

Company Admin

Update Role

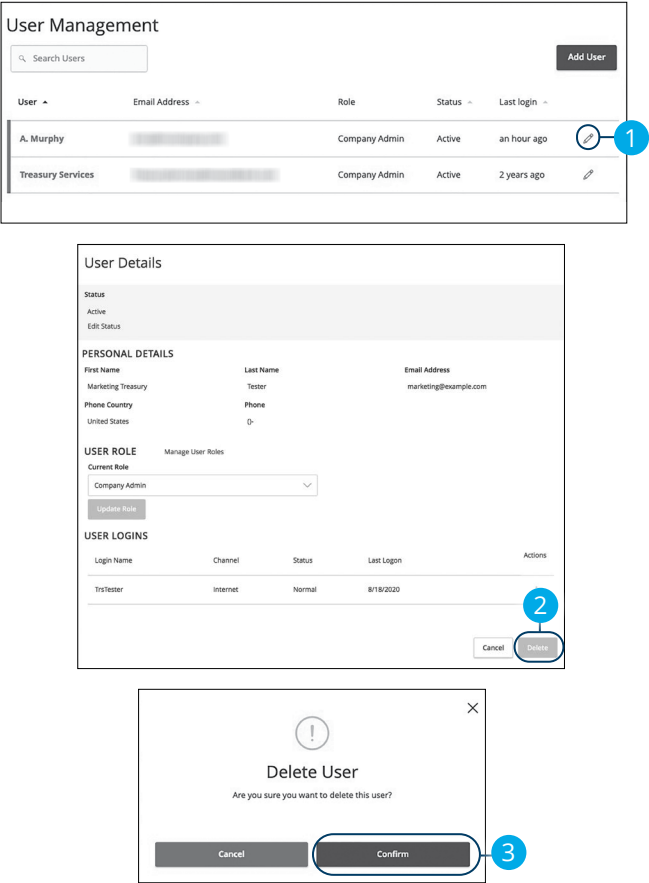
In the **Administration** tab, click **User Management**.

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



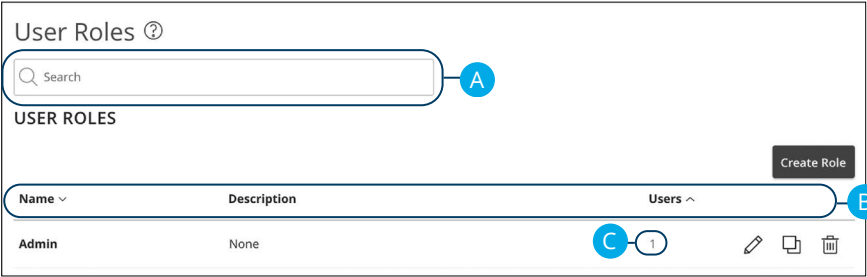
In the **Administration** tab, click **User Management**.

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



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

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

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 ?

USER ROLES

Name ▾	Description	Users ▾
Admin	None	1

1a

Create Role

1b

1c

User Roles > Admin

Delete

Save

New User Role




Role Name

Description (optional)

Cancel


Ok

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


- Decide if you are making a new role, editing an existing role or copying a role.
 - Click the **Create Role** button if you are making a new user role.
 - Click the  icon to edit an existing role.
 - Click the  icon to copy and adjust an existing role.
- (Optional) If you are editing an existing user role, edit the role name by clicking the .
- Enter a role name if you are making a new role or copying a role.
- 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 

Save

User Role Policy 

Transactions Features Accounts

1

Filter: All Enabled Disabled

Transaction Filter:

2

ACH Disbursement

Can view all transactions

Can Draft/Approve/Cancel

\$5

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$5

ACH NACHA Upload

Can view all transactions

Can Draft/Approve/Cancel

\$5

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$7


Funds Transfer

Can view all transactions

Can Draft/Approve/Cancel

\$1,000B


STOP PAYMENT

Enabled 

Rights

Allowed Actions

☒ View

All 

Approval Limits

Maximum Count

Daily Per Account

999999999

Daily

999999999

Monthly

999999999

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

Administration(Advanced):Creating,EditingorCopyingaUserRole

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.

The screenshot shows the 'User Roles > Test User Role' configuration page. The page has a 'Save' button in the top right corner. Below the header, there are tabs for 'Transactions', 'Features', and 'Accounts'. The 'Transactions' tab is selected. A 'Transaction Filter' dropdown is set to 'All'. A list of transaction types is shown on the left, including 'ACH Disbursement', 'ACH Collection', 'ACH NACHA Upload', 'Domestic Wire', and 'Funds Transfer'. The 'ACH Collection' transaction type is highlighted, and its 'View' dropdown menu is circled in blue with a '1' next to it. The 'Approval Limits' section on the right shows 'Maximum Count' fields for 'Daily Per Account', 'Daily', and 'Monthly', all set to '999999999'.

1. Use the drop-down to change which transaction activity a user can view.
 - All- Can view all transactions
 - Own- Can view own transactions
 - Acct- Can view transactions to or from entitled accounts
 - Role- Can view transaction by others in this role
 - No- Cannot view any transactions

Part 3 of 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

User Role Policy

Transactions Features Accounts

Filter: Enabled Disabled Transaction Filter:

ACH Disbursement Can view all transactions Can Draft/Approve/Cancel	\$5	STOP PAYMENT Enabled
ACH Collection Can view all transactions Can Draft/Approve/Cancel	\$5	View
ACH NACHA Upload Can view all transactions Can Draft/Approve/Cancel	\$5	Approval Limits Maximum Count Daily Per Account <input type="text" value="999999999"/> Daily <input type="text" value="999999999"/> Monthly <input type="text" value="999999999"/>
Domestic Wire Can view all transactions Can Draft/Approve/Cancel	\$7	
Funds Transfer Can view all transactions Can Draft/Approve/Cancel	\$1,000B	

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 payroll or international wires, an authorized user can disable those rights for individual users.

User Roles > Test User Role

Save

2

User Role Policy

Transactions

Features

Accounts

Filter:

All

 Enabled Disabled

Transaction Filter:

ACH Disbursement

Can view all transactions
Can Draft/Approve/Cancel

\$5

STOP PAYMENT

Enabled

1

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$5

Rights

Allowed Actions

ACH NACHA Upload

Can view all transactions
Can Draft/Approve/Cancel

\$5

Approval Limits

Maximum Count

Domestic Wire

Can view all transactions
Can Draft/Approve/Cancel

\$7

Daily Per Account

999999999

Funds Transfer

Can view all transactions
Can Draft/Approve/Cancel

\$1,000B

Daily

999999999

Monthly

999999999

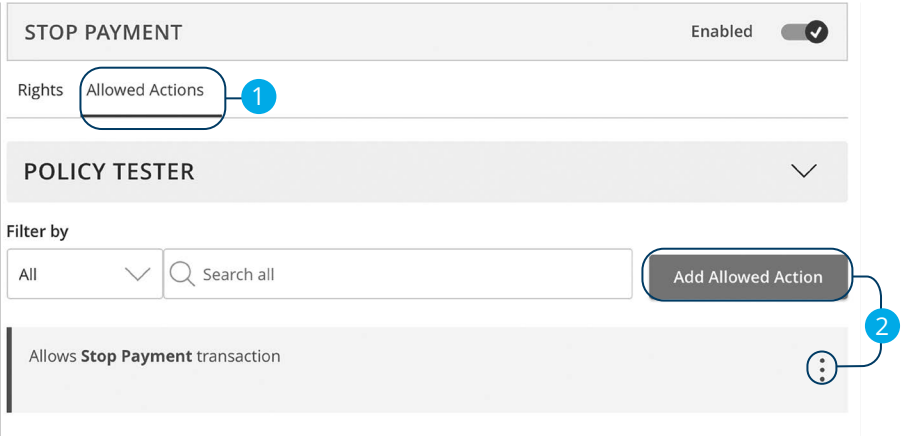
View


All

1. Toggle the switch to “Disabled” for that specific transaction.
2. 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.



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.

1 Operations

☒ Draft ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount
☐ Specific Amount

Subsidiaries

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

Accounts


☒ Any allowed account (8) [Select specific account\(s\)](#)

[Cancel](#) [Submit](#)

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

Part 7 of 9: Choosing the Maximum Draft Amount

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



Amount

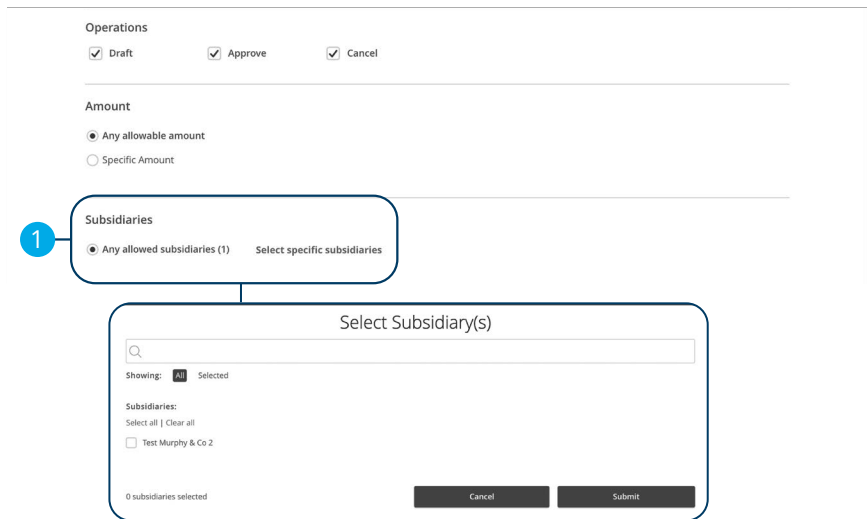
☒ Any allowable amount

☐ 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.



Operations

☒ Draft ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount

☐ Specific Amount

Subsidiaries

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

Select Subsidiary(s)

Showing: All Selected

Subsidiaries:

Select all | Clear all

☐ Test Murphy & Co 2

0 subsidiaries selected

Cancel Submit

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.

The screenshot shows a web interface for managing account permissions. It is divided into several sections: 'Operations' with checkboxes for 'Draft', 'Approve', and 'Cancel'; 'Amount' with radio buttons for 'Any allowable amount' (selected) and 'Specific Amount'; and 'Subsidiaries' with radio buttons for 'Any allowed subsidiaries (1)' (selected) and 'Select specific subsidiaries'. Below these is the 'Accounts' section, which has a radio button for 'Any allowed account (8)' (selected) and a link 'Select specific account(s)'. A blue circle with the number '1' points to this link. At the bottom right of the main form are 'Cancel' and 'Submit' buttons. A blue circle with the number '2' points to the 'Submit' button. Below the main form, a modal window titled 'Select Account(s)' is open. It contains a search bar, a 'Showing: All Selected' indicator, and a list of accounts. One account is visible: 'NON-PROFIT CKG' with ID 'XXXXXXXX366'. At the bottom of the modal, it says '0 accounts selected' and has 'Cancel' and 'Submit' buttons.

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.

User Role Policy Tester

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

The screenshot shows the 'User Roles' section of a system. At the top, there is a search bar and a 'Create Role' button. Below this is a table of user roles. The first row shows an 'Admin' role with 'None' description and 1 user. To the right of the table are icons for editing, copying, and deleting. Below the table is the 'POLICY TESTER' section, which has a tab for 'Allowed Actions' and a dropdown arrow to expand it. Numbered callouts indicate the steps: 1 points to the 'Create Role' button and the edit icon; 2 points to the 'Allowed Actions' tab; 3 points to the dropdown arrow in the 'POLICY TESTER' section.

User Roles ?

Search

USER ROLES

Name ▾	Description	Users ^
Admin	None	1

1

Create Role



2

Rights Allowed Actions

3

POLICY TESTER

In the **Payments & Transfers** 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 41 to create a new user role.
2. Click the **Allowed Actions** tab.
3. Click the  icon to expand the policy tester.

POLICY TESTER

4

Operation

Draft

Amount

\$

0

Account

Subsidiary

☐ Auth code provided
 ☐ Template used

5

Test

✓

This transaction will be allowed.

✓

Bank

Allowed

✓

Company

Allowed

✓

User Role

Allowed

✓

Allows ACH Collection transaction for any amount

⚠

This transaction will be denied by the Bank policy.

⊗

Bank

Denied

✓

Company

Allowed

✓

User Role

Allowed

✓

Allows ACH Collection 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.

Administration(Advanced):Creating,EditingorCopyingaUserRole

Deleting Allowed Actions

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

User Roles ?

Search

USER ROLES

Create Role

Name ^	Description	Users ^
Admin	None	1 <div>1</div> <div></div> <div></div> <div></div>

User Roles > Murphy & Company

Delete Save

User Role Policy ?

Transactions Features Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$5

ACH Disbursement

Can view all transactions

Can Draft/Approve/Cancel

\$5

ACH NACHA Upload

Can view all transactions

Can Draft/Approve/Cancel

\$5

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$7

ACH COLLECTION

Enabled

Rights Allowed Actions

POLICY TESTER

Filter by



All

Search all

Add Allowed Action

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.

Administration(Advanced):Creating,EditingorCopyingaUserRole

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 ?

Q Search

USER ROLES

Name ▾	Description	Users ^
Admin	None	1

Create Role

1

User Roles > Test User Role

User Role Policy ?

2

TransactionsFeaturesAccounts

FEATURES ?

Q Search

RIGHTS

3

Access Incoming/Outgoing Wire Alerts

Access to all payment templates


Allow one-time recipients

Can view all recipients

4

Save

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 41 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 ⓘ

Q Search

USER ROLES

Name ▾	Description	Users ^	
Admin	None	1	<div><div>1</div><div><div>Create Role</div><div><div><div><div></div></div></div><div><div></div></div><div><div></div></div></div></div></div>

User Roles > Admin ⓘ

Delete

Save

User Role Policy ⓘ

Transactions


Features

Accounts

ACCOUNTS ⓘ

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
XXXXXX5366	NON-PROFIT CKG	<div><div>3</div><div><div><div><div></div></div></div><div><div></div></div><div><div></div></div></div></div>	<div><div></div></div>	<div><div></div></div>	

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 41 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.

The screenshot shows the 'User Roles' management interface. At the top, there's a search bar and a 'Create Role' button. Below is a table with columns 'Name', 'Description', and 'Users'. The 'Admin' role is listed with a description of 'None' and 1 user. To the right of the table are icons for edit, copy, and delete. A blue circle with the number '1' highlights the delete icon. Below the table, a 'Delete User Role' confirmation dialog is shown. It contains a warning icon, the title 'Delete User Role', the question 'Are you sure you want to delete this user role?', and two buttons: 'Cancel' and 'Delete'. A blue circle with the number '2' highlights the 'Delete' button.

User Roles ?

Search

USER ROLES

Create Role

Name ▾	Description	Users ^
Admin	None	1

1


! Delete User Role

Are you sure you want to delete this user role?

Cancel Delete

2

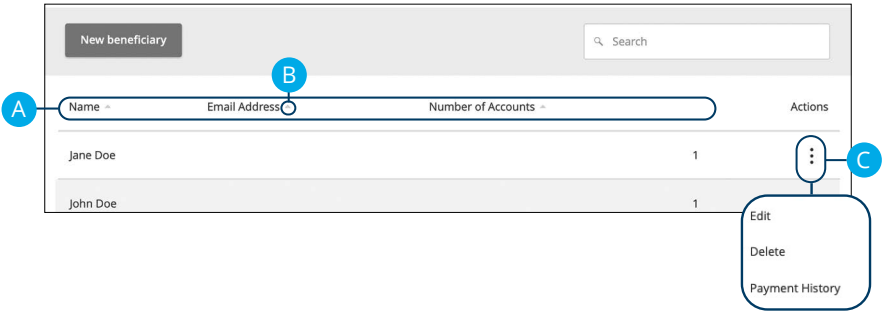
In the **Administration** tab, click **User Roles**.

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

Beneficiaries

Beneficiaries 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, you can include them in multiple payments or templates.



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 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.

The screenshot shows the 'New beneficiary' form with the following numbered callouts:

- 1: New beneficiary button
- 2: Display Name * and Email Address fields
- 3: Send email notifications for template payments checkbox
- 4: + Add account link
- 5: Payment Type drop-down
- 6: Account Type * drop-down
- 7: Account * field
- 8: Financial Institution (FI) field
- 9: ACH Routing Number * field
- 10: Edit/Remove icon (three dots)
- 11: Confirm button (checkmark)

The form includes a table for 'Accounts (1)' with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The table shows one account: 'Account - New', 'ACH and Wire', 'N/A'. The 'Payment Type' is set to 'ACH Only' and the 'Account Type' is 'Select Account Type'.

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 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.

The image shows a 'Beneficiary Details' form with the following fields and callouts:

- 1** Points to the 'ACH beneficiary Name *' and 'ACH ID' fields.
- 2** Points to the 'Country' drop-down menu, which currently shows 'United States'.
- 3** Points to the 'Address 1 *' and 'Address 2' fields.
- 4** Points to the 'City *' field.
- 5** Points to the 'State *' drop-down menu (showing 'Select State') and the 'ZIP *' field.
- 6** Points to the 'Save beneficiary' button.

Other fields include 'Wire beneficiary Name *', 'Templates (0)', and 'Cancel' buttons.

1. Enter the ACH name and ID.
2. Use the drop-down to select the beneficiary's country.
3. Enter the beneficiary's street address.
4. Enter the beneficiary's city.
5. 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.

The screenshot shows the 'New beneficiary' form with the following numbered callouts:

1. New beneficiary button
2. Display Name * field
3. Send email notifications for template payments checkbox
4. + Add account link
5. Payment Type dropdown
6. Account Type * dropdown
7. Account * field
8. Financial Institution (FI) field
9. ACH Routing Number * field
10. Edit/Remove icon (three dots)

The form includes a search bar at the top right. The 'Accounts (1)' section shows a table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The table has one row: Account - New, ACH and Wire, N/A. To the right of the table is a vertical ellipsis icon with 'Edit' and 'Remove' options.

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 the beneficiary's ACH 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.

The form is titled "Beneficiary FI" and contains several input fields. Numbered callouts are placed around the form: 1 points to the "Name *" field, 2 points to the "FI ABA Number *" field, 3 points to the "Address 1 *" field, and 4 points to the "State *" drop-down menu. The "Country *" field is a drop-down menu with "United States" selected. The "Address 2" and "City *" fields are also present. The "Postal Code *" field is a text input. The "State *" field is a drop-down menu with "Select State" selected.

Beneficiary FI		
<input type="text" value="Name *"/>	<input type="text" value="Country *"/> United States	<input type="text" value="FI ABA Number *"/>
<input type="text" value="Address 1 *"/>	<input type="text" value="Address 2"/>	<input type="text" value="City *"/>
<input type="text" value="State *"/> Select State		
<input type="text" value="Postal Code *"/>		

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



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

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


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

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

- 1** points to the "Name" text input field.
- 2** points to the "Address 1" text input field.
- 3** points to the "State" drop-down menu, which currently shows "Select State".
- 4** points to the confirmation button, which is a square button with a checkmark icon.

Other fields visible include:

- Country:** A drop-down menu currently showing "United States".
- Wire Routing Number:** A text input field.
- Address 2:** A text input field.
- City:** A text input field.
- Postal Code:** A text input field.
- A close button (X) is located next to the confirmation button.

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.

The image shows a 'Beneficiary Details' form with the following fields and callouts:

- 1** Wire beneficiary Name * ⓘ
- 2** ACH beneficiary Name * ⓘ and ACH ID ⓘ
- 3** Country (drop-down menu showing 'United States') and Address 1 *
- 4** City * and State * (drop-down menu showing 'Select State')
- 5** ZIP *
- 6** Save beneficiary button

Below the main form fields is a section for 'Templates (0)' with a downward arrow. At the bottom right are 'Cancel' and 'Save beneficiary' buttons.

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.

The screenshot shows the 'New beneficiary' form with the following elements and numbered callouts:

- 1**: 'New beneficiary' button
- 2**: 'Display Name *' text input field
- 3**: 'Email Address' text input field with 'example@example.com' entered
- 3**: Check box for 'Send email notifications for template payments'
- 4**: '+ Add account' link
- 5**: 'Payment Type' drop-down menu with 'Wire Only' selected
- 6**: 'Beneficiary Type' drop-down menu with 'Domestic' selected
- 7**: 'Account *' text input field with 'Ex. 129398123' entered
- 8**: 'Financial Institution (FI)' text input field with a search icon and 'Search by name or routing #' placeholder
- 9**: Edit/Remove menu (three dots icon) with 'Edit' and 'Remove' options

The 'Accounts (1)' table below the form shows the following data:

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 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 Domestic from the "Beneficiary Type" drop-down.
7. Enter the beneficiary's account number.
8. (Optional) Enter the financial institution (FI).
9. Click the \vdots 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 *

FI ABA Number *

United States

Address 1 *

Address 2

City *

State *

Postal Code *

Select State

- 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.

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

- Step 1:** Points to the "Name" input field.
- Step 2:** Points to the "Address 1" input field.
- Step 3:** Points to the "State" drop-down menu (labeled "Select State").
- Step 4:** Points to the "Confirm" button (a button with a checkmark).

Other visible fields include:

- Country:** A drop-down menu currently showing "United States".
- Wire Routing Number:** An input field.
- Address 2:** An input field.
- City:** An input field.
- Postal Code:** An input field.
- Cancel button:** A button with an "X" icon.

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.

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

- 1** Wire beneficiary Name * ⓘ
- 2** ACH beneficiary Name * ⓘ
- 2** ACH ID ⓘ
- 3** Country (dropdown menu showing "United States")
- Address 1 *
- Address 2
- 4** City *
- State * (dropdown menu showing "Select State")
- 5** ZIP *
- Templates (0) (dropdown menu)
- Cancel button
- 6** Save beneficiary button

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 (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.

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is a table with columns: Name, Email Address, Number of Accounts, and Actions. The table contains one entry: 'test' with email 'test2@email.com' and 1 account. Below the table, there is a form for adding a new beneficiary. The form has two main sections: 'Display Name *' and 'Email Address' (2), and a checkbox for 'Send email notifications for template payments' (3). Below these is a '+ Add account' link (4). The 'Accounts (1)' section shows a table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The table has one entry: 'Account - New', 'ACH and Wire', 'N/A'. To the right of this entry is a three-dot menu icon (5) with 'Edit' and 'Remove' options (9). Below the table are three drop-down menus: 'Payment Type' (5) with 'Wire Only' selected, 'Beneficiary Type' (6) with 'International' selected, and 'International Account Type' (7) with 'IBAN' selected. Below these are two more drop-down menus: 'Payment Type' (8) with 'Wire Only' selected, and 'Beneficiary Type' (8) with 'International' selected. At the bottom, there is an 'Account #' field with 'Ex. 129398123'.

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. (SWIFT/BIC Only) Enter the beneficiary's account number.
9. Click the \vdots 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.

IBAN

The form is titled "Beneficiary FI". It contains four numbered callouts: 1 points to the "Name *" field; 2 points to the "Country *" dropdown menu; 3 points to the "IBAN *" field; and 4 points to the "Address 1 *" field. The "Address 2 *" and "Address 3" fields are also present.

SWIFT/BIC

The form is titled "Beneficiary FI". It contains three numbered callouts: 3 points to the "SWIFT/BIC *" field. The "Name *" and "Country *" fields are present, with the "Country *" field being a dropdown menu. The "Address 1 *" and "Address 2 *" fields are also present.

IBAN and SWIFT/BIC

The form is titled "Beneficiary FI". It contains two numbered callouts: 3 points to the "IBAN *" field, and 4 points to the "SWIFT/BIC *" field. The "Name *" and "Country *" fields are present, with the "Country *" field being a dropdown menu. The "Address 1 *" and "Address 2 *" fields are also present.

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.

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

- Step 1:** Points to the "Name" input field.
- Step 2:** Points to the "Address 1" input field.
- Step 3:** Points to the "State" drop-down menu.
- Step 4:** Points to the "Confirm" button (a button with a checkmark).

Other visible fields include "Country" (with a dropdown showing "United States"), "Wire Routing Number", "Address 2", "City", and "Postal Code". There is also a "Cancel" button (with an 'x') next to the "Confirm" button.

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.

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

- 1** Wire beneficiary Name * ⓘ
- 2** ACH beneficiary Name * ⓘ
- ACH ID ⓘ
- 3** Country (dropdown menu showing "United States")
- 4** Address 1 *
- Address 2
- 5** City *
- State * (dropdown menu showing "Select State")
- 6** ZIP *
- Templates (0) (dropdown menu)
- Cancel button
- 7** Save beneficiary button

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the beneficiary's country using the drop-down.
4. Enter the beneficiary's street address.
5. Enter the city and select the beneficiary's state using the drop-down.
6. Enter the zip code.
7. 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.

The screenshot displays the 'Beneficiary Management' interface. At the top, there is a 'New beneficiary' button and a search bar. Below is a table listing beneficiaries:

Name	Email Address	Number of Accounts	Actions
Jane Doe		1	
John Doe		1	

Callout 1 points to the three-dot menu icon for Jane Doe. Clicking this icon opens a dropdown menu with options: 'Edit', 'Delete', and 'Payment History'.

The 'Edit Jane Doe' form is shown below. It includes fields for 'Display Name *' (Jane Doe) and 'Email Address'. There is a checkbox for 'Send email notifications for template payments'. Below this is a section for 'Accounts (1)' with a '+ Add account' link. The accounts table is as follows:

Account	Payment Type	Financial Institution (FI)	Routing Number	Actions
Checking - *6789	ACH Only		091310521	

Callout 2 points to the three-dot menu icon for the account. Clicking this icon opens a dropdown menu with options: 'Edit' and 'Remove'.

The 'Beneficiary Details' section is expanded, showing fields for 'Wire beneficiary Name *', 'ACH beneficiary Name *', and 'ACH ID *'. Below these are fields for 'Country' (United States), 'Address 1', 'Address 2', 'City', 'State' (Select State), and 'ZIP'. Callout 3 points to the 'Wire beneficiary Name' field.

At the bottom, there is a 'Templates (2)' section with a dropdown arrow. Callout 4 points to this section. At the very bottom of the form are 'Cancel' and 'Save beneficiary' buttons.

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.
4. Review the beneficiary's assigned templates and how much money they receive.

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.

The screenshot shows a window titled "Templates (2)" with a table and two buttons. The table has four columns: "Template", "Payment Type", "Amount", and "Account". It contains one row with the data: "Test Template", "ACH Collection", "\$0.00", and "Checking - *6789". To the right of the "Test Template" row is a link labeled "Access". Below the table are two buttons: "Cancel" and "Save Recipient". Numbered callouts indicate: 1 points to the "Amount" column, 2 points to the "Access" link, and 3 points to the "Save Recipient" button.

Template	Payment Type	Amount	Account
Test Template	ACH Collection	\$0.00	Checking - *6789

Buttons: Cancel, Save Recipient

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.



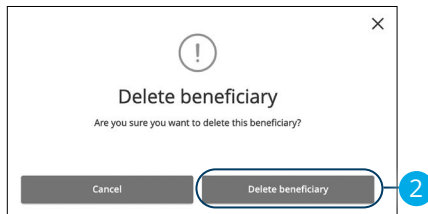
Note: For additional information about editing a beneficiary's assigned templates, go to page 73.

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.

New beneficiary			
Search			
Name	Email Address	Number of Accounts	Actions
Jane Doe		1	<div><div>⋮</div><div>edit</div><div>Delete</div><div>Payment History</div></div>
John Doe		1	



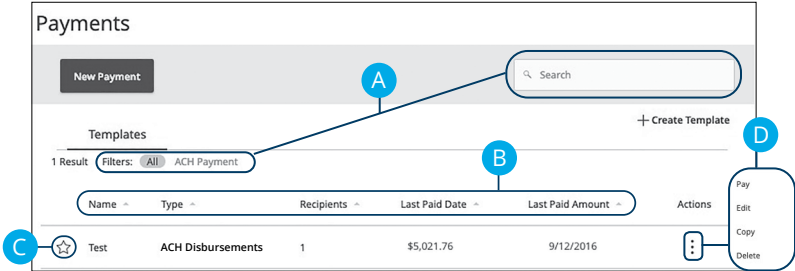
In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

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. Using templates reduces mistakes and saves you time on a regular basis.



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 best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from customers
- Payroll

ACH Disbursements



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

The screenshot shows a web interface for managing payments. The top section is titled "Payments" and contains a "New Payment" button, a search bar, and a "+ Create Template" link (callout 1). Below this is a "Templates" section. The bottom section is titled "ACH Disbursements" and contains a "Change Type" link (callout 2) and an "Import Amounts" link (callout 3). Below the "ACH Disbursements" title is a "Template Properties" section. This section contains a "Template Name" input field (callout 4) and a "Template Access Rights" section (callout 5) which shows "1 of 1 user roles selected".

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

1. Select a template type using the "+Create Template" link and choose ACH Disbursements.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) 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.

The screenshot shows a web form for creating ACH and wire payments. It is divided into two main sections: 'Origination Details' and 'Beneficiaries (1)'. The 'Origination Details' section includes fields for 'SEC Code' (a dropdown menu), 'Company Entry Description' (a text field with a 'Max 10 characters' limit), 'From Company' (a dropdown menu showing 'Murphy&Co Bell Advanced Inc'), and 'Account' (a search field). The 'Beneficiaries (1)' section features a table with columns for 'Beneficiary/Account' and 'Amount'. The first row shows 'Jane Doe Checking' with account number '123456789' and an amount of '\$0.00'. Below the table is an 'Addendum' text area and a '+ Add another beneficiary' link. At the bottom, there is a summary of the total amount (\$0.00), a 'Cancel' button, and a 'Save' button. Numbered callouts (6-19) point to specific UI elements: 6 points to the SEC Code dropdown; 7 points to the Company Entry Description field; 8 points to the From Company dropdown; 9 points to the Account search field; 10 points to the '+ Add multiple beneficiaries' link; 11 points to the search bar for beneficiaries; 12 points to the expand/collapse icon; 13 points to the Beneficiary/Account column; 14 points to the Amount column; 15 points to the row action icon; 16 points to the 'Show Details' link; 17 points to the Addendum text area; 18 points to the '+ Add another beneficiary' link; and 19 points to the Save button.

6. Select an SEC code using the drop-down.
7. Enter a Company Entry Description.
8. Select the From Company account.
9. Select an account.
10. (Optional) Click the “+ multiple beneficiaries” link to add several beneficiaries at once.
11. (Optional) Use the search bar to locate a specific beneficiary.
12. (Optional) Click the  icon to expand or collapse selected beneficiaries.
13. Select a beneficiary.
14. Enter an amount.
15. (Optional) Click the  icon to copy, remove or expand row on a specific beneficiary.
16. (Optional) Click the “Show Details” link to view beneficiary information.
17. (Optional) Enter an addendum.
18. (Optional) 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 send multiple transactions to multiple beneficiaries. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot displays the 'Payments' section of a software interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link, labeled with a blue circle '1'. The 'ACH Collection' template is selected, showing a 'Change Type' link (labeled '2') and an 'Import Amounts' link (labeled '3'). The 'Template Properties' section includes a 'Template Name' input field (labeled '4') and a 'Template Access Rights' section showing '4 of 9 user roles selected' (labeled '5'). The 'Origination Details' section contains three main fields: 'SEC Code' with a drop-down menu (labeled '6'), 'Company Entry Description' with a 'Max 10 characters' limit (labeled '7'), and 'To Company' with the text 'Murphy&Co Bell Advanced Inc *****789' (labeled '8'). Below these is an 'Account' section with a search bar 'Search by name or number' (labeled '9').

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

1. Select a template type using the “+Create Template” link and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one 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.
7. Enter a Company Entry Description.
8. Select the To Company account.
9. Select an account.

The screenshot shows a web form titled "Beneficiaries (1)". At the top, there are filters for "All" and "Pre-N" (callout 11), a search bar with the placeholder "Find beneficiaries in collection" (callout 12), and a "+ Add multiple beneficiaries" link (callout 10). Below this is a table with two columns: "Beneficiary/Account" and "Amount". The table contains one row for "Jane Doe" (Checking, 123456789) with an amount of "\$0.00" (callout 14). To the right of the row is a three-dot menu icon (callout 15). Below the table is a "Show Details" link (callout 16) and an "Addendum" text area (callout 17). At the bottom of the table area is a "+ Add another beneficiary" link (callout 18). The bottom of the form shows a total of "\$0.00" for "1 collections (1 for \$0.00)", a "Cancel" button, and a "Save" button (callout 19).

10. (Optional) Click the "+ multiple beneficiaries" link to add several beneficiaries at once.
11. (Optional) Use the search bar to locate a specific beneficiary.
12. (Optional) Click the  icon to expand or collapse selected beneficiaries.
13. Select a beneficiary.
14. Enter an amount.
15. (Optional) Click the  icon to copy, remove or expand row on a specific beneficiary.
16. (Optional) Click the "Show Details" link to view beneficiary information.
17. (Optional) Enter an addendum.
18. (Optional) 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.

The screenshot displays the 'Payments' section with a 'New Payment' button and a search bar. Below this is the 'Templates' section, which includes a '+ Create Template' link (1). The 'Domestic Wire' template is selected, with a 'Change Type' link (2). The 'Template Properties' section contains a 'Template Name' field (3) and a 'Template Access Rights' link (4) showing '1 of 1 user roles selected'. The 'Origination Details' section includes a 'From Company' section with a 'Use same company for all wires' checkbox (5) and a 'From Company' field (6) containing 'Murphy&Co Bell Advanced Inc *****6789'. The 'Account' section has a 'Use same Account for all wires' checkbox (7) and an 'Account' field (8) with a search bar 'Search by name or number'. The 'Wires (1)' section at the bottom features a '+ Add multiple beneficiaries' link (9) and a search bar 'Find beneficiaries in payment' (10). A vertical ellipsis icon (11) is located to the right of the search bar.


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

1. Select a template type using the “+Create Template” link and choose Domestic Wire.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same “From 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 “+ multiple beneficiaries” link to add several beneficiaries at once.
10. (Optional) Use the search bar to locate a specific beneficiary.
11. (Optional) Click the icon to expand or collapse selected beneficiaries.

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

- 12**: Beneficiary/Account dropdown menu.
- 13**: Amount input field showing \$0.00.
- 14**: Information icon (i) in the top right corner.
- 15**: Show Details link.
- 16**: From Company dropdown menu showing Murphy&Co Bell Advanced Inc.
- 17**: Account dropdown menu with a search bar.
- 18**: OPTIONAL WIRE INFORMATION section header.
- 19**: Message to Beneficiary input field.
- 20**: Description input field.
- 21**: + Add another wire link.
- 22**: Save button.

Additional form details include a warning message "This payment is incomplete" at the top, a "Notify beneficiary" checkbox, and a summary bar at the bottom showing "\$0.00" and "1 wires" with "Cancel" and "Save" buttons.

12. Select or create a beneficiary from the drop-down.
13. Enter an amount.
14. (Optional) Click the  icon to copy or remove on a specific beneficiary.
15. (Optional) Click the "Show Details" link to view beneficiary 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 Description.
21. (Optional) Click the "+Add another wire" link to add an additional wire.
22. 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.

The image shows two screenshots of a software interface. The top screenshot, titled "Payments", shows a "New Payment" button and a search bar. A blue circle with the number "1" points to a "+ Create Template" link. The bottom screenshot, titled "International Wire", shows a "Change Type" link with a blue circle "2" pointing to it. Below this is the "Template Properties" section with a "Template Name" field (blue circle "3") and a "Template Access Rights" section showing "1 of 1 user roles selected" (blue circle "4"). The "Origination Details" section includes a "From Company" section with a checked box "Use same company for all wires" (blue circle "5") and a text field containing "Murphy&Co Bell Advanced Inc" (blue circle "6"). To the right is an "Account" section with a checked box "Use same Account for all wires" (blue circle "7") and a search field "Search by name or number" (blue circle "8"). To the right of that is a "Currency" section with a checked box "Use same Currency for all wires" (blue circle "9") and a search field "Search..." (blue circle "10").

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

1. Select a template type using the "+Create Template" link and choose International Wire.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same "From 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.

The screenshot shows a wire payment form titled "Wires (1)". It includes a search bar at the top right labeled "Find beneficiaries in payment". On the left, there is a link to "+ Add multiple beneficiaries". The main section displays a payment status "This payment is incomplete" and a table of beneficiaries. The first beneficiary is "John Doe" with account details "SWIFT/BIC" and "123456789 123456789". There are checkboxes for "Notify beneficiary" and a "Show Details" link. To the right of the beneficiary table are fields for "Currency" and "Amount" (set to "\$0.00"). Below the beneficiary table, there are fields for "From Company" (set to "Murphy&Co Bell Advanced Inc") and "Account" with a search prompt "Search by name or number".

11. (Optional) Click the "+Add multiple beneficiaries" link to add several beneficiaries at once.
12. (Optional) Use the search bar to locate a specific beneficiary.
13. (Optional) Click the  icon to expand or collapse selected beneficiaries.
14. Select or create a beneficiary 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 beneficiary.
18. (Optional) Click the "Show Details" link to view beneficiary information.
19. (Optional) If your wires are not coming from the same company, select a From Company.
20. (Optional) If your wires are not coming from the same account, select an account.

The screenshot shows a web form titled "OPTIONAL WIRE INFORMATION" with a collapse arrow. It contains two text input fields: "Message to Beneficiary" and "Description". Below these is a dashed box containing a "+ Add another wire" link. At the bottom, there is a summary bar showing "\$0.00" and "1 wires", along with "Cancel" and "Save" buttons. Numbered callouts point to the following elements:

- 21: "OPTIONAL WIRE INFORMATION" link
- 22: "Message to Beneficiary" input field
- 23: "Description" input field
- 24: "+ Add another wire" link
- 25: "Save" button

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

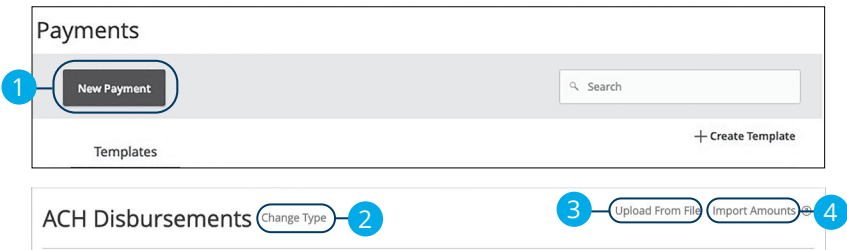
ACH & Wire Payments

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 payments 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. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) 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 96.
4. (Optional) 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.



The screenshot shows a payment form with two main sections: "Origination Details" and "Beneficiaries (1)".

Origination Details:

- 5:** SEC Code (drop-down menu)
- 6:** Company Entry Description (text field)
- 7:** From Company (text field)
- 8:** Account (text field)
- 9:** Effective Date (text field)
- 10:** Recurrence (text field)

Beneficiaries (1):

- 11:** "+Add multiple beneficiaries" link
- 12:** Search bar (text field)
- 13:** Filter icon (three dots)
- 14:** Beneficiary/Account (text field)
- 15:** Amount (text field)
- 16:** Action icon (three dots)

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

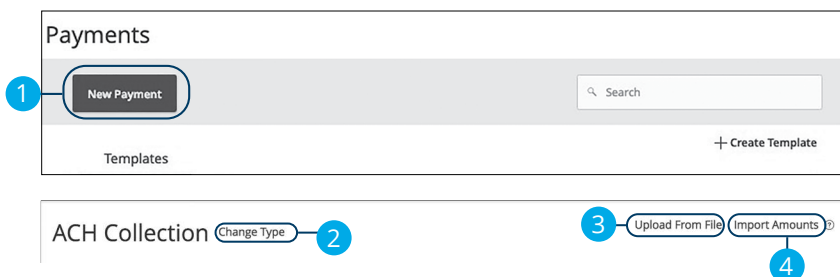
The screenshot shows a payment interface with the following elements:

- Beneficiary/Account** and **Amount** headers.
- A status bar: ☒ This payment is valid.
- Beneficiary details: Jane Doe, Checking, 123456789, and Amount: \$0.00.
- Callout 17: "Notify beneficiary" button.
- Callout 18: "Show Details" button.
- Callout 19: "Addendum" text box.
- Callout 20: "+Add another beneficiary" button.
- Callout 21: "Draft" and "Approve" buttons.
- Footer: \$0.00, 1 payments (1 for \$0.00), and a "Cancel" button.

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. (Optional) 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.



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

1. Select a payment type using the **New Payment** button and choose ACH Collection.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload beneficiaries and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 96.
4. (Optional) 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

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

6 Company Entry Description
Max 10 characters

7 To Company
Murphy&Co Bell Advanced Inc
*****6789

8 Account
Search by name or number

9 Effective Date
09/30/2021

10 Recurrence
Set schedule

Beneficiaries (1) Filters: All Pre-Notes

11 + Add multiple beneficiaries

12 Find beneficiaries in collection

13 ⋮

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

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

- 14**: Points to the "Beneficiary/Account" column header.
- 15**: Points to the "Amount" column header.
- 16**: Points to a three-dot menu icon in the top right corner.
- 17**: Points to the "Notify beneficiary" checkbox.
- 18**: Points to the "Show Details" link.
- 19**: Points to the "Addendum" text input field.
- 20**: Points to the "+Add another beneficiary" link.
- 21**: Points to the "Draft" and "Approve" buttons at the bottom right.

The interface includes a table with the following data:

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

Additional elements include a "Cancel" button, a "Draft" button, an "Approve" button, and a summary bar at the bottom showing "\$0.00" and "1 collections (1 for \$0.00)".

14. Select a beneficiary.
15. Enter an amount.
16. (Optional) 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. (Optional) 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 your country. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' section of a software interface. At the top, there's a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' (callout 2) and has a 'Change Type' link and an 'Upload From File' link (callout 3). The form is divided into several sections: 'Origination Details' with a 'From Company' section (callout 4) containing a checked box 'Use same company for all wires' (callout 5) and a text field 'Murphy&Co Bell Advanced Inc' (callout 5); an 'Account' section (callout 6) with a checked box 'Use same Account for all wires' (callout 6) and a search field 'Search by name or number' (callout 7); a 'Process Date' section (callout 8) with a checked box 'Use same Date for all wires' (callout 9) and a date field '09/30/2021' (callout 9); and a 'Recurrence' section (callout 10) with a 'Set schedule' link (callout 10).

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

1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload beneficiaries and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 96.
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.

The screenshot shows a web interface titled "Wires (1)". At the top, there is a search bar labeled "Find beneficiaries in payment" (12) and a vertical ellipsis icon (13). Below the search bar is a link "+ Add multiple beneficiaries" (11). A warning message "This payment is incomplete" is displayed. The main section contains a table with beneficiary information. The first row shows "Jane Doe" (14) with account "Checking" and number "123456789" (17), and an amount of "\$0.00" (15). There is a "Notify beneficiary" checkbox (17) and a "Show Details" link (18). Below the table, there are fields for "From Company" (19) with "Murphy&Co Bell Advanced Inc" and "****5789", an "Account" field (20) with a search prompt "Search by name or number", and a "Process Date" field (21) with a calendar icon. A vertical ellipsis icon (16) is also present next to the warning message.

11. (Optional) Click the "+Add multiple beneficiaries" link to add several beneficiaries at once.
12. (Optional) Use the search bar to locate a specific beneficiary.
13. (Optional) Click the  icon to expand or collapse selected beneficiaries.
14. Select or create a beneficiary from the drop-down.
15. Enter an amount.
16. (Optional) Click the  icon to copy or remove on a specific beneficiary.
17. Check the box to notify a beneficiary.
18. (Optional) Click the "Show Details" link to view beneficiary 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.

The screenshot shows a web form titled "OPTIONAL WIRE INFORMATION" with a collapse icon (upward arrow) in the top right corner. The form contains two text input fields: "Message to Beneficiary" and "Description", both with help icons (circles with question marks). Below these fields is a dashed-line section containing a link that says "+ Add another wire". At the bottom of the form, there is a summary bar showing "\$0.00" and "1 wires". To the right of the summary bar are three buttons: "Cancel", "Draft", and "Approve".

22. OPTIONAL WIRE INFORMATION

23. Message to Beneficiary ⓘ

24. Description ⓘ

+ Add another wire 25

26

\$0.00
1 wires

Cancel Draft Approve

22. Click the "Optional Wire Information" link to add more information.
23. (Optional) Enter a message to the beneficiary.
24. (Optional) Enter a wire description.
25. (Optional) Click the "+Add another wire" link to add an additional wire.
26. 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.

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'International Wire' (callout 2) and includes a 'Change Type' link (callout 3) and an 'Upload From File' link (callout 4). The form is divided into several sections: 'Origination Details' (callout 5), 'Account' (callout 6), 'Currency' (callout 8), 'Process Date' (callout 10), and 'Recurrence' (callout 12). The 'Origination Details' section includes a 'From Company' field with a checkbox 'Use same company for all wires' (callout 4) and a search bar (callout 5) containing 'Murphy&Co Bell Advanced Inc *****6789'. The 'Account' section includes a checkbox 'Use same Account for all wires' (callout 6) and a search bar (callout 7) containing 'Search by name or number'. The 'Currency' section includes a checkbox 'Use same Currency for all wires' (callout 8) and a search bar (callout 9) containing 'Search...'. The 'Process Date' section includes a checkbox 'Use same Date for all wires' (callout 10) and a date field (callout 11) set to '09/30/2021'. The 'Recurrence' section includes a 'Set schedule' link (callout 12).

1. Select a payment type using the **New Payment** button and choose International Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload beneficiaries and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 96.
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.

The screenshot shows a web form titled "Wires (1)". At the top, there is a search bar labeled "Find beneficiaries in payment" (14) and a vertical ellipsis icon (15). Below the search bar is a link "+ Add multiple beneficiaries" (13). A warning message "This payment is incomplete" is displayed. The form contains several input fields and buttons: "Beneficiary/Account" (16) with a dropdown arrow (19), "Currency" (17) with a search icon, "Amount" (18) with a value of "\$0.00", "Notify beneficiary" (20) with a checkbox, "Show Details" (21), "From Company" (22) with a dropdown arrow, "Account" (23) with a search icon, and "Process Date" (24) with a calendar icon. The "Beneficiary/Account" field is populated with "John Doe", "SWIFT/BIC", and "123456789 123456789". The "From Company" field is populated with "Murphy&Co Bell Advanced Inc" and "*****6789".

13. (Optional) Click the "+Add multiple beneficiaries" link to add several beneficiaries at once.
14. (Optional) Use the search bar to locate a specific beneficiary.
15. (Optional) Click the \vdots icon to expand or collapse selected beneficiaries.
16. Select or create a beneficiary from the drop-down.
17. (Optional) If your wires are not using the same currency, select a currency.
18. Enter an amount.
19. (Optional) Click the \vdots icon to copy or remove on a specific beneficiary.
20. Check the box to notify a beneficiary.
21. (Optional) Click the "Show Details" link to view beneficiary information.
22. (Optional) If your wires are not coming from the same company, 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.

The screenshot shows a web form titled "OPTIONAL WIRE INFORMATION" with a collapse icon. It contains two text input fields: "Message to Beneficiary" and "Description". Below these is a dashed box containing a "+ Add another wire" link. At the bottom left, it displays "\$0.00" and "1 wires". At the bottom right, there are three buttons: "Cancel", "Draft", and "Approve".

25. OPTIONAL WIRE INFORMATION

26. Message to Beneficiary

27. Description

+ Add another wire 28

29. Draft Approve

\$0.00
1 wires

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

ACH & Wire Payments

Import File

If you use a separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Corporate Online Banking. When making a new payment, this allows you to quickly add beneficiaries and amounts to payroll, ACH Disbursements or ACH Collections.

Importing a CSV file

The screenshot shows the 'Payments' tab in a corporate online banking interface. A blue circle with the number '1' points to the 'New Payment' button. Below this is the 'Payment From File' section. A blue circle with the number '2' points to the 'Payment Type *' dropdown menu. A blue circle with the number '3' points to the 'Import File *' dropdown menu. A blue circle with the number '4' points to the 'Save beneficiary' button. A blue circle with the number '5' points to the 'Upload File' button. A small asterisk note indicates that fields marked with an asterisk are required.

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

1. Click the **New Payment** button and select "Import File" from the drop-down.
2. Select the type of payment to send using the "Payment Type" drop-down.
3. Using the "Import File" option and select the CSV file you would like to upload.
4. (Optional) Click the **Save Beneficiaries** button to save the beneficiaries to your beneficiaries.
5. Click the **Upload File** to upload the file.



Note: The CSV file should contain five columns: Beneficiary Name, Routing Number, Account Number, Account Type and Amount.

Payment From File - Additional Information

6
 SEC Code
 ----Select a SEC Code----

7
 Company Entry Description
 Max 10 characters

8
 Pay From/Pay To
 Search by name or number

9
 Company / Subsidiary
 Murphy&Co Basic Inc

10
 Effective Date

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
ACH Recipient	062203984	123456789	Checking	\$10.00	
Another Recipient	062203984	987654321	Savings	\$25.00	

Total Amount: \$35.00 To 2 recipients

Back
 Draft
 Approve
 11

6. Select an SEC code using the drop-down.
7. (Optional) Enter a Company Entry Description.
8. Select the account the funds will be taken from or posted to using the "Pay From/Pay To" drop-down.
9. Select the company using the "Company/Subsidiary" drop-down.
10. Select the effective date using the calendar feature.
11. Click either the **Draft** or **Approve** button when you are finished.



Note: If your file contains any errors, the system cannot process the file and prompts you to correct it. This ensures that all transactions will process successfully.

Importing a NACHA file

You can import a balanced NACHA format file to create an ACH Disbursements, or ACH Collection, or Payroll payment

- NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Company/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH NACHA Upload.
- Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Company, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create beneficiaries and amounts
- You can include a beneficiary multiple times to create multiple payments
- The payments can be to the same account or a different account



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

1. Click the **New Payment** button and select "Import File" from the drop-down.

Payment From File

Payment Type *
 --Please Select A Payment Type--

Import File *
 @ --Please Select A File To Import--

* - Indicates required field

4 **Save beneficiary** **5** **Upload File**

Payment From File - Additional Information

SEC Code
 PPD - Prearranged Payment and Deposit

Company Entry Description
 TEST

Pay From/Pay To
 XXXXXX2222

Company / Subsidiary
 [Redacted]

6 **Effective Date**
 [Calendar Icon]

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
TEST Q4	101105354	[Redacted]	Checking	\$0.01	

Total Amount: \$0.01 To 1 recipients

7 **Back** **Draft** **Approve**

2. Select the type of payment to send using the "Payment Type" drop-down.
3. Using the "Import File" option and select the NACHA file you would like to upload.
4. (Optional) Click the **Save Beneficiaries** button to save the beneficiaries to your beneficiaries.
5. Click the **Upload File** to upload the file.
6. Select the effective date using the calendar feature.
7. Click either the **Draft** or **Approve** button when you are finished.

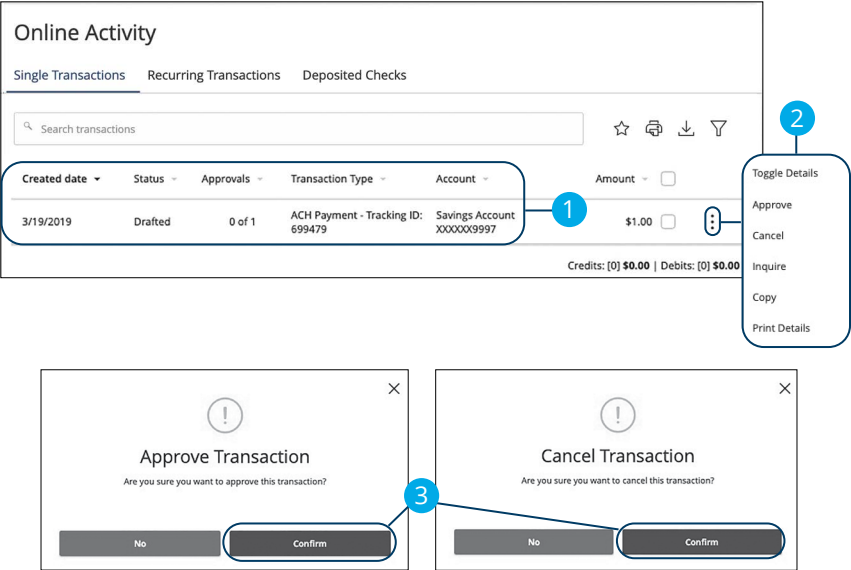
ACH & Wire Payments

Viewing, Approving or Canceling a Transaction


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

Single Transaction

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



Click the **Activity & Approvals** 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 transaction at once.

The screenshot shows a table of transactions with columns: Created date, Status, Approvals, Transaction Type, Account, Amount, and a menu icon. Two transactions are listed: one 'Drafted' and one 'Cancelled'. Callout 1 points to the 'Status' column. Callout 2 points to the checkbox in the 'Amount' column. Callout 3 points to the menu icon. Callout 4 points to the 'Confirm' button in the 'Approve Transactions' dialog.

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

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)

No Confirm

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)

No Confirm

Click the **Activity & Approvals** 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 \vdots icon select all transactions.
3. Click the \vdots 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 the 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.

Payments

New Payment

Search

Templates

+ Create Template

1 Result

Filters: All ACH Payment

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			<div>1</div> <div>Pay Edit Copy Delete</div>

Template Properties

Template Name

Test

Template Access Rights

2 of 2 user roles selected

Origination Details

SEC Code

PPD - Prearranged Payment and Deposit

From

*****6789

Account

Savings Account
XXXXXXXX9997

\$8.73

Recipient/Account

ACH ONLY (Zacnts)
Checking

123456789


Amount

\$50.00

Cancel

Save

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.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. A table lists templates, with one entry: 'Test' (ACH Payment (PPD), 1). To the right of the table is an 'Actions' column with a dropdown menu. A blue circle with the number '1' points to this dropdown menu. The dropdown menu is open, showing options: 'Pay', 'Edit', 'Copy', and 'Delete'. Below the table, a 'Delete Template' dialog box is displayed. It has a title 'Delete Template' and a message 'Are you sure you want to delete this Template?'. At the bottom of the dialog are two buttons: 'Cancel' and 'Delete Template'. A blue circle with the number '2' points to the 'Delete Template' button.

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

Pay

Edit

Copy

Delete

Delete Template

Are you sure you want to delete this Template?

Cancel Delete Template

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

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

ACH & Wire Payments

Wire Activity

All incoming and outgoing wires initiated through Business Online Banking appear in one easy 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 ACTIVITY

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.

1

Account

COMM REV FIXED XXXXXX0121 \$0.00

▼

2

Start Date *

End Date *

3

View Report

Reset

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

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

ACH & Wire Payments: Wire Activity

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.

ACH NACHA Upload

1

Import File *

📎 Sample NACHA ACH File.txt

Memo

3

Draft

Approve

2

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.

ACH NACHA Upload

Import File

Memo (optional)

Select a file to upload

Draft

Approve

PASS-THRU UPLOAD LOG

Create Alert ⓘ

Status ▾	Amount ▾	Filename ▾	Memo
⚠ Failed	\$4,150.58	Sample NACHA ACH File.txt	<div>1</div> 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 view withing Activity & Approvals. From here you can view the tracking ID, total amount, created date, total payments, process date, and more.

Online Activity

Single Transactions Recurring Transactions Deposited Checks

Search transactions

☆

🔄

⬇️

🔍

Created date

Status

Approvals

Transaction Type

Account

Amount

2/16/2022

Cancelled

N/A

ACH NACHA Upload - Tracking ID: 3558786

\$20.21

2/16/2022

Drafted

0 of 2

ACH NACHA Upload - Tracking ID: 3558785

\$4,150.58

Tracking ID: 3558785

Total Amount: \$4,150.58

Created: 02/16/2022 3:29 PM

Total Payments: 1

Created By: [redacted]

File Name: Sample NACHA ACH File.txt

Will process On: 02/16/2022

NACHA UPLOAD ITEMS:

Description: TESTACH

Number of Credits: 7

Credit Amount: \$4,150.58

Number of Debits: 1

Debit Amount: \$4,150.58

Effective: 2/28/2022 12:00:00 AM

SEC Code: PPD

<

1 of 1

>

Transaction Process

Company

Financial Institution

Step 1

Step 2

Step 3

Step 4

Drafted
02/16/2022 3:29 PM
[redacted]

Approval(s)
1. Pending
2. Pending

Authorized

Processed

ACH Pass-Thru - Tracking ID: 3558785

Search by Name, Account, ABA, ACH ID or Amount

Description	Effective Date	Company Name	Company ID	ACH Class Code	
TESTACH	2/28/2022	COMPANY NAME	844784922	PPD	
Routing Number	Account Number	Name	ACH ID	Credit/Debit	Amount
091310521	[redacted]	Mandy [redacted]	1234	Credit	\$20.21
091300023	[redacted]	Anna [redacted]	6543	Credit	\$69.82
091310521	[redacted]	Sandy [redacted]	9914	Credit	\$13.43
291370918	[redacted]	Shane [redacted]	6666	Credit	\$97.84
291378871	[redacted]	Troy [redacted]	8888	Credit	\$2,211.35
091310521	[redacted]	Ally [redacted]	9876	Credit	\$46.56
291370918	[redacted]	Carrie [redacted]	6543	Credit	\$1,691.37
091310521	[redacted]	Name Of Your Company	1000069999	Debit	\$4,150.58

Click the **Activity & Approvals** tab.

1.

Click the ACH NACH Upload you would like to view additional details for.
2.

To view full pass-thru details, click the “View Full Pass-Thru Details” link.
- ACH & Wire Payments: ACH NACHA Upload

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.

1 Account
Select an account

2 Enter the check number. Click or Tap the Save button to move to the next field.

3 Enter the check amount. Click or Tap the Save button to move to the next field. \$0.00

4 Check date

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.
5. Enter the payee.
6. (Optional) Enter a note.
7. Click the **Request stop payment** button when you are finished.

Stop Payment

Stop Payment Activity

Inquire on the status of and cancel stop payment requests.

STOP PAYMENT ACTIVITY

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

1

☐ Check here to report on ALL accounts

☐ XXXXXX07718 - Business Checking - B

☐ XXXXXX07734 - Premier Business Checking - B

☐ XXXXXX07742 - Money Market Savings Plus-Bus

☐ XXXXXX07767 - IOLTA Interest Checking

☐ XXXXX08583 - Premier Money Market SV Plus B

Start Date

End Date

Beginning Check Number

Ending Check Number

Clear

Submit

2

STOP PAYMENT ACTIVITY REPORT

To cancel a stop payment, check the box in the Cancel column and submit.

1 Records Returned

5a

Cancel	Account Number	Check Number	Check Amount	Check Date	Payee	Expiration Date
<input type="checkbox"/>	XXXXXX07718 - Business Checking - B	12345	1.25	06-01-2021	ABC COMPANY	12-20-2021

To Print Activity:

Before you select Cancel for any checks, you may select to create a PDF or export the list in a CSV file by selecting the button, below. Once you have selected Cancel for a check, you may select Submit.

Note, the option to create a PDF or Export to CSV will not be available when you have selected Cancel for any checks.

Data in the printed activity will not reflect any sorting performed in the screen, above.

3

Create PDF

Export to CSV

4

Submit

5b

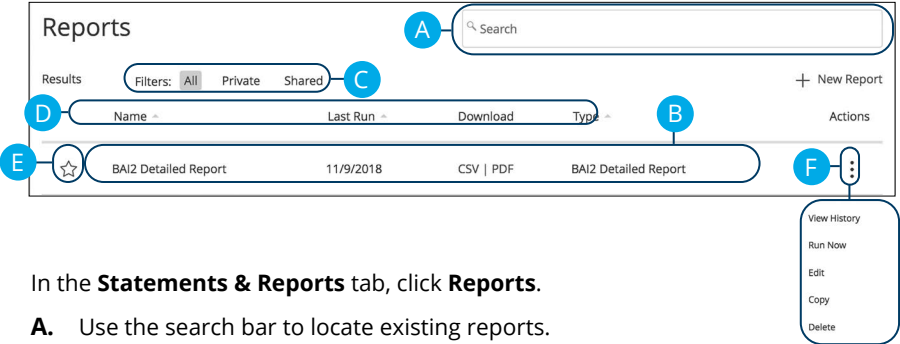
In the **Stop Payments** tab, click **Stop Payment Activity**.

1. Enter the required search information.
2. Click the **Submit** button
3. Click the **Create PDF** button to create a PDF list of the stop payment activity report.
4. Click the **Export to CSV** button to export a CSV list of the stop payment activity report.
5. To cancel a stop payment:
 - a. Check the box next to the stop payment you would like to cancel.
 - b. 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.



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

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



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

Company User Activity Report

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

New Company User Activity Report

This report will generate the following file formats: PDF

Change report type

1

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

2

What do you want to name the report?

3

Which user(s) do you want to include?
☐ All Users (14)
Select specific user(s)

4

What dates do you want to include?

5

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

6

What transaction types do you want to include?
Select All | Clear All

<input type="checkbox"/> Stop Payment	<input type="checkbox"/> Funds Transfer
<input type="checkbox"/> EFTPS	<input type="checkbox"/> Wires - Domestic
<input type="checkbox"/> Wires - International	<input type="checkbox"/> ACH Collection
<input type="checkbox"/> ACH Payments	

7

Cancel

Create and Run

Create

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

Change report type

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

☐ Private
 ☒ Shared

2
 What do you want to name the report?

3
 What account(s) do you want to include?

☐ All Accounts (2)

Select specific account(s)

4
 What dates do you want to include?

5
 How often do you want this report to run?

☒ On Demand
 ☐ Every Business Day
 ☐ Every Calendar Day
 ☐ Weekly
 ☐ Monthly

Cancel

Create and Run

Create

6

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

Change report type

1

Do you want this report to be private or shared?

☐ Private

☒ Shared

2

What do you want to name the report?

3

How often do you want this report to run?

☒ On Demand

☐ Every Business Day

☐ Every Calendar Day

☐ Weekly

☐ Monthly

Cancel

Create and Run

Create

4

In the **Statements & Reports** tab, click **Reports**, 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 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
- Cancel

Create and Run

Create

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

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

Balance and Activity Statement-Previous Day(s)

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

New Balance and Activity Statement - Previous Day(s)

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

Change report type

1

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

2

What do you want to name the report?

3

What account(s) do you want to include?
☐ All Accounts (2)
Select specific account(s)

4

What dates do you want to include?

5

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

6

Cancel

Create and Run

Create

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

Cancel

Create and Run

Create

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

- Decide whether the report should be private or shared.
- Enter a report name.
- Select the accounts you want to include.
- Select a date range.
- Schedule how often to run the report.
- 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

Cancel

Create and Run

Create

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

- Decide whether the report should be private or shared.
- Enter a report name.
- Select the accounts you want to include.
- Select a date range.
- Schedule how often to run the report.
- Select transaction types.
- 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.

The screenshot shows the 'Reports' interface. At the top, there is a search bar and a 'New Report' button. Below this is a table of reports. The first report is 'BAI2 Detailed Report', last run on '11/9/2018', in 'CSV | PDF' format. To the right of the table is an 'Actions' menu. A blue circle with the number '1' highlights the 'Edit' option in this menu. Below the table, a dialog box titled 'Do you want this report to be private or shared?' is shown. A blue circle with the number '2' highlights the 'Shared' radio button. The dialog box contains several sections: 'What do you want to name the report?' with a text input field containing 'Balance and Activity Statement - Previous Day(s)'; 'What account(s) do you want to include?' with a checked checkbox for 'All Accounts (4)'; 'What dates do you want to include?' with a dropdown menu set to 'Last Business Day'; and 'How often do you want this report to run?' with radio buttons for 'On Demand', 'Every Business Day' (selected), 'Every Calendar Day', 'Weekly', and 'Monthly'. At the bottom of the dialog box, there are three buttons: 'Cancel', 'Save and Run', and 'Save'. A blue circle with the number '3' highlights the 'Save and Run' button.

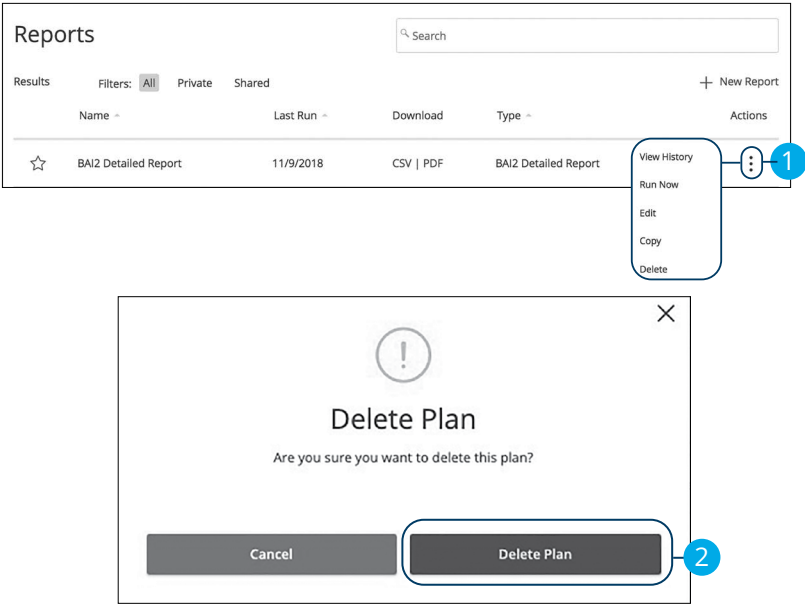
In the **Statements & Reports** tab, click **Reports**.

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.



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

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

Funds Transfer

Funds Transfer

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

Individual Transfers

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

Funds Transfer

Individual Transfers

Multi-Account Transfers

1

From Account

To Account

2

Amount

0.00

3

Frequency

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.

The screenshot shows a form for setting up a recurring transfer. It includes a 'Start Date' field with a calendar icon, a note about processing on business days, a 'Repeat Duration' section with radio buttons for 'Forever' and 'Until date', a 'Memo' field, and 'Draft' and 'Approve' buttons. Numbered callouts 4a, 4b, 5, and 6 point to the Start Date field, the Repeat Duration section, the Memo field, and the Draft/Approve buttons respectively.

4a Start Date
04/09/2019

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

5 Memo (optional)
Enter letters and numbers only

6 Draft Approve

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

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 Activity & Approvals.

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	Name ▾	Transfers ▾	Actions
B	Test	1	A  D

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

Search

Create Template

Transfer Funds

Available Templates

Name

Transfers

Actions

☆

Test

1

⋮

Funds Transfer

Template Properties

2

Template Name

Template Name

3

Template Access Rights

6 of 4 user roles selected

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 a the template name.
3. Choose which users have access to the template by clicking the provided link.
4. (Optional) Enter a memo and click the **Push Memo to All** if all transfers will receive the same one.

Funds Transfer: Funds Transfer

Transfers (3)

Find accounts in transfer

Expand All

Collapse All

Copy

Remove

Expand Row

This payment is incomplete

Search by name or num

Search by name or num

\$0.00

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

\$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 TransfersMulti-Account Transfers

Search

Create TemplateTransfer Funds

Available Templates

Name	Transfers	Actions
☆ Test	1	

Funds Transfer

Origination Details

Transfer Date

RecurrenceNone

☒ Same Date

Memo

Push Memo to All

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 a the transfer date using the calendar feature.
3. Check the box next to “Same Date” if all transfers are sent on the same day.
4. (Optional) Enter a memo and click the **Push Memo to All** button if all transfers receive the same memo.

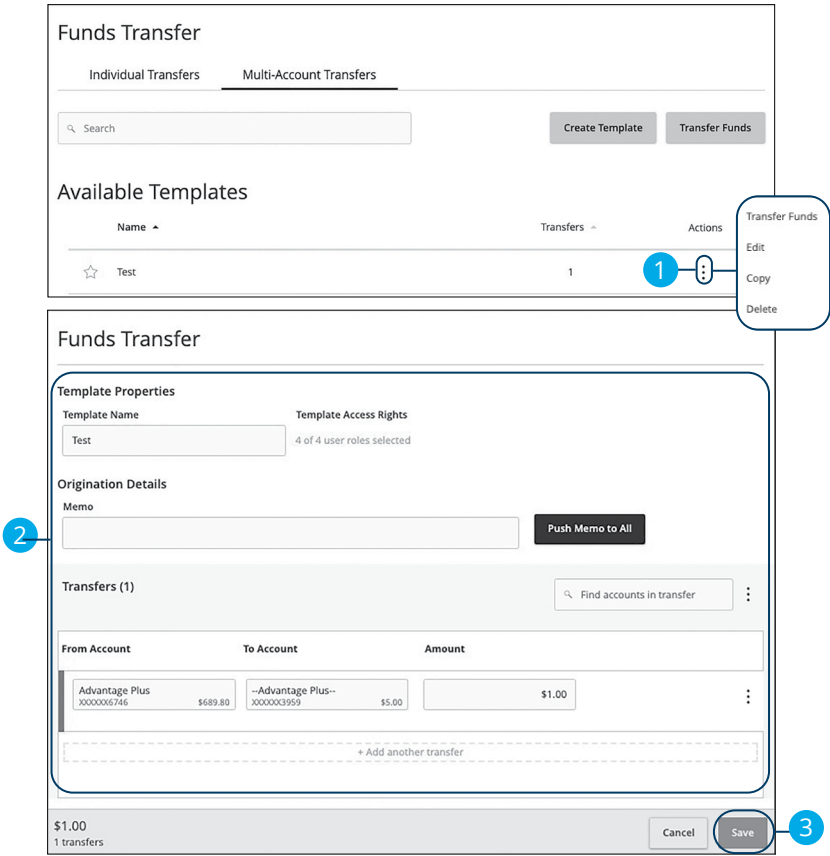
The screenshot displays the 'Transfers (3)' interface. At the top, there is a search bar labeled 'Find accounts in transfer' (5). Below this is a table with columns 'From Account', 'To Account', and 'Amount'. The first row is highlighted and contains a warning icon and the text 'This payment is incomplete'. Below the warning, there are search bars for 'From Account' (8) and 'To Account' (9), and an 'Amount' input field (9). A 'Memo' text area (10) is located below the search bars. At the bottom of the table, there is a link to 'Add another transfer' (11). The bottom of the interface features a summary bar showing '\$0.00' and '3 transfers', along with 'Cancel', 'Draft' (12), and 'Approve' buttons. On the right side, there are buttons for 'Expand All' (6), 'Collapse All', and a menu with 'Copy', 'Remove', and 'Expand Row' options (7).

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.


Funds Transfer

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.



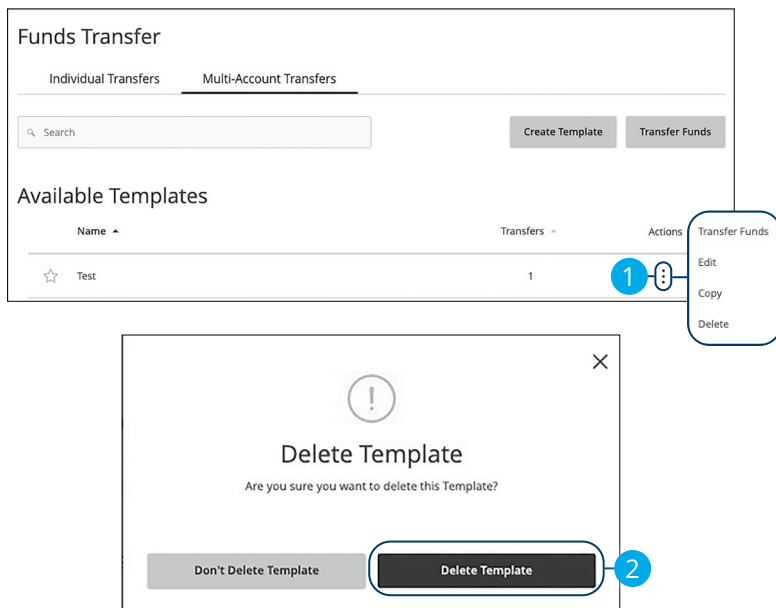
In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

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.


Funds Transfer

Deleting a Multi-Account Transfer Template

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



In the **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

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

The Positive Pay system electronically compares daily business-issued checks with existing check records. When a check is filed and does not match the provided record, it is flagged as an exception and referred back to you for a payment decision.

Click the **Positive Pay** tab.

Positive Pay

Launch Advanced Options

ExceptionsAdd CheckSubmit Issued Check File

All Accounts

Search

Decision Needed

No Exceptions

No Exceptions

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



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

Positive Pay

Add a Check Confirmation

Positive Pay Launch Advanced Options

Exceptions Add Check 1 Issued Check File

2 **Amount** \$ 0.00 **Payee (optional)** **Account** 3

4 **Issue Date** 08/17/2021 **Check Number** ☐ Auto Increment

5 **Add Check**

Positive Pay Launch Advanced Options

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

Exceptions Add Check

6 **Amount *** \$0.00 **Payee** **Account *** Select Account

Issue Date * Select Date **Check Number *** ☐ Auto Increment

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

Managing Exceptions

Positive Pay

Launch Advanced Options

ExceptionsAdd CheckSubmit Issued Check File

1All Accounts

2Decision Needed

Search

No Exceptions

No Exceptions

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

- Click the **Positive Pay** tab.
- 1. Select an account using the drop-down.
 - 2. Select a check status using the drop-down.



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

All

\$31,399.17

Check #10067

\$100,000.00

Paid Not Issued

Check #10330

Pay

\$1,792.34

Paid Not Issued

Check #22385

Pay

\$1,033.68

Paid Not Issued

Check #22411

Pay

\$1,055.38

Paid Not Issued

Check #8422

Pay

\$628.96

Amount Mismatch

Check #23085

Pay

\$31,399.17

Paid Not Issued

Check #: 10067

7/18/2018

John Smith

\$31,399.17

John Smith

Paul Peters

check

ORIGINAL DOCUMENT

Paid Date: 7/18/2018

Pay

Return

Total Exceptions (70) \$193,804.86 | Total Decided (70) \$193,804.86

Submit All Decisions

3. Select a check that needs to have a decision made.
4. Select either "Pay" or "Return."
5. Click the **Submit Decisions** button when you are finished.

Positive Pay: Managing Exceptions

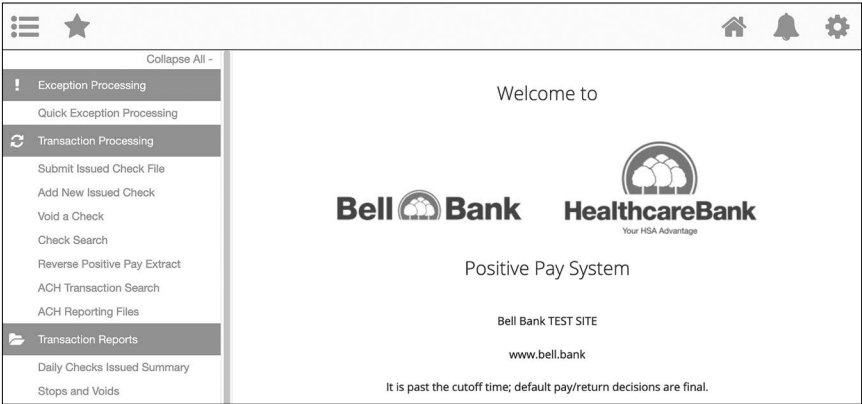
Advanced Positive Pay

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.

Always click the **Log Out** button when you are finished using Positive Pay.



Advanced Positive Pay

To Upload an Issued Check File

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

Submit Issued Check File

Step 1. Select a file to process.

1
Choose File
No file chosen

Step 2. Input details about the file.

2
Account ID:

3
File Processing Type:

Step 3. Click the "Process File" button.

Process File
4

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

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



Note: The deadline for submitting a check issue file is 7 AM CST on the business day following the date the check was issued.

Advanced Positive Pay

Manually Enter a Check

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

Add New Issued Check

1

Account ID: <Not Selected>

Check Number:

2

Amount:

Issued Date: 08/17/2021

Issued Payee:

☐ Auto-Increment Check Number

Add Check

3

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. 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 checking the box next to “Auto-Increment Check Number.”

Advanced Positive Pay

Void a Check

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

Void a Check

Step 1. Enter check information.

1 Account ID: ✓

2 Check Number:

Check Amount:

Issued Date:

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

3

Step 3. Verify the check that will be voided.

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

4

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

In the **Transaction Processing** tab, click **Void a 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 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 to confirm.

Advanced Positive Pay

Managing Exceptions

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

The Exception Type can include:

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



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

1. All Client IDs

2. Decisions Needed (4)

Cleaner image	Description	Amount
Unauthorized ACH Transaction	\$25,116.21	
PAID NOT ISSUED		
PAID NOT ISSUED	#1004158	
PAID NOT ISSUED	#1004162	
PAID NOT ISSUED	#1004165	
Decisions (3)	\$0.00	
Total (4)	\$27,039.13	

PAID NOT ISSUED

Default Decision: Pay

Client ID: Cleaner Image

Check # 1004158

Amount: \$1,505.92

Front Back

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

3. Save

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

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



Note: Decisions on exceptions must be made by 3 PM CT. Any items left undecided are handled per your default setting. All users at Bell Bank are placed into "Read-Only" mode after the cut-off time to prevent changes to the automated decision.

Advanced Positive Pay

Reverse Positive Extract Pay

The Reverse Positive Pay Extract feature provides an electronic file of paid checks to process within another system. Once completed, the file and report are automatically displayed at the bottom of the screen. To save an extract file to a local workstation or network drive, click on the File / Save menu option while viewing the file, or, right click on the View File link and select Save Target As.

Reverse Positive Pay Extract (BAI2 Extract)

Step 1. Select "Account ID" and "Extract through date".

1

Account ID: Inwood CK Test

2

Extract from date: (optional)

3

Extract through date: 11/28/2018

Step 2. Click the "Create File and Report" button.

4

Create File and Report

Step 3. View Report or File By Clicking on Links in Grid Below.

5

	Account ID	File	Report	Date Created	Item Count	
1	BCE Ops Acct	View File	View Report	09/20/15 10:00 AM	37479	Remove
2	BCE Ops Acct	View File	View Report	09/20/15 10:00 AM	37479	Remove
3	BCE Ops Acct	View File	View Report	09/20/15 09:59 AM	35861	Remove

Click the **Transaction Processing** tab, then **Reverse Positive Pay Extract**.

- 1. Using the "Account ID" drop-down, select an account.
- 2. (Optional) Enter an extract from date.
- 3. Enter an extract through date.
- 4. Click the **Create File and Report** button.
- 5. Click on a file to view it.



Note: An item may only be extracted once.

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 payments. To save an ACH Reporting file to a local workstation or network drive, click on the File/Save menu option while viewing the file or right click on the download link and select Save Target As.

A

Processed Date: 11/21/2016 11/21/2016 Refresh					
ACH Reporting Files (2)					
Report Description	File Type	Report	Date Created	File Size	
TEST1	CSV	Download	11/21/2016 01:20:41 PM	7.87 KB	
TEST1	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.84 KB	
TEST1	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 KB	
TEST1	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.02 KB	
TEST1	N/A	Download	11/21/2016 01:20:41 PM	11.79 KB	

B

C

D

E

In the **Transaction Processing** tab, click **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 are set to 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

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.

1

Account ID

100215 SERV 6052

2

Reconcile Through Date

09/08/2021

3

Search

Reconciliation History

Account ID

100215 SERV 6052

No reconciliation history to display.

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

4

Finish Reconciliation

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

ACH Authorization Rules Setup

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

ACH Authorization Rules Setup

1

Notification Type for Unauthorized ACH Transactions:

Create Exception

Edit

Update

Cancel

	Account	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
1				ALL - All Standard Entry Class Codes	Both DR and CR	0.01	Edit
2	8401615923			ALL - All Standard Entry Class Codes	<Select>	0.01	Edit
							Add

3

In the **System Reports** tab, click **ACH Authorization Rules**.

1. Click the “Edit” link to change the Notification Type for Unauthorized ACH Transactions. Select “Create Exception” if an unauthorized ACH transaction becomes an exception that requires a Pay/Return Decision by the client. Select “Email Notification Only” to notify the client via email of any unauthorized transactions. Click the “Update” link when you are finished.
2. To create a new rule, start by choosing an account ID. Enter a rule description and the originating Company ID. If the company ID field is left blank, the rule will apply to all company IDs. Select a Standard Entry Class Code, transaction type and enter the Maximum Allowable Amount.
3. Click the “Add” link to save the new exception rule. Click the “Edit” link next to an existing rule to make any changes.

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.

Home

Payments

Payees

Calendar

Options

Welcome: [User]

Last login: 9:17 AM ET 9/20/2020

Profile

Messages (1)

Log out

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.

Add a Payee

Company

Add a company

Company details

1 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.

1 Payee name *

Payee name

2 Account number *

Account number

No account number ?

Confirm account number *

Confirm account number

3 Phone number *

(xxx) xxx-xxxx

Payee ZIP code *

xxxxx-xxxx

Account holder name *

GULF COAST BANK

Next >

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.

Bill Payment: Add a Payee

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 address

Apartment number, Unit number, Condo number

City *

City name

State

Alabama

Payee ZIP code

12345-6789

Account holder name

Payee category

No Category

Default pay from account

Primary Checking

< Back

Submit payee >

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.

Individual Check Payments

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 Payment: Add a Payee

The screenshot shows a 'Bill pay information' form. It contains the following elements:

- Section: Bill pay information**
 - 3** Individual's nickname *: A text input field with the placeholder 'Individual nickname'.
 - 4** Category: A dropdown menu with 'No Category' selected.
 - 5** Default pay from account *: A dropdown menu with 'Primary Checking' selected.
- Section: Information about you**
 - 6** Do you have an account number that this individual uses to identify you?: A question with 'Yes' and 'No' radio buttons.
 - Your account number**: A text input field with the placeholder 'Your account number'.
 - Confirm**: A text input field with the placeholder 'Confirm your account number'.
- 7** Next >: A button with a right arrow.

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.

Tell me more

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]

View details

Update

Update

Update

Update

Request activation code

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

[Input field]

⌚

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

Submit

- 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: Add a Payee

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:

.CSV file

1

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

Choose File

No file chosen

Upload

3

- 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](#).

Delete selected

<input type="checkbox"/> Payees	Account number	Actions
<input type="checkbox"/> 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-

Cancel

Submit

- 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...

All Payees

Payees	Account number	Additional Items	
McPhersonal Electrical (Check)	*****6789	Category: Business Last paid: N/A	<div>Pay</div> <div>Edit</div> <div>Delete</div>

Edit

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-

Cancel

Save

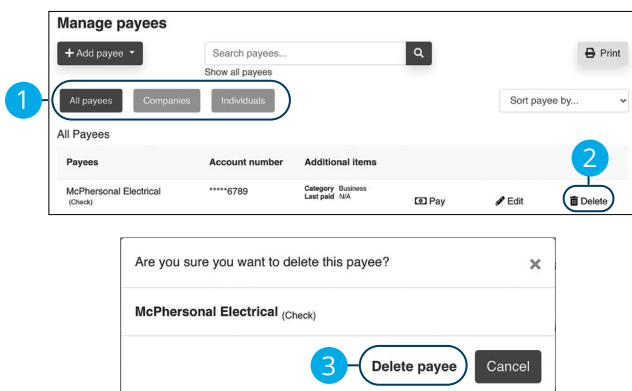
Use the “Payees” drop-down to select “Manage Payees.”

- 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.



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

Manage categories

Filter categories

Show all categories

Search payees...

Show all payees

Print

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
	*****rson	Personal

1

2a

Manage categories

Category name

Category name

Add category

Category name list

Business

Personal

2b

Delete

Delete

Are you sure you want to delete this category?

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

Delete category

No

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

+ Add payee

Search payees...

Company

Select all

atmos *****2345 +

BULK RATE *****3456 +

Entertry - TEST *****6789 +

McPhersonal Electrical *****6789 +

Whitney *****2345 +

View selected (0)

Pay (0)

Payment summary

Payee	From account	Amount*	Deliver by*	
atmos <small>*****2345</small> <small>Last paid: N/A</small> <small>Amount paid: N/A</small>	Primary Checking	\$ <input type="text"/>	8/4/2020	Remove
			Invoice Payment	

< Back

Review

Pay all

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

Payee	Amount	Deliver by date		
atmos Check Confirmation #2	\$1.00	08/31/2020	Details	<div>1a</div> <div>Edit</div> <div>2a</div> <div>Stop</div>

Edit single payment

Account details

Transaction details

1b

Payeeatmos
Payment methodCheck
From accountPrimary Checking
Amount\$ 1.00
Deliver by date8/31/2020
Invoice/CommentView / Add

Confirmation #2
Scheduled byMurphy Test
DeliveryStandard

< Back

Submit1c

Stop single payment

Account details

Transaction details

PayeeAmerican Express
Payment methodCheck
From accountPrimary Checking
Amount\$899.00
Process date10/26/2020
Invoice / CommentNone
Scheduled byLaurie Smith

Confirmation #40
Est arrival10/30/2020
DeliveryStandard

Back

Submit2b

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 ▾

American Express *****8467

Cellular One *****8467

Lease *****8467

Moe's Mowers *****8467

Vern's Fertilizer *****8467

AT&T *****8467

Chase *****8467

MasterCard *****8467

Seed Indeed Co. *****8467

Waverly Water Co. *****8467

Set up American Express recurring payment

Details

Name

American Express

Check

*****8467

Add comment

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.

Bill Payment: Create a Recurring Payment

Series options / preferences

4

If the payment falls on a holiday or weekend?

Pay before

Pay after

5

Frequency edit

Frequency*

Monthly

Last business day

Select first process*

6

Would you like this series to end?*

☒ No

☐ On this date

☐ After a set # of payments

Cancel

Review

7

Submit

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

Q Search filter

Print

Payee	Amount	Deliver by date		
atmos Check Confirmation #:3	\$1.00	10/30/2020	Details	<div>1a Edit</div> <div>2a Stop</div>

Edit recurring payment

Payee	From account	Amount	Process date	Additional items	
John Doe <small>Electronic</small>	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

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Submit

1c

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.

Back

Submit

2b

2c

- 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

Q Search filter

Print

Payee	Amount	Process date				
American Express Check Confirmation #:40	\$999.00	10/26/2020	Details	<div>A</div> <div>✓ Approve</div>	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.				

All transactions

✓ Approve all

B

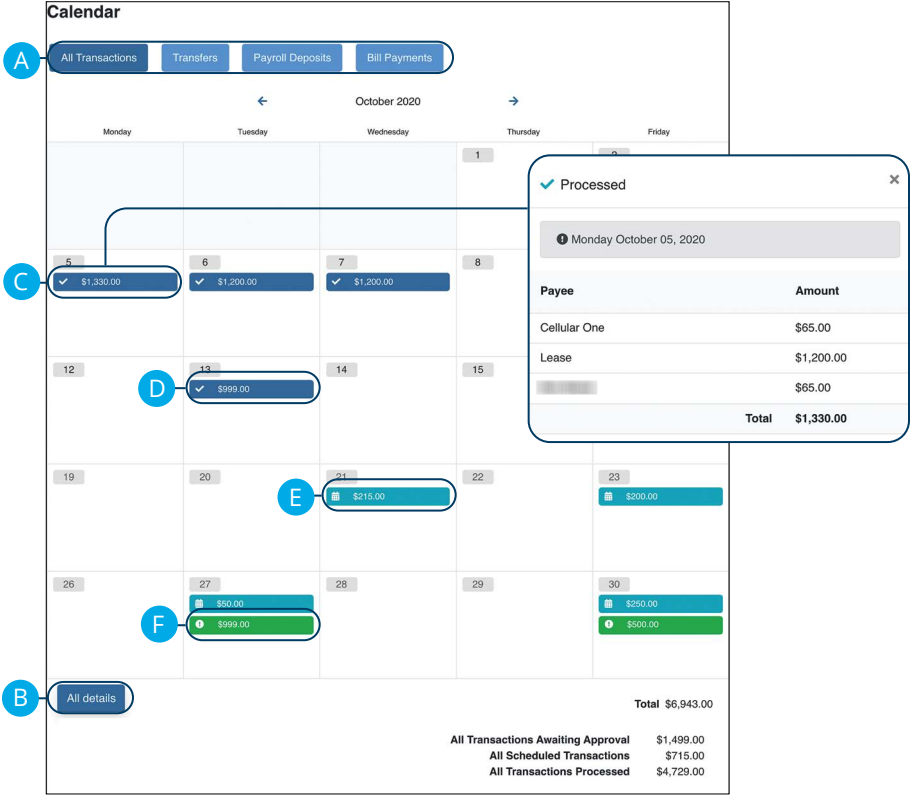
Click the “Payments Awaiting Approval” link on the Home page.

- 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.



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.

The screenshot shows a web form titled "Company profile" with a sub-header "Change company information". The form contains the following fields and sections:

- Company name:** GULF COAST BANK
- Address:** 123 MAIN ST
- City:** ANYWHERE
- State:** Louisiana (dropdown menu)
- ZIP Code:** 70123-0000
- Phone number:** (text input)
- Fax number:** (text input)
- Dual signatures required:** Section with a checkbox labeled "Require dual signatures".
- Submit:** A button at the bottom right.

Numbered callouts are present:

- 1:** Points to the Address field.
- 2:** Points to the "Require dual signatures" checkbox.
- 3:** Points to the Submit button.

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	<div><div>B</div><div>A</div></div>
<input checked="" type="radio"/>	Primary Checking <small>Default Account</small>	*****7841	Checking	Approved	<div><div>Edit</div><div>Delete</div></div>

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 <small>Primary User</small>	GULF COAST BANK	20171116039763 9349a8	N/A

Edit Payment Permissions

User name: ARA MCPHERSON
User type: Custom

5 **Restore Permissions**

2 **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**
Payment caps allow you to set a specific amount that ARA MCPHERSON cannot exceed when scheduling payments to particular payees.

☒ **Designate pay from accounts**

Primary Checking

☐ **Payment history**

Admin user list | Cancel **4 Save**

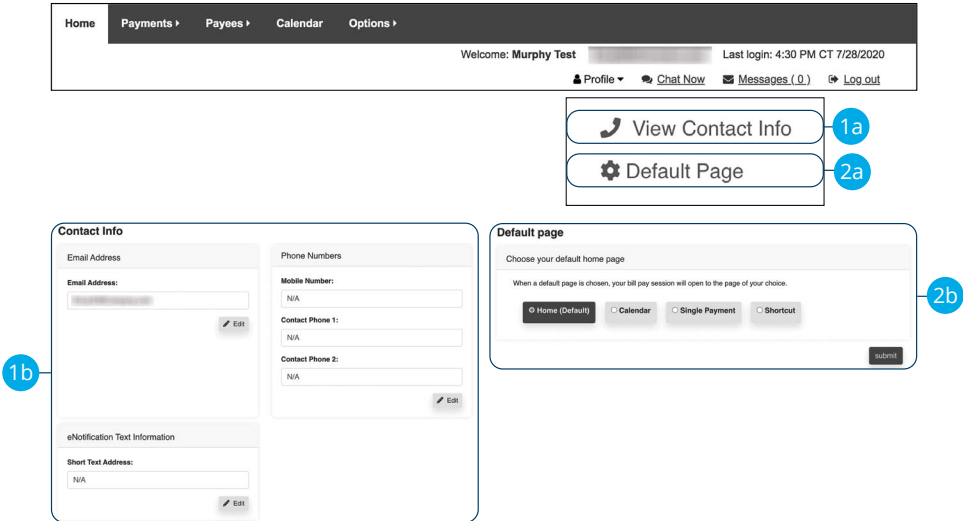
Use the "Options" drop-down to select "Manage users."

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.



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.

e-Notifications

Event Logout Recurring Reminders

Email address on file Short text address on file

N/A

Edit Edit

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

Submit

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

A transaction exceeds a specified amount

Send notification to Category

Email Address All Categories

Payee or Account Amount

All Payees \$

Submit

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.

e-Notifications

Event Logout Recurring Reminders

Email address on file
[Redacted]
Edit

Short text address on file
N/A
Edit

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

Submit

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.

The screenshot displays the 'e-Notifications' interface. At the top, there are four tabs: 'Event', 'Logout', 'Recurring' (which is selected), and 'Reminders'. Below the tabs, there are two sections: 'Email address on file' with an 'Edit' button, and 'Short text address on file' with the value 'N/A' and an 'Edit' button. The main section is titled 'Recurring Notifications' and includes a sub-header 'These email notifications will provide a list of bill pay information in which you customize how often it is received.' Below this is a header 'A list of all scheduled payments'. Underneath, there is a 'How often' section with a drop-down menu labeled 'Select Frequency'. A blue circle with the number '1' points to this drop-down menu. At the bottom right of the form, there is a 'Submit' button, which is also pointed to by a blue circle with the number '2'.

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

Event

Logout

Recurring

Reminders

Email address on file

Edit

Short text address on file

N/A

Edit

Reminders Notifications

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

+

Add reminder

1

Pay to	Category	Reminder date	Frequency	Send to
--------	----------	---------------	-----------	---------

2

Add reminder

What type of payee? *

Bills

Pick a payee *

Select Payee

Send notification to *

Select Option

Reminder frequency *

Select Frequency

Close

Submit

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: e-Notifications

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.

The screenshot shows a web interface titled "Reports". At the top, there are four buttons: "Payments Processed", "Payment Changes", "Payments Stopped", and "Payees Added". A blue circle with the number "1" points to the "Payments Processed" button. Below these buttons, the "Payments Processed" section is active. It contains three toggle switches: "All Users" (checked), "Scheduling User", and "Approving User". Below the toggles is a "Date Range" section with a dropdown menu currently set to "Current Month". A blue circle with the number "2" points to this dropdown menu. Below the date range are two date selection fields: "Start Date" and "End Date", each with a calendar icon. At the bottom right of the form is a "Create report" button.

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.

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